

Table 1. Small Business Lending in Oklahoma, June 1998

Bank Name	Location	Total Rank	Rank LSBL/TA	Rank LSBL/TBL	Rank LSBL (\$)	Rank LSBL(#)	Rank 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)
TULSA NB	TULSA	97.5	25.0	25.0	25.0	22.5	\$100M-500M	1	37,258	423	67.5	60.0
FIRST B&TC	WAGONER	95.0	25.0	25.0	22.5	22.5	<\$100M	1	27,034	518	97.5	97.5
ARMSTRONG BK	VIAN	95.0	22.5	22.5	25.0	25.0	\$100M-500M	2	37,960	599	97.5	97.5
BANK OF CUSHING & TC	CUSHING	90.0	25.0	20.0	22.5	22.5	<\$100M	2	20,966	416	92.5	92.5
AMERICAN NB&TC	SAPULPA	90.0	15.0	25.0	25.0	25.0	\$100M-500M	3	33,946	1,180	92.5	95.0
FIRST CAPITAL BK	GUTHRIE	87.5	25.0	22.5	20.0	20.0	<\$100M	3	17,759	394	70.0	70.0
LINCOLN NB	OKLAHOMA CITY	87.5	22.5	22.5	20.0	22.5	<\$100M	4	14,646	503	75.0	67.5
CITIZENS SECURITY B&TC	BIXBY	85.0	17.5	25.0	20.0	22.5	\$100M-500M	4	18,014	418	92.5	95.0
FIRST NB&TC OF ADA	ADA	85.0	17.5	20.0	22.5	25.0	\$100M-500M	5	28,627	605	90.0	92.5
LANDMARK BK CO NA	MADILL	85.0	22.5	17.5	22.5	22.5	<\$100M	5	20,473	447	90.0	92.5
SECURITY NB OF SAPULPA	SAPULPA	85.0	22.5	25.0	20.0	17.5	<\$100M	6	15,528	281	77.5	77.5
OKLAHOMA NB	DUNCAN	85.0	22.5	20.0	20.0	22.5	<\$100M	7	14,616	598	95.0	95.0
FIRST NB OF ROLAND	ROLAND	85.0	25.0	22.5	20.0	17.5	<\$100M	8	17,912	297	62.5	47.5
CENTRAL NB&TC	ENID	82.5	12.5	22.5	25.0	22.5	\$100M-500M	6	35,265	498	85.0	90.0
COMMUNITY B&TC	TULSA	82.5	25.0	7.5	25.0	25.0	\$100M-500M	7	47,360	671	82.5	72.5
LANDMARK BK NA	ADA	82.5	17.5	20.0	20.0	25.0	\$100M-500M	8	20,175	603	92.5	95.0
MCCURTAIN CTY NB	BROKEN BOW	82.5	22.5	17.5	20.0	22.5	<\$100M	9	16,412	522	72.5	70.0
FIRST ST B&TC	SHAWNEE	82.5	17.5	22.5	20.0	22.5	<\$100M	10	15,413	422	92.5	95.0
COMMUNITY BK	BRISTOW	82.5	22.5	25.0	15.0	20.0	<\$100M	11	9,611	359	65.0	62.5
CITIZENS BK OF TULSA	TULSA	80.0	25.0	5.0	25.0	25.0	\$100M-500M	9	97,334	2,894	82.5	72.5
FIRST ENT BK	OKLAHOMA CITY	80.0	25.0	5.0	25.0	25.0	\$100M-500M	10	59,045	793	72.5	60.0
QUAIL CREEK BK NA	OKLAHOMA CITY	80.0	25.0	5.0	25.0	25.0	\$100M-500M	11	53,377	604	72.5	55.0
BANK OF ELGIN NA	LAWTON	80.0	25.0	22.5	17.5	15.0	<\$100M	12	9,889	230	67.5	57.5
FIRST NB&TC	OKMULGEE	80.0	22.5	17.5	22.5	17.5	\$100M-500M	12	20,748	315	90.0	90.0
STILLWATER NB&TC	STILLWATER	77.5	25.0	2.5	25.0	25.0	\$500M-\$1B	1	307,714	3,046	72.5	60.0
NATIONAL BK OF CMRC	OKLAHOMA CITY	77.5	25.0	7.5	22.5	22.5	\$100M-500M	13	31,139	494	72.5	65.0
FIRST ST BK	NOBLE	77.5	22.5	22.5	15.0	17.5	<\$100M	13	8,660	312	85.0	87.5
AMERICAN B&TC	EDMOND	77.5	22.5	5.0	25.0	25.0	\$100M-500M	14	33,698	692	70.0	57.5
CITY NB&TC OF GUYMN	GUYMON	77.5	17.5	20.0	20.0	20.0	<\$100M	14	13,671	335	62.5	55.0
BANK OF WESTERN OK	ELK CITY	77.5	25.0	10.0	20.0	22.5	<\$100M	15	18,008	561	85.0	87.5
AMERICAN ST BK	BROKEN BOW	77.5	22.5	17.5	17.5	20.0	<\$100M	16	12,087	372	82.5	87.5
FIRST B&TC	BROKEN BOW	77.5	20.0	17.5	17.5	22.5	<\$100M	17	12,485	444	82.5	87.5
FRONTIER ST BK	OKLAHOMA CITY	77.5	25.0	22.5	15.0	15.0	<\$100M	18	9,277	223	82.5	85.0
FIRST BK OF CLEVELAND	CLEVELAND	77.5	25.0	20.0	15.0	17.5	<\$100M	19	7,818	318	82.5	85.0
SPIRITBANK NA	TULSA	75.0	20.0	5.0	25.0	25.0	\$100M-500M	15	52,413	611	67.5	57.5
FIRST NB&TC	CHICKASHA	75.0	17.5	12.5	22.5	22.5	\$100M-500M	16	23,659	507	85.0	85.0
RCB BK	CLAREMORE	75.0	17.5	7.5	25.0	25.0	\$100M-500M	17	63,823	1,082	65.0	65.0
GREAT PLAINS NB	ELK CITY	75.0	17.5	10.0	22.5	25.0	\$100M-500M	18	23,627	752	85.0	85.0
FIRST BK OF TURLEY	TULSA	75.0	17.5	25.0	15.0	17.5	<\$100M	20	6,941	272	77.5	85.0
CHARTER NB	OKLAHOMA CITY	75.0	25.0	7.5	20.0	22.5	<\$100M	21	15,481	431	77.5	67.5
VALLEY NB	TULSA	75.0	25.0	5.0	25.0	20.0	<\$100M	22	39,110	322	65.0	47.5
FARMERS EXCH BK	ANTLERS	75.0	22.5	20.0	12.5	20.0	<\$100M	23	5,358	336	82.5	85.0
FIRST NB OF OK	PONCA CITY	75.0	25.0	7.5	22.5	20.0	<\$100M	24	26,996	323	65.0	47.5

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		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
