

**Table 3A Expanded. Small Business Lending Institutions in Nebraska Using Call Report Data, June 2013**

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)
Gothenburg State Bank	Gothenburg	95.0	0.256	1.000	31,307	381	100M-500M	100	31,307	381	0.000
First State Bank	Gothenburg	85.0	0.235	0.741	66,320	653	100M-500M	85	16,679	481	0.000
The Tilden Bank	Tilden	82.5	0.171	1.000	13,810	274	<100M	85	4,991	228	0.000
Adams Bank & Trust	Ogallala	82.5	0.197	0.596	113,525	1,086	500M-1B	80	22,702	791	0.000
Thayer County Bank	Hebron	80.0	0.253	1.000	14,266	123	<100M	93	14,266	123	0.000
Security State Bank	Ansley	80.0	0.233	0.878	30,553	271	100M-500M	70	5,084	174	0.000
Commercial State Bank	Wausa	77.5	0.298	0.868	23,352	217	<100M	70	4,470	132	0.001
First State Bank Nebraska	Lincoln	77.5	0.152	0.614	59,174	849	100M-500M	78	13,518	609	0.000
Cornhusker Bank	Lincoln	77.5	0.191	0.481	78,047	637	100M-500M	63	9,893	361	0.001
Plattsmouth State Bank	Plattsmouth	77.5	0.194	1.000	16,331	110	<100M	48	2,300	69	0.000
Enterprise Bank National Association	Omaha	77.5	0.260	0.617	53,155	251	100M-500M	38	3,281	93	0.000
Valley Bank and Trust Co.	Scottsbluff	77.5	0.189	0.549	61,707	753	100M-500M	80	13,121	521	0.000
Nebraska State Bank and Trust Company	Broken Bow	75.0	0.137	0.889	24,943	355	100M-500M	75	5,636	275	0.000
Bank of Doniphan	Doniphan	75.0	0.194	0.921	18,581	236	<100M	78	5,265	169	0.000
Five Points Bank	Grand Island	75.0	0.162	0.458	136,771	2,679	500M-1B	75	28,355	2,234	0.000
CHARTER WEST NATIONAL BANK	West Point	75.0	0.123	0.876	24,026	359	100M-500M	75	6,052	278	0.000
The Tri-County Bank	Stuart	75.0	0.110	1.000	9,637	237	<100M	95	9,637	237	0.004
Platte Valley Bank	Scottsbluff	75.0	0.144	0.482	62,844	689	100M-500M	73	12,856	458	0.004
First State Bank & Trust Company	Fremont	72.5	0.190	0.520	40,431	389	100M-500M	63	5,854	222	0.003
Platte Valley State Bank & Trust Company	Kearney	72.5	0.138	0.553	59,240	473	100M-500M	55	6,539	264	0.000
Bank of Nebraska	La Vista	72.5	0.281	0.653	38,504	218	100M-500M	45	3,122	109	0.000
Equitable Bank	Grand Island	72.5	0.156	0.717	25,988	314	100M-500M	65	4,323	219	0.000
The Hershey State Bank	Hershey	72.5	0.192	0.989	11,305	188	<100M	73	3,403	145	0.000
Homestead Bank	Cozad	72.5	0.115	0.876	29,992	518	100M-500M	85	10,020	410	0.000
Amfirst Bank, National Association	Mccook	72.5	0.166	0.599	40,651	391	100M-500M	55	5,488	213	0.000
Tri Valley Bank	Talmage	72.5	0.363	1.000	13,054	60	<100M	28	866	24	0.000
The Jones National Bank and Trust Company	Seward	72.5	0.143	0.639	33,061	513	100M-500M	78	9,163	371	0.000
Bank of the Valley	Bellwood	72.5	0.110	1.000	13,496	197	100M-500M	95	13,496	197	0.000
Bank of Stapleton	Stapleton	72.5	0.288	1.000	6,533	109	<100M	85	6,533	109	0.000
First Nebraska Bank	Valley	72.5	0.135	0.664	35,816	476	100M-500M	70	7,469	318	0.000
Sandhills State Bank	Bassett	72.5	0.165	0.786	20,269	230	100M-500M	68	4,678	164	0.000
Frontier Bank	Madison	70.0	0.188	0.508	38,234	241	100M-500M	48	3,765	126	0.000
CerescoBank	Ceresco	70.0	0.123	1.000	5,412	175	<100M	90	5,412	175	0.000
City Bank & Trust Co.	Lincoln	70.0	0.187	0.492	32,779	249	100M-500M	50	3,566	126	0.000
BankFirst	Norfolk	70.0	0.143	0.521	41,461	398	100M-500M	63	6,641	239	0.000

