

Table 3A Expanded. Small Business Lending Institutions in Missouri 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 <sup>1</sup> (10)	
		Total Rank (1)	TA Ratio <sup>1</sup> (2)	TBL Ratio <sup>1</sup> (3)	Amount (1,000) (4)	Number (5)	Institution Asset Size (6)	Total Rank (7)	Amount (1,000) (8)		Number (9)
Mid America Bank	Linn	97.5	0.322	1.000	85,628	561	100M-500M	95.0	36,589	461	0.000
Missouri Bank and Trust Company of	Kansas City	95.0	0.415	0.991	233,266	1,455	500M-1B	67.5	13,210	1,101	0.000
Citizens Bank of Newburg	Rolla	95.0	0.333	1.000	57,023	745	100M-500M	60.0	3,864	613	0.000
Liberty Bank	Springfield	87.5	0.269	0.666	281,480	2,061	1B-10B	87.5	71,189	1,165	0.000
Community State Bank of Missouri	Bowling Green	87.5	0.181	1.000	36,797	482	100M-500M	97.5	36,797	482	0.000
The Maries County Bank	Vienna	85.0	0.136	1.000	47,338	1,246	100M-500M	95.0	20,016	1,140	0.000
Metz Banking Company	Nevada	85.0	0.273	1.000	17,891	375	<100M	97.5	17,891	375	0.000
Central Bank of Lake of the Ozarks	Osage Beach	85.0	0.191	0.675	102,239	1,717	500M-1B	77.5	16,115	1,279	0.004
First Independent Bank	Aurora	82.5	0.243	1.000	21,449	271	<100M	77.5	5,655	191	0.000
The Corner Stone Bank	South West City	82.5	0.173	1.000	21,602	507	100M-500M	90.0	11,377	443	0.000
Commercial Bank	Saint Louis	82.5	0.302	0.723	51,401	457	100M-500M	75.0	8,262	306	0.003
First National Bank	Camdenton	82.5	0.148	1.000	40,305	453	100M-500M	57.5	4,446	312	0.000
The Nodaway Valley Bank	Maryville	82.5	0.203	0.593	156,856	2,236	500M-1B	90.0	52,943	1,692	0.000
Peoples Community Bank	Greenville	82.5	0.272	0.791	39,796	603	100M-500M	85.0	11,515	466	0.000
St. Clair County State Bank	Osceola	80.0	0.180	1.000	21,191	387	100M-500M	97.5	21,191	387	0.000
Bank of Sullivan	Sullivan	80.0	0.207	0.655	57,984	538	100M-500M	75.0	10,184	377	0.000
First Midwest Bank of Poplar Bluff	Poplar Bluff	80.0	0.246	0.609	69,594	725	100M-500M	72.5	10,714	459	0.001
Wood & Huston Bank	Marshall	77.5	0.163	0.588	82,287	1,248	500M-1B	85.0	21,828	1,011	0.000
Bank of Bolivar	Bolivar	77.5	0.198	0.663	39,694	446	100M-500M	70.0	7,294	294	0.000
First State Community Bank	Farmington	77.5	0.157	0.617	203,565	2,115	1B-10B	72.5	32,300	1,371	0.000
Community First Bank	Butler	77.5	0.191	0.915	29,349	353	100M-500M	82.5	8,120	282	0.000
Bremen Bank and Trust Company	Saint Louis	77.5	0.256	0.630	57,662	407	100M-500M	55.0	5,269	196	0.000
Montgomery Bank, National Associati	Sikeston	77.5	0.188	0.415	164,874	1,166	500M-1B	65.0	17,815	735	0.000
Bank of Bloomsdale	Bloomsdale	77.5	0.223	0.734	43,151	502	100M-500M	82.5	10,674	354	0.000
Jefferson Bank of Missouri	Jefferson City	77.5	0.155	0.705	75,227	1,088	100M-500M	82.5	16,476	758	0.008
HNB National Bank	Hannibal	77.5	0.159	0.717	63,138	1,024	100M-500M	87.5	20,142	795	0.000
United Bank of Union	Union	77.5	0.212	0.638	60,276	678	100M-500M	65.0	7,531	298	0.000
Community Bank of Raymore	Raymore	77.5	0.312	0.608	53,620	440	100M-500M	62.5	5,548	241	0.000
Community National Bank	Monett	75.0	0.263	0.910	20,593	270	<100M	75.0	5,191	199	0.000
County Bank	Brunswick	75.0	0.210	1.000	16,888	252	<100M	95.0	16,888	252	0.000
Macon-Atlanta State Bank	Macon	75.0	0.123	1.000	27,209	354	100M-500M	72.5	6,485	298	0.000
Adrian Bank	Adrian	75.0	0.220	0.830	26,548	395	100M-500M	82.5	7,940	290	0.000
First Missouri State Bank	Poplar Bluff	75.0	0.172	0.766	27,363	483	100M-500M	75.0	6,399	379	0.001
First Community Bank	Lees Summit	75.0	0.163	0.516	99,014	1,139	500M-1B	75.0	16,548	731	0.000
Community Bank, National Associatio	Summersville	75.0	0.201	1.000	10,551	288	<100M	92.5	10,551	288	0.002
Country Club Bank	Kansas City	75.0	0.171	0.566	195,702	1,442	1B-10B	80.0	37,425	771	0.000
The Bank of Grain Valley	Grain Valley	75.0	0.290	0.874	24,816	206	<100M	60.0	4,053	111	0.000
Central Bank of Kansas City	Kansas City	75.0	0.242	0.584	37,999	353	100M-500M	72.5	8,138	207	0.000

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		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)		(9)
Springfield First Community Bank	Springfield	75.0	0.249	0.522	68,410	350	100M-500M	50.0	5,776	155	0.000
Community Bank of El Dorado Springs	El Dorado Springs	75.0	0.163	1.000	16,312	360	100M-500M	97.5	16,312	360	0.000
Table Rock Community Bank	Kimberling City	72.5	0.270	1.000	13,460	135	<100M	57.5	2,586	96	0.000
People's Bank of Seneca	Seneca	72.5	0.183	1.000	16,921	210	<100M	70.0	4,455	143	0.000
Security Bank of Southwest Missouri	Cassville	72.5	0.172	1.000	12,898	290	<100M	92.5	12,898	290	0.000
Central Bank	Lebanon	72.5	0.181	0.589	44,318	477	100M-500M	60.0	5,893	304	0.000
Bank of Weston	Weston	72.5	0.248	0.682	28,169	272	100M-500M	60.0	3,804	175	0.000
Citizens Bank	New Haven	72.5	0.212	0.673	36,708	270	100M-500M	52.5	4,497	151	0.000
Mid-Missouri Bank	Springfield	72.5	0.152	0.489	76,620	793	500M-1B	65.0	11,563	485	0.000
Southwest Missouri Bank	Carthage	72.5	0.132	0.681	81,778	1,508	500M-1B	82.5	20,690	1,205	0.002
Southern Commercial Bank	Saint Louis	72.5	0.166	0.501	86,170	702	500M-1B	62.5	10,645	391	0.000
Palmyra State Bank	Palmyra	72.5	0.181	0.783	27,156	354	100M-500M	70.0	6,032	264	0.000
Alliant Bank	Madison	72.5	0.177	0.966	19,643	336	100M-500M	82.5	6,867	257	0.000
F&M Bank and Trust Company	Hannibal	72.5	0.182	0.801	30,034	344	100M-500M	52.5	3,325	232	0.000
Town & Country Bank	Salem	72.5	0.116	0.791	60,706	862	500M-1B	82.5	15,855	668	0.000
The Bank of Missouri	Perryville	72.5	0.158	0.454	141,038	1,269	500M-1B	67.5	18,650	749	0.000
Peoples Bank	Cuba	72.5	0.187	0.828	34,490	286	100M-500M	57.5	4,579	184	0.000
Branson Bank	Branson	72.5	0.256	0.578	41,819	282	100M-500M	65.0	6,882	150	0.000
Citizens National Bank of Greater St. L	Maplewood	70.0	0.175	0.372	78,735	506	100M-500M	50.0	6,060	217	0.000
The Citizens Bank of Edina	Edina	70.0	0.178	1.000	11,357	237	<100M	92.5	11,357	237	0.000
Freedom Bank of Southern Missouri	Cassville	70.0	0.161	0.738	24,926	457	100M-500M	80.0	6,920	364	0.000
HomePride Bank	Mansfield	70.0	0.170	1.000	14,432	252	<100M	92.5	14,432	252	0.000
Alliance Bank	Cape Girardeau	70.0	0.174	0.754	26,184	260	100M-500M	55.0	3,763	159	0.000
Empire Bank	Springfield	70.0	0.136	0.383	145,987	1,622	1B-10B	62.5	16,549	1,059	0.006
Landmark Bank, National Association	Columbia	70.0	0.126	0.489	221,908	2,833	1B-10B	72.5	42,853	1,973	0.000
Community First Banking Company	West Plains	70.0	0.171	0.779	24,404	283	100M-500M	70.0	5,904	198	0.000
Shelter Financial Bank	Columbia	70.0	0.115	1.000	18,913	408	100M-500M	97.5	18,913	408	0.000
The Bank of Advance	Advance	70.0	0.122	0.955	31,686	852	100M-500M	92.5	14,001	736	0.000
Farmers and Merchants Bank of St. Cl	Saint Clair	70.0	0.186	0.703	31,209	369	100M-500M	62.5	4,931	229	0.000
Hawthorn Bank	Jefferson City	70.0	0.143	0.392	166,522	1,239	1B-10B	62.5	18,262	646	0.001
Cass Commercial Bank	Bridgeton	70.0	0.187	0.233	112,121	579	500M-1B	40.0	4,264	192	0.000
First Community Bank, Missouri	Poplar Bluff	70.0	0.157	0.598	40,704	708	100M-500M	82.5	12,240	562	0.002
The Third National Bank of Sedalia	Sedalia	70.0	0.130	0.670	53,813	759	100M-500M	75.0	11,545	554	0.002
Focus Bank	Charleston	70.0	0.141	0.472	91,118	1,364	500M-1B	80.0	22,103	1,056	0.000
Bank of Monticello	Monticello	70.0	0.128	1.000	11,478	462	<100M	95.0	11,478	462	0.000
The Citizens-Farmers Bank of Cole Car	Cole Camp	67.5	0.127	1.000	12,100	380	<100M	95.0	12,100	380	0.000
Community Bank of the Ozarks	Sunrise Beach	67.5	0.332	0.875	14,738	194	<100M	60.0	2,783	97	0.000
BTC Bank	Bethany	67.5	0.096	0.906	32,427	644	100M-500M	80.0	10,588	550	0.000
Concord Bank	Saint Louis	67.5	0.256	0.535	41,810	258	100M-500M	47.5	4,077	109	0.000
Security Bank of the Ozarks	Eminence	67.5	0.237	1.000	11,079	108	<100M	85.0	11,079	108	0.000

