

Table 3A Expanded. Small Business Lending Institutions in Oklahoma 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 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)
Exchange Bank and Trust Company	Perry	87.5	0.201	1.000	48,810	594	100M-500M	78	9,229	479	0.000
Stroud National Bank	Stroud	85.0	0.247	1.000	19,900	389	<100M	93	9,275	324	0.000
First National Bank of Oklahoma	Oklahoma Ci	85.0	0.283	0.666	75,916	672	100M-500M	70	8,753	386	0.000
American Bank of Oklahoma	Collinsvill	85.0	0.263	0.827	40,814	450	100M-500M	75	7,536	286	0.000
NBC OKLAHOMA	Oklahoma Ci	82.5	0.210	0.528	111,496	984	500M-1B	70	14,240	574	0.000
The First National Bank & Trust	Elk City	82.5	0.196	0.847	60,936	751	100M-500M	88	14,294	520	0.000
Bank of Cushing	Cushing	82.5	0.212	1.000	23,883	250	100M-500M	95	23,883	250	0.000
Quail Creek Bank, National Association	Oklahoma Ci	82.5	0.257	0.443	133,304	776	500M-1B	60	10,468	339	0.000
Great Plains National Bank	Elk City	82.5	0.166	0.622	74,728	1,265	100M-500M	85	21,239	971	0.000
All America Bank	Oklahoma Ci	80.0	0.260	1.000	33,616	126	100M-500M	28	1,729	75	0.000
Vision Bank, National Association	Ada	80.0	0.152	0.654	95,844	1,114	500M-1B	78	18,143	771	0.000
Triad Bank, National Association	Tulsa	80.0	0.209	0.697	39,316	718	100M-500M	80	7,900	562	0.000
McCurtain County National Bank	Broken Bow	80.0	0.182	0.947	34,989	505	100M-500M	90	11,966	376	0.000
First American Bank	Purcell	80.0	0.186	0.663	62,911	809	100M-500M	80	11,592	564	0.000
Security Bank	Tulsa	80.0	0.237	0.407	102,716	935	100M-500M	65	11,401	515	0.000
Citizens Security Bank & Trust Company	Bixby	77.5	0.169	0.442	113,848	1,323	500M-1B	70	17,939	881	0.000
Oklahoma State Bank	Vinita	77.5	0.218	0.703	26,049	437	100M-500M	85	8,285	347	0.000
Armstrong Bank	Muskogee	77.5	0.143	0.638	88,428	1,216	500M-1B	80	20,078	822	0.000
Citizens Bank of Oklahoma	Pawhuska	77.5	0.263	0.481	42,948	451	100M-500M	73	8,114	297	0.000
The Community State Bank	Poteau	77.5	0.170	0.788	32,783	517	100M-500M	78	7,702	368	0.000
Citizens Bank of Ada	Ada	77.5	0.199	0.631	39,620	511	100M-500M	78	8,792	363	0.000
Farmers Exchange Bank	Cherokee	77.5	0.223	0.666	44,119	365	100M-500M	60	5,813	175	0.000
ONB Bank and Trust Company	Tulsa	77.5	0.206	0.397	124,028	1,192	500M-1B	68	14,609	700	0.001
First Bank of Chandler	Chandler	75.0	0.310	0.709	25,419	275	<100M	70	4,988	176	0.000
Peoples Bank	Tulsa	75.0	0.321	0.634	34,042	263	100M-500M	65	5,284	147	0.000
Central National Bank & Trust Co., of Eni	Enid	75.0	0.151	0.522	85,835	682	500M-1B	60	10,077	369	0.000
Firststar Bank, National Association	Sallisaw	75.0	0.173	0.479	74,439	764	100M-500M	65	11,572	484	0.000
The Bank of Union	El Reno	75.0	0.179	0.400	69,758	876	100M-500M	80	15,339	639	0.000
Grand Savings Bank	Grove	75.0	0.176	0.672	40,914	419	100M-500M	63	6,175	268	0.000
The First National Bank and Trust Co., Ch	Chickasha	72.5	0.152	0.446	63,656	565	100M-500M	55	7,925	303	0.000
American National Bank	Ardmore	72.5	0.134	0.703	42,174	379	100M-500M	53	5,491	221	0.002
The First National Bank and Trust Company	Vinita	72.5	0.125	0.724	44,031	501	100M-500M	65	7,058	341	0.000
First Enterprise Bank	Oklahoma Ci	72.5	0.284	0.531	39,493	308	100M-500M	58	4,635	174	0.000
The Payne County Bank	Perkins	72.5	0.146	1.000	19,623	306	100M-500M	98	19,623	306	0.000
First National Bank of Weatherford	Weatherford	72.5	0.176	0.554	37,268	512	100M-500M	78	9,129	387	0.004

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The First National Bank of Pawnee	Pawnee	72.5	0.190	1.000	12,784	226	<100M	75	4,787	185	0.000
First Bank & Trust Co.	Duncan	72.5	0.119	0.551	63,250	1,143	500M-1B	83	18,025	918	0.000
The First National Bank and Trust Company	Broken Arro	70.0	0.167	0.708	31,857	209	100M-500M	55	5,015	120	0.000
Bank of Western Oklahoma	Elk City	70.0	0.138	0.740	30,958	454	100M-500M	80	8,548	364	0.000
Fort Gibson State Bank	Fort Gibson	70.0	0.220	1.000	12,927	147	<100M	45	1,685	104	0.000
Stockmans Bank	Altus	70.0	0.147	0.703	22,685	435	100M-500M	80	6,758	373	0.000
First Bank & Trust Company	Wagoner	70.0	0.175	0.460	44,421	392	100M-500M	48	4,933	220	0.000
First Security Bank and Trust Company	Oklahoma Ci	70.0	0.365	0.982	18,174	126	<100M	50	2,404	67	0.000
Cornerstone Bank	Watonga	70.0	0.151	0.980	20,596	259	100M-500M	70	4,838	194	0.000
American Exchange Bank	Henryetta	70.0	0.153	1.000	10,106	255	<100M	93	10,106	255	0.000
Bank of Cherokee County	Hulbert	70.0	0.198	0.893	21,094	224	100M-500M	53	3,309	134	0.000
First National Bank and Trust Company of	Ardmore	70.0	0.120	0.590	59,211	783	100M-500M	68	10,257	576	0.000
The First State Bank	Oklahoma Ci	70.0	0.277	0.519	42,569	236	100M-500M	43	3,669	102	0.000
Summit Bank	Tulsa	70.0	0.229	0.385	58,550	310	100M-500M	30	3,444	104	0.000
Bank 7	Oklahoma Ci	67.5	0.164	0.348	50,125	441	100M-500M	63	8,155	296	0.000
First Fidelity Bank, National Association	Oklahoma Ci	67.5	0.107	0.452	132,117	839	1B-10B	50	8,352	346	0.000
Bank of Commerce	Chelsea	67.5	0.197	0.648	28,225	246	100M-500M	63	4,875	152	0.000
F & M Bank	Edmond	67.5	0.142	0.616	40,248	436	100M-500M	58	6,118	296	0.001
The First National Bank in Altus	Altus	67.5	0.159	0.746	45,903	198	100M-500M	23	1,827	71	0.000
ACB Bank	Cherokee	67.5	0.226	0.786	18,143	229	<100M	65	3,959	159	0.000
The Shattuck National Bank	Shattuck	67.5	0.284	0.859	19,249	157	<100M	35	1,689	73	0.000
1st Bank & Trust	Broken Bow	67.5	0.129	0.994	15,476	358	100M-500M	85	7,416	297	0.000
First State Bank of Porter	Porter	67.5	0.253	1.000	9,246	174	<100M	68	2,834	139	0.000
The First National Bank and Trust Company	Okmulgee	67.5	0.176	0.582	40,421	298	100M-500M	50	4,826	177	0.000
The Farmers State Bank	Quinton	67.5	0.132	1.000	11,151	257	<100M	93	11,151	257	0.000
First State Bank	Yukon	67.5	0.318	1.000	6,842	160	<100M	85	6,842	160	0.000
The Farmers Bank	Carnegie	67.5	0.171	1.000	7,545	214	<100M	88	7,545	214	0.000
Patriot Bank	Tulsa	67.5	0.279	0.639	30,335	168	100M-500M	33	2,352	81	0.000
First Commercial Bank	Edmond	67.5	0.167	0.352	50,864	398	100M-500M	53	6,087	224	0.000
Valliance Bank	Oklahoma Ci	67.5	0.209	0.439	56,848	226	100M-500M	23	2,113	61	0.000
Liberty National Bank	Lawton	65.0	0.145	0.585	36,978	423	100M-500M	63	6,508	305	0.000
Grand Bank	Tulsa	65.0	0.224	0.416	44,820	220	100M-500M	28	2,736	88	0.000
FirstBank	Antlers	65.0	0.130	0.552	30,550	541	100M-500M	80	10,118	424	0.000
The First National Bank of Lindsay	Lindsay	65.0	0.213	1.000	9,317	124	<100M	53	2,054	84	0.000
Shamrock Bank, N.A.	Coalgate	65.0	0.111	0.744	29,481	547	100M-500M	75	7,967	435	0.000
Regent Bank	Nowata	65.0	0.213	0.396	39,595	303	100M-500M	45	4,010	148	0.000
The F&M Bank & Trust Company	Tulsa	65.0	0.119	0.194	289,860	1,262	1B-10B	55	20,725	523	0.000

