

Table 3A Expanded. Small Business Lending Institutions in Kansas Using Call Report Data, June 2011

Name of Lending Institution	City	Small Business Lending (less than \$ million)					Micro Business Lending (less than \$1 million)				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)	
Home Bank and Trust Company	Eureka	90.0	0.407	1.000	33,358	224	<100M	97.5	33,358	224	-
The Citizens State Bank of Cheney, Kansas	Cheney	87.5	0.277	1.000	14,409	274	<100M	85.0	6,429	231	-
The First National Bank of Centralia	Centralia	87.5	0.160	1.000	16,274	3,316	100M-500M	100.0	16,274	3,316	-
The First State Bank	Norton	87.5	0.119	1.000	33,698	469	100M-500M	97.5	33,698	469	-
The Wilson State Bank	Wilson	87.5	0.213	1.000	16,252	296	<100M	97.5	16,252	296	-
Garden City State Bank	Garden City	85.0	0.458	0.912	29,153	383	<100M	82.5	7,602	273	-
Patriots Bank	Garnett	85.0	0.230	1.000	21,661	222	<100M	75.0	6,012	188	-
Community First National Bank	Manhattan	85.0	0.270	0.817	39,202	314	100M-500M	62.5	4,772	179	-
The Farmers National Bank of Stafford	Stafford	82.5	0.168	1.000	16,775	265	<100M	82.5	6,023	213	-
First Neodesha Bank	Neodesha	82.5	0.167	1.000	11,030	312	<100M	100.0	11,030	312	-
University Bank	Pittsburg	82.5	0.293	0.808	30,998	285	100M-500M	67.5	5,292	173	-
Commercial Bank	Parsons	82.5	0.124	1.000	28,718	270	100M-500M	95.0	28,718	270	-
The Bank of McLouth	Mc Louth	82.5	0.181	1.000	6,825	1,340	<100M	97.5	6,825	1,340	-
First Bank of Newton	Newton	82.5	0.219	0.904	31,584	333	100M-500M	77.5	7,718	247	-
Peoples Bank and Trust Company	Mcperson	80.0	0.174	0.579	60,746	784	100M-500M	80.0	15,775	580	-
Community Bank of Wichita, Inc.	Wichita	80.0	0.392	0.849	24,169	342	<100M	77.5	5,026	260	-
First National Bank, Independence, Kansas	Independence	80.0	0.324	0.860	26,469	264	<100M	62.5	4,068	156	-
Peoples Bank	Lawrence	80.0	0.173	0.647	67,279	525	100M-500M	57.5	7,025	290	-
Bank of Kansas	South Hutchinson	80.0	0.212	0.532	70,206	470	100M-500M	47.5	4,889	204	-
Community National Bank & Trust	Chanute	80.0	0.165	0.684	120,522	1,401	500M-1B	82.5	35,621	1,020	0.001
Community Bank	Topeka	80.0	0.312	0.773	25,211	298	<100M	65.0	3,921	180	-
Alliance Bank	Topeka	80.0	0.271	0.831	21,900	310	<100M	72.5	4,474	225	-
The First State Bank of Kansas City, Kansas	Kansas City	80.0	0.390	0.961	29,795	224	<100M	77.5	7,756	154	-
The Riley State Bank of Riley, Kansas	Riley	80.0	0.150	1.000	11,134	241	<100M	97.5	11,134	241	-
Rose Hill Bank	Rose Hill	80.0	0.154	0.698	39,386	449	100M-500M	70.0	7,110	325	-
Capital City Bank	Topeka	80.0	0.191	0.558	78,484	625	100M-500M	70.0	10,268	365	-
Farmers and Merchants Bank of Hill City	Hill City	77.5	0.217	1.000	8,493	183	<100M	92.5	8,493	183	-
United National Bank	Natoma	77.5	0.118	1.000	12,115	282	100M-500M	95.0	12,115	282	-
The Farmers State Bank	Wathena	77.5	0.164	1.000	10,152	213	<100M	97.5	10,152	213	-
The Kansas State Bank Overbrook Kansas	Overbrook	77.5	0.180	1.000	8,886	188	<100M	92.5	8,886	188	-
The Denison State Bank	Holton	77.5	0.133	0.765	36,934	672	100M-500M	80.0	11,126	547	0.001
Bank of the Prairie	Olathe	77.5	0.313	0.720	27,870	235	<100M	55.0	3,091	137	-
Gardner Bank	Gardner	77.5	0.319	0.774	29,573	229	<100M	52.5	3,063	127	-
The Citizens State Bank	Gridley	77.5	0.116	1.000	14,266	382	100M-500M	97.5	14,266	382	-
First National Bank	Hays	77.5	0.220	0.836	18,383	286	<100M	82.5	6,513	223	-
The First National Bank of Southern Kansas	Mount Hope	77.5	0.289	0.889	17,735	236	<100M	77.5	5,167	176	-

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		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
The Lyndon State Bank	Lyndon	77.5	0.152	1.000	12,937	211	<100M	97.5	12,937	211	-
The Baldwin State Bank	Baldwin City	77.5	0.140	1.000	9,937	236	<100M	80.0	4,684	198	-
