

Table 3A. Small Business Lending in Mississippi 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(\$) (\$1,000) (4)	SBL(#) (5)	Bank asset Sz. (6)	Total Rank (7)	SSBL(\$) (\$1,000) (8)	SSBL(#) (9)	Cdt/TA (10)
Bank Of Holly Springs	87.5	0.299	1	37,718	1072	\$100M-500M	37	37,718	1,072	0
Pike Cty Nb	87.5	0.29	1	39,126	814	\$100M-500M	36	39,126	814	0
First Nb Of South Mississipp	85.0	0.352	1	30,122	526	<\$100M	36	30,122	526	0
Merchants & Marine Bank	82.5	0.299	1	82,530	1256	\$100M-500M	35	82,530	1,256	0
State B&Tc	82.5	0.313	0.859	141,672	2799	\$100M-500M	26	37,160	2,296	0.002
Omnibank	82.5	0.272	1	29,511	1020	\$100M-500M	37	29,511	1,020	0.001
Lamar Bank	80.0	0.21	1	89,197	1225	\$100M-500M	34	89,197	1,225	0
Guaranty B&Tc	77.5	0.274	0.999	57,707	977	\$100M-500M	22	14,663	824	0.002
Community Bank Of Mississippi	77.5	0.273	0.913	98,471	1260	\$100M-500M	21	18,997	982	0
Britton & Koontz First Nb	77.5	0.271	0.959	73,330	1146	\$100M-500M	23	20,637	877	0
United Mississippi Bank	77.5	0.354	1	40,064	779	\$100M-500M	21	10,437	665	0
Peoples B&Tc	77.5	0.22	0.835	273,179	5771	\$1B-\$10B	31	134,954	5,053	0
First St Bank	77.5	0.263	1	31,061	599	\$100M-500M	26	18,699	534	0
Bank Of New Albany	77.5	0.185	1	49,891	672	\$100M-500M	34	49,891	672	0
Bankplus	75.0	0.212	0.742	233,059	4389	\$1B-\$10B	26	70,252	3,657	0
Mechanics Bank	75.0	0.241	1	27,299	787	\$100M-500M	34	27,299	787	0.003
First St Bank	75.0	0.173	1	44,138	896	\$100M-500M	34	44,138	896	0.001
First Nb Of Pontotoc	75.0	0.18	1	34,616	1177	\$100M-500M	36	34,616	1,177	0
Peoples Bank	72.5	0.152	1	39,330	1491	\$100M-500M	33	39,330	1,491	0.004
Covenant Bank	72.5	0.393	1	26,347	207	<\$100M	8	3,007	144	0
Bank Of Wiggins	70.0	0.258	1	27,036	640	\$100M-500M	32	27,036	640	0
First Security Bank	70.0	0.204	0.815	57,777	975	\$100M-500M	24	20,763	814	0.003
First American Nb	70.0	0.183	1	29,026	795	\$100M-500M	33	29,026	795	0.006
Merchants & Farmers Bank	70.0	0.183	0.845	182,749	3006	\$1B-\$10B	32	122,906	2,721	0
Farmers & Merchants Bank	67.5	0.215	1	25,051	773	\$100M-500M	31	25,051	773	0.008
Community Bank Ellisville Miss	67.5	0.198	0.76	53,702	1102	\$100M-500M	21	16,554	891	0
Senatobia Bank	67.5	0.201	1	23,689	312	\$100M-500M	32	23,689	312	0
Citizens St Bank	67.5	0.202	0.96	44,383	1041	\$100M-500M	25	16,010	914	0.004
National Bank Of Cmrc Of Ms	65.0	0.154	0.758	161,744	3474	\$1B-\$10B	26	53,817	2,895	0.002
First Nb Of Oxford	65.0	0.185	1	32,305	496	\$100M-500M	18	9,279	393	0