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The Bank of Verden	Verden	65.0	0.268	0.919	8,867	197	<100M	78	4,102	173	0.000
Advantage Bank	Oklahoma Ci	65.0	0.154	1.000	8,821	169	<100M	58	2,082	128	0.000
Sooner State Bank	Tuttle	65.0	0.162	0.657	26,863	299	100M-500M	58	4,410	207	0.000
Peoples Bank	Westville	65.0	0.201	0.997	10,864	169	<100M	53	2,048	132	0.000
Oklahoma Heritage Bank	Roff	65.0	0.132	1.000	10,926	350	<100M	88	7,409	328	0.000
Bank of Commerce	Yukon	65.0	0.186	0.521	34,845	289	100M-500M	58	5,143	175	0.000
Republic Bank & Trust	Norman	65.0	0.128	0.357	54,308	876	100M-500M	55	6,178	624	0.004
BancFirst	Oklahoma Ci	65.0	0.097	0.324	555,335	7,270	1B-10B	65	108,592	5,145	0.000
The First National Bank of Coweta	Coweta	62.5	0.163	1.000	10,863	160	<100M	88	10,863	160	0.000
Anchor D Bank	Texhoma	62.5	0.096	1.000	16,875	215	100M-500M	93	16,875	215	0.000
The Stillwater National Bank and Trust Co	Stillwater	62.5	0.101	0.204	174,153	1,247	1B-10B	53	12,114	462	0.000
Security First National Bank of Hugo	Hugo	62.5	0.135	0.822	13,953	261	100M-500M	78	5,395	211	0.000
The Pauls Valley National Bank	Pauls Valle	62.5	0.125	0.588	28,037	622	100M-500M	88	11,155	530	0.000
McClain Bank	Purcell	62.5	0.128	0.624	23,982	317	100M-500M	68	5,834	241	0.000
Farmers and Merchants Bank	Maysville	62.5	0.215	1.000	4,422	137	<100M	65	1,991	121	0.000
RCB Bank	Claremore	62.5	0.086	0.376	177,562	1,654	1B-10B	63	25,569	973	0.000
YNB	Yukon	62.5	0.129	0.618	23,325	305	100M-500M	55	4,166	218	0.000
Peoples State Bank	Blair	62.5	0.242	1.000	3,962	115	<100M	68	2,157	104	0.000
Bank of Grove	Grove	62.5	0.150	0.884	18,114	167	100M-500M	45	2,792	106	0.000
Security State Bank of Wewoka, Oklahoma	Wewoka	60.0	0.123	0.731	19,407	300	100M-500M	73	5,774	227	0.000
Security State Bank	Cheyenne	60.0	0.115	0.803	19,668	322	100M-500M	80	7,921	263	0.000
The Bank of Wyandotte	Wyandotte	60.0	0.233	1.000	2,970	73	<100M	60	1,588	63	0.000
First State Bank	Noble	60.0	0.129	1.000	7,749	189	<100M	88	7,749	189	0.000
The Bank of Beaver City	Beaver	60.0	0.144	0.616	20,816	247	100M-500M	58	4,368	166	0.000
The City National Bank and Trust Company	Lawton	60.0	0.103	0.530	34,837	356	100M-500M	50	5,150	221	0.000
The First National Bank of Stigler	Stigler	60.0	0.134	0.825	14,045	213	100M-500M	58	3,040	167	0.000
Bank of Commerce	Stillwell	60.0	0.214	0.547	20,873	184	<100M	50	2,989	126	0.000
Bank of Cordell	Cordell	60.0	0.391	0.855	14,287	62	<100M	15	534	27	0.000
First United Bank and Trust Company	Durant	60.0	0.080	0.311	183,710	1,882	1B-10B	63	30,742	1,204	0.000
Bank of the Lakes, National Association	Owasso	60.0	0.162	0.332	30,270	327	100M-500M	60	5,469	225	0.000
The Eastman National Bank of Newkirk	Newkirk	60.0	0.142	0.493	30,648	335	100M-500M	60	5,426	222	0.001
Community State Bank	Hennessey	60.0	0.144	1.000	5,938	197	<100M	85	5,938	197	0.000
InterBank	Oklahoma Ci	60.0	0.091	0.247	190,811	2,347	1B-10B	63	37,575	1,663	0.000
Bank of Commerce	Duncan	60.0	0.210	0.511	34,357	161	100M-500M	20	1,868	53	0.000
Farmers State Bank, Allen, Oklahoma	Allen	57.5	0.171	0.997	7,470	154	<100M	68	2,803	123	0.000
The Citizens Bank of Edmond	Edmond	57.5	0.153	0.423	39,945	238	100M-500M	25	2,217	88	0.000
Bank of Vici	Vici	57.5	0.158	1.000	6,952	120	<100M	83	6,952	120	0.000

