

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

Bank Name	Small Business Lending (<\$M) Scores					Bnk Asset Sz.	Small Business Lending (<\$100K) Scores			
	Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL\$ (Thousands) (4)	SBL# (5)		Total Rank (7)	SSBL\$ (Thousands) (8)	SSBL# (9)	Cdt/TA (10)
Hancock Bank Of Louisiana	92.5	0.196	1	271,419	4142	\$1B-\$10B	39	271,419	4,142	0
Ouachita Indp Bank	92.5	0.393	1	48,435	577	\$100M-500M	30	16,465	430	0
Jeff Davis B&Tc	90.0	0.22	1	64,934	1538	\$100M-500M	40	64,934	1,538	0
Resource Bank	90.0	0.472	1	41,587	435	<\$100M	38	41,587	435	0
Business Bank Of Baton Rouge	90.0	0.543	1	54,256	354	<\$100M	15	6,055	193	0
Evangeline B&Tc	82.5	0.214	1	68,525	1294	\$100M-500M	38	68,525	1,294	0.002
Progressive Bank	82.5	0.387	0.942	71,108	622	\$100M-500M	20	9,986	419	0
Midsouth Bank Na	80.0	0.264	0.823	89,672	1526	\$100M-500M	30	27,790	1,212	0.005
Citizens Nb	80.0	0.304	1	36,956	598	\$100M-500M	29	11,911	476	0
Bank Of Zachary	80.0	0.23	1	21,818	496	<\$100M	25	7,061	425	0
Gulf Coast B&Tc	80.0	0.333	0.841	102,996	851	\$100M-500M	20	13,523	425	0.006
Sabine St B&Tc	77.5	0.283	0.666	78,631	1367	\$100M-500M	28	20,746	1,105	0.001
Liberty B&Tc	77.5	0.209	1	39,403	752	\$100M-500M	38	39,403	752	0.024
American Bank	77.5	0.331	1	22,712	378	<\$100M	36	22,712	378	0
Parish Nb	77.5	0.309	0.737	106,047	1186	\$100M-500M	27	21,385	808	0.015
Mississippi River Bank	77.5	0.387	0.97	29,526	557	<\$100M	25	7,698	429	0
Omni Bank	77.5	0.253	0.913	70,382	582	\$100M-500M	21	13,306	353	0.007
First B&Tc	77.5	0.273	0.711	123,623	2434	\$100M-500M	22	19,227	618	0.001
First Guaranty Bank	75.0	0.279	0.634	120,725	1736	\$100M-500M	28	31,416	1,338	0.002
Cameron St Bank	75.0	0.245	0.799	68,831	1186	\$100M-500M	27	19,655	959	0.003
City Svg B&Tc	75.0	0.236	1	20,486	475	<\$100M	36	20,486	475	0.008
First Bank Na	75.0	0.334	0.924	35,619	446	\$100M-500M	19	6,577	344	0
South Louisiana Bank	75.0	0.285	0.823	48,398	911	\$100M-500M	29	15,876	723	0
Community Tr Bank	75.0	0.262	0.768	71,644	1110	\$100M-500M	27	19,104	875	0
Concordia B&Tc	75.0	0.159	1	56,156	693	\$100M-500M	23	13,792	560	0
Bank	75.0	0.225	1	12,314	406	<\$100M	26	6,236	375	0
Saint Martin B&Tc	72.5	0.267	0.837	33,938	698	\$100M-500M	27	11,562	584	0.005
Feliciana B&Tc	72.5	0.213	1	11,309	436	<\$100M	34	11,309	436	0
M C B&Tc	72.5	0.306	0.811	52,120	549	\$100M-500M	17	7,337	360	0
Red River Bank	72.5	0.324	0.793	49,125	543	\$100M-500M	25	12,357	404	0
Synergy Bank	72.5	0.405	0.922	23,052	371	<\$100M	24	6,897	289	0
Peoples Bank Of Louisiana	70.0	0.34	0.881	20,788	361	<\$100M	26	7,513	299	0
