

Table A.2 Small Business Lending in Arkansas Using Call Report Data, June 2000

Bank Name	Location	Small Business Lending (<\$1M) Scores					Bnk Asset Sz.	Dollars in SBL	Number or SBL	Total Score (<\$250K)	Total Score (<\$100K)
		Total	SBL/TA	SBL/TBL	SBL(\$)	SBL(#)					
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Community First Bk	Harrison	95.0	10.0	10.0	10.0	8.0	\$100M-500M	50,827	527	75.0	60.0
Bank Of Yellville	Yellville	92.5	9.0	9.0	9.0	10.0	\$100M-500M	40,403	1,064	100.0	100.0
Bank Of Salem	Salem	92.5	10.0	10.0	7.0	10.0	<\$100M	26,233	1,005	97.5	100.0
Midsouth Bk	Jonesboro	90.0	10.0	6.0	10.0	10.0	\$100M-500M	126,522	1,694	70.0	62.5
First Cmnty Bk	Batesville	90.0	10.0	10.0	8.0	8.0	\$100M-500M	36,083	551	72.5	62.5
First Nb Of Crossett	Crossett	87.5	9.0	8.0	8.0	10.0	\$100M-500M	28,684	2,160	95.0	97.5
Cmnty Bk	Cabot	85.0	10.0	4.0	10.0	10.0	\$100M-500M	81,771	1,329	80.0	80.0
Heritage Bk	Jonesboro	85.0	10.0	5.0	10.0	9.0	\$100M-500M	67,609	859	70.0	57.5
First Cmnty Bk	Pocahontas	85.0	10.0	8.0	9.0	7.0	\$100M-500M	41,562	477	92.5	92.5
First St Bk	Plainview	85.0	10.0	6.0	9.0	9.0	\$100M-500M	40,722	648	90.0	90.0
National Bk Of Ar	North Little Rock	82.5	10.0	6.0	9.0	8.0	\$100M-500M	41,470	552	82.5	80.0
Simmons First Bk Jonesboro	Jonesboro	82.5	8.0	8.0	9.0	8.0	\$100M-500M	38,728	616	57.5	52.5
First Nb	Hot Springs	82.5	9.0	7.0	7.0	10.0	<\$100M	25,518	894	92.5	95.0
Union B&Tc	Monticello	80.0	9.0	5.0	9.0	9.0	\$100M-500M	41,630	650	72.5	65.0
First Nb Of Phillips County	Helena	80.0	9.0	7.0	8.0	8.0	\$100M-500M	32,982	483	45.0	47.5
First Arkansas B&T	Jacksonville	77.5	8.0	8.0	9.0	6.0	\$100M-500M	48,825	403	45.0	32.5
Union Bk Of Benton	Benton	77.5	7.0	6.0	8.0	10.0	\$100M-500M	31,460	1,001	67.5	65.0
Springdale B&T	Springdale	75.0	8.0	2.0	10.0	10.0	\$100M-500M	65,123	966	67.5	65.0
Farmers B&Tc	Clarksville	75.0	9.0	8.0	8.0	5.0	\$100M-500M	29,965	261	30.0	32.5
Metropolitan Nb	Little Rock	75.0	9.0	1.0	10.0	10.0	\$500M-\$1B	157,563	2,043	67.5	62.5
Bank Of Little Rock	Little Rock	75.0	10.0	5.0	7.0	8.0	<\$100M	27,576	549	77.5	75.0
Scott County Bk	Waldron	75.0	8.0	9.0	6.0	7.0	<\$100M	20,221	409	85.0	90.0
Southern St Bk	Malvern	75.0	10.0	10.0	5.0	5.0	<\$100M	16,229	268	67.5	60.0
Greers Ferry Lake St Bk	Heber Springs	75.0	9.0	10.0	5.0	6.0	<\$100M	14,196	364	82.5	87.5
First Ar Valley Bk	Russellville	72.5	8.0	2.0	10.0	9.0	\$100M-500M	60,374	877	72.5	62.5
