

Table 3A Expanded. Small Business Lending Institutions in Oklahoma 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)
Exchange Bank and Trust Company	Perry	90.0	0.193	1.000	42,703	540	100M-500M	77.5	8,268	441	0.000
First National Bank of Weatherford	Weatherford	85.0	0.335	0.998	44,049	411	100M-500M	80.0	7,714	318	0.006
First National Bank of Oklahoma	Oklahoma City	85.0	0.280	0.708	75,837	650	100M-500M	62.5	7,846	363	0.000
Stroud National Bank	Stroud	85.0	0.247	1.000	19,550	393	<100M	90.0	8,798	323	0.000
McCurtain County National Bank	Broken Bow	82.5	0.198	0.973	36,901	499	100M-500M	87.5	11,579	361	0.000
Security Bank	Tulsa	82.5	0.259	0.463	106,555	954	100M-500M	67.5	12,007	536	0.000
Quail Creek Bank, National Association	Oklahoma City	82.5	0.282	0.471	137,004	820	100M-500M	60.0	11,816	361	0.000
Triad Bank, National Association	Tulsa	82.5	0.255	0.706	41,239	725	100M-500M	80.0	7,898	562	0.000
American Bank of Oklahoma	Collinsville	80.0	0.241	0.781	34,829	377	100M-500M	72.5	6,350	249	0.000
Bank of Cushing	Cushing	80.0	0.203	1.000	21,095	257	100M-500M	95.0	21,095	257	0.000
Security First National Bank of Hugo	Hugo	80.0	0.176	1.000	18,026	323	100M-500M	97.5	18,026	323	0.000
The First National Bank & Trust	Elk City	80.0	0.182	0.842	55,913	716	100M-500M	82.5	13,515	510	0.000
Oklahoma Heritage Bank	Roff	80.0	0.192	1.000	15,256	460	<100M	92.5	10,647	432	0.000
NBC OKLAHOMA	Oklahoma City	80.0	0.208	0.536	101,941	905	100M-500M	67.5	12,646	522	0.000
Vision Bank, National Association	Ada	77.5	0.162	0.635	84,998	917	500M-1B	72.5	14,892	607	0.000
Grand Savings Bank	Grove	77.5	0.196	0.738	43,658	409	100M-500M	62.5	6,184	255	0.000
The Bank of Union	El Reno	77.5	0.206	0.423	85,362	1,002	100M-500M	80.0	17,538	711	0.000
Citizens Security Bank & Trust Company	Bixby	77.5	0.182	0.469	120,503	1,467	500M-1B	72.5	20,158	998	0.001
Armstrong Bank	Muskogee	77.5	0.140	0.666	86,523	1,164	500M-1B	77.5	18,290	774	0.000
Citizens Bank of Oklahoma	Pawhuska	77.5	0.292	0.521	47,896	490	100M-500M	70.0	7,793	294	0.000
All America Bank	Oklahoma City	77.5	0.255	1.000	33,052	124	100M-500M	32.5	2,492	70	0.000
Great Plains National Bank	Elk City	77.5	0.172	0.647	73,388	1,242	100M-500M	85.0	20,936	945	0.000
The First National Bank and Trust Company	Vinita	77.5	0.153	0.760	39,970	506	100M-500M	67.5	7,184	354	0.000
The Community State Bank	Poteau	75.0	0.165	0.814	31,599	492	100M-500M	75.0	7,574	353	0.000
First American Bank	Purcell	75.0	0.185	0.641	59,856	813	100M-500M	77.5	11,802	582	0.000
F & M Bank	Edmond	75.0	0.159	0.654	43,278	462	100M-500M	65.0	7,455	313	0.001
The First National Bank and Trust Co.,	Chickasha	75.0	0.172	0.542	69,082	591	100M-500M	60.0	8,516	322	0.000
ONB Bank and Trust Company	Tulsa	75.0	0.196	0.403	117,351	1,211	500M-1B	65.0	15,737	718	0.000
First Enterprise Bank	Oklahoma City	75.0	0.237	0.539	39,191	342	100M-500M	57.5	5,329	196	0.000
Peoples Bank	Tulsa	75.0	0.337	0.628	36,551	328	100M-500M	65.0	5,213	195	0.000
Citizens Bank of Ada	Ada	75.0	0.178	0.720	37,500	469	100M-500M	67.5	7,101	312	0.000
The Farmers Bank	Carnegie	72.5	0.188	1.000	10,491	316	<100M	95.0	10,491	316	0.000
Cornerstone Bank	Watonga	72.5	0.155	1.000	19,489	227	100M-500M	65.0	4,335	175	0.000
Bank 7	Oklahoma City	72.5	0.225	0.433	54,051	426	100M-500M	62.5	7,399	261	0.000
Oklahoma State Bank	Vinita	72.5	0.226	0.727	25,907	414	100M-500M	80.0	7,295	323	0.000
The Payne County Bank	Perkins	72.5	0.139	1.000	18,238	304	100M-500M	95.0	18,238	304	0.000
American National Bank	Ardmore	72.5	0.146	0.745	44,628	406	100M-500M	55.0	5,526	248	0.002
1st Bank & Trust	Broken Bow	70.0	0.122	1.000	14,367	347	100M-500M	85.0	6,781	292	0.000

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		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)		(9)
Oklahoma State Bank	Guthrie	70.0	0.206	1.000	10,982	226	<100M	72.5	3,558	189	0.000
The Shattuck National Bank	Shattuck	70.0	0.415	0.916	25,624	144	<100M	32.5	1,720	58	0.000
Bank of Commerce	Yukon	70.0	0.202	0.617	33,996	285	100M-500M	57.5	5,231	180	0.000
First Oklahoma Bank	Tulsa	70.0	0.215	0.516	39,394	298	100M-500M	47.5	4,832	146	0.000
The First National Bank and Trust Cor	Okmulgee	70.0	0.179	0.640	42,179	307	100M-500M	52.5	5,072	185	0.000
Bank of Cherokee County	Hulbert	70.0	0.203	0.857	20,932	243	100M-500M	62.5	3,888	152	0.000
The First National Bank and Trust Cor	Broken Arrow	70.0	0.174	0.751	32,536	213	100M-500M	47.5	4,630	127	0.000
Community National Bank of Okarche	Okarche	70.0	0.167	1.000	12,929	222	<100M	67.5	3,635	181	0.000
First Commercial Bank	Edmond	70.0	0.177	0.377	54,108	454	100M-500M	55.0	6,630	255	0.000
American Exchange Bank	Henryetta	70.0	0.156	1.000	11,019	254	<100M	92.5	11,019	254	0.000
The Pauls Valley National Bank	Pauls Valley	70.0	0.145	0.702	30,985	608	100M-500M	92.5	13,546	517	0.000
The Bank of Verden	Verden	70.0	0.236	1.000	8,032	190	<100M	72.5	3,283	162	0.000
First Bank of Chandler	Chandler	67.5	0.249	0.674	19,390	249	<100M	67.5	4,549	164	0.000
Patriot Bank	Broken Arrow	67.5	0.327	0.832	29,207	139	<100M	27.5	1,636	62	0.000
Century Bank of Oklahoma	Pryor	67.5	0.293	0.686	23,420	193	<100M	42.5	2,604	104	0.000
Republic Bank & Trust	Norman	67.5	0.133	0.362	50,717	840	100M-500M	52.5	5,763	594	0.004
Bank of Western Oklahoma	Elk City	67.5	0.127	0.678	31,186	482	100M-500M	77.5	9,418	394	0.000
First State Bank of Porter	Porter	67.5	0.250	1.000	9,272	157	<100M	65.0	2,815	124	0.000
Farmers Exchange Bank	Cherokee	67.5	0.172	0.748	29,016	278	100M-500M	60.0	5,390	160	0.000
First National Bank and Trust Compan	Ardmore	67.5	0.114	0.650	54,294	730	100M-500M	67.5	9,629	534	0.000
Advantage Bank	Spencer	67.5	0.179	1.000	9,859	188	<100M	60.0	2,288	144	0.000
First Security Bank and Trust Compan	Oklahoma City	67.5	0.399	0.902	18,425	133	<100M	50.0	2,280	62	0.000
Community Bank of the Arbuckles	Sulphur	67.5	0.187	0.909	17,799	246	<100M	70.0	4,384	193	0.000
Central National Bank & Trust Co., of	Enid	67.5	0.127	0.466	70,383	594	500M-1B	57.5	9,286	339	0.000
First Bank & Trust Co.	Duncan	67.5	0.112	0.612	58,909	1,153	500M-1B	80.0	17,793	927	0.000
First National Bank of Muskogee	Muskogee	67.5	0.173	0.514	30,968	378	100M-500M	57.5	5,136	214	0.000
First Texoma National Bank	Durant	67.5	0.182	0.645	30,335	253	100M-500M	47.5	4,013	143	0.000
Fort Gibson State Bank	Fort Gibson	67.5	0.199	1.000	11,308	151	<100M	57.5	2,408	111	0.000
The First National Bank of Pawnee	Pawnee	67.5	0.204	0.923	13,472	251	<100M	77.5	5,477	218	0.000
First National Bank, Sallisaw	Sallisaw	65.0	0.154	0.491	34,910	409	100M-500M	65.0	6,661	279	0.000
YNB	Yukon	65.0	0.132	0.728	23,529	323	100M-500M	57.5	4,466	231	0.000
First State Bank	Noble	65.0	0.161	1.000	9,330	207	<100M	90.0	9,330	207	0.000
Bank of Commerce	Chelsea	65.0	0.180	0.640	26,835	262	100M-500M	47.5	3,942	145	0.000
The First State Bank	Oklahoma City	65.0	0.287	0.505	32,677	207	100M-500M	42.5	3,386	96	0.000
The Farmers State Bank	Quinton	65.0	0.127	1.000	10,679	260	<100M	92.5	10,679	260	0.000
Sooner State Bank	Tuttle	65.0	0.148	0.681	23,818	278	100M-500M	57.5	4,272	192	0.000
Regent Bank	Nowata	65.0	0.212	0.440	35,515	300	100M-500M	50.0	4,784	158	0.000
The First National Bank of Stigler	Stigler	65.0	0.129	1.000	13,653	218	100M-500M	50.0	2,685	175	0.000
Summit Bank	Tulsa	65.0	0.200	0.324	46,873	282	100M-500M	30.0	3,043	92	0.000
First Fidelity Bank, National Associatio	Oklahoma City	65.0	0.109	0.389	125,429	830	1B-10B	47.5	7,885	344	0.000