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		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)		(9)
Bank of Kirksville	Kirksville	67.5	0.096	0.754	49,275	626	500M-1B	77.5	13,346	441	0.000
Bank of Washington	Washington	67.5	0.131	0.303	104,135	830	500M-1B	57.5	12,941	429	0.000
Putnam County State Bank	Unionville	67.5	0.123	0.997	17,776	386	100M-500M	87.5	7,894	339	0.000
Peoples Bank & Trust Co.	Troy	67.5	0.146	0.588	59,859	419	100M-500M	60.0	8,087	261	0.000
Old Missouri Bank	Springfield	67.5	0.194	0.695	27,243	257	100M-500M	65.0	5,279	168	0.000
Bank of St. Elizabeth	Saint Elizabeth	67.5	0.149	1.000	15,054	228	100M-500M	77.5	5,181	187	0.000
Guaranty Bank	Springfield	65.0	0.132	0.322	86,602	468	500M-1B	45.0	5,699	189	0.000
RCSBank	New London	65.0	0.290	0.895	15,760	117	<100M	45.0	1,894	62	0.000
St. Johns Bank and Trust Company	Saint Louis	65.0	0.156	0.333	49,492	338	100M-500M	42.5	4,531	160	0.000
Bank of Grandin	Grandin	65.0	0.143	0.730	23,251	434	100M-500M	80.0	7,021	356	0.000
Bank Northwest	Hamilton	65.0	0.181	0.937	17,295	205	<100M	62.5	3,621	142	0.000
Century Bank of the Ozarks	Gainesville	65.0	0.130	0.736	22,891	550	100M-500M	82.5	8,218	452	0.000
The Callaway Bank	Fulton	65.0	0.132	0.652	38,018	459	100M-500M	67.5	7,180	323	0.000
First Central Bank	Warrensburg	65.0	0.146	0.817	30,746	309	100M-500M	65.0	5,483	205	0.002
Exchange Bank of Missouri	Fayette	65.0	0.201	0.933	14,082	174	<100M	70.0	3,654	133	0.000
St. Louis Bank	Town And Country	65.0	0.146	0.512	58,691	404	100M-500M	50.0	5,930	229	0.000
Metcalf Bank	Lees Summit	65.0	0.130	0.274	150,267	1,034	1B-10B	52.5	10,057	454	0.002
Enterprise Bank & Trust	Clayton	65.0	0.124	0.227	391,089	1,702	1B-10B	57.5	31,416	565	0.000
The Bank of Versailles	Versailles	65.0	0.132	0.893	32,101	240	100M-500M	42.5	3,374	120	0.000
First State Bank and Trust Company, Inc	Caruthersville	65.0	0.107	0.690	35,202	689	100M-500M	80.0	11,116	535	0.000
Eagle Bank and Trust Company of Missouri	Hillsboro	65.0	0.122	0.336	107,380	679	500M-1B	50.0	9,104	289	0.000
American Trust Bank	Kirksville	65.0	0.239	0.850	13,158	185	<100M	70.0	3,743	141	0.000
Bank of Cairo and Moberly	Moberly	65.0	0.217	0.829	18,229	179	<100M	50.0	2,381	117	0.002
Bank of Franklin County	Washington	65.0	0.172	0.509	36,947	294	100M-500M	47.5	4,415	163	0.000
Summit Bank of Kansas City	Lees Summit	65.0	0.382	0.711	18,505	161	<100M	27.5	1,065	43	0.000
Platte Valley Bank of Missouri	Platte City	65.0	0.132	0.563	49,773	532	100M-500M	62.5	7,556	363	0.000
Legends Bank	Linn	65.0	0.132	0.734	34,660	364	100M-500M	62.5	5,607	235	0.003
Lead Bank	Garden City	65.0	0.230	0.762	19,419	182	<100M	47.5	2,628	123	0.000
Carroll County Trust Company of Carrollton	Carrollton	65.0	0.108	1.000	14,054	319	100M-500M	95.0	14,054	319	0.000
FortuneBank	Arnold	62.5	0.205	0.490	30,429	201	100M-500M	40.0	2,818	107	0.000
Hometown Bank, National Association	Carthage	62.5	0.155	0.640	27,350	325	100M-500M	62.5	5,474	209	0.000
United State Bank	Lewistown	62.5	0.140	0.885	15,828	292	100M-500M	77.5	5,023	241	0.000
Citizens Bank of Rogersville	Rogersville	62.5	0.230	0.835	14,281	189	<100M	62.5	2,788	131	0.000
First Community National Bank	Cuba	62.5	0.152	0.614	33,140	256	100M-500M	47.5	3,849	148	0.000
Metropolitan National Bank	Springfield	62.5	0.128	0.480	59,221	525	100M-500M	57.5	7,582	348	0.000
First Missouri State Bank of Cape Girardeau	Cape Girardeau	62.5	0.197	0.610	23,089	200	100M-500M	50.0	3,308	117	0.000
The Seymour Bank	Seymour	62.5	0.111	1.000	15,235	251	100M-500M	92.5	15,235	251	0.000
Regional Missouri Bank	Marceline	62.5	0.134	0.948	17,810	246	100M-500M	70.0	4,782	186	0.000
First National Bank	Malden	62.5	0.145	0.708	23,903	329	100M-500M	67.5	5,186	247	0.000
Heritage State Bank	Nevada	62.5	0.150	0.967	17,628	225	100M-500M	65.0	4,284	157	0.000

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F & C Bank	Holden	62.5	0.138	0.924	16,304	278	100M-500M	75.0	5,087	223	0.000
Bank Star of the LeadBelt	Park Hills	62.5	0.154	0.944	17,775	165	100M-500M	45.0	2,667	97	0.000
Farmers Bank of Lincoln	Lincoln	62.5	0.131	1.000	12,193	259	<100M	92.5	12,193	259	0.000
Triad Bank	Frontenac	62.5	0.212	0.436	42,087	213	100M-500M	27.5	2,201	60	0.000
The Boone County National Bank of C	Columbia	60.0	0.077	0.365	103,491	2,080	1B-10B	60.0	15,401	1,670	0.004
First Midwest Bank of the Ozarks	Piedmont	60.0	0.195	0.540	21,473	233	100M-500M	55.0	3,761	156	0.000
Citizens Bank	Amsterdam	60.0	0.186	0.999	9,453	169	<100M	77.5	4,727	136	0.000
Belgrade State Bank	Belgrade	60.0	0.150	0.558	30,309	302	100M-500M	62.5	5,696	208	0.000
State Bank of Slater	Slater	60.0	0.197	1.000	8,341	103	<100M	82.5	8,341	103	0.000
PATRIOTS BANK	Liberty	60.0	0.247	0.624	21,579	116	<100M	22.5	1,154	38	0.000
The Central Trust Bank	Jefferson City	60.0	0.057	0.453	129,199	2,454	1B-10B	62.5	21,121	1,948	0.003
The First National Bank of Audrain Co	Mexico	60.0	0.114	0.852	17,892	376	100M-500M	70.0	4,908	304	0.003
Town & Country Bank of Missouri	La Grange	60.0	0.294	1.000	7,370	78	<100M	65.0	2,591	64	0.000
New Era Bank	Fredericktown	60.0	0.131	0.600	35,780	294	100M-500M	52.5	5,570	163	0.000
First National Bank of St. Louis	Clayton	60.0	0.097	0.252	139,434	1,321	1B-10B	55.0	10,496	851	0.003
First Midwest Bank of Dexter	Dexter	60.0	0.145	0.409	36,352	402	100M-500M	60.0	6,233	262	0.000
Goppert Financial Bank	Lathrop	60.0	0.148	1.000	11,233	130	<100M	87.5	11,233	130	0.000
Heritage Community Bank	Chamois	60.0	0.246	0.706	16,284	131	<100M	42.5	1,871	76	0.000
Bank of Iberia	Iberia	60.0	0.151	1.000	8,671	174	<100M	67.5	2,857	146	0.000
Kearney Trust Company	Kearney	60.0	0.149	0.682	21,194	308	100M-500M	67.5	4,863	231	0.000
Bank Star of the BootHeel	Steele	60.0	0.124	1.000	11,987	196	<100M	65.0	3,241	157	0.000
Pulaski Bank	Saint Louis	60.0	0.097	0.293	131,002	595	1B-10B	42.5	6,968	184	0.000
O'Bannon Banking Company	Buffalo	60.0	0.125	0.708	19,276	374	100M-500M	77.5	6,227	304	0.000
Pony Express Bank	Braymer	60.0	0.203	0.511	25,973	173	100M-500M	37.5	2,546	76	0.000
Farmers Bank of Northern Missouri	Unionville	60.0	0.057	0.915	18,150	664	100M-500M	87.5	11,225	631	0.000
Blue Ridge Bank and Trust Co.	Independence	57.5	0.115	0.392	54,100	398	100M-500M	57.5	9,184	273	0.000
Lindell Bank & Trust Company	St. Louis	57.5	0.119	0.474	59,452	352	500M-1B	42.5	4,871	167	0.000
Central Federal Savings and Loan Assc	Rolla	57.5	0.158	1.000	10,708	64	<100M	80.0	10,708	64	0.000
CBC Bank	Bowling Green	57.5	0.198	1.000	6,867	74	<100M	47.5	1,393	54	0.000
Phelps County Bank	Rolla	57.5	0.079	0.782	24,209	413	100M-500M	62.5	5,350	305	0.000
Heritage Bank of the Ozarks	Lebanon	57.5	0.183	0.981	10,191	133	<100M	57.5	2,470	98	0.000
Southern Bank	Poplar Bluff	57.5	0.100	0.351	72,959	758	500M-1B	62.5	12,210	484	0.000
Meramec Valley Bank	Valley Park	57.5	0.226	0.624	22,186	135	<100M	22.5	1,204	50	0.004
Midwest Regional Bank	Festus	57.5	0.186	0.374	28,284	206	100M-500M	35.0	2,456	109	0.000
MRV Banks	Sainte Genevieve	57.5	0.250	0.544	20,342	128	<100M	35.0	1,790	73	0.000
Bank of Thayer	Thayer	57.5	0.155	0.815	12,475	222	<100M	72.5	3,934	179	0.000
Peoples Bank of Altenburg	Altenburg	57.5	0.158	1.000	8,208	113	<100M	52.5	1,921	90	0.000
B&L Bank	Lexington	57.5	0.098	1.000	14,417	181	100M-500M	65.0	4,054	133	0.000
Jonesburg State Bank	Jonesburg	57.5	0.177	0.912	12,087	127	<100M	50.0	2,077	83	0.000
The Missouri Bank	Warrenton	57.5	0.133	0.664	26,338	240	100M-500M	40.0	2,800	127	0.000

