

Table 3A Expanded. Small Business Lending Institutions in Nebraska 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	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)
Gothenburg State Bank	Gothenburg	92.5	0.230	1.000	27,222	366	100M-500M	100.0	27,222	366	0.000
First State Bank	Gothenburg	87.5	0.231	0.810	64,383	677	100M-500M	87.5	18,955	521	0.000
The Tilden Bank	Tilden	87.5	0.207	1.000	16,111	330	<100M	90.0	7,014	285	0.000
Foundation First Bank	Waterloo	85.0	0.400	1.000	20,165	124	<100M	45.0	1,779	70	0.000
Thayer County Bank	Hebron	82.5	0.249	1.000	15,359	123	<100M	90.0	15,359	123	0.000
Valley Bank and Trust Co.	Scottsbluff	82.5	0.213	0.582	68,445	827	100M-500M	77.5	13,663	562	0.000
Commercial State Bank	Wausa	80.0	0.326	0.951	25,722	234	<100M	72.5	4,977	149	0.001
Homestead Bank	Cozad	80.0	0.129	0.931	31,524	526	100M-500M	82.5	9,219	410	0.000
First Westroads Bank, Inc.	Omaha	80.0	0.226	0.683	47,464	287	100M-500M	40.0	2,698	134	0.000
Bank of Nebraska	La Vista	77.5	0.312	0.646	39,320	290	100M-500M	60.0	4,702	173	0.000
Adams Bank & Trust	Ogallala	77.5	0.206	0.565	110,582	500	500M-1B	57.5	10,240	216	0.000
Five Points Bank	Grand Island	77.5	0.167	0.479	123,646	2,563	500M-1B	77.5	28,644	2,131	0.000
Cornhusker Bank	Lincoln	77.5	0.206	0.503	79,701	647	100M-500M	65.0	9,196	353	0.001
Cass County Bank, Inc.	Plattsmouth	77.5	0.225	1.000	11,322	108	<100M	47.5	1,719	66	0.000
Columbus Bank and Trust Company	Columbus	77.5	0.232	0.812	22,966	249	<100M	67.5	4,218	169	0.004
The Tri-County Bank	Stuart	77.5	0.133	1.000	10,703	246	<100M	82.5	4,742	214	0.004
Plattsmouth State Bank	Plattsmouth	77.5	0.173	1.000	13,680	116	<100M	50.0	2,181	66	0.000
Enterprise Bank National Association	Omaha	77.5	0.252	0.677	46,001	240	100M-500M	40.0	3,187	100	0.000
First State Bank Nebraska	Lincoln	75.0	0.140	0.551	52,312	521	100M-500M	65.0	9,385	336	0.000
Platte Valley State Bank & Trust Company	Kearney	75.0	0.136	0.556	55,491	504	100M-500M	57.5	7,202	297	0.000
Wahoo State Bank	Wahoo	75.0	0.136	1.000	9,186	142	<100M	90.0	9,186	142	0.000
Platte Valley Bank	Scottsbluff	75.0	0.142	0.518	57,346	632	100M-500M	70.0	10,642	437	0.004
Tri Valley Bank	Talmage	75.0	0.385	1.000	13,285	66	<100M	32.5	1,087	27	0.000
CHARTER WEST NATIONAL BANK	West Point	75.0	0.131	0.879	25,853	377	100M-500M	75.0	6,022	298	0.000
Heartland Community Bank	Bennet	75.0	0.234	0.902	14,607	168	<100M	65.0	3,057	104	0.000
State Bank of Table Rock	Table Rock	75.0	0.142	1.000	7,360	165	<100M	92.5	7,360	165	0.000
Amfirst Bank, National Association	Mccook	75.0	0.174	0.593	40,439	401	100M-500M	67.5	6,466	235	0.000
First Bank & Trust Company	Cozad	75.0	0.147	0.731	32,812	461	100M-500M	75.0	7,640	312	0.000
First State Bank & Trust Company	Fremont	72.5	0.186	0.528	40,229	367	100M-500M	57.5	5,380	205	0.002
The Jones National Bank and Trust Co	Seward	72.5	0.149	0.633	32,000	498	100M-500M	77.5	8,578	346	0.000
First State Bank	Scottsbluff	72.5	0.165	0.453	36,115	320	100M-500M	47.5	4,093	176	0.000
Washington County Bank	Blair	72.5	0.125	0.699	36,424	319	100M-500M	55.0	5,479	203	0.000
Bank of the Valley	Bellwood	72.5	0.113	1.000	11,481	187	100M-500M	95.0	11,481	187	0.000
Farmers Bank of Cook	Cook	72.5	0.116	1.000	9,649	183	<100M	67.5	2,940	150	0.000
Two Rivers Bank	Blair	72.5	0.157	0.790	20,720	233	100M-500M	67.5	4,294	167	0.000
BankFirst	Norfolk	72.5	0.147	0.561	40,415	415	100M-500M	65.0	6,778	253	0.000
Geneva State Bank	Geneva	72.5	0.113	0.757	27,957	384	100M-500M	75.0	7,530	277	0.000
Bank of Doniphan	Doniphan	72.5	0.207	0.818	18,810	237	<100M	77.5	4,850	167	0.000

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		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)		(9)
Centennial Bank	Omaha	72.5	0.340	0.720	24,713	169	<100M	45.0	2,234	79	0.000
Exchange Bank	Gibbon	70.0	0.135	0.451	55,757	531	100M-500M	60.0	8,206	346	0.000
Home Federal Savings and Loan Assoc	Grand Island	70.0	0.128	0.643	28,076	342	100M-500M	62.5	5,238	227	0.000
Access Bank	Omaha	70.0	0.238	0.426	34,142	258	100M-500M	45.0	2,903	140	0.000
Midwest Bank National Association	Pierce	70.0	0.108	0.530	56,132	703	500M-1B	75.0	13,943	533	0.000
Nebraska Bank of Commerce	Lincoln	70.0	0.294	0.719	21,888	148	<100M	42.5	2,187	67	0.000
Bank of Stapleton	Stapleton	70.0	0.231	1.000	5,597	116	<100M	85.0	5,597	116	0.000
The First National Bank of Gordon	Gordon	70.0	0.105	0.895	16,887	312	100M-500M	82.5	7,341	264	0.000
City Bank & Trust Co.	Lincoln	70.0	0.188	0.507	32,817	246	100M-500M	50.0	3,445	125	0.000
Farmers and Merchants Bank	Milford	70.0	0.087	0.762	40,683	574	100M-500M	70.0	9,136	418	0.000
The Hershey State Bank	Hershey	70.0	0.180	0.986	9,515	175	<100M	72.5	3,317	136	0.000
Security National Bank of Omaha	Omaha	70.0	0.129	0.397	97,948	850	500M-1B	57.5	10,864	457	0.002
American National Bank	Omaha	70.0	0.107	0.468	220,763	1,696	1B-10B	57.5	23,488	862	0.000
