

Table 3A Expanded. Small Business Lending Institutions in Oklahoma Using Call Report Data, June 2011

| Name of Lending Institution | City | Small Business Lending (less than \$ million) | | | | | Micro Business Lending (less than \$1 million) | | | | CC Amount/TA ¹ (10) |
|--|---------------|--|-----------------------|------------------------|-------------------|--------|---|------------|-------------------|--------|--------------------------------------|
| | | Total Rank | TA Ratio ¹ | TBL Ratio ¹ | Amount (1,000) | Number | Institution Asset Size | Total Rank | Amount (1,000) | Number | |
| | | (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | |
| McCurtain County National Bank | Broken Bow | 85.0 | 0.237 | 0.976 | 39,215 | 509 | 100M-500M | 85.0 | 11,481 | 368 | - |
| First National Bank of Oklahoma | Oklahoma City | 85.0 | 0.271 | 0.733 | 67,619 | 618 | 100M-500M | 65.0 | 8,045 | 374 | - |
| Security Bank | Tulsa | 82.5 | 0.296 | 0.511 | 114,841 | 898 | 100M-500M | 62.5 | 10,942 | 479 | - |
| First National Bank of Weatherford | Weatherford | 82.5 | 0.348 | 0.994 | 41,072 | 301 | 100M-500M | 75.0 | 7,129 | 229 | 0.006 |
| Triad Bank, National Association | Tulsa | 82.5 | 0.275 | 0.703 | 41,803 | 747 | 100M-500M | 80.0 | 8,465 | 586 | - |
| Great Plains National Bank | Elk City | 82.5 | 0.185 | 0.723 | 68,781 | 1,183 | 100M-500M | 85.0 | 19,768 | 902 | - |
| First American Bank | Purcell | 82.5 | 0.197 | 0.591 | 59,066 | 867 | 100M-500M | 80.0 | 12,864 | 633 | - |
| Citizens Bank of Oklahoma | Pawhuska | 82.5 | 0.327 | 0.677 | 48,778 | 460 | 100M-500M | 67.5 | 6,713 | 251 | - |
| Bank of Cushing and Trust Company | Cushing | 82.5 | 0.234 | 1.000 | 22,753 | 264 | <100M | 95.0 | 22,753 | 264 | - |
| Quail Creek Bank, National Association | Oklahoma City | 82.5 | 0.320 | 0.478 | 145,195 | 881 | 100M-500M | 65.0 | 12,963 | 413 | - |
| Citizens Security Bank & Trust Company | Bixby | 80.0 | 0.201 | 0.469 | 134,599 | 1,575 | 500M-1B | 72.5 | 21,319 | 1,045 | 0.001 |
| NBC OKLAHOMA | Oklahoma City | 80.0 | 0.231 | 0.549 | 104,382 | 926 | 100M-500M | 70.0 | 13,071 | 544 | - |
| American Bank of Oklahoma | Collinsville | 80.0 | 0.251 | 0.819 | 34,646 | 384 | 100M-500M | 72.5 | 6,588 | 254 | - |
| The Bank of Union | El Reno | 80.0 | 0.229 | 0.524 | 84,193 | 969 | 100M-500M | 80.0 | 17,965 | 684 | 0.000 |
| Exchange Bank and Trust Company | Perry | 80.0 | 0.187 | 0.953 | 35,998 | 488 | 100M-500M | 75.0 | 7,684 | 397 | - |
| Grand Savings Bank | Grove | 80.0 | 0.210 | 0.708 | 48,652 | 475 | 100M-500M | 65.0 | 7,658 | 300 | - |
| Stockmans Bank | Altus | 80.0 | 0.168 | 1.000 | 20,864 | 567 | 100M-500M | 100.0 | 20,864 | 567 | - |
| Peoples Bank | Tulsa | 77.5 | 0.359 | 0.706 | 34,766 | 339 | <100M | 65.0 | 5,087 | 207 | - |
| Citizens Bank of Ada | Ada | 77.5 | 0.194 | 0.744 | 40,362 | 435 | 100M-500M | 67.5 | 7,135 | 278 | - |
| First Enterprise Bank | Oklahoma City | 77.5 | 0.269 | 0.546 | 46,503 | 441 | 100M-500M | 65.0 | 7,034 | 266 | - |
| The Farmers Bank | Carnegie | 77.5 | 0.194 | 1.000 | 10,676 | 322 | <100M | 95.0 | 10,676 | 322 | - |
| The Community State Bank | Poteau | 77.5 | 0.180 | 0.874 | 33,305 | 490 | 100M-500M | 75.0 | 7,838 | 348 | - |
| Oklahoma Heritage Bank | Roff | 77.5 | 0.176 | 1.000 | 12,056 | 338 | <100M | 85.0 | 6,993 | 308 | - |
| Bank 7 | Oklahoma City | 77.5 | 0.262 | 0.516 | 48,484 | 579 | 100M-500M | 67.5 | 7,844 | 416 | - |
| Oklahoma State Bank | Vinita | 77.5 | 0.263 | 0.747 | 28,395 | 351 | 100M-500M | 70.0 | 5,931 | 247 | - |
| The First National Bank & Trust | Elk City | 77.5 | 0.166 | 0.803 | 48,882 | 689 | 100M-500M | 82.5 | 11,648 | 505 | - |