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		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)		(9)
Columbus Bank and Trust Company	Columbus	70.0	0.194	0.741	20,154	229	100M-500M	68	4,186	160	0.003
First Bank & Trust Company	Cozad	70.0	0.121	0.570	33,485	464	100M-500M	70	7,737	346	0.000
Home Federal Savings and Loan Association	Grand Island	70.0	0.132	0.689	31,192	293	100M-500M	55	4,383	183	0.000
Brunswick State Bank	Brunswick	70.0	0.218	0.838	18,227	128	<100M	43	2,012	78	0.000
Elkhorn Valley Bank & Trust	Norfolk	70.0	0.103	0.559	61,566	785	500M-1B	73	13,406	586	0.002
Farmers and Merchants Bank	Milford	70.0	0.079	0.758	38,810	523	100M-500M	70	9,989	383	0.000
Exchange Bank	Gibbon	70.0	0.123	0.422	57,972	528	100M-500M	60	9,170	343	0.000
American Interstate Bank	Elkhorn	70.0	0.230	0.571	25,608	190	100M-500M	50	2,859	107	0.000
State Bank of Table Rock	Table Rock	70.0	0.146	1.000	8,207	106	<100M	88	8,207	106	0.000
American National Bank	Omaha	70.0	0.111	0.440	224,519	1,523	1B-10B	55	21,841	711	0.000
Wahoo State Bank	Wahoo	70.0	0.137	1.000	9,417	132	<100M	90	9,417	132	0.000
Cass County Bank, Inc.	Plattsmouth	70.0	0.228	1.000	10,906	105	<100M	50	1,715	65	0.000
State Bank of Riverdale	Riverdale	70.0	0.176	0.886	15,946	165	<100M	55	2,760	108	0.000
Security National Bank of Omaha	Omaha	70.0	0.125	0.358	95,974	810	500M-1B	55	9,476	419	0.002
Centennial Bank	Omaha	70.0	0.318	0.601	31,168	206	<100M	45	2,811	93	0.000
American Exchange Bank	Elmwood	70.0	0.171	1.000	6,954	114	<100M	88	6,954	114	0.000
Access Bank	Omaha	70.0	0.203	0.414	37,757	276	100M-500M	43	3,276	145	0.000
Nebraska Bank of Commerce	Lincoln	70.0	0.315	0.654	26,811	155	<100M	43	2,216	66	0.000
The First National Bank of Gordon	Gordon	67.5	0.103	0.933	17,050	313	100M-500M	85	7,689	261	0.000
Home Federal Savings and Loan Association	Lexington	67.5	0.170	1.000	8,652	58	<100M	15	607	21	0.000
First National Bank	North Platt	67.5	0.093	0.658	42,813	618	100M-500M	75	10,429	443	0.000
West Gate Bank	Lincoln	67.5	0.135	0.330	49,762	409	100M-500M	48	5,403	213	0.000
Banner Capital Bank	Harrisburg	67.5	0.138	0.831	15,410	223	100M-500M	78	5,308	175	0.000
Midwest Bank National Association	Pierce	67.5	0.102	0.491	58,758	729	500M-1B	75	14,658	541	0.000
York State Bank	York	67.5	0.130	0.824	18,091	248	100M-500M	70	4,687	193	0.000
Washington County Bank	Blair	67.5	0.112	0.629	33,668	316	100M-500M	58	5,351	196	0.000
Cedar Rapids State Bank	Cedar Rapid	67.5	0.178	1.000	6,009	92	<100M	53	1,440	73	0.000
Geneva State Bank	Geneva	65.0	0.098	0.708	25,459	359	100M-500M	75	7,278	266	0.000
Farmers Bank of Cook	Cook	65.0	0.102	1.000	8,717	156	<100M	63	2,509	123	0.000
First State Bank	Loomis	65.0	0.074	1.000	10,256	175	100M-500M	93	10,256	175	0.000
Western Nebraska Bank	Curtis	65.0	0.183	0.852	11,741	146	<100M	65	2,854	113	0.000
Eagle State Bank	Eagle	65.0	0.339	1.000	5,815	37	<100M	18	305	21	0.000
Two Rivers Bank	Blair	65.0	0.132	0.744	18,069	240	100M-500M	65	4,093	167	0.000
Heritage Bank	Wood River	65.0	0.063	0.717	36,294	532	500M-1B	68	10,012	372	0.000
First State Bank	Scottsbluff	65.0	0.160	0.413	36,640	302	100M-500M	45	3,647	155	0.000
The State Bank of Bartley	Bartley	65.0	0.234	0.718	19,460	107	<100M	25	1,375	43	0.000
Battle Creek State Bank	Battle Cree	65.0	0.342	0.958	9,395	119	<100M	53	1,755	49	0.000

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		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)		(9)
First Central Bank McCook	McCook	65.0	0.184	0.814	15,236	122	<100M	40	1,984	63	0.000
Bank of Hartington	Hartington	62.5	0.190	0.833	12,730	103	<100M	33	1,417	54	0.000
First National Bank & Trust Company of Co	Columbus	62.5	0.080	0.571	35,217	418	100M-500M	60	6,667	263	0.000
First Westroads Bank, Inc.	Omaha	62.5	0.152	0.423	34,920	225	100M-500M	38	2,636	122	0.000
Security First Bank	Lincoln	62.5	0.083	0.425	72,211	938	500M-1B	63	14,426	687	0.000
Bank of Bennington	Bennington	62.5	0.196	0.789	13,626	94	<100M	35	1,532	56	0.000
Union Bank and Trust Company	Lincoln	62.5	0.085	0.295	223,880	3,184	1B-10B	65	58,558	2,556	0.003
Countryside Bank	Unadilla	62.5	0.091	1.000	7,037	130	<100M	80	5,292	116	0.000
Cedar Security Bank	Fordyce	62.5	0.179	0.929	8,489	105	<100M	55	2,033	75	0.000
Security Bank	Laurel	62.5	0.116	0.742	19,769	287	100M-500M	60	3,912	186	0.000
First National Bank in Ord	Ord	62.5	0.064	1.000	7,549	194	100M-500M	90	7,549	194	0.000
Pinnacle Bank	Lincoln	62.5	0.083	0.325	311,550	3,281	1B-10B	58	44,361	2,014	0.001
Butte State Bank	Butte	62.5	0.126	1.000	5,249	86	<100M	83	5,249	86	0.001
Henderson State Bank	Henderson	60.0	0.120	0.639	21,356	170	100M-500M	45	2,967	108	0.000
The First National Bank of Holdrege	Holdrege	60.0	0.124	0.984	13,646	115	100M-500M	55	3,193	72	0.000
Byron State Bank	Byron	60.0	0.123	0.920	5,391	166	<100M	73	2,472	142	0.000
Richardson County Bank & Trust Company	Falls City	60.0	0.113	0.660	13,535	265	100M-500M	75	4,664	225	0.000
Five Points Bank of Hastings	Hastings	60.0	0.118	0.519	27,404	243	100M-500M	43	2,920	126	0.000
Cornerstone Bank	York	60.0	0.069	0.301	83,902	798	1B-10B	58	14,017	516	0.000
State Bank of Chester	Chester	60.0	0.165	1.000	4,591	71	<100M	60	1,914	54	0.000
First State Bank	Farnam	60.0	0.142	1.000	7,033	106	<100M	60	1,988	79	0.000
First National Bank of Omaha	Omaha	60.0	0.064	0.297	878,941	102,570	10-50B	80	443,580	98,934	0.303
The Cattle National Bank and Trust Compan	Seward	60.0	0.104	0.561	21,981	214	100M-500M	40	2,897	119	0.000
F&M Bank	West Point	60.0	0.096	0.612	24,129	271	100M-500M	53	4,373	181	0.000
The First National Bank of Fairbury	Fairbury	60.0	0.051	1.000	7,342	206	100M-500M	58	2,479	177	0.000
Iowa - Nebraska State Bank	South Sioux	60.0	0.099	0.553	20,187	339	100M-500M	63	4,663	244	0.000
First Nebraska Bank of Wayne	Wayne	60.0	0.191	0.947	7,956	94	<100M	53	1,664	66	0.000
Petersburg State Bank	Petersburg	60.0	0.143	1.000	4,589	66	<100M	53	1,485	49	0.000
The Potter State Bank of Potter	Potter	60.0	0.109	1.000	4,015	104	<100M	83	4,015	104	0.000
Community Bank	Alma	60.0	0.107	1.000	5,025	85	<100M	55	1,576	69	0.000
NebraskaLand National Bank	North Platt	60.0	0.097	0.198	47,764	353	100M-500M	43	3,972	186	0.000
The Guide Rock State Bank	Guide Rock	57.5	0.110	1.000	3,185	83	<100M	58	1,319	73	0.000
Foundation First Bank	Waterloo	57.5	0.220	0.472	12,236	103	<100M	33	1,378	47	0.000
The Fullerton National Bank	Fullerton	57.5	0.089	1.000	3,465	136	<100M	85	3,465	136	0.000
Stanton State Bank	Stanton	57.5	0.117	1.000	4,857	97	<100M	60	1,747	76	0.000
First Bank of Utica	Utica	57.5	0.142	0.913	8,380	101	<100M	53	1,896	71	0.000
Bank of Keystone	Keystone	57.5	0.106	1.000	6,562	163	<100M	73	2,815	145	0.000

