

Table 3A. Small Business Lending in Kentucky Using Call Report Data, June 2001

Bank Name	Small Business Lending (<\$M) Scores					Small Business Lending (<\$100K) Scores				
	Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL\$ (Thousands) (4)	SBL# (5)	Bank Asset Sz. (6)	Total Rank (7)	SSBL\$ (Thousands) (8)	SSBL# (9)	Cdt/TA (10)
Central B&Tc	97.5	0.248	1	219,226	1201	\$500M-\$1B	23	21,641	722	0.01
Citizens Bank Of Campbell Cty	97.5	0.352	1	49,298	603	\$100M-500M	30	16,464	448	0.005
South Central Bank	92.5	0.347	1	63,162	1079	\$100M-500M	38	63,162	1,079	0
Peoples B&Tc	90.0	0.245	1	44,504	600	\$100M-500M	38	44,504	600	0
Peoples Bank Of Fleming Cty	90.0	0.227	1	29,146	1009	\$100M-500M	40	29,146	1,009	0.003
Bank Of Columbia	87.5	0.269	1	27,797	796	\$100M-500M	39	27,797	796	0
Pbank Bank	85.0	0.25	1	36,991	1126	\$100M-500M	33	17,141	1,029	0.002
First Nb Of Mayfield	85.0	0.332	0.952	53,506	730	\$100M-500M	30	16,265	561	0
Farmers Deposit Bank	85.0	0.234	1	34,198	874	\$100M-500M	39	34,198	874	0
First St Bank	85.0	0.394	0.982	75,002	613	\$100M-500M	16	5,804	433	0
Stock Yards B&Tc	82.5	0.293	0.769	259,679	3599	\$500M-\$1B	29	59,186	2,301	0.001
Leitchfield Deposit B&Tc	82.5	0.35	1	28,600	352	<\$100M	20	5,725	274	0.004
Peoples Exch Bank	80.0	0.268	1	35,346	670	\$100M-500M	27	10,214	571	0
Independence Bank	80.0	0.26	0.833	67,234	1395	\$100M-500M	34	27,946	1,192	0.001
First Nb Of Northern Ky	80.0	0.519	0.86	66,374	710	\$100M-500M	28	14,781	461	0
Classic Bank Corp	77.5	0.248	1	47,421	469	\$100M-500M	31	18,134	348	0
Farmers Bank	77.5	0.233	1	16,487	889	<\$100M	37	16,487	889	0
Citizens Bank	77.5	0.179	1	19,462	563	\$100M-500M	38	19,462	563	0
Bank Of The Bluegrass & Tc	77.5	0.177	1	18,838	410	\$100M-500M	38	18,838	410	0
Bank Of Ky	77.5	0.264	0.643	124,729	1094	\$100M-500M	23	17,674	607	0.003
Peoples Bank Of Northern Ky	77.5	0.437	0.687	85,136	656	\$100M-500M	22	11,752	371	0
Heritage Bank	77.5	0.298	1	21,953	194	<\$100M	12	3,868	117	0
First Nb Russell Sprgs	75.0	0.25	1	25,565	463	\$100M-500M	35	25,565	463	0
Community Bank	75.0	0.304	1	15,727	460	<\$100M	34	15,727	460	0
First Commonwealth Bank	75.0	0.17	1	28,778	704	\$100M-500M	19	5,548	562	0
Ohio Valley Nb Of Henderson	75.0	0.198	1	28,657	510	\$100M-500M	37	28,657	510	0.001
Traditional Bank	75.0	0.225	0.696	93,177	1296	\$100M-500M	26	19,864	984	0
Union Nb&Tc	75.0	0.259	0.776	43,647	743	\$100M-500M	25	10,928	611	0.003
South Central Bank Of Bowling	75.0	0.288	0.791	43,722	481	\$100M-500M	30	16,733	372	0