| Stroud National Bank | Stroud | 77.5 | 0.263 | 0.981 | 20,759 | 409 | <100M | 90.0 | 8,805 | 336 | - |
| First Capital Bank | Guthrie | 77.5 | 0.312 | 0.599 | 35,952 | 456 | 100M-500M | 67.5 | 6,329 | 299 | - |
| All America Bank | Oklahoma City | 77.5 | 0.243 | 1.000 | 30,224 | 132 | 100M-500M | 32.5 | 2,589 | 76 | - |
| The First National Bank and Trust Co., Chickasha | Chickasha | 75.0 | 0.173 | 0.516 | 67,174 | 556 | 100M-500M | 57.5 | 8,205 | 312 | - |
| Vision Bank, National Association | Ada | 75.0 | 0.150 | 0.633 | 87,801 | 990 | 500M-1B | 72.5 | 15,942 | 667 | - |
| ONB Bank and Trust Company | Tulsa | 75.0 | 0.192 | 0.428 | 117,735 | 1,239 | 500M-1B | 70.0 | 17,135 | 745 | 0.000 |
| Armstrong Bank | Muskogee | 75.0 | 0.144 | 0.610 | 82,880 | 1,183 | 500M-1B | 75.0 | 17,665 | 805 | 0.000 |
| The Payne County Bank | Perkins | 75.0 | 0.167 | 1.000 | 20,360 | 300 | 100M-500M | 95.0 | 20,360 | 300 | - |
| First Bank & Trust Company | Wagoner | 72.5 | 0.176 | 0.613 | 42,968 | 385 | 100M-500M | 52.5 | 5,643 | 228 | - |
| Bank of the Wichitas | Snyder | 72.5 | 0.165 | 1.000 | 20,658 | 208 | 100M-500M | 65.0 | 4,723 | 170 | - |

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| Regent Bank | Nowata | 72.5 | 0.244 | 0.544 | 37,714 | 296 | 100M-500M | 50.0 | 4,557 | 154 | - |
| Bank of Western Oklahoma | Elk City | 72.5 | 0.140 | 0.761 | 33,148 | 494 | 100M-500M | 77.5 | 8,868 | 395 | - |
| The First National Bank and Trust Company of | Vinita | 72.5 | 0.138 | 0.800 | 32,215 | 494 | 100M-500M | 70.0 | 6,705 | 358 | - |
| The Bank of Verden | Verden | 70.0 | 0.248 | 1.000 | 8,314 | 161 | <100M | 67.5 | 2,974 | 134 | - |
| 1st Bank & Trust | Broken Bow | 70.0 | 0.133 | 1.000 | 14,827 | 341 | 100M-500M | 80.0 | 6,338 | 280 | - |
| The First National Bank of Pawnee | Pawnee | 70.0 | 0.240 | 0.917 | 14,860 | 278 | <100M | 80.0 | 6,022 | 244 | - |
| First National Bank, Sallisaw | Sallisaw | 70.0 | 0.154 | 0.575 | 34,282 | 687 | 100M-500M | 67.5 | 6,605 | 542 | - |
| Bank of Cordell | Cordell | 70.0 | 0.555 | 1.000 | 18,064 | 71 | <100M | 20.0 | 734 | 29 | - |
| Bank of Cherokee County | Hulbert | 70.0 | 0.211 | 0.819 | 20,748 | 266 | <100M | 62.5 | 4,242 | 171 | - |
| American Exchange Bank | Henryetta | 70.0 | 0.146 | 1.000 | 10,642 | 279 | <100M | 92.5 | 10,642 | 279 | - |
| American National Bank | Ardmore | 70.0 | 0.146 | 0.729 | 41,747 | 409 | 100M-500M | 55.0 | 5,583 | 267 | 0.002 |
| Advantage Bank | Spencer | 70.0 | 0.205 | 1.000 | 10,372 | 185 | <100M | 60.0 | 2,347 | 138 | - |
| Security First National Bank of Hugo | Hugo | 70.0 | 0.132 | 1.000 | 14,007 | 338 | 100M-500M | 97.5 | 14,007 | 338 | - |
| First Bank & Trust Co. | Duncan | 70.0 | 0.115 | 0.582 | 61,213 | 1,163 | 500M-1B | 80.0 | 18,277 | 941 | - |
| First State Bank | Noble | 67.5 | 0.168 | 1.000 | 9,363 | 231 | <100M | 72.5 | 3,698 | 203 | - |
| Republic Bank & Trust | Norman | 67.5 | 0.149 | 0.378 | 49,965 | 801 | 100M-500M | 52.5 | 4,775 | 561 | 0.005 |
| FirstBank | Antlers | 67.5 | 0.147 | 0.637 | 31,629 | 503 | 100M-500M | 77.5 | 9,590 | 390 | - |
| Century Bank of Oklahoma | Pryor | 67.5 | 0.302 | 0.688 | 22,234 | 188 | <100M | 50.0 | 2,901 | 104 | - |
| Bank of Hydro | Hydro | 67.5 | 0.206 | 0.687 | 23,763 | 246 | 100M-500M | 60.0 | 4,518 | 170 | - |
| First Bank of Owasso | Owasso | 67.5 | 0.231 | 0.331 | 48,726 | 354 | 100M-500M | 37.5 | 3,762 | 159 | - |
| Oklahoma State Bank | Guthrie | 67.5 | 0.211 | 1.000 | 10,228 | 205 | <100M | 67.5 | 2,954 | 173 | - |
| Chickasha Bank & Trust Company | Chickasha | 67.5 | 0.140 | 0.748 | 24,145 | 365 | 100M-500M | 67.5 | 5,333 | 268 | - |
| First Priority Bank | Pryor | 67.5 | 0.203 | 0.741 | 22,451 | 195 | 100M-500M | 77.5 | 9,563 | 130 | - |
