

Table 3A Expanded. Small Business Lending Institutions in Arkansas Using Call Report Data, June 2012

Name of Lending Institution	City	Small Business Lending (less than \$ million)					Micro Business Lending (less than \$ 100k)			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)
First State Bank of DeQueen	De Queen	92.5	0.220	1.000	40,662	871	100M-500M	100.0	40,662	871	0.000
First National Bank & Trust Company	Mountain Home	87.5	0.198	0.937	75,789	690	100M-500M	82.5	15,934	504	0.002
The First National Bank of Lawrence C	Walnut Ridge	85.0	0.169	1.000	30,386	666	100M-500M	97.5	30,386	666	0.006
Bank of Salem	Salem	85.0	0.199	1.000	26,021	638	100M-500M	97.5	26,021	638	0.000
PEOPLES BANK	Sheridan	85.0	0.317	1.000	35,942	429	100M-500M	80.0	7,922	324	0.000
First Community Bank	Batesville	85.0	0.182	0.579	135,771	2,931	500M-1B	85.0	32,455	2,491	0.003
One Bank & Trust, National Associatio	Little Rock	82.5	0.187	0.616	88,557	672	100M-500M	72.5	16,229	437	0.003
First National Bank of North Arkansas	Berryville	80.0	0.200	0.914	33,198	597	100M-500M	87.5	12,944	494	0.001
First Arkansas Bank and Trust	Jacksonville	80.0	0.167	0.554	116,539	19,506	500M-1B	97.5	63,505	19,290	0.077
Bank of Star City	Star City	77.5	0.255	0.896	26,551	367	100M-500M	70.0	5,509	268	0.000
Simmons First Bank of Northeast Arka	Jonesboro	77.5	0.160	0.770	54,772	563	100M-500M	70.0	8,665	361	0.000
Bank of Little Rock	Little Rock	77.5	0.227	0.745	41,637	423	100M-500M	72.5	7,947	290	0.000
Southern Bancorp Bank	Arkadelphia	75.0	0.132	0.563	143,309	1,523	1B-10B	77.5	27,779	998	0.000
Home Bank of Arkansas	Portland	75.0	0.297	1.000	20,775	279	<100M	87.5	20,775	279	0.000
Community First Bank	Harrison	75.0	0.151	0.594	75,151	811	100M-500M	72.5	13,698	518	0.000
The Union Bank of Mena	Mena	72.5	0.153	0.941	27,996	509	100M-500M	85.0	9,134	402	0.000
Pine Bluff National Bank	Pine Bluff	72.5	0.132	0.587	51,647	628	100M-500M	67.5	9,333	445	0.003
Diamond Bank	Murfreesboro	72.5	0.118	0.785	50,027	920	100M-500M	82.5	15,192	746	0.000
Twin Lakes Community Bank	Flippin	70.0	0.262	0.985	21,588	256	<100M	67.5	5,094	184	0.000
Summit Bank	Arkadelphia	70.0	0.124	0.396	143,908	1,355	1B-10B	67.5	21,059	854	0.000
Citizens' Bank & Trust Co.	Van Buren	70.0	0.145	0.558	52,958	517	100M-500M	60.0	7,545	319	0.006
Bank of Prescott	Prescott	70.0	0.183	1.000	13,252	305	<100M	90.0	13,252	305	0.000
Farmers Bank and Trust Company	Blytheville	70.0	0.180	0.449	74,443	551	100M-500M	57.5	8,502	323	0.000
Heritage Bank, National Association	Jonesboro	70.0	0.169	0.635	41,306	434	100M-500M	60.0	6,110	307	0.000
First Service Bank	Greenbrier	70.0	0.159	0.739	35,356	506	100M-500M	77.5	8,387	365	0.001
Liberty Bank of Arkansas	Jonesboro	67.5	0.124	0.334	345,149	2,623	1B-10B	62.5	40,863	1,476	0.000
First State Bank	Russellville	67.5	0.207	0.653	37,982	359	100M-500M	52.5	4,944	214	0.000
Union Bank & Trust Company	Monticello	67.5	0.181	0.537	35,031	459	100M-500M	67.5	6,323	329	0.000
Petit Jean State Bank	Morrilton	67.5	0.152	0.933	24,157	401	100M-500M	75.0	6,730	313	0.000
The First National Bank of Fort Smith	Fort Smith	67.5	0.138	0.273	147,652	1,306	1B-10B	57.5	16,802	749	0.000
