

Table 3A Expanded. Banks' Small Business Lending in Arkansas Using Call Report Data, June 2004

Bank name	City	Small Business Lending (<\$1M)					Micro-Business Lending (<\$100k)				
		Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL\$ (1000) (4)	LSBL# (5)	Bnk. Asset Sz. (6)	Total Rank (7)	SSBL\$ (1000) (8)	SSBL# (9)	Cdt/TA (10)
Bank of Salem	Salem	92.5	0.315	1	32,707	802	\$100M-500M	97.5	32,707	802	0
Community First Bank	Harrison	90.0	0.285	1	85,080	1,118	\$100M-500M	77.5	20,058	855	0.014
Cmnty Bank	Cabot	87.5	0.251	1	82,577	892	\$100M-500M	95.0	82,577	892	0
Union B&TC	Monticello	87.5	0.366	0.995	71,619	990	\$100M-500M	80.0	17,538	782	0
Peoples Bank	Sheridan	85.0	0.312	1	19,675	762	<\$100M	87.5	13,188	663	0
First Cmnty Bank	Batesville	85.0	0.298	0.827	94,390	1,495	\$100M-500M	82.5	26,209	1,188	0.001
Simmons First Bank Jonesboro	Jonesboro	85.0	0.252	1	54,360	597	\$100M-500M	60.0	8,939	436	0
First NB	Hot Springs	82.5	0.287	0.86	51,981	656	\$100M-500M	10.0	-	-	0
Commercial B&TC	Monticello	80.0	0.289	1	46,703	606	\$100M-500M	92.5	46,703	606	0
First NB&Tc of Mountain Home	Mountain Home	80.0	0.218	0.998	57,933	946	\$100M-500M	80.0	18,259	827	0.003
national Bank of AR	North Little Rock	80.0	0.466	1	63,246	476	\$100M-500M	67.5	12,983	306	0.002
Southern St Bank	Malvern	77.5	0.332	1	23,003	311	<\$100M	87.5	23,003	311	0
First AR Valley Bank	Russellville	77.5	0.219	0.684	103,893	1,202	\$100M-500M	67.5	20,831	865	0
First Security Bank of Conway	Conway	77.5	0.21	0.864	59,489	715	\$100M-500M	62.5	13,139	517	0.003
First NB of Crossett	Crossett	77.5	0.272	0.795	35,471	1,573	\$100M-500M	60.0	6,333	1,307	0.01
First NB	Ashdown	75.0	0.298	1	25,838	356	<\$100M	90.0	25,838	356	0
Homebank of AR	Portland	75.0	0.388	1	14,497	426	<\$100M	90.0	14,497	426	0
First Nat Bankg Co	Ash Flat	75.0	0.203	0.817	55,462	1,105	\$100M-500M	80.0	17,722	950	0.008
Bank of England	England	75.0	0.255	0.846	32,057	534	\$100M-500M	72.5	9,918	434	0
Summit Bank	Arkadelphia	75.0	0.205	0.697	122,633	1,572	\$500M-\$1B	70.0	27,278	1,147	0
Citizens B&TC	Van Buren	75.0	0.192	0.848	49,098	693	\$100M-500M	67.5	11,439	531	0.005
Liberty Bank of Arkansas	Jonesboro	75.0	0.227	0.614	183,962	2,041	\$500M-\$1B	67.5	34,682	1,571	0.001
First NB In Mena	Mena	75.0	0.235	1	28,739	348	\$100M-500M	45.0	4,890	280	0.009
Heber Springs St Bank	Heber Springs	75.0	0.322	1	38,935	290	\$100M-500M	32.5	4,320	169	0.005
Bank of Paragould	Paragould	72.5	0.237	1	22,932	372	<\$100M	90.0	22,932	372	0
Bank of Little Rock	Little Rock	72.5	0.284	1	29,787	470	\$100M-500M	70.0	8,387	352	0
First SVC Bank	GreeNBrier	72.5	0.238	0.956	27,115	422	\$100M-500M	65.0	8,046	323	0.001
Bank of Eureka Springs	Eureka Springs	72.5	0.316	1	30,504	261	<\$100M	52.5	6,254	183	0.01
Fordyce B&TC	Fordyce	70.0	0.202	1	18,406	580	<\$100M	92.5	18,406	580	0
