

Table 3A Expanded. Small Business Lending Institutions in Louisiana 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)
Gulf Coast Bank and Trust Company	New Orleans	87.5	0.254	0.637	229,706	1,761	500M-1B	72.5	21,948	707	0.002
Tensas State Bank	Newellton	87.5	0.276	1.000	35,704	490	100M-500M	97.5	35,704	490	0.000
Citizens National Bank, N.A.	Bossier City	85.0	0.204	0.640	133,273	1,142	500M-1B	82.5	22,435	706	0.000
Homeland Federal Savings Bank	Columbia	85.0	0.253	1.000	38,636	571	100M-500M	87.5	10,235	439	0.000
Gibsland Bank & Trust Company	Gibsland	85.0	0.260	0.714	62,894	752	100M-500M	85.0	15,193	557	0.000
Guaranty Bank & Trust Company of D	Delhi	85.0	0.270	1.000	35,986	438	100M-500M	80.0	7,483	341	0.006
Bank of Erath	Erath	85.0	0.372	1.000	33,476	559	<100M	97.5	33,476	559	0.000
Vermilion Bank & Trust Company	Kaplan	82.5	0.275	1.000	28,645	399	100M-500M	95.0	28,645	399	0.007
The Bank	Jennings	82.5	0.224	0.968	38,085	727	100M-500M	95.0	14,572	614	0.000
City Savings Bank & Trust Company	Deridder	82.5	0.214	0.866	48,922	587	100M-500M	82.5	10,224	416	0.006
First National Bank	Arcadia	80.0	0.233	0.750	46,623	523	100M-500M	72.5	7,785	357	0.002
Synergy Bank	Houma	80.0	0.230	0.587	85,733	900	100M-500M	77.5	12,694	580	0.000
St. Martin Bank and Trust Company	St. Martinville	77.5	0.187	0.667	68,486	711	100M-500M	77.5	11,484	463	0.005
Gulf Coast Bank	Abbeville	77.5	0.199	0.566	66,216	1,130	100M-500M	90.0	19,258	916	0.000
Progressive Bank	Winnsboro	77.5	0.212	0.499	91,442	645	100M-500M	62.5	10,591	344	0.000
First National Bank of Louisiana	Crowley	75.0	0.207	0.683	57,870	552	100M-500M	67.5	8,475	340	0.000
Sabine State Bank and Trust Company	Many	75.0	0.185	0.431	127,491	1,391	500M-1B	77.5	21,270	971	0.001
Basile State Bank	Basile	75.0	0.228	1.000	12,230	366	<100M	92.5	12,230	366	0.000
Richland State Bank	Rayville	75.0	0.175	0.721	42,689	1,560	100M-500M	87.5	10,873	1,332	0.000
The Evangeline Bank and Trust Company	Ville Platte	75.0	0.122	0.792	70,411	1,346	500M-1B	92.5	23,274	1,087	0.002
Florida Parishes Bank	Hammond	72.5	0.183	0.912	34,262	360	100M-500M	67.5	6,333	255	0.005
Community First Bank	New Iberia	72.5	0.197	0.734	51,578	445	100M-500M	67.5	7,790	283	0.000
Citizens Bank & Trust Company	Plaquemine	72.5	0.226	0.689	48,904	371	100M-500M	55.0	5,173	193	0.000
South Louisiana Bank, Houma, Louisiana	Houma	72.5	0.184	0.526	74,866	879	100M-500M	77.5	14,268	566	0.001
Home Bank	Lafayette	72.5	0.160	0.455	157,147	1,131	500M-1B	57.5	12,490	575	0.001
Coastal Commerce Bank	Houma	70.0	0.191	0.417	67,669	574	100M-500M	55.0	8,401	316	0.000
Rayne State Bank & Trust Company	Rayne	70.0	0.224	0.474	64,740	519	100M-500M	57.5	7,650	281	0.000
The Union Bank	Marksville	70.0	0.174	1.000	39,058	179	100M-500M	40.0	3,493	104	0.000
St Landry Homestead Federal Savings	Opelousas	70.0	0.161	1.000	38,597	191	100M-500M	32.5	3,020	94	0.000
Red River Bank	Alexandria	70.0	0.151	0.460	163,029	1,653	1B-10B	67.5	22,258	1,017	0.000
MidSouth Bank, National Association	Lafayette	67.5	0.142	0.409	197,304	4,161	1B-10B	70.0	31,691	3,347	0.004
Southern Heritage Bank	Jonesville	67.5	0.145	0.774	38,218	632	100M-500M	82.5	9,205	498	0.003
Franklin State Bank & Trust Company	Winnsboro	67.5	0.182	1.000	23,603	261	100M-500M	92.5	23,603	261	0.000
Cottonport Bank	Cottonport	67.5	0.136	0.697	46,946	605	100M-500M	82.5	12,007	478	0.000
Bank of Ruston	Ruston	67.5	0.212	0.949	23,248	253	100M-500M	65.0	4,470	172	0.000
Fidelity Bank	Baton Rouge	65.0	0.290	0.523	37,476	313	100M-500M	57.5	5,421	180	0.000
