

Table 3A Expanded. Small Business Lending Institutions in Arkansas Using Call Report Data, June 2005

Name	City	Small Business Lending (<\$1M)					Micro-Business Lending (<\$100k)				
		Total Rank	LSBL/TA	LSBL/TBL	LSBL\$ (1000)	LSBL#	Institution Asset Size	Total Rank	SSBL\$ (1000)	SSBL#	CRD/TA
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Community First Bk	Harrison	90.0	0.26	0.994	92,748	1,299	\$100M-500M	82.5	22,586	983	0.013
Bank of Salem	Salem	87.5	0.267	1	28,680	725	\$100M-500M	97.5	28,680	725	0
First Cmnty Bk	Batesville	87.5	0.309	0.816	105,691	1,470	\$100M-500M	87.5	27,369	1,129	0.001
Union B&Tc	Monticello	87.5	0.316	1	63,182	758	\$100M-500M	70.0	12,433	567	0
First Nb	Hot Springs	82.5	0.212	0.782	85,424	1,101	\$100M-500M	77.5	20,238	889	0.003
First Nb&Tc	Mountain Home	82.5	0.213	0.986	74,489	1,015	\$100M-500M	77.5	17,745	759	0.002
Bank of Little Rock	Little Rock	82.5	0.266	1	34,646	470	\$100M-500M	70.0	8,391	341	0
First Nb of Crossett	Crossett	82.5	0.284	0.776	37,882	1,487	\$100M-500M	60.0	5,968	1,210	0.009
Commercial B&Tc	Monticello	80.0	0.23	1	37,811	544	\$100M-500M	92.5	37,811	544	0
Peoples Bk	Sheridan	80.0	0.334	1	23,297	421	<\$100M	77.5	8,819	331	0
Liberty Bank of Arkansas	Jonesboro	80.0	0.234	0.611	249,148	1,865	\$1B-\$10B	60.0	29,415	1,108	0.001
National Bk of AR	North Little Rock	80.0	0.355	0.842	56,474	469	\$100M-500M	55.0	7,992	284	0.001
Benefit Bank	Ft. Smith	80.0	0.336	1	42,735	239	\$100M-500M	30.0	3,824	127	0.001
Southern St Bk	Malvern	77.5	0.33	1	25,240	333	<\$100M	92.5	25,240	333	0
First Nat Bkg Co	Ash Flat	77.5	0.191	0.793	57,555	1,263	\$100M-500M	80.0	16,920	1,080	0.008
Summit Bk	Arkadelphia	77.5	0.205	0.666	133,864	1,598	\$500M-\$1B	72.5	26,507	1,139	0
First Security Bk of Conway	Conway	77.5	0.203	0.826	62,141	746	\$100M-500M	67.5	13,816	551	0.003
Timberland Bk	El Dorado	77.5	0.468	0.903	62,402	407	\$100M-500M	62.5	10,658	266	0
Bank of Eureka Springs	Eureka Springs	77.5	0.307	1	32,557	301	\$100M-500M	47.5	4,702	212	0.008
Pine Bluff Nb	Pine Bluff	75.0	0.178	0.865	47,824	693	\$100M-500M	65.0	10,882	538	0.005
First Nb of East Arkansas	Forrest City	72.5	0.138	1	32,322	961	\$100M-500M	95.0	32,322	961	0.002
Citizens Bk	Batesville	72.5	0.171	0.77	71,850	1,262	\$100M-500M	85.0	23,588	1,014	0.006
Bank of England	England	72.5	0.23	0.727	41,985	627	\$100M-500M	75.0	12,528	484	0
First Ar Valley Bk	Russellville	72.5	0.196	0.547	103,000	1,191	\$500M-\$1B	70.0	20,732	841	0
First Svc Bk	Greenbrier	72.5	0.231	0.91	29,796	440	\$100M-500M	67.5	7,960	335	0.001
One B&T Na	Little Rock	72.5	0.226	0.655	70,533	634	\$100M-500M	65.0	14,840	438	0.004
Eagle B&Tc	Little Rock	72.5	0.286	1	29,424	225	\$100M-500M	35.0	3,521	153	0
Union Bk of Mena	Mena	70.0	0.164	1	23,928	639	\$100M-500M	95.0	23,928	639	0
Diamond State Bk	Murfreesboro	70.0	0.142	1	29,398	667	\$100M-500M	92.5	29,398	667	0.002
Fordyce B&Tc	Fordyce	70.0	0.191	1	18,114	531	<\$100M	90.0	18,114	531	0
First St Bk of Dequeen	Dequeen	70.0	0.243	1	12,195	443	<\$100M	90.0	12,195	443	0
Homebank of AR	Portland	70.0	0.455	1	17,846	245	<\$100M	85.0	17,846	245	0
Stephens Security Bk	Stephens	70.0	0.3	1	10,653	311	<\$100M	82.5	10,653	311	0
First Nb Berryville	Berryville	70.0	0.208	0.848	26,445	568	\$100M-500M	80.0	10,911	494	0
Heritage Bk	Jonesboro	70.0	0.233	0.67	48,255	601	\$100M-500M	67.5	11,098	446	0
Malvern Nb	Malvern	70.0	0.176	0.622	68,241	740	\$100M-500M	60.0	12,719	580	0
Elk Horn B&Tc	Arkadelphia	70.0	0.202	0.836	35,044	434	\$100M-500M	50.0	6,677	305	0
Calhoun County Bk	Hampton	67.5	0.169	1	23,814	611	\$100M-500M	95.0	23,814	611	0
Farmers Bk	Greenwood	67.5	0.175	1	32,220	384	\$100M-500M	90.0	32,220	384	0
Bank of Prescott	Prescott	67.5	0.184	1	12,710	364	<\$100M	87.5	12,710	364	0
Bank of The Ozarks	Little Rock	67.5	0.137	0.547	259,737	3,534	\$1B-\$10B	72.5	64,730	2,713	0
Merchants & Planters Bk	Newport	67.5	0.179	0.886	26,158	590	\$100M-500M	72.5	8,796	502	0.012
Bank of Delight	Delight	67.5	0.281	0.88	22,955	361	<\$100M	70.0	6,878	278	0

