

Table 3A Expanded. Small Business Lending Institutions in Mississippi 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)
Renasant Bk	Tupelo	95.0	0.308	1	723,460	5,980	\$1B-\$10B	80.0	164,424	4,320	0
First St Bk	Waynesboro	92.5	0.344	1	104,343	1,271	\$100M-500M	97.5	104,343	1,271	0.001
Pike Cty NB	Mccomb	87.5	0.34	1	48,022	888	\$100M-500M	92.5	48,022	888	0
Bank of Holly Springs	Holly Springs	87.5	0.301	1	41,577	1,132	\$100M-500M	92.5	41,577	1,132	0
First NB of Pontotoc	Pontotoc	85.0	0.252	1	51,668	1,408	\$100M-500M	95.0	51,668	1,408	0
Merchants & Marine Bk	Pascagoula	82.5	0.244	1	88,875	1,325	\$100M-500M	92.5	88,875	1,325	0
Farmers & Merchants Bk	Baldwyn	82.5	0.329	1	47,232	1,024	\$100M-500M	90.0	47,232	1,024	0.007
Omnibank	Mantee	82.5	0.435	1	37,710	639	<\$100M	62.5	9,494	556	0.001
Mechanics Bk	Water Valley	77.5	0.255	1	37,635	752	\$100M-500M	90.0	37,635	752	0.002
Heritage Bkg Grp	Carthage	77.5	0.307	1	51,827	318	\$100M-500M	35.0	6,476	199	0
Priorityone Bk	Magee	75.0	0.262	0.726	88,231	1,554	\$100M-500M	75.0	27,599	1,289	0
Century Bk	Lucedale	72.5	0.235	1	43,313	904	\$100M-500M	82.5	43,313	904	0.003
State B&TC	Greenwood	72.5	0.218	0.593	159,844	14,471	\$500M-\$1B	77.5	52,568	13,185	0.001
Planters B&TC	Indianola	72.5	0.202	0.789	93,637	1,725	\$100M-500M	77.5	35,423	1,510	0.006
Commerce NB	Corinth	72.5	0.237	1	15,472	675	<\$100M	67.5	8,640	635	0
First Nat Bkg Assn	Hattiesburg	72.5	0.249	0.854	61,355	849	\$100M-500M	57.5	13,032	627	0
First CMRLI Bk	Jackson	72.5	0.399	0.79	66,002	639	\$100M-500M	50.0	10,781	365	0
Bankplus	Belzoni	70.0	0.179	0.594	263,897	3,907	\$1B-\$10B	65.0	60,831	3,044	0
Community Bk Ellisville Mississippi	Ellisville	70.0	0.209	0.699	76,531	1,182	\$100M-500M	62.5	18,710	905	0
Community Bk of MS	Forest	70.0	0.22	0.622	122,982	1,536	\$500M-\$1B	52.5	21,344	1,125	0
Newton Cty Bk	Newton	70.0	0.256	1	35,614	299	\$100M-500M	32.5	5,190	217	0
Bank of Kilmichael	Kilmichael	67.5	0.3	1	18,459	236	<\$100M	80.0	18,459	236	0
United MS Bk	Natchez	67.5	0.251	0.773	45,086	942	\$100M-500M	67.5	13,471	801	0
Great S NB	Meridian	67.5	0.218	0.81	49,015	861	\$100M-500M	57.5	12,598	701	0.001
Rivershills Bk	Port Gibson	67.5	0.236	1	35,577	545	\$100M-500M	57.5	8,787	456	0
Bank of Wiggins	Wiggins	65.0	0.189	1	27,309	649	\$100M-500M	82.5	27,309	649	0
Copiah Bk NA	Hazlehurst	65.0	0.232	1	23,349	420	\$100M-500M	77.5	23,349	420	0
First Security Bk	Batesville	65.0	0.169	0.702	70,857	1,041	\$100M-500M	67.5	23,797	845	0.002
Guaranty B&TC	Belzoni	65.0	0.196	0.671	56,413	1,026	\$100M-500M	65.0	18,871	804	0.002
Covenant Bk	Clarksdale	65.0	0.269	0.732	43,562	667	\$100M-500M	62.5	13,060	517	0
Merchants & Farmers Bk	Holly Springs	62.5	0.161	1	9,937	811	<\$100M	80.0	9,937	811	0
Merchants & Farmers Bk	Kosciusko	62.5	0.146	0.491	175,700	3,573	\$1B-\$10B	70.0	59,365	3,023	0
