

Table 3A Expanded. Small Business Lending Institutions in Kansas Using Call Report Data, June 2012

Name of Lending Institution	City	Small Business Lending (less than \$ million)					Micro Business Lending (less than \$ 100k)			CC Amount/TA ¹ (10)	
		Total Rank (1)	TA Ratio ¹ (2)	TBL Ratio ¹ (3)	Amount (1,000) (4)	Number (5)	Institution Asset Size (6)	Total Rank (7)	Amount (1,000) (8)		Number (9)
The Wilson State Bank	Wilson	92.5	0.238	1.000	18,896	321	<100M	100.0	18,896	321	0.000
Home Bank and Trust Company	Eureka	90.0	0.401	1.000	34,462	214	<100M	97.5	34,462	214	0.000
Commercial Bank	Parsons	87.5	0.124	1.000	28,665	273	100M-500M	62.5	4,727	180	0.000
Patriots Bank	Garnett	87.5	0.236	1.000	22,000	189	<100M	57.5	3,137	134	0.000
The First State Bank	Norton	87.5	0.113	1.000	35,155	477	100M-500M	97.5	35,155	477	0.000
The Union State Bank of Everest	Everest	85.0	0.172	0.807	39,391	643	100M-500M	87.5	13,478	516	0.000
Community First National Bank	Manhattan	82.5	0.244	0.677	37,912	335	100M-500M	62.5	4,722	191	0.000
Garden City State Bank	Garden City	82.5	0.405	0.860	28,141	393	<100M	85.0	7,930	291	0.000
The Citizens State Bank	Gridley	82.5	0.118	1.000	14,425	397	100M-500M	100.0	14,425	397	0.000
University Bank	Pittsburg	82.5	0.338	0.812	36,275	284	100M-500M	65.0	4,990	151	0.000
The Citizens State Bank of Cheney, Ka	Cheney	82.5	0.227	1.000	12,913	222	<100M	80.0	4,543	177	0.000
Alliance Bank	Topeka	82.5	0.246	0.890	20,987	318	<100M	77.5	4,907	235	0.000
First Bank of Newton	Newton	82.5	0.201	0.901	30,646	311	100M-500M	80.0	7,347	233	0.000
First National Bank, Independence, Ka	Independence	80.0	0.290	0.856	25,589	265	<100M	72.5	4,616	162	0.000
Peoples Bank and Trust Company	Mcpherson	80.0	0.163	0.576	64,226	776	100M-500M	77.5	14,732	566	0.000
The St. John National Bank	Saint John	80.0	0.150	1.000	11,706	232	<100M	97.5	11,706	232	0.000
Community Bank of the Midwest	Great Bend	80.0	0.202	0.772	28,020	342	100M-500M	72.5	5,885	234	0.000
Community Bank of Wichita, Inc.	Wichita	80.0	0.363	0.852	23,702	338	<100M	77.5	5,116	260	0.000
The Riley State Bank of Riley, Kansas	Riley	80.0	0.142	1.000	10,637	226	<100M	97.5	10,637	226	0.000
Gardner Bank	Gardner	80.0	0.333	0.841	29,169	247	<100M	50.0	2,670	136	0.000
Community National Bank & Trust	Chanute	80.0	0.150	0.649	119,608	1,375	500M-1B	80.0	34,413	999	0.001
The Community Bank	Liberal	77.5	0.267	0.779	23,442	256	<100M	72.5	4,709	168	0.000
The First National Bank of Centralia	Centralia	77.5	0.123	1.000	13,868	180	100M-500M	95.0	13,868	180	0.000
The Lyndon State Bank	Lyndon	77.5	0.137	1.000	11,132	177	<100M	95.0	11,132	177	0.000
The Denison State Bank	Holton	77.5	0.128	0.759	36,894	659	100M-500M	82.5	11,365	535	0.000
The First National Bank of Southern Ki	Mount Hope	77.5	0.265	0.916	17,860	211	<100M	75.0	4,472	152	0.000
Bank of Kansas	South Hutchinson	77.5	0.182	0.576	60,116	394	100M-500M	47.5	4,105	158	0.000
Centera Bank	Sublette	77.5	0.125	0.867	29,412	490	100M-500M	77.5	7,567	399	0.000
The Citizens State Bank	Marysville	77.5	0.148	0.585	42,953	518	100M-500M	90.0	26,325	443	0.000
The Kansas State Bank Overbrook Kar	Overbrook	77.5	0.170	1.000	8,367	176	<100M	92.5	8,367	176	0.000
Capital City Bank	Topeka	77.5	0.188	0.541	78,045	609	100M-500M	67.5	9,974	358	0.000
Peoples Bank	Lawrence	77.5	0.151	0.637	69,847	532	100M-500M	55.0	6,574	283	0.000
ESB Financial	Emporia	75.0	0.200	0.825	33,076	215	100M-500M	67.5	6,331	109	0.006
Freedom Bank	Overland Park	75.0	0.290	0.611	37,784	215	100M-500M	37.5	2,269	113	0.000
The Midland National Bank of Newtor	Newton	75.0	0.191	0.735	25,235	255	100M-500M	65.0	4,499	187	0.000
United Bank of Kansas	Lenexa	75.0	0.279	0.628	31,926	221	100M-500M	52.5	3,342	133	0.000
The Farmers State Bank	Wathena	75.0	0.142	1.000	9,431	178	<100M	95.0	9,431	178	0.000
The Fowler State Bank	Fowler	75.0	0.175	1.000	10,893	165	<100M	62.5	2,624	131	0.000

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		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)		(9)
Bank of the Prairie	Olathe	75.0	0.298	0.715	24,376	176	<100M	37.5	1,768	87	0.000
Rose Hill Bank	Rose Hill	75.0	0.138	0.634	37,000	394	100M-500M	62.5	5,977	275	0.000
Community Bank	Topeka	75.0	0.270	0.704	22,123	271	<100M	65.0	3,769	169	0.000
The Halstead Bank	Halstead	75.0	0.177	0.913	13,907	254	<100M	80.0	4,651	211	0.000
Almena State Bank	Almena	75.0	0.273	1.000	7,100	115	<100M	87.5	7,100	115	0.000
Farmers and Merchants Bank of Hill C	Hill City	75.0	0.198	1.000	8,302	156	<100M	92.5	8,302	156	0.000
The Girard National Bank	Girard	75.0	0.121	0.662	64,770	1,307	500M-1B	82.5	20,598	1,094	0.000
The First National Bank of Louisburg	Louisburg	72.5	0.136	1.000	11,142	138	<100M	52.5	2,295	88	0.000
Flint Hills Bank	Eskridge	72.5	0.124	1.000	12,028	153	<100M	92.5	12,028	153	0.000
Andover State Bank	Andover	72.5	0.310	0.838	20,583	155	<100M	47.5	2,211	79	0.000
VisionBank	Topeka	72.5	0.281	0.706	25,118	155	<100M	35.0	1,961	64	0.000
Garnett State Savings Bank	Garnett	72.5	0.102	1.000	11,760	245	100M-500M	95.0	11,760	245	0.000
The Union State Bank	Arkansas City	72.5	0.126	0.708	30,889	324	100M-500M	62.5	5,488	216	0.002
Community State Bank	Coffeyville	72.5	0.227	0.855	15,233	188	<100M	55.0	2,132	130	0.000
Legacy Bank	Colwich	72.5	0.160	0.478	42,080	313	100M-500M	55.0	4,674	156	0.000
The Peoples Bank	Pratt	72.5	0.123	0.540	43,304	482	100M-500M	65.0	7,668	366	0.005
Exchange National Bank & Trust Co.	Atchison	72.5	0.106	0.888	35,770	446	100M-500M	72.5	7,874	355	0.002
The University National Bank of Lawrence	Lawrence	72.5	0.214	1.000	14,608	78	<100M	20.0	849	30	0.000
United National Bank	Natoma	72.5	0.108	1.000	12,295	270	100M-500M	95.0	12,295	270	0.000
First Bank Kansas	Salina	72.5	0.096	0.975	25,190	338	100M-500M	72.5	6,140	249	0.000
The First State Bank of Kansas City, Ka	Kansas City	72.5	0.253	0.764	20,879	161	<100M	47.5	2,402	92	0.000
Ford County State Bank	Spearville	72.5	0.189	1.000	6,597	194	<100M	80.0	3,981	176	0.000
Kaw Valley Bank	Topeka	72.5	0.161	0.389	67,289	778	100M-500M	70.0	12,435	529	0.000
Kaw Valley State Bank and Trust Com	Wamego	70.0	0.157	0.753	21,600	247	100M-500M	60.0	3,556	160	0.007
The St. Marys State Bank	Saint Marys	70.0	0.165	0.774	13,999	190	<100M	60.0	2,844	135	0.000
The Valley State Bank	Belle Plaine	70.0	0.143	0.712	17,566	266	100M-500M	57.5	3,101	194	0.000
The Bank of Holyrood	Holyrood	70.0	0.114	1.000	7,336	199	<100M	92.5	7,336	199	0.000
Central Bank and Trust Company	Hutchinson	70.0	0.143	0.461	34,258	337	100M-500M	60.0	5,672	224	0.000
Security State Bank	Scott City	70.0	0.149	0.552	20,994	346	100M-500M	82.5	8,931	286	0.000
The Farmers State Bank	Mcperson	70.0	0.151	0.817	13,731	235	<100M	75.0	4,424	183	0.000
Golden Belt Bank, FSA	Ellis	70.0	0.156	0.651	20,201	222	100M-500M	60.0	4,050	154	0.000
Kansas State Bank of Manhattan	Manhattan	70.0	0.123	0.368	101,830	888	500M-1B	62.5	12,911	486	0.001
The Farmers National Bank of Stafford	Stafford	70.0	0.130	0.848	15,235	276	100M-500M	75.0	4,617	222	0.000
The Bennington State Bank	Salina	70.0	0.118	0.512	52,315	746	100M-500M	72.5	12,595	560	0.000
State Bank of Downs	Downs	70.0	0.267	0.913	16,742	123	<100M	52.5	2,248	79	0.000
Kaw Valley State Bank	Eudora	70.0	0.171	1.000	6,882	113	<100M	60.0	1,978	86	0.000
The First National Bank of Wamego	Wamego	70.0	0.150	0.613	24,435	245	100M-500M	55.0	3,909	150	0.003
Farmers and Merchants Bank of Mound	Mound City	70.0	0.174	1.000	6,166	158	<100M	92.5	6,166	158	0.000
The First National Bank in Cimarron	Cimarron	67.5	0.093	1.000	8,453	223	<100M	75.0	3,709	194	0.000
Landmark National Bank	Manhattan	67.5	0.102	0.500	66,954	787	500M-1B	72.5	15,151	564	0.000