Table 3A Expanded. Small Business Lending Institutions in Missouri 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 <sup>1</sup>	
		Total Rank	TA Ratio <sup>1</sup>	TBL Ratio <sup>1</sup>	Amount (1,000)	Number	Institution Asset Size	Total Rank	Amount (1,000)		Number
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)		(9)
West Plains Bank and Trust Company	West Plains	57.5	0.119	0.503	35,280	407	100M-500M	62.5	6,210	283	0.000
Lamar Bank and Trust Company	Lamar	57.5	0.149	0.845	19,213	167	100M-500M	50.0	3,159	122	0.000
Rockwood Bank	Eureka	57.5	0.161	0.467	42,138	202	100M-500M	30.0	2,167	79	0.000
Bank Star	Pacific	57.5	0.203	0.748	13,250	111	<100M	42.5	1,896	65	0.000
The Bank of Houston	Houston	55.0	0.207	0.882	9,334	89	<100M	45.0	1,500	56	0.000
Great Southern Bank	Reeds Spring	55.0	0.045	0.202	190,252	1,335	1B-10B	55.0	17,729	682	0.000
Bank of Louisiana	Louisiana	55.0	0.194	0.817	10,462	98	<100M	47.5	1,865	71	0.000
UMB Bank, National Association	Kansas City	55.0	0.047	0.178	515,559	3,327	10B-50B	55.0	39,947	1,554	0.028
First Bank	Creve Coeur	55.0	0.050	0.196	330,076	3,789	1B-10B	55.0	31,719	2,112	0.000
NBH Bank, National Association	Kansas City	55.0	0.036	0.257	207,143	2,103	1B-10B	57.5	22,736	1,150	0.001
Mid America Bank & Trust Company	Dixon	55.0	0.163	0.568	22,103	188	100M-500M	47.5	3,096	107	0.000
Southern Missouri Bank of Marshfield	Marshfield	55.0	0.170	0.718	17,480	179	100M-500M	52.5	2,882	110	0.000
First Missouri Bank	Brookfield	55.0	0.127	0.767	15,062	259	100M-500M	80.0	6,464	210	0.000
COMMUNITY BANK OF MARSHALL	Marshall	55.0	0.104	1.000	11,899	195	100M-500M	55.0	2,495	161	0.000
Midwest BankCentre	Lemay	55.0	0.082	0.207	87,596	390	1B-10B	30.0	3,096	116	0.000
First Bank of the Lake	Osage Beach	55.0	0.265	0.888	8,761	66	<100M	40.0	1,256	38	0.000
Commerce Bank	Kansas City	55.0	0.051	0.268	1,058,791	25,561	10B-50B	60.0	141,422	21,129	0.036
The Citizens Bank of Oregon Missouri	Oregon	55.0	0.297	0.982	9,458	78	<100M	40.0	1,076	49	0.000
The Tipton Latham Bank, National Ass	Tipton	55.0	0.117	0.899	11,564	316	<100M	77.5	4,630	276	0.000
FMB Bank	Wright City	55.0	0.177	1.000	7,186	76	<100M	42.5	1,334	45	0.000
KCB Bank	Kearney	55.0	0.162	0.488	29,179	175	100M-500M	27.5	1,934	87	0.000
America's Community Bank	Blue Springs	55.0	0.329	0.934	9,333	74	<100M	40.0	1,343	27	0.000
Citizens Bank of Blythedale	Blythedale	52.5	0.147	1.000	4,877	145	<100M	82.5	4,877	145	0.000
Citizens Bank of Eldon	Eldon	52.5	0.077	0.988	9,232	334	100M-500M	80.0	5,022	301	0.000
The Bank of Old Monroe	Old Monroe	52.5	0.092	0.514	24,869	339	100M-500M	57.5	4,926	241	0.000
Royal Banks of Missouri	University City	52.5	0.123	0.259	49,386	203	100M-500M	25.0	2,624	80	0.000
Clay County Savings Bank	Liberty	52.5	0.163	0.742	16,938	92	100M-500M	22.5	1,147	31	0.000
Preferred Bank	Rothville	52.5	0.161	0.872	12,795	111	<100M	35.0	1,416	65	0.000
Ozark Mountain Bank	Branson	52.5	0.106	0.352	34,854	285	100M-500M	37.5	3,125	154	0.005
First State Bank of Purdy	Purdy	52.5	0.133	0.567	20,070	304	100M-500M	60.0	4,547	225	0.000
Exchange Bank of Northeast Missouri	Kahoka	52.5	0.100	0.917	13,972	251	100M-500M	77.5	5,658	224	0.000
Northland National Bank	Gladstone	52.5	0.253	0.777	9,610	56	<100M	45.0	1,849	29	0.000
Citizens Community Bank	Pilot Grove	52.5	0.093	0.987	9,939	287	100M-500M	75.0	4,166	241	0.000
Truman Bank	St. Louis	52.5	0.135	0.443	38,050	181	100M-500M	25.0	2,440	51	0.000
Peoples Bank of the Ozarks	Nixa	52.5	0.113	0.337	31,966	263	100M-500M	37.5	3,016	154	0.000
The Business Bank of Saint Louis	Clayton	52.5	0.106	0.196	51,276	286	100M-500M	20.0	1,690	69	0.000
First National Bank of Clinton	Clinton	52.5	0.182	0.712	12,442	116	<100M	37.5	1,480	64	0.000
First State Bank of St. Charles, Missou	St. Charles	52.5	0.119	0.615	29,086	247	100M-500M	35.0	2,581	128	0.000
First State Bank of Joplin	Joplin	52.5	0.141	0.555	24,989	200	100M-500M	37.5	2,694	105	0.000
Peoples Community State Bank	Doniphan	52.5	0.139	0.508	18,118	212	100M-500M	50.0	3,632	111	0.000

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

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		Total Rank	TA Ratio <sup>1</sup>	TBL Ratio <sup>1</sup>	Amount (1,000)	Number	Institution Asset Size	Total Rank	Amount (1,000)		Number
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)		(9)
Security Bank of Pulaski County	Saint Robert	52.5	0.142	0.622	14,002	210	<100M	60.0	3,724	163	0.000
Providence Bank	Columbia	52.5	0.086	0.327	58,688	326	500M-1B	40.0	4,523	138	0.000
Citizens Bank & Trust	Rock Port	52.5	0.115	1.000	9,710	144	<100M	87.5	9,710	144	0.000
Bank of Crocker	Waynesville	52.5	0.142	0.618	21,082	167	100M-500M	35.0	2,315	89	0.000
Adams Dairy Bank	Blue Springs	52.5	0.225	0.783	14,120	44	<100M	12.5	345	11	0.000
Kahoka State Bank	Kahoka	50.0	0.128	1.000	6,085	119	<100M	62.5	2,421	97	0.000
The Mercantile Bank of Louisiana, Mis	Louisiana	50.0	0.165	0.586	16,040	145	<100M	27.5	1,274	78	0.000
Martinsburg Bank and Trust	Mexico	50.0	0.113	0.571	20,374	217	100M-500M	55.0	4,157	146	0.000
Jefferson Bank and Trust Company	Eureka	50.0	0.093	0.167	49,195	308	500M-1B	30.0	3,256	104	0.000
Community Bank and Trust	Neosho	50.0	0.084	0.535	24,655	265	100M-500M	47.5	3,995	167	0.000
The Paris National Bank	Paris	50.0	0.123	1.000	9,217	89	<100M	35.0	1,329	53	0.000
UNICO Bank	Mineral Point	50.0	0.082	0.676	18,827	314	100M-500M	67.5	5,796	238	0.000
Concordia Bank of Concordia, Missou	Concordia	50.0	0.172	0.590	10,856	144	<100M	60.0	3,036	102	0.000
Kennett National Bank	Kennett	50.0	0.133	0.826	13,994	150	100M-500M	65.0	4,155	122	0.000
First Community Bank of the Ozarks	Branson	50.0	0.178	0.481	18,414	106	100M-500M	25.0	1,472	52	0.000
BankLiberty.	Liberty	50.0	0.115	0.282	48,148	224	100M-500M	30.0	2,817	93	0.000
OakStar Bank, National Association	Springfield	50.0	0.141	0.347	29,045	163	100M-500M	25.0	1,601	65	0.000
Tri-County Trust Company	Glasgow	50.0	0.116	1.000	6,450	124	<100M	82.5	6,450	124	0.000
Chillicothe State Bank	Chillicothe	50.0	0.115	0.983	14,156	146	100M-500M	47.5	2,378	101	0.000
Independent Farmers Bank	Maysville	50.0	0.076	1.000	7,913	216	100M-500M	85.0	7,913	216	0.001
NEW FRONTIER BANK	Saint Charles	50.0	0.176	0.389	22,547	106	100M-500M	10.0	744	26	0.001
Pony Express Community Bank	Saint Joseph	50.0	0.133	0.999	8,987	104	<100M	52.5	1,947	74	0.002
Boulevard Bank	Neosho	50.0	0.109	0.866	16,737	169	100M-500M	52.5	3,557	105	0.000
Bank of Belton	Belton	50.0	0.231	0.742	10,561	60	<100M	27.5	1,052	27	0.008
Citizens Bank and Trust Company	Chillicothe	50.0	0.082	0.235	71,054	359	500M-1B	35.0	4,614	165	0.000
Community Bank of Pleasant Hill	Pleasant Hill	47.5	0.230	0.530	11,789	110	<100M	47.5	2,161	69	0.000
The Corder Bank	Corder	47.5	0.200	1.000	2,751	42	<100M	45.0	595	31	0.000
Progressive Ozark Bank, Federal Savin	Salem	47.5	0.064	1.000	7,184	178	100M-500M	85.0	7,184	178	0.000
Sherwood Community Bank	Creighton	47.5	0.146	1.000	5,467	69	<100M	75.0	5,467	69	0.000
Farmers Bank of Green City	Green City	47.5	0.142	1.000	4,740	64	<100M	42.5	915	40	0.000
Reliance Bank	Des Peres	47.5	0.064	0.151	61,099	260	500M-1B	27.5	3,620	79	0.000
Parkside Financial Bank & Trust	Clayton	47.5	0.138	0.241	33,707	117	100M-500M	10.0	642	16	0.000
The First National Bank of Nevada, Mi	Nevada	47.5	0.100	1.000	9,118	107	<100M	82.5	9,118	107	0.000
Senath State Bank	Senath	47.5	0.092	1.000	5,783	186	<100M	82.5	5,783	186	0.000
The Bank of Macks Creek	Macks Creek	47.5	0.173	0.999	3,770	53	<100M	52.5	1,224	36	0.000
1st Advantage Bank	Saint Peters	47.5	0.234	0.451	18,082	73	<100M	15.0	763	27	0.000
The Merchants and Farmers Bank of S	Salisbury	47.5	0.131	0.779	12,328	146	<100M	47.5	2,266	98	0.000
Lawson Bank	Lawson	47.5	0.133	0.651	17,300	148	100M-500M	40.0	2,475	91	0.000
Midwest Federal Savings and Loan As:	Saint Joseph	47.5	0.176	1.000	6,162	34	<100M	20.0	461	18	0.000
Alton Bank	Alton	47.5	0.112	1.000	6,725	85	<100M	37.5	1,118	73	0.000

