

Table 3A Expanded. Small Business Lending Institutions in Arkansas Using Call Report Data, June 2013

Name of Lending Institution	City	Small Business Lending (less than \$ million)					Micro Business Lending (less than \$ 100k)			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 State Bank of DeQueen	De Queen	92.5	0.213	1.000	40,328	890	100M-500M	100	40,328	890	0.000
First National Bank of North Arkansas	Berryville	85.0	0.212	0.950	36,293	675	100M-500M	90	10,816	556	0.001
Peoples Bank	Sheridan	85.0	0.297	1.000	32,851	357	100M-500M	78	6,511	256	0.000
First National Bank of Eastern Arkansas	Forrest Cit	82.5	0.138	1.000	48,161	613	100M-500M	98	48,161	613	0.002
Simmons First Bank of Northeast Arkansas	Jonesboro	82.5	0.176	0.740	61,001	599	100M-500M	70	9,406	382	0.000
The First National Bank of Lawrence Count	Walnut Ridg	82.5	0.170	1.000	30,490	673	100M-500M	98	30,490	673	0.007
First Community Bank	Batesville	82.5	0.173	0.587	136,543	3,020	500M-1B	85	33,067	2,560	0.002
One Bank & Trust, National Association	Little Rock	77.5	0.166	0.622	66,512	578	100M-500M	68	9,705	318	0.003
First State Bank of Warren	Warren	77.5	0.286	1.000	28,324	288	<100M	63	4,332	192	0.000
Heritage Bank, National Association	Jonesboro	75.0	0.183	0.662	44,244	455	100M-500M	65	6,540	318	0.000
Southern Bancorp Bank	Arkadelphia	75.0	0.133	0.541	157,452	1,641	1B-10B	78	29,438	1,073	0.000
Bank of Little Rock	Little Rock	75.0	0.198	0.704	38,774	419	100M-500M	75	8,356	285	0.000
Farmers Bank and Trust Company	Blytheville	72.5	0.182	0.422	74,292	538	100M-500M	58	8,877	316	0.000
The Union Bank of Mena	Mena	72.5	0.143	0.884	26,922	499	100M-500M	85	9,372	396	0.000
First Service Bank	Greenbrier	72.5	0.168	0.668	35,635	550	100M-500M	80	8,301	419	0.001
Community First Bank	Harrison	72.5	0.150	0.545	71,089	777	100M-500M	73	12,789	499	0.000
Diamond Bank	Murfreesbor	70.0	0.118	0.700	49,279	840	100M-500M	83	14,516	669	0.000
Bank of Star City	Star City	70.0	0.238	0.813	23,446	323	<100M	65	4,282	228	0.000
Citizens' Bank & Trust Co.	Van Buren	70.0	0.146	0.522	52,079	505	100M-500M	60	7,706	318	0.006
First National Bank	Hot Springs	70.0	0.110	0.462	76,412	1,346	500M-1B	78	19,170	1,034	0.002
Cornerstone Bank	Eureka Spri	70.0	0.196	0.739	30,560	337	100M-500M	55	4,277	235	0.005
Bank of Prescott	Prescott	70.0	0.177	1.000	13,543	333	<100M	93	13,543	333	0.000
Summit Bank	Arkadelphia	70.0	0.134	0.402	157,918	1,420	1B-10B	70	23,718	880	0.000
Twin Lakes Community Bank	Flippin	70.0	0.274	0.915	23,798	256	<100M	68	5,135	183	0.000
Commercial Bank & Trust Company	Monticello	67.5	0.173	0.646	31,709	374	100M-500M	63	5,747	231	0.000
Integrity First Bank, National Associatio	Mountain Ho	67.5	0.127	0.555	50,714	650	100M-500M	75	10,987	467	0.002
National Bank of Arkansas in North Little	North Littl	67.5	0.196	0.674	36,680	246	100M-500M	30	2,736	115	0.000
Merchants & Planters' Bank	Newport	67.5	0.132	0.799	31,484	482	100M-500M	80	9,001	367	0.007
First State Bank	Russellvill	67.5	0.195	0.642	37,921	341	100M-500M	50	4,722	197	0.000
The First National Bank of Fort Smith	Fort Smith	67.5	0.128	0.255	134,642	1,237	1B-10B	58	15,610	725	0.000
Bank of Delight	Delight	67.5	0.243	0.782	20,990	276	<100M	65	4,770	190	0.000
Centennial Bank	Conway	67.5	0.120	0.339	489,268	4,872	1B-10B	63	57,953	2,959	0.000
Home Bank of Arkansas	Portland	67.5	0.240	0.819	16,327	269	<100M	70	4,913	218	0.000
River Town Bank	Dardanelle	67.5	0.163	0.827	27,767	269	100M-500M	65	6,164	180	0.000
Petit Jean State Bank	Morrilton	67.5	0.151	0.905	24,133	396	100M-500M	78	6,541	305	0.000