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First Tri County Bank	Swanton	57.5	0.097	1.000	5,434	89	<100M	83	5,434	89	0.000
Points West Community Bank	Sidney	57.5	0.075	0.648	25,490	433	100M-500M	73	8,442	336	0.000
Mutual of Omaha Bank	Omaha	57.5	0.052	0.176	317,061	1,855	1B-10B	55	25,060	830	0.000
Bank of Prague	Prague	57.5	0.135	1.000	2,989	90	<100M	78	2,989	90	0.000
State Bank of Scotia	Scotia	57.5	0.120	1.000	3,942	88	<100M	65	1,650	80	0.000
West Plains Bank	Ainsworth	57.5	0.132	0.732	12,699	165	<100M	63	2,979	125	0.000
Generations Bank	Exeter	57.5	0.183	1.000	5,630	70	<100M	48	1,131	47	0.000
Arbor Bank	Nebraska Ci	57.5	0.094	0.558	20,901	192	100M-500M	48	3,426	119	0.000
United Republic Bank	Elkhorn	57.5	0.189	0.410	18,495	165	<100M	45	2,486	98	0.000
Home State Bank	Louisville	55.0	0.167	0.676	12,719	87	<100M	20	1,079	34	0.000
Platte Valley Bank	North Bend	55.0	0.142	0.640	9,207	145	<100M	58	2,297	112	0.000
Pathway Bank	Cairo	55.0	0.097	0.685	14,048	160	100M-500M	55	3,290	115	0.000
South Central State Bank	Campbell	55.0	0.084	1.000	9,006	78	100M-500M	85	9,006	78	0.000
Farmers State Bank	Ewing	55.0	0.136	1.000	2,592	77	<100M	75	2,592	77	0.000
Ericson State Bank	Ericson	55.0	0.077	1.000	4,514	115	<100M	68	2,802	107	0.000
Bank of Mead	Mead	55.0	0.088	1.000	2,429	132	<100M	80	2,429	132	0.000
The Nehawka Bank	Nehawka	55.0	0.168	1.000	3,067	52	<100M	58	1,333	42	0.000
Omaha State Bank	Omaha	55.0	0.116	0.292	32,398	156	100M-500M	28	2,578	72	0.000
First National Bank Northeast	Lyons	55.0	0.060	0.675	16,217	338	100M-500M	73	6,323	275	0.000
Farmers and Merchants State Bank, Bloomfi	Bloomfield	55.0	0.052	1.000	6,070	164	100M-500M	88	6,070	164	0.000
Minden Exchange Bank & Trust Company	Minden	55.0	0.070	0.911	10,437	186	100M-500M	60	3,241	152	0.000
Siouxland National Bank	South Sioux	55.0	0.153	0.748	7,682	84	<100M	38	1,228	47	0.000
Farmers and Merchants Bank	Milligan	55.0	0.134	0.842	7,162	117	<100M	60	2,196	86	0.000
The First National Bank of Wahoo	Wahoo	55.0	0.074	0.764	15,224	183	100M-500M	45	2,824	119	0.000
Horizon Bank	Waverly	55.0	0.114	0.436	24,877	194	100M-500M	20	1,089	43	0.000
The American National Bank of Sidney	Sidney	55.0	0.078	1.000	6,738	100	<100M	85	6,738	100	0.000
Bank of Dixon County	Ponca	55.0	0.111	0.890	8,974	112	<100M	50	2,015	76	0.004
First Community Bank	Beemer	55.0	0.084	0.864	10,583	162	100M-500M	63	3,313	121	0.000
The Fremont National Bank and Trust Compa	Fremont	52.5	0.070	0.474	21,803	246	100M-500M	50	4,250	168	0.000
Chambers State Bank	Chambers	52.5	0.104	1.000	4,209	72	<100M	68	3,025	63	0.000
Citizens State Bank	Wisner	52.5	0.067	0.501	21,955	289	100M-500M	55	4,819	205	0.000
Scribner Bank	Scribner	52.5	0.114	0.782	7,362	111	<100M	48	1,544	86	0.000
Farmers State Bank	Wallace	52.5	0.097	1.000	4,868	77	<100M	50	1,337	59	0.000
Commercial Bank	Nelson	50.0	0.119	1.000	4,541	32	<100M	13	292	17	0.000
Security Home Bank	Malmo	50.0	0.095	1.000	3,295	51	<100M	43	906	36	0.000
First Bank and Trust of Fullerton	Fullerton	50.0	0.073	1.000	5,025	72	<100M	78	5,025	72	0.000
The State National Bank & Trust Company	Wayne	50.0	0.100	0.805	13,748	95	100M-500M	25	1,514	57	0.000

