



Office of Advocacy
U.S. Small Business Administration

Small Farm Lending in the United States

A Directory of Small Farm Lending Reported by Commercial
Banks in June 1999

Published June 2000. This report contains research prepared by the Office of Advocacy of the U.S. Small Business Administration. The opinions and recommendations made herein do not necessarily reflect official policies or statements of the U.S. Small Business Administration or any agency of the U.S. Government. For further information, contact the Office of Advocacy, U.S. Small Business Administration, Mail Code 3112, Washington, DC 20416. The complete study is available on the Internet's World Wide Web at <http://www.sba.gov/advo/stats/lending/> or on microfiche from the National Technical Information Service, Springfield, VA 22161, tel. (703) 605-6000.

Introduction

This third edition of *Small Farm Lending in the United States* identifies the small farm lending of every reporting bank in each state. Small firms have found the Office of Advocacy's studies of the lending behavior of commercial banks useful for helping them identify "small-business-friendly" banks. Similar information is available in this report for small farmers seeking banks that will help them meet their credit needs. This listing of farm-friendly banks is a companion to *Small Farm Lending by Bank Holding Companies*, which covers the largest BHCs' small farm lending.

Small farm lending is defined here as commercial bank lending to farmers in amounts of less than \$250,000. Information on lending in amounts of \$1 million or less is also provided here for farmers that need larger loans, but it was assumed that a large share of these larger loans would go to large farms. Since the goal of this project is to understand what is happening to bank credit for the small farmer, the loan size of less than \$250,000 was selected.

The Office of Advocacy's related studies on small business lending are of three types. The 1999 edition of *Small Business Lending in the United States* ranks 8,659 reporting commercial banks on their business lending in amounts under \$1 million based on the banks' June 1999 "call reports" to federal banking regulators. *Micro-Business-Friendly Banks in the United States* identifies the micro-business-friendly lenders—banks with significant activity in loans of less than \$100,000. *The Bank*

Holding Company Study provides national data for multi-state bank holding companies.¹

This report extends further the analysis of the U.S. Department of Agriculture's study, *Credit in Rural America*, which covered aggregate data from the call reports and other data sources.² It concluded that "not all markets and market segments are well served" and there is a "lack of competition in some markets." It also goes beyond the analysis in the Federal Reserve Bank of Kansas City's *Financing Rural America* and *Equity in Rural America*, which point out the difficulties in meeting the needs of the rural economy.³

This study is designed to encourage more competition among banks for small farm customers and to help farmers locate banks that are interested in making small farm loans. The Office of Advocacy produces these reports in the belief that if small farms are more successful because more banks are competing to meet their credit needs, the small firms in their communities will also be more successful.

¹James W. Kolari of the Department of Finance at Texas A&M University carried out the computer analysis for all the banking studies.

²U.S. Department of Agriculture, *Credit in Rural America*, 1997, Agricultural Economic Report #749.

³Federal Reserve Bank of Kansas City, *Financing Rural America*, April 1997 and *Equity for Rural America*, August 1999.

The 1999 Study

Small Farm Lending in the United States follows the format used in other Office of Advocacy banking studies. Banks are ranked on their small farm lending activity based on four criteria: (1) the ratio of small farm loans to total bank assets, (2) the ratio of small farm loans to total farm loans, (3) the dollar value of small farm loans, and (4) the number of small farm loans.

A bank's overall score is derived from its decile rankings in these four categories. Decile rankings range from 1 to 10. A ranking of 10 means the bank is in the top 10 percent of all banks in the state and a 1 means the bank is in the lowest 10 percent. The four decile rankings are summed and then multiplied by 2.5 so that the total maximum score is 100.

Among the features of this review of small farm lending are the following:

- The most small-farm-friendly banks are identified and listed in Table 1. Detailed scoring for all banks in each state are provided in Table 2.
- Data are provided on a state-by-state basis on the basis of the bank's headquarters—a format that is most relevant to those relying on local bank credit markets. The small-farm lending behavior of every reporting commercial bank in each state has been rank-ordered to help depositors and borrowers identify the small-farm-friendly banks in their respective states.
- Additional information is again provided in Tables D and 2 for two other loan sizes (micro-loans under \$100,000 and larger

small loans of under \$1 million) to help users focus on their unique credit needs. Banks' total rankings for these two loan sizes are included in columns 10 and 11 of the state tables.

Overview of Small Farm Lending in 1999

Overall, small farm loans (<\$250K) in U.S. banks decreased by 2.8 percent, from \$50.3 billion in 1998 to \$48.9 billion in 1999 (Table A). But all of this decrease came in loans of less than \$100,000, which declined by 5.5 percent, while the loans of from \$100,00 to \$250,000 actually increased by 7 percent.

Total farm lending in U.S. banks increased by 1.0 percent, from \$74.5 billion to \$75.2 billion. And the value of large farm loans (those valued at more than \$1 million) increased by 6.6 percent (from \$15.5 billion to \$16.5 billion).

The number of small farm loans declined even more than the dollar value, by 7.6 percent, from 1.59 million to 1.47 million. And again this decrease was all in the <\$100,000 size category. Either the average new loan size is increasing or many older small loans have been paid off. The question arises: are small farmers receiving an adequate supply of credit?

The bank consolidation trend continues, with the steepest drop in the number of smallest banks. Declines also occurred in the \$500 million to \$1 billion asset range. (Table B).

What is happening to small farm credit in light of the continuing merger and acquisition trend? The dollar value of small farm

Table A Value of Farm Loans in U.S. Banks, June 1999 and June 1998 (Billions of Dollars)

Size of Farm Loan	1998	1999	Percent Change
Total	74.5	75.2	1.0
Micro (<\$100,000)	38.8	36.6	-5.5
Small (<\$250,000)	50.3	48.9	-2.8
Larger Small (<\$1 Million)	59.0	58.7	-0.5
Large (>\$1million)	15.5	16.5	6.6

Table B Distribution of U.S. Banks, June 1999 and June 1998

Bank Asset Size	All Banks 1998	All Banks 1999	Percent Change
Total	8,966	8,659	-3.5
< \$100 Million	5,644	5,302	-6.1
\$100-\$500 Million	2,656	2,683	+1.0
\$500 Million -\$1 Billion	303	290	-4.2
\$1-\$10 Billion	302	309	+2.3
> \$10 Billion	61	75	+23.0

loans as a percentage of both total assets and total farm loans decreases as bank size increases (Table C). More important, the value of small farm loans as a percentage of total assets has declined since the 1997 study. If there is good news, it is that the

Table C Small Farm Loans as a Percentage of Total Assets and of Total Farm Loans by Bank Size, June 1998 and June 1999

Bank Asset Size	SFL/TA		SFL/TFL	
	1998	1999	1998	1999
<\$100 Million	9.9	9.5	87.9	85.6
\$100-\$500 Million	3.0	2.9	73.8	71.4
\$500 Million-\$1 Billion	1.1	1.2	59.9	57.2
\$1-\$10 Billion	0.4	0.4	47.3	42.8
>\$10 Billion	0.1	0.1	21.9	28.5

Note: SFL = small farm loans; TA = total assets; TFL = total farm loans.

ratio of small farm loans to total farm loans is increasing in the largest banks.

The smallest banks dominate the small farm loan market despite their relatively small shares of both total bank assets and total farm loans (Table D). While holding only 5 percent of total assets, they provide half or more of both the value and number of small farm loans in nearly every loan size subcategory. Conversely, the largest banks, holding more than half of total assets, provide less than 10 percent of the number and value of small farm loans in every loan size subcategory.

Table D Distribution of U.S. Bank Assets and Farm Loans of Various Sizes by Bank Size, June 1999 (Percent)

Asset Size of Bank	Total Assets	TFL \$	SFL \$ <\$100 K	SFL # <\$100 K	SFL \$ <\$250 K	SFL # <\$250 K	SFL\$ <\$1 M	SFL # <\$1M
<\$100 M	5.2	36.5	53.6	53.5	48.1	52.0	44.6	51.4
\$100 M-\$500 M	11.3	29.3	31.1	29.9	32.2	30.3	32.6	30.4
\$500 M-\$1 B	4.2	5.5	3.9	4.3	4.8	4.5	5.2	4.6
\$1 B-\$10 B	18.0	10.6	5.1	5.9	6.9	6.3	7.9	6.5
>\$10 B	61.3	18.1	6.3	6.4	7.9	6.8	9.7	7.1
All Banks	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Notes: TFL = total farm loans; SFL = small farm loans.

Limitations of the Study

It is important to note that the call report data tell only part of the story about lending to small farms. Call reports do not reflect a major factor affecting a bank's ability to make loans to small farms: the demand or lack of demand for small farm loans. Banks in one area of a state may have strong demand, which increases their score in comparison with other banks in the state. Banks with a similar capacity to lend may have little or no demand for small farm loans, resulting in a lower ranking. In addition, some lending information may not be reported in call reports or may not be discernible as small farm lending, for example:

- Banks may issue consumer credit cards or other forms of consumer credit to small farm owners for business purposes. These may be reported as consumer lines of credit or consumer loans by some banks.
- Large banks may make loans to small farm owners through their consumer loan divisions, thereby classifying the loans as consumer loans.
- Large banks may send the farmer to a subsidiary finance company.
- Lending statistics by state for multi-state banks may be less meaningful, as these banks may consolidate their accounting and reporting systems. For this reason, the Office of Advocacy provides a nationwide study of bank holding company lending.

Despite these limitations, call report data provide sufficient information to present a reasonable picture of lending to small firms in the U.S. economy, and they are currently the only source of data on small farm lending for all commercial banks.

Bank Lending through SBA Loan Programs

If a bank participates in the U.S. Small Business Administration's loan programs and uses secondary markets extensively, the bank's ranking in this study may be artificially low. Banks

participating in the SBA's Preferred or Certified Lender Programs should be considered small-farm-friendly.⁴

The Tables: Small Farm Lending in the United States

The 1999 state directories each contain three tables. Table 1, Small-Farm-Friendly Banks, June 1999, lists the small-farm-friendly banks in the state. Included are banks that are among the top 10 banks or the top 10 percent of banks, whichever number is smaller.⁵ Table 2, Small Farm Lending in the United States, June 1999, lists all the banks in the state and ranks their small farm lending activities. Table 3 lists the number of banks in each size class in each state.

Explanation of Columns in the State Tables (Table 2)

1. Total Score. The total represents the bank's overall farm lending score. The number is the sum of the four decile values found in columns 2 through 5 multiplied by 2.5 so that the best possible score is 100, which indicates that the bank is in the top

decile—the top 10 percent—of all banks in the state in each of the four categories.

2. Value of the Ratio of Small Farm Loans to Total Bank Assets (SFL/TA). The bank's decile value in the state for the ratio of the dollar amount of small farm loans (<\$250K) to the dollar amount of total bank assets. A ranking of 10 in columns 2-5 means the bank is in the top decile of all banks in the state.

3. Value of the Ratio of Small Farm Loans to Total Farm Loans (SFL/TFL). The bank's decile value for the ratio of the dollar amount of small farm loans to the dollar amount of total farm loans. A ranking of 10 means the bank is in the top decile.

4. Value of the Total Dollar Amount of Small Farm Lending (SFL\$). The decile value of the bank's dollar value of small farm loans outstanding.

5. Value of the Total Number of Small Farm Loans (SFL#). A bank's decile value for the total number of small farm loans.

6. Bank Asset Size Class (Bk Asset Sz). Here the asset size class of the bank is defined:

- Under \$100 million (<100M)
- \$100 million to under \$500 million (100M–500M)
- \$500 million to under \$1 billion (500M–1B)
- \$1 billion to under \$10 billion (1B–10B)

⁴ "Preferred" lender status means that the bank has been given the full authority to guarantee SBA loans to qualified business owners without SBA review. Nearly 400 banks are preferred lenders. "Certified" lender status means that an SBA loan official will rely primarily on the bank's analysis. More than 1,000 banks have this status. To locate the nearest SBA preferred or certified lender, call the Small Business Answer Desk at 1-800-827-5722 or consult the SBA's home page at <http://www.sba.gov>.

⁵ Banks with tied scores that fall within these parameters are included.

- \$10 billion and over (>10B)

7. Rank by Bank Asset Size Class (Rank by Bnk Sz). A ranking that displays how well a bank is doing in its respective asset size class based on the summary ranking in column 1. A 1 in this column means the bank ranks first in its size class.

8. Total Dollar Amount of Small Farm Loans Outstanding (SFL\$). The dollar value in thousands of dollars of small farm loans (<\$250K) outstanding.

9. Total Number of Small Farm Loans Outstanding (SFL#). The bank's total number of small farm loans (<\$250K)outstanding.

10. Total Score for Micro Farm Loans (SFL <\$100K). Displayed here is the bank's total score for very small farm loans under \$100,000. (See 1. Total Score for method of calculation.) A farmer looking for a micro loan would want to contact a bank that scores high in this column.

11. Total Score for Larger Small Farm Loans (SFL <\$1M). The bank's total score for loans under \$1 million. (See 1. Total Score for method of calculation.) A farmer looking for a loan larger than \$250,000 would select a bank that scores high in this column.

Suggestions

Suggestions and comments may be addressed to Advocacy Chief Economist Dr. Robert Berney, telephone (202) 205-6875 or to Dr. Charles Ou, economist, telephone (202) 205-6966, or by e-mail to robert.berney@sba.gov or charles.ou@sba.gov. Mail written comments to: Office of Advocacy, U.S. Small Business Administration, Mail Code 3112, 409 Third Street S.W., Washington, DC 20416, or fax to (202) 205-6928.

Accessing the Study

This and the companion studies, *Small Farm Lending by Bank Holding Companies*, *Small Business Lending in the United States*, *The Bank Holding Company Study*, and *Micro-Business-Friendly Banks in the United States* may be found on the Internet at the Office of Advocacy's World Wide Web home page, <http://www.sba.gov/advo/stats/lending>.

The studies are also available for purchase on paper or microfiche from the National Technical Information Service, 5285 Port Royal Road, Springfield, VA 22161, telephone (703) 605-6000.

Table 1. Small-Farm-Friendly Banks, June 1999

Bank Name	Location	State	Total Score	Bank Asset Size.	Small Farm Loans	
					Dollar Amount	Number
NATIONAL BK OF AK	ANCHORAGE	AK	72.5	\$1B-\$10B	10,507	288
PEOPLES CMNTY BK	COLUMBIA	AL	100.0	\$100M-500M	16,940	293
COMMUNITY BK	BLOUNTSVILLE	AL	95.0	\$500M-\$1B	29,283	886
FIRST NB OF BRUNDIDGE	BRUNDIDGE	AL	92.5	<\$100M	6,133	190
FARMERS & MRCH BK	WATERLOO	AL	90.0	<\$100M	3,879	95
FIRST LOWNDES BK	FORT DEPOSIT	AL	90.0	<\$100M	4,839	187
FIRST NB OF CENTRAL AL	ALICEVILLE	AL	90.0	\$100M-500M	6,888	161
FIRST NB OF HARTFORD	HARTFORD	AL	87.5	<\$100M	6,008	301
PEOPLES BK OF GREENSBORO	GREENSBORO	AL	87.5	<\$100M	9,026	177
CITIZENS BK	MOULTON	AL	87.5	\$100M-500M	5,156	85
COLONIAL BK	MONTGOMERY	AL	87.5	>\$10B	102,525	1,615
BANK OF GRAVETT	GRAVETTE	AR	97.5	\$100M-500M	22,318	717
BANK OF ENGLAND	ENGLAND	AR	92.5	<\$100M	15,275	251
FIRST NB IZARD COUNTY	CALICO ROCK	AR	92.5	<\$100M	17,328	711
FIRST NB OF HUNTSVILLE	HUNTSVILLE	AR	92.5	<\$100M	12,876	614
FIRST NB OF LAWRENCE COUNTY	WALNUT RIDGE	AR	92.5	<\$100M	19,842	372
PEOPLES BK	PARAGOULD	AR	92.5	\$100M-500M	22,993	580
BANK OF POCAHONTAS	POCAHONTAS	AR	90.0	\$100M-500M	15,818	200
MERCHANTS & FARMERS BK	DUMAS	AR	90.0	<\$100M	19,054	302
FIRST CMNTY BK	POCAHONTAS	AR	90.0	<\$100M	14,344	222
BANK OF SALEM	SALEM	AR	90.0	<\$100M	12,991	585
SIMMONS FIRST BK NW AR	ROGERS	AR	90.0	\$100M-500M	12,447	469
BANK OF CASA GRANDE VALLEY	CASA GRANDE	AZ	92.5	<\$100M	1,802	55
UNION BK AZ NA	GILBERT	AZ	87.5	<\$100M	182	3
FOOTHILLS BK	YUMA	AZ	87.5	<\$100M	289	2
COUNTY BK	PRESCOTT	AZ	85.0	\$100M-500M	2,194	35
STOCKMENS BK	KINGMAN	AZ	85.0	\$100M-500M	6,499	112
KINGS RIVER ST BK	REEDLEY	CA	95.0	<\$100M	8,905	296
HERITAGE OAKS BK	PASO ROBLES	CA	92.5	\$100M-500M	4,334	75
LAKE CMNTY BK	LAKEPORT	CA	92.5	<\$100M	7,840	97
GOLD COUNTRY NB	MARYSVILLE	CA	92.5	<\$100M	7,331	99
BUTTE CMNTY BK	PARADISE	CA	92.5	\$100M-500M	9,659	99
SAN BENITO BK	HOLLISTER	CA	90.0	\$100M-500M	3,838	66
METROPOLITAN BK	OAKLAND	CA	90.0	<\$100M	1,647	24
NORTH ST NB	CHICO	CA	90.0	\$100M-500M	4,969	63
BANK OF LODI NA	LODI	CA	90.0	\$100M-500M	5,077	76
FIRST NORTHERN BK	DIXON	CA	90.0	\$100M-500M	9,006	231
FARMERS & MRCH BK CENTRAL CA	LODI	CA	90.0	\$500M-\$1B	25,089	765
KERMAN ST BK	KERMAN	CA	90.0	<\$100M	15,855	308
PACIFIC ST BK	STOCKTON	CA	90.0	<\$100M	3,845	64
STOCKMANS BK	ELK GROVE	CA	90.0	\$100M-500M	7,532	92
CITIZENS NB OF AKRON	AKRON	CO	95.0	<\$100M	14,425	264
FIRST NB OF JULESBURG	JULESBURG	CO	92.5	<\$100M	12,642	216

Table 1. Small-Farm-Friendly Banks, June 1999

Bank Name	Location	State	Total Score	Bank Asset Size.	Small Farm Loans	
					Dollar Amount	Number
STATE BK OF WILEY	WILEY	CO	92.5	<\$100M	12,128	230
FIRST WESTERN NB	LA JARA	CO	92.5	<\$100M	17,021	319
FARMERS ST BK OF CALHAN	CALHAN	CO	92.5	<\$100M	8,047	416
MANCOS VALLEY BK	MANCOS	CO	90.0	<\$100M	9,121	204
KIT CARSON ST BK	KIT CARSON	CO	90.0	<\$100M	13,564	269
COLORADO ST BK	WALSH	CO	90.0	<\$100M	8,061	335
FIRST NB OF OTIS	OTIS	CO	90.0	<\$100M	7,249	128
FARMERS ST BK OF BRUSH	BRUSH	CO	90.0	<\$100M	8,432	216
CANAAN NB	CANAAN	CT	97.5	<\$100M	408	9
FIRST NB	SUFFIELD	CT	87.5	\$100M-500M	300	4
CITIZENS NB	PUTNAM	CT	87.5	\$100M-500M	189	2
BANK OF DELMARVA NA	SEAFORD	DE	90.0	\$100M-500M	3,360	38
COUNTY BK	REHOBOTH BEACH	DE	90.0	<\$100M	875	9
BALTIMORE TC	SELBYVILLE	DE	85.0	\$100M-500M	1,697	22
FIRST NB OF MT DORA	MOUNT DORA	FL	95.0	\$100M-500M	2,374	31
CITIZENS BK OF FROSTPROOF	FROSTPROOF	FL	95.0	<\$100M	3,739	69
FIRST NB OF WAUCHULA	WAUCHULA	FL	92.5	<\$100M	12,468	201
TRI-COUNTY BK	TRENTON	FL	92.5	<\$100M	2,317	73
FARMERS & MRCH BK	MONTICELLO	FL	92.5	\$100M-500M	5,921	169
BANK OF BONIFAY	BONIFAY	FL	92.5	<\$100M	6,146	414
QUINCY ST BK	QUINCY	FL	92.5	\$100M-500M	1,339	19
CNB NB	LAKE CITY	FL	92.5	\$100M-500M	10,411	127
COMMUNITY NB OF PASCO CTY	ZEPHYRHILLS	FL	92.5	<\$100M	1,550	21
PERKINS ST BK	WILLISTON	FL	90.0	\$100M-500M	4,037	88
PEOPLES ST BK OF GROVELAND	GROVELAND	FL	90.0	<\$100M	1,287	32
PCB THE CMNTY BK	MALONE	FL	90.0	<\$100M	4,353	85
BANK OF JACKSON CTY	GRACEVILLE	FL	90.0	<\$100M	2,069	65
PEOPLES BK OF GRACEVILLE	GRACEVILLE	FL	90.0	<\$100M	1,227	66
VALRICO ST BK	VALRICO	FL	90.0	<\$100M	7,401	108
DRUMMOND CMNTY BK	CHIEFLAND	FL	90.0	<\$100M	4,344	190
COMMUNITY BK OF WILCOX	PITTS	GA	97.5	<\$100M	10,842	211
ASHBURN BK	ASHBURN	GA	95.0	\$100M-500M	21,060	246
BANK OF DAWSON	DAWSON	GA	95.0	<\$100M	21,330	229
FARMERS & MRCH BK	WASHINGTON	GA	95.0	\$100M-500M	12,516	365
TATTNALL BK	REIDSVILLE	GA	95.0	<\$100M	12,753	237
SOUTH GA CMNTY BK	REYNOLDS	GA	95.0	\$100M-500M	25,604	558
COMMUNITY NB	ASHBURN	GA	95.0	\$100M-500M	50,470	1,568
PLANTERS & CITIZENS BK	CAMILLA	GA	92.5	<\$100M	23,101	381
FIRST ST BK OF RANDOLPH CTY	CUTHBERT	GA	92.5	<\$100M	9,865	161
FARMERS & MRCH BK	SYLVANIA	GA	90.0	<\$100M	7,946	595
BANK OF DOOLY	VIENNA	GA	90.0	<\$100M	14,388	205
BANK OF CAMILLA	CAMILLA	GA	90.0	<\$100M	11,657	152
BANK OF NEWINGTON	NEWINGTON	GA	90.0	<\$100M	5,561	165

Table 1. Small-Farm-Friendly Banks, June 1999

Bank Name	Location	State	Total Score	Bank Asset Size.	Small Farm Loans	
					Dollar Amount	Number
BANK OF HI	HONOLULU	HI	67.5	\$1B-\$10B	4,157	121
FINANCE FACT	HONOLULU	HI	67.5	\$500M-\$1B	2,033	25
REALTY FNC	HILO	HI	67.5	<\$100M	176	1
HAWAII NB	HONOLULU	HI	67.5	\$100M-500M	540	7
CITIZENS B&TC	HUDSON	IA	97.5	<\$100M	29,055	663
NORTHWESTERN ST BK ORANGE CI	ORANGE CITY	IA	95.0	<\$100M	30,916	602
FARMERS ST BK	NORTHWOOD	IA	95.0	<\$100M	17,606	1,118
IOWA T&SB	EMMETSBURG	IA	95.0	<\$100M	28,116	692
COMMUNITY FIRST BK	KEOSAUQUA	IA	95.0	<\$100M	29,742	1,412
FIRST NB IN CRESTON	CRESTON	IA	92.5	\$100M-500M	36,953	1,113
CITIZENS ST BK	POCAHONTAS	IA	92.5	<\$100M	23,091	752
PILOT GROVE SVG BK	PILOT GROVE	IA	92.5	\$100M-500M	45,065	1,972
FARMERS T&SB	EARLING	IA	92.5	<\$100M	15,362	1,277
IOWA ST BK	WEST BEND	IA	90.0	<\$100M	17,807	811
COMMUNITY BK	PRESTON	IA	90.0	<\$100M	31,294	1,012
LINCOLN SVG BK	REINBECK	IA	90.0	\$100M-500M	78,433	1,753
HARDIN CTY SVG BK	ELDORA	IA	90.0	\$100M-500M	42,239	886
STATE SVG BK	BEDFORD	IA	90.0	<\$100M	11,638	5,236
FARMERS SVG BK	KEOTA	IA	90.0	<\$100M	18,582	751
D L EVANS BK	BURLEY	ID	97.5	\$100M-500M	60,579	1,274
IRELAND BK	MALAD CITY	ID	77.5	\$100M-500M	19,827	743
HOLCOMB ST BK	HOLCOMB	IL	97.5	<\$100M	20,232	225
NATIONAL BK OF PETERSBURG	PETERSBURG	IL	97.5	\$100M-500M	27,253	881
SHELBY CTY ST BK	SHELBYVILLE	IL	95.0	\$100M-500M	26,734	758
TRUSTBANK	OLNEY	IL	95.0	<\$100M	19,606	403
STATE BK BEMENT	BEMENT	IL	95.0	<\$100M	13,756	372
GERMAN AMER ST BK	GERMAN VALLEY	IL	95.0	<\$100M	25,580	614
PEOPLES ST BK	NEWTON	IL	92.5	\$100M-500M	28,983	662
FIRST NB OF NOKOMIS	NOKOMIS	IL	92.5	<\$100M	12,476	482
GERBER ST BK	ARGENTA	IL	92.5	<\$100M	10,103	199
GERMANTOWN T&SB	BREESE	IL	92.5	\$100M-500M	14,102	458
FIRST NB OF OGDEN	OGDEN	IL	92.5	<\$100M	12,599	300
CENTRAL T&SB GENESEO	GENESEO	IL	92.5	\$100M-500M	21,163	498
FIRST BK OF BERNE	BERNE	IN	97.5	\$100M-500M	50,380	698
FIRST NB OF MONTEREY	MONTEREY	IN	95.0	\$100M-500M	24,826	547
STATE BK MARKLE	MARKLE	IN	95.0	\$100M-500M	25,482	403
PEOPLES ST BK FRANCESVILLE	FRANCESVILLE	IN	92.5	<\$100M	24,270	475
UNION B&TC IN	GREENSBURG	IN	90.0	\$100M-500M	34,780	540
BATH ST BK	BATH	IN	87.5	<\$100M	15,577	514
FARMERS ST BK	LIBERTY	IN	87.5	<\$100M	14,144	287
PEOPLES L&TB	WINCHESTER	IN	87.5	\$100M-500M	21,740	343
KENTLAND BK	KENTLAND	IN	85.0	\$100M-500M	25,440	417
COMMUNITY ST BK	ROYAL CENTER	IN	85.0	<\$100M	12,290	386

Table 1. Small-Farm-Friendly Banks, June 1999

Bank Name	Location	State	Total Score	Bank Asset Size.	Small Farm Loans	
					Dollar Amount	Number
CITIZENS ST BK	HUGOTON	KS	97.5	<\$100M	35,746	807
FIRST ST BK	LEOTI	KS	95.0	<\$100M	21,839	772
FIRST NB&TC	PHILLIPSBURG	KS	95.0	\$100M-500M	46,378	927
STOCKTON NB	STOCKTON	KS	95.0	<\$100M	22,500	797
FIRST NB OF HOXIE	HOXIE	KS	95.0	<\$100M	22,080	794
FIRST NB OF SCOTT CITY	SCOTT CITY	KS	92.5	<\$100M	18,854	672
BANK OF TESCOTT	TESCOTT	KS	90.0	\$100M-500M	30,867	812
FIRST NEODESHA BK	NEODESHA	KS	90.0	<\$100M	15,044	375
FIRST NB&TC	SAINT JOHN	KS	90.0	<\$100M	15,811	456
CITIZENS ST BK OF MARYSVILLE	MARYSVILLE	KS	90.0	\$100M-500M	66,413	1,453
FIRST ST BK OF HEALY	HEALY	KS	90.0	<\$100M	18,841	862
GUARANTY ST B&TC	BELOIT	KS	90.0	<\$100M	26,293	503
FARMERS ST BK OF BLUE MOUND	BLUE MOUND	KS	90.0	<\$100M	18,481	729
GRANT CTY DEPOSIT BK	WILLIAMSTOWN	KY	97.5	<\$100M	12,925	473
SPRINGFIELD ST BK	SPRINGFIELD	KY	95.0	\$100M-500M	16,510	1,052
DEPOSIT BK	CARLISLE	KY	92.5	<\$100M	9,659	570
PEOPLES B&TC	OWENTON	KY	90.0	<\$100M	11,199	403
TRADITIONAL BK	MOUNT STERLING	KY	90.0	\$100M-500M	23,676	993
ELKTON B&TC	ELKTON	KY	90.0	<\$100M	11,623	417
DEPOSIT BK OF MONROE COUNTY	TOMPKINSVILLE	KY	87.5	<\$100M	9,403	495
BANK OF MAGNOLIA	MAGNOLIA	KY	87.5	<\$100M	10,602	504
FIRST FARMERS B&TC	OWENTON	KY	87.5	<\$100M	12,082	371
GREENSBURG DEPOSIT BK	GREENSBURG	KY	87.5	<\$100M	11,194	599
FARMERS BK	HARDINBURG	KY	87.5	<\$100M	13,783	697
CITIZENS NB OF LEBANON	LEBANON	KY	87.5	<\$100M	8,209	941
CASEY COUNTY BK	LIBERTY	KY	87.5	\$100M-500M	16,602	1,132
PIONEER BK	CANMER	KY	87.5	<\$100M	11,918	764
AUBURN BKG CO	AUBURN	KY	87.5	<\$100M	13,474	353
PEOPLES BK OF FLEMING CTY	FLEMINGSBURG	KY	87.5	\$100M-500M	15,942	872
FARMERS B&TC CHENEYVILLE	CHENEYVILLE	LA	92.5	<\$100M	7,445	145
RICHLAND ST BK	RAYVILLE	LA	92.5	<\$100M	12,130	439
PEOPLES ST BK	MANY	LA	92.5	\$100M-500M	13,603	242
RAYNE ST B&TC	RAYNE	LA	90.0	\$100M-500M	5,906	213
GUARANTY B&TC OF DELHI LA	DELHI	LA	90.0	<\$100M	10,919	194
FRANKLIN ST B&TC	WINNSBORO	LA	90.0	<\$100M	10,869	330
FIRST REPUBLIC BK	RAYVILLE	LA	87.5	\$100M-500M	15,329	196
FIRST BANK NA	CROWLEY	LA	87.5	<\$100M	5,687	102
BANK OF GUEYDAN	GUEYDAN	LA	87.5	<\$100M	6,060	152
PEOPLES B&TC POINTE COUPEE P	NEW ROADS	LA	85.0	<\$100M	7,903	140
AMERICAN BK	WELSH	LA	85.0	<\$100M	6,313	157
EVANGELINE B&TC	VILLE PLATTE	LA	85.0	\$100M-500M	13,234	296
GULF COAST BK	ABBEVILLE	LA	85.0	\$100M-500M	7,959	165
CATAHOULA-LASALLE BK	JONESVILLE	LA	85.0	<\$100M	15,303	274

Table 1. Small-Farm-Friendly Banks, June 1999

Bank Name	Location	State	Total Score	Bank Asset Size.	Small Farm Loans	
					Dollar Amount	Number
LOUISIANA DELTA BK	LAKE PROVIDENCE	LA	85.0	<\$100M	13,614	204
PROGRESSIVE BK	WINNSBORO	LA	85.0	\$100M-500M	9,083	190
FIRST SOUTHWEST BK	JENNINGS	LA	85.0	<\$100M	10,156	275
MILLBURY NB	MILLBURY	MA	95.0	<\$100M	13	7
PARK WEST B&TC	WEST SPRINGFIELD	MA	90.0	\$100M-500M	87	2
ROCKPORT NB	ROCKPORT	MA	87.5	<\$100M	126	2
GLOUCESTER B&TC	GLOUCESTER	MA	87.5	\$100M-500M	307	19
ATLANTIC B&TC	BOSTON	MA	87.5	\$500M-\$1B	116	2
FARMERS BK OF WILLARDS	WILLARDS	MD	95.0	\$100M-500M	5,530	120
CENTREVILLE NB OF MD	CENTREVILLE	MD	92.5	\$100M-500M	5,453	83
HEBRON SVG BK	HEBRON	MD	90.0	\$100M-500M	3,281	65
CHESTERTOWN BK OF MD	CHESTERTOWN	MD	90.0	\$100M-500M	7,839	146
PENINSULA BK	PRINCESS ANNE	MD	87.5	\$500M-\$1B	4,779	111
PEOPLES BK OF KENT CTY MD	CHESTERTOWN	MD	87.5	\$100M-500M	3,682	123
PEOPLES BK OF MD	DENTON	MD	87.5	<\$100M	3,581	74
FARMERS & MRCH B&TC	HAGERSTOWN	MD	87.5	\$500M-\$1B	3,693	81
KATAHDIN TC	PATTEN	ME	82.5	\$100M-500M	5,102	81
FIRST NB OF DAMARISCOTTA	DAMARISCOTTA	ME	82.5	\$100M-500M	8,609	404
EXCHANGE ST BK	CARSONVILLE	MI	95.0	<\$100M	19,586	382
EASTERN MI BK	CROSWELL	MI	95.0	\$100M-500M	22,548	416
BANK OF LAKEVIEW	LAKEVIEW	MI	92.5	\$100M-500M	12,934	248
COMMUNITY ST BK ST CHARLES	SAINT CHARLES	MI	92.5	\$100M-500M	4,750	148
BAY PORT ST BK	BAY PORT	MI	92.5	<\$100M	15,264	262
CSB BK	CAPAC	MI	90.0	\$100M-500M	4,881	110
FARMERS ST BK BRECKENRIDGE	BRECKENRIDGE	MI	90.0	<\$100M	32,290	677
TRI-CTY BK	BROWN CITY	MI	90.0	\$100M-500M	8,480	203
COMMUNITY BK	CARO	MI	87.5	<\$100M	7,245	107
CHEMICAL BK THUMB AREA	CARO	MI	87.5	\$100M-500M	6,346	224
SECURITY ST BK OF LEWISTON	LEWISTON	MN	95.0	<\$100M	22,267	745
FARMERS & MRCH ST BK	CLARKFIELD	MN	92.5	<\$100M	19,488	292
WANDA ST BK	WANDA	MN	92.5	<\$100M	24,546	1,084
ULTIMA BK MN	WINGER	MN	92.5	<\$100M	16,353	286
FARMERS & MERCHANTS ST BK	APPLETON	MN	92.5	<\$100M	14,765	466
FARMERS ST BK OF ADAMS	ADAMS	MN	92.5	<\$100M	20,956	524
CITIZENS ST BK OF ST JAMES	SAINT JAMES	MN	92.5	<\$100M	16,727	348
ODIN ST BK	ODIN	MN	92.5	<\$100M	13,847	396
MINNWEST BK SOUTH	SLAYTON	MN	92.5	<\$100M	43,386	681
YELLOW MEDICINE COUNTY BK	GRANITE FALLS	MN	90.0	<\$100M	18,099	417
RURAL AMER BK	EAST GRAND FORKS	MN	90.0	<\$100M	23,254	375
FARMERS & MERCHANTS ST BK	BLOOMING PRAIRIE	MN	90.0	<\$100M	14,382	386
NORTH AMERICAN ST BK	BELGRADE	MN	90.0	<\$100M	14,798	413
FIRST NB BERTHA-VERNDAL	BERTHA	MN	90.0	<\$100M	11,980	469
FARMERS ST BK OF TRIMONT	TRIMONT	MN	90.0	<\$100M	16,688	337

Table 1. Small-Farm-Friendly Banks, June 1999

Bank Name	Location	State	Total Score	Bank Asset Size.	Small Farm Loans	
					Dollar Amount	Number
PEOPLES ST BK OF TRUMAN	TRUMAN	MN	90.0	<\$100M	22,735	401
SEYMOUR BK	SEYMOUR	MO	97.5	<\$100M	17,792	811
PUTNAM CTY ST BK	UNIONVILLE	MO	92.5	<\$100M	19,970	898
PERRY ST BK	PERRY	MO	92.5	<\$100M	23,929	677
COMMUNITY FIRST BK	APPLETON CITY	MO	92.5	<\$100M	16,122	580
CENTURY BK OF THE OZARKS	GAINESVILLE	MO	92.5	\$100M-500M	32,503	1,034
MACON ATLANTA ST BK	MACON	MO	90.0	\$100M-500M	27,326	846
CITIZENS BK	CHARLESTON	MO	90.0	<\$100M	19,663	678
CITIZENS BK	EDINA	MO	90.0	<\$100M	20,595	570
NODAWAY VALLEY BK	MARYVILLE	MO	90.0	\$100M-500M	67,883	1,407
TIPTON LATHAM BK	TIPTON	MO	90.0	<\$100M	17,428	626
PEOPLES BK	MENDENHALL	MS	92.5	\$100M-500M	49,508	701
CITIZENS B&TC	MARKS	MS	87.5	<\$100M	18,460	319
MERCHANTS & FARMERS BK	MACON	MS	87.5	\$100M-500M	23,577	484
GUARANTY B&TC	BELZONI	MS	85.0	\$100M-500M	44,635	758
COMMUNITY BK ELLISVILLE MS	ELLISVILLE	MS	85.0	\$100M-500M	31,454	517
FIRST ST BK	WAYNESBORO	MS	85.0	\$100M-500M	13,920	301
PEOPLES BK	RIPLEY	MS	82.5	\$100M-500M	12,371	606
COMMERCIAL BK	WOODVILLE	MS	82.5	<\$100M	9,811	185
FIRST NB OF LUCEDALE	LUCEDALE	MS	80.0	\$100M-500M	12,065	506
TYLERTOWN BR	TYLERTOWN	MS	80.0	<\$100M	6,669	232
FIRST NB OF PONTOTOC	PONTOTOC	MS	80.0	\$100M-500M	11,737	550
FIRST CMNTY BK	GLASGOW	MT	95.0	\$100M-500M	36,828	916
MARQUETTE BK MT NA	CONRAD	MT	95.0	<\$100M	37,848	804
BASIN ST BK	STANFORD	MT	90.0	<\$100M	28,766	676
FIRST SECURITY BK OF HAVRE	HAVRE	MT	90.0	\$100M-500M	62,058	1,367
MONTANA ST BK	PLENTYWOOD	MT	90.0	<\$100M	15,381	386
FIRST ST BK OF MALTA	MALTA	MT	87.5	<\$100M	26,527	678
WESTERN BK OF WOLF POINT	WOLF POINT	MT	85.0	<\$100M	10,831	390
BANK OF BAKER	BAKER	MT	82.5	<\$100M	15,473	406
YELLOWSTONE BK	LAUREL	MT	82.5	\$100M-500M	24,791	614
FOUR OAKS B&TC	FOUR OAKS	NC	92.5	\$100M-500M	19,975	454
CENTRAL CAROLINA B&TC	DURHAM	NC	87.5	\$1B-\$10B	30,947	788
HERITAGE BK	LUCAMA	NC	82.5	\$100M-500M	7,703	208
BANK OF CURRITUCK	MOYOCK	NC	80.0	<\$100M	1,207	27
PINE LEVEL BK	PINE LEVEL	NC	80.0	<\$100M	790	20
YADKIN VALLEY B&TC	ELKIN	NC	77.5	\$100M-500M	4,366	174
SOUTHERN B&TC	MOUNT OLIVE	NC	77.5	\$500M-\$1B	27,823	705
WILKES NB	WILKESBORO	NC	77.5	\$100M-500M	2,169	53
DAKOTA CMNTY BK	HEBRON	ND	100.0	<\$100M	43,653	1,290
FIRST ST BK OF ND	ARTHUR	ND	90.0	<\$100M	26,806	409
FIRST UNITED BK	PARK RIVER	ND	87.5	<\$100M	26,006	781
STATE B&TC KENMARE	KENMARE	ND	82.5	<\$100M	19,589	494

Table 1. Small-Farm-Friendly Banks, June 1999

Bank Name	Location	State	Total Score	Bank Asset Size.	Small Farm Loans	
					Dollar Amount	Number
MCINTOSH COUNTY BK	ASHLEY	ND	82.5	<\$100M	24,270	1,138
GARRISON ST BK & TR	GARRISON	ND	82.5	<\$100M	23,485	687
AMERICAN ST B&TC OF WILLISTO	WILLISTON	ND	80.0	\$100M-500M	32,471	890
FIRST ST BK OF GACKLE	GACKLE	ND	80.0	<\$100M	12,240	1,323
FIRST ST BK OF LA MOURE	LA MOURE	ND	80.0	<\$100M	32,966	466
FIRST ST BK OF SHARON	SHARON	ND	80.0	<\$100M	12,682	589
SCANDIA AMER B&TC	STANLEY	ND	80.0	<\$100M	22,003	696
MIDWEST BANK NA	PIERCE	NE	97.5	\$100M-500M	101,338	2,164
STATE BK OF CAIRO	CAIRO	NE	95.0	<\$100M	32,771	7,430
COMMERCIAL BK	BLUE HILL	NE	95.0	<\$100M	19,246	647
FIRST NB OF GORDON	GORDON	NE	92.5	<\$100M	35,393	973
FIRST NB&TC OF FULLERTON	FULLERTON	NE	92.5	<\$100M	24,274	1,461
ADAMS B&TC	OGALLALA	NE	92.5	\$100M-500M	96,664	1,237
PEOPLES WEBSTER CTY BK	RED CLOUD	NE	90.0	<\$100M	17,726	462
FIRST B&TC	COZAD	NE	87.5	<\$100M	33,526	496
FARMERS & MRCH ST BK BROOMFI	BLOOMFIELD	NE	87.5	<\$100M	25,344	1,346
FARMERS & MRCH BK	MILFORD	NE	87.5	\$100M-500M	48,826	1,202
FIRST NB IN ORD	ORD	NE	87.5	<\$100M	23,275	616
FIRST NB OF AINSWORTH	AINSWORTH	NE	87.5	<\$100M	28,318	482
FIRST COLEBROOK BK	COLEBROOK	NH	82.5	<\$100M	612	8
FARMINGTON NB	FARMINGTON	NH	82.5	\$100M-500M	135	2
MINOTOLA NB	VINELAND	NJ	97.5	\$100M-500M	764	12
WOODSTOWN NB&TC	WOODSTOWN	NJ	92.5	\$100M-500M	1,366	25
FIRST NB OF ELMER	ELMER	NJ	92.5	\$100M-500M	3,871	76
EQUITY BANK NA	ATCO	NJ	90.0	\$100M-500M	750	16
HOPEWELL VALLEY CMNTY BK	PENNINGTON	NJ	90.0	<\$100M	58	1
FARMERS & MRCH NB OF BRIDGET	BRIDGETON	NJ	87.5	\$100M-500M	2,669	78
BANK OF GLOUCESTER CTY	DEPTFORD TOWNSHIP	NJ	87.5	\$100M-500M	227	4
SUSSEX COUNTY ST BK	FRANKLIN	NJ	85.0	\$100M-500M	260	3
NATIONAL BK OF SUSSEX CTY	BRANCHVILLE	NJ	85.0	\$100M-500M	164	11
HUDSON UNITED BK	UNION CITY	NJ	85.0	\$1B-\$10B	823	10
FIRST NB OF NEW MEXICO	CLAYTON	NM	97.5	<\$100M	20,554	294
CITIZENS BK	TUCUMCARI	NM	90.0	<\$100M	17,935	203
FIRST NB	CLOVIS	NM	87.5	\$100M-500M	29,108	632
PORTALES NB	PORTALES	NM	85.0	<\$100M	5,432	209
FARMERS & STOCKMENS OF CLAYT	CLAYTON	NM	82.5	<\$100M	8,755	282
BANK OF THE RIO GRANDE NA	LAS CRUCES	NM	82.5	<\$100M	3,140	60
WESTERN BK	LORDSBURG	NM	82.5	<\$100M	8,076	154
FIRST NB	ELY	NV	87.5	<\$100M	1,462	56
NEVADA ST BK	LAS VEGAS	NV	85.0	\$1B-\$10B	2,232	45
GREAT BASIN BK OF NEVADA	ELKO	NV	85.0	<\$100M	2,472	49
NATIONAL BK	GENEVA	NY	100.0	\$100M-500M	64,080	1,181
ALLIANCE BANK NA	ONEIDA	NY	97.5	\$100M-500M	3,373	533

Table 1. Small-Farm-Friendly Banks, June 1999

Bank Name	Location	State	Total Score	Bank Asset Size.	Small Farm Loans	
					Dollar Amount	Number
BATH NB	BATH	NY	92.5	\$100M-500M	6,819	177
BANK OF AVOCA	AVOCA	NY	87.5	<\$100M	1,049	22
DELAWARE NB	DELHI	NY	87.5	\$100M-500M	3,418	166
CENTRAL NB	CANAJOHARIE	NY	85.0	\$500M-\$1B	21,441	652
PAVILION ST BK	PAVILION	NY	85.0	\$100M-500M	4,889	102
COMMUNITY BK NA	CANTON	NY	85.0	\$1B-\$10B	30,725	1,090
BANKERS TC	NEW YORK	NY	85.0	>\$10B	2,000	0
BANK OF AKRON	AKRON	NY	85.0	\$100M-500M	762	37
HERKIMER CTY TC	LITTLE FALLS	NY	85.0	\$100M-500M	5,016	100
SAVANNAH BK NA	SAVANNAH	NY	85.0	<\$100M	641	8
NBT BK NA	NORWICH	NY	85.0	\$1B-\$10B	37,536	913
FIRST NB OF GROTON	GROTON	NY	85.0	<\$100M	667	60
SUTTON ST BK	ATTICA	OH	92.5	\$100M-500M	16,680	376
FARMERS CITIZENS BK	BUCYRUS	OH	92.5	<\$100M	11,257	174
FARMERS ST BK	NEW MADISON	OH	90.0	<\$100M	16,736	315
METAMORA ST BK	METAMORA	OH	90.0	<\$100M	6,959	148
SAINT HENRY BK	SAINT HENRY	OH	90.0	\$100M-500M	14,872	231
CUSTAR ST BK	CUSTAR	OH	90.0	<\$100M	6,630	146
FARMERS SVG BK	SPENCER	OH	87.5	\$100M-500M	10,668	163
CITIZENS BK	HIGGINSPORT	OH	87.5	<\$100M	6,197	243
KINGSTON NB	KINGSTON	OH	87.5	<\$100M	14,367	379
FIRST NB OF SYCAMORE	SYCAMORE	OH	85.0	<\$100M	7,359	121
MERCHANTS NB	HILLSBORO	OH	85.0	\$100M-500M	28,112	648
HAMLER ST BK	HAMLER	OH	85.0	<\$100M	11,115	246
FIRST BK OF OKARCHE	OKARCHE	OK	97.5	<\$100M	14,336	473
SECURITY ST BK	CHEYENNE	OK	95.0	<\$100M	17,869	780
CENTRAL NB OF ALVA	ALVA	OK	95.0	\$100M-500M	40,737	512
FIRST SOUTHWEST BK	FREDERICK	OK	95.0	\$100M-500M	41,479	907
SOUTHWEST ST BK	SENTINEL	OK	92.5	<\$100M	13,159	348
FIRST AMERICAN BK NA	WOODWARD	OK	90.0	<\$100M	10,627	383
FIRST ST BK	FAIRFAX	OK	87.5	<\$100M	6,513	312
STOCKMANS BANK	ALTUS	OK	87.5	<\$100M	30,694	826
WELCH ST BK	WELCH	OK	87.5	<\$100M	20,555	870
FARMERS & MRCH NB	FAIRVIEW	OK	85.0	<\$100M	10,847	422
BANK OF WESTERN OK	ELK CITY	OK	85.0	<\$100M	21,402	428
PAYNE CTY BK	PERKINS	OK	85.0	<\$100M	11,730	554
HOME NB	BLACKWELL	OK	85.0	\$100M-500M	66,936	882
GREAT PLAINS NB	ELK CITY	OK	85.0	\$100M-500M	38,262	1,177
COMMUNITY BK	JOSEPH	OR	97.5	\$100M-500M	10,937	184
BANK OF CMRC	MILTON-FREEWATER	OR	92.5	<\$100M	10,309	156
COLUMBIA RIVER BK	THE DALLES	OR	82.5	\$100M-500M	20,519	503
COMMUNITY FIRST BK	PRINEVILLE	OR	80.0	<\$100M	3,649	72
INLAND EMPIRE BK	HERMISTON	OR	80.0	\$100M-500M	16,405	406

Table 1. Small-Farm-Friendly Banks, June 1999

Bank Name	Location	State	Total Score	Bank Asset Size.	Small Farm Loans	
					Dollar Amount	Number
KISHACOQUILLAS VALLEY NB	BELLEVILLE	PA	90.0	\$100M-500M	16,573	606
CITIZENS & NORTHERN BK	WELLSBORO	PA	90.0	\$500M-\$1B	8,211	338
CITIZENS NB OF MEYERSDALE	MEYERSDALE	PA	87.5	<\$100M	2,218	52
COMMUNITY ST BK OF ORBISONIA	ORBISONIA	PA	87.5	\$100M-500M	3,811	113
NATIONAL CITY BK OF PA	PITTSBURGH	PA	87.5	>\$10B	14,475	244
HOLLIDAYSBURG TC	HOLLIDAYSBURG	PA	87.5	\$100M-500M	10,650	240
GRATZ NB	GRATZ	PA	87.5	<\$100M	1,935	93
MIFFLINBURG B&TC	MIFFLINBURG	PA	87.5	\$100M-500M	16,586	205
FIRST COLUMBIA B&TC	BLOOMSBURG	PA	87.5	\$100M-500M	2,960	58
TURBOTVILLE NB	TURBOTVILLE	PA	87.5	<\$100M	9,057	173
FULTON CTY NB&TC	MCCONNELLSBURG	PA	87.5	\$100M-500M	12,527	334
FLEET NB	PROVIDENCE	RI	80.0	>\$10B	4,000	115
HORRY CTY ST BK	LORIS	SC	100.0	\$100M-500M	11,803	342
ANDERSON ST BK	HEMINGWAY	SC	90.0	<\$100M	6,712	200
BANK OF GREELYVILLE	GREELEYVILLE	SC	87.5	<\$100M	3,801	116
ANDERSON BROS BK	MULLINS	SC	85.0	<\$100M	5,434	223
FIRST-CITIZENS B&TC OF SC	COLUMBIA	SC	85.0	\$1B-\$10B	17,690	694
WILLIAMSBURG FIRST NB	KINGSTREE	SC	85.0	<\$100M	2,465	98
CITIZENS BK	OLANTA	SC	82.5	\$100M-500M	9,772	495
PEOPLES BK	IVA	SC	80.0	<\$100M	1,183	57
JOHNSONVILLE ST BK	JOHNSONVILLE	SC	80.0	<\$100M	1,018	42
ENTERPRISE BK OF SC	EHRHARDT	SC	80.0	\$100M-500M	6,616	162
PAMPLICO B&TC	PAMPLICO	SC	80.0	<\$100M	826	51
AMERICAN ST BK	WESSINGTON SPRINGS	SD	87.5	<\$100M	26,922	757
MERCHANTS ST BK	FREEMAN	SD	87.5	<\$100M	29,118	617
BANKWEST	PIERRE	SD	87.5	\$100M-500M	90,499	1,754
FIRST ST BK MILLER	MILLER	SD	87.5	<\$100M	31,812	746
FIRST FIDELITY BK	BURKE	SD	85.0	\$100M-500M	57,116	2,068
FARMERS ST BK	MARION	SD	85.0	<\$100M	17,953	481
BANK OF HOVEN	HOVEN	SD	85.0	\$100M-500M	33,513	581
FARMERS & MERCHANTS ST BK	IROQUOIS	SD	82.5	<\$100M	15,755	587
FARMERS ST BK OF ESTELLINE	ESTELLINE	SD	80.0	<\$100M	23,114	545
SECURITY ST BK	ALEXANDRIA	SD	80.0	<\$100M	16,186	651
CAMPBELL COUNTY BK	HERREID	SD	80.0	<\$100M	21,439	440
GREAT PLAINS BK	EUREKA	SD	80.0	<\$100M	14,250	398
FIRST ST BK	HENDERSON	TN	97.5	\$100M-500M	17,767	668
CITIZENS BK	CARTHAGE	TN	92.5	\$100M-500M	22,281	910
WILSON B&TC	LEBANON	TN	92.5	\$100M-500M	10,457	404
CITIZENS TRI-CTY BK	DUNLAP	TN	92.5	\$100M-500M	10,682	459
MACON B&TC	LAFAYETTE	TN	92.5	\$100M-500M	12,302	868
CITIZENS BK	LAFAYETTE	TN	90.0	\$100M-500M	18,075	1,036
CITIZENS BK	HARTSVILLE	TN	90.0	<\$100M	7,061	192
UNION PLANTERS BK NA	MEMPHIS	TN	90.0	>\$10B	694,004	13,793

Table 1. Small-Farm-Friendly Banks, June 1999

Bank Name	Location	State	Total Score	Bank Asset Size.	Small Farm Loans	
					Dollar Amount	Number
COMMERCIAL B&TC	PARIS	TN	90.0	\$100M-500M	26,832	545
BANK OF DICKSON	DICKSON	TN	90.0	\$100M-500M	7,969	169
LINCOLN CTY BK	FAYETTEVILLE	TN	90.0	\$100M-500M	15,231	588
PEOPLES B&TC PICKETT CTY	BYRDSTOWN	TN	90.0	<\$100M	7,644	417
GUARANTY B&TC	GATESVILLE	TX	97.5	\$100M-500M	13,181	485
STATE BK	DE KALB	TX	97.5	\$100M-500M	13,074	333
HERRING NB	VERNON	TX	95.0	\$100M-500M	26,169	581
FIRST NB BOWIE	BOWIE	TX	92.5	\$100M-500M	39,758	955
CITIZENS BK	SLATON	TX	92.5	<\$100M	9,450	216
NATIONAL BK	GATESVILLE	TX	92.5	\$100M-500M	12,238	492
STATE NB TX	IOWA PARK	TX	92.5	\$100M-500M	10,806	278
FIRST NB	OLNEY	TX	92.5	<\$100M	12,362	224
FIRST ST BK	LOUISE	TX	92.5	<\$100M	14,681	272
FIRST NB	BROWNFIELD	TX	90.0	\$100M-500M	15,588	607
PLANTERS & MRCH ST BK	HEARNE	TX	90.0	\$100M-500M	15,084	393
BANK OF SOUTH TX	FLORESVILLE	TX	90.0	\$100M-500M	8,648	249
WAGGONER NB	VERNON	TX	90.0	\$100M-500M	10,505	441
BANK OF ALICE	ALICE	TX	90.0	<\$100M	22,678	425
CITY NB	SULPHUR SPRINGS	TX	90.0	\$100M-500M	22,916	792
FIRST NB	O'DONNELL	TX	90.0	<\$100M	17,500	365
CONSECO BK	SALT LAKE CITY	UT	87.5	\$500M-\$1B	3,120	3,430
FAR WEST BK	PROVO	UT	82.5	\$100M-500M	3,693	137
GUNNISON VALLEY BK	GUNNISON	UT	82.5	<\$100M	9,078	183
LEWISTON ST BK	LEWISTON	UT	82.5	<\$100M	9,837	387
UTAH INDEPENDENT BK	SALINA	UT	80.0	<\$100M	4,024	152
STATE BK OF SOUTHERN UT	CEDAR CITY	UT	80.0	\$100M-500M	13,309	418
BANK OF EPHRAIM	EPHRAIM	UT	80.0	<\$100M	2,773	105
F&M BK-MASSANUTTEN	HARRISONBURG	VA	92.5	\$100M-500M	8,331	227
FIRST CMNTY BK OF SALTVILLE	SALTVILLE	VA	92.5	\$100M-500M	5,825	132
FIRST & CITIZENS BK	MONTEREY	VA	92.5	<\$100M	8,964	479
GRAYSON NB	INDEPENDENCE	VA	90.0	\$100M-500M	8,277	349
BANK OF MARION	MARION	VA	90.0	\$100M-500M	8,154	184
HIGHLANDS UNION BK	ABINGDON	VA	90.0	\$100M-500M	6,330	224
FARMERS & MINERS BK OF LEE C	PENNINGTON GAP	VA	87.5	<\$100M	2,544	307
BANK OF CHARLOTTE CTY	PHENIX	VA	87.5	<\$100M	5,506	293
BLUE GRASS VALLEY BK	BLUE GRASS	VA	87.5	<\$100M	4,325	153
AMERICAN NB&TC	DANVILLE	VA	87.5	\$100M-500M	4,661	266
COMMUNITY NB	DERBY	VT	82.5	\$100M-500M	3,390	112
FRANKLIN LAMOILLE BK	SAINT ALBANS	VT	77.5	\$100M-500M	1,670	48
LYNDONVILLE SVG B&TC	LYNDONVILLE	VT	77.5	\$100M-500M	15,582	362
WHEATLAND BK	DAVENPORT	WA	92.5	<\$100M	39,147	559
BANK OF FAIRFIELD	FAIRFIELD	WA	90.0	<\$100M	22,190	440
MID ST BK	WATERVILLE	WA	90.0	<\$100M	14,685	291

Table 1. Small-Farm-Friendly Banks, June 1999

Bank Name	Location	State	Total Score	Bank Asset Size.	Small Farm Loans	
					Dollar Amount	Number
BANK OF WHITMAN	COLFAX	WA	85.0	\$100M-500M	35,898	518
PEOPLES BK	LYNDEN	WA	85.0	\$100M-500M	20,388	466
LAMONT BK	SAINT JOHN	WA	85.0	<\$100M	3,473	84
GRANT NB	EPHRATA	WA	85.0	<\$100M	6,837	138
CENTRAL VALLEY BK NA	TOPPENISH	WA	82.5	<\$100M	11,968	211
FARMINGTON ST BK	FARMINGTON	WA	82.5	<\$100M	2,690	36
ABBOTSFORD ST BK	ABBOTSFORD	WI	95.0	\$100M-500M	21,888	365
MARION ST BK	MARION	WI	95.0	<\$100M	14,261	406
FIRST NB OF BALDWIN	BALDWIN	WI	92.5	<\$100M	11,222	327
MERIDIAN CAP BK NA	MILWAUKEE	WI	92.5	<\$100M	12,287	301
F&M BK DARLINGTON	DARLINGTON	WI	92.5	\$100M-500M	44,804	722
STRATFORD ST BK	STRATFORD	WI	92.5	<\$100M	12,309	292
FORTRESS BK WESTBY	WESTBY	WI	90.0	<\$100M	11,733	419
FIRST NB OF PLATTEVILLE	PLATTEVILLE	WI	90.0	<\$100M	25,575	496
PEOPLES ST BK	AUGUSTA	WI	90.0	<\$100M	12,255	198
MARKESAN ST BK	MARKESAN	WI	90.0	<\$100M	16,919	428
MID-WISCONSIN BK	MEDFORD	WI	90.0	\$100M-500M	35,312	715
BANK OF MONROE	UNION	WV	90.0	<\$100M	3,950	198
WEST UNION BK	WEST UNION	WV	87.5	<\$100M	5,451	174
WESBANCO BK PARKERSBURG	PARKERSBURG	WV	87.5	\$100M-500M	2,866	108
CAPON VALLEY BK	WARDENSVILLE	WV	85.0	<\$100M	4,191	92
BANK OF GREENVILLE	GREENVILLE	WV	82.5	<\$100M	1,323	76
ONE VALLEY BK NORTH	MOUNDSVILLE	WV	82.5	\$100M-500M	859	60
TERRA ALTA BK	TERRA ALTA	WV	82.5	<\$100M	1,151	59
HARRISON CTY BK	LOST CREEK	WV	80.0	<\$100M	2,262	57
PENDLETON CTY BK	FRANKLIN	WV	80.0	\$100M-500M	8,875	305
FIRST NB OF PETERSTOWN	PETERSTOWN	WV	80.0	<\$100M	755	57
SOUTH BR VALLEY NB MOOREFIEL	MOOREFIELD	WV	80.0	\$100M-500M	3,928	120
FARMERS ST BK	PINE BLUFFS	WY	92.5	<\$100M	5,823	321
FIRST NB OF BUFFALO	BUFFALO	WY	85.0	<\$100M	12,850	365
WYOMING B&TC	CHEYENNE	WY	82.5	<\$100M	5,300	181
CONVERSE CTY BK	DOUGLAS	WY	82.5	\$100M-500M	13,903	758
PINNACLE BK TORRINGTON	TORRINGTON	WY	82.5	\$100M-500M	16,940	482
FIRST ST BK OF WHEATLAND	WHEATLAND	WY	82.5	<\$100M	11,573	328
SECURITY ST BK	BASIN	WY	82.5	<\$100M	12,462	142

Note: Dollar amounts in \$1,000.

Source: U.S. Small Business Administration, Office of Advocacy, from Call Report Data.

Table 2. Small-Farm-Lending Banks, June 1999

Bank Name	Location	State	Decile Values					Bnk Asset Sz.	Dollars in SFL	Number in SFL	Total Score (<\$100K)	Total Score (<\$1M)
			Total Score (1)	SFL/TA (2)	SFL/TFL (3)	SFL(\$)	SFL/# (4)						SFL/# (5)
NATIONAL BK OF AK	ANCHORAGE	AK	72.5	9	2	9	9	\$1B-\$10B	10,507	288	77.5	72.5
FIRST NB	ANCHORAGE	AK	67.5	7	6	7	7	\$1B-\$10B	4,880	117	67.5	62.5
DENALI ST BK	FAIRBANKS	AK	50.0	4	8	4	4	\$100M-500M	44	3	52.5	45.0
FIRST BK	KETCHIKAN	AK	47.5	5	4	5	5	\$100M-500M	265	5	40.0	57.5
NORTHRIM BK	ANCHORAGE	AK	17.5	2	1	2	2	\$500M-\$1B	0	0	17.5	17.5
FIRST INTRST BK AK NA	ANCHORAGE	AK	0.0	1	.	1	1	<\$100M	0	0	0.0	.
PEOPLES CMNTY BK	COLUMBIA	AL	100.0	10	10	10	10	\$100M-500M	16,940	293	100.0	100.0
COMMUNITY BK	BLOUNTSVILLE	AL	95.0	9	9	10	10	\$500M-\$1B	29,283	886	95.0	92.5
FIRST NB OF BRUNDIDGE	BRUNDIDGE	AL	92.5	10	8	9	10	<\$100M	6,133	190	95.0	92.5
FARMERS & MRCH BK	WATERLOO	AL	90.0	10	10	9	7	<\$100M	3,879	95	92.5	87.5
FIRST LOWNDES BK	FORT DEPOSIT	AL	90.0	10	7	9	10	<\$100M	4,839	187	90.0	85.0
FIRST NB OF CENTRAL AL	ALICEVILLE	AL	90.0	9	8	10	9	\$100M-500M	6,888	161	90.0	85.0
FIRST NB OF HARTFORD	HARTFORD	AL	87.5	10	6	9	10	<\$100M	6,008	301	90.0	85.0
PEOPLES BK OF GREENSBORO	GREENSBORO	AL	87.5	10	6	10	9	<\$100M	9,026	177	90.0	85.0
CITIZENS BK	MOULTON	AL	87.5	9	10	9	7	\$100M-500M	5,156	85	87.5	85.0
COLONIAL BK	MONTGOMERY	AL	87.5	5	10	10	10	>\$10B	102,525	1,615	90.0	87.5
UNITED BK	ATMORE	AL	85.0	9	5	10	10	\$100M-500M	16,046	316	90.0	85.0
AMERICAN BK	GENEVA	AL	82.5	9	6	9	9	<\$100M	4,860	140	85.0	77.5
BANK OF YORK	YORK	AL	82.5	9	8	7	9	<\$100M	2,727	141	85.0	82.5
HORIZON BK	FYFFE	AL	82.5	10	3	10	10	<\$100M	11,540	278	82.5	80.0
CITIZENS BK	GENEVA	AL	82.5	9	6	9	9	<\$100M	4,998	162	82.5	80.0
CITIZENS BK	GREENSBORO	AL	82.5	10	4	10	9	<\$100M	7,500	138	70.0	85.0
BANK OF PRATTVILLE	PRATTVILLE	AL	82.5	7	10	8	8	\$100M-500M	3,459	116	87.5	80.0
PEOPLES BK OF COFFEE CTY	ELBA	AL	82.5	10	4	10	9	<\$100M	8,169	139	85.0	80.0
HEADLAND NB	HEADLAND	AL	80.0	9	6	8	9	<\$100M	3,428	169	85.0	77.5
TROY B&TC	TROY	AL	80.0	10	2	10	10	\$100M-500M	17,120	382	82.5	80.0
PEOPLES B&TC	SELMA	AL	80.0	7	5	10	10	\$500M-\$1B	13,861	199	82.5	77.5
FIRST SOUTHERN NB	STEVENSON	AL	80.0	8	6	8	10	<\$100M	3,293	177	85.0	75.0
FIRST NB OF TALLADEGA	TALLADEGA	AL	80.0	8	8	9	7	\$100M-500M	5,489	66	80.0	80.0
FIRST BK OF THE SOUTH	RAINSVILLE	AL	80.0	9	5	9	9	<\$100M	3,480	152	80.0	75.0
FARMERS EXCH BK	LOUISVILLE	AL	80.0	10	4	9	9	<\$100M	4,191	154	82.5	75.0
FIRST NB OF ATMORE	ATMORE	AL	80.0	9	5	9	9	<\$100M	6,568	154	87.5	80.0
NORTH AL BK	HAZEL GREEN	AL	80.0	9	10	7	6	<\$100M	2,552	50	82.5	77.5
DEKALB BK	CROSSVILLE	AL	77.5	10	5	8	8	<\$100M	3,352	132	82.5	75.0
FIRST NB OF SCOTTSBORO	SCOTTSBORO	AL	77.5	6	7	8	10	\$100M-500M	3,330	260	80.0	72.5
SOUTHWEST BK OF AL	MCINTOSH	AL	77.5	8	9	6	8	<\$100M	1,639	125	80.0	72.5
CITY BK OF HARTFORD	HARTFORD	AL	75.0	10	6	7	7	<\$100M	2,391	65	77.5	72.5
MERCHANTS & FARMERS BK GREEN	EUTAW	AL	75.0	9	6	7	8	<\$100M	2,112	109	77.5	70.0
PEOPLES BK	CLIO	AL	75.0	10	4	8	8	<\$100M	3,260	113	80.0	70.0
FIRST CITIZENS BK	LUVERNE	AL	75.0	9	5	9	7	<\$100M	3,614	75	75.0	70.0
SLOCOMB NB	SLOCOMB	AL	72.5	9	6	7	7	<\$100M	2,161	72	72.5	67.5
COMMUNITY B&T OF SOUTHEAST A	FORT RUCKER	AL	72.5	8	3	9	9	\$100M-500M	4,840	138	70.0	72.5
TRADERS & FARMERS BK	HALEYVILLE	AL	72.5	5	9	7	8	\$100M-500M	2,024	130	77.5	67.5
PERRY CTY BK	MARION	AL	72.5	8	8	6	7	<\$100M	1,354	94	77.5	67.5
FIRST NB OF JASPER	JASPER	AL	70.0	5	8	8	7	\$100M-500M	2,999	85	72.5	65.0
BANK OF WEDOWEE	WEDOWEE	AL	70.0	8	2	9	9	\$100M-500M	3,548	154	70.0	70.0
FIRST ST BK OF CLAY CTY	LINEVILLE	AL	70.0	9	3	8	8	<\$100M	3,149	134	70.0	67.5
PEACHTREE BK	MAPLESVILLE	AL	70.0	9	4	7	8	<\$100M	2,712	107	75.0	67.5
AMERIFIRST BK NA	UNION SPRINGS	AL	67.5	8	4	8	7	\$100M-500M	3,190	68	70.0	60.0
JACOBS BK	SCOTTSBORO	AL	67.5	6	6	7	8	\$100M-500M	2,360	128	77.5	65.0
REGIONS BK	BIRMINGHAM	AL	67.5	5	2	10	10	>\$10B	260,250	8,255	65.0	67.5
SWEET WATER ST BK	SWEET WATER	AL	67.5	8	7	7	5	<\$100M	2,062	30	70.0	62.5
WEST AL B&TC	REFORM	AL	67.5	7	3	9	8	\$100M-500M	4,111	136	65.0	80.0
CITIZENS BK & SVG CO	RUSSELLVILLE	AL	67.5	7	2	9	9	\$100M-500M	6,346	144	60.0	70.0
PEOPLES EXCH BK OF MONROE CT	BEATRICE	AL	65.0	7	8	5	6	<\$100M	732	36	67.5	57.5
PEOPLES BK OF NORTH AL	CULLMAN	AL	65.0	7	3	8	8	\$100M-500M	3,190	132	60.0	70.0
PLANTERS B&TC	THOMASTON	AL	65.0	10	4	6	6	<\$100M	1,877	55	62.5	70.0
ROBERTSON BKG CO	DEMOPOLIS	AL	65.0	7	3	8	8	\$100M-500M	3,378	105	57.5	80.0

Table 2. Small-Farm-Lending Banks, June 1999

Bank Name	Location	State	Decile Values					Bnk Asset Sz. (6)	Dollars in SFL (7)	Number in SFL (8)	Total Score (<\$100K) (9)	Total Score (<\$1M) (10)
			Total Score (1)	SFL/TA (2)	SFL/TFL (3)	SFL(\$) (4)	SFL(#) (5)					
FIRST NB OF ASHFORD	ASHFORD	AL	65.0	8	3	7	8	<\$100M	2,706	126	62.5	62.5
TOWN-COUNTRY NB	CAMDEN	AL	62.5	6	9	5	5	<\$100M	724	35	65.0	57.5
BANKSOUTH	DOTHAN	AL	62.5	6	4	8	7	\$100M-500M	2,863	70	57.5	80.0
PEOPLES BK TALLASSEE	TALLASSEE	AL	62.5	6	8	5	6	<\$100M	627	46	67.5	60.0
BARBOUR CTY BK	EUFULA	AL	62.5	8	3	7	7	<\$100M	2,440	87	62.5	65.0
BANK	WARRIOR	AL	62.5	5	3	8	9	\$100M-500M	3,385	166	65.0	60.0
BANK OF VERNON	VERNON	AL	62.5	6	7	6	6	<\$100M	1,180	47	65.0	57.5
MERCHANTS & FARMERS BK	MILLPORT	AL	62.5	7	7	5	6	<\$100M	736	52	62.5	57.5
FIRST BK OF DOTHAN	DOTHAN	AL	62.5	7	10	4	4	<\$100M	620	18	67.5	60.0
BRANTLEY B&TC	BRANTLEY	AL	60.0	8	4	6	6	<\$100M	1,650	52	57.5	55.0
FIRST NB OF DOZIER	DOZIER	AL	60.0	8	5	5	6	<\$100M	790	37	62.5	52.5
SOUTHLAND BK	DOTHAN	AL	60.0	7	2	8	7	\$100M-500M	2,990	81	55.0	57.5
CB&T BK OF RUSSELL CTY	PHENIX CITY	AL	57.5	5	9	5	4	\$100M-500M	817	21	60.0	55.0
LIBERTY BK	GERALDINE	AL	57.5	7	2	6	8	<\$100M	1,638	104	60.0	67.5
SAMSON BKG CO	SAMSON	AL	57.5	7	6	5	5	<\$100M	772	33	62.5	55.0
COMMERCIAL BK OF DEMOPOLIS	DEMOPOLIS	AL	57.5	6	7	5	5	<\$100M	1,071	31	65.0	57.5
FIRST ST BK OF DEKALB CTY	FORT PAYNE	AL	57.5	6	5	5	7	<\$100M	838	87	65.0	55.0
PEOPLES SOUTHERN BK	CLANTON	AL	57.5	6	4	6	7	\$100M-500M	1,778	94	65.0	55.0
SOUTHTRUST BK NA	BIRMINGHAM	AL	57.5	2	1	10	10	>\$10B	20,213	344	57.5	57.5
ALIANB BK	ALEXANDER CITY	AL	57.5	4	4	8	7	\$500M-\$1B	2,761	97	55.0	65.0
MERCHANTS BK	HANCEVILLE	AL	55.0	6	5	6	5	\$100M-500M	1,547	25	60.0	47.5
AMSOUTH BK	BIRMINGHAM	AL	55.0	1	1	10	10	>\$10B	7,728	208	52.5	55.0
FIRST UNITED SCTY BK	THOMASVILLE	AL	55.0	4	3	7	8	\$100M-500M	2,306	125	57.5	50.0
FIRST BK	WADLEY	AL	55.0	5	8	4	5	<\$100M	486	31	60.0	55.0
ESCAMBIA CTY BK	FLOMATON	AL	55.0	6	5	5	6	<\$100M	954	39	62.5	52.5
FIRST BK OF CHILDERSBURG	CHILDERSBURG	AL	55.0	5	8	3	6	<\$100M	299	40	55.0	52.5
MARION B&TC	MARION	AL	55.0	8	2	7	5	<\$100M	2,582	30	47.5	77.5
PEOPLES BK	RED LEVEL	AL	55.0	8	5	4	5	<\$100M	465	35	57.5	52.5
COMPASS BK	BIRMINGHAM	AL	55.0	2	1	10	9	>\$10B	6,755	155	52.5	55.0
PEOPLES INDEPENDENT BK BOAZ	BOAZ	AL	55.0	6	8	5	3	<\$100M	804	13	37.5	52.5
COMMUNITY SPIRIT BK	RED BAY	AL	52.5	7	1	7	6	<\$100M	2,197	55	47.5	52.5
CITIZENS BK	ROBERTSDALE	AL	52.5	7	2	6	6	<\$100M	1,628	61	55.0	50.0
VALLEY ST BK	RUSSELLVILLE	AL	52.5	8	1	7	5	<\$100M	2,755	29	37.5	62.5
AUBURNBANK	AUBURN	AL	52.5	3	7	6	5	\$100M-500M	1,106	33	42.5	47.5
FIRST METRO BK	MUSCLE SHOALS	AL	52.5	6	1	7	7	\$100M-500M	2,329	84	47.5	62.5
FIRST CMNTY BK	CHATOM	AL	50.0	5	3	6	6	\$100M-500M	1,283	48	40.0	50.0
NORTH JACKSON BK	STEVENSON	AL	50.0	5	6	4	5	<\$100M	533	32	57.5	50.0
CITIZENS BK	ENTERPRISE	AL	50.0	7	1	6	6	<\$100M	1,671	45	50.0	60.0
BANK INDEPENDENT	SHEFFIELD	AL	50.0	2	10	4	4	\$100M-500M	412	24	52.5	47.5
METRO BK	PELL CITY	AL	50.0	4	9	4	3	\$100M-500M	526	9	52.5	47.5
FIRST ST BK OF LAMAR CTY	SULLIGENT	AL	47.5	4	7	3	5	<\$100M	295	26	47.5	42.5
FIRST NB OF SHELBY CTY	COLUMBIANA	AL	47.5	3	9	4	3	\$100M-500M	424	6	50.0	47.5
PHENIX GIRARD BK	PHENIX CITY	AL	47.5	4	9	3	3	\$100M-500M	400	8	52.5	47.5
CAMDEN NB	CAMDEN	AL	47.5	7	2	6	4	<\$100M	1,127	14	30.0	62.5
FARMERS & MRCH BK	CENTRE	AL	47.5	6	3	5	5	<\$100M	727	26	50.0	47.5
MOBILE CTY BK	GRAND BAY	AL	47.5	4	10	3	2	<\$100M	192	4	50.0	45.0
EXCHANGE BK OF AL	ALTOONA	AL	47.5	4	4	5	6	\$100M-500M	726	41	45.0	40.0
HERITAGE BK	DECATUR	AL	47.5	3	10	4	2	\$100M-500M	533	5	15.0	45.0
FIRST NB	HAMILTON	AL	45.0	3	7	4	4	\$100M-500M	431	17	50.0	45.0
BANK OF PINE HILL	PINE HILL	AL	45.0	4	9	2	3	<\$100M	118	13	50.0	42.5
COVINGTON CTY BK	ANDALUSIA	AL	45.0	5	3	6	4	\$100M-500M	1,346	17	37.5	42.5
BANK OF BERRY	BERRY	AL	45.0	6	6	2	4	<\$100M	149	19	47.5	40.0
FIRST CMRL BK OF HUNTSVILLE	HUNTSVILLE	AL	42.5	2	10	3	2	\$100M-500M	244	4	42.5	42.5
CITIZENS ST BK	VERNON	AL	42.5	4	7	3	3	<\$100M	186	6	45.0	35.0
FARMERS & MRCH BK	PIEDMONT	AL	42.5	3	9	3	2	<\$100M	316	5	50.0	42.5
FARMERS & MRCH BK	LAFAYETTE	AL	42.5	5	4	4	4	<\$100M	558	24	42.5	40.0
FIRST NB	BREWTON	AL	42.5	4	5	4	4	\$100M-500M	438	22	47.5	40.0
FARMERS NB	OPELIKA	AL	42.5	3	7	4	3	\$100M-500M	540	7	45.0	40.0

Table 2. Small-Farm-Lending Banks, June 1999

Bank Name	Location	State	Total Score (1)	Decile Values					Bnk Asset Sz. (6)	Dollars in SFL (7)	Number in SFL (8)	Total Score (<\$100K) (9)	Total Score (<\$1M) (10)
				SFL/TA (2)	SFL/TFL (3)	SFL(\$) (4)	SFL(#) (5)						
BANK OF MOUNDVILLE	MOUNDVILLE	AL	42.5	4	6	3	4	<\$100M	281	15	35.0	40.0	
SUNTRUST BK AL NA	FLORENCE	AL	42.5	3	3	6	5	\$100M-500M	1,142	29	42.5	40.0	
FIRST CITIZENS BK NA	TALLADEGA	AL	42.5	3	8	3	3	<\$100M	231	9	45.0	42.5	
CITIZENS BK OF WINFIELD	WINFIELD	AL	40.0	3	7	3	3	\$100M-500M	319	8	47.5	40.0	
ALABAMA EXCH BK	TUSKEGEE	AL	40.0	3	7	2	4	<\$100M	181	18	45.0	37.5	
FIRST GULF BK	GULF SHORES	AL	40.0	2	10	2	2	\$100M-500M	79	2	40.0	40.0	
STATE B&TC	WINFIELD	AL	37.5	2	8	2	3	\$100M-500M	180	9	42.5	35.0	
UNION ST BK	PELL CITY	AL	37.5	4	2	5	4	\$100M-500M	792	15	32.5	60.0	
EVABANK	EVA	AL	37.5	2	9	2	2	<\$100M	80	4	42.5	37.5	
PEOPLES ST BK	GRANT	AL	37.5	4	8	2	1	<\$100M	150	1	10.0	35.0	
COMMERCIAL BK OF OZARK	OZARK	AL	37.5	2	10	2	1	<\$100M	72	1	42.5	37.5	
BANK OF AL	BIRMINGHAM	AL	37.5	2	9	2	2	\$100M-500M	156	2	40.0	37.5	
BANK OF CARBON HILL	CARBON HILL	AL	37.5	2	9	1	3	<\$100M	39	11	45.0	35.0	
STERLING BK	MONTGOMERY	AL	37.5	4	2	5	4	\$100M-500M	886	13	27.5	45.0	
COMMUNITY B&TC AL	UNION SPRINGS	AL	37.5	5	4	3	3	<\$100M	371	7	17.5	35.0	
FIRST AMER BK	DECATUR	AL	35.0	3	1	5	5	\$100M-500M	742	26	37.5	65.0	
FIRST BK OF BOAZ	BOAZ	AL	35.0	2	8	2	2	<\$100M	66	2	35.0	32.5	
INDEPENDENT BK OXFORD	OXFORD	AL	35.0	2	9	2	1	<\$100M	95	1	10.0	35.0	
FIRST NAT-AMERICAS BK	SYLACAUGA	AL	32.5	4	1	4	4	\$100M-500M	519	18	35.0	30.0	
FIRST BK OF LINDEN	LINDEN	AL	32.5	3	7	2	1	<\$100M	150	1	10.0	30.0	
BANK OF EVERGREEN	EVERGREEN	AL	32.5	5	4	2	2	<\$100M	132	4	35.0	27.5	
FIRST CMRL BK CULLMAN	GOOD HOPE	AL	32.5	5	1	3	4	<\$100M	370	22	37.5	50.0	
RELIANCE BK	ATHENS	AL	32.5	1	10	1	1	<\$100M	7	1	37.5	32.5	
FIRST SOUTHERN BK	FLORENCE	AL	30.0	3	1	4	4	\$100M-500M	541	14	30.0	45.0	
BANK OF DADEVILLE	DADEVILLE	AL	30.0	3	2	2	5	<\$100M	153	33	35.0	27.5	
MONROE CTY BK	MONROEVILLE	AL	30.0	4	2	3	3	\$100M-500M	385	12	27.5	25.0	
SOUTHERN BK OF COMMERCE	EUFULA	AL	27.5	3	1	4	3	\$100M-500M	450	11	27.5	32.5	
FIRST PROGRESSIVE BK	BREWTON	AL	25.0	2	5	1	2	<\$100M	17	2	30.0	22.5	
CITIZENS BK VALLEY HEAD	VALLEY HEAD	AL	25.0	5	1	2	2	<\$100M	147	3	30.0	37.5	
CITIZENS BK OF FAYETTE	FAYETTE	AL	25.0	1	6	1	2	\$100M-500M	27	2	30.0	22.5	
SOUTH AL BK	MOBILE	AL	25.0	2	2	3	3	\$100M-500M	184	6	22.5	45.0	
BANK OF TUSCALOOSA	TUSCALOOSA	AL	25.0	2	2	4	2	\$100M-500M	407	4	10.0	20.0	
BANK OF BREWTON	BREWTON	AL	22.5	1	5	1	2	<\$100M	13	3	30.0	20.0	
FIRST CMRL BK	BIRMINGHAM	AL	20.0	2	1	3	2	\$500M-\$1B	407	4	17.5	35.0	
NATIONAL BK OF CMRC	BIRMINGHAM	AL	15.0	1	1	2	2	\$500M-\$1B	89	3	20.0	37.5	
MERCHANTS BK	JACKSON	AL	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.	
CITIZENS NB	VALLEY	AL	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
PINNACLE BK	JASPER	AL	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.	
FIRST ST BK OF BIBB CTY	WEST BLOCTON	AL	0.0	.	.	.	.	<\$100M	.	.	0.0	.
CENTRAL ST BK	CALERA	AL	0.0	.	.	.	.	<\$100M	.	.	0.0	.
VALLEY NB	LANETT	AL	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
BANK OF PARRISH	PARRISH	AL	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
COMMONWEALTH NB	MOBILE	AL	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
EAGLE BK OF AL	OPELIKA	AL	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
BANKERS TR OF MADISON	MADISON	AL	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
FIRST TUSKEGEE BK	TUSKEGEE	AL	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
CENTRAL BK OF THE SOUTH	ANNISTON	AL	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
COVENANT BK	LEEDS	AL	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
BANK OF GRAVETT	GRAVETTE	AR	97.5	9	10	10	10	\$100M-500M	22,318	717	100.0	95.0	
BANK OF ENGLAND	ENGLAND	AR	92.5	10	10	9	8	<\$100M	15,275	251	95.0	92.5	
FIRST NB IZARD COUNTY	CALICO ROCK	AR	92.5	10	7	10	10	<\$100M	17,328	711	95.0	85.0	
FIRST NB OF HUNTSVILLE	HUNTSVILLE	AR	92.5	10	8	9	10	<\$100M	12,876	614	95.0	85.0	
FIRST NB OF LAWRENCE COUNTY	WALNUT RIDGE	AR	92.5	10	8	10	9	<\$100M	19,842	372	92.5	90.0	
PEOPLES BK	PARAGOULD	AR	92.5	10	7	10	10	\$100M-500M	22,993	580	92.5	90.0	
BANK OF POCAHONTAS	POCAHONTAS	AR	90.0	10	9	10	7	\$100M-500M	15,818	200	92.5	82.5	
MERCHANTS & FARMERS BK	DUMAS	AR	90.0	10	7	10	9	<\$100M	19,054	302	90.0	82.5	
FIRST CMNTY BK	POCAHONTAS	AR	90.0	10	9	9	8	<\$100M	14,344	222	92.5	82.5	
BANK OF SALEM	SALEM	AR	90.0	10	7	9	10	<\$100M	12,991	585	92.5	82.5	

Table 2. Small-Farm-Lending Banks, June 1999

Bank Name	Location	State	Decile Values					Bnk Asset Sz.	Dollars in SFL	Number in SFL	Total Score (<\$100K)	Total Score (<\$1M)
			Total Score (1)	SFL/TA (2)	SFL/TFL (3)	SFL(\$)	SFL/# (4)						SFL/# (5)
SIMMONS FIRST BK NW AR	ROGERS	AR	90.0	7	10	9	10	\$100M-500M	12,447	469	95.0	82.5
SCOTT COUNTY BK	WALDRON	AR	87.5	9	9	8	9	<\$100M	10,510	337	92.5	82.5
FIRST NB BERRYVILLE	BERRYVILLE	AR	87.5	9	6	10	10	\$100M-500M	17,681	633	90.0	82.5
FIRST NB OF EAST ARKANSAS	FORREST CITY	AR	85.0	7	9	9	9	\$100M-500M	15,670	306	90.0	80.0
BANK OF HARRISBURG	HARRISBURG	AR	85.0	9	9	8	8	<\$100M	8,613	241	90.0	80.0
ARKANSAS BK	WALNUT RIDGE	AR	85.0	10	5	10	9	<\$100M	17,042	427	82.5	90.0
DIAMOND STATE BK	MURFREESBORO	AR	82.5	8	8	8	9	\$100M-500M	11,008	430	92.5	80.0
UNION BK OF MENA	MENA	AR	82.5	8	9	9	7	\$100M-500M	11,578	153	87.5	75.0
DECATUR ST BK	DECATUR	AR	82.5	10	3	10	10	\$100M-500M	19,471	490	67.5	82.5
CORNING BK	CORNING	AR	82.5	10	3	10	10	<\$100M	16,119	574	80.0	80.0
BANK OF ELKINS	ELKINS	AR	82.5	8	10	7	8	<\$100M	6,741	242	87.5	77.5
ARKANSAS ST BK	SILOAM SPRINGS	AR	82.5	7	10	8	8	\$100M-500M	8,780	232	87.5	75.0
FIRST NB IN MENA	MENA	AR	82.5	7	9	8	9	\$100M-500M	9,413	334	90.0	75.0
ARKANSAS BK NA	BATESVILLE	AR	82.5	10	7	8	8	<\$100M	9,380	250	85.0	75.0
FIRST NB AT PARIS	PARIS	AR	80.0	9	8	8	7	<\$100M	9,290	194	87.5	72.5
FIRST NB IN GREEN FOREST	GREEN FOREST	AR	80.0	9	3	10	10	\$100M-500M	22,009	984	82.5	77.5
FIRST NB	SILOAM SPRINGS	AR	80.0	8	4	10	10	\$100M-500M	20,966	587	75.0	75.0
FIRST UNITED BK	STUTT GART	AR	80.0	8	4	10	10	\$100M-500M	27,406	770	77.5	80.0
CITIZENS BK	BOONEVILLE	AR	77.5	7	8	8	8	\$100M-500M	9,133	291	87.5	72.5
MERCHANTS & PLANTERS BK	NEWPORT	AR	77.5	8	7	9	7	\$100M-500M	11,239	199	87.5	70.0
FIRST ST BK	PLAINVIEW	AR	77.5	8	10	7	6	<\$100M	7,268	131	85.0	72.5
FIRST NB	HOT SPRINGS	AR	77.5	8	7	8	8	<\$100M	8,169	295	85.0	70.0
BANK OF MOUNTAIN VIEW	MOUNTAIN VIEW	AR	77.5	6	9	7	9	\$100M-500M	5,875	350	82.5	72.5
FIRST NB OF DE WITT	DE WITT	AR	77.5	10	3	9	9	<\$100M	13,933	355	60.0	77.5
BANK OF BRINKLEY	BRINKLEY	AR	77.5	8	8	8	7	<\$100M	9,464	175	82.5	75.0
MCGEHEE BK	MCGEHEE	AR	77.5	9	4	9	9	<\$100M	12,372	299	55.0	80.0
BANK OF MCCRORY	MCCRORY	AR	77.5	10	4	9	8	<\$100M	12,205	250	72.5	90.0
FIRST NB OF WYNNE	WYNNE	AR	77.5	9	2	10	10	\$100M-500M	21,136	600	75.0	75.0
CROSS COUNTY BK	WYNNE	AR	77.5	9	2	10	10	\$100M-500M	25,116	542	72.5	80.0
FIRST NB OF SHARP COUNTY	ASH FLAT	AR	75.0	5	9	7	9	\$100M-500M	7,210	307	82.5	75.0
FIRST FINANCIAL BK	EL DORADO	AR	72.5	8	1	10	10	\$100M-500M	26,934	600	70.0	77.5
MIDSOUTH BK	JONESBORO	AR	72.5	6	5	9	9	\$100M-500M	15,546	297	67.5	67.5
BANK OF THE OZARKS	LITTLE ROCK	AR	72.5	5	4	10	10	\$500M-\$1B	26,853	1,303	75.0	87.5
EUDORA BK	EUDORA	AR	72.5	10	6	7	6	<\$100M	6,627	131	77.5	65.0
HERITAGE BK	JONESBORO	AR	72.5	8	4	9	8	\$100M-500M	12,411	284	77.5	67.5
PLANTERS & MERCHANTS BK	GILLET	AR	72.5	10	6	7	6	<\$100M	6,421	136	77.5	65.0
DE WITT B&TC	DE WITT	AR	72.5	9	2	10	8	\$100M-500M	17,134	284	52.5	77.5
DANVILLE ST BK	DANVILLE	AR	72.5	7	4	9	9	\$100M-500M	12,124	323	67.5	72.5
MADISON B&TC	KINGSTON	AR	72.5	8	8	6	7	<\$100M	3,849	154	77.5	65.0
BANK OF WALDRON	WALDRON	AR	72.5	9	4	8	8	<\$100M	9,241	219	65.0	70.0
FIRST NB	PARAGOULD	AR	70.0	6	4	9	9	\$100M-500M	12,955	332	65.0	65.0
LITTLE RIVER BK	LEPANTO	AR	70.0	8	9	6	5	<\$100M	4,370	117	77.5	67.5
BANK OF STAR CITY	STAR CITY	AR	70.0	8	8	7	5	<\$100M	7,443	96	77.5	67.5
PIGGOTT ST BK	PIGGOTT	AR	70.0	9	6	7	6	<\$100M	6,687	133	77.5	65.0
FARMERS & MERCHANTS BK	STUTT GART	AR	70.0	7	2	9	10	\$100M-500M	13,933	465	65.0	82.5
FIRST DELTA BK	TYRONZA	AR	70.0	8	9	6	5	<\$100M	4,243	117	77.5	62.5
CITIZENS BK	BATESVILLE	AR	70.0	5	5	9	9	\$100M-500M	11,181	319	67.5	67.5
FIRST NB AT MARIANNA	MARIANNA	AR	70.0	9	6	7	6	<\$100M	5,939	136	70.0	67.5
BANK OF MANSFIELD	MANSFIELD	AR	67.5	6	10	4	7	<\$100M	2,152	152	75.0	67.5
BANK OF NORTH ARKANSAS	MELBOURNE	AR	67.5	6	7	6	8	<\$100M	3,942	230	75.0	60.0
HELENA NB	HELENA	AR	67.5	7	3	8	9	\$100M-500M	10,680	311	70.0	72.5
ARKANSAS BK	JONESBORO	AR	67.5	7	3	9	8	\$100M-500M	13,354	249	65.0	72.5
HORATIO ST BK	HORATIO	AR	67.5	8	5	6	8	<\$100M	4,753	278	70.0	72.5
BANK OF GLENWOOD	GLENWOOD	AR	67.5	7	5	7	8	<\$100M	5,898	288	72.5	65.0
PLANTERS BK	OSCEOLA	AR	67.5	10	2	8	7	<\$100M	9,215	156	60.0	72.5
FIRST SECURITY BK	SEARCY	AR	67.5	4	4	9	10	\$100M-500M	11,796	511	72.5	57.5
SOUTHEAST AR BK	PARKDALE	AR	67.5	9	4	7	7	<\$100M	7,543	149	50.0	65.0
FARMERS B&TC	BLYTHEVILLE	AR	65.0	7	5	8	6	\$100M-500M	11,086	132	62.5	60.0

Table 2. Small-Farm-Lending Banks, June 1999

Bank Name	Location	State	Total Score	Decile Values					Bnk Asset Sz.	Dollars in SFL	Number in SFL	Total Score (<\$100K)	Total Score (<\$1M)
				(1)	(2)	(3)	(4)	(5)						(6)	(7)	(8)	(9)	(10)
PINE BLUFF NB	PINE BLUFF	AR	65.0	6	4	8	8	\$100M-500M	10,414	229	62.5	85.0	
AMERICAN ST BK	OSCEOLA	AR	65.0	7	4	8	7	\$100M-500M	8,578	165	55.0	65.0	
FIRST NB OF HOPE	HOPE	AR	65.0	7	3	8	8	\$100M-500M	8,928	241	60.0	65.0	
FIRST NB	ASHDOWN	AR	65.0	6	8	6	6	<\$100M	4,066	118	70.0	55.0	
SIMMONS FIRST BK OF SOUTH AR	LAKE VILLAGE	AR	65.0	9	5	7	5	<\$100M	6,899	110	55.0	65.0	
PLANTERS NB OF HUGHES	HUGHES	AR	65.0	9	9	4	4	<\$100M	2,501	48	70.0	60.0	
FIRST NB OF LEWISVILLE	LEWISVILLE	AR	65.0	8	8	5	5	<\$100M	2,622	112	72.5	57.5	
CITY NB OF FORT SMITH	FORT SMITH	AR	65.0	5	2	10	9	\$500M-\$1B	17,052	322	55.0	72.5	
BANK OF CAVE CITY	CAVE CITY	AR	65.0	9	2	8	7	<\$100M	8,056	194	47.5	90.0	
BANK OF DARDANELLE	DARDANELLE	AR	65.0	5	10	6	5	\$100M-500M	3,745	97	70.0	60.0	
BANK OF YELLVILLE	YELLVILLE	AR	65.0	5	8	6	7	\$100M-500M	4,790	152	70.0	60.0	
BANK OF PRESCOTT	PRESCOTT	AR	65.0	6	8	6	6	<\$100M	4,071	125	75.0	62.5	
FIRST CMNTY BK	BATESVILLE	AR	65.0	6	7	6	7	<\$100M	5,401	184	72.5	62.5	
BANK OF BRADLEY	BRADLEY	AR	62.5	10	5	5	5	<\$100M	3,404	80	50.0	62.5	
CITIZENS NB OF HOPE	HOPE	AR	62.5	5	3	8	9	\$100M-500M	9,466	438	70.0	62.5	
SIMMONS FIRST NB	PINE BLUFF	AR	62.5	4	2	9	10	\$500M-\$1B	15,680	473	57.5	62.5	
WARREN B&TC	WARREN	AR	62.5	6	6	7	6	\$100M-500M	6,920	133	70.0	57.5	
MARKED TREE BK	MARKED TREE	AR	62.5	9	4	6	6	<\$100M	5,016	137	60.0	77.5	
LOGAN COUNTY BK	SCRANTON	AR	62.5	6	8	4	7	<\$100M	2,489	190	72.5	57.5	
FIRST CMNTY BK	CONWAY	AR	62.5	4	10	6	5	\$100M-500M	4,862	93	67.5	62.5	
CITIZENS ST BK	BALD KNOB	AR	60.0	5	9	4	6	<\$100M	1,946	137	70.0	60.0	
BANK OF BENTONVILLE	BENTONVILLE	AR	60.0	4	3	8	9	\$500M-\$1B	11,044	372	62.5	55.0	
FIRST NB OF DE QUEEN	DE QUEEN	AR	60.0	6	5	7	6	\$100M-500M	5,674	143	40.0	55.0	
BANK OF LOCKESBURG	LOCKESBURG	AR	60.0	9	5	5	5	<\$100M	2,603	80	45.0	57.5	
MERCHANTS & PLANTERS BK	MANILA	AR	60.0	8	8	4	4	<\$100M	2,407	45	67.5	55.0	
FIRST ST BK	LONOKE	AR	57.5	6	3	7	7	<\$100M	6,254	167	55.0	60.0	
CITIZENS NB OF NASHVILLE	NASHVILLE	AR	57.5	7	6	5	5	<\$100M	3,222	107	47.5	55.0	
FIRST SVC BK	GREENBRIER	AR	57.5	8	2	7	6	<\$100M	5,574	129	45.0	62.5	
SIMMONS FIRST BK	DUMAS	AR	57.5	7	5	5	6	<\$100M	2,816	137	57.5	52.5	
FARMERS & MERCHANTS BK	PRAIRIE GROVE	AR	57.5	5	5	6	7	\$100M-500M	4,896	186	60.0	67.5	
FIRST NB IN BLYTHEVILLE	BLYTHEVILLE	AR	57.5	6	4	7	6	\$100M-500M	8,037	128	47.5	57.5	
BANK OF TRUMANN	TRUMANN	AR	57.5	7	2	6	8	<\$100M	5,565	225	60.0	67.5	
FIRST BK OF MONTGOMERY COUNT	MOUNT IDA	AR	55.0	5	5	5	7	<\$100M	3,151	167	57.5	60.0	
COMMERCIAL BK	ALMA	AR	55.0	4	10	4	4	<\$100M	1,651	60	60.0	52.5	
FIRST NB OF ALTHEIMER	ALTHEIMER	AR	55.0	9	6	4	3	<\$100M	1,509	27	42.5	45.0	
FIRST ST BK	HUNTSVILLE	AR	55.0	6	8	4	4	<\$100M	2,413	74	67.5	52.5	
PEOPLES BK	IMBODEN	AR	52.5	6	2	5	8	<\$100M	2,827	289	62.5	70.0	
MCILROY B&TC	FAYETTEVILLE	AR	52.5	3	2	7	9	\$100M-500M	6,021	384	57.5	50.0	
FIRST NB OF PHILLIPS COUNTY	HELENA	AR	52.5	6	1	7	7	\$100M-500M	6,119	181	47.5	67.5	
BANK OF LAKE VILLAGE	LAKE VILLAGE	AR	52.5	8	1	7	5	<\$100M	6,357	101	40.0	62.5	
FIRST ST BK OF DEQUEEN	DEQUEEN	AR	52.5	5	9	3	4	<\$100M	968	69	60.0	50.0	
PEOPLES BK	MAGNOLIA	AR	52.5	6	7	5	3	<\$100M	2,738	38	60.0	45.0	
FIRST NB&TC	ROGERS	AR	52.5	3	5	6	7	\$500M-\$1B	4,683	204	55.0	60.0	
COMMUNITY FIRST BK	HARRISON	AR	52.5	5	6	5	5	<\$100M	2,715	101	57.5	42.5	
CMNTY BK	CABOT	AR	50.0	3	10	4	3	\$100M-500M	2,184	41	55.0	47.5	
HEBER SPRINGS ST BK	HEBER SPRINGS	AR	50.0	4	6	4	6	<\$100M	1,880	131	57.5	45.0	
SIMMONS FIRST BK	RUSSELLVILLE	AR	50.0	3	9	4	4	\$100M-500M	2,317	50	55.0	47.5	
SIMMONS FIRST BK JONESBORO	JONESBORO	AR	50.0	5	3	6	6	\$100M-500M	4,320	142	45.0	72.5	
BANK OF TUCKERMAN	TUCKERMAN	AR	50.0	6	3	6	5	<\$100M	3,632	103	47.5	62.5	
ELK HORN B&TC	ARKADELPHIA	AR	50.0	4	5	5	6	\$100M-500M	3,520	126	55.0	50.0	
BANK OF AUGUSTA	AUGUSTA	AR	50.0	7	4	5	4	<\$100M	3,223	76	45.0	55.0	
FIRST NB	MCGEHEE	AR	47.5	7	2	5	5	<\$100M	3,049	91	40.0	62.5	
CLEBURNE COUNTY BK	HEBER SPRINGS	AR	47.5	3	6	4	6	\$100M-500M	1,588	134	55.0	40.0	
FIRST NB OF FORT SMITH	FORT SMITH	AR	47.5	2	4	6	7	\$500M-\$1B	5,007	181	50.0	42.5	
MERCHANTS & PLANTERS BK	CLARENDON	AR	47.5	5	8	3	3	<\$100M	1,215	32	55.0	45.0	
FIRST NB OF HOWARD COUNTY	DIERKS	AR	47.5	7	1	6	5	<\$100M	3,577	100	37.5	47.5	
BODCAW BK	STAMPS	AR	47.5	4	8	3	4	<\$100M	1,418	52	52.5	45.0	
FARMERS B&TC	MAGNOLIA	AR	45.0	2	7	5	4	\$100M-500M	2,956	43	50.0	35.0	

Table 2. Small-Farm-Lending Banks, June 1999

Bank Name	Location	State	Total Score (1)	Decile Values					Bnk Asset Sz. (6)	Dollars in SFL (7)	Number in SFL (8)	Total Score (<\$100K) (9)	Total Score (<\$1M) (10)
				SFL/TA (2)	SFL/TFL (3)	SFL(\$) (4)	SFL/# (5)						
BANK OF EVENING SHADE	EVENING SHADE	AR	45.0	5	9	2	2	<\$100M	632	22	55.0	45.0	
FIRST ST BK	CONWAY	AR	45.0	5	1	6	6	\$100M-500M	4,605	123	42.5	52.5	
PEOPLES B&TC	MOUNTAIN HOME	AR	45.0	3	6	4	5	\$100M-500M	1,915	106	50.0	37.5	
BANK OF RISON	RISON	AR	45.0	6	7	3	2	<\$100M	1,356	18	52.5	40.0	
SPRINGDALE B&T	SPRINGDALE	AR	45.0	4	5	5	4	\$100M-500M	2,875	59	40.0	35.0	
MERCANTILE BK OF AR NA	NORTH LITTLE ROCK	AR	42.5	1	6	5	5	\$1B-\$10B	3,467	79	37.5	50.0	
PERRY COUNTY BK	PERRYVILLE	AR	42.5	5	3	5	4	<\$100M	2,729	73	37.5	40.0	
BANK OF FAYETTEVILLE NA	FAYETTEVILLE	AR	42.5	4	3	5	5	\$100M-500M	3,231	89	47.5	45.0	
FORDYCE B&TC	FORDYCE	AR	42.5	3	7	3	4	<\$100M	713	60	45.0	35.0	
FIRST ST BK	PARKIN	AR	42.5	4	7	3	3	<\$100M	958	37	45.0	35.0	
MALVERN NB	MALVERN	AR	42.5	2	7	3	5	\$100M-500M	1,093	93	45.0	40.0	
PETIT JEAN ST BK	MORRILTON	AR	42.5	7	3	4	3	<\$100M	1,886	31	32.5	35.0	
UNION B&TC	MONTICELLO	AR	40.0	4	3	5	4	\$100M-500M	3,136	77	35.0	52.5	
BANK OF MULBERRY	MULBERRY	AR	40.0	2	10	2	2	<\$100M	367	16	42.5	40.0	
FIRST NB OF MAGNOLIA	MAGNOLIA	AR	40.0	3	5	4	4	\$100M-500M	2,027	42	37.5	40.0	
FARMERS BK	GREENWOOD	AR	40.0	2	10	2	2	\$100M-500M	441	19	45.0	37.5	
BANK OF DELIGHT	DELIGHT	AR	40.0	4	5	3	4	<\$100M	1,417	79	42.5	35.0	
FIRST ARKANSAS B&T	JACKSONVILLE	AR	37.5	1	10	2	2	\$100M-500M	275	7	40.0	37.5	
FIRST BK OF SOUTH AR	CAMDEN	AR	37.5	4	6	3	2	<\$100M	1,039	19	30.0	30.0	
BANK OF EUREKA SPRINGS	EUREKA SPRINGS	AR	37.5	3	6	3	3	<\$100M	907	26	40.0	32.5	
SMACKOVER ST BK	SMACKOVER	AR	37.5	1	9	2	3	<\$100M	210	25	42.5	37.5	
COMMERCIAL NB	TEXARKANA	AR	37.5	3	5	3	4	\$100M-500M	1,248	51	45.0	27.5	
SIMMONS FIRST BK	SEARCY	AR	37.5	4	3	4	4	\$100M-500M	2,579	56	37.5	45.0	
ARKANSAS NB	BENTONVILLE	AR	37.5	3	3	5	4	\$100M-500M	3,525	67	37.5	55.0	
FIRST NB&TC OF MOUNTAIN HOME	MOUNTAIN HOME	AR	35.0	2	6	3	3	\$100M-500M	1,474	37	40.0	30.0	
PORTLAND BK	PORTLAND	AR	35.0	5	2	4	3	<\$100M	1,741	30	27.5	45.0	
CALHOUN COUNTY BK	HAMPTON	AR	35.0	3	6	2	3	<\$100M	406	35	37.5	32.5	
FARMERS BK	HAMBURG	AR	35.0	5	1	4	4	<\$100M	1,875	61	32.5	42.5	
FIRST AR VALLEY BK	DARDANELLE	AR	35.0	3	2	4	5	\$100M-500M	2,256	84	32.5	37.5	
STEPHENS SECURITY BK	STEPHENS	AR	35.0	2	8	2	2	<\$100M	155	8	12.5	32.5	
SOUTHERN ST BK	MALVERN	AR	35.0	2	7	2	3	<\$100M	199	23	37.5	30.0	
FIRST WESTERN B&TC	ROGERS	AR	35.0	2	10	1	1	<\$100M	132	4	20.0	30.0	
NORTHWEST NB	GRAVETTE	AR	35.0	2	10	1	1	<\$100M	122	1	10.0	35.0	
PULASKI B&TC	LITTLE ROCK	AR	32.5	1	10	1	1	\$100M-500M	112	2	32.5	32.5	
COMMERCIAL B&TC	MONTICELLO	AR	32.5	2	7	2	2	\$100M-500M	383	11	32.5	30.0	
EAGLE B&TC	LITTLE ROCK	AR	32.5	1	10	1	1	<\$100M	98	1	35.0	32.5	
BANK OF BLEVINS	BLEVINS	AR	32.5	3	7	1	2	<\$100M	122	15	35.0	27.5	
FARMERS B&TC	CLARKSVILLE	AR	32.5	1	7	2	3	\$100M-500M	322	25	37.5	30.0	
PEOPLES BK	PORTLAND	AR	32.5	4	6	1	2	<\$100M	122	11	35.0	25.0	
FIRST NB OF SPRINGDALE	SPRINGDALE	AR	32.5	3	1	5	4	\$100M-500M	2,804	69	32.5	32.5	
GREERS FERRY LAKE ST BK	HEBER SPRINGS	AR	32.5	4	4	3	2	<\$100M	662	6	17.5	32.5	
CAPITAL BK	LITTLE ROCK	AR	32.5	1	10	1	1	<\$100M	127	1	10.0	32.5	
RIVER VALLEY BK	RUSSELLVILLE	AR	32.5	2	9	1	1	<\$100M	100	1	32.5	30.0	
FIRST NB OF EL DORADO	EL DORADO	AR	30.0	1	9	1	1	\$100M-500M	151	4	37.5	30.0	
FIRST ST BK OF WARREN	WARREN	AR	30.0	4	2	3	3	<\$100M	1,437	37	35.0	40.0	
FIDELITY NB	WEST MEMPHIS	AR	30.0	3	3	3	3	\$100M-500M	1,223	23	27.5	52.5	
BANK OF AR NA	FAYETTEVILLE	AR	30.0	3	4	3	2	\$100M-500M	1,147	20	25.0	30.0	
FIRST CMNTY BK	MARION	AR	30.0	5	1	3	3	<\$100M	962	27	35.0	30.0	
BANK OF AMITY	AMITY	AR	27.5	4	1	3	3	<\$100M	909	42	30.0	30.0	
DELTA ST BK	ELAINE	AR	27.5	1	8	1	1	<\$100M	16	2	32.5	27.5	
FIRST NB OF CROSSETT	CROSSETT	AR	27.5	2	6	2	1	\$100M-500M	417	4	10.0	22.5	
FIRST ST BK	GURDON	AR	27.5	4	1	3	3	<\$100M	822	34	27.5	37.5	
METROPOLITAN NB	LITTLE ROCK	AR	25.0	2	1	4	3	\$500M-\$1B	2,215	22	17.5	25.0	
ONE B&T	LITTLE ROCK	AR	22.5	2	2	3	2	\$100M-500M	1,125	18	22.5	32.5	
BANK OF ROGERS	ROGERS	AR	22.5	3	2	2	2	<\$100M	655	16	20.0	20.0	
CITIZENS B&TC	VAN BUREN	AR	20.0	2	1	2	3	\$100M-500M	631	38	30.0	22.5	
MERCHANTS & PLANTERS BK	SPARKMAN	AR	20.0	3	1	2	2	<\$100M	226	15	30.0	32.5	
BANK OF LITTLE ROCK	LITTLE ROCK	AR	20.0	2	2	2	2	<\$100M	570	19	25.0	45.0	

Table 2. Small-Farm-Lending Banks, June 1999

Bank Name	Location	State	Decile Values					Bnk Asset Sz.	Dollars in SFL	Number in SFL	Total Score (<\$100K)	Total Score (<\$1M)
			Total Score (1)	SFL/TA (2)	SFL/TFL (3)	SFL(\$)	SFL(#)					
HORIZON BANK OF COLUMBIA CTY	MAGNOLIA	AR	20.0	3	1	2	2	<\$100M	534	10	17.5	20.0
NATIONAL BK OF AR	NORTH LITTLE ROCK	AR	17.5	2	1	2	2	\$100M-500M	640	11	17.5	45.0
MERCHANTS & PLANTERS BK NA	CAMDEN	AR	17.5	2	1	2	2	<\$100M	658	13	17.5	40.0
NATIONAL BK OF CMRC OF EL	EL DORADO	AR	15.0	1	1	2	2	\$100M-500M	196	6	12.5	20.0
PINNACLE BK	LITTLE ROCK	AR	15.0	2	1	2	1	<\$100M	247	4	15.0	15.0
CENTRAL B&TC	LITTLE ROCK	AR	10.0	1	1	1	1	\$100M-500M	0	0	10.0	12.5
BANK OF PARAGOULD	PARAGOULD	AR	10.0	1	1	1	1	<\$100M	0	0	10.0	32.5
PINE ST BK	KINGSLAND	AR	0.0	1	.	1	1	<\$100M	0	0	0.0	.
FORREST CITY BK NA	FORREST CITY	AR	0.0	1	.	1	1	<\$100M	0	0	0.0	.
BANK OF BEARDEN	BEARDEN	AR	0.0	1	.	1	1	<\$100M	0	0	0.0	.
UNION BK OF BENTON	BENTON	AR	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.
FIRST ST BK	CROSSETT	AR	0.0	1	.	1	1	<\$100M	0	0	0.0	.
UNION BK	BRYANT	AR	0.0	1	.	1	1	<\$100M	0	0	0.0	.
ARKANSAS BKR BK	LITTLE ROCK	AR	0.0	.	.	.	.	<\$100M	.	.	0.0	.
ALLIANCE BK OF HOT SPRINGS	HOT SPRINGS	AR	0.0	1	.	1	1	<\$100M	0	0	0.0	.
TRUSTBANC	MOUNTAIN HOME	AR	0.0	1	.	1	1	<\$100M	0	0	0.0	.
BANK OF CASA GRANDE VALLEY	CASA GRANDE	AZ	92.5	10	7	10	10	<\$100M	1,802	55	95.0	87.5
UNION BK AZ NA	GILBERT	AZ	87.5	10	9	8	8	<\$100M	182	3	90.0	80.0
FOOTHILLS BK	YUMA	AZ	87.5	9	10	8	8	<\$100M	289	2	77.5	87.5
COUNTY BK	PRESCOTT	AZ	85.0	10	5	10	9	\$100M-500M	2,194	35	82.5	92.5
STOCKMENS BK	KINGMAN	AZ	85.0	10	4	10	10	\$100M-500M	6,499	112	87.5	82.5
COMMUNITY FIRST NB	PHOENIX	AZ	82.5	8	6	9	10	\$500M-\$1B	794	39	90.0	80.0
COMMUNITY BK OF AZ	WICKENBURG	AZ	80.0	9	5	9	9	\$100M-500M	451	5	77.5	85.0
ROCKY MTN BK	CHANDLER	AZ	80.0	9	8	8	7	<\$100M	297	2	17.5	75.0
FIRST INTL B&TC	SCOTTSDALE	AZ	77.5	9	4	9	9	<\$100M	499	5	77.5	80.0
BANK OF TUCSON	TUCSON	AZ	77.5	8	9	7	7	<\$100M	47	1	82.5	75.0
BANK ONE AZ NA	PHOENIX	AZ	75.0	7	3	10	10	>\$10B	9,573	172	75.0	72.5
FRONTIER ST BK	SHOW LOW	AZ	72.5	8	6	7	8	<\$100M	83	5	80.0	67.5
NATIONAL BK OF AZ	TUCSON	AZ	72.5	8	3	9	9	\$1B-\$10B	1,443	31	75.0	75.0
FIRST CAP BK OF AZ	PHOENIX	AZ	72.5	7	8	7	7	<\$100M	35	1	77.5	72.5
JOHNSON BK AZ NA	PHOENIX	AZ	70.0	7	7	7	7	\$100M-500M	26	1	72.5	62.5
NORWEST BK AZ NA	PHOENIX	AZ	62.5	7	2	8	8	\$1B-\$10B	183	3	60.0	55.0
ARIZONA BK	TUCSON	AZ	57.5	7	2	7	7	\$1B-\$10B	6	1	60.0	50.0
VALLEY CMRC BK	PHOENIX	AZ	32.5	4	1	4	4	<\$100M	0	0	35.0	25.0
M&I THUNDERBIRD BK	PHOENIX	AZ	17.5	2	1	2	2	\$500M-\$1B	0	0	17.5	60.0
FIRST ST BK	FLAGSTAFF	AZ	10.0	1	1	1	1	<\$100M	0	0	10.0	72.5
FOUNDERS BK OF AZ	SCOTTSDALE	AZ	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.
FIRSTAR METRO B&TC	PHOENIX	AZ	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.
SEARS NB	TEMPE	AZ	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.
HARRIS TR BK OF AZ	SCOTTSDALE	AZ	0.0	.	.	.	.	\$100M-500M	.	.	0.0	.
NORTHERN TR BK OF AZ NA	PHOENIX	AZ	0.0	2	.	2	2	\$500M-\$1B	0	0	0.0	.
HERITAGE BK	PHOENIX	AZ	0.0	2	.	2	2	<\$100M	0	0	0.0	.
WESTERN SCTY BK	SCOTTSDALE	AZ	0.0	.	.	.	.	<\$100M	.	.	0.0	.
BANK OF AMER NA USA	PHOENIX	AZ	0.0	2	.	2	2	>\$10B	0	0	0.0	.
MAY NB OF AZ	TEMPE	AZ	0.0	3	.	3	3	<\$100M	0	0	0.0	.
DILLARD NB	GILBERT	AZ	0.0	3	.	3	3	<\$100M	0	0	0.0	.
NORDSTROM NAT CR BK	SCOTTSDALE	AZ	0.0	3	.	3	3	<\$100M	0	0	0.0	.
MOHAVE ST BK	LAKE HAVASU CITY	AZ	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.
DIRECT MRCH CR CARD BK NA	SCOTTSDALE	AZ	0.0	3	.	3	3	\$100M-500M	0	0	0.0	.
WELLS FARGO BK AZ NA	PHOENIX	AZ	0.0	4	.	4	4	\$1B-\$10B	0	0	0.0	.
VALLEY BK OF AZ	PHOENIX	AZ	0.0	.	.	.	.	<\$100M	.	.	0.0	.
HOME NB	SCOTTSDALE	AZ	0.0	4	.	4	4	<\$100M	0	0	0.0	.
CENTURY BK	SCOTTSDALE	AZ	0.0	4	.	4	4	<\$100M	0	0	0.0	.
STEARNS BK AZ	SCOTTSDALE	AZ	0.0	4	.	4	4	<\$100M	0	0	0.0	.
VALLEY FIRST CMNTY BK	SCOTTSDALE	AZ	0.0	5	.	5	5	<\$100M	0	0	0.0	.
JEWELERS NB	TEMPE	AZ	0.0	5	.	5	5	<\$100M	0	0	0.0	.
CAMELBACK CMNTY BK	PHOENIX	AZ	0.0	5	.	5	5	<\$100M	0	0	0.0	.
SOUTHERN ARIZONA CMNTY BK	TUCSON	AZ	0.0	6	.	6	6	<\$100M	0	0	0.0	.

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Bank Name	Location	State	Decile Values					Bnk Asset Sz. (6)	Dollars in SFL (7)	Number in SFL (8)	Total Score (<\$100K) (9)	Total Score (<\$1M) (10)
			Total Score (1)	SFL/TA (2)	SFL/TFL (3)	SFL(\$) (4)	SFL(#) (5)					
MESA BK	MESA	AZ	0.0	5	.	5	5	<\$100M	0	0	0.0	.
SUNRISE BK AZ	PHOENIX	AZ	0.0	6	.	6	6	<\$100M	0	0	0.0	.
EAST VALLEY CMNTY BK	CHANDLER	AZ	0.0	6	.	6	6	<\$100M	0	0	0.0	.
BANK OF THE SOUTHWEST	TEMPE	AZ	0.0	6	.	6	6	<\$100M	0	0	0.0	.
KINGS RIVER ST BK	REEDLEY	CA	95.0	10	8	10	10	<\$100M	8,905	296	97.5	92.5
HERITAGE OAKS BK	PASO ROBLES	CA	92.5	10	7	10	10	\$100M-500M	4,334	75	90.0	90.0
LAKE CMNTY BK	LAKEPORT	CA	92.5	10	7	10	10	<\$100M	7,840	97	95.0	90.0
GOLD COUNTRY NB	MARYSVILLE	CA	92.5	10	7	10	10	<\$100M	7,331	99	95.0	87.5
BUTTE CMNTY BK	PARADISE	CA	92.5	10	7	10	10	\$100M-500M	9,659	99	97.5	87.5
SAN BENITO BK	HOLLISTER	CA	90.0	10	6	10	10	\$100M-500M	3,838	66	95.0	87.5
METROPOLITAN BK	OAKLAND	CA	90.0	10	8	9	9	<\$100M	1,647	24	90.0	90.0
NORTH ST NB	CHICO	CA	90.0	10	6	10	10	\$100M-500M	4,969	63	87.5	90.0
BANK OF LODI NA	LODI	CA	90.0	10	6	10	10	\$100M-500M	5,077	76	92.5	90.0
FIRST NORTHERN BK	DIXON	CA	90.0	10	6	10	10	\$100M-500M	9,006	231	92.5	87.5
FARMERS & MRCH BK CENTRAL CA	LODI	CA	90.0	10	6	10	10	\$500M-\$1B	25,089	765	90.0	87.5
KERMAN ST BK	KERMAN	CA	90.0	10	6	10	10	<\$100M	15,855	308	95.0	90.0
PACIFIC ST BK	STOCKTON	CA	90.0	10	6	10	10	<\$100M	3,845	64	92.5	90.0
STOCKMANS BK	ELK GROVE	CA	90.0	10	6	10	10	\$100M-500M	7,532	92	95.0	87.5
BANK OF WILLITS	WILLITS	CA	87.5	10	7	9	9	<\$100M	2,293	44	92.5	85.0
TRI COUNTIES BK	CHICO	CA	87.5	10	5	10	10	\$500M-\$1B	21,767	372	90.0	85.0
COUNTY BK	MERCED	CA	87.5	10	5	10	10	\$100M-500M	17,704	379	92.5	90.0
TIMBERLINE CMNTY BK	YREKA	CA	87.5	9	8	9	9	<\$100M	990	47	95.0	82.5
UNION SAFE DEP BK	STOCKTON	CA	87.5	9	6	10	10	\$500M-\$1B	10,511	139	90.0	87.5
BANK OF THE SIERRA	PORTERVILLE	CA	87.5	10	5	10	10	\$100M-500M	7,778	169	90.0	87.5
BANK OF RIO VISTA	RIO VISTA	CA	87.5	10	5	10	10	\$100M-500M	4,285	58	92.5	87.5
BANK OF THE WEST	SAN FRANCISCO	CA	87.5	9	6	10	10	\$1B-\$10B	45,967	1,036	92.5	82.5
OAK VALLEY CMNTY BK	OAKDALE	CA	87.5	10	7	9	9	\$100M-500M	3,097	56	95.0	82.5
VALLEY OAKS NB	SOLVANG	CA	87.5	10	8	9	8	<\$100M	926	9	60.0	87.5
BANK OF VISALIA	VISALIA	CA	87.5	10	7	9	9	<\$100M	1,618	33	80.0	85.0
MISSION CMNTY BK NA	SAN LUIS OBISPO	CA	87.5	10	7	9	9	<\$100M	1,086	15	92.5	92.5
MID-STATE BK	ARROYO GRANDE	CA	85.0	9	5	10	10	\$1B-\$10B	10,645	245	90.0	82.5
FEATHER RIVER ST BK	YUBA CITY	CA	85.0	10	4	10	10	\$100M-500M	12,476	225	87.5	82.5
BANK OF AMADOR	JACKSON	CA	85.0	9	8	8	9	<\$100M	864	17	90.0	80.0
BANK OF SALINAS	SALINAS	CA	85.0	9	5	10	10	\$500M-\$1B	4,211	63	92.5	80.0
NAPA NB	NAPA	CA	85.0	10	4	10	10	\$100M-500M	5,902	64	82.5	85.0
DELTA NB	MANTECA	CA	85.0	10	6	9	9	\$100M-500M	3,227	57	92.5	82.5
WESTAMERICA BK	SAN RAFAEL	CA	85.0	9	5	10	10	\$1B-\$10B	22,227	590	90.0	82.5
BANK OF PETALUMA	PETALUMA	CA	85.0	9	7	9	9	\$100M-500M	2,304	36	95.0	82.5
VALLEY INDEPENDENT BK	EL CENTRO	CA	85.0	10	4	10	10	\$500M-\$1B	10,051	159	87.5	82.5
HUMBOLDT BK	EUREKA	CA	85.0	9	7	9	9	\$100M-500M	2,164	45	90.0	85.0
VALLEY MRCH BK NA	HEMET	CA	85.0	9	9	8	8	<\$100M	295	3	85.0	77.5
WESTERN SIERRA NB	CAMERON PARK	CA	82.5	8	9	8	8	\$100M-500M	190	3	82.5	80.0
SARATOGA NB	SARATOGA	CA	82.5	9	7	9	8	\$100M-500M	1,362	10	72.5	87.5
SACRAMENTO CMRL BK	SACRAMENTO	CA	82.5	8	9	8	8	\$100M-500M	231	2	42.5	75.0
VISALIA CMNTY BK	VISALIA	CA	82.5	9	6	9	9	\$100M-500M	1,208	17	85.0	80.0
BANK OF STOCKTON	STOCKTON	CA	82.5	9	4	10	10	\$500M-\$1B	10,468	145	85.0	80.0
FIRST COUNTIES BK	CLEARLAKE	CA	82.5	10	5	9	9	<\$100M	2,535	30	80.0	82.5
SCOTT VALLEY BK	YREKA	CA	82.5	8	8	8	9	\$100M-500M	830	24	90.0	77.5
SCRIPPS BK	LA JOLLA	CA	82.5	7	10	8	8	\$500M-\$1B	238	2	50.0	75.0
TEHAMA BK	RED BLUFF	CA	82.5	9	6	9	9	\$100M-500M	1,913	24	75.0	85.0
RANCHO SANTA FE NB	RANCHO SANTA FE	CA	82.5	8	10	8	7	\$100M-500M	216	1	50.0	75.0
CAMARILLO CMNTY BK	CAMARILLO	CA	82.5	9	8	8	8	\$100M-500M	643	3	60.0	87.5
HACIENDA BK	SANTA MARIA	CA	82.5	9	7	8	9	<\$100M	510	14	90.0	80.0
INLAND CMNTY BK NA	RIALTO	CA	82.5	9	9	8	7	<\$100M	214	1	42.5	72.5
COAST NB	SAN LUIS OBISPO	CA	82.5	9	8	8	8	<\$100M	733	4	60.0	87.5
PENINSULA BK	SAN DIEGO	CA	80.0	7	9	8	8	\$100M-500M	191	3	82.5	77.5
SEQUOIA NB	SAN FRANCISCO	CA	80.0	8	10	7	7	<\$100M	60	1	85.0	75.0
MERCHANTS NB	SACRAMENTO	CA	80.0	8	9	7	8	<\$100M	138	2	87.5	77.5

Table 2. Small-Farm-Lending Banks, June 1999

Bank Name	Location	State	Decile Values					Bnk Asset Sz.	Dollars in SFL	Number in SFL	Total Score (<\$100K)	Total Score (<\$1M)
			Total Score (1)	SFL/TA (2)	SFL/TFL (3)	SFL(\$)	SFL/# (5)					
SUMMIT BK	OAKLAND	CA	80.0	8	9	7	8	\$100M-500M	155	3	85.0	75.0
SIERRA NB	TEHACHAPI	CA	80.0	9	7	8	8	<\$100M	760	13	82.5	80.0
PLUMAS BK	QUINCY	CA	80.0	9	5	9	9	\$100M-500M	2,629	36	82.5	77.5
CLOVIS CMNTY BK	CLOVIS	CA	80.0	8	7	8	9	\$100M-500M	837	28	90.0	80.0
MID VALLEY BK	RED BLUFF	CA	80.0	10	4	9	9	\$100M-500M	2,559	39	85.0	80.0
SAN JOSE NB	SAN JOSE	CA	80.0	7	10	7	8	\$100M-500M	100	2	85.0	77.5
UNITED SCTY BK	FRESNO	CA	80.0	9	5	9	9	\$100M-500M	1,813	23	82.5	82.5
BANK OF LAKE CTY	LAKEPORT	CA	80.0	9	5	9	9	<\$100M	1,283	20	82.5	77.5
CYPRESS BK	SEASIDE	CA	80.0	9	7	8	8	<\$100M	306	10	87.5	77.5
FIRST VALLEY NB	LANCASTER	CA	80.0	8	9	7	8	<\$100M	154	3	77.5	77.5
KAWEAH NB	VISALIA	CA	80.0	8	10	7	7	<\$100M	95	1	87.5	80.0
MISSION BK	BAKERFIELD	CA	80.0	10	5	9	8	<\$100M	1,246	10	77.5	77.5
CENTRAL SIERRA BK	SAN ANDREAS	CA	77.5	8	8	8	7	\$100M-500M	217	2	10.0	72.5
AMERICAN CMRL BK	OXNARD	CA	77.5	7	10	7	7	\$100M-500M	112	1	60.0	77.5
BANK OF OAKLAND	OAKLAND	CA	77.5	8	9	7	7	<\$100M	159	2	80.0	75.0
SAVINGS BK OF MENDOCINO CTY	UKIAH	CA	77.5	8	5	9	9	\$100M-500M	1,302	35	85.0	70.0
NORTH CTY BK	ESCONDIDO	CA	77.5	7	10	7	7	\$100M-500M	56	1	82.5	70.0
UNION BK OF CA NA	SAN FRANCISCO	CA	77.5	8	3	10	10	>\$10B	31,332	375	80.0	77.5
RIVER CITY BK	SACRAMENTO	CA	77.5	9	4	9	9	\$100M-500M	2,527	54	82.5	72.5
LOS ROBLES BK	THOUSAND OAKS	CA	77.5	7	10	7	7	\$100M-500M	22	1	82.5	72.5
SANWA BK CA	SAN FRANCISCO	CA	77.5	8	3	10	10	\$1B-\$10B	27,921	336	80.0	77.5
WELLS FARGO BK NA	SAN FRANCISCO	CA	77.5	8	3	10	10	>\$10B	115,000	3,931	82.5	75.0
CUYAMACA BK NA	SANTEE	CA	77.5	7	10	7	7	<\$100M	34	1	80.0	72.5
BANK OF CORONADO	CORONADO	CA	77.5	7	10	7	7	<\$100M	38	1	42.5	72.5
SOUTHERN CA BK	NEWPORT BEACH	CA	77.5	7	9	8	7	\$1B-\$10B	320	2	35.0	72.5
NORTHERN TR BK CA NA	SANTA BARBARA	CA	77.5	7	10	7	7	\$500M-\$1B	60	1	82.5	75.0
REDDING BK OF CMRC	REDDING	CA	77.5	7	9	8	7	\$100M-500M	163	2	70.0	72.5
FIRST RGNL BK	LOS ANGELES	CA	77.5	8	8	8	7	\$100M-500M	357	2	17.5	77.5
SIX RIVERS NB	EUREKA	CA	77.5	9	5	9	8	\$100M-500M	1,027	11	80.0	67.5
REDLANDS CENTENNIAL BK	REDLANDS	CA	77.5	8	9	7	7	<\$100M	74	2	85.0	72.5
TEMECULA VALLEY BK NA	TEMECULA	CA	77.5	8	9	7	7	<\$100M	89	1	82.5	70.0
MODESTO CMRC BK	MODESTO	CA	77.5	9	5	9	8	<\$100M	998	12	85.0	77.5
CANYON NB	PALM SPRINGS	CA	77.5	8	9	7	7	<\$100M	156	1	42.5	75.0
SAN JOAQUIN BK	BAKERSFIELD	CA	75.0	9	3	9	9	\$100M-500M	2,225	21	77.5	75.0
FALLBROOK NB	FALLBROOK	CA	75.0	7	10	6	7	\$100M-500M	12	1	42.5	70.0
NATIONAL BK OF THE REDWOODS	SANTA ROSA	CA	75.0	8	4	9	9	\$100M-500M	1,501	19	75.0	72.5
BANK OF AMER NT&SA	SAN FRANCISCO	CA	75.0	7	3	10	10	>\$10B	62,000	1,306	80.0	72.5
SONOMA NB	SANTA ROSA	CA	75.0	8	6	8	8	\$100M-500M	895	8	80.0	90.0
SANTA MONICA BK	SANTA MONICA	CA	75.0	7	8	8	7	\$1B-\$10B	425	2	.	72.5
FIRST B&TC	NEWPORT BEACH	CA	75.0	7	9	7	7	\$500M-\$1B	105	1	35.0	67.5
SANTA BARBARA B&TC	SANTA BARBARA	CA	75.0	8	4	9	9	\$1B-\$10B	1,890	19	70.0	72.5
SILICON VALLEY BK	SANTA CLARA	CA	75.0	6	10	7	7	\$1B-\$10B	117	1	60.0	75.0
FIRST COASTAL BK NA	EL SEGUNDO	CA	75.0	8	8	8	6	\$100M-500M	162	1	17.5	67.5
PACIFIC CENTURY BK NA	ENCINO	CA	75.0	8	4	9	9	\$1B-\$10B	2,914	26	77.5	72.5
SANTA LUCIA BK	ATASCADERO	CA	75.0	9	4	8	9	\$100M-500M	893	15	87.5	75.0
BANK OF AGRI & CMRC	STOCKTON	CA	72.5	8	4	8	9	\$100M-500M	711	13	72.5	80.0
CALIFORNIA PACIFIC BK	SAN FRANCISCO	CA	72.5	9	4	8	8	<\$100M	436	4	72.5	72.5
COAST CMRL BK	SANTA CRUZ	CA	72.5	6	10	6	7	\$100M-500M	11	1	80.0	72.5
YOSEMITE BK	MARIPOSA	CA	72.5	7	8	6	8	\$100M-500M	4	4	80.0	67.5
SONOMA VALLEY BK	SONOMA	CA	72.5	9	3	8	9	\$100M-500M	694	49	80.0	75.0
NORTH COAST BK NA	WINDSOR	CA	72.5	9	4	8	8	<\$100M	483	8	85.0	77.5
FIRST NB OF CENTRAL CA	SALINAS	CA	70.0	8	3	9	8	\$500M-\$1B	910	10	75.0	70.0
EXCHANGE BK	SANTA ROSA	CA	70.0	8	3	9	8	\$500M-\$1B	1,059	13	70.0	65.0
BANK OF HOLLYWOOD	HOLLYWOOD	CA	70.0	7	8	7	6	\$100M-500M	49	1	17.5	65.0
COMERICA BK CA	SAN JOSE	CA	70.0	7	3	9	9	\$1B-\$10B	982	25	77.5	67.5
CALIFORNIA B&TC	SAN DIEGO	CA	70.0	7	3	9	9	\$1B-\$10B	1,634	20	70.0	70.0
SPECTRUM BK	MONTEBELLO	CA	70.0	7	8	7	6	<\$100M	75	1	82.5	70.0
FIRST WESTERN BK	SIMI VALLEY	CA	67.5	7	6	7	7	\$100M-500M	134	1	60.0	82.5

Table 2. Small-Farm-Lending Banks, June 1999

Bank Name	Location	State	Decile Values					Bnk Asset Sz.	Dollars in SFL (7)	Number in SFL (8)	Total Score (<\$100K) (9)	Total Score (<\$1M) (10)
			Total Score (1)	SFL/TA (2)	SFL/TFL (3)	SFL(\$) (4)	SFL(#) (5)					
MONTECITO B&T	SANTA BARBARA	CA	67.5	8	3	8	8	\$100M-500M	502	11	70.0	65.0
FIRST BK OF CA	SACRAMENTO	CA	67.5	7	4	8	8	\$100M-500M	256	4	75.0	67.5
YOLO CMNTY BK	WOODLAND	CA	65.0	8	3	7	8	<\$100M	52	6	75.0	72.5
FIRST SCTY BK OF CA NA	WEST COVINA	CA	62.5	7	2	8	8	\$1B-\$10B	186	5	67.5	62.5
CITIZENS BUS BK	ONTARIO	CA	62.5	7	2	8	8	\$1B-\$10B	759	7	70.0	72.5
BYL BK GROUP	ORANGE	CA	60.0	7	3	6	8	\$100M-500M	16	13	70.0	75.0
CITY CMRC BK	SANTA BARBARA	CA	60.0	7	3	7	7	\$100M-500M	125	1	60.0	57.5
REGENCY BK	FRESNO	CA	60.0	7	4	7	6	\$100M-500M	29	1	10.0	50.0
SUN COUNTRY BK	VICTORVILLE	CA	60.0	7	3	7	7	<\$100M	54	1	72.5	52.5
CUPERTINO NB&TC	CUPERTINO	CA	57.5	7	2	7	7	\$500M-\$1B	90	1	65.0	55.0
MECHANICS BK	RICHMOND	CA	57.5	7	2	7	7	\$1B-\$10B	82	1	32.5	67.5
REDWOOD BK	SAN FRANCISCO	CA	57.5	7	2	7	7	\$100M-500M	144	1	52.5	65.0
CENTRAL CALIFORNIA BK	SONORA	CA	57.5	8	2	7	6	<\$100M	53	1	10.0	82.5
FIRST NB	SAN DIEGO	CA	55.0	6	2	6	8	\$500M-\$1B	6	3	65.0	62.5
CITY NB	BEVERLY HILLS	CA	55.0	6	2	7	7	\$1B-\$10B	148	2	60.0	60.0
FIRST NB OF NORTHERN CA	DALY CITY	CA	52.5	6	2	6	7	\$100M-500M	1	1	62.5	50.0
FARMERS & MRCH BK	LONG BEACH	CA	52.5	6	2	7	6	\$1B-\$10B	42	1	62.5	62.5
OJAI VALLEY BK	OJAI	CA	50.0	6	2	6	6	<\$100M	0	0	60.0	82.5
GOLDEN GATE BK	SAN FRANCISCO	CA	50.0	6	2	6	6	\$100M-500M	0	0	52.5	40.0
FIRST BK	SAN LUIS OBISPO	CA	50.0	6	2	6	6	\$100M-500M	0	0	60.0	50.0
WELLS FARGO HSBC TRADE BK NA	SAN FRANCISCO	CA	50.0	6	2	6	6	\$500M-\$1B	0	0	52.5	47.5
BANK OF SAN FRANCISCO	SAN FRANCISCO	CA	42.5	5	2	5	5	\$100M-500M	0	0	52.5	40.0
BANK OF CMRC	SAN DIEGO	CA	40.0	5	1	5	5	\$500M-\$1B	0	0	42.5	77.5
LIPPO BK	SAN FRANCISCO	CA	40.0	5	1	5	5	<\$100M	0	0	52.5	80.0
FIRST NB OF NORTH CTY	CARLSBAD	CA	40.0	5	1	5	5	<\$100M	0	0	42.5	40.0
BORREGO SPRINGS BK NA	BORREGO SPRINGS	CA	40.0	5	1	5	5	<\$100M	0	0	50.0	40.0
GOLDEN PACIFIC BK	ONTARIO	CA	32.5	4	1	4	4	<\$100M	0	0	42.5	32.5
UPLAND BK	UPLAND	CA	32.5	4	1	4	4	<\$100M	0	0	42.5	32.5
BANK OF AMER CMNTY DEV BK	WALNUT CREEK	CA	32.5	4	1	4	4	\$500M-\$1B	0	0	35.0	25.0
EAST CTY BK	ANTIOCH	CA	25.0	3	1	3	3	<\$100M	0	0	32.5	72.5
IMPERIAL BK	INGLEWOOD	CA	25.0	3	1	3	3	\$1B-\$10B	0	0	25.0	25.0
FAR EAST NB	LOS ANGELES	CA	17.5	2	1	2	2	\$500M-\$1B	0	0	17.5	17.5
GENERAL BK	LOS ANGELES	CA	17.5	2	1	2	2	\$1B-\$10B	0	0	17.5	65.0
STATE BK OF INDIA CA	LOS ANGELES	CA	17.5	2	1	2	2	<\$100M	0	0	17.5	17.5
CEDARS BK	LOS ANGELES	CA	17.5	2	1	2	2	\$100M-500M	0	0	25.0	17.5
SIERRA WEST BK	TRUCKEE	CA	10.0	1	1	1	1	\$500M-\$1B	0	0	10.0	67.5
TAFT NB	TAFT	CA	10.0	1	1	1	1	<\$100M	0	0	10.0	10.0
FIRST CR BK	LOS ANGELES	CA	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.
PENINSULA BK OF CMRC	MILLBRAE	CA	0.0	.	.	.	.	\$100M-500M	.	.	0.0	.
BANK OF WALNUT CREEK	WALNUT CREEK	CA	0.0	3	.	3	3	\$100M-500M	0	0	0.0	.
BUSINESS BK OF CA	SAN BERNARDINO	CA	0.0	4	.	4	4	\$100M-500M	0	0	0.0	.
TEXTRON NB	COSTA MESA	CA	0.0	4	.	4	4	<\$100M	0	0	0.0	.
UNITED CMRL BK	SAN FRANCISCO	CA	0.0	5	.	5	5	\$1B-\$10B	0	0	0.0	.
CHARTER PACIFIC BK	AGOURA HILLS	CA	0.0	1	.	1	1	<\$100M	0	0	0.0	.
SECURITY FIRST BK	FULLERTON	CA	0.0	.	.	.	.	<\$100M	.	.	0.0	.
MILLENNIUM BK	SAN FRANCISCO	CA	0.0	.	.	.	.	<\$100M	.	.	0.0	.
WELLS FARGO CENTRAL BK	CALABASAS	CA	0.0	1	.	1	1	<\$100M	0	0	0.0	.
VINTAGE BK	NAPA	CA	0.0	.	.	.	.	\$100M-500M	.	.	0.0	.
FIRST CMNTY BK OF THE DESERT	YUCCA VALLEY	CA	0.0	4	.	4	4	\$100M-500M	0	0	0.0	.
WESTERN SCTY BK NA	BURBANK	CA	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.
MERCANTILE NB	LOS ANGELES	CA	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.
HOME INV & LOAN	SAN DIEGO	CA	0.0	5	.	5	5	<\$100M	0	0	0.0	.
SAN DIEGO NB	SAN DIEGO	CA	0.0	5	.	5	5	\$1B-\$10B	0	0	0.0	.
ELDORADO BK	TUSTIN	CA	0.0	.	.	.	.	\$1B-\$10B	.	.	0.0	.
SUNWEST BK	TUSTIN	CA	0.0	4	.	4	4	\$100M-500M	0	0	0.0	.
BAY BK OF CMRC	SAN LEANDRO	CA	0.0	3	.	3	3	\$100M-500M	0	0	0.0	.
DESERT CMNTY BK	VICTORVILLE	CA	0.0	.	.	.	.	\$100M-500M	.	.	0.0	.
COMMERCIAL BK	SAN FRANCISCO	CA	0.0	5	.	5	5	\$100M-500M	0	0	0.0	.

Table 2. Small-Farm-Lending Banks, June 1999

Bank Name	Location	State	Total Score	Decile Values					Bnk Asset Sz.	Dollars in SFL	Number in SFL	Total Score (<\$100K)	Total Score (<\$1M)
				(1)	(2)	(3)	(4)	(5)						(6)	(7)	(8)	(9)	(10)
WELLS FARGO BK	LOS ANGELES	CA	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
WESTERN ST BK	DUARTE	CA	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
REPUBLIC BK CA NA	BEVERLY HILLS	CA	0.0	3	.	3	3	\$500M-\$1B	0	0	0.0	.	
FOOTHILL INDEPENDENT BK	GLEN DORA	CA	0.0	.	.	.	.	\$100M-500M	.	.	0.0	.
BANK OF HEMET	HEMET	CA	0.0	4	.	4	4	\$100M-500M	0	0	0.0	.	
FRANKLIN BK	SAN MATEO	CA	0.0	5	.	5	5	<\$100M	0	0	0.0	.	
BANK OF GRANADA HILLS	GRANADA HILLS	CA	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
EAST-WEST BK	SAN MARINO	CA	0.0	1	.	1	1	\$1B-\$10B	0	0	0.0	.	
CNA TR CORP	COSTA MESA	CA	0.0	4	.	4	4	\$100M-500M	0	0	0.0	.	
EASTERN INTL BK	LOS ANGELES	CA	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
BOREL B&TC	SAN MATEO	CA	0.0	5	.	5	5	\$100M-500M	0	0	0.0	.	
BANK OF WHITTIER NA	WHITTIER	CA	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
ANTELOPE VALLEY BK	LANCASTER	CA	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.	
BANK OF SANTA CLARA	SANTA CLARA	CA	0.0	6	.	6	6	\$100M-500M	0	0	0.0	.	
OCEANIC BK	SAN FRANCISCO	CA	0.0	6	.	6	6	<\$100M	0	0	0.0	.	
SOUTH BAY BK NA	TORRANCE	CA	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.	
NATIONAL AMER BK	SAN FRANCISCO	CA	0.0	5	.	5	5	<\$100M	0	0	0.0	.	
MONTEREY CTY BK	MONTEREY	CA	0.0	5	.	5	5	<\$100M	0	0	0.0	.	
COMMUNITY CMRC BK	LOS ANGELES	CA	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.	
OMNI BK NA	ALHAMBRA	CA	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.	
UNITED NB	MONTEREY PARK	CA	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.	
RANCHO BK	SAN DIMAS	CA	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
CERRITOS VALLEY BK	NORWALK	CA	0.0	.	.	.	.	\$100M-500M	.	.	0.0	.
WILSHIRE ST BK	LOS ANGELES	CA	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.	
GRANITE ST BK	MONROVIA	CA	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
BNY WESTERN TC	LOS ANGELES	CA	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.	
TRANS PACIFIC NB	SAN FRANCISCO	CA	0.0	5	.	5	5	\$100M-500M	0	0	0.0	.	
VALLE DE ORO BK NA	SPRING VALLEY	CA	0.0	5	.	5	5	\$100M-500M	0	0	0.0	.	
VALLEY BK	MORENO VALLEY	CA	0.0	4	.	4	4	<\$100M	0	0	0.0	.	
BANK OF LOS ALTOS	LOS ALTOS	CA	0.0	6	.	6	6	\$100M-500M	0	0	0.0	.	
LIBERTY BK	SOUTH SAN FRANCISCO	CA	0.0	.	.	.	.	\$100M-500M	.	.	0.0	.
FIRST PROFESSIONAL BK NA	SANTA MONICA	CA	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.	
PACIFIC BK NA	SAN FRANCISCO	CA	0.0	6	.	6	6	\$500M-\$1B	0	0	0.0	.	
MISSION NB	SAN FRANCISCO	CA	0.0	5	.	5	5	<\$100M	0	0	0.0	.	
CIVICBANK OF CMRC	OAKLAND	CA	0.0	.	.	.	.	\$100M-500M	.	.	0.0	.
FRANKLIN T&LA	ORANGE	CA	0.0	4	.	4	4	<\$100M	0	0	0.0	.	
SUMMIT ST BK	ROHNERT PARK	CA	0.0	6	.	6	6	\$100M-500M	0	0	0.0	.	
CAPITOL T&LA	NAPA	CA	0.0	6	.	6	6	\$100M-500M	0	0	0.0	.	
FRONTIER ST BK	REDONDO BEACH	CA	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
CATHAY BK	LOS ANGELES	CA	0.0	1	.	1	1	\$1B-\$10B	0	0	0.0	.	
BAY VIEW BK NA	SAN MATEO	CA	0.0	6	.	6	6	\$1B-\$10B	0	0	0.0	.	
ORANGE NB	ORANGE	CA	0.0	4	.	4	4	\$100M-500M	0	0	0.0	.	
FIRST CHARTER BK NA	BEVERLY HILLS	CA	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.	
UNITED PACIFIC BK	CITY OF INDUSTRY	CA	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.	
FIRESIDE THRIFT CO	NEWARK	CA	0.0	3	.	3	3	\$500M-\$1B	0	0	0.0	.	
GOLDEN SCTY BK	ALHAMBRA	CA	0.0	2	.	2	2	<\$100M	0	0	0.0	.	
BRENTWOOD BK OF CA	LOS ANGELES	CA	0.0	2	.	2	2	<\$100M	0	0	0.0	.	
AMERICAN INTL BK	LOS ANGELES	CA	0.0	2	.	2	2	\$100M-500M	0	0	0.0	.	
MELLON 1ST BUS BK	LOS ANGELES	CA	0.0	2	.	2	2	\$1B-\$10B	0	0	0.0	.	
PAN AMER BK	LOS ANGELES	CA	0.0	2	.	2	2	<\$100M	0	0	0.0	.	
AMERICA CA BK	SAN FRANCISCO	CA	0.0	6	.	6	6	<\$100M	0	0	0.0	.	
PACIFIC WESTERN NB	PICO RIVERA	CA	0.0	2	.	2	2	\$100M-500M	0	0	0.0	.	
HANMI BK	LOS ANGELES	CA	0.0	.	.	.	.	\$500M-\$1B	.	.	.	.
AMERICAN PACIFIC ST BK	SHERMAN OAKS	CA	0.0	.	.	.	.	\$100M-500M	.	.	0.0	.
NATIONAL BK OF CA	LOS ANGELES	CA	0.0	2	.	2	2	\$100M-500M	0	0	0.0	.	
CALIFORNIA CTR BK	LOS ANGELES	CA	0.0	.	.	.	.	\$100M-500M	.	.	0.0	.
BAY AREA BK	REDWOOD CITY	CA	0.0	6	.	6	6	\$100M-500M	0	0	0.0	.	
FIRST INTL BK	CHULA VISTA	CA	0.0	5	.	5	5	<\$100M	0	0	0.0	.	

Table 2. Small-Farm-Lending Banks, June 1999

Bank Name	Location	State	Total Score (1)	Decile Values					Bnk Asset Sz. (6)	Dollars in SFL (7)	Number in SFL (8)	Total Score (<\$100K) (9)	Total Score (<\$1M) (10)
				SFL/TA (2)	SFL/TFL (3)	SFL(\$) (4)	SFL(#) (5)						
BALBOA T&LA	CHULA VISTA	CA	0.0	5	.	5	5	<\$100M	0	0	0.0	.	
FIRST AMER BK	ROSEMEAD	CA	0.0	.	.	.	.	\$100M-500M	.	.	0.0	.
ALLIANCE BK	CULVER CITY	CA	0.0	2	.	2	2	<\$100M	0	0	0.0	.	
RANCHO SANTA FE T&LA	SAN MARCOS	CA	0.0	5	.	5	5	<\$100M	0	0	0.0	.	
AMERICAN RIVER BK	SACRAMENTO	CA	0.0	5	.	5	5	\$100M-500M	0	0	0.0	.	
BANK OF ORANGE CTY	FOUNTAIN VALLEY	CA	0.0	.	.	.	.	<\$100M	.	.	0.0	.
FREMONT BK	FREMONT	CA	0.0	3	.	3	3	\$500M-\$1B	0	0	0.0	.	
DAI-ICHI KANGYO BK OF CA	LOS ANGELES	CA	0.0	3	.	3	3	\$500M-\$1B	0	0	0.0	.	
CALIFORNIA CMRC BK	LOS ANGELES	CA	0.0	3	.	3	3	\$1B-\$10B	0	0	0.0	.	
INLAND EMPIRE NB	RIVERSIDE	CA	0.0	4	.	4	4	<\$100M	0	0	0.0	.	
FREMONT INV & LOAN	ANAHEIM	CA	0.0	4	.	4	4	\$1B-\$10B	0	0	0.0	.	
BANK OF CANTON OF CA	SAN FRANCISCO	CA	0.0	6	.	6	6	\$500M-\$1B	0	0	0.0	.	
COMMUNITY BK	PASADENA	CA	0.0	2	.	2	2	\$1B-\$10B	0	0	0.0	.	
BANK OF THE ORIENT	SAN FRANCISCO	CA	0.0	.	.	.	.	\$100M-500M	.	.	0.0	.
INTERNATIONAL CITY BK NA	LONG BEACH	CA	0.0	2	.	2	2	<\$100M	0	0	0.0	.	
CENTURY BK	BEVERLY HILLS	CA	0.0	3	.	3	3	\$100M-500M	0	0	0.0	.	
CALIFORNIA KOREA BK	LOS ANGELES	CA	0.0	2	.	2	2	\$500M-\$1B	0	0	0.0	.	
FINANCE & THRIFT CO	PORTERVILLE	CA	0.0	6	.	6	6	<\$100M	0	0	0.0	.	
FIRST FIDELITY T&LA	SAN DIEGO	CA	0.0	5	.	5	5	\$100M-500M	0	0	0.0	.	
VINEYARD NB	RANCHO CUCAMONG	CA	0.0	4	.	4	4	\$100M-500M	0	0	0.0	.	
NORTH VALLEY BK	REDDING	CA	0.0	4	.	4	4	\$100M-500M	0	0	0.0	.	
DOWNNEY NB	DOWNNEY	CA	0.0	2	.	2	2	<\$100M	0	0	0.0	.	
MONUMENT NB	RIDGECREST	CA	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
INTERNATIONAL BK OF CA	LOS ANGELES	CA	0.0	2	.	2	2	\$100M-500M	0	0	0.0	.	
FIRSTPLUS BK	IRVINE	CA	0.0	4	.	4	4	\$100M-500M	0	0	0.0	.	
LOS ANGELES NB	BUENA PARK	CA	0.0	4	.	4	4	\$100M-500M	0	0	0.0	.	
ASAHI BK OF CA	LOS ANGELES	CA	0.0	2	.	2	2	\$100M-500M	0	0	0.0	.	
DANA NIGUEL BK NA	DANA POINT	CA	0.0	4	.	4	4	<\$100M	0	0	0.0	.	
MURPHY BK	FRESNO	CA	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
GILMORE BK	LOS ANGELES	CA	0.0	2	.	2	2	<\$100M	0	0	0.0	.	
FIRST MTN BK	BIG BEAR LAKE	CA	0.0	5	.	5	5	<\$100M	0	0	0.0	.	
TOKAI BK OF CA	LOS ANGELES	CA	0.0	2	.	2	2	\$1B-\$10B	0	0	0.0	.	
MANUFACTURERS BK	LOS ANGELES	CA	0.0	2	.	2	2	\$1B-\$10B	0	0	0.0	.	
PACIFIC BUS BK	SANTA FE SPRINGS	CA	0.0	2	.	2	2	\$100M-500M	0	0	0.0	.	
CAPITAL BK OF NORTH CTY	CARLSBAD	CA	0.0	.	.	.	.	\$100M-500M	.	.	0.0	.
MARATHON NB	LOS ANGELES	CA	0.0	2	.	2	2	<\$100M	0	0	0.0	.	
GUARANTY BK OF CA	LOS ANGELES	CA	0.0	2	.	2	2	\$100M-500M	0	0	0.0	.	
CHINATRUST BK USA	TORRANCE	CA	0.0	2	.	2	2	\$1B-\$10B	0	0	0.0	.	
PALM DESERT NB	PALM DESERT	CA	0.0	5	.	5	5	\$100M-500M	0	0	0.0	.	
GRAND NB	ALHAMBRA	CA	0.0	2	.	2	2	\$100M-500M	0	0	0.0	.	
SOUTH COAST CMRL BK	IRVINE	CA	0.0	4	.	4	4	\$100M-500M	0	0	0.0	.	
PACIFIC CREST BK	AGOURA HILLS	CA	0.0	2	.	2	2	\$500M-\$1B	0	0	0.0	.	
SOUTHERN PACIFIC BK	LOS ANGELES	CA	0.0	2	.	2	2	\$1B-\$10B	0	0	0.0	.	
MID-PENINSULA BK	PALO ALTO	CA	0.0	.	.	.	.	\$500M-\$1B	.	.	0.0	.
VALENCIA B&T	SANTA CLARITA	CA	0.0	.	.	.	.	\$100M-500M	.	.	0.0	.
ACACIA BK	LAGUNA HILLS	CA	0.0	4	.	4	4	\$100M-500M	0	0	0.0	.	
TOWN & COUNTRY FNC & THRIFT	TURLOCK	CA	0.0	3	.	3	3	<\$100M	0	0	0.0	.	
BANK OF VENTURA	VENTURA	CA	0.0	6	.	6	6	<\$100M	0	0	0.0	.	
AFFINITY BK	VENTURA	CA	0.0	6	.	6	6	\$100M-500M	0	0	0.0	.	
SILVERGATE BK	LA MESA	CA	0.0	5	.	5	5	<\$100M	0	0	0.0	.	
CALIFORNIA CHO HUNG BK	LOS ANGELES	CA	0.0	2	.	2	2	<\$100M	0	0	0.0	.	
IMPERIAL T&LA	GLENDALE	CA	0.0	2	.	2	2	\$1B-\$10B	0	0	0.0	.	
PACIFIC T&LC	WOODLAND HILLS	CA	0.0	2	.	2	2	\$100M-500M	0	0	0.0	.	
MERCHANTS BK OF CA NA	CARSON	CA	0.0	3	.	3	3	<\$100M	0	0	0.0	.	
NARA BK NA	LOS ANGELES	CA	0.0	3	.	3	3	\$100M-500M	0	0	0.0	.	
FIRST SCTY THRIFT CO	ORANGE	CA	0.0	4	.	4	4	\$100M-500M	0	0	0.0	.	
GOLETA NB	GOLETA	CA	0.0	6	.	6	6	\$100M-500M	0	0	0.0	.	
METRO CMRC BK	SAN RAFAEL	CA	0.0	.	.	.	.	\$100M-500M	.	.	0.0	.