First St Bk	Holly Springs	62.5	0.293	0.932	28,597	326	<\$100M	62.5	11,085	247	0
Bancorpsouth Bk	Tupelo	62.5	0.151	0.568	1,636,479	20,264	>\$10B	60.0	306,298	14,215	0.007
Holmes County B&TC	Lexington	60.0	0.198	1	19,084	213	<\$100M	75.0	19,084	213	0
Citizens Bk	Philadelphia	60.0	0.127	0.64	75,481	1,813	\$500M-\$1B	72.5	28,523	1,590	0.001
National Bk of Cmrc of MS	Starkville	60.0	0.131	0.582	142,695	3,045	\$1B-\$10B	67.5	45,332	2,501	0.001
Bankfirst Financial SVC	Macon	60.0	0.167	0.583	75,823	1,580	\$100M-500M	65.0	25,002	1,303	0.003
Hancock Bk	Gulfport	60.0	0.104	0.638	285,414	5,270	\$1B-\$10B	60.0	62,254	3,954	0
Community Bk Coast	Biloxi	60.0	0.222	0.596	45,145	630	\$100M-500M	47.5	10,026	418	0
Madison Cty Bk	Madison	60.0	0.27	1	9,935	100	<\$100M	27.5	1,460	55	0
Bank of The S	Crystal Springs	57.5	0.282	1	11,508	168	<\$100M	70.0	11,508	168	0
First Federal Bank For SavingS	Columbia	57.5	0.201	0.938	26,190	477	\$100M-500M	57.5	7,687	385	0

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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)
Trustmark NB	Jackson	57.5	0.1	0.445	797,180	10,332	\$1B-\$10B	55.0	152,202	7,030	0.005
Britton & Koontz Bk NA	Natchez	57.5	0.164	0.705	65,349	746	\$100M-500M	45.0	12,546	483	0
First American NB	Iuka	55.0	0.119	1	17,498	576	\$100M-500M	77.5	17,498	576	0.005
First NB of Lucedale	Lucedale	55.0	0.214	1	16,745	313	<\$100M	70.0	16,745	313	0
Bank of Jones Cty	Laurel	55.0	0.19	0.918	24,627	561	\$100M-500M	67.5	10,268	504	0
Consumer NB	Jackson	55.0	0.293	0.886	12,905	314	<\$100M	60.0	5,974	278	0
Bank of New Albany	New Albany	55.0	0.143	0.718	46,248	797	\$100M-500M	55.0	14,181	644	0
Citizens NB of Meridian	Meridian	55.0	0.114	0.607	101,980	1,229	\$500M-\$1B	47.5	20,201	885	0
Oxford University Bk	Oxford	55.0	0.229	0.997	16,638	239	<\$100M	47.5	4,572	182	0
Peoples Bk	Biloxi	55.0	0.145	0.403	96,058	863	\$500M-\$1B	42.5	17,735	539	0
First NB of Picayune	Picayune	55.0	0.183	0.763	29,381	452	\$100M-500M	42.5	6,911	347	0
Cornerstone Bk	Senatobia	55.0	0.273	1	13,349	184	<\$100M	40.0	3,163	138	0
Bank of Winona	Winona	52.5	0.157	1	14,107	174	<\$100M	67.5	14,107	174	0
Covington Cty Bk	Collins	52.5	0.175	1	9,650	271	<\$100M	67.5	9,650	271	0
Peoples Bk	Mendenhall	52.5	0.156	0.997	21,667	486	\$100M-500M	52.5	7,102	390	0
First Bk	Mccomb	52.5	0.174	0.506	42,607	577	\$100M-500M	37.5	9,284	402	0
Bank of Commerce	Greenwood	52.5	0.154	1	26,510	234	\$100M-500M	30.0	4,624	177	0
First NB of Wiggins	Wiggins	50.0	0.217	1	9,880	141	<\$100M	67.5	9,880	141	0
Citizens Bk	Columbia	50.0	0.14	0.774	37,807	417	\$100M-500M	40.0	7,769	286	0
Richton B&TC	Richton	47.5	0.17	1	12,921	255	<\$100M	70.0	12,921	255	0
Peoples Bk of Franklin Cty	Bude	47.5	0.13	1	8,444	186	<\$100M	67.5	8,444	186	0
First NB of Clarksdale	Clarksdale	47.5	0.152	0.681	34,688	544	\$100M-500M	50.0	10,013	422	0
