

**Table 3A Expanded. Banks' Small Business Lending in Mississippi 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)	Bank Asset Sz. (6)	Total Rank (7)	SSBL\$ (1000) (8)	SSBL# (9)	Cdt/TA (10)
State B&TC	Cleveland	95.0	0.394	1	252,253	12,352	\$500M-\$1B	97.5	252,253	12,352	0.002
First St Bank	Waynesboro	95.0	0.324	1	95,080	1,194	\$100M-500M	97.5	95,080	1,194	0.001
Merchants & Marine Bank	Pascagoula	87.5	0.288	1	89,104	7,265	\$100M-500M	92.5	89,104	7,265	0
First NB of Pontotoc	Pontotoc	87.5	0.231	1	47,575	1,385	\$100M-500M	92.5	47,575	1,385	0
Bank of Holly Springs	Holly Springs	85.0	0.302	1	40,334	1,076	\$100M-500M	92.5	40,334	1,076	0
Pike Cty NB	Mccomb	85.0	0.335	1	46,538	844	\$100M-500M	92.5	46,538	844	0
Bank of New Albany	New Albany	82.5	0.211	1	63,401	811	\$100M-500M	92.5	63,401	811	0
Omnibank	Mantee	82.5	0.426	1	35,233	735	<\$100M	90.0	35,233	735	0.002
Farmers & Merchants Bank	Baldwyn	80.0	0.309	1	43,158	919	\$100M-500M	90.0	43,158	919	0.006
United MS Bank	NAtchez	80.0	0.317	0.998	55,618	938	\$100M-500M	62.5	13,414	785	0
Peoples B&TC	Tupelo	75.0	0.211	0.764	299,132	4,304	\$1B-\$10B	80.0	118,695	3,432	0
Priorityone Bank	Magee	75.0	0.26	0.814	79,233	1,377	\$100M-500M	72.5	24,013	1,151	0
Mechanics Bank	Water Valley	72.5	0.256	1	33,873	791	\$100M-500M	90.0	33,873	791	0.002
Carthage Bank	Carthage	72.5	0.239	1	37,210	413	\$100M-500M	80.0	37,210	413	0
First St Bank	Holly Springs	70.0	0.26	1	27,126	348	\$100M-500M	60.0	11,165	272	0
Great S NB	Meridian	70.0	0.238	0.804	54,200	886	\$100M-500M	50.0	11,700	706	0.001
First Cmrl Bank	Jackson	70.0	0.387	0.732	51,291	562	\$100M-500M	45.0	8,655	304	0
Peoples Bank	Ripley	70.0	0.187	1	55,702	496	\$100M-500M	32.5	7,261	346	0.004
Century Bank	Lucedale	67.5	0.201	1	33,301	794	\$100M-500M	80.0	33,301	794	0.004
Bankplus	Belzoni	67.5	0.182	0.606	228,476	3,673	\$1B-\$10B	62.5	56,975	2,922	0
Community Bank Ellisville Miss	Ellisville	67.5	0.204	0.699	71,051	1,118	\$100M-500M	60.0	18,853	866	0
Coast Cmnty Bank	Biloxi	67.5	0.321	0.762	46,122	547	\$100M-500M	45.0	8,568	363	0
Newton Cty Bank	Newton	67.5	0.285	1	39,778	271	\$100M-500M	27.5	4,535	194	0
Community Bank Desoto Cty	Southaven	67.5	0.305	0.969	51,566	322	\$100M-500M	17.5	3,683	183	0
Merchants & Farmers Bank	Kosciusko	65.0	0.158	0.527	172,196	3,596	\$1B-\$10B	77.5	82,385	3,198	0
Bank of Kilmichael	Kilmichael	65.0	0.27	1	16,177	263	<\$100M	75.0	16,177	263	0
Bankfirst FINAncial Svc	Macon	65.0	0.191	0.668	69,864	1,522	\$100M-500M	67.5	23,498	1,291	0.004
National Bank of Cmrc of MS	Starkville	65.0	0.138	0.679	145,748	3,188	\$1B-\$10B	67.5	46,500	2,634	0.001
Covenant Bank	Clarksdale	65.0	0.292	0.755	40,106	579	\$100M-500M	57.5	10,719	439	0
Community Bank of MS	Forest	65.0	0.194	0.548	101,365	1,380	\$500M-\$1B	55.0	21,921	1,127	0
