

Table 3A. Small Business Lending in Arkansas Using Call Report Data, June 2001

Bank Name	Small Business Lending (<\$M) Scores					Small Business Lending (<\$100K) Scores				
	Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL\$ (Thousands) (4)	SBL# (5)	Bank Asset Sz. (6)	Total Rank (7)	SSBL\$ (Thousands) (8)	SSBL# (9)	Cdt/TA (10)
Midsouth Bank	90.0	0.344	1	142,596	1784	\$100M-500M	27	21,981	1,406	0.002
Bank Of Yellville	90.0	0.256	1	45,060	774	\$100M-500M	35	22,293	660	0.007
Bank Of Salem	90.0	0.293	1	26,295	1039	<\$100M	40	26,295	1,039	0
Pinnacle Bank	90.0	0.38	1	47,782	443	\$100M-500M	24	9,879	319	0.002
Heritage Bank	87.5	0.38	0.987	84,858	1133	\$100M-500M	26	13,527	882	0
First Cmnty Bank	87.5	0.336	0.95	57,673	1015	\$100M-500M	32	19,397	827	0.002
Simmons First Bank Jonesboro	85.0	0.253	1	43,579	663	\$100M-500M	25	10,616	537	0
First St Bank Of Warren	85.0	0.298	1	29,965	543	\$100M-500M	23	6,513	460	0
Bank Of Rogers	85.0	0.312	1	28,536	430	<\$100M	24	7,341	317	0
First Nb&Tc Of Mountain Home	82.5	0.23	1	60,938	1446	\$100M-500M	33	23,808	1,322	0.004
Pine Bluff Nb	82.5	0.253	1	50,863	698	\$100M-500M	23	10,224	593	0.006
Southern St Bank	82.5	0.337	1	19,192	402	<\$100M	36	19,192	402	0
Summit Bank	82.5	0.282	0.86	75,862	901	\$100M-500M	27	17,969	670	0
First Nb Of Phillips County	80.0	0.256	1	35,257	665	\$100M-500M	38	35,257	665	0
Community First Bank	80.0	0.295	0.868	54,394	784	\$100M-500M	30	15,874	601	0.017
Petit Jean St Bank	80.0	0.245	1	21,695	469	<\$100M	28	9,359	405	0
National Bank Of Ar	77.5	0.435	0.993	50,341	529	\$100M-500M	26	10,645	370	0.002
First Ar Valley Bank	77.5	0.241	0.627	66,388	948	\$100M-500M	27	16,458	740	0
Springdale B&T	77.5	0.235	0.841	70,508	943	\$100M-500M	26	16,478	713	0.005
First Cmnty Bank	77.5	0.182	1	40,037	530	\$100M-500M	27	13,788	391	0.003
Union B&Tc	75.0	0.248	0.93	39,741	684	\$100M-500M	25	9,578	547	0
Commercial B&Tc	75.0	0.271	1	37,049	538	\$100M-500M	35	37,049	538	0
First Nb Of Sharp County	75.0	0.189	1	40,155	935	\$100M-500M	37	40,155	935	0.006
First St Bank	75.0	0.228	1	40,347	637	\$100M-500M	37	40,347	637	0
Heber Springs St Bank	75.0	0.321	1	33,200	262	\$100M-500M	10	4,133	161	0.005
De Witt B&Tc	75.0	0.199	1	29,765	536	\$100M-500M	37	29,765	536	0
Fidelity Nb	75.0	0.183	1	30,503	494	\$100M-500M	26	10,966	401	0.002
River Valley Bank	75.0	0.35	1	15,641	304	<\$100M	25	5,963	246	0
Citizens B&Tc	72.5	0.216	0.961	44,423	611	\$100M-500M	24	11,138	461	0.007
Metropolitan Nb	72.5	0.223	0.544	142,653	1860	\$500M-\$1B	24	27,946	1,406	0.007
First St Bank	72.5	0.223	1	14,264	364	<\$100M	35	14,264	364	0
Arkansas Nb	72.5	0.198	0.657	92,790	1009	\$100M-500M	22	17,382	711	0.014
Diamond State Bank	70.0	0.184	1	26,463	738	\$100M-500M	37	26,463	738	0.003