Catahoula - LaSalle Bank	Jonesville	65.0	0.152	1.000	15,550	434	100M-500M	95.0	15,550	434	0.000
Jeff Davis Bank & Trust Company	Jennings	65.0	0.117	0.521	65,556	1,002	500M-1B	80.0	15,249	766	0.000

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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)
Tri-Parish Bank	Eunice	65.0	0.186	0.602	35,129	378	100M-500M	55.0	4,884	233	0.005
Concordia Bank & Trust Company	Vidalia	65.0	0.129	0.621	64,483	739	500M-1B	75.0	12,919	510	0.000
Delta Bank	Vidalia	62.5	0.118	0.864	25,666	509	100M-500M	80.0	7,549	417	0.000
Teche Federal Bank	New Iberia	62.5	0.099	0.633	83,261	568	500M-1B	57.5	11,141	305	0.000
The Vernon Bank	Leesville	62.5	0.195	1.000	14,363	172	<100M	85.0	14,363	172	0.000
First Bank and Trust	New Orleans	62.5	0.139	0.334	112,848	789	500M-1B	57.5	11,264	412	0.002
Resource Bank	Covington	62.5	0.155	0.435	70,786	478	100M-500M	42.5	5,731	240	0.000
The First National Bank of Jeanerette	Jeanerette	62.5	0.154	0.729	29,002	360	100M-500M	65.0	5,523	251	0.000
First Community Bank	Hammond	62.5	0.211	0.828	23,411	233	100M-500M	50.0	3,115	148	0.000
American Bank & Trust Company	Opelousas	62.5	0.192	0.753	28,203	279	100M-500M	50.0	3,940	166	0.015
Community Bank of Louisiana	Mansfield	62.5	0.134	0.609	43,723	528	100M-500M	72.5	9,615	382	0.000
Community Trust Bank	Choudrant	62.5	0.128	0.259	344,450	2,869	1B-10B	62.5	42,536	1,710	0.000
Metairie Bank & Trust Company	Metairie	60.0	0.146	0.701	49,835	295	100M-500M	27.5	2,822	113	0.000
Bank of Louisiana	New Orleans	60.0	0.199	1.000	17,456	95	<100M	17.5	784	44	0.064
The Peoples State Bank	Many	60.0	0.134	0.421	66,409	572	100M-500M	57.5	9,576	364	0.002
Liberty Bank and Trust Company	New Orleans	60.0	0.114	0.614	61,437	536	500M-1B	60.0	10,986	313	0.015
Business First Bank	Baton Rouge	60.0	0.147	0.295	94,461	523	500M-1B	37.5	6,217	213	0.000
Teche Bank & Trust Co.	Saint Martinvill	60.0	0.193	0.968	17,971	202	<100M	57.5	3,376	142	0.000
United Community Bank	Gonzales	60.0	0.205	0.514	39,523	277	100M-500M	50.0	5,134	167	0.000
The Bank of Commerce	White Castle	60.0	0.234	0.929	13,026	127	<100M	45.0	1,684	77	0.000
Plaquemine Bank & Trust Company	Plaquemine	60.0	0.174	0.788	21,473	260	100M-500M	70.0	5,440	199	0.000
Farmers State Bank & Trust Co.	Church Point	60.0	0.175	0.803	16,619	333	<100M	77.5	6,028	295	0.000
Patterson State Bank	Patterson	60.0	0.146	0.780	30,958	285	100M-500M	52.5	4,714	191	0.000
Ouachita Independent Bank	Monroe	60.0	0.144	0.364	87,151	682	500M-1B	52.5	10,043	375	0.000
First American Bank and Trust	Vacherie	60.0	0.127	0.444	90,513	652	500M-1B	45.0	8,336	318	0.003
Marion State Bank	Marion	60.0	0.156	0.831	20,393	445	100M-500M	82.5	8,280	396	0.000
Whitney Bank	New Orleans	57.5	0.085	0.261	1,060,992	10,792	10B-50B	60.0	111,940	6,468	0.005
First NBC Bank	New Orleans	57.5	0.082	0.161	197,928	1,021	1B-10B	47.5	12,931	398	0.001
First Guaranty Bank	Hammond	57.5	0.092	0.337	125,704	838	1B-10B	55.0	16,750	496	0.002
Citizens Progressive Bank	Winnsboro	57.5	0.213	0.618	17,273	313	<100M	75.0	5,730	260	0.000
Iberville Bank	Plaquemine	57.5	0.171	0.632	38,411	238	100M-500M	35.0	3,113	121	0.000
Mississippi River Bank	Belle Chasse	57.5	0.188	0.571	28,133	277	100M-500M	45.0	3,412	161	0.000
Community Bank	Raceland	57.5	0.153	0.371	58,917	510	100M-500M	67.5	10,526	333	0.000
Iberiabank	Lafayette	57.5	0.063	0.183	758,549	5,125	10B-50B	55.0	50,189	2,317	0.004
