

Table 1. Small Business Lending in Kansas, June 1998

Bank Name	Location	Total Rank	Rank LSBL/TA	Rank LSBL/TBL	Rank LSBL (\$)	Rank LSBL(#)	Bnk Asset Sz.	Rank by Bnk Sz.	LSBL\$	LSBL#	Total Rank MSBL	Total Rank SSBL
		(1)	(2)	(3)	(4)	(5)		(6)	(7)	(8)	(9)	(10)
MIDLAND NB OF NEWTON	NEWTON	97.5	25.0	25.0	25.0	22.5	<\$100M	1	26,115	362	70.0	60.0
FIRST NB OF CONWAY SPRINGS	CONWAY SPRINGS	97.5	25.0	22.5	25.0	25.0	<\$100M	2	25,743	515	100.0	100.0
FIRST ST B&TC	TONGANOXIE	95.0	22.5	25.0	22.5	25.0	\$100M-500M	1	24,976	552	100.0	100.0
KANSAS ST BK OF MANHATTAN	MANHATTAN	92.5	20.0	22.5	25.0	25.0	\$100M-500M	2	30,613	472	62.5	55.0
ROSE HILL ST BK	ROSE HILL	92.5	22.5	25.0	22.5	22.5	<\$100M	3	15,450	352	97.5	97.5
FIRST NB OF WELLINGTON	WELLINGTON	92.5	22.5	22.5	22.5	25.0	<\$100M	4	13,872	777	100.0	100.0
LEAVENWORTH NB&TC	LEAVENWORTH	90.0	22.5	25.0	22.5	20.0	<\$100M	5	14,893	244	95.0	95.0
GARDNER NB	GARDNER	90.0	25.0	25.0	20.0	20.0	<\$100M	6	8,954	269	75.0	70.0
PEOPLES NB	OVERLAND PARK	90.0	22.5	25.0	22.5	20.0	<\$100M	7	15,011	285	65.0	57.5
JOHNSON CTY BK	OVERLAND PARK	90.0	25.0	25.0	22.5	17.5	<\$100M	8	15,006	199	72.5	52.5
FIRST NB OF SCOTT CITY	SCOTT CITY	87.5	22.5	22.5	20.0	22.5	<\$100M	9	9,957	359	92.5	95.0
FIRST NB	PALCO	87.5	25.0	22.5	20.0	20.0	<\$100M	10	11,382	262	90.0	95.0
COMMUNITY NB	CHANUTE	87.5	22.5	17.5	22.5	25.0	<\$100M	11	16,114	420	95.0	95.0
VALLEY ST BK	BELLE PLAINE	87.5	22.5	22.5	20.0	22.5	<\$100M	12	11,964	307	75.0	62.5
FIRST NB&TC	OSAWATOMIE	85.0	20.0	25.0	20.0	20.0	<\$100M	13	12,390	249	90.0	95.0
FIRST NB OF SOUTHERN KS	MOUNT HOPE	85.0	25.0	25.0	17.5	17.5	<\$100M	14	8,076	210	87.5	92.5
FIRST SECURITY B&TC	NORTON	85.0	22.5	20.0	17.5	25.0	<\$100M	15	7,910	561	90.0	92.5
FIRST NB&TC	PHILLIPSBURG	82.5	17.5	20.0	22.5	22.5	\$100M-500M	3	17,673	358	92.5	92.5
CAPITAL CITY ST B&TC	TOPEKA	82.5	25.0	7.5	25.0	25.0	\$100M-500M	4	43,171	590	72.5	62.5
CENTRAL B&TC	HUTCHINSON	82.5	25.0	7.5	25.0	25.0	\$100M-500M	5	47,545	722	77.5	72.5
MORRILL ST B&TC	SABETHA	82.5	25.0	17.5	22.5	17.5	<\$100M	16	13,965	180	87.5	87.5
CITIZENS ST B&TC	SENECA	82.5	25.0	17.5	22.5	17.5	<\$100M	17	15,895	197	47.5	50.0
SUBURBAN WEST ST BK	GODDARD	82.5	25.0	25.0	17.5	15.0	<\$100M	18	6,752	150	60.0	55.0
GARDEN PLAIN ST BK	WICHITA	82.5	22.5	25.0	17.5	17.5	<\$100M	19	8,305	177	67.5	52.5
DOUGLAS CTY BK	LAWRENCE	80.0	25.0	5.0	25.0	25.0	\$100M-500M	6	38,847	668	80.0	67.5
PEOPLES B&TC	MCPHERSON	80.0	25.0	5.0	25.0	25.0	\$100M-500M	7	35,085	762	82.5	77.5
KAW VALLEY ST B&TC	TOPEKA	80.0	22.5	7.5	25.0	25.0	\$100M-500M	8	53,826	1,193	80.0	75.0
PEOPLES BK	PRATT	80.0	15.0	20.0	22.5	22.5	\$100M-500M	9	19,533	382	87.5	92.5
EXCHANGE NB	MARYSVILLE	80.0	25.0	5.0	25.0	25.0	\$100M-500M	10	88,458	966	75.0	67.5
FIRST CMNTY BK	KANSAS CITY	80.0	25.0	5.0	25.0	25.0	\$100M-500M	11	40,764	751	80.0	75.0
FIRST CMRL BK NA	OVERLAND PARK	80.0	25.0	5.0	25.0	25.0	\$100M-500M	12	33,458	465	75.0	67.5
UNITED NB	NATOMA	80.0	20.0	20.0	17.5	22.5	<\$100M	20	7,849	320	85.0	90.0
SAINT MARYS ST BK	SAINT MARYS	80.0	22.5	20.0	20.0	17.5	<\$100M	21	9,381	192	87.5	87.5
BANK OF KS	SOUTH HUTCHINSON	80.0	20.0	20.0	20.0	20.0	<\$100M	22	11,679	277	70.0	57.5
FIRST NB OF CLIFTON	CLIFTON	80.0	20.0	25.0	15.0	20.0	<\$100M	23	5,253	252	87.5	92.5
HASKELL CTY ST BK	SUBLETTE	77.5	20.0	12.5	22.5	22.5	\$100M-500M	13	16,537	398	87.5	87.5
GUARANTY B&TC	KANSAS CITY	77.5	25.0	2.5	25.0	25.0	\$100M-500M	14	45,564	671	75.0	62.5
COLUMBIAN B&TC	TOPEKA	77.5	25.0	5.0	25.0	22.5	\$100M-500M	15	30,738	312	67.5	47.5
FIRST NB OF OLATHE	OLATHE	77.5	22.5	5.0	25.0	25.0	\$100M-500M	16	74,214	994	70.0	65.0
SOUTHWEST NB OF WICHITA	WICHITA	77.5	22.5	5.0	25.0	25.0	\$100M-500M	17	26,199	418	65.0	57.5
CITIZENS ST BK OF MARYSVILLE	MARYSVILLE	77.5	20.0	7.5	25.0	25.0	\$100M-500M	18	28,814	435	60.0	57.5
COUNTRY CLUB BK NA	PRAIRIE VILLAGE	77.5	22.5	5.0	25.0	25.0	\$100M-500M	19	48,787	602	65.0	57.5
BANK OF BLUE VALLEY	OVERLAND PARK	77.5	22.5	5.0	25.0	25.0	\$100M-500M	20	51,910	752	77.5	67.5

