

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

Bank Name	Location	Small Business Lending (<\$1M) Scores					Bnk Asset Sz.	Dollars in	Number or	Total Score	Total Score
		Total	SBL/TA	SBL/TBL	SBL(\$)	SBL(#)		SBL	SBL	(<\$250K)	(<\$100K)
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
First Bk	Mccomb	90.0	10.0	9.0	9.0	8.0	\$100M-500M	72,621	900	92.5	92.5
Omnibank	Mantee	87.5	10.0	9.0	7.0	9.0	<\$100M	34,654	1,291	90.0	92.5
Bankfirst Financial Svc	Macon	85.0	8.0	9.0	8.0	9.0	\$100M-500M	47,638	1,341	90.0	90.0
Merchants & Marine Bk	Pascagoula	85.0	10.0	5.0	9.0	10.0	\$100M-500M	82,808	1,642	90.0	90.0
Pike Cty Nb	Mccomb	85.0	10.0	9.0	8.0	7.0	\$100M-500M	35,969	739	87.5	90.0
Bank Of Holly Springs	Holly Springs	82.5	10.0	8.0	7.0	8.0	\$100M-500M	32,976	1,083	90.0	92.5
Community Bk Of Ms	Forest	80.0	10.0	3.0	10.0	9.0	\$100M-500M	93,833	1,231	52.5	47.5
State B&Tc	Brookhaven	80.0	10.0	6.0	7.0	9.0	\$100M-500M	35,933	1,092	82.5	87.5
First Nb Of Pontotoc	Pontotoc	80.0	6.0	10.0	7.0	9.0	\$100M-500M	32,435	1,157	87.5	87.5
First Nb Of South Ms	Hattiesburg	80.0	10.0	10.0	6.0	6.0	<\$100M	27,020	461	82.5	85.0
Lamar Bk	Purvis	77.5	8.0	5.0	9.0	9.0	\$100M-500M	89,385	1,162	65.0	57.5
Guaranty B&Tc	Belzoni	77.5	9.0	5.0	9.0	8.0	\$100M-500M	51,748	1,011	82.5	87.5
Mechanics Bk	Water Valley	77.5	9.0	8.0	7.0	7.0	\$100M-500M	27,636	689	80.0	82.5
Peoples B&Tc	Tupelo	77.5	8.0	3.0	10.0	10.0	\$1B-\$10B	258,692	5,940	75.0	77.5
First St Bk	Waynesboro	75.0	6.0	9.0	9.0	6.0	\$100M-500M	48,178	502	82.5	82.5
United Ms Bk	Natchez	75.0	10.0	6.0	7.0	7.0	\$100M-500M	34,583	713	60.0	50.0
First St Bk	Holly Springs	75.0	9.0	8.0	6.0	7.0	\$100M-500M	26,979	640	77.5	80.0
First Nb Of Clarksdale	Clarksdale	72.5	9.0	4.0	8.0	8.0	\$100M-500M	37,408	1,006	77.5	80.0
First American Nb	Iuka	72.5	7.0	8.0	7.0	7.0	\$100M-500M	29,085	713	77.5	77.5
Peoples Bk	Ripley	70.0	4.0	6.0	8.0	10.0	\$100M-500M	37,832	1,972	80.0	82.5
Bank Of New Albany	New Albany	70.0	5.0	9.0	8.0	6.0	\$100M-500M	43,603	528	77.5	80.0
Bankplus	Belzoni	70.0	6.0	2.0	10.0	10.0	\$1B-\$10B	214,599	4,646	67.5	62.5
Peoples Bk	Biloxi	70.0	8.0	1.0	10.0	9.0	\$500M-\$1B	128,131	1,154	52.5	47.5
First Security Bk	Batesville	67.5	7.0	3.0	9.0	8.0	\$100M-500M	56,272	903	65.0	60.0
First Nb Of Oxford	Oxford	67.5	8.0	6.0	7.0	6.0	\$100M-500M	34,415	543	47.5	40.0
Bancorpsouth Bk	Tupelo	67.5	5.0	2.0	10.0	10.0	\$1B-\$10B	1,005,292	14,484	62.5	57.5
National Bk Of Cmrc Of Ms	Starkville	67.5	5.0	2.0	10.0	10.0	\$500M-\$1B	164,865	3,474	67.5	62.5
Bank Of Wiggins	Wiggins	67.5	9.0	5.0	6.0	7.0	<\$100M	25,195	661	72.5	75.0
Great Southern Nb	Meridian	65.0	7.0	3.0	8.0	8.0	\$100M-500M	44,489	1,018	52.5	52.5
Security Bk	Amory	65.0	5.0	7.0	6.0	8.0	\$100M-500M	25,922	943	72.5	77.5
Senatobia Bk	Senatobia	65.0	7.0	9.0	6.0	4.0	\$100M-500M	23,900	339	75.0	77.5
