

Table 3A Expanded. Small Business Lending Institutions in Missouri 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 ¹ (10)
		Total Rank	TA Ratio ¹	TBL Ratio ¹	Amount (1,000)	Number	Institution Asset Size	Total Rank	Amount (1,000)	Number	
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
First State Community Bank	Farmington	100.0	0.251	1.000	317,465	2,117	1B-10B	72.5	31,087	1,306	-
Mid America Bank	Linn	95.0	0.287	1.000	75,365	541	100M-500M	95.0	29,377	448	-
Missouri Bank and Trust Company of Kansas Ci	Kansas City	92.5	0.484	0.984	198,690	1,341	100M-500M	70.0	12,612	1,026	-
Peoples Community Bank	Greenville	92.5	0.341	1.000	42,903	562	100M-500M	97.5	42,903	562	0.000
Community State Bank of Missouri	Bowling Green	87.5	0.182	1.000	35,735	575	100M-500M	100.0	35,735	575	-
The Maries County Bank	Vienna	87.5	0.151	1.000	48,512	1,305	100M-500M	95.0	21,039	1,192	-
Citizens Bank of Newburg	Rolla	87.5	0.306	1.000	54,046	261	100M-500M	52.5	4,455	143	-
First National Bank	Camdenton	87.5	0.185	1.000	51,015	395	100M-500M	60.0	5,906	254	-
The Union Savings Bank	Sedalia	85.0	0.262	1.000	24,638	359	<100M	97.5	24,638	359	-
Century Bank of the Ozarks	Gainesville	85.0	0.195	1.000	32,775	664	100M-500M	100.0	32,775	664	-
Liberty Bank	Springfield	85.0	0.269	0.653	288,690	2,260	1B-10B	77.5	40,736	1,213	-
Metz Banking Company	Nevada	85.0	0.280	1.000	17,839	374	<100M	97.5	17,839	374	-
Commercial Bank	Saint Louis	82.5	0.295	0.704	51,598	477	100M-500M	72.5	8,966	326	0.003
Community Bank, National Association	Summersville	82.5	0.286	1.000	15,109	361	<100M	95.0	15,109	361	0.002
Central Bank of Lake of the Ozarks	Osage Beach	82.5	0.203	0.669	104,043	1,343	500M-1B	77.5	16,268	917	0.004
O'Bannon Banking Company	Buffalo	82.5	0.183	1.000	26,612	356	100M-500M	72.5	5,370	277	-
The Nodaway Valley Bank	Maryville	82.5	0.211	0.594	150,705	2,211	500M-1B	90.0	51,892	1,685	-
Community Bank of Raymore	Raymore	82.5	0.376	0.663	60,676	559	100M-500M	62.5	6,321	333	-
St. Clair County State Bank	Osceola	80.0	0.203	1.000	23,690	409	100M-500M	97.5	23,690	409	-
Bank of Sullivan	Sullivan	80.0	0.223	0.699	58,916	503	100M-500M	72.5	10,020	346	-
HNB National Bank	Hannibal	80.0	0.174	0.754	55,952	898	100M-500M	85.0	15,825	694	-
Country Club Bank	Kansas City	80.0	0.182	0.599	182,126	1,496	500M-1B	72.5	26,150	818	-
First Midwest Bank of Poplar Bluff	Poplar Bluff	80.0	0.243	0.598	64,655	693	100M-500M	70.0	9,579	447	0.001
Community Bank of the Ozarks	Sunrise Beach	80.0	0.330	1.000	19,071	255	<100M	95.0	19,071	255	-
Southwest Missouri Bank	Carthage	77.5	0.146	0.689	90,429	1,637	500M-1B	82.5	23,723	1,325	0.002
Bremen Bank and Trust Company	Saint Louis	77.5	0.305	0.650	67,946	453	100M-500M	57.5	6,088	219	-
Adrian Bank	Adrian	77.5	0.246	0.862	29,270	414	100M-500M	82.5	8,534	304	-
Bank of Bolivar	Bolivar	77.5	0.212	0.685	41,738	499	100M-500M	77.5	8,619	356	-
Heartland Bank	Saint Louis	77.5	0.157	0.672	139,786	2,821	500M-1B	92.5	68,348	2,472	-
United Bank of Union	Union	75.0	0.188	0.581	51,862	627	100M-500M	62.5	7,385	281	-
Wood & Huston Bank	Marshall	75.0	0.165	0.593	78,278	1,233	100M-500M	85.0	21,539	1,006	-
Community Bank of El Dorado Springs	El Dorado Spring	75.0	0.145	1.000	14,022	701	<100M	97.5	14,022	701	-
Jefferson Bank of Missouri	Jefferson City	75.0	0.149	0.676	73,029	1,088	100M-500M	80.0	15,958	755	0.007
Mid-Missouri Bank	Springfield	75.0	0.164	0.581	80,521	864	100M-500M	67.5	12,024	528	-
Freedom Bank of Southern Missouri	Cassville	75.0	0.189	0.892	26,058	434	100M-500M	77.5	6,555	354	-
First Independent Bank	Aurora	75.0	0.227	1.000	20,543	255	<100M	75.0	5,491	184	-

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		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
The Corner Stone Bank	South West City	75.0	0.181	0.951	23,795	528	100M-500M	90.0	13,003	468	-
