

Table 3A Expanded. Small Business Lending Institutions in Mississippi Using Call Report Data, June 2011

Name of Lending Institution	City	Small Business Lending (less than \$ million)					Micro Business Lending (less than \$1 million)				CC Amount/TA ¹ (10)
		Total Rank	TA Ratio ¹	TBL Ratio ¹	Amount (1,000)	Number	Institution Asset Size	Total Rank	Amount (1,000)	Number	
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
Farmers and Merchants Bank	Baldwyn	92.5	0.310	1.000	63,531	1,229	100M-500M	97.5	63,531	1,229	0.006
First Southern Bank	Columbia	92.5	0.475	1.000	92,868	844	100M-500M	77.5	17,003	599	-
First State Bank	Waynesboro	92.5	0.255	1.000	115,068	1,295	100M-500M	97.5	115,068	1,295	0.001
Peoples Bank	Mendenhall	90.0	0.274	1.000	59,449	1,147	100M-500M	97.5	59,449	1,147	-
RiverHills Bank	Port Gibson	87.5	0.287	1.000	71,371	650	100M-500M	70.0	12,647	478	-
State Bank & Trust Company	Greenwood	77.5	0.170	0.610	154,208	1,865	500M-1B	65.0	25,215	1,278	-
Bank of Kilmichael	Kilmichael	75.0	0.280	1.000	28,239	412	100M-500M	87.5	28,239	412	-
Planters Bank & Trust Company	Indianola	72.5	0.145	0.776	93,683	1,659	500M-1B	87.5	29,549	1,338	-
PriorityOne Bank	Magee	72.5	0.179	0.573	92,645	1,252	500M-1B	70.0	18,811	963	-
FIRST COMMERCIAL BANK	Jackson	70.0	0.282	0.592	74,031	605	100M-500M	50.0	9,453	316	-
Magnolia State Bank	Bay Springs	70.0	0.245	0.706	62,933	631	100M-500M	65.0	11,817	426	0.005
Renasant Bank	Tupelo	70.0	0.154	0.501	653,159	5,762	1B-10B	65.0	98,869	3,589	-
Mechanics Bank	Water Valley	70.0	0.183	0.843	37,340	733	100M-500M	77.5	11,864	614	0.002
Guaranty Bank and Trust Company	Belzoni	70.0	0.174	0.580	90,055	1,422	500M-1B	80.0	22,845	1,083	0.002
Commerce National Bank	Corinth	67.5	0.192	1.000	16,463	668	<100M	90.0	16,463	668	-
Bank of Yazoo City	Yazoo City	67.5	0.216	0.805	43,918	524	100M-500M	55.0	7,675	359	0.004
Covenant Bank	Clarksdale	67.5	0.223	0.632	52,338	675	100M-500M	60.0	9,803	490	-
BankPlus	Belzoni	67.5	0.120	0.504	262,904	3,513	1B-10B	65.0	49,022	2,616	-
The First, A National Banking Association	Hattiesburg	67.5	0.168	0.531	90,561	836	500M-1B	47.5	11,886	521	0.001
Pike National Bank	Mccomb	65.0	0.166	0.722	35,386	786	100M-500M	75.0	10,566	652	-
BankFirst Financial Services	Macon	65.0	0.154	0.420	104,462	1,543	500M-1B	67.5	23,056	1,134	0.003
First American National Bank	luka	65.0	0.134	1.000	30,730	565	100M-500M	87.5	30,730	565	-
Copiah Bank, National Association	Hazlehurst	62.5	0.218	0.727	34,980	480	100M-500M	57.5	6,466	368	-
Citizens Bank	Columbia	62.5	0.150	0.649	54,205	841	100M-500M	70.0	13,108	640	-
Bank of Okolona	Okolona	62.5	0.166	0.928	19,025	654	100M-500M	70.0	8,311	399	-
Community Bank, Coast	Biloxi	62.5	0.174	0.545	69,381	601	100M-500M	37.5	8,350	332	-
United Mississippi Bank	Natchez	62.5	0.194	0.542	49,615	681	100M-500M	55.0	8,744	485	-
Merchants and Farmers Bank	Kosciusko	62.5	0.125	0.339	202,558	2,635	1B-10B	62.5	41,082	1,917	-
DeSoto County Bank	Horn Lake	62.5	0.322	0.907	26,103	317	<100M	60.0	5,322	237	-
Community Bank	Ellisville	62.5	0.145	0.557	90,882	985	500M-1B	57.5	14,881	638	-
BancorpSouth Bank	Tupelo	62.5	0.129	0.408	1,720,032	17,016	10B-50B	57.5	226,370	10,328	0.006
Merchants & Marine Bank	Pascagoula	62.5	0.132	0.635	70,797	900	500M-1B	70.0	16,898	648	-
Bank of Winona	Winona	62.5	0.176	1.000	19,195	272	100M-500M	82.5	19,195	272	-
Cadence Bank, N.A.	Starkville	60.0	0.100	0.386	153,971	2,137	1B-10B	57.5	27,852	1,502	-
Merchants & Farmers Bank	Holly Springs	60.0	0.159	1.000	13,943	412	<100M	85.0	13,943	412	-
The First National Bank of Pontotoc	Pontotoc	57.5	0.114	1.000	27,689	581	100M-500M	87.5	27,689	581	-