Bank of Delight	Delight	67.5	0.242	0.851	20,036	290	<100M	67.5	4,954	200	0.000
First Community Bank of Eastern Arka	Marion	67.5	0.219	0.699	28,085	255	100M-500M	45.0	3,299	157	0.000
OZARK HERITAGE BANK NATIONAL AS	Mountain View	65.0	0.284	0.986	17,408	219	<100M	67.5	4,466	168	0.000
The Farmers & Merchants Bank	Stuttgart	65.0	0.097	0.529	60,085	977	500M-1B	67.5	13,050	740	0.004
First State Bank of Warren	Warren	65.0	0.207	0.745	21,621	271	100M-500M	57.5	4,278	183	0.000
Commercial Bank & Trust Company	Monticello	65.0	0.177	0.684	29,180	355	100M-500M	62.5	5,537	226	0.000
National Bank of Arkansas in North Lit	North Little Roc	65.0	0.202	0.651	38,023	264	100M-500M	27.5	2,891	126	0.000
First National Bank	Hot Springs	65.0	0.106	0.442	77,190	1,329	500M-1B	75.0	17,751	1,013	0.002

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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)
Bank of the Ozarks	Little Rock	65.0	0.100	0.293	375,888	3,408	1B-10B	57.5	38,451	1,765	0.000
Arvest Bank	Fayetteville	62.5	0.086	0.345	1,167,974	14,601	10B-50B	62.5	173,673	9,471	0.012
The Citizens Bank	Batesville	62.5	0.096	0.539	52,089	689	500M-1B	67.5	11,153	497	0.000
River Town Bank	Dardanelle	62.5	0.145	0.776	25,918	339	100M-500M	65.0	5,497	252	0.000
Farmers Bank & Trust Company	Magnolia	62.5	0.107	0.300	80,590	1,097	500M-1B	65.0	15,386	763	0.000
Simmons First Bank of Russellville	Russellville	62.5	0.159	0.677	31,744	259	100M-500M	30.0	2,981	119	0.000
First National Bank of Crossett	Crossett	62.5	0.206	0.620	29,051	299	100M-500M	55.0	4,459	189	0.008
First Community Bank of Crawford Co	Van Buren	62.5	0.204	0.857	19,838	227	<100M	57.5	4,073	150	0.002
First National Bank	Paragould	62.5	0.085	0.538	59,512	833	500M-1B	70.0	13,424	622	0.004
Merchants & Planters' Bank	Newport	60.0	0.118	0.608	26,489	471	100M-500M	72.5	7,378	369	0.008
United Bank	Springdale	60.0	0.205	0.647	33,073	198	100M-500M	25.0	2,506	92	0.000
Cross County Bank	Wynne	60.0	0.168	0.490	29,895	382	100M-500M	60.0	5,918	273	0.000
Signature Bank of Arkansas	Fayetteville	60.0	0.130	0.365	65,293	430	500M-1B	32.5	4,770	203	0.002
First Security Bank	Searcy	60.0	0.071	0.410	300,691	3,019	1B-10B	62.5	47,180	1,949	0.003
First Western Bank	Booneville	60.0	0.115	0.599	31,586	376	100M-500M	52.5	5,586	261	0.000
Cornerstone Bank	Eureka Springs	57.5	0.171	0.667	25,265	242	100M-500M	42.5	3,122	157	0.005
First Financial Bank	El Dorado	57.5	0.057	0.751	45,736	487	500M-1B	57.5	8,495	316	0.000
Centennial Bank	Conway	57.5	0.074	0.238	300,684	3,528	1B-10B	60.0	41,611	2,235	0.000
Eagle Bank and Trust Company	Little Rock	57.5	0.115	0.554	41,320	353	100M-500M	47.5	5,713	224	0.001
COMMUNITY STATE BANK	Bradley	57.5	0.302	1.000	8,960	77	<100M	40.0	1,303	46	0.000
First National Banking Company	Ash Flat	57.5	0.116	0.519	41,448	444	100M-500M	55.0	7,247	291	0.001
Fordyce Bank & Trust Co.	Fordyce	57.5	0.132	0.965	16,372	302	100M-500M	77.5	6,620	248	0.000
Legacy National Bank	Springdale	57.5	0.170	0.399	43,462	285	100M-500M	25.0	2,935	133	0.000
First Bank	Hampton	57.5	0.136	0.449	34,224	408	100M-500M	57.5	6,047	283	0.000