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Bank of Orchard	Orchard	50.0	0.082	1.000	2,071	85	<100M	75	2,071	85	0.000
Citizens Bank & Trust Company	Saint Paul	50.0	0.084	0.694	11,407	151	100M-500M	55	3,094	114	0.000
Auburn State Bank	Auburn	50.0	0.085	0.822	8,242	130	<100M	55	2,309	104	0.000
Farmers State Bank	Maywood	47.5	0.066	0.986	6,709	128	100M-500M	55	2,205	102	0.000
Nebraska State Bank	Bristow	47.5	0.103	1.000	1,574	51	<100M	68	1,574	51	0.000
Bank of Clarks	Clarks	47.5	0.092	1.000	3,526	44	<100M	35	828	34	0.000
First Central Bank	Cambridge	47.5	0.098	0.662	8,379	120	<100M	43	1,697	82	0.000
Citizens State Bank	Carleton	47.5	0.096	1.000	1,674	49	<100M	60	1,283	46	0.000
Custer Federal State Bank	Broken Bow	47.5	0.069	0.886	5,942	138	<100M	63	2,548	115	0.000
FirsTier Bank	Kimball	47.5	0.085	0.386	19,179	180	100M-500M	53	4,740	138	0.000
Adams County Bank	Kenesaw	45.0	0.040	1.000	6,530	76	100M-500M	78	6,530	76	0.000
Bank of Marquette	Marquette	45.0	0.100	1.000	3,482	57	<100M	48	1,080	43	0.000
The State Bank of Hildreth	Hildreth	45.0	0.086	1.000	2,818	52	<100M	73	2,818	52	0.000
First National Bank of Chadron	Chadron	45.0	0.063	0.745	7,663	154	100M-500M	63	2,876	133	0.000
McCook National Bank	Mccook	45.0	0.051	0.457	15,541	227	100M-500M	50	3,580	168	0.000
Premier Bank	Omaha	45.0	0.121	0.361	16,069	94	100M-500M	18	1,132	33	0.000
Clarkson Bank	Clarkson	45.0	0.049	1.000	2,858	89	<100M	73	2,858	89	0.000
Bruning State Bank	Bruning	42.5	0.043	0.251	12,829	299	100M-500M	68	6,738	248	0.000
Franklin State Bank	Franklin	42.5	0.038	1.000	1,906	83	<100M	65	1,906	83	0.000
Lisco State Bank	Lisco	42.5	0.135	1.000	2,450	15	<100M	10	85	5	0.000
Madison County Bank	Madison	42.5	0.043	0.568	12,140	158	100M-500M	40	2,782	106	0.000
Commercial State Bank	Cedar Bluff	42.5	0.066	1.000	1,449	38	<100M	60	1,449	38	0.000
Springfield State Bank	Springfield	42.5	0.125	0.827	5,387	31	<100M	10	322	12	0.000
Oak Creek Valley Bank	Valparaiso	42.5	0.101	0.782	7,086	48	<100M	23	834	30	0.000
Town & Country Bank	Ravenna	42.5	0.067	0.652	9,997	119	100M-500M	43	2,263	78	0.000
Bank of Lindsay	Lindsay	40.0	0.104	0.870	3,994	45	<100M	20	485	26	0.000
First Bank and Trust Company	Minden	40.0	0.039	1.000	3,046	76	<100M	48	1,440	66	0.000
Peoples-Webster County Bank	Red Cloud	40.0	0.080	0.752	5,786	78	<100M	30	1,046	58	0.000
Commercial State Bank	Republican	40.0	0.029	1.000	1,716	80	<100M	63	1,716	80	0.000
The First National Bank of Bancroft	Bancroft	40.0	0.064	1.000	1,349	45	<100M	63	1,349	45	0.000
Bank of Lewellen	Lewellen	37.5	0.046	1.000	1,113	37	<100M	33	388	31	0.000
The Murray State Bank	Murray	37.5	0.092	0.792	4,454	73	<100M	30	727	53	0.000
Farmers State Bank	Humphrey	37.5	0.045	1.000	1,314	35	<100M	40	612	29	0.000
The Bank of Steinauer	Steinauer	37.5	0.061	1.000	690	34	<100M	58	690	34	0.000
Tecumseh Federal Bank	Tecumseh	37.5	0.034	1.000	1,969	37	<100M	38	861	29	0.000
Farmers Bank and Trust Company	Nebraska Ci	37.5	0.042	1.000	2,080	29	<100M	40	891	22	0.000
Nebraska State Bank	Lynch	37.5	0.068	1.000	949	17	<100M	43	432	14	0.000

**Table 3A Expanded. Small Business Lending Institutions in Nebraska Using Call Report Data, June 2013**

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)	
First State Bank	Randolph	37.5	0.032	1.000	1,645	39	<100M	58	1,645	39	0.000
The Carson National Bank of Auburn	Auburn	37.5	0.041	1.000	2,916	28	<100M	25	621	16	0.000
The Culbertson Bank	Culbertson	37.5	0.049	1.000	782	49	<100M	60	782	49	0.000
Winside State Bank	Winside	35.0	0.049	1.000	1,182	19	<100M	25	279	12	0.000
Bank of Elgin	Elgin	35.0	0.071	0.905	3,897	47	<100M	28	671	31	0.000
The First National Bank of Johnson	Johnson	35.0	0.042	1.000	3,118	81	<100M	45	1,174	68	0.000
State Bank of Colon	Colon	35.0	0.062	1.000	1,150	15	<100M	20	180	11	0.000
Genoa Community Bank	Genoa	32.5	0.066	0.796	3,868	51	<100M	38	1,216	38	0.000
Bank of Newman Grove	Newman Grov	32.5	0.012	1.000	459	14	<100M	28	215	12	0.000
Corn Growers State Bank	Murdock	32.5	0.016	1.000	448	17	<100M	38	448	17	0.000
State Bank of Odell	Odell	32.5	0.026	1.000	696	24	<100M	50	696	24	0.000
Sidney Federal Savings and Loan Associati	Sidney	32.5	0.007	1.000	190	3	<100M	28	76	2	0.000
Ashton State Bank	Ashton	32.5	0.034	1.000	840	11	<100M	50	840	11	0.000
Spencer State Bank	Spencer	32.5	0.036	1.000	638	19	<100M	50	638	19	0.000
Boelus State Bank	Boelus	32.5	0.022	1.000	331	20	<100M	40	331	20	0.000
Farmers State Bank	Carroll	32.5	0.033	1.000	867	30	<100M	33	321	26	0.000
Lincoln FSB of Nebraska	Lincoln	32.5	0.050	0.408	14,513	59	100M-500M	10	528	11	0.000
Nebraska State Bank	Oshkosh	32.5	0.016	1.000	746	16	<100M	25	206	12	0.000
Farmers and Merchants Bank	Axtell	32.5	0.010	1.000	108	11	<100M	33	108	11	0.000
F&M Bank	Falls City	30.0	0.033	0.823	3,745	63	100M-500M	30	1,008	48	0.000
Farmers and Merchants Bank of Ashland	Ashland	30.0	0.076	0.553	5,281	59	<100M	28	1,113	36	0.005
Pender State Bank	Pender	30.0	0.041	0.440	5,974	93	100M-500M	35	1,913	67	0.000
First State Bank	Hordville	22.5	0.041	0.739	1,434	24	<100M	30	575	16	0.000
Farmers State Bank	Dodge	20.0	0.036	0.260	3,138	57	<100M	28	1,214	43	0.000
North Loup Valley Bank	North Loup	17.5	0.043	0.549	912	40	<100M	48	758	35	0.000
Jefferson County Bank	Daykin	17.5	0.037	0.574	1,674	19	<100M	13	236	9	0.000
Adams State Bank	Adams	15.0	0.024	0.533	1,104	38	<100M	33	673	35	0.000
World's Foremost Bank	Sidney	10.0	0.000		0	0	1B-10B	10	0	0	0.893

<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 Nebraska Using Call Report Data, June 2013