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		Total Rank	TA Ratio <sup>1</sup>	TBL Ratio <sup>1</sup>	Amount (1,000)	Number	Institution Asset Size	Total Rank	Amount (1,000)		Number
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)		(9)
Bank of Salem	Salem	47.5	0.080	1.000	6,352	225	<100M	85.0	6,352	225	0.000
Bank of Billings	Billings	45.0	0.119	1.000	6,998	91	<100M	60.0	2,434	70	0.000
First Bank of Missouri	Gladstone	45.0	0.089	0.200	44,967	250	500M-1B	30.0	3,156	100	0.000
Quarry City Savings and Loan Associat	Warrensburg	45.0	0.132	1.000	5,132	67	<100M	47.5	1,371	41	0.000
Bank of Odessa	Odessa	45.0	0.045	0.792	10,848	262	100M-500M	62.5	4,291	225	0.000
The Bank of Fairport	Maysville	45.0	0.144	1.000	3,780	27	<100M	67.5	3,780	27	0.000
First State Bank of St. Robert	Saint Robert	45.0	0.104	0.939	10,195	155	<100M	52.5	2,245	115	0.000
Central Bank of Missouri	Sedalia	45.0	0.164	0.544	13,120	106	<100M	32.5	1,511	63	0.000
Security Bank	Rich Hill	45.0	0.139	0.956	5,825	94	<100M	60.0	1,944	76	0.000
Community Bank of Missouri	Richmond	45.0	0.168	0.815	8,626	82	<100M	37.5	1,379	54	0.000
Mainstreet Bank	Ashland	45.0	0.116	1.000	6,635	64	<100M	30.0	922	33	0.000
Horizon State Bank	Cameron	45.0	0.185	1.000	3,559	42	<100M	65.0	3,559	42	0.000
Farmers State Bank, S/B	Schell City	45.0	0.161	0.834	10,157	76	<100M	30.0	1,184	45	0.000
The Community Bank of Shell Knob	Shell Knob	45.0	0.173	0.999	2,016	27	<100M	47.5	651	18	0.000
Peoples Bank of Wyaconda, Missouri	Kahoka	45.0	0.059	1.000	4,132	170	<100M	80.0	4,132	170	0.000
Northeast Missouri State Bank	Kirksville	42.5	0.060	1.000	5,562	129	<100M	80.0	5,562	129	0.000
United Security Bank	Fulton	42.5	0.089	1.000	4,373	104	<100M	75.0	4,373	104	0.000
Glasgow Savings Bank	Glasgow	42.5	0.156	1.000	3,496	31	<100M	35.0	665	21	0.000
Scottrade Bank	Saint Louis	42.5	0.004	0.527	64,835	121	10B-50B	10.0	144	2	0.000
Montrose Savings Bank	Montrose	42.5	0.087	1.000	3,664	114	<100M	70.0	3,664	114	0.000
Commercial Bank of Oak Grove, Mo.	Oak Grove	42.5	0.105	0.988	8,597	59	<100M	32.5	1,278	34	0.000
Sterling Bank	Poplar Bluff	42.5	0.094	0.236	38,287	186	100M-500M	25.0	1,990	81	0.000
Peoples Bank of Moniteau County	Jamestown	42.5	0.111	1.000	5,847	82	<100M	50.0	1,513	65	0.000
The Bank of Urbana	Urbana	40.0	0.072	0.545	11,996	267	100M-500M	65.0	4,501	225	0.000
Napoleon Bank	Napoleon	40.0	0.127	0.893	4,428	67	<100M	45.0	1,181	45	0.000
Town & Country Bank Midwest	La Belle	40.0	0.179	0.531	3,921	112	<100M	57.5	1,509	96	0.000
North American Savings Bank, F.S.B.	Grandview	40.0	0.054	0.195	64,431	152	1B-10B	10.0	588	16	0.000
American Bank of Missouri	Wellsville	40.0	0.114	0.586	12,634	117	100M-500M	35.0	1,879	71	0.000
State Bank of Missouri	Concordia	40.0	0.058	1.000	4,953	88	<100M	40.0	1,219	64	0.000
Stone County National Bank	Crane	40.0	0.077	1.000	6,558	103	<100M	47.5	1,765	80	0.000
Canton State Bank	Canton	40.0	0.117	1.000	3,942	49	<100M	70.0	3,942	49	0.000
Community Bank of Russellville	Russellville	40.0	0.070	1.000	6,398	87	<100M	40.0	1,475	65	0.000
Security Bank and Trust Company	Scott City	37.5	0.075	1.000	5,942	80	<100M	37.5	1,298	61	0.000
Bank Star One	Fulton	37.5	0.121	0.635	11,590	104	<100M	32.5	1,428	58	0.000
Farmers State Bank	Cameron	37.5	0.059	0.740	10,960	151	100M-500M	45.0	2,576	99	0.000
Wells Bank of Platte City	Platte City	37.5	0.108	0.604	10,350	105	<100M	35.0	1,664	73	0.000
Flowers National Bank	Cainsville	37.5	0.100	1.000	3,738	64	<100M	67.5	3,738	64	0.003
Bank of Ash Grove	Ash Grove	37.5	0.119	0.867	9,291	53	<100M	20.0	809	27	0.000
Commercial Trust Company of Fayette	Fayette	37.5	0.046	1.000	5,280	106	100M-500M	52.5	2,114	87	0.003
Bank of New Madrid	New Madrid	37.5	0.073	1.000	5,582	104	<100M	50.0	1,890	82	0.000

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		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)		(9)
First Commercial Bank	Gideon	37.5	0.093	0.223	19,346	184	100M-500M	32.5	2,481	108	0.000
City Bank and Trust Company of Missouri	Moberly	37.5	0.085	0.546	12,844	189	100M-500M	35.0	1,787	159	0.004
Excel Bank	Sedalia	37.5	0.103	0.284	20,657	154	100M-500M	35.0	3,192	89	0.000
Heartland Bank	Saint Louis	37.5	0.041	0.201	35,352	194	500M-1B	20.0	1,737	58	0.000
Stifel Bank and Trust	Creve Coeur	35.0	0.012	0.094	35,585	155	1B-10B	17.5	1,791	35	0.000
Legacy Bank & Trust Company	Rogersville	35.0	0.086	0.474	10,693	183	100M-500M	57.5	3,372	134	0.000
Rushville State Bank	Rushville	35.0	0.085	0.999	2,519	60	<100M	42.5	801	47	0.000
1st Cameron State Bank	Cameron	35.0	0.078	1.000	3,835	45	<100M	30.0	805	29	0.000
First Home Savings Bank	Mountain Grove	35.0	0.066	0.654	12,769	131	100M-500M	37.5	2,225	83	0.000
First Security Bank	Union Star	35.0	0.107	1.000	2,491	47	<100M	62.5	2,491	47	0.000
Home Savings and Loan Association, FNB	Norborne	35.0	0.042	1.000	3,759	82	<100M	42.5	1,374	62	0.000
The Bank of Orrick	Orrick	35.0	0.087	0.999	2,946	69	<100M	57.5	1,490	62	0.000
Cabool State Bank	Cabool	35.0	0.086	0.830	5,617	97	<100M	50.0	1,649	78	0.000
Citizens' Bank of Charleston	Charleston	32.5	0.080	0.588	9,141	142	100M-500M	47.5	2,260	114	0.000
Bank of Brookfield - Purdin, National /	Brookfield	32.5	0.024	1.000	2,011	100	<100M	45.0	1,238	92	0.000
Ozark Bank	Ozark	32.5	0.087	0.323	16,484	102	100M-500M	22.5	1,438	49	0.000
The First National Bank of Carrollton	Carrollton	32.5	0.061	1.000	2,624	55	<100M	40.0	816	46	0.000
Community State Bank	Shelbina	32.5	0.063	1.000	3,296	81	<100M	67.5	3,296	81	0.001
The Pleasant Hill Bank	Pleasant Hill	32.5	0.063	0.931	4,729	74	<100M	42.5	1,437	54	0.000
State Bank of Southwest Missouri	Springfield	32.5	0.095	0.685	8,685	69	<100M	22.5	969	31	0.000
Clarence State Bank	Clarence	32.5	0.083	0.999	1,482	52	<100M	55.0	1,013	49	0.000
The Hamilton Bank	Hamilton	32.5	0.076	0.800	4,321	86	<100M	42.5	1,217	70	0.000
Community Bank of Memphis	Memphis	32.5	0.055	1.000	2,184	58	<100M	40.0	785	47	0.000
Home Savings Bank	Jefferson City	30.0	0.056	0.999	1,731	13	<100M	25.0	262	5	0.000
The State Bank	Richmond	30.0	0.053	0.999	1,619	58	<100M	60.0	1,619	58	0.000
Farmers State Bank Stanberry	Stanberry	30.0	0.050	0.999	2,856	78	<100M	47.5	1,247	71	0.000
Mississippi County Savings and Loan Association	Charleston	27.5	0.009	0.989	86	2	<100M	32.5	86	2	0.000
American Loan and Savings Association	Hannibal	27.5	0.023	0.992	129	1	<100M	10.0	-	-	0.000
Home Exchange Bank	Jamesport	27.5	0.060	0.613	5,918	107	<100M	45.0	1,881	85	0.000
Carroll County Savings and Loan Association	Carrollton	27.5	0.007	0.994	168	3	<100M	30.0	63	2	0.000
H&R Block Bank	Kansas City	27.5	0.000	0.986	70	70	1B-10B	35.0	70	70	0.000
Bank of Hillsboro	Hillsboro	27.5	0.119	0.531	6,741	43	<100M	17.5	662	23	0.000
Bank of New Cambria	New Cambria	27.5	0.029	0.999	1,004	31	<100M	37.5	711	28	0.000
Farmers Bank of Lohman, Missouri	Lohman	27.5	0.044	1.000	2,550	53	<100M	35.0	755	41	0.000
La Monte Community Bank	La Monte	27.5	0.044	0.997	1,192	31	<100M	45.0	812	26	0.000
Bank of Lee's Summit	Lees Summit	25.0	0.047	0.245	13,096	114	100M-500M	20.0	1,291	57	0.000
Lone Summit Bank	Lake Lotawana	25.0	0.131	0.545	3,061	18	<100M	20.0	279	9	0.000
Silex Banking Company	Silex	25.0	0.066	0.701	4,553	47	<100M	30.0	873	31	0.000
Ozarks Federal Savings and Loan Association	Farmington	22.5	0.024	0.729	5,387	38	100M-500M	15.0	496	13	0.000
Frontenac Bank	Earth City	22.5	0.052	0.127	15,493	73	100M-500M	12.5	624	34	0.000



**Table 3A Expanded. Small Business Lending Institutions in Missouri 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 <sup>1</sup>
		Total Rank	TA Ratio <sup>1</sup>	TBL Ratio <sup>1</sup>	Amount (1,000)	Number		Total Rank	Amount (1,000)	Number	
		(1)	(2)	(3)	(4)	(5)		(6)	(7)	(8)	
Peoples Savings Bank of Rhineland	Rhineland	20.0	0.050	0.197	8,403	112	100M-500M	70.0	8,403	112	0.000
Superior Bank	Hazelwood	20.0	0.100	0.192	3,952	54	<100M	12.5	279	8	0.000
Bank 21	Carrollton	17.5	0.073	0.290	3,938	16	<100M	60.0	3,938	16	0.000
Investors National Bank	Chillicothe	15.0	0.026	0.491	1,765	27	<100M	17.5	287	17	0.000
Systematic Savings Bank	Springfield	15.0	0.035	0.491	1,414	7	<100M	10.0	-	-	0.000
Bank of Minden	Mindenmines	12.5	0.043	0.387	1,323	19	<100M	20.0	274	14	0.000
First Federal Bank, FSB	Kansas City	10.0	-	-	-	-	100M-500M	10.0	-	-	0.000
Edward Jones Trust Company	Saint Louis	10.0	-	-	-	-	<100M	10.0	-	-	0.000
West Plains Savings and Loan Associat	West Plains	10.0	-	-	-	-	<100M	10.0	-	-	0.000
Midwest Independent Bank	Jefferson City	10.0	0.008	0.066	2,800	10	100M-500M	10.0	-	-	0.000
TIAA-CREF Trust Company, FSB	Saint Louis	10.0	-	-	-	-	1B-10B	10.0	-	-	0.000