Sicily Island State Bank	Sicily Island	55.0	0.274	0.828	9,626	128	<100M	60.0	2,525	101	0.000
American Gateway Bank	Port Allen	55.0	0.127	0.556	50,990	412	100M-500M	50.0	6,585	214	0.000
Bank of Sunset and Trust Company	Sunset	55.0	0.205	0.625	23,589	202	100M-500M	42.5	2,984	112	0.000
Farmers-Merchants Bank & Trust Company	Breaux Bridge	55.0	0.178	0.410	46,919	278	100M-500M	32.5	3,614	123	0.000
State Bank & Trust Company	Golden Meadow	55.0	0.221	0.607	25,023	153	100M-500M	30.0	2,378	70	0.000
City Bank & Trust Co.	Natchitoches	55.0	0.098	0.912	23,270	313	100M-500M	57.5	4,709	232	0.000

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		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)		(9)
Citizens Bank & Trust Company	Covington	55.0	0.222	0.643	23,928	138	100M-500M	22.5	1,373	61	0.000
MBL Bank	Minden	55.0	0.131	0.707	33,760	339	100M-500M	60.0	6,219	223	0.000
Simmesport State Bank	Simmesport	55.0	0.157	1.000	9,859	182	<100M	82.5	9,859	182	0.000
Bank of Montgomery	Montgomery	55.0	0.171	0.490	29,204	303	100M-500M	45.0	3,940	192	0.000
Hodge Bank & Trust Company	Hodge	55.0	0.178	0.995	11,660	209	<100M	67.5	3,184	164	0.000
Investar Bank	Baton Rouge	52.5	0.137	0.581	43,252	213	100M-500M	25.0	2,247	76	0.000
Landmark Bank	Clinton	52.5	0.157	0.814	16,209	209	100M-500M	60.0	3,879	154	0.000
Bank of Jena	Jena	52.5	0.192	0.938	13,933	116	<100M	42.5	1,848	87	0.005
American Bank & Trust Company	Covington	52.5	0.189	0.710	20,118	165	100M-500M	37.5	2,275	90	0.000
West Carroll Community Bank	Oak Grove	52.5	0.235	1.000	3,974	61	<100M	67.5	3,974	61	0.000
Citizens Bank & Trust Company of Vivian	Vivian	52.5	0.129	0.874	19,368	280	100M-500M	75.0	6,462	216	0.000
M C Bank & Trust Company	Morgan City	50.0	0.126	0.505	40,718	321	100M-500M	50.0	6,038	195	0.000
Anthem Bank & Trust	Plaquemine	50.0	0.161	0.771	18,933	118	100M-500M	35.0	1,997	58	0.000
Progressive National Bank of DeSoto	Mansfield	50.0	0.171	1.000	5,784	106	<100M	75.0	5,784	106	0.000
Winnsboro State Bank & Trust Company	Winnsboro	50.0	0.077	1.000	9,877	304	100M-500M	85.0	9,877	304	0.000
South Lafourche Bank & Trust Company	Larose	50.0	0.158	0.552	26,301	238	100M-500M	67.5	6,502	168	0.000
Commercial Capital Bank	Delhi	47.5	0.146	1.000	7,846	117	<100M	42.5	1,270	83	0.000
The Mer Rouge State Bank	Mer Rouge	47.5	0.146	1.000	6,311	146	<100M	62.5	2,025	128	0.000
Jonesboro State Bank	Jonesboro	47.5	0.062	1.000	8,479	270	100M-500M	67.5	4,116	249	0.000
Church Point Bank and Trust Company	Church Point	47.5	0.151	1.000	7,096	90	<100M	75.0	7,096	90	0.000
Peoples Bank	Chatham	47.5	0.190	1.000	4,495	19	<100M	22.5	325	8	0.000
Citizens Savings Bank	Bogalusa	47.5	0.112	0.621	25,774	279	100M-500M	50.0	4,687	183	0.000
Cross Keys Bank	Saint Joseph	47.5	0.110	0.489	33,713	471	100M-500M	62.5	6,987	335	0.000
Bank of St. Francisville	Saint Francisville	47.5	0.149	0.747	15,049	209	100M-500M	55.0	3,079	156	0.000
Guaranty Bank	Mamou	47.5	0.125	0.722	18,255	258	100M-500M	55.0	3,916	178	0.000
First National Bank USA	Boutte	45.0	0.156	0.624	22,396	151	100M-500M	22.5	1,702	58	0.004
Caldwell Bank & Trust Company	Columbia	45.0	0.157	0.772	15,494	141	<100M	50.0	2,700	95	0.000
Bank of Maringouin	Maringouin	45.0	0.159	1.000	7,782	69	<100M	40.0	1,070	42	0.000
Feliciana Bank & Trust Company	Clinton	45.0	0.126	0.698	14,050	326	100M-500M	72.5	5,130	278	0.000
First National Bank in DeRidder	De Ridder	45.0	0.095	0.712	17,685	271	100M-500M	62.5	4,637	197	0.000
First Federal Bank of Louisiana	Lake Charles	45.0	0.058	0.325	44,545	422	500M-1B	37.5	5,136	204	0.002