BANK OF UNION	UNION CITY	75.0	22.5	22.5	17.5	12.5	<\$100M	25	12,919	152	82.5	85.0
FIRST NB OF PAWNEE	PAWNEE	75.0	22.5	20.0	17.5	15.0	<\$100M	26	11,486	240	50.0	42.5
BANK OF THE LAKES NA	OWASSA	75.0	25.0	5.0	22.5	22.5	<\$100M	27	22,492	409	45.0	37.5
FIRST NB OF BETHANY	BETHANY	75.0	25.0	5.0	22.5	22.5	<\$100M	28	25,045	435	72.5	62.5
CITIZENS BK	LAWTON	72.5	20.0	5.0	25.0	22.5	\$100M-500M	19	34,285	511	62.5	52.5
GUARANTY B&TC	OKLAHOMA CITY	72.5	20.0	2.5	25.0	25.0	\$100M-500M	20	69,956	1,784	72.5	70.0
FIRST NB OF NOWATA	NOWATA	72.5	20.0	17.5	20.0	15.0	\$100M-500M	21	20,192	244	80.0	87.5
FIRST SOUTHWEST BK	FREDERICK	72.5	12.5	20.0	20.0	20.0	\$100M-500M	22	13,853	399	82.5	85.0
PEOPLE FIRST BK	HENNESSEY	72.5	20.0	2.5	25.0	25.0	\$100M-500M	23	60,223	1,767	65.0	65.0
FIRST NB&TC	MUSKOGEE	72.5	17.5	5.0	25.0	25.0	\$100M-500M	24	41,380	655	72.5	65.0
HOME NB	BLACKWELL	72.5	20.0	2.5	25.0	25.0	\$100M-500M	25	43,214	824	70.0	62.5
BANK NA	MCALESTER	72.5	17.5	5.0	25.0	25.0	\$100M-500M	26	44,405	817	70.0	60.0
FIRST NB&TC OF ARDMORE	ARDMORE	72.5	17.5	5.0	25.0	25.0	\$100M-500M	27	40,140	1,049	72.5	72.5
NATIONAL BK CMRC	ALTUS	72.5	25.0	5.0	22.5	20.0	<\$100M	29	20,485	391	52.5	55.0
SECURITY B&TC	LAWTON	72.5	25.0	5.0	22.5	20.0	<\$100M	30	23,758	361	65.0	47.5
BANK OF THE PANHANDLE	GUYMON	72.5	17.5	20.0	17.5	17.5	<\$100M	31	9,828	316	85.0	87.5
FIRST NB	ANTLERS	72.5	15.0	20.0	17.5	20.0	<\$100M	32	9,664	380	82.5	90.0
FIRST NB	SALLISAW	72.5	25.0	7.5	20.0	20.0	<\$100M	33	18,724	348	67.5	57.5
PAULS VALLEY NB	PAULS VALLEY	72.5	17.5	12.5	20.0	22.5	<\$100M	34	13,770	528	80.0	82.5
FIRST AMER B&TC	PURCELL	72.5	22.5	7.5	22.5	20.0	<\$100M	35	20,471	391	65.0	57.5
FIRST ST BK	POND CREEK	72.5	25.0	12.5	17.5	17.5	<\$100M	36	9,702	267	70.0	62.5
FIRST NB&TC	MIAMI	72.5	17.5	20.0	20.0	15.0	<\$100M	37	16,824	231	80.0	85.0
UNION NB OF CHANDLER	CHANDLER	72.5	25.0	15.0	17.5	15.0	<\$100M	38	13,657	219	50.0	40.0
FIRST NB OF DAVIS	DAVIS	72.5	22.5	17.5	15.0	17.5	<\$100M	39	7,419	263	55.0	57.5
AMERICAN HERITAGE BK	EL RENO	72.5	12.5	25.0	17.5	17.5	<\$100M	40	10,953	307	80.0	87.5
REPUBLIC BK	NORMAN	72.5	22.5	5.0	22.5	22.5	<\$100M	41	21,549	516	67.5	62.5
FARMERS & MRCH BK	PIEDMONT	72.5	17.5	25.0	10.0	20.0	<\$100M	42	4,077	319	80.0	82.5
LEGACY BK TC	BLANCHARD	72.5	25.0	25.0	15.0	7.5	<\$100M	43	9,135	101	47.5	40.0
F&M B&TC	TULSA	70.0	17.5	2.5	25.0	25.0	\$500M-\$1B	2	121,001	1,482	62.5	57.5
FIRST ST BK	OKLAHOMA CITY	70.0	20.0	5.0	22.5	22.5	\$100M-500M	28	32,664	553	60.0	52.5
SECURITY NB OF ENID	ENID	70.0	20.0	5.0	22.5	22.5	\$100M-500M	29	27,441	524	62.5	55.0
CITIZENS BK OF EDMOND	EDMOND	70.0	20.0	5.0	22.5	22.5	\$100M-500M	30	27,174	552	67.5	62.5
CENTRAL NB OF ALVA	ALVA	70.0	10.0	22.5	20.0	17.5	\$100M-500M	31	18,764	280	77.5	82.5
PIONEER B&TC	PONCA CITY	70.0	22.5	2.5	22.5	22.5	\$100M-500M	32	29,719	470	55.0	52.5
AMQUEST BK NA	LAWTON	70.0	17.5	2.5	25.0	25.0	\$100M-500M	33	56,612	881	62.5	55.0
STOCK EXCH BK	WOODWARD	70.0	10.0	22.5	17.5	20.0	\$100M-500M	34	12,283	326	77.5	82.5
UNITED BK	DEL CITY	70.0	25.0	2.5	22.5	20.0	\$100M-500M	35	32,003	402	62.5	55.0
STATE NB OF HEAVENER	HEAVENER	70.0	22.5	15.0	17.5	15.0	<\$100M	44	12,211	252	80.0	82.5
EXCHANGE BK	SKIATOOK	70.0	17.5	25.0	15.0	12.5	<\$100M	45	9,077	163	77.5	80.0
CHICKASHA B&TC	CHICKASHA	70.0	20.0	12.5	20.0	17.5	<\$100M	46	14,246	282	80.0	80.0
FIRST ST BK	VALLIANT	70.0	20.0	17.5	15.0	17.5	<\$100M	47	6,185	288	75.0	77.5
NBC BK	PAWHUSKA	70.0	22.5	25.0	15.0	7.5	<\$100M	48	6,092	108	35.0	30.0
FIRST ST BK	TAHLEQUAH	70.0	20.0	10.0	17.5	22.5	<\$100M	49	11,943	500	77.5	82.5

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		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
FIRST NB&TC	WEATHERFORD	70.0	17.5	12.5	20.0	20.0	<\$100M	50	15,008	347	80.0	80.0
BANK OF CHEROKEE CTY	HULBERT	70.0	25.0	10.0	17.5	17.5	<\$100M	51	11,650	292	75.0	77.5