<sup>1</sup> 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 Missouri 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 <sup>1</sup>	TBL Ratio <sup>1</sup>	Amount (1,000)	Number	Institution Asset Size	Total	Amount (1,000)	Number	CC Amount/TA <sup>1</sup>
		Rank						Rank			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)		
St. Clair County State Bank	Osceola	97.5	0.180	1.000	21,191	387	100M-500M	80.0	21,191	387	0.000
Shelter Financial Bank	Columbia	97.5	0.115	1.000	18,913	408	100M-500M	70.0	18,913	408	0.000
Community State Bank of Missouri	Bowling Green	97.5	0.181	1.000	36,797	482	100M-500M	87.5	36,797	482	0.000
Community Bank of El Dorado Springs	El Dorado Spring	97.5	0.163	1.000	16,312	360	100M-500M	75.0	16,312	360	0.000
Metz Banking Company	Nevada	97.5	0.273	1.000	17,891	375	<100M	85.0	17,891	375	0.000
Bank of Monticello	Monticello	95.0	0.128	1.000	11,478	462	<100M	70.0	11,478	462	0.000
County Bank	Brunswick	95.0	0.210	1.000	16,888	252	<100M	75.0	16,888	252	0.000
Carroll County Trust Company of Carrollton,	Carrollton	95.0	0.108	1.000	14,054	319	100M-500M	65.0	14,054	319	0.000
The Maries County Bank	Vienna	95.0	0.058	0.423	20,016	1,140	100M-500M	85.0	47,338	1,246	0.000
Mid America Bank	Linn	95.0	0.138	0.427	36,589	461	100M-500M	97.5	85,628	561	0.000
The Citizens-Farmers Bank of Cole Camp	Cole Camp	95.0	0.127	1.000	12,100	380	<100M	67.5	12,100	380	0.000
The Citizens Bank of Edina	Edina	92.5	0.178	1.000	11,357	237	<100M	70.0	11,357	237	0.000
Community Bank, National Association	Summersville	92.5	0.201	1.000	10,551	288	<100M	75.0	10,551	288	0.002
The Bank of Advance	Advance	92.5	0.054	0.422	14,001	736	100M-500M	70.0	31,686	852	0.000
The Seymour Bank	Seymour	92.5	0.111	1.000	15,235	251	100M-500M	62.5	15,235	251	0.000
Security Bank of Southwest Missouri	Cassville	92.5	0.172	1.000	12,898	290	<100M	72.5	12,898	290	0.000
Farmers Bank of Lincoln	Lincoln	92.5	0.131	1.000	12,193	259	<100M	62.5	12,193	259	0.000
HomePride Bank	Mansfield	92.5	0.170	1.000	14,432	252	<100M	70.0	14,432	252	0.000
The Nodaway Valley Bank	Maryville	90.0	0.068	0.200	52,943	1,692	500M-1B	82.5	156,856	2,236	0.000
The Corner Stone Bank	South West City	90.0	0.091	0.527	11,377	443	100M-500M	82.5	21,602	507	0.000
Farmers Bank of Northern Missouri	Unionville	87.5	0.035	0.566	11,225	631	100M-500M	60.0	18,150	664	0.000
Putnam County State Bank	Unionville	87.5	0.055	0.443	7,894	339	100M-500M	67.5	17,776	386	0.000
Citizens Bank & Trust	Rock Port	87.5	0.115	1.000	9,710	144	<100M	52.5	9,710	144	0.000
HNB National Bank	Hannibal	87.5	0.051	0.229	20,142	795	100M-500M	77.5	63,138	1,024	0.000
Liberty Bank	Springfield	87.5	0.068	0.168	71,189	1,165	1B-10B	87.5	281,480	2,061	0.000
Goppert Financial Bank	Lathrop	87.5	0.148	1.000	11,233	130	<100M	60.0	11,233	130	0.000
Wood & Huston Bank	Marshall	85.0	0.043	0.156	21,828	1,011	500M-1B	77.5	82,287	1,248	0.000
Peoples Community Bank	Greenville	85.0	0.079	0.229	11,515	466	100M-500M	82.5	39,796	603	0.000
Security Bank of the Ozarks	Eminence	85.0	0.237	1.000	11,079	108	<100M	67.5	11,079	108	0.000
Independent Farmers Bank	Maysville	85.0	0.076	1.000	7,913	216	100M-500M	50.0	7,913	216	0.001
Progressive Ozark Bank, Federal Savings Banl	Salem	85.0	0.064	1.000	7,184	178	100M-500M	47.5	7,184	178	0.000
Bank of Salem	Salem	85.0	0.080	1.000	6,352	225	<100M	47.5	6,352	225	0.000
Citizens Bank of Blythedale	Blythedale	82.5	0.147	1.000	4,877	145	<100M	52.5	4,877	145	0.000
Senath State Bank	Senath	82.5	0.092	1.000	5,783	186	<100M	47.5	5,783	186	0.000
Bank of Bloomsdale	Bloomsdale	82.5	0.055	0.182	10,674	354	100M-500M	77.5	43,151	502	0.000
State Bank of Slater	Slater	82.5	0.197	1.000	8,341	103	<100M	60.0	8,341	103	0.000
Adrian Bank	Adrian	82.5	0.066	0.248	7,940	290	100M-500M	75.0	26,548	395	0.000
The First National Bank of Nevada, Missouri	Nevada	82.5	0.100	1.000	9,118	107	<100M	47.5	9,118	107	0.000

**Table 3B. Expanded. Micro Business Lending Institutions in Missouri 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		TBL Ratio <sup>1</sup>	Amount (1,000)	Number	Institution Asset Size	Total		Amount (1,000)	Number	CC Amount/TA <sup>1</sup>
		Rank	TA Ratio <sup>1</sup>					Rank	Rank			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)			
Town & Country Bank	Salem	82.5	0.030	0.206	15,855	668	500M-1B	72.5	60,706	862	0.000	
First Community Bank, Missouri	Poplar Bluff	82.5	0.047	0.180	12,240	562	100M-500M	70.0	40,704	708	0.002	
Century Bank of the Ozarks	Gainesville	82.5	0.047	0.264	8,218	452	100M-500M	65.0	22,891	550	0.000	
Alliant Bank	Madison	82.5	0.062	0.338	6,867	257	100M-500M	72.5	19,643	336	0.000	
Community First Bank	Butler	82.5	0.053	0.253	8,120	282	100M-500M	77.5	29,349	353	0.000	
Southwest Missouri Bank	Carthage	82.5	0.033	0.172	20,690	1,205	500M-1B	72.5	81,778	1,508	0.002	
Jefferson Bank of Missouri	Jefferson City	82.5	0.034	0.154	16,476	758	100M-500M	77.5	75,227	1,088	0.008	
Tri-County Trust Company	Glasgow	82.5	0.116	1.000	6,450	124	<100M	50.0	6,450	124	0.000	
Northeast Missouri State Bank	Kirksville	80.0	0.060	1.000	5,562	129	<100M	42.5	5,562	129	0.000	
Peoples Bank of Wyaconda, Missouri	Kahoka	80.0	0.059	1.000	4,132	170	<100M	45.0	4,132	170	0.000	
First State Bank and Trust Company, Inc.	Caruthersville	80.0	0.034	0.218	11,116	535	100M-500M	65.0	35,202	689	0.000	
Bank of Grandin	Grandin	80.0	0.043	0.221	7,021	356	100M-500M	65.0	23,251	434	0.000	
First Missouri Bank	Brookfield	80.0	0.055	0.329	6,464	210	100M-500M	55.0	15,062	259	0.000	
Citizens Bank of Eldon	Eldon	80.0	0.042	0.537	5,022	301	100M-500M	52.5	9,232	334	0.000	
Freedom Bank of Southern Missouri	Cassville	80.0	0.045	0.205	6,920	364	100M-500M	70.0	24,926	457	0.000	
Focus Bank	Charleston	80.0	0.034	0.114	22,103	1,056	500M-1B	70.0	91,118	1,364	0.000	
Country Club Bank	Kansas City	80.0	0.033	0.108	37,425	771	1B-10B	75.0	195,702	1,442	0.000	
Central Federal Savings and Loan Associatio	Rolla	80.0	0.158	1.000	10,708	64	<100M	57.5	10,708	64	0.000	
BTC Bank	Bethany	80.0	0.031	0.296	10,588	550	100M-500M	67.5	32,427	644	0.000	
Exchange Bank of Northeast Missouri	Kahoka	77.5	0.040	0.371	5,658	224	100M-500M	52.5	13,972	251	0.000	
O'Bannon Banking Company	Buffalo	77.5	0.040	0.229	6,227	304	100M-500M	60.0	19,276	374	0.000	
Bank of Kirksville	Kirksville	77.5	0.026	0.204	13,346	441	500M-1B	67.5	49,275	626	0.000	
The Tipton Latham Bank, National Associatio	Tipton	77.5	0.047	0.360	4,630	276	<100M	55.0	11,564	316	0.000	
First Independent Bank	Aurora	77.5	0.064	0.264	5,655	191	<100M	82.5	21,449	271	0.000	
Central Bank of Lake of the Ozarks	Osage Beach	77.5	0.030	0.106	16,115	1,279	500M-1B	85.0	102,239	1,717	0.004	
Citizens Bank	Amsterdam	77.5	0.093	0.500	4,727	136	<100M	60.0	9,453	169	0.000	
United State Bank	Lewistown	77.5	0.045	0.281	5,023	241	100M-500M	62.5	15,828	292	0.000	
Bank of St. Elizabeth	Saint Elizabeth	77.5	0.051	0.344	5,181	187	100M-500M	67.5	15,054	228	0.000	
First Community Bank	Lees Summit	75.0	0.027	0.086	16,548	731	500M-1B	75.0	99,014	1,139	0.000	
Citizens Community Bank	Pilot Grove	75.0	0.039	0.414	4,166	241	100M-500M	52.5	9,939	287	0.000	
Commercial Bank	Saint Louis	75.0	0.049	0.116	8,262	306	100M-500M	82.5	51,401	457	0.003	
First Missouri State Bank	Poplar Bluff	75.0	0.040	0.179	6,399	379	100M-500M	75.0	27,363	483	0.001	
Community National Bank	Monett	75.0	0.066	0.229	5,191	199	<100M	75.0	20,593	270	0.000	
F & C Bank	Holden	75.0	0.043	0.288	5,087	223	100M-500M	62.5	16,304	278	0.000	
Sherwood Community Bank	Creighton	75.0	0.146	1.000	5,467	69	<100M	47.5	5,467	69	0.000	
Bank of Sullivan	Sullivan	75.0	0.036	0.115	10,184	377	100M-500M	80.0	57,984	538	0.000	
United Security Bank	Fulton	75.0	0.089	1.000	4,373	104	<100M	42.5	4,373	104	0.000	
The Third National Bank of Sedalia	Sedalia	75.0	0.028	0.144	11,545	554	100M-500M	70.0	53,813	759	0.002	
Central Bank of Kansas City	Kansas City	72.5	0.052	0.125	8,138	207	100M-500M	75.0	37,999	353	0.000	