Cedar Security Bank	Fordyce	67.5	0.156	1.000	6,418	94	<100M	87.5	6,418	94	0.000
York State Bank	York	67.5	0.127	0.810	16,863	263	100M-500M	72.5	4,862	214	0.000
First National Bank	North Platte	67.5	0.093	0.634	42,364	627	100M-500M	70.0	10,195	446	0.000
American Exchange Bank	Elmwood	67.5	0.150	1.000	6,280	110	<100M	87.5	6,280	110	0.000
First Central Bank McCook	Mccook	67.5	0.185	0.813	14,832	124	<100M	37.5	1,841	62	0.000
Equitable Bank	Grand Island	67.5	0.155	0.696	25,618	221	100M-500M	45.0	3,125	137	0.000
Elkhorn Valley Bank & Trust	Norfolk	67.5	0.100	0.528	56,404	767	500M-1B	72.5	13,256	583	0.002
West Gate Bank	Lincoln	67.5	0.149	0.360	47,205	385	100M-500M	50.0	5,515	199	0.000
Iowa - Nebraska State Bank	South Sioux City	67.5	0.129	0.591	26,020	494	100M-500M	70.0	5,435	384	0.000
American Interstate Bank	Elkhorn	67.5	0.243	0.525	26,026	215	100M-500M	50.0	3,231	123	0.000
Hastings State Bank	Hastings	67.5	0.161	0.595	22,459	256	100M-500M	50.0	2,885	178	0.000
Heritage Bank	Wood River	67.5	0.080	0.745	44,283	589	500M-1B	72.5	10,981	401	0.000
Frontier Bank	Madison	67.5	0.205	0.539	34,251	227	100M-500M	47.5	3,849	121	0.000
NebraskaLand National Bank	North Platte	65.0	0.117	0.236	50,852	362	100M-500M	42.5	4,639	182	0.000
Bank of Hartington	Hartington	65.0	0.172	0.961	11,021	101	<100M	40.0	1,498	60	0.000
Cedar Rapids State Bank	Cedar Rapids	65.0	0.193	1.000	5,614	89	<100M	60.0	1,657	72	0.000
First National Bank in Exeter	Exeter	65.0	0.210	1.000	6,314	74	<100M	42.5	1,119	49	0.000
Pinnacle Bank	Lincoln	65.0	0.088	0.341	289,579	2,949	1B-10B	57.5	42,177	1,757	0.002
Countryside Bank	Unadilla	65.0	0.098	1.000	7,197	135	<100M	80.0	5,441	125	0.000
Union Bank and Trust Company	Lincoln	65.0	0.089	0.302	220,673	3,147	1B-10B	65.0	56,279	2,528	0.002
First National Bank in Ord	Ord	65.0	0.071	1.000	7,004	273	<100M	92.5	7,004	273	0.000
Battle Creek State Bank	Battle Creek	65.0	0.328	0.973	8,259	105	<100M	55.0	1,610	47	0.000
CerescoBank	Ceresco	65.0	0.121	1.000	5,140	152	<100M	87.5	5,140	152	0.000
Security State Bank	Ansley	62.5	0.150	0.593	18,234	224	100M-500M	50.0	2,758	135	0.000
Security Bank	Laurel	62.5	0.112	0.709	17,785	292	100M-500M	65.0	4,517	198	0.000
Byron State Bank	Byron	62.5	0.138	0.985	5,773	165	<100M	72.5	2,349	147	0.000
Five Points Bank of Hastings	Hastings	62.5	0.118	0.538	29,640	272	100M-500M	45.0	3,672	144	0.000

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The First National Bank of Holdrege	Holdrege	62.5	0.123	0.978	12,870	109	100M-500M	65.0	3,656	76	0.000
First Nebraska Bank	Valley	62.5	0.115	0.608	21,840	248	100M-500M	55.0	3,951	168	0.000
Security First Bank	Lincoln	62.5	0.082	0.437	69,421	899	500M-1B	62.5	14,237	635	0.000
South Central State Bank	Campbell	62.5	0.108	1.000	11,715	72	100M-500M	85.0	11,715	72	0.000
The State Bank of Bartley	Bartley	62.5	0.218	0.757	16,891	95	<100M	22.5	1,286	40	0.000
First National Bank & Trust Company	Columbus	62.5	0.086	0.574	36,904	437	100M-500M	57.5	7,058	279	0.000
Brunswick State Bank	Brunswick	62.5	0.164	0.902	12,844	103	<100M	45.0	1,921	68	0.000
First State Bank	Farnam	62.5	0.125	1.000	6,008	94	<100M	47.5	1,447	69	0.000
Curtis State Bank	Curtis	60.0	0.176	0.806	6,451	100	<100M	57.5	1,579	77	0.000
Bank of Keystone	Keystone	60.0	0.108	1.000	5,737	135	<100M	70.0	2,550	116	0.000
Cornerstone Bank	York	60.0	0.074	0.341	85,923	810	1B-10B	57.5	13,108	530	0.000
The First National Bank of Fairbury	Fairbury	60.0	0.043	1.000	6,965	217	100M-500M	57.5	2,582	191	0.000
Petersburg State Bank	Petersburg	60.0	0.158	1.000	5,110	70	<100M	45.0	1,196	52	0.000
Bank of Bennington	Bennington	60.0	0.174	0.810	11,322	83	<100M	32.5	1,449	48	0.000
Home State Bank	Louisville	60.0	0.178	0.666	14,343	92	<100M	17.5	1,054	36	0.000
First National Bank of Omaha	Omaha	60.0	0.063	0.289	846,123	97,916	10B-50B	75.0	413,060	94,530	0.284
Butte State Bank	Butte	60.0	0.129	1.000	5,394	83	<100M	82.5	5,394	83	0.002
Scribner Bank	Scribner	60.0	0.131	0.883	8,271	123	<100M	55.0	1,865	97	0.000
First National Bank Northeast	Lyons	60.0	0.073	0.694	19,333	319	100M-500M	62.5	4,749	256	0.000
First Bank of Utica	Utica	60.0	0.157	0.908	8,457	103	<100M	52.5	1,702	73	0.000
The Cattle National Bank and Trust Co	Seward	57.5	0.104	0.580	20,851	218	100M-500M	47.5	3,356	124	0.000
F&M Bank	West Point	57.5	0.075	0.545	20,482	323	100M-500M	60.0	5,065	231	0.000
Mutual of Omaha Bank	Omaha	57.5	0.052	0.176	311,941	1,864	1B-10B	55.0	19,964	832	0.000
Horizon Bank	Waverly	57.5	0.125	0.422	25,360	188	100M-500M	15.0	1,164	42	0.000
Minden Exchange Bank & Trust Comp	Minden	57.5	0.085	0.913	12,397	214	100M-500M	70.0	4,241	184	0.000
Points West Community Bank	Sidney	57.5	0.075	0.514	24,375	409	100M-500M	67.5	7,379	312	0.000
Sandhills State Bank	Bassett	57.5	0.118	0.780	12,077	140	100M-500M	55.0	2,618	102	0.000
The Potter State Bank of Potter	Potter	57.5	0.108	1.000	3,536	112	<100M	82.5	3,536	112	0.000