Heritage Cmnty Bank	75.0	0.316	1	15,516	182	<\$100M	16	3,679	122	0.001
Paducah B&Tc	72.5	0.167	0.903	50,534	640	\$100M-500M	24	12,590	465	0.001
Peoples Bank	72.5	0.294	1	17,486	323	<\$100M	33	17,486	323	0.005
Citizens Deposit B&Tc	72.5	0.259	0.764	31,545	574	\$100M-500M	27	10,442	456	0.009
First Southern Nb	72.5	0.225	0.601	81,038	1012	\$100M-500M	25	15,546	672	0
First Nb Of Central City	72.5	0.187	1	20,359	390	\$100M-500M	37	20,359	390	0
Hebron Dep Bank	72.5	0.244	0.963	26,409	372	\$100M-500M	17	4,759	276	0
Edmonton St Bank	72.5	0.131	1	21,504	676	\$100M-500M	38	21,504	676	0
Bank Of Ohio County	72.5	0.273	1	14,922	233	<\$100M	16	3,251	186	0
Vine Street Tc	72.5	0.336	0.558	93,529	468	\$100M-500M	12	5,232	216	0
First Bank	72.5	0.21	1	29,223	159	\$100M-500M	8	3,039	79	0
First Scty Bank	72.5	0.461	0.933	40,176	315	<\$100M	21	7,440	212	0

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First Sec Bank	72.5	0.307	0.67	49,124	486	\$100M-500M	17	6,578	317	0.005
Peoples Bank	70.0	0.252	1	21,411	343	<\$100M	23	5,976	290	0
Exchange Bank	70.0	0.243	0.947	31,762	379	\$100M-500M	19	6,848	269	0
Franklin B&Tc	70.0	0.239	0.625	44,551	735	\$100M-500M	24	11,383	605	0
Community Tr Bank Na	70.0	0.165	0.633	398,301	6462	\$1B-\$10B	32	202,827	5,657	0
Citizens Bank	70.0	0.173	1	18,700	258	\$100M-500M	15	4,352	183	0
Heritage Bank	70.0	0.268	0.675	48,582	464	\$100M-500M	16	7,122	278	0
Bank Oldham Cty	70.0	0.26	0.935	26,876	401	\$100M-500M	20	5,650	293	0.008
South Central Bank Daviess Cty	70.0	0.27	0.839	36,402	371	\$100M-500M	20	7,601	265	0.003
First Capital Bank Of Ky	70.0	0.334	0.489	71,879	394	\$100M-500M	14	7,405	167	0
Town Square Bank	70.0	0.321	1	13,297	179	<\$100M	20	4,204	128	0
Monticello Bankg Co	67.5	0.198	0.703	44,211	724	\$100M-500M	25	12,351	575	0
Citizens Nb Of Somerset	67.5	0.16	0.67	48,753	812	\$100M-500M	27	15,212	696	0
Kentucky Bankg Centers	67.5	0.174	1	16,112	477	<\$100M	35	16,112	477	0
Cumberland Valley Nb&Tc	67.5	0.145	0.695	65,922	840	\$100M-500M	25	17,016	633	0.004
Farmers B&Tc	67.5	0.144	0.964	28,291	625	\$100M-500M	28	11,637	531	0
Pioneer Bank	67.5	0.182	1	12,127	370	<\$100M	35	12,127	370	0
First Nb&T	67.5	0.223	0.603	39,899	612	\$100M-500M	23	10,515	486	0.005
First Nb Of Columbia	67.5	0.136	1	14,992	550	\$100M-500M	36	14,992	550	0
Farmers Nb Of Danville	67.5	0.153	0.868	42,624	787	\$100M-500M	26	13,566	624	0
Citizens B&Tc	67.5	0.158	1	16,196	285	\$100M-500M	34	16,196	285	0