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		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
LINN CTY BK	LA CYGNE	77.5	20.0	15.0	20.0	22.5	<\$100M	24	9,378	307	87.5	87.5
FIRST ST BK OF BURLINGAME	BURLINGAME	77.5	22.5	20.0	17.5	17.5	<\$100M	25	8,859	192	85.0	85.0
FIRST BK KS	SALINA	77.5	12.5	22.5	20.0	22.5	<\$100M	26	11,372	309	65.0	60.0
FARMERS NB OF OBERLIN	OBERLIN	77.5	20.0	25.0	20.0	12.5	<\$100M	27	8,908	124	35.0	35.0
CITIZENS ST BK	PAOLA	77.5	22.5	25.0	17.5	12.5	<\$100M	28	8,577	136	85.0	87.5
FIRST NB OF WAWEGO	WAMEGO	77.5	25.0	7.5	22.5	22.5	<\$100M	29	17,079	398	75.0	75.0
PEOPLES NB OF CLAY CENTER	CLAY CENTER	77.5	22.5	10.0	22.5	22.5	<\$100M	30	16,404	383	52.5	52.5
CITIZENS NB IN INDEPENDENCE	INDEPENDENCE	77.5	17.5	17.5	20.0	22.5	<\$100M	31	12,657	331	85.0	90.0
FIRST NB OF CENTRALIA	CENTRALIA	77.5	22.5	17.5	20.0	17.5	<\$100M	32	10,534	212	70.0	52.5
BROTHERHOOD B&TC	KANSAS CITY	75.0	22.5	2.5	25.0	25.0	\$100M-500M	21	61,140	1,125	62.5	57.5
CITIZENS ST BK	MOUNDRIDGE	75.0	15.0	17.5	20.0	22.5	\$100M-500M	22	13,241	354	80.0	85.0
HILLCREST BK	OVERLAND PARK	75.0	22.5	2.5	25.0	25.0	\$100M-500M	23	98,397	842	65.0	60.0
FARMERS B&TC NA	GREAT BEND	75.0	17.5	7.5	25.0	25.0	\$100M-500M	24	30,707	1,867	85.0	85.0
METCALF BK	OVERLAND PARK	75.0	22.5	5.0	25.0	22.5	\$100M-500M	25	37,668	401	72.5	62.5
WESTERN ST BK	GARDEN CITY	75.0	20.0	5.0	25.0	25.0	\$100M-500M	26	32,838	591	75.0	62.5
BENNINGTON ST BK	SALINA	75.0	20.0	5.0	25.0	25.0	\$100M-500M	27	28,081	751	77.5	72.5
COMMERCIAL ST BK OF BONNER S	BONNER SPRINGS	75.0	17.5	25.0	20.0	12.5	<\$100M	33	10,145	138	42.5	40.0
FARMERS ST BK IN STERLING	STERLING	75.0	17.5	20.0	17.5	20.0	<\$100M	34	7,908	280	85.0	90.0
CITIZENS ST BK	LIBERAL	75.0	25.0	5.0	22.5	22.5	<\$100M	35	19,207	324	75.0	65.0
TRI-CTY NB	WASHINGTON	75.0	17.5	22.5	15.0	20.0	<\$100M	36	5,812	225	82.5	87.5
NATIONAL BK OF ANDOVER	ANDOVER	75.0	22.5	25.0	15.0	12.5	<\$100M	37	6,060	137	82.5	85.0
HOME ST B&TC	MCPHERSON	75.0	20.0	15.0	20.0	20.0	<\$100M	38	10,186	226	67.5	55.0
FIRST CMNTY BK	EMPORIA	75.0	25.0	15.0	20.0	15.0	<\$100M	39	10,477	158	57.5	45.0
MULVANE ST BK	MULVANE	75.0	17.5	22.5	17.5	17.5	<\$100M	40	6,982	211	80.0	87.5
SEDGWICK ST BK	SEDGWICK	75.0	25.0	25.0	15.0	10.0	<\$100M	41	4,885	82	42.5	32.5
BANK OF CMRC & TC	WELLINGTON	75.0	20.0	22.5	17.5	15.0	<\$100M	42	6,481	146	80.0	85.0
STATE BK OF COLWICH	COLWICH	75.0	25.0	2.5	25.0	22.5	<\$100M	43	31,781	307	62.5	55.0
FARMERS ST BK	MCPHERSON	75.0	22.5	17.5	17.5	17.5	<\$100M	44	6,774	207	80.0	85.0
FIRST NB	INDEPENDENCE	75.0	25.0	17.5	15.0	17.5	<\$100M	45	6,286	213	80.0	85.0
COLUMBUS ST BK	COLUMBUS	75.0	22.5	10.0	22.5	20.0	<\$100M	46	17,631	269	55.0	47.5
CONSOLIDATED ST BK	HILL CITY	75.0	20.0	12.5	17.5	25.0	<\$100M	47	7,253	1,798	85.0	87.5
COMMUNITY NB	TOPEKA	75.0	22.5	25.0	15.0	12.5	<\$100M	48	5,157	130	77.5	85.0
EMPRISE BK	WICHITA	72.5	20.0	2.5	25.0	25.0	\$500M-\$1B	1	88,356	1,029	62.5	62.5
AMERICAN BK	WICHITA	72.5	22.5	2.5	25.0	22.5	\$100M-500M	28	49,810	331	52.5	42.5
FIRST NB OF WINFIELD	WINFIELD	72.5	17.5	10.0	22.5	22.5	\$100M-500M	29	20,131	312	80.0	82.5
CENTRAL NB	JUNCTION CITY	72.5	20.0	2.5	25.0	25.0	\$100M-500M	30	59,699	1,125	65.0	62.5
COMMERCE B&TC	TOPEKA	72.5	20.0	2.5	25.0	25.0	\$100M-500M	31	76,211	1,201	62.5	60.0
SECURITY NB	MANHATTAN	72.5	20.0	7.5	22.5	22.5	\$100M-500M	32	24,682	372	67.5	65.0
CITIZENS NB	FORT SCOTT	72.5	22.5	2.5	25.0	22.5	\$100M-500M	33	35,005	380	65.0	60.0
PRAIRIE ST BK	AUGUSTA	72.5	20.0	5.0	22.5	25.0	\$100M-500M	34	25,319	625	72.5	70.0
STATE BK OF KINGMAN	KINGMAN	72.5	20.0	15.0	17.5	20.0	<\$100M	49	8,628	230	60.0	57.5
FIRST ST BK	LEOTI	72.5	10.0	25.0	15.0	22.5	<\$100M	50	5,274	326	80.0	85.0
STOCKTON NB	STOCKTON	72.5	12.5	22.5	15.0	22.5	<\$100M	51	4,905	340	77.5	82.5

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		(1)	(2)	(3)	(4)	(5)		(6)			(7)	(8)
UNION ST BK	ARKANSAS CITY	72.5	25.0	5.0	20.0	22.5	<\$100M	52	13,563	311	75.0	67.5
FIRST BK OF NEWTON	NEWTON	72.5	15.0	25.0	17.5	15.0	<\$100M	53	8,415	170	80.0	85.0
STANLEY BK	STANLEY	72.5	25.0	2.5	25.0	20.0	<\$100M	54	25,503	266	60.0	45.0
FIRST NB&TC	PARSONS	72.5	17.5	15.0	20.0	20.0	<\$100M	55	9,153	266	82.5	85.0
LABELLE CTY ST BK	ALTAMONT	72.5	15.0	15.0	20.0	22.5	<\$100M	56	9,877	323	82.5	85.0
EMPRISE BK NA	HAYS	72.5	22.5	5.0	22.5	22.5	<\$100M	57	17,747	300	67.5	50.0
KANSAS ST BK	HOLTON	72.5	20.0	7.5	22.5	22.5	<\$100M	58	14,626	402	72.5	75.0
FIRST NB IN FREDONIA	FREDONIA	72.5	12.5	25.0	15.0	20.0	<\$100M	59	5,064	238	75.0	85.0
FIRST KANSAS B&TC	GARDNER	72.5	25.0	5.0	22.5	20.0	<\$100M	60	20,703	294	75.0	60.0
COMMUNITY BK	LIBERAL	72.5	25.0	22.5	15.0	10.0	<\$100M	61	4,866	78	72.5	75.0
INTRUST BK NA	WICHITA	70.0	17.5	2.5	25.0	25.0	\$1B-\$10B	1	262,307	7,423	62.5	57.5
SUNFLOWER BK NA	SALINA	70.0	17.5	2.5	25.0	25.0	\$500M-\$1B	2	97,566	1,670	62.5	60.0
EMPORIA ST B&TC	EMPORIA	70.0	15.0	15.0	20.0	20.0	\$100M-500M	35	12,917	251	80.0	82.5
LYNDON ST BK	LYNDON	70.0	17.5	20.0	15.0	17.5	<\$100M	62	5,216	184	77.5	80.0
FIRST NEODESHA BK	NEODESHA	70.0	15.0	25.0	15.0	15.0	<\$100M	63	4,797	170	75.0	80.0
PEOPLES NB&TC	OTTAWA	70.0	22.5	5.0	22.5	20.0	<\$100M	64	18,893	240	57.5	50.0
FIRST ST BK OF KC	KANSAS CITY	70.0	25.0	5.0	22.5	17.5	<\$100M	65	19,792	201	65.0	55.0
FIRST NB OF ONAGA	ONAGA	70.0	25.0	5.0	22.5	17.5	<\$100M	66	20,113	198	47.5	35.0
FIRST NB IN PRATT	PRATT	70.0	17.5	20.0	17.5	15.0	<\$100M	67	7,993	147	80.0	82.5
SILVER LAKE BK	TOPEKA	70.0	25.0	2.5	22.5	20.0	<\$100M	68	21,118	277	62.5	47.5
HERITAGE BK OF OLATHE	OLATHE	70.0	25.0	5.0	22.5	17.5	<\$100M	69	18,887	210	65.0	47.5
ROXBURY BK	ROXBURY	70.0	25.0	17.5	15.0	12.5	<\$100M	70	5,122	131	60.0	50.0
KANSAS ST BK	OVERBROOK	70.0	17.5	20.0	15.0	17.5	<\$100M	71	4,770	188	72.5	77.5
FIRST ST BK	JUNCTION CITY	70.0	25.0	7.5	20.0	17.5	<\$100M	72	12,871	201	67.5	52.5
KAW VALLEY ST BK	EUDORA	70.0	17.5	25.0	12.5	15.0	<\$100M	73	4,446	163	55.0	52.5
COMMUNITY BK	CHAPMAN	70.0	22.5	10.0	20.0	17.5	<\$100M	74	9,679	208	60.0	52.5
HOME B&TC OF EUREKA	EUREKA	70.0	22.5	12.5	17.5	17.5	<\$100M	75	7,239	182	52.5	55.0
UNION ST BK	CLAY CENTER	70.0	20.0	10.0	20.0	20.0	<\$100M	76	11,015	224	55.0	50.0
MERCANTILE BK	OVERLAND PARK	67.5	15.0	2.5	25.0	25.0	\$1B-\$10B	2	505,939	5,081	57.5	55.0
BANK OF TESCOTT	TESCOTT	67.5	7.5	20.0	17.5	22.5	\$100M-500M	36	7,666	332	72.5	77.5
FARMERS NB	PHILLIPSBURG	67.5	12.5	20.0	15.0	20.0	<\$100M	77	6,163	250	75.0	82.5
LYONS ST BK	LYONS	67.5	20.0	7.5	20.0	20.0	<\$100M	78	10,315	225	62.5	57.5
BANK	OBERLIN	67.5	15.0	10.0	20.0	22.5	<\$100M	79	12,082	349	77.5	82.5
STATE BK	WINFIELD	67.5	22.5	5.0	20.0	20.0	<\$100M	80	10,293	230	65.0	52.5
PLAINVILLE ST BK	PLAINVILLE	67.5	20.0	22.5	12.5	12.5	<\$100M	81	4,549	125	52.5	52.5
ADMIRE BK	EMPORIA	67.5	25.0	15.0	15.0	12.5	<\$100M	82	5,293	131	72.5	77.5
HALSTEAD BK	HALSTEAD	67.5	12.5	25.0	12.5	17.5	<\$100M	83	4,459	188	57.5	52.5
IOLA B&TC	IOLA	67.5	20.0	7.5	20.0	20.0	<\$100M	84	13,702	233	75.0	80.0
COMMUNITY ST BK	COFFEYVILLE	67.5	25.0	7.5	17.5	17.5	<\$100M	85	7,090	217	70.0	65.0
BANKERS BK OF KS NA	WICHITA	67.5	22.5	25.0	17.5	2.5	<\$100M	86	6,497	27	17.5	10.0
WESTERN NB	LENEXA	67.5	25.0	7.5	20.0	15.0	<\$100M	87	13,024	158	67.5	52.5
FIRST NB OF LIBERAL	LIBERAL	65.0	15.0	2.5	22.5	25.0	\$100M-500M	37	19,820	426	62.5	55.0
VALLEY VIEW ST BK	OVERLAND PARK	65.0	12.5	2.5	25.0	25.0	\$100M-500M	38	52,687	420	55.0	47.5