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		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)		(9)
InterBank	Oklahoma City	62.5	0.106	0.290	196,795	2,219	1B-10B	62.5	35,244	1,583	0.000
First State Bank	Yukon	62.5	0.286	1.000	5,754	160	<100M	82.5	5,754	160	0.000
ACB Bank	Cherokee	62.5	0.227	0.702	16,191	190	<100M	55.0	2,906	121	0.000
Peoples Bank	Westville	62.5	0.210	0.996	10,965	176	<100M	52.5	2,048	138	0.000
Bank of Commerce	Stilwell	62.5	0.222	0.563	22,748	181	100M-500M	40.0	2,835	120	0.000
BancFirst	Oklahoma City	62.5	0.098	0.334	556,258	7,353	1B-10B	65.0	108,237	5,250	0.000
Stockmans Bank	Altus	62.5	0.141	0.617	19,768	437	100M-500M	80.0	6,633	377	0.000
FirstBank	Antlers	62.5	0.128	0.558	29,335	524	100M-500M	77.5	9,180	410	0.000
Bank of Grove	Grove	62.5	0.176	0.916	16,834	147	<100M	40.0	2,257	87	0.000
The F&M Bank & Trust Company	Tulsa	62.5	0.100	0.160	213,275	1,248	1B-10B	55.0	16,520	696	0.000
Shamrock Bank, N.A.	Coalgate	62.5	0.102	0.688	26,471	582	100M-500M	77.5	8,230	475	0.000
The First State Bank of Pond Creek, Ol Pond Creek		62.5	0.204	0.906	10,373	180	<100M	72.5	4,009	151	0.000
The Eastman National Bank of Newkir Newkirk		60.0	0.147	0.504	29,958	330	100M-500M	55.0	5,253	220	0.001
Legacy Bank	Hinton	60.0	0.125	0.249	57,930	599	100M-500M	57.5	9,605	383	0.000
The First National Bank of Coweta	Coweta	60.0	0.147	1.000	10,120	155	<100M	87.5	10,120	155	0.000
Bank 2	Oklahoma City	60.0	0.215	0.573	22,396	128	100M-500M	25.0	1,608	59	0.000
The City National Bank and Trust Com	Guymon	60.0	0.086	1.000	14,781	225	100M-500M	57.5	3,744	168	0.004
Liberty National Bank	Lawton	60.0	0.122	0.619	27,613	387	100M-500M	65.0	6,324	301	0.000
Coppermark Bank	Oklahoma City	60.0	0.087	0.194	113,146	906	1B-10B	50.0	8,386	420	0.009
Bank of Commerce	Duncan	60.0	0.213	0.520	32,216	163	100M-500M	25.0	2,077	63	0.000
SpiritBank	Tulsa	60.0	0.085	0.220	91,006	845	1B-10B	60.0	14,946	515	0.000
RCB Bank	Claremore	60.0	0.083	0.371	169,090	1,673	1B-10B	60.0	24,588	1,005	0.000
Grand Bank	Tulsa	60.0	0.187	0.388	38,468	207	100M-500M	20.0	1,878	76	0.000
The Stillwater National Bank and Trusi	Stillwater	60.0	0.098	0.193	189,345	1,365	1B-10B	55.0	13,892	513	0.000
First American Bank	Stonewall	57.5	0.203	1.000	5,247	143	<100M	65.0	2,237	121	0.000
First United Bank and Trust Company	Durant	57.5	0.080	0.299	172,174	1,868	1B-10B	60.0	28,683	1,225	0.000
First National Bank and Trust Compan	Shawnee	57.5	0.118	0.533	27,497	338	100M-500M	57.5	5,208	243	0.000
Community State Bank	Hennessey	57.5	0.144	1.000	5,951	198	<100M	85.0	5,951	198	0.000
Bank of Hydro	Hydro	57.5	0.154	0.643	21,824	234	100M-500M	55.0	3,917	158	0.000
Security State Bank of Wewoka, Okla	Wewoka	57.5	0.127	0.874	13,572	236	100M-500M	72.5	4,790	185	0.000
Tulsa National Bank	Tulsa	57.5	0.160	0.399	25,680	259	100M-500M	45.0	4,183	144	0.000
The City National Bank and Trust Com	Lawton	57.5	0.112	0.524	32,882	322	100M-500M	45.0	4,594	192	0.000
McClain Bank	Purcell	57.5	0.114	0.741	20,457	290	100M-500M	67.5	5,981	228	0.000
American Heritage Bank	Sapulpa	57.5	0.063	0.375	50,164	953	500M-1B	67.5	13,863	769	0.002
First Bethany Bank & Trust	Bethany	57.5	0.151	0.535	27,451	252	100M-500M	40.0	3,600	141	0.000
Bank of Cordell	Cordell	57.5	0.463	0.773	16,480	70	<100M	20.0	794	29	0.000
Security State Bank	Cheyenne	57.5	0.103	0.825	17,396	287	100M-500M	75.0	6,005	235	0.000
AVB Bank	Broken Arrow	57.5	0.142	0.333	36,914	337	100M-500M	35.0	3,607	170	0.001
Peoples State Bank	Blair	57.5	0.202	1.000	3,545	108	<100M	65.0	2,218	99	0.000
The Bank of Beaver City	Beaver	57.5	0.139	0.548	19,704	274	100M-500M	65.0	5,204	200	0.000