Taylor County Bank	67.5	0.207	1	21,176	408	\$100M-500M	26	8,032	343	0
Bank Of Edmonson Cty	67.5	0.111	1	15,202	619	\$100M-500M	36	15,202	619	0
Planters Bank	67.5	0.208	0.81	28,391	446	\$100M-500M	22	8,019	339	0
Citizens Cmrc Nb	67.5	0.242	0.917	29,562	403	\$100M-500M	18	5,337	307	0.005
Deposit Bank Of Monroe County	65.0	0.258	0.96	25,736	227	<\$100M	12	3,867	161	0
Cumberland Security Bank	65.0	0.244	0.866	26,951	295	\$100M-500M	15	4,862	198	0
Hyden Citizens Bank	65.0	0.205	1	18,329	251	<\$100M	33	18,329	251	0.003
Area Bank	65.0	0.148	0.567	353,420	5740	\$1B-\$10B	25	84,716	4,449	0.003
Peoples Bank	65.0	0.4	1	16,018	177	<\$100M	16	3,539	119	0
First Citizens Bank	65.0	0.27	0.834	38,786	242	\$100M-500M	21	10,218	156	0
Farmers Nb	65.0	0.218	0.921	20,576	324	<\$100M	20	5,609	280	0
Bank Of Cadiz & Tc	65.0	0.173	1	13,389	283	<\$100M	33	13,389	283	0
Citizens Bank	65.0	0.207	1	11,509	189	<\$100M	16	2,979	156	0
Cecilian Bank	65.0	0.159	0.801	35,512	508	\$100M-500M	23	10,146	372	0
Elkton B&Tc	65.0	0.141	1	12,070	314	<\$100M	34	12,070	314	0.002
Citizens Nb Of Jessamine Cty	65.0	0.18	0.95	23,459	436	\$100M-500M	27	9,600	354	0
Bullitt County Bank	62.5	0.243	0.809	26,800	284	\$100M-500M	16	5,636	159	0
Peoples B&Tc	62.5	0.253	0.605	19,684	505	<\$100M	15	3,242	417	0
First Nb	62.5	0.126	1	15,323	551	\$100M-500M	34	15,323	551	0
Citizens Nb Of Lebanon	62.5	0.116	1	10,012	1480	<\$100M	34	10,012	1,480	0
Wilson & Muir B&Tc	62.5	0.196	0.621	33,465	421	\$100M-500M	19	7,467	296	0.001
Bardwell Deposit Bank	62.5	0.169	1	11,826	226	<\$100M	32	11,826	226	0

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Kentucky Home Bank	62.5	0.232	1	9,740	141	<\$100M	12	2,027	105	0
Kentucky Nb	62.5	0.15	1	11,222	238	<\$100M	33	11,222	238	0
United Southern Bank	60.0	0.175	1	16,155	325	<\$100M	33	16,155	325	0
Fifth Third Bank Northern Ky	60.0	0.113	0.505	139,483	1058	\$1B-\$10B	20	17,619	571	0.011
Kentucky Bank	60.0	0.112	0.689	41,837	810	\$100M-500M	28	16,279	694	0.004
Bank Of McCreary Cty	60.0	0.168	1	16,923	285	\$100M-500M	24	6,761	234	0.005
Eagle Bank	60.0	0.189	0.811	23,533	389	\$100M-500M	24	8,548	315	0.003
First Farmers B&Tc	60.0	0.165	1	13,192	295	<\$100M	32	13,192	295	0
Farmers Bank	60.0	0.151	1	12,450	332	<\$100M	32	12,450	332	0.003
Lawrenceburg Nb	60.0	0.127	1	15,302	300	\$100M-500M	32	15,302	300	0
Casey County Bank	60.0	0.128	1	14,203	389	\$100M-500M	33	14,203	389	0
First Nb	60.0	0.186	0.595	25,899	420	\$100M-500M	31	16,071	354	0
Citizens B&Tc	60.0	0.235	0.944	23,617	226	\$100M-500M	9	2,518	152	0.006