First Community Bank	Lees Summit	75.0	0.168	0.547	107,251	1,082	500M-1B	77.5	20,660	712	-
County Bank	Brunswick	75.0	0.220	1.000	17,415	255	<100M	95.0	17,415	255	-
The Bank of Grain Valley	Grain Valley	72.5	0.309	0.872	25,592	212	<100M	57.5	3,698	112	-
Town & Country Bank	Salem	72.5	0.113	0.831	57,843	814	500M-1B	80.0	15,507	632	-
Focus Bank	Charleston	72.5	0.154	0.465	97,072	1,360	500M-1B	80.0	21,819	1,047	-
Peoples Bank	Cuba	72.5	0.214	0.861	36,493	261	100M-500M	47.5	3,829	158	-
Southern Commercial Bank	Saint Louis	72.5	0.167	0.462	88,397	676	500M-1B	62.5	11,744	372	0.002
Security Bank of Southwest Missouri	Cassville	72.5	0.185	1.000	13,177	288	<100M	92.5	13,177	288	-
Palmyra State Bank	Palmyra	72.5	0.187	0.730	26,360	353	100M-500M	70.0	5,846	261	-
The Citizens Bank of Edina	Edina	72.5	0.206	1.000	13,179	252	<100M	92.5	13,179	252	-
First Missouri State Bank	Poplar Bluff	72.5	0.178	0.753	27,248	484	100M-500M	80.0	6,753	383	0.001
Alliance Bank	Cape Girardeau	72.5	0.194	0.890	26,694	270	100M-500M	55.0	3,979	168	-
F&M Bank and Trust Company	Hannibal	72.5	0.192	0.699	34,114	394	100M-500M	60.0	4,857	266	-
Community First Bank	Butler	72.5	0.184	0.805	27,628	362	100M-500M	72.5	6,433	250	-
Community National Bank	Monett	72.5	0.261	0.917	19,634	265	<100M	72.5	5,170	195	-
Shelter Financial Bank	Columbia	72.5	0.117	1.000	20,700	466	100M-500M	97.5	20,700	466	-
Macon-Atlanta State Bank	Macon	70.0	0.127	1.000	25,589	342	100M-500M	60.0	4,119	276	-
Central Bank	Lebanon	70.0	0.181	0.601	44,273	504	100M-500M	62.5	6,691	327	-
The Third National Bank of Sedalia	Sedalia	70.0	0.135	0.746	42,197	528	100M-500M	67.5	7,384	378	0.003
The Tipton Latham Bank, National Association	Tipton	70.0	0.154	1.000	14,660	344	<100M	82.5	5,498	298	-
Springfield First Community Bank	Springfield	70.0	0.220	0.457	47,490	281	100M-500M	45.0	5,039	131	-
Legacy Bank & Trust Company	Rogersville	70.0	0.149	1.000	18,738	238	100M-500M	92.5	18,738	238	-
Peoples Bank & Trust Co.	Troy	70.0	0.164	0.580	66,143	464	100M-500M	60.0	8,554	280	-
United State Bank	Lewistown	70.0	0.145	1.000	15,303	331	100M-500M	92.5	15,303	331	-
Empire Bank	Springfield	70.0	0.151	0.417	155,615	1,663	1B-10B	62.5	17,596	1,084	0.004
Central Bank of Kansas City	Kansas City	70.0	0.245	0.483	43,220	335	100M-500M	55.0	5,586	179	-
Bank Northwest	Hamilton	70.0	0.208	0.985	19,615	229	<100M	65.0	4,034	158	-
The Bank of Missouri	Perryville	70.0	0.159	0.434	135,290	1,231	500M-1B	67.5	18,087	746	-
Citizens National Bank of Greater St. Louis	Maplewood	70.0	0.177	0.368	84,471	557	100M-500M	50.0	6,827	245	-
Citizens Bank	New Haven	70.0	0.230	0.655	39,370	289	100M-500M	52.5	4,454	168	-
Hawthorn Bank	Jefferson City	70.0	0.148	0.390	174,572	1,288	1B-10B	62.5	18,875	680	0.001
Alliant Bank	Madison	70.0	0.187	0.967	20,551	332	100M-500M	80.0	7,007	250	-
American Trust Bank	Kirksville	70.0	0.239	1.000	11,402	164	<100M	67.5	3,816	125	-
Landmark Bank, National Association	Columbia	70.0	0.138	0.531	218,132	2,836	1B-10B	72.5	40,899	1,996	-
First Community Bank, Missouri	Poplar Bluff	70.0	0.166	0.614	40,268	700	100M-500M	82.5	12,318	558	0.003
Branson Bank	Branson	70.0	0.250	0.572	39,455	291	100M-500M	52.5	4,950	159	-

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Community First Banking Company	West Plains	70.0	0.194	0.793	25,586	303	100M-500M	72.5	6,149	214	-
Cass Commercial Bank	Bridgeton	70.0	0.189	0.246	112,798	579	500M-1B	37.5	5,030	184	-
Metropolitan National Bank	Springfield	67.5	0.145	0.464	72,434	689	100M-500M	60.0	10,320	481	-
Citizens Bank of Rogersville	Rogersville	67.5	0.256	0.864	14,627	191	<100M	57.5	2,700	130	-
St. Johns Bank and Trust Company	Saint Louis	67.5	0.191	0.415	58,774	364	100M-500M	42.5	4,969	164	-
Bank of Cairo and Moberly	Moberly	67.5	0.228	0.886	18,736	189	<100M	50.0	2,479	128	0.002
