ARKANSAS

Report 3A: State-Reported CRA Lending by Lender Market Rank Based on 2020 CRA data released by the FFIEC December 2021

	Small Busi	ness Originations	Total Units	Total Dollars (000's)	Units \$100,000 and Under	Dollars (000's) \$100,000 and	Units to Businesses <=	Dollars (000's) to Businesses
Rank Based on Total \$ Volume	Market Share % of Total \$	Financial Institution		, ,		under	\$1Million Sales	<= \$1 Million Sales
1	20.69	ARVEST BANK	9,859	781,335	7,999	224,612	3,071	232,965
2	15.26	SIMMONS BANK	5,728	576,180	4,322	131,951	2,923	224,795
3	6.85	CENTENNIAL BANK	3,367	258,776	2,709	75,513	1,106	78,474
4	4.91	FIRST COMMUNITY BANK	1,972	185,574	1,514	46,378	1,232	116,711
5	4.49	FIRST NATIONAL BANK	1,792	169,611	1,387	40,223	1,292	87,918
6	4.31	BANCORPSOUTH	1,814	162,910	1,404	42,119	903	63,801
7	4.25	BANK OZK	1,801	160,647	1,394	39,642	511	62,038
8	4.00	SOUTHERN BANCORP BANK	1,824	151,071	1,448	46,215	891	58,985
9	3.72	REGIONS BANK	1,412	140,316	1,087	29,157	717	35,664
10	3.30	IBERIABANK	1,235	124,520	919	26,489	220	20,012
11	3.19	FIRST SECURITY BANK	1,210	120,393	909	29,903	815	61,285
12	2.83	FIRST NATIONAL BANK	600	106,889	287	9,479	227	35,645
13	2.47	FARMERS BANK & TRUST COMPANY	1,218	93,289	980	30,993	911	62,206
14	1.97	AMERICAN EXPRESS NATIONAL BANK	6,338	74,435	6,251	58,105	1,728	15,080
15	1.64	BANK OF AMERICA, N.A.	1,576	61,814	1,473	23,567	762	16,659
16	1.30	BMO HARRIS BANK N.A.	427	49,256	250	11,581	141	10,623
17	1.29	US BANK NA	1,382	48,765	1,301	21,290	1,106	16,700
18	1.23	WELLS FARGO BANK, N.A.	689	46,447	603	25,879	316	16,611
19	1.20	LAKE FOREST BANK & TRUST, NA	3,108	45,238	3,020	24,961	0	0
20	1.18	SOUTHERN BANK	532	44,387	422	11,877	374	22,873
21	1.00	EQUITY BANK	610	37,883	515	13,946	318	18,387
22	0.85	JPMORGAN CHASE BANK, NA	1,783	31,982	1,766	27,160	826	10,294
23	0.46	BOKF NA	66	17,551	24	862	10	3,963
24	0.45	PINNACLE BANK	282	16,857	232	6,494	169	6,563
25	0.36	CAPITAL ONE BANK (USA), N.A.	1,884	13,603	1,884	13,603	1,153	7,076
26	0.36	AMERICAN NATIONAL BANK	59	13,424	11	646	5	1,172

Report 3A: State-Reported CRA Lending by Lender Market Rank

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	Small Business Originations		Total Units	Total Dollars (000's)	Units \$100,000 and Under	Dollars (000's) \$100,000 and	Units to Businesses <=	Dollars (000's) to Businesses
Rank Based on Total \$ Volume	Market Share % of Total \$	Financial Institution				under	\$1Million Sales	<= \$1 Million Sales
27	0.32	CROSS RIVER	567	12,042	549	8,274	0	0
28	0.30	SYNCHRONY BANK	2,396	11,287	2,396	11,287	0	0
29	0.29	METABANK N.A.	458	10,844	433	5,417	0	0
30	0.27	INTRUST BANK, NA	56	10,031	33	1,278	21	2,810
31	0.23	TRISTATE CAPITAL BANK	17	8,565	2	160	0	0
32	0.20	CITIBANK, N.A.	939	7,628	938	7,478	750	5,288
33	0.19	TRUIST FINANCIAL	485	7,283	479	5,390	466	6,626
34	0.19	GUARANTY BANK & TRUST	55	6,997	37	1,301	17	994
35	0.18	TEXAS CAPITAL BANK	381	6,836	368	2,854	0	0
36	0.18	FIRST HORIZON BANK	34	6,782	20	559	2	618
37	0.17	WEX BANK	858	6,529	856	5,479	0	0
38	0.17	CIT BANK N.A.	161	6,315	155	5,061	73	2,052
39	0.15	TCF NATIONAL BANK	46	5,522	21	1,133	8	519
40	0.14	CAPITAL ONE, N.A.	649	5,262	645	4,200	58	475
41	0.12	SANTANDER BANK N.A.	33	4,397	22	1,448	5	1,178
42	0.11	CUSTOMERS BANK	117	4,080	110	2,337	0	C
43	0.11	SIGNATURE BANK	11	3,976	0	0	0	C
44	0.09	ALLY BANK	8	3,469	0	0	0	(
45	0.09	AMERIS BANK	406	3,449	401	2,326	0	(
46	0.09	SERVISFIRST BANK	47	3,292	41	1,528	25	731
47	0.08	BANCFIRST	23	3,113	13	607	2	152
48	0.08	STERLING NATIONAL BANK	8	3,060	1	43	0	(
49	0.08	BANK OF THE WEST	53	2,909	46	2,077	11	630
50	0.07	ENTERPRISE BANK & TRUST	9	2,829	1	13	2	1,706
51	0.07	CIBC BANK USA	3	2,750	0	0	0	C
52	0.07	KEYBANK NATIONAL ASSOCIATION	10	2,716	3	48	4	986
53	0.07	REPUBLIC BANK & TRUST	56	2,672	50	1,067	0	C
54	0.07	CITY NATIONAL BANK	3	2,600	0	0	0	0
55	0.06	RCB BANK	9	2,362	2	119	3	622
55	0.06	RENASANT BANK	32	2,362	25	768	12	402
57	0.06	LIVE OAK BANKING COMPANY	22	2,292	16	412	1	805