The Girard National Bank	Girard	75.0	0.128	0.645	66,372	1,453	500M-1B	82.5	22,635	1,235	-
The Community Bank	Liberal	75.0	0.274	0.775	23,918	267	<100M	72.5	5,873	190	-
The Halstead Bank	Halstead	75.0	0.175	0.914	13,352	237	<100M	75.0	4,173	191	-
Garnett State Savings Bank	Garnett	75.0	0.116	1.000	13,241	254	100M-500M	95.0	13,241	254	-
United Bank of Kansas	Lenexa	75.0	0.328	0.654	34,527	231	100M-500M	55.0	3,511	128	-
Community Bank of the Midwest	Great Bend	75.0	0.212	0.746	24,540	334	100M-500M	72.5	6,017	226	-
Kansas State Bank of Manhattan	Manhattan	75.0	0.146	0.439	106,461	896	500M-1B	62.5	13,026	504	0.002
Community State Bank	Coffeyville	75.0	0.252	0.970	16,119	202	<100M	60.0	2,591	147	-
Kaw Valley Bank	Topeka	75.0	0.171	0.366	87,768	908	500M-1B	67.5	14,827	606	-
The Bennington State Bank	Salina	72.5	0.121	0.599	49,848	761	100M-500M	77.5	12,290	579	-
The Midland National Bank of Newton	Newton	72.5	0.202	0.644	26,865	279	100M-500M	65.0	4,830	205	-
The First National Bank of Girard	Girard	72.5	0.132	1.000	9,590	185	<100M	92.5	9,590	185	-
Legacy Bank	Colwich	72.5	0.156	0.427	39,159	317	100M-500M	50.0	4,739	164	-
The Bank of Holyrood	Holyrood	72.5	0.130	1.000	7,143	195	<100M	92.5	7,143	195	-
The First National Bank of Louisburg	Louisburg	72.5	0.139	1.000	10,858	136	<100M	47.5	2,026	90	-
The Exchange National Bank & Trust Company	Atchison	72.5	0.103	0.834	32,312	462	100M-500M	72.5	7,541	380	0.002
The Peoples Bank	Pratt	72.5	0.120	0.569	41,292	490	100M-500M	70.0	8,184	373	0.005
The St. John National Bank	Saint John	72.5	0.139	1.000	9,896	218	<100M	97.5	9,896	218	-
Flint Hills Bank of Eskridge	Eskridge	72.5	0.140	1.000	13,182	141	<100M	92.5	13,182	141	-
The Stockgrowers State Bank	Maple Hill	72.5	0.142	1.000	10,282	141	<100M	92.5	10,282	141	-
Centera Bank	Sublette	72.5	0.116	0.856	27,043	457	100M-500M	77.5	6,899	376	-
Kaw Valley State Bank and Trust Company	Wamego	72.5	0.165	0.781	21,565	254	100M-500M	62.5	3,935	167	0.008
Fidelity State Bank and Trust Company	Topeka	70.0	0.190	0.647	17,884	279	<100M	60.0	3,003	208	-
American Bank of Baxter Springs	Baxter Springs	70.0	0.239	0.562	26,737	134	100M-500M	22.5	1,228	51	-
The Valley State Bank	Belle Plaine	70.0	0.150	0.722	17,861	257	100M-500M	57.5	3,048	191	-
Alterra Bank	Overland Park	70.0	0.252	0.539	32,448	177	100M-500M	27.5	1,655	66	-
Golden Belt Bank, FSA	Ellis	70.0	0.198	0.586	23,916	270	100M-500M	55.0	3,088	193	-
RelianzBank	Wichita	70.0	0.415	0.811	17,570	126	<100M	45.0	2,050	66	-
The Citizens State Bank	Marysville	70.0	0.130	0.494	36,633	546	100M-500M	67.5	7,650	464	-
Andover State Bank	Andover	70.0	0.257	0.909	16,332	129	<100M	40.0	1,728	70	-
Merit Bank	Goff	70.0	0.267	0.810	14,622	146	<100M	52.5	2,206	90	-
The Union State Bank	Arkansas City	70.0	0.129	0.764	29,670	277	100M-500M	55.0	4,299	172	0.003
Central National Bank	Junction City	70.0	0.103	0.543	86,283	897	500M-1B	65.0	14,905	599	-
The First National Bank of Wamego	Wamego	67.5	0.151	0.531	23,379	240	100M-500M	55.0	4,390	145	0.003
Landmark National Bank	Manhattan	67.5	0.112	0.436	64,451	742	500M-1B	67.5	12,900	519	-

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		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)		(9)
Verus Bank, National Association	Derby	67.5	0.164	0.792	18,755	158	100M-500M	37.5	1,868	90	-
Farmers National Bank of Kansas	Walnut	67.5	0.160	1.000	6,735	163	<100M	90.0	6,735	163	-
The Stockton National Bank	Stockton	67.5	0.129	1.000	9,215	131	<100M	65.0	3,067	111	-
Central Bank and Trust Company	Hutchinson	67.5	0.142	0.451	32,453	350	100M-500M	57.5	4,900	236	-
The First National Bank in Cimarron	Cimarron	67.5	0.106	1.000	8,520	214	<100M	75.0	4,242	189	-
Conway Bank, National Association	Conway Springs	67.5	0.191	0.793	14,278	166	<100M	40.0	1,706	93	-