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		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Citizens B&Tc	Van Buren	67.5	0.174	0.78	45,766	659	\$100M-500M	67.5	11,077	504	0.005
First Scty Bk	Mountain Home	67.5	0.168	0.795	48,799	525	\$100M-500M	62.5	11,328	357	0.003
First Federal Bank of Arkansas	Harrison	67.5	0.129	0.718	104,030	903	\$500M-\$1B	57.5	17,385	577	0
First Nb of Fort Smith	Fort Smith	67.5	0.153	0.33	108,627	1,269	\$500M-\$1B	55.0	18,593	822	0
Bank of Mountain View	Mountain View	65.0	0.148	1	27,850	385	\$100M-500M	90.0	27,850	385	0
Petit Jean St Bk	Morrilton	65.0	0.217	0.951	20,721	383	<\$100M	70.0	7,200	309	0
First Nb	Paragould	65.0	0.11	0.793	52,962	945	\$100M-500M	67.5	14,718	774	0.006
First St Bk of Warren	Warren	65.0	0.261	0.729	26,742	419	\$100M-500M	65.0	7,939	325	0
Arvest Bk	Fayetteville	65.0	0.13	0.481	980,211	11,168	\$1B-\$10B	62.5	189,122	7,809	0.008
First Western Bk	Booneville	65.0	0.154	0.678	39,800	625	\$100M-500M	55.0	7,792	456	0
Bank of Fayetteville Na	Fayetteville	65.0	0.186	0.574	70,218	567	\$100M-500M	40.0	7,628	336	0
Heber Springs St Bk	Heber Springs	65.0	0.263	0.889	34,162	272	\$100M-500M	37.5	4,500	162	0.004
First Nb	Ashdown	62.5	0.229	1	16,110	219	<\$100M	82.5	16,110	219	0
First St Bk	Conway	62.5	0.157	0.464	73,582	1,067	\$100M-500M	57.5	13,439	776	0
First Nb In Green Forest	Green Forest	62.5	0.145	0.691	45,271	585	\$100M-500M	57.5	9,543	435	0.004
Delta Tr&Bk	Parkdale	62.5	0.22	0.602	46,513	491	\$100M-500M	55.0	8,344	328	0
First St Bk of Nw AR	Huntsville	62.5	0.2	1	13,366	209	<\$100M	50.0	3,405	172	0
Cmnty Bk	Cabot	62.5	0.163	0.529	53,842	608	\$100M-500M	47.5	8,088	394	0
Farmers B&Tc	Blytheville	62.5	0.205	0.574	42,592	455	\$100M-500M	47.5	7,016	312	0
Citizens St Bk	Bald Knob	60.0	0.183	1	11,609	356	<\$100M	85.0	11,609	356	0
Merchants & Farmers Bk	Dumas	60.0	0.189	0.92	14,321	361	<\$100M	67.5	5,500	309	0.002
Bank of Star City	Star City	60.0	0.25	0.813	22,930	335	<\$100M	60.0	6,428	251	0
Arkansas Diamond Bk	Glenwood	60.0	0.178	0.959	20,798	320	\$100M-500M	57.5	5,415	257	0.002
Anb Fncl Nat Assoc	Rogers	60.0	0.117	0.487	92,057	984	\$500M-\$1B	55.0	16,189	656	0.012
Bank of Gravett	Gravette	60.0	0.126	0.929	29,202	389	\$100M-500M	52.5	6,697	284	0
Bank of Rogers	Rogers	60.0	0.199	0.628	29,378	395	\$100M-500M	52.5	6,972	262	0
Twin City Bk	North Little Rock	60.0	0.128	0.417	82,383	919	\$500M-\$1B	50.0	13,560	607	0
First Team Bk	Heber Springs	60.0	0.125	1	25,869	293	\$100M-500M	40.0	5,068	207	0.003
First Nb Iazard County	Calico Rock	57.5	0.105	1	12,783	450	\$100M-500M	85.0	12,783	450	0
First Security Bk Clarksvill	Clarksville	57.5	0.14	1	17,855	215	\$100M-500M	82.5	17,855	215	0
First Security Bk	Searcy	57.5	0.091	0.409	108,985	1,988	\$1B-\$10B	67.5	34,061	1,656	0.005
Farmers B&Tc	Magnolia	57.5	0.127	0.476	62,242	954	\$100M-500M	57.5	13,710	729	0
First Nb of Altheimer	Altheimer	57.5	0.286	1	3,788	140	<\$100M	57.5	2,532	130	0
Simmons First Nb	Pine Bluff	57.5	0.08	0.442	97,390	1,314	\$1B-\$10B	55.0	19,057	925	0.116
First Community Bank	Jonesboro	57.5	0.113	0.402	80,876	881	\$500M-\$1B	55.0	15,654	607	0
Metropolitan Nb	Little Rock	57.5	0.079	0.202	93,369	1,384	\$1B-\$10B	52.5	20,571	838	0
American St Bk	Jonesboro	57.5	0.125	0.732	42,904	440	\$100M-500M	50.0	8,064	286	0
Liberty Bk of Arkansas Siloa	Siloam Springs	57.5	0.166	0.636	41,140	370	\$100M-500M	45.0	7,127	262	0.003
Fidelity Nb	West Memphis	57.5	0.154	0.778	31,987	319	\$100M-500M	35.0	4,669	230	0.002
Signature Bk	Fayetteville	57.5	0.231	0.942	19,165	97	<\$100M	22.5	2,296	54	0
Centennial Bk	Kingsland	57.5	0.221	1	18,055	201	<\$100M	10.0	0	0	0
De Witt B&Tc	De Witt	55.0	0.17	1	17,493	199	\$100M-500M	82.5	17,493	199	0
Greers Ferry Lake St Bk	Heber Springs	55.0	0.205	0.953	11,616	239	<\$100M	65.0	5,412	207	0

