

Table 3A. Banks' Small Business Lending in Arkansas Using Call Report Data, June 2003

Bank Name	City	Small Business Lending (<\$1M)					Small Business Lending (<\$100k)				
		Total Rank (1)	SBL/TA (2)	SBL/TBL (3)	SBL\$(1000) (4)	SBL# (5)	Bank Asset Sz. (6)	Total Rank (7)	SSBL\$ (1000) (8)	SSBL# (9)	Cdt/TA (10)
Community First Bk	Harrison	100.0	0.297	1	75,352	1,074	\$100M-500M	77.5	19,384	848	0.015
Bank Of Yellville	Yellville	95.0	0.292	1	69,091	1,054	\$100M-500M	100.0	69,091	1,054	0.004
Liberty Bank Of Arkansas	Jonesboro	95.0	0.434	1	146,262	598	\$100M-500M	45.0	11,080	350	0
Cmnty Bk	Cabot	87.5	0.289	1	88,089	1,017	\$100M-500M	95.0	88,089	1,017	0
First Nb	Hot Springs	87.5	0.371	1	55,383	734	\$100M-500M	57.5	7,639	635	0
Delta Tr&Bk	Parkdale	87.5	0.32	1	54,133	505	\$100M-500M	52.5	8,480	348	0
Bank Of Salem	Salem	87.5	0.308	1	30,595	835	<\$100M	97.5	30,595	835	0
Union B&Tc	Monticello	85.0	0.349	0.999	63,310	975	\$100M-500M	80.0	17,774	794	0
Heritage Bk	Jonesboro	85.0	0.287	1	57,410	648	\$100M-500M	65.0	12,223	489	0
First Nb&Tc Of Mountain Home	Mountain Home	82.5	0.224	0.999	61,435	1,113	\$100M-500M	80.0	20,216	991	0.003
Simmons First Bk Jonesboro	Jonesboro	82.5	0.237	1	44,740	556	\$100M-500M	57.5	8,521	423	0
Malvern Nb	Malvern	82.5	0.217	0.994	81,709	870	\$100M-500M	37.5	5,303	666	0
First Cmnty Bk	Batesville	82.5	0.277	0.847	79,947	1,251	\$100M-500M	77.5	23,517	971	0.001
Commercial B&Tc	Monticello	77.5	0.265	1	40,834	616	\$100M-500M	92.5	40,834	616	0
National Bk Of Ar	North Little Rock	77.5	0.399	0.909	53,829	478	\$100M-500M	57.5	9,354	309	0.002
First Ar Valley Bk	Russellville	77.5	0.243	0.685	96,904	1,105	\$100M-500M	65.0	20,668	837	0
Southern St Bk	Malvern	77.5	0.313	1	19,767	357	<\$100M	90.0	19,767	357	0
Petit Jean St Bk	Morrilton	77.5	0.23	1	22,875	454	<\$100M	70.0	9,083	381	0
Peoples Bk	Sheridan	77.5	0.353	1	20,835	363	<\$100M	75.0	11,480	306	0
Allied Bk	Mulberry	75.0	0.296	1	32,778	358	\$100M-500M	87.5	32,778	358	0.001
Heber Springs St Bk	Heber Springs	75.0	0.323	1	37,366	261	\$100M-500M	45.0	6,703	146	0.005
Bank Of Rogers	Rogers	75.0	0.312	0.942	33,274	406	\$100M-500M	52.5	7,114	279	0
Summit Bk	Arkadelphia	75.0	0.216	0.681	118,062	1,531	\$500M-\$1B	72.5	29,369	1,144	0
First Svc Bk	Greenbrier	72.5	0.23	1	24,086	407	\$100M-500M	92.5	24,086	407	0.001
Bank Of Little Rock	Little Rock	72.5	0.28	1	28,104	509	\$100M-500M	72.5	9,529	405	0
Bank Of Paragould	Paragould	72.5	0.248	1	19,890	312	<\$100M	87.5	19,890	312	0
First Nb Of Sharp County	Ash Flat	70.0	0.182	0.86	43,918	1,056	\$100M-500M	75.0	15,914	925	0.006
Citizens B&Tc	Van Buren	70.0	0.187	0.87	44,815	698	\$100M-500M	65.0	11,866	540	0.006
First Nb	Ashdown	70.0	0.267	1	22,402	379	<\$100M	87.5	22,402	379	0
Fordyce B&Tc	Fordyce	70.0	0.218	1	18,440	572	<\$100M	87.5	18,440	572	0
First St Bk	Conway	70.0	0.192	0.516	76,396	1,017	\$100M-500M	60.0	16,396	752	0
De Witt B&Tc	De Witt	70.0	0.185	1	29,848	492	\$100M-500M	90.0	29,848	492	0
Bank Of Eureka Springs	Eureka Springs	70.0	0.27	1	25,102	320	<\$100M	47.5	5,194	261	0.01
First Nb Of Crossett	Crossett	70.0	0.233	0.741	28,096	1,685	\$100M-500M	57.5	5,910	1,451	0.012