First National Bank of Kansas	Burlington	67.5	0.117	1.000	8,119	134	<100M	60.0	2,355	103	-
State Bank of Downs	Downs	67.5	0.246	0.867	14,500	126	<100M	55.0	2,394	91	-
The Union State Bank of Everest	Everest	67.5	0.123	0.688	21,045	395	100M-500M	87.5	9,817	326	-
The Plains State Bank	Plains	67.5	0.116	0.996	14,454	326	100M-500M	82.5	6,563	288	-
Freedom Bank	Overland Park	67.5	0.273	0.526	29,694	161	100M-500M	32.5	2,023	95	-
The Farmers State Bank	Mcperson	67.5	0.152	0.806	13,184	241	<100M	77.5	4,804	197	-
First Bank Kansas	Salina	67.5	0.089	0.895	21,974	310	100M-500M	67.5	5,609	224	-
Kendall State Bank	Valley Falls	67.5	0.455	0.934	14,710	91	<100M	37.5	1,142	43	-
Elk State Bank	Clyde	65.0	0.134	1.000	6,389	144	<100M	62.5	2,561	120	-
Almena State Bank	Almena	65.0	0.213	1.000	4,573	100	<100M	82.5	4,573	100	-
Ford County State Bank	Spearville	65.0	0.171	0.996	5,637	189	<100M	80.0	3,789	175	-
Chisholm Trail State Bank	Wichita	65.0	0.118	1.000	8,024	112	<100M	50.0	1,621	82	-
Cornerstone Bank	Overland Park	65.0	0.162	0.468	30,394	182	100M-500M	32.5	2,432	83	-
Bank of Blue Valley	Overland Park	65.0	0.102	0.246	70,296	463	500M-1B	45.0	5,883	205	-
Tightwad Bank	Osage City	65.0	0.169	1.000	3,224	184	<100M	82.5	3,224	184	-
Southwest National Bank	Wichita	65.0	0.103	0.419	36,811	301	100M-500M	47.5	4,603	165	-
Kaw Valley State Bank	Eudora	65.0	0.147	1.000	5,815	112	<100M	62.5	2,147	89	-
The Bank of Tescott	Tescott	65.0	0.084	0.758	24,047	430	100M-500M	72.5	6,394	352	-
Millennium Bank	Junction City	65.0	0.420	0.987	12,865	100	<100M	40.0	1,253	56	-
Douglas County Bank	Lawrence	65.0	0.125	0.416	35,676	363	100M-500M	55.0	5,023	224	-
First National Bank in Fredonia	Fredonia	65.0	0.080	1.000	7,657	240	<100M	92.5	7,657	240	-
The Caldwell State Bank in Caldwell, Kansas	Caldwell	65.0	0.198	1.000	8,012	47	<100M	80.0	8,012	47	-
Bank of Hays	Hays	65.0	0.139	0.528	25,538	265	100M-500M	47.5	3,430	162	-
The Western State Bank	Garden City	65.0	0.095	0.384	38,228	545	100M-500M	65.0	8,307	391	-
The First State Bank of Burlingame	Burlingame	65.0	0.249	1.000	6,579	80	<100M	85.0	6,579	80	-
New Century Bank, National Association	Belleville	65.0	0.194	1.000	4,243	111	<100M	80.0	4,243	111	-
Labette Bank	Altamont	65.0	0.076	0.922	22,528	399	100M-500M	77.5	7,906	321	0.004
First National Bank	Goodland	65.0	0.104	0.587	25,552	369	100M-500M	62.5	5,230	279	-
First Community Bank	Emporia	62.5	0.231	0.910	11,146	65	<100M	27.5	925	33	-
Garden Plain State Bank	Wichita	62.5	0.166	0.785	13,029	135	<100M	45.0	2,239	76	0.002
CoreFirst Bank & Trust	Topeka	62.5	0.085	0.310	100,635	1,180	1B-10B	62.5	19,371	841	0.005

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The Olpe State Bank	Olpe	62.5	0.140	1.000	5,173	115	<100M	85.0	5,173	115	-
The Solomon State Bank	Solomon	62.5	0.121	0.707	22,212	211	100M-500M	55.0	3,679	144	-
The First National Bank in Wellington	Wellington	62.5	0.181	0.703	16,375	117	<100M	30.0	1,455	74	-
Heritage Bank	Topeka	62.5	0.253	0.677	13,739	94	<100M	22.5	987	38	-
The Citizens State Bank	Moundridge	62.5	0.085	0.815	21,696	258	100M-500M	57.5	4,073	182	-
The University National Bank of Lawrence	Lawrence	62.5	0.177	0.838	15,336	81	<100M	22.5	1,148	39	-
Home State Bank & Trust Co. of McPherson, K:	Mcpherson	62.5	0.139	0.683	18,240	152	100M-500M	42.5	2,614	85	-
The Bank	Oberlin	62.5	0.054	1.000	10,367	206	100M-500M	90.0	10,367	206	-
The Morrill and Janes Bank and Trust Company	Merriam	62.5	0.086	0.347	53,001	515	500M-1B	55.0	7,484	299	0.002
Farmers and Merchants Bank of Mound City, K	Mound City	62.5	0.128	1.000	4,776	153	<100M	82.5	4,776	153	-
Peoples State Bank	Mc Donald	62.5	0.165	0.568	16,268	189	<100M	57.5	3,510	124	-
Equity Bank, A National Association	Andover	62.5	0.105	0.245	50,849	306	100M-500M	40.0	4,246	135	-