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)						All Small Business Lending (less than \$1 million)			
		Total	TA	TBL	Amount	Institution	Total	Amount	Number	CC	
		Rank	Ratio <sup>1</sup>	Ratio <sup>1</sup>	(1,000)		Asset Size	Rank		(1,000)	Amount/TA <sup>1</sup>
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)		
Gothenburg State Bank	Gothenburg	100.0	0.256	1.000	31,307	381	100M-500M	95.0	31,307	381	-
Bank of the Valley	Bellwood	95.0	0.110	1.000	13,496	197	100M-500M	73.0	13,496	197	-
The Tri-County Bank	Stuart	95.0	0.110	1.000	9,637	237	<100M	75.0	9,637	237	0.004
Thayer County Bank	Hebron	92.5	0.253	1.000	14,266	123	<100M	80.0	14,266	123	-
First State Bank	Loomis	92.5	0.074	1.000	10,256	175	100M-500M	65.0	10,256	175	-
CerescoBank	Ceresco	90.0	0.123	1.000	5,412	175	<100M	70.0	5,412	175	-
Wahoo State Bank	Wahoo	90.0	0.137	1.000	9,417	132	<100M	70.0	9,417	132	-
First National Bank in Ord	Ord	90.0	0.064	1.000	7,549	194	100M-500M	63.0	7,549	194	-
Farmers and Merchants State Bank, Bloom	Bloomfield	87.5	0.052	1.000	6,070	164	100M-500M	55.0	6,070	164	-
State Bank of Table Rock	Table Rock	87.5	0.146	1.000	8,207	106	<100M	70.0	8,207	106	-
American Exchange Bank	Elmwood	87.5	0.171	1.000	6,954	114	<100M	70.0	6,954	114	-
The First National Bank of Gordon	Gordon	85.0	0.047	0.421	7,689	261	100M-500M	68.0	17,050	313	-
South Central State Bank	Campbell	85.0	0.084	1.000	9,006	78	100M-500M	55.0	9,006	78	-
Homestead Bank	Cozad	85.0	0.038	0.293	10,020	410	100M-500M	73.0	29,992	518	-
The Fullerton National Bank	Fullerton	85.0	0.089	1.000	3,465	136	<100M	58.0	3,465	136	-
First State Bank	Gothenburg	85.0	0.059	0.186	16,679	481	100M-500M	85.0	66,320	653	-
The Tilden Bank	Tilden	85.0	0.062	0.361	4,991	228	<100M	83.0	13,810	274	-
Bank of Stapleton	Stapleton	85.0	0.288	1.000	6,533	109	<100M	73.0	6,533	109	-
The American National Bank of Sidney	Sidney	85.0	0.078	1.000	6,738	100	<100M	55.0	6,738	100	-
First Tri County Bank	Swanton	82.5	0.097	1.000	5,434	89	<100M	58.0	5,434	89	-
The Potter State Bank of Potter	Potter	82.5	0.109	1.000	4,015	104	<100M	60.0	4,015	104	-
Butte State Bank	Butte	82.5	0.126	1.000	5,249	86	<100M	63.0	5,249	86	0.001
Bank of Mead	Mead	80.0	0.088	1.000	2,429	132	<100M	55.0	2,429	132	-
Adams Bank & Trust	Ogallala	80.0	0.039	0.119	22,702	791	500M-1B	83.0	113,525	1,086	-
Countryside Bank	Unadilla	80.0	0.068	0.752	5,292	116	<100M	63.0	7,037	130	-
First National Bank of Omaha	Omaha	80.0	0.032	0.150	443,580	98,934	10-50B	60.0	878,941	102,570	0.303
Valley Bank and Trust Co.	Scottsbluff	80.0	0.040	0.117	13,121	521	100M-500M	78.0	61,707	753	-
Adams County Bank	Kenesaw	77.5	0.040	1.000	6,530	76	100M-500M	45.0	6,530	76	-
First Bank and Trust of Fullerton	Fullerton	77.5	0.073	1.000	5,025	72	<100M	50.0	5,025	72	-
Banner Capital Bank	Harrisburg	77.5	0.048	0.286	5,308	175	100M-500M	68.0	15,410	223	-
The Jones National Bank and Trust Comp	Seward	77.5	0.040	0.177	9,163	371	100M-500M	73.0	33,061	513	-
First State Bank Nebraska	Lincoln	77.5	0.035	0.140	13,518	609	100M-500M	78.0	59,174	849	-
Bank of Doniphan	Doniphan	77.5	0.055	0.261	5,265	169	<100M	75.0	18,581	236	-
Bank of Prague	Prague	77.5	0.135	1.000	2,989	90	<100M	58.0	2,989	90	-
Farmers State Bank	Ewing	75.0	0.136	1.000	2,592	77	<100M	55.0	2,592	77	-

Table 3B. Expanded. Micro Business Lending Institutions in Nebraska Using Call Report Data, June 2013

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)						All Small Business Lending (less than \$1 million)			
		Total	TA	TBL	Amount	Institution	Total	Amount	Number	CC	
		Rank	Ratio <sup>1</sup>	Ratio <sup>1</sup>	(1,000)		Asset Size	Rank		(1,000)	Amount/TA <sup>1</sup>
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)		
Geneva State Bank	Geneva	75.0	0.028	0.202	7,278	266	100M-500M	65.0	25,459	359	-
First National Bank	North Platt	75.0	0.023	0.160	10,429	443	100M-500M	68.0	42,813	618	-
Richardson County Bank & Trust Compan	Falls City	75.0	0.039	0.227	4,664	225	100M-500M	60.0	13,535	265	-
Nebraska State Bank and Trust Company	Broken Bow	75.0	0.031	0.201	5,636	275	100M-500M	75.0	24,943	355	-
Five Points Bank	Grand Islan	75.0	0.034	0.095	28,355	2,234	500M-1B	75.0	136,771	2,679	-
CHARTER WEST NATIONAL BANK	West Point	75.0	0.031	0.221	6,052	278	100M-500M	75.0	24,026	359	-
Bank of Orchard	Orchard	75.0	0.082	1.000	2,071	85	<100M	50.0	2,071	85	-
Midwest Bank National Association	Pierce	75.0	0.026	0.123	14,658	541	500M-1B	68.0	58,758	729	-
The Hershey State Bank	Hershey	72.5	0.058	0.298	3,403	145	<100M	73.0	11,305	188	-
The State Bank of Hildreth	Hildreth	72.5	0.086	1.000	2,818	52	<100M	45.0	2,818	52	-
First National Bank Northeast	Lyons	72.5	0.023	0.263	6,323	275	100M-500M	55.0	16,217	338	-
Byron State Bank	Byron	72.5	0.057	0.422	2,472	142	<100M	60.0	5,391	166	-
Elkhorn Valley Bank & Trust	Norfolk	72.5	0.023	0.122	13,406	586	500M-1B	70.0	61,566	785	0.002
Bank of Keystone	Keystone	72.5	0.046	0.429	2,815	145	<100M	58.0	6,562	163	-
Points West Community Bank	Sidney	72.5	0.025	0.215	8,442	336	100M-500M	58.0	25,490	433	-
Clarkson Bank	Clarkson	72.5	0.049	1.000	2,858	89	<100M	45.0	2,858	89	-
Platte Valley Bank	Scottsbluff	72.5	0.030	0.099	12,856	458	100M-500M	75.0	62,844	689	0.004
First Bank & Trust Company	Cozad	70.0	0.028	0.132	7,737	346	100M-500M	70.0	33,485	464	-
Security State Bank	Ansley	70.0	0.039	0.146	5,084	174	100M-500M	80.0	30,553	271	-
Farmers and Merchants Bank	Milford	70.0	0.020	0.195	9,989	383	100M-500M	70.0	38,810	523	-
Commercial State Bank	Wausa	70.0	0.057	0.166	4,470	132	<100M	78.0	23,352	217	0.001
First Nebraska Bank	Valley	70.0	0.028	0.139	7,469	318	100M-500M	73.0	35,816	476	-
York State Bank	York	70.0	0.034	0.214	4,687	193	100M-500M	68.0	18,091	248	-
Nebraska State Bank	Bristow	67.5	0.103	1.000	1,574	51	<100M	48.0	1,574	51	-
Bruning State Bank	Bruning	67.5	0.023	0.132	6,738	248	100M-500M	43.0	12,829	299	-
Ericson State Bank	Ericson	67.5	0.048	0.621	2,802	107	<100M	55.0	4,514	115	-
Columbus Bank and Trust Company	Columbus	67.5	0.040	0.154	4,186	160	100M-500M	70.0	20,154	229	0.003
Chambers State Bank	Chambers	67.5	0.074	0.719	3,025	63	<100M	53.0	4,209	72	-
Heritage Bank	Wood River	67.5	0.017	0.198	10,012	372	500M-1B	65.0	36,294	532	-
Sandhills State Bank	Bassett	67.5	0.038	0.181	4,678	164	100M-500M	73.0	20,269	230	-
Equitable Bank	Grand Islan	65.0	0.026	0.119	4,323	219	100M-500M	73.0	25,988	314	-
Franklin State Bank	Franklin	65.0	0.038	1.000	1,906	83	<100M	43.0	1,906	83	-
Western Nebraska Bank	Curtis	65.0	0.045	0.207	2,854	113	<100M	65.0	11,741	146	-
Two Rivers Bank	Blair	65.0	0.030	0.169	4,093	167	100M-500M	65.0	18,069	240	-
Union Bank and Trust Company	Lincoln	65.0	0.022	0.077	58,558	2,556	1B-10B	63.0	223,880	3,184	0.003
State Bank of Scotia	Scotia	65.0	0.050	0.419	1,650	80	<100M	58.0	3,942	88	-

