

**Table 3A. Banks' Small Business Lending in Mississippi 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)	Bnk. Asset Sz. (6)	Total Rank (7)	SSBL\$ (1000) (8)	SSBL# (9)	Cdt/TA (10)
State B&Tc	Cleveland	95.0	0.366	1	225,407	10,637	\$500M-\$1B	70.0	48,044	9,526	0.001
First St Bk	Waynesboro	92.5	0.306	1	90,640	1,218	\$100M-500M	97.5	90,640	1,218	0.001
Bank Of Holly Springs	Holly Springs	87.5	0.309	1	42,152	1,035	\$100M-500M	92.5	42,152	1,035	0
Pike Cty Nb	Mccomb	85.0	0.304	1	43,452	879	\$100M-500M	90.0	43,452	879	0
Bank Of New Albany	New Albany	85.0	0.207	1	60,460	754	\$100M-500M	92.5	60,460	754	0
Community Bk Of Mississippi	Forest	82.5	0.333	0.884	157,194	1,485	\$100M-500M	52.5	21,961	1,102	0
Omnibank	Mantee	82.5	0.399	1	32,801	802	<\$100M	90.0	32,801	802	0.002
First Nb Of Pontotoc	Pontotoc	82.5	0.203	1	41,191	1,315	\$100M-500M	92.5	41,191	1,315	0
Merchants & Marine Bk	Pascagoula	80.0	0.257	1	79,647	1,221	\$100M-500M	90.0	79,647	1,221	0
Mechanics Bk	Water Valley	80.0	0.272	1	34,393	799	\$100M-500M	90.0	34,393	799	0.002
Farmers & Merchants Bk	Baldwyn	77.5	0.27	1	37,753	857	\$100M-500M	85.0	37,753	857	0.006
Community Bk Ellisville Miss	Ellisville	75.0	0.232	0.879	77,392	1,187	\$100M-500M	57.5	18,204	930	0
Britton & Koontz First Nb	Natchez	75.0	0.239	0.887	81,988	1,104	\$100M-500M	57.5	18,763	823	0
United Mississippi Bk	Natchez	75.0	0.371	0.997	46,236	735	\$100M-500M	57.5	10,435	606	0
Peoples B&Tc	Tupelo	75.0	0.203	0.777	281,869	4,445	\$1B-\$10B	77.5	118,888	3,642	0
Coast Cmnty Bk	Biloxi	75.0	0.399	0.959	53,226	507	\$100M-500M	40.0	7,486	320	0
First Cmrl Bk	Jackson	75.0	0.464	1	46,938	384	\$100M-500M	30.0	6,156	190	0
Bankplus	Belzoni	70.0	0.189	0.644	222,938	3,803	\$1B-\$10B	65.0	58,545	3,071	0
First Nb Of South Mississipp	Hattiesburg	70.0	0.3	0.976	33,046	571	\$100M-500M	62.5	11,644	462	0
Great Southern Nb	Meridian	67.5	0.222	0.831	50,206	885	\$100M-500M	52.5	12,067	726	0.002
Rivershills Bk	Port Gibson	67.5	0.287	0.962	38,760	500	\$100M-500M	55.0	10,547	385	0
First St Bk	Holly Springs	67.5	0.264	1	31,780	527	\$100M-500M	72.5	19,386	466	0
Commerce Nb	Corinth	67.5	0.205	1	11,879	549	<\$100M	80.0	11,879	549	0
National Bk Of Cmrc Of Ms	Starkville	65.0	0.138	0.71	148,052	3,328	\$1B-\$10B	67.5	48,716	2,761	0.001
Carthage Bk	Carthage	65.0	0.173	1	26,127	403	\$100M-500M	77.5	26,127	403	0.002
Bank Of Kilmichael	Kilmichael	65.0	0.292	1	17,030	279	<\$100M	77.5	17,030	279	0
First American Nb	Iuka	65.0	0.156	1	22,642	692	\$100M-500M	80.0	22,642	692	0.006
Bankfirst Financial Svc	Macon	65.0	0.184	0.74	56,771	1,507	\$100M-500M	70.0	22,586	1,306	0.004
Priorityone Bk	Magee	65.0	0.193	0.727	55,931	1,154	\$100M-500M	65.0	19,485	991	0
Community Bk Meridian Missis	Meridian	65.0	0.309	0.954	34,049	260	\$100M-500M	17.5	3,562	147	0