Bank of Commerce & Trust Co.	Crowley	45.0	0.065	0.607	22,602	402	100M-500M	60.0	6,121	318	0.000
Lakeside Bank	Lake Charles	42.5	0.182	0.694	15,840	113	<100M	30.0	1,844	60	0.000
Colfax Banking Company	Colfax	42.5	0.107	1.000	8,821	97	<100M	77.5	8,821	97	0.000
Bank of Coushatta	Coushatta	42.5	0.057	0.801	11,097	331	100M-500M	65.0	4,661	298	0.000
Guaranty Bank and Trust Company	New Roads	42.5	0.125	0.754	17,078	119	100M-500M	32.5	2,050	68	0.000
The Highlands Bank	Jackson	42.5	0.149	0.463	20,879	223	100M-500M	35.0	2,669	122	0.000
Peoples Bank and Trust Company of New Roads	New Roads	40.0	0.131	0.463	21,954	241	100M-500M	37.5	3,046	147	0.000
Citizen's Bank	Ville Platte	40.0	0.080	0.581	19,811	298	100M-500M	52.5	4,396	224	0.001
Merchants & Farmers Bank & Trust Company	Leesville	40.0	0.089	0.394	24,658	379	100M-500M	57.5	5,972	263	0.000

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		(1)	(2)	(3)	(4)	(5)		(6)	(7)	(8)	
Exchange Bank and Trust Company, Natchitoches	Natchitoches	40.0	0.099	0.796	11,532	119	100M-500M	35.0	1,858	79	0.000
First National Bank of Benton	Benton	37.5	0.094	1.000	5,199	84	<100M	42.5	1,302	63	0.000
St. Landry Bank and Trust Company	Opelousas	37.5	0.087	0.397	23,142	325	100M-500M	65.0	6,935	255	0.000
Bank of Zachary	Zachary	37.5	0.085	0.676	17,953	154	100M-500M	32.5	2,244	86	0.000
Kaplan State Bank	Kaplan	37.5	0.066	1.000	6,361	95	<100M	45.0	1,695	74	0.005
State-Investors Bank	Metairie	37.5	0.099	0.677	24,192	85	100M-500M	10.0	297	6	0.000
St Tammany Homestead Savings and	Covington	35.0	0.092	0.916	8,861	38	<100M	10.0	21	1	0.000
Beauregard FSB	Deridder	35.0	0.090	1.000	5,085	69	<100M	47.5	1,481	49	0.000
Jackson Parish Bank	Jonesboro	35.0	0.090	1.000	5,429	90	<100M	72.5	5,429	90	0.000
Home Federal Bank	Shreveport	35.0	0.088	0.506	26,085	153	100M-500M	22.5	2,097	71	0.000
Bank of New Orleans	Metairie	35.0	0.101	0.538	32,509	115	100M-500M	10.0	739	19	0.000
Bank of Gueydan	Gueydan	32.5	0.058	1.000	4,866	116	<100M	70.0	4,866	116	0.000
Bank of Abbeville & Trust Company	Abbeville	32.5	0.055	0.720	9,292	191	100M-500M	57.5	3,840	164	0.000
Eureka Homestead	Metairie	30.0	0.021	0.999	1,945	9	<100M	10.0	19	1	0.000
Rayne Building and Loan Association	Rayne	30.0	0.022	0.999	1,417	25	<100M	42.5	1,417	25	0.000
Bank of Winnfield & Trust Company	Winnfield	30.0	0.105	0.485	14,425	127	100M-500M	25.0	1,354	75	0.000
First National Banker's Bank	Baton Rouge	27.5	0.044	0.236	38,291	99	500M-1B	10.0	306	12	0.000
Abbeville Building & Loan (A State-Ch	Abbeville	27.5	0.001	0.977	43	1	<100M	10.0	-	-	0.000
Union Savings and Loan Association	New Orleans	27.5	0.011	0.999	1,021	3	<100M	35.0	1,021	3	0.000
Bank of Ringgold	Ringgold	27.5	0.065	0.838	4,652	60	<100M	40.0	1,414	43	0.000
Fifth District Savings Bank	New Orleans	27.5	0.001	0.997	295	1	100M-500M	10.0	-	-	0.000
Bank of Oak Ridge	Oak Ridge	27.5	0.011	0.998	551	2	<100M	17.5	41	1	0.000
Tri-State Bank and Trust	Haughton	27.5	0.057	0.929	2,040	25	<100M	27.5	327	18	0.000
Mutual Savings and Loan Association	Metairie	25.0	0.024	0.902	761	5	<100M	10.0	-	-	0.000
Crescent Bank & Trust	New Orleans	22.5	0.023	0.382	16,524	122	500M-1B	22.5	2,427	64	0.000
Hibernia Bank	New Orleans	20.0	0.095	0.386	9,621	36	100M-500M	10.0	136	3	0.000
Fidelity Homestead Savings Bank	New Orleans	17.5	0.017	0.214	15,493	99	500M-1B	12.5	270	29	0.000
Washington State Bank	Washington	12.5	0.050	0.129	6,496	34	100M-500M	10.0	435	15	0.000

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.

