

Table 1 Small-Business-Friendly Banks in Arkansas, June 1999.

Bank Name	Location	Total Score	Bank Asset Size	Small Business Loans*	
				Dollar Amount	Number
NATIONAL BK OF AR	NORTH LITTLE ROCK	95.0	\$100M-500M	43,795	748
FIRST ST BK	PLAINVIEW	90.0	<\$100M	26,605	609
SIMMONS FIRST BK NW AR	ROGERS	90.0	\$100M-500M	35,843	801
ONE B&T	LITTLE ROCK	87.5	\$100M-500M	52,577	241
SIMMONS FIRST BK JONESBORO	JONESBORO	87.5	\$100M-500M	33,140	579
BANK OF YELLVILLE	YELLVILLE	85.0	\$100M-500M	31,601	635
MIDSOUTH BK	JONESBORO	85.0	\$100M-500M	95,175	1,322
MERCHANTS & PLANTERS BK	NEWPORT	82.5	\$100M-500M	24,916	885
PINE BLUFF NB	PINE BLUFF	82.5	\$100M-500M	33,267	480
CMNTY BK	CABOT	82.5	\$100M-500M	60,402	2,053
MALVERN NB	MALVERN	82.5	\$100M-500M	59,433	794
FIRST CMNTY BK	POCAHONTAS	82.5	<\$100M	25,123	350
BANK OF SALEM	SALEM	82.5	<\$100M	21,386	824
METROPOLITAN NB	LITTLE ROCK	75.0	\$500M-\$1B	134,452	1,875
MERCANTILE BK OF AR NA	NORTH LITTLE ROCK	62.5	\$1B-\$10B	267,459	3,430

*Figures reflect business loans of less than \$ 1 million

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.

Source: U.S Small Business Administration, Office of Advocacy, Office of Economic Research from the call report data collected by the Federal Reserve.

Table 2: Number of Reporting Banks by Bank Asset Size and by State, 1998-1999

State	1998	1999	1999 Bank Asset Size Class				
			<\$100M	\$100M-\$500M	\$500M-\$1B	\$1B-\$10B	>\$10B
Alabama	170	158	92	56	5	0	5
Alaska	6	6	1	2	1	2	0
Arizona	42	46	27	10	3	4	2
Arkansas	221	200	113	79	7	1	0
California	336	334	127	142	29	33	3
Colorado	210	191	121	62	4	3	1
Connecticut	27	26	11	14	1	0	0
Delaware	34	33	9	8	2	10	4
District of Columbia	6	6	2	4	0	0	0
Florida	259	260	137	96	5	22	0
Georgia	346	336	196	121	13	5	1
Hawaii	13	11	5	1	2	3	0
Idaho	18	17	9	8	0	0	0
Illinois	772	732	449	231	31	15	6
Indiana	184	165	74	70	12	7	2
Iowa	443	441	358	75	5	3	0
Kansas	399	391	324	59	5	3	0
Kentucky	269	255	155	88	4	7	1
Louisiana	155	155	103	47	1	2	2
Maine	17	16	4	10	1	1	0
Maryland	82	78	18	47	6	6	1
Massachusetts	46	45	13	20	3	7	2
Michigan	163	169	82	74	4	5	4
Minnesota	520	507	404	92	4	5	2
Mississippi	101	99	48	43	4	4	0
Missouri	397	377	268	93	9	6	1
Montana	91	88	71	14	0	3	0
Nebraska	325	309	261	42	3	3	0
Nevada	25	25	10	6	0	9	0
New Hampshire	19	20	9	7	1	3	0
New Jersey	72	75	18	41	5	9	2
New Mexico	57	55	25	23	4	3	0
New York	152	153	39	70	12	21	11
North Carolina	63	70	27	26	7	6	4
North Dakota	117	114	96	15	1	2	0
Ohio	224	217	119	65	14	13	6
Oklahoma	317	305	233	64	3	5	0
Oregon	42	44	24	18	1	1	0
Pennsylvania	209	194	44	114	17	16	3
Rhode Island	7	7	1	1	1	3	1
South Carolina	77	79	49	23	2	5	0
South Dakota	105	103	77	18	6	1	1
Tennessee	214	204	108	85	4	4	3
Texas	818	770	528	210	16	13	3
Utah	50	49	24	16	3	4	2
Vermont	21	20	4	11	3	2	0
Virginia	150	151	51	83	8	8	1
Washington	78	78	45	29	1	3	0
West Virginia	95	83	38	36	3	6	0
Wisconsin	350	343	218	101	13	10	1
Wyoming	52	49	33	13	1	2	0
National	8,966	8659	5302	2683	290	309	75

Source : Adapted by the Office of Advocacy, U.S Small Business Administration from the Consolidated Reports of Condition and Income for U.S. Banks.

