

Table 3A Expanded. Banks' Small Business Lending in Oklahoma Using Call Report Data, June 2004

Bank name	City	Small Business Lending (<\$1M)						Micro-Business Lending (<\$100k)			
		Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL\$ (1000) (4)	LSBL# (5)	Bnk. Asset Sz. (6)	Total Rank (7)	SSBL\$ (1000) (8)	SSBL# (9)	Cdt/TA (10)
Bank of The Lakes NA	Owasso	97.5	0.566	1	71,898	582	\$100M-500M	35.0	2,396	408	0
First NB In Durant	Durant	92.5	0.321	1	58,200	445	\$100M-500M	65.0	10,286	312	0
First B&TC	Wagoner	90.0	0.309	1	39,206	582	\$100M-500M	72.5	10,160	473	0
Bank of Nichols Hills	Oklahoma City	90.0	0.457	1	42,205	310	<\$100M	42.5	4,256	171	0
First NB&TC	Chickasha	87.5	0.26	1	60,688	900	\$100M-500M	95.0	60,688	900	0
Spiritbank	Tulsa	87.5	0.34	1	203,214	1,382	\$500M-\$1B	65.0	24,598	952	0
First NB&TC	Weatherford	85.0	0.275	1	23,720	362	<\$100M	97.5	23,720	362	0.008
First NB of OK	Ponca City	85.0	0.283	1	19,878	443	<\$100M	70.0	5,597	374	0
Firstbank	Antlers	82.5	0.216	1	21,609	738	\$100M-500M	97.5	21,609	738	0
Pauls Valley NB	Pauls Valley	82.5	0.229	1	24,468	639	\$100M-500M	97.5	24,468	639	0
Community St Bank	Poteau	82.5	0.198	1	25,529	518	\$100M-500M	97.5	25,529	518	0
First NB&TC	Miami	82.5	0.216	1	25,739	325	\$100M-500M	95.0	25,739	325	0
Security Bank	Pawnee	82.5	0.436	0.849	98,798	1,090	\$100M-500M	75.0	18,069	690	0
Pioneer B&TC	Ponca City	82.5	0.372	0.942	63,643	606	\$100M-500M	60.0	9,106	405	0
First St Bank	Valliant	80.0	0.307	1	11,258	345	<\$100M	90.0	11,258	345	0
First St Bank Porter	Porter	80.0	0.387	1	12,444	278	<\$100M	90.0	12,444	278	0
First Amer Bank	Purcell	80.0	0.251	0.844	61,314	1,127	\$100M-500M	77.5	18,364	906	0
Community B&TC	Tulsa	80.0	0.405	0.722	68,034	878	\$100M-500M	75.0	14,228	617	0
Bank NA	Mcalester	80.0	0.217	0.935	62,479	847	\$100M-500M	65.0	13,043	655	0
Quail Creek Bank NA	Oklahoma City	80.0	0.408	0.664	108,666	793	\$100M-500M	60.0	12,820	398	0
Oklahoma Nat B&TC	Tulsa	80.0	0.336	0.769	84,823	658	\$100M-500M	57.5	10,971	343	0
Citizens Bank of Edmond	Edmond	80.0	0.239	1	50,091	453	\$100M-500M	55.0	8,115	290	0.004
Exchange NB	Moore	80.0	0.29	1	22,163	194	<\$100M	50.0	4,674	127	0
Welch St Bank	Welch	77.5	0.176	1	22,360	442	\$100M-500M	95.0	22,360	442	0.001
Great Plains NB	Elk City	77.5	0.228	0.884	46,652	1,193	\$100M-500M	85.0	25,605	1,040	0
First NB&TC of Ada	Ada	77.5	0.182	0.882	61,793	898	\$100M-500M	70.0	16,693	696	0
First Ent Bank	Oklahoma City	77.5	0.365	0.704	53,131	641	\$100M-500M	62.5	9,098	427	0
NBanc	Oklahoma City	77.5	0.363	0.836	49,195	448	\$100M-500M	57.5	7,037	277	0
First Security B&TC	Oklahoma City	77.5	0.433	1	17,668	235	<\$100M	55.0	3,976	164	0
First NB Muskogee	Muskogee	77.5	0.307	0.879	29,324	370	<\$100M	55.0	5,436	242	0