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		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Bank of Erath	Erath	97.5	0.372	1.000	33,476	559	<100M	85.0	33,476	559	0.000
Tensas State Bank	Newellton	97.5	0.276	1.000	35,704	490	100M-500M	87.5	35,704	490	0.000
Vermilion Bank & Trust Company	Kaplan	95.0	0.275	1.000	28,645	399	100M-500M	82.5	28,645	399	0.007
The Bank	Jennings	95.0	0.086	0.370	14,572	614	100M-500M	82.5	38,085	727	0.000
Catahoula - LaSalle Bank	Jonesville	95.0	0.152	1.000	15,550	434	100M-500M	65.0	15,550	434	0.000
Franklin State Bank & Trust Company	Winnsboro	92.5	0.182	1.000	23,603	261	100M-500M	67.5	23,603	261	0.000
The Evangeline Bank and Trust Company	Ville Platte	92.5	0.040	0.262	23,274	1,087	500M-1B	75.0	70,411	1,346	0.002
Basile State Bank	Basile	92.5	0.228	1.000	12,230	366	<100M	75.0	12,230	366	0.000
Gulf Coast Bank	Abbeville	90.0	0.058	0.165	19,258	916	100M-500M	77.5	66,216	1,130	0.000
Homeland Federal Savings Bank	Columbia	87.5	0.067	0.265	10,235	439	100M-500M	85.0	38,636	571	0.000
Richland State Bank	Rayville	87.5	0.045	0.184	10,873	1,332	100M-500M	75.0	42,689	1,560	0.000
Winnsboro State Bank & Trust Company	Winnsboro	85.0	0.077	1.000	9,877	304	100M-500M	50.0	9,877	304	0.000
Gibsland Bank & Trust Company	Gibsland	85.0	0.063	0.173	15,193	557	100M-500M	85.0	62,894	752	0.000
The Vernon Bank	Leesville	85.0	0.195	1.000	14,363	172	<100M	62.5	14,363	172	0.000
Simmesport State Bank	Simmesport	82.5	0.157	1.000	9,859	182	<100M	55.0	9,859	182	0.000
City Savings Bank & Trust Company	Deridder	82.5	0.045	0.181	10,224	416	100M-500M	82.5	48,922	587	0.006
Cottonport Bank	Cottonport	82.5	0.035	0.178	12,007	478	100M-500M	67.5	46,946	605	0.000
Marion State Bank	Marion	82.5	0.063	0.337	8,280	396	100M-500M	60.0	20,393	445	0.000
Citizens National Bank, N.A.	Bossier City	82.5	0.034	0.108	22,435	706	500M-1B	85.0	133,273	1,142	0.000
Southern Heritage Bank	Jonesville	82.5	0.035	0.186	9,205	498	100M-500M	67.5	38,218	632	0.003
Jeff Davis Bank & Trust Company	Jennings	80.0	0.027	0.121	15,249	766	500M-1B	65.0	65,556	1,002	0.000
Delta Bank	Vidalia	80.0	0.035	0.254	7,549	417	100M-500M	62.5	25,666	509	0.000
Guaranty Bank & Trust Company of Delhi, Lo Delhi		80.0	0.056	0.208	7,483	341	100M-500M	85.0	35,986	438	0.006
South Louisiana Bank, Houma, Louisiana	Houma	77.5	0.035	0.100	14,268	566	100M-500M	72.5	74,866	879	0.001
Synergy Bank	Houma	77.5	0.034	0.087	12,694	580	100M-500M	80.0	85,733	900	0.000
Sabine State Bank and Trust Company	Many	77.5	0.031	0.072	21,270	971	500M-1B	75.0	127,491	1,391	0.001
Farmers State Bank & Trust Co.	Church Point	77.5	0.064	0.291	6,028	295	<100M	60.0	16,619	333	0.000
Colfax Banking Company	Colfax	77.5	0.107	1.000	8,821	97	<100M	42.5	8,821	97	0.000
St. Martin Bank and Trust Company	St. Martinville	77.5	0.031	0.112	11,484	463	100M-500M	77.5	68,486	711	0.005
Citizens Bank & Trust Company of Vivian, Lo Vivian		75.0	0.043	0.292	6,462	216	100M-500M	52.5	19,368	280	0.000
Progressive National Bank of DeSoto Parish	Mansfield	75.0	0.171	1.000	5,784	106	<100M	50.0	5,784	106	0.000
Concordia Bank & Trust Company	Vidalia	75.0	0.026	0.124	12,919	510	500M-1B	65.0	64,483	739	0.000
Church Point Bank and Trust Company	Church Point	75.0	0.151	1.000	7,096	90	<100M	47.5	7,096	90	0.000
Citizens Progressive Bank	Winnsboro	75.0	0.071	0.205	5,730	260	<100M	57.5	17,273	313	0.000
Gulf Coast Bank and Trust Company	New Orleans	72.5	0.024	0.061	21,948	707	500M-1B	87.5	229,706	1,761	0.002
First National Bank	Arcadia	72.5	0.039	0.125	7,785	357	100M-500M	80.0	46,623	523	0.002