Name of Lending Institution	City	Small Business Lending (less than \$ million)					Micro Business Lending (less than \$ 100k)				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)	
Liberty Bank of Arkansas	Jonesboro	67.5	0.116	0.326	331,722	2,568	1B-10B	63	40,661	1,451	0.000
Union Bank & Trust Company	Monticello	65.0	0.153	0.568	31,737	416	100M-500M	63	6,014	296	0.000
First National Banking Company	Ash Flat	65.0	0.131	0.534	48,886	455	100M-500M	55	7,226	279	0.001
OZARK HERITAGE BANK NATIONAL ASSOCIATION	Mountain Vi	65.0	0.228	0.985	15,305	244	<100M	70	4,650	196	0.000
Bank of Salem	Salem	65.0	0.153	0.715	19,570	617	100M-500M	90	9,369	550	0.000
Cross County Bank	Wynne	65.0	0.177	0.559	31,640	392	100M-500M	63	6,146	284	0.000
First Community Bank of Eastern Arkansas	Marion	65.0	0.208	0.662	27,843	267	100M-500M	48	3,781	161	0.000
Farmers Bank & Trust Company	Magnolia	62.5	0.108	0.302	82,415	1,108	500M-1B	70	16,836	773	0.000
Relyance Bank, National Association	Pine Bluff	62.5	0.116	0.453	46,064	631	100M-500M	68	9,187	451	0.003
First Bank	Hampton	62.5	0.153	0.470	39,903	401	100M-500M	58	6,340	272	0.000
Simmons First Bank of Russellville	Russellvill	62.5	0.171	0.666	32,138	282	100M-500M	43	3,837	140	0.000
The Farmers & Merchants Bank	Stuttgart	62.5	0.096	0.494	64,036	985	500M-1B	70	13,303	732	0.003
First Western Bank	Booneville	60.0	0.114	0.585	33,486	356	100M-500M	55	5,935	244	0.000
First National Bank	Paragould	60.0	0.084	0.485	60,213	818	500M-1B	68	12,858	599	0.004
Bank of the Ozarks	Little Rock	60.0	0.082	0.235	329,848	3,032	1B-10B	55	36,248	1,567	0.000
Arvest Bank	Fayettevill	60.0	0.081	0.351	1,137,560	14,536	10-50B	63	173,198	9,448	0.012
First National Bank of Crossett	Crossett	60.0	0.183	0.691	24,471	236	100M-500M	45	3,309	139	0.010
Merchants and Farmers Bank	Dumas	60.0	0.164	0.724	15,900	246	<100M	65	4,475	189	0.002
Simmons First National Bank	Pine Bluff	60.0	0.061	0.335	121,507	1,253	1B-10B	55	17,048	747	0.087
First Security Bank	Searcy	60.0	0.069	0.391	295,362	3,078	1B-10B	63	47,417	1,993	0.003
Smackover State Bank	Smackover	60.0	0.109	1.000	20,453	217	100M-500M	90	20,453	217	0.000
The Bank of Augusta	Augusta	60.0	0.191	0.775	14,583	201	<100M	58	2,837	154	0.000
Delta Trust & Bank	Parkdale	60.0	0.141	0.317	59,600	410	100M-500M	40	5,389	205	0.000
Riverside Bank	Sparkman	60.0	0.237	0.930	13,567	133	<100M	45	1,965	84	0.000
First Community Bank of Crawford County	Van Buren	60.0	0.227	0.800	16,742	187	<100M	50	2,435	115	0.003
Signature Bank of Arkansas	Fayettevill	60.0	0.128	0.369	62,990	440	100M-500M	35	4,679	209	0.002
First Financial Bank	El Dorado	57.5	0.053	0.719	44,324	464	500M-1B	58	8,267	299	0.000
FBT Bank & Mortgage	Fordyce	57.5	0.107	1.000	14,142	294	100M-500M	78	6,180	247	0.000
The Citizens Bank	Batesville	57.5	0.086	0.498	45,615	569	500M-1B	65	9,465	397	0.000
Simmons First Bank of Searcy	Searcy	57.5	0.166	0.626	25,813	206	100M-500M	33	2,579	110	0.000
Legacy National Bank	Springdale	57.5	0.155	0.347	40,281	289	100M-500M	25	2,684	137	0.000
Farmers Bank	Greenwood	55.0	0.110	0.916	20,947	227	100M-500M	50	4,045	145	0.000
Helena National Bank	Helena	55.0	0.096	0.720	18,793	367	100M-500M	75	6,166	301	0.000
The First National Bank of Izard County	Calico Rock	55.0	0.093	1.000	13,770	319	100M-500M	93	13,770	319	0.000
First Arkansas Bank and Trust	Jacksonvill	55.0	0.083	0.369	54,761	451	500M-1B	45	6,580	268	0.167
United Bank	Springdale	55.0	0.179	0.562	25,016	159	100M-500M	23	1,888	77	0.000
Security Bank	Stephens	55.0	0.140	1.000	7,820	194	<100M	63	2,247	164	0.000
Hot Springs Bank & Trust Company	Hot Springs	55.0	0.180	0.777	15,416	94	<100M	18	1,019	43	0.000