Triad Bank NA	Tulsa	77.5	0.271	1	22,948	270	<\$100M	50.0	4,573	177	0
Citizens St Bank	Morrison	77.5	0.255	1	15,556	194	<\$100M	45.0	3,347	146	0
Bank of Cushing & TC	Cushing	75.0	0.24	1	17,459	350	<\$100M	90.0	17,459	350	0
NBanc	Tulsa	75.0	0.341	0.671	47,838	631	\$100M-500M	70.0	11,342	460	0
Citizens B&TC	Okmulgee	75.0	0.211	0.885	31,177	442	\$100M-500M	55.0	6,633	343	0.007
Grand Svg Bank	Grove	75.0	0.165	1	26,336	317	\$100M-500M	52.5	5,553	211	0
Bank of Western OK	Elk City	72.5	0.169	1	23,332	653	\$100M-500M	92.5	23,332	653	0
Liberty Nat Bank	Lawton	72.5	0.183	1	20,284	516	\$100M-500M	90.0	20,284	516	0
First NB of Pawnee	Pawnee	72.5	0.223	1	11,213	325	<\$100M	72.5	5,647	298	0
First NB&TC of Ardmore	Ardmore	72.5	0.161	0.898	43,854	879	\$100M-500M	72.5	13,077	718	0
Legacy Bank	Hinton	72.5	0.211	0.4	77,322	1,081	\$100M-500M	70.0	22,425	854	0
Chickasha B&TC	Chickasha	72.5	0.209	0.996	22,356	396	\$100M-500M	65.0	6,226	317	0

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Rcb Bank	Claremore	72.5	0.151	0.877	101,565	1,155	\$500M-\$1B	62.5	17,599	891	0
Union Bank of Chandler	Chandler	72.5	0.414	0.891	27,711	314	<\$100M	55.0	4,747	193	0
First Bethany Bank & Tr NA	Bethany	72.5	0.219	0.971	27,389	348	\$100M-500M	55.0	5,788	247	0
Cleveland Bank	Cleveland	72.5	0.247	1	10,288	175	<\$100M	52.5	2,738	143	0
Citizens Bank Oklahoma	Pawhuska	72.5	0.368	1	11,264	163	<\$100M	40.0	1,886	123	0
Payne Cty Bank	Perkins	70.0	0.165	1	13,785	370	<\$100M	90.0	13,785	370	0
American Exch Bank	Henryetta	70.0	0.137	1	8,322	480	<\$100M	90.0	8,322	480	0
First St Bank	Pond Creek	70.0	0.273	1	8,460	189	<\$100M	85.0	8,460	189	0
First B&TC	Duncan	70.0	0.162	0.768	45,050	865	\$100M-500M	70.0	13,182	683	0.007
First Nat Bank & Tr Elk City O	Elk City	70.0	0.177	0.833	31,156	560	\$100M-500M	70.0	9,983	452	0
Shamrock Bank NA	Coalgate	70.0	0.14	1	22,372	651	\$100M-500M	70.0	8,603	576	0
Central NB of Alva	Alva	70.0	0.192	0.91	35,593	392	\$100M-500M	60.0	10,131	271	0.001
First NB&TC	Okmulgee	70.0	0.211	0.859	22,831	359	\$100M-500M	57.5	5,753	266	0.001
First Cmrl Bank	Edmond	70.0	0.276	0.658	38,581	408	\$100M-500M	57.5	7,847	269	0
Americrest Bank	Oklahoma City	70.0	0.186	0.435	127,009	1,299	\$500M-\$1B	55.0	16,309	784	0.033
Republic Bank & Tr	Norman	70.0	0.246	0.697	45,302	440	\$100M-500M	50.0	6,992	273	0.002
Mcclain Bank NA	Purcell	67.5	0.134	1	19,306	315	\$100M-500M	90.0	19,306	315	0
American NB	Ardmore	67.5	0.168	1	21,068	300	\$100M-500M	87.5	21,068	300	0.004
Stockmans Bank	Altus	67.5	0.16	1	15,968	430	<\$100M	87.5	15,968	430	0
Peoples NB of Checotah	Checotah	67.5	0.097	1	9,915	449	\$100M-500M	87.5	9,915	449	0
Community Bank	Bristow	67.5	0.174	1	9,514	264	<\$100M	85.0	9,514	264	0