Community Bank of Louisiana	Mansfield	72.5	0.030	0.134	9,615	382	100M-500M	62.5	43,723	528	0.000
Feliciana Bank & Trust Company	Clinton	72.5	0.046	0.255	5,130	278	100M-500M	45.0	14,050	326	0.000

Table 3B. Expanded. Micro Business Lending Institutions in Louisiana 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									
Jackson Parish Bank	Jonesboro	72.5	0.090	1.000	5,429	90	<100M	35.0	5,429	90	0.000
Plaquemine Bank & Trust Company	Plaquemine	70.0	0.044	0.200	5,440	199	100M-500M	60.0	21,473	260	0.000
Bank of Gueydan	Gueydan	70.0	0.058	1.000	4,866	116	<100M	32.5	4,866	116	0.000
MidSouth Bank, National Association	Lafayette	70.0	0.023	0.066	31,691	3,347	1B-10B	67.5	197,304	4,161	0.004
First National Bank of Louisiana	Crowley	67.5	0.030	0.100	8,475	340	100M-500M	75.0	57,870	552	0.000
South Lafourche Bank & Trust Company	Larose	67.5	0.039	0.136	6,502	168	100M-500M	50.0	26,301	238	0.000
Red River Bank	Alexandria	67.5	0.021	0.063	22,258	1,017	1B-10B	70.0	163,029	1,653	0.000
Florida Parishes Bank	Hammond	67.5	0.034	0.169	6,333	255	100M-500M	72.5	34,262	360	0.005
West Carroll Community Bank	Oak Grove	67.5	0.235	1.000	3,974	61	<100M	52.5	3,974	61	0.000
Community Bank	Raceland	67.5	0.027	0.066	10,526	333	100M-500M	57.5	58,917	510	0.000
Jonesboro State Bank	Jonesboro	67.5	0.030	0.485	4,116	249	100M-500M	47.5	8,479	270	0.000
Community First Bank	New Iberia	67.5	0.030	0.111	7,790	283	100M-500M	72.5	51,578	445	0.000
Hodge Bank & Trust Company	Hodge	67.5	0.049	0.272	3,184	164	<100M	55.0	11,660	209	0.000
Bank of Coushatta	Coushatta	65.0	0.024	0.336	4,661	298	100M-500M	42.5	11,097	331	0.000
The First National Bank of Jeanerette	Jeanerette	65.0	0.029	0.139	5,523	251	100M-500M	62.5	29,002	360	0.000
St. Landry Bank and Trust Company	Opelousas	65.0	0.026	0.119	6,935	255	100M-500M	37.5	23,142	325	0.000
Bank of Ruston	Ruston	65.0	0.041	0.182	4,470	172	100M-500M	67.5	23,248	253	0.000
The Mer Rouge State Bank	Mer Rouge	62.5	0.047	0.321	2,025	128	<100M	47.5	6,311	146	0.000
Progressive Bank	Winnsboro	62.5	0.025	0.058	10,591	344	100M-500M	77.5	91,442	645	0.000
First National Bank in DeRidder	De Ridder	62.5	0.025	0.187	4,637	197	100M-500M	45.0	17,685	271	0.000
Community Trust Bank	Choudrant	62.5	0.016	0.032	42,536	1,710	1B-10B	62.5	344,450	2,869	0.000
Cross Keys Bank	Saint Joseph	62.5	0.023	0.101	6,987	335	100M-500M	47.5	33,713	471	0.000
Liberty Bank and Trust Company	New Orleans	60.0	0.020	0.110	10,986	313	500M-1B	60.0	61,437	536	0.015
Whitney Bank	New Orleans	60.0	0.009	0.028	111,940	6,468	10B-50B	57.5	1,060,992	10,792	0.005
Landmark Bank	Clinton	60.0	0.038	0.195	3,879	154	100M-500M	52.5	16,209	209	0.000
Sicily Island State Bank	Sicily Island	60.0	0.072	0.217	2,525	101	<100M	55.0	9,626	128	0.000
Bank of Commerce & Trust Co.	Crowley	60.0	0.018	0.164	6,121	318	100M-500M	45.0	22,602	402	0.000
MBL Bank	Minden	60.0	0.024	0.130	6,219	223	100M-500M	55.0	33,760	339	0.000
Merchants & Farmers Bank & Trust Company	Leesville	57.5	0.021	0.095	5,972	263	100M-500M	40.0	24,658	379	0.000
Home Bank	Lafayette	57.5	0.013	0.036	12,490	575	500M-1B	72.5	157,147	1,131	0.001
Rayne State Bank & Trust Company	Rayne	57.5	0.026	0.056	7,650	281	100M-500M	70.0	64,740	519	0.000
Teche Bank & Trust Co.	Saint Martinvill	57.5	0.036	0.182	3,376	142	<100M	60.0	17,971	202	0.000
Fidelity Bank	Baton Rouge	57.5	0.042	0.076	5,421	180	100M-500M	65.0	37,476	313	0.000
Bank of Abbeville & Trust Company	Abbeville	57.5	0.023	0.298	3,840	164	100M-500M	32.5	9,292	191	0.000
First Bank and Trust	New Orleans	57.5	0.014	0.033	11,264	412	500M-1B	62.5	112,848	789	0.002
The Peoples State Bank	Many	57.5	0.019	0.061	9,576	364	100M-500M	60.0	66,409	572	0.002