Citizens B&Tc	70.0	0.263	1	20,300	279	<\$100M	18	5,117	220	0.002
Gulf Coast Bank	70.0	0.159	1	22,852	687	\$100M-500M	36	22,852	687	0
Central Progressive Bank	67.5	0.195	0.699	39,907	625	\$100M-500M	23	10,903	481	0.002
City B&Tc	67.5	0.181	0.968	27,550	495	\$100M-500M	21	7,097	387	0
Rayne St B&Tc	67.5	0.244	0.859	31,308	570	\$100M-500M	25	8,811	461	0.007
Iberville T&Sb	65.0	0.192	0.903	33,809	537	\$100M-500M	26	12,048	435	0.005
Plaquemine B&Tc	65.0	0.229	0.998	16,397	418	<\$100M	29	8,415	378	0
First Nb	65.0	0.199	1	18,265	319	<\$100M	23	7,001	258	0.003
Merchants & Farmers B&Tc	65.0	0.194	0.935	24,148	446	\$100M-500M	23	7,613	367	0

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Fidelity B&Tc	65.0	0.288	0.77	24,357	366	<\$100M	19	6,046	276	0.001
Citizens Progressive Bank	65.0	0.284	1	8,767	245	<\$100M	31	8,767	245	0
First Louisiana Nb	65.0	0.163	1	15,958	431	<\$100M	35	15,958	431	0
Saint Landry B&Tc	65.0	0.196	0.62	43,547	580	\$100M-500M	22	10,675	448	0
Bank Of West Baton Rouge	65.0	0.198	0.965	33,528	325	\$100M-500M	16	6,981	211	0.013
Community Bank	65.0	0.165	1	14,465	354	<\$100M	35	14,465	354	0
Franklin St B&Tc	65.0	0.159	1	14,937	296	<\$100M	34	14,937	296	0
First Amer B&Tc	62.5	0.16	0.652	61,383	864	\$100M-500M	23	17,524	687	0.004
South Lafourche B&Tc	62.5	0.265	1	14,579	197	<\$100M	30	14,579	197	0
Bank Of Greensburg	62.5	0.207	1	12,471	332	<\$100M	33	12,471	332	0
First Bank	62.5	0.309	0.913	19,910	226	<\$100M	17	5,438	165	0
Cross Keys Bank	62.5	0.171	0.811	29,171	666	\$100M-500M	28	12,343	558	0
Whitney Nb	62.5	0.148	0.375	1,006,736	10487	\$1B-\$10B	22	168,799	6,800	0.003
Bank Of Sunset & Tc	62.5	0.221	1	12,755	187	<\$100M	31	12,755	187	0
Coastal Cmrc Bank	62.5	0.337	0.711	21,341	305	<\$100M	20	5,886	225	0
First La Bank	62.5	0.382	0.956	16,862	227	<\$100M	19	4,258	170	0
Guaranty Bank Of Mamou	60.0	0.225	1	14,197	285	<\$100M	32	14,197	285	0
Louisiana Central Bank	60.0	0.19	1	13,575	433	<\$100M	32	13,575	433	0
Citizens B&Tc	60.0	0.259	0.803	29,850	334	\$100M-500M	16	5,704	241	0
Bank Of Erath	60.0	0.211	1	11,733	283	<\$100M	32	11,733	283	0.001
American B&Tc	60.0	0.237	0.918	14,097	319	<\$100M	22	5,497	275	0
Richland St Bank	60.0	0.165	1	17,028	261	\$100M-500M	33	17,028	261	0
Horizons Bank	60.0	0.287	0.598	33,548	342	\$100M-500M	15	5,954	233	0
Gibbsland B&Tc	57.5	0.178	1	13,162	200	<\$100M	30	13,162	200	0
Vermilion B&Tc	57.5	0.17	1	11,741	285	<\$100M	32	11,741	285	0.009
Iberiabank	57.5	0.092	0.501	132,164	2897	\$1B-\$10B	24	40,718	2,448	0.007
Patterson St Bank	55.0	0.185	0.949	15,904	269	<\$100M	17	4,540	230	0