Community St Bank	Hennessey	67.5	0.241	1	6,252	150	<\$100M	80.0	6,252	150	0
Security First NB of Hugo	Hugo	67.5	0.249	0.738	19,665	491	<\$100M	77.5	9,545	444	0
Bank of Cordell	Cordell	67.5	0.303	1	9,767	120	<\$100M	77.5	9,767	120	0
Landmark Bank NA	Ada	67.5	0.15	0.838	47,866	1,143	\$100M-500M	77.5	18,351	957	0
First Bank of Chandler	Chandler	67.5	0.302	0.947	17,333	247	<\$100M	75.0	8,537	213	0
Interbank	Elk City	67.5	0.186	0.867	24,649	396	\$100M-500M	67.5	8,176	317	0.001
Armstrong Bank	Muskogee	67.5	0.16	0.668	52,513	832	\$100M-500M	67.5	15,844	649	0
First Capital Bank	Guthrie	67.5	0.303	0.843	23,521	321	<\$100M	62.5	5,792	232	0
Security NB of Enid	Enid	67.5	0.178	0.712	29,796	467	\$100M-500M	62.5	8,123	377	0
First United B&TC	Durant	67.5	0.168	0.295	169,750	2,396	\$1B-\$10B	62.5	42,531	1,813	0
Exchange Bank	Skiatook	67.5	0.211	1	18,345	277	<\$100M	57.5	5,140	210	0
Citizens Security B&TC	Bixby	67.5	0.196	0.67	46,649	544	\$100M-500M	55.0	8,554	381	0
F&M B&TC	Tulsa	67.5	0.165	0.256	176,059	1,390	\$1B-\$10B	55.0	22,503	759	0
Kirkpatrick Bank	Edmond	67.5	0.2	0.533	62,961	593	\$100M-500M	50.0	7,047	370	0
Bank of Commerce	Chelsea	67.5	0.246	0.85	29,183	289	\$100M-500M	50.0	5,544	195	0
First B&TC	Broken Bow	65.0	0.143	1	12,013	416	<\$100M	90.0	12,013	416	0
Oklahoma St Bank	Vinita	65.0	0.193	1	12,472	203	<\$100M	82.5	12,472	203	0
Bank of Cmrc	Wetumka	65.0	0.146	1	4,876	291	<\$100M	82.5	4,876	291	0
Stroud NB	Stroud	65.0	0.196	1	7,902	169	<\$100M	80.0	7,902	169	0
First NB In Pawhuska	Pawhuska	65.0	0.206	1	6,258	168	<\$100M	77.5	6,258	168	0
Farmers & Mrch Bank	Crescent	65.0	0.211	0.828	18,697	373	<\$100M	62.5	5,727	292	0.002
Bancfirst	Oklahoma City	65.0	0.148	0.516	443,925	7,680	\$1B-\$10B	62.5	114,011	5,954	0

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First NB&TC	Vinita	65.0	0.149	0.857	25,223	478	\$100M-500M	60.0	6,792	386	0
American Bank of OK	Collinsville	65.0	0.285	0.971	15,268	207	<\$100M	60.0	4,587	155	0
Central NB of Poteau	Poteau	65.0	0.105	1	15,171	348	\$100M-500M	57.5	5,277	284	0.003
Home NB	Blackwell	65.0	0.153	0.451	124,442	1,246	\$500M-\$1B	57.5	21,418	780	0
Bank of The Panhandle	Guymon	65.0	0.181	1	13,569	247	<\$100M	55.0	4,384	195	0.003
Stillwater NB&TC	Stillwater	65.0	0.156	0.361	272,484	2,067	\$1B-\$10B	55.0	32,418	1,061	0
Bank of Kremlin	Kremlin	65.0	0.178	0.792	23,687	397	\$100M-500M	55.0	5,845	323	0
Southwest NB	Weatherford	65.0	0.188	1	7,170	193	<\$100M	52.5	2,557	166	0.007
First Fidelity Bank NA	Oklahoma City	65.0	0.117	0.585	73,958	792	\$500M-\$1B	52.5	12,162	517	0
F & M Bank NA Ok City Ok	Yukon	65.0	0.255	0.946	12,258	254	<\$100M	50.0	2,998	193	0
First Bank of Owasso	Owasso	65.0	0.238	0.532	43,962	338	\$100M-500M	37.5	4,730	198	0