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		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)		(9)
Millennium Bank	Junction City	67.5	0.389	0.943	13,474	92	<100M	40.0	1,253	47	0.000
Condon Bank & Trust	Coffeyville	67.5	0.116	1.000	11,994	115	100M-500M	37.5	1,556	80	0.000
Kendall State Bank	Valley Falls	67.5	0.415	0.968	13,621	90	<100M	30.0	997	43	0.000
First National Bank in Fredonia	Fredonia	67.5	0.084	1.000	8,563	264	100M-500M	92.5	8,563	264	0.000
The Bank	Oberlin	67.5	0.063	1.000	13,620	195	100M-500M	90.0	13,620	195	0.000
First Community Bank	Emporia	67.5	0.207	1.000	9,532	58	<100M	20.0	579	29	0.000
Fidelity State Bank and Trust Company	Topeka	67.5	0.174	0.605	16,066	259	<100M	57.5	2,661	198	0.000
The Plains State Bank	Plains	67.5	0.102	0.995	13,688	273	100M-500M	82.5	6,079	236	0.000
The Stockgrowers State Bank	Maple Hill	67.5	0.121	1.000	8,734	143	<100M	90.0	8,734	143	0.000
The Valley State Bank	Syracuse	67.5	0.156	0.896	12,708	194	<100M	72.5	3,902	140	0.000
Alterra Bank	Overland Park	67.5	0.238	0.442	35,058	156	100M-500M	22.5	1,499	46	0.000
Douglas County Bank	Lawrence	67.5	0.123	0.427	35,090	355	100M-500M	55.0	4,786	218	0.000
The Security State Bank	Wellington	67.5	0.176	0.907	10,540	143	<100M	65.0	2,995	106	0.000
RelianzBank	Wichita	67.5	0.427	0.751	18,832	133	<100M	50.0	2,588	69	0.000
Mid-America Bank	Baldwin City	65.0	0.124	1.000	7,984	83	<100M	37.5	1,243	50	0.000
Chisholm Trail State Bank	Wichita	65.0	0.124	1.000	8,532	120	<100M	50.0	1,835	89	0.000
Merit Bank	Goff	65.0	0.200	0.674	13,075	160	<100M	52.5	2,258	102	0.000
The Morrill and Janes Bank and Trust Company	Merriam	65.0	0.096	0.384	62,780	532	500M-1B	55.0	6,904	282	0.002
The Western State Bank	Garden City	65.0	0.093	0.392	41,956	512	100M-500M	60.0	7,710	361	0.000
The Stockton National Bank	Stockton	65.0	0.160	0.998	11,102	132	<100M	70.0	3,475	110	0.000
The State Bank of Delphos	Delphos	65.0	0.161	1.000	7,452	83	<100M	42.5	1,421	59	0.000
Bank of Blue Valley	Overland Park	65.0	0.102	0.261	66,654	458	500M-1B	45.0	5,476	181	0.000
Labette Bank	Altamont	65.0	0.071	0.818	23,803	407	100M-500M	77.5	8,680	332	0.003
Cornerstone Bank	Overland Park	65.0	0.155	0.513	26,809	172	100M-500M	25.0	1,515	65	0.000
Conway Bank, National Association	Conway Springs	65.0	0.155	0.923	12,084	169	<100M	55.0	2,449	105	0.000
Bank of Hays	Hays	65.0	0.130	0.503	26,377	259	100M-500M	50.0	3,447	156	0.000
The Bank of Tescott	Tescott	65.0	0.080	0.749	24,346	466	100M-500M	75.0	7,378	385	0.000
New Century Bank, National Association	Belleville	65.0	0.168	1.000	3,671	113	<100M	80.0	3,671	113	0.000
Central National Bank	Junction City	65.0	0.085	0.526	75,658	812	500M-1B	65.0	13,274	537	0.000
First Neodesha Bank	Neodesha	65.0	0.130	0.858	9,927	271	<100M	87.5	6,213	248	0.000
Citizens State Bank	Morland	62.5	0.166	1.000	5,618	80	<100M	82.5	5,618	80	0.000
The Citizens State Bank	Moundridge	62.5	0.086	0.827	22,117	269	100M-500M	57.5	4,380	186	0.000
Peoples State Bank	Mc Donald	62.5	0.149	0.543	17,483	191	100M-500M	50.0	3,369	124	0.000
The First State Bank	Ness City	62.5	0.112	1.000	7,005	119	<100M	85.0	7,005	119	0.000
Farmers National Bank of Kansas	Walnut	62.5	0.132	1.000	5,452	138	<100M	87.5	5,452	138	0.000
The Solomon State Bank	Solomon	62.5	0.116	0.717	21,717	200	100M-500M	55.0	3,741	143	0.000
American Bank of Baxter Springs	Baxter Springs	62.5	0.220	0.590	23,150	123	100M-500M	22.5	1,157	50	0.000
The First Security Bank	Overbrook	62.5	0.265	0.949	9,310	84	<100M	45.0	1,579	54	0.000
Guaranty State Bank and Trust Company	Beloit	62.5	0.101	0.771	16,606	260	100M-500M	72.5	4,892	196	0.000
CoreFirst Bank & Trust	Topeka	62.5	0.083	0.292	92,996	1,183	1B-10B	62.5	16,808	880	0.005

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The Bendena State Bank	Bendena	62.5	0.135	1.000	6,257	114	<100M	87.5	6,257	114	0.000
Carson Bank	Mulvane	62.5	0.149	0.577	13,716	179	<100M	57.5	2,735	133	0.000
The State Bank of Kansas	Fredonia	62.5	0.293	0.619	20,048	85	<100M	12.5	567	29	0.000
The First National Bank of Scott City	Scott City	62.5	0.102	0.920	11,323	237	100M-500M	70.0	3,530	186	0.005
Peoples Exchange Bank	Belleville	62.5	0.116	1.000	7,300	86	<100M	82.5	7,300	86	0.000
Banker's Bank of Kansas, National Ass	Wichita	62.5	0.115	0.473	16,343	2,374	100M-500M	70.0	4,527	2,288	0.099
The Farmers State Bank of Westmore	Westmoreland	62.5	0.132	0.682	16,659	188	100M-500M	62.5	3,675	137	0.000
Emprise Bank	Wichita	62.5	0.089	0.341	130,363	1,293	1B-10B	57.5	14,341	617	0.003
State Bank	Hoxie	60.0	0.111	0.743	15,166	179	100M-500M	55.0	3,339	127	0.003
Farmers National Bank	Phillipsburg	60.0	0.111	0.800	12,537	177	100M-500M	57.5	2,912	138	0.000
The First National Bank of Sedan	Sedan	60.0	0.130	1.000	6,666	106	<100M	60.0	2,306	85	0.000
Elk State Bank	Clyde	60.0	0.116	1.000	5,227	123	<100M	67.5	2,393	105	0.000
Union State Bank	Uniontown	60.0	0.134	1.000	5,201	96	<100M	82.5	5,201	96	0.000
Equity Bank	Andover	60.0	0.093	0.230	56,678	326	500M-1B	40.0	4,176	136	0.000
The First National Bank of Liberal	Liberal	60.0	0.089	0.402	22,843	430	100M-500M	70.0	7,091	327	0.000
Heritage Bank	Topeka	60.0	0.303	0.757	14,734	75	<100M	12.5	565	20	0.000
Verus Bank	Derby	60.0	0.135	0.758	16,141	140	100M-500M	37.5	1,872	81	0.000
Grant County Bank	Ulysses	60.0	0.092	0.611	19,231	322	100M-500M	72.5	6,473	261	0.007
The Lawrence Bank	Lawrence	60.0	0.227	0.648	16,279	100	<100M	37.5	1,964	54	0.000
BANK VI	Salina	60.0	0.202	0.679	13,212	84	<100M	27.5	1,268	39	0.000
The Farmers State Bank of Aliceville, K	Westphalia	60.0	0.078	1.000	8,861	140	100M-500M	87.5	8,861	140	0.000
Sunflower Bank, National Association	Salina	60.0	0.075	0.326	130,947	1,037	1B-10B	55.0	13,820	559	0.005
Swedish-American State Bank	Courtland	60.0	0.105	1.000	4,440	160	<100M	72.5	2,717	149	0.000
Tightwad Bank	Osage City	60.0	0.142	0.999	1,908	152	<100M	75.0	1,908	152	0.000
First State Bank and Trust	Tonganoxie	60.0	0.096	0.423	22,821	273	100M-500M	50.0	3,866	190	0.004
Intrust Bank, National Association	Wichita	60.0	0.063	0.174	250,069	9,822	1B-10B	57.5	39,709	5,885	0.029
The Gorham State Bank	Gorham	60.0	0.136	1.000	3,624	89	<100M	77.5	3,624	89	0.000
Citizens Bank of Kansas, National Assc	Kingman	57.5	0.081	0.538	18,112	276	100M-500M	62.5	4,467	217	0.000
Southwest National Bank	Wichita	57.5	0.080	0.382	35,718	277	100M-500M	45.0	4,352	145	0.000
Lyons Federal Bank	Lyons	57.5	0.087	1.000	7,082	117	<100M	47.5	1,765	89	0.000
First National Bank	Goodland	57.5	0.079	0.564	20,001	318	100M-500M	62.5	4,583	244	0.000
Home State Bank & Trust Co. of McPh	Mcpherson	57.5	0.112	0.691	16,183	149	100M-500M	40.0	2,383	83	0.000
United Bank & Trust	Marysville	57.5	0.069	0.367	36,976	745	500M-1B	72.5	12,856	597	0.000
CrossFirst Bank	Leawood	57.5	0.105	0.273	40,694	193	100M-500M	35.0	3,538	67	0.000
The First State Bank of Burlingame	Burlingame	57.5	0.139	1.000	3,363	60	<100M	70.0	3,363	60	0.000
Bank of Commerce	Chanute	57.5	0.096	0.632	16,682	241	100M-500M	70.0	5,631	185	0.000
Farmers Bank & Trust, National Assoc	Great Bend	57.5	0.049	0.412	32,365	501	500M-1B	60.0	7,845	364	0.000
Kanza Bank	Kingman	57.5	0.107	0.443	21,385	256	100M-500M	55.0	4,180	185	0.000
Security Bank of Kansas City	Kansas City	57.5	0.070	0.180	57,509	358	500M-1B	40.0	3,831	139	0.000
The Olpe State Bank	Olpe	57.5	0.122	1.000	4,452	98	<100M	80.0	4,452	98	0.000

Table 3A Expanded. Small Business Lending Institutions in Kansas Using Call Report Data, June 2012

