

Table 1. Small Business Lending in Arkansas, June 1998

Bank Name	Location	Total Rank	Rank LSBL/TA	Rank LSBL/TBL	Rank LSBL (\$)	Rank LSBL(#)	Bnk Asset Sz.	Rank by Bnk Sz.	LSBL\$	LSBL#	Total Rank MSBL	Total Rank SSBL
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
NATIONAL BK OF AR	NORTH LITTLE ROCK	95.0	25.0	25.0	22.5	22.5	\$100M-500M	1	41,123	663	80.0	65.0
MALVERN NB	MALVERN	92.5	25.0	17.5	25.0	25.0	\$100M-500M	2	59,715	1,460	92.5	92.5
COMMERCIAL NB	TEXARKANA	90.0	22.5	25.0	20.0	22.5	\$100M-500M	3	28,646	620	97.5	97.5
FIRST NB	SEARCY	90.0	15.0	25.0	25.0	25.0	\$100M-500M	4	48,441	1,288	97.5	97.5
MERCHANTS & PLANTERS BK	NEWPORT	87.5	25.0	17.5	20.0	25.0	<\$100M	1	26,536	4,722	92.5	95.0
MERCHANTS & FARMERS BK	WEST HELENA	87.5	25.0	20.0	22.5	20.0	\$100M-500M	5	29,984	481	92.5	92.5
BANK OF YELLEVILLE	YELLEVILLE	87.5	22.5	20.0	20.0	25.0	\$100M-500M	6	27,412	936	95.0	95.0
SIMMONS FIRST BK JONESBORO	JONESBORO	85.0	20.0	25.0	20.0	20.0	\$100M-500M	7	28,852	513	57.5	55.0
FIRST NB IN MENA	MENA	85.0	20.0	22.5	20.0	22.5	\$100M-500M	8	24,934	634	92.5	95.0
MIDSOUTH BK	MONETTE	82.5	22.5	10.0	25.0	25.0	\$100M-500M	9	54,403	1,025	75.0	67.5
FIRST ARKANSAS B&T	JACKSONVILLE	82.5	17.5	25.0	22.5	17.5	\$100M-500M	10	32,530	394	47.5	37.5
NATIONAL BK OF CMRC OF EL	EL DORADO	82.5	20.0	22.5	22.5	17.5	\$100M-500M	11	30,814	470	92.5	95.0
BANK OF ELKINS	ELKINS	80.0	22.5	25.0	17.5	15.0	<\$100M	2	17,949	357	62.5	57.5
FIRST ST BK	PLAINVIEW	77.5	25.0	25.0	12.5	15.0	<\$100M	3	10,535	371	82.5	85.0
BANK OF POCAHONTAS	POCAHONTAS	77.5	20.0	22.5	17.5	17.5	<\$100M	4	19,015	449	82.5	87.5
EAGLE B&TC	LITTLE ROCK	77.5	25.0	25.0	15.0	12.5	<\$100M	5	16,232	269	45.0	42.5
BANK OF SALEM	SALEM	77.5	22.5	15.0	17.5	22.5	<\$100M	6	17,921	662	85.0	87.5
UNION B&TC	MONTICELLO	77.5	22.5	10.0	22.5	22.5	\$100M-500M	12	34,485	617	67.5	57.5
BANK OF THE OZARKS	JASPER	77.5	15.0	20.0	20.0	22.5	\$100M-500M	13	22,375	698	72.5	75.0
FIRST SECURITY BK	SEARCY	77.5	20.0	7.5	25.0	25.0	\$100M-500M	14	90,980	1,965	80.0	77.5