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Bank of Hydro	Hydro	57.5	0.181	0.519	21,464	238	100M-500M	55	3,525	161	0.000
American Heritage Bank	Sapulpa	57.5	0.062	0.437	63,249	1,172	1B-10B	70	17,515	922	0.001
Legacy Bank	Hinton	57.5	0.109	0.247	54,820	556	500M-1B	58	8,556	339	0.000
First American Bank	Stonewall	57.5	0.171	1.000	4,398	116	<100M	65	2,134	98	0.000
First Texoma National Bank	Durant	57.5	0.147	0.543	22,918	216	100M-500M	45	3,517	114	0.000
Yorktown Bank	Pryor	57.5	0.206	0.606	17,964	148	<100M	33	1,870	77	0.000
The First State Bank of Pond Creek, Oklah	Pond Creek	57.5	0.170	0.759	9,061	176	<100M	73	3,762	145	0.000
High Plains Bank	Keyes	57.5	0.245	0.637	15,655	92	<100M	23	981	50	0.000
Bank of Locust Grove	Locust Grov	55.0	0.162	1.000	4,799	123	<100M	78	4,799	123	0.000
The Farmers and Merchants National Bank o	Fairview	55.0	0.081	1.000	8,123	168	<100M	85	8,123	168	0.000
First Oklahoma Bank	Tulsa	55.0	0.140	0.325	32,213	211	100M-500M	25	2,610	83	0.000
The Idabel National Bank	Idabel	55.0	0.120	0.760	14,583	230	100M-500M	60	3,728	171	0.005
Peoples Bank and Trust Company	Ryan	55.0	0.231	0.958	7,016	73	<100M	43	1,135	46	0.000
The Exchange Bank	Skiatook	55.0	0.156	0.742	13,881	157	<100M	48	2,564	92	0.000
BOKF, National Association	Tulsa	55.0	0.034	0.114	924,774	3,986	10-50B	55	64,982	1,842	0.000
First National Bank and Trust Company	Shawnee	55.0	0.114	0.535	27,895	307	100M-500M	53	4,895	217	0.000
Walters Bank and Trust Company	Walters	55.0	0.097	1.000	5,506	173	<100M	85	5,506	173	0.000
MidFirst Bank	Oklahoma Ci	55.0	0.023	0.075	223,990	1,342	1B-10B	55	14,774	535	0.000
First Bethany Bank & Trust	Bethany	55.0	0.128	0.559	25,130	227	100M-500M	40	3,023	122	0.000
Great Nations Bank	Norman	55.0	0.333	0.537	14,865	95	<100M	30	1,356	42	0.000
The First National Bank in Marlow	Marlow	52.5	0.153	1.000	9,984	68	<100M	33	1,431	32	0.000
Wilburton State Bank	Wilburton	52.5	0.121	0.880	8,161	181	<100M	60	2,522	147	0.000
Bank 2	Oklahoma Ci	52.5	0.191	0.583	19,444	123	100M-500M	25	1,569	60	0.000
The City National Bank and Trust Company	Guymon	52.5	0.089	0.924	15,406	226	100M-500M	58	3,726	161	0.003
SpiritBank	Tulsa	52.5	0.069	0.188	60,029	614	500M-1B	55	10,855	365	0.000
First National Bank	Heavener	52.5	0.115	1.000	8,487	118	<100M	53	2,407	89	0.000
Bank of the Wichitas	Snyder	52.5	0.118	0.671	14,262	204	100M-500M	60	3,881	167	0.000
AVB Bank	Broken Arro	52.5	0.122	0.283	31,373	295	100M-500M	35	3,102	148	0.000
Valley National Bank	Tulsa	52.5	0.155	0.261	32,797	196	100M-500M	28	2,871	72	0.000
Frontier State Bank	Oklahoma Ci	52.5	0.081	0.177	48,909	431	500M-1B	40	5,559	183	0.000
The First National Bank and Trust Company	Miami	52.5	0.116	0.700	15,759	204	100M-500M	55	3,632	135	0.000
First Liberty Bank	Oklahoma Ci	52.5	0.148	0.340	32,746	166	100M-500M	18	1,675	45	0.000
Bank of Commerce	Chouteau	52.5	0.149	1.000	5,438	85	<100M	55	1,626	66	0.000
First State Bank	Watonga	52.5	0.142	0.914	7,839	144	<100M	68	2,856	123	0.000
Kirkpatrick Bank	Edmond	50.0	0.085	0.195	53,235	271	500M-1B	28	2,746	112	0.000
The Morris State Bank	Morris	50.0	0.092	1.000	6,187	163	<100M	68	2,851	139	0.000
The Security National Bank of Enid	Enid	50.0	0.092	0.350	29,358	332	100M-500M	60	6,823	234	0.000

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Alva State Bank & Trust Company	Alva	50.0	0.091	0.517	20,256	425	100M-500M	75	7,289	353	0.000
Farmers and Merchants Bank	Arnett	50.0	0.097	1.000	5,392	128	<100M	60	2,276	103	0.000
The Bank of the West	Thomas	50.0	0.148	0.467	18,875	133	100M-500M	25	1,819	60	0.000
First State Bank	Commerce	50.0	0.214	0.972	2,704	44	<100M	50	924	33	0.000
American Exchange Bank, Lindsay, Oklahoma	Lindsay	50.0	0.112	1.000	5,563	97	<100M	78	5,563	97	0.000
FNB Community Bank	Midwest Cit	50.0	0.070	0.481	32,370	299	100M-500M	38	3,100	173	0.000
The First Security Bank	Beaver	47.5	0.118	0.664	13,333	159	100M-500M	35	1,827	97	0.000
Latimer State Bank	Wilburton	47.5	0.099	1.000	7,768	77	<100M	78	7,768	77	0.000
The Freedom State Bank	Freedom	47.5	0.119	1.000	2,740	64	<100M	55	1,563	55	0.000
Bank of the Panhandle	Guymon	47.5	0.120	0.449	16,880	185	100M-500M	30	1,991	106	0.002
The First National Bank of Seiling	Seiling	47.5	0.136	0.647	11,029	139	<100M	40	1,865	106	0.001
Community National Bank of Okarche	Okarche	47.5	0.112	0.812	8,413	166	<100M	58	2,590	133	0.000
The Central National Bank of Poteau	Poteau	47.5	0.056	0.580	12,821	333	100M-500M	63	4,636	285	0.002
First Bank of Owasso	Owasso	47.5	0.117	0.191	28,627	226	100M-500M	28	2,447	97	0.000
The Bank, National Association	Mcalester	47.5	0.077	0.367	31,024	385	100M-500M	55	6,235	259	0.000
Oklahoma State Bank	Guthrie	47.5	0.158	0.433	11,778	201	<100M	60	2,946	149	0.000
The Peoples National Bank of Checotah	Checotah	47.5	0.050	1.000	6,257	180	100M-500M	83	6,257	180	0.000
Southwest State Bank	Sentinel	45.0	0.093	0.785	9,567	187	100M-500M	60	3,222	161	0.000
BancCentral, National Association	Alva	45.0	0.072	0.467	22,619	212	100M-500M	43	3,986	136	0.002
Tulsa National Bank	Tulsa	45.0	0.126	0.396	18,807	203	100M-500M	43	3,363	121	0.000
National Bank of Sallisaw	Sallisaw	45.0	0.122	0.547	13,516	136	100M-500M	40	2,231	87	0.000
First Priority Bank	Pryor	45.0	0.130	0.456	15,111	158	100M-500M	45	3,346	86	0.000
First National Bank & Trust Company of Mc	Mcalester	45.0	0.063	0.247	28,600	347	100M-500M	48	5,639	250	0.000
The Bank of Kremlin	Kremlin	45.0	0.062	0.638	15,186	210	100M-500M	48	3,429	144	0.000
The Citizens State Bank	Okemah	45.0	0.037	1.000	10,371	119	100M-500M	78	10,371	119	0.000
The Stock Exchange Bank	Woodward	45.0	0.060	0.466	16,690	307	100M-500M	55	4,426	243	0.000
Southwest National Bank	Weatherford	45.0	0.104	0.713	6,626	188	<100M	60	2,684	124	0.000
Anadarko Bank and Trust Company	Anadarko	42.5	0.129	0.680	8,907	84	<100M	28	1,183	50	0.000
Bank of Laverne	Laverne	42.5	0.080	0.990	5,080	149	<100M	63	2,320	133	0.000
First State Bank	Elmore City	42.5	0.189	0.920	1,816	45	<100M	53	890	38	0.000
Community State Bank of Canton	Canton	42.5	0.097	1.000	3,972	101	<100M	58	1,917	85	0.000
Freedom Bank of Oklahoma	Tulsa	42.5	0.139	0.768	5,897	51	<100M	23	773	29	0.000
The First National Bank of Thomas	Thomas	42.5	0.116	1.000	4,735	61	<100M	40	1,014	43	0.000
Chickasha Bank & Trust Company	Chickasha	42.5	0.079	0.390	14,907	313	100M-500M	60	4,737	238	0.000
Grant County Bank	Medford	42.5	0.079	1.000	6,196	61	<100M	48	2,254	45	0.000
Ameristate Bank	Atoka	42.5	0.091	0.324	17,346	256	100M-500M	48	3,916	146	0.000
First State Bank	Valliant	42.5	0.120	0.850	5,386	124	<100M	50	1,589	103	0.000

