

Table 3A Expanded. Small Business Lending Institutions in Arkansas 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
		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)	
First National Bank & Trust Company	Mountain Home	90.0	0.215	0.994	82,428	721	100M-500M	80.0	13,899	519	0.002
First State Bank of DeQueen	De Queen	90.0	0.208	1.000	37,321	822	100M-500M	100.0	37,321	822	-
Bank of Salem	Salem	87.5	0.230	1.000	29,757	738	100M-500M	87.5	11,507	672	-
PEOPLES BANK	Sheridan	85.0	0.310	1.000	35,707	460	100M-500M	82.5	9,514	359	-
First Community Bank	Batesville	85.0	0.195	0.601	138,817	3,119	500M-1B	85.0	31,131	2,628	0.003
One Bank & Trust, National Association	Little Rock	85.0	0.221	0.632	95,162	740	100M-500M	80.0	18,173	489	0.003
Simmons First Bank of Northeast Arkansas	Jonesboro	80.0	0.181	0.770	55,548	543	100M-500M	70.0	8,752	347	-
The First National Bank of Berryville	Berryville	77.5	0.211	0.827	29,328	590	100M-500M	87.5	11,054	493	0.001
The First National Bank of Lawrence County at W Walnut Ridge		77.5	0.156	1.000	27,308	546	100M-500M	97.5	27,308	546	0.007
Bank of Delight	Delight	77.5	0.312	1.000	25,347	308	<100M	72.5	5,444	214	-
Community First Bank	Harrison	75.0	0.154	0.602	81,197	897	500M-1B	72.5	14,551	592	-
Home Bank of Arkansas	Portland	75.0	0.278	1.000	20,869	295	<100M	92.5	20,869	295	-
First State Bank of Warren	Warren	75.0	0.278	1.000	27,814	287	100M-500M	70.0	5,555	192	-
Bank of the Ozarks	Little Rock	75.0	0.150	0.503	602,421	5,332	1B-10B	62.5	61,592	2,950	0.000
River Town Bank	Dardanelle	75.0	0.183	0.788	31,937	464	100M-500M	77.5	8,059	364	-
Southern Bancorp Bank	Arkadelphia	75.0	0.133	0.581	149,203	1,602	1B-10B	77.5	28,104	1,074	-
Bank of Little Rock	Little Rock	75.0	0.219	0.703	39,115	421	100M-500M	70.0	7,460	284	-
Union Bank & Trust Company	Monticello	72.5	0.196	0.611	37,060	515	100M-500M	67.5	7,149	379	-
Farmers Bank and Trust Company	Blytheville	72.5	0.200	0.502	78,464	553	100M-500M	57.5	8,693	323	-
Bank of Star City	Star City	72.5	0.253	0.890	26,101	365	100M-500M	70.0	5,813	270	-
Pine Bluff National Bank	Pine Bluff	72.5	0.136	0.621	54,045	648	100M-500M	67.5	9,468	459	0.003
Diamond Bank	Murfreesboro	72.5	0.121	0.769	53,762	1,057	100M-500M	90.0	18,529	875	-
Decatur State Bank	Decatur	72.5	0.173	0.851	30,807	390	100M-500M	67.5	6,363	284	0.002
Citizens' Bank & Trust Co.	Van Buren	72.5	0.168	0.635	60,163	567	100M-500M	60.0	8,152	352	0.005
Liberty Bank of Arkansas	Jonesboro	70.0	0.131	0.349	342,771	2,691	1B-10B	62.5	42,441	1,543	-
First National Bank of Crossett	Crossett	70.0	0.228	0.648	32,533	323	100M-500M	55.0	5,241	201	0.008
Heritage Bank, National Association	Jonesboro	70.0	0.171	0.634	40,531	463	100M-500M	67.5	7,797	334	-
National Bank of Arkansas in North Little Rock	North Little Roc	70.0	0.209	0.713	40,561	299	100M-500M	37.5	3,945	144	-
First Community Bank of Eastern Arkansas	Marion	67.5	0.288	0.807	29,370	241	100M-500M	40.0	2,833	138	-
Summit Bank	Arkadelphia	67.5	0.124	0.397	138,348	1,306	1B-10B	67.5	19,975	823	-