Name of Lending Institution	City	Small Business Lending (less than \$ million)					Micro Business Lending (less than \$ 100k)			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)
The First National Bank of Girard	Girard	57.5	0.120	0.859	9,003	185	<100M	82.5	5,257	161	0.000
Union State Bank	Olsburg	57.5	0.114	1.000	3,407	124	<100M	75.0	3,407	124	0.000
Astra Bank	Scandia	57.5	0.088	0.827	16,571	209	100M-500M	57.5	3,972	145	0.000
The Baldwin State Bank	Baldwin City	57.5	0.121	0.992	9,595	171	<100M	67.5	2,780	133	0.000
Bank of Commerce and Trust Compar	Wellington	55.0	0.126	0.982	6,895	121	<100M	47.5	1,455	82	0.000
First Commerce Bank	Marysville	55.0	0.127	0.927	6,409	125	<100M	62.5	2,202	99	0.000
First Option Bank	Osawatomie	55.0	0.076	0.727	17,533	184	100M-500M	45.0	3,170	113	0.000
The Exchange State Bank of St. Paul, K	St. Paul	55.0	0.122	0.881	8,329	148	<100M	65.0	3,074	108	0.000
First National Bank and Trust	Phillipsburg	55.0	0.069	0.767	12,874	267	100M-500M	65.0	4,243	230	0.003
The Piqua State Bank	Piqua	55.0	0.125	1.000	3,297	82	<100M	75.0	3,297	82	0.000
The First State Bank & Trust Co. of Lar	Larned	55.0	0.109	0.575	12,487	178	100M-500M	45.0	2,073	140	0.000
National Bank of Kansas City	Overland Park	55.0	0.064	0.458	38,040	200	500M-1B	22.5	1,562	65	0.000
The Kearny County Bank	Lakin	55.0	0.056	1.000	6,811	146	100M-500M	85.0	6,811	146	0.000
The State Exchange Bank	Mankato	55.0	0.131	1.000	4,705	64	<100M	45.0	1,092	51	0.000
First National Bank of Holcomb	Holcomb	55.0	0.105	1.000	5,925	97	<100M	80.0	5,925	97	0.000
Garden Plain State Bank	Wichita	55.0	0.142	0.637	11,728	130	<100M	45.0	2,090	73	0.002
Roxbury Bank	Roxbury	52.5	0.147	0.999	1,855	64	<100M	67.5	1,855	64	0.000
Vintage Bank Kansas	Leon	52.5	0.172	1.000	2,592	39	<100M	47.5	780	28	0.000
Valley View State Bank	Overland Park	52.5	0.042	0.138	37,676	306	500M-1B	42.5	4,083	158	0.000
First Security Bank & Trust Company	Norton	52.5	0.155	0.697	9,921	80	<100M	32.5	1,238	50	0.000
First Bank	Sterling	52.5	0.113	0.618	13,189	135	100M-500M	37.5	1,846	88	0.000
Midwest Community Bank	Plainville	52.5	0.123	0.870	8,646	86	<100M	25.0	950	52	0.000
Citizens Bank, National Association	Fort Scott	52.5	0.070	0.493	19,251	264	100M-500M	52.5	3,636	201	0.000
The First State Bank, Kiowa, Kansas	Kiowa	52.5	0.076	1.000	5,108	130	<100M	85.0	5,108	130	0.000
UMB National Bank of America	Salina	52.5	0.049	0.391	29,874	343	500M-1B	50.0	5,203	227	0.000
The First National Bank of Syracuse	Syracuse	52.5	0.087	0.552	17,085	190	100M-500M	45.0	3,124	122	0.000
Fidelity Bank	Wichita	52.5	0.040	0.151	60,518	327	1B-10B	37.5	3,447	124	0.000
Western National Bank	Summerfield	52.5	0.200	0.973	6,703	44	<100M	20.0	552	19	0.000
Community National Bank	Seneca	52.5	0.077	0.645	20,888	215	100M-500M	45.0	3,156	138	0.000
The Howard State Bank, Howard, Kan.	Howard	52.5	0.088	1.000	3,875	126	<100M	77.5	3,875	126	0.000
First National Bank in Pratt	Pratt	50.0	0.095	0.553	9,961	144	100M-500M	55.0	2,696	109	0.000
Stanley Bank	Stanley	50.0	0.126	0.261	12,045	168	<100M	50.0	2,929	123	0.000
The Lyons State Bank	Lyons	50.0	0.116	0.534	10,968	145	<100M	50.0	2,281	110	0.000
The Marion National Bank	Marion	50.0	0.121	1.000	2,967	71	<100M	72.5	2,967	71	0.000
Silver Lake Bank	Topeka	50.0	0.107	0.357	23,924	168	100M-500M	27.5	1,874	88	0.000
The First State Bank of Healy	Healy	50.0	0.127	0.649	9,496	114	<100M	47.5	2,120	89	0.000
Citizens State Bank and Trust Compan	Hiawatha	50.0	0.067	1.000	5,847	101	<100M	82.5	5,847	101	0.000
The State Bank of Bern	Bern	50.0	0.060	1.000	4,662	123	<100M	77.5	4,662	123	0.000
Cornerbank, National Association	Winfield	50.0	0.078	0.531	21,415	207	100M-500M	35.0	2,243	122	0.000
The Dickinson County Bank	Enterprise	50.0	0.194	0.999	1,625	41	<100M	45.0	489	36	0.000

Table 3A Expanded. Small Business Lending Institutions in Kansas Using Call Report Data, June 2012

Name of Lending Institution	City	Small Business Lending (less than \$ million)					Micro Business Lending (less than \$ 100k)			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)
Great American Bank	De Soto	50.0	0.188	0.401	11,212	64	<100M	20.0	1,006	26	0.000
First National Bank	Hays	50.0	0.116	0.545	9,503	152	<100M	60.0	3,296	103	0.000
First National Bank of Kansas	Burlington	50.0	0.085	1.000	6,160	98	<100M	50.0	1,842	76	0.000
The First National Bank of Hope	Hope	50.0	0.105	1.000	5,033	44	<100M	20.0	526	28	0.000
The First National Bank of Hutchinson	Hutchinson	50.0	0.055	0.288	30,103	219	500M-1B	35.0	3,062	122	0.000
The Baileyville State Bank	Seneca	50.0	0.093	1.000	3,614	74	<100M	50.0	1,312	62	0.000
Citizens State Bank and Trust Co., Ells	Ellsworth	50.0	0.059	1.000	6,703	95	100M-500M	80.0	6,703	95	0.000
BANKWEST OF KANSAS	Goodland	50.0	0.083	0.925	8,220	115	<100M	42.5	1,702	80	0.000
Farmers State Bank	Phillipsburg	47.5	0.100	1.000	3,263	61	<100M	70.0	3,263	61	0.000
The Alta Vista State Bank	Alta Vista	47.5	0.052	0.999	961	290	<100M	70.0	961	290	0.000
The Bank of Whitewater	Whitewater	47.5	0.109	1.000	2,129	57	<100M	65.0	2,129	57	0.000
The Lyon County State Bank	Emporia	47.5	0.085	0.911	7,615	100	<100M	42.5	1,657	66	0.000
Bank of Greeley	Greeley	47.5	0.095	1.000	3,347	72	<100M	50.0	1,225	57	0.000
The Farmers State Bank	Holton	47.5	0.121	0.764	6,989	84	<100M	37.5	1,251	61	0.000
Brotherhood Bank & Trust	Kansas City	47.5	0.046	0.210	24,206	261	500M-1B	40.0	2,803	158	0.002
1st Bank of Troy	Troy	47.5	0.116	1.000	2,847	54	<100M	70.0	2,847	54	0.006
Union State Bank	Clay Center	47.5	0.080	0.747	10,914	148	100M-500M	52.5	2,854	108	0.000
The Peoples State Bank	Cherryvale	47.5	0.114	0.999	1,768	57	<100M	52.5	835	50	0.000
The Farmers Bank of Osborne	Osborne	47.5	0.084	1.000	4,953	51	<100M	25.0	649	35	0.000
Alliant Bank	Sedgwick	47.5	0.137	1.000	2,063	29	<100M	17.5	207	15	0.000
Prescott State Bank	Prescott	47.5	0.130	0.999	1,957	45	<100M	65.0	1,957	45	0.000
Marquette Farmers State Bank of Ma	Marquette	45.0	0.084	1.000	2,940	66	<100M	70.0	2,940	66	0.000
The Trego-WaKeeney State Bank	Wakeeney	45.0	0.057	1.000	3,552	88	<100M	72.5	3,552	88	0.000
Farmers & Merchants Bank of Colby	Colby	45.0	0.085	0.415	12,219	144	100M-500M	50.0	3,268	98	0.000
First National Bank in Frankfort	Frankfort	45.0	0.090	1.000	3,197	67	<100M	70.0	3,197	67	0.000
Cottonwood Valley Bank	Cedar Point	45.0	0.103	0.999	3,466	62	<100M	50.0	1,252	49	0.000
The Fidelity State Bank and Trust Com	Dodge City	45.0	0.051	0.750	9,629	209	100M-500M	57.5	2,781	169	0.000
The Citizens National Bank	Greenleaf	45.0	0.049	0.803	9,522	140	100M-500M	45.0	2,365	111	0.002
State Bank of Carbondale	Carbondale	45.0	0.106	0.999	1,902	75	<100M	65.0	1,902	75	0.000
The Johnson State Bank	Johnson	45.0	0.067	0.999	4,732	86	<100M	45.0	1,487	64	0.000
Emerald Bank	Burden	45.0	0.104	0.999	1,851	56	<100M	62.5	1,851	56	0.000
The Mission Bank	Mission	45.0	0.048	0.131	26,456	163	500M-1B	20.0	1,642	59	0.000
The Exchange National Bank of Cottor	Cottonwood Falls	45.0	0.131	0.764	4,422	79	<100M	50.0	1,467	64	0.000
The First National Bank and Trust Cor	Junction City	45.0	0.112	0.451	11,899	97	100M-500M	25.0	1,372	59	0.000
The Farmers & Merchants State Bank	Cawker City	45.0	0.116	0.999	1,815	39	<100M	62.5	1,815	39	0.000
The First National Bank of Spearville	Spearville	42.5	0.086	1.000	2,699	54	<100M	42.5	806	46	0.000
The Tampa State Bank	Tampa	42.5	0.091	0.991	4,301	99	<100M	62.5	2,152	83	0.000
The State Bank of Blue Rapids	Blue Rapids	42.5	0.108	0.693	5,243	89	<100M	50.0	1,666	68	0.000
The Farmers State Bank of Bucklin, Ka	Bucklin	42.5	0.062	1.000	2,684	73	<100M	67.5	2,684	73	0.000
First Kansas Bank	Hoisington	42.5	0.040	1.000	4,275	108	100M-500M	55.0	2,197	95	0.000

Table 3A Expanded. Small Business Lending Institutions in Kansas Using Call Report Data, June 2012