Magnolia St Bk	Bay Springs	47.5	0.163	0.795	22,571	360	\$100M-500M	42.5	5,936	273	0.004
First NB of Oxford	Oxford	47.5	0.156	0.666	34,497	346	\$100M-500M	25.0	5,373	229	0
Bank of Franklin	Meadville	45.0	0.161	1	12,850	157	<\$100M	67.5	12,850	157	0
Bank of Forest	Forest	45.0	0.127	0.96	15,970	394	\$100M-500M	60.0	8,662	353	0.002
Bank of Yazoo City	Yazoo City	45.0	0.168	0.531	32,008	479	\$100M-500M	42.5	7,961	347	0.004
Citizens B&TC	Marks	45.0	0.143	0.985	15,494	293	\$100M-500M	42.5	4,299	233	0
Community Bk Meridian Missis	Meridian	45.0	0.188	0.605	27,318	260	\$100M-500M	17.5	3,012	141	0
Community Bk of Amory MS	Amory	45.0	0.158	0.943	22,020	188	\$100M-500M	17.5	2,961	134	0.002
Spirit Bk	Belmont	45.0	0.254	0.933	5,151	55	<\$100M	12.5	567	32	0
Bank of Morton	Morton	42.5	0.133	1	6,011	142	<\$100M	62.5	6,011	142	0
Commercial Bk	De Kalb	42.5	0.156	0.658	16,641	336	\$100M-500M	52.5	6,468	253	0.001
Cleveland Cmnty Bk SSB	Cleveland	42.5	0.149	1	4,116	37	<\$100M	12.5	575	18	0
Peoples Bk	Ripley	40.0	0.117	0.592	34,876	481	\$100M-500M	32.5	7,448	342	0.004
Bank of Brookhaven	Brookhaven	37.5	0.195	0.557	15,344	267	<\$100M	37.5	4,336	219	0.002
Merchants & Planters Bk	Raymond	35.0	0.109	1	7,574	133	<\$100M	55.0	7,574	133	0
Bank of Bolivar County	Shelby	35.0	0.061	1	1,208	50	<\$100M	47.5	1,208	50	0
Sycamore Bk	Senatobia	35.0	0.116	0.612	19,980	277	\$100M-500M	35.0	5,772	192	0
Cleveland St Bk	Cleveland	35.0	0.111	0.797	18,266	210	\$100M-500M	27.5	3,654	147	0.001
First FSs & LA	Pascagoula	35.0	0.024	1	5,414	46	\$100M-500M	22.5	1,316	26	0
Citizens Bk	Byhalia	32.5	0.106	1	5,421	120	<\$100M	52.5	5,421	120	0
Grand Bank For Savings FSB	Hattiesburg	32.5	0.013	1	706	11	<\$100M	32.5	706	11	0

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		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Amory FS & LA	Amory	32.5	0.003	1	170	3	<\$100M	32.5	170	3	0
First FS & LA	Aberdeen	32.5	0.005	1	124	5	<\$100M	32.5	124	5	0
Delta Southern Bank	Ruleville	32.5	0.078	0.912	9,917	169	\$100M-500M	27.5	2,714	143	0
Bank of Okolona	Okolona	30.0	0.139	0.939	7,823	116	<\$100M	47.5	3,999	98	0
Peoples B&TC	North Carrollton	30.0	0.029	1	1,275	35	<\$100M	37.5	1,275	35	0
Jefferson Bk	Fayette	30.0	0.115	0.851	4,586	97	<\$100M	32.5	1,457	76	0
Tallahatchie County Bk	Charleston	27.5	0.101	1	3,713	51	<\$100M	47.5	3,713	51	0
Bank of Benoit	Benoit	27.5	0.069	1	1,012	45	<\$100M	45.0	1,012	45	0
Bank of Walnut Grove	Walnut Grove	25.0	0.049	1	1,844	49	<\$100M	42.5	1,844	49	0
First B&T of Mississippi	Winona	25.0	0.106	1	3,721	37	<\$100M	25.0	944	23	0
Mississippi Nat Bkr Bk	Ridgeland	22.5	0.092	0.842	6,785	14	<\$100M	10.0	0	0	0
Bank of Anguilla	Anguilla	20.0	0.06	0.641	5,318	165	<\$100M	37.5	3,075	155	0
First NB	Rosedale	20.0	0.064	0.755	3,093	52	<\$100M	25.0	1,119	44	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/](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.