Farmers and Merchants Bank of St. Clair	Saint Clair	67.5	0.188	0.657	31,803	366	100M-500M	60.0	5,021	225	-
Metcalf Bank	Lees Summit	67.5	0.134	0.310	154,907	1,099	1B-10B	55.0	12,292	527	0.002
The Bank of Advance	Advance	67.5	0.115	0.882	28,331	780	100M-500M	90.0	12,813	676	-
Platte Valley Bank of Missouri	Platte City	67.5	0.140	0.606	50,476	584	100M-500M	65.0	8,515	401	-
Montgomery Bank, National Association	Sikeston	67.5	0.131	0.291	117,397	974	500M-1B	60.0	14,225	670	0.000
Hometown Bank, National Association	Carthage	67.5	0.170	0.629	32,889	383	100M-500M	67.5	6,891	250	-
Bank of Weston	Weston	67.5	0.239	0.663	24,657	271	100M-500M	57.5	3,816	187	-
Concord Bank	St. Louis	67.5	0.253	0.544	38,127	232	100M-500M	42.5	4,032	101	-
First Central Bank	Warrensburg	65.0	0.146	0.771	30,813	342	100M-500M	65.0	5,906	240	0.002
Summit Bank of Kansas City	Lees Summit	65.0	0.399	0.724	20,299	167	<100M	27.5	1,179	42	-
First State Bank and Trust Company, Inc.	Caruthersville	65.0	0.109	0.773	35,541	710	100M-500M	82.5	11,314	563	-
Bank of St. Elizabeth	Saint Elizabeth	65.0	0.143	1.000	14,107	230	<100M	80.0	5,406	190	-
Mid America Bank & Trust Company	Dixon	65.0	0.214	0.668	26,330	206	100M-500M	55.0	4,063	123	-
Belgrade State Bank	Belgrade	65.0	0.170	0.607	33,672	332	100M-500M	62.5	6,075	220	-
First Midwest Bank of the Ozarks	Piedmont	65.0	0.224	0.579	25,716	228	100M-500M	47.5	3,079	147	-
Legends Bank	Linn	65.0	0.139	0.737	35,159	351	100M-500M	57.5	5,268	221	0.003
Carroll County Trust Company of Carrollton, M	Carrollton	65.0	0.123	1.000	14,826	346	100M-500M	95.0	14,826	346	-
St. Louis Bank	Town And Country	65.0	0.135	0.495	61,262	498	100M-500M	52.5	6,661	300	-
Guaranty Bank	Springfield	65.0	0.134	0.331	92,653	472	500M-1B	40.0	5,483	180	-
PATRIOTS BANK	Liberty	65.0	0.293	0.722	28,187	123	<100M	20.0	1,152	40	-
Eagle Bank and Trust Company of Missouri	Hillsboro	65.0	0.138	0.357	112,913	703	500M-1B	50.0	9,930	307	-
Lead Bank	Garden City	65.0	0.209	0.867	17,037	186	<100M	57.5	3,014	134	-
The Citizens-Farmers Bank of Cole Camp	Cole Camp	65.0	0.127	1.000	11,926	394	<100M	95.0	11,926	394	-
Bank of Mansfield	Mansfield	65.0	0.155	1.000	11,864	229	<100M	90.0	11,864	229	-
The Callaway Bank	Fulton	65.0	0.134	0.624	37,363	468	100M-500M	65.0	7,163	335	-
Bank of Kirksville	Kirksville	65.0	0.097	0.753	45,181	595	100M-500M	77.5	12,640	419	-
The Seymour Bank	Seymour	62.5	0.106	1.000	14,846	281	100M-500M	90.0	14,846	281	-
Bank of Washington	Washington	62.5	0.121	0.267	93,696	782	500M-1B	57.5	12,118	419	-
Bank Star One	Fulton	62.5	0.172	1.000	16,194	136	<100M	30.0	1,378	74	-
Security Bank of the Ozarks	Eminence	62.5	0.230	1.000	10,498	107	<100M	85.0	10,498	107	-
Citizens Bank	Amsterdam	62.5	0.183	1.000	9,402	165	<100M	72.5	4,921	136	-

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Bank of Grandin	Grandin	62.5	0.148	0.690	23,389	448	100M-500M	80.0	7,517	372	-
Bank of Monticello	Monticello	62.5	0.119	1.000	10,377	431	<100M	92.5	10,377	431	-
Bank of Franklin County	Washington	62.5	0.165	0.567	38,358	322	100M-500M	57.5	5,611	186	-
Goppert Financial Bank	Lathrop	62.5	0.166	1.000	11,683	141	<100M	87.5	11,683	141	-
Farmers Bank of Lincoln	Lincoln	62.5	0.135	1.000	12,453	262	<100M	92.5	12,453	262	-
Farmers Bank of Northern Missouri	Unionville	62.5	0.079	0.931	23,999	807	100M-500M	90.0	15,070	766	-
Regional Missouri Bank	Marceline	62.5	0.147	0.950	19,026	233	100M-500M	70.0	5,350	173	-
Triad Bank	Frontenac	62.5	0.219	0.463	41,451	185	100M-500M	20.0	1,841	47	-
Excel Bank	Sedalia	62.5	0.172	0.498	45,304	280	100M-500M	45.0	4,912	139	-
The Bank of Versailles	Versailles	62.5	0.128	0.813	37,723	311	100M-500M	50.0	4,896	175	-
Lamar Bank and Trust Company	Lamar	62.5	0.167	0.880	20,272	169	100M-500M	50.0	2,985	122	-
Old Missouri Bank	Springfield	62.5	0.201	0.671	24,624	256	100M-500M	65.0	5,159	177	-