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CITY NB OF PITTSBURG	PITTSBURG	65.0	17.5	5.0	22.5	20.0	\$100M-500M	39	16,767	287	65.0	60.0
FIRST ST B&TC	PITTSBURG	65.0	15.0	5.0	22.5	22.5	\$100M-500M	40	13,845	329	65.0	60.0
DENISON ST BK	HOLTON	65.0	10.0	12.5	20.0	22.5	\$100M-500M	41	9,779	314	62.5	57.5
STATE BK OF BURRTON	BURRTON	65.0	22.5	25.0	7.5	10.0	<\$100M	88	1,758	83	67.5	70.0
FARMERS NB OF STAFFORD	STAFFORD	65.0	10.0	22.5	15.0	17.5	<\$100M	89	5,786	182	72.5	77.5
ANDOVER ST BK	ANDOVER	65.0	12.5	25.0	12.5	15.0	<\$100M	90	4,111	159	70.0	77.5
KAW VALLEY ST B&TC	WAMEGO	65.0	20.0	5.0	20.0	20.0	<\$100M	91	10,093	243	70.0	62.5
TREGO WAKEENEY ST BK	WAKEENEY	65.0	15.0	22.5	12.5	15.0	<\$100M	92	4,595	160	72.5	80.0
CANEY VALLEY NB	CANEY	65.0	17.5	17.5	15.0	15.0	<\$100M	93	5,099	154	72.5	77.5
UNION ST BK	EVEREST	65.0	17.5	10.0	15.0	22.5	<\$100M	94	5,598	310	72.5	77.5
LYON CTY ST BK	EMPORIA	65.0	17.5	15.0	17.5	15.0	<\$100M	95	6,814	168	77.5	80.0
HOME ST BK	ERIE	65.0	25.0	17.5	15.0	7.5	<\$100M	96	4,788	75	40.0	35.0
CITIZENS ST BK	GRIDLEY	65.0	17.5	10.0	17.5	20.0	<\$100M	97	7,219	246	75.0	77.5
STATE BK	HOXIE	65.0	10.0	22.5	15.0	17.5	<\$100M	98	4,978	175	67.5	72.5
CITIZENS ST BK OF CHENEY KS	CHENEY	65.0	15.0	25.0	12.5	12.5	<\$100M	99	3,743	137	72.5	77.5
BANKWEST	GOODLAND	65.0	17.5	7.5	20.0	20.0	<\$100M	100	11,598	233	55.0	55.0
GUARANTY ST B&TC	BELOIT	65.0	17.5	17.5	17.5	12.5	<\$100M	101	8,335	134	72.5	80.0
COMMERCE BK NA	WICHITA	62.5	10.0	2.5	25.0	25.0	\$500M-\$1B	3	70,717	1,560	57.5	57.5
HOME NB	ARKANSAS CITY	62.5	15.0	2.5	22.5	22.5	\$100M-500M	42	21,845	402	55.0	50.0
FIDELITY ST B&TC	DODGE CITY	62.5	12.5	5.0	22.5	22.5	\$100M-500M	43	13,914	345	60.0	57.5
FIDELITY ST BK	GARDEN CITY	62.5	15.0	2.5	22.5	22.5	\$100M-500M	44	21,602	389	60.0	57.5
GIRARD NB	GIRARD	62.5	12.5	2.5	22.5	25.0	\$100M-500M	45	13,761	589	70.0	65.0
CITIZENS BK OF KS NA	KINGMAN	62.5	10.0	15.0	20.0	17.5	\$100M-500M	46	9,183	215	72.5	77.5
FIRST ST B&TC OF LARNED	LARNED	62.5	10.0	20.0	15.0	17.5	<\$100M	102	6,353	215	70.0	75.0
SOUTHWEST KS NB	ULYSSES	62.5	15.0	12.5	17.5	17.5	<\$100M	103	6,609	176	72.5	75.0
FARMERS ST BK	WATHENA	62.5	20.0	7.5	15.0	20.0	<\$100M	104	6,292	277	70.0	70.0
STATE BK OF MERIDEN	MERIDEN	62.5	20.0	15.0	15.0	12.5	<\$100M	105	5,026	128	65.0	72.5
COMMUNITY NB	SENECA	62.5	15.0	17.5	15.0	15.0	<\$100M	106	5,193	155	67.5	75.0
FIRST NB OF ANTHONY	ANTHONY	62.5	17.5	12.5	17.5	15.0	<\$100M	107	7,969	155	72.5	75.0
FIRST NB OF SMITH CENTER	SMITH CENTER	62.5	12.5	22.5	12.5	15.0	<\$100M	108	3,748	158	65.0	72.5
PEOPLES ST BK	COLBY	62.5	17.5	22.5	10.0	12.5	<\$100M	109	3,047	135	72.5	77.5
RILEY ST BK	RILEY	62.5	17.5	22.5	10.0	12.5	<\$100M	110	2,991	123	67.5	70.0
FIRST ST BK	EDNA	62.5	12.5	15.0	15.0	20.0	<\$100M	111	5,199	250	70.0	75.0
BANK OF HOLYROOD	HOLYROOD	62.5	22.5	12.5	12.5	15.0	<\$100M	112	4,138	152	62.5	60.0
GRANT CTY BK	ULYSSES	60.0	10.0	12.5	20.0	17.5	\$100M-500M	47	9,300	207	50.0	50.0
SECURITY ST BK	WELLINGTON	60.0	20.0	7.5	17.5	15.0	<\$100M	113	6,607	156	60.0	45.0
FIRST NB OF LOUISBURG	LOUISBURG	60.0	10.0	25.0	12.5	12.5	<\$100M	114	4,764	120	65.0	72.5
KANSAS ST BK	GARNETT	60.0	17.5	7.5	17.5	17.5	<\$100M	115	7,332	191	65.0	57.5
CHISHOLM TRAIL ST BK	WICHITA	60.0	17.5	5.0	20.0	17.5	<\$100M	116	9,151	222	52.5	50.0
FIRST NB OF MEDICINE LODGE	MEDICINE LODGE	60.0	20.0	2.5	20.0	17.5	<\$100M	117	10,928	192	55.0	40.0
FARMERS ST BK	PHILLIPSBURG	60.0	22.5	20.0	10.0	7.5	<\$100M	118	2,881	69	67.5	67.5
FIRST NB	ABILENE	60.0	15.0	5.0	20.0	20.0	<\$100M	119	11,392	233	50.0	47.5
FIRST NB OF GIRARD	GIRARD	60.0	15.0	10.0	15.0	20.0	<\$100M	120	6,419	288	70.0	77.5