Teche Federal Bank	New Iberia	57.5	0.013	0.085	11,141	305	500M-1B	62.5	83,261	568	0.000
City Bank & Trust Co.	Natchitoches	57.5	0.020	0.185	4,709	232	100M-500M	55.0	23,270	313	0.000
Guaranty Bank	Mamou	55.0	0.027	0.155	3,916	178	100M-500M	47.5	18,255	258	0.000

Table 3B. Expanded. Micro Business Lending Institutions in Louisiana 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		Amount (1,000)	Number	CC Amount/TA ¹
		Rank	TA Ratio ¹					Rank	Rank			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)			
Bank of St. Francisville	Saint Francisvil	55.0	0.031	0.153	3,079	156	100M-500M	47.5	15,049	209	0.000	
Citizens Bank & Trust Company	Plaquemine	55.0	0.024	0.073	5,173	193	100M-500M	72.5	48,904	371	0.000	
Tri-Parish Bank	Eunice	55.0	0.026	0.084	4,884	233	100M-500M	65.0	35,129	378	0.005	
Coastal Commerce Bank	Houma	55.0	0.024	0.052	8,401	316	100M-500M	70.0	67,669	574	0.000	
First Guaranty Bank	Hammond	55.0	0.012	0.045	16,750	496	1B-10B	57.5	125,704	838	0.002	
Iberiabank	Lafayette	55.0	0.004	0.012	50,189	2,317	10B-50B	57.5	758,549	5,125	0.004	
Citizen's Bank	Ville Platte	52.5	0.018	0.129	4,396	224	100M-500M	40.0	19,811	298	0.001	
Patterson State Bank	Patterson	52.5	0.022	0.119	4,714	191	100M-500M	60.0	30,958	285	0.000	
Ouachita Independent Bank	Monroe	52.5	0.017	0.042	10,043	375	500M-1B	60.0	87,151	682	0.000	
American Gateway Bank	Port Allen	50.0	0.016	0.072	6,585	214	100M-500M	55.0	50,990	412	0.000	
Caldwell Bank & Trust Company	Columbia	50.0	0.027	0.135	2,700	95	<100M	45.0	15,494	141	0.000	
M C Bank & Trust Company	Morgan City	50.0	0.019	0.075	6,038	195	100M-500M	50.0	40,718	321	0.000	
American Bank & Trust Company	Opelousas	50.0	0.027	0.105	3,940	166	100M-500M	62.5	28,203	279	0.015	
Citizens Savings Bank	Bogalusa	50.0	0.020	0.113	4,687	183	100M-500M	47.5	25,774	279	0.000	
First Community Bank	Hammond	50.0	0.028	0.110	3,115	148	100M-500M	62.5	23,411	233	0.000	
United Community Bank	Gonzales	50.0	0.027	0.067	5,134	167	100M-500M	60.0	39,523	277	0.000	
First NBC Bank	New Orleans	47.5	0.005	0.011	12,931	398	1B-10B	57.5	197,928	1,021	0.001	
Beauregard FSB	Deridder	47.5	0.026	0.291	1,481	49	<100M	35.0	5,085	69	0.000	
First American Bank and Trust	Vacherie	45.0	0.012	0.041	8,336	318	500M-1B	60.0	90,513	652	0.003	
Mississippi River Bank	Belle Chasse	45.0	0.023	0.069	3,412	161	100M-500M	57.5	28,133	277	0.000	
The Bank of Commerce	White Castle	45.0	0.030	0.120	1,684	77	<100M	60.0	13,026	127	0.000	
Bank of Montgomery	Montgomery	45.0	0.023	0.066	3,940	192	100M-500M	55.0	29,204	303	0.000	
Kaplan State Bank	Kaplan	45.0	0.018	0.266	1,695	74	<100M	37.5	6,361	95	0.005	
Rayne Building and Loan Association	Rayne	42.5	0.022	0.999	1,417	25	<100M	30.0	1,417	25	0.000	
Resource Bank	Covington	42.5	0.013	0.035	5,731	240	100M-500M	62.5	70,786	478	0.000	
First National Bank of Benton	Benton	42.5	0.023	0.250	1,302	63	<100M	37.5	5,199	84	0.000	
Bank of Sunset and Trust Company	Sunset	42.5	0.026	0.079	2,984	112	100M-500M	55.0	23,589	202	0.000	
Bank of Jena	Jena	42.5	0.025	0.124	1,848	87	<100M	52.5	13,933	116	0.005	
Commercial Capital Bank	Delhi	42.5	0.024	0.162	1,270	83	<100M	47.5	7,846	117	0.000	
Bank of Maringouin	Maringouin	40.0	0.022	0.137	1,070	42	<100M	45.0	7,782	69	0.000	
Bank of Ringgold	Ringgold	40.0	0.020	0.255	1,414	43	<100M	27.5	4,652	60	0.000	
The Union Bank	Marksville	40.0	0.016	0.089	3,493	104	100M-500M	70.0	39,058	179	0.000	
American Bank & Trust Company	Covington	37.5	0.021	0.080	2,275	90	100M-500M	52.5	20,118	165	0.000	
Business First Bank	Baton Rouge	37.5	0.010	0.019	6,217	213	500M-1B	60.0	94,461	523	0.000	