| First Security Bank and Trust Company | Oklahoma City | 67.5 | 0.378 | 0.890 | 16,145 | 153 | <100M | 50.0 | 2,385 | 81 | - |
| The Pauls Valley National Bank | Pauls Valley | 65.0 | 0.122 | 0.705 | 27,327 | 584 | 100M-500M | 85.0 | 11,572 | 502 | - |
| Sooner State Bank | Tuttle | 65.0 | 0.157 | 0.703 | 23,791 | 299 | 100M-500M | 57.5 | 4,509 | 218 | - |
| The Yukon National Bank | Yukon | 65.0 | 0.131 | 0.737 | 25,758 | 345 | 100M-500M | 60.0 | 5,076 | 240 | - |
| The First State Bank | Canute | 65.0 | 0.308 | 0.545 | 30,093 | 201 | <100M | 45.0 | 3,449 | 101 | - |
| The First National Bank and Trust Company of | Okmulgee | 65.0 | 0.167 | 0.630 | 36,434 | 312 | 100M-500M | 55.0 | 5,197 | 205 | 0.000 |
| F & M Bank, National Association, Oklahoma C | Yukon | 65.0 | 0.205 | 0.780 | 16,770 | 175 | <100M | 42.5 | 2,349 | 116 | - |
| First Bethany Bank & Trust | Bethany | 65.0 | 0.174 | 0.564 | 28,569 | 271 | 100M-500M | 47.5 | 4,273 | 161 | 0.000 |
| Bank of the Lakes, National Association | Owasso | 65.0 | 0.190 | 0.357 | 36,427 | 356 | 100M-500M | 62.5 | 6,571 | 240 | - |
| Security State Bank of Wewoka, Oklahoma | Wewoka | 65.0 | 0.125 | 1.000 | 12,702 | 214 | 100M-500M | 92.5 | 12,702 | 214 | 0.000 |
| The Shattuck National Bank | Shattuck | 65.0 | 0.358 | 0.885 | 19,946 | 112 | <100M | 25.0 | 1,257 | 41 | - |
| First Fidelity Bank, National Association | Oklahoma City | 65.0 | 0.111 | 0.392 | 125,591 | 875 | 1B-10B | 50.0 | 8,561 | 381 | - |
| First Liberty Bank | Oklahoma City | 65.0 | 0.203 | 0.583 | 39,493 | 153 | 100M-500M | 22.5 | 2,236 | 48 | - |
| Summit Bank | Tulsa | 65.0 | 0.216 | 0.372 | 43,830 | 237 | 100M-500M | 25.0 | 2,734 | 81 | - |

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| | | (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | |
| Bank of Commerce | Chelsea | 65.0 | 0.178 | 0.580 | 26,082 | 274 | 100M-500M | 52.5 | 4,040 | 162 | - |
| Bank of Commerce | Yukon | 65.0 | 0.181 | 0.539 | 30,265 | 282 | 100M-500M | 52.5 | 4,856 | 174 | - |
| AVB Bank | Broken Arrow | 62.5 | 0.154 | 0.337 | 41,056 | 385 | 100M-500M | 45.0 | 4,607 | 199 | 0.001 |
| The Eastman National Bank of Newkirk | Newkirk | 62.5 | 0.157 | 0.490 | 30,782 | 326 | 100M-500M | 57.5 | 5,745 | 225 | 0.001 |
| The First National Bank of Coweta | Coweta | 62.5 | 0.153 | 1.000 | 9,819 | 175 | <100M | 87.5 | 9,819 | 175 | - |
| Tulsa National Bank | Tulsa | 62.5 | 0.183 | 0.408 | 30,934 | 273 | 100M-500M | 42.5 | 4,159 | 143 | 0.000 |
| The Bank of Beaver City | Beaver | 62.5 | 0.157 | 0.615 | 21,440 | 287 | 100M-500M | 65.0 | 5,404 | 205 | - |
| The First National Bank of Stigler | Stigler | 62.5 | 0.116 | 1.000 | 12,082 | 231 | 100M-500M | 62.5 | 3,383 | 190 | - |
| The First State Bank of Pond Creek, Oklahoma | Pond Creek | 62.5 | 0.213 | 0.949 | 9,577 | 190 | <100M | 72.5 | 3,974 | 163 | - |
| The Farmers State Bank | Quinton | 62.5 | 0.130 | 1.000 | 10,360 | 253 | <100M | 92.5 | 10,360 | 253 | - |
| Community State Bank | Hennessey | 62.5 | 0.174 | 1.000 | 6,836 | 196 | <100M | 87.5 | 6,836 | 196 | - |
| First Bank of Chandler | Chandler | 62.5 | 0.238 | 0.655 | 17,684 | 234 | <100M | 67.5 | 4,232 | 160 | 0.000 |
| Southwest State Bank | Sentinel | 62.5 | 0.130 | 1.000 | 13,917 | 171 | 100M-500M | 47.5 | 2,526 | 134 | - |
| First National Bank and Trust Company of Ardr | Ardmore | 62.5 | 0.092 | 0.587 | 39,900 | 664 | 100M-500M | 67.5 | 8,734 | 502 | - |
| Patriot Bank | Broken Arrow | 62.5 | 0.296 | 0.842 | 20,157 | 118 | <100M | 22.5 | 1,298 | 55 | - |
| Community Bank of the Arbuckles | Sulphur | 62.5 | 0.162 | 0.978 | 14,720 | 241 | <100M | 70.0 | 4,504 | 194 | - |
| The Bank, National Association | Mcalester | 62.5 | 0.111 | 0.551 | 42,195 | 492 | 100M-500M | 60.0 | 7,716 | 332 | - |