The First National Bank of IZARD Count	Calico Rock	55.0	0.096	1.000	14,013	357	100M-500M	92.5	14,013	357	0.000
Simmons First National Bank	Pine Bluff	55.0	0.051	0.294	90,839	1,074	1B-10B	52.5	14,674	704	0.098
First National Bank of Eastern Arkansas	Forrest City	55.0	0.078	0.769	26,835	394	100M-500M	67.5	7,194	308	0.003
Bank of England	England	55.0	0.111	0.583	28,962	386	100M-500M	57.5	5,869	281	0.000
Forrest City Bank, National Association	Forrest City	55.0	0.172	1.000	8,579	97	<100M	45.0	1,475	64	0.000
Delta Trust & Bank	Parkdale	55.0	0.124	0.294	48,926	338	100M-500M	40.0	5,228	177	0.000
Farmers Bank	Greenwood	55.0	0.113	0.910	20,930	245	100M-500M	55.0	4,402	167	0.000
Security Bank	Stephens	55.0	0.153	1.000	7,706	203	<100M	65.0	2,598	178	0.000
The Bank of Augusta	Augusta	52.5	0.159	0.857	11,349	175	<100M	47.5	2,105	133	0.000
The First National Bank in Green Forest	Green Forest	52.5	0.089	0.488	32,906	475	100M-500M	55.0	5,959	356	0.003
Smackover State Bank	Smackover	52.5	0.096	1.000	18,143	253	100M-500M	87.5	18,143	253	0.000
Riverside Bank	Sparkman	52.5	0.202	0.817	11,533	120	<100M	42.5	1,812	74	0.000
Hot Springs Bank & Trust Company	Hot Springs	52.5	0.190	0.706	17,346	120	<100M	15.0	1,098	51	0.000
Decatur State Bank	Decatur	52.5	0.143	0.826	19,225	227	100M-500M	52.5	3,536	148	0.003
Simmons First Bank of Searcy	Searcy	52.5	0.161	0.571	24,680	217	100M-500M	32.5	2,834	123	0.000
The First National Bank of Wynne	Wynne	52.5	0.106	0.495	28,914	446	100M-500M	62.5	6,054	330	0.003

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		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)
Helena National Bank	Helena	52.5	0.100	0.714	17,934	387	100M-500M	70.0	5,970	316	0.000
Piggott State Bank	Piggott	50.0	0.114	1.000	8,877	165	<100M	80.0	8,877	165	0.000
The First National Bank at Paris	Paris	50.0	0.106	0.774	13,056	304	100M-500M	70.0	5,156	250	0.005
The Bank of Fayetteville	Fayetteville	50.0	0.119	0.287	43,066	317	100M-500M	27.5	3,243	154	0.000
The Merchants & Planters Bank	Clarendon	50.0	0.063	1.000	2,705	934	<100M	77.5	2,705	934	0.000
Bank of Bearden	Bearden	50.0	0.238	0.794	8,980	43	<100M	22.5	688	20	0.000
Allied Bank	Mulberry	47.5	0.151	0.428	25,534	215	100M-500M	35.0	3,248	129	0.000
First State Bank	Crossett	47.5	0.132	1.000	5,503	88	<100M	70.0	5,503	88	0.000
The Eudora Bank	Eudora	47.5	0.154	1.000	4,278	99	<100M	65.0	4,278	99	0.000
Benefit Bank	Fort Smith	47.5	0.134	0.440	27,494	214	100M-500M	27.5	2,736	108	0.000
Horatio State Bank	Horatio	47.5	0.071	1.000	9,152	279	100M-500M	82.5	9,152	279	0.000
Simmons First Bank of Northwest Ark	Rogers	47.5	0.110	0.432	27,417	309	100M-500M	37.5	3,759	190	0.000
Metropolitan National Bank	Little Rock	47.5	0.057	0.221	58,074	555	1B-10B	40.0	6,915	303	0.000
The Malvern National Bank	Malvern	47.5	0.091	0.359	41,568	365	100M-500M	40.0	5,356	224	0.000
McGehee Bank	Mcgehee	47.5	0.133	0.736	15,825	157	100M-500M	27.5	1,668	69	0.000
Parkway Bank	Rogers	45.0	0.163	0.508	19,332	173	100M-500M	30.0	2,238	104	0.000
Merchants and Farmers Bank	Dumas	45.0	0.117	0.640	11,051	256	<100M	67.5	4,647	213	0.002