Edmond B&TC	Edmond	65.0	0.327	0.778	21,984	190	<\$100M	35.0	2,978	114	0
Valley NB	Tulsa	65.0	0.265	0.483	42,364	292	\$100M-500M	30.0	4,124	138	0
Southwestern Bank	Oklahoma City	65.0	0.275	0.544	35,157	246	\$100M-500M	30.0	3,716	131	0
Farmers St Bank	Quinton	62.5	0.139	1	7,540	348	<\$100M	87.5	7,540	348	0
Bank of Beaver City	Beaver	62.5	0.185	1	11,528	232	<\$100M	85.0	11,528	232	0
First Priority Bank	Pryor	62.5	0.134	1	17,346	183	\$100M-500M	82.5	17,346	183	0
All Amer Bank	Oklahoma City	62.5	0.249	1	13,603	190	<\$100M	80.0	13,603	190	0
First NB of Lindsay	Lindsay	62.5	0.204	1	5,335	247	<\$100M	80.0	5,335	247	0
First St Bank	Waukomis	62.5	0.251	1	4,069	109	<\$100M	72.5	4,069	109	0
Bank of Union	Union City	62.5	0.209	0.661	20,897	389	\$100M-500M	65.0	6,622	305	0.001
Farmers Exch Bank	Cherokee	62.5	0.176	0.885	17,751	402	\$100M-500M	62.5	5,578	311	0
First NB of Stigler	Stigler	62.5	0.136	1	11,496	325	<\$100M	55.0	3,751	273	0
Peoples St Bank	Tulsa	62.5	0.267	0.83	17,070	251	<\$100M	50.0	4,111	196	0
Canadian St Bank	Yukon	62.5	0.241	0.781	17,121	221	<\$100M	45.0	3,509	147	0
Tulsa NB	Tulsa	62.5	0.195	0.674	30,079	317	\$100M-500M	40.0	4,519	199	0.001
Grand Lake Bank	Tulsa	62.5	0.216	0.751	29,467	264	\$100M-500M	40.0	4,998	147	0
First NB&TC of Broken Arrow	Broken Arrow	62.5	0.183	0.702	32,291	284	\$100M-500M	35.0	4,286	171	0
Bank of Cmrc	Duncan	62.5	0.378	0.794	20,959	190	<\$100M	35.0	2,755	98	0
Bank South	Tulsa	62.5	0.292	0.702	27,368	230	<\$100M	30.0	3,471	120	0
Acb Bank	Cherokee	62.5	0.337	1	10,146	84	<\$100M	25.0	1,377	52	0
Pontotoc Cty Bank	Roff	60.0	0.162	1	4,584	254	<\$100M	80.0	4,584	254	0
American Heritage Bank	Sapulpa	60.0	0.092	0.632	42,393	908	\$100M-500M	65.0	14,910	754	0.003
First NB	Sallisaw	60.0	0.154	0.732	27,758	582	\$100M-500M	65.0	9,359	458	0
Citizens Bank of Ada	Ada	60.0	0.155	0.939	19,238	337	\$100M-500M	57.5	5,567	253	0
Oklahoma St Bank	Oklahoma City	60.0	0.174	1	6,807	160	<\$100M	50.0	2,551	141	0
Peoples Bank	Oklahoma City	60.0	0.263	1	6,385	80	<\$100M	42.5	1,693	58	0
Guarantee St Bank	Lawton	60.0	0.31	0.834	16,677	144	<\$100M	30.0	2,158	86	0
Anadarko B&TC	ANAdarko	57.5	0.175	1	12,287	242	<\$100M	80.0	12,287	242	0
First NB	Altus	57.5	0.07	1	15,736	285	\$100M-500M	80.0	15,736	285	0
Farmers Bank	Carnegie	57.5	0.14	1	4,294	236	<\$100M	77.5	4,294	236	0
First Bank of Haskell	Haskell	57.5	0.22	1	5,070	155	<\$100M	72.5	5,070	155	0
Mccurtain Cty NB	Broken Bow	57.5	0.156	0.923	14,361	358	<\$100M	70.0	6,756	315	0

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Century NB of OK	Pryor	57.5	0.216	1	3,796	127	<\$100M	70.0	3,796	127	0
American St Bank	Tulsa	57.5	0.31	1	3,129	53	<\$100M	62.5	3,129	53	0