Farmers and Merchants State Bank, B	Bloomfield	57.5	0.052	1.000	5,980	163	100M-500M	85.0	5,980	163	0.000
Home Federal Savings and Loan Assoc	Lexington	57.5	0.188	0.831	9,884	59	<100M	10.0	533	16	0.000
United Republic Bank	Elkhorn	57.5	0.190	0.385	13,923	136	<100M	45.0	2,052	76	0.000
State Bank of Scotia	Scotia	57.5	0.129	1.000	3,916	87	<100M	67.5	1,944	80	0.000
Omaha State Bank	Omaha	57.5	0.120	0.295	32,875	152	100M-500M	27.5	2,016	62	0.000
The First National Bank of Wayne	Wayne	57.5	0.176	0.933	6,640	67	<100M	40.0	1,107	46	0.000
State Bank of Riverdale	Riverdale	57.5	0.107	0.898	8,758	127	<100M	60.0	2,535	93	0.000
State Bank of Chester	Chester	57.5	0.153	1.000	3,892	65	<100M	55.0	1,448	50	0.000
Pathway Bank	Cairo	55.0	0.104	0.640	14,539	181	100M-500M	60.0	3,706	136	0.000
Springfield State Bank	Springfield	55.0	0.180	0.925	7,433	39	<100M	10.0	344	14	0.000
West Plains Bank	Ainsworth	55.0	0.109	0.715	10,038	139	<100M	47.5	2,137	107	0.000
Arbor Bank	Nebraska City	55.0	0.096	0.505	20,822	191	100M-500M	42.5	3,411	116	0.000

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Richardson County Bank & Trust Com	Falls City	55.0	0.101	0.645	10,940	275	100M-500M	80.0	5,328	240	0.000
The Guide Rock State Bank	Guide Rock	55.0	0.112	1.000	3,194	93	<100M	65.0	1,582	81	0.000
Community Bank	Alma	55.0	0.094	1.000	4,416	86	<100M	55.0	1,710	71	0.000
Farmers State Bank	Wallace	55.0	0.104	1.000	4,750	74	<100M	47.5	1,329	58	0.000
Auburn State Bank	Auburn	55.0	0.098	0.951	9,251	121	<100M	45.0	1,799	90	0.000
Ericson State Bank	Ericson	55.0	0.078	1.000	3,974	139	<100M	75.0	3,192	135	0.000
The First National Bank of Wahoo	Wahoo	55.0	0.084	0.724	16,202	205	100M-500M	52.5	3,322	138	0.000
Bank of Prague	Prague	55.0	0.124	1.000	2,620	84	<100M	77.5	2,620	84	0.000
Platte Valley Bank	North Bend	55.0	0.140	0.661	8,881	122	<100M	47.5	1,905	87	0.000
First State Bank	Loomis	52.5	0.082	0.940	7,475	157	<100M	65.0	2,758	125	0.000
The Fremont National Bank and Trust	Fremont	52.5	0.065	0.502	20,989	242	100M-500M	50.0	4,716	169	0.000
Farmers State Bank	Ewing	52.5	0.122	1.000	2,516	88	<100M	77.5	2,516	88	0.000
Madison County Bank	Madison	52.5	0.062	0.648	14,607	184	100M-500M	50.0	3,494	122	0.000
Siouxland National Bank	South Sioux City	52.5	0.135	0.787	6,771	90	<100M	37.5	1,270	57	0.005
Bank of Dixon County	Ponca	52.5	0.099	0.876	7,512	100	<100M	47.5	1,868	66	0.004
Citizens Bank & Trust Company	Saint Paul	52.5	0.083	0.866	10,126	141	100M-500M	50.0	2,345	103	0.000
The American National Bank of Sidney	Sidney	52.5	0.074	1.000	5,993	91	<100M	80.0	5,993	91	0.000
Stanton State Bank	Stanton	52.5	0.096	1.000	3,925	86	<100M	52.5	1,349	67	0.000
First Tri County Bank	Swanton	52.5	0.103	1.000	5,819	73	<100M	50.0	1,578	51	0.000
First Central Bank	Cambridge	52.5	0.105	0.691	8,973	120	<100M	37.5	1,558	79	0.000
Bank of Mead	Mead	50.0	0.100	1.000	2,438	113	<100M	77.5	2,438	113	0.000
First National Bank of Chadron	Chadron	50.0	0.074	0.871	8,803	162	100M-500M	62.5	3,142	137	0.000
Bank of Marquette	Marquette	50.0	0.098	1.000	3,180	62	<100M	47.5	1,050	49	0.000
Citizens State Bank	Wisner	50.0	0.064	0.470	19,152	288	100M-500M	60.0	5,186	215	0.000
Farmers State Bank	Maywood	50.0	0.059	1.000	5,878	122	<100M	60.0	2,392	103	0.000
McCook National Bank	Mccook	50.0	0.058	0.570	17,094	244	100M-500M	52.5	3,756	181	0.000
Henderson State Bank	Henderson	50.0	0.098	0.506	15,336	150	100M-500M	35.0	2,287	92	0.000
Farmers and Merchants Bank	Milligan	50.0	0.111	0.770	5,284	101	<100M	60.0	1,908	71	0.000
First Community Bank	Beemer	47.5	0.075	0.704	8,839	153	100M-500M	57.5	2,937	118	0.000
Adams County Bank	Kenesaw	47.5	0.047	1.000	6,250	75	100M-500M	80.0	6,250	75	0.000
The Fullerton National Bank	Fullerton	47.5	0.072	1.000	2,753	117	<100M	77.5	2,753	117	0.000
Bank of Orchard	Orchard	47.5	0.094	1.000	2,379	86	<100M	72.5	2,379	86	0.000
Chambers State Bank	Chambers	47.5	0.080	1.000	2,993	69	<100M	62.5	1,925	61	0.000
Clarkson Bank	Clarkson	45.0	0.052	1.000	2,908	82	<100M	75.0	2,908	82	0.000
The State National Bank & Trust Com	Wayne	45.0	0.085	0.748	10,979	83	100M-500M	25.0	1,262	47	0.000
Bank of Clarks	Clarks	45.0	0.076	1.000	3,052	40	<100M	40.0	1,019	34	0.000
Oak Creek Valley Bank	Valparaiso	45.0	0.107	0.867	7,039	51	<100M	22.5	969	33	0.000
Premier Bank	Omaha	45.0	0.087	0.556	11,588	107	100M-500M	22.5	1,277	51	0.000
Custer Federal Savings and Loan Assoc	Broken Bow	45.0	0.060	0.835	4,587	126	<100M	65.0	2,415	109	0.000
First Bank and Trust of Fullerton	Fullerton	42.5	0.052	1.000	3,415	75	<100M	75.0	3,415	75	0.000

Table 3A Expanded. Small Business Lending Institutions in Nebraska 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)
Commercial State Bank	Republican City	42.5	0.024	0.999	1,460	149	<100M	60.0	1,460	149	0.000
The Bank of Steinauer	Steinauer	42.5	0.120	0.999	1,300	48	<100M	62.5	1,300	48	0.000
First Bank and Trust Company	Minden	42.5	0.052	1.000	3,823	77	<100M	52.5	1,735	68	0.000