**Table 3B. Expanded. Micro Business Lending Institutions in Missouri 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 <sup>1</sup>	TBL Ratio <sup>1</sup>	Amount (1,000)	Number	Institution	Total Rank	Amount	Number	CC
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Macon-Atlanta State Bank	Macon	72.5	0.029	0.238	6,485	298	100M-500M	75.0	27,209	354	0.000
Landmark Bank, National Association	Columbia	72.5	0.024	0.094	42,853	1,973	1B-10B	70.0	221,908	2,833	0.000
First Midwest Bank of Poplar Bluff	Poplar Bluff	72.5	0.038	0.094	10,714	459	100M-500M	80.0	69,594	725	0.001
First State Community Bank	Farmington	72.5	0.025	0.098	32,300	1,371	1B-10B	77.5	203,565	2,115	0.000
Bank of Thayer	Thayer	72.5	0.049	0.257	3,934	179	<100M	57.5	12,475	222	0.000
Montrose Savings Bank	Montrose	70.0	0.087	1.000	3,664	114	<100M	42.5	3,664	114	0.000
Exchange Bank of Missouri	Fayette	70.0	0.052	0.242	3,654	133	<100M	65.0	14,082	174	0.000
People's Bank of Seneca	Seneca	70.0	0.048	0.263	4,455	143	<100M	72.5	16,921	210	0.000
Regional Missouri Bank	Marceline	70.0	0.036	0.255	4,782	186	100M-500M	62.5	17,810	246	0.000
Community First Banking Company	West Plains	70.0	0.041	0.189	5,904	198	100M-500M	70.0	24,404	283	0.000
Bank of Bolivar	Bolivar	70.0	0.036	0.122	7,294	294	100M-500M	77.5	39,694	446	0.000
The First National Bank of Audrain County	Mexico	70.0	0.031	0.234	4,908	304	100M-500M	60.0	17,892	376	0.003
Peoples Savings Bank of Rhineland	Rhineland	70.0	0.050	0.197	8,403	112	100M-500M	20.0	8,403	112	0.000
American Trust Bank	Kirksville	70.0	0.068	0.242	3,743	141	<100M	65.0	13,158	185	0.000
Palmyra State Bank	Palmyra	70.0	0.040	0.174	6,032	264	100M-500M	72.5	27,156	354	0.000
Canton State Bank	Canton	70.0	0.117	1.000	3,942	49	<100M	40.0	3,942	49	0.000
The Callaway Bank	Fulton	67.5	0.025	0.123	7,180	323	100M-500M	65.0	38,018	459	0.000
First National Bank	Malden	67.5	0.031	0.154	5,186	247	100M-500M	62.5	23,903	329	0.000
The Bank of Fairport	Maysville	67.5	0.144	1.000	3,780	27	<100M	45.0	3,780	27	0.000
The Bank of Missouri	Perryville	67.5	0.021	0.060	18,650	749	500M-1B	72.5	141,038	1,269	0.000
Missouri Bank and Trust Company of Kansas	Kansas City	67.5	0.023	0.056	13,210	1,101	500M-1B	95.0	233,266	1,455	0.000
UNICO Bank	Mineral Point	67.5	0.025	0.208	5,796	238	100M-500M	50.0	18,827	314	0.000
Community State Bank	Shelbina	67.5	0.063	1.000	3,296	81	<100M	32.5	3,296	81	0.001
Flowers National Bank	Cainsville	67.5	0.100	1.000	3,738	64	<100M	37.5	3,738	64	0.003
Kearney Trust Company	Kearney	67.5	0.034	0.156	4,863	231	100M-500M	60.0	21,194	308	0.000
Bank of Iberia	Iberia	67.5	0.050	0.329	2,857	146	<100M	60.0	8,671	174	0.000
The Bank of Urbana	Urbana	65.0	0.027	0.205	4,501	225	100M-500M	40.0	11,996	267	0.000
First Central Bank	Warrensburg	65.0	0.026	0.146	5,483	205	100M-500M	65.0	30,746	309	0.002
Branson Bank	Branson	65.0	0.042	0.095	6,882	150	100M-500M	72.5	41,819	282	0.000
Mid-Missouri Bank	Springfield	65.0	0.023	0.074	11,563	485	500M-1B	72.5	76,620	793	0.000
Heritage State Bank	Nevada	65.0	0.036	0.235	4,284	157	100M-500M	62.5	17,628	225	0.000
Bank Star of the BootHeel	Steele	65.0	0.033	0.270	3,241	157	<100M	60.0	11,987	196	0.000
Kennett National Bank	Kennett	65.0	0.039	0.245	4,155	122	100M-500M	50.0	13,994	150	0.000
B&L Bank	Lexington	65.0	0.028	0.281	4,054	133	100M-500M	57.5	14,417	181	0.000
Town & Country Bank of Missouri	La Grange	65.0	0.104	0.352	2,591	64	<100M	60.0	7,370	78	0.000
Horizon State Bank	Cameron	65.0	0.185	1.000	3,559	42	<100M	45.0	3,559	42	0.000
Old Missouri Bank	Springfield	65.0	0.038	0.135	5,279	168	100M-500M	67.5	27,243	257	0.000
Montgomery Bank, National Association	Sikeston	65.0	0.020	0.045	17,815	735	500M-1B	77.5	164,874	1,166	0.000
United Bank of Union	Union	65.0	0.026	0.080	7,531	298	100M-500M	77.5	60,276	678	0.000

**Table 3B. Expanded. Micro Business Lending Institutions in Missouri 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 <sup>1</sup>	TBL Ratio <sup>1</sup>	Amount (1,000)	Number	Institution	Total Rank	Amount	Number	CC
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Bank Northwest	Hamilton	62.5	0.038	0.196	3,621	142	<100M	65.0	17,295	205	0.000
Southern Commercial Bank	Saint Louis	62.5	0.020	0.062	10,645	391	500M-1B	72.5	86,170	702	0.000
Phelps County Bank	Rolla	62.5	0.018	0.173	5,350	305	100M-500M	57.5	24,209	413	0.000
Kahoka State Bank	Kahoka	62.5	0.051	0.398	2,421	97	<100M	50.0	6,085	119	0.000
Community Bank of Raymore	Raymore	62.5	0.032	0.063	5,548	241	100M-500M	77.5	53,620	440	0.000
The Central Trust Bank	Jefferson City	62.5	0.009	0.074	21,121	1,948	1B-10B	60.0	129,199	2,454	0.003
Hawthorn Bank	Jefferson City	62.5	0.016	0.043	18,262	646	1B-10B	70.0	166,522	1,239	0.001
Citizens Bank of Rogersville	Rogersville	62.5	0.045	0.163	2,788	131	<100M	62.5	14,281	189	0.000
First Security Bank	Union Star	62.5	0.107	1.000	2,491	47	<100M	35.0	2,491	47	0.000
Empire Bank	Springfield	62.5	0.015	0.043	16,549	1,059	1B-10B	70.0	145,987	1,622	0.006
Farmers and Merchants Bank of St. Clair	Saint Clair	62.5	0.029	0.111	4,931	229	100M-500M	70.0	31,209	369	0.000
Platte Valley Bank of Missouri	Platte City	62.5	0.020	0.085	7,556	363	100M-500M	65.0	49,773	532	0.000
Legends Bank	Linn	62.5	0.021	0.119	5,607	235	100M-500M	65.0	34,660	364	0.003
West Plains Bank and Trust Company	West Plains	62.5	0.021	0.089	6,210	283	100M-500M	57.5	35,280	407	0.000
Southern Bank	Poplar Bluff	62.5	0.017	0.059	12,210	484	500M-1B	57.5	72,959	758	0.000
Bank of Odessa	Odessa	62.5	0.018	0.313	4,291	225	100M-500M	45.0	10,848	262	0.000
Hometown Bank, National Association	Carthage	62.5	0.031	0.128	5,474	209	100M-500M	62.5	27,350	325	0.000
Belgrade State Bank	Belgrade	62.5	0.028	0.105	5,696	208	100M-500M	60.0	30,309	302	0.000
Security Bank of Pulaski County	Saint Robert	60.0	0.038	0.166	3,724	163	<100M	52.5	14,002	210	0.000
First Midwest Bank of Dexter	Dexter	60.0	0.025	0.070	6,233	262	100M-500M	60.0	36,352	402	0.000
Bank 21	Carrollton	60.0	0.073	0.290	3,938	16	<100M	17.5	3,938	16	0.000
Community Bank of the Ozarks	Sunrise Beach	60.0	0.063	0.165	2,783	97	<100M	67.5	14,738	194	0.000
Bank of Billings	Billings	60.0	0.041	0.348	2,434	70	<100M	45.0	6,998	91	0.000
The Bank of Grain Valley	Grain Valley	60.0	0.047	0.143	4,053	111	<100M	75.0	24,816	206	0.000
Central Bank	Lebanon	60.0	0.024	0.078	5,893	304	100M-500M	72.5	44,318	477	0.000
The Boone County National Bank of Columbi	Columbia	60.0	0.011	0.054	15,401	1,670	1B-10B	60.0	103,491	2,080	0.004
Peoples Bank & Trust Co.	Troy	60.0	0.020	0.079	8,087	261	100M-500M	67.5	59,859	419	0.000
The State Bank	Richmond	60.0	0.053	0.999	1,619	58	<100M	30.0	1,619	58	0.000
Concordia Bank of Concordia, Missouri	Concordia	60.0	0.048	0.165	3,036	102	<100M	50.0	10,856	144	0.000
First State Bank of Purdy	Purdy	60.0	0.030	0.129	4,547	225	100M-500M	52.5	20,070	304	0.000
Bank of Weston	Weston	60.0	0.033	0.092	3,804	175	100M-500M	72.5	28,169	272	0.000
Commerce Bank	Kansas City	60.0	0.007	0.036	141,422	21,129	10B-50B	55.0	1,058,791	25,561	0.036
Citizens Bank of Newburg	Rolla	60.0	0.023	0.068	3,864	613	100M-500M	95.0	57,023	745	0.000
Security Bank	Rich Hill	60.0	0.047	0.319	1,944	76	<100M	45.0	5,825	94	0.000
Metropolitan National Bank	Springfield	57.5	0.016	0.061	7,582	348	100M-500M	62.5	59,221	525	0.000
The Bank of Old Monroe	Old Monroe	57.5	0.018	0.102	4,926	241	100M-500M	52.5	24,869	339	0.000
Enterprise Bank & Trust	Clayton	57.5	0.010	0.018	31,416	565	1B-10B	65.0	391,089	1,702	0.000
The Bank of Orrick	Orrick	57.5	0.044	0.505	1,490	62	<100M	35.0	2,946	69	0.000
First National Bank	Camdenton	57.5	0.016	0.110	4,446	312	100M-500M	82.5	40,305	453	0.000