Table 3A Expanded. Small Business Lending Institutions in Oklahoma 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 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 Bank of Okarche	Okarche	42.5	0.104	0.864	7,078	124	<100M	50	2,064	101	0.000
Community Bank	Bristow	42.5	0.086	0.820	7,019	163	<100M	63	2,814	134	0.000
The State Bank of Wynnewood	Wynnewood	42.5	0.089	0.620	7,219	214	<100M	60	2,613	181	0.000
The First Bank of Fairland	Fairland	40.0	0.112	1.000	1,206	37	<100M	60	1,206	37	0.000
Oklahoma State Bank	Buffalo	40.0	0.062	1.000	3,356	91	<100M	70	3,356	91	0.000
Bank of Eufaula	Eufaula	40.0	0.095	0.778	8,916	106	<100M	38	1,859	79	0.000
First National Bank in Hominy	Hominy	40.0	0.103	0.885	4,077	95	<100M	50	1,427	77	0.000
First State Bank	Waynoka	40.0	0.100	1.000	2,414	35	<100M	63	2,414	35	0.000
First Bank & Trust Company	Perry	40.0	0.045	0.753	6,365	221	100M-500M	53	2,717	171	0.000
The First National Bank of Nash	Nash	37.5	0.089	1.000	1,524	30	<100M	35	416	22	0.000
AllNations Bank	Calumet	37.5	0.076	1.000	3,532	29	<100M	40	1,132	20	0.000
The First National Bank of Fletcher	Fletcher	37.5	0.091	1.000	1,621	36	<100M	55	1,621	36	0.000
The State Exchange Bank	Lamont	37.5	0.103	0.826	5,022	56	<100M	28	792	41	0.001
Spiro State Bank	Spiro	37.5	0.038	1.000	2,001	118	<100M	63	2,001	118	0.000
Welch State Bank of Welch, Okla.	Welch	37.5	0.052	0.506	11,676	247	100M-500M	55	4,282	211	0.001
Fairview Savings and Loan Association	Fairview	37.5	0.077	1.000	2,866	42	<100M	65	2,866	42	0.000
Prime Bank	Edmond	37.5	0.123	0.311	22,466	104	100M-500M	10	900	35	0.000
The First State Bank	Boise City	35.0	0.045	1.000	2,564	79	<100M	53	1,669	72	0.000
Oklahoma Bank and Trust Company	Clinton	35.0	0.043	0.686	6,978	176	100M-500M	55	3,138	147	0.000
Washita Valley Bank	Fort Cobb	35.0	0.043	1.000	1,738	58	<100M	60	1,738	58	0.000
The Carney State Bank	Carney	35.0	0.064	1.000	1,231	22	<100M	55	1,231	22	0.000
First American Bank	Erick	35.0	0.061	1.000	2,663	31	<100M	28	602	25	0.000
The American Bank	Wagoner	35.0	0.034	1.000	1,055	51	<100M	53	1,055	51	0.000
The First Farmers National Bank of Waurik	Waurika	35.0	0.038	1.000	1,707	74	<100M	40	803	66	0.000
The First State Bank	Ryan	35.0	0.062	1.000	1,817	31	<100M	25	345	23	0.000
Lakeside State Bank	Oologah	35.0	0.055	0.799	3,267	138	<100M	60	1,964	130	0.000
Washita State Bank	Burns Flat	32.5	0.102	0.249	12,470	121	100M-500M	15	1,107	39	0.000
First National Bank in Wewoka	Wewoka	32.5	0.055	0.993	2,528	60	<100M	45	1,273	50	0.000
Farmers & Merchants Bank	Duke	32.5	0.044	1.000	774	22	<100M	50	774	22	0.000
First State Bank in Temple	Temple	32.5	0.047	1.000	980	44	<100M	43	561	40	0.000
Lakeside Bank of Salina	Salina	32.5	0.053	1.000	1,747	37	<100M	60	1,747	37	0.000
American Bank and Trust Company	Tulsa	32.5	0.093	0.297	18,345	107	100M-500M	15	1,230	41	0.000
The First National Bank of Hooker	Hooker	32.5	0.064	0.835	4,305	71	<100M	43	1,595	58	0.000
The Hopeton State Bank	Hopeton	32.5	0.030	1.000	723	31	<100M	45	723	31	0.000
Cleo State Bank	Cleo Spring	30.0	0.079	0.613	7,191	120	<100M	48	2,284	96	0.000
Citizens Bank and Trust Company of Ardmore	Ardmore	30.0	0.066	0.366	12,612	98	100M-500M	18	1,045	49	0.000
First National Bank in Pawhuska	Pawhuska	30.0	0.081	0.849	2,342	44	<100M	43	917	31	0.000

Table 3A Expanded. Small Business Lending Institutions in Oklahoma 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 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)	
First State Bank	Tahlequah	30.0	0.124	0.291	7,958	52	<100M	15	800	22	0.000
First State Bank	Grandfield	27.5	0.040	0.999	1,698	44	<100M	40	844	38	0.000
First Bank and Trust Company	Clinton	27.5	0.020	0.977	1,283	24	<100M	28	499	17	0.000
The Bankers Bank	Oklahoma Ci	27.5	0.084	0.337	16,615	39	100M-500M	10	147	4	0.006
First State Bank	Anadarko	22.5	0.031	0.588	2,754	52	<100M	25	824	39	0.000
State Guaranty Bank	Okeene	22.5	0.077	0.467	3,048	58	<100M	30	862	47	0.002
Security Bank and Trust Company	Miami	20.0	0.084	0.321	6,190	33	<100M	10	255	10	0.000
Liberty FSB	Enid	20.0	0.053	0.519	5,638	28	100M-500M	13	507	10	0.000
Community Bank	Alva	15.0	0.043	0.304	3,598	63	<100M	20	834	41	0.000
The Fort Sill National Bank	Fort Sill	10.0	0.004	0.145	1,516	14	100M-500M	10	148	9	0.003
First National Bank in Okeene	Okeene	10.0	0.024	0.200	1,412	34	<100M	15	363	31	0.000

¹TA = total domestic assets held by the lender; TBL = total business loans held by the lender; and CC=credit card loans held by the lender.

Source: U.S. Small Business Administration, Office of Advocacy, from Call Report data.