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		(1)	(2)	(3)	(4)	(5)		(6)			(7)	(8)
GORHAM ST BK	GORHAM	60.0	12.5	22.5	5.0	20.0	<\$100M	121	959	236	65.0	67.5
STATE BK OF DOWNS	DOWNS	60.0	10.0	20.0	12.5	17.5	<\$100M	122	3,853	185	62.5	70.0
BALDWIN ST BK	BALDWIN CITY	60.0	7.5	25.0	12.5	15.0	<\$100M	123	3,443	153	45.0	47.5
UNIVERSITY NB OF LAWRENCE	LAWRENCE	60.0	20.0	7.5	17.5	15.0	<\$100M	124	7,131	165	60.0	55.0
FARMERS & MRCH BK OF COLBY	COLBY	60.0	15.0	22.5	15.0	7.5	<\$100M	125	4,916	57	27.5	15.0
PREMIER BK	LENEXA	57.5	17.5	2.5	22.5	15.0	\$100M-500M	48	16,724	147	35.0	25.0
EXCHANGE NB&TC OF ATCHISON	ATCHISON	57.5	12.5	5.0	20.0	20.0	\$100M-500M	49	11,528	248	50.0	45.0
COMMERCIAL BK	PARSONS	57.5	12.5	5.0	22.5	17.5	\$100M-500M	50	17,298	216	47.5	37.5
FIRST NB OF HUTCHINSON	HUTCHINSON	57.5	7.5	2.5	22.5	25.0	\$100M-500M	51	23,749	405	50.0	50.0
STATE BK OF LEON	LEON	57.5	20.0	25.0	7.5	5.0	<\$100M	126	1,378	44	60.0	62.5
ALMENA ST BK	ALMENA	57.5	17.5	20.0	10.0	10.0	<\$100M	127	2,152	105	62.5	65.0
JOHNSON ST BK	JOHNSON	57.5	10.0	22.5	12.5	12.5	<\$100M	128	4,296	109	65.0	70.0
FIRST NB&TC OF JUNCTION CITY	JUNCTION CITY	57.5	20.0	5.0	17.5	15.0	<\$100M	129	7,569	154	47.5	40.0
NEKOMA ST BK	LA CROSSE	57.5	12.5	22.5	10.0	12.5	<\$100M	130	1,871	120	60.0	62.5
SOLOMON ST BK	SOLOMON	57.5	15.0	10.0	17.5	15.0	<\$100M	131	8,491	146	67.5	72.5
TAMPA ST BK	TAMPA	57.5	10.0	17.5	7.5	22.5	<\$100M	132	1,818	346	62.5	67.5
ALDEN ST BK	ALDEN	57.5	20.0	20.0	7.5	10.0	<\$100M	133	1,587	81	62.5	67.5
FARMERS ST BK	MANKATO	57.5	10.0	15.0	15.0	17.5	<\$100M	134	5,863	201	67.5	75.0
WELLSVILLE BK	WELLSVILLE	57.5	20.0	12.5	12.5	12.5	<\$100M	135	4,016	116	67.5	70.0
FORD CTY ST BK	SPEARVILLE	57.5	20.0	12.5	10.0	15.0	<\$100M	136	2,450	144	62.5	67.5
STATE BK OF DELPHOS	DELPHOS	57.5	15.0	20.0	10.0	12.5	<\$100M	137	2,759	121	65.0	67.5
FIRST NB	DERBY	57.5	15.0	7.5	17.5	17.5	<\$100M	138	8,776	172	45.0	42.5
CALDWELL ST BK IN CALDWELL K	CALDWELL	57.5	17.5	22.5	12.5	5.0	<\$100M	139	3,859	40	20.0	12.5
EMPRISE BK NA	HILLSBORO	57.5	12.5	7.5	20.0	17.5	<\$100M	140	10,408	181	40.0	35.0
FARMERS & DROVERS BK	COUNCIL GROVE	57.5	7.5	17.5	17.5	15.0	<\$100M	141	6,832	147	67.5	72.5
FIRST NB OF ELKHART	ELKHART	57.5	10.0	17.5	12.5	17.5	<\$100M	142	3,678	200	62.5	70.0
CITIZENS ST BK	HUGOTON	57.5	7.5	22.5	15.0	12.5	<\$100M	143	5,843	114	62.5	70.0
UMB NB OF AMER	SALINA	55.0	2.5	2.5	25.0	25.0	\$500M-\$1B	4	32,432	656	52.5	52.5
MISSION BK	MISSION	55.0	10.0	2.5	25.0	17.5	\$100M-500M	52	27,241	196	40.0	32.5
FIRST NB	GOODLAND	55.0	7.5	2.5	22.5	22.5	\$100M-500M	53	14,180	394	60.0	57.5
CITIZENS NB OF GREENLEAF	GREENLEAF	55.0	10.0	5.0	20.0	20.0	\$100M-500M	54	10,666	268	55.0	52.5
UNION ST BK	UNIONTOWN	55.0	15.0	7.5	12.5	20.0	<\$100M	144	3,067	264	65.0	70.0
FARMERS & MRCH BK MOUND CITY	MOUND CITY	55.0	15.0	15.0	12.5	12.5	<\$100M	145	3,101	124	62.5	67.5
KENDALL ST BK	VALLEY FALLS	55.0	17.5	15.0	12.5	10.0	<\$100M	146	3,486	77	35.0	32.5
OLPE ST BK	OLPE	55.0	12.5	15.0	12.5	15.0	<\$100M	147	3,146	145	62.5	67.5
SAINT JOHN NB	SAINT JOHN	55.0	10.0	22.5	10.0	12.5	<\$100M	148	2,638	135	60.0	67.5
FIRST NB OF SYRACUSE	SYRACUSE	55.0	12.5	12.5	15.0	15.0	<\$100M	149	6,467	152	65.0	70.0
FARMERS ST BK	WESTMORELAND	55.0	5.0	20.0	10.0	20.0	<\$100M	150	2,526	235	60.0	65.0
FLINT HILLS BK OF ESKRIDGE	ESKRIDGE	55.0	17.5	22.5	7.5	7.5	<\$100M	151	1,854	61	65.0	65.0
SWEDISH-AMERICAN ST BK	COURTLAND	55.0	12.5	20.0	10.0	12.5	<\$100M	152	2,203	115	60.0	62.5
FIRST NB OF HOLCOMB	HOLCOMB	55.0	17.5	12.5	12.5	12.5	<\$100M	153	3,799	130	60.0	67.5
FARMERS & MRCH BK OF HILL CI	HILL CITY	55.0	17.5	12.5	12.5	12.5	<\$100M	154	4,046	135	62.5	70.0
TWIN LAKES NB	WICHITA	52.5	7.5	5.0	20.0	20.0	\$100M-500M	55	9,157	249	47.5	47.5