Simmons First Bk	Russellville	72.5	9.0	2.0	10.0	8.0	\$100M-500M	56,702	603	57.5	50.0
First Financial Bk	El Dorado	72.5	5.0	5.0	10.0	9.0	\$100M-500M	49,511	803	85.0	90.0
Citizens B&Tc	Van Buren	72.5	8.0	3.0	9.0	9.0	\$100M-500M	45,344	868	67.5	55.0
Simmons First Bk Nw Ar	Rogers	72.5	7.0	4.0	9.0	9.0	\$100M-500M	36,766	708	80.0	70.0
Pine Bluff Nb	Pine Bluff	72.5	7.0	5.0	9.0	8.0	\$100M-500M	36,701	504	55.0	55.0
Commercial B&Tc	Monticello	72.5	9.0	5.0	8.0	7.0	\$100M-500M	30,914	408	85.0	85.0
Bank Of Pocahontas	Pocahontas	72.5	8.0	6.0	7.0	8.0	\$100M-500M	26,336	583	85.0	90.0
First Nb Of Fort Smith	Fort Smith	72.5	8.0	1.0	10.0	10.0	\$500M-\$1B	146,664	2,162	70.0	65.0
Heber Springs St Bk	Heber Springs	72.5	10.0	7.0	8.0	4.0	<\$100M	28,253	233	35.0	22.5
Bank Of Rogers	Rogers	72.5	10.0	5.0	7.0	7.0	<\$100M	27,377	420	72.5	55.0
Petit Jean St Bk	Morrilton	72.5	8.0	10.0	5.0	6.0	<\$100M	16,652	403	70.0	62.5
River Valley Bk	Russellville	72.5	10.0	10.0	5.0	4.0	<\$100M	12,821	241	77.5	82.5
First Cmnty Bk	Conway	70.0	7.0	4.0	9.0	8.0	\$100M-500M	37,383	504	62.5	55.0
Elk Horn B&Tc	Arkadelphia	70.0	9.0	3.0	8.0	8.0	\$100M-500M	32,688	511	70.0	62.5
De Witt B&Tc	De Witt	70.0	7.0	7.0	7.0	7.0	\$100M-500M	27,133	475	85.0	87.5
Merchants & Planters Bk	Newport	70.0	7.0	4.0	7.0	10.0	\$100M-500M	25,264	1,161	60.0	52.5
Diamond State Bk	Murfreesboro	70.0	7.0	5.0	7.0	9.0	\$100M-500M	24,677	652	85.0	87.5
Arvest Bk	Rogers	70.0	7.0	1.0	10.0	10.0	\$500M-\$1B	113,442	1,602	67.5	65.0
Bank Of Eureka Springs	Eureka Springs	70.0	9.0	8.0	6.0	5.0	<\$100M	18,978	251	80.0	82.5

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		Total	SBL/TA	SBL/TBL	SBL(\$)	SBL(#)		SBL	SBL	(<\$250K)	(<\$100K)
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Arkansas Nb	Bentonville	67.5	6.0	1.0	10.0	10.0	\$100M-500M	86,831	933	60.0	52.5
Malvern Nb	Malvern	67.5	6.0	2.0	10.0	9.0	\$100M-500M	54,838	835	67.5	60.0
Pulaski B&Tc	Little Rock	67.5	6.0	3.0	9.0	9.0	\$100M-500M	48,508	685	62.5	57.5
First Nb&Tc Of Mountain Home	Mountain Home	67.5	6.0	2.0	9.0	10.0	\$100M-500M	44,758	1,426	77.5	80.0
Bank Of Fayetteville Na	Fayetteville	67.5	8.0	3.0	9.0	7.0	\$100M-500M	38,990	456	55.0	37.5
Peoples Bk	Paragould	67.5	5.0	10.0	6.0	6.0	\$100M-500M	18,628	337	80.0	85.0
Bank Of The Ozarks	Little Rock	67.5	5.0	2.0	10.0	10.0	\$500M-\$1B	129,993	2,437	70.0	72.5