Table A.1 Small Business Lending in Arkansas, June 1999

Bank Name	Location	Small Business Lending (< \$ 1 M) Scores					Bnk Asset Sz.	Dollars in SBL	Number of SBL	Total Score (<\$250K)	Total Score (<\$100K)
		Total	SBL/TA	SBL/TBL	SBL(\$)	SBL(#)					
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
National Bk Of Ar	North Little Ro	95.0	25.0	25.0	22.5	22.5	\$100M-500M	43,795	748	85.0	72.5
First St Bk	Plainview	90.0	25.0	22.5	20.0	22.5	<\$100M	26,605	609	95.0	97.5
Simmons First Bk Nw Ar	Rogers	90.0	20.0	25.0	22.5	22.5	\$100M-500M	35,843	801	80.0	70.0
Simmons First Bk Jonesbor	Jonesboro	87.5	20.0	25.0	22.5	20.0	\$100M-500M	33,140	579	65.0	62.5
One B&T	Little Rock	87.5	25.0	25.0	25.0	12.5	\$100M-500M	52,577	241	40.0	30.0
Midsouth Bk	Jonesboro	85.0	25.0	10.0	25.0	25.0	\$100M-500M	95,175	1,322	75.0	72.5
Bank Of Yellville	Yellville	85.0	22.5	20.0	20.0	22.5	\$100M-500M	31,601	635	95.0	95.0
Cmnty Bk	Cabot	82.5	22.5	10.0	25.0	25.0	\$100M-500M	60,402	2,053	80.0	67.5
Pine Bluff Nb	Pine Bluff	82.5	17.5	25.0	22.5	17.5	\$100M-500M	33,267	480	37.5	30.0
Merchants & Planters Bk	Newport	82.5	20.0	17.5	20.0	25.0	\$100M-500M	24,916	885	92.5	95.0
First Cmnty Bk	Pocahontas	82.5	25.0	22.5	20.0	15.0	<\$100M	25,123	350	90.0	92.5
Malvern Nb	Malvern	82.5	20.0	15.0	25.0	22.5	\$100M-500M	59,433	794	95.0	95.0
Bank Of Salem	Salem	82.5	25.0	15.0	17.5	25.0	<\$100M	21,386	824	92.5	95.0
Eagle B&Tc	Little Rock	80.0	25.0	25.0	15.0	15.0	<\$100M	17,261	322	52.5	45.0
First Nb	Hot Springs	80.0	22.5	15.0	17.5	25.0	<\$100M	23,224	1,294	92.5	95.0
Heritage Bk	Jonesboro	80.0	25.0	10.0	22.5	22.5	\$100M-500M	45,838	693	67.5	57.5
Bank Of Pocahontas	Pocahontas	77.5	17.5	22.5	17.5	20.0	\$100M-500M	20,867	480	87.5	87.5
First Nb Of Phillips County	Helena	77.5	20.0	20.0	20.0	17.5	\$100M-500M	27,182	458	55.0	50.0
Bank Of Elkins	Elkins	77.5	22.5	25.0	15.0	15.0	<\$100M	18,362	315	57.5	50.0
Pulaski B&Tc	Little Rock	75.0	17.5	10.0	25.0	22.5	\$100M-500M	47,376	651	82.5	85.0
Union B&Tc	Monticello	75.0	22.5	10.0	22.5	20.0	\$100M-500M	35,181	624	67.5	62.5
Commercial B&Tc	Monticello	75.0	22.5	15.0	20.0	17.5	\$100M-500M	28,989	407	87.5	87.5
Diamond State Bk	Murfreesboro	75.0	17.5	20.0	17.5	20.0	\$100M-500M	22,595	528	87.5	92.5
Arkansas Bk	Jonesboro	75.0	22.5	7.5	22.5	22.5	\$100M-500M	43,055	695	77.5	75.0
Simmons First Bk	Russellville	75.0	22.5	5.0	25.0	22.5	\$100M-500M	56,839	647	57.5	47.5
Metropolitan Nb	Little Rock	75.0	22.5	2.5	25.0	25.0	\$500M-\$1B	134,452	1,875	67.5	65.0
First Bk Of Montgomery Cc	Mount Ida	72.5	22.5	20.0	15.0	15.0	<\$100M	18,508	347	67.5	65.0
First Nb Of East Arkansas	Forrest City	72.5	7.5	22.5	17.5	25.0	\$100M-500M	22,964	995	90.0	95.0
Union Bk Of Benton	Benton	72.5	20.0	7.5	20.0	25.0	\$100M-500M	29,837	1,161	77.5	75.0
First Nb Of Fort Smith	Fort Smith	72.5	20.0	2.5	25.0	25.0	\$500M-\$1B	138,428	2,325	67.5	62.5
First Ar Valley Bk	Dardanelle	72.5	20.0	5.0	25.0	22.5	\$100M-500M	48,210	775	70.0	60.0
Commercial Nb	Texarkana	72.5	20.0	10.0	20.0	22.5	\$100M-500M	28,990	687	82.5	80.0
Scott County Bk	Waldron	72.5	17.5	22.5	15.0	17.5	<\$100M	15,240	378	85.0	87.5
Elk Horn B&Tc	Arkadelphia	72.5	25.0	7.5	20.0	20.0	\$100M-500M	32,433	540	75.0	62.5
Springdale B&T	Springdale	72.5	20.0	5.0	25.0	22.5	\$100M-500M	47,787	685	65.0	55.0
Community First Bk	Harrison	72.5	25.0	12.5	20.0	15.0	<\$100M	28,659	374	70.0	52.5
First Nb&Tc	Rogers	70.0	15.0	5.0	25.0	25.0	\$500M-\$1B	91,562	1,516	65.0	62.5
Bank Of Little Rock	Little Rock	70.0	25.0	7.5	17.5	20.0	<\$100M	22,541	585	72.5	72.5
First Cmnty Bk	Batesville	70.0	20.0	17.5	17.5	15.0	<\$100M	18,914	319	80.0	82.5
First Nb&Tc Of Mountain F	Mountain Home	67.5	15.0	5.0	22.5	25.0	\$100M-500M	40,591	1,403	77.5	77.5
First Financial Bk	El Dorado	67.5	15.0	7.5	22.5	22.5	\$100M-500M	40,543	789	65.0	65.0
Citizens B&Tc	Van Buren	67.5	17.5	7.5	22.5	20.0	\$100M-500M	35,749	578	60.0	50.0