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Simmons First Bk Nw AR	Rogers	55.0	0.133	0.716	33,969	486	\$100M-500M	52.5	7,577	353	0
Cross County Bk	Wynne	55.0	0.179	0.603	31,100	404	\$100M-500M	47.5	6,545	294	0
First St Bk	Crossett	55.0	0.259	1	7,093	107	<\$100M	47.5	2,020	84	0
Simmons First Bk	Russellville	55.0	0.187	0.598	37,116	322	\$100M-500M	27.5	4,140	180	0
Simmons First Bk Jonesboro	Jonesboro	52.5	0.124	0.572	31,960	557	\$100M-500M	57.5	8,982	429	0
First Nb of The Delta Na	West Helena	52.5	0.134	0.729	25,156	417	\$100M-500M	57.5	7,190	317	0
Peoples Bk	Magnolia	52.5	0.224	0.999	11,742	186	<\$100M	57.5	4,075	155	0
First Cmnty Bk	Marion	52.5	0.201	0.907	14,292	203	<\$100M	40.0	2,875	150	0
Bank Of Brinkley	Brinkley	52.5	0.105	1	15,135	238	\$100M-500M	37.5	3,224	199	0
First Arkansas B&T	Jacksonville	52.5	0.156	0.503	41,517	322	\$100M-500M	30.0	6,112	197	0
Parkway Bk	Rogers	52.5	0.222	0.728	24,621	175	\$100M-500M	27.5	3,267	95	0
Bank of Cave City	Cave City	50.0	0.097	1	9,917	339	\$100M-500M	82.5	9,917	339	0.006
Bank of Mccrory	Mccrory	50.0	0.124	1	7,847	332	<\$100M	80.0	7,847	332	0
Piggott St Bk	Piggott	50.0	0.162	1	10,319	190	<\$100M	72.5	10,319	190	0
Eudora Bk	Eudora	50.0	0.184	1	5,874	184	<\$100M	70.0	5,874	184	0
First Nb of Wynne	Wynne	50.0	0.145	0.602	25,984	510	\$100M-500M	60.0	7,950	409	0.004
First St Bk	Russellville	50.0	0.093	0.862	24,494	415	\$100M-500M	57.5	7,454	319	0
First Nb	Mcgehee	50.0	0.198	1	9,109	185	<\$100M	55.0	3,308	157	0
Decatur St Bk	Decatur	50.0	0.104	1	17,320	273	\$100M-500M	47.5	4,638	210	0.002
First Cmnty Bk	Van Buren	50.0	0.252	0.806	12,296	150	<\$100M	47.5	3,109	100	0
Chambers Bk	Danville	50.0	0.108	0.248	48,452	488	\$100M-500M	35.0	7,269	324	0
Forrest City Bk Na	Forrest City	50.0	0.193	1	12,126	135	<\$100M	30.0	1,846	86	0
Bank of Bearden	Bearden	50.0	0.296	0.853	10,275	60	<\$100M	10.0	671	38	0
First Nb of Lawrence County	Walnut Ridge	47.5	0.098	0.695	13,067	855	\$100M-500M	70.0	6,549	827	0.009
Farmers & Merchants Bk	Stuttgart	47.5	0.077	0.696	23,968	648	\$100M-500M	67.5	9,276	574	0.005
Allied Bk	Mulberry	47.5	0.175	0.642	22,174	300	\$100M-500M	47.5	5,064	220	0
First Nb At Paris	Paris	45.0	0.1	1	9,890	316	<\$100M	77.5	9,890	316	0.003
Southern Bk of Commerce	Paragould	45.0	0.142	1	5,047	89	<\$100M	62.5	5,047	89	0
First Nb of Hope	Hope	45.0	0.121	0.83	16,080	294	\$100M-500M	50.0	4,449	232	0
First Financial Bk	El Dorado	45.0	0.062	0.792	28,149	350	\$100M-500M	40.0	6,730	255	0
First Nb At Marianna	Marianna	45.0	0.125	1	6,441	104	<\$100M	40.0	1,887	88	0
Union Bk of Benton	Benton	45.0	0.125	0.618	27,049	311	\$100M-500M	30.0	4,402	200	0.004
Simmons First Bank Hot Spring	Hot Springs	45.0	0.139	0.789	21,615	203	\$100M-500M	25.0	3,045	119	0
Smackover St Bk	Smackover	42.5	0.078	1	10,139	256	\$100M-500M	75.0	10,139	256	0
First Nb of De Queen	De Queen	42.5	0.11	0.61	21,418	497	\$100M-500M	57.5	6,620	429	0.005
Pulaski B&Tc	Little Rock	42.5	0.079	0.351	36,180	409	\$100M-500M	27.5	6,417	208	0.118
First St Bk	Lonoke	42.5	0.129	0.474	32,331	293	\$100M-500M	25.0	4,815	199	0
Chambers Bk of N AR	Fayetteville	42.5	0.142	0.435	34,243	247	\$100M-500M	20.0	3,786	140	0
Horatio St Bk	Horatio	40.0	0.059	1	4,463	229	<\$100M	65.0	4,463	229	0
Bank of Harrisburg	Harrisburg	40.0	0.102	1	6,998	214	<\$100M	55.0	3,719	195	0
First St Bk	Parkin	40.0	0.14	1	3,068	60	<\$100M	42.5	1,190	49	0
Merchants & Planters Bk	Clarendon	40.0	0.133	1.002	3,598	78	<\$100M	35.0	994	64	0
Capital Bk	Little Rock	40.0	0.123	0.848	14,773	199	\$100M-500M	30.0	3,032	133	0