First A Nat Bankg Assn	Hattiesburg	65.0	0.249	0.848	44,823	698	\$100M-500M	55.0	11,586	538	0
Britton & Koontz Bank NA	Natchez	65.0	0.183	0.774	69,230	772	\$100M-500M	50.0	15,051	542	0
Commerce NB	Corinth	62.5	0.243	0.998	15,610	650	<\$100M	62.5	7,678	607	0
Guaranty B&TC	Belzoni	62.5	0.188	0.717	47,234	956	\$100M-500M	60.0	14,278	751	0.002
Bancorpsouth Bank	Tupelo	62.5	0.145	0.572	1,544,404	20,095	>\$10B	57.5	313,716	14,590	0.007
Commercial Bank	De Kalb	62.5	0.301	0.874	32,714	360	\$100M-500M	40.0	6,936	250	0.001
Copiah Bank NA	Hazlehurst	60.0	0.212	1	19,080	361	<\$100M	77.5	19,080	361	0
Oxford University Bank	Oxford	60.0	0.238	1	12,121	212	<\$100M	72.5	12,121	212	0
Hancock Bank	Gulfport	60.0	0.107	0.658	287,945	4,139	\$1B-\$10B	62.5	74,160	3,118	0
Cornerstone Bank	SeNAtobia	60.0	0.24	1	11,796	158	<\$100M	32.5	2,763	120	0
Bank of Wiggins	Wiggins	57.5	0.173	1	23,435	406	\$100M-500M	77.5	23,435	406	0
First American NB	Iuka	57.5	0.118	1	16,767	615	\$100M-500M	75.0	16,767	615	0.005

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Holmes County B&TC	Lexington	57.5	0.165	1	14,975	500	<\$100M	75.0	14,975	500	0
Citizens Bank	Philadelphia	57.5	0.127	0.607	72,220	1,874	\$500M-\$1B	67.5	29,932	1,676	0.001
First Security Bank	Batesville	57.5	0.151	0.729	56,806	1,016	\$100M-500M	62.5	18,509	851	0.002
Bank of Jones Cty	Laurel	57.5	0.206	0.938	25,559	518	\$100M-500M	62.5	9,798	454	0
Rivershills Bank	Port Gibson	57.5	0.206	0.791	30,982	507	\$100M-500M	57.5	10,533	387	0
Trustmark NB	Jackson	57.5	0.101	0.462	814,430	11,386	\$1B-\$10B	55.0	171,215	8,133	0.005
Consumer NB	Jackson	57.5	0.279	1	9,697	287	<\$100M	52.5	4,310	259	0
Citizens NB of Meridian	Meridian	55.0	0.118	0.621	92,529	1,186	\$500M-\$1B	52.5	19,891	892	0
Peoples Bank	Mendenhall	55.0	0.154	1	20,291	411	\$100M-500M	47.5	6,334	352	0
Peoples Bank	Biloxi	55.0	0.151	0.396	87,414	854	\$500M-\$1B	42.5	17,514	552	0
First NB of Lucedale	Lucedale	52.5	0.219	1	16,758	331	<\$100M	70.0	16,758	331	0
Bank of Winona	Winona	52.5	0.154	1	13,681	187	<\$100M	67.5	13,681	187	0
Covington Cty Bank	Collins	50.0	0.166	1	9,112	269	<\$100M	62.5	9,112	269	0
Bank of The South	Crystal Springs	50.0	0.244	1	8,528	121	<\$100M	60.0	8,528	121	0
Community Bank Meridian Missis	Meridian	50.0	0.223	0.714	27,623	265	\$100M-500M	20.0	3,486	155	0
Peoples Bank of Franklin Cty	Bude	47.5	0.138	1	7,749	173	<\$100M	62.5	7,749	173	0
Merchants & Farmers Bank	Holly Springs	47.5	0.154	1	9,808	135	<\$100M	60.0	9,808	135	0
Planters B&TC	Indianola	47.5	0.111	0.454	46,795	917	\$100M-500M	50.0	16,015	765	0.006
Magnolia St Bank	Bay Springs	47.5	0.166	0.798	22,115	370	\$100M-500M	42.5	6,358	294	0.004