Bank of Bloomsdale	Bloomsdale	62.5	0.163	0.522	32,018	378	100M-500M	75.0	9,071	270	-
Pony Express Community Bank	St. Joseph	62.5	0.181	1.000	11,697	126	<100M	45.0	1,712	88	0.002
Jefferson Bank and Trust Company	Eureka	62.5	0.143	0.253	88,197	726	500M-1B	52.5	8,055	432	-
Mainstreet Bank	Ashland	62.5	0.137	1.000	8,579	387	<100M	92.5	8,579	387	-
Enterprise Bank & Trust	Clayton	62.5	0.123	0.236	359,248	1,549	1B-10B	55.0	27,502	504	-
Midwest Regional Bank	Festus	62.5	0.270	0.551	29,069	190	100M-500M	40.0	2,600	115	-
Table Rock Community Bank	Kimberling City	62.5	0.237	1.000	10,817	119	<100M	57.5	2,290	87	-
West Plains Bank and Trust Company	West Plains	62.5	0.139	0.601	38,531	446	100M-500M	65.0	7,338	323	-
Bank of Birch Tree	Birch Tree	62.5	0.278	1.000	6,497	147	<100M	82.5	6,497	147	-
First National Bank	Malden	62.5	0.144	0.762	21,826	344	100M-500M	72.5	5,488	263	-
Phelps County Bank	Rolla	60.0	0.092	0.749	25,732	408	100M-500M	55.0	4,570	294	-
The Central Trust Bank	Jefferson City	60.0	0.057	0.472	131,448	2,649	1B-10B	65.0	21,429	2,131	0.003
The Boone County National Bank of Columbia	Columbia	60.0	0.086	0.384	108,248	2,166	1B-10B	60.0	15,847	1,749	0.004
Blue Ridge Bank and Trust Co.	Independence	60.0	0.124	0.440	58,699	465	100M-500M	62.5	10,579	330	-
First Midwest Bank of Dexter	Dexter	60.0	0.156	0.429	36,929	430	100M-500M	57.5	6,191	284	-
Bank Star of the LeadBelt	Park Hills	60.0	0.172	0.784	19,042	176	100M-500M	47.5	2,856	100	-
RCSBank	New London	60.0	0.263	0.854	15,109	115	<100M	47.5	2,321	71	-
First Missouri National Bank	Brookfield	60.0	0.154	0.904	16,762	259	100M-500M	82.5	6,928	209	-
Heritage Bank of the Ozarks	Lebanon	60.0	0.239	1.000	10,039	110	<100M	52.5	2,042	80	-
Putnam County State Bank	Unionville	60.0	0.112	0.939	14,587	377	100M-500M	85.0	6,814	335	-
New Era Bank	Fredericktown	60.0	0.134	0.617	37,583	320	100M-500M	55.0	6,269	189	-
First National Bank of Clinton	Clinton	60.0	0.223	0.757	15,739	143	<100M	45.0	2,152	80	-
BTC Bank	Bethany	60.0	0.085	0.750	26,635	665	100M-500M	85.0	10,438	581	-
Lindell Bank & Trust Company	St. Louis	60.0	0.111	0.477	55,189	373	100M-500M	42.5	5,264	180	-
Southern Bank	Poplar Bluff	60.0	0.110	0.373	75,987	734	500M-1B	60.0	12,334	471	-

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First National Bank of St. Louis	Clayton	60.0	0.097	0.258	139,371	1,491	1B-10B	55.0	10,518	1,024	0.003
First State Bank of Purdy	Purdy	60.0	0.176	0.608	22,781	335	100M-500M	65.0	4,619	253	-
Northland National Bank	Gladstone	57.5	0.275	0.921	12,734	74	<100M	27.5	997	34	-
CBC Bank	Bowling Green	57.5	0.206	1.000	7,264	84	<100M	52.5	1,578	62	-
People's Bank of Seneca	Seneca	57.5	0.143	1.000	12,546	192	<100M	67.5	3,944	141	-
First Missouri State Bank of Cape County	Cape Girardeau	57.5	0.204	0.606	22,487	189	100M-500M	42.5	2,643	107	-
The First National Bank of Audrain County	Mexico	57.5	0.113	0.823	17,493	391	100M-500M	67.5	4,934	317	0.003
Bank of Odessa	Odessa	57.5	0.058	1.000	14,551	293	100M-500M	55.0	3,544	240	-
Sun Security Bank	Ellington	57.5	0.117	0.518	41,494	369	100M-500M	55.0	6,650	238	-
The Missouri Bank	Warrenton	57.5	0.140	0.697	28,121	260	100M-500M	42.5	3,054	138	-
Preferred Bank	Rothville	57.5	0.200	0.920	14,811	112	<100M	27.5	1,142	66	-
Chillicothe State Bank	Chillicothe	57.5	0.131	1.000	14,512	146	100M-500M	45.0	2,430	94	-
Heritage Community Bank	Chamois	57.5	0.244	0.680	15,167	120	<100M	42.5	2,079	73	-
State Bank of Slater	Slater	57.5	0.190	1.000	7,686	104	<100M	80.0	7,686	104	-
Bank of Crocker	Waynesville	57.5	0.161	0.657	24,748	192	100M-500M	35.0	2,640	105	-
Pony Express Bank	Braymer	57.5	0.198	0.464	26,005	164	100M-500M	27.5	1,931	69	-
Citizens Bank of Blythedale	Blythedale	57.5	0.168	1.000	5,667	167	<100M	80.0	5,667	167	-
First Bank	Creve Coeur	57.5	0.061	0.191	416,954	4,256	1B-10B	55.0	40,025	2,303	0.000