**Table 3B. Expanded. Micro Business Lending Institutions in Missouri 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 <sup>1</sup>	TBL Ratio <sup>1</sup>	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 <sup>1</sup> (10)
NBH Bank, National Association	Kansas City	57.5	0.004	0.028	22,736	1,150	1B-10B	55.0	207,143	2,103	0.001
Bank of Washington	Washington	57.5	0.016	0.038	12,941	429	500M-1B	67.5	104,135	830	0.000
Legacy Bank & Trust Company	Rogersville	57.5	0.027	0.150	3,372	134	100M-500M	35.0	10,693	183	0.000
Table Rock Community Bank	Kimberling City	57.5	0.052	0.192	2,586	96	<100M	72.5	13,460	135	0.000
Heritage Bank of the Ozarks	Lebanon	57.5	0.044	0.238	2,470	98	<100M	57.5	10,191	133	0.000
Town & Country Bank Midwest	La Belle	57.5	0.069	0.204	1,509	96	<100M	40.0	3,921	112	0.000
Peoples Bank	Cuba	57.5	0.025	0.110	4,579	184	100M-500M	72.5	34,490	286	0.000
Blue Ridge Bank and Trust Co.	Independence	57.5	0.019	0.066	9,184	273	100M-500M	57.5	54,100	398	0.000
Bremen Bank and Trust Company	Saint Louis	55.0	0.023	0.058	5,269	196	100M-500M	77.5	57,662	407	0.000
COMMUNITY BANK OF MARSHALL	Marshall	55.0	0.022	0.210	2,495	161	100M-500M	55.0	11,899	195	0.000
First National Bank of St. Louis	Clayton	55.0	0.007	0.019	10,496	851	1B-10B	60.0	139,434	1,321	0.003
Martinsburg Bank and Trust	Mexico	55.0	0.023	0.116	4,157	146	100M-500M	50.0	20,374	217	0.000
UMB Bank, National Association	Kansas City	55.0	0.004	0.014	39,947	1,554	10B-50B	55.0	515,559	3,327	0.028
Alliance Bank	Cape Girardeau	55.0	0.025	0.108	3,763	159	100M-500M	70.0	26,184	260	0.000
Clarence State Bank	Clarence	55.0	0.057	0.683	1,013	49	<100M	32.5	1,482	52	0.000
First Bank	Creve Coeur	55.0	0.005	0.019	31,719	2,112	1B-10B	55.0	330,076	3,789	0.000
First Midwest Bank of the Ozarks	Piedmont	55.0	0.034	0.095	3,761	156	100M-500M	60.0	21,473	233	0.000
Great Southern Bank	Reeds Spring	55.0	0.004	0.019	17,729	682	1B-10B	55.0	190,252	1,335	0.000
First State Bank of St. Robert	Saint Robert	52.5	0.023	0.207	2,245	115	<100M	45.0	10,195	155	0.000
New Era Bank	Fredericktown	52.5	0.020	0.093	5,570	163	100M-500M	60.0	35,780	294	0.000
F&M Bank and Trust Company	Hannibal	52.5	0.020	0.089	3,325	232	100M-500M	72.5	30,034	344	0.000
Metcalf Bank	Lees Summit	52.5	0.009	0.018	10,057	454	1B-10B	65.0	150,267	1,034	0.002
Pony Express Community Bank	Saint Joseph	52.5	0.029	0.216	1,947	74	<100M	50.0	8,987	104	0.002
Citizens Bank	New Haven	52.5	0.026	0.082	4,497	151	100M-500M	72.5	36,708	270	0.000
Boulevard Bank	Neosho	52.5	0.023	0.184	3,557	105	100M-500M	50.0	16,737	169	0.000
Peoples Bank of Altenburg	Altenburg	52.5	0.037	0.234	1,921	90	<100M	57.5	8,208	113	0.000
Southern Missouri Bank of Marshfield	Marshfield	52.5	0.028	0.118	2,882	110	100M-500M	55.0	17,480	179	0.000
Commercial Trust Company of Fayette	Fayette	52.5	0.018	0.400	2,114	87	100M-500M	37.5	5,280	106	0.003
The Bank of Macks Creek	Macks Creek	52.5	0.056	0.324	1,224	36	<100M	47.5	3,770	53	0.000
St. Louis Bank	Town And Country	50.0	0.015	0.052	5,930	229	100M-500M	65.0	58,691	404	0.000
Citizens National Bank of Greater St. Louis	Maplewood	50.0	0.013	0.029	6,060	217	100M-500M	70.0	78,735	506	0.000
First Missouri State Bank of Cape County	Cape Girardeau	50.0	0.028	0.087	3,308	117	100M-500M	62.5	23,089	200	0.000
Jonesburg State Bank	Jonesburg	50.0	0.030	0.157	2,077	83	<100M	57.5	12,087	127	0.000
Bank of New Madrid	New Madrid	50.0	0.025	0.338	1,890	82	<100M	37.5	5,582	104	0.000
Peoples Community State Bank	Doniphan	50.0	0.028	0.102	3,632	111	100M-500M	52.5	18,118	212	0.000
Eagle Bank and Trust Company of Missouri	Hillsboro	50.0	0.010	0.028	9,104	289	500M-1B	65.0	107,380	679	0.000
Bank of Cairo and Moberly	Moberly	50.0	0.028	0.108	2,381	117	<100M	65.0	18,229	179	0.002
Peoples Bank of Moniteau County	Jamestown	50.0	0.029	0.259	1,513	65	<100M	42.5	5,847	82	0.000
Springfield First Community Bank	Springfield	50.0	0.021	0.044	5,776	155	100M-500M	75.0	68,410	350	0.000

**Table 3B. Expanded. Micro Business Lending Institutions in Missouri 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		TBL Ratio <sup>1</sup>	Amount (1,000)	Number	Institution Asset Size	Total		CC Amount/TA <sup>1</sup>	
		Rank	TA Ratio <sup>1</sup>					Rank	Amount		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)		
Lamar Bank and Trust Company	Lamar	50.0	0.024	0.139	3,159	122	100M-500M	57.5	19,213	167	0.000
Cabool State Bank	Cabool	50.0	0.025	0.244	1,649	78	<100M	35.0	5,617	97	0.000
Quarry City Savings and Loan Association	Warrensburg	47.5	0.035	0.267	1,371	41	<100M	45.0	5,132	67	0.000
Mid America Bank & Trust Company	Dixon	47.5	0.023	0.080	3,096	107	100M-500M	55.0	22,103	188	0.000
The Merchants and Farmers Bank of Salisbur	Salisbury	47.5	0.024	0.143	2,266	98	<100M	47.5	12,328	146	0.000
Community Bank and Trust	Neosho	47.5	0.014	0.087	3,995	167	100M-500M	50.0	24,655	265	0.000
Farmers State Bank Stanberry	Stanberry	47.5	0.022	0.436	1,247	71	<100M	30.0	2,856	78	0.000
Bank of Franklin County	Washington	47.5	0.021	0.061	4,415	163	100M-500M	65.0	36,947	294	0.000
Citizens' Bank of Charleston	Charleston	47.5	0.020	0.145	2,260	114	100M-500M	32.5	9,141	142	0.000
Stone County National Bank	Crane	47.5	0.021	0.269	1,765	80	<100M	40.0	6,558	103	0.000
Chillicothe State Bank	Chillicothe	47.5	0.019	0.165	2,378	101	100M-500M	50.0	14,156	146	0.000
Concord Bank	Saint Louis	47.5	0.025	0.052	4,077	109	100M-500M	67.5	41,810	258	0.000
Community Bank of Pleasant Hill	Pleasant Hill	47.5	0.042	0.097	2,161	69	<100M	47.5	11,789	110	0.000
First Community National Bank	Cuba	47.5	0.018	0.071	3,849	148	100M-500M	62.5	33,140	256	0.000
CBC Bank	Bowling Green	47.5	0.040	0.203	1,393	54	<100M	57.5	6,867	74	0.000
Lead Bank	Garden City	47.5	0.031	0.103	2,628	123	<100M	65.0	19,419	182	0.000
Bank of Louisiana	Louisiana	47.5	0.035	0.146	1,865	71	<100M	55.0	10,462	98	0.000
The Community Bank of Shell Knob	Shell Knob	47.5	0.056	0.323	651	18	<100M	45.0	2,016	27	0.000
La Monte Community Bank	La Monte	45.0	0.030	0.679	812	26	<100M	27.5	1,192	31	0.000
Napoleon Bank	Napoleon	45.0	0.034	0.238	1,181	45	<100M	40.0	4,428	67	0.000
Home Exchange Bank	Jamesport	45.0	0.019	0.195	1,881	85	<100M	27.5	5,918	107	0.000
Bank Star of the LeadBelt	Park Hills	45.0	0.023	0.142	2,667	97	100M-500M	62.5	17,775	165	0.000
The Bank of Houston	Houston	45.0	0.033	0.142	1,500	56	<100M	55.0	9,334	89	0.000
Bank of Brookfield - Purdin, National Associa	Brookfield	45.0	0.015	0.615	1,238	92	<100M	32.5	2,011	100	0.000
Farmers State Bank	Cameron	45.0	0.014	0.174	2,576	99	100M-500M	37.5	10,960	151	0.000
Northland National Bank	Gladstone	45.0	0.049	0.149	1,849	29	<100M	52.5	9,610	56	0.000
RCSBank	New London	45.0	0.035	0.108	1,894	62	<100M	65.0	15,760	117	0.000
Guaranty Bank	Springfield	45.0	0.009	0.021	5,699	189	500M-1B	65.0	86,602	468	0.000
The Corder Bank	Corder	45.0	0.043	0.216	595	31	<100M	47.5	2,751	42	0.000
St. Johns Bank and Trust Company	Saint Louis	42.5	0.014	0.030	4,531	160	100M-500M	65.0	49,492	338	0.000
Pulaski Bank	Saint Louis	42.5	0.005	0.016	6,968	184	1B-10B	60.0	131,002	595	0.000
Home Savings and Loan Association, F.A.	Norborne	42.5	0.015	0.365	1,374	62	<100M	35.0	3,759	82	0.000
The Pleasant Hill Bank	Pleasant Hill	42.5	0.019	0.283	1,437	54	<100M	32.5	4,729	74	0.000
Farmers Bank of Green City	Green City	42.5	0.027	0.193	915	40	<100M	47.5	4,740	64	0.000
Rushville State Bank	Rushville	42.5	0.027	0.318	801	47	<100M	35.0	2,519	60	0.000
FMB Bank	Wright City	42.5	0.033	0.186	1,334	45	<100M	55.0	7,186	76	0.000
Bank Star	Pacific	42.5	0.029	0.107	1,896	65	<100M	57.5	13,250	111	0.000
Heritage Community Bank	Chamois	42.5	0.028	0.081	1,871	76	<100M	60.0	16,284	131	0.000
The Hamilton Bank	Hamilton	42.5	0.021	0.225	1,217	70	<100M	32.5	4,321	86	0.000