Table A.1 Small Business Lending in Arkansas, June 1999

Bank Name	Location	Small Business Lending (< \$ 1 M) Scores					Bnk Asset Sz.	Dollars in SBL	Number of SBL	Total Score (<\$250K)	Total Score (<\$100K)
		Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$) (4)	SBL(#) (5)					
Bank Of England	England	67.5	17.5	25.0	12.5	12.5	<\$100M	11,964	283	75.0	82.5
Bank Of Fayetteville Na	Fayetteville	67.5	17.5	7.5	22.5	20.0	\$100M-500M	37,788	542	62.5	45.0
Heber Springs St Bk	Heber Springs	67.5	22.5	15.0	17.5	12.5	<\$100M	21,592	243	45.0	30.0
De Witt B&Tc	De Witt	67.5	17.5	12.5	20.0	17.5	\$100M-500M	23,824	435	80.0	85.0
Farmers B&Tc	Clarksville	67.5	22.5	17.5	20.0	7.5	\$100M-500M	29,147	190	30.0	20.0
First Nb Of Crossett	Crossett	67.5	17.5	7.5	17.5	25.0	\$100M-500M	21,981	2,150	62.5	60.0
City Nb Of Fort Smith	Fort Smith	67.5	15.0	2.5	25.0	25.0	\$500M-\$1B	86,187	975	62.5	52.5
Southern St Bk	Malvern	67.5	25.0	15.0	12.5	15.0	<\$100M	12,928	326	77.5	80.0
Greers Ferry Lake St Bk	Heber Springs	67.5	25.0	15.0	15.0	12.5	<\$100M	16,498	295	77.5	80.0
Bank Of Rogers	Rogers	67.5	25.0	10.0	17.5	15.0	<\$100M	20,078	384	70.0	50.0
River Valley Bk	Russellville	67.5	25.0	22.5	10.0	10.0	<\$100M	10,253	222	72.5	77.5
Farmers B&Tc	Blytheville	65.0	20.0	5.0	22.5	17.5	\$100M-500M	35,439	448	47.5	30.0
First Nb Of Magnolia	Magnolia	65.0	15.0	5.0	22.5	22.5	\$100M-500M	35,816	760	67.5	60.0
Bank Of The Ozarks	Little Rock	65.0	12.5	2.5	25.0	25.0	\$500M-\$1B	101,567	1,889	65.0	67.5
Commercial Bk	Alma	65.0	15.0	25.0	12.5	12.5	<\$100M	12,861	298	80.0	82.5
First Arkansas B&T	Jacksonville	65.0	15.0	10.0	22.5	17.5	\$100M-500M	34,692	384	45.0	30.0
First Bk Of South Ar	Camden	65.0	22.5	10.0	15.0	17.5	<\$100M	18,520	374	62.5	55.0
Bank Of Eureka Springs	Eureka Springs	65.0	22.5	12.5	17.5	12.5	<\$100M	19,848	248	75.0	77.5
Peoples B&Tc	Mountain Home	65.0	15.0	7.5	22.5	20.0	\$100M-500M	38,437	590	57.5	50.0
First Security Bk	Searcy	65.0	12.5	2.5	25.0	25.0	\$100M-500M	75,536	2,056	70.0	70.0