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First State Bank	Holly Springs	57.5	0.236	0.886	22,879	212	<100M	57.5	6,210	148	-
First National Bank of Picayune	Picayune	57.5	0.161	0.818	33,642	365	100M-500M	45.0	6,041	243	-
The Bank of Holly Springs	Holly Springs	57.5	0.154	0.853	30,482	469	100M-500M	60.0	8,311	360	-
Bank of Franklin	Meadville	57.5	0.240	0.998	23,945	179	<100M	32.5	2,713	111	-
Hancock Bank	Gulfport	57.5	0.068	0.461	406,477	5,391	1B-10B	57.5	55,058	3,604	-
Community Bank of Mississippi	Forest	57.5	0.132	0.446	85,230	894	500M-1B	42.5	11,905	544	-
Charter Bank	Biloxi	57.5	0.260	0.787	24,273	204	<100M	37.5	3,267	107	-
Trustmark National Bank	Jackson	57.5	0.082	0.306	784,872	7,521	1B-10B	55.0	108,060	4,234	0.004
Bank of Brookhaven	Brookhaven	55.0	0.229	0.720	27,684	336	100M-500M	52.5	5,306	242	0.003
The Citizens National Bank of Meridian	Meridian	55.0	0.110	0.352	124,826	1,134	1B-10B	45.0	15,708	700	-
BNA Bank	New Albany	55.0	0.140	0.631	57,457	526	100M-500M	45.0	9,400	338	0.001
The Bank of Forest	Forest	55.0	0.162	0.871	23,307	318	100M-500M	65.0	6,464	250	0.002
Bank of Wiggins	Wiggins	55.0	0.156	0.712	30,033	559	100M-500M	70.0	9,660	458	-
The Citizens Bank of Philadelphia, Mississippi	Philadelphia	52.5	0.094	0.463	79,748	1,275	500M-1B	62.5	20,881	1,064	0.001
Oxford University Bank	Oxford	52.5	0.216	0.844	20,392	267	<100M	60.0	5,806	206	-
Century Bank	Lucedale	52.5	0.127	0.844	31,781	519	100M-500M	57.5	7,391	402	0.003
Newton County Bank	Newton	52.5	0.195	0.721	29,611	206	100M-500M	22.5	2,871	123	-
First Security Bank	Batesville	52.5	0.092	0.627	47,937	757	500M-1B	62.5	13,112	592	0.002
The First National Bank of Oxford	Oxford	50.0	0.154	0.662	36,939	310	100M-500M	25.0	3,860	176	-
OmniBank	Mantee	50.0	0.224	0.732	17,469	228	<100M	40.0	2,926	147	-
The Cleveland State Bank	Cleveland	50.0	0.167	0.604	29,730	306	100M-500M	37.5	4,570	194	0.002
Citizens Bank & Trust Co.	Marks	50.0	0.156	1.000	18,945	160	100M-500M	30.0	2,757	103	-
Grand Bank for Savings, FSB	Hattiesburg	47.5	0.020	1.000	2,947	1,002	100M-500M	57.5	2,947	1,002	-
Great Southern National Bank	Meridian	47.5	0.107	0.699	29,244	558	100M-500M	60.0	8,033	464	0.001
Spirit Bank	Belmont	47.5	0.177	0.950	4,529	42	<100M	27.5	646	28	-
Bank of Commerce	Greenwood	47.5	0.126	0.731	28,406	416	100M-500M	50.0	6,171	307	-
Bank of Morton	Morton	45.0	0.144	1.000	8,317	109	<100M	37.5	1,696	91	-
Merchants and Planters Bank	Raymond	45.0	0.147	0.906	12,070	130	<100M	35.0	1,996	90	-
The Peoples Bank, Biloxi, Mississippi	Biloxi	45.0	0.086	0.338	69,915	626	500M-1B	35.0	8,926	367	-
First Bank	Mccomb	45.0	0.123	0.420	43,337	618	100M-500M	55.0	10,677	446	-
The Commercial Bank	De Kalb	45.0	0.146	0.750	20,266	195	100M-500M	45.0	4,447	124	0.001
Citizens Bank	Byhalia	45.0	0.137	1.000	9,631	123	<100M	67.5	9,631	123	-
Metropolitan Bank	Crystal Springs	45.0	0.120	0.268	65,940	441	500M-1B	22.5	5,688	184	-
Tallahatchie County Bank	Charleston	42.5	0.130	1.000	7,386	92	<100M	42.5	1,777	68	-
First National Bank of Clarksdale	Clarksdale	42.5	0.108	0.449	35,119	526	100M-500M	50.0	8,659	391	-
The Peoples Bank	Ripley	42.5	0.104	0.508	38,615	395	100M-500M	32.5	5,937	233	0.004
Community Bank, North Mississippi	Amory	42.5	0.109	0.428	53,386	499	100M-500M	32.5	6,928	292	-