**Table 3B. Expanded. Micro Business Lending Institutions in Nebraska Using Call Report Data, June 2013**

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)					All Small Business Lending (less than \$1 million)				
		Total	TA	TBL	Amount	Institution	Total	Amount	Number	CC	
		Rank	Ratio <sup>1</sup>	Ratio <sup>1</sup>	(1,000)		Asset Size	Rank		(1,000)	Amount/TA <sup>1</sup>
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)		
First State Bank & Trust Company	Fremont	62.5	0.027	0.075	5,854	222	100M-500M	73.0	40,431	389	0.003
BankFirst	Norfolk	62.5	0.023	0.084	6,641	239	100M-500M	70.0	41,461	398	-
Farmers Bank of Cook	Cook	62.5	0.029	0.288	2,509	123	<100M	65.0	8,717	156	-
First National Bank of Chadron	Chadron	62.5	0.024	0.279	2,876	133	100M-500M	45.0	7,663	154	-
Security First Bank	Lincoln	62.5	0.016	0.085	14,426	687	500M-1B	63.0	72,211	938	-
Custer Federal State Bank	Broken Bow	62.5	0.030	0.380	2,548	115	<100M	48.0	5,942	138	-
Cornhusker Bank	Lincoln	62.5	0.024	0.061	9,893	361	100M-500M	78.0	78,047	637	0.001
Iowa - Nebraska State Bank	South Sioux	62.5	0.023	0.128	4,663	244	100M-500M	60.0	20,187	339	-
Commercial State Bank	Republican	62.5	0.029	1.000	1,716	80	<100M	40.0	1,716	80	-
West Plains Bank	Ainsworth	62.5	0.031	0.172	2,979	125	<100M	58.0	12,699	165	-
The First National Bank of Bancroft	Bancroft	62.5	0.064	1.000	1,349	45	<100M	40.0	1,349	45	-
First Community Bank	Beemer	62.5	0.026	0.270	3,313	121	100M-500M	55.0	10,583	162	-
First National Bank & Trust Company of C	Columbus	60.0	0.015	0.108	6,667	263	100M-500M	63.0	35,217	418	-
Citizens State Bank	Carleton	60.0	0.073	0.766	1,283	46	<100M	48.0	1,674	49	-
Stanton State Bank	Stanton	60.0	0.042	0.360	1,747	76	<100M	58.0	4,857	97	-
Commercial State Bank	Cedar Bluff	60.0	0.066	1.000	1,449	38	<100M	43.0	1,449	38	-
Minden Exchange Bank & Trust Company	Minden	60.0	0.022	0.283	3,241	152	100M-500M	55.0	10,437	186	-
State Bank of Chester	Chester	60.0	0.069	0.417	1,914	54	<100M	60.0	4,591	71	-
First State Bank	Farnam	60.0	0.040	0.283	1,988	79	<100M	60.0	7,033	106	-
Exchange Bank	Gibbon	60.0	0.019	0.067	9,170	343	100M-500M	70.0	57,972	528	-
Farmers and Merchants Bank	Milligan	60.0	0.041	0.258	2,196	86	<100M	55.0	7,162	117	-
Security Bank	Laurel	60.0	0.023	0.147	3,912	186	100M-500M	63.0	19,769	287	-
The Culbertson Bank	Culbertson	60.0	0.049	1.000	782	49	<100M	38.0	782	49	-
Platte Valley Bank	North Bend	57.5	0.035	0.160	2,297	112	<100M	55.0	9,207	145	-
The Guide Rock State Bank	Guide Rock	57.5	0.045	0.414	1,319	73	<100M	58.0	3,185	83	-
The Nehawka Bank	Nehawka	57.5	0.073	0.435	1,333	42	<100M	55.0	3,067	52	-
The Bank of Steinauer	Steinauer	57.5	0.061	1.000	690	34	<100M	38.0	690	34	-
Cornerstone Bank	York	57.5	0.011	0.050	14,017	516	1B-10B	60.0	83,902	798	-
The First National Bank of Fairbury	Fairbury	57.5	0.017	0.338	2,479	177	100M-500M	60.0	7,342	206	-
First State Bank	Randolph	57.5	0.032	1.000	1,645	39	<100M	38.0	1,645	39	-
Pinnacle Bank	Lincoln	57.5	0.012	0.046	44,361	2,014	1B-10B	63.0	311,550	3,281	0.001
Washington County Bank	Blair	57.5	0.018	0.100	5,351	196	100M-500M	68.0	33,668	316	-
Platte Valley State Bank & Trust Company	Kearney	55.0	0.015	0.061	6,539	264	100M-500M	73.0	59,240	473	-
Farmers State Bank	Maywood	55.0	0.022	0.324	2,205	102	100M-500M	48.0	6,709	128	-
Pathway Bank	Cairo	55.0	0.023	0.160	3,290	115	100M-500M	55.0	14,048	160	-
The First National Bank of Holdrege	Holdrege	55.0	0.029	0.230	3,193	72	100M-500M	60.0	13,646	115	-

Table 3B. Expanded. Micro Business Lending Institutions in Nebraska Using Call Report Data, June 2013