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		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
The Eudora Bank	Eudora	52.5	0.167	1.000	5,029	100	<100M	70	5,029	100	0.000
Bank of England	England	52.5	0.110	0.561	26,879	349	100M-500M	55	5,182	253	0.000
The First National Bank in Green Forest	Green Fores	52.5	0.082	0.476	32,021	476	100M-500M	60	6,453	362	0.003
The Bank of Fayetteville	Fayettevill	52.5	0.128	0.306	42,694	323	100M-500M	30	3,539	164	0.000
Simmons First Bank of South Arkansas	Lake Villag	52.5	0.113	0.699	20,985	249	100M-500M	48	3,520	167	0.000
COMMUNITY STATE BANK	Bradley	52.5	0.205	1.000	5,768	56	<100M	40	927	33	0.000
Eagle Bank and Trust Company	Little Rock	52.5	0.098	0.509	35,665	312	100M-500M	40	5,089	197	0.001
First State Bank	Crossett	52.5	0.149	1.000	6,163	90	<100M	73	6,163	90	0.000
Forrest City Bank, National Association	Forrest Cit	50.0	0.149	1.000	7,444	73	<100M	33	1,093	43	0.000
Piggott State Bank	Piggott	50.0	0.099	1.000	7,807	193	<100M	83	7,807	193	0.000
Parkway Bank	Rogers	50.0	0.167	0.495	19,937	186	100M-500M	33	2,133	113	0.000
The Bank of Rison	Rison	50.0	0.152	1.000	3,681	80	<100M	55	1,229	69	0.000
Metropolitan National Bank	Little Rock	50.0	0.060	0.235	59,854	533	500M-1B	43	7,562	291	0.000
The First National Bank at Paris	Paris	47.5	0.108	0.715	13,018	296	100M-500M	73	5,197	247	0.005
The First National Bank of McGehee	Mcgehee	47.5	0.153	0.984	7,502	110	<100M	48	1,412	83	0.000
Chambers Bank	Danville	47.5	0.062	0.182	47,996	475	500M-1B	40	6,813	278	0.000
McGehee Bank	Mcgehee	47.5	0.134	0.669	15,061	162	100M-500M	28	1,760	77	0.000
The First National Bank of Wynne	Wynne	47.5	0.096	0.454	26,715	422	100M-500M	58	5,610	315	0.003
Horatio State Bank	Horatio	45.0	0.060	1.000	8,242	274	100M-500M	85	8,242	274	0.000
Bank of Cave City	Cave City	45.0	0.081	1.000	7,890	229	<100M	85	7,890	229	0.005
First Federal Bank	Harrison	45.0	0.101	0.314	51,997	229	500M-1B	18	2,580	76	0.000
Simmons First Bank of Northwest Arkansas	Rogers	45.0	0.108	0.415	26,443	315	100M-500M	43	3,957	202	0.000
Benefit Bank	Fort Smith	45.0	0.129	0.442	24,617	188	100M-500M	20	1,852	81	0.000
Allied Bank	Mulberry	42.5	0.141	0.460	21,160	183	100M-500M	38	2,868	115	0.000
Citizens State Bank	Bald Knob	42.5	0.073	1.000	5,246	122	<100M	75	5,246	122	0.000
Decatur State Bank	Decatur	42.5	0.104	0.774	11,619	162	100M-500M	40	2,032	98	0.003
The Peoples Bank	Magnolia	42.5	0.081	1.000	10,099	132	100M-500M	45	2,064	92	0.000
Fidelity National Bank	West Memphi	42.5	0.075	0.479	27,443	298	100M-500M	43	4,578	199	0.001
Arkansas County Bank	De Witt	40.0	0.076	0.645	12,675	305	100M-500M	70	5,239	272	0.000
The Malvern National Bank	Malvern	40.0	0.078	0.335	35,795	286	100M-500M	38	5,305	168	0.000
Simmons First Bank of Hot Springs	Hot Springs	40.0	0.094	0.719	16,123	153	100M-500M	28	1,927	85	0.000
Bank of Bearden	Bearden	37.5	0.144	0.598	6,005	43	<100M	20	632	24	0.000
Bank of Gravett	Gravette	37.5	0.089	0.688	11,439	180	100M-500M	48	2,688	129	0.000
First Delta Bank	Marked Tree	37.5	0.086	0.985	5,670	89	<100M	43	1,335	77	0.000
Corning Savings and Loan Association	Corning	35.0	0.103	1.000	4,615	59	<100M	48	1,410	43	0.000
Little River Bank	Lepanto	35.0	0.057	1.000	2,363	78	<100M	60	2,363	78	0.000
Heartland Bank	Bryant	35.0	0.116	0.177	23,448	147	100M-500M	20	2,347	72	0.000
Bank of Lake Village	Lake Villag	35.0	0.099	0.696	5,849	83	<100M	35	1,150	58	0.000