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		(1)	(2)	(3)	(4)	(5)		(6)			(7)	(8)
STATE BK OF BLUE RAPIDS	BLUE RAPIDS	52.5	12.5	17.5	10.0	12.5	<\$100M	155	2,864	132	47.5	47.5
FARMERS & MRCH ST BK	MACKSVILLE	52.5	12.5	22.5	10.0	7.5	<\$100M	156	2,621	69	57.5	62.5
FIRST NB OF WASHINGTON	WASHINGTON	52.5	5.0	22.5	10.0	15.0	<\$100M	157	2,466	154	55.0	62.5
FIRST ST BK	NESS CITY	52.5	7.5	20.0	10.0	15.0	<\$100M	158	2,590	162	57.5	65.0
FARMERS ST BK OF OAKLEY	OAKLEY	52.5	10.0	15.0	15.0	12.5	<\$100M	159	5,243	127	62.5	67.5
KANSAS ST BK	OTTAWA	52.5	12.5	7.5	17.5	15.0	<\$100M	160	7,324	144	45.0	37.5
STOCK GROWERS ST BK	ASHLAND	52.5	7.5	10.0	15.0	20.0	<\$100M	161	6,191	237	60.0	65.0
TROY ST BK	TROY	52.5	10.0	12.5	7.5	22.5	<\$100M	162	1,442	361	57.5	65.0
CITIZENS ST BK	ASHLAND	52.5	25.0	10.0	12.5	5.0	<\$100M	163	4,683	48	57.5	60.0
MONTEZUMA ST BK	MONTEZUMA	52.5	15.0	12.5	15.0	10.0	<\$100M	164	5,556	83	62.5	67.5
HARTFORD ST BK	HARTFORD	52.5	20.0	15.0	10.0	7.5	<\$100M	165	2,623	52	57.5	62.5
FIRST NB IN CIMARRON	CIMARRON	52.5	12.5	12.5	12.5	15.0	<\$100M	166	4,181	164	60.0	67.5
CONDON NB OF COFFEYVILLE	COFFEYVILLE	52.5	12.5	5.0	17.5	17.5	<\$100M	167	8,360	177	47.5	50.0
STATE BK OF CONWAY SPRINGS	CONWAY SPRINGS	52.5	12.5	22.5	7.5	10.0	<\$100M	168	1,793	93	62.5	65.0
FARMERS ST BK	CIRCLEVILLE	52.5	15.0	12.5	12.5	12.5	<\$100M	169	3,253	114	57.5	62.5
STATE BK OF FREDONIA	FREDONIA	52.5	17.5	5.0	17.5	12.5	<\$100M	170	8,612	131	45.0	37.5
STATE BK OF AXTELL	AXTELL	52.5	15.0	17.5	10.0	10.0	<\$100M	171	2,249	89	60.0	62.5
FIRST NB IN BELLEVILLE	BELLEVILLE	52.5	10.0	20.0	12.5	10.0	<\$100M	172	4,386	101	62.5	67.5
MARSHALL CTY BK OF BEATTIE	BEATTIE	52.5	22.5	17.5	5.0	7.5	<\$100M	173	1,017	63	57.5	60.0
FARMERS ST BK OF BLUE MOUND	BLUE MOUND	52.5	10.0	15.0	12.5	15.0	<\$100M	174	3,221	166	60.0	67.5
INDUSTRIAL ST BK	KANSAS CITY	50.0	12.5	2.5	22.5	12.5	\$100M-500M	56	17,580	129	27.5	25.0
SECURITY BK OF KANSAS CITY	KANSAS CITY	50.0	7.5	2.5	25.0	15.0	\$100M-500M	57	32,797	164	37.5	32.5
PEOPLES NB&TC OF BURLINGTON	BURLINGTON	50.0	15.0	10.0	15.0	10.0	<\$100M	175	5,975	107	60.0	65.0
BANK OF MCLOUTH	MCLOUTH	50.0	12.5	15.0	10.0	12.5	<\$100M	176	2,672	115	57.5	60.0
MUNDEN ST BK	MUNDEN	50.0	10.0	20.0	7.5	12.5	<\$100M	177	1,238	109	55.0	57.5
FIRST ST BK	NORTON	50.0	15.0	2.5	17.5	15.0	<\$100M	178	7,173	145	55.0	52.5
STATE BK OF SPRING HILL	SPRING HILL	50.0	7.5	25.0	10.0	7.5	<\$100M	179	2,522	59	55.0	60.0
FIRST NB IN ALMA	ALMA	50.0	17.5	7.5	12.5	12.5	<\$100M	180	4,615	124	45.0	20.0
CITIZENS NB&TC	ANTHONY	50.0	10.0	12.5	12.5	15.0	<\$100M	181	3,128	149	55.0	60.0
FIRST NB OF KS	BURLINGTON	50.0	15.0	10.0	15.0	10.0	<\$100M	182	4,916	106	57.5	65.0
COMMUNITY BK OF THE MIDWEST	GREAT BEND	50.0	22.5	7.5	12.5	7.5	<\$100M	183	3,510	76	60.0	62.5
EMPRISE BK	IOLA	50.0	12.5	7.5	15.0	15.0	<\$100M	184	6,027	147	42.5	35.0
FIRST ST BK OF HEALY	HEALY	50.0	7.5	15.0	10.0	17.5	<\$100M	185	2,269	173	55.0	60.0
STATE BK OF CARBONDALE	CARBONDALE	50.0	12.5	20.0	7.5	10.0	<\$100M	186	1,451	84	55.0	57.5
FIRST NB IN FRANKFORT	FRANKFORT	50.0	15.0	17.5	10.0	7.5	<\$100M	187	2,953	74	60.0	65.0
HAVEN ST BK	HAVEN	50.0	15.0	20.0	10.0	5.0	<\$100M	188	2,841	39	17.5	20.0
FIRST NB OF BELOIT	BELOIT	50.0	12.5	17.5	12.5	7.5	<\$100M	189	4,741	71	57.5	65.0
PEOPLES BK OF BELLEVILLE	BELLEVILLE	50.0	15.0	20.0	10.0	5.0	<\$100M	190	2,263	48	57.5	62.5
FIDELITY ST B&TC	TOPEKA	47.5	12.5	2.5	17.5	15.0	<\$100M	191	8,018	140	40.0	22.5
FIRST NB OF SEDAN	SEDAN	47.5	10.0	10.0	12.5	15.0	<\$100M	192	3,164	144	52.5	60.0
VALLEY ST BK	SYRACUSE	47.5	15.0	7.5	12.5	12.5	<\$100M	193	4,348	134	50.0	42.5
FIRST ST BK THAYER	THAYER	47.5	17.5	17.5	7.5	5.0	<\$100M	194	1,455	41	35.0	27.5
SMITH CTY ST B&TC	SMITH CENTER	47.5	5.0	22.5	10.0	10.0	<\$100M	195	2,581	101	47.5	52.5

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		(1)	(2)	(3)	(4)	(5)		(6)			(7)	(8)
FIRST NB&TC	SAINT JOHN	47.5	5.0	22.5	10.0	10.0	<\$100M	196	2,594	101	50.0	55.0
CITIZENS ST B&TC	ELLSWORTH	47.5	10.0	12.5	12.5	12.5	<\$100M	197	4,233	127	55.0	62.5
FARMERS & MRCH ST BK OF CAWK	CAWKER CITY	47.5	20.0	17.5	5.0	5.0	<\$100M	198	1,091	41	52.5	57.5
GARNETT ST SVG BK	GARNETT	47.5	7.5	7.5	12.5	20.0	<\$100M	199	4,393	248	55.0	62.5
DOWNS NB	DOWNS	47.5	12.5	20.0	7.5	7.5	<\$100M	200	1,420	58	50.0	52.5
AMERICAN BK OF BAXTER SPRING	BAXTER SPRINGS	47.5	15.0	5.0	17.5	10.0	<\$100M	201	7,167	86	32.5	20.0
STATE BK OF BERN	BERN	47.5	12.5	17.5	10.0	7.5	<\$100M	202	2,720	57	57.5	60.0
SECURITY ST BK	SCOTT CITY	45.0	7.5	2.5	17.5	17.5	\$100M-500M	58	7,249	220	42.5	47.5
SYLVAN ST BK	SYLVAN GROVE	45.0	15.0	15.0	7.5	7.5	<\$100M	203	1,751	64	52.5	55.0
FARMERS & MRCH ST BK	WAKEFIELD	45.0	15.0	10.0	7.5	12.5	<\$100M	204	1,524	114	52.5	57.5
FARMERS & MRCH ST BK	ARGONIA	45.0	7.5	22.5	7.5	7.5	<\$100M	205	1,318	76	52.5	55.0
PIQUA ST BK	PIQUA	45.0	5.0	25.0	5.0	10.0	<\$100M	206	912	76	45.0	50.0
PLAINS ST BK	PLAINS	45.0	5.0	17.5	10.0	12.5	<\$100M	207	2,470	118	37.5	37.5
FIRST NB OF QUINTER	QUINTER	45.0	12.5	5.0	17.5	10.0	<\$100M	208	6,595	102	30.0	30.0
BANK OF WHITEWATER	WHITEWATER	45.0	7.5	25.0	5.0	7.5	<\$100M	209	669	53	47.5	50.0
WILSON ST BK	WILSON	45.0	10.0	12.5	10.0	12.5	<\$100M	210	1,966	108	50.0	52.5
CITIZENS ST BK	GRAINFIELD	45.0	20.0	12.5	7.5	5.0	<\$100M	211	1,443	47	45.0	37.5
CITIZENS ST B&TC	HIAWATHA	45.0	7.5	10.0	12.5	15.0	<\$100M	212	4,727	161	52.5	60.0
ELK ST BK	CLYDE	45.0	15.0	10.0	10.0	10.0	<\$100M	213	2,063	96	50.0	52.5
MORRILL & JANES B&TC	HIAWATHA	45.0	7.5	10.0	15.0	12.5	<\$100M	214	5,843	133	42.5	40.0
CITIZENS NB	ARLINGTON	45.0	7.5	20.0	10.0	7.5	<\$100M	215	2,318	76	52.5	60.0
BAILEYVILLE ST BK	SENECA	45.0	10.0	17.5	7.5	10.0	<\$100M	216	1,632	81	50.0	55.0
BAXTER ST BK	BAXTER SPRINGS	45.0	20.0	2.5	15.0	7.5	<\$100M	217	5,265	66	27.5	20.0
FIRST NB&TC OF LEAVENWORTH	LEAVENWORTH	42.5	10.0	2.5	15.0	15.0	<\$100M	218	6,280	156	35.0	27.5
FARMERS NB OF OSBORNE	OSBORNE	42.5	5.0	20.0	7.5	10.0	<\$100M	219	1,855	102	47.5	50.0
BANK OF PARSONS	PARSONS	42.5	17.5	15.0	5.0	5.0	<\$100M	220	1,126	35	50.0	52.5
EXCHANGE ST BK	SAINT PAUL	42.5	17.5	5.0	12.5	7.5	<\$100M	221	4,607	74	42.5	22.5
STOCK EXCH BK	CALDWELL	42.5	5.0	22.5	7.5	7.5	<\$100M	222	1,594	54	47.5	52.5
FIRST NB OF CUNNINGHAM	CUNNINGHAM	42.5	10.0	15.0	7.5	10.0	<\$100M	223	1,371	79	47.5	50.0
FARMERS ST BK	HARDTNER	42.5	12.5	7.5	10.0	12.5	<\$100M	224	2,356	113	50.0	55.0
BANK OF CMRC	CHANUTE	42.5	7.5	2.5	17.5	15.0	<\$100M	225	7,472	163	40.0	42.5
CHETOPA ST B&TC	CHETOPA	42.5	10.0	15.0	7.5	10.0	<\$100M	226	1,502	106	47.5	55.0
FARMERS NB OF LINCOLN	LINCOLN	40.0	10.0	15.0	7.5	7.5	<\$100M	227	1,412	52	47.5	50.0
PILSEN ST BK	LINCOLNVILLE	40.0	12.5	17.5	5.0	5.0	<\$100M	228	1,158	46	45.0	47.5
MITCHELL CTY BK	SIMPSON	40.0	17.5	17.5	2.5	2.5	<\$100M	229	279	14	45.0	47.5
FIRST NB OF SUMMERFIELD	SUMMERFIELD	40.0	15.0	17.5	5.0	2.5	<\$100M	230	760	27	45.0	47.5
BANK OF PERRY	PERRY	40.0	7.5	15.0	10.0	7.5	<\$100M	231	2,196	76	32.5	27.5
STATE BK OF OSKALOOSA	OSKALOOSA	40.0	7.5	15.0	7.5	10.0	<\$100M	232	1,818	96	45.0	50.0
EMPRISE BK	POTWIN	40.0	7.5	25.0	5.0	2.5	<\$100M	233	1,064	25	42.5	50.0
AMERICUS ST BK	AMERICUS	40.0	12.5	15.0	7.5	5.0	<\$100M	234	1,290	40	47.5	50.0
FIRST SECURITY BK	OVERBROOK	40.0	5.0	20.0	7.5	7.5	<\$100M	235	1,343	57	42.5	45.0
SCANDIA ST BK OF SCANDIA	SCANDIA	40.0	7.5	20.0	7.5	5.0	<\$100M	236	1,253	50	45.0	50.0
STATE EXCH BK	MANKATO	40.0	7.5	15.0	7.5	10.0	<\$100M	237	1,457	85	45.0	50.0