Stephens Security Bk	Stephens	65.0	25.0	20.0	7.5	12.5	<\$100M	7,698	248	72.5	75.0
First Nb Berryville	Berryville	65.0	15.0	12.5	17.5	20.0	\$100M-500M	21,170	511	57.5	62.5
Arkansas Nb	Bentonville	65.0	17.5	2.5	25.0	20.0	\$100M-500M	65,341	575	52.5	40.0
Bank Of North Arkansas	Melbourne	62.5	15.0	17.5	12.5	17.5	<\$100M	13,968	374	77.5	82.5
Mercantile Bk Of Ar Na	North Little Ro	62.5	10.0	2.5	25.0	25.0	\$1B-\$10B	267,459	3,430	60.0	57.5
Bank Of Star City	Star City	62.5	17.5	17.5	15.0	12.5	<\$100M	14,162	282	72.5	82.5
First Nb In Green Forest	Green Forest	62.5	15.0	5.0	20.0	22.5	\$100M-500M	29,284	731	52.5	60.0
Calhoun County Bk	Hampton	62.5	25.0	12.5	12.5	12.5	<\$100M	13,555	273	72.5	77.5
Bank Of Delight	Delight	62.5	20.0	20.0	12.5	10.0	<\$100M	14,054	199	37.5	20.0
Merchants & Farmers Bk	Dumas	62.5	17.5	15.0	12.5	17.5	<\$100M	13,115	410	80.0	85.0
Bank Of Tuckerman	Tuckerman	62.5	22.5	17.5	12.5	10.0	<\$100M	13,881	231	45.0	37.5
Citizens Bk	Batesville	62.5	12.5	5.0	22.5	22.5	\$100M-500M	43,595	771	72.5	67.5
Bank Of Ar Na	Fayetteville	62.5	25.0	5.0	22.5	10.0	\$100M-500M	34,638	202	37.5	22.5
First Nb Of Sharp County	Ash Flat	60.0	12.5	10.0	20.0	17.5	\$100M-500M	25,028	452	52.5	50.0
Bank Of Bentonville	Bentonville	60.0	7.5	2.5	25.0	25.0	\$500M-\$1B	57,965	845	52.5	50.0
First Nb Of Hope	Hope	60.0	12.5	15.0	15.0	17.5	\$100M-500M	17,278	409	55.0	52.5
Mcilroy B&Tc	Fayetteville	60.0	10.0	2.5	25.0	22.5	\$100M-500M	62,745	788	55.0	47.5
Bank Of Amity	Amity	60.0	22.5	7.5	15.0	15.0	<\$100M	17,193	326	47.5	47.5
First Delta Bk	Tyronza	60.0	20.0	20.0	10.0	10.0	<\$100M	9,741	199	70.0	75.0
First St Bk Of Warren	Warren	60.0	20.0	5.0	17.5	17.5	<\$100M	20,239	472	67.5	62.5
First Nb Of Wynne	Wynne	60.0	15.0	5.0	20.0	20.0	\$100M-500M	27,881	612	57.5	50.0
Capital Bk	Little Rock	60.0	25.0	7.5	15.0	12.5	<\$100M	15,410	280	57.5	52.5
Union Bk Of Mena	Mena	57.5	7.5	22.5	12.5	15.0	\$100M-500M	12,624	364	70.0	80.0