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		Total Rank	TA Ratio ¹	TBL Ratio ¹	Amount (1,000)	Number		Total Rank	Amount (1,000)	Number	
		(1)	(2)	(3)	(4)	(5)		(6)	(7)	(8)	
The Merchants & Planters Bank	Clarendon	35.0	0.056	1.000	2,758	85	<100M	63	2,758	85	0.000
Simmons First Bank of Eldorado	El Dorado	35.0	0.083	0.469	17,715	193	100M-500M	35	2,855	123	0.000
Bank of McCrory	Mccrory	35.0	0.040	1.000	3,339	98	<100M	63	3,339	98	0.000
Logan County Bank	Scranton	35.0	0.051	1.000	3,824	101	<100M	65	3,824	101	0.000
Priority Bank	Ozark	32.5	0.009	1.000	821	5	<100M	25	123	2	0.000
First State Bank of Northwest Arkansas	Huntsville	30.0	0.093	0.516	8,753	78	<100M	33	1,810	48	0.000
Farmers Bank	Hamburg	27.5	0.049	0.986	2,010	18	<100M	30	392	11	0.000
Central Bank	Little Rock	27.5	0.119	0.333	11,250	64	<100M	10	813	20	0.000
Bodcaw Bank	Stamps	25.0	0.059	0.772	4,396	57	<100M	30	951	33	0.000
The Capital Bank	Little Rock	25.0	0.080	0.508	11,970	57	100M-500M	10	541	26	0.000
First State Bank	Lonoke	22.5	0.061	0.233	14,891	119	100M-500M	15	1,874	68	0.000
Pinnacle Bank	Rogers	22.5	0.088	0.463	8,178	28	<100M	10	299	7	0.000
Evolve Bank & Trust	West Memphi	17.5	0.051	0.258	13,618	118	100M-500M	18	1,666	69	0.000
Warren Bank and Trust Company	Warren	15.0	0.029	0.293	3,990	135	100M-500M	38	1,747	120	0.000
De Witt Bank and Trust Company	De Witt	10.0	0.008	0.107	1,537	45	100M-500M	13	725	36	0.000

¹TA = 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.

