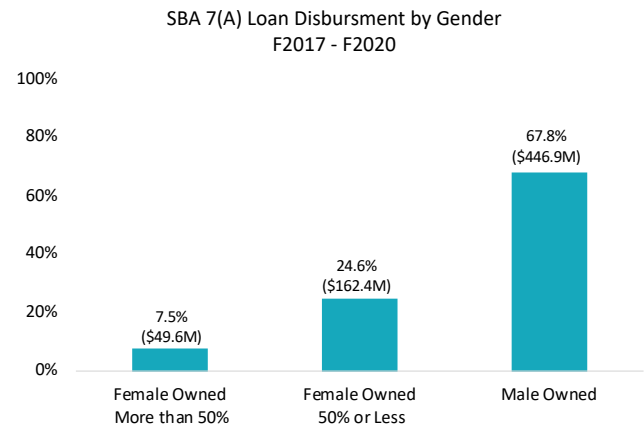
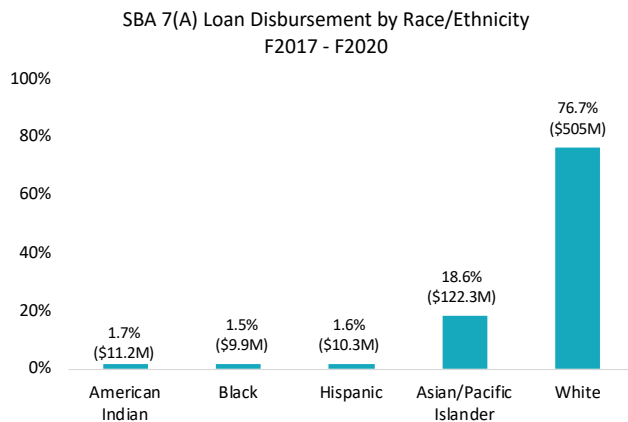


Loan Amount by Race/Ethnicity & Gender

- Total amount of SBA 7(A) loan dollars disbursed in Arkansas from fiscal year 2017 to 2020 was \$658.8 million.
- American Indian, Black and Hispanic-owned businesses account for 1%, 9%, and 3%¹ respectively of small businesses in Arkansas but each received less than 2% of total 7(A) loan dollars.
- Nearly 77% of the total 7(A) loans in Arkansas were disbursed to white-owned businesses.
- Female-owned (>51% or more) businesses received less than 8% of 7(A) loan dollars, while businesses solely or partially owned by males received 92%.



Top (\$10M+) Arkansas SBA 7(A) Lenders

- During fiscal year 2017-2020, the top (\$10M+) SBA 7(A) lenders in Arkansas included, in order: Arvest, First Financial, Bank OZK, Southern Bancorp, Regions, Simmons, Legacy National, Stone, BancorpSouth, First Service and Citizens Bank.
- The lenders listed above provided 73.5% of their SBA 7(A) loan dollars to white business owners and 20% to Asian-owned businesses.
- Southern Bancorp had the highest percent (10%) of disbursed dollars that were loaned to Black-owned businesses.
- Businesses owned by a majority of women (over 51%) were less likely to be recipients of 7(A) loans than businesses that were equally male-female owned or owned by men.

¹ 2012 U.S. Census Bureau, Survey of Business Owners (SBO)

Top (\$10M+) Arkansas SBA 7(A) Lenders (F2017-F2020)

Lender Name	American Indian	Black	Hispanic	Asian	White	> 50% Female	≤ 50% Female	Male	Total
1. Arvest Bank	\$0.05M (0.1%)	\$0.24M (0.3%)	\$0.48M (0.6%)	\$22.16M (27.9%)	\$56.62M (71.2%)	\$6.42M (8.1%)	\$21.72M (27.3%)	\$51.40M (64.6%)	\$79.55M
2. First Financial Bank	\$2.28M (4.5%)	\$0.06M (0.1%)	----	\$5.02M (9.8%)	\$43.89M (85.6%)	\$1.76M (3.4%)	\$34.13M (66.6%)	\$15.35M (30.0%)	\$51.25M
3. Bank OZK	----	\$0.60M (1.5%)	\$1.54M (3.8%)	\$11.96M (29.1%)	\$26.95M (65.7%)	\$4.14M (10.1%)	\$15.58M (38.0%)	\$21.33M (52.0%)	\$41.05M
4. Southern Bancorp Bank	----	\$3.93M (9.7%)	----	\$15.95M (39.5%)	\$20.51M (50.8%)	\$0.22M (0.6%)	\$8.20M (20.3%)	\$31.98M (79.2%)	\$40.40M
5. Regions Bank	\$3.05M (10.0%)	----	----	----	\$27.32M (90.0%)	\$1.02M (3.4%)	\$6.85M (22.6%)	\$22.50M (74.1%)	\$30.37M
6. Simmons Bank	----	\$0.27M (1.1%)	\$1.00M (4.1%)	\$1.64M (6.7%)	\$21.63M (88.2%)	\$2.97M (12.1%)	\$3.82M (15.6%)	\$17.74M (72.3%)	\$24.53M
7. Legacy National Bank	\$4.03M (18.3%)	\$0.45M (2.0%)	\$0.70M (3.2%)	\$3.63M (16.5%)	\$13.24M (60.0%)	\$4.56M (20.7%)	\$5.58M (25.3%)	\$11.91M (54.0%)	\$22.05M
8. Stone Bank	\$0.69M (3.3%)	\$0.35M (1.6%)	----	----	\$20.21M (95.1%)	\$0.58M (2.7%)	\$2.53M (11.9%)	\$18.15M (85.4%)	\$21.25M
9. BancorpSouth Bank	----	\$0.05M (0.3%)	\$1.76M (9.4%)	\$0.83M (4.5%)	\$15.99M (85.8%)	\$1.01M (5.4%)	\$3.94M (21.1%)	\$13.68M (73.5%)	\$18.63M
10. First Service Bank	----	\$0.52M (3.8%)	----	----	\$13.28M (96.2%)	\$1.08M (7.9%)	\$2.12M (15.4%)	\$10.60M (76.8%)	\$13.80M
11. Citizens Bank	----	\$0.83M (6.4%)	----	\$10.15M (78.5%)	\$1.95M (15.1%)	----	\$0.11M (0.9%)	\$12.82M (99.1%)	\$12.93M
<i>Sub Total</i>	<i>\$10.10M (2.8%)</i>	<i>\$7.30M (2.1%)</i>	<i>\$5.48M (1.5%)</i>	<i>\$71.3M (20.0%)</i>	<i>\$261.59M (73.5%)</i>	<i>\$23.77M (6.7%)</i>	<i>\$104.57M (29.4%)</i>	<i>\$227.48M (63.9%)</i>	<i>\$355.82M</i>
12. All Others (<\$10M)	\$1.09M (0.4%)	\$2.73M (0.9%)	\$4.80M (1.6%)	\$50.92M (16.8%)	\$243.54M (80.4%)	\$25.81M (8.5%)	\$57.79M (19.1%)	\$219.39M (72.4%)	\$302.99M
Grand Total	\$11.19M (1.7%)	\$9.95M (1.5%)	\$10.28M (1.6%)	\$122.25M (18.6%)	\$505.14M (76.7%)	\$49.58M (7.5%)	\$162.36M (24.6%)	\$446.87M (67.8%)	\$658.81M