Commercial Bank Of Dekalb	65.0	0.285	1	22,186	273	<\$100M	30	22,186	273	0.001
Copiah Bank Na	62.5	0.207	1	16,263	497	<\$100M	30	16,263	497	0
Rivershills Bank	62.5	0.228	1	27,877	239	\$100M-500M	29	27,877	239	0
Security Bank	62.5	0.146	1	22,369	919	\$100M-500M	31	22,369	919	0.002
Bank Of Kilmichael	62.5	0.244	1	13,422	294	<\$100M	29	13,422	294	0
Peoples Bank	62.5	0.179	0.485	106,200	1139	\$500M-\$1B	18	18,802	792	0
Commercial Bank	62.5	0.204	1	14,374	362	<\$100M	31	14,374	362	0
Planters B&Tc	62.5	0.165	0.724	57,731	1257	\$100M-500M	24	22,346	1,068	0.007
Great Southern Nb	60.0	0.192	0.804	44,780	994	\$100M-500M	21	14,646	850	0.002
Bancorpsouth Bank	60.0	0.128	0.562	1,186,414	23014	\$1B-\$10B	22	289,959	17,934	0.008
Carthage Bank	60.0	0.182	1	29,372	399	\$100M-500M	30	29,372	399	0.002

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Coast Cmnty Bank	60.0	0.295	0.812	29,482	386	<\$100M	13	6,206	290	0
Commerce Nb	60.0	0.198	1	7,489	285	<\$100M	27	7,489	285	0
Cornerstone Bank	60.0	0.202	1	10,452	288	<\$100M	21	7,270	271	0
Bank Of Brookhaven	60.0	0.203	1	10,537	192	<\$100M	28	10,537	192	0.002
Citizens Bank	57.5	0.126	0.714	50,062	1615	\$100M-500M	26	26,286	1,479	0.002
Magnolia St Bank	57.5	0.204	1	25,822	405	\$100M-500M	18	8,466	328	0.004
Trustmark Nb	57.5	0.114	0.532	796,191	17242	\$1B-\$10B	24	247,795	14,233	0.008
Hancock Bank	57.5	0.098	0.614	192,330	4534	\$1B-\$10B	24	65,538	3,840	0
Newton Cty Bank	57.5	0.237	0.997	32,141	270	\$100M-500M	9	4,280	200	0
First Nb Of Picayune	57.5	0.197	0.916	24,446	439	\$100M-500M	15	7,315	338	0
Holmes County B&Tc	57.5	0.19	1	14,452	412	<\$100M	28	14,452	412	0
First Nb Of Wiggins	57.5	0.191	1	11,480	325	<\$100M	27	11,480	325	0
First Bank	57.5	0.2	0.561	42,715	618	\$100M-500M	15	10,488	461	0
Bankfirst Financial Svc	57.5	0.155	0.736	39,191	1184	\$100M-500M	24	16,948	1,021	0.004
Bank Of Jones Cty	57.5	0.24	0.948	20,441	375	<\$100M	19	7,415	319	0
First Nb Of Lucedale	55.0	0.197	1	21,085	464	\$100M-500M	29	21,085	464	0.003
Citizens B&Tc	55.0	0.146	1	15,330	335	\$100M-500M	26	15,330	335	0
Peoples Bank	55.0	0.186	0.856	25,651	756	\$100M-500M	22	11,293	680	0
Community Bank Meridian Missis	55.0	0.278	0.967	21,291	210	<\$100M	8	3,038	133	0
Oxford University Bank	55.0	0.225	1	5,493	95	<\$100M	24	5,493	95	0
Citizens Nb Of Meridian	52.5	0.111	0.727	58,638	878	\$500M-\$1B	15	13,181	671	0
Citizens Bank	52.5	0.161	0.812	43,857	639	\$100M-500M	17	12,158	508	0
Bank Of Yazoo City	50.0	0.178	0.988	21,732	423	\$100M-500M	20	8,307	359	0.006