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Metropolitan Nb	Little Rock	70.0	0.198	0.504	164,306	1,594	\$500M-\$1B	57.5	24,382	1,106	0.005
First Security Bk Of Conway	Conway	70.0	0.188	0.866	49,826	652	\$100M-500M	62.5	11,590	477	0.003
Alliance Bk Of Hot Springs	Hot Springs	70.0	0.187	1	25,869	318	\$100M-500M	50.0	6,031	249	0
First Cmnty Bk	Marion	70.0	0.356	1	15,880	270	<\$100M	82.5	15,880	270	0
Pine Bluff Nb	Pine Bluff	67.5	0.178	0.826	41,753	661	\$100M-500M	52.5	8,322	518	0.006
Merchants & Planters Bk	Newport	67.5	0.181	0.93	26,225	725	\$100M-500M	75.0	10,824	645	0.012
Bank Of Pocahontas	Pocahontas	67.5	0.189	1	25,129	491	\$100M-500M	87.5	25,129	491	0
Bank Of Star City	Star City	67.5	0.29	1	25,310	316	<\$100M	85.0	25,310	316	0
Bank Of England	England	67.5	0.232	1	22,277	387	<\$100M	85.0	22,277	387	0
First Nb Of Fort Smith	Fort Smith	67.5	0.175	0.405	114,720	1,290	\$500M-\$1B	55.0	19,729	860	0
First Security Bk	Searcy	67.5	0.141	0.727	107,870	1,828	\$500M-\$1B	80.0	41,127	1,575	0.005
First St Bk Of Warren	Warren	67.5	0.287	0.817	27,891	495	<\$100M	62.5	7,762	401	0
Mcgehee Bk	Mcgehee	67.5	0.222	1	21,040	334	<\$100M	52.5	5,774	283	0
Timberland Bk	El Dorado	67.5	0.346	0.783	33,372	388	<\$100M	62.5	8,895	285	0
Diamond State Bk	Murfreesboro	65.0	0.144	1	26,244	752	\$100M-500M	90.0	26,244	752	0.002
Bank Of The Ozarks	Little Rock	65.0	0.165	0.571	196,771	3,036	\$1B-\$10B	70.0	55,324	2,422	0
First Nb Of East Arkansas	Forrest City	65.0	0.12	1	27,917	949	\$100M-500M	92.5	27,917	949	0.002
Bank Of Fayetteville Na	Fayetteville	65.0	0.209	0.663	52,709	528	\$100M-500M	40.0	7,989	343	0
One B&T Na	Little Rock	65.0	0.213	0.667	53,040	503	\$100M-500M	57.5	11,939	362	0.005
First St Bk	Huntsville	65.0	0.21	1	14,148	339	<\$100M	62.5	6,007	298	0
Arkansas Nb	Bentonville	65.0	0.173	0.56	85,702	926	\$100M-500M	52.5	15,684	641	0.016
First Nb	Paragould	62.5	0.11	0.838	47,207	999	\$100M-500M	72.5	16,430	860	0.006
Midsouth Bk	Jonesboro	62.5	0.182	0.498	54,561	888	\$100M-500M	50.0	9,853	697	0.003
Eagle B&Tc	Little Rock	62.5	0.294	1	23,391	230	<\$100M	47.5	5,394	152	0
Arvest Bk	Fayetteville	62.5	0.148	0.53	750,940	9,531	\$1B-\$10B	62.5	166,249	6,970	0.009
Bank Of Delight	Delight	62.5	0.222	1	16,805	331	<\$100M	85.0	16,805	331	0
First Scty Bk	Mountain Home	62.5	0.157	0.725	45,404	525	\$100M-500M	50.0	9,343	362	0.003
Stephens Security Bk	Stephens	62.5	0.292	1	8,922	301	<\$100M	82.5	8,922	301	0
Bank Of Prescott	Prescott	62.5	0.167	1	11,197	352	<\$100M	82.5	11,197	352	0
First Nb Of Wynne	Wynne	62.5	0.193	0.582	34,536	555	\$100M-500M	52.5	8,478	420	0.004
Union Bk Of Mena	Mena	60.0	0.143	1	21,494	687	\$100M-500M	87.5	21,494	687	0.006
Simmons First Bk	Russellville	60.0	0.209	0.686	44,853	397	\$100M-500M	30.0	5,879	233	0
Chambers Bk	Danville	60.0	0.16	0.337	67,324	833	\$100M-500M	52.5	14,097	620	0
Arkansas Diamond Bk	Glenwood	60.0	0.192	1	20,776	270	\$100M-500M	35.0	3,753	216	0.002