Merchants & Planters Bank	70.0	0.2	0.951	26,214	798	\$100M-500M	31	12,102	698	0.012
Bank Of The Ozarks	70.0	0.175	0.633	142,854	2410	\$500M-\$1B	28	43,933	1,993	0
Bank Of Pocahontas	70.0	0.215	1	28,752	619	\$100M-500M	37	28,752	619	0
First St Bank	70.0	0.222	0.551	55,122	893	\$100M-500M	23	12,816	702	0
First Svc Bank	70.0	0.247	1	20,135	314	<\$100M	34	20,135	314	0.002
First Nb Of Crossett	70.0	0.219	0.786	27,698	2051	\$100M-500M	22	6,280	1,845	0.012
Chambers Bank	70.0	0.192	0.541	65,083	1089	\$100M-500M	26	17,639	887	0
Arkansas Diamond Bank	70.0	0.217	1	20,829	342	<\$100M	18	4,401	286	0.003

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Arvest Bank	70.0	0.176	0.645	105,203	1380	\$500M-\$1B	26	26,695	1,048	0.007
Bank Of Little Rock	70.0	0.286	0.847	27,723	584	<\$100M	29	11,789	476	0
Greers Ferry Lake St Bank	70.0	0.286	1	15,492	228	<\$100M	34	15,492	228	0
Simmons First Bank Nw Ar	70.0	0.207	0.892	43,800	625	\$100M-500M	30	16,885	482	0
Timberland Bank	70.0	0.392	1	15,949	173	<\$100M	32	15,949	173	0
Citizens Bank	67.5	0.188	1	31,383	549	\$100M-500M	23	7,865	470	0
First Bank Of Montgomery Count	67.5	0.272	1	21,030	361	<\$100M	23	5,422	316	0
First Nb Of Fort Smith	67.5	0.189	0.44	119,327	1378	\$500M-\$1B	23	21,448	942	0
Bank Of Eureka Springs	67.5	0.247	1	19,865	259	<\$100M	18	4,620	200	0.011
Peoples B&Tc	67.5	0.195	0.803	48,799	636	\$100M-500M	22	11,472	469	0.005
Stephens Security Bank	67.5	0.309	1	9,131	294	<\$100M	32	9,131	294	0
Capital Bank	67.5	0.329	0.898	25,486	368	<\$100M	20	5,552	254	0
Peoples Bank	67.5	0.365	1	10,558	144	<\$100M	23	4,514	117	0
Pulaski B&Tc	65.0	0.166	0.805	50,654	698	\$100M-500M	21	12,211	528	0.157
Union Bank Of Mena	65.0	0.157	1	19,929	816	\$100M-500M	36	19,929	816	0.007
Bank Of England	65.0	0.216	1	14,934	394	<\$100M	33	14,934	394	0
Calhoun County Bank	65.0	0.315	1	13,606	243	<\$100M	32	13,606	243	0
Simmons First Bank	65.0	0.235	0.674	50,184	425	\$100M-500M	14	7,321	255	0
Community Bank	65.0	0.198	0.807	41,253	530	\$100M-500M	26	12,655	369	0.014
Malvern Nb	65.0	0.18	0.713	54,062	715	\$100M-500M	24	15,266	572	0.003
First Nb Of Wynne	65.0	0.219	0.735	37,084	598	\$100M-500M	22	9,266	466	0.006
Eagle B&Tc	62.5	0.252	0.957	17,997	316	<\$100M	14	3,669	225	0
Elk Horn B&Tc	62.5	0.236	0.794	29,731	505	\$100M-500M	25	9,326	396	0
Citizens Bank	62.5	0.157	0.72	50,553	823	\$100M-500M	25	15,057	630	0.007
First Nb Berryville	62.5	0.192	0.934	24,116	518	\$100M-500M	26	8,450	446	0.008
Arkansas Bankr Bank	62.5	0.226	1	20,040	48	<\$100M	4	581	8	0
Farmers B&Tc	60.0	0.203	0.829	33,890	382	\$100M-500M	12	4,735	272	0
First Nb Of East Arkansas	60.0	0.101	1	21,111	881	\$100M-500M	35	21,111	881	0.002
First Nb In Green Forest	60.0	0.156	0.713	35,563	820	\$100M-500M	24	11,487	707	0.004