Table 1. Small Business Lending in Kansas, June 1998

Bank Name	Location	Total Rank	Rank LSBL/TA	Rank LSBL/TBL	Rank LSBL (\$)	Rank LSBL(#)	Bnk Asset Sz.	Rank by Bnk Sz.	LSBL\$	LSBL#	Total Rank MSBL	Total Rank SSBL
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
PEOPLES BK NA	COLDWATER	40.0	10.0	10.0	10.0	10.0	<\$100M	238	2,420	88	45.0	50.0
FREEMPORT ST BK	HARPER	40.0	12.5	12.5	7.5	7.5	<\$100M	239	1,287	52	47.5	50.0
PEOPLES ST BK	CHERRYVALE	40.0	7.5	17.5	5.0	10.0	<\$100M	240	999	77	45.0	50.0
FORT RILEY NB	FORT RILEY	40.0	7.5	22.5	7.5	2.5	<\$100M	241	1,674	14	20.0	10.0
EXCHANGE NB	COTTONWOOD FALL	40.0	10.0	10.0	10.0	10.0	<\$100M	242	2,598	85	45.0	52.5
FOWLER ST BK	FOWLER	40.0	5.0	17.5	7.5	10.0	<\$100M	243	1,514	105	32.5	32.5
STATE BK OF CANTON	CANTON	40.0	7.5	17.5	7.5	7.5	<\$100M	244	1,256	64	42.5	45.0
UNION ST BK	OLSBURG	40.0	5.0	20.0	5.0	10.0	<\$100M	245	715	82	42.5	45.0
DICKINSON CTY BK	ENTERPRISE	40.0	15.0	12.5	5.0	7.5	<\$100M	246	1,176	56	47.5	50.0
FIRST NB&TC IN LARNED	LARNED	37.5	7.5	7.5	12.5	10.0	<\$100M	247	4,248	92	30.0	32.5
FARMERS ST BK	LUDELL	37.5	7.5	20.0	5.0	5.0	<\$100M	248	779	50	42.5	47.5
STOCKGROWERS ST BK MAPLE HIL	MAPLE HILL	37.5	2.5	22.5	5.0	7.5	<\$100M	249	674	58	42.5	45.0
FARMERS ST BK	SABETHA	37.5	10.0	5.0	12.5	10.0	<\$100M	250	4,174	80	37.5	40.0
WALTON ST BK	WALTON	37.5	7.5	25.0	2.5	2.5	<\$100M	251	318	21	40.0	45.0
HILLSBORO ST BK	HILLSBORO	37.5	7.5	17.5	5.0	7.5	<\$100M	252	771	59	40.0	45.0
GREENSBURG ST BK	GREENSBURG	37.5	5.0	15.0	7.5	10.0	<\$100M	253	1,661	96	42.5	47.5
DE SOTO ST BK	DE SOTO	37.5	2.5	25.0	5.0	5.0	<\$100M	254	1,132	37	40.0	45.0
ELLIS ST BK	ELLIS	37.5	5.0	12.5	10.0	10.0	<\$100M	255	2,229	103	42.5	47.5
FIRST NB OF HARVEYVILLE	HARVEYVILLE	37.5	7.5	22.5	2.5	5.0	<\$100M	256	629	42	45.0	47.5
STATE BK OF BURDEN	BURDEN	35.0	12.5	10.0	5.0	7.5	<\$100M	257	966	67	42.5	45.0
STATE BK OF WHITING	WHITING	35.0	7.5	12.5	7.5	7.5	<\$100M	258	1,365	55	40.0	45.0
BANK OF PALMER	PALMER	35.0	5.0	22.5	5.0	2.5	<\$100M	259	884	29	17.5	15.0
HEARTLAND BK NA	JEWELL	35.0	10.0	15.0	5.0	5.0	<\$100M	260	804	34	42.5	45.0
ALTA VISTA ST BK	ALTA VISTA	35.0	2.5	22.5	2.5	7.5	<\$100M	261	630	51	42.5	45.0
VALLEY ST BK	ATCHISON	35.0	10.0	7.5	10.0	7.5	<\$100M	262	2,930	61	37.5	32.5
FARMERS NB OF KANSAS	WALNUT	35.0	10.0	10.0	7.5	7.5	<\$100M	263	1,418	72	42.5	45.0
FIRST NB OF DIGHTON	DIGHTON	35.0	5.0	15.0	10.0	5.0	<\$100M	264	1,967	46	37.5	40.0
MINERS ST BK OF FRONTENAC	FRONTENAC	35.0	5.0	10.0	10.0	10.0	<\$100M	265	2,222	79	40.0	45.0
FIRST NB OF HOPE	HOPE	35.0	5.0	12.5	7.5	10.0	<\$100M	266	1,459	88	37.5	40.0
MID-AMERICA BK	ESBON	35.0	7.5	15.0	5.0	7.5	<\$100M	267	818	59	40.0	42.5
FARMERS B&TC	ATWOOD	35.0	2.5	20.0	5.0	7.5	<\$100M	268	1,178	54	42.5	27.5
BISON ST BK	BISON	32.5	5.0	22.5	2.5	2.5	<\$100M	269	372	23	32.5	35.0
TOWANDA ST BK	TOWANDA	32.5	2.5	25.0	2.5	2.5	<\$100M	270	72	9	32.5	32.5
FIRST NB OF SPEARVILLE	SPEARVILLE	32.5	5.0	12.5	5.0	10.0	<\$100M	271	823	79	37.5	42.5
FIRST ST BK	ARMA	32.5	12.5	10.0	5.0	5.0	<\$100M	272	1,005	43	40.0	45.0
MARQUETTE FARMERS ST BK	MARQUETTE	32.5	5.0	17.5	5.0	5.0	<\$100M	273	834	47	32.5	35.0
FIRST NB OF HOXIE	HOXIE	32.5	5.0	2.5	12.5	12.5	<\$100M	274	3,358	122	42.5	40.0
FARMERS ST BK	CORNING	32.5	5.0	17.5	2.5	7.5	<\$100M	275	275	61	35.0	37.5
FIRST ST BK	ELKHART	32.5	2.5	17.5	7.5	5.0	<\$100M	276	1,558	42	37.5	42.5
CITIZENS ST BK	HADDAM	32.5	2.5	25.0	2.5	2.5	<\$100M	277	25	1	32.5	32.5
BENDENA ST BK	BENDENA	32.5	10.0	12.5	5.0	5.0	<\$100M	278	1,130	41	40.0	45.0
FIRST KS BK	HOISINGTON	32.5	5.0	7.5	10.0	10.0	<\$100M	279	2,139	97	37.5	40.0
FARMERS ST BK OF BUCKLIN KS	BUCKLIN	30.0	5.0	12.5	7.5	5.0	<\$100M	280	1,395	51	37.5	40.0