Diamond State Bank	Murfreesboro	70.0	0.154	1	28,880	796	\$100M-500M	90.0	28,880	796	0.003
Stephens Security Bank	Stephens	70.0	0.319	1	11,000	360	<\$100M	87.5	11,000	360	0
Heritage Bank	Jonesboro	70.0	0.245	0.728	46,924	623	\$100M-500M	67.5	11,664	467	0
Pine Bluff NB	Pine Bluff	70.0	0.181	0.779	47,097	669	\$100M-500M	62.5	11,588	520	0.005
Arkansas NB	Bentonville	70.0	0.162	0.564	86,593	1,000	\$500M-\$1B	57.5	16,773	706	0.016
Bank of Star City	Star City	70.0	0.289	1	25,544	321	<\$100M	57.5	6,400	240	0
Union Bank of Mena	Mena	67.5	0.162	1	22,987	705	\$100M-500M	87.5	22,987	705	0
First St Bank of Dequeen	Dequeen	67.5	0.243	1	10,984	407	<\$100M	87.5	10,984	407	0
First NB Berryville	Berryville	67.5	0.21	0.861	26,557	616	\$100M-500M	85.0	13,789	548	0.007
Citizens Bank	Batesville	67.5	0.151	0.683	65,041	1,089	\$100M-500M	75.0	21,313	873	0.006
Bank of The Ozarks	Little Rock	67.5	0.143	0.532	215,690	3,160	\$1B-\$10B	67.5	56,975	2,475	0
Delta Tr&Bank	Parkdale	67.5	0.227	0.705	42,148	510	\$100M-500M	57.5	8,855	365	0
First Scty Bank	Mountain Home	67.5	0.182	0.805	48,878	542	\$100M-500M	55.0	10,075	383	0.003

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First NB of Fort Smith	Fort Smith	67.5	0.168	0.35	112,474	1,276	\$500M-\$1B	55.0	18,051	822	0
Greers Ferry Lake St Bank	Heber Springs	67.5	0.255	1	12,531	235	<\$100M	55.0	4,075	197	0
First Cmnty Bank	Van Buren	67.5	0.319	1	16,798	217	<\$100M	52.5	4,654	151	0
One B&T Na	Little Rock	67.5	0.252	0.652	69,361	388	\$100M-500M	50.0	13,937	197	0.004
Elk Horn B&Tc	Arkadelphia	67.5	0.197	0.833	32,699	421	\$100M-500M	50.0	6,664	302	0
First NB of East Arkansas	Forrest City	65.0	0.123	1	28,302	946	\$100M-500M	95.0	28,302	946	0.002
Bank of Mountain View	Mountain View	65.0	0.151	1	25,922	364	\$100M-500M	87.5	25,922	364	0
Allied Bank	Mulberry	65.0	0.22	1	27,779	307	\$100M-500M	85.0	27,779	307	0.001
Merchants & Planters Bank	Newport	65.0	0.182	0.875	26,594	645	\$100M-500M	75.0	8,862	567	0.011
First St Bank of Warren	Warren	65.0	0.267	0.823	26,464	427	<\$100M	60.0	7,507	329	0
First St Bank	Conway	65.0	0.168	0.493	71,731	973	\$100M-500M	57.5	14,050	699	0
First NB In Green Forest	Green Forest	65.0	0.16	0.766	47,774	589	\$100M-500M	55.0	9,708	437	0.004
First Western Bank	Booneville	65.0	0.164	0.747	40,578	581	\$100M-500M	50.0	7,795	418	0
Bank of Fayetteville Na	Fayetteville	65.0	0.185	0.622	57,353	514	\$100M-500M	37.5	7,674	323	0
Bank of Pochahontas	Pocahontas	62.5	0.185	1	21,968	397	\$100M-500M	87.5	21,968	397	0
First NB	Paragould	62.5	0.099	0.877	47,034	1,011	\$100M-500M	70.0	14,670	852	0.006
Petit Jean St Bank	Morrilton	62.5	0.208	0.946	19,261	406	<\$100M	70.0	7,614	337	0
Timberland Bank	El Dorado	62.5	0.271	0.587	30,427	443	\$100M-500M	65.0	10,586	301	0