**Table 3B Expanded. Micro Business Lending Institutions in Mississippi 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 St Bk	MS	97.5	0.344	1	104,343	1,271	\$100M-500M	92.5	104,343	1,271	0.001
First NB of Pontotoc	MS	95.0	0.252	1	51,668	1,408	\$100M-500M	85.0	51,668	1,408	0
Pike Cty NB	MS	92.5	0.34	1	48,022	888	\$100M-500M	87.5	48,022	888	0
Bank of Holly Springs	MS	92.5	0.301	1	41,577	1,132	\$100M-500M	87.5	41,577	1,132	0
Merchants & Marine Bk	MS	92.5	0.244	1	88,875	1,325	\$100M-500M	82.5	88,875	1,325	0
Farmers & Merchants Bk	MS	90.0	0.329	1	47,232	1,024	\$100M-500M	82.5	47,232	1,024	0.007
Mechanics Bk	MS	90.0	0.255	1	37,635	752	\$100M-500M	77.5	37,635	752	0.002
Century Bk	MS	82.5	0.235	1	43,313	904	\$100M-500M	72.5	43,313	904	0.003
Bank of Wiggins	MS	82.5	0.189	1	27,309	649	\$100M-500M	65.0	27,309	649	0
Renasant Bk	MS	80.0	0.07	0.227	164,424	4,320	\$1B-\$10B	95.0	723,460	5,980	0
Bank of Kilmichael	MS	80.0	0.3	1	18,459	236	<\$100M	67.5	18,459	236	0
Merchants & Farmers Bk	MS	80.0	0.161	1	9,937	811	<\$100M	62.5	9,937	811	0
State B&TC	MS	77.5	0.072	0.195	52,568	13,185	\$500M-\$1B	72.5	159,844	14,471	0.001
Planters B&TC	MS	77.5	0.077	0.298	35,423	1,510	\$100M-500M	72.5	93,637	1,725	0.006
Copiah Bk NA	MS	77.5	0.232	1	23,349	420	\$100M-500M	65.0	23,349	420	0
First American NB	MS	77.5	0.119	1	17,498	576	\$100M-500M	55.0	17,498	576	0.005
Priorityone Bk	MS	75.0	0.082	0.227	27,599	1,289	\$100M-500M	75.0	88,231	1,554	0
Holmes County B&TC	MS	75.0	0.198	1	19,084	213	<\$100M	60.0	19,084	213	0
Citizens Bk	MS	72.5	0.048	0.242	28,523	1,590	\$500M-\$1B	60.0	75,481	1,813	0.001
Merchants & Farmers Bk	MS	70.0	0.049	0.166	59,365	3,023	\$1B-\$10B	62.5	175,700	3,573	0
Bank of The S	MS	70.0	0.282	1	11,508	168	<\$100M	57.5	11,508	168	0
First NB of Lucedale	MS	70.0	0.214	1	16,745	313	<\$100M	55.0	16,745	313	0
Richton B&TC	MS	70.0	0.17	1	12,921	255	<\$100M	47.5	12,921	255	0
Commerce NB	MS	67.5	0.133	0.558	8,640	635	<\$100M	72.5	15,472	675	0
United MS Bk	MS	67.5	0.075	0.231	13,471	801	\$100M-500M	67.5	45,086	942	0
First Security Bk	MS	67.5	0.057	0.236	23,797	845	\$100M-500M	65.0	70,857	1,041	0.002
National Bk of Cmrc of MS	MS	67.5	0.042	0.185	45,332	2,501	\$1B-\$10B	60.0	142,695	3,045	0.001
Bank of Jones Cty	MS	67.5	0.079	0.383	10,268	504	\$100M-500M	55.0	24,627	561	0
Bank of Winona	MS	67.5	0.157	1	14,107	174	<\$100M	52.5	14,107	174	0
Covington Cty Bk	MS	67.5	0.175	1	9,650	271	<\$100M	52.5	9,650	271	0
First NB of Wiggins	MS	67.5	0.217	1	9,880	141	<\$100M	50.0	9,880	141	0
Peoples Bk of Franklin Cty	MS	67.5	0.13	1	8,444	186	<\$100M	47.5	8,444	186	0
Bank of Franklin	MS	67.5	0.161	1	12,850	157	<\$100M	45.0	12,850	157	0