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		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Simmons First Bk	El Dorado	40.0	0.123	0.605	26,432	290	\$100M-500M	27.5	4,349	173	0
Simmons First Bk	Searcy	40.0	0.141	0.667	18,828	185	\$100M-500M	20.0	2,773	105	0
Bank of AR Na	Fayetteville	40.0	0.132	0.78	19,237	159	\$100M-500M	17.5	1,914	76	0
Logan County Bk	Scranton	37.5	0.077	1	4,334	186	<\$100M	65.0	4,334	186	0
Helena Nb	Helena	37.5	0.084	0.889	11,459	243	\$100M-500M	50.0	3,843	200	0.006
Heartland Community Bank	Bryant	37.5	0.149	0.712	13,528	154	<\$100M	35.0	3,329	118	0
Legacy Nb	Springdale	37.5	0.186	0.712	10,741	64	<\$100M	17.5	1,418	34	0
Farmers Bk	Hamburg	37.5	0.144	0.961	5,103	34	<\$100M	10.0	394	15	0
Planters & Merchants Bk	Gillett	35.0	0.116	1	3,177	65	<\$100M	57.5	3,177	65	0
First Nb In Blytheville	Blytheville	35.0	0.087	0.736	17,355	250	\$100M-500M	45.0	5,482	200	0
Simmons First Bk of South AR	Lake Village	35.0	0.114	0.737	14,632	207	\$100M-500M	35.0	3,573	147	0
First Delta Bk	Marked Tree	35.0	0.109	0.989	5,353	93	<\$100M	35.0	1,504	76	0
First Nb of Lewisville	Lewisville	32.5	0.073	1	2,688	105	<\$100M	50.0	1,817	99	0
United Bank	Springdale	32.5	0.001	0.008	205	25,683	\$100M-500M	32.5	118	2,443	0
Bodcaw Bk	Stamps	32.5	0.056	1	4,149	68	<\$100M	25.0	1,201	49	0
Chart Bk	Perryville	32.5	0.136	0.666	15,853	165	\$100M-500M	20.0	2,449	103	0.003
Little River Bk	Lepanto	30.0	0.065	1	3,445	120	<\$100M	57.5	3,445	120	0
Bank of Dardanelle	Dardanelle	30.0	0.075	0.821	9,676	210	\$100M-500M	42.5	3,492	175	0
Mcgehee Bk	Mcgehee	27.5	0.087	0.499	10,363	241	\$100M-500M	57.5	5,267	211	0
Bank of Blevins	Blevins	27.5	0.066	1	1,166	75	<\$100M	47.5	930	73	0
Bank of Augusta	Augusta	27.5	0.09	0.823	4,410	170	<\$100M	45.0	1,823	153	0
Community State Bk	Bradley	27.5	0.144	0.747	2,050	48	<\$100M	45.0	901	42	0
Riverside Bk	Sparkman	27.5	0.138	0.665	6,757	73	<\$100M	27.5	1,583	49	0
Bank of Rison	Rison	27.5	0.103	1	2,846	41	<\$100M	22.5	559	34	0
Priority Bank	Ozark	27.5	0.093	0.987	3,363	19	<\$100M	12.5	260	7	0
First Nb of De Witt	De Witt	25.0	0.068	0.65	7,340	225	\$100M-500M	55.0	4,462	190	0.004
Warren B&Tc	Warren	22.5	0.077	0.62	9,392	210	\$100M-500M	37.5	3,292	172	0
Bank of Trumann	Trumann	22.5	0.081	0.64	7,078	120	<\$100M	30.0	2,122	95	0
Bank of Lake Village	Lake Village	22.5	0.075	0.917	4,230	80	<\$100M	27.5	1,220	60	0
Pinnacle Bk	Bentonville	22.5	0.134	0.453	10,448	52	<\$100M	10.0	987	25	0
First Nb	Waldron	20.0	0.073	0.656	6,645	113	<\$100M	27.5	1,919	95	0
Corning S & La	Corning	15.0	0.112	0.39	1,980	38	<\$100M	35.0	893	31	0
First Nb Of Stuttgart	Stuttgart	12.5	0.053	0.431	2,451	112	<\$100M	47.5	2,322	106	0.002
Arkansas Bkr Bk	Little Rock	10.0	0.009	0.16	1,358	4	\$100M-500M	10.0	62	1	0

Note: Small businesses seeking loans 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.