City Nb Of Fort Smith	Fort Smith	67.5	6.0	1.0	10.0	10.0	\$500M-\$1B	105,984	1,156	62.5	57.5
Stephens Security Bk	Stephens	67.5	10.0	9.0	3.0	5.0	<\$100M	8,755	326	72.5	77.5
First St Bk	Conway	65.0	7.0	1.0	9.0	9.0	\$100M-500M	42,291	641	60.0	52.5
Summit Bk	Arkadelphia	65.0	8.0	3.0	8.0	7.0	\$100M-500M	33,494	412	55.0	50.0
First Nb Of East Arkansas	Forrest City	65.0	3.0	6.0	7.0	10.0	\$100M-500M	22,182	956	82.5	90.0
First St Bk Of Warren	Warren	65.0	9.0	3.0	7.0	7.0	<\$100M	23,005	478	55.0	55.0
First Bk Of Montgomery Count	Mount Ida	65.0	9.0	6.0	6.0	5.0	<\$100M	20,022	314	77.5	80.0
Bank Of North Arkansas	Melbourne	65.0	8.0	5.0	6.0	7.0	<\$100M	19,438	416	77.5	82.5
First Delta Bk	Tyrone	65.0	9.0	9.0	5.0	3.0	<\$100M	12,828	204	72.5	77.5
Mcilroy B&Tc	Fayetteville	62.5	5.0	1.0	10.0	9.0	\$100M-500M	69,023	791	57.5	50.0
Citizens Bk	Batesville	62.5	5.0	2.0	9.0	9.0	\$100M-500M	46,165	753	75.0	70.0
Peoples B&Tc	Mountain Home	62.5	6.0	2.0	9.0	8.0	\$100M-500M	43,659	602	60.0	52.5
Farmers & Merchants Bk	Stuttgart	62.5	3.0	8.0	6.0	8.0	\$100M-500M	21,351	540	80.0	87.5
Bank Of Mountain View	Mountain View	62.5	5.0	8.0	6.0	6.0	\$100M-500M	21,044	355	77.5	85.0
First Security Bk	Searcy	62.5	4.0	1.0	10.0	10.0	\$500M-\$1B	76,936	2,068	60.0	70.0
Capital Bk	Little Rock	62.5	10.0	3.0	6.0	6.0	<\$100M	20,882	334	62.5	52.5
Arkansas Diamond Bk	Glenwood	62.5	8.0	5.0	6.0	6.0	<\$100M	19,817	338	50.0	47.5
Eagle B&Tc	Little Rock	62.5	10.0	4.0	6.0	5.0	<\$100M	18,270	315	52.5	47.5
Bank Of England	England	62.5	8.0	6.0	5.0	6.0	<\$100M	16,385	372	77.5	85.0
Union Bk	Bryant	62.5	7.0	10.0	5.0	3.0	<\$100M	15,702	188	72.5	80.0
Calhoun County Bk	Hampton	62.5	10.0	7.0	5.0	3.0	<\$100M	14,145	198	70.0	75.0
Merchants & Farmers Bk	Dumas	62.5	6.0	8.0	5.0	6.0	<\$100M	12,851	340	75.0	80.0
First St Bk	Huntsville	62.5	6.0	10.0	4.0	5.0	<\$100M	9,646	284	72.5	80.0
First United Bk	Stuttgart	60.0	4.0	3.0	8.0	9.0	\$100M-500M	34,903	806	62.5	65.0
First Nb Of Wynne	Wynne	60.0	6.0	2.0	8.0	8.0	\$100M-500M	31,569	579	62.5	60.0
First Arvest Bk	Siloam Springs	60.0	5.0	3.0	8.0	8.0	\$100M-500M	30,943	506	60.0	50.0
Bank Of Amity	Amity	60.0	9.0	4.0	5.0	6.0	<\$100M	17,620	342	57.5	50.0
Delta Tr&Bk	Parkdale	60.0	6.0	10.0	5.0	3.0	<\$100M	12,450	195	40.0	35.0
Farmers B&Tc	Magnolia	57.5	3.0	2.0	9.0	9.0	\$100M-500M	42,504	792	52.5	55.0