First State Bank	Russellville	67.5	0.196	0.653	34,459	346	100M-500M	60.0	5,440	217	-
First Service Bank	Greenbrier	67.5	0.182	0.731	37,135	344	100M-500M	70.0	8,889	176	0.001
Smackover State Bank	Smackover	67.5	0.101	1.000	17,651	3,782	100M-500M	97.5	17,651	3,782	-
The Union Bank of Mena	Mena	67.5	0.141	0.908	25,133	541	100M-500M	85.0	10,201	453	-
Bank of Prescott	Prescott	67.5	0.183	1.000	13,129	334	<100M	90.0	13,129	334	-
Petit Jean State Bank	Morrilton	67.5	0.168	0.988	25,280	413	100M-500M	75.0	6,524	319	-

Table 3A Expanded. Small Business Lending Institutions in Arkansas 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	
		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)
The First National Bank of Fort Smith	Fort Smith	67.5	0.138	0.282	152,705	1,320	1B-10B	55.0	17,257	754	-
The Citizens Bank	Batesville	67.5	0.116	0.563	60,278	732	500M-1B	67.5	12,514	527	-
OZARK HERITAGE BANK NATIONAL ASSOCIATION	Mountain View	65.0	0.251	0.999	16,242	224	<100M	70.0	4,901	174	-
Commercial Bank & Trust Company	Monticello	65.0	0.184	0.688	28,936	347	100M-500M	60.0	5,203	214	-
The First National Bank of IZARD County	Calico Rock	65.0	0.122	1.000	17,385	410	100M-500M	92.5	17,385	410	-
Simmons First Bank of Russellville	Russellville	65.0	0.174	0.670	32,181	252	100M-500M	32.5	3,263	119	-
First Community Bank of Crawford County	Van Buren	62.5	0.209	0.886	20,223	226	<100M	57.5	4,056	153	0.002
First Security Bank	Searcy	62.5	0.080	0.447	300,955	2,980	1B-10B	62.5	46,433	1,877	0.003
First Western Bank	Booneville	62.5	0.117	0.656	32,664	383	100M-500M	52.5	5,786	275	-
Cornerstone Bank	Eureka Springs	62.5	0.188	0.689	27,106	239	100M-500M	47.5	3,860	157	0.005
First National Bank	Paragould	62.5	0.100	0.585	67,130	838	500M-1B	67.5	13,582	606	0.004
Arvest Bank	Fayetteville	62.5	0.096	0.365	1,152,532	11,088	10B-50B	65.0	177,208	6,999	0.013
Twin Lakes Community Bank	Flippin	62.5	0.226	0.954	18,780	198	<100M	62.5	4,152	148	-
The Farmers & Merchants Bank	Stuttgart	60.0	0.087	0.515	52,377	925	500M-1B	72.5	12,693	720	0.003
Farmers Bank	Greenwood	60.0	0.139	0.963	25,963	274	100M-500M	57.5	5,242	180	-
First National Bank	Hot Springs	60.0	0.100	0.424	66,619	1,331	500M-1B	72.5	16,624	1,066	0.002
Fordyce Bank & Trust Co.	Fordyce	60.0	0.116	1.000	14,479	273	100M-500M	70.0	5,189	222	-
Merchants and Farmers Bank	Dumas	60.0	0.149	1.000	13,492	276	<100M	90.0	13,492	276	0.002
Centennial Bank	Conway	60.0	0.089	0.281	328,123	2,880	1B-10B	60.0	42,280	1,744	0.000
Farmers Bank & Trust Company	Magnolia	57.5	0.106	0.279	74,330	1,070	500M-1B	65.0	15,342	757	-
Merchants & Planters' Bank	Newport	57.5	0.105	0.698	22,093	486	100M-500M	75.0	6,525	395	0.009
First Bank	Hampton	57.5	0.139	0.477	34,887	415	100M-500M	57.5	6,326	289	-
Cross County Bank	Wynne	57.5	0.170	0.480	28,847	352	100M-500M	52.5	5,213	246	-
Signature Bank of Arkansas	Fayetteville	57.5	0.128	0.367	64,561	433	500M-1B	30.0	4,712	201	0.002
First National Banking Company	Ash Flat	57.5	0.115	0.503	41,610	520	100M-500M	60.0	8,170	365	0.001
Security Bank	Stephens	57.5	0.178	1.000	8,589	234	<100M	65.0	2,708	206	-