Table 3B. Expanded. Micro Business Lending Institutions in Arkansas Using Call Report Data, June 2013

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)					All Small Business Lending (less than \$1 million)				
		Total	TA	TBL	Amount	Institution	Total	Amount	CC		
		Rank	Ratio ¹	Ratio ¹	(1,000)	Number	Asset Size	Rank	(1,000)	Number	Amount/TA ¹
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
First State Bank of DeQueen	De Queen	100.0	0.213	1.000	40,328	890	100M-500M	93.0	40,328	890	-
First National Bank of Eastern Arkansas	Forrest Cit	97.5	0.138	1.000	48,161	613	100M-500M	83.0	48,161	613	0.002
The First National Bank of Lawrence Cour	Walnut Ridg	97.5	0.170	1.000	30,490	673	100M-500M	83.0	30,490	673	0.007
The First National Bank of Izard County	Calico Rock	92.5	0.093	1.000	13,770	319	100M-500M	55.0	13,770	319	-
Bank of Prescott	Prescott	92.5	0.177	1.000	13,543	333	<100M	70.0	13,543	333	-
Smackover State Bank	Smackover	90.0	0.109	1.000	20,453	217	100M-500M	60.0	20,453	217	-
First National Bank of North Arkansas	Berryville	90.0	0.063	0.283	10,816	556	100M-500M	85.0	36,293	675	0.001
Bank of Salem	Salem	90.0	0.073	0.342	9,369	550	100M-500M	65.0	19,570	617	-
The Union Bank of Mena	Mena	85.0	0.050	0.308	9,372	396	100M-500M	73.0	26,922	499	-
Horatio State Bank	Horatio	85.0	0.060	1.000	8,242	274	100M-500M	45.0	8,242	274	-
Bank of Cave City	Cave City	85.0	0.081	1.000	7,890	229	<100M	45.0	7,890	229	0.005
First Community Bank	Batesville	85.0	0.042	0.142	33,067	2,560	500M-1B	83.0	136,543	3,020	0.002
Diamond Bank	Murfreesbor	82.5	0.035	0.206	14,516	669	100M-500M	70.0	49,279	840	-
Piggott State Bank	Piggott	82.5	0.099	1.000	7,807	193	<100M	50.0	7,807	193	-
Merchants & Planters' Bank	Newport	80.0	0.038	0.228	9,001	367	100M-500M	68.0	31,484	482	0.007
First Service Bank	Greenbrier	80.0	0.039	0.156	8,301	419	100M-500M	73.0	35,635	550	0.001
FBT Bank & Mortgage	Fordyce	77.5	0.047	0.437	6,180	247	100M-500M	58.0	14,142	294	-
First National Bank	Hot Springs	77.5	0.028	0.116	19,170	1,034	500M-1B	70.0	76,412	1,346	0.002
Southern Bancorp Bank	Arkadelphia	77.5	0.025	0.101	29,438	1,073	1B-10B	75.0	157,452	1,641	-
Petit Jean State Bank	Morrilton	77.5	0.041	0.245	6,541	305	100M-500M	68.0	24,133	396	-
PEOPLES BANK	Sheridan	77.5	0.059	0.198	6,511	256	100M-500M	85.0	32,851	357	-
Integrity First Bank, National Associatio	Mountain Ho	75.0	0.027	0.120	10,987	467	100M-500M	68.0	50,714	650	0.002
Citizens State Bank	Bald Knob	75.0	0.073	1.000	5,246	122	<100M	43.0	5,246	122	-
Helena National Bank	Helena	75.0	0.032	0.236	6,166	301	100M-500M	55.0	18,793	367	-
Bank of Little Rock	Little Rock	75.0	0.043	0.152	8,356	285	100M-500M	75.0	38,774	419	-
The First National Bank at Paris	Paris	72.5	0.043	0.286	5,197	247	100M-500M	48.0	13,018	296	0.005
First State Bank	Crossett	72.5	0.149	1.000	6,163	90	<100M	53.0	6,163	90	-
Community First Bank	Harrison	72.5	0.027	0.098	12,789	499	100M-500M	73.0	71,089	777	-
Farmers Bank & Trust Company	Magnolia	70.0	0.022	0.062	16,836	773	500M-1B	63.0	82,415	1,108	-
The Eudora Bank	Eudora	70.0	0.167	1.000	5,029	100	<100M	53.0	5,029	100	-
Simmons First Bank of Northeast Arkansa	Jonesboro	70.0	0.027	0.114	9,406	382	100M-500M	83.0	61,001	599	-
Home Bank of Arkansas	Portland	70.0	0.072	0.247	4,913	218	<100M	68.0	16,327	269	-
The Farmers & Merchants Bank	Stuttgart	70.0	0.020	0.103	13,303	732	500M-1B	63.0	64,036	985	0.003
Arkansas County Bank	De Witt	70.0	0.031	0.266	5,239	272	100M-500M	40.0	12,675	305	-
OZARK HERITAGE BANK NATIONAL ASSO	Mountain Vi	70.0	0.069	0.299	4,650	196	<100M	65.0	15,305	244	-