Citizens State Bank	Bald Knob	45.0	0.099	1.000	7,366	163	<100M	77.5	7,366	163	0.000
The First National Bank of McGehee	Mcgehee	45.0	0.150	0.835	7,550	135	<100M	50.0	1,855	106	0.000
Simmons First Bank of South Arkansas	Lake Village	45.0	0.097	0.773	17,434	221	100M-500M	45.0	3,391	149	0.000
Bank of Cave City	Cave City	42.5	0.072	1.000	6,811	217	<100M	80.0	6,811	217	0.005
The Peoples Bank	Magnolia	42.5	0.073	1.000	10,353	155	100M-500M	45.0	2,369	115	0.000
Simmons First Bank of Hot Springs	Hot Springs	40.0	0.099	0.751	17,498	146	100M-500M	25.0	1,865	77	0.000
Bank of Gravett	Gravette	40.0	0.095	0.794	13,246	180	100M-500M	40.0	2,420	121	0.000
Chambers Bank	Danville	40.0	0.061	0.156	43,866	345	500M-1B	30.0	4,838	188	0.000
Arkansas County Bank	De Witt	37.5	0.072	0.574	11,916	311	100M-500M	62.5	4,722	279	0.000
First Delta Bank	Marked Tree	37.5	0.087	1.000	5,230	99	<100M	47.5	1,658	88	0.000
Corning Savings and Loan Association	Corning	37.5	0.109	1.000	4,476	51	<100M	40.0	1,013	35	0.000
The Bank of Rison	Rison	37.5	0.107	1.000	2,983	61	<100M	45.0	1,014	51	0.000
Heartland Bank	Bryant	37.5	0.137	0.255	25,019	152	100M-500M	17.5	1,996	77	0.000
First Federal Bank	Harrison	35.0	0.070	0.290	38,793	216	500M-1B	22.5	3,463	102	0.000
Fidelity National Bank	West Memphis	35.0	0.073	0.557	25,951	176	100M-500M	22.5	2,540	101	0.001
Simmons First Bank of Eldorado	El Dorado	35.0	0.090	0.488	20,465	210	100M-500M	37.5	3,524	136	0.000
Logan County Bank	Scranton	32.5	0.049	1.000	3,584	116	<100M	60.0	3,584	116	0.000
Bank of McCrory	Mccrory	32.5	0.042	1.000	3,349	110	<100M	60.0	3,349	110	0.000
Little River Bank	Lepanto	32.5	0.064	1.000	2,672	86	<100M	57.5	2,672	86	0.000
Bodcaw Bank	Stamps	30.0	0.068	0.824	5,270	79	<100M	30.0	1,178	51	0.000
First State Bank of Northwest Arkansas	Huntsville	30.0	0.119	0.526	10,016	79	<100M	27.5	1,594	46	0.000
Priority Bank	Ozark	30.0	0.012	0.999	1,031	8	<100M	25.0	175	4	0.000
Bank of Lake Village	Lake Village	27.5	0.082	0.794	5,027	79	<100M	37.5	1,282	56	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)	
First State Bank	Lonoke	25.0	0.080	0.278	20,814	147	100M-500M	15.0	1,889	79	0.000
Central Bank	Little Rock	25.0	0.113	0.234	10,065	61	<100M	10.0	736	25	0.000
Pinnacle Bank	Rogers	20.0	0.095	0.308	8,162	27	<100M	10.0	178	5	0.000
The Capital Bank	Little Rock	20.0	0.069	0.428	10,816	63	100M-500M	10.0	680	34	0.000
Evolve Bank & Trust	West Memphis	20.0	0.058	0.290	14,806	187	100M-500M	22.5	2,260	131	0.000
Farmers Bank	Hamburg	17.5	0.065	0.523	2,803	21	<100M	15.0	363	12	0.000
Warren Bank and Trust Company	Warren	12.5	0.029	0.289	4,077	145	100M-500M	32.5	1,671	129	0.000
De Witt Bank and Trust Company	De Witt	10.0	0.015	0.141	2,623	57	100M-500M	12.5	807	44	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 2012

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)					All Small Business Lending (less than \$1 million)				
		Total	TA Ratio ¹	TBL Ratio ¹	Amount (1,000)	Number	Institution	Total Rank	Amount	Number	CC
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
First State Bank of DeQueen	De Queen	100.0	0.220	1.000	40,662	871	100M-500M	92.5	40,662	871	0.000