Legacy National Bank	Springdale	57.5	0.165	0.437	41,921	259	100M-500M	22.5	2,873	118	0.001
First Financial Bank	El Dorado	57.5	0.059	0.718	45,307	521	500M-1B	60.0	9,663	351	-
Citizens State Bank	Bald Knob	55.0	0.142	1.000	10,446	184	<100M	82.5	10,446	184	-
Benefit Bank	Fort Smith	55.0	0.159	0.475	35,790	265	100M-500M	35.0	3,776	135	0.000
Simmons First National Bank	Pine Bluff	55.0	0.053	0.283	97,202	1,149	1B-10B	52.5	15,519	768	0.099
The First National Bank of Wynne	Wynne	55.0	0.110	0.557	28,441	508	100M-500M	67.5	7,310	383	0.003
First Arkansas Bank and Trust	Jacksonville	55.0	0.094	0.418	64,003	530	500M-1B	45.0	7,783	311	-
First National Bank of Eastern Arkansas	Forrest City	55.0	0.079	0.893	26,835	405	100M-500M	67.5	7,616	318	0.002
Forrest City Bank, National Association	Forrest City	52.5	0.193	0.912	9,890	110	<100M	45.0	1,749	73	-
Allied Bank	Mulberry	52.5	0.170	0.484	30,319	222	100M-500M	30.0	3,058	126	-
Delta Trust & Bank	Parkdale	52.5	0.125	0.332	46,034	300	100M-500M	27.5	3,711	154	-

Table 3A Expanded. Small Business Lending Institutions in Arkansas 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)
The First National Bank in Green Forest	Green Forest	52.5	0.087	0.469	31,537	491	100M-500M	52.5	5,842	371	0.003
COMMUNITY STATE BANK	Bradley	52.5	0.240	0.999	7,020	78	<100M	42.5	1,355	49	-
Bank of England	England	52.5	0.129	0.570	28,072	376	100M-500M	57.5	5,781	269	-
The First National Bank of McGehee	Mcgehee	50.0	0.194	0.865	9,787	141	<100M	50.0	2,165	109	-
Helena National Bank	Helena	50.0	0.101	0.780	17,926	342	100M-500M	67.5	5,466	272	-
Simmons First Bank of Searcy	Searcy	50.0	0.164	0.570	25,215	203	100M-500M	30.0	2,472	104	-
Heber Springs State Bank	Heber Springs	50.0	0.134	0.590	26,172	235	100M-500M	45.0	4,162	155	0.002
Piggott State Bank	Piggott	50.0	0.125	1.000	9,446	174	<100M	82.5	9,446	174	-
United Bank	Springdale	50.0	0.155	0.578	27,279	192	100M-500M	20.0	2,061	87	-
First State Bank	Crossett	50.0	0.159	1.000	6,258	94	<100M	70.0	6,258	94	-
Metropolitan National Bank	Little Rock	50.0	0.065	0.227	76,499	653	1B-10B	42.5	8,119	342	-
The Bank of Fayetteville	Fayetteville	50.0	0.130	0.285	51,653	366	100M-500M	27.5	3,939	176	-
The Malvern National Bank	Malvern	47.5	0.086	0.380	39,865	402	100M-500M	45.0	5,990	254	-
Parkway Bank	Rogers	47.5	0.172	0.505	20,022	167	100M-500M	22.5	1,797	93	-
The First National Bank at Paris	Paris	47.5	0.111	0.808	13,439	293	100M-500M	65.0	4,986	243	0.004
Riverside Bank	Sparkman	45.0	0.169	0.701	9,994	112	<100M	30.0	1,488	64	-
Bank of Gravett	Gravette	45.0	0.104	0.802	15,290	198	100M-500M	42.5	2,645	134	-
Simmons First Bank of Hot Springs	Hot Springs	45.0	0.106	0.795	17,988	155	100M-500M	35.0	2,690	93	-
The Bank of Augusta	Augusta	45.0	0.144	0.782	8,469	165	<100M	50.0	1,998	132	-
Horatio State Bank	Horatio	45.0	0.074	1.000	8,855	277	100M-500M	85.0	8,855	277	-
Eagle Bank and Trust Company	Little Rock	42.5	0.136	0.530	18,616	157	100M-500M	32.5	2,451	100	-
Simmons First Bank of Northwest Arkansas	Rogers	42.5	0.108	0.422	28,594	291	100M-500M	35.0	3,488	171	-