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The First Security Bank	Beaver	55.0	0.144	0.762	16,325	180	100M-500M	35.0	2,174	119	0.000
Farmers State Bank, Allen, Oklahoma	Allen	55.0	0.194	0.996	8,018	156	<100M	65.0	2,581	122	0.000
Valley National Bank	Tulsa	55.0	0.159	0.294	35,353	218	100M-500M	27.5	3,561	87	0.000
The Idabel National Bank	Idabel	55.0	0.123	0.780	14,351	235	100M-500M	57.5	3,538	179	0.005
Bank of Locust Grove	Locust Grove	55.0	0.185	1.000	5,068	112	<100M	77.5	5,068	112	0.000
BOKF, National Association	Tulsa	55.0	0.038	0.129	959,892	4,390	10B-50B	55.0	76,018	2,165	0.000
First State Bank	Watonga	55.0	0.139	1.000	8,242	140	<100M	60.0	2,705	120	0.000
The Citizens Bank of Edmond	Edmond	55.0	0.122	0.410	32,737	259	100M-500M	25.0	2,417	111	0.000
Anchor D Bank	Texhoma	55.0	0.064	1.000	11,117	210	100M-500M	87.5	11,117	210	0.000
Bank of the Lakes, National Associatio	Owasso	55.0	0.144	0.274	30,581	319	100M-500M	52.5	5,740	223	0.000
The First National Bank and Trust Cor	Miami	55.0	0.145	0.711	19,257	209	100M-500M	55.0	3,954	134	0.000
Frontier State Bank	Oklahoma City	55.0	0.085	0.201	48,034	433	500M-1B	45.0	6,218	198	0.000
MidFirst Bank	Oklahoma City	55.0	0.019	0.067	182,506	1,144	1B-10B	50.0	10,967	485	0.000
American Exchange Bank, Lindsay, Ok	Lindsay	52.5	0.133	1.000	5,955	105	<100M	77.5	5,955	105	0.000
First State Bank	Commerce	52.5	0.212	1.000	2,760	72	<100M	57.5	1,269	63	0.000
Valliance Bank	Oklahoma City	52.5	0.167	0.427	35,110	136	100M-500M	12.5	1,415	31	0.000
The Bank, National Association	Mcalester	52.5	0.091	0.417	35,156	411	100M-500M	52.5	6,112	273	0.000
Bank of Commerce	Chouteau	52.5	0.159	1.000	5,352	98	<100M	55.0	1,751	77	0.000
Wilburton State Bank	Wilburton	52.5	0.131	0.973	8,873	163	<100M	57.5	2,739	132	0.000
The Cleveland Bank	Cleveland	52.5	0.113	1.000	7,439	181	<100M	65.0	3,162	146	0.000
Alva State Bank & Trust Company	Alva	52.5	0.092	0.547	20,497	418	100M-500M	72.5	7,381	350	0.000
Anadarko Bank and Trust Company	Anadarko	52.5	0.178	0.813	11,642	98	<100M	32.5	1,427	59	0.000
The First National Bank in Altus	Altus	52.5	0.094	0.884	26,243	137	100M-500M	17.5	1,383	56	0.000
Peoples Bank and Trust Company	Ryan	52.5	0.209	0.932	6,149	59	<100M	35.0	991	40	0.000
The Bank of Wyandotte	Wyandotte	52.5	0.216	1.000	2,988	77	<100M	62.5	1,669	68	0.000
The Exchange Bank	Skiatook	52.5	0.153	0.732	13,743	160	<100M	42.5	2,384	92	0.000
The Farmers and Merchants National	Fairview	52.5	0.079	1.000	8,696	168	100M-500M	85.0	8,696	168	0.000
The Peoples National Bank of Checota	Checotah	52.5	0.075	1.000	9,316	205	100M-500M	87.5	9,316	205	0.000
First National Bank	Heavener	52.5	0.122	1.000	9,078	125	<100M	52.5	2,397	92	0.000
Southwest State Bank	Sentinel	52.5	0.115	0.801	12,123	174	100M-500M	57.5	3,264	145	0.000
Bank of Vici	Vici	52.5	0.137	1.000	5,994	121	<100M	80.0	5,994	121	0.000
The Morris State Bank	Morris	50.0	0.102	1.000	6,823	159	<100M	60.0	2,628	133	0.000
Kirkpatrick Bank	Edmond	50.0	0.086	0.222	48,652	293	500M-1B	30.0	3,215	133	0.000
First National Bank	Midwest City	50.0	0.066	0.432	31,136	320	100M-500M	37.5	3,629	200	0.000
The Security National Bank of Enid	Enid	50.0	0.084	0.378	28,134	342	100M-500M	57.5	7,085	243	0.000
The Central National Bank of Poteau	Poteau	50.0	0.068	0.650	15,535	337	100M-500M	57.5	4,581	289	0.002
Great Nations Bank	Norman	50.0	0.270	0.625	8,953	64	<100M	35.0	1,217	37	0.000
AllNations Bank	Calumet	50.0	0.151	1.000	6,459	38	<100M	20.0	672	22	0.000
The State Bank of Wynnewood	Wynnewood	50.0	0.127	0.703	8,867	226	<100M	67.5	2,918	197	0.000
Bank of the Panhandle	Guymon	50.0	0.128	0.459	17,146	223	100M-500M	52.5	3,773	150	0.002

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

Name of Lending Institution	City	Small Business Lending (less than \$ million)					Micro Business Lending (less than \$ 100k)			CC Amount/TA ¹	
		Total Rank	TA Ratio ¹	TBL Ratio ¹	Amount (1,000)	Number	Institution Asset Size	Total Rank	Amount (1,000)		Number
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)		(9)
The First State Bank	Fairfax	50.0	0.175	0.858	7,191	60	<100M	32.5	1,100	46	0.000
Walters Bank and Trust Company	Walters	50.0	0.101	1.000	5,754	177	<100M	82.5	5,754	177	0.000
The Bank of Kremlin	Kremlin	50.0	0.066	0.734	16,860	233	100M-500M	45.0	3,257	164	0.000
The First National Bank of Lindsay	Lindsay	50.0	0.148	0.994	6,037	97	<100M	50.0	1,617	68	0.000
Prime Bank	Edmond	47.5	0.160	0.395	26,268	101	100M-500M	12.5	1,214	31	0.000
Chickasha Bank & Trust Company	Chickasha	47.5	0.094	0.527	16,485	316	100M-500M	65.0	4,832	234	0.000
Citizens State Bank	Morrison	47.5	0.170	0.628	12,282	99	<100M	25.0	1,398	58	0.000
The Stock Exchange Bank	Woodward	47.5	0.066	0.684	16,246	293	100M-500M	55.0	4,159	234	0.000
First Bank of Owasso	Owasso	47.5	0.123	0.188	28,174	236	100M-500M	27.5	2,501	107	0.000
Bank of the Wichitas	Snyder	47.5	0.106	0.648	13,197	214	100M-500M	65.0	4,267	178	0.000
First Bank & Trust Company	Wagoner	47.5	0.108	0.300	27,312	296	100M-500M	35.0	3,008	164	0.000
Latimer State Bank	Wilburton	47.5	0.099	1.000	7,769	95	<100M	80.0	7,769	95	0.000
The First Bank of Okarche	Okarche	47.5	0.115	1.000	7,553	117	<100M	47.5	1,815	91	0.000
The Bank of the West	Thomas	45.0	0.140	0.499	18,416	117	100M-500M	20.0	1,229	49	0.000
Welch State Bank of Welch, Okla.	Welch	45.0	0.062	0.715	12,588	252	100M-500M	60.0	4,441	215	0.001
First State Bank	Valliant	45.0	0.108	1.000	5,197	117	<100M	55.0	1,755	100	0.000
Lakeside State Bank	Oologah	45.0	0.083	1.000	4,595	174	<100M	77.5	4,595	174	0.000
First Priority Bank	Pryor	45.0	0.143	0.477	16,259	152	100M-500M	45.0	3,426	85	0.000
Farmers and Merchants Bank	Arnett	45.0	0.086	1.000	4,673	135	<100M	62.5	2,301	117	0.000
Community State Bank of Canton	Canton	42.5	0.108	0.999	4,171	100	<100M	55.0	1,877	84	0.000
First Liberty Bank	Oklahoma City	42.5	0.108	0.349	24,229	129	100M-500M	12.5	1,456	36	0.000
First National Bank in Pawhuska	Pawhuska	42.5	0.109	1.000	3,377	60	<100M	70.0	3,377	60	0.000
The Citizens State Bank	Okemah	42.5	0.032	1.000	7,846	112	100M-500M	70.0	7,846	112	0.000
BancCentral, National Association	Alva	42.5	0.064	0.534	19,365	223	100M-500M	42.5	4,014	146	0.001
National Bank of Sallisaw	Sallisaw	42.5	0.120	0.531	13,473	152	100M-500M	32.5	2,002	100	0.000
First National Bank & Trust Company	Mcalester	42.5	0.058	0.255	27,506	361	100M-500M	47.5	5,994	270	0.000
First Bank & Trust Company	Perry	42.5	0.037	1.000	5,084	186	100M-500M	77.5	5,084	186	0.000
The First National Bank in Marlow	Marlow	42.5	0.125	0.982	8,375	55	<100M	47.5	2,285	29	0.000
The First National Bank of Thomas	Thomas	42.5	0.140	0.996	5,728	61	<100M	32.5	1,031	41	0.000
First State Bank	Elmore City	40.0	0.135	0.999	1,155	30	<100M	47.5	506	26	0.000
Bank of Laverne	Laverne	40.0	0.087	0.981	5,635	150	<100M	60.0	2,369	136	0.000
Bank of Eufaula	Eufaula	40.0	0.094	0.835	9,025	121	<100M	37.5	2,029	87	0.000
Community Bank	Bristow	40.0	0.091	0.771	7,076	153	<100M	55.0	2,619	126	0.000
Grant County Bank	Medford	40.0	0.081	1.000	6,611	70	<100M	47.5	2,360	51	0.000
State Guaranty Bank	Okeene	37.5	0.097	0.999	3,946	67	<100M	40.0	1,180	53	0.003
The State Exchange Bank	Lamont	37.5	0.120	0.718	5,941	87	<100M	40.0	1,410	64	0.000
Oklahoma State Bank	Buffalo	37.5	0.066	1.000	3,313	81	<100M	67.5	3,313	81	0.000
The Freedom State Bank	Freedom	37.5	0.113	1.000	2,602	58	<100M	55.0	1,430	49	0.000
The First Bank of Fairland	Fairland	37.5	0.113	0.999	1,202	79	<100M	60.0	1,202	79	0.000
Farmers and Merchants Bank	Maysville	37.5	0.130	0.880	2,532	52	<100M	40.0	625	39	0.000