EXCHANGE NB&TC	ARDMORE	67.5	15.0	5.0	22.5	25.0	\$100M-500M	36	28,809	646	62.5	60.0
FIRST FIDELITY BK NA	OKLAHOMA CITY	67.5	15.0	2.5	25.0	25.0	\$100M-500M	37	72,728	1,227	65.0	62.5
CITY NB&TC	LAWTON	67.5	20.0	5.0	22.5	20.0	\$100M-500M	38	20,994	398	57.5	50.0
AMERICAN NB&TC	SHAWNEE	67.5	20.0	5.0	22.5	20.0	\$100M-500M	39	21,443	369	50.0	50.0
CENTRAL NB OF POTEAU	POTEAU	67.5	15.0	15.0	20.0	17.5	\$100M-500M	40	15,335	315	52.5	42.5
WILL ROGERS BK	OKLAHOMA CITY	67.5	17.5	5.0	22.5	22.5	\$100M-500M	41	21,870	427	62.5	50.0
UMB OKLAHOMA BK	OKLAHOMA CITY	67.5	22.5	2.5	22.5	20.0	\$100M-500M	42	28,592	360	42.5	32.5
FIRST B&TC	DUNCAN	67.5	17.5	5.0	22.5	22.5	\$100M-500M	43	22,572	576	65.0	62.5
IDABEL NB	IDABEL	67.5	17.5	15.0	17.5	17.5	<\$100M	52	11,518	271	77.5	80.0
METROBANK NA	OKLAHOMA CITY	67.5	25.0	7.5	17.5	17.5	<\$100M	53	9,776	270	57.5	42.5
PAYNE CTY BK	PERKINS	67.5	12.5	20.0	15.0	20.0	<\$100M	54	8,705	327	75.0	80.0
FIRST NB IN PAWHUSKA	PAWHUSKA	67.5	17.5	25.0	12.5	12.5	<\$100M	55	4,674	194	72.5	77.5
FIRST NB OF PRYOR	PRYOR	67.5	22.5	7.5	22.5	15.0	<\$100M	56	22,049	203	35.0	27.5
POTEAU ST BK	POTEAU	67.5	20.0	7.5	20.0	20.0	<\$100M	57	17,833	400	72.5	65.0
BANK OF KREMLIN	KREMLIN	67.5	20.0	7.5	20.0	20.0	<\$100M	58	15,961	404	60.0	60.0
OKLAHOMA ST BK	GUTHRIE	67.5	20.0	25.0	10.0	12.5	<\$100M	59	3,881	151	72.5	72.5
BANK OF NICHOLS HILLS	OKLAHOMA CITY	67.5	25.0	7.5	20.0	15.0	<\$100M	60	18,136	242	60.0	47.5
BANCFIRST	OKLAHOMA CITY	65.0	12.5	2.5	25.0	25.0	\$1B-\$10B	1	203,172	5,028	60.0	60.0
STATE B&TC NA	TULSA	65.0	12.5	2.5	25.0	25.0	\$500M-\$1B	3	67,578	921	60.0	60.0
ARKANSAS VALLEY ST BK	BROKEN ARROW	65.0	17.5	2.5	22.5	22.5	\$100M-500M	44	27,062	466	62.5	55.0
FIRST UNITED B&TC	DURANT	65.0	12.5	2.5	25.0	25.0	\$100M-500M	45	63,137	2,976	65.0	65.0
CITIZENS BK OF ADA	ADA	65.0	17.5	7.5	20.0	20.0	\$100M-500M	46	18,242	384	65.0	55.0
YUKON NB	YUKON	65.0	7.5	25.0	17.5	15.0	\$100M-500M	47	10,397	243	42.5	40.0
FIRST AMERICAN BK NA	WOODWARD	65.0	15.0	22.5	12.5	15.0	<\$100M	61	5,574	234	72.5	80.0
GRAND LAKE BK	TULSA	65.0	20.0	7.5	20.0	17.5	<\$100M	62	14,918	275	57.5	47.5
FARMERS & MRCH BK	CRESCENT	65.0	15.0	22.5	15.0	12.5	<\$100M	63	7,173	183	72.5	77.5
FIRST ST BK	ALTUS	65.0	15.0	15.0	17.5	17.5	<\$100M	64	9,952	310	70.0	80.0
FIRST BK OF HASKELL	HASKELL	65.0	22.5	17.5	12.5	12.5	<\$100M	65	4,954	184	70.0	75.0
HERITAGE BK	MANNFORD	65.0	10.0	25.0	15.0	15.0	<\$100M	66	6,336	250	67.5	77.5
KINGFISHER B&TC	KINGFISHER	65.0	15.0	15.0	17.5	17.5	<\$100M	67	12,401	289	72.5	77.5
FIRST NB&TC	SHAWNEE	65.0	22.5	7.5	17.5	17.5	<\$100M	68	10,371	290	67.5	62.5
SECURITY FIRST NB OF HUGO	HUGO	65.0	17.5	10.0	17.5	20.0	<\$100M	69	10,454	373	72.5	80.0
AMERICAN ST BK	TULSA	65.0	20.0	25.0	10.0	10.0	<\$100M	70	3,402	133	70.0	72.5
STATE BK OF ROCKY	ROCKY	65.0	22.5	22.5	12.5	7.5	<\$100M	71	4,130	83	67.5	70.0
CITIZENS B&TC	OKMULGEE	65.0	12.5	17.5	17.5	17.5	<\$100M	72	10,320	311	75.0	82.5
BANK OF INOLA	BROKEN ARROW	65.0	15.0	25.0	12.5	12.5	<\$100M	73	4,322	169	67.5	72.5
PEOPLES NB OF CHECOTAH	CHECOTAH	65.0	10.0	17.5	15.0	22.5	<\$100M	74	9,015	545	70.0	80.0
FIRST ST BK	COVINGTON	65.0	22.5	22.5	10.0	10.0	<\$100M	75	3,427	118	67.5	70.0
WESTSTAR BK	BARTLESVILLE	62.5	10.0	2.5	25.0	25.0	\$500M-\$1B	4	52,860	1,062	62.5	62.5
SOUTHWESTERN B&TC	OKLAHOMA CITY	62.5	22.5	2.5	22.5	15.0	\$100M-500M	48	26,702	248	52.5	35.0
SECURITY NB&TC	NORMAN	62.5	12.5	5.0	22.5	22.5	\$100M-500M	49	28,582	442	57.5	50.0

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		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
FIRST NB&TC	VINITA	62.5	12.5	12.5	17.5	20.0	<\$100M	76	12,363	400	75.0	80.0
CITIZENS BK	VELMA	62.5	22.5	20.0	7.5	12.5	<\$100M	77	2,878	162	70.0	70.0
TRI STAR NB	BLANCHARD	62.5	15.0	22.5	12.5	12.5	<\$100M	78	5,791	144	72.5	77.5
PONTOTOC CTY BK	ROFF	62.5	15.0	20.0	7.5	20.0	<\$100M	79	3,223	351	70.0	77.5