Small Business Originations Rank Based on Market Share % of Financial Institution		Total Units	Total Dollars (000's)	Units \$100,000 and Under	Dollars (000's) \$100,000 and	Units to Businesses <=	Dollars (000's) to Businesses	
Rank Based on Total \$ Volume	Market Share % of Total \$	Financial Institution				under	\$1Million Sales	<= \$1 Million Sales
58	0.05	TRUSTMARK NATIONAL BANK	14	2,034	8	272	2	40
59	0.05	RED RIVER BANK	7	2,009	1	15	1	15
60	0.05	ALLEGIANCE BANK	3	1,904	0	0	1	1,000
61	0.05	JOHN DEERE FINANCIAL, F.S.B.	150	1,844	150	1,844	0	0
62	0.05	BANKPLUS	5	1,828	3	27	3	1,802
63	0.05	THE BANK OF MISSOURI	22	1,752	18	463	8	877
64	0.05	COLUMBIA STATE BANK	3	1,751	1	100	0	0
65	0.05	VALLEY NATIONAL BANK	14	1,733	6	439	0	0
66	0.05	GREAT WESTERN BANK	4	1,714	0	0	0	0
67	0.04	INCREDIBLEBANK	3	1,658	0	0	1	765
68	0.04	CROSSFIRST BANK	4	1,638	0	0	0	0
69	0.04	CENTRAL BANK OF THE MIDWEST	4	1,633	0	0	0	0
70	0.04	WEBSTER BANK, N.A.	7	1,617	3	138	0	0
71	0.04	AXOS BANK	35	1,585	32	935	28	772
72	0.04	ORIGIN BANK	8	1,571	4	74	1	20
73	0.04	CADENCE BANK, N.A.	9	1,329	4	189	1	285
74	0.03	1ST SOURCE BANK	27	1,311	25	1,059	0	0
75	0.03	VERITEX COMMUNITY BANK	7	1,303	4	122	6	914
76	0.03	COMMERCE BANK	13	1,250	10	439	2	255
77	0.03	UMB BANK NA	13	1,177	9	332	3	75
78	0.03	MIDWEST BANKCENTRE	2	1,175	0	0	0	0
79	0.03	STEARNS BANK N A	32	1,167	31	1,042	7	284
80	0.03	COMERICA BANK	2	1,149	0	0	1	1,000
81	0.03	DISCOVER BANK	184	1,093	184	1,093	147	862
82	0.03	BYLINE BANK	2	1,071	1	71	1	71
83	0.03	PNC BANK N.A.	10	1,060	8	252	5	132
84	0.03	BANCORP BK	5	1,039	2	146	0	0
85	0.03	HAPPY STATE BANK	3	1,033	1	33	0	0
86	0.03	STAR FINANCIAL BANK	1	1,000	0	0	0	0
87	0.03	FIFTH THIRD BK NA	6	993	3	30	1	357
88	0.03	BANTERRA BANK	5	981	2	89	2	89