Table 3B. Expanded. Micro Business Lending Institutions in Oklahoma 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	CC		
		Rank	Ratio ¹	Ratio ¹	(1,000)		Number	Rank		(1,000)	Number
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	Amount/TA ¹ (10)		
The Payne County Bank	Perkins	97.5	0.146	1.000	19,623	306	100M-500M	73.0	19,623	306	-
Bank of Cushing	Cushing	95.0	0.212	1.000	23,883	250	100M-500M	83.0	23,883	250	-
Anchor D Bank	Texhoma	92.5	0.096	1.000	16,875	215	100M-500M	63.0	16,875	215	-
Stroud National Bank	Stroud	92.5	0.115	0.466	9,275	324	<100M	85.0	19,900	389	-
The Farmers State Bank	Quinton	92.5	0.132	1.000	11,151	257	<100M	68.0	11,151	257	-
American Exchange Bank	Henryetta	92.5	0.153	1.000	10,106	255	<100M	70.0	10,106	255	-
McCurtain County National Bank	Broken Bow	90.0	0.062	0.324	11,966	376	100M-500M	80.0	34,989	505	-
The First National Bank of Coweta	Coweta	87.5	0.163	1.000	10,863	160	<100M	63.0	10,863	160	-
First State Bank	Noble	87.5	0.129	1.000	7,749	189	<100M	60.0	7,749	189	-
The First National Bank & Trust	Elk City	87.5	0.046	0.199	14,294	520	100M-500M	83.0	60,936	751	-
The Pauls Valley National Bank	Pauls Valle	87.5	0.050	0.234	11,155	530	100M-500M	63.0	28,037	622	-
Oklahoma Heritage Bank	Roff	87.5	0.089	0.678	7,409	328	<100M	65.0	10,926	350	-
The Farmers Bank	Carnegie	87.5	0.171	1.000	7,545	214	<100M	68.0	7,545	214	-
The Farmers and Merchants National Bar	Fairview	85.0	0.081	1.000	8,123	168	<100M	55.0	8,123	168	-
Oklahoma State Bank	Vinita	85.0	0.069	0.224	8,285	347	100M-500M	78.0	26,049	437	-
1st Bank & Trust	Broken Bow	85.0	0.062	0.476	7,416	297	100M-500M	68.0	15,476	358	-
Walters Bank and Trust Company	Walters	85.0	0.097	1.000	5,506	173	<100M	55.0	5,506	173	-
First State Bank	Yukon	85.0	0.318	1.000	6,842	160	<100M	68.0	6,842	160	-
Community State Bank	Hennessey	85.0	0.144	1.000	5,938	197	<100M	60.0	5,938	197	-
Great Plains National Bank	Elk City	85.0	0.047	0.177	21,239	971	100M-500M	83.0	74,728	1,265	-
Bank of Vici	Vici	82.5	0.158	1.000	6,952	120	<100M	58.0	6,952	120	-
The Peoples National Bank of Checotah	Checotah	82.5	0.050	1.000	6,257	180	100M-500M	48.0	6,257	180	-
First Bank & Trust Co.	Duncan	82.5	0.034	0.157	18,025	918	500M-1B	73.0	63,250	1,143	-
Security State Bank	Cheyenne	80.0	0.046	0.323	7,921	263	100M-500M	60.0	19,668	322	-
Bank of Western Oklahoma	Elk City	80.0	0.038	0.204	8,548	364	100M-500M	70.0	30,958	454	-
Triad Bank, National Association	Tulsa	80.0	0.042	0.140	7,900	562	100M-500M	80.0	39,316	718	-
Stockmans Bank	Altus	80.0	0.044	0.209	6,758	373	100M-500M	70.0	22,685	435	-
FirstBank	Antlers	80.0	0.043	0.183	10,118	424	100M-500M	65.0	30,550	541	-
First American Bank	Purcell	80.0	0.034	0.122	11,592	564	100M-500M	80.0	62,911	809	-
Armstrong Bank	Muskogee	80.0	0.032	0.145	20,078	822	500M-1B	78.0	88,428	1,216	-
The Bank of Union	El Reno	80.0	0.039	0.088	15,339	639	100M-500M	75.0	69,758	876	-
Bank of Locust Grove	Locust Grov	77.5	0.162	1.000	4,799	123	<100M	55.0	4,799	123	-
Latimer State Bank	Wilburton	77.5	0.099	1.000	7,768	77	<100M	48.0	7,768	77	-
Vision Bank, National Association	Ada	77.5	0.029	0.124	18,143	771	500M-1B	80.0	95,844	1,114	-
The Bank of Verden	Verden	77.5	0.124	0.425	4,102	173	<100M	65.0	8,867	197	-

Table 3B. Expanded. Micro Business Lending Institutions in Oklahoma 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 ¹	Ratio ¹	(1,000)		Asset Size	Rank		(1,000)	Amount/TA ¹
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)		
Security First National Bank of Hugo	Hugo	77.5	0.052	0.318	5,395	211	100M-500M	63.0	13,953	261	-
Exchange Bank and Trust Company	Perry	77.5	0.038	0.189	9,229	479	100M-500M	88.0	48,810	594	-
First National Bank of Weatherford	Weatherford	77.5	0.043	0.136	9,129	387	100M-500M	73.0	37,268	512	0.004
The Community State Bank	Poteau	77.5	0.040	0.185	7,702	368	100M-500M	78.0	32,783	517	-
Citizens Bank of Ada	Ada	77.5	0.044	0.140	8,792	363	100M-500M	78.0	39,620	511	-
American Exchange Bank, Lindsay, Oklah	Lindsay	77.5	0.112	1.000	5,563	97	<100M	50.0	5,563	97	-
The Citizens State Bank	Okemah	77.5	0.037	1.000	10,371	119	100M-500M	45.0	10,371	119	-
Alva State Bank & Trust Company	Alva	75.0	0.033	0.186	7,289	353	100M-500M	50.0	20,256	425	-
Shamrock Bank, N.A.	Coalgate	75.0	0.030	0.201	7,967	435	100M-500M	65.0	29,481	547	-
The First National Bank of Pawnee	Pawnee	75.0	0.071	0.374	4,787	185	<100M	73.0	12,784	226	-
American Bank of Oklahoma	Collinsvill	75.0	0.049	0.153	7,536	286	100M-500M	85.0	40,814	450	-
Security State Bank of Wewoka, Oklahom	Wewoka	72.5	0.037	0.218	5,774	227	100M-500M	60.0	19,407	300	-
Citizens Bank of Oklahoma	Pawhuska	72.5	0.050	0.091	8,114	297	100M-500M	78.0	42,948	451	-
The First State Bank of Pond Creek, Oklah	Pond Creek	72.5	0.071	0.315	3,762	145	<100M	58.0	9,061	176	-
NBC OKLAHOMA	Oklahoma Ci	70.0	0.027	0.067	14,240	574	500M-1B	83.0	111,496	984	-
Citizens Security Bank & Trust Company	Bixby	70.0	0.027	0.070	17,939	881	500M-1B	78.0	113,848	1,323	-
First Bank of Chandler	Chandler	70.0	0.061	0.139	4,988	176	<100M	75.0	25,419	275	-
American Heritage Bank	Sapulpa	70.0	0.017	0.121	17,515	922	1B-10B	58.0	63,249	1,172	0.001
Oklahoma State Bank	Buffalo	70.0	0.062	1.000	3,356	91	<100M	40.0	3,356	91	-
First National Bank of Oklahoma	Oklahoma Ci	70.0	0.033	0.077	8,753	386	100M-500M	85.0	75,916	672	-
Cornerstone Bank	Watonga	70.0	0.035	0.230	4,838	194	100M-500M	70.0	20,596	259	-
Farmers State Bank, Allen, Oklahoma	Allen	67.5	0.064	0.374	2,803	123	<100M	58.0	7,470	154	-
The Morris State Bank	Morris	67.5	0.042	0.461	2,851	139	<100M	50.0	6,187	163	-
First State Bank of Porter	Porter	67.5	0.077	0.306	2,834	139	<100M	68.0	9,246	174	-
McClain Bank	Purcell	67.5	0.031	0.152	5,834	241	100M-500M	63.0	23,982	317	-
First State Bank	Watonga	67.5	0.052	0.333	2,856	123	<100M	53.0	7,839	144	-
First National Bank and Trust Company of	Ardmore	67.5	0.021	0.102	10,257	576	100M-500M	70.0	59,211	783	-
Peoples State Bank	Blair	67.5	0.132	0.544	2,157	104	<100M	63.0	3,962	115	-
ONB Bank and Trust Company	Tulsa	67.5	0.024	0.047	14,609	700	500M-1B	78.0	124,028	1,192	0.001
ACB Bank	Cherokee	65.0	0.049	0.171	3,959	159	<100M	68.0	18,143	229	-
Peoples Bank	Tulsa	65.0	0.050	0.098	5,284	147	100M-500M	75.0	34,042	263	-
The First National Bank and Trust Compai	Vinita	65.0	0.020	0.116	7,058	341	100M-500M	73.0	44,031	501	-
First American Bank	Stonewall	65.0	0.083	0.485	2,134	98	<100M	58.0	4,398	116	-
Firststar Bank, National Association	Sallisaw	65.0	0.027	0.075	11,572	484	100M-500M	75.0	74,439	764	-
Security Bank	Tulsa	65.0	0.026	0.045	11,401	515	100M-500M	80.0	102,716	935	-
Fairview Savings and Loan Association	Fairview	65.0	0.077	1.000	2,866	42	<100M	38.0	2,866	42	-