EXCHANGE NB	MOORE	62.5	15.0	22.5	12.5	12.5	<\$100M	80	5,614	145	47.5	40.0
LEGACY BK	HINTON	62.5	22.5	10.0	17.5	12.5	<\$100M	81	13,086	186	55.0	47.5
FIRST NB OF EDMOND	EDMOND	62.5	25.0	7.5	17.5	12.5	<\$100M	82	11,706	191	60.0	47.5
FIRST NB	ALTUS	60.0	10.0	7.5	20.0	22.5	\$100M-500M	50	17,146	411	47.5	52.5
AMERICAN B&TC	TULSA	60.0	20.0	2.5	22.5	15.0	\$100M-500M	51	29,190	212	37.5	27.5
FIRST NB&TC	MCALESTER	60.0	7.5	2.5	25.0	25.0	\$100M-500M	52	39,711	1,658	55.0	52.5
UNION B&TC	OKLAHOMA CITY	60.0	12.5	2.5	25.0	20.0	\$100M-500M	53	36,676	339	42.5	35.0
FARMERS ST BK	ALLEN	60.0	15.0	20.0	10.0	15.0	<\$100M	83	4,048	198	65.0	70.0
WILBURTON ST BK	WILBURTON	60.0	20.0	15.0	12.5	12.5	<\$100M	84	4,660	183	65.0	70.0
LATIMER ST BK	WILBURTON	60.0	15.0	15.0	15.0	15.0	<\$100M	85	7,166	256	70.0	77.5
FIRST BK OF CHANDLER	CHANDLER	60.0	15.0	15.0	15.0	15.0	<\$100M	86	6,092	217	67.5	70.0
FORT GIBSON ST BK	FORT GIBSON	60.0	15.0	17.5	12.5	15.0	<\$100M	87	4,305	224	67.5	72.5
OKLAHOMA ST BK	VINITA	60.0	20.0	10.0	17.5	12.5	<\$100M	88	10,122	184	70.0	77.5
FIRST NB IN HOMINY	HOMINY	60.0	10.0	25.0	10.0	15.0	<\$100M	89	3,377	209	65.0	70.0
WELCH ST BK	WELCH	60.0	15.0	12.5	15.0	17.5	<\$100M	90	9,651	305	70.0	77.5
FARMERS ST BK	QUINTON	60.0	10.0	20.0	12.5	17.5	<\$100M	91	4,670	262	65.0	70.0
AMERICAN EXCH BK	HENRYETTA	60.0	7.5	17.5	12.5	22.5	<\$100M	92	5,200	447	70.0	75.0
CITIZENS ST BK	OKEMAH	60.0	20.0	17.5	12.5	10.0	<\$100M	93	4,205	134	65.0	67.5
BANK OF OK TULSA NA	TULSA	57.5	5.0	2.5	25.0	25.0	\$1B-\$10B	2	374,549	2,659	55.0	55.0
FIRST NB IN DURANT	DURANT	57.5	12.5	2.5	22.5	20.0	\$100M-500M	54	20,414	385	60.0	55.0
SECURITY ST BK	CHEYENNE	57.5	7.5	20.0	12.5	17.5	<\$100M	94	5,625	312	65.0	72.5
FIRST ST BK	JONES	57.5	12.5	22.5	7.5	15.0	<\$100M	95	2,736	230	62.5	50.0
BANK OF CMRC NA	CATOOSA	57.5	17.5	25.0	7.5	7.5	<\$100M	96	3,216	90	40.0	27.5
AMERICAN NB	ARDMORE	57.5	15.0	10.0	17.5	15.0	<\$100M	97	11,401	244	65.0	72.5
TRIAD BK NA	TULSA	57.5	7.5	25.0	15.0	10.0	<\$100M	98	6,820	139	62.5	72.5
FIRST AMER BK	STONEWALL	57.5	17.5	20.0	7.5	12.5	<\$100M	99	2,599	165	62.5	65.0
FIRST SECURITY B&TC	OKLAHOMA CITY	57.5	22.5	7.5	15.0	12.5	<\$100M	100	8,023	146	60.0	52.5
INTERBANK NA	ELK CITY	57.5	15.0	7.5	20.0	15.0	<\$100M	101	13,816	206	45.0	30.0
SULPHUR CMNTY BK	SULPHUR	57.5	20.0	5.0	15.0	17.5	<\$100M	102	8,561	297	67.5	67.5
STROUD NB	STROUD	57.5	15.0	15.0	12.5	15.0	<\$100M	103	5,523	198	65.0	70.0
BANK ONE OKLAHOMA NA	OKLAHOMA CITY	55.0	2.5	2.5	25.0	25.0	\$1B-\$10B	3	142,809	2,655	55.0	55.0
FIRST NB OF ELK CITY	ELK CITY	55.0	10.0	10.0	17.5	17.5	\$100M-500M	55	11,738	293	55.0	55.0
ALVA ST B&TC	ALVA	55.0	5.0	22.5	17.5	10.0	\$100M-500M	56	10,150	140	25.0	20.0
CITIZENS B&TC OF ARDMORE	ARDMORE	55.0	15.0	7.5	20.0	12.5	\$100M-500M	57	15,140	192	40.0	32.5
FIRST BK OF OWASSO	OWASSO	55.0	12.5	2.5	20.0	20.0	\$100M-500M	58	16,080	341	50.0	42.5
FIRST NB IN MARLOW	MARLOW	55.0	12.5	20.0	12.5	10.0	<\$100M	104	4,973	137	62.5	67.5
SECURITY B&TC	MIAMI	55.0	20.0	2.5	20.0	12.5	<\$100M	105	16,209	189	37.5	22.5
FIRST NB OF COWETA	COWETA	55.0	12.5	25.0	12.5	5.0	<\$100M	106	4,573	53	60.0	65.0
BANK OF CHELSEA	CHELSEA	55.0	12.5	25.0	10.0	7.5	<\$100M	107	3,701	104	60.0	65.0

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Bank Name	Location	Total Rank	Rank LSBL/TA	Rank LSBL/TBL	Rank LSBL (\$)	Rank LSBL(#)	Rank 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)
CITY BK OF WEATHERFORD	WEATHERFORD	55.0	12.5	12.5	15.0	15.0	<\$100M	108	7,892	225	37.5	40.0
FIRST ST BK OF IDABEL	IDABEL	55.0	17.5	15.0	12.5	10.0	<\$100M	109	5,745	134	65.0	67.5
LEGACY BK ACB	BINGER	55.0	15.0	5.0	17.5	17.5	<\$100M	110	10,908	304	57.5	60.0
DEWEY CTY ST BK	TALOGA	55.0	22.5	12.5	12.5	7.5	<\$100M	111	4,142	111	60.0	62.5
SPENCER ST BK	SPENCER	55.0	12.5	22.5	10.0	10.0	<\$100M	112	3,476	134	62.5	67.5
FIRST ST BK PORTER	PORTER	55.0	15.0	25.0	5.0	10.0	<\$100M	113	2,224	126	62.5	65.0