Small Business Originations Rank Based on Market Share % of Marke		Total Units	Total Dollars (000's)	Units \$100,000 and Under	Dollars (000's) \$100,000 and	Units to Businesses <=	Dollars (000's) to Businesses	
Rank Based on Total \$ Volume	Market Share % of Total \$	Financial Institution				under	\$1Million Sales	<= \$1 Million Sales
89	0.03	CAPSTAR BANK	3	978	1	41	0	0
90	0.03	CITIZENS NATIONAL BANK OF MERI	1	957	0	0	1	957
91	0.03	SALEM FIVE CENTS SAVINGS BANK	2	946	0	0	0	0
92	0.02	UNION BANK AND TRUST COMPANY	4	936	3	43	2	8
93	0.02	THE HUNTINGTON NATIONAL BANK	9	935	8	271	5	776
94	0.02	BANK FIRST N.A.	2	911	1	100	1	811
95	0.02	CENTRAL BANK OF BOONE COUNTY	3	884	0	0	2	536
96	0.02	STOCK YARDS BANK & TRUST COMPA	1	875	0	0	0	0
97	0.02	TBK BANK, SSB	14	859	12	119	0	0
98	0.02	INDEPENDENT BANK	2	850	0	0	2	850
99	0.02	AMARILLO NATIONAL BANK	2	846	1	33	0	0
100	0.02	FROST BANK	4	845	2	21	1	11
101	0.02	SECURITY BANK OF KANSAS CITY	1	796	0	0	1	796
102	0.02	PINNACLE BANK	5	780	2	54	2	462
103	0.02	STATE FARM BANK	12	757	10	264	9	676
104	0.02	MORGAN STANLEY PRIV BK NA	2	715	0	0	0	0
105	0.02	NBH BANK	3	690	2	50	1	38
106	0.02	FIRST FINANCIAL BANK	4	684	0	0	1	133
107	0.02	PROSPERITY BANK	4	666	2	84	4	666
108	0.02	OLD SECOND NATIONAL BANK	2	665	1	96	0	0
109	0.02	GREAT SOUTHERN BANK	13	643	11	232	1	140
110	0.02	SOUTH STATE BANK	1	633	0	0	0	0
111	0.02	THE BANK OF COMMERCE	1	600	0	0	1	600
112	0.02	CHARLES SCHWAB BANK, SSB	1	570	0	0	0	0
113	0.01	CITIZENS BANK, NA	10	560	10	560	10	560
113	0.01	FIDELITY BANK	1	560	0	0	1	560
115	0.01	INTERBANK	2	545	1	45	2	545
116	0.01	HANCOCK WHITNEY BANK	2	543	1	56	1	56
117	0.01	NBT BANK NA	2	513	1	13	0	0
118	0.01	BREMER BANK NA	1	508	0	0	1	508
119	0.01	EAST WEST BANK	1	470	0	0	0	0

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Rank Based on Total \$ Volume	Market Share % of Total \$	Financial Institution		(444.5)		under	\$1Million Sales	<= \$1 Million Sales
120	0.01	SPIRIT OF TEXAS BANK	3	465	2	115	3	465
121	0.01	CENTRAL VALLEY COMMUNITY BANK	1	450	0	0	0	0
122	0.01	PACIFIC WESTERN BANK	3	441	2	90	0	0
123	0.01	DACOTAH BANK	1	392	0	0	0	0
124	0.01	FIRST NATIONAL BANK OF OMAHA	24	366	24	366	15	187
125	0.01	HOMETRUST BANK	2	363	0	0	0	0
126	0.01	PLAINSCAPITAL BANK	1	355	0	0	1	355
127	0.01	COMMUNITY BANK OF MISSISSIPPI	7	351	7	351	1	48
128	0.01	FIRST CHOICE BANK	2	347	0	0	0	0
129	0.01	REPUBLIC BANK OF CHICAGO	1	330	0	0	1	330
130	0.01	PACIFIC PREMIER BANK	2	323	1	73	0	0
131	0.01	GREEN DOT BANK	34	320	34	320	0	0
132	0.01	D. L. EVANS BANK	1	301	0	0	0	0
133	0.01	FCB BANKS	1	300	0	0	1	300
134	0.01	M&T BANK	2	288	0	0	0	0
135	0.01	FIRST MERCHANTS BANK	2	280	0	0	0	0
136	0.01	ZIONS BANCORPORATION, N.A.	4	279	3	76	2	20
137	0.01	CENTRAL BANK OF THE OZARKS	6	278	6	278	2	52
138	0.01	SMARTBANK	1	257	0	0	1	257
139	0.01	TROY BANK & TRUST	1	245	0	0	1	245
140	0.01	SOUTH STATE BANK, N.A.	1	229	0	0	0	0
141	0.01	BARCLAYS BANK DELAWARE	33	227	33	227	33	227
142	0.01	COMMERCIAL BANK & TRUST COMPAN	2	219	1	18	0	0
143	0.01	FIRSTBANK	2	213	1	8	1	8
144	0.01	ESSEX BANK	1	200	0	0	0	0
144	0.01	NORWAY SAVINGS BANK	1	200	0	0	0	0
146	0.00	SILICON VALLEY BANK	3	185	2	51	0	0
147	0.00	WEST ALABAMA BANK & TRUST	1	179	0	0	1	179
148	0.00	MIDLAND STATES BANK	1	178	0	0	0	C
149	0.00	MAHOPAC BANK	1	162	0	0	0	0
150	0.00	THE FIRST, A NATIONAL BANKING	3	155	3	155	1	20