MRV Banks	Sainte Genevieve	57.5	0.252	0.583	18,696	114	<100M	37.5	2,056	65	-
Southern Missouri Bank of Marshfield	Marshfield	57.5	0.180	0.670	19,097	190	100M-500M	52.5	3,026	119	-
Kearney Trust Company	Kearney	57.5	0.144	0.658	19,466	293	100M-500M	62.5	4,223	222	-
Commerce Bank	Kansas City	57.5	0.056	0.284	1,091,535	25,655	10B-50B	60.0	157,355	21,168	0.039
Concordia Bank of Concordia, Missouri	Concordia	55.0	0.222	0.684	12,246	154	<100M	62.5	3,184	111	-
Citizens Community Bank	Pilot Grove	55.0	0.108	1.000	11,233	295	100M-500M	75.0	4,477	245	-
Pulaski Bank	Saint Louis	55.0	0.093	0.284	123,190	406	1B-10B	55.0	22,219	172	-
Tri-County Trust Company	Glasgow	55.0	0.147	1.000	7,427	149	<100M	85.0	7,427	149	-
The Bank of Houston	Houston	55.0	0.216	0.893	10,041	94	<100M	47.5	1,673	59	-
First Community National Bank	Cuba	55.0	0.139	0.578	31,810	258	100M-500M	50.0	4,377	149	-
Bank of Louisiana	Louisiana	55.0	0.214	0.807	11,948	119	<100M	52.5	2,313	89	-
Community Bank of Pleasant Hill	Pleasant Hill	55.0	0.341	0.506	16,541	151	<100M	55.0	3,150	104	-
Great Southern Bank	Reeds Spring	55.0	0.048	0.202	164,050	1,122	1B-10B	52.5	14,522	568	-
F & C Bank	Holden	55.0	0.143	0.668	16,807	284	100M-500M	72.5	5,634	228	-
First Bank of the Lake	Osage Beach	55.0	0.217	1.000	6,909	60	<100M	45.0	1,284	36	-
Bank Star of the BootHeel	Steele	55.0	0.114	1.000	10,791	212	<100M	90.0	10,791	212	-
UMB Bank, National Association	Kansas City	55.0	0.046	0.192	491,232	3,351	10B-50B	55.0	44,792	1,667	0.029
Boulevard Bank	Neosho	55.0	0.101	1.000	14,059	134	100M-500M	47.5	2,652	85	-
FMB Bank	Wright City	55.0	0.200	1.000	7,914	84	<100M	47.5	1,633	51	-

Table 3A Expanded. Small Business Lending Institutions in Missouri 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 ¹ (10)
		Total Rank	TA Ratio ¹	TBL Ratio ¹	Amount (1,000)	Number	Institution Asset Size	Total Rank	Amount (1,000)	Number	
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
Jonesburg State Bank	Jonesburg	55.0	0.179	0.911	11,459	125	<100M	52.5	2,119	85	-
Midwest BankCentre	Lemay	55.0	0.097	0.241	104,759	406	1B-10B	35.0	5,603	117	-
Meramec Valley Bank	Valley Park	55.0	0.214	0.560	23,022	140	100M-500M	20.0	1,328	50	0.004
Union Bank	Kansas City	55.0	0.121	0.268	62,004	421	500M-1B	47.5	6,750	200	-
First State Bank of Joplin	Joplin	55.0	0.144	0.563	27,819	224	100M-500M	40.0	3,208	125	-
America's Community Bank	Blue Springs	55.0	0.301	0.879	9,551	71	<100M	22.5	690	21	-
Superior Bank	Hazelwood	52.5	0.345	0.720	17,063	46	<100M	10.0	62	4	-
Bank Midwest, National Association	Kansas City	52.5	0.018	0.153	52,043	841	1B-10B	50.0	8,050	490	0.001
Bank of Iberia	Iberia	52.5	0.170	0.991	9,543	157	<100M	62.5	2,671	120	-
Peoples Bank of Altenburg	Altenburg	52.5	0.171	1.000	8,567	105	<100M	47.5	1,592	79	-
Independent Farmers Bank	Maysville	52.5	0.100	1.000	9,289	227	<100M	85.0	9,289	227	0.002
Peoples Bank of the Ozarks	Nixa	52.5	0.124	0.373	36,961	274	100M-500M	35.0	2,822	150	-
FortuneBank	Arnold	52.5	0.180	0.448	27,059	216	100M-500M	42.5	3,199	130	-
Senath State Bank	Senath	52.5	0.122	1.000	7,214	192	<100M	87.5	7,214	192	-
Ozark Mountain Bank	Branson	52.5	0.117	0.362	36,226	307	100M-500M	37.5	3,926	168	0.005
NEW FRONTIER BANK	Saint Charles	52.5	0.200	0.392	26,883	133	100M-500M	17.5	951	39	0.001
Lawson Bank	Lawson	52.5	0.151	0.656	18,626	171	100M-500M	45.0	2,892	105	-
Horizon State Bank	Cameron	52.5	0.211	1.000	3,891	52	<100M	65.0	3,891	52	-
Peoples Community State Bank	Doniphan	52.5	0.153	0.538	19,840	266	100M-500M	62.5	4,950	186	-
Bank Star	Pacific	52.5	0.202	0.680	13,671	93	<100M	45.0	2,639	57	-
Rockwood Bank	Eureka	52.5	0.141	0.410	40,758	219	100M-500M	30.0	2,656	97	-
First State Bank of St. Charles, Missouri	St. Charles	52.5	0.138	0.557	28,736	265	100M-500M	35.0	2,580	144	-