Table A.1 Small Business Lending in Arkansas, June 1999

Bank Name	Location	Small Business Lending (< \$ 1 M) Scores					Bnk Asset Sz.	Dollars in SBL	Number of SBL	Total Score (<\$250K)	Total Score (<\$100K)
		Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$) (4)	SBL(#) (5)					
Citizens St Bk	Bald Knob	57.5	10.0	22.5	7.5	17.5	<\$100M	6,520	416	70.0	77.5
Farmers Bk	Greenwood	57.5	5.0	25.0	12.5	15.0	\$100M-500M	11,733	336	65.0	77.5
First St Bk	Crossett	57.5	22.5	12.5	10.0	12.5	<\$100M	9,544	260	67.5	72.5
Bank Of Glenwood	Glenwood	57.5	20.0	10.0	15.0	12.5	<\$100M	16,976	291	30.0	32.5
Merchants & Planters Bk N:	Camden	57.5	15.0	20.0	15.0	7.5	<\$100M	15,150	203	42.5	40.0
National Bk Of Cmrc Of El	El Dorado	57.5	15.0	5.0	20.0	17.5	\$100M-500M	24,434	478	57.5	57.5
First Nb Of Springdale	Springdale	57.5	10.0	2.5	22.5	22.5	\$100M-500M	43,621	706	52.5	50.0
First Nb In Blytheville	Blytheville	57.5	12.5	10.0	17.5	17.5	\$100M-500M	21,563	395	50.0	55.0
First Nb	Siloam Springs	57.5	10.0	7.5	20.0	20.0	\$100M-500M	28,081	494	52.5	52.5
Peoples Bk	Paragould	57.5	12.5	15.0	15.0	15.0	\$100M-500M	16,316	311	75.0	80.0
Arkansas Bk Na	Batesville	57.5	15.0	17.5	10.0	15.0	<\$100M	7,940	353	70.0	75.0
Farmers B&Tc	Magnolia	55.0	5.0	2.5	22.5	25.0	\$100M-500M	36,110	886	57.5	57.5
Bank Of Bearden	Bearden	55.0	22.5	20.0	10.0	2.5	<\$100M	8,347	32	10.0	10.0
Bank Of Dardanelle	Dardanelle	55.0	7.5	22.5	12.5	12.5	\$100M-500M	10,950	266	67.5	75.0
First Nb Of El Dorado	El Dorado	55.0	10.0	2.5	22.5	20.0	\$100M-500M	38,935	516	52.5	60.0
Simmons First Nb	Pine Bluff	55.0	2.5	2.5	25.0	25.0	\$500M-\$1B	55,441	1,354	57.5	57.5
Fidelity Nb	West Memphis	55.0	15.0	7.5	15.0	17.5	\$100M-500M	16,709	428	60.0	62.5
Simmons First Bk	Searcy	55.0	17.5	5.0	17.5	15.0	\$100M-500M	22,250	333	47.5	40.0
First United Bk	Stuttgart	55.0	7.5	5.0	20.0	22.5	\$100M-500M	31,017	828	60.0	65.0
Cross County Bk	Wynne	55.0	10.0	7.5	17.5	20.0	\$100M-500M	22,458	601	60.0	60.0
First Western B&Tc	Rogers	55.0	17.5	25.0	7.5	5.0	<\$100M	7,875	148	45.0	42.5
First Cmnty Bk	Conway	55.0	12.5	2.5	20.0	20.0	\$100M-500M	24,052	573	60.0	52.5
Pinnacle Bk	Little Rock	55.0	22.5	5.0	17.5	10.0	<\$100M	19,748	222	37.5	30.0
Portland Bk	Portland	52.5	20.0	12.5	12.5	7.5	<\$100M	10,748	209	50.0	40.0
First Nb	Ashdown	52.5	10.0	17.5	10.0	15.0	<\$100M	10,661	314	72.5	77.5
Bank Of Gravett	Gravette	52.5	5.0	25.0	12.5	10.0	\$100M-500M	13,935	217	65.0	77.5
Smackover St Bk	Smackover	52.5	2.5	22.5	5.0	22.5	<\$100M	5,499	667	60.0	72.5
First Nb In Mena	Mena	52.5	12.5	5.0	15.0	20.0	\$100M-500M	17,620	596	67.5	72.5
First Cmnty Bk	Marion	52.5	20.0	25.0	5.0	2.5	<\$100M	5,362	61	20.0	17.5
Bank Of Mulberry	Mulberry	50.0	12.5	25.0	7.5	5.0	<\$100M	7,191	135	40.0	20.0
Citizens Bk	Booneville	50.0	10.0	17.5	12.5	10.0	\$100M-500M	13,804	212	67.5	77.5
First Nb	Paragould	50.0	5.0	7.5	17.5	20.0	\$100M-500M	22,937	544	50.0	50.0
First Nb Iazard County	Calico Rock	50.0	5.0	17.5	10.0	17.5	<\$100M	8,900	419	62.5	75.0
Planters Nb Of Hughes	Hughes	50.0	17.5	22.5	5.0	5.0	<\$100M	4,279	97	57.5	62.5
Simmons First Bk	Dumas	50.0	20.0	15.0	7.5	7.5	<\$100M	7,131	195	50.0	42.5
Bank Of Mountain View	Mountain View	50.0	5.0	22.5	12.5	10.0	\$100M-500M	10,995	199	60.0	72.5
Planters Bk	Osceola	50.0	10.0	20.0	10.0	10.0	<\$100M	7,938	220	50.0	45.0
First Nb Of Altheimer	Altheimer	50.0	17.5	25.0	2.5	5.0	<\$100M	2,083	85	42.5	45.0
Horizon Bank Of Columbia	Magnolia	50.0	22.5	10.0	12.5	5.0	<\$100M	11,566	141	37.5	27.5
Alliance Bk Of Hot Springs	Hot Springs	50.0	17.5	15.0	10.0	7.5	<\$100M	10,579	201	52.5	42.5
Bank Of Mansfield	Mansfield	47.5	10.0	25.0	5.0	7.5	<\$100M	4,630	192	60.0	65.0
American St Bk	Osceola	47.5	12.5	10.0	15.0	10.0	\$100M-500M	16,310	234	45.0	35.0
Helena Nb	Helena	47.5	2.5	20.0	10.0	15.0	\$100M-500M	10,076	370	47.5	50.0