FIRST NB OF FORT SMITH	FORT SMITH	75.0	22.5	2.5	25.0	25.0	\$500M-\$1B	1	129,866	2,097	70.0	62.5
FIRST NB&TC OF MOUNTAIN HOME	MOUNTAIN HOME	75.0	17.5	12.5	22.5	22.5	\$100M-500M	15	38,689	834	65.0	62.5
DIAMOND STATE BK	MURFREESBORO	75.0	17.5	20.0	17.5	20.0	\$100M-500M	16	18,056	504	85.0	87.5
BANK OF CABOT	CABOT	75.0	17.5	10.0	22.5	25.0	\$100M-500M	17	37,694	909	77.5	72.5
PINE BLUFF NB	PINE BLUFF	75.0	12.5	25.0	20.0	17.5	\$100M-500M	18	22,509	404	85.0	87.5
BANK OF FAYETTEVILLE NA	FAYETTEVILLE	75.0	22.5	10.0	22.5	20.0	\$100M-500M	19	39,320	584	70.0	60.0
FIRST NB OF PHILLIPS COUNTY	HELENA	75.0	20.0	20.0	17.5	17.5	\$100M-500M	20	22,367	422	42.5	30.0
FIRST NB OF RUSSELLVILLE	RUSSELLVILLE	75.0	17.5	7.5	25.0	25.0	\$100M-500M	21	48,453	1,030	72.5	70.0
METROPOLITAN NB	LITTLE ROCK	75.0	22.5	2.5	25.0	25.0	\$100M-500M	22	113,060	1,656	67.5	62.5
BANK OF LINCOLN	LINCOLN	72.5	15.0	25.0	12.5	20.0	<\$100M	7	12,577	526	80.0	90.0
CADDO FIRST NB	GLENWOOD	72.5	25.0	5.0	17.5	25.0	<\$100M	8	19,759	1,343	82.5	82.5
PLANTERS & STOCKMEN BK	POCAHONTAS	72.5	25.0	22.5	15.0	10.0	<\$100M	9	15,729	203	77.5	80.0
BANK OF LITTLE ROCK	LITTLE ROCK	72.5	25.0	10.0	17.5	20.0	<\$100M	10	21,090	546	77.5	70.0
GREERS FERRY LAKE ST BK	HEBER SPRINGS	72.5	25.0	15.0	12.5	20.0	<\$100M	11	10,787	526	77.5	82.5
COMMERCIAL B&TC	MONTICELLO	72.5	22.5	15.0	20.0	15.0	\$100M-500M	23	23,680	341	80.0	82.5
FIRST NB OF EAST ARKANSAS	FORREST CITY	72.5	7.5	22.5	17.5	25.0	\$100M-500M	24	21,155	971	85.0	90.0
UNION BK OF BENTON	BENTON	72.5	20.0	7.5	20.0	25.0	\$100M-500M	25	29,711	1,206	77.5	77.5
ARKANSAS BK	JONESBORO	72.5	22.5	5.0	22.5	22.5	\$100M-500M	26	41,633	614	70.0	60.0
FIRST NB OF CROSSETT	CROSSETT	72.5	20.0	10.0	17.5	25.0	\$100M-500M	27	21,578	2,105	60.0	55.0
FIRST BK OF ARKANSAS	JONESBORO	72.5	20.0	2.5	25.0	25.0	\$100M-500M	28	91,182	1,445	65.0	60.0
FIRST AR VALLEY BK	RUSSELLVILLE	72.5	22.5	7.5	22.5	20.0	\$100M-500M	29	34,965	537	65.0	57.5
ELK HORN B&TC	ARKADELPHIA	72.5	25.0	7.5	22.5	17.5	\$100M-500M	30	31,568	461	70.0	60.0
SPRINGDALE B&T	SPRINGDALE	72.5	22.5	5.0	22.5	22.5	\$100M-500M	31	41,794	669	62.5	55.0