Table 1. Small Business Lending in Kansas, June 1998

Bank Name	Location	Total Rank	Rank LSBL/TA	Rank LSBL/TBL	Rank LSBL (\$)	Rank LSBL(#)	Bnk Asset Sz.	Rank by Bnk Sz.	LSBL\$	LSBL#	Total Rank MSBL	Total Rank SSBL
		(1)	(2)	(3)	(4)	(5)		(6)			(7)	(8)
FIRST NB OF LE ROY	LE ROY	30.0	5.0	10.0	5.0	10.0	<\$100M	281	1,042	84	35.0	40.0
PRESCOTT ST BK	PRESCOTT	30.0	7.5	15.0	5.0	2.5	<\$100M	282	711	28	35.0	40.0
BANK OF PROTECTION	PROTECTION	30.0	7.5	10.0	5.0	7.5	<\$100M	283	1,211	54	37.5	40.0
FIRST NB OF TRIBUNE	TRIBUNE	30.0	5.0	12.5	7.5	5.0	<\$100M	284	1,685	45	35.0	40.0
CITY ST BK	FORT SCOTT	30.0	10.0	7.5	7.5	5.0	<\$100M	285	1,809	47	42.5	45.0
CITIZENS ST BK	GENESE	30.0	5.0	20.0	2.5	2.5	<\$100M	286	290	12	35.0	37.5
COTTONWOOD VALLEY BK	CEDAR POINT	30.0	5.0	10.0	7.5	7.5	<\$100M	287	1,430	65	35.0	37.5
FARMERS ST BK OF HIGHLAND KS	HIGHLAND	30.0	7.5	12.5	5.0	5.0	<\$100M	288	854	39	37.5	40.0
HOWARD ST BK	HOWARD	30.0	5.0	12.5	5.0	7.5	<\$100M	289	924	66	32.5	37.5
BEVERLY ST BK	BEVERLY	27.5	5.0	15.0	2.5	5.0	<\$100M	290	537	39	32.5	40.0
KEARNY CTY BK	LAKIN	27.5	2.5	2.5	12.5	10.0	<\$100M	291	3,562	105	27.5	25.0
LEONARDVILLE ST BK	LEONARDVILLE	27.5	2.5	20.0	2.5	2.5	<\$100M	292	32	5	30.0	30.0
EXCHANGE BK LENORA	LENORA	27.5	2.5	20.0	2.5	2.5	<\$100M	293	438	22	27.5	27.5
LORRAINE ST BK	LORRAINE	27.5	5.0	12.5	5.0	5.0	<\$100M	294	666	43	32.5	37.5
PEOPLES ST BK	MCDONALD	27.5	2.5	20.0	2.5	2.5	<\$100M	295	244	22	30.0	32.5
MARION NB	MARION	27.5	2.5	17.5	5.0	2.5	<\$100M	296	799	33	30.0	32.5
STATE BK PRETTY PRAIRIE	PRETTY PRAIRIE	27.5	2.5	20.0	2.5	2.5	<\$100M	297	311	25	30.0	32.5
PEABODY ST BK	PEABODY	27.5	5.0	7.5	10.0	5.0	<\$100M	298	1,858	46	27.5	25.0
VERMILLION ST BK	VERMILLION	27.5	2.5	17.5	2.5	5.0	<\$100M	299	453	34	30.0	32.5
HANSTON ST BK	HANSTON	27.5	5.0	12.5	5.0	5.0	<\$100M	300	1,226	42	35.0	40.0
FIRST NB OF HOWARD	HOWARD	27.5	7.5	12.5	2.5	5.0	<\$100M	301	521	36	32.5	40.0
FARMERS ST BK	DWIGHT	27.5	2.5	17.5	2.5	5.0	<\$100M	302	490	39	32.5	37.5
PEOPLES ST BK OF MINNEOLA KS	MINNEOLA	25.0	7.5	10.0	5.0	2.5	<\$100M	303	953	26	12.5	17.5
CITIZENS ST BK OF POMONA	POMONA	25.0	5.0	12.5	2.5	5.0	<\$100M	304	503	40	30.0	35.0
FARMERS ST BK OF JETMORE KS	JETMORE	25.0	5.0	12.5	2.5	5.0	<\$100M	305	653	34	30.0	22.5
CITIZENS ST B&TC	WOODBINE	25.0	10.0	10.0	2.5	2.5	<\$100M	306	566	33	32.5	42.5
FIRST ST BK OF GOFF	GOFF	25.0	2.5	17.5	2.5	2.5	<\$100M	307	132	21	27.5	30.0
EXCHANGE BK OF CLYDE	CLYDE	25.0	5.0	10.0	5.0	5.0	<\$100M	308	795	41	30.0	32.5
FARMERS & MRCH ST BK	EFFINGHAM	25.0	5.0	7.5	7.5	5.0	<\$100M	309	1,371	39	22.5	25.0
FIRST ST BK	KIOWA	22.5	2.5	7.5	5.0	7.5	<\$100M	310	895	58	25.0	30.0
STATE BK OF LEBO	LEBO	22.5	2.5	10.0	5.0	5.0	<\$100M	311	800	38	27.5	30.0
JAMESTOWN ST BK	JAMESTOWN	22.5	5.0	10.0	5.0	2.5	<\$100M	312	1,009	25	22.5	12.5
CITIZENS ST BK	MORLAND	22.5	2.5	12.5	2.5	5.0	<\$100M	313	609	47	27.5	30.0
READING ST BK	READING	22.5	2.5	15.0	2.5	2.5	<\$100M	314	63	2	25.0	25.0
HAVILAND ST BK	HAVILAND	22.5	2.5	15.0	2.5	2.5	<\$100M	315	411	30	25.0	27.5
CENTERVILLE ST BK	CENTERVILLE	22.5	2.5	15.0	2.5	2.5	<\$100M	316	237	16	25.0	27.5
CITIZENS BK OF WEIR KS	WEIR	20.0	5.0	10.0	2.5	2.5	<\$100M	317	354	19	25.0	27.5
FIRST ST BK OF RANSOM	RANSOM	20.0	5.0	2.5	10.0	2.5	<\$100M	318	1,995	32	10.0	10.0
FIRST BK OF TROY	TROY	20.0	2.5	12.5	2.5	2.5	<\$100M	319	469	30	22.5	25.0
BANK OF DENTON	DENTON	20.0	2.5	12.5	2.5	2.5	<\$100M	320	229	11	22.5	17.5
BANK OF GREELEY	GREELEY	20.0	2.5	7.5	5.0	5.0	<\$100M	321	781	37	22.5	25.0
SECURITY ST BK	BIRD CITY	17.5	2.5	10.0	2.5	2.5	<\$100M	322	381	25	20.0	20.0
BANK OF CMRC	UDALL	17.5	2.5	10.0	2.5	2.5	<\$100M	323	268	27	20.0	22.5

Table 1. Small Business Lending in Kansas, June 1998

Bank Name	Location	Total Rank	Rank LSBL/TA	Rank LSBL/TBL	Rank LSBL (\$)	Rank LSBL(#)	Bnk Asset Sz.	Rank by			Total Rank MSBL	Total Rank SSBL
		(1)	(2)	(3)	(4)	(5)		Bnk Sz.	LSBL\$	LSBL#	(10)	(11)
FARMERS ST BK OF ALICEVILLE	ALICEVILLE	17.5	2.5	10.0	2.5	2.5	<\$100M	324	103	8	20.0	20.0
CITIZENS ST BK	MILTONVALE	17.5	2.5	10.0	2.5	2.5	<\$100M	325	182	14	20.0	20.0
WILMORE ST BK	WILMORE	17.5	2.5	10.0	2.5	2.5	<\$100M	326	63	4	20.0	20.0
COLDWATER NB	COLDWATER	17.5	2.5	10.0	2.5	2.5	<\$100M	327	201	25	20.0	20.0
STATE BK OF LANCASTER	LANCASTER	15.0	2.5	7.5	2.5	2.5	<\$100M	328	141	4	17.5	20.0
STATE BK OF COLONY	COLONY	15.0	2.5	7.5	2.5	2.5	<\$100M	329	102	9	17.5	17.5
FARMERS ST BK	FAIRVIEW	15.0	2.5	7.5	2.5	2.5	<\$100M	330	294	25	20.0	20.0
FARMERS ST BK	HAZELTON	15.0	2.5	7.5	2.5	2.5	<\$100M	331	214	9	22.5	25.0
ARMED FORCES BK NA	FORT LEAVENWORT	12.5	2.5	2.5	5.0	2.5	\$100M-500M	59	1,028	22	10.0	10.0
HOISINGTON NB	HOISINGTON	12.5	2.5	2.5	2.5	5.0	<\$100M	332	508	34	12.5	15.0
FNB OF KS	OVERLAND PARK	0.0	2.5	2.5	22.5	22.5	\$500M-\$1B	5	18,652	301		42.5
MCFC NB	LENEXA	0.0	2.5		2.5	2.5	<\$100M	333	0	0		

Note: Small businesses seeking loans from small-business-friendly banks should also consider banks that participate in SBA loan program. To locate the SBA preferred or certified lender nearest to you call 1-800-8-ASK-SBA or check SBA's home page at <http://www.sba.gov>.

Source: Office of Economic Research, Office of Advocacy, U.S. Small Business Administration, from call report data.