Community Bk	Elkins	57.5	6.0	2.0	8.0	7.0	\$100M-500M	34,160	473	52.5	45.0
First Nb Of Magnolia	Magnolia	57.5	5.0	1.0	8.0	9.0	\$100M-500M	33,460	698	62.5	55.0
First Nb In Green Forest	Green Forest	57.5	4.0	2.0	8.0	9.0	\$100M-500M	30,218	747	55.0	62.5
First Nb	Paragould	57.5	3.0	4.0	8.0	8.0	\$100M-500M	29,055	606	52.5	57.5
Pinnacle Bk	Little Rock	57.5	9.0	2.0	7.0	5.0	\$100M-500M	26,136	325	52.5	45.0
Cross County Bk	Wynne	57.5	4.0	4.0	7.0	8.0	\$100M-500M	21,863	565	62.5	62.5
First Nb Berryville	Berryville	57.5	5.0	4.0	6.0	8.0	\$100M-500M	19,769	505	67.5	65.0
First Bk Of South Ar	Camden	57.5	8.0	3.0	6.0	6.0	<\$100M	17,772	399	65.0	62.5
Bank Of Tuckerman	Tuckerman	57.5	10.0	4.0	5.0	4.0	<\$100M	17,066	218	45.0	32.5

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		Total	SBL/TA	SBL/TBL	SBL(\$)	SBL(#)					
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Bank Of Star City	Star City	57.5	7.0	6.0	5.0	5.0	<\$100M	15,703	320	72.5	77.5
Bank Of Delight	Delight	57.5	7.0	7.0	5.0	4.0	<\$100M	14,372	221	45.0	35.0
First Nb Of Springdale	Springdale	55.0	3.0	1.0	9.0	9.0	\$100M-500M	42,256	682	50.0	52.5
One B&T	Little Rock	55.0	7.0	1.0	8.0	6.0	\$100M-500M	36,332	332	37.5	25.0
Bank Of Ar Na	Fayetteville	55.0	8.0	3.0	8.0	3.0	\$100M-500M	31,105	174	25.0	17.5
Farmers B&Tc	Blytheville	55.0	6.0	1.0	8.0	7.0	\$100M-500M	29,355	412	42.5	30.0
First Nb Of Sharp County	Ash Flat	55.0	5.0	3.0	7.0	7.0	\$100M-500M	26,001	433	52.5	42.5
Bank Of Bentonville	Bentonville	55.0	2.0	1.0	10.0	9.0	\$500M-\$1B	60,998	819	50.0	47.5
Simmons First Nb	Pine Bluff	55.0	1.0	1.0	10.0	10.0	\$500M-\$1B	56,359	1,340	57.5	57.5
Merchants & Planters Bk Na	Camden	55.0	4.0	9.0	5.0	4.0	<\$100M	13,235	231	40.0	22.5
First St Bk	Crossett	55.0	8.0	7.0	4.0	3.0	<\$100M	9,108	199	65.0	70.0
Simmons First Bk	Dumas	55.0	8.0	8.0	3.0	3.0	<\$100M	7,375	204	50.0	47.5
First Nb In Mena	Mena	52.5	4.0	3.0	6.0	8.0	\$100M-500M	18,577	545	60.0	65.0
Fidelity Nb	West Memphis	52.5	5.0	3.0	6.0	7.0	\$100M-500M	18,323	418	55.0	55.0
First Nb Of Hope	Hope	52.5	4.0	6.0	5.0	6.0	\$100M-500M	17,063	342	47.5	45.0
Fordyce B&Tc	Fordyce	52.5	6.0	6.0	4.0	5.0	<\$100M	10,666	256	67.5	72.5
First Nb Izard County	Calico Rock	52.5	3.0	7.0	4.0	7.0	<\$100M	10,192	415	65.0	75.0
Bank Of Prescott	Prescott	52.5	3.0	10.0	3.0	5.0	<\$100M	8,479	264	65.0	72.5
Trustbanc	Mountain Home	52.5	6.0	10.0	3.0	2.0	<\$100M	7,372	88	45.0	30.0