Table 3B Expanded. Micro Business Lending Institutions in Arkansas Using Call Report Data, June 2005

Name of Lending Institutions	State	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1000) (8)	LSBL# (9)	CRD/TA (10)
Bank of Salem	AR	97.5	0.267	1	28,680	725	\$100M-500M	87.5	28,680	725	0
First NB of East Arkansas	AR	95.0	0.138	1	32,322	961	\$100M-500M	72.5	32,322	961	0.002
Union Bk of Mena	AR	95.0	0.164	1	23,928	639	\$100M-500M	70.0	23,928	639	0
Calhoun County Bk	AR	95.0	0.169	1	23,814	611	\$100M-500M	67.5	23,814	611	0
Commercial B&TC	AR	92.5	0.23	1	37,811	544	\$100M-500M	80.0	37,811	544	0
Southern St Bk	AR	92.5	0.33	1	25,240	333	<\$100M	77.5	25,240	333	0
Diamond State Bk	AR	92.5	0.142	1	29,398	667	\$100M-500M	70.0	29,398	667	0.002
Fordyce B&TC	AR	90.0	0.191	1	18,114	531	<\$100M	70.0	18,114	531	0
First St Bk of Dequeen	AR	90.0	0.243	1	12,195	443	<\$100M	70.0	12,195	443	0
Farmers Bk	AR	90.0	0.175	1	32,220	384	\$100M-500M	67.5	32,220	384	0
Bank of Mountain View	AR	90.0	0.148	1	27,850	385	\$100M-500M	65.0	27,850	385	0
First Cmnty Bk	AR	87.5	0.08	0.211	27,369	1,129	\$100M-500M	87.5	105,691	1,470	0.001
Bank of Prescott	AR	87.5	0.184	1	12,710	364	<\$100M	67.5	12,710	364	0
Citizens Bk	AR	85.0	0.056	0.253	23,588	1,014	\$100M-500M	72.5	71,850	1,262	0.006
Homebank of AR	AR	85.0	0.455	1	17,846	245	<\$100M	70.0	17,846	245	0
Citizens St Bk	AR	85.0	0.183	1	11,609	356	<\$100M	60.0	11,609	356	0
First NB IZard County	AR	85.0	0.105	1	12,783	450	\$100M-500M	57.5	12,783	450	0
Community First Bk	AR	82.5	0.063	0.242	22,586	983	\$100M-500M	90.0	92,748	1,299	0.013
Stephens Security Bk	AR	82.5	0.3	1	10,653	311	<\$100M	70.0	10,653	311	0
First NB	AR	82.5	0.229	1	16,110	219	<\$100M	62.5	16,110	219	0
First Security Bk Clarksvill	AR	82.5	0.14	1	17,855	215	\$100M-500M	57.5	17,855	215	0
De Witt B&TC	AR	82.5	0.17	1	17,493	199	\$100M-500M	55.0	17,493	199	0
Bank of Cave City	AR	82.5	0.097	1	9,917	339	\$100M-500M	50.0	9,917	339	0.006
First Nat Bkg Co	AR	80.0	0.056	0.233	16,920	1,080	\$100M-500M	77.5	57,555	1,263	0.008
First NB Berryville	AR	80.0	0.086	0.35	10,911	494	\$100M-500M	70.0	26,445	568	0
Bank of Mccrory	AR	80.0	0.124	1	7,847	332	<\$100M	50.0	7,847	332	0
First NB	AR	77.5	0.05	0.185	20,238	889	\$100M-500M	82.5	85,424	1,101	0.003
First NB&TC	AR	77.5	0.051	0.235	17,745	759	\$100M-500M	82.5	74,489	1,015	0.002
Peoples Bk	AR	77.5	0.126	0.379	8,819	331	<\$100M	80.0	23,297	421	0
First NB At Paris	AR	77.5	0.1	1	9,890	316	<\$100M	45.0	9,890	316	0.003
Bank of England	AR	75.0	0.069	0.217	12,528	484	\$100M-500M	72.5	41,985	627	0
Smackover St Bk	AR	75.0	0.078	1	10,139	256	\$100M-500M	42.5	10,139	256	0
Summit Bk	AR	72.5	0.041	0.132	26,507	1,139	\$500M-\$1B	77.5	133,864	1,598	0
Bank of The Ozarks	AR	72.5	0.034	0.136	64,730	2,713	\$1B-\$10B	67.5	259,737	3,534	0
Merchants & Planters Bk	AR	72.5	0.06	0.298	8,796	502	\$100M-500M	67.5	26,158	590	0.012
Piggott St Bk	AR	72.5	0.162	1	10,319	190	<\$100M	50.0	10,319	190	0
Union B&TC	AR	70.0	0.062	0.197	12,433	567	\$100M-500M	87.5	63,182	758	0
Bank of Little Rock	AR	70.0	0.064	0.242	8,391	341	\$100M-500M	82.5	34,646	470	0
First AR Valley Bk	AR	70.0	0.04	0.11	20,732	841	\$500M-\$1B	72.5	103,000	1,191	0
Bank of Delight	AR	70.0	0.084	0.264	6,878	278	<\$100M	67.5	22,955	361	0

Table 3B Expanded. Micro Business Lending Institutions in Arkansas Using Call Report Data, June 2005