Guaranty B&Tc	Belzoni	62.5	0.2	0.721	46,778	942	\$100M-500M	60.0	15,055	754	0.002
Newton Cty Bk	Newton	62.5	0.227	1	31,951	285	\$100M-500M	27.5	4,698	209	0
Bancorpsouth Bk	Tupelo	62.5	0.147	0.624	1,559,510	21,567	>\$10B	57.5	343,031	16,043	0.007
Planters B&Tc	Indianola	62.5	0.17	0.696	68,904	1,433	\$100M-500M	65.0	25,540	1,211	0.007

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Community Bk Desoto Cty	Southaven	62.5	0.281	0.961	40,379	266	\$100M-500M	17.5	3,423	159	0
Cornerstone Bk	Senatobia	62.5	0.235	1	12,414	205	<\$100M	45.0	4,487	174	0
Century Bk	Lucedale	60.0	0.163	1	27,293	712	\$100M-500M	80.0	27,293	712	0.004
Holmes County B&Tc	Lexington	60.0	0.173	1	14,784	461	<\$100M	77.5	14,784	461	0
Merchants & Farmers Bk	Kosciusko	60.0	0.12	0.454	127,409	3,044	\$1B-\$10B	60.0	45,647	2,665	0
Commercial Bk	Woodville	60.0	0.199	1	11,986	313	<\$100M	75.0	11,986	313	0
First Nb Of The Pine Belt	Laurel	60.0	0.327	0.96	16,424	287	<\$100M	47.5	4,555	238	0
Citizens Nb Of Meridian	Meridian	57.5	0.12	0.678	78,724	1,168	\$500M-\$1B	50.0	18,941	901	0
Bank Of Wiggins	Wiggins	57.5	0.186	1	23,883	367	\$100M-500M	75.0	23,883	367	0
Trustmark Nb	Jackson	57.5	0.099	0.476	712,557	12,172	\$1B-\$10B	55.0	178,468	9,268	0.007
Copiah Bk Na	Hazlehurst	57.5	0.178	1	15,449	379	<\$100M	75.0	15,449	379	0
Hancock Bk	Gulfport	57.5	0.104	0.624	262,182	4,484	\$1B-\$10B	57.5	69,536	3,546	0
Peoples Bk	Ripley	57.5	0.155	0.924	46,671	524	\$100M-500M	42.5	9,303	412	0.004
Commercial Bk	De Kalb	57.5	0.288	0.788	30,220	357	\$100M-500M	40.0	7,385	250	0.001
Covenant Bk	Clarksdale	57.5	0.293	0.681	32,397	423	\$100M-500M	45.0	7,968	313	0
Citizens Bk	Philadelphia	55.0	0.112	0.6	62,522	1,753	\$500M-\$1B	70.0	27,709	1,571	0.001
First Security Bk	Batesville	55.0	0.153	0.716	51,582	905	\$100M-500M	57.5	17,101	743	0.002
Bank Of Jones Cty	Laurel	55.0	0.2	0.927	23,825	501	\$100M-500M	62.5	9,755	438	0
First Nb Of Lucedale	Lucedale	52.5	0.171	1	14,331	314	<\$100M	67.5	14,331	314	0.002
Consumer Nb	Jackson	52.5	0.228	1	6,495	242	<\$100M	65.0	6,495	242	0
First Nb Of Picayune	Picayune	52.5	0.167	0.856	24,304	386	\$100M-500M	37.5	6,311	302	0
Bank Of Winona	Winona	52.5	0.164	1	14,175	189	<\$100M	67.5	14,175	189	0
Peoples Bk	Biloxi	52.5	0.118	0.363	68,839	825	\$500M-\$1B	42.5	18,325	596	0
Covington Cty Bk	Collins	50.0	0.143	1	7,664	326	<\$100M	67.5	7,664	326	0
Bank Of The South	Crystal Springs	50.0	0.208	1	6,839	124	<\$100M	57.5	6,839	124	0
Merchants & Farmers Bk	Holly Springs	50.0	0.185	1	10,971	151	<\$100M	65.0	10,971	151	0
First Bk	Mccomb	50.0	0.158	0.488	37,538	530	\$100M-500M	37.5	8,579	381	0
Citizens Bk	Columbia	47.5	0.12	0.747	33,207	464	\$100M-500M	32.5	7,445	354	0
First Nb Of Oxford	Oxford	47.5	0.158	0.818	30,717	372	\$100M-500M	37.5	6,948	278	0