Nebraska State Bank	Bristow	42.5	0.097	0.999	1,567	50	<100M	65.0	1,567	50	0.000
Town & Country Bank	Ravenna	42.5	0.069	0.642	9,690	113	100M-500M	40.0	2,118	78	0.000
FirsTier Bank	Kimball	42.5	0.057	0.283	14,067	201	100M-500M	55.0	4,776	168	0.000
Citizens State Bank	Carleton	42.5	0.093	0.999	1,476	51	<100M	55.0	1,129	48	0.000
The Nehawka Bank	Nehawka	42.5	0.115	0.999	2,096	41	<100M	50.0	924	33	0.000
Lisco State Bank	Lisco	42.5	0.128	0.999	2,403	19	<100M	12.5	145	10	0.000
Bruning State Bank	Bruning	42.5	0.045	0.252	11,881	254	100M-500M	62.5	5,854	218	0.000
Peoples-Webster County Bank	Red Cloud	40.0	0.087	0.832	6,317	80	<100M	35.0	1,245	58	0.000
Commercial Bank	Nelson	40.0	0.076	1.000	2,381	35	<100M	52.5	1,310	29	0.000
Franklin State Bank	Franklin	40.0	0.046	1.000	2,340	94	<100M	70.0	2,340	94	0.000
The State Bank of Hildreth	Hildreth	40.0	0.076	1.000	2,241	50	<100M	67.5	2,241	50	0.000
Security Home Bank	Malmo	40.0	0.082	1.000	2,511	51	<100M	52.5	1,197	44	0.000
Bank of Elgin	Elgin	40.0	0.069	0.999	3,464	42	<100M	25.0	595	28	0.000
The First National Bank of Johnson	Johnson	40.0	0.043	0.998	3,342	81	<100M	45.0	1,348	67	0.000
The First National Bank of Bancroft	Bancroft	37.5	0.070	0.999	1,531	46	<100M	62.5	1,531	46	0.000
Nebraska State Bank and Trust Company	Broken Bow	37.5	0.049	0.298	8,326	183	100M-500M	55.0	3,562	162	0.000
Lincoln FSB of Nebraska	Lincoln	37.5	0.061	0.431	20,095	76	100M-500M	12.5	659	13	0.000
Farmers and Merchants Bank of Ashland	Ashland	37.5	0.088	0.565	5,821	65	<100M	30.0	1,243	42	0.005
The Murray State Bank	Murray	37.5	0.087	0.772	4,171	77	<100M	40.0	1,047	60	0.000
Commercial State Bank	Cedar Bluffs	37.5	0.071	0.999	1,402	43	<100M	57.5	1,402	43	0.000
The First National Bank of Cambridge	Cambridge	35.0	0.034	0.999	1,658	74	<100M	62.5	1,658	74	0.000
Farmers State Bank	Carroll	35.0	0.057	0.999	1,383	38	<100M	32.5	448	32	0.000
Banner County Bank, Inc.	Harrisburg	35.0	0.061	0.462	6,592	91	100M-500M	40.0	1,954	68	0.000
Farmers Bank and Trust Company	Nebraska City	32.5	0.054	1.000	2,531	29	<100M	17.5	387	19	0.000
Bank of Bertrand	Bertrand	32.5	0.040	0.999	1,730	57	<100M	60.0	1,730	57	0.000
First State Bank	Randolph	32.5	0.033	0.999	1,559	37	<100M	55.0	1,559	37	0.000
The Culbertson Bank	Culbertson	32.5	0.061	0.999	951	58	<100M	57.5	951	58	0.000
Eagle State Bank	Eagle	32.5	0.077	0.999	1,282	29	<100M	60.0	1,282	29	0.000
Genoa Community Bank	Genoa	32.5	0.061	0.775	3,604	55	<100M	40.0	1,377	43	0.000
First National Bank and Trust Company	Falls City	30.0	0.036	0.822	4,111	62	100M-500M	27.5	883	47	0.000
State Bank of Colon	Colon	30.0	0.070	0.999	1,191	22	<100M	52.5	1,191	22	0.000
Bank of Lewellen	Lewellen	30.0	0.050	0.999	1,088	37	<100M	37.5	428	32	0.000
Farmers State Bank	Dodge	27.5	0.063	0.550	3,453	64	<100M	42.5	1,460	50	0.000
The Carson National Bank of Auburn	Auburn	27.5	0.041	0.860	2,941	29	<100M	22.5	618	17	0.000
Winside State Bank	Winside	27.5	0.046	0.999	1,054	19	<100M	50.0	1,054	19	0.000
Farmers State Bank	Humphrey	27.5	0.027	0.998	1,125	37	<100M	30.0	443	32	0.000
Pender State Bank	Pender	27.5	0.039	0.451	5,405	82	100M-500M	37.5	1,862	62	0.000

Table 3A Expanded. Small Business Lending Institutions in Nebraska 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 Rank	TA Ratio ¹	TBL Ratio ¹	Amount (1,000)	Number		Total Rank	Amount (1,000)	Number	
		(1)	(2)	(3)	(4)	(5)		(6)	(7)	(8)	
CNB Community Bank	Greeley	27.5	0.041	0.999	808	39	<100M	52.5	808	39	0.001
Nebraska State Bank	Lynch	25.0	0.039	0.998	551	22	<100M	45.0	551	22	0.000
Sidney Federal Savings and Loan Assn	Sidney	25.0	0.014	0.998	417	30	<100M	32.5	417	30	0.000
State Bank of Odell	Odell	25.0	0.038	0.999	960	29	<100M	50.0	960	29	0.000
Corn Growers State Bank	Murdock	25.0	0.020	0.998	524	17	<100M	37.5	524	17	0.000
Tecumseh Federal Bank	Tecumseh	25.0	0.016	0.998	919	18	<100M	27.5	364	14	0.000
Farmers and Merchants Bank	Axtell	25.0	0.014	0.993	133	16	<100M	10.0	-	-	0.000
Ashton State Bank	Ashton	25.0	0.026	0.998	520	13	<100M	40.0	520	13	0.000
Nebraska State Bank	Oshkosh	25.0	0.019	0.999	932	17	<100M	22.5	224	13	0.000
Spencer State Bank	Spencer	25.0	0.027	0.998	469	21	<100M	42.5	469	21	0.000
Boelus State Bank	Boelus	25.0	0.039	0.998	598	25	<100M	47.5	598	25	0.000
Bank of Newman Grove	Newman Grove	25.0	0.018	0.995	659	17	<100M	25.0	192	15	0.000
First State Bank	Hordville	22.5	0.048	0.694	1,562	18	<100M	20.0	364	11	0.000
Jefferson County Bank	Daykin	22.5	0.058	0.663	2,591	23	<100M	10.0	185	10	0.000
Bank of Lindsay	Lindsay	22.5	0.058	0.633	2,082	41	<100M	35.0	700	31	0.000
North Loup Valley Bank	North Loup	10.0	0.025	0.352	589	28	<100M	27.5	431	23	0.000
World's Foremost Bank	Sidney	10.0	-	-	-	-	1B-10B	10.0	-	-	0.898
Adams State Bank	Adams	10.0	0.007	0.201	319	11	<100M	12.5	127	7	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 Nebraska 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									