FARMERS EXCH BK	CHEROKEE	55.0	15.0	7.5	15.0	17.5	<\$100M	114	9,010	294	55.0	50.0
FIRST NB IN WEWOKA	WEWOKA	52.5	10.0	20.0	10.0	12.5	<\$100M	115	3,895	195	65.0	67.5
BANK OF WYANDOTTE	WYANDOTTE	52.5	17.5	17.5	7.5	10.0	<\$100M	116	2,311	140	60.0	65.0
BANK OF DRUMMOND	DRUMMOND	52.5	15.0	22.5	7.5	7.5	<\$100M	117	2,294	95	55.0	57.5
STOCKMANS BANK	GOULD	52.5	10.0	12.5	12.5	17.5	<\$100M	118	5,082	274	60.0	65.0
FIRST NB OF STIGLER	STIGLER	52.5	10.0	15.0	15.0	12.5	<\$100M	119	7,429	186	60.0	70.0
COMMUNITY NB	OKARCHE	52.5	20.0	7.5	15.0	10.0	<\$100M	120	7,049	122	32.5	30.0
CITIZENS ST BK	MORRISON	52.5	12.5	17.5	12.5	10.0	<\$100M	121	6,058	135	62.5	67.5
FIRST NB	MIDWEST CITY	50.0	7.5	2.5	20.0	20.0	\$100M-500M	59	18,462	330	40.0	35.0
SECURITY ST BK	WEWOKA	50.0	12.5	20.0	10.0	7.5	<\$100M	122	4,039	98	37.5	35.0
FARMERS & MRCH NB	FAIRVIEW	50.0	5.0	17.5	12.5	15.0	<\$100M	123	4,335	219	52.5	60.0
PEOPLES ST BK	TULSA	50.0	5.0	25.0	7.5	12.5	<\$100M	124	3,227	143	55.0	60.0
AMERICAN BK	WAGONER	50.0	10.0	25.0	7.5	7.5	<\$100M	125	2,771	99	57.5	60.0
FIRST NB	HENRYETTA	50.0	12.5	17.5	12.5	7.5	<\$100M	126	5,321	93	60.0	65.0
BRYAN CTY NB	CADDO	50.0	12.5	10.0	10.0	17.5	<\$100M	127	3,962	297	55.0	60.0
OKEMAH NB	OKEMAH	50.0	7.5	17.5	10.0	15.0	<\$100M	128	4,085	208	57.5	65.0
NATIONAL BK OF SALLISAW	SALLISAW	50.0	20.0	2.5	17.5	10.0	<\$100M	129	13,008	118	27.5	25.0
SOONER ST BK	TUTTLE	50.0	7.5	7.5	15.0	20.0	<\$100M	130	7,316	379	40.0	47.5
BANK OF CMRC	WETUMKA	50.0	20.0	15.0	7.5	7.5	<\$100M	131	2,635	114	55.0	62.5
COMMUNITY ST BK	CASHION	50.0	20.0	15.0	7.5	7.5	<\$100M	132	2,760	113	55.0	62.5
WASHITA ST BK	BURNS FLAT	47.5	20.0	20.0	5.0	2.5	<\$100M	133	1,451	44	52.5	52.5
ANADARKO B&TC	ANADARKO	47.5	12.5	10.0	12.5	12.5	<\$100M	134	5,051	192	60.0	62.5
DELAWARE CTY BK	JAY	47.5	12.5	12.5	10.0	12.5	<\$100M	135	3,817	173	42.5	45.0
BANK OF THE WICHITAS	SNYDER	47.5	2.5	15.0	5.0	25.0	<\$100M	136	1,915	819	52.5	57.5
PEOPLES NB	OKLAHOMA CITY	47.5	22.5	7.5	10.0	7.5	<\$100M	137	4,041	116	60.0	37.5
ATOKA ST BK	ATOKA	47.5	7.5	10.0	15.0	15.0	<\$100M	138	8,440	211	42.5	37.5
CENTURY NB OF OK	PRYOR	47.5	12.5	17.5	7.5	10.0	<\$100M	139	2,277	139	55.0	60.0
WATONGA ST BK	WATONGA	47.5	10.0	10.0	12.5	15.0	<\$100M	140	5,499	226	55.0	62.5
AMERICAN EXCH BK	LINDSAY	47.5	10.0	12.5	10.0	15.0	<\$100M	141	3,808	207	57.5	60.0
PARK ST BK	NICOMA PARK	47.5	5.0	22.5	7.5	12.5	<\$100M	142	2,736	155	52.5	60.0
FIRST BK OF OKARCHE	OKARCHE	47.5	7.5	25.0	7.5	7.5	<\$100M	143	2,999	88	52.5	60.0
STATE BK OF WYNNEWOOD	WYNNEWOOD	47.5	12.5	12.5	10.0	12.5	<\$100M	144	3,852	171	40.0	42.5
BANK OF LOCUST GROVE	LOCUST GROVE	45.0	10.0	17.5	7.5	10.0	<\$100M	145	2,395	123	50.0	57.5
MORRIS ST BK	MORRIS	45.0	10.0	17.5	7.5	10.0	<\$100M	146	2,840	118	55.0	57.5
FIRST NB OF CHELSEA	CHELSEA	45.0	7.5	25.0	5.0	7.5	<\$100M	147	1,951	108	50.0	55.0
TERRITORY NB	MUSKOGEE	45.0	15.0	17.5	2.5	10.0	<\$100M	148	1,099	142	52.5	50.0
LINCOLN B&TC	ARDMORE	45.0	15.0	7.5	15.0	7.5	<\$100M	149	6,800	95	37.5	17.5

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		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
PAWNEE NB	PAWNEE	45.0	12.5	20.0	7.5	5.0	<\$100M	150	2,322	69	40.0	30.0
LAKESIDE ST BK	OLOGAH	45.0	7.5	25.0	7.5	5.0	<\$100M	151	2,464	71	50.0	55.0
FIRST B&TC	PERRY	45.0	10.0	5.0	15.0	15.0	<\$100M	152	8,024	224	37.5	37.5
FIRST ST BK	WATONGA	45.0	15.0	10.0	10.0	10.0	<\$100M	153	3,579	130	42.5	40.0
FARMERS BK	CARNEGIE	45.0	12.5	10.0	10.0	12.5	<\$100M	154	3,484	166	52.5	57.5
FIRST NB OF LINDSAY	LINDSAY	42.5	12.5	12.5	7.5	10.0	<\$100M	155	2,987	129	52.5	55.0
FIRST ST BK	HOBART	42.5	7.5	15.0	7.5	12.5	<\$100M	156	2,966	195	52.5	57.5
SPIRO ST BK	SPIRO	42.5	5.0	15.0	7.5	15.0	<\$100M	157	3,031	209	50.0	57.5
CLAYTON ST BK	CLAYTON	42.5	7.5	20.0	5.0	10.0	<\$100M	158	1,717	120	50.0	55.0
PRAGUE NB	PRAGUE	42.5	5.0	15.0	12.5	10.0	<\$100M	159	5,721	140	30.0	27.5