Table 2. Small-Farm-Lending Banks, June 1999

Bank Name	Location	State	Total Score	Decile Values					Bnk Asset Sz.	Dollars in SFL	Number in SFL	Total Score (<\$100K)	Total Score (<\$1M)
				(1)	(2)	(3)	(4)	(5)						(6)	(7)	(8)	(9)	(10)
TUSTIN T&LA	TUSTIN	CA	0.0	4	.	4	4	<\$100M	0	0	0.0	.	
ROSEVILLE 1ST NB	ROSEVILLE	CA	0.0	5	.	5	5	<\$100M	0	0	0.0	.	
CENTENNIAL BK	FOUNTAIN VALLEY	CA	0.0	4	.	4	4	<\$100M	0	0	0.0	.	
BANK OF MARIN	CORTE MADERA	CA	0.0	6	.	6	6	\$100M-500M	0	0	0.0	.	
NOVATO CMNTY BK	NOVATO	CA	0.0	6	.	6	6	<\$100M	0	0	0.0	.	
ASIAN PACIFIC NB	SAN GABRIEL	CA	0.0	3	.	3	3	<\$100M	0	0	0.0	.	
FIRST CONTINENTAL BK	ROSEMEAD	CA	0.0	3	.	3	3	\$100M-500M	0	0	0.0	.	
U S TC NA	LOS ANGELES	CA	0.0	3	.	3	3	\$100M-500M	0	0	0.0	.	
FOUNDERS NB	LOS ANGELES	CA	0.0	3	.	3	3	\$100M-500M	0	0	0.0	.	
FIRST UNITED BK	SAN DIEGO	CA	0.0	5	.	5	5	<\$100M	0	0	0.0	.	
SAEHAN BK	LOS ANGELES	CA	0.0	3	.	3	3	\$100M-500M	0	0	0.0	.	
MOJAVE DESERT BK NA	MOJAVE	CA	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
FIRST AMER TC	SANTA ANA	CA	0.0	4	.	4	4	<\$100M	0	0	0.0	.	
VERDUGO BKG CO	GLENDALE	CA	0.0	.	.	.	.	<\$100M	.	.	0.0	.
TAMALPAIS BK	SAN RAFAEL	CA	0.0	6	.	6	6	\$100M-500M	0	0	0.0	.	
PREFERRED BK	LOS ANGELES	CA	0.0	3	.	3	3	\$100M-500M	0	0	0.0	.	
MT DIABLO NB	DANVILLE	CA	0.0	4	.	4	4	\$100M-500M	0	0	0.0	.	
JCB BK NA	LOS ANGELES	CA	0.0	3	.	3	3	<\$100M	0	0	0.0	.	
BAY CITIES NB	REDONDO BEACH	CA	0.0	3	.	3	3	\$100M-500M	0	0	0.0	.	
HERITAGE BK OF CMRC	SAN JOSE	CA	0.0	6	.	6	6	\$100M-500M	0	0	0.0	.	
CITIZENS BK OF NV CTY	NEVADA CITY	CA	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
EVERTRUST BK	CITY OF INDUSTRY	CA	0.0	3	.	3	3	<\$100M	0	0	0.0	.	
FCB TAIWAN CA BK	ALHAMBRA	CA	0.0	3	.	3	3	\$100M-500M	0	0	0.0	.	
NEIGHBORHOOD NB	SAN DIEGO	CA	0.0	5	.	5	5	<\$100M	0	0	0.0	.	
PACIFIC COAST BKR BK	SAN FRANCISCO	CA	0.0	.	.	.	.	<\$100M	.	.	0.0	.
COMMUNITY BK OF THE BAY	OAKLAND	CA	0.0	4	.	4	4	<\$100M	0	0	0.0	.	
BANK OF LAKEWOOD	LAKEWOOD	CA	0.0	3	.	3	3	<\$100M	0	0	0.0	.	
CALIFORNIA OAKS ST BK	THOUSAND OAKS	CA	0.0	6	.	6	6	<\$100M	0	0	0.0	.	
RANCHO BERNARDO CMNTY BK	SAN DIEGO	CA	0.0	.	.	.	.	<\$100M	.	.	0.0	.
CHASE MANHATTAN B&TC NA	LOS ANGELES	CA	0.0	3	.	3	3	<\$100M	0	0	0.0	.	
ENCINO ST BK	ENCINO	CA	0.0	3	.	3	3	<\$100M	0	0	0.0	.	
SOUTHWEST CMNTY BK	ENCINITAS	CA	0.0	5	.	5	5	<\$100M	0	0	0.0	.	
CALIFORNIA NB	BEVERLY HILLS	CA	0.0	3	.	3	3	\$500M-\$1B	0	0	0.0	.	
AUBURN NB	AUBURN	CA	0.0	5	.	5	5	<\$100M	0	0	0.0	.	
PRIME BK	LOS ANGELES	CA	0.0	3	.	3	3	\$100M-500M	0	0	0.0	.	
PACIFIC LIBERTY BK	HUNTINGTON BEACH	CA	0.0	.	.	.	.	<\$100M	.	.	0.0	.
NATIONAL BUS BK	TORRANCE	CA	0.0	3	.	3	3	<\$100M	0	0	0.0	.	
BANK OF ALAMEDA	ALAMEDA	CA	0.0	4	.	4	4	<\$100M	0	0	0.0	.	
CROWN AMER BK	EL SEGUNDO	CA	0.0	3	.	3	3	<\$100M	0	0	0.0	.	
PRIVEST BK	COSTA MESA	CA	0.0	4	.	4	4	<\$100M	0	0	0.0	.	
BANK OF SACRAMENTO	SACRAMENTO	CA	0.0	5	.	5	5	<\$100M	0	0	0.0	.	
PACIFIC MERCANTILE BK	NEWPORT BEACH	CA	0.0	.	.	.	.	<\$100M	.	.	0.0	.
VALLEY CMNTY BK	PLEASANTON	CA	0.0	4	.	4	4	<\$100M	0	0	0.0	.	
HERITAGE BK EAST BAY	FREMONT	CA	0.0	4	.	4	4	<\$100M	0	0	0.0	.	
AMERICAN BUS BK	LOS ANGELES	CA	0.0	3	.	3	3	<\$100M	0	0	0.0	.	
SANTA CLARA VALLEY BK NA	SANTA PAULA	CA	0.0	6	.	6	6	<\$100M	0	0	0.0	.	
CAPITOL VALLEY BK	ROSEVILLE	CA	0.0	5	.	5	5	<\$100M	0	0	0.0	.	
ASIANA BK	SUNNYVALE	CA	0.0	6	.	6	6	<\$100M	0	0	0.0	.	
CITIZENS NB OF AKRON	AKRON	CO	95.0	10	9	10	9	<\$100M	14,425	264	97.5	90.0	
FIRST NB OF JULESBURG	JULESBURG	CO	92.5	10	8	10	9	<\$100M	12,642	216	95.0	90.0	
STATE BK OF WILEY	WILEY	CO	92.5	10	8	10	9	<\$100M	12,128	230	95.0	85.0	
FIRST WESTERN NB	LA JARA	CO	92.5	10	7	10	10	<\$100M	17,021	319	92.5	87.5	
FARMERS ST BK OF CALHAN	CALHAN	CO	92.5	9	9	9	10	<\$100M	8,047	416	97.5	87.5	
MANCOS VALLEY BK	MANCOS	CO	90.0	10	8	9	9	<\$100M	9,121	204	92.5	85.0	
KIT CARSON ST BK	KIT CARSON	CO	90.0	10	7	10	9	<\$100M	13,564	269	92.5	82.5	
COLORADO ST BK	WALSH	CO	90.0	10	7	9	10	<\$100M	8,061	335	92.5	82.5	
FIRST NB OF OTIS	OTIS	CO	90.0	10	9	9	8	<\$100M	7,249	128	90.0	85.0	
FARMERS ST BK OF BRUSH	BRUSH	CO	90.0	10	8	9	9	<\$100M	8,432	216	95.0	82.5	

Table 2. Small-Farm-Lending Banks, June 1999

Bank Name	Location	State	Decile Values					Bnk Asset Sz.	Dollars in SFL	Number in SFL	Total Score (<\$100K)	Total Score (<\$1M)
			Total Score (1)	SFL/TA (2)	SFL/TFL (3)	SFL(\$)	SFL/# (4)						SFL/# (5)
MCCLAVE ST BK	MCCLAVE	CO	87.5	10	7	9	9	<\$100M	10,687	230	90.0	82.5
FOWLER ST BK	FOWLER	CO	87.5	9	8	9	9	<\$100M	7,374	214	95.0	82.5
WRAY ST BK	WRAY	CO	87.5	10	9	8	8	<\$100M	5,884	149	92.5	82.5
DOLORES ST BK	DOLORES	CO	85.0	8	8	8	10	<\$100M	6,614	365	90.0	82.5
VALLEY ST BK	LAMAR	CO	85.0	9	5	10	10	<\$100M	15,009	399	85.0	80.0
FIRST NB OF HUGO	HUGO	CO	85.0	10	4	10	10	<\$100M	14,833	301	85.0	82.5
KIRK ST BK	KIRK	CO	85.0	10	6	9	9	<\$100M	9,933	248	87.5	90.0
COLORADO EAST B&TC	LAMAR	CO	85.0	9	5	10	10	\$100M-500M	31,044	915	87.5	85.0
WELD CTY BK	EVANS	CO	85.0	9	10	8	7	<\$100M	4,552	55	87.5	80.0
FIRST NB OF STRATTON	STRATTON	CO	82.5	10	5	9	9	<\$100M	11,070	235	80.0	82.5
HAXTUN CMNTY BK	HAXTUN	CO	82.5	10	6	9	8	<\$100M	10,476	169	80.0	80.0
FIRST NB OF LAS ANIMAS	LAS ANIMAS	CO	82.5	9	4	10	10	<\$100M	16,447	383	82.5	82.5
FIRST NB OF LIMON	LIMON	CO	82.5	10	3	10	10	<\$100M	12,365	361	82.5	82.5
STATE BK	ROCKY FORD	CO	80.0	10	8	7	7	<\$100M	3,379	76	85.0	75.0
FARMERS BK	AULT	CO	80.0	9	4	10	9	<\$100M	12,169	215	75.0	97.5
FIRST NB IN LAMAR	LAMAR	CO	80.0	8	4	10	10	\$100M-500M	13,695	380	80.0	75.0
FIRST NB OF FLAGLER	FLAGLER	CO	80.0	9	5	9	9	<\$100M	8,370	212	82.5	75.0
BANK OF COLORADO	FORT LUPTON	CO	80.0	8	4	10	10	\$100M-500M	52,445	1,190	82.5	77.5
FARMERS ST BK	FORT MORGAN	CO	80.0	8	4	10	10	\$100M-500M	14,368	296	75.0	80.0
YAMPA VALLEY NB	HAYDEN	CO	80.0	8	8	8	8	<\$100M	4,899	144	90.0	77.5
FIRST NB OF STRASBURG	STRASBURG	CO	80.0	8	4	10	10	\$100M-500M	19,142	392	82.5	80.0
RIO GRANDE CTY BK	DEL NORTE	CO	80.0	9	5	9	9	<\$100M	7,483	180	72.5	75.0
ROCKY FORD NB	ROCKY FORD	CO	77.5	8	8	7	8	<\$100M	3,290	95	85.0	72.5
GRAND VALLEY NB	GRAND JUNCTION	CO	77.5	8	6	8	9	<\$100M	6,010	172	75.0	72.5
COLORADO B&TC OF LA JUNTA	LA JUNTA	CO	77.5	9	6	8	8	<\$100M	7,051	148	75.0	72.5
FIRST NB OF FLEMING	FLEMING	CO	77.5	9	8	7	7	<\$100M	1,909	46	80.0	72.5
FIRST NB OF ORDWAY	ORDWAY	CO	77.5	10	5	8	8	<\$100M	7,142	144	75.0	80.0
PAONIA ST BK	PAONIA	CO	77.5	9	7	8	7	<\$100M	3,892	81	82.5	70.0
FIRST NB IN TRINIDAD	TRINIDAD	CO	77.5	7	6	8	10	\$100M-500M	4,686	295	80.0	80.0
FIRST NB IN WALSENBURG	WALSENBURG	CO	77.5	8	7	8	8	<\$100M	4,599	113	85.0	72.5
COMMUNITY FIRST NB	FORT MORGAN	CO	77.5	6	5	10	10	\$1B-\$10B	30,686	867	80.0	75.0
ALAMOSA NB	ALAMOSA	CO	77.5	8	5	9	9	<\$100M	7,169	175	75.0	75.0
DOVE CREEK ST BK	DOVE CREEK	CO	75.0	9	7	7	7	<\$100M	3,287	70	82.5	70.0
EATON BK	EATON	CO	75.0	8	2	10	10	\$100M-500M	24,931	441	75.0	97.5
FORT MORGAN ST BK	FORT MORGAN	CO	75.0	9	8	7	6	<\$100M	2,505	35	80.0	67.5
FIRST NB OF THE ROCKIES	MEEKER	CO	75.0	8	3	9	10	\$100M-500M	11,251	274	75.0	80.0
PALISADES NB	PALISADE	CO	75.0	8	6	8	8	<\$100M	3,598	94	67.5	82.5
FIRST NB CO	FOWLER	CO	75.0	9	4	8	9	<\$100M	6,313	204	82.5	72.5
CITIZENS ST BK	KEENESBURG	CO	75.0	9	5	8	8	<\$100M	6,500	135	75.0	92.5
EASTERN COLORADO BK	CHEYENNE WELLS	CO	75.0	9	3	9	9	<\$100M	12,031	192	70.0	77.5
VALLEY B&TC	BRIGHTON	CO	75.0	6	10	7	7	\$100M-500M	1,998	48	77.5	70.0
BERTHOUD NB	BERTHOUD	CO	75.0	8	4	9	9	<\$100M	7,601	176	72.5	92.5
FIRST PIONEER NB	WRAY	CO	72.5	9	2	9	9	<\$100M	11,777	237	72.5	75.0
STATE BK LA JUNTA	LA JUNTA	CO	72.5	9	4	8	8	<\$100M	6,381	117	70.0	67.5
OLATHE ST BK	OLATHE	CO	72.5	8	6	7	8	<\$100M	2,972	115	77.5	75.0
BANK OF GRAND JUNCTION	GRAND JUNCTION	CO	72.5	7	10	6	6	<\$100M	1,515	43	80.0	72.5
FIRSTBANK	PARKER	CO	72.5	7	10	6	6	<\$100M	854	13	57.5	67.5
FIRST NB OF YUMA	YUMA	CO	70.0	8	3	9	8	<\$100M	7,754	165	67.5	67.5
BANK OF MONTE VISTA	MONTE VISTA	CO	70.0	8	3	9	8	<\$100M	7,207	165	67.5	72.5
GUNNISON B&TC	GUNNISON	CO	70.0	8	5	8	7	<\$100M	4,374	63	60.0	72.5
FIRST NB OF PAONIA	PAONIA	CO	70.0	7	6	7	8	<\$100M	2,331	94	75.0	70.0
FIRSTBANK OF DOUGLAS CTY	CASTLE ROCK	CO	70.0	7	6	8	7	\$100M-500M	4,098	91	67.5	70.0
NORWEST BK COLORADO NA	DENVER	CO	70.0	5	3	10	10	>\$10B	43,943	1,050	70.0	65.0
CACHE BK	GREELEY	CO	70.0	6	10	6	6	<\$100M	1,083	13	75.0	65.0
FIRST NB OF LONGMONT	LONGMONT	CO	67.5	7	4	8	8	\$100M-500M	6,693	129	62.5	67.5
NORTH PARK ST BK	WALDEN	CO	67.5	8	7	6	6	<\$100M	1,036	31	75.0	62.5
FREMONT NB OF CANON CITY	CANON CITY	CO	67.5	7	5	7	8	\$100M-500M	2,374	101	72.5	60.0
MINNEQUA BK OF PUEBLO	PUEBLO	CO	65.0	7	3	8	8	\$100M-500M	5,920	143	65.0	62.5

Table 2. Small-Farm-Lending Banks, June 1999

Bank Name	Location	State	Total Score (1)	Decile Values					Bnk Asset Sz. (6)	Dollars in SFL (7)	Number in SFL (8)	Total Score (<\$100K) (9)	Total Score (<\$1M) (10)
				SFL/TA (2)	SFL/TFL (3)	SFL(\$) (4)	SFL(#) (5)						
COLORADO MOUNTAIN BK	WESTCLIFFE	CO	65.0	7	7	6	6	<\$100M	889	35	65.0	55.0	
FIRST NB OF JOHNSTOWN	JOHNSTOWN	CO	65.0	7	5	7	7	<\$100M	2,249	70	67.5	77.5	
PINE RIVER VALLEY BK	BAYFIELD	CO	65.0	7	7	6	6	<\$100M	1,235	42	72.5	62.5	
CENTENNIAL BK OF BLENDE	PUEBLO	CO	65.0	6	10	4	6	<\$100M	218	15	67.5	62.5	
CASTLE ROCK BK	CASTLE ROCK	CO	65.0	6	10	5	5	<\$100M	546	8	57.5	60.0	
HOME ST BK	LOVELAND	CO	62.5	6	5	7	7	\$100M-500M	2,234	71	57.5	60.0	
WESTERN CO BK	MONTROSE	CO	62.5	7	4	7	7	<\$100M	2,452	50	57.5	70.0	
MONTROSEBANK	MONTROSE	CO	62.5	6	8	5	6	<\$100M	541	13	65.0	55.0	
FIRST ST BK COLORADO SPRINGS	COLORADO SPRINGS	CO	62.5	7	9	5	4	<\$100M	700	4	10.0	60.0	
CITIZENS ST BK OF CORTEZ	CORTEZ	CO	62.5	7	4	7	7	<\$100M	2,040	53	60.0	62.5	
BASIN IND BK	ENGLEWOOD	CO	62.5	6	10	4	5	<\$100M	109	5	67.5	55.0	
FIRST CMNTY IND BK	DENVER	CO	62.5	4	10	5	6	\$100M-500M	470	16	67.5	60.0	
CITIZENS ST BK OF OURAY	OURAY	CO	60.0	7	4	6	7	<\$100M	1,408	47	67.5	52.5	
FIRST ST BK OF HOTCHKISS	HOTCHKISS	CO	60.0	6	7	5	6	<\$100M	581	45	70.0	57.5	
NORTH VALLEY BK	THORNTON	CO	60.0	5	9	5	5	<\$100M	371	5	65.0	55.0	
WESTSTAR BK	VAIL	CO	60.0	5	7	6	6	\$100M-500M	1,336	28	60.0	57.5	
COMMERCIAL BK OF LEADVILLE	LEADVILLE	CO	60.0	7	3	7	7	<\$100M	3,051	64	60.0	62.5	
COLLEGIATE PEAKS BK	BUENA VISTA	CO	60.0	6	6	6	6	<\$100M	991	30	62.5	57.5	
FIRST NB CORTEZ	CORTEZ	CO	60.0	6	8	5	5	<\$100M	436	6	62.5	55.0	
BANK ONE CO NA	DENVER	CO	57.5	5	2	8	8	\$1B-\$10B	6,857	146	57.5	55.0	
FIRST NB OF DURANGO	DURANGO	CO	57.5	6	5	6	6	\$100M-500M	1,581	35	52.5	60.0	
COLORADO BUS BK NA	DENVER	CO	55.0	4	9	5	4	\$100M-500M	371	3	17.5	50.0	
FIRSTBANK OF LONGMONT	LONGMONT	CO	55.0	6	3	7	6	\$100M-500M	2,546	29	47.5	60.0	
UNION COLONY BK	GREELEY	CO	55.0	6	2	7	7	\$100M-500M	2,589	59	57.5	52.5	
FIRST NB	FORT COLLINS	CO	55.0	5	4	6	7	\$500M-\$1B	1,563	49	57.5	52.5	
AMERICAN BK	LOVELAND	CO	55.0	4	10	4	4	\$100M-500M	136	2	35.0	55.0	
BANK OF TELLURIDE	TELLURIDE	CO	55.0	5	8	5	4	<\$100M	265	2	10.0	47.5	
BANK OF THE ROCKIES NA	COLORADO SPRINGS	CO	55.0	5	9	4	4	<\$100M	128	4	62.5	52.5	
COMMUNITY BKS OF CO	CRIPPLE CREEK	CO	55.0	4	9	4	5	\$100M-500M	110	10	60.0	47.5	
FIRST NB OF ARVADA	ARVADA	CO	55.0	4	10	4	4	<\$100M	113	2	60.0	50.0	
CITIZENS BK PAGOSA SPRINGS	PAGOSA SPRINGS	CO	55.0	6	6	5	5	<\$100M	394	13	60.0	50.0	
1ST CHOICE BK	GREELEY	CO	55.0	6	2	7	7	\$100M-500M	3,546	69	57.5	65.0	
NEW FRONTIER BK	GREELEY	CO	55.0	7	5	5	5	<\$100M	586	5	37.5	67.5	
PUEBLO B&TC	PUEBLO	CO	52.5	5	3	6	7	\$100M-500M	1,896	66	55.0	52.5	
PARK ST BK & TR	WOODLAND PARK	CO	52.5	4	9	4	4	<\$100M	78	2	55.0	45.0	
BANK OF BURLINGTON	BURLINGTON	CO	52.5	7	2	6	6	<\$100M	1,804	39	55.0	55.0	
FIRSTBANK	EVERGREEN	CO	52.5	4	10	3	4	<\$100M	30	1	55.0	47.5	
PIKES PEAK NB OF CO SPRINGS	COLORADO SPRINGS	CO	50.0	4	9	4	3	<\$100M	103	1	10.0	45.0	
COLORADO ST B&TC	DENVER	CO	50.0	3	10	3	4	\$100M-500M	72	2	47.5	47.5	
CITYWIDE BKS	AURORA	CO	50.0	3	10	3	4	\$100M-500M	26	3	57.5	47.5	
BANK OF CHERRY CREEK NA	DENVER	CO	50.0	6	1	7	6	\$100M-500M	2,649	24	50.0	60.0	
FIRSTBANK OF GREELEY	GREELEY	CO	50.0	6	6	4	4	<\$100M	225	2	50.0	45.0	
HERITAGE BK	LOUISVILLE	CO	47.5	5	2	6	6	\$100M-500M	967	25	57.5	50.0	
COMMERCE BK OF AURORA	AURORA	CO	47.5	3	10	3	3	<\$100M	57	1	55.0	45.0	
BANK IN BOULDER	BOULDER	CO	47.5	3	9	4	3	\$100M-500M	160	1	10.0	45.0	
FIRSTBANK OF AURORA	AURORA	CO	47.5	4	6	4	5	\$100M-500M	166	6	52.5	40.0	
BURNS NB OF DURANGO	DURANGO	CO	45.0	5	2	5	6	\$100M-500M	509	20	57.5	60.0	
FIRSTBANK OF VAIL	VAIL	CO	45.0	5	2	6	5	\$100M-500M	778	6	32.5	45.0	
FIRSTBANK OF COLORADO	LAKESWOOD	CO	45.0	4	3	6	5	\$500M-\$1B	952	6	35.0	50.0	
FIRSTSTATE BK COLORADO	NORTHGLENN	CO	45.0	4	4	5	5	\$100M-500M	571	10	50.0	37.5	
FIRST NB OF LAKE CITY & CREE	LAKE CITY	CO	45.0	5	7	3	3	<\$100M	54	1	50.0	40.0	
UMB BK COLORADO	DENVER	CO	45.0	3	9	3	3	\$100M-500M	27	1	52.5	45.0	
PEOPLES NB	COLORADO SPRINGS	CO	45.0	3	9	3	3	\$100M-500M	5	1	45.0	42.5	
FIRSTBANK CHERRY CREEK	DENVER	CO	45.0	4	6	5	3	\$100M-500M	231	1	17.5	37.5	
BANKERS BK OF THE WEST	DENVER	CO	45.0	5	2	6	5	\$100M-500M	908	11	42.5	50.0	
BANK AT BROADMOOR	COLORADO SPRINGS	CO	45.0	3	9	3	3	<\$100M	39	1	52.5	42.5	
FIRSTBANK ARVADA	ARVADA	CO	45.0	4	6	4	4	\$100M-500M	194	3	37.5	40.0	
FIRST NB	TELLURIDE	CO	45.0	4	8	3	3	<\$100M	63	1	10.0	45.0	

Table 2. Small-Farm-Lending Banks, June 1999

Bank Name	Location	State	Total Score	Decile Values					Bnk Asset Sz.	Dollars in SFL	Number in SFL	Total Score (<\$100K)	Total Score (<\$1M)
				(1)	(2)	(3)	(4)	(5)						(6)	(7)	(8)	(9)	(10)
FIRSTBANK NORTHERN COLORADO	FORT COLLINS	CO	45.0	5	3	5	5	<\$100M	694	11	45.0	70.0	
BANK OF DURANGO	DURANGO	CO	42.5	4	7	3	3	<\$100M	23	1	50.0	37.5	
ROCKY MOUNTAIN B&TC FLORENCE	FLORENCE	CO	42.5	3	7	3	4	<\$100M	31	3	50.0	40.0	
ALPINE BK	GLENWOOD SPRINGS	CO	42.5	4	2	6	5	\$500M-\$1B	762	9	42.5	42.5	
BANK CO WESTERN SLOPE	GRAND JUNCTION	CO	42.5	5	2	5	5	\$100M-500M	414	7	47.5	50.0	
FIRSTBANK BRECKENRIDGE	BRECKENRIDGE	CO	42.5	5	3	5	4	<\$100M	374	4	50.0	47.5	
FIRST NB OF CANON CITY	CANON CITY	CO	42.5	3	7	3	4	<\$100M	48	4	52.5	40.0	
WESTERN NB OF COLORADO	COLORADO SPRINGS	CO	42.5	5	1	6	5	\$100M-500M	1,199	12	45.0	50.0	
FIRSTBANK OF SILVERTHORNE	SILVERTHORNE	CO	40.0	5	3	4	4	<\$100M	195	3	37.5	45.0	
FIRSTBANK OF BOULDER	BOULDER	CO	40.0	4	2	5	5	\$100M-500M	399	6	40.0	47.5	
FRONT RANGE BK	LAKEWOOD	CO	40.0	6	3	4	3	<\$100M	200	1	27.5	32.5	
CANON NB	CANON CITY	CO	37.5	4	2	4	5	<\$100M	172	11	52.5	52.5	
FIRSTBANK OF AVON	AVON	CO	37.5	5	1	5	4	\$100M-500M	456	4	37.5	45.0	
MESA NB	GRAND JUNCTION	CO	35.0	3	2	4	5	\$100M-500M	76	4	42.5	32.5	
FIRSTBANK OF SOUTH JEFFCO	LITTLETON	CO	30.0	3	1	4	4	\$100M-500M	178	2	30.0	35.0	
FIRSTBANK DENVER	DENVER	CO	27.5	3	1	4	3	\$100M-500M	127	1	17.5	27.5	
UNION B&TC	DENVER	CO	25.0	3	1	3	3	\$100M-500M	9	1	30.0	50.0	
FIRSTBANK OF WHEAT RIDGE	WHEAT RIDGE	CO	25.0	3	1	3	3	\$100M-500M	74	1	17.5	25.0	
FIRSTBANK OF LAKEWOOD	LAKEWOOD	CO	25.0	3	1	3	3	\$100M-500M	12	1	30.0	40.0	
FIRSTBANK NORTH	WESTMINSTER	CO	17.5	2	1	2	2	\$100M-500M	0	0	17.5	17.5	
FIRSTBANK	LITTLETON	CO	17.5	2	1	2	2	\$100M-500M	0	0	17.5	17.5	
FIRSTBANK OF ARAPAHOE CTY	LITTLETON	CO	17.5	2	1	2	2	\$100M-500M	0	0	17.5	42.5	
FIRST AMERICAN ST BK	GREENWOOD VILLAGE	CO	17.5	2	1	2	2	<\$100M	0	0	25.0	55.0	
NORTHERN TR BK OF COLORADO	DENVER	CO	17.5	2	1	2	2	<\$100M	0	0	27.5	17.5	
FIRSTBANK OF TECH CTR	ENGLEWOOD	CO	10.0	1	1	1	1	\$100M-500M	0	0	17.5	10.0	
FIRSTBANK OF LITTLETON	LITTLETON	CO	10.0	1	1	1	1	\$100M-500M	0	0	17.5	10.0	
FIRST CMRC BK CO NA	COLORADO SPRINGS	CO	10.0	1	1	1	1	<\$100M	0	0	10.0	57.5	
YOUNG AMER BK	DENVER	CO	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
PARK NB	ESTES PARK	CO	0.0	2	.	2	2	<\$100M	0	0	0.0	.	
PEAK NB	NEDERLAND	CO	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.	
CENTENNIAL BK	ENGLEWOOD	CO	0.0	.	.	.	.	<\$100M	.	.	0.0	.
UNITED VALLEY BK	ESTES PARK	CO	0.0	2	.	2	2	<\$100M	0	0	0.0	.	
MOUNTAIN ST BK	DENVER	CO	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.	
RESOURCES TC	ENGLEWOOD	CO	0.0	1	.	1	1	\$500M-\$1B	0	0	0.0	.	
CLEAR CREEK NB	GEORGETOWN	CO	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
FIRST MTN BK	LEADVILLE	CO	0.0	.	.	.	.	<\$100M	.	.	0.0	.
FIRST ST BK	IDAHO SPRINGS	CO	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
EVERGREEN NB	EVERGREEN	CO	0.0	2	.	2	2	<\$100M	0	0	0.0	.	
FIRST ST BK FT COLLINS	FORT COLLINS	CO	0.0	.	.	.	.	<\$100M	.	.	0.0	.
AFBA IND BK	COLORADO SPRINGS	CO	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.	
HOME LOAN IND BK	GRAND JUNCTION	CO	0.0	3	.	3	3	<\$100M	0	0	0.0	.	
AIR ACADEMY NB	COLORADO SPRINGS	CO	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
FIRST NB OF ESTES PARK	ESTES PARK	CO	0.0	3	.	3	3	<\$100M	0	0	0.0	.	
BANK OF DENVER	DENVER	CO	0.0	2	.	2	2	\$100M-500M	0	0	0.0	.	
FIRST TR CORP	DENVER	CO	0.0	2	.	2	2	\$1B-\$10B	0	0	0.0	.	
GUARANTY B&TC	DENVER	CO	0.0	2	.	2	2	\$100M-500M	0	0	0.0	.	
COLONIAL BK	AURORA	CO	0.0	2	.	2	2	<\$100M	0	0	0.0	.	
ARAPAHOE B&TC	ENGLEWOOD	CO	0.0	2	.	2	2	\$100M-500M	0	0	0.0	.	
LINCOLN TC	ENGLEWOOD	CO	0.0	2	.	2	2	\$100M-500M	0	0	0.0	.	
CHEYENNE MTN BK	COLORADO SPRINGS	CO	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
CITADEL BK	COLORADO SPRINGS	CO	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
COLORADO SPRGS NB	COLORADO SPRINGS	CO	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
FIRST UNITED BK	PARKER	CO	0.0	.	.	.	.	\$100M-500M	.	.	0.0	.
TRUST CO OF AMER	ENGLEWOOD	CO	0.0	2	.	2	2	\$100M-500M	0	0	0.0	.	
FIRSTBANK OF COLORADO SPRING	COLORADO SPRINGS	CO	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
PREMIER BK	DENVER	CO	0.0	2	.	2	2	<\$100M	0	0	0.0	.	
NORWEST BK GRAND JCT-DOWNTOW	GRAND JUNCTION	CO	0.0	3	.	3	3	<\$100M	0	0	0.0	.	
NORWEST BK GRAND JUNCTION NA	GRAND JUNCTION	CO	0.0	3	.	3	3	<\$100M	0	0	0.0	.	

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Bank Name	Location	State	Total Score (1)	Decile Values					Bnk Asset Sz. (6)	Dollars in SFL (7)	Number in SFL (8)	Total Score (<\$100K) (9)	Total Score (<\$1M) (10)
				SFL/TA (2)	SFL/TFL (3)	SFL(\$) (4)	SFL(#) (5)						
FOOTHILLS BK	WHEAT RIDGE	CO	0.0	2	.	2	2	<\$100M	0	0	0.0	.	
FIRST NB OF BOULDER CTY	BOULDER	CO	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
TCF NB COLORADO	ENGLEWOOD	CO	0.0	2	.	2	2	<\$100M	0	0	0.0	.	
BANKWEST	CASTLE ROCK	CO	0.0	2	.	2	2	<\$100M	0	0	0.0	.	
VISTA BK	COLORADO SPRINGS	CO	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
BANK OF THE SAN JUANS	DURANGO	CO	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
FIRSTBANK EL PASO CTY	COLORADO SPRINGS	CO	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
CANAAN NB	CANAAN	CT	97.5	10	9	10	10	<\$100M	408	9	97.5	92.5	
FIRST NB	SUFFIELD	CT	87.5	10	5	10	10	\$100M-500M	300	4	80.0	75.0	
CITIZENS NB	PUTNAM	CT	87.5	9	8	9	9	\$100M-500M	189	2	50.0	72.5	
NEW ENGLAND B&TC	WINDSOR	CT	75.0	8	6	8	8	\$500M-\$1B	171	1	25.0	67.5	
NMBT	NEW MILFORD	CT	70.0	8	3	9	8	\$100M-500M	262	2	82.5	62.5	
FIRST NB OF LITCHFIELD	LITCHFIELD	CT	70.0	9	2	8	9	\$100M-500M	174	2	95.0	85.0	
SALISBURY B&TC	LAKEVILLE	CT	62.5	8	1	8	8	\$100M-500M	91	1	67.5	95.0	
EQUITY BK	WETHERSFIELD	CT	0.0	2	.	2	2	\$100M-500M	0	0	0.0	.	
CONNECTICUT BK OF COMMERCE	STAMFORD	CT	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
COMMUNITY BK	BRISTOL	CT	0.0	3	.	3	3	<\$100M	0	0	0.0	.	
FIRST INTL BK NA	HARTFORD	CT	0.0	3	.	3	3	\$100M-500M	0	0	0.0	.	
CORNERSTONE BK	STAMFORD	CT	0.0	5	.	5	5	\$100M-500M	0	0	0.0	.	
NORTH AMERICAN B&TC	STRATFORD	CT	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.	
WILTON BK	WILTON	CT	0.0	6	.	6	6	\$100M-500M	0	0	0.0	.	
NATIONAL IRON BK	SALISBURY	CT	0.0	7	.	7	7	<\$100M	0	0	0.0	.	
GLASTONBURY B&TC	GLASTONBURY	CT	0.0	3	.	3	3	\$100M-500M	0	0	0.0	.	
FIRST CITY BK	NEW BRITAIN	CT	0.0	4	.	4	4	\$100M-500M	0	0	0.0	.	
PRIME BK	ORANGE	CT	0.0	5	.	5	5	<\$100M	0	0	0.0	.	
U S TC	GREENWICH	CT	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.	
PATRIOT NB	STAMFORD	CT	0.0	6	.	6	6	\$100M-500M	0	0	0.0	.	
SIMSBURY B&TC	SIMSBURY	CT	0.0	4	.	4	4	<\$100M	0	0	0.0	.	
GREENWICH BK & TC	GREENWICH	CT	0.0	.	.	.	.	<\$100M	.	.	0.0	.
BANKERS BK NORTHEAST	GLASTONBURY	CT	0.0	.	.	.	.	<\$100M	.	.	0.0	.
BANK OF WESTPORT	WESTPORT	CT	0.0	2	.	2	2	<\$100M	0	0	0.0	.	
WESTPORT NB	WESTPORT	CT	0.0	7	.	7	7	<\$100M	0	0	0.0	.	
CASTLE BK&TC	MERIDEN	CT	0.0	5	.	5	5	<\$100M	0	0	0.0	.	
BANK OF DELMARVA NA	SEAFORD	DE	90.0	10	6	10	10	\$100M-500M	3,360	38	75.0	95.0	
COUNTY BK	REHOBOTH BEACH	DE	90.0	10	9	9	8	<\$100M	875	9	92.5	80.0	
BALTIMORE TC	SELBYVILLE	DE	85.0	9	7	9	9	\$100M-500M	1,697	22	82.5	80.0	
FELTON BK	FELTON	DE	82.5	10	5	9	9	<\$100M	1,223	25	97.5	87.5	
CHRISTIANA B&TC	GREENVILLE	DE	82.5	9	10	7	7	<\$100M	249	2	77.5	80.0	
FIRST NB OF WYOMING	WYOMING	DE	80.0	8	8	8	8	\$100M-500M	645	11	65.0	85.0	
MELLON BK DE NA	WILMINGTON	DE	80.0	9	3	10	10	\$500M-\$1B	5,430	68	0.0	85.0	
WILMINGTON TC	WILMINGTON	DE	75.0	8	2	10	10	\$1B-\$10B	12,993	241	82.5	75.0	
DELAWARE NB	GEORGETOWN	DE	67.5	8	4	7	8	\$100M-500M	329	5	75.0	67.5	
FIRST UNION BK OF DE	WILMINGTON	DE	62.5	7	1	8	9	\$1B-\$10B	721	16	70.0	62.5	
PNC BK DE	WILMINGTON	DE	57.5	7	1	8	7	\$1B-\$10B	347	4	60.0	55.0	
GREENWOOD TC	GREENWOOD	DE	0.0	1	.	1	1	>\$10B	0	0	0.0	.	
ALLFIRST FNCL CTR NA	MILLSBORO	DE	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
FIRST NB OF ATLANTA	NEW CASTLE	DE	0.0	2	.	2	2	\$100M-500M	0	0	0.0	.	
CHASE MANHATTAN BK DE	WILMINGTON	DE	0.0	5	.	5	5	\$1B-\$10B	0	0	0.0	.	
BANKERS TR DE	WILMINGTON	DE	0.0	6	.	6	6	\$1B-\$10B	0	0	0.0	.	
FIRST USA BK NA	WILMINGTON	DE	0.0	2	.	2	2	\$1B-\$10B	0	0	0.0	.	
ADVANTA NB	WILMINGTON	DE	0.0	2	.	2	2	\$1B-\$10B	0	0	0.0	.	
FCC NB	WILMINGTON	DE	0.0	3	.	3	3	>\$10B	0	0	0.0	.	
BANK OF NY DE	NEWARK	DE	0.0	6	.	6	6	\$500M-\$1B	0	0	0.0	.	
CHASE MANHATTAN BK USA NA	WILMINGTON	DE	0.0	6	.	6	6	>\$10B	0	0	0.0	.	
CITIBANK DE	NEW CASTLE	DE	0.0	3	.	3	3	\$1B-\$10B	0	0	0.0	.	
TRAVELERS BK USA	NEWARK	DE	0.0	3	.	3	3	\$1B-\$10B	0	0	0.0	.	
BANK OF NEW CASTLE	NEW CASTLE	DE	0.0	4	.	4	4	<\$100M	0	0	0.0	.	
MBNA AMERICA BK NA	WILMINGTON	DE	0.0	7	.	7	7	>\$10B	0	0	0.0	.	

Table 2. Small-Farm-Lending Banks, June 1999

Bank Name	Location	State	Decile Values					Bnk Asset Sz.	Dollars in SFL	Number in SFL	Total Score (<\$100K)	Total Score (<\$1M)
			Total Score (1)	SFL/TA (2)	SFL/TFL (3)	SFL(\$)	SFL/# (5)					
ASSOCIATES NB DE	WILMINGTON	DE	0.0	4	.	4	4	\$100M-500M	0	0	0.0	.
JCPENNEY CARD BK NA	HARRINGTON	DE	0.0	1	.	1	1	<\$100M	0	0	0.0	.
TRANSAMERICA BK NA	NEW CASTLE	DE	0.0	4	.	4	4	<\$100M	0	0	0.0	.
CROSS COUNTRY BK	WILMINGTON	DE	0.0	5	.	5	5	\$1B-\$10B	0	0	0.0	.
CALVIN B TAYLOR BK OF DE	OCEAN VIEW	DE	0.0	1	.	1	1	<\$100M	0	0	0.0	.
MBNA AMERICA BK DE	WILMINGTON	DE	0.0	5	.	5	5	\$100M-500M	0	0	0.0	.
SUN NB DE	WILMINGTON	DE	0.0	5	.	5	5	\$100M-500M	0	0	0.0	.
REPUBLIC FIRST BK OF DE	BRANDYWINE HUNDR	DE	0.0	.	.	.	.	<\$100M	.	.	0.0	.
FIRST NB OF MT DORA	MOUNT DORA	FL	95.0	10	9	10	9	\$100M-500M	2,374	31	97.5	90.0
CITIZENS BK OF FROSTPROOF	FROSTPROOF	FL	95.0	10	8	10	10	<\$100M	3,739	69	97.5	92.5
FIRST NB OF WAUCHULA	WAUCHULA	FL	92.5	10	7	10	10	<\$100M	12,468	201	95.0	87.5
TRI-COUNTY BK	TRENTON	FL	92.5	10	7	10	10	<\$100M	2,317	73	95.0	85.0
FARMERS & MRCH BK	MONTICELLO	FL	92.5	10	7	10	10	\$100M-500M	5,921	169	95.0	90.0
BANK OF BONIFAY	BONIFAY	FL	92.5	10	7	10	10	<\$100M	6,146	414	95.0	87.5
QUINCY ST BK	QUINCY	FL	92.5	9	10	9	9	\$100M-500M	1,339	19	97.5	90.0
CNB NB	LAKE CITY	FL	92.5	10	7	10	10	\$100M-500M	10,411	127	95.0	85.0
COMMUNITY NB OF PASCO CTY	ZEPHYRHILLS	FL	92.5	9	10	9	9	<\$100M	1,550	21	97.5	92.5
PERKINS ST BK	WILLISTON	FL	90.0	10	6	10	10	\$100M-500M	4,037	88	95.0	85.0
PEOPLES ST BK OF GROVELAND	GROVELAND	FL	90.0	9	9	9	9	<\$100M	1,287	32	97.5	87.5
PCB THE CMNTY BK	MALONE	FL	90.0	10	6	10	10	<\$100M	4,353	85	95.0	85.0
BANK OF JACKSON CTY	GRACEVILLE	FL	90.0	10	7	9	10	<\$100M	2,069	65	95.0	85.0
PEOPLES BK OF GRACEVILLE	GRACEVILLE	FL	90.0	10	7	9	10	<\$100M	1,227	66	92.5	80.0
VALRICO ST BK	VALRICO	FL	90.0	10	6	10	10	<\$100M	7,401	108	92.5	87.5
DRUMMOND CMNTY BK	CHIEFLAND	FL	90.0	10	6	10	10	<\$100M	4,344	190	95.0	85.0
C&L BK	BRISTOL	FL	87.5	10	6	10	9	\$100M-500M	2,370	64	87.5	87.5
WAUCHULA ST BK	WAUCHULA	FL	87.5	10	5	10	10	\$100M-500M	19,155	503	90.0	82.5
FIRST NB OF ALACHUA	ALACHUA	FL	87.5	10	5	10	10	\$100M-500M	6,872	217	92.5	85.0
FIRST ST BK OF ARCADIA	ARCADIA	FL	87.5	10	5	10	10	\$100M-500M	6,927	151	90.0	82.5
OCALA NB	OCALA	FL	87.5	9	9	9	8	<\$100M	867	10	92.5	85.0
LAFAYETTE CTY ST BK	MAYO	FL	87.5	10	5	10	10	<\$100M	2,412	77	90.0	85.0
INDIAN RIVER NB	VERO BEACH	FL	87.5	9	6	10	10	\$100M-500M	3,026	87	90.0	82.5
COMMUNITY ST BK OF STARKE	STARKE	FL	87.5	10	7	9	9	<\$100M	928	22	85.0	77.5
PUBLIC BK	SAINT CLOUD	FL	87.5	9	10	8	8	<\$100M	774	4	35.0	85.0
FIRST NB OF NAPLES	NAPLES	FL	87.5	8	9	9	9	\$500M-\$1B	1,235	21	85.0	80.0
FIRST BK OF CLEWISTON	CLEWISTON	FL	85.0	10	4	10	10	\$100M-500M	4,003	99	80.0	80.0
CITRUS & CHEM BK	BARTOW	FL	85.0	9	5	10	10	\$100M-500M	4,887	107	85.0	80.0
CAPITAL CITY BK	TALLAHASSEE	FL	85.0	8	6	10	10	\$1B-\$10B	6,314	166	87.5	80.0
COMMUNITY BK OF MARION CTY	OCALA	FL	85.0	10	4	10	10	<\$100M	4,186	95	90.0	85.0
SUNTRUST BK TALLAHASSEE NA	TALLAHASSEE	FL	82.5	8	6	9	10	\$500M-\$1B	1,832	65	85.0	75.0
COLUMBIA CTY BK	LAKE CITY	FL	82.5	9	7	8	9	<\$100M	645	19	82.5	72.5
BANK OF CENTRAL FL	ORLANDO	FL	82.5	8	7	9	9	\$100M-500M	1,365	15	77.5	75.0
HIGHLANDS INDEPENDENT BK	SEBRING	FL	82.5	9	6	9	9	<\$100M	1,048	17	80.0	75.0
COMMUNITY BK OF FL	HOMESTEAD	FL	82.5	9	4	10	10	\$100M-500M	2,278	65	80.0	72.5
FIRST CMNTY BK OF PALM BEACH	PAHOKEE	FL	80.0	9	5	9	9	<\$100M	1,925	27	82.5	75.0
BANK OF TAMPA	TAMPA	FL	80.0	7	10	8	7	\$100M-500M	337	2	45.0	77.5
SUNTRUST BK MID-FL NA	WINTER HAVEN	FL	80.0	9	3	10	10	\$1B-\$10B	11,008	194	85.0	77.5
COMMUNITY NB AT BARTOW	BARTOW	FL	80.0	9	5	9	9	<\$100M	1,059	16	80.0	87.5
CITIZENS BK OF PERRY	PERRY	FL	80.0	9	6	8	9	<\$100M	791	23	85.0	75.0
BIG LAKE NB	OKEECHOBEE	FL	80.0	9	5	9	9	\$100M-500M	1,522	33	85.0	77.5
FIRST BK OF INDIANTOWN	INDIANTOWN	FL	80.0	10	4	9	9	<\$100M	1,054	25	82.5	80.0
FIRST NB OF CRESTVIEW	CRESTVIEW	FL	80.0	8	8	8	8	\$100M-500M	451	12	77.5	75.0
COMMUNITY BK OF MANATEE	BRADENTON	FL	80.0	8	10	7	7	<\$100M	139	2	85.0	75.0
MADISON CTY CMNTY BK	MADISON	FL	80.0	10	7	8	7	<\$100M	672	4	57.5	77.5
WAKULLA BK	CRAWFORDVILLE	FL	77.5	8	7	8	8	\$100M-500M	351	4	60.0	67.5
FLORIDA CMNTY BK	IMMOKALEE	FL	77.5	9	3	10	9	\$100M-500M	3,083	57	77.5	77.5
TALLAHASSEE ST BK	TALLAHASSEE	FL	77.5	9	5	9	8	\$100M-500M	1,274	12	80.0	67.5
BANK OF BELLE GLADE	BELLE GLADE	FL	77.5	10	4	9	8	<\$100M	956	11	72.5	75.0
SURETY BK	DE LAND	FL	77.5	9	6	8	8	<\$100M	528	13	85.0	77.5

Table 2. Small-Farm-Lending Banks, June 1999

Bank Name	Location	State	Decile Values					Bnk Asset Sz.	Dollars in SFL	Number in SFL	Total Score (<\$100K)	Total Score (<\$1M)
			Total Score (1)	SFL/TA (2)	SFL/TFL (3)	SFL(\$)	SFL/# (4)						SFL/# (5)
PEOPLES NB NICEVILLE	NICEVILLE	FL	77.5	8	8	7	8	<\$100M	264	13	87.5	75.0
BAY B&TC	PANAMA CITY	FL	77.5	7	9	7	8	\$100M-500M	196	4	72.5	72.5
BANK OF ST PETERSBURG	SAINT PETERSBURG	FL	77.5	8	10	7	6	<\$100M	237	1	0.0	77.5
MERCHANTS & SOUTHERN BK	GAINESVILLE	FL	77.5	8	8	8	7	\$100M-500M	280	3	82.5	70.0
FIRST BK	TALLAHASSEE	FL	77.5	7	10	7	7	<\$100M	136	2	80.0	75.0
TARPON COAST NB	PORT CHARLOTTE	FL	77.5	8	10	7	6	<\$100M	109	1	42.5	70.0
HILLSBORO BK	PLANT CITY	FL	77.5	9	6	8	8	<\$100M	555	5	65.0	70.0
RIVERSIDE NB OF FL	FORT PIERCE	FL	75.0	8	4	9	9	\$500M-\$1B	1,619	23	75.0	72.5
EASTERN NB	MIAMI	FL	75.0	7	9	7	7	\$100M-500M	272	3	70.0	70.0
WEWAHITCHKA ST BK	WEWAHITCHKA	FL	75.0	8	7	8	7	<\$100M	305	4	82.5	67.5
HORIZON BK OF FL	PENSACOLA	FL	75.0	7	10	6	7	<\$100M	57	2	80.0	70.0
SUNTRUST BK GULF COAST	SARASOTA	FL	75.0	6	10	7	7	\$1B-\$10B	96	2	75.0	70.0
FIRST NB&TC	FORT WALTON BEACH	FL	75.0	7	8	7	8	\$100M-500M	190	11	85.0	67.5
FIRST NB OF HMSTD	HOMESTEAD	FL	75.0	9	3	9	9	\$100M-500M	1,488	19	67.5	70.0
HERNANDO CTY BK	BROOKSVILLE	FL	75.0	7	10	6	7	<\$100M	24	1	75.0	67.5
ENGLEWOOD BK	ENGLEWOOD	FL	75.0	7	10	7	6	<\$100M	101	1	42.5	70.0
FLORIDA BK NA	TAMPA	FL	75.0	7	10	6	7	\$100M-500M	55	1	77.5	70.0
INDEPENDENT NB	OCALA	FL	75.0	8	9	7	6	<\$100M	138	1	35.0	70.0
PROVIDENT BK OF FL	SARASOTA	FL	75.0	8	5	8	9	\$100M-500M	713	13	80.0	90.0
PUTNAM ST BK	PALATKA	FL	75.0	9	4	9	8	<\$100M	1,156	10	70.0	87.5
FIFTH THIRD BK FL	NAPLES	FL	75.0	7	9	7	7	\$100M-500M	273	3	60.0	70.0
CLAY CTY BK	ORANGE PARK	FL	72.5	8	8	7	6	<\$100M	250	1	17.5	70.0
FIRST NB NORTHWEST FL	PANAMA CITY	FL	72.5	7	9	6	7	<\$100M	64	2	80.0	70.0
UNITED SOUTHERN BK	UMATILLA	FL	72.5	8	5	8	8	\$100M-500M	594	11	72.5	82.5
CITIZENS BK WAKULLA	CRAWFORDVILLE	FL	72.5	8	8	6	7	<\$100M	76	3	80.0	65.0
AMERICAN BK	BRADENTON	FL	72.5	8	3	9	9	\$100M-500M	914	14	72.5	62.5
FIRST NB OF POLK CTY	WINTER HAVEN	FL	72.5	8	5	8	8	<\$100M	535	8	72.5	82.5
MARINE B&TC	VERO BEACH	FL	72.5	9	4	8	8	<\$100M	788	9	72.5	75.0
SUNTRUST BK EAST CENTRAL FL	DAYTONA BEACH	FL	70.0	6	8	7	7	\$1B-\$10B	186	3	80.0	62.5
MELLON UNITED NB	MIAMI	FL	70.0	6	9	7	6	\$1B-\$10B	140	1	25.0	62.5
FIRST NB PASCO	DADE CITY	FL	70.0	9	3	8	8	<\$100M	593	6	72.5	75.0
SUNTRUST BK TAMPA BAY	TAMPA	FL	70.0	7	3	9	9	\$1B-\$10B	1,391	16	72.5	67.5
AMERICAN B&TC OF POLK CTY	LAKE WALES	FL	70.0	9	3	8	8	<\$100M	749	13	65.0	72.5
FIRST CMNTY BK OF SOUTHWEST	FORT MYERS	FL	70.0	8	8	6	6	<\$100M	50	1	75.0	62.5
SUNTRUST BK SOUTH FL NA	FORT LAUDERDALE	FL	67.5	7	2	9	9	\$1B-\$10B	1,960	27	70.0	65.0
CITIZENS BK OF OVIEDO	OVIEDO	FL	67.5	8	3	8	8	\$100M-500M	662	8	75.0	72.5
GULF ST CMNTY BK	CARRABELLE	FL	67.5	7	7	6	7	<\$100M	25	2	70.0	55.0
OCEAN BK	MIAMI	FL	67.5	7	3	9	8	\$1B-\$10B	1,126	13	70.0	72.5
NORTHERN TR BK OF FL NA	MIAMI	FL	67.5	6	6	8	7	\$1B-\$10B	503	3	27.5	72.5
FIRST NB OF SOUTH MIAMI	SOUTH MIAMI	FL	67.5	6	9	6	6	\$100M-500M	4	1	70.0	60.0
MARINE NB JACKSONVILLE	JACKSONVILLE	FL	67.5	7	8	6	6	<\$100M	35	1	72.5	62.5
COMMERCIAL BK FL	MIAMI	FL	67.5	6	9	6	6	\$100M-500M	47	1	75.0	62.5
TRANSATLANTIC BK	CORAL GABLES	FL	67.5	6	9	6	6	\$100M-500M	80	1	75.0	65.0
FIRST NB&TC TREASURE COAST	STUART	FL	65.0	6	4	8	8	\$1B-\$10B	287	5	70.0	72.5
FIRST NB OF THE FL KEYS	MARATHON	FL	65.0	7	3	7	9	\$100M-500M	226	14	77.5	57.5
VANGUARD B&TC	VALPARAISO	FL	65.0	6	8	6	6	\$100M-500M	62	1	17.5	60.0
SUNTRUST BK SOUTHWEST FL	FORT MYERS	FL	65.0	6	8	6	6	\$1B-\$10B	84	1	70.0	55.0
SUNTRUST BK NORTH FL NA	JACKSONVILLE	FL	65.0	6	4	8	8	\$1B-\$10B	410	5	70.0	75.0
FIRST COAST CMNTY BK	FERNANDINA BEACH	FL	65.0	6	8	6	6	<\$100M	22	1	72.5	60.0
FIRST NB OF FORT MYERS	FORT MYERS	FL	65.0	8	4	7	7	<\$100M	164	2	60.0	72.5
FIRST NB OF OSCEOLA CTY	KISSIMMEE	FL	65.0	7	5	7	7	\$100M-500M	92	2	72.5	52.5
REPUBLIC BK	SAINT PETERSBURG	FL	62.5	6	4	7	8	\$1B-\$10B	279	4	55.0	65.0
FIRST WESTERN BK	COOPER CITY	FL	62.5	8	4	7	6	<\$100M	92	1	70.0	70.0
FIRST NB OF FL	MILTON	FL	62.5	7	2	8	8	\$100M-500M	380	11	75.0	60.0
MERCANTILE BK	SAINT PETERSBURG	FL	62.5	7	4	7	7	\$100M-500M	211	3	72.5	82.5
REPUBLIC SECURITY BK	WEST PALM BEACH	FL	60.0	6	2	7	9	\$1B-\$10B	195	15	72.5	60.0
NATIONAL BK CMRC	WINTER PARK	FL	60.0	7	3	7	7	\$100M-500M	225	3	60.0	55.0
SUNTRUST BK CENTRAL FL NA	ORLANDO	FL	60.0	6	2	8	8	\$1B-\$10B	796	7	57.5	60.0

Table 2. Small-Farm-Lending Banks, June 1999

Bank Name	Location	State	Decile Values					Bnk Asset Sz.	Dollars in SFL	Number in SFL	Total Score (<\$100K)	Total Score (<\$1M)
			Total Score (1)	SFL/TA (2)	SFL/TFL (3)	SFL(\$)	SFL/# (4)						SFL/# (5)
TOTALBANK	MIAMI	FL	60.0	7	2	8	7	\$100M-500M	308	3	62.5	67.5
SUNTRUST BK NATURE COAST	BROOKSVILLE	FL	57.5	6	3	7	7	\$1B-\$10B	158	3	60.0	57.5
FIRST NB CENTRAL FL	LONGWOOD	FL	55.0	7	3	6	6	<\$100M	74	1	35.0	75.0
SUNTRUST BK MIAMI NA	MIAMI	FL	52.5	6	2	6	7	\$1B-\$10B	51	2	57.5	60.0
CITRUS BK NA	VERO BEACH	FL	52.5	7	2	6	6	<\$100M	43	1	10.0	75.0
MANUFACTURERS BK OF FL	TAMPA	FL	50.0	6	2	6	6	\$100M-500M	31	1	60.0	45.0
EUROBANK	BOCA RATON	FL	42.5	5	2	5	5	<\$100M	0	0	52.5	40.0
COLUMBIA BK	TAMPA	FL	42.5	5	2	5	5	<\$100M	0	0	45.0	75.0
FIRST AMER BK OF PENSCOLA NA	PENSACOLA	FL	35.0	4	2	4	4	\$100M-500M	0	0	35.0	65.0
1ST NB&TC	BRADENTON	FL	35.0	4	2	4	4	\$100M-500M	0	0	42.5	80.0
INDEPENDENT BKR BK OF FL	LAKE MARY	FL	27.5	3	2	3	3	\$100M-500M	0	0	35.0	25.0
ESPIRITO SANTO BK	MIAMI	FL	25.0	3	1	3	3	\$100M-500M	0	0	27.5	70.0
REPUBLIC NB OF MIAMI	CORAL GABLES	FL	25.0	3	1	3	3	\$1B-\$10B	0	0	27.5	25.0
DUNNELLO ST BK	DUNNELLO	FL	25.0	3	1	3	3	<\$100M	0	0	35.0	75.0
CITIZENS CMNTY BK OF FL	MARCO ISLAND	FL	25.0	3	1	3	3	<\$100M	0	0	27.5	75.0
KISLAK NB	NORTH MIAMI	FL	17.5	2	1	2	2	\$100M-500M	0	0	17.5	17.5
COCONUT GROVE BK	MIAMI	FL	17.5	2	1	2	2	\$100M-500M	0	0	17.5	65.0
METRO BK OF DADE CTY	MIAMI	FL	17.5	2	1	2	2	\$100M-500M	0	0	17.5	67.5
SECURITY BK NA	NORTH LAUDERDALE	FL	10.0	1	1	1	1	<\$100M	0	0	10.0	10.0
CRYSTAL RIVER BK	CRYSTAL RIVER	FL	10.0	1	1	1	1	<\$100M	0	0	10.0	65.0
BANK OF INVERNESS	INVERNESS	FL	10.0	1	1	1	1	\$100M-500M	0	0	10.0	10.0
HOMOSASSA SPRINGS BK	HOMOSASSA SPRINGS	FL	10.0	1	1	1	1	<\$100M	0	0	10.0	57.5
FIRST CMNTY BK	ORANGE CITY	FL	10.0	1	1	1	1	\$100M-500M	0	0	10.0	10.0
CAPE CORAL NB	CAPE CORAL	FL	10.0	1	1	1	1	\$100M-500M	0	0	10.0	10.0
COMMERCIAL BK OF VOLUSIA CTY	ORMOND BEACH	FL	10.0	1	1	1	1	<\$100M	0	0	10.0	67.5
INTERCREDIT BK NA	MIAMI	FL	0.0	2	.	2	2	\$100M-500M	0	0	0.0	.
SKYLAKE ST BK	NORTH MIAMI BEACH	FL	0.0	2	.	2	2	\$100M-500M	0	0	0.0	.
PENINSULA ST BK	ENGLEWOOD	FL	0.0	4	.	4	4	\$100M-500M	0	0	0.0	.
BANK OF THE SOUTH	PENSACOLA	FL	0.0	4	.	4	4	<\$100M	0	0	0.0	.
COMMERCEBANK NA	CORAL GABLES	FL	0.0	3	.	3	3	\$500M-\$1B	0	0	0.0	.
HARRIS TR/BK OF MONTREAL	WEST PALM BEACH	FL	0.0	.	.	.	.	<\$100M	.	.	0.0	.
NET FIRST NB	BOCA RATON	FL	0.0	5	.	5	5	<\$100M	0	0	0.0	.
FIRST NB	TARPON SPRINGS	FL	0.0	5	.	5	5	<\$100M	0	0	0.0	.
FIRST ST BK OF THE FL KEYS	KEY WEST	FL	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.
WARRINGTON BK	PENSACOLA	FL	0.0	4	.	4	4	<\$100M	0	0	0.0	.
DESTIN BK	DESTIN	FL	0.0	2	.	2	2	\$100M-500M	0	0	0.0	.
SUNTRUST BK WEST FL	PENSACOLA	FL	0.0	4	.	4	4	\$500M-\$1B	0	0	0.0	.
MADISON BK	PALM HARBOR	FL	0.0	5	.	5	5	\$100M-500M	0	0	0.0	.
TERRABANK NA	MIAMI	FL	0.0	2	.	2	2	\$100M-500M	0	0	0.0	.
TIB BK OF THE KEYS	KEY LARGO	FL	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.
VILLAGE BK FL	TAMPA	FL	0.0	5	.	5	5	\$100M-500M	0	0	0.0	.
FIRST SOUTHERN BK	BOCA RATON	FL	0.0	.	.	.	.	\$100M-500M	.	.	0.0	.
WEST COAST GUARANTY BK NA	SARASOTA	FL	0.0	4	.	4	4	\$100M-500M	0	0	0.0	.
APALACHICOLA ST BK	APALACHICOLA	FL	0.0	1	.	1	1	<\$100M	0	0	0.0	.
SOUTHERN CMRC BK	TAMPA	FL	0.0	5	.	5	5	<\$100M	0	0	0.0	.
GUARANTY NB OF TALLAHASSEE	TALLAHASSEE	FL	0.0	5	.	5	5	<\$100M	0	0	0.0	.
TERRACE BK OF FL	TAMPA	FL	0.0	.	.	.	.	<\$100M	.	.	0.0	.
PALM BEACH NB&TC	PALM BEACH	FL	0.0	6	.	6	6	\$100M-500M	0	0	0.0	.
BANKERS TR FL NA	PALM BEACH	FL	0.0	6	.	6	6	<\$100M	0	0	0.0	.
BANK OF PENSACOLA	PENSACOLA	FL	0.0	4	.	4	4	\$100M-500M	0	0	0.0	.
BANK AT ORMOND BY-THE-SEA	ORMOND BEACH	FL	0.0	.	.	.	.	\$100M-500M	.	.	0.0	.
FLORIDA BK OF CMRC	PALM HARBOR	FL	0.0	5	.	5	5	<\$100M	0	0	0.0	.
AMERICAN NB	OAKLAND PARK	FL	0.0	1	.	1	1	<\$100M	0	0	0.0	.
SUNTRUST BK NORTH CENTRAL FL	OCALA	FL	0.0	.	.	.	.	\$1B-\$10B	.	.	.	.
EQUITABLE BK	FORT LAUDERDALE	FL	0.0	.	.	.	.	<\$100M	.	.	0.0	.
CENTRAL BK OF TAMPA	TAMPA	FL	0.0	5	.	5	5	\$100M-500M	0	0	0.0	.
PACIFIC NB	MIAMI	FL	0.0	3	.	3	3	\$100M-500M	0	0	0.0	.
FIRST NAVY BK	PENSACOLA	FL	0.0	.	.	.	.	<\$100M	.	.	0.0	.

Table 2. Small-Farm-Lending Banks, June 1999

Bank Name	Location	State	Total Score (1)	Decile Values					Bnk Asset Sz. (6)	Dollars in SFL (7)	Number in SFL (8)	Total Score (<\$100K) (9)	Total Score (<\$1M) (10)
				SFL/TA (2)	SFL/TFL (3)	SFL(\$) (4)	SFL(#) (5)						
CHASE MANHATTAN PRIVATE BK N	TAMPA	FL	0.0	5	.	5	5	<\$100M	0	0	0.0	.	
FIRST NB OF FL	CLEARWATER	FL	0.0	5	.	5	5	\$100M-500M	0	0	0.0	.	
LIBERTY NB	LONGWOOD	FL	0.0	4	.	4	4	<\$100M	0	0	0.0	.	
PREMIER CMNTY BK OF FL	LARGO	FL	0.0	5	.	5	5	\$100M-500M	0	0	0.0	.	
INTERNATIONAL BK OF MIAMI NA	MIAMI	FL	0.0	3	.	3	3	\$100M-500M	0	0	0.0	.	
UNION BK OF FL	PLANTATION	FL	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.	
FIRST NORTHWEST FL BK	FORT WALTON BEACH	FL	0.0	.	.	.	.	<\$100M	.	.	0.0	.
FIRST CITY BK OF FL	FORT WALTON BEACH	FL	0.0	2	.	2	2	\$100M-500M	0	0	0.0	.	
BAC FL BK	MIAMI	FL	0.0	3	.	3	3	\$100M-500M	0	0	0.0	.	
HEMISPHERE NB	MIAMI	FL	0.0	2	.	2	2	\$100M-500M	0	0	0.0	.	
ADMIRALTY BK	PALM BEACH GARDEN	FL	0.0	.	.	.	.	\$100M-500M	.	.	0.0	.
PANAMERICAN BK	MIAMI	FL	0.0	.	.	.	.	<\$100M	.	.	0.0	.
CITY NB OF FLORIDA	MIAMI	FL	0.0	2	.	2	2	\$1B-\$10B	0	0	0.0	.	
CONTINENTAL NB OF MIAMI	MIAMI	FL	0.0	2	.	2	2	\$100M-500M	0	0	0.0	.	
EAGLE NB OF MIAMI	MIAMI	FL	0.0	3	.	3	3	\$100M-500M	0	0	0.0	.	
DELTA NB&TC OF FL	MIAMI	FL	0.0	3	.	3	3	\$100M-500M	0	0	0.0	.	
INTERNATIONAL FINANCE BK	MIAMI	FL	0.0	2	.	2	2	\$100M-500M	0	0	0.0	.	
PROSPERITY BK OF ST AUGUSTIN	SAINT AUGUSTINE	FL	0.0	2	.	2	2	\$100M-500M	0	0	0.0	.	
FIRST GUARANTY B&TC JACKSONV	JACKSONVILLE	FL	0.0	2	.	2	2	\$100M-500M	0	0	0.0	.	
UNITED B&TC	SAINT PETERSBURG	FL	0.0	.	.	.	.	\$100M-500M	.	.	0.0	.
FIRST AMER BK OF WALTON CTY	SANTA ROSA BEACH	FL	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
SUNNILAND BK	FORT LAUDERDALE	FL	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
GULF BK	MIAMI	FL	0.0	.	.	.	.	<\$100M	.	.	0.0	.
CITIZENS FIRST NB	CRESCENT CITY	FL	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
BANK OF BOSTON-FL NA	BOCA RATON	FL	0.0	6	.	6	6	<\$100M	0	0	0.0	.	
HAMILTON BK NA	MIAMI	FL	0.0	3	.	3	3	\$1B-\$10B	0	0	0.0	.	
PEOPLES NB OF CMRC	MIAMI	FL	0.0	3	.	3	3	<\$100M	0	0	0.0	.	
EXECUTIVE NB	MIAMI	FL	0.0	3	.	3	3	\$100M-500M	0	0	0.0	.	
REGENT BK	DAVIE	FL	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
CHARLOTTE ST BK	PORT CHARLOTTE	FL	0.0	4	.	4	4	<\$100M	0	0	0.0	.	
SOUTHERN SCTY BK	HOLLYWOOD	FL	0.0	.	.	.	.	<\$100M	.	.	0.0	.
INTERVEST BK	CLEARWATER	FL	0.0	.	.	.	.	\$100M-500M	.	.	0.0	.
COMMUNITY NB OF SARASOTA CTY	VENICE	FL	0.0	4	.	4	4	<\$100M	0	0	0.0	.	
READY BK OF WEST FL	FORT WALTON BEACH	FL	0.0	2	.	2	2	<\$100M	0	0	0.0	.	
FIRST ST BK OF PINELLAS	SAINT PETERSBURG	FL	0.0	5	.	5	5	<\$100M	0	0	0.0	.	
GATEWAY AMER BK OF FL	FORT LAUDERDALE	FL	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
FRIENDSHIP CMNTY BK	OCALA	FL	0.0	.	.	.	.	<\$100M	.	.	0.0	.
FIRST ST BK	SARASOTA	FL	0.0	4	.	4	4	<\$100M	0	0	0.0	.	
CITIBANK FL NA	DANIA	FL	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
REGIONS BK NA	BRADENTON	FL	0.0	4	.	4	4	\$100M-500M	0	0	0.0	.	
SOUTHERN EXCH BK	TAMPA	FL	0.0	5	.	5	5	\$100M-500M	0	0	0.0	.	
CITRUS BK	ORLANDO	FL	0.0	4	.	4	4	\$100M-500M	0	0	0.0	.	
POINTE BK	BOCA RATON	FL	0.0	.	.	.	.	\$100M-500M	.	.	0.0	.
BANKFIRST	WINTER PARK	FL	0.0	4	.	4	4	\$100M-500M	0	0	0.0	.	
FIRST BK OF JACKSONVILLE	JACKSONVILLE	FL	0.0	2	.	2	2	<\$100M	0	0	0.0	.	
FIRST CMRL BK OF TAMPA	TAMPA	FL	0.0	5	.	5	5	<\$100M	0	0	0.0	.	
HELM BK	MIAMI	FL	0.0	3	.	3	3	\$100M-500M	0	0	0.0	.	
ENTERPRISE NB OF PALM BEACH	NORTH PALM BEACH	FL	0.0	6	.	6	6	\$100M-500M	0	0	0.0	.	
BANK ONE FL	VENICE	FL	0.0	4	.	4	4	\$100M-500M	0	0	0.0	.	
FIDELITY BK OF FL	MERRITT ISLAND	FL	0.0	2	.	2	2	<\$100M	0	0	0.0	.	
PINEBANK NA	MIAMI	FL	0.0	3	.	3	3	\$100M-500M	0	0	0.0	.	
CITIZENS FIRST BK	LADY LAKE	FL	0.0	4	.	4	4	\$100M-500M	0	0	0.0	.	
SARASOTA BK	SARASOTA	FL	0.0	4	.	4	4	<\$100M	0	0	0.0	.	
SUNTRUST BANKCARD NA	ORLANDO	FL	0.0	4	.	4	4	\$1B-\$10B	0	0	0.0	.	
GREAT EASTERN BK OF FL	MIAMI	FL	0.0	3	.	3	3	<\$100M	0	0	0.0	.	
NATBANK NA	HOLLYWOOD	FL	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
PREMIER BK	TALLAHASSEE	FL	0.0	5	.	5	5	<\$100M	0	0	0.0	.	
MARINE BK OF THE FL KEYS	MARATHON	FL	0.0	1	.	1	1	<\$100M	0	0	0.0	.	

Table 2. Small-Farm-Lending Banks, June 1999

Bank Name	Location	State	Total Score (1)	Decile Values					Dollars in SFL (7)	Number in SFL (8)	Total Score (<\$100K) (9)	Total Score (<\$1M) (10)
				SFL/TA (2)	SFL/TFL (3)	SFL(\$) (4)	SFL(#) (5)	Bnk Asset Sz. (6)				
GULF COAST NB	NAPLES	FL	0.0	3	.	3	3	\$100M-500M	0	0	0.0	.
PREMIER CMNTY BK	VENICE	FL	0.0	4	.	4	4	<\$100M	0	0	0.0	.
PEOPLES BK	PALM HARBOR	FL	0.0	5	.	5	5	<\$100M	0	0	0.0	.
FIRST BK	MIAMI	FL	0.0	3	.	3	3	<\$100M	0	0	0.0	.
BANK BREVARD	MELBOURNE	FL	0.0	2	.	2	2	<\$100M	0	0	0.0	.
VILLAGE BANC	NAPLES	FL	0.0	3	.	3	3	<\$100M	0	0	0.0	.
PELICAN NB	NAPLES	FL	0.0	3	.	3	3	<\$100M	0	0	0.0	.
OCEANSIDE BK	JACKSONVILLE BEACH	FL	0.0	2	.	2	2	<\$100M	0	0	0.0	.
EDISON NB	FORT MYERS	FL	0.0	1	.	1	1	<\$100M	0	0	0.0	.
ALLIANCE BK	ORLANDO	FL	0.0	4	.	4	4	<\$100M	0	0	0.0	.
CITIZENS & PEOPLES BK NA	CANTONMENT	FL	0.0	4	.	4	4	<\$100M	0	0	0.0	.
RIVERSIDE BK OF THE GULF COA	CAPE CORAL	FL	0.0	.	.	.	.	<\$100M	.	.	0.0	.
PLATINUM BK	BRANDON	FL	0.0	5	.	5	5	<\$100M	0	0	0.0	.
PEOPLES ST BK	LAKE CITY	FL	0.0	1	.	1	1	<\$100M	0	0	0.0	.
COQUINA BK	ORMOND BEACH	FL	0.0	1	.	1	1	<\$100M	0	0	0.0	.
TCM BK NA	TAMPA	FL	0.0	5	.	5	5	<\$100M	0	0	0.0	.
LANDMARK BK NA	FORT LAUDERDALE	FL	0.0	1	.	1	1	<\$100M	0	0	0.0	.
OLD FL BK	FORT MYERS	FL	0.0	2	.	2	2	<\$100M	0	0	0.0	.
FLORIDA CITIZENS BK	OCALA	FL	0.0	3	.	3	3	<\$100M	0	0	0.0	.
PENINSULA BK OF CENTRAL FL	DAYTONA BEACH	FL	0.0	1	.	1	1	<\$100M	0	0	0.0	.
FIRST CMRL BK OF FL	ORLANDO	FL	0.0	.	.	.	.	<\$100M	.	.	0.0	.
JACKSONVILLE BK	JACKSONVILLE	FL	0.0	2	.	2	2	<\$100M	0	0	0.0	.
INDEPENDENT CMNTY BK	TEQUESTA	FL	0.0	6	.	6	6	<\$100M	0	0	0.0	.
COMMUNITY BK OF NAPLES NA	NAPLES	FL	0.0	3	.	3	3	<\$100M	0	0	0.0	.
SOUTHERN CMNTY BK	ORLANDO	FL	0.0	4	.	4	4	<\$100M	0	0	0.0	.
FIRST CITRUS BK	TAMPA	FL	0.0	5	.	5	5	<\$100M	0	0	0.0	.
GRAND BK OF FL	WEST PALM BEACH	FL	0.0	6	.	6	6	<\$100M	0	0	0.0	.
FIRST HOME BK	SEMINOLE	FL	0.0	5	.	5	5	<\$100M	0	0	0.0	.
FIRST SCTY BK	SARASOTA	FL	0.0	5	.	5	5	<\$100M	0	0	0.0	.
CORNERSTONE CMNTY BK	SAINT PETERSBURG	FL	0.0	5	.	5	5	<\$100M	0	0	0.0	.
SOFISA BK OF FL	MIAMI	FL	0.0	3	.	3	3	<\$100M	0	0	0.0	.
MILLENNIUM BK	GAINESVILLE	FL	0.0	2	.	2	2	<\$100M	0	0	0.0	.
FIRST PEOPLES BK	PORT SAINT LUCIE	FL	0.0	2	.	2	2	<\$100M	0	0	0.0	.
FLAGSHIP NB	BRADENTON	FL	0.0	5	.	5	5	<\$100M	0	0	0.0	.
GULFSTREAM BUS BK	STUART	FL	0.0	2	.	2	2	<\$100M	0	0	0.0	.
FLORIDA CHOICE BK	MOUNT DORA	FL	0.0	4	.	4	4	<\$100M	0	0	0.0	.
COMMUNITY BK OF WILCOX	PITTS	GA	97.5	10	9	10	10	<\$100M	10,842	211	97.5	95.0
ASHBURN BK	ASHBURN	GA	95.0	10	8	10	10	\$100M-500M	21,060	246	97.5	95.0
BANK OF DAWSON	DAWSON	GA	95.0	10	8	10	10	<\$100M	21,330	229	97.5	95.0
FARMERS & MRCH BK	WASHINGTON	GA	95.0	9	9	10	10	\$100M-500M	12,516	365	95.0	90.0
TATTNALL BK	REIDSVILLE	GA	95.0	10	8	10	10	<\$100M	12,753	237	95.0	92.5
SOUTH GA CMNTY BK	REYNOLDS	GA	95.0	10	8	10	10	\$100M-500M	25,604	558	95.0	92.5
COMMUNITY NB	ASHBURN	GA	95.0	10	8	10	10	\$100M-500M	50,470	1,568	97.5	95.0
PLANTERS & CITIZENS BK	CAMILLA	GA	92.5	10	7	10	10	<\$100M	23,101	381	95.0	90.0
FIRST ST BK OF RANDOLPH CTY	CUTHBERT	GA	92.5	10	8	10	9	<\$100M	9,865	161	92.5	87.5
FARMERS & MRCH BK	SYLVANIA	GA	90.0	9	8	9	10	<\$100M	7,946	595	95.0	87.5
BANK OF DOOLY	VIENNA	GA	90.0	10	6	10	10	<\$100M	14,388	205	90.0	85.0
BANK OF CAMILLA	CAMILLA	GA	90.0	10	7	10	9	<\$100M	11,657	152	92.5	87.5
BANK OF NEWINGTON	NEWINGTON	GA	90.0	10	8	9	9	<\$100M	5,561	165	90.0	85.0
PLANTERS BK	HAWKINSVILLE	GA	87.5	10	8	9	8	<\$100M	8,006	115	90.0	85.0
UNITED BKG CO	NASHVILLE	GA	87.5	10	5	10	10	<\$100M	22,993	314	90.0	85.0
ROCHELLE ST BK	ROCHELLE	GA	87.5	10	9	8	8	<\$100M	4,273	94	90.0	85.0
CITIZENS NB OF QUITMAN	QUITMAN	GA	87.5	10	5	10	10	<\$100M	10,467	220	90.0	82.5
NORTHEAST GA BK	LAVONIA	GA	87.5	9	6	10	10	\$100M-500M	10,183	211	90.0	80.0
BANK OF ALAPAHA	ALAPAHA	GA	87.5	10	5	10	10	<\$100M	8,909	225	90.0	82.5
CITIZENS BK OF AMERICUS	AMERICUS	GA	85.0	8	8	9	9	\$100M-500M	6,382	183	90.0	82.5
PINEVIEW ST BK	PINEVIEW	GA	85.0	10	9	8	7	<\$100M	2,728	65	85.0	80.0
BANK OF WRIGHTSVILLE	WRIGHTSVILLE	GA	85.0	9	7	8	10	<\$100M	4,747	280	90.0	82.5

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Bank Name	Location	State	Decile Values					Bnk Asset Sz.	Dollars in SFL	Number in SFL	Total Score (<\$100K)	Total Score (<\$1M)
			Total Score (1)	SFL/TA (2)	SFL/TFL (3)	SFL(\$)	SFL/# (4)						SFL/# (5)
CITIZENS B&TC	EASTMAN	GA	85.0	9	6	10	9	<\$100M	8,016	148	87.5	80.0
GLENNVILLE B&TC	GLENNVILLE	GA	85.0	10	4	10	10	<\$100M	10,952	210	77.5	92.5
FIRST BULLOCH B&TC	STATESBORO	GA	85.0	9	5	10	10	\$100M-500M	14,828	267	87.5	80.0
TIPPINS B&TC	CLAXTON	GA	85.0	10	6	9	9	<\$100M	5,185	178	87.5	77.5
PATTERSON BK	PATTERSON	GA	85.0	9	7	9	9	<\$100M	6,470	139	90.0	85.0
HERITAGE CMNTY BK	QUITMAN	GA	85.0	10	5	10	9	<\$100M	11,593	136	87.5	82.5
SOUTH GA BKG CO	TIFTON	GA	85.0	9	5	10	10	\$100M-500M	11,989	340	85.0	92.5
CITIZENS BK	NASHVILLE	GA	85.0	10	4	10	10	<\$100M	9,040	274	85.0	77.5
FOUR CTY BK	ALLENTOWN	GA	82.5	9	9	7	8	<\$100M	2,565	87	85.0	77.5
FARMERS & MRCH BK	BROOKLET	GA	82.5	10	5	9	9	<\$100M	7,667	186	90.0	77.5
CAIRO BKG CO	CAIRO	GA	82.5	10	3	10	10	<\$100M	9,804	292	77.5	80.0
FIRST NB OF GRADY CTY	CAIRO	GA	82.5	10	3	10	10	\$100M-500M	12,540	240	80.0	87.5
FIRST CITIZENS BK	GLENNVILLE	GA	82.5	8	8	8	9	<\$100M	4,630	134	87.5	77.5
PEOPLES CMNTY BK	COLQUITT	GA	82.5	10	3	10	10	<\$100M	11,103	257	77.5	80.0
BANK OF HAZLEHURST	HAZLEHURST	GA	82.5	9	7	9	8	<\$100M	5,126	120	87.5	77.5
FARMERS ST BK	LUMPKIN	GA	82.5	9	8	8	8	<\$100M	3,750	102	87.5	80.0
FIRST ST BK OF SOUTH GA	OCILLA	GA	82.5	9	7	8	9	<\$100M	4,036	181	87.5	80.0
WHEELER CTY ST BK	ALAMO	GA	82.5	9	9	7	8	<\$100M	2,583	93	87.5	80.0
SEA ISLAND BK	STATESBORO	GA	80.0	8	5	10	9	\$100M-500M	9,598	186	85.0	75.0
FIRST ST BK OF BLAKELY	BLAKELY	GA	80.0	9	3	10	10	<\$100M	9,525	270	77.5	80.0
CITIZENS BK	VIENNA	GA	80.0	9	3	10	10	\$100M-500M	19,223	521	77.5	77.5
BANK OF EASTMAN	EASTMAN	GA	80.0	8	6	9	9	\$100M-500M	5,754	180	82.5	75.0
PEOPLES BK	WINDER	GA	80.0	7	9	8	8	\$100M-500M	3,588	105	82.5	75.0
SYLVESTER BKG CO	SYLVESTER	GA	80.0	9	4	9	10	<\$100M	5,558	226	82.5	77.5
METTER BKG CO	METTER	GA	80.0	9	4	9	10	\$100M-500M	7,465	214	75.0	77.5
PEOPLES BK	LYONS	GA	80.0	10	4	9	9	<\$100M	6,081	180	75.0	77.5
MOUNT VERNON BK	MOUNT VERNON	GA	80.0	9	7	8	8	<\$100M	3,511	84	87.5	75.0
FIRST NB&TC	LOUISVILLE	GA	80.0	9	3	10	10	\$100M-500M	18,903	363	77.5	77.5
BANK OF EARLY	BLAKELY	GA	80.0	10	4	9	9	<\$100M	7,795	161	82.5	85.0
COLONY BK SOUTHEAST	BROXTON	GA	77.5	10	6	8	7	<\$100M	4,560	67	80.0	70.0
UNITED BK	ZEBULON	GA	77.5	7	4	10	10	\$100M-500M	12,274	397	80.0	72.5
FARMERS & MRCH BK	EATONTON	GA	77.5	7	8	8	8	\$100M-500M	3,703	97	82.5	72.5
FIRST ST BK OF DONALSONVILLE	DONALSONVILLE	GA	77.5	9	4	9	9	\$100M-500M	7,734	133	75.0	75.0
BANK OF TOCCOA	TOCCOA	GA	77.5	7	8	8	8	\$100M-500M	3,278	97	77.5	72.5
CORDELE BKG CO	CORDELE	GA	77.5	8	4	9	10	\$100M-500M	7,035	274	77.5	85.0
WILCOX CTY ST BK	ABBEVILLE	GA	77.5	8	9	7	7	<\$100M	1,815	73	82.5	72.5
BANK OF DADE	TRENTON	GA	77.5	7	10	7	7	<\$100M	2,068	50	82.5	75.0
CLAXTON BK	CLAXTON	GA	77.5	8	6	9	8	<\$100M	5,257	109	80.0	72.5
MERCHANTS & FARMERS BK	DONALSONVILLE	GA	77.5	10	3	9	9	<\$100M	5,557	169	72.5	77.5
BANK OF FITZGERALD	FITZGERALD	GA	77.5	9	5	9	8	\$100M-500M	7,644	116	80.0	72.5
CITIZENS CMNTY BK	HAHIRA	GA	77.5	8	7	8	8	<\$100M	2,923	117	80.0	70.0
BANK OF EDISON	EDISON	GA	77.5	10	4	9	8	<\$100M	5,472	116	72.5	77.5
FARMERS & MRCH BK	LAKELAND	GA	77.5	8	7	8	8	\$100M-500M	4,527	81	80.0	72.5
BANK OF LUMBER CITY	LUMBER CITY	GA	77.5	9	8	6	8	<\$100M	1,213	92	82.5	75.0
SECURITY B&TC OF ALBANY	ALBANY	GA	75.0	7	4	9	10	\$100M-500M	7,933	254	77.5	70.0
ALMA EXCH B&TC	ALMA	GA	75.0	9	4	8	9	<\$100M	4,319	163	72.5	72.5
FIRST NB OF ALMA	ALMA	GA	75.0	8	4	9	9	\$100M-500M	7,967	183	75.0	77.5
DURDEN BKG CO	TWIN CITY	GA	75.0	8	5	8	9	<\$100M	3,366	177	67.5	75.0
ALTAMAHA B&TC	UVALDA	GA	75.0	7	7	8	8	<\$100M	2,799	117	82.5	70.0
FIRST CMNTY BK OF TIFTON	TIFTON	GA	75.0	8	4	9	9	\$100M-500M	5,705	144	67.5	72.5
STATE BK OF COCHRAN	COCHRAN	GA	75.0	8	5	9	8	<\$100M	5,910	122	85.0	72.5
BANK OF WORTH	SYLVESTER	GA	75.0	9	4	8	9	<\$100M	4,615	133	72.5	90.0
DORSEY ST BK	ABBEVILLE	GA	75.0	9	9	5	7	<\$100M	535	50	75.0	67.5
PEOPLES BK	WILLACOCHEE	GA	75.0	9	5	8	8	<\$100M	2,877	88	77.5	67.5
SECURITY ST BK	MCRAE	GA	75.0	8	8	7	7	<\$100M	1,681	67	80.0	70.0
BANK OF MADISON	MADISON	GA	75.0	8	5	8	9	<\$100M	3,383	129	67.5	75.0
AMERICAN BKG CO	MOULTRIE	GA	75.0	9	1	10	10	\$100M-500M	9,648	279	72.5	77.5
BARWICK BKG CO	BARWICK	GA	75.0	10	5	7	8	<\$100M	1,794	84	77.5	70.0

Table 2. Small-Farm-Lending Banks, June 1999

Bank Name	Location	State	Decile Values					Bnk Asset Sz.	Dollars in SFL	Number in SFL	Total Score (<\$100K)	Total Score (<\$1M)
			Total Score (1)	SFL/TA (2)	SFL/TFL (3)	SFL(\$)	SFL(#)					
PEOPLES BK	BLACKSHEAR	GA	72.5	8	3	9	9	\$100M-500M	6,169	201	75.0	77.5
SPIVEY ST BK	SWAINSBORO	GA	72.5	8	6	8	7	<\$100M	3,139	80	75.0	65.0
KNIGHT ST BK	DEXTER	GA	72.5	8	7	6	8	<\$100M	1,130	89	75.0	65.0
PELHAM BKG CO	PELHAM	GA	72.5	9	3	8	9	<\$100M	4,152	181	75.0	85.0
JORDAN BKG CO	LEARY	GA	72.5	10	5	7	7	<\$100M	2,577	68	77.5	70.0
BANK OF LENOX	LENOX	GA	72.5	9	6	7	7	<\$100M	2,292	73	77.5	67.5
BANK OF LAFAYETTE	LAFAYETTE	GA	72.5	6	10	6	7	\$100M-500M	1,424	48	77.5	70.0
MONTGOMERY CTY BK	AILEY	GA	72.5	8	5	8	8	<\$100M	3,884	123	72.5	65.0
BLACKSHEAR BK	BLACKSHEAR	GA	72.5	8	4	8	9	<\$100M	4,655	150	75.0	70.0
SUNTRUST BK SOUTH GA NA	LEESBURG	GA	72.5	7	2	10	10	\$500M-\$1B	22,770	512	75.0	72.5
PEOPLES BK	LAVONIA	GA	72.5	10	2	9	8	<\$100M	6,372	99	67.5	77.5
FIRST NB OF COFFEE CTY	DOUGLAS	GA	72.5	9	3	9	8	<\$100M	5,547	100	62.5	70.0
GILMER CTY BK	ELLIJAY	GA	72.5	9	2	10	8	\$100M-500M	9,776	91	65.0	85.0
FIRST CMNTY BK OF SOUTHWEST	BAINBRIDGE	GA	70.0	8	2	9	9	\$100M-500M	6,840	127	67.5	70.0
SUNMARK CMNTY BK	HAWKINSVILLE	GA	70.0	8	3	8	9	<\$100M	3,494	184	65.0	85.0
FIRST ST BK	STOCKBRIDGE	GA	70.0	5	9	8	6	\$100M-500M	3,434	36	72.5	67.5
BANK OF DODGE CTY	EASTMAN	GA	70.0	8	6	7	7	<\$100M	2,072	52	72.5	65.0
PINNACLE BK NA	ELBERTON	GA	70.0	7	3	9	9	\$100M-500M	7,238	128	65.0	67.5
CITIZENS SCTY BK	TIFTON	GA	70.0	8	2	9	9	\$100M-500M	6,173	166	72.5	75.0
SOUTHWEST GA BK	MOULTRIE	GA	70.0	7	3	9	9	\$100M-500M	5,924	177	70.0	67.5
PEOPLES ST B&TC	BAXLEY	GA	70.0	9	4	8	7	<\$100M	3,445	67	62.5	67.5
UNITED B&TC	ROCKMART	GA	70.0	8	5	7	8	<\$100M	2,579	86	70.0	75.0
SUMTER B&TC	AMERICUS	GA	67.5	8	2	9	8	\$100M-500M	6,235	119	62.5	87.5
FARMERS ST BK	DUBLIN	GA	67.5	7	7	7	6	<\$100M	1,891	36	67.5	62.5
CITIZENS BK	CAIRO	GA	67.5	7	6	6	8	<\$100M	1,111	81	75.0	60.0
FIRST B&TC	CARNESVILLE	GA	67.5	7	6	8	6	<\$100M	2,949	41	72.5	62.5
SOUTHEASTERN BK	DARIEN	GA	67.5	6	4	8	9	\$100M-500M	5,114	181	70.0	67.5
CENTRAL B&TC	CORDELE	GA	67.5	8	4	8	7	<\$100M	3,309	66	65.0	67.5
BANK OF SOPERTON	SOPERTON	GA	67.5	7	8	5	7	<\$100M	908	59	60.0	65.0
HABERSHAM BK	CLARKESVILLE	GA	67.5	7	3	9	8	\$100M-500M	6,617	89	52.5	60.0
COMMERCIAL BK	THOMASVILLE	GA	67.5	7	2	9	9	\$100M-500M	7,494	193	67.5	72.5
DARBY B&TC	VIDALIA	GA	67.5	6	8	6	7	\$100M-500M	1,442	66	60.0	65.0
BANK OF GIBSON	GIBSON	GA	67.5	9	6	5	7	<\$100M	820	50	72.5	62.5
BANK OF THOMAS CTY	THOMASVILLE	GA	67.5	7	8	6	6	<\$100M	1,183	30	75.0	65.0
ADEL BKG CO	ADEL	GA	67.5	8	6	7	6	<\$100M	2,546	32	70.0	60.0
FIRST NB EFFINGHAM	SPRINGFIELD	GA	67.5	6	10	5	6	<\$100M	782	28	55.0	67.5
CITIZENS BK OF EFFINGHAM	SPRINGFIELD	GA	67.5	7	10	5	5	<\$100M	728	14	47.5	65.0
COLUMBUS B&TC	COLUMBUS	GA	65.0	4	2	10	10	\$1B-\$10B	10,040	263	62.5	62.5
FIRST NB OF COMMERCE	COMMERCE	GA	65.0	6	7	7	6	\$100M-500M	2,295	44	72.5	62.5
BANK OF DUDLEY	DUDLEY	GA	65.0	6	7	6	7	<\$100M	1,636	64	70.0	62.5
COMMUNITY BKG CO OF FITZGERA	FITZGERALD	GA	65.0	8	5	7	6	<\$100M	2,381	31	67.5	60.0
CITIZENS EXCH BK	PEARSON	GA	65.0	8	5	6	7	<\$100M	1,212	79	72.5	60.0
MERCHANTS & CITIZENS BK	MCRAE	GA	65.0	7	4	7	8	<\$100M	1,731	99	67.5	77.5
BANK OF MONTICELLO	MONTICELLO	GA	65.0	7	7	6	6	<\$100M	1,493	24	67.5	60.0
FARMERS BK	UNION POINT	GA	62.5	7	6	6	6	<\$100M	1,230	32	67.5	60.0
FIRST NB OF WAYNESBORO	WAYNESBORO	GA	62.5	7	5	7	6	<\$100M	2,276	42	72.5	57.5
WOODBURY BKG CO	WOODBURY	GA	62.5	7	7	5	6	<\$100M	765	36	70.0	60.0
COHUTTA BKG CO	CHATSWORTH	GA	62.5	5	7	6	7	\$100M-500M	1,054	44	67.5	57.5
CITIZENS BK WASHINGTON CTY	SANDERSVILLE	GA	62.5	5	9	5	6	\$100M-500M	718	37	67.5	60.0
MERCHANTS & FARMERS BK	COMER	GA	62.5	5	9	4	7	<\$100M	448	49	67.5	62.5
GEORGIA CENTRAL BK	SOCIAL CIRCLE	GA	62.5	6	9	5	5	<\$100M	759	22	52.5	62.5
MAIN ST BK	COVINGTON	GA	62.5	4	9	6	6	\$100M-500M	1,232	25	67.5	60.0
RABUN CTY BK	CLAYTON	GA	62.5	6	8	6	5	\$100M-500M	1,253	14	45.0	57.5
OCONEE ST BK	WATKINSVILLE	GA	62.5	5	9	6	5	\$100M-500M	1,210	20	67.5	62.5
FARMERS & MRCH BK	ADEL	GA	62.5	8	2	7	8	<\$100M	2,064	81	57.5	65.0
UNITED CMNTY BK	BLAIRSVILLE	GA	62.5	5	4	8	8	\$500M-\$1B	4,062	80	57.5	60.0
FIRST PEOPLES BK	PINE MOUNTAIN	GA	62.5	6	10	5	4	<\$100M	580	6	67.5	57.5
PEOPLES BK OF WEST GA	CARROLLTON	GA	62.5	6	10	5	4	<\$100M	456	6	42.5	57.5

Table 2. Small-Farm-Lending Banks, June 1999

Bank Name	Location	State	Total Score (1)	Decile Values					Bnk Asset Sz. (6)	Dollars in SFL (7)	Number in SFL (8)	Total Score (<\$100K) (9)	Total Score (<\$1M) (10)
				SFL/TA (2)	SFL/TFL (3)	SFL(\$) (4)	SFL(#) (5)						
BANK OF HANCOCK CTY	SPARTA	GA	60.0	6	6	5	7	<\$100M	756	46	67.5	57.5	
FIRST ST B&TC VALDOSTA	VALDOSTA	GA	60.0	6	3	8	7	\$100M-500M	2,700	77	60.0	60.0	
WEST GA NB OF CARROLLTON	CARROLLTON	GA	60.0	6	3	8	7	\$100M-500M	3,384	58	55.0	77.5	
APPALACHIAN CMNTY BK	BLAIRSVILLE	GA	60.0	8	4	7	5	<\$100M	2,406	12	32.5	70.0	
PEOPLES ST BK	JEFFERSONVILLE	GA	60.0	6	10	4	4	<\$100M	240	5	62.5	57.5	
SECURITY BK OF HOUSTON CTY	PERRY	GA	60.0	7	3	7	7	<\$100M	2,554	55	55.0	62.5	
NATIONAL BK OF WALTON CTY	MONROE	GA	60.0	6	4	7	7	\$100M-500M	2,173	47	57.5	72.5	
WALTON B&TC	MONROE	GA	60.0	5	10	4	5	<\$100M	337	15	65.0	57.5	
CITIZENS BK OF FORSYTH CTY	CUMMING	GA	60.0	5	10	4	5	<\$100M	377	20	65.0	60.0	
FIRST PIEDMONT BK	WINDER	GA	60.0	6	10	4	4	<\$100M	352	8	62.5	57.5	
PARK AVE BK	VALDOSTA	GA	57.5	6	3	7	7	\$100M-500M	2,177	66	60.0	57.5	
BANK OF CANTON	CANTON	GA	57.5	5	3	8	7	\$100M-500M	2,920	58	55.0	75.0	
CITIZENS BK OF COCHRAN	COCHRAN	GA	57.5	7	5	6	5	<\$100M	1,186	16	62.5	50.0	
MORRIS ST BK	DUBLIN	GA	57.5	5	7	6	5	\$100M-500M	988	23	62.5	52.5	
COMMERCIAL BK	CRAWFORD	GA	57.5	5	7	4	7	<\$100M	407	47	65.0	57.5	
GREENVILLE BKG CO	GREENVILLE	GA	57.5	7	7	5	4	<\$100M	515	6	60.0	52.5	
BANK OF DANIELSVILLE	DANIELSVILLE	GA	57.5	7	3	6	7	<\$100M	1,349	58	65.0	55.0	
CITIZENS B&TC OF WEST GA	CARROLLTON	GA	57.5	5	3	7	8	\$100M-500M	2,531	95	67.5	55.0	
EAGLE B&TC	STATESBORO	GA	57.5	7	3	7	6	<\$100M	1,886	34	50.0	55.0	
FIRST NB OF GA	BUCHANAN	GA	55.0	6	3	6	7	\$100M-500M	1,174	49	57.5	52.5	
FIRST NB OF POLK CTY	CEDARTOWN	GA	55.0	4	8	5	5	\$100M-500M	461	13	57.5	50.0	
CITIZENS BK	WARRENTON	GA	55.0	4	9	4	5	<\$100M	196	18	57.5	50.0	
FARMERS BK	FORSYTH	GA	55.0	6	7	4	5	<\$100M	451	16	60.0	50.0	
CITIZENS BK OF SWAINSBORO	SWAINSBORO	GA	55.0	6	5	5	6	<\$100M	811	29	55.0	55.0	
PEOPLES BK OF TALBOTTON	TALBOTTON	GA	55.0	8	5	5	4	<\$100M	635	8	52.5	47.5	
BANK OF BURKE CTY	SARDIS	GA	55.0	6	5	5	6	<\$100M	557	34	62.5	50.0	
BANK OF ELLIJAY	ELLIJAY	GA	55.0	7	2	7	6	<\$100M	2,030	42	42.5	62.5	
BANK OF UPSON	THOMASTON	GA	55.0	4	8	5	5	\$100M-500M	522	17	60.0	52.5	
BANK OF GRAY	GRAY	GA	55.0	4	10	4	4	\$100M-500M	272	5	57.5	52.5	
SECURITY BK OF BIBB CTY	MACON	GA	55.0	4	10	4	4	\$100M-500M	344	6	42.5	52.5	
FIRST CLAYTON B&TC	CLAYTON	GA	55.0	5	8	5	4	\$100M-500M	815	10	62.5	52.5	
WAYNE NB	JESUP	GA	55.0	7	2	6	7	<\$100M	1,580	50	60.0	57.5	
FIRST NB	FOLKSTON	GA	55.0	7	6	5	4	<\$100M	716	10	62.5	50.0	
GATEWAY B&TC	RINGGOLD	GA	55.0	4	10	4	4	<\$100M	210	4	57.5	50.0	
ROCKDALE NB	CONYERS	GA	55.0	5	10	4	3	<\$100M	206	2	35.0	50.0	
CB&T BK OF MIDDLE GA	WARNER ROBINS	GA	52.5	6	2	7	6	\$100M-500M	1,954	30	47.5	50.0	
FIRST NB OF NORTHWEST GA	CALHOUN	GA	52.5	6	2	7	6	\$100M-500M	2,354	35	47.5	55.0	
COMMUNITY B&TC HABERSHAM	CORNELIA	GA	52.5	5	3	7	6	\$100M-500M	2,052	40	50.0	50.0	
GEORGE D WARTHEN BK	SANDERSVILLE	GA	52.5	4	9	4	4	<\$100M	170	10	55.0	45.0	
SUNTRUST BK WEST GA NA	COLUMBUS	GA	52.5	3	10	4	4	\$500M-\$1B	171	6	52.5	50.0	
CARVER ST BK	SAVANNAH	GA	52.5	5	10	3	3	<\$100M	127	1	17.5	50.0	
FIRST SOUTH BK NA	MACON	GA	52.5	6	2	7	6	\$100M-500M	2,076	30	47.5	47.5	
NORTHWEST GA BK	RINGGOLD	GA	52.5	3	10	3	5	\$100M-500M	135	22	57.5	52.5	
CITIZENS BK	FORT VALLEY	GA	52.5	6	4	6	5	<\$100M	1,112	19	45.0	67.5	
PINELAND ST BK	METTER	GA	52.5	7	3	5	6	<\$100M	962	24	42.5	57.5	
GAINESVILLE B&TC	GAINESVILLE	GA	52.5	5	3	7	6	\$100M-500M	1,736	24	40.0	55.0	
FIRST BK OF GA	THOMSON	GA	52.5	4	10	3	4	<\$100M	97	11	57.5	50.0	
FIRST NB OF CHEROKEE	WOODSTOCK	GA	52.5	4	10	4	3	\$100M-500M	276	3	55.0	50.0	
INDEPENDENT B&TC	POWDER SPRINGS	GA	52.5	4	10	4	3	\$100M-500M	323	3	10.0	50.0	
RIVOLI B&TC	MACON	GA	52.5	6	4	6	5	<\$100M	1,003	19	57.5	52.5	
PEOPLES BK FANNIN CTY	BLUE RIDGE	GA	50.0	6	1	7	6	\$100M-500M	2,320	36	42.5	52.5	
BANK OF ELLAVILLE	ELLAVILLE	GA	50.0	7	1	6	6	<\$100M	1,396	30	47.5	50.0	
WILKINSON CTY BK	IRWINTON	GA	50.0	4	9	3	4	<\$100M	94	4	52.5	45.0	
WHITE CTY BK	CLEVELAND	GA	50.0	6	1	7	6	\$100M-500M	1,915	35	45.0	57.5	
HERITAGE BK	HINESVILLE	GA	50.0	3	7	4	6	\$100M-500M	350	26	55.0	47.5	
BANK OF CHICKAMAUGA	CHICKAMAUGA	GA	50.0	4	10	3	3	<\$100M	135	3	52.5	50.0	
FARMERS & MRCH CMNTY BK	SENOIA	GA	50.0	3	9	3	5	<\$100M	59	13	55.0	50.0	
FARMERS & MRCH BK	SUMMERVILLE	GA	50.0	4	6	5	5	\$100M-500M	588	19	55.0	42.5	

Table 2. Small-Farm-Lending Banks, June 1999

Bank Name	Location	State	Total Score (1)	Decile Values					Bnk Asset Sz. (6)	Dollars in SFL (7)	Number in SFL (8)	Total Score (<\$100K) (9)	Total Score (<\$1M) (10)
				SFL/TA (2)	SFL/TFL (3)	SFL(\$) (4)	SFL(#) (5)						
FIRST NB OF CHATTOOGA CTY	SUMMERVILLE	GA	50.0	5	6	4	5	<\$100M	282	17	55.0	45.0	
BANK OF HARTWELL	HARTWELL	GA	50.0	7	1	7	5	<\$100M	1,930	16	35.0	62.5	
MCINTOSH ST BK	JACKSON	GA	50.0	5	5	5	5	\$100M-500M	849	22	50.0	45.0	
SUNTRUST BK NORTHWEST GA NA	ROME	GA	50.0	5	2	7	6	\$100M-500M	2,524	36	45.0	52.5	
BANK OF COWETA	NEWNAN	GA	50.0	3	9	4	4	\$100M-500M	176	5	55.0	47.5	
COMMERCIAL B&TC TROUP CTY	LA GRANGE	GA	50.0	5	2	6	7	\$100M-500M	1,400	47	55.0	57.5	
F&M B&TC	MANCHESTER	GA	50.0	5	7	4	4	<\$100M	320	9	57.5	47.5	
GEORGIA FIRST BK NA	GAINESVILLE	GA	50.0	5	4	6	5	\$100M-500M	1,491	19	50.0	52.5	
GEORGIA B&TC	CALHOUN	GA	50.0	5	2	6	7	\$100M-500M	1,565	45	55.0	65.0	
GEORGIA B&TC OF AUGUSTA	AUGUSTA	GA	50.0	4	5	6	5	\$100M-500M	1,350	21	47.5	45.0	
THOMASVILLE NB	THOMASVILLE	GA	50.0	6	1	7	6	\$100M-500M	1,722	26	45.0	50.0	
FIRST CMNTY BK OF GA	ROBERTA	GA	50.0	5	6	4	5	<\$100M	231	15	52.5	45.0	
SUNTRUST BK SOUTHEAST GA NA	BRUNSWICK	GA	47.5	4	2	6	7	\$500M-\$1B	1,281	69	52.5	45.0	
FARMERS & MRCH BK	DUBLIN	GA	47.5	3	7	4	5	\$100M-500M	404	21	55.0	45.0	
CAPITAL BK	FORT OGLETHORPE	GA	47.5	3	10	3	3	<\$100M	55	1	47.5	47.5	
COASTAL BK	SAVANNAH	GA	47.5	3	10	3	3	<\$100M	54	2	47.5	47.5	
ROSSVILLE BK	ROSSVILLE	GA	47.5	3	10	3	3	<\$100M	26	1	47.5	47.5	
BANK OF DAHLONEGA	DAHLONEGA	GA	47.5	5	2	6	6	\$100M-500M	1,156	26	47.5	45.0	
LUMPKIN CTY BK	DAHLONEGA	GA	47.5	4	7	4	4	<\$100M	227	5	50.0	42.5	
CITIZENS FIRST BK	ROME	GA	47.5	4	6	5	4	\$100M-500M	589	8	27.5	45.0	
BRYAN B&TC	RICHMOND HILL	GA	47.5	3	10	3	3	<\$100M	81	1	50.0	47.5	
COMMUNITY BK OF GA	TUCKER	GA	47.5	3	10	3	3	<\$100M	88	2	50.0	47.5	
FANNIN CTY BK NA	BLUE RIDGE	GA	47.5	5	6	4	4	<\$100M	359	6	40.0	42.5	
ALBANY B&TC NA	ALBANY	GA	47.5	4	9	3	3	<\$100M	48	1	50.0	47.5	
FIRST ST BK	WRENS	GA	45.0	4	7	4	3	<\$100M	168	2	30.0	40.0	
FIRST PORT CITY BK	BAINBRIDGE	GA	45.0	6	2	5	5	<\$100M	970	23	42.5	57.5	
FIRST NEWTON BK	COVINGTON	GA	45.0	5	2	6	5	\$100M-500M	1,102	19	47.5	37.5	
LIBERTY B&TC	TOCCOA	GA	45.0	4	8	3	3	<\$100M	76	3	47.5	42.5	
EXCHANGE BK	MILLEDGEVILLE	GA	45.0	4	5	5	4	\$100M-500M	472	12	45.0	40.0	
PEOPLES BK	LITHONIA	GA	45.0	3	9	3	3	<\$100M	64	1	47.5	45.0	
RIVERSIDE BK	MARIETTA	GA	45.0	3	9	3	3	\$100M-500M	66	1	47.5	45.0	
COMMUNITY BK	LOGANVILLE	GA	45.0	3	9	3	3	<\$100M	94	2	50.0	45.0	
WAYCROSS B&TC	WAYCROSS	GA	45.0	3	9	3	3	<\$100M	144	3	50.0	42.5	
LANIER NB	GAINESVILLE	GA	45.0	4	6	4	4	\$100M-500M	201	6	47.5	37.5	
FIRST CMNTY BK OF DAWSONVILL	DAWSONVILLE	GA	45.0	6	2	5	5	<\$100M	720	13	37.5	37.5	
PREMIER NB	DALTON	GA	45.0	3	9	3	3	<\$100M	12	1	45.0	40.0	
DAWSON CTY BK	DAWSONVILLE	GA	42.5	5	1	5	6	\$100M-500M	629	26	40.0	57.5	
COMMUNITY B&TC JACKSON	COMMERCE	GA	42.5	6	1	6	4	\$100M-500M	1,482	11	35.0	67.5	
AMERIBANK NA	SAVANNAH	GA	42.5	2	10	2	3	\$100M-500M	5	1	45.0	42.5	
TOWNS CTY BK	HIAWASSEE	GA	42.5	3	8	3	3	<\$100M	15	1	45.0	42.5	
TALBOT ST BK	WOODLAND	GA	42.5	3	8	3	3	<\$100M	13	1	42.5	35.0	
FIDELITY NB	NORCROSS	GA	42.5	2	9	3	3	\$500M-\$1B	35	1	47.5	42.5	
PREMIER BK	ATLANTA	GA	42.5	3	2	6	6	\$1B-\$10B	1,445	34	42.5	40.0	
FIRST CITIZENS BK OF GA	FAYETTEVILLE	GA	42.5	4	4	5	4	\$100M-500M	541	6	32.5	55.0	
CHESTATEE ST BK	DAWSONVILLE	GA	42.5	6	3	4	4	<\$100M	424	6	37.5	45.0	
FIRST NB OF CHATSWORTH	CHATSWORTH	GA	40.0	5	2	5	4	<\$100M	519	7	27.5	57.5	
PEOPLES BK	EATONTON	GA	40.0	3	8	2	3	<\$100M	4	1	42.5	32.5	
SUNTRUST BK NORTHEAST GA NA	ATHENS	GA	40.0	4	1	6	5	\$500M-\$1B	1,465	17	30.0	45.0	
FIRST BK OF PIKE	MOLENA	GA	40.0	3	8	3	2	<\$100M	6	1	42.5	35.0	
ATHENS FIRST B&TC	ATHENS	GA	40.0	4	1	6	5	\$500M-\$1B	1,040	19	35.0	40.0	
SUNTRUST BK AUGUSTA NA	EVANS	GA	40.0	3	3	5	5	\$500M-\$1B	843	22	40.0	37.5	
BARTOW CTY BK	CARTERSVILLE	GA	37.5	4	2	4	5	\$100M-500M	334	15	45.0	32.5	
UNITED SECURITY BK	SPARTA	GA	37.5	4	6	3	2	<\$100M	42	1	42.5	35.0	
CRESCENT B&TC	JASPER	GA	37.5	4	2	5	4	\$100M-500M	542	7	35.0	57.5	
GREATER ROME BK	ROME	GA	37.5	3	6	3	3	<\$100M	54	4	45.0	35.0	
MONROE CTY BK	FORSYTH	GA	35.0	5	1	4	4	<\$100M	281	7	35.0	40.0	
COASTAL BK OF GA	BRUNSWICK	GA	35.0	3	6	3	2	\$100M-500M	74	1	37.5	32.5	
BANK OF PERRY	PERRY	GA	35.0	5	1	4	4	<\$100M	277	7	42.5	40.0	

Table 2. Small-Farm-Lending Banks, June 1999

Bank Name	Location	State	Total Score (1)	Decile Values					Bnk Asset Sz. (6)	Dollars in SFL (7)	Number in SFL (8)	Total Score (<\$100K) (9)	Total Score (<\$1M) (10)
				SFL/TA (2)	SFL/TFL (3)	SFL(\$) (4)	SFL(#) (5)						
SUNTRUST BK MIDDLE GA NA	MACON	GA	35.0	3	1	5	5	\$500M-\$1B	898	12	35.0	35.0	
FIRST BK OF BRUNSWICK	BRUNSWICK	GA	35.0	3	6	3	2	\$100M-500M	21	1	37.5	30.0	
FIRST NB OF WEST POINT	WEST POINT	GA	32.5	4	1	4	4	\$100M-500M	343	8	32.5	35.0	
HARDWICK B&TC	DALTON	GA	32.5	3	1	5	4	\$100M-500M	456	7	30.0	37.5	
COMMUNITY B&T-TROUP	LA GRANGE	GA	32.5	5	1	4	3	<\$100M	348	4	25.0	32.5	
FARMERS ST BK	LINCOLNTON	GA	32.5	2	7	2	2	<\$100M	2	1	37.5	30.0	
SUNTRUST BK SAVANNAH NA	SAVANNAH	GA	30.0	3	2	4	3	\$500M-\$1B	256	2	25.0	50.0	
BANK OF ADAIRSVILLE	ADAIRSVILLE	GA	30.0	4	1	3	4	<\$100M	106	9	37.5	55.0	
BANK OF HIAWASSEE	HIAWASSEE	GA	30.0	3	1	4	4	\$100M-500M	168	6	37.5	55.0	
FIRST GA CMNTY BK	JACKSON	GA	30.0	3	5	2	2	<\$100M	4	1	35.0	25.0	
WEST CENTRAL GA BK	THOMASTON	GA	27.5	4	1	3	3	<\$100M	113	3	32.5	57.5	
BANK OF NORTH GA	ALPHARETTA	GA	27.5	3	1	3	4	\$100M-500M	82	5	30.0	50.0	
FIRST NB OF SOUTH GA	ALBANY	GA	27.5	4	1	3	3	<\$100M	115	2	25.0	52.5	
BANKERS BK	ATLANTA	GA	25.0	3	1	3	3	\$500M-\$1B	144	2	20.0	25.0	
SUMMIT NB	ATLANTA	GA	25.0	3	1	3	3	\$100M-500M	127	2	25.0	35.0	
SUNTRUST BK	ATLANTA	GA	22.5	2	1	3	3	>\$10B	95	2	25.0	32.5	
SECURITY ST BK	CANTON	GA	20.0	2	1	2	3	<\$100M	3	1	22.5	50.0	
MILTON NB	ROSWELL	GA	17.5	2	1	2	2	\$100M-500M	0	0	17.5	52.5	
UNITY NB	CARTERSVILLE	GA	17.5	2	1	2	2	<\$100M	0	0	17.5	17.5	
COMMUNITY FIRST BK	CARROLLTON	GA	10.0	1	1	1	1	\$100M-500M	0	0	10.0	55.0	
FIRST COLONY BK	ALPHARETTA	GA	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.	
JASPER BKG CO	JASPER	GA	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.	
PEOPLES B&TC	BUFORD	GA	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.	
1ST FLOYD BK	ROME	GA	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
DOUGLAS CTY BK	DOUGLASVILLE	GA	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.	
JONES CTY BK	HADDOCK	GA	0.0	2	.	2	2	<\$100M	0	0	0.0	.	
PRUDENTIAL B&TC	ATLANTA	GA	0.0	1	.	1	1	\$500M-\$1B	0	0	0.0	.	
FIRST NB OF GRIFFIN	GRIFFIN	GA	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.	
FIRST CAPITAL BK	NORCROSS	GA	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.	
HERITAGE BK	JONESBORO	GA	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.	
FIRST SECURITY NB	NORCROSS	GA	0.0	1	.	1	3	<\$100M	0	1	0.0	.	
CITIZENS BK	HOGANSVILLE	GA	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
CITIZENS TR BK	ATLANTA	GA	0.0	.	.	.	.	\$100M-500M	.	.	0.0	.
CITIZENS ST BK	KINGSLAND	GA	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
BRAND BKG CO	LAWRENCEVILLE	GA	0.0	.	.	.	.	\$100M-500M	.	.	.	.
GEORGIA ST BK	MABLETON	GA	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.	
PEACHTREE NB	PEACHTREE CITY	GA	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.	
FIRST BK OF COASTAL GA	PEMBROKE	GA	0.0	2	.	2	2	<\$100M	0	0	0.0	.	
FIRST FLAG BK	LA GRANGE	GA	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.	
FIRST AMER B&TC	ATHENS	GA	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.	
CENTURY B&TC	MILLEDGEVILLE	GA	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.	
FIRST NB OF BARNESVILLE	BARNESVILLE	GA	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
CITIZENS & MRCH ST BK	DOUGLASVILLE	GA	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
EMBRY NB	LAWRENCEVILLE	GA	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
BANK ATLANTA	DECATUR	GA	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
COMMUNITY TR BK	HIRAM	GA	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.	
MONOGRAM CREDIT CARD BK	ATLANTA	GA	0.0	1	.	1	1	\$1B-\$10B	0	0	0.0	.	
MOUNTAIN NB	TUCKER	GA	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.	
CHARTER B&TC	MARIETTA	GA	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.	
FIRST NB OF BALDWIN CTY	MILLEDGEVILLE	GA	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
FIRST NB	SAINT MARYS	GA	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
EASTSIDE B&TC	SNELLVILLE	GA	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.	
UNIVERSAL BK NA	COLUMBUS	GA	0.0	2	.	2	2	\$1B-\$10B	0	0	0.0	.	
WESTSIDE B&TC	KENNESAW	GA	0.0	2	.	2	1	\$100M-500M	0	0	0.0	.	
SAVANNAH BK NA	SAVANNAH	GA	0.0	2	.	2	2	\$100M-500M	0	0	0.0	.	
FIRST NORTH AMER NB	KENNESAW	GA	0.0	2	.	2	2	\$100M-500M	0	0	0.0	.	
AMTRADE INTL BK OF GA	ATLANTA	GA	0.0	.	.	.	.	<\$100M	.	.	0.0	.
FIRST FNCL BK	ATLANTA	GA	0.0	2	.	2	2	\$500M-\$1B	0	0	0.0	.	

Table 2. Small-Farm-Lending Banks, June 1999

Bank Name	Location	State	Total Score (1)	Decile Values					Dollars in SFL (7)	Number in SFL (8)	Total Score (<\$100K) (9)	Total Score (<\$1M) (10)
				SFL/TA (2)	SFL/TFL (3)	SFL(\$) (4)	SFL(#) (5)	Bank Asset Sz. (6)				
CENTRAL CAROLINA BK GA	COLUMBUS	GA	0.0	2	.	2	2	<\$100M	0	0	0.0	.
CAPITOL CITY B&TC	ATLANTA	GA	0.0	2	.	2	2	<\$100M	0	0	0.0	.
GLOBAL CMRC BK	DORAVILLE	GA	0.0	2	.	2	2	<\$100M	0	0	0.0	.
FIRST BK OF DALTON	DALTON	GA	0.0	1	.	1	1	<\$100M	0	0	0.0	.
QUANTUM NB	SUWANEE	GA	0.0	2	.	2	2	<\$100M	0	0	0.0	.
GWINNETT BKG CO	LAWRENCEVILLE	GA	0.0	2	.	2	2	<\$100M	0	0	0.0	.
DECATUR FIRST BK	DECATUR	GA	0.0	2	.	2	2	<\$100M	0	0	0.0	.
SAPELO NB	DARIEN	GA	0.0	1	.	1	1	<\$100M	0	0	0.0	.
FIRST UNION DIRECT BK NA	AUGUSTA	GA	0.0	2	.	2	2	\$1B-\$10B	0	0	0.0	.
EAGLE NB	STOCKBRIDGE	GA	0.0	2	.	2	2	<\$100M	0	0	0.0	.
HOME TOWN BK OF VILLA RICA	VILLA RICA	GA	0.0	2	.	2	2	<\$100M	0	0	0.0	.
BUCKHEAD CMNTY BK NA	ATLANTA	GA	0.0	2	.	2	2	<\$100M	0	0	0.0	.
CEDAR HILL NB	LAWRENCEVILLE	GA	0.0	2	.	2	2	<\$100M	0	0	0.0	.
SOUTHERN HERITAGE BK	OAKWOOD	GA	0.0	1	.	1	1	<\$100M	0	0	0.0	.
CHATTahoochee NB	ALPHARETTA	GA	0.0	2	.	2	2	<\$100M	0	0	0.0	.
INFIBANK	ATLANTA	GA	0.0	2	.	2	2	<\$100M	0	0	0.0	.
BB&T BANKCARD CORP	COLUMBUS	GA	0.0	2	.	2	2	<\$100M	0	0	0.0	.
SOUTHERN NB	MARIETTA	GA	0.0	2	.	2	2	<\$100M	0	0	0.0	.
AMERICAN CENTURY FNCL SVC	STOCKBRIDGE	GA	0.0	2	.	2	2	<\$100M	0	0	0.0	.
ATLANTIC NB	BRUNSWICK	GA	0.0	1	.	1	1	<\$100M	0	0	0.0	.
PEACHTREE BK	DULUTH	GA	0.0	2	.	2	2	<\$100M	0	0	0.0	.
NORTH ATLANTA NB	ALPHARETTA	GA	0.0	2	.	2	2	<\$100M	0	0	0.0	.
NORTH GA NB	CALHOUN	GA	0.0	1	.	1	1	<\$100M	0	0	0.0	.
BELK NB	NORCROSS	GA	0.0	2	.	2	2	<\$100M	0	0	0.0	.
BANK OF HI	HONOLULU	HI	67.5	6	1	10	10	\$1B-\$10B	4,157	121	72.5	67.5
FINANCE FACT	HONOLULU	HI	67.5	9	2	9	7	\$500M-\$1B	2,033	25	72.5	67.5
REALTY FNC	HILO	HI	67.5	10	8	5	4	<\$100M	176	1	10.0	62.5
HAWAII NB	HONOLULU	HI	67.5	8	6	7	6	\$100M-500M	540	7	65.0	62.5
BANK OF HONOLULU	HONOLULU	HI	62.5	7	9	4	5	<\$100M	69	1	70.0	62.5
FIRST HAWAIIAN BK	HONOLULU	HI	62.5	4	5	8	8	\$1B-\$10B	1,605	39	65.0	60.0
CENTRAL PACIFIC BK	HONOLULU	HI	57.5	5	3	6	9	\$1B-\$10B	480	40	75.0	70.0
STANDARD FNCL CORP	HONOLULU	HI	0.0	1	.	1	1	<\$100M	0	0	0.0	.
OAHU FNC CO	WAIPAHU	HI	0.0	1	.	1	1	<\$100M	0	0	0.0	.
CITY BK	HONOLULU	HI	0.0	2	.	2	2	\$500M-\$1B	0	0	0.0	.
GECC FNCL CORP	HONOLULU	HI	0.0	3	.	3	3	<\$100M	0	0	0.0	.
CITIZENS B&TC	HUDSON	IA	97.5	10	10	10	9	<\$100M	29,055	663	97.5	97.5
NORTHWESTERN ST BK ORANGE CI	ORANGE CITY	IA	95.0	10	9	10	9	<\$100M	30,916	602	95.0	90.0
FARMERS ST BK	NORTHWOOD	IA	95.0	10	10	8	10	<\$100M	17,606	1,118	97.5	92.5
IOWA T&SB	EMMETSBURG	IA	95.0	10	9	10	9	<\$100M	28,116	692	95.0	90.0
COMMUNITY FIRST BK	KEOSAUQUA	IA	95.0	9	9	10	10	<\$100M	29,742	1,412	95.0	92.5
FIRST NB IN CRESTON	CRESTON	IA	92.5	8	9	10	10	\$100M-500M	36,953	1,113	95.0	92.5
CITIZENS ST BK	POCAHONTAS	IA	92.5	10	9	9	9	<\$100M	23,091	752	95.0	90.0
PILOT GROVE SVG BK	PILOT GROVE	IA	92.5	9	8	10	10	\$100M-500M	45,065	1,972	92.5	90.0
FARMERS T&SB	EARLING	IA	92.5	10	9	8	10	<\$100M	15,362	1,277	95.0	87.5
IOWA ST BK	WEST BEND	IA	90.0	9	9	8	10	<\$100M	17,807	811	95.0	87.5
COMMUNITY BK	PRESTON	IA	90.0	9	7	10	10	<\$100M	31,294	1,012	90.0	85.0
LINCOLN SVG BK	REINBECK	IA	90.0	9	7	10	10	\$100M-500M	78,433	1,753	90.0	87.5
HARDIN CTY SVG BK	ELDORA	IA	90.0	9	7	10	10	\$100M-500M	42,239	886	90.0	87.5
STATE SVG BK	BEDFORD	IA	90.0	10	9	7	10	<\$100M	11,638	5,236	92.5	87.5
FARMERS SVG BK	KEOTA	IA	90.0	10	8	9	9	<\$100M	18,582	751	90.0	85.0
MAHASKA ST BK	OSKALOOSA	IA	87.5	7	8	10	10	\$100M-500M	40,695	916	90.0	82.5
FARMERS ST BK	SCHLESWIG	IA	87.5	10	6	10	9	<\$100M	28,858	691	87.5	82.5
FIRST NB	GREENFIELD	IA	87.5	10	5	10	10	<\$100M	34,256	868	87.5	80.0
LUANA SVG BK	LUANA	IA	87.5	10	6	10	9	<\$100M	26,479	675	87.5	82.5
IOWA ST BK	ALGONA	IA	87.5	7	8	10	10	\$100M-500M	30,607	800	90.0	82.5
CRAWFORD CTY T&SB	DENISON	IA	87.5	9	6	10	10	<\$100M	29,124	946	90.0	85.0
FARMERS & MRCH ST BK	WINTerset	IA	85.0	8	8	9	9	<\$100M	25,475	722	87.5	80.0
STATE BK	WORTHINGTON	IA	85.0	9	10	6	9	<\$100M	10,517	638	87.5	85.0

Table 2. Small-Farm-Lending Banks, June 1999

Bank Name	Location	State	Decile Values					Bnk Asset Sz.	Dollars in SFL	Number in SFL	Total Score (<\$100K)	Total Score (<\$1M)
			Total Score (1)	SFL/TA (2)	SFL/TFL (3)	SFL(\$)	SFL(#)					
TITONKA SVG BK	TITONKA	IA	85.0	9	8	9	8	<\$100M	18,320	537	85.0	77.5
SECURITY ST BK	SUTHERLAND	IA	85.0	10	8	8	8	<\$100M	17,187	547	90.0	85.0
HOUGHTON ST BK	RED OAK	IA	85.0	8	8	10	8	\$100M-500M	27,600	596	90.0	80.0
PRIMGHAR SVG BK	PRIMGHAR	IA	85.0	10	8	7	9	<\$100M	13,394	689	90.0	85.0
BANK IA	RED OAK	IA	85.0	8	8	9	9	<\$100M	23,727	686	92.5	85.0
PEOPLES SVG BK	ELMA	IA	85.0	10	7	9	8	<\$100M	19,300	576	87.5	80.0
FARMERS & TRADERS SVG BK	BANCROFT	IA	85.0	10	8	8	8	<\$100M	16,036	545	87.5	82.5
FARMERS T&SB	BUFFALO CENTER	IA	85.0	10	4	10	10	<\$100M	36,557	1,052	82.5	80.0
IOWA ST BK	CLARKSVILLE	IA	85.0	10	5	10	9	<\$100M	30,294	658	87.5	82.5
CITY ST BK	CENTRAL CITY	IA	85.0	10	10	8	6	<\$100M	15,122	361	50.0	80.0
PERRY ST BK	PERRY	IA	82.5	6	10	9	8	<\$100M	18,379	498	85.0	80.0
PEOPLES SVG BK	WELLSBURG	IA	82.5	10	7	7	9	<\$100M	13,161	609	85.0	80.0
CITIZENS ST BK	CLARINDA	IA	82.5	6	9	8	10	<\$100M	17,662	791	87.5	77.5
FARMERS ST BK	ALGONA	IA	82.5	10	8	8	7	<\$100M	17,657	443	85.0	80.0
FARMERS BK NORTHERN MO NA	CENTERVILLE	IA	82.5	9	4	10	10	\$100M-500M	60,714	1,845	82.5	80.0
FIRST B&TC	GLIDDEN	IA	82.5	10	6	9	8	<\$100M	18,969	490	82.5	70.0
SIBLEY ST BK	SIBLEY	IA	82.5	10	5	9	9	<\$100M	18,399	721	80.0	72.5
MAQUOKETA ST BK	MAQUOKETA	IA	82.5	6	7	10	10	\$100M-500M	39,302	1,210	85.0	80.0
HUMBOLDT T&SB	HUMBOLDT	IA	82.5	7	7	9	10	<\$100M	23,219	835	87.5	77.5
VALLEY B&T	MAPLETON	IA	82.5	10	8	9	6	<\$100M	22,366	312	85.0	80.0
FARMERS ST BK	MARCUS	IA	82.5	9	6	8	10	<\$100M	14,716	786	82.5	72.5
WASHINGTON ST BK	WASHINGTON	IA	80.0	5	9	9	9	\$100M-500M	24,702	611	87.5	80.0
FIRST ST BK	WEBSTER CITY	IA	80.0	7	7	10	8	\$100M-500M	26,032	580	85.0	75.0
FIRST T&SB	WHEATLAND	IA	80.0	9	6	9	8	<\$100M	19,154	540	82.5	75.0
KERNDT BROS SVG BK	LANSING	IA	80.0	10	5	9	8	<\$100M	22,943	567	82.5	72.5
FARMERS SVG BK	BEAMAN	IA	80.0	9	7	9	7	<\$100M	18,107	435	80.0	75.0
BURT SVG BK	BURT	IA	80.0	10	8	7	7	<\$100M	13,135	391	82.5	77.5
CITIZENS BK	CORYDON	IA	80.0	7	9	8	8	<\$100M	17,112	569	87.5	77.5
SECURITY B&TC	DECORAH	IA	80.0	4	10	9	9	\$100M-500M	19,513	625	82.5	72.5
PEOPLES T&SB	GRAND JUNCTION	IA	80.0	9	3	10	10	\$100M-500M	37,934	1,018	67.5	80.0
IOWA ST BK	HAMBURG	IA	80.0	10	7	8	7	<\$100M	16,061	404	82.5	77.5
UNITED B&TC	SHEFFIELD	IA	77.5	8	7	8	8	<\$100M	16,632	537	80.0	70.0
DAVIS CTY SVG BK	BLOOMFIELD	IA	77.5	8	6	8	9	<\$100M	16,894	686	82.5	75.0
CORWITH ST BK	CORWITH	IA	77.5	10	7	7	7	<\$100M	12,996	438	80.0	75.0
COMMUNITY FIRST NB	DECORAH	IA	77.5	3	10	9	9	\$100M-500M	18,893	726	80.0	70.0
WAUKON ST BK	WAUKON	IA	77.5	8	5	9	9	<\$100M	20,651	626	80.0	72.5
TREYNOR ST BK	TREYNOR	IA	77.5	8	10	6	7	<\$100M	10,206	392	80.0	75.0
MELVIN SVG BK	MELVIN	IA	77.5	8	9	6	8	<\$100M	10,398	498	80.0	72.5
CITIZENS BK	LEON	IA	77.5	7	6	9	9	<\$100M	23,007	741	82.5	72.5
HERITAGE BK NA	HOLSTEIN	IA	77.5	9	2	10	10	\$100M-500M	43,026	1,231	72.5	80.0
FARMERS ST BK	JESUP	IA	77.5	9	5	9	8	<\$100M	24,056	587	85.0	75.0
CRESCO UNION SVG BK	CRESCO	IA	77.5	7	4	10	10	\$100M-500M	42,296	1,569	75.0	75.0
FARMERS SVG BK	KALONA	IA	77.5	6	9	7	9	<\$100M	14,143	615	85.0	77.5
UNION NB	ANITA	IA	77.5	10	3	9	9	<\$100M	19,595	615	70.0	80.0
AMERICAN NB	HOLSTEIN	IA	77.5	10	2	9	10	<\$100M	21,379	868	67.5	75.0
SOUTH OTTUMWA SVG BK	OTTUMWA	IA	75.0	3	9	9	9	\$100M-500M	23,490	693	80.0	75.0
RUTHVEN ST BK	RUTHVEN	IA	75.0	8	9	6	7	<\$100M	9,786	453	82.5	70.0
PRAIRIE ST BK	BRUNSVILLE	IA	75.0	8	9	6	7	<\$100M	10,702	473	82.5	72.5
STATE SVG BK	RAKE	IA	75.0	10	10	5	5	<\$100M	8,309	282	80.0	72.5
FARMERS SVG BK	REMSEN	IA	75.0	9	2	9	10	<\$100M	25,307	978	72.5	80.0
TEMPLETON SVG BK	TEMPLETON	IA	75.0	10	6	8	6	<\$100M	16,550	320	77.5	70.0
RANDOLPH ST BK	RANDOLPH	IA	75.0	8	7	5	10	<\$100M	8,871	2,322	77.5	70.0
KEOKUK CTY ST BK	SIGOURNEY	IA	75.0	8	8	7	7	<\$100M	11,320	434	75.0	67.5
STATE BK SCHALLER	SCHALLER	IA	75.0	10	9	5	6	<\$100M	8,197	331	77.5	72.5
SECURITY ST BK	SHELDON	IA	75.0	7	8	8	7	<\$100M	17,067	469	85.0	72.5
FARMERS SVG BK	FOSTORIA	IA	75.0	10	5	7	8	<\$100M	11,201	497	60.0	72.5
FIRST NB	SIOUX CITY	IA	75.0	5	10	8	7	<\$100M	15,085	384	80.0	70.0
MOORHEAD ST BK	MOORHEAD	IA	75.0	10	8	5	7	<\$100M	7,921	413	77.5	72.5

Table 2. Small-Farm-Lending Banks, June 1999

Bank Name	Location	State	Decile Values					Dollars in SFL	Number in SFL	Total Score (<\$100K)	Total Score (<\$1M)	
			Total Score (1)	SFL/TA (2)	SFL/TFL (3)	SFL(\$)	SFL/# (5)					Blk Asset Sz. (6)
AMERICAN ST BK	SIoux CENTER	IA	75.0	8	2	10	10	\$100M-500M	64,812	2,316	80.0	75.0
LANDMANS NB	AUDUBON	IA	75.0	9	5	8	8	<\$100M	15,237	528	77.5	67.5
FIRST IA ST BK	ALBIA	IA	75.0	7	4	9	10	<\$100M	20,272	835	67.5	67.5
FIRST NB OF MANNING	MANNING	IA	75.0	9	6	8	7	<\$100M	15,006	392	77.5	65.0
FIRST ST BK	BELMOND	IA	75.0	7	10	8	5	<\$100M	14,798	265	77.5	70.0
LAURENS ST BK	LAURENS	IA	75.0	7	9	6	8	<\$100M	11,092	545	80.0	72.5
STATE BK LEDYARD	LEDYARD	IA	75.0	10	8	7	5	<\$100M	11,403	297	80.0	70.0
VIKING ST B&T	DECORAH	IA	75.0	9	10	5	6	<\$100M	9,029	362	82.5	72.5
SAINt ANSGAR ST BK	SAINt ANSGAR	IA	72.5	8	3	9	9	<\$100M	24,366	606	67.5	75.0
SECURITY ST BK	ANAMOSA	IA	72.5	7	7	7	8	<\$100M	13,905	530	80.0	70.0
FARMERS & MRCH SVg BK	WAUKON	IA	72.5	7	5	8	9	<\$100M	14,789	649	75.0	65.0
AMERICAN BK NA	LE MARS	IA	72.5	8	2	10	9	<\$100M	28,623	665	57.5	75.0
FIRST NB WAVERLY	WAVERLY	IA	72.5	6	5	10	8	\$100M-500M	28,558	590	77.5	65.0
SECURITY SVg BK	GOWRIE	IA	72.5	7	10	6	6	<\$100M	10,780	334	77.5	70.0
EARLHAM SVg BK	WEST DES MOINES	IA	72.5	3	10	9	7	\$100M-500M	19,793	404	77.5	72.5
HOME ST BK	JEFFERSON	IA	72.5	6	7	9	7	<\$100M	18,209	438	75.0	65.0
ALLIANCE BK	ROCKWELL CITY	IA	72.5	9	2	9	9	<\$100M	20,026	681	60.0	70.0
BANK IA	DENISON	IA	72.5	8	6	7	8	<\$100M	12,470	517	77.5	70.0
FARMERS SVg BK	OSKALOOSA	IA	72.5	6	8	7	8	<\$100M	13,040	497	77.5	67.5
MIDSTATES BK NA	HARLAN	IA	72.5	6	3	10	10	\$100M-500M	38,928	1,265	70.0	87.5
FIRST WHITNEY B&TC	ATLANTIC	IA	72.5	7	3	9	10	<\$100M	20,575	835	70.0	77.5
UNION ST BK	GREENFIELD	IA	72.5	9	5	7	8	<\$100M	11,794	578	77.5	65.0
FIRST ST BK	IDA GROVE	IA	72.5	9	4	8	8	<\$100M	16,716	519	60.0	80.0
BREDA SVg BK	BREDA	IA	72.5	10	6	7	6	<\$100M	12,728	317	75.0	67.5
FARMERS SVg BK	MARTELLE	IA	72.5	10	8	6	5	<\$100M	9,345	279	75.0	67.5
UNITED CMNTY BK	MILFORD	IA	72.5	7	3	10	9	\$100M-500M	28,699	632	55.0	67.5
UNION ST BK	MONONA	IA	72.5	8	6	8	7	<\$100M	17,234	435	77.5	70.0
FIRST SCTY B&TC	CHARLES CITY	IA	72.5	5	4	10	10	\$100M-500M	33,308	1,141	67.5	77.5
FARMERS SVg BK	WEST UNION	IA	72.5	9	6	8	6	<\$100M	16,653	346	80.0	70.0
SECURITY ST BK	MILFORD	IA	72.5	9	4	7	9	<\$100M	12,509	647	70.0	75.0
FORTRESS BK CRESCO	CRESCO	IA	72.5	8	7	7	7	<\$100M	12,917	463	77.5	67.5
IOWA T&SB	CENTERVILLE	IA	70.0	5	5	9	9	\$100M-500M	21,042	765	80.0	67.5
OAKLAND ST BK	OAKLAND	IA	70.0	8	10	5	5	<\$100M	8,113	286	77.5	67.5
AMERICAN ST BK	OSCEOLA	IA	70.0	6	6	7	9	<\$100M	12,520	641	75.0	65.0
FIRST NB SIOUX CTR	SIOUX CENTER	IA	70.0	9	1	10	8	<\$100M	26,694	557	52.5	72.5
POCAHONTAS ST BK	POCAHONTAS	IA	70.0	7	9	5	7	<\$100M	8,275	410	75.0	67.5
HOME ST BK	ROYAL	IA	70.0	9	6	7	6	<\$100M	11,190	317	70.0	65.0
SHELBY CTY ST BK	HARLAN	IA	70.0	6	2	10	10	\$100M-500M	36,196	1,678	70.0	65.0
FIRST NB OF REMBRANDT	REMBRANDT	IA	70.0	9	5	6	8	<\$100M	10,094	506	75.0	67.5
HEARTLAND BK	SOMERS	IA	70.0	9	5	9	5	<\$100M	17,909	272	75.0	65.0
1ST CENTRAL ST BK	DE WITT	IA	70.0	5	6	9	8	\$100M-500M	20,566	500	75.0	67.5
LE MARS B&TC	LE MARS	IA	70.0	6	3	10	9	\$100M-500M	26,734	778	65.0	70.0
COMMUNITY BK	DUNLAP	IA	70.0	8	7	6	7	<\$100M	9,857	393	75.0	65.0
UNITED BK IA	IDA GROVE	IA	70.0	7	1	10	10	\$100M-500M	54,366	1,526	67.5	72.5
MALVERN T&SB	MALVERN	IA	70.0	8	8	6	6	<\$100M	9,890	333	75.0	62.5
AUDUBON ST BK	AUDUBON	IA	70.0	8	5	8	7	<\$100M	14,607	375	70.0	62.5
COMMUNITY ST BK	TIPTON	IA	70.0	7	6	8	7	<\$100M	14,815	380	72.5	62.5
CITIZENS ST BK	MONTICELLO	IA	70.0	6	8	7	7	<\$100M	14,339	482	77.5	65.0
LIBERTYVILLE SVg BK	FAIRFIELD	IA	70.0	5	7	8	8	<\$100M	14,793	533	75.0	67.5
CEDAR VALLEY B&TC	LA PORTE CITY	IA	70.0	9	10	5	4	<\$100M	7,915	202	72.5	67.5
SOUTHEAST SCTY BK	MEDIAPOLIS	IA	70.0	10	6	6	6	<\$100M	11,115	312	75.0	67.5
CHEROKEE ST BK	CHEROKEE	IA	67.5	5	3	9	10	\$100M-500M	24,407	997	67.5	65.0
CITIZENS ST BK	WYOMING	IA	67.5	5	8	7	7	<\$100M	11,598	438	72.5	60.0
FIRST CMNTY BK	NEWELL	IA	67.5	10	5	6	6	<\$100M	9,928	304	72.5	60.0
POSTVILLE ST BK	POSTVILLE	IA	67.5	6	5	7	9	<\$100M	11,404	759	77.5	60.0
SECURITY T&SB	STORM LAKE	IA	67.5	6	5	8	8	<\$100M	15,817	584	77.5	65.0
SANBORN SVg BK	SANBORN	IA	67.5	8	9	6	4	<\$100M	9,988	243	75.0	62.5
LIBERTY T&SB	DURANT	IA	67.5	7	4	8	8	<\$100M	16,814	574	60.0	65.0

Table 2. Small-Farm-Lending Banks, June 1999

Bank Name	Location	State	Decile Values					Bnk Asset Sz.	Dollars in SFL	Number in SFL	Total Score (<\$100K)	Total Score (<\$1M)
			Total Score (1)	SFL/TA (2)	SFL/TFL (3)	SFL(\$)	SFL/# (4)						SFL/# (5)
SECURITY SVG BK	EAGLE GROVE	IA	67.5	5	10	7	5	<\$100M	13,153	256	75.0	65.0
FIRST ST BK	LYNNVILLE	IA	67.5	6	7	5	9	<\$100M	7,863	600	75.0	57.5
EXCHANGE ST BK	EXIRA	IA	67.5	10	5	6	6	<\$100M	10,241	335	70.0	62.5
BANKIOWA	CEDAR RAPIDS	IA	67.5	5	2	10	10	\$100M-500M	42,150	1,175	60.0	70.0
FIRST T&SB	AURELIA	IA	67.5	9	6	6	6	<\$100M	10,805	364	75.0	62.5
EXCHANGE ST BK	COLLINS	IA	67.5	9	4	7	7	<\$100M	11,513	418	62.5	80.0
SECURITY SVG BK	LARCHWOOD	IA	67.5	8	8	6	5	<\$100M	9,706	264	70.0	60.0
FIRST ST BK	CONRAD	IA	67.5	6	2	9	10	\$100M-500M	21,133	791	57.5	67.5
IOWA ST SVG BK	KNOXVILLE	IA	67.5	7	4	8	8	<\$100M	15,274	590	60.0	75.0
CARROLL CTY ST BK	CARROLL	IA	67.5	7	2	9	9	<\$100M	24,762	656	57.5	70.0
KEYSTONE SVG BK	KEYSTONE	IA	67.5	9	5	7	6	<\$100M	12,255	301	70.0	57.5
FIDELITY B&T	DYERSVILLE	IA	67.5	7	3	9	8	<\$100M	17,841	545	57.5	65.0
FIRST NB OF WEST UNION	WEST UNION	IA	65.0	6	2	9	9	<\$100M	18,833	655	60.0	67.5
FIRST CITIZENS NB	MASON CITY	IA	65.0	3	3	10	10	\$500M-\$1B	76,266	2,366	65.0	62.5
MANUFACTURERS B&TC	FOREST CITY	IA	65.0	5	3	9	9	\$100M-500M	22,061	628	57.5	65.0
NORTHWOODS ST BK	NORTHWOOD	IA	65.0	5	10	7	4	<\$100M	11,293	234	70.0	57.5
BANK PLUS	ESTHERVILLE	IA	65.0	7	3	8	8	<\$100M	15,751	501	60.0	65.0
CITIZENS FIRST NB STORM LAKE	STORM LAKE	IA	65.0	4	3	10	9	\$100M-500M	26,250	722	57.5	67.5
FARMERS NB WINFIELD	MOUNT PLEASANT	IA	65.0	7	7	4	8	<\$100M	6,021	502	70.0	57.5
FIRST AMER BK	FORT DODGE	IA	65.0	4	3	10	9	\$100M-500M	28,944	653	52.5	82.5
STATE BK LAWLER	LAWLER	IA	65.0	4	4	9	9	\$100M-500M	17,972	667	60.0	57.5
CITIZENS SVG BK	ANAMOSA	IA	65.0	4	8	6	8	<\$100M	9,676	525	70.0	57.5
FARMERS SVG BK	BOYDEN	IA	65.0	9	9	4	4	<\$100M	6,049	196	67.5	62.5
FIRST ST BK MAPLETON	MAPLETON	IA	65.0	8	8	5	5	<\$100M	8,168	254	67.5	62.5
ROLLING HILLS B&T	ATLANTIC	IA	65.0	9	6	7	4	<\$100M	13,715	221	67.5	57.5
DEFIANCE ST BK	DEFIANCE	IA	65.0	10	9	3	4	<\$100M	5,274	198	67.5	60.0
PREMIER BK	ROCK VALLEY	IA	65.0	8	4	8	6	<\$100M	16,946	313	65.0	80.0
SOLOM ST BK	SOLOM	IA	62.5	4	10	5	6	<\$100M	8,060	354	70.0	57.5
FIRST ST BK	STUART	IA	62.5	6	4	8	7	<\$100M	15,698	473	50.0	67.5
STATE B&TC	NEVADA	IA	62.5	4	9	7	5	<\$100M	13,643	284	72.5	62.5
FARMERS SVG B&T TRAER	TRAER	IA	62.5	5	9	5	6	<\$100M	8,760	342	67.5	60.0
UTE ST BK	UTE	IA	62.5	10	8	4	3	<\$100M	6,659	189	67.5	60.0
STATE BK WAVERLY	WAVERLY	IA	62.5	4	5	8	8	\$100M-500M	16,491	501	67.5	57.5
WALKER ST BK	WALKER	IA	62.5	7	10	3	5	<\$100M	4,786	250	67.5	60.0
BRENTON BK	DES MOINES	IA	62.5	2	3	10	10	\$1B-\$10B	82,927	2,832	65.0	60.0
COMMUNITY BK	ALTON	IA	62.5	8	4	5	8	<\$100M	8,076	545	52.5	75.0
WESTERN B&TC	MOVILLE	IA	62.5	10	2	7	6	<\$100M	11,326	300	47.5	82.5
GREEN BELT B&TC	IOWA FALLS	IA	62.5	6	2	9	8	\$100M-500M	22,972	598	47.5	75.0
KINGSLEY ST BK	KINGSLEY	IA	62.5	6	9	7	3	<\$100M	14,150	167	67.5	57.5
CORYDON ST BK	CORYDON	IA	62.5	7	9	5	4	<\$100M	8,118	233	72.5	60.0
FARMERS & MRCH ST BK	NEOLA	IA	62.5	6	10	4	5	<\$100M	6,222	279	67.5	57.5
LEIGHTON ST BK	PELLA	IA	62.5	7	8	5	5	<\$100M	8,108	272	67.5	57.5
CLARKE CTY ST BK	OSCEOLA	IA	60.0	4	6	7	7	<\$100M	13,686	418	65.0	55.0
WILTON SVG BK	WILTON	IA	60.0	6	4	7	7	<\$100M	14,555	379	57.5	75.0
UNION ST BK	ROCKWELL CITY	IA	60.0	8	5	6	5	<\$100M	9,376	276	65.0	52.5
WATKINS SVG BK	WATKINS	IA	60.0	6	5	4	9	<\$100M	7,030	644	65.0	55.0
WEST CHESTER SVG BK	WASHINGTON	IA	60.0	7	9	4	4	<\$100M	6,740	230	65.0	57.5
GARNAVILLO SVG BK	GARNAVILLO	IA	60.0	9	6	5	4	<\$100M	7,751	217	62.5	55.0
STATE BK TOLEDO	TOLEDO	IA	60.0	4	9	6	5	<\$100M	9,744	287	52.5	57.5
SECURITY ST BK	RADCLIFFE	IA	60.0	9	7	4	4	<\$100M	7,445	219	65.0	55.0
CITIZENS SVG BK	SPILLVILLE	IA	60.0	9	4	5	6	<\$100M	7,898	302	52.5	72.5
STATE BK	SPIRIT LAKE	IA	60.0	7	6	5	6	<\$100M	8,578	370	70.0	55.0
HILLS B&TC	HILLS	IA	60.0	2	2	10	10	\$500M-\$1B	31,537	889	55.0	62.5
MERCANTILE BK MW	DES MOINES	IA	60.0	2	2	10	10	\$1B-\$10B	213,388	6,163	60.0	57.5
BLNCOE ST BK	BLNCOE	IA	60.0	9	8	3	4	<\$100M	5,516	240	67.5	60.0
FIRST ST BK	MANCHESTER	IA	60.0	6	3	8	7	<\$100M	17,293	394	50.0	70.0
MAYNARD SVG BK	MAYNARD	IA	60.0	7	6	5	6	<\$100M	8,404	350	70.0	57.5
MARQUETTE BK OELWEIN NA	OELWEIN	IA	57.5	6	2	8	7	<\$100M	17,378	458	47.5	65.0

Table 2. Small-Farm-Lending Banks, June 1999

Bank Name	Location	State	Decile Values					Bnk Asset Sz.	Dollars in SFL	Number in SFL	Total Score (<\$100K)	Total Score (<\$1M)
			Total Score (1)	SFL/TA (2)	SFL/TFL (3)	SFL(\$)	SFL/# (4)						SFL/# (5)
PEOPLES ST BK	WINTHROP	IA	57.5	8	3	7	5	<\$100M	11,997	296	37.5	62.5
WESTSIDE ST SVG BK	WESTSIDE	IA	57.5	9	6	4	4	<\$100M	6,646	227	60.0	52.5
CENTRAL ST BK	STATE CENTER	IA	57.5	6	5	5	7	<\$100M	8,040	371	55.0	60.0
WAYLAND ST BK	MOUNT PLEASANT	IA	57.5	7	4	6	6	<\$100M	9,594	314	57.5	57.5
DUBUQUE B&TC	DUBUQUE	IA	57.5	2	1	10	10	\$500M-\$1B	42,074	875	52.5	57.5
NORWEST BK IA NA	DES MOINES	IA	57.5	1	2	10	10	\$1B-\$10B	86,535	1,880	57.5	55.0
FIRST NB OF AKRON	AKRON	IA	57.5	5	9	4	5	<\$100M	7,147	247	65.0	52.5
FIRST NB OF LOGAN	LOGAN	IA	57.5	8	7	4	4	<\$100M	7,281	201	65.0	55.0
AMERICAN INTRST BK	MANNING	IA	57.5	6	6	6	5	<\$100M	9,933	260	62.5	47.5
FARMERS SVG BK	COLESBURG	IA	57.5	8	6	4	5	<\$100M	6,983	288	62.5	52.5
OKEY-VERNON FIRST NB	CORNING	IA	57.5	4	5	4	10	<\$100M	6,761	1,536	65.0	52.5
FIRST NB OF HAMPTON	HAMPTON	IA	57.5	3	7	6	7	<\$100M	9,813	434	62.5	50.0
COMMUNITY ST BK	SPENCER	IA	57.5	6	4	7	6	<\$100M	11,245	331	50.0	52.5
GUTHRIE CTY ST BK	GUTHRIE CENTER	IA	57.5	5	7	6	5	<\$100M	10,369	284	67.5	55.0
IOWA FALLS ST BK	IOWA FALLS	IA	57.5	5	7	7	4	<\$100M	13,519	195	62.5	52.5
FARMERS ST BK	MARION	IA	57.5	2	3	9	9	\$100M-500M	22,140	755	55.0	55.0
COMMUNITY BK	NEVADA	IA	57.5	8	2	8	5	<\$100M	15,631	264	30.0	80.0
HERITAGE BK	MARION	IA	55.0	5	10	3	4	<\$100M	4,002	197	57.5	47.5
SECURITY ST BK	NEW HAMPTON	IA	55.0	4	6	6	6	<\$100M	11,157	345	62.5	52.5
CITIZENS ST BK	POSTVILLE	IA	55.0	6	5	5	6	<\$100M	8,067	327	60.0	45.0
FIRST ST BK	RICEVILLE	IA	55.0	7	3	5	7	<\$100M	8,296	453	55.0	70.0
ROLFE ST BK	ROLFE	IA	55.0	9	2	4	7	<\$100M	7,419	476	35.0	67.5
ELGIN ST BK	ELGIN	IA	55.0	7	6	3	6	<\$100M	4,305	325	62.5	50.0
FIRST NB IN FAIRFIELD	FAIRFIELD	IA	55.0	4	3	7	8	<\$100M	13,488	528	50.0	57.5
AMERICAN T&SB	LOWDEN	IA	55.0	6	6	4	6	<\$100M	7,091	328	60.0	47.5
RUBIO SVG BK BRIGHTON IA	BRIGHTON	IA	55.0	5	9	3	5	<\$100M	4,587	277	62.5	55.0
CHELSEA SVG BK	BELLE PLAINE	IA	55.0	5	5	6	6	<\$100M	10,450	364	62.5	50.0
GRINNELL ST BK	MARENGO	IA	55.0	4	3	8	7	\$100M-500M	14,866	399	45.0	52.5
BLUE GRASS SVG BK	BLUE GRASS	IA	55.0	3	4	6	9	<\$100M	10,841	649	57.5	67.5
COLUMBUS JUNCTION ST BK	COLUMBUS JUNCTION	IA	55.0	6	8	4	4	<\$100M	7,364	213	62.5	50.0
CEDAR VALLEY ST BK	SAINT ANSGAR	IA	55.0	9	8	2	3	<\$100M	3,545	173	57.5	52.5
IOWA ST BK	WAPELLO	IA	55.0	8	4	4	6	<\$100M	7,577	313	50.0	52.5
IOWA BK	BELLEVUE	IA	55.0	9	7	4	2	<\$100M	6,560	121	60.0	50.0
UNION ST BK	WINTERSET	IA	52.5	5	4	6	6	<\$100M	10,581	297	37.5	45.0
PEOPLES NB	COUNCIL BLUFFS	IA	52.5	2	3	8	8	\$100M-500M	16,539	484	47.5	55.0
IOWA SVG BK	COON RAPIDS	IA	52.5	4	1	8	8	\$100M-500M	17,781	533	47.5	60.0
NEW ALBIN SVG BK	NEW ALBIN	IA	52.5	3	5	6	7	<\$100M	9,076	422	60.0	45.0
IOWA ST BK	SAC CITY	IA	52.5	4	9	4	4	<\$100M	7,617	200	60.0	47.5
SECURITY ST BK	WAVERLY	IA	52.5	5	5	5	6	<\$100M	8,883	301	60.0	47.5
FIRST ST BK THORNTON	THORNTON	IA	52.5	7	6	3	5	<\$100M	5,776	248	60.0	45.0
FIRST NB OF PRIMGHAR	PRIMGHAR	IA	52.5	7	8	3	3	<\$100M	4,843	183	62.5	50.0
CITIZENS BK	SAC CITY	IA	52.5	6	9	4	2	<\$100M	6,379	84	57.5	45.0
FIRST ST BK	TABOR	IA	52.5	8	7	3	3	<\$100M	5,172	186	57.5	47.5
FARMERS SVG BK	VICTOR	IA	52.5	7	7	4	3	<\$100M	6,681	183	60.0	50.0
NORTHEAST SCRTY BK	SUMNER	IA	52.5	8	2	5	6	<\$100M	7,768	336	47.5	60.0
FIRST ST BK	SUMNER	IA	52.5	6	4	5	6	<\$100M	8,438	334	45.0	47.5
AMERICAN T&SB	DUBUQUE	IA	52.5	1	3	9	8	\$100M-500M	19,100	482	42.5	47.5
COMMUNITY SVG BK	EDGEWOOD	IA	52.5	5	1	9	6	\$100M-500M	19,669	361	32.5	62.5
F&M BK-IA SOUTH CENTRAL	GRINNELL	IA	52.5	3	3	7	8	\$100M-500M	13,604	498	50.0	55.0
FARMERS & MRCH SVG BK	LONE TREE	IA	52.5	4	4	6	7	<\$100M	9,442	388	52.5	67.5
EMMET CTY ST BK	ESTHERVILLE	IA	52.5	7	1	8	5	<\$100M	16,684	272	30.0	65.0
F&M BK-IA CENTRAL	MARSHALLTOWN	IA	52.5	2	2	8	9	\$100M-500M	16,279	624	52.5	50.0
HAMPTON ST BK	HAMPTON	IA	52.5	6	7	5	3	<\$100M	8,643	160	57.5	47.5
ACKLEY ST BK	ACKLEY	IA	52.5	6	2	7	6	<\$100M	12,248	357	37.5	70.0
STATE BK BUSSEY	BUSSEY	IA	52.5	5	8	2	6	<\$100M	3,188	339	57.5	47.5
ASHTON ST BK	ASHTON	IA	52.5	8	4	4	5	<\$100M	6,772	275	52.5	62.5
BENTON CTY ST BK	BLAIRSTOWN	IA	52.5	8	4	5	4	<\$100M	9,039	200	47.5	55.0
MEDIAPOLIS SVG BK	MEDIAPOLIS	IA	52.5	3	4	6	8	<\$100M	9,525	488	52.5	45.0