Mcilroy B&Tc	60.0	0.145	0.501	69,040	841	\$100M-500M	20	15,484	579	0.007
Union Bank Of Benton	60.0	0.144	0.836	33,604	826	\$100M-500M	28	12,965	735	0.003
First Nb	60.0	0.2	0.775	22,981	572	\$100M-500M	26	8,014	507	0
Cleburne County Bank	60.0	0.174	0.963	36,813	396	\$100M-500M	33	36,354	394	0.003
First Bank Of South Ar	60.0	0.178	1	15,743	296	<\$100M	21	5,172	239	0
Farmers B&Tc	60.0	0.223	0.872	28,995	286	\$100M-500M	13	5,140	225	0
One B&T Na	60.0	0.209	0.657	42,036	336	\$100M-500M	12	5,564	198	0.006
First Security Bank	60.0	0.125	0.499	85,763	1943	\$500M-\$1B	27	31,550	1,666	0.006
Warren B&Tc	60.0	0.154	1	17,982	274	\$100M-500M	34	17,982	274	0
First Arvest Bank	60.0	0.147	0.869	37,082	655	\$100M-500M	23	11,007	534	0.005
Alliance Bank Of Hot Springs	60.0	0.171	1	15,647	246	<\$100M	19	5,149	207	0
Cmnty Bank	57.5	0.144	0.434	45,810	851	\$100M-500M	24	16,224	714	0
First Nb	57.5	0.112	0.852	32,959	657	\$100M-500M	23	11,948	566	0.007
First Nb	57.5	0.175	1	13,101	330	<\$100M	32	13,101	330	0

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Bank Of Ar Na	57.5	0.22	0.91	30,497	180	\$100M-500M	7	3,676	106	0
Farmers B&Tc	55.0	0.116	0.612	44,886	828	\$100M-500M	23	13,302	678	0
Bank Of Mulberry	55.0	0.244	1	13,267	169	<\$100M	29	13,267	169	0
First Financial Bank	55.0	0.084	1	25,189	430	\$100M-500M	32	25,189	430	0.002
Bank Of Bentonville	55.0	0.098	0.438	60,159	725	\$500M-\$1B	18	12,376	525	0.008
Bank Of Star City	55.0	0.191	1	17,253	309	<\$100M	32	17,253	309	0
First Nb Of Hope	55.0	0.138	1	17,475	318	\$100M-500M	20	5,701	268	0
Bank Of Delight	55.0	0.185	1	13,256	265	<\$100M	10	2,310	209	0
Simmons First Nb	55.0	0.061	0.481	62,311	1053	\$1B-\$10B	22	19,399	819	0.185
First Delta Bank	55.0	0.216	1	11,391	137	<\$100M	30	11,391	137	0
First Nb Of Springdale	55.0	0.128	0.612	46,092	653	\$100M-500M	19	11,508	511	0
First Nb In Blytheville	55.0	0.129	0.915	24,474	456	\$100M-500M	27	12,133	400	0
Central B&Tc	55.0	0.204	0.819	26,832	311	\$100M-500M	16	6,212	227	0.003
First Nb At Paris	52.5	0.143	1	12,570	418	<\$100M	32	12,570	418	0.004
Citizens St Bank	52.5	0.171	1	9,856	446	<\$100M	31	9,856	446	0
Piggott St Bank	52.5	0.216	1	13,103	215	<\$100M	30	13,103	215	0
Bank Of Bearden	52.5	0.301	1	8,975	51	<\$100M	5	863	28	0
First Nb IZARD County	52.5	0.114	1	12,769	418	\$100M-500M	32	12,769	418	0
First Arkansas B&T	52.5	0.172	0.681	37,012	363	\$100M-500M	13	6,124	240	0
First Nb Of De Queen	52.5	0.162	0.946	17,865	395	\$100M-500M	22	5,694	350	0.012
Delta Tr&Bank	52.5	0.224	0.838	21,347	251	<\$100M	12	4,151	176	0
Bank Of Prescott	52.5	0.118	1	8,524	316	<\$100M	30	8,524	316	0
Cross County Bank	52.5	0.138	0.907	23,301	523	\$100M-500M	24	8,957	443	0
Trustbanc	52.5	0.176	1	10,698	87	<\$100M	5	1,462	49	0
Century Bank Arkansas	52.5	0.22	1	4,266	46	<\$100M	11	1,027	32	0