Bank of Salem	Salem	97.5	0.199	1.000	26,021	638	100M-500M	85.0	26,021	638	0.000
First Arkansas Bank and Trust	Jacksonville	97.5	0.091	0.302	63,505	19,290	500M-1B	80.0	116,539	19,506	0.077
The First National Bank of Lawrence County	Walnut Ridge	97.5	0.169	1.000	30,386	666	100M-500M	85.0	30,386	666	0.006
The First National Bank of Izard County	Calico Rock	92.5	0.096	1.000	14,013	357	100M-500M	55.0	14,013	357	0.000
Bank of Prescott	Prescott	90.0	0.183	1.000	13,252	305	<100M	70.0	13,252	305	0.000
Home Bank of Arkansas	Portland	87.5	0.297	1.000	20,775	279	<100M	75.0	20,775	279	0.000
First National Bank of North Arkansas	Berryville	87.5	0.078	0.356	12,944	494	100M-500M	80.0	33,198	597	0.001
Smackover State Bank	Smackover	87.5	0.096	1.000	18,143	253	100M-500M	52.5	18,143	253	0.000
The Union Bank of Mena	Mena	85.0	0.050	0.307	9,134	402	100M-500M	72.5	27,996	509	0.000
First Community Bank	Batesville	85.0	0.043	0.138	32,455	2,491	500M-1B	85.0	135,771	2,931	0.003
First National Bank & Trust Company	Mountain Home	82.5	0.042	0.197	15,934	504	100M-500M	87.5	75,789	690	0.002
Horatio State Bank	Horatio	82.5	0.071	1.000	9,152	279	100M-500M	47.5	9,152	279	0.000
Diamond Bank	Murfreesboro	82.5	0.036	0.238	15,192	746	100M-500M	72.5	50,027	920	0.000
Piggott State Bank	Piggott	80.0	0.114	1.000	8,877	165	<100M	50.0	8,877	165	0.000
Bank of Cave City	Cave City	80.0	0.072	1.000	6,811	217	<100M	42.5	6,811	217	0.005
PEOPLES BANK	Sheridan	80.0	0.070	0.220	7,922	324	100M-500M	85.0	35,942	429	0.000
First Service Bank	Greenbrier	77.5	0.038	0.175	8,387	365	100M-500M	70.0	35,356	506	0.001
Citizens State Bank	Bald Knob	77.5	0.099	1.000	7,366	163	<100M	45.0	7,366	163	0.000
Fordyce Bank & Trust Co.	Fordyce	77.5	0.053	0.390	6,620	248	100M-500M	57.5	16,372	302	0.000
Southern Bancorp Bank	Arkadelphia	77.5	0.026	0.109	27,779	998	1B-10B	75.0	143,309	1,523	0.000
The Merchants & Planters Bank	Clarendon	77.5	0.063	1.000	2,705	934	<100M	50.0	2,705	934	0.000
Petit Jean State Bank	Morrilton	75.0	0.042	0.260	6,730	313	100M-500M	67.5	24,157	401	0.000
First National Bank	Hot Springs	75.0	0.024	0.102	17,751	1,013	500M-1B	65.0	77,190	1,329	0.002
Community First Bank	Harrison	72.5	0.028	0.108	13,698	518	100M-500M	75.0	75,151	811	0.000
One Bank & Trust, National Association	Little Rock	72.5	0.034	0.113	16,229	437	100M-500M	82.5	88,557	672	0.003
Merchants & Planters' Bank	Newport	72.5	0.033	0.169	7,378	369	100M-500M	60.0	26,489	471	0.008
Bank of Little Rock	Little Rock	72.5	0.043	0.142	7,947	290	100M-500M	77.5	41,637	423	0.000
Bank of Star City	Star City	70.0	0.053	0.186	5,509	268	100M-500M	77.5	26,551	367	0.000
First State Bank	Crossett	70.0	0.132	1.000	5,503	88	<100M	47.5	5,503	88	0.000
First National Bank	Paragould	70.0	0.019	0.121	13,424	622	500M-1B	62.5	59,512	833	0.004
Simmons First Bank of Northeast Arkansas	Jonesboro	70.0	0.025	0.122	8,665	361	100M-500M	77.5	54,772	563	0.000
Helena National Bank	Helena	70.0	0.033	0.238	5,970	316	100M-500M	52.5	17,934	387	0.000
The First National Bank at Paris	Paris	70.0	0.042	0.305	5,156	250	100M-500M	50.0	13,056	304	0.005