Arvest Bank	Fayetteville	62.5	0.13	0.52	932,017	10,828	\$1B-\$10B	60.0	185,289	7,648	0.008
Mcgehee Bank	Mcgehee	62.5	0.202	1	22,121	290	\$100M-500M	55.0	6,224	244	0
Farmers B&Tc	Blytheville	62.5	0.193	0.65	35,135	402	\$100M-500M	42.5	6,040	290	0
Capital Bank	Little Rock	62.5	0.199	1	21,909	202	\$100M-500M	25.0	3,110	122	0
Eagle B&Tc	Little Rock	62.5	0.279	1	24,492	229	<\$100M	15.0	1,646	148	0
De Witt B&Tc	De Witt	60.0	0.178	1	20,315	313	\$100M-500M	82.5	20,315	313	0
Bank of Delight	Delight	60.0	0.225	0.932	17,243	320	<\$100M	60.0	5,372	253	0
Metropolitan NB	Little Rock	60.0	0.107	0.246	107,707	1,475	\$1B-\$10B	57.5	23,511	961	0
First St Bank of Nw AR	Huntsville	60.0	0.195	1	12,114	217	<\$100M	47.5	3,544	176	0
Simmons First Bank Nw AR	Rogers	60.0	0.143	0.738	34,292	473	\$100M-500M	45.0	6,989	332	0
Twin City Bank	North Little Rock	60.0	0.141	0.48	69,410	656	\$100M-500M	40.0	8,309	379	0
Bank of Prescott	Prescott	57.5	0.149	1	10,245	338	<\$100M	82.5	10,245	338	0
Bank of Rogers	Rogers	57.5	0.233	0.646	27,727	382	\$100M-500M	55.0	7,230	261	0
Arkansas Diamond Bank	Glenwood	57.5	0.198	0.953	21,418	320	\$100M-500M	45.0	4,376	255	0.003
American St Bank	Jonesboro	57.5	0.132	0.749	40,082	416	\$100M-500M	42.5	7,418	281	0
Malvern NB	Malvern	57.5	0.131	0.568	50,266	608	\$100M-500M	40.0	7,641	435	0
Bank of Cave City	Cave City	55.0	0.098	1	10,938	600	\$100M-500M	87.5	10,938	600	0.006
Farmers Bank	Greenwood	55.0	0.126	1	23,152	314	\$100M-500M	85.0	23,152	314	0
First NB IZARD County	Calico Rock	55.0	0.111	1	13,071	433	\$100M-500M	85.0	13,071	433	0
First Security Bank	Searcy	55.0	0.08	0.452	90,502	2,007	\$1B-\$10B	67.5	34,492	1,733	0.004
First NB of Lawrence County	Walnut Ridge	55.0	0.114	1	14,661	346	\$100M-500M	62.5	6,599	312	0.006
First NB of Altheimer	Altheimer	55.0	0.24	1	3,081	117	<\$100M	60.0	3,081	117	0
Farmers B&Tc	Magnolia	55.0	0.126	0.473	51,891	855	\$100M-500M	55.0	12,253	668	0
Simmons First NB	Pine Bluff	55.0	0.081	0.416	92,533	1,345	\$1B-\$10B	52.5	20,662	974	0.132
Cross County Bank	Wynne	55.0	0.173	0.635	27,992	430	\$100M-500M	50.0	7,044	328	0

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Chambers Bank	Danville	55.0	0.128	0.299	55,294	599	\$100M-500M	45.0	9,901	414	0
Simmons First Bank	Russellville	55.0	0.198	0.609	39,171	339	\$100M-500M	27.5	4,845	188	0
First St Bank	Crossett	52.5	0.245	1	7,209	125	<\$100M	67.5	7,209	125	0
Calhoun County Bank	Hampton	52.5	0.227	1	8,402	187	<\$100M	47.5	2,604	161	0
Smackover St Bank	Smackover	50.0	0.084	1	10,759	397	\$100M-500M	85.0	10,759	397	0
Riverside Bank	Sparkman	50.0	0.193	1	8,263	92	<\$100M	70.0	8,263	92	0
Merchants & Farmers Bank	Dumas	50.0	0.18	0.792	13,692	382	<\$100M	65.0	5,924	337	0.001
First St Bank	Russellville	50.0	0.1	0.831	24,157	529	\$100M-500M	57.5	7,295	422	0