Table 3A Expanded. Small Business Lending Institutions in Oklahoma 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)
Southwest National Bank	Weatherford	37.5	0.095	0.670	5,713	168	<100M	52.5	2,047	115	0.000
Oklahoma Bank and Trust Company	Clinton	37.5	0.050	0.800	8,352	170	100M-500M	52.5	3,250	140	0.000
The First State Bank	Ryan	35.0	0.093	0.980	3,005	57	<100M	30.0	630	42	0.000
Cleo State Bank	Cleo Springs	35.0	0.067	0.828	5,887	107	<100M	40.0	1,851	86	0.000
Ameristate Bank	Atoka	35.0	0.064	0.285	12,033	239	100M-500M	40.0	3,520	140	0.000
American Bank and Trust Company	Tulsa	35.0	0.100	0.313	19,550	120	100M-500M	15.0	1,346	47	0.000
Freedom Bank of Oklahoma	Tulsa	35.0	0.122	0.813	5,070	55	<100M	30.0	1,062	33	0.000
The First National Bank of Nash	Nash	32.5	0.087	0.999	1,384	23	<100M	52.5	1,384	23	0.000
Washita State Bank	Burns Flat	32.5	0.108	0.258	12,261	125	100M-500M	17.5	1,448	49	0.000
High Plains Bank	Keyes	32.5	0.128	0.387	7,403	98	<100M	32.5	1,552	71	0.000
Fairview Savings and Loan Association	Fairview	32.5	0.084	1.000	3,070	44	<100M	65.0	3,070	44	0.000
The First National Bank of Fletcher	Fletcher	32.5	0.087	0.999	1,555	34	<100M	52.5	1,555	34	0.000
Spiro State Bank	Spiro	32.5	0.035	0.999	1,911	119	<100M	57.5	1,911	119	0.000
The Bankers Bank	Oklahoma City	30.0	0.097	0.381	19,905	49	100M-500M	10.0	224	5	0.010
First State Bank	Waynoka	30.0	0.076	0.999	1,646	31	<100M	55.0	1,646	31	0.000
The First State Bank	Boise City	30.0	0.039	1.000	2,204	69	<100M	45.0	1,491	63	0.000
Citizens Bank and Trust Company of Ardmore	Ardmore	30.0	0.077	0.395	14,393	106	100M-500M	17.5	1,304	53	0.000
First National Bank in Wewoka	Wewoka	30.0	0.051	1.000	2,395	73	<100M	55.0	1,634	66	0.000
First National Bank in Hominy	Hominy	30.0	0.076	0.846	3,179	86	<100M	47.5	1,280	71	0.000
Security Bank and Trust Company	Miami	30.0	0.117	0.430	9,007	31	<100M	10.0	341	12	0.000
The First Farmers National Bank of Waurika	Waurika	30.0	0.038	0.999	1,692	92	<100M	40.0	934	85	0.000
Osage Federal Bank	Pawhuska	30.0	0.075	0.599	11,351	73	100M-500M	22.5	1,584	38	0.000
Washita Valley Bank	Fort Cobb	27.5	0.042	0.999	1,672	45	<100M	55.0	1,672	45	0.000
First State Bank in Temple	Temple	27.5	0.044	0.999	982	53	<100M	40.0	549	48	0.000
Farmers & Merchants Bank	Duke	27.5	0.038	0.998	660	15	<100M	45.0	660	15	0.000
The Carney State Bank	Carney	27.5	0.051	0.999	1,021	23	<100M	47.5	1,021	23	0.000
Liberty FSB	Enid	27.5	0.086	0.537	10,201	47	100M-500M	12.5	655	16	0.000
First American Bank	Erick	27.5	0.057	1.000	2,644	35	<100M	57.5	2,644	35	0.000
The First National Bank of Seiling	Seiling	27.5	0.080	0.417	6,351	133	<100M	42.5	2,212	113	0.001
First Bank and Trust Company	Clinton	27.5	0.015	0.999	1,006	22	<100M	30.0	473	16	0.000
Lakeside Bank of Salina	Salina	27.5	0.046	0.999	1,473	38	<100M	50.0	1,473	38	0.000
The American Bank	Wagoner	27.5	0.043	0.999	1,290	50	<100M	52.5	1,290	50	0.000
First State Bank	Grandfield	25.0	0.026	0.998	1,076	41	<100M	35.0	821	37	0.000
The Hopeton State Bank	Hopeton	25.0	0.021	0.998	540	45	<100M	37.5	540	45	0.000
Community Bank	Alva	22.5	0.067	0.529	5,187	68	<100M	22.5	1,015	44	0.000
The First National Bank of Hooker	Hooker	22.5	0.035	0.656	2,288	57	<100M	37.5	1,110	48	0.000
First State Bank	Anadarko	20.0	0.035	0.606	3,205	55	<100M	22.5	753	40	0.000
First State Bank	Tahlequah	20.0	0.090	0.211	6,269	39	<100M	10.0	405	13	0.000
The Fort Sill National Bank	Fort Sill	17.5	0.004	0.624	1,665	13	100M-500M	12.5	138	8	0.003
First National Bank in Okeene	Okeene	10.0	0.015	0.139	893	28	<100M	12.5	369	26	0.000

Table 3A Expanded. Small Business Lending Institutions in Oklahoma 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)