Gothenburg State Bank	Gothenburg	100.0	0.230	1.000	27,222	366	100M-500M	92.5	27,222	366	0.000
Bank of the Valley	Bellwood	95.0	0.113	1.000	11,481	187	100M-500M	72.5	11,481	187	0.000
First National Bank in Ord	Ord	92.5	0.071	1.000	7,004	273	<100M	65.0	7,004	273	0.000
State Bank of Table Rock	Table Rock	92.5	0.142	1.000	7,360	165	<100M	75.0	7,360	165	0.000
The Tilden Bank	Tilden	90.0	0.090	0.435	7,014	285	<100M	87.5	16,111	330	0.000
Thayer County Bank	Hebron	90.0	0.249	1.000	15,359	123	<100M	82.5	15,359	123	0.000
Wahoo State Bank	Wahoo	90.0	0.136	1.000	9,186	142	<100M	75.0	9,186	142	0.000
Cedar Security Bank	Fordyce	87.5	0.156	1.000	6,418	94	<100M	67.5	6,418	94	0.000
American Exchange Bank	Elmwood	87.5	0.150	1.000	6,280	110	<100M	67.5	6,280	110	0.000
First State Bank	Gothenburg	87.5	0.068	0.239	18,955	521	100M-500M	87.5	64,383	677	0.000
CerescoBank	Ceresco	87.5	0.121	1.000	5,140	152	<100M	65.0	5,140	152	0.000
Bank of Stapleton	Stapleton	85.0	0.231	1.000	5,597	116	<100M	70.0	5,597	116	0.000
Farmers and Merchants State Bank, Bloomfield	Bloomfield	85.0	0.052	1.000	5,980	163	100M-500M	57.5	5,980	163	0.000
South Central State Bank	Campbell	85.0	0.108	1.000	11,715	72	100M-500M	62.5	11,715	72	0.000
The Potter State Bank of Potter	Potter	82.5	0.108	1.000	3,536	112	<100M	57.5	3,536	112	0.000
Butte State Bank	Butte	82.5	0.129	1.000	5,394	83	<100M	60.0	5,394	83	0.002
Homestead Bank	Cozad	82.5	0.038	0.272	9,219	410	100M-500M	80.0	31,524	526	0.000
The First National Bank of Gordon	Gordon	82.5	0.046	0.389	7,341	264	100M-500M	70.0	16,887	312	0.000
The Tri-County Bank	Stuart	82.5	0.059	0.443	4,742	214	<100M	77.5	10,703	246	0.004
Countryside Bank	Unadilla	80.0	0.074	0.756	5,441	125	<100M	65.0	7,197	135	0.000
The American National Bank of Sidney	Sidney	80.0	0.074	1.000	5,993	91	<100M	52.5	5,993	91	0.000
Richardson County Bank & Trust Company	Falls City	80.0	0.049	0.314	5,328	240	100M-500M	55.0	10,940	275	0.000
Adams County Bank	Kenesaw	80.0	0.047	1.000	6,250	75	100M-500M	47.5	6,250	75	0.000
Bank of Mead	Mead	77.5	0.100	1.000	2,438	113	<100M	50.0	2,438	113	0.000
The Jones National Bank and Trust Company	Seward	77.5	0.040	0.170	8,578	346	100M-500M	72.5	32,000	498	0.000
The Fullerton National Bank	Fullerton	77.5	0.072	1.000	2,753	117	<100M	47.5	2,753	117	0.000
Five Points Bank	Grand Island	77.5	0.039	0.111	28,644	2,131	500M-1B	77.5	123,646	2,563	0.000
Valley Bank and Trust Co.	Scottsbluff	77.5	0.043	0.116	13,663	562	100M-500M	82.5	68,445	827	0.000
Farmers State Bank	Ewing	77.5	0.122	1.000	2,516	88	<100M	52.5	2,516	88	0.000
Bank of Doniphan	Doniphan	77.5	0.053	0.211	4,850	167	<100M	72.5	18,810	237	0.000
Bank of Prague	Prague	77.5	0.124	1.000	2,620	84	<100M	55.0	2,620	84	0.000
Geneva State Bank	Geneva	75.0	0.030	0.204	7,530	277	100M-500M	72.5	27,957	384	0.000
CHARTER WEST NATIONAL BANK	West Point	75.0	0.031	0.205	6,022	298	100M-500M	75.0	25,853	377	0.000
Ericson State Bank	Ericson	75.0	0.063	0.803	3,192	135	<100M	55.0	3,974	139	0.000
First Bank and Trust of Fullerton	Fullerton	75.0	0.052	1.000	3,415	75	<100M	42.5	3,415	75	0.000
Clarkson Bank	Clarkson	75.0	0.052	1.000	2,908	82	<100M	45.0	2,908	82	0.000
First Bank & Trust Company	Cozad	75.0	0.034	0.170	7,640	312	100M-500M	75.0	32,812	461	0.000
Midwest Bank National Association	Pierce	75.0	0.027	0.132	13,943	533	500M-1B	70.0	56,132	703	0.000

Table 3B. Expanded. Micro Business Lending Institutions in Nebraska 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)
First National Bank of Omaha	Omaha	75.0	0.031	0.141	413,060	94,530	10B-50B	60.0	846,123	97,916	0.284
Heritage Bank	Wood River	72.5	0.020	0.185	10,981	401	500M-1B	67.5	44,283	589	0.000
Elkhorn Valley Bank & Trust	Norfolk	72.5	0.024	0.124	13,256	583	500M-1B	67.5	56,404	767	0.002
Bank of Orchard	Orchard	72.5	0.094	1.000	2,379	86	<100M	47.5	2,379	86	0.000
York State Bank	York	72.5	0.037	0.234	4,862	214	100M-500M	67.5	16,863	263	0.000
Byron State Bank	Byron	72.5	0.056	0.401	2,349	147	<100M	62.5	5,773	165	0.000
The Hershey State Bank	Hershey	72.5	0.063	0.344	3,317	136	<100M	70.0	9,515	175	0.000
Commercial State Bank	Wausa	72.5	0.063	0.184	4,977	149	<100M	80.0	25,722	234	0.001
Franklin State Bank	Franklin	70.0	0.046	1.000	2,340	94	<100M	40.0	2,340	94	0.000
Iowa - Nebraska State Bank	South Sioux City	70.0	0.027	0.123	5,435	384	100M-500M	67.5	26,020	494	0.000
Platte Valley Bank	Scottsbluff	70.0	0.026	0.096	10,642	437	100M-500M	75.0	57,346	632	0.004
Minden Exchange Bank & Trust Company	Minden	70.0	0.029	0.312	4,241	184	100M-500M	57.5	12,397	214	0.000
First National Bank	North Platte	70.0	0.022	0.153	10,195	446	100M-500M	67.5	42,364	627	0.000
Bank of Keystone	Keystone	70.0	0.048	0.444	2,550	116	<100M	60.0	5,737	135	0.000
Farmers and Merchants Bank	Milford	70.0	0.020	0.171	9,136	418	100M-500M	70.0	40,683	574	0.000
State Bank of Scotia	Scotia	67.5	0.064	0.496	1,944	80	<100M	57.5	3,916	87	0.000