Citizens First Bank	60.0	0.331	0.702	29,531	216	<\$100M	10	3,668	126	0
First Guaranty Bank	60.0	0.184	1	7,454	205	<\$100M	31	7,454	205	0
Farmers Nb	57.5	0.241	1	13,157	211	<\$100M	18	3,865	168	0
Shelby County Tr Bank	57.5	0.131	0.885	25,412	464	\$100M-500M	27	11,081	397	0.004
Farmers B&Tc	57.5	0.125	1	11,620	556	<\$100M	32	11,620	556	0
Peoples Bank	57.5	0.185	0.888	22,256	266	\$100M-500M	17	5,822	183	0.009
Citizens Nb Of Paintsville	57.5	0.144	0.656	41,238	362	\$100M-500M	18	9,522	246	0.003
Fifth Third Bank Ky	57.5	0.086	0.381	194,480	1440	\$1B-\$10B	22	27,546	818	0.011
State B&Tc	57.5	0.105	1	10,743	645	\$100M-500M	33	10,743	645	0
Commonwealth Cmnty Bank	57.5	0.141	1	15,689	380	\$100M-500M	23	6,321	321	0
Bank Of Jamestown	57.5	0.129	1	13,217	389	\$100M-500M	23	5,276	349	0
Lewisburg Bankg Co	57.5	0.176	1	9,571	293	<\$100M	32	9,571	293	0
Bank Of Louisville	57.5	0.082	0.281	137,144	972	\$1B-\$10B	19	15,635	446	0
Brownsville Deposit Bank	57.5	0.227	1	10,598	159	<\$100M	18	3,703	131	0
Citizens Bank	57.5	0.142	1	11,442	243	<\$100M	32	11,442	243	0
Bank Of Clinton County	57.5	0.272	0.946	11,378	242	<\$100M	21	4,070	204	0
Whitaker Bank Na	57.5	0.127	0.584	43,418	630	\$100M-500M	20	9,937	489	0.003
Campbellsville Nb	57.5	0.177	1	9,029	149	<\$100M	30	9,029	149	0
United Ky Bank Of Pendleton Ct	57.5	0.197	1	6,466	224	<\$100M	31	6,466	224	0
Louisville Cmnty Develop Bank	57.5	0.304	1	12,275	158	<\$100M	19	3,935	122	0
Bank Of Corbin	57.5	0.383	0.922	15,002	149	<\$100M	11	2,332	97	0
Green River Bank	55.0	0.239	1	11,658	206	<\$100M	30	11,658	206	0
Bank Of Harlan	55.0	0.174	1	14,932	225	<\$100M	30	14,932	225	0
National City Bank	55.0	0.068	0.261	607,354	7333	\$1B-\$10B	22	106,061	5,311	0.001
Bank One Ky Na	55.0	0.061	0.221	429,107	5145	\$1B-\$10B	22	75,699	3,665	0
Farmers B&Tc	55.0	0.185	0.497	28,900	309	\$100M-500M	12	4,845	213	0
Citizens St Bank	55.0	0.178	1	10,932	177	<\$100M	14	2,844	150	0
Kentucky Tr Bank	55.0	0.136	1	9,402	249	<\$100M	31	9,402	249	0.005
Bank Of Benton	55.0	0.129	0.597	32,876	611	\$100M-500M	22	10,168	503	0.004
Calvert Bank	55.0	0.195	0.974	12,471	227	<\$100M	20	4,806	188	0

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Commonwealth B&Tc	55.0	0.133	0.623	36,437	359	\$100M-500M	12	5,536	229	0.004
Citizens Union Bank	52.5	0.095	0.811	31,900	460	\$100M-500M	20	8,432	345	0
Farmers Nb	52.5	0.139	0.893	23,654	271	\$100M-500M	13	4,796	187	0
Peoples Bank	52.5	0.157	1	9,231	290	<\$100M	30	9,231	290	0