Bank Of Fayetteville Na	50.0	0.148	0.561	29,403	450	\$100M-500M	17	7,439	306	0
Fordyce B&Tc	50.0	0.158	1	9,346	275	<\$100M	30	9,346	275	0
Simmons First Bank Of South Ar	50.0	0.183	1	11,623	181	<\$100M	20	4,529	154	0
Arvest Bank	50.0	0.282	0.913	16,060	101	<\$100M	7	1,967	54	0
Bank Of Mountain View	50.0	0.136	0.851	18,920	346	\$100M-500M	19	6,017	289	0
Simmons First Bank	50.0	0.172	0.681	27,762	317	\$100M-500M	19	8,803	216	0
First Nb In Mena	50.0	0.139	0.85	16,462	476	\$100M-500M	23	6,342	426	0.012
First Nb Of Altheimer	50.0	0.235	1	2,852	104	<\$100M	19	1,812	94	0
Peoples Bank	50.0	0.138	0.999	16,468	335	\$100M-500M	22	6,208	278	0.003
First St Bank	47.5	0.148	0.75	23,775	318	\$100M-500M	13	5,420	238	0.003
Perry County Bank	47.5	0.201	0.839	20,464	159	\$100M-500M	9	3,366	96	0.005
Portland Bank	47.5	0.19	1	10,889	154	<\$100M	13	2,660	121	0
Simmons First Bank	47.5	0.178	0.637	23,758	292	\$100M-500M	14	5,916	202	0
Bank Of Paragould	47.5	0.129	1	6,037	101	<\$100M	16	2,516	89	0
Pine St Bank	45.0	0.203	1	4,577	176	<\$100M	26	4,577	176	0
First Nb	45.0	0.197	0.972	8,426	183	<\$100M	20	3,719	162	0
American St Bank	45.0	0.119	0.722	26,355	326	\$100M-500M	16	6,708	242	0
Bank Of Dardanelle	45.0	0.082	1	10,090	305	\$100M-500M	14	2,979	271	0

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First Nb Of De Witt	45.0	0.1	1	8,551	233	<\$100M	29	8,551	233	0.005
Farmers & Merchants Bank	45.0	0.123	0.932	14,633	287	\$100M-500M	18	5,034	242	0.007
Logan County Bank	45.0	0.11	1	5,285	235	<\$100M	27	5,285	235	0
Bank Of Trumann	45.0	0.099	1	8,231	207	<\$100M	28	8,231	207	0
First Cmnty Bank	45.0	0.276	0.877	9,031	130	<\$100M	13	2,065	103	0
Twin City Bank	45.0	0.199	0.53	20,501	223	\$100M-500M	11	4,576	154	0
Bank Of Harrisburg	42.5	0.082	1	5,900	316	<\$100M	26	5,900	316	0
Decatur St Bank	42.5	0.094	1	11,734	173	\$100M-500M	10	2,686	133	0.001
Bank Of Cave City	42.5	0.098	1	5,929	241	<\$100M	27	5,929	241	0.011
Bank Of Mccrory	42.5	0.061	1	4,158	307	<\$100M	26	4,158	307	0
Marked Tree Bank	42.5	0.16	1	5,564	48	<\$100M	4	506	31	0
Peoples Bank	40.0	0.131	0.755	9,113	330	<\$100M	24	5,249	299	0.01
Farmers Bank	40.0	0.078	1	11,226	222	\$100M-500M	27	11,226	222	0
Helena Nb	40.0	0.077	1	9,564	315	\$100M-500M	20	4,664	282	0.008
Mcgehee Bank	40.0	0.143	0.779	12,548	288	<\$100M	15	3,821	239	0
Southern Bank Of Commerce	40.0	0.097	1	2,336	159	<\$100M	23	2,336	159	0
Citizens Nb Of Nashville	37.5	0.123	1	5,639	152	<\$100M	25	5,639	152	0
Forrest City Bank Na	37.5	0.149	0.993	11,503	81	<\$100M	5	1,493	42	0
Peoples Bank	37.5	0.156	1	961	51	<\$100M	20	961	51	0
Peoples Bank	37.5	0.099	1	5,472	142	<\$100M	26	5,472	142	0
Horatio St Bank	35.0	0.066	1	4,044	197	<\$100M	22	4,044	197	0
First St Bank Of Dequeen	35.0	0.061	1	2,009	218	<\$100M	21	2,009	218	0