CANADIAN ST BK	YUKON	42.5	7.5	22.5	5.0	7.5	<\$100M	160	1,996	98	47.5	55.0
HOME ST BK	HOBART	42.5	10.0	15.0	12.5	5.0	<\$100M	161	4,202	76	47.5	55.0
SOUTHWEST NB	WEATHERFORD	42.5	12.5	5.0	12.5	12.5	<\$100M	162	4,197	159	45.0	37.5
FIRST NB OF MEDFORD	MEDFORD	40.0	12.5	12.5	10.0	5.0	<\$100M	163	3,416	70	32.5	22.5
ALL AMER BK	OKLAHOMA CITY	40.0	5.0	22.5	5.0	7.5	<\$100M	164	1,723	111	40.0	45.0
BANK OF BEAVER CITY	BEAVER	40.0	7.5	10.0	10.0	12.5	<\$100M	165	3,787	147	47.5	52.5
OKLAHOMA B&TC	CLINTON	40.0	2.5	12.5	12.5	12.5	<\$100M	166	4,881	161	45.0	50.0
FIRST NB OF FLETCHER	FLETCHER	40.0	7.5	22.5	5.0	5.0	<\$100M	167	2,012	74	42.5	47.5
FIRST NB	HEAVENER	40.0	7.5	15.0	10.0	7.5	<\$100M	168	3,483	106	47.5	52.5
FIRST NB IN COALGATE	COALGATE	40.0	10.0	10.0	10.0	10.0	<\$100M	169	3,798	125	35.0	35.0
FIRST NB OF TEXHOMA	TEXHOMA	40.0	2.5	20.0	7.5	10.0	<\$100M	170	2,384	139	35.0	35.0
STATE NB OF EUFAULA	EUFAULA	40.0	5.0	17.5	10.0	7.5	<\$100M	171	3,724	91	42.5	47.5
BANK OF THE WEST	THOMAS	40.0	7.5	7.5	12.5	12.5	<\$100M	172	5,899	147	42.5	27.5
FIRST ST BK	WAYNOKA	40.0	7.5	22.5	5.0	5.0	<\$100M	173	1,714	64	42.5	47.5
BANK OF CMRC	CHOUTEAU	40.0	10.0	17.5	7.5	5.0	<\$100M	174	2,933	79	35.0	27.5
CLEVELAND BK	CLEVELAND	40.0	7.5	20.0	5.0	7.5	<\$100M	175	2,261	93	45.0	50.0
OKLAHOMA ST BK	ADA	37.5	5.0	2.5	15.0	15.0	\$100M-500M	60	6,747	223	45.0	45.0
FIRST ST BK	DAVIDSON	37.5	10.0	20.0	2.5	5.0	<\$100M	176	924	81	45.0	50.0
BANK OF LAVERNE	LAVERNE	37.5	5.0	15.0	7.5	10.0	<\$100M	177	2,489	143	40.0	47.5
BARNSDALL ST BK	BARNSDALL	37.5	2.5	25.0	2.5	7.5	<\$100M	178	432	99	37.5	40.0
COMMUNITY ST BK OF CANTON	CANTON	37.5	10.0	10.0	7.5	10.0	<\$100M	179	2,608	117	45.0	50.0
FIRST ST BK	FAIRFAX	37.5	2.5	25.0	5.0	5.0	<\$100M	180	1,720	80	37.5	45.0
FARMERS & MRCH BK	DUKE	37.5	15.0	15.0	5.0	2.5	<\$100M	181	1,367	20	45.0	35.0
WELEETKA ST BK	WELEETKA	37.5	10.0	17.5	5.0	5.0	<\$100M	182	1,388	53	42.5	47.5
FIRST NB OF SEILING	SEILING	37.5	5.0	12.5	10.0	10.0	<\$100M	183	3,356	117	40.0	47.5
BANK OF CMRC	STILWELL	37.5	7.5	2.5	15.0	12.5	<\$100M	184	6,673	167	32.5	27.5
FIRST NB OF HOOKER	HOOKER	37.5	10.0	7.5	12.5	7.5	<\$100M	185	4,616	104	37.5	32.5
FIRST ST BK	CANUTE	37.5	7.5	22.5	2.5	5.0	<\$100M	186	867	78	40.0	45.0
CEMENT BK	CEMENT	37.5	15.0	10.0	5.0	7.5	<\$100M	187	1,435	102	45.0	47.5
FIRST NB	GROVE	37.5	10.0	12.5	7.5	7.5	<\$100M	188	2,610	107	45.0	50.0
FIRST ST BK	ANADARKO	35.0	5.0	10.0	10.0	10.0	<\$100M	189	3,782	120	42.5	45.0
PEOPLES B&TC	RYAN	35.0	10.0	15.0	5.0	5.0	<\$100M	190	2,028	75	42.5	47.5
BANK OF VICI	VICI	35.0	7.5	12.5	5.0	10.0	<\$100M	191	1,829	123	40.0	47.5

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		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
FIRST NB	MOUNTAIN VIEW	35.0	7.5	15.0	7.5	5.0	<\$100M	192	2,398	66	40.0	47.5
LAKESIDE BK OF SALINA	SALINA	35.0	7.5	17.5	5.0	5.0	<\$100M	193	1,746	61	37.5	45.0
FIRST ST BK	PICHER	35.0	10.0	20.0	2.5	2.5	<\$100M	194	591	24	37.5	42.5
BANKERS BK	OKLAHOMA CITY	35.0	10.0	7.5	15.0	2.5	<\$100M	195	6,210	24	10.0	10.0
GUARANTEE ST BK	MANGUM	35.0	5.0	12.5	10.0	7.5	<\$100M	196	3,519	114	40.0	50.0
MENO GUARANTY BK	MENO	35.0	5.0	17.5	2.5	10.0	<\$100M	197	1,146	126	35.0	45.0
U S NB	MIDWEST CITY	35.0	20.0	5.0	7.5	2.5	<\$100M	198	2,597	28	32.5	20.0
FORT SILL NB	FORT SILL	32.5	2.5	22.5	5.0	2.5	\$100M-500M	61	1,505	19	12.5	10.0
MCCLAIN CTY NB	PURCELL	32.5	5.0	5.0	15.0	7.5	\$100M-500M	62	8,711	110	27.5	25.0
STATE GUARANTY BK	OKEENE	32.5	7.5	10.0	10.0	5.0	<\$100M	199	3,269	80	37.5	45.0
FREEDOM ST BK	FREEDOM	32.5	5.0	22.5	2.5	2.5	<\$100M	200	886	35	35.0	40.0
SOUTHWEST ST BK	SENTINEL	32.5	2.5	20.0	5.0	5.0	<\$100M	201	1,784	82	37.5	45.0
FARMERS & MRCH BK	ARNETT	32.5	5.0	12.5	5.0	10.0	<\$100M	202	1,472	117	37.5	35.0
FIRST FARMERS NB WAURIKA	WAURIKA	32.5	5.0	15.0	7.5	5.0	<\$100M	203	2,460	82	22.5	22.5