Table 2. Small-Farm-Lending Banks, June 1999

Bank Name	Location	State	Decile Values					Bnk Asset Sz.	Dollars in SFL	Number in SFL	Total Score (<\$100K)	Total Score (<\$1M)
			Total Score (1)	SFL/TA (2)	SFL/TFL (3)	SFL(\$)	SFL(#)					
FIRST T&SB	MOVILLE	IA	52.5	6	3	7	5	<\$100M	12,125	273	42.5	52.5
VALLEY B&TC	CHEROKEE	IA	52.5	8	6	4	3	<\$100M	6,297	180	57.5	45.0
BENNETT ST BK	BENNETT	IA	52.5	7	2	5	7	<\$100M	8,022	411	45.0	57.5
BRIDGE CMNTY BK	MECHANICSVILLE	IA	52.5	6	6	4	5	<\$100M	7,014	285	60.0	45.0
FARMERS SVG BK	HALBUR	IA	52.5	9	6	3	3	<\$100M	5,027	184	57.5	45.0
PAGE CTY ST BK	CLARINDA	IA	50.0	2	9	3	6	<\$100M	4,768	330	57.5	47.5
DANVILLE ST SVG BK	DANVILLE	IA	50.0	4	6	5	5	<\$100M	7,799	275	57.5	42.5
FIRST ST BK	NORA SPRINGS	IA	50.0	6	7	4	3	<\$100M	6,150	170	55.0	40.0
NEW VIENNA SVG BK	NEW VIENNA	IA	50.0	8	4	4	4	<\$100M	7,179	244	42.5	70.0
NORWALK-CUMMING ST BK	NORWALK	IA	50.0	3	10	3	4	<\$100M	5,774	205	60.0	50.0
READLYN SVG BK	READLYN	IA	50.0	7	5	4	4	<\$100M	6,544	227	40.0	45.0
GLENWOOD ST BK	GLENWOOD	IA	50.0	3	4	6	7	<\$100M	10,519	377	47.5	57.5
STATE BK	SPENCER	IA	50.0	7	3	5	5	<\$100M	8,768	293	55.0	47.5
IOWA ST B&TC	FAIRFIELD	IA	50.0	3	7	6	4	<\$100M	10,145	192	57.5	47.5
PEOPLES ST BK	ELKADER	IA	50.0	4	4	5	7	<\$100M	8,058	393	45.0	52.5
FIRST CMNTY NB	CORNING	IA	50.0	8	5	4	3	<\$100M	6,586	188	57.5	45.0
GRUNDY NB GRUNDY CTR	GRUNDY CENTER	IA	50.0	4	1	8	7	\$100M-500M	15,801	465	45.0	62.5
FIRST AMER BK	JEWELL	IA	50.0	7	4	4	5	<\$100M	7,397	262	45.0	55.0
EXCHANGE ST BK	ADAIR	IA	50.0	8	3	4	5	<\$100M	6,310	290	42.5	47.5
SECURITY ST BK	GUTTENBERG	IA	50.0	4	6	4	6	<\$100M	7,178	310	57.5	45.0
FIRST ST BK OF COLFAX	COLFAX	IA	50.0	6	4	5	5	<\$100M	8,872	269	52.5	57.5
SECURITY ST BK	STUART	IA	50.0	5	7	4	4	<\$100M	7,349	190	57.5	45.0
HOME T&SB	OSAGE	IA	47.5	3	1	8	7	\$100M-500M	15,736	421	47.5	52.5
FARMERS SVG BK	MOUNT PLEASANT	IA	47.5	5	7	3	4	<\$100M	5,013	218	52.5	42.5
PEOPLES ST BK	ALBIA	IA	47.5	3	8	3	5	<\$100M	5,238	260	52.5	47.5
BELLEVUE ST BK	BELLEVUE	IA	47.5	4	7	3	5	<\$100M	5,980	251	57.5	45.0
LINN CTY ST BK	COGGON	IA	47.5	4	10	2	3	<\$100M	3,097	148	52.5	42.5
CITIZENS ST BK	OAKLAND	IA	47.5	5	4	5	5	<\$100M	8,498	294	42.5	62.5
FARMERS ST BK	YALE	IA	47.5	7	4	4	4	<\$100M	6,319	219	42.5	52.5
FARMERS T&SB	SPENCER	IA	47.5	3	1	7	8	\$100M-500M	14,101	492	45.0	52.5
UNION B&TC	STRAWBERRY POINT	IA	47.5	6	4	5	4	<\$100M	8,714	211	37.5	50.0
FARMERS & TRADERS SVG BK	DOUDS	IA	47.5	5	9	2	3	<\$100M	2,459	131	50.0	47.5
RACCOON VALLEY ST BK	ADEL	IA	47.5	4	4	5	6	<\$100M	7,852	353	47.5	47.5
FARMERS ST BK	LAKE VIEW	IA	47.5	5	9	2	3	<\$100M	3,697	174	52.5	42.5
TRI CTY B&T	CASCADE	IA	47.5	6	1	5	7	<\$100M	8,831	426	30.0	55.0
CENTRAL ST BK	MUSCATINE	IA	47.5	2	2	8	7	\$100M-500M	16,292	471	42.5	52.5
IOWA ST SVG BK	CRESTON	IA	47.5	4	2	7	6	<\$100M	13,736	346	40.0	57.5
HARTWICK ST BK	HARTWICK	IA	47.5	6	9	2	2	<\$100M	3,698	65	52.5	45.0
OSSIAN ST BK	OSSIAN	IA	45.0	3	10	2	3	<\$100M	2,961	130	50.0	40.0
GEORGE ST BK	GEORGE	IA	45.0	7	1	6	4	<\$100M	10,290	194	30.0	55.0
RANDALL-STORY ST BK	STORY CITY	IA	45.0	5	2	6	5	<\$100M	9,981	293	42.5	52.5
DYSART ST BK	DYSART	IA	45.0	5	9	2	2	<\$100M	2,527	75	47.5	42.5
IOWA SVG BK	DIKE	IA	45.0	5	7	3	3	<\$100M	4,335	150	50.0	40.0
FIRST ST BK	BRITT	IA	45.0	4	7	4	3	<\$100M	7,441	175	55.0	42.5
IOWA ST BK	CALMAR	IA	45.0	3	10	2	3	<\$100M	2,766	130	50.0	42.5
MONROE ST BK	MONROE	IA	45.0	4	7	2	5	<\$100M	2,549	294	52.5	42.5
FIRST NB OF MUSCATINE	MUSCATINE	IA	45.0	1	5	7	5	\$100M-500M	11,417	268	40.0	50.0
SECURITY ST BK	INDEPENDENCE	IA	45.0	5	2	6	5	<\$100M	9,421	277	35.0	47.5
HEDRICK SVG BK	HEDRICK	IA	45.0	4	8	3	3	<\$100M	4,518	176	50.0	42.5
PEOPLES SVG BK CORP	MONTEZUMA	IA	45.0	5	5	3	5	<\$100M	4,788	276	45.0	37.5
FIRST T&SB	OXFORD	IA	42.5	3	10	2	2	<\$100M	3,102	120	52.5	42.5
PANORA ST BK	PANORA	IA	42.5	3	7	3	4	<\$100M	4,618	218	47.5	40.0
COMMUNITY ST BK	PATON	IA	42.5	8	1	4	4	<\$100M	7,351	233	37.5	42.5
COMMERCIAL SVG BK	CARROLL	IA	42.5	3	3	5	6	<\$100M	8,494	298	37.5	42.5
DENVER SVG BK	DENVER	IA	42.5	5	5	3	4	<\$100M	5,731	205	50.0	40.0
FIRST NB IN NW HAMPTON	NEW HAMPTON	IA	42.5	3	6	4	4	<\$100M	7,060	246	52.5	40.0
WHITE ST BK	SOUTH ENGLISH	IA	42.5	3	8	2	4	<\$100M	2,978	191	37.5	37.5
FARMERS SVG BK	WEVER	IA	42.5	3	8	3	3	<\$100M	3,878	169	45.0	35.0

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Bank Name	Location	State	Decile Values					Bnk Asset Sz.	Dollars in SFL	Number in SFL	Total Score (<\$100K)	Total Score (<\$1M)
			Total Score (1)	SFL/TA (2)	SFL/TFL (3)	SFL(\$)	SFL/# (4)						SFL/# (5)
SLOAN ST BK	SLOAN	IA	42.5	4	3	3	7	<\$100M	4,795	421	37.5	40.0
FREMONT CTY SVG BK	SIDNEY	IA	42.5	5	7	3	2	<\$100M	5,314	100	50.0	40.0
FIRST NB FARRAGUT	SHENANDOAH	IA	42.5	4	9	2	2	<\$100M	3,005	124	50.0	40.0
DE WITT B&TC	DE WITT	IA	42.5	2	3	6	6	\$100M-500M	9,928	320	37.5	50.0
MONTEZUMA ST BK	MONTEZUMA	IA	42.5	5	4	4	4	<\$100M	6,506	243	37.5	37.5
BURLINGTON B&TC	BURLINGTON	IA	42.5	2	2	7	6	\$100M-500M	11,678	330	40.0	47.5
COMMUNITY ST BK	INDIANOLA	IA	42.5	3	10	2	2	<\$100M	3,663	128	50.0	42.5
MANSON ST BK	MANSON	IA	42.5	6	6	3	2	<\$100M	4,234	111	47.5	37.5
IOWA ST BK	SHELDON	IA	42.5	5	1	7	4	<\$100M	11,996	206	22.5	55.0
HILLS BK KALONA	KALONA	IA	42.5	2	9	3	3	<\$100M	4,321	142	52.5	42.5
RIPPEY SVG BK	RIPPEY	IA	40.0	3	7	2	4	<\$100M	3,434	240	50.0	37.5
MILLS CTY ST BK	GLENWOOD	IA	40.0	3	8	2	3	<\$100M	3,236	170	45.0	35.0
UNITED NB OF IA	SIDNEY	IA	40.0	5	2	4	5	<\$100M	6,357	256	35.0	40.0
FARMERS SVG BK	FREDERIKA	IA	40.0	4	5	3	4	<\$100M	5,073	234	50.0	37.5
HILLS BK	LISBON	IA	40.0	2	10	2	2	<\$100M	2,479	85	42.5	40.0
CENTRAL ST BK	ELKADER	IA	40.0	3	3	6	4	<\$100M	9,397	214	40.0	47.5
SECURITY ST BK	HUBBARD	IA	40.0	5	3	4	4	<\$100M	6,546	237	37.5	50.0
SECURITY ST BK	LAKE PARK	IA	40.0	5	4	4	3	<\$100M	6,808	183	30.0	42.5
PALO SVG BK	PALO	IA	37.5	2	10	1	2	<\$100M	1,959	118	42.5	35.0
SWISHER T&SB	SWISHER	IA	37.5	2	10	1	2	<\$100M	1,513	88	40.0	35.0
STATE BK WAPELLO	WAPELLO	IA	37.5	2	8	2	3	<\$100M	2,768	182	45.0	35.0
FIRST ST BK	SIOUX RAPIDS	IA	37.5	5	3	3	4	<\$100M	4,072	217	37.5	37.5
GATEWAY ST BK	CLINTON	IA	37.5	4	6	2	3	<\$100M	3,748	161	42.5	32.5
PEOPLES ST BK	WINFIELD	IA	37.5	4	7	2	2	<\$100M	2,776	96	42.5	35.0
PEOPLES T&SB	RIVERSIDE	IA	37.5	3	9	1	2	<\$100M	1,400	78	40.0	35.0
LEE CTY B&T NA	FORT MADISON	IA	37.5	2	8	3	2	\$100M-500M	5,779	105	42.5	35.0
FARMERS SVG BK	MITCHELLVILLE	IA	37.5	2	10	2	1	<\$100M	3,215	56	45.0	37.5
UNITED BK IA	CHURDAN	IA	37.5	8	1	3	3	<\$100M	5,225	173	37.5	60.0
PEOPLES SVG BK	CRAWFORDSVILLE	IA	37.5	3	9	1	2	<\$100M	1,499	101	42.5	37.5
COMMUNITY BK	MUSCATINE	IA	37.5	2	4	5	4	<\$100M	7,814	247	35.0	37.5
IOWA ST BK	ORANGE CITY	IA	35.0	3	1	6	4	<\$100M	10,187	194	22.5	77.5
FIRST ST BK	HUXLEY	IA	35.0	2	9	1	2	<\$100M	1,432	94	35.0	32.5
FARMERS SVG B&TC VINTON	VINTON	IA	35.0	3	5	3	3	<\$100M	4,895	151	40.0	32.5
ODEBOLT ST BK	ODEBOLT	IA	35.0	2	9	1	2	<\$100M	496	71	35.0	32.5
SECURITY ST BK	STANTON	IA	35.0	5	1	5	3	<\$100M	8,146	153	22.5	50.0
AMERICAN SVG BK	TRIPOLI	IA	35.0	3	5	3	3	<\$100M	4,311	148	40.0	32.5
GREAT RIVER B&TC	PRINCETON	IA	35.0	4	2	5	3	<\$100M	7,787	179	27.5	35.0
FIRST AMER BK	WEBSTER CITY	IA	35.0	3	1	7	3	<\$100M	11,202	179	20.0	42.5
CITIZENS SVG BK	HAWKEYE	IA	35.0	4	6	2	2	<\$100M	2,971	119	42.5	32.5
BOONE B&TC	BOONE	IA	35.0	2	3	6	3	\$100M-500M	9,204	186	25.0	37.5
STATE SVG BK	BAXTER	IA	35.0	2	7	3	2	<\$100M	3,890	128	42.5	32.5
FIRST NB AMES IA	AMES	IA	35.0	1	9	2	2	\$100M-500M	3,141	85	37.5	35.0
CENTER POINT B&TC	CENTER POINT	IA	35.0	2	10	1	1	<\$100M	1,409	53	37.5	35.0
CITY ST BK	MADRID	IA	35.0	3	5	3	3	<\$100M	4,229	135	40.0	30.0
COMMUNITY SVG BK	ROBINS	IA	35.0	2	10	1	1	<\$100M	1,331	10	10.0	35.0
MARION CTY ST BK	PELLA	IA	32.5	2	1	6	4	\$100M-500M	10,366	223	25.0	37.5
FIRST NEWTON NB	NEWTON	IA	32.5	2	7	2	2	<\$100M	2,643	73	35.0	27.5
FIRST IA BK	MONTICELLO	IA	32.5	4	2	2	5	<\$100M	3,266	248	37.5	30.0
CITY ST BK	OGDEN	IA	32.5	3	2	3	5	<\$100M	5,804	292	22.5	37.5
MORNINGSIDE B&TC	SIOUX CITY	IA	32.5	1	10	1	1	<\$100M	117	2	10.0	32.5
FIRST BK	WEST DES MOINES	IA	32.5	1	10	1	1	<\$100M	21	1	32.5	32.5
FARMERS T&SB	WILLIAMSBURG	IA	32.5	3	1	4	5	<\$100M	7,223	296	25.0	42.5
CITIZENS ST BK	SHELDON	IA	32.5	4	1	5	3	<\$100M	8,362	138	22.5	42.5
CITIZENS SVG BK	GILMAN	IA	32.5	6	1	4	2	<\$100M	6,925	111	20.0	57.5
PLEASANTVILLE ST BK	PLEASANTVILLE	IA	32.5	2	8	1	2	<\$100M	1,559	113	37.5	30.0
VICTOR ST BK	VICTOR	IA	32.5	3	7	2	1	<\$100M	3,671	46	37.5	30.0
FAIRBANK ST BK	FAIRBANK	IA	32.5	4	5	2	2	<\$100M	3,455	95	42.5	30.0
FIRST SCTY ST BK	EVANSDALE	IA	32.5	1	10	1	1	<\$100M	193	5	15.0	32.5

Table 2. Small-Farm-Lending Banks, June 1999

Bank Name	Location	State	Total Score	Decile Values					Bnk Asset Sz.	Dollars in SFL	Number in SFL	Total Score (<\$100K)	Total Score (<\$1M)
				(1)	(2)	(3)	(4)	(5)						(6)	(7)	(8)	(9)	(10)
FIRST NB	DAVENPORT	IA	32.5	1	10	1	1	<\$100M	688	19	32.5	32.5	
METROBANK NA	DAVENPORT	IA	32.5	1	10	1	1	\$100M-500M	157	4	32.5	32.5	
BUFFALO SVG BK	BUFFALO	IA	32.5	1	10	1	1	<\$100M	1,103	42	35.0	32.5	
CLINTON NB	CLINTON	IA	32.5	1	2	6	4	\$100M-500M	10,373	204	20.0	37.5	
CENTRAL T&SB	CHEROKEE	IA	32.5	4	1	5	3	<\$100M	8,424	147	17.5	45.0	
IOWA ST BK	ONAWA	IA	32.5	3	8	1	1	<\$100M	2,030	47	40.0	32.5	
BANK ALTOONA	ALTOONA	IA	32.5	1	10	1	1	<\$100M	11	1	32.5	32.5	
COMMUNITY NB	WATERLOO	IA	32.5	1	10	1	1	\$100M-500M	1,159	17	32.5	32.5	
PREMIER BK	DUBUQUE	IA	32.5	1	10	1	1	<\$100M	607	11	15.0	32.5	
IOWA T&SB	OSKALOOSA	IA	30.0	2	3	3	4	<\$100M	5,954	229	32.5	32.5	
PIONEER BK	SERGEANT BLUFF	IA	30.0	2	4	3	3	<\$100M	5,443	140	30.0	45.0	
CITY NB OF SHENANDOAH	SHENANDOAH	IA	30.0	3	2	4	3	<\$100M	6,915	172	32.5	50.0	
HANCOCK CTY B&T	GARNER	IA	30.0	2	1	6	3	<\$100M	9,256	181	22.5	47.5	
FIRST AMER BK	AMES	IA	30.0	2	4	3	3	<\$100M	5,056	138	25.0	42.5	
FARMERS ST BK	HAWARDEN	IA	30.0	5	1	4	2	<\$100M	6,876	112	20.0	62.5	
ATKINS SVG B&TC	ATKINS	IA	30.0	3	5	2	2	<\$100M	2,632	83	35.0	27.5	
FARMERS & MRCH SVG BK	MANCHESTER	IA	30.0	3	1	5	3	<\$100M	8,255	149	17.5	40.0	
CLEAR LAKE B&TC	CLEAR LAKE	IA	30.0	2	2	5	3	\$100M-500M	8,149	177	20.0	30.0	
COMMUNITY BK OELWEIN	OELWEIN	IA	30.0	5	4	2	1	<\$100M	2,978	57	17.5	22.5	
FARMERS SVG BK	WALFORD	IA	27.5	2	5	2	2	<\$100M	3,694	91	32.5	25.0	
SECURITY NB SIOUX CITY	SIOUX CITY	IA	27.5	1	1	6	3	\$100M-500M	10,997	182	22.5	32.5	
GIBSON SVG BK	GIBSON	IA	27.5	4	2	3	2	<\$100M	4,653	114	22.5	42.5	
FORT MADISON B&TC	FORT MADISON	IA	27.5	1	8	1	1	\$100M-500M	1,772	41	30.0	25.0	
COMMUNITY ST BK	ANKENY	IA	27.5	1	3	4	3	\$100M-500M	6,992	141	15.0	27.5	
FIRST ST BK	HAWARDEN	IA	27.5	4	2	3	2	<\$100M	4,375	93	22.5	27.5	
WEST BURLINGTON BK	WEST BURLINGTON	IA	25.0	1	6	2	1	<\$100M	2,048	62	17.5	20.0	
WEST LIBERTY ST BK	WEST LIBERTY	IA	25.0	1	4	2	3	<\$100M	3,374	164	27.5	35.0	
MAXWELL ST BK	MAXWELL	IA	25.0	4	3	2	1	<\$100M	2,127	49	17.5	40.0	
IOWA ST B&TC	IOWA CITY	IA	25.0	1	4	3	2	\$100M-500M	4,042	118	20.0	20.0	
STATE BK BROOKS	CORNING	IA	25.0	3	5	1	1	<\$100M	1,162	57	30.0	17.5	
POWESHIEK CTY SVG BK	BROOKLYN	IA	22.5	3	1	3	2	<\$100M	5,050	105	17.5	30.0	
WALCOTT T&SB	WALCOTT	IA	22.5	2	3	2	2	<\$100M	2,418	63	17.5	40.0	
SOUTH STORY B&TC	SLATER	IA	22.5	2	3	2	2	<\$100M	2,736	128	27.5	40.0	
MARQUETTE BK CLINTON	CLINTON	IA	22.5	1	6	1	1	\$100M-500M	1,925	28	25.0	20.0	
VALLEY ST BK	ELDRIDGE	IA	22.5	1	3	3	2	\$100M-500M	4,861	80	27.5	40.0	
NORTHSTAR BK	ESTHERVILLE	IA	22.5	4	1	2	2	<\$100M	3,756	87	22.5	25.0	
POLK CTY BK	POLK CITY	IA	20.0	1	5	1	1	<\$100M	1,398	41	15.0	32.5	
GUARANTY B&TC	CEDAR RAPIDS	IA	20.0	1	5	1	1	\$100M-500M	343	4	10.0	15.0	
FIRST B&TC	SPIRIT LAKE	IA	20.0	2	2	2	2	<\$100M	3,457	95	22.5	30.0	
TAMA ST BK	TAMA	IA	20.0	2	2	2	2	<\$100M	3,561	82	17.5	25.0	
COMMERCIAL T&SB	STORM LAKE	IA	20.0	2	1	3	2	<\$100M	5,408	112	17.5	27.5	
IOWA ST BK	DES MOINES	IA	20.0	1	4	2	1	\$100M-500M	2,117	27	10.0	15.0	
KEOKUK SVG B&TC	KEOKUK	IA	20.0	1	3	2	2	<\$100M	3,503	72	17.5	30.0	
IOWA ST BK	OELWEIN	IA	20.0	4	2	1	1	<\$100M	1,433	33	22.5	32.5	
FAIRFAX ST SVG BK	FAIRFAX	IA	17.5	2	1	2	2	<\$100M	3,836	94	20.0	22.5	
FARMERS & MRCH B&TC	BURLINGTON	IA	17.5	1	1	3	2	\$100M-500M	5,214	102	15.0	20.0	
VALLEY ST BK	GUTTENBERG	IA	17.5	2	3	1	1	<\$100M	1,263	59	17.5	22.5	
PELLA ST BK	PELLA	IA	17.5	3	1	2	1	<\$100M	2,259	34	12.5	20.0	
ROWLEY SVG BK	ROWLEY	IA	15.0	2	2	1	1	<\$100M	1,310	51	17.5	20.0	
MARQUETTE BK CEDAR RAPIDS	CEDAR RAPIDS	IA	15.0	1	2	1	2	\$100M-500M	2,046	79	22.5	37.5	
HARTFORD-CARLISLE SVG BK	CARLISLE	IA	15.0	1	1	2	2	<\$100M	3,030	62	10.0	15.0	
MOUNT VERNON B&TC	MOUNT VERNON	IA	15.0	1	3	1	1	<\$100M	1,853	42	12.5	12.5	
PEOPLES SVG BK	INDIANOLA	IA	15.0	2	2	1	1	<\$100M	905	39	17.5	17.5	
WEST DES MOINES ST BK	WEST DES MOINES	IA	12.5	1	1	2	1	\$500M-\$1B	3,867	62	12.5	12.5	
F&M BK-IA STORY CTY	STORY CITY	IA	12.5	1	2	1	1	<\$100M	1,698	59	12.5	10.0	
EXCHANGE ST BK	SPRINGVILLE	IA	12.5	2	1	1	1	<\$100M	1,222	58	15.0	12.5	
HAWKEYE ST BK	IOWA CITY	IA	10.0	1	1	1	1	\$100M-500M	707	20	10.0	12.5	
STATE CENTRAL BK	KEOKUK	IA	10.0	1	1	1	1	\$100M-500M	1,367	12	10.0	12.5	

Table 2. Small-Farm-Lending Banks, June 1999

Bank Name	Location	State	Decile Values					Bnk Asset Sz.	Dollars in SFL	Number in SFL	Total Score (<\$100K)	Total Score (<\$1M)
			Total Score (1)	SFL/TA (2)	SFL/TFL (3)	SFL(\$)	SFL/# (4)						SFL/# (5)
BANKERS TC	DES MOINES	IA	10.0	1	1	1	1	\$500M-\$1B	599	11	10.0	32.5
WAUKEE ST BK	WAUKEE	IA	10.0	1	1	1	1	<\$100M	264	6	10.0	10.0
HIAWATHA B&TC	HIAWATHA	IA	10.0	1	1	1	1	<\$100M	160	1	10.0	10.0
FIRST NB CEDAR FALLS	CEDAR FALLS	IA	10.0	1	1	1	1	<\$100M	28	2	10.0	32.5
FREEDOM FNCL BK	WEST DES MOINES	IA	10.0	1	1	1	1	<\$100M	0	0	10.0	32.5
FIRST AMER BK	SIOUX CITY	IA	10.0	1	1	1	1	<\$100M	256	2	10.0	35.0
COMMUNITY BK BOONE	BOONE	IA	10.0	1	1	1	1	<\$100M	519	8	10.0	20.0
FIRSTAR BK BURLINGTON NA	BURLINGTON	IA	0.0	1	.	1	1	<\$100M	0	0	0.0	.
DIAL NB	DES MOINES	IA	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.
QUAD CTY B&TC	BETTENDORF	IA	0.0	.	.	.	.	\$100M-500M	.	.	0.0	.
FORT DES MOINES CMNTY BK	DES MOINES	IA	0.0	1	.	1	1	<\$100M	0	0	0.0	.
AMERICAN B&TC	DAVENPORT	IA	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.
D L EVANS BK	BURLEY	ID	97.5	10	9	10	10	\$100M-500M	60,579	1,274	97.5	92.5
IRELAND BK	MALAD CITY	ID	77.5	9	6	8	8	\$100M-500M	19,827	743	80.0	72.5
FARMERS NB	BUHL	ID	75.0	9	3	9	9	\$100M-500M	35,620	1,177	77.5	72.5
BANK OF CMRC	IDAHO FALLS	ID	65.0	6	2	9	9	\$100M-500M	27,991	851	65.0	62.5
BANK OF PULLMAN	MOSCOW	ID	62.5	7	5	6	7	<\$100M	5,572	164	57.5	72.5
MAGIC VALLEY BK	TWIN FALLS	ID	62.5	8	7	5	5	<\$100M	3,486	78	60.0	70.0
BANK OF ID	IDAHO FALLS	ID	57.5	5	4	7	7	\$100M-500M	7,535	173	57.5	55.0
BANK OF LATAH	SAINT MARIES	ID	52.5	7	1	7	6	<\$100M	7,124	119	42.5	52.5
FARMERS & MRCH ST BK	MERIDIAN	ID	47.5	5	4	5	5	\$100M-500M	2,746	72	52.5	47.5
PANHANDLE ST BK	SANDPOINT	ID	47.5	4	7	4	4	\$100M-500M	1,098	25	47.5	42.5
PEND OREILLE BK	PONDERAY	ID	42.5	3	8	3	3	<\$100M	79	3	42.5	37.5
MOUNTAIN WEST BK	COEUR D'ALENE	ID	40.0	2	10	2	2	<\$100M	3	1	40.0	35.0
IDAHO INDEPENDENT BK	COEUR D'ALENE	ID	32.5	4	1	4	4	\$100M-500M	369	18	40.0	47.5
IDAHO BKG CO	BOISE	ID	0.0	.	.	.	.	<\$100M	.	.	0.0	.
SYRINGA BK	BOISE	ID	0.0	1	.	1	1	<\$100M	0	0	0.0	.
FIRST BK OF IDAHO	KETCHUM	ID	0.0	1	.	1	1	<\$100M	0	0	0.0	.
CITIZENS CMNTY BK	POCATELLO	ID	0.0	2	.	2	2	<\$100M	0	0	0.0	.
HOLCOMB ST BK	HOLCOMB	IL	97.5	10	10	10	9	<\$100M	20,232	225	97.5	97.5
NATIONAL BK OF PETERSBURG	PETERSBURG	IL	97.5	9	10	10	10	\$100M-500M	27,253	881	100.0	97.5
SHELBY CTY ST BK	SHELBYVILLE	IL	95.0	10	8	10	10	\$100M-500M	26,734	758	97.5	90.0
TRUSTBANK	OLNEY	IL	95.0	10	8	10	10	<\$100M	19,606	403	97.5	90.0
STATE BK BEMENT	BEMENT	IL	95.0	10	8	10	10	<\$100M	13,756	372	95.0	90.0
GERMAN AMER ST BK	GERMAN VALLEY	IL	95.0	10	8	10	10	<\$100M	25,580	614	97.5	95.0
PEOPLES ST BK	NEWTON	IL	92.5	10	7	10	10	\$100M-500M	28,983	662	92.5	90.0
FIRST NB OF NOKOMIS	NOKOMIS	IL	92.5	10	8	9	10	<\$100M	12,476	482	95.0	90.0
GERBER ST BK	ARGENTA	IL	92.5	10	10	9	8	<\$100M	10,103	199	97.5	90.0
GERMANTOWN T&SB	BREESE	IL	92.5	7	10	10	10	\$100M-500M	14,102	458	95.0	90.0
FIRST NB OF OGDEN	OGDEN	IL	92.5	10	9	9	9	<\$100M	12,599	300	95.0	87.5
CENTRAL T&SB GENESEO	GENESEO	IL	92.5	7	10	10	10	\$100M-500M	21,163	498	95.0	90.0
FIRST ST BK	WINCHESTER	IL	90.0	10	8	9	9	<\$100M	9,952	333	97.5	85.0
STATE BK OF BLUE MOUND	BLUE MOUND	IL	90.0	10	10	8	8	<\$100M	7,666	176	92.5	87.5
FIRST NB OF OBLONG	OBLONG	IL	90.0	10	6	10	10	\$100M-500M	21,516	432	90.0	82.5
LITCHFIELD NB	LITCHFIELD	IL	90.0	9	8	10	9	<\$100M	13,888	216	90.0	80.0
MARINE TC CARTHAGE	CARTHAGE	IL	90.0	10	6	10	10	<\$100M	18,462	348	92.5	85.0
UNITED CMNTY BK	CHATHAM	IL	90.0	6	10	10	10	\$100M-500M	16,608	363	92.5	87.5
BLUESTEM NB	FAIRBURY	IL	90.0	10	7	10	9	<\$100M	19,201	334	95.0	85.0
GIFFORD ST BK	GIFFORD	IL	90.0	10	9	9	8	<\$100M	12,928	186	92.5	87.5
TOMPKINS ST BK	AVON	IL	90.0	10	6	10	10	<\$100M	18,420	604	92.5	87.5
RARITAN ST BK	RARITAN	IL	90.0	10	6	10	10	<\$100M	19,603	611	92.5	87.5
COMMUNITY ST BK ROCK FALLS	ROCK FALLS	IL	90.0	8	9	10	9	<\$100M	13,648	224	92.5	85.0
WEMPLE ST BK	WAVERLY	IL	87.5	10	8	9	8	<\$100M	12,508	189	90.0	85.0
BK CHENOA	CHENOA	IL	87.5	10	9	8	8	<\$100M	8,094	187	90.0	85.0
FIRST NB OF LITCHFIELD	LITCHFIELD	IL	87.5	9	8	9	9	<\$100M	13,095	247	92.5	85.0
TABLE GROVE ST BK	TABLE GROVE	IL	87.5	10	6	9	10	<\$100M	9,656	779	90.0	82.5
FARMERS ST B&TC	MOUNT STERLING	IL	87.5	10	5	10	10	<\$100M	15,578	425	90.0	82.5
MARQUETTE BK FULTON	FULTON	IL	87.5	8	9	9	9	<\$100M	10,179	245	92.5	85.0

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Bank Name	Location	State	Decile Values					Bnk Asset Sz.	Dollars in SFL	Number in SFL	Total Score (<\$100K)	Total Score (<\$1M)
			Total Score (1)	SFL/TA (2)	SFL/TFL (3)	SFL(\$)	SFL/# (4)						SFL/# (5)
STATE BK OF ARTHUR	ARTHUR	IL	87.5	8	8	9	10	<\$100M	8,672	418	90.0	80.0
CISSNA PARK ST BK	CISSNA PARK	IL	87.5	10	7	9	9	<\$100M	11,358	246	90.0	82.5
CITIZENS ST BK MILFORD	MILFORD	IL	87.5	10	7	9	9	<\$100M	9,681	274	87.5	80.0
ANDERSON ST BK	ONEIDA	IL	87.5	10	7	9	9	<\$100M	9,272	270	87.5	80.0
FLANAGAN ST BK	FLANAGAN	IL	87.5	10	7	9	9	<\$100M	11,964	261	92.5	82.5
FIRST NB OF ALLENDALE	ALLENDALE	IL	87.5	9	8	9	9	<\$100M	12,683	311	92.5	85.0
FARMERS ST BK DANFORTH	DANFORTH	IL	85.0	10	7	9	8	<\$100M	8,599	199	87.5	77.5
SECURITY NB	WITT	IL	85.0	9	8	8	9	<\$100M	7,058	268	87.5	80.0
HERITAGE BK CENTRAL IL	TRIVOLI	IL	85.0	6	10	9	9	\$100M-500M	8,614	251	87.5	82.5
CITIZENS NB	MACOMB	IL	85.0	7	7	10	10	\$100M-500M	16,898	445	90.0	80.0
LONGVIEW ST BK	LONGVIEW	IL	85.0	10	9	8	7	<\$100M	7,497	121	87.5	82.5
CORN BELT B&TC	PITTSFIELD	IL	85.0	10	4	10	10	<\$100M	28,552	504	87.5	82.5
STATE BK TOULON	TOULON	IL	85.0	10	4	10	10	\$100M-500M	26,729	788	82.5	95.0
FIRST T&SB ALBANY	ALBANY	IL	85.0	9	9	8	8	<\$100M	7,757	162	87.5	80.0
FARMERS MRCH NB PAXTON	PAXTON	IL	85.0	9	6	9	10	<\$100M	9,622	361	87.5	77.5
PEOPLES NB OF KEWANEE	KEWANEE	IL	85.0	6	10	9	9	\$100M-500M	13,005	334	95.0	82.5
FARMERS ST BK	ELMWOOD	IL	85.0	9	10	7	8	<\$100M	4,821	163	87.5	82.5
PEOPLES B&T	PANA	IL	85.0	8	6	10	10	<\$100M	14,530	429	87.5	77.5
FARMERS NB PROPHETSTOWN	PROPHETSTOWN	IL	85.0	10	4	10	10	\$100M-500M	47,314	1,170	82.5	82.5
OLD FARMERS & MRCH ST BK	HILLSDALE	IL	85.0	10	10	7	7	<\$100M	5,163	148	90.0	80.0
FIRST NB OF STEELEVILLE	STEELEVILLE	IL	82.5	7	8	9	9	\$100M-500M	11,473	283	87.5	80.0
TEUTOPOLIS ST BK	TEUTOPOLIS	IL	82.5	8	5	10	10	<\$100M	13,556	355	72.5	72.5
FIRST NB OF VANDALIA	VANDALIA	IL	82.5	8	5	10	10	\$100M-500M	18,170	659	85.0	80.0
BROWN COUNTY ST BK	MOUNT STERLING	IL	82.5	10	5	9	9	<\$100M	9,911	233	87.5	77.5
CITIZENS ST BK	LENA	IL	82.5	9	4	10	10	\$100M-500M	21,475	646	80.0	82.5
FIRST NB OF RAYMOND	RAYMOND	IL	82.5	10	3	10	10	<\$100M	20,398	515	82.5	80.0
ALPHA CMNTY BK	TOLUCA	IL	82.5	7	7	10	9	\$100M-500M	14,697	233	87.5	80.0
KINDERHOOK ST BK	KINDERHOOK	IL	82.5	10	8	8	7	<\$100M	6,333	131	85.0	77.5
FARMERS & MERCHANTS NB	NASHVILLE	IL	82.5	8	5	10	10	\$100M-500M	15,679	569	85.0	90.0
PUTNAM CTY BK	HENNEPIN	IL	82.5	7	8	9	9	<\$100M	8,368	329	87.5	77.5
CARLINVILLE NB	CARLINVILLE	IL	82.5	9	4	10	10	\$100M-500M	29,180	529	85.0	80.0
FIRST NB	CARLYLE	IL	82.5	9	4	10	10	\$100M-500M	16,939	385	70.0	80.0
FARMERS ST BK WESTERN IL	ALPHA	IL	82.5	10	3	10	10	<\$100M	19,076	575	82.5	82.5
FIRST NB CHRISMAN	CHRISMAN	IL	82.5	10	6	9	8	<\$100M	10,239	174	87.5	77.5
BRADFORD NB	GREENVILLE	IL	82.5	9	5	10	9	\$100M-500M	17,831	346	87.5	77.5
IPAVA ST BK	IPAVA	IL	82.5	10	6	8	9	<\$100M	7,440	303	87.5	80.0
FIRST MID-IL B&T NA	MATTOON	IL	82.5	7	6	10	10	\$500M-\$1B	57,945	1,269	85.0	77.5
CITIZENS NB OF ALBION	ALBION	IL	82.5	9	4	10	10	\$100M-500M	18,938	748	82.5	80.0
MARQUETTE BK MONMOUTH	MONMOUTH	IL	82.5	10	3	10	10	\$100M-500M	26,664	638	80.0	82.5
AYARS ST BK	MOWEAQUA	IL	82.5	10	8	8	7	<\$100M	5,694	139	87.5	77.5
COMMUNITY B&T NA	OLNEY	IL	80.0	6	8	9	9	\$100M-500M	13,456	290	87.5	77.5
RUSHVILLE ST BK	RUSHVILLE	IL	80.0	7	8	8	9	<\$100M	6,047	304	85.0	75.0
COMMUNITY BKS SHELBY CTY	COWDEN	IL	80.0	8	8	8	8	<\$100M	7,440	203	90.0	75.0
STATE BK CHRISMAN	CHRISMAN	IL	80.0	10	5	9	8	<\$100M	10,401	198	75.0	80.0
PALMER AMER NB DANVILLE	DANVILLE	IL	80.0	6	8	10	8	\$100M-500M	16,608	174	82.5	77.5
FARMERS NB OF GRIGGSVILLE	GRIGGSVILLE	IL	80.0	10	8	7	7	<\$100M	4,665	126	82.5	77.5
PEOPLES ST BK	MANITO	IL	80.0	10	4	9	9	<\$100M	11,310	227	80.0	87.5
SIDELL ST BK	SIDELL	IL	80.0	10	8	7	7	<\$100M	3,912	119	85.0	77.5
STATE BK OF WATERLOO	WATERLOO	IL	80.0	7	10	8	7	<\$100M	5,811	120	82.5	77.5
H F GEHANT BKG CO	WEST BROOKLYN	IL	80.0	10	7	8	7	<\$100M	6,944	145	87.5	77.5
STATE BK OF PRARIE DU ROCHER	PRAIRIE DU ROCHER	IL	80.0	9	8	7	8	<\$100M	3,919	153	85.0	72.5
FIRST NB OF BEARDSTOWN	BEARDSTOWN	IL	80.0	9	6	9	8	<\$100M	8,707	156	82.5	70.0
FARMERS BK OF LIBERTY	LIBERTY	IL	80.0	10	5	8	9	<\$100M	5,980	223	82.5	72.5
FIRST NB IN OLNEY	OLNEY	IL	80.0	8	4	10	10	\$100M-500M	23,758	805	80.0	77.5
FIRST NB IN TOLEDO	TOLEDO	IL	80.0	8	6	9	9	<\$100M	10,638	336	90.0	75.0
SCOTT ST BK	BETHANY	IL	80.0	8	8	8	8	<\$100M	6,458	195	85.0	75.0
UNIONBANK CENTRAL	PRINCETON	IL	80.0	9	3	10	10	\$100M-500M	19,706	378	70.0	80.0
FARMERS ST BK	PITTSFIELD	IL	80.0	9	3	10	10	\$100M-500M	20,706	469	72.5	82.5

Table 2. Small-Farm-Lending Banks, June 1999

Bank Name	Location	State	Decile Values					Bnk Asset Sz.	Dollars in SFL	Number in SFL	Total Score (<\$100K)	Total Score (<\$1M)
			Total Score (1)	SFL/TA (2)	SFL/TFL (3)	SFL(\$)	SFL/# (4)						SFL/# (5)
FIRST NB OF KINMUNDY	KINMUNDY	IL	80.0	9	7	7	9	<\$100M	4,699	320	87.5	80.0
STATE BK OF LIMA	LIMA	IL	80.0	10	5	8	9	<\$100M	6,079	229	85.0	75.0
CLAY COUNTY ST BK	LOUISVILLE	IL	80.0	9	6	9	8	<\$100M	9,672	194	82.5	72.5
BANK OF MODESTO	MODESTO	IL	80.0	10	7	7	8	<\$100M	3,822	172	82.5	72.5
APPLE RIVER ST BK	APPLE RIVER	IL	80.0	7	7	9	9	\$100M-500M	11,673	315	85.0	77.5
CENTRAL BK	ASHKUM	IL	80.0	8	7	7	10	<\$100M	4,505	1,682	85.0	72.5
CHESTERFIELD ST BK	CHESTERFIELD	IL	80.0	10	7	6	9	<\$100M	3,210	253	85.0	77.5
STATE BK OF NIAN TIC	NIAN TIC	IL	80.0	8	10	7	7	<\$100M	4,251	119	85.0	72.5
FARMERS ST BK OF HOFFMAN	HOFFMAN	IL	80.0	8	5	9	10	<\$100M	13,179	440	80.0	92.5
STATE BK ORION	ORION	IL	80.0	8	4	10	10	\$100M-500M	17,823	465	75.0	77.5
ANNA NB	ANNA	IL	80.0	7	8	9	8	\$100M-500M	9,178	184	85.0	75.0
FIRST NB OF BARRY	BARRY	IL	80.0	9	3	10	10	<\$100M	15,001	422	75.0	80.0
BANK HERSCHER	HERSCHER	IL	80.0	9	5	9	9	<\$100M	12,471	226	77.5	75.0
CITIZENS NB PARIS	PARIS	IL	80.0	9	3	10	10	\$100M-500M	27,591	548	75.0	77.5
GOODFIELD ST BK	GOODFIELD	IL	80.0	7	10	5	10	<\$100M	2,537	450	85.0	80.0
HAVANA NB	HAVANA	IL	80.0	9	3	10	10	<\$100M	16,059	380	72.5	92.5
JOY ST BK	JOY	IL	80.0	10	5	9	8	<\$100M	8,833	197	72.5	85.0
KENT BK	KENT	IL	80.0	9	8	8	7	<\$100M	6,656	152	90.0	80.0
FIRST NB MOUNT PULASKI	MOUNT PULASKI	IL	80.0	8	7	8	9	<\$100M	7,413	231	87.5	77.5
FIRST ST BK NEWMAN	NEWMAN	IL	77.5	10	6	7	8	<\$100M	5,300	156	82.5	72.5
PLEASANT PLAINS ST BK	PLEASANT PLAINS	IL	77.5	7	10	7	7	<\$100M	4,842	135	82.5	75.0
STATE BK OF FARINA	FARINA	IL	77.5	10	6	8	7	<\$100M	6,922	152	85.0	72.5
BANK OF EDWARDSVILLE	EDWARDSVILLE	IL	77.5	4	10	8	9	\$500M-\$1B	8,205	325	82.5	77.5
CITIZENS ST BK	SHIPMAN	IL	77.5	8	7	8	8	<\$100M	7,283	172	85.0	75.0
BUCKLEY ST BK	BUCKLEY	IL	77.5	10	5	8	8	<\$100M	7,591	203	75.0	77.5
FARMERS & MRCH ST BK BUSHNEL	BUSHNELL	IL	77.5	9	4	9	9	<\$100M	10,176	247	70.0	85.0
FIRST NB OF OKAWVILLE	OKAWVILLE	IL	77.5	9	5	8	9	<\$100M	6,395	306	80.0	85.0
FARMERS ST BK FULTON CTY	LEWISTOWN	IL	77.5	9	4	9	9	<\$100M	11,714	299	75.0	72.5
BANK YATES CITY	YATES CITY	IL	77.5	9	7	7	8	<\$100M	5,277	196	80.0	72.5
FARMERS & TRADERS ST BK	MEREDOSIA	IL	77.5	9	8	7	7	<\$100M	5,532	111	82.5	72.5
FARMERS ST BK SOMONAUK	SOMONAUK	IL	77.5	8	3	10	10	\$100M-500M	14,605	352	72.5	80.0
STEWARDSON NB	STEWARDSON	IL	77.5	9	8	7	7	<\$100M	5,278	118	60.0	72.5
HILL-DODGE BKG CO	WARSAW	IL	77.5	10	6	8	7	<\$100M	6,995	131	82.5	75.0
FIRST ST BK	SAINT PETER	IL	77.5	10	6	7	8	<\$100M	3,944	208	85.0	70.0
FARMERS ST BK SUBLETTE	SUBLETTE	IL	77.5	9	7	7	8	<\$100M	5,315	156	72.5	70.0
FARMERS ST BK BUFFALO	BUFFALO	IL	77.5	9	10	6	6	<\$100M	2,819	79	80.0	72.5
FIRST NB IN NEWTON	NEWTON	IL	77.5	8	7	8	8	<\$100M	7,222	168	82.5	75.0
VILLAGE BK	SAINT LIBORY	IL	77.5	7	10	7	7	<\$100M	4,323	123	82.5	75.0
FAIRFIELD NB	FAIRFIELD	IL	77.5	7	4	10	10	\$100M-500M	18,951	469	75.0	77.5
FIRST NB IN PAXTON	PAXTON	IL	77.5	8	6	9	8	<\$100M	9,097	173	82.5	72.5
PHILO EXCHANGE BK	PHILO	IL	77.5	9	9	7	6	<\$100M	4,848	94	82.5	72.5
WHITE COUNTY BK	CARMI	IL	77.5	9	4	9	9	<\$100M	8,996	275	70.0	75.0
CORNERSTONE B&T	CARROLLTON	IL	77.5	9	4	9	9	<\$100M	12,663	331	77.5	75.0
NATIONAL BK OF EARLVILLE	EARLVILLE	IL	77.5	8	7	8	8	<\$100M	6,947	193	82.5	75.0
FIRST NB PANA	PANA	IL	77.5	8	6	9	8	<\$100M	9,634	210	82.5	67.5
STATE BK ASHLAND	ASHLAND	IL	77.5	9	4	9	9	<\$100M	8,652	256	72.5	80.0
STATE BK AUGUSTA	AUGUSTA	IL	77.5	10	4	8	9	<\$100M	6,431	241	77.5	80.0
BANK OF GIBSON CITY	GIBSON CITY	IL	77.5	9	4	9	9	<\$100M	10,278	226	70.0	82.5
REYNOLDS ST BK	REYNOLDS	IL	77.5	7	10	6	8	<\$100M	3,709	214	85.0	72.5
IROQUOIS FARMERS ST BK	IROQUOIS	IL	77.5	10	4	9	8	<\$100M	9,575	215	72.5	80.0
PONTIAC NB	PONTIAC	IL	75.0	7	3	10	10	\$100M-500M	20,654	473	77.5	77.5
CHAPIN ST BK	CHAPIN	IL	75.0	9	3	9	9	<\$100M	9,052	240	55.0	87.5
CENTRAL ST BK	CLAYTON	IL	75.0	8	5	8	9	<\$100M	5,671	318	80.0	67.5
GOLDEN ST BK	GOLDEN	IL	75.0	10	5	7	8	<\$100M	4,984	213	82.5	70.0
CISNE ST BK	CISNE	IL	75.0	8	9	6	7	<\$100M	3,148	135	80.0	70.0
STATE BK SPEER	SPEER	IL	75.0	9	4	9	8	<\$100M	10,687	207	67.5	85.0
CITY NB OF METROPOLIS	METROPOLIS	IL	75.0	6	8	8	8	\$100M-500M	7,689	193	80.0	72.5
BOWEN ST BK	BOWEN	IL	75.0	10	6	7	7	<\$100M	5,329	146	82.5	72.5

Table 2. Small-Farm-Lending Banks, June 1999

Bank Name	Location	State	Decile Values					Bnk Asset Sz.	Dollars in SFL	Number in SFL	Total Score (<\$100K)	Total Score (<\$1M)
			Total Score (1)	SFL/TA (2)	SFL/TFL (3)	SFL(\$)	SFL(#)					
BRIMFIELD BK	BRIMFIELD	IL	75.0	8	10	6	6	<\$100M	3,715	77	80.0	72.5
MARSHALL CTY ST BK	VARNA	IL	75.0	10	5	7	8	<\$100M	4,182	172	70.0	70.0
STATE BK OF JERSEYVILLE	JERSEYVILLE	IL	75.0	7	3	10	10	\$100M-500M	13,479	373	77.5	70.0
PEOPLES NB MCLEANSBORO	MCLEANSBORO	IL	75.0	7	3	10	10	\$100M-500M	32,286	928	77.5	75.0
PEOPLES ST BK CHANDLERVILLE	CHANDLERVILLE	IL	75.0	10	6	7	7	<\$100M	5,632	132	77.5	70.0
HEARTLAND B&TC	BLOOMINGTON	IL	75.0	6	4	10	10	\$100M-500M	21,899	543	72.5	72.5
UNIONBANK	STREATOR	IL	75.0	6	4	10	10	\$100M-500M	21,977	497	72.5	72.5
BANK OF STRONGHURST	STRONGHURST	IL	75.0	8	5	8	9	<\$100M	7,043	239	70.0	75.0
TUSCOLA NB	TUSCOLA	IL	75.0	7	5	9	9	<\$100M	10,100	305	77.5	75.0
CLAY CITY BKG CO	CLAY CITY	IL	75.0	8	6	8	8	<\$100M	5,807	175	77.5	65.0
FRANKLIN BK	FRANKLIN	IL	75.0	9	8	6	7	<\$100M	3,510	127	80.0	72.5
NATIONAL BK	HILLSBORO	IL	75.0	7	3	10	10	\$100M-500M	21,119	519	72.5	75.0
VERMILLION VALLEY BK	PIPER CITY	IL	75.0	10	2	9	9	<\$100M	10,344	223	60.0	80.0
BANK OF BLUFFS	BLUFFS	IL	75.0	7	8	8	7	<\$100M	6,179	117	82.5	70.0
FIRST ST BK CAMPBELL HL	CAMPBELL HILL	IL	75.0	8	7	7	8	<\$100M	4,353	211	82.5	67.5
HARVARD ST BK	HARVARD	IL	75.0	8	3	10	9	\$100M-500M	14,078	318	70.0	77.5
COMMUNITY ST BK PLYMOUTH	PLYMOUTH	IL	75.0	10	4	8	8	<\$100M	6,737	177	67.5	72.5
FIRST NB IN HOMER	HOMER	IL	75.0	10	9	6	5	<\$100M	2,701	62	77.5	67.5
FIRST NB OF OTTAWA	OTTAWA	IL	75.0	5	7	9	9	\$100M-500M	12,016	316	80.0	72.5
FIRST NB OF AVA	AVA	IL	75.0	8	5	8	9	<\$100M	5,673	248	77.5	75.0
FIRST ST BK	MENDOTA	IL	75.0	7	3	10	10	\$100M-500M	22,015	553	77.5	75.0
ATHENS ST BK	ATHENS	IL	75.0	5	10	5	10	<\$100M	1,460	355	75.0	72.5
BANK OF CALHOUN COUNTY	HARDIN	IL	75.0	7	6	8	9	<\$100M	7,645	222	80.0	67.5
MARQUETTE BK MORRISON	MORRISON	IL	75.0	8	2	10	10	\$100M-500M	17,270	423	72.5	77.5
FIRST NB OF WATERLOO	WATERLOO	IL	72.5	6	5	9	9	\$100M-500M	8,766	233	67.5	82.5
FIRST NB OF BROWNSTOWN	BROWNSTOWN	IL	72.5	9	6	6	8	<\$100M	3,398	157	80.0	67.5
STATE BK CHERRY	CHERRY	IL	72.5	8	5	8	8	<\$100M	7,749	206	82.5	70.0
WELDON ST B&TC	WELDON	IL	72.5	10	6	6	7	<\$100M	3,140	136	77.5	70.0
WILLIAMSVILLE ST B&TR	WILLIAMSVILLE	IL	72.5	6	10	7	6	<\$100M	4,026	76	77.5	70.0
BUFFALO PRAIRIE ST BK	BUFFALO PRAIRIE	IL	72.5	9	5	7	8	<\$100M	5,028	156	70.0	82.5
BUSEY BK	URBANA	IL	72.5	5	4	10	10	\$500M-\$1B	26,461	505	70.0	70.0
CAMPUS ST BK	CAMPUS	IL	72.5	10	7	6	6	<\$100M	2,674	108	80.0	65.0
CITIZENS FIRST ST BK OF WALN	WALNUT	IL	72.5	9	5	7	8	<\$100M	5,554	159	70.0	70.0
BANK OF KAMPSVILLE	KAMPSVILLE	IL	72.5	8	5	7	9	<\$100M	5,510	239	77.5	65.0
STATE BK OF LINCOLN	LINCOLN	IL	72.5	7	3	10	9	\$100M-500M	13,622	338	65.0	72.5
FIRST ST BK ATWOOD	ATWOOD	IL	72.5	8	8	6	7	<\$100M	3,281	132	77.5	67.5
FIRST NB GEORGETOWN	GEORGETOWN	IL	72.5	9	8	7	5	<\$100M	3,807	52	75.0	67.5
STATE BK ALLERTON	ALLERTON	IL	72.5	9	8	6	6	<\$100M	3,672	86	80.0	72.5
FIRST NB OF ARCOLA	ARCOLA	IL	72.5	6	6	8	9	<\$100M	6,053	286	72.5	67.5
COMMERCE BK NA	PEORIA	IL	72.5	5	4	10	10	\$500M-\$1B	35,676	865	72.5	67.5
FIRST NB OF DIETERICH	DIETERICH	IL	72.5	7	4	9	9	<\$100M	11,119	341	80.0	75.0
UNIONBANK WEST	MACOMB	IL	72.5	6	4	9	10	\$100M-500M	11,277	361	75.0	72.5
HARTSBURG ST BK	HARTSBURG	IL	72.5	10	7	6	6	<\$100M	3,348	75	57.5	67.5
WARREN-BOYNTON ST BK	NEW BERLIN	IL	72.5	8	3	9	9	<\$100M	10,694	288	65.0	75.0
DUNLAP ST BK	DUNLAP	IL	72.5	7	10	6	6	<\$100M	3,696	74	77.5	67.5
BANK OF PONTIAC	PONTIAC	IL	72.5	6	4	9	10	\$100M-500M	10,897	379	75.0	70.0
FIRST NB OF GILMAN	GILMAN	IL	72.5	8	7	7	7	<\$100M	4,844	125	77.5	65.0
STATE BK OF GRAYMONT	GRAYMONT	IL	72.5	9	3	9	8	<\$100M	10,541	198	62.5	72.5
HENRY ST BK	HENRY	IL	72.5	9	2	9	9	<\$100M	12,468	253	72.5	82.5
FIRST ST BK WESTERN IL	LA HARPE	IL	72.5	8	2	10	9	\$100M-500M	14,696	270	65.0	77.5
COMMUNITY BK EASTON	EASTON	IL	72.5	9	8	6	6	<\$100M	2,817	77	75.0	65.0
FARMER CITY ST BK	FARMER CITY	IL	72.5	8	6	8	7	<\$100M	7,544	148	82.5	67.5
FIRST ST BK FORREST	FORREST	IL	72.5	9	5	8	7	<\$100M	6,135	127	65.0	67.5
COMMUNITY BK HOPEDALE	HOPEDALE	IL	72.5	9	10	5	5	<\$100M	2,449	69	80.0	72.5
CITIZENS ST BK CROPSEY	CROPSEY	IL	70.0	9	9	5	5	<\$100M	2,284	63	72.5	65.0
1ST ST BK MASON CITY	MASON CITY	IL	70.0	9	7	6	6	<\$100M	3,040	95	75.0	67.5
ILLINI ST BK	OGLESBY	IL	70.0	8	4	8	8	<\$100M	7,406	213	70.0	75.0
MERCANTILE BK IL	SPRINGFIELD	IL	70.0	5	3	10	10	\$1B-\$10B	94,330	1,730	72.5	70.0

Table 2. Small-Farm-Lending Banks, June 1999

Bank Name	Location	State	Decile Values					Dollars in SFL	Number in SFL	Total Score (<\$100K)	Total Score (<\$1M)	
			Total Score (1)	SFL/TA (2)	SFL/TFL (3)	SFL(\$)	SFL/# (5)					Blk Asset Sz. (6)
NORTH ADAMS ST BK OF URSA	URSA	IL	70.0	10	5	6	7	<\$100M	3,807	138	75.0	65.0
FIRST ST BK	WEST SALEM	IL	70.0	9	6	6	7	<\$100M	2,846	131	77.5	67.5
FARMERS ST BK	MEDORA	IL	70.0	9	7	5	7	<\$100M	2,338	130	75.0	65.0
CAMP GROVE ST BK	CAMP GROVE	IL	70.0	10	5	7	6	<\$100M	4,279	100	60.0	75.0
OAKDALE ST BK	OAKDALE	IL	70.0	9	9	5	5	<\$100M	2,033	67	77.5	67.5
FIRST BKR TC NA	QUINCY	IL	70.0	5	5	9	9	\$100M-500M	10,132	325	70.0	67.5
FIRST ST BK BIGGSVILLE	BIGGSVILLE	IL	70.0	10	4	6	8	<\$100M	3,230	182	70.0	70.0
STILLMAN BANCCORP NA	STILLMAN VALLEY	IL	70.0	6	4	9	9	\$100M-500M	12,179	271	65.0	85.0
FIRST ST BK VAN ORIN	VAN ORIN	IL	70.0	9	6	6	7	<\$100M	2,828	115	75.0	65.0
VILLA GROVE ST BK	VILLA GROVE	IL	70.0	8	6	7	7	<\$100M	5,566	117	77.5	65.0
COMMUNITY TR BK	IRVINGTON	IL	70.0	7	9	7	5	<\$100M	5,251	69	77.5	67.5
BANTERRA BK	MARION	IL	70.0	6	2	10	10	\$500M-\$1B	33,856	910	72.5	70.0
MIDAMERICA NB	CANTON	IL	70.0	5	4	9	10	\$100M-500M	9,620	366	67.5	67.5
GRANVILLE NB	GRANVILLE	IL	70.0	7	8	7	6	<\$100M	3,896	110	77.5	65.0
STATE BK SAUNEMIN	SAUNEMIN	IL	70.0	9	7	6	6	<\$100M	2,823	74	75.0	60.0
FIRST NB IVESDALE	IVESDALE	IL	70.0	8	9	5	6	<\$100M	1,409	92	72.5	65.0
FIRST ROBINSON SB NA	ROBINSON	IL	70.0	7	6	8	7	<\$100M	7,835	119	75.0	65.0
CITIZENS FIRST NB	PRINCETON	IL	70.0	6	2	10	10	\$100M-500M	37,614	666	70.0	72.5
MIDWEST BK WESTERN IL	MONMOUTH	IL	70.0	7	1	10	10	\$100M-500M	16,120	359	65.0	72.5
GREENUP NB	GREENUP	IL	70.0	7	6	7	8	<\$100M	5,084	191	77.5	67.5
FARMERS ST BK EMDEN	EMDEN	IL	70.0	7	7	6	8	<\$100M	3,548	182	72.5	67.5
FIRST NB OF GRAND RIDGE	GRAND RIDGE	IL	70.0	9	7	6	6	<\$100M	3,719	92	75.0	65.0
FIRST FARMERS ST BK MINIER	MINIER	IL	70.0	8	3	9	8	<\$100M	9,326	197	57.5	72.5
STATE BK INDUSTRY	INDUSTRY	IL	70.0	8	7	6	7	<\$100M	2,722	114	77.5	60.0
AMCORE BK NA N CENTRAL	MENDOTA	IL	70.0	5	3	10	10	\$100M-500M	21,818	457	72.5	70.0
BANK OF FARMINGTON	FARMINGTON	IL	70.0	8	5	8	7	<\$100M	7,255	153	65.0	70.0
CARROLLTON BK	CARROLLTON	IL	70.0	5	3	10	10	\$100M-500M	14,942	437	70.0	67.5
FIRST RIDGE FARM ST BK	RIDGE FARM	IL	67.5	8	8	6	5	<\$100M	2,910	56	75.0	65.0
MASON CITY NB	MASON CITY	IL	67.5	8	3	8	8	<\$100M	6,815	181	65.0	80.0
ILLINOIS ONE BK NA	SHAWNEETOWN	IL	67.5	6	3	9	9	\$100M-500M	10,998	294	67.5	70.0
FARMERS & MERCHANTS ST BK	VIRDEN	IL	67.5	7	4	8	8	<\$100M	8,055	154	62.5	77.5
FIRST T&SB WATSEKA	WATSEKA	IL	67.5	8	2	9	8	<\$100M	12,595	213	60.0	75.0
FIRST ST BK	GRAND CHAIN	IL	67.5	9	8	5	5	<\$100M	1,676	69	70.0	62.5
FIRST ST BK SHANNON-POLO	SHANNON	IL	67.5	7	2	9	9	\$100M-500M	12,491	285	65.0	75.0
RESOURCE BK NA	DEKALB	IL	67.5	6	2	10	9	\$100M-500M	14,883	323	67.5	67.5
FIRST NB OF MANHATTAN	MANHATTAN	IL	67.5	7	4	8	8	<\$100M	6,852	156	60.0	62.5
AMERICAN BK	CERRO GORDO	IL	67.5	8	8	5	6	<\$100M	2,393	108	75.0	65.0
WHITE HALL NB	WHITE HALL	IL	67.5	7	6	6	8	<\$100M	3,126	159	75.0	62.5
PEOPLES ST BK MANSFIELD	MANSFIELD	IL	67.5	7	4	8	8	<\$100M	7,908	214	70.0	65.0
NATIONAL ST BK OF METROPO	METROPOLIS	IL	67.5	6	8	7	6	<\$100M	4,486	99	72.5	62.5
SAVANNA ST BK	SAVANNA	IL	67.5	8	3	8	8	<\$100M	6,506	172	62.5	72.5
1ST CMNTY BK	SHERRARD	IL	67.5	9	4	7	7	<\$100M	5,413	148	62.5	77.5
BELVIDERE NB&TC	BELVIDERE	IL	67.5	6	2	10	9	\$100M-500M	13,957	266	57.5	77.5
OLD EXCHANGE NB	OKAWVILLE	IL	67.5	10	2	8	7	<\$100M	7,234	135	60.0	72.5
FIRST ST BK BEARDSTOWN	BEARDSTOWN	IL	67.5	7	6	8	6	<\$100M	5,743	103	75.0	60.0
BANK & TC	LITCHFIELD	IL	67.5	6	4	9	8	\$100M-500M	9,251	191	57.5	65.0
COMMUNITY BK	HOOPESTON	IL	67.5	7	5	8	7	<\$100M	8,268	147	75.0	77.5
FIRST ST BK OF BEECHER CY	BEECHER CITY	IL	67.5	7	6	6	8	<\$100M	3,073	199	75.0	65.0
STATE BK AUBURN	AUBURN	IL	67.5	5	10	6	6	<\$100M	2,713	77	70.0	65.0
FARMERS ST BK OF CAMP POINT	CAMP POINT	IL	67.5	8	5	7	7	<\$100M	4,529	136	70.0	65.0
GLASFORD ST BK	GLASFORD	IL	67.5	6	10	5	6	<\$100M	1,514	73	70.0	65.0
PRINCEVILLE ST BK	PRINCEVILLE	IL	67.5	8	4	8	7	<\$100M	5,894	122	62.5	67.5
FIRST NB DANVILLE	DANVILLE	IL	67.5	5	8	8	6	\$100M-500M	5,639	78	72.5	65.0
EDGAR CTY B&TC	PARIS	IL	67.5	7	2	9	9	\$100M-500M	13,342	325	67.5	70.0
FISHER NB	FISHER	IL	67.5	7	9	6	5	<\$100M	3,674	68	75.0	65.0
PEOTONE B&TC	PEOTONE	IL	67.5	5	9	7	6	<\$100M	3,830	77	72.5	65.0
BARTELSON SVG BK	BARTELSON	IL	67.5	5	10	5	7	<\$100M	2,403	137	72.5	67.5
EFFINGHAM ST BK	EFFINGHAM	IL	67.5	5	6	8	8	\$100M-500M	6,791	168	75.0	65.0

Table 2. Small-Farm-Lending Banks, June 1999

Bank Name	Location	State	Decile Values					Bnk Asset Sz.	Dollars in SFL	Number in SFL	Total Score (<\$100K)	Total Score (<\$1M)
			Total Score (1)	SFL/TA (2)	SFL/TFL (3)	SFL(\$)	SFL/# (4)						SFL/# (5)
FIRST NB OF DWIGHT	DWIGHT	IL	67.5	6	5	8	8	<\$100M	7,040	168	60.0	67.5
ILLINOIS NB	SPRINGFIELD	IL	67.5	6	10	5	6	<\$100M	1,800	78	72.5	67.5
FARMERS ST BK ASTORIA	ASTORIA	IL	67.5	9	6	5	7	<\$100M	2,604	111	75.0	62.5
NORWEST BK IL NA	GALESBURG	IL	67.5	5	2	10	10	\$100M-500M	14,621	443	67.5	67.5
STATE BK COLUSA	COLUSA	IL	65.0	9	6	5	6	<\$100M	2,273	85	72.5	62.5
BANK OF RANTOUL	RANTOUL	IL	65.0	6	3	9	8	\$100M-500M	8,617	212	62.5	62.5
FIRST NB OF SPARTA	SPARTA	IL	65.0	6	8	6	6	<\$100M	2,919	81	70.0	62.5
COMMERCIAL ST BK OF WATERLOO	WATERLOO	IL	65.0	5	10	6	5	<\$100M	2,699	58	70.0	62.5
WYOMING B&TC	WYOMING	IL	65.0	9	5	6	6	<\$100M	3,128	109	62.5	62.5
CASEY NB	CASEY	IL	65.0	6	5	7	8	<\$100M	5,550	173	67.5	62.5
STATE STREET B&TC	QUINCY	IL	65.0	6	5	7	8	<\$100M	5,273	183	70.0	60.0
SAINTE MARIE ST BK	SAINT MARIE	IL	65.0	8	7	6	5	<\$100M	2,936	53	70.0	60.0
PEOPLES BK MACON	MACON	IL	65.0	6	10	5	5	<\$100M	1,460	57	70.0	60.0
CITIZENS BK CHATSWORTH	CHATSWORTH	IL	65.0	8	5	7	6	<\$100M	4,036	87	60.0	67.5
LENA ST BK	LENA	IL	65.0	8	2	9	7	<\$100M	9,963	144	62.5	72.5
JERSEY ST BK	JERSEYVILLE	IL	65.0	5	5	6	10	<\$100M	3,278	506	65.0	57.5
AMCORE BK NA ROCK RIVER VALL	DIXON	IL	65.0	5	1	10	10	\$500M-\$1B	25,435	583	67.5	65.0
UNITED CMNTY BK	OAKWOOD	IL	65.0	6	8	6	6	<\$100M	3,551	86	72.5	65.0
FIRST NB IN AMBOY	AMBOY	IL	65.0	6	2	9	9	\$100M-500M	9,758	254	65.0	70.0
MIDDLETOWN ST BK	MIDDLETOWN	IL	65.0	9	7	5	5	<\$100M	1,699	54	70.0	62.5
STATE BK HAMMOND	HAMMOND	IL	65.0	8	8	5	5	<\$100M	2,257	71	72.5	62.5
DUQUOIN ST BK	DUQUOIN	IL	65.0	6	8	6	6	<\$100M	3,764	85	70.0	60.0
HEBRON ST BK	HEBRON	IL	65.0	6	9	5	6	<\$100M	1,578	96	70.0	65.0
PARISH B&TC	MOMENCE	IL	65.0	6	10	5	5	<\$100M	1,430	55	67.5	62.5
FIRST MIDWEST BK NA	BUFFALO GROVE	IL	65.0	4	2	10	10	\$1B-\$10B	42,950	969	67.5	65.0
FIRST CMNTY BK	HILLSBORO	IL	65.0	9	4	7	6	<\$100M	3,940	108	70.0	72.5
PALMER ST BK	TAYLORVILLE	IL	62.5	7	6	7	5	<\$100M	4,649	58	67.5	55.0
PEOPLES ST BK COLFAX	COLFAX	IL	62.5	8	5	6	6	<\$100M	2,933	77	62.5	70.0
NATIONAL CITY BK MI/IL	BANNOCKBURN	IL	62.5	3	2	10	10	>\$10B	51,867	995	62.5	60.0
FIRST NB IN STAUNTON	STAUNTON	IL	62.5	5	7	7	6	\$100M-500M	4,901	85	67.5	57.5
COLCHESTER ST BK	COLCHESTER	IL	62.5	7	7	5	6	<\$100M	2,405	80	70.0	57.5
FIRST NB TAYLORVILLE	TAYLORVILLE	IL	62.5	7	2	8	8	<\$100M	8,314	170	57.5	65.0
BANK OF CHESTNUT	CHESTNUT	IL	62.5	9	5	6	5	<\$100M	2,826	65	65.0	65.0
LAURA ST BK	WILLIAMSFIELD	IL	62.5	8	7	5	5	<\$100M	1,245	64	65.0	57.5
BANK OF PALMYRA	PALMYRA	IL	62.5	8	7	5	5	<\$100M	1,562	51	52.5	60.0
STATE BK WINSLOW-WARREN BANK	WINSLOW	IL	62.5	9	3	7	6	<\$100M	5,521	110	52.5	70.0
MURPHY-WALL ST B&TC	CHARLESTON	IL	62.5	6	5	7	7	<\$100M	5,060	150	65.0	60.0
FARMERS & TRADERS ST BK	PINCKNEYVILLE	IL	62.5	5	8	6	6	<\$100M	3,042	83	67.5	60.0
BANK OF WARRENSBURG	SHABONA	IL	62.5	6	9	5	5	<\$100M	2,375	58	67.5	62.5
GALENA ST B&TC	WARRENSBURG	IL	62.5	7	10	4	4	<\$100M	752	20	65.0	57.5
AMCORE BK ALEDO	GALENA	IL	62.5	5	4	8	8	\$100M-500M	5,767	188	62.5	57.5
ATLANTA NB	ALEDO	IL	62.5	6	1	9	9	\$100M-500M	12,486	255	60.0	70.0
ROCHESTER ST BK	ATLANTA	IL	62.5	7	5	6	7	<\$100M	3,633	115	65.0	65.0
ORANGEVILLE CMNTY BK	ROCHESTER	IL	62.5	5	10	5	5	<\$100M	1,917	43	67.5	62.5
PORT BYRON ST BK	ORANGEVILLE	IL	62.5	9	3	7	6	<\$100M	3,942	106	60.0	77.5
MAZON ST BK	PORT BYRON	IL	62.5	8	3	7	7	<\$100M	5,441	128	60.0	62.5
FIRST NB DEKALB	MAZON	IL	62.5	5	9	5	6	<\$100M	2,503	87	70.0	62.5
HAMEL ST BK	DEKALB	IL	62.5	5	2	9	9	\$100M-500M	13,326	230	62.5	70.0
MORTON CMNTY BK	HAMEL	IL	62.5	6	5	7	7	<\$100M	4,241	132	60.0	75.0
BLACKHAWK ST BK	MORTON	IL	62.5	5	2	9	9	\$100M-500M	12,050	275	65.0	65.0
FIRST NB OF MOUNT AUBURN	MILAN	IL	62.5	4	10	6	5	\$100M-500M	3,363	68	67.5	60.0
CITIZENS CMNTY BK	MOUNT AUBURN	IL	62.5	8	6	5	6	<\$100M	2,481	98	67.5	57.5
FIRST NB OF XENIA	MASCOUTAH	IL	62.5	7	2	8	8	<\$100M	8,048	170	62.5	87.5
FIRST NB	XENIA	IL	60.0	7	6	5	6	<\$100M	2,009	92	65.0	52.5
FIRST NB OF CHILLICOTHE	MARSHALL	IL	60.0	7	4	6	7	<\$100M	3,786	126	67.5	62.5
STATE BK SEATON	CHILLICOTHE	IL	60.0	4	10	5	5	<\$100M	1,461	42	62.5	57.5
IUKA ST BK	SEATON	IL	60.0	10	4	5	5	<\$100M	2,298	56	55.0	70.0
	IUKA	IL	60.0	7	7	4	6	<\$100M	1,124	93	67.5	55.0

Table 2. Small-Farm-Lending Banks, June 1999

Bank Name	Location	State	Decile Values					Bnk Asset Sz.	Dollars in SFL	Number in SFL	Total Score (<\$100K)	Total Score (<\$1M)
			Total Score (1)	SFL/TA (2)	SFL/TFL (3)	SFL(\$)	SFL/# (4)						SFL/# (5)
FARMERS ST BK CHADWICK MT CA	MOUNT CARROLL	IL	60.0	8	1	8	7	<\$100M	7,641	147	60.0	70.0
BYRON BK	BYRON	IL	60.0	4	10	5	5	<\$100M	1,702	40	65.0	60.0
BARTONVILLE BK	BARTONVILLE	IL	60.0	5	10	5	4	<\$100M	1,517	20	60.0	57.5
STATE BK LATHAM	LATHAM	IL	60.0	8	7	4	5	<\$100M	935	40	67.5	57.5
MERCANTILE T&SB	QUINCY	IL	60.0	5	2	9	8	\$100M-500M	9,397	202	55.0	65.0
FAYETTE COUNTY BK	SAINT ELMO	IL	60.0	8	6	5	5	<\$100M	2,367	58	67.5	57.5
ILLINI BK	SPRINGFIELD	IL	60.0	5	3	8	8	\$100M-500M	8,064	166	55.0	60.0
FIRST NB OF ARENZVILLE	ARENZVILLE	IL	60.0	9	3	7	5	<\$100M	4,611	72	45.0	70.0
FIRST NB ASSUMPTION	ASSUMPTION	IL	60.0	7	6	5	6	<\$100M	1,987	81	65.0	55.0
FIRST ST BK	DIX	IL	60.0	7	7	5	5	<\$100M	1,461	47	62.5	52.5
C P BURNETT & SONS BKR	ELDORADO	IL	60.0	5	8	5	6	<\$100M	2,163	76	65.0	57.5
GRUNDY CTY NB	MORRIS	IL	60.0	6	3	8	7	<\$100M	6,091	111	50.0	57.5
FRANKLIN GROVE BK	FRANKLIN GROVE	IL	60.0	7	7	5	5	<\$100M	2,074	54	67.5	55.0
EXCHANGE ST BK	LANARK	IL	60.0	8	2	8	6	<\$100M	6,832	95	47.5	65.0
FLORA B&TC	FLORA	IL	60.0	6	6	6	6	<\$100M	3,195	77	65.0	55.0
FIRST NB LACON	LACON	IL	60.0	7	3	7	7	<\$100M	4,903	124	57.5	75.0
DEWEY ST BK	DEWEY	IL	60.0	6	9	4	5	<\$100M	1,161	40	65.0	57.5
MILLBROOK-NEWARK BK	NEWARK	IL	60.0	8	3	7	6	<\$100M	4,040	95	52.5	77.5
FIRST ST BK MONTICELLO	MONTICELLO	IL	60.0	6	3	8	7	<\$100M	7,607	126	47.5	65.0
FORRESTON ST BK	FORRESTON	IL	60.0	8	1	8	7	<\$100M	7,983	148	55.0	67.5
BANK DALLAS CITY	DALLAS CITY	IL	57.5	5	6	4	8	<\$100M	658	199	62.5	55.0
FIRST NB OF CARM	CARM	IL	57.5	5	4	7	7	\$100M-500M	4,766	127	57.5	67.5
FIRST IL NB	SAVANNA	IL	57.5	6	3	7	7	\$100M-500M	5,590	142	60.0	62.5
FIRST NB IN PINCKNEYVI	PINCKNEYVILLE	IL	57.5	5	8	5	5	<\$100M	2,102	73	62.5	55.0
FIRST ST BK OF RED BUD	RED BUD	IL	57.5	5	5	6	7	<\$100M	2,812	112	55.0	60.0
MALDEN ST BK	MALDEN	IL	57.5	9	5	5	4	<\$100M	2,007	33	42.5	52.5
FIRST NB SULLIVAN	SULLIVAN	IL	57.5	7	2	7	7	<\$100M	5,417	138	52.5	65.0
BURLINGTON BK	BURLINGTON	IL	57.5	7	3	7	6	<\$100M	5,182	94	50.0	57.5
FARMERS ST B&TC	JACKSONVILLE	IL	57.5	5	3	8	7	\$100M-500M	6,164	115	50.0	60.0
PEOPLES NB LAWRENCEVILLE	LAWRENCEVILLE	IL	57.5	6	2	8	7	<\$100M	7,972	153	57.5	65.0
ANDALUSIA CMNTY BK	ANDALUSIA	IL	57.5	5	10	4	4	<\$100M	413	14	57.5	50.0
ERIE ST BK	ERIE	IL	57.5	8	4	6	5	<\$100M	3,340	64	45.0	57.5
THOMSON ST BK	THOMSON	IL	57.5	7	6	5	5	<\$100M	2,226	60	65.0	52.5
ANCHOR ST BK	ANCHOR	IL	57.5	8	5	5	5	<\$100M	1,802	59	60.0	52.5
FIRST NB&TC ROCHELLE	ROCHELLE	IL	57.5	6	2	8	7	\$100M-500M	6,553	148	50.0	62.5
FIRST NB OF CLIFTON	CLIFTON	IL	57.5	8	4	6	5	<\$100M	3,552	64	55.0	62.5
ANNA ST BK	ANNA	IL	57.5	5	8	5	5	<\$100M	1,865	54	65.0	57.5
FARMERS BK OF MOUNT PULASKI	MOUNT PULASKI	IL	57.5	6	7	5	5	<\$100M	2,143	57	65.0	55.0
FIRST NB OF JOLIET	JOLIET	IL	57.5	4	3	8	8	\$500M-\$1B	7,917	188	60.0	60.0
MILLEDGEVILLE ST BK	MILLEDGEVILLE	IL	57.5	8	2	7	6	<\$100M	5,616	92	47.5	67.5
SCHUYLER ST BK	RUSHVILLE	IL	57.5	5	8	5	5	<\$100M	1,433	48	62.5	52.5
PRAIRIE ST B&TC	MOUNT ZION	IL	57.5	6	3	7	7	<\$100M	4,851	123	52.5	75.0
LIBERTY BK	ALTON	IL	57.5	4	10	5	4	\$100M-500M	1,248	27	47.5	55.0
BANK OF MAROA	MAROA	IL	55.0	7	5	5	5	<\$100M	1,967	39	57.5	65.0
FIRST NB OF SANDOVAL	SANDOVAL	IL	55.0	5	7	5	5	<\$100M	1,315	52	60.0	50.0
STATE BK OF ELDRED	ELDRED	IL	55.0	7	6	4	5	<\$100M	1,017	68	65.0	52.5
JOHN WARNER BK	CLINTON	IL	55.0	6	3	7	6	<\$100M	4,249	95	52.5	52.5
FIRST TR BK SHELBYVILLE	SHELBYVILLE	IL	55.0	6	2	7	7	<\$100M	4,611	114	57.5	52.5
FIRST COUNTY BK	NEW BADEN	IL	55.0	4	10	4	4	\$100M-500M	610	13	55.0	55.0
SAN JOSE TRI CTY BK	SAN JOSE	IL	55.0	6	8	4	4	<\$100M	428	24	57.5	47.5
FIRST NB OF MILLSTADT	MILLSTADT	IL	55.0	4	10	4	4	<\$100M	963	28	57.5	55.0
CASTLE BK NA	SANDWICH	IL	55.0	5	3	7	7	\$100M-500M	5,039	126	52.5	52.5
FIRST ST BK OF OLMSTED	OLMSTED	IL	55.0	5	8	4	5	<\$100M	825	49	57.5	52.5
VALLEY BK	VERONA	IL	55.0	5	9	4	4	<\$100M	916	38	62.5	55.0
BANK OF ILLINOIS NA	MOUNT VERNON	IL	55.0	4	5	6	7	\$100M-500M	3,180	129	52.5	57.5
WENONA ST BK	WENONA	IL	55.0	7	3	6	6	<\$100M	3,383	92	62.5	52.5
SPRING VALLEY CITY BK	SPRING VALLEY	IL	55.0	5	3	7	7	\$100M-500M	4,769	112	50.0	60.0
WASHINGTON ST BK	WASHINGTON	IL	55.0	4	10	4	4	<\$100M	486	36	60.0	55.0

Table 2. Small-Farm-Lending Banks, June 1999

Bank Name	Location	State	Decile Values					Bnk Asset Sz.	Dollars in SFL	Number in SFL	Total Score (<\$100K)	Total Score (<\$1M)
			Total Score (1)	SFL/TA (2)	SFL/TFL (3)	SFL(\$)	SFL(#)					
FIRST NB OF WINNEBAGO	WINNEBAGO	IL	55.0	7	3	6	6	<\$100M	3,433	90	50.0	75.0
STATE BK ANNAWAN	ANNAWAN	IL	55.0	6	4	6	6	<\$100M	2,776	74	50.0	72.5
BUENA VISTA NB OF CHESTER	CHESTER	IL	55.0	5	4	6	7	<\$100M	2,676	112	55.0	62.5
FIRST ST BK OF DONGOLA	DONGOLA	IL	55.0	5	8	4	5	<\$100M	569	39	60.0	55.0
FEDERATED BK	ONARGA	IL	55.0	6	5	6	5	<\$100M	2,690	60	52.5	55.0
ROCK RIVER BK	OREGON	IL	55.0	4	10	4	4	<\$100M	1,037	21	37.5	55.0
ROBERTS ST BK	ROBERTS	IL	55.0	8	2	6	6	<\$100M	3,668	92	45.0	62.5
STATE BK NAUVOO	NAUVOO	IL	55.0	6	6	5	5	<\$100M	1,548	65	60.0	52.5
EGYPTIAN ST BK	CARRIER MILLS	IL	55.0	5	8	4	5	<\$100M	1,059	56	62.5	52.5
STATE BK PEARL CITY	PEARL CITY	IL	55.0	6	5	5	6	<\$100M	1,610	87	55.0	45.0
HEIGHTS BK	PEORIA HEIGHTS	IL	55.0	4	10	4	4	<\$100M	761	13	42.5	55.0
MERCHANTS NB AURORA	AURORA	IL	55.0	4	2	8	8	\$500M-\$1B	7,514	159	50.0	55.0
COMMUNITY ST BK	GALVA	IL	55.0	7	3	6	6	<\$100M	3,676	110	55.0	60.0
COLUMBIA NB	COLUMBIA	IL	55.0	4	10	4	4	<\$100M	733	16	57.5	55.0
CRYSTAL LAKE B&TC NA	CRYSTAL LAKE	IL	55.0	4	10	4	4	<\$100M	704	7	35.0	52.5
STATE BK DAVIS	DAVIS	IL	52.5	6	2	7	6	<\$100M	3,980	107	52.5	55.0
FIRST NB OF SUMNER	SUMNER	IL	52.5	5	4	6	6	<\$100M	2,676	105	55.0	57.5
TIMEWELL ST BK	TIMEWELL	IL	52.5	7	5	4	5	<\$100M	739	58	57.5	47.5
FIRST NB OF COULTERVILLE	COULTERVILLE	IL	52.5	5	8	4	4	<\$100M	535	30	55.0	50.0
GRAND NB	WAUCONDA	IL	52.5	4	1	8	8	\$1B-\$10B	7,908	160	50.0	55.0
COMMUNITY BK OF TRENTON	TRENTON	IL	52.5	6	4	6	5	<\$100M	2,643	59	52.5	45.0
FIRST NB OF CATLIN	CATLIN	IL	52.5	5	8	4	4	<\$100M	828	26	55.0	52.5
AMERICAN BK OF IL IN HIGHLAN	HIGHLAND	IL	52.5	7	3	6	5	<\$100M	2,720	60	47.5	70.0
CAPSTONE BK NA	WATSEKA	IL	52.5	5	2	7	7	\$100M-500M	5,493	121	47.5	50.0
FIRST CMNTY B&TC	BEECHER	IL	52.5	4	9	4	4	<\$100M	772	30	52.5	52.5
HARDWARE ST BK	LOVINGTON	IL	52.5	7	3	6	5	<\$100M	2,706	56	52.5	60.0
FIRST SCTY BK	MACKINAW	IL	52.5	7	5	5	4	<\$100M	2,415	26	32.5	45.0
SHERIDAN ST BK	SHERIDAN	IL	52.5	6	7	4	4	<\$100M	1,243	29	50.0	50.0
PINNACLE BK QUAD CITIES	SILVIS	IL	52.5	3	10	4	4	\$100M-500M	478	9	55.0	50.0
NATIONAL B&TC OF SYCAMORE	SYCAMORE	IL	52.5	4	2	8	7	\$100M-500M	6,174	119	50.0	50.0
SUMNER NB OF SHELDON	SHELDON	IL	52.5	6	7	4	4	<\$100M	582	19	55.0	47.5
FAIRVIEW ST BKG CO	FAIRVIEW	IL	52.5	6	6	4	5	<\$100M	1,033	64	60.0	50.0
WATERMAN ST BK	WATERMAN	IL	52.5	7	3	6	5	<\$100M	2,615	45	42.5	57.5
FIRST NB&TC	CARBONDALE	IL	52.5	4	7	5	5	\$100M-500M	1,692	50	50.0	47.5
FIRST NB	GRAND TOWER	IL	52.5	6	7	4	4	<\$100M	716	20	55.0	47.5
COMMUNITY NB MONMOUTH	MONMOUTH	IL	52.5	6	4	6	5	<\$100M	2,906	67	55.0	65.0
FIRST ST BK HEYWORTH	HEYWORTH	IL	52.5	5	9	4	3	<\$100M	530	7	55.0	50.0
STATE BK PAW PAW IL	PAW PAW	IL	52.5	7	3	5	6	<\$100M	2,380	77	52.5	67.5
SECURITY ST BK HAMILTON	HAMILTON	IL	52.5	5	6	5	5	<\$100M	1,604	53	57.5	50.0
RIVERTON CMNTY BK	RIVERTON	IL	52.5	4	10	3	4	<\$100M	271	8	35.0	52.5
COMMUNITY FIRST BK	FAIRVIEW HEIGHTS	IL	52.5	4	10	4	3	<\$100M	435	5	27.5	50.0
SOUTH POINTE BK	MARION	IL	52.5	4	9	4	4	<\$100M	347	9	52.5	45.0
STATE BK	FREEPORT	IL	52.5	9	2	6	4	<\$100M	3,786	36	35.0	77.5
CROSSROADS BK	EFFINGHAM	IL	50.0	5	5	5	5	<\$100M	1,946	47	45.0	50.0
SALINE COUNTY ST BK	STONEFORT	IL	50.0	4	8	4	4	<\$100M	368	36	57.5	45.0
FIRST NB OF MOUNT VERNON	MOUNT VERNON	IL	50.0	4	7	4	5	<\$100M	654	43	52.5	47.5
YORKVILLE NB	YORKVILLE	IL	50.0	5	2	6	7	\$100M-500M	3,668	126	52.5	50.0
BANK BOURBONNAIS	BOURBONNAIS	IL	50.0	4	10	3	3	<\$100M	308	2	25.0	47.5
FIRST NB IN TREMONT	TREMONT	IL	50.0	6	2	6	6	<\$100M	3,206	98	52.5	47.5
FIRST CRAWFORD ST BK	ROBINSON	IL	50.0	5	3	6	6	<\$100M	2,877	77	42.5	47.5
STATE BK OF ST JACOB	SAINT JACOB	IL	50.0	6	4	5	5	<\$100M	1,720	55	50.0	65.0
BANK OF MARION	MARION	IL	50.0	3	9	4	4	\$100M-500M	581	16	52.5	47.5
FIRST NB	MULBERRY GROVE	IL	50.0	5	5	5	5	<\$100M	1,713	47	52.5	42.5
BANK OF O'FALLON	O'FALLON	IL	50.0	3	10	3	4	\$100M-500M	47	9	50.0	50.0
FIRST NB OF LERNA	LERNA	IL	50.0	6	6	4	4	<\$100M	539	31	52.5	42.5
KANE CTY B&TC	ELBURN	IL	50.0	5	4	6	5	<\$100M	3,399	44	37.5	62.5
PETEFISH SKILES & CO	VIRGINIA	IL	50.0	5	1	5	9	<\$100M	2,590	284	50.0	55.0
FIRST ST BK	ELDORADO	IL	50.0	6	1	7	6	<\$100M	4,342	109	42.5	57.5

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			Total Score (1)	SFL/TA (2)	SFL/TFL (3)	SFL(\$)	SFL/# (4)					
FIRST ST BK OF PEKIN	PEKIN	IL	50.0	4	10	3	3	<\$100M	118	4	50.0	50.0
CASTLE BK HARVARD NA	HARVARD	IL	50.0	5	3	6	6	<\$100M	3,270	82	52.5	47.5
FIRST NB DECATUR	DECATUR	IL	50.0	4	2	7	7	\$100M-500M	4,052	136	50.0	47.5
FIRST NB OF HARRISBURG	HARRISBURG	IL	50.0	4	3	6	7	\$100M-500M	3,759	124	52.5	52.5
STATE BK OF AVISTON	AVISTON	IL	50.0	5	2	7	6	<\$100M	4,030	104	45.0	77.5
ELKVILLE ST BK	ELKVILLE	IL	50.0	5	7	4	4	<\$100M	511	21	50.0	47.5
ODELL ST BK	ODELL	IL	50.0	5	7	4	4	<\$100M	1,078	36	60.0	47.5
EAST DUBUQUE SVG BK	EAST DUBUQUE	IL	50.0	5	2	7	6	<\$100M	4,713	99	47.5	57.5
CITIZENS BK EDINBURG	EDINBURG	IL	50.0	6	6	4	4	<\$100M	980	30	55.0	42.5
UNIONBANK NORTHWEST	HANOVER	IL	50.0	7	2	6	5	<\$100M	3,385	59	40.0	47.5
MID-AMERICA BK	O'FALLON	IL	50.0	4	10	3	3	<\$100M	196	1	25.0	50.0
PRAIRIE ST BK	MARENGO	IL	50.0	4	10	3	3	<\$100M	93	2	50.0	47.5
WHAPLES & FARMERS ST BK	NEPONSET	IL	47.5	6	5	4	4	<\$100M	750	21	52.5	45.0
STANDARD B&TC	HICKORY HILLS	IL	47.5	4	2	7	6	\$500M-\$1B	3,971	83	47.5	47.5
VERMONT ST BK	VERMONT	IL	47.5	6	6	3	4	<\$100M	303	32	55.0	45.0
TEXICO ST BK	TEXICO	IL	47.5	5	7	3	4	<\$100M	275	18	52.5	45.0
BANK ONE IL NA	SPRINGFIELD	IL	47.5	3	1	8	7	\$1B-\$10B	7,865	131	40.0	50.0
CENTRAL IL BK	CHAMPAIGN	IL	47.5	4	3	6	6	\$500M-\$1B	3,553	83	42.5	47.5
HARRIS BK WINNETKA NA	WINNETKA	IL	47.5	3	9	4	3	\$100M-500M	318	3	27.5	45.0
BANKCHAMPAIGN NA	CHAMPAIGN	IL	47.5	4	9	3	3	<\$100M	301	3	27.5	42.5
MUNICIPAL T&SB	BOURBONNAIS	IL	47.5	5	1	8	5	\$100M-500M	6,010	69	40.0	52.5
DURAND ST BK	DURAND	IL	47.5	6	1	6	6	<\$100M	2,983	84	50.0	47.5
ELIZABETH ST BK	ELIZABETH	IL	47.5	5	3	5	6	<\$100M	2,432	81	52.5	50.0
FIRST NB OF BRIDGEPORT	BRIDGEPORT	IL	47.5	4	7	4	4	<\$100M	602	13	40.0	45.0
BANK DWIGHT	DWIGHT	IL	47.5	4	7	4	4	<\$100M	764	25	52.5	45.0
FIRST AMER BK KANKAKEE	KANKAKEE	IL	47.5	3	10	3	3	\$100M-500M	29	1	47.5	45.0
POPLAR GROVE ST BK	POPLAR GROVE	IL	47.5	6	2	6	5	<\$100M	2,669	65	45.0	50.0
HARRIS BK ROSELLE	ROSELLE	IL	47.5	3	9	4	3	\$100M-500M	350	4	27.5	45.0
OLD SECOND NB AURORA	AURORA	IL	47.5	4	2	7	6	\$500M-\$1B	5,533	95	42.5	47.5
LA SALLE ST BK	LA SALLE	IL	47.5	4	7	4	4	<\$100M	337	10	50.0	40.0
FIRST COLLINSVILLE BK	COLLINSVILLE	IL	47.5	3	10	3	3	\$100M-500M	153	2	47.5	47.5
COMMUNITY BK-WHEATON/GLEN EL	GLEN ELLYN	IL	47.5	3	10	3	3	\$100M-500M	161	1	17.5	45.0
VALLEY CMNTY BK	SAINT CHARLES	IL	47.5	3	10	3	3	<\$100M	119	3	27.5	45.0
ALBANY B&TC NA	CHICAGO	IL	45.0	3	9	3	3	\$100M-500M	111	1	10.0	40.0
OSWEGO CMNTY BK	OSWEGO	IL	45.0	3	9	3	3	<\$100M	25	1	45.0	37.5
FIRST NB	CHICAGO HEIGHTS	IL	45.0	3	9	3	3	\$100M-500M	124	1	10.0	40.0
FIRST NB&TC	CLINTON	IL	45.0	5	2	5	6	<\$100M	2,166	97	47.5	47.5
FIRST NB MCHENRY	MCHENRY	IL	45.0	3	9	3	3	\$100M-500M	30	1	45.0	40.0
FIRST CMNTY ST BK	STAUNTON	IL	45.0	4	7	3	4	<\$100M	131	9	47.5	40.0
BANKILLINOIS	CHAMPAIGN	IL	45.0	4	2	7	5	\$500M-\$1B	5,199	69	40.0	45.0
FIRST B&TC MURPHYSBORO	MURPHYSBORO	IL	45.0	4	7	3	4	<\$100M	186	8	47.5	37.5
LNB NB	LELAND	IL	45.0	5	2	5	6	<\$100M	2,144	104	52.5	42.5
STATE BK OF ROSICLARE	ROSICLARE	IL	45.0	4	6	4	4	<\$100M	465	9	50.0	40.0
SUCCESS NB	LINCOLNSHIRE	IL	45.0	3	9	3	3	\$100M-500M	49	1	45.0	42.5
HARRIS BK BATAVIA NA	BATAVIA	IL	45.0	3	9	3	3	\$100M-500M	43	2	45.0	45.0
DUPAGE NB	WEST CHICAGO	IL	45.0	3	9	3	3	<\$100M	84	1	45.0	45.0
FIRST ST BK BLOOMINGTON	BLOOMINGTON	IL	45.0	3	9	3	3	<\$100M	114	2	47.5	42.5
HARRIS BK ST CHARLES	SAINT CHARLES	IL	45.0	3	9	3	3	\$100M-500M	54	1	45.0	45.0
FOUNDERS BK	WORTH	IL	45.0	3	9	3	3	\$100M-500M	19	1	45.0	42.5
SUBURBAN B&TC	ELMHURST	IL	45.0	3	9	3	3	\$100M-500M	297	2	10.0	45.0
HARRIS BK FRANKFORT	FRANKFORT	IL	45.0	3	9	3	3	\$100M-500M	233	7	52.5	45.0
SUBURBAN BK BARRINGTON	BARRINGTON	IL	45.0	3	9	3	3	\$100M-500M	139	1	10.0	45.0
FIRST NB OF GRANT PARK	GRANT PARK	IL	45.0	5	3	5	5	<\$100M	2,219	68	50.0	62.5
HARRIS BK HINSDALE NA	HINSDALE	IL	45.0	3	9	3	3	\$500M-\$1B	48	1	47.5	45.0
HERRIN SECURITY BK	HERRIN	IL	45.0	3	9	3	3	<\$100M	292	6	52.5	42.5
HARRIS BK BARTLETT	BARTLETT	IL	45.0	3	9	3	3	\$100M-500M	203	1	17.5	45.0
BANK OF MONTGOMERY	MONTGOMERY	IL	45.0	3	9	3	3	<\$100M	84	2	25.0	45.0
MARQUETTE NB	CHICAGO	IL	45.0	3	9	3	3	\$1B-\$10B	29	2	17.5	40.0

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			Total Score (1)	SFL/TA (2)	SFL/TFL (3)	SFL(\$)	SFL/# (4)					
STATE FNCL BK	RICHMOND	IL	45.0	3	9	3	3	<\$100M	108	1	17.5	45.0
BANK KENNEY	KENNEY	IL	45.0	5	6	3	4	<\$100M	213	10	50.0	42.5
FIRST NB OF LA GRANGE	LA GRANGE	IL	45.0	3	9	3	3	\$100M-500M	160	1	17.5	45.0
MOKENA ST BK	MOKENA	IL	45.0	3	9	3	3	<\$100M	72	2	47.5	45.0
ITASCA B&TC	ITASCA	IL	45.0	3	9	3	3	\$100M-500M	200	1	17.5	45.0
FIRST AMER BK	JOLIET	IL	45.0	3	9	3	3	\$100M-500M	4	1	17.5	40.0
MIDLAND CMNTY BK	KINCAID	IL	45.0	4	6	4	4	<\$100M	595	25	47.5	40.0
PALOS B&TC	PALOS HEIGHTS	IL	45.0	3	9	3	3	\$100M-500M	7	1	47.5	40.0
BANK OF IL IN NORMAL	NORMAL	IL	45.0	3	9	3	3	<\$100M	198	6	52.5	42.5
HERITAGE NB	LAWRENCEVILLE	IL	45.0	6	2	5	5	<\$100M	2,417	39	47.5	55.0
HARRIS BK BARRINGTON NA	BARRINGTON	IL	45.0	3	9	3	3	\$500M-\$1B	68	1	17.5	45.0
UMB FIRST ST BK MORRISONVILL	MORRISONVILLE	IL	45.0	5	6	3	4	<\$100M	262	25	47.5	37.5
FIRST NB IL	LANSING	IL	45.0	3	9	3	3	\$100M-500M	17	1	47.5	42.5
FOSTER BK	CHICAGO	IL	45.0	3	9	3	3	\$100M-500M	90	1	47.5	45.0
COSMOPOLITAN B&T	CHICAGO	IL	45.0	3	9	3	3	\$100M-500M	97	1	47.5	45.0
NORTHVIEW B&TC	NORTHFIELD	IL	45.0	3	9	3	3	\$100M-500M	135	1	17.5	45.0
CHESTER NB	CHESTER	IL	42.5	3	8	3	3	\$100M-500M	93	4	35.0	40.0
STATE BK OF WHITTINGTON	BENTON	IL	42.5	4	6	3	4	<\$100M	259	14	47.5	37.5
LOGAN CTY BK	LINCOLN	IL	42.5	5	4	4	4	<\$100M	1,175	27	42.5	50.0
FIRST NB OF JONESBORO	JONESBORO	IL	42.5	4	5	4	4	<\$100M	892	23	42.5	37.5
MIDWEST BK MCHENRY CTY	UNION	IL	42.5	4	3	5	5	\$100M-500M	2,291	38	35.0	35.0
UNION BK OF ILLINOIS	SWANSEA	IL	42.5	4	4	5	4	\$100M-500M	1,377	34	45.0	40.0
FARMERS & MERCHANTS BK	HUTSONVILLE	IL	42.5	4	5	4	4	<\$100M	687	20	42.5	37.5
MARQUETTE BK IL	GALESBURG	IL	42.5	4	4	5	4	\$100M-500M	1,868	24	35.0	37.5
SOY CAP B&TC	DECATUR	IL	42.5	4	4	5	4	\$100M-500M	1,863	29	45.0	37.5
MARSEILLES BK NA	MARSEILLES	IL	40.0	3	7	3	3	<\$100M	63	3	42.5	37.5
TOWN & COUNTRY BK QUINCY	QUINCY	IL	40.0	4	5	4	3	<\$100M	310	5	42.5	35.0
COMMUNITY NB	METROPOLIS	IL	40.0	4	2	5	5	\$100M-500M	1,820	59	42.5	50.0
ILLINOIS CMNTY BK	EFFINGHAM	IL	40.0	4	4	4	4	<\$100M	1,216	19	37.5	45.0
NLSB	NEW LENOX	IL	37.5	4	1	5	5	\$500M-\$1B	2,357	42	37.5	35.0
HOMESTAR BK	MANTENO	IL	37.5	4	1	5	5	\$100M-500M	2,303	49	42.5	37.5
HARRIS BK MARENGO	MARENGO	IL	37.5	4	2	5	4	<\$100M	1,366	24	35.0	35.0
CITIZENS CMNTY BK DECATUR	DECATUR	IL	37.5	4	5	3	3	<\$100M	224	2	30.0	32.5
BANK OF CARBONDALE	CARBONDALE	IL	35.0	4	2	4	4	<\$100M	1,027	26	37.5	42.5
SOUTH HOLLAND T&SB	SOUTH HOLLAND	IL	35.0	3	2	5	4	\$500M-\$1B	1,423	14	30.0	32.5
HARRIS BK HUNTLEY	HUNTLEY	IL	35.0	4	4	3	3	<\$100M	272	6	37.5	45.0
TOWN & CNTRY BK SPRINGFIELD	SPRINGFIELD	IL	35.0	4	2	4	4	\$100M-500M	670	10	32.5	55.0
BANK OF SUGAR GROVE	SUGAR GROVE	IL	35.0	4	2	4	4	<\$100M	903	14	30.0	32.5
MIDWEST BK OF FREEPORT	FREEPORT	IL	35.0	4	1	5	4	<\$100M	1,384	13	32.5	37.5
MACKTOWN ST BK	ROCKTON	IL	35.0	4	1	5	4	<\$100M	1,403	23	35.0	37.5
NATIONAL BK OF ST ANNE	SAINT ANNE	IL	35.0	5	1	4	4	<\$100M	1,218	28	37.5	42.5
PEOPLES BK KANKAKEE CTY	BOURBONNAIS	IL	35.0	4	2	4	4	<\$100M	1,151	18	35.0	57.5
AMERICAN NB DE KALB CTY	SYCAMORE	IL	35.0	4	2	4	4	\$100M-500M	1,187	27	42.5	32.5
FARMERS ST BK	ALTO PASS	IL	35.0	4	1	4	5	<\$100M	1,049	42	37.5	37.5
COMMUNITY BK GALESBURG	GALESBURG	IL	35.0	4	2	4	4	<\$100M	428	8	42.5	45.0
FIRST BK BC	CAPRON	IL	32.5	4	1	4	4	<\$100M	800	25	35.0	60.0
AMCORE BK NA ROCKFORD	ROCKFORD	IL	32.5	3	2	4	4	\$1B-\$10B	1,069	10	25.0	55.0
FIRST TR BK IL	KANKAKEE	IL	32.5	4	1	4	4	<\$100M	451	8	35.0	30.0
MARINE BK SPRINGFIELD	SPRINGFIELD	IL	30.0	3	1	4	4	\$100M-500M	949	15	30.0	62.5
HARRIS BK WOODSTOCK	WOODSTOCK	IL	30.0	3	1	4	4	\$100M-500M	580	8	27.5	30.0
FIRST NB OF MARENGO	MARENGO	IL	30.0	3	1	4	4	\$100M-500M	461	8	25.0	35.0
COMMUNITY BK ELMHURST	ELMHURST	IL	30.0	4	1	4	3	<\$100M	445	2	17.5	35.0
BANK OF LAWRENCE CTY	BRIDGEPORT	IL	30.0	4	2	3	3	<\$100M	113	6	37.5	40.0
INDEPENDENT BKR BK	SPRINGFIELD	IL	27.5	3	1	4	3	\$100M-500M	325	3	25.0	27.5
AMCORE BK NA NW	WOODSTOCK	IL	27.5	3	1	4	3	\$100M-500M	400	3	25.0	25.0
HERGET NB OF PEKIN	PEKIN	IL	27.5	3	1	3	4	\$100M-500M	287	13	32.5	30.0
SOUTH SIDE T&SB PEORIA	PEORIA	IL	27.5	3	1	4	3	\$100M-500M	365	4	32.5	32.5
LA SALLE NB	LA SALLE	IL	27.5	3	1	4	3	\$100M-500M	353	6	25.0	32.5

Table 2. Small-Farm-Lending Banks, June 1999

Bank Name	Location	State	Decile Values					Bnk Asset Sz.	Dollars in SFL	Number in SFL	Total Score (<\$100K)	Total Score (<\$1M)
			Total Score (1)	SFL/TA (2)	SFL/TFL (3)	SFL(\$)	SFL/# (5)					
HARRIS BK NAPERVILLE	NAPERVILLE	IL	27.5	3	1	4	3	\$500M-\$1B	491	5	25.0	27.5
FIRST AMER BK	CARPENTERSVILLE	IL	27.5	3	1	3	4	\$1B-\$10B	132	9	27.5	27.5
1ST ST B&TC PALOS HILLS	PALOS HILLS	IL	25.0	3	1	3	3	<\$100M	129	1	10.0	47.5
FIRST UNITED BK	CRETE	IL	25.0	3	1	3	3	\$100M-500M	286	3	25.0	32.5
HARRIS T&SB	CHICAGO	IL	25.0	3	1	3	3	>\$10B	186	3	25.0	22.5
PINNACLE BK	CICERO	IL	25.0	3	1	3	3	\$500M-\$1B	200	2	25.0	27.5
FIRST NB OF CHICAGO	CHICAGO	IL	25.0	3	1	3	3	>\$10B	219	1	25.0	25.0
BANK OF SPRINGFIELD	SPRINGFIELD	IL	25.0	3	1	3	3	\$100M-500M	118	4	27.5	25.0
COLE TAYLOR BK	CHICAGO	IL	25.0	3	1	3	3	\$1B-\$10B	92	1	10.0	45.0
AMERICAN NB&TC CHICAGO	CHICAGO	IL	25.0	3	1	3	3	>\$10B	192	4	25.0	27.5
LASALLE BK NA	CHICAGO	IL	25.0	3	1	3	3	>\$10B	95	1	25.0	25.0
STATE BK THE LAKES	ANTIOCH	IL	25.0	3	1	3	3	\$100M-500M	187	2	30.0	25.0
NORTHWEST BK ROCKFORD	ROCKFORD	IL	25.0	3	1	3	3	\$100M-500M	26	1	25.0	52.5
BANK OF HERRIN	HERRIN	IL	25.0	3	1	3	3	\$100M-500M	202	5	27.5	45.0
WEST POINTE B&TC	BELLEVILLE	IL	25.0	3	1	3	3	\$100M-500M	103	3	32.5	47.5
LIBERTYVILLE B&TC	LIBERTYVILLE	IL	25.0	3	1	3	3	\$100M-500M	252	2	25.0	25.0
VILLAGE B&T	NORTH BARRINGTON	IL	25.0	3	1	3	3	<\$100M	15	1	25.0	30.0
NORTHERN TC	CHICAGO	IL	17.5	2	1	2	2	>\$10B	0	0	25.0	17.5
HOME ST BK NA	CRYSTAL LAKE	IL	17.5	2	1	2	2	\$100M-500M	0	0	17.5	10.0
ALPINE BK IL	ROCKFORD	IL	17.5	2	1	2	2	\$100M-500M	0	0	25.0	47.5
PARKWAY B&TC	HARWOOD HEIGHTS	IL	17.5	2	1	2	2	\$500M-\$1B	0	0	17.5	45.0
AUSTIN BK CHICAGO	CHICAGO	IL	10.0	1	1	1	1	\$100M-500M	0	0	10.0	40.0
OAK T&SB	CHICAGO	IL	10.0	1	1	1	1	<\$100M	0	0	10.0	40.0
SOUTH CHICAGO BK	CHICAGO	IL	10.0	1	1	1	1	\$100M-500M	0	0	10.0	10.0
AMERIMARK BK	VILLA PARK	IL	10.0	1	1	1	1	<\$100M	0	0	10.0	47.5
BANK OF LINCOLNWOOD	LINCOLNWOOD	IL	10.0	1	1	1	1	\$100M-500M	0	0	10.0	10.0
AMERICAUNITED B&TC USA	SCHAUMBURG	IL	10.0	1	1	1	1	\$100M-500M	0	0	10.0	10.0
BANK OF WAUKEGAN	WAUKEGAN	IL	10.0	1	1	1	1	\$100M-500M	0	0	10.0	10.0
DAMEN NB	SCHAUMBURG	IL	10.0	1	1	1	1	\$100M-500M	0	0	10.0	45.0
HARRIS BK PALATINE NA	PALATINE	IL	10.0	1	1	1	1	\$500M-\$1B	0	0	10.0	27.5
REPUBLIC BK OF CHICAGO	DARIEN	IL	10.0	1	1	1	1	\$100M-500M	0	0	17.5	10.0
HYDE PARK B&TC	CHICAGO	IL	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.
HARRIS BK OAKBROOK TERRACE	OAKBROOK TERRACE	IL	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.
PULLMAN B&TC	CHICAGO	IL	0.0	.	.	.	.	\$500M-\$1B	.	.	0.0	.
FIRST BK OF OAK PARK	OAK PARK	IL	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.
SOUTH CENTRAL B&TC OF CHICAG	CHICAGO	IL	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.
HERITAGE BK	CHICAGO HEIGHTS	IL	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.
FIRST CMRL BK	CHICAGO	IL	0.0	.	.	.	.	\$100M-500M	.	.	0.0	.
HIGHLAND CMNTY BK	CHICAGO	IL	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.
PARK NB&TC OF CHICAGO	CHICAGO	IL	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.
UPTOWN NB CHICAGO	CHICAGO	IL	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.
MID TOWN B&TC CHICAGO	CHICAGO	IL	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.
NORTH CMNTY BK	CHICAGO	IL	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.
SOUTH SHORE BK CHICAGO	CHICAGO	IL	0.0	1	.	1	1	\$500M-\$1B	0	0	0.0	.
FIRST SUBURBAN NB	MAYWOOD	IL	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.
BANK OF NORTHERN IL NA	WAUKEGAN	IL	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.
WESTERN SPRINGS NB&T	WESTERN SPRINGS	IL	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.
LAKESIDE BK	CHICAGO	IL	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.
HARRIS BK WILMETTE NA	WILMETTE	IL	0.0	1	.	1	1	<\$100M	0	0	0.0	.
NAB BK	CHICAGO	IL	0.0	.	.	.	.	\$100M-500M	.	.	0.0	.
CARTERVILLE ST & SVG BK	CARTERVILLE	IL	0.0	1	.	1	1	<\$100M	0	0	0.0	.
NATIONAL REPUBLIC BK CHICAGO	CHICAGO	IL	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.
UNIVERSITY NB	CHICAGO	IL	0.0	1	.	1	1	<\$100M	0	0	0.0	.
STATE BK COUNTRYSIDE	COUNTRYSIDE	IL	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.
AMERICAN CHARTERED BK	SCHAUMBURG	IL	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.
BANK SHOREWOOD	SHOREWOOD	IL	0.0	1	.	1	1	<\$100M	0	0	0.0	.
CORUS BK NA	CHICAGO	IL	0.0	1	.	1	1	\$1B-\$10B	0	0	0.0	.
BROADWAY BK	CHICAGO	IL	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.

Table 2. Small-Farm-Lending Banks, June 1999

Bank Name	Location	State	Total Score (1)	Decile Values					Bnk Asset Sz. (6)	Dollars in SFL (7)	Number in SFL (8)	Total Score (<\$100K) (9)	Total Score (<\$1M) (10)
				SFL/TA (2)	SFL/TFL (3)	SFL(\$) (4)	SFL(#) (5)						
BRICKYARD BK	LINCOLNWOOD	IL	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.	
FIRST NB OF WHEATON	WHEATON	IL	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
EDENS BK	WILMETTE	IL	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
STATE BK	WONDER LAKE	IL	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.	
CHICAGO CMNTY BK	CHICAGO	IL	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
HARRIS BK CARY GROVE	CARY	IL	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.	
BRIDGEVIEW B&TC	BRIDGEVIEW	IL	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.	
ARCHER BK	CHICAGO	IL	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.	
ASSOCIATED BK CHICAGO	CHICAGO	IL	0.0	1	.	1	1	\$500M-\$1B	0	0	0.0	.	
HERITAGE BK OF SCHAUMBURG	SCHAUMBURG	IL	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
DEVON BK	CHICAGO	IL	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.	
DELAWARE PLACE BK	CHICAGO	IL	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.	
VILLA PARK T&SB	VILLA PARK	IL	0.0	.	.	.	.	\$100M-500M	.	.	0.0	.
BANK OF BELLWOOD	BELLWOOD	IL	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
WEST SUBURBAN BK	LOMBARD	IL	0.0	1	.	1	1	\$1B-\$10B	0	0	0.0	.	
CITIZENS BK IL NA	BERWYN	IL	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.	
FIRST NB BLUE ISLAND	BLUE ISLAND	IL	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.	
AMALGAMATED BK CHICAGO	CHICAGO	IL	0.0	1	.	1	1	\$500M-\$1B	0	0	0.0	.	
HINSBROOK B&T	WILLOWBROOK	IL	0.0	.	.	.	.	\$100M-500M	.	.	0.0	.
NATIONAL BK OF COMMERCE	BERKELEY	IL	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.	
CHICAGO CITY B&TC	CHICAGO	IL	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.	
HARRIS BK ARGO	SUMMIT	IL	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.	
FIRST NB LINCOLNWOOD	LINCOLNWOOD	IL	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.	
FIRST NB OF BROOKFIELD	BROOKFIELD	IL	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.	
EAST SIDE B&TC	CHICAGO	IL	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.	
LEMONT NB	LEMONT	IL	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
COMMUNITY BK OF LAWNSDALE	CHICAGO	IL	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
HARRIS BK WESTCHESTER	WESTCHESTER	IL	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.	
ALGONQUIN ST BK NA	ALGONQUIN	IL	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.	
FIRST NB ELMHURST	ELMHURST	IL	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.	
FIRST SCTY T&SB	ELMWOOD PARK	IL	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.	
STATE BK IL	WEST CHICAGO	IL	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
HERITAGE COMM BK	GLENWOOD	IL	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.	
BANK OF HOMEWOOD	HOMEWOOD	IL	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.	
FIRST B&TC OF IL	PALATINE	IL	0.0	1	.	1	1	\$500M-\$1B	0	0	0.0	.	
TCF NB IL	BURR RIDGE	IL	0.0	1	.	1	1	\$1B-\$10B	0	0	0.0	.	
OXFORD B&T	ADDISON	IL	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.	
MID CITY NB OF CHICAGO	CHICAGO	IL	0.0	1	.	1	1	\$500M-\$1B	0	0	0.0	.	
FIRST NB EMPL OWNED	ANTIOCH	IL	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.	
NORTH BK	CHICAGO	IL	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
SEAWAY NB CHICAGO	CHICAGO	IL	0.0	2	.	2	2	\$100M-500M	0	0	0.0	.	
MANUFACTURERS BK	CHICAGO	IL	0.0	2	.	2	2	\$1B-\$10B	0	0	0.0	.	
HARRIS BK ARLINGTON-MEADOWS	ROLLING MEADOWS	IL	0.0	2	.	2	2	\$100M-500M	0	0	0.0	.	
COVEST BK NA	DES PLAINES	IL	0.0	2	.	2	2	\$500M-\$1B	0	0	0.0	.	
FIRST NB MORTON GROVE	MORTON GROVE	IL	0.0	2	.	2	2	\$100M-500M	0	0	0.0	.	
METROPOLITAN B&TC	CHICAGO	IL	0.0	2	.	2	2	\$100M-500M	0	0	0.0	.	
PLAZA BK	NORRIDGE	IL	0.0	2	.	2	2	\$100M-500M	0	0	0.0	.	
HARRIS BK ELK GROVE NA	ELK GROVE VILLAGE	IL	0.0	2	.	2	2	\$100M-500M	0	0	0.0	.	
GLENVIEW ST BK	GLENVIEW	IL	0.0	2	.	2	2	\$500M-\$1B	0	0	0.0	.	
MUTUAL BK	HARVEY	IL	0.0	2	.	2	2	<\$100M	0	0	0.0	.	
FIRST EAGLE NB	HANOVER PARK	IL	0.0	2	.	2	2	\$100M-500M	0	0	0.0	.	
FIRST ILLINOIS BK	EAST ST LOUIS	IL	0.0	.	.	.	.	<\$100M	.	.	0.0	.
PLAINSBANK IL NA	DES PLAINES	IL	0.0	2	.	2	2	\$100M-500M	0	0	0.0	.	
FIRST BK HIGHLAND PARK	HIGHLAND PARK	IL	0.0	2	.	2	2	\$500M-\$1B	0	0	0.0	.	
HARRIS BK HOFFMAN SCHAUMBURG	SCHAUMBURG	IL	0.0	2	.	2	2	\$100M-500M	0	0	0.0	.	
SECURITY BK DUPAGE	NAPERVILLE	IL	0.0	2	.	2	2	<\$100M	0	0	0.0	.	
OAK BROOK BK	OAK BROOK	IL	0.0	2	.	2	2	\$1B-\$10B	0	0	0.0	.	
DOWNERS GROVE NB	DOWNERS GROVE	IL	0.0	2	.	2	2	\$100M-500M	0	0	0.0	.	

Table 2. Small-Farm-Lending Banks, June 1999

Bank Name	Location	State	Decile Values					Bnk Asset Sz.	Dollars in SFL	Number in SFL	Total Score (<\$100K)	Total Score (<\$1M)
			Total Score (1)	SFL/TA (2)	SFL/TFL (3)	SFL(\$)	SFL(#)					
ELGIN ST BK	ELGIN	IL	0.0	2	.	2	2	\$100M-500M	0	0	0.0	.
PEKIN NB	PEKIN	IL	0.0	2	.	2	2	<\$100M	0	0	0.0	.
HARRIS BK GLENCOE-NORTHBK N	GLENCOE	IL	0.0	2	.	2	2	\$100M-500M	0	0	0.0	.
CIB BK	HILLSIDE	IL	0.0	2	.	2	2	\$500M-\$1B	0	0	0.0	.
BANK OF MATTESON	MATTESON	IL	0.0	2	.	2	2	<\$100M	0	0	0.0	.
FOREST PARK NB&TC	FOREST PARK	IL	0.0	2	.	2	2	<\$100M	0	0	0.0	.
AURORA NB	AURORA	IL	0.0	2	.	2	2	\$100M-500M	0	0	0.0	.
HARRIS BK AURORA NA	AURORA	IL	0.0	2	.	2	2	<\$100M	0	0	0.0	.
CHARTER NB&TC	HOFFMAN ESTATES	IL	0.0	2	.	2	2	\$100M-500M	0	0	0.0	.
FIRST ST BK ROUND LAKE	ROUND LAKE	IL	0.0	2	.	2	2	<\$100M	0	0	0.0	.
CONTINENTAL CMNTY B&TC	MAYWOOD	IL	0.0	2	.	2	2	\$100M-500M	0	0	0.0	.
SOUTHEAST NB MOLINE	MOLINE	IL	0.0	2	.	2	2	\$100M-500M	0	0	0.0	.
UNION NB&TC ELGIN	ELGIN	IL	0.0	2	.	2	2	<\$100M	0	0	0.0	.
MIDWEST B&TC	ELMWOOD PARK	IL	0.0	.	.	.	.	\$500M-\$1B	.	.	0.0	.
GREATBANK A NA	EVANSTON	IL	0.0	2	.	2	2	\$100M-500M	0	0	0.0	.
INTERSTATE BK	OAK FOREST	IL	0.0	2	.	2	2	\$100M-500M	0	0	0.0	.
BANK OF PALATINE	PALATINE	IL	0.0	2	.	2	2	<\$100M	0	0	0.0	.
STATE BK GENEVA	GENEVA	IL	0.0	.	.	.	.	<\$100M	.	.	0.0	.
BANK OF JOLIET	JOLIET	IL	0.0	2	.	2	2	<\$100M	0	0	0.0	.
BURLING BK	CHICAGO	IL	0.0	2	.	2	2	<\$100M	0	0	0.0	.
HARRIS BK LIBERTYVILLE	LIBERTYVILLE	IL	0.0	2	.	2	2	\$100M-500M	0	0	0.0	.
PRIVATEBANK & TC	CHICAGO	IL	0.0	2	.	2	2	\$100M-500M	0	0	0.0	.
ROYAL AMER BK	INVERNESS	IL	0.0	.	.	.	.	\$100M-500M	.	.	0.0	.
LAKELAND CMNTY BK	ROUND LAKE HEIGHTS	IL	0.0	.	.	.	.	\$100M-500M	.	.	0.0	.
MIDWEST BK	HINSDALE	IL	0.0	.	.	.	.	\$100M-500M	.	.	0.0	.
JOHNSON BK IL	LAKE FOREST	IL	0.0	.	.	.	.	\$100M-500M	.	.	0.0	.
ANCHOR BK	THIRD LAKE	IL	0.0	2	.	2	2	<\$100M	0	0	0.0	.
BLOOMINGDALE B&T	BLOOMINGDALE	IL	0.0	.	.	.	.	\$100M-500M	.	.	0.0	.
LAKE FOREST B&TC	LAKE FOREST	IL	0.0	.	.	.	.	\$100M-500M	.	.	0.0	.
PRAIRIE B&TC	BRIDGEVIEW	IL	0.0	.	.	.	.	\$100M-500M	.	.	0.0	.
HAWTHORN BK	MUNDELEIN	IL	0.0	2	.	2	2	<\$100M	0	0	0.0	.
WESTBANK	WESTCHESTER	IL	0.0	2	.	2	2	<\$100M	0	0	0.0	.
INTERNATIONAL BK CHICAGO	CHICAGO	IL	0.0	2	.	2	2	<\$100M	0	0	0.0	.
FIRST CMNTY BK	ELGIN	IL	0.0	2	.	2	2	<\$100M	0	0	0.0	.
HINSDALE B&TC	HINSDALE	IL	0.0	.	.	.	.	\$100M-500M	.	.	0.0	.
NORTH SHORE CMNTY B&T	WILMETTE	IL	0.0	.	.	.	.	\$100M-500M	.	.	0.0	.
FIRST NW BK	ARLINGTON HEIGHTS	IL	0.0	2	.	2	2	\$100M-500M	0	0	0.0	.
NORTHWEST CMNTY BK	PROSPECT HEIGHTS	IL	0.0	2	.	2	2	<\$100M	0	0	0.0	.
GREATBANK	ALGONQUIN	IL	0.0	2	.	2	2	<\$100M	0	0	0.0	.
FOXDALE BK	SOUTH ELGIN	IL	0.0	.	.	.	.	<\$100M	.	.	0.0	.
FIRSTAR BK USA NA	WAUKEGAN	IL	0.0	2	.	2	2	\$1B-\$10B	0	0	0.0	.
PARK RIDGE CMNTY BK	PARK RIDGE	IL	0.0	2	.	2	2	\$100M-500M	0	0	0.0	.
FIRST B&T EVANSTON	EVANSTON	IL	0.0	.	.	.	.	\$100M-500M	.	.	0.0	.
AMERICAN ENT BK	BUFFALO GROVE	IL	0.0	2	.	2	2	<\$100M	0	0	0.0	.
RIVERSIDE CMNTY BK	ROCKFORD	IL	0.0	2	.	2	2	<\$100M	0	0	0.0	.
PAN AMER BK	CHICAGO	IL	0.0	2	.	2	2	<\$100M	0	0	0.0	.
PACIFIC GLOBAL BK	CHICAGO	IL	0.0	2	.	2	2	<\$100M	0	0	0.0	.
FIRST CAP BK	PEORIA	IL	0.0	2	.	2	2	<\$100M	0	0	0.0	.
NATIONAL BK OF THE GREAT LAK	ELMHURST	IL	0.0	2	.	2	2	<\$100M	0	0	0.0	.
COMMUNITY BK RAVENSWOOD	CHICAGO	IL	0.0	2	.	2	2	<\$100M	0	0	0.0	.
CMNTY BK OAK PARK RIVER FORE	OAK PARK	IL	0.0	2	.	2	2	<\$100M	0	0	0.0	.
CAMBRIDGE BK	LAKE ZURICH	IL	0.0	2	.	2	2	\$100M-500M	0	0	0.0	.
ILLINOIS ST BK LAKE HILLS	LAKE IN THE HILLS	IL	0.0	2	.	2	2	<\$100M	0	0	0.0	.
BARRINGTON B&TC NA	BARRINGTON	IL	0.0	2	.	2	2	\$100M-500M	0	0	0.0	.
1ST EQT BK	SKOKIE	IL	0.0	2	.	2	2	<\$100M	0	0	0.0	.
AMERICAN METRO BK	CHICAGO	IL	0.0	2	.	2	2	<\$100M	0	0	0.0	.
NORTHSIDE CMNTY BK	GURNEE	IL	0.0	.	.	.	.	<\$100M	.	.	0.0	.
BANK COMMERCE	DOWNERS GROVE	IL	0.0	2	.	2	2	<\$100M	0	0	0.0	.

Table 2. Small-Farm-Lending Banks, June 1999

Bank Name	Location	State	Total Score (1)	Decile Values					Bnk Asset Sz. (6)	Dollars in SFL (7)	Number in SFL (8)	Total Score (<\$100K) (9)	Total Score (<\$1M) (10)
				SFL/TA (2)	SFL/TFL (3)	SFL(\$) (4)	SFL(#) (5)						
MOUNT PROSPECT NB	MOUNT PROSPECT	IL	0.0	2	.	2	2	\$100M-500M	0	0	0.0	.	
BUILDERS BK	CHICAGO	IL	0.0	2	.	2	2	<\$100M	0	0	0.0	.	
SOUTHWEST BK	BELLEVILLE	IL	0.0	2	.	2	2	<\$100M	0	0	0.0	.	
BANK OF GODFREY	GODFREY	IL	0.0	3	.	3	3	<\$100M	0	0	0.0	.	
NEW CENTURY BK	CHICAGO	IL	0.0	2	.	2	2	<\$100M	0	0	0.0	.	
ASSOCIATED BK IL NA	ROCKFORD	IL	0.0	2	.	2	2	\$1B-\$10B	0	0	0.0	.	
FIRST DUPAGE BK	WESTMONT	IL	0.0	2	.	2	2	<\$100M	0	0	0.0	.	
FIRST BK OF BERNE	BERNE	IN	97.5	10	9	10	10	\$100M-500M	50,380	698	97.5	97.5	
FIRST NB OF MONTEREY	MONTEREY	IN	95.0	10	8	10	10	\$100M-500M	24,826	547	95.0	90.0	
STATE BK MARKLE	MARKLE	IN	95.0	10	9	10	9	\$100M-500M	25,482	403	95.0	90.0	
PEOPLES ST BK FRANCESVILLE	FRANCESVILLE	IN	92.5	10	8	10	9	<\$100M	24,270	475	97.5	87.5	
UNION B&TC IN	GREENSBURG	IN	90.0	9	7	10	10	\$100M-500M	34,780	540	92.5	82.5	
BATH ST BK	BATH	IN	87.5	10	6	9	10	<\$100M	15,577	514	85.0	80.0	
FARMERS ST BK	LIBERTY	IN	87.5	10	9	8	8	<\$100M	14,144	287	92.5	85.0	
PEOPLES L&TB	WINCHESTER	IN	87.5	8	9	10	8	\$100M-500M	21,740	343	92.5	80.0	
KENTLAND BK	KENTLAND	IN	85.0	10	5	10	9	\$100M-500M	25,440	417	82.5	90.0	
COMMUNITY ST BK	ROYAL CENTER	IN	85.0	10	7	8	9	<\$100M	12,290	386	87.5	77.5	
FARMERS & MRCH BK	BOSWELL	IN	82.5	10	6	9	8	<\$100M	18,510	356	90.0	77.5	
BANK OF WOLCOTT	WOLCOTT	IN	82.5	10	9	7	7	<\$100M	9,615	217	87.5	80.0	
FOUNTAIN TC	COVINGTON	IN	80.0	9	5	9	9	\$100M-500M	15,872	401	75.0	82.5	
CITIZENS FIRST ST BK	HARTFORD CITY	IN	80.0	9	7	8	8	<\$100M	11,273	277	85.0	67.5	
FAIRMOUNT ST BK	FAIRMOUNT	IN	80.0	10	7	6	9	<\$100M	5,422	364	85.0	70.0	
NAPOLEON ST BK	NAPOLEON	IN	80.0	10	6	8	8	<\$100M	9,668	256	72.5	80.0	
FARMERS ST BK	NEW ROSS	IN	77.5	10	8	6	7	<\$100M	5,951	182	80.0	70.0	
FRANCES SLOCUM B&TC	WABASH	IN	77.5	8	9	8	6	\$100M-500M	12,739	179	85.0	72.5	
LAFAYETTE B&TC	LAFAYETTE	IN	77.5	8	3	10	10	\$500M-\$1B	55,490	1,022	75.0	77.5	
FARMERS BK FRANKFORT IN	FRANKFORT	IN	77.5	8	3	10	10	\$100M-500M	26,515	535	72.5	75.0	
NORTH SALEM ST BK	NORTH SALEM	IN	77.5	9	6	8	8	<\$100M	9,777	257	77.5	82.5	
STATE BK OXFORD	OXFORD	IN	77.5	9	7	8	7	<\$100M	10,042	192	82.5	65.0	
FARMERS ST BK	LAGRANGE	IN	75.0	7	4	9	10	\$100M-500M	15,536	498	80.0	62.5	
FIRST FARMERS B&T	CONVERSE	IN	75.0	8	2	10	10	\$100M-500M	22,717	717	62.5	75.0	
STATE BK OF LIZTON	LIZTON	IN	75.0	8	5	9	8	\$100M-500M	15,871	352	65.0	85.0	
BRIGHT NB	FLORA	IN	75.0	9	3	9	9	\$100M-500M	21,667	453	75.0	77.5	
BANK OF GENEVA	GENEVA	IN	75.0	9	4	8	9	<\$100M	13,696	371	77.5	92.5	
GREENFIELD BKG CO	GREENFIELD	IN	75.0	6	10	7	7	\$100M-500M	8,598	250	82.5	72.5	
TRI CTY B&TC	ROACHDALE	IN	75.0	9	4	8	9	\$100M-500M	14,529	365	70.0	82.5	
BANK OF WESTERN IN	COVINGTON	IN	72.5	9	3	9	8	\$100M-500M	16,045	308	67.5	72.5	
RIPLEY CTY BK	OSGOOD	IN	72.5	8	6	7	8	\$100M-500M	9,180	255	77.5	70.0	
COMMUNITY ST BK	BROOK	IN	72.5	10	8	5	6	<\$100M	4,656	133	77.5	70.0	
FRIENDSHIP ST BK	FRIENDSHIP	IN	72.5	7	9	6	7	<\$100M	6,139	213	82.5	67.5	
PEOPLES TC	BROOKVILLE	IN	72.5	6	5	9	9	\$100M-500M	18,918	423	70.0	67.5	
PEOPLES NB	WASHINGTON	IN	72.5	9	2	9	9	\$100M-500M	18,421	442	72.5	72.5	
RIDDELL NB	BRAZIL	IN	70.0	6	10	6	6	\$100M-500M	5,226	154	77.5	67.5	
FCN BK NA	BROOKVILLE	IN	70.0	7	4	7	10	\$100M-500M	9,044	586	70.0	72.5	
NORWEST BK IN NA	FORT WAYNE	IN	70.0	4	4	10	10	\$1B-\$10B	40,424	1,125	72.5	67.5	
VEVAY DEPOSIT BK	VEVAY	IN	70.0	9	5	7	7	<\$100M	6,704	228	70.0	65.0	
FIRST NB PORTLAND	PORTLAND	IN	70.0	8	4	8	8	\$100M-500M	10,459	272	67.5	62.5	
INDIANA LAWRENCE BK	NORTH MANCHESTER	IN	70.0	8	2	9	9	\$100M-500M	17,952	378	62.5	72.5	
FIRST ST BK	BRAZIL	IN	70.0	6	10	6	6	\$100M-500M	5,736	138	77.5	70.0	
NATIONAL CITY BK IN	INDIANAPOLIS	IN	67.5	3	4	10	10	>\$10B	117,415	2,537	62.5	62.5	
FIRST NB&TC	KOKOMO	IN	67.5	5	2	10	10	\$500M-\$1B	28,439	612	65.0	72.5	
DEMOTTE ST BK	DE MOTTE	IN	67.5	7	5	8	7	\$100M-500M	11,766	194	75.0	70.0	
OSSIAN ST BK	OSSIAN	IN	67.5	9	5	7	6	<\$100M	8,902	168	57.5	60.0	
LINDEN ST BK	LINDEN	IN	65.0	9	4	7	6	<\$100M	6,527	166	65.0	70.0	
FARMERS ST BK	MENTONE	IN	65.0	7	8	6	5	<\$100M	5,745	98	70.0	60.0	
UNION CTY NB OF LIBERTY	LIBERTY	IN	65.0	6	4	8	8	\$100M-500M	10,531	343	67.5	67.5	
BIPPUS ST BK	HUNTINGTON	IN	65.0	8	5	6	7	<\$100M	5,922	187	67.5	57.5	
SCOTT COUNTY ST BK	SCOTTSBURG	IN	65.0	6	10	5	5	<\$100M	3,922	102	70.0	65.0	

Table 2. Small-Farm-Lending Banks, June 1999

Bank Name	Location	State	Decile Values					Bnk Asset Sz.	Dollars in SFL	Number in SFL	Total Score (<\$100K)	Total Score (<\$1M)
			Total Score (1)	SFL/TA (2)	SFL/TFL (3)	SFL(\$)	SFL/# (4)						SFL/# (5)
GRANT CTY ST BK	SWAYZEE	IN	65.0	9	5	6	6	<\$100M	5,620	150	57.5	65.0
FIRST ST BK	MORGANTOWN	IN	65.0	7	10	5	4	<\$100M	3,792	53	72.5	62.5
UNITED SW BK	WASHINGTON	IN	65.0	7	2	8	9	\$100M-500M	14,640	367	62.5	67.5
1ST SOURCE BK	SOUTH BEND	IN	65.0	3	3	10	10	\$1B-\$10B	34,096	721	67.5	62.5
PEOPLES BK	BROWNSTOWN	IN	62.5	7	7	5	6	<\$100M	4,734	170	75.0	60.0
SALIN B&TC	INDIANAPOLIS	IN	62.5	5	3	9	8	\$500M-\$1B	17,815	357	57.5	85.0
CENTRAL NB&TC	ATTICA	IN	62.5	9	3	7	6	<\$100M	7,764	131	45.0	65.0
GRABILL BK	GRABILL	IN	62.5	4	9	6	6	\$100M-500M	4,906	152	67.5	60.0
STAR FNCL BK ANDERSON IN	ANDERSON	IN	62.5	4	3	9	9	\$1B-\$10B	19,984	436	65.0	65.0
HOME NB OF THORNTOWN	THORNTOWN	IN	62.5	9	5	6	5	<\$100M	5,392	123	60.0	72.5
FIRST FARMERS ST BK	SULLIVAN	IN	62.5	7	3	7	8	\$100M-500M	9,333	285	65.0	67.5
GREENSFORK TOWNSHIP ST BK	SPARTANBURG	IN	62.5	10	9	3	3	<\$100M	1,034	36	62.5	55.0
FIRST UNITED BK	MIDDLETOWN	IN	62.5	7	7	5	6	<\$100M	3,908	136	62.5	55.0
FIFTH THIRD BK IN	INDIANAPOLIS	IN	62.5	3	4	9	9	\$1B-\$10B	16,114	388	65.0	60.0
MERCHANTS NB TERRE HAUTE	TERRE HAUTE	IN	62.5	4	4	9	8	\$500M-\$1B	14,912	327	55.0	62.5
CITIZENS ST BK	PETERSBURG	IN	62.5	7	2	8	8	\$100M-500M	10,188	282	62.5	60.0
FIRST PARKE ST BK	ROCKVILLE	IN	62.5	8	3	7	7	\$100M-500M	8,546	232	57.5	65.0
NATIONAL CITY BK OF EVANSVIL	EVANSVILLE	IN	60.0	4	2	9	9	\$500M-\$1B	19,405	497	60.0	67.5
FIRST CITIZENS ST BK	NEWPORT	IN	60.0	5	10	5	4	\$100M-500M	3,656	87	67.5	57.5
FIRST NB OF DANA	DANA	IN	60.0	10	6	4	4	<\$100M	2,780	49	42.5	70.0
OLD NB	EVANSVILLE	IN	60.0	3	1	10	10	\$1B-\$10B	33,846	809	60.0	60.0
CITIZENS EXCHANGE BK	FAIRMOUNT	IN	60.0	8	7	5	4	<\$100M	3,777	76	50.0	52.5
LAKE CITY BK	WARSAW	IN	60.0	4	1	9	10	\$500M-\$1B	17,302	935	57.5	60.0
STATE BK OF MEDORA	MEDORA	IN	57.5	6	8	4	5	<\$100M	1,831	94	60.0	50.0
HOLLAND NB	HOLLAND	IN	57.5	7	7	5	4	<\$100M	4,352	85	67.5	52.5
CSB STATE BK	CYNTHIANA	IN	57.5	8	3	6	6	<\$100M	5,248	154	67.5	57.5
STATE BK BURNETTSTVILLE	BURNETTSTVILLE	IN	57.5	7	9	3	4	<\$100M	1,625	71	65.0	55.0
BANK ONE IN NA	INDIANAPOLIS	IN	57.5	2	1	10	10	>\$10B	34,062	624	57.5	57.5
NATIONAL CITY BK	NEW ALBANY	IN	57.5	4	5	7	7	\$100M-500M	7,371	187	52.5	70.0
FIRST ST BK BOURBON IN	BOURBON	IN	57.5	7	4	6	6	<\$100M	4,859	148	52.5	62.5
TERRE HAUTE FIRST NB	TERRE HAUTE	IN	57.5	3	4	8	8	\$1B-\$10B	11,158	308	60.0	55.0
RANDOLPH CTY BK	WINCHESTER	IN	57.5	8	1	7	7	<\$100M	7,350	203	57.5	57.5
CITIZENS ST BK NEW CASTLE	NEW CASTLE	IN	57.5	5	7	6	5	\$100M-500M	4,966	102	65.0	50.0
PEOPLES TR BK CO	CORYDON	IN	57.5	5	10	4	4	<\$100M	2,319	68	62.5	57.5
OWEN CTY ST BK	SPENCER	IN	55.0	4	6	5	7	\$100M-500M	3,258	186	60.0	47.5
FARMERS & MRCH BK	LAOTTO	IN	55.0	7	8	4	3	<\$100M	2,144	47	45.0	50.0
FIRST NB OF FREMONT	FREMONT	IN	55.0	6	6	5	5	\$100M-500M	3,444	127	52.5	45.0
FOWLER ST BK	FOWLER	IN	55.0	7	1	7	7	\$100M-500M	9,243	195	52.5	62.5
FARMERS ST BK	BROOKSTON	IN	55.0	8	4	5	5	<\$100M	3,896	100	50.0	65.0
JACKSON COUNTY BK	SEYMOUR	IN	55.0	4	8	5	5	\$100M-500M	4,342	108	60.0	50.0
PEOPLES B&TC	SUNMAN	IN	52.5	6	6	4	5	<\$100M	2,563	98	52.5	55.0
GERMAN AMERICAN BK	JASPER	IN	52.5	5	2	7	7	\$100M-500M	8,674	219	57.5	60.0
PEOPLES T&SB	BOONVILLE	IN	52.5	5	9	4	3	<\$100M	2,385	46	60.0	50.0
COMMUNITY BK	NOBLESVILLE	IN	52.5	6	3	6	6	\$100M-500M	5,167	142	50.0	50.0
IRWIN UNION B&TC	COLUMBUS	IN	52.5	3	3	8	7	\$1B-\$10B	10,894	232	45.0	55.0
DUBOIS COUNTY BK	JASPER	IN	52.5	5	2	7	7	\$100M-500M	9,415	244	50.0	57.5
COMMUNITY ST BK	AVILLA	IN	52.5	4	8	4	5	<\$100M	2,115	123	60.0	50.0
SECURITY B&TC	VINCENNES	IN	52.5	6	1	7	7	\$100M-500M	8,690	235	52.5	52.5
FIRST NB OF ODON	ODON	IN	52.5	6	7	3	5	<\$100M	1,326	98	57.5	45.0
ELBERFELD ST BK	ELBERFELD	IN	50.0	5	9	3	3	<\$100M	1,036	25	52.5	45.0
FIRST NB	CLOVERDALE	IN	50.0	6	1	7	6	\$100M-500M	6,535	160	47.5	50.0
PACESETTER BK	HARTFORD CITY	IN	50.0	5	7	4	4	<\$100M	2,956	73	55.0	42.5
GARRETT ST BK	GARRETT	IN	50.0	4	10	3	3	<\$100M	1,542	32	55.0	47.5
FIRST ST BK SOUTHWEST IN	TELL CITY	IN	50.0	5	8	3	4	<\$100M	1,704	61	50.0	47.5
FARMERS ST BK	SWEETSER	IN	47.5	7	7	3	2	<\$100M	951	17	32.5	40.0
NEW WASHINGTON ST BK	NEW WASHINGTON	IN	47.5	4	5	5	5	\$100M-500M	3,127	112	52.5	60.0
WAYNE B&TC	CAMBRIDGE CITY	IN	47.5	4	9	3	3	<\$100M	1,676	28	52.5	45.0
FIRST-CITIZENS B&TC	GREENCASTLE	IN	47.5	6	2	6	5	\$100M-500M	6,517	107	37.5	65.0

Table 2. Small-Farm-Lending Banks, June 1999

Bank Name	Location	State	Decile Values					Dollars in SFL	Number in SFL	Total Score (<\$100K)	Total Score (<\$1M)	
			Total Score (1)	SFL/TA (2)	SFL/TFL (3)	SFL(\$)	SFL/# (5)					Blk Asset Sz. (6)
FIRST NB OF VALPARAISO	VALPARAISO	IN	47.5	2	10	4	3	\$100M-500M	2,056	34	50.0	45.0
FIRST ST BK MIDDLEBURY	MIDDLEBURY	IN	47.5	5	2	6	6	\$100M-500M	5,727	161	42.5	45.0
METROBANK	INDIANAPOLIS	IN	47.5	5	4	5	5	\$100M-500M	4,359	95	37.5	47.5
FARMERS ST BK	LANESVILLE	IN	45.0	3	10	2	3	<\$100M	828	36	50.0	45.0
CENTREBANK	VEEDERSBURG	IN	45.0	8	1	5	4	<\$100M	3,236	57	40.0	60.0
DUPONT ST BK	DUPONT	IN	45.0	5	8	2	3	<\$100M	587	22	50.0	40.0
BANK OF MITCHELL	MITCHELL	IN	45.0	6	4	4	4	<\$100M	2,320	85	45.0	35.0
CAMPBELL & FETTER BK	KENDALLVILLE	IN	45.0	3	8	3	4	\$100M-500M	1,809	73	47.5	40.0
DECATUR B&TC	DECATUR	IN	45.0	5	5	4	4	\$100M-500M	3,094	71	42.5	57.5
BLOOMFIELD ST BK	BLOOMFIELD	IN	42.5	3	6	3	5	\$100M-500M	1,785	98	47.5	42.5
STONE CITY BK OF BEDFORD	BEDFORD	IN	42.5	4	8	2	3	<\$100M	708	24	47.5	35.0
SPENCER COUNTY BK	SANTA CLAUS	IN	42.5	5	6	3	3	<\$100M	1,661	44	35.0	50.0
HOMETOWN NB	NEW ALBANY	IN	42.5	3	10	2	2	<\$100M	451	15	45.0	42.5
MONROE CTY BK	BLOOMINGTON	IN	40.0	2	6	4	4	\$100M-500M	1,832	65	37.5	27.5
PEOPLES TC	LINTON	IN	40.0	3	7	3	3	\$100M-500M	1,433	31	32.5	35.0
CENTRAL BK	RUSSIAPVILLE	IN	40.0	2	10	2	2	<\$100M	216	7	40.0	37.5
HEARTLAND CMNTY BK	FRANKLIN	IN	40.0	2	10	2	2	<\$100M	514	11	42.5	37.5
LYNNVILLE NB	LYNNVILLE	IN	37.5	6	2	4	3	<\$100M	2,437	30	25.0	57.5
KNISELY NB OF BUTLER	BUTLER	IN	37.5	2	9	2	2	<\$100M	225	11	40.0	32.5
MADISON B&TC	MADISON	IN	37.5	3	3	4	5	\$100M-500M	2,527	90	45.0	50.0
PEOPLES ST BK	ELLETTSVILLE	IN	37.5	2	9	2	2	\$100M-500M	900	18	30.0	35.0
MARENGO ST BK	MARENGO	IN	35.0	3	7	2	2	<\$100M	317	20	37.5	30.0
FIRST CMNTY B&T	BARGERSVILLE	IN	35.0	3	6	3	2	\$100M-500M	1,574	16	17.5	27.5
HERITAGE B&TC	DARLINGTON	IN	35.0	3	8	1	2	<\$100M	148	16	40.0	30.0
ORANGE COUNTY BK	PAOLI	IN	35.0	2	8	2	2	<\$100M	501	14	37.5	32.5
COMMUNITY BK SOUTHERN IN	NEW ALBANY	IN	32.5	1	10	1	1	\$100M-500M	61	1	32.5	32.5
HORIZON BK NA	MICHIGAN CITY	IN	32.5	2	6	3	2	\$100M-500M	1,090	12	15.0	32.5
FIRST BK OF HUNTINGBURG	HUNTINGBURG	IN	32.5	4	1	4	4	\$100M-500M	2,322	67	37.5	37.5
UNION B&TC	NORTH VERNON	IN	32.5	4	2	4	3	\$100M-500M	1,920	43	27.5	42.5
MORRIS PLAN CO TERRE HAUTE	TERRE HAUTE	IN	32.5	1	10	1	1	<\$100M	14	2	32.5	32.5
FIRST MRCH BK NA	MUNCIE	IN	30.0	2	1	5	4	\$500M-\$1B	3,713	86	32.5	32.5
CITIZENS BK	MOORESVILLE	IN	30.0	2	5	2	3	\$100M-500M	661	33	37.5	40.0
SPRINGS VALLEY B&TC	FRENCH LICK	IN	30.0	3	2	4	3	\$100M-500M	1,878	39	25.0	35.0
HENDRICKS CTY B&TC	BROWNSBURG	IN	30.0	2	6	2	2	\$100M-500M	365	7	15.0	22.5
HARRISON COUNTY BK	PALMYRA	IN	30.0	4	1	3	4	<\$100M	1,642	67	30.0	30.0
ENGLISH ST BK	ENGLISH	IN	25.0	1	7	1	1	<\$100M	63	3	27.5	20.0
PEOPLES B&TC	INDIANAPOLIS	IN	22.5	1	5	2	1	\$500M-\$1B	266	4	22.5	32.5
FIRST BK RICHMOND NA	RICHMOND	IN	22.5	2	2	3	2	\$100M-500M	1,403	19	17.5	20.0
AMERICAN NB&TC MUNCIE	MUNCIE	IN	20.0	1	3	2	2	\$100M-500M	462	11	12.5	37.5
MERCHANTS B&TC	WEST HARRISON	IN	17.5	2	1	2	2	<\$100M	337	13	25.0	35.0
MADISON CMNTY BK	ANDERSON	IN	17.5	2	1	2	2	\$100M-500M	307	11	25.0	17.5
FIRST NB OF MITCHELL	MITCHELL	IN	12.5	2	1	1	1	<\$100M	124	7	20.0	27.5
SAND RIDGE BK	HIGHLAND	IN	10.0	1	1	1	1	\$500M-\$1B	135	2	10.0	20.0
ST JOSEPH CAP BK	MISHAWAKA	IN	10.0	1	1	1	1	\$100M-500M	0	0	10.0	32.5
FIRST ST BK OF PORTER	PORTER	IN	0.0	.	.	.	.	<\$100M	.	.	0.0	.
MERCANTILE NB IN	HAMMOND	IN	0.0	1	.	1	1	\$500M-\$1B	0	0	0.0	.
AMERICAN ST BK	LAWRENCEBURG	IN	0.0	1	.	1	1	<\$100M	0	0	0.0	.
BANK CALUMET NA	HAMMOND	IN	0.0	1	.	1	1	\$500M-\$1B	0	0	0.0	.
ONB BLOOMINGTON NA	BLOOMINGTON	IN	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.
CENTIER BK	WHITING	IN	0.0	1	.	1	1	\$500M-\$1B	0	0	0.0	.
AMERICAN T&SB WHITING IN	WHITING	IN	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.
NATIONAL BK INDIANAPOLIS	INDIANAPOLIS	IN	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.
HERITAGE BK	JEFFERSONVILLE	IN	0.0	1	.	1	1	<\$100M	0	0	0.0	.
CIB BK	INDIANAPOLIS	IN	0.0	1	.	1	1	<\$100M	0	0	0.0	.
TOWER B&TC	FORT WAYNE	IN	0.0	.	.	.	.	<\$100M	.	.	0.0	.
FIRST INTERNET BK IN	INDIANAPOLIS	IN	0.0	1	.	1	1	<\$100M	0	0	0.0	.
CITIZENS ST BK	HUGOTON	KS	97.5	10	9	10	10	<\$100M	35,746	807	97.5	95.0
FIRST ST BK	LEOTI	KS	95.0	9	9	10	10	<\$100M	21,839	772	97.5	95.0