Marked Tree Bk	Marked Tree	52.5	8.0	9.0	3.0	1.0	<\$100M	6,866	63	10.0	10.0
First Nb Of El Dorado	El Dorado	50.0	3.0	1.0	8.0	8.0	\$100M-500M	36,378	495	47.5	52.5
Danville St Bk	Danville	50.0	5.0	1.0	7.0	7.0	\$100M-500M	27,496	434	40.0	30.0
Simmons First Bk	El Dorado	50.0	5.0	1.0	7.0	7.0	\$100M-500M	23,885	474	52.5	52.5
Citizens Bk	Booneville	50.0	4.0	3.0	7.0	6.0	\$100M-500M	23,374	336	37.5	37.5
Simmons First Bk	Searcy	50.0	6.0	1.0	7.0	6.0	\$100M-500M	22,768	330	45.0	42.5
First Nb In Blytheville	Blytheville	50.0	4.0	4.0	6.0	6.0	\$100M-500M	20,381	395	57.5	60.0
Bank Of Dardanelle	Dardanelle	50.0	2.0	8.0	4.0	6.0	\$100M-500M	10,706	348	45.0	47.5
Arkansas St Bk	Siloam Springs	50.0	6.0	5.0	6.0	3.0	\$100M-500M	20,363	180	20.0	22.5
First Svc Bk	Greenbrier	50.0	5.0	7.0	4.0	4.0	<\$100M	12,363	231	65.0	75.0
First Nb	Ashdown	50.0	5.0	6.0	4.0	5.0	<\$100M	11,961	322	70.0	77.5
Arkansas Bkr Bk	Little Rock	50.0	5.0	10.0	4.0	1.0	<\$100M	11,354	34	10.0	10.0
Portland Bk	Portland	50.0	7.0	6.0	4.0	3.0	<\$100M	10,808	203	45.0	42.5
Citizens St Bk	Bald Knob	50.0	4.0	6.0	3.0	7.0	<\$100M	7,118	428	65.0	70.0
First St Bk	Parkin	50.0	5.0	8.0	3.0	4.0	<\$100M	7,089	224	62.5	70.0
Planters Nb Of Hughes	Hughes	50.0	8.0	8.0	2.0	2.0	<\$100M	4,566	113	55.0	60.0
Bank Of Trumann	Trumann	50.0	2.0	10.0	3.0	5.0	<\$100M	7,045	266	60.0	67.5
Logan County Bk	Scranton	50.0	3.0	10.0	2.0	5.0	<\$100M	5,282	256	62.5	67.5
Cleburne County Bk	Heber Springs	47.5	2.0	7.0	6.0	4.0	\$100M-500M	18,215	214	65.0	72.5
Central B&Tc	Little Rock	47.5	5.0	4.0	6.0	4.0	\$100M-500M	17,692	242	30.0	17.5
First Nb Of De Queen	De Queen	47.5	4.0	4.0	5.0	6.0	\$100M-500M	15,080	368	47.5	47.5
Alliance Bk Of Hot Springs	Hot Springs	47.5	6.0	4.0	5.0	4.0	<\$100M	15,549	237	52.5	45.0
Piggott St Bk	Piggott	47.5	6.0	6.0	4.0	3.0	<\$100M	9,976	211	62.5	67.5
First Nb Of De Witt	De Witt	47.5	2.0	9.0	3.0	5.0	<\$100M	8,830	280	55.0	67.5
Peoples Bk	Magnolia	47.5	4.0	9.0	3.0	3.0	<\$100M	7,145	193	42.5	42.5
First Nb Of Altheimer	Altheimer	47.5	7.0	9.0	1.0	2.0	<\$100M	2,455	97	57.5	57.5

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		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
American St Bk	Jonesboro	45.0	4.0	2.0	7.0	5.0	\$100M-500M	24,310	294	47.5	32.5
Citizens Nb Of Hope	Hope	45.0	2.0	2.0	7.0	7.0	\$100M-500M	22,576	422	37.5	35.0
Union Bk Of Mena	Mena	45.0	2.0	5.0	4.0	7.0	\$100M-500M	12,401	416	62.5	75.0