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		(1)	(2)	(3)	(4)	(5)		(6)			(7)	(8)
ARKANSAS NB	BENTONVILLE	72.5	20.0	5.0	25.0	22.5	\$100M-500M	32	49,629	604	57.5	45.0
FIRST NB&TC	ROGERS	70.0	15.0	5.0	25.0	25.0	\$500M-\$1B	2	88,395	1,431	67.5	65.0
BANK OF MONTGOMERY COUNTY	MOUNT IDA	70.0	22.5	12.5	17.5	17.5	<\$100M	12	17,053	394	52.5	45.0
HEBER SPRINGS ST BK	HEBER SPRINGS	70.0	25.0	15.0	17.5	12.5	<\$100M	13	20,870	232	42.5	35.0
BANK OF GLENWOOD	GLENWOOD	70.0	20.0	20.0	15.0	15.0	<\$100M	14	14,666	290	27.5	22.5
MERCHANTS & FARMERS BK	DUMAS	70.0	20.0	15.0	15.0	20.0	<\$100M	15	13,642	533	77.5	87.5
BANK OF TUCKERMAN	TUCKERMAN	70.0	25.0	17.5	15.0	12.5	<\$100M	16	13,415	251	55.0	42.5
BANK OF ROGERS	ROGERS	70.0	25.0	12.5	17.5	15.0	<\$100M	17	17,042	287	60.0	50.0
SECURITY BK	HARRISON	70.0	20.0	12.5	20.0	17.5	\$100M-500M	33	24,845	395	77.5	82.5
DE WITT B&TC	DE WITT	70.0	20.0	12.5	20.0	17.5	\$100M-500M	34	23,562	393	77.5	80.0
PEOPLES B&TC	MOUNTAIN HOME	70.0	15.0	10.0	22.5	22.5	\$100M-500M	35	38,014	606	62.5	52.5
COMMERCIAL BK	ALMA	67.5	15.0	25.0	12.5	15.0	<\$100M	18	11,160	306	75.0	80.0
CITIZENS FIRST BK	FORDYCE	67.5	25.0	15.0	15.0	12.5	<\$100M	19	13,880	282	75.0	80.0
BANK OF EUREKA SPRINGS	EUREKA SPRINGS	67.5	22.5	12.5	17.5	15.0	<\$100M	20	17,651	301	75.0	77.5
STEPHENS SECURITY BK	STEPHENS	67.5	25.0	20.0	10.0	12.5	<\$100M	21	7,855	262	72.5	75.0
CAPITAL BK	LITTLE ROCK	67.5	25.0	25.0	12.5	5.0	<\$100M	22	10,359	110	45.0	27.5
FARMERS B&TC	BLYTHEVILLE	67.5	22.5	5.0	22.5	17.5	\$100M-500M	36	34,682	476	65.0	62.5
STATE FIRST NB	TEXARKANA	67.5	15.0	2.5	25.0	25.0	\$100M-500M	37	68,465	1,160	62.5	62.5
CITIZENS B&TC	VAN BUREN	67.5	17.5	7.5	22.5	20.0	\$100M-500M	38	33,070	490	62.5	67.5
FIRST NB IN GREEN FOREST	GREEN FOREST	67.5	17.5	7.5	20.0	22.5	\$100M-500M	39	28,760	723	65.0	62.5
FIRST NB OF CONWAY	CONWAY	67.5	12.5	5.0	25.0	25.0	\$100M-500M	40	48,356	1,158	70.0	67.5
CITIZENS BK	BATESVILLE	67.5	15.0	5.0	25.0	22.5	\$100M-500M	41	43,484	742	70.0	62.5
MERCANTILE BK OF AR NA	NORTH LITTLE ROCK	65.0	12.5	2.5	25.0	25.0	\$1B-\$10B	1	267,421	3,873	60.0	57.5
MORRILTON SECURITY BK NA	MORRILTON	65.0	15.0	15.0	15.0	20.0	<\$100M	23	13,254	503	75.0	80.0
BANK OF STAR CITY	STAR CITY	65.0	20.0	17.5	15.0	12.5	<\$100M	24	13,171	270	72.5	77.5
BANK OF AMITY	AMITY	65.0	25.0	7.5	17.5	15.0	<\$100M	25	18,511	346	47.5	50.0
SCOTT COUNTY BK	WALDRON	65.0	12.5	22.5	12.5	17.5	<\$100M	26	12,587	406	77.5	82.5
FIRST ST BK OF WARREN	WARREN	65.0	20.0	12.5	17.5	15.0	<\$100M	27	19,144	313	72.5	77.5
FIRST NB OF HOPE	HOPE	65.0	12.5	17.5	15.0	20.0	\$100M-500M	42	16,619	539	80.0	82.5
SIMMONS FIRST BK	RUSSELLVILLE	65.0	17.5	2.5	25.0	20.0	\$100M-500M	43	44,628	592	50.0	42.5
CITY NB OF FORT SMITH	FORT SMITH	65.0	12.5	2.5	25.0	25.0	\$100M-500M	44	72,444	979	57.5	52.5
ARKANSAS ST BK	CLARKSVILLE	65.0	15.0	10.0	20.0	20.0	\$100M-500M	45	25,417	531	65.0	55.0
FIRST NB BERRYVILLE	BERRYVILLE	65.0	15.0	12.5	17.5	20.0	\$100M-500M	46	19,559	524	65.0	65.0
BENTON ST BK	BENTON	65.0	12.5	7.5	22.5	22.5	\$100M-500M	47	35,495	649	57.5	55.0
FIRST UNITED BK	STUTTGART	65.0	12.5	7.5	22.5	22.5	\$100M-500M	48	35,546	885	65.0	65.0
FIRST CMNTY BK NA	CONWAY	65.0	17.5	7.5	20.0	20.0	\$100M-500M	49	26,821	493	55.0	50.0
BANK OF NORTH ARKANSAS	MELBOURNE	62.5	17.5	17.5	12.5	15.0	<\$100M	28	13,044	322	75.0	77.5
FIRST NB OF NASHVILLE	NASHVILLE	62.5	12.5	17.5	15.0	17.5	<\$100M	29	13,505	413	75.0	77.5
FIDELITY NB	WEST MEMPHIS	62.5	20.0	7.5	17.5	17.5	<\$100M	30	18,755	460	67.5	60.0
SOUTHERN ST BK	MALVERN	62.5	20.0	17.5	10.0	15.0	<\$100M	31	9,019	288	67.5	72.5
FIRST NB OF MAGNOLIA	MAGNOLIA	62.5	12.5	5.0	22.5	22.5	\$100M-500M	50	34,221	755	65.0	60.0
BANK OF THE OZARKS	OZARK	62.5	12.5	2.5	25.0	22.5	\$100M-500M	51	45,221	688	62.5	57.5
ARKANSAS B&TC	HOT SPRINGS	62.5	10.0	2.5	25.0	25.0	\$100M-500M	52	52,247	1,017	60.0	57.5