Bank Of The Mnt	52.5	0.184	1	8,280	246	<\$100M	20	3,185	216	0
Salyersville Nb	52.5	0.174	0.931	12,800	312	<\$100M	15	2,845	252	0.003
Dixon Bank	52.5	0.142	1	6,527	232	<\$100M	30	6,527	232	0
Farmers Bank & Capital Tc	52.5	0.077	0.53	40,391	883	\$500M-\$1B	18	6,514	727	0.007
Security B&Tc	52.5	0.179	1	8,215	134	<\$100M	28	8,215	134	0
First Nb In Clinton	52.5	0.195	0.978	10,236	231	<\$100M	19	3,703	189	0
Kentucky Nb	52.5	0.147	1	8,795	172	<\$100M	30	8,795	172	0.003
Farmers St Bank	50.0	0.232	1	8,242	141	<\$100M	26	8,242	141	0.005
Bank Of Magnolia	50.0	0.122	1	9,292	305	<\$100M	29	9,292	305	0
Morgantown B&Tc	50.0	0.103	1	11,037	330	\$100M-500M	30	11,037	330	0
Usaccess Bank	50.0	0.142	0.344	40,517	263	\$100M-500M	8	2,651	160	0
United B&Tc	50.0	0.121	0.815	17,371	355	\$100M-500M	18	5,026	293	0
Citizens Nb&Tc Hazard Ky	50.0	0.132	0.787	18,916	292	\$100M-500M	15	4,904	220	0
Peoples Scty Bank	50.0	0.136	1	5,660	180	<\$100M	17	2,508	164	0
Williamsburg Nb	50.0	0.099	1	5,449	278	<\$100M	28	5,449	278	0
Mccreary Nb	50.0	0.162	1	4,879	95	<\$100M	25	4,879	95	0
Somerset Nb	50.0	0.132	1	9,590	111	<\$100M	28	9,590	111	0
American Founders Bank Inc	50.0	0.234	1	4,194	20	<\$100M	5	416	8	0
Springfield St Bank	47.5	0.121	0.721	17,661	301	\$100M-500M	15	4,554	230	0
Republic B&Tc	47.5	0.023	0.131	33,984	756	\$1B-\$10B	19	14,324	633	0.001
Commercial Bank	47.5	0.105	1	11,067	289	\$100M-500M	30	11,067	289	0
Lincoln Nb Of Hodgenvlle	47.5	0.118	1	11,488	219	<\$100M	29	11,488	219	0
Bank Of Clarkson	47.5	0.096	1	9,035	290	<\$100M	30	9,035	290	0
Citizens Deposit Bank	47.5	0.098	1	7,596	257	<\$100M	29	7,596	257	0
Madison Bank	47.5	0.198	0.827	17,465	167	<\$100M	8	2,250	115	0
American Bank&Tr Co	47.5	0.354	0.878	11,048	65	<\$100M	7	1,280	32	0
Citizens Nb	45.0	0.122	0.529	20,270	315	\$100M-500M	16	6,445	266	0
Fulton Bank	45.0	0.196	0.666	10,702	239	<\$100M	15	3,080	189	0.003
Hancock B&Tc	45.0	0.087	1	7,968	286	<\$100M	28	7,968	286	0.002
Peoples B&Tc Of Madison Cty	45.0	0.102	0.646	18,557	302	\$100M-500M	16	5,125	235	0
Citizens Guaranty Bank	45.0	0.121	1	10,731	120	<\$100M	26	10,731	120	0
Berea Nb	45.0	0.13	1	10,532	115	<\$100M	10	2,650	91	0
Commercial Bank	45.0	0.054	1	7,438	266	\$100M-500M	20	4,838	247	0
Peoples St Bank	45.0	0.135	1	5,583	117	<\$100M	26	5,583	117	0
Jackson Cty Bank	45.0	0.071	1	6,983	205	<\$100M	27	6,983	205	0
First Cmnty Bank Lewis Cty	42.5	0.209	1	5,851	94	<\$100M	13	1,543	73	0
United Cmnty Bank	42.5	0.202	0.722	10,255	222	<\$100M	20	4,082	190	0