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 Oklahoma 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)
Security First National Bank of Hugo	Hugo	97.5	0.176	1.000	18,026	323	100M-500M	80.0	18,026	323	0.000
The Payne County Bank	Perkins	95.0	0.139	1.000	18,238	304	100M-500M	72.5	18,238	304	0.000
Bank of Cushing	Cushing	95.0	0.203	1.000	21,095	257	100M-500M	80.0	21,095	257	0.000
The Farmers Bank	Carnegie	95.0	0.188	1.000	10,491	316	<100M	72.5	10,491	316	0.000
Oklahoma Heritage Bank	Roff	92.5	0.134	0.698	10,647	432	<100M	80.0	15,256	460	0.000
American Exchange Bank	Henryetta	92.5	0.156	1.000	11,019	254	<100M	70.0	11,019	254	0.000
The Pauls Valley National Bank	Pauls Valley	92.5	0.063	0.307	13,546	517	100M-500M	70.0	30,985	608	0.000
The Farmers State Bank	Quinton	92.5	0.127	1.000	10,679	260	<100M	65.0	10,679	260	0.000
Stroud National Bank	Stroud	90.0	0.111	0.450	8,798	323	<100M	85.0	19,550	393	0.000
First State Bank	Noble	90.0	0.161	1.000	9,330	207	<100M	65.0	9,330	207	0.000
The Peoples National Bank of Checotah	Checotah	87.5	0.075	1.000	9,316	205	100M-500M	52.5	9,316	205	0.000
McCurtain County National Bank	Broken Bow	87.5	0.062	0.305	11,579	361	100M-500M	82.5	36,901	499	0.000
The First National Bank of Coweta	Coweta	87.5	0.147	1.000	10,120	155	<100M	60.0	10,120	155	0.000
Anchor D Bank	Texhoma	87.5	0.064	1.000	11,117	210	100M-500M	55.0	11,117	210	0.000
The Farmers and Merchants National Bank of Fairview	Fairview	85.0	0.079	1.000	8,696	168	100M-500M	52.5	8,696	168	0.000
Community State Bank	Hennessey	85.0	0.144	1.000	5,951	198	<100M	57.5	5,951	198	0.000
Great Plains National Bank	Elk City	85.0	0.049	0.184	20,936	945	100M-500M	77.5	73,388	1,242	0.000
1st Bank & Trust	Broken Bow	85.0	0.058	0.472	6,781	292	100M-500M	70.0	14,367	347	0.000
Walters Bank and Trust Company	Walters	82.5	0.101	1.000	5,754	177	<100M	50.0	5,754	177	0.000
The First National Bank & Trust	Elk City	82.5	0.044	0.204	13,515	510	100M-500M	80.0	55,913	716	0.000
First State Bank	Yukon	82.5	0.286	1.000	5,754	160	<100M	62.5	5,754	160	0.000
Triad Bank, National Association	Tulsa	80.0	0.049	0.135	7,898	562	100M-500M	82.5	41,239	725	0.000
Oklahoma State Bank	Vinita	80.0	0.064	0.205	7,295	323	100M-500M	72.5	25,907	414	0.000
Latimer State Bank	Wilburton	80.0	0.099	1.000	7,769	95	<100M	47.5	7,769	95	0.000
Stockmans Bank	Altus	80.0	0.047	0.207	6,633	377	100M-500M	62.5	19,768	437	0.000
First National Bank of Weatherford	Weatherford	80.0	0.059	0.175	7,714	318	100M-500M	85.0	44,049	411	0.006
First Bank & Trust Co.	Duncan	80.0	0.034	0.185	17,793	927	500M-1B	67.5	58,909	1,153	0.000
The Bank of Union	El Reno	80.0	0.042	0.087	17,538	711	100M-500M	77.5	85,362	1,002	0.000
Bank of Vici	Vici	80.0	0.137	1.000	5,994	121	<100M	52.5	5,994	121	0.000
American Exchange Bank, Lindsay, Oklahoma	Lindsay	77.5	0.133	1.000	5,955	105	<100M	52.5	5,955	105	0.000
First American Bank	Purcell	77.5	0.036	0.126	11,802	582	100M-500M	75.0	59,856	813	0.000
Bank of Western Oklahoma	Elk City	77.5	0.038	0.205	9,418	394	100M-500M	67.5	31,186	482	0.000
The First National Bank of Pawnee	Pawnee	77.5	0.083	0.375	5,477	218	<100M	67.5	13,472	251	0.000
Bank of Locust Grove	Locust Grove	77.5	0.185	1.000	5,068	112	<100M	55.0	5,068	112	0.000
FirstBank	Antlers	77.5	0.040	0.175	9,180	410	100M-500M	62.5	29,335	524	0.000
Lakeside State Bank	Oologah	77.5	0.083	1.000	4,595	174	<100M	45.0	4,595	174	0.000
First Bank & Trust Company	Perry	77.5	0.037	1.000	5,084	186	100M-500M	42.5	5,084	186	0.000
Armstrong Bank	Muskogee	77.5	0.030	0.141	18,290	774	500M-1B	77.5	86,523	1,164	0.000

Table 3B. Expanded. Micro Business Lending Institutions in Oklahoma 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)
Exchange Bank and Trust Company	Perry	77.5	0.037	0.194	8,268	441	100M-500M	90.0	42,703	540	0.000
Shamrock Bank, N.A.	Coalgate	77.5	0.032	0.214	8,230	475	100M-500M	62.5	26,471	582	0.000
Security State Bank	Cheyenne	75.0	0.036	0.285	6,005	235	100M-500M	57.5	17,396	287	0.000
The Community State Bank	Poteau	75.0	0.039	0.195	7,574	353	100M-500M	75.0	31,599	492	0.000
Citizens Security Bank & Trust Company	Bixby	72.5	0.030	0.078	20,158	998	500M-1B	77.5	120,503	1,467	0.001
Alva State Bank & Trust Company	Alva	72.5	0.033	0.197	7,381	350	100M-500M	52.5	20,497	418	0.000
Oklahoma State Bank	Guthrie	72.5	0.067	0.324	3,558	189	<100M	70.0	10,982	226	0.000
American Bank of Oklahoma	Collinsville	72.5	0.044	0.142	6,350	249	100M-500M	80.0	34,829	377	0.000
Vision Bank, National Association	Ada	72.5	0.028	0.111	14,892	607	500M-1B	77.5	84,998	917	0.000
Security State Bank of Wewoka, Oklahoma	Wewoka	72.5	0.045	0.308	4,790	185	100M-500M	57.5	13,572	236	0.000
The First State Bank of Pond Creek, Oklahoma	Pond Creek	72.5	0.079	0.350	4,009	151	<100M	62.5	10,373	180	0.000
The Bank of Verden	Verden	72.5	0.096	0.409	3,283	162	<100M	70.0	8,032	190	0.000
The Citizens State Bank	Okemah	70.0	0.032	1.000	7,846	112	100M-500M	42.5	7,846	112	0.000
Community Bank of the Arbuckles	Sulphur	70.0	0.046	0.224	4,384	193	<100M	67.5	17,799	246	0.000
First National Bank in Pawhuska	Pawhuska	70.0	0.109	1.000	3,377	60	<100M	42.5	3,377	60	0.000
Citizens Bank of Oklahoma	Pawhuska	70.0	0.047	0.085	7,793	294	100M-500M	77.5	47,896	490	0.000
First Bank of Chandler	Chandler	67.5	0.058	0.158	4,549	164	<100M	67.5	19,390	249	0.000
McClain Bank	Purcell	67.5	0.033	0.217	5,981	228	100M-500M	57.5	20,457	290	0.000
NBC OKLAHOMA	Oklahoma City	67.5	0.026	0.066	12,646	522	100M-500M	80.0	101,941	905	0.000
Citizens Bank of Ada	Ada	67.5	0.034	0.136	7,101	312	100M-500M	75.0	37,500	469	0.000
Security Bank	Tulsa	67.5	0.029	0.052	12,007	536	100M-500M	82.5	106,555	954	0.000
Community National Bank of Okarche	Okarche	67.5	0.047	0.281	3,635	181	<100M	70.0	12,929	222	0.000
First National Bank and Trust Company of Ardmore	Ardmore	67.5	0.020	0.115	9,629	534	100M-500M	67.5	54,294	730	0.000
The First National Bank and Trust Company of Vinita	Vinita	67.5	0.028	0.137	7,184	354	100M-500M	77.5	39,970	506	0.000
Oklahoma State Bank	Buffalo	67.5	0.066	1.000	3,313	81	<100M	37.5	3,313	81	0.000
The State Bank of Wynnewood	Wynnewood	67.5	0.042	0.231	2,918	197	<100M	50.0	8,867	226	0.000
American Heritage Bank	Sapulpa	67.5	0.017	0.104	13,863	769	500M-1B	57.5	50,164	953	0.002
Bank of the Wichitas	Snyder	65.0	0.034	0.209	4,267	178	100M-500M	47.5	13,197	214	0.000
Cornerstone Bank	Watonga	65.0	0.034	0.222	4,335	175	100M-500M	72.5	19,489	227	0.000
Peoples State Bank	Blair	65.0	0.126	0.625	2,218	99	<100M	57.5	3,545	108	0.000
The Cleveland Bank	Cleveland	65.0	0.048	0.425	3,162	146	<100M	52.5	7,439	181	0.000
First National Bank, Sallisaw	Sallisaw	65.0	0.029	0.094	6,661	279	100M-500M	65.0	34,910	409	0.000
Fairview Savings and Loan Association	Fairview	65.0	0.084	1.000	3,070	44	<100M	32.5	3,070	44	0.000
The Bank of Beaver City	Beaver	65.0	0.037	0.145	5,204	200	100M-500M	57.5	19,704	274	0.000
First State Bank of Porter	Porter	65.0	0.076	0.304	2,815	124	<100M	67.5	9,272	157	0.000
F & M Bank	Edmond	65.0	0.027	0.113	7,455	313	100M-500M	75.0	43,278	462	0.001
Farmers State Bank, Allen, Oklahoma	Allen	65.0	0.063	0.321	2,581	122	<100M	55.0	8,018	156	0.000
ONB Bank and Trust Company	Tulsa	65.0	0.026	0.054	15,737	718	500M-1B	75.0	117,351	1,211	0.000
BancFirst	Oklahoma City	65.0	0.019	0.065	108,237	5,250	1B-10B	62.5	556,258	7,353	0.000