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		(1)	(2)	(3)	(4)	(5)		(6)			(7)	(8)
FARMERS & MERCHANTS BK	STUTTGART	62.5	10.0	12.5	20.0	20.0	\$100M-500M	53	22,849	526	75.0	80.0
BANK OF AR NA	FAYETTEVILLE	62.5	25.0	5.0	22.5	10.0	\$100M-500M	54	30,429	213	50.0	27.5
BANK OF ENGLAND	ENGLAND	60.0	15.0	25.0	10.0	10.0	<\$100M	32	8,233	224	70.0	75.0
RIVER VALLEY B&T	LAVACA	60.0	22.5	7.5	15.0	15.0	<\$100M	33	16,976	312	65.0	55.0
BANK OF BEARDEN	BEARDEN	60.0	25.0	20.0	10.0	5.0	<\$100M	34	7,103	115	60.0	65.0
AMERICAN ST BK	CHARLESTON	60.0	12.5	15.0	15.0	17.5	<\$100M	35	13,074	468	75.0	77.5
FARMERS & MERCHANTS BK	DES ARC	60.0	17.5	22.5	10.0	10.0	<\$100M	36	8,086	212	50.0	42.5
PEOPLES BK	PARAGOULD	60.0	15.0	15.0	15.0	15.0	<\$100M	37	16,961	317	75.0	77.5
MCILROY B&TC	FAYETTEVILLE	60.0	10.0	2.5	25.0	22.5	\$100M-500M	55	58,237	764	52.5	50.0
HELENA NB	HELENA	60.0	7.5	20.0	12.5	20.0	\$100M-500M	56	10,947	522	70.0	77.5
FIRST NB OF SPRINGDALE	SPRINGDALE	60.0	10.0	2.5	25.0	22.5	\$100M-500M	57	46,773	755	52.5	52.5
FIRST NB IN BLYTHEVILLE	BLYTHEVILLE	60.0	15.0	7.5	20.0	17.5	\$100M-500M	58	22,790	423	57.5	60.0
FIRST NB	SILOAM SPRINGS	60.0	10.0	10.0	20.0	20.0	\$100M-500M	59	27,274	530	57.5	55.0
SIMMONS FIRST BK	SEARCY	60.0	20.0	5.0	20.0	15.0	\$100M-500M	60	24,043	347	50.0	32.5
FIRST NB OF WYNNE	WYNNE	60.0	15.0	5.0	20.0	20.0	\$100M-500M	61	24,736	566	57.5	52.5
CROSS COUNTY BK	WYNNE	60.0	12.5	7.5	17.5	22.5	\$100M-500M	62	21,607	615	62.5	60.0
BANK OF BENTONVILLE	BENTONVILLE	57.5	7.5	2.5	25.0	22.5	\$500M-\$1B	3	53,811	795	52.5	50.0
SIMMONS FIRST NB	PINE BLUFF	57.5	2.5	5.0	25.0	25.0	\$500M-\$1B	4	50,839	977	60.0	57.5
BANK OF MULBERRY	MULBERRY	57.5	17.5	25.0	10.0	5.0	<\$100M	38	8,028	132	67.5	70.0
CITIZENS ST BK	BALD KNOB	57.5	10.0	22.5	7.5	17.5	<\$100M	39	5,511	396	65.0	75.0
FIRST NB OF SHERIDAN	SHERIDAN	57.5	22.5	15.0	10.0	10.0	<\$100M	40	9,003	198	65.0	67.5
FIRST ST BK	CROSSETT	57.5	22.5	12.5	10.0	12.5	<\$100M	41	8,419	248	65.0	67.5
CLINTON ST BK	CLINTON	57.5	12.5	22.5	12.5	10.0	<\$100M	42	11,387	210	37.5	35.0
FIRST NB	PARAGOULD	57.5	5.0	15.0	17.5	20.0	\$100M-500M	63	20,629	481	47.5	42.5
UNION BK OF MENA	MENA	57.5	5.0	22.5	12.5	17.5	\$100M-500M	64	10,993	415	65.0	75.0
FARMERS BK	GREENWOOD	57.5	5.0	25.0	12.5	15.0	\$100M-500M	65	12,125	348	65.0	80.0
ONE NB	LITTLE ROCK	57.5	20.0	5.0	20.0	12.5	\$100M-500M	66	24,892	258	37.5	30.0
FARMERS B&TC	CLARKSVILLE	55.0	17.5	10.0	17.5	10.0	<\$100M	43	18,707	208	30.0	25.0
FIRST DELTA BK	TYRONZA	55.0	15.0	20.0	7.5	12.5	<\$100M	44	6,270	261	65.0	70.0
MCGEHEE BK	MCGEHEE	55.0	12.5	15.0	15.0	12.5	<\$100M	45	13,403	283	70.0	75.0
FIRST CMNTY BK	BATESVILLE	55.0	17.5	17.5	10.0	10.0	<\$100M	46	9,233	189	65.0	67.5
RIVER VALLEY BK	RUSSELLVILLE	55.0	22.5	22.5	5.0	5.0	<\$100M	47	5,481	108	60.0	62.5
COMMUNITY FIRST BK	HARRISON	55.0	25.0	5.0	15.0	10.0	<\$100M	48	13,929	196	57.5	42.5
BANK OF GRAVETT	GRAVETTE	55.0	5.0	25.0	15.0	10.0	\$100M-500M	67	13,371	224	65.0	72.5
CITIZENS FIRST BK	EL DORADO	55.0	17.5	2.5	17.5	17.5	\$100M-500M	68	21,760	448	45.0	45.0
CITIZENS BK	BOONEVILLE	52.5	12.5	17.5	15.0	7.5	<\$100M	49	14,037	143	40.0	40.0
CALHOUN COUNTY BK	HAMPTON	52.5	22.5	5.0	12.5	12.5	<\$100M	50	9,929	262	40.0	45.0
PLANTERS NB OF HUGHES	HUGHES	52.5	20.0	22.5	5.0	5.0	<\$100M	51	4,139	116	57.5	60.0
BANK OF DARDANELLE	DARDANELLE	52.5	7.5	25.0	10.0	10.0	<\$100M	52	8,857	209	60.0	70.0
SOUTHEAST AR BK	PARKDALE	52.5	17.5	12.5	10.0	12.5	<\$100M	53	9,793	237	52.5	45.0
CENTRAL B&TC	LITTLE ROCK	52.5	20.0	7.5	15.0	10.0	<\$100M	54	16,314	218	37.5	27.5
SIMMONS FIRST BK NW AR	ROGERS	52.5	17.5	10.0	15.0	10.0	<\$100M	55	14,236	189	42.5	25.0
PULASKI B&TC	LITTLE ROCK	52.5	10.0	2.5	22.5	17.5	\$100M-500M	69	30,664	448	42.5	40.0