Points West Community Bank	Sidney	67.5	0.023	0.156	7,379	312	100M-500M	57.5	24,375	409	0.000
The State Bank of Hildreth	Hildreth	67.5	0.076	1.000	2,241	50	<100M	40.0	2,241	50	0.000
Farmers Bank of Cook	Cook	67.5	0.035	0.305	2,940	150	<100M	72.5	9,649	183	0.000
Columbus Bank and Trust Company	Columbus	67.5	0.043	0.149	4,218	169	<100M	77.5	22,966	249	0.004
Amfirst Bank, National Association	Mccook	67.5	0.028	0.095	6,466	235	100M-500M	75.0	40,439	401	0.000
Two Rivers Bank	Blair	67.5	0.033	0.164	4,294	167	100M-500M	72.5	20,720	233	0.000
Custer Federal Savings and Loan Association	Broken Bow	65.0	0.031	0.440	2,415	109	<100M	45.0	4,587	126	0.000
Union Bank and Trust Company	Lincoln	65.0	0.023	0.077	56,279	2,528	1B-10B	65.0	220,673	3,147	0.002
The First National Bank of Holdrege	Holdrege	65.0	0.035	0.278	3,656	76	100M-500M	62.5	12,870	109	0.000
First State Bank	Loomis	65.0	0.030	0.347	2,758	125	<100M	52.5	7,475	157	0.000
The Guide Rock State Bank	Guide Rock	65.0	0.056	0.495	1,582	81	<100M	55.0	3,194	93	0.000
Heartland Community Bank	Bennet	65.0	0.049	0.189	3,057	104	<100M	75.0	14,607	168	0.000
BankFirst	Norfolk	65.0	0.025	0.094	6,778	253	100M-500M	72.5	40,415	415	0.000
Nebraska State Bank	Bristow	65.0	0.097	0.999	1,567	50	<100M	42.5	1,567	50	0.000
Cornhusker Bank	Lincoln	65.0	0.024	0.058	9,196	353	100M-500M	77.5	79,701	647	0.001
Security Bank	Laurel	65.0	0.028	0.180	4,517	198	100M-500M	62.5	17,785	292	0.000
First State Bank Nebraska	Lincoln	65.0	0.025	0.099	9,385	336	100M-500M	75.0	52,312	521	0.000
The First National Bank of Bancroft	Bancroft	62.5	0.070	0.999	1,531	46	<100M	37.5	1,531	46	0.000
Bruning State Bank	Bruning	62.5	0.022	0.124	5,854	218	100M-500M	42.5	11,881	254	0.000
Home Federal Savings and Loan Association	Grand Island	62.5	0.024	0.120	5,238	227	100M-500M	70.0	28,076	342	0.000
Security First Bank	Lincoln	62.5	0.017	0.090	14,237	635	500M-1B	62.5	69,421	899	0.000
First National Bank Northeast	Lyons	62.5	0.018	0.170	4,749	256	100M-500M	60.0	19,333	319	0.000
The Bank of Steinauer	Steinauer	62.5	0.120	0.999	1,300	48	<100M	42.5	1,300	48	0.000

Table 3B. Expanded. Micro Business Lending Institutions in Nebraska 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									
The First National Bank of Cambridge	Cambridge	62.5	0.034	0.999	1,658	74	<100M	35.0	1,658	74	0.000
Chambers State Bank	Chambers	62.5	0.051	0.643	1,925	61	<100M	47.5	2,993	69	0.000
First National Bank of Chadron	Chadron	62.5	0.026	0.311	3,142	137	100M-500M	50.0	8,803	162	0.000
Bank of Nebraska	La Vista	60.0	0.037	0.077	4,702	173	100M-500M	77.5	39,320	290	0.000
Farmers and Merchants Bank	Milligan	60.0	0.040	0.278	1,908	71	<100M	50.0	5,284	101	0.000
Commercial State Bank	Republican City	60.0	0.024	0.999	1,460	149	<100M	42.5	1,460	149	0.000
Cedar Rapids State Bank	Cedar Rapids	60.0	0.057	0.295	1,657	72	<100M	65.0	5,614	89	0.000
Pathway Bank	Cairo	60.0	0.026	0.163	3,706	136	100M-500M	55.0	14,539	181	0.000
Citizens State Bank	Wisner	60.0	0.017	0.127	5,186	215	100M-500M	50.0	19,152	288	0.000
Bank of Bertrand	Bertrand	60.0	0.040	0.999	1,730	57	<100M	32.5	1,730	57	0.000
Farmers State Bank	Maywood	60.0	0.024	0.407	2,392	103	<100M	50.0	5,878	122	0.000
F&M Bank	West Point	60.0	0.019	0.135	5,065	231	100M-500M	57.5	20,482	323	0.000
Exchange Bank	Gibbon	60.0	0.020	0.066	8,206	346	100M-500M	70.0	55,757	531	0.000
Eagle State Bank	Eagle	60.0	0.077	0.999	1,282	29	<100M	32.5	1,282	29	0.000
State Bank of Riverdale	Riverdale	60.0	0.031	0.260	2,535	93	<100M	57.5	8,758	127	0.000
Adams Bank & Trust	Ogallala	57.5	0.019	0.052	10,240	216	500M-1B	77.5	110,582	500	0.000
First National Bank & Trust Company of Colu	Columbus	57.5	0.016	0.110	7,058	279	100M-500M	62.5	36,904	437	0.000
Security National Bank of Omaha	Omaha	57.5	0.014	0.044	10,864	457	500M-1B	70.0	97,948	850	0.002
Curtis State Bank	Curtis	57.5	0.043	0.197	1,579	77	<100M	60.0	6,451	100	0.000
First State Bank & Trust Company	Fremont	57.5	0.025	0.071	5,380	205	100M-500M	72.5	40,229	367	0.002
First Community Bank	Beemer	57.5	0.025	0.234	2,937	118	100M-500M	47.5	8,839	153	0.000
The Culbertson Bank	Culbertson	57.5	0.061	0.999	951	58	<100M	32.5	951	58	0.000
Pinnacle Bank	Lincoln	57.5	0.013	0.050	42,177	1,757	1B-10B	65.0	289,579	2,949	0.002
Commercial State Bank	Cedar Bluffs	57.5	0.071	0.999	1,402	43	<100M	37.5	1,402	43	0.000
American National Bank	Omaha	57.5	0.011	0.050	23,488	862	1B-10B	70.0	220,763	1,696	0.000
Cornerstone Bank	York	57.5	0.011	0.052	13,108	530	1B-10B	60.0	85,923	810	0.000
Platte Valley State Bank & Trust Company	Kearney	57.5	0.018	0.072	7,202	297	100M-500M	75.0	55,491	504	0.000
The First National Bank of Fairbury	Fairbury	57.5	0.016	0.371	2,582	191	100M-500M	60.0	6,965	217	0.000
Sandhills State Bank	Bassett	55.0	0.026	0.169	2,618	102	100M-500M	57.5	12,077	140	0.000
Nebraska State Bank and Trust Company	Broken Bow	55.0	0.021	0.128	3,562	162	100M-500M	37.5	8,326	183	0.000