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Homebank Of Ar	Portland	60.0	0.308	1	7,619	162	<\$100M	70.0	7,619	162	0
Community Bk	Fayetteville	60.0	0.192	0.605	40,566	422	\$100M-500M	35.0	6,870	280	0.019
First Nb Berryville	Berryville	60.0	0.186	0.837	23,468	520	\$100M-500M	77.5	11,733	458	0.007
Simmons First Bk Nw Ar	Rogers	60.0	0.158	0.797	34,033	515	\$100M-500M	52.5	8,447	378	0
Southern Bk Of Commerce	Paragould	60.0	0.114	1	3,695	2,108	<\$100M	77.5	3,695	2,108	0
First Cmnty Bk	Van Buren	60.0	0.315	0.977	18,395	268	<\$100M	60.0	7,340	221	0
First Nb	Mount Ida	57.5	0.272	0.873	22,224	285	<\$100M	45.0	5,119	234	0
First Nb In Green Forest	Green Forest	57.5	0.157	0.657	39,995	560	\$100M-500M	47.5	8,375	426	0.003
Cleburne County Bk	Heber Springs	57.5	0.128	1	26,307	361	\$100M-500M	37.5	5,665	284	0.002
Citizens Bk	Batesville	57.5	0.128	0.694	52,909	847	\$100M-500M	70.0	16,718	663	0.006
Cross County Bk	Wynne	57.5	0.182	0.764	29,399	488	\$100M-500M	60.0	8,372	381	0
Capital Bk	Little Rock	57.5	0.271	0.994	23,570	230	<\$100M	27.5	3,165	144	0
Forrest City Bk Na	Forrest City	55.0	0.213	1	18,364	207	<\$100M	37.5	3,926	146	0
American St Bk	Jonesboro	55.0	0.149	0.793	35,382	374	\$100M-500M	37.5	7,101	267	0
Union Bk Of Benton	Benton	55.0	0.142	0.948	30,910	355	\$100M-500M	37.5	5,819	255	0.004
First Nb Iazard County	Calico Rock	55.0	0.117	1	13,017	406	\$100M-500M	82.5	13,017	406	0
Bank Of Mountain View	Mountain View	55.0	0.128	1	20,514	343	\$100M-500M	80.0	20,514	343	0
Smackover St Bk	Smackover	55.0	0.087	1	11,450	609	\$100M-500M	82.5	11,450	609	0
First Nb Of Springdale	Springdale	55.0	0.138	0.484	48,208	562	\$100M-500M	47.5	10,614	397	0
Elk Horn B&Tc	Arkadelphia	55.0	0.183	0.78	28,444	387	\$100M-500M	42.5	6,107	279	0
Riverside Bk	Sparkman	55.0	0.2	1	8,731	121	<\$100M	70.0	8,731	121	0
Twin City Bk	North Little Rock	55.0	0.146	0.486	49,582	563	\$100M-500M	37.5	7,399	357	0
First Western Bk	Booneville	52.5	0.137	0.742	31,048	467	\$100M-500M	40.0	6,508	326	0
Citizens St Bk	Bald Knob	52.5	0.141	1	8,570	454	<\$100M	80.0	8,570	454	0
First St Bk	Russellville	52.5	0.11	0.96	23,764	451	\$100M-500M	57.5	7,491	364	0
First St Bk Of Dequeen	Dequeen	52.5	0.171	1	7,199	339	<\$100M	72.5	7,199	339	0
Simmons First Nb	Pine Bluff	52.5	0.069	0.448	68,789	953	\$500M-\$1B	47.5	15,367	686	0.163
First Nb Of De Witt	De Witt	52.5	0.137	1	13,487	270	<\$100M	80.0	13,487	270	0.004
Farmers B&Tc	Magnolia	50.0	0.108	0.482	44,155	784	\$100M-500M	50.0	10,667	624	0
First Nb Of Phillips County	Helena	50.0	0.138	0.71	25,992	525	\$100M-500M	57.5	7,901	427	0
First St Bk	Crossett	50.0	0.218	1	7,053	122	<\$100M	65.0	7,053	122	0
First Arkansas B&T	Jacksonville	50.0	0.158	0.61	41,265	331	\$100M-500M	27.5	6,259	204	0
First Bk Of South Ar	Camden	50.0	0.172	0.995	15,731	281	<\$100M	45.0	4,232	216	0
Farmers B&Tc	Clarksville	50.0	0.15	1	19,072	238	\$100M-500M	37.5	4,423	199	0