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FARMERS B&TC	MAGNOLIA	52.5	5.0	2.5	22.5	22.5	\$100M-500M	70	29,841	715	50.0	47.5
FIRST NB OF SHARP COUNTY	ASH FLAT	52.5	10.0	5.0	20.0	17.5	\$100M-500M	71	23,265	459	50.0	50.0
FIRST NB OF EL DORADO	EL DORADO	52.5	7.5	2.5	22.5	20.0	\$100M-500M	72	35,613	587	47.5	50.0
WARREN B&TC	WARREN	52.5	10.0	12.5	15.0	15.0	\$100M-500M	73	15,062	312	65.0	72.5
FIRST NB	MCGEHEE	50.0	17.5	15.0	7.5	10.0	<\$100M	56	6,460	199	47.5	50.0
BANK OF HARRISBURG	HARRISBURG	50.0	7.5	20.0	7.5	15.0	<\$100M	57	5,713	304	60.0	67.5
PEOPLES BK	IMBODEN	50.0	10.0	17.5	7.5	15.0	<\$100M	58	5,552	290	60.0	67.5
BANK OF ASHDOWN NA	ASHDOWN	50.0	10.0	17.5	10.0	12.5	<\$100M	59	8,016	254	62.5	67.5
BANK OF DELIGHT	DELIGHT	50.0	17.5	10.0	12.5	10.0	<\$100M	60	12,102	188	37.5	22.5
FIRST BK OF SOUTH AR	JUNCTION CITY	50.0	17.5	5.0	12.5	15.0	<\$100M	61	12,946	355	60.0	52.5
FIRST NB OF LAWRENCE COUNTY	WALNUT RIDGE	50.0	10.0	17.5	10.0	12.5	<\$100M	62	8,843	230	60.0	67.5
BANK OF MCCRORY	MCCRORY	50.0	5.0	25.0	5.0	15.0	<\$100M	63	5,088	346	55.0	67.5
FIRST WESTERN B&TC	ROGERS	50.0	10.0	25.0	7.5	7.5	<\$100M	64	5,909	145	32.5	27.5
HORIZON BANK OF COLUMBIA CTY	MAGNOLIA	50.0	25.0	10.0	12.5	2.5	<\$100M	65	10,960	80	20.0	12.5
BANK OF MOUNTAIN VIEW	MOUNTAIN VIEW	50.0	5.0	22.5	12.5	10.0	\$100M-500M	74	10,589	221	62.5	72.5
FIRST NB IZARD COUNTY	CALICO ROCK	47.5	5.0	17.5	10.0	15.0	<\$100M	66	8,478	387	60.0	70.0
SIMMONS FIRST BK	DUMAS	47.5	17.5	15.0	7.5	7.5	<\$100M	67	6,009	175	40.0	37.5
FIRST ST BK	PARKIN	47.5	17.5	15.0	7.5	7.5	<\$100M	68	5,723	167	57.5	62.5
MERCHANTS & PLANTERS BK NA	CAMDEN	47.5	7.5	20.0	12.5	7.5	<\$100M	69	9,959	147	57.5	65.0
BANK OF PRESCOTT	PRESCOTT	47.5	7.5	20.0	7.5	12.5	<\$100M	70	6,309	255	55.0	62.5
PINNACLE BK	LITTLE ROCK	47.5	22.5	7.5	12.5	5.0	<\$100M	71	11,297	105	32.5	22.5
CITIZENS NB OF HOPE	HOPE	47.5	7.5	2.5	20.0	17.5	\$100M-500M	75	22,651	429	37.5	30.0
BANK OF MANSFIELD	MANSFIELD	45.0	7.5	25.0	5.0	7.5	<\$100M	72	3,946	183	55.0	65.0
PIGGOTT ST BK	PIGGOTT	45.0	12.5	12.5	10.0	10.0	<\$100M	73	7,147	184	57.5	60.0
SIMMONS FIRST BK OF SOUTH AR	LAKE VILLAGE	45.0	15.0	12.5	10.0	7.5	<\$100M	74	9,421	138	60.0	65.0
CITIZENS FIRST BK	ARKADELPHIA	45.0	15.0	12.5	10.0	7.5	<\$100M	75	8,126	161	40.0	27.5
FIRST NB OF ALTHEIMER	ALTHEIMER	45.0	15.0	25.0	2.5	2.5	<\$100M	76	1,879	77	50.0	37.5
FIRST ST BK	HUNTSVILLE	45.0	12.5	20.0	5.0	7.5	<\$100M	77	4,211	146	55.0	57.5
CLEBURNE COUNTY BK	HEBER SPRINGS	42.5	5.0	15.0	12.5	10.0	\$100M-500M	76	11,673	199	50.0	62.5
DANVILLE ST BK	DANVILLE	42.5	7.5	2.5	15.0	17.5	\$100M-500M	77	16,062	423	40.0	32.5
PORTLAND BK	PORTLAND	42.5	15.0	12.5	7.5	7.5	<\$100M	78	6,373	181	57.5	60.0
FIRST NB OF DE QUEEN	DE QUEEN	42.5	7.5	7.5	12.5	15.0	\$100M-500M	78	11,021	300	37.5	40.0
FORDYCE B&TC	FORDYCE	42.5	10.0	15.0	7.5	10.0	<\$100M	79	6,217	207	55.0	60.0
FIRST NB OF DE WITT	DE WITT	42.5	7.5	12.5	10.0	12.5	<\$100M	80	8,297	258	52.5	60.0
BANK OF BRINKLEY	BRINKLEY	42.5	5.0	20.0	10.0	7.5	<\$100M	81	7,478	133	47.5	60.0
BANK OF TRUMANN	TRUMANN	42.5	7.5	22.5	7.5	5.0	<\$100M	82	6,866	127	50.0	60.0
ALLIANCE BK OF HOT SPRINGS	HOT SPRINGS	42.5	15.0	15.0	7.5	5.0	<\$100M	83	5,490	105	42.5	35.0
AMERICAN ST BK	OSCEOLA	40.0	10.0	20.0	5.0	5.0	<\$100M	84	4,791	93	45.0	32.5
HERITAGE BK	LEACHVILLE	40.0	15.0	5.0	12.5	7.5	<\$100M	85	11,957	181	27.5	27.5
BANK OF HOLLY GROVE	HOLLY GROVE	40.0	10.0	20.0	5.0	5.0	<\$100M	86	3,547	99	47.5	52.5
SMACKOVER ST BK	SMACKOVER	40.0	2.5	22.5	7.5	7.5	<\$100M	87	6,399	163	47.5	60.0
PEOPLES BK	MAGNOLIA	40.0	10.0	15.0	7.5	7.5	<\$100M	88	5,576	161	52.5	60.0
BANK OF LOCKESBURG	LOCKESBURG	40.0	10.0	22.5	2.5	5.0	<\$100M	89	2,503	106	50.0	55.0