Table A.1 Small Business Lending in Arkansas, June 1999

Bank Name	Location	Small Business Lending (< \$ 1 M) Scores					Bnk Asset Sz.	Dollars in SBL	Number of SBL	Total Score (<\$250K)	Total Score (<\$100K)
		Total	SBL/TA	SBL/TBL	SBL(\$)	SBL(#)					
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Danville St Bk	Danville	47.5	10.0	2.5	17.5	17.5	\$100M-500M	19,298	369	40.0	32.5
Bank Of Prescott	Prescott	47.5	7.5	20.0	7.5	12.5	<\$100M	7,115	263	60.0	70.0
Arkansas Bkr Bk	Little Rock	47.5	10.0	25.0	10.0	2.5	<\$100M	10,339	17	10.0	10.0
Pine St Bk	Kingsland	45.0	17.5	15.0	5.0	7.5	<\$100M	3,783	151	52.5	57.5
Bank Of Harrisburg	Harrisburg	45.0	5.0	20.0	5.0	15.0	<\$100M	5,696	347	55.0	70.0
Simmons First Bk Of South	Lake Village	45.0	17.5	10.0	12.5	5.0	<\$100M	11,068	137	25.0	27.5
Citizens Nb Of Hope	Hope	45.0	5.0	2.5	20.0	17.5	\$100M-500M	23,326	483	40.0	37.5
Decatur St Bk	Decatur	45.0	2.5	25.0	10.0	7.5	\$100M-500M	7,999	152	25.0	27.5
First St Bk	Parkin	45.0	12.5	15.0	7.5	10.0	<\$100M	6,467	199	57.5	62.5
Arkansas St Bk	Siloam Springs	45.0	10.0	12.5	15.0	7.5	\$100M-500M	14,853	168	22.5	22.5
Warren B&Tc	Warren	45.0	7.5	12.5	12.5	12.5	\$100M-500M	11,773	295	60.0	70.0
Bank Of Mccrory	Mccrory	45.0	2.5	22.5	5.0	15.0	<\$100M	4,773	315	55.0	65.0
Southeast Ar Bk	Parkdale	45.0	15.0	10.0	10.0	10.0	<\$100M	9,791	236	52.5	42.5
Bank Of Trumann	Trumann	45.0	5.0	22.5	7.5	10.0	<\$100M	7,098	205	52.5	65.0
Central B&Tc	Little Rock	45.0	12.5	7.5	15.0	10.0	\$100M-500M	14,271	234	40.0	25.0
Petit Jean St Bk	Morrilton	45.0	20.0	12.5	7.5	5.0	<\$100M	5,734	133	50.0	40.0
First Nb	Mcgehee	42.5	12.5	15.0	7.5	7.5	<\$100M	5,902	186	40.0	45.0
Fordyce B&Tc	Fordyce	42.5	10.0	15.0	7.5	10.0	<\$100M	7,180	203	55.0	62.5
First St Bk	Conway	42.5	15.0	2.5	17.5	7.5	\$100M-500M	19,074	170	27.5	20.0
First Nb Of De Queen	De Queen	42.5	7.5	7.5	12.5	15.0	\$100M-500M	12,478	364	40.0	45.0
First Nb Of De Witt	De Witt	42.5	7.5	12.5	10.0	12.5	<\$100M	8,564	280	55.0	65.0
Peoples Bk	Magnolia	42.5	10.0	15.0	7.5	10.0	<\$100M	6,152	198	55.0	60.0
Arkansas Bk	Walnut Ridge	42.5	7.5	17.5	7.5	10.0	<\$100M	7,718	238	50.0	47.5
First St Bk	Huntsville	42.5	10.0	20.0	5.0	7.5	<\$100M	5,256	189	60.0	67.5
Northwest Nb	Gravette	42.5	12.5	25.0	2.5	2.5	<\$100M	2,888	48	30.0	17.5
Cleburne County Bk	Heber Springs	40.0	5.0	12.5	15.0	7.5	\$100M-500M	14,869	195	55.0	67.5
Farmers & Merchants Bk	Stuttgart	40.0	2.5	2.5	15.0	20.0	\$100M-500M	14,418	534	50.0	55.0
Merchants & Planters Bk	Clarendon	40.0	12.5	20.0	5.0	2.5	<\$100M	4,230	44	50.0	57.5
Bank Of Augusta	Augusta	40.0	12.5	7.5	7.5	12.5	<\$100M	6,254	251	42.5	50.0
Bank Of Brinkley	Brinkley	40.0	5.0	20.0	10.0	5.0	<\$100M	8,018	134	27.5	32.5
Bank Of Lockesburg	Lockesburg	40.0	10.0	22.5	2.5	5.0	<\$100M	2,856	113	52.5	57.5
Mcgehee Bk	Mcgehee	40.0	7.5	2.5	10.0	20.0	<\$100M	9,912	604	35.0	37.5
Logan County Bk	Scranton	40.0	5.0	17.5	5.0	12.5	<\$100M	4,224	264	52.5	62.5
Citizens Nb Of Nashville	Nashville	37.5	7.5	17.5	5.0	7.5	<\$100M	4,562	160	50.0	57.5
First Nb At Paris	Paris	37.5	5.0	17.5	7.5	7.5	<\$100M	6,924	185	50.0	65.0
Forrest City Bk Na	Forrest City	37.5	5.0	22.5	7.5	2.5	<\$100M	6,473	50	17.5	12.5
Piggott St Bk	Piggott	37.5	10.0	12.5	7.5	7.5	<\$100M	7,122	188	55.0	62.5
Peoples Bk	Imboden	37.5	10.0	5.0	7.5	15.0	<\$100M	7,791	318	52.5	55.0
Farmers Bk	Hamburg	37.5	12.5	12.5	7.5	5.0	<\$100M	6,452	112	52.5	57.5
Horatio St Bk	Horatio	37.5	2.5	22.5	5.0	7.5	<\$100M	2,966	184	42.5	55.0
First Nb Of Huntsville	Huntsville	37.5	2.5	17.5	5.0	12.5	<\$100M	4,670	251	47.5	55.0
Farmers & Merchants Bk	Prairie Grove	37.5	5.0	10.0	10.0	12.5	\$100M-500M	9,737	258	42.5	37.5
First Nb Of Lawrence Coun	Walnut Ridge	37.5	7.5	10.0	10.0	10.0	<\$100M	9,839	212	27.5	30.0