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Bank Of Cave City	Cave City	50.0	0.11	1	11,098	386	\$100M-500M	77.5	11,098	386	0.006
First St Bk	Lonoke	47.5	0.162	0.574	28,864	318	\$100M-500M	27.5	5,251	225	0.002
Farmers B&Tc	Blytheville	47.5	0.156	0.518	27,371	374	\$100M-500M	40.0	6,722	279	0
Piggott St Bk	Piggott	47.5	0.177	1	11,213	210	<\$100M	70.0	11,213	210	0
Calhoun County Bk	Hampton	47.5	0.23	0.989	9,092	194	<\$100M	47.5	3,029	167	0
Simmons First Bk	El Dorado	47.5	0.149	0.681	27,341	318	\$100M-500M	30.0	4,639	207	0
Warren B&Tc	Warren	47.5	0.128	1	15,847	228	\$100M-500M	75.0	15,847	228	0
Greers Ferry Lake St Bk	Heber Springs	47.5	0.218	0.934	11,926	219	<\$100M	52.5	4,537	189	0
Portland Bk	Portland	45.0	0.199	0.934	12,798	117	<\$100M	25.0	2,259	78	0
Bank Of Bearden	Bearden	45.0	0.214	1	6,616	55	<\$100M	17.5	936	40	0
Madison B&Tc	Kingston	45.0	0.193	1	5,285	58	<\$100M	35.0	1,435	41	0.016
Merchants & Farmers Bk	Dumas	45.0	0.173	0.843	12,791	311	<\$100M	50.0	4,271	278	0.001
First Nb Of De Queen	De Queen	45.0	0.177	0.685	19,694	337	\$100M-500M	37.5	4,237	278	0.01
Peoples Bk	Magnolia	45.0	0.151	1	7,475	150	<\$100M	70.0	7,475	150	0
First Nb At Paris	Paris	42.5	0.133	1	12,346	334	<\$100M	75.0	12,346	334	0.003
First Nb Of Hope	Hope	42.5	0.136	0.812	17,477	313	\$100M-500M	45.0	5,005	255	0
Farmers Bk	Greenwood	42.5	0.103	1	17,998	241	\$100M-500M	75.0	17,998	241	0
Fidelity Nb	West Memphis	42.5	0.113	0.797	23,105	316	\$100M-500M	22.5	3,290	228	0.002
First Nb In Mena	Mena	42.5	0.163	0.705	20,604	336	\$100M-500M	47.5	5,023	285	0.009
Peoples Bk	Paragould	42.5	0.158	0.891	13,255	191	<\$100M	35.0	3,335	143	0
Trustbanc	Mountain Home	42.5	0.193	0.734	18,332	142	<\$100M	15.0	2,452	82	0
First St Bk	Parkin	40.0	0.164	1	3,544	69	<\$100M	55.0	3,544	69	0
First Nb Of Howard County	Dierks	40.0	0.123	1	4,663	115	<\$100M	60.0	4,663	115	0
Bank Of Mccrory	Mccrory	40.0	0.074	1	5,012	285	<\$100M	67.5	5,012	285	0
First Nb Of Alzheimer	Alzheimer	40.0	0.217	1	2,821	102	<\$100M	47.5	1,827	94	0
Logan County Bk	Scranton	40.0	0.081	1	4,319	198	<\$100M	60.0	4,319	198	0
Pulaski B&Tc	Little Rock	37.5	0.074	0.344	29,998	371	\$100M-500M	27.5	6,689	233	0.085
First Financial Bk	El Dorado	37.5	0.055	0.787	25,397	337	\$100M-500M	35.0	6,190	244	0.001
Arkansas St Bk	Siloam Springs	37.5	0.142	0.479	22,852	296	\$100M-500M	32.5	5,371	213	0.004
Bank Of Rison	Rison	37.5	0.14	1	3,820	65	<\$100M	30.0	1,040	56	0
Bank Of Trumann	Trumann	37.5	0.071	1	6,326	120	<\$100M	32.5	2,374	99	0
Bank Of Ar Na	Fayetteville	37.5	0.113	0.888	21,775	131	\$100M-500M	15.0	2,871	79	0
Pine St Bk	Kingsland	35.0	0.16	1	2,860	129	<\$100M	52.5	2,860	129	0
First Nb	Mcgehee	35.0	0.148	0.936	6,632	171	<\$100M	50.0	3,846	157	0