Table 2. Small-Farm-Lending Banks, June 1999

Bank Name	Location	State	Decile Values					Bnk Asset Sz.	Dollars in SFL	Number in SFL	Total Score (<\$100K)	Total Score (<\$1M)
			Total Score (1)	SFL/TA (2)	SFL/TFL (3)	SFL(\$)	SFL/# (4)						SFL/# (5)
FIRST NB&TC	PHILLIPSBURG	KS	95.0	10	8	10	10	\$100M-500M	46,378	927	95.0	90.0
STOCKTON NB	STOCKTON	KS	95.0	10	8	10	10	<\$100M	22,500	797	97.5	95.0
FIRST NB OF HOXIE	HOXIE	KS	95.0	10	8	10	10	<\$100M	22,080	794	97.5	95.0
FIRST NB OF SCOTT CITY	SCOTT CITY	KS	92.5	9	8	10	10	<\$100M	18,854	672	95.0	92.5
BANK OF TESCOTT	TESCOTT	KS	90.0	8	8	10	10	\$100M-500M	30,867	812	90.0	87.5
FIRST NEODESHA BK	NEODESHA	KS	90.0	9	9	9	9	<\$100M	15,044	375	90.0	87.5
FIRST NB&TC	SAINT JOHN	KS	90.0	9	9	9	9	<\$100M	15,811	456	92.5	87.5
CITIZENS ST BK OF MARYSVILLE	MARYSVILLE	KS	90.0	9	7	10	10	\$100M-500M	66,413	1,453	90.0	87.5
FIRST ST BK OF HEALY	HEALY	KS	90.0	10	6	10	10	<\$100M	18,841	862	90.0	85.0
GUARANTY ST B&TC	BELOIT	KS	90.0	10	7	10	9	<\$100M	26,293	503	90.0	87.5
FARMERS ST BK OF BLUE MOUND	BLUE MOUND	KS	90.0	10	6	10	10	<\$100M	18,481	729	90.0	87.5
CITIZENS ST BK	MOUNDRIDGE	KS	87.5	9	6	10	10	\$100M-500M	32,885	554	90.0	82.5
FARMERS ST BK OF OAKLEY	OAKLEY	KS	87.5	10	6	10	9	<\$100M	24,927	405	87.5	87.5
FIRST NB OF WELLINGTON	WELLINGTON	KS	87.5	8	9	9	9	<\$100M	16,429	448	90.0	85.0
FARMERS ST BK	MANKATO	KS	87.5	10	5	10	10	<\$100M	26,937	1,082	90.0	87.5
SMITH CTY ST B&TC	SMITH CENTER	KS	87.5	8	9	9	9	<\$100M	14,771	488	87.5	85.0
PEOPLES EXCH BK	BELLEVILLE	KS	87.5	9	8	9	9	<\$100M	12,893	380	87.5	87.5
JOHNSON ST BK	JOHNSON	KS	85.0	9	9	9	7	<\$100M	13,579	290	87.5	82.5
PEOPLES ST BK	COLBY	KS	85.0	10	9	9	6	<\$100M	11,925	223	85.0	82.5
MONTEZUMA ST BK	MONTEZUMA	KS	85.0	10	5	10	9	<\$100M	17,769	515	85.0	82.5
PEOPLES BK	PRATT	KS	85.0	6	8	10	10	\$100M-500M	32,407	735	87.5	85.0
TREGO WAKEENEY ST BK	WAKEENEY	KS	85.0	8	9	8	9	<\$100M	9,779	538	85.0	80.0
FIRST NB IN CIMARRON	CIMARRON	KS	85.0	10	5	10	9	<\$100M	19,164	378	87.5	85.0
CONSOLIDATED ST BK	HILL CITY	KS	85.0	10	5	9	10	<\$100M	15,787	625	87.5	85.0
CITIZENS BK OF KS NA	KINGMAN	KS	85.0	8	6	10	10	\$100M-500M	28,313	977	85.0	82.5
FIRST ST B&TC OF LARNED	LARNED	KS	82.5	7	8	9	9	<\$100M	17,141	420	87.5	80.0
FARMERS NB	PHILLIPSBURG	KS	82.5	9	8	10	6	<\$100M	18,074	223	82.5	77.5
FARMERS & MRCH ST BK	MACKSVILLE	KS	82.5	10	9	8	6	<\$100M	10,451	230	82.5	80.0
FIRST ST BK	NESS CITY	KS	82.5	9	7	8	9	<\$100M	10,736	520	87.5	82.5
UNITED NB	NATOMA	KS	82.5	8	7	9	9	<\$100M	12,055	487	85.0	77.5
TAMPA ST BK	TAMPA	KS	82.5	9	7	7	10	<\$100M	8,037	598	85.0	80.0
SAINT JOHN NB	SAINT JOHN	KS	82.5	9	9	8	7	<\$100M	9,836	285	82.5	77.5
STATE BK OF DELPHOS	DELPHOS	KS	82.5	10	8	7	8	<\$100M	8,702	359	85.0	80.0
STATE BK OF DOWNS	DOWNS	KS	82.5	7	8	8	10	<\$100M	9,270	560	82.5	75.0
FIRST ST BK	EDNA	KS	82.5	8	6	9	10	<\$100M	16,926	801	85.0	80.0
SWEDISH-AMERICAN ST BK	COURTLAND	KS	82.5	10	8	8	7	<\$100M	9,930	252	82.5	82.5
FIRST NB IN BELLEVILLE	BELLEVILLE	KS	82.5	8	8	9	8	<\$100M	12,852	312	82.5	82.5
FIRST BK	STERLING	KS	80.0	7	8	9	8	<\$100M	14,067	349	82.5	80.0
SAINT MARYS ST BK	SAINT MARYS	KS	80.0	7	8	8	9	<\$100M	9,722	388	80.0	72.5
FIRST NB OF SMITH CENTER	SMITH CENTER	KS	80.0	8	8	8	8	<\$100M	10,518	321	85.0	80.0
CITIZENS ST B&TC	HIAWATHA	KS	80.0	9	3	10	10	<\$100M	20,166	581	82.5	80.0
PEOPLES NB OF CLAY CENTER	CLAY CENTER	KS	80.0	8	4	10	10	\$100M-500M	29,684	779	80.0	75.0
CALDWELL ST BK IN CALDWELL K	CALDWELL	KS	80.0	8	9	7	8	<\$100M	7,546	337	85.0	80.0
FARMERS ST BK	HARDTNER	KS	80.0	10	3	9	10	<\$100M	12,530	605	82.5	80.0
CITIZENS NB	ARLINGTON	KS	80.0	10	8	9	5	<\$100M	13,074	177	80.0	80.0
BAILEYVILLE ST BK	SENECA	KS	80.0	10	7	7	8	<\$100M	7,281	314	80.0	77.5
PEOPLES B&TC	MCPHERSON	KS	77.5	5	6	10	10	\$100M-500M	20,429	723	82.5	77.5
FIRST NB OF SPEARVILLE	SPEARVILLE	KS	77.5	10	5	7	9	<\$100M	7,371	537	77.5	75.0
GRANT CTY BK	ULYSSES	KS	77.5	7	5	10	9	\$100M-500M	23,681	469	80.0	77.5
COMMUNITY NB	SENECA	KS	77.5	7	7	8	9	<\$100M	11,269	432	80.0	75.0
CHISHOLM TRAIL ST BK	WICHITA	KS	77.5	6	10	9	6	<\$100M	12,337	233	80.0	75.0
STOCKGROWERS ST BK	ASHLAND	KS	77.5	9	2	10	10	<\$100M	31,140	955	72.5	77.5
PLAINVILLE ST BK	PLAINVILLE	KS	77.5	8	8	7	8	<\$100M	7,432	348	80.0	75.0
SCANDIA ST BK OF SCANDIA	SCANDIA	KS	77.5	10	8	7	6	<\$100M	8,919	226	80.0	77.5
FIRST NB OF WAWEGO	WAMEGO	KS	77.5	6	8	9	8	<\$100M	12,141	316	80.0	72.5
FIRST NB OF HOPE	HOPE	KS	77.5	10	4	9	8	<\$100M	13,273	351	80.0	77.5
FIRST CMRL BK NA	OVERLAND PARK	KS	77.5	4	10	8	9	\$100M-500M	10,008	379	77.5	75.0
BANK OF PALMER	PALMER	KS	75.0	9	9	6	6	<\$100M	6,125	229	77.5	75.0

Table 2. Small-Farm-Lending Banks, June 1999

Bank Name	Location	State	Total Score	Decile Values					Bnk Asset Sz.	Dollars in SFL	Number in SFL	Total Score (<\$100K)	Total Score (<\$1M)
				(1)	(2)	(3)	(4)	(5)						(6)	(7)	(8)	(9)	(10)
FIRST NB IN PRATT	PRATT	KS	75.0	7	8	9	6	<\$100M	13,244	240	80.0	75.0	
SILVER LAKE BK	TOPEKA	KS	75.0	4	10	8	8	<\$100M	9,358	316	77.5	72.5	
FIRST SECURITY B&TC	NORTON	KS	75.0	7	7	9	7	<\$100M	13,319	297	80.0	75.0	
FARMERS NB OF OSBORNE	OSBORNE	KS	75.0	8	7	8	7	<\$100M	9,854	263	77.5	75.0	
FARMERS ST BK	WESTMORELAND	KS	75.0	8	3	9	10	<\$100M	13,021	677	72.5	87.5	
UNION ST BK	EVEREST	KS	75.0	8	4	9	9	<\$100M	12,022	417	75.0	70.0	
EXCHANGE NB	COTTONWOOD FALLS	KS	75.0	10	4	9	7	<\$100M	13,911	268	75.0	72.5	
CITIZENS ST BK	GRIDLEY	KS	75.0	8	4	9	9	<\$100M	13,227	394	75.0	72.5	
CHETOPA ST B&TC	CHETOPA	KS	75.0	10	6	7	7	<\$100M	8,218	288	77.5	72.5	
FIRST NB OF CONWAY SPRINGS	CONWAY SPRINGS	KS	75.0	5	9	8	8	<\$100M	11,766	306	80.0	75.0	
FARMERS & MRCH BK OF HILL CI	HILL CITY	KS	75.0	9	5	8	8	<\$100M	9,963	349	75.0	75.0	
FARMERS ST BK OF BUCKLIN KS	BUCKLIN	KS	72.5	9	5	7	8	<\$100M	8,533	336	75.0	70.0	
CENTERA BK	SUBLETTE	KS	72.5	7	2	10	10	\$100M-500M	25,052	674	62.5	72.5	
SOUTHWEST KS NB	ULYSSES	KS	72.5	8	5	9	7	<\$100M	13,628	256	72.5	72.5	
SECURITY ST BK	WELLINGTON	KS	72.5	6	9	7	7	<\$100M	7,272	264	75.0	72.5	
CORNERBANK NA	WINFIELD	KS	72.5	6	4	10	9	\$100M-500M	29,484	516	75.0	72.5	
FARMERS & MRCH ST BK	ARGONIA	KS	72.5	9	9	6	5	<\$100M	5,133	170	72.5	70.0	
ALMENA ST BK	ALMENA	KS	72.5	10	7	7	5	<\$100M	6,771	159	75.0	70.0	
CENTRAL NB	JUNCTION CITY	KS	72.5	4	5	10	10	\$100M-500M	44,368	1,223	75.0	72.5	
LABETTE CTY ST BK	ALTAMONT	KS	72.5	7	3	9	10	<\$100M	17,462	686	70.0	72.5	
CITIZENS ST BK	MORLAND	KS	72.5	10	5	7	7	<\$100M	9,211	246	75.0	70.0	
FIRST ST B&TC	TONGANOXIE	KS	72.5	3	10	8	8	\$100M-500M	9,802	356	75.0	70.0	
PEOPLES BK NA	COLDWATER	KS	72.5	10	4	8	7	<\$100M	11,601	266	75.0	67.5	
CITIZENS ST B&TC	ELLSWORTH	KS	72.5	7	5	8	9	<\$100M	10,345	385	72.5	70.0	
HANSTON ST BK	HANSTON	KS	72.5	9	5	6	9	<\$100M	6,036	395	77.5	70.0	
FIRST NB IN FREDONIA	FREDONIA	KS	72.5	5	9	7	8	<\$100M	6,898	309	72.5	70.0	
HAVILAND ST BK	HAVILAND	KS	72.5	10	6	7	6	<\$100M	7,693	212	75.0	70.0	
GIRARD NB	GIRARD	KS	72.5	7	2	10	10	\$100M-500M	31,253	1,267	70.0	75.0	
BANKWEST	GOODLAND	KS	72.5	8	2	10	9	<\$100M	19,811	539	65.0	77.5	
STATE BK OF AXTELL	AXTELL	KS	72.5	9	7	6	7	<\$100M	5,006	269	72.5	65.0	
FIRST ST BK	KIOWA	KS	70.0	9	3	8	8	<\$100M	9,929	361	72.5	70.0	
STATE BK OF KINGMAN	KINGMAN	KS	70.0	7	3	8	10	<\$100M	11,911	821	70.0	75.0	
FIRST NB OF LE ROY	LE ROY	KS	70.0	10	4	7	7	<\$100M	7,894	287	72.5	67.5	
PEOPLES ST BK	MCDONALD	KS	70.0	10	8	5	5	<\$100M	3,817	171	70.0	67.5	
PIQUA ST BK	PIQUA	KS	70.0	7	9	5	7	<\$100M	4,006	247	72.5	67.5	
BANK	OBERLIN	KS	70.0	8	1	10	9	<\$100M	23,966	474	60.0	75.0	
KAW VALLEY ST B&TC	WAMEGO	KS	70.0	5	8	7	8	<\$100M	8,029	370	75.0	67.5	
MORRILL ST B&TC	SABETHA	KS	70.0	6	7	8	7	<\$100M	10,846	254	75.0	70.0	
OLPE ST BK	OLPE	KS	70.0	7	6	7	8	<\$100M	6,753	358	72.5	67.5	
BANK OF CMRC & TC	WELLINGTON	KS	70.0	6	9	7	6	<\$100M	6,867	199	72.5	67.5	
CITIZENS NB&TC	ANTHONY	KS	70.0	7	5	7	9	<\$100M	8,312	409	75.0	70.0	
FORD CTY ST BK	SPEARVILLE	KS	70.0	10	5	6	7	<\$100M	6,063	304	75.0	67.5	
STOCK EXCH BK	CALDWELL	KS	70.0	7	9	6	6	<\$100M	5,954	234	75.0	67.5	
HARTFORD ST BK	HARTFORD	KS	70.0	9	6	6	7	<\$100M	5,223	247	72.5	67.5	
KANSAS ST BK	HOLTON	KS	70.0	6	3	9	10	<\$100M	14,964	643	67.5	67.5	
FIRST NB OF GIRARD	GIRARD	KS	70.0	7	4	8	9	<\$100M	11,482	486	75.0	67.5	
EMPRISE BK	IOLA	KS	70.0	8	3	9	8	<\$100M	14,623	358	70.0	65.0	
FIRST NB OF CUNNINGHAM	CUNNINGHAM	KS	70.0	9	6	6	7	<\$100M	5,770	285	72.5	67.5	
DOWNNS NB	DOWNNS	KS	70.0	9	8	5	6	<\$100M	4,118	200	70.0	65.0	
COTTONWOOD VALLEY BK	CEDAR POINT	KS	70.0	9	4	7	8	<\$100M	7,635	332	72.5	67.5	
CITIZENS ST BK OF CHENEY KS	CHENEY	KS	70.0	5	10	5	8	<\$100M	4,719	313	75.0	70.0	
HOWARD ST BK	HOWARD	KS	70.0	9	5	7	7	<\$100M	6,973	247	70.0	65.0	
FIRST NB OF BELOIT	BELOIT	KS	70.0	8	7	8	5	<\$100M	11,056	150	72.5	65.0	
BENNINGTON ST BK	SALINA	KS	70.0	6	2	10	10	\$100M-500M	37,080	1,302	72.5	72.5	
FIRST NB&TC IN LARNED	LARNED	KS	67.5	8	1	9	9	<\$100M	15,157	450	62.5	67.5	
STATE BK OF LEBO	LEBO	KS	67.5	10	4	7	6	<\$100M	7,792	224	70.0	65.0	
FARMERS NB OF STAFFORD	STAFFORD	KS	67.5	7	2	9	9	<\$100M	13,553	503	65.0	85.0	
PILSEN ST BK	LINCOLNVILLE	KS	67.5	10	6	6	5	<\$100M	5,043	166	70.0	65.0	

Table 2. Small-Farm-Lending Banks, June 1999

Bank Name	Location	State	Decile Values					Bnk Asset Sz.	Dollars in SFL	Number in SFL	Total Score (<\$100K)	Total Score (<\$1M)
			Total Score (1)	SFL/TA (2)	SFL/TFL (3)	SFL(\$)	SFL/# (4)						SFL/# (5)
FARMERS ST BK	LUDELL	KS	67.5	9	8	5	5	<\$100M	3,950	160	67.5	67.5
NEKOMA ST BK	LA CROSSE	KS	67.5	7	8	5	7	<\$100M	4,631	278	72.5	65.0
ALTA VISTA ST BK	ALTA VISTA	KS	67.5	8	9	4	6	<\$100M	3,683	229	70.0	65.0
MUNDEN ST BK	MUNDEN	KS	67.5	9	8	5	5	<\$100M	4,837	159	70.0	65.0
TROY ST BK	TROY	KS	67.5	9	4	6	8	<\$100M	5,341	367	72.5	67.5
FIRST NB&TC	PARSONS	KS	67.5	6	6	8	7	<\$100M	10,761	268	72.5	65.0
FARMERS B&TC NA	GREAT BEND	KS	67.5	5	2	10	10	\$100M-500M	31,716	1,307	65.0	65.0
FARMERS ST BK	FAIRVIEW	KS	67.5	10	3	6	8	<\$100M	6,222	339	72.5	67.5
PEOPLES ST BK	CHERRYVALE	KS	67.5	10	7	5	5	<\$100M	4,680	194	72.5	67.5
FIRST NB	GOODLAND	KS	67.5	6	1	10	10	\$100M-500M	43,961	1,114	62.5	70.0
UNION ST BK	OLSBURG	KS	67.5	8	8	5	6	<\$100M	4,198	224	67.5	65.0
STATE BK	HOXIE	KS	67.5	8	1	10	8	<\$100M	18,512	341	47.5	75.0
FIRST NB IN FRANKFORT	FRANKFORT	KS	67.5	8	7	6	6	<\$100M	5,731	211	67.5	62.5
FARMERS & MRCH ST BK	WAKEFIELD	KS	65.0	10	3	5	8	<\$100M	4,787	336	62.5	65.0
MARQUETTE FARMERS ST BK	MARQUETTE	KS	65.0	8	6	5	7	<\$100M	4,880	275	70.0	65.0
FIRST ST BK	NORTON	KS	65.0	7	1	9	9	<\$100M	14,267	387	52.5	70.0
FIRST NB IN ALMA	ALMA	KS	65.0	7	9	6	4	<\$100M	6,713	132	67.5	62.5
RILEY ST BK	RILEY	KS	65.0	9	3	7	7	<\$100M	7,767	270	52.5	77.5
FIRST NB	ABILENE	KS	65.0	5	4	9	8	<\$100M	12,401	368	70.0	62.5
STATE BK OF COLWICH	COLWICH	KS	65.0	2	10	4	10	<\$100M	3,788	599	70.0	65.0
DENISON ST BK	HOLTON	KS	65.0	5	2	9	10	\$100M-500M	16,659	722	67.5	65.0
COMMUNITY NB	CHANUTE	KS	65.0	4	7	8	7	\$100M-500M	10,833	289	70.0	65.0
FARMERS ST BK	DWIGHT	KS	65.0	9	7	5	5	<\$100M	4,247	179	65.0	65.0
BENDENA ST BK	BENDENA	KS	65.0	10	5	6	5	<\$100M	5,046	188	65.0	60.0
STATE BK OF BERN	BERN	KS	65.0	7	7	6	6	<\$100M	5,647	195	67.5	65.0
FIRST NB&TC OF LEAVENWORTH	LEAVENWORTH	KS	62.5	3	9	6	7	<\$100M	4,972	248	65.0	60.0
SYLVAN ST BK	SYLVAN GROVE	KS	62.5	9	6	5	5	<\$100M	4,817	160	65.0	60.0
LORRAINE ST BK	LORRAINE	KS	62.5	9	5	5	6	<\$100M	3,925	236	65.0	60.0
LYNDON ST BK	LYNDON	KS	62.5	5	7	6	7	<\$100M	5,597	293	70.0	62.5
FARMERS ST BK OF ALICEVILLE	ALICEVILLE	KS	62.5	6	4	6	9	<\$100M	5,579	440	65.0	60.0
STOCKGROWERS ST BK MAPLE HIL	MAPLE HILL	KS	62.5	6	9	4	6	<\$100M	3,578	213	67.5	62.5
KANSAS ST BK	GARNETT	KS	62.5	6	3	7	9	<\$100M	8,244	372	67.5	57.5
FIRST NB OF ANTHONY	ANTHONY	KS	62.5	7	5	8	5	<\$100M	11,480	150	67.5	60.0
FIRST NB OF SYRACUSE	SYRACUSE	KS	62.5	7	1	9	8	<\$100M	12,748	314	50.0	65.0
ELK ST BK	CLYDE	KS	62.5	9	4	6	6	<\$100M	5,655	241	65.0	57.5
STATE BK OF CONWAY SPRINGS	CONWAY SPRINGS	KS	62.5	7	9	4	5	<\$100M	3,463	172	45.0	60.0
HALSTEAD BK	HALSTEAD	KS	62.5	7	2	7	9	<\$100M	8,403	379	65.0	62.5
EMPRISE BK NA	HILLSBORO	KS	62.5	4	7	7	7	<\$100M	8,152	266	65.0	60.0
FIRST NB OF ELKHART	ELKHART	KS	62.5	7	2	8	8	<\$100M	9,539	342	52.5	62.5
CITIZENS BK NA	FORT SCOTT	KS	62.5	4	3	9	9	\$100M-500M	16,149	424	67.5	62.5
STATE BK OF CANTON	CANTON	KS	62.5	8	6	5	6	<\$100M	4,363	210	65.0	60.0
IOLA B&TC	IOLA	KS	62.5	5	3	9	8	<\$100M	12,556	346	65.0	60.0
FARMERS B&TC	ATWOOD	KS	62.5	8	2	8	7	<\$100M	9,301	298	52.5	65.0
BEVERLY ST BK	BEVERLY	KS	60.0	10	6	4	4	<\$100M	3,399	148	62.5	55.0
FIRST ST BK OF BURLINGAME	BURLINGAME	KS	60.0	5	7	6	6	<\$100M	6,306	194	67.5	57.5
UNION ST BK	UNIONTOWN	KS	60.0	7	3	6	8	<\$100M	6,394	364	67.5	60.0
FIRST OPTION BK	OSAWATOMIE	KS	60.0	3	10	6	5	<\$100M	5,600	190	65.0	57.5
ALDEN ST BK	ALDEN	KS	60.0	8	8	4	4	<\$100M	3,194	102	60.0	57.5
BANK OF WHITEWATER	WHITEWATER	KS	60.0	7	10	3	4	<\$100M	2,246	109	65.0	60.0
FIRST ST BK OF RANSOM	RANSOM	KS	60.0	6	7	6	5	<\$100M	5,533	190	62.5	60.0
SUNFLOWER BK NA	SALINA	KS	60.0	3	1	10	10	\$500M-\$1B	30,961	928	57.5	60.0
FIRST NB	PALCO	KS	60.0	5	8	6	5	<\$100M	5,798	176	67.5	60.0
UMB NB OF AMER	SALINA	KS	60.0	2	2	10	10	\$500M-\$1B	19,510	750	57.5	60.0
FARMERS ST BK	PHILLIPSBURG	KS	60.0	7	8	4	5	<\$100M	3,503	188	65.0	57.5
FARMERS NB OF KANSAS	WALNUT	KS	60.0	8	4	5	7	<\$100M	4,048	254	62.5	57.5
FIDELITY ST B&TC	DODGE CITY	KS	60.0	4	2	9	9	\$100M-500M	12,266	435	52.5	57.5
CANEY VALLEY NB	CANEY	KS	60.0	6	7	6	5	<\$100M	5,939	160	62.5	60.0
FARMERS & MRCH ST BK OF CAWK	CAWKER CITY	KS	60.0	10	7	4	3	<\$100M	2,656	66	60.0	55.0

Table 2. Small-Farm-Lending Banks, June 1999

Bank Name	Location	State	Decile Values					Bnk Asset Sz.	Dollars in SFL	Number in SFL	Total Score (<\$100K)	Total Score (<\$1M)
			Total Score (1)	SFL/TA (2)	SFL/TFL (3)	SFL(\$)	SFL/# (4)						SFL/# (5)
BANK OF GREELEY	GREELEY	KS	60.0	8	3	6	7	<\$100M	5,536	281	57.5	60.0
UNION ST BK	CLAY CENTER	KS	60.0	5	2	8	9	<\$100M	9,281	426	62.5	65.0
STATE BK OF FREDONIA	FREDONIA	KS	60.0	4	9	6	5	<\$100M	5,811	167	62.5	60.0
WESTERN ST BK	GARDEN CITY	KS	60.0	4	1	10	9	\$100M-500M	18,367	390	47.5	62.5
CITIZENS NB OF GREENLEAF	GREENLEAF	KS	60.0	4	3	9	8	\$100M-500M	14,729	370	52.5	60.0
SECURITY ST BK	BIRD CITY	KS	57.5	8	4	5	6	<\$100M	4,832	202	60.0	55.0
FARMERS ST BK	WATHENA	KS	57.5	6	2	7	8	<\$100M	8,035	335	60.0	62.5
FARMERS NB OF LINCOLN	LINCOLN	KS	57.5	8	6	5	4	<\$100M	4,064	113	57.5	55.0
LYONS ST BK	LYONS	KS	57.5	6	1	8	8	<\$100M	11,396	338	52.5	87.5
EXCHANGE NB&TC OF ATCHISON	ATCHISON	KS	57.5	3	3	8	9	\$100M-500M	9,649	379	62.5	55.0
JAMESTOWN ST BK	JAMESTOWN	KS	57.5	8	4	5	6	<\$100M	4,351	214	60.0	55.0
MERCANTILE BK	OVERLAND PARK	KS	57.5	2	1	10	10	\$1B-\$10B	43,046	1,070	60.0	57.5
VALLEY ST BK	SYRACUSE	KS	57.5	7	2	7	7	<\$100M	8,111	253	50.0	62.5
FARMERS NB OF OBERLIN	OBERLIN	KS	57.5	6	2	8	7	<\$100M	9,555	261	45.0	65.0
ROXBURY BK	ROXBURY	KS	57.5	6	6	5	6	<\$100M	4,387	207	65.0	57.5
COMMERCE BK NA	WICHITA	KS	57.5	2	1	10	10	\$1B-\$10B	28,521	887	57.5	57.5
VERMILLION ST BK	VERMILLION	KS	57.5	8	7	4	4	<\$100M	3,449	147	60.0	55.0
MORRILL & JANES B&TC	HIAWATHA	KS	57.5	5	3	8	7	<\$100M	10,285	261	47.5	55.0
FIRST NB OF CLIFTON	CLIFTON	KS	57.5	5	9	4	5	<\$100M	3,721	165	60.0	55.0
FIRST NB OF HUTCHINSON	HUTCHINSON	KS	57.5	2	8	8	5	\$100M-500M	9,572	182	57.5	55.0
FIRST NB OF CENTRALIA	CENTRALIA	KS	57.5	6	2	8	7	<\$100M	9,687	256	50.0	60.0
FARMERS & MRCH ST BK	EFFINGHAM	KS	57.5	8	3	6	6	<\$100M	6,553	225	62.5	57.5
MARSHALL CTY BK OF BEATTIE	BEATTIE	KS	57.5	9	7	3	4	<\$100M	1,801	126	57.5	55.0
BISON ST BK	BISON	KS	55.0	7	8	3	4	<\$100M	1,696	139	57.5	55.0
FIRST NB OF LIBERAL	LIBERAL	KS	55.0	4	1	9	8	\$100M-500M	13,342	334	42.5	60.0
BANK OF MCLOUTH	MCLOUTH	KS	55.0	6	5	5	6	<\$100M	4,378	195	60.0	50.0
FIRST BK KS	SALINA	KS	55.0	4	2	8	8	\$100M-500M	10,581	358	57.5	57.5
GUARANTY B&TC	KANSAS CITY	KS	55.0	2	9	5	6	\$100M-500M	4,146	218	57.5	55.0
COMMERCIAL BK	PARSONS	KS	55.0	2	6	7	7	\$100M-500M	7,709	261	60.0	52.5
FIRST NB OF MEDICINE LODGE	MEDICINE LODGE	KS	55.0	5	1	8	8	<\$100M	10,567	326	47.5	62.5
FIRST SECURITY BK	OVERBROOK	KS	55.0	6	7	4	5	<\$100M	3,452	167	57.5	52.5
KANSAS ST BK	OVERBROOK	KS	55.0	5	7	5	5	<\$100M	4,376	189	60.0	52.5
FIRST NB OF TRIBUNE	TRIBUNE	KS	55.0	8	2	7	5	<\$100M	7,483	165	40.0	60.0
FARMERS & DROVERS BK	COUNCIL GROVE	KS	55.0	5	1	8	8	<\$100M	11,126	339	45.0	57.5
FLINT HILLS BK OF ESKRIDGE	ESKRIDGE	KS	55.0	5	9	4	4	<\$100M	3,674	129	60.0	55.0
GARNETT ST SVG BK	GARNETT	KS	55.0	4	3	7	8	<\$100M	6,734	358	60.0	52.5
FARMERS ST BK	CIRCLEVILLE	KS	55.0	6	5	6	5	<\$100M	5,608	189	60.0	55.0
MID-AMERICA BK	ESBON	KS	55.0	8	6	4	4	<\$100M	3,663	115	57.5	52.5
COLUMBUS ST BK	COLUMBUS	KS	55.0	4	4	7	7	<\$100M	7,070	266	55.0	52.5
FARMERS ST BK OF HIGHLAND KS	HIGHLAND	KS	55.0	9	5	4	4	<\$100M	3,246	125	55.0	50.0
BALDWIN ST BK	BALDWIN CITY	KS	55.0	3	10	4	5	<\$100M	3,129	172	37.5	55.0
STATE BK OF MERIDEN	MERIDEN	KS	52.5	7	3	6	5	<\$100M	6,456	193	45.0	47.5
PLAINS ST BK	PLAINS	KS	52.5	7	1	7	6	<\$100M	8,855	213	40.0	57.5
FIRST BK OF NEWTON	NEWTON	KS	52.5	3	10	4	4	<\$100M	3,696	133	55.0	52.5
WALTON ST BK	WALTON	KS	52.5	7	10	2	2	<\$100M	899	46	55.0	52.5
STATE EXCH BK	MANKATO	KS	52.5	5	6	4	6	<\$100M	2,929	235	57.5	50.0
GARDNER NB	GARDNER	KS	52.5	4	10	4	3	<\$100M	3,411	66	52.5	50.0
GREENSBURG ST BK	GREENSBURG	KS	52.5	5	6	4	6	<\$100M	3,373	201	52.5	47.5
GORHAM ST BK	GORHAM	KS	52.5	6	8	3	4	<\$100M	1,446	105	55.0	50.0
FOWLER ST BK	FOWLER	KS	52.5	6	2	6	7	<\$100M	6,211	261	47.5	60.0
ELLIS ST BK	ELLIS	KS	52.5	4	5	5	7	<\$100M	4,243	256	55.0	50.0
STATE BK OF WHITING	WHITING	KS	50.0	5	5	4	6	<\$100M	2,744	201	55.0	50.0
MITCHELL CTY BK	SIMPSON	KS	50.0	9	7	2	2	<\$100M	608	21	50.0	45.0
SECURITY ST BK	SCOTT CITY	KS	50.0	3	1	7	9	\$100M-500M	9,210	379	47.5	55.0
CITIZENS ST BK	MILTONVALE	KS	50.0	6	4	5	5	<\$100M	3,848	176	52.5	47.5
FIRST NB OF SOUTHERN KS	MOUNT HOPE	KS	50.0	3	10	4	3	<\$100M	2,724	96	55.0	50.0
WILSON ST BK	WILSON	KS	50.0	5	5	4	6	<\$100M	2,969	202	50.0	47.5
BANK OF PROTECTION	PROTECTION	KS	50.0	9	1	5	5	<\$100M	4,891	174	42.5	57.5

Table 2. Small-Farm-Lending Banks, June 1999

Bank Name	Location	State	Decile Values					Bnk Asset Sz.	Dollars in SFL	Number in SFL	Total Score (<\$100K)	Total Score (<\$1M)
			Total Score (1)	SFL/TA (2)	SFL/TFL (3)	SFL(\$)	SFL/# (5)					
FIRST NB OF KS	BURLINGTON	KS	50.0	5	4	6	5	<\$100M	5,139	173	50.0	45.0
FIRST NB OF DIGHTON	DIGHTON	KS	50.0	6	1	7	6	<\$100M	6,906	237	40.0	57.5
FARMERS ST BK	MCPHERSON	KS	50.0	4	6	4	6	<\$100M	3,178	195	52.5	47.5
FIRST NB OF HOWARD	HOWARD	KS	50.0	9	5	3	3	<\$100M	2,017	75	50.0	47.5
KEARNY CTY BK	LAKIN	KS	47.5	4	1	8	6	<\$100M	9,231	225	37.5	47.5
LINN CTY BK	LA CYGNE	KS	47.5	3	6	5	5	<\$100M	4,502	162	52.5	47.5
STATE BK OF LEON	LEON	KS	47.5	5	10	2	2	<\$100M	1,210	41	52.5	47.5
FIRST CMNTY BK	EMPORIA	KS	47.5	5	6	5	3	<\$100M	4,088	80	47.5	45.0
FIRST NB OF SUMMERFIELD	SUMMERFIELD	KS	47.5	7	7	2	3	<\$100M	1,304	56	50.0	45.0
KANSAS ST BK	OTTAWA	KS	47.5	3	5	6	5	<\$100M	5,232	176	47.5	45.0
GOLD BANK NA	MARYSVILLE	KS	47.5	2	2	7	8	\$100M-500M	9,034	368	50.0	50.0
CITIZENS ST B&TC	SENECA	KS	47.5	4	2	7	6	<\$100M	6,810	244	42.5	52.5
FARMERS ST BK	CORNING	KS	47.5	6	7	2	4	<\$100M	988	126	47.5	47.5
BANK OF CMRC	CHANUTE	KS	47.5	3	2	7	7	<\$100M	7,569	252	45.0	52.5
BANK OF HOLYROOD	HOLYROOD	KS	47.5	7	3	5	4	<\$100M	4,310	149	47.5	52.5
FIRST NB	INDEPENDENCE	KS	47.5	5	7	4	3	<\$100M	3,241	60	47.5	47.5
EMPORIA ST B&TC	EMPORIA	KS	47.5	3	6	6	4	<\$100M	6,082	133	52.5	47.5
WESTERN NB	LENEXA	KS	47.5	2	10	4	3	<\$100M	2,710	60	47.5	47.5
DOUGLAS CTY BK	LAWRENCE	KS	45.0	2	10	3	3	\$100M-500M	2,220	61	47.5	45.0
FIRST NB OF WASHINGTON	WASHINGTON	KS	45.0	4	3	6	5	<\$100M	5,843	193	42.5	60.0
FARMERS & MRCH BK MOUND CITY	MOUND CITY	KS	45.0	4	6	4	4	<\$100M	2,290	112	45.0	42.5
STATE BK OF SPRING HILL	SPRING HILL	KS	45.0	2	10	3	3	<\$100M	1,447	68	47.5	42.5
CITIZENS ST BK	ASHLAND	KS	45.0	6	4	5	3	<\$100M	4,676	76	50.0	42.5
FIRST BK OF TROY	TROY	KS	45.0	6	4	4	4	<\$100M	2,759	126	50.0	45.0
EXCHANGE ST BK	SAINT PAUL	KS	45.0	3	7	4	4	<\$100M	2,962	109	47.5	45.0
MIDLAND NB OF NEWTON	NEWTON	KS	45.0	2	10	3	3	<\$100M	2,030	71	45.0	45.0
HILLSBORO ST BK	HILLSBORO	KS	45.0	6	7	3	2	<\$100M	1,964	40	47.5	42.5
FIRST ST BK OF GOFF	GOFF	KS	45.0	6	7	2	3	<\$100M	938	70	45.0	45.0
CENTRAL B&TC	HUTCHINSON	KS	45.0	3	2	7	6	\$100M-500M	7,191	244	37.5	62.5
CITY ST BK	FORT SCOTT	KS	45.0	6	3	4	5	<\$100M	3,573	165	50.0	45.0
PEOPLE FIRST BK	ELKHART	KS	45.0	4	7	4	3	<\$100M	3,510	89	50.0	45.0
CITIZENS ST BK	GENESE	KS	45.0	6	8	2	2	<\$100M	688	28	45.0	42.5
COMMUNITY ST BK	COFFEYVILLE	KS	45.0	3	7	4	4	<\$100M	2,311	100	47.5	42.5
FIRST NB OF HARVEYVILLE	HARVEYVILLE	KS	45.0	5	9	2	2	<\$100M	1,357	43	50.0	45.0
FIRST NB OF HOLCOMB	HOLCOMB	KS	45.0	5	5	5	3	<\$100M	3,833	81	45.0	37.5
AMERICAN BK OF BAXTER SPRING	BAXTER SPRINGS	KS	45.0	4	4	6	4	<\$100M	5,111	144	45.0	40.0
COMMUNITY BK	LIBERAL	KS	45.0	4	8	4	2	<\$100M	3,054	52	47.5	45.0
CITIZENS ST BK OF POMONA	POMONA	KS	42.5	5	5	3	4	<\$100M	1,386	117	45.0	37.5
SEDGWICK ST BK	SEDGWICK	KS	42.5	3	10	2	2	<\$100M	959	35	22.5	42.5
SOLOMON ST BK	SOLOMON	KS	42.5	4	3	6	4	<\$100M	5,987	146	37.5	45.0
FIRST ST BK THAYER	THAYER	KS	42.5	5	7	3	2	<\$100M	1,702	53	47.5	42.5
AMERICUS ST BK	AMERICUS	KS	42.5	5	6	3	3	<\$100M	1,519	75	42.5	40.0
KAW VALLEY ST BK	EUDORA	KS	42.5	2	10	2	3	<\$100M	1,366	61	47.5	42.5
FREEPORT ST BK	HARPER	KS	42.5	6	5	3	3	<\$100M	2,281	82	50.0	42.5
VALLEY ST BK	BELLE PLAINE	KS	42.5	2	9	3	3	<\$100M	1,606	86	27.5	42.5
STATE BK OF BLUE RAPIDS	BLUE RAPIDS	KS	40.0	4	3	4	5	<\$100M	2,970	194	42.5	50.0
STATE BK OF BURDEN	BURDEN	KS	40.0	6	4	3	3	<\$100M	1,424	87	40.0	35.0
TOWANDA ST BK	TOWANDA	KS	40.0	3	10	2	1	<\$100M	477	11	42.5	40.0
FIRST NB OF LOUISBURG	LOUISBURG	KS	40.0	2	9	3	2	<\$100M	2,256	46	47.5	40.0
MULVANE ST BK	MULVANE	KS	40.0	2	9	3	2	<\$100M	1,504	43	22.5	40.0
PEOPLES NB&TC	OTTAWA	KS	40.0	3	3	5	5	<\$100M	4,955	166	30.0	40.0
FIRST NB OF SEDAN	SEDAN	KS	40.0	4	2	5	5	<\$100M	4,324	192	40.0	50.0
KENDALL ST BK	VALLEY FALLS	KS	40.0	4	5	3	4	<\$100M	2,151	108	32.5	37.5
SECURITY NB	MANHATTAN	KS	40.0	2	2	6	6	\$100M-500M	5,977	195	35.0	60.0
CITIZENS ST BK	PAOLA	KS	40.0	2	10	2	2	<\$100M	647	18	40.0	40.0
INTRUST BK NA	WICHITA	KS	40.0	1	1	8	6	\$1B-\$10B	9,598	240	35.0	45.0
STATE BK OF CARBONDALE	CARBONDALE	KS	40.0	4	7	2	3	<\$100M	1,272	91	45.0	40.0
GARDEN PLAIN ST BK	WICHITA	KS	40.0	2	10	2	2	<\$100M	411	29	22.5	35.0

Table 2. Small-Farm-Lending Banks, June 1999

Bank Name	Location	State	Decile Values					Bnk Asset Sz.	Dollars in SFL	Number in SFL	Total Score (<\$100K)	Total Score (<\$1M)
			Total Score (1)	SFL/TA (2)	SFL/TFL (3)	SFL(\$)	SFL/# (4)						SFL/# (5)
STATE BK OF COLONY	COLONY	KS	37.5	5	3	3	4	<\$100M	1,719	112	37.5	35.0
STATE BK OF BURRTON	BURRTON	KS	37.5	2	10	1	2	<\$100M	227	20	37.5	37.5
HOME ST B&TC	MCPHERSON	KS	37.5	2	6	3	4	<\$100M	2,190	101	40.0	37.5
MARION NB	MARION	KS	37.5	3	6	3	3	<\$100M	1,607	66	27.5	37.5
PEOPLES ST BK OF MINNEOLA KS	MINNEOLA	KS	37.5	5	4	3	3	<\$100M	1,955	85	40.0	35.0
FARMERS ST BK OF JETMORE KS	JETMORE	KS	37.5	4	5	3	3	<\$100M	1,685	98	45.0	37.5
ADMIRE BK	EMPORIA	KS	37.5	4	6	3	2	<\$100M	2,273	47	42.5	37.5
COMMUNITY BK OF THE MIDWEST	GREAT BEND	KS	37.5	5	3	4	3	<\$100M	3,145	98	42.5	37.5
COLDWATER NB	COLDWATER	KS	37.5	5	4	3	3	<\$100M	1,774	58	40.0	37.5
CENTERVILLE ST BK	CENTERVILLE	KS	37.5	5	6	2	2	<\$100M	887	51	37.5	35.0
CITIZENS ST BK	HADDAM	KS	37.5	4	9	1	1	<\$100M	207	14	37.5	37.5
HAVEN ST BK	HAVEN	KS	37.5	5	2	4	4	<\$100M	3,012	103	32.5	42.5
FIRST KS BK	HOISINGTON	KS	37.5	3	3	4	5	<\$100M	3,413	189	42.5	37.5
LEONARDVILLE ST BK	LEONARDVILLE	KS	35.0	3	8	1	2	<\$100M	353	37	40.0	35.0
NATIONAL BK OF ANDOVER	ANDOVER	KS	35.0	2	10	1	1	<\$100M	366	6	17.5	35.0
ANDOVER ST BK	ANDOVER	KS	35.0	1	10	1	2	<\$100M	147	34	35.0	35.0
UNION ST BK	ARKANSAS CITY	KS	35.0	3	2	5	4	<\$100M	4,475	126	32.5	45.0
FIRST NB OF ONAGA	ONAGA	KS	35.0	3	2	5	4	<\$100M	4,438	115	27.5	32.5
EMPRISE BK	POTWIN	KS	35.0	6	2	3	3	<\$100M	2,233	73	25.0	35.0
WELLSVILLE BK	WELLSVILLE	KS	35.0	3	5	3	3	<\$100M	1,794	87	37.5	32.5
STATE BK	WINFIELD	KS	35.0	3	3	4	4	<\$100M	3,454	109	30.0	37.5
PEABODY ST BK	PEABODY	KS	35.0	4	1	5	4	<\$100M	3,827	134	25.0	45.0
CITIZENS ST BK	GRAINFIELD	KS	35.0	7	1	3	3	<\$100M	2,182	77	35.0	45.0
LYON CTY ST BK	EMPORIA	KS	35.0	2	6	3	3	<\$100M	1,978	61	40.0	35.0
DE SOTO ST BK	DE SOTO	KS	35.0	1	10	1	2	<\$100M	134	15	35.0	35.0
HOME B&TC	EUREKA	KS	35.0	4	2	4	4	<\$100M	3,434	140	32.5	40.0
UNIVERSITY NB OF LAWRENCE	LAWRENCE	KS	35.0	1	10	2	1	<\$100M	489	8	17.5	35.0
FARMERS & MRCH BK OF COLBY	COLBY	KS	35.0	4	1	5	4	<\$100M	4,427	128	30.0	45.0
MIDAMERICAN B&TC NA	LEAVENWORTH	KS	32.5	1	9	2	1	<\$100M	403	14	35.0	30.0
CITIZENS BK OF WEIR KS	WEIR	KS	32.5	5	4	2	2	<\$100M	1,062	55	40.0	30.0
AMERICAN BK	WICHITA	KS	32.5	2	1	6	4	\$100M-500M	6,643	140	27.5	35.0
ROSE HILL ST BK	ROSE HILL	KS	32.5	1	10	1	1	<\$100M	226	8	32.5	32.5
BANK OF PERRY	PERRY	KS	32.5	3	3	3	4	<\$100M	2,214	107	22.5	30.0
FARMERS ST BK	SABETHA	KS	32.5	3	1	5	4	<\$100M	4,138	104	30.0	40.0
STATE BK OF OSKALOOSA	OSKALOOSA	KS	32.5	3	5	2	3	<\$100M	1,292	83	37.5	30.0
COMMERCE B&TC	TOPEKA	KS	32.5	1	10	1	1	\$500M-\$1B	105	3	32.5	32.5
COLUMBIAN B&TC	TOPEKA	KS	32.5	1	10	1	1	\$100M-500M	70	3	32.5	32.5
FIRST NB OF OLATHE	OLATHE	KS	32.5	1	10	1	1	\$100M-500M	262	10	32.5	30.0
KAW VALLEY ST B&TC	TOPEKA	KS	32.5	2	2	5	4	\$100M-500M	3,923	132	30.0	30.0
SOUTHWEST NB OF WICHITA	WICHITA	KS	32.5	1	10	1	1	\$100M-500M	39	5	32.5	32.5
METCALF BK	OVERLAND PARK	KS	32.5	1	10	1	1	\$100M-500M	36	2	32.5	30.0
COUNTRY CLUB BK NA	PRAIRIE VILLAGE	KS	32.5	1	10	1	1	\$100M-500M	152	2	10.0	32.5
COMMUNITY BK	CHAPMAN	KS	32.5	2	4	3	4	<\$100M	1,748	104	37.5	32.5
FARMERS ST BK	HAZELTON	KS	32.5	6	3	2	2	<\$100M	875	41	37.5	32.5
DICKINSON CTY BK	ENTERPRISE	KS	32.5	4	4	2	3	<\$100M	1,061	57	37.5	32.5
FNB OF KS	OVERLAND PARK	KS	32.5	1	10	1	1	\$500M-\$1B	6	1	0.0	32.5
COMMUNITY NB	TOPEKA	KS	32.5	1	10	1	1	<\$100M	52	3	32.5	32.5
ALLIANCE BK	TOPEKA	KS	32.5	1	10	1	1	<\$100M	45	5	32.5	32.5
COMMERCIAL ST BK OF BONNER S	BONNER SPRINGS	KS	30.0	1	9	1	1	<\$100M	401	6	10.0	30.0
PREMIER BK	LENEXA	KS	30.0	1	9	1	1	\$100M-500M	120	1	10.0	30.0
HEARTLAND BK NA	JEWELL	KS	30.0	3	5	2	2	<\$100M	849	34	32.5	27.5
INDUSTRIAL ST BK	KANSAS CITY	KS	30.0	1	9	1	1	\$100M-500M	3	2	32.5	30.0
WILMORE ST BK	WILMORE	KS	30.0	4	4	2	2	<\$100M	418	36	32.5	27.5
PRESCOTT ST BK	PRESCOTT	KS	30.0	3	6	2	1	<\$100M	700	11	32.5	30.0
FIRST ST B&TC	PITTSBURG	KS	30.0	2	4	3	3	\$100M-500M	1,791	56	22.5	30.0
READING ST BK	READING	KS	30.0	3	6	1	2	<\$100M	202	19	30.0	30.0
EMPRISE BK NA	HAYS	KS	30.0	2	5	3	2	<\$100M	1,444	35	30.0	27.5
HOME ST BK	ERIE	KS	30.0	4	2	3	3	<\$100M	1,993	74	27.5	30.0

Table 2. Small-Farm-Lending Banks, June 1999

Bank Name	Location	State	Decile Values					Bnk Asset Sz.	Dollars in SFL	Number in SFL	Total Score (<\$100K)	Total Score (<\$1M)
			Total Score (1)	SFL/TA (2)	SFL/TFL (3)	SFL(\$)	SFL/# (4)						SFL/# (5)
BANK OF DENTON	DENTON	KS	30.0	4	4	2	2	<\$100M	880	52	25.0	30.0
HOISINGTON NB	HOISINGTON	KS	30.0	3	3	3	3	<\$100M	1,623	84	32.5	30.0
PRAIRIE ST BK	AUGUSTA	KS	30.0	2	2	4	4	\$100M-500M	2,386	135	27.5	25.0
STATE BK OF LANCASTER	LANCASTER	KS	27.5	3	3	2	3	<\$100M	547	62	30.0	25.0
BANK OF CMRC	UDALL	KS	27.5	3	4	2	2	<\$100M	533	52	27.5	27.5
FIRST ST BK	ARMA	KS	27.5	3	4	2	2	<\$100M	456	34	30.0	27.5
CITIZENS ST B&TC	WOODBINE	KS	27.5	3	4	2	2	<\$100M	536	40	32.5	27.5
BANK OF PARSONS	PARSONS	KS	27.5	3	6	1	1	<\$100M	380	11	30.0	25.0
BANK OF KS	SOUTH HUTCHINSON	KS	27.5	1	8	1	1	<\$100M	97	3	27.5	27.5
FIRST ST BK	JUNCTION CITY	KS	27.5	2	5	2	2	<\$100M	468	26	27.5	27.5
CONDON NB OF COFFEYVILLE	COFFEYVILLE	KS	27.5	2	3	3	3	<\$100M	1,988	94	27.5	25.0
CITIZENS ST BK	LIBERAL	KS	25.0	2	2	3	3	<\$100M	2,158	59	22.5	45.0
PEOPLES BK	OVERLAND PARK	KS	25.0	2	2	3	3	\$100M-500M	1,386	61	22.5	25.0
CITY NB OF PITTSBURG	PITTSBURG	KS	22.5	1	4	2	2	\$100M-500M	683	42	25.0	22.5
BANKERS BK OF KS NA	WICHITA	KS	22.5	3	1	3	2	<\$100M	1,874	23	17.5	25.0
MINERS ST BK OF FRONTENAC	FRONTENAC	KS	20.0	1	4	1	2	<\$100M	290	17	25.0	20.0
SUBURBAN WEST ST BK	GODDARD	KS	20.0	2	2	2	2	<\$100M	1,107	23	20.0	40.0
FORT RILEY NB	FORT RILEY	KS	20.0	1	5	1	1	<\$100M	10	2	20.0	20.0
UNIVERSITY NB	PITTSBURG	KS	20.0	2	4	1	1	<\$100M	294	5	22.5	20.0
FIRST NB&TC OF JUNCTION CITY	JUNCTION CITY	KS	17.5	2	1	2	2	<\$100M	800	34	17.5	30.0
STANLEY BK	STANLEY	KS	17.5	2	1	2	2	<\$100M	1,062	47	17.5	17.5
FIRST KANSAS B&TC	GARDNER	KS	17.5	2	1	2	2	<\$100M	984	20	15.0	17.5
KANSAS ST BK OF MANHATTAN	MANHATTAN	KS	15.0	1	3	1	1	\$100M-500M	88	2	15.0	12.5
CAPITAL CITY ST B&TC	TOPEKA	KS	15.0	1	1	2	2	\$100M-500M	1,166	25	15.0	15.0
VALLEY ST BK	ATCHISON	KS	15.0	2	1	2	1	<\$100M	415	5	10.0	17.5
FIRST NB	DERBY	KS	15.0	1	1	2	2	<\$100M	651	35	20.0	40.0
VALLEY VIEW ST BK	OVERLAND PARK	KS	12.5	1	1	2	1	\$500M-\$1B	599	4	10.0	35.0
FIDELITY ST B&TC	TOPEKA	KS	10.0	1	1	1	1	<\$100M	0	0	10.0	32.5
EMPRISE BK	WICHITA	KS	10.0	1	1	1	1	\$100M-500M	385	9	10.0	35.0
BROTHERHOOD B&TC	KANSAS CITY	KS	10.0	1	1	1	1	\$100M-500M	167	1	10.0	10.0
HILLCREST BK	OVERLAND PARK	KS	10.0	1	1	1	1	\$100M-500M	388	4	10.0	12.5
BAXTER ST BK	BAXTER SPRINGS	KS	10.0	1	1	1	1	<\$100M	76	5	10.0	10.0
SECURITY BK OF KANSAS CITY	KANSAS CITY	KS	10.0	1	1	1	1	\$100M-500M	112	1	10.0	10.0
MISSION BK	MISSION	KS	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.
FIRST ST BK OF KC	KANSAS CITY	KS	0.0	1	.	1	1	<\$100M	0	0	0.0	.
TWIN LAKES NB	WICHITA	KS	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.
ARMED FORCES BK NA	FORT LEAVENWORTH	KS	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.
BANK OF BLUE VALLEY	OVERLAND PARK	KS	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.
FIRST CMNTY BK	KANSAS CITY	KS	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.
MCFC NB	LENEXA	KS	0.0	1	.	1	1	<\$100M	0	0	0.0	.
HORIZON NB	LEAWOOD	KS	0.0	1	.	1	1	<\$100M	0	0	0.0	.
GRANT CTY DEPOSIT BK	WILLIAMSTOWN	KY	97.5	10	10	10	9	<\$100M	12,925	473	97.5	92.5
SPRINGFIELD ST BK	SPRINGFIELD	KY	95.0	9	9	10	10	\$100M-500M	16,510	1,052	95.0	95.0
DEPOSIT BK	CARLISLE	KY	92.5	10	8	9	10	<\$100M	9,659	570	92.5	87.5
PEOPLES B&TC	OWENTON	KY	90.0	10	8	9	9	<\$100M	11,199	403	92.5	90.0
TRADITIONAL BK	MOUNT STERLING	KY	90.0	8	8	10	10	\$100M-500M	23,676	993	90.0	87.5
ELKTON B&TC	ELKTON	KY	90.0	9	9	9	9	<\$100M	11,623	417	95.0	87.5
DEPOSIT BK OF MONROE COUNTY	TOMPKINSVILLE	KY	87.5	9	8	9	9	<\$100M	9,403	495	87.5	82.5
BANK OF MAGNOLIA	MAGNOLIA	KY	87.5	10	7	9	9	<\$100M	10,602	504	87.5	82.5
FIRST FARMERS B&TC	OWENTON	KY	87.5	10	8	9	8	<\$100M	12,082	371	92.5	87.5
GREENSBURG DEPOSIT BK	GREENSBURG	KY	87.5	10	6	9	10	<\$100M	11,194	599	90.0	82.5
FARMERS BK	HARDINSBURG	KY	87.5	10	5	10	10	<\$100M	13,783	697	87.5	82.5
CITIZENS NB OF LEBANON	LEBANON	KY	87.5	9	8	8	10	<\$100M	8,209	941	90.0	82.5
CASEY COUNTY BK	LIBERTY	KY	87.5	10	5	10	10	\$100M-500M	16,602	1,132	90.0	85.0
PIONEER BK	CANMER	KY	87.5	10	6	9	10	<\$100M	11,918	764	92.5	85.0
AUBURN BKG CO	AUBURN	KY	87.5	10	7	10	8	<\$100M	13,474	353	87.5	82.5
PEOPLES BK OF FLEMING CTY	FLEMINGSBURG	KY	87.5	9	6	10	10	\$100M-500M	15,942	872	90.0	82.5
FIRST NB RUSSELL SPRGS	RUSSELL SPRINGS	KY	85.0	8	9	8	9	<\$100M	6,761	394	85.0	80.0

Table 2. Small-Farm-Lending Banks, June 1999

Bank Name	Location	State	Decile Values					Bnk Asset Sz.	Dollars in SFL	Number in SFL	Total Score (<\$100K)	Total Score (<\$1M)
			Total Score (1)	SFL/TA (2)	SFL/TFL (3)	SFL(\$)	SFL/# (5)					
MONTICELLO BKG CO	MONTICELLO	KY	85.0	7	9	9	9	\$100M-500M	10,684	479	85.0	85.0
SOUTH CENTRAL BK	GLASGOW	KY	85.0	10	4	10	10	\$100M-500M	27,846	1,139	87.5	82.5
PEOPLES BK OF MURRAY	MURRAY	KY	85.0	9	5	10	10	\$100M-500M	28,225	656	85.0	82.5
LINCOLN NB OF HODGENVILLE	HODGENVILLE	KY	85.0	9	7	10	8	<\$100M	12,816	357	87.5	80.0
FIRST NB OF COLUMBIA	COLUMBIA	KY	85.0	10	4	10	10	<\$100M	16,223	731	85.0	82.5
CITIZENS DEPOSIT BK	CALHOUN	KY	85.0	10	7	9	8	<\$100M	11,188	325	87.5	82.5
BANK OF COLUMBIA	COLUMBIA	KY	85.0	10	4	10	10	<\$100M	13,979	748	85.0	80.0
BANK OF EDMONSON CTY	BROWNSVILLE	KY	85.0	9	5	10	10	\$100M-500M	16,061	569	87.5	82.5
PEOPLES BK OF KY	JUNCTION CITY	KY	82.5	9	4	10	10	<\$100M	13,894	696	80.0	80.0
NEW FARMERS NB OF GLASGOW	GLASGOW	KY	82.5	9	4	10	10	\$100M-500M	20,199	1,099	85.0	80.0
FIRST SOUTHERN NB	LANCASTER	KY	82.5	7	6	10	10	\$100M-500M	22,620	829	85.0	80.0
CITIZENS B&TC	CAMPBELLSVILLE	KY	82.5	8	9	8	8	<\$100M	6,733	364	82.5	77.5
CITIZENS BK	MCKEE	KY	82.5	9	6	9	9	<\$100M	9,438	512	85.0	77.5
EDMONTON ST BK	GLASGOW	KY	82.5	10	3	10	10	\$100M-500M	25,127	1,686	85.0	82.5
JACKSON CTY BK	MCKEE	KY	82.5	9	7	8	9	<\$100M	8,806	423	85.0	75.0
PEOPLES BK	TAYLORSVILLE	KY	80.0	8	9	8	7	<\$100M	6,807	276	80.0	75.0
CITIZENS BK	SHARPSBURG	KY	80.0	10	4	8	10	<\$100M	8,672	572	85.0	77.5
UNITED CITIZENS B&TC	CAMPBELLSBURG	KY	80.0	9	6	8	9	<\$100M	9,083	445	85.0	77.5
FARMERS DEPOSIT BK	MIDDLEBURG	KY	80.0	10	5	8	9	<\$100M	7,350	518	85.0	77.5
PEOPLES B&TC	GREENSBURG	KY	80.0	9	6	8	9	<\$100M	8,122	460	82.5	75.0
BANK OF JAMESTOWN	JAMESTOWN	KY	80.0	7	9	7	9	<\$100M	5,824	429	85.0	77.5
KENTUCKY BKG CENTERS	GLASGOW	KY	80.0	9	4	9	10	<\$100M	11,065	667	85.0	77.5
FIRST NB OF BROOKSVILLE	BROOKSVILLE	KY	80.0	10	5	8	9	<\$100M	8,947	397	82.5	75.0
BARDWELL DEPOSIT BK	BARDWELL	KY	80.0	10	5	9	8	<\$100M	9,917	305	82.5	75.0
UNITED SOUTHERN BK	HOPKINSVILLE	KY	77.5	9	3	10	9	<\$100M	12,486	387	67.5	77.5
CITIZENS NB	RUSSELLVILLE	KY	77.5	7	7	9	8	\$100M-500M	9,985	341	77.5	75.0
COMMERCIAL BK	WEST LIBERTY	KY	77.5	6	8	7	10	<\$100M	4,753	530	80.0	72.5
STATE B&TC	HARRODSBURG	KY	77.5	7	8	7	9	<\$100M	5,325	388	77.5	70.0
FARMERS B&TC	BARDSTOWN	KY	77.5	6	8	9	8	\$100M-500M	9,240	330	80.0	72.5
BEDFORD L&D BK	BEDFORD	KY	77.5	9	9	7	6	<\$100M	4,729	185	77.5	75.0
BANK OF MAYSVILLE	MAYSVILLE	KY	77.5	8	8	8	7	\$100M-500M	8,573	295	82.5	75.0
FARMERS NB OF DANVILLE	DANVILLE	KY	77.5	7	5	10	9	\$100M-500M	14,395	524	80.0	72.5
WILSON & MUIR B&TC	BARDSTOWN	KY	77.5	7	8	8	8	\$100M-500M	9,097	344	82.5	75.0
UNITED KY BK OF PENDLETON CT	FALMOUTH	KY	77.5	9	10	6	6	<\$100M	3,101	166	77.5	72.5
FARMERS B&TC	PRINCETON	KY	75.0	8	5	8	9	<\$100M	8,163	395	80.0	72.5
SACRAMENTO DEPOSIT BK	SACRAMENTO	KY	75.0	10	4	8	8	<\$100M	8,920	384	70.0	80.0
FIRST & PEOPLES BK	SPRINGFIELD	KY	75.0	10	4	8	8	<\$100M	8,283	377	72.5	87.5
FARMERS B&TC	MARION	KY	75.0	8	5	8	9	<\$100M	7,793	387	82.5	70.0
FARMERS BK	MILTON	KY	75.0	7	9	7	7	<\$100M	4,978	256	77.5	75.0
KENTUCKY BK	PARIS	KY	75.0	8	2	10	10	\$100M-500M	29,522	832	72.5	77.5
CITIZENS BK	NEW LIBERTY	KY	75.0	10	8	6	6	<\$100M	3,694	145	80.0	75.0
PROGRESSIVE BK NA THE	LEXINGTON	KY	75.0	8	4	9	9	\$100M-500M	11,391	502	70.0	70.0
BANK OF CLARKSON	CLARKSON	KY	75.0	8	6	8	8	<\$100M	7,692	348	70.0	72.5
DIXON BK	DIXON	KY	75.0	9	9	7	5	<\$100M	5,079	113	77.5	75.0
PEOPLES CMRL BK	WINCHESTER	KY	72.5	8	3	10	8	\$100M-500M	12,826	379	67.5	95.0
LEITCHFIELD DEPOSIT B&TC	LEITCHFIELD	KY	72.5	7	6	7	9	<\$100M	4,730	484	75.0	67.5
FIRST NB IN CLINTON	CLINTON	KY	72.5	10	2	9	8	<\$100M	12,478	345	62.5	75.0
CAMPBELLSVILLE NB	CAMPBELLSVILLE	KY	72.5	8	9	6	6	<\$100M	4,091	140	75.0	70.0
MORGANTOWN B&TC	MORGANTOWN	KY	70.0	7	5	7	9	<\$100M	6,084	413	72.5	67.5
CENTRAL BK USA	JEFFERSONTOWN	KY	70.0	7	3	9	9	\$100M-500M	9,803	471	65.0	67.5
LAWRENCEBURG NB	LAWRENCEBURG	KY	70.0	8	4	8	8	\$100M-500M	7,321	377	72.5	62.5
CUMBERLAND VALLEY NB&TC	BEREA	KY	70.0	4	10	8	6	\$100M-500M	7,907	173	75.0	70.0
CITIZENS B&TC GRAYSON COUNTY	LEITCHFIELD	KY	70.0	7	6	7	8	<\$100M	4,448	311	70.0	65.0
FARMERS DEPOSIT BK	EMINENCE	KY	70.0	8	3	9	8	\$100M-500M	11,143	376	65.0	67.5
TAYLOR COUNTY BK	CAMPBELLSVILLE	KY	70.0	8	4	8	8	<\$100M	9,208	366	70.0	82.5
FARMERS & TRADERS BK OF CAMP	CAMPTON	KY	70.0	8	10	5	5	<\$100M	2,551	119	72.5	67.5
BANK OF CANEYVILLE	CANEYVILLE	KY	70.0	9	6	6	7	<\$100M	3,023	240	70.0	62.5
KENTUCKY HOME BK	BARDSTOWN	KY	70.0	9	8	6	5	<\$100M	3,341	98	70.0	67.5

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Bank Name	Location	State	Decile Values					Bnk Asset Sz.	Dollars in SFL	Number in SFL	Total Score (<\$100K)	Total Score (<\$1M)
			Total Score (1)	SFL/TA (2)	SFL/TFL (3)	SFL(\$)	SFL/# (4)						SFL/# (5)
PEOPLES BK	TOMPKINSVILLE	KY	67.5	8	4	7	8	<\$100M	5,136	295	67.5	72.5
BANK OF THE MTNS	WEST LIBERTY	KY	67.5	7	8	5	7	<\$100M	2,560	269	72.5	65.0
FRANKLIN B&TC	FRANKLIN	KY	67.5	7	3	9	8	\$100M-500M	9,254	362	57.5	82.5
BANK OF GERMANTOWN	GERMANTOWN	KY	67.5	9	5	6	7	<\$100M	3,199	240	67.5	60.0
CITIZENS BK	HICKMAN	KY	67.5	10	2	9	6	<\$100M	11,670	192	55.0	77.5
PEOPLES ST BK	CHAPLIN	KY	67.5	8	8	5	6	<\$100M	2,255	171	67.5	65.0
CITIZENS DEPOSIT BK	ARLINGTON	KY	67.5	8	5	7	7	<\$100M	5,947	223	72.5	65.0
WHITAKER BK NA	LEXINGTON	KY	67.5	7	3	9	8	\$100M-500M	9,328	386	62.5	87.5
PLANTERS BK	HOPKINSVILLE	KY	67.5	9	2	9	7	<\$100M	11,310	265	60.0	72.5
FIRST B&TC	PRINCETON	KY	65.0	8	5	7	6	<\$100M	5,925	176	67.5	60.0
COMMUNITY FIRST BK NA	MAYSVILLE	KY	65.0	6	3	8	9	\$100M-500M	8,354	427	67.5	77.5
FARMERS BK	NICHOLASVILLE	KY	65.0	5	10	5	6	<\$100M	2,465	174	67.5	65.0
OWINGSVILLE BKG CO	OWINGSVILLE	KY	65.0	8	4	6	8	<\$100M	2,971	302	67.5	60.0
COMMUNITY TR BK NA	PIKEVILLE	KY	65.0	4	2	10	10	\$1B-\$10B	36,037	1,401	65.0	62.5
FIRST ST BK	IRVINGTON	KY	65.0	7	4	8	7	\$100M-500M	7,210	274	65.0	62.5
COMMERCIAL BK OF GRAYSON	GRAYSON	KY	65.0	4	10	5	7	\$100M-500M	2,289	212	65.0	60.0
FARMERS NB OF CYNTHIANA	CYNTHIANA	KY	65.0	6	6	6	8	<\$100M	3,919	300	72.5	62.5
HARRISON DEPOSIT B&TC	CYNTHIANA	KY	65.0	8	6	6	6	<\$100M	3,703	136	70.0	62.5
BANK OF CADIZ & TC	CADIZ	KY	65.0	6	9	6	5	<\$100M	3,251	98	67.5	62.5
CITIZENS UNION BK	SHELBYVILLE	KY	62.5	6	2	9	8	\$100M-500M	11,172	378	57.5	62.5
FARMERS NB	BOWLING GREEN	KY	62.5	5	9	6	5	\$100M-500M	4,068	99	67.5	62.5
UNION PLANTERS BK KY NA	PADUCAH	KY	62.5	3	3	10	9	\$1B-\$10B	13,127	425	57.5	60.0
PEOPLES BK	MOREHEAD	KY	62.5	6	9	5	5	<\$100M	2,141	126	62.5	57.5
DEES BK OF HAZEL	HAZEL	KY	62.5	9	5	6	5	<\$100M	2,963	98	62.5	57.5
WEST KY BK	MADISONVILLE	KY	62.5	5	3	9	8	\$100M-500M	9,574	314	57.5	67.5
MADISON BK	RICHMOND	KY	62.5	6	10	5	4	<\$100M	2,555	66	65.0	60.0
CUMBERLAND SECURITY BK	SOMERSET	KY	60.0	5	9	5	5	<\$100M	2,468	103	60.0	55.0
BANK OF MT VERNON	MOUNT VERNON	KY	60.0	4	9	5	6	\$100M-500M	2,792	160	65.0	57.5
FIRST NB OF MAYFIELD	MAYFIELD	KY	60.0	7	3	8	6	\$100M-500M	8,363	206	50.0	70.0
CITIZENS NB	SOMERSET	KY	60.0	4	3	7	10	\$100M-500M	5,208	531	60.0	72.5
UNITED CMNTY BK	GLASGOW	KY	60.0	7	4	6	7	<\$100M	3,768	239	65.0	57.5
FREDONIA VALLEY BK	FREDONIA	KY	60.0	7	5	5	7	<\$100M	2,807	210	65.0	55.0
COMMONWEALTH CMNTY BK	HARTFORD	KY	60.0	5	8	6	5	<\$100M	3,404	129	47.5	57.5
FARMERS NB OF LEBANON	LEBANON	KY	60.0	7	3	7	7	<\$100M	4,505	249	57.5	57.5
MOUNT STERLING NB	MOUNT STERLING	KY	60.0	6	4	7	7	<\$100M	4,711	290	60.0	52.5
CITIZENS BK	ALBANY	KY	60.0	6	5	6	7	<\$100M	3,513	282	65.0	57.5
CLINTON BK	CLINTON	KY	60.0	9	2	7	6	<\$100M	5,061	175	47.5	65.0
SECURITY B&TC	MAYSVILLE	KY	60.0	6	8	5	5	<\$100M	2,161	89	62.5	55.0
FIRST NB OF CARROLLTON	CARROLLTON	KY	60.0	8	5	6	5	<\$100M	4,192	121	67.5	57.5
CITIZENS NB OF JESSAMINE CTY	NICHOLASVILLE	KY	60.0	5	10	5	4	<\$100M	2,531	80	60.0	57.5
PEOPLES EXCH BK	BEATTYVILLE	KY	57.5	5	7	5	6	\$100M-500M	2,427	166	57.5	52.5
FARMERS NB	WALTON	KY	57.5	5	10	3	5	<\$100M	1,226	92	60.0	55.0
NATIONAL CITY BK	LOUISVILLE	KY	57.5	2	1	10	10	>\$10B	22,370	594	57.5	57.5
PEOPLES ST BK	HODGENVILLE	KY	57.5	7	7	5	4	<\$100M	2,358	85	45.0	55.0
FIRST SECURITY B&TC	ISLAND	KY	57.5	8	7	4	4	<\$100M	2,140	51	62.5	55.0
FIRST NB&TC	GEORGETOWN	KY	57.5	6	3	7	7	\$100M-500M	5,856	267	60.0	55.0
FIRST KENTUCKY BK	STURGIS	KY	57.5	6	2	8	7	\$100M-500M	8,210	263	57.5	60.0
FARMERS BK & CAPITAL TC	FRANKFORT	KY	57.5	3	6	7	7	\$100M-500M	5,692	266	62.5	52.5
BANK OF BUFFALO	BUFFALO	KY	57.5	6	7	4	6	<\$100M	1,449	163	57.5	52.5
BOWLING GREEN B&TC NA	BOWLING GREEN	KY	57.5	4	9	6	4	\$100M-500M	3,237	54	57.5	57.5
GREEN RIVER BK	MORGANTOWN	KY	55.0	7	5	5	5	<\$100M	2,869	90	57.5	47.5
EAGLE BK	WILLIAMSTOWN	KY	55.0	5	4	6	7	\$100M-500M	3,308	254	55.0	67.5
HART COUNTY B&TC	MUNFORDVILLE	KY	55.0	7	6	4	5	<\$100M	2,063	114	60.0	52.5
FARMERS B&TC	GEORGETOWN	KY	55.0	6	2	7	7	\$100M-500M	6,626	258	57.5	55.0
FIRST CITY B&TC	HOPKINSVILLE	KY	55.0	4	2	8	8	\$100M-500M	8,571	317	57.5	57.5
BEREA NB	BEREA	KY	55.0	4	10	4	4	<\$100M	1,235	68	55.0	52.5
CECILIAN BK	CECILIA	KY	55.0	5	3	7	7	\$100M-500M	4,740	248	50.0	52.5
PEOPLES BK OF BULLITT COUNTY	SHEPHERDSVILLE	KY	52.5	3	10	4	4	\$100M-500M	1,438	65	52.5	52.5

Table 2. Small-Farm-Lending Banks, June 1999

Bank Name	Location	State	Total Score	Decile Values					Dollars in SFL	Number in SFL	Total Score (<\$100K)	Total Score (<\$1M)
				SFL/TA (1)	SFL/TFL (2)	SFL(\$)	SFL/# (3)	SFL/# (4)					Bank Asset Sz. (5)	(6)	(7)	(8)	(9)	(10)
BANK OF LOWES	LOWES	KY	52.5	10	6	2	3	<\$100M	192	23	52.5	47.5
MORGANFIELD NB	MORGANFIELD	KY	52.5	6	2	7	6	\$100M-500M	4,419	143	42.5	50.0
PEOPLES BK	LEBANON	KY	52.5	8	2	5	6	<\$100M	2,798	162	52.5	57.5
FIRST NB OF GRAYSON	SANDY HOOK	KY	52.5	4	6	4	7	\$100M-500M	1,944	264	55.0	47.5
INDEPENDENCE BK	OWENSBORO	KY	52.5	6	2	7	6	\$100M-500M	5,104	179	47.5	77.5
CITIZENS ST BK	WICKLIFFE	KY	52.5	7	4	6	4	<\$100M	3,064	81	55.0	45.0
BANK OF CLINTON COUNTY	ALBANY	KY	52.5	6	5	4	6	<\$100M	1,997	185	60.0	50.0
TRIGG COUNTY FARMERS BK	CADIZ	KY	52.5	6	3	6	6	<\$100M	4,163	159	52.5	67.5
BRECKINRIDGE BK	CLOVERPORT	KY	52.5	8	5	4	4	<\$100M	1,512	72	52.5	47.5
GEORGETOWN B&TC	GEORGETOWN	KY	52.5	4	10	3	4	<\$100M	945	53	52.5	52.5
SOMERSET NB	SOMERSET	KY	52.5	5	9	4	3	<\$100M	1,845	46	55.0	50.0
OWENSBORO NB	OWENSBORO	KY	50.0	4	2	8	6	\$500M-\$1B	7,625	195	42.5	55.0
BANK ONE KY NA	LOUISVILLE	KY	50.0	2	1	10	7	\$1B-\$10B	15,362	278	45.0	52.5
FIRST CMNTY BK LEWIS CTY	VANCEBURG	KY	50.0	5	7	3	5	<\$100M	1,003	96	52.5	47.5
PEOPLES BK	MARION	KY	50.0	7	5	4	4	<\$100M	1,577	71	52.5	47.5
HANCOCK B&TC	HAWESVILLE	KY	50.0	4	6	4	6	<\$100M	1,286	149	45.0	47.5
LEWISBURG BKG CO	LEWISBURG	KY	50.0	5	7	4	4	<\$100M	1,600	76	52.5	47.5
BANK OF LIVINGSTON COUNTY	TILINE	KY	50.0	5	7	4	4	<\$100M	1,263	58	52.5	47.5
BROWNSVILLE DEPOSIT BK	BROWNSVILLE	KY	50.0	6	5	4	5	<\$100M	1,980	125	55.0	47.5
FIRST NB OF CENTRAL CITY	CENTRAL CITY	KY	50.0	5	8	4	3	<\$100M	2,116	44	52.5	45.0
PEOPLES B&TC OF MADISON CTY	BEREA	KY	50.0	5	3	6	6	\$100M-500M	3,401	162	45.0	65.0
CITIZENS GUARANTY BK	RICHMOND	KY	50.0	3	10	3	4	<\$100M	900	81	55.0	50.0
KENTUCKY NB	ELIZABETHTOWN	KY	50.0	6	6	4	4	<\$100M	1,806	60	52.5	45.0
PEOPLES BK	MOUNT WASHINGTON	KY	47.5	3	10	3	3	\$100M-500M	1,111	37	52.5	47.5
FIRST & PEOPLES B&TC	RUSSELL	KY	47.5	2	10	3	4	\$100M-500M	613	78	50.0	45.0
FIRST NB&T	LONDON	KY	47.5	4	3	5	7	\$100M-500M	2,796	286	55.0	42.5
UNION NB&TC	BARBOURVILLE	KY	47.5	3	7	4	5	\$100M-500M	1,570	102	50.0	45.0
FARMERS BK OF VINE GROVE	VINE GROVE	KY	45.0	5	6	3	4	<\$100M	1,041	60	40.0	42.5
SHELBY COUNTY TR BK	SHELBYVILLE	KY	45.0	5	2	6	5	\$100M-500M	3,958	126	45.0	42.5
MERCANTILE BK	PADUCAH	KY	45.0	3	2	7	6	\$500M-\$1B	5,547	156	40.0	42.5
SALT LICK DEPOSIT BK	SALT LICK	KY	45.0	6	4	4	4	<\$100M	1,879	55	50.0	40.0
CITIZENS DEPOSIT B&TC	VANCEBURG	KY	45.0	4	2	5	7	\$100M-500M	2,613	236	50.0	47.5
UNITED B&TC	VERSAILLES	KY	45.0	5	1	6	6	\$100M-500M	3,611	170	47.5	50.0
FIRST ST BK	GREENVILLE	KY	45.0	4	2	7	5	\$100M-500M	4,802	114	42.5	57.5
KEVIL BK	KEVIL	KY	45.0	6	4	4	4	<\$100M	1,393	59	47.5	42.5
BEAVER DAM DEPOSIT BK	BEAVER DAM	KY	45.0	4	8	3	3	<\$100M	908	35	45.0	42.5
TRI-COUNTY NB	CORBIN	KY	45.0	3	10	3	2	<\$100M	618	14	47.5	42.5
CALVERT BK	CALVERT CITY	KY	45.0	4	8	3	3	<\$100M	733	27	30.0	40.0
WILLIAMSBURG NB	WILLIAMSBURG	KY	45.0	3	10	2	3	<\$100M	267	24	45.0	40.0
LAUREL NB	LONDON	KY	45.0	5	7	3	3	<\$100M	1,089	22	47.5	40.0
CITIZENS CMRC NB	VERSAILLES	KY	45.0	6	2	6	4	<\$100M	3,643	77	40.0	70.0
HERITAGE CMNTY BK	DANVILLE	KY	45.0	6	5	4	3	<\$100M	1,398	26	45.0	40.0
PRP NB	PLEASURE RIDGE PAF	KY	45.0	3	10	3	2	<\$100M	486	4	22.5	42.5
EXCHANGE BK	MAYFIELD	KY	42.5	4	6	4	3	\$100M-500M	1,351	43	42.5	37.5
POWELL CTY BK	STANTON	KY	42.5	4	2	5	6	\$100M-500M	2,308	147	42.5	45.0
CITY NB OF FULTON	FULTON	KY	42.5	5	1	6	5	\$100M-500M	3,374	99	42.5	50.0
CITIZENS BK	HARTFORD	KY	42.5	4	8	2	3	<\$100M	304	26	45.0	40.0
KENTUCKY-FARMERS BK OF CATLE	CATLETTSBURG	KY	42.5	2	10	2	3	\$100M-500M	185	24	42.5	37.5
FIRST NB&TC OF CORBIN	CORBIN	KY	42.5	2	9	3	3	\$100M-500M	775	17	47.5	40.0
BANK OF HINDMAN	HINDMAN	KY	42.5	3	7	3	4	<\$100M	652	71	42.5	40.0
BANK OF OHIO COUNTY	DUNDEE	KY	42.5	5	3	4	5	<\$100M	1,519	125	45.0	52.5
CITIZENS BK	MOREHEAD	KY	42.5	3	9	2	3	<\$100M	317	20	45.0	40.0
BANK OF LYON CTY	EDDYVILLE	KY	42.5	4	7	3	3	<\$100M	1,047	41	47.5	40.0
FARMERS ST BK	BOONEVILLE	KY	40.0	3	8	2	3	<\$100M	280	33	42.5	40.0
SOUTHERN DEPOSIT BK	RUSSELLVILLE	KY	40.0	6	1	5	4	<\$100M	2,901	69	40.0	42.5
BULLITT COUNTY BK	SHEPHERDSVILLE	KY	40.0	2	10	2	2	\$100M-500M	270	8	40.0	40.0
OHIO VALLEY NB OF HENDERSON	HENDERSON	KY	40.0	5	1	6	4	\$100M-500M	2,965	60	27.5	65.0
BANK OF BENTON	BENTON	KY	40.0	3	3	5	5	\$100M-500M	2,602	117	42.5	52.5

Table 2. Small-Farm-Lending Banks, June 1999

Bank Name	Location	State	Total Score (1)	Decile Values					Bnk Asset Sz. (6)	Dollars in SFL (7)	Number in SFL (8)	Total Score (<\$100K) (9)	Total Score (<\$1M) (10)
				SFL/TA (2)	SFL/TFL (3)	SFL(\$) (4)	SFL(#) (5)						
FIRST NB OF MANCHESTER	MANCHESTER	KY	40.0	3	5	3	5	\$100M-500M	1,155	89	45.0	37.5	
HERITAGE BK	BURLINGTON	KY	40.0	2	10	2	2	\$100M-500M	288	10	22.5	37.5	
SOUTH CENTRAL BK DAVIESS CTY	OWENSBORO	KY	40.0	5	3	5	3	<\$100M	2,311	23	22.5	57.5	
CITIZENS FIRST BK	BOWLING GREEN	KY	40.0	3	9	2	2	<\$100M	164	4	40.0	37.5	
HYDEN CITIZENS BK	HYDEN	KY	37.5	3	7	3	2	<\$100M	877	11	37.5	35.0	
STOCK YARDS B&TC	LOUISVILLE	KY	37.5	1	10	2	2	\$500M-\$1B	386	6	40.0	37.5	
CITIZENS NB OF PAINTSVILLE	PAINTSVILLE	KY	37.5	2	7	3	3	\$100M-500M	511	42	37.5	32.5	
FIFTH THIRD BK KY	LOUISVILLE	KY	37.5	2	1	7	5	\$1B-\$10B	6,248	87	30.0	40.0	
PEOPLES B&TC OF HAZARD	HAZARD	KY	37.5	2	9	2	2	\$100M-500M	273	3	37.5	32.5	
HEBRON DEPOSIT BK	HEBRON	KY	37.5	4	2	5	4	\$100M-500M	2,328	79	35.0	42.5	
ALLIANCE BK	SOMERSET	KY	37.5	2	9	2	2	\$100M-500M	200	4	15.0	32.5	
SOUTH CENTRAL BK OF BOWLING	FRANKLIN	KY	37.5	2	9	2	2	\$100M-500M	314	14	37.5	35.0	
FARMERS B&TC OF M	MADISONVILLE	KY	35.0	3	3	4	4	\$100M-500M	1,491	51	30.0	32.5	
MEADE COUNTY BK	BRANDENBURG	KY	35.0	2	8	2	2	<\$100M	196	6	17.5	32.5	
MCCREARY NB	WHITLEY CITY	KY	35.0	3	7	2	2	<\$100M	309	8	40.0	32.5	
FIFTH THIRD BK NORTHERN KY	COVINGTON	KY	32.5	2	1	5	5	\$1B-\$10B	2,431	94	32.5	32.5	
FIRST NB OF PAINTSVILLE	PAINTSVILLE	KY	32.5	2	7	2	2	<\$100M	263	7	12.5	27.5	
RIVER CITY BK	LOUISVILLE	KY	32.5	1	10	1	1	\$100M-500M	9	1	32.5	32.5	
NCF B&TC	BARDSTOWN	KY	32.5	2	8	1	2	<\$100M	98	3	35.0	27.5	
STATE NB OF FRANKFORT	FRANKFORT	KY	32.5	4	1	4	4	\$100M-500M	1,695	76	37.5	32.5	
FIRST NB OF NORTHERN KY	FORT MITCHELL	KY	32.5	1	10	1	1	<\$100M	84	1	37.5	30.0	
FIRST UNITED BK	MADISONVILLE	KY	32.5	3	6	2	2	<\$100M	346	9	37.5	30.0	
SEBREE DEPOSIT BK	SEBREE	KY	30.0	5	2	2	3	<\$100M	386	24	35.0	50.0	
FULTON BK	FULTON	KY	30.0	4	1	4	3	<\$100M	1,231	34	27.5	45.0	
HNB BK NA	HARLAN	KY	30.0	2	4	3	3	\$100M-500M	803	26	32.5	25.0	
FIRST CITIZENS BK	SHEPERDSVILLE	KY	30.0	3	4	3	2	\$100M-500M	697	12	20.0	25.0	
BANK OLDHAM CTY	LA GRANGE	KY	30.0	4	1	4	3	<\$100M	1,317	19	25.0	57.5	
TRADITIONAL BK OF KY	LEXINGTON	KY	30.0	4	2	3	3	<\$100M	1,166	18	20.0	55.0	
WEST POINT BK	RADCLIFF	KY	27.5	2	6	1	2	<\$100M	51	6	27.5	22.5	
BANK OF MCCREARY CTY	WHITLEY CITY	KY	27.5	1	7	1	2	<\$100M	73	6	32.5	25.0	
FIRST ST BK OF PINEVILLE	PINEVILLE	KY	27.5	2	4	3	2	\$100M-500M	607	9	32.5	25.0	
CENTRAL B&TC	LEXINGTON	KY	27.5	2	1	5	3	\$500M-\$1B	2,526	34	22.5	30.0	
PADUCAH B&TC	PADUCAH	KY	25.0	1	7	1	1	\$100M-500M	138	2	32.5	22.5	
SALYERSVILLE NB	SALYERSVILLE	KY	25.0	1	7	1	1	<\$100M	4	1	27.5	22.5	
FIRST COMMONWEALTH BK	PRESTONSBURG	KY	25.0	1	6	1	2	\$100M-500M	128	3	30.0	17.5	
FIRST NB OF JACKSON	JACKSON	KY	22.5	3	1	2	3	<\$100M	405	27	27.5	20.0	
COMMONWEALTH B&TC	MIDDLETOWN	KY	22.5	2	2	3	2	\$100M-500M	473	5	10.0	42.5	
MOREHEAD NB	MOREHEAD	KY	20.0	3	1	2	2	<\$100M	292	8	22.5	42.5	
BANK OF WHITESBURG	WHITESBURG	KY	20.0	2	1	3	2	\$100M-500M	427	17	25.0	30.0	
CITIZENS B&TC OF JACKSON	JACKSON	KY	20.0	2	3	2	1	<\$100M	280	3	15.0	20.0	
VINE STREET TC	LEXINGTON	KY	20.0	2	1	3	2	\$100M-500M	580	6	15.0	20.0	
FIRST SCTY BK	OWENSBORO	KY	20.0	3	1	2	2	<\$100M	367	7	17.5	20.0	
BK OF LOUISVILLE	LOUISVILLE	KY	17.5	1	3	2	1	\$1B-\$10B	287	2	.	37.5	
BANKERS BK OF KY	FRANKFORT	KY	17.5	3	1	2	1	<\$100M	350	2	10.0	17.5	
REPUBLIC B&TC	LOUISVILLE	KY	15.0	1	1	2	2	\$1B-\$10B	235	3	15.0	15.0	
FIRST BK	LOUISVILLE	KY	15.0	2	1	2	1	<\$100M	267	2	12.5	15.0	
FIRST SEC BK OF LEXINGTON	LEXINGTON	KY	12.5	2	1	1	1	<\$100M	146	2	10.0	17.5	
BANK OF HARLAN	HARLAN	KY	10.0	1	1	1	1	<\$100M	0	0	10.0	25.0	
BANK OF KY	FLORENCE	KY	10.0	1	1	1	1	\$100M-500M	5	1	10.0	10.0	
JEFFERSON BKG CO	LOUISVILLE	KY	10.0	1	1	1	1	<\$100M	74	1	15.0	10.0	
FIRST CAPITAL BK OF KY	LOUISVILLE	KY	10.0	1	1	1	1	\$100M-500M	78	1	12.5	40.0	
CITIZENS NB&TC HAZARD KY	HAZARD	KY	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.	
FORT KNOX NB	RADCLIFF	KY	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
PEOPLES SECURITY BK	LOUISA	KY	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
KENTUCKY B&TR	RUSSELL	KY	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.	
INEZ DEPOSIT BK	INEZ	KY	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
BANK OF THE BLUEGRASS & TC	LEXINGTON	KY	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
PEOPLES BK OF NORTHERN KY	CRESTVIEW HILLS	KY	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.	

Table 2. Small-Farm-Lending Banks, June 1999

Bank Name	Location	State	Decile Values					Bnk Asset Sz.	Dollars in SFL	Number in SFL	Total Score (<\$100K)	Total Score (<\$1M)
			Total Score (1)	SFL/TA (2)	SFL/TFL (3)	SFL(\$)	SFL/# (4)						SFL/# (5)
CITIZENS BK OF CAMPBELL CTY	NEWPORT	KY	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.
KENTUCKY NB OF PIKEVILLE	PIKEVILLE	KY	0.0	1	.	1	1	<\$100M	0	0	0.0	.
LOUISVILLE CMNTY DEVELOP BK	LOUISVILLE	KY	0.0	1	.	1	1	<\$100M	0	0	0.0	.
HERITAGE BK OF ASHLAND	ASHLAND	KY	0.0	1	.	1	1	<\$100M	0	0	0.0	.
BROADWAY B&TR	PADUCAH	KY	0.0	1	.	1	1	<\$100M	0	0	0.0	.
FIRST GUARANTY BK	MARTIN	KY	0.0	1	.	1	1	<\$100M	0	0	0.0	.
FARMERS B&TC CHENEYVILLE	CHENEYVILLE	LA	92.5	10	9	9	9	<\$100M	7,445	145	92.5	90.0
RICHLAND ST BK	RAYVILLE	LA	92.5	10	7	10	10	<\$100M	12,130	439	95.0	87.5
PEOPLES ST BK	MANY	LA	92.5	9	8	10	10	\$100M-500M	13,603	242	95.0	90.0
RAYNE ST B&TC	RAYNE	LA	90.0	8	10	9	9	\$100M-500M	5,906	213	95.0	87.5
GUARANTY B&TC OF DELHI LA	DELHI	LA	90.0	10	7	10	9	<\$100M	10,919	194	92.5	90.0
FRANKLIN ST B&TC	WINNSBORO	LA	90.0	10	6	10	10	<\$100M	10,869	330	92.5	85.0
FIRST REPUBLIC BK	RAYVILLE	LA	87.5	9	7	10	9	\$100M-500M	15,329	196	92.5	85.0
FIRST BANK NA	CROWLEY	LA	87.5	9	9	9	8	<\$100M	5,687	102	87.5	82.5
BANK OF GUEYDAN	GUEYDAN	LA	87.5	9	8	9	9	<\$100M	6,060	152	92.5	85.0
PEOPLES B&TC POINTE COUPEE P	NEW ROADS	LA	85.0	10	7	9	8	<\$100M	7,903	140	87.5	82.5
AMERICAN BK	WELSH	LA	85.0	9	7	9	9	<\$100M	6,313	157	85.0	77.5
EVANGELINE B&TC	VILLE PLATTE	LA	85.0	8	6	10	10	\$100M-500M	13,234	296	90.0	77.5
GULF COAST BK	ABBEVILLE	LA	85.0	8	8	9	9	\$100M-500M	7,959	165	90.0	82.5
CATAHOULA-LASALLE BK	JONESVILLE	LA	85.0	10	4	10	10	<\$100M	15,303	274	87.5	82.5
LOUISIANA DELTA BK	LAKE PROVIDENCE	LA	85.0	10	5	10	9	<\$100M	13,614	204	90.0	82.5
PROGRESSIVE BK	WINNSBORO	LA	85.0	9	6	10	9	\$100M-500M	9,083	190	90.0	80.0
FIRST SOUTHWEST BK	JENNINGS	LA	85.0	10	4	10	10	<\$100M	10,156	275	80.0	90.0
LOUISIANA CENTRAL BK	FERRIDAY	LA	82.5	10	5	9	9	<\$100M	7,752	156	85.0	80.0
COTTONPORT BK	COTTONPORT	LA	82.5	10	3	10	10	\$100M-500M	22,900	543	82.5	80.0
VERMILION B&TC	KAPLAN	LA	82.5	9	8	8	8	<\$100M	4,782	96	87.5	80.0
AMERICAN SECURITY BK OF VILL	VILLE PLATTE	LA	80.0	7	6	9	10	\$100M-500M	7,771	258	82.5	75.0
BASILE ST BK	BASILE	LA	80.0	10	6	8	8	<\$100M	5,674	136	82.5	75.0
BANK OF CMRC & TC	CROWLEY	LA	80.0	8	4	10	10	\$100M-500M	11,870	422	77.5	75.0
COMMUNITY TR BK	CHOUDRANT	LA	80.0	8	7	9	8	\$100M-500M	7,866	145	82.5	75.0
PEOPLES BK OF LA	AMITE	LA	77.5	8	8	7	8	<\$100M	2,733	114	82.5	75.0
TENSAS ST BK	NEWELLTON	LA	77.5	10	3	9	9	<\$100M	7,279	182	72.5	75.0
CENTRAL PROGRESSIVE BK AMITE	AMITE	LA	77.5	7	8	8	8	\$100M-500M	4,612	138	82.5	75.0
FIRST GUARANTY BK	HAMMOND	LA	77.5	6	8	8	9	\$100M-500M	4,010	153	80.0	72.5
TRI PARISH BK	EUNICE	LA	77.5	7	9	8	7	<\$100M	3,116	56	80.0	75.0
CLINTON B&TC	CLINTON	LA	77.5	9	6	8	8	<\$100M	3,749	91	77.5	70.0
FIRST BK	EUNICE	LA	77.5	9	9	7	6	<\$100M	2,391	37	82.5	72.5
WINNSBORO ST B&TC	WINNSBORO	LA	77.5	9	3	9	10	<\$100M	6,892	224	75.0	75.0
FIRST UNITED BK	FARMERVILLE	LA	77.5	7	8	7	9	<\$100M	2,288	151	72.5	72.5
MARION ST BK	MARION	LA	77.5	8	8	7	8	<\$100M	2,950	87	82.5	75.0
CONCORDIA B&TC	VIDALIA	LA	77.5	8	3	10	10	\$100M-500M	16,439	418	80.0	82.5
GUARANTY BK OF MAMOU	MAMOU	LA	75.0	9	6	8	7	<\$100M	4,585	80	80.0	67.5
CROSS KEYS BK	SAINT JOSEPH	LA	75.0	8	3	9	10	\$100M-500M	8,310	277	75.0	77.5
CITIZENS BK	VILLE PLATTE	LA	75.0	8	4	9	9	\$100M-500M	6,369	199	72.5	70.0
FARMERS ST B&TC	CHURCH POINT	LA	72.5	7	9	6	7	<\$100M	1,421	54	75.0	70.0
CALDWELL B&TC	COLUMBIA	LA	72.5	9	3	9	8	<\$100M	6,011	99	65.0	72.5
JEFF DAVIS B&TC	JENNINGS	LA	72.5	5	7	7	10	\$100M-500M	2,300	220	77.5	67.5
BANK OF LECOMPTE	LECOMPTE	LA	72.5	9	4	8	8	<\$100M	3,033	110	67.5	80.0
COMMERCIAL CAP BK	DELHI	LA	72.5	10	8	6	5	<\$100M	1,131	20	72.5	65.0
BANK OF ABBEVILLE & TC	ABBEVILLE	LA	70.0	7	8	7	6	\$100M-500M	2,101	47	75.0	62.5
CAMERON ST BK	LAKE CHARLES	LA	70.0	7	4	8	9	\$100M-500M	4,596	153	65.0	62.5
BANK OF GREENSBURG	GREENSBURG	LA	70.0	7	8	6	7	<\$100M	1,611	69	75.0	67.5
SOUTHERN HERITAGE BK	JONESVILLE	LA	70.0	7	5	8	8	\$100M-500M	3,467	103	72.5	60.0
KAPLAN ST BK	KAPLAN	LA	70.0	8	4	8	8	<\$100M	3,920	124	60.0	80.0
BANK OF CMRC	WHITE CASTLE	LA	67.5	10	2	8	7	<\$100M	4,636	61	50.0	70.0
MERCHANTS & FARMERS BK	MELVILLE	LA	67.5	8	9	5	5	<\$100M	555	28	75.0	65.0
FARMERS-MERCHANTS B&TC	BREAUX BRIDGE	LA	67.5	6	9	6	6	\$100M-500M	1,735	47	75.0	65.0
MER ROUGE ST BK	MER ROUGE	LA	67.5	9	4	7	7	<\$100M	2,848	79	60.0	60.0

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Bank Name	Location	State	Total Score (1)	Decile Values					Bnk Asset Sz. (6)	Dollars in SFL (7)	Number in SFL (8)	Total Score (<\$100K) (9)	Total Score (<\$1M) (10)
				SFL/TA (2)	SFL/TFL (3)	SFL(\$) (4)	SFL(#) (5)						
HIBERNIA NB	NEW ORLEANS	LA	65.0	4	2	10	10	>\$10B	43,663	791	62.5	65.0	
FIRST LA NB	BREAUX BRIDGE	LA	65.0	5	10	5	6	<\$100M	656	32	70.0	60.0	
FELICIANA B&TC	CLINTON	LA	65.0	7	6	6	7	<\$100M	1,214	55	70.0	57.5	
BANK	JENNINGS	LA	65.0	6	10	5	5	<\$100M	770	19	52.5	65.0	
SABINE ST B&TC	MANY	LA	62.5	6	3	8	8	\$100M-500M	3,745	126	60.0	57.5	
GUARANTY B&TC	NEW ROADS	LA	62.5	9	2	7	7	<\$100M	2,994	69	62.5	80.0	
CHURCH POINT B&TC	CHURCH POINT	LA	62.5	6	9	5	5	<\$100M	533	16	62.5	57.5	
FIRST NB OF JEANERETTE	JEANERETTE	LA	62.5	8	2	8	7	<\$100M	3,566	63	52.5	77.5	
CITIZENS B&TC OF VIVIAN LA	VIVIAN	LA	62.5	5	10	4	6	<\$100M	481	39	67.5	62.5	
FIRST WOODLANDS BK	HOMER	LA	62.5	10	3	7	5	<\$100M	2,746	28	52.5	70.0	
TECHE B&TC	SAINT MARTINVILLE	LA	60.0	7	5	6	6	<\$100M	1,276	30	60.0	52.5	
JONESBORO ST BK	JONESBORO	LA	60.0	6	7	5	6	<\$100M	820	47	52.5	52.5	
UNION BK	MARKSVILLE	LA	60.0	6	5	6	7	<\$100M	1,578	62	65.0	55.0	
BANK OF JACKSON	JACKSON	LA	60.0	7	6	6	5	<\$100M	1,328	26	67.5	55.0	
BANK ONE LA NA	BATON ROUGE	LA	60.0	3	1	10	10	>\$10B	23,307	499	62.5	60.0	
IBERVILLE T&SB	PLAQUEMINE	LA	57.5	6	4	7	6	\$100M-500M	1,952	30	55.0	60.0	
WASHINGTON ST BK	WASHINGTON	LA	57.5	8	1	8	6	<\$100M	3,290	38	47.5	57.5	
BANK OF WINNFIELD & TC	WINNFIELD	LA	57.5	6	4	6	7	<\$100M	1,723	73	60.0	55.0	
BANK OF OAK RIDGE	OAK RIDGE	LA	57.5	7	7	5	4	<\$100M	740	11	60.0	52.5	
CITY B&TC	NATCHITOCHE	LA	57.5	6	2	7	8	\$100M-500M	2,343	84	60.0	62.5	
BANK OF MARINGOUIN	MARINGOUIN	LA	57.5	8	3	6	6	<\$100M	1,762	33	55.0	67.5	
SICILY ISLAND ST BK	SICILY ISLAND	LA	57.5	8	5	5	5	<\$100M	841	30	52.5	52.5	
FIRST NB	BENTON	LA	55.0	5	10	4	3	<\$100M	259	4	60.0	50.0	
FIRST NB BIENVILLE PARISH	ARCADIA	LA	55.0	7	1	7	7	<\$100M	1,989	51	57.5	62.5	
MIDSOUTH NB	LAFAYETTE	LA	55.0	5	3	7	7	\$100M-500M	2,731	61	55.0	50.0	
BANK OF ST FRANCISVILLE	SAINT FRANCISVILLE	LA	55.0	7	4	6	5	<\$100M	850	19	50.0	47.5	
BANK OF ERATH	ERATH	LA	55.0	5	8	5	4	<\$100M	534	12	57.5	50.0	
SIMMESPORT ST BK	SIMMESPORT	LA	55.0	6	5	5	6	<\$100M	531	32	57.5	47.5	
SAINT MARTIN B&TC	SAINT MARTINVILLE	LA	52.5	6	2	6	7	\$100M-500M	1,831	58	37.5	52.5	
HANCOCK BK OF LA	BATON ROUGE	LA	52.5	2	9	4	6	\$500M-\$1B	454	49	60.0	50.0	
RESOURCE BK	MANDEVILLE	LA	52.5	4	10	3	4	<\$100M	178	8	57.5	52.5	
MINDEN B&TC	MINDEN	LA	50.0	5	1	7	7	\$100M-500M	2,782	78	52.5	50.0	
FIRST NB IN DE RIDDER	DE RIDDER	LA	50.0	4	5	5	6	\$100M-500M	697	32	55.0	42.5	
CITY SVG B&TC	DE RIDDER	LA	50.0	5	5	5	5	<\$100M	797	25	55.0	45.0	
AMERICAN B&TC	COUSHATTA	LA	50.0	4	7	3	6	<\$100M	222	44	57.5	47.5	
WHITNEY NB	NEW ORLEANS	LA	50.0	3	1	8	8	\$1B-\$10B	5,416	128	52.5	52.5	
EXCHANGE B&TC NATCHITOCHE L	NATCHITOCHE	LA	50.0	6	3	6	5	<\$100M	858	15	42.5	52.5	
COMMUNITY FIRST BK	NEW IBERIA	LA	50.0	6	6	4	4	<\$100M	245	6	52.5	40.0	
FIRST AMER B&TC	VACHERIE	LA	47.5	4	2	7	6	\$100M-500M	2,009	39	55.0	45.0	
LIBERTY B&TC	NEW ORLEANS	LA	47.5	3	10	3	3	\$100M-500M	134	3	50.0	45.0	
CITIZENS B&TC	COVINGTON	LA	47.5	3	10	3	3	<\$100M	105	2	52.5	47.5	
CITIZENS NB	BOSSIER CITY	LA	47.5	3	10	3	3	<\$100M	194	2	52.5	47.5	
CITIZENS B&TC	SPRINGHILL	LA	47.5	3	10	3	3	<\$100M	59	3	47.5	42.5	
AMERICAN BK OF RUSTON NA	RUSTON	LA	47.5	5	4	5	5	<\$100M	632	20	50.0	52.5	
BANK OF SUNSET & TC	SUNSET	LA	47.5	3	10	3	3	<\$100M	107	3	20.0	47.5	
SECURITY FIRST NB	ALEXANDRIA	LA	45.0	4	3	6	5	\$100M-500M	1,026	22	42.5	57.5	
VERNON BK	LEESVILLE	LA	45.0	3	9	2	4	<\$100M	45	5	50.0	40.0	
STATE B&TC OF GOLDEN MEADOW	GOLDEN MEADOW	LA	45.0	3	9	3	3	<\$100M	81	2	47.5	45.0	
CITIZENS PROGRESSIVE BK	COLUMBIA	LA	45.0	5	5	3	5	<\$100M	235	16	50.0	37.5	
AMERICAN B&TC	OPELOUSAS	LA	42.5	5	3	5	4	<\$100M	551	10	35.0	57.5	
COMMUNITY BK OF LAFOURCHE	RACELAND	LA	42.5	5	1	6	5	\$100M-500M	962	24	40.0	70.0	
MERCHANTS & FARMERS B&TC	LEESVILLE	LA	42.5	3	8	3	3	\$100M-500M	201	4	32.5	42.5	
BANK OF SALINE	SALINE	LA	42.5	5	5	3	4	<\$100M	68	8	42.5	35.0	
BANK OF ZACHARY	ZACHARY	LA	42.5	2	9	3	3	<\$100M	60	4	47.5	37.5	
BANK OF COUSHATTA	COUSHATTA	LA	42.5	5	2	5	5	<\$100M	525	22	47.5	52.5	
COMMUNITY BK	MANSFIELD	LA	42.5	4	5	3	5	<\$100M	216	18	47.5	37.5	
JACKSON PARISH BK	JONESBORO	LA	40.0	3	7	3	3	<\$100M	67	5	45.0	35.0	
CITIZENS B&TC	PLAQUEMINE	LA	40.0	4	6	4	2	\$100M-500M	259	2	10.0	32.5	

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				SFL/TA (2)	SFL/TFL (3)	SFL(\$) (4)	SFL(#) (5)						
SOUTH LA BK	HOUMA	LA	40.0	4	4	4	4	\$100M-500M	406	6	27.5	50.0	
PARISH NB	BOGALUSA	LA	40.0	2	9	2	3	\$100M-500M	4	2	40.0	35.0	
IBERIABANK	NEW IBERIA	LA	40.0	2	6	4	4	\$1B-\$10B	255	15	40.0	35.0	
CITY B&TC OF SHREVEPORT LA	SHREVEPORT	LA	40.0	2	10	2	2	\$100M-500M	47	1	47.5	40.0	
SAINT LANDRY B&TC	OPELOUSAS	LA	40.0	4	3	5	4	\$100M-500M	635	14	37.5	57.5	
CRESCENT B&T	NEW ORLEANS	LA	40.0	2	10	2	2	\$100M-500M	52	1	45.0	40.0	
PLAQUEMINE B&TC	PLAQUEMINE	LA	37.5	5	2	4	4	<\$100M	508	9	42.5	52.5	
BANK OF JENA	JENA	LA	37.5	3	7	2	3	<\$100M	49	3	40.0	32.5	
HODGE B&TC	HODGE	LA	37.5	3	7	3	2	<\$100M	56	2	42.5	30.0	
PEOPLES BK	CHATHAM	LA	35.0	6	2	4	2	<\$100M	242	1	10.0	45.0	
OUACHITA INDP BK	WEST MONROE	LA	35.0	4	2	4	4	<\$100M	370	7	35.0	32.5	
HORIZONS BK	MONROE	LA	35.0	5	1	4	4	<\$100M	483	6	32.5	40.0	
SAINT MARY B&TC	FRANKLIN	LA	32.5	4	1	4	4	<\$100M	309	5	25.0	35.0	
M C B&TC	MORGAN CITY	LA	32.5	4	2	4	3	\$100M-500M	361	3	22.5	47.5	
SAINT JAMES B&TC	LUTCHER	LA	30.0	3	1	4	4	\$100M-500M	332	9	32.5	30.0	
FIRST NB OF GONZALES	GONZALES	LA	30.0	4	2	3	3	<\$100M	216	3	17.5	47.5	
PROGRESSIVE NB DESOTO PARISH	MANSFIELD	LA	30.0	3	5	2	2	<\$100M	31	1	35.0	27.5	
BANK OF MONTGOMERY	MONTGOMERY	LA	30.0	2	6	2	2	<\$100M	18	1	35.0	27.5	
GIBSLAND B&TC	GIBSLAND	LA	30.0	4	1	4	3	<\$100M	285	5	27.5	55.0	
GULF COAST B&TC	NEW ORLEANS	LA	30.0	3	1	5	3	\$100M-500M	571	4	20.0	40.0	
BANK OF RINGGOLD	RINGGOLD	LA	27.5	2	5	2	2	<\$100M	19	1	32.5	22.5	
BANK OF WEST BATON ROUGE	PORT ALLEN	LA	17.5	2	1	2	2	\$100M-500M	4	1	17.5	42.5	
FIRST NAT BKRS BK	BATON ROUGE	LA	10.0	1	1	1	1	\$100M-500M	0	0	10.0	52.5	
COASTAL CMRC BK	HOUMA	LA	10.0	1	1	1	1	<\$100M	0	0	10.0	52.5	
METAIRIE B&TC	METAIRIE	LA	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.	
PATTERSON ST BK	PATTERSON	LA	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
SOUTH LAFOURCHE B&TC	LAROSE	LA	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
COLFAX BKG CO	COLFAX	LA	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
FIDELITY B&TC	BATON ROUGE	LA	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
BANK OF LA	NEW ORLEANS	LA	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.	
SCHWEGMANN B&TC	HARVEY	LA	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
FIRST NB OF ST CHARLES PARIS	BOUTTE	LA	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
MISSISSIPPI RIVER BK	BELLE CHASSE	LA	0.0	2	.	2	2	<\$100M	0	0	0.0	.	
LOUISIANA B&TC	BATON ROUGE	LA	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
OMNI BK	METAIRIE	LA	0.0	2	.	2	2	\$100M-500M	0	0	0.0	.	
TRI-STATE B&TC	HAUGHTON	LA	0.0	2	.	2	2	<\$100M	0	0	0.0	.	
UNITED B&TC	NEW ORLEANS	LA	0.0	2	.	2	2	<\$100M	0	0	0.0	.	
FIRST B&TC	NEW ORLEANS	LA	0.0	2	.	2	2	\$100M-500M	0	0	0.0	.	
METRO BK	KENNER	LA	0.0	2	.	2	2	<\$100M	0	0	0.0	.	
DILLARD NB	BATON ROUGE	LA	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
UNITED CMNTY BK	GONZALES	LA	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
UNITED CR CARD BK NA	BATON ROUGE	LA	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
BUSINESS BK OF BATON ROUGE	BATON ROUGE	LA	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
RED RIVER BK	ALEXANDRIA	LA	0.0	.	.	.	.	<\$100M	.	.	0.0	.
SYNERGY BK	HOUMA	LA	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
MILLBURY NB	MILLBURY	MA	95.0	10	10	8	10	<\$100M	13	7	95.0	90.0	
PARK WEST B&TC	WEST SPRINGFIELD	MA	90.0	9	9	9	9	\$100M-500M	87	2	92.5	85.0	
ROCKPORT NB	ROCKPORT	MA	87.5	10	7	9	9	<\$100M	126	2	90.0	80.0	
GLOUCESTER B&TC	GLOUCESTER	MA	87.5	10	5	10	10	\$100M-500M	307	19	87.5	77.5	
ATLANTIC B&TC	BOSTON	MA	87.5	9	8	9	9	\$500M-\$1B	116	2	90.0	80.0	
FIRST MA BK NA	WORCESTER	MA	85.0	10	4	10	10	\$1B-\$10B	497	6	85.0	100.0	
CENTURY B&TC	SOMERVILLE	MA	80.0	9	6	9	8	\$500M-\$1B	175	1	10.0	75.0	
STATE STREET B&TC	BOSTON	MA	77.5	9	2	10	10	>\$10B	1,560	51	82.5	72.5	
BANKBOSTON NA	BOSTON	MA	75.0	8	3	10	9	>\$10B	220	2	67.5	70.0	
BANK OF WESTERN MA	SPRINGFIELD	MA	62.5	8	1	8	8	\$100M-500M	0	0	62.5	85.0	
USTRUST	BOSTON	MA	62.5	8	1	8	8	\$1B-\$10B	28	1	75.0	75.0	
BOSTON SAFE DEPOSIT & TC	BOSTON	MA	0.0	.	.	.	.	\$1B-\$10B	.	.	0.0	.
BEVERLY NB	BEVERLY	MA	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.	

Table 2. Small-Farm-Lending Banks, June 1999

Bank Name	Location	State	Total Score	Decile Values					Bnk Asset Sz.	Dollars in SFL	Number in SFL	Total Score (<\$100K)	Total Score (<\$1M)
				(1)	(2)	(3)	(4)	(5)						(6)	(7)	(8)	(9)	(10)
LUZO CMNTY BK	NEW BEDFORD	MA	0.0	7	.	7	7	<\$100M	0	0	0.0	.	
EASTERN B&TC	SALEM	MA	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
FIRST NB OF IPSWICH	IPSWICH	MA	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.	
SLADES FERRY TC	SOMERSET	MA	0.0	7	.	7	7	\$100M-500M	0	0	0.0	.	
ROCKLAND TC	ROCKLAND	MA	0.0	2	.	2	2	\$1B-\$10B	0	0	0.0	.	
CAPE COD B&TC	HYANNIS	MA	0.0	1	.	1	1	\$1B-\$10B	0	0	0.0	.	
COMMUNITY NAT BK	HUDSON	MA	0.0	2	.	2	2	\$100M-500M	0	0	0.0	.	
WAINWRIGHT B&TC	BOSTON	MA	0.0	2	.	2	2	\$100M-500M	0	0	0.0	.	
CAMBRIDGE TC	CAMBRIDGE	MA	0.0	2	.	2	2	\$100M-500M	0	0	0.0	.	
BROADWAY NB OF CHELSEA	CHELSEA	MA	0.0	3	.	3	3	\$100M-500M	0	0	0.0	.	
EDGARTOWN NB	EDGARTOWN	MA	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
LENOX NB	LENOX	MA	0.0	7	.	7	7	<\$100M	0	0	0.0	.	
COMMERCE B&TC	WORCESTER	MA	0.0	8	.	8	8	\$100M-500M	0	0	0.0	.	
NATIONAL GRAND BK OF MARBLEH	MARBLEHEAD	MA	0.0	3	.	3	3	\$100M-500M	0	0	0.0	.	
MILFORD NB&TC	MILFORD	MA	0.0	3	.	3	3	\$100M-500M	0	0	0.0	.	
NORTHERN B&TC	WOBURN	MA	0.0	3	.	3	3	\$100M-500M	0	0	0.0	.	
INVESTORS B&TC	BOSTON	MA	0.0	6	.	6	6	\$1B-\$10B	0	0	0.0	.	
PUTNAM FIDUCIARY TC	BOSTON	MA	0.0	3	.	3	3	\$100M-500M	0	0	0.0	.	
BOSTON BK OF CMRC	BOSTON	MA	0.0	4	.	4	4	\$100M-500M	0	0	0.0	.	
PNC BK NEW ENGLAND	BOSTON	MA	0.0	4	.	4	4	\$1B-\$10B	0	0	0.0	.	
BOSTON PRIVATE B&TC	BOSTON	MA	0.0	4	.	4	4	\$500M-\$1B	0	0	0.0	.	
UNITED STATES TC	BOSTON	MA	0.0	6	.	6	6	<\$100M	0	0	0.0	.	
LIBERTY B&TC	BOSTON	MA	0.0	4	.	4	4	<\$100M	0	0	0.0	.	
FIDELITY MANAGEMENT TC	BOSTON	MA	0.0	5	.	5	5	\$100M-500M	0	0	0.0	.	
NORTHMARK BK	NORTH ANDOVER	MA	0.0	6	.	6	6	\$100M-500M	0	0	0.0	.	
FLAGSHIP B&TC	WORCESTER	MA	0.0	8	.	8	8	\$100M-500M	0	0	0.0	.	
MERCANTILE B&TC	BOSTON	MA	0.0	5	.	5	5	<\$100M	0	0	0.0	.	
ENTERPRISE B&TC	LOWELL	MA	0.0	7	.	7	7	\$100M-500M	0	0	0.0	.	
ASIAN AMER B&TC	BOSTON	MA	0.0	5	.	5	5	<\$100M	0	0	0.0	.	
MIDDLESEX BK&TC	NEWTON	MA	0.0	5	.	5	5	<\$100M	0	0	0.0	.	
EQUISERVE TC NA	CANTON	MA	0.0	5	.	5	5	<\$100M	0	0	0.0	.	
HORIZON B&TC	BRAINTREE	MA	0.0	6	.	6	6	<\$100M	0	0	0.0	.	
FARMERS BK OF WILLARDS	WILLARDS	MD	95.0	10	8	10	10	\$100M-500M	5,530	120	97.5	90.0	
CENTREVILLE NB OF MD	CENTREVILLE	MD	92.5	10	7	10	10	\$100M-500M	5,453	83	95.0	82.5	
HEBRON SVG BK	HEBRON	MD	90.0	10	8	9	9	\$100M-500M	3,281	65	87.5	82.5	
CHESTERTOWN BK OF MD	CHESTERTOWN	MD	90.0	10	6	10	10	\$100M-500M	7,839	146	90.0	80.0	
PENINSULA BK	PRINCESS ANNE	MD	87.5	8	7	10	10	\$500M-\$1B	4,779	111	90.0	80.0	
PEOPLES BK OF KENT CTY MD	CHESTERTOWN	MD	87.5	9	6	10	10	\$100M-500M	3,682	123	92.5	87.5	
PEOPLES BK OF MD	DENTON	MD	87.5	10	7	9	9	<\$100M	3,581	74	90.0	77.5	
FARMERS & MRCH B&TC	HAGERSTOWN	MD	87.5	8	7	10	10	\$500M-\$1B	3,693	81	92.5	72.5	
NEW WINDSOR ST BK	NEW WINDSOR	MD	85.0	10	6	9	9	<\$100M	2,863	78	82.5	90.0	
PROVIDENT ST BK OF PRESTON M	PRESTON	MD	85.0	9	8	9	8	<\$100M	2,509	45	85.0	75.0	
BANK OF FRUITLAND	FRUITLAND	MD	85.0	9	9	8	8	\$100M-500M	1,959	26	72.5	75.0	
FIRST NB OF ST MARYS	LEONARDTOWN	MD	82.5	8	9	7	9	\$100M-500M	1,322	68	95.0	70.0	
MIDDLETOWN VALLEY BK	MIDDLETOWN	MD	80.0	9	9	7	7	\$100M-500M	1,094	12	47.5	75.0	
NATIONAL BK OF RISING SUN	RISING SUN	MD	80.0	10	4	9	9	<\$100M	3,472	63	82.5	97.5	
WOODSBORO BK	WOODSBORO	MD	80.0	9	5	9	9	<\$100M	2,629	53	82.5	80.0	
CALVIN B TAYLOR BKG CO BERLI	BERLIN	MD	77.5	8	8	7	8	\$100M-500M	1,312	28	82.5	72.5	
ALLFIRST BK	BALTIMORE	MD	77.5	6	5	10	10	>\$10B	18,123	382	80.0	72.5	
FARMERS BK OF MD	ANNAPOLIS	MD	77.5	6	8	8	9	\$1B-\$10B	1,436	47	87.5	75.0	
CHESAPEAKE B&TC	CHESTERTOWN	MD	75.0	9	7	7	7	<\$100M	1,388	23	72.5	72.5	
WESTMINSTER B&TC CARROLL CTY	WESTMINSTER	MD	72.5	8	5	8	8	\$100M-500M	1,618	31	72.5	80.0	
FIRST UNITED B&TC	OAKLAND	MD	70.0	7	4	9	8	\$500M-\$1B	1,990	26	65.0	65.0	
BANK OF OCEAN CITY	OCEAN CITY	MD	70.0	7	10	6	5	<\$100M	324	2	10.0	55.0	
FOREST HILL ST BK	BEL AIR	MD	70.0	6	10	6	6	\$100M-500M	314	5	57.5	55.0	
FARMERS & MRCH BK	FOWBLESBURG	MD	70.0	9	4	8	7	<\$100M	1,542	23	80.0	60.0	
EASTON B&TC	EASTON	MD	67.5	7	9	5	6	<\$100M	195	11	82.5	55.0	
ATLANTIC BK	OCEAN CITY	MD	65.0	7	6	7	6	\$100M-500M	870	8	52.5	47.5	

Table 2. Small-Farm-Lending Banks, June 1999

Bank Name	Location	State	Decile Values					Bnk Asset Sz.	Dollars in SFL (7)	Number in SFL (8)	Total Score (<\$100K) (9)	Total Score (<\$1M) (10)
			Total Score (1)	SFL/TA (2)	SFL/TFL (3)	SFL(\$ (4)	SFL(# (5)					
COUNTY BKG&TC	ELKTON	MD	65.0	7	4	7	8	\$100M-500M	1,245	28	65.0	62.5
FCNB BK	FREDERICK	MD	65.0	6	5	8	7	\$1B-\$10B	1,398	15	60.0	57.5
DAMASCUS CMNTY BK	DAMASCUS	MD	65.0	7	6	6	7	\$100M-500M	409	13	72.5	75.0
QUEENSTOWN BK OF MD	QUEENSTOWN	MD	62.5	8	3	7	7	\$100M-500M	1,163	20	60.0	75.0
TALBOT BK OF EASTON MD	EASTON	MD	62.5	8	2	8	7	\$100M-500M	1,440	17	52.5	60.0
FARMERS & MECHANICS NB	FREDERICK	MD	62.5	6	3	8	8	\$1B-\$10B	1,422	36	55.0	65.0
ANNAPOLIS BKG&TC	ANNAPOLIS	MD	62.5	5	10	5	5	\$100M-500M	243	2	47.5	50.0
SAINT MICHAELS BK	SAINT MICHAELS	MD	60.0	6	9	5	4	\$100M-500M	155	1	.	45.0
SPARKS ST BK	SPARKS	MD	57.5	6	5	6	6	\$100M-500M	445	4	37.5	67.5
CALVERT B&TC	PRINCE FREDERICK	MD	57.5	4	10	4	5	\$100M-500M	73	3	70.0	55.0
FIDELITY BK	FROSTBURG	MD	57.5	5	10	4	4	<\$100M	38	1	67.5	50.0
NATIONAL BK OF CAMBRIDGE	CAMBRIDGE	MD	55.0	7	2	6	7	\$100M-500M	443	14	70.0	60.0
SANDY SPRING NB OF MD	OLNEY	MD	52.5	4	5	6	6	\$1B-\$10B	434	5	62.5	62.5
CARROLL CTY B&TC	WESTMINSTER	MD	50.0	5	3	6	6	\$500M-\$1B	442	5	42.5	45.0
FIRST BK OF FREDERICK	FREDERICK	MD	50.0	7	4	5	4	\$100M-500M	250	1	25.0	70.0
CITIZENS NB	LAUREL	MD	47.5	5	2	7	5	\$500M-\$1B	554	3	17.5	47.5
MARYLAND B&TC NA	LEXINGTON PARK	MD	42.5	4	3	5	5	\$100M-500M	108	2	60.0	52.5
UNION NB OF WESTMINSTER	WESTMINSTER	MD	42.5	5	1	5	6	\$100M-500M	305	5	52.5	55.0
FREDERICKTOWN B&TC	FREDERICK	MD	42.5	5	2	5	5	\$100M-500M	199	2	45.0	42.5
MERCANTILE-SAFE DEPOSIT & TC	BALTIMORE	MD	37.5	4	3	4	4	\$1B-\$10B	85	1	57.5	45.0
BANK OF THE EASTERN SHORE	CAMBRIDGE	MD	37.5	5	2	4	4	\$100M-500M	67	1	52.5	52.5
HAGERSTOWN TC	HAGERSTOWN	MD	35.0	4	1	4	5	\$100M-500M	61	2	45.0	35.0
BANK OF SOUTHERN MD	LA PLATA	MD	32.5	4	1	4	4	\$100M-500M	17	1	45.0	60.0
SEQUOIA NB	BETHESDA	MD	25.0	3	1	3	3	\$100M-500M	0	0	25.0	60.0
BANK OF MD	TOWSON	MD	10.0	1	1	1	1	\$100M-500M	0	0	10.0	47.5
COMMERCIAL & FARMERS BK	ELLCOTT CITY	MD	10.0	1	1	1	1	\$100M-500M	0	0	10.0	57.5
F&M BK-ALLEGIANCE	BETHESDA	MD	0.0	.	.	.	.	\$100M-500M	.	.	0.0	.
FIRST NB OF NORTH EAST	NORTH EAST	MD	0.0	4	.	4	4	<\$100M	0	0	0.0	.
PATAPSCO BK	DUNDALK	MD	0.0	.	.	.	.	<\$100M	0	0	0.0	.
FIRST MARINER BK	BALTIMORE	MD	0.0	1	.	1	1	\$500M-\$1B	0	0	0.0	.
KEY B&TC	OWINGS MILLS	MD	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.
PROVIDENT BK OF MD	BALTIMORE	MD	0.0	1	.	1	1	\$1B-\$10B	0	0	0.0	.
GRANDBANK	ROCKVILLE	MD	0.0	2	.	2	2	\$100M-500M	0	0	0.0	.
HARBOR BK OF MD	BALTIMORE	MD	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.
INDUSTRIAL BK NA	OXON HILL	MD	0.0	2	.	2	2	\$100M-500M	0	0	0.0	.
PEOPLES BK OF ELKTON	ELKTON	MD	0.0	4	.	4	4	\$100M-500M	0	0	0.0	.
BANK OF GLEN BURNIE	GLEN BURNIE	MD	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.
MARYLAND PERMANENT B&TC	OWINGS MILLS	MD	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.
HARFORD NB	ABERDEEN	MD	0.0	2	.	2	2	\$100M-500M	0	0	0.0	.
COMMUNITY BK OF TRI-CTY	WALDORF	MD	0.0	.	.	.	.	\$100M-500M	.	.	0.0	.
CARROLLTON BK	BALTIMORE	MD	0.0	2	.	2	2	\$100M-500M	0	0	0.0	.
SUBURBAN BK OF MD	GREENBELT	MD	0.0	3	.	3	3	\$100M-500M	0	0	0.0	.
POTOMAC VALLEY BK	GAITHERSBURG	MD	0.0	3	.	3	3	\$100M-500M	0	0	0.0	.
COLUMBIA BK	COLUMBIA	MD	0.0	2	.	2	2	\$100M-500M	0	0	0.0	.
COMMUNITY BK OF MD	BOWIE	MD	0.0	3	.	3	3	<\$100M	0	0	0.0	.
OLD LINE NB	WALDORF	MD	0.0	3	.	3	3	<\$100M	0	0	0.0	.
COMMERCE BK CORP	COLLEGE PARK	MD	0.0	.	.	.	.	<\$100M	.	.	0.0	.
ANNAPOLIS NB	ANNAPOLIS	MD	0.0	2	.	2	2	\$100M-500M	0	0	0.0	.
COUNTY FIRST BK	LA PLATA	MD	0.0	3	.	3	3	<\$100M	0	0	0.0	.
MELLON BK MD NA	ROCKVILLE	MD	0.0	3	.	3	3	\$100M-500M	0	0	0.0	.
COUNTY NB	GLEN BURNIE	MD	0.0	2	.	2	2	<\$100M	0	0	0.0	.
EAGLEBANK	BETHESDA	MD	0.0	.	.	.	.	<\$100M	.	.	0.0	.
KATAHDIN TC	PATTEN	ME	82.5	9	9	8	7	\$100M-500M	5,102	81	85.0	75.0
FIRST NB OF DAMARISCOTTA	DAMARISCOTTA	ME	82.5	8	7	9	9	\$100M-500M	8,609	404	85.0	72.5
BAR HARBOR BKG&TC	BAR HARBOR	ME	80.0	7	5	10	10	\$100M-500M	10,989	455	85.0	70.0
DAMARISCOTTA B&TC	DAMARISCOTTA	ME	80.0	9	8	7	8	<\$100M	2,658	131	82.5	70.0
FIRST CITIZENS BK	PRESQUE ISLE	ME	80.0	10	4	9	9	\$100M-500M	9,982	165	85.0	72.5
UNION TC	ELLSWORTH	ME	60.0	5	7	5	7	\$100M-500M	1,033	52	65.0	47.5

Table 2. Small-Farm-Lending Banks, June 1999

Bank Name	Location	State	Total Score (1)	Decile Values					Bnk Asset Sz. (6)	Dollars in SFL (7)	Number in SFL (8)	Total Score (<\$100K) (9)	Total Score (<\$1M) (10)
				SFL/TA (2)	SFL/TFL (3)	SFL(\$) (4)	SFL(#) (5)						
UNITED BK	BANGOR	ME	57.5	6	4	7	6	\$100M-500M	1,341	51	50.0	62.5	
BORDER TC	SOUTH CHINA	ME	50.0	7	3	6	4	<\$100M	1,186	10	40.0	57.5	
FIRST NB OF BAR HARBOR	BAR HARBOR	ME	50.0	5	6	4	5	\$100M-500M	593	33	50.0	40.0	
MAINE B&TC	PORTLAND	ME	50.0	4	10	3	3	\$100M-500M	137	2	32.5	42.5	
FLEET BK ME	PORTLAND	ME	37.5	3	2	5	5	\$1B-\$10B	1,149	29	47.5	60.0	
MERRILL MRCH BK	BANGOR	ME	32.5	4	1	4	4	\$100M-500M	427	7	35.0	47.5	
OCEAN NB OF KENNEBUNK	KENNEBUNK	ME	17.5	2	1	2	2	\$100M-500M	112	1	10.0	42.5	
PEPPERELL TC	BIDDEFORD	ME	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
CAMDEN NB	CAMDEN	ME	0.0	1	.	1	1	\$500M-\$1B	0	0	0.0	.	
BANKBOSTON ME NA	SOUTH PORTLAND	ME	0.0	2	.	2	2	<\$100M	0	0	0.0	.	
EXCHANGE ST BK	CARSONVILLE	MI	95.0	10	8	10	10	<\$100M	19,586	382	95.0	92.5	
EASTERN MI BK	CROSWELL	MI	95.0	10	8	10	10	\$100M-500M	22,548	416	95.0	92.5	
BANK OF LAKEVIEW	LAKEVIEW	MI	92.5	10	7	10	10	\$100M-500M	12,934	248	92.5	90.0	
COMMUNITY ST BK ST CHARLES	SAINT CHARLES	MI	92.5	9	10	9	9	\$100M-500M	4,750	148	95.0	90.0	
BAY PORT ST BK	BAY PORT	MI	92.5	10	7	10	10	<\$100M	15,264	262	92.5	87.5	
CSB BK	CAPAC	MI	90.0	9	9	9	9	\$100M-500M	4,881	110	90.0	87.5	
FARMERS ST BK BRECKENRIDGE	BRECKENRIDGE	MI	90.0	10	6	10	10	<\$100M	32,290	677	90.0	87.5	
TRI-CTY BK	BROWN CITY	MI	90.0	10	8	9	9	\$100M-500M	8,480	203	92.5	87.5	
COMMUNITY BK	CARO	MI	87.5	10	8	9	8	<\$100M	7,245	107	92.5	85.0	
CHEMICAL BK THUMB AREA	CARO	MI	87.5	9	8	9	9	\$100M-500M	6,346	224	92.5	82.5	
WEST MI SVG BK	BANGOR	MI	85.0	10	10	7	7	<\$100M	1,637	48	87.5	80.0	
MONTROSE ST BK	MONTROSE	MI	85.0	9	10	8	7	<\$100M	2,145	34	85.0	80.0	
BANK OF LENAWEE	ADRIAN	MI	85.0	10	4	10	10	\$100M-500M	27,667	647	85.0	80.0	
FIRST ST BK DECATUR	DECATUR	MI	85.0	9	10	7	8	<\$100M	1,612	75	87.5	85.0	
BLISSFIELD ST BK	BLISSFIELD	MI	85.0	10	4	10	10	<\$100M	11,384	263	77.5	95.0	
MONROE B&TC	MONROE	MI	82.5	6	9	9	9	\$1B-\$10B	5,888	127	87.5	80.0	
RUTH ST BK	RUTH	MI	82.5	10	6	8	9	<\$100M	4,319	155	85.0	80.0	
THUMB NB&TC	PIGEON	MI	82.5	10	3	10	10	\$100M-500M	22,790	436	82.5	80.0	
SOUTHERN MI B&TC	COLDWATER	MI	82.5	10	3	10	10	\$100M-500M	15,574	445	82.5	80.0	
CHEMICAL BK WEST	CADILLAC	MI	82.5	9	8	8	8	<\$100M	2,976	87	87.5	82.5	
SIGNATURE BK	BAD AXE	MI	82.5	10	3	10	10	\$100M-500M	31,841	775	82.5	80.0	
ISABELLA B&T	MOUNT PLEASANT	MI	80.0	8	4	10	10	\$100M-500M	9,080	264	77.5	72.5	
INDEPENDENT BK E MI	CARO	MI	80.0	9	3	10	10	\$100M-500M	12,798	357	80.0	82.5	
UNION BK	LAKE ODESSA	MI	80.0	10	2	10	10	<\$100M	13,537	281	77.5	80.0	
FARMERS ST BK MUNITH	MUNITH	MI	80.0	8	10	7	7	<\$100M	978	49	82.5	75.0	
SIDNEY ST BK	SIDNEY	MI	80.0	10	7	8	7	<\$100M	2,635	47	80.0	77.5	
FREELAND ST BK	FREELAND	MI	80.0	8	10	7	7	<\$100M	875	47	82.5	77.5	
HURON NB	ROGERS CITY	MI	80.0	9	8	7	8	<\$100M	1,277	83	82.5	77.5	
CHEMICAL BK BAY AREA	BAY CITY	MI	75.0	6	10	7	7	\$100M-500M	968	27	75.0	67.5	
CHOICEONE BK	SPARTA	MI	75.0	9	3	9	9	\$100M-500M	5,549	159	77.5	70.0	
COMMERCIAL BK	ALMA	MI	75.0	8	4	9	9	\$100M-500M	4,927	152	75.0	72.5	
CIVITAS BK	SAINT JOSEPH	MI	75.0	8	2	10	10	\$1B-\$10B	89,246	1,953	75.0	72.5	
HILLSDALE CTY NB	HILLSDALE	MI	75.0	8	6	8	8	\$100M-500M	3,754	98	82.5	72.5	
SHELBY ST BK	SHELBY	MI	75.0	9	3	9	9	\$100M-500M	4,986	119	77.5	72.5	
DART BK	MASON	MI	72.5	9	2	9	9	\$100M-500M	4,890	118	70.0	92.5	
IONIA CTY NB OF IONIA	IONIA	MI	72.5	8	4	8	9	\$100M-500M	3,586	151	72.5	75.0	
CHEMICAL BK MONTCALM	STANTON	MI	72.5	8	4	8	9	\$100M-500M	2,590	136	75.0	77.5	
PORT AUSTIN ST BK	PORT AUSTIN	MI	72.5	9	6	7	7	<\$100M	869	29	75.0	65.0	
FIRSTBANK	MOUNT PLEASANT	MI	72.5	7	7	7	8	\$100M-500M	1,139	74	75.0	70.0	
CITIZENS BK	FLINT	MI	70.0	5	3	10	10	\$1B-\$10B	10,038	263	67.5	65.0	
VALLEY RIDGE BK	KENT CITY	MI	70.0	9	2	9	8	\$100M-500M	5,625	107	65.0	70.0	
MAYVILLE ST BK	MAYVILLE	MI	70.0	7	8	6	7	<\$100M	865	32	75.0	67.5	
WEST MI CMNTY BK	HUDSONVILLE	MI	70.0	7	10	6	5	<\$100M	652	10	72.5	65.0	
CHEMICAL BK MI	CLARE	MI	70.0	7	5	8	8	\$100M-500M	2,384	102	70.0	65.0	
OLD KENT BK NA	JONESVILLE	MI	70.0	8	4	8	8	\$100M-500M	2,054	68	70.0	65.0	
MACATAWA BK	ZEELAND	MI	70.0	9	1	9	9	\$100M-500M	7,876	163	70.0	72.5	
WEST MI NB&TC	FRANKFORT	MI	67.5	9	5	7	6	<\$100M	1,032	25	70.0	60.0	
UNITED B&T	TECUMSEH	MI	67.5	7	4	8	8	\$100M-500M	2,751	75	65.0	77.5	

Table 2. Small-Farm-Lending Banks, June 1999

Bank Name	Location	State	Total Score (1)	Decile Values					Bnk Asset Sz. (6)	Dollars in SFL (7)	Number in SFL (8)	Total Score (<\$100K) (9)	Total Score (<\$1M) (10)
				SFL/TA (2)	SFL/TFL (3)	SFL(\$) (4)	SFL/# (5)						
BANK OF ALMA	ALMA	MI	67.5	7	6	7	7	\$100M-500M	1,859	45	72.5	65.0	
CHEMICAL BK S	MARSHALL	MI	67.5	6	10	5	6	<\$100M	323	12	70.0	62.5	
KALAMAZOO CTY ST BK	SCHOOLCRAFT	MI	67.5	9	3	8	7	<\$100M	2,249	47	60.0	65.0	
CENTRAL ST BK	BEULAH	MI	67.5	8	5	7	7	<\$100M	1,138	28	70.0	60.0	
CENTURY B&TC	COLDWATER	MI	67.5	7	4	8	8	\$100M-500M	2,245	75	67.5	65.0	
WEST SHORE BK	SCOTTVILLE	MI	67.5	8	3	8	8	\$100M-500M	2,469	89	65.0	67.5	
MFC FIRST NB	MENOMINEE	MI	65.0	7	7	6	6	<\$100M	833	15	70.0	62.5	
CHEMICAL BK KEY ST	OWOSSO	MI	65.0	6	8	6	6	\$100M-500M	808	23	72.5	62.5	
OLD KENT BK	GRAND RAPIDS	MI	65.0	4	2	10	10	>\$10B	20,635	589	65.0	65.0	
SHORELINE BK	BENTON HARBOR	MI	65.0	7	1	9	9	\$500M-\$1B	8,306	151	65.0	65.0	
STOCKBRIDGE ST BK	STOCKBRIDGE	MI	65.0	8	4	7	7	<\$100M	980	36	60.0	80.0	
ALLIANCE BKG CO	NEW BUFFALO	MI	65.0	6	9	5	6	<\$100M	340	16	67.5	62.5	
GRAND HAVEN BK	GRAND HAVEN	MI	65.0	6	10	5	5	<\$100M	329	5	67.5	62.5	
CITIZENS ST BK OF ONTONAGON	ONTONAGON	MI	62.5	6	8	5	6	<\$100M	241	14	65.0	57.5	
ONSTED ST BK	ONSTED	MI	62.5	6	9	5	5	<\$100M	272	11	67.5	60.0	
STATE BK OF CALEDONIA	CALEDONIA	MI	62.5	7	4	7	7	\$100M-500M	1,339	28	50.0	75.0	
HONOR ST BK	HONOR	MI	62.5	6	5	6	8	\$100M-500M	421	91	62.5	52.5	
UNITED BK MI	GRAND RAPIDS	MI	60.0	7	2	8	7	\$100M-500M	2,199	65	62.5	57.5	
STATE BK OF EWEN	EWEN	MI	60.0	7	8	5	4	<\$100M	218	4	60.0	52.5	
FIRST NB OF THREE RIVERS	THREE RIVERS	MI	60.0	8	1	8	7	\$100M-500M	2,495	36	52.5	65.0	
ALDEN ST BK	ALDEN	MI	60.0	7	5	6	6	<\$100M	828	17	65.0	55.0	
1ST BK	WEST BRANCH	MI	60.0	5	8	6	5	\$100M-500M	399	5	62.5	50.0	
METROBANK	FARMINGTON HILLS	MI	60.0	8	2	8	6	\$100M-500M	2,818	27	45.0	62.5	
G W JONES EXCHANGE BK	MARCELLUS	MI	60.0	7	5	6	6	<\$100M	461	14	62.5	55.0	
CHEMICAL BK CENTRAL	BIG RAPIDS	MI	60.0	6	7	5	6	<\$100M	344	21	62.5	55.0	
GREENVILLE CMNTY BK	GREENVILLE	MI	60.0	8	7	5	4	<\$100M	214	4	62.5	52.5	
FIRST ST BK EAST DETROIT	EASTPOINTE	MI	57.5	4	9	5	5	\$500M-\$1B	212	7	57.5	50.0	
NORTH COUNTRY B&TC	MANISTIQUE	MI	57.5	5	3	7	8	\$500M-\$1B	1,382	73	55.0	67.5	
INDEPENDENT BK	IONIA	MI	57.5	5	3	7	8	\$100M-500M	1,127	76	65.0	62.5	
PENINSULA BK OF ISHPEMING	ISHPEMING	MI	57.5	7	7	5	4	<\$100M	360	5	62.5	52.5	
LAKE-OSCEOLA ST BK	BALDWIN	MI	55.0	5	7	4	6	<\$100M	163	16	57.5	52.5	
COMERICA BK	DETROIT	MI	55.0	3	1	9	9	>\$10B	5,853	117	52.5	55.0	
CAPITAL NB	LANSING	MI	55.0	4	10	4	4	\$100M-500M	154	4	60.0	55.0	
BANK ONE MI	DETROIT	MI	55.0	3	1	9	9	>\$10B	6,301	114	52.5	60.0	
COMMERCIAL NB OF L'ANSE	L'ANSE	MI	55.0	6	5	5	6	<\$100M	266	13	57.5	50.0	
MICHIGAN NB	FARMINGTON HILLS	MI	55.0	4	1	9	8	>\$10B	4,932	68	45.0	55.0	
OXFORD BK	OXFORD	MI	55.0	4	9	4	5	\$100M-500M	172	5	57.5	52.5	
CHEMICAL B&TC	MIDLAND	MI	55.0	6	2	7	7	\$500M-\$1B	2,011	48	52.5	77.5	
CHELSEA ST BK	CHELSEA	MI	55.0	7	2	7	6	\$100M-500M	1,599	26	50.0	77.5	
FIRST NB IN HOWELL	HOWELL	MI	55.0	4	9	4	5	\$100M-500M	127	7	55.0	50.0	
INDEPENDENT BK WEST MI	ROCKFORD	MI	55.0	5	5	6	6	\$100M-500M	458	20	50.0	45.0	
FARWELL ST SVG BK	FARWELL	MI	52.5	5	5	5	6	<\$100M	240	16	55.0	47.5	
SUPERIOR NB&TC	HANCOCK	MI	52.5	5	6	5	5	\$100M-500M	276	10	52.5	50.0	
FIRST NB OF NORWAY	NORWAY	MI	52.5	8	2	6	5	<\$100M	623	9	47.5	57.5	
INDEPENDENT BK SOUTH MI	LESLIE	MI	52.5	6	2	6	7	\$100M-500M	674	46	55.0	77.5	
MIDWEST GUARANTY BK	TROY	MI	52.5	5	9	4	3	\$100M-500M	200	1	17.5	50.0	
KENT CMRC BK	KENTWOOD	MI	52.5	4	10	3	4	<\$100M	30	1	52.5	50.0	
MASON ST BK	MASON	MI	50.0	6	3	6	5	\$100M-500M	513	9	50.0	67.5	
FIRST NB OF CRYSTAL FALLS	CRYSTAL FALLS	MI	50.0	5	7	4	4	<\$100M	114	4	50.0	47.5	
MFC FIRST NB	ESCANABA	MI	50.0	5	5	5	5	\$100M-500M	246	7	52.5	45.0	
NATIONAL BK OF HASTINGS	HASTINGS	MI	50.0	7	4	5	4	<\$100M	365	5	40.0	40.0	
LAPEER CTY B&TC	LAPEER	MI	47.5	6	1	6	6	\$100M-500M	656	18	47.5	55.0	
MFC FIRST NB	IRON MOUNTAIN	MI	47.5	5	6	4	4	<\$100M	150	2	50.0	42.5	
MFC FIRST NB	IRON RIVER	MI	47.5	4	7	4	4	<\$100M	62	2	47.5	45.0	
STATE SVG BK OF MANISTIQUE	MANISTIQUE	MI	47.5	4	8	4	3	<\$100M	61	1	50.0	45.0	
HASTINGS CITY BK	HASTINGS	MI	47.5	6	2	6	5	\$100M-500M	761	11	45.0	55.0	
BAYBANK	GLADSTONE	MI	45.0	4	6	4	4	<\$100M	50	3	47.5	40.0	
FIRST NB IRON MOUNTAIN	IRON MOUNTAIN	MI	45.0	4	6	4	4	\$100M-500M	109	2	45.0	40.0	

Table 2. Small-Farm-Lending Banks, June 1999

Bank Name	Location	State	Total Score	Decile Values					Bnk Asset Sz.	Dollars in SFL	Number in SFL	Total Score (<\$100K)	Total Score (<\$1M)
				(1)	(2)	(3)	(4)	(5)						(6)	(7)	(8)	(9)	(10)
FIRST NB CALUMET-LAKE LINDEN	CALUMET	MI	45.0	5	6	3	4	<\$100M	48	3	47.5	40.0	
CHARTER BK	WYANDOTTE	MI	45.0	3	9	3	3	\$100M-500M	40	1	47.5	42.5	
OAKLAND CMRC BK	FARMINGTON HILLS	MI	45.0	3	9	3	3	<\$100M	15	1	45.0	42.5	
GREAT LAKES NB MI	ANN ARBOR	MI	45.0	3	9	3	3	\$1B-\$10B	2	1	45.0	42.5	
STATE BK	FENTON	MI	45.0	3	9	3	3	\$100M-500M	16	1	47.5	45.0	
FIRST CMNTY BK	HARBOR SPRINGS	MI	45.0	5	6	4	3	<\$100M	197	1	10.0	40.0	
BYRON CTR ST BK	BYRON CENTER	MI	45.0	4	4	5	5	\$100M-500M	265	10	47.5	40.0	
MFC FIRST NB	MARQUETTE	MI	40.0	3	7	3	3	\$100M-500M	16	1	40.0	37.5	
FIRST NB AMER	EAST LANSING	MI	40.0	4	1	6	5	\$100M-500M	444	6	32.5	67.5	
REPUBLIC BK	LANSING TOWNSHIP	MI	40.0	3	2	6	5	\$1B-\$10B	643	6	30.0	45.0	
FIRST BK UPPER MICHIGAN	GLADSTONE	MI	37.5	3	6	3	3	<\$100M	17	1	40.0	32.5	
MFC FIRST NB	HOUGHTON	MI	37.5	3	6	3	3	<\$100M	17	1	40.0	35.0	
CHEMICAL BK N	GRAYLING	MI	37.5	3	5	3	4	<\$100M	12	4	42.5	35.0	
CHARLEVOIX ST BK	CHARLEVOIX	MI	37.5	4	5	3	3	<\$100M	50	1	40.0	35.0	
STATE SVG BK FRANKFORT MI	FRANKFORT	MI	35.0	5	1	4	4	<\$100M	93	3	37.5	50.0	
CITIZENS NB CHEBOYGAN	CHEBOYGAN	MI	35.0	4	1	4	5	\$100M-500M	187	8	42.5	50.0	
PORTAGE CMRC BK	PORTAGE	MI	35.0	5	1	4	4	\$100M-500M	202	4	32.5	70.0	
EMPIRE NB TRAVERSE CITY	TRAVERSE CITY	MI	32.5	4	1	4	4	\$100M-500M	200	2	27.5	45.0	
ANN ARBOR COMMERCE BK	ANN ARBOR	MI	32.5	4	1	4	4	\$100M-500M	162	3	32.5	62.5	
CITIZENS ST BK	NEW BALTIMORE	MI	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
UNIVERSITY BK	ANN ARBOR	MI	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
STATE BK OF ESCANABA	ESCANABA	MI	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
FIRST INDEPENDENCE NB DETROI	DETROIT	MI	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.	
MINERS ST BK OF IRON RIVER	IRON RIVER	MI	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
MFC FIRST NB	IRONWOOD	MI	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
PEOPLES ST BK OF MUNISING	MUNISING	MI	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
FIRST NB OF WAKEFIELD	WAKEFIELD	MI	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
FIRST NB OF NEGAUNEE	NEGAUNEE	MI	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
FIRST NB OF ST IGNACE	SAINT IGNACE	MI	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.	
CENTRAL SVG BK	SAULT SAINTE MARIE	MI	0.0	.	.	.	.	\$100M-500M	.	.	0.0	.
HURON CMNTY BK	EAST TAWAS	MI	0.0	.	.	.	.	\$100M-500M	.	.	0.0	.
NORTHERN MICHIGAN BK	ESCANABA	MI	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.	
FRANKLIN BK NA	SOUTHFIELD	MI	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.	
GRAND BK	GRAND RAPIDS	MI	0.0	2	.	2	2	\$100M-500M	0	0	0.0	.	
NATIONAL BK DETROIT-DEARBORN	DEARBORN	MI	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
PEOPLES ST BK	HAMTRAMCK	MI	0.0	2	.	2	2	\$100M-500M	0	0	0.0	.	
COMERICA BK ANN ARBOR NA	ANN ARBOR	MI	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
FIDELITY BK	BIRMINGHAM	MI	0.0	2	.	2	2	\$100M-500M	0	0	0.0	.	
FIRST NB OF GAYLORD	GAYLORD	MI	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
BANK OF BLOOMFIELD HILLS	BLOOMFIELD HILLS	MI	0.0	2	.	2	2	\$100M-500M	0	0	0.0	.	
PARAGON B&TC	HOLLAND	MI	0.0	2	.	2	2	<\$100M	0	0	0.0	.	
FOUNDERS TR PERSONAL BK	ADA	MI	0.0	2	.	2	2	<\$100M	0	0	0.0	.	
COMMUNITY BK DEARBORN	DEARBORN	MI	0.0	2	.	2	2	\$100M-500M	0	0	0.0	.	
CRESTMARK BK	TROY	MI	0.0	2	.	2	2	<\$100M	0	0	0.0	.	
SELECT BK	GRAND RAPIDS	MI	0.0	2	.	2	2	<\$100M	0	0	0.0	.	
BANK ANN ARBOR	ANN ARBOR	MI	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.	
COMMUNITY CENTRAL BK	MOUNT CLEMENS	MI	0.0	2	.	2	2	\$100M-500M	0	0	0.0	.	
MACOMB CMNTY BK	CLINTON TOWNSHIP	MI	0.0	2	.	2	2	<\$100M	0	0	0.0	.	
BRIGHTON CMRC BK	BRIGHTON	MI	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
MICHIGAN HERITAGE BK	NOVI	MI	0.0	.	.	.	.	\$100M-500M	.	.	0.0	.
KEYSTONE CMNTY BK	KALAMAZOO	MI	0.0	3	.	3	3	<\$100M	0	0	0.0	.	
MERCANTILE BK WEST MI	GRAND RAPIDS	MI	0.0	2	.	2	2	\$100M-500M	0	0	0.0	.	
MUSKEGON CMRC BK	MUSKEGON	MI	0.0	3	.	3	3	<\$100M	0	0	0.0	.	
PARAMOUNT BK	BINGHAM FARMS	MI	0.0	.	.	.	.	<\$100M	.	.	0.0	.
WARREN BK	WARREN	MI	0.0	.	.	.	.	<\$100M	.	.	0.0	.
SHOREBANK DETROIT	RIVER ROUGE	MI	0.0	.	.	.	.	<\$100M	.	.	0.0	.
DETROIT CMRC BK	DETROIT	MI	0.0	2	.	2	2	<\$100M	0	0	0.0	.	
BANK HOLLAND	HOLLAND	MI	0.0	3	.	3	3	<\$100M	0	0	0.0	.	