Small Business Originations		Total Units	Total Dollars (000's)	Units \$100,000 and Under	Dollars (000's) \$100,000 and	Units to Businesses <=	Dollars (000's) to Businesses	
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151	0.00	GOLDMAN SACHS BANK USA	1	150	0	0	0	0
152	0.00	CORNERSTONE BANK	1	146	0	0	0	0
153	0.00	NORTHEAST BANK	4	141	4	141	0	0
154	0.00	HILLTOP NATIONAL BANK	1	132	0	0	0	0
155	0.00	TD BANK N.A.	4	124	4	124	0	0
156	0.00	UNITED BUSINESS BANK	1	108	0	0	0	0
157	0.00	FIRST INTERNET BANK	1	100	1	100	1	100
158	0.00	BTH BANK NATIONAL ASSOCIATION	1	99	1	99	0	0
159	0.00	UMPQUA BANK	1	94	1	94	0	0
160	0.00	FIRST UNITED BANK AND TRUST CO	3	80	3	80	1	30
161	0.00	FIRST UNITED BANK	1	78	1	78	0	0
162	0.00	AMERICAN NATIONAL BANK OF TX	1	77	1	77	0	0
163	0.00	FIRST NB IN SIOUX FALLS	3	72	3	72	3	72
164	0.00	CARROLLTON BANK	1	70	1	70	0	0
165	0.00	FIRST GUARANTY BANK	2	67	2	67	1	17
166	0.00	WESTERN ALLIANCE BANK	1	65	1	65	0	0
167	0.00	COMENITY CAPITAL BANK	4	60	4	60	0	0
168	0.00	ASSOCIATED BANK NA	1	58	1	58	0	0
169	0.00	INTERNATIONAL BANK OF COMMERCE	1	57	1	57	1	57
170	0.00	FIRST BANK	2	55	2	55	2	55
171	0.00	SYNOVUS BANK	1	53	1	53	0	0
172	0.00	B1BANK	2	50	2	50	2	50
173	0.00	THE CENTRAL TRUST BANK	2	49	2	49	0	0
173	0.00	FIRSTRUST BANK	1	49	1	49	0	0
175	0.00	CASHMERE VALLEY BANK	2	48	2	48	0	0
175	0.00	POPPY BANK	2	48	2	48	0	0
177	0.00	AUSTIN BANK TEXAS NA	2	45	2	45	2	45
178	0.00	CAPITOL FEDERAL SAVINGS	1	44	1	44	0	0
179	0.00	TEXAS BANK AND TRUST COMPANY	2	38	2	38	2	38
180	0.00	HAWTHORN BANK	2	37	2	37	2	37
181	0.00	FIRST CITIZENS NATIONAL BANK	1	35	1	35	1	35

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Rank Based on Total \$ Volume	Market Share % of Total \$	Financial Institution		(6352)		under	\$1Million Sales	<= \$1 Million Sales
182	0.00	CANANDAIGUA NATIONAL BANK	1	31	1	31	0	0
183	0.00	MINNWEST BANK	1	28	1	28	0	0
184	0.00	FIRST NATIONAL BANK TEXAS	4	27	4	27	2	12
185	0.00	ESSA BANK & TRUST	1	23	1	23	0	0
186	0.00	UNITED COMMUNITY BANK	1	22	1	22	1	22
187	0.00	FIRST NATIONAL BANK ALASKA	1	21	1	21	1	21
188	0.00	GATE CITY BANK	1	20	1	20	0	0
188	0.00	UNITED COMMUNITY BANK	1	20	1	20	0	0
190	0.00	FIRST STATE COMMUNITY BANK	1	17	1	17	1	17
191	0.00	ANB BANK	1	16	1	16	1	16
192	0.00	WOODFOREST NATIONAL BANK	1	14	1	14	0	0
193	0.00	AVIDIA BANK	12	8	12	8	0	0
193	0.00	BANK OF ANN ARBOR	1	8	1	8	0	0
195	0.00	ALPINE BANK	1	6	1	6	0	0
195	0.00	COREFIRST BANK & TRUST	1	6	1	6	1	6
197	0.00	TIAA, FSB	1	2	1	2	1	2
rand Total	ARKANSAS		61,470	3,776,002	52,551	1,100,785	23,547	1,335,723