Emprise Bank	Wichita	62.5	0.087	0.335	128,577	1,356	1B-10B	60.0	14,737	610	0.003
Midwest Community Bank	Plainville	62.5	0.125	1.000	9,287	121	<100M	47.5	1,838	87	-
First State Bank and Trust	Tonganoxie	62.5	0.115	0.435	27,570	341	100M-500M	60.0	5,097	240	0.004
The State Bank of Kansas	Fredonia	62.5	0.280	0.573	20,107	95	<100M	17.5	964	39	-
The State Bank of Delphos	Delphos	62.5	0.163	1.000	7,052	82	<100M	45.0	1,526	58	-
The First Security Bank	Overbrook	62.5	0.271	0.954	9,383	87	<100M	47.5	1,752	57	-
The Farmers State Bank of Aliceville, Kansas	Westphalia	60.0	0.079	1.000	9,212	141	100M-500M	85.0	9,212	141	-
The Farmers State Bank of Westmoreland	Westmoreland	60.0	0.123	0.670	15,356	187	100M-500M	62.5	3,737	136	-
Sunflower Bank, National Association	Salina	60.0	0.078	0.340	133,853	1,124	1B-10B	57.5	15,228	623	0.005
The Fowler State Bank	Fowler	60.0	0.145	0.893	8,549	148	<100M	60.0	2,414	122	-
Union State Bank	Uniontown	60.0	0.129	1.000	4,685	92	<100M	77.5	4,685	92	-
First Option Bank	Osawatomie	60.0	0.088	0.840	18,289	178	100M-500M	45.0	2,971	108	-
Farmers Bank & Trust, National Association	Great Bend	60.0	0.058	0.412	37,035	542	500M-1B	65.0	9,699	406	-
VisionBank	Topeka	60.0	0.206	0.491	16,949	138	<100M	27.5	1,496	57	-
The Tampa State Bank	Tampa	60.0	0.116	1.000	5,500	117	<100M	82.5	5,500	117	-
Grant County Bank	Ulysses	60.0	0.093	0.544	17,856	305	100M-500M	70.0	5,951	255	0.008
The First National Bank of Sedan	Sedan	60.0	0.128	1.000	6,785	125	<100M	62.5	2,658	104	-
United Bank & Trust	Marysville	60.0	0.082	0.363	40,057	748	100M-500M	72.5	12,991	593	-
Farmers National Bank	Phillipsburg	60.0	0.119	0.823	12,161	180	100M-500M	60.0	2,934	143	-
The First National Bank of Scott City	Scott City	60.0	0.110	0.860	10,912	253	<100M	72.5	4,138	203	0.005
Citizens Bank, National Association	Fort Scott	60.0	0.087	0.480	24,688	296	100M-500M	52.5	3,956	212	-
The First State Bank & Trust Co. of Larned	Larned	60.0	0.125	0.770	13,547	199	100M-500M	47.5	2,090	164	-
Swedish-American State Bank	Courtland	57.5	0.111	1.000	4,117	153	<100M	70.0	2,356	141	-
Kanza Bank	Kingman	57.5	0.102	0.397	19,764	260	100M-500M	55.0	4,194	198	-
BANK VI	Salina	57.5	0.219	0.555	15,335	94	<100M	27.5	1,187	42	-

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Mid-America Bank	Baldwin City	57.5	0.121	1.000	6,857	69	<100M	30.0	991	39	-
Astra Bank	Scandia	57.5	0.079	0.620	14,304	520	100M-500M	72.5	4,776	454	-
Intrust Bank, National Association	Wichita	57.5	0.066	0.186	246,435	8,670	1B-10B	57.5	45,342	5,464	0.032
ESB Financial	Emporia	57.5	0.117	0.472	18,891	188	100M-500M	40.0	2,634	101	0.006
Security Bank of Kansas City	Kansas City	57.5	0.075	0.193	62,871	418	500M-1B	45.0	4,484	178	-
National Bank of Kansas City	Overland Park	57.5	0.068	0.445	41,079	243	500M-1B	32.5	2,640	99	-
Silver Lake Bank	Topeka	57.5	0.120	0.368	26,595	199	100M-500M	35.0	2,311	105	-
The St. Marys State Bank	Saint Marys	57.5	0.132	0.668	10,750	198	<100M	60.0	2,666	150	-
Union State Bank	Clay Center	57.5	0.097	0.795	13,466	165	100M-500M	55.0	3,319	120	-
Premier Bank	Lenexa	57.5	0.132	0.484	22,315	176	100M-500M	30.0	1,727	91	-
Carson Bank	Mulvane	57.5	0.144	0.495	13,023	180	<100M	57.5	3,056	132	-
State Bank	Hoxie	55.0	0.113	0.741	14,341	174	100M-500M	55.0	3,241	125	0.002
Condon Bank & Trust	Coffeyville	55.0	0.107	0.894	11,001	119	100M-500M	35.0	1,419	83	-
First Commerce Bank	Marysville	55.0	0.133	0.928	6,517	120	<100M	57.5	2,124	94	-
The First National Bank of Liberal	Liberal	55.0	0.076	0.391	19,378	367	100M-500M	67.5	6,365	282	-
The Howard State Bank, Howard, Kansas	Howard	55.0	0.097	1.000	4,099	127	<100M	77.5	4,099	127	-
The Gorham State Bank	Gorham	55.0	0.139	1.000	3,280	89	<100M	75.0	3,280	89	-
