

Mid America Lender's Conference a success

Three Oklahoma Lenders receive special recognition

The 2010 Region VI Mid America Lender's Conference in New Orleans was a big success, said Dottie Overal, Oklahoma District Director. "I was pleased with the attendance and participation from our state lending community," she said. "The conference was a great opportunity to network and speak with Washington officials about on-going efforts

of the SBA to increase small business owner's access to capital. Next year's conference will be in Dallas. We hope to see more lenders in 2011."

Three lenders were recognized during a breakfast for their accomplishments during the past 12 months, July 1, 2009-June 30, 2010:

See Mid America Conference

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The Lender's Advantage is published by the U.S. Small Business Administration's Oklahoma District Office, located at 301 N.W. 6th St. Suite 116, Oklahoma City, OK 73102, to provide relevant and timely information to Oklahoma lenders. **For questions or more information, call Darla Booker, 405-609-8012 or email darla.booker@sba.gov.** All of the SBA's programs and services are provided to the public on a non-discriminatory basis.

Oklahoma Top 10 SBA Lenders & CDCs thru July - FY 2010

Top volume lenders by number of loans

1	BancFirst	76 loans	\$23,165,300
2	Arvest Bank	50 loans	\$9,661,700
3	JP Morgan Chase Bank, N.A.	37 loans	\$5,962,300
4	Borrego Springs Bank, N.A.	23 loans	\$882,000
5	Superior Financial Group, LLC	21 loans	\$212,500
6	MidFirst Bank	19 loans	\$1,773,400
7	ONB Bank & Trust Company	16 loans	\$5,697,616
8	Great Plains National Bank	13 loans	\$6,472,200
9	Security Bank	10 loans	\$7,789,000
10	Citizens Security Bank & Trust Company	9 loans	\$5,376,000

Top volume CDCs by number of loans

1	Metro Area Development Corporation	20 loans	\$8,111,000
2	Rural Enterprises of Oklahoma, Inc.	19 loans	\$6,019,000
3	Small Business Capital Corp.	16 loans	\$6,447,000
4	Tulsa Economic Development Corp.	7 loans	\$3,548,000

Top volume lenders by dollar value of loans

1	BancFirst	76 loans	\$23,165,300
2	Arvest Bank	50 loans	\$9,661,700
3	Security Bank	10 loans	\$7,789,000
4	Great Plains National Bank	13 loans	\$6,472,200
5	ONB Bank & Trust Company	16 loans	\$5,697,616
6	JP Morgan Chase Bank, N.A.	37 loans	\$5,962,300
7	Citizens Security Bank & Trust Company	9 loans	\$5,376,000
8	RCB Bank	8 loans	\$5,080,400
9	First Financial Bank	4 loans	\$3,601,500
10	ACB Bank	7 loans	\$3,062,800

Top volume CDCs by dollar value of loans

1	Metro Area Development Corporation	20 loans	\$8,111,000
2	Small Business Capital Corp.	16 loans	\$6,447,000
3	Rural Enterprises of Oklahoma, Inc.	19 loans	\$6,019,000
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Moratorium on state tax credit for guaranty fee

In the past, lenders or borrowers could claim a state tax credit for guaranty fees paid on SBA loans. As of July 1, 2010, a moratorium has been placed on the tax credit for the borrowers only, through June 30, 2012. However, lenders are still eligible to claim the state tax credit should they elect to pay the guaranty fee. Below, is a copy of Senate Bill 1267, outlining the moratorium language:

Senate Bill 1267

Many Oklahoma credits available against corporate and individual income taxes will be subject to a two-year moratorium from July 1, 2010, through June 30, 2012. The credits otherwise authorized may not be claimed for any event, transaction, investment, expenditure or other act occurring on or after July 1, 2010, for which the credits would otherwise be allowable. However, beginning July 1, 2012, the credits may be claimed for any event, transaction, investment, expenditure or other act occurring on or after July 1, 2012, according to the applicable statutory provisions.

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BancFirst was honored as Oklahoma's Top 7(a) Lender with loans totaling \$25,984,900. BancFirst has been the Top 7(a) lender for the state of Oklahoma for 18 years.

Rural Enterprises of Oklahoma, Inc. earned the Top CDC with loans totaling \$9,052,000. REI is located in Southeast Oklahoma, but they serve all 77 counties.

Great Plains National Bank was distinguished as Oklahoma's Rising Star. A newly active lender, Great Plains showed a 110 percent increase in loan volume in the past 12 months and increased loan dollars from \$1,407,800 to \$6,148,400.



A New Look

The 2011 Oklahoma District Office Small Business Resource Guide will be published by Reni Publishing. The Oklahoma Guide is part of an Agency-wide co-sponsorship agreement with the company to distribute standard information about the SBA's loan programs and services, including local lender listings and state resources available. For more information on the Oklahoma Resource Guide, please contact Darla Booker, 405-609-8012 or darla.booker@sba.gov.

Top 10 SBA Loans for July 2010

Date	Borrower	City	Loan Amount	Lender
7/28/2010	BILLY D. SIMPSON AND SAN-	TAHLEQUAH	\$2,000,000.00	ARVEST BANK
7/28/2010	Spices Of India LLC	Oklahoma city	\$1,440,000.00	BANCFIRST
7/20/2010	PARKER WIRELINE SERVICE	PACOLA	\$1,200,000.00	ARVEST BANK
7/2/2010	L & R ENTERPRISES, LLC AND	ELK CITY	\$1,100,000.00	GREAT PLAINS NATIONAL BANK
7/30/2010	Brainerd Chemical Company Inc.	Tuttle	\$820,000.00	SMALL BUS. CAP. CORP
7/21/2010	Muskogee Wings LLC	Muskogee	\$722,000.00	METRO AREA DEVEL CORP
7/26/2010	LAYSON ENTERPRISES, INC.	TULSA	\$500,000.00	CITIZENS SECURITY BK & TR CO
7/22/2010	First Watch	Oklahoma city	\$400,000.00	BANCFIRST
7/1/2010	Healthy Families Medical Clini	Hennessey	\$285,000.00	RURAL ENTER. - OKLAHOMA INC.
7/26/2010	Express Oil Change	Oklahoma city	\$252,000.00	BANCFIRST