Table 1. Small Business Lending in Arkansas, June 1998

Bank Name	Location	Total Rank	Rank LSBL/TA	Rank LSBL/TBL	Rank LSBL (\$)	Rank LSBL(#)	Bnk Asset Sz.	Rank by Bnk Sz.	LSBL\$	LSBL#	Total Rank MSBL	Total Rank SSBL
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
LOGAN COUNTY BK	SCRANTON	40.0	5.0	17.5	5.0	12.5	<\$100M	90	3,807	259	45.0	55.0
ARKANSAS BK NA	BATESVILLE	40.0	10.0	10.0	7.5	12.5	<\$100M	91	6,015	277	47.5	52.5
ARKANSAS ST BK	SILOAM SPRINGS	37.5	7.5	7.5	15.0	7.5	\$100M-500M	79	13,531	169	20.0	15.0
FIRST NB AT PARIS	PARIS	37.5	5.0	17.5	7.5	7.5	<\$100M	92	6,097	178	32.5	22.5
FIRST NB OF HUNTSVILLE	HUNTSVILLE	37.5	2.5	17.5	5.0	12.5	<\$100M	93	4,723	271	45.0	55.0
BANK OF CAVE CITY	CAVE CITY	37.5	2.5	22.5	5.0	7.5	<\$100M	94	3,361	168	42.5	55.0
FIRST CMRL BK ROGERS	ROGERS	35.0	5.0	2.5	17.5	10.0	\$100M-500M	80	20,404	196	25.0	22.5
FARMERS & MERCHANTS BK	PRAIRIE GROVE	35.0	2.5	10.0	10.0	12.5	\$100M-500M	81	7,873	246	42.5	40.0
PINE ST BK	KINGSLAND	35.0	12.5	15.0	2.5	5.0	<\$100M	95	2,309	118	45.0	47.5
CITIZENS NB OF NASHVILLE	NASHVILLE	35.0	5.0	17.5	5.0	7.5	<\$100M	96	3,767	154	37.5	50.0
HORATIO ST BK	HORATIO	35.0	2.5	22.5	2.5	7.5	<\$100M	97	2,058	147	35.0	42.5
FIRST ST BK OF DEQUEEN	DEQUEEN	35.0	2.5	22.5	2.5	7.5	<\$100M	98	2,374	161	37.5	52.5
BANK OF WALDRON	WALDRON	35.0	2.5	22.5	5.0	5.0	<\$100M	99	4,783	101	40.0	50.0
BANK OF AUGUSTA	AUGUSTA	35.0	10.0	5.0	7.5	12.5	<\$100M	100	5,814	232	37.5	45.0
MERCHANTS & PLANTERS BK	SPARKMAN	35.0	12.5	15.0	5.0	2.5	<\$100M	101	3,635	55	35.0	22.5
FIRST ST BK	LONOKE	32.5	7.5	7.5	10.0	7.5	<\$100M	102	9,511	142	15.0	17.5
PLANTERS BK	OSCEOLA	32.5	7.5	10.0	7.5	7.5	<\$100M	103	5,733	161	40.0	32.5
ARKANSAS BK	WALNUT RIDGE	32.5	5.0	10.0	7.5	10.0	<\$100M	104	5,660	218	40.0	40.0
MARKED TREE BK	MARKED TREE	32.5	2.5	22.5	2.5	5.0	<\$100M	105	2,603	130	40.0	47.5
LITTLE RIVER BK	LEPANTO	30.0	2.5	20.0	5.0	2.5	<\$100M	106	2,724	69	37.5	45.0
PERRY COUNTY BK	PERRYVILLE	30.0	10.0	5.0	10.0	5.0	<\$100M	107	8,814	132	30.0	27.5
BANK OF EVENING SHADE	EVENING SHADE	30.0	2.5	22.5	2.5	2.5	<\$100M	108	741	46	35.0	40.0
FARMERS BK	HAMBURG	30.0	7.5	12.5	5.0	5.0	<\$100M	109	4,682	123	42.5	52.5
PLANTERS & MERCHANTS BK	GILLETT	30.0	7.5	12.5	5.0	5.0	<\$100M	110	2,956	110	40.0	47.5
FIRST NB OF LEWISVILLE	LEWISVILLE	30.0	5.0	17.5	2.5	5.0	<\$100M	111	2,306	104	37.5	45.0
PEOPLES BK	PORTLAND	30.0	12.5	12.5	2.5	2.5	<\$100M	112	1,240	70	40.0	40.0
MERCHANTS & PLANTERS BK	CLARENDON	30.0	5.0	20.0	2.5	2.5	<\$100M	113	2,563	61	20.0	17.5
MERCHANTS & PLANTERS BK	MANILA	30.0	5.0	20.0	2.5	2.5	<\$100M	114	2,049	81	32.5	45.0
ARKANSAS BKR BK	LITTLE ROCK	30.0	10.0	10.0	7.5	2.5	<\$100M	115	6,865	20	10.0	10.0
FIRST COMMERCIAL BK NA	LITTLE ROCK	27.5	2.5	2.5	12.5	10.0	\$1B-\$10B	2	9,872	195	20.0	20.0
PEOPLES BK & LC	LEWISVILLE	27.5	7.5	10.0	5.0	5.0	<\$100M	116	3,291	95	15.0	17.5
BANK OF BRADLEY	BRADLEY	27.5	12.5	10.0	2.5	2.5	<\$100M	117	1,832	71	40.0	35.0
DELTA ST BK	ELAINE	27.5	2.5	20.0	2.5	2.5	<\$100M	118	180	11	30.0	32.5
MADISON B&TC	KINGSTON	27.5	2.5	20.0	2.5	2.5	<\$100M	119	1,743	22	27.5	32.5
FIRST NB OF HOWARD COUNTY	DIERKS	27.5	2.5	17.5	2.5	5.0	<\$100M	120	2,539	90	35.0	40.0
EUDORA BK	EUDORA	25.0	5.0	12.5	2.5	5.0	<\$100M	121	2,710	117	32.5	40.0
BANK OF BLEVINS	BLEVINS	25.0	2.5	17.5	2.5	2.5	<\$100M	122	323	30	25.0	25.0
BANK OF LAKE VILLAGE	LAKE VILLAGE	25.0	7.5	7.5	7.5	2.5	<\$100M	123	6,163	86	17.5	12.5
FIRST ST BK	GURDON	25.0	5.0	12.5	5.0	2.5	<\$100M	124	2,961	75	17.5	22.5
CORNING BK	CORNING	25.0	2.5	5.0	5.0	12.5	<\$100M	125	5,326	243	35.0	37.5
BANK OF RISON	RISON	25.0	5.0	15.0	2.5	2.5	<\$100M	126	1,907	71	30.0	40.0
BODCAW BK	STAMPS	25.0	2.5	17.5	2.5	2.5	<\$100M	127	1,786	80	27.5	32.5
FORREST CITY BK NA	FORREST CITY	22.5	5.0	10.0	5.0	2.5	<\$100M	128	5,039	33	12.5	10.0