Community National Bank	Seneca	55.0	0.094	0.658	20,553	215	100M-500M	45.0	2,974	137	-
Bank of Commerce and Trust Company	Wellington	55.0	0.138	0.972	6,800	118	<100M	47.5	1,515	77	-
Citizens Bank of Kansas, National Association	Kingman	55.0	0.078	0.675	17,254	252	100M-500M	57.5	4,205	198	-
Citizens State Bank	Morland	55.0	0.133	1.000	4,150	68	<100M	75.0	4,150	68	-
Bank of Commerce	Chanute	55.0	0.092	0.594	15,986	233	100M-500M	60.0	4,021	171	-
The Farmers State Bank	Atwood	55.0	0.072	0.999	1,818	504	<100M	75.0	1,818	504	-
The First State Bank	Ness City	55.0	0.106	1.000	6,035	101	<100M	85.0	6,035	101	-
The Exchange State Bank of St. Paul, Kansas	St. Paul	55.0	0.124	0.871	8,396	145	<100M	65.0	3,198	100	-
The Lyons State Bank	Lyons	55.0	0.123	0.532	13,526	170	100M-500M	55.0	2,984	129	-
Citizens State Bank and Trust Co., Ellsworth, Ka	Ellsworth	55.0	0.072	1.000	7,320	105	100M-500M	82.5	7,320	105	-
The Security State Bank	Wellington	55.0	0.126	0.920	6,874	108	<100M	60.0	2,340	86	-
Western National Bank	Summerfield	55.0	0.236	0.946	6,513	43	<100M	27.5	661	20	-
Heartland Bank	Leawood	55.0	0.135	0.557	17,322	96	100M-500M	20.0	1,162	30	-
The Piqua State Bank	Piqua	55.0	0.141	1.000	3,684	78	<100M	75.0	3,684	78	-
Union State Bank	Olsburg	52.5	0.101	1.000	3,053	121	<100M	75.0	3,053	121	-
CrossFirst Bank Leawood	Leawood	52.5	0.151	0.715	12,974	76	<100M	17.5	723	27	-
The Peoples State Bank	Cherryvale	52.5	0.144	1.000	2,157	73	<100M	52.5	929	63	-
The State Bank of Bern	Bern	52.5	0.069	1.000	4,736	130	<100M	80.0	4,736	130	-
The First State Bank, Kiowa, Kansas	Kiowa	52.5	0.083	1.000	4,734	127	<100M	80.0	4,734	127	-
The First National Bank of Olathe	Olathe	52.5	0.072	0.268	38,977	211	500M-1B	32.5	2,585	100	-

Table 3A Expanded. Small Business Lending Institutions in Kansas Using Call Report Data, June 2011

Name of Lending Institution	City	Small Business Lending (less than \$ million)					Micro Business Lending (less than \$1 million)			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)
Farmers State Bank	Phillipsburg	52.5	0.126	1.000	4,089	61	<100M	72.5	4,089	61	-
The Lawrence Bank	Lawrence	52.5	0.180	0.529	12,659	86	<100M	30.0	1,581	51	-
Brotherhood Bank & Trust	Kansas City	52.5	0.066	0.244	33,995	297	500M-1B	42.5	4,146	169	0.002
The First State Bank of Healy	Healy	52.5	0.132	0.812	8,669	99	<100M	47.5	1,810	79	-
The Bendena State Bank	Bendena	52.5	0.135	1.000	3,461	74	<100M	75.0	3,461	74	-
Guaranty State Bank and Trust Company	Beloit	52.5	0.080	0.715	12,044	258	100M-500M	70.0	4,644	208	-
Citizens State Bank and Trust Company	Hiawatha	52.5	0.090	1.000	6,669	105	<100M	85.0	6,669	105	-
Alliant Bank	Sedgwick	52.5	0.175	1.000	2,494	34	<100M	25.0	311	19	-
First National Bank and Trust	Phillipsburg	52.5	0.066	0.791	10,678	242	100M-500M	62.5	3,629	208	0.003
The Farmers State Bank	Holton	52.5	0.134	0.876	7,615	83	<100M	37.5	1,165	59	-
The Wellsville Bank	Wellsville	52.5	0.114	1.000	4,022	90	<100M	75.0	4,022	90	-
The Lyon County State Bank	Emporia	52.5	0.091	1.000	7,098	99	<100M	45.0	1,614	65	-
Valley View State Bank	Overland Park	52.5	0.048	0.143	40,909	273	500M-1B	40.0	4,246	135	-
Cornerbank, National Association	Winfield	50.0	0.083	0.493	20,504	201	100M-500M	37.5	2,293	122	-
The First National Bank of Dighton	Dighton	50.0	0.091	1.000	4,784	58	<100M	75.0	4,784	58	-
Bank of Greeley	Greeley	50.0	0.102	1.000	3,456	82	<100M	50.0	1,349	66	-
The First National Bank of Hutchinson	Hutchinson	50.0	0.061	0.308	32,492	239	500M-1B	37.5	3,330	133	-
The Kearny County Bank	Lakin	50.0	0.052	1.000	5,986	128	100M-500M	80.0	5,986	128	-
State Bank of Carbondale	Carbondale	50.0	0.122	1.000	2,258	85	<100M	70.0	2,258	85	-
The Valley State Bank	Syracuse	50.0	0.093	0.999	6,536	120	<100M	55.0	2,092	82	0.000