| Community National Bank of Okarche | Okarche | 62.5 | 0.148 | 1.000 | 9,787 | 219 | <100M | 67.5 | 3,652 | 187 | - |
| BancFirst | Oklahoma City | 62.5 | 0.097 | 0.350 | 504,296 | 7,136 | 1B-10B | 65.0 | 103,498 | 5,171 | - |
| The Stillwater National Bank and Trust Compar | Stillwater | 62.5 | 0.101 | 0.172 | 236,508 | 1,548 | 1B-10B | 55.0 | 14,955 | 560 | - |
| RCB Bank | Claremore | 62.5 | 0.087 | 0.390 | 172,747 | 1,804 | 1B-10B | 60.0 | 26,329 | 1,146 | - |
| InterBank | Oklahoma City | 62.5 | 0.107 | 0.289 | 181,605 | 2,099 | 1B-10B | 62.5 | 32,469 | 1,496 | 0.000 |
| First State Bank | Yukon | 60.0 | 0.291 | 1.000 | 4,991 | 104 | <100M | 77.5 | 4,991 | 104 | - |
| The City National Bank and Trust Company of (| Guymon | 60.0 | 0.089 | 1.000 | 15,235 | 231 | 100M-500M | 55.0 | 3,794 | 173 | 0.004 |
| The First National Bank and Trust Company of | Miami | 60.0 | 0.154 | 0.692 | 20,465 | 226 | 100M-500M | 57.5 | 4,202 | 150 | 0.000 |
| First Texoma National Bank | Durant | 60.0 | 0.168 | 0.472 | 29,600 | 291 | 100M-500M | 52.5 | 4,814 | 175 | - |
| Central National Bank & Trust Co., of Enid | Enid | 60.0 | 0.110 | 0.425 | 56,318 | 542 | 500M-1B | 60.0 | 9,185 | 333 | - |
| Cornerstone Bank | Watonga | 60.0 | 0.135 | 0.891 | 16,922 | 204 | 100M-500M | 47.5 | 2,961 | 145 | 0.000 |
| SpiritBank | Tulsa | 60.0 | 0.089 | 0.255 | 113,145 | 1,070 | 1B-10B | 55.0 | 13,632 | 628 | - |
| Liberty National Bank | Lawton | 60.0 | 0.117 | 0.707 | 25,613 | 394 | 100M-500M | 70.0 | 6,718 | 312 | - |
| Shamrock Bank, N.A. | Coalgate | 60.0 | 0.100 | 0.695 | 25,268 | 557 | 100M-500M | 72.5 | 7,927 | 455 | - |
| First United Bank and Trust Company | Durant | 60.0 | 0.086 | 0.263 | 176,629 | 1,980 | 1B-10B | 60.0 | 31,596 | 1,336 | 0.000 |
| Farmers & Merchants Bank | Crescent | 60.0 | 0.141 | 0.746 | 18,420 | 229 | 100M-500M | 52.5 | 3,804 | 169 | 0.001 |
| Coppermark Bank | Oklahoma City | 60.0 | 0.095 | 0.199 | 118,649 | 942 | 1B-10B | 50.0 | 9,284 | 453 | 0.010 |
| The F&M Bank & Trust Company | Tulsa | 57.5 | 0.075 | 0.136 | 129,630 | 818 | 1B-10B | 50.0 | 10,321 | 356 | - |
| First Commercial Bank | Edmond | 57.5 | 0.123 | 0.280 | 37,310 | 485 | 100M-500M | 55.0 | 6,592 | 283 | - |
| Peoples Bank | Westville | 57.5 | 0.171 | 0.953 | 9,037 | 183 | <100M | 62.5 | 2,452 | 150 | - |

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| Fort Gibson State Bank | Fort Gibson | 57.5 | 0.177 | 0.996 | 10,302 | 156 | <100M | 62.5 | 3,112 | 121 | - |
| First National Bank and Trust Company | Shawnee | 57.5 | 0.127 | 0.508 | 27,336 | 345 | 100M-500M | 57.5 | 5,305 | 255 | - |
| Walters Bank and Trust Company | Walters | 57.5 | 0.128 | 1.000 | 7,039 | 219 | <100M | 87.5 | 7,039 | 219 | - |
| The Farmers and Merchants National Bank of F | Fairview | 57.5 | 0.112 | 1.000 | 9,364 | 177 | <100M | 87.5 | 9,364 | 177 | - |
| Grand Bank | Tulsa | 57.5 | 0.170 | 0.392 | 35,571 | 215 | 100M-500M | 27.5 | 2,462 | 97 | - |
| Bank of Locust Grove | Locust Grove | 57.5 | 0.192 | 1.000 | 5,182 | 126 | <100M | 80.0 | 5,182 | 126 | - |
| The City National Bank and Trust Company of I | Lawton | 57.5 | 0.119 | 0.552 | 32,443 | 300 | 100M-500M | 42.5 | 4,428 | 178 | - |
| McClain Bank | Purcell | 57.5 | 0.109 | 0.777 | 18,918 | 317 | 100M-500M | 70.0 | 5,850 | 251 | - |
| First National Bank of Muskogee | Muskogee | 57.5 | 0.145 | 0.374 | 23,604 | 350 | 100M-500M | 52.5 | 4,437 | 196 | 0.000 |
| Security State Bank | Cheyenne | 57.5 | 0.105 | 0.894 | 14,785 | 266 | 100M-500M | 72.5 | 5,947 | 227 | - |
| Legacy Bank | Hinton | 57.5 | 0.119 | 0.283 | 52,343 | 610 | 100M-500M | 57.5 | 9,187 | 406 | - |