Name of Lending Institution	City	Small Business Lending (less than \$ million)					Institution Asset Size	Micro Business Lending (less than \$ 100k)			CC Amount/TA ¹
		Total	TA Ratio ¹	TBL Ratio ¹	Amount	Number		Total	Amount	Number	
		Rank	(1)	(2)	(3)	(4)		(5)	(6)	(7)	
The Citizens State Bank and Trust Cor	Woodbine	42.5	0.127	0.999	1,521	35	<100M	57.5	1,521	35	0.000
The First National Bank of Washingto	Washington	42.5	0.052	1.000	3,627	72	<100M	40.0	1,112	59	0.000
The Kansas State Bank	Ottawa	40.0	0.039	1.000	4,033	67	100M-500M	37.5	1,369	48	0.000
Leonardville State Bank	Leonardville	40.0	0.164	0.757	2,496	31	<100M	42.5	755	22	0.000
The Alden State Bank	Sterling	40.0	0.088	0.999	1,693	61	<100M	65.0	1,693	61	0.000
The State Bank of Canton, Canton, Ka	Canton	40.0	0.072	1.000	2,327	74	<100M	67.5	2,327	74	0.000
The First National Bank of Beloit	Beloit	40.0	0.086	0.736	6,313	90	<100M	47.5	1,850	68	0.000
First National Bank of Elkhart	Elkhart	40.0	0.067	0.594	4,798	155	<100M	57.5	2,073	130	0.000
The Farmers State Bank of Oakley, Ka	Oakley	40.0	0.084	0.471	9,439	118	100M-500M	42.5	2,121	89	0.000
TriCentury Bank	Simpson	40.0	0.133	0.998	607	14	<100M	52.5	607	14	0.000
The Freeport State Bank	Harper	40.0	0.093	0.999	2,277	51	<100M	45.0	880	40	0.000
Heartland Bank	Leawood	40.0	0.105	0.486	10,096	58	<100M	12.5	711	18	0.000
Peoples Bank	Coldwater	37.5	0.061	0.999	2,778	79	<100M	50.0	1,235	70	0.000
The City State Bank	Fort Scott	37.5	0.065	1.000	2,199	48	<100M	65.0	2,199	48	0.000
American State Bank & Trust Compan	Great Bend	37.5	0.049	0.233	14,419	132	100M-500M	25.0	1,651	75	0.000
The Haviland State Bank	Haviland	37.5	0.061	1.000	2,456	34	<100M	32.5	585	27	0.000
The Farmers and Merchants State Bar	Argonia	37.5	0.108	0.732	3,512	51	<100M	35.0	916	38	0.000
Bank of Prairie Village	Prairie Village	37.5	0.096	0.343	9,606	83	100M-500M	27.5	1,472	45	0.000
Industrial State Bank	Kansas City	37.5	0.077	0.179	11,633	116	100M-500M	27.5	2,082	70	0.000
The Peabody State Bank	Peabody	37.5	0.083	0.968	3,249	50	<100M	35.0	746	36	0.000
Farmers and Drovers Bank	Council Grove	37.5	0.041	0.746	8,504	111	100M-500M	40.0	2,146	77	0.000
The Farmers State Bank of Blue Moun	Blue Mound	37.5	0.047	1.000	2,011	75	<100M	60.0	2,011	75	0.000
The Stockgrowers State Bank of Ashla	Ashland	37.5	0.062	0.507	7,139	115	100M-500M	40.0	1,714	92	0.000
The State Bank of Spring Hill	Spring Hill	37.5	0.061	1.000	2,622	41	<100M	60.0	2,622	41	0.000
Farmers Bank & Trust	Atwood	35.0	0.035	0.974	2,901	90	<100M	52.5	1,866	83	0.000
Greensburg State Bank	Greensburg	35.0	0.036	1.000	2,221	70	<100M	62.5	2,221	70	0.000
Mutual Savings Association, FSA	Leavenworth	35.0	0.055	0.528	11,759	82	100M-500M	15.0	785	39	0.000
Bank of Palmer	Palmer	35.0	0.045	0.999	1,868	52	<100M	57.5	1,868	52	0.000
The Farmers State Bank	Atwood	35.0	0.065	0.999	1,665	52	<100M	62.5	1,665	52	0.000
Impact Bank	Wellington	35.0	0.062	0.327	8,184	124	100M-500M	40.0	2,269	97	0.000
CBW Bank	Weir	35.0	0.105	0.999	1,005	26	<100M	42.5	414	22	0.000
Armed Forces Bank, National Associat	Fort Leavenworth	35.0	0.007	0.040	12,267	162	1B-10B	20.0	855	76	0.004
The First National Bank of Cunninghar	Cunningham	35.0	0.059	0.999	1,860	34	<100M	57.5	1,860	34	0.000
The Montezuma State Bank	Montezuma	32.5	0.025	0.999	2,418	61	<100M	40.0	1,248	53	0.000
Signature Bank	Haddam	32.5	0.212	0.430	1,208	9	<100M	10.0	-	-	0.000
KansasLand Bank	Quinter	32.5	0.079	0.663	3,776	58	<100M	35.0	970	47	0.000
The Stock Exchange Bank, Caldwell, Ki	Caldwell	32.5	0.050	0.999	2,125	43	<100M	45.0	1,228	37	0.000
The Citizens State Bank	Grainfield	32.5	0.088	0.999	974	26	<100M	37.5	322	22	0.000
The First National Bank of Smith Cent	Smith Center	32.5	0.054	0.999	2,543	47	<100M	35.0	701	35	0.000
The Liberty Savings Association, FSA	Fort Scott	32.5	0.055	1.000	2,096	13	<100M	15.0	162	7	0.000

Table 3A Expanded. Small Business Lending Institutions in Kansas Using Call Report Data, June 2012

Name of Lending Institution	City	Small Business Lending (less than \$ million)					Micro Business Lending (less than \$ 100k)			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)
The Federal Savings Bank	Overland Park	30.0	0.020	1.000	2,211	6	100M-500M	10.0	-	-	0.000
The First State Bank of Ransom	Ransom	30.0	0.087	0.594	4,100	43	<100M	17.5	523	34	0.000
The Troy State Bank	Troy	30.0	0.059	0.999	1,589	46	<100M	55.0	1,589	46	0.005
Hillsboro State Bank	Hillsboro	30.0	0.065	0.999	1,024	25	<100M	32.5	314	18	0.000
Citizens State Bank	Paola	30.0	0.067	0.633	5,359	44	<100M	17.5	650	25	0.000
The Walton State Bank	Walton	27.5	0.060	0.998	569	19	<100M	47.5	569	19	0.000
The Citizens State Bank	Miltonvale	27.5	0.016	0.998	585	37	<100M	37.5	585	37	0.000
Bank of Denton	Denton	27.5	0.055	0.999	870	20	<100M	47.5	870	20	0.000
The Lorraine State Bank	Lorraine	27.5	0.039	0.999	937	44	<100M	50.0	937	44	0.000
Chetopa State Bank & Trust Co.	Chetopa	27.5	0.043	0.999	1,245	41	<100M	50.0	1,245	41	0.000
The Nekoma State Bank	La Crosse	27.5	0.048	0.998	1,887	26	<100M	32.5	621	20	0.000
The Downs National Bank	Downs	27.5	0.048	0.999	874	21	<100M	35.0	364	15	0.000
The Bank of Protection	Protection	27.5	0.045	0.598	2,735	78	<100M	40.0	1,072	72	0.000
The State Bank of Oskaloosa	Oskaloosa	27.5	0.027	0.999	744	52	<100M	45.0	744	52	0.000
Home Savings Bank	Chanute	27.5	0.026	0.999	1,752	17	<100M	17.5	245	9	0.000
Towanda State Bank	Towanda	25.0	0.050	0.998	477	14	<100M	45.0	477	14	0.000
Citizens Savings and Loan Association, Leavenworth	Leavenworth	25.0	0.007	0.999	1,473	10	100M-500M	12.5	60	1	0.000
The Jamestown State Bank	Jamestown	25.0	0.030	0.998	638	27	<100M	45.0	638	27	0.000
First Federal Savings and Loan Association, Wakeeney	Wakeeney	25.0	0.017	0.998	546	17	<100M	32.5	471	16	0.000
The First National Bank of Harveyville	Harveyville	25.0	0.074	0.872	991	13	<100M	25.0	198	8	0.000
First Federal Savings and Loan Bank	Olathe	25.0	0.015	0.999	1,021	4	<100M	12.5	50	1	0.000
The State Bank of Conway Springs	Conway Springs	25.0	0.035	0.999	1,060	21	<100M	32.5	534	19	0.000
The First National Bank of Dighton	Dighton	22.5	0.043	0.542	2,650	41	<100M	27.5	747	34	0.000
Bison State Bank	Bison	22.5	0.042	0.998	469	7	<100M	27.5	155	5	0.000
Argentine Federal Savings	Kansas City	22.5	0.021	0.997	1,270	9	<100M	15.0	132	3	0.000
The First National Bank of Howard	Howard	22.5	0.026	0.995	197	4	<100M	20.0	35	2	0.000
First Federal Savings and Loan Association, Independence	Independence	22.5	0.024	0.619	3,941	34	100M-500M	27.5	1,358	20	0.000
The Farmers State Bank	Fairview	22.5	0.017	0.998	417	27	<100M	35.0	417	27	0.000
The Farmers' State Bank of Jetmore, Jetmore	Jetmore	22.5	0.018	0.998	468	20	<100M	35.0	468	20	0.000
The Farmers State Bank	Dwight	22.5	0.033	0.996	506	11	<100M	27.5	203	9	0.000
The Citizens State Bank	Hugoton	20.0	0.035	0.500	4,102	53	100M-500M	20.0	910	34	0.003
Capitol Federal Savings Bank	Topeka	12.5	0.000	0.157	2,488	8	1B-10B	10.0	-	-	0.000
The Baxter State Bank	Baxter Springs	12.5	0.050	0.277	1,388	27	<100M	20.0	476	21	0.000
State Bank of Burrton	Burrton	12.5	0.059	0.292	594	20	<100M	32.5	315	16	0.000
National Advisors Trust Company, FSE Overland Park	Overland Park	10.0	-	-	-	-	<100M	10.0	-	-	0.000
Inter-State Federal Savings and Loan Association, Kansas City	Kansas City	10.0	-	-	-	-	100M-500M	10.0	-	-	0.000

¹ TA = 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.