Auburn Bankg Co	42.5	0.11	1	5,914	138	<\$100M	25	5,914	138	0
Laurel Nb	42.5	0.116	1	6,675	55	<\$100M	5	901	31	0

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Citizens Bank Of Cumberland Ct	42.5	0.201	0.987	5,792	150	<\$100M	18	2,368	129	0
Farmers Deposit Bank	40.0	0.122	1	5,616	211	<\$100M	26	5,616	211	0.001
First Security B&Tc	40.0	0.153	1	3,783	92	<\$100M	22	3,783	92	0
First Nb&Tc	40.0	0.122	0.626	16,818	183	\$100M-500M	8	3,014	136	0
Bank Of Maysville	40.0	0.086	1	9,162	177	\$100M-500M	27	9,162	177	0
First Nb	40.0	0.094	1	5,181	190	<\$100M	26	5,181	190	0
Harrison Deposit B&Tc	40.0	0.086	1	4,514	137	<\$100M	24	4,514	137	0.003
Peoples Bank Of Bullitt County	37.5	0.084	1	14,028	152	\$100M-500M	26	14,028	152	0
First & Peoples B&Tc	37.5	0.077	0.706	15,808	261	\$100M-500M	16	5,208	206	0
State Nb Of Frankfort	37.5	0.134	0.604	15,309	226	\$100M-500M	11	3,544	164	0
Owingsville Bankg Co	37.5	0.095	1	4,497	210	<\$100M	24	4,497	210	0
Fredonia Valley Bank	37.5	0.091	1	4,423	243	<\$100M	25	4,423	243	0
Citizens Bank	37.5	0.175	1	2,408	51	<\$100M	20	2,408	51	0
Farmers Nb Of Lebanon	37.5	0.078	1	6,255	222	<\$100M	24	6,255	222	0
Citizens B&Tc Grayson County	37.5	0.146	0.637	11,104	188	<\$100M	13	3,053	159	0
Deposit Bank	37.5	0.079	1	4,383	145	<\$100M	23	4,383	145	0
Tri-County Nb	37.5	0.121	0.875	11,621	176	<\$100M	11	2,999	132	0
First Nb Of Carrollton	37.5	0.091	1	4,448	121	<\$100M	24	4,448	121	0
Farmers B&Tc	35.0	0.098	1	8,762	197	<\$100M	26	8,762	197	0
Peoples B&Tc	35.0	0.109	1	6,352	163	<\$100M	24	6,352	163	0
Bank Of Lowes	35.0	0.157	1	428	9	<\$100M	18	428	9	0
Peoples Bank	35.0	0.135	1	3,059	128	<\$100M	23	3,059	128	0
Hart County B&Tc	35.0	0.14	1	4,336	84	<\$100M	23	4,336	84	0
Peoples St Bank	35.0	0.106	1	6,697	66	<\$100M	8	1,500	47	0
Mount Sterling Nb	35.0	0.114	0.496	9,782	282	<\$100M	18	4,449	261	0
Bank Of Hindman	35.0	0.065	1	6,614	131	\$100M-500M	24	6,614	131	0
Farmers & Traders Bank Of Camp	35.0	0.097	1	3,443	120	<\$100M	21	3,443	120	0.003
Bank Of Caneyville	35.0	0.071	1	2,338	162	<\$100M	22	2,338	162	0
Century Bank Of Ky	35.0	0.175	0.945	6,481	68	<\$100M	8	1,419	52	0
First B&Tc	32.5	0.111	0.752	9,583	158	<\$100M	14	3,698	131	0
Morehead Nb	32.5	0.112	1	5,013	122	<\$100M	16	2,883	111	0
United Citizens B&Tc	32.5	0.134	0.818	10,113	133	<\$100M	7	1,720	91	0
Bank Of Whitesburg	32.5	0.1	0.434	15,156	186	\$100M-500M	10	3,666	136	0
Grant Cty Deposit Bank	32.5	0.093	1	7,733	88	<\$100M	23	7,733	88	0