Table 2. Small-Farm-Lending Banks, June 1999

Bank Name	Location	State	Decile Values					Bnk Asset Sz.	Dollars in SFL	Number in SFL	Total Score (<\$100K)	Total Score (<\$1M)
			Total Score (1)	SFL/TA (2)	SFL/TFL (3)	SFL(\$)	SFL/# (5)					
LAKESIDE CMNTY BK	STERLING HEIGHTS	MI	0.0	2	.	2	2	<\$100M	0	0	0.0	.
NORTH OAKLAND CMNTY BK	ROCHESTER HILLS	MI	0.0	2	.	2	2	<\$100M	0	0	0.0	.
CLARKSTON ST BK	CLARKSTON	MI	0.0	2	.	2	2	<\$100M	0	0	0.0	.
COMMUNITY SHORES BK	MUSKEGON	MI	0.0	3	.	3	3	<\$100M	0	0	0.0	.
NORTHPOINTE BK	GRAND RAPIDS	MI	0.0	3	.	3	3	<\$100M	0	0	0.0	.
SECURITY ST BK OF LEWISTON	LEWISTON	MN	95.0	9	9	10	10	<\$100M	22,267	745	97.5	92.5
FARMERS & MRCH ST BK	CLARKFIELD	MN	92.5	10	9	10	8	<\$100M	19,488	292	92.5	90.0
WANDA ST BK	WANDA	MN	92.5	9	8	10	10	<\$100M	24,546	1,084	92.5	90.0
ULTIMA BK MN	WINGER	MN	92.5	10	9	10	8	<\$100M	16,353	286	92.5	87.5
FARMERS & MERCHANTS ST BK	APPLETON	MN	92.5	10	8	9	10	<\$100M	14,765	466	97.5	90.0
FARMERS ST BK OF ADAMS	ADAMS	MN	92.5	10	7	10	10	<\$100M	20,956	524	92.5	90.0
CITIZENS ST BK OF ST JAMES	SAINT JAMES	MN	92.5	9	9	10	9	<\$100M	16,727	348	92.5	87.5
ODIN ST BK	ODIN	MN	92.5	10	9	9	9	<\$100M	13,847	396	95.0	90.0
MINNWEST BK SOUTH	SLAYTON	MN	92.5	10	7	10	10	<\$100M	43,386	681	92.5	90.0
YELLOW MEDICINE COUNTY BK	GRANITE FALLS	MN	90.0	8	9	10	9	<\$100M	18,099	417	92.5	85.0
RURAL AMER BK	EAST GRAND FORKS	MN	90.0	8	9	10	9	<\$100M	23,254	375	92.5	87.5
FARMERS & MERCHANTS ST BK	BLOOMING PRAIRIE	MN	90.0	10	8	9	9	<\$100M	14,382	386	95.0	87.5
NORTH AMERICAN ST BK	BELGRADE	MN	90.0	8	10	9	9	<\$100M	14,798	413	92.5	87.5
FIRST NB BERTHA-VERNDALE	BERTHA	MN	90.0	9	8	9	10	<\$100M	11,980	469	92.5	90.0
FARMERS ST BK OF TRIMONT	TRIMONT	MN	90.0	10	7	10	9	<\$100M	16,688	337	90.0	85.0
PEOPLES ST BK OF TRUMAN	TRUMAN	MN	90.0	10	7	10	9	<\$100M	22,735	401	90.0	87.5
FIRST SOUTHEAST BK	HARMONY	MN	87.5	10	5	10	10	<\$100M	17,503	621	90.0	82.5
FIDELITY ST BK OF FAIRFAX	FAIRFAX	MN	87.5	10	8	9	8	<\$100M	12,571	308	90.0	85.0
BANK MIDWEST MN IA NA	FAIRMONT	MN	87.5	9	6	10	10	\$100M-500M	69,716	1,195	90.0	82.5
RURAL AMERICAN BK-BRAHAM	BRAHAM	MN	87.5	9	9	8	9	<\$100M	10,102	374	92.5	85.0
UNITED PRAIRIE BK	MOUNTAIN LAKE	MN	87.5	10	5	10	10	<\$100M	42,605	964	87.5	82.5
SECURITY ST BK FERGUS FALLS	FERGUS FALLS	MN	87.5	9	7	10	9	<\$100M	19,843	405	90.0	85.0
FIDELITY ST BK OF HECTOR	HECTOR	MN	87.5	10	8	9	8	<\$100M	13,610	267	90.0	82.5
FIRST ST BK OF LE ROY	LE ROY	MN	85.0	9	7	9	9	<\$100M	11,254	346	85.0	77.5
EXCHANGE ST BK OF HILLS	HILLS	MN	85.0	10	8	8	8	<\$100M	8,944	262	87.5	82.5
CLINTON ST BK	CLINTON	MN	85.0	10	4	10	10	<\$100M	21,485	672	87.5	82.5
RURAL AMERICAN BK ADA	ADA	MN	85.0	10	7	9	8	<\$100M	13,019	272	87.5	82.5
MINNWEST BK CENTRAL	MONTEVIDEO	MN	85.0	10	4	10	10	\$100M-500M	47,664	792	87.5	80.0
FARMERS & MERCHANTS ST BK	PIERZ	MN	85.0	7	7	10	10	\$100M-500M	20,719	585	87.5	82.5
SECURITY ST BK OF PINE ISLAN	PINE ISLAND	MN	85.0	10	5	9	10	<\$100M	13,141	476	90.0	82.5
INTEGRITY BK PLUS	WABASSO	MN	85.0	9	8	7	10	<\$100M	7,017	665	87.5	80.0
RURAL AMERICAN BK FOLEY/GILM	FOLEY	MN	85.0	7	10	8	9	<\$100M	10,155	408	90.0	85.0
LOWRY ST BK	LOWRY	MN	82.5	9	8	6	10	<\$100M	5,707	1,120	85.0	80.0
FREEPORT ST BK	FREEPORT	MN	82.5	8	10	8	7	<\$100M	10,538	216	90.0	82.5
STATE BK OF KERKHOVEN	KERKHOVEN	MN	82.5	10	8	7	8	<\$100M	6,491	234	62.5	77.5
STATE BK OF YOUNG AMERICA	NORWOOD YOUNG AM	MN	82.5	6	10	9	8	<\$100M	15,220	299	90.0	80.0
WEST CENTRAL BK	BARRETT	MN	82.5	10	5	9	9	<\$100M	16,171	322	87.5	80.0
MINNWEST BK ORTONVILLE	ORTONVILLE	MN	82.5	10	4	10	9	<\$100M	23,714	432	87.5	80.0
FIRST NB OF WASECA	WASECA	MN	82.5	6	9	9	9	\$100M-500M	14,970	363	87.5	77.5
FIRST NB OF FAIRFAX	FAIRFAX	MN	82.5	10	8	8	7	<\$100M	9,306	226	87.5	80.0
GLENWOOD ST BK	GLENWOOD	MN	82.5	7	8	9	9	<\$100M	12,458	375	85.0	80.0
FIRST NB OF LE CENTER	LE CENTER	MN	82.5	9	6	9	9	<\$100M	15,106	364	87.5	80.0
FARMERS ST BK OF MADELIA	MADELIA	MN	82.5	8	9	8	8	<\$100M	10,464	252	87.5	80.0
FARMERS ST BK OF ELKTON	ELKTON	MN	80.0	10	7	8	7	<\$100M	8,007	202	80.0	72.5
AMERICAN BK LAKE CITY	LAKE CITY	MN	80.0	7	8	8	9	<\$100M	10,268	309	87.5	77.5
AMERICAN HERITAGE NB	LONG PRAIRIE	MN	80.0	5	8	9	10	\$100M-500M	11,527	482	85.0	77.5
FIRST FARMERS & MRCH ST BK	BROWNSDALE	MN	80.0	8	7	9	8	<\$100M	14,283	293	82.5	77.5
CENBANK	BUFFALO LAKE	MN	80.0	9	8	8	7	<\$100M	9,419	191	82.5	77.5
FARMERS & MERCHANTS ST BK	SPRINGFIELD	MN	80.0	10	2	10	10	<\$100M	32,487	824	77.5	82.5
CITIZENS ST BK WALNUT GROVE	WALNUT GROVE	MN	80.0	10	8	7	7	<\$100M	7,137	198	82.5	77.5
FIRST INDEPENDNT BK OF WOOD	WOOD LAKE	MN	80.0	10	9	7	6	<\$100M	6,590	165	82.5	77.5
RUSHFORD ST BK	RUSHFORD	MN	80.0	10	5	8	9	<\$100M	10,207	317	85.0	77.5
GARY ST BK	GARY	MN	80.0	10	7	6	9	<\$100M	5,146	335	85.0	77.5

Table 2. Small-Farm-Lending Banks, June 1999

Bank Name	Location	State	Total Score (1)	Decile Values					Dollars in SFL (7)	Number in SFL (8)	Total Score (<\$100K) (9)	Total Score (<\$1M) (10)
				SFL/TA (2)	SFL/TFL (3)	SFL(\$) (4)	SFL(#) (5)	Bnk Asset Sz. (6)				
STATE BK OF MOORHEAD	MOORHEAD	MN	80.0	10	2	10	10	<\$100M	20,912	472	70.0	95.0
EITZEN ST BK	EITZEN	MN	77.5	10	3	9	9	<\$100M	14,233	341	62.5	92.5
STATE BK OF FARIBAULT	FARIBAULT	MN	77.5	6	8	9	8	\$100M-500M	15,229	263	82.5	75.0
JANESVILLE ST BK	JANESVILLE	MN	77.5	8	8	8	7	<\$100M	10,030	217	87.5	77.5
WHITE ROCK ST BK	CANNON FALLS	MN	77.5	8	5	9	9	<\$100M	14,100	393	85.0	75.0
ADRIAN ST BK	ADRIAN	MN	77.5	9	7	8	7	<\$100M	8,572	217	87.5	75.0
ROOT RIVER ST BK	CHATFIELD	MN	77.5	7	5	9	10	<\$100M	10,820	520	82.5	72.5
EASTWOOD BK	SAINT CHARLES	MN	77.5	8	3	10	10	\$100M-500M	39,637	1,084	75.0	90.0
UNITED SOUTHWEST BK	COTTONWOOD	MN	77.5	9	4	9	9	<\$100M	11,512	369	72.5	70.0
CANTON ST BK	CANTON	MN	77.5	9	5	8	9	<\$100M	9,409	373	85.0	75.0
FIRST NB OF PLAINVIEW	PLAINVIEW	MN	77.5	8	3	10	10	<\$100M	23,551	664	75.0	77.5
ROYALTON ST BK	ROYALTON	MN	77.5	8	7	8	8	<\$100M	8,223	255	62.5	72.5
FARMERS & MERCHANTS ST BK	SACRED HEART	MN	77.5	9	8	7	7	<\$100M	7,522	216	82.5	75.0
PEOPLES ST BK OF PLAINVIEW	PLAINVIEW	MN	77.5	8	3	10	10	<\$100M	20,485	530	72.5	75.0
FARMERS ST BK OF STEPHEN	STEPHEN	MN	77.5	8	6	8	9	<\$100M	8,149	408	80.0	70.0
SOUTHWEST ST BK	WINDOM	MN	77.5	9	2	10	10	\$100M-500M	37,823	2,030	75.0	82.5
FIRST NB OF STARBUCK	STARBUCK	MN	77.5	9	8	7	7	<\$100M	7,133	202	80.0	72.5
CITIZENS BK OF NEW ULM	NEW ULM	MN	77.5	8	3	10	10	\$100M-500M	38,152	800	75.0	75.0
FIRST ST BK OF FOUNTAIN	FOUNTAIN	MN	77.5	8	5	8	10	<\$100M	7,831	527	82.5	72.5
NORTHWESTERN ST BK OF HALLOC	HALLOCK	MN	77.5	8	6	9	8	<\$100M	12,402	272	77.5	75.0
FORTRESS BK NA	HOUSTON	MN	77.5	7	9	8	7	<\$100M	8,121	203	80.0	75.0
STATE BK OF GIBBON	GIBBON	MN	77.5	10	8	8	5	<\$100M	8,254	130	82.5	72.5
UNITED PRAIRIE BK JACKSON	JACKSON	MN	77.5	9	6	8	8	<\$100M	8,138	237	77.5	67.5
FIRST NB OF KIESTER	KIESTER	MN	77.5	10	5	8	8	<\$100M	8,865	282	82.5	75.0
FIRST NB	HAWLEY	MN	75.0	7	9	7	7	<\$100M	7,596	218	82.5	72.5
FIRST NB OF HENNING	HENNING	MN	75.0	7	7	8	8	<\$100M	8,891	308	85.0	72.5
CITIZENS ST BK OF HAYFIELD	HAYFIELD	MN	75.0	9	5	8	8	<\$100M	9,761	283	77.5	67.5
SPRAGUE NB	CALEDONIA	MN	75.0	7	9	7	7	<\$100M	7,338	190	80.0	75.0
STATE BK OF CHANDLER	CHANDLER	MN	75.0	10	3	8	9	<\$100M	8,427	433	75.0	82.5
FIRST ST BK OF CASTLE ROCK	CASTLE ROCK	MN	75.0	6	9	8	7	<\$100M	8,461	192	82.5	75.0
UNITED FARMERS & MRCH ST BK	MORRIS	MN	75.0	9	8	7	6	<\$100M	7,508	151	80.0	72.5
ALLIANCE BK	NEW ULM	MN	75.0	6	4	10	10	\$100M-500M	36,347	649	80.0	72.5
FIRST INTEGRITY BK NA	STAPLES	MN	75.0	6	8	8	8	<\$100M	8,294	250	80.0	75.0
NORTHWESTERN ST BK OF ULEN	ULEN	MN	75.0	8	4	9	9	<\$100M	15,676	385	67.5	85.0
STATE BK OF BLOMKEST	BLOMKEST	MN	75.0	9	6	8	7	<\$100M	8,573	212	77.5	70.0
MINNESOTA VALLEY BK	REDWOOD FALLS	MN	75.0	8	2	10	10	\$100M-500M	44,722	1,016	70.0	77.5
CURRIE ST BK	CURRIE	MN	75.0	10	7	7	6	<\$100M	7,717	157	77.5	72.5
BREMER BK NA	BRECKENRIDGE	MN	75.0	7	4	9	10	<\$100M	13,467	503	75.0	70.0
BREMER BK NA	CROOKSTON	MN	75.0	8	2	10	10	\$100M-500M	62,918	1,406	77.5	92.5
PRINSBURG ST BK	PRINSBURG	MN	75.0	9	6	8	7	<\$100M	9,485	189	77.5	72.5
STATE BK OF WHEATON	WHEATON	MN	75.0	9	2	10	9	<\$100M	18,125	418	65.0	77.5
MIDWEST BK NA	PARKERS PRAIRIE	MN	75.0	7	7	7	9	<\$100M	7,082	350	82.5	70.0
FARMERS ST BK OF SHERBURN	SHERBURN	MN	75.0	9	7	7	7	<\$100M	7,786	194	77.5	72.5
HEARTLAND ST BK	STORDEN	MN	75.0	9	2	9	10	<\$100M	12,283	474	80.0	80.0
HERITAGE BK NA	WILLMAR	MN	75.0	6	6	9	9	<\$100M	12,886	330	77.5	72.5
MARQUETTE BK NA	GOLDEN VALLEY	MN	75.0	3	10	8	9	\$1B-\$10B	10,148	314	77.5	75.0
UNITED PRAIRIE BK MADISON	MADISON	MN	75.0	9	6	8	7	<\$100M	10,216	219	85.0	72.5
EAGLE BK	GLENWOOD	MN	75.0	8	3	10	9	<\$100M	16,551	436	65.0	67.5
FARMERS ST BK OF HARTLAND	HARTLAND	MN	75.0	10	5	8	7	<\$100M	8,883	193	80.0	72.5
HERON LAKE ST BK	HERON LAKE	MN	75.0	10	6	8	6	<\$100M	8,391	164	75.0	67.5
ELLSWORTH ST BK	ELLSWORTH	MN	72.5	7	7	6	9	<\$100M	5,742	318	80.0	70.0
FIRST ST BK OF FERTILE	FERTILE	MN	72.5	6	9	6	8	<\$100M	4,193	235	75.0	67.5
FRANKLIN ST BK	FRANKLIN	MN	72.5	9	8	6	6	<\$100M	4,254	159	72.5	67.5
FIRST FARMERS & MRCH ST BK	GRAND MEADOW	MN	72.5	8	7	7	7	<\$100M	7,004	202	77.5	70.0
FIRST ST BK OF GROVE CITY	GROVE CITY	MN	72.5	10	7	6	6	<\$100M	5,639	158	75.0	70.0
STATE BK OF BRICELYN	BRICELYN	MN	72.5	10	3	8	8	<\$100M	9,421	237	67.5	75.0
FARMERS ST BK OF DENT	DENT	MN	72.5	9	7	6	7	<\$100M	5,536	195	77.5	70.0
STATE BK OF CYRUS	CYRUS	MN	72.5	10	8	5	6	<\$100M	3,718	153	75.0	67.5

Table 2. Small-Farm-Lending Banks, June 1999

Bank Name	Location	State	Decile Values					Dollars in SFL	Number in SFL	Total Score (<\$100K)	Total Score (<\$1M)	
			Total Score (1)	SFL/TA (2)	SFL/TFL (3)	SFL(\$)	SFL/# (4)					SFL/# (5)	Bnk Asset Sz. (6)
F&M CMNTY BK	PRESTON	MN	72.5	8	3	9	9	<\$100M	10,737	356	67.5	77.5
JENNINGS ST BK	SPRING GROVE	MN	72.5	7	9	6	7	<\$100M	4,496	196	57.5	72.5
NORTHERN ST BK	THIEF RIVER FALLS	MN	72.5	6	3	10	10	\$100M-500M	20,211	628	75.0	82.5
SECURITY ST BK OF WANAMINGO	WANAMINGO	MN	72.5	9	3	9	8	<\$100M	12,557	293	57.5	75.0
WELCOME ST BK	WELCOME	MN	72.5	10	6	7	6	<\$100M	6,549	169	77.5	70.0
CITIZENS ST BK OF CLARA CITY	CLARA CITY	MN	72.5	8	1	10	10	\$100M-500M	28,404	704	67.5	77.5
STATE BK OF EDGERTON	EDGERTON	MN	72.5	8	2	9	10	<\$100M	10,906	461	55.0	77.5
FARMERS ST BK OF DARWIN	DARWIN	MN	72.5	7	7	5	10	<\$100M	2,997	458	75.0	65.0
AVON ST BK	AVON	MN	72.5	5	10	7	7	<\$100M	6,244	198	75.0	70.0
BREMER BK NA	DETROIT LAKES	MN	72.5	6	3	10	10	\$100M-500M	18,869	571	75.0	72.5
SECURITY ST BK OF BEARDSLEY	BEARDSLEY	MN	72.5	10	4	7	8	<\$100M	6,615	234	77.5	67.5
STATE BK IN EDEN VALLEY	EDEN VALLEY	MN	72.5	8	7	7	7	<\$100M	6,690	206	77.5	70.0
FIRST NB IN MONTEVIDEO	MONTEVIDEO	MN	72.5	7	2	10	10	\$100M-500M	32,122	809	70.0	75.0
RED LAKE COUNTY ST BK	RED LAKE FALLS	MN	72.5	7	8	7	7	<\$100M	6,104	212	75.0	67.5
ORMSBY ST BK	ORMSBY	MN	72.5	9	7	7	6	<\$100M	6,541	178	77.5	70.0
FIRST FARMERS & MERCHANTS NB	LUVERNE	MN	72.5	7	2	10	10	\$100M-500M	20,065	636	72.5	75.0
MARTIN COUNTY NB OF FAIRMONT	FAIRMONT	MN	72.5	8	1	10	10	\$100M-500M	32,291	771	72.5	72.5
MERCHANTS ST BK OF LEWISVILL	LEWISVILLE	MN	72.5	9	9	5	6	<\$100M	4,030	162	77.5	70.0
MINNWEST BK LUVERNE	LUVERNE	MN	72.5	7	2	10	10	\$100M-500M	22,896	606	67.5	75.0
PRAIRIE ST BK	MILAN	MN	72.5	9	4	8	8	<\$100M	8,748	284	77.5	67.5
STATE BK OF JEFFERS	JEFFERS	MN	72.5	10	5	6	8	<\$100M	5,724	308	77.5	67.5
PRODUCE ST BK OF HOLLANDALE	HOLLANDALE	MN	70.0	9	5	7	7	<\$100M	6,409	185	72.5	65.0
JASPER ST BK	JASPER	MN	70.0	9	8	7	4	<\$100M	5,811	70	70.0	65.0
HARDWICK ST BK	HARDWICK	MN	70.0	8	8	5	7	<\$100M	3,763	199	72.5	65.0
KLEIN NB OF MADISON	MADISON	MN	70.0	8	2	9	9	<\$100M	14,994	385	65.0	67.5
MINNSTAR BK NA	LAKE CRYSTAL	MN	70.0	7	3	9	9	<\$100M	13,701	357	62.5	70.0
FIRST NB	THIEF RIVER FALLS	MN	70.0	7	7	6	8	<\$100M	5,527	252	75.0	67.5
FIRST NB IN CANNON FALLS	CANNON FALLS	MN	70.0	7	5	9	7	<\$100M	10,712	196	75.0	62.5
UNION ST BK OF BROWNS VALLEY	BROWNS VALLEY	MN	70.0	8	8	5	7	<\$100M	3,564	182	75.0	65.0
PEOPLES ST BK OF WELLS	WELLS	MN	70.0	10	4	7	7	<\$100M	6,093	189	52.5	70.0
STATE BK OF TAUNTON	TAUNTON	MN	70.0	9	6	7	6	<\$100M	7,226	170	77.5	67.5
ALTURA ST BK	ALTURA	MN	70.0	8	4	8	8	<\$100M	9,869	265	47.5	80.0
STATE BK OF EASTON	EASTON	MN	70.0	10	5	8	5	<\$100M	7,877	103	70.0	65.0
FARMERS & MERCHANTS ST BK	ALPHA	MN	70.0	9	6	6	7	<\$100M	5,742	206	72.5	62.5
TRACY ST BK	TRACY	MN	70.0	8	1	10	9	<\$100M	20,198	429	62.5	72.5
TRIUMPH ST BK	TRIMONT	MN	70.0	9	7	7	5	<\$100M	6,861	114	72.5	62.5
MIDWEST BK	DETROIT LAKES	MN	70.0	8	3	9	8	<\$100M	10,900	276	72.5	70.0
STATE BK OF RICHMOND	RICHMOND	MN	70.0	6	10	6	6	<\$100M	4,917	142	72.5	67.5
BANK OF ZUMBROTA	ZUMBROTA	MN	70.0	6	5	9	8	<\$100M	13,095	300	77.5	67.5
COMMUNITY FIRST NB	FERGUS FALLS	MN	70.0	6	2	10	10	\$500M-\$1B	105,178	3,099	67.5	67.5
FIRST NB	FULDA	MN	70.0	7	2	9	10	<\$100M	15,671	493	70.0	72.5
BREMER BK NA	MARSHALL	MN	70.0	6	2	10	10	\$100M-500M	23,352	609	72.5	80.0
BORDER ST BK OF GREENBUSH	GREENBUSH	MN	70.0	8	2	9	9	<\$100M	10,665	370	65.0	85.0
SECURITY ST BK OF KENYON	KENYON	MN	70.0	8	2	9	9	<\$100M	13,400	375	65.0	70.0
CITIZENS ST BK OF GLENVILLE	GLENVILLE	MN	70.0	8	5	7	8	<\$100M	6,020	257	72.5	65.0
RED RIVER ST BK	HALSTAD	MN	70.0	9	7	7	5	<\$100M	6,339	90	72.5	67.5
1ST AMERICAN ST BK OF MN	HANCOCK	MN	70.0	9	8	6	5	<\$100M	5,676	95	75.0	65.0
AMERICANA NB	ALBERT LEA	MN	70.0	7	2	10	9	<\$100M	16,365	358	55.0	70.0
BREMER BK NA	MOORHEAD	MN	70.0	6	2	10	10	\$100M-500M	24,212	652	67.5	87.5
STATE BK OF KIMBALL	KIMBALL	MN	67.5	6	10	6	5	<\$100M	4,857	113	72.5	67.5
KENT ST BK	KENT	MN	67.5	10	9	4	4	<\$100M	1,962	45	67.5	62.5
NORWEST BK MN WEST NA	MOORHEAD	MN	67.5	5	2	10	10	\$500M-\$1B	44,703	1,305	67.5	67.5
STATE BK OF BELLE PLAINE	BELLE PLAINE	MN	67.5	7	3	9	8	<\$100M	12,398	281	60.0	82.5
AMERICANA CMNTY BK	SLEEPY EYE	MN	67.5	8	2	9	8	<\$100M	13,263	286	57.5	72.5
BREMER BK NA	ALEXANDRIA	MN	67.5	5	2	10	10	\$100M-500M	23,060	604	62.5	72.5
ARGYLE ST BK	ARGYLE	MN	67.5	9	6	6	6	<\$100M	4,747	145	55.0	65.0
SECURITY ST BK OF CLAREMONT	CLAREMONT	MN	67.5	9	5	7	6	<\$100M	6,385	169	67.5	60.0
FIRST ST BK OF CLEARBROOK	CLEARBROOK	MN	67.5	8	5	6	8	<\$100M	5,270	275	72.5	62.5

Table 2. Small-Farm-Lending Banks, June 1999

Bank Name	Location	State	Decile Values					Bnk Asset Sz.	Dollars in SFL	Number in SFL	Total Score (<\$100K)	Total Score (<\$1M)
			Total Score (1)	SFL/TA (2)	SFL/TFL (3)	SFL(\$)	SFL/# (4)						SFL/# (5)
MARSHALL CTY ST BK	NEWFOLDEN	MN	67.5	8	6	5	8	<\$100M	4,021	298	75.0	62.5
FIRST NB OF OSAKIS	OSAKIS	MN	67.5	6	5	7	9	<\$100M	6,072	313	70.0	62.5
FIRST NB&T	PIPESTONE	MN	67.5	6	1	10	10	\$100M-500M	19,231	536	65.0	70.0
NICOLLET CTY BK	SAINT PETER	MN	67.5	6	2	9	10	<\$100M	13,855	549	67.5	70.0
FIRST NB IN WADENA	WADENA	MN	67.5	6	8	6	7	<\$100M	5,456	230	77.5	67.5
SECURITY ST BK OF WELLS	WELLS	MN	67.5	9	5	6	7	<\$100M	4,704	200	70.0	62.5
FIRST SECURITY BK SANBORN	SANBORN	MN	67.5	9	8	5	5	<\$100M	2,987	90	70.0	62.5
SECURITY ST BK OF OKLEE	OKLEE	MN	67.5	7	8	6	6	<\$100M	4,277	161	70.0	65.0
COMMUNITY BK VERNON CENTER	VERNON CENTER	MN	67.5	7	4	8	8	<\$100M	10,638	237	57.5	62.5
FIRST NB IN WINNEBAGO	WINNEBAGO	MN	67.5	7	5	8	7	<\$100M	8,101	201	70.0	62.5
GOODHUE COUNTY NB	RED WING	MN	67.5	5	2	10	10	\$100M-500M	23,520	666	65.0	65.0
FIRST ST BK RUSH CITY	RUSH CITY	MN	67.5	5	10	6	6	<\$100M	4,311	175	60.0	67.5
FIRST SECURITY BK	SLEEPY EYE	MN	67.5	5	4	9	9	\$100M-500M	13,672	412	65.0	65.0
SECURITY ST BK OR WARROAD	WARROAD	MN	67.5	5	8	6	8	<\$100M	5,618	266	57.5	65.0
VIKING BK	HENDRUM	MN	67.5	8	7	7	5	<\$100M	6,363	136	75.0	65.0
HOME ST BK	KANDIYOHI	MN	67.5	6	6	7	8	<\$100M	7,691	261	72.5	65.0
GRANITE FALLS BK	GRANITE FALLS	MN	65.0	6	9	6	5	<\$100M	4,423	110	67.5	62.5
FIRST MN BK NA	GLENCOE	MN	65.0	4	6	8	8	\$100M-500M	8,448	251	72.5	62.5
NORTHERN ST BK OF GONVICK	GONVICK	MN	65.0	6	5	6	9	<\$100M	4,264	347	67.5	57.5
STATE BK OF HAMBURG	HAMBURG	MN	65.0	8	9	5	4	<\$100M	3,489	73	70.0	62.5
STATE BK OF LUCAN	LUCAN	MN	65.0	10	3	8	5	<\$100M	8,052	134	47.5	75.0
FIRST NB OF BREWSTER	BREWSTER	MN	65.0	7	7	6	6	<\$100M	5,691	143	72.5	62.5
VALLEY BK	NORTH MANKATO	MN	65.0	5	7	8	6	<\$100M	9,031	177	72.5	62.5
VALLEY ST BK OF OSLO	OSLO	MN	65.0	9	6	6	5	<\$100M	4,154	128	67.5	57.5
STATE BK OF BELLINGHAM	BELLINGHAM	MN	65.0	10	3	7	6	<\$100M	6,456	166	65.0	62.5
BORDER ST BK	ROSEAU	MN	65.0	7	3	8	8	<\$100M	8,488	274	62.5	75.0
FIRST NB	BAGLEY	MN	65.0	5	5	7	9	<\$100M	6,470	368	70.0	60.0
FIRST NB OF HUDSON	WOODBURY	MN	65.0	4	10	6	6	\$100M-500M	4,840	176	70.0	62.5
PINE RIVER ST BK	PINE RIVER	MN	65.0	7	4	7	8	<\$100M	7,584	250	70.0	60.0
FIRST INDEPENDENT BK	RUSSELL	MN	65.0	8	2	9	7	<\$100M	11,263	229	55.0	65.0
FIRST ST BK OF SAUK CENTRE	SAUK CENTRE	MN	65.0	6	3	8	9	<\$100M	9,271	320	57.5	62.5
UNITED PRAIRIE BK SLAYTON	SLAYTON	MN	65.0	7	3	8	8	<\$100M	9,649	277	60.0	72.5
UNITED CMNTY BK	PERHAM	MN	65.0	4	7	7	8	\$100M-500M	5,903	279	70.0	60.0
SAINT CLAIR ST BK	SAINT CLAIR	MN	65.0	7	4	7	8	<\$100M	6,592	233	72.5	60.0
SAINT MARTIN NB	SAINT MARTIN	MN	65.0	7	10	4	5	<\$100M	2,369	94	70.0	65.0
STATE BK OF NEW RICHLAND	NEW RICHLAND	MN	65.0	9	3	7	7	<\$100M	7,338	211	57.5	80.0
FROST ST BK	FROST	MN	65.0	10	5	5	6	<\$100M	3,696	141	67.5	57.5
FIRST ST BK OF LE CENTER	LE CENTER	MN	65.0	7	6	8	5	<\$100M	8,399	109	70.0	62.5
SECURITY B&TC OF GLENCOE	GLENCOE	MN	65.0	5	3	9	9	\$100M-500M	14,020	342	67.5	70.0
STATE BK OF MARIETTA	MARIETTA	MN	62.5	10	6	4	5	<\$100M	2,850	89	67.5	60.0
AMERICAN ST BK OF GRYGLA	GRYGLA	MN	62.5	9	6	5	5	<\$100M	3,514	135	70.0	57.5
AMERICAN ST BK OF ERSKINE	ERSKINE	MN	62.5	7	9	5	4	<\$100M	3,493	73	67.5	60.0
COMMUNITY BK MN	OWATONNA	MN	62.5	5	8	7	5	<\$100M	5,841	108	67.5	57.5
FIRST NB OF HERMAN	HERMAN	MN	62.5	8	5	6	6	<\$100M	4,228	182	70.0	57.5
STATE BK OF COKATO	COKATO	MN	62.5	5	9	5	6	<\$100M	4,137	154	70.0	62.5
FIRST NB OF BLUE EARTH	BLUE EARTH	MN	62.5	6	1	9	9	\$100M-500M	14,587	361	45.0	67.5
NORWEST BK MN SOUTH NA	ROCHESTER	MN	62.5	4	1	10	10	\$1B-\$10B	121,394	2,693	65.0	62.5
CITIZENS ST BK OF WAVERLY	WAVERLY	MN	62.5	6	9	5	5	<\$100M	3,377	119	65.0	60.0
ATWATER ST BK	ATWATER	MN	62.5	8	6	6	5	<\$100M	4,148	129	65.0	55.0
STATE BK OF CEYLON	CEYLON	MN	62.5	10	6	5	4	<\$100M	3,625	62	67.5	57.5
ROUNDBANK	WASECA	MN	62.5	5	2	9	9	\$100M-500M	14,216	405	60.0	62.5
PRIME SECURITY BK	KARLSTAD	MN	62.5	7	6	6	6	<\$100M	5,352	169	67.5	60.0
FARMERS ST BK OF HOFFMAN	HOFFMAN	MN	62.5	8	5	6	6	<\$100M	5,285	172	70.0	60.0
FIRST NB OF MCINTOSH	MCINTOSH	MN	62.5	6	9	5	5	<\$100M	3,018	95	65.0	62.5
STATE BK OF HAWLEY	HAWLEY	MN	62.5	7	3	7	8	<\$100M	7,707	238	57.5	62.5
FIRST ST BK OF KENSINGTON	KENSINGTON	MN	60.0	7	4	7	6	<\$100M	6,665	153	50.0	57.5
FIRST NB IN MAHNOMEN	MAHNOMEN	MN	60.0	6	6	6	6	<\$100M	4,647	176	70.0	55.0
PEOPLES ST BK OF COMFREY	COMFREY	MN	60.0	8	4	5	7	<\$100M	3,843	231	70.0	57.5

Table 2. Small-Farm-Lending Banks, June 1999

Bank Name	Location	State	Total Score (1)	Decile Values					Bnk Asset Sz. (6)	Dollars in SFL (7)	Number in SFL (8)	Total Score (<\$100K) (9)	Total Score (<\$1M) (10)
				SFL/TA (2)	SFL/TFL (3)	SFL(\$) (4)	SFL(#) (5)						
FIRST NB OF BEMIDJI	BEMIDJI	MN	60.0	4	4	7	9	\$100M-500M	6,887	324	65.0	55.0	
STATE BK OF CLARKS GROVE	CLARKS GROVE	MN	60.0	8	5	5	6	<\$100M	3,131	145	65.0	57.5	
STATE BK OF FAIRMONT	FAIRMONT	MN	60.0	7	2	9	6	<\$100M	11,114	154	42.5	70.0	
NICOLLET ST BK	NICOLLET	MN	60.0	7	2	7	8	<\$100M	6,002	267	60.0	57.5	
ROCKFORD ST BK	ROCKFORD	MN	60.0	5	10	5	4	<\$100M	2,940	68	37.5	55.0	
BUFFALO RIDGE ST BK OF RUTHT	RUTHTON	MN	60.0	9	4	5	6	<\$100M	3,710	141	55.0	55.0	
COMMUNITY BK WINSTED	WINSTED	MN	60.0	6	6	6	6	<\$100M	5,703	152	67.5	57.5	
BREMER BK NA	SAINT CLOUD	MN	60.0	4	2	10	8	\$100M-500M	16,768	250	57.5	80.0	
NORTHLAND CMNTY BK	NORTHOME	MN	60.0	7	6	5	6	<\$100M	4,072	154	62.5	55.0	
SECURITY ST BK OF SEBEKA	SEBEKA	MN	60.0	6	8	4	6	<\$100M	2,676	149	67.5	60.0	
STATE BK OF LISMORE	LISMORE	MN	60.0	9	1	7	7	<\$100M	7,196	226	62.5	80.0	
RURAL AMER BK	LONSDALE	MN	60.0	5	8	6	5	<\$100M	5,257	125	65.0	57.5	
PIONEER BK	MAPLETON	MN	60.0	7	1	9	7	<\$100M	11,161	185	40.0	67.5	
NORWEST BK MINNESOTA SW NA	MARSHALL	MN	60.0	4	2	9	9	\$100M-500M	13,258	351	57.5	60.0	
KASSON ST BK	KASSON	MN	60.0	6	5	7	6	<\$100M	7,575	154	65.0	55.0	
U S BK NA	MINNEAPOLIS	MN	57.5	2	1	10	10	>\$10B	342,483	9,904	57.5	60.0	
BONANZA VALLEY ST BK	BROOTEN	MN	57.5	8	2	6	7	<\$100M	5,784	207	62.5	62.5	
FIRST NB OF ST PETER	SAINT PETER	MN	57.5	5	1	9	8	\$100M-500M	11,511	245	52.5	77.5	
SHERBURNE ST BK	BECKER	MN	57.5	5	9	4	5	<\$100M	2,145	87	62.5	57.5	
WADENA ST BK	WADENA	MN	57.5	4	8	5	6	<\$100M	4,049	157	65.0	57.5	
STATE BK OF DANVERS	DANVERS	MN	57.5	8	1	8	6	<\$100M	8,982	174	40.0	65.0	
FIRST ST BK OF ASHBY	ASHBY	MN	57.5	7	5	5	6	<\$100M	3,094	168	62.5	55.0	
STATE BK OF BIRD ISLAND	BIRD ISLAND	MN	57.5	7	1	8	7	<\$100M	8,004	220	52.5	70.0	
FIRST NB OF MONTGOMERY	MONTGOMERY	MN	57.5	5	6	6	6	<\$100M	4,430	146	62.5	55.0	
KANABEC ST BK	MORA	MN	57.5	4	6	6	7	<\$100M	5,586	200	62.5	55.0	
FARMERS ST BK OF UNDERWOOD	UNDERWOOD	MN	57.5	6	7	5	5	<\$100M	2,935	100	62.5	52.5	
UNITED PRAIRIE BK NEW ULM	NEW ULM	MN	57.5	7	4	5	7	<\$100M	3,656	196	65.0	55.0	
FIRST NB OF MENAUGA	MENAUGA	MN	57.5	6	3	6	8	<\$100M	4,758	260	62.5	55.0	
FIRST NB OF MILACA	MILACA	MN	57.5	5	3	7	8	<\$100M	7,288	285	57.5	65.0	
FIRST ST BK OF FINLAYSON	FINLAYSON	MN	55.0	5	7	5	5	<\$100M	3,610	132	65.0	55.0	
COMMUNITY BK JORDAN	JORDAN	MN	55.0	5	9	4	4	<\$100M	1,937	68	60.0	55.0	
STERLING ST BK AUSTIN MN	AUSTIN	MN	55.0	4	3	8	7	\$100M-500M	9,671	200	57.5	55.0	
RANDALL ST BK	RANDALL	MN	55.0	6	7	4	5	<\$100M	2,771	87	60.0	52.5	
CITIZENS ST BK OF TYLER	TYLER	MN	55.0	6	6	4	6	<\$100M	1,647	142	60.0	52.5	
VERMILLION ST BK	VERMILLION	MN	55.0	4	2	8	8	\$100M-500M	8,403	253	57.5	72.5	
WINTHROP ST BK	WINTHROP	MN	55.0	6	8	4	4	<\$100M	2,060	61	62.5	52.5	
ARLINGTON ST BK	ARLINGTON	MN	55.0	6	3	6	7	<\$100M	5,572	218	57.5	67.5	
TOWN & COUNTRY BK	ALMELUND	MN	55.0	4	10	3	5	<\$100M	1,323	93	57.5	52.5	
FARMERS & MERCHANTS ST BK	NEW YORK MILLS	MN	55.0	6	3	6	7	<\$100M	5,746	221	55.0	55.0	
CITIZENS ST BK OF OLIVIA	OLIVIA	MN	55.0	5	8	4	5	<\$100M	2,433	111	57.5	50.0	
FIRST ST BK OF ST JOSEPH	SAINT JOSEPH	MN	55.0	4	10	4	4	<\$100M	1,688	45	40.0	55.0	
FARMERS ST BK OF WEST CONCOR	WEST CONCORD	MN	55.0	7	3	6	6	<\$100M	5,052	182	50.0	52.5	
FIRST ST BK OF OKABENA	OKABENA	MN	55.0	7	6	5	4	<\$100M	3,199	81	60.0	50.0	
ROCHESTER BK	ROCHESTER	MN	55.0	4	10	4	4	<\$100M	1,575	67	55.0	55.0	
FIRST NB AT ST JAMES	SAINT JAMES	MN	55.0	7	4	6	5	<\$100M	4,437	122	37.5	65.0	
BREMER BK NA	SOUTH SAINT PAUL	MN	55.0	3	10	5	4	\$100M-500M	3,649	73	57.5	55.0	
VERGAS ST BK	VERGAS	MN	55.0	5	7	5	5	<\$100M	3,122	120	60.0	52.5	
FARMERS & MERCHANTS ST BK	PAYNESVILLE	MN	55.0	4	10	4	4	<\$100M	1,382	73	57.5	52.5	
FARMERS ST BK OF WATKINS	WATKINS	MN	55.0	6	7	5	4	<\$100M	3,142	82	60.0	52.5	
FIRST ST BK LAKE LILLIAN	LAKE LILLIAN	MN	55.0	5	6	6	5	<\$100M	5,546	134	62.5	52.5	
RURAL AMERICAN BK-HINCKLEY	HINCKLEY	MN	55.0	5	8	5	4	<\$100M	3,196	84	60.0	52.5	
STEARNS BK NA	HOLDINGFORD	MN	55.0	4	10	4	4	<\$100M	2,054	79	37.5	55.0	
ELYSIAN BK	ELYSIAN	MN	52.5	5	6	4	6	<\$100M	2,648	167	60.0	50.0	
FIRST CMNTY BK	SAVAGE	MN	52.5	4	9	4	4	<\$100M	1,868	71	55.0	52.5	
GENEVA ST BK	GENEVA	MN	52.5	8	3	5	5	<\$100M	3,730	85	45.0	57.5	
CITIZENS B&TC	HUTCHINSON	MN	52.5	4	3	7	7	\$100M-500M	5,997	210	50.0	57.5	
HAMPTON BK	HAMPTON	MN	52.5	4	9	4	4	<\$100M	2,135	50	57.5	52.5	
OGEMA ST BK	OGEMA	MN	52.5	8	4	4	5	<\$100M	1,744	102	57.5	50.0	

Table 2. Small-Farm-Lending Banks, June 1999

Bank Name	Location	State	Total Score	Decile Values					Bnk Asset Sz.	Dollars in SFL	Number in SFL	Total Score (<\$100K)	Total Score (<\$1M)
				(1)	(2)	(3)	(4)	(5)						(6)	(7)	(8)	(9)	(10)
ANNANDALE ST BK	ANNANDALE	MN	52.5	3	10	4	4	<\$100M	1,565	60	55.0	50.0	
FIRST NB OF BATTLE LAKE	BATTLE LAKE	MN	52.5	5	7	4	5	<\$100M	1,573	92	55.0	50.0	
PEOPLES NB OF MORA	MORA	MN	52.5	4	6	6	5	\$100M-500M	4,533	134	55.0	47.5	
BANK WINDSOR	NERSTRAND	MN	52.5	3	8	5	5	\$100M-500M	2,945	120	52.5	47.5	
PRINCETON BK	PRINCETON	MN	52.5	3	7	5	6	\$100M-500M	3,906	182	50.0	50.0	
FIRST NB OF SAUK CENTRE	SAUK CENTRE	MN	52.5	5	3	7	6	<\$100M	6,021	181	52.5	50.0	
FIRST ST BK OF RUSHMORE	RUSHMORE	MN	52.5	6	1	8	6	<\$100M	8,642	153	42.5	52.5	
FARMERS ST BK OF RAYMOND	RAYMOND	MN	52.5	7	1	6	7	<\$100M	4,651	190	50.0	65.0	
AMERICAN SVG	FARMINGTON	MN	52.5	5	10	3	3	<\$100M	1,214	28	55.0	52.5	
SECURITY ST BK OF DEER CREEK	DEER CREEK	MN	50.0	5	7	4	4	<\$100M	1,689	55	55.0	47.5	
FARMERS ST BK OF NEW LONDON	NEW LONDON	MN	50.0	4	6	5	5	<\$100M	3,562	129	55.0	47.5	
AMERICAN ST BK OF OLIVIA	OLIVIA	MN	50.0	7	1	7	5	<\$100M	6,173	106	37.5	62.5	
TWIN VALLEY ST BK	TWIN VALLEY	MN	50.0	5	7	4	4	<\$100M	1,555	67	55.0	47.5	
CITIZENS ST BK OF WATERVILLE	WATERVILLE	MN	50.0	5	6	4	5	<\$100M	2,232	112	57.5	47.5	
SAINT STEPHEN ST BK	SAINT STEPHEN	MN	50.0	4	10	3	3	<\$100M	501	11	50.0	50.0	
BREMER BK NA	WILLMAR	MN	50.0	4	1	8	7	\$100M-500M	10,198	198	47.5	65.0	
PREFERRED BK	BIG LAKE	MN	50.0	4	10	3	3	<\$100M	873	19	50.0	45.0	
FIRST ST BK ALEXANDRIA-CARLO	ALEXANDRIA	MN	50.0	5	5	4	6	<\$100M	2,607	179	55.0	47.5	
FIRST ST BK OF MURDOCK	MURDOCK	MN	50.0	9	3	4	4	<\$100M	2,452	75	30.0	62.5	
CITIZENS ST BK OF ROSEAU	ROSEAU	MN	50.0	4	1	7	8	\$100M-500M	7,316	251	50.0	55.0	
FIRST SECURITY BK HENDRICKS	HENDRICKS	MN	50.0	6	6	4	4	<\$100M	1,700	68	55.0	47.5	
CITIZENS ST BK OF GAYLORD	GAYLORD	MN	50.0	6	2	6	6	<\$100M	5,679	181	50.0	55.0	
FIRST CMNTY BK	LESTER PRAIRIE	MN	50.0	6	6	4	4	<\$100M	2,830	72	57.5	47.5	
CENTER NB	LITCHFIELD	MN	50.0	5	1	7	7	<\$100M	7,559	205	42.5	52.5	
WASHINGTON CTY BK NA	OAKDALE	MN	50.0	5	10	3	2	<\$100M	803	8	35.0	50.0	
BANK OF ELK RIVER	ELK RIVER	MN	47.5	3	9	4	3	\$100M-500M	1,562	21	47.5	47.5	
STATE BK OF LORETTO	LORETTO	MN	47.5	4	9	3	3	<\$100M	1,212	30	32.5	45.0	
FIRST ST BK OF FLOODWOOD	FLOODWOOD	MN	47.5	4	9	3	3	<\$100M	540	16	50.0	45.0	
STEARNS BK NA	ST CLOUD	MN	47.5	3	3	6	7	\$100M-500M	4,799	191	47.5	45.0	
FIRST CMNTY BK	SILVER LAKE	MN	47.5	5	6	4	4	<\$100M	2,059	63	55.0	45.0	
CITIZENS ST BK OF SHAKOPEE	SHAKOPEE	MN	47.5	4	9	3	3	<\$100M	986	13	55.0	47.5	
FIRST NB OF WACONIA	WACONIA	MN	47.5	4	4	5	6	\$100M-500M	3,841	160	45.0	40.0	
FIRST ST BK OF WYOMING	WYOMING	MN	47.5	3	10	3	3	<\$100M	460	10	30.0	45.0	
FIRST NB OF THE NORTH	SANDSTONE	MN	47.5	4	7	4	4	<\$100M	1,480	71	42.5	47.5	
COUNTY BK	FOREST LAKE	MN	47.5	3	10	3	3	<\$100M	889	14	47.5	45.0	
COURTLAND ST BK	COURTLAND	MN	47.5	7	2	5	5	<\$100M	3,347	110	55.0	45.0	
MERCHANTS NB OF WINONA	WINONA	MN	47.5	3	2	7	7	\$100M-500M	7,411	199	42.5	50.0	
STATE BK OF ROGERS	ROGERS	MN	47.5	3	10	3	3	<\$100M	823	21	30.0	47.5	
CITIZENS ST BK OF NORWOOD	NORWOOD YOUNG AM	MN	47.5	5	3	5	6	<\$100M	3,665	166	50.0	67.5	
CITIZENS NB OF PARK RAPIDS	PARK RAPIDS	MN	47.5	4	5	5	5	\$100M-500M	3,128	96	50.0	42.5	
FIRST FARMERS & MERCHANTS NB	FAIRMONT	MN	47.5	6	2	6	5	<\$100M	4,505	102	47.5	45.0	
COMMUNITY BK ST PETER	ST PETER	MN	45.0	4	7	3	4	<\$100M	1,189	66	50.0	42.5	
WINONA NAT & SVG BK	WINONA	MN	45.0	3	9	3	3	\$100M-500M	757	21	45.0	40.0	
FIRST NB OF COKATO	COKATO	MN	45.0	6	4	4	4	<\$100M	2,407	74	42.5	37.5	
STATE BK OF DELANO	DELANO	MN	45.0	3	10	2	3	<\$100M	301	43	50.0	40.0	
21ST CENTURY BK	ROGERS	MN	45.0	5	4	5	4	<\$100M	3,671	69	35.0	40.0	
STATE BK OF MORRISTOWN	MORRISTOWN	MN	45.0	4	8	3	3	<\$100M	589	40	47.5	42.5	
STATE B&TC OF NEW ULM	NEW ULM	MN	45.0	5	1	7	5	<\$100M	6,632	130	37.5	50.0	
FIRST ST BK OF ROSEMOUNT	ROSEMOUNT	MN	45.0	3	10	3	2	<\$100M	421	7	17.5	40.0	
FIRST ST BK OF WABASHA	WABASHA	MN	45.0	4	3	6	5	<\$100M	4,223	125	42.5	57.5	
GREEN LAKE ST BK	SPICER	MN	45.0	6	1	6	5	<\$100M	4,341	98	37.5	45.0	
MARQUETTE BK ROCHESTER NA	ROCHESTER	MN	45.0	2	10	3	3	\$100M-500M	615	12	45.0	45.0	
STATE BK OF LAKE PARK	LAKE PARK	MN	45.0	6	4	4	4	<\$100M	2,164	73	47.5	40.0	
CORNERSTONE ST BK	LE SUEUR	MN	45.0	4	6	4	4	<\$100M	2,008	51	50.0	42.5	
LA CRESCENT ST BK	LA CRESCENT	MN	45.0	3	9	3	3	<\$100M	847	29	47.5	45.0	
SECURITY ST BK OF MAPLE LAKE	MAPLE LAKE	MN	45.0	5	3	5	5	<\$100M	3,763	114	42.5	62.5	
FIRST NB OF ELK RIVER	ELK RIVER	MN	45.0	2	10	3	3	\$100M-500M	1,107	28	50.0	45.0	
LAKE AREA BK	LINDSTROM	MN	45.0	2	10	3	3	<\$100M	479	25	47.5	45.0	

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Bank Name	Location	State	Total Score (1)	Decile Values					Bnk Asset Sz. (6)	Dollars in SFL (7)	Number in SFL (8)	Total Score (<\$100K) (9)	Total Score (<\$1M) (10)
				SFL/TA (2)	SFL/TFL (3)	SFL(\$) (4)	SFL(#) (5)						
VILLAGE BK	SAINT FRANCIS	MN	45.0	3	10	3	2	<\$100M	441	6	17.5	45.0	
FIRST FARMERS & MERCHANTS NB	LE SUEUR	MN	42.5	5	1	6	5	<\$100M	4,811	86	32.5	47.5	
LAKE COUNTRY ST BK	LONG PRAIRIE	MN	42.5	4	2	5	6	<\$100M	3,661	168	45.0	62.5	
FIRST SECURITY BK	BYRON	MN	42.5	6	1	5	5	<\$100M	3,187	121	40.0	45.0	
STATE BK OF AURORA	AURORA	MN	42.5	3	9	2	3	<\$100M	256	17	42.5	40.0	
PEOPLES BK OF CMRC	CAMBRIDGE	MN	42.5	2	9	3	3	\$100M-500M	715	11	47.5	42.5	
NEW MARKET BK	NEW MARKET	MN	42.5	3	9	2	3	<\$100M	222	12	45.0	40.0	
FIRST NB OF NORTHFIELD	NORTHFIELD	MN	42.5	4	3	5	5	<\$100M	3,834	96	37.5	37.5	
SECURITY ST BK OF STAPLES	STAPLES	MN	42.5	3	8	3	3	<\$100M	459	11	47.5	42.5	
UNITED MINNESOTA BK	NEW LONDON	MN	42.5	5	6	3	3	<\$100M	1,374	35	37.5	37.5	
FIRST NB OF PINE CITY	PINE CITY	MN	42.5	3	8	3	3	<\$100M	834	33	42.5	40.0	
PEOPLES ST BK OF MADISON LAK	MADISON LAKE	MN	42.5	5	4	4	4	<\$100M	1,501	54	45.0	37.5	
FIRST SECURITY BK LAKE BENTO	LAKE BENTON	MN	42.5	5	4	4	4	<\$100M	1,627	54	40.0	45.0	
SECURITY ST BK OF HOWARD LAK	HOWARD LAKE	MN	42.5	5	1	5	6	<\$100M	3,636	151	42.5	50.0	
OLMSTED NB	ROCHESTER	MN	42.5	3	10	2	2	<\$100M	354	6	47.5	42.5	
PINE CITY ST BK	PINE CITY	MN	40.0	3	7	3	3	<\$100M	391	13	30.0	37.5	
FIRST NB OF BUHL	BUHL	MN	40.0	3	9	2	2	<\$100M	215	9	40.0	37.5	
CROW RIVER ST BK	DELANO	MN	40.0	3	9	2	2	<\$100M	286	6	45.0	40.0	
NORWEST BK MN NORTH NA	DULUTH	MN	40.0	2	4	5	5	\$1B-\$10B	3,260	129	40.0	50.0	
STEARNS BK NA	UPSALA	MN	40.0	3	7	3	3	<\$100M	751	34	40.0	37.5	
CROOKSTON NB	CROOKSTON	MN	40.0	6	1	5	4	<\$100M	3,617	74	35.0	50.0	
FIRST NB OF AITKIN	AITKIN	MN	40.0	4	4	4	4	<\$100M	1,484	78	45.0	35.0	
BEACON BK	SHOREWOOD	MN	40.0	2	10	2	2	<\$100M	55	1	40.0	37.5	
MERCHANTS ST BK NORTH BRANCH	NORTH BRANCH	MN	40.0	2	10	2	2	<\$100M	274	9	47.5	37.5	
HERITAGE NB	NORTH SAINT PAUL	MN	40.0	2	10	2	2	\$100M-500M	130	2	17.5	37.5	
NORTHWEST CMNTY BK	PLUMMER	MN	40.0	6	2	4	4	<\$100M	2,572	72	40.0	37.5	
RICHFIELD B&TC	RICHFIELD	MN	40.0	2	10	2	2	\$500M-\$1B	87	1	40.0	37.5	
PRIOR LAKE ST BK	PRIOR LAKE	MN	40.0	2	10	2	2	<\$100M	345	4	17.5	40.0	
WOODLANDS NB	ONAMIA	MN	40.0	3	7	3	3	<\$100M	591	25	42.5	37.5	
CITIZENS ST BK OF KELLIHER	KELLIHER	MN	40.0	5	4	3	4	<\$100M	1,325	84	50.0	37.5	
FIRST ST BK OF EMMONS	EMMONS	MN	40.0	5	5	3	3	<\$100M	533	35	42.5	35.0	
BANK OF MAPLE PLAIN	MAPLE PLAIN	MN	40.0	2	10	2	2	<\$100M	26	4	40.0	40.0	
SECURITY ST BK OF MARINE	MARINE ON ST CROIX	MN	40.0	2	10	2	2	<\$100M	45	2	40.0	40.0	
GRAND RAPIDS ST BK	GRAND RAPIDS	MN	40.0	3	6	3	4	\$100M-500M	1,118	46	42.5	32.5	
FARMERS ST BK OF HAMEL	HAMEL	MN	40.0	2	10	2	2	<\$100M	10	1	40.0	40.0	
CENTRAL BK	STILLWATER	MN	40.0	2	10	2	2	\$100M-500M	116	1	10.0	40.0	
PREMIER BK	ROCHESTER	MN	40.0	2	10	2	2	<\$100M	4	1	40.0	40.0	
VALLEY BK MN	JORDAN	MN	40.0	4	3	5	4	<\$100M	2,885	62	37.5	60.0	
PRIVATE BK MN	MINNEAPOLIS	MN	40.0	2	10	2	2	<\$100M	139	1	17.5	40.0	
PREMIER BK	MAPLEWOOD	MN	37.5	2	9	2	2	\$100M-500M	78	1	10.0	37.5	
FIRST ST BK OF EDEN PRAIRIE	EDEN PRAIRIE	MN	37.5	2	9	2	2	<\$100M	226	3	20.0	37.5	
SECURITY BK WACONIA	WACONIA	MN	37.5	4	2	4	5	<\$100M	2,767	84	40.0	35.0	
SECURITY BK MN	ALBERT LEA	MN	37.5	3	5	4	3	<\$100M	1,449	29	40.0	35.0	
FIRST NB	LA CRESCENT	MN	37.5	2	9	2	2	<\$100M	4	1	37.5	37.5	
FIRST NB OF MOOSE LAKE	MOOSE LAKE	MN	37.5	4	4	3	4	<\$100M	1,293	55	42.5	35.0	
SECURITY ST BK OF HIBBING	HIBBING	MN	37.5	2	9	2	2	<\$100M	333	6	42.5	35.0	
FIRST NB OF GILBERT	GILBERT	MN	37.5	2	9	2	2	<\$100M	15	2	37.5	35.0	
STEARNS BK NA	EVANSVILLE	MN	35.0	4	1	4	5	<\$100M	2,057	103	40.0	35.0	
OAKLEY NB OF BUFFALO	BUFFALO	MN	35.0	3	3	4	4	\$100M-500M	1,480	64	37.5	50.0	
STATE BK OF COLD SPRING	COLD SPRING	MN	35.0	4	4	3	3	<\$100M	1,148	40	35.0	30.0	
F&M BK	DUNDAS	MN	35.0	5	1	5	3	<\$100M	3,340	42	27.5	45.0	
BUFFALO NB	BUFFALO	MN	35.0	3	3	4	4	\$100M-500M	2,292	71	35.0	32.5	
FIRST ST BK OF AUDUBON	AUDUBON	MN	35.0	4	4	3	3	<\$100M	434	19	40.0	32.5	
STEARNS BK CANBY NA	CANBY	MN	35.0	4	2	4	4	<\$100M	2,784	57	32.5	52.5	
COMMUNITY NB OF BRANCH	NORTH BRANCH	MN	35.0	4	3	4	3	<\$100M	1,731	20	27.5	32.5	
FIRST ST BK OF SWANVILLE	SWANVILLE	MN	35.0	5	1	4	4	<\$100M	2,258	48	32.5	37.5	
STATE BK OF MCGREGOR	MCGREGOR	MN	35.0	3	4	3	4	<\$100M	633	55	40.0	30.0	
FIRST NB OF FARMINGTON	FARMINGTON	MN	35.0	4	3	4	3	<\$100M	1,591	34	30.0	52.5	

Table 2. Small-Farm-Lending Banks, June 1999

Bank Name	Location	State	Total Score	Decile Values					Bnk Asset Sz.	Dollars in SFL	Number in SFL	Total Score (<\$100K)	Total Score (<\$1M)
				(1)	(2)	(3)	(4)	(5)						(6)	(7)	(8)	(9)	(10)
PRAIRIE NB	BELLE PLAINE	MN	35.0	4	4	3	3	<\$100M	1,151	28	35.0	30.0	
STATE BK OF PARK RAPIDS	PARK RAPIDS	MN	32.5	4	1	4	4	<\$100M	1,868	66	27.5	32.5	
SECURITY ST BK OF AITKIN	AITKIN	MN	32.5	3	4	3	3	<\$100M	769	28	35.0	27.5	
BREMER BK NA	BRAINERD	MN	32.5	2	5	3	3	\$100M-500M	372	16	32.5	25.0	
FIRST NB OF CHASKA	CHASKA	MN	32.5	3	4	3	3	\$100M-500M	979	32	25.0	27.5	
CREDITAMERICA SVG CO	BRAINERD	MN	32.5	2	5	3	3	\$100M-500M	793	23	30.0	27.5	
FIRST NB OF COLD SPRING	COLD SPRING	MN	32.5	4	2	4	3	<\$100M	1,812	34	27.5	52.5	
FIRST ST BK OF BIGFORK	BIGFORK	MN	32.5	3	5	2	3	<\$100M	261	21	35.0	30.0	
NORWEST BK RED WING NA	RED WING	MN	32.5	3	1	5	4	\$100M-500M	3,012	65	30.0	35.0	
COMMUNITY NB	NORTHFIELD	MN	32.5	3	1	5	4	\$100M-500M	3,060	53	32.5	32.5	
SECURITY ST BK OF MANKATO	MANKATO	MN	32.5	4	1	4	4	<\$100M	2,052	44	30.0	30.0	
SECURITY ST BK OF BEMIDJI	BEMIDJI	MN	32.5	3	4	3	3	<\$100M	860	32	32.5	30.0	
COMMUNITY SECURITY BK	NEW PRAGUE	MN	32.5	3	6	2	2	<\$100M	171	4	20.0	30.0	
CHISAGO ST BK	CHISAGO CITY	MN	30.0	3	4	3	2	<\$100M	411	8	17.5	40.0	
FIRST NB OF DEER RIVER	DEER RIVER	MN	30.0	3	5	2	2	<\$100M	207	5	32.5	27.5	
AMERICAN BK OF NASHWAUK	NASHWAUK	MN	30.0	2	6	2	2	<\$100M	30	2	30.0	25.0	
FIRST NB OF WALKER	WALKER	MN	30.0	2	4	3	3	\$100M-500M	378	31	32.5	25.0	
TOWN & COUNTRY ST BK	WINONA	MN	30.0	3	3	3	3	<\$100M	802	20	32.5	25.0	
UNITED BKR BK	BLOOMINGTON	MN	30.0	3	2	4	3	\$100M-500M	2,338	25	25.0	55.0	
GRAND MARAIS ST BK	GRAND MARAIS	MN	30.0	3	5	2	2	<\$100M	304	3	0.0	25.0	
BREMER BK NA	INTERNATIONAL FALL	MN	30.0	2	6	2	2	<\$100M	89	6	30.0	27.5	
FIRST NB OF CROSBY	CROSBY	MN	27.5	2	5	2	2	<\$100M	3	1	27.5	22.5	
FIRST NB OF DEERWOOD	DEERWOOD	MN	27.5	3	1	3	4	\$100M-500M	1,115	47	30.0	27.5	
FIRST NB OF BOVEY	BOVEY	MN	27.5	2	5	2	2	<\$100M	22	1	30.0	25.0	
CAMBRIDGE ST BK	CAMBRIDGE	MN	27.5	2	4	2	3	<\$100M	302	11	20.0	22.5	
AMERICAN BK NORTH	GRAND RAPIDS	MN	27.5	2	5	2	2	<\$100M	56	2	30.0	25.0	
PLAZA PARK ST BK	WAITE PARK	MN	27.5	3	2	3	3	<\$100M	879	21	27.5	47.5	
HIGHLAND BK	SAINT MICHAEL	MN	27.5	2	3	3	3	\$100M-500M	1,058	20	25.0	42.5	
WOODLAND BK	REMER	MN	27.5	2	4	2	3	<\$100M	166	23	32.5	25.0	
FIRST ST BK OF RED WING	RED WING	MN	27.5	2	5	2	2	<\$100M	74	6	30.0	25.0	
NORWEST BK MN NA	MINNEAPOLIS	MN	27.5	2	1	4	4	>\$10B	1,784	52	27.5	27.5	
LAKES ST BK	PEQUOT LAKES	MN	27.5	2	5	2	2	<\$100M	37	3	27.5	22.5	
FIRSTAR BK OF MN NA	SAINT PAUL	MN	25.0	2	4	2	2	\$1B-\$10B	48	4	22.5	20.0	
FIRST NB OF CASS LAKE	CASS LAKE	MN	25.0	2	4	2	2	<\$100M	23	1	27.5	22.5	
VOYAGER BK	EDEN PRAIRIE	MN	25.0	3	1	3	3	\$100M-500M	899	18	25.0	30.0	
CAPITAL BK	ST PAUL	MN	25.0	3	2	3	2	<\$100M	390	4	17.5	45.0	
STATE BK OF NEW PRAGUE	NEW PRAGUE	MN	25.0	3	1	3	3	<\$100M	733	14	25.0	25.0	
LIBERTY ST BK	SAINT PAUL	MN	22.5	2	2	3	2	\$100M-500M	643	7	17.5	40.0	
WABASHA CTY BK	WABASHA	MN	20.0	3	1	2	2	<\$100M	234	7	27.5	42.5	
NORTHERN STAR BK	MANKATO	MN	20.0	3	1	2	2	<\$100M	108	2	20.0	30.0	
STATE BK OF LONG LAKE	LONG LAKE	MN	17.5	2	1	2	2	<\$100M	56	1	10.0	17.5	
ANCHOR BK WEST ST PAUL NA	WEST SAINT PAUL	MN	17.5	2	1	2	2	\$100M-500M	150	1	10.0	40.0	
LANDMARK CMNTY BK NA	ISANTI	MN	17.5	2	1	2	2	<\$100M	213	6	17.5	17.5	
LAKE ELMO BK	LAKE ELMO	MN	17.5	2	1	2	2	\$100M-500M	233	5	20.0	42.5	
RIDGEDALE ST BK	MINNETONKA	MN	10.0	1	1	1	1	<\$100M	0	0	10.0	37.5	
PREMIER BK METRO SOUTH	FARMINGTON	MN	10.0	1	1	1	1	<\$100M	0	0	17.5	45.0	
MARQUETTE CAPITAL BK NA	MINNEAPOLIS	MN	10.0	1	1	1	1	\$100M-500M	0	0	17.5	40.0	
BNC NB OF MN	MINNEAPOLIS	MN	10.0	1	1	1	1	<\$100M	0	0	17.5	45.0	
CENTENNIAL NB	WALKER	MN	10.0	1	1	1	1	<\$100M	0	0	10.0	25.0	
RESOURCE TC	MINNEAPOLIS	MN	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
FIDELITY BK	EDINA	MN	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.	
DAKOTA BK	MENDOTA HEIGHTS	MN	0.0	.	.	.	.	\$100M-500M	.	.	0.0	.
MINERS NB OF EVELETH	EVELETH	MN	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
FRANKLIN NB OF MINNEAPOLIS	MINNEAPOLIS	MN	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
LAKEWOOD BK NA	BAXTER	MN	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
NORTH SHORE BK OF COMMERCE	DULUTH	MN	0.0	.	.	.	.	\$100M-500M	.	.	0.0	.
WESTERN NB	DULUTH	MN	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
EXCEL BK	EDINA	MN	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.	

Table 2. Small-Farm-Lending Banks, June 1999

Bank Name	Location	State	Total Score (1)	Decile Values					Dollars in SFL (7)	Number in SFL (8)	Total Score (<\$100K) (9)	Total Score (<\$1M) (10)
				SFL/TA (2)	SFL/TFL (3)	SFL(\$) (4)	SFL(#) (5)	Bnk Asset Sz. (6)				
FIRST ST BK OF BAYPORT	BAYPORT	MN	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.
PARK NB	SAINT LOUIS PARK	MN	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.
EASTERN HEIGHTS BK	MAPLEWOOD	MN	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.
TCF NB MN	MINNEAPOLIS	MN	0.0	1	.	1	1	\$1B-\$10B	0	0	0.0	.
PARK ST BK	DULUTH	MN	0.0	1	.	1	1	<\$100M	0	0	0.0	.
STATE BK OF CHANHASSEN	CHANHASSEN	MN	0.0	1	.	1	1	<\$100M	0	0	0.0	.
FIRST NB OF COLERAINE	COLERAINE	MN	0.0	1	.	1	1	<\$100M	0	0	0.0	.
REPUBLIC BK	DULUTH	MN	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.
BLAINE ST BK	BLAINE	MN	0.0	1	.	1	1	<\$100M	0	0	0.0	.
21ST CENTURY BK NORTH	HAM LAKE	MN	0.0	1	.	1	1	<\$100M	0	0	0.0	.
FIRST NB OF CHISHOLM	CHISHOLM	MN	0.0	1	.	1	1	<\$100M	0	0	0.0	.
PIONEER NB OF DULUTH	DULUTH	MN	0.0	1	.	1	1	<\$100M	0	0	0.0	.
NORTHEAST BK	MINNEAPOLIS	MN	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.
UNION B&TC	MINNEAPOLIS	MN	0.0	1	.	1	1	<\$100M	0	0	0.0	.
FIRST MINNETONKA CITY BK	MINNETONKA	MN	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.
MOUNTAIN IRON FIRST ST BK	MOUNTAIN IRON	MN	0.0	1	.	1	1	<\$100M	0	0	0.0	.
FIRST NB OF THE LAKES	NAVARRA	MN	0.0	1	.	1	1	<\$100M	0	0	0.0	.
FIRST NB OF PROCTOR	PROCTOR	MN	0.0	1	.	1	1	<\$100M	0	0	0.0	.
CHEROKEE ST BK OF ST PAUL	SAINT PAUL	MN	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.
NORTH STAR BK	ROSEVILLE	MN	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.
VICTORIA ST BK	VICTORIA	MN	0.0	.	.	.	.	<\$100M	.	.	0.0	.
NORTHERN ST BK OF VIRGINIA	VIRGINIA	MN	0.0	1	.	1	1	<\$100M	0	0	0.0	.
ANCHOR BK NA	WAYZATA	MN	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.
MIDWAY NB OF ST PAUL	SAINT PAUL	MN	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.
SAINT ANTHONY PARK ST BK	SAINT PAUL	MN	0.0	1	.	1	1	<\$100M	0	0	0.0	.
SOUTHVIEW BK	SOUTH ST PAUL	MN	0.0	1	.	1	1	<\$100M	0	0	0.0	.
MINNESOTA FIRST CREDIT & SVG	ROCHESTER	MN	0.0	2	.	2	2	<\$100M	0	0	0.0	.
CITIZENS INDEPENDENT BK	SAINT LOUIS PARK	MN	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.
WESTERN BK	SAINT PAUL	MN	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.
STATE BK OF TOWER	TOWER	MN	0.0	1	.	1	1	<\$100M	0	0	0.0	.
COMMERCIAL ST BK TWO HARBORS	TWO HARBORS	MN	0.0	1	.	1	1	<\$100M	0	0	0.0	.
ROSEMOUNT NB	ROSEMOUNT	MN	0.0	1	.	1	1	<\$100M	0	0	0.0	.
BANK OF ST PAUL	SAINT PAUL	MN	0.0	1	.	1	1	<\$100M	0	0	0.0	.
UNIVERSITY NB	SAINT PAUL	MN	0.0	1	.	1	1	<\$100M	0	0	0.0	.
SIGNAL BK NA	WEST SAINT PAUL	MN	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.
NATIONAL CITY BK MINNEAPOLIS	MINNEAPOLIS	MN	0.0	2	.	2	2	\$500M-\$1B	0	0	0.0	.
RIVERSIDE BK	MINNEAPOLIS	MN	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.
CENTURY BK NA	EDEN PRAIRIE	MN	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.
COOK COUNTY ST BK	GRAND MARAIS	MN	0.0	1	.	1	1	<\$100M	0	0	0.0	.
NORWEST BK FARIBAULT NA	FARIBAULT	MN	0.0	1	.	1	1	<\$100M	0	0	0.0	.
NORTHLAND SECURITY BK	RAMSEY	MN	0.0	.	.	.	.	<\$100M	.	.	0.0	.
PROVINCIAL BK	LAKEVILLE	MN	0.0	2	.	2	2	<\$100M	0	0	0.0	.
NORTHERN NB	NISSWA	MN	0.0	1	.	1	1	<\$100M	0	0	0.0	.
KEY CMNTY BK	INVER GROVE HEIGHT	MN	0.0	2	.	2	2	<\$100M	0	0	0.0	.
NORTH AMER BKG CO	ROSEVILLE	MN	0.0	2	.	2	2	<\$100M	0	0	0.0	.
LINO LAKES ST BK	LINO LAKES	MN	0.0	2	.	2	2	<\$100M	0	0	0.0	.
LAKELAND NB	LINO LAKES	MN	0.0	2	.	2	2	<\$100M	0	0	0.0	.
BOUNDARY WATERS CMNTY BK	ELY	MN	0.0	1	.	1	1	<\$100M	0	0	0.0	.
SEYMOUR BK	SEYMOUR	MO	97.5	9	10	10	10	<\$100M	17,792	811	97.5	95.0
PUTNAM CTY ST BK	UNIONVILLE	MO	92.5	10	7	10	10	<\$100M	19,970	898	95.0	92.5
PERRY ST BK	PERRY	MO	92.5	10	7	10	10	<\$100M	23,929	677	95.0	92.5
COMMUNITY FIRST BK	APPLETON CITY	MO	92.5	10	7	10	10	<\$100M	16,122	580	95.0	92.5
CENTURY BK OF THE OZARKS	GAINESVILLE	MO	92.5	10	7	10	10	\$100M-500M	32,503	1,034	92.5	87.5
MACON ATLANTA ST BK	MACON	MO	90.0	10	6	10	10	\$100M-500M	27,326	846	90.0	85.0
CITIZENS BK	CHARLESTON	MO	90.0	10	6	10	10	<\$100M	19,663	678	92.5	90.0
CITIZENS BK	EDINA	MO	90.0	10	6	10	10	<\$100M	20,595	570	90.0	87.5
NODAWAY VALLEY BK	MARYVILLE	MO	90.0	9	7	10	10	\$100M-500M	67,883	1,407	90.0	87.5
TIPTON LATHAM BK	TIPTON	MO	90.0	10	6	10	10	<\$100M	17,428	626	92.5	90.0

Table 2. Small-Farm-Lending Banks, June 1999

Bank Name	Location	State	Decile Values					Bnk Asset Sz.	Dollars in SFL	Number in SFL	Total Score (<\$100K)	Total Score (<\$1M)
			Total Score (1)	SFL/TA (2)	SFL/TFL (3)	SFL(\$)	SFL/# (4)						SFL/# (5)
CITIZENS HOME BK	GREENFIELD	MO	87.5	10	5	10	10	<\$100M	21,871	659	87.5	82.5
FIRST NB	SUMMERSVILLE	MO	87.5	10	8	8	9	<\$100M	8,668	494	90.0	85.0
CABOOL ST BK	CABOOL	MO	87.5	9	8	9	9	<\$100M	11,621	397	87.5	85.0
FIRST BK CBC	MARYVILLE	MO	87.5	8	7	10	10	\$100M-500M	17,227	611	87.5	82.5
PARIS NB	PARIS	MO	87.5	10	6	10	9	<\$100M	17,107	436	90.0	87.5
BETHANY TC	BETHANY	MO	87.5	10	5	10	10	\$100M-500M	40,314	1,183	90.0	85.0
MERCANTILE BK OF TRENTON	TRENTON	MO	85.0	10	5	10	9	<\$100M	19,910	521	87.5	82.5
BANK OF ST ELIZABETH	SAINT ELIZABETH	MO	85.0	10	6	9	9	<\$100M	10,223	455	87.5	80.0
BANK 21	CARROLLTON	MO	85.0	10	4	10	10	<\$100M	17,751	1,250	87.5	82.5
PALMYRA ST BK	PALMYRA	MO	85.0	9	6	10	9	<\$100M	17,033	439	90.0	82.5
FIRST MO NB	BROOKFIELD	MO	85.0	10	6	10	8	<\$100M	14,569	313	85.0	80.0
METZ BKG CO	METZ	MO	85.0	10	8	8	8	<\$100M	8,462	340	85.0	85.0
FIRST NB OF GALLATIN	GALLATIN	MO	85.0	9	5	10	10	<\$100M	15,890	758	85.0	82.5
BANK OF MONTICELLO	MONTICELLO	MO	85.0	10	6	9	9	<\$100M	11,739	527	85.0	82.5
BANK OF ORRICK	ORRICK	MO	85.0	9	9	7	9	<\$100M	6,059	434	90.0	85.0
BOONSLICK BK	BOONVILLE	MO	85.0	9	5	10	10	\$100M-500M	28,816	662	85.0	82.5
FARMERS & CMRL BK	HOLDEN	MO	82.5	9	6	9	9	<\$100M	12,001	475	82.5	80.0
STATE BK OF SLATER	SLATER	MO	82.5	10	8	8	7	<\$100M	8,628	241	85.0	80.0
PEOPLES BK	KAHOKA	MO	82.5	10	5	9	9	<\$100M	12,736	558	82.5	77.5
COMMUNITY ST BK	SHELBYNA	MO	82.5	9	8	8	8	<\$100M	9,309	343	85.0	80.0
CITIZENS BK	SPARTA	MO	82.5	8	10	7	8	<\$100M	6,480	350	85.0	82.5
SILEX BKG CO	SILEX	MO	82.5	8	10	8	7	<\$100M	7,605	253	85.0	80.0
REGIONAL MO BK	MARCELINE	MO	82.5	10	6	9	8	<\$100M	14,027	354	85.0	80.0
BANK NORTHWEST	HAMILTON	MO	82.5	10	4	9	10	<\$100M	13,102	666	85.0	80.0
FIRST NB OF MOUNT VERNON	MOUNT VERNON	MO	82.5	8	6	10	9	<\$100M	15,239	430	85.0	77.5
FIRST NB OF NEVADA	NEVADA	MO	82.5	8	8	8	9	<\$100M	9,658	428	85.0	82.5
BANK OF CREIGHTON	CREIGHTON	MO	82.5	10	9	6	8	<\$100M	4,887	282	85.0	82.5
INDEPENDENT FARMERS BK	MAYSVILLE	MO	82.5	10	5	9	9	<\$100M	12,531	481	82.5	80.0
LIBERTY BK	SPRINGFIELD	MO	82.5	5	10	9	9	\$100M-500M	12,848	458	82.5	82.5
FIRST NB	MOUNTAIN VIEW	MO	80.0	8	6	9	9	<\$100M	10,190	528	80.0	72.5
BANK OF BROOKFIELD PURDIN NA	BROOKFIELD	MO	80.0	9	3	10	10	<\$100M	14,376	710	80.0	82.5
BANK OF URBANA	URBANA	MO	80.0	8	5	9	10	<\$100M	13,887	669	82.5	77.5
CITIZENS FARMERS BK COLE CAM	COLE CAMP	MO	80.0	9	4	9	10	<\$100M	11,292	571	80.0	77.5
FIRST ST BK	PURDY	MO	80.0	8	4	10	10	\$100M-500M	15,788	873	80.0	75.0
BANK OF THE BOOTHEEL	STEELE	MO	80.0	9	7	9	7	<\$100M	10,103	209	80.0	75.0
MARIES COUNTY BK	VIENNA	MO	80.0	9	3	10	10	\$100M-500M	21,752	901	82.5	85.0
CALLAWAY BK	FULTON	MO	80.0	8	4	10	10	\$100M-500M	24,617	869	82.5	77.5
FIRST CMNTY BK	KNOB NOSTER	MO	80.0	7	6	10	9	\$100M-500M	16,541	558	82.5	75.0
SOUTHWEST MO BK	CARTHAGE	MO	80.0	5	8	9	10	\$100M-500M	12,103	719	82.5	80.0
COMMUNITY ST BK	BOWLING GREEN	MO	80.0	7	7	9	9	\$100M-500M	12,642	418	80.0	77.5
LINN ST BK	LINN	MO	80.0	7	7	9	9	\$100M-500M	12,148	407	80.0	75.0
BANK OF OLD MONROE	OLD MONROE	MO	80.0	6	10	8	8	<\$100M	7,962	303	82.5	80.0
CITIZENS BK OF NORBORNE	NORBORNE	MO	80.0	10	4	9	9	<\$100M	10,861	368	82.5	77.5
CARROLL CTY TC	CARROLLTON	MO	77.5	9	4	9	9	<\$100M	12,444	491	80.0	75.0
LA PLATA ST BK	LA PLATA	MO	77.5	8	6	8	9	<\$100M	8,614	426	77.5	75.0
TRI CTY ST BK OF EL DORADO S	EL DORADO SPRINGS	MO	77.5	8	4	10	9	<\$100M	15,939	528	82.5	75.0
LAMAR B&TC	LAMAR	MO	77.5	8	4	9	10	<\$100M	12,641	568	77.5	72.5
STATE BK THE	RICHMOND	MO	77.5	10	9	7	5	<\$100M	5,702	120	77.5	75.0
UNION BK	KANSAS CITY	MO	77.5	5	9	9	8	\$100M-500M	10,541	337	80.0	75.0
MARTINSBURG B&TC	MEXICO	MO	77.5	9	2	10	10	<\$100M	20,588	564	67.5	77.5
BANK OF ODESSA	ODESSA	MO	77.5	5	9	9	8	\$100M-500M	10,355	358	80.0	72.5
GARDEN CITY BK	GARDEN CITY	MO	77.5	8	9	7	7	<\$100M	5,409	213	77.5	75.0
CENTRAL BK	LEBANON	MO	77.5	8	3	10	10	\$100M-500M	22,879	3,415	75.0	75.0
O'BANNON BKG CO	BUFFALO	MO	77.5	7	5	9	10	\$100M-500M	12,492	625	80.0	75.0
ADRIAN BK	ADRIAN	MO	75.0	9	4	9	8	<\$100M	11,692	364	77.5	70.0
CONCORDIA BK	CONCORDIA	MO	75.0	8	8	7	7	<\$100M	5,735	194	77.5	75.0
PEOPLES SVG BK OF RHINELAND	RHINELAND	MO	75.0	7	6	8	9	<\$100M	9,795	392	82.5	75.0
BANK OF ROTHVILLE	ROTHVILLE	MO	75.0	10	4	8	8	<\$100M	7,923	269	77.5	72.5

Table 2. Small-Farm-Lending Banks, June 1999

Bank Name	Location	State	Total Score (1)	Decile Values					Bnk Asset Sz. (6)	Dollars in SFL (7)	Number in SFL (8)	Total Score (<\$100K) (9)	Total Score (<\$1M) (10)
				SFL/TA (2)	SFL/TFL (3)	SFL(\$) (4)	SFL(#) (5)						
CHILLICOTHE ST BK	CHILLICOTHE	MO	75.0	7	6	9	8	<\$100M	10,560	260	77.5	67.5	
FIRST NB	HOUSTON	MO	75.0	8	8	7	7	<\$100M	6,723	229	77.5	72.5	
BANK OF ASH GROVE	ASH GROVE	MO	75.0	7	10	7	6	<\$100M	6,405	172	77.5	75.0	
CITIZENS BK OF PILOT GROVE	PILOT GROVE	MO	75.0	9	5	8	8	<\$100M	8,316	276	75.0	70.0	
UNITED ST BK	LEWISTOWN	MO	75.0	9	3	9	9	<\$100M	10,198	431	70.0	82.5	
BANK OF NEW MADRID	NEW MADRID	MO	75.0	8	7	9	6	<\$100M	10,217	155	75.0	70.0	
SAINT CLAIR CTY ST BK	OSCEOLA	MO	75.0	7	7	8	8	<\$100M	8,898	273	82.5	75.0	
FARMERS BK OF GOWER	GOWER	MO	75.0	9	9	6	6	<\$100M	5,283	155	80.0	75.0	
CHARITON CTY BK	BRUNSWICK	MO	75.0	9	5	8	8	<\$100M	7,189	296	75.0	67.5	
FARMERS BK OF GREEN CITY	GREEN CITY	MO	72.5	9	8	6	6	<\$100M	4,630	151	75.0	70.0	
LA MONTE CMNTY BK	LA MONTE	MO	72.5	10	7	7	5	<\$100M	5,642	130	72.5	67.5	
BC NB	BUTLER	MO	72.5	9	4	9	7	<\$100M	13,420	251	75.0	67.5	
METROPOLITAN NB	SPRINGFIELD	MO	72.5	4	10	7	8	\$100M-500M	6,365	343	75.0	72.5	
CORNER STONE BK	SOUTH WEST CITY	MO	72.5	7	3	9	10	<\$100M	11,124	713	70.0	80.0	
FARMERS ST BK	STANBERRY	MO	72.5	10	2	8	9	<\$100M	9,192	380	70.0	80.0	
COMMUNITY BK RUSSELLVILLE	RUSSELLVILLE	MO	72.5	9	3	8	9	<\$100M	9,472	473	72.5	72.5	
CITIZENS ST BK OF CALHOUN	CLINTON	MO	72.5	8	5	8	8	<\$100M	9,733	309	77.5	67.5	
PLATTE VALLEY BK OF MO	PLATTE CITY	MO	72.5	6	9	7	7	<\$100M	6,504	240	75.0	67.5	
TRI-COUNTY TC	GLASGOW	MO	72.5	10	5	7	7	<\$100M	6,445	254	80.0	67.5	
BANK OF LA BELLE	LA BELLE	MO	72.5	10	6	7	6	<\$100M	5,909	178	77.5	70.0	
BANK OF NEW CAMBRIA	NEW CAMBRIA	MO	72.5	9	6	6	8	<\$100M	4,779	264	75.0	67.5	
ALTON BK	ALTON	MO	72.5	8	7	6	8	<\$100M	4,565	274	75.0	70.0	
PEOPLES BK OF JAMESTOWN	JAMESTOWN	MO	72.5	10	6	6	7	<\$100M	4,341	196	75.0	70.0	
PEOPLES SECURITY BK	LICKING	MO	72.5	7	8	6	8	<\$100M	4,713	295	75.0	72.5	
FIRST COMMUNITY BK	BERNIE	MO	72.5	8	2	10	9	\$100M-500M	22,574	489	62.5	72.5	
CITIZENS BK OF BLYTHEDALE	BLYTHEDALE	MO	72.5	8	5	6	10	<\$100M	4,136	1,016	77.5	70.0	
MERCHANTS & FARMERS BK SALIS	SALISBURY	MO	72.5	9	4	8	8	<\$100M	9,519	275	77.5	67.5	
RALLS COUNTY ST BK	NEW LONDON	MO	72.5	7	7	7	8	<\$100M	6,419	312	80.0	72.5	
BANK OF GRANDIN	GRANDIN	MO	70.0	8	3	8	9	<\$100M	9,831	499	70.0	67.5	
BANK OF HOLDEN	HOLDEN	MO	70.0	6	6	7	9	<\$100M	7,007	449	75.0	67.5	
CITIZENS B&TC	CHILLICOTHE	MO	70.0	6	2	10	10	\$100M-500M	37,422	1,259	72.5	70.0	
BANK OF SALEM	SALEM	MO	70.0	7	5	8	8	<\$100M	7,808	353	72.5	67.5	
UNION ST B&TC OF CLINTON	CLINTON	MO	70.0	6	5	9	8	\$100M-500M	11,329	331	72.5	67.5	
WOOD & HUSTON BK	MARSHALL	MO	70.0	6	2	10	10	\$100M-500M	26,759	953	70.0	70.0	
HORIZON ST BK	CAMERON	MO	70.0	10	5	7	6	<\$100M	6,895	158	72.5	67.5	
KEARNEY TC	KEARNEY	MO	70.0	5	9	7	7	<\$100M	5,765	242	72.5	70.0	
FIRST NB OF AUDRAIN CTY	MEXICO	MO	70.0	7	3	9	9	\$100M-500M	12,408	381	62.5	67.5	
CITIZENS B&TC	ROCK PORT	MO	70.0	9	3	8	8	<\$100M	8,695	268	62.5	67.5	
CITIZENS BK OF PRINCETON	PRINCETON	MO	67.5	9	2	8	8	<\$100M	8,003	290	62.5	72.5	
STONE COUNTY NB	CRANE	MO	67.5	6	8	6	7	<\$100M	4,229	245	70.0	65.0	
UNION SVG BK	SEDALIA	MO	67.5	5	7	7	8	<\$100M	5,869	263	72.5	65.0	
FIRST SECURITY BK	UNION STAR	MO	67.5	10	5	6	6	<\$100M	3,748	147	67.5	62.5	
LAWSON BK	LAWSON	MO	67.5	6	9	6	6	<\$100M	5,024	158	72.5	65.0	
BANK OF MANSFIELD	MANSFIELD	MO	67.5	7	8	6	6	<\$100M	4,704	160	75.0	67.5	
MONTROSE SVG BK	MONTROSE	MO	67.5	8	5	6	8	<\$100M	4,668	269	75.0	65.0	
FARMERS ST BK	CAMERON	MO	67.5	5	9	7	6	\$100M-500M	6,623	160	72.5	65.0	
COMMUNITY BK OF EL DORADO SP	EL DORADO SPRINGS	MO	67.5	7	4	7	9	<\$100M	5,471	387	70.0	60.0	
FIRST NB	LAMAR	MO	67.5	9	4	8	6	<\$100M	8,357	166	67.5	60.0	
BANK OF KIRKSVILLE	KIRKSVILLE	MO	67.5	5	3	9	10	\$100M-500M	12,382	581	72.5	65.0	
GLASGOW SVG BK	GLASGOW	MO	67.5	8	6	6	7	<\$100M	4,964	193	72.5	65.0	
HOME EXCH BK OF JAMESPORT	JAMESPORT	MO	67.5	9	3	7	8	<\$100M	6,791	305	67.5	70.0	
BANK OF FAIRPORT	FAIRPORT	MO	67.5	9	5	6	7	<\$100M	3,733	193	67.5	60.0	
CITIZENS BK	ELDON	MO	67.5	7	3	8	9	<\$100M	8,244	489	67.5	65.0	
CITY B&TC OF MOBERLY	MOBERLY	MO	67.5	5	7	7	8	\$100M-500M	6,151	276	72.5	65.0	
BANK OF BOLIVAR	BOLIVAR	MO	67.5	7	7	7	6	<\$100M	5,485	160	70.0	62.5	
FARMERS & MRCH BK	HALE	MO	65.0	10	4	6	6	<\$100M	3,877	146	67.5	60.0	
FIRST BK	CREVE COEUR	MO	65.0	4	2	10	10	\$1B-\$10B	77,123	2,160	62.5	62.5	
CITIZENS BK	ROGERSVILLE	MO	65.0	6	10	5	5	<\$100M	2,607	99	67.5	65.0	

Table 2. Small-Farm-Lending Banks, June 1999

Bank Name	Location	State	Decile Values					Dollars in SFL	Number in SFL	Total Score (<\$100K)	Total Score (<\$1M)	
			Total Score (1)	SFL/TA (2)	SFL/TFL (3)	SFL(\$)	SFL/# (5)					Bank Asset Sz. (6)
UMB BK NORTHWEST	SAINT JOSEPH	MO	65.0	4	9	6	7	\$100M-500M	4,097	219	67.5	65.0
FARMERS BK	PORTAGEVILLE	MO	65.0	7	7	7	5	<\$100M	6,481	86	70.0	62.5
FARMERS ST BK OF SCHELL CITY	SCHELL CITY	MO	65.0	6	8	5	7	<\$100M	2,384	198	65.0	62.5
FIRST CENTRAL BANK	WARRENSBURG	MO	65.0	7	3	8	8	<\$100M	7,679	300	67.5	62.5
FIRST SECURITY ST BK	CHARLESTON	MO	65.0	8	2	9	7	<\$100M	13,865	251	52.5	70.0
UNITED BK OF CHAMOIS	CHAMOIS	MO	65.0	9	7	5	5	<\$100M	3,510	106	67.5	62.5
CLARENCE ST BK	CLARENCE	MO	65.0	8	8	4	6	<\$100M	1,938	173	65.0	62.5
BANK MIDWEST NA	KANSAS CITY	MO	65.0	4	2	10	10	\$1B-\$10B	51,948	1,973	67.5	60.0
ALLEN B&TC	HARRISONVILLE	MO	65.0	6	9	6	5	<\$100M	4,339	116	67.5	62.5
LATHROP BK	LATHROP	MO	65.0	8	9	5	4	<\$100M	3,578	76	67.5	62.5
FIRST MO ST BK	POPLAR BLUFF	MO	65.0	7	4	8	7	<\$100M	8,725	198	67.5	60.0
SECURITY B&TC	SCOTT CITY	MO	65.0	6	8	6	6	<\$100M	4,034	159	67.5	62.5
FARMERS ST BK OF NORTHERN MO	SAVANNAH	MO	65.0	9	3	7	7	<\$100M	6,726	237	65.0	82.5
BANK OF ADVANCE	ADVANCE	MO	65.0	7	1	9	9	\$100M-500M	13,479	418	62.5	70.0
MADISON HUNNEWELL BK	MADISON	MO	62.5	8	6	5	6	<\$100M	2,791	152	67.5	62.5
CITIZENS BK	AMSTERDAM	MO	62.5	10	4	6	5	<\$100M	4,616	127	65.0	57.5
TEAMBANK NA	FREEMAN	MO	62.5	5	2	9	9	\$100M-500M	12,106	513	57.5	60.0
BANK OF THAYER	THAYER	MO	62.5	7	2	8	8	<\$100M	7,793	348	62.5	60.0
WELLS BK OF PLATTE CITY	PLATTE CITY	MO	62.5	6	9	5	5	<\$100M	3,522	106	67.5	60.0
BANK OF LEETON	LEETON	MO	62.5	9	6	3	7	<\$100M	1,294	214	65.0	60.0
BELLE ST BK	BELLE	MO	62.5	7	6	6	6	<\$100M	4,360	171	65.0	57.5
BANK OF HOUSTON	HOUSTON	MO	62.5	8	2	8	7	<\$100M	7,283	247	57.5	60.0
POLK COUNTY BK	BOLIVAR	MO	62.5	6	3	8	8	\$100M-500M	8,539	351	62.5	60.0
KAHOKA ST BK	KAHOKA	MO	62.5	9	3	7	6	<\$100M	6,563	156	50.0	62.5
FIRST NB	MALDEN	MO	62.5	7	5	8	5	<\$100M	7,714	127	67.5	57.5
PEOPLES BK	NIXA	MO	60.0	6	3	8	7	\$100M-500M	7,143	247	52.5	72.5
LAFAYETTE CTY BK OF LEXINGTO	LEXINGTON	MO	60.0	6	9	5	4	<\$100M	3,357	75	62.5	57.5
THIRD NB OF SEDALIA	SEDALIA	MO	60.0	5	2	9	8	\$100M-500M	10,040	305	52.5	60.0
RUSHVILLE ST BK	RUSHVILLE	MO	60.0	10	3	6	5	<\$100M	5,287	137	52.5	75.0
COMMUNITY BK OF MARSHALL	MARSHALL	MO	60.0	8	2	7	7	<\$100M	6,582	197	50.0	72.5
COMMERCIAL TC OF FAYETTE	FAYETTE	MO	60.0	6	2	8	8	<\$100M	7,681	328	60.0	62.5
FIRST NB OF CAINSVILLE	CAINSVILLE	MO	60.0	9	5	4	6	<\$100M	2,107	175	70.0	57.5
CENTRAL TR BK	JEFFERSON CITY	MO	60.0	3	2	10	9	\$500M-\$1B	14,641	461	57.5	60.0
MID AMERICA BK	LINN	MO	60.0	6	7	5	6	<\$100M	2,634	144	60.0	55.0
COMMUNITY B&TC	NEOSHO	MO	60.0	4	3	8	9	\$100M-500M	8,534	426	57.5	72.5
CITIZENS BK	NEW HAVEN	MO	60.0	4	10	5	5	<\$100M	3,366	128	65.0	60.0
BANK OF FREEBURG	FREEBURG	MO	60.0	8	3	6	7	<\$100M	4,017	202	62.5	67.5
HOMETOWN BK NA	CARTHAGE	MO	60.0	8	3	7	6	<\$100M	5,971	157	55.0	72.5
CORDER BK	CORDER	MO	57.5	8	8	4	3	<\$100M	1,560	46	35.0	57.5
EMPIRE BK	SPRINGFIELD	MO	57.5	4	1	9	9	\$500M-\$1B	12,427	427	50.0	60.0
BANK OF WESTON	WESTON	MO	57.5	5	8	5	5	<\$100M	3,445	118	65.0	57.5
QUAD COUNTY ST BK	VIBURNUM	MO	57.5	7	6	5	5	<\$100M	2,841	108	60.0	55.0
BANK OF BILLINGS	BILLINGS	MO	57.5	6	10	4	3	<\$100M	1,467	32	57.5	52.5
COMMERCE BK NA	KANSAS CITY	MO	57.5	2	1	10	10	\$1B-\$10B	70,613	2,639	60.0	57.5
MERCANTILE BK NA	SAINT LOUIS	MO	57.5	2	1	10	10	>\$10B	185,438	6,200	60.0	57.5
PONY EXPRESS CMNTY BK	SAINT JOSEPH	MO	57.5	6	9	4	4	<\$100M	2,095	65	65.0	57.5
BANK OF MACKS CREEK	MACKS CREEK	MO	57.5	7	4	5	7	<\$100M	2,380	206	62.5	52.5
HAMILTON BK	HAMILTON	MO	57.5	8	2	7	6	<\$100M	5,907	170	52.5	62.5
JONESBURG ST BK	JONESBURG	MO	57.5	6	7	5	5	<\$100M	3,377	118	62.5	55.0
NORTHEAST MO ST BK	KIRKSVILLE	MO	57.5	6	8	4	5	<\$100M	1,531	84	60.0	52.5
FARMERS BK OF LINCOLN	LINCOLN	MO	57.5	7	4	7	5	<\$100M	6,549	134	62.5	55.0
BELGRADE ST BK	BELGRADE	MO	57.5	4	8	5	6	<\$100M	3,202	171	62.5	57.5
BANK OF CROCKER	WAYNESVILLE	MO	57.5	4	7	5	7	\$100M-500M	3,386	219	62.5	57.5
MERCANTILE BK	LOUISIANA	MO	57.5	5	7	7	4	<\$100M	5,787	70	60.0	55.0
SECURITY BK OF SW MO	CASSVILLE	MO	57.5	6	4	6	7	<\$100M	3,628	217	57.5	47.5
HUME BK	HUME	MO	57.5	9	4	4	6	<\$100M	1,931	152	57.5	52.5
HANNIBAL NB	HANNIBAL	MO	57.5	5	6	6	6	\$100M-500M	4,753	147	62.5	55.0
COMMUNITY BK OF PETTIS CTY	SEDALIA	MO	55.0	6	1	8	7	<\$100M	8,400	209	47.5	60.0

Table 2. Small-Farm-Lending Banks, June 1999

Bank Name	Location	State	Decile Values					Bnk Asset Sz.	Dollars in SFL	Number in SFL	Total Score (<\$100K)	Total Score (<\$1M)
			Total Score (1)	SFL/TA (2)	SFL/TFL (3)	SFL(\$)	SFL/# (5)					
HERITAGE ST BK	NEVADA	MO	55.0	7	2	7	6	<\$100M	6,273	172	52.5	70.0
WEST PLAINS B&TC	WEST PLAINS	MO	55.0	5	1	8	8	\$100M-500M	8,070	302	50.0	60.0
BANK OF MISSOURI	PERRYVILLE	MO	55.0	5	2	8	7	\$100M-500M	8,324	193	45.0	70.0
BANK OF PLATO	PLATO	MO	55.0	7	8	3	4	<\$100M	1,425	78	57.5	50.0
CITIZENS BK OF OREGON	OREGON	MO	55.0	8	5	5	4	<\$100M	3,043	72	60.0	52.5
BANK OF MINDEN	MINDENMINES	MO	55.0	7	4	5	6	<\$100M	3,058	166	57.5	50.0
UMB BK NORTHEAST	MONROE CITY	MO	55.0	5	6	5	6	<\$100M	3,192	176	62.5	55.0
STATE BK OF DIXON	DIXON	MO	55.0	4	7	5	6	<\$100M	2,451	191	60.0	55.0
PEOPLES BK	CUBA	MO	55.0	3	10	4	5	\$100M-500M	2,140	97	60.0	55.0
CITIZENS NB SPRINGFIELD	SPRINGFIELD	MO	55.0	5	2	8	7	\$100M-500M	7,781	224	52.5	60.0
FIRST MIDWEST BK	POPLAR BLUFF	MO	52.5	5	4	7	5	\$100M-500M	5,906	117	57.5	50.0
HERITAGE BK OF ST JOSEPH	SAINT JOSEPH	MO	52.5	5	3	6	7	\$100M-500M	5,354	228	52.5	50.0
FIRST NB OF CARROLLTON	CARROLLTON	MO	52.5	8	1	7	5	<\$100M	5,533	135	45.0	60.0
FIRST ST B&TC	CARUTHERSVILLE	MO	52.5	5	1	8	7	\$100M-500M	9,611	209	45.0	57.5
STATE BK OF MISSOURI	CONCORDIA	MO	52.5	7	3	6	5	<\$100M	3,770	92	45.0	50.0
BANK 10	BELTON	MO	52.5	6	2	7	6	<\$100M	5,669	173	45.0	50.0
FIRST ST CMNTY BK	FARMINGTON	MO	52.5	3	3	7	8	\$100M-500M	5,934	304	52.5	62.5
FARMERS BK	LOHMAN	MO	52.5	6	5	5	5	<\$100M	2,453	131	55.0	45.0
FIRST MIDWEST BK DEXTER	DEXTER	MO	52.5	5	8	5	3	<\$100M	3,167	37	55.0	50.0
KENNETT NB	KENNETT	MO	52.5	5	2	7	7	\$100M-500M	6,653	197	45.0	57.5
BANK OF BIRCH TREE	BIRCH TREE	MO	52.5	5	8	3	5	<\$100M	1,227	92	55.0	50.0
OZARK BK	OZARK	MO	52.5	3	10	4	4	\$100M-500M	1,508	69	37.5	50.0
BAY HERMANN BERGER BK	HERMANN	MO	52.5	6	5	5	5	<\$100M	2,285	93	55.0	45.0
TOWN AND COUNTRY BK	REPUBLIC	MO	52.5	5	10	3	3	<\$100M	1,062	30	55.0	52.5
EXCHANGE BK NE MO	KAHOKA	MO	52.5	7	3	6	5	<\$100M	4,433	103	42.5	52.5
FIRST NB OF SARCOXIE	SARCOXIE	MO	50.0	5	8	3	4	<\$100M	1,388	66	57.5	50.0
BANK OF STE GENEVIEVE	SAINTE GENEVIEVE	MO	50.0	5	3	6	6	<\$100M	3,878	160	52.5	60.0
CANTON ST BK	CANTON	MO	50.0	6	6	4	4	<\$100M	2,063	71	55.0	47.5
FARMERS & MERCHANTS BK	WRIGHT CITY	MO	50.0	4	10	3	3	<\$100M	874	37	50.0	47.5
BANK OF MONTGOMERY CTY	WELLSVILLE	MO	50.0	7	6	4	3	<\$100M	1,549	44	37.5	45.0
UMB BK NORTH CENTRAL	BROOKFIELD	MO	50.0	5	2	6	7	<\$100M	4,521	193	47.5	60.0
FARMERS & MERCHANTS BK	LA GRANGE	MO	50.0	6	6	4	4	<\$100M	1,943	67	52.5	47.5
TOWN & COUNTRY BK	BOURBON	MO	50.0	3	10	3	4	<\$100M	1,145	78	57.5	50.0
COMMERCIAL BK OF OAK GROVE	OAK GROVE	MO	50.0	3	9	3	5	\$100M-500M	1,321	88	52.5	50.0
STATE BK OF HALLSVILLE	HALLSVILLE	MO	50.0	5	8	3	4	<\$100M	1,060	66	52.5	50.0
LACLEDE COUNTY BK	LEBANON	MO	50.0	5	6	5	4	<\$100M	2,423	67	50.0	47.5
EXCHANGE BK	MOUND CITY	MO	50.0	9	1	6	4	<\$100M	4,336	79	42.5	50.0
BANK OF HAYTI	HAYTI	MO	50.0	6	2	6	6	<\$100M	4,828	152	42.5	47.5
SENATH ST BK	SENATH	MO	47.5	7	1	6	5	<\$100M	4,130	88	40.0	62.5
FIRST ST BK OF ST ROBERT	SAINT ROBERT	MO	47.5	4	7	4	4	<\$100M	1,763	65	50.0	45.0
BOONE COUNTY NB OF COLUMBIA	COLUMBIA	MO	47.5	3	2	7	7	\$500M-\$1B	6,239	249	50.0	65.0
UMB BK WARSAW	WARSAW	MO	47.5	5	4	5	5	<\$100M	2,773	114	47.5	42.5
DENT COUNTY BK	SALEM	MO	47.5	4	5	4	6	<\$100M	1,740	161	50.0	45.0
CENTRAL BK OF MO	SEDALIA	MO	47.5	4	7	4	4	<\$100M	1,988	77	52.5	45.0
FIRST NB OF THE MID SOUTH	SIKESTON	MO	47.5	3	1	9	6	\$500M-\$1B	10,564	171	42.5	47.5
BANK OF VERSAILLES	VERSAILLES	MO	47.5	3	7	4	5	\$100M-500M	1,953	92	50.0	45.0
BANK OF OTTERVILLE	OTTERVILLE	MO	47.5	7	5	3	4	<\$100M	1,164	73	52.5	45.0
PEOPLES COMMUNITY BK	GREENVILLE	MO	47.5	4	8	4	3	<\$100M	1,586	41	47.5	47.5
INVESTORS FED BK NA	CHILLICOTHE	MO	47.5	4	6	5	4	<\$100M	2,432	59	50.0	45.0
NAPOLEON BK	NAPOLEON	MO	47.5	7	1	6	5	<\$100M	3,700	106	40.0	47.5
BANK OF CAIRO & MOBERLY	MOBERLY	MO	47.5	4	7	4	4	<\$100M	1,838	59	50.0	47.5
STATE BK OF JEFFERSON CTY	DE SOTO	MO	47.5	3	10	3	3	<\$100M	1,128	21	30.0	47.5
BUNCETON ST BK	BUNCETON	MO	47.5	8	5	3	3	<\$100M	1,084	45	50.0	42.5
RIPLEY COUNTY ST BK	DONIPHAN	MO	47.5	4	7	4	4	<\$100M	1,739	71	52.5	47.5
PLEASANT HILL BK	PLEASANT HILL	MO	47.5	3	9	3	4	<\$100M	1,383	59	52.5	47.5
PEOPLES B&TC OF LINCOLN CTY	TROY	MO	47.5	4	2	7	6	\$100M-500M	5,741	158	42.5	67.5
PEOPLES BK OF ALTENBURG	ALTENBURG	MO	47.5	6	3	5	5	<\$100M	3,024	127	50.0	57.5
FARLEY ST BK	PARKVILLE	MO	47.5	4	9	3	3	<\$100M	1,035	22	50.0	47.5

Table 2. Small-Farm-Lending Banks, June 1999

Bank Name	Location	State	Decile Values					Dollars in SFL	Number in SFL	Total Score (<\$100K)	Total Score (<\$1M)	
			Total Score (1)	SFL/TA (2)	SFL/TFL (3)	SFL(\$)	SFL/# (4)					Bank Asset Sz. (6)
EMINENCE SECURITY BK	EMINENCE	MO	47.5	4	8	3	4	<\$100M	726	48	50.0	45.0
IRONDALE BK	IRONDALE	MO	47.5	4	8	4	3	<\$100M	1,891	36	50.0	47.5
NEW ERA BK	FREDERICKTOWN	MO	47.5	3	6	5	5	\$100M-500M	3,033	96	52.5	45.0
SOUTHERN MISSOURI BK	MARSHFIELD	MO	47.5	7	2	5	5	<\$100M	2,941	87	42.5	72.5
COMMUNITY FIRST NB	WEST PLAINS	MO	47.5	5	3	5	6	<\$100M	2,595	140	45.0	42.5
PHELPS COUNTY BK	ROLLA	MO	45.0	3	7	4	4	\$100M-500M	1,489	61	45.0	40.0
FIRST INDEPENDENT BK	SELIGMAN	MO	45.0	4	3	5	6	<\$100M	2,424	188	52.5	42.5
UMB BK WARRENSBURG	WARRENSBURG	MO	45.0	3	3	5	7	\$100M-500M	2,225	192	50.0	47.5
SECURITY BK PULASKI CTY	WAYNESVILLE	MO	45.0	4	7	4	3	<\$100M	1,596	41	47.5	42.5
SUN SECURITY BK OF MID-AMERI	HOLTS SUMMIT	MO	45.0	5	4	4	5	<\$100M	2,128	91	50.0	42.5
UNITED BK OF UNION	UNION	MO	45.0	2	10	3	3	\$100M-500M	953	17	45.0	45.0
WINONA SVG BK	WINONA	MO	45.0	4	8	3	3	<\$100M	919	46	50.0	42.5
GREENE COUNTY BK	STRAFFORD	MO	45.0	3	10	2	3	<\$100M	466	23	47.5	45.0
EXCHANGE BK OF MO	FAYETTE	MO	45.0	5	5	4	4	<\$100M	1,661	68	35.0	42.5
EXCHANGE BK OF FAIRFAX	FAIRFAX	MO	45.0	7	3	4	4	<\$100M	1,828	67	47.5	42.5
JEFFERSON BK OF MO	JEFFERSON CITY	MO	45.0	3	5	6	4	\$100M-500M	3,633	57	45.0	37.5
COMMUNITY BK	MEMPHIS	MO	45.0	4	8	3	3	<\$100M	685	43	45.0	40.0
UNITED SECURITY BK	FULTON	MO	42.5	5	4	3	5	<\$100M	1,143	130	47.5	37.5
BANK OF LA	LOUISIANA	MO	42.5	4	7	3	3	<\$100M	1,098	24	25.0	40.0
BANK OF LINCOLN COUNTY	ELSBERRY	MO	42.5	6	2	5	4	<\$100M	2,200	57	37.5	62.5
UMB BK CASS CTY	PECULIAR	MO	42.5	3	9	2	3	<\$100M	258	34	42.5	40.0
CITIZENS BK OF MO	HARRISONVILLE	MO	42.5	3	9	2	3	<\$100M	260	17	42.5	40.0
UMB BK BOONVILLE	BOONVILLE	MO	42.5	5	3	4	5	<\$100M	1,876	85	45.0	45.0
SOUTHWEST CMNTY BK	OZARK	MO	42.5	3	10	2	2	<\$100M	421	12	45.0	42.5
FIRST NB&TC	COLUMBIA	MO	40.0	3	2	6	5	\$100M-500M	4,180	139	37.5	45.0
GATEWAY NB	SAINT LOUIS	MO	40.0	2	10	2	2	<\$100M	268	4	42.5	37.5
WINTERSET ST BK	HARRISONVILLE	MO	40.0	3	8	2	3	<\$100M	589	21	47.5	40.0
FARMERS & MERCHANTS BK	SAINT CLAIR	MO	40.0	2	10	2	2	<\$100M	131	14	40.0	37.5
STATE BK OF SW MO	SPRINGFIELD	MO	40.0	2	10	2	2	<\$100M	120	4	40.0	37.5
WEBB CITY BK	WEBB CITY	MO	40.0	3	8	3	2	<\$100M	733	15	20.0	40.0
SECURITY BK PEMISCOT CTY	CARUTHERSVILLE	MO	40.0	6	1	5	4	<\$100M	3,356	71	35.0	50.0
BREMEN B&TC	SAINT LOUIS	MO	40.0	2	10	2	2	\$100M-500M	221	4	40.0	37.5
FIRST CMNTY NB	CUBA	MO	40.0	4	2	5	5	\$100M-500M	3,598	139	37.5	40.0
UMB BK SOUTHWEST	CARTHAGE	MO	40.0	3	1	5	7	\$100M-500M	2,804	205	42.5	40.0
PEOPLES BK OF FORDLAND	FORDLAND	MO	40.0	5	3	4	4	<\$100M	1,597	52	35.0	57.5
FARMERS & MRCH BK&TC	HANNIBAL	MO	40.0	3	6	4	3	<\$100M	1,957	42	47.5	37.5
SECURITY BK	RICH HILL	MO	40.0	6	2	4	4	<\$100M	1,527	69	37.5	40.0
EAGLE B&TC OF JEFFERSON CTY	HILLSBORO	MO	40.0	2	10	2	2	\$100M-500M	422	8	42.5	40.0
PONY EXPRESS BK	BRAYMER	MO	40.0	4	4	4	4	<\$100M	1,762	71	40.0	37.5
SAINT JOHNS B&TC	SAINT JOHNS	MO	37.5	1	10	2	2	\$100M-500M	133	4	37.5	35.0
WAVERLY BK	WAVERLY	MO	37.5	6	1	4	4	<\$100M	1,687	61	32.5	42.5
FIRST NB	CAMDENTON	MO	37.5	3	4	4	4	\$100M-500M	1,909	84	40.0	35.0
CLIFFORD BKG CO	BOWLING GREEN	MO	37.5	4	7	2	2	<\$100M	588	17	42.5	32.5
SOUTHERN COMMERCIAL BK	SAINT LOUIS	MO	37.5	1	10	1	3	\$100M-500M	29	30	37.5	35.0
MISSOURI B&TC	KANSAS CITY	MO	37.5	2	9	2	2	<\$100M	538	6	20.0	35.0
FIRST COMMERCIAL BK	GIDEON	MO	37.5	6	2	4	3	<\$100M	2,114	33	27.5	50.0
CHARTER 1 BK	OWENSVILLE	MO	37.5	4	5	3	3	<\$100M	1,187	41	42.5	35.0
BANK OF BLOOMSDALE	BLOOMSDALE	MO	37.5	2	8	3	2	\$100M-500M	862	14	40.0	35.0
UMB BK NA	KANSAS CITY	MO	37.5	1	1	6	7	\$1B-\$10B	3,958	204	42.5	37.5
FARMERS BK	ANTONIA	MO	37.5	2	10	2	1	<\$100M	132	2	37.5	37.5
BANK OF LEES SUMMIT	LEE'S SUMMIT	MO	37.5	2	9	2	2	\$100M-500M	515	12	40.0	37.5
FARMERS EXCH BK	PARKVILLE	MO	37.5	2	9	2	2	<\$100M	213	5	40.0	37.5
BANK OF KIMBERLING CITY	KIMBERLING CITY	MO	37.5	2	8	3	2	\$100M-500M	721	14	25.0	32.5
ENTERPRISE BK	CLAYTON	MO	37.5	1	10	2	2	\$100M-500M	310	5	10.0	37.5
CHESTER NB	PERRYVILLE	MO	37.5	4	7	2	2	<\$100M	318	6	37.5	35.0
VILLAGE BK	SPRINGFIELD	MO	37.5	2	10	2	1	<\$100M	216	3	20.0	37.5
CARTER COUNTY ST BK	VAN BUREN	MO	35.0	4	4	3	3	<\$100M	780	28	37.5	32.5
MISSOURI BK THE	WARRENTON	MO	35.0	4	3	4	3	<\$100M	1,681	24	30.0	30.0

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Bank Name	Location	State	Decile Values					Bnk Asset Sz.	Dollars in SFL	Number in SFL	Total Score (<\$100K)	Total Score (<\$1M)
			Total Score (1)	SFL/TA (2)	SFL/TFL (3)	SFL(\$)	SFL(#)					
FIRST NB OF CLINTON	CLINTON	MO	35.0	3	5	3	3	<\$100M	622	27	32.5	30.0
CITIZENS NB	MAPLEWOOD	MO	35.0	1	10	1	2	\$100M-500M	54	5	35.0	35.0
FIRST ST BK OF JOPLIN	JOPLIN	MO	35.0	2	8	2	2	<\$100M	260	16	40.0	35.0
FIRST SCTY ST BK	HORNERSVILLE	MO	35.0	6	1	4	3	<\$100M	1,579	29	25.0	57.5
FIRST BK OF MO	GLADSTONE	MO	35.0	1	9	2	2	\$100M-500M	218	10	37.5	35.0
SUN SECURITY BK	ELLINGTON	MO	35.0	4	1	5	4	\$100M-500M	2,685	81	30.0	35.0
CITIZENS BK OF NEWBURG	NEWBURG	MO	32.5	2	7	2	2	\$100M-500M	423	11	22.5	30.0
SOUTH SIDE NB IN ST LOUIS	SAINT LOUIS	MO	32.5	1	10	1	1	\$100M-500M	85	1	32.5	30.0
ROYAL BK MO	UNIVERSITY CITY	MO	32.5	1	10	1	1	\$100M-500M	50	1	32.5	30.0
JEFFERSON B&TC	EUREKA	MO	32.5	1	10	1	1	\$500M-\$1B	105	1	10.0	32.5
PIONEER B&TC	MAPLEWOOD	MO	32.5	1	10	1	1	\$100M-500M	61	2	32.5	32.5
CLAYCO ST BK	CLAYCOMO	MO	32.5	2	9	1	1	<\$100M	117	4	37.5	30.0
CENTRAL BK OF KANSAS CITY	KANSAS CITY	MO	32.5	2	9	1	1	<\$100M	118	1	10.0	30.0
BANK OF IBERIA	IBERIA	MO	32.5	4	2	3	4	<\$100M	720	63	35.0	40.0
FIRST BK OF KS CITY	KANSAS CITY	MO	32.5	2	9	1	1	<\$100M	40	1	32.5	32.5
GOODMAN ST BK	GOODMAN	MO	32.5	3	6	2	2	<\$100M	134	17	35.0	30.0
NORBANK	NORTH KANSAS CITY	MO	32.5	2	9	1	1	<\$100M	54	2	32.5	32.5
BLUE RIDGE B&TC	KANSAS CITY	MO	32.5	1	9	2	1	\$100M-500M	125	1	10.0	32.5
BANK OF GRAIN VALLEY	GRAIN VALLEY	MO	32.5	1	9	1	2	<\$100M	52	7	35.0	32.5
CENTRAL BK LAKE OF THE OZARK	OSAGE BEACH	MO	32.5	2	3	4	4	\$100M-500M	1,945	65	27.5	30.0
SIGNATURE BK OF SW MISSOURI	SPRINGFIELD	MO	32.5	1	10	1	1	<\$100M	30	1	32.5	32.5
BANK OF SULLIVAN	SULLIVAN	MO	30.0	3	1	4	4	\$100M-500M	2,045	74	30.0	30.0
BANK OF JACOMO	BLUE SPRINGS	MO	30.0	1	9	1	1	\$100M-500M	84	4	32.5	27.5
GREAT SOUTHERN BK	SPRINGFIELD	MO	30.0	2	1	5	4	\$500M-\$1B	2,668	53	25.0	32.5
EXCHANGE NB OF JEFFERSON CIT	JEFFERSON CITY	MO	30.0	2	5	3	2	\$100M-500M	843	16	20.0	25.0
KEARNEY CMRL BK	KEARNEY	MO	30.0	4	2	3	3	<\$100M	1,338	21	17.5	45.0
COMMUNITY BK OF RAYMORE	RAYMORE	MO	30.0	1	9	1	1	<\$100M	35	1	30.0	27.5
AMERICAN STERLING BK NB	SUGAR CREEK	MO	30.0	1	9	1	1	\$100M-500M	108	2	32.5	30.0
COMMUNITY BK OF THE OZARKS	SUNRISE BEACH	MO	30.0	3	4	2	3	<\$100M	566	44	37.5	27.5
FIRST COUNTRY BK	URICH	MO	27.5	4	1	3	3	<\$100M	793	32	22.5	37.5
OZARK MOUNTAIN BK	BRANSON	MO	27.5	1	8	1	1	\$100M-500M	39	1	27.5	25.0
BANK STAR ONE	FULTON	MO	27.5	2	4	2	3	<\$100M	338	27	30.0	25.0
PREMIER BK	JEFFERSON CITY	MO	27.5	2	5	2	2	<\$100M	531	11	32.5	25.0
ALLIANCE BK	CAPE GIRARDEAU	MO	27.5	3	4	2	2	<\$100M	262	15	30.0	22.5
CITIZENS BK OF THE OZARKS	CAMDENTON	MO	25.0	2	4	2	2	<\$100M	282	10	30.0	22.5
FIRST NB OF ST LOUIS	CLAYTON	MO	25.0	2	2	4	2	\$500M-\$1B	1,625	14	15.0	25.0
OSAGE VALLEY BK	WARSAW	MO	25.0	2	4	2	2	<\$100M	238	13	25.0	22.5
UMB BK JEFFERSON CITY	JEFFERSON CITY	MO	25.0	2	5	1	2	<\$100M	79	11	25.0	20.0
PROGRESS BK	SULLIVAN	MO	25.0	3	1	3	3	<\$100M	772	23	27.5	50.0
FIRST COMMERCIAL BK OF SE MO	CHAFFEE	MO	22.5	3	1	2	3	<\$100M	545	17	20.0	47.5
BANK OF WASHINGTON	WASHINGTON	MO	22.5	2	1	3	3	\$100M-500M	999	32	22.5	22.5
FIRST MIDWEST BK PIEDMONT	PIEDMONT	MO	22.5	3	1	2	3	<\$100M	483	37	27.5	42.5
FIRST NB OF MO	LEE'S SUMMIT	MO	22.5	2	1	3	3	\$100M-500M	851	21	25.0	42.5
MIDWEST INDEPENDENT BK	JEFFERSON CITY	MO	22.5	3	1	3	2	<\$100M	1,188	9	15.0	35.0
FIRST CMNTY BK	BRANSON	MO	22.5	3	1	3	2	<\$100M	775	10	17.5	45.0
LINDELL B&TC	SAINT LOUIS	MO	20.0	2	2	2	2	\$100M-500M	343	7	22.5	37.5
MERAMEC VALLEY BK	VALLEY PARK	MO	20.0	2	1	3	2	\$100M-500M	667	11	17.5	20.0
COMMUNITY BK OF SHELL KNOB	SHELL KNOB	MO	20.0	3	1	2	2	<\$100M	322	6	20.0	22.5
SOUTHWEST BK	SAINT LOUIS	MO	20.0	2	1	3	2	\$1B-\$10B	1,417	13	17.5	27.5
FIRST BK OF THE LAKE	OSAGE BEACH	MO	20.0	2	4	1	1	<\$100M	44	4	25.0	15.0
COUNTRYSIDE BK	REPUBLIC	MO	20.0	3	1	2	2	<\$100M	252	8	25.0	42.5
BANK THE	SPRINGFIELD	MO	17.5	2	1	2	2	<\$100M	398	6	15.0	45.0
ALLEGIAN BK	SAINT LOUIS	MO	12.5	1	1	2	1	\$500M-\$1B	324	3	12.5	12.5
BANK OF ST CHARLES COUNTY	SAINT CHARLES	MO	10.0	1	1	1	1	<\$100M	8	1	10.0	35.0
MISSOURI ST B&TC	CLAYTON	MO	10.0	1	1	1	1	\$100M-500M	52	1	10.0	10.0
CASS COMMERCIAL BK	BRIDGETON	MO	0.0	.	.	.	.	\$100M-500M	.	.	0.0	.
DOUGLASS NB	KANSAS CITY	MO	0.0	1	.	1	1	<\$100M	0	0	0.0	.
FIRST ST BK OF ST CHARLES	SAINT CHARLES	MO	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.

Table 2. Small-Farm-Lending Banks, June 1999

Bank Name	Location	State	Total Score (1)	Decile Values					Bnk Asset Sz. (6)	Dollars in SFL (7)	Number in SFL (8)	Total Score (<\$100K) (9)	Total Score (<\$1M) (10)
				SFL/TA (2)	SFL/TFL (3)	SFL(\$) (4)	SFL(#) (5)						
BANK OF BELTON	BELTON	MO	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
LEMAY B&TC	LEMAY	MO	0.0	.	.	.	.	\$500M-\$1B	.	.	0.0	.
BANNISTER B&TC	KANSAS CITY	MO	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.	
NORTHLAND NB	GLADSTONE	MO	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
UMB BK OF ST LOUIS NA	SAINT LOUIS	MO	0.0	1	.	1	1	\$1B-\$10B	0	0	0.0	.	
BANK OF THE LEADBELT	PARK HILLS	MO	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
NORMANDY BK	NORTHWOODS	MO	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
BANK OF HILLSBORO	HILLSBORO	MO	0.0	.	.	.	.	<\$100M	.	.	0.0	.
SECURITY PACIFIC BK	PACIFIC	MO	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
FIRST BUSINESS BK KS CITY NA	KANSAS CITY	MO	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.	
TRUMAN BK	SAINT LOUIS COUNTY	MO	0.0	.	.	.	.	\$100M-500M	.	.	0.0	.
CENTENNIAL BK	SAINT ANN	MO	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.	
COMMERCIAL BK	MARYLAND HEIGHTS	MO	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.	
ROCKWOOD BK	EUREKA	MO	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.	
CONCORD BK	SAINT LOUIS	MO	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
PEOPLES NB	SENECA	MO	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
FOUNDERS BK	CHESTERFIELD	MO	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
FRONTENAC BK	EARTH CITY	MO	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
RELIANCE BK	DES PERES	MO	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
PEOPLES BK	MENDENHALL	MS	92.5	10	8	10	9	\$100M-500M	49,508	701	95.0	92.5	
CITIZENS B&TC	MARKS	MS	87.5	10	8	9	8	<\$100M	18,460	319	90.0	87.5	
MERCHANTS & FARMERS BK	MACON	MS	87.5	9	7	10	9	\$100M-500M	23,577	484	90.0	85.0	
GUARANTY B&TC	BELZONI	MS	85.0	10	4	10	10	\$100M-500M	44,635	758	80.0	87.5	
COMMUNITY BK ELLISVILLE MS	ELLISVILLE	MS	85.0	9	6	10	9	\$100M-500M	31,454	517	87.5	82.5	
FIRST ST BK	WAYNESBORO	MS	85.0	7	10	9	8	\$100M-500M	13,920	301	87.5	77.5	
PEOPLES BK	RIPLEY	MS	82.5	6	9	9	9	\$100M-500M	12,371	606	85.0	80.0	
COMMERCIAL BK	WOODVILLE	MS	82.5	9	10	8	6	<\$100M	9,811	185	87.5	80.0	
FIRST NB OF LUCEDALE	LUCEDALE	MS	80.0	9	5	9	9	\$100M-500M	12,065	506	82.5	75.0	
TYLERTOWN BR	TYLERTOWN	MS	80.0	9	9	7	7	<\$100M	6,669	232	82.5	75.0	
FIRST NB OF PONTOTOC	PONTOTOC	MS	80.0	7	8	8	9	\$100M-500M	11,737	550	85.0	80.0	
STATE B&TC	BROOKHAVEN	MS	77.5	8	6	9	8	\$100M-500M	12,731	383	80.0	75.0	
BANK OF RULEVILLE	RULEVILLE	MS	77.5	10	8	8	5	<\$100M	9,834	120	80.0	75.0	
TALLAHATCHIE COUNTY BK	CHARLESTON	MS	75.0	10	9	6	5	<\$100M	5,115	115	75.0	75.0	
CITIZENS BK	PHILADELPHIA	MS	75.0	7	3	10	10	\$100M-500M	24,979	1,074	72.5	77.5	
BANK OF KILMICHAEL	KILMICHAEL	MS	75.0	10	7	7	6	<\$100M	8,023	192	80.0	72.5	
SENATOBIA BK	SENATOBIA	MS	75.0	7	9	7	7	\$100M-500M	6,778	286	82.5	72.5	
RIGHTON B&TC	RIGHTON	MS	72.5	8	7	6	8	<\$100M	4,997	350	75.0	70.0	
BANCORPSOUTH BK	TUPELO	MS	72.5	3	6	10	10	\$1B-\$10B	74,572	1,961	75.0	72.5	
BANK OF FOREST	FOREST	MS	72.5	9	3	8	9	\$100M-500M	11,124	436	72.5	72.5	
PEOPLES BK	SENATOBIA	MS	72.5	6	9	6	8	\$100M-500M	6,213	328	77.5	72.5	
BANK OF WINONA	WINONA	MS	72.5	8	7	7	7	<\$100M	7,071	241	77.5	70.0	
BANKPLUS	BELZONI	MS	70.0	6	2	10	10	\$500M-\$1B	37,648	1,214	67.5	70.0	
PEOPLES B&TC	TUPELO	MS	70.0	3	6	9	10	\$1B-\$10B	15,426	704	72.5	70.0	
MECHANICS BK	WATER VALLEY	MS	70.0	4	10	4	10	<\$100M	1,489	737	70.0	70.0	
MERCHANTS & FARMERS BK	KOSCIUSKO	MS	70.0	5	4	10	9	\$500M-\$1B	21,045	577	75.0	67.5	
BANK OF NEW ALBANY	NEW ALBANY	MS	70.0	5	9	7	7	\$100M-500M	6,381	250	70.0	65.0	
NATIONAL BK OF CMRC OF MS	STARKVILLE	MS	67.5	5	3	9	10	\$500M-\$1B	18,923	850	70.0	62.5	
COMMUNITY BK OF MS	FOREST	MS	67.5	6	2	9	10	\$100M-500M	15,306	707	65.0	77.5	
CARTHAGE BK	CARTHAGE	MS	67.5	7	4	8	8	\$100M-500M	9,695	391	65.0	70.0	
COVINGTON CTY BK	COLLINS	MS	67.5	9	5	7	6	<\$100M	7,130	177	72.5	67.5	
HOLMES COUNTY B&TC	LEXINGTON	MS	67.5	9	6	7	5	<\$100M	8,089	112	70.0	62.5	
FIRST NB OF WIGGINS	WIGGINS	MS	67.5	8	8	6	5	<\$100M	4,226	117	67.5	62.5	
VALLEY BK	CLEVELAND	MS	67.5	7	3	9	8	\$100M-500M	14,762	351	67.5	65.0	
BANK OF HOLLY SPRINGS	HOLLY SPRINGS	MS	67.5	6	7	6	8	\$100M-500M	5,502	378	72.5	65.0	
MERCHANTS & FARMERS BK	HOLLY SPRINGS	MS	67.5	8	7	6	6	<\$100M	5,394	164	72.5	65.0	
BANK OF MORTON	MORTON	MS	67.5	8	8	5	6	<\$100M	3,677	147	70.0	65.0	
BANK OF ANGUILLA	ANGUILLA	MS	65.0	10	1	8	7	<\$100M	11,395	251	55.0	67.5	
BANK OF WALNUT GROVE	WALNUT GROVE	MS	65.0	8	6	5	7	<\$100M	2,584	203	67.5	57.5	

Table 2. Small-Farm-Lending Banks, June 1999

Bank Name	Location	State	Decile Values					Dollars in SFL	Number in SFL	Total Score (<\$100K)	Total Score (<\$1M)	
			Total Score (1)	SFL/TA (2)	SFL/TFL (3)	SFL(\$)	SFL/# (5)					Bank Asset Sz. (6)
FIRST SECURITY BK	BATESVILLE	MS	65.0	6	4	8	8	\$100M-500M	9,436	287	65.0	72.5
COMMUNITY BK INDIANOLA	INDIANOLA	MS	65.0	9	2	8	7	<\$100M	8,363	233	45.0	62.5
FIRST NB OF CLARKSDALE	CLARKSDALE	MS	62.5	8	2	8	7	\$100M-500M	10,786	228	60.0	67.5
TRUSTMARK NB	JACKSON	MS	62.5	2	3	10	10	\$1B-\$10B	51,605	2,293	62.5	65.0
CITIZENS BK	COLUMBIA	MS	62.5	6	3	7	9	\$100M-500M	7,035	453	62.5	57.5
CITIZENS B&TC	LOUISVILLE	MS	62.5	5	10	4	6	<\$100M	1,843	120	65.0	60.0
PIKE CTY NB	MCCOMB	MS	62.5	7	8	6	4	\$100M-500M	6,255	82	67.5	60.0
FIRST NB	ROSEDALE	MS	60.0	10	1	7	6	<\$100M	7,812	190	52.5	70.0
FIRST ST BK	HOLLY SPRINGS	MS	60.0	5	7	6	6	\$100M-500M	3,914	163	62.5	55.0
FIRST NB OF HOLMES COUNTY	LEXINGTON	MS	60.0	7	2	8	7	\$100M-500M	9,207	211	50.0	65.0
BANK OF OKOLONA	OKOLONA	MS	60.0	8	4	6	6	<\$100M	3,985	181	60.0	52.5
CITIZENS ST BK	MAGEE	MS	60.0	5	3	7	9	\$100M-500M	7,620	478	65.0	62.5
PLANTERS B&TC	INDIANOLA	MS	60.0	6	1	9	8	\$100M-500M	14,283	322	52.5	70.0
BANK OF BENOIT	BENOIT	MS	57.5	10	4	5	4	<\$100M	2,715	64	25.0	57.5
PEOPLES BK OF FRANKLIN CTY	BUDE	MS	57.5	9	5	5	4	<\$100M	2,767	66	57.5	55.0
BANK OF FALKNER	FALKNER	MS	55.0	4	9	4	5	<\$100M	1,371	114	55.0	55.0
FIRST BK	MCCOMB	MS	52.5	3	8	5	5	\$100M-500M	2,640	100	55.0	47.5
PORT GIBSON BK	PORT GIBSON	MS	50.0	6	5	5	4	<\$100M	3,299	51	55.0	45.0
PEOPLES B&TC	NORTH CARROLLTON	MS	50.0	6	5	4	5	<\$100M	1,364	88	52.5	42.5
MISSISSIPPI SOUTHERN BK	PORT GIBSON	MS	47.5	7	4	4	4	<\$100M	2,309	63	37.5	50.0
NEWTON CTY BK	NEWTON	MS	47.5	4	3	5	7	\$100M-500M	2,892	217	47.5	52.5
PLANTERS BK	TUNICA	MS	47.5	7	2	6	4	<\$100M	4,194	78	42.5	57.5
MERCHANTS & PLANTERS BK	RAYMOND	MS	47.5	3	10	3	3	<\$100M	696	29	50.0	45.0
COMMUNITY BK DESOTO CTY	SOUTHAVEN	MS	47.5	4	10	3	2	<\$100M	883	15	50.0	47.5
BANK OF FRANKLIN	MEADVILLE	MS	45.0	4	5	4	5	<\$100M	1,307	105	45.0	40.0
CITIZENS NB OF MERIDIAN	MERIDIAN	MS	45.0	2	6	4	6	\$100M-500M	2,134	157	47.5	45.0
OMNIBANK	MANTEE	MS	45.0	2	10	3	3	<\$100M	861	44	47.5	45.0
FARMERS & MERCHANTS BK	BALDWYN	MS	42.5	2	8	3	4	\$100M-500M	891	75	47.5	42.5
JEFFERSON BK	FAYETTE	MS	42.5	8	2	4	3	<\$100M	1,526	29	35.0	52.5
BANK OF YAZOO CITY	YAZOO CITY	MS	40.0	5	1	5	5	\$100M-500M	3,665	102	42.5	42.5
CLEVELAND ST BK	CLEVELAND	MS	37.5	4	2	5	4	\$100M-500M	2,810	76	37.5	47.5
COPIAH BK NA	HAZLEHURST	MS	37.5	4	5	3	3	<\$100M	1,232	33	40.0	35.0
HANCOCK BK	GULFPORT	MS	37.5	1	10	2	2	\$1B-\$10B	293	18	40.0	35.0
BRITTON & KOONTZ FIRST NB	NATCHEZ	MS	37.5	2	4	4	5	\$100M-500M	1,701	88	37.5	32.5
SECURITY BK	AMORY	MS	37.5	2	7	3	3	\$100M-500M	913	49	45.0	37.5
FIRST AMERICAN NB	IUKA	MS	37.5	2	9	2	2	\$100M-500M	429	14	37.5	35.0
DELTA B&TC	DREW	MS	37.5	3	9	1	2	<\$100M	197	13	40.0	32.5
BANK OF JONES CTY	LAUREL	MS	37.5	4	6	3	2	<\$100M	748	9	17.5	35.0
SPIRIT BK	BELMONT	MS	37.5	4	9	1	1	<\$100M	223	5	40.0	37.5
GREAT SOUTHERN NB	MERIDIAN	MS	35.0	3	2	5	4	\$100M-500M	2,336	68	30.0	32.5
CITIZENS BK	BYHALIA	MS	35.0	3	6	2	3	<\$100M	481	26	37.5	32.5
FIRST NB OF PICAYUNE	PICAYUNE	MS	35.0	2	7	2	3	\$100M-500M	360	20	35.0	35.0
FIRST NB OF OXFORD	OXFORD	MS	35.0	2	6	3	3	\$100M-500M	1,083	41	40.0	35.0
BANK OF BOLIVAR COUNTY	SHELBY	MS	35.0	5	5	2	2	<\$100M	689	18	40.0	32.5
COAST CMNTY BK	BILOXI	MS	32.5	1	10	1	1	<\$100M	4	1	32.5	32.5
COMMERCE NB	CORINTH	MS	32.5	5	4	2	2	<\$100M	665	12	40.0	32.5
FIRST NB OF THE PINE BELT	LAUREL	MS	32.5	5	3	3	2	<\$100M	724	8	15.0	35.0
BANK OF COMMERCE	GREENWOOD	MS	30.0	4	1	4	3	\$100M-500M	2,141	41	22.5	32.5
BANK OF THE SOUTH	CRYSTAL SPRINGS	MS	30.0	3	5	1	3	<\$100M	282	32	32.5	30.0
BANK OF WIGGINS	WIGGINS	MS	27.5	1	8	1	1	<\$100M	22	1	27.5	27.5
COMMERCIAL BK OF DEKALB	DE KALB	MS	27.5	3	1	3	4	<\$100M	718	82	32.5	42.5
FIRST NB OF SOUTH MS	HATTIESBURG	MS	22.5	3	2	2	2	<\$100M	570	7	20.0	47.5
CENTURY BK	LUCEDALE	MS	20.0	1	5	1	1	\$100M-500M	74	5	20.0	20.0
LAMAR BK	PURVIS	MS	17.5	1	3	2	1	\$100M-500M	445	7	15.0	12.5
JASPER CTY BK	BAY SPRINGS	MS	15.0	2	1	2	1	\$100M-500M	548	7	15.0	22.5
MERCHANTS & MARINE BK	PASCAGOULA	MS	15.0	1	1	2	2	\$100M-500M	314	14	15.0	12.5
UNITED MS BK	NATCHEZ	MS	10.0	1	1	1	1	<\$100M	17	1	10.0	22.5
PEOPLES BK	BILOXI	MS	10.0	1	1	1	1	\$500M-\$1B	242	5	10.0	12.5

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Bank Name	Location	State	Total Score (1)	Decile Values					Bnk Asset Sz. (6)	Dollars in SFL (7)	Number in SFL (8)	Total Score (<\$100K) (9)	Total Score (<\$1M) (10)
				SFL/TA (2)	SFL/TFL (3)	SFL(\$) (4)	SFL(#) (5)						
CONSUMER NB	JACKSON	MS	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
FIRST AMER BK	JACKSON	MS	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
FIRST CMNTY BK	GLASGOW	MT	95.0	8	10	10	10	\$100M-500M	36,828	916	97.5	92.5	
MARQUETTE BK MT NA	CONRAD	MT	95.0	10	8	10	10	<\$100M	37,848	804	95.0	92.5	
BASIN ST BK	STANFORD	MT	90.0	10	7	10	9	<\$100M	28,766	676	90.0	90.0	
FIRST SECURITY BK OF HAVRE	HAVRE	MT	90.0	9	7	10	10	\$100M-500M	62,058	1,367	92.5	87.5	
MONTANA ST BK	PLENTYWOOD	MT	90.0	9	9	9	9	<\$100M	15,381	386	92.5	85.0	
FIRST ST BK OF MALTA	MALTA	MT	87.5	9	8	9	9	<\$100M	26,527	678	90.0	87.5	
WESTERN BK OF WOLF POINT	WOLF POINT	MT	85.0	8	9	8	9	<\$100M	10,831	390	85.0	80.0	
BANK OF BAKER	BAKER	MT	82.5	10	5	9	9	<\$100M	15,473	406	85.0	82.5	
YELLOWSTONE BK	LAUREL	MT	82.5	5	10	9	9	\$100M-500M	24,791	614	87.5	82.5	
RUBY VALLEY NB	TWIN BRIDGES	MT	80.0	9	8	8	7	<\$100M	12,862	290	85.0	80.0	
FIRST ST BK OF FORT BENTON	FORT BENTON	MT	80.0	9	5	9	9	<\$100M	24,228	508	75.0	77.5	
VALLEY BK GLASGOW	GLASGOW	MT	80.0	9	10	7	6	<\$100M	7,485	176	82.5	75.0	
COMMUNITY FIRST BK OF GLENDI	GLENDIVE	MT	77.5	10	4	9	8	<\$100M	14,059	315	62.5	80.0	
FIRST NB OF LEWISTOWN	LEWISTOWN	MT	77.5	8	6	9	8	<\$100M	15,355	314	80.0	70.0	
FARMERS ST BK OF DENTON	DENTON	MT	75.0	10	5	7	8	<\$100M	8,456	314	80.0	72.5	
GARFIELD COUNTY BK	JORDAN	MT	75.0	10	4	8	8	<\$100M	11,250	370	72.5	75.0	
WESTERN BK OF CHINOOK NA	CHINOOK	MT	75.0	10	5	8	7	<\$100M	11,383	291	80.0	72.5	
DUTTON ST BK	DUTTON	MT	75.0	9	10	6	5	<\$100M	5,274	107	77.5	67.5	
LAKE COUNTY BK	SAINT IGNATIUS	MT	75.0	7	8	5	10	<\$100M	4,378	811	80.0	70.0	
UNITED BK NA	ABSAROKEE	MT	72.5	7	9	7	6	<\$100M	7,781	202	80.0	70.0	
STATE BK OF TERRY	TERRY	MT	72.5	9	4	8	8	<\$100M	13,474	341	65.0	75.0	
FIRST NB OF EKALAKA	EKALAKA	MT	72.5	10	5	7	7	<\$100M	10,506	293	80.0	70.0	
BELT VALLEY BK	BELT	MT	70.0	8	5	8	7	<\$100M	11,452	238	62.5	82.5	
FIRST NB OF THE ROCKIES	WHITE SULPHUR SPR	MT	70.0	8	8	7	5	<\$100M	9,264	120	72.5	67.5	
FIRST ST BK OF SHELBY	SHELBY	MT	70.0	8	4	8	8	<\$100M	12,151	376	67.5	70.0	
1ST BK	SIDNEY	MT	67.5	8	3	8	8	<\$100M	11,613	319	62.5	72.5	
FIRST ST BK OF FORSYTH	FORSYTH	MT	67.5	7	4	8	8	<\$100M	10,534	301	62.5	67.5	
STOCKMAN BK OF MT	MILES CITY	MT	67.5	6	1	10	10	\$100M-500M	82,941	1,984	67.5	72.5	
ROCKY MOUNTAIN BK	BILLINGS	MT	67.5	5	2	10	10	\$100M-500M	29,771	1,150	67.5	70.0	
NORWEST BK MT NA	BILLINGS	MT	65.0	4	2	10	10	\$1B-\$10B	52,543	1,367	65.0	65.0	
STOCKMENS BK	CASCADE	MT	65.0	7	10	5	4	<\$100M	3,786	105	72.5	60.0	
FIRST INTRST BK	BILLINGS	MT	62.5	3	2	10	10	\$1B-\$10B	57,657	1,353	62.5	62.5	
STATE BK OF TOWNSEND	TOWNSEND	MT	60.0	8	5	7	4	<\$100M	7,311	100	67.5	52.5	
BLACKFEET NB	BROWNING	MT	60.0	7	7	4	6	<\$100M	3,655	167	67.5	55.0	
RONAN ST BK	RONAN	MT	60.0	5	4	7	8	<\$100M	7,760	324	60.0	57.5	
VALLEY BK OF RONAN	RONAN	MT	57.5	6	7	4	6	<\$100M	3,466	161	62.5	52.5	
FIRST SECURITY BK	BOZEMAN	MT	57.5	3	7	6	7	\$100M-500M	6,784	224	62.5	52.5	
FIRST NB OF FAIRFIELD	FAIRFIELD	MT	55.0	6	2	7	7	<\$100M	7,965	233	55.0	55.0	
FAIRVIEW BK	FAIRVIEW	MT	55.0	7	9	3	3	<\$100M	2,300	56	62.5	52.5	
MANHATTAN ST BK	MANHATTAN	MT	55.0	6	3	6	7	<\$100M	6,285	215	50.0	57.5	
BANK OF BRIDGER	BRIDGER	MT	55.0	8	4	5	5	<\$100M	4,732	144	47.5	50.0	
CITIZENS B&TC	BIG TIMBER	MT	55.0	6	3	6	7	<\$100M	6,587	233	57.5	52.5	
U S BK MT NA	BILLINGS	MT	52.5	2	1	9	9	\$1B-\$10B	13,949	419	50.0	52.5	
CITIZENS ST BK OF CHOTEAU	CHOTEAU	MT	52.5	6	3	6	6	<\$100M	5,955	184	55.0	52.5	
CONTINENTAL NB HARLOWTON	HARLOWTON	MT	52.5	7	2	6	6	<\$100M	5,762	172	47.5	57.5	
FIRST MADISON VALLEY BK	ENNIS	MT	50.0	4	8	4	4	<\$100M	2,892	67	55.0	47.5	
FIRST SECURITY BK OF ROUNDUP	ROUNDUP	MT	50.0	6	2	6	6	<\$100M	6,795	212	52.5	62.5	
SECURITY ST B&TC	POLSON	MT	50.0	5	3	6	6	<\$100M	5,969	164	47.5	60.0	
BITTERROOT VALLEY BK	LOLO	MT	47.5	3	10	3	3	<\$100M	1,892	28	50.0	47.5	
PEOPLES BK DEER LODGE	DEER LODGE	MT	47.5	4	9	3	3	<\$100M	1,528	49	50.0	45.0	
UNITED STATES NB OF RED LODG	RED LODGE	MT	47.5	5	5	4	5	<\$100M	3,469	126	55.0	42.5	
FIRST SECURITY BK DEER LODGE	DEER LODGE	MT	47.5	4	9	3	3	<\$100M	1,259	33	50.0	45.0	
SECURITY BK OF THREE FORKS	THREE FORKS	MT	45.0	6	6	3	3	<\$100M	1,981	34	25.0	42.5	
FIRST SECURITY BK OF MALTA	MALTA	MT	45.0	7	1	5	5	<\$100M	4,371	147	40.0	50.0	
FIRST SECURITY BK OF LAUREL	LAUREL	MT	45.0	6	4	4	4	<\$100M	3,378	96	45.0	42.5	
VALLEY BK OF KALISPELL	KALISPELL	MT	42.5	3	6	4	4	<\$100M	3,062	93	47.5	40.0	

Table 2. Small-Farm-Lending Banks, June 1999

Bank Name	Location	State	Decile Values					Bnk Asset Sz.	Dollars in SFL	Number in SFL	Total Score (<\$100K)	Total Score (<\$1M)
			Total Score (1)	SFL/TA (2)	SFL/TFL (3)	SFL(\$)	SFL/# (4)						SFL/# (5)
RAVALLI COUNTY BK	HAMILTON	MT	42.5	4	3	5	5	\$100M-500M	3,913	133	37.5	35.0
STATE B&TC	DILLON	MT	42.5	5	1	6	5	<\$100M	6,196	156	35.0	55.0
VALLEY BK OF BELGRADE	BELGRADE	MT	42.5	4	7	3	3	<\$100M	1,640	31	35.0	40.0
THREE RIVERS BK OF MT	KALISPELL	MT	40.0	4	3	5	4	<\$100M	3,965	103	32.5	45.0
FIRST CITIZENS BK OF BILLING	BILLINGS	MT	40.0	3	5	5	3	\$100M-500M	3,937	48	45.0	50.0
COMMUNITY BK MISSOULA	MISSOULA	MT	40.0	2	10	2	2	<\$100M	162	9	40.0	37.5
FIRST ST BK OF MONTANA	THOMPSON FALLS	MT	37.5	2	9	2	2	<\$100M	266	19	37.5	37.5
LITTLE HORN ST BK	HARDIN	MT	37.5	5	1	4	5	<\$100M	3,484	108	35.0	37.5
CITIZENS ST BK	HAMILTON	MT	37.5	2	9	2	2	<\$100M	341	17	37.5	35.0
FLINT CREEK VALLEY BK	PHILIPSBURG	MT	37.5	5	2	4	4	<\$100M	2,696	62	30.0	50.0
FIRST BOULDER VALLEY BK	BOULDER	MT	37.5	4	7	2	2	<\$100M	987	27	37.5	37.5
MOUNTAIN WEST BK NA	HELENA	MT	37.5	3	3	5	4	\$100M-500M	5,138	91	30.0	35.0
FARMERS ST BK	VICTOR	MT	35.0	3	1	4	6	\$100M-500M	3,671	200	40.0	37.5
FIRST NB OF MT	LIBBY	MT	32.5	1	8	2	2	\$100M-500M	303	8	35.0	32.5
FIRST BK OF LINCOLN	LINCOLN	MT	32.5	2	8	1	2	<\$100M	113	10	35.0	30.0
FIRST SECURITY BK MISSOULA	MISSOULA	MT	32.5	1	10	1	1	\$100M-500M	128	6	37.5	32.5
HERITAGE ST BK	FORT BENTON	MT	32.5	4	3	3	3	<\$100M	1,285	35	37.5	35.0
BANKWEST NA	KALISPELL	MT	30.0	2	6	2	2	<\$100M	608	12	32.5	27.5
FIRST SECURITY BK OF HELENA	HELENA	MT	27.5	1	8	1	1	<\$100M	15	2	27.5	25.0
BIG SKY WESTERN BK	BIG SKY	MT	27.5	1	7	2	1	<\$100M	163	2	12.5	25.0
AMERICAN BK OF MT	BOZEMAN	MT	25.0	2	1	3	4	\$100M-500M	2,479	71	25.0	27.5
MONTANA FIRST NB	KALISPELL	MT	25.0	2	6	1	1	<\$100M	115	1	10.0	22.5
FIRST CITIZENS BK NA	COLUMBIA FALLS	MT	22.5	1	6	1	1	<\$100M	12	2	25.0	20.0
FLATHEAD BK OF BIGFORK	BIGFORK	MT	22.5	1	6	1	1	<\$100M	153	5	27.5	20.0
GLACIER BK	KALISPELL	MT	22.5	1	6	1	1	\$100M-500M	63	1	25.0	22.5
FIRST CITIZENS BK OF POLSON	POLSON	MT	20.0	3	1	2	2	<\$100M	332	7	12.5	25.0
VALLEY BK OF HELENA	HELENA	MT	20.0	2	2	2	2	<\$100M	557	7	27.5	32.5
FIRST CITIZENS BK OF BUTTE	BUTTE	MT	10.0	1	1	1	1	<\$100M	0	0	10.0	32.5
GLACIER BK OF WHITEFISH	WHITEFISH	MT	0.0	.	.	.	.	<\$100M	.	.	0.0	.
FIRST SECURITY BK	WEST YELLOWSTONE	MT	0.0	1	.	1	1	<\$100M	0	0	0.0	.
GLACIER BK OF EUREKA	EUREKA	MT	0.0	.	.	.	.	<\$100M	.	.	0.0	.
FIRST VALLEY BK	SEELEY LAKE	MT	0.0	.	.	.	.	<\$100M	.	.	0.0	.
FOUR OAKS B&TC	FOUR OAKS	NC	92.5	10	9	9	9	\$100M-500M	19,975	454	95.0	92.5
CENTRAL CAROLINA B&TC	DURHAM	NC	87.5	7	10	9	9	\$1B-\$10B	30,947	788	92.5	85.0
HERITAGE BK	LUCAMA	NC	82.5	10	7	8	8	\$100M-500M	7,703	208	92.5	80.0
BANK OF CURRITUCK	MOYOCK	NC	80.0	9	9	7	7	<\$100M	1,207	27	80.0	80.0
PINE LEVEL BK	PINE LEVEL	NC	80.0	10	10	6	6	<\$100M	790	20	85.0	80.0
YADKIN VALLEY B&TC	ELKIN	NC	77.5	9	6	8	8	\$100M-500M	4,366	174	82.5	75.0
SOUTHERN B&TC	MOUNT OLIVE	NC	77.5	10	3	9	9	\$500M-\$1B	27,823	705	80.0	75.0
WILKES NB	WILKESBORO	NC	77.5	9	6	8	8	\$100M-500M	2,169	53	85.0	77.5
FIRST BK	TROY	NC	75.0	9	3	9	9	\$500M-\$1B	9,488	238	80.0	75.0
EAST CAROLINA BK	ENGELHARD	NC	75.0	10	2	9	9	\$100M-500M	9,683	235	75.0	72.5
FIDELITY BK	FUQUAY-VARINA	NC	75.0	8	4	9	9	\$500M-\$1B	7,887	249	75.0	75.0
LUMBEE GUARANTY BK	PEMBROKE	NC	75.0	9	6	7	8	\$100M-500M	1,624	62	82.5	72.5
CENTURA BK	ROCKY MOUNT	NC	75.0	8	2	10	10	\$1B-\$10B	71,729	1,808	77.5	77.5
ALAMANCE NB	GRAHAM	NC	75.0	10	9	6	5	<\$100M	564	4	40.0	75.0
FNB SOUTHEAST	REIDSVILLE	NC	72.5	7	6	8	8	\$100M-500M	3,140	64	82.5	70.0
TRIANGLE BK	RALEIGH	NC	72.5	9	2	9	9	\$1B-\$10B	30,061	1,482	77.5	75.0
FIRST NB OF SHELBY	SHELBY	NC	70.0	7	5	8	8	\$500M-\$1B	2,495	120	77.5	65.0
FIRST-CITIZENS B&TC	RALEIGH	NC	70.0	7	1	10	10	\$1B-\$10B	64,036	1,579	67.5	75.0
BRANCH BKG&TC	WINSTON-SALEM	NC	70.0	6	2	10	10	>\$10B	119,335	3,506	75.0	70.0
COMMUNITY BK	PILOT MOUNTAIN	NC	67.5	8	3	8	8	\$100M-500M	1,651	62	72.5	62.5
WACHOVIA BK NA	WINSTON-SALEM	NC	65.0	5	1	10	10	>\$10B	98,733	2,020	67.5	67.5
NATIONSBANK NA	CHARLOTTE	NC	65.0	5	1	10	10	>\$10B	351,000	7,959	67.5	65.0
BANK OF STANLY	ALBEMARLE	NC	65.0	8	4	7	7	\$100M-500M	1,432	24	55.0	67.5
BANK OF WILMINGTON	WILMINGTON	NC	65.0	8	10	4	4	<\$100M	220	1	32.5	62.5
FIRST UNION NB	CHARLOTTE	NC	62.5	4	1	10	10	>\$10B	138,000	2,256	62.5	65.0
FIRST NB&TC	ASHEBORO	NC	62.5	7	3	8	7	\$100M-500M	1,838	46	60.0	75.0

Table 2. Small-Farm-Lending Banks, June 1999

Bank Name	Location	State	Total Score (1)	Decile Values					Bnk Asset Sz. (6)	Dollars in SFL (7)	Number in SFL (8)	Total Score (<\$100K) (9)	Total Score (<\$1M) (10)
				SFL/TA (2)	SFL/TFL (3)	SFL(\$) (4)	SFL(#) (5)						
LEXINGTON ST BK	LEXINGTON	NC	62.5	4	8	6	7	\$500M-\$1B	540	24	70.0	60.0	
AVERY CTY BK	NEWLAND	NC	62.5	8	5	5	7	<\$100M	534	47	75.0	60.0	
BANK OF NC	THOMASVILLE	NC	62.5	6	8	6	5	\$100M-500M	541	3	25.0	62.5	
MOUNTAINBANK	HENDERSONVILLE	NC	62.5	8	5	6	6	<\$100M	891	11	62.5	57.5	
MIDCAROLINA BK	BURLINGTON	NC	62.5	7	8	5	5	<\$100M	370	3	35.0	60.0	
WACCAMAW BK	WHITEVILLE	NC	62.5	9	4	6	6	<\$100M	628	19	70.0	57.5	
RANDOLPH B&TC	ASHEBORO	NC	60.0	5	8	5	6	\$100M-500M	332	15	57.5	57.5	
BANK OF GRANITE	GRANITE FALLS	NC	60.0	4	9	5	6	\$500M-\$1B	535	17	57.5	60.0	
CAROLINA CMNTY BK	MURPHY	NC	60.0	6	5	7	6	\$500M-\$1B	1,284	19	72.5	55.0	
UNITED NB	FAYETTEVILLE	NC	57.5	7	7	5	4	<\$100M	258	3	42.5	55.0	
FIRST CHARTER NB	CONCORD	NC	55.0	4	4	7	7	\$1B-\$10B	1,204	25	60.0	50.0	
HIGH POINT B&TC	HIGH POINT	NC	55.0	4	8	5	5	\$100M-500M	290	4	47.5	52.5	
PEOPLES BK	NEWTON	NC	55.0	6	2	7	7	\$100M-500M	1,501	23	50.0	55.0	
FARMERS & MRCH BK	GRANITE QUARRY	NC	55.0	5	7	5	5	\$100M-500M	325	7	42.5	52.5	
NEWSOUTH BK	WASHINGTON	NC	55.0	6	3	7	6	\$100M-500M	1,038	18	55.0	60.0	
CAPITAL BK	RALEIGH	NC	55.0	4	10	4	4	\$100M-500M	91	1	60.0	55.0	
FIRST WESTERN BK	BURNSVILLE	NC	55.0	6	7	4	5	<\$100M	161	7	65.0	50.0	
SOUTHERN CMNTY B&TC	WINSTON-SALEM	NC	52.5	6	4	6	5	\$100M-500M	916	10	57.5	70.0	
FIRST GASTON BK OF NC	GASTONIA	NC	50.0	5	7	4	4	<\$100M	191	2	40.0	50.0	
CATAWBA VALLEY BK	HICKORY	NC	50.0	4	9	4	3	\$100M-500M	25	1	52.5	50.0	
SURREY B&TC	MOUNT AIRY	NC	47.5	5	6	4	4	<\$100M	117	3	62.5	47.5	
COMMUNITY B&TC	RUTHERFORDTON	NC	37.5	3	5	3	4	\$100M-500M	19	2	50.0	37.5	
PIEDMONT BK	STATESVILLE	NC	35.0	5	1	4	4	<\$100M	200	2	52.5	55.0	
BANK OF THE CAROLINAS	LANDIS	NC	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
MECHANICS & FARMERS BK	DURHAM	NC	0.0	3	.	3	3	\$100M-500M	0	0	0.0	.	
LINCOLN BK OF NC	LINCOLNTON	NC	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.	
1ST ST BK	BURLINGTON	NC	0.0	2	.	2	2	\$100M-500M	0	0	0.0	.	
CABARRUS BK OF NC	CONCORD	NC	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.	
BANK OF MECKLENBURG	CHARLOTTE	NC	0.0	.	.	.	.	\$100M-500M	.	.	0.0	.
PARK MERIDIAN BK	CHARLOTTE	NC	0.0	2	.	2	2	\$100M-500M	0	0	0.0	.	
FIRST UNION HOME EQUITY BK N	CHARLOTTE	NC	0.0	2	.	2	2	\$1B-\$10B	0	0	0.0	.	
FIRST CMRC BK	CHARLOTTE	NC	0.0	2	.	2	2	<\$100M	0	0	0.0	.	
CAROLINA BK	GREENSBORO	NC	0.0	3	.	3	3	<\$100M	0	0	0.0	.	
HIGH ST BKG CO	ASHEVILLE	NC	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
INDEPENDENCE BK	KERNERSVILLE	NC	0.0	3	.	3	3	<\$100M	0	0	0.0	.	
BANK OF ASHEVILLE	ASHEVILLE	NC	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
SCOTTISH BK	CHARLOTTE	NC	0.0	2	.	2	2	<\$100M	0	0	0.0	.	
AMERICAN CMNTY BK	MONROE	NC	0.0	2	.	2	2	<\$100M	0	0	0.0	.	
HIGH COUNTRY BK	BOONE	NC	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
GATEWAY B&TC	ELIZABETH CITY	NC	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
BANK OF DAVIE	MOCKSVILLE	NC	0.0	3	.	3	3	<\$100M	0	0	0.0	.	
CRESCENT ST BK	CARY	NC	0.0	3	.	3	3	<\$100M	0	0	0.0	.	
FIRST TR BK	CHARLOTTE	NC	0.0	2	.	2	2	<\$100M	0	0	0.0	.	
PARAGON CMRL BK	RALEIGH	NC	0.0	3	.	3	3	<\$100M	0	0	0.0	.	
DAKOTA CMNTY BK	HEBRON	ND	100.0	10	10	10	10	<\$100M	43,653	1,290	100.0	95.0	
FIRST ST BK OF ND	ARTHUR	ND	90.0	10	10	9	7	<\$100M	26,806	409	92.5	90.0	
FIRST UNITED BK	PARK RIVER	ND	87.5	8	9	9	9	<\$100M	26,006	781	87.5	87.5	
STATE B&TC KENMARE	KENMARE	ND	82.5	8	9	8	8	<\$100M	19,589	494	82.5	80.0	
MCINTOSH COUNTY BK	ASHLEY	ND	82.5	9	5	9	10	<\$100M	24,270	1,138	82.5	80.0	
GARRISON ST BK & TR	GARRISON	ND	82.5	9	6	9	9	<\$100M	23,485	687	82.5	77.5	
AMERICAN ST B&TC OF WILLISTO	WILLISTON	ND	80.0	4	9	10	9	\$100M-500M	32,471	890	85.0	75.0	
FIRST ST BK OF GACKLE	GACKLE	ND	80.0	10	5	7	10	<\$100M	12,240	1,323	80.0	75.0	
FIRST ST BK OF LA MOURE	LA MOURE	ND	80.0	10	5	10	7	<\$100M	32,966	466	80.0	77.5	
FIRST ST BK OF SHARON	SHARON	ND	80.0	9	8	7	8	<\$100M	12,682	589	82.5	75.0	
SCANDIA AMER B&TC	STANLEY	ND	80.0	9	6	8	9	<\$100M	22,003	696	85.0	80.0	
COMMUNITY FIRST NB	FARGO	ND	77.5	1	10	10	10	\$500M-\$1B	39,809	1,280	77.5	77.5	
PEOPLES B&TC	PARSHALL	ND	77.5	10	6	8	7	<\$100M	17,232	468	80.0	75.0	
FARMERS & MERCHANTS ST BK	TOLNA	ND	77.5	9	7	7	8	<\$100M	13,883	521	80.0	72.5	