Table A.1 Small Business Lending in Arkansas, June 1999

Bank Name	Location	Small Business Lending (< \$ 1 M) Scores					Bnk Asset Sz.	Dollars in SBL	Number of SBL	Total Score (<\$250K)	Total Score (<\$100K)
		Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$) (4)	SBL(#) (5)					
Perry County Bk	Perryville	35.0	12.5	2.5	12.5	7.5	<\$100M	12,775	159	30.0	25.0
Bank Of Bradley	Bradley	35.0	12.5	17.5	2.5	2.5	<\$100M	1,979	61	45.0	47.5
First St Bk Of Dequeen	Dequeen	35.0	2.5	22.5	2.5	7.5	<\$100M	2,057	153	42.5	52.5
Bank Of Waldron	Waldron	35.0	2.5	22.5	5.0	5.0	<\$100M	4,402	109	32.5	30.0
Trustbanc	Mountain Home	35.0	15.0	12.5	5.0	2.5	<\$100M	3,900	51	35.0	27.5
Bank Of Lake Village	Lake Village	32.5	7.5	12.5	7.5	5.0	<\$100M	6,103	85	12.5	12.5
Peoples Bk	Portland	32.5	15.0	12.5	2.5	2.5	<\$100M	1,130	60	45.0	45.0
Marked Tree Bk	Marked Tree	32.5	5.0	20.0	2.5	5.0	<\$100M	2,912	95	20.0	22.5
Eudora Bk	Eudora	30.0	7.5	12.5	5.0	5.0	<\$100M	3,389	130	40.0	50.0
Bank Of Evening Shade	Evening Shade	30.0	2.5	22.5	2.5	2.5	<\$100M	869	43	35.0	42.5
First Nb Of Lewisville	Lewisville	30.0	5.0	17.5	2.5	5.0	<\$100M	2,450	94	40.0	47.5
First Nb At Marianna	Marianna	30.0	2.5	17.5	5.0	5.0	<\$100M	3,764	116	32.5	32.5
First St Bk	Lonoke	27.5	7.5	5.0	10.0	5.0	<\$100M	9,718	145	25.0	27.5
Little River Bk	Lepanto	27.5	2.5	20.0	2.5	2.5	<\$100M	1,828	49	30.0	35.0
Planters & Merchants Bk	Gillett	27.5	7.5	12.5	2.5	5.0	<\$100M	2,759	135	45.0	50.0
Delta St Bk	Elaine	27.5	2.5	20.0	2.5	2.5	<\$100M	326	11	30.0	37.5
Bank Of Cave City	Cave City	27.5	5.0	10.0	5.0	7.5	<\$100M	4,880	182	32.5	37.5
Bank Of Rison	Rison	27.5	7.5	15.0	2.5	2.5	<\$100M	2,716	81	45.0	47.5
Merchants & Planters Bk	Manila	27.5	2.5	20.0	2.5	2.5	<\$100M	2,024	79	35.0	45.0
Bank Of Paragould	Paragould	27.5	7.5	15.0	2.5	2.5	<\$100M	1,387	36	40.0	45.0
First St Bk	Gurdon	25.0	5.0	12.5	5.0	2.5	<\$100M	3,458	77	17.5	22.5
Corning Bk	Corning	25.0	2.5	7.5	5.0	10.0	<\$100M	4,814	218	30.0	35.0
First Nb Of Howard County	Dierks	25.0	2.5	17.5	2.5	2.5	<\$100M	2,757	80	32.5	42.5
Bodcaw Bk	Stamps	25.0	2.5	17.5	2.5	2.5	<\$100M	2,135	71	27.5	32.5
Union Bk	Bryant	25.0	5.0	5.0	10.0	5.0	<\$100M	8,135	117	22.5	20.0
Bank Of Blevins	Blevins	22.5	2.5	15.0	2.5	2.5	<\$100M	268	17	27.5	27.5
First Svc Bk	Greenbrier	20.0	2.5	10.0	2.5	5.0	<\$100M	2,609	86	20.0	25.0
Merchants & Planters Bk	Sparkman	20.0	7.5	7.5	2.5	2.5	<\$100M	2,765	46	20.0	15.0
Madison B&Tc	Kingston	10.0	2.5	2.5	2.5	2.5	<\$100M	2,545	74	10.0	15.0

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.