Table 3B. Expanded. Micro Business Lending Institutions in Oklahoma 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 ¹	Ratio ¹	(1,000)		Asset Size	Rank		(1,000)	Amount/TA ¹
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)		
Farmers and Merchants Bank	Maysville	65.0	0.097	0.450	1,991	121	<100M	63.0	4,422	137	-
BancFirst	Oklahoma Ci	65.0	0.019	0.063	108,592	5,145	1B-10B	65.0	555,335	7,270	-
Bank 7	Oklahoma Ci	62.5	0.027	0.057	8,155	296	100M-500M	68.0	50,125	441	-
Liberty National Bank	Lawton	62.5	0.025	0.103	6,508	305	100M-500M	65.0	36,978	423	-
Bank of Laverne	Laverne	62.5	0.037	0.452	2,320	133	<100M	43.0	5,080	149	-
Bank of Commerce	Chelsea	62.5	0.034	0.112	4,875	152	100M-500M	68.0	28,225	246	-
Spiro State Bank	Spiro	62.5	0.038	1.000	2,001	118	<100M	38.0	2,001	118	-
The Central National Bank of Poteau	Poteau	62.5	0.020	0.210	4,636	285	100M-500M	48.0	12,821	333	0.002
First State Bank	Waynoka	62.5	0.100	1.000	2,414	35	<100M	40.0	2,414	35	-
First United Bank and Trust Company	Durant	62.5	0.013	0.052	30,742	1,204	1B-10B	60.0	183,710	1,882	-
Grand Savings Bank	Grove	62.5	0.027	0.101	6,175	268	100M-500M	75.0	40,914	419	-
Community Bank	Bristow	62.5	0.035	0.329	2,814	134	<100M	43.0	7,019	163	-
RCB Bank	Claremore	62.5	0.012	0.054	25,569	973	1B-10B	63.0	177,562	1,654	-
InterBank	Oklahoma Ci	62.5	0.018	0.049	37,575	1,663	1B-10B	60.0	190,811	2,347	-
Wilburton State Bank	Wilburton	60.0	0.037	0.272	2,522	147	<100M	53.0	8,161	181	-
The Bank of Wyandotte	Wyandotte	60.0	0.125	0.535	1,588	63	<100M	60.0	2,970	73	-
The Security National Bank of Enid	Enid	60.0	0.021	0.081	6,823	234	100M-500M	50.0	29,358	332	-
The First Bank of Fairland	Fairland	60.0	0.112	1.000	1,206	37	<100M	40.0	1,206	37	-
Washita Valley Bank	Fort Cobb	60.0	0.043	1.000	1,738	58	<100M	35.0	1,738	58	-
The Idabel National Bank	Idabel	60.0	0.031	0.194	3,728	171	100M-500M	55.0	14,583	230	0.005
Southwest State Bank	Sentinel	60.0	0.031	0.264	3,222	161	100M-500M	45.0	9,567	187	-
Bank of the Wichitas	Snyder	60.0	0.032	0.183	3,881	167	100M-500M	53.0	14,262	204	-
Farmers and Merchants Bank	Arnett	60.0	0.041	0.422	2,276	103	<100M	50.0	5,392	128	-
Central National Bank & Trust Co., of Eni	Enid	60.0	0.018	0.061	10,077	369	500M-1B	75.0	85,835	682	-
Chickasha Bank & Trust Company	Chickasha	60.0	0.025	0.124	4,737	238	100M-500M	43.0	14,907	313	-
Lakeside Bank of Salina	Salina	60.0	0.053	1.000	1,747	37	<100M	33.0	1,747	37	-
Quail Creek Bank, National Association	Oklahoma Ci	60.0	0.020	0.035	10,468	339	500M-1B	83.0	133,304	776	-
Lakeside State Bank	Oologah	60.0	0.033	0.480	1,964	130	<100M	35.0	3,267	138	-
Bank of the Lakes, National Association	Owasso	60.0	0.029	0.060	5,469	225	100M-500M	60.0	30,270	327	-
The Eastman National Bank of Newkirk	Newkirk	60.0	0.025	0.087	5,426	222	100M-500M	60.0	30,648	335	0.001
Oklahoma State Bank	Guthrie	60.0	0.040	0.108	2,946	149	<100M	48.0	11,778	201	-
The State Bank of Wynnewood	Wynnewood	60.0	0.032	0.224	2,613	181	<100M	43.0	7,219	214	-
Farmers Exchange Bank	Cherokee	60.0	0.029	0.088	5,813	175	100M-500M	78.0	44,119	365	-
Southwest National Bank	Weatherford	60.0	0.042	0.289	2,684	124	<100M	45.0	6,626	188	-
The City National Bank and Trust Compar	Guymon	57.5	0.022	0.223	3,726	161	100M-500M	53.0	15,406	226	0.003
The Bank of Beaver City	Beaver	57.5	0.030	0.129	4,368	166	100M-500M	60.0	20,816	247	-