Name of Lending Institutions	State	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1000) (8)	LSBL# (9)	CRD/TA (10)
Petit Jean St Bk	AR	70.0	0.075	0.331	7,200	309	<\$100M	65.0	20,721	383	0
Eudora Bk	AR	70.0	0.184	1	5,874	184	<\$100M	50.0	5,874	184	0
First NB of Lawrence County	AR	70.0	0.049	0.348	6,549	827	\$100M-500M	47.5	13,067	855	0.009
First Security Bk of Conway	AR	67.5	0.045	0.184	13,816	551	\$100M-500M	77.5	62,141	746	0.003
First SVC Bk	AR	67.5	0.062	0.243	7,960	335	\$100M-500M	72.5	29,796	440	0.001
Heritage Bk	AR	67.5	0.054	0.154	11,098	446	\$100M-500M	70.0	48,255	601	0
Citizens B&TC	AR	67.5	0.042	0.189	11,077	504	\$100M-500M	67.5	45,766	659	0.005
First NB	AR	67.5	0.031	0.22	14,718	774	\$100M-500M	65.0	52,962	945	0.006
Merchants & Farmers Bk	AR	67.5	0.073	0.354	5,500	309	<\$100M	60.0	14,321	361	0.002
First Security Bk	AR	67.5	0.028	0.128	34,061	1,656	\$1B-\$10B	57.5	108,985	1,988	0.005
Farmers & Merchants Bk	AR	67.5	0.03	0.27	9,276	574	\$100M-500M	47.5	23,968	648	0.005
Pine Bluff NB	AR	65.0	0.04	0.197	10,882	538	\$100M-500M	75.0	47,824	693	0.005
One B&T NA	AR	65.0	0.047	0.138	14,840	438	\$100M-500M	72.5	70,533	634	0.004
First St Bk of Warren	AR	65.0	0.077	0.216	7,939	325	\$100M-500M	65.0	26,742	419	0
Greers Ferry Lake St Bk	AR	65.0	0.096	0.444	5,412	207	<\$100M	55.0	11,616	239	0
Horatio St Bk	AR	65.0	0.059	1	4,463	229	<\$100M	40.0	4,463	229	0
Logan County Bk	AR	65.0	0.077	1	4,334	186	<\$100M	37.5	4,334	186	0
Timberland Bk	AR	62.5	0.08	0.154	10,658	266	\$100M-500M	77.5	62,402	407	0
First Scty Bk	AR	62.5	0.039	0.185	11,328	357	\$100M-500M	67.5	48,799	525	0.003
Arvest Bk	AR	62.5	0.025	0.093	189,122	7,809	\$1B-\$10B	65.0	980,211	11,168	0.008
Southern Bk of Commerce	AR	62.5	0.142	1	5,047	89	<\$100M	45.0	5,047	89	0
First NB of Crossett	AR	60.0	0.045	0.122	5,968	1,210	\$100M-500M	82.5	37,882	1,487	0.009
Liberty Bank of Arkansas	AR	60.0	0.028	0.072	29,415	1,108	\$1B-\$10B	80.0	249,148	1,865	0.001
Malvern NB	AR	60.0	0.033	0.116	12,719	580	\$100M-500M	70.0	68,241	740	0
Bank of Star City	AR	60.0	0.07	0.228	6,428	251	<\$100M	60.0	22,930	335	0
First NB of Wynne	AR	60.0	0.044	0.184	7,950	409	\$100M-500M	50.0	25,984	510	0.004
First Federal Bank of AR	AR	57.5	0.022	0.12	17,385	577	\$500M-\$1B	67.5	104,030	903	0
First St Bk	AR	57.5	0.029	0.085	13,439	776	\$100M-500M	62.5	73,582	1,067	0
First NB In Green Forest	AR	57.5	0.031	0.146	9,543	435	\$100M-500M	62.5	45,271	585	0.004
Arkansas Diamond Bk	AR	57.5	0.046	0.25	5,415	257	\$100M-500M	60.0	20,798	320	0.002
Farmers B&TC	AR	57.5	0.028	0.105	13,710	729	\$100M-500M	57.5	62,242	954	0
First NB of Altheimer	AR	57.5	0.191	0.668	2,532	130	<\$100M	57.5	3,788	140	0
Simmons First Bk Jonesboro	AR	57.5	0.035	0.161	8,982	429	\$100M-500M	52.5	31,960	557	0
First NB of The Delta NA	AR	57.5	0.038	0.208	7,190	317	\$100M-500M	52.5	25,156	417	0
Peoples Bk	AR	57.5	0.078	0.347	4,075	155	<\$100M	52.5	11,742	186	0
First St Bk	AR	57.5	0.028	0.262	7,454	319	\$100M-500M	50.0	24,494	415	0
First NB of De Queen	AR	57.5	0.034	0.188	6,620	429	\$100M-500M	42.5	21,418	497	0.005
Planters & Merchants Bk	AR	57.5	0.116	1	3,177	65	<\$100M	35.0	3,177	65	0
Little River Bk	AR	57.5	0.065	1	3,445	120	<\$100M	30.0	3,445	120	0
Mcgehee Bk	AR	57.5	0.044	0.253	5,267	211	\$100M-500M	27.5	10,363	241	0
National Bk of AR	AR	55.0	0.05	0.119	7,992	284	\$100M-500M	80.0	56,474	469	0.001