Covington Cty Bank	50.0	0.164	1	7,883	306	<\$100M	26	7,883	306	0
Bank Of The South	50.0	0.211	1	6,763	120	<\$100M	23	6,763	120	0
Bank Of Winona	50.0	0.172	1	14,746	212	<\$100M	27	14,746	212	0
First Amer Bank	50.0	0.187	1	4,155	66	<\$100M	22	4,155	66	0
Century Bank	47.5	0.12	1	17,639	467	\$100M-500M	25	17,639	467	0.005
Peoples Bank	47.5	0.147	0.985	17,833	446	\$100M-500M	17	6,675	389	0
Peoples Bank Of Franklin Cty	45.0	0.143	1	5,897	77	<\$100M	22	5,897	77	0
First Nb Of Clarksdale	42.5	0.162	0.717	26,394	494	\$100M-500M	14	7,549	400	0
Bank Of Forest	42.5	0.135	0.998	15,215	409	\$100M-500M	19	7,376	364	0.003
Merchants & Farmers Bank	42.5	0.144	1	8,616	150	<\$100M	24	8,616	150	0
Bank Of Okolona	40.0	0.091	1	5,425	152	<\$100M	21	5,425	152	0
First Nb Of The Pine Belt	40.0	0.189	0.868	8,856	235	<\$100M	17	4,015	203	0
First Cmrl Bank	40.0	0.25	0.551	11,196	120	<\$100M	6	1,775	59	0
Citizens Bank	37.5	0.141	1	7,525	180	<\$100M	21	7,525	180	0
Consumer Nb	37.5	0.156	1	3,766	160	<\$100M	16	2,345	150	0
Merchants & Planters Bank	37.5	0.095	1	5,347	347	<\$100M	21	5,347	347	0
Bank Of Morton	37.5	0.112	1	4,929	97	<\$100M	20	4,929	97	0.003
Bank Of Ruleville	37.5	0.134	1	2,599	58	<\$100M	11	1,303	53	0
Cleveland St Bank	35.0	0.119	0.83	20,194	261	\$100M-500M	9	4,628	190	0
Bank Of Franklin	35.0	0.111	1	9,203	238	<\$100M	21	9,203	238	0

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Spirit Bank	35.0	0.187	0.999	4,251	62	<\$100M	8	1,166	51	0
Citizens B&Tc	32.5	0.065	1	4,571	135	<\$100M	18	4,571	135	0
Community Bank Indianola	32.5	0.139	0.803	12,567	234	<\$100M	9	3,354	183	0
Bank Of Bolivar County	32.5	0.074	1	1,426	64	<\$100M	18	1,426	64	0
Bank Of Benoit	30.0	0.125	1	1,593	42	<\$100M	16	1,593	42	0
Peoples B&Tc	30.0	0.018	1	649	27	<\$100M	12	649	27	0
Community Bank Desoto Cty	30.0	0.156	0.651	14,635	152	<\$100M	6	2,329	102	0
Bank Of Commerce	27.5	0.05	1	7,303	94	\$100M-500M	15	7,303	94	0
Jefferson Bank	27.5	0.076	1	2,256	61	<\$100M	7	766	49	0
Richton B&Tc	25.0	0.071	1	5,050	132	<\$100M	16	5,050	132	0
Bank Of Anguilla	22.5	0.072	0.827	5,448	169	<\$100M	12	2,781	154	0
Bank Of Walnut Grove	22.5	0.07	1	2,306	54	<\$100M	14	2,306	54	0
Tallahatchie County Bank	20.0	0.057	1	1,681	22	<\$100M	11	1,681	22	0
Mississippi Southern Bank	20.0	0.076	0.867	3,168	86	<\$100M	8	1,136	79	0
First Nb	17.5	0.048	0.992	2,259	60	<\$100M	6	612	54	0
Delta B&Tc	10.0	0	0	-	0	<\$100M	4	-	-	0
Mississippi Nat Bankr Bank	10.0	0	0	-	0	<\$100M	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.