Security Bank of Pulaski County	Saint Robert	52.5	0.158	0.667	16,338	214	100M-500M	60.0	3,973	162	-
The Bank of Fairport	Maysville	50.0	0.186	1.000	4,633	29	<100M	65.0	4,633	29	-
Kahoka State Bank	Kahoka	50.0	0.133	1.000	6,597	123	<100M	65.0	2,643	100	-
The Paris National Bank	Paris	50.0	0.149	0.892	10,974	101	<100M	35.0	1,440	57	-
The Bank of Old Monroe	Old Monroe	50.0	0.104	0.526	27,246	319	100M-500M	52.5	4,879	226	-
Bank of Salem	Salem	50.0	0.086	1.000	6,656	236	<100M	82.5	6,656	236	-
Bank of Billings	Billings	50.0	0.160	1.000	8,615	108	<100M	55.0	2,147	78	-
Citizens Bank & Trust	Rock Port	50.0	0.113	1.000	9,054	153	<100M	57.5	2,352	123	-
Kennett National Bank	Kennett	50.0	0.133	0.757	13,562	159	100M-500M	62.5	4,252	128	-
The Business Bank of Saint Louis	Clayton	50.0	0.098	0.203	49,898	272	500M-1B	20.0	1,996	69	-
Alton Bank	Alton	50.0	0.136	1.000	7,392	116	<100M	42.5	1,298	103	-
OakStar Bank, National Association	Springfield	50.0	0.167	0.435	29,053	163	100M-500M	17.5	834	67	-
Citizens Bank and Trust Company	Chillicothe	50.0	0.080	0.275	77,505	443	500M-1B	40.0	5,441	216	-
Reliance Bank	Des Peres	50.0	0.072	0.151	82,618	370	1B-10B	22.5	2,055	81	-
Providence Bank	Columbia	50.0	0.080	0.320	60,214	322	500M-1B	32.5	4,055	132	-

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		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)
Progressive Ozark Bank, Federal Savings Bank	Salem	50.0	0.074	1.000	8,016	257	100M-500M	87.5	8,016	257	-
Community Bank and Trust	Neosho	50.0	0.091	0.617	26,456	230	100M-500M	42.5	3,915	135	-
COMMUNITY BANK OF MARSHALL	Marshall	50.0	0.095	1.000	9,692	198	100M-500M	57.5	2,724	173	-
Sterling Bank	Poplar Bluff	50.0	0.132	0.359	42,143	211	100M-500M	27.5	2,546	86	-
Martinsburg Bank and Trust	Mexico	50.0	0.120	0.620	20,989	236	100M-500M	55.0	4,082	163	-
Exchange Bank of Northeast Missouri	Kahoka	50.0	0.097	0.911	13,529	234	100M-500M	70.0	5,014	204	-
Adams Dairy Bank	Blue Springs	47.5	0.229	0.713	11,771	43	<100M	15.0	405	13	-
First Commercial Bank	Gideon	47.5	0.132	0.275	27,531	220	100M-500M	35.0	2,790	128	-
Bank of Thayer	Thayer	47.5	0.141	0.722	10,967	217	<100M	67.5	3,831	178	-
Commercial Bank of Oak Grove, Mo.	Oak Grove	47.5	0.119	1.000	10,161	70	<100M	30.0	1,383	36	-
The Citizens Bank of Oregon Missouri	Oregon	47.5	0.289	0.858	5,558	46	<100M	30.0	575	26	-
The Corder Bank	Corder	47.5	0.218	1.000	2,845	43	<100M	50.0	700	34	-
The Mercantile Bank of Louisiana, Missouri	Louisiana	47.5	0.177	0.547	17,426	153	<100M	30.0	1,479	83	-
Citizens Bank of Eldon	Eldon	47.5	0.070	0.905	8,146	324	100M-500M	77.5	4,883	295	0.004
The Merchants and Farmers Bank of Salisbury	Salisbury	47.5	0.136	0.837	13,073	150	<100M	50.0	2,625	105	-
Royal Banks of Missouri	University City	47.5	0.109	0.249	45,638	192	100M-500M	22.5	2,344	73	-
Bank of Belton	Belton	47.5	0.202	0.671	10,899	65	<100M	25.0	1,056	28	0.008
Bank of Ash Grove	Ash Grove	47.5	0.153	0.880	11,726	61	<100M	22.5	927	31	-
Farmers State Bank, S/B	Schell City	47.5	0.166	0.774	10,307	79	<100M	42.5	1,814	48	-
First Bank of Missouri	Gladstone	47.5	0.097	0.218	49,090	269	500M-1B	30.0	3,312	109	-
The First National Bank of Nevada, Missouri	Nevada	47.5	0.111	1.000	9,483	116	<100M	80.0	9,483	116	-
Stone County National Bank	Crane	47.5	0.096	1.000	8,209	130	<100M	55.0	2,363	105	-
KCB Bank	Kearney	47.5	0.148	0.420	23,380	177	100M-500M	32.5	2,546	98	-
Glasgow Savings Bank	Glasgow	47.5	0.172	1.000	4,923	39	<100M	32.5	687	27	-
Heritage State Bank	Nevada	47.5	0.122	0.816	13,052	216	100M-500M	70.0	4,572	161	-
UNICO Bank	Mineral Point	47.5	0.075	0.622	17,516	316	100M-500M	65.0	5,980	247	-
Truman Bank	St. Louis	47.5	0.129	0.400	44,357	209	100M-500M	30.0	2,862	62	-
The Community Bank of Shell Knob	Shell Knob	47.5	0.234	0.999	2,536	39	<100M	50.0	913	27	-
Community Bank of Missouri	Richmond	47.5	0.200	0.725	10,013	92	<100M	42.5	1,552	58	-