1st Bank of Troy	Troy	50.0	0.126	1.000	2,817	57	<100M	67.5	2,817	57	0.007
The Farmers & Merchants State Bank of Cawker	Cawker City	50.0	0.145	1.000	2,447	47	<100M	67.5	2,447	47	-
The Exchange National Bank of Cottonwood Falls	Cottonwood Falls	50.0	0.148	0.854	4,930	73	<100M	47.5	1,411	57	-
First Bank	Sterling	50.0	0.107	0.607	12,278	144	100M-500M	47.5	2,544	103	-
The Marion National Bank	Marion	50.0	0.129	1.000	3,267	52	<100M	67.5	3,267	52	-
Fidelity Bank	Wichita	50.0	0.031	0.126	48,677	269	1B-10B	35.0	3,297	109	-
UMB National Bank of America	Salina	50.0	0.048	0.366	30,642	377	500M-1B	52.5	5,777	251	-
Prescott State Bank	Prescott	50.0	0.158	1.000	2,305	54	<100M	50.0	882	43	-
First National Bank of Holcomb	Holcomb	50.0	0.116	0.949	6,306	97	<100M	70.0	4,452	63	-
The Citizens State Bank and Trust Company	Woodbine	47.5	0.190	0.999	1,720	28	<100M	60.0	1,720	28	-
The Citizens National Bank	Greenleaf	47.5	0.060	0.841	10,740	162	100M-500M	52.5	2,659	128	0.002
The Fidelity State Bank and Trust Company	Dodge City	47.5	0.062	0.766	10,279	218	100M-500M	57.5	3,151	175	-
The Alden State Bank	Sterling	47.5	0.120	1.000	2,426	67	<100M	67.5	2,426	67	-
Stanley Bank	Stanley	47.5	0.106	0.276	13,332	173	100M-500M	42.5	2,479	120	-
The Mission Bank	Mission	47.5	0.054	0.138	29,674	186	500M-1B	25.0	1,834	67	-
Roxbury Bank	Roxbury	47.5	0.142	0.999	1,997	64	<100M	65.0	1,997	64	-
First Security Bank & Trust Company	Norton	47.5	0.169	0.648	9,819	80	<100M	32.5	1,119	47	-

Table 3A Expanded. Small Business Lending Institutions in Kansas Using Call Report Data, June 2011

Name of Lending Institution	City	Small Business Lending (less than \$ million)					Micro Business Lending (less than \$1 million)				CC Amount/TA <sup>1</sup> (10)
		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)	
The First National Bank of Syracuse	Syracuse	47.5	0.083	0.569	15,541	153	100M-500M	37.5	2,307	85	-
Great American Bank	De Soto	47.5	0.170	0.497	9,084	69	<100M	27.5	1,060	31	-
The Bank of Whitewater	Whitewater	47.5	0.120	1.000	2,021	57	<100M	60.0	2,021	57	-
Armed Forces Bank, National Association	Fort Leavenworth	47.5	0.011	0.052	20,801	297	1B-10B	27.5	1,214	122	0.002
The Kansas State Bank	Ottawa	47.5	0.062	1.000	6,190	83	<100M	47.5	2,145	61	-
First National Bank in Pratt	Pratt	47.5	0.100	0.538	9,834	144	<100M	57.5	2,857	109	-
BANKWEST OF KANSAS	Goodland	47.5	0.083	0.950	8,613	112	100M-500M	37.5	1,562	77	-
The State Bank of Blue Rapids	Blue Rapids	47.5	0.127	0.723	6,156	107	<100M	52.5	1,851	84	-
CBW Bank	Weir	45.0	0.145	0.999	1,124	35	<100M	57.5	1,124	35	-
Marquette Farmers State Bank of Marquette	Marquette	45.0	0.084	1.000	2,815	60	<100M	70.0	2,815	60	-
The Johnson State Bank	Johnson	45.0	0.066	1.000	4,479	83	<100M	50.0	1,692	64	-
The First National Bank of Spearville	Spearville	45.0	0.093	1.000	2,808	62	<100M	45.0	976	51	-
The First State Bank of Ransom	Ransom	45.0	0.142	0.701	6,279	37	<100M	17.5	516	26	-
The First National Bank of Hope	Hope	45.0	0.087	1.000	4,135	45	<100M	27.5	641	29	-
TriCentury Bank	Simpson	45.0	0.208	0.999	858	19	<100M	52.5	858	19	-
The Dickinson County Bank	Enterprise	45.0	0.155	0.999	1,414	39	<100M	57.5	1,414	39	-
Security State Bank	Scott City	45.0	0.091	0.531	12,110	177	100M-500M	57.5	3,304	141	-
First National Bank of Elkhart	Elkhart	45.0	0.036	1.000	2,689	163	<100M	70.0	2,689	163	-
Bank of Prairie Village	Prairie Village	45.0	0.121	0.402	11,301	92	<100M	25.0	1,268	46	-
Leonardville State Bank	Leonardville	45.0	0.177	0.945	2,211	27	<100M	40.0	658	21	-
The Trego-WaKeeney State Bank	Wakeeney	45.0	0.064	1.000	3,613	93	<100M	72.5	3,613	93	-
The Baileyville State Bank	Seneca	45.0	0.096	1.000	3,546	67	<100M	47.5	1,335	54	-
Farmers & Merchants Bank of Colby	Colby	45.0	0.086	0.375	10,582	144	100M-500M	47.5	2,879	101	-