Table 2. Small-Farm-Lending Banks, June 1999

Bank Name	Location	State	Decile Values					Bnk Asset Sz.	Dollars in SFL	Number in SFL	Total Score (<\$100K)	Total Score (<\$1M)
			Total Score (1)	SFL/TA (2)	SFL/TFL (3)	SFL(\$)	SFL/# (4)						SFL/# (5)
RAMSEY NB&TC OF DEVILS LAKE	DEVILS LAKE	ND	77.5	6	7	10	8	\$100M-500M	32,866	481	77.5	75.0
CITIZENS ST BK	ENDERLIN	ND	75.0	10	2	9	9	<\$100M	27,441	629	55.0	75.0
FIRST ST BK OF MUNICH	MUNICH	ND	75.0	8	4	9	9	<\$100M	30,717	843	77.5	72.5
GREAT PLAINS NB	BELFIELD	ND	75.0	8	8	7	7	<\$100M	12,292	450	75.0	70.0
FIRST NB OF MCCLUSKY	MCCLUSKY	ND	75.0	9	8	6	7	<\$100M	11,386	411	77.5	72.5
UNITED CMNTY BK OF ND	LEEDS	ND	72.5	6	4	9	10	<\$100M	22,436	2,738	75.0	65.0
SECURITY FIRST BK OF ND	NEW SALEM	ND	72.5	8	10	5	6	<\$100M	10,040	377	75.0	70.0
SECURITY ST BK OF ND	HANNAFORD	ND	72.5	7	2	10	10	\$100M-500M	47,179	1,239	62.5	72.5
SECURITY ST BK OF HUNTER	HUNTER	ND	72.5	10	10	5	4	<\$100M	9,907	263	77.5	72.5
FIRST ST BK LANGDON	LANGDON	ND	72.5	8	4	9	8	<\$100M	25,064	578	72.5	67.5
FIRST ST BK OF CANDO	CANDO	ND	72.5	8	9	7	5	<\$100M	13,825	265	75.0	70.0
COMMERCIAL BK OF MOTT	MOTT	ND	72.5	9	5	8	7	<\$100M	17,496	391	72.5	67.5
FIRST INTERNATIONAL B&TC	WATFORD CITY	ND	70.0	3	5	10	10	\$100M-500M	64,695	1,726	75.0	70.0
DRAYTON ST BK	DRAYTON	ND	70.0	9	7	7	5	<\$100M	16,149	291	72.5	67.5
GRANT COUNTY ST BK	CARSON	ND	70.0	10	5	7	6	<\$100M	12,323	332	70.0	65.0
FARMERS & MRCH BK VALLEY CIT	VALLEY CITY	ND	70.0	7	4	9	8	<\$100M	23,504	548	70.0	62.5
NATIONAL BK OF HARVEY	HARVEY	ND	67.5	6	9	6	6	<\$100M	11,351	377	72.5	65.0
GOOSE RIVER BK	MAYVILLE	ND	67.5	6	9	7	5	<\$100M	16,099	326	75.0	65.0
DAKOTA WESTERN BK	BOWMAN	ND	67.5	8	2	8	9	<\$100M	22,313	737	60.0	77.5
BANK OF STEELE	STEELE	ND	67.5	8	3	7	9	<\$100M	14,101	812	60.0	65.0
STRASBURG ST BK	STRASBURG	ND	67.5	10	4	8	5	<\$100M	19,081	312	70.0	65.0
UNITED VALLEY BK	CAVALIER	ND	67.5	7	7	8	5	<\$100M	20,089	321	67.5	62.5
FIRST NB&TC OF BOTTINEAU	BOTTINEAU	ND	67.5	5	4	9	9	<\$100M	23,510	820	70.0	62.5
FIRST ST BK OF HARVEY	HARVEY	ND	67.5	4	9	6	8	<\$100M	11,761	492	50.0	65.0
WESTERN ST BK	DEVILS LAKE	ND	65.0	2	7	8	9	\$100M-500M	22,299	777	70.0	62.5
STUTSMAN COUNTY ST BK	JAMESTOWN	ND	65.0	3	8	8	7	\$100M-500M	18,071	450	67.5	62.5
FIRST WESTERN B&TC	MINOT	ND	65.0	1	9	8	8	\$100M-500M	18,623	490	70.0	65.0
STATE BK OF STREETER	STREETER	ND	65.0	10	8	3	5	<\$100M	6,122	331	72.5	62.5
FIRST ST BK OF GOLVA	GOLVA	ND	65.0	9	5	5	7	<\$100M	9,458	425	67.5	60.0
FARMERS ST BK	ELGIN	ND	65.0	10	5	6	5	<\$100M	11,247	328	67.5	60.0
LAKESIDE ST BK	NEW TOWN	ND	62.5	5	6	6	8	<\$100M	11,336	488	67.5	55.0
LIBERTY ST BK	POWERS LAKE	ND	62.5	8	4	5	8	<\$100M	8,573	484	65.0	57.5
BANK OF GLEN ULLIN	GLEN ULLIN	ND	62.5	7	10	5	3	<\$100M	8,718	177	65.0	60.0
WEST RIVER ST BK	HETTINGER	ND	62.5	9	3	6	7	<\$100M	11,307	439	67.5	57.5
STOCK GROWERS BK	NAPOLEON	ND	62.5	7	3	7	8	<\$100M	13,157	627	52.5	65.0
FIRST ST BK OF HOPE	HOPE	ND	60.0	9	8	4	3	<\$100M	7,189	170	65.0	57.5
COUNTRYBANK USA	CANDO	ND	60.0	6	8	5	5	<\$100M	9,382	264	67.5	60.0
FARMERS ST BK OF CROSBY	CROSBY	ND	60.0	5	4	7	8	<\$100M	12,639	527	65.0	55.0
BREMER BK NA	GRAND FORKS	ND	60.0	2	2	10	10	\$100M-500M	50,344	1,032	57.5	82.5
BREMER BK NA	MINOT	ND	57.5	2	1	10	10	\$100M-500M	48,456	1,869	60.0	57.5
HARWOOD ST BK	HARWOOD	ND	57.5	8	10	3	2	<\$100M	6,526	119	60.0	55.0
CITIZENS ST BK	MOHALL	ND	55.0	7	7	4	4	<\$100M	7,357	220	60.0	50.0
NORWEST BK ND NA	FARGO	ND	55.0	1	1	10	10	\$1B-\$10B	123,602	3,428	57.5	57.5
FIRST NB NORTH DAKOTA	GRAND FORKS	ND	55.0	1	1	10	10	\$100M-500M	39,900	1,200	50.0	57.5
STATE BK OF BOTTINEAU	BOTTINEAU	ND	55.0	6	4	6	6	<\$100M	10,355	382	57.5	47.5
FIRST SOUTHWEST BK	BISMARCK	ND	55.0	2	2	9	9	\$100M-500M	30,616	852	57.5	55.0
BANK OF TIOGA	TIOGA	ND	52.5	4	9	6	2	<\$100M	10,716	161	60.0	50.0
FIRST NB OF MILNOR	MILNOR	ND	52.5	5	8	6	2	<\$100M	10,697	138	55.0	47.5
BANK OF HAZELTON	HAZELTON	ND	52.5	7	4	4	6	<\$100M	7,708	365	60.0	50.0
CITIZENS ST BK PEMBINA CTY	CAVALIER	ND	52.5	5	1	8	7	<\$100M	21,220	428	35.0	62.5
FIRST ST BK OF WILTON	WILTON	ND	50.0	6	6	2	6	<\$100M	5,984	371	52.5	45.0
FIRST & FARMERS BK	PORTLAND	ND	50.0	4	9	3	4	<\$100M	6,586	228	55.0	45.0
BANK OF TURTLE LAKE	TURTLE LAKE	ND	50.0	8	6	3	3	<\$100M	6,672	187	52.5	45.0
BANK OF MINTO	MINTO	ND	50.0	7	9	3	1	<\$100M	6,051	67	55.0	45.0
ROLETTE ST BK	ROLETTE	ND	50.0	6	8	4	2	<\$100M	7,441	134	55.0	47.5
WALHALLA ST BK	WALHALLA	ND	47.5	4	7	5	3	<\$100M	8,833	203	55.0	42.5
PEOPLES ST BK	WESTHOPE	ND	47.5	5	3	5	6	<\$100M	8,752	344	37.5	45.0
LINCOLN ST BK	HANKINSON	ND	47.5	6	7	4	2	<\$100M	7,951	147	55.0	47.5

Table 2. Small-Farm-Lending Banks, June 1999

Bank Name	Location	State	Decile Values					Bnk Asset Sz.	Dollars in SFL	Number in SFL	Total Score (<\$100K)	Total Score (<\$1M)
			Total Score (1)	SFL/TA (2)	SFL/TFL (3)	SFL(\$)	SFL/# (4)						SFL/# (5)
MERCHANTS BK	RUGBY	ND	47.5	3	7	4	5	<\$100M	7,478	310	52.5	42.5
UNION BK	BEULAH	ND	47.5	5	6	3	5	<\$100M	6,879	287	50.0	42.5
PAGE ST BK	PAGE	ND	47.5	7	10	1	1	<\$100M	2,238	61	47.5	45.0
FIRST NB&TC OF WILLISTON	WILLISTON	ND	45.0	2	3	6	7	\$100M-500M	11,410	453	42.5	60.0
CITIZENS ST BK OF FINLEY	FINLEY	ND	45.0	7	2	5	4	<\$100M	10,036	213	30.0	67.5
FIRST ST BK OF GOODRICH	GOODRICH	ND	45.0	5	8	2	3	<\$100M	4,331	182	50.0	42.5
FARMERS & MERCHANTS ST BK	LANGDON	ND	45.0	6	2	5	5	<\$100M	9,799	272	30.0	52.5
AMERICAN ST B&TC OF DICKINSON	DICKINSON	ND	45.0	3	1	8	6	<\$100M	16,498	369	32.5	50.0
SECURITY ST BK OF ROBINSON	ROBINSON	ND	42.5	6	5	2	4	<\$100M	4,873	222	22.5	37.5
MCVILLE ST BK	MCVILLE	ND	42.5	7	6	2	2	<\$100M	5,204	158	52.5	42.5
FARMERS SECURITY BK	WASHBURN	ND	40.0	4	6	3	3	<\$100M	6,529	199	47.5	37.5
MCKENZIE COUNTY BK	WATFORD CITY	ND	40.0	4	5	3	4	<\$100M	6,531	221	47.5	40.0
PEOPLES ST BK OF VELVA	VELVA	ND	40.0	4	5	3	4	<\$100M	6,260	249	47.5	37.5
FIRST SECURITY BK UNDERWOOD	UNDERWOOD	ND	40.0	4	6	2	4	<\$100M	4,571	224	45.0	35.0
FIRST NB	BOWBELLS	ND	40.0	3	3	4	6	<\$100M	7,882	344	45.0	37.5
SECURITY FIRST BK OLIVER CTY	CENTER	ND	37.5	3	7	2	3	<\$100M	3,998	195	40.0	32.5
SECURITY ST BK	DUNSEITH	ND	37.5	3	3	3	6	<\$100M	6,908	364	37.5	35.0
CITIZENS ST BK OF LANKIN	LANKIN	ND	37.5	5	3	4	3	<\$100M	7,068	173	22.5	52.5
KINDRED ST BK	KINDRED	ND	35.0	2	10	1	1	<\$100M	2,303	94	37.5	35.0
CITIZENS ST BK	GRAFTON	ND	35.0	3	1	5	5	<\$100M	9,112	265	27.5	50.0
KULM ST BK	KULM	ND	35.0	5	5	1	3	<\$100M	3,448	198	42.5	32.5
BNC NB	BISMARCK	ND	35.0	1	1	6	6	\$100M-500M	10,399	358	32.5	37.5
SECURITY ST BK WISHEK ND	WISHEK	ND	32.5	4	1	4	4	<\$100M	8,571	214	25.0	32.5
SECURITY SB OF EDGELEY	EDGELEY	ND	32.5	4	3	2	4	<\$100M	4,971	216	32.5	32.5
PEOPLES ST BK FAIRMOUNT ND	FAIRMOUNT	ND	32.5	3	8	1	1	<\$100M	2,129	117	37.5	30.0
KIRKWOOD B&TC	BISMARCK	ND	32.5	1	10	1	1	<\$100M	367	2	10.0	32.5
U S BK NA ND	FARGO	ND	32.5	1	10	1	1	\$1B-\$10B	3	1	32.5	32.5
FINGAL ST BK	FINGAL	ND	30.0	5	4	1	2	<\$100M	2,641	139	35.0	25.0
BANK OF BEULAH	BEULAH	ND	30.0	2	6	2	2	<\$100M	4,416	164	37.5	25.0
SARGENT COUNTY BK	FORMAN	ND	30.0	3	1	5	3	<\$100M	9,388	206	22.5	57.5
BANK OF HAMILTON	HAMILTON	ND	27.5	2	7	1	1	<\$100M	1,670	73	30.0	25.0
FIRST ST BK	BUXTON	ND	27.5	3	1	4	3	<\$100M	8,204	173	17.5	57.5
UNION ST BK OF HAZEN	HAZEN	ND	25.0	2	2	3	3	<\$100M	6,760	179	22.5	40.0
FIRST ST BK ROLLA	ROLLA	ND	25.0	2	2	2	4	<\$100M	5,425	232	27.5	25.0
FARMERS & MERCHANTS NB	HATTON	ND	22.5	5	2	1	1	<\$100M	3,925	86	12.5	45.0
STATE BK OF LAKOTA	LAKOTA	ND	20.0	3	2	2	1	<\$100M	5,917	119	12.5	35.0
STATE BK OF FARGO	FARGO	ND	20.0	1	1	4	2	\$100M-500M	6,935	129	12.5	25.0
BANK CENTER FIRST	BISMARCK	ND	20.0	1	3	2	2	\$100M-500M	5,317	147	20.0	37.5
FIRST NB OF HETTINGER	HETTINGER	ND	17.5	2	3	1	1	<\$100M	2,666	77	12.5	15.0
STATE BK WEST FARGO	WEST FARGO	ND	17.5	1	1	3	2	<\$100M	6,588	130	15.0	25.0
COMMUNITY NB GRAND FORKS	GRAND FORKS	ND	0.0	1	.	1	1	<\$100M	0	0	0.0	.
UNION ST BK OF FARGO	FARGO	ND	0.0	1	.	1	1	<\$100M	0	0	0.0	.
MIDWEST BANK NA	PIERCE	NE	97.5	10	9	10	10	\$100M-500M	101,338	2,164	97.5	92.5
STATE BK OF CAIRO	CAIRO	NE	95.0	10	8	10	10	<\$100M	32,771	7,430	95.0	90.0
COMMERCIAL BK	BLUE HILL	NE	95.0	10	10	9	9	<\$100M	19,246	647	100.0	92.5
FIRST NB OF GORDON	GORDON	NE	92.5	8	9	10	10	<\$100M	35,393	973	97.5	92.5
FIRST NB&TC OF FULLERTON	FULLERTON	NE	92.5	10	8	9	10	<\$100M	24,274	1,461	95.0	92.5
ADAMS B&TC	OGALLALA	NE	92.5	9	8	10	10	\$100M-500M	96,664	1,237	92.5	90.0
PEOPLES WEBSTER CTY BK	RED CLOUD	NE	90.0	8	10	9	9	<\$100M	17,726	462	92.5	82.5
FIRST B&TC	COZAD	NE	87.5	9	7	10	9	<\$100M	33,526	496	90.0	85.0
FARMERS & MRCH ST BK BROOMFI	BLOOMFIELD	NE	87.5	7	8	10	10	<\$100M	25,344	1,346	90.0	80.0
FARMERS & MRCH BK	MILFORD	NE	87.5	6	9	10	10	\$100M-500M	48,826	1,202	95.0	87.5
FIRST NB IN ORD	ORD	NE	87.5	7	10	9	9	<\$100M	23,275	616	92.5	82.5
FIRST NB OF AINSWORTH	AINSWORTH	NE	87.5	10	6	10	9	<\$100M	28,318	482	87.5	82.5
SHERMAN CTY BK	LOUP CITY	NE	85.0	8	9	9	8	<\$100M	24,322	449	95.0	85.0
FIRST NB&TC IN AURORA	AURORA	NE	85.0	7	8	10	9	<\$100M	32,644	506	87.5	80.0
UNION B&TC	LINCOLN	NE	85.0	4	10	10	10	\$500M-\$1B	180,786	3,727	90.0	85.0
SALINE ST BK	WILBER	NE	85.0	7	9	9	9	<\$100M	16,729	483	87.5	77.5

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			Total Score (1)	SFL/TA (2)	SFL/TFL (3)	SFL(\$)	SFL(#)					
TRI CTY BK	STUART	NE	85.0	9	6	9	10	<\$100M	15,792	680	80.0	80.0
SCRIBNER BK	SCRIBNER	NE	85.0	9	7	9	9	<\$100M	16,859	479	85.0	77.5
VALLEY B&TC	SCOTTSSLUFF	NE	85.0	5	9	10	10	\$100M-500M	45,074	1,673	90.0	85.0
FIRST NB NORTHEAST	LYONS	NE	82.5	7	6	10	10	\$100M-500M	44,589	1,028	85.0	77.5
FIRST ST BK	HORDVILLE	NE	82.5	9	8	6	10	<\$100M	9,191	697	87.5	77.5
BRUNSWICK ST BK	BRUNSWICK	NE	82.5	9	6	8	10	<\$100M	13,206	1,353	87.5	75.0
SECURITY NB OF LAUREL	LAUREL	NE	82.5	8	5	10	10	<\$100M	26,902	835	72.5	75.0
RAVENNA BK	RAVENNA	NE	82.5	9	6	9	9	<\$100M	22,648	500	87.5	80.0
PURDUM ST BK	PURDUM	NE	82.5	10	6	8	9	<\$100M	15,286	511	85.0	80.0
COMMUNITY BK	ALMA	NE	82.5	8	8	8	9	<\$100M	12,695	489	87.5	75.0
FARMERS ST BK	MAYWOOD	NE	80.0	10	5	9	8	<\$100M	16,019	451	65.0	72.5
FIRST CENTRAL BK	CAMBRIDGE	NE	80.0	9	7	9	7	<\$100M	23,795	327	85.0	75.0
HARVARD ST BK	HARVARD	NE	80.0	10	6	8	8	<\$100M	14,786	352	85.0	72.5
BANK OF THE VALLEY	BELLWOOD	NE	80.0	10	6	8	8	<\$100M	13,723	372	82.5	72.5
COMMERCIAL ST BK	WAUSA	NE	80.0	9	5	9	9	<\$100M	18,364	578	80.0	85.0
PINNALCE BK NA	SHELBY	NE	80.0	10	9	7	6	<\$100M	12,019	285	87.5	75.0
PINNACLE BK NA	OSCEOLA	NE	80.0	10	9	8	5	<\$100M	15,572	227	85.0	77.5
PENDER ST BK	PENDER	NE	80.0	10	3	10	9	<\$100M	29,325	525	60.0	77.5
FIRST NB OF MCCOOK	MCCOOK	NE	77.5	6	5	10	10	<\$100M	25,284	1,040	77.5	70.0
FULLERTON NB	FULLERTON	NE	77.5	10	8	6	7	<\$100M	9,134	288	82.5	70.0
BANK OF BERTRAND	BERTRAND	NE	77.5	10	9	7	5	<\$100M	11,528	235	85.0	70.0
FIRST TRI-CTY BK	SWANTON	NE	77.5	9	9	6	7	<\$100M	9,892	325	85.0	75.0
STOCKMANS NB OF RUSHVILLE	RUSHVILLE	NE	77.5	7	4	10	10	\$100M-500M	37,696	1,107	77.5	92.5
WASHINGTON CTY BK	BLAIR	NE	77.5	6	5	10	10	\$100M-500M	43,109	2,078	80.0	75.0
BEATRICE NB&TC	BEATRICE	NE	75.0	5	7	9	9	<\$100M	23,973	637	85.0	70.0
GOTHENBURG ST B&TC	GOTHENBURG	NE	75.0	7	7	9	7	<\$100M	21,384	342	82.5	72.5
FARMERS & MRCH BK	MILLIGAN	NE	75.0	10	7	7	6	<\$100M	11,071	278	80.0	70.0
STATE BK OF TABLE ROCK	TABLE ROCK	NE	75.0	10	8	7	5	<\$100M	10,063	239	82.5	70.0
FIRST NB	SCHUYLER	NE	75.0	7	3	10	10	<\$100M	25,546	711	65.0	77.5
FIRST NB OF NEWMAN GROVE	NEWMAN GROVE	NE	72.5	8	4	8	9	<\$100M	13,851	596	75.0	65.0
BANK OF CLARKS	CLARKS	NE	72.5	10	8	5	6	<\$100M	7,999	247	77.5	72.5
STATE BK OF HILDRETH	HILDRETH	NE	72.5	9	7	7	6	<\$100M	11,157	257	80.0	67.5
FIRST NB OF ALBION	ALBION	NE	72.5	8	6	8	7	<\$100M	14,399	291	77.5	65.0
FARMERS ST BK	CARROLL	NE	72.5	10	10	5	4	<\$100M	7,924	185	80.0	72.5
CITY ST BK	SUTTON	NE	72.5	9	6	8	6	<\$100M	14,932	287	80.0	67.5
YORK ST B&TC	YORK	NE	72.5	5	4	10	10	\$100M-500M	45,237	1,304	80.0	67.5
CITIZENS B&TC	SAINT PAUL	NE	72.5	5	8	7	9	<\$100M	11,980	647	85.0	67.5
FIRST ST BK	BEAVER CITY	NE	72.5	8	7	7	7	<\$100M	11,778	290	80.0	65.0
CLARKSON BK	CLARKSON	NE	72.5	8	4	8	9	<\$100M	13,138	488	72.5	70.0
PLATTE VALLEY NB	SCOTTSSLUFF	NE	72.5	3	9	9	8	\$100M-500M	22,097	422	82.5	72.5
COMMERCIAL BK OF NELSON	NELSON	NE	70.0	8	8	6	6	<\$100M	8,799	282	82.5	67.5
FIRST ST BK	ENDERS	NE	70.0	9	4	8	7	<\$100M	13,853	300	52.5	75.0
STATE BK OF ODELL	ODELL	NE	70.0	9	7	4	8	<\$100M	6,446	419	77.5	65.0
FIRST NB OF CAMBRIDGE	CAMBRIDGE	NE	70.0	8	4	8	8	<\$100M	13,807	361	60.0	77.5
WINSIDE ST BK	WINSIDE	NE	70.0	7	10	4	7	<\$100M	5,527	290	75.0	60.0
STATE BK OF CHESTER	CHESTER	NE	70.0	10	10	6	2	<\$100M	8,242	105	75.0	65.0
DEUEL CTY ST BK	CHAPPELL	NE	70.0	8	5	7	8	<\$100M	11,729	433	70.0	72.5
PETERSBURG ST BK	PETERSBURG	NE	70.0	10	5	6	7	<\$100M	8,762	342	62.5	67.5
PINNACLE BK	SCHUYLER	NE	70.0	5	6	9	8	<\$100M	19,452	420	82.5	65.0
GENEVA ST BK	GENEVA	NE	67.5	6	2	10	9	<\$100M	25,785	484	50.0	72.5
GRAFTON ST BK	GRAFTON	NE	67.5	10	7	4	6	<\$100M	6,062	262	72.5	65.0
GUIDE ROCK ST BK	GUIDE ROCK	NE	67.5	7	10	4	6	<\$100M	6,332	241	75.0	62.5
COMMERCIAL ST BK	ELSIE	NE	67.5	10	9	4	4	<\$100M	5,726	189	72.5	62.5
BANNER CTY BK	HARRISBURG	NE	67.5	9	6	5	7	<\$100M	8,168	334	75.0	62.5
SECURITY BK	SIDNEY	NE	67.5	3	4	10	10	\$100M-500M	39,736	1,057	72.5	65.0
FARMERS ST B&TC OF SUPERIOR	SUPERIOR	NE	67.5	6	3	9	9	<\$100M	19,074	509	65.0	70.0
NEBRASKA ST B&TC	BROKEN BOW	NE	67.5	6	3	9	9	<\$100M	23,580	532	67.5	70.0
CHAMBERS ST BK	CHAMBERS	NE	67.5	8	8	6	5	<\$100M	9,691	228	45.0	62.5

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			Total Score (1)	SFL/TA (2)	SFL/TFL (3)	SFL(\$)	SFL/# (4)					
DEWITT ST BK	DE WITT	NE	67.5	8	5	6	8	<\$100M	8,925	408	65.0	72.5
FIRST ST BK	SHELTON	NE	67.5	9	6	7	5	<\$100M	11,406	229	75.0	60.0
COMMERCIAL NB OF AINSWORTH	AINSWORTH	NE	67.5	6	3	9	9	<\$100M	16,282	490	65.0	72.5
JENNINGS ST BK	DAVENPORT	NE	67.5	8	10	5	4	<\$100M	6,623	173	72.5	60.0
AMERICAN EXCH BK	ELMWOOD	NE	67.5	7	10	5	5	<\$100M	7,897	234	77.5	65.0
BANK OF HARTINGTON	HARTINGTON	NE	65.0	6	6	7	7	<\$100M	10,403	342	75.0	57.5
BANK OF LINDSAY	LINDSAY	NE	65.0	10	3	7	6	<\$100M	10,889	270	52.5	62.5
FIRST ST BK	LOOMIS	NE	65.0	8	3	7	8	<\$100M	10,501	394	67.5	80.0
SECURITY HOME BK	MALMO	NE	65.0	8	9	4	5	<\$100M	5,717	236	72.5	60.0
MINDEN EXCH B&TC	MINDEN	NE	65.0	5	2	10	9	\$100M-500M	28,403	604	60.0	67.5
JONES NB&TC OF SEWARD	SEWARD	NE	65.0	3	4	9	10	\$100M-500M	25,028	829	67.5	82.5
PINNACLE BK	MITCHELL	NE	65.0	6	9	6	5	<\$100M	9,744	200	72.5	62.5
FIRST NB OF WEST POINT	WEST POINT	NE	65.0	4	4	9	9	<\$100M	15,990	458	60.0	57.5
FARMERS ST BK	WALLACE	NE	65.0	10	5	6	5	<\$100M	8,696	237	57.5	65.0
POTTER ST BK OF POTTER	POTTER	NE	65.0	10	6	5	5	<\$100M	7,446	222	72.5	57.5
BANK OF ST EDWARD	SAINT EDWARD	NE	65.0	7	4	7	8	<\$100M	11,061	418	65.0	57.5
BUTTE ST BK	BUTTE	NE	65.0	9	6	5	6	<\$100M	7,106	274	72.5	57.5
BRUNING ST BK	BRUNING	NE	62.5	5	2	9	9	<\$100M	21,723	559	62.5	67.5
FRANKLIN ST BK	FRANKLIN	NE	62.5	5	7	6	7	<\$100M	9,670	300	72.5	57.5
CITIZENS ST BK	CLEARWATER	NE	62.5	10	6	5	4	<\$100M	6,535	169	65.0	55.0
FARMERS BK OF COOK	COOK	NE	62.5	5	6	6	8	<\$100M	9,386	380	62.5	65.0
FARMERS ST BK	HUMPHREY	NE	62.5	9	5	5	6	<\$100M	6,813	241	50.0	57.5
COMMUNITY FIRST NB	ALLIANCE	NE	62.5	3	2	10	10	\$100M-500M	40,827	1,198	62.5	62.5
ASHTON ST BK	ASHTON	NE	62.5	10	9	2	4	<\$100M	3,712	177	67.5	62.5
FIRST NB&TC OF BEATRICE	BEATRICE	NE	62.5	3	7	8	7	\$100M-500M	15,236	334	75.0	60.0
FIRST NB&TC OF SYRACUSE	SYRACUSE	NE	62.5	5	5	7	8	<\$100M	11,325	350	57.5	60.0
CATTLE NB OF SEWARD	SEWARD	NE	62.5	3	4	9	9	<\$100M	16,035	523	60.0	57.5
PLATTE VALLEY NB-MORRILL MIN	MORRILL	NE	62.5	6	4	8	7	<\$100M	13,463	336	62.5	77.5
COMMERCIAL BK	STRATTON	NE	62.5	9	8	4	4	<\$100M	6,037	185	70.0	57.5
AMERICAN NB	OMAHA	NE	62.5	1	5	9	10	\$500M-\$1B	22,665	807	62.5	60.0
FARMERS ST BK OF SILVER CREEK	SILVER CREEK	NE	62.5	10	8	4	3	<\$100M	5,698	159	67.5	57.5
STATE BK OF COLON	COLON	NE	62.5	9	9	4	3	<\$100M	5,539	158	70.0	60.0
UNITED NE BK	GRAND ISLAND	NE	62.5	3	2	10	10	\$100M-500M	74,318	1,761	62.5	62.5
FARMERS ST BK	BENNET	NE	62.5	4	10	5	6	<\$100M	7,828	241	72.5	57.5
GENOA NB	GENOA	NE	60.0	7	2	8	7	<\$100M	14,661	320	50.0	77.5
ADAMS CTY BK	KENESAW	NE	60.0	7	1	8	8	<\$100M	15,075	364	32.5	77.5
FIRST NB OF LEWELLEN	LEWELLEN	NE	60.0	9	3	5	7	<\$100M	7,908	291	47.5	67.5
NORTH LOUP VALLEY BK	NORTH LOUP	NE	60.0	9	5	5	5	<\$100M	7,233	227	52.5	70.0
THAYER CTY BK	HEBRON	NE	60.0	4	9	6	5	<\$100M	8,293	211	72.5	55.0
FIRST NB	NORTH PLATTE	NE	60.0	2	2	10	10	\$100M-500M	31,547	830	60.0	60.0
CITIZENS ST BK	CARLETON	NE	60.0	10	10	2	2	<\$100M	3,109	52	27.5	57.5
FIRST NB OF CHADRON	CHADRON	NE	60.0	6	3	7	8	<\$100M	11,710	393	57.5	67.5
AMFIRST BK NA	MCCOOK	NE	60.0	6	2	8	8	<\$100M	14,916	454	55.0	57.5
TILDEN BK	TILDEN	NE	60.0	7	5	6	6	<\$100M	8,665	281	55.0	67.5
FIRST NB	UTICA	NE	60.0	6	9	4	5	<\$100M	5,825	199	72.5	55.0
FIRST NB	UNADILLA	NE	60.0	5	8	6	5	<\$100M	8,854	202	72.5	55.0
ELKHORN VALLEY B&TC	NORFOLK	NE	60.0	3	2	9	10	\$100M-500M	20,415	1,118	67.5	55.0
BANK OF KEYSTONE	KEYSTONE	NE	60.0	8	3	6	7	<\$100M	9,290	341	47.5	72.5
BANK OF ELGIN	ELGIN	NE	60.0	7	3	6	8	<\$100M	9,289	348	47.5	65.0
FARMERS BK	OCONTO	NE	60.0	8	7	4	5	<\$100M	6,396	206	67.5	55.0
CRETE ST BK	CRETE	NE	60.0	3	9	6	6	<\$100M	8,478	279	72.5	57.5
BANK OF YUTAN	YUTAN	NE	60.0	7	9	4	4	<\$100M	5,522	179	65.0	55.0
CITY NB&TC HASTINGS NE	HASTINGS	NE	60.0	2	5	8	9	\$100M-500M	14,686	555	60.0	55.0
NEBRASKA ST BK	SOUTH SIOUX CITY	NE	60.0	3	5	8	8	\$100M-500M	15,539	368	62.5	57.5
BANK OF WOOD RIVER	WOOD RIVER	NE	60.0	5	4	8	7	<\$100M	13,268	308	52.5	57.5
CITIZENS ST BK	POLK	NE	60.0	9	9	3	3	<\$100M	4,644	156	65.0	55.0
STATE BK OF RIVERDALE	RIVERDALE	NE	60.0	7	5	5	7	<\$100M	7,747	299	57.5	55.0
ALBION NB	ALBION	NE	60.0	6	2	8	8	<\$100M	13,579	396	55.0	65.0

Table 2. Small-Farm-Lending Banks, June 1999

Bank Name	Location	State	Decile Values					Bnk Asset Sz.	Dollars in SFL	Number in SFL	Total Score (<\$100K)	Total Score (<\$1M)
			Total Score (1)	SFL/TA (2)	SFL/TFL (3)	SFL(\$)	SFL/# (4)						SFL/# (5)
STATE BK OF BARTLEY	BARTLEY	NE	60.0	8	9	3	4	<\$100M	4,137	176	65.0	52.5
FIRST NB OF BANCROFT	BANCROFT	NE	60.0	8	7	4	5	<\$100M	6,074	225	70.0	55.0
FIRST NB IN EXETER	EXETER	NE	60.0	8	7	5	4	<\$100M	7,516	188	67.5	52.5
FIRST CENTRAL BK MCCOOK NA	MCCOOK	NE	60.0	9	9	4	2	<\$100M	5,958	61	67.5	57.5
PLATTE VALLEY BK	NORTH BEND	NE	57.5	5	5	6	7	<\$100M	8,997	340	47.5	57.5
FIRST NB&TC OF COLUMBUS	COLUMBUS	NE	57.5	2	1	10	10	\$100M-500M	37,709	946	60.0	62.5
FARMERS ST BK	EWING	NE	57.5	8	8	3	4	<\$100M	4,598	182	62.5	52.5
HERSHEY ST BK	HERSHEY	NE	57.5	5	8	6	4	<\$100M	8,288	191	67.5	50.0
PINNACLE BK	NELIGH	NE	57.5	3	1	9	10	\$100M-500M	19,560	844	62.5	57.5
COZAD ST B&TC	COZAD	NE	57.5	4	2	9	8	<\$100M	17,388	440	47.5	60.0
FARMERS ST BK	DODGE	NE	57.5	7	3	7	6	<\$100M	10,703	261	42.5	72.5
FIRST NB OF HOLDREGE	HOLDREGE	NE	57.5	3	1	10	9	\$100M-500M	27,892	513	47.5	62.5
CITIZENS BK	BANCROFT	NE	57.5	9	7	3	4	<\$100M	4,994	162	62.5	47.5
COMMERCIAL ST BK	CEDAR BLUFFS	NE	57.5	10	9	2	2	<\$100M	3,725	69	60.0	57.5
FIRST ST BK	HICKMAN	NE	57.5	4	10	5	4	<\$100M	7,734	186	70.0	55.0
BANK OF INDIANOLA	INDIANOLA	NE	57.5	6	9	3	5	<\$100M	4,935	234	65.0	52.5
PINNACLE BK	WISNER	NE	57.5	6	2	7	8	<\$100M	11,731	387	57.5	55.0
BANK OF PRAGUE	PRAGUE	NE	57.5	8	9	3	3	<\$100M	4,054	160	62.5	52.5
NEBRASKA ST BK	OSHKOSH	NE	57.5	8	2	7	6	<\$100M	10,553	277	40.0	67.5
BANK OF DIXON CTY	PONCA	NE	57.5	5	7	6	5	<\$100M	9,238	228	70.0	52.5
COMMERCIAL ST BK	REPUBLICAN CITY	NE	57.5	4	8	5	6	<\$100M	6,877	251	67.5	50.0
BATTLE CREEK ST BK	BATTLE CREEK	NE	57.5	7	8	4	4	<\$100M	6,457	168	65.0	55.0
FIRST NB	BEEMER	NE	57.5	6	3	8	6	<\$100M	12,972	286	50.0	60.0
CEDAR RAPIDS ST BK	CEDAR RAPIDS	NE	57.5	9	6	4	4	<\$100M	5,523	179	60.0	52.5
CULBERTSON BK	CULBERTSON	NE	57.5	8	8	3	4	<\$100M	5,118	194	65.0	52.5
AMERICAN NB OF KIMBALL	KIMBALL	NE	55.0	5	4	7	6	<\$100M	10,437	247	60.0	55.0
BANK OF MONROE	MONROE	NE	55.0	9	4	5	4	<\$100M	7,525	172	35.0	60.0
WESTERN NE NB	NORTH PLATTE	NE	55.0	2	1	9	10	\$100M-500M	19,766	700	35.0	55.0
HENDERSON ST BK	HENDERSON	NE	55.0	7	3	7	5	<\$100M	10,010	223	27.5	57.5
BANK OF NORFOLK	NORFOLK	NE	55.0	3	4	8	7	<\$100M	13,420	295	62.5	47.5
FIRST ST BK	KIMBALL	NE	55.0	4	3	8	7	<\$100M	13,514	333	42.5	57.5
BYRON ST BK	BYRON	NE	55.0	7	5	4	6	<\$100M	6,168	280	57.5	50.0
STANTON NB	STANTON	NE	55.0	5	9	4	4	<\$100M	6,450	164	67.5	52.5
PINNACLE BK NA	OGALLALA	NE	55.0	3	2	9	8	\$100M-500M	18,668	451	47.5	62.5
FIRST NB OF OMAHA	OMAHA	NE	55.0	1	1	10	10	\$1B-\$10B	83,645	3,768	55.0	55.0
FIRST NB OF STROMSBURG	STROMSBURG	NE	55.0	7	5	5	5	<\$100M	7,744	198	42.5	52.5
FARMERS & MRCH NB WEST POINT	WEST POINT	NE	55.0	4	1	8	9	<\$100M	15,087	549	40.0	62.5
MCCOOK NB	MCCOOK	NE	55.0	3	1	9	9	\$100M-500M	17,533	544	55.0	55.0
FIRST NE BK	VALLEY	NE	55.0	3	1	9	9	\$100M-500M	16,994	610	50.0	52.5
OAK CREEK VALLEY BK	VALPARAISO	NE	55.0	5	5	6	6	<\$100M	8,783	272	52.5	65.0
PLEASANTON ST BK	PLEASANTON	NE	55.0	9	6	4	3	<\$100M	5,693	146	57.5	47.5
FIRST ST BK	RANDOLPH	NE	55.0	6	6	6	4	<\$100M	8,374	180	67.5	50.0
FIRST NB OF MARQUETTE	MARQUETTE	NE	52.5	6	8	4	3	<\$100M	6,331	156	62.5	47.5
CITY NB OF GREELEY	GREELEY	NE	52.5	6	7	3	5	<\$100M	4,758	236	65.0	50.0
TWO RIVERS ST BK	BLAIR	NE	52.5	4	3	7	7	<\$100M	12,143	307	50.0	55.0
CORNERSTONE BK NA	YORK	NE	52.5	2	1	10	8	\$100M-500M	28,765	428	45.0	57.5
PINNACLE BK	LEXINGTON	NE	52.5	4	2	8	7	<\$100M	13,093	325	45.0	55.0
BANK OF LEIGH	LEIGH	NE	52.5	9	4	5	3	<\$100M	6,513	122	35.0	55.0
FIRST NB OF WAHOO	WAHOO	NE	52.5	4	3	8	6	<\$100M	12,340	287	42.5	55.0
HASTINGS ST BK	HASTINGS	NE	52.5	3	5	7	6	<\$100M	12,003	241	37.5	47.5
BANK OF STAPLETON	STAPLETON	NE	52.5	9	5	3	4	<\$100M	4,884	193	50.0	60.0
CHARTER WEST NB	WEST POINT	NE	52.5	5	2	7	7	<\$100M	11,414	347	57.5	50.0
STROMSBURG BK	STROMSBURG	NE	52.5	7	4	6	4	<\$100M	9,643	162	47.5	67.5
NORWEST BK NE NA	OMAHA	NE	52.5	1	1	10	9	\$1B-\$10B	30,463	649	50.0	55.0
STATE BK OF SCOTIA	SCOTIA	NE	52.5	7	8	4	2	<\$100M	6,338	100	62.5	47.5
PLATTE VALLEY ST B&TC	KEARNEY	NE	50.0	1	3	8	8	\$100M-500M	14,790	411	47.5	47.5
CERESCOBANK	CERESCO	NE	50.0	5	6	4	5	<\$100M	5,938	208	52.5	40.0
LISCO ST BK	LISCO	NE	50.0	8	7	3	2	<\$100M	4,809	86	57.5	47.5

Table 2. Small-Farm-Lending Banks, June 1999

Bank Name	Location	State	Total Score (1)	Decile Values					Bnk Asset Sz. (6)	Dollars in SFL (7)	Number in SFL (8)	Total Score (<\$100K) (9)	Total Score (<\$1M) (10)
				SFL/TA (2)	SFL/TFL (3)	SFL(\$) (4)	SFL(#) (5)						
BANK OF MEAD	MEAD	NE	50.0	5	9	2	4	<\$100M	3,027	189	60.0	47.5	
FIRST NB&TC	FALLS CITY	NE	50.0	2	5	6	7	<\$100M	8,174	295	50.0	45.0	
ADAMS ST BK	ADAMS	NE	50.0	5	7	3	5	<\$100M	5,179	195	62.5	42.5	
FIRST NB OF FRIEND	FRIEND	NE	50.0	5	2	5	8	<\$100M	8,133	414	42.5	55.0	
BOELUS ST BK	BOELUS	NE	50.0	8	8	2	2	<\$100M	3,714	57	55.0	45.0	
FIRST NB OF FAIRBURY	FAIRBURY	NE	50.0	2	4	7	7	<\$100M	10,753	342	47.5	47.5	
CEDAR SECURITY BK	FORDYCE	NE	50.0	6	6	4	4	<\$100M	6,316	192	65.0	47.5	
FIVE POINTS BK	GRAND ISLAND	NE	50.0	2	2	8	8	\$100M-500M	15,500	349	45.0	52.5	
FIRST NB	SIDNEY	NE	50.0	5	6	5	4	<\$100M	7,968	163	62.5	42.5	
BANK OF ORCHARD	ORCHARD	NE	50.0	4	6	2	8	<\$100M	3,644	351	57.5	42.5	
MARQUETTE BK NEBRASKA NA	O'NEILL	NE	50.0	4	4	5	7	<\$100M	8,136	319	52.5	60.0	
FILLEY BK	FILLEY	NE	47.5	7	7	2	3	<\$100M	3,237	151	52.5	42.5	
FIRST NB&TC OF MINDEN	MINDEN	NE	47.5	4	2	7	6	<\$100M	11,186	277	55.0	45.0	
FARMERS ST BK	EUSTIS	NE	47.5	6	3	5	5	<\$100M	7,718	204	55.0	50.0	
RICHARDSON CTY B&TC	FALLS CITY	NE	47.5	3	3	7	6	<\$100M	10,272	242	42.5	60.0	
PINNACLE BK	AURORA	NE	47.5	4	3	7	5	<\$100M	12,270	220	32.5	55.0	
BANK OF TALMAGE	TALMAGE	NE	47.5	9	8	1	1	<\$100M	1,422	36	52.5	45.0	
STATE BK	BENKELMAN	NE	47.5	6	1	6	6	<\$100M	9,026	251	47.5	47.5	
FIRST NB&TC OF KEARNEY	KEARNEY	NE	47.5	2	2	8	7	\$100M-500M	12,377	329	45.0	47.5	
AMERICAN BK	BURR	NE	47.5	6	8	2	3	<\$100M	2,541	112	52.5	42.5	
FIRST NB OF ELWOOD	ELWOOD	NE	47.5	6	7	3	3	<\$100M	4,968	118	55.0	42.5	
FARNAM BK	FARNAM	NE	47.5	7	7	2	3	<\$100M	3,782	131	52.5	42.5	
FIRST ST BK	SCOTTSBLUFF	NE	47.5	2	2	8	7	\$100M-500M	14,085	327	40.0	45.0	
AUBURN ST BK	AUBURN	NE	47.5	3	3	5	8	<\$100M	7,728	364	52.5	52.5	
BANK OF MADISON	MADISON	NE	45.0	3	1	6	8	<\$100M	9,389	385	47.5	45.0	
MURRAY ST BK	MURRAY	NE	45.0	5	4	5	4	<\$100M	6,560	169	37.5	37.5	
SOUTH CENTRAL ST BK	CAMPBELL	NE	45.0	6	4	4	4	<\$100M	5,945	187	47.5	55.0	
FIRST ST BK	GOTHENBURG	NE	45.0	4	1	7	6	<\$100M	12,173	240	30.0	65.0	
CORN GROWERS ST BK	MURDOCK	NE	45.0	5	10	2	1	<\$100M	2,859	30	52.5	42.5	
SPENCER ST BK	SPENCER	NE	45.0	4	6	2	6	<\$100M	2,993	286	55.0	40.0	
SECURITY ST BK	ANSLEY	NE	45.0	7	7	2	2	<\$100M	2,714	109	52.5	40.0	
FIRST WESTERN BK NA	ATKINSON	NE	45.0	4	1	7	6	<\$100M	11,664	266	37.5	55.0	
COLERIDGE NB	COLERIDGE	NE	45.0	7	3	4	4	<\$100M	6,340	172	27.5	45.0	
BANK OF BRADY	BRADY	NE	45.0	8	5	2	3	<\$100M	3,778	124	37.5	50.0	
BANK OF DONIPHAN	DONIPHAN	NE	45.0	4	2	7	5	<\$100M	11,830	239	35.0	47.5	
SUTTON ST BK	SUTTON	NE	45.0	6	6	3	3	<\$100M	4,799	157	55.0	40.0	
STATE BK OF TRENTON	TRENTON	NE	45.0	8	3	5	2	<\$100M	6,585	105	27.5	52.5	
STATE NB&TC	WAYNE	NE	45.0	3	2	7	6	<\$100M	11,370	283	40.0	62.5	
DAKOTA CTY ST BK	SOUTH SIOUX CITY	NE	45.0	2	10	4	2	<\$100M	6,509	83	52.5	45.0	
PLATTE CTR BK	PLATTE CENTER	NE	45.0	6	9	1	2	<\$100M	1,150	49	50.0	37.5	
AMERICAN NB OF SIDNEY	SIDNEY	NE	45.0	2	6	4	6	<\$100M	5,900	258	57.5	40.0	
HOME ST BK	LOUISVILLE	NE	42.5	2	10	3	2	<\$100M	4,936	67	50.0	42.5	
NEHAWKA BK	NEHAWKA	NE	42.5	4	10	2	1	<\$100M	2,379	36	47.5	40.0	
BANK OF STEINAUER	STEINAUER	NE	42.5	5	8	1	3	<\$100M	1,831	158	55.0	40.0	
FARMERS B&TC	NEBRASKA CITY	NE	42.5	3	8	3	3	<\$100M	4,608	143	50.0	40.0	
FIRST NB OF VALENTINE	VALENTINE	NE	42.5	2	2	6	7	<\$100M	9,905	298	40.0	42.5	
EXCHANGE BK	GIBBON	NE	42.5	4	2	6	5	<\$100M	8,506	205	32.5	57.5	
NEBRASKA ST BK	LYNCH	NE	42.5	4	6	2	5	<\$100M	1,961	211	47.5	37.5	
OVERLAND NB OF GRAND ISLAND	GRAND ISLAND	NE	42.5	1	2	6	8	\$100M-500M	9,080	376	47.5	42.5	
FIRST NB OF BELDEN	BELDEN	NE	42.5	7	1	6	3	<\$100M	8,436	161	27.5	57.5	
NEBRASKA ST BK	BRISTOW	NE	40.0	6	6	2	2	<\$100M	2,088	65	45.0	32.5	
SECURITY ST BK	SUMNER	NE	40.0	7	7	1	1	<\$100M	739	12	42.5	35.0	
FARMERS ST BK	FAIRMONT	NE	40.0	8	4	2	2	<\$100M	3,197	93	25.0	47.5	
WAHOO ST BK	WAHOO	NE	40.0	3	9	2	2	<\$100M	3,971	105	50.0	37.5	
FIRST NB OF WAYNE	WAYNE	NE	40.0	3	5	3	5	<\$100M	4,934	201	40.0	35.0	
PINNACLE BK	PALMER	NE	40.0	6	3	3	4	<\$100M	5,143	172	35.0	60.0	
CARSON NB OF AUBURN	AUBURN	NE	40.0	4	2	5	5	<\$100M	7,448	231	40.0	37.5	
FARMERS ST BK	BIG SPRINGS	NE	37.5	3	7	2	3	<\$100M	2,832	151	37.5	35.0	

Table 2. Small-Farm-Lending Banks, June 1999

Bank Name	Location	State	Decile Values					Bnk Asset Sz.	Dollars in SFL	Number in SFL	Total Score (<\$100K)	Total Score (<\$1M)
			Total Score (1)	SFL/TA (2)	SFL/TFL (3)	SFL(\$)	SFL/# (4)						SFL/# (5)
CENTRAL BK	CENTRAL CITY	NE	37.5	3	8	2	2	<\$100M	2,736	81	25.0	35.0
FARMERS & MRCH BK	IMPERIAL	NE	37.5	4	2	5	4	<\$100M	7,740	167	20.0	42.5
AMERICAN NB OF FREMONT	FREMONT	NE	37.5	2	7	4	2	<\$100M	5,833	62	47.5	32.5
SPALDING CITY BK	SPALDING	NE	37.5	5	4	3	3	<\$100M	4,984	161	25.0	37.5
COMMERCIAL ST BK	CLAY CENTER	NE	37.5	4	5	3	3	<\$100M	5,280	141	35.0	32.5
WYMORE ST BK	WYMORE	NE	37.5	4	7	2	2	<\$100M	3,202	54	47.5	35.0
FARMERS BK OF CLATONIA	CLATONIA	NE	37.5	4	7	2	2	<\$100M	1,880	74	45.0	32.5
WESTERN ST BK	WATERLOO	NE	35.0	2	10	1	1	<\$100M	815	30	10.0	32.5
JEFFERSON CTY BK	DAYKIN	NE	35.0	4	3	3	4	<\$100M	4,959	169	40.0	50.0
FREMONT NB&TC	FREMONT	NE	35.0	1	4	4	5	\$100M-500M	6,070	218	32.5	42.5
FIRST NB	WALTHILL	NE	35.0	4	4	3	3	<\$100M	4,796	125	35.0	52.5
FARMERS & MRCH NB OF ASHLAND	ASHLAND	NE	35.0	4	2	5	3	<\$100M	7,499	133	27.5	45.0
CITIZENS NB OF WISNER	WISNER	NE	35.0	5	1	5	3	<\$100M	6,971	132	20.0	50.0
SPRINGFIELD ST BK	SPRINGFIELD	NE	35.0	2	10	1	1	<\$100M	1,367	38	22.5	35.0
BANK OF PAXTON	PAXTON	NE	35.0	6	3	3	2	<\$100M	4,580	110	25.0	37.5
BURT CTY ST BK	TEKAMAH	NE	35.0	3	5	3	3	<\$100M	5,007	145	35.0	32.5
PLATTSMOUTH ST BK	PLATTSMOUTH	NE	35.0	2	5	4	3	<\$100M	6,181	121	45.0	27.5
BANK OF NE	LA VISTA	NE	32.5	1	10	1	1	<\$100M	352	3	10.0	32.5
NEBRASKA ST BK OF OMAHA	OMAHA	NE	32.5	1	10	1	1	<\$100M	239	2	10.0	32.5
FORT CALHOUN ST BK	FORT CALHOUN	NE	32.5	1	10	1	1	<\$100M	353	20	32.5	32.5
OMAHA ST BK	OMAHA	NE	32.5	1	10	1	1	\$100M-500M	130	2	10.0	32.5
WEST GATE BK	LINCOLN	NE	32.5	1	10	1	1	<\$100M	1,152	25	35.0	32.5
FIRST WESTROADS BK	OMAHA	NE	32.5	1	10	1	1	\$100M-500M	70	1	32.5	32.5
PINNACLE BK NA	CENTRAL CITY	NE	32.5	3	3	4	3	<\$100M	5,774	117	22.5	40.0
COLUMBUS B&TC	COLUMBUS	NE	32.5	3	1	5	4	<\$100M	7,479	182	25.0	35.0
EAGLE ST BK	EAGLE	NE	32.5	1	10	1	1	<\$100M	153	7	32.5	32.5
KIMBALL CTY BK	BUSHNELL	NE	32.5	2	8	1	2	<\$100M	581	100	40.0	30.0
FARMERS BK	LINCOLN	NE	32.5	1	10	1	1	<\$100M	735	32	35.0	32.5
CENTENNIAL BK	OMAHA	NE	32.5	1	10	1	1	<\$100M	673	17	35.0	32.5
ENTERPRISE BK NA	OMAHA	NE	32.5	1	10	1	1	<\$100M	54	1	32.5	32.5
UMB BK OMAHA NA	OMAHA	NE	32.5	1	10	1	1	<\$100M	112	1	10.0	32.5
WESTERN NEBRASKA NB	VALENTINE	NE	32.5	5	2	3	3	<\$100M	4,404	129	30.0	42.5
CITY B&TC	CRETE	NE	30.0	2	4	3	3	<\$100M	5,172	148	32.5	42.5
FIRST NB OF JOHNSON	JOHNSON	NE	30.0	2	4	3	3	<\$100M	5,197	139	30.0	42.5
FARMERS & MRCH BK	AXTELL	NE	30.0	2	8	1	1	<\$100M	396	22	32.5	27.5
BLUE SPRINGS ST BK	BLUE SPRINGS	NE	30.0	2	7	1	2	<\$100M	1,857	51	40.0	27.5
KEARNEY ST B&TC	KEARNEY	NE	27.5	1	6	2	2	<\$100M	3,871	61	35.0	25.0
LANCASTER CTY BK	WAVERLY	NE	27.5	2	4	2	3	<\$100M	2,846	128	20.0	27.5
SHICKLEY ST BK	SHICKLEY	NE	27.5	5	1	2	3	<\$100M	3,975	126	20.0	47.5
BANK OF BENNINGTON	BENNINGTON	NE	25.0	2	4	2	2	<\$100M	2,301	73	25.0	40.0
CORNHUSKER BK	LINCOLN	NE	25.0	1	5	2	2	\$100M-500M	3,507	70	22.5	20.0
COMMERCIAL BK	BASSETT	NE	22.5	3	1	3	2	<\$100M	4,325	94	20.0	32.5
FARMERS & MRCH ST BK	WAYNE	NE	22.5	3	1	3	2	<\$100M	3,979	100	17.5	27.5
OTOE CTY B&TC	NEBRASKA CITY	NE	22.5	2	1	3	3	<\$100M	4,732	135	25.0	32.5
FIRST ST BK	FREMONT	NE	17.5	1	2	2	2	\$100M-500M	2,699	80	20.0	22.5
NATIONAL BK OF CMRC TR&SA	LINCOLN	NE	17.5	1	1	3	2	\$1B-\$10B	4,514	110	15.0	27.5
AMERICAN INTRST BK	ELKHORN	NE	17.5	1	4	1	1	<\$100M	1,288	29	15.0	32.5
PINNACLE BK	PAPILLION	NE	17.5	1	1	3	2	\$100M-500M	4,171	103	17.5	45.0
CURTIS ST BK	CURTIS	NE	15.0	2	1	1	2	<\$100M	1,776	85	25.0	17.5
CASS CTY BK	PLATTSMOUTH	NE	15.0	1	3	1	1	<\$100M	864	26	12.5	32.5
SECURITY NB OF OMAHA	OMAHA	NE	15.0	1	3	1	1	\$100M-500M	1,115	12	10.0	17.5
NEBRASKA NB	KEARNEY	NE	15.0	2	1	2	1	<\$100M	2,382	26	12.5	15.0
NEBRASKALAND NB	NORTH PLATTE	NE	15.0	2	1	2	1	<\$100M	2,589	41	12.5	27.5
PINNACLE BK	LINCOLN	NE	12.5	1	1	2	1	\$100M-500M	1,957	37	10.0	12.5
ERICSON ST BK	ERICSON	NE	12.5	2	1	1	1	<\$100M	1,673	18	10.0	17.5
SIUXLAND NB	SOUTH SIOUX CITY	NE	12.5	2	1	1	1	<\$100M	1,657	47	10.0	20.0
GREAT WESTERN BK	OMAHA	NE	10.0	1	1	1	1	\$500M-\$1B	485	7	10.0	32.5
MID CITY BK	OMAHA	NE	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.

Table 2. Small-Farm-Lending Banks, June 1999

Bank Name	Location	State	Total Score	Decile Values					Bnk Asset Sz.	Dollars in SFL	Number in SFL	Total Score (<\$100K)	Total Score (<\$1M)
				(1)	(2)	(3)	(4)	(5)						(6)	(7)	(8)	(9)	(10)
COMMERCE BK NA	OMAHA	NE	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
PIER 1 NB	OMAHA	NE	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
UMB USA NA	FALLS CITY	NE	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.	
FIRST COLEBROOK BK	COLEBROOK	NH	82.5	10	3	10	10	<\$100M	612	8	85.0	82.5	
FARMINGTON NB	FARMINGTON	NH	82.5	8	9	8	8	\$100M-500M	135	2	72.5	77.5	
LANCASTER NB	LANCASTER	NH	80.0	9	5	9	9	<\$100M	185	6	92.5	77.5	
FIRST & OCEAN NB	SEABROOK	NH	80.0	9	6	9	8	\$100M-500M	336	3	62.5	77.5	
FLEET BK NH	MANCHESTER	NH	72.5	7	8	7	7	\$1B-\$10B	27	2	80.0	72.5	
GRANITE BK	KEENE	NH	62.5	8	2	8	7	\$500M-\$1B	114	2	52.5	67.5	
BANK OF NH	MANCHESTER	NH	60.0	7	1	7	9	\$1B-\$10B	106	5	72.5	65.0	
BERLIN CITY BK	BERLIN	NH	0.0	2	.	2	2	\$100M-500M	0	0	0.0	.	
SOUTHERN NH B&TC	SALEM	NH	0.0	3	.	3	3	<\$100M	0	0	0.0	.	
PROVIDIAN NB	TILTON	NH	0.0	1	.	1	1	\$1B-\$10B	0	0	0.0	.	
FIRST SIGNATURE B&TC	PORTSMOUTH	NH	0.0	6	.	6	5	\$100M-500M	0	0	0.0	.	
VILLAGE B&TC	GILFORD	NH	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
PEOPLES BK OF LITTLETON	LITTLETON	NH	0.0	2	.	2	6	<\$100M	0	1	0.0	.	
OLDE PORT B&TC	PORTSMOUTH	NH	0.0	6	.	6	6	<\$100M	0	0	0.0	.	
PEMIGEWASSET NB OF PLYMOUTH	PLYMOUTH	NH	0.0	3	.	3	2	\$100M-500M	0	0	0.0	.	
BOW MILLS BK & TR	BOW	NH	0.0	4	.	4	3	<\$100M	0	0	0.0	.	
COMMUNITY B&TC	WOLFEBORO	NH	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.	
BANKBOSTON NH NA	NASHUA	NH	0.0	5	.	5	5	\$100M-500M	0	0	0.0	.	
FIRST ALLIANCE B & TC	MANCHESTER	NH	0.0	4	.	4	4	<\$100M	0	0	0.0	.	
CENTRIX B&TC	BEDFORD	NH	0.0	5	.	5	4	<\$100M	0	0	0.0	.	
MINOTOLA NB	VINELAND	NJ	97.5	9	10	10	10	\$100M-500M	764	12	100.0	95.0	
WOODSTOWN NB&TC	WOODSTOWN	NJ	92.5	10	7	10	10	\$100M-500M	1,366	25	92.5	95.0	
FIRST NB OF ELMER	ELMER	NJ	92.5	10	7	10	10	\$100M-500M	3,871	76	95.0	95.0	
EQUITY BANK NA	ATCO	NJ	90.0	10	6	10	10	\$100M-500M	750	16	92.5	87.5	
HOPEWELL VALLEY CMNTY BK	PENNINGTON	NJ	90.0	10	10	8	8	<\$100M	58	1	95.0	85.0	
FARMERS & MRCH NB OF BRIDGET	BRIDGETON	NJ	87.5	10	5	10	10	\$100M-500M	2,669	78	90.0	82.5	
BANK OF GLOUCESTER CTY	DEPTFORD TOWNSHII	NJ	87.5	8	9	9	9	\$100M-500M	227	4	92.5	85.0	
SUSSEX COUNTY ST BK	FRANKLIN	NJ	85.0	9	8	9	8	\$100M-500M	260	3	77.5	70.0	
NATIONAL BK OF SUSSEX CTY	BRANCHVILLE	NJ	85.0	8	8	8	10	\$100M-500M	164	11	90.0	82.5	
HUDSON UNITED BK	UNION CITY	NJ	85.0	8	7	10	9	\$1B-\$10B	823	10	82.5	72.5	
YARDVILLE NB	YARDVILLE	NJ	82.5	8	5	10	10	\$500M-\$1B	915	12	82.5	95.0	
NEWFIELD NB	NEWFIELD	NJ	82.5	9	6	9	9	\$100M-500M	368	6	85.0	87.5	
TOWN BK OF WESTFIELD	WESTFIELD	NJ	82.5	9	9	7	8	<\$100M	50	1	87.5	75.0	
1ST CONSTITUTION BK	CRANBURY	NJ	80.0	9	8	8	7	\$100M-500M	211	1	27.5	70.0	
SKYLANDS CMNTY BK	HACKETTSTOWN	NJ	80.0	8	9	7	8	\$100M-500M	56	1	85.0	70.0	
PHILLIPSBURG NB&TC	PHILLIPSBURG	NJ	77.5	9	4	9	9	\$100M-500M	418	4	72.5	80.0	
STERLING BK	MOUNT LAUREL	NJ	77.5	10	3	9	9	\$100M-500M	260	3	67.5	67.5	
FIRST HOPE BK A NAT BKG ASSN	HOPE	NJ	75.0	9	5	8	8	\$100M-500M	186	3	70.0	85.0	
SUN NB	VINELAND	NJ	75.0	8	4	9	9	\$1B-\$10B	323	4	70.0	92.5	
SUMMIT BK	HACKENSACK	NJ	70.0	7	4	9	8	>\$10B	242	2	75.0	67.5	
GRAND BK NA	KINGSTON	NJ	70.0	10	3	8	7	<\$100M	73	1	80.0	62.5	
FIRST WASHINGTON ST BK	WINDSOR	NJ	67.5	8	2	8	9	\$100M-500M	117	6	77.5	72.5	
COMMERCE BK NA	CHERRY HILL	NJ	65.0	7	3	8	8	\$1B-\$10B	90	1	60.0	57.5	
FIRST BK OF CENTRAL JERSEY	NORTH BRUNSWICK	NJ	35.0	4	2	4	4	<\$100M	0	0	35.0	77.5	
COMMERCE BK CENTRAL NA	FLEMINGTON	NJ	27.5	3	2	3	3	\$100M-500M	0	0	27.5	75.0	
UNITED NB	BRIDGEWATER	NJ	25.0	3	1	3	3	\$1B-\$10B	0	0	25.0	25.0	
VALLEY NB	PASSAIC	NJ	17.5	2	1	2	2	\$1B-\$10B	0	0	17.5	62.5	
FLEET BK NA	JERSEY CITY	NJ	17.5	2	1	2	2	>\$10B	0	0	17.5	17.5	
INTERCHANGE BK	SADDLE BROOK	NJ	0.0	.	.	.	.	\$500M-\$1B	.	.	0.0	.
BESSEMER TC	WOODBIDGE	NJ	0.0	2	.	2	2	\$100M-500M	0	0	0.0	.	
COMMERCE BK SHORE NA	FORKED RIVER	NJ	0.0	4	.	4	4	\$500M-\$1B	0	0	0.0	.	
AMBOY NB	OLD BRIDGE	NJ	0.0	3	.	3	3	\$1B-\$10B	0	0	0.0	.	
UNION CTR NB	UNION	NJ	0.0	5	.	5	5	\$100M-500M	0	0	0.0	.	
TRUST CO OF NJ	JERSEY CITY	NJ	0.0	2	.	2	2	\$1B-\$10B	0	0	0.0	.	
SHREWSBURY ST BK	SHREWSBURY	NJ	0.0	4	.	4	4	\$100M-500M	0	0	0.0	.	

Table 2. Small-Farm-Lending Banks, June 1999

Bank Name	Location	State	Total Score (1)	Decile Values					Dollars in SFL (7)	Number in SFL (8)	Total Score (<\$100K) (9)	Total Score (<\$1M) (10)
				SFL/TA (2)	SFL/TFL (3)	SFL(\$) (4)	SFL(#) (5)	Bnk Asset Sz. (6)				
NORCROWN BK	LIVINGSTON	NJ	0.0	5	.	5	5	\$100M-500M	0	0	0.0	.
FIRST NB OF ABSECON	ABSECON	NJ	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.
PEAPACK-GLADSTONE BK	GLADSTONE	NJ	0.0	.	.	.	.	\$100M-500M	.	.	0.0	.
COMMUNITY BK OF BERGEN CTY	MAYWOOD	NJ	0.0	.	.	.	.	\$100M-500M	.	.	0.0	.
MERRILL LYNCH B&TC	PLAINSBORO TOWNSH	NJ	0.0	3	.	3	3	\$1B-\$10B	0	0	0.0	.
GREAT FALLS BK	TOTOWA	NJ	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.
BRUNSWICK B&TC	NEW BRUNSWICK	NJ	0.0	3	.	3	3	\$100M-500M	0	0	0.0	.
ATLANTIC STEWARDSHIP BK	MIDLAND PARK	NJ	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.
FIRST ST BK	HOWELL	NJ	0.0	5	.	5	5	\$100M-500M	0	0	0.0	.
CITY NB OF NJ	NEWARK	NJ	0.0	5	.	5	5	\$100M-500M	0	0	0.0	.
BROAD NB	NEWARK	NJ	0.0	6	.	6	6	\$500M-\$1B	0	0	0.0	.
LAKELAND BK	NEWFOUNDLAND	NJ	0.0	6	.	6	6	\$100M-500M	0	0	0.0	.
NEWTON TC	NEWTON	NJ	0.0	6	.	6	6	\$100M-500M	0	0	0.0	.
COMMERCE BK NORTH	ALLENDALE	NJ	0.0	1	.	1	1	\$500M-\$1B	0	0	0.0	.
PENNSVILLE NB	PENNSVILLE TOWNSH	NJ	0.0	7	.	7	7	\$100M-500M	0	0	0.0	.
FIRST MORRIS B&TC	MORRISTOWN	NJ	0.0	6	.	6	6	\$100M-500M	0	0	0.0	.
CUSTODIAL TC	PRINCETON	NJ	0.0	7	.	7	7	\$100M-500M	0	0	0.0	.
METLIFE TC NA	BEDMINSTER	NJ	0.0	3	.	3	3	<\$100M	0	0	0.0	.
BERGEN CMRL BK	PARAMUS	NJ	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.
METROPOLITAN ST BK	MONTVILLE	NJ	0.0	6	.	6	6	\$100M-500M	0	0	0.0	.
JEFFERSON BK OF NJ	MOUNT LAUREL	NJ	0.0	7	.	7	7	\$100M-500M	0	0	0.0	.
BRIDGE VIEW BK	ENGLEWOOD CLIFFS	NJ	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.
UNITY BK	CLINTON	NJ	0.0	3	.	3	3	\$100M-500M	0	0	0.0	.
SOMERSET VALLEY BK	SOMERVILLE	NJ	0.0	4	.	4	4	\$100M-500M	0	0	0.0	.
U S TC OF NJ	PRINCETON	NJ	0.0	7	.	7	7	\$100M-500M	0	0	0.0	.
PANASIA BK	FORT LEE	NJ	0.0	1	.	1	1	<\$100M	0	0	0.0	.
WATERHOUSE NB	JERSEY CITY	NJ	0.0	2	.	2	2	\$1B-\$10B	0	0	0.0	.
FIRST BANKAMERICANO	ELIZABETH	NJ	0.0	6	.	6	6	<\$100M	0	0	0.0	.
SHORE CMNTY BK	TOMS RIVER	NJ	0.0	5	.	5	5	<\$100M	0	0	0.0	.
COMMUNITY BK OF NJ	FREEHOLD	NJ	0.0	5	.	5	5	\$100M-500M	0	0	0.0	.
ALLAIRE CMNTY BK	WALL TOWNSHIP	NJ	0.0	5	.	5	5	<\$100M	0	0	0.0	.
COMMUNITY ST BK	TEANECK	NJ	0.0	2	.	2	2	<\$100M	0	0	0.0	.
UNITED HERITAGE BK	EDISON	NJ	0.0	4	.	4	4	<\$100M	0	0	0.0	.
CROWN BK NA	OCEAN CITY	NJ	0.0	1	.	1	1	<\$100M	0	0	0.0	.
MONMOUTH CMNTY BK	LONG BRANCH	NJ	0.0	5	.	5	5	<\$100M	0	0	0.0	.
BANK OF THE SOMERSET HILLS	BERNARDSVILLE	NJ	0.0	4	.	4	4	<\$100M	0	0	0.0	.
ADVANTAGE BK	BRANCHBURG	NJ	0.0	4	.	4	4	<\$100M	0	0	0.0	.
PARKE BK	SEWELL	NJ	0.0	7	.	7	7	<\$100M	0	0	0.0	.
ROCK COMNTY BK	GLEN ROCK	NJ	0.0	2	.	2	2	<\$100M	0	0	0.0	.
RED OAK BK	MORRISTOWN	NJ	0.0	6	.	6	6	<\$100M	0	0	0.0	.
FIRST NB OF NEW MEXICO	CLAYTON	NM	97.5	10	9	10	10	<\$100M	20,554	294	97.5	97.5
CITIZENS BK	TUCUMCARI	NM	90.0	10	7	10	9	<\$100M	17,935	203	92.5	90.0
FIRST NB	CLOVIS	NM	87.5	10	5	10	10	\$100M-500M	29,108	632	90.0	87.5
PORTALES NB	PORTALES	NM	85.0	9	8	8	9	<\$100M	5,432	209	87.5	85.0
FARMERS & STOCKMENS OF CLAYT	CLAYTON	NM	82.5	10	4	9	10	<\$100M	8,755	282	85.0	82.5
BANK OF THE RIO GRANDE NA	LAS CRUCES	NM	82.5	9	10	7	7	<\$100M	3,140	60	85.0	80.0
WESTERN BK	LORDSBURG	NM	82.5	10	7	8	8	<\$100M	8,076	154	87.5	77.5
WESTERN BK	CLOVIS	NM	80.0	9	6	9	8	<\$100M	8,493	158	75.0	80.0
VECTRA BK COLORADO NA	FARMINGTON	NM	80.0	7	5	10	10	\$1B-\$10B	49,262	1,179	80.0	77.5
BANK OF BELEN	BELEN	NM	77.5	8	9	7	7	<\$100M	1,938	74	87.5	72.5
WESTERN CMRC BK	CARLSBAD	NM	75.0	8	4	9	9	\$100M-500M	11,308	266	75.0	75.0
VALLEY BK OF CMRC	ROSWELL	NM	75.0	9	5	8	8	<\$100M	4,146	87	65.0	70.0
FIRST NB	ARTESIA	NM	75.0	9	3	9	9	\$100M-500M	9,742	193	65.0	75.0
NORWEST BK NM NA	ALBUQUERQUE	NM	72.5	6	3	10	10	\$1B-\$10B	33,512	996	72.5	70.0
CITIZENS BK	CLOVIS	NM	72.5	8	3	9	9	\$100M-500M	9,220	271	77.5	75.0
FIRST NM BK	DEMING	NM	70.0	8	4	8	8	\$100M-500M	5,483	77	62.5	62.5
COMMUNITY FNB	LAS CRUCES	NM	70.0	8	4	8	8	\$100M-500M	5,804	168	70.0	70.0
FIRST NB IN LAS VEGAS	LAS VEGAS	NM	62.5	6	8	6	5	<\$100M	972	23	70.0	60.0

Table 2. Small-Farm-Lending Banks, June 1999

Bank Name	Location	State	Total Score	Decile Values					Bnk Asset Sz.	Dollars in SFL	Number in SFL	Total Score (<\$100K)	Total Score (<\$1M)
				(1)	(2)	(3)	(4)	(5)						(6)	(7)	(8)	(9)	(10)
VALLEY NB	ESPANOLA	NM	62.5	5	8	6	6	\$100M-500M	1,272	35	67.5	57.5	
INTERNATIONAL BK	RATON	NM	60.0	8	1	8	7	\$100M-500M	3,215	74	55.0	65.0	
BANK OF THE SOUTHWEST	ROSWELL	NM	60.0	7	2	7	8	\$100M-500M	2,395	118	57.5	60.0	
RANCHERS BKS	BELEN	NM	60.0	5	9	5	5	\$100M-500M	949	25	65.0	60.0	
GRANTS ST BK	GRANTS	NM	60.0	7	6	5	6	<\$100M	752	42	55.0	52.5	
SIERRA BK	LAS CRUCES	NM	57.5	6	5	6	6	\$100M-500M	1,809	51	60.0	60.0	
FIRST ST BK	SOCORRO	NM	57.5	6	9	4	4	<\$100M	528	21	62.5	52.5	
CITIZENS BK	LAS CRUCES	NM	57.5	5	10	4	4	\$100M-500M	591	9	60.0	55.0	
WESTERN BK	ALAMOGORDO	NM	55.0	7	3	7	5	<\$100M	2,075	29	37.5	65.0	
BANK OF LAS VEGAS	LAS VEGAS	NM	55.0	6	2	7	7	\$100M-500M	2,048	73	67.5	52.5	
WESTERN BK ARTESIA NM	ARTESIA	NM	55.0	7	2	6	7	<\$100M	1,830	71	57.5	60.0	
FIRST ST BK TAOS	TAOS	NM	52.5	5	4	6	6	\$500M-\$1B	1,928	40	55.0	55.0	
FIRST NB	ALAMOGORDO	NM	50.0	4	7	4	5	\$100M-500M	503	31	47.5	50.0	
CITIZENS BK	FARMINGTON	NM	50.0	4	5	5	6	\$100M-500M	893	33	52.5	55.0	
RUIDOSO ST BK	RUIDOSO	NM	42.5	4	7	3	3	\$100M-500M	271	7	30.0	37.5	
COMMUNITY BK	ESPANOLA	NM	42.5	3	8	3	3	\$100M-500M	101	2	42.5	40.0	
AMBANK	SILVER CITY	NM	42.5	5	6	3	3	<\$100M	250	5	47.5	42.5	
BANK OF ALBUQUERQUE NA	ALBUQUERQUE	NM	42.5	2	10	3	2	\$500M-\$1B	108	1	10.0	42.5	
FIRST NM BK	SILVER CITY	NM	40.0	4	6	3	3	<\$100M	140	4	45.0	40.0	
NEW MEXICO B&TC	ALUQUERQUE	NM	40.0	2	10	2	2	<\$100M	16	1	42.5	40.0	
PEOPLES BK	TAOS	NM	37.5	2	9	2	2	<\$100M	4	1	37.5	37.5	
WESTERN BK GALLUP NM	GALLUP	NM	37.5	3	7	2	3	<\$100M	21	3	40.0	37.5	
FIRST SCTY BK OF NM NA	ALBUQUERQUE	NM	35.0	3	1	5	5	\$1B-\$10B	799	26	35.0	37.5	
FIRST SCTY BK S NM NA	LAS CRUCES	NM	35.0	3	1	5	5	\$100M-500M	840	26	37.5	40.0	
CENTINEL BK OF TAOS	TAOS	NM	35.0	4	2	4	4	<\$100M	292	12	37.5	60.0	
FIRST NB OF FARMINGTON	FARMINGTON	NM	35.0	3	2	5	4	\$500M-\$1B	728	22	35.0	30.0	
LEA CTY ST BK	HOBBS	NM	32.5	5	1	4	3	\$100M-500M	527	8	30.0	37.5	
CARLSBAD NB	CARLSBAD	NM	27.5	3	1	3	4	\$100M-500M	257	9	32.5	25.0	
LOS ALAMOS NB	LOS ALAMOS	NM	0.0	1	.	1	1	\$500M-\$1B	0	0	0.0	.	
INTERAMERICA BK	ALBUQUERQUE	NM	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
WESTERN BK	ALBUQUERQUE	NM	0.0	.	.	.	.	\$100M-500M	.	.	0.0	.
FIRST NB	RUIDOSO	NM	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
BANK OF SANTA FE	SANTA FE	NM	0.0	2	.	2	2	\$100M-500M	0	0	0.0	.	
FIRST NB OF SANTA FE	SANTA FE	NM	0.0	2	.	2	2	\$100M-500M	0	0	0.0	.	
DSRM NB	ALBUQUERQUE	NM	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
BANK 1ST	ALBUQUERQUE	NM	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
CAPITAL BK	ALBUQUERQUE	NM	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
FIRST NB	ELY	NV	87.5	10	6	9	10	<\$100M	1,462	56	87.5	82.5	
NEVADA ST BK	LAS VEGAS	NV	85.0	8	7	10	9	\$1B-\$10B	2,232	45	90.0	77.5	
GREAT BASIN BK OF NEVADA	ELKO	NV	85.0	10	4	10	10	<\$100M	2,472	49	82.5	80.0	
NEVADA FIRST BK	LAS VEGAS	NV	77.5	8	9	7	7	<\$100M	86	1	80.0	75.0	
NEVADA B&TC	CALIENTE	NV	75.0	9	5	8	8	<\$100M	240	12	75.0	67.5	
NORWEST BK NEVADA NA	LAS VEGAS	NV	72.5	8	3	9	9	\$1B-\$10B	2,192	37	70.0	70.0	
COMMUNITY BK OF NEVADA	LAS VEGAS	NV	72.5	7	8	7	7	\$100M-500M	93	1	77.5	70.0	
MESQUITE ST BK	MESQUITE	NV	67.5	9	2	8	8	<\$100M	233	2	57.5	82.5	
PIONEER CITIZENS BK OF NV	RENO	NV	60.0	7	1	8	8	\$1B-\$10B	345	5	62.5	57.5	
BANKWEST OF NEVADA	LAS VEGAS	NV	25.0	3	1	3	3	\$100M-500M	0	0	25.0	67.5	
FIRST REPUBLIC BK	LAS VEGAS	NV	0.0	1	.	1	1	\$1B-\$10B	0	0	0.0	.	
FIRST SCTY BK OF NEVADA	LAS VEGAS	NV	0.0	.	.	.	.	\$1B-\$10B	.	.	0.0	.
FIRST NB OF NEVADA	LAUGHLIN	NV	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
CITIBANK NEVADA NA	LAS VEGAS	NV	0.0	2	.	2	2	\$1B-\$10B	0	0	0.0	.	
FIRST NB OF MARIN	LAS VEGAS	NV	0.0	2	.	2	2	\$100M-500M	0	0	0.0	.	
HOUSEHOLD BK NEVADA NA	LAS VEGAS	NV	0.0	3	.	3	3	\$1B-\$10B	0	0	0.0	.	
HOUSEHOLD BK SB NA	LAS VEGAS	NV	0.0	3	.	3	3	\$1B-\$10B	0	0	0.0	.	
HERITAGE BK OF NEVADA	RENO	NV	0.0	6	.	6	6	<\$100M	0	0	0.0	.	
BUSINESS BK NV	LAS VEGAS	NV	0.0	4	.	4	4	\$100M-500M	0	0	0.0	.	
SILVER ST BK	HENDERSON	NV	0.0	4	.	4	4	\$100M-500M	0	0	0.0	.	
USAA SVG BK	LAS VEGAS	NV	0.0	5	.	5	5	\$1B-\$10B	0	0	0.0	.	

Table 2. Small-Farm-Lending Banks, June 1999

Bank Name	Location	State	Decile Values					Bnk Asset Sz.	Dollars in SFL	Number in SFL	Total Score (<\$100K)	Total Score (<\$1M)
			Total Score (1)	SFL/TA (2)	SFL/TFL (3)	SFL(\$)	SFL(#)					
EAGLEMARK BK NA	CARSON CITY	NV	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.
BANK OF CMRC	LAS VEGAS	NV	0.0	5	.	5	5	<\$100M	0	0	0.0	.
SUN WEST BK	LAS VEGAS	NV	0.0	5	.	5	5	<\$100M	0	0	0.0	.
VALLEY BK	HENDERSON	NV	0.0	6	.	6	6	<\$100M	0	0	0.0	.
NATIONAL BK	GENEVA	NY	100.0	10	10	10	10	\$100M-500M	64,080	1,181	100.0	100.0
ALLIANCE BANK NA	ONEIDA	NY	97.5	9	10	10	10	\$100M-500M	3,373	533	97.5	95.0
BATH NB	BATH	NY	92.5	10	7	10	10	\$100M-500M	6,819	177	87.5	87.5
BANK OF AVOCA	AVOCA	NY	87.5	10	7	9	9	<\$100M	1,049	22	90.0	80.0
DELAWARE NB	DELHI	NY	87.5	10	5	10	10	\$100M-500M	3,418	166	90.0	85.0
CENTRAL NB	CANAJOHARIE	NY	85.0	10	4	10	10	\$500M-\$1B	21,441	652	87.5	82.5
PAVILION ST BK	PAVILION	NY	85.0	10	4	10	10	\$100M-500M	4,889	102	85.0	82.5
COMMUNITY BK NA	CANTON	NY	85.0	9	5	10	10	\$1B-\$10B	30,725	1,090	85.0	80.0
BANKERS TC	NEW YORK	NY	85.0	6	10	9	9	>\$10B	2,000	0	92.5	82.5
BANK OF AKRON	AKRON	NY	85.0	8	9	8	9	\$100M-500M	762	37	77.5	80.0
HERKIMER CTY TC	LITTLE FALLS	NY	85.0	9	5	10	10	\$100M-500M	5,016	100	77.5	80.0
SAVANNAH BK NA	SAVANNAH	NY	85.0	9	10	8	7	<\$100M	641	8	90.0	85.0
NBT BK NA	NORWICH	NY	85.0	10	4	10	10	\$1B-\$10B	37,536	913	87.5	82.5
FIRST NB OF GROTON	GROTON	NY	85.0	9	8	8	9	<\$100M	667	60	87.5	80.0
BANK OF CASTILE	CASTILE	NY	82.5	10	3	10	10	\$100M-500M	14,468	325	85.0	80.0
NATIONAL BANK OF DE CTY	WALTON	NY	82.5	9	6	9	9	\$100M-500M	2,285	73	90.0	77.5
ALDEN ST BK	ALDEN	NY	82.5	8	9	8	8	\$100M-500M	666	19	85.0	77.5
ELLENVILLE NB	ELLENVILLE	NY	82.5	8	8	9	8	\$100M-500M	1,007	13	87.5	77.5
NATIONAL BK OF STAMFORD	STAMFORD	NY	82.5	10	5	9	9	<\$100M	2,326	75	85.0	77.5
NATIONAL BK OF FLORIDA	FLORIDA	NY	82.5	10	5	9	9	<\$100M	1,730	34	77.5	72.5
ONTARIO NB	CLIFTON SPRINGS	NY	80.0	10	5	9	8	<\$100M	1,547	13	60.0	90.0
FIRST NB OF DRYDEN	DRYDEN	NY	80.0	8	8	8	8	<\$100M	395	17	82.5	72.5
FIRST ST BK CANISTEO NY	CANISTEO	NY	80.0	9	7	7	9	<\$100M	297	23	85.0	77.5
HANVIT AMER BK	NEW YORK	NY	80.0	8	10	7	7	\$100M-500M	332	2	17.5	75.0
WYOMING CTY BK	WARSAW	NY	80.0	10	2	10	10	\$100M-500M	22,851	486	82.5	80.0
BANK OF RICHMONDVILLE	RICHMONDVILLE	NY	80.0	9	8	8	7	<\$100M	647	7	85.0	77.5
SUFFOLK CTY NB	RIVERHEAD	NY	80.0	9	3	10	10	\$500M-\$1B	6,412	117	75.0	77.5
CITIZENS NB OF HAMMOND	HAMMOND	NY	80.0	10	7	7	8	<\$100M	297	21	85.0	75.0
CAYUGA LAKE NB	UNION SPRINGS	NY	77.5	9	4	9	9	<\$100M	1,195	61	82.5	95.0
STATE BK OF CHITTENANGO	CHITTENANGO	NY	77.5	7	10	7	7	<\$100M	78	5	80.0	75.0
CATTARAUGUS CTY BK	LITTLE VALLEY	NY	77.5	8	6	8	9	\$100M-500M	409	27	77.5	70.0
FIRST NB	JEFFERSONVILLE	NY	77.5	8	5	9	9	\$100M-500M	1,531	46	72.5	80.0
UPSTATE NB	LISBON	NY	77.5	9	4	9	9	\$100M-500M	961	25	72.5	77.5
NATIONAL UNION BK OF KINDERH	KINDERHOOK	NY	77.5	8	6	8	9	<\$100M	457	34	80.0	72.5
TOMPKINS COUNTY TC	ITHACA	NY	77.5	7	8	8	8	\$500M-\$1B	651	15	62.5	72.5
MANUFACTURERS & TRADERS TC	BUFFALO	NY	77.5	7	4	10	10	>\$10B	9,761	167	80.0	72.5
CITIZENS NB	MALONE	NY	77.5	9	6	8	8	\$100M-500M	879	13	82.5	75.0
NATIONAL BK	VERNON	NY	77.5	10	3	9	9	<\$100M	1,596	53	82.5	95.0
CHEMUNG CANAL TC	ELMIRA	NY	77.5	7	9	7	8	\$500M-\$1B	363	12	70.0	75.0
TIOGA ST BK	SPENCER	NY	77.5	8	9	7	7	\$100M-500M	295	8	80.0	70.0
CHAMPLAIN NB	ELIZABETHTOWN	NY	75.0	8	6	8	8	\$100M-500M	384	16	77.5	67.5
HSBC BK USA	BUFFALO	NY	75.0	7	3	10	10	>\$10B	37,996	609	75.0	70.0
FIRST NB OF NORTHERN NEW YOR	NORFOLK	NY	75.0	8	7	7	8	\$100M-500M	200	21	75.0	67.5
FIRST NB OF LONG ISLAND	HUNTINGTON	NY	75.0	7	9	7	7	\$500M-\$1B	85	2	77.5	70.0
CITIZENS BK	CAPE VINCENT	NY	72.5	9	6	7	7	<\$100M	273	7	77.5	70.0
PUTNAM COUNTY NB OF CARMEL	CARMEL	NY	72.5	7	10	6	6	\$100M-500M	18	1	72.5	67.5
EVANS NB	ANGOLA	NY	72.5	7	9	6	7	\$100M-500M	60	2	75.0	65.0
LYONS NB	LYONS	NY	72.5	9	3	9	8	\$100M-500M	2,128	21	70.0	67.5
REDWOOD NB	ALEXANDRIA BAY	NY	72.5	8	7	7	7	<\$100M	155	10	72.5	65.0
CANANDAIGUA NB&TC	CANANDAIGUA	NY	70.0	7	5	8	8	\$100M-500M	635	14	67.5	65.0
GLENS FALLS NB&TC	GLENS FALLS	NY	70.0	6	9	6	7	\$500M-\$1B	36	6	72.5	67.5
WILBER NB	ONEONTA	NY	70.0	8	2	9	9	\$500M-\$1B	959	54	75.0	70.0
BSB B&TC	BINGHAMTON	NY	67.5	7	3	9	8	\$1B-\$10B	1,118	16	65.0	65.0
EVERGREEN BK NA	GLENS FALLS	NY	67.5	7	4	8	8	\$1B-\$10B	833	20	67.5	77.5

Table 2. Small-Farm-Lending Banks, June 1999

Bank Name	Location	State	Total Score (1)	Decile Values					Bnk Asset Sz. (6)	Dollars in SFL (7)	Number in SFL (8)	Total Score (<\$100K) (9)	Total Score (<\$1M) (10)
				SFL/TA (2)	SFL/TFL (3)	SFL(\$) (4)	SFL(#) (5)						
COMMUNITY BK OF SULLIVAN CNT	THOMPSON	NY	67.5	7	8	6	6	<\$100M	7	1	67.5	60.0	
TRUSTCO BK NA	SCHENECTADY	NY	65.0	6	8	6	6	\$1B-\$10B	10	1	67.5	62.5	
FIRST TIER B&TC	SALAMANCA	NY	62.5	8	3	7	7	\$100M-500M	275	3	62.5	67.5	
STEBEN TC	HORNELL	NY	62.5	6	7	6	6	\$100M-500M	4	1	65.0	60.0	
CITY NB&TC	GLOVERSVILLE	NY	60.0	6	6	6	6	\$100M-500M	30	1	65.0	57.5	
PREMIER NB	POUGHKEEPSIE	NY	60.0	7	2	8	7	\$1B-\$10B	825	9	55.0	77.5	
BANK OF NY	NEW YORK	NY	55.0	6	2	7	7	>\$10B	224	8	55.0	55.0	
CAYUGA BK	AUBURN	NY	55.0	7	2	6	7	\$100M-500M	66	1	50.0	77.5	
NORTH FORK BK	MELVILLE	NY	52.5	6	2	7	6	>\$10B	72	1	10.0	67.5	
REPUBLIC NB OF NY	NEW YORK	NY	50.0	6	1	7	6	>\$10B	200	1	32.5	47.5	
UNITED STATES TC OF NY	NEW YORK	NY	50.0	6	2	6	6	\$1B-\$10B	48	1	55.0	47.5	
LBS BK NY	NEW YORK	NY	47.5	6	1	6	6	\$100M-500M	13	1	52.5	47.5	
EUROPEAN AMER BK	NEW YORK	NY	40.0	5	1	5	5	>\$10B	0	0	40.0	70.0	
CHASE MANHATTAN BK	NEW YORK	NY	40.0	5	1	5	5	>\$10B	0	0	42.5	32.5	
MORGAN GUARANTY TC	NEW YORK	NY	32.5	4	1	4	4	>\$10B	0	0	32.5	77.5	
CITIBANK NA	NEW YORK	NY	32.5	4	1	4	4	>\$10B	0	0	40.0	32.5	
RELIANCE BK	WHITE PLAINS	NY	17.5	2	1	2	2	<\$100M	0	0	17.5	77.5	
BANK OF MILLBROOK	MILLBROOK	NY	10.0	1	1	1	1	<\$100M	0	0	10.0	72.5	
BALLSTON SPA NB	BALLSTON SPA	NY	0.0	1	.	1	1	\$100M-500M	0	0	0.0	0.0	
BRIDGEHAMPTON NB	BRIDGEHAMPTON	NY	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.	
ARAB AMER BK	NEW YORK	NY	0.0	.	.	.	.	\$100M-500M	.	.	0.0	.
STERLING NB	NEW YORK	NY	0.0	3	.	3	3	\$1B-\$10B	0	0	0.0	.	
DELTA NB&TC	NEW YORK	NY	0.0	3	.	3	3	\$100M-500M	0	0	0.0	.	
BPD INTL BK	NEW YORK	NY	0.0	.	.	.	.	\$100M-500M	.	.	0.0	.
UNITED ORIENT BANK	NEW YORK	NY	0.0	2	.	2	2	<\$100M	0	0	0.0	.	
ATLANTIC BK OF NY	NEW YORK	NY	0.0	4	.	4	4	\$1B-\$10B	0	0	0.0	.	
BANK OF CATTARAUGUS	CATTARAUGUS	NY	0.0	.	.	.	.	<\$100M	.	.	0.0	.
EASTBANK NA	NEW YORK	NY	0.0	4	.	4	4	<\$100M	0	0	0.0	.	
NEW YORK NB	BRONX	NY	0.0	2	.	2	2	\$100M-500M	0	0	0.0	.	
BANK LEUMI USA	NEW YORK	NY	0.0	4	.	4	4	\$1B-\$10B	0	0	0.0	.	
ADIRONDACK BK NA	SARANAC LAKE	NY	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.	
MITSUBISHI TR & BKG CORP USA	NEW YORK	NY	0.0	4	.	4	4	\$100M-500M	0	0	0.0	.	
INDUSTRIAL BK OF JAPAN TC	NEW YORK	NY	0.0	4	.	4	4	\$1B-\$10B	0	0	0.0	.	
FIDUCIARY TC INTL	NEW YORK	NY	0.0	4	.	4	4	\$500M-\$1B	0	0	0.0	.	
ORANGE COUNTY TC	MIDDLETOWN	NY	0.0	.	.	.	.	\$100M-500M	.	.	0.0	.
FUJI B&TC	NEW YORK	NY	0.0	4	.	4	4	\$500M-\$1B	0	0	0.0	.	
NATIONAL BK OF COXSACKIE	COXSACKIE	NY	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.	
GOLDEN CITY CMRL BK	FLUSHING	NY	0.0	2	.	2	2	<\$100M	0	0	0.0	.	
GOTHAM BK OF NEW YORK	NEW YORK	NY	0.0	.	.	.	.	<\$100M	.	.	0.0	.
HABIB AMER BK	NEW YORK	NY	0.0	4	.	4	4	\$100M-500M	0	0	0.0	.	
TUPPER LAKE NB	TUPPER LAKE	NY	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
BANK OF UTICA	UTICA	NY	0.0	6	.	6	6	\$100M-500M	0	0	0.0	.	
ISRAEL DISCOUNT BK OF NY	NEW YORK	NY	0.0	4	.	4	4	\$1B-\$10B	0	0	0.0	.	
KOREA FIRST BK OF NY	NEW YORK	NY	0.0	2	.	2	2	\$100M-500M	0	0	0.0	.	
LTCB TC	NEW YORK	NY	0.0	4	.	4	4	\$100M-500M	0	0	0.0	.	
MERCHANTS BK	NEW YORK	NY	0.0	.	.	.	.	\$1B-\$10B	.	.	0.0	.
HUDSON VALLEY BK	YONKERS	NY	0.0	2	.	2	2	\$1B-\$10B	0	0	0.0	.	
FIRST NB OF SCOTIA	SCOTIA	NY	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.	
BANK OF SMITHTOWN	SMITHTOWN	NY	0.0	.	.	.	.	\$100M-500M	.	.	0.0	.
NATIONAL BK OF NEW YORK CITY	FLUSHING	NY	0.0	2	.	2	2	\$100M-500M	0	0	0.0	.	
MAHOPAC NB	MAHOPAC	NY	0.0	2	.	2	2	\$100M-500M	0	0	0.0	.	
CITIBANK NY ST	PERINTON	NY	0.0	6	.	6	6	>\$10B	0	0	0.0	.	
BANK AUDI USA	NEW YORK	NY	0.0	4	.	4	4	\$500M-\$1B	0	0	0.0	.	
BROADWAY NB	NEW YORK	NY	0.0	2	.	2	2	<\$100M	0	0	0.0	.	
UNION ST BK	NANUET	NY	0.0	2	.	2	2	\$1B-\$10B	0	0	0.0	.	
ADIRONDACK TC	SARATOGA SPRINGS	NY	0.0	.	.	.	.	\$100M-500M	.	.	0.0	.
STATE BK OF LONG ISLAND	NEW HYDE PARK	NY	0.0	1	.	1	1	\$500M-\$1B	0	0	0.0	.	
AMALGAMATED BK OF NY	NEW YORK	NY	0.0	2	.	2	2	\$1B-\$10B	0	0	0.0	.	

Table 2. Small-Farm-Lending Banks, June 1999

Bank Name	Location	State	Total Score (1)	Decile Values					Bnk Asset Sz. (6)	Dollars in SFL (7)	Number in SFL (8)	Total Score (<\$100K) (9)	Total Score (<\$1M) (10)
				SFL/TA (2)	SFL/TFL (3)	SFL(\$) (4)	SFL(#) (5)						
SLEEPY HOLLOW NB	SLEEPY HOLLOW	NY	0.0	2	.	2	2	<\$100M	0	0	0.0	.	
CHINESE AMER BK	NEW YORK	NY	0.0	4	.	4	5	\$100M-500M	0	0	0.0	.	
SOLVAY BK	SOLVAY	NY	0.0	.	.	.	.	\$100M-500M	.	.	0.0	.
STISSING NB	PINE PLAINS	NY	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
ASIA BK NA	FLUSHING	NY	0.0	5	.	5	5	\$100M-500M	0	0	0.0	.	
LYNDON GUARANTY BK OF NEW YO	GREECE	NY	0.0	6	.	6	6	<\$100M	0	0	0.0	.	
SAFRA NB OF NY	NEW YORK	NY	0.0	5	.	5	5	\$1B-\$10B	0	0	0.0	.	
SUMITOMO TR BKG CO USA	NEW YORK	NY	0.0	5	.	5	5	\$100M-500M	0	0	0.0	.	
BCH-USA	NEW YORK	NY	0.0	5	.	5	5	\$100M-500M	0	0	0.0	.	
BANK OF HOLLAND	HOLLAND	NY	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
IBJ WHITEHALL B & TC	NEW YORK	NY	0.0	.	.	.	.	\$1B-\$10B	.	.	0.0	.
GREAT EASTERN BK	FLUSHING	NY	0.0	.	.	.	.	\$100M-500M	.	.	0.0	.
BANK OF TOKYO-MITSUBISHI TC	NEW YORK	NY	0.0	5	.	5	5	\$1B-\$10B	0	0	0.0	.	
BESSEMER TC NA	NEW YORK	NY	0.0	2	.	2	2	\$100M-500M	0	0	0.0	.	
mitsui TR BK USA	NEW YORK	NY	0.0	5	.	5	5	<\$100M	0	0	0.0	.	
PARK AVENUE BK NA	NEW YORK	NY	0.0	5	.	5	5	\$100M-500M	0	0	0.0	.	
YASUDA B&TC USA	NEW YORK	NY	0.0	5	.	5	5	\$100M-500M	0	0	0.0	.	
RIVERSIDE BK	POUGHKEEPSIE	NY	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
AMERASIA BK	FLUSHING	NY	0.0	3	.	3	3	\$100M-500M	0	0	0.0	.	
COUNTRY BK	CARMEL	NY	0.0	3	.	3	3	\$100M-500M	0	0	0.0	.	
SARATOGA NB&TC	SARATOGA SPRINGS	NY	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.	
COMMERCIAL BK OF NEW YORK	NEW YORK	NY	0.0	5	.	5	5	\$1B-\$10B	0	0	0.0	.	
TOYO TC OF NY	NEW YORK	NY	0.0	3	.	3	3	\$100M-500M	0	0	0.0	.	
OLYMPIAN BK	BROOKLYN	NY	0.0	3	.	3	3	\$100M-500M	0	0	0.0	.	
BERKSHIRE BK	NEW YORK	NY	0.0	3	.	3	3	\$100M-500M	0	0	0.0	.	
MARATHON NB OF NY	ASTORIA	NY	0.0	3	.	3	3	\$100M-500M	0	0	0.0	.	
LONG ISLAND CMRL BK	ISLANDIA	NY	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.	
INTERBANK OF NEW YORK	NEW YORK	NY	0.0	3	.	3	3	\$100M-500M	0	0	0.0	.	
CHO HUNG BK OF NY	NEW YORK	NY	0.0	5	.	5	5	\$100M-500M	0	0	0.0	.	
COMMUNITY CAPITAL BK	NEW YORK	NY	0.0	3	.	3	3	<\$100M	0	0	0.0	.	
MTB BK	NEW YORK	NY	0.0	5	.	5	5	\$100M-500M	0	0	0.0	.	
M&T BK NA	OAKFIELD	NY	0.0	6	.	6	6	\$500M-\$1B	0	0	0.0	.	
CAPITAL BK&TC	ALBANY	NY	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
EXCEL BK NA	NEW YORK	NY	0.0	5	.	5	6	\$100M-500M	0	0	0.0	.	
VICTORY ST BK	STATEN ISLAND	NY	0.0	3	.	3	3	<\$100M	0	0	0.0	.	
LIBERTY BK OF NY	NEW YORK	NY	0.0	3	.	3	3	<\$100M	0	0	0.0	.	
METROPOLITAN NB	NEW YORK	NY	0.0	3	.	3	3	<\$100M	0	0	0.0	.	
HAMPTONS ST BK	SOUTHAMPTON	NY	0.0	2	.	2	2	<\$100M	0	0	0.0	.	
BANCO POPULAR NORTH AMER	NEW YORK	NY	0.0	.	.	.	.	\$1B-\$10B	.	.	0.0	.
INTERVEST NB	NEW YORK	NY	0.0	3	.	3	3	<\$100M	0	0	0.0	.	
NEW ALBANK CMRL	ALBANY	NY	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.	
SUTTON ST BK	ATTICA	OH	92.5	9	.	8	10	\$100M-500M	16,680	376	95.0	90.0	
FARMERS CITIZENS BK	BUCYRUS	OH	92.5	10	10	9	8	<\$100M	11,257	174	95.0	87.5	
FARMERS ST BK	NEW MADISON	OH	90.0	10	6	10	10	<\$100M	16,736	315	90.0	85.0	
METAMORA ST BK	METAMORA	OH	90.0	10	10	8	8	<\$100M	6,959	148	92.5	90.0	
SAINT HENRY BK	SAINT HENRY	OH	90.0	10	7	10	9	\$100M-500M	14,872	231	90.0	82.5	
CUSTAR ST BK	CUSTAR	OH	90.0	10	10	8	8	<\$100M	6,630	146	92.5	90.0	
FARMERS SVG BK	SPENCER	OH	87.5	9	9	9	8	\$100M-500M	10,668	163	90.0	82.5	
CITIZENS BK	HIGGINSPO	OH	87.5	9	9	8	9	<\$100M	6,197	243	92.5	85.0	
KINGSTON NB	KINGSTON	OH	87.5	10	5	10	10	<\$100M	14,367	379	85.0	92.5	
FIRST NB OF SYCAMORE	SYCAMORE	OH	85.0	10	8	8	8	<\$100M	7,359	121	90.0	82.5	
MERCHANTS NB	HILLSBORO	OH	85.0	10	4	10	10	\$100M-500M	28,112	648	85.0	82.5	
HAMLER ST BK	HAMLER	OH	85.0	10	6	9	9	<\$100M	11,115	246	90.0	80.0	
OAKWOOD DEPOSIT BK CO	OAKWOOD	OH	82.5	9	7	8	9	<\$100M	5,685	234	90.0	80.0	
CITIZENS SVG BK CO	PEMBERVILLE	OH	82.5	8	10	8	7	<\$100M	5,474	110	85.0	80.0	
FIRST CENTRAL NB OF ST PARIS	SAINT PARIS	OH	82.5	10	5	9	9	<\$100M	7,836	279	87.5	77.5	
FIRST NB OF OTTAWA	OTTAWA	OH	82.5	9	8	8	8	<\$100M	6,049	122	87.5	75.0	
EDON ST BK CO OF EDON OH	EDON	OH	82.5	10	5	9	9	<\$100M	7,983	245	85.0	87.5	

Table 2. Small-Farm-Lending Banks, June 1999

Bank Name	Location	State	Decile Values					Bnk Asset Sz.	Dollars in SFL	Number in SFL	Total Score (<\$100K)	Total Score (<\$1M)
			Total Score (1)	SFL/TA (2)	SFL/TFL (3)	SFL(\$)	SFL/# (4)						SFL/# (5)
COMMERCIAL BK	DELPHOS	OH	82.5	7	10	8	8	\$100M-500M	6,789	192	87.5	77.5
REPUBLIC BKG CO	REPUBLIC	OH	80.0	10	8	7	7	<\$100M	5,010	118	85.0	77.5
FARMERS & MRCH ST BK	ARCHBOLD	OH	80.0	9	3	10	10	\$500M-\$1B	57,763	1,423	85.0	77.5
SECOND NB	GREENVILLE	OH	80.0	9	3	10	10	\$100M-500M	28,673	589	75.0	82.5
NORWEST BK OH NA	VAN WERT	OH	80.0	10	5	8	9	<\$100M	7,738	250	82.5	75.0
GREENVILLE NB	GREENVILLE	OH	80.0	9	3	10	10	\$100M-500M	19,994	557	80.0	80.0
OSGOOD ST BK	OSGOOD	OH	80.0	10	4	9	9	<\$100M	11,318	257	72.5	80.0
FIRST NB OF PANDORA	PANDORA	OH	80.0	10	4	9	9	<\$100M	10,603	235	85.0	77.5
STATE B&TC	DEFIANCE	OH	80.0	9	3	10	10	\$100M-500M	29,870	747	80.0	80.0
CLYDE SVG BK CO	CLYDE	OH	77.5	8	8	8	7	<\$100M	5,558	121	85.0	72.5
FIRST CITIZENS NB	UPPER SANDUSKY	OH	77.5	8	5	9	9	\$100M-500M	9,415	252	77.5	72.5
NATIONAL CITY BK	CLEVELAND	OH	77.5	2	9	10	10	>\$10B	28,403	379	80.0	77.5
OTTOVILLE BK CO	OTTOVILLE	OH	77.5	9	8	7	7	<\$100M	4,770	115	82.5	72.5
MINSTER BK	MINSTER	OH	77.5	9	3	10	9	\$100M-500M	15,742	260	67.5	75.0
CITIZENS NB	BLUFFTON	OH	77.5	8	3	10	10	\$100M-500M	22,621	602	80.0	77.5
PEOPLES BKG CO	FINDLAY	OH	77.5	9	6	8	8	<\$100M	7,487	137	80.0	72.5
UNION BK CO	COLUMBUS GROVE	OH	77.5	9	2	10	10	\$100M-500M	13,925	336	72.5	77.5
ANTWERP EXCH BK CO	ANTWERP	OH	75.0	9	7	7	7	<\$100M	3,686	110	82.5	72.5
SOMERVILLE NB	SOMERVILLE	OH	75.0	10	4	8	8	<\$100M	7,117	190	75.0	87.5
CONSUMERS NB	MINERVA	OH	75.0	8	4	9	9	\$100M-500M	10,206	227	62.5	87.5
OHIO BK	FINDLAY	OH	75.0	6	4	10	10	\$1B-\$10B	23,396	617	77.5	72.5
CHIPPEWA VALLEY BK	RITTMAN	OH	72.5	7	8	7	7	\$100M-500M	4,986	102	80.0	70.0
CHAMPAIGN NB&TC	URBANA	OH	72.5	8	2	9	10	\$100M-500M	12,177	324	75.0	70.0
FIRST ST BK OF ADAMS CTY	WINCHESTER	OH	72.5	8	5	8	8	<\$100M	5,928	166	70.0	65.0
NATIONAL BK OF MONTPELIER	MONTPELIER	OH	72.5	7	8	7	7	\$100M-500M	4,077	93	80.0	70.0
FARMERS ST BK OF UNION CITY	UNION CITY	OH	72.5	10	2	9	8	<\$100M	10,723	199	60.0	75.0
COMMUNITY FIRST BK NA	FOREST	OH	72.5	10	6	7	6	<\$100M	3,839	84	75.0	67.5
BANK OF LEIPSIC CO	LEIPSIC	OH	72.5	9	4	8	8	<\$100M	6,328	180	72.5	80.0
COMMUNITY FIRST B&TC	CELINA	OH	72.5	8	1	10	10	\$500M-\$1B	46,466	1,142	75.0	75.0
STEBBINS NB	CRESTON	OH	72.5	9	8	6	6	<\$100M	2,602	75	67.5	70.0
CITIZENS BK LONDON	LONDON	OH	72.5	10	4	8	7	<\$100M	5,560	92	65.0	85.0
MID AM BK	TOLEDO	OH	72.5	6	3	10	10	\$1B-\$10B	30,669	856	72.5	72.5
HOME NB	RACINE	OH	70.0	8	7	7	6	<\$100M	4,329	86	77.5	65.0
RIPLEY NB	RIPLEY	OH	70.0	9	5	7	7	<\$100M	3,027	95	62.5	62.5
RICHWOOD BKG CO	RICHWOOD	OH	70.0	8	3	9	8	\$100M-500M	8,252	200	70.0	82.5
WAYNE CTY NB OF WOOSTER	WOOSTER	OH	70.0	5	8	7	8	\$100M-500M	5,317	144	77.5	67.5
FIRST ST BK OF WEST MANCHEST	WEST MANCHESTER	OH	70.0	9	8	5	6	<\$100M	1,341	79	75.0	65.0
FIRST NB OF SHELBY	SHELBY	OH	70.0	8	2	9	9	\$100M-500M	9,834	250	67.5	70.0
COMMODORE BK	SOMERSET	OH	70.0	8	7	6	7	<\$100M	2,366	91	77.5	62.5
CORN CITY ST BK	DESHLER	OH	70.0	9	6	7	6	<\$100M	3,483	86	75.0	62.5
DELAWARE CTY B&TC	DELAWARE	OH	70.0	6	4	9	9	\$100M-500M	9,311	208	60.0	65.0
PEOPLES BK CO	COLDWATER	OH	70.0	8	2	9	9	\$100M-500M	12,362	253	65.0	72.5
FIFTH THIRD BK OHIO VALLEY	HILLSBORO	OH	70.0	6	2	10	10	\$500M-\$1B	13,623	298	65.0	67.5
MONITOR BK	BIG PRAIRIE	OH	70.0	10	6	6	6	<\$100M	2,200	69	67.5	67.5
LIBERTY NB	ADA	OH	67.5	8	2	9	8	\$100M-500M	7,849	189	65.0	72.5
CROGHAN COLONIAL BK	FREMONT	OH	67.5	6	3	9	9	\$100M-500M	8,180	249	67.5	67.5
FIRST NB OF NEW HOLLAND	NEW HOLLAND	OH	67.5	8	9	5	5	<\$100M	1,366	51	72.5	65.0
FIRSTAR BK NA	CINCINNATI	OH	67.5	4	3	10	10	>\$10B	162,226	3,924	67.5	67.5
COMMERCIAL SVG BK	UPPER SANDUSKY	OH	67.5	7	2	9	9	\$100M-500M	9,091	274	67.5	72.5
SHERWOOD ST BK	SHERWOOD	OH	67.5	10	6	6	5	<\$100M	2,372	51	70.0	60.0
FORT JENNINGS ST BK	FORT JENNINGS	OH	67.5	8	5	7	7	<\$100M	4,572	119	67.5	70.0
CITIZENS BK	DE GRAFF	OH	67.5	9	6	6	6	<\$100M	2,001	64	70.0	62.5
CASTALIA BKG CO	CASTALIA	OH	67.5	9	4	7	7	<\$100M	4,531	111	60.0	65.0
EXCHANGE BK	LUCKEY	OH	65.0	7	5	7	7	<\$100M	3,501	114	57.5	77.5
ROCKHOLD BROWN & CO BK	BAINBRIDGE	OH	65.0	8	8	5	5	<\$100M	1,376	44	60.0	62.5
FIRST NB OF WAVERLY	WAVERLY	OH	65.0	6	7	7	6	\$100M-500M	2,876	71	70.0	60.0
NATIONAL B&TC	WILMINGTON	OH	65.0	6	2	9	9	\$500M-\$1B	12,163	260	75.0	62.5
SECURITY NB&TC	SPRINGFIELD	OH	65.0	5	3	9	9	\$500M-\$1B	9,165	212	70.0	65.0

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Bank Name	Location	State	Total Score (1)	Decile Values					Bnk Asset Sz. (6)	Dollars in SFL (7)	Number in SFL (8)	Total Score (<\$100K) (9)	Total Score (<\$1M) (10)
				SFL/TA (2)	SFL/TFL (3)	SFL(\$) (4)	SFL(#) (5)						
FIRST NB OF GERMANTOWN	GERMANTOWN	OH	65.0	7	9	5	5	<\$100M	1,589	48	72.5	65.0	
SAVINGS B&TC	ORRVILLE	OH	65.0	7	3	8	8	\$100M-500M	5,541	145	52.5	65.0	
CLARKSBURG CMRL BK	CLARKSBURG	OH	65.0	7	8	4	7	<\$100M	568	96	67.5	60.0	
CITIZENS NB OF URBANA	URBANA	OH	62.5	7	1	8	9	\$100M-500M	7,373	223	65.0	67.5	
UNION BKG CO	WEST MANSFIELD	OH	62.5	7	6	6	6	<\$100M	2,458	86	72.5	60.0	
NATIONAL BK OF ADAMS CTY	WEST UNION	OH	62.5	7	5	6	7	<\$100M	2,229	99	70.0	60.0	
SKY BK	SALINEVILLE	OH	62.5	3	10	6	6	\$1B-\$10B	2,288	63	65.0	62.5	
OLD FT BKG CO	OLD FORT	OH	62.5	7	2	8	8	\$100M-500M	6,903	155	60.0	60.0	
FIFTH THIRD BK WESTERN OH	DAYTON	OH	62.5	3	3	9	10	\$1B-\$10B	12,463	329	67.5	60.0	
HICKSVILLE BK	HICKSVILLE	OH	62.5	8	3	7	7	<\$100M	4,203	108	57.5	67.5	
HENRY CTY BK	NAPOLEON	OH	62.5	6	6	6	7	\$100M-500M	2,631	107	70.0	57.5	
LOWER SALEM CMRL BK	LOWER SALEM	OH	62.5	7	10	4	4	<\$100M	941	29	67.5	62.5	
CITIZENS NB OF CHILLICOTHE	CHILLICOTHE	OH	62.5	6	8	5	6	\$100M-500M	1,610	60	65.0	57.5	
CITIZENS BK CO	BEVERLY	OH	62.5	6	10	4	5	<\$100M	931	33	65.0	60.0	
KILLBUCK SVG BK CO	KILLBUCK	OH	62.5	6	4	7	8	\$100M-500M	4,713	166	65.0	57.5	
HUNTINGTON NB	COLUMBUS	OH	60.0	3	1	10	10	>\$10B	76,589	1,567	62.5	60.0	
FIRST NB SOUTHWESTERN OH	HAMILTON	OH	60.0	4	4	8	8	\$1B-\$10B	5,605	166	57.5	55.0	
FIRST NB IN NEW BREMEN	NEW BREMEN	OH	60.0	7	3	7	7	\$100M-500M	4,857	119	65.0	82.5	
FIRST NB	ORRVILLE	OH	60.0	5	8	6	5	\$100M-500M	2,844	54	70.0	57.5	
FIRST-KNOX NB OF MT VERNON	MOUNT VERNON	OH	60.0	5	2	8	9	\$500M-\$1B	7,746	239	62.5	57.5	
KEYBANK NAT ASSN	CLEVELAND	OH	60.0	3	1	10	10	>\$10B	205,482	5,740	60.0	62.5	
NATIONAL BK OF OAK HARBOR	OAK HARBOR	OH	60.0	6	7	6	5	<\$100M	1,845	38	50.0	55.0	
TWIN VALLEY BK	WEST ALEXANDRIA	OH	60.0	8	7	5	4	<\$100M	1,506	26	67.5	55.0	
FARMERS ST BK OF NEW WASHING	NEW WASHINGTON	OH	60.0	7	2	7	8	\$100M-500M	4,690	149	65.0	57.5	
SAVINGS BK	CIRCLEVILLE	OH	60.0	5	9	5	5	\$100M-500M	1,542	54	65.0	60.0	
CITIZENS NB	MCCONNELSVILLE	OH	60.0	7	7	5	5	<\$100M	1,677	49	60.0	57.5	
FARMERS & MRCH BK	CALDWELL	OH	60.0	6	7	5	6	<\$100M	1,740	62	62.5	57.5	
NORTH VALLEY BANK	CORNING	OH	60.0	8	7	5	4	<\$100M	1,085	25	65.0	55.0	
FIRST NB OF MCCONNELSVILLE	MCCONNELSVILLE	OH	57.5	6	7	5	5	<\$100M	1,038	36	57.5	50.0	
CITIZENS BK OF ASHVILLE OH	ASHVILLE	OH	57.5	7	4	6	6	<\$100M	2,072	58	52.5	72.5	
BALTIC ST BK	BALTIC	OH	57.5	7	8	4	4	<\$100M	823	20	35.0	55.0	
MOUNT VICTORY ST BK	MOUNT VICTORY	OH	57.5	8	6	4	5	<\$100M	935	35	62.5	52.5	
BANK ONE NA	COLUMBUS	OH	57.5	2	1	10	10	>\$10B	26,207	508	60.0	60.0	
STEEL VALLEY BK NA	DILLONVALE	OH	57.5	5	10	4	4	<\$100M	714	14	62.5	57.5	
MARION BK	MARION	OH	57.5	7	4	6	6	<\$100M	1,976	56	52.5	60.0	
FARMERS BK & SVG CO	POMEROY	OH	55.0	4	7	4	7	<\$100M	692	96	60.0	50.0	
SABINA BK	SABINA	OH	55.0	6	5	5	6	<\$100M	1,404	66	60.0	52.5	
MIDDLEFIELD BKG CO	MIDDLEFIELD	OH	55.0	5	5	6	6	\$100M-500M	2,399	59	55.0	62.5	
COMMERCIAL & SVG BK	MILLERSBURG	OH	55.0	6	1	8	7	\$100M-500M	5,596	121	50.0	65.0	
NEW RICHMOND NB	NEW RICHMOND	OH	55.0	5	9	4	4	<\$100M	632	20	57.5	52.5	
FIRST NB OF DENNISON OH	DENNISON	OH	55.0	6	4	6	6	\$100M-500M	2,106	88	57.5	62.5	
EATON NB&TC	EATON	OH	55.0	7	2	7	6	\$100M-500M	3,779	87	52.5	57.5	
ANDOVER BK	ANDOVER	OH	52.5	5	4	6	6	\$100M-500M	2,683	58	45.0	62.5	
BARTLETT FARMERS BK	BARTLETT	OH	52.5	4	10	3	4	<\$100M	190	18	52.5	50.0	
APPLE CREEK BKG CO	APPLE CREEK	OH	52.5	5	8	5	3	<\$100M	956	13	22.5	47.5	
FIRST NB OF BELLEVUE	BELLEVUE	OH	52.5	6	4	6	5	<\$100M	2,330	42	45.0	55.0	
PEOPLES BK	GAMBIER	OH	52.5	7	6	4	4	<\$100M	670	17	57.5	47.5	
CITIZENS NB OF WOODSFIELD	WOODSFIELD	OH	52.5	5	7	4	5	<\$100M	890	41	57.5	47.5	
OAK HILL BKS	JACKSON	OH	52.5	4	6	6	5	\$100M-500M	1,957	31	55.0	47.5	
VINTON CTY NB OF MCARTHUR	MCARTHUR	OH	52.5	4	8	4	5	\$100M-500M	654	53	55.0	47.5	
WATERFORD CMRL & SVG BK	WATERFORD	OH	50.0	4	10	2	4	<\$100M	131	13	55.0	47.5	
BANK OF MAGNOLIA CO	MAGNOLIA	OH	50.0	5	9	3	3	<\$100M	499	12	55.0	47.5	
1ST NAT CMNTY BK	EAST LIVERPOOL	OH	50.0	4	10	3	3	<\$100M	441	8	55.0	50.0	
STANDING STONE NB	LANCASTER	OH	50.0	4	9	3	4	<\$100M	349	14	52.5	50.0	
OHIO RIVER BK	IRONTON	OH	50.0	5	9	3	3	<\$100M	389	6	22.5	47.5	
FIFTH THIRD BK NORTHWESTERN	TOLEDO	OH	47.5	2	3	7	7	\$1B-\$10B	3,642	95	50.0	47.5	
FIRST CMNTY BK	WHITEHALL	OH	47.5	4	9	3	3	<\$100M	452	8	52.5	47.5	
PEOPLES NB MT PLEASANT	MOUNT PLEASANT	OH	47.5	3	10	2	4	<\$100M	131	18	52.5	47.5	

Table 2. Small-Farm-Lending Banks, June 1999

Bank Name	Location	State	Total Score	Decile Values					Bnk Asset Sz.	Dollars in SFL	Number in SFL	Total Score (<\$100K)	Total Score (<\$1M)
				(1)	(2)	(3)	(4)	(5)						(6)	(7)	(8)	(9)	(10)
UNITED BK NA	BUCYRUS	OH	47.5	5	3	6	5	\$100M-500M	2,604	38	32.5	67.5	
SALT CREEK VALLEY BK	LAURELVILLE	OH	47.5	6	6	4	3	<\$100M	576	11	52.5	42.5	
FIRST BREMEN BK	BREMEN	OH	47.5	5	4	5	5	\$100M-500M	1,449	54	50.0	40.0	
MALTA NB	MALTA	OH	47.5	6	7	3	3	<\$100M	194	5	50.0	45.0	
FARMERS ST BK	WEST SALEM	OH	45.0	6	2	5	5	<\$100M	1,221	38	50.0	60.0	
PARK NB	NEWARK	OH	45.0	4	1	7	6	\$1B-\$10B	3,841	75	37.5	45.0	
GENOA BKG CO	GENOA	OH	45.0	4	7	4	3	\$100M-500M	633	9	50.0	42.5	
PEOPLES BKG&TC	MARIETTA	OH	45.0	2	10	3	3	\$500M-\$1B	426	9	30.0	45.0	
CITIZENS SVG BK	MARTINS FERRY	OH	45.0	2	10	2	4	\$100M-500M	31	25	45.0	45.0	
FIRST NB	BLANCHESTER	OH	45.0	5	5	4	4	<\$100M	541	27	50.0	40.0	
LEBANON CITIZENS NB	LEBANON	OH	45.0	4	2	6	6	\$100M-500M	2,820	84	45.0	50.0	
LORAIN NB	LORAIN	OH	42.5	2	9	3	3	\$500M-\$1B	424	11	47.5	40.0	
MILTON BKG CO	WELLSTON	OH	42.5	4	6	3	4	<\$100M	230	20	45.0	37.5	
FIRST NB OF POWHATAN POINT	POWHATAN POINT	OH	42.5	3	10	2	2	<\$100M	20	1	42.5	42.5	
PATASKALA BKG CO	PATASKALA	OH	42.5	4	9	2	2	<\$100M	166	1	10.0	42.5	
FIRST BK OF MARIETTA	MARIETTA	OH	42.5	3	10	2	2	<\$100M	104	3	47.5	42.5	
HEARTLAND BK	CROTON	OH	42.5	4	5	4	4	\$100M-500M	823	19	40.0	37.5	
CITIZENS BK	LOGAN	OH	42.5	4	6	4	3	\$100M-500M	582	12	45.0	40.0	
ANDERSON BK	CINCINNATI	OH	42.5	4	9	2	2	<\$100M	128	1	10.0	40.0	
SPRING VALLEY BANK	WYOMING	OH	42.5	4	9	2	2	<\$100M	61	1	42.5	37.5	
FIRSTMERIT BK NA	AKRON	OH	40.0	2	1	5	8	\$1B-\$10B	1,822	122	42.5	45.0	
CENTURY NB	ZANESVILLE	OH	40.0	3	7	3	3	\$100M-500M	460	11	42.5	37.5	
MAHONING NB OF YOUNGSTOWN	YOUNGSTOWN	OH	40.0	2	10	2	2	\$500M-\$1B	20	3	40.0	37.5	
COMMUNITY NB	FRANKLIN	OH	40.0	5	2	5	4	<\$100M	962	20	42.5	55.0	
CITIZENS BKG CO	SANDUSKY	OH	40.0	4	2	5	5	\$100M-500M	1,008	37	40.0	45.0	
RICHLAND TC	MANSFIELD	OH	40.0	3	5	4	4	\$100M-500M	615	25	40.0	32.5	
COMMUNITY BK	CROOKSVILLE	OH	40.0	3	7	3	3	<\$100M	177	11	45.0	35.0	
BROOKVILLE NB	BROOKVILLE	OH	40.0	5	4	4	3	<\$100M	647	11	30.0	35.0	
FIRST NB OF ZANESVILLE	ZANESVILLE	OH	37.5	2	3	5	5	\$1B-\$10B	1,162	40	35.0	32.5	
SECOND NB OF WARREN	WARREN	OH	37.5	3	2	6	4	\$1B-\$10B	2,005	29	32.5	35.0	
FIRST BK OF OH	TIFFIN	OH	37.5	3	8	2	2	<\$100M	63	2	37.5	32.5	
NORTH SIDE B&TC	CINCINNATI	OH	37.5	2	9	2	2	\$100M-500M	93	1	10.0	35.0	
FIRST CITY BK	COLUMBUS	OH	37.5	2	9	2	2	<\$100M	13	1	37.5	37.5	
FIRST CTY BK NA	CHARDON	OH	37.5	2	9	2	2	<\$100M	5	1	37.5	35.0	
MORGAN BK NA	HUDSON	OH	37.5	2	9	2	2	<\$100M	33	1	40.0	32.5	
OHIO VALLEY BK CO	GALLIPOLIS	OH	35.0	3	1	5	5	\$100M-500M	1,133	33	35.0	35.0	
CITIZENS NB OF NORWALK	NORWALK	OH	35.0	3	6	3	2	\$100M-500M	438	4	17.5	32.5	
WHEELING NB	SAINT CLAIRSVILLE	OH	35.0	2	5	4	3	\$500M-\$1B	558	12	22.5	27.5	
FIRST NB OF SOUTHEASTERN OH	CALDWELL	OH	35.0	2	7	2	3	<\$100M	35	4	37.5	30.0	
HOCKING VALLEY BK	ATHENS	OH	32.5	3	5	3	2	\$100M-500M	188	4	27.5	27.5	
FIRST NB OF WELLSTON	WELLSTON	OH	32.5	3	6	2	2	<\$100M	98	3	37.5	30.0	
AMERICAN NB	PARMA	OH	32.5	5	3	3	2	<\$100M	285	3	20.0	45.0	
FAHEY BKG CO	MARION	OH	32.5	4	1	4	4	\$100M-500M	568	16	32.5	45.0	
FIRST SAFETY BK	SAINT BERNARD	OH	32.5	5	2	3	3	<\$100M	465	11	30.0	50.0	
MIAMI VALLEY BK	LAKEVIEW	OH	30.0	2	6	2	2	\$100M-500M	8	2	32.5	27.5	
FIFTH THIRD BK CENTRAL OHIO	COLUMBUS	OH	30.0	2	1	5	4	\$1B-\$10B	1,113	15	25.0	32.5	
GLOUSTER CMNTY BK	GLOUSTER	OH	30.0	3	5	2	2	<\$100M	100	3	37.5	27.5	
FARMERS NB	CANFIELD	OH	30.0	3	1	4	4	\$100M-500M	616	28	30.0	30.0	
INDEPENDENT ST BK OF OH	GAHANNA	OH	27.5	5	1	3	2	<\$100M	175	3	30.0	22.5	
OHIO HERITAGE BK	COSHOCTON	OH	27.5	2	5	2	2	<\$100M	27	2	30.0	25.0	
1ST NB	LEBANON	OH	25.0	3	1	3	3	<\$100M	196	5	25.0	50.0	
CORTLAND SVG & BKG CO	CORTLAND	OH	25.0	3	1	3	3	\$100M-500M	448	12	27.5	55.0	
PEOPLES SVG BK	NEW MATAMORAS	OH	22.5	3	1	2	3	<\$100M	88	12	35.0	47.5	
FIFTH THIRD BK	CINCINNATI	OH	22.5	2	1	3	3	>\$10B	432	13	22.5	25.0	
CAPITAL BK NA	SYLVANIA	OH	20.0	2	1	3	2	\$500M-\$1B	177	3	17.5	45.0	
UNITED NB&TC	CANTON	OH	17.5	2	1	2	2	\$500M-\$1B	80	1	10.0	37.5	
PROVIDENT BK	CINCINNATI	OH	10.0	1	1	1	1	\$1B-\$10B	0	0	10.0	20.0	
BANK ONE TC NA	COLUMBUS	OH	0.0	1	.	1	1	\$500M-\$1B	0	0	0.0	.	

Table 2. Small-Farm-Lending Banks, June 1999

Bank Name	Location	State	Total Score (1)	Decile Values					Bnk Asset Sz. (6)	Dollars in SFL (7)	Number in SFL (8)	Total Score (<\$100K) (9)	Total Score (<\$1M) (10)
				SFL/TA (2)	SFL/TFL (3)	SFL(\$) (4)	SFL(#) (5)						
COMMERCE EXCH BK	BEACHWOOD	OH	0.0	.	.	.	.	<\$100M	.	.	0.0	.
FARMERS & MRCH BK	MIAMISBURG	OH	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
FIRST NB	NELSONVILLE	OH	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
PEOPLES NB	NEW LEXINGTON	OH	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
COMERICA BK NA	TOLEDO	OH	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
MARBLEHEAD BK	MARBLEHEAD	OH	0.0	.	.	.	.	<\$100M	.	.	0.0	.
GREAT LAKES BK	MENTOR	OH	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
SECURITY DOLLAR BK	NILES	OH	0.0	.	.	.	.	\$100M-500M	.	.	0.0	.
SYCAMORE NB	CINCINNATI	OH	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
METROPOLITAN NB	YOUNGSTOWN	OH	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.	
JUNCTION CITY BKG CO	JUNCTION CITY	OH	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
INDEPENDENCE BK	INDEPENDENCE	OH	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.	
GE CAPITAL CONSUMER CARD CO	MASON	OH	0.0	1	.	1	1	\$500M-\$1B	0	0	0.0	.	
WORLD FNCL NETWORK NB	GAHANNA	OH	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.	
LIBERTY BK NA	TWINSBURG	OH	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
TRUST CO OF TOLEDO NA	HOLLAND	OH	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
COMMERCE NB	WORTHINGTON	OH	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.	
MAY NB OF OH	LORAIN	OH	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
SPIRIT OF AMER NB	MILFORD	OH	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
FDS NB	DEERFIELD TOWNSHI	OH	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
CREDIT FIRST NA	BROOK PARK	OH	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
SHOREBANK	CLEVELAND	OH	0.0	.	.	.	.	<\$100M	.	.	0.0	.
KEY BK USA NA	CLEVELAND	OH	0.0	1	.	1	1	\$1B-\$10B	0	0	0.0	.	
PORTAGE CMNTY BK	RAVENNA	OH	0.0	.	.	.	.	<\$100M	.	.	0.0	.
WESTERN RESERVE BK	MEDINA	OH	0.0	.	.	.	.	<\$100M	.	.	0.0	.
GRANITE NB	BOWLING GREEN	OH	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
FIRST BK OF OKARCHE	OKARCHE	OK	97.5	10	9	10	10	<\$100M	14,336	473	97.5	97.5	
SECURITY ST BK	CHEYENNE	OK	95.0	10	8	10	10	<\$100M	17,869	780	95.0	92.5	
CENTRAL NB OF ALVA	ALVA	OK	95.0	10	8	10	10	\$100M-500M	40,737	512	95.0	92.5	
FIRST SOUTHWEST BK	FREDERICK	OK	95.0	10	8	10	10	\$100M-500M	41,479	907	95.0	95.0	
SOUTHWEST ST BK	SENTINEL	OK	92.5	10	8	10	9	<\$100M	13,159	348	92.5	90.0	
FIRST AMERICAN BK NA	WOODWARD	OK	90.0	10	8	9	9	<\$100M	10,627	383	92.5	90.0	
FIRST ST BK	FAIRFAX	OK	87.5	8	10	8	9	<\$100M	6,513	312	90.0	85.0	
STOCKMANS BANK	ALTUS	OK	87.5	10	5	10	10	<\$100M	30,694	826	90.0	87.5	
WELCH ST BK	WELCH	OK	87.5	10	5	10	10	<\$100M	20,555	870	87.5	85.0	
FARMERS & MRCH NB	FAIRVIEW	OK	85.0	9	6	9	10	<\$100M	10,847	422	90.0	82.5	
BANK OF WESTERN OK	ELK CITY	OK	85.0	10	4	10	10	<\$100M	21,402	428	85.0	82.5	
PAYNE CTY BK	PERKINS	OK	85.0	8	7	9	10	<\$100M	11,730	554	92.5	85.0	
HOME NB	BLACKWELL	OK	85.0	8	6	10	10	\$100M-500M	66,936	882	85.0	82.5	
GREAT PLAINS NB	ELK CITY	OK	85.0	10	4	10	10	\$100M-500M	38,262	1,177	85.0	82.5	
FIRST SECURITY BK	BEAVER	OK	82.5	10	3	10	10	<\$100M	13,204	500	85.0	82.5	
BANK OF BEAVER CITY	BEAVER	OK	82.5	10	4	10	9	<\$100M	13,878	360	82.5	80.0	
FIRST BK OF CHANDLER	CHANDLER	OK	82.5	9	6	9	9	<\$100M	9,411	401	82.5	80.0	
FARMERS & MRCH BK	CRESCENT	OK	82.5	7	9	8	9	<\$100M	7,604	394	87.5	82.5	
FIRST NB OF STIGLER	STIGLER	OK	82.5	8	5	10	10	<\$100M	11,877	442	87.5	80.0	
BANK OF CORDELL	CORDELL	OK	82.5	10	8	9	6	<\$100M	9,685	154	82.5	82.5	
ARMSTRONG BK	CHECOTAH	OK	82.5	7	6	10	10	\$100M-500M	24,789	731	87.5	82.5	
FIRST ST BK	KEYES	OK	82.5	10	4	10	9	<\$100M	17,333	355	85.0	82.5	
STOCK EXCH BK	WOODWARD	OK	82.5	7	8	9	9	\$100M-500M	11,281	419	87.5	80.0	
FARMERS EXCH BK	CHEROKEE	OK	82.5	10	3	10	10	<\$100M	17,366	669	77.5	80.0	
FIRST NB OF MEDFORD	MEDFORD	OK	80.0	10	5	9	8	<\$100M	8,836	267	82.5	77.5	
BANK OF THE WICHITAS	SNYDER	OK	80.0	9	6	9	8	<\$100M	8,788	286	82.5	75.0	
STATE EXCH BK	LAMONT	OK	80.0	10	5	8	9	<\$100M	7,322	421	77.5	80.0	
FIRST NB OF PAWNEE	PAWNEE	OK	80.0	8	7	8	9	<\$100M	7,574	348	85.0	80.0	
FIRST B&TC	PERRY	OK	80.0	9	3	10	10	<\$100M	13,695	550	77.5	77.5	
FARMERS ST BK	QUINTON	OK	80.0	8	7	8	9	<\$100M	6,884	404	87.5	80.0	
LANDMARK BK NA	ADA	OK	80.0	6	8	9	9	\$100M-500M	10,553	402	82.5	77.5	
FIRST ST BK	BOISE CITY	OK	77.5	10	4	9	8	<\$100M	10,139	289	82.5	77.5	

Table 2. Small-Farm-Lending Banks, June 1999

Bank Name	Location	State	Decile Values					Bnk Asset Sz.	Dollars in SFL	Number in SFL	Total Score (<\$100K)	Total Score (<\$1M)
			Total Score (1)	SFL/TA (2)	SFL/TFL (3)	SFL(\$)	SFL/# (4)						SFL/# (5)
FIRST NB&TC	CHICKASHA	OK	77.5	7	5	10	9	\$100M-500M	15,496	413	80.0	77.5
OKLAHOMA B&TC	CLINTON	OK	77.5	7	5	10	9	<\$100M	12,154	316	80.0	72.5
IDABEL NB	IDABEL	OK	77.5	8	6	9	8	<\$100M	9,895	248	77.5	75.0
MCCURTAIN CTY NB	BROKEN BOW	OK	77.5	7	6	9	9	<\$100M	10,236	312	80.0	77.5
CITIZENS ST BK	MORRISON	OK	77.5	7	7	8	9	<\$100M	7,283	294	82.5	75.0
FARMERS BK	CARNEGIE	OK	77.5	10	4	8	9	<\$100M	7,294	314	80.0	75.0
FIRST NB IN MARLOW	MARLOW	OK	75.0	7	8	8	7	<\$100M	5,877	219	77.5	72.5
ANADARKO B&TC	ANADARKO	OK	75.0	9	4	9	8	<\$100M	8,940	277	75.0	67.5
FIRST NB OF ELK CITY	ELK CITY	OK	75.0	8	2	10	10	\$100M-500M	17,250	518	70.0	75.0
WASHITA VALLEY BK	FORT COBB	OK	75.0	10	4	8	8	<\$100M	7,196	280	77.5	70.0
FIRST NB OF FLETCHER	FLETCHER	OK	75.0	9	8	7	6	<\$100M	4,678	186	82.5	72.5
ALVA ST B&TC	ALVA	OK	75.0	9	1	10	10	\$100M-500M	26,939	862	75.0	75.0
FIRST NB OF NOWATA	NOWATA	OK	75.0	9	1	10	10	<\$100M	18,124	588	72.5	80.0
LEGACY BK ACB	BINGER	OK	75.0	8	4	9	9	<\$100M	11,603	405	80.0	72.5
FIRST NB IN HOMINY	HOMINY	OK	75.0	7	10	6	7	<\$100M	3,349	189	77.5	75.0
PEOPLE FIRST BK	HENNESSEY	OK	75.0	8	2	10	10	\$100M-500M	72,313	2,321	72.5	75.0
FIRST NB	MOUNTAIN VIEW	OK	75.0	10	6	8	6	<\$100M	6,366	185	77.5	67.5
WATONGA ST BK	WATONGA	OK	75.0	9	4	9	8	<\$100M	9,045	267	75.0	70.0
PEOPLES BK	WESTVILLE	OK	75.0	10	3	9	8	<\$100M	8,585	285	77.5	70.0
BANK NA	MCALESTER	OK	75.0	4	7	9	10	\$100M-500M	9,066	564	77.5	75.0
BANK OF KREMLIN	KREMLIN	OK	75.0	9	1	10	10	<\$100M	21,458	642	75.0	77.5
FIRST ST BK	CANUTE	OK	75.0	10	8	5	7	<\$100M	2,698	204	77.5	72.5
FIRST NB OF CALUMET	CALUMET	OK	72.5	8	9	5	7	<\$100M	2,781	193	77.5	72.5
COMMUNITY ST BK OF CANTON	CANTON	OK	72.5	10	4	8	7	<\$100M	7,340	220	77.5	70.0
FARMERS & MRCH BK	ARNETT	OK	72.5	10	3	8	8	<\$100M	6,341	286	72.5	75.0
FIRST AMER BK	ERICK	OK	72.5	10	4	7	8	<\$100M	5,581	251	75.0	67.5
FIRST NB OF SEILING	SEILING	OK	72.5	7	5	9	8	<\$100M	8,067	255	75.0	67.5
EXCHANGE BK	SKIATOOK	OK	72.5	6	10	7	6	<\$100M	4,595	142	75.0	72.5
EXCHANGE B&TC	PERRY	OK	72.5	7	3	9	10	<\$100M	10,402	498	70.0	70.0
CENTRAL NB OF POTEAU	POTEAU	OK	72.5	8	1	10	10	\$100M-500M	18,870	514	65.0	87.5
FIRST NB&TC	WEATHERFORD	OK	72.5	6	5	9	9	<\$100M	8,844	291	75.0	67.5
MCCLAIN CTY NB	PURCELL	OK	72.5	5	9	7	8	\$100M-500M	5,066	248	75.0	72.5
FIRST NB&TC OF ARDMORE	ARDMORE	OK	72.5	5	4	10	10	\$100M-500M	14,337	606	77.5	70.0
FIRST CAPITAL BK	GUTHRIE	OK	70.0	9	1	9	9	<\$100M	10,199	317	60.0	75.0
BANK OF LAVERNE	LAVERNE	OK	70.0	8	3	8	9	<\$100M	6,896	342	67.5	77.5
FIRST ST BK	GRANDFIELD	OK	70.0	9	8	6	5	<\$100M	3,400	107	70.0	70.0
CENTRAL NB&TC	ENID	OK	70.0	6	2	10	10	\$100M-500M	30,301	726	70.0	70.0
BRYAN CTY NB	CADDO	OK	70.0	8	4	7	9	<\$100M	4,801	355	72.5	67.5
OKEMAH NB	OKEMAH	OK	70.0	6	7	6	9	<\$100M	3,740	290	72.5	65.0
CHICKASHA B&TC	CHICKASHA	OK	70.0	8	2	9	9	<\$100M	11,226	342	60.0	72.5
FIRST B&TC	WAGONER	OK	70.0	5	10	7	6	<\$100M	4,328	186	72.5	67.5
BANK OF THE WEST	THOMAS	OK	70.0	8	2	9	9	<\$100M	9,948	298	60.0	70.0
SECURITY FIRST NB OF HUGO	HUGO	OK	70.0	7	4	9	8	<\$100M	9,503	239	75.0	70.0
CITIZENS BK	VELMA	OK	70.0	9	8	5	6	<\$100M	2,878	138	72.5	70.0
FIRST NB OF HOOKER	HOOKER	OK	70.0	9	2	9	8	<\$100M	8,643	260	62.5	70.0
FIRST NB&TC	MCALESTER	OK	70.0	3	7	8	10	\$100M-500M	5,712	485	72.5	67.5
HOPETON ST BK	HOPETON	OK	70.0	9	8	6	5	<\$100M	3,622	130	57.5	67.5
AMERICAN HERITAGE BK	EL RENO	OK	70.0	8	1	10	9	<\$100M	13,321	308	57.5	75.0
COMMUNITY ST BK	CASHION	OK	70.0	10	6	7	5	<\$100M	4,417	120	70.0	67.5
CUSTER CTY ST BK	ARAPAHO	OK	67.5	10	5	6	6	<\$100M	3,212	178	67.5	62.5
ALFALFA CTY BK	CHEROKEE	OK	67.5	10	3	8	6	<\$100M	6,317	156	70.0	65.0
FIRST BK OF HASKELL	HASKELL	OK	67.5	8	7	6	6	<\$100M	3,471	139	70.0	65.0
FIRST NB&TC	VINITA	OK	67.5	6	5	8	8	<\$100M	6,388	278	67.5	60.0
FIRST NB IN COALGATE	COALGATE	OK	67.5	8	4	7	8	<\$100M	5,625	277	72.5	65.0
FIRST AMER BK	STONEWALL	OK	67.5	9	7	6	5	<\$100M	3,215	132	70.0	65.0
OKLAHOMA ST BK	BUFFALO	OK	67.5	9	2	8	8	<\$100M	7,150	245	55.0	72.5
FIRST NB OF TEXHOMA	TEXHOMA	OK	67.5	9	1	9	8	<\$100M	8,482	278	62.5	67.5
SHATTUCK NB	SHATTUCK	OK	67.5	9	5	7	6	<\$100M	5,440	156	70.0	62.5

Table 2. Small-Farm-Lending Banks, June 1999

Bank Name	Location	State	Decile Values					Bnk Asset Sz.	Dollars in SFL	Number in SFL	Total Score (<\$100K)	Total Score (<\$1M)
			Total Score (1)	SFL/TA (2)	SFL/TFL (3)	SFL(\$)	SFL/# (4)						SFL/# (5)
INTERBANK NA	ELK CITY	OK	67.5	6	4	9	8	<\$100M	8,977	288	72.5	65.0
FIRST ST BK	WAYNOKA	OK	67.5	9	8	6	4	<\$100M	3,681	94	70.0	65.0
FIRST UNITED B&TC	DURANT	OK	67.5	4	3	10	10	\$500M-\$1B	24,072	1,967	67.5	67.5
FIRST ST BK	RYAN	OK	67.5	9	6	6	6	<\$100M	3,650	153	70.0	62.5
BANK OF UNION	UNION CITY	OK	67.5	5	9	6	7	<\$100M	4,274	197	72.5	67.5
FIRST ST BK	WATONGA	OK	67.5	9	3	8	7	<\$100M	5,797	211	60.0	67.5
BANCFIRST	OKLAHOMA CITY	OK	67.5	4	3	10	10	\$1B-\$10B	70,100	3,329	65.0	65.0
FIRST NB OF NASH	NASH	OK	65.0	10	5	5	6	<\$100M	2,159	156	67.5	62.5
FIRST ST BK	ANADARKO	OK	65.0	7	4	8	7	<\$100M	7,481	231	72.5	62.5
COMMUNITY NB	ALVA	OK	65.0	9	1	9	7	<\$100M	8,089	233	45.0	67.5
OKLAHOMA ST BK	VINITA	OK	65.0	7	4	7	8	<\$100M	5,644	282	70.0	62.5
WELEETKA ST BK	WELEETKA	OK	65.0	8	7	5	6	<\$100M	2,562	172	67.5	62.5
FIRST NB OF LINDSAY	LINDSAY	OK	65.0	8	5	6	7	<\$100M	3,563	234	72.5	62.5
COMMUNITY NB	OKARCHE	OK	65.0	9	2	8	7	<\$100M	7,284	210	52.5	70.0
DEWEY CTY ST BK	TALOGA	OK	65.0	9	5	6	6	<\$100M	3,431	153	65.0	62.5
SULPHUR CMNTY BK	SULPHUR	OK	65.0	8	2	8	8	<\$100M	7,207	280	60.0	82.5
FIRST NB IN PAWHUSKA	PAWHUSKA	OK	65.0	7	10	5	4	<\$100M	2,627	78	67.5	65.0
FIRST ST BK	POND CREEK	OK	65.0	8	5	8	5	<\$100M	6,348	130	70.0	62.5
AMERICAN EXCH BK	HENRYETTA	OK	65.0	5	7	6	8	<\$100M	3,188	273	67.5	65.0
EASTMAN NB OF NEWKIRK	NEWKIRK	OK	65.0	7	6	6	7	<\$100M	4,172	209	67.5	60.0
CITIZENS ST BK	OKEMAH	OK	65.0	7	7	6	6	<\$100M	2,922	176	67.5	60.0
PEOPLES NB OF CHECOTAH	CHECOTAH	OK	65.0	4	6	6	10	<\$100M	3,689	457	72.5	65.0
RCB BK	CLAREMORE	OK	65.0	2	10	7	7	\$100M-500M	4,362	214	67.5	62.5
FARMERS ST BK	ALLEN	OK	62.5	7	3	6	9	<\$100M	4,206	344	62.5	77.5
LATIMER ST BK	WILBURTON	OK	62.5	6	6	6	7	<\$100M	3,517	199	65.0	60.0
BANK OF ELGIN NA	LAWTON	OK	62.5	7	3	7	8	<\$100M	5,702	258	65.0	75.0
PEOPLES B&TC	RYAN	OK	62.5	9	5	6	5	<\$100M	4,313	123	67.5	62.5
AMERICAN NB	ARDMORE	OK	62.5	6	4	8	7	<\$100M	7,030	231	67.5	60.0
BANK OF VICI	VICI	OK	62.5	8	5	6	6	<\$100M	3,612	142	67.5	60.0
AMERICAN BK	WAGONER	OK	62.5	6	10	4	5	<\$100M	1,906	118	65.0	62.5
BANK OF VERDEN	VERDEN	OK	62.5	9	5	6	5	<\$100M	4,017	137	70.0	62.5
PAULS VALLEY NB	PAULS VALLEY	OK	62.5	6	5	7	7	<\$100M	5,587	205	65.0	57.5
FIRST AMER B&TC	PURCELL	OK	62.5	6	3	8	8	\$100M-500M	7,253	260	52.5	60.0
PAWNEE NB	PAWNEE	OK	62.5	7	7	5	6	<\$100M	2,147	151	65.0	60.0
CITIZENS B&TC	OKMULGEE	OK	62.5	5	7	7	6	<\$100M	4,601	156	67.5	62.5
POTEAU ST BK	POTEAU	OK	62.5	6	3	8	8	\$100M-500M	7,501	261	57.5	62.5
OKLAHOMA ST BK	GUTHRIE	OK	62.5	6	9	5	5	<\$100M	2,373	132	65.0	62.5
FIRST ST BK	COVINGTON	OK	62.5	7	8	5	5	<\$100M	2,166	109	67.5	60.0
SOUTHWEST NB	WEATHERFORD	OK	62.5	8	3	7	7	<\$100M	5,663	200	60.0	62.5
FIRST ST BK	DAVIDSON	OK	60.0	9	8	4	3	<\$100M	1,571	56	60.0	57.5
DELAWARE CTY BK	JAY	OK	60.0	8	2	7	7	<\$100M	5,084	202	55.0	70.0
MORRIS ST BK	MORRIS	OK	60.0	6	7	4	7	<\$100M	2,144	202	65.0	57.5
SECURITY NB OF ENID	ENID	OK	60.0	5	2	9	8	\$100M-500M	9,076	259	52.5	62.5
FIRST NB	ALTUS	OK	60.0	5	1	9	9	\$100M-500M	8,823	376	55.0	65.0
FIRST FARMERS NB WAURIKA	WAURIKA	OK	60.0	8	3	7	6	<\$100M	5,576	184	57.5	70.0
GRANT CTY BK	MEDFORD	OK	60.0	7	3	8	6	<\$100M	6,986	179	55.0	65.0
FIRST NB IN DURANT	DURANT	OK	60.0	4	3	8	9	\$100M-500M	6,133	399	62.5	62.5
PONTOTOC CTY BK	ROFF	OK	60.0	6	8	4	6	<\$100M	1,533	137	60.0	55.0
GUARANTEE ST BK	MANGUM	OK	60.0	7	2	8	7	<\$100M	5,819	215	57.5	57.5
STATE BK OF WYNNEWOOD	WYNNEWOOD	OK	60.0	8	3	7	6	<\$100M	5,091	169	52.5	62.5
FIRST B&TC	DUNCAN	OK	60.0	4	8	6	6	\$100M-500M	4,220	169	62.5	60.0
CITY NB&TC OF GUYMN	GUYMON	OK	57.5	6	2	8	7	<\$100M	7,458	207	50.0	57.5
BANK OF CHELSEA	CHELSEA	OK	57.5	5	10	4	4	<\$100M	1,297	96	57.5	52.5
FIRST BK OF APACHE	APACHE	OK	57.5	8	4	6	5	<\$100M	3,407	116	57.5	52.5
BANK OF CUSHING & TC	CUSHING	OK	57.5	4	7	5	7	<\$100M	2,800	211	65.0	57.5
BANK OF CMRC	STILWELL	OK	57.5	5	3	7	8	<\$100M	4,499	266	55.0	55.0
STATE NB OF EUFAULA	EUFAULA	OK	57.5	4	6	5	8	<\$100M	2,593	236	62.5	55.0
ATOKA ST BK	ATOKA	OK	57.5	5	2	7	9	<\$100M	5,315	382	60.0	60.0

Table 2. Small-Farm-Lending Banks, June 1999

Bank Name	Location	State	Total Score (1)	Decile Values					Bnk Asset Sz. (6)	Dollars in SFL (7)	Number in SFL (8)	Total Score (<\$100K) (9)	Total Score (<\$1M) (10)
				SFL/TA (2)	SFL/TFL (3)	SFL(\$) (4)	SFL(#) (5)						
FIRST ST BK PORTER	PORTER	OK	57.5	3	10	2	8	<\$100M	277	242	57.5	57.5	
FIRST NB&TC	MIAMI	OK	57.5	6	2	8	7	<\$100M	6,678	218	52.5	62.5	
WASHITA ST BK	BURNS FLAT	OK	55.0	8	8	3	3	<\$100M	1,139	35	60.0	55.0	
BANK OF LOCUST GROVE	LOCUST GROVE	OK	55.0	5	6	4	7	<\$100M	1,444	199	60.0	55.0	
SECURITY ST BK	WEWOKA	OK	55.0	5	8	4	5	<\$100M	2,041	109	45.0	55.0	
FIRST NB IN WEWOKA	WEWOKA	OK	55.0	5	8	4	5	<\$100M	2,120	125	60.0	55.0	
STATE GUARANTY BK	OKEENE	OK	55.0	6	4	5	7	<\$100M	2,672	199	57.5	52.5	
FIRST NB	ANTLERS	OK	55.0	4	8	5	5	<\$100M	2,522	131	57.5	52.5	
LANDMARK BK CO NA	ARDMORE	OK	55.0	4	4	6	8	\$100M-500M	4,193	270	60.0	52.5	
AMERICAN NB&TC	SAPULPA	OK	55.0	2	10	5	5	\$100M-500M	2,274	124	57.5	55.0	
FIRST NB OF THOMAS	THOMAS	OK	55.0	7	2	7	6	<\$100M	4,811	169	45.0	60.0	
FARMERS EXCH BK	ANTLERS	OK	55.0	5	8	4	5	<\$100M	1,609	118	57.5	52.5	
CLAYTON ST BK	CLAYTON	OK	55.0	6	8	4	4	<\$100M	1,458	92	57.5	52.5	
FIRST B&TC	BROKEN BOW	OK	55.0	5	6	5	6	<\$100M	2,855	181	60.0	52.5	
TRI STAR NB	BLANCHARD	OK	55.0	4	9	4	5	<\$100M	1,651	114	55.0	55.0	
STROUD NB	STROUD	OK	55.0	6	6	5	5	<\$100M	2,786	116	57.5	52.5	
FIRST NB OF OK	PONCA CITY	OK	55.0	6	3	7	6	<\$100M	4,741	174	47.5	55.0	
FIRST NB&TC	OKMULGEE	OK	55.0	5	3	7	7	\$100M-500M	4,824	205	50.0	65.0	
FIRST BK OF CLEVELAND	CLEVELAND	OK	55.0	6	7	5	4	<\$100M	2,538	79	60.0	55.0	
SECURITY B&TC	MIAMI	OK	52.5	4	7	6	4	<\$100M	3,084	89	52.5	50.0	
FIRST ST BK	CAMARGO	OK	52.5	9	3	5	4	<\$100M	2,545	89	55.0	55.0	
STATE NB OF HEAVENER	HEAVENER	OK	52.5	5	6	5	5	<\$100M	2,692	131	55.0	50.0	
FIRST ST BK	NOBLE	OK	52.5	4	9	4	4	<\$100M	1,239	96	52.5	47.5	
CITIZENS SECURITY B&TC	BIXBY	OK	52.5	3	10	4	4	\$100M-500M	1,451	91	52.5	52.5	
FIRST NB OF CHELSEA	CHELSEA	OK	52.5	4	10	3	4	<\$100M	868	88	52.5	52.5	
FIRST NB	HEAVENER	OK	52.5	5	6	5	5	<\$100M	2,205	134	55.0	47.5	
FIRST NB&TC OF ADA	ADA	OK	52.5	3	7	7	4	\$100M-500M	4,376	95	57.5	52.5	
FIRST ST BK	ALTUS	OK	52.5	4	5	6	6	<\$100M	3,013	140	57.5	50.0	
CYRIL ST BK	CYRIL	OK	52.5	7	4	5	5	<\$100M	2,195	121	52.5	45.0	
OKLAHOMA NB	DUNCAN	OK	52.5	5	2	7	7	<\$100M	4,864	198	52.5	55.0	
FIRST NB&TC	MUSKOGEE	OK	52.5	3	7	7	4	\$100M-500M	5,562	94	55.0	50.0	
WALTERS B&TC	WALTERS	OK	52.5	5	4	5	7	<\$100M	2,714	215	57.5	52.5	
OKLAHOMA ST BK	ADA	OK	52.5	4	8	5	4	\$100M-500M	2,831	85	55.0	47.5	
LEGACY BK	HINTON	OK	52.5	6	2	7	6	<\$100M	4,978	146	47.5	57.5	
CLEVELAND BK	CLEVELAND	OK	52.5	6	7	5	3	<\$100M	2,467	33	55.0	52.5	
NATIONAL BK CMRC	TULSA	OK	50.0	5	1	7	7	\$100M-500M	5,698	220	50.0	57.5	
FIRST BK OF FAIRLAND	FAIRLAND	OK	50.0	6	7	3	4	<\$100M	730	58	50.0	50.0	
BANK OF CMRC	CATOOSA	OK	50.0	3	10	3	4	<\$100M	813	69	50.0	50.0	
FARMERS & MRCH BK	DUKE	OK	50.0	8	2	4	6	<\$100M	1,430	143	47.5	57.5	
FIRST ST BK IN TEMPLE	TEMPLE	OK	50.0	7	4	5	4	<\$100M	2,274	82	42.5	50.0	
SPIRO ST BK	SPIRO	OK	50.0	5	6	4	5	<\$100M	1,900	120	52.5	45.0	
FIRST NB OF PRYOR	PRYOR	OK	50.0	4	6	6	4	\$100M-500M	3,556	72	55.0	50.0	
FARMERS & MRCH BK	MAYSVILLE	OK	50.0	7	5	4	4	<\$100M	1,628	99	52.5	45.0	
WESTSTAR BK	BARTLESVILLE	OK	50.0	3	1	8	8	\$100M-500M	6,717	271	47.5	52.5	
BANK OF CMRC	WETUMKA	OK	50.0	7	5	4	4	<\$100M	1,985	62	57.5	50.0	
FORT GIBSON ST BK	FORT GIBSON	OK	47.5	4	7	3	5	<\$100M	832	101	47.5	40.0	
FREEDOM ST BK	FREEDOM	OK	47.5	9	2	5	3	<\$100M	2,382	57	42.5	70.0	
FIRST BK OF TURLEY	TULSA	OK	47.5	3	10	3	3	<\$100M	653	57	47.5	47.5	
FIRST UNITED BK	SAPULPA	OK	47.5	3	10	3	3	<\$100M	949	40	47.5	47.5	
AMERICAN ST BK	BROKEN BOW	OK	47.5	4	6	4	5	<\$100M	2,087	102	52.5	47.5	
NBC BK	PAWHUSKA	OK	47.5	4	10	3	2	<\$100M	1,192	18	50.0	47.5	
PRAGUE NB	PRAGUE	OK	47.5	4	3	5	7	<\$100M	2,786	197	50.0	45.0	
CITIZENS BK OF ADA	ADA	OK	47.5	3	8	4	4	\$100M-500M	1,682	84	47.5	45.0	
AMERICAN EXCH BK	LINDSAY	OK	47.5	5	5	4	5	<\$100M	1,471	120	47.5	45.0	
PEOPLES ST BK	BLAIR	OK	47.5	6	5	4	4	<\$100M	1,490	58	50.0	45.0	
BANK OF WYANDOTTE	WYANDOTTE	OK	45.0	5	7	3	3	<\$100M	604	57	45.0	42.5	
SPIRITBANK NA	TULSA	OK	45.0	3	3	6	6	\$100M-500M	2,955	149	42.5	45.0	
HERITAGE BK	MANNFORD	OK	45.0	2	10	3	3	<\$100M	751	54	47.5	45.0	