Bank Of Franklin	Meadville	45.0	0.16	1	13,107	202	<\$100M	62.5	13,107	202	0
Peoples Bk	Mendenhall	45.0	0.112	1	15,152	387	\$100M-500M	47.5	6,397	329	0
First Nb Of Wiggins	Wiggins	45.0	0.156	1	8,185	203	<\$100M	65.0	8,185	203	0
Community Bk Indianola	Indianola	45.0	0.174	0.952	15,557	160	<\$100M	20.0	2,645	116	0
Peoples Bk Of Franklin Cty	Bude	45.0	0.126	1	6,134	160	<\$100M	57.5	6,134	160	0

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First Nb Of Clarksdale	Clarksdale	42.5	0.144	0.615	26,921	495	\$100M-500M	42.5	7,882	395	0
Magnolia St Bk	Bay Springs	42.5	0.152	0.813	20,357	372	\$100M-500M	45.0	6,986	300	0.004
Bank Of Okolona	Okolona	42.5	0.126	1	7,636	155	<\$100M	65.0	7,636	155	0
Senatobia Bk	Senatobia	42.5	0.156	0.87	21,344	236	\$100M-500M	22.5	4,024	170	0
Oxford University Bk	Oxford	42.5	0.199	0.989	9,096	153	<\$100M	40.0	3,373	116	0
Citizens Bk	Byhalia	40.0	0.138	1	7,627	183	<\$100M	60.0	7,627	183	0
Bank Of Forest	Forest	40.0	0.119	0.917	15,293	361	\$100M-500M	52.5	7,524	318	0.002
Security Bk	Amory	40.0	0.07	1	10,263	272	\$100M-500M	57.5	10,263	272	0.002
Delta Southern Bank	Ruleville	40.0	0.115	1	6,327	136	<\$100M	25.0	1,951	121	0
Bank Of Yazoo City	Yazoo City	37.5	0.115	0.701	15,982	337	\$100M-500M	40.0	6,383	274	0.005
Citizens B&Tc	Marks	37.5	0.13	0.829	14,414	331	\$100M-500M	40.0	4,870	281	0
Bank Of Morton	Morton	37.5	0.104	1	4,753	93	<\$100M	55.0	4,753	93	0
Richton B&Tc	Richton	35.0	0.113	1	8,090	205	<\$100M	57.5	8,090	205	0
Mississippi Nat Bkr Bk	Ridgeland	35.0	0.093	1	4,823	9	<\$100M	10.0	50	1	0
Merchants & Planters Bk	Raymond	32.5	0.104	1	6,944	153	<\$100M	55.0	6,944	153	0
Bank Of Bolivar County	Shelby	32.5	0.086	1	1,768	70	<\$100M	45.0	1,768	70	0
Bank Of Brookhaven	Brookhaven	32.5	0.167	0.433	10,486	282	<\$100M	32.5	4,049	247	0.003
Madison Cty Bk	Madison	32.5	0.198	0.814	4,373	84	<\$100M	42.5	2,569	74	0
Bank Of Commerce	Greenwood	30.0	0.046	1	7,006	106	\$100M-500M	40.0	7,006	106	0
Bank Of Benoit	Benoit	30.0	0.11	1	1,432	54	<\$100M	42.5	1,432	54	0
Peoples B&Tc	North Carrollton	30.0	0.007	1	281	16	<\$100M	30.0	281	16	0
Spirit Bk	Belmont	30.0	0.174	0.878	3,379	49	<\$100M	17.5	652	40	0
First Amer Bk	Jackson	27.5	0.137	0.999	2,936	50	<\$100M	32.5	1,207	40	0
Tallahatchie County Bk	Charleston	25.0	0.098	1	3,167	56	<\$100M	40.0	3,167	56	0
Bank Of Walnut Grove	Walnut Grove	25.0	0.053	1	2,006	57	<\$100M	32.5	2,006	57	0
Cleveland St Bk	Cleveland	22.5	0.066	0.593	12,434	203	\$100M-500M	22.5	4,061	154	0.001
Bank Of Anguilla	Anguilla	22.5	0.071	0.834	5,853	165	<\$100M	30.0	2,806	145	0
First Nb	Rosedale	20.0	0.045	0.987	2,136	49	<\$100M	20.0	638	42	0
Jefferson Bk	Fayette	15.0	0.071	0.771	2,848	65	<\$100M	17.5	893	54	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/](http://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.