Central Bank of Missouri	Sedalia	45.0	0.172	0.535	13,897	111	<100M	32.5	1,512	67	-
American Bank of Missouri	Wellsville	45.0	0.129	0.736	13,290	128	100M-500M	35.0	1,785	83	-
BankLiberty.	Liberty	45.0	0.096	0.255	41,308	231	100M-500M	27.5	2,966	104	-
Parkside Financial Bank & Trust	Clayton	45.0	0.161	0.277	32,339	104	100M-500M	10.0	624	14	-
1st Advantage Bank	Saint Peters	45.0	0.198	0.423	17,913	67	<100M	12.5	717	21	-
Town & Country Bank Midwest	La Belle	45.0	0.226	0.511	5,015	128	<100M	57.5	1,702	113	-
B&L Bank	Lexington	45.0	0.117	0.593	16,340	197	100M-500M	60.0	4,368	144	-
Farmers Bank of Green City	Green City	42.5	0.131	1.000	4,253	65	<100M	35.0	781	46	-

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		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)
Montrose Savings Bank	Montrose	42.5	0.104	1.000	3,898	125	<100M	70.0	3,898	125	-
Northeast Missouri State Bank	Kirkville	42.5	0.070	1.000	6,128	134	<100M	75.0	6,128	134	-
Sherwood Community Bank	Creighton	42.5	0.131	1.000	4,286	57	<100M	67.5	4,286	57	-
Clay County Savings Bank	Liberty	42.5	0.149	0.637	14,578	80	<100M	20.0	948	30	-
First State Bank of St. Robert	Saint Robert	42.5	0.100	0.916	9,467	151	<100M	50.0	2,121	115	-
First Community Bank of the Ozarks	Branson	40.0	0.154	0.339	15,178	114	<100M	27.5	1,783	56	-
Peoples Bank of Moniteau County	Jamestown	40.0	0.106	1.000	5,352	85	<100M	50.0	1,497	69	-
Farmers State Bank	Cameron	40.0	0.067	0.737	11,441	151	100M-500M	42.5	2,527	100	-
United Security Bank	Fulton	40.0	0.087	1.000	4,122	116	<100M	72.5	4,122	116	-
Central Federal Savings and Loan Association of	Rolla	40.0	0.102	1.000	6,460	68	<100M	72.5	6,460	68	-
The Bank of Orrick	Orrick	40.0	0.110	0.999	3,793	79	<100M	57.5	1,531	66	-
Security Bank and Trust Company	Scott City	40.0	0.082	1.000	6,062	88	<100M	47.5	1,771	72	-
The Bank of Urbana	Urbana	37.5	0.067	0.467	10,721	239	100M-500M	57.5	3,879	195	-
Lone Summit Bank	Lake Lotawana	37.5	0.215	0.544	6,322	32	<100M	15.0	265	14	-
Frontenac Bank	Earth City	37.5	0.104	0.259	37,987	103	100M-500M	15.0	815	32	-
North American Savings Bank, F.S.B.	Grandview	37.5	0.056	0.163	69,362	163	1B-10B	10.0	553	13	0.000
Bank of New Madrid	New Madrid	37.5	0.084	1.000	6,526	113	<100M	55.0	2,189	90	-
The Pleasant Hill Bank	Pleasant Hill	37.5	0.104	0.834	6,827	85	<100M	45.0	1,707	61	-
Cabool State Bank	Cabool	37.5	0.097	0.832	6,529	123	<100M	52.5	1,970	101	-
Napoleon Bank	Napoleon	37.5	0.142	0.790	5,030	67	<100M	42.5	1,153	43	-
The Bank of Macks Creek	Macks Creek	37.5	0.156	0.990	3,360	47	<100M	50.0	1,057	31	-
State Bank of Missouri	Concordia	37.5	0.077	1.000	5,417	99	<100M	45.0	1,420	73	-
Peoples Bank of Wyaconda, Missouri	Kahoka	35.0	0.053	1.000	3,610	153	<100M	72.5	3,610	153	-
Flowers National Bank	Cainsville	35.0	0.126	0.777	3,945	70	<100M	45.0	1,197	55	0.003
Commercial Trust Company of Fayette	Fayette	35.0	0.049	1.000	5,481	118	100M-500M	52.5	2,404	97	0.003
Community Bank of Russellville	Russellville	35.0	0.063	1.000	5,416	79	<100M	45.0	1,788	61	-
Bank of Brookfield - Purdin, National Association	Brookfield	35.0	0.050	1.000	3,917	114	<100M	42.5	1,355	98	-
City Bank and Trust Company of Moberly	Moberly	35.0	0.078	0.550	12,234	201	100M-500M	37.5	1,808	170	0.004
State Bank of Southwest Missouri	Springfield	35.0	0.109	0.688	9,212	68	<100M	20.0	911	29	-
Community State Bank	Shelbina	32.5	0.066	1.000	3,443	81	<100M	67.5	3,443	81	0.001
First Security Bank	Union Star	32.5	0.103	1.000	2,178	46	<100M	60.0	2,178	46	-
Community Bank of Memphis	Memphis	32.5	0.060	1.000	2,311	58	<100M	40.0	791	47	-
Exchange Bank of Missouri	Fayette	32.5	0.104	0.499	6,990	137	<100M	47.5	2,037	105	-
Home Exchange Bank	Jamesport	32.5	0.071	0.711	6,823	107	<100M	40.0	1,658	82	-
Canton State Bank	Canton	32.5	0.104	0.999	3,785	46	<100M	32.5	766	28	-