Table 3B. Expanded. Micro Business Lending Institutions in Kansas Using Call Report Data, June 2012

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)					All Small Business Lending (less than \$1 million)				
		Total	TA Ratio ¹	TBL Ratio ¹	Amount (1,000)	Number	Institution Asset Size	Total	Amount (1,000)	Number	CC Amount/TA ¹
		Rank						Rank			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)		
The Wilson State Bank	Wilson	100.0	0.238	1.000	18,896	321	<100M	92.5	18,896	321	0.000
The Citizens State Bank	Gridley	100.0	0.118	1.000	14,425	397	100M-500M	82.5	14,425	397	0.000
Home Bank and Trust Company	Eureka	97.5	0.401	1.000	34,462	214	<100M	90.0	34,462	214	0.000
The Riley State Bank of Riley, Kansas	Riley	97.5	0.142	1.000	10,637	226	<100M	80.0	10,637	226	0.000
The St. John National Bank	Saint John	97.5	0.150	1.000	11,706	232	<100M	80.0	11,706	232	0.000
The First State Bank	Norton	97.5	0.113	1.000	35,155	477	100M-500M	87.5	35,155	477	0.000
United National Bank	Natoma	95.0	0.108	1.000	12,295	270	100M-500M	72.5	12,295	270	0.000
The Lyndon State Bank	Lyndon	95.0	0.137	1.000	11,132	177	<100M	77.5	11,132	177	0.000
Garnett State Savings Bank	Garnett	95.0	0.102	1.000	11,760	245	100M-500M	72.5	11,760	245	0.000
The Farmers State Bank	Wathena	95.0	0.142	1.000	9,431	178	<100M	75.0	9,431	178	0.000
The First National Bank of Centralia	Centralia	95.0	0.123	1.000	13,868	180	100M-500M	77.5	13,868	180	0.000
The Bank of Holyrood	Holyrood	92.5	0.114	1.000	7,336	199	<100M	70.0	7,336	199	0.000
First National Bank in Fredonia	Fredonia	92.5	0.084	1.000	8,563	264	100M-500M	67.5	8,563	264	0.000
Farmers and Merchants Bank of Hill City	Hill City	92.5	0.198	1.000	8,302	156	<100M	75.0	8,302	156	0.000
Flint Hills Bank	Eskridge	92.5	0.124	1.000	12,028	153	<100M	72.5	12,028	153	0.000
The Kansas State Bank Overbrook Kansas	Overbrook	92.5	0.170	1.000	8,367	176	<100M	77.5	8,367	176	0.000
Farmers and Merchants Bank of Mound City	Mound City	92.5	0.174	1.000	6,166	158	<100M	70.0	6,166	158	0.000
The Bank	Oberlin	90.0	0.063	1.000	13,620	195	100M-500M	67.5	13,620	195	0.000
The Citizens State Bank	Marysville	90.0	0.091	0.358	26,325	443	100M-500M	77.5	42,953	518	0.000
The Stockgrowers State Bank	Maple Hill	90.0	0.121	1.000	8,734	143	<100M	67.5	8,734	143	0.000
Almena State Bank	Almena	87.5	0.273	1.000	7,100	115	<100M	75.0	7,100	115	0.000
The Union State Bank of Everest	Everest	87.5	0.059	0.276	13,478	516	100M-500M	85.0	39,391	643	0.000
Farmers National Bank of Kansas	Walnut	87.5	0.132	1.000	5,452	138	<100M	62.5	5,452	138	0.000
The Bendena State Bank	Bendena	87.5	0.135	1.000	6,257	114	<100M	62.5	6,257	114	0.000
The Farmers State Bank of Aliceville, Kansas	Westphalia	87.5	0.078	1.000	8,861	140	100M-500M	60.0	8,861	140	0.000
First Neodesha Bank	Neodesha	87.5	0.081	0.537	6,213	248	<100M	65.0	9,927	271	0.000
Garden City State Bank	Garden City	85.0	0.114	0.242	7,930	291	<100M	82.5	28,141	393	0.000
The First State Bank, Kiowa, Kansas	Kiowa	85.0	0.076	1.000	5,108	130	<100M	52.5	5,108	130	0.000
The Kearny County Bank	Lakin	85.0	0.056	1.000	6,811	146	100M-500M	55.0	6,811	146	0.000
The First State Bank	Ness City	85.0	0.112	1.000	7,005	119	<100M	62.5	7,005	119	0.000
The First National Bank of Girard	Girard	82.5	0.070	0.501	5,257	161	<100M	57.5	9,003	185	0.000
Citizens State Bank and Trust Company	Hiawatha	82.5	0.067	1.000	5,847	101	<100M	50.0	5,847	101	0.000
Security State Bank	Scott City	82.5	0.063	0.235	8,931	286	100M-500M	70.0	20,994	346	0.000
Citizens State Bank	Morland	82.5	0.166	1.000	5,618	80	<100M	62.5	5,618	80	0.000
The Denison State Bank	Holton	82.5	0.039	0.234	11,365	535	100M-500M	77.5	36,894	659	0.000
The Girard National Bank	Girard	82.5	0.038	0.211	20,598	1,094	500M-1B	75.0	64,770	1,307	0.000
Peoples Exchange Bank	Belleville	82.5	0.116	1.000	7,300	86	<100M	62.5	7,300	86	0.000
The Plains State Bank	Plains	82.5	0.045	0.442	6,079	236	100M-500M	67.5	13,688	273	0.000

Table 3B. Expanded. Micro Business Lending Institutions in Kansas Using Call Report Data, June 2012

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)					All Small Business Lending (less than \$1 million)				
		Total	TA Ratio ¹	TBL Ratio ¹	Amount (1,000)	Number	Institution Asset Size	Total	Amount (1,000)	Number	CC Amount/TA ¹
		Rank						Rank			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)		
Union State Bank	Uniontown	82.5	0.134	1.000	5,201	96	<100M	60.0	5,201	96	0.000
The Halstead Bank	Halstead	80.0	0.059	0.305	4,651	211	<100M	75.0	13,907	254	0.000
First National Bank of Holcomb	Holcomb	80.0	0.105	1.000	5,925	97	<100M	55.0	5,925	97	0.000
Community National Bank & Trust	Chanute	80.0	0.043	0.187	34,413	999	500M-1B	80.0	119,608	1,375	0.001
Ford County State Bank	Spearville	80.0	0.114	0.603	3,981	176	<100M	72.5	6,597	194	0.000
Citizens State Bank and Trust Co., Ellsworth,	Ellsworth	80.0	0.059	1.000	6,703	95	100M-500M	50.0	6,703	95	0.000
First Bank of Newton	Newton	80.0	0.048	0.216	7,347	233	100M-500M	82.5	30,646	311	0.000
New Century Bank, National Association	Belleville	80.0	0.168	1.000	3,671	113	<100M	65.0	3,671	113	0.000
The Olpe State Bank	Olpe	80.0	0.122	1.000	4,452	98	<100M	57.5	4,452	98	0.000
The Citizens State Bank of Cheney, Kansas	Cheney	80.0	0.080	0.352	4,543	177	<100M	82.5	12,913	222	0.000
The Howard State Bank, Howard, Kansas	Howard	77.5	0.088	1.000	3,875	126	<100M	52.5	3,875	126	0.000
Labette Bank	Altamont	77.5	0.026	0.298	8,680	332	100M-500M	65.0	23,803	407	0.003
Peoples Bank and Trust Company	Mcperson	77.5	0.037	0.132	14,732	566	100M-500M	80.0	64,226	776	0.000
Community Bank of Wichita, Inc.	Wichita	77.5	0.078	0.184	5,116	260	<100M	80.0	23,702	338	0.000
The Gorham State Bank	Gorham	77.5	0.136	1.000	3,624	89	<100M	60.0	3,624	89	0.000
Alliance Bank	Topeka	77.5	0.057	0.208	4,907	235	<100M	82.5	20,987	318	0.000
Centera Bank	Sublette	77.5	0.032	0.223	7,567	399	100M-500M	77.5	29,412	490	0.000
The State Bank of Bern	Bern	77.5	0.060	1.000	4,662	123	<100M	50.0	4,662	123	0.000
Union State Bank	Olsburg	75.0	0.114	1.000	3,407	124	<100M	57.5	3,407	124	0.000
Tightwad Bank	Osage City	75.0	0.142	0.999	1,908	152	<100M	60.0	1,908	152	0.000
The First National Bank in Cimarron	Cimarron	75.0	0.041	0.439	3,709	194	<100M	67.5	8,453	223	0.000
The First National Bank of Southern Kansas	Mount Hope	75.0	0.066	0.229	4,472	152	<100M	77.5	17,860	211	0.000
The Bank of Tescott	Tescott	75.0	0.024	0.227	7,378	385	100M-500M	65.0	24,346	466	0.000
The Farmers National Bank of Stafford	Stafford	75.0	0.039	0.257	4,617	222	100M-500M	70.0	15,235	276	0.000
The Piqua State Bank	Piqua	75.0	0.125	1.000	3,297	82	<100M	55.0	3,297	82	0.000
The Farmers State Bank	Mcperson	75.0	0.049	0.263	4,424	183	<100M	70.0	13,731	235	0.000
Swedish-American State Bank	Courtland	72.5	0.064	0.612	2,717	149	<100M	60.0	4,440	160	0.000
The Community Bank	Liberal	72.5	0.054	0.156	4,709	168	<100M	77.5	23,442	256	0.000
The Marion National Bank	Marion	72.5	0.121	1.000	2,967	71	<100M	50.0	2,967	71	0.000
Grant County Bank	Ulysses	72.5	0.031	0.206	6,473	261	100M-500M	60.0	19,231	322	0.007
The Bennington State Bank	Salina	72.5	0.028	0.123	12,595	560	100M-500M	70.0	52,315	746	0.000
The Valley State Bank	Syracuse	72.5	0.048	0.275	3,902	140	<100M	67.5	12,708	194	0.000
Community Bank of the Midwest	Great Bend	72.5	0.042	0.162	5,885	234	100M-500M	80.0	28,020	342	0.000
First Bank Kansas	Salina	72.5	0.023	0.238	6,140	249	100M-500M	72.5	25,190	338	0.000
Landmark National Bank	Manhattan	72.5	0.023	0.113	15,151	564	500M-1B	67.5	66,954	787	0.000
United Bank & Trust	Marysville	72.5	0.024	0.128	12,856	597	500M-1B	57.5	36,976	745	0.000
First National Bank, Independence, Kansas	Independence	72.5	0.052	0.154	4,616	162	<100M	80.0	25,589	265	0.000
Guaranty State Bank and Trust Company	Beloit	72.5	0.030	0.227	4,892	196	100M-500M	62.5	16,606	260	0.000
Exchange National Bank & Trust Co.	Atchison	72.5	0.023	0.195	7,874	355	100M-500M	72.5	35,770	446	0.002

Table 3B. Expanded. Micro Business Lending Institutions in Kansas Using Call Report Data, June 2012