FirsTier Bank	Kimball	55.0	0.019	0.096	4,776	168	100M-500M	42.5	14,067	201	0.000
Battle Creek State Bank	Battle Creek	55.0	0.064	0.190	1,610	47	<100M	65.0	8,259	105	0.000
Scribner Bank	Scribner	55.0	0.030	0.199	1,865	97	<100M	60.0	8,271	123	0.000
First State Bank	Randolph	55.0	0.033	0.999	1,559	37	<100M	32.5	1,559	37	0.000
State Bank of Chester	Chester	55.0	0.057	0.372	1,448	50	<100M	57.5	3,892	65	0.000
Mutual of Omaha Bank	Omaha	55.0	0.003	0.011	19,964	832	1B-10B	57.5	311,941	1,864	0.000
First Nebraska Bank	Valley	55.0	0.021	0.110	3,951	168	100M-500M	62.5	21,840	248	0.000
Citizens State Bank	Carleton	55.0	0.071	0.764	1,129	48	<100M	42.5	1,476	51	0.000
Washington County Bank	Blair	55.0	0.019	0.105	5,479	203	100M-500M	72.5	36,424	319	0.000

Table 3B. Expanded. Micro Business Lending Institutions in Nebraska 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)		
Community Bank	Alma	55.0	0.036	0.387	1,710	71	<100M	55.0	4,416	86	0.000
CNB Community Bank	Greeley	52.5	0.041	0.999	808	39	<100M	27.5	808	39	0.001
Stanton State Bank	Stanton	52.5	0.033	0.344	1,349	67	<100M	52.5	3,925	86	0.000
State Bank of Colon	Colon	52.5	0.070	0.999	1,191	22	<100M	30.0	1,191	22	0.000
Security Home Bank	Malmo	52.5	0.039	0.477	1,197	44	<100M	40.0	2,511	51	0.000
Commercial Bank	Nelson	52.5	0.042	0.550	1,310	29	<100M	40.0	2,381	35	0.000
First Bank and Trust Company	Minden	52.5	0.024	0.454	1,735	68	<100M	42.5	3,823	77	0.000
The First National Bank of Wahoo	Wahoo	52.5	0.017	0.148	3,322	138	100M-500M	55.0	16,202	205	0.000
McCook National Bank	Mccook	52.5	0.013	0.125	3,756	181	100M-500M	50.0	17,094	244	0.000
First Bank of Utica	Utica	52.5	0.032	0.183	1,702	73	<100M	60.0	8,457	103	0.000
Winside State Bank	Winside	50.0	0.046	0.999	1,054	19	<100M	27.5	1,054	19	0.000
American Interstate Bank	Elkhorn	50.0	0.030	0.065	3,231	123	100M-500M	67.5	26,026	215	0.000
Hastings State Bank	Hastings	50.0	0.021	0.076	2,885	178	100M-500M	67.5	22,459	256	0.000
Madison County Bank	Madison	50.0	0.015	0.155	3,494	122	100M-500M	52.5	14,607	184	0.000
Security State Bank	Ansley	50.0	0.023	0.090	2,758	135	100M-500M	62.5	18,234	224	0.000
The Nehawka Bank	Nehawka	50.0	0.051	0.440	924	33	<100M	42.5	2,096	41	0.000
First Tri County Bank	Swanton	50.0	0.028	0.271	1,578	51	<100M	52.5	5,819	73	0.000
Plattsmouth State Bank	Plattsmouth	50.0	0.028	0.159	2,181	66	<100M	77.5	13,680	116	0.000
State Bank of Odell	Odell	50.0	0.038	0.999	960	29	<100M	25.0	960	29	0.000
City Bank & Trust Co.	Lincoln	50.0	0.020	0.053	3,445	125	100M-500M	70.0	32,817	246	0.000
The Fremont National Bank and Trust Company	Fremont	50.0	0.015	0.113	4,716	169	100M-500M	52.5	20,989	242	0.000
Citizens Bank & Trust Company	Saint Paul	50.0	0.019	0.200	2,345	103	100M-500M	52.5	10,126	141	0.000
West Gate Bank	Lincoln	50.0	0.017	0.042	5,515	199	100M-500M	67.5	47,205	385	0.000
First State Bank	Scottsbluff	47.5	0.019	0.051	4,093	176	100M-500M	72.5	36,115	320	0.000
Farmers State Bank	Wallace	47.5	0.029	0.280	1,329	58	<100M	55.0	4,750	74	0.000
First State Bank	Farnam	47.5	0.030	0.241	1,447	69	<100M	62.5	6,008	94	0.000
Cass County Bank, Inc.	Plattsmouth	47.5	0.034	0.152	1,719	66	<100M	77.5	11,322	108	0.000
Bank of Dixon County	Ponca	47.5	0.025	0.218	1,868	66	<100M	52.5	7,512	100	0.004
The Cattle National Bank and Trust Company	Seward	47.5	0.017	0.093	3,356	124	100M-500M	57.5	20,851	218	0.000
Frontier Bank	Madison	47.5	0.023	0.061	3,849	121	100M-500M	67.5	34,251	227	0.000
Boelus State Bank	Boelus	47.5	0.039	0.998	598	25	<100M	25.0	598	25	0.000
Bank of Marquette	Marquette	47.5	0.032	0.330	1,050	49	<100M	50.0	3,180	62	0.000
West Plains Bank	Ainsworth	47.5	0.023	0.152	2,137	107	<100M	55.0	10,038	139	0.000
Platte Valley Bank	North Bend	47.5	0.030	0.142	1,905	87	<100M	55.0	8,881	122	0.000
Five Points Bank of Hastings	Hastings	45.0	0.015	0.067	3,672	144	100M-500M	62.5	29,640	272	0.000
Centennial Bank	Omaha	45.0	0.031	0.065	2,234	79	<100M	72.5	24,713	169	0.000
Access Bank	Omaha	45.0	0.020	0.036	2,903	140	100M-500M	70.0	34,142	258	0.000
Foundation First Bank	Waterloo	45.0	0.035	0.088	1,779	70	<100M	85.0	20,165	124	0.000
United Republic Bank	Elkhorn	45.0	0.028	0.057	2,052	76	<100M	57.5	13,923	136	0.000

Table 3B. Expanded. Micro Business Lending Institutions in Nebraska 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									
Petersburg State Bank	Petersburg	45.0	0.037	0.234	1,196	52	<100M	60.0	5,110	70	0.000
Brunswick State Bank	Brunswick	45.0	0.025	0.135	1,921	68	<100M	62.5	12,844	103	0.000
Auburn State Bank	Auburn	45.0	0.019	0.185	1,799	90	<100M	55.0	9,251	121	0.000
Equitable Bank	Grand Island	45.0	0.019	0.085	3,125	137	100M-500M	67.5	25,618	221	0.000
Nebraska State Bank	Lynch	45.0	0.039	0.998	551	22	<100M	25.0	551	22	0.000
The First National Bank of Johnson	Johnson	45.0	0.017	0.402	1,348	67	<100M	40.0	3,342	81	0.000
Spencer State Bank	Spencer	42.5	0.027	0.998	469	21	<100M	25.0	469	21	0.000