**Table 3B. Expanded. Micro Business Lending Institutions in Missouri 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 <sup>1</sup>	TBL Ratio <sup>1</sup>	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 <sup>1</sup> (10)
Lindell Bank & Trust Company	St. Louis	42.5	0.010	0.039	4,871	167	500M-1B	57.5	59,452	352	0.000
The Bank of Versailles	Versailles	42.5	0.014	0.094	3,374	120	100M-500M	65.0	32,101	240	0.000
The Citizens Bank of Oregon Missouri	Oregon	40.0	0.034	0.112	1,076	49	<100M	55.0	9,458	78	0.000
Community Bank of Russellville	Russellville	40.0	0.016	0.231	1,475	65	<100M	40.0	6,398	87	0.000
Lawson Bank	Lawson	40.0	0.019	0.093	2,475	91	100M-500M	47.5	17,300	148	0.000
FortuneBank	Arnold	40.0	0.019	0.045	2,818	107	100M-500M	62.5	30,429	201	0.000
State Bank of Missouri	Concordia	40.0	0.014	0.246	1,219	64	<100M	40.0	4,953	88	0.000
Providence Bank	Columbia	40.0	0.007	0.025	4,523	138	500M-1B	52.5	58,688	326	0.000
The First National Bank of Carrollton	Carrollton	40.0	0.019	0.311	816	46	<100M	32.5	2,624	55	0.000
America's Community Bank	Blue Springs	40.0	0.047	0.134	1,343	27	<100M	55.0	9,333	74	0.000
The Missouri Bank	Warrenton	40.0	0.014	0.071	2,800	127	100M-500M	57.5	26,338	240	0.000
Cass Commercial Bank	Bridgeton	40.0	0.007	0.009	4,264	192	500M-1B	70.0	112,121	579	0.000
Community Bank of Memphis	Memphis	40.0	0.020	0.359	785	47	<100M	32.5	2,184	58	0.000
First Bank of the Lake	Osage Beach	40.0	0.038	0.127	1,256	38	<100M	55.0	8,761	66	0.000
Pony Express Bank	Braymer	37.5	0.020	0.050	2,546	76	100M-500M	60.0	25,973	173	0.000
Alton Bank	Alton	37.5	0.019	0.166	1,118	73	<100M	47.5	6,725	85	0.000
First State Bank of Joplin	Joplin	37.5	0.015	0.060	2,694	105	100M-500M	52.5	24,989	200	0.000
Community Bank of Missouri	Richmond	37.5	0.027	0.130	1,379	54	<100M	45.0	8,626	82	0.000
Ozark Mountain Bank	Branson	37.5	0.009	0.032	3,125	154	100M-500M	52.5	34,854	285	0.005
Peoples Bank of the Ozarks	Nixa	37.5	0.011	0.032	3,016	154	100M-500M	52.5	31,966	263	0.000
First Home Savings Bank	Mountain Grove	37.5	0.012	0.114	2,225	83	100M-500M	35.0	12,769	131	0.000
Security Bank and Trust Company	Scott City	37.5	0.016	0.218	1,298	61	<100M	37.5	5,942	80	0.000
First National Bank of Clinton	Clinton	37.5	0.022	0.085	1,480	64	<100M	52.5	12,442	116	0.000
Bank of New Cambria	New Cambria	37.5	0.021	0.707	711	28	<100M	27.5	1,004	31	0.000
Citizens Bank and Trust Company	Chillicothe	35.0	0.005	0.015	4,614	165	500M-1B	50.0	71,054	359	0.000
Glasgow Savings Bank	Glasgow	35.0	0.030	0.190	665	21	<100M	42.5	3,496	31	0.000
City Bank and Trust Company of Moberly	Moberly	35.0	0.012	0.076	1,787	159	100M-500M	37.5	12,844	189	0.004
H&R Block Bank	Kansas City	35.0	0.000	0.986	70	70	1B-10B	27.5	70	70	0.000
Midwest Regional Bank	Festus	35.0	0.016	0.033	2,456	109	100M-500M	57.5	28,284	206	0.000
MRV Banks	Sainte Genevieve	35.0	0.022	0.048	1,790	73	<100M	57.5	20,342	128	0.000
Farmers Bank of Lohman, Missouri	Lohman	35.0	0.013	0.296	755	41	<100M	27.5	2,550	53	0.000
First State Bank of St. Charles, Missouri	St. Charles	35.0	0.011	0.055	2,581	128	100M-500M	52.5	29,086	247	0.000
Wells Bank of Platte City	Platte City	35.0	0.017	0.097	1,664	73	<100M	37.5	10,350	105	0.000
Preferred Bank	Rothville	35.0	0.018	0.096	1,416	65	<100M	52.5	12,795	111	0.000
Bank of Crocker	Waynesville	35.0	0.016	0.068	2,315	89	100M-500M	52.5	21,082	167	0.000
The Paris National Bank	Paris	35.0	0.018	0.144	1,329	53	<100M	50.0	9,217	89	0.000
American Bank of Missouri	Wellsville	35.0	0.017	0.087	1,879	71	100M-500M	40.0	12,634	117	0.000
Excel Bank	Sedalia	35.0	0.016	0.044	3,192	89	100M-500M	37.5	20,657	154	0.000
Mississippi County Savings and Loan Association	Charleston	32.5	0.009	0.989	86	2	<100M	27.5	86	2	0.000



**Table 3B. Expanded. Micro Business Lending Institutions in Missouri 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		TBL Ratio <sup>1</sup>	Amount (1,000)	Number	Institution Asset Size	Total Rank		Amount		CC
		Rank	TA Ratio <sup>1</sup>					Rank	(1,000)	Number	Amount/TA <sup>1</sup>	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)			
First Commercial Bank	Gideon	32.5	0.012	0.029	2,481	108	100M-500M	37.5	19,346	184	0.000	
Commercial Bank of Oak Grove, Mo.	Oak Grove	32.5	0.016	0.147	1,278	34	<100M	42.5	8,597	59	0.000	
Bank Star One	Fulton	32.5	0.015	0.078	1,428	58	<100M	37.5	11,590	104	0.000	
Central Bank of Missouri	Sedalia	32.5	0.019	0.063	1,511	63	<100M	45.0	13,120	106	0.000	
Silex Banking Company	Silex	30.0	0.013	0.134	873	31	<100M	25.0	4,553	47	0.000	
1st Cameron State Bank	Cameron	30.0	0.016	0.210	805	29	<100M	35.0	3,835	45	0.000	
BankLiberty.	Liberty	30.0	0.007	0.017	2,817	93	100M-500M	50.0	48,148	224	0.000	
Farmers State Bank, S/B	Schell City	30.0	0.019	0.097	1,184	45	<100M	45.0	10,157	76	0.000	
Mainstreet Bank	Ashland	30.0	0.016	0.139	922	33	<100M	45.0	6,635	64	0.000	
Midwest BankCentre	Lemay	30.0	0.003	0.007	3,096	116	1B-10B	55.0	87,596	390	0.000	
Carroll County Savings and Loan Association	Carrollton	30.0	0.003	0.373	63	2	<100M	27.5	168	3	0.000	
First Bank of Missouri	Gladstone	30.0	0.006	0.014	3,156	100	500M-1B	45.0	44,967	250	0.000	
Rockwood Bank	Eureka	30.0	0.008	0.024	2,167	79	100M-500M	57.5	42,138	202	0.000	
Jefferson Bank and Trust Company	Eureka	30.0	0.006	0.011	3,256	104	500M-1B	50.0	49,195	308	0.000	
Summit Bank of Kansas City	Lees Summit	27.5	0.022	0.041	1,065	43	<100M	65.0	18,505	161	0.000	
KCB Bank	Kearney	27.5	0.011	0.032	1,934	87	100M-500M	55.0	29,179	175	0.000	
Reliance Bank	Des Peres	27.5	0.004	0.009	3,620	79	500M-1B	47.5	61,099	260	0.000	
Bank of Belton	Belton	27.5	0.023	0.074	1,052	27	<100M	50.0	10,561	60	0.008	
Triad Bank	Frontenac	27.5	0.011	0.023	2,201	60	100M-500M	62.5	42,087	213	0.000	
The Mercantile Bank of Louisiana, Missouri	Louisiana	27.5	0.013	0.047	1,274	78	<100M	50.0	16,040	145	0.000	
First Community Bank of the Ozarks	Branson	25.0	0.014	0.038	1,472	52	100M-500M	50.0	18,414	106	0.000	
Truman Bank	St. Louis	25.0	0.009	0.028	2,440	51	100M-500M	52.5	38,050	181	0.000	
Home Savings Bank	Jefferson City	25.0	0.008	0.151	262	5	<100M	30.0	1,731	13	0.000	
OakStar Bank, National Association	Springfield	25.0	0.008	0.019	1,601	65	100M-500M	50.0	29,045	163	0.000	
Sterling Bank	Poplar Bluff	25.0	0.005	0.012	1,990	81	100M-500M	42.5	38,287	186	0.000	
Royal Banks of Missouri	University City	25.0	0.007	0.014	2,624	80	100M-500M	52.5	49,386	203	0.000	
PATRIOTS BANK	Liberty	22.5	0.013	0.033	1,154	38	<100M	60.0	21,579	116	0.000	
Clay County Savings Bank	Liberty	22.5	0.011	0.050	1,147	31	100M-500M	52.5	16,938	92	0.000	
Meramec Valley Bank	Valley Park	22.5	0.012	0.034	1,204	50	<100M	57.5	22,186	135	0.004	
State Bank of Southwest Missouri	Springfield	22.5	0.011	0.076	969	31	<100M	32.5	8,685	69	0.000	
Ozark Bank	Ozark	22.5	0.008	0.028	1,438	49	100M-500M	32.5	16,484	102	0.000	
Bank of Lee's Summit	Lees Summit	20.0	0.005	0.024	1,291	57	100M-500M	25.0	13,096	114	0.000	
Lone Summit Bank	Lake Lotawana	20.0	0.012	0.050	279	9	<100M	25.0	3,061	18	0.000	
Bank of Minden	Mindenmines	20.0	0.009	0.080	274	14	<100M	12.5	1,323	19	0.000	
Midwest Federal Savings and Loan Associatic	Saint Joseph	20.0	0.013	0.075	461	18	<100M	47.5	6,162	34	0.000	
Heartland Bank	Saint Louis	20.0	0.002	0.010	1,737	58	500M-1B	37.5	35,352	194	0.000	
The Business Bank of Saint Louis	Clayton	20.0	0.003	0.006	1,690	69	100M-500M	52.5	51,276	286	0.000	
Bank of Ash Grove	Ash Grove	20.0	0.010	0.075	809	27	<100M	37.5	9,291	53	0.000	
Bank of Hillsboro	Hillsboro	17.5	0.012	0.052	662	23	<100M	27.5	6,741	43	0.000	

**Table 3B. Expanded. Micro Business Lending Institutions in Missouri 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		TBL Ratio <sup>1</sup>	Amount (1,000)	Number		Total Rank	Amount		CC Amount/TA <sup>1</sup>
		Rank	TA Ratio <sup>1</sup>						(1,000)	Number	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)		
Stifel Bank and Trust	Creve Coeur	17.5	0.001	0.005	1,791	35	1B-10B	35.0	35,585	155	0.000
Investors National Bank	Chillicothe	17.5	0.004	0.080	287	17	<100M	15.0	1,765	27	0.000
1st Advantage Bank	Saint Peters	15.0	0.010	0.019	763	27	<100M	47.5	18,082	73	0.000
Ozarks Federal Savings and Loan Association	Farmington	15.0	0.002	0.067	496	13	100M-500M	22.5	5,387	38	0.000
Adams Dairy Bank	Blue Springs	12.5	0.006	0.019	345	11	<100M	52.5	14,120	44	0.000
Frontenac Bank	Earth City	12.5	0.002	0.005	624	34	100M-500M	22.5	15,493	73	0.000
Superior Bank	Hazelwood	12.5	0.007	0.014	279	8	<100M	20.0	3,952	54	0.000
Parkside Financial Bank & Trust	Clayton	10.0	0.003	0.005	642	16	100M-500M	47.5	33,707	117	0.000
West Plains Savings and Loan Association	West Plains	10.0	0.000	0.000	-	-	<100M	10.0	-	-	0.000
TIAA-CREF Trust Company, FSB	Saint Louis	10.0	0.000	0.000	-	-	1B-10B	10.0	-	-	0.000
Systematic Savings Bank	Springfield	10.0	0.000	0.000	-	-	<100M	15.0	1,414	7	0.000
Scottrade Bank	Saint Louis	10.0	0.000	0.001	144	2	10B-50B	42.5	64,835	121	0.000
American Loan and Savings Association	Hannibal	10.0	0.000	0.000	-	-	<100M	27.5	129	1	0.000
First Federal Bank, FSB	Kansas City	10.0	0.000	0.000	-	-	100M-500M	10.0	-	-	0.000
Midwest Independent Bank	Jefferson City	10.0	0.000	0.000	-	-	100M-500M	10.0	2,800	10	0.000
North American Savings Bank, F.S.B.	Grandview	10.0	0.000	0.002	588	16	1B-10B	40.0	64,431	152	0.000
NEW FRONTIER BANK	Saint Charles	10.0	0.006	0.013	744	26	100M-500M	50.0	22,547	106	0.001
Edward Jones Trust Company	Saint Louis	10.0	0.000	0.000	-	-	<100M	10.0	-	-	0.000

<sup>1</sup> 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.