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)					All Small Business Lending (less than \$1 million)				
		Total	TA Ratio ¹	TBL Ratio ¹	Amount (1,000)	Number	Institution Asset Size	Total	Amount (1,000)	Number	CC Amount/TA ¹
		Rank						Rank			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)		
The Trego-WaKeeney State Bank	Wakeeney	72.5	0.057	1.000	3,552	88	<100M	45.0	3,552	88	0.000
Kaw Valley Bank	Topeka	70.0	0.030	0.072	12,435	529	100M-500M	72.5	67,289	778	0.000
Farmers State Bank	Phillipsburg	70.0	0.100	1.000	3,263	61	<100M	47.5	3,263	61	0.000
The First National Bank of Liberal	Liberal	70.0	0.027	0.125	7,091	327	100M-500M	60.0	22,843	430	0.000
The First National Bank of Scott City	Scott City	70.0	0.032	0.287	3,530	186	100M-500M	62.5	11,323	237	0.005
Marquette Farmers State Bank of Marquette	Marquette	70.0	0.084	1.000	2,940	66	<100M	45.0	2,940	66	0.000
1st Bank of Troy	Troy	70.0	0.116	1.000	2,847	54	<100M	47.5	2,847	54	0.006
Banker's Bank of Kansas, National Associatio	Wichita	70.0	0.032	0.131	4,527	2,288	100M-500M	62.5	16,343	2,374	0.099
The Alta Vista State Bank	Alta Vista	70.0	0.052	0.999	961	290	<100M	47.5	961	290	0.000
The Stockton National Bank	Stockton	70.0	0.050	0.313	3,475	110	<100M	65.0	11,102	132	0.000
First National Bank in Frankfort	Frankfort	70.0	0.090	1.000	3,197	67	<100M	45.0	3,197	67	0.000
Bank of Commerce	Chanute	70.0	0.032	0.213	5,631	185	100M-500M	57.5	16,682	241	0.000
The First State Bank of Burlingame	Burlingame	70.0	0.139	1.000	3,363	60	<100M	57.5	3,363	60	0.000
The Farmers State Bank of Bucklin, Kansas	Bucklin	67.5	0.062	1.000	2,684	73	<100M	42.5	2,684	73	0.000
Capital City Bank	Topeka	67.5	0.024	0.069	9,974	358	100M-500M	77.5	78,045	609	0.000
The Baldwin State Bank	Baldwin City	67.5	0.035	0.287	2,780	133	<100M	57.5	9,595	171	0.000
The State Bank of Canton, Canton, Kansas	Canton	67.5	0.072	1.000	2,327	74	<100M	40.0	2,327	74	0.000
Elk State Bank	Clyde	67.5	0.053	0.458	2,393	105	<100M	60.0	5,227	123	0.000
Roxbury Bank	Roxbury	67.5	0.147	0.999	1,855	64	<100M	52.5	1,855	64	0.000
ESB Financial	Emporia	67.5	0.038	0.158	6,331	109	100M-500M	75.0	33,076	215	0.006
Community Bank	Topeka	65.0	0.046	0.120	3,769	169	<100M	75.0	22,123	271	0.000
State Bank of Carbondale	Carbondale	65.0	0.106	0.999	1,902	75	<100M	45.0	1,902	75	0.000
University Bank	Pittsburg	65.0	0.046	0.112	4,990	151	100M-500M	82.5	36,275	284	0.000
The Alden State Bank	Sterling	65.0	0.088	0.999	1,693	61	<100M	40.0	1,693	61	0.000
The Peoples Bank	Pratt	65.0	0.022	0.096	7,668	366	100M-500M	72.5	43,304	482	0.005
The Midland National Bank of Newton	Newton	65.0	0.034	0.131	4,499	187	100M-500M	75.0	25,235	255	0.000
Central National Bank	Junction City	65.0	0.015	0.092	13,274	537	500M-1B	65.0	75,658	812	0.000
The Bank of Whitewater	Whitewater	65.0	0.109	1.000	2,129	57	<100M	47.5	2,129	57	0.000
First National Bank and Trust	Phillipsburg	65.0	0.023	0.253	4,243	230	100M-500M	55.0	12,874	267	0.003
Prescott State Bank	Prescott	65.0	0.130	0.999	1,957	45	<100M	47.5	1,957	45	0.000
The City State Bank	Fort Scott	65.0	0.065	1.000	2,199	48	<100M	37.5	2,199	48	0.000
The Exchange State Bank of St. Paul, Kansas	St. Paul	65.0	0.045	0.325	3,074	108	<100M	55.0	8,329	148	0.000
The Security State Bank	Wellington	65.0	0.050	0.258	2,995	106	<100M	67.5	10,540	143	0.000
The Farmers State Bank	Atwood	62.5	0.065	0.999	1,665	52	<100M	35.0	1,665	52	0.000
Citizens Bank of Kansas, National Associatio	Kingman	62.5	0.020	0.133	4,467	217	100M-500M	57.5	18,112	276	0.000
Emerald Bank	Burden	62.5	0.104	0.999	1,851	56	<100M	45.0	1,851	56	0.000
Rose Hill Bank	Rose Hill	62.5	0.022	0.102	5,977	275	100M-500M	75.0	37,000	394	0.000
Greensburg State Bank	Greensburg	62.5	0.036	1.000	2,221	70	<100M	35.0	2,221	70	0.000
CoreFirst Bank & Trust	Topeka	62.5	0.015	0.053	16,808	880	1B-10B	62.5	92,996	1,183	0.005

Table 3B. Expanded. Micro Business Lending Institutions in Kansas Using Call Report Data, June 2012

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)					All Small Business Lending (less than \$1 million)				
		Total	TA Ratio ¹	TBL Ratio ¹	Amount (1,000)	Number	Institution	Total Rank	Amount	Number	CC
		(1)	(2)	(3)	(4)	(5)	Asset Size (6)	(7)	(1,000) (8)	(9)	Amount/TA ¹ (10)
Community First National Bank	Manhattan	62.5	0.030	0.084	4,722	191	100M-500M	82.5	37,912	335	0.000
The Fowler State Bank	Fowler	62.5	0.042	0.241	2,624	131	<100M	75.0	10,893	165	0.000
First National Bank	Goodland	62.5	0.018	0.129	4,583	244	100M-500M	57.5	20,001	318	0.000
Commercial Bank	Parsons	62.5	0.020	0.165	4,727	180	100M-500M	87.5	28,665	273	0.000
First Commerce Bank	Marysville	62.5	0.044	0.319	2,202	99	<100M	55.0	6,409	125	0.000
The Farmers & Merchants State Bank of Caw	Cawker City	62.5	0.116	0.999	1,815	39	<100M	45.0	1,815	39	0.000
The Union State Bank	Arkansas City	62.5	0.022	0.126	5,488	216	100M-500M	72.5	30,889	324	0.002
The Tampa State Bank	Tampa	62.5	0.046	0.496	2,152	83	<100M	42.5	4,301	99	0.000
The Farmers State Bank of Westmoreland	Westmoreland	62.5	0.029	0.150	3,675	137	100M-500M	62.5	16,659	188	0.000
Kansas State Bank of Manhattan	Manhattan	62.5	0.016	0.047	12,911	486	500M-1B	70.0	101,830	888	0.001
Central Bank and Trust Company	Hutchinson	60.0	0.024	0.076	5,672	224	100M-500M	70.0	34,258	337	0.000
Golden Belt Bank, FSA	Ellis	60.0	0.031	0.130	4,050	154	100M-500M	70.0	20,201	222	0.000
Kaw Valley State Bank and Trust Company	Wamego	60.0	0.026	0.124	3,556	160	100M-500M	70.0	21,600	247	0.007
The Western State Bank	Garden City	60.0	0.017	0.072	7,710	361	100M-500M	65.0	41,956	512	0.000
The Farmers State Bank of Blue Mound	Blue Mound	60.0	0.047	1.000	2,011	75	<100M	37.5	2,011	75	0.000
The State Bank of Spring Hill	Spring Hill	60.0	0.061	1.000	2,622	41	<100M	37.5	2,622	41	0.000
Kaw Valley State Bank	Eudora	60.0	0.049	0.287	1,978	86	<100M	70.0	6,882	113	0.000
First National Bank	Hays	60.0	0.040	0.189	3,296	103	<100M	50.0	9,503	152	0.000
The St. Marys State Bank	Saint Marys	60.0	0.033	0.157	2,844	135	<100M	70.0	13,999	190	0.000
Farmers Bank & Trust, National Association	Great Bend	60.0	0.012	0.100	7,845	364	500M-1B	57.5	32,365	501	0.000
The First National Bank of Sedan	Sedan	60.0	0.045	0.346	2,306	85	<100M	60.0	6,666	106	0.000
Fidelity State Bank and Trust Company	Topeka	57.5	0.029	0.100	2,661	198	<100M	67.5	16,066	259	0.000
First National Bank of Elkhart	Elkhart	57.5	0.029	0.257	2,073	130	<100M	40.0	4,798	155	0.000
Carson Bank	Mulvane	57.5	0.030	0.115	2,735	133	<100M	62.5	13,716	179	0.000
Astra Bank	Scandia	57.5	0.021	0.198	3,972	145	100M-500M	57.5	16,571	209	0.000
The Citizens State Bank	Moundridge	57.5	0.017	0.164	4,380	186	100M-500M	62.5	22,117	269	0.000
The First National Bank of Cunningham	Cunningham	57.5	0.059	0.999	1,860	34	<100M	35.0	1,860	34	0.000
Intrust Bank, National Association	Wichita	57.5	0.010	0.028	39,709	5,885	1B-10B	60.0	250,069	9,822	0.029
The Fidelity State Bank and Trust Company	Dodge City	57.5	0.015	0.217	2,781	169	100M-500M	45.0	9,629	209	0.000
Emprise Bank	Wichita	57.5	0.010	0.037	14,341	617	1B-10B	62.5	130,363	1,293	0.003
Farmers National Bank	Phillipsburg	57.5	0.026	0.186	2,912	138	100M-500M	60.0	12,537	177	0.000
The Valley State Bank	Belle Plaine	57.5	0.025	0.126	3,101	194	100M-500M	70.0	17,566	266	0.000
The Citizens State Bank and Trust Company	Woodbine	57.5	0.127	0.999	1,521	35	<100M	42.5	1,521	35	0.000
Patriots Bank	Garnett	57.5	0.034	0.143	3,137	134	<100M	87.5	22,000	189	0.000
Bank of Palmer	Palmer	57.5	0.045	0.999	1,868	52	<100M	35.0	1,868	52	0.000
Kanza Bank	Kingman	55.0	0.021	0.087	4,180	185	100M-500M	57.5	21,385	256	0.000
The Morrill and Janes Bank and Trust Compa	Merriam	55.0	0.011	0.042	6,904	282	500M-1B	65.0	62,780	532	0.002
Sunflower Bank, National Association	Salina	55.0	0.008	0.034	13,820	559	1B-10B	60.0	130,947	1,037	0.005
Douglas County Bank	Lawrence	55.0	0.017	0.058	4,786	218	100M-500M	67.5	35,090	355	0.000

Table 3B. Expanded. Micro Business Lending Institutions in Kansas Using Call Report Data, June 2012