Table 1. Small Business Lending in Arkansas, June 1998

Bank Name	Location	Total Rank	Rank LSBL/TA	Rank LSBL/TBL	Rank LSBL (\$)	Rank LSBL(#)	Bnk Asset Sz.	Rank by		LSBL\$	LSBL#	Total Rank	Total Rank
		(1)	(2)	(3)	(4)	(5)		Bnk Sz.	(7)			(8)	(9)
FIRST NB AT MARIANNA	MARIANNA	20.0	2.5	10.0	2.5	5.0	<\$100M	129		2,674	115	27.5	27.5
NORTHWEST NB	GRAVETTE	20.0	7.5	7.5	2.5	2.5	<\$100M	130		1,494	32	32.5	25.0
DECATUR ST BK	DECATUR	12.5	2.5	2.5	5.0	2.5	\$100M-500M	82		4,020	75	10.0	12.5
UNION BK	BENTON	12.5	2.5	2.5	5.0	2.5	<\$100M	131		4,281	62	15.0	12.5
FIRST CMNTY BK OF S E AR	DERMOTT	10.0	2.5	2.5	2.5	2.5	<\$100M	132		1,545	18	10.0	10.0
BANK OF PARAGOULD	PARAGOULD	0.0	2.5	0.0	2.5	2.5	<\$100M	133		0	0		

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

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

Table 2. Small-Business-Friendly Banks by Bank Size in Arkansas, June 1998

Bank Name	Location	State	Total Rank (1)	Rank LSBL/TA (2)	Rank LSBL/TBL (3)	Rank LSBL(\$)(4)	Rank LSBL(#)(5)	Bank Asset Sz. (6)	Rank by Bank Sz. (7)	LSBL\$ (8)	LSBL# (9)	Total Rank MSBL (10)	Total Rank SSBL (11)
NATIONAL BK OF AR	NORTH LITTLE ROCK	AR	95.0	25.0	25.0	22.5	22.5	\$100M-500M	1	41,123	663	80.0	65.0
MALVERN NB	MALVERN	AR	92.5	25.0	17.5	25.0	25.0	\$100M-500M	2	59,715	1,460	92.5	92.5
COMMERCIAL NB	TEXARKANA	AR	90.0	22.5	25.0	20.0	22.5	\$100M-500M	3	28,646	620	97.5	97.5
FIRST NB	SEARCY	AR	90.0	15.0	25.0	25.0	25.0	\$100M-500M	4	48,441	1,288	97.5	97.5
MERCHANTS & PLANTERS BK	NEWPORT	AR	87.5	25.0	17.5	20.0	25.0	<\$100M	1	26,536	4,722	92.5	95.0
MERCHANTS & FARMERS BK	WEST HELENA	AR	87.5	25.0	20.0	22.5	20.0	\$100M-500M	5	29,984	481	92.5	92.5
BANK OF YELLVILLE	YELLVILLE	AR	87.5	22.5	20.0	20.0	25.0	\$100M-500M	6	27,412	936	95.0	95.0
SIMMONS FIRST BK JONESBORO	JONESBORO	AR	85.0	20.0	25.0	20.0	20.0	\$100M-500M	7	28,852	513	57.5	55.0
FIRST NB IN MENA	MENA	AR	85.0	20.0	22.5	20.0	22.5	\$100M-500M	8	24,934	634	92.5	95.0
MIDSOUTH BK	MONETTE	AR	82.5	22.5	10.0	25.0	25.0	\$100M-500M	9	54,403	1,025	75.0	67.5
FIRST ARKANSAS B&T	JACKSONVILLE	AR	82.5	17.5	25.0	22.5	17.5	\$100M-500M	10	32,530	394	47.5	37.5
NATIONAL BK OF CMRC OF EL	EL DORADO	AR	82.5	20.0	22.5	22.5	17.5	\$100M-500M	11	30,814	470	92.5	95.0
FIRST NB OF FORT SMITH	FORT SMITH	AR	75.0	22.5	2.5	25.0	25.0	\$500M-\$1B	1	129,866	2,097	70.0	62.5
MERCANTILE BK OF AR NA	NORTH LITTLE ROCK	AR	65.0	12.5	2.5	25.0	25.0	\$1B-\$10B	1	267,421	3,873	60.0	57.5

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

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

Table 3. Top Lenders in Small Business Loans in Arkansas under the CRA Reporting Program, 1998