Table 3B. Expanded. Micro Business Lending Institutions in Arkansas Using Call Report Data, June 2013

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)						All Small Business Lending (less than \$1 million)			
		Total	TA	TBL	Amount	Institution	Total	Amount	Number	CC	
		Rank	Ratio ¹	Ratio ¹	(1,000)		Asset Size	Rank		(1,000)	Amount/TA ¹
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)		
Summit Bank	Arkadelphia	70.0	0.020	0.060	23,718	880	1B-10B	70.0	157,918	1,420	-
First National Bank	Paragould	67.5	0.018	0.103	12,858	599	500M-1B	60.0	60,213	818	0.004
Relyance Bank, National Association	Pine Bluff	67.5	0.023	0.090	9,187	451	100M-500M	63.0	46,064	631	0.003
One Bank & Trust, National Association	Little Rock	67.5	0.024	0.091	9,705	318	100M-500M	78.0	66,512	578	0.003
Twin Lakes Community Bank	Flippin	67.5	0.059	0.197	5,135	183	<100M	70.0	23,798	256	-
Bank of Star City	Star City	65.0	0.044	0.149	4,282	228	<100M	70.0	23,446	323	-
Heritage Bank, National Association	Jonesboro	65.0	0.027	0.098	6,540	318	100M-500M	75.0	44,244	455	-
Bank of Delight	Delight	65.0	0.055	0.178	4,770	190	<100M	68.0	20,990	276	-
River Town Bank	Dardanelle	65.0	0.036	0.184	6,164	180	100M-500M	68.0	27,767	269	-
Merchants and Farmers Bank	Dumas	65.0	0.046	0.204	4,475	189	<100M	60.0	15,900	246	0.002
The Citizens Bank	Batesville	65.0	0.018	0.103	9,465	397	500M-1B	58.0	45,615	569	-
Logan County Bank	Scranton	65.0	0.051	1.000	3,824	101	<100M	35.0	3,824	101	-
Union Bank & Trust Company	Monticello	62.5	0.029	0.108	6,014	296	100M-500M	65.0	31,737	416	-
Commercial Bank & Trust Company	Monticello	62.5	0.031	0.117	5,747	231	100M-500M	68.0	31,709	374	-
Arvest Bank	Fayettevill	62.5	0.012	0.053	173,198	9,448	10-50B	60.0	1,137,560	14,536	0.012
Centennial Bank	Conway	62.5	0.014	0.040	57,953	2,959	1B-10B	68.0	489,268	4,872	-
First Security Bank	Searcy	62.5	0.011	0.063	47,417	1,993	1B-10B	60.0	295,362	3,078	0.003
The Merchants & Planters Bank	Clarendon	62.5	0.056	1.000	2,758	85	<100M	35.0	2,758	85	-
Security Bank	Stephens	62.5	0.040	0.287	2,247	164	<100M	55.0	7,820	194	-
First State Bank of Warren	Warren	62.5	0.044	0.153	4,332	192	<100M	78.0	28,324	288	-
Bank of McCrory	Mccrory	62.5	0.040	1.000	3,339	98	<100M	35.0	3,339	98	-
Cross County Bank	Wynne	62.5	0.034	0.109	6,146	284	100M-500M	65.0	31,640	392	-
Liberty Bank of Arkansas	Jonesboro	62.5	0.014	0.040	40,661	1,451	1B-10B	68.0	331,722	2,568	-
Little River Bank	Lepanto	60.0	0.057	1.000	2,363	78	<100M	35.0	2,363	78	-
Citizens' Bank & Trust Co.	Van Buren	60.0	0.022	0.077	7,706	318	100M-500M	70.0	52,079	505	0.006
The First National Bank in Green Forest	Green Fores	60.0	0.017	0.096	6,453	362	100M-500M	53.0	32,021	476	0.003
Farmers Bank and Trust Company	Blytheville	57.5	0.022	0.050	8,877	316	100M-500M	73.0	74,292	538	-
First Financial Bank	El Dorado	57.5	0.010	0.134	8,267	299	500M-1B	58.0	44,324	464	-
First Bank	Hampton	57.5	0.024	0.075	6,340	272	100M-500M	63.0	39,903	401	-
The First National Bank of Fort Smith	Fort Smith	57.5	0.015	0.030	15,610	725	1B-10B	68.0	134,642	1,237	-
The Bank of Augusta	Augusta	57.5	0.037	0.151	2,837	154	<100M	60.0	14,583	201	-
The First National Bank of Wynne	Wynne	57.5	0.020	0.095	5,610	315	100M-500M	48.0	26,715	422	0.003
First Western Bank	Booneville	55.0	0.020	0.104	5,935	244	100M-500M	60.0	33,486	356	-
First National Banking Company	Ash Flat	55.0	0.019	0.079	7,226	279	100M-500M	65.0	48,886	455	0.001
Bank of the Ozarks	Little Rock	55.0	0.009	0.026	36,248	1,567	1B-10B	60.0	329,848	3,032	-
Bank of England	England	55.0	0.021	0.108	5,182	253	100M-500M	53.0	26,879	349	-