First NB of Phillips County	West Helena	50.0	0.133	0.705	24,311	477	\$100M-500M	57.5	7,168	384	0
First NB of Wynne	Wynne	50.0	0.149	0.476	26,956	499	\$100M-500M	55.0	7,885	398	0.004
First Bank of South AR	Camden	50.0	0.169	1	15,307	271	<\$100M	45.0	4,038	204	0
First NB	Mount Ida	50.0	0.217	0.768	16,933	264	<\$100M	37.5	3,552	210	0
Community Bank	Fayetteville	50.0	0.15	0.484	31,756	345	\$100M-500M	30.0	4,778	224	0.017
First Arkansas B&T	Jacksonville	50.0	0.161	0.529	42,343	342	\$100M-500M	30.0	6,955	217	0
Trustbanc	Mountain Home	50.0	0.226	0.798	25,582	169	\$100M-500M	27.5	3,741	99	0
Forrest City Bank Na	Forrest City	50.0	0.218	1	15,274	141	<\$100M	25.0	2,266	85	0
Simmons First Bank Hot Sprin	Hot Springs	50.0	0.165	0.815	25,967	243	\$100M-500M	25.0	3,854	150	0
Citizens St Bank	Bald Knob	47.5	0.136	1	8,480	361	<\$100M	77.5	8,480	361	0
Bank of Gravett	Gravette	47.5	0.117	0.845	25,944	322	\$100M-500M	40.0	5,441	229	0
First Cmnty Bank	Marion	47.5	0.239	0.928	11,809	162	<\$100M	37.5	2,777	128	0
Union Bank of Benton	Benton	47.5	0.133	0.732	29,026	335	\$100M-500M	27.5	4,773	222	0.003
Simmons First Bank	El Dorado	47.5	0.147	0.633	28,887	314	\$100M-500M	27.5	4,295	194	0
Bank of Bearden	Bearden	47.5	0.213	1	8,012	51	<\$100M	10.0	741	33	0
Bank of Trumann	Trumann	45.0	0.103	1	9,163	128	<\$100M	67.5	9,163	128	0
Southern Bank of Commerce	Paragould	45.0	0.138	1	4,848	116	<\$100M	62.5	4,848	116	0
Peoples Bank	Magnolia	45.0	0.192	0.993	8,812	155	<\$100M	50.0	3,530	133	0
Arkansas St Bank	Siloam Springs	45.0	0.156	0.567	26,630	330	\$100M-500M	40.0	6,004	240	0.004
Fidelity NB	West Memphis	45.0	0.129	0.683	26,443	317	\$100M-500M	40.0	5,886	241	0.002
Bank of Brinkley	Brinkley	45.0	0.085	1	12,576	221	\$100M-500M	32.5	3,024	186	0
Bank of Mccrory	Mccrory	42.5	0.092	1	6,112	298	<\$100M	72.5	6,112	298	0
Piggott St Bank	Piggott	42.5	0.141	1	8,790	172	<\$100M	70.0	8,790	172	0
First NB	Mcgehee	42.5	0.177	1	8,369	153	<\$100M	45.0	2,388	133	0
First Financial Bank	El Dorado	42.5	0.061	0.729	28,467	365	\$100M-500M	40.0	7,326	265	0
First St Bank	Lonoke	42.5	0.147	0.522	31,409	303	\$100M-500M	27.5	5,028	213	0.002
Chart Bank	Perryville	42.5	0.17	0.683	19,380	176	\$100M-500M	17.5	2,643	105	0.003
First NB At Paris	Paris	40.0	0.095	1	9,618	304	\$100M-500M	72.5	9,618	304	0.003
First NB of Howard County	Dierks	40.0	0.133	1	5,218	108	<\$100M	65.0	5,218	108	0
Eudora Bank	Eudora	40.0	0.152	1	4,886	158	<\$100M	62.5	4,886	158	0
Farmers & Merchants Bank	Stuttgart	40.0	0.074	0.61	21,978	590	\$100M-500M	60.0	8,898	526	0.005
First NB of Hope	Hope	40.0	0.135	0.827	16,913	284	\$100M-500M	45.0	4,520	228	0
Cleburne County Bank	Heber Springs	40.0	0.102	0.885	21,499	294	\$100M-500M	37.5	4,800	217	0.002
Decatur St Bank	Decatur	40.0	0.096	0.921	14,040	328	\$100M-500M	37.5	3,895	169	0.002