First National Bank in Frankfort	Frankfort	45.0	0.093	1.000	3,157	61	<100M	70.0	3,157	61	-
Bank of Palmer	Palmer	42.5	0.070	1.000	2,808	62	<100M	67.5	2,808	62	-
The First National Bank of Washington	Washington	42.5	0.061	1.000	4,119	70	<100M	40.0	1,196	57	-
The First National Bank and Trust Company of	Junction City	42.5	0.114	0.478	12,230	97	100M-500M	27.5	1,318	59	-
Signature Bank	Haddam	42.5	0.375	0.753	2,113	21	<100M	10.0	-	-	-
First Kansas Bank	Hoisington	42.5	0.047	1.000	4,496	105	<100M	55.0	2,147	97	-
The State Bank of Leon	Leon	42.5	0.142	0.999	1,693	20	<100M	27.5	256	11	-
Peoples Exchange Bank	Belleville	42.5	0.088	0.915	5,845	72	<100M	35.0	1,107	58	-
Farmers and Drivers Bank	Council Grove	42.5	0.062	0.826	9,017	113	100M-500M	47.5	2,561	84	-
The Farmers State Bank of Oakley, Kansas	Oakley	40.0	0.084	0.512	8,710	120	100M-500M	45.0	2,197	92	-
Emerald Bank	Burden	40.0	0.106	0.999	1,836	55	<100M	60.0	1,836	55	-
American State Bank & Trust Company	Great Bend	40.0	0.049	0.248	14,770	142	100M-500M	27.5	1,648	79	-
The Farmers State Bank of Bucklin, Kansas	Bucklin	40.0	0.064	1.000	2,597	81	<100M	67.5	2,597	81	-
The State Bank of Spring Hill	Spring Hill	40.0	0.076	1.000	3,148	32	<100M	62.5	3,148	32	-

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Name of Lending Institution	City	Small Business Lending (less than \$ million)					Micro Business Lending (less than \$1 million)				CC Amount/TA <sup>1</sup> (10)
		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)	
The Freeport State Bank	Harper	40.0	0.123	0.950	2,460	47	<100M	45.0	844	37	-
Pilsen State Bank, Lincolnville, Kansas	Lincolnville	40.0	0.128	0.999	1,494	31	<100M	50.0	878	26	-
Farmers Bank & Trust	Atwood	40.0	0.036	1.000	2,775	83	<100M	47.5	1,466	73	-
Citizens State Bank	Paola	40.0	0.092	0.685	7,163	64	<100M	22.5	715	42	-
The First National Bank of Beloit	Beloit	40.0	0.095	0.678	6,371	91	<100M	40.0	1,529	67	-
The State Bank of Canton, Canton, Kansas	Canton	40.0	0.071	1.000	2,249	65	<100M	65.0	2,249	65	-
The Federal Savings Bank	Overland Park	40.0	0.108	0.950	4,828	13	<100M	10.0	174	5	-
The First National Bank of Cunningham	Cunningham	37.5	0.078	1.000	2,325	45	<100M	62.5	2,325	45	-
KansasLand Bank	Quinter	37.5	0.086	0.794	3,770	58	<100M	32.5	802	43	-
Mutual Savings Association, FSA	Leavenworth	37.5	0.054	0.538	12,364	82	100M-500M	15.0	763	39	-
Industrial State Bank	Kansas City	37.5	0.081	0.181	12,024	119	100M-500M	27.5	1,925	72	-
The Liberty Savings Association, FSA	Fort Scott	37.5	0.070	1.000	2,696	14	<100M	12.5	189	7	-
CrossFirst Bank	Overland Park	35.0	0.077	0.215	17,587	56	100M-500M	10.0	327	12	-
Greensburg State Bank	Greensburg	35.0	0.040	1.000	2,142	78	<100M	57.5	2,142	78	-
The Stockgrowers State Bank of Ashland, Kansas	Ashland	35.0	0.066	0.350	7,427	144	100M-500M	40.0	1,976	118	-
The Haviland State Bank	Haviland	35.0	0.062	1.000	2,231	36	<100M	60.0	2,231	36	-
The Peabody State Bank	Peabody	35.0	0.090	0.861	3,656	52	<100M	30.0	699	37	-
The Farmers Bank of Osborne	Osborne	35.0	0.050	1.000	2,407	37	<100M	27.5	606	29	-
The Farmers and Merchants State Bank of Argonia	Argonia	35.0	0.106	0.696	2,947	50	<100M	40.0	987	40	-
The City State Bank	Fort Scott	35.0	0.065	1.000	2,093	53	<100M	57.5	2,093	53	-
Hillcrest Bank, National Association	Overland Park	35.0	0.011	0.056	14,891	122	1B-10B	17.5	952	56	-
Banker's Bank of Kansas, National Association	Wichita	35.0	0.090	0.316	11,186	58	100M-500M	10.0	179	6	0.103
The Baxter State Bank	Baxter Springs	32.5	0.103	0.546	3,092	31	<100M	17.5	447	21	-
The Citizens State Bank	Grainfield	32.5	0.094	0.999	1,025	27	<100M	35.0	296	22	-
Hillsboro State Bank	Hillsboro	32.5	0.084	0.998	1,232	21	<100M	35.0	363	15	-
Lyons Federal Bank	Lyons	32.5	0.083	0.267	6,493	107	<100M	42.5	2,116	81	-