Table 3B. Expanded. Micro Business Lending Institutions in Oklahoma 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 ¹	Ratio ¹	(1,000)		Asset Size	Rank		(1,000)	Amount/TA ¹
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)		
Community State Bank of Canton	Canton	57.5	0.047	0.483	1,917	85	<100M	43.0	3,972	101	-
F & M Bank	Edmond	57.5	0.022	0.094	6,118	296	100M-500M	68.0	40,248	436	0.001
First Enterprise Bank	Oklahoma Ci	57.5	0.033	0.062	4,635	174	100M-500M	73.0	39,493	308	-
The First National Bank of Stigler	Stigler	57.5	0.029	0.179	3,040	167	100M-500M	60.0	14,045	213	-
Legacy Bank	Hinton	57.5	0.017	0.039	8,556	339	500M-1B	58.0	54,820	556	-
Community National Bank of Okarche	Okarche	57.5	0.034	0.250	2,590	133	<100M	48.0	8,413	166	-
Advantage Bank	Oklahoma Ci	57.5	0.036	0.236	2,082	128	<100M	65.0	8,821	169	-
Sooner State Bank	Tuttle	57.5	0.027	0.108	4,410	207	100M-500M	65.0	26,863	299	-
Bank of Commerce	Yukon	57.5	0.028	0.077	5,143	175	100M-500M	65.0	34,845	289	-
SpiritBank	Tulsa	55.0	0.013	0.034	10,855	365	500M-1B	53.0	60,029	614	-
The First National Bank and Trust Company	Broken Arro	55.0	0.026	0.111	5,015	120	100M-500M	70.0	31,857	209	-
The First National Bank and Trust Co., Ch	Chickasha	55.0	0.019	0.056	7,925	303	100M-500M	73.0	63,656	565	-
Oklahoma Bank and Trust Company	Clinton	55.0	0.019	0.308	3,138	147	100M-500M	35.0	6,978	176	-
The First National Bank of Fletcher	Fletcher	55.0	0.091	1.000	1,621	36	<100M	38.0	1,621	36	-
The Freedom State Bank	Freedom	55.0	0.068	0.570	1,563	55	<100M	48.0	2,740	64	-
The Carney State Bank	Carney	55.0	0.064	1.000	1,231	22	<100M	35.0	1,231	22	-
Bank of Hydro	Hydro	55.0	0.030	0.085	3,525	161	100M-500M	58.0	21,464	238	-
BOKF, National Association	Tulsa	55.0	0.002	0.008	64,982	1,842	10-50B	55.0	924,774	3,986	-
The F&M Bank & Trust Company	Tulsa	55.0	0.009	0.014	20,725	523	1B-10B	65.0	289,860	1,262	-
Welch State Bank of Welch, Okla.	Welch	55.0	0.019	0.186	4,282	211	100M-500M	38.0	11,676	247	0.001
MidFirst Bank	Oklahoma Ci	55.0	0.002	0.005	14,774	535	1B-10B	55.0	223,990	1,342	-
The Bank, National Association	Mcalester	55.0	0.016	0.074	6,235	259	100M-500M	48.0	31,024	385	-
The First National Bank and Trust Company	Miami	55.0	0.027	0.161	3,632	135	100M-500M	53.0	15,759	204	-
Bank of Commerce	Chouteau	55.0	0.044	0.299	1,626	66	<100M	53.0	5,438	85	-
YNB	Yukon	55.0	0.023	0.110	4,166	218	100M-500M	63.0	23,325	305	-
The Stock Exchange Bank	Woodward	55.0	0.016	0.124	4,426	243	100M-500M	45.0	16,690	307	-
Republic Bank & Trust	Norman	55.0	0.015	0.041	6,178	624	100M-500M	65.0	54,308	876	0.004
First State Bank	Elmore City	52.5	0.093	0.451	890	38	<100M	43.0	1,816	45	-
The First State Bank	Boise City	52.5	0.029	0.651	1,669	72	<100M	35.0	2,564	79	-
First National Bank	Heavener	52.5	0.033	0.284	2,407	89	<100M	53.0	8,487	118	-
American National Bank	Ardmore	52.5	0.017	0.092	5,491	221	100M-500M	73.0	42,174	379	0.002
The American Bank	Wagoner	52.5	0.034	1.000	1,055	51	<100M	35.0	1,055	51	-
The First National Bank of Lindsay	Lindsay	52.5	0.047	0.220	2,054	84	<100M	65.0	9,317	124	-
First National Bank and Trust Company	Shawnee	52.5	0.020	0.094	4,895	217	100M-500M	55.0	27,895	307	-
The Stillwater National Bank and Trust Company	Stillwater	52.5	0.007	0.014	12,114	462	1B-10B	63.0	174,153	1,247	-
Peoples Bank	Westville	52.5	0.038	0.188	2,048	132	<100M	65.0	10,864	169	-

Table 3B. Expanded. Micro Business Lending Institutions in Oklahoma 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 ¹	Ratio ¹	(1,000)		Asset Size	Rank		(1,000)	Amount/TA ¹
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)		
First Bank & Trust Company	Perry	52.5	0.019	0.321	2,717	171	100M-500M	40.0	6,365	221	-
Bank of Cherokee County	Hulbert	52.5	0.031	0.140	3,309	134	100M-500M	70.0	21,094	224	-
First Commercial Bank	Edmond	52.5	0.020	0.042	6,087	224	100M-500M	68.0	50,864	398	-
First Fidelity Bank, National Association	Oklahoma Ci	50.0	0.007	0.029	8,352	346	1B-10B	68.0	132,117	839	-
Farmers & Merchants Bank	Duke	50.0	0.044	1.000	774	22	<100M	33.0	774	22	-
The City National Bank and Trust Compar	Lawton	50.0	0.015	0.078	5,150	221	100M-500M	60.0	34,837	356	-
Bank of Commerce	Stilwell	50.0	0.031	0.078	2,989	126	<100M	60.0	20,873	184	-
First National Bank in Hominy	Hominy	50.0	0.036	0.310	1,427	77	<100M	40.0	4,077	95	-
First Security Bank and Trust Company	Oklahoma Ci	50.0	0.048	0.130	2,404	67	<100M	70.0	18,174	126	-
First State Bank	Valliant	50.0	0.035	0.251	1,589	103	<100M	43.0	5,386	124	-
The First National Bank and Trust Compa	Okmulgee	50.0	0.021	0.069	4,826	177	100M-500M	68.0	40,421	298	-
First State Bank	Commerce	50.0	0.073	0.332	924	33	<100M	50.0	2,704	44	-
The First Bank of Okarche	Okarche	50.0	0.030	0.252	2,064	101	<100M	43.0	7,078	124	-
Cleo State Bank	Cleo Spring	47.5	0.025	0.195	2,284	96	<100M	30.0	7,191	120	-
The Exchange Bank	Skiatook	47.5	0.029	0.137	2,564	92	<100M	55.0	13,881	157	-
First Bank & Trust Company	Wagoner	47.5	0.019	0.051	4,933	220	100M-500M	70.0	44,421	392	-
Grant County Bank	Medford	47.5	0.029	0.364	2,254	45	<100M	43.0	6,196	61	-
Ameristate Bank	Atoka	47.5	0.021	0.073	3,916	146	100M-500M	43.0	17,346	256	-
First National Bank & Trust Company of N	Mcalester	47.5	0.012	0.049	5,639	250	100M-500M	45.0	28,600	347	-
The Bank of Kremlin	Kremlin	47.5	0.014	0.144	3,429	144	100M-500M	45.0	15,186	210	-
First National Bank in Wewoka	Wewoka	45.0	0.028	0.500	1,273	50	<100M	33.0	2,528	60	-
Fort Gibson State Bank	Fort Gibson	45.0	0.029	0.130	1,685	104	<100M	70.0	12,927	147	-
Regent Bank	Nowata	45.0	0.022	0.040	4,010	148	100M-500M	65.0	39,595	303	-
First Texoma National Bank	Durant	45.0	0.023	0.083	3,517	114	100M-500M	58.0	22,918	216	-
First Priority Bank	Pryor	45.0	0.029	0.101	3,346	86	100M-500M	45.0	15,111	158	-
The Hopeton State Bank	Hopeton	45.0	0.030	1.000	723	31	<100M	33.0	723	31	-
Bank of Grove	Grove	45.0	0.023	0.136	2,792	106	100M-500M	63.0	18,114	167	-
Peoples Bank and Trust Company	Ryan	42.5	0.037	0.155	1,135	46	<100M	55.0	7,016	73	-
BancCentral, National Association	Alva	42.5	0.013	0.082	3,986	136	100M-500M	45.0	22,619	212	0.002
First State Bank in Temple	Temple	42.5	0.027	0.572	561	40	<100M	33.0	980	44	-
Tulsa National Bank	Tulsa	42.5	0.023	0.071	3,363	121	100M-500M	45.0	18,807	203	-
First National Bank in Pawhuska	Pawhuska	42.5	0.032	0.332	917	31	<100M	30.0	2,342	44	-
The First National Bank of Hooker	Hooker	42.5	0.024	0.309	1,595	58	<100M	33.0	4,305	71	-
The First State Bank	Oklahoma Ci	42.5	0.024	0.045	3,669	102	100M-500M	70.0	42,569	236	-
First State Bank	Grandfield	40.0	0.020	0.496	844	38	<100M	28.0	1,698	44	-
AllNations Bank	Calumet	40.0	0.024	0.320	1,132	20	<100M	38.0	3,532	29	-