Peoples Bank and Trust Company of Pointe C	New Roads	37.5	0.018	0.064	3,046	147	100M-500M	40.0	21,954	241	0.000	
First Federal Bank of Louisiana	Lake Charles	37.5	0.007	0.038	5,136	204	500M-1B	45.0	44,545	422	0.002	
The Highlands Bank	Jackson	35.0	0.019	0.059	2,669	122	100M-500M	42.5	20,879	223	0.000	
Anthem Bank & Trust	Plaquemine	35.0	0.017	0.081	1,997	58	100M-500M	50.0	18,933	118	0.000	
Exchange Bank and Trust Company, Natchito	Natchitoches	35.0	0.016	0.128	1,858	79	100M-500M	40.0	11,532	119	0.000	

Table 3B. Expanded. Micro Business Lending Institutions in Louisiana 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)			CC Amount/TA ¹
		Total	TA Ratio ¹	TBL Ratio ¹	Amount (1,000)	Number		Total Rank	Amount (1,000)	Number	
		(1)	(2)	(3)	(4)	(5)		(6)	(7)	(8)	
Union Savings and Loan Association	New Orleans	35.0	0.011	0.999	1,021	3	<100M	27.5	1,021	3	0.000
Iberville Bank	Plaquemine	35.0	0.014	0.051	3,113	121	100M-500M	57.5	38,411	238	0.000
Bank of Zachary	Zachary	32.5	0.011	0.084	2,244	86	100M-500M	37.5	17,953	154	0.000
Farmers-Merchants Bank & Trust Company	Breaux Bridge	32.5	0.014	0.032	3,614	123	100M-500M	55.0	46,919	278	0.000
St Landry Homestead Federal Savings Bank	Opelousas	32.5	0.013	0.078	3,020	94	100M-500M	70.0	38,597	191	0.000
Guaranty Bank and Trust Company	New Roads	32.5	0.015	0.090	2,050	68	100M-500M	42.5	17,078	119	0.000
State Bank & Trust Company	Golden Meadow	30.0	0.021	0.058	2,378	70	100M-500M	55.0	25,023	153	0.000
Lakeside Bank	Lake Charles	30.0	0.021	0.081	1,844	60	<100M	42.5	15,840	113	0.000
Metairie Bank & Trust Company	Metairie	27.5	0.008	0.040	2,822	113	100M-500M	60.0	49,835	295	0.000
Tri-State Bank and Trust	Haughton	27.5	0.009	0.149	327	18	<100M	27.5	2,040	25	0.000
Investar Bank	Baton Rouge	25.0	0.007	0.030	2,247	76	100M-500M	52.5	43,252	213	0.000
Bank of Winnfield & Trust Company	Winnfield	25.0	0.010	0.046	1,354	75	100M-500M	30.0	14,425	127	0.000
Home Federal Bank	Shreveport	22.5	0.007	0.041	2,097	71	100M-500M	35.0	26,085	153	0.000
Citizens Bank & Trust Company	Covington	22.5	0.013	0.037	1,373	61	100M-500M	55.0	23,928	138	0.000
Crescent Bank & Trust	New Orleans	22.5	0.003	0.056	2,427	64	500M-1B	22.5	16,524	122	0.000
First National Bank USA	Boutte	22.5	0.012	0.047	1,702	58	100M-500M	45.0	22,396	151	0.004
Peoples Bank	Chatham	22.5	0.014	0.072	325	8	<100M	47.5	4,495	19	0.000
Bank of Louisiana	New Orleans	17.5	0.009	0.045	784	44	<100M	60.0	17,456	95	0.064
Bank of Oak Ridge	Oak Ridge	17.5	0.001	0.074	41	1	<100M	27.5	551	2	0.000
Fidelity Homestead Savings Bank	New Orleans	12.5	0.000	0.004	270	29	500M-1B	17.5	15,493	99	0.000
St Tammany Homestead Savings and Loan Association	Covington	10.0	0.000	0.002	21	1	<100M	35.0	8,861	38	0.000
Bank of New Orleans	Metairie	10.0	0.002	0.012	739	19	100M-500M	35.0	32,509	115	0.000
Fifth District Savings Bank	New Orleans	10.0	0.000	0.000	-	-	100M-500M	27.5	295	1	0.000
Hibernia Bank	New Orleans	10.0	0.001	0.005	136	3	100M-500M	20.0	9,621	36	0.000
First National Banker's Bank	Baton Rouge	10.0	0.000	0.002	306	12	500M-1B	27.5	38,291	99	0.000
State-Investors Bank	Metairie	10.0	0.001	0.008	297	6	100M-500M	37.5	24,192	85	0.000
Mutual Savings and Loan Association	Metairie	10.0	0.000	0.000	-	-	<100M	25.0	761	5	0.000
Washington State Bank	Washington	10.0	0.003	0.009	435	15	100M-500M	12.5	6,496	34	0.000
Abbeville Building & Loan (A State-Chartered Abbeville Building & Loan Association)	Abbeville	10.0	0.000	0.000	-	-	<100M	27.5	43	1	0.000
Eureka Homestead	Metairie	10.0	0.000	0.010	19	1	<100M	30.0	1,945	9	0.000

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.