Table 3B. Expanded. Micro Business Lending Institutions in Oklahoma 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
		Rank	(2)	(3)	(4)	(5)	Asset Size	(7)	(1,000)	(9)	Amount/TA ¹
		(1)				(6)		(8)		(10)	
First American Bank	Stonewall	65.0	0.087	0.426	2,237	121	<100M	57.5	5,247	143	0.000
Liberty National Bank	Lawton	65.0	0.028	0.142	6,324	301	100M-500M	60.0	27,613	387	0.000
Chickasha Bank & Trust Company	Chickasha	65.0	0.028	0.155	4,832	234	100M-500M	47.5	16,485	316	0.000
Peoples Bank	Tulsa	65.0	0.048	0.090	5,213	195	100M-500M	75.0	36,551	328	0.000
Bank 7	Oklahoma City	62.5	0.031	0.059	7,399	261	100M-500M	72.5	54,051	426	0.000
The Bank of Wyandotte	Wyandotte	62.5	0.120	0.558	1,669	68	<100M	52.5	2,988	77	0.000
InterBank	Oklahoma City	62.5	0.019	0.052	35,244	1,583	1B-10B	62.5	196,795	2,219	0.000
First National Bank of Oklahoma	Oklahoma City	62.5	0.029	0.073	7,846	363	100M-500M	85.0	75,837	650	0.000
Bank of Cherokee County	Hulbert	62.5	0.038	0.159	3,888	152	100M-500M	70.0	20,932	243	0.000
Farmers and Merchants Bank	Arnett	62.5	0.042	0.492	2,301	117	<100M	45.0	4,673	135	0.000
Grand Savings Bank	Grove	62.5	0.028	0.105	6,184	255	100M-500M	77.5	43,658	409	0.000
The First Bank of Fairland	Fairland	60.0	0.113	0.999	1,202	79	<100M	37.5	1,202	79	0.000
First United Bank and Trust Company	Durant	60.0	0.013	0.050	28,683	1,225	1B-10B	57.5	172,174	1,868	0.000
Quail Creek Bank, National Association	Oklahoma City	60.0	0.024	0.041	11,816	361	100M-500M	82.5	137,004	820	0.000
Welch State Bank of Welch, Okla.	Welch	60.0	0.022	0.252	4,441	215	100M-500M	45.0	12,588	252	0.001
SpiritBank	Tulsa	60.0	0.014	0.036	14,946	515	1B-10B	60.0	91,006	845	0.000
First State Bank	Watonga	60.0	0.046	0.328	2,705	120	<100M	55.0	8,242	140	0.000
Farmers Exchange Bank	Cherokee	60.0	0.032	0.139	5,390	160	100M-500M	67.5	29,016	278	0.000
Advantage Bank	Spencer	60.0	0.042	0.232	2,288	144	<100M	67.5	9,859	188	0.000
RCB Bank	Claremore	60.0	0.012	0.054	24,588	1,005	1B-10B	60.0	169,090	1,673	0.000
The First National Bank and Trust Co., Chicka	Chickasha	60.0	0.021	0.067	8,516	322	100M-500M	75.0	69,082	591	0.000
Bank of Laverne	Laverne	60.0	0.037	0.413	2,369	136	<100M	40.0	5,635	150	0.000
The Morris State Bank	Morris	60.0	0.039	0.385	2,628	133	<100M	50.0	6,823	159	0.000
The Idabel National Bank	Idabel	57.5	0.030	0.192	3,538	179	100M-500M	55.0	14,351	235	0.005
Fort Gibson State Bank	Fort Gibson	57.5	0.042	0.213	2,408	111	<100M	67.5	11,308	151	0.000
Southwest State Bank	Sentinel	57.5	0.031	0.216	3,264	145	100M-500M	52.5	12,123	174	0.000
Spiro State Bank	Spiro	57.5	0.035	0.999	1,911	119	<100M	32.5	1,911	119	0.000
The Security National Bank of Enid	Enid	57.5	0.021	0.095	7,085	243	100M-500M	50.0	28,134	342	0.000
The City National Bank and Trust Company o	Guymon	57.5	0.022	0.253	3,744	168	100M-500M	60.0	14,781	225	0.004
Legacy Bank	Hinton	57.5	0.021	0.041	9,605	383	100M-500M	60.0	57,930	599	0.000
First Enterprise Bank	Oklahoma City	57.5	0.032	0.073	5,329	196	100M-500M	75.0	39,191	342	0.000
The Central National Bank of Poteau	Poteau	57.5	0.020	0.192	4,581	289	100M-500M	50.0	15,535	337	0.002
Bank of Commerce	Yukon	57.5	0.031	0.095	5,231	180	100M-500M	70.0	33,996	285	0.000
First American Bank	Erick	57.5	0.057	1.000	2,644	35	<100M	27.5	2,644	35	0.000
Wilburton State Bank	Wilburton	57.5	0.041	0.300	2,739	132	<100M	52.5	8,873	163	0.000
YNB	Yukon	57.5	0.025	0.138	4,466	231	100M-500M	65.0	23,529	323	0.000
Sooner State Bank	Tuttle	57.5	0.027	0.122	4,272	192	100M-500M	65.0	23,818	278	0.000
First National Bank and Trust Company	Shawnee	57.5	0.022	0.101	5,208	243	100M-500M	57.5	27,497	338	0.000
First National Bank of Muskogee	Muskogee	57.5	0.029	0.085	5,136	214	100M-500M	67.5	30,968	378	0.000