Hibernia Nb	55.0	0.078	0.32	1,273,079	64424	>\$10B	22	410,776	60,135	0
Tensas St Bank	55.0	0.108	1	6,644	2079	<\$100M	30	6,644	2,079	0
Southern Heritage Bank	55.0	0.086	1	12,565	329	\$100M-500M	31	12,565	329	0.003
Farmers B&Tc Cheneyville	52.5	0.207	1	5,764	259	<\$100M	29	5,764	259	0
Bank Of Cmrc & Tc	52.5	0.122	0.598	26,570	578	\$100M-500M	21	8,486	501	0
First Nb In De Ridder	52.5	0.097	1	12,855	408	\$100M-500M	31	12,855	408	0
Tri Parish Bank	52.5	0.158	1	15,155	224	<\$100M	30	15,155	224	0.008
Citizens B&Tc Of Vivian La	52.5	0.149	1	8,224	333	<\$100M	31	8,224	333	0
First Cmnty Bank	52.5	0.181	1	4,735	136	<\$100M	26	4,735	136	0
American B&Tc	50.0	0.15	0.861	12,343	359	<\$100M	20	4,837	305	0.009
Community Bank	50.0	0.163	0.414	22,929	370	\$100M-500M	12	4,995	253	0
Colfax Bankg Co	50.0	0.156	1	7,623	357	<\$100M	28	7,623	357	0
Citizens B&Tc	50.0	0.158	1	13,064	180	<\$100M	9	2,382	133	0
Citizens Bank	50.0	0.116	0.813	14,966	495	\$100M-500M	27	7,729	454	0.003
Caldwell B&Tc	50.0	0.129	1	8,585	232	<\$100M	29	8,585	232	0
Peoples St Bank	50.0	0.129	0.553	25,367	530	\$100M-500M	13	4,796	347	0.005

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United B&Tc	50.0	0.194	1	5,113	102	<\$100M	25	5,113	102	0.011
United Cmnty Bank	50.0	0.257	0.829	11,202	234	<\$100M	19	4,118	194	0
State B&Tc	47.5	0.208	0.854	16,330	185	<\$100M	13	4,195	137	0
Bank Of Winnfield & Tc	47.5	0.14	0.886	13,523	291	<\$100M	18	4,653	240	0
Marion St Bank	47.5	0.117	1	7,684	278	<\$100M	29	7,684	278	0
First Nb Usa	47.5	0.117	1	11,174	212	<\$100M	16	4,468	168	0.006
Mer Rouge St Bank	47.5	0.169	1	5,570	188	<\$100M	27	5,570	188	0
American Bank Na	47.5	0.128	1	10,721	131	<\$100M	12	3,201	93	0
Catahoula-Lasalle Bank	47.5	0.093	1	6,608	278	<\$100M	27	6,608	278	0
Metairie B&Tc	45.0	0.09	0.914	20,693	268	\$100M-500M	14	5,706	204	0
Cottonport Bank	45.0	0.097	0.556	19,110	439	\$100M-500M	16	5,785	331	0
Farmers St B&Tc	45.0	0.117	1	6,744	251	<\$100M	27	6,744	251	0
First Nb Of Jeanerette	45.0	0.132	0.999	8,787	255	<\$100M	18	3,465	226	0
Hodge B&Tc	45.0	0.138	1	5,852	175	<\$100M	27	5,852	175	0
Guaranty B&Tc Of Delhi La	45.0	0.1	1	7,649	232	<\$100M	28	7,649	232	0.007
Bank Of Lecompte	45.0	0.13	1	5,160	170	<\$100M	19	3,205	162	0
Bank Of Maringouin	45.0	0.229	1	7,561	101	<\$100M	8	1,513	76	0
Crescent B&Tc	45.0	0.065	0.914	18,095	308	\$100M-500M	21	9,513	269	0
Community First Bank	45.0	0.179	0.99	8,697	156	<\$100M	17	3,175	128	0
Teche B&Tc	42.5	0.161	0.999	8,542	212	<\$100M	21	4,443	197	0
Jackson Parish Bank	42.5	0.154	1	6,097	272	<\$100M	26	6,097	272	0
Bank Of Abbeville & Tc	42.5	0.084	1	9,287	274	\$100M-500M	19	5,206	249	0