Table 3B Expanded. Micro Business Lending Institutions in Arkansas Using Call Report Data, June 2005

Name of Lending Institutions	State	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1000) (8)	LSBL# (9)	CRD/TA (10)
First NB of Fort Smith	AR	55.0	0.026	0.056	18,593	822	\$500M-\$1B	67.5	108,627	1,269	0
First Western Bk	AR	55.0	0.03	0.133	7,792	456	\$100M-500M	65.0	39,800	625	0
Delta TR&Bk	AR	55.0	0.039	0.108	8,344	328	\$100M-500M	62.5	46,513	491	0
Anb Fncl Nat Assoc	AR	55.0	0.021	0.086	16,189	656	\$500M-\$1B	60.0	92,057	984	0.012
Simmons First NB	AR	55.0	0.016	0.086	19,057	925	\$1B-\$10B	57.5	97,390	1,314	0.116
First Community Bank	AR	55.0	0.022	0.078	15,654	607	\$500M-\$1B	57.5	80,876	881	0
First NB	AR	55.0	0.072	0.363	3,308	157	<\$100M	50.0	9,109	185	0
Bank of Harrisburg	AR	55.0	0.054	0.531	3,719	195	<\$100M	40.0	6,998	214	0
First NB of De Witt	AR	55.0	0.042	0.395	4,462	190	\$100M-500M	25.0	7,340	225	0.004
Bank of Gravett	AR	52.5	0.029	0.213	6,697	284	\$100M-500M	60.0	29,202	389	0
Bank of Rogers	AR	52.5	0.047	0.149	6,972	262	\$100M-500M	60.0	29,378	395	0
Metropolitan NB	AR	52.5	0.017	0.045	20,571	838	\$1B-\$10B	57.5	93,369	1,384	0
Simmons First Bk Nw AR	AR	52.5	0.03	0.16	7,577	353	\$100M-500M	55.0	33,969	486	0
Elk Horn B&TC	AR	50.0	0.039	0.159	6,677	305	\$100M-500M	70.0	35,044	434	0
First St Bk of Nw AR	AR	50.0	0.051	0.255	3,405	172	<\$100M	62.5	13,366	209	0
Twin City Bk	AR	50.0	0.021	0.069	13,560	607	\$500M-\$1B	60.0	82,383	919	0
American St Bk	AR	50.0	0.024	0.138	8,064	286	\$100M-500M	57.5	42,904	440	0
First NB of Hope	AR	50.0	0.033	0.23	4,449	232	\$100M-500M	45.0	16,080	294	0
Helena NB	AR	50.0	0.028	0.298	3,843	200	\$100M-500M	37.5	11,459	243	0.006
First NB of Lewisville	AR	50.0	0.049	0.676	1,817	99	<\$100M	32.5	2,688	105	0
Bank of Eureka Springs	AR	47.5	0.044	0.144	4,702	212	\$100M-500M	77.5	32,557	301	0.008
Cmnty Bk	AR	47.5	0.024	0.079	8,088	394	\$100M-500M	62.5	53,842	608	0
Farmers B&TC	AR	47.5	0.034	0.095	7,016	312	\$100M-500M	62.5	42,592	455	0
Cross County Bk	AR	47.5	0.038	0.127	6,545	294	\$100M-500M	55.0	31,100	404	0
First St Bk	AR	47.5	0.074	0.285	2,020	84	<\$100M	55.0	7,093	107	0
Decatur St Bk	AR	47.5	0.028	0.268	4,638	210	\$100M-500M	50.0	17,320	273	0.002
First Cmnty Bk	AR	47.5	0.064	0.204	3,109	100	<\$100M	50.0	12,296	150	0
Allied Bk	AR	47.5	0.04	0.147	5,064	220	\$100M-500M	47.5	22,174	300	0
Bank of Blevins	AR	47.5	0.052	0.798	930	73	<\$100M	27.5	1,166	75	0
First NB of Stuttgart	AR	47.5	0.05	0.409	2,322	106	<\$100M	12.5	2,451	112	0.002
Liberty Bk of Arkansas Siloa	AR	45.0	0.029	0.11	7,127	262	\$100M-500M	57.5	41,140	370	0.003
First NB In Blytheville	AR	45.0	0.028	0.232	5,482	200	\$100M-500M	35.0	17,355	250	0
Bank of Augusta	AR	45.0	0.037	0.34	1,823	153	<\$100M	27.5	4,410	170	0
Community State Bk	AR	45.0	0.063	0.328	901	42	<\$100M	27.5	2,050	48	0
First St Bk	AR	42.5	0.054	0.388	1,190	49	<\$100M	40.0	3,068	60	0
Bank of Dardanelle	AR	42.5	0.027	0.296	3,492	175	\$100M-500M	30.0	9,676	210	0
Bank of Fayetteville NA	AR	40.0	0.02	0.062	7,628	336	\$100M-500M	65.0	70,218	567	0
First Team Bk	AR	40.0	0.024	0.196	5,068	207	\$100M-500M	60.0	25,869	293	0.003
First Cmnty Bk	AR	40.0	0.04	0.182	2,875	150	<\$100M	52.5	14,292	203	0
First Financial Bk	AR	40.0	0.015	0.189	6,730	255	\$100M-500M	45.0	28,149	350	0
First NB At Marianna	AR	40.0	0.037	0.293	1,887	88	<\$100M	45.0	6,441	104	0

Table 3B Expanded. Micro Business Lending Institutions in Arkansas Using Call Report Data, June 2005