| American Heritage Bank | Sapulpa | 57.5 | 0.074 | 0.401 | 53,806 | 994 | 500M-1B | 67.5 | 14,382 | 801 | 0.002 |
| The Exchange Bank | Skiatook | 57.5 | 0.159 | 0.793 | 15,171 | 186 | <100M | 55.0 | 3,270 | 122 | - |
| First American Bank | Stonewall | 57.5 | 0.183 | 1.000 | 4,289 | 132 | <100M | 77.5 | 4,289 | 132 | - |
| Wilburton State Bank | Wilburton | 57.5 | 0.154 | 0.880 | 9,617 | 172 | <100M | 57.5 | 2,641 | 128 | - |
| Bank 2 | Oklahoma City | 55.0 | 0.207 | 0.515 | 19,856 | 143 | <100M | 27.5 | 1,819 | 75 | - |
| MidFirst Bank | Oklahoma City | 55.0 | 0.022 | 0.071 | 214,168 | 1,225 | 1B-10B | 50.0 | 11,321 | 465 | - |
| Farmers Exchange Bank | Cherokee | 55.0 | 0.129 | 0.679 | 18,161 | 216 | 100M-500M | 47.5 | 3,647 | 134 | - |
| Bank of Vici | Vici | 55.0 | 0.163 | 1.000 | 6,735 | 113 | <100M | 80.0 | 6,735 | 113 | - |
| The First National Bank of Lindsay | Lindsay | 55.0 | 0.175 | 1.000 | 6,468 | 97 | <100M | 50.0 | 1,639 | 62 | - |
| Valliance Bank | Oklahoma City | 55.0 | 0.175 | 0.460 | 35,566 | 141 | 100M-500M | 12.5 | 1,233 | 35 | - |
| First National Bank | Heavener | 55.0 | 0.104 | 1.000 | 8,035 | 130 | <100M | 52.5 | 2,390 | 98 | - |
| The First National Bank of Texhoma | Texhoma | 55.0 | 0.067 | 1.000 | 9,688 | 219 | 100M-500M | 87.5 | 9,688 | 219 | - |
| First State Bank of Porter | Porter | 55.0 | 0.255 | 0.693 | 8,979 | 115 | <100M | 80.0 | 8,979 | 115 | - |
| Bank of Commerce | Chouteau | 55.0 | 0.172 | 1.000 | 5,801 | 96 | <100M | 57.5 | 2,041 | 75 | - |
| First State Bank | Watonga | 55.0 | 0.151 | 1.000 | 7,249 | 145 | <100M | 67.5 | 2,923 | 123 | - |
| Valley National Bank | Tulsa | 55.0 | 0.168 | 0.288 | 35,213 | 211 | 100M-500M | 27.5 | 3,229 | 77 | - |
| BOKF, National Association | Tulsa | 55.0 | 0.043 | 0.158 | 1,045,399 | 5,149 | 10B-50B | 55.0 | 91,128 | 2,673 | - |
| Latimer State Bank | Wilburton | 55.0 | 0.120 | 1.000 | 9,468 | 89 | <100M | 82.5 | 9,468 | 89 | - |
| Bank of Grove | Grove | 55.0 | 0.152 | 0.908 | 14,415 | 131 | <100M | 32.5 | 1,745 | 82 | - |
| First State Bank | Valliant | 52.5 | 0.128 | 1.000 | 6,990 | 161 | <100M | 62.5 | 2,656 | 137 | - |
| The Peoples National Bank of Checotah | Checotah | 52.5 | 0.083 | 1.000 | 10,389 | 189 | 100M-500M | 87.5 | 10,389 | 189 | - |
| ACB Bank | Cherokee | 52.5 | 0.181 | 0.643 | 12,535 | 143 | <100M | 40.0 | 1,949 | 90 | - |
| The State Exchange Bank | Lamont | 52.5 | 0.135 | 0.904 | 7,719 | 124 | <100M | 47.5 | 1,813 | 90 | 0.000 |
| 1st Bank Oklahoma | Claremore | 52.5 | 0.114 | 0.499 | 25,688 | 298 | 100M-500M | 47.5 | 4,767 | 187 | - |
| Great Nations Bank | Norman | 52.5 | 0.282 | 0.719 | 10,177 | 59 | <100M | 20.0 | 803 | 25 | - |
| The First National Bank and Trust Company of | Broken Arrow | 52.5 | 0.128 | 0.563 | 24,241 | 172 | 100M-500M | 40.0 | 3,932 | 86 | - |

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| Frontier State Bank | Oklahoma City | 52.5 | 0.089 | 0.245 | 47,545 | 425 | 500M-1B | 45.0 | 6,444 | 209 | - |
| The Cleveland Bank | Cleveland | 52.5 | 0.121 | 1.000 | 7,293 | 157 | <100M | 60.0 | 2,696 | 122 | - |
| The Security National Bank of Enid | Enid | 52.5 | 0.097 | 0.409 | 31,188 | 358 | 100M-500M | 57.5 | 6,935 | 254 | - |
| Farmers State Bank, Allen, Oklahoma | Allen | 52.5 | 0.154 | 0.995 | 6,196 | 160 | <100M | 67.5 | 2,778 | 129 | - |
| First National Bank | Midwest City | 52.5 | 0.075 | 0.501 | 32,542 | 330 | 100M-500M | 37.5 | 3,784 | 213 | - |
| Bank of the Panhandle | Guymon | 52.5 | 0.144 | 0.494 | 19,104 | 238 | 100M-500M | 55.0 | 4,331 | 162 | 0.002 |
| The First National Bank in Marlow | Marlow | 52.5 | 0.131 | 1.000 | 8,498 | 62 | <100M | 50.0 | 2,444 | 37 | - |