Table 3B. Expanded. Micro Business Lending Institutions in Arkansas Using Call Report Data, June 2013

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)					All Small Business Lending (less than \$1 million)				
		Total	TA	TBL	Amount	Institution	Total	Amount	CC		
		Rank	Ratio ¹	Ratio ¹	(1,000)	Number	Asset Size	Rank	(1,000)	Number	Amount/TA ¹
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Cornerstone Bank	Eureka Spr	55.0	0.027	0.103	4,277	235	100M-500M	70.0	30,560	337	0.005
Simmons First National Bank	Pine Bluff	55.0	0.009	0.047	17,048	747	1B-10B	60.0	121,507	1,253	0.087
The Bank of Rison	Rison	55.0	0.051	0.334	1,229	69	<100M	50.0	3,681	80	-
First State Bank	Russellvill	50.0	0.024	0.080	4,722	197	100M-500M	68.0	37,921	341	-
Farmers Bank	Greenwood	50.0	0.021	0.177	4,045	145	100M-500M	55.0	20,947	227	-
First Community Bank of Crawford Count	Van Buren	50.0	0.033	0.116	2,435	115	<100M	60.0	16,742	187	0.003
Corning Savings and Loan Association	Corning	47.5	0.031	0.305	1,410	43	<100M	35.0	4,615	59	-
The First National Bank of McGehee	Mcgehee	47.5	0.029	0.185	1,412	83	<100M	48.0	7,502	110	-
Simmons First Bank of South Arkansas	Lake Villag	47.5	0.019	0.117	3,520	167	100M-500M	53.0	20,985	249	-
Bank of Gravett	Gravette	47.5	0.021	0.162	2,688	129	100M-500M	38.0	11,439	180	-
First Community Bank of Eastern Arkansa	Marion	47.5	0.028	0.090	3,781	161	100M-500M	65.0	27,843	267	-
First Arkansas Bank and Trust	Jacksonvill	45.0	0.010	0.044	6,580	268	500M-1B	55.0	54,761	451	0.167
First National Bank of Crossett	Crossett	45.0	0.025	0.093	3,309	139	100M-500M	60.0	24,471	236	0.010
The Peoples Bank	Magnolia	45.0	0.017	0.204	2,064	92	100M-500M	43.0	10,099	132	-
Riverside Bank	Sparkman	45.0	0.034	0.135	1,965	84	<100M	60.0	13,567	133	-
Simmons First Bank of Russellville	Russellvill	42.5	0.020	0.079	3,837	140	100M-500M	63.0	32,138	282	-
First Delta Bank	Marked Tree	42.5	0.020	0.232	1,335	77	<100M	38.0	5,670	89	-
Fidelity National Bank	West Memphi	42.5	0.013	0.080	4,578	199	100M-500M	43.0	27,443	298	0.001
Metropolitan National Bank	Little Rock	42.5	0.008	0.030	7,562	291	500M-1B	50.0	59,854	533	-
Simmons First Bank of Northwest Arkans	Rogers	42.5	0.016	0.062	3,957	202	100M-500M	45.0	26,443	315	-
COMMUNITY STATE BANK	Bradley	40.0	0.033	0.161	927	33	<100M	53.0	5,768	56	-
Eagle Bank and Trust Company	Little Rock	40.0	0.014	0.073	5,089	197	100M-500M	53.0	35,665	312	0.001
Decatur State Bank	Decatur	40.0	0.018	0.135	2,032	98	100M-500M	43.0	11,619	162	0.003
Chambers Bank	Danville	40.0	0.009	0.026	6,813	278	500M-1B	48.0	47,996	475	-
Delta Trust & Bank	Parkdale	40.0	0.013	0.029	5,389	205	100M-500M	60.0	59,600	410	-
Allied Bank	Mulberry	37.5	0.019	0.062	2,868	115	100M-500M	43.0	21,160	183	-
Warren Bank and Trust Company	Warren	37.5	0.013	0.128	1,747	120	100M-500M	15.0	3,990	135	-
The Malvern National Bank	Malvern	37.5	0.012	0.050	5,305	168	100M-500M	40.0	35,795	286	-
Bank of Lake Village	Lake Villag	35.0	0.019	0.137	1,150	58	<100M	35.0	5,849	83	-
Simmons First Bank of Eldorado	El Dorado	35.0	0.013	0.076	2,855	123	100M-500M	35.0	17,715	193	-
Signature Bank of Arkansas	Fayettevill	35.0	0.010	0.027	4,679	209	100M-500M	60.0	62,990	440	0.002
Forrest City Bank, National Association	Forrest Cit	32.5	0.022	0.147	1,093	43	<100M	50.0	7,444	73	-
Parkway Bank	Rogers	32.5	0.018	0.053	2,133	113	100M-500M	50.0	19,937	186	-
Simmons First Bank of Searcy	Searcy	32.5	0.017	0.063	2,579	110	100M-500M	58.0	25,813	206	-
First State Bank of Northwest Arkansas	Huntsville	32.5	0.019	0.107	1,810	48	<100M	30.0	8,753	78	-
National Bank of Arkansas in North Little	North Littl	30.0	0.015	0.050	2,736	115	100M-500M	68.0	36,680	246	-