Table 2. Small-Farm-Lending Banks, June 1999

Bank Name	Location	State	Decile Values					Bnk Asset Sz.	Dollars in SFL	Number in SFL	Total Score (<\$100K)	Total Score (<\$1M)
			Total Score (1)	SFL/TA (2)	SFL/TFL (3)	SFL(\$)	SFL(#)					
FIRST ST BK OF IDABEL	IDABEL	OK	45.0	4	6	4	4	<\$100M	1,614	60	47.5	45.0
FIRST NB IN OKEENE	OKEENE	OK	45.0	6	1	6	5	<\$100M	4,273	126	45.0	47.5
CENTURY NB OF OK	PRYOR	OK	45.0	5	6	3	4	<\$100M	950	66	50.0	45.0
LAKESIDE ST BK	OOLOGAH	OK	45.0	3	10	2	3	<\$100M	392	29	45.0	45.0
BANK OF CHEROKEE CTY	HULBERT	OK	45.0	5	4	5	4	<\$100M	2,362	86	47.5	45.0
FIRST ST BK	JONES	OK	42.5	3	9	2	3	<\$100M	456	34	45.0	40.0
FIRST FIDELITY BK NA	OKLAHOMA CITY	OK	42.5	2	9	3	3	\$500M-\$1B	880	46	42.5	42.5
FIRST NB&TC OF BROKEN ARROW	BROKEN ARROW	OK	42.5	2	10	3	2	\$100M-500M	733	18	22.5	42.5
CLEO ST BK	CLEO SPRINGS	OK	42.5	6	2	5	4	<\$100M	2,619	96	40.0	47.5
BANK OF THE PANHANDLE	GUYMON	OK	42.5	6	1	7	3	<\$100M	4,571	38	12.5	47.5
FIRST NB	HENRYETTA	OK	42.5	4	7	3	3	<\$100M	1,125	49	45.0	40.0
WAURIKA NB	WAURIKA	OK	42.5	7	3	4	3	<\$100M	1,430	48	35.0	40.0
NATIONAL BK OF SALLISAW	SALLISAW	OK	42.5	3	8	3	3	<\$100M	1,217	29	22.5	40.0
PIONEER B&TC	PONCA CITY	OK	42.5	4	2	6	5	\$100M-500M	3,317	127	37.5	40.0
FIRST ST BK	WISTER	OK	42.5	7	3	3	4	<\$100M	1,130	84	47.5	40.0
BANK OF CMRC	CHOUTEAU	OK	42.5	4	6	3	4	<\$100M	1,163	65	50.0	42.5
YUKON NB	YUKON	OK	42.5	2	9	3	3	\$100M-500M	630	48	42.5	40.0
LEGACY BK TC	BLANCHARD	OK	42.5	3	9	2	3	<\$100M	566	32	47.5	42.5
FIRST NB OF COWETA	COWETA	OK	40.0	2	10	2	2	<\$100M	126	14	40.0	40.0
GLENCOE ST BK	GLENCOE	OK	40.0	4	7	2	3	<\$100M	288	32	42.5	40.0
FIRST ST BK	ELMORE CITY	OK	40.0	6	5	2	3	<\$100M	486	44	42.5	35.0
ARKANSAS VALLEY ST BK	BROKEN ARROW	OK	40.0	2	10	2	2	\$100M-500M	460	15	42.5	40.0
CITY NB&TC	LAWTON	OK	40.0	2	9	3	2	\$100M-500M	843	27	42.5	37.5
LAKESIDE BK OF SALINA	SALINA	OK	40.0	4	6	3	3	<\$100M	872	50	45.0	40.0
AMERICAN NB&TC	SHAWNEE	OK	40.0	3	2	5	6	\$100M-500M	2,449	151	40.0	37.5
SPENCER ST BK	SPENCER	OK	40.0	3	9	2	2	<\$100M	450	21	42.5	40.0
COMMUNITY BK	BRISTOW	OK	40.0	5	2	4	5	<\$100M	2,120	104	37.5	42.5
UNION B&TC	OKLAHOMA CITY	OK	40.0	2	9	3	2	\$100M-500M	932	9	12.5	40.0
F&M BK NA	YUKON	OK	40.0	3	9	2	2	<\$100M	602	11	45.0	40.0
CARNEY ST BK	CARNEY	OK	37.5	4	6	2	3	<\$100M	394	47	37.5	37.5
CITIZENS BK OF TULSA	TULSA	OK	37.5	1	10	1	3	\$100M-500M	41	41	0.0	37.5
FIRST ST BK	VALLIANT	OK	37.5	2	6	2	5	<\$100M	248	103	40.0	37.5
FIRST ST BK	KETCHUM	OK	37.5	4	5	3	3	<\$100M	767	52	37.5	35.0
AMERICAN B&TC	EDMOND	OK	35.0	2	9	2	1	\$100M-500M	286	4	15.0	32.5
COMMUNITY B&TC	TULSA	OK	35.0	1	10	1	2	\$100M-500M	52	7	35.0	35.0
FIRST NB	SALLISAW	OK	35.0	2	8	2	2	<\$100M	552	12	20.0	35.0
FIRST ST BK	TAHLEQUAH	OK	35.0	3	4	4	3	<\$100M	1,218	54	37.5	30.0
BANK OF QUAPAW	QUAPAW	OK	35.0	3	7	2	2	<\$100M	137	8	35.0	35.0
FIRST NB OF ROLAND	ROLAND	OK	35.0	2	8	2	2	<\$100M	239	7	37.5	35.0
FIRST ST BK	PICHER	OK	35.0	3	7	2	2	<\$100M	115	7	35.0	35.0
FIRST NB	MIDWEST CITY	OK	35.0	1	9	2	2	\$100M-500M	204	11	35.0	35.0
PARK ST BK	NICOMA PARK	OK	35.0	2	9	1	2	<\$100M	74	5	35.0	35.0
UNION NB OF CHANDLER	CHANDLER	OK	35.0	4	3	4	3	<\$100M	1,527	44	37.5	42.5
FIRST NB	GROVE	OK	35.0	4	5	3	2	<\$100M	731	22	35.0	32.5
BANK OF NICHOLS HILLS	OKLAHOMA CITY	OK	35.0	2	10	1	1	<\$100M	109	2	37.5	32.5
BANK SOUTH NA	TULSA	OK	35.0	2	10	1	1	<\$100M	70	1	10.0	35.0
FIRST ST BK	OKLAHOMA CITY	OK	32.5	3	2	4	4	\$100M-500M	1,509	81	30.0	27.5
ALL AMER BK	OKLAHOMA CITY	OK	32.5	2	9	1	1	<\$100M	50	2	32.5	27.5
CITIZENS BK OF EDMOND	EDMOND	OK	32.5	1	9	1	2	\$100M-500M	104	6	35.0	32.5
PEOPLES ST BK	TULSA	OK	32.5	1	10	1	1	<\$100M	74	4	37.5	32.5
TRIAD BK NA	TULSA	OK	32.5	1	10	1	1	<\$100M	60	1	32.5	32.5
BANK OF HYDRO	HYDRO	OK	32.5	5	1	4	3	<\$100M	2,125	46	30.0	40.0
BANK OF OK TULSA NA	TULSA	OK	32.5	1	1	7	4	\$1B-\$10B	5,499	100	27.5	37.5
FIRST SECURITY B&TC	OKLAHOMA CITY	OK	32.5	2	9	1	1	<\$100M	52	1	32.5	32.5
STILLWATER NB&TC	STILLWATER	OK	32.5	2	1	6	4	\$1B-\$10B	2,985	73	27.5	32.5
PEOPLES NB	OKLAHOMA CITY	OK	32.5	1	9	1	2	<\$100M	5	5	32.5	30.0
SOONER ST BK	TUTTLE	OK	32.5	2	5	2	4	<\$100M	591	72	37.5	32.5
BANK OF THE LAKES NA	OWASSO	OK	32.5	1	10	1	1	<\$100M	92	2	35.0	32.5

Table 2. Small-Farm-Lending Banks, June 1999

Bank Name	Location	State	Total Score (1)	Decile Values					Bnk Asset Sz. (6)	Dollars in SFL (7)	Number in SFL (8)	Total Score (<\$100K) (9)	Total Score (<\$1M) (10)
				SFL/TA (2)	SFL/TFL (3)	SFL(\$) (4)	SFL(#) (5)						
CANADIAN ST BK	YUKON	OK	32.5	2	9	1	1	<\$100M	85	1	32.5	32.5	
FIRST NB OF EDMOND	EDMOND	OK	32.5	1	10	1	1	<\$100M	43	2	32.5	30.0	
WILBURTON ST BK	WILBURTON	OK	30.0	3	6	2	1	<\$100M	273	5	32.5	25.0	
LINCOLN B&TC	ARDMORE	OK	30.0	3	4	3	2	<\$100M	632	13	20.0	27.5	
FRONTIER ST BK	OKLAHOMA CITY	OK	30.0	1	9	1	1	<\$100M	14	1	30.0	30.0	
UMB OKLAHOMA BK	OKLAHOMA CITY	OK	30.0	1	9	1	1	\$100M-500M	38	2	30.0	30.0	
MENO GUARANTY BK	MENO	OK	30.0	5	1	3	3	<\$100M	1,116	38	27.5	30.0	
FIRST BETHANY B&TC NA	OKLAHOMA CITY	OK	30.0	1	9	1	1	<\$100M	59	2	10.0	30.0	
UNITED BK	OKLAHOMA CITY	OK	30.0	1	9	1	1	\$100M-500M	88	2	30.0	30.0	
REPUBLIC BK	NORMAN	OK	30.0	1	9	1	1	\$100M-500M	91	1	32.5	30.0	
GRAND LAKE BK	TULSA	OK	27.5	3	2	3	3	<\$100M	1,165	28	30.0	50.0	
BARNSDALL ST BK	BARNSDALL	OK	27.5	3	1	2	5	<\$100M	250	110	32.5	55.0	
FIRST NB&TC CLINTON	CLINTON	OK	27.5	2	5	2	2	<\$100M	237	9	27.5	25.0	
CITIZENS B&TC OF ARDMORE	ARDMORE	OK	27.5	3	3	3	2	\$100M-500M	1,098	20	17.5	27.5	
TERRITORY NB	MUSKOGEE	OK	27.5	2	7	1	1	<\$100M	31	2	27.5	25.0	
FIRST BK OF OWASSO	OWASSO	OK	27.5	3	1	4	3	\$100M-500M	1,374	32	22.5	22.5	
FIRST NB OF DAVIS	DAVIS	OK	27.5	3	2	3	3	<\$100M	773	39	32.5	40.0	
SECURITY NB&TC	NORMAN	OK	25.0	2	2	4	2	\$100M-500M	1,771	27	20.0	30.0	
NATIONAL BK OF CMRC	OKLAHOMA CITY	OK	20.0	2	1	3	2	\$100M-500M	613	13	17.5	40.0	
FIRST AMER BK	MINCO	OK	20.0	3	1	2	2	<\$100M	276	9	25.0	32.5	
METROBANK NA	OKLAHOMA CITY	OK	20.0	2	2	2	2	<\$100M	384	12	25.0	22.5	
LOCAL OKLAHOMA BK NA	OKLAHOMA CITY	OK	20.0	1	1	4	2	\$1B-\$10B	1,575	16	15.0	42.5	
FIRST ENT BK	OKLAHOMA CITY	OK	17.5	2	1	2	2	\$100M-500M	332	7	15.0	17.5	
FIRST NB&TC	SHAWNEE	OK	17.5	2	1	2	2	<\$100M	269	8	17.5	17.5	
WILL ROGERS BK	OKLAHOMA CITY	OK	17.5	2	1	2	2	\$100M-500M	223	22	22.5	37.5	
BANKERS BK	OKLAHOMA CITY	OK	17.5	2	1	2	2	<\$100M	342	5	12.5	27.5	
BANK ONE OKLAHOMA NA	OKLAHOMA CITY	OK	17.5	1	1	3	2	\$1B-\$10B	1,174	21	17.5	20.0	
GUARANTY B&TC	OKLAHOMA CITY	OK	12.5	1	1	2	1	\$100M-500M	286	5	12.5	20.0	
F&M B&TC	TULSA	OK	12.5	1	1	2	1	\$500M-\$1B	141	4	15.0	12.5	
SOUTHWESTERN B&TC	OKLAHOMA CITY	OK	12.5	1	1	2	1	\$100M-500M	148	4	17.5	12.5	
FORT SILL NB	FORT SILL	OK	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.	
CHARTER NB	OKLAHOMA CITY	OK	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
LINCOLN NB	OKLAHOMA CITY	OK	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
VALLEY NB	TULSA	OK	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
TULSA NB	TULSA	OK	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.	
AMERICAN ST BK	TULSA	OK	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
AMERICAN B&TC	TULSA	OK	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.	
QUAIL CREEK BK NA	OKLAHOMA CITY	OK	0.0	1	.	1	1	\$100M-500M	0	1	0.0	.	
ROCKWELL BK	OKLAHOMA CITY	OK	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
EXCHANGE NB	MOORE	OK	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
U S NB	MIDWEST CITY	OK	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
COMMUNITY BK	JOSEPH	OR	97.5	10	9	10	10	\$100M-500M	10,937	184	97.5	87.5	
BANK OF CMRC	MILTON-FREEWATER	OR	92.5	10	9	9	9	<\$100M	10,309	156	95.0	87.5	
COLUMBIA RIVER BK	THE DALLES	OR	82.5	9	4	10	10	\$100M-500M	20,519	503	85.0	85.0	
COMMUNITY FIRST BK	PRINEVILLE	OR	80.0	9	7	8	8	<\$100M	3,649	72	92.5	75.0	
INLAND EMPIRE BK	HERMISTON	OR	80.0	9	3	10	10	\$100M-500M	16,405	406	85.0	77.5	
VALLEY CMNTY BK	MCMINNVILLE	OR	77.5	10	5	8	8	<\$100M	4,446	80	72.5	87.5	
BANK OF EASTERN OR	ARLINGTON	OR	75.0	10	2	9	9	<\$100M	6,695	154	80.0	72.5	
WEST COAST BK	LAKE OSWEGO	OR	75.0	7	3	10	10	\$1B-\$10B	18,093	321	72.5	72.5	
SECURITY BK	COOS BAY	OR	75.0	8	6	8	8	\$100M-500M	4,805	82	85.0	67.5	
LINN BENTON BK	ALBANY	OR	75.0	9	5	8	8	<\$100M	4,501	79	77.5	67.5	
CITIZENS BK	CORVALLIS	OR	72.5	8	3	9	9	\$100M-500M	6,716	140	72.5	75.0	
SOUTH VALLEY B&TC	KLAMATH FALLS	OR	70.0	8	2	9	9	\$100M-500M	5,187	98	65.0	67.5	
PACIFIC ST BK	REEDSPORT	OR	65.0	7	8	6	5	<\$100M	525	6	65.0	52.5	
DOUGLAS NB	ROSEBURG	OR	62.5	6	5	7	7	\$100M-500M	1,190	26	65.0	67.5	
CLACKAMAS CTY BK	SANDY	OR	60.0	6	4	7	7	\$100M-500M	1,461	29	67.5	60.0	
MERCHANTS BK	GRESHAM	OR	60.0	5	10	5	4	<\$100M	340	4	50.0	55.0	
HOME VALLEY BK	CAVE JUNCTION	OR	57.5	6	8	5	4	<\$100M	306	3	37.5	47.5	

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Bank Name	Location	State	Total Score (1)	Decile Values					Bnk Asset Sz. (6)	Dollars in SFL (7)	Number in SFL (8)	Total Score (<\$100K) (9)	Total Score (<\$1M) (10)
				SFL/TA (2)	SFL/TFL (3)	SFL(\$) (4)	SFL(#) (5)						
BANK OF ASTORIA	ASTORIA	OR	57.5	7	2	7	7	\$100M-500M	1,159	37	70.0	50.0	
PACIFIC CONTINENTAL BK	EUGENE	OR	57.5	5	4	7	7	\$100M-500M	1,230	27	67.5	67.5	
PEOPLES BK OF CMRC	MEDFORD	OR	57.5	5	10	3	5	<\$100M	104	7	67.5	47.5	
OREGON PACIFIC BKG CO	FLORENCE	OR	52.5	4	9	4	4	<\$100M	165	3	62.5	45.0	
CENTENNIAL BK	EUGENE	OR	52.5	3	5	7	6	\$500M-\$1B	1,016	13	52.5	47.5	
BANK OF SOUTHERN OR	MEDFORD	OR	52.5	4	7	5	5	\$100M-500M	315	6	32.5	40.0	
COMMUNITY BK	GRANTS PASS	OR	52.5	5	8	3	5	<\$100M	149	5	52.5	45.0	
FAMILY SCTY BK	BROOKINGS	OR	52.5	7	7	4	3	<\$100M	257	3	57.5	42.5	
OREGON ST BK	CORVALIS	OR	52.5	8	7	4	2	<\$100M	237	2	37.5	42.5	
MID-VALLEY BK	WOODBURN	OR	52.5	7	2	6	6	<\$100M	422	7	62.5	60.0	
SIUSLAW VALLEY BK	FLORENCE	OR	50.0	4	4	6	6	\$100M-500M	490	12	45.0	52.5	
PIONEER TR BK NA	SALEM	OR	50.0	4	3	6	7	\$100M-500M	654	13	62.5	72.5	
VALLEY OF THE ROGUE BK	ROGUE RIVER	OR	47.5	3	9	4	3	\$100M-500M	207	2	10.0	40.0	
BANK OF SALEM	SALEM	OR	47.5	3	10	3	3	<\$100M	151	2	60.0	42.5	
LINCOLN SCTY BK	NEWPORT	OR	47.5	6	6	4	3	<\$100M	272	2	10.0	35.0	
BANK OF THE CASCADES	BEND	OR	45.0	3	6	5	4	\$100M-500M	273	3	27.5	40.0	
SOUTH UMPQUA BK	ROSEBURG	OR	40.0	2	8	2	4	\$100M-500M	98	4	52.5	35.0	
AMERICAN PACIFIC BK	PORTLAND	OR	35.0	4	1	3	6	<\$100M	160	7	40.0	47.5	
ALBINA CMNTY BK	PORTLAND	OR	17.5	2	1	2	2	<\$100M	0	0	17.5	57.5	
TOWN CTR BK	PORTLAND	OR	17.5	2	1	2	2	<\$100M	0	0	27.5	55.0	
NORTHERN BK OF CMRC	PORTLAND	OR	10.0	1	1	1	1	<\$100M	0	0	17.5	42.5	
US BK NA OR	CANBY	OR	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
AMERICAN ST BK	PORTLAND	OR	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
FIRST CONSUMERS NB	BEAVERTON	OR	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.	
BANK OF NORTHWEST	PORTLAND	OR	0.0	2	.	2	2	\$100M-500M	0	0	0.0	.	
MCKENZIE ST BK	SPRINGFIELD	OR	0.0	.	.	.	.	<\$100M	.	.	0.0	.
COLUMBIA CMNTY BK	HILLSBORO	OR	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
KISHACOQUILLAS VALLEY NB	BELLEVILLE	PA	90.0	10	6	10	10	\$100M-500M	16,573	606	92.5	87.5	
CITIZENS & NORTHERN BK	WELLSBORO	PA	90.0	8	8	10	10	\$500M-\$1B	8,211	338	95.0	82.5	
CITIZENS NB OF MEYERSDALE	MEYERSDALE	PA	87.5	10	9	8	8	<\$100M	2,218	52	90.0	85.0	
COMMUNITY ST BK OF ORBISONIA	ORBISONIA	PA	87.5	10	7	9	9	\$100M-500M	3,811	113	90.0	80.0	
NATIONAL CITY BK OF PA	PITTSBURGH	PA	87.5	5	10	10	10	>\$10B	14,475	244	90.0	82.5	
HOLLIDAYSBURG TC	HOLLIDAYSBURG	PA	87.5	10	5	10	10	\$100M-500M	10,650	240	90.0	92.5	
GRATZ NB	GRATZ	PA	87.5	10	8	8	9	<\$100M	1,935	93	92.5	85.0	
MIFFLINBURG B&TC	MIFFLINBURG	PA	87.5	10	5	10	10	\$100M-500M	16,586	205	77.5	82.5	
FIRST COLUMBIA B&TC	BLOOMSBURG	PA	87.5	9	10	8	8	\$100M-500M	2,960	58	92.5	85.0	
TURBOTVILLE NB	TURBOTVILLE	PA	87.5	10	5	10	10	<\$100M	9,057	173	92.5	87.5	
FULTON CTY NB&TC	MCCONNELLSBURG	PA	87.5	10	5	10	10	\$100M-500M	12,527	334	92.5	85.0	
COMMUNITY NB OF NORTHWESTERN	ALBION	PA	85.0	10	8	8	8	<\$100M	1,921	47	82.5	77.5	
FIRST PHILSON BK NA	BERLIN	PA	85.0	8	9	8	9	\$100M-500M	2,087	79	90.0	82.5	
FARMERS & MRCH TC OF CHMRSBR	CHAMBERSBURG	PA	85.0	9	5	10	10	\$100M-500M	10,341	204	85.0	80.0	
EPHRATA NB	EPHRATA	PA	85.0	10	4	10	10	\$100M-500M	12,602	322	85.0	85.0	
CITIZENS NB OF SOUTHERN PA	GREENCASTLE	PA	85.0	9	6	9	10	\$100M-500M	3,154	192	90.0	75.0	
FARMERS FIRST BK	LITITZ	PA	85.0	9	5	10	10	\$1B-\$10B	19,222	525	87.5	92.5	
MERCER CTY ST BK	SANDY LAKE	PA	85.0	10	5	9	10	\$100M-500M	7,145	327	92.5	97.5	
FIRST NB OF CANTON	CANTON	PA	85.0	10	6	9	9	<\$100M	4,868	113	92.5	80.0	
FIRST CITIZENS NB	MANSFIELD	PA	85.0	9	5	10	10	\$100M-500M	8,430	191	85.0	82.5	
DIME BK	HONESDALE	PA	82.5	9	6	9	9	\$100M-500M	3,190	96	77.5	80.0	
COMMUNITY B&TC	FOREST CITY	PA	82.5	8	7	9	9	\$100M-500M	3,978	76	90.0	80.0	
FARMERS NB OF NEWVILLE	NEWVILLE	PA	82.5	10	8	7	8	<\$100M	1,293	37	75.0	77.5	
GRANGE NB	LACEYVILLE	PA	82.5	8	10	7	8	\$100M-500M	1,551	47	77.5	82.5	
LEBANON VALLEY FARMERS BK	LEBANON	PA	82.5	10	3	10	10	\$500M-\$1B	35,119	847	85.0	80.0	
FIRST NB OF MIFFLINTOWN	MIFFLINTOWN	PA	80.0	9	5	9	9	\$100M-500M	3,204	132	80.0	72.5	
SOMERSET TC	SOMERSET	PA	80.0	9	5	9	9	\$100M-500M	4,138	91	75.0	87.5	
JUNIATA VALLEY BK	MIFFLINTOWN	PA	80.0	8	7	9	8	\$100M-500M	4,289	64	90.0	75.0	
ELDERTON ST BK	ELDERTON	PA	80.0	9	6	8	9	<\$100M	1,990	100	67.5	72.5	
BLUE BALL NB	BLUE BALL	PA	80.0	9	3	10	10	\$500M-\$1B	15,967	353	85.0	75.0	
FIRST NB OF MERCERSBURG	MERCERSBURG	PA	80.0	10	4	9	9	<\$100M	5,108	117	75.0	77.5	

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Bank Name	Location	State	Total Score	Decile Values					Bnk Asset Sz.	Dollars in SFL	Number in SFL	Total Score (<\$100K)	Total Score (<\$1M)
				(1)	(2)	(3)	(4)	(5)						(6)	(7)	(8)	(9)	(10)
BANK OF LANCASTER CTY NA	STRASBURG	PA	80.0	9	3	10	10	\$500M-\$1B	16,671	300	80.0	77.5	
FIRST NB MCCONNELLSBURG	MCCONNELLSBURG	PA	80.0	10	4	9	9	\$100M-500M	3,788	124	77.5	77.5	
ADAMS CTY NB	GETTYSBURG	PA	77.5	8	5	9	9	\$500M-\$1B	6,111	145	77.5	72.5	
HERNDON NB	HERNDON	PA	77.5	10	7	7	7	<\$100M	855	20	70.0	67.5	
PEOPLES BK	OXFORD	PA	77.5	10	2	10	9	\$100M-500M	8,153	135	72.5	77.5	
FIRST AMERICAN NB OF PA	EVERETT	PA	77.5	9	4	9	9	\$100M-500M	3,492	120	80.0	77.5	
HONESDALE NB	HONESDALE	PA	77.5	8	8	7	8	\$100M-500M	1,581	56	82.5	70.0	
FULTON BK	LANCASTER	PA	77.5	8	3	10	10	\$1B-\$10B	30,616	790	77.5	77.5	
WILLIAMSPORT NB	WILLIAMSPORT	PA	77.5	7	10	7	7	\$100M-500M	980	18	82.5	75.0	
FIRST NB OF LEESPORT	LEESPORT	PA	77.5	7	10	7	7	\$100M-500M	918	22	80.0	72.5	
JERSEY SHORE ST BK	JERSEY SHORE	PA	77.5	8	5	9	9	\$100M-500M	4,710	104	80.0	72.5	
MARION CTR NB	MARION CENTER	PA	77.5	9	6	8	8	\$100M-500M	2,462	61	80.0	75.0	
FIRST COMMONWEALTH BK	INDIANA	PA	75.0	6	4	10	10	\$1B-\$10B	8,085	177	77.5	70.0	
UNION NAT CMNTY BK	MOUNT JOY	PA	75.0	9	4	9	8	\$100M-500M	4,326	69	80.0	70.0	
SWINEFORD NB	MIDDLEBURG	PA	75.0	9	4	9	8	\$100M-500M	4,007	61	70.0	67.5	
SUN BK	SELINGSGROVE	PA	75.0	7	7	8	8	\$500M-\$1B	2,105	38	80.0	70.0	
PEOPLES ST BK OF WYALUSING	WYALUSING	PA	75.0	9	6	8	7	\$100M-500M	2,101	34	87.5	70.0	
COMMUNITY FIRST BK NA	REYNOLDSVILLE	PA	72.5	9	7	7	6	<\$100M	779	13	77.5	65.0	
SCOTTDALE B&TC	SCOTTDALE	PA	72.5	7	10	6	6	\$100M-500M	663	10	77.5	70.0	
PEOPLES NB OF SUSQUEHANNA CT	HALLSTEAD	PA	72.5	8	5	8	8	\$100M-500M	2,580	55	75.0	70.0	
FIRST NB FREDERICKSBURG	FREDERICKSBURG	PA	72.5	9	3	9	8	\$100M-500M	3,261	58	70.0	87.5	
FIRST NAT TR BK	SUNBURY	PA	72.5	8	5	8	8	\$100M-500M	2,720	36	65.0	67.5	
MERCHANTS NB OF BANGOR	BANGOR	PA	72.5	7	8	7	7	\$100M-500M	1,108	16	80.0	70.0	
SECOND NB OF MASON TOWN	MASON TOWN	PA	70.0	7	9	6	6	\$100M-500M	552	13	77.5	67.5	
KEYSTONE FNCL BK NA	HARRISBURG	PA	70.0	6	3	10	9	\$1B-\$10B	10,871	168	65.0	70.0	
EAST PROSPECT ST BK	EAST PROSPECT	PA	70.0	7	10	6	5	<\$100M	345	6	75.0	67.5	
CITIZENS NB OF EVANS CITY	EVANS CITY	PA	70.0	5	10	6	7	\$100M-500M	468	15	75.0	65.0	
MID PENN BK	MILLERSBURG	PA	70.0	8	4	8	8	\$100M-500M	2,596	44	70.0	67.5	
GLEN ROCK ST BK	GLEN ROCK	PA	67.5	6	10	6	5	\$100M-500M	422	6	75.0	65.0	
COLUMBIA CTY FARMERS NB	BLOOMSBURG	PA	67.5	7	6	7	7	\$100M-500M	1,131	24	67.5	60.0	
PFC BK	FORD CITY	PA	67.5	6	6	7	8	\$100M-500M	757	35	72.5	57.5	
LAUREL BK	JOHNSTOWN	PA	67.5	6	4	8	9	\$1B-\$10B	3,144	130	77.5	70.0	
OMEGA BK NA	STATE COLLEGE	PA	67.5	7	5	8	7	\$500M-\$1B	2,076	25	57.5	65.0	
NATIONAL BK OF NORTH EAST	NORTH EAST	PA	67.5	8	5	7	7	<\$100M	1,104	33	77.5	72.5	
FIRST NB OF SLIPPERY ROCK	SLIPPERY ROCK	PA	65.0	8	3	7	8	\$100M-500M	1,595	48	65.0	65.0	
WEST MILTON ST BK	WEST MILTON	PA	65.0	8	3	8	7	\$100M-500M	1,819	25	57.5	65.0	
FIRST NB OF MARYSVILLE	MARYSVILLE	PA	65.0	7	9	5	5	<\$100M	303	4	32.5	57.5	
IRWIN B&TC	IRWIN	PA	65.0	5	10	6	5	\$100M-500M	423	6	40.0	57.5	
WAYNE BK	HONESDALE	PA	62.5	5	8	6	6	\$100M-500M	346	9	57.5	55.0	
PENN CENTRAL NB	HUNTINGDON	PA	62.5	7	4	7	7	\$100M-500M	1,062	27	60.0	67.5	
FIRST NB OF GREENCASTLE	GREENCASTLE	PA	62.5	8	3	7	7	\$100M-500M	1,669	31	55.0	67.5	
NEW TRIPOLI NB	NEW TRIPOLI	PA	62.5	5	8	5	7	\$100M-500M	206	22	70.0	57.5	
ORRSTOWN BK	ORRSTOWN	PA	62.5	7	4	7	7	\$100M-500M	1,088	23	65.0	65.0	
LA BK NA	LAKE ARIEL	PA	62.5	5	8	6	6	\$100M-500M	525	9	52.5	55.0	
PEOPLESBK A CODORUS VALLEY C	YORK	PA	62.5	8	2	8	7	\$100M-500M	2,207	33	60.0	65.0	
TWIN RIVERS CMNTY BK	EASTON	PA	62.5	6	8	6	5	\$100M-500M	431	7	72.5	57.5	
HOBLITZELL NB OF HYNDMAN	HYNDMAN	PA	60.0	8	6	5	5	<\$100M	242	5	60.0	50.0	
UNION NB OF MT CARMEL	MOUNT CARMEL	PA	60.0	7	7	5	5	<\$100M	326	5	67.5	57.5	
BANK OF HANOVER & TC	HANOVER	PA	60.0	6	4	7	7	\$100M-500M	1,321	19	60.0	80.0	
CITIZENS NB	LANSFORD	PA	60.0	7	3	7	7	\$100M-500M	972	16	62.5	70.0	
NATIONAL PENN BK	BOYERTOWN	PA	60.0	5	3	8	8	\$1B-\$10B	2,679	41	62.5	60.0	
FIRSTSERVICE BK	LANSDALE	PA	60.0	6	9	5	4	\$100M-500M	291	3	47.5	55.0	
MERCHANTS NB KITTANNING	KITTANNING	PA	57.5	6	6	6	5	\$100M-500M	338	5	32.5	47.5	
FNB BK NA	DANVILLE	PA	57.5	5	7	6	5	\$100M-500M	364	6	62.5	50.0	
HARLEYSVILLE NB&TC	HARLEYSVILLE	PA	57.5	4	9	6	4	\$1B-\$10B	391	3	35.0	52.5	
FIRST NB OF PA	GREENVILLE	PA	57.5	3	10	4	6	\$1B-\$10B	103	8	62.5	52.5	
ENTERPRISE BK	ALLISON PARK	PA	57.5	7	10	3	3	<\$100M	95	1	60.0	50.0	
FARMERS NB OF EMLENTON	EMLENTON	PA	55.0	4	8	4	6	\$100M-500M	102	14	65.0	45.0	

Table 2. Small-Farm-Lending Banks, June 1999

Bank Name	Location	State	Decile Values					Bnk Asset Sz.	Dollars in SFL	Number in SFL	Total Score (<\$100K)	Total Score (<\$1M)
			Total Score (1)	SFL/TA (2)	SFL/TFL (3)	SFL(\$)	SFL/# (4)						SFL/# (5)
FIRST UNITED NB	FRYBURG	PA	55.0	6	6	5	5	\$100M-500M	195	4	62.5	42.5
MUNCY B&TC	MUNCY	PA	55.0	7	4	6	5	\$100M-500M	520	7	57.5	47.5
JONESTOWN B&TC	JONESTOWN	PA	55.0	5	9	4	4	\$100M-500M	157	3	30.0	50.0
PNC BK NA	PITTSBURGH	PA	55.0	3	1	9	9	>\$10B	7,250	106	57.5	57.5
CLEARFIELD B&TC	CLEARFIELD	PA	55.0	5	7	4	6	\$100M-500M	185	9	62.5	45.0
FIRST CAPITOL BK	YORK	PA	55.0	5	10	4	3	\$100M-500M	151	1	25.0	52.5
PENNSYLVANIA ST BK	CAMP HILL	PA	55.0	6	9	5	2	\$100M-500M	231	1	10.0	47.5
DOWNINGTOWN NB	DOWNINGTOWN	PA	52.5	4	9	5	3	\$100M-500M	227	2	32.5	47.5
PEOPLES ST BK	EAST BERLIN	PA	52.5	6	2	7	6	\$100M-500M	999	12	52.5	55.0
FIRST NB OF PALMERTON	PALMERTON	PA	52.5	4	8	4	5	\$100M-500M	155	6	60.0	45.0
COMMUNITY BK NA	CARMICHAELS	PA	52.5	5	7	5	4	\$100M-500M	248	3	50.0	42.5
FIRST NB IN FLEETWOOD	FLEETWOOD	PA	52.5	7	3	6	5	\$100M-500M	545	4	17.5	75.0
BANK OF LANDISBURG	LANDISBURG	PA	52.5	6	3	6	6	\$100M-500M	406	10	57.5	67.5
COMMERCE BK HARRISBURG NA	CAMP HILL	PA	52.5	4	9	4	4	\$100M-500M	193	3	62.5	47.5
COMMERCIAL NB OF WESTMORELAN	LATROBE	PA	52.5	5	4	6	6	\$100M-500M	357	8	57.5	40.0
FIRST WESTERN BK NA	NEW CASTLE	PA	52.5	3	7	5	6	\$1B-\$10B	260	11	60.0	45.0
FIRST NB OF NEWPORT	NEWPORT	PA	50.0	7	4	5	4	<\$100M	327	3	10.0	60.0
PATRIOT BK	POTTSTOWN	PA	50.0	3	9	5	3	\$500M-\$1B	222	2	25.0	45.0
REEVES BK	BEAVER FALLS	PA	50.0	5	6	4	5	\$100M-500M	169	4	32.5	37.5
CITIZENS TC	COUDERSPORT	PA	50.0	6	7	5	2	\$100M-500M	196	1	10.0	42.5
COUNTY NB	CLEARFIELD	PA	50.0	4	6	5	5	\$100M-500M	238	7	57.5	40.0
CSB BK	CURWENSVILLE	PA	50.0	4	7	3	6	\$100M-500M	98	8	60.0	42.5
NEW CENTURY BK	PHOENIXVILLE	PA	50.0	5	9	3	3	<\$100M	43	1	57.5	45.0
FIRST NB OF PORT ALLEGANY	PORT ALLEGANY	PA	47.5	6	7	3	3	<\$100M	100	2	57.5	40.0
SMITHFIELD ST BK	SMITHFIELD	PA	47.5	3	10	2	4	\$100M-500M	26	2	52.5	42.5
HAMLIN B&TC	SMETHPORT	PA	47.5	4	7	4	4	\$100M-500M	154	3	55.0	37.5
UNION NB&TC SOUDERTON	SOUDERTON	PA	47.5	3	9	4	3	\$500M-\$1B	193	2	27.5	47.5
FIRST NB OF BERWICK	BERWICK	PA	47.5	5	2	6	6	\$100M-500M	436	12	52.5	52.5
MELLON BK NA	PITTSBURGH	PA	47.5	2	2	8	7	>\$10B	2,194	32	45.0	45.0
NEFFS NB	NEFFS	PA	45.0	3	8	3	4	\$100M-500M	32	3	50.0	37.5
COMMUNITY BK NA	MILLERSBURG	PA	45.0	4	2	6	6	\$500M-\$1B	457	8	45.0	65.0
APOLLO TC	APOLLO	PA	45.0	4	6	4	4	\$100M-500M	101	3	55.0	35.0
NAZARETH NB&TC	NAZARETH	PA	45.0	3	8	3	4	\$100M-500M	91	3	52.5	42.5
SOUTHWEST BK	GREENSBURG	PA	42.5	4	2	5	6	\$500M-\$1B	337	9	52.5	65.0
FIRST NB OF LIVERPOOL	LIVERPOOL	PA	42.5	4	8	2	3	<\$100M	18	2	55.0	40.0
PENN SECURITY B&TC	SCRANTON	PA	42.5	2	10	2	3	\$100M-500M	4	1	47.5	42.5
FIRST LIBERTY B&TC	JERMYN	PA	42.5	4	3	5	5	\$500M-\$1B	273	7	40.0	32.5
US BK	JOHNSTOWN	PA	42.5	2	9	3	3	\$1B-\$10B	63	2	50.0	40.0
FIRST NB&TC NEWTOWN	NEWTOWN	PA	42.5	3	9	3	2	\$100M-500M	32	1	50.0	37.5
HALIFAX NB	HALIFAX	PA	40.0	6	2	4	4	<\$100M	138	3	10.0	57.5
S&T BK	INDIANA	PA	40.0	3	2	5	6	\$1B-\$10B	328	9	47.5	42.5
MARS NB	MARS	PA	40.0	4	3	4	5	\$100M-500M	154	7	40.0	47.5
FIRST NB OF WEST CHESTER	WEST CHESTER	PA	37.5	4	1	4	6	\$100M-500M	178	8	40.0	37.5
BERNVILLE BK NA	BERNVILLE	PA	37.5	6	1	4	4	\$100M-500M	189	3	52.5	35.0
UNITED BK OF PHILADELPHIA	PHILADELPHIA	PA	37.5	5	2	4	4	\$100M-500M	126	3	52.5	52.5
NORTHUMBERLAND NB	NORTHUMBERLAND	PA	35.0	5	2	4	3	<\$100M	137	2	40.0	47.5
SUMMIT BK	BETHLEHEM	PA	35.0	3	2	5	4	\$1B-\$10B	262	3	37.5	52.5
VARTAN NB	DAUPHIN	PA	32.5	6	2	3	2	<\$100M	98	1	10.0	55.0
LAFAYETTE AMBASSADOR BK	EASTON	PA	30.0	3	1	3	5	\$500M-\$1B	66	4	40.0	47.5
MAIN STREET BK	READING	PA	30.0	3	2	4	3	\$1B-\$10B	116	1	17.5	55.0
WOODLANDS BK	WILLIAMSPORT	PA	30.0	4	2	3	3	\$100M-500M	36	1	42.5	50.0
PORTAGE NB	PORTAGE	PA	27.5	4	1	3	3	\$100M-500M	74	2	40.0	57.5
QUAKERTOWN NB	QUAKERTOWN	PA	27.5	3	1	3	4	\$100M-500M	40	3	35.0	22.5
FIDELITY DEPOSIT & DISCOUNT	DUNMORE	PA	27.5	3	1	3	4	\$100M-500M	79	2	37.5	25.0
JEFFERSON BK	HAVERFORD	PA	25.0	2	1	3	4	\$1B-\$10B	42	3	30.0	52.5
ATLANTIC CENTRAL BKR BK	CAMP HILL	PA	25.0	4	1	3	2	\$100M-500M	69	1	35.0	40.0
FIRST REPUBLIC BK	PHILADELPHIA	PA	25.0	3	1	3	3	\$500M-\$1B	67	1	30.0	40.0
FIRST NB OF HERMINIE	HERMINIE	PA	22.5	3	1	2	3	\$100M-500M	15	2	30.0	52.5

Table 2. Small-Farm-Lending Banks, June 1999

Bank Name	Location	State	Decile Values					Bnk Asset Sz.	Dollars in SFL	Number in SFL	Total Score (<\$100K)	Total Score (<\$1M)
			Total Score (1)	SFL/TA (2)	SFL/TFL (3)	SFL(\$)	SFL(#)					
1ST SUMMIT BK	JOHNSTOWN	PA	22.5	3	1	2	3	\$100M-500M	12	2	27.5	40.0
DROVERS & MECHANICS BK	YORK	PA	22.5	2	1	3	3	\$500M-\$1B	31	1	25.0	60.0
NORTHSIDE BK	PITTSBURGH	PA	17.5	2	1	2	2	\$100M-500M	0	0	17.5	17.5
PENNSYLVANIA CAPITAL BK	PITTSBURGH	PA	17.5	2	1	2	2	\$100M-500M	0	0	17.5	17.5
UNION B&TC	POTTSVILLE	PA	10.0	1	1	1	1	\$100M-500M	0	0	10.0	40.0
ALLEGHENY VALLEY BK OF PITTS	PITTSBURGH	PA	0.0	2	.	2	2	\$100M-500M	0	0	0.0	.
RITTENHOUSE TC	RADNOR	PA	0.0	.	.	.	.	<\$100M	.	.	0.0	.
THREE RIVERS B&TC	JEFFERSON	PA	0.0	2	.	2	2	\$1B-\$10B	0	0	0.0	.
IRON & GLASS BK	PITTSBURGH	PA	0.0	.	.	.	.	\$100M-500M	.	.	0.0	.
FIRST NB OF SPANGLER	SPANGLER	PA	0.0	1	.	1	1	<\$100M	0	0	0.0	.
MANOR NB	MANOR	PA	0.0	2	.	2	2	<\$100M	0	0	0.0	.
OLD FORGE BK	OLD FORGE	PA	0.0	2	.	2	2	\$100M-500M	0	0	0.0	.
CITIZENS B&TC	PALMERTON	PA	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.
MINERSVILLE SAFE DEPOSIT B&T	MINERSVILLE	PA	0.0	1	.	1	1	<\$100M	0	0	0.0	.
FIRST NAT CMNTY BK	DUNMORE	PA	0.0	2	.	2	2	\$500M-\$1B	0	0	0.0	.
GUARANTY BK NA	SHAMOKIN	PA	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.
MERCHANTS BK OF PA	SHENANDOAH	PA	0.0	1	.	1	1	<\$100M	0	0	0.0	.
FIRST NB OF LILLY	LILLY	PA	0.0	1	.	1	1	<\$100M	0	0	0.0	.
ROYAL BK OF PENNSYLVANIA	KING OF PRUSSIA	PA	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.
LUZERNE NB	LUZERNE	PA	0.0	2	.	2	2	\$100M-500M	0	0	0.0	.
WILMINGTON TR OF PA	WEST CHESTER	PA	0.0	.	.	.	.	\$100M-500M	.	.	0.0	.
BRYN MAWR TC	BRYN MAWR	PA	0.0	.	.	.	.	\$100M-500M	.	.	0.0	.
FIRST NB OF MINERSVILLE	MINERSVILLE	PA	0.0	1	.	1	1	<\$100M	0	0	0.0	.
PIONEER AMERICAN BK NA	CARBONDALE	PA	0.0	2	.	2	2	\$100M-500M	0	0	0.0	.
MAUCH CHUNK TC	JIM THORPE	PA	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.
COMMERCE BK PA NA	PHILADELPHIA	PA	0.0	1	.	1	1	\$500M-\$1B	0	0	0.0	.
FIRST BK OF PHILADELPHIA	PHILADELPHIA	PA	0.0	.	.	.	.	<\$100M	.	.	0.0	.
EAGLE NB	UPPER DARBY	PA	0.0	1	.	1	1	<\$100M	0	0	0.0	.
JIM THORPE NB	JIM THORPE	PA	0.0	1	.	1	1	<\$100M	0	0	0.0	.
NATIONAL BK OF MALVERN	MALVERN	PA	0.0	1	.	1	1	<\$100M	0	0	0.0	.
FARMERS NB OF KITTANNING	KITTANNING	PA	0.0	1	.	1	1	<\$100M	0	0	0.0	.
PRIME BK	PHILADELPHIA	PA	0.0	.	.	.	.	\$1B-\$10B	.	.	0.0	.
FOUNDERS BK	BRYN MAWR	PA	0.0	.	.	.	.	\$100M-500M	.	.	0.0	.
SECURITY NB	POTTSTOWN	PA	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.
MADISON BK	BLUE BELL	PA	0.0	.	.	.	.	\$100M-500M	.	.	0.0	.
EAST PENN BK	EMMAUS	PA	0.0	.	.	.	.	\$100M-500M	.	.	0.0	.
PREMIER BK	DOYLESTOWN	PA	0.0	.	.	.	.	\$100M-500M	.	.	0.0	.
FIRST HERITAGE BK	WILKES-BARRE	PA	0.0	.	.	.	.	\$100M-500M	.	.	0.0	.
SUBURBAN CMNTY BK	CHALFONT	PA	0.0	1	.	1	1	<\$100M	0	0	0.0	.
POCONO CMNTY BK	STROUDSBURG	PA	0.0	.	.	.	.	<\$100M	.	.	0.0	.
FIRST CTY BK	DOYLESTOWN	PA	0.0	1	.	1	1	<\$100M	0	0	0.0	.
AMERICAN BK	ALLENTOWN	PA	0.0	1	.	1	1	<\$100M	0	0	0.0	.
MILLENNIUM BK	MALVERN	PA	0.0	2	.	2	2	<\$100M	0	0	0.0	.
COMMUNITY BK OF CHESTER CTY	EXTON	PA	0.0	2	.	2	2	<\$100M	0	0	0.0	.
ASIAN BK	PHILADELPHIA	PA	0.0	.	.	.	.	<\$100M	.	.	0.0	.
PENNSYLVANIA BUS BK	PHILADELPHIA	PA	0.0	2	.	2	2	<\$100M	0	0	0.0	.
PHILADELPHIA TR CO	PHILADELPHIA	PA	0.0	2	.	2	2	<\$100M	0	0	0.0	.
FLEET NB	PROVIDENCE	RI	80.0	9	5	9	9	>\$10B	4,000	115	80.0	67.5
FIRST B&TC	PROVIDENCE	RI	17.5	2	1	2	2	\$100M-500M	0	0	17.5	75.0
WASHINGTON TC	WESTERLY	RI	0.0	1	.	1	1	\$1B-\$10B	0	0	0.0	.
CITIZENS BK RI	PROVIDENCE	RI	0.0	3	.	3	3	\$1B-\$10B	0	0	0.0	.
PIERBANK	NARRAGANSETT	RI	0.0	5	.	5	5	<\$100M	0	0	0.0	.
FLEET BK RI NA	PROVIDENCE	RI	0.0	6	.	6	6	\$1B-\$10B	0	0	0.0	.
BANK RHODE ISLAND	EAST PROVIDENCE	RI	0.0	8	.	8	8	\$500M-\$1B	0	0	0.0	.
HORRY CTY ST BK	LORIS	SC	100.0	10	10	10	10	\$100M-500M	11,803	342	100.0	100.0
ANDERSON ST BK	HEMINGWAY	SC	90.0	10	7	10	9	<\$100M	6,712	200	90.0	87.5
BANK OF GREELYVILLE	GREELEYVILLE	SC	87.5	10	7	9	9	<\$100M	3,801	116	87.5	85.0
ANDERSON BROS BK	MULLINS	SC	85.0	10	5	9	10	<\$100M	5,434	223	87.5	82.5

Table 2. Small-Farm-Lending Banks, June 1999

Bank Name	Location	State	Total Score (1)	Decile Values					Bnk Asset Sz. (6)	Dollars in SFL (7)	Number in SFL (8)	Total Score (<\$100K) (9)	Total Score (<\$1M) (10)
				SFL/TA (2)	SFL/TFL (3)	SFL(\$) (4)	SFL(#) (5)						
FIRST-CITIZENS B&TC OF SC	COLUMBIA	SC	85.0	6	8	10	10	\$1B-\$10B	17,690	694	87.5	82.5	
WILLIAMSBURG FIRST NB	KINGSTREE	SC	85.0	9	7	9	9	<\$100M	2,465	98	85.0	80.0	
CITIZENS BK	OLANTA	SC	82.5	10	3	10	10	\$100M-500M	9,772	495	82.5	95.0	
PEOPLES BK	IVA	SC	80.0	8	9	7	8	<\$100M	1,183	57	82.5	75.0	
JOHNSONVILLE ST BK	JOHNSONVILLE	SC	80.0	10	8	7	7	<\$100M	1,018	42	80.0	77.5	
ENTERPRISE BK OF SC	EHRHARDT	SC	80.0	9	4	10	9	\$100M-500M	6,616	162	80.0	72.5	
PAMPLICO B&TC	PAMPLICO	SC	80.0	9	8	7	8	<\$100M	826	51	82.5	80.0	
EXCHANGE BK OF SC	KINGSTREE	SC	77.5	9	7	8	7	<\$100M	2,310	47	80.0	72.5	
ORANGEBURG NB	ORANGEBURG	SC	75.0	8	6	8	8	\$100M-500M	2,259	59	77.5	72.5	
CAROLINA CMNTY BK NA	LATTA	SC	72.5	9	4	8	8	<\$100M	1,641	65	72.5	70.0	
FARMERS & MRCH BK OF SC	HOLLY HILL	SC	72.5	8	3	9	9	\$100M-500M	2,617	117	70.0	77.5	
NATIONAL BK OF SC	SUMTER	SC	72.5	7	2	10	10	\$1B-\$10B	12,710	481	70.0	70.0	
CONWAY NB	CONWAY	SC	72.5	7	3	9	10	\$100M-500M	5,012	235	72.5	90.0	
BANK OF CLARENDON	MANNING	SC	70.0	9	1	9	9	\$100M-500M	4,152	106	65.0	77.5	
DARLINGTON CTY BK	DARLINGTON	SC	70.0	10	2	8	8	<\$100M	1,638	70	62.5	67.5	
SANDHILLS BK	BETHUNE	SC	70.0	9	5	7	7	<\$100M	859	32	70.0	65.0	
FLORENCE NB	FLORENCE	SC	70.0	8	9	6	5	<\$100M	320	6	70.0	65.0	
FIRST NB OF SC	HOLLY HILL	SC	67.5	7	6	7	7	\$100M-500M	1,090	48	72.5	62.5	
COMMERCIAL BK	HONEA PATH	SC	67.5	6	9	6	6	<\$100M	572	25	70.0	67.5	
BRANCH BKG&TC OF SC	GREENVILLE	SC	67.5	5	2	10	10	\$1B-\$10B	15,378	449	65.0	65.0	
BANK OF TRAVELERS REST	TRAVELERS REST	SC	67.5	5	9	7	6	\$100M-500M	830	16	70.0	67.5	
ALLENDALE CTY BK	FAIRFAX	SC	67.5	9	3	8	7	<\$100M	2,099	34	72.5	65.0	
PALMETTO BK	LAURENS	SC	67.5	5	5	9	8	\$500M-\$1B	2,694	62	70.0	65.0	
BANK OF YORK	YORK	SC	67.5	6	7	6	8	\$100M-500M	794	58	75.0	67.5	
CMNTY B&TC	BARNWELL	SC	67.5	8	4	8	7	<\$100M	1,689	36	70.0	62.5	
FLORENCE CTY NB	FLORENCE	SC	67.5	8	8	6	5	<\$100M	362	7	50.0	62.5	
FIRST NB	ORANGEBURG	SC	65.0	6	2	9	9	\$500M-\$1B	3,493	139	65.0	62.5	
SALUDA CTY BK	SALUDA	SC	65.0	8	6	6	6	<\$100M	545	29	67.5	60.0	
CAROLINA B&TC	LAMAR	SC	62.5	7	1	8	9	\$100M-500M	1,963	87	60.0	67.5	
THEBANK	BELTON	SC	62.5	5	10	5	5	<\$100M	238	5	30.0	60.0	
PALMETTO ST BK	HAMPTON	SC	60.0	6	5	6	7	\$100M-500M	723	45	60.0	52.5	
CAROLINA ST BK	CHESNEE	SC	57.5	4	9	4	6	<\$100M	122	10	60.0	50.0	
CAROLINA FIRST BK	GREENVILLE	SC	57.5	2	10	6	5	\$1B-\$10B	539	9	57.5	57.5	
ARTHUR ST BK	UNION	SC	57.5	5	6	6	6	\$100M-500M	361	16	60.0	52.5	
PEOPLES CMNTY BK OF SC	AIKEN	SC	57.5	8	3	7	5	<\$100M	854	10	47.5	70.0	
BANK OF HEATH SPRINGS	HEATH SPRINGS	SC	55.0	7	5	5	5	<\$100M	169	7	57.5	50.0	
ANCHOR BK	MYRTLE BEACH	SC	52.5	3	2	8	8	\$1B-\$10B	1,377	55	50.0	52.5	
BLUE RIDGE BK OF WALHALLA	WALHALLA	SC	52.5	6	5	5	5	<\$100M	285	10	60.0	50.0	
SUMTER NB	SUMTER	SC	52.5	4	10	3	4	<\$100M	82	3	52.5	50.0	
SOUTH CAROLINA CMNTY BK	COLUMBIA	SC	52.5	7	8	3	3	<\$100M	121	2	55.0	47.5	
CLOVER CMNTY BK	CLOVER	SC	50.0	5	7	5	3	<\$100M	162	3	55.0	47.5	
PEOPLES NB	EASLEY	SC	50.0	3	10	3	4	\$100M-500M	73	4	50.0	47.5	
CAROLINA CMRL BK	ALLENDALE	SC	47.5	6	3	5	5	<\$100M	200	7	45.0	40.0	
BANK OF ANDERSON NA	ANDERSON	SC	47.5	3	10	3	3	<\$100M	34	2	47.5	47.5	
BANK OF RIDGEWAY	RIDGEWAY	SC	45.0	4	4	4	6	<\$100M	123	11	47.5	42.5	
EXCHANGE BK	ESTILL	SC	45.0	6	1	5	6	<\$100M	207	11	40.0	55.0	
BANK OF WALTERBORO	WALTERBORO	SC	45.0	4	4	4	6	<\$100M	129	27	45.0	40.0	
WOODRUFF ST BK	WOODRUFF	SC	42.5	3	9	2	3	<\$100M	11	1	45.0	42.5	
BANK OF WESTMINSTER	WESTMINSTER	SC	42.5	7	1	5	4	<\$100M	275	4	37.5	62.5	
GREENWOOD B&TC	GREENWOOD	SC	42.5	4	5	5	3	\$100M-500M	231	3	42.5	37.5	
FIRST CMNTY BK NA	LEXINGTON	SC	42.5	3	8	3	3	<\$100M	23	3	45.0	40.0	
SENECA NB	SENECA	SC	40.0	5	6	3	2	<\$100M	43	1	40.0	37.5	
BANK OF ABBEVILLE	ABBEVILLE	SC	37.5	4	3	4	4	<\$100M	154	5	45.0	35.0	
COUNTY BK	GREENWOOD	SC	37.5	3	4	4	4	\$100M-500M	150	5	45.0	35.0	
NATIONAL BK OF YORK CTY	ROCK HILL	SC	37.5	2	8	2	3	<\$100M	10	1	37.5	35.0	
COMMUNITY FIRST BK	WALHALLA	SC	35.0	3	6	3	2	\$100M-500M	50	1	35.0	32.5	
M S BAILEY & SON BKR	CLINTON	SC	32.5	3	2	4	4	\$100M-500M	150	4	37.5	42.5	
FIRST NB OF THE CAROLINAS	GAFFNEY	SC	32.5	5	1	3	4	<\$100M	92	3	32.5	67.5	

Table 2. Small-Farm-Lending Banks, June 1999

Bank Name	Location	State	Total Score (1)	Decile Values					Bnk Asset Sz. (6)	Dollars in SFL (7)	Number in SFL (8)	Total Score (<\$100K) (9)	Total Score (<\$1M) (10)
				SFL/TA (2)	SFL/TFL (3)	SFL(\$) (4)	SFL(#) (5)						
FIRST SOUTH BK	SPARTANBURG	SC	30.0	4	1	4	3	<\$100M	121	2	32.5	57.5	
BANK OF SC	CHARLESTON	SC	10.0	1	1	1	1	\$100M-500M	0	0	10.0	10.0	
BANK OF JEFFERSON	JEFFERSON	SC	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
FIRSTBANK NA	BEAUFORT	SC	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
GREER ST BK	GREER	SC	0.0	2	.	2	2	\$100M-500M	0	0	0.0	.	
CAROLINA SOUTHERN BK	SPARTANBURG	SC	0.0	2	.	2	2	\$100M-500M	0	0	0.0	.	
SUMMIT NB	GREENVILLE	SC	0.0	2	.	2	2	\$100M-500M	0	0	0.0	.	
CLEMSON B&TC	CLEMSON	SC	0.0	.	.	.	.	<\$100M	.	.	0.0	.
BEACH FIRST NB	MYRTLE BEACH	SC	0.0	2	.	2	2	<\$100M	0	0	0.0	.	
ROCK HILL B&TC	ROCK HILL	SC	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.	
COMMUNITY FIRSTBANK	CHARLESTON	SC	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
BANK OF NEWBERRY CTY	NEWBERRY	SC	0.0	.	.	.	.	<\$100M	.	.	0.0	.
FIRSTBANK OF THE MIDLANDS NA	COLUMBIA	SC	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
SOUTHCOAST CMNTY BK	MT PLEASANT	SC	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
GRANDSOUTH BK	FOUNTAIN INN	SC	0.0	2	.	2	2	<\$100M	0	0	0.0	.	
NEW CMRC BK NA	SIMPSONVILLE	SC	0.0	2	.	2	2	<\$100M	0	0	0.0	.	
HARTSVILLE CMNTY BK NA	HARTSVILLE	SC	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
AMERICAN ST BK	WESSINGTON SPRING	SD	87.5	9	8	9	9	<\$100M	26,922	757	90.0	82.5	
MERCHANTS ST BK	FREEMAN	SD	87.5	10	8	9	8	<\$100M	29,118	617	92.5	82.5	
BANKWEST	PIERRE	SD	87.5	7	8	10	10	\$100M-500M	90,499	1,754	90.0	85.0	
FIRST ST BK MILLER	MILLER	SD	87.5	9	7	10	9	<\$100M	31,812	746	90.0	80.0	
FIRST FIDELITY BK	BURKE	SD	85.0	7	7	10	10	\$100M-500M	57,116	2,068	85.0	82.5	
FARMERS ST BK	MARION	SD	85.0	9	10	8	7	<\$100M	17,953	481	90.0	82.5	
BANK OF HOVEN	HOVEN	SD	85.0	7	9	10	8	\$100M-500M	33,513	581	85.0	77.5	
FARMERS & MERCHANTS ST BK	IROQUOIS	SD	82.5	10	8	7	8	<\$100M	15,755	587	87.5	82.5	
FARMERS ST BK OF ESTELLINE	ESTELLINE	SD	80.0	8	7	9	8	<\$100M	23,114	545	85.0	75.0	
SECURITY ST BK	ALEXANDRIA	SD	80.0	8	8	7	9	<\$100M	16,186	651	85.0	75.0	
CAMPBELL COUNTY BK	HERREID	SD	80.0	10	6	9	7	<\$100M	21,439	440	82.5	75.0	
GREAT PLAINS BK	EUREKA	SD	80.0	9	9	7	7	<\$100M	14,250	398	82.5	77.5	
FIRST ST BK OF ROSCOE	ROSCOE	SD	77.5	10	7	8	6	<\$100M	17,621	359	82.5	70.0	
SECURITY ST BK	TYNDALL	SD	75.0	9	6	7	8	<\$100M	15,491	504	77.5	65.0	
HEARTLAND ST BK	WESSINGTON	SD	72.5	10	5	7	7	<\$100M	14,654	459	77.5	70.0	
PEOPLES ST BK	SUMMIT	SD	72.5	9	9	4	7	<\$100M	7,005	433	75.0	72.5	
FARMERS ST BK OF TURTON	TURTON	SD	72.5	10	9	5	5	<\$100M	8,869	281	75.0	72.5	
FIRST ST BK OF SINAI	SINAI	SD	70.0	10	6	6	6	<\$100M	9,876	331	72.5	65.0	
IPSWICH ST BK	IPSWICH	SD	70.0	9	7	6	6	<\$100M	12,264	320	72.5	65.0	
FIRST NB IN PHILIP	PHILIP	SD	70.0	8	1	10	9	<\$100M	32,403	755	67.5	80.0	
FARMERS ST BK	STICKNEY	SD	67.5	9	5	7	6	<\$100M	13,393	304	72.5	62.5	
DACOTA BK	ABERDEEN	SD	67.5	5	2	10	10	\$500M-\$1B	113,396	3,072	70.0	72.5	
STATE BK OF ALCESTER	ALCESTER	SD	67.5	6	5	8	8	<\$100M	20,263	570	67.5	77.5	
CITIZENS ST BK OF ARLINGTON	ARLINGTON	SD	67.5	8	8	8	3	<\$100M	17,251	192	72.5	62.5	
FARMERS ST BK	FAITH	SD	67.5	10	4	7	6	<\$100M	14,898	326	47.5	80.0	
FIRST PREMIER BK	SIOUX FALLS	SD	67.5	2	10	6	9	\$100M-500M	9,667	789	70.0	65.0	
MENNO ST BK	MENNO	SD	67.5	7	8	5	7	<\$100M	8,656	470	72.5	65.0	
PRAIRIE ST BK	PRESHO	SD	67.5	10	5	6	6	<\$100M	10,953	351	60.0	72.5	
PEOPLES ST BK	DE SMET	SD	67.5	6	9	6	6	<\$100M	13,331	367	75.0	65.0	
FARMERS ST BK OF CANTON	CANTON	SD	65.0	6	10	5	5	<\$100M	7,694	269	67.5	60.0	
F & M BK	WATERTOWN	SD	65.0	3	4	9	10	\$100M-500M	26,961	936	67.5	62.5	
FULTON ST BK	FULTON	SD	65.0	8	8	5	5	<\$100M	7,814	253	67.5	57.5	
STATE BK OF HUDSON	HUDSON	SD	65.0	9	10	4	3	<\$100M	7,244	121	70.0	65.0	
FIRST WESTERN BK STURGIS	STURGIS	SD	65.0	4	3	9	10	\$100M-500M	31,150	1,037	67.5	67.5	
FARMERS & MERCHANTS ST BK	PLANKINTON	SD	65.0	7	5	7	7	<\$100M	16,447	458	72.5	62.5	
MARQUETTE BK SD NA	SIOUX FALLS	SD	65.0	3	3	10	10	\$500M-\$1B	67,899	1,921	65.0	62.5	
CORN EXCHANGE BK	ELKTON	SD	62.5	9	6	5	5	<\$100M	9,445	287	72.5	57.5	
FIRST DAKOTA NB	YANKTON	SD	62.5	4	1	10	10	\$100M-500M	42,735	1,278	57.5	62.5	
COMMUNITY FIRST ST BK	VERMILLION	SD	62.5	3	2	10	10	\$100M-500M	36,108	1,283	67.5	60.0	
FIRST NB IN GARRETSON	GARRETSON	SD	62.5	6	10	5	4	<\$100M	8,997	231	67.5	62.5	
WILMOT ST BK	WILMOT	SD	62.5	8	9	4	4	<\$100M	7,449	247	67.5	60.0	

Table 2. Small-Farm-Lending Banks, June 1999

Bank Name	Location	State	Decile Values					Bnk Asset Sz.	Dollars in SFL	Number in SFL	Total Score (<\$100K)	Total Score (<\$1M)
			Total Score (1)	SFL/TA (2)	SFL/TFL (3)	SFL(\$)	SFL/# (4)						SFL/# (5)
PIONEER B&TC	BELLE FOURCHE	SD	60.0	3	3	9	9	\$100M-500M	21,116	671	50.0	55.0
FIRST MIDWEST BK	CENTERVILLE	SD	60.0	4	10	5	5	<\$100M	8,333	294	67.5	52.5
COMMERCIAL ST BK OF WAGNER	WAGNER	SD	60.0	5	1	8	10	<\$100M	19,444	940	60.0	62.5
FIRST ST BK OF WARNER	WARNER	SD	60.0	8	6	6	4	<\$100M	11,321	242	65.0	57.5
FIRST ST BK	ARMOUR	SD	60.0	7	2	8	7	<\$100M	19,858	409	42.5	70.0
FIRST NB OF FREEMAN	FREEMAN	SD	60.0	5	4	6	9	<\$100M	11,481	627	62.5	67.5
AMERICAN ST BK	OLDHAM	SD	60.0	7	9	4	4	<\$100M	6,477	227	65.0	55.0
FIRST NB IN BROOKINGS	BROOKINGS	SD	57.5	2	3	9	9	\$100M-500M	26,741	828	55.0	57.5
FIRST ST BK OF CLAREMONT	CLAREMONT	SD	57.5	10	3	6	4	<\$100M	9,704	233	37.5	62.5
COMMERCIAL T&SB	MITCHELL	SD	57.5	3	2	9	9	\$100M-500M	22,868	778	57.5	57.5
COMMUNITY BK	AVON	SD	57.5	6	5	4	8	<\$100M	7,680	522	65.0	55.0
FIRST WESTERN BK	WALL	SD	57.5	5	2	8	8	<\$100M	20,600	594	52.5	60.0
COMMUNITY ST BK	MILBANK	SD	57.5	8	5	5	5	<\$100M	8,932	266	50.0	60.0
PEOPLES BK	ABERDEEN	SD	57.5	6	4	7	6	<\$100M	13,725	371	55.0	60.0
NORWEST BK SD NA	SIOUX FALLS	SD	57.5	2	1	10	10	\$1B-\$10B	173,912	4,516	57.5	57.5
FARMERS ST BK	PARKSTON	SD	55.0	4	2	8	8	<\$100M	16,775	567	55.0	57.5
FIRST NB SD	YANKTON	SD	55.0	2	3	8	9	\$100M-500M	19,764	708	57.5	52.5
1ST FNCL BK USA	DAKOTA DUNES	SD	55.0	2	10	4	6	<\$100M	6,707	298	0.0	52.5
FIRST AMER B&TC	MADISON	SD	55.0	4	4	7	7	<\$100M	13,353	371	50.0	60.0
BRYANT ST BK	BRYANT	SD	52.5	7	7	3	4	<\$100M	5,596	226	55.0	47.5
SECURITY ST BK	EMERY	SD	52.5	5	8	4	4	<\$100M	6,332	240	55.0	42.5
DAKOTA ST BK OF BLUNT SD	BLUNT	SD	50.0	7	4	4	5	<\$100M	6,978	271	42.5	62.5
VALLEY EXCHANGE BK	LENNOX	SD	50.0	5	4	6	5	<\$100M	9,488	292	45.0	65.0
FIRST NB IN SIOUX FALLS	SIOUX FALLS	SD	50.0	2	1	9	8	\$500M-\$1B	22,526	540	42.5	50.0
FARMERS & MERCHANTS ST BK	SCOTLAND	SD	50.0	8	6	3	3	<\$100M	5,893	158	52.5	42.5
MANSFIELD ST BK	MANSFIELD	SD	50.0	7	9	2	2	<\$100M	2,719	114	55.0	50.0
FIRST NB	PIERRE	SD	47.5	3	2	7	7	\$100M-500M	16,122	481	45.0	50.0
ROBERTS COUNTY NB OF SISSETO	SISSETON	SD	47.5	3	9	3	4	<\$100M	4,720	224	52.5	47.5
VALLEY BK NA	ELK POINT	SD	47.5	3	10	4	2	<\$100M	6,407	90	50.0	42.5
CORTRUST BK NA	MITCHELL	SD	45.0	2	1	8	7	\$100M-500M	16,999	487	42.5	50.0
WESTERN DAKOTA BK	TIMBER LAKE	SD	45.0	6	7	2	3	<\$100M	3,723	115	50.0	37.5
FIRST NB OF FREDERICK	FREDERICK	SD	45.0	7	6	2	3	<\$100M	3,810	135	47.5	40.0
MINER COUNTY BK	HOWARD	SD	45.0	6	4	5	3	<\$100M	8,154	208	32.5	45.0
STATE BK OF EAGLE BUTTE	EAGLE BUTTE	SD	45.0	5	7	3	3	<\$100M	5,172	206	55.0	40.0
FARMERS ST BK	KAYLOR	SD	45.0	6	8	2	2	<\$100M	2,817	56	32.5	40.0
FIRST NB OF VOLGA	VOLGA	SD	42.5	5	6	3	3	<\$100M	4,633	184	47.5	35.0
FIRST NB OF WHITE	WHITE	SD	42.5	4	5	3	5	<\$100M	5,498	262	45.0	37.5
DAKOTA HERITAGE ST BK	CHANCELLOR	SD	40.0	4	5	3	4	<\$100M	5,107	219	42.5	35.0
FARMERS ST BK	FLANDREAU	SD	40.0	4	3	5	4	<\$100M	8,740	230	40.0	37.5
FARMERS ST BK	HOSMER	SD	40.0	8	2	3	3	<\$100M	5,189	189	37.5	57.5
AMERICAN ST BK OF PIERRE	PIERRE	SD	40.0	4	1	6	5	<\$100M	11,214	288	30.0	47.5
BANKFIRST	SIOUX FALLS	SD	40.0	2	4	4	6	\$500M-\$1B	6,588	333	0.0	55.0
ANDES ST BK	LAKE ANDES	SD	37.5	5	6	2	2	<\$100M	2,362	85	42.5	32.5
DAY COUNTY BK	WEBSTER	SD	35.0	3	7	2	2	<\$100M	2,520	92	37.5	27.5
HAND COUNTY ST BK	MILLER	SD	32.5	4	1	4	4	<\$100M	7,073	215	25.0	40.0
FOUNDERS TR NB	SIOUX FALLS	SD	32.5	1	10	1	1	<\$100M	183	2	10.0	32.5
ONIDA BK	ONIDA	SD	30.0	6	1	3	2	<\$100M	5,759	98	22.5	45.0
LANGFORD ST BK	LANGFORD	SD	30.0	5	3	2	2	<\$100M	2,592	43	25.0	45.0
RICHLAND ST BK	BRUCE	SD	27.5	4	3	2	2	<\$100M	3,333	57	20.0	27.5
SECURITY BK	MADISON	SD	27.5	2	5	2	2	<\$100M	2,983	73	27.5	35.0
DEUEL COUNTY NB	CLEAR LAKE	SD	27.5	3	2	3	3	<\$100M	4,905	147	27.5	32.5
FIRST WESTERN BK CUSTER	CUSTER	SD	17.5	2	1	2	2	<\$100M	974	29	17.5	27.5
AMERICAN ST BK OF RAPID CITY	RAPID CITY	SD	15.0	1	3	1	1	<\$100M	841	19	12.5	32.5
HURLEY ST BK	SIOUX FALLS	SD	0.0	1	.	1	1	\$500M-\$1B	0	0	0.0	.
DIAL BK	SIOUX FALLS	SD	0.0	1	.	1	1	\$500M-\$1B	0	0	0.0	.
RUSHMORE B&TC	RAPID CITY	SD	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.
CITIBANK SOUTH DAKOTA NA	SIOUX FALLS	SD	0.0	1	.	1	1	>\$10B	0	0	0.0	.
RETAILERS NB	SIOUX FALLS	SD	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.

Table 2. Small-Farm-Lending Banks, June 1999

Bank Name	Location	State	Total Score (1)	Decile Values					Bnk Asset Sz. (6)	Dollars in SFL (7)	Number in SFL (8)	Total Score (<\$100K) (9)	Total Score (<\$1M) (10)
				SFL/TA (2)	SFL/TFL (3)	SFL(\$) (4)	SFL(#) (5)						
GREEN TREE RETAIL SVC BK	RAPID CITY	SD	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.	
AXSYS NB	SIOUX FALLS	SD	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
SECURITY NB OF SD	DAKOTA DUNES	SD	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
UNITED CREDIT NB	SIOUX FALLS	SD	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.	
FIRST ST BK	HENDERSON	TN	97.5	10	9	10	10	\$100M-500M	17,767	668	97.5	95.0	
CITIZENS BK	CARTHAGE	TN	92.5	9	8	10	10	\$100M-500M	22,281	910	92.5	90.0	
WILSON B&TC	LEBANON	TN	92.5	7	10	10	10	\$100M-500M	10,457	404	92.5	90.0	
CITIZENS TRI-CTY BK	DUNLAP	TN	92.5	9	8	10	10	\$100M-500M	10,682	459	92.5	90.0	
MACON B&TC	LAFAYETTE	TN	92.5	10	7	10	10	\$100M-500M	12,302	868	92.5	87.5	
CITIZENS BK	LAFAYETTE	TN	90.0	9	7	10	10	\$100M-500M	18,075	1,036	92.5	87.5	
CITIZENS BK	HARTSVILLE	TN	90.0	10	8	9	9	<\$100M	7,061	192	90.0	90.0	
UNION PLANTERS BK NA	MEMPHIS	TN	90.0	6	10	10	10	>\$10B	694,004	13,793	90.0	90.0	
COMMERCIAL B&TC	PARIS	TN	90.0	10	6	10	10	\$100M-500M	26,832	545	90.0	87.5	
BANK OF DICKSON	DICKSON	TN	90.0	9	10	9	8	\$100M-500M	7,969	169	90.0	87.5	
LINCOLN CTY BK	FAYETTEVILLE	TN	90.0	10	6	10	10	\$100M-500M	15,231	588	92.5	90.0	
PEOPLES B&TC PICKETT CTY	BYRDSTOWN	TN	90.0	10	7	9	10	<\$100M	7,644	417	92.5	90.0	
SOMERVILLE B&TC	SOMERVILLE	TN	87.5	8	10	9	8	\$100M-500M	6,984	171	87.5	87.5	
FIRST BK	LEXINGTON	TN	85.0	8	6	10	10	\$100M-500M	17,322	495	85.0	82.5	
FIRST BK OF RHEA CTY	SPRING CITY	TN	85.0	8	8	8	10	<\$100M	3,723	407	85.0	82.5	
BANK OF FRANKEWING	FRANKEWING	TN	82.5	10	5	9	9	<\$100M	6,890	254	85.0	80.0	
GREENE CTY BK	GREENEVILLE	TN	82.5	8	5	10	10	\$500M-\$1B	24,310	1,326	85.0	80.0	
BANK OF ALAMO	ALAMO	TN	82.5	10	4	10	9	<\$100M	10,192	212	85.0	77.5	
FARMERS BK	PORTLAND	TN	82.5	6	10	8	9	\$100M-500M	4,620	245	87.5	82.5	
FIRST CMNTY BK OF EAST TN	ROGERSVILLE	TN	82.5	7	9	7	10	\$100M-500M	3,429	390	87.5	80.0	
FIRST ST BK	COVINGTON	TN	80.0	8	9	8	7	\$100M-500M	5,476	81	85.0	80.0	
WEAKLEY CTY BK	DRESDEN	TN	80.0	9	8	8	7	<\$100M	3,581	90	82.5	77.5	
GATES BKG&TC	GATES	TN	80.0	10	6	9	7	<\$100M	7,251	111	82.5	77.5	
BANK OF HALLS	HALLS	TN	80.0	10	6	9	7	<\$100M	6,605	87	82.5	77.5	
BANK OF CROCKETT	BELLS	TN	80.0	10	4	9	9	<\$100M	6,880	194	82.5	77.5	
BANK OF SHARON	SHARON	TN	80.0	8	8	8	8	\$100M-500M	4,855	124	85.0	80.0	
CITIZENS BK OF EAST TN	ROGERSVILLE	TN	80.0	7	9	7	9	\$100M-500M	3,548	219	85.0	80.0	
BANK OF CAMDEN	CAMDEN	TN	77.5	10	3	10	8	\$100M-500M	12,216	156	80.0	75.0	
BANK OF HUNTINGDON	HUNTINGDON	TN	77.5	9	3	9	10	\$100M-500M	9,409	404	80.0	77.5	
BANK OF BOLIVAR	BOLIVAR	TN	77.5	9	5	9	8	<\$100M	6,286	173	82.5	77.5	
BANK OF HUNTLAND	HUNTLAND	TN	77.5	10	5	8	8	<\$100M	4,747	167	80.0	75.0	
WAYNE CTY BK	WAYNESBORO	TN	77.5	8	8	8	7	\$100M-500M	4,346	110	80.0	75.0	
FIRST ST BK	KENTON	TN	77.5	10	2	10	9	\$100M-500M	20,294	385	75.0	77.5	
PEOPLES BK	BARRETVILLE	TN	77.5	5	10	7	9	\$100M-500M	3,568	231	80.0	77.5	
FIRST NB OF PULASKI	PULASKI	TN	77.5	9	2	10	10	\$100M-500M	20,581	834	80.0	77.5	
FIRST CITIZENS NB	DYERSBURG	TN	75.0	8	2	10	10	\$100M-500M	22,976	594	72.5	72.5	
BANK OF GLEASON	GLEASON	TN	75.0	9	3	9	9	<\$100M	5,969	221	72.5	87.5	
CENTRAL BK	SAVANNAH	TN	75.0	9	5	9	7	<\$100M	5,710	80	77.5	72.5	
BANK OF RIPLEY	RIPLEY	TN	75.0	8	6	8	8	\$100M-500M	5,622	159	82.5	75.0	
FIRST CLAIBORNE BK	TAZEWELL	TN	75.0	7	4	9	10	\$100M-500M	6,583	579	77.5	72.5	
FIRST CMNTY BK OF BEDFORD CT	SHELBYVILLE	TN	75.0	9	3	9	9	\$100M-500M	9,599	265	80.0	72.5	
CITIZENS CMNTY BK	WINCHESTER	TN	75.0	9	5	8	8	<\$100M	4,377	123	75.0	72.5	
FARMERS & MERCHANTS BK	DYER	TN	72.5	9	5	8	7	<\$100M	3,635	87	75.0	70.0	
SECURITY BK	NEWBERN	TN	72.5	9	2	9	9	\$100M-500M	6,802	204	65.0	70.0	
JACKSON B&TC	GAINESBORO	TN	72.5	7	6	7	9	\$100M-500M	3,574	190	75.0	70.0	
FARMERS & MRCH BK	CLARKSVILLE	TN	72.5	7	2	10	10	\$100M-500M	13,340	466	75.0	75.0	
FARMERS BK	CORNERSVILLE	TN	72.5	10	3	8	8	<\$100M	5,411	160	65.0	67.5	
UNION B&TC	LIVINGSTON	TN	70.0	7	7	7	7	<\$100M	2,277	105	75.0	70.0	
LAUDERDALE COUNTY BK	HALLS	TN	70.0	10	3	8	7	<\$100M	4,101	109	67.5	67.5	
FIRST NB OF MCMINNVILLE	MCMINNVILLE	TN	70.0	5	8	7	8	\$100M-500M	3,418	128	75.0	70.0	
BELLS BKG CO	BELLS	TN	70.0	10	4	7	7	<\$100M	3,252	81	75.0	67.5	
BANK OF MASON	MASON	TN	70.0	9	10	4	5	<\$100M	546	35	50.0	70.0	
PLANTERS BK	MAURY CITY	TN	70.0	10	4	8	6	<\$100M	5,102	65	75.0	67.5	
FARMERS BK	WOODLAND MILLS	TN	70.0	10	7	6	5	<\$100M	1,637	53	72.5	70.0	

Table 2. Small-Farm-Lending Banks, June 1999

Bank Name	Location	State	Total Score	Decile Values					Bnk Asset Sz.	Dollars in SFL	Number in SFL	Total Score (<\$100K)	Total Score (<\$1M)
				(1)	(2)	(3)	(4)	(5)						(6)	(7)	(8)	(9)	(10)
FIRST ST BK	CHAPEL HILL	TN	70.0	9	7	6	6	<\$100M	1,948	68	72.5	67.5	
MEIGS CTY BK	DECATUR	TN	70.0	8	2	9	9	\$100M-500M	5,745	224	67.5	82.5	
CITIZENS B&TC OF GRAINGER CT	RUTLEDGE	TN	70.0	7	5	7	9	\$100M-500M	3,387	226	75.0	67.5	
CITIZENS CITY & CTY BK	TRENTON	TN	70.0	10	5	7	6	<\$100M	2,192	61	72.5	65.0	
BANK OF BELFAST	BELFAST	TN	67.5	9	7	6	5	<\$100M	1,350	50	67.5	62.5	
CITIZENS BK OF GAINESBORO	GAINESBORO	TN	67.5	7	6	6	8	<\$100M	1,708	149	70.0	65.0	
INSOUTH BK OF BROWNSVILLE	BROWNSVILLE	TN	67.5	6	2	10	9	\$500M-\$1B	12,264	323	70.0	67.5	
BANK OF ADAMSVILLE	ADAMSVILLE	TN	67.5	6	7	7	7	\$100M-500M	2,597	102	67.5	65.0	
BANK OF WAYNESBORO	WAYNESBORO	TN	67.5	6	8	6	7	<\$100M	1,747	114	70.0	67.5	
COMMUNITY BK OF SMITH CTY	CARTHAGE	TN	67.5	8	8	5	6	<\$100M	1,286	61	67.5	65.0	
BANK OF FRIENDSHIP	FRIENDSHIP	TN	65.0	9	2	8	7	<\$100M	3,954	99	60.0	65.0	
CHESTER COUNTY BK	HENDERSON	TN	65.0	7	9	5	5	<\$100M	1,179	44	47.5	62.5	
REELFOOT BK	UNION CITY	TN	65.0	8	2	8	8	<\$100M	4,437	160	57.5	77.5	
FARMERS BK LYNCHBURG	LYNCHBURG	TN	65.0	6	7	6	7	<\$100M	1,525	113	65.0	62.5	
COMMERCIAL BK	HARROGATE	TN	65.0	6	4	7	9	\$100M-500M	3,141	289	67.5	62.5	
HARDIN COUNTY BK	SAVANNAH	TN	65.0	6	6	6	8	\$100M-500M	2,076	158	67.5	60.0	
FARMERS & MERCHANTS BK	TREZEVANT	TN	65.0	9	2	8	7	<\$100M	3,580	80	50.0	65.0	
CARROLL B&T	HUNTINGDON	TN	65.0	7	3	8	8	\$100M-500M	4,623	164	65.0	62.5	
CITIZENS ST BK	PARSONS	TN	65.0	8	4	6	8	<\$100M	1,775	131	67.5	62.5	
VOLUNTEER ST BK	PORTLAND	TN	65.0	5	10	5	6	\$100M-500M	1,081	73	65.0	62.5	
SUNTRUST BK SOUTH CENTRAL TN	PULASKI	TN	62.5	6	2	8	9	\$100M-500M	4,735	294	62.5	57.5	
DECATUR COUNTY BK	DECATURVILLE	TN	62.5	7	4	6	8	<\$100M	1,839	137	62.5	60.0	
GREENFIELD BKG CO	GREENFIELD	TN	62.5	9	2	7	7	<\$100M	3,117	83	62.5	67.5	
SECURITY B&TC	PARIS	TN	62.5	8	3	8	6	<\$100M	3,911	73	57.5	67.5	
FIRST FARMERS & MRCH NB	COLUMBIA	TN	62.5	5	2	9	9	\$500M-\$1B	5,775	248	65.0	60.0	
BRIGHTON BK	BRIGHTON	TN	62.5	5	10	4	6	<\$100M	708	71	67.5	60.0	
FIRST SOUTH BK	BOLIVAR	TN	62.5	7	1	9	8	\$100M-500M	5,777	135	55.0	77.5	
FENTRESS CTY BK	JAMESTOWN	TN	62.5	8	5	7	5	<\$100M	2,430	51	65.0	60.0	
BANK OF BRADFORD	BRADFORD	TN	62.5	8	5	6	6	<\$100M	1,817	69	67.5	60.0	
MERCHANTS & PLANTERS BK	TOONE	TN	62.5	7	5	7	6	<\$100M	2,531	55	65.0	62.5	
PEOPLES BK	SARDIS	TN	62.5	8	6	5	6	<\$100M	1,338	69	67.5	60.0	
FIRST NB	PIKEVILLE	TN	62.5	8	3	7	7	<\$100M	2,628	120	70.0	60.0	
AMERICAN SVG BK	LIVINGSTON	TN	62.5	7	7	5	6	<\$100M	1,002	74	67.5	62.5	
FIRST AMER NB	NASHVILLE	TN	62.5	3	2	10	10	>\$10B	92,027	2,610	62.5	62.5	
CITIZENS BK	NEW TAZEWELL	TN	62.5	6	4	7	8	\$100M-500M	2,486	163	62.5	60.0	
CITIZENS ST BK	JASPER	TN	62.5	6	8	5	6	<\$100M	1,144	55	67.5	62.5	
FIRST B&TC	MOUNT JULIET	TN	62.5	4	10	6	5	\$100M-500M	1,571	37	62.5	62.5	
HOME BKG CO	SELMER	TN	60.0	7	7	5	5	<\$100M	1,199	44	62.5	57.5	
PEOPLES & UNION BK	LEWISBURG	TN	60.0	7	2	8	7	\$100M-500M	4,151	111	52.5	75.0	
UNION BK	JAMESTOWN	TN	60.0	6	5	6	7	<\$100M	1,694	102	60.0	57.5	
FIRST NB OF MANCHESTER	MANCHESTER	TN	60.0	6	4	7	7	<\$100M	2,456	92	65.0	57.5	
MEDINA BKG CO	MEDINA	TN	60.0	8	5	5	6	<\$100M	1,249	59	60.0	57.5	
CITIZENS NB	ATHENS	TN	60.0	5	6	7	6	\$100M-500M	3,015	57	65.0	60.0	
CITIZENS BK	ELIZABETHTON	TN	60.0	6	3	9	6	\$100M-500M	6,351	59	32.5	75.0	
HERITAGE BK	CLARKSVILLE	TN	60.0	4	9	6	5	\$100M-500M	1,464	30	62.5	57.5	
FIRST ST BK	MAYNARDVILLE	TN	57.5	5	9	4	5	<\$100M	430	38	57.5	55.0	
FIRST NB OF THE CUMBERLANDS	LIVINGSTON	TN	57.5	5	2	7	9	\$100M-500M	2,577	186	60.0	55.0	
BANK OF MOSCOW	MOSCOW	TN	57.5	6	10	4	3	<\$100M	513	8	57.5	52.5	
BANK OF COMMERCE	TRENTON	TN	57.5	6	5	6	6	<\$100M	1,907	57	62.5	55.0	
CITIZENS NB	SEVIERVILLE	TN	57.5	4	9	6	4	\$100M-500M	1,421	18	60.0	55.0	
DEKALB CMNTY BK	SMITHVILLE	TN	57.5	7	5	6	5	<\$100M	1,682	51	60.0	55.0	
COMMUNITY B&TC	LAWRENCEBURG	TN	55.0	6	6	6	4	<\$100M	1,339	17	60.0	52.5	
FIRST NB	LENOIR CITY	TN	55.0	3	9	4	6	\$100M-500M	758	54	60.0	55.0	
FIRST TENNESSEE BK NA MMPHS	MEMPHIS	TN	55.0	2	1	10	9	>\$10B	10,435	186	50.0	55.0	
MUNFORD UNION BK	MUNFORD	TN	55.0	4	10	4	4	<\$100M	619	14	27.5	52.5	
NATIONAL BK OF NEWPORT	NEWPORT	TN	55.0	5	4	5	8	\$100M-500M	895	132	55.0	50.0	
BANK OF MILAN	MILAN	TN	55.0	6	5	6	5	<\$100M	1,443	48	57.5	52.5	
FIRST B&TC OF TN	JOHNSON CITY	TN	55.0	5	9	4	4	<\$100M	703	15	57.5	55.0	

Table 2. Small-Farm-Lending Banks, June 1999

Bank Name	Location	State	Decile Values					Bnk Asset Sz.	Dollars in SFL	Number in SFL	Total Score (<\$100K)	Total Score (<\$1M)
			Total Score (1)	SFL/TA (2)	SFL/TFL (3)	SFL(\$) (4)	SFL(#) (5)					
FIRST NB	CENTERVILLE	TN	52.5	5	6	5	5	\$100M-500M	1,061	52	52.5	50.0
OAKLAND DEPOSIT BK	OAKLAND	TN	52.5	4	10	3	4	<\$100M	258	18	52.5	50.0
FARMERS BK	PARSONS	TN	52.5	7	4	5	5	<\$100M	1,028	42	55.0	52.5
FIRST NB&TC	ATHENS	TN	52.5	4	6	5	6	\$100M-500M	1,243	75	45.0	52.5
AMERICAN CITY BK	TULLAHOMA	TN	52.5	6	4	6	5	\$100M-500M	2,185	49	57.5	50.0
CAPITAL B&TC	NASHVILLE	TN	52.5	4	10	4	3	\$100M-500M	705	7	32.5	52.5
PEOPLES B&TC	MANCHESTER	TN	50.0	7	4	5	4	<\$100M	1,243	25	52.5	45.0
BANK OF PUTNAM CTY	COOKEVILLE	TN	50.0	3	8	4	5	\$100M-500M	702	51	55.0	47.5
CUMBERLAND BK	CARTHAGE	TN	50.0	6	2	6	6	\$100M-500M	2,178	59	50.0	50.0
BANK OF PERRY CTY	LOBELVILLE	TN	50.0	5	7	4	4	<\$100M	465	24	52.5	45.0
ANDREW JOHNSON BK	GREENEVILLE	TN	50.0	5	5	5	5	\$100M-500M	1,150	46	52.5	45.0
NATIONAL BK OF COMMERCE	MEMPHIS	TN	50.0	2	1	9	8	\$1B-\$10B	7,448	180	47.5	57.5
BENTON BKG CO	BENTON	TN	50.0	5	7	4	4	<\$100M	672	15	55.0	50.0
CITIZENS B&TC	ATWOOD	TN	47.5	8	3	4	4	<\$100M	600	17	50.0	47.5
FARMERS & MERCHANTS BK	ADAMSVILLE	TN	47.5	5	7	3	4	<\$100M	363	22	52.5	45.0
BANK OF TN	KINGSPORT	TN	47.5	3	9	4	3	\$100M-500M	529	13	50.0	40.0
COMMUNITY NB OF TN	LEXINGTON	TN	47.5	5	6	4	4	<\$100M	488	17	42.5	42.5
ERWIN NB	ERWIN	TN	47.5	3	9	3	4	<\$100M	255	19	50.0	45.0
RUTHERFORD B&TC	MURFREESBORO	TN	47.5	4	10	3	2	<\$100M	203	1	10.0	42.5
PEOPLES BK	CLIFTON	TN	45.0	3	8	3	4	<\$100M	212	23	50.0	42.5
VOLUNTEER B&TC	JASPER	TN	45.0	3	8	3	4	\$100M-500M	324	15	50.0	45.0
MCKENZIE BKG CO	MCKENZIE	TN	45.0	5	3	5	5	<\$100M	967	33	47.5	45.0
CUMBERLAND CTY BK	CROSSVILLE	TN	45.0	5	4	5	4	\$100M-500M	817	24	32.5	37.5
FRANKLIN NB	FRANKLIN	TN	45.0	4	1	7	6	\$100M-500M	2,619	73	42.5	47.5
FIRST BK OF POLK CTY	COPPERHILL	TN	45.0	4	7	4	3	<\$100M	554	7	25.0	45.0
UNION PLANTERS BK OF THE LAK	MORRISTOWN	TN	42.5	5	2	5	5	\$100M-500M	1,281	39	40.0	52.5
CITIZENS BK OF SPENCER	SPENCER	TN	42.5	4	8	2	3	<\$100M	174	12	47.5	42.5
BANK OF NASHVILLE	NASHVILLE	TN	42.5	2	10	3	2	\$100M-500M	308	3	20.0	42.5
JOHNSON CTY BK	MOUNTAIN CITY	TN	40.0	4	6	3	3	<\$100M	352	9	42.5	37.5
FARMERS ST BK	MOUNTAIN CITY	TN	40.0	3	6	3	4	<\$100M	346	19	47.5	37.5
BANKFIRST	KNOXVILLE	TN	40.0	3	3	5	5	\$500M-\$1B	1,146	37	37.5	52.5
LEWIS CTY BK	HOHENWALD	TN	40.0	4	6	3	3	<\$100M	289	8	45.0	40.0
TENNESSEE ST BK	PIGEON FORGE	TN	40.0	2	9	3	2	\$100M-500M	273	5	47.5	40.0
RHEA CTY NB	DAYTON	TN	40.0	3	8	2	3	<\$100M	200	7	42.5	37.5
FIRST CENTRAL BK	LENOIR CITY	TN	40.0	2	9	2	3	\$100M-500M	130	7	47.5	40.0
BANK OF CLEVELAND	CLEVELAND	TN	37.5	5	1	5	4	\$100M-500M	948	17	30.0	37.5
TRADERS NB	TULLAHOMA	TN	37.5	4	4	4	3	<\$100M	560	13	45.0	35.0
PEOPLES BK OF POLK CTY	BENTON	TN	37.5	4	7	2	2	<\$100M	106	3	40.0	35.0
SEQUATCHIE CTY BK	DUNLAP	TN	37.5	2	8	2	3	<\$100M	54	9	40.0	35.0
FIRST NB	ONEIDA	TN	37.5	2	8	2	3	\$100M-500M	88	10	37.5	35.0
NASHOBA BK	GERMANTOWN	TN	37.5	2	10	2	1	\$100M-500M	174	1	10.0	37.5
CITIZENS FIRST BK	WARTBURG	TN	37.5	3	7	2	3	<\$100M	122	9	40.0	35.0
LIBERTY ST BK	LIBERTY	TN	35.0	3	5	3	3	<\$100M	262	9	37.5	32.5
BANK OF BARTLETT	BARTLETT	TN	35.0	1	10	2	1	\$100M-500M	35	1	40.0	32.5
CITY ST BK	MARTIN	TN	35.0	4	1	4	5	\$100M-500M	665	30	35.0	35.0
FIRST T&SB	ONEIDA	TN	35.0	2	8	2	2	<\$100M	25	2	35.0	30.0
BANK/CITIZENS BK	CLEVELAND	TN	35.0	3	3	5	3	\$100M-500M	835	8	22.5	32.5
SEVIER CTY BK	SEVIERVILLE	TN	35.0	1	9	2	2	\$100M-500M	43	2	40.0	35.0
TNBANK OF OAK RIDGE	OAK RIDGE	TN	35.0	2	9	1	2	<\$100M	17	2	40.0	35.0
FIRST ST BK	JACKSBORO	TN	32.5	3	3	3	4	<\$100M	403	16	40.0	30.0
CARTER CTY BK	ELIZABETHTON	TN	32.5	1	9	1	2	\$100M-500M	19	3	37.5	30.0
CLEVELAND B&TC	CLEVELAND	TN	32.5	3	2	5	3	\$100M-500M	829	9	25.0	32.5
FIRST VANTAGE BK-TN	KNOXVILLE	TN	32.5	3	3	4	3	\$100M-500M	496	10	20.0	27.5
PEOPLES CMNTY BK	JOHNSON CITY	TN	32.5	2	9	1	1	<\$100M	22	1	37.5	30.0
LEGENDS BK	CLARKSVILLE	TN	32.5	2	9	1	1	<\$100M	14	1	35.0	30.0
FIRST ST BK	LINDEN	TN	30.0	2	7	1	2	<\$100M	12	2	32.5	27.5
COFFEE CTY BK	MANCHESTER	TN	30.0	4	4	2	2	<\$100M	200	4	35.0	27.5
PEOPLES NB OF LAFOLLETTE	LA FOLLETTE	TN	30.0	2	3	2	5	\$100M-500M	177	37	37.5	27.5

Table 2. Small-Farm-Lending Banks, June 1999

Bank Name	Location	State	Total Score (1)	Decile Values					Bnk Asset Sz. (6)	Dollars in SFL (7)	Number in SFL (8)	Total Score (<\$100K) (9)	Total Score (<\$1M) (10)
				SFL/TA (2)	SFL/TFL (3)	SFL(\$) (4)	SFL(#) (5)						
FIRST PEOPLES BK OF TN	JEFFERSON CITY	TN	30.0	2	6	2	2	<\$100M	143	6	37.5	27.5	
BANKTENNESSEE	COLLIERVILLE	TN	30.0	4	1	4	3	\$100M-500M	802	12	27.5	40.0	
FIRST NB OF TULLAHOMA	TULLAHOMA	TN	30.0	3	4	3	2	<\$100M	261	4	35.0	27.5	
SUNTRUST BK EAST TN NA	KNOXVILLE	TN	27.5	2	1	4	4	\$1B-\$10B	616	15	25.0	27.5	
UNION BK	JELICO	TN	27.5	3	3	2	3	<\$100M	180	9	35.0	25.0	
MCMINN B&TC	ETOWAH	TN	27.5	5	1	3	2	<\$100M	203	4	17.5	45.0	
TRI-CITY B&TC	BLOUNTVILLE	TN	25.0	2	1	3	4	\$100M-500M	249	18	27.5	25.0	
PEOPLES BK OF MONROE CTY	MADISONVILLE	TN	25.0	4	1	3	2	<\$100M	315	6	27.5	45.0	
FIRST BK OF EAST TN NA	LA FOLLETTE	TN	22.5	2	3	2	2	<\$100M	88	2	27.5	17.5	
FIRST INDEPENDENT BK	GALLATIN	TN	22.5	3	1	3	2	<\$100M	203	3	17.5	47.5	
COMMUNITY BK OF EAST TENNESS	CLINTON	TN	22.5	4	1	2	2	<\$100M	150	2	15.0	55.0	
SUNTRUST BK NASHVILLE NA	NASHVILLE	TN	20.0	1	1	3	3	\$1B-\$10B	203	9	20.0	17.5	
TRUST ONE BK	GERMANTOWN	TN	20.0	2	1	3	2	\$100M-500M	250	2	10.0	17.5	
BANK OF JACKSON	JACKSON	TN	20.0	3	1	2	2	<\$100M	111	2	22.5	47.5	
CITIZENS BK OF BLOUNT CTY	MARYVILLE	TN	15.0	2	1	2	1	\$100M-500M	70	1	17.5	40.0	
SUNTRUST BK CHATTANOOGA NA	CHATTANOOGA	TN	15.0	1	1	2	2	\$1B-\$10B	159	2	12.5	22.5	
ENTERPRISE NB	MEMPHIS	TN	10.0	1	1	1	1	\$100M-500M	0	0	10.0	47.5	
FIRST NB OF LAFOLLETTE	LA FOLLETTE	TN	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.	
CITIZENS SVG B&TC	NASHVILLE	TN	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
BANK OF DYER	DYER	TN	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
TRI ST BK OF MEMPHIS	MEMPHIS	TN	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.	
COMMUNITY BK	NASHVILLE	TN	0.0	.	.	.	.	<\$100M	.	.	0.0	.
EFS NB	MEMPHIS	TN	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.	
HOME BK OF TN	MARYVILLE	TN	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
CORNERSTONE CMNTY BK	HIXSON	TN	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.	
BANK OF MURFREESBORO	MURFREESBORO	TN	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
PREMIER BK OF BRENTWOOD	BRENTWOOD	TN	0.0	.	.	.	.	<\$100M	.	.	0.0	.
INDEPENDENT BK	MEMPHIS	TN	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.	
MOUNTAIN NB	SEVIERVILLE	TN	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
MEMPHISFIRST CMNTY BK	MEMPHIS	TN	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
COMMUNITY CMRL BK	GERMANTOWN	TN	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
SOUTHERN HERITAGE BK	CLEVELAND	TN	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
COMMUNITY FIRST B&TC	COLUMBIA	TN	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
COMMUNITY TR & BKG CO	OOLTEWAH	TN	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
GUARANTY B&TC	GATESVILLE	TX	97.5	9	10	10	10	\$100M-500M	13,181	485	97.5	97.5	
STATE BK	DE KALB	TX	97.5	9	10	10	10	\$100M-500M	13,074	333	97.5	97.5	
HERRING NB	VERNON	TX	95.0	10	8	10	10	\$100M-500M	26,169	581	95.0	90.0	
FIRST NB BOWIE	BOWIE	TX	92.5	10	7	10	10	\$100M-500M	39,758	955	92.5	90.0	
CITIZENS BK	SLATON	TX	92.5	9	10	9	9	<\$100M	9,450	216	97.5	90.0	
NATIONAL BK	GATESVILLE	TX	92.5	7	10	10	10	\$100M-500M	12,238	492	92.5	87.5	
STATE NB TX	IOWA PARK	TX	92.5	8	10	10	9	\$100M-500M	10,806	278	95.0	90.0	
FIRST NB	OLNEY	TX	92.5	10	8	10	9	<\$100M	12,362	224	92.5	87.5	
FIRST ST BK	LOUISE	TX	92.5	10	8	10	9	<\$100M	14,681	272	92.5	90.0	
FIRST NB	BROWNFIELD	TX	90.0	9	7	10	10	\$100M-500M	15,588	607	95.0	90.0	
PLANTERS & MRCH ST BK	HEARNE	TX	90.0	9	7	10	10	\$100M-500M	15,084	393	92.5	87.5	
BANK OF SOUTH TX	FLORESVILLE	TX	90.0	8	10	9	9	\$100M-500M	8,648	249	92.5	87.5	
WAGGONER NB	VERNON	TX	90.0	8	8	10	10	\$100M-500M	10,505	441	90.0	82.5	
BANK OF ALICE	ALICE	TX	90.0	10	6	10	10	<\$100M	22,678	425	90.0	87.5	
CITY NB	SULPHUR SPRINGS	TX	90.0	10	6	10	10	\$100M-500M	22,916	792	90.0	85.0	
FIRST NB	O'DONNELL	TX	90.0	10	6	10	10	<\$100M	17,500	365	92.5	87.5	
COMMERCIAL NB	BRADY	TX	87.5	9	6	10	10	<\$100M	10,335	369	92.5	82.5	
FIRST NB	BALLINGER	TX	87.5	10	7	9	9	<\$100M	8,957	236	92.5	85.0	
BRENHAM NB	BRENHAM	TX	87.5	8	8	10	9	\$100M-500M	12,090	263	90.0	85.0	
FIRST NB	SUDAN	TX	87.5	10	6	10	9	<\$100M	12,493	282	90.0	85.0	
FIRST NB	ANSON	TX	87.5	10	6	10	9	<\$100M	10,651	311	90.0	82.5	
MASON NB	MASON	TX	87.5	10	6	10	9	<\$100M	10,508	235	90.0	85.0	
FIRST NB	FLOYDADA	TX	87.5	10	5	10	10	<\$100M	18,144	348	90.0	85.0	
AMERICAN NB	GONZALES	TX	87.5	10	5	10	10	<\$100M	27,537	632	90.0	85.0	

Table 2. Small-Farm-Lending Banks, June 1999

Bank Name	Location	State	Decile Values					Bnk Asset Sz.	Dollars in SFL	Number in SFL	Total Score (<\$100K)	Total Score (<\$1M)
			Total Score (1)	SFL/TA (2)	SFL/TFL (3)	SFL(\$)	SFL/# (4)						SFL/# (5)
COMMERCIAL ST BK	EL CAMPO	TX	87.5	9	8	10	8	<\$100M	9,742	207	90.0	82.5
FIRST PROSPERITY BK	EL CAMPO	TX	87.5	7	8	10	10	\$100M-500M	24,495	1,253	87.5	85.0
FIRST COLEMAN NB	COLEMAN	TX	87.5	10	5	10	10	<\$100M	23,253	577	87.5	82.5
CROCKETT NB	OZONA	TX	87.5	10	5	10	10	<\$100M	15,348	337	87.5	85.0
FIRST NB	ROTAN	TX	87.5	10	5	10	10	<\$100M	11,868	559	90.0	85.0
FIRST NB	BORGER	TX	87.5	10	6	10	9	<\$100M	14,347	236	87.5	85.0
CENTRAL BK	HOUSTON	TX	85.0	7	9	9	9	\$100M-500M	7,959	242	87.5	85.0
ROSCOE ST BK	ROSCOE	TX	85.0	9	7	9	9	<\$100M	6,480	236	87.5	82.5
FIRST NB	BYERS	TX	85.0	10	5	9	10	<\$100M	7,805	476	85.0	80.0
COMMUNITY ST BK	BOLING	TX	85.0	9	8	9	8	<\$100M	6,213	199	87.5	80.0
BRADY NB	BRADY	TX	85.0	10	6	10	8	<\$100M	12,027	180	87.5	82.5
FIRST ST BK	BREMOND	TX	85.0	8	7	9	10	<\$100M	6,496	695	90.0	82.5
GUARANTY BK	MOUNT PLEASANT	TX	85.0	7	7	10	10	\$100M-500M	15,191	561	87.5	85.0
FIRST NB	HASKELL	TX	85.0	10	5	10	9	<\$100M	11,432	301	90.0	82.5
ALLIANCE BK	SULPHUR SPRINGS	TX	85.0	8	6	10	10	\$100M-500M	27,108	932	87.5	82.5
CITIZENS NB	BRECKENRIDGE	TX	85.0	10	7	10	7	<\$100M	12,200	138	87.5	85.0
CITIZENS NB	WILLS POINT	TX	85.0	9	8	8	9	<\$100M	5,772	243	87.5	80.0
FIRST NB OF ALBANY BRECKENRI	ALBANY	TX	85.0	7	7	10	10	\$100M-500M	10,696	417	90.0	82.5
ENTERPRISE BK	HOUSTON	TX	85.0	9	9	8	8	<\$100M	4,610	153	90.0	85.0
FIRST NB	STERLING CITY	TX	85.0	10	7	9	8	<\$100M	7,815	202	87.5	85.0
FOLLETT NB	FOLLETT	TX	85.0	10	6	9	9	<\$100M	8,106	242	87.5	82.5
FIRST ST BK	HAPPY	TX	85.0	9	7	9	9	<\$100M	9,278	285	90.0	85.0
FIRST NB SWEETWATER TX	SWEETWATER	TX	85.0	9	7	10	8	\$100M-500M	11,520	202	85.0	82.5
AMERICAN NB TX	TERRELL	TX	85.0	5	9	10	10	\$500M-\$1B	13,882	446	85.0	82.5
FIRST-LOCKHART NB	LOCKHART	TX	85.0	8	8	9	9	\$100M-500M	8,513	222	92.5	82.5
ELGIN BK OF TX	ELGIN	TX	85.0	8	8	9	9	<\$100M	6,248	243	90.0	82.5
MORRIS CTY NB	NAPLES	TX	85.0	9	7	9	9	<\$100M	7,332	292	87.5	82.5
FIRST BK	MULESHOE	TX	85.0	10	4	10	10	<\$100M	19,537	397	87.5	82.5
PLAINS ST BK	PLAINS	TX	85.0	10	8	8	8	<\$100M	4,922	180	87.5	82.5
FIRST ST BK NA	CANADIAN	TX	85.0	10	6	10	8	<\$100M	11,853	169	85.0	82.5
CITIZENS ST BK	BUFFALO	TX	82.5	9	6	9	9	<\$100M	5,967	229	85.0	75.0
FIRST ST BK	ATHENS	TX	82.5	6	8	9	10	\$100M-500M	8,349	320	87.5	80.0
FIRST NB	ANDERSON	TX	82.5	9	5	9	10	<\$100M	7,246	327	85.0	80.0
WELLINGTON ST BK	WELLINGTON	TX	82.5	10	3	10	10	\$100M-500M	19,634	640	80.0	82.5
SEMINOLE NB	SEMINOLE	TX	82.5	10	5	10	8	<\$100M	12,172	202	85.0	80.0
FIRST NB WEST TX	HALE CENTER	TX	82.5	10	5	9	9	<\$100M	6,706	282	85.0	80.0
SPUR SECURITY BK	SPUR	TX	82.5	10	5	8	10	<\$100M	4,281	368	82.5	77.5
NATIONAL BK	MADISONVILLE	TX	82.5	9	6	9	9	<\$100M	5,998	280	87.5	77.5
EXTRACO BKS NA	TEMPLE	TX	82.5	5	10	10	8	\$500M-\$1B	10,331	215	85.0	80.0
FIRST NB	LAMESA	TX	82.5	9	4	10	10	\$100M-500M	10,963	418	77.5	77.5
FIRST NB	FAIRFIELD	TX	82.5	9	5	9	10	<\$100M	9,074	366	90.0	80.0
FIRST ST BK	PAINT ROCK	TX	82.5	10	4	9	10	<\$100M	8,902	398	82.5	82.5
HOME ST BK	ROCHESTER	TX	82.5	10	5	9	9	<\$100M	7,197	299	85.0	80.0
FRANKLIN NB	MOUNT VERNON	TX	82.5	10	5	9	9	<\$100M	8,613	237	87.5	80.0
FIRST NB	MUNDAY	TX	82.5	10	6	9	8	<\$100M	8,337	210	87.5	80.0
PEOPLES ST BK	CLYDE	TX	82.5	9	4	10	10	\$100M-500M	13,203	608	87.5	80.0
FIRST NB	EL CAMPO	TX	82.5	8	8	9	8	<\$100M	8,177	179	87.5	80.0
MULESHOE ST BK	MULESHOE	TX	82.5	10	3	10	10	<\$100M	19,538	515	82.5	80.0
KRESS NB	KRESS	TX	82.5	10	7	8	8	<\$100M	5,794	187	87.5	82.5
FIRST NB	BELLVILLE	TX	80.0	10	4	10	8	<\$100M	10,024	171	82.5	72.5
FIRST NB	BRIDGEPORT	TX	80.0	7	8	8	9	<\$100M	4,954	265	82.5	77.5
HASKELL NB	HASKELL	TX	80.0	9	5	9	9	<\$100M	6,507	235	85.0	77.5
CITY NB	TAYLOR	TX	80.0	7	8	9	8	\$100M-500M	8,726	152	85.0	75.0
CITIZENS NB	BROWNWOOD	TX	80.0	9	4	10	9	\$100M-500M	11,201	257	82.5	75.0
FRIONA ST BK	FRIONA	TX	80.0	10	2	10	10	<\$100M	13,140	372	72.5	80.0
FIRST NB	SPEARMAN	TX	80.0	10	3	10	9	<\$100M	12,065	277	75.0	77.5
FIRST B&TC	MEMPHIS	TX	80.0	10	5	9	8	<\$100M	9,083	178	85.0	77.5
FIRST ST BK	STRATFORD	TX	80.0	10	2	10	10	\$100M-500M	18,807	442	75.0	77.5

Table 2. Small-Farm-Lending Banks, June 1999

Bank Name	Location	State	Decile Values					Bnk Asset Sz.	Dollars in SFL	Number in SFL	Total Score (<\$100K)	Total Score (<\$1M)
			Total Score (1)	SFL/TA (2)	SFL/TFL (3)	SFL(\$)	SFL/# (4)						SFL/# (5)
SUNDOWN ST BK	SUNDOWN	TX	80.0	10	3	10	9	<\$100M	9,891	254	65.0	85.0
FALLS CITY NB	FALLS CITY	TX	80.0	8	6	8	10	<\$100M	4,817	380	82.5	77.5
CITIZENS ST BK	ANTON	TX	80.0	10	4	9	9	<\$100M	8,067	257	72.5	77.5
STATE NB	WEST	TX	80.0	7	10	6	9	<\$100M	2,327	245	82.5	77.5
SANTA ANNA NB	SANTA ANNA	TX	80.0	10	4	8	10	<\$100M	4,499	318	82.5	75.0
MILLS CTY ST BK	GOLDTHWAITE	TX	80.0	8	4	10	10	\$100M-500M	10,042	620	80.0	75.0
ARROWHEAD BK	LLANO	TX	80.0	8	6	9	9	<\$100M	6,019	270	82.5	72.5
CITY BK	LUBBOCK	TX	80.0	9	3	10	10	\$100M-500M	23,827	551	75.0	77.5
EASTLAND NB	EASTLAND	TX	80.0	9	5	9	9	<\$100M	5,911	238	80.0	72.5
FIRST NB	DUBLIN	TX	80.0	10	3	9	10	<\$100M	9,733	510	80.0	82.5
CITIZENS NB	CROCKETT	TX	80.0	8	6	9	9	<\$100M	6,310	232	82.5	75.0
CROWELL ST BK	CROWELL	TX	80.0	10	5	8	9	<\$100M	4,152	238	82.5	75.0
NIXON ST BK	NIXON	TX	80.0	10	5	8	9	<\$100M	5,629	271	85.0	75.0
CITY ST BK	PALACIOS	TX	80.0	10	3	10	9	<\$100M	12,658	230	77.5	87.5
FIRST NB	PECOS	TX	80.0	8	7	9	8	<\$100M	7,211	177	85.0	77.5
COLEMAN CTY ST BK	COLEMAN	TX	80.0	9	5	8	10	<\$100M	5,454	389	82.5	75.0
FIRST ST BK	NEEDVILLE	TX	80.0	9	10	6	7	<\$100M	1,815	117	80.0	75.0
FIRST NB	PADUCAH	TX	80.0	9	5	8	10	<\$100M	4,739	357	80.0	77.5
MADISONVILLE ST BK	MADISONVILLE	TX	80.0	7	6	9	10	\$100M-500M	5,968	386	82.5	72.5
STATE NB W TX	LUBBOCK	TX	80.0	9	3	10	10	\$100M-500M	22,834	613	82.5	77.5
CITIZENS NB	HENDERSON	TX	77.5	5	7	9	10	\$100M-500M	8,047	618	82.5	75.0
FIRST ST BK	BEDIAS	TX	77.5	9	5	8	9	<\$100M	5,600	267	85.0	75.0
FIRST ST BK	MOBEETIE	TX	77.5	9	8	6	8	<\$100M	2,668	161	82.5	75.0
FIRST NB	CAMERON	TX	77.5	6	7	9	9	\$100M-500M	6,409	225	80.0	72.5
CITIZENS ST BK	SOMERVILLE	TX	77.5	8	4	9	10	\$100M-500M	9,049	398	82.5	75.0
CITIZENS ST BK	MILES	TX	77.5	9	7	7	8	<\$100M	3,501	184	85.0	75.0
YOAKUM NB	YOAKUM	TX	77.5	7	5	9	10	<\$100M	6,492	322	80.0	75.0
GRUVER ST BK	GRUVER	TX	77.5	10	5	9	7	<\$100M	8,436	137	82.5	75.0
FIRST NB	EMORY	TX	77.5	8	7	8	8	<\$100M	5,381	189	82.5	75.0
WEST TX ST BK	SNYDER	TX	77.5	9	4	9	9	<\$100M	8,800	306	72.5	72.5
FIRST ST BK	SPEARMAN	TX	77.5	10	2	10	9	<\$100M	10,094	252	70.0	77.5
TEXAS BK	HENDERSON	TX	77.5	7	7	8	9	<\$100M	5,598	240	85.0	75.0
ENLOE ST BK	ENLOE	TX	77.5	10	5	8	8	<\$100M	3,887	214	80.0	72.5
FIRST ST BK	GAINESVILLE	TX	77.5	7	4	10	10	\$100M-500M	9,898	530	75.0	75.0
FARMERS ST BK	GROESBECK	TX	77.5	8	6	8	9	<\$100M	4,970	299	82.5	72.5
FIRST ST BK	SHALLOWATER	TX	77.5	9	10	7	5	<\$100M	3,700	66	85.0	77.5
AUSTIN BK TX NA	JACKSONVILLE	TX	77.5	6	5	10	10	\$100M-500M	16,020	1,021	77.5	72.5
FIRST UNITED BK	DIMMITT	TX	77.5	9	2	10	10	\$100M-500M	19,996	500	72.5	80.0
STATE BK	JEWETT	TX	77.5	8	6	8	9	<\$100M	3,764	248	82.5	72.5
LAMESA NB	LAMESA	TX	77.5	9	2	10	10	\$100M-500M	20,548	508	72.5	77.5
COMMUNITY NB	HONDO	TX	77.5	8	6	9	8	<\$100M	6,114	191	82.5	75.0
FIRST NB	QUITAQUE	TX	77.5	10	4	8	9	<\$100M	4,964	255	82.5	75.0
FIRST NB	EDINBURG	TX	77.5	5	10	9	7	\$100M-500M	8,676	137	80.0	77.5
ROUND TOP ST BK	ROUND TOP	TX	77.5	8	5	9	9	<\$100M	6,437	297	82.5	72.5
FARMERS NB	NEWCASTLE	TX	77.5	9	8	5	9	<\$100M	1,527	275	82.5	75.0
CASTROVILLE ST BK	CASTROVILLE	TX	77.5	9	7	8	7	<\$100M	5,007	110	80.0	72.5
FIRST ST BK	CELINA	TX	77.5	8	9	7	7	<\$100M	3,410	119	80.0	75.0
FIRST ST BK	CHICO	TX	77.5	8	8	7	8	<\$100M	3,150	196	80.0	75.0
DONLEY CTY ST BK	CLARENDON	TX	77.5	10	5	8	8	<\$100M	5,582	156	80.0	72.5
AMERICAN NB	MOUNT PLEASANT	TX	77.5	8	7	8	8	<\$100M	5,031	153	85.0	75.0
FIRST NB	CROCKETT	TX	77.5	8	6	9	8	<\$100M	7,107	166	80.0	75.0
FIRST NB	SAINT JO	TX	77.5	8	7	6	10	<\$100M	2,068	768	77.5	75.0
FARMERS ST BK	CENTER	TX	77.5	9	2	10	10	\$100M-500M	11,714	490	70.0	80.0
FIRST NB	CLAUDE	TX	77.5	10	4	9	8	<\$100M	8,498	157	82.5	75.0
JACKSBORO NB	JACKSBORO	TX	77.5	9	3	9	10	<\$100M	7,585	373	80.0	82.5
TEXAS ST BK	JOAQUIN	TX	77.5	9	4	9	9	<\$100M	8,840	258	77.5	85.0
NORMANGEE ST BK	NORMANGEE	TX	77.5	8	6	8	9	<\$100M	4,171	225	82.5	72.5
BUCKHOLTS ST BK	BUCKHOLTS	TX	75.0	8	7	7	8	<\$100M	3,340	196	80.0	72.5

Table 2. Small-Farm-Lending Banks, June 1999

Bank Name	Location	State	Total Score (1)	Decile Values					Bnk Asset Sz. (6)	Dollars in SFL (7)	Number in SFL (8)	Total Score (<\$100K) (9)	Total Score (<\$1M) (10)
				SFL/TA (2)	SFL/TFL (3)	SFL(\$) (4)	SFL(#) (5)						
HEREFORD ST BK	HEREFORD	TX	75.0	9	3	9	9	<\$100M	9,621	235	77.5	80.0	
STATE NB	BIG SPRING	TX	75.0	7	6	9	8	\$100M-500M	9,572	207	82.5	72.5	
FIRST NB	TOM BEAN	TX	75.0	7	10	6	7	<\$100M	1,948	131	77.5	72.5	
COMMUNITY BK	WELLINGTON	TX	75.0	10	4	8	8	<\$100M	5,877	188	70.0	72.5	
AMERICAN BK CMRC	WOLFFORTH	TX	75.0	8	2	10	10	\$100M-500M	20,647	546	70.0	77.5	
FIRST ST BK	GRAHAM	TX	75.0	8	8	6	8	<\$100M	2,655	175	77.5	72.5	
FIRST NB	GROESBECK	TX	75.0	8	6	7	9	<\$100M	2,936	219	80.0	70.0	
GUARANTY NB	GAINESVILLE	TX	75.0	7	5	9	9	\$100M-500M	9,034	234	80.0	72.5	
GILMER NB	GILMER	TX	75.0	7	4	9	10	\$100M-500M	6,906	367	75.0	70.0	
FANNIN BK	WINDOM	TX	75.0	9	5	8	8	<\$100M	4,199	201	77.5	70.0	
PECOS CTY ST BK	FORT STOCKTON	TX	75.0	7	7	7	9	<\$100M	3,422	247	77.5	70.0	
WILSON ST BK	WILSON	TX	75.0	9	6	8	7	<\$100M	4,183	130	77.5	67.5	
CENTRAL TX BK	FLATONIA	TX	75.0	8	5	9	8	<\$100M	6,063	161	80.0	70.0	
STATE NB	GROOM	TX	75.0	10	4	8	8	<\$100M	5,846	181	80.0	72.5	
MERCEDES NB	MERCEDES	TX	75.0	8	10	7	5	<\$100M	3,272	51	80.0	75.0	
BEVANS ST BK	MENARD	TX	75.0	10	7	7	6	<\$100M	2,727	84	75.0	70.0	
FIRST NB	WINNSBORO	TX	75.0	6	8	8	8	\$100M-500M	5,599	168	80.0	72.5	
SECURITY ST BK	LITTLEFIELD	TX	75.0	10	2	9	9	<\$100M	9,452	293	67.5	80.0	
WHISPERWOOD NB	LUBBOCK	TX	75.0	5	10	5	10	<\$100M	1,307	686	75.0	75.0	
FIRST ST BK	SAN DIEGO	TX	75.0	7	10	6	7	<\$100M	1,963	124	62.5	72.5	
DUBLIN NB	DUBLIN	TX	75.0	10	5	8	7	<\$100M	4,164	119	77.5	67.5	
FIRST NB	WEATHERFORD	TX	75.0	6	9	7	8	<\$100M	3,118	173	77.5	75.0	
DAYTON ST BK	DAYTON	TX	75.0	8	3	9	10	<\$100M	8,421	329	72.5	72.5	
SECURITY BK	RALLS	TX	75.0	10	3	9	8	<\$100M	6,433	203	65.0	72.5	
INDUSTRY ST BK	INDUSTRY	TX	75.0	8	3	9	10	\$100M-500M	9,139	325	77.5	80.0	
JUNCTION NB	JUNCTION	TX	75.0	9	6	8	7	<\$100M	4,460	152	77.5	72.5	
FIRST ST BK	TEMPLE	TX	75.0	7	3	10	10	\$100M-500M	14,341	526	72.5	75.0	
ROBERT LEE ST BK	ROBERT LEE	TX	75.0	8	5	8	9	<\$100M	3,855	239	77.5	67.5	
FNB LOCKNEY	LOCKNEY	TX	75.0	9	2	9	10	<\$100M	7,109	374	72.5	72.5	
FIRST BK SW NA	AMARILLO	TX	75.0	8	2	10	10	\$100M-500M	28,297	736	70.0	72.5	
FIRST BK	CELESTE	TX	75.0	7	9	6	8	<\$100M	2,013	156	77.5	72.5	
FIRST NB	MCGREGOR	TX	75.0	7	10	7	6	<\$100M	2,846	88	77.5	72.5	
PILGRIM BK	PITTSBURG	TX	75.0	8	2	10	10	\$100M-500M	10,250	416	72.5	77.5	
FIRST ST BK	RIO VISTA	TX	75.0	4	9	7	10	\$100M-500M	3,298	436	70.0	75.0	
FARMERS NB OF RULE TX	RULE	TX	75.0	10	6	7	7	<\$100M	3,378	135	77.5	72.5	
SOUTH PLAINS BK	LEVELLAND	TX	75.0	9	3	9	9	<\$100M	6,900	243	72.5	82.5	
FIRST BK OF WEST TX	COAHOMA	TX	75.0	8	6	8	8	<\$100M	4,461	159	75.0	70.0	
COMANCHE NB	COMANCHE	TX	75.0	8	2	10	10	\$100M-500M	10,750	502	75.0	77.5	
FIRST NB	CANADIAN	TX	75.0	9	6	9	6	<\$100M	6,211	85	75.0	70.0	
CITIZENS NB	CHILDRESS	TX	75.0	10	5	8	7	<\$100M	4,475	145	77.5	70.0	
PERRYTON NB	PERRYTON	TX	72.5	9	3	9	8	<\$100M	6,612	188	67.5	70.0	
FIRST NB	BASTROP	TX	72.5	6	4	9	10	\$100M-500M	7,410	328	72.5	80.0	
TEXAS PREMIER BK NA	BROOKSHIRE	TX	72.5	8	9	7	5	<\$100M	3,394	53	77.5	72.5	
HONDO NB	HONDO	TX	72.5	9	6	8	6	<\$100M	4,758	100	77.5	72.5	
BONHAM ST BK	BONHAM	TX	72.5	7	5	8	9	<\$100M	4,214	237	77.5	67.5	
STATE NB	CADDO MILLS	TX	72.5	8	8	7	6	<\$100M	3,175	83	80.0	72.5	
FIRST ST BK	THREE RIVERS	TX	72.5	8	4	8	9	<\$100M	5,812	308	72.5	70.0	
FIRST NB	SEMINOLE	TX	72.5	10	2	9	8	<\$100M	7,630	210	62.5	77.5	
STATE B&T	SEGUIN	TX	72.5	5	10	7	7	\$100M-500M	3,251	106	75.0	67.5	
BOSQUE CTY BK	MERIDIAN	TX	72.5	9	4	8	8	<\$100M	4,898	173	77.5	67.5	
FIRST NB	SANTO	TX	72.5	8	7	7	7	<\$100M	3,097	145	77.5	67.5	
FIRST ST BK	GRANGER	TX	72.5	9	4	8	8	<\$100M	5,659	196	65.0	85.0	
FAYETTEVILLE BK	FAYETTEVILLE	TX	72.5	9	5	8	7	<\$100M	3,846	128	75.0	67.5	
FIRST NB	TAHOKA	TX	72.5	9	4	8	8	<\$100M	5,493	177	67.5	75.0	
LINDALE ST BK	LINDALE	TX	72.5	6	10	6	7	<\$100M	2,179	137	77.5	72.5	
COMMUNITY NB	DETROIT	TX	72.5	9	7	6	7	<\$100M	2,351	141	80.0	70.0	
FIRST NB	JACKSBORO	TX	72.5	8	3	9	9	<\$100M	7,318	249	75.0	72.5	
FIRST NB	ELDORADO	TX	72.5	8	7	7	7	<\$100M	3,056	125	60.0	72.5	

Table 2. Small-Farm-Lending Banks, June 1999

Bank Name	Location	State	Decile Values					Bnk Asset Sz.	Dollars in SFL	Number in SFL	Total Score (<\$100K)	Total Score (<\$1M)
			Total Score (1)	SFL/TA (2)	SFL/TFL (3)	SFL(\$)	SFL/# (4)						SFL/# (5)
CITIZENS BK	KILGORE	TX	72.5	5	10	8	6	\$100M-500M	4,472	101	75.0	72.5
STOCKMENS NB	COTULLA	TX	72.5	9	6	8	6	<\$100M	3,735	79	75.0	67.5
LORENZO ST BK	LORENZO	TX	72.5	10	4	8	7	<\$100M	5,045	143	60.0	72.5
FIRST TX BK	LAMPASAS	TX	72.5	7	6	8	8	<\$100M	4,349	176	75.0	67.5
KENT CTY ST BK	JAYTON	TX	72.5	10	4	6	9	<\$100M	1,807	234	75.0	62.5
NBC BK	ROCKDALE	TX	72.5	6	7	8	8	\$100M-500M	4,690	167	75.0	70.0
FIRST NB	LITTLEFIELD	TX	72.5	10	6	6	7	<\$100M	2,199	143	77.5	70.0
BALLINGER NB	BALLINGER	TX	72.5	9	4	8	8	<\$100M	4,271	207	70.0	77.5
FIRST ST BK	BEN WHEELER	TX	70.0	7	8	6	7	<\$100M	1,912	107	70.0	65.0
FIRST BK ROXTON TX	ROXTON	TX	70.0	9	6	6	7	<\$100M	1,782	117	72.5	65.0
FIRST ST BK	MOULTON	TX	70.0	7	6	7	8	<\$100M	3,352	184	75.0	65.0
FIRST B&TC	BARTLETT	TX	70.0	8	8	6	6	<\$100M	2,580	89	75.0	67.5
FIRST NB	SHAMROCK	TX	70.0	9	8	6	5	<\$100M	2,420	60	72.5	65.0
FIRST ST BK	UVALDE	TX	70.0	6	2	10	10	\$100M-500M	13,979	474	72.5	72.5
FIRST NB	GRANBURY	TX	70.0	5	9	7	7	\$100M-500M	2,799	137	70.0	65.0
SANGER BK	SANGER	TX	70.0	7	8	7	6	<\$100M	2,829	70	75.0	67.5
FIRST NB	SHINER	TX	70.0	8	2	9	9	<\$100M	6,342	238	70.0	72.5
SECURITY ST BK	FARWELL	TX	70.0	6	7	7	8	<\$100M	3,551	212	77.5	67.5
GULF COAST BK	WINNIE	TX	70.0	8	4	8	8	<\$100M	3,832	153	62.5	80.0
HAMLIN NB	HAMLIN	TX	70.0	8	3	8	9	<\$100M	4,441	263	72.5	65.0
FIRST ST BK NA	ABILENE	TX	70.0	6	3	10	9	\$100M-500M	12,343	270	65.0	67.5
BANK OF TX	AUSTIN	TX	70.0	7	8	6	7	<\$100M	2,274	116	77.5	70.0
FIRST VICTORIA NB	VICTORIA	TX	70.0	7	1	10	10	\$500M-\$1B	34,190	1,052	70.0	72.5
PEOPLES ST BK	HALLETTSVILLE	TX	70.0	8	2	9	9	\$100M-500M	7,887	315	70.0	72.5
FIRST B&TC	DAWSON	TX	70.0	9	7	5	7	<\$100M	1,603	133	72.5	67.5
HILL B&TC	WEIMAR	TX	70.0	7	5	8	8	<\$100M	4,667	168	70.0	62.5
FARMERS & MRCH BK	DE LEON	TX	70.0	8	5	7	8	<\$100M	3,676	184	75.0	67.5
FIRST ST BK	YOAKUM	TX	70.0	7	5	8	8	<\$100M	4,091	159	70.0	62.5
FIRST NB	HUNTSVILLE	TX	70.0	5	8	7	8	\$100M-500M	3,590	155	72.5	67.5
TEXLINE ST BK	TEXLINE	TX	70.0	10	5	7	6	<\$100M	2,876	80	70.0	65.0
FIRST ST BK	DIME BOX	TX	70.0	9	6	7	6	<\$100M	2,872	104	75.0	62.5
FIRST NB	HOLLAND	TX	70.0	8	10	4	6	<\$100M	656	80	72.5	70.0
LOVELADY ST BK	LOVELADY	TX	70.0	8	6	6	8	<\$100M	2,046	171	70.0	67.5
OZONA NB	OZONA	TX	70.0	7	5	9	7	\$100M-500M	6,434	110	72.5	65.0
FIRST NB	LIPAN	TX	70.0	8	9	5	6	<\$100M	1,030	89	72.5	67.5
AMERICAN ST BK	LUBBOCK	TX	70.0	6	2	10	10	\$1B-\$10B	35,328	1,193	70.0	70.0
NBC BK CENTRAL NA	LULING	TX	70.0	8	8	6	6	<\$100M	2,246	73	75.0	67.5
NATIONAL BK OF CMRC	PAMPA	TX	70.0	8	3	9	8	<\$100M	6,502	207	65.0	70.0
SECURITY BK	IDALOU	TX	70.0	10	3	8	7	<\$100M	5,168	121	60.0	72.5
HULL ST BK	HULL	TX	70.0	7	10	6	5	<\$100M	2,223	66	77.5	67.5
PANOLA NB	CARTHAGE	TX	70.0	7	7	7	7	<\$100M	3,021	115	70.0	67.5
FIRST NB	QUITMAN	TX	67.5	6	8	7	6	<\$100M	2,707	94	67.5	60.0
PEOPLES ST BK	HENDERSON	TX	67.5	7	7	6	7	<\$100M	2,393	146	57.5	62.5
FIRST NB	MOODY	TX	67.5	7	10	5	5	<\$100M	1,574	50	70.0	67.5
FIRST NB	ASPERMONT	TX	67.5	8	7	6	6	<\$100M	2,196	93	72.5	65.0
FARMERS NB	SEYMOUR	TX	67.5	10	1	8	8	<\$100M	5,084	177	67.5	72.5
COMMUNITY NB	MIDLAND	TX	67.5	6	10	7	4	<\$100M	3,406	36	72.5	67.5
SECURITY ST BK	WINGATE	TX	67.5	9	7	5	6	<\$100M	1,692	96	72.5	65.0
FIRST ST BK	ABERNATHY	TX	67.5	10	1	9	7	<\$100M	7,648	125	62.5	72.5
FIRST ST BK	SILVERTON	TX	67.5	10	3	7	7	<\$100M	2,692	151	55.0	70.0
FIRST ST BK	MAYPEARL	TX	67.5	8	8	5	6	<\$100M	1,133	86	70.0	65.0
FIRST NB	EVANT	TX	67.5	10	3	7	7	<\$100M	3,699	132	60.0	87.5
SECURITY BK	WHITESBORO	TX	67.5	5	10	6	6	<\$100M	1,847	71	70.0	65.0
FORT DAVIS ST BK	FORT DAVIS	TX	67.5	9	6	7	5	<\$100M	3,181	49	70.0	62.5
COMMERCIAL BK	MASON	TX	67.5	9	6	6	6	<\$100M	2,084	83	75.0	67.5
CITIZENS ST BK	SEALY	TX	67.5	6	4	8	9	\$100M-500M	4,413	264	72.5	65.0
FIRST NB	HAMILTON	TX	67.5	8	5	6	8	<\$100M	2,195	155	72.5	65.0
WEATHERFORD NB	WEATHERFORD	TX	67.5	5	9	7	6	\$100M-500M	2,787	98	67.5	62.5

Table 2. Small-Farm-Lending Banks, June 1999

Bank Name	Location	State	Total Score (1)	Decile Values					Bnk Asset Sz. (6)	Dollars in SFL (7)	Number in SFL (8)	Total Score (<\$100K) (9)	Total Score (<\$1M) (10)
				SFL/TA (2)	SFL/TFL (3)	SFL(\$) (4)	SFL(#) (5)						
FIRST NB	DECATUR	TX	67.5	4	8	7	8	\$100M-500M	3,365	199	72.5	65.0	
FIRST ST BK	JUNCTION	TX	67.5	9	6	6	6	<\$100M	2,318	68	70.0	62.5	
CITIZENS BK NA	ABILENE	TX	67.5	7	8	6	6	<\$100M	2,051	91	67.5	65.0	
STATE BK	LA GRANGE	TX	67.5	5	5	8	9	\$100M-500M	4,275	254	72.5	62.5	
CITIZENS ST BK	CROSS PLAINS	TX	67.5	9	4	7	7	<\$100M	2,754	130	70.0	60.0	
SECURITY NB	QUANAH	TX	67.5	10	4	6	7	<\$100M	2,104	110	62.5	67.5	
OGLESBY ST BK	OGLESBY	TX	67.5	9	10	4	4	<\$100M	548	29	67.5	65.0	
CITY NB	COLORADO CITY	TX	67.5	6	7	7	7	<\$100M	3,186	135	72.5	65.0	
FIRST NB	HUGHES SPRINGS	TX	67.5	6	4	8	9	\$100M-500M	3,781	245	65.0	65.0	
HERITAGE BK	WAXAHACHIE	TX	67.5	5	9	7	6	\$100M-500M	2,913	85	67.5	62.5	
FREDONIA ST BK	NACOGDOCHES	TX	67.5	5	3	9	10	\$100M-500M	6,746	347	67.5	67.5	
CITIZENS NB	CROSBYTON	TX	67.5	9	3	7	8	<\$100M	3,531	164	70.0	75.0	
FIRST NB	DALHART	TX	67.5	10	1	9	7	<\$100M	6,688	141	55.0	72.5	
ZAVALA CTY BK	CRYSTAL CITY	TX	67.5	7	8	6	6	<\$100M	2,453	82	70.0	65.0	
HALE CTY ST BK	PLAINVIEW	TX	67.5	7	1	10	9	\$100M-500M	10,725	233	57.5	70.0	
JOHNSON CITY BK	JOHNSON CITY	TX	67.5	8	4	8	7	<\$100M	3,793	117	72.5	62.5	
FIRST ST B&TC	CARTHAGE	TX	67.5	5	7	7	8	\$100M-500M	3,212	180	70.0	62.5	
CITIZENS NB OF MILAM CTY	CAMERON	TX	65.0	7	3	8	8	\$100M-500M	5,718	198	60.0	65.0	
FIRST NB	BAIRD	TX	65.0	7	3	7	9	<\$100M	3,023	249	67.5	62.5	
FIRST NB BELLS/SAVOY	BELLS	TX	65.0	6	10	5	5	<\$100M	1,066	57	65.0	62.5	
SUN BK	SUNRAY	TX	65.0	8	1	9	8	<\$100M	7,311	214	62.5	72.5	
FIRST NB	HICO	TX	65.0	9	5	6	6	<\$100M	2,359	96	70.0	60.0	
FIRST ST BK N TX	CEDAR HILL	TX	65.0	6	8	7	5	<\$100M	3,032	67	72.5	65.0	
ARP ST BK	ARP	TX	65.0	4	10	5	7	\$100M-500M	1,212	146	70.0	65.0	
FIRST NB	VAN ALSTYNE	TX	65.0	5	10	5	6	\$100M-500M	1,638	75	67.5	62.5	
FIRST BK	GROVETON	TX	65.0	7	7	6	6	<\$100M	1,930	70	70.0	60.0	
WEST B&TC	WEST	TX	65.0	5	10	5	6	<\$100M	1,434	102	70.0	65.0	
FIRST NB	GOLIAD	TX	65.0	9	3	7	7	<\$100M	3,708	112	55.0	70.0	
FIRST NB	GRAHAM	TX	65.0	6	3	8	9	\$100M-500M	4,352	249	67.5	65.0	
SEAPORT BK	SEADRIFT	TX	65.0	10	4	7	5	<\$100M	3,697	54	70.0	60.0	
BANK OF CMRC	MCLEAN	TX	65.0	10	5	6	5	<\$100M	2,447	60	70.0	62.5	
CITIZENS NB	TEAGUE	TX	65.0	7	5	6	8	<\$100M	1,860	164	67.5	60.0	
FIRST NB	AMHERST	TX	65.0	9	6	6	5	<\$100M	2,188	39	42.5	60.0	
FIRST NB	MEXIA	TX	65.0	6	6	6	8	<\$100M	2,350	178	72.5	62.5	
FIRST AMER BK NA	SULPHUR SPRINGS	TX	65.0	7	4	7	8	<\$100M	2,937	176	60.0	65.0	
FIRST NB	GEORGE WEST	TX	65.0	8	2	8	8	<\$100M	5,076	198	65.0	80.0	
D'HANIS ST BK	D'HANIS	TX	65.0	8	6	6	6	<\$100M	2,545	80	72.5	65.0	
FIRST NB	KEMP	TX	65.0	6	9	5	6	<\$100M	1,203	73	65.0	57.5	
PLAINS NB	LUBBOCK	TX	65.0	5	1	10	10	\$500M-\$1B	16,710	436	60.0	65.0	
TEXAS FIRST BK	RIESEL	TX	65.0	5	10	6	5	<\$100M	1,983	67	70.0	65.0	
CITY NB	CORSICANA	TX	65.0	7	7	6	6	<\$100M	2,413	88	67.5	62.5	
FIRST PRESIDIO BK	PRESIDIO	TX	65.0	9	7	6	4	<\$100M	2,174	29	67.5	60.0	
LA COSTE NB	LA COSTE	TX	65.0	8	7	5	6	<\$100M	1,648	87	67.5	60.0	
NORWEST BK TX NA	SAN ANTONIO	TX	65.0	4	2	10	10	>\$10B	110,290	3,402	65.0	67.5	
NATIONAL BK	DAINGERFIELD	TX	65.0	7	7	6	6	<\$100M	2,642	105	72.5	62.5	
FIRST ST BK	LIVINGSTON	TX	65.0	6	3	9	8	\$100M-500M	6,958	195	50.0	77.5	
KARNES CTY NB	KARNES CITY	TX	65.0	7	6	7	6	<\$100M	2,978	105	70.0	62.5	
TEXAS ST BK	MCALLEN	TX	65.0	5	1	10	10	\$1B-\$10B	30,157	553	65.0	65.0	
LIBERTY NB	PARIS	TX	62.5	4	6	6	9	\$100M-500M	2,314	234	67.5	60.0	
LAMAR NB	PARIS	TX	62.5	6	6	6	7	<\$100M	2,232	138	60.0	57.5	
FIRST NB	BRYAN	TX	62.5	4	8	6	7	\$100M-500M	1,968	114	65.0	60.0	
FIRST NB OF BOSQUE CTY	VALLEY MILLS	TX	62.5	7	4	7	7	<\$100M	3,664	116	67.5	60.0	
AUSTIN CTY ST BK	BELLVILLE	TX	62.5	7	4	8	6	<\$100M	4,255	104	67.5	57.5	
FIRST ST BK	BROWNSBORO	TX	62.5	6	8	5	6	<\$100M	1,126	79	65.0	57.5	
FIRST ST BK OF MIAMI TX	MIAMI	TX	62.5	9	2	8	6	<\$100M	3,721	91	55.0	65.0	
TEXAS BK	BROWNWOOD	TX	62.5	6	4	8	7	\$100M-500M	5,603	118	70.0	60.0	
GRANGER NB	GRANGER	TX	62.5	9	4	6	6	<\$100M	2,095	74	55.0	72.5	
FIRST ST BK	BURNET	TX	62.5	6	2	8	9	\$100M-500M	4,431	275	67.5	62.5	

Table 2. Small-Farm-Lending Banks, June 1999

Bank Name	Location	State	Decile Values					Bnk Asset Sz.	Dollars in SFL	Number in SFL	Total Score (<\$100K)	Total Score (<\$1M)
			Total Score (1)	SFL/TA (2)	SFL/TFL (3)	SFL(\$)	SFL(#)					
BURTON ST BK	BURTON	TX	62.5	6	8	5	6	<\$100M	1,593	100	70.0	60.0
AMERICAN BK NA	WACO	TX	62.5	4	10	6	5	\$100M-500M	1,803	39	62.5	60.0
FIRST NB AMARILLO	AMARILLO	TX	62.5	6	1	10	8	\$100M-500M	9,898	184	55.0	67.5
FIRST NB	GIDDINGS	TX	62.5	6	6	6	7	<\$100M	2,111	108	67.5	60.0
AMARILLO NB	AMARILLO	TX	62.5	4	1	10	10	\$1B-\$10B	13,961	336	57.5	65.0
TEXAS FIRST BK	SANTA FE	TX	62.5	5	9	5	6	<\$100M	1,748	68	67.5	60.0
FIRST NB	TRENTON	TX	62.5	6	5	7	7	<\$100M	2,675	123	65.0	55.0
ANAHUAC NB	ANAHUAC	TX	62.5	6	9	5	5	<\$100M	1,361	48	67.5	62.5
FIRST NB	STANTON	TX	62.5	7	4	7	7	<\$100M	2,790	115	57.5	65.0
MEMPHIS ST BK	MEMPHIS	TX	62.5	8	5	6	6	<\$100M	1,861	100	65.0	57.5
CENTRAL TX BK	GONZALES	TX	62.5	8	5	7	5	<\$100M	3,021	66	65.0	60.0
FIRST NB	COLORADO CITY	TX	62.5	7	7	5	6	<\$100M	1,491	77	67.5	60.0
CITY NB	SAN SABA	TX	62.5	8	3	7	7	<\$100M	3,285	111	55.0	72.5
CARMINE ST BK	CARMINE	TX	62.5	7	5	5	8	<\$100M	1,592	158	70.0	60.0
CORSICANA NAT B&T	CORSICANA	TX	62.5	6	3	8	8	\$100M-500M	5,193	216	60.0	77.5
CHAPPELL HILL BK	CHAPPELL HILL	TX	62.5	7	8	5	5	<\$100M	1,157	40	65.0	57.5
SECURITY ST BK	PEARSALL	TX	62.5	6	2	9	8	\$100M-500M	8,683	199	65.0	60.0
JUSTIN ST BK	JUSTIN	TX	62.5	6	9	5	5	<\$100M	1,097	41	62.5	55.0
COLUMBUS ST BK	COLUMBUS	TX	62.5	6	5	7	7	<\$100M	3,239	129	67.5	60.0
FIRST ST BK	BISHOP	TX	60.0	9	2	7	6	<\$100M	3,279	83	57.5	65.0
WALBURG ST BK	GEORGETOWN	TX	60.0	5	8	6	5	<\$100M	1,897	45	62.5	57.5
SECURITY ST B&TC	FREDERICKSBURG	TX	60.0	4	3	8	9	\$100M-500M	4,774	263	62.5	57.5
FIRST NB	ATHENS	TX	60.0	4	8	5	7	\$100M-500M	1,545	117	65.0	57.5
CITY NB	WESLACO	TX	60.0	5	10	5	4	<\$100M	1,549	26	65.0	60.0
FIRST ST BK	GRANDVIEW	TX	60.0	6	9	4	5	<\$100M	686	63	60.0	60.0
TOWN & COUNTRY BK	STEPHENVILLE	TX	60.0	6	4	7	7	<\$100M	2,707	114	52.5	55.0
FIRST NB	UVALDE	TX	60.0	7	8	5	4	<\$100M	1,342	34	40.0	55.0
ELSA ST B&TC	ELSA	TX	60.0	5	10	5	4	<\$100M	1,625	37	67.5	60.0
MENARD NB	MENARD	TX	60.0	9	3	6	6	<\$100M	2,355	97	55.0	60.0
COMMERCIAL ST BK	SINTON	TX	60.0	8	3	8	5	<\$100M	4,070	64	45.0	60.0
SECURITY ST BK	ANAHUAC	TX	60.0	5	9	5	5	<\$100M	1,056	49	62.5	57.5
ENNIS ST BK	ENNIS	TX	60.0	7	3	7	7	<\$100M	3,060	120	57.5	72.5
FIRST NB	THROCKMORTON	TX	60.0	9	3	6	6	<\$100M	2,195	68	47.5	57.5
MARION ST BK	MARION	TX	60.0	5	10	4	5	<\$100M	872	66	67.5	60.0
FIRST NB	MERTZON	TX	60.0	7	2	8	7	<\$100M	4,908	115	52.5	62.5
FIRST NB	SAN AUGUSTINE	TX	60.0	7	2	7	8	<\$100M	3,022	168	55.0	80.0
STEPHENVILLE B&TC	STEPHENVILLE	TX	60.0	6	2	8	8	\$100M-500M	4,538	154	57.5	60.0
FARMERS & MRCH ST BK	KRUM	TX	60.0	5	9	5	5	<\$100M	1,385	57	62.5	57.5
FARMERS & MRCH ST BK	LADONIA	TX	60.0	8	5	5	6	<\$100M	1,284	74	65.0	57.5
PEOPLES ST BK	ROCKSPRINGS	TX	60.0	7	5	6	6	<\$100M	2,061	90	62.5	57.5
FIRST B&TC	CHILDRESS	TX	60.0	8	2	7	7	<\$100M	2,902	139	60.0	62.5
SOUTH TX NB	LAREDO	TX	60.0	4	10	6	4	\$100M-500M	2,544	32	62.5	60.0
MUENSTER ST BK	MUENSTER	TX	60.0	6	4	7	7	<\$100M	2,772	114	55.0	60.0
ATASCOSA NB	PLEASANTON	TX	60.0	8	4	7	5	<\$100M	2,927	47	62.5	55.0
FIRST ST BK	RANKIN	TX	60.0	8	7	5	4	<\$100M	1,552	37	67.5	60.0
PRIME BK	HOUSTON	TX	60.0	2	10	6	6	\$1B-\$10B	1,949	90	62.5	55.0
SECURITY ST BK	PECOS	TX	60.0	7	2	8	7	<\$100M	4,129	124	47.5	77.5
FIRST NB	QUANAH	TX	60.0	7	5	6	6	<\$100M	2,028	105	65.0	57.5
LLANO NB	LLANO	TX	60.0	7	3	7	7	<\$100M	3,450	130	57.5	62.5
COUPLAND ST BK	COUPLAND	TX	60.0	8	4	6	6	<\$100M	2,325	73	52.5	72.5
INTERNATIONAL BK OF CMRC	LAREDO	TX	60.0	3	2	10	9	\$1B-\$10B	10,164	244	55.0	60.0
COMMERCIAL ST BK	PALMER	TX	60.0	6	9	5	4	<\$100M	1,601	32	62.5	60.0
PEOPLES NB	PARIS	TX	60.0	6	6	6	6	<\$100M	2,360	91	65.0	57.5
BIG LAKE BK NA	BIG LAKE	TX	57.5	6	7	5	5	<\$100M	1,296	43	57.5	55.0
FIRST NB	MOUNT VERNON	TX	57.5	6	5	6	6	<\$100M	2,381	94	62.5	55.0
BURKBURNETT BK	BURKBURNETT	TX	57.5	6	4	7	6	\$100M-500M	3,180	98	52.5	72.5
FIRST BK ANNA	ANNA	TX	57.5	7	4	6	6	<\$100M	2,281	105	50.0	70.0
FIRST NB	MONAHANS	TX	57.5	6	8	5	4	<\$100M	1,618	31	62.5	55.0

Table 2. Small-Farm-Lending Banks, June 1999

Bank Name	Location	State	Total Score (1)	Decile Values					Bnk Asset Sz. (6)	Dollars in SFL (7)	Number in SFL (8)	Total Score (<\$100K) (9)	Total Score (<\$1M) (10)
				SFL/TA (2)	SFL/TFL (3)	SFL(\$) (4)	SFL(#) (5)						
CITIZENS NB	HILLSBORO	TX	57.5	5	6	5	7	<\$100M	1,594	118	62.5	55.0	
FIRST NB	BRONTE	TX	57.5	7	5	5	6	<\$100M	1,630	77	62.5	52.5	
BANK OF VERNON	VERNON	TX	57.5	6	8	4	5	<\$100M	929	63	62.5	55.0	
FIRST B&TC	LUBBOCK	TX	57.5	4	10	4	5	<\$100M	650	40	57.5	55.0	
FIRST ST BK	MATADOR	TX	57.5	7	7	4	5	<\$100M	519	62	57.5	52.5	
FIRST NB	WACO	TX	57.5	3	10	5	5	\$100M-500M	1,108	48	60.0	55.0	
HERITAGE BK	WHARTON	TX	57.5	3	8	6	6	\$100M-500M	2,272	77	62.5	55.0	
PIONEER NB	FREDERICKSBURG	TX	57.5	6	5	6	6	<\$100M	2,316	87	65.0	55.0	
TEXAS BK	WEATHERFORD	TX	57.5	4	2	8	9	\$500M-\$1B	4,552	262	60.0	57.5	
KLEBERG FIRST NB	KINGSVILLE	TX	57.5	5	6	7	5	\$100M-500M	3,065	55	57.5	55.0	
DILLEY ST BK	DILLEY	TX	57.5	7	5	6	5	<\$100M	2,440	68	65.0	55.0	
FIRST NB	SONORA	TX	57.5	6	2	8	7	<\$100M	3,828	133	57.5	72.5	
JOURDANTON ST BK	JOURDANTON	TX	57.5	6	4	7	6	<\$100M	2,690	97	62.5	52.5	
CITIZENS BK OF TX NA	NEW WAVERLY	TX	57.5	5	8	5	5	<\$100M	1,732	51	60.0	55.0	
FIRST ST BK	ODEM	TX	57.5	8	3	7	5	<\$100M	3,515	67	45.0	62.5	
EAST TX NB	PALESTINE	TX	57.5	6	3	7	7	\$100M-500M	3,145	123	60.0	60.0	
HUNTINGTON ST BK	HUNTINGTON	TX	57.5	5	4	7	7	\$100M-500M	3,103	122	65.0	55.0	
DELTA BK	COOPER	TX	57.5	8	5	5	5	<\$100M	1,623	55	60.0	55.0	
CITIZENS ST BK	LULING	TX	57.5	5	8	4	6	<\$100M	996	74	62.5	57.5	
FIRST NB	ROSENBERG	TX	57.5	6	2	8	7	<\$100M	3,961	115	47.5	62.5	
BANK ONE TX NA	DALLAS	TX	57.5	2	1	10	10	>\$10B	15,362	406	55.0	57.5	
FIRST ST BK	TUSCOLA	TX	57.5	7	8	4	4	<\$100M	981	35	62.5	55.0	
BANK OF SIERRA BLANCA	SIERRA BLANCA	TX	55.0	8	6	4	4	<\$100M	984	25	47.5	50.0	
LOST PINES NB	SMITHVILLE	TX	55.0	6	8	4	4	<\$100M	999	25	57.5	52.5	
HARLINGEN NB	HARLINGEN	TX	55.0	5	2	8	7	\$100M-500M	4,820	115	45.0	57.5	
CITIZENS NB	VICTORIA	TX	55.0	4	10	4	4	<\$100M	985	38	62.5	55.0	
FIRST ST BK	FRANKSTON	TX	55.0	6	4	7	5	<\$100M	2,724	68	62.5	50.0	
FIRST NB	GILMER	TX	55.0	5	3	7	7	\$100M-500M	2,814	133	55.0	47.5	
FIRST BK	FARMERSVILLE	TX	55.0	4	9	4	5	<\$100M	768	47	42.5	52.5	
FIRST NB	ABILENE	TX	55.0	4	1	9	8	\$500M-\$1B	5,911	184	55.0	55.0	
CITIZENS NB	WAXAHACHIE	TX	55.0	4	9	5	4	\$100M-500M	1,446	33	55.0	52.5	
SCHERTZ B&TC	SCHERTZ	TX	55.0	4	10	4	4	<\$100M	943	29	37.5	55.0	
FIRST-NICHOLS NB	KENEDY	TX	55.0	7	3	6	6	<\$100M	1,857	75	52.5	52.5	
SECURITY ST BK	MCCAMEY	TX	55.0	5	7	5	5	<\$100M	1,377	41	57.5	55.0	
CITIZENS ST BK	PRINCETON	TX	55.0	5	9	4	4	<\$100M	725	33	55.0	50.0	
SAN ANGELO NB	SAN ANGELO	TX	55.0	5	2	8	7	\$100M-500M	5,504	137	52.5	57.5	
TEXAS NB	JACKSONVILLE	TX	55.0	7	5	5	5	<\$100M	1,689	63	57.5	47.5	
FIRST NB	CISCO	TX	55.0	7	2	6	7	<\$100M	1,894	120	52.5	60.0	
FIRST ST BK	COLUMBUS	TX	55.0	6	5	6	5	<\$100M	2,488	62	47.5	50.0	
SURETY BK NA	HURST	TX	55.0	5	4	6	7	\$100M-500M	2,571	145	55.0	70.0	
LYTLE ST BK OF LYTLE TX	LYTLE	TX	55.0	7	4	6	5	<\$100M	2,333	49	60.0	50.0	
CITIZENS 1ST BK	TYLER	TX	55.0	3	10	5	4	\$100M-500M	1,220	28	55.0	55.0	
CENTURY BK NA	NEW BOSTON	TX	55.0	5	2	8	7	\$100M-500M	4,161	137	50.0	55.0	
SECURITY ST BK NA	ORE CITY	TX	55.0	4	10	4	4	<\$100M	534	23	57.5	52.5	
FIRST NB	BEEVILLE	TX	52.5	6	1	7	7	<\$100M	3,111	122	52.5	57.5	
COMMERCIAL NB	BEEVILLE	TX	52.5	5	2	7	7	\$100M-500M	3,093	130	52.5	50.0	
FIRST NB	HEBBRONVILLE	TX	52.5	5	6	5	5	<\$100M	1,024	61	52.5	47.5	
TEXAS NB	BRENHAM	TX	52.5	5	4	5	7	<\$100M	1,727	131	60.0	60.0	
FIRST ST BK	SMITHVILLE	TX	52.5	4	8	5	4	<\$100M	1,098	20	37.5	50.0	
SNYDER NB	SNYDER	TX	52.5	6	2	7	6	\$100M-500M	3,058	89	47.5	50.0	
ALAMO BK OF TX	ALAMO	TX	52.5	6	2	7	6	\$100M-500M	3,678	76	45.0	60.0	
SOUTHSIDE BK	TYLER	TX	52.5	2	10	5	4	\$500M-\$1B	1,453	38	37.5	52.5	
FALFURRIAS ST BK	FALFURRIAS	TX	52.5	8	4	5	4	<\$100M	1,234	34	57.5	50.0	
FIRST CMRL BK NA	SEGUIN	TX	52.5	3	10	4	4	\$100M-500M	539	24	52.5	50.0	
GRAPELAND ST BK	GRAPELAND	TX	52.5	7	6	3	5	<\$100M	479	44	55.0	47.5	
FIRSTBANK	TEXARKANA	TX	52.5	3	10	4	4	\$100M-500M	508	23	52.5	50.0	
CITIZENS ST BK	TENAHA	TX	52.5	6	7	4	4	<\$100M	623	31	55.0	50.0	
TEXAS FIRST BK	TEXAS CITY	TX	52.5	4	9	4	4	<\$100M	862	27	55.0	52.5	