Table 2. Small-Business-Friendly Banks by Bank Size in Kansas, June 1998

Bank Name	Location	State	Total Rank (1)	Rank LSBL/TA (2)	Rank LSBL/TBL (3)	Rank LSBL(\$) (4)	Rank LSBL(#) (5)	Bank Asset Sz. (6)	Rank by Bank Sz. (7)	LSBL\$ (8)	LSBL# (9)	Total Rank MSBL (10)	Total Rank SSBL (11)
MIDLAND NB OF NEWTON	NEWTON	KS	97.5	25.0	25.0	25.0	22.5	<\$100M	1	26,115	362	70.0	60.0
FIRST NB OF CONWAY SPRINGS	CONWAY SPRINGS	KS	97.5	25.0	22.5	25.0	25.0	<\$100M	2	25,743	515	100.0	100.0
FIRST ST B&TC	TONGANOXIE	KS	95.0	22.5	25.0	22.5	25.0	\$100M-500M	1	24,976	552	100.0	100.0
KANSAS ST BK OF MANHATTAN	MANHATTAN	KS	92.5	20.0	22.5	25.0	25.0	\$100M-500M	2	30,613	472	62.5	55.0
ROSE HILL ST BK	ROSE HILL	KS	92.5	22.5	25.0	22.5	22.5	<\$100M	3	15,450	352	97.5	97.5
FIRST NB OF WELLINGTON	WELLINGTON	KS	92.5	22.5	22.5	22.5	25.0	<\$100M	4	13,872	777	100.0	100.0
LEAVENWORTH NB&TC	LEAVENWORTH	KS	90.0	22.5	25.0	22.5	20.0	<\$100M	5	14,893	244	95.0	95.0
GARDNER NB	GARDNER	KS	90.0	25.0	25.0	20.0	20.0	<\$100M	6	8,954	269	75.0	70.0
PEOPLES NB	OVERLAND PARK	KS	90.0	22.5	25.0	22.5	20.0	<\$100M	7	15,011	285	65.0	57.5
JOHNSON CTY BK	OVERLAND PARK	KS	90.0	25.0	25.0	22.5	17.5	<\$100M	8	15,006	199	72.5	52.5
EMPRISE BK	WICHITA	KS	72.5	20.0	2.5	25.0	25.0	\$500M-\$1B	1	88,356	1,029	62.5	62.5
INTRUST BK NA	WICHITA	KS	70.0	17.5	2.5	25.0	25.0	\$1B-\$10B	1	262,307	7,423	62.5	57.5

Note: Small businesses seeking loans from small-business-friendly banks should also consider banks that participate in SBA loan program. To locate the SBA preferred or certified lender nearest to you call 1-800-8-ASK-SBA or check SBA's home page at <http://www.sba.gov>.

Source: Office of Economic Research, Office of Advocacy, U.S. Small Business Administration, from call report data.

Table 3. Top Lenders in Small Business Loans in Kansas under the CRA Reporting Program, 1998

BANK/BHC NAME	HQ STATE	LSBL\$ (1)	LSBL# (2)	BK SIZE (3)	SSBL\$ (4)	SSBL# (5)	MSBL\$ (6)	MSBL# (7)	Cdt Card Bk (8)
INTRUST FINANCIAL CORPORATIO	KS	339,847	2,903	\$1B-\$10B	69,709	2,111	142,734	2,535	
NATIONSBANK CORPORATION	NC	234,985	2,450	>\$50B	66,995	1,939	117,149	2,227	
MERCANTILE BANCORPORATION IN	MO	140,284	1,248	\$10B-\$50B	29,415	906	61,144	1,096	
UMB FINANCIAL CORPORATION	MO	107,273	1,103	\$1B-\$10B	20,106	878	37,230	975	
SUNFLOWER BANKS INC.	KS	100,385	1,268	<\$1B	27,969	1,025	51,557	1,170	
COMMERCE BANCSHARES INC.	MO	98,069	2,127	\$10B-\$50B	31,878	1,910	53,825	2,040	
COMMERCE FINANCIAL CORPORATI	KS	79,984	1,014	<\$1B	19,183	849	34,207	944	
EMPRISE FINANCIAL CORPORATION	KS	66,127	646	<\$1B	15,762	488	30,794	577	
CENTRAL OF KANSAS INC.	KS	53,829	1,267	<\$1B	24,267	1,138	38,986	1,234	
FIRST KANSAS BANCSHARES INC	KS	42,621	422	<\$1B	9,223	340	15,566	378	
VALLEY VIEW BANCSHARES INC.	KS	36,624	327	\$1B-\$10B	8,054	242	15,572	285	
FIRST OLATHE BANCSHARES INC	MO	26,160	331	<\$1B	8,705	271	16,149	312	
AMERICAN EXPRESS CENTURION B	UT	24,226	2,140	\$10B-\$50B	24,122	2,139	24,226	2,140	**
FIRST NATIONAL OF NEBRASKA	NE	16,335	251	\$1B-\$10B	4,463	214	8,715	236	**
DFC ACQUISITION CORPORATION	MO	13,672	159	\$1B-\$10B	3,525	131	5,763	144	
ADVANTA FNCL CORP	UT	10,790	1,104	<\$1B	10,790	1,104	10,790	1,104	
WELLS FARGO & COMPANY	CA	8,381	489	>\$50B	8,381	489	8,381	489	
MOUNTAINWEST FNCL	UT	7,167	2,322	<\$1B	7,167	2,322	7,167	2,322	
MIDLAND FIRST FINANCIAL CORP	MO	6,544	22	<\$1B	270	8	1,111	13	
PINNACLE BANCORP INC.	NE	5,689	153	\$1B-\$10B	2,273	136	4,749	150	
BANC ONE CORPORATION	OH	4,643	99	>\$50B	1,888	93	2,169	95	
1ST SOURCE CORPORATION	IN	3,595	7	\$1B-\$10B	0	0	267	2	
MBNA CORPORATION	DE	2,893	260	\$10B-\$50B	2,893	260	2,893	260	**
ARVEST BANK GROUP INC.	AR	2,578	10	\$1B-\$10B	178	5	178	5	
NORWEST CORPORATION	MN	2,327	8	>\$50B	94	5	94	5	
CITIZENS BANCSHARES CO.	MO	2,297	8	<\$1B	17	1	671	4	
KEYCORP	OH	2,250	4	>\$50B	0	0	250	1	
BOK FINANCIAL CORPORATION	OK	2,091	11	\$1B-\$10B	141	5	716	8	
CHASE MANHATTAN CORPORATION	NY	1,924	94	>\$50B	1,124	92	1,124	92	
BANCFIRST CORPORATION	OK	1,790	5	\$1B-\$10B	95	1	270	2	
MARINE MIDLAND BK	NY	1,787	8	\$10B-\$50B	178	4	178	4	
FIRSTPERRYTON BANCORP INC.	TX	1,597	8	<\$1B	171	6	171	6	
BLUE RIDGE BANCSHARES INC.	MO	1,468	20	<\$1B	391	17	808	19	

Note: Small businesses seeking loans from small-business-friendly banks should also consider banks that participate in SBA loan program. To locate the SBA preferred or certified lender nearest to you call 1-800-8-ASK-SBA or check SBA's home page at <http://www.sba.gov>.

Source: Office of Economic Research, Office of Advocacy, U.S. Small Business Administration, from Community Reinvestment Act (CRA) data.

Table 4. Number of Reporting Banks by Bank Asset Size and by State, 1997 - 1998

State	1997	1998	1998 Bank Asset Size Class				
			<\$100M	\$100M-500M	\$500M-\$1B	\$1B-\$10B	>\$10B
Alabama	178	170	105	56	4	2	3
Alaska	6	6	1	3	-	2	-
Arizona	37	42	23	9	5	4	1
Arkansas	234	221	133	82	4	2	-
California	339	336	135	143	31	24	3
Colorado	216	210	138	64	4	4	-
Connecticut	29	27	11	15	-	1	-
Delaware	38	34	9	7	3	12	3
District of Columbia	7	6	2	3	1	-	-
Florida	274	259	140	89	7	22	1
Georgia	348	346	214	115	12	4	1
Hawaii	14	13	7	2	1	3	-
Idaho	18	18	10	8	-	-	-
Illinois	801	772	488	230	32	17	5
Indiana	193	184	79	80	14	11	-
Iowa	462	443	363	68	7	5	-
Kansas	408	399	333	59	5	2	-
Kentucky	271	269	174	82	4	9	-
Louisiana	167	155	98	46	6	4	1
Maine	19	17	6	10	-	1	-
Maryland	86	82	22	47	8	5	-
Massachusetts	49	46	15	21	2	6	2
Michigan	176	163	82	69	2	5	5
Minnesota	519	520	421	89	4	4	2
Mississippi	108	101	50	43	3	5	-
Missouri	408	397	297	84	6	10	-
Montana	97	91	75	13	-	3	-
Nebraska	328	325	278	43	1	3	-
Nevada	23	25	9	7	1	8	-
New Hampshire	22	19	8	7	1	3	-
New Jersey	70	72	15	42	4	9	2
New Mexico	67	57	30	24	1	2	-
New York	157	152	47	59	18	19	9
North Carolina	57	63	23	26	6	4	4
North Dakota	119	117	98	16	1	2	-
Ohio	244	224	122	68	16	12	6
Oklahoma	326	317	247	63	4	3	-
Oregon	41	42	23	17	2	-	-
Pennsylvania	217	209	48	126	14	18	3
Rhode Island	7	7	1	1	2	2	1
South Carolina	80	77	44	26	3	4	-
South Dakota	113	105	80	21	1	2	1
Tennessee	234	214	120	79	7	5	3
Texas	856	818	572	209	20	15	2
Utah	48	50	29	15	2	2	2
Virginia	155	150	53	82	8	6	1
Vermont	22	21	7	9	3	2	-
Washington	78	78	46	28	3	1	-
Wisconsin	364	350	230	100	13	7	-
West Virginia	110	95	45	40	6	4	-
Wyoming	53	52	38	11	1	2	-
National	9,293	8,966	5,644	2,656	303	302	61

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