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)						All Small Business Lending (less than \$1 million)			
		Total	TA	TBL	Amount	Institution	Total	Amount	Number	CC	
		Rank	Ratio <sup>1</sup>	Ratio <sup>1</sup>	(1,000)		Asset Size	Rank		(1,000)	Amount/TA <sup>1</sup>
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)		
Amfirst Bank, National Association	Mccook	55.0	0.022	0.081	5,488	213	100M-500M	73.0	40,651	391	-
Home Federal Savings and Loan Associati	Grand Island	55.0	0.019	0.097	4,383	183	100M-500M	70.0	31,192	293	-
Citizens State Bank	Wisner	55.0	0.015	0.110	4,819	205	100M-500M	53.0	21,955	289	-
Cedar Security Bank	Fordyce	55.0	0.043	0.223	2,033	75	<100M	63.0	8,489	105	-
American National Bank	Omaha	55.0	0.011	0.043	21,841	711	1B-10B	70.0	224,519	1,523	-
State Bank of Riverdale	Riverdale	55.0	0.030	0.153	2,760	108	<100M	70.0	15,946	165	-
Mutual of Omaha Bank	Omaha	55.0	0.004	0.014	25,060	830	1B-10B	58.0	317,061	1,855	-
Security National Bank of Omaha	Omaha	55.0	0.012	0.035	9,476	419	500M-1B	70.0	95,974	810	0.002
Citizens Bank & Trust Company	Saint Paul	55.0	0.023	0.188	3,094	114	100M-500M	50.0	11,407	151	-
Auburn State Bank	Auburn	55.0	0.024	0.230	2,309	104	<100M	50.0	8,242	130	-
Community Bank	Alma	55.0	0.033	0.314	1,576	69	<100M	60.0	5,025	85	-
First Bank of Utica	Utica	52.5	0.032	0.207	1,896	71	<100M	58.0	8,380	101	-
FirsTier Bank	Kimball	52.5	0.021	0.095	4,740	138	100M-500M	48.0	19,179	180	-
F&M Bank	West Point	52.5	0.017	0.111	4,373	181	100M-500M	60.0	24,129	271	-
First Nebraska Bank of Wayne	Wayne	52.5	0.040	0.198	1,664	66	<100M	60.0	7,956	94	-
Petersburg State Bank	Petersburg	52.5	0.046	0.324	1,485	49	<100M	60.0	4,589	66	-
Battle Creek State Bank	Battle Cree	52.5	0.064	0.179	1,755	49	<100M	65.0	9,395	119	-
Cedar Rapids State Bank	Cedar Rapid	52.5	0.043	0.240	1,440	73	<100M	68.0	6,009	92	-
City Bank & Trust Co.	Lincoln	50.0	0.020	0.054	3,566	126	100M-500M	70.0	32,779	249	-
State Bank of Odell	Odell	50.0	0.026	1.000	696	24	<100M	33.0	696	24	-
The Fremont National Bank and Trust Cor	Fremont	50.0	0.014	0.092	4,250	168	100M-500M	53.0	21,803	246	-
Ashton State Bank	Ashton	50.0	0.034	1.000	840	11	<100M	33.0	840	11	-
Spencer State Bank	Spencer	50.0	0.036	1.000	638	19	<100M	33.0	638	19	-
American Interstate Bank	Elkhorn	50.0	0.026	0.064	2,859	107	100M-500M	70.0	25,608	190	-
McCook National Bank	Mccook	50.0	0.012	0.105	3,580	168	100M-500M	45.0	15,541	227	-
Farmers State Bank	Wallace	50.0	0.027	0.275	1,337	59	<100M	53.0	4,868	77	-
Cass County Bank, Inc.	Plattsmouth	50.0	0.036	0.157	1,715	65	<100M	70.0	10,906	105	-
Bank of Dixon County	Ponca	50.0	0.025	0.200	2,015	76	<100M	55.0	8,974	112	0.004
Frontier Bank	Madison	47.5	0.019	0.050	3,765	126	100M-500M	70.0	38,234	241	-
Bank of Marquette	Marquette	47.5	0.031	0.310	1,080	43	<100M	45.0	3,482	57	-
North Loup Valley Bank	North Loup	47.5	0.036	0.456	758	35	<100M	18.0	912	40	-
First Bank and Trust Company	Minden	47.5	0.018	0.473	1,440	66	<100M	40.0	3,046	76	-
West Gate Bank	Lincoln	47.5	0.015	0.036	5,403	213	100M-500M	68.0	49,762	409	-
Scribner Bank	Scribner	47.5	0.024	0.164	1,544	86	<100M	53.0	7,362	111	-
Plattsmouth State Bank	Plattsmouth	47.5	0.027	0.141	2,300	69	<100M	78.0	16,331	110	-
Generations Bank	Exeter	47.5	0.037	0.201	1,131	47	<100M	58.0	5,630	70	-