Table 3B. Expanded. Micro Business Lending Institutions in Arkansas Using Call Report Data, June 2013

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)					Institution Asset Size	All Small Business Lending (less than \$1 million)			
		Total	TA	TBL	Amount	Number		Total	Amount	Number	CC
		Rank	Ratio ¹	Ratio ¹	(1,000)			Rank	(1,000)		Amount/TA ¹
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)		
The Bank of Fayetteville	Fayettevill	30.0	0.011	0.025	3,539	164	100M-500M	53.0	42,694	323	-
Farmers Bank	Hamburg	30.0	0.009	0.192	392	11	<100M	28.0	2,010	18	-
Bodcaw Bank	Stamps	30.0	0.013	0.167	951	33	<100M	25.0	4,396	57	-
McGehee Bank	Mcgehee	27.5	0.016	0.078	1,760	77	100M-500M	48.0	15,061	162	-
Simmons First Bank of Hot Springs	Hot Springs	27.5	0.011	0.086	1,927	85	100M-500M	40.0	16,123	153	-
Priority Bank	Ozark	25.0	0.001	0.150	123	2	<100M	33.0	821	5	-
Legacy National Bank	Springdale	25.0	0.010	0.023	2,684	137	100M-500M	58.0	40,281	289	-
United Bank	Springdale	22.5	0.014	0.042	1,888	77	100M-500M	55.0	25,016	159	-
Heartland Bank	Bryant	20.0	0.012	0.018	2,347	72	100M-500M	35.0	23,448	147	-
Bank of Bearden	Bearden	20.0	0.015	0.063	632	24	<100M	38.0	6,005	43	-
Benefit Bank	Fort Smith	20.0	0.010	0.033	1,852	81	100M-500M	45.0	24,617	188	-
Evolve Bank & Trust	West Memphi	17.5	0.006	0.032	1,666	69	100M-500M	18.0	13,618	118	-
First Federal Bank	Harrison	17.5	0.005	0.016	2,580	76	500M-1B	45.0	51,997	229	-
Hot Springs Bank & Trust Company	Hot Springs	17.5	0.012	0.051	1,019	43	<100M	55.0	15,416	94	-
First State Bank	Lonoke	15.0	0.008	0.029	1,874	68	100M-500M	23.0	14,891	119	-
De Witt Bank and Trust Company	De Witt	12.5	0.004	0.050	725	36	100M-500M	10.0	1,537	45	-
The Capital Bank	Little Rock	10.0	0.004	0.023	541	26	100M-500M	25.0	11,970	57	-
Pinnacle Bank	Rogers	10.0	0.003	0.017	299	7	<100M	23.0	8,178	28	-
Central Bank	Little Rock	10.0	0.009	0.024	813	20	<100M	28.0	11,250	64	-

¹TA = 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.