Bank Of Falkner	Falkner	65.0	9.0	7.0	5.0	5.0	<\$100M	21,523	412	67.5	72.5
Commercial Bk	Woodville	65.0	7.0	10.0	4.0	5.0	<\$100M	14,085	400	72.5	75.0
Planters B&Tc	Indianola	62.5	5.0	2.0	9.0	9.0	\$100M-500M	54,094	1,167	62.5	60.0
Citizens Bk	Columbia	62.5	7.0	2.0	9.0	7.0	\$100M-500M	48,079	822	42.5	45.0
First Nb Of Lucedale	Lucedale	62.5	8.0	5.0	6.0	6.0	\$100M-500M	27,097	567	67.5	75.0
Farmers & Merchants Bk	Baldwyn	62.5	7.0	6.0	5.0	7.0	\$100M-500M	21,693	699	67.5	70.0
Valley Bk	Cleveland	60.0	5.0	1.0	9.0	9.0	\$100M-500M	56,642	1,612	60.0	55.0
Britton & Koontz First Nb	Natchez	60.0	6.0	3.0	8.0	7.0	\$100M-500M	45,633	704	55.0	42.5
Citizens St Bk	Magee	60.0	6.0	2.0	8.0	8.0	\$100M-500M	38,295	996	50.0	52.5
First Nb Of Picayune	Picayune	60.0	9.0	3.0	7.0	5.0	\$100M-500M	27,387	442	52.5	40.0
Trustmark Nb	Jackson	60.0	3.0	1.0	10.0	10.0	\$1B-\$10B	790,223	18,066	57.5	57.5
Merchants & Farmers Bk	Kosciusko	60.0	3.0	1.0	10.0	10.0	\$1B-\$10B	115,668	2,699	60.0	57.5
Bank Of Kilmichael	Kilmichael	60.0	8.0	8.0	4.0	4.0	<\$100M	11,818	248	62.5	65.0

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		Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$ (4)	SBL(# (5)					
Cornerstone Bk	Senatobia	60.0	7.0	10.0	3.0	4.0	<\$100M	9,283	260	45.0	45.0
Community Bk Ellisville Ms	Ellisville	57.5	6.0	1.0	8.0	8.0	\$100M-500M	43,727	1,045	62.5	55.0
Newton Cty Bk	Newton	57.5	8.0	4.0	7.0	4.0	\$100M-500M	27,316	256	25.0	17.5
Carthage Bk	Carthage	57.5	5.0	7.0	6.0	5.0	\$100M-500M	23,497	381	62.5	65.0
Hancock Bk	Gulfport	57.5	2.0	1.0	10.0	10.0	\$1B-\$10B	193,387	4,643	60.0	57.5
Citizens Bk	Philadelphia	55.0	3.0	2.0	8.0	9.0	\$100M-500M	46,912	1,569	57.5	57.5
Magnolia St Bk	Bay Springs	55.0	7.0	4.0	6.0	5.0	\$100M-500M	25,098	407	50.0	42.5
Holmes County B&Tc	Lexington	55.0	5.0	7.0	4.0	6.0	<\$100M	12,016	594	65.0	67.5
Bank Of Jones Cty	Laurel	55.0	9.0	4.0	5.0	4.0	<\$100M	17,071	297	52.5	45.0
Bank Of Yazoo City	Yazoo City	52.5	6.0	3.0	6.0	6.0	\$100M-500M	23,466	455	45.0	42.5
Peoples Bk	Senatobia	52.5	6.0	3.0	5.0	7.0	\$100M-500M	21,574	623	50.0	50.0
Bank Of Forest	Forest	52.5	4.0	7.0	5.0	5.0	\$100M-500M	16,644	395	42.5	45.0
Citizens B&Tc	Marks	52.5	3.0	8.0	5.0	5.0	\$100M-500M	14,154	342	60.0	65.0
Citizens Nb Of Meridian	Meridian	52.5	2.0	2.0	9.0	8.0	\$500M-\$1B	58,339	869	42.5	37.5
Coast Cmnty Bk	Biloxi	52.5	9.0	2.0	5.0	5.0	<\$100M	20,559	363	50.0	37.5
Rivershills Bk	Port Gibson	52.5	7.0	6.0	5.0	3.0	<\$100M	19,732	205	60.0	62.5
Bank Of The South	Crystal Springs	52.5	8.0	7.0	3.0	3.0	<\$100M	5,830	144	55.0	57.5
Commerce Nb	Corinth	52.5	6.0	10.0	2.0	3.0	<\$100M	5,361	197	60.0	60.0
Peoples Bk	Mendenhall	50.0	4.0	5.0	5.0	6.0	\$100M-500M	19,928	472	47.5	40.0
Bank Of Winona	Winona	50.0	4.0	8.0	4.0	4.0	<\$100M	12,929	263	57.5	62.5
First Nb Of Wiggins	Wiggins	50.0	4.0	8.0	4.0	4.0	<\$100M	9,714	270	57.5	60.0