First NB&TC	Mcalester	57.5	0.087	0.483	36,551	1,422	\$100M-500M	60.0	13,199	1,309	0
Stock Exch Bank	Woodward	57.5	0.129	0.891	16,293	353	\$100M-500M	57.5	5,337	288	0
Bank of OK NA	Tulsa	57.5	0.057	0.198	653,136	3,842	>\$10B	55.0	76,713	2,148	0
First NB of Davis	Davis	57.5	0.232	0.882	12,908	182	<\$100M	55.0	4,315	148	0
Sooner St Bank	Tuttle	57.5	0.183	0.68	19,876	334	\$100M-500M	42.5	3,931	268	0.001
Union Bank NA	Oklahoma City	57.5	0.158	0.366	51,301	276	\$100M-500M	35.0	6,007	145	0.001
Bank2	Oklahoma City	57.5	0.205	0.896	12,174	162	<\$100M	32.5	2,214	121	0
First St Bank	Noble	55.0	0.127	1	7,636	385	<\$100M	82.5	7,636	385	0
First St Bank	Ryan	55.0	0.156	1	4,984	139	<\$100M	72.5	4,984	139	0
First St Bank	Ketchum	55.0	0.136	1	3,250	171	<\$100M	70.0	3,250	171	0
Central NB&TC	Enid	55.0	0.083	0.62	29,381	557	\$100M-500M	60.0	10,934	452	0
Sulphur Cmnty Bank	Sulphur	55.0	0.184	0.881	9,634	241	<\$100M	57.5	3,555	201	0
Yukon NB	Yukon	55.0	0.126	0.904	19,873	296	\$100M-500M	45.0	4,435	225	0
First Bankcentre	Broken Arrow	55.0	0.364	0.927	9,843	92	<\$100M	42.5	2,408	64	0.031
Arkansas Valley St Bank	Broken Arrow	55.0	0.144	0.445	35,783	369	\$100M-500M	42.5	5,589	226	0.001
Advantage Bank	Spencer	52.5	0.141	1	5,690	178	<\$100M	77.5	5,690	178	0
First B&TC	Perry	52.5	0.072	1	6,635	215	<\$100M	77.5	6,635	215	0
Wilburton St Bank	Wilburton	52.5	0.173	1	9,116	197	<\$100M	75.0	9,116	197	0
First NB of Coweta	Coweta	52.5	0.15	1	8,681	190	<\$100M	75.0	8,681	190	0
First NB	Heavener	52.5	0.132	1	8,880	182	<\$100M	75.0	8,880	182	0
First Amer Bank	Stonewall	52.5	0.172	1	3,033	176	<\$100M	70.0	3,033	176	0
Farmers St Bank	Allen	52.5	0.163	1	5,255	232	<\$100M	65.0	3,039	212	0
Citizens Bank	Velma	52.5	0.179	1	3,036	103	<\$100M	65.0	3,036	103	0
Alva St B&TC	Alva	52.5	0.105	0.756	17,067	381	\$100M-500M	57.5	6,158	332	0
First NB&TC	Shawnee	52.5	0.148	0.814	14,521	288	<\$100M	55.0	4,633	226	0
Bank of Cherokee Cty	Hulbert	52.5	0.175	0.753	14,439	301	<\$100M	52.5	4,323	216	0
Citizens B&TC of Ardmore	Ardmore	52.5	0.165	0.784	21,464	153	\$100M-500M	47.5	6,971	93	0
Community NB	Okarche	52.5	0.154	1	6,611	159	<\$100M	47.5	2,541	139	0
First Bank of Turley	Tulsa	52.5	0.211	1	7,735	154	<\$100M	45.0	2,129	122	0
City NB&TC	Lawton	52.5	0.154	0.489	27,395	285	\$100M-500M	40.0	5,003	183	0
American St Bank	Broken Bow	52.5	0.244	0.749	11,524	147	<\$100M	35.0	2,381	97	0
Fort Gibson St Bank	Fort Gibson	52.5	0.187	0.951	9,534	150	<\$100M	25.0	1,601	105	0
Southwest St Bank	Sentinel	50.0	0.161	1	5,914	144	<\$100M	72.5	5,914	144	0
Peoples Bank	Westville	50.0	0.115	1	5,221	151	<\$100M	72.5	5,221	151	0
American Exch Bank	Lindsay	50.0	0.103	1	3,830	160	<\$100M	70.0	3,830	160	0
