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A Tale of Two Community Reinvestment Act Proposals.

Even by banker standards, Martie North is a numbers person. She's a senior vice president at Simmons Bank, where she keeps close tabs on the bank's lending to low-income communities and community development projects across the bank's 35 markets.

As a regional bank based in Pine Bluff, Arkansas, with $17.8 billion in assets and around 200 branches across eight states, every market is a little bit different, and some markets are new to Simmons Bank — it's acquired 11 other banks since 2013, quadrupling in size. It just acquired another bank last year, in St. Louis.

Each market has annual targets for loans to low-income communities and community development. North sets the targets, and the bank's executive team and board approve them. She checks in with each market lead at least once a month.

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by OSCAR PERRY ABELLO

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