Chambers Bank	Danville	42.5	0.065	0.167	46,368	379	500M-1B	32.5	5,699	206	-
The Peoples Bank	Magnolia	42.5	0.078	1.000	12,157	174	100M-500M	42.5	2,469	130	-
The Eudora Bank	Eudora	40.0	0.127	1.000	3,698	90	<100M	62.5	3,698	90	-
Little River Bank	Lepanto	40.0	0.104	1.000	4,193	114	<100M	70.0	4,193	114	-
First State Bank of Northwest Arkansas	Huntsville	40.0	0.132	0.663	10,497	87	<100M	35.0	1,876	58	-
First Federal Bank	Harrison	40.0	0.063	0.436	38,805	262	500M-1B	32.5	4,676	145	-
Bank of Cave City	Cave City	40.0	0.059	1.000	5,640	212	<100M	57.5	2,699	195	0.005
Heartland Community Bank	Bryant	37.5	0.151	0.307	25,576	149	100M-500M	12.5	911	75	-
Arkansas County Bank	De Witt	37.5	0.077	0.575	12,023	304	100M-500M	62.5	4,675	274	-
Simmons First Bank of South Arkansas	Lake Village	37.5	0.083	0.684	13,768	201	100M-500M	42.5	3,112	140	-
Bank of Bearden	Bearden	37.5	0.180	0.570	6,148	35	<100M	12.5	383	16	-
Bodcaw Bank	Stamps	35.0	0.091	0.877	7,047	95	<100M	35.0	1,489	63	-
Simmons First Bank of Eldorado	El Dorado	35.0	0.090	0.476	20,169	219	100M-500M	37.5	3,559	146	-
The Bank of Rison	Rison	35.0	0.093	1.000	2,887	72	<100M	47.5	1,277	64	-
Fidelity National Bank	West Memphis	35.0	0.077	0.483	25,040	203	100M-500M	30.0	3,303	127	0.001

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

Name of Lending Institution	City	Small Business Lending (less than \$ million)					Institution Asset Size	Micro Business Lending (less than \$1 million)			CC Amount/TA ¹
		Total Rank (1)	TA Ratio ¹ (2)	TBL Ratio ¹ (3)	Amount (1,000) (4)	Number (5)		Total Rank (7)	Amount (1,000) (8)	Number (9)	
First Delta Bank	Marked Tree	32.5	0.071	0.999	3,762	93	<100M	47.5	1,494	83	-
McGehee Bank	Mcgehee	32.5	0.092	0.619	9,851	165	100M-500M	30.0	1,697	82	-
Bank of McCrory	Mccrory	32.5	0.056	1.000	4,191	127	<100M	67.5	4,191	127	-
Hot Springs Bank & Trust Company	Hot Springs	32.5	0.130	0.484	12,474	93	<100M	15.0	1,101	41	-
The Merchants & Planters Bank	Clarendon	32.5	0.084	1.000	3,273	88	<100M	57.5	3,273	88	-
Logan County Bank	Scranton	32.5	0.047	1.000	3,304	122	<100M	60.0	3,304	122	-
Evolve Bank & Trust	West Memphis	32.5	0.082	0.642	13,807	189	100M-500M	27.5	1,846	128	-
Bank of Lake Village	Lake Village	30.0	0.067	0.999	3,915	85	<100M	40.0	1,345	62	-
Priority Bank	Ozark	27.5	0.013	0.999	1,070	8	<100M	25.0	176	4	-
First State Bank	Lonoke	27.5	0.086	0.267	22,742	160	100M-500M	15.0	1,844	81	-
Pinnacle Bank	Rogers	25.0	0.111	0.404	10,420	35	<100M	10.0	288	9	-
The Capital Bank	Little Rock	22.5	0.079	0.409	12,714	93	100M-500M	12.5	1,105	51	-
Farmers Bank	Hamburg	20.0	0.056	0.607	2,295	20	<100M	17.5	336	10	-
Central Bank	Little Rock	20.0	0.113	0.225	9,565	51	<100M	10.0	714	21	-
Corning Savings and Loan Association	Corning	17.5	0.105	0.237	3,960	48	<100M	20.0	640	29	-
Warren Bank and Trust Company	Warren	12.5	0.036	0.276	4,739	151	100M-500M	27.5	1,585	129	-
De Witt Bank and Trust Company	De Witt	12.5	0.034	0.308	4,647	90	100M-500M	22.5	1,488	65	-

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