| First Oklahoma Bank | Tulsa | 52.5 | 0.179 | 0.399 | 24,754 | 132 | 100M-500M | 20.0 | 1,747 | 48 | - |
| The Bank of Wyandotte | Wyandotte | 52.5 | 0.225 | 1.000 | 3,117 | 77 | <100M | 62.5 | 1,833 | 69 | - |
| The First Security Bank | Beaver | 52.5 | 0.143 | 0.679 | 14,524 | 182 | 100M-500M | 40.0 | 2,414 | 120 | - |
| Peoples State Bank | Blair | 52.5 | 0.189 | 0.999 | 3,128 | 98 | <100M | 65.0 | 1,734 | 89 | - |
| Alva State Bank & Trust Company | Alva | 50.0 | 0.094 | 0.538 | 18,432 | 399 | 100M-500M | 70.0 | 6,451 | 327 | - |
| Farmers and Merchants Bank | Arnett | 50.0 | 0.114 | 1.000 | 5,464 | 144 | <100M | 62.5 | 2,299 | 121 | - |
| The Stock Exchange Bank | Woodward | 50.0 | 0.088 | 0.677 | 18,134 | 292 | 100M-500M | 57.5 | 4,504 | 226 | - |
| Kirkpatrick Bank | Edmond | 50.0 | 0.096 | 0.267 | 52,737 | 311 | 500M-1B | 30.0 | 3,575 | 139 | 0.000 |
| First State Bank | Commerce | 50.0 | 0.207 | 0.998 | 2,848 | 42 | <100M | 47.5 | 885 | 31 | - |
| Bank of Commerce | Stilwell | 50.0 | 0.144 | 0.378 | 14,060 | 316 | <100M | 37.5 | 2,802 | 75 | - |
| First National Bank in Pawhuska | Pawhuska | 50.0 | 0.155 | 1.000 | 4,600 | 78 | <100M | 72.5 | 4,600 | 78 | - |
| The Central National Bank of Alva | Alva | 50.0 | 0.080 | 0.694 | 21,422 | 248 | 100M-500M | 47.5 | 4,329 | 159 | 0.001 |
| The Bank of Kremlin | Kremlin | 50.0 | 0.082 | 0.655 | 21,413 | 274 | 100M-500M | 50.0 | 4,436 | 192 | - |
| Prime Bank | Edmond | 47.5 | 0.183 | 0.465 | 21,751 | 80 | 100M-500M | 10.0 | 833 | 26 | - |
| The Central National Bank of Poteau | Poteau | 47.5 | 0.075 | 0.608 | 15,824 | 353 | 100M-500M | 62.5 | 4,925 | 306 | 0.002 |
| The Idabel National Bank | Idabel | 47.5 | 0.109 | 0.720 | 12,507 | 204 | 100M-500M | 55.0 | 3,079 | 159 | 0.005 |
| The First Bank of Okarche | Okarche | 47.5 | 0.087 | 1.000 | 5,534 | 126 | <100M | 52.5 | 2,215 | 106 | - |
| Community Bank | Bristow | 47.5 | 0.102 | 0.817 | 7,770 | 174 | <100M | 60.0 | 2,934 | 140 | - |
| American Bank and Trust Company | Tulsa | 47.5 | 0.139 | 0.381 | 24,686 | 135 | 100M-500M | 17.5 | 1,716 | 53 | - |
| The First State Bank | Fairfax | 47.5 | 0.186 | 0.800 | 7,442 | 59 | <100M | 27.5 | 880 | 44 | - |
| Citizens State Bank | Morrison | 47.5 | 0.166 | 0.598 | 12,214 | 111 | <100M | 27.5 | 1,575 | 69 | - |
| First National Bank & Trust Company of McAlester | McAlester | 47.5 | 0.072 | 0.324 | 33,468 | 373 | 100M-500M | 50.0 | 6,326 | 268 | - |
| National Bank of Sallisaw | Sallisaw | 47.5 | 0.137 | 0.581 | 14,760 | 146 | 100M-500M | 32.5 | 2,062 | 89 | - |
| The Citizens Bank of Edmond | Edmond | 47.5 | 0.107 | 0.380 | 27,810 | 262 | 100M-500M | 27.5 | 2,425 | 140 | 0.001 |
| Community State Bank of Canton | Canton | 47.5 | 0.134 | 1.000 | 4,745 | 103 | <100M | 55.0 | 1,931 | 84 | - |
| American Exchange Bank, Lindsay, Oklahoma | Lindsay | 47.5 | 0.120 | 1.000 | 5,206 | 89 | <100M | 77.5 | 5,206 | 89 | - |
| The Bank of the West | Thomas | 45.0 | 0.137 | 0.515 | 18,468 | 116 | 100M-500M | 17.5 | 1,262 | 46 | - |
| Lakeside State Bank | Oologah | 45.0 | 0.084 | 1.000 | 4,414 | 155 | <100M | 77.5 | 4,414 | 155 | - |
| Peoples Bank and Trust Company | Ryan | 45.0 | 0.166 | 0.978 | 4,319 | 72 | <100M | 47.5 | 1,336 | 57 | - |
| Freedom Bank of Oklahoma | Tulsa | 45.0 | 0.122 | 1.000 | 5,050 | 56 | <100M | 37.5 | 1,142 | 34 | - |

Table 3A Expanded. Small Business Lending Institutions in Oklahoma Using Call Report Data, June 2011

| Name of Lending Institution | City | Small Business Lending (less than \$ million) | | | | | Micro Business Lending (less than \$1 million) | | | | CC Amount/TA ¹ (10) |
|--|--------------|--|-----------------------|------------------------|-------------------|--------|---|------------|-------------------|--------|--------------------------------------|