Warren B&Tc	Warren	45.0	2.0	9.0	4.0	3.0	\$100M-500M	11,558	205	62.5	75.0
Bank Of Mulberry	Mulberry	45.0	7.0	5.0	4.0	2.0	<\$100M	10,963	138	57.5	65.0
Bank Of Brinkley	Brinkley	45.0	3.0	9.0	4.0	2.0	<\$100M	10,714	132	30.0	35.0
First Nb	Mcgehee	45.0	7.0	5.0	3.0	3.0	<\$100M	7,886	173	42.5	47.5
Bank Of Bearden	Bearden	45.0	9.0	5.0	3.0	1.0	<\$100M	7,747	44	15.0	10.0
First Cmnty Bk	Marion	45.0	9.0	4.0	3.0	2.0	<\$100M	7,298	96	35.0	27.5
First St Bk	Lonoke	42.5	5.0	3.0	6.0	3.0	\$100M-500M	17,794	187	27.5	17.5
Helena Nb	Helena	42.5	1.0	7.0	4.0	5.0	\$100M-500M	9,161	306	37.5	45.0
Smackover St Bk	Smackover	42.5	1.0	8.0	3.0	5.0	<\$100M	7,420	246	45.0	10.0
Bank Of Cave City	Cave City	42.5	3.0	8.0	2.0	4.0	<\$100M	6,048	241	57.5	67.5
Bank Of Mccrory	Mccrory	42.5	1.0	9.0	2.0	5.0	<\$100M	4,104	311	50.0	62.5
Farmers Bk	Greenwood	40.0	1.0	7.0	4.0	4.0	\$100M-500M	11,342	221	52.5	70.0
Decatur St Bk	Decatur	40.0	2.0	7.0	4.0	3.0	\$100M-500M	10,233	182	27.5	27.5
Forrest City Bk Na	Forrest City	40.0	4.0	6.0	4.0	2.0	<\$100M	9,185	108	52.5	57.5
Bank Of Harrisburg	Harrisburg	40.0	2.0	6.0	2.0	6.0	<\$100M	5,793	345	52.5	67.5
First St Bk	Gurdon	40.0	4.0	8.0	2.0	2.0	<\$100M	5,510	92	22.5	22.5
Pine St Bk	Kingsland	40.0	7.0	5.0	2.0	2.0	<\$100M	4,184	166	52.5	57.5
Farmers & Merchants Bk	Prairie Grove	37.5	3.0	4.0	4.0	4.0	\$100M-500M	11,425	241	35.0	35.0
Bank Of Lockesburg	Lockesburg	37.5	3.0	9.0	1.0	2.0	<\$100M	2,196	91	47.5	55.0
Perry County Bk	Perryville	35.0	5.0	2.0	5.0	2.0	<\$100M	15,636	164	27.5	25.0
First Nb At Paris	Paris	35.0	2.0	5.0	3.0	4.0	<\$100M	7,653	219	50.0	60.0
Citizens Nb Of Nashville	Nashville	35.0	4.0	5.0	2.0	3.0	<\$100M	5,610	173	52.5	55.0
Bank Of Waldron	Waldron	35.0	1.0	9.0	2.0	2.0	<\$100M	5,571	99	45.0	55.0
Bank Of Mansfield	Mansfield	35.0	4.0	5.0	2.0	3.0	<\$100M	4,783	185	50.0	57.5
First Nb At Marianna	Marianna	35.0	1.0	9.0	2.0	2.0	<\$100M	3,444	99	27.5	27.5
Bank Of Paragould	Paragould	35.0	2.0	10.0	1.0	1.0	<\$100M	2,751	71	42.5	50.0
Peoples Bk	Portland	35.0	4.0	8.0	1.0	1.0	<\$100M	978	47	47.5	47.5
Southern Bk Of Commerce	Paragould	35.0	2.0	10.0	1.0	1.0	<\$100M	1,102	16	25.0	20.0
Bank Of Gravett	Gravette	32.5	1.0	3.0	5.0	4.0	\$100M-500M	12,550	213	32.5	27.5
Merchants & Planters Bk	Sparkman	32.5	6.0	4.0	2.0	1.0	<\$100M	6,077	73	35.0	15.0
Arvest Bk	Fort Smith	32.5	7.0	3.0	2.0	1.0	<\$100M	4,641	27	12.5	10.0