Bankplus	MS	65.0	0.041	0.137	60,831	3,044	\$1B-\$10B	70.0	263,897	3,907	0
Guaranty B&TC	MS	65.0	0.066	0.224	18,871	804	\$100M-500M	65.0	56,413	1,026	0.002
Bankfirst Financial SVC	MS	65.0	0.055	0.192	25,002	1,303	\$100M-500M	60.0	75,823	1,580	0.003
Omnibank	MS	62.5	0.109	0.252	9,494	556	<\$100M	82.5	37,710	639	0.001
Community Bk Ellisville Miss	MS	62.5	0.051	0.171	18,710	905	\$100M-500M	70.0	76,531	1,182	0
Covenant Bk	MS	62.5	0.081	0.219	13,060	517	\$100M-500M	65.0	43,562	667	0
First St Bk	MS	62.5	0.114	0.361	11,085	247	<\$100M	62.5	28,597	326	0

**Table 3B Expanded. Micro Business Lending Institutions in Mississippi 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 Morton	MS	62.5	0.133	1	6,011	142	<\$100M	42.5	6,011	142	0
Bancorpsouth Bk	MS	60.0	0.028	0.106	306,298	14,215	\$50B-\$10B	62.5	1,636,479	20,264	0.007
Hancock Bk	MS	60.0	0.023	0.139	62,254	3,954	\$1B-\$10B	60.0	285,414	5,270	0
Consumer NB	MS	60.0	0.136	0.41	5,974	278	<\$100M	55.0	12,905	314	0
Bank of Forest	MS	60.0	0.069	0.52	8,662	353	\$100M-500M	45.0	15,970	394	0.002
First Nat Bkg Assn	MS	57.5	0.053	0.181	13,032	627	\$100M-500M	72.5	61,355	849	0
Great S NB	MS	57.5	0.056	0.208	12,598	701	\$100M-500M	67.5	49,015	861	0.001
Rivershills Bk	MS	57.5	0.058	0.247	8,787	456	\$100M-500M	67.5	35,577	545	0
First Federal Bank For Saving	MS	57.5	0.059	0.275	7,687	385	\$100M-500M	57.5	26,190	477	0
Trustmark NB	MS	55.0	0.019	0.085	152,202	7,030	\$1B-\$10B	57.5	797,180	10,332	0.005
Bank of New Albany	MS	55.0	0.044	0.22	14,181	644	\$100M-500M	55.0	46,248	797	0
Merchants & Planters Bk	MS	55.0	0.109	1	7,574	133	<\$100M	35.0	7,574	133	0
Community Bk of MS	MS	52.5	0.038	0.108	21,344	1,125	\$500M-\$1B	70.0	122,982	1,536	0
Peoples Bk	MS	52.5	0.051	0.327	7,102	390	\$100M-500M	52.5	21,667	486	0
Commercial Bk	MS	52.5	0.06	0.256	6,468	253	\$100M-500M	42.5	16,641	336	0.001
Citizens Bk	MS	52.5	0.106	1	5,421	120	<\$100M	32.5	5,421	120	0
First Cmrl Bk	MS	50.0	0.065	0.129	10,781	365	\$100M-500M	72.5	66,002	639	0
First NB Of Clarksdale	MS	50.0	0.044	0.197	10,013	422	\$100M-500M	47.5	34,688	544	0
Community Bk Coast	MS	47.5	0.049	0.132	10,026	418	\$100M-500M	60.0	45,145	630	0
Citizens NB of Meridian	MS	47.5	0.023	0.12	20,201	885	\$500M-\$1B	55.0	101,980	1,229	0
Oxford University Bk	MS	47.5	0.063	0.274	4,572	182	<\$100M	55.0	16,638	239	0
Bank of Bolivar County	MS	47.5	0.061	1	1,208	50	<\$100M	35.0	1,208	50	0
Bank of Okolona	MS	47.5	0.071	0.48	3,999	98	<\$100M	30.0	7,823	116	0
Tallahatchie County Bk	MS	47.5	0.101	1	3,713	51	<\$100M	27.5	3,713	51	0
Britton & Koontz Bk NA	MS	45.0	0.032	0.135	12,546	483	\$100M-500M	57.5	65,349	746	0
Bank of Benoit	MS	45.0	0.069	1	1,012	45	<\$100M	27.5	1,012	45	0