Table 2. Small-Farm-Lending Banks, June 1999

Bank Name	Location	State	Decile Values					Bnk Asset Sz.	Dollars in SFL	Number in SFL	Total Score (<\$100K)	Total Score (<\$1M)
			Total Score (1)	SFL/TA (2)	SFL/TFL (3)	SFL(\$) (4)	SFL(#) (5)					
FIRST NB	TRINITY	TX	52.5	5	7	4	5	<\$100M	527	43	55.0	47.5
CEDAR CREEK BK	SEVEN POINTS	TX	52.5	6	2	7	6	<\$100M	3,251	89	47.5	72.5
TEXAS GULF BK NA	FREEMPORT	TX	52.5	5	3	7	6	\$100M-500M	3,355	101	52.5	50.0
FIRST ST BK	VAN	TX	52.5	5	8	4	4	<\$100M	520	20	45.0	47.5
FIRST NB	LIVINGSTON	TX	52.5	4	7	5	5	\$100M-500M	1,620	65	55.0	50.0
MEDINA VALLEY ST BK	DEVINE	TX	52.5	6	3	5	7	<\$100M	1,776	122	55.0	47.5
EDEN ST BK	EDEN	TX	52.5	7	5	4	5	<\$100M	909	64	57.5	50.0
FIRST NB	COOPER	TX	52.5	7	5	4	5	<\$100M	976	51	55.0	47.5
NATIONAL B&T	LA GRANGE	TX	52.5	5	3	6	7	<\$100M	2,184	122	57.5	55.0
LAREDO NB	LAREDO	TX	52.5	3	1	9	8	\$1B-\$10B	8,809	154	45.0	55.0
POINTBANK NA	PILOT POINT	TX	52.5	3	9	3	6	\$100M-500M	444	68	55.0	47.5
FIRST TX BK	ROUND ROCK	TX	52.5	4	8	5	4	\$100M-500M	1,263	23	57.5	52.5
FIRST NB	CHILLICOTHE	TX	52.5	7	2	6	6	<\$100M	2,092	68	45.0	57.5
CITY NB	KILGORE	TX	52.5	3	10	3	5	\$100M-500M	416	59	55.0	52.5
ELKHART ST BK	ELKHART	TX	52.5	6	4	4	7	<\$100M	862	129	57.5	47.5
FIRST ST BK	ITALY	TX	52.5	5	9	3	4	<\$100M	343	24	55.0	52.5
FIRST NB OF SOUTH TX	SAN ANTONIO	TX	52.5	5	1	8	7	\$100M-500M	4,115	111	50.0	57.5
TEXAS NB	SWEETWATER	TX	52.5	5	7	5	4	<\$100M	1,209	38	55.0	47.5
FIRST ST BK	HEMPHILL	TX	50.0	5	7	5	3	<\$100M	1,065	8	20.0	45.0
STATE B&TC	BEEVILLE	TX	50.0	6	4	5	5	<\$100M	1,502	52	47.5	47.5
BLANCO NB	BLANCO	TX	50.0	5	4	5	6	<\$100M	1,329	100	55.0	47.5
GLADEWATER NB	GLADEWATER	TX	50.0	4	10	3	3	<\$100M	451	14	55.0	50.0
HERITAGE NB	GRANBURY	TX	50.0	3	9	4	4	\$100M-500M	530	33	52.5	47.5
FIRST ST BK	HALLSVILLE	TX	50.0	4	10	3	3	<\$100M	250	16	50.0	47.5
FIRST NB	WHITNEY	TX	50.0	5	6	4	5	<\$100M	904	59	52.5	45.0
FIRST NB	GLEN ROSE	TX	50.0	5	7	4	4	<\$100M	621	35	52.5	45.0
UNION ST BK	FLORENCE	TX	50.0	5	3	6	6	\$100M-500M	2,511	104	55.0	52.5
FIRST ST BK GRAPELAND TX	GRAPELAND	TX	50.0	6	6	4	4	<\$100M	969	39	55.0	47.5
FIRST NB	EDGEWOOD	TX	50.0	6	8	3	3	<\$100M	480	14	55.0	47.5
BANK OF FRIO CANYON	LEAKEY	TX	50.0	6	7	4	3	<\$100M	820	15	55.0	47.5
FIRST NB	EAGLE LAKE	TX	50.0	7	1	7	5	<\$100M	3,023	68	40.0	57.5
FIDELITY BK OF TX	WACO	TX	50.0	4	10	3	3	<\$100M	426	11	52.5	50.0
LONE OAK ST BK	LONE OAK	TX	50.0	5	9	2	4	<\$100M	172	19	52.5	42.5
POWELL ST BK	POWELL	TX	50.0	6	7	3	4	<\$100M	401	34	52.5	45.0
COMMERCIAL BK	NACOGDOCHES	TX	50.0	3	7	5	5	\$100M-500M	1,049	51	50.0	45.0
COLORADO VALLEY BK	LA GRANGE	TX	50.0	7	5	5	3	<\$100M	1,312	14	30.0	47.5
LONGVIEW B&TC	LONGVIEW	TX	50.0	3	3	6	8	\$100M-500M	2,315	156	55.0	47.5
RIO NB	MCALLEN	TX	50.0	4	10	3	3	<\$100M	304	5	20.0	47.5
CROSBY ST BK	CROSBY	TX	50.0	3	10	3	4	<\$100M	456	29	55.0	47.5
FIRST ST BK	KOSSE	TX	50.0	6	6	3	5	<\$100M	503	48	57.5	47.5
UNION ST BK	CARRIZO SPRINGS	TX	50.0	6	5	5	4	<\$100M	1,028	37	52.5	45.0
FIRST ST BK	HAWKINS	TX	47.5	5	8	3	3	<\$100M	473	17	52.5	45.0
VAN HORN ST BK	VAN HORN	TX	47.5	6	5	4	4	<\$100M	734	22	47.5	45.0
CITIZENS ST BK	GANADO	TX	47.5	5	6	4	4	<\$100M	967	32	52.5	45.0
FIRST NB	GRAFORD	TX	47.5	5	7	3	4	<\$100M	501	21	52.5	45.0
MARFA NB	MARFA	TX	47.5	7	2	5	5	<\$100M	1,570	50	47.5	65.0
FIRST NB	MINEOLA	TX	47.5	4	8	3	4	<\$100M	420	34	52.5	45.0
FARMERS NB	FORNEY	TX	47.5	4	9	3	3	<\$100M	274	8	35.0	45.0
SCHWERTNER ST BK	SCHWERTNER	TX	47.5	5	8	3	3	<\$100M	372	12	52.5	47.5
BANK OF TX	DEVINE	TX	47.5	5	6	4	4	<\$100M	512	36	50.0	42.5
BANK OF SAN JACINTO CTY	COLDSRING	TX	47.5	5	7	3	4	<\$100M	453	34	52.5	45.0
FIRST TX BK	KILLEEN	TX	47.5	3	10	3	3	\$100M-500M	222	12	32.5	42.5
LONE STAR ST BK	LONE STAR	TX	47.5	4	7	3	5	<\$100M	240	43	47.5	42.5
WOOD CTY NB	QUITMAN	TX	47.5	4	8	3	4	<\$100M	479	23	50.0	45.0
SECURITY NB	SAN ANTONIO	TX	47.5	3	10	3	3	\$100M-500M	351	9	27.5	45.0
BANK OF NAVASOTA NA	NAVASOTA	TX	47.5	4	5	4	6	<\$100M	724	70	52.5	42.5
STATE BK	KINGSVILLE	TX	47.5	5	6	4	4	<\$100M	658	21	50.0	45.0
GRAHAM NB	GRAHAM	TX	47.5	6	1	6	6	<\$100M	2,514	96	47.5	55.0

Table 2. Small-Farm-Lending Banks, June 1999

Bank Name	Location	State	Total Score (1)	Decile Values					Bnk Asset Sz. (6)	Dollars in SFL (7)	Number in SFL (8)	Total Score (<\$100K) (9)	Total Score (<\$1M) (10)
				SFL/TA (2)	SFL/TFL (3)	SFL(\$) (4)	SFL(#) (5)						
LIBERTY NB	GRANBURY	TX	47.5	4	9	3	3	<\$100M	433	8	50.0	47.5	
FIRST NB	REFUGIO	TX	45.0	6	2	5	5	<\$100M	1,545	46	45.0	57.5	
FIRST TX BK	BELTON	TX	45.0	3	10	2	3	<\$100M	132	7	47.5	42.5	
TEXAS FIRST BK	HITCHCOCK	TX	45.0	3	9	3	3	<\$100M	314	17	47.5	45.0	
FIRST NB	BULLARD	TX	45.0	5	3	4	6	<\$100M	996	87	52.5	67.5	
FIRST ST BK	MINERAL WELLS	TX	45.0	6	2	5	5	<\$100M	1,513	64	42.5	55.0	
WALLIS ST BK	WALLIS	TX	45.0	4	4	5	5	\$100M-500M	1,510	59	52.5	42.5	
FORT HOOD NB	FORT HOOD	TX	45.0	3	10	3	2	\$100M-500M	220	3	20.0	37.5	
SOUTHWEST BK	FORT WORTH	TX	45.0	3	9	3	3	\$100M-500M	413	11	27.5	42.5	
CENTRAL NB	WACO	TX	45.0	2	10	3	3	\$100M-500M	296	16	47.5	45.0	
FIRST NB	FALFURRIAS	TX	45.0	4	4	4	6	<\$100M	512	95	47.5	40.0	
WOODHAVEN NB	FORT WORTH	TX	45.0	3	9	3	3	<\$100M	238	12	45.0	42.5	
SANDERSON ST BK	SANDERSON	TX	45.0	5	7	3	3	<\$100M	301	9	32.5	45.0	
FIRST B&TC	GROVES	TX	45.0	2	8	4	4	\$100M-500M	786	27	52.5	45.0	
MCMULLEN BK	TILDEN	TX	45.0	4	6	4	4	<\$100M	584	23	40.0	40.0	
EXPRESS BK	ALVIN	TX	45.0	3	8	3	4	<\$100M	299	29	50.0	45.0	
CITIZENS ST BK	WOODVILLE	TX	45.0	3	7	4	4	<\$100M	615	34	50.0	42.5	
FIRST ST BK OF TX	DENTON	TX	45.0	3	1	8	6	\$1B-\$10B	3,949	82	37.5	45.0	
NUECES NB	CORPUS CHRISTI	TX	45.0	4	8	3	3	<\$100M	405	7	50.0	42.5	
PINELAND ST BK	PINELAND	TX	45.0	5	3	5	5	<\$100M	1,382	48	42.5	55.0	
FIRST ST BK	RICE	TX	45.0	5	7	2	4	<\$100M	195	36	50.0	42.5	
SIGNATURE BK	DALLAS	TX	45.0	4	9	3	2	<\$100M	269	3	27.5	37.5	
FIRST NB	LINDEN	TX	45.0	5	4	4	5	<\$100M	892	56	45.0	42.5	
FIRST ST BK	VERTON	TX	45.0	4	7	4	3	<\$100M	709	17	52.5	42.5	
FIRST NB	CLEBURNE	TX	45.0	4	2	6	6	\$100M-500M	2,130	72	45.0	42.5	
FIRST ST BK	JASPER	TX	45.0	3	6	4	5	\$100M-500M	532	64	47.5	40.0	
CITIZENS ST BK	CHANDLER	TX	45.0	3	9	3	3	<\$100M	277	7	47.5	42.5	
CITIZENS ST BK	CORRIGAN	TX	45.0	4	7	3	4	<\$100M	286	21	45.0	40.0	
COMMUNITY ST BK	HOUSTON	TX	45.0	3	10	2	3	<\$100M	113	5	45.0	40.0	
BENCHMARK BK	QUINLAN	TX	45.0	4	4	4	6	\$100M-500M	998	72	50.0	42.5	
CITIZENS NB	BENBROOK	TX	42.5	3	9	3	2	<\$100M	215	3	42.5	40.0	
BANDERA BK	BANDERA	TX	42.5	6	4	4	3	<\$100M	702	17	32.5	40.0	
FIRST ST BK HONEY GROVE TX	HONEY GROVE	TX	42.5	6	3	4	4	<\$100M	926	29	40.0	47.5	
FIRST BK	SNOOK	TX	42.5	5	4	4	4	<\$100M	546	22	37.5	35.0	
FIRST NB	ALPINE	TX	42.5	5	1	6	5	<\$100M	1,978	40	40.0	45.0	
INTERNATIONAL BK OF CMRC	ZAPATA	TX	42.5	4	3	5	5	\$100M-500M	1,293	50	42.5	40.0	
FIRST TX BK	GEORGETOWN	TX	42.5	3	8	3	3	\$100M-500M	288	15	45.0	40.0	
PROVIDENT BK	DALLAS	TX	42.5	3	9	3	2	\$100M-500M	368	2	10.0	37.5	
PEOPLES ST BK	SHEPHERD	TX	42.5	4	7	3	3	<\$100M	277	11	45.0	37.5	
AMERICAN BK OF TX	SHERMAN	TX	42.5	3	1	6	7	\$500M-\$1B	2,473	141	45.0	42.5	
PROSPER ST BK	PROSPER	TX	42.5	4	9	2	2	<\$100M	64	4	45.0	37.5	
CATTLEMANS NB	ROUND MOUNTAIN	TX	42.5	5	4	5	3	<\$100M	1,167	18	30.0	37.5	
AMERICAN BK	HOUSTON	TX	42.5	2	9	3	3	\$100M-500M	247	6	47.5	40.0	
TEXAS ST BK	SAN ANGELO	TX	42.5	5	1	6	5	\$100M-500M	1,931	62	40.0	52.5	
FIRST NB	NEWTON	TX	42.5	3	7	3	4	<\$100M	280	26	42.5	40.0	
LOTT ST BK	LOTT	TX	42.5	5	5	3	4	<\$100M	494	22	47.5	37.5	
MCALLEN NB	MCALLEN	TX	42.5	3	10	2	2	<\$100M	132	3	45.0	42.5	
FIRST BK HOWE	HOWE	TX	42.5	6	2	4	5	<\$100M	962	43	42.5	67.5	
FIRST NB	PORT LAVACA	TX	42.5	4	3	5	5	\$100M-500M	1,540	62	42.5	37.5	
BANK OF THE WEST	IRVING	TX	42.5	3	9	3	2	\$100M-500M	294	4	45.0	40.0	
BROOKHOLLOW NB	DALLAS	TX	42.5	3	9	3	2	\$100M-500M	279	4	30.0	40.0	
LANDMARK BK NA	DENISON	TX	42.5	3	10	2	2	<\$100M	124	2	45.0	42.5	
OAKWOOD ST BK	OAKWOOD	TX	42.5	5	6	2	4	<\$100M	45	20	47.5	40.0	
EAGLE BK	JARRELL	TX	42.5	4	8	2	3	<\$100M	173	15	50.0	42.5	
BROOKHOLLOW NB	RICHARDSON	TX	40.0	4	8	2	2	<\$100M	200	4	22.5	40.0	
NORTHWEST NB	ARLINGTON	TX	40.0	3	9	2	2	<\$100M	106	2	40.0	37.5	
ARLINGTON NB	ARLINGTON	TX	40.0	3	9	2	2	<\$100M	167	3	42.5	37.5	
CITIZENS NB OF TX	BELLAIRE	TX	40.0	2	9	3	2	\$100M-500M	330	4	45.0	40.0	

Table 2. Small-Farm-Lending Banks, June 1999

Bank Name	Location	State	Total Score (1)	Decile Values					Bnk Asset Sz. (6)	Dollars in SFL (7)	Number in SFL (8)	Total Score (<\$100K) (9)	Total Score (<\$1M) (10)
				SFL/TA (2)	SFL/TFL (3)	SFL(\$) (4)	SFL(#) (5)						
CITIZENS B&TC OF BAYTOWN TX	BAYTOWN	TX	40.0	2	9	2	3	\$100M-500M	172	5	25.0	40.0	
FIRST NB	SAN BENITO	TX	40.0	5	2	5	4	<\$100M	1,094	33	35.0	60.0	
FIRST CMNTY BK NA	ALICE	TX	40.0	4	3	4	5	<\$100M	738	40	42.5	37.5	
FIRST NB	WICHITA FALLS	TX	40.0	2	10	2	2	<\$100M	66	3	40.0	40.0	
FIRST NB	FABENS	TX	40.0	4	1	6	5	\$100M-500M	2,015	42	32.5	45.0	
TOWN NORTH NB	FARMERS BRANCH	TX	40.0	2	9	3	2	\$100M-500M	309	4	17.5	37.5	
SPRING HILL ST BK	LONGVIEW	TX	40.0	2	10	2	2	<\$100M	16	1	40.0	40.0	
GRAND PRAIRIE ST BK	GRAND PRAIRIE	TX	40.0	3	9	2	2	<\$100M	198	2	10.0	37.5	
SOMERSET NB	SOMERSET	TX	40.0	2	10	2	2	<\$100M	25	2	42.5	40.0	
COMMUNITY B&T	WACO	TX	40.0	2	10	2	2	\$100M-500M	20	1	40.0	40.0	
DEL RIO NB	DEL RIO	TX	40.0	4	3	5	4	\$100M-500M	1,072	30	32.5	50.0	
COMMUNITY BK	LONGVIEW	TX	40.0	2	10	2	2	<\$100M	34	3	40.0	40.0	
CITIZENS ST BK	DICKINSON	TX	40.0	2	9	2	3	\$100M-500M	49	6	40.0	40.0	
FIRST NB	WOODSBORO	TX	40.0	6	2	4	4	<\$100M	953	22	37.5	55.0	
COMMUNITY ST BK	AUSTIN	TX	40.0	4	8	2	2	<\$100M	121	3	45.0	37.5	
BANK OF THE WEST	ODESSA	TX	40.0	2	10	2	2	<\$100M	28	1	42.5	40.0	
BAYSHORE NB	LA PORTE	TX	40.0	2	9	3	2	\$100M-500M	232	2	17.5	37.5	
FIRST BANK TX NA	HOUSTON	TX	40.0	2	10	2	2	\$100M-500M	211	2	10.0	37.5	
IRAAN ST BK	IRAAN	TX	40.0	4	7	2	3	<\$100M	153	12	42.5	37.5	
FIRST NB	SACHSE	TX	40.0	2	9	2	3	<\$100M	79	7	42.5	40.0	
TEXAS HERITAGE BK	HUTTO	TX	40.0	4	3	4	5	<\$100M	949	50	37.5	55.0	
NORTHSTAR BANK OF TEXAS	LAKE DALLAS	TX	40.0	3	9	2	2	<\$100M	157	3	42.5	40.0	
PLAZA BK NA	SAN ANTONIO	TX	40.0	2	10	2	2	<\$100M	28	2	40.0	40.0	
TEXAS NB	TOMBALL	TX	40.0	2	10	2	2	<\$100M	24	1	40.0	37.5	
AMERICAN FNB	HOUSTON	TX	40.0	2	10	2	2	\$100M-500M	28	1	40.0	37.5	
SOUTH PADRE BK NA	SOUTH PADRE ISLANE	TX	40.0	4	8	2	2	<\$100M	93	2	42.5	37.5	
CHASE BK TX NA	HOUSTON	TX	37.5	2	1	7	5	>\$10B	2,887	51	30.0	40.0	
LONE STAR BK NA	HOUSTON	TX	37.5	2	9	2	2	<\$100M	26	2	40.0	37.5	
FIRST ST BK	MOUNT CALM	TX	37.5	4	6	2	3	<\$100M	142	18	45.0	35.0	
FIRST SCTY BK	FLOWER MOUND	TX	37.5	3	8	2	2	<\$100M	176	2	22.5	37.5	
FIRST NB	BURKBURNETT	TX	37.5	4	2	5	4	<\$100M	1,275	35	35.0	35.0	
FIRST NB	BURLESON	TX	37.5	2	9	2	2	<\$100M	76	3	37.5	37.5	
MOODY NB	GALVESTON	TX	37.5	2	9	2	2	\$100M-500M	59	1	37.5	37.5	
ALVIN ST BK	ALVIN	TX	37.5	4	2	5	4	\$100M-500M	1,154	25	32.5	35.0	
COMMERCIAL ST BK	ANDREWS	TX	37.5	5	4	3	3	<\$100M	461	11	42.5	32.5	
HOMETOWN BK NA	GALVESTON	TX	37.5	2	9	2	2	\$100M-500M	51	2	37.5	37.5	
FIRST NB	SEYMOUR	TX	37.5	4	4	3	4	<\$100M	429	23	45.0	35.0	
RIVERBEND BK NA	FORT WORTH	TX	37.5	2	9	2	2	<\$100M	26	1	37.5	37.5	
BRUSH COUNTRY BK	FREER	TX	37.5	4	5	3	3	<\$100M	265	16	37.5	32.5	
TEXAS FIRST BK	GALVESTON	TX	37.5	2	9	2	2	\$100M-500M	45	2	37.5	37.5	
LANDMARK BK	EULESS	TX	37.5	2	9	2	2	\$100M-500M	9	1	37.5	37.5	
BROADWAY NB	SAN ANTONIO	TX	37.5	3	1	6	5	\$500M-\$1B	1,906	61	37.5	40.0	
WESTERN NB	AMARILLO	TX	37.5	3	8	2	2	<\$100M	77	2	37.5	32.5	
FIRST ST BK	MESQUITE	TX	37.5	2	9	2	2	\$100M-500M	197	4	45.0	35.0	
SWISS AVE ST BK	DALLAS	TX	37.5	2	9	2	2	\$100M-500M	176	2	20.0	35.0	
FIRST NB TX	KILLEEN	TX	37.5	3	3	4	5	\$100M-500M	698	42	40.0	55.0	
BANK OF DESOTO NA	DESOTO	TX	37.5	2	9	2	2	<\$100M	101	1	10.0	35.0	
CONTINENTAL NB	EL PASO	TX	37.5	2	9	2	2	\$100M-500M	103	1	10.0	37.5	
FROST NB	SAN ANTONIO	TX	37.5	2	1	7	5	\$1B-\$10B	2,989	63	32.5	45.0	
UNITED TX BK	DALLAS	TX	37.5	2	9	2	2	<\$100M	64	1	37.5	35.0	
NBC BK-LAREDO NA	LAREDO	TX	37.5	4	3	4	4	<\$100M	877	21	27.5	35.0	
FIRST ST BK	KEENE	TX	37.5	4	3	4	4	<\$100M	858	27	37.5	57.5	
INTER NB	MCALLEN	TX	37.5	3	2	5	5	\$100M-500M	1,708	45	37.5	45.0	
PRESTON NB	DALLAS	TX	37.5	2	9	2	2	<\$100M	48	1	40.0	37.5	
MAIN BK NA	DALLAS	TX	37.5	4	1	5	5	\$100M-500M	1,626	51	35.0	47.5	
MONTWOOD NB	EL PASO	TX	37.5	2	9	2	2	\$100M-500M	114	1	10.0	37.5	
INDEPENDENT NB	IRVING	TX	37.5	2	9	2	2	<\$100M	57	3	37.5	37.5	
TEXAS CMNTY B&T NA	DALLAS	TX	37.5	2	9	2	2	<\$100M	146	2	17.5	37.5	

Table 2. Small-Farm-Lending Banks, June 1999

Bank Name	Location	State	Total Score (1)	Decile Values					Bnk Asset Sz. (6)	Dollars in SFL (7)	Number in SFL (8)	Total Score (<\$100K) (9)	Total Score (<\$1M) (10)
				SFL/TA (2)	SFL/TFL (3)	SFL(\$) (4)	SFL(#) (5)						
CAMINOREAL BK NA	SAN ANTONIO	TX	37.5	3	1	5	6	\$100M-500M	1,656	99	42.5	45.0	
FIRST CITIZENS BK NA	DALLAS	TX	37.5	2	9	2	2	<\$100M	9	1	37.5	37.5	
STAR BK	LAKE WORTH	TX	37.5	2	9	2	2	<\$100M	7	3	37.5	37.5	
SECURITY ST BK	STOCKDALE	TX	35.0	5	1	4	4	<\$100M	734	31	35.0	37.5	
UNITED B&TC	ABILENE	TX	35.0	4	1	5	4	\$100M-500M	1,034	29	35.0	35.0	
FIRST NB	ALVIN	TX	35.0	2	8	2	2	<\$100M	45	2	37.5	35.0	
WOODFOREST NB	HOUSTON	TX	35.0	3	3	5	3	\$500M-\$1B	1,242	16	30.0	50.0	
NATIONAL BK	ANDREWS	TX	35.0	4	3	4	3	<\$100M	781	14	27.5	37.5	
MID-CITIES NB	HURST	TX	35.0	3	4	4	3	<\$100M	544	9	27.5	30.0	
NBC BK NA	EAGLE PASS	TX	35.0	3	3	4	4	\$100M-500M	964	29	35.0	35.0	
FIRST LIBERTY NB	LIBERTY	TX	35.0	3	3	4	4	\$100M-500M	800	29	40.0	50.0	
FIRST ST BK	CLUTE	TX	35.0	2	8	2	2	<\$100M	2	2	37.5	30.0	
BRIDGE CITY ST BK	BRIDGE CITY	TX	32.5	4	2	4	3	<\$100M	673	12	30.0	30.0	
ZAPATA NB	ZAPATA	TX	32.5	4	2	3	4	<\$100M	435	29	35.0	50.0	
CITY NB	MINERAL WELLS	TX	32.5	2	7	2	2	<\$100M	85	2	35.0	30.0	
WOODCREEK BK	HOUSTON	TX	32.5	4	1	4	4	\$100M-500M	780	29	35.0	32.5	
SUMMIT CMNTY BK NA	FORT WORTH	TX	32.5	3	3	4	3	\$100M-500M	594	6	22.5	47.5	
FALCON NB	LAREDO	TX	32.5	3	3	4	3	\$100M-500M	719	16	30.0	32.5	
FIRST NB	WHITEWRIGHT	TX	32.5	4	2	3	4	<\$100M	411	22	35.0	57.5	
FIRST NB	CANTON	TX	32.5	4	2	3	4	<\$100M	497	21	40.0	47.5	
COMMUNITY BK	KATY	TX	32.5	4	2	4	3	<\$100M	822	10	27.5	35.0	
FIRST SECURITY ST BK	CRANFILLS GAP	TX	32.5	3	4	3	3	<\$100M	236	5	37.5	25.0	
LONE STAR NB	PHARR	TX	32.5	3	3	4	3	\$100M-500M	553	7	25.0	50.0	
KERMIT ST BK	KERMIT	TX	32.5	4	2	4	3	<\$100M	648	10	35.0	45.0	
SECURED TR BK	TYLER	TX	32.5	4	2	4	3	<\$100M	587	5	22.5	35.0	
FIRST NB BAY CITY	BAY CITY	TX	32.5	3	6	2	2	<\$100M	42	4	37.5	30.0	
FARMERS ST BK	BERTRAM	TX	30.0	3	4	2	3	<\$100M	97	13	32.5	27.5	
JEFFERSON ST BK	SAN ANTONIO	TX	30.0	3	1	5	3	\$100M-500M	1,325	16	27.5	35.0	
HEBBRONVILLE ST BK	HEBBRONVILLE	TX	30.0	4	2	3	3	<\$100M	270	5	25.0	25.0	
FIRST BK	AZLE	TX	30.0	3	2	3	4	<\$100M	351	21	32.5	47.5	
INTERNATIONAL BK OF CMRC	BROWNSVILLE	TX	30.0	3	2	4	3	\$100M-500M	961	18	22.5	35.0	
COMMUNITY BK	GRANBURY	TX	30.0	3	2	4	3	\$100M-500M	971	17	30.0	30.0	
NORTEX ST BK	WHITNEY	TX	30.0	2	6	2	2	<\$100M	11	1	32.5	25.0	
AMERICAN NB	WICHITA FALLS	TX	30.0	3	3	3	3	\$100M-500M	451	6	25.0	47.5	
FIRST NB	JEFFERSON	TX	30.0	2	6	2	2	<\$100M	39	1	35.0	27.5	
SOUTHWEST BK OF TX NA	HOUSTON	TX	30.0	2	1	5	4	\$1B-\$10B	1,369	18	25.0	27.5	
AMERICAN BK NA	CORPUS CHRISTI	TX	30.0	3	1	5	3	\$100M-500M	1,059	15	25.0	32.5	
RIVERWAY BK	HOUSTON	TX	30.0	2	3	4	3	\$100M-500M	838	6	10.0	45.0	
VALUEBANK TX	CORPUS CHRISTI	TX	30.0	3	1	3	5	\$100M-500M	432	44	30.0	42.5	
HIGHLAND LAKES BK	KINGSLAND	TX	30.0	2	6	2	2	<\$100M	113	1	10.0	27.5	
FIRST ST BK	AVINGER	TX	27.5	3	4	2	2	<\$100M	36	4	32.5	25.0	
WELLS FARGO BK TX NA	HOUSTON	TX	27.5	2	1	4	4	\$1B-\$10B	980	27	27.5	35.0	
HARTLAND BK NA	AUSTIN	TX	27.5	3	1	4	3	\$100M-500M	694	11	27.5	32.5	
LAKE AREA NB	TRINITY	TX	27.5	4	2	3	2	<\$100M	255	2	20.0	42.5	
FIRST NB	FORT STOCKTON	TX	27.5	4	1	3	3	<\$100M	443	13	27.5	32.5	
MARBLE FALLS NB	MARBLE FALLS	TX	27.5	3	1	3	4	<\$100M	265	19	27.5	40.0	
FIRST BK OF TX	TOMBALL	TX	27.5	3	1	3	4	\$100M-500M	385	24	32.5	27.5	
FIRST B&TC EAST TX	DIBOLL	TX	27.5	2	4	2	3	\$100M-500M	198	13	32.5	25.0	
FIRST BK OF CONROE NA	CONROE	TX	27.5	3	2	3	3	\$100M-500M	370	5	30.0	30.0	
ABRAMS CENTRE NB	DALLAS	TX	27.5	3	3	3	2	<\$100M	470	4	17.5	25.0	
FIRST NB	CARTHAGE	TX	27.5	4	1	3	3	<\$100M	369	7	27.5	45.0	
WESTERN NB	ODESSA	TX	27.5	3	2	3	3	\$100M-500M	488	10	30.0	50.0	
FOUNDERS NB-SKILLMAN	DALLAS	TX	27.5	3	2	3	3	<\$100M	369	9	30.0	42.5	
LEGACY BK OF TX	PLANO	TX	27.5	2	2	4	3	\$500M-\$1B	842	16	30.0	25.0	
TEXAS GUARANTY BK NA	HOUSTON	TX	25.0	3	1	3	3	<\$100M	230	13	22.5	22.5	
METROBANK NA	HOUSTON	TX	25.0	2	3	3	2	\$500M-\$1B	286	3	20.0	40.0	
WESTERN AMER NB	BEDFORD	TX	25.0	3	2	3	2	<\$100M	284	2	10.0	47.5	
TIB INDEPENDENT BANKERSBANK	IRVING	TX	25.0	2	1	4	3	\$500M-\$1B	560	8	20.0	30.0	

Table 2. Small-Farm-Lending Banks, June 1999

Bank Name	Location	State	Decile Values					Bnk Asset Sz.	Dollars in SFL	Number in SFL	Total Score (<\$100K)	Total Score (<\$1M)
			Total Score (1)	SFL/TA (2)	SFL/TFL (3)	SFL(\$)	SFL/# (4)						SFL/# (5)
TEXAS COUNTRY BK	SAN JUAN	TX	25.0	3	1	3	3	<\$100M	286	6	27.5	25.0
BANK TX NA	DALLAS	TX	25.0	2	1	4	3	\$500M-\$1B	739	8	22.5	30.0
NORTHERN TR BK OF TX NA	DALLAS	TX	25.0	2	1	4	3	\$500M-\$1B	774	8	22.5	25.0
COMERICA BK-TX	DALLAS	TX	25.0	2	1	4	3	\$1B-\$10B	793	12	22.5	27.5
BANK TANGLEWOOD NA	HOUSTON	TX	25.0	3	1	3	3	\$100M-500M	378	5	25.0	30.0
FIRST BK	HOUSTON	TX	22.5	3	1	3	2	\$100M-500M	272	2	10.0	30.0
SUMMIT NB	FORT WORTH	TX	22.5	2	1	3	3	\$100M-500M	346	5	22.5	27.5
COMMERCE BK	LAREDO	TX	22.5	2	1	3	3	\$100M-500M	270	5	17.5	50.0
LUBBOCK NB	LUBBOCK	TX	22.5	2	1	3	3	\$100M-500M	298	10	27.5	50.0
CHARTER BK-NORTHWEST	CORPUS CHRISTI	TX	22.5	3	1	3	2	<\$100M	229	4	22.5	35.0
OMNIBANK NA	HOUSTON	TX	20.0	2	1	2	3	\$100M-500M	200	8	22.5	22.5
FIRST ST BK	MONAHANS	TX	20.0	2	2	2	2	<\$100M	53	2	25.0	32.5
NORWEST BK EL PASO NA	EL PASO	TX	20.0	2	1	2	3	\$1B-\$10B	115	5	20.0	27.5
LONE STAR BK	DALLAS	TX	17.5	2	1	2	2	\$100M-500M	69	1	17.5	17.5
HOME BANK	SEAGOVILLE	TX	17.5	2	1	2	2	<\$100M	1	1	17.5	40.0
KLEIN BK	KLEIN	TX	17.5	2	1	2	2	\$100M-500M	103	1	10.0	20.0
WORTH NB	LAKE WORTH	TX	17.5	2	1	2	2	<\$100M	55	2	17.5	42.5
STERLING BK	HOUSTON	TX	17.5	2	1	2	2	\$1B-\$10B	194	4	22.5	22.5
BANK OF THE WEST	EL PASO	TX	17.5	2	1	2	2	\$100M-500M	203	3	17.5	20.0
FIRST NB	BELLAIRE	TX	10.0	1	1	1	1	<\$100M	0	0	10.0	45.0
FIRST CMRC BK	CORPUS CHRISTI	TX	10.0	1	1	1	1	\$100M-500M	0	0	10.0	35.0
SECURITY BK NA	GARLAND	TX	10.0	1	1	1	1	<\$100M	0	0	10.0	10.0
NORTH DALLAS B&TC	DALLAS	TX	10.0	1	1	1	1	\$500M-\$1B	0	0	10.0	35.0
KATY BK NA	KATY	TX	10.0	1	1	1	1	<\$100M	0	0	10.0	45.0
GATEWAY NB	DALLAS	TX	10.0	1	1	1	1	\$100M-500M	0	0	10.0	35.0
INWOOD NB	DALLAS	TX	10.0	1	1	1	1	\$100M-500M	0	0	10.0	40.0
TEXAS CAP BK NA	DALLAS	TX	10.0	1	1	1	1	\$100M-500M	0	0	10.0	10.0
CITY NB	AUSTIN	TX	10.0	1	1	1	1	<\$100M	0	0	10.0	50.0
REPUBLIC NB	HOUSTON	TX	10.0	1	1	1	1	<\$100M	0	0	17.5	42.5
PASADENA ST BK	PASADENA	TX	0.0	1	.	1	1	<\$100M	0	0	0.0	.
LAKESIDE NB	ROCKWALL	TX	0.0	1	.	1	1	<\$100M	0	0	0.0	.
BAYTOWN ST BK	BAYTOWN	TX	0.0	1	.	1	1	<\$100M	0	0	0.0	.
NAVIGATION BK	HOUSTON	TX	0.0	1	.	1	1	<\$100M	0	0	0.0	.
SOUTHERN NB OF TX	SUGARLAND	TX	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.
NORTH HOUSTON BK	HOUSTON	TX	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.
ASIAN AMER NB	HOUSTON	TX	0.0	1	.	1	1	<\$100M	0	0	0.0	.
BLOOMBURG ST BK	BLOOMBURG	TX	0.0	1	.	1	2	<\$100M	0	1	0.0	.
UNITED STATES NB	GALVESTON	TX	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.
UNITED CENTRAL BK	GARLAND	TX	0.0	.	.	.	.	\$100M-500M	.	.	0.0	.
TEXAS NB	SOUTHLAKE	TX	0.0	1	.	1	1	<\$100M	0	0	0.0	.
HORIZON CAP BK	WEBSTER	TX	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.
LAMAR BK	BEAUMONT	TX	0.0	1	.	1	1	<\$100M	0	0	0.0	.
MERCANTILE BK	FORT WORTH	TX	0.0	1	.	1	1	<\$100M	0	0	0.0	.
FIRST NB	SOUTH PADRE ISLAND	TX	0.0	1	.	1	1	<\$100M	0	0	0.0	.
NATIONAL BK OF TX	FORT WORTH	TX	0.0	1	.	1	1	<\$100M	0	0	0.0	.
TRADITION BK	HOUSTON	TX	0.0	.	.	.	.	<\$100M	.	.	0.0	.
BANCO POPULAR NA TX	HOUSTON	TX	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.
HOUSTON CMNTY BK	HOUSTON	TX	0.0	1	.	1	1	<\$100M	0	0	0.0	.
MAURICEVILLE NB	MAURICEVILLE	TX	0.0	1	.	1	1	<\$100M	0	0	0.0	.
AMERICAN BK NA	DALLAS	TX	0.0	1	.	1	1	<\$100M	0	0	0.0	.
PAVILLION BK	DALLAS	TX	0.0	1	.	1	1	<\$100M	0	0	0.0	.
NORTHEAST NB	MESQUITE	TX	0.0	1	.	1	1	<\$100M	0	0	0.0	.
TEXAS FIRST NB	HOUSTON	TX	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.
MAINLAND BK	TEXAS CITY	TX	0.0	1	.	1	1	<\$100M	0	0	0.0	.
BANK OF THE SOUTHWEST	DALLAS	TX	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.
WHITE OAK ST BK	WHITE OAK	TX	0.0	1	.	1	1	<\$100M	0	0	0.0	.
FIRST NB	LAKE JACKSON	TX	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.
SOUTHWEST BK	ODESSA	TX	0.0	1	.	1	1	<\$100M	0	0	0.0	.

Table 2. Small-Farm-Lending Banks, June 1999

Bank Name	Location	State	Total Score (1)	Decile Values					Bnk Asset Sz. (6)	Dollars in SFL (7)	Number in SFL (8)	Total Score (<\$100K) (9)	Total Score (<\$1M) (10)
				SFL/TA (2)	SFL/TFL (3)	SFL(\$) (4)	SFL(#) (5)						
CAPITAL BK	JACINTO CITY	TX	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.	
TEXAS CENTRAL BK NA	DALLAS	TX	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.	
LEAGUE CITY B&TC	LEAGUE CITY	TX	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.	
BANK OF HOUSTON	HOUSTON	TX	0.0	.	.	.	.	\$100M-500M	.	.	0.0	.
DUNCANVILLE NB	DUNCANVILLE	TX	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
NORTHWEST BK	ROANOKE	TX	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
CHASEWOOD BK	HOUSTON	TX	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
EISENHOWER NB	SAN ANTONIO	TX	0.0	2	.	2	2	\$100M-500M	0	0	0.0	.	
INTERCONTINENTAL NB	SAN ANTONIO	TX	0.0	2	.	2	2	<\$100M	0	0	0.0	.	
STATE BK TX	HOUSTON	TX	0.0	.	.	.	.	<\$100M	.	.	0.0	.
LIBERTY BK	NORTH RICHLAND HIL	TX	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
HOUSTON CMRC BK	HOUSTON	TX	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.	
PEARLAND ST BK	PEARLAND	TX	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.	
STATE B&TC	DALLAS	TX	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
TEXAS COASTAL BK	PASADENA	TX	0.0	.	.	.	.	<\$100M	.	.	0.0	.
INDEPENDENCE BK NA	HOUSTON	TX	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
FIRST ST BK	COLMESNEIL	TX	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
CITIZENS ST BK	ROMA	TX	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
BANK OF CROWLEY	CROWLEY	TX	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
OAKS B&TC	DALLAS	TX	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
UNITY NB	HOUSTON	TX	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
BRAZOSWOOD NB	RICHWOOD	TX	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
CHASE BK TX SAN ANGELO NA	SAN ANGELO	TX	0.0	2	.	2	2	<\$100M	0	0	0.0	.	
MAIN ST NB	CLEVELAND	TX	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
FIRST NB	JASPER	TX	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.	
CANYON CREEK NB	RICHARDSON	TX	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.	
STATE BK TX	IRVING	TX	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
NORTHWEST BK NA	HOUSTON	TX	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.	
WESTERN B&TC	DUNCANVILLE	TX	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.	
HEIGHTS ST BK	HARKER HEIGHTS	TX	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
U S TC OF TX NA	DALLAS	TX	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.	
FIRST INTL BK	PLANO	TX	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.	
FIRST COMMUNITY BK NA	HOUSTON	TX	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.	
TOWNBANK NA	MESQUITE	TX	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
DALLAS NB	DALLAS	TX	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
EAGLE NB	DALLAS	TX	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
SOUTHWESTERN NB	HOUSTON	TX	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
UNITED CMNTY BK NA	HIGHLAND VILLAGE	TX	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
FIRST MERCANTILE BK NA	DALLAS	TX	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
BANK HILLS NA	KERRVILLE	TX	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
COMPUBANK NA	HOUSTON	TX	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
REDSTONE BK NA	HOUSTON	TX	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
CREDICARD NB	SAN ANTONIO	TX	0.0	2	.	2	2	<\$100M	0	0	0.0	.	
FIRST INDEPENDENT NB	PLANO	TX	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
AMERICAN BK	KELLER	TX	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
FORT WORTH NB	FORT WORTH	TX	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
FIRST NB MIDLAND	MIDLAND	TX	0.0	2	.	2	1	<\$100M	0	0	0.0	.	
MISSION NB	SAN ANTONIO	TX	0.0	2	.	2	2	<\$100M	0	0	0.0	.	
CLEAR LAKE NB	SAN ANTONIO	TX	0.0	2	.	2	2	<\$100M	0	0	0.0	.	
1ST CHOICE BK	HOUSTON	TX	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
CONSECO BK	SALT LAKE CITY	UT	87.5	7	10	8	10	\$500M-\$1B	3,120	3,430	0.0	87.5	
FAR WEST BK	PROVO	UT	82.5	9	7	9	8	\$100M-500M	3,693	137	85.0	80.0	
GUNNISON VALLEY BK	GUNNISON	UT	82.5	10	5	9	9	<\$100M	9,078	183	87.5	82.5	
LEWISTON ST BK	LEWISTON	UT	82.5	10	4	10	9	<\$100M	9,837	387	77.5	82.5	
UTAH INDEPENDENT BK	SALINA	UT	80.0	10	4	9	9	<\$100M	4,024	152	77.5	80.0	
STATE BK OF SOUTHERN UT	CEDAR CITY	UT	80.0	9	4	10	9	\$100M-500M	13,309	418	82.5	77.5	
BANK OF EPHRAIM	EPHRAIM	UT	80.0	10	6	8	8	<\$100M	2,773	105	82.5	75.0	
ZIONS FIRST NB	SALT LAKE CITY	UT	77.5	8	3	10	10	\$1B-\$10B	78,343	1,962	80.0	75.0	

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Bank Name	Location	State	Total Score (1)	Decile Values					Bnk Asset Sz. (6)	Dollars in SFL (7)	Number in SFL (8)	Total Score (<\$100K) (9)	Total Score (<\$1M) (10)
				SFL/TA (2)	SFL/TFL (3)	SFL(\$) (4)	SFL(#) (5)						
AMERICAN EXPRESS CENTURION B	MIDVALE	UT	77.5	5	10	6	10	>\$10B	84	4,292	0.0	77.5	
NUBANC CORP DBA FIRST CMRC B	LOGAN	UT	75.0	9	5	8	8	<\$100M	2,997	76	80.0	72.5	
FIRST NB	MORGAN	UT	75.0	9	5	8	8	<\$100M	2,492	98	77.5	72.5	
CACHE VALLEY BK	LOGAN	UT	75.0	9	3	9	9	<\$100M	5,641	193	77.5	75.0	
FIRST SCTY BK NA	OGDEN	UT	72.5	8	1	10	10	>\$10B	120,205	5,536	72.5	75.0	
BANK OF UT	OGDEN	UT	72.5	6	9	7	7	\$100M-500M	312	16	72.5	72.5	
FIRST NB	LAYTON	UT	70.0	6	9	6	7	\$100M-500M	230	19	75.0	70.0	
WESTERN CMNTY BK	OREM	UT	70.0	8	7	7	6	<\$100M	268	2	50.0	67.5	
BARNES BKG CO	KAYSVILLE	UT	67.5	8	2	9	8	\$100M-500M	3,281	66	65.0	65.0	
VILLAGE BK	SAINT GEORGE	UT	67.5	8	6	7	6	<\$100M	409	8	70.0	67.5	
CENTENNIAL BK	OGDEN	UT	67.5	7	9	6	5	<\$100M	123	1	32.5	67.5	
OREM CMTY BK	OREM	UT	65.0	7	7	6	6	<\$100M	231	7	72.5	65.0	
LIBERTY BK	SALT LAKE CITY	UT	60.0	6	8	5	5	<\$100M	10	1	65.0	60.0	
BANK OF AMER FORK	AMERICAN FORK	UT	60.0	7	2	8	7	\$100M-500M	1,345	35	57.5	72.5	
DRAPER B&TC	DRAPER	UT	57.5	5	8	5	5	\$100M-500M	4	1	65.0	57.5	
BANK ONE UT NA	SALT LAKE CITY	UT	55.0	6	2	7	7	\$1B-\$10B	328	10	55.0	57.5	
CENTRAL BK	PROVO	UT	55.0	7	1	7	7	\$100M-500M	1,261	31	57.5	60.0	
WEBBANK CORP	PARK CITY	UT	10.0	1	1	1	1	<\$100M	0	0	10.0	10.0	
COMMUNITY FIRST NB	SALT LAKE CITY	UT	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.	
UNIVERSAL FNCL CORP	SALT LAKE CITY	UT	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.	
FIRST UT BK	SALT LAKE CITY	UT	0.0	.	.	.	.	<\$100M	.	.	0.0	.
BONNEVILLE BK	PROVO	UT	0.0	1	.	1	6	<\$100M	0	2	0.0	.	
AMERICAN INV BK NA	SALT LAKE CITY	UT	0.0	2	.	2	1	\$100M-500M	0	0	0.0	.	
BRIGHTON BK	SALT LAKE CITY	UT	0.0	2	.	2	2	\$100M-500M	0	0	0.0	.	
HOME CR BK	SALT LAKE CITY	UT	0.0	2	.	2	2	<\$100M	0	0	0.0	.	
AMERICAN INV FNCL	MIDVALE	UT	0.0	2	.	2	2	<\$100M	0	0	0.0	.	
HOLLADAY B&TC	SALT LAKE CITY	UT	0.0	2	.	2	2	<\$100M	0	0	0.0	.	
FIDELITY TC	SALT LAKE CITY	UT	0.0	3	.	3	2	<\$100M	0	0	0.0	.	
MERRILL LYNCH BK USA	SALT LAKE CITY	UT	0.0	3	.	3	3	\$1B-\$10B	0	0	0.0	.	
MORGAN STANLEY DEAN WITTER B	SANDY	UT	0.0	3	.	3	3	\$500M-\$1B	0	0	0.0	.	
ADVANTA BK CORP	DRAPER	UT	0.0	3	.	3	3	\$100M-500M	0	0	0.0	.	
GE CAP FNCL	SALT LAKE CITY	UT	0.0	3	.	3	3	\$1B-\$10B	0	0	0.0	.	
ASSOCIATES CAP BK	SALT LAKE CITY	UT	0.0	4	.	4	3	<\$100M	0	0	0.0	.	
FIRST USA FNCL SVC	SALT LAKE CITY	UT	0.0	4	.	4	4	\$100M-500M	0	0	0.0	.	
PROVIDIAN BK	SALT LAKE CITY	UT	0.0	4	.	4	4	\$500M-\$1B	0	0	0.0	.	
CHEVRON CR BK NA	MURRAY	UT	0.0	4	.	4	4	<\$100M	0	0	0.0	.	
AMERICAN BK OF CMRC	PROVO	UT	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
MERRICK BC	MURRAY	UT	0.0	4	.	4	4	\$100M-500M	0	0	0.0	.	
PITNEY BOWES BK	SALT LAKE CITY	UT	0.0	5	.	5	4	<\$100M	0	0	0.0	.	
WRIGHT EXPRESS FNCL SVCS COR	SALT LAKE CITY	UT	0.0	5	.	5	5	\$100M-500M	0	0	0.0	.	
TRANSPORTATION ALLIANCE BK	OGDEN	UT	0.0	5	.	5	5	<\$100M	0	0	0.0	.	
F&M BK-MASSANUTTEN	HARRISONBURG	VA	92.5	9	8	10	10	\$100M-500M	8,331	227	97.5	92.5	
FIRST CMNTY BK OF SALTVILLE	SALTVILLE	VA	92.5	10	8	10	9	\$100M-500M	5,825	132	92.5	85.0	
FIRST & CITIZENS BK	MONTEREY	VA	92.5	10	7	10	10	<\$100M	8,964	479	92.5	87.5	
GRAYSON NB	INDEPENDENCE	VA	90.0	10	6	10	10	\$100M-500M	8,277	349	92.5	87.5	
BANK OF MARION	MARION	VA	90.0	9	8	10	9	\$100M-500M	8,154	184	92.5	87.5	
HIGHLANDS UNION BK	ABINGDON	VA	90.0	8	9	10	9	\$100M-500M	6,330	224	95.0	85.0	
FARMERS & MINERS BK OF LEE C	PENNINGTON GAP	VA	87.5	10	7	8	10	<\$100M	2,544	307	92.5	80.0	
BANK OF CHARLOTTE CTY	PHENIX	VA	87.5	10	6	9	10	<\$100M	5,506	293	92.5	85.0	
BLUE GRASS VALLEY BK	BLUE GRASS	VA	87.5	10	7	9	9	<\$100M	4,325	153	87.5	80.0	
AMERICAN NB&TC	DANVILLE	VA	87.5	7	9	9	10	\$100M-500M	4,661	266	92.5	85.0	
FIRST B&TC	LEBANON	VA	85.0	10	4	10	10	\$100M-500M	9,094	403	85.0	80.0	
FIRST CMNTY BK NA	BLUEFIELD	VA	85.0	6	8	10	10	\$1B-\$10B	7,472	249	87.5	82.5	
POWELL VALLEY NB	JONESVILLE	VA	82.5	8	7	8	10	\$100M-500M	2,631	262	90.0	77.5	
PEOPLES BK	EWING	VA	82.5	10	7	7	9	<\$100M	1,336	148	85.0	75.0	
BANK OF SOUTHSIDE VA	CARSON	VA	82.5	9	5	10	9	\$100M-500M	6,380	146	77.5	72.5	
BANK OF MCKENNEY	MCKENNEY	VA	82.5	9	10	7	7	<\$100M	1,478	66	75.0	77.5	
FARMERS & MRCH BK OF CRAIG C	NEW CASTLE	VA	82.5	10	6	8	9	<\$100M	3,107	131	82.5	80.0	

Table 2. Small-Farm-Lending Banks, June 1999

Bank Name	Location	State	Decile Values					Bnk Asset Sz.	Dollars in SFL	Number in SFL	Total Score (<\$100K)	Total Score (<\$1M)
			Total Score (1)	SFL/TA (2)	SFL/TFL (3)	SFL(\$)	SFL/# (4)						SFL/# (5)
COMMUNITY NB	SOUTH BOSTON	VA	80.0	8	9	8	7	\$100M-500M	2,396	60	82.5	72.5
BANK OF FLOYD	FLOYD	VA	80.0	9	6	9	8	\$100M-500M	4,970	79	87.5	77.5
NORTHERN NECK ST BK	WARSAW	VA	80.0	8	8	8	8	\$100M-500M	3,310	114	85.0	75.0
FARMERS BK	WINDSOR	VA	80.0	10	4	10	8	<\$100M	6,264	113	67.5	77.5
BANK OF SUSSEX & SURRY	WAKEFIELD	VA	80.0	10	5	9	8	<\$100M	5,667	117	82.5	85.0
CITIZENS B&TC	BLACKSTONE	VA	80.0	9	3	10	10	\$100M-500M	6,385	225	77.5	90.0
NEW PEOPLES BK	HONAKER	VA	80.0	10	5	8	9	<\$100M	3,440	144	77.5	85.0
BENCHMARK CMNTY BK	KENBRIDGE	VA	77.5	9	4	9	9	\$100M-500M	5,797	211	80.0	77.5
FIRST VA BK-MTN EMPIRE	ABINGDON	VA	77.5	6	9	7	9	\$100M-500M	1,886	158	82.5	72.5
FIRST NB	CHRISTIANSBURG	VA	75.0	7	5	9	9	\$100M-500M	4,385	153	75.0	70.0
F&M BK-EMPORIA	EMPORIA	VA	72.5	9	5	7	8	<\$100M	1,921	75	72.5	77.5
FARMERS & MRCH BK-EASTERN	ONLEY	VA	72.5	9	2	9	9	\$100M-500M	4,038	147	72.5	72.5
LEE B&TC	PENNINGTON GAP	VA	72.5	7	7	7	8	\$100M-500M	1,253	125	80.0	67.5
FARMERS & MERCHANTS BK	TIMBERVILLE	VA	72.5	9	3	9	8	\$100M-500M	4,412	115	70.0	87.5
PLANTERS B&TC OF VA	STAUNTON	VA	72.5	7	3	9	10	\$100M-500M	4,032	229	77.5	65.0
BANK OF NORTHUMBERLAND	HEATHSVILLE	VA	70.0	8	5	7	8	\$100M-500M	2,123	93	75.0	72.5
FIRST VA BK-SOUTHWEST	ROANOKE	VA	70.0	5	5	9	9	\$1B-\$10B	4,257	128	65.0	65.0
BANK OF FRANKLIN	FRANKLIN	VA	70.0	9	3	8	8	<\$100M	3,199	104	72.5	67.5
VIRGINIA B&TC	DANVILLE	VA	70.0	6	9	6	7	\$100M-500M	991	62	75.0	67.5
BANK OF BOTETOURT	BUCHANAN	VA	70.0	7	10	6	5	\$100M-500M	848	22	72.5	65.0
BANK OF SUFFOLK	SUFFOLK	VA	70.0	8	5	8	7	\$100M-500M	2,544	45	75.0	67.5
FARMERS BK OF APPOMATTOX	APPOMATTOX	VA	67.5	7	6	6	8	\$100M-500M	1,064	72	72.5	60.0
SOUTHSIDE BK	TAPPAHANNOCK	VA	67.5	8	3	8	8	\$100M-500M	3,341	70	67.5	75.0
JAMES RIVER BK	WAVERLY	VA	67.5	9	3	8	7	<\$100M	3,174	60	62.5	75.0
BANK OF CARROLL	HILLSVILLE	VA	65.0	8	6	6	6	<\$100M	1,187	32	72.5	60.0
PEOPLES NB	DANVILLE	VA	65.0	7	5	8	6	\$100M-500M	2,984	42	60.0	57.5
ONE VALLEY BK CENTRAL VA NA	LYNCHBURG	VA	65.0	5	4	9	8	\$1B-\$10B	4,168	83	62.5	75.0
PAGE VALLEY BK	LURAY	VA	65.0	8	5	6	7	<\$100M	770	45	57.5	57.5
ONE VALLEY BK SHENANDOAH	RAPHINE	VA	65.0	7	4	8	7	\$100M-500M	3,079	48	55.0	65.0
PEOPLES CMNTY BK	MONTROSS	VA	65.0	7	8	5	6	<\$100M	649	31	70.0	60.0
FIRST NB OF ALTAVISTA	ALTAVISTA	VA	65.0	6	9	5	6	\$100M-500M	564	27	67.5	57.5
PATRICK HENRY NB	BASSETT	VA	65.0	6	7	7	6	\$100M-500M	1,604	43	72.5	60.0
F&M BK-WINCHESTER	WINCHESTER	VA	65.0	6	3	9	8	\$500M-\$1B	3,723	115	60.0	62.5
METRO-CTY BK OF VA	MECHANICSVILLE	VA	65.0	7	10	5	4	<\$100M	622	6	10.0	65.0
PIONEER BK	STANLEY	VA	62.5	9	2	7	7	<\$100M	2,338	49	55.0	67.5
CRESTAR BK	RICHMOND	VA	62.5	3	2	10	10	>\$10B	11,911	303	62.5	60.0
FIRST NB	ROCKY MOUNT	VA	62.5	7	4	7	7	\$100M-500M	2,180	49	70.0	67.5
UNION B&TC	BOWLING GREEN	VA	62.5	5	6	7	7	\$500M-\$1B	1,587	46	70.0	57.5
BANK OF CLARKE CTY	BERRYVILLE	VA	62.5	8	2	8	7	\$100M-500M	3,194	68	57.5	65.0
FIRST VA BK-COMMONWEALTH	GRAFTON	VA	62.5	5	10	5	5	\$100M-500M	585	17	65.0	55.0
BANK OF TAZEWEEL CTY	TAZEWEEL	VA	60.0	7	3	7	7	\$100M-500M	1,569	51	55.0	55.0
PATRIOT BK NA	FREDERICKSBURG	VA	60.0	5	10	4	5	\$100M-500M	437	13	65.0	60.0
STATE BK OF REMINGTON	REMINGTON	VA	57.5	8	3	6	6	<\$100M	1,055	35	60.0	62.5
MARSHALL NB&TC	MARSHALL	VA	57.5	8	2	7	6	<\$100M	1,828	31	45.0	62.5
BANK OF FINCASTLE	FINCASTLE	VA	55.0	7	3	6	6	\$100M-500M	1,101	37	57.5	60.0
FIRST ST BK	DANVILLE	VA	55.0	6	9	4	3	<\$100M	244	4	60.0	50.0
BANK OF ESSEX	TAPPAHANNOCK	VA	55.0	6	4	6	6	\$100M-500M	1,075	30	57.5	52.5
PIEDMONT TR BK	MARTINSVILLE	VA	55.0	4	4	7	7	\$500M-\$1B	1,547	58	62.5	47.5
MAINSTREET BK	MECHANICSVILLE	VA	55.0	5	6	6	5	\$100M-500M	759	14	47.5	45.0
PENINSULA TR BK	GLOUCESTER	VA	55.0	4	10	4	4	\$100M-500M	354	4	60.0	50.0
JAMES RIVER BK COLONIAL	SMITHFIELD	VA	52.5	8	4	5	4	<\$100M	637	10	40.0	52.5
F&M BK-PEOPLES	WARRENTON	VA	52.5	4	10	3	4	\$100M-500M	170	7	55.0	50.0
BANK OF HAMPTON ROADS	CHESAPEAKE	VA	52.5	4	9	4	4	\$100M-500M	273	4	32.5	47.5
SHORE BK	ONLEY	VA	50.0	5	6	5	4	\$100M-500M	477	8	50.0	42.5
BANK OF THE COMMONWEALTH	NORFOLK	VA	50.0	4	9	4	3	\$100M-500M	245	4	60.0	47.5
SECOND B&TC	CULPEPER	VA	50.0	5	5	5	5	\$100M-500M	509	16	42.5	40.0
BLUE RIDGE BK NA	FLOYD	VA	50.0	6	2	6	6	\$100M-500M	1,060	38	55.0	55.0
ROCKINGHAM HERITAGE BK	HARRISONBURG	VA	50.0	5	8	4	3	<\$100M	224	3	32.5	45.0

Table 2. Small-Farm-Lending Banks, June 1999

Bank Name	Location	State	Total Score (1)	Decile Values					Bnk Asset Sz. (6)	Dollars in SFL (7)	Number in SFL (8)	Total Score (<\$100K) (9)	Total Score (<\$1M) (10)
				SFL/TA (2)	SFL/TFL (3)	SFL(\$) (4)	SFL(#) (5)						
FIRST NB OF CLIFTON FORGE	CLIFTON FORGE	VA	47.5	4	8	3	4	\$100M-500M	195	12	57.5	45.0	
MIDDLEBURG BK	MIDDLEBURG	VA	47.5	5	2	6	6	\$100M-500M	775	27	45.0	52.5	
NATIONAL BK OF BLACKSBURG	BLACKSBURG	VA	47.5	3	7	4	5	\$100M-500M	341	16	55.0	45.0	
MOUNTAIN NB	GALAX	VA	47.5	3	8	3	5	\$100M-500M	122	17	52.5	47.5	
FIRST COMMONWEALTH BK	WISE COUNTY	VA	47.5	5	8	3	3	<\$100M	130	2	55.0	40.0	
COMMUNITY NB	PULASKI	VA	47.5	5	8	3	3	<\$100M	182	3	52.5	42.5	
FIRST NAT EXCH BK	ROANOKE	VA	47.5	6	2	5	6	\$100M-500M	703	26	47.5	42.5	
TOWNEBANK	PORTSMOUTH	VA	47.5	4	10	3	2	\$100M-500M	200	1	10.0	42.5	
F&M BK-RICHMOND	RICHMOND	VA	45.0	2	10	3	3	\$100M-500M	100	2	47.5	40.0	
FIRST VA BK-COLONIAL	RICHMOND	VA	45.0	3	4	6	5	\$500M-\$1B	984	25	50.0	62.5	
NATIONAL BK OF FREDERICKSBUR	FREDERICKSBURG	VA	45.0	5	4	5	4	\$100M-500M	653	5	22.5	60.0	
FIRST VA BK	FALLS CHURCH	VA	45.0	2	10	2	4	\$1B-\$10B	57	4	47.5	45.0	
FIRST VA BK OF TIDEWATER	NORFOLK	VA	45.0	3	5	5	5	\$500M-\$1B	600	18	52.5	37.5	
CITIZENS & FARMERS BK	WEST POINT	VA	45.0	3	7	4	4	\$100M-500M	313	9	50.0	42.5	
SALEM B&TC NA	SALEM	VA	42.5	4	6	4	3	\$100M-500M	307	3	40.0	32.5	
VIRGINIA CMNTY BK	LOUISA	VA	42.5	6	1	5	5	\$100M-500M	477	23	45.0	37.5	
RESOURCE BK	VIRGINIA BEACH	VA	42.5	2	9	3	3	\$100M-500M	123	2	47.5	42.5	
SHENANDOAH NB	STAUNTON	VA	42.5	6	3	4	4	<\$100M	385	8	30.0	60.0	
UNITED BK	FAIRFAX	VA	40.0	2	10	2	2	\$1B-\$10B	10	1	42.5	40.0	
FIRST VA BK-BLUE RIDGE	STAUNTON	VA	40.0	3	3	5	5	\$500M-\$1B	641	13	32.5	45.0	
CENTRAL NB	LYNCHBURG	VA	37.5	2	9	2	2	<\$100M	24	1	45.0	37.5	
BANK OF LANCASTER	KILMARNOCK	VA	35.0	3	7	2	2	\$100M-500M	91	1	37.5	30.0	
CHESAPEAKE BK	KILMARNOCK	VA	35.0	2	7	2	3	\$100M-500M	27	2	40.0	30.0	
CENTRAL VA BK	POWHATAN	VA	35.0	4	2	4	4	\$100M-500M	334	7	37.5	57.5	
FIRST BK	STRASBURG	VA	35.0	4	1	4	5	\$100M-500M	402	16	37.5	52.5	
FIRST SENTINEL BK	RICHLANDS	VA	35.0	2	8	2	2	<\$100M	1	1	35.0	32.5	
BRANCH B&TC OF VA	NORFOLK	VA	35.0	2	2	5	5	\$1B-\$10B	611	12	42.5	30.0	
GRUNDY NB	GRUNDY	VA	32.5	2	6	2	3	\$100M-500M	12	2	32.5	25.0	
MARATHON BK	WINCHESTER	VA	30.0	4	1	3	4	\$100M-500M	162	8	37.5	42.5	
COMMUNITY BKR BK	RICHMOND	VA	27.5	4	2	3	2	<\$100M	146	1	10.0	52.5	
BANK OF TIDEWATER	VIRGINIA BEACH	VA	27.5	3	1	4	3	\$100M-500M	311	2	10.0	32.5	
VIRGINIA HEARTLAND BK	FREDERICKSBURG	VA	27.5	4	1	3	3	\$100M-500M	191	2	35.0	37.5	
BANK OF FERRUM	FERRUM	VA	22.5	3	1	3	2	\$100M-500M	99	1	10.0	20.0	
F&M BK-CENTRAL VA	CHARLOTTESVILLE	VA	22.5	3	1	2	3	<\$100M	47	2	27.5	22.5	
FAUQUIER BK	WARRENTON	VA	22.5	3	1	3	2	\$100M-500M	168	1	17.5	47.5	
COUNTY BK OF CHESTERFIELD	MIDLOTHIAN	VA	20.0	3	1	2	2	\$100M-500M	74	1	27.5	52.5	
HORIZON BK OF VA	MERRIFIELD	VA	17.5	2	1	2	2	\$100M-500M	30	1	25.0	50.0	
FIRST BK OF STUART	STUART	VA	10.0	1	1	1	1	\$100M-500M	0	0	10.0	10.0	
BANK OF NORTHERN VA	ARLINGTON	VA	10.0	1	1	1	1	<\$100M	0	0	17.5	10.0	
SOUTHERN FNCL BK	WARRENTON	VA	0.0	.	.	.	.	\$100M-500M	.	.	0.0	.
F&M BK-NORTHERN VA	FAIRFAX	VA	0.0	.	.	.	.	\$500M-\$1B	.	.	0.0	.
FIRST COLONIAL BK	HOPEWELL	VA	0.0	.	.	.	.	\$100M-500M	.	.	0.0	.
OLD POINT NB OF PHOEBUS	HAMPTON	VA	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.	
MINERS & MRCH B&TC	GRUNDY	VA	0.0	.	.	.	.	\$100M-500M	.	.	0.0	.
COMMERCE BK OF VA	RICHMOND	VA	0.0	.	.	.	.	\$100M-500M	.	.	0.0	.
CONSOLIDATED B&TC	RICHMOND	VA	0.0	.	.	.	.	\$100M-500M	.	.	0.0	.
GUARANTY BK	CHARLOTTESVILLE	VA	0.0	.	.	.	.	\$100M-500M	.	.	0.0	.
COMMONWEALTH BK	RICHMOND	VA	0.0	.	.	.	.	<\$100M	.	.	0.0	.
PROSPERITY B&TC	SPRINGFIELD	VA	0.0	.	.	.	.	<\$100M	.	.	0.0	.
MINERS EXCH BK	COEBURN	VA	0.0	.	.	.	.	<\$100M	.	.	0.0	.
HERITAGE BK	MCLEAN	VA	0.0	.	.	.	.	<\$100M	.	.	.	65.0
HERITAGE B&TC	NORFOLK	VA	0.0	.	.	.	.	<\$100M	.	.	0.0	.
BUSINESS BK	VIENNA	VA	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
RIGGS BK NA	MCLEAN	VA	0.0	2	.	2	2	\$1B-\$10B	0	0	0.0	.	
BURKE & HERBERT B&TC	ALEXANDRIA	VA	0.0	1	.	1	1	\$500M-\$1B	0	0	0.0	.	
COMMUNITY BK	PETERSBURG	VA	0.0	.	.	.	.	\$100M-500M	.	.	0.0	.
RAPPAHANNOCK NB	WASHINGTON	VA	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
STATE BK OF THE ALLEGHENIES	COVINGTON	VA	0.0	.	.	.	.	\$100M-500M	.	.	0.0	.

Table 2. Small-Farm-Lending Banks, June 1999

Bank Name	Location	State	Decile Values					Bnk Asset Sz. (6)	Dollars in SFL (7)	Number in SFL (8)	Total Score (<\$100K) (9)	Total Score (<\$1M) (10)
			Total Score (1)	SFL/TA (2)	SFL/TFL (3)	SFL(\$) (4)	SFL(#) (5)					
VIRGINIA CMRC BK	ARLINGTON	VA	0.0	.	.	.	.	\$100M-500M	.	.	0.0	.
TYSONS NB	MCLEAN	VA	0.0	1	.	1	1	<\$100M	0	0	0.0	.
COMMUNITY BK OF NORTHERN VA	STERLING	VA	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.
CAPITAL ONE BK	GLEN ALLEN	VA	0.0	.	.	.	.	\$1B-\$10B	.	.	0.0	.
VALLEY BK NA	ROANOKE	VA	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.
HARBOR BK	NEWPORT NEWS	VA	0.0	1	.	1	1	<\$100M	0	0	0.0	.
FIRST-CITIZENS BK A VA CORP	ROANOKE	VA	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.
CARDINAL BK NA	FAIRFAX	VA	0.0	2	.	2	2	<\$100M	0	0	0.0	.
JAMES MONROE BK	ARLINGTON	VA	0.0	.	.	.	.	<\$100M	.	.	0.0	.
POTOMAC BK OF VA	VIENNA	VA	0.0	.	.	.	.	<\$100M	.	.	0.0	.
VIRGINIA NB	CHARLOTTESVILLE	VA	0.0	1	.	1	1	<\$100M	0	0	0.0	.
ALLIANCE BK CORP	FAIRFAX	VA	0.0	.	.	.	.	<\$100M	.	.	0.0	.
MONARCH BK	CHESAPEAKE	VA	0.0	.	.	.	.	<\$100M	.	.	0.0	.
BANK OF WILLIAMSBURG	WILLIAMSBURG	VA	0.0	.	.	.	.	<\$100M	.	.	0.0	.
FIRST CAP BK	GLEN ALLEN	VA	0.0	.	.	.	.	<\$100M	.	.	0.0	.
ALBEMARLE FIRST BK	CHARLOTTESVILLE	VA	0.0	.	.	.	.	<\$100M	.	.	0.0	.
MILLENNIUM BK NA	RESTON	VA	0.0	2	.	2	2	<\$100M	0	0	0.0	.
SHENANDOAH VALLEY NB	WINCHESTER	VA	0.0	1	.	1	1	<\$100M	0	0	0.0	.
COMMUNITY NB	DERBY	VT	82.5	8	8	8	9	\$100M-500M	3,390	112	85.0	75.0
FRANKLIN LAMOILLE BK	SAINT ALBANS	VT	77.5	7	10	7	7	\$100M-500M	1,670	48	57.5	72.5
LYNDONVILLE SVG B&TC	LYNDONVILLE	VT	77.5	10	1	10	10	\$100M-500M	15,582	362	77.5	80.0
PEOPLES TC OF ST ALBANS	SAINT ALBANS	VT	75.0	9	3	9	9	\$100M-500M	8,081	268	80.0	90.0
FIRST NB OF ORWELL	ORWELL	VT	72.5	9	5	7	8	<\$100M	1,830	98	80.0	67.5
CHITTENDEN TC	BURLINGTON	VT	65.0	6	3	9	8	\$1B-\$10B	8,023	108	67.5	67.5
UNION BK	MORRISVILLE	VT	65.0	8	6	6	6	\$100M-500M	1,635	40	75.0	60.0
MERCHANTS BK	SOUTH BURLINGTON	VT	52.5	3	9	5	4	\$500M-\$1B	430	12	55.0	52.5
NATIONAL BK OF MIDDLEBURY	MIDDLEBURY	VT	52.5	6	4	6	5	\$100M-500M	612	18	60.0	45.0
VERMONT NB	BRATTLEBORO	VT	50.0	4	1	8	7	\$1B-\$10B	4,145	60	47.5	57.5
FIRST BRANDON NB	BRANDON	VT	50.0	7	2	5	6	<\$100M	567	21	47.5	67.5
CITIZENS SVG B&TC	SAINT JOHNSBURY	VT	50.0	5	6	4	5	\$100M-500M	271	21	60.0	45.0
RANDOLPH NB	RANDOLPH	VT	45.0	5	7	3	3	<\$100M	264	5	27.5	42.5
FIRST VT B&TC	BRATTLEBORO	VT	45.0	2	8	4	4	\$500M-\$1B	409	8	20.0	45.0
HOWARD BK NA	BURLINGTON	VT	37.5	2	9	2	2	\$500M-\$1B	43	3	37.5	35.0
CONNECTICUT RIVER BK NA	SPRINGFIELD	VT	30.0	4	2	3	3	\$100M-500M	243	7	35.0	27.5
FACTORY POINT NB OF MANCHEST	MANCHESTER CENTE	VT	30.0	3	5	2	2	\$100M-500M	204	3	45.0	27.5
GRANITE SVG B&TC	BARRE	VT	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.
FIRST COMMUNITY BK	WOODSTOCK	VT	0.0	1	.	1	1	<\$100M	0	0	0.0	.
LEDYARD NB	NORWICH	VT	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.
WHEATLAND BK	DAVENPORT	WA	92.5	10	7	10	10	<\$100M	39,147	559	95.0	90.0
BANK OF FAIRFIELD	FAIRFIELD	WA	90.0	10	6	10	10	<\$100M	22,190	440	92.5	85.0
MID ST BK	WATERVILLE	WA	90.0	10	6	10	10	<\$100M	14,685	291	87.5	85.0
BANK OF WHITMAN	COLFAX	WA	85.0	10	4	10	10	\$100M-500M	35,898	518	85.0	85.0
PEOPLES BK	LYNDEN	WA	85.0	9	5	10	10	\$100M-500M	20,388	466	82.5	82.5
LAMONT BK	SAINT JOHN	WA	85.0	10	8	8	8	<\$100M	3,473	84	90.0	85.0
GRANT NB	EPHRATA	WA	85.0	9	7	9	9	<\$100M	6,837	138	92.5	80.0
CENTRAL VALLEY BK NA	TOPPENISH	WA	82.5	10	5	9	9	<\$100M	11,968	211	80.0	80.0
FARMINGTON ST BK	FARMINGTON	WA	82.5	10	8	8	7	<\$100M	2,690	36	75.0	77.5
BANK OF THE WEST	WALLA WALLA	WA	80.0	9	5	9	9	\$100M-500M	14,629	267	87.5	87.5
SECURITY ST BK	CENTRALIA	WA	80.0	8	6	9	9	\$100M-500M	10,502	137	87.5	72.5
HARBOR CMNTY BK	RAYMOND	WA	80.0	9	7	8	8	<\$100M	5,945	95	77.5	77.5
KITTITAS VALLEY BK NA	ELLENSBURG	WA	80.0	9	7	8	8	<\$100M	6,293	119	90.0	77.5
WASHINGTON TR BK	SPOKANE	WA	77.5	7	4	10	10	\$1B-\$10B	16,492	284	75.0	75.0
BAKER BOYER NB	WALLA WALLA	WA	77.5	8	3	10	10	\$100M-500M	16,035	298	75.0	75.0
HOME SCTY BK	SUNNYSIDE	WA	77.5	9	4	9	9	\$100M-500M	13,857	254	77.5	75.0
YAKIMA NB NA	YAKIMA	WA	77.5	8	10	7	6	<\$100M	712	8	77.5	75.0
UNITED SCTY BK	SPOKANE	WA	75.0	8	4	9	9	\$100M-500M	7,935	209	77.5	75.0
FARMERS ST BK	WINTHROP	WA	75.0	9	7	7	7	<\$100M	928	38	77.5	67.5
SKAGIT ST BK	BURLINGTON	WA	72.5	8	3	9	9	\$100M-500M	7,046	133	67.5	72.5

Table 2. Small-Farm-Lending Banks, June 1999

Bank Name	Location	State	Total Score (1)	Decile Values					Bnk Asset Sz. (6)	Dollars in SFL (7)	Number in SFL (8)	Total Score (<\$100K) (9)	Total Score (<\$1M) (10)
				SFL/TA (2)	SFL/TFL (3)	SFL(\$) (4)	SFL(#) (5)						
STATE NB	GARFIELD	WA	72.5	9	5	7	8	<\$100M	2,271	51	80.0	75.0	
CASHMERE VALLEY BK	CASHMERE	WA	72.5	7	6	8	8	\$100M-500M	3,804	118	77.5	67.5	
NORTH CASCADES NB	CHELAN	WA	70.0	8	2	9	9	\$100M-500M	7,353	180	67.5	72.5	
COMMUNITY FIRST BK	KENNEWICK	WA	70.0	7	9	6	6	<\$100M	407	9	72.5	67.5	
FIRST HERITAGE BK	SNOHOMISH	WA	67.5	6	9	6	6	<\$100M	489	7	60.0	65.0	
TWIN RIVER NB	CLARKSTON	WA	67.5	7	7	6	7	<\$100M	514	12	75.0	62.5	
FARMERS & MRCH BK OF ROCKFOR	SPOKANE	WA	67.5	6	6	7	8	\$100M-500M	1,623	84	75.0	77.5	
NORTH SOUND BK	POULSBORO	WA	67.5	6	9	6	6	\$100M-500M	434	11	70.0	62.5	
VIKING CMNTY BK	SEATTLE	WA	67.5	8	3	8	8	\$100M-500M	5,228	100	70.0	67.5	
FIFE CMRL BK	FIFE	WA	67.5	6	10	5	6	<\$100M	197	5	72.5	65.0	
BANK OF THE PACIFIC	LONG BEACH	WA	65.0	7	5	7	7	\$100M-500M	1,663	22	52.5	70.0	
PRIME PACIFIC BK NA	LYNNWOOD	WA	65.0	6	10	5	5	<\$100M	135	1	25.0	62.5	
FIRST INDEPENDENT BK	VANCOUVER	WA	62.5	4	9	5	7	\$500M-\$1B	190	11	67.5	57.5	
FRONTIER BK	EVERETT	WA	62.5	6	3	8	8	\$1B-\$10B	3,958	62	65.0	70.0	
INTER BK	DUVALL	WA	62.5	5	10	5	5	<\$100M	94	2	65.0	57.5	
MT RAINIER NB	ENUMCLAW	WA	62.5	7	4	7	7	<\$100M	1,270	27	65.0	57.5	
SHOREBANK PACIFIC	ILWACO	WA	62.5	7	8	6	4	<\$100M	210	1	10.0	57.5	
COLUMBIA TR BK	PASCO	WA	62.5	8	2	8	7	<\$100M	2,868	35	57.5	60.0	
ISLANDERS BK	FRIDAY HARBOR	WA	57.5	6	8	5	4	\$100M-500M	204	1	10.0	52.5	
TOWNE BK	WOODINVILLE	WA	57.5	4	10	4	5	\$100M-500M	51	1	62.5	52.5	
COMMERCE BK OF WA NA	SEATTLE	WA	55.0	4	9	4	5	\$100M-500M	5	1	62.5	52.5	
STATE BK	CONCRETE	WA	52.5	5	8	4	4	<\$100M	8	1	62.5	47.5	
COLUMBIA ST BK	TACOMA	WA	52.5	5	3	7	6	\$1B-\$10B	794	10	62.5	50.0	
WASHINGTON ST BK NA	FEDERAL WAY	WA	50.0	6	4	5	5	<\$100M	171	1	17.5	62.5	
PUYALLUP VALLEY BK	PUYALLUP	WA	47.5	5	2	6	6	\$100M-500M	244	5	45.0	40.0	
FIRST CMNTY BK OF WA	LACEY	WA	45.0	5	1	6	6	\$100M-500M	457	6	45.0	50.0	
PACIFIC NORTHWEST BK	SEATTLE	WA	45.0	5	2	6	5	\$100M-500M	314	4	45.0	57.5	
BANK OF GRAYS HARBOR	ABERDEEN	WA	42.5	5	2	5	5	\$100M-500M	188	5	45.0	40.0	
INLAND NORTHWEST BK	SPOKANE	WA	40.0	5	1	5	5	\$100M-500M	149	4	52.5	47.5	
WHIDBEY ISLAND BK	OAK HARBOR	WA	32.5	4	1	4	4	\$100M-500M	47	1	45.0	32.5	
BANK OF EDMONDS	EDMONDS	WA	25.0	3	1	3	3	<\$100M	0	0	25.0	60.0	
PACIFICA BK	BELLEVUE	WA	25.0	3	1	3	3	<\$100M	0	0	35.0	25.0	
ASIA-EUROPE-AMERICAS BK	SEATTLE	WA	17.5	2	1	2	2	<\$100M	0	0	25.0	67.5	
NATIONAL BK OF TUKWILA	TUKWILA	WA	0.0	2	.	2	2	<\$100M	0	0	0.0	.	
CITY BK	LYNNWOOD	WA	0.0	2	.	2	2	\$100M-500M	0	0	0.0	.	
COWLITZ BK	LONGVIEW	WA	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.	
KITSAP BK	PORT ORCHARD	WA	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.	
AMERICAN MARINE BK	BAINBRIDGE ISLAND	WA	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.	
EVERGREEN BK	SEATTLE	WA	0.0	2	.	2	2	\$100M-500M	0	0	0.0	.	
SILVERDALE ST BK	SILVERDALE	WA	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
REDMOND NB	REDMOND	WA	0.0	2	.	2	2	<\$100M	0	0	0.0	.	
WASHINGTON FIRST INTL BK	SEATTLE	WA	0.0	2	.	2	2	\$100M-500M	0	0	0.0	.	
SOUND BKG CO	TACOMA	WA	0.0	4	.	4	4	<\$100M	0	0	0.0	.	
ISSAQUAH BK	ISSAQUAH	WA	0.0	2	.	2	2	<\$100M	0	0	0.0	.	
FREMONT FIRST NB	SEATTLE	WA	0.0	2	.	2	2	<\$100M	0	0	0.0	.	
WESTSIDE CMNTY BK	UNIVERSITY PLACE	WA	0.0	4	.	4	4	<\$100M	0	0	0.0	.	
COMMERCIAL BK	EVERETT	WA	0.0	3	.	3	3	<\$100M	0	0	0.0	.	
PIERCE CMRL BK	TACOMA	WA	0.0	.	.	.	.	<\$100M	.	.	0.0	.
BANK NORTHWEST	BELLINGHAM	WA	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
COASTAL CMNTY BK	EVERETT	WA	0.0	3	.	3	3	<\$100M	0	0	0.0	.	
HARBOR BK NA	GIG HARBOR	WA	0.0	4	.	4	4	<\$100M	0	0	0.0	.	
CHARTER BK	BELLEVUE	WA	0.0	3	.	3	3	<\$100M	0	0	0.0	.	
VALLEY BK	AUBURN	WA	0.0	3	.	3	3	<\$100M	0	0	0.0	.	
NORTHWEST INTL BK	SEATTLE	WA	0.0	3	.	3	3	<\$100M	0	0	0.0	.	
TODAY'S BK	VANCOUVER	WA	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
BANK OF CLARK CTY	VANCOUVER	WA	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
WESTSOUND BK	BREMERTON	WA	0.0	1	.	1	1	<\$100M	0	0	0.0	.	
NORTH CTY BK	ARLINGTON	WA	0.0	3	.	3	3	<\$100M	0	0	0.0	.	

Table 2. Small-Farm-Lending Banks, June 1999

Bank Name	Location	State	Decile Values					Bnk Asset Sz.	Dollars in SFL	Number in SFL	Total Score (<\$100K)	Total Score (<\$1M)
			Total Score (1)	SFL/TA (2)	SFL/TFL (3)	SFL(\$)	SFL(#)					
ABBOTSFORD ST BK	ABBOTSFORD	WI	95.0	9	10	10	9	\$100M-500M	21,888	365	97.5	95.0
MARION ST BK	MARION	WI	95.0	9	9	10	10	<\$100M	14,261	406	95.0	90.0
FIRST NB OF BALDWIN	BALDWIN	WI	92.5	9	10	9	9	<\$100M	11,222	327	92.5	87.5
MERIDIAN CAP BK NA	MILWAUKEE	WI	92.5	9	10	9	9	<\$100M	12,287	301	97.5	92.5
F&M BK DARLINGTON	DARLINGTON	WI	92.5	10	7	10	10	\$100M-500M	44,804	722	92.5	90.0
STRATFORD ST BK	STRATFORD	WI	92.5	9	10	9	9	<\$100M	12,309	292	95.0	92.5
FORTRESS BK WESTBY	WESTBY	WI	90.0	9	8	9	10	<\$100M	11,733	419	92.5	85.0
FIRST NB OF PLATTEVILLE	PLATTEVILLE	WI	90.0	10	6	10	10	<\$100M	25,575	496	90.0	85.0
PEOPLES ST BK	AUGUSTA	WI	90.0	10	9	9	8	<\$100M	12,255	198	92.5	90.0
MARKESAN ST BK	MARKESAN	WI	90.0	10	6	10	10	<\$100M	16,919	428	90.0	85.0
MID-WISCONSIN BK	MEDFORD	WI	90.0	8	8	10	10	\$100M-500M	35,312	715	92.5	87.5
BANK OF MONDOVI	MONDOVI	WI	87.5	10	5	10	10	<\$100M	14,260	405	90.0	80.0
FIRST NB AT DARLINGTON	DARLINGTON	WI	87.5	10	7	9	9	<\$100M	10,703	375	90.0	80.0
STATE BK OF WITHEE	WITHEE	WI	87.5	10	5	10	10	<\$100M	16,698	1,152	90.0	82.5
NORTHWESTERN BK	CHIPPEWA FALLS	WI	87.5	7	9	9	10	\$100M-500M	13,099	412	92.5	82.5
PEOPLES ST BK	PRAIRIE DU CHIEN	WI	87.5	10	5	10	10	\$100M-500M	56,161	1,217	90.0	85.0
LIVINGSTON ST BK	LIVINGSTON	WI	87.5	10	6	10	9	<\$100M	15,051	324	87.5	82.5
HIAWATHA NB	HAGER CITY	WI	87.5	9	10	8	8	<\$100M	7,805	241	92.5	87.5
PIONEER ST BK	AUBURNDALE	WI	87.5	8	9	9	9	<\$100M	9,358	287	90.0	82.5
ROYAL BK	ELROY	WI	87.5	9	6	10	10	\$100M-500M	16,342	442	90.0	82.5
GREENLEAF WAYSIDE BK	GREENLEAF	WI	87.5	10	9	9	7	<\$100M	9,456	139	87.5	85.0
PIGEON FALLS ST BK	PIGEON FALLS	WI	85.0	10	8	8	8	<\$100M	7,480	222	87.5	82.5
FIRST NB IN VIROQUA	VIROQUA	WI	85.0	9	8	9	8	<\$100M	12,482	250	92.5	82.5
BADGER ST BK	CASSVILLE	WI	85.0	10	6	9	9	<\$100M	13,664	361	87.5	80.0
F&M BK WINNEBAGO CTY	OMRO	WI	85.0	7	9	8	10	\$100M-500M	8,885	459	90.0	82.5
REEDSBURG BK	REEDSBURG	WI	85.0	8	8	9	9	\$100M-500M	13,729	321	90.0	82.5
FARMERS ST BK	BANGOR	WI	85.0	9	9	8	8	<\$100M	9,195	232	90.0	85.0
SECURITY NB OF DURAND	DURAND	WI	85.0	10	4	10	10	\$100M-500M	21,531	606	82.5	77.5
CITIZENS ST BK LOYAL	LOYAL	WI	85.0	10	5	10	9	<\$100M	20,575	379	90.0	82.5
FARMERS & MRCH UNION BK	COLUMBUS	WI	82.5	10	3	10	10	\$100M-500M	21,139	505	75.0	80.0
COMMUNITY FIRST BK	BOSCOBEL	WI	82.5	8	6	9	10	\$100M-500M	12,298	433	87.5	77.5
FARMERS & MRCH BK KENDALL	KENDALL	WI	82.5	10	7	8	8	<\$100M	7,096	210	85.0	80.0
BREMER BK NA	MENOMONIE	WI	82.5	8	5	10	10	\$100M-500M	38,939	741	85.0	77.5
BANK OF BARRON	BARRON	WI	82.5	10	5	9	9	<\$100M	14,186	382	87.5	75.0
STATE BK OF GILMAN	GILMAN	WI	82.5	10	8	7	8	<\$100M	5,085	176	82.5	80.0
BANK OF JUDA	JUDA	WI	82.5	10	6	7	10	<\$100M	6,418	530	85.0	80.0
F&M BK GRANT CTY	FENNIMORE	WI	82.5	9	4	10	10	\$100M-500M	25,503	743	80.0	82.5
COMMUNITY ST BK	UNION GROVE	WI	80.0	6	10	8	8	\$100M-500M	9,074	180	85.0	80.0
UNITED BK	OSSEO	WI	80.0	9	3	10	10	\$100M-500M	15,792	425	77.5	80.0
BANK OF GALESVILLE	GALESVILLE	WI	80.0	9	8	7	8	<\$100M	6,142	204	82.5	77.5
WOODHOUSE & BARTLEY BK	BLOOMINGTON	WI	80.0	10	6	8	8	<\$100M	7,962	204	82.5	75.0
BANK OF CASHTON	CASHTON	WI	80.0	10	7	8	7	<\$100M	7,255	169	85.0	75.0
UNION BK OF BLAIR	BLAIR	WI	80.0	9	8	7	8	<\$100M	6,299	249	87.5	77.5
FARMERS ST BK HILLSBORO	HILLSBORO	WI	80.0	8	8	7	9	<\$100M	6,358	295	87.5	77.5
BANK OF SPRING VALLEY	SPRING VALLEY	WI	80.0	8	10	7	7	<\$100M	5,370	165	87.5	80.0
BANK OF OAKFIELD	OAKFIELD	WI	80.0	10	6	8	8	<\$100M	6,750	183	80.0	72.5
JOHN O MELBY & CO BK	WHITEHALL	WI	80.0	10	8	7	7	<\$100M	6,350	143	82.5	75.0
BANK OF ONTARIO	ONTARIO	WI	77.5	10	8	6	7	<\$100M	4,267	149	80.0	75.0
FARMERS & MRCH BK ORFORDVILL	ORFORDVILLE	WI	77.5	9	9	6	7	<\$100M	3,474	151	85.0	77.5
F&M BK BRODHEAD	BRODHEAD	WI	77.5	10	6	8	7	<\$100M	7,306	164	80.0	72.5
CITIZENS ST BK	CADOTT	WI	77.5	9	4	9	9	<\$100M	13,289	272	72.5	90.0
FIRST NB BLANCHARDVILLE	BLANCHARDVILLE	WI	77.5	10	7	7	7	<\$100M	6,320	145	80.0	72.5
DORCHESTER ST BK	DORCHESTER	WI	77.5	10	5	8	8	<\$100M	8,198	172	82.5	75.0
FARMERS SVG BK	MINERAL POINT	WI	77.5	8	4	9	10	\$100M-500M	10,863	459	80.0	80.0
PEOPLES ST BK OF BLOOMER	BLOOMER	WI	77.5	9	4	9	9	<\$100M	11,532	370	77.5	87.5
F&M BK WAUSHARA CTY	WAUTOMA	WI	77.5	7	9	9	6	\$100M-500M	9,339	115	82.5	72.5
PEOPLES ST BK MAZOMANIE WI	MAZOMANIE	WI	77.5	7	10	7	7	<\$100M	4,519	128	80.0	72.5
HORICON ST BK	HORICON	WI	77.5	7	5	10	9	\$100M-500M	17,266	280	82.5	75.0

Table 2. Small-Farm-Lending Banks, June 1999

Bank Name	Location	State	Decile Values					Dollars in SFL	Number in SFL	Total Score (<\$100K)	Total Score (<\$1M)	
			Total Score (1)	SFL/TA (2)	SFL/TFL (3)	SFL(\$)	SFL/# (5)					Blk Asset Sz. (6)
M&I CENTRAL B&T	MARSHFIELD	WI	77.5	8	3	10	10	\$100M-500M	24,595	627	75.0	80.0
BLACK RIVER CNTRY BK	BLACK RIVER FALLS	WI	77.5	9	6	8	8	<\$100M	8,428	200	82.5	75.0
FARMERS & MERCHANTS ST BK	STANLEY	WI	77.5	7	9	7	8	<\$100M	5,564	174	82.5	77.5
BANK MONTICELLO	MONTICELLO	WI	77.5	10	3	9	9	<\$100M	10,422	316	75.0	77.5
CLARE BK NA	PLATTEVILLE	WI	77.5	7	6	9	9	\$100M-500M	11,581	291	80.0	75.0
PIONEER NB OF LADYSMITH	LADYSMITH	WI	75.0	8	7	7	8	<\$100M	5,894	205	82.5	75.0
STATE BK NEWBURG	NEWBURG	WI	75.0	9	3	9	9	<\$100M	9,840	274	67.5	75.0
MOUND CITY BK	PLATTEVILLE	WI	75.0	8	3	10	9	\$100M-500M	14,279	289	65.0	77.5
BANK OF LUXEMBURG	LUXEMBURG	WI	75.0	7	7	8	8	<\$100M	6,846	197	75.0	65.0
AMCORE BK NA S CENTRAL	MONROE	WI	75.0	7	3	10	10	\$100M-500M	32,212	655	72.5	75.0
WAUMANDEE ST BK	WAUMANDEE	WI	75.0	10	5	7	8	<\$100M	5,566	222	80.0	72.5
F&M BK HILBERT	HILBERT	WI	75.0	8	9	6	7	<\$100M	4,081	125	80.0	72.5
COMMUNITY BK OCONTO CTY	OCONTO FALLS	WI	75.0	8	7	7	8	<\$100M	6,169	268	82.5	72.5
BLACK EARTH ST BK	BLACK EARTH	WI	72.5	8	10	6	5	<\$100M	4,115	59	47.5	70.0
SPENCER ST BK	SPENCER	WI	72.5	9	4	8	8	<\$100M	7,895	242	70.0	67.5
COLLINS ST BK	COLLINS	WI	72.5	10	7	6	6	<\$100M	3,020	121	75.0	67.5
OOSTBURG ST BK	OOSTBURG	WI	72.5	6	10	7	6	<\$100M	4,979	92	75.0	70.0
M&I BK S CENTRAL	WATERTOWN	WI	72.5	7	2	10	10	\$100M-500M	24,296	450	67.5	75.0
M&I CMNTY ST BK	EAU CLAIRE	WI	72.5	6	3	10	10	\$500M-\$1B	29,954	750	72.5	70.0
STATE BK CAZENOVIA	CAZENOVIA	WI	72.5	9	7	6	7	<\$100M	3,810	138	65.0	70.0
CHETEK ST BK	CHETEK	WI	72.5	9	5	8	7	<\$100M	7,780	139	75.0	67.5
BANK OF BRODHEAD	BRODHEAD	WI	72.5	9	2	9	9	<\$100M	13,907	310	70.0	85.0
F&M BK JEFFERSON	JEFFERSON	WI	72.5	7	6	8	8	<\$100M	8,632	205	80.0	70.0
LA FARGE ST BK	LA FARGE	WI	72.5	8	8	6	7	<\$100M	3,080	122	77.5	65.0
BANK OF NEW GLARUS	NEW GLARUS	WI	72.5	8	6	8	7	<\$100M	6,552	158	72.5	65.0
FIRST ST BK	NEW LONDON	WI	72.5	6	3	10	10	\$100M-500M	15,396	408	65.0	72.5
BANK OF PRAIRIE DU SAC	PRAIRIE DU SAC	WI	72.5	8	2	10	9	\$100M-500M	16,740	375	70.0	75.0
SECURITY BK	NEW AUBURN	WI	70.0	8	9	5	6	<\$100M	2,605	88	75.0	65.0
BARABOO NB	BARABOO	WI	70.0	5	8	8	7	\$100M-500M	6,752	134	72.5	65.0
M&I CENTRAL ST BK	OSHKOSH	WI	70.0	5	3	10	10	\$100M-500M	15,102	388	65.0	67.5
UNION B&TC	EVANSVILLE	WI	70.0	8	3	9	8	<\$100M	9,925	221	62.5	72.5
JACKSON CTY BK	BLACK RIVER FALLS	WI	70.0	8	2	9	9	\$100M-500M	13,805	299	62.5	72.5
DENMARK ST BK	DENMARK	WI	70.0	6	2	10	10	\$100M-500M	14,756	403	67.5	90.0
COMMUNITY ST BK	NORWALK	WI	70.0	10	4	7	7	<\$100M	4,645	155	67.5	72.5
DAIRYLAND ST BK	BRUCE	WI	70.0	9	7	6	6	<\$100M	4,179	102	75.0	70.0
DAIRYMANS ST BK	CLINTONVILLE	WI	70.0	7	8	7	6	<\$100M	4,907	118	77.5	65.0
BANK OF ALMA	ALMA	WI	70.0	7	5	8	8	\$100M-500M	8,246	182	77.5	67.5
FIRST NB OF BANGOR	BANGOR	WI	70.0	7	3	9	9	\$100M-500M	9,985	385	67.5	67.5
M&I BK S	JANESVILLE	WI	70.0	6	2	10	10	\$500M-\$1B	47,005	921	65.0	70.0
GRATIOT ST BK	GRATIOT	WI	70.0	10	4	7	7	<\$100M	6,242	140	57.5	75.0
FARMERS & MRCH BK	TOMAH	WI	67.5	6	7	7	7	\$100M-500M	6,543	143	72.5	65.0
AMCORE BK CLINTON	CLINTON	WI	67.5	8	3	8	8	<\$100M	8,024	180	55.0	65.0
STATE BK RANDOM LAKE	RANDOM LAKE	WI	67.5	6	10	6	5	<\$100M	3,446	56	72.5	67.5
STATE BK REESEVILLE	REESEVILLE	WI	67.5	9	5	6	7	<\$100M	4,093	125	62.5	62.5
FIRST ST BK	FOUNTAIN CITY	WI	67.5	10	5	6	6	<\$100M	4,331	90	72.5	65.0
BENTON ST BK	BENTON	WI	67.5	9	7	6	5	<\$100M	3,094	69	70.0	60.0
F&M BK ELKHORN	ELKHORN	WI	67.5	6	8	7	6	\$100M-500M	5,601	92	75.0	67.5
NEIGHBORHOOD ST BK	NICHOLS	WI	67.5	8	9	5	5	<\$100M	2,555	61	72.5	65.0
STATE BK OF ARCADIA	ARCADIA	WI	67.5	9	2	8	8	<\$100M	8,822	186	50.0	72.5
M&I BK MAYVILLE	MAYVILLE	WI	67.5	7	4	8	8	\$100M-500M	8,557	250	60.0	65.0
BANNER BKS	BIRNAMWOOD	WI	67.5	8	2	8	9	<\$100M	6,960	323	62.5	85.0
M&I BK FOX VALLEY	APPLETON	WI	67.5	5	2	10	10	\$500M-\$1B	26,930	512	72.5	67.5
BANCROFT ST BK	BANCROFT	WI	67.5	8	7	6	6	<\$100M	3,442	110	75.0	65.0
FIRST NB MANITOWOC	MANITOWOC	WI	67.5	5	4	9	9	\$100M-500M	11,397	286	70.0	62.5
FARMERS ST BK	MARKESAN	WI	67.5	9	3	8	7	<\$100M	9,019	158	55.0	67.5
NATIONAL EXCHANGE B&T	FOND DU LAC	WI	67.5	4	5	9	9	\$500M-\$1B	11,320	314	67.5	60.0
M&I BK SOUTHERN WI	MADISON	WI	67.5	4	3	10	10	\$1B-\$10B	36,488	895	65.0	65.0
M&I BK NE	GREEN BAY	WI	67.5	5	2	10	10	\$1B-\$10B	24,358	555	62.5	65.0

Table 2. Small-Farm-Lending Banks, June 1999

Bank Name	Location	State	Decile Values					Bnk Asset Sz.	Dollars in SFL	Number in SFL	Total Score (<\$100K)	Total Score (<\$1M)
			Total Score (1)	SFL/TA (2)	SFL/TFL (3)	SFL(\$)	SFL/# (4)						SFL/# (5)
NATIONAL BK OF WAUPUN	WAUPUN	WI	67.5	8	2	8	9	<\$100M	7,266	362	65.0	70.0
SHELL LAKE ST BK	SHELL LAKE	WI	67.5	6	8	6	7	<\$100M	3,979	141	75.0	67.5
FIRST NB OF RIVER FALLS	RIVER FALLS	WI	67.5	5	10	6	6	\$100M-500M	3,834	119	72.5	65.0
INVESTORS CMNTY BK	MANITOWOC	WI	67.5	9	1	9	8	<\$100M	12,758	181	47.5	72.5
PORTAGE CTY BK	ALMOND	WI	65.0	7	7	6	6	<\$100M	3,300	103	72.5	60.0
FIRST BKG CTR	BURLINGTON	WI	65.0	5	3	9	9	\$100M-500M	13,947	368	67.5	67.5
CAMBRIDGE ST BK	CAMBRIDGE	WI	65.0	6	10	5	5	<\$100M	2,141	53	67.5	62.5
FARMERS & MRCH ST BK	WATERLOO	WI	65.0	7	6	7	6	<\$100M	6,413	119	75.0	62.5
WOODFORD ST BK	WOODFORD	WI	65.0	8	4	7	7	<\$100M	5,846	153	60.0	67.5
BAYLAKE BK	STURGEON BAY	WI	65.0	5	3	9	9	\$500M-\$1B	13,350	343	62.5	65.0
RICHLAND CTY BK	RICHLAND CENTER	WI	65.0	7	3	8	8	\$100M-500M	7,324	230	62.5	75.0
INDEPENDENCE ST BK	INDEPENDENCE	WI	65.0	8	8	5	5	<\$100M	2,855	59	67.5	60.0
ASSOCIATED BK LAKESHORE NA	MANITOWOC	WI	65.0	5	4	9	8	\$500M-\$1B	13,386	252	60.0	70.0
CITIZENS ST BK OF CLAYTON	CLAYTON	WI	65.0	9	7	5	5	<\$100M	2,112	55	67.5	60.0
BRILL ST BK	BRILL	WI	65.0	9	5	6	6	<\$100M	4,158	91	70.0	60.0
COMMUNITY BK CENTRAL WI	COLBY	WI	65.0	7	5	7	7	<\$100M	5,036	130	70.0	62.5
HIGHLAND ST BK	HIGHLAND	WI	65.0	9	6	5	6	<\$100M	2,826	118	72.5	62.5
CITIZENS ST BK	WOODVILLE	WI	65.0	7	4	7	8	<\$100M	6,346	223	67.5	80.0
FARMERS & MRCH BK	RUDOLPH	WI	65.0	6	9	4	7	<\$100M	1,524	122	70.0	60.0
BONDUEL ST BK	BONDUEL	WI	62.5	6	8	5	6	<\$100M	2,402	112	67.5	60.0
CALUMET CTY BK	BRILLION	WI	62.5	8	4	7	6	<\$100M	4,466	105	57.5	72.5
FIDELITY NB	MEDFORD	WI	62.5	6	8	6	5	<\$100M	3,840	88	70.0	60.0
TSB BK	LOMIRA	WI	62.5	8	4	7	6	<\$100M	4,664	97	50.0	62.5
RIVER BK	STODDARD	WI	62.5	7	2	8	8	\$100M-500M	9,032	210	57.5	70.0
RED CEDAR BK NA	BOYCEVILLE	WI	62.5	8	5	6	6	<\$100M	2,992	105	60.0	57.5
F&M BK ALGOMA	ALGOMA	WI	62.5	7	6	7	5	<\$100M	5,738	80	70.0	57.5
FARMERS & MRCH BK	BERLIN	WI	62.5	6	6	6	7	<\$100M	4,118	169	70.0	60.0
FIRSTAR BK WI	MADISON	WI	62.5	4	1	10	10	\$1B-\$10B	63,025	1,316	62.5	67.5
CITIZENS ST BK	TREMPEALEAU	WI	62.5	8	8	5	4	<\$100M	1,669	40	62.5	55.0
ASSOCIATED BK S CENTRAL	MADISON	WI	62.5	4	3	9	9	\$500M-\$1B	13,408	344	62.5	80.0
STATE BK WONEWOC	WONEWOC	WI	62.5	8	6	5	6	<\$100M	2,863	114	67.5	57.5
FARMERS ST BK	RIDGELAND	WI	62.5	8	5	5	7	<\$100M	2,668	152	70.0	60.0
PREMIERBANK	FORT ATKINSON	WI	62.5	5	6	7	7	\$100M-500M	5,950	126	70.0	60.0
ASSOCIATED BK GREEN BAY NA	GREEN BAY	WI	62.5	3	4	9	9	\$1B-\$10B	12,233	326	62.5	60.0
STATE BK	GRESHAM	WI	62.5	8	8	5	4	<\$100M	1,902	37	65.0	57.5
BANK ONE WI	MILWAUKEE	WI	62.5	3	2	10	10	\$1B-\$10B	40,631	732	62.5	60.0
COMMUNITY BUS BK	SAUK CITY	WI	62.5	9	4	6	6	<\$100M	3,713	89	52.5	70.0
STATE BK OF LA CROSSE	LA CROSSE	WI	62.5	5	4	8	8	\$100M-500M	8,267	193	65.0	75.0
BANK OF POYNETTE	POYNETTE	WI	60.0	7	5	6	6	<\$100M	3,330	111	67.5	52.5
COMMUNITY FIRST BK	ROSHOLT	WI	60.0	7	7	5	5	<\$100M	2,436	83	67.5	55.0
STATE BK VIROQUA	VIROQUA	WI	60.0	7	4	6	7	<\$100M	4,151	162	62.5	52.5
F&M BK NORTHEAST	PULASKI	WI	60.0	5	3	8	8	\$100M-500M	8,106	221	62.5	57.5
FIRST NB	WAUPACA	WI	60.0	6	2	8	8	\$100M-500M	9,047	205	55.0	80.0
PARK BK	HOLMEN	WI	60.0	6	9	5	4	<\$100M	2,021	44	67.5	57.5
BANK OF TURTLE LAKE	TURTLE LAKE	WI	60.0	7	4	6	7	<\$100M	3,798	137	62.5	57.5
FIRST CITIZENS ST BK WHITEWT	WHITEWATER	WI	60.0	5	8	5	6	\$100M-500M	2,374	109	65.0	57.5
CUBA CITY ST BK	CUBA CITY	WI	57.5	7	3	6	7	<\$100M	4,139	137	57.5	62.5
DMB CMNTY BK	DE FOREST	WI	57.5	7	2	7	7	<\$100M	5,659	148	52.5	62.5
M&I MID ST BK	STEVENS POINT	WI	57.5	4	1	9	9	\$500M-\$1B	12,966	299	52.5	62.5
FIRST B&TC	MENOMONIE	WI	57.5	7	4	7	5	<\$100M	4,978	77	52.5	52.5
PEOPLES ST BK	WAUSAU	WI	57.5	4	10	5	4	\$100M-500M	2,498	36	60.0	55.0
WISCONSIN CMNTY BK	COTTAGE GROVE	WI	57.5	4	10	4	5	<\$100M	1,292	54	62.5	55.0
INTERNATIONAL BK AMHERST	AMHERST	WI	57.5	6	7	5	5	<\$100M	1,791	62	62.5	52.5
IXONIA ST BK	IXONIA	WI	57.5	6	3	7	7	\$100M-500M	5,521	129	52.5	62.5
MARATHON ST BK	MARATHON	WI	57.5	5	5	6	7	<\$100M	3,416	127	60.0	52.5
FIRST NB HARTFORD	HARTFORD	WI	57.5	6	4	7	6	\$100M-500M	5,791	111	50.0	72.5
NORWEST BK WI NA	MILWAUKEE	WI	57.5	3	3	8	9	\$1B-\$10B	8,130	371	55.0	55.0
BANK OF HELENVILLE	HELENVILLE	WI	57.5	9	6	4	4	<\$100M	1,229	39	62.5	55.0

Table 2. Small-Farm-Lending Banks, June 1999

Bank Name	Location	State	Total Score (1)	Decile Values					Bnk Asset Sz. (6)	Dollars in SFL (7)	Number in SFL (8)	Total Score (<\$100K) (9)	Total Score (<\$1M) (10)
				SFL/TA (2)	SFL/TFL (3)	SFL(\$) (4)	SFL(#) (5)						
ASSOCIATED BK N	WAUSAU	WI	57.5	3	3	8	9	\$1B-\$10B	8,987	289	62.5	55.0	
BANK OF VERONA	VERONA	WI	55.0	4	10	4	4	<\$100M	1,312	30	40.0	52.5	
HOMETOWN BK	SAINT CLOUD	WI	55.0	6	6	5	5	<\$100M	2,465	66	52.5	50.0	
UNION NB&TC	SPARTA	WI	55.0	6	4	6	6	<\$100M	4,204	96	50.0	60.0	
WALDO ST BK	WALDO	WI	55.0	5	10	3	4	<\$100M	522	21	55.0	52.5	
F&M BK CENTRAL	STEVENS POINT	WI	55.0	6	1	8	7	\$100M-500M	6,933	133	47.5	75.0	
FIRST NB OF BARRON	BARRON	WI	55.0	7	5	5	5	<\$100M	2,972	69	60.0	50.0	
F&M BK PRAIRIE DU CHIEN	PRAIRIE DU CHIEN	WI	55.0	6	4	6	6	<\$100M	4,051	92	45.0	47.5	
FIRST BK TOMAH	TOMAH	WI	55.0	7	4	6	5	<\$100M	3,394	57	50.0	60.0	
HUSTISFORD ST BK	HUSTISFORD	WI	55.0	7	5	5	5	<\$100M	2,604	75	62.5	52.5	
AMERICAN CMNTY BK	WAUSAU	WI	55.0	6	2	8	6	\$100M-500M	7,362	117	47.5	62.5	
COMMERCIAL BK	WHITWATER	WI	52.5	5	8	4	4	<\$100M	1,520	43	40.0	50.0	
STATE BK STOCKBRIDGE	STOCKBRIDGE	WI	52.5	5	9	3	4	<\$100M	603	21	57.5	47.5	
BANK OF MILTON	MILTON	WI	52.5	5	9	4	3	<\$100M	944	16	57.5	50.0	
RURAL AMERICAN BK LUCK	LUCK	WI	52.5	5	7	4	5	<\$100M	1,502	57	60.0	50.0	
F&M BK KAUKAUNA	KAUKAUNA	WI	52.5	6	2	7	6	\$100M-500M	6,316	112	47.5	55.0	
BANK DEERFIELD	DEERFIELD	WI	52.5	7	4	5	5	<\$100M	2,322	69	40.0	65.0	
BANK OF SOMERSET	SOMERSET	WI	52.5	4	10	3	4	<\$100M	501	24	52.5	52.5	
LINCOLN COUNTY BK	MERRILL	WI	50.0	5	7	4	4	<\$100M	1,534	39	55.0	47.5	
FIRST NB OF NEW RICHMOND	NEW RICHMOND	WI	50.0	3	10	3	4	<\$100M	536	24	52.5	50.0	
BANK OF NEW RICHMOND	NEW RICHMOND	WI	50.0	6	2	6	6	<\$100M	4,141	99	50.0	47.5	
DAIRY ST BK	RICE LAKE	WI	50.0	4	5	5	6	\$100M-500M	2,558	119	50.0	45.0	
F&M BK EAST TROY	EAST TROY	WI	50.0	4	8	4	4	<\$100M	1,172	31	55.0	50.0	
STATE BK CHILTON	CHILTON	WI	50.0	6	2	6	6	<\$100M	3,771	105	52.5	57.5	
COMMUNITY NB	OREGON	WI	50.0	3	10	4	3	<\$100M	820	10	25.0	45.0	
PESHTIGO NB	PESHTIGO	WI	50.0	5	7	4	4	<\$100M	1,667	38	55.0	47.5	
PARK BK	MADISON	WI	50.0	3	10	4	3	\$100M-500M	837	8	22.5	45.0	
F&M BK-KIEL	KIEL	WI	50.0	5	7	4	4	<\$100M	1,365	31	45.0	47.5	
POLK COUNTY BK	BALSAM LAKE	WI	50.0	5	7	4	4	<\$100M	1,657	34	57.5	47.5	
EAGLE VALLEY BK NA	SAINT CROIX FALLS	WI	50.0	6	3	6	5	<\$100M	3,564	65	40.0	47.5	
LEBANON ST BK	WATERTOWN	WI	50.0	6	6	4	4	<\$100M	980	37	55.0	47.5	
CHIPPEWA VALLEY BK	WINTER	WI	50.0	4	8	4	4	<\$100M	856	45	55.0	45.0	
M&I BK OF SHAWANO	SHAWANO	WI	50.0	5	2	7	6	\$100M-500M	5,029	98	42.5	52.5	
RIVERBANK	OSCEOLA	WI	47.5	4	7	4	4	<\$100M	1,188	35	50.0	45.0	
CLEVELAND ST BK	CLEVELAND	WI	47.5	7	2	5	5	<\$100M	2,825	71	45.0	62.5	
NORWEST BK LACROSSE NA	LA CROSSE	WI	47.5	2	9	3	5	\$100M-500M	816	57	40.0	47.5	
COMMUNITY BK OF CAMERON	CAMERON	WI	47.5	6	5	4	4	<\$100M	1,242	22	50.0	37.5	
UNION ST BK	KEWAUNEE	WI	47.5	5	6	4	4	<\$100M	1,433	43	55.0	45.0	
MID AMER BK	FOOTVILLE	WI	47.5	4	9	3	3	<\$100M	442	13	50.0	47.5	
FIRST CMNTY BK	MILTON	WI	47.5	6	3	5	5	<\$100M	2,651	61	45.0	45.0	
M&I FIRST AMER BK	WAUSAU	WI	47.5	3	3	7	6	\$500M-\$1B	4,754	104	47.5	65.0	
GRAND MARSH ST BK	GRAND MARSH	WI	47.5	5	4	5	5	<\$100M	2,166	55	50.0	45.0	
GREEN LAKE ST BK	GREEN LAKE	WI	47.5	5	6	4	4	<\$100M	1,266	34	55.0	45.0	
RIVER FALLS ST BK	RIVER FALLS	WI	47.5	5	4	5	5	<\$100M	2,254	64	47.5	62.5	
FIRST NB STOUGHTON	STOUGHTON	WI	45.0	3	10	3	2	<\$100M	415	5	22.5	42.5	
DAIRY ST BK	PLYMOUTH	WI	45.0	5	4	5	4	<\$100M	1,750	40	42.5	57.5	
ASSOCIATED BK MILWAUKEE	MILWAUKEE	WI	45.0	2	10	3	3	\$1B-\$10B	391	11	25.0	37.5	
BANK OF LAKE MILLS	LAKE MILLS	WI	45.0	4	6	4	4	<\$100M	1,202	28	50.0	42.5	
JOHNSON BK	HAYWARD	WI	45.0	4	8	3	3	<\$100M	726	15	47.5	40.0	
STATE BK HOWARDS GROVE	HOWARDS GROVE	WI	45.0	6	2	5	5	<\$100M	2,729	55	35.0	47.5	
FARMERS & MRCH B&TC	MARINETTE	WI	45.0	4	7	4	3	\$100M-500M	991	17	45.0	40.0	
NATIONAL BK OF CMRC SUPERIOR	SUPERIOR	WI	45.0	2	9	3	4	\$100M-500M	698	26	50.0	42.5	
FIRST NB IN TIGERTON	TIGERTON	WI	42.5	4	8	2	3	<\$100M	278	10	35.0	40.0	
BANK OF SUN PRAIRIE	SUN PRAIRIE	WI	42.5	4	4	5	4	\$100M-500M	2,526	35	30.0	55.0	
FARMERS EXCHANGE BK NESHKORO	NESHKORO	WI	42.5	4	7	3	3	<\$100M	366	19	45.0	37.5	
GREENWOODS ST BK	LAKE MILLS	WI	42.5	5	6	3	3	<\$100M	716	17	47.5	37.5	
BANK OF LITTLE CHUTE	LITTLE CHUTE	WI	42.5	3	9	3	2	<\$100M	367	4	22.5	35.0	
F&M BK LANDMARK	HUDSON	WI	42.5	5	4	4	4	<\$100M	1,348	42	42.5	57.5	

Table 2. Small-Farm-Lending Banks, June 1999

Bank Name	Location	State	Total Score (1)	Decile Values					Bnk Asset Sz. (6)	Dollars in SFL (7)	Number in SFL (8)	Total Score (<\$100K) (9)	Total Score (<\$1M) (10)
				SFL/TA (2)	SFL/TFL (3)	SFL(\$) (4)	SFL(#) (5)						
UNION ST BK OF WEST SALEM	WEST SALEM	WI	42.5	3	9	2	3	<\$100M	148	10	45.0	40.0	
MIDDLETON CMNTY BK	MIDDLETON	WI	42.5	3	10	2	2	<\$100M	268	5	45.0	40.0	
FIRST NB&TC BARABOO	BARABOO	WI	40.0	3	8	3	2	<\$100M	419	5	40.0	37.5	
M&I MERCHANTS BK	RHINELANDER	WI	40.0	4	1	6	5	\$100M-500M	3,325	79	40.0	52.5	
AMCORE BK MONTELLO	MONTELLO	WI	40.0	5	1	5	5	<\$100M	2,059	79	42.5	47.5	
F&M BK NEW LONDON	NEW LONDON	WI	40.0	3	8	2	3	<\$100M	262	10	47.5	40.0	
AMERICAN NB BEAVER DAM	BEAVER DAM	WI	40.0	4	5	4	3	\$100M-500M	938	18	30.0	30.0	
M&I BK BURLINGTON	BURLINGTON	WI	40.0	4	2	5	5	\$100M-500M	2,441	46	32.5	40.0	
STEPHENSON NB&TC	MARINETTE	WI	40.0	3	7	3	3	\$100M-500M	674	14	42.5	37.5	
BANK OF MAUSTON	MAUSTON	WI	40.0	4	3	4	5	\$100M-500M	1,348	75	45.0	45.0	
GRAFTON ST BK	GRAFTON	WI	40.0	2	10	2	2	\$100M-500M	150	4	40.0	40.0	
PINERIES BK	STEVENS POINT	WI	40.0	4	7	2	3	<\$100M	225	12	45.0	35.0	
CITIZENS BK MUKWONAGO	MUKWONAGO	WI	40.0	2	10	2	2	\$100M-500M	83	5	40.0	40.0	
FIRST NB OF NIAGARA	NIAGARA	WI	40.0	3	7	3	3	<\$100M	353	13	42.5	35.0	
FRANKLIN ST BK	FRANKLIN	WI	40.0	2	10	2	2	<\$100M	18	1	40.0	37.5	
FARMERS ST BK OF WAUPACA	WAUPACA	WI	40.0	4	2	5	5	\$100M-500M	1,789	65	40.0	42.5	
BANK OF WI DELLS	WISCONSIN DELLS	WI	40.0	3	5	4	4	\$100M-500M	1,260	45	42.5	37.5	
INTERCITY ST BK	SCHOFIELD	WI	40.0	2	10	2	2	<\$100M	240	6	47.5	40.0	
M & I LAKEVIEW BK	SHEBOYGAN	WI	40.0	2	10	2	2	\$100M-500M	50	1	40.0	37.5	
MONONA ST BK	MONONA	WI	40.0	2	10	2	2	\$100M-500M	229	1	10.0	37.5	
COMMUNITY BK DELAVAN	DELAVAN	WI	40.0	3	8	3	2	<\$100M	422	7	25.0	40.0	
BLACKHAWK ST BK	BELOIT	WI	37.5	2	9	2	2	\$100M-500M	233	6	40.0	37.5	
SECURITY ST BK	IRON RIVER	WI	37.5	3	5	3	4	<\$100M	506	25	40.0	32.5	
FIRST NB OF BERLIN	BERLIN	WI	37.5	4	1	4	6	<\$100M	1,507	90	40.0	42.5	
CHARTER BK EAU CLAIRE	EAU CLAIRE	WI	37.5	2	9	2	2	\$100M-500M	73	2	37.5	35.0	
M&I BK OF LA CROSSE	LA CROSSE	WI	37.5	2	9	2	2	\$100M-500M	236	4	25.0	37.5	
BANK OF BUFFALO	COCHRANE	WI	37.5	4	5	3	3	<\$100M	419	17	40.0	35.0	
COULEE ST BK	LA CROSSE	WI	37.5	2	9	2	2	<\$100M	278	6	45.0	37.5	
NORWEST BK HUDSON NA	HUDSON	WI	37.5	2	10	1	2	<\$100M	8	1	40.0	35.0	
STATE BK OF CROSS PLAINS	CROSS PLAINS	WI	37.5	4	1	5	5	\$100M-500M	2,068	84	45.0	37.5	
M&I BK OF ASHLAND	ASHLAND	WI	37.5	4	5	3	3	<\$100M	815	9	40.0	30.0	
AMERICAN BK	EAU CLAIRE	WI	37.5	2	9	2	2	<\$100M	31	1	37.5	35.0	
CITIZENS ST BK	FORT ATKINSON	WI	37.5	5	2	4	4	<\$100M	1,233	37	40.0	35.0	
M&I FIRST NB	WEST BEND	WI	37.5	3	2	5	5	\$100M-500M	2,346	80	35.0	45.0	
PORT WASHINGTON ST BK	PORT WASHINGTON	WI	37.5	3	3	4	5	\$100M-500M	1,405	50	40.0	57.5	
SUPERIOR NB	SUPERIOR	WI	37.5	2	9	2	2	<\$100M	80	1	40.0	32.5	
AMERICAN NB-FOX CITIES	APPLETON	WI	37.5	2	9	2	2	<\$100M	67	1	37.5	32.5	
COMMUNITY ST BK	PRENTICE	WI	35.0	3	7	2	2	<\$100M	168	7	42.5	35.0	
M&I BK EAGLE RIVER	EAGLE RIVER	WI	35.0	2	8	2	2	\$100M-500M	60	1	37.5	30.0	
NORTHERN ST BK	ASHLAND	WI	35.0	3	5	3	3	\$100M-500M	585	19	37.5	30.0	
F&M BK SUPERIOR	SUPERIOR	WI	35.0	2	9	1	2	<\$100M	14	1	37.5	30.0	
WOOD CTY NB	WISCONSIN RAPIDS	WI	35.0	4	1	5	4	\$100M-500M	2,515	35	30.0	40.0	
FIRST NB OF PARK FALLS	PARK FALLS	WI	32.5	2	7	2	2	<\$100M	53	3	35.0	30.0	
PALMYRA ST BK	PALMYRA	WI	32.5	5	2	3	3	<\$100M	757	16	35.0	30.0	
LAONA ST BK	LAONA	WI	32.5	3	6	2	2	<\$100M	243	7	37.5	27.5	
AMERICAN BK	FOND DU LAC	WI	32.5	2	6	2	3	\$100M-500M	100	8	32.5	25.0	
NECEDAH BK	NECEDAH	WI	32.5	3	6	2	2	<\$100M	176	7	40.0	30.0	
M&I BK	SUPERIOR	WI	32.5	1	9	1	2	\$100M-500M	5	1	37.5	27.5	
FIRST NB&TC BELOIT	BELOIT	WI	30.0	3	2	4	3	\$100M-500M	1,473	20	22.5	52.5	
STATE BK OF FLORENCE	FLORENCE	WI	30.0	2	6	2	2	<\$100M	56	3	32.5	25.0	
COMMUNITY B&TC	SHEBOYGAN	WI	30.0	3	2	4	3	\$100M-500M	1,070	19	25.0	32.5	
COMMUNITY BK SPRNG GRN & PLA	SPRING GREEN	WI	30.0	4	2	3	3	<\$100M	628	10	30.0	27.5	
RIVER CITIES BK	WISCONSIN RAPIDS	WI	30.0	4	3	3	2	<\$100M	604	6	25.0	42.5	
M&I CITIZENS AMERICAN BK	MERRILL	WI	27.5	3	1	3	4	<\$100M	534	34	30.0	32.5	
BANK NORTH	CRIVITZ	WI	27.5	3	1	3	4	<\$100M	437	31	25.0	45.0	
FIRSTAR BK MILWAUKEE NA	MILWAUKEE	WI	27.5	2	1	4	4	\$1B-\$10B	955	25	30.0	25.0	
NEKOOSA PORT EDWARDS ST BK	NEKOOSA	WI	27.5	3	1	4	3	\$100M-500M	1,001	18	25.0	35.0	
RIVER VALLEY ST BK	ROTHSCHILD	WI	25.0	2	2	3	3	\$100M-500M	606	13	22.5	50.0	

Table 2. Small-Farm-Lending Banks, June 1999

Bank Name	Location	State	Decile Values					Bnk Asset Sz.	Dollars in SFL	Number in SFL	Total Score (<\$100K)	Total Score (<\$1M)
			Total Score (1)	SFL/TA (2)	SFL/TFL (3)	SFL(\$)	SFL(#)					
STATE FNCL BK WATERFORD	WATERFORD	WI	25.0	3	1	3	3	<\$100M	382	13	27.5	27.5
STATE BK OF DRUMMOND	DRUMMOND	WI	25.0	2	5	2	1	<\$100M	22	1	30.0	20.0
WALWORTH ST BK	WALWORTH	WI	25.0	3	1	3	3	\$100M-500M	557	17	27.5	30.0
FIRST BK OCONOMOWOC	OCONOMOWOC	WI	25.0	2	3	3	2	\$100M-500M	305	2	10.0	40.0
BANK OF WAUNAKEE	WAUNAKEE	WI	25.0	3	1	3	3	<\$100M	564	16	25.0	25.0
JOHNSON BK	RACINE	WI	22.5	2	1	3	3	\$1B-\$10B	797	13	22.5	25.0
FIRST BUS BK	MADISON	WI	22.5	2	1	3	3	\$100M-500M	459	8	17.5	22.5
M&I MARSHALL & ILSLEY BK	MILWAUKEE	WI	22.5	1	1	4	3	>\$10B	869	9	17.5	25.0
BANK WAUSAU	WAUSAU	WI	22.5	4	1	2	2	<\$100M	194	1	17.5	22.5
MCFARLAND ST BK	MCFARLAND	WI	20.0	3	1	2	2	<\$100M	255	4	17.5	17.5
COMMUNITY FIRST NB	SPOONER	WI	20.0	2	1	2	3	\$100M-500M	82	10	20.0	42.5
ASSOCIATED BK NA	NEENAH	WI	20.0	2	1	2	3	\$500M-\$1B	280	15	25.0	20.0
STATE FNCL BK	HALES CORNERS	WI	20.0	2	1	3	2	\$100M-500M	345	6	17.5	22.5
M&I LAKE COUNTRY BK	HARTLAND	WI	17.5	2	1	2	2	\$100M-500M	57	1	17.5	42.5
M&I NORTHERN BK	BROOKFIELD	WI	15.0	1	1	2	2	\$500M-\$1B	23	2	10.0	20.0
PEOPLES NB	HAYWARD	WI	15.0	2	1	2	1	\$100M-500M	137	1	10.0	35.0
F&M BK-LAKELAND	WOODRUFF	WI	15.0	2	1	2	1	\$100M-500M	65	1	17.5	22.5
OZAUKEE BK	CEDARBURG	WI	10.0	1	1	1	1	\$100M-500M	0	0	10.0	17.5
BANKERS' BK	MADISON	WI	10.0	1	1	1	1	\$100M-500M	0	0	10.0	25.0
M&I BK OF MENOMONEE FALLS	MENOMONEE FALLS	WI	10.0	1	1	1	1	\$100M-500M	0	0	10.0	10.0
LINCOLN ST BK	MILWAUKEE	WI	10.0	1	1	1	1	\$100M-500M	0	0	10.0	40.0
NORTHWOODS ST BK	ELCHO	WI	0.0	1	.	1	1	<\$100M	0	0	0.0	.
FIRSTAR BK WAUSAU NA	MILWAUKEE	WI	0.0	1	.	1	1	<\$100M	0	0	0.0	.
MILWAUKEE WESTERN BK	MILWAUKEE	WI	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.
PARK BK	MILWAUKEE	WI	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.
HEADWATERS ST BK	LAND O'LAKES	WI	0.0	1	.	1	1	<\$100M	0	0	0.0	.
TRI CITY NB	OAK CREEK	WI	0.0	1	.	1	1	\$500M-\$1B	0	0	0.0	.
BANK OF ELMWOOD	RACINE	WI	0.0	.	.	.	.	\$100M-500M	.	.	0.0	.
WAUKESHA ST BK	WAUKESHA	WI	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.
BANK OF KAUKAUNA	KAUKAUNA	WI	0.0	1	.	1	1	<\$100M	0	0	0.0	.
F&M BK APPLETON	APPLETON	WI	0.0	.	.	.	.	<\$100M	.	.	0.0	.
FIRST NB OF EAGLE RIVER	EAGLE RIVER	WI	0.0	1	.	1	1	<\$100M	0	0	0.0	.
FIRST NB FOX VALLEY	MENASHA	WI	0.0	1	.	1	1	<\$100M	0	0	0.0	.
LINCOLN CMNTY BK	MILWAUKEE	WI	0.0	1	.	1	1	<\$100M	0	0	0.0	.
COMMUNITY BK	SUPERIOR	WI	0.0	1	.	1	1	<\$100M	0	0	0.0	.
LIBERTY BK	MILWAUKEE	WI	0.0	.	.	.	.	<\$100M	.	.	0.0	.
NORTH MILWAUKEE ST BK	MILWAUKEE	WI	0.0	1	.	1	1	<\$100M	0	0	0.0	.
MITCHELL BK	MILWAUKEE	WI	0.0	1	.	1	1	<\$100M	0	0	0.0	.
TIMBERWOOD BK	WABENO	WI	0.0	1	.	1	1	<\$100M	0	0	0.0	.
LAYTON ST BK	MILWAUKEE	WI	0.0	1	.	1	1	<\$100M	0	0	0.0	.
TCF NB WI	MILWAUKEE	WI	0.0	1	.	1	1	\$500M-\$1B	0	0	0.0	.
M&I BK OF RACINE	RACINE	WI	0.0	.	.	.	.	\$100M-500M	.	.	0.0	.
COMMUNITY BK GRAFTON	GRAFTON	WI	0.0	1	.	1	1	<\$100M	0	0	0.0	.
CAPITAL BK	HOWARD	WI	0.0	1	.	1	1	<\$100M	0	0	0.0	.
BAY BK	ASHWAUBENON	WI	0.0	1	.	1	1	<\$100M	0	0	0.0	.
CAPITOL BK	MADISON	WI	0.0	1	.	1	1	<\$100M	0	0	0.0	.
RIDGESTONE BK	BROOKFIELD	WI	0.0	1	.	1	1	<\$100M	0	0	0.0	.
WEST POINTE BK	OSHKOSH	WI	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.
ASSOCIATED CARD SVC BK NA	STEVENS POINT	WI	0.0	1	.	1	1	<\$100M	0	0	0.0	.
INVESTORSBANK	PEWAUKEE	WI	0.0	1	.	1	1	<\$100M	0	0	0.0	.
SOUTHPORT BK	KENOSHA	WI	0.0	1	.	1	1	<\$100M	0	0	0.0	.
DELAFIELD ST BK	DELAFIELD	WI	0.0	.	.	.	.	<\$100M	.	.	0.0	.
FIRST BUS BK FOX RIVER VALLE	APPLETON	WI	0.0	1	.	1	1	<\$100M	0	0	0.0	.
BANK OF MONROE	UNION	WV	90.0	10	6	10	10	<\$100M	3,950	198	90.0	90.0
WEST UNION BK	WEST UNION	WV	87.5	10	5	10	10	<\$100M	5,451	174	87.5	82.5
WESBANCO BK PARKERSBURG	PARKERSBURG	WV	87.5	8	9	9	9	\$100M-500M	2,866	108	77.5	85.0
CAPON VALLEY BK	WARDENSVILLE	WV	85.0	10	5	10	9	<\$100M	4,191	92	87.5	82.5
BANK OF GREENVILLE	GREENVILLE	WV	82.5	10	6	8	9	<\$100M	1,323	76	85.0	80.0

Table 2. Small-Farm-Lending Banks, June 1999

Bank Name	Location	State	Total Score (1)	Decile Values					Bnk Asset Sz. (6)	Dollars in SFL (7)	Number in SFL (8)	Total Score (<\$100K) (9)	Total Score (<\$1M) (10)
				SFL/TA (2)	SFL/TFL (3)	SFL(\$) (4)	SFL(#) (5)						
ONE VALLEY BK NORTH	MOUNDSVILLE	WV	82.5	6	10	8	9	\$100M-500M	859	60	85.0	80.0	
TERRA ALTA BK	TERRA ALTA	WV	82.5	9	7	8	9	<\$100M	1,151	59	87.5	80.0	
HARRISON CTY BK	LOST CREEK	WV	80.0	10	5	9	8	<\$100M	2,262	57	85.0	80.0	
PENDLETON CTY BK	FRANKLIN	WV	80.0	10	2	10	10	\$100M-500M	8,875	305	80.0	90.0	
FIRST NB OF PETERSTOWN	PETERSTOWN	WV	80.0	10	6	7	9	<\$100M	755	57	82.5	75.0	
SOUTH BR VALLEY NB MOOREFIEL	MOOREFIELD	WV	80.0	10	2	10	10	\$100M-500M	3,928	120	75.0	77.5	
FIRST NB	RONCEVERTE	WV	77.5	9	5	9	8	\$100M-500M	1,553	42	77.5	72.5	
FIRST CENTURY BK NA	BLUEFIELD	WV	77.5	7	5	9	10	\$100M-500M	1,661	113	75.0	72.5	
GRANT CTY BK	PETERSBURG	WV	77.5	9	2	10	10	\$100M-500M	2,874	110	70.0	77.5	
ONE VALLEY BK SOUTH INC	SUMMERSVILLE	WV	75.0	8	2	10	10	\$100M-500M	4,421	160	77.5	75.0	
FIRST NB	SPENCER	WV	75.0	8	8	7	7	<\$100M	551	25	75.0	70.0	
STOCKMANS BK OF HARMAN	HARMAN	WV	72.5	9	7	5	8	<\$100M	126	35	75.0	65.0	
MOUNTAIN VALLEY BK NA	ELKINS	WV	72.5	7	8	6	8	<\$100M	523	39	77.5	70.0	
CITY NB OF WV	CHARLESTON	WV	72.5	7	2	10	10	\$1B-\$10B	11,022	292	72.5	70.0	
FIRST ST BK	BARBOURSVILLE	WV	70.0	9	4	8	7	<\$100M	1,030	26	70.0	80.0	
MINERS & MRCH BK	THOMAS	WV	70.0	9	8	6	5	<\$100M	421	13	72.5	67.5	
PUTNAM CTY BK	HURRICANE	WV	67.5	5	9	6	7	\$100M-500M	435	32	70.0	67.5	
WESBANCO BK WHEELING	WHEELING	WV	67.5	6	3	9	9	\$1B-\$10B	2,861	94	72.5	65.0	
UNION BK OF TYLER CTY	MIDDLEBOURNE	WV	67.5	8	8	5	6	<\$100M	320	14	72.5	65.0	
ONE VALLEY BK EAST NA	MARTINSBURG	WV	67.5	5	10	7	5	\$100M-500M	658	13	70.0	67.5	
POTOMAC VALLEY BK	PETERSBURG	WV	67.5	9	3	8	7	<\$100M	1,399	34	65.0	67.5	
CALHOUN CTY BK	GRANTSVILLE	WV	65.0	7	4	6	9	<\$100M	377	70	70.0	60.0	
POCA VALLEY BK	WALTON	WV	65.0	6	8	6	6	\$100M-500M	402	22	70.0	65.0	
FIRST NB OF ROMNEY	ROMNEY	WV	65.0	9	1	8	8	\$100M-500M	1,274	35	57.5	75.0	
CITIZENS SOUTHERN BK	BECKLEY	WV	65.0	8	7	6	5	<\$100M	489	14	70.0	65.0	
TRADERS BK	SPENCER	WV	62.5	6	8	6	5	\$100M-500M	399	13	65.0	60.0	
ONE VALLEY BK OF MERCER CTY	PRINCETON	WV	62.5	6	3	8	8	\$100M-500M	1,007	38	60.0	62.5	
WILLIAMSTOWN NB	WILLIAMSTOWN	WV	62.5	5	10	4	6	<\$100M	80	14	62.5	60.0	
UNITED NB	PARKERSBURG	WV	62.5	4	4	9	8	\$1B-\$10B	1,904	48	62.5	60.0	
BANK OF CHARLES TOWN	CHARLES TOWN	WV	62.5	8	1	9	7	\$100M-500M	1,430	34	57.5	62.5	
CITIZENS NB OF ELKINS	ELKINS	WV	60.0	5	7	5	7	\$100M-500M	296	33	70.0	60.0	
F&M BK-WV	RANSON	WV	60.0	7	1	9	7	\$100M-500M	1,948	27	52.5	67.5	
FIRST NB OF ST MARYS	SAINT MARYS	WV	60.0	8	6	5	5	<\$100M	342	13	67.5	60.0	
CAPITAL ST BK	CHARLESTON	WV	60.0	6	9	5	4	\$100M-500M	230	9	30.0	57.5	
BELMONT NB	WHEELING	WV	57.5	4	10	5	4	\$100M-500M	237	5	57.5	57.5	
BANK OF PHILIPPI	PHILIPPI	WV	57.5	7	4	5	7	<\$100M	255	25	60.0	55.0	
BELINGTON BK	BELINGTON	WV	55.0	8	1	7	6	\$100M-500M	822	19	52.5	65.0	
CITIZENS BK OF WESTON	WESTON	WV	55.0	7	3	7	5	\$100M-500M	587	14	45.0	65.0	
JEFFERSON SECURITY BK	SHEPHERDSTOWN	WV	55.0	7	3	7	5	\$100M-500M	757	12	37.5	50.0	
PROGRESSIVE BK NA-BUCKHANNON	BUCKHANNON	WV	55.0	6	9	4	3	<\$100M	70	1	55.0	52.5	
ONE VALLEY BK OF HUNTINGTON	HUNTINGTON	WV	52.5	4	9	4	4	\$100M-500M	103	3	52.5	50.0	
ONE VALLEY BK NA	CHARLESTON	WV	52.5	4	1	8	8	\$1B-\$10B	970	35	55.0	52.5	
PEOPLES BK OF MULLENS	MULLENS	WV	52.5	5	9	4	3	\$100M-500M	105	2	52.5	47.5	
BARBOUR CTY BK	PHILIPPI	WV	52.5	6	4	5	6	<\$100M	327	17	60.0	50.0	
BRUCETON BK	BRUCETON MILLS	WV	52.5	4	7	4	6	\$100M-500M	121	18	57.5	50.0	
PROGRESSIVE BK NA	WHEELING	WV	50.0	3	10	3	4	\$100M-500M	30	3	50.0	50.0	
NORTHERN HANCOCK B&TC	NEWELL	WV	50.0	4	10	3	3	<\$100M	14	1	50.0	50.0	
WESBANCO BK FAIRMONT	FAIRMONT	WV	47.5	4	3	6	6	\$500M-\$1B	531	17	42.5	57.5	
ONE VALLEY BK	MORGANTOWN	WV	47.5	4	4	7	4	\$500M-\$1B	696	11	35.0	42.5	
FIRST NB IN WEST UNION	WEST UNION	WV	47.5	5	5	4	5	<\$100M	89	14	50.0	45.0	
PLEASANTS CTY BK	SAINT MARYS	WV	45.0	5	6	3	4	<\$100M	56	3	50.0	45.0	
FAYETTE CTY NB OF FAYETTEVIL	FAYETTEVILLE	WV	42.5	5	5	4	3	<\$100M	70	1	42.5	40.0	
BANK ONE WV NA	HUNTINGTON	WV	42.5	3	2	7	5	\$1B-\$10B	774	13	45.0	47.5	
BANK OF ROMNEY	ROMNEY	WV	42.5	5	1	5	6	\$100M-500M	186	19	50.0	55.0	
DAVIS TC	ELKINS	WV	40.0	3	7	3	3	\$100M-500M	37	1	42.5	40.0	
CITIZENS BK OF MORGANTOWN	MORGANTOWN	WV	40.0	3	6	3	4	<\$100M	6	3	40.0	37.5	
BANK ONE WHEELING STEUBENVIL	WHEELING	WV	30.0	3	1	4	4	\$100M-500M	81	9	37.5	55.0	
MCDOWELL CTY NB IN WELCH	WELCH	WV	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.	

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Bank Name	Location	State	Total Score (1)	Decile Values					Dollars in SFL (7)	Number in SFL (8)	Total Score (<\$100K) (9)	Total Score (<\$1M) (10)
				SFL/TA (2)	SFL/TFL (3)	SFL(\$) (4)	SFL(#) (5)	Bnk Asset Sz. (6)				
LOGAN B&TC	LOGAN	WV	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.
FIRST EXCH BK	MANNINGTON	WV	0.0	1	.	1	1	<\$100M	0	0	0.0	.
PIONEER CMNTY BK	IAEGER	WV	0.0	1	.	1	1	<\$100M	0	0	0.0	.
BANK OF MT HOPE	MOUNT HOPE	WV	0.0	1	.	1	1	<\$100M	0	0	0.0	.
NATIONAL BK OF DAVIS	DAVIS	WV	0.0	2	.	2	2	<\$100M	0	0	0.0	.
FIRST NB OF KEYSTONE	KEYSTONE	WV	0.0	1	.	1	1	\$1B-\$10B	0	0	0.0	.
BANK OF GASSAWAY	GASSAWAY	WV	0.0	.	.	.	.	\$100M-500M	.	.	0.0	.
BANK OF MINGO	NAUGATUCK	WV	0.0	2	.	2	2	<\$100M	0	0	0.0	.
WHITESVILLE ST BK	WHITESVILLE	WV	0.0	1	.	1	1	<\$100M	0	0	0.0	.
WESBANCO BK CHARLESTON	CHARLESTON	WV	0.0	2	.	2	2	\$100M-500M	0	0	0.0	.
CLAY CTY BK	CLAY	WV	0.0	1	.	1	1	<\$100M	0	0	0.0	.
COMMUNITY BK OF PARKERSBURG	PARKERSBURG	WV	0.0	3	.	3	3	\$100M-500M	0	0	0.0	.
FIRST NB OF WILLIAMSON	WILLIAMSON	WV	0.0	2	.	2	2	<\$100M	0	0	0.0	.
CITIZENS NB BERKELEY SPRINGS	BERKELEY SPRINGS	WV	0.0	2	.	2	2	\$100M-500M	0	0	0.0	.
MATEWAN NB	WILLIAMSON	WV	0.0	2	.	2	2	\$500M-\$1B	0	0	0.0	.
ROCK BR CMNTY BK	NITRO	WV	0.0	2	.	2	2	<\$100M	0	0	0.0	.
FIRST SENTRY BK	HUNTINGTON	WV	0.0	3	.	3	3	<\$100M	0	0	0.0	.
BOONE CTY BK	MADISON	WV	0.0	1	.	1	1	\$100M-500M	0	0	0.0	.
MONONGAHELA VALLEY BK	FAIRMONT	WV	0.0	2	.	2	2	<\$100M	0	0	0.0	.
GUARANTY B&TC	HUNTINGTON	WV	0.0	3	.	3	3	<\$100M	0	0	0.0	.
FARMERS ST BK	PINE BLUFFS	WY	92.5	10	10	8	9	<\$100M	5,823	321	92.5	87.5
FIRST NB OF BUFFALO	BUFFALO	WY	85.0	8	8	9	9	<\$100M	12,850	365	90.0	80.0
WYOMING B&TC	CHEYENNE	WY	82.5	8	10	7	8	<\$100M	5,300	181	87.5	77.5
CONVERSE CTY BK	DOUGLAS	WY	82.5	7	7	9	10	\$100M-500M	13,903	758	87.5	77.5
PINNACLE BK TORRINGTON	TORRINGTON	WY	82.5	8	5	10	10	\$100M-500M	16,940	482	80.0	80.0
FIRST ST BK OF WHEATLAND	WHEATLAND	WY	82.5	9	6	9	9	<\$100M	11,573	328	72.5	77.5
SECURITY ST BK	BASIN	WY	82.5	10	7	9	7	<\$100M	12,462	142	82.5	72.5
FIRST NB&TC	POWELL	WY	75.0	7	4	10	9	\$100M-500M	16,122	455	70.0	70.0
FIRST INTRST BK	SHERIDAN	WY	72.5	6	3	10	10	\$500M-\$1B	42,302	1,078	72.5	70.0
SUNDANCE ST BK	SUNDANCE	WY	72.5	9	3	8	9	<\$100M	11,414	337	70.0	80.0
FIRST NB TORRINGTON	TORRINGTON	WY	72.5	9	3	9	8	<\$100M	15,418	276	67.5	75.0
WYOMING B&TC NA	BUFFALO	WY	72.5	9	4	8	8	<\$100M	6,183	169	75.0	82.5
COMMUNITY FIRST NB	CHEYENNE	WY	70.0	4	4	10	10	\$1B-\$10B	23,522	993	72.5	65.0
UNION ST BK	UPTON	WY	67.5	8	9	5	5	<\$100M	3,087	69	75.0	65.0
HULETT NB	HULETT	WY	65.0	10	7	4	5	<\$100M	1,866	89	72.5	57.5
RANCHESTER ST BK	RANCHESTER	WY	65.0	9	8	5	4	<\$100M	3,723	63	77.5	60.0
HILLTOP NB	CASPER	WY	60.0	4	5	8	7	\$100M-500M	7,130	153	67.5	70.0
BANK OF LOVELL NA	LOVELL	WY	60.0	7	7	5	5	<\$100M	3,534	83	67.5	52.5
NORWEST BK WY NA	CASPER	WY	60.0	2	6	8	8	\$1B-\$10B	10,357	263	57.5	67.5
FIRST NB IN EVANSTON	EVANSTON	WY	60.0	6	4	7	7	\$100M-500M	5,635	151	57.5	70.0
FIRST NB OF WY	LARAMIE	WY	60.0	6	5	7	6	<\$100M	4,715	105	40.0	57.5
FIRST ST BK OF NEWCASTLE	NEWCASTLE	WY	57.5	6	5	6	6	<\$100M	3,924	122	57.5	70.0
PINNACLE BK	NEWCASTLE	WY	57.5	6	9	4	4	<\$100M	1,634	46	65.0	52.5
FIRST ST BK OF THERMOPOLIS	THERMOPOLIS	WY	57.5	8	4	6	5	<\$100M	3,835	91	57.5	65.0
OREGON TRAIL BK	GUERNSEY	WY	57.5	7	8	4	4	<\$100M	1,967	50	62.5	55.0
BANK OF STAR VALLEY	AFTON	WY	57.5	5	8	4	6	<\$100M	1,494	94	62.5	50.0
RAWLINS NB	RAWLINS	WY	55.0	5	2	7	8	<\$100M	4,365	248	45.0	50.0
STOCKGROWERS ST BK NA	WORLAND	WY	55.0	7	3	6	6	<\$100M	4,231	118	55.0	70.0
BANK OF CMRC	RAWLINS	WY	52.5	5	7	5	4	<\$100M	2,137	59	57.5	42.5
PINNACLE BK	CODY	WY	52.5	5	2	7	7	\$100M-500M	5,501	136	52.5	60.0
FIRST NB OF GILLETTE	GILLETTE	WY	52.5	3	6	5	7	\$100M-500M	3,101	124	52.5	47.5
WYOMING NB	RIVERTON	WY	52.5	10	5	3	3	<\$100M	1,350	28	52.5	57.5
FIRST NB OF PINEDALE	PINEDALE	WY	50.0	5	9	3	3	<\$100M	1,084	20	52.5	42.5
CENTRAL B&TC	LANDER	WY	47.5	4	8	3	4	<\$100M	1,207	39	52.5	40.0
EQUALITY ST BK	CHEYENNE	WY	45.0	3	10	3	2	<\$100M	1,021	11	47.5	40.0
SHOSHONE FIRST BK	CODY	WY	45.0	4	2	6	6	\$100M-500M	4,146	104	40.0	50.0
WESTERN BK CHEYENNE	CHEYENNE	WY	42.5	3	10	2	2	<\$100M	544	11	20.0	42.5
ROCK SPRINGS NB	ROCK SPRINGS	WY	40.0	3	2	6	5	\$100M-500M	4,083	83	32.5	45.0

Table 2. Small-Farm-Lending Banks, June 1999

Bank Name	Location	State	Total Score (1)	Decile Values					Dollars in SFL (7)	Number in SFL (8)	Total Score (<\$100K) (9)	Total Score (<\$1M) (10)
				SFL/TA (2)	SFL/TFL (3)	SFL(\$) (4)	SFL(#) (5)	Bnk Asset Sz. (6)				
BANK OF LARAMIE NA	LARAMIE	WY	35.0	3	6	2	3	<\$100M	419	14	42.5	30.0
SHERIDAN ST BK	SHERIDAN	WY	32.5	4	2	4	3	<\$100M	1,652	25	27.5	40.0
UINTA CTY ST BK	MOUNTAIN VIEW	WY	30.0	1	9	1	1	<\$100M	7	2	35.0	27.5
STATE BK GREEN RIVER	GREEN RIVER	WY	30.0	1	9	1	1	<\$100M	14	2	32.5	27.5
AMERICAN NB OF CHEYENNE	CHEYENNE	WY	27.5	2	3	3	3	\$100M-500M	932	12	15.0	45.0
SECURITY FIRST BK	CHEYENNE	WY	17.5	2	1	2	2	<\$100M	300	5	25.0	17.5
LUSK ST BK	LUSK	WY	17.5	2	1	2	2	<\$100M	291	3	15.0	12.5
NORTH SIDE ST BK ROCK SPRING	ROCK SPRINGS	WY	15.0	2	1	1	2	\$100M-500M	213	6	15.0	27.5
JACKSON ST BK	JACKSON	WY	12.5	1	1	2	1	\$100M-500M	240	2	10.0	15.0
BANK OF JACKSON HOLE	JACKSON	WY	10.0	1	1	1	1	\$100M-500M	0	0	10.0	10.0
AMERICAN NB OF ROCK SPRINGS	ROCK SPRINGS	WY	0.0	1	.	1	1	<\$100M	0	0	0.0	.

Note: Dollar amounts in \$1,000.

Source: U.S. Small Business Administration, Office of Advocacy, from Call Report Data.

Table 3: Number of Reporting Banks by Bank Asset Size and by State, 1998-1999

State	1998	1999	1999 Bank Asset Size Class				
			<\$100M	\$100M-\$500M	\$500M-\$1B	\$1B-\$10B	>\$10B
Alabama	170	158	92	56	5	0	5
Alaska	6	6	1	2	1	2	0
Arizona	42	46	27	10	3	4	2
Arkansas	221	200	113	79	7	1	0
California	336	334	127	142	29	33	3
Colorado	210	191	121	62	4	3	1
Connecticut	27	26	11	14	1	0	0
Delaware	34	33	9	8	2	10	4
District of Columbia	6	6	2	4	0	0	0
Florida	259	260	137	96	5	22	0
Georgia	346	336	196	121	13	5	1
Hawaii	13	11	5	1	2	3	0
Idaho	18	17	9	8	0	0	0
Illinois	772	732	449	231	31	15	6
Indiana	184	165	74	70	12	7	2
Iowa	443	441	358	75	5	3	0
Kansas	399	391	324	59	5	3	0
Kentucky	269	255	155	88	4	7	1
Louisiana	155	155	103	47	1	2	2
Maine	17	16	4	10	1	1	0
Maryland	82	78	18	47	6	6	1
Massachusetts	46	45	13	20	3	7	2
Michigan	163	169	82	74	4	5	4
Minnesota	520	507	404	92	4	5	2
Mississippi	101	99	48	43	4	4	0
Missouri	397	377	268	93	9	6	1
Montana	91	88	71	14	0	3	0
Nebraska	325	309	261	42	3	3	0
Nevada	25	25	10	6	0	9	0
New Hampshire	19	20	9	7	1	3	0
New Jersey	72	75	18	41	5	9	2
New Mexico	57	55	25	23	4	3	0
New York	152	153	39	70	12	21	11
North Carolina	63	70	27	26	7	6	4
North Dakota	117	114	96	15	1	2	0
Ohio	224	217	119	65	14	13	6
Oklahoma	317	305	233	64	3	5	0
Oregon	42	44	24	18	1	1	0
Pennsylvania	209	194	44	114	17	16	3
Rhode Island	7	7	1	1	1	3	1
South Carolina	77	79	49	23	2	5	0
South Dakota	105	103	77	18	6	1	1
Tennessee	214	204	108	85	4	4	3
Texas	818	770	528	210	16	13	3
Utah	50	49	24	16	3	4	2
Vermont	21	20	4	11	3	2	0
Virginia	150	151	51	83	8	8	1
Washington	78	78	45	29	1	3	0
West Virginia	95	83	38	36	3	6	0
Wisconsin	350	343	218	101	13	10	1
Wyoming	52	49	33	13	1	2	0
National	8,966	8659	5302	2683	290	309	75

Source : Adapted by the Office of Advocacy, U.S Small Business Administration from the Consolidated Reports of Condition and Income for U.S. Banks.