**Table 3B. Expanded. Micro Business Lending Institutions in Nebraska Using Call Report Data, June 2013**

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)					All Small Business Lending (less than \$1 million)				
		Total	TA	TBL	Amount	Institution	Total	Amount	Number	CC	
		Rank	Ratio <sup>1</sup>	Ratio <sup>1</sup>	(1,000)		Asset Size	Rank		(1,000)	Amount/TA <sup>1</sup>
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)		
Arbor Bank	Nebraska Ci	47.5	0.015	0.092	3,426	119	100M-500M	58.0	20,901	192	-
Bank of Nebraska	La Vista	45.0	0.023	0.053	3,122	109	100M-500M	73.0	38,504	218	-
Henderson State Bank	Henderson	45.0	0.017	0.089	2,967	108	100M-500M	60.0	21,356	170	-
The First National Bank of Wahoo	Wahoo	45.0	0.014	0.142	2,824	119	100M-500M	55.0	15,224	183	-
The First National Bank of Johnson	Johnson	45.0	0.016	0.376	1,174	68	<100M	35.0	3,118	81	-
First State Bank	Scottsbluff	45.0	0.016	0.041	3,647	155	100M-500M	65.0	36,640	302	-
Centennial Bank	Omaha	45.0	0.029	0.054	2,811	93	<100M	70.0	31,168	206	-
United Republic Bank	Elkhorn	45.0	0.025	0.055	2,486	98	<100M	58.0	18,495	165	-
First Central Bank	Cambridge	42.5	0.020	0.134	1,697	82	<100M	48.0	8,379	120	-
Security Home Bank	Malmo	42.5	0.026	0.275	906	36	<100M	50.0	3,295	51	-
Five Points Bank of Hastings	Hastings	42.5	0.013	0.055	2,920	126	100M-500M	60.0	27,404	243	-
Brunswick State Bank	Brunswick	42.5	0.024	0.093	2,012	78	<100M	70.0	18,227	128	-
Nebraska State Bank	Lynch	42.5	0.031	0.455	432	14	<100M	38.0	949	17	-
Town & Country Bank	Ravenna	42.5	0.015	0.148	2,263	78	100M-500M	43.0	9,997	119	-
NebraskaLand National Bank	North Platt	42.5	0.008	0.016	3,972	186	100M-500M	60.0	47,764	353	-
Access Bank	Omaha	42.5	0.018	0.036	3,276	145	100M-500M	70.0	37,757	276	-
Nebraska Bank of Commerce	Lincoln	42.5	0.026	0.054	2,216	66	<100M	70.0	26,811	155	-
Farmers State Bank	Humphrey	40.0	0.021	0.466	612	29	<100M	38.0	1,314	35	-
Madison County Bank	Madison	40.0	0.010	0.130	2,782	106	100M-500M	43.0	12,140	158	-
Farmers Bank and Trust Company	Nebraska Ci	40.0	0.018	0.428	891	22	<100M	38.0	2,080	29	-
Boelus State Bank	Boelus	40.0	0.022	1.000	331	20	<100M	33.0	331	20	-
The Cattle National Bank and Trust Comp	Seward	40.0	0.014	0.074	2,897	119	100M-500M	60.0	21,981	214	-
First Central Bank McCook	Mccook	40.0	0.024	0.106	1,984	63	<100M	65.0	15,236	122	-
Genoa Community Bank	Genoa	37.5	0.021	0.250	1,216	38	<100M	33.0	3,868	51	-
Corn Growers State Bank	Murdock	37.5	0.016	1.000	448	17	<100M	33.0	448	17	-
First Westroads Bank, Inc.	Omaha	37.5	0.011	0.032	2,636	122	100M-500M	63.0	34,920	225	-
Tecumseh Federal Bank	Tecumseh	37.5	0.015	0.437	861	29	<100M	38.0	1,969	37	-
Siouxland National Bank	South Sioux	37.5	0.024	0.120	1,228	47	<100M	55.0	7,682	84	-
Enterprise Bank National Association	Omaha	37.5	0.016	0.038	3,281	93	100M-500M	78.0	53,155	251	-
Bank of Clarks	Clarks	35.0	0.022	0.235	828	34	<100M	48.0	3,526	44	-
Bank of Bennington	Bennington	35.0	0.022	0.089	1,532	56	<100M	63.0	13,626	94	-
Pender State Bank	Pender	35.0	0.013	0.141	1,913	67	100M-500M	30.0	5,974	93	-
Bank of Hartington	Hartington	32.5	0.021	0.093	1,417	54	<100M	63.0	12,730	103	-
Bank of Lewellen	Lewellen	32.5	0.016	0.349	388	31	<100M	38.0	1,113	37	-
Foundation First Bank	Waterloo	32.5	0.025	0.053	1,378	47	<100M	58.0	12,236	103	-
Adams State Bank	Adams	32.5	0.015	0.325	673	35	<100M	15.0	1,104	38	-

**Table 3B. Expanded. Micro Business Lending Institutions in Nebraska Using Call Report Data, June 2013**

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)						All Small Business Lending (less than \$1 million)			
		Total	TA	TBL	Amount	Institution	Total	Amount	Number	CC	
		Rank	Ratio <sup>1</sup>	Ratio <sup>1</sup>	(1,000)		Asset Size	Rank		(1,000)	Amount/TA <sup>1</sup>
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)		
Farmers State Bank	Carroll	32.5	0.012	0.370	321	26	<100M	33.0	867	30	-
Farmers and Merchants Bank	Axtell	32.5	0.010	1.000	108	11	<100M	33.0	108	11	-
The Murray State Bank	Murray	30.0	0.015	0.129	727	53	<100M	38.0	4,454	73	-
F&M Bank	Falls City	30.0	0.009	0.221	1,008	48	100M-500M	30.0	3,745	63	-
First State Bank	Hordville	30.0	0.016	0.296	575	16	<100M	23.0	1,434	24	-
Peoples-Webster County Bank	Red Cloud	30.0	0.014	0.136	1,046	58	<100M	40.0	5,786	78	-
Bank of Newman Grove	Newman Grov	27.5	0.006	0.468	215	12	<100M	33.0	459	14	-
Farmers State Bank	Dodge	27.5	0.014	0.101	1,214	43	<100M	20.0	3,138	57	-
Omaha State Bank	Omaha	27.5	0.009	0.023	2,578	72	100M-500M	55.0	32,398	156	-
Sidney Federal Savings and Loan Associat	Sidney	27.5	0.003	0.400	76	2	<100M	33.0	190	3	-
Tri Valley Bank	Talmage	27.5	0.024	0.066	866	24	<100M	73.0	13,054	60	-
Farmers and Merchants Bank of Ashland	Ashland	27.5	0.016	0.116	1,113	36	<100M	30.0	5,281	59	0.005
Bank of Elgin	Elgin	27.5	0.012	0.156	671	31	<100M	35.0	3,897	47	-
Winside State Bank	Winside	25.0	0.011	0.236	279	12	<100M	35.0	1,182	19	-
The State National Bank & Trust Compan	Wayne	25.0	0.011	0.089	1,514	57	100M-500M	50.0	13,748	95	-
Nebraska State Bank	Oshkosh	25.0	0.004	0.276	206	12	<100M	33.0	746	16	-
The Carson National Bank of Auburn	Auburn	25.0	0.009	0.213	621	16	<100M	38.0	2,916	28	-
The State Bank of Bartley	Bartley	25.0	0.017	0.051	1,375	43	<100M	65.0	19,460	107	-
Oak Creek Valley Bank	Valparaiso	22.5	0.012	0.092	834	30	<100M	43.0	7,086	48	-
Home State Bank	Louisville	20.0	0.014	0.057	1,079	34	<100M	55.0	12,719	87	-
Bank of Lindsay	Lindsay	20.0	0.013	0.106	485	26	<100M	40.0	3,994	45	-
Horizon Bank	Waverly	20.0	0.005	0.019	1,089	43	100M-500M	55.0	24,877	194	-
State Bank of Colon	Colon	20.0	0.010	0.157	180	11	<100M	35.0	1,150	15	-
Eagle State Bank	Eagle	17.5	0.018	0.052	305	21	<100M	65.0	5,815	37	-
Premier Bank	Omaha	17.5	0.009	0.025	1,132	33	100M-500M	45.0	16,069	94	-
Home Federal Savings and Loan Associati	Lexington	15.0	0.012	0.070	607	21	<100M	68.0	8,652	58	-
Commercial Bank	Nelson	12.5	0.008	0.064	292	17	<100M	50.0	4,541	32	-
Jefferson County Bank	Daykin	12.5	0.005	0.081	236	9	<100M	18.0	1,674	19	-
Lisco State Bank	Lisco	10.0	0.005	0.035	85	5	<100M	43.0	2,450	15	-
Lincoln FSB of Nebraska	Lincoln	10.0	0.002	0.015	528	11	100M-500M	33.0	14,513	59	-
Springfield State Bank	Springfield	10.0	0.007	0.049	322	12	<100M	43.0	5,387	31	-
World's Foremost Bank	Sidney	10.0	-	-	-	-	1B-10B	10.0	-	-	0.893

<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.