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)					Institution Asset Size	All Small Business Lending (less than \$1 million)			
		Total	TA Ratio ¹	TBL Ratio ¹	Amount (1,000)	Number		Total Rank	Amount (1,000)	Number	CC Amount/TA ¹
		Rank									
Legacy Bank	Colwich	55.0	0.018	0.053	4,674	156	100M-500M	72.5	42,080	313	0.000
State Bank	Hoxie	55.0	0.024	0.164	3,339	127	100M-500M	60.0	15,166	179	0.003
Peoples Bank	Lawrence	55.0	0.014	0.060	6,574	283	100M-500M	77.5	69,847	532	0.000
Community State Bank	Coffeyville	55.0	0.032	0.120	2,132	130	<100M	72.5	15,233	188	0.000
The Troy State Bank	Troy	55.0	0.059	0.999	1,589	46	<100M	30.0	1,589	46	0.005
First National Bank in Pratt	Pratt	55.0	0.026	0.150	2,696	109	100M-500M	50.0	9,961	144	0.000
Conway Bank, National Association	Conway Springs	55.0	0.031	0.187	2,449	105	<100M	65.0	12,084	169	0.000
The First National Bank of Wamego	Wamego	55.0	0.024	0.098	3,909	150	100M-500M	70.0	24,435	245	0.003
The Solomon State Bank	Solomon	55.0	0.020	0.123	3,741	143	100M-500M	62.5	21,717	200	0.000
First Kansas Bank	Hoisington	55.0	0.021	0.514	2,197	95	100M-500M	42.5	4,275	108	0.000
Merit Bank	Goff	52.5	0.035	0.116	2,258	102	<100M	65.0	13,075	160	0.000
TriCentury Bank	Simpson	52.5	0.133	0.998	607	14	<100M	40.0	607	14	0.000
The Peoples State Bank	Cherryvale	52.5	0.054	0.472	835	50	<100M	47.5	1,768	57	0.000
Farmers Bank & Trust	Atwood	52.5	0.022	0.627	1,866	83	<100M	35.0	2,901	90	0.000
United Bank of Kansas	Lenexa	52.5	0.029	0.066	3,342	133	100M-500M	75.0	31,926	221	0.000
Union State Bank	Clay Center	52.5	0.021	0.195	2,854	108	100M-500M	47.5	10,914	148	0.000
The First National Bank of Louisburg	Louisburg	52.5	0.028	0.206	2,295	88	<100M	72.5	11,142	138	0.000
State Bank of Downs	Downs	52.5	0.036	0.123	2,248	79	<100M	70.0	16,742	123	0.000
Citizens Bank, National Association	Fort Scott	52.5	0.013	0.093	3,636	201	100M-500M	52.5	19,251	264	0.000
First National Bank of Kansas	Burlington	50.0	0.025	0.299	1,842	76	<100M	50.0	6,160	98	0.000
Bank of Hays	Hays	50.0	0.017	0.066	3,447	156	100M-500M	65.0	26,377	259	0.000
The State Bank of Blue Rapids	Blue Rapids	50.0	0.034	0.220	1,666	68	<100M	42.5	5,243	89	0.000
Peoples Bank	Coldwater	50.0	0.027	0.444	1,235	70	<100M	37.5	2,778	79	0.000
Peoples State Bank	Mc Donald	50.0	0.029	0.105	3,369	124	100M-500M	62.5	17,483	191	0.000
UMB National Bank of America	Salina	50.0	0.009	0.068	5,203	227	500M-1B	52.5	29,874	343	0.000
The Lorraine State Bank	Lorraine	50.0	0.039	0.999	937	44	<100M	27.5	937	44	0.000
Farmers & Merchants Bank of Colby	Colby	50.0	0.023	0.111	3,268	98	100M-500M	45.0	12,219	144	0.000
RelianzBank	Wichita	50.0	0.059	0.103	2,588	69	<100M	67.5	18,832	133	0.000
The Lyons State Bank	Lyons	50.0	0.024	0.111	2,281	110	<100M	50.0	10,968	145	0.000
The Baileyville State Bank	Seneca	50.0	0.034	0.363	1,312	62	<100M	50.0	3,614	74	0.000
Chetopa State Bank & Trust Co.	Chetopa	50.0	0.043	0.999	1,245	41	<100M	27.5	1,245	41	0.000
Chisholm Trail State Bank	Wichita	50.0	0.027	0.215	1,835	89	<100M	65.0	8,532	120	0.000
Gardner Bank	Gardner	50.0	0.030	0.077	2,670	136	<100M	80.0	29,169	247	0.000
Bank of Greeley	Greeley	50.0	0.035	0.366	1,225	57	<100M	47.5	3,347	72	0.000
First State Bank and Trust	Tonganoxie	50.0	0.016	0.072	3,866	190	100M-500M	60.0	22,821	273	0.004
Cottonwood Valley Bank	Cedar Point	50.0	0.037	0.361	1,252	49	<100M	45.0	3,466	62	0.000
Stanley Bank	Stanley	50.0	0.031	0.064	2,929	123	<100M	50.0	12,045	168	0.000
The Exchange National Bank of Cottonwood	Cottonwood Falls	50.0	0.043	0.253	1,467	64	<100M	45.0	4,422	79	0.000
The Walton State Bank	Walton	47.5	0.060	0.998	569	19	<100M	27.5	569	19	0.000

Table 3B. Expanded. Micro Business Lending Institutions in Kansas Using Call Report Data, June 2012

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)					Institution Asset Size	All Small Business Lending (less than \$1 million)			
		Total	TA Ratio ¹	TBL Ratio ¹	Amount (1,000)	Number		Total Rank	Amount (1,000)	Number	CC Amount/TA ¹
		Rank									
Lyons Federal Bank	Lyons	47.5	0.022	0.249	1,765	89	<100M	57.5	7,082	117	0.000
Bank of Denton	Denton	47.5	0.055	0.999	870	20	<100M	27.5	870	20	0.000
The First State Bank of Kansas City, Kansas	Kansas City	47.5	0.029	0.088	2,402	92	<100M	72.5	20,879	161	0.000
Andover State Bank	Andover	47.5	0.033	0.090	2,211	79	<100M	72.5	20,583	155	0.000
Bank of Commerce and Trust Company	Wellington	47.5	0.027	0.207	1,455	82	<100M	55.0	6,895	121	0.000
Vintage Bank Kansas	Leon	47.5	0.052	0.301	780	28	<100M	52.5	2,592	39	0.000
The First State Bank of Healy	Healy	47.5	0.028	0.145	2,120	89	<100M	50.0	9,496	114	0.000
The First National Bank of Beloit	Beloit	47.5	0.025	0.216	1,850	68	<100M	40.0	6,313	90	0.000
Bank of Kansas	South Hutchinson	47.5	0.012	0.039	4,105	158	100M-500M	77.5	60,116	394	0.000
Community National Bank	Seneca	45.0	0.012	0.097	3,156	138	100M-500M	52.5	20,888	215	0.000
The First State Bank & Trust Co. of Larned	Larned	45.0	0.018	0.096	2,073	140	100M-500M	55.0	12,487	178	0.000
The First Security Bank	Overbrook	45.0	0.045	0.161	1,579	54	<100M	62.5	9,310	84	0.000
First Option Bank	Osawatomie	45.0	0.014	0.132	3,170	113	100M-500M	55.0	17,533	184	0.000
The Dickinson County Bank	Enterprise	45.0	0.058	0.301	489	36	<100M	50.0	1,625	41	0.000
Bank of Blue Valley	Overland Park	45.0	0.008	0.021	5,476	181	500M-1B	65.0	66,654	458	0.000
The Citizens National Bank	Greenleaf	45.0	0.012	0.199	2,365	111	100M-500M	45.0	9,522	140	0.002
The Johnson State Bank	Johnson	45.0	0.021	0.314	1,487	64	<100M	45.0	4,732	86	0.000
Towanda State Bank	Towanda	45.0	0.050	0.998	477	14	<100M	25.0	477	14	0.000
The Freeport State Bank	Harper	45.0	0.036	0.386	880	40	<100M	40.0	2,277	51	0.000
The State Bank of Oskaloosa	Oskaloosa	45.0	0.027	0.999	744	52	<100M	27.5	744	52	0.000
The Stock Exchange Bank, Caldwell, Kansas	Caldwell	45.0	0.029	0.577	1,228	37	<100M	32.5	2,125	43	0.000
Southwest National Bank	Wichita	45.0	0.010	0.046	4,352	145	100M-500M	57.5	35,718	277	0.000
The State Exchange Bank	Mankato	45.0	0.030	0.232	1,092	51	<100M	55.0	4,705	64	0.000
The Jamestown State Bank	Jamestown	45.0	0.030	0.998	638	27	<100M	25.0	638	27	0.000
The First National Bank of Syracuse	Syracuse	45.0	0.016	0.101	3,124	122	100M-500M	52.5	17,085	190	0.000
Garden Plain State Bank	Wichita	45.0	0.025	0.114	2,090	73	<100M	55.0	11,728	130	0.002
Leonardville State Bank	Leonardville	42.5	0.050	0.229	755	22	<100M	40.0	2,496	31	0.000
BANKWEST OF KANSAS	Goodland	42.5	0.017	0.192	1,702	80	<100M	50.0	8,220	115	0.000
The First National Bank of Spearville	Spearville	42.5	0.026	0.299	806	46	<100M	42.5	2,699	54	0.000
The State Bank of Delphos	Delphos	42.5	0.031	0.191	1,421	59	<100M	65.0	7,452	83	0.000
Valley View State Bank	Overland Park	42.5	0.005	0.015	4,083	158	500M-1B	52.5	37,676	306	0.000
The Farmers State Bank of Oakley, Kansas	Oakley	42.5	0.019	0.106	2,121	89	100M-500M	40.0	9,439	118	0.000
CBW Bank	Weir	42.5	0.043	0.412	414	22	<100M	35.0	1,005	26	0.000
The Lyon County State Bank	Emporia	42.5	0.019	0.198	1,657	66	<100M	47.5	7,615	100	0.000
The First National Bank of Washington	Washington	40.0	0.016	0.307	1,112	59	<100M	42.5	3,627	72	0.000
Farmers and Drovers Bank	Council Grove	40.0	0.010	0.188	2,146	77	100M-500M	37.5	8,504	111	0.000
Brotherhood Bank & Trust	Kansas City	40.0	0.005	0.024	2,803	158	500M-1B	47.5	24,206	261	0.002
Impact Bank	Wellington	40.0	0.017	0.091	2,269	97	100M-500M	35.0	8,184	124	0.000
The Stockgrowers State Bank of Ashland, Kar Ashland	Ashland	40.0	0.015	0.122	1,714	92	100M-500M	37.5	7,139	115	0.000

Table 3B. Expanded. Micro Business Lending Institutions in Kansas Using Call Report Data, June 2012