State Exch Bank	Lamont	50.0	0.16	1	4,275	147	<\$100M	57.5	2,579	137	0.001
City NB&TC of Guymn	Guymon	50.0	0.117	0.874	15,015	286	\$100M-500M	55.0	5,138	226	0.004
State Bank of Wynnewood	Wynnewood	50.0	0.196	0.811	7,856	224	<\$100M	55.0	3,245	186	0
First NB of Texhoma	Texhoma	50.0	0.085	1	5,420	197	<\$100M	50.0	2,713	182	0
Bank of Cmrc	Chouteau	50.0	0.137	1	4,506	97	<\$100M	45.0	2,073	80	0
American B&TC	Tulsa	50.0	0.168	0.364	21,535	164	\$100M-500M	27.5	3,652	105	0

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Bank of The West	Thomas	50.0	0.193	0.603	19,785	135	\$100M-500M	15.0	1,110	52	0
First Security Bank	Beaver	47.5	0.157	1	10,173	145	<\$100M	75.0	10,173	145	0
Farmers & Mrch NB	Fairview	47.5	0.093	1	5,446	212	<\$100M	72.5	5,446	212	0
Morris St Bank	Morris	47.5	0.117	1	5,190	230	<\$100M	70.0	5,190	230	0
First NB In Hominy	Hominy	47.5	0.112	1	3,895	165	<\$100M	67.5	3,895	165	0
Lakeside St Bank	Oologah	47.5	0.117	1	3,643	131	<\$100M	67.5	3,643	131	0
Park St Bank	Nicoma Park	47.5	0.086	1	3,945	111	<\$100M	67.5	3,945	111	0
Citizens St Bank	Okemah	47.5	0.135	1	3,695	75	<\$100M	67.5	3,695	75	0
First Bank of Okarche	Okarche	47.5	0.088	1	3,766	95	<\$100M	65.0	3,766	95	0
Community NB	Alva	47.5	0.183	0.868	7,711	151	<\$100M	57.5	4,088	129	0
First St Bank	Altus	47.5	0.149	0.461	15,482	275	\$100M-500M	47.5	4,527	229	0
Watonga St Bank	Watonga	47.5	0.07	1	4,363	161	<\$100M	42.5	2,138	141	0
First St Bank	Watonga	47.5	0.104	1	3,753	115	<\$100M	40.0	1,684	99	0
Bank of Cmrc	Stilwell	47.5	0.174	0.668	13,468	169	<\$100M	32.5	2,841	119	0
Summit Bank	Tulsa	47.5	0.24	0.455	15,732	82	<\$100M	12.5	1,153	30	0
Spiro St Bank	Spiro	45.0	0.078	1	3,696	194	<\$100M	67.5	3,696	194	0
Bank of Vici	Vici	45.0	0.147	1	3,428	116	<\$100M	62.5	3,428	116	0
Idabel NB	Idabel	45.0	0.11	0.9	9,800	237	<\$100M	45.0	3,239	189	0.005
First NB	Midwest City	45.0	0.078	0.319	23,206	293	\$100M-500M	30.0	3,254	199	0
First NB of Medford	Medford	45.0	0.2	1	4,862	37	<\$100M	10.0	320	20	0
First NB In Marlow	Marlow	42.5	0.145	1	8,407	103	<\$100M	67.5	8,407	103	0
Bank of Wyandotte	Wyandotte	42.5	0.183	1	2,387	78	<\$100M	57.5	2,387	78	0
Community St Bank of Canton	Canton	42.5	0.147	1	3,804	107	<\$100M	42.5	1,605	95	0
First St Bank of Idabel	Idabel	42.5	0.167	0.825	8,596	127	<\$100M	32.5	2,129	94	0
First NB In Wewoka	Wewoka	40.0	0.111	1	3,769	139	<\$100M	60.0	3,769	139	0
Bank of Verden	Verden	40.0	0.137	1	2,821	67	<\$100M	60.0	2,821	67	0
First St Bank	Picher	40.0	0.158	1	1,099	20	<\$100M	55.0	1,099	20	0
First NB	Henryetta	40.0	0.136	0.789	8,467	155	<\$100M	45.0	3,124	127	0
Bank of Hydro	Hydro	40.0	0.169	0.728	10,262	112	<\$100M	30.0	2,150	74	0
First NB of Thomas	Thomas	40.0	0.15	0.992	4,831	73	<\$100M	15.0	683	51	0.009