| | | Total Rank | TA Ratio ¹ | TBL Ratio ¹ | Amount (1,000) | Number | Institution Asset Size | Total Rank | Amount (1,000) | Number | |
| | | (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | |
| Welch State Bank of Welch, Okla. | Welch | 45.0 | 0.057 | 0.694 | 11,729 | 254 | 100M-500M | 57.5 | 4,137 | 217 | 0.001 |
| AllNations Bank | Calumet | 45.0 | 0.146 | 1.000 | 5,232 | 31 | <100M | 25.0 | 679 | 22 | - |
| The First National Bank in Altus | Altus | 42.5 | 0.068 | 0.733 | 18,694 | 129 | 100M-500M | 20.0 | 1,379 | 62 | - |
| Bank of Laverne | Laverne | 42.5 | 0.091 | 0.993 | 5,533 | 155 | <100M | 60.0 | 2,372 | 142 | - |
| Southwest National Bank | Weatherford | 42.5 | 0.098 | 0.765 | 5,801 | 174 | <100M | 52.5 | 2,095 | 126 | 0.000 |
| Grant County Bank | Medford | 42.5 | 0.099 | 1.000 | 7,422 | 78 | <100M | 50.0 | 2,368 | 57 | - |
| The Morris State Bank | Morris | 42.5 | 0.076 | 1.000 | 4,812 | 165 | <100M | 65.0 | 2,938 | 148 | - |
| The Citizens State Bank | Okemah | 40.0 | 0.052 | 1.000 | 7,281 | 114 | 100M-500M | 75.0 | 7,281 | 114 | - |
| The First State Bank | Ryan | 40.0 | 0.111 | 0.961 | 4,792 | 103 | <100M | 45.0 | 1,494 | 84 | - |
| The First National Bank of Seiling | Seiling | 40.0 | 0.108 | 0.634 | 8,254 | 137 | <100M | 40.0 | 1,980 | 110 | 0.001 |
| Oklahoma State Bank | Buffalo | 40.0 | 0.076 | 1.000 | 3,523 | 87 | <100M | 70.0 | 3,523 | 87 | - |
| Bank of Eufaula | Eufaula | 40.0 | 0.092 | 0.791 | 8,491 | 111 | <100M | 40.0 | 2,086 | 84 | - |
| Farmers and Merchants Bank | Maysville | 37.5 | 0.131 | 0.957 | 2,650 | 57 | <100M | 37.5 | 619 | 42 | - |
| The First National Bank of Thomas | Thomas | 37.5 | 0.118 | 0.994 | 4,708 | 61 | <100M | 25.0 | 643 | 44 | - |
| Anadarko Bank and Trust Company | Anadarko | 37.5 | 0.115 | 0.725 | 7,067 | 104 | <100M | 42.5 | 1,735 | 79 | - |
| The Freedom State Bank | Freedom | 37.5 | 0.121 | 1.000 | 2,299 | 55 | <100M | 55.0 | 1,499 | 49 | - |
| State Guaranty Bank | Okeene | 37.5 | 0.096 | 0.999 | 3,774 | 63 | <100M | 37.5 | 933 | 47 | 0.003 |
| First State Bank | Elmore City | 37.5 | 0.134 | 0.999 | 1,109 | 27 | <100M | 50.0 | 668 | 24 | - |
| The First National Bank of Nash | Nash | 35.0 | 0.114 | 0.999 | 1,602 | 23 | <100M | 57.5 | 1,602 | 23 | - |
| The State Bank of Wynnewood | Wynnewood | 35.0 | 0.092 | 0.455 | 6,692 | 225 | <100M | 60.0 | 2,801 | 193 | - |
| Liberty FSB | Enid | 35.0 | 0.090 | 0.600 | 12,002 | 57 | 100M-500M | 10.0 | 468 | 15 | - |
| Ameristate Bank | Atoka | 35.0 | 0.076 | 0.344 | 15,662 | 206 | 100M-500M | 30.0 | 2,662 | 115 | - |
| Citizens Bank and Trust Company of Ardmore | Ardmore | 35.0 | 0.084 | 0.409 | 16,983 | 113 | 100M-500M | 15.0 | 1,103 | 49 | - |
| The Okemah National Bank | Okemah | 32.5 | 0.053 | 1.000 | 3,757 | 53 | <100M | 62.5 | 3,757 | 53 | - |
| Cleo State Bank | Cleo Springs | 32.5 | 0.058 | 0.977 | 4,480 | 77 | <100M | 35.0 | 1,225 | 59 | - |
| Oklahoma Bank and Trust Company | Clinton | 32.5 | 0.042 | 0.718 | 6,114 | 142 | 100M-500M | 50.0 | 2,693 | 124 | - |
| Spiro State Bank | Spiro | 32.5 | 0.035 | 0.999 | 1,872 | 114 | <100M | 55.0 | 1,872 | 114 | - |
| First National Bank | Idabel | 32.5 | 0.114 | 0.411 | 9,110 | 98 | <100M | 32.5 | 1,747 | 58 | - |
| The Hopeton State Bank | Hopeton | 32.5 | 0.016 | 0.997 | 364 | 99 | <100M | 40.0 | 364 | 99 | - |
| First National Bank in Hominy | Hominy | 32.5 | 0.067 | 0.817 | 2,735 | 95 | <100M | 47.5 | 1,469 | 80 | - |
| Community Bank | Alva | 30.0 | 0.076 | 0.741 | 5,178 | 63 | <100M | 27.5 | 922 | 41 | - |
| The First Bank of Fairland | Fairland | 30.0 | 0.073 | 0.999 | 730 | 28 | <100M | 50.0 | 730 | 28 | - |