Merchants and Farmers Bank	Dumas	67.5	0.049	0.269	4,647	213	<100M	45.0	11,051	256	0.002
The Farmers & Merchants Bank	Stuttgart	67.5	0.021	0.115	13,050	740	500M-1B	65.0	60,085	977	0.004
Union Bank & Trust Company	Monticello	67.5	0.033	0.097	6,323	329	100M-500M	67.5	35,031	459	0.000
Summit Bank	Arkadelphia	67.5	0.018	0.058	21,059	854	1B-10B	70.0	143,908	1,355	0.000

Table 3B. Expanded. Micro Business Lending Institutions in Arkansas Using Call Report Data, June 2012

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 Ratio ¹	TBL Ratio ¹	Amount (1,000)	Number		Total Rank	Amount (1,000)	Number	CC Amount/TA ¹
		Rank									
Bank of Delight	Delight	67.5	0.060	0.210	4,954	200	<100M	67.5	20,036	290	0.000
The Citizens Bank	Batesville	67.5	0.021	0.116	11,153	497	500M-1B	62.5	52,089	689	0.000
Twin Lakes Community Bank	Flippin	67.5	0.062	0.232	5,094	184	<100M	70.0	21,588	256	0.000
First National Bank of Eastern Arkansas	Forrest City	67.5	0.021	0.206	7,194	308	100M-500M	55.0	26,835	394	0.003
Pine Bluff National Bank	Pine Bluff	67.5	0.024	0.106	9,333	445	100M-500M	72.5	51,647	628	0.003
OZARK HERITAGE BANK NATIONAL ASSOCIATION	Mountain View	67.5	0.073	0.253	4,466	168	<100M	65.0	17,408	219	0.000
Farmers Bank & Trust Company	Magnolia	65.0	0.020	0.057	15,386	763	500M-1B	62.5	80,590	1,097	0.000
The Eudora Bank	Eudora	65.0	0.154	1.000	4,278	99	<100M	47.5	4,278	99	0.000
River Town Bank	Dardanelle	65.0	0.031	0.165	5,497	252	100M-500M	62.5	25,918	339	0.000
Security Bank	Stephens	65.0	0.051	0.337	2,598	178	<100M	55.0	7,706	203	0.000
First Security Bank	Searcy	62.5	0.011	0.064	47,180	1,949	1B-10B	60.0	300,691	3,019	0.003
Arvest Bank	Fayetteville	62.5	0.013	0.051	173,673	9,471	10B-50B	62.5	1,167,974	14,601	0.012
The First National Bank of Wynne	Wynne	62.5	0.022	0.104	6,054	330	100M-500M	52.5	28,914	446	0.003
Commercial Bank & Trust Company	Monticello	62.5	0.034	0.130	5,537	226	100M-500M	65.0	29,180	355	0.000
Liberty Bank of Arkansas	Jonesboro	62.5	0.015	0.040	40,863	1,476	1B-10B	67.5	345,149	2,623	0.000
Arkansas County Bank	De Witt	62.5	0.029	0.227	4,722	279	100M-500M	37.5	11,916	311	0.000
Citizens' Bank & Trust Co.	Van Buren	60.0	0.021	0.080	7,545	319	100M-500M	70.0	52,958	517	0.006
Bank of McCrory	Mccrory	60.0	0.042	1.000	3,349	110	<100M	32.5	3,349	110	0.000
Logan County Bank	Scranton	60.0	0.049	1.000	3,584	116	<100M	32.5	3,584	116	0.000
Cross County Bank	Wynne	60.0	0.033	0.097	5,918	273	100M-500M	60.0	29,895	382	0.000
Centennial Bank	Conway	60.0	0.010	0.033	41,611	2,235	1B-10B	57.5	300,684	3,528	0.000
Heritage Bank, National Association	Jonesboro	60.0	0.025	0.094	6,110	307	100M-500M	70.0	41,306	434	0.000
Little River Bank	Lepanto	57.5	0.064	1.000	2,672	86	<100M	32.5	2,672	86	0.000
First Financial Bank	El Dorado	57.5	0.011	0.140	8,495	316	500M-1B	57.5	45,736	487	0.000
Bank of England	England	57.5	0.023	0.118	5,869	281	100M-500M	55.0	28,962	386	0.000
The First National Bank of Fort Smith	Fort Smith	57.5	0.016	0.031	16,802	749	1B-10B	67.5	147,652	1,306	0.000
Bank of the Ozarks	Little Rock	57.5	0.010	0.030	38,451	1,765	1B-10B	65.0	375,888	3,408	0.000