Peoples Bk	MS	42.5	0.027	0.074	17,735	539	\$500M-\$1B	55.0	96,058	863	0
First NB of Picayune	MS	42.5	0.043	0.18	6,911	347	\$100M-500M	55.0	29,381	452	0
Magnolia St Bk	MS	42.5	0.043	0.209	5,936	273	\$100M-500M	47.5	22,571	360	0.004
Bank of Yazoo City	MS	42.5	0.042	0.132	7,961	347	\$100M-500M	45.0	32,008	479	0.004
Citizens B&TC	MS	42.5	0.04	0.273	4,299	233	\$100M-500M	45.0	15,494	293	0
Bank of Walnut Grove	MS	42.5	0.049	1	1,844	49	<\$100M	25.0	1,844	49	0
Cornerstone Bk	MS	40.0	0.065	0.237	3,163	138	<\$100M	55.0	13,349	184	0
Citizens Bk	MS	40.0	0.029	0.159	7,769	286	\$100M-500M	50.0	37,807	417	0
First Bk	MS	37.5	0.038	0.11	9,284	402	\$100M-500M	52.5	42,607	577	0
Bank of Brookhaven	MS	37.5	0.055	0.157	4,336	219	<\$100M	37.5	15,344	267	0.002
Peoples B&TC	MS	37.5	0.029	1	1,275	35	<\$100M	30.0	1,275	35	0
Bank of Anguilla	MS	37.5	0.035	0.371	3,075	155	<\$100M	20.0	5,318	165	0
Heritage Bkg GRP	MS	35.0	0.038	0.125	6,476	199	\$100M-500M	77.5	51,827	318	0
Sycamore Bk	MS	35.0	0.033	0.177	5,772	192	\$100M-500M	35.0	19,980	277	0
Newton Cty Bk	MS	32.5	0.037	0.146	5,190	217	\$100M-500M	70.0	35,614	299	0

**Table 3B Expanded. Micro Business Lending Institutions in Mississippi 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)
Peoples Bk	MS	32.5	0.025	0.126	7,448	342	\$100M-500M	40.0	34,876	481	0.004
Grand Bank For Savings FSB	MS	32.5	0.013	1	706	11	<\$100M	32.5	706	11	0
Amory FS & LA	MS	32.5	0.003	1	170	3	<\$100M	32.5	170	3	0
First FS & LA	MS	32.5	0.005	1	124	5	<\$100M	32.5	124	5	0
Jefferson Bk	MS	32.5	0.036	0.27	1,457	76	<\$100M	30.0	4,586	97	0
Bank of Commerce	MS	30.0	0.027	0.174	4,624	177	\$100M-500M	52.5	26,510	234	0
Madison Cty Bk	MS	27.5	0.04	0.147	1,460	55	<\$100M	60.0	9,935	100	0
Cleveland St Bk	MS	27.5	0.022	0.159	3,654	147	\$100M-500M	35.0	18,266	210	0.001
Delta Southern Bank	MS	27.5	0.021	0.25	2,714	143	\$100M-500M	32.5	9,917	169	0
First NB of Oxford	MS	25.0	0.024	0.104	5,373	229	\$100M-500M	47.5	34,497	346	0
First B&T of Mississippi	MS	25.0	0.027	0.254	944	23	<\$100M	25.0	3,721	37	0
First NB	MS	25.0	0.023	0.273	1,119	44	<\$100M	20.0	3,093	52	0
First FS & LA	MS	22.5	0.006	0.243	1,316	26	\$100M-500M	35.0	5,414	46	0
Community Bk Meridian Missis	MS	17.5	0.021	0.067	3,012	141	\$100M-500M	45.0	27,318	260	0
Community Bk of Amory MS	MS	17.5	0.021	0.127	2,961	134	\$100M-500M	45.0	22,020	188	0.002
Spirit Bk	MS	12.5	0.028	0.103	567	32	<\$100M	45.0	5,151	55	0
Cleveland Cmnty Bk SSB	MS	12.5	0.021	0.14	575	18	<\$100M	42.5	4,116	37	0
Mississippi Nat Bkr Bk	MS	10.0	0	0	0	0	<\$100M	22.5	6,785	14	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/](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.