Century Bk	Lucedale	47.5	3.0	5.0	5.0	6.0	\$100M-500M	16,609	490	55.0	57.5
Commercial Bk Of Dekalb	De Kalb	47.5	5.0	7.0	4.0	3.0	<\$100M	11,805	209	52.5	60.0
Covington Cty Bk	Collins	47.5	5.0	7.0	3.0	4.0	<\$100M	7,492	336	52.5	57.5
Copiah Bk Na	Hazlehurst	47.5	4.0	6.0	4.0	5.0	<\$100M	12,793	435	57.5	60.0
Peoples Bk Of Franklin Cty	Bude	47.5	4.0	10.0	2.0	3.0	<\$100M	5,260	161	55.0	57.5
Cleveland St Bk	Cleveland	45.0	4.0	4.0	6.0	4.0	\$100M-500M	22,909	267	27.5	20.0
First Nb Of The Pine Belt	Laurel	45.0	9.0	3.0	3.0	3.0	<\$100M	9,194	184	47.5	37.5
Citizens Bk	Byhalia	45.0	6.0	6.0	3.0	3.0	<\$100M	8,808	221	52.5	57.5
Bank Of Franklin	Meadville	42.5	3.0	5.0	4.0	5.0	<\$100M	9,968	448	50.0	60.0
Citizens B&Tc	Louisville	40.0	2.0	8.0	3.0	3.0	<\$100M	6,561	180	42.5	52.5
Community Bk Meridian Ms	Meridian	37.5	8.0	1.0	4.0	2.0	<\$100M	10,867	133	25.0	17.5
Bank Of Okolona	Okolona	37.5	1.0	9.0	2.0	3.0	<\$100M	4,049	243	42.5	52.5
Delta B&Tc	Drew	37.5	3.0	10.0	1.0	1.0	<\$100M	2,433	44	17.5	17.5
Bank Of Ruleville	Ruleville	37.5	3.0	10.0	1.0	1.0	<\$100M	2,304	65	45.0	50.0
Merchants & Farmers Bk	Holly Springs	35.0	1.0	8.0	3.0	2.0	<\$100M	5,604	117	42.5	47.5
Bank Of Bolivar County	Shelby	35.0	2.0	10.0	1.0	1.0	<\$100M	1,946	66	42.5	50.0
Bank Of Morton	Morton	35.0	1.0	9.0	2.0	2.0	<\$100M	3,860	89	40.0	47.5
First Amer Bk	Jackson	32.5	4.0	1.0	2.0	6.0	<\$100M	3,345	619	50.0	22.5
Consumer Nb	Jackson	32.5	3.0	6.0	2.0	2.0	<\$100M	2,688	114	37.5	40.0
Peoples B&Tc	North Carrollton	30.0	1.0	9.0	1.0	1.0	<\$100M	574	31	30.0	30.0
Bank Of Anguilla	Anguilla	30.0	2.0	4.0	3.0	3.0	<\$100M	6,684	161	25.0	27.5
Merchants & Planters Bk	Raymond	30.0	2.0	6.0	2.0	2.0	<\$100M	5,267	123	37.5	45.0
Community Bk Indianola	Indianola	27.5	2.0	1.0	4.0	4.0	<\$100M	10,423	289	30.0	27.5
Jefferson Bk	Fayette	27.5	2.0	7.0	1.0	1.0	<\$100M	2,304	62	37.5	42.5

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Mississippi Southern Bk	Port Gibson	25.0	2.0	4.0	2.0	2.0	<\$100M	4,780	110	15.0	17.5
Bank Of Brookhaven	Brookhaven	25.0	4.0	2.0	2.0	2.0	<\$100M	3,870	70	12.5	12.5
Bank Of Benoit	Benoit	25.0	1.0	7.0	1.0	1.0	<\$100M	872	39	27.5	25.0
Bank Of Commerce	Greenwood	22.5	1.0	3.0	3.0	2.0	\$100M-500M	8,408	106	17.5	20.0
Richton B&Tc	Richton	22.5	1.0	4.0	2.0	2.0	<\$100M	4,753	85	27.5	37.5
Spirit Bk	Belmont	22.5	3.0	4.0	1.0	1.0	<\$100M	2,298	47	25.0	25.0
Community Bk Desoto Cty	Southaven	20.0	2.0	1.0	3.0	2.0	<\$100M	8,665	119	15.0	15.0
First Nb	Rosedale	20.0	1.0	5.0	1.0	1.0	<\$100M	1,437	66	22.5	20.0
Bank Of Walnut Grove	Walnut Grove	20.0	1.0	5.0	1.0	1.0	<\$100M	1,507	54	22.5	25.0
Tallahatchie County Bk	Charleston	17.5	1.0	4.0	1.0	1.0	<\$100M	1,790	51	20.0	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/](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.