BANK/BHC NAME	HQ STATE	LSBL\$ (1)	LSBL# (2)	BK SIZE (3)	SSBL\$ (4)	SSBL# (5)	MSBL\$ (6)	MSBL# (7)	Cdt Card Bk (8)
FIRST COMMERCIAL CORPORATION	AR	390,668	5,872	\$1B-\$10B	123,645	4,953	217,658	5,529	
NATIONSBANK CORPORATION	NC	179,135	2,209	>\$50B	58,599	1,846	91,775	2,043	
ARVEST BANK GROUP INC.	AR	177,975	2,795	\$1B-\$10B	62,261	2,382	102,176	2,625	
FIRST UNITED BANCSHARES INC	AR	145,769	2,459	\$1B-\$10B	49,291	2,142	82,783	2,341	
FIRST BANK CORP	AR	73,409	1,086	<\$1B	20,669	916	38,304	1,018	
FIRST SECURITY BANCORP	AR	58,263	2,126	<\$1B	32,872	2,027	44,397	2,098	
MERCANTILE BANCORPORATION IN	MO	53,472	609	\$10B-\$50B	16,657	481	29,681	558	
BOK FINANCIAL CORPORATION	OK	32,982	285	\$1B-\$10B	8,569	192	18,682	255	
SIMMONS FIRST NATIONAL CORPO	AR	30,095	485	\$1B-\$10B	11,004	420	16,671	453	
ROGERS BANCSHARES INC.	AR	28,831	468	<\$1B	10,630	394	19,782	449	
FIRST TENNESSEE NATIONAL COR	TN	25,311	436	\$10B-\$50B	9,116	379	14,686	413	
AMERICAN EXPRESS CENTURION B	UT	25,098	2,234	\$10B-\$50B	25,098	2,234	25,098	2,234	**
UNION PLANTERS CORPORATION	TN	19,109	359	\$10B-\$50B	6,522	313	11,560	342	
FIRST AMERICAN CORPORATION	TN	18,808	289	\$10B-\$50B	6,471	246	10,818	271	
BANC ONE CORPORATION	OH	14,054	117	>\$50B	2,437	96	3,087	99	
CHASE MANHATTAN CORPORATION	NY	13,633	635	>\$50B	13,633	635	13,633	635	
WELLS FARGO & COMPANY	CA	10,584	593	>\$50B	10,334	592	10,584	593	
ADVANTA FNCL CORP	UT	8,696	901	<\$1B	8,696	901	8,696	901	
MOUNTAINWEST FNCL	UT	3,084	1,138	<\$1B	3,084	1,138	3,084	1,138	
COMMERCE BANCSHARES INC.	MO	3,007	23	\$10B-\$50B	552	14	1,612	20	
TRUSTMARK CORPORATION	MS	2,361	79	\$1B-\$10B	1,581	77	1,781	78	
MBNA CORPORATION	DE	2,117	189	\$10B-\$50B	2,117	189	2,117	189	**
REGIONS FINANCIAL CORPORATIO	AL	2,062	11	\$10B-\$50B	110	8	312	9	
1ST SOURCE CORPORATION	IN	1,820	5	\$1B-\$10B	0	0	623	3	
MARINE MIDLAND BK	NY	1,553	6	\$10B-\$50B	0	0	271	2	
HIBERNIA CORPORATION	LA	1,291	78	\$10B-\$50B	1,291	78	1,291	78	
SOUTHWEST BANCORP INC.	OK	1,125	6	<\$1B	90	2	365	4	
COMPASS BANCSHARES INC.	AL	1,069	6	\$10B-\$50B	490	5	490	5	
BANCFIRST CORPORATION	OK	1,018	5	\$1B-\$10B	168	3	168	3	

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Source: Office of Economic Research, Office of Advocacy, U.S. Small Business Administration, from Community Reinvestment Act (CRA) data.

Table 4. Number of Reporting Banks by Bank Asset Size and by State, 1997 - 1998

State	1997	1998	1998 Bank Asset Size Class				
			<\$100M	\$100M-500M	\$500M-\$1B	\$1B-\$10B	>\$10B
Alabama	178	170	105	56	4	2	3
Alaska	6	6	1	3	-	2	-
Arizona	37	42	23	9	5	4	1
Arkansas	234	221	133	82	4	2	-
California	339	336	135	143	31	24	3
Colorado	216	210	138	64	4	4	-
Connecticut	29	27	11	15	-	1	-
Delaware	38	34	9	7	3	12	3
District of Columbia	7	6	2	3	1	-	-
Florida	274	259	140	89	7	22	1
Georgia	348	346	214	115	12	4	1
Hawaii	14	13	7	2	1	3	-
Idaho	18	18	10	8	-	-	-
Illinois	801	772	488	230	32	17	5
Indiana	193	184	79	80	14	11	-
Iowa	462	443	363	68	7	5	-
Kansas	408	399	333	59	5	2	-
Kentucky	271	269	174	82	4	9	-
Louisiana	167	155	98	46	6	4	1
Maine	19	17	6	10	-	1	-
Maryland	86	82	22	47	8	5	-
Massachusetts	49	46	15	21	2	6	2
Michigan	176	163	82	69	2	5	5
Minnesota	519	520	421	89	4	4	2
Mississippi	108	101	50	43	3	5	-
Missouri	408	397	297	84	6	10	-
Montana	97	91	75	13	-	3	-
Nebraska	328	325	278	43	1	3	-
Nevada	23	25	9	7	1	8	-
New Hampshire	22	19	8	7	1	3	-
New Jersey	70	72	15	42	4	9	2
New Mexico	67	57	30	24	1	2	-
New York	157	152	47	59	18	19	9
North Carolina	57	63	23	26	6	4	4
North Dakota	119	117	98	16	1	2	-
Ohio	244	224	122	68	16	12	6
Oklahoma	326	317	247	63	4	3	-
Oregon	41	42	23	17	2	-	-
Pennsylvania	217	209	48	126	14	18	3
Rhode Island	7	7	1	1	2	2	1
South Carolina	80	77	44	26	3	4	-
South Dakota	113	105	80	21	1	2	1
Tennessee	234	214	120	79	7	5	3
Texas	856	818	572	209	20	15	2
Utah	48	50	29	15	2	2	2
Virginia	155	150	53	82	8	6	1
Vermont	22	21	7	9	3	2	-
Washington	78	78	46	28	3	1	-
Wisconsin	364	350	230	100	13	7	-
West Virginia	110	95	45	40	6	4	-
Wyoming	53	52	38	11	1	2	-
National	9,293	8,966	5,644	2,656	303	302	61

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