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Britton & Koontz Bank, N.A.	Natchez	42.5	0.118	0.459	45,010	364	100M-500M	20.0	4,303	184	-
Peoples Bank of the South	Bude	42.5	0.112	1.000	8,918	206	<100M	70.0	8,918	206	-
Bank of Jones County	Laurel	40.0	0.094	0.754	21,274	310	100M-500M	35.0	3,855	231	-
The Jefferson Bank	Fayette	35.0	0.096	0.914	8,872	212	<100M	52.5	3,337	171	-
Covington County Bank	Collins	32.5	0.100	0.748	5,504	133	<100M	45.0	1,878	109	-
Bank of Anguilla	Anguilla	32.5	0.088	0.813	11,139	228	100M-500M	52.5	4,096	197	-
Bank of Walnut Grove	Walnut Grove	32.5	0.073	1.000	3,667	90	<100M	47.5	1,930	75	-
Sycamore Bank	Senatobia	30.0	0.118	0.473	21,073	174	100M-500M	22.5	3,151	108	-
First Federal Savings and Loan Association	Aberdeen	27.5	0.005	0.993	152	3	<100M	30.0	152	3	-
The Bank of Bolivar County	Shelby	27.5	0.064	0.999	1,086	32	<100M	50.0	1,086	32	-
Amory Federal Savings and Loan Association	Amory	27.5	0.001	0.992	126	2	<100M	30.0	126	2	-
Peoples Bank & Trust Company	North Carrollton	27.5	0.023	0.999	1,291	69	<100M	35.0	1,291	69	-
Bank of Benoit	Benoit	27.5	0.030	0.998	534	23	<100M	40.0	534	23	-
First Federal Savings and Loan Association	Pascagoula	27.5	0.008	0.943	2,002	12	100M-500M	12.5	156	3	-
Richton Bank & Trust Company	Richton	25.0	0.054	0.815	4,371	111	<100M	32.5	1,400	86	-
Holmes County Bank & Trust Company	Lexington	22.5	0.098	0.510	11,676	190	100M-500M	37.5	3,045	143	-

¹ TA = total domestic assets held by the lender; TBL = total business loans held by the lender; and CC=credit card loans held by the lender.

Source: U.S. Small Business Administration, Office of Advocacy, from Call Report data