First National Bank in Exeter	Exeter	42.5	0.037	0.177	1,119	49	<100M	65.0	6,314	74	0.000
Farmers State Bank	Dodge	42.5	0.027	0.232	1,460	50	<100M	27.5	3,453	64	0.000
NebraskaLand National Bank	North Platte	42.5	0.011	0.022	4,639	182	100M-500M	65.0	50,852	362	0.000
Nebraska Bank of Commerce	Lincoln	42.5	0.029	0.072	2,187	67	<100M	70.0	21,888	148	0.000
Arbor Bank	Nebraska City	42.5	0.016	0.083	3,411	116	100M-500M	55.0	20,822	191	0.000
The Murray State Bank	Murray	40.0	0.022	0.194	1,047	60	<100M	37.5	4,171	77	0.000
Bank of Hartington	Hartington	40.0	0.023	0.131	1,498	60	<100M	65.0	11,021	101	0.000
Genoa Community Bank	Genoa	40.0	0.023	0.296	1,377	43	<100M	32.5	3,604	55	0.000
Bank of Clarks	Clarks	40.0	0.025	0.334	1,019	34	<100M	45.0	3,052	40	0.000
First Westroads Bank, Inc.	Omaha	40.0	0.013	0.039	2,698	134	100M-500M	80.0	47,464	287	0.000
Ashton State Bank	Ashton	40.0	0.026	0.998	520	13	<100M	25.0	520	13	0.000
Town & Country Bank	Ravenna	40.0	0.015	0.140	2,118	78	100M-500M	42.5	9,690	113	0.000
Enterprise Bank National Association	Omaha	40.0	0.017	0.047	3,187	100	100M-500M	77.5	46,001	240	0.000
The First National Bank of Wayne	Wayne	40.0	0.029	0.155	1,107	46	<100M	57.5	6,640	67	0.000
Banner County Bank, Inc.	Harrisburg	40.0	0.018	0.137	1,954	68	100M-500M	35.0	6,592	91	0.000
Pender State Bank	Pender	37.5	0.014	0.155	1,862	62	100M-500M	27.5	5,405	82	0.000
First Central Bank McCook	Mccook	37.5	0.023	0.101	1,841	62	<100M	67.5	14,832	124	0.000
Bank of Lewellen	Lewellen	37.5	0.020	0.393	428	32	<100M	30.0	1,088	37	0.000
Siouxland National Bank	South Sioux City	37.5	0.025	0.148	1,270	57	<100M	52.5	6,771	90	0.005
First Central Bank	Cambridge	37.5	0.018	0.120	1,558	79	<100M	52.5	8,973	120	0.000
Corn Growers State Bank	Murdock	37.5	0.020	0.998	524	17	<100M	25.0	524	17	0.000
Peoples-Webster County Bank	Red Cloud	35.0	0.017	0.164	1,245	58	<100M	40.0	6,317	80	0.000
Henderson State Bank	Henderson	35.0	0.015	0.075	2,287	92	100M-500M	50.0	15,336	150	0.000
Bank of Lindsay	Lindsay	35.0	0.020	0.213	700	31	<100M	22.5	2,082	41	0.000
Tri Valley Bank	Talmage	32.5	0.031	0.082	1,087	27	<100M	75.0	13,285	66	0.000
Sidney Federal Savings and Loan Association	Sidney	32.5	0.014	0.998	417	30	<100M	25.0	417	30	0.000
Bank of Bennington	Bennington	32.5	0.022	0.104	1,449	48	<100M	60.0	11,322	83	0.000
Farmers State Bank	Carroll	32.5	0.019	0.324	448	32	<100M	35.0	1,383	38	0.000
Farmers State Bank	Humphrey	30.0	0.010	0.393	443	32	<100M	27.5	1,125	37	0.000
Farmers and Merchants Bank of Ashland	Ashland	30.0	0.019	0.121	1,243	42	<100M	37.5	5,821	65	0.005
First National Bank and Trust Company	Falls City	27.5	0.008	0.176	883	47	100M-500M	30.0	4,111	62	0.000
North Loup Valley Bank	North Loup	27.5	0.018	0.257	431	23	<100M	10.0	589	28	0.000

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		Total		TBL Ratio ¹	Amount (1,000)	Number		Total Rank	Amount		CC Amount/TA ¹
		Rank	TA Ratio ¹						(1,000)	Number	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)		
Tecumseh Federal Bank	Tecumseh	27.5	0.006	0.395	364	14	<100M	25.0	919	18	0.000
Omaha State Bank	Omaha	27.5	0.007	0.018	2,016	62	100M-500M	57.5	32,875	152	0.000
Bank of Newman Grove	Newman Grove	25.0	0.005	0.290	192	15	<100M	25.0	659	17	0.000
Bank of Elgin	Elgin	25.0	0.012	0.172	595	28	<100M	40.0	3,464	42	0.000
The State National Bank & Trust Company	Wayne	25.0	0.010	0.086	1,262	47	100M-500M	45.0	10,979	83	0.000
Premier Bank	Omaha	22.5	0.010	0.061	1,277	51	100M-500M	45.0	11,588	107	0.000
The Carson National Bank of Auburn	Auburn	22.5	0.009	0.181	618	17	<100M	27.5	2,941	29	0.000
Nebraska State Bank	Oshkosh	22.5	0.005	0.240	224	13	<100M	25.0	932	17	0.000
Oak Creek Valley Bank	Valparaiso	22.5	0.015	0.119	969	33	<100M	45.0	7,039	51	0.000
The State Bank of Bartley	Bartley	22.5	0.017	0.058	1,286	40	<100M	62.5	16,891	95	0.000
First State Bank	Hordville	20.0	0.011	0.162	364	11	<100M	22.5	1,562	18	0.000
Home State Bank	Louisville	17.5	0.013	0.049	1,054	36	<100M	60.0	14,343	92	0.000
Farmers Bank and Trust Company	Nebraska City	17.5	0.008	0.153	387	19	<100M	32.5	2,531	29	0.000
Horizon Bank	Waverly	15.0	0.006	0.019	1,164	42	100M-500M	57.5	25,360	188	0.000
Lisco State Bank	Lisco	12.5	0.008	0.060	145	10	<100M	42.5	2,403	19	0.000
Adams State Bank	Adams	12.5	0.003	0.080	127	7	<100M	10.0	319	11	0.000
Lincoln FSB of Nebraska	Lincoln	12.5	0.002	0.014	659	13	100M-500M	37.5	20,095	76	0.000
Home Federal Savings and Loan Association	Lexington	10.0	0.010	0.045	533	16	<100M	57.5	9,884	59	0.000
Springfield State Bank	Springfield	10.0	0.008	0.043	344	14	<100M	55.0	7,433	39	0.000
Jefferson County Bank	Daykin	10.0	0.004	0.047	185	10	<100M	22.5	2,591	23	0.000
Farmers and Merchants Bank	Axtell	10.0	0.000	0.000	-	-	<100M	25.0	133	16	0.000
World's Foremost Bank	Sidney	10.0	0.000	0.000	-	-	1B-10B	10.0	-	-	0.898

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.