| Lakeside Bank of Salina | Salina | 30.0 | 0.057 | 0.999 | 1,795 | 40 | <100M | 57.5 | 1,795 | 40 | - |
| The American Bank | Wagoner | 30.0 | 0.051 | 0.999 | 1,464 | 57 | <100M | 52.5 | 1,464 | 57 | - |
| High Plains Bank | Keyes | 30.0 | 0.134 | 0.490 | 7,493 | 55 | <100M | 15.0 | 906 | 33 | - |
| The First National Bank of Fletcher | Fletcher | 30.0 | 0.078 | 0.999 | 1,370 | 28 | <100M | 52.5 | 1,370 | 28 | - |
| The First State Bank | Boise City | 30.0 | 0.038 | 0.999 | 1,978 | 65 | <100M | 45.0 | 1,280 | 59 | - |

Table 3A Expanded. Small Business Lending Institutions in Oklahoma Using Call Report Data, June 2011

| Name of Lending Institution | City | Small Business Lending (less than \$ million) | | | | | Micro Business Lending (less than \$1 million) | | | CC Amount/TA ¹ | |
|--|---------------|--|-----------------------|------------------------|----------------|--------|---|------------|----------------|------------------------------|--------|
| | | Total Rank | TA Ratio ¹ | TBL Ratio ¹ | Amount (1,000) | Number | Institution Asset Size | Total Rank | Amount (1,000) | | Number |
| | | (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) |
| First State Bank in Temple | Temple | 30.0 | 0.051 | 0.999 | 1,112 | 57 | <100M | 47.5 | 798 | 53 | - |
| The First Farmers National Bank of Waurika | Waurika | 30.0 | 0.059 | 0.989 | 2,532 | 82 | <100M | 42.5 | 999 | 71 | - |
| First American Bank | Erick | 27.5 | 0.040 | 0.999 | 1,702 | 38 | <100M | 30.0 | 535 | 31 | - |
| The Bankers Bank | Oklahoma City | 27.5 | 0.084 | 0.364 | 17,214 | 44 | 100M-500M | 10.0 | 234 | 4 | 0.010 |
| Osage Federal Bank | Pawhuska | 27.5 | 0.067 | 0.557 | 10,341 | 73 | 100M-500M | 25.0 | 1,713 | 40 | - |
| First State Bank | Grandfield | 27.5 | 0.029 | 0.999 | 1,003 | 37 | <100M | 35.0 | 713 | 33 | - |
| Farmers & Merchants Bank | Duke | 27.5 | 0.023 | 0.998 | 399 | 13 | <100M | 37.5 | 399 | 13 | - |
| First Bank and Trust Company | Clinton | 27.5 | 0.020 | 0.999 | 1,303 | 28 | <100M | 32.5 | 788 | 21 | - |
| Washita Valley Bank | Fort Cobb | 27.5 | 0.048 | 0.999 | 1,821 | 44 | <100M | 55.0 | 1,821 | 44 | - |
| First National Bank in Wewoka | Wewoka | 27.5 | 0.043 | 0.995 | 1,930 | 71 | <100M | 50.0 | 1,583 | 66 | - |
| The Carney State Bank | Carney | 27.5 | 0.049 | 0.999 | 936 | 26 | <100M | 50.0 | 936 | 26 | - |
| First State Bank | Waynoka | 22.5 | 0.049 | 0.877 | 1,015 | 29 | <100M | 50.0 | 1,015 | 29 | - |
| The First National Bank of Hooker | Hooker | 22.5 | 0.041 | 0.787 | 2,478 | 52 | <100M | 30.0 | 864 | 45 | - |
| First State Bank | Anadarko | 22.5 | 0.044 | 0.633 | 3,723 | 61 | <100M | 22.5 | 849 | 46 | - |
| Fairview Savings and Loan Association | Fairview | 22.5 | 0.112 | 0.419 | 3,957 | 53 | <100M | 40.0 | 1,340 | 42 | - |
| Bank of Commerce | Duncan | 20.0 | 0.046 | 0.120 | 6,735 | 102 | 100M-500M | 27.5 | 2,297 | 65 | - |
| Security Bank and Trust Company | Miami | 20.0 | 0.091 | 0.294 | 7,029 | 32 | <100M | 10.0 | 446 | 12 | - |
| First State Bank | Tahlequah | 17.5 | 0.081 | 0.187 | 7,028 | 44 | <100M | 10.0 | 412 | 16 | - |
| Washita State Bank | Burns Flat | 17.5 | 0.044 | 0.256 | 6,972 | 78 | 100M-500M | 17.5 | 1,139 | 39 | - |
| First Bank & Trust Company | Perry | 10.0 | 0.014 | 0.339 | 1,741 | 32 | 100M-500M | 35.0 | 1,741 | 32 | - |
| First National Bank in Okeene | Okeene | 10.0 | 0.013 | 0.115 | 829 | 25 | <100M | 12.5 | 252 | 22 | - |
| The Fort Sill National Bank | Fort Sill | 10.0 | 0.005 | 0.239 | 1,726 | 12 | 100M-500M | 10.0 | 185 | 7 | 0.003 |

¹TA = total domestic assets held by the lender; TBL = total business loans held by the lender; and CC=credit card loans held by the lender.

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