GRANT CTY BK	MEDFORD	32.5	5.0	12.5	10.0	5.0	<\$100M	204	3,315	75	32.5	25.0
FIRST ST BK	ELMORE CITY	30.0	10.0	12.5	2.5	5.0	<\$100M	205	694	61	35.0	40.0
FIRST NB OF CALUMET	CALUMET	30.0	2.5	22.5	2.5	2.5	<\$100M	206	525	35	30.0	30.0
CLEO ST BK	CLEO SPRINGS	30.0	5.0	17.5	5.0	2.5	<\$100M	207	1,813	40	30.0	40.0
COMMUNITY NB	ALVA	30.0	7.5	5.0	10.0	7.5	<\$100M	208	3,917	87	30.0	22.5
ALFALFA CTY BK	CHEROKEE	30.0	15.0	7.5	5.0	2.5	<\$100M	209	2,251	46	40.0	42.5
FIRST ST BK	RYAN	30.0	5.0	15.0	5.0	5.0	<\$100M	210	1,309	67	35.0	40.0
PEOPLES BK	WESTVILLE	30.0	5.0	7.5	7.5	10.0	<\$100M	211	2,328	139	37.5	47.5
EASTMAN NB OF NEWKIRK	NEWKIRK	30.0	2.5	15.0	5.0	7.5	<\$100M	212	1,610	107	32.5	35.0
HOPETON ST BK	HOPETON	30.0	2.5	22.5	2.5	2.5	<\$100M	213	997	3	10.0	10.0
FIRST ST BK	KETCHUM	30.0	5.0	12.5	5.0	7.5	<\$100M	214	1,547	99	35.0	40.0
FIRST SECURITY BK	BEAVER	27.5	5.0	10.0	7.5	5.0	<\$100M	215	2,730	75	32.5	37.5
GLENCOE ST BK	GLENCOE	27.5	2.5	20.0	2.5	2.5	<\$100M	216	205	9	27.5	27.5
FIRST ST BK	GRANDFIELD	27.5	2.5	20.0	2.5	2.5	<\$100M	217	592	30	30.0	32.5
FIRST AMER BK	ERICK	27.5	7.5	10.0	5.0	5.0	<\$100M	218	2,202	58	37.5	40.0
BANK OF HYDRO	HYDRO	27.5	10.0	2.5	12.5	2.5	<\$100M	219	4,691	42	12.5	10.0
STATE EXCH BK	LAMONT	27.5	7.5	7.5	5.0	7.5	<\$100M	220	1,710	110	32.5	37.5
BANK OF QUAPAW	QUAPAW	27.5	5.0	17.5	2.5	2.5	<\$100M	221	478	18	32.5	37.5
FIRST ST BK	WISTER	27.5	7.5	15.0	2.5	2.5	<\$100M	222	774	22	32.5	37.5
FIRST ST BK	CAMARGO	25.0	7.5	12.5	2.5	2.5	<\$100M	223	994	29	27.5	35.0
FIRST NB&TC CLINTON	CLINTON	25.0	2.5	12.5	5.0	5.0	<\$100M	224	1,687	51	30.0	32.5
FIRST BK OF FAIRLAND	FAIRLAND	25.0	2.5	17.5	2.5	2.5	<\$100M	225	341	18	27.5	30.0
OKLAHOMA ST BK	BUFFALO	25.0	2.5	15.0	2.5	5.0	<\$100M	226	1,169	79	27.5	30.0
FIRST ST BK IN TEMPLE	TEMPLE	25.0	5.0	10.0	5.0	5.0	<\$100M	227	1,238	65	30.0	35.0
WAURIKA NB	WAURIKA	25.0	5.0	15.0	2.5	2.5	<\$100M	228	905	22	30.0	35.0
FARMERS & MRCH BK	MAYSVILLE	25.0	5.0	12.5	2.5	5.0	<\$100M	229	934	65	27.5	30.0
CUSTER CTY ST BK	ARAPAHO	22.5	5.0	12.5	2.5	2.5	<\$100M	230	747	16	25.0	30.0
CARNEY ST BK	CARNEY	22.5	2.5	15.0	2.5	2.5	<\$100M	231	399	37	25.0	27.5
SHATTUCK NB	SHATTUCK	22.5	2.5	12.5	2.5	5.0	<\$100M	232	1,198	56	27.5	30.0

Table 1. Small Business Lending in Oklahoma, June 1998

Bank Name	Location	Total Rank	Rank LSBL/TA	Rank LSBL/TBL	Rank LSBL (\$)	Rank LSBL(#)	Bank Asset Sz.	Rank by Bank Sz.	LSBL\$	LSBL#	Total Rank MSBL	Total Rank SSBL
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
EXCHANGE B&TC	PERRY	22.5	2.5	7.5	7.5	5.0	<\$100M	233	2,452	66	22.5	22.5
WALTERS B&TC	WALTERS	22.5	2.5	10.0	2.5	7.5	<\$100M	234	1,160	95	25.0	30.0
FIRST ST BK	KEYES	22.5	2.5	10.0	5.0	5.0	<\$100M	235	1,377	75	27.5	32.5
PEOPLES ST BK	BLAIR	22.5	2.5	15.0	2.5	2.5	<\$100M	236	248	9	25.0	25.0
FIRST NB OF NASH	NASH	20.0	2.5	12.5	2.5	2.5	<\$100M	237	356	17	25.0	27.5
FIRST ST BK	BOISE CITY	20.0	2.5	10.0	5.0	2.5	<\$100M	238	1,230	41	25.0	30.0
WASHITA VALLEY BK	FORT COBB	20.0	2.5	10.0	2.5	5.0	<\$100M	239	1,151	64	22.5	27.5
FIRST AMER BK	MINCO	20.0	2.5	12.5	2.5	2.5	<\$100M	240	122	7	22.5	22.5
FIRST NB IN OKEENE	OKEENE	20.0	5.0	2.5	10.0	2.5	<\$100M	241	3,767	17	10.0	10.0
BANK OF VERDEN	VERDEN	20.0	2.5	12.5	2.5	2.5	<\$100M	242	921	41	25.0	27.5
ROCKWELL BK	OKLAHOMA CITY	20.0	5.0	2.5	10.0	2.5	<\$100M	243	3,265	26	17.5	10.0
FIRST ST BK	BOKCHITO	17.5	2.5	10.0	2.5	2.5	<\$100M	244	695	43	20.0	22.5
FIRST BK OF APACHE	APACHE	17.5	2.5	10.0	2.5	2.5	<\$100M	245	372	19	20.0	20.0
CYRIL ST BK	CYRIL	17.5	2.5	10.0	2.5	2.5	<\$100M	246	734	45	20.0	22.5
FIRST NB OF THOMAS	THOMAS	17.5	2.5	5.0	5.0	5.0	<\$100M	247	2,032	58	27.5	22.5
FIRST NB&TC OF BROKEN ARROW	BROKEN ARROW	10.0	2.5	2.5	2.5	2.5	\$100M-500M	63	1,178	18	12.5	10.0

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 Oklahoma, 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 Bnk Sz. (7)	LSBL\$ (8)	LSBL# (9)	Total Rank MSBL (10)	Total Rank SSBL (11)