Table 3B. Expanded. Micro Business Lending Institutions in Oklahoma 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 ¹	Amount (1,000)	Number	Institution Asset Size	Total		Amount (1,000)	Number	CC Amount/TA ¹
		Rank	TA Ratio ¹					Rank	Rank			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)			
Central National Bank & Trust Co., of Enid	Enid	57.5	0.017	0.062	9,286	339	500M-1B	67.5	70,383	594	0.000	
First State Bank	Commerce	57.5	0.097	0.460	1,269	63	<100M	52.5	2,760	72	0.000	
First State Bank	Valliant	55.0	0.036	0.338	1,755	100	<100M	45.0	5,197	117	0.000	
Washita Valley Bank	Fort Cobb	55.0	0.042	0.999	1,672	45	<100M	27.5	1,672	45	0.000	
Bank of Hydro	Hydro	55.0	0.028	0.115	3,917	158	100M-500M	57.5	21,824	234	0.000	
First Commercial Bank	Edmond	55.0	0.022	0.046	6,630	255	100M-500M	70.0	54,108	454	0.000	
BOKF, National Association	Tulsa	55.0	0.003	0.010	76,018	2,165	10B-50B	55.0	959,892	4,390	0.000	
Community State Bank of Canton	Canton	55.0	0.049	0.450	1,877	84	<100M	42.5	4,171	100	0.000	
ACB Bank	Cherokee	55.0	0.041	0.126	2,906	121	<100M	62.5	16,191	190	0.000	
Community Bank	Bristow	55.0	0.034	0.285	2,619	126	<100M	40.0	7,076	153	0.000	
Bank of Commerce	Chouteau	55.0	0.052	0.327	1,751	77	<100M	52.5	5,352	98	0.000	
The Stock Exchange Bank	Woodward	55.0	0.017	0.175	4,159	234	100M-500M	47.5	16,246	293	0.000	
The Freedom State Bank	Freedom	55.0	0.062	0.549	1,430	49	<100M	37.5	2,602	58	0.000	
First National Bank in Wewoka	Wewoka	55.0	0.035	0.682	1,634	66	<100M	30.0	2,395	73	0.000	
The Stillwater National Bank and Trust Comp	Stillwater	55.0	0.007	0.014	13,892	513	1B-10B	60.0	189,345	1,365	0.000	
First State Bank	Waynoka	55.0	0.076	0.999	1,646	31	<100M	30.0	1,646	31	0.000	
The First National Bank and Trust Company c	Miami	55.0	0.030	0.146	3,954	134	100M-500M	55.0	19,257	209	0.000	
The F&M Bank & Trust Company	Tulsa	55.0	0.008	0.012	16,520	696	1B-10B	62.5	213,275	1,248	0.000	
American National Bank	Ardmore	55.0	0.018	0.092	5,526	248	100M-500M	72.5	44,628	406	0.002	
The Eastman National Bank of Newkirk	Newkirk	55.0	0.026	0.088	5,253	220	100M-500M	60.0	29,958	330	0.001	
The First National Bank of Nash	Nash	52.5	0.087	0.999	1,384	23	<100M	32.5	1,384	23	0.000	
The First National Bank of Fletcher	Fletcher	52.5	0.087	0.999	1,555	34	<100M	32.5	1,555	34	0.000	
Southwest National Bank	Weatherford	52.5	0.034	0.240	2,047	115	<100M	37.5	5,713	168	0.000	
Bank of the Panhandle	Guymon	52.5	0.028	0.101	3,773	150	100M-500M	50.0	17,146	223	0.002	
The Bank, National Association	Mcalester	52.5	0.016	0.072	6,112	273	100M-500M	52.5	35,156	411	0.000	
The American Bank	Wagoner	52.5	0.043	0.999	1,290	50	<100M	27.5	1,290	50	0.000	
Bank of the Lakes, National Association	Owasso	52.5	0.027	0.051	5,740	223	100M-500M	55.0	30,581	319	0.000	
Republic Bank & Trust	Norman	52.5	0.015	0.041	5,763	594	100M-500M	67.5	50,717	840	0.004	
Oklahoma Bank and Trust Company	Clinton	52.5	0.020	0.311	3,250	140	100M-500M	37.5	8,352	170	0.000	
First National Bank	Heavener	52.5	0.032	0.264	2,397	92	<100M	52.5	9,078	125	0.000	
Peoples Bank	Westville	52.5	0.039	0.186	2,048	138	<100M	62.5	10,965	176	0.000	
The First National Bank and Trust Company c	Okmulgee	52.5	0.022	0.077	5,072	185	100M-500M	70.0	42,179	307	0.000	
Coppermark Bank	Oklahoma City	50.0	0.006	0.014	8,386	420	1B-10B	60.0	113,146	906	0.009	
Regent Bank	Nowata	50.0	0.029	0.059	4,784	158	100M-500M	65.0	35,515	300	0.000	
The First National Bank of Lindsay	Lindsay	50.0	0.040	0.266	1,617	68	<100M	50.0	6,037	97	0.000	
Lakeside Bank of Salina	Salina	50.0	0.046	0.999	1,473	38	<100M	27.5	1,473	38	0.000	
First Security Bank and Trust Company	Oklahoma City	50.0	0.049	0.112	2,280	62	<100M	67.5	18,425	133	0.000	
The First National Bank of Stigler	Stigler	50.0	0.025	0.197	2,685	175	100M-500M	65.0	13,653	218	0.000	
MidFirst Bank	Oklahoma City	50.0	0.001	0.004	10,967	485	1B-10B	55.0	182,506	1,144	0.000	

Table 3B. Expanded. Micro Business Lending Institutions in Oklahoma 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 and Trust Company c	Broken Arrow	47.5	0.025	0.107	4,630	127	100M-500M	70.0	32,536	213	0.000
First Texoma National Bank	Durant	47.5	0.024	0.085	4,013	143	100M-500M	67.5	30,335	253	0.000
First National Bank in Hominy	Hominy	47.5	0.030	0.341	1,280	71	<100M	30.0	3,179	86	0.000
The Carney State Bank	Carney	47.5	0.051	0.999	1,021	23	<100M	27.5	1,021	23	0.000
First Oklahoma Bank	Tulsa	47.5	0.026	0.063	4,832	146	100M-500M	70.0	39,394	298	0.000
The First Bank of Okarche	Okarche	47.5	0.028	0.240	1,815	91	<100M	47.5	7,553	117	0.000
Grant County Bank	Medford	47.5	0.029	0.357	2,360	51	<100M	40.0	6,611	70	0.000
First State Bank	Elmore City	47.5	0.059	0.438	506	26	<100M	40.0	1,155	30	0.000
First National Bank & Trust Company of McA	Mcalester	47.5	0.013	0.056	5,994	270	100M-500M	42.5	27,506	361	0.000
First Fidelity Bank, National Association	Oklahoma City	47.5	0.007	0.024	7,885	344	1B-10B	65.0	125,429	830	0.000
The First National Bank in Marlow	Marlow	47.5	0.034	0.268	2,285	29	<100M	42.5	8,375	55	0.000
Bank of Commerce	Chelsea	47.5	0.026	0.094	3,942	145	100M-500M	65.0	26,835	262	0.000
The Bank of Kremlin	Kremlin	45.0	0.013	0.142	3,257	164	100M-500M	50.0	16,860	233	0.000
The First State Bank	Boise City	45.0	0.026	0.676	1,491	63	<100M	30.0	2,204	69	0.000
Frontier State Bank	Oklahoma City	45.0	0.011	0.026	6,218	198	500M-1B	55.0	48,034	433	0.000
The City National Bank and Trust Company o	Lawton	45.0	0.016	0.073	4,594	192	100M-500M	57.5	32,882	322	0.000
Farmers & Merchants Bank	Duke	45.0	0.038	0.998	660	15	<100M	27.5	660	15	0.000
Tulsa National Bank	Tulsa	45.0	0.026	0.065	4,183	144	100M-500M	57.5	25,680	259	0.000
First Pryority Bank	Pryor	45.0	0.030	0.101	3,426	85	100M-500M	45.0	16,259	152	0.000
BancCentral, National Association	Alva	42.5	0.013	0.111	4,014	146	100M-500M	42.5	19,365	223	0.001
The First State Bank	Oklahoma City	42.5	0.030	0.052	3,386	96	100M-500M	65.0	32,677	207	0.000
The First National Bank of Seiling	Seiling	42.5	0.028	0.145	2,212	113	<100M	27.5	6,351	133	0.001
Century Bank of Oklahoma	Pryor	42.5	0.033	0.076	2,604	104	<100M	67.5	23,420	193	0.000
The Exchange Bank	Skiatook	42.5	0.027	0.127	2,384	92	<100M	52.5	13,743	160	0.000
The State Exchange Bank	Lamont	40.0	0.028	0.170	1,410	64	<100M	37.5	5,941	87	0.000
First State Bank in Temple	Temple	40.0	0.025	0.558	549	48	<100M	27.5	982	53	0.000
Bank of Grove	Grove	40.0	0.024	0.123	2,257	87	<100M	62.5	16,834	147	0.000
Cleo State Bank	Cleo Springs	40.0	0.021	0.260	1,851	86	<100M	35.0	5,887	107	0.000
The First Farmers National Bank of Waurika	Waurika	40.0	0.021	0.552	934	85	<100M	30.0	1,692	92	0.000
Ameristate Bank	Atoka	40.0	0.019	0.083	3,520	140	100M-500M	35.0	12,033	239	0.000
Farmers and Merchants Bank	Maysville	40.0	0.032	0.217	625	39	<100M	37.5	2,532	52	0.000
State Guaranty Bank	Okeene	40.0	0.029	0.299	1,180	53	<100M	37.5	3,946	67	0.003
First Bethany Bank & Trust	Bethany	40.0	0.020	0.070	3,600	141	100M-500M	57.5	27,451	252	0.000
Bank of Commerce	Stilwell	40.0	0.028	0.070	2,835	120	100M-500M	62.5	22,748	181	0.000
The Hopeton State Bank	Hopeton	37.5	0.021	0.998	540	45	<100M	25.0	540	45	0.000
First National Bank	Midwest City	37.5	0.008	0.050	3,629	200	100M-500M	50.0	31,136	320	0.000
The First National Bank of Hooker	Hooker	37.5	0.017	0.318	1,110	48	<100M	22.5	2,288	57	0.000
Bank of Eufaula	Eufaula	37.5	0.021	0.188	2,029	87	<100M	40.0	9,025	121	0.000
First Bank & Trust Company	Wagoner	35.0	0.012	0.033	3,008	164	100M-500M	47.5	27,312	296	0.000