Citizens' Bank of Charleston	Charleston	32.5	0.067	0.573	7,085	137	100M-500M	52.5	2,549	113	-
Security Bank	Rich Hill	32.5	0.090	0.666	3,801	97	<100M	57.5	2,001	82	-

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		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
Farmers Bank of Lohman, Missouri	Lohman	30.0	0.045	1.000	2,574	55	<100M	40.0	1,025	45	-
Home Savings Bank	Jefferson City	30.0	0.074	1.000	2,269	16	<100M	30.0	429	9	-
Midwest Federal Savings and Loan Association	Saint Joseph	30.0	0.087	0.973	3,106	13	<100M	15.0	187	6	-
First Home Savings Bank	Mountain Grove	30.0	0.060	0.452	12,569	149	100M-500M	35.0	2,515	101	-
The State Bank	Richmond	30.0	0.039	0.999	1,069	64	<100M	52.5	1,069	64	-
Farmers State Bank Stanberry	Stanberry	30.0	0.047	0.999	2,721	74	<100M	45.0	1,206	67	-
1st Cameron State Bank	Cameron	30.0	0.068	1.000	3,209	46	<100M	40.0	929	32	-
The First National Bank of Carrollton	Carrollton	30.0	0.052	0.999	2,498	48	<100M	32.5	631	39	-
Systematic Savings Bank	Springfield	30.0	0.062	1.000	3,052	9	<100M	12.5	78	2	-
Investors National Bank	Chillicothe	27.5	0.054	1.000	3,676	41	<100M	20.0	443	26	-
Bank of New Cambria	New Cambria	27.5	0.045	0.999	1,394	36	<100M	40.0	600	31	-
The Hamilton Bank	Hamilton	27.5	0.079	0.707	4,119	79	<100M	40.0	1,179	65	-
La Monte Community Bank	La Monte	27.5	0.048	0.999	1,207	38	<100M	52.5	1,207	38	-
Wells Bank of Platte City	Platte City	27.5	0.081	0.489	7,338	94	<100M	37.5	1,777	68	-
Bank of Lee's Summit	Lees Summit	27.5	0.053	0.235	14,531	125	100M-500M	17.5	1,314	64	-
H&R Block Bank	Kansas City	25.0	0.000	0.988	79	1	1B-10B	30.0	79	1	-
Mississippi County Savings and Loan Association	Charleston	25.0	0.006	0.983	59	4	<100M	30.0	59	4	-
Rushville State Bank	Rushville	25.0	0.072	0.667	2,038	69	<100M	47.5	947	55	-
Clarence State Bank	Clarence	25.0	0.054	0.998	997	47	<100M	52.5	874	46	-
American Loan and Savings Association	Hannibal	25.0	0.021	0.993	133	1	<100M	10.0	-	-	-
Town & Country Bank of Missouri	La Grange	22.5	0.121	0.347	3,295	63	<100M	62.5	2,918	60	-
Ozarks Federal Savings and Loan Association	Farmington	22.5	0.025	0.681	5,783	41	100M-500M	15.0	595	15	-
Silex Banking Company	Silex	22.5	0.061	0.661	3,905	47	<100M	25.0	787	30	-
Ozark Bank	Ozark	22.5	0.063	0.269	11,253	84	100M-500M	17.5	968	47	-
Quarry City Savings and Loan Association	Warrensburg	20.0	0.107	0.349	4,605	32	<100M	20.0	723	14	-
Peoples Savings Bank of Rhineland	Rhineland	20.0	0.046	0.204	7,418	100	100M-500M	67.5	7,418	100	-
Bank of Hillsboro	Hillsboro	20.0	0.096	0.453	5,416	39	<100M	17.5	655	21	-
Stifel Bank and Trust	Creve Coeur	15.0	0.005	0.064	8,885	34	1B-10B	10.0	309	7	-
Home Savings and Loan Association, F.A.	Norborne	15.0	0.034	0.334	2,966	64	<100M	35.0	1,593	52	0.002
Bank of Minden	Mindenmines	15.0	0.069	0.441	2,108	27	<100M	22.5	456	21	-
Carroll County Savings and Loan Association	Carrollton	12.5	0.007	0.397	175	3	<100M	22.5	65	2	-
Midwest Independent Bank	Jefferson City	12.5	0.018	0.089	5,213	11	100M-500M	10.0	-	-	-
Bank 21	Carrollton	10.0	0.017	0.073	939	13	<100M	22.5	939	13	-
TIAA-CREF Trust Company, FSB	Saint Louis	10.0	0.000	0.000	-	-	100M-500M	10.0	-	-	-
West Plains Savings and Loan Association	West Plains	10.0	0.003	0.152	254	1	<100M	10.0	-	-	-
First Federal Bank, FSB	Kansas City	10.0	0.000	0.000	-	-	100M-500M	10.0	-	-	-
Edward Jones Trust Company	Saint Louis	10.0	0.000	0.000	-	-	<100M	10.0	-	-	-

Table 3A Expanded. Small Business Lending Institutions in Missouri 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 ¹ (10)	
		Total Rank	TA Ratio ¹	TBL Ratio ¹	Amount (1,000)	Number	Institution Asset Size	Total Rank	Amount (1,000)		Number
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)		(9)
Scottrade Bank	Des Peres	10.0	0.000	0.000	-	-	1B-10B	10.0	-	-	-

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