The Montezuma State Bank	Montezuma	32.5	0.029	1.000	2,445	49	<100M	55.0	2,445	49	-
The Citizens State Bank	Hugoton	32.5	0.049	0.702	5,637	60	100M-500M	22.5	917	37	0.003
The First National Bank of Smith Center	Smith Center	32.5	0.062	0.995	2,684	44	<100M	32.5	748	33	-
The Alta Vista State Bank	Alta Vista	32.5	0.064	0.999	1,184	60	<100M	57.5	1,184	60	-
The Farmers State Bank of Blue Mound	Blue Mound	32.5	0.041	0.999	1,753	72	<100M	57.5	1,753	72	-
The Nekoma State Bank	La Crosse	32.5	0.065	0.999	2,342	36	<100M	32.5	669	27	-
The Troy State Bank	Troy	30.0	0.058	0.999	1,548	53	<100M	55.0	1,548	53	0.006
The Walton State Bank	Walton	30.0	0.071	0.998	605	19	<100M	45.0	605	19	-
Bank of Denton	Denton	30.0	0.068	0.999	914	19	<100M	47.5	914	19	-
The First National Bank of Harveyville	Harveyville	27.5	0.075	0.944	1,051	15	<100M	20.0	151	9	-
Chetopa State Bank & Trust Co.	Chetopa	27.5	0.047	0.999	1,450	41	<100M	50.0	1,450	41	-



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		Total Rank	TA Ratio <sup>1</sup>	TBL Ratio <sup>1</sup>	Amount (1,000)	Number	Institution Asset Size	Total Rank	Amount (1,000)		Number
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)		(9)
Towanda State Bank	Towanda	27.5	0.058	0.998	548	16	<100M	45.0	548	16	-
The Jamestown State Bank	Jamestown	27.5	0.038	0.999	760	41	<100M	45.0	760	41	-
The State Bank of Oskaloosa	Oskaloosa	27.5	0.022	0.998	660	44	<100M	42.5	660	44	-
The Farmers State Bank of Highland, Kansas	Highland	27.5	0.063	0.999	963	26	<100M	50.0	963	26	-
The Stock Exchange Bank, Caldwell, Kansas	Caldwell	27.5	0.040	0.999	1,805	30	<100M	40.0	976	25	-
Peoples Bank	Coldwater	27.5	0.062	0.528	2,660	109	<100M	55.0	1,485	98	-
The Citizens State Bank	Miltonvale	27.5	0.031	0.999	889	40	<100M	45.0	889	40	-
The Lorraine State Bank	Lorraine	27.5	0.043	0.999	962	40	<100M	47.5	962	40	-
The Farmers State Bank	Fairview	25.0	0.024	0.998	515	25	<100M	40.0	515	25	-
The Farmers' State Bank of Jetmore, Kansas	Jetmore	25.0	0.048	0.999	1,002	26	<100M	32.5	344	23	-
The State Bank of Conway Springs	Conway Springs	25.0	0.043	0.998	1,082	17	<100M	27.5	329	14	-
The State Exchange Bank	Mankato	25.0	0.068	0.453	2,196	65	<100M	47.5	1,183	61	-
Cottonwood Valley Bank	Cedar Point	25.0	0.075	0.710	1,608	10	<100M	17.5	233	6	-
The Downs National Bank	Downs	25.0	0.051	0.998	923	22	<100M	30.0	284	16	-
Citizens Savings and Loan Association, FSB	Leavenworth	25.0	0.008	0.999	1,595	10	100M-500M	12.5	65	1	-
First Federal Savings and Loan Association of Independence	Independence	25.0	0.029	0.650	4,967	42	100M-500M	22.5	919	23	-
Argentine Federal Savings	Kansas City	25.0	0.021	0.999	1,228	8	<100M	17.5	138	3	-
First Federal Savings and Loan Association of Olathe	Olathe	25.0	0.015	0.999	1,010	4	<100M	12.5	41	2	-
The Farmers State Bank	Dwight	22.5	0.029	0.998	444	7	<100M	12.5	21	4	-
Bank of Parsons	Parsons	22.5	0.024	0.997	299	11	<100M	37.5	299	11	-
Bison State Bank	Bison	22.5	0.040	0.998	418	7	<100M	15.0	45	5	-
The First National Bank of Howard	Howard	22.5	0.046	0.998	402	6	<100M	17.5	45	3	-
The Bank of Protection	Protection	20.0	0.037	0.509	2,087	60	<100M	35.0	898	52	-
Home Savings Bank	Chanute	20.0	0.032	0.729	2,039	18	<100M	15.0	270	10	-
State Bank of Burrton	Burrton	15.0	0.070	0.299	687	21	<100M	35.0	393	17	-
Capitol Federal Savings Bank	Topeka	12.5	0.000	0.096	1,908	8	1B-10B	10.0	26	2	-
Inter-State Federal Savings and Loan Association of Kansas City	Kansas City	10.0	0.000	0.000	-	-	100M-500M	10.0	-	-	-
First Federal Savings and Loan Association of Wakeeney	Wakeeney	10.0	0.022	0.215	687	19	<100M	25.0	562	18	-
National Advisors Trust Company, FSB	Overland Park	10.0	0.000	0.000	-	-	<100M	10.0	-	-	-

<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