First NB of Clarksdale	Clarksdale	47.5	0.153	0.727	32,484	522	\$100M-500M	42.5	8,626	407	0
Bank of Brookhaven	Brookhaven	47.5	0.267	0.641	16,934	308	<\$100M	40.0	4,744	256	0.003
Madison Cty Bank	Madison	47.5	0.199	1	5,211	65	<\$100M	30.0	1,461	46	0
First NB of Picayune	Picayune	45.0	0.149	0.722	23,340	418	\$100M-500M	42.5	7,297	342	0
Citizens Bank	Columbia	45.0	0.121	0.775	31,692	386	\$100M-500M	27.5	6,011	277	0
First NB of Oxford	Oxford	45.0	0.155	0.712	31,001	336	\$100M-500M	25.0	4,970	228	0
Community Bank	Amory	42.5	0.072	1	10,362	390	\$100M-500M	65.0	10,362	390	0.001
First NB of Wiggins	Wiggins	42.5	0.159	1	8,016	153	<\$100M	60.0	8,016	153	0
Bank of Forest	Forest	42.5	0.119	0.954	15,120	378	\$100M-500M	52.5	8,131	336	0.002
Bank of Yazoo City	Yazoo City	42.5	0.168	0.575	27,308	459	\$100M-500M	42.5	8,255	346	0.004
First Bank	Mccomb	42.5	0.143	0.466	34,689	544	\$100M-500M	37.5	8,762	403	0
Senatobia Bank	Senatobia	42.5	0.151	0.881	24,453	241	\$100M-500M	30.0	5,229	171	0
Citizens B&TC	Marks	40.0	0.127	0.94	13,434	321	\$100M-500M	45.0	5,226	274	0
Richton B&TC	Richton	37.5	0.122	1	8,869	225	<\$100M	60.0	8,869	225	0
Citizens Bank	Byhalia	37.5	0.13	1	6,997	161	<\$100M	57.5	6,997	161	0
Bank of Morton	Morton	37.5	0.107	1	4,927	113	<\$100M	55.0	4,927	113	0
Cleveland St Bank	Cleveland	37.5	0.096	0.858	17,697	227	\$100M-500M	25.0	3,914	167	0.001
Bank of Franklin	Meadville	35.0	0.132	1	10,531	156	<\$100M	60.0	10,531	156	0
Bank of Bolivar County	Shelby	32.5	0.069	1	1,417	46	<\$100M	45.0	1,417	46	0
Spirit Bank	Belmont	32.5	0.195	0.884	3,940	36	<\$100M	10.0	404	22	0
Bank of Benoit	Benoit	30.0	0.083	1	1,152	42	<\$100M	42.5	1,152	42	0
Bank of Okolona	Okolona	30.0	0.131	0.861	7,333	130	<\$100M	37.5	2,879	100	0
Bank of Anguilla	Anguilla	30.0	0.064	1	5,312	181	<\$100M	35.0	2,604	164	0
Merchants & Planters Bank	Raymond	30.0	0.113	0.998	7,543	140	<\$100M	32.5	2,863	114	0

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Peoples B&TC	North Carrollton	30.0	0.009	1	380	32	<\$100M	32.5	380	32	0
Community Bank Indianola	Indianola	27.5	0.119	0.698	11,089	165	<\$100M	20.0	2,564	127	0
Bank of Walnut Grove	Walnut Grove	25.0	0.04	1	1,479	53	<\$100M	30.0	1,479	53	0
Bank of Commerce	Greenwood	25.0	0.074	0.783	11,984	145	\$100M-500M	25.0	3,868	110	0
Delta Southern Bank	Ruleville	25.0	0.055	0.988	5,011	97	<\$100M	22.5	1,470	85	0
Tallahatchie County Bank	Charleston	22.5	0.08	1	2,751	50	<\$100M	42.5	2,751	50	0
Jefferson Bank	Fayette	20.0	0.092	0.81	3,533	74	<\$100M	20.0	1,016	59	0
First NB	Rosedale	15.0	0.045	0.729	2,135	44	<\$100M	22.5	930	38	0
Mississippi Nat Bankr Bank	Ridgeland	10.0	0.041	0.475	2,265	7	<\$100M	10.0	22	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/](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.