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)					Institution Asset Size	All Small Business Lending (less than \$1 million)			
		Total	TA Ratio ¹	TBL Ratio ¹	Amount (1,000)	Number		Total Rank	Amount (1,000)	Number	CC Amount/TA ¹
		Rank									
Millennium Bank	Junction City	40.0	0.036	0.088	1,253	47	<100M	67.5	13,474	92	0.000
Equity Bank	Andover	40.0	0.007	0.017	4,176	136	500M-1B	60.0	56,678	326	0.000
Security Bank of Kansas City	Kansas City	40.0	0.005	0.012	3,831	139	500M-1B	57.5	57,509	358	0.000
The Bank of Protection	Protection	40.0	0.018	0.234	1,072	72	<100M	27.5	2,735	78	0.000
The Montezuma State Bank	Montezuma	40.0	0.013	0.516	1,248	53	<100M	32.5	2,418	61	0.000
Home State Bank & Trust Co. of McPherson,	Mcpherson	40.0	0.017	0.102	2,383	83	100M-500M	57.5	16,183	149	0.000
Bank of the Prairie	Olathe	37.5	0.022	0.052	1,768	87	<100M	75.0	24,376	176	0.000
First Bank	Sterling	37.5	0.016	0.086	1,846	88	100M-500M	52.5	13,189	135	0.000
Condon Bank & Trust	Coffeyville	37.5	0.015	0.130	1,556	80	100M-500M	67.5	11,994	115	0.000
Verus Bank	Derby	37.5	0.016	0.088	1,872	81	100M-500M	60.0	16,141	140	0.000
The Citizens State Bank	Miltonvale	37.5	0.016	0.998	585	37	<100M	27.5	585	37	0.000
The Kansas State Bank	Ottawa	37.5	0.013	0.339	1,369	48	100M-500M	40.0	4,033	67	0.000
The Farmers State Bank	Holton	37.5	0.022	0.137	1,251	61	<100M	47.5	6,989	84	0.000
Mid-America Bank	Baldwin City	37.5	0.019	0.156	1,243	50	<100M	65.0	7,984	83	0.000
The Citizens State Bank	Grainfield	37.5	0.029	0.330	322	22	<100M	32.5	974	26	0.000
The Lawrence Bank	Lawrence	37.5	0.027	0.078	1,964	54	<100M	60.0	16,279	100	0.000
Freedom Bank	Overland Park	37.5	0.017	0.037	2,269	113	100M-500M	75.0	37,784	215	0.000
Fidelity Bank	Wichita	37.5	0.002	0.009	3,447	124	1B-10B	52.5	60,518	327	0.000
The Peabody State Bank	Peabody	35.0	0.019	0.222	746	36	<100M	37.5	3,249	50	0.000
Cornerbank, National Association	Winfield	35.0	0.008	0.056	2,243	122	100M-500M	50.0	21,415	207	0.000
CrossFirst Bank	Leawood	35.0	0.009	0.024	3,538	67	100M-500M	57.5	40,694	193	0.000
The First National Bank of Smith Center	Smith Center	35.0	0.015	0.275	701	35	<100M	32.5	2,543	47	0.000
KansasLand Bank	Quinter	35.0	0.020	0.170	970	47	<100M	32.5	3,776	58	0.000
VisionBank	Topeka	35.0	0.022	0.055	1,961	64	<100M	72.5	25,118	155	0.000
The Farmers' State Bank of Jetmore, Kansas	Jetmore	35.0	0.018	0.998	468	20	<100M	22.5	468	20	0.000
The Farmers and Merchants State Bank of Ar Argonia	Argonia	35.0	0.028	0.191	916	38	<100M	37.5	3,512	51	0.000
The Farmers State Bank	Fairview	35.0	0.017	0.998	417	27	<100M	22.5	417	27	0.000
The Downs National Bank	Downs	35.0	0.020	0.416	364	15	<100M	27.5	874	21	0.000
The First National Bank of Hutchinson	Hutchinson	35.0	0.006	0.029	3,062	122	500M-1B	50.0	30,103	219	0.000
First Federal Savings and Loan Association of Wakeeney	Wakeeney	32.5	0.015	0.861	471	16	<100M	25.0	546	17	0.000
Hillsboro State Bank	Hillsboro	32.5	0.020	0.306	314	18	<100M	30.0	1,024	25	0.000
State Bank of Burrton	Burrton	32.5	0.032	0.155	315	16	<100M	12.5	594	20	0.000
The State Bank of Conway Springs	Conway Springs	32.5	0.018	0.503	534	19	<100M	25.0	1,060	21	0.000
The Haviland State Bank	Haviland	32.5	0.015	0.238	585	27	<100M	37.5	2,456	34	0.000
The Nekoma State Bank	La Crosse	32.5	0.016	0.328	621	20	<100M	27.5	1,887	26	0.000
First Security Bank & Trust Company	Norton	32.5	0.019	0.087	1,238	50	<100M	52.5	9,921	80	0.000
Kendall State Bank	Valley Falls	30.0	0.030	0.071	997	43	<100M	67.5	13,621	90	0.000
Bank of Prairie Village	Prairie Village	27.5	0.015	0.052	1,472	45	100M-500M	37.5	9,606	83	0.000
The First National Bank of Dighton	Dighton	27.5	0.012	0.153	747	34	<100M	22.5	2,650	41	0.000

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		Total		TBL Ratio ¹	Amount (1,000)	Number	Institution Asset Size	Total		Amount (1,000)	Number	CC Amount/TA ¹
		Rank	TA Ratio ¹					Rank	Rank			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)			
Silver Lake Bank	Topeka	27.5	0.008	0.028	1,874	88	100M-500M	50.0	23,924	168	0.000	
BANK VI	Salina	27.5	0.019	0.065	1,268	39	<100M	60.0	13,212	84	0.000	
Bison State Bank	Bison	27.5	0.014	0.330	155	5	<100M	22.5	469	7	0.000	
First Federal Savings and Loan Association of Independence		27.5	0.008	0.213	1,358	20	100M-500M	22.5	3,941	34	0.000	
Industrial State Bank	Kansas City	27.5	0.014	0.032	2,082	70	100M-500M	37.5	11,633	116	0.000	
The Farmers State Bank	Dwight	27.5	0.013	0.400	203	9	<100M	22.5	506	11	0.000	
The First National Bank of Harveyville	Harveyville	25.0	0.015	0.174	198	8	<100M	25.0	991	13	0.000	
Midwest Community Bank	Plainville	25.0	0.014	0.096	950	52	<100M	52.5	8,646	86	0.000	
The Farmers Bank of Osborne	Osborne	25.0	0.011	0.131	649	35	<100M	47.5	4,953	51	0.000	
The First National Bank and Trust Company of Junction City	Junction City	25.0	0.013	0.052	1,372	59	100M-500M	45.0	11,899	97	0.000	
Cornerstone Bank	Overland Park	25.0	0.009	0.029	1,515	65	100M-500M	65.0	26,809	172	0.000	
American State Bank & Trust Company	Great Bend	25.0	0.006	0.027	1,651	75	100M-500M	37.5	14,419	132	0.000	
American Bank of Baxter Springs	Baxter Springs	22.5	0.011	0.030	1,157	50	100M-500M	62.5	23,150	123	0.000	
Alterra Bank	Overland Park	22.5	0.010	0.019	1,499	46	100M-500M	67.5	35,058	156	0.000	
National Bank of Kansas City	Overland Park	22.5	0.003	0.019	1,562	65	500M-1B	55.0	38,040	200	0.000	
Armed Forces Bank, National Association	Fort Leavenworth	20.0	0.000	0.003	855	76	1B-10B	35.0	12,267	162	0.004	
The Mission Bank	Mission	20.0	0.003	0.008	1,642	59	500M-1B	45.0	26,456	163	0.000	
The University National Bank of Lawrence	Lawrence	20.0	0.012	0.058	849	30	<100M	72.5	14,608	78	0.000	
The Baxter State Bank	Baxter Springs	20.0	0.017	0.095	476	21	<100M	12.5	1,388	27	0.000	
Western National Bank	Summerfield	20.0	0.016	0.080	552	19	<100M	52.5	6,703	44	0.000	
The First National Bank of Hope	Hope	20.0	0.011	0.104	526	28	<100M	50.0	5,033	44	0.000	
Great American Bank	De Soto	20.0	0.017	0.036	1,006	26	<100M	50.0	11,212	64	0.000	
The First National Bank of Howard	Howard	20.0	0.005	0.177	35	2	<100M	22.5	197	4	0.000	
First Community Bank	Emporia	20.0	0.013	0.061	579	29	<100M	67.5	9,532	58	0.000	
The Citizens State Bank	Hugoton	20.0	0.008	0.111	910	34	100M-500M	20.0	4,102	53	0.003	
The First State Bank of Ransom	Ransom	17.5	0.011	0.076	523	34	<100M	30.0	4,100	43	0.000	
Home Savings Bank	Chanute	17.5	0.004	0.140	245	9	<100M	27.5	1,752	17	0.000	
Alliant Bank	Sedgwick	17.5	0.014	0.100	207	15	<100M	47.5	2,063	29	0.000	
Citizens State Bank	Paola	17.5	0.008	0.077	650	25	<100M	30.0	5,359	44	0.000	
Argentine Federal Savings	Kansas City	15.0	0.002	0.104	132	3	<100M	22.5	1,270	9	0.000	
Mutual Savings Association, FSA	Leavenworth	15.0	0.004	0.035	785	39	100M-500M	35.0	11,759	82	0.000	
The Liberty Savings Association, FSA	Fort Scott	15.0	0.004	0.077	162	7	<100M	32.5	2,096	13	0.000	
Citizens Savings and Loan Association, FSB	Leavenworth	12.5	0.000	0.041	60	1	100M-500M	25.0	1,473	10	0.000	
First Federal Savings and Loan Bank	Olathe	12.5	0.001	0.049	50	1	<100M	25.0	1,021	4	0.000	
Heritage Bank	Topeka	12.5	0.012	0.029	565	20	<100M	60.0	14,734	75	0.000	
The State Bank of Kansas	Fredonia	12.5	0.008	0.018	567	29	<100M	62.5	20,048	85	0.000	
Heartland Bank	Leawood	12.5	0.007	0.034	711	18	<100M	40.0	10,096	58	0.000	
National Advisors Trust Company, FSB	Overland Park	10.0	0.000	0.000	-	-	<100M	10.0	-	-	0.000	
The Federal Savings Bank	Overland Park	10.0	0.000	0.000	-	-	100M-500M	30.0	2,211	6	0.000	

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		Rank									
Inter-State Federal Savings and Loan Associa	Kansas City	10.0	0.000	0.000	-	-	100M-500M	10.0	-	-	0.000
Signature Bank	Haddam	10.0	0.000	0.000	-	-	<100M	32.5	1,208	9	0.000
Capitol Federal Savings Bank	Topeka	10.0	0.000	0.000	-	-	1B-10B	12.5	2,488	8	0.000

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.