Bank Of Louisiana	42.5	0.175	0.755	17,332	126	<\$100M	4	1,595	71	0.168
Guaranty B&Tc	42.5	0.194	1	9,495	85	<\$100M	4	1,292	53	0.002
Highlands Bank	42.5	0.206	0.745	11,260	171	<\$100M	13	3,205	134	0
Farmers-Merchants B&Tc	42.5	0.12	0.793	15,587	324	\$100M-500M	19	6,138	278	0
Commercial Cap Bank	42.5	0.173	1	3,297	72	<\$100M	14	1,498	63	0
West Carroll Cmnty Bank	42.5	0.163	1	2,444	59	<\$100M	22	2,444	59	0
Peoples B&Tc Pointe Coupee P	40.0	0.216	0.584	10,301	192	<\$100M	15	3,487	156	0
First Nb	40.0	0.163	1	6,316	140	<\$100M	16	2,712	122	0
Bank Of Cmrc	40.0	0.189	1	8,315	122	<\$100M	11	2,025	93	0
Union Bank	40.0	0.094	1	9,982	193	\$100M-500M	25	9,982	193	0
Bank Of St Francisville	40.0	0.187	0.871	8,562	127	<\$100M	12	2,538	83	0
Clinton B&Tc	40.0	0.132	1	6,717	103	<\$100M	17	3,500	84	0
Progressive Nb Desoto Parish	40.0	0.173	1	2,719	110	<\$100M	21	2,719	110	0
Bank Of Montgomery	40.0	0.119	1	4,974	138	<\$100M	15	2,188	116	0
First United Bank	37.5	0.07	1	7,145	197	\$100M-500M	16	3,692	182	0
Simmesport St Bank	37.5	0.119	1	4,024	101	<\$100M	22	4,024	101	0
Sicily Island St Bank	37.5	0.11	1	1,970	42	<\$100M	21	1,970	42	0
Vernon Bank	35.0	0.153	1	4,735	114	<\$100M	15	2,116	102	0
Kaplan St Bank	35.0	0.047	1	3,549	105	<\$100M	18	3,549	105	0.006
Alliance Bank Of Baton Rouge	35.0	0.19	0.842	10,479	92	<\$100M	5	1,625	50	0
Bank Of Ringgold	32.5	0.039	1	1,360	32	<\$100M	10	726	28	0

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Jonesboro St Bank	30.0	0.081	1	5,575	118	<\$100M	12	2,202	99	0
Peoples Bank	30.0	0.066	1	1,058	6	<\$100M	5	148	3	0
Louisiana Delta Bank	30.0	0.075	1	3,631	84	<\$100M	21	3,631	84	0.004
Church Point B&Tc	27.5	0.098	1	3,721	93	<\$100M	20	3,721	93	0
Bank Of Gueydan	27.5	0.025	1	1,847	115	<\$100M	14	1,847	115	0
Schwegmann B&Tc	27.5	0.165	0.841	5,757	78	<\$100M	8	1,444	56	0.04
Bank Of Oak Ridge	27.5	0.005	1	160	3	<\$100M	12	160	3	0
Bank Of Coushatta	27.5	0.08	0.804	6,546	141	<\$100M	9	1,906	119	0
Bank Of Jena	25.0	0.097	0.833	4,989	161	<\$100M	11	1,727	146	0.008
Basile St Bank	25.0	0.076	1	2,752	110	<\$100M	13	1,658	105	0
Winnsboro St B&Tc	25.0	0.064	0.928	5,872	184	<\$100M	14	2,913	171	0
Exchange B&Tc Natchitoches L	25.0	0.079	0.56	8,744	165	\$100M-500M	11	3,070	134	0
Merchants & Farmers Bank	22.5	0.013	1	111	12	<\$100M	10	111	12	0
Washington St Bank	22.5	0.117	0.374	9,724	101	<\$100M	4	1,694	68	0
First Nat Bankrs Bank	15.0	0.046	0.203	6,311	22	\$100M-500M	4	51	1	0
Tri-State B&Tc	15.0	0.078	0.491	4,927	127	<\$100M	8	1,799	103	0
Dillard Nb	0.0	0		-	0	<\$100M		-	-	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.