Ameristate Bank	Atoka	40.0	0.118	0.776	13,993	123	\$100M-500M	15.0	1,366	53	0
First Bartlesville Bank	Bartlesville	40.0	0.18	1	3,939	23	<\$100M	15.0	481	12	0
Farmers & Mrch Bank	Duke	40.0	0.173	1	2,010	16	<\$100M	10.0	97	2	0
Latimer St Bank	Wilburton	37.5	0.07	1	4,593	144	<\$100M	62.5	4,593	144	0
Bank of The Wichitas	Snyder	37.5	0.085	1	4,679	92	<\$100M	62.5	4,679	92	0
Oklahoma B&TC	Clinton	37.5	0.054	1	5,432	156	\$100M-500M	60.0	5,432	156	0
First St Bank	Camargo	37.5	0.158	1	2,416	79	<\$100M	55.0	2,416	79	0
Bank of Eufaula	Eufaula	37.5	0.044	1	3,079	122	<\$100M	52.5	3,079	122	0
First St Bank	Canute	37.5	0.105	1	1,278	32	<\$100M	52.5	1,278	32	0
Exchange B&TC	Perry	37.5	0.084	0.685	9,194	267	\$100M-500M	50.0	4,133	236	0
Farmers & Mrch Bank	Arnett	37.5	0.112	1	2,731	128	<\$100M	47.5	1,444	120	0
Walters B&TC	Walters	37.5	0.033	1	1,691	94	<\$100M	47.5	1,691	94	0
State Guaranty Bank	Okeene	37.5	0.127	0.999	3,691	83	<\$100M	40.0	1,415	70	0.006

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First St Bank	Tahlequah	37.5	0.125	0.476	8,393	174	<\$100M	40.0	3,147	137	0
Security St Bank	Cheyenne	37.5	0.109	0.761	8,491	152	<\$100M	37.5	2,788	127	0
Cyril St Bank	Cyril	37.5	0.126	1	2,869	63	<\$100M	32.5	987	57	0
Frontier St Bank	Oklahoma City	37.5	0.038	0.774	14,836	196	\$100M-500M	32.5	2,869	142	0
First St Bank	Keyes	37.5	0.053	1	2,376	64	<\$100M	32.5	1,383	53	0
National Bank of Sallisaw	Sallisaw	37.5	0.145	0.359	11,977	154	<\$100M	27.5	2,618	115	0
Security B&TC	Miami	37.5	0.175	0.503	14,232	77	<\$100M	10.0	716	33	0
Bank of Laverne	Laverne	35.0	0.069	1	3,281	129	<\$100M	55.0	3,281	129	0
First St Bank	Jones	35.0	0.059	1	1,642	147	<\$100M	50.0	1,642	147	0
Eastman NB of Newkirk	Newkirk	35.0	0.026	1	1,227	60	<\$100M	40.0	1,227	60	0.001
First St Bank	Anadarko	35.0	0.077	1	5,138	125	<\$100M	32.5	1,723	109	0
First St Bank In Temple	Temple	35.0	0.075	1	1,557	50	<\$100M	32.5	816	46	0
Regent Bank & Tr Co NA	Nowata	35.0	0.134	0.541	10,846	152	<\$100M	25.0	2,506	103	0
Hopeton St Bank	Hopeton	35.0	0.069	1	1,458	12	<\$100M	12.5	167	8	0
Bank of Locust Grove	Locust Grove	32.5	0.082	1	2,271	135	<\$100M	52.5	2,271	135	0
American Bank	Wagoner	32.5	0.075	1	1,955	70	<\$100M	52.5	1,955	70	0
Waurika NB	Waurika	32.5	0.072	1	1,043	56	<\$100M	50.0	1,043	56	0
Okemah NB	Okemah	32.5	0.043	1	2,476	54	<\$100M	45.0	2,476	54	0
Territory Bank	Muskogee	32.5	0.162	0.999	1,398	32	<\$100M	37.5	627	27	0
First Farmers NB Waurika	Waurika	32.5	0.046	1	1,668	80	<\$100M	35.0	1,107	74	0
First NB of Seiling	Seiling	32.5	0.052	1	2,770	66	<\$100M	30.0	1,288	60	0.001
Grant City Bank	Medford	32.5	0.035	1	2,104	48	<\$100M	27.5	999	44	0
First Amer Bank	Erick	32.5	0.088	1	2,308	48	<\$100M	17.5	472	36	0