Farmers Bank and Trust Company	Blytheville	57.5	0.021	0.051	8,502	323	100M-500M	70.0	74,443	551	0.000
First State Bank of Warren	Warren	57.5	0.041	0.147	4,278	183	100M-500M	65.0	21,621	271	0.000
First Community Bank of Crawford County	Van Buren	57.5	0.042	0.176	4,073	150	<100M	62.5	19,838	227	0.002
First Bank	Hampton	57.5	0.024	0.079	6,047	283	100M-500M	57.5	34,224	408	0.000
First National Banking Company	Ash Flat	55.0	0.020	0.091	7,247	291	100M-500M	57.5	41,448	444	0.001
The First National Bank in Green Forest	Green Forest	55.0	0.016	0.088	5,959	356	100M-500M	52.5	32,906	475	0.003
First National Bank of Crossett	Crossett	55.0	0.032	0.095	4,459	189	100M-500M	62.5	29,051	299	0.008
Farmers Bank	Greenwood	55.0	0.024	0.191	4,402	167	100M-500M	55.0	20,930	245	0.000
Simmons First National Bank	Pine Bluff	52.5	0.008	0.047	14,674	704	1B-10B	55.0	90,839	1,074	0.098
First Western Bank	Booneville	52.5	0.020	0.106	5,586	261	100M-500M	60.0	31,586	376	0.000
Decatur State Bank	Decatur	52.5	0.026	0.152	3,536	148	100M-500M	52.5	19,225	227	0.003
First State Bank	Russellville	52.5	0.027	0.085	4,944	214	100M-500M	67.5	37,982	359	0.000

Table 3B. Expanded. Micro Business Lending Institutions in Arkansas Using Call Report Data, June 2012

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)					All Small Business Lending (less than \$1 million)				
		Total		TBL Ratio ¹	Amount (1,000)	Number	Institution Asset Size	Total		Number	CC Amount/TA ¹
		Rank	TA Ratio ¹					Rank	Amount (1,000)		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)		
The First National Bank of McGehee	Mcgehee	50.0	0.037	0.205	1,855	106	<100M	45.0	7,550	135	0.000
Eagle Bank and Trust Company	Little Rock	47.5	0.016	0.077	5,713	224	100M-500M	57.5	41,320	353	0.001
The Bank of Augusta	Augusta	47.5	0.029	0.159	2,105	133	<100M	52.5	11,349	175	0.000
First Delta Bank	Marked Tree	47.5	0.027	0.317	1,658	88	<100M	37.5	5,230	99	0.000
Simmons First Bank of South Arkansas	Lake Village	45.0	0.019	0.150	3,391	149	100M-500M	45.0	17,434	221	0.000
Forrest City Bank, National Association	Forrest City	45.0	0.030	0.172	1,475	64	<100M	55.0	8,579	97	0.000
First Community Bank of Eastern Arkansas	Marion	45.0	0.026	0.082	3,299	157	100M-500M	67.5	28,085	255	0.000
The Peoples Bank	Magnolia	45.0	0.017	0.229	2,369	115	100M-500M	42.5	10,353	155	0.000
The Bank of Rison	Rison	45.0	0.036	0.340	1,014	51	<100M	37.5	2,983	61	0.000
Cornerstone Bank	Eureka Springs	42.5	0.021	0.082	3,122	157	100M-500M	57.5	25,265	242	0.005
Riverside Bank	Sparkman	42.5	0.032	0.128	1,812	74	<100M	52.5	11,533	120	0.000
The Malvern National Bank	Malvern	40.0	0.012	0.046	5,356	224	100M-500M	47.5	41,568	365	0.000
Metropolitan National Bank	Little Rock	40.0	0.007	0.026	6,915	303	1B-10B	47.5	58,074	555	0.000
Delta Trust & Bank	Parkdale	40.0	0.013	0.031	5,228	177	100M-500M	55.0	48,926	338	0.000
Bank of Gravett	Gravette	40.0	0.017	0.145	2,420	121	100M-500M	40.0	13,246	180	0.000
COMMUNITY STATE BANK	Bradley	40.0	0.044	0.145	1,303	46	<100M	57.5	8,960	77	0.000
Corning Savings and Loan Association	Corning	40.0	0.025	0.226	1,013	35	<100M	37.5	4,476	51	0.000