Source: U.S Small Business Administration, Office of Advocacy, Office of Economic Research, from the call report data collected by the Federal Reserve

A.2 Top Small Business Lenders in Arkansas under the CRA Reporting Program, 1998

NAME	HQ STATE	SBL\$ (<\$1 M) (1)	SBL# (<\$1 M) (2)	BK SIZE (3)	SBL\$ (<\$250K) (4)	SBL# (<\$250K) (5)	SBL\$ (<\$100K) (6)	SBL# (<\$100K) (7)	Credit Cd/TA (8)
REGIONS FINANCIAL CORPORATIO	AL	428,945	5,829	\$10B-\$50B	236,844	5,441	123,474	4,761	
BANK OF AMERICA CORPORATION	NC	193,704	1,935	>\$50B	92,294	1,747	56,463	1,523	
ARVEST BANK GROUP INC.	AR	176,279	2,734	\$1B-\$10B	92,901	2,563	52,746	2,310	
FIRST UNITED BANCSHARES INC	AR	118,040	2,140	\$1B-\$10B	75,238	2,049	44,129	1,860	
MERCANTILE BANCORPORATION IN	MO	106,108	1,427	\$10B-\$50B	60,944	1,335	35,330	1,181	
UNION PLANTERS CORPORATION	TN	105,001	1,953	\$10B-\$50B	57,508	1,855	36,615	1,728	
ROGERS BANCSHARES INC.	AR	86,961	1,033	<\$1B	52,471	963	24,437	785	
SIMMONS FIRST NATIONAL CORPO	AR	55,358	934	\$1B-\$10B	31,326	891	19,267	815	
FIRST SECURITY BANCORP	AR	51,881	1,971	\$1B-\$10B	41,955	1,949	31,331	1,883	
FIRST BANK CORP	AR	40,202	738	<\$1B	22,920	704	14,471	652	
FIRST AMERICAN CORPORATION	TN	36,608	413	\$10B-\$50B	14,781	377	9,403	345	
BOK FINANCIAL CORPORATION	OK	33,528	169	\$1B-\$10B	10,064	128	3,659	90	
FIRST TENNESSEE NATIONAL COR	TN	27,066	398	\$10B-\$50B	14,128	370	9,229	339	
MAGNOLIA BANKING CORPORATION	AR	18,884	441	<\$1B	13,439	428	8,779	397	
CHASE MANHATTAN CORPORATION	NY	13,490	495	>\$50B	11,494	491	11,494	491	
FIRST FEDERAL BANK OF ARKANS	AR	12,074	199	N/A	5,627	185	3,690	173	
ADVANTA BK CORP	UT	10,291	986	<\$1B	9,631	985	9,631	985	
POCAHONTAS FEDERAL S & L	AR	9,198	113	N/A	5,282	103	2,797	86	
NATIONAL COMMERCE BANCORPORA	TN	9,106	141	\$1B-\$10B	5,224	134	3,105	122	
WELLS FARGO & COMPANY	CA	7,805	375	>\$50B	7,805	375	7,655	374	
BANK ONE CORPORATION	IL	5,642	62	>\$50B	1,956	56	975	51	
SUPERIOR FEDERAL BANK	AR	5,487	29	N/A	1,648	23	815	17	
1ST SOURCE CORPORATION	IN	4,914	13	\$1B-\$10B	991	6	18	1	
COMPASS BANCSHARES INC.	AL	4,308	20	\$10B-\$50B	1,842	16	1,384	14	
SIGNAL BANK NA.	OH	4,125	6	N/A	0	0	0	0	
HIBERNIA CORPORATION	LA	3,726	108	\$10B-\$50B	2,710	106	2,360	104	
TRUSTMARK CORPORATION	MS	3,500	82	\$1B-\$10B	2,000	80	1,595	78	
COMMERCE BANCSHARES INC.	MO	2,916	15	\$10B-\$50B	611	10	232	8	
HSBC BK USA	NY	2,825	8	\$10B-\$50B	336	3	48	1	
MORGAN STANLEY DEAN WITTER B	UT	2,626	929	<\$1B	2,626	929	2,626	929	
MERRILL LYNCH BK USA	UT	2,453	10	\$1B-\$10B	1,268	7	100	1	
PROVIDENT FINANCIAL GROUP I	OH	2,368	6	\$1B-\$10B	179	2	42	1	
SUSQUEHANNA BANK	MD	2,213	3	N/A	0	0	0	0	
TOKAI BK OF CA	CA	1,644	3	\$1B-\$10B	0	0	0	0	
U.S. BANCORP	MN	1,309	215	>\$50B	1,309	215	1,159	214	
WACHOVIA CORPORATION	NC	1,260	3	>\$50B	260	2	10	1	
FIRST UNION CORPORATION	NC	1,226	59	>\$50B	776	58	576	57	
COMERICA INCORPORATED	MI	1,007	3	\$10B-\$50B	250	1	0	0	
AMERICAN EXPRESS CENTURION B	UT	18,604	2,666	\$10B-\$50B	18,604	2,666	18,604	2,666	0.81
MBNA CORPORATION	DE	1,991	232	\$10B-\$50B	1,991	232	1,991	232	0.55

Note: Small businesses seeking loans from small-business-friendly banks should also consider banks that participate in SBA loan programs. To locate the SBA preferred cert lender nearest to you, call 1-800-8-ASK-SBA or check SBA's home page at <http://www.sba.gov>.

Source: U.S. Small Business Administration, Office of Advocacy, Office of Economic Research, from CRA data.