Bank of Dardanelle	Dardanelle	40.0	0.076	1	9,786	199	\$100M-500M	37.5	3,457	164	0

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First NB In Blytheville	Blytheville	40.0	0.093	0.872	17,865	274	\$100M-500M	37.5	4,484	223	0
Bank of AR Na	Fayetteville	40.0	0.113	0.934	20,429	124	\$100M-500M	15.0	2,485	72	0
First Delta Bank	Marked Tree	37.5	0.109	1	5,067	103	<\$100M	62.5	5,067	103	0
Logan County Bank	Scranton	37.5	0.075	1	4,184	182	<\$100M	60.0	4,184	182	0
Pine St Bank	Kingsland	37.5	0.146	1	2,620	130	<\$100M	52.5	2,620	130	0
Citizens NB of nashville	nashville	37.5	0.137	0.985	6,339	187	<\$100M	47.5	2,601	170	0
Pulaski B&Tc	Little Rock	37.5	0.084	0.285	30,860	385	\$100M-500M	32.5	7,341	248	0.122
Merchants & Planters Bank	Clarendon	37.5	0.12	1.001	3,552	72	<\$100M	30.0	982	61	0
Horatio St Bank	Horatio	35.0	0.06	1	4,355	236	<\$100M	60.0	4,355	236	0
Bank of Harrisburg	Harrisburg	35.0	0.096	1	6,224	225	<\$100M	52.5	3,801	211	0
Helena NB	Helena	35.0	0.091	0.851	11,935	272	\$100M-500M	45.0	4,048	232	0.006
First St Bank	Parkin	35.0	0.126	1	2,753	54	<\$100M	37.5	1,034	43	0
First NB of De Queen	De Queen	35.0	0.142	0.506	16,485	310	\$100M-500M	32.5	3,539	252	0.009
First NB At Marianna	Marianna	35.0	0.087	1	4,632	94	<\$100M	32.5	1,841	84	0
Bank of Rison	Rison	35.0	0.125	1	3,476	60	<\$100M	22.5	710	48	0
Simmons First Bank	Searcy	35.0	0.139	0.652	17,020	177	\$100M-500M	20.0	2,823	109	0
First NB of Lewisville	Lewisville	32.5	0.103	1	3,547	136	<\$100M	57.5	3,547	136	0
Planters & Merchants Bank	Gillett	32.5	0.108	1	3,048	63	<\$100M	50.0	3,048	63	0
Community State Bank	Bradley	32.5	0.172	0.93	2,237	57	<\$100M	42.5	956	49	0
Bodcaw Bank	Stamps	32.5	0.048	1	3,501	75	<\$100M	25.0	1,145	56	0
First NB of De Witt	De Witt	30.0	0.084	0.541	8,560	366	\$100M-500M	47.5	3,608	338	0.004
Simmons First Bank of South AR	Lake Village	30.0	0.113	0.605	14,290	230	\$100M-500M	35.0	4,268	172	0
Portland Bank	Portland	30.0	0.162	0.699	10,609	103	<\$100M	22.5	2,139	65	0
Farmers Bank	Hamburg	30.0	0.124	0.952	4,672	40	<\$100M	17.5	840	22	0
Little River Bank	Lepanto	27.5	0.059	1	3,062	126	<\$100M	45.0	3,062	126	0
Bank of Blevins	Blevins	27.5	0.06	1	962	61	<\$100M	42.5	962	61	0
First NB of Stuttgart	Stuttgart	20.0	0.09	0.734	3,260	135	<\$100M	40.0	1,671	126	0.001
First Security Bank Clarksvill	Clarksville	20.0	0.077	0.446	8,954	205	\$100M-500M	35.0	3,682	175	0
Warren B&Tc	Warren	20.0	0.072	0.439	8,807	212	\$100M-500M	35.0	3,859	182	0
Bank of Lake Village	Lake Village	20.0	0.065	0.909	4,127	75	<\$100M	22.5	1,153	57	0
Bank of Augusta	Augusta	17.5	0.096	0.633	4,430	140	<\$100M	35.0	1,850	122	0
Bank of Waldron	Waldron	17.5	0.06	0.706	5,611	89	<\$100M	20.0	1,613	72	0
Arkansas Bankr Bank	Little Rock	10.0	0.007	0.184	1,600	7	\$100M-500M	10.0	-	-	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.