Madison B&Tc	35.0	0.12	1	4,753	51	<\$100M	22	4,753	51	0.013
First St Bank	35.0	0.125	1	5,387	230	<\$100M	20	2,799	206	0
Farmers & Merchants Bank	35.0	0.068	0.617	13,487	551	\$100M-500M	21	6,524	504	0.006
First Nb Of Howard County	35.0	0.089	1	3,867	89	<\$100M	13	1,735	79	0
First Nb Of Lawrence County	35.0	0.104	0.856	9,375	226	<\$100M	14	2,809	196	0
Bank Of Lockesburg	35.0	0.084	1	1,960	89	<\$100M	21	1,960	89	0
Bank Of Mansfield	32.5	0.113	1	4,419	155	<\$100M	22	4,419	155	0
Eudora Bank	32.5	0.107	1	2,972	105	<\$100M	21	2,972	105	0
Farmers Bank	32.5	0.093	1	4,648	97	<\$100M	8	990	72	0
Merchants & Farmers Bank	32.5	0.14	0.681	9,244	266	<\$100M	18	3,666	245	0.001
Arkansas St Bank	32.5	0.141	0.623	15,470	201	\$100M-500M	10	3,419	140	0.006
Merchants & Planters Bank	32.5	0.119	1	3,388	59	<\$100M	7	778	49	0
Bank Of Rison	32.5	0.088	1	2,664	77	<\$100M	21	2,664	77	0
Bank Of Brinkley	32.5	0.1	0.859	9,940	169	<\$100M	10	2,675	140	0
First Nb At Marianna	32.5	0.067	1	3,462	100	<\$100M	15	2,359	91	0
Bodcaw Bank	32.5	0.046	1	2,819	89	<\$100M	19	2,819	89	0
Sinclair Nb	32.5	0.065	1	1,925	30	<\$100M	8	574	21	0
Bank Of Jonesboro	32.5	0.173	0.42	16,496	98	<\$100M	7	2,981	52	0
Bank Of Bradley	30.0	0.122	1	1,749	60	<\$100M	20	1,749	60	0
Planters & Merchants Bank	30.0	0.09	1	2,536	95	<\$100M	21	2,536	95	0
First Nb Of Lewisville	30.0	0.078	1	2,065	89	<\$100M	20	2,065	89	0

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Bank Of Gravett	27.5	0.08	0.7	13,527	209	\$100M-500M	10	3,923	165	0
Bank Of Lake Village	27.5	0.09	0.923	5,947	115	<\$100M	9	1,774	96	0
Simmons First Bank	27.5	0.14	0.788	4,948	105	<\$100M	16	2,135	89	0
Bank Of Blevins	25.0	0.027	1	411	19	<\$100M	12	411	19	0
Bank Of Evening Shade	25.0	0.022	1	321	16	<\$100M	12	321	16	0.044
Bank Of Augusta	25.0	0.088	0.83	3,828	153	<\$100M	16	2,232	141	0
Little River Bank	22.5	0.051	1	2,502	87	<\$100M	16	2,502	87	0
First St Bank	22.5	0.128	0.434	4,805	108	<\$100M	22	4,805	108	0
Riverside Bank	22.5	0.124	0.796	4,611	81	<\$100M	7	1,163	64	0
Corning Bank	20.0	0.049	0.65	4,073	200	<\$100M	16	2,829	188	0.008
Bank Of Waldron	17.5	0.057	0.809	4,448	78	<\$100M	10	2,031	62	0
First Cmnty Bank	15.0	0.123	0.513	2,819	60	<\$100M	11	1,224	49	0
Smackover St Bank	10.0	0	0	-	0	\$100M-500M	4	-	-	0

Note: Small businesses seeking loans from small-business-friendly banks should also consider banks that participate in SBA loan programs. To locate an SBA preferred or certified lender near you call 1-800-8-ASK-SBA or check SBA's home page at www.sba.gov/gopher/Local-Information/Certified-Preferred-Lenders/.

Source: U.S Small Business Administration, Office of Advocacy, Office of Economic Research, from the call report data collected by the Federal Reserve.