Table 3B. Expanded. Micro Business Lending Institutions in Oklahoma 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 ¹	Ratio ¹	(1,000)		Asset Size	Rank		(1,000)	Amount/TA ¹
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)		
The First National Bank of Seiling	Seiling	40.0	0.023	0.109	1,865	106	<100M	48.0	11,029	139	0.001
The First National Bank of Thomas	Thomas	40.0	0.025	0.214	1,014	43	<100M	43.0	4,735	61	-
The First Farmers National Bank of Waurika	Waurika	40.0	0.018	0.470	803	66	<100M	35.0	1,707	74	-
National Bank of Sallisaw	Sallisaw	40.0	0.020	0.090	2,231	87	100M-500M	45.0	13,516	136	-
Frontier State Bank	Oklahoma Ci	40.0	0.009	0.020	5,559	183	500M-1B	53.0	48,909	431	-
First Bethany Bank & Trust	Bethany	40.0	0.015	0.067	3,023	122	100M-500M	55.0	25,130	227	-
Bank of Eufaula	Eufaula	37.5	0.020	0.162	1,859	79	<100M	40.0	8,916	106	-
FNB Community Bank	Midwest Cit	37.5	0.007	0.046	3,100	173	100M-500M	50.0	32,370	299	-
The First National Bank of Nash	Nash	35.0	0.024	0.273	416	22	<100M	38.0	1,524	30	-
The First Security Bank	Beaver	35.0	0.016	0.091	1,827	97	100M-500M	48.0	13,333	159	-
AVB Bank	Broken Arro	35.0	0.012	0.028	3,102	148	100M-500M	53.0	31,373	295	-
The Shattuck National Bank	Shattuck	35.0	0.025	0.075	1,689	73	<100M	68.0	19,249	157	-
The First National Bank in Marlow	Marlow	32.5	0.022	0.143	1,431	32	<100M	53.0	9,984	68	-
Yorktown Bank	Pryor	32.5	0.021	0.063	1,870	77	<100M	58.0	17,964	148	-
Patriot Bank	Tulsa	32.5	0.022	0.050	2,352	81	100M-500M	68.0	30,335	168	-
State Guaranty Bank	Okeene	30.0	0.022	0.132	862	47	<100M	23.0	3,048	58	0.002
Bank of the Panhandle	Guymon	30.0	0.014	0.053	1,991	106	100M-500M	48.0	16,880	185	0.002
Summit Bank	Tulsa	30.0	0.013	0.023	3,444	104	100M-500M	70.0	58,550	310	-
Great Nations Bank	Norman	30.0	0.030	0.049	1,356	42	<100M	55.0	14,865	95	-
All America Bank	Oklahoma Ci	27.5	0.013	0.051	1,729	75	100M-500M	80.0	33,616	126	-
Anadarko Bank and Trust Company	Anadarko	27.5	0.017	0.090	1,183	50	<100M	43.0	8,907	84	-
Kirkpatrick Bank	Edmond	27.5	0.004	0.010	2,746	112	500M-1B	50.0	53,235	271	-
Grand Bank	Tulsa	27.5	0.014	0.025	2,736	88	100M-500M	65.0	44,820	220	-
First Bank and Trust Company	Clinton	27.5	0.008	0.380	499	17	<100M	28.0	1,283	24	-
First American Bank	Erick	27.5	0.014	0.226	602	25	<100M	35.0	2,663	31	-
Valley National Bank	Tulsa	27.5	0.014	0.023	2,871	72	100M-500M	53.0	32,797	196	-
The State Exchange Bank	Lamont	27.5	0.016	0.130	792	41	<100M	38.0	5,022	56	0.001
First Bank of Owasso	Owasso	27.5	0.010	0.016	2,447	97	100M-500M	48.0	28,627	226	-
First State Bank	Anadarko	25.0	0.009	0.176	824	39	<100M	23.0	2,754	52	-
Bank 2	Oklahoma Ci	25.0	0.015	0.047	1,569	60	100M-500M	53.0	19,444	123	-
First Oklahoma Bank	Tulsa	25.0	0.011	0.026	2,610	83	100M-500M	55.0	32,213	211	-
The Citizens Bank of Edmond	Edmond	25.0	0.009	0.024	2,217	88	100M-500M	58.0	39,945	238	-
The Bank of the West	Thomas	25.0	0.014	0.045	1,819	60	100M-500M	50.0	18,875	133	-
The First State Bank	Ryan	25.0	0.012	0.190	345	23	<100M	35.0	1,817	31	-
The First National Bank in Altus	Altus	22.5	0.006	0.030	1,827	71	100M-500M	68.0	45,903	198	-
Freedom Bank of Oklahoma	Tulsa	22.5	0.018	0.101	773	29	<100M	43.0	5,897	51	-

Table 3B. Expanded. Micro Business Lending Institutions in Oklahoma 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 ¹	Ratio ¹	(1,000)		Asset Size	Rank		(1,000)	Amount/TA ¹
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)		
High Plains Bank	Keyes	22.5	0.015	0.040	981	50	<100M	58.0	15,655	92	-
Valliance Bank	Oklahoma Ci	22.5	0.008	0.016	2,113	61	100M-500M	68.0	56,848	226	-
Community Bank	Alva	20.0	0.010	0.070	834	41	<100M	15.0	3,598	63	-
Bank of Commerce	Duncan	20.0	0.011	0.028	1,868	53	100M-500M	60.0	34,357	161	-
Citizens Bank and Trust Company of Ardn	Ardmore	17.5	0.006	0.030	1,045	49	100M-500M	30.0	12,612	98	-
First Liberty Bank	Oklahoma Ci	17.5	0.008	0.017	1,675	45	100M-500M	53.0	32,746	166	-
Washita State Bank	Burns Flat	15.0	0.009	0.022	1,107	39	100M-500M	33.0	12,470	121	-
First National Bank in Okeene	Okeene	15.0	0.006	0.051	363	31	<100M	10.0	1,412	34	-
American Bank and Trust Company	Tulsa	15.0	0.006	0.020	1,230	41	100M-500M	33.0	18,345	107	-
Bank of Cordell	Cordell	15.0	0.015	0.032	534	27	<100M	60.0	14,287	62	-
First State Bank	Tahlequah	15.0	0.013	0.029	800	22	<100M	30.0	7,958	52	-
Liberty FSB	Enid	12.5	0.005	0.047	507	10	100M-500M	20.0	5,638	28	-
Security Bank and Trust Company	Miami	10.0	0.003	0.013	255	10	<100M	20.0	6,190	33	-
The Fort Sill National Bank	Fort Sill	10.0	-	0.014	148	9	100M-500M	10.0	1,516	14	0.003
The Bankers Bank	Oklahoma Ci	10.0	0.001	0.003	147	4	100M-500M	28.0	16,615	39	0.006
Prime Bank	Edmond	10.0	0.005	0.012	900	35	100M-500M	38.0	22,466	104	-

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.