First NB of Chelsea	Chelsea	30.0	0.084	1	1,992	61	<\$100M	50.0	1,992	61	0.001
First St Bank	Grandfield	30.0	0.074	1	1,734	58	<\$100M	50.0	1,734	58	0
First B&TC	Clinton	30.0	0.062	1	2,295	55	<\$100M	47.5	2,295	55	0
Washita St Bank	Burns Flat	30.0	0.015	1	3,052	92	\$100M-500M	37.5	3,052	92	0
First St Bank	Fairfax	30.0	0.038	1	1,589	64	<\$100M	37.5	1,589	64	0
Oklahoma St Bank	Buffalo	30.0	0.028	1	950	57	<\$100M	37.5	950	57	0
Bank of Quapaw	Quapaw	30.0	0.035	1	295	13	<\$100M	35.0	295	13	0
Freedom St Bank	Freedom	30.0	0.09	1	1,260	44	<\$100M	27.5	549	39	0
First St Bank	Boise City	27.5	0.059	1	1,847	45	<\$100M	47.5	1,847	45	0
First St Bank	Elmore City	27.5	0.106	1	763	35	<\$100M	45.0	763	35	0
First Bank of Fairland	Fairland	27.5	0.081	1	780	37	<\$100M	42.5	780	37	0
Washita Valley Bank	Fort Cobb	27.5	0.045	1	1,310	61	<\$100M	40.0	1,310	61	0
Lakeside Bank of Salina	Salina	27.5	0.036	1	928	25	<\$100M	37.5	928	25	0
Shattuck NB	Shattuck	27.5	0.085	0.862	2,735	74	<\$100M	35.0	1,200	68	0
Barnsdall St Bank	Barnsdall	27.5	0.085	1	976	40	<\$100M	30.0	496	37	0
Bankers Bank	Oklahoma City	27.5	0.099	0.495	11,709	31	\$100M-500M	10.0	230	4	0.012
First NB of Fletcher	Fletcher	25.0	0.056	1	1,016	40	<\$100M	42.5	1,016	40	0
Security St Bank	Wewoka	25.0	0.076	0.842	2,859	85	<\$100M	35.0	1,460	75	0
Carney St Bank	Carney	25.0	0.022	1	341	17	<\$100M	27.5	341	17	0
Farmers & Mrch Bank	Maysville	25.0	0.091	0.961	1,371	26	<\$100M	17.5	320	21	0

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Glencoe St Bank	Glencoe	22.5	0.054	1	585	32	<\$100M	35.0	585	32	0
First NB of Calumet	Calumet	22.5	0.018	1	331	21	<\$100M	27.5	331	21	0
Peoples B&TC	Ryan	22.5	0.066	0.999	1,059	46	<\$100M	27.5	522	42	0
Cleo St Bank	Cleo Springs	22.5	0.029	1	1,139	29	<\$100M	17.5	255	26	0
First NB of Nash	Nash	20.0	0.039	1	324	16	<\$100M	32.5	324	16	0
First St Bank	Waynoka	20.0	0.05	0.879	839	58	<\$100M	32.5	572	54	0
Meno Guaranty Bank	Meno	20.0	0.032	0.96	837	13	<\$100M	27.5	837	13	0
First NB of Hooker	Hooker	20.0	0.055	0.762	2,709	72	<\$100M	25.0	1,005	64	0
Peoples St Bank	Blair	15.0	0.059	0.516	930	68	<\$100M	32.5	717	65	0
Fort Sill NB	Fort Sill	10.0	0.005	0.306	1,389	12	\$100M-500M	10.0	247	5	0.004
First NB In Okeene	Okeene	10.0	0.018	0.278	1,199	11	<\$100M	10.0	164	7	0

Note: Small businesses seeking loans should also consider banks that participate in SBA loan programs. To locate an SBA preferred or certified lender near you call 1-800-8-ASK-SBA or check SBA's home page at www.sba.gov/gopher/Local-Information/Certified-Preferred-Lenders/.

Source: U.S Small Business Administration, office of Advocacy, office of Economic Research, from the call report data collected by the Federal Reserve.