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Heber Springs St Bk	AR	37.5	0.035	0.117	4,500	162	\$100M-500M	65.0	34,162	272	0.004
Bank of Brinkley	AR	37.5	0.022	0.213	3,224	199	\$100M-500M	52.5	15,135	238	0
Warren B&TC	AR	37.5	0.027	0.217	3,292	172	\$100M-500M	22.5	9,392	210	0
Eagle B&TC	AR	35.0	0.034	0.12	3,521	153	\$100M-500M	72.5	29,424	225	0
Fidelity NB	AR	35.0	0.022	0.114	4,669	230	\$100M-500M	57.5	31,987	319	0.002
Chambers Bk	AR	35.0	0.016	0.037	7,269	324	\$100M-500M	50.0	48,452	488	0
Merchants & Planters Bk	AR	35.0	0.037	0.277	994	64	<\$100M	40.0	3,598	78	0
Heartland Community Bank	AR	35.0	0.037	0.175	3,329	118	<\$100M	37.5	13,528	154	0
Simmons First Bk of South AR	AR	35.0	0.028	0.18	3,573	147	\$100M-500M	35.0	14,632	207	0
First Delta Bk	AR	35.0	0.031	0.278	1,504	76	<\$100M	35.0	5,353	93	0
Corning S & LA	AR	35.0	0.05	0.176	893	31	<\$100M	15.0	1,980	38	0
United Bank	AR	32.5	0.001	0.005	118	2,443	\$100M-500M	32.5	205	25,683	0
Benefit Bank	AR	30.0	0.03	0.089	3,824	127	\$100M-500M	80.0	42,735	239	0.001
First Arkansas B&T	AR	30.0	0.023	0.074	6,112	197	\$100M-500M	52.5	41,517	322	0
Forrest City Bk NA	AR	30.0	0.029	0.152	1,846	86	<\$100M	50.0	12,126	135	0
Union Bk of Benton	AR	30.0	0.02	0.101	4,402	200	\$100M-500M	45.0	27,049	311	0.004
Capital Bk	AR	30.0	0.025	0.174	3,032	133	\$100M-500M	40.0	14,773	199	0
Bank of Trumann	AR	30.0	0.024	0.192	2,122	95	<\$100M	22.5	7,078	120	0
Simmons First Bk	AR	27.5	0.021	0.067	4,140	180	\$100M-500M	55.0	37,116	322	0
Parkway Bk	AR	27.5	0.029	0.097	3,267	95	\$100M-500M	52.5	24,621	175	0
Pulaski B&TC	AR	27.5	0.014	0.062	6,417	208	\$100M-500M	42.5	36,180	409	0.118
Simmons First Bk	AR	27.5	0.02	0.1	4,349	173	\$100M-500M	40.0	26,432	290	0
Riverside Bk	AR	27.5	0.032	0.156	1,583	49	<\$100M	27.5	6,757	73	0
Bank of Lake Village	AR	27.5	0.022	0.265	1,220	60	<\$100M	22.5	4,230	80	0
First NB	AR	27.5	0.021	0.19	1,919	95	<\$100M	20.0	6,645	113	0
Simmons First Bank Hot Spring	AR	25.0	0.02	0.111	3,045	119	\$100M-500M	45.0	21,615	203	0
First St Bk	AR	25.0	0.019	0.071	4,815	199	\$100M-500M	42.5	32,331	293	0
Bodcaw Bk	AR	25.0	0.016	0.289	1,201	49	<\$100M	32.5	4,149	68	0
Signature Bk	AR	22.5	0.028	0.113	2,296	54	<\$100M	57.5	19,165	97	0
Bank of Rison	AR	22.5	0.02	0.196	559	34	<\$100M	27.5	2,846	41	0
Chambers Bk of N AR	AR	20.0	0.016	0.048	3,786	140	\$100M-500M	42.5	34,243	247	0
Simmons First Bk	AR	20.0	0.021	0.098	2,773	105	\$100M-500M	40.0	18,828	185	0
Chart Bk	AR	20.0	0.021	0.103	2,449	103	\$100M-500M	32.5	15,853	165	0.003
Bank of AR NA	AR	17.5	0.013	0.078	1,914	76	\$100M-500M	40.0	19,237	159	0
Legacy NA	AR	17.5	0.025	0.094	1,418	34	<\$100M	37.5	10,741	64	0
Priority Bank	AR	12.5	0.007	0.076	260	7	<\$100M	27.5	3,363	19	0
Centennial Bk	AR	10.0	0	0	0	0	<\$100M	57.5	18,055	201	0
Bank of Bearden	AR	10.0	0.019	0.056	671	38	<\$100M	50.0	10,275	60	0
Farmers Bk	AR	10.0	0.011	0.074	394	15	<\$100M	37.5	5,103	34	0
Pinnacle Bk	AR	10.0	0.013	0.043	987	25	<\$100M	22.5	10,448	52	0
Arkansas Bkr Bk	AR	10.0	0	0.007	62	1	\$100M-500M	10.0	1,358	4	0

Table 3B Expanded. Micro Business Lending Institutions in Arkansas Using Call Report Data, June 2005

Name of Lending Institutions	State	Micro Business Lending (<\$100k)					Institution Asset Size (6)	Small Business Lending (<\$1M)			
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1000) (4)	SSBL# (5)		Total Rank (7)	LSBL\$ (1000) (8)	LSBL# (9)	CRD/TA (10)

Note: Small businesses seeking loans 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.