Table 3B. Expanded. Micro Business Lending Institutions in Oklahoma 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)		
First State Bank	Grandfield	35.0	0.020	0.762	821	37	<100M	25.0	1,076	41	0.000
The First Security Bank	Beaver	35.0	0.019	0.101	2,174	119	100M-500M	55.0	16,325	180	0.000
Peoples Bank and Trust Company	Ryan	35.0	0.034	0.150	991	40	<100M	52.5	6,149	59	0.000
Great Nations Bank	Norman	35.0	0.037	0.085	1,217	37	<100M	50.0	8,953	64	0.000
AVB Bank	Broken Arrow	35.0	0.014	0.033	3,607	170	100M-500M	57.5	36,914	337	0.001
All America Bank	Oklahoma City	32.5	0.019	0.075	2,492	70	100M-500M	77.5	33,052	124	0.000
Anadarko Bank and Trust Company	Anadarko	32.5	0.022	0.100	1,427	59	<100M	52.5	11,642	98	0.000
The Shattuck National Bank	Shattuck	32.5	0.028	0.062	1,720	58	<100M	70.0	25,624	144	0.000
The First State Bank	Fairfax	32.5	0.027	0.131	1,100	46	<100M	50.0	7,191	60	0.000
National Bank of Sallisaw	Sallisaw	32.5	0.018	0.079	2,002	100	100M-500M	42.5	13,473	152	0.000
The First National Bank of Thomas	Thomas	32.5	0.025	0.179	1,031	41	<100M	42.5	5,728	61	0.000
High Plains Bank	Keyes	32.5	0.027	0.081	1,552	71	<100M	32.5	7,403	98	0.000
Summit Bank	Tulsa	30.0	0.013	0.021	3,043	92	100M-500M	65.0	46,873	282	0.000
Freedom Bank of Oklahoma	Tulsa	30.0	0.026	0.170	1,062	33	<100M	35.0	5,070	55	0.000
The First State Bank	Ryan	30.0	0.019	0.205	630	42	<100M	35.0	3,005	57	0.000
Kirkpatrick Bank	Edmond	30.0	0.006	0.015	3,215	133	500M-1B	50.0	48,652	293	0.000
First Bank and Trust Company	Clinton	30.0	0.007	0.470	473	16	<100M	27.5	1,006	22	0.000
Valley National Bank	Tulsa	27.5	0.016	0.030	3,561	87	100M-500M	55.0	35,353	218	0.000
First Bank of Owasso	Owasso	27.5	0.011	0.017	2,501	107	100M-500M	47.5	28,174	236	0.000
Patriot Bank	Broken Arrow	27.5	0.018	0.047	1,636	62	<100M	67.5	29,207	139	0.000
Bank of Commerce	Duncan	25.0	0.014	0.034	2,077	63	100M-500M	60.0	32,216	163	0.000
Bank 2	Oklahoma City	25.0	0.015	0.041	1,608	59	100M-500M	60.0	22,396	128	0.000
Citizens State Bank	Morrison	25.0	0.019	0.071	1,398	58	<100M	47.5	12,282	99	0.000
The Citizens Bank of Edmond	Edmond	25.0	0.009	0.030	2,417	111	100M-500M	55.0	32,737	259	0.000
First State Bank	Anadarko	22.5	0.008	0.142	753	40	<100M	20.0	3,205	55	0.000
Community Bank	Alva	22.5	0.013	0.103	1,015	44	<100M	22.5	5,187	68	0.000
Osage Federal Bank	Pawhuska	22.5	0.010	0.084	1,584	38	100M-500M	30.0	11,351	73	0.000
Bank of Cordell	Cordell	20.0	0.022	0.037	794	29	<100M	57.5	16,480	70	0.000
The Bank of the West	Thomas	20.0	0.009	0.033	1,229	49	100M-500M	45.0	18,416	117	0.000
AllNations Bank	Calumet	20.0	0.016	0.104	672	22	<100M	50.0	6,459	38	0.000
Grand Bank	Tulsa	20.0	0.009	0.019	1,878	76	100M-500M	60.0	38,468	207	0.000
The First National Bank in Altus	Altus	17.5	0.005	0.047	1,383	56	100M-500M	52.5	26,243	137	0.000
Citizens Bank and Trust Company of Ardmore	Ardmore	17.5	0.007	0.036	1,304	53	100M-500M	30.0	14,393	106	0.000
Washita State Bank	Burns Flat	17.5	0.013	0.030	1,448	49	100M-500M	32.5	12,261	125	0.000
American Bank and Trust Company	Tulsa	15.0	0.007	0.022	1,346	47	100M-500M	35.0	19,550	120	0.000
Prime Bank	Edmond	12.5	0.007	0.018	1,214	31	100M-500M	47.5	26,268	101	0.000
First National Bank in Okeene	Okeene	12.5	0.006	0.058	369	26	<100M	10.0	893	28	0.000
Liberty FSB	Enid	12.5	0.006	0.034	655	16	100M-500M	27.5	10,201	47	0.000
Valliance Bank	Oklahoma City	12.5	0.007	0.017	1,415	31	100M-500M	52.5	35,110	136	0.000

Table 3B. Expanded. Micro Business Lending Institutions in Oklahoma 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 Fort Sill National Bank	Fort Sill	12.5	0.000	0.052	138	8	100M-500M	17.5	1,665	13	0.003
First Liberty Bank	Oklahoma City	12.5	0.007	0.021	1,456	36	100M-500M	42.5	24,229	129	0.000
First State Bank	Tahlequah	10.0	0.006	0.014	405	13	<100M	20.0	6,269	39	0.000
Security Bank and Trust Company	Miami	10.0	0.004	0.016	341	12	<100M	30.0	9,007	31	0.000
The Bankers Bank	Oklahoma City	10.0	0.001	0.004	224	5	100M-500M	30.0	19,905	49	0.010

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.