Simmons First Bank of Eldorado	El Dorado	37.5	0.015	0.084	3,524	136	100M-500M	35.0	20,465	210	0.000
Simmons First Bank of Northwest Arkansas	Rogers	37.5	0.015	0.059	3,759	190	100M-500M	47.5	27,417	309	0.000
Bank of Lake Village	Lake Village	37.5	0.021	0.203	1,282	56	<100M	27.5	5,027	79	0.000
Allied Bank	Mulberry	35.0	0.019	0.054	3,248	129	100M-500M	47.5	25,534	215	0.000
Warren Bank and Trust Company	Warren	32.5	0.012	0.118	1,671	129	100M-500M	12.5	4,077	145	0.000
Signature Bank of Arkansas	Fayetteville	32.5	0.010	0.027	4,770	203	500M-1B	60.0	65,293	430	0.002
Simmons First Bank of Searcy	Searcy	32.5	0.018	0.066	2,834	123	100M-500M	52.5	24,680	217	0.000
Simmons First Bank of Russellville	Russellville	30.0	0.015	0.064	2,981	119	100M-500M	62.5	31,744	259	0.000
Bodcaw Bank	Stamps	30.0	0.015	0.184	1,178	51	<100M	30.0	5,270	79	0.000
Parkway Bank	Rogers	30.0	0.019	0.059	2,238	104	100M-500M	45.0	19,332	173	0.000
Chambers Bank	Danville	30.0	0.007	0.017	4,838	188	500M-1B	40.0	43,866	345	0.000
The Bank of Fayetteville	Fayetteville	27.5	0.009	0.022	3,243	154	100M-500M	50.0	43,066	317	0.000
Benefit Bank	Fort Smith	27.5	0.013	0.044	2,736	108	100M-500M	47.5	27,494	214	0.000
National Bank of Arkansas in North Little Roc	North Little Roc	27.5	0.015	0.050	2,891	126	100M-500M	65.0	38,023	264	0.000
McGehee Bank	Mcgehee	27.5	0.014	0.078	1,668	69	100M-500M	47.5	15,825	157	0.000
First State Bank of Northwest Arkansas	Huntsville	27.5	0.019	0.084	1,594	46	<100M	30.0	10,016	79	0.000
Legacy National Bank	Springdale	25.0	0.012	0.027	2,935	133	100M-500M	57.5	43,462	285	0.000
United Bank	Springdale	25.0	0.015	0.049	2,506	92	100M-500M	60.0	33,073	198	0.000
Priority Bank	Ozark	25.0	0.002	0.170	175	4	<100M	30.0	1,031	8	0.000
Simmons First Bank of Hot Springs	Hot Springs	25.0	0.011	0.080	1,865	77	100M-500M	40.0	17,498	146	0.000
Fidelity National Bank	West Memphis	22.5	0.007	0.054	2,540	101	100M-500M	35.0	25,951	176	0.001
First Federal Bank	Harrison	22.5	0.006	0.026	3,463	102	500M-1B	35.0	38,793	216	0.000

Table 3B. Expanded. Micro Business Lending Institutions in Arkansas Using Call Report Data, June 2012

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 Ratio ¹	TBL Ratio ¹	Amount (1,000)	Number		Total Rank	Amount (1,000)	Number	CC Amount/TA ¹
		Rank									
Evolve Bank & Trust	West Memphis	22.5	0.009	0.044	2,260	131	100M-500M	20.0	14,806	187	0.000
Bank of Bearden	Bearden	22.5	0.018	0.061	688	20	<100M	50.0	8,980	43	0.000
Heartland Bank	Bryant	17.5	0.011	0.020	1,996	77	100M-500M	37.5	25,019	152	0.000
Farmers Bank	Hamburg	15.0	0.008	0.068	363	12	<100M	17.5	2,803	21	0.000
First State Bank	Lonoke	15.0	0.007	0.025	1,889	79	100M-500M	25.0	20,814	147	0.000
Hot Springs Bank & Trust Company	Hot Springs	15.0	0.012	0.045	1,098	51	<100M	52.5	17,346	120	0.000
De Witt Bank and Trust Company	De Witt	12.5	0.005	0.043	807	44	100M-500M	10.0	2,623	57	0.000
Central Bank	Little Rock	10.0	0.008	0.017	736	25	<100M	25.0	10,065	61	0.000
Pinnacle Bank	Rogers	10.0	0.002	0.007	178	5	<100M	20.0	8,162	27	0.000
The Capital Bank	Little Rock	10.0	0.004	0.027	680	34	100M-500M	20.0	10,816	63	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.