Horatio St Bk	Horatio	32.5	1.0	7.0	2.0	3.0	<\$100M	3,729	182	37.5	50.0
Eudora Bk	Eudora	32.5	3.0	6.0	2.0	2.0	<\$100M	3,710	114	45.0	50.0
First Nb Of Howard County	Dierks	32.5	1.0	9.0	2.0	1.0	<\$100M	3,338	78	37.5	50.0
Bodcaw Bk	Stamps	32.5	1.0	10.0	1.0	1.0	<\$100M	2,711	80	35.0	42.5
Planters & Merchants Bk	Gillett	32.5	3.0	7.0	1.0	2.0	<\$100M	2,673	106	45.0	50.0
First Nb Of Lewisville	Lewisville	32.5	2.0	8.0	1.0	2.0	<\$100M	2,372	88	40.0	50.0
First St Bk Of Dequeen	Dequeen	32.5	1.0	8.0	1.0	3.0	<\$100M	2,120	177	37.5	47.5
Merchants & Planters Bk	Manila	32.5	1.0	9.0	1.0	2.0	<\$100M	1,930	82	40.0	47.5
First Nb Of Lawrence County	Walnut Ridge	32.5	3.0	3.0	3.0	4.0	<\$100M	8,870	222	27.5	35.0
Farmers Bk	Hamburg	32.5	3.0	7.0	2.0	1.0	<\$100M	4,620	72	42.5	52.5
Bank Of Rison	Rison	32.5	2.0	9.0	1.0	1.0	<\$100M	2,337	70	40.0	47.5

Table A.2 Small Business Lending in Arkansas Using Call Report Data, June 2000

Bank Name	Location	Small Business Lending (<\$1M) Scores					Bnk Asset Sz.	Dollars in SBL	Number or SBL	Total Score (<\$250K)	Total Score (<\$100K)
		Total	SBL/TA	SBL/TBL	SBL(\$)	SBL(#)					
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Mcgehee Bk	Mcgehee	30.0	2.0	2.0	3.0	5.0	<\$100M	8,052	250	30.0	30.0
Peoples Bk	Imboden	30.0	3.0	2.0	3.0	4.0	<\$100M	6,843	237	40.0	50.0
Merchants & Planters Bk	Clarendon	30.0	1.0	9.0	1.0	1.0	<\$100M	1,977	59	35.0	45.0
Bank Of Bradley	Bradley	30.0	3.0	7.0	1.0	1.0	<\$100M	1,674	58	42.5	45.0
Bank Of Augusta	Augusta	30.0	3.0	3.0	2.0	4.0	<\$100M	5,350	218	50.0	45.0
Bank Of Lake Village	Lake Village	27.5	2.0	4.0	3.0	2.0	<\$100M	6,226	105	22.5	20.0
Madison B&Tc	Kingston	27.5	1.0	8.0	1.0	1.0	<\$100M	2,699	46	35.0	45.0
Simmons First Bk Of South Ar	Lake Village	25.0	4.0	1.0	3.0	2.0	<\$100M	9,099	143	15.0	20.0
Little River Bk	Lepanto	25.0	1.0	5.0	1.0	3.0	<\$100M	1,884	178	30.0	35.0
Bank Of Evening Shade	Evening Shade	25.0	1.0	7.0	1.0	1.0	<\$100M	969	39	30.0	40.0
Delta St Bk	Elaine	25.0	1.0	7.0	1.0	1.0	<\$100M	430	10	30.0	37.5
Corning Bk	Corning	22.5	1.0	2.0	2.0	4.0	<\$100M	4,658	213	32.5	37.5
Bank Of Blevins	Blevins	22.5	1.0	6.0	1.0	1.0	<\$100M	646	46	27.5	32.5
Twin City Bk	North Little Rock	20.0	2.0	4.0	1.0	1.0	<\$100M	1,489	12	12.5	12.5
Sinclair Nb	Gravette	12.5	2.0	1.0	1.0	1.0	<\$100M	2,636	42	22.5	20.0

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.