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		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Chart Bk	Perryville	35.0	0.136	0.841	16,143	155	\$100M-500M	22.5	2,933	109	0.004
Eudora Bk	Eudora	35.0	0.141	1	4,246	138	<\$100M	55.0	4,246	138	0
Bank Of Harrisburg	Harrisburg	35.0	0.084	1	5,428	208	<\$100M	50.0	3,664	197	0
Bank Of Gravett	Gravette	35.0	0.107	0.754	19,749	252	\$100M-500M	25.0	3,963	188	0
Farmers & Merchants Bk	Stuttgart	35.0	0.069	0.642	16,259	512	\$100M-500M	57.5	7,468	466	0.006
Merchants & Planters Bk	Clarendon	35.0	0.126	1	3,673	75	<\$100M	30.0	1,061	63	0
First Nb In Blytheville	Blytheville	35.0	0.095	0.827	17,584	307	\$100M-500M	40.0	5,221	254	0
First Nb Of Stuttgart	Stuttgart	35.0	0.086	1.001	1,829	42	<\$100M	20.0	400	34	0
Helena Nb	Helena	32.5	0.094	0.864	12,325	298	\$100M-500M	52.5	5,205	261	0.007
Simmons First Bk Of South Ar	Lake Village	32.5	0.116	0.678	13,130	243	\$100M-500M	37.5	4,301	185	0
Decatur St Bk	Decatur	32.5	0.086	0.907	12,081	194	\$100M-500M	27.5	3,047	146	0.001
Horatio St Bk	Horatio	32.5	0.053	1	3,720	186	<\$100M	52.5	3,720	186	0
First Nb Of Lewisville	Lewisville	32.5	0.107	1	3,311	131	<\$100M	52.5	3,311	131	0
Bodcaw Bk	Stamps	32.5	0.049	1	3,648	92	<\$100M	25.0	1,307	75	0
Simmons First Bk	Searcy	32.5	0.132	0.715	15,521	193	\$100M-500M	20.0	2,853	131	0
Citizens Nb Of Nashville	Nashville	30.0	0.102	1	4,813	124	<\$100M	35.0	1,716	105	0
Planters & Merchants Bk	Gillett	30.0	0.101	1	2,782	74	<\$100M	50.0	2,782	74	0
First Nb At Marianna	Marianna	30.0	0.055	1	3,008	95	<\$100M	32.5	1,838	87	0
Community State Bk	Bradley	27.5	0.156	0.823	2,190	52	<\$100M	40.0	1,150	45	0
Bank Of Dardanelle	Dardanelle	27.5	0.073	0.806	9,331	206	\$100M-500M	35.0	3,647	171	0
Bank Of Brinkley	Brinkley	27.5	0.085	0.79	9,248	209	\$100M-500M	30.0	2,723	173	0
Bank Of Blevins	Blevins	25.0	0.053	1	965	63	<\$100M	37.5	867	62	0
Bank Of Lake Village	Lake Village	25.0	0.078	0.926	5,598	106	<\$100M	20.0	1,602	82	0
Little River Bk	Lepanto	22.5	0.036	1	1,903	90	<\$100M	40.0	1,903	90	0
Farmers Bk	Hamburg	22.5	0.106	0.825	4,533	85	<\$100M	12.5	691	63	0
First Delta Bk	Marked Tree	22.5	0.103	0.863	4,435	98	<\$100M	32.5	1,578	84	0
Bank Of Waldron	Waldron	22.5	0.079	0.88	6,609	77	<\$100M	17.5	1,552	60	0
Bank Of Augusta	Augusta	22.5	0.105	0.786	4,918	132	<\$100M	32.5	1,671	115	0
First Nb Of Lawrence County	Walnut Ridge	17.5	0.077	0.539	8,363	143	\$100M-500M	20.0	2,617	120	0.006
Arkansas Bkr Bk	Little Rock	10.0	0.005	0.117	1,037	6	\$100M-500M	10.0	-	-	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/.

Table 3A. Banks' Small Business Lending in Arkansas Using Call Report Data, June 2003

Bank Name	City	Small Business Lending (<\$1M)					Small Business Lending (<\$100k)				
		Total Rank	SBL/TA	SBL/TBL	SBL\$(1000)	SBL#	Bnk. Asset Sz.	Total Rank	SSBL\$ (1000)	SSBL#	Cdt/TA
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)

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