Greensburg Deposit Bank	32.5	0.072	0.697	5,239	427	<\$100M	21	3,356	398	0
Bank Of Germantown	32.5	0.176	0.738	5,087	95	<\$100M	15	2,230	70	0
First Nb	32.5	0.116	0.887	10,349	100	<\$100M	5	1,438	67	0.006
First United Bank	32.5	0.099	0.97	6,789	150	<\$100M	16	3,289	126	0
Boone Nb	32.5	0.056	1	648	2	<\$100M	5	88	1	0
First St Bank	30.0	0.064	0.943	7,087	213	\$100M-500M	15	2,960	196	0.008
Kevil Bank	30.0	0.133	1	4,439	82	<\$100M	9	1,103	64	0
Bank Of Buffalo	30.0	0.044	1	1,657	23	<\$100M	8	508	18	0
Breckinridge Bank	30.0	0.062	1	1,458	38	<\$100M	17	1,458	38	0

Table 3A. Small Business Lending in Kentucky Using Call Report Data, June 2001

Bank Name	Small Business Lending (<\$M) Scores					Small Business Lending (<\$100K) Scores				
	Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL\$ (Thousands) (4)	SBL# (5)	Bank Asset Sz. (6)	Total Rank (7)	SSBL\$ (Thousands) (8)	SSBL# (9)	Cdt/TA (10)
Sebree Deposit Bank	27.5	0.103	1	2,505	90	<\$100M	15	1,364	81	0
West Point Bank	27.5	0.109	0.995	5,170	82	<\$100M	13	2,067	62	0
Bedford L&D Bank	27.5	0.063	1	2,970	58	<\$100M	17	2,970	58	0
Meade County Bank	27.5	0.016	1	1,439	30	<\$100M	9	496	25	0
Clinton Bank	27.5	0.113	0.932	4,651	116	<\$100M	14	1,873	97	0
Fort Knox Nb	27.5	0.002	1	50	1	<\$100M	12	50	1	0.024
Kentucky B&Tc	27.5	0.109	0.496	13,691	98	\$100M-500M	4	1,831	49	0.002
Henderson Nb	27.5	0.161	0.804	4,327	80	<\$100M	12	1,616	62	0
Sacramento Deposit Bank	25.0	0.05	1	2,283	127	<\$100M	13	1,489	123	0
Farmers Bank	25.0	0.049	1	4,304	121	<\$100M	18	4,304	121	0
Citizens Bank	25.0	0.02	1	350	26	<\$100M	11	350	26	0
Citizens Bank	25.0	0.063	1	3,881	62	<\$100M	17	3,881	62	0
Prp Nb	25.0	0.104	0.91	5,665	77	<\$100M	9	1,799	59	0
Salt Lick Dep Bank	22.5	0.038	1	1,831	39	<\$100M	11	1,187	32	0
River City Bank	22.5	0.042	0.734	8,167	116	\$100M-500M	9	2,556	80	0
Kentucky-Farmers Bank	22.5	0.072	0.841	9,031	113	\$100M-500M	8	2,206	87	0
Inez Dep Bank	20.0	0.051	0.899	4,679	59	<\$100M	7	1,244	41	0.003
Bankers Bank Of Ky	12.5	0.099	0.263	3,902	22	<\$100M	4	26	1	0

Note: Small businesses seeking loans from small-business-friendly banks should also consider banks that participate in SBA loan programs. To locate an SBA preferred or certified lender near you call 1-800-8-ASK-SBA or check SBA's home page at www.sba.gov/gopher/Local-Information/Certified-Preferred-Lenders/.

Source: U.S Small Business Administration, Office of Advocacy, Office of Economic Research, from the call report data collected by the Federal Reserve.