TULSA NB	TULSA	OK	97.5	25.0	25.0	25.0	22.5	\$100M-500M	1	37,258	423	67.5	60.0
FIRST B&TC	WAGONER	OK	95.0	25.0	25.0	22.5	22.5	<\$100M	1	27,034	518	97.5	97.5
ARMSTRONG BK	VIAN	OK	95.0	22.5	22.5	25.0	25.0	\$100M-500M	2	37,960	599	97.5	97.5
BANK OF CUSHING & TC	CUSHING	OK	90.0	25.0	20.0	22.5	22.5	<\$100M	2	20,966	416	92.5	92.5
AMERICAN NB&TC	SAPULPA	OK	90.0	15.0	25.0	25.0	25.0	\$100M-500M	3	33,946	1,180	92.5	95.0
FIRST CAPITAL BK	GUTHRIE	OK	87.5	25.0	22.5	20.0	20.0	<\$100M	3	17,759	394	70.0	70.0
LINCOLN NB	OKLAHOMA CITY	OK	87.5	22.5	22.5	20.0	22.5	<\$100M	4	14,646	503	75.0	67.5
CITIZENS SECURITY B&TC	BIXBY	OK	85.0	17.5	25.0	20.0	22.5	\$100M-500M	4	18,014	418	92.5	95.0
FIRST NB&TC OF ADA	ADA	OK	85.0	17.5	20.0	22.5	25.0	\$100M-500M	5	28,627	605	90.0	92.5
LANDMARK BK CO NA	MADILL	OK	85.0	22.5	17.5	22.5	22.5	<\$100M	5	20,473	447	90.0	92.5
SECURITY NB OF SAPULPA	SAPULPA	OK	85.0	22.5	25.0	20.0	17.5	<\$100M	6	15,528	281	77.5	77.5
OKLAHOMA NB	DUNCAN	OK	85.0	22.5	20.0	20.0	22.5	<\$100M	7	14,616	598	95.0	95.0
FIRST NB OF ROLAND	ROLAND	OK	85.0	25.0	22.5	20.0	17.5	<\$100M	8	17,912	297	62.5	47.5
STILLWATER NB&TC	STILLWATER	OK	77.5	25.0	2.5	25.0	25.0	\$500M-\$1B	1	307,714	3,046	72.5	60.0
BANCFIRST	OKLAHOMA CITY	OK	65.0	12.5	2.5	25.0	25.0	\$1B-\$10B	1	203,172	5,028	60.0	60.0

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 3. Top Lenders in Small Business Loans in Oklahoma 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)
BOK FINANCIAL CORPORATION	OK	310,588	2,547	\$1B-\$10B	65,032	1,559	172,629	2,278	
BANCFIRST CORPORATION	OK	199,943	3,700	\$1B-\$10B	70,196	3,270	114,094	3,527	
NATIONSBANK CORPORATION	NC	136,119	1,863	>\$50B	51,075	1,586	78,992	1,751	
ARVEST BANK GROUP INC.	AR	134,636	1,525	\$1B-\$10B	35,216	1,174	71,179	1,394	
SOUTHWEST BANCORP INC.	OK	134,171	1,264	<\$1B	33,268	912	70,214	1,131	
F & M BANCORPORATION	OK	92,132	944	<\$1B	23,653	714	46,074	845	
GUARANTY BANCSHARES INC.	OK	57,663	919	<\$1B	23,667	783	40,354	882	
AMERICAN EXPRESS CENTURION B	UT	35,277	3,180	\$10B-\$50B	35,277	3,180	35,277	3,180	**
FIRST FIDELITY BANCORP INC.	OK	29,690	651	<\$1B	12,406	585	18,972	627	
UMB FINANCIAL CORPORATION	MO	27,015	186	\$1B-\$10B	4,460	122	10,855	155	
INTRUST FINANCIAL CORPORATIO	KS	25,107	311	\$1B-\$10B	6,407	247	12,382	283	
DURANT BANCORP INC.	OK	24,171	625	<\$1B	9,809	587	13,108	606	
FIRST OF MCALESTER CORPORATI	OK	22,270	370	<\$1B	7,069	324	11,638	351	
AMQUEST FINANCIAL CORP.	OK	22,269	346	<\$1B	7,474	297	13,391	331	
MIDCITY FINANCIAL CORPORATIO	IL	15,713	128	\$1B-\$10B	2,117	90	5,456	108	
WELLS FARGO & COMPANY	CA	15,375	841	>\$50B	14,910	840	14,910	840	
ADVANTA FNCL CORP	UT	10,627	1,069	<\$1B	10,627	1,069	10,627	1,069	
SECURITY NB&TC	OK	10,371	184	<\$1B	4,738	168	6,871	179	
CHASE MANHATTAN CORPORATION	NY	9,742	443	>\$50B	7,979	439	8,342	441	
FIRST UNITED BANCSHARES INC	AR	6,703	77	\$1B-\$10B	1,942	60	3,155	68	
MARINE MIDLAND BK	NY	6,049	14	\$10B-\$50B	0	0	286	2	
BANC ONE CORPORATION	OH	5,306	146	>\$50B	2,721	138	3,316	142	
MOUNTAINWEST FNCL	UT	5,303	1,977	<\$1B	5,303	1,977	5,303	1,977	
FIRST BANK CORP	AR	4,965	110	<\$1B	1,558	99	2,615	106	
MBNA CORPORATION	DE	4,944	398	\$10B-\$50B	4,624	396	4,944	398	**
WACHOVIA CORPORATION	NC	4594	9	>\$50B	0	0	0	0	
NORWEST CORPORATION	MN	2,692	19	>\$50B	451	16	451	16	
1ST SOURCE CORPORATION	IN	2,029	5	\$1B-\$10B	0	0	162	1	
MERCANTILE BANCORPORATION IN	MO	1,922	22	\$10B-\$50B	590	17	1,097	20	
FIRST CHICAGO NBD CORPORATIO	IL	1,810	3	>\$50B	10	1	10	1	
COMERICA INCORPORATED	MI	1,545	7	\$10B-\$50B	127	4	338	5	
FIRST COMMERCIAL CORPORATION	AR	1,475	7	\$1B-\$10B	103	5	103	5	
PNC BANK CORP.	PA	1,013	4	>\$50B	0	0	274	2	
FIRST AMERICAN CORPORATION	TN	1,005	22	\$10B-\$50B	429	20	654	21	

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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.