

Table 3A. Small Business Lending in Tennessee 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(\$) (\$1,000) (4)	SBL(#) (5)	Bank asset Sz. (6)	Total Rank (7)	SSBL(\$) (\$1,000) (8)	SSBL(#) (9)	Cdt/TA (10)
Farmers & Mrch Bank	95.0	0.298	1	95,655	1458	\$100M-500M	34	26,518	1,205	0
First Volunteer Bank Of Tennes	92.5	0.38	1	122,850	1468	\$100M-500M	39	122,850	1,468	0.003
First Bank Of Tennessee	92.5	0.396	1	49,933	596	\$100M-500M	39	49,933	596	0
Bank Of Sharon	90.0	0.361	1	52,906	438	\$100M-500M	19	6,203	295	0.002
Peoples Cmnty Bank	90.0	0.323	1	41,605	596	\$100M-500M	26	8,528	430	0
Citizens Bank Of Blount Cty	87.5	0.329	1	97,448	539	\$100M-500M	14	3,867	365	0.006
Commercial B&Tc	87.5	0.197	1	65,584	1356	\$100M-500M	39	65,584	1,356	0
American City Bank	87.5	0.355	1	34,867	410	<\$100M	38	34,867	410	0
Citizens Cmnty Bank	87.5	0.333	1	26,953	539	<\$100M	39	26,953	539	0
First South Bank	85.0	0.351	0.961	75,307	761	\$100M-500M	26	11,960	562	0
Citizens Nb	85.0	0.344	0.941	108,429	1302	\$100M-500M	36	46,934	1,034	0.001
Traders Nb	82.5	0.31	1	31,446	531	\$100M-500M	38	31,446	531	0
Community South Bank	82.5	0.187	1	42,777	1115	\$100M-500M	40	42,777	1,115	0
Franklin Nb	82.5	0.221	0.974	145,879	1732	\$500M-\$1B	24	20,805	1,236	0
Peoples Bank	80.0	0.344	1	26,330	592	<\$100M	37	26,330	592	0
First Nb	80.0	0.295	0.996	49,000	741	\$100M-500M	31	13,564	583	0
Cornerstone Cmnty Bank	80.0	0.323	0.968	39,698	794	\$100M-500M	28	9,503	649	0.001
Security B&Tc	77.5	0.282	1	29,928	507	\$100M-500M	32	13,738	417	0
Citizens Bank	77.5	0.163	1	65,768	1354	\$100M-500M	37	65,768	1,354	0
First Nb Of Manchester	77.5	0.224	1	26,050	592	\$100M-500M	38	26,050	592	0
First Cmnty Bank Of Bedford Ct	77.5	0.245	0.965	37,578	663	\$100M-500M	35	21,776	582	0.002
Capital B&Tc	77.5	0.348	0.831	62,050	758	\$100M-500M	27	12,960	528	0
Bankfirst	75.0	0.227	0.614	180,126	1767	\$500M-\$1B	31	59,167	1,311	0
First Volunteer Bank Of East T	75.0	0.24	1	24,994	326	\$100M-500M	35	24,994	326	0
Peoples B&Tc Pickett Cty	75.0	0.213	1	15,408	446	<\$100M	36	15,408	446	0
Trust One Bank	75.0	0.224	0.702	78,766	1078	\$100M-500M	25	15,510	798	0.001
Community Cmrl Bank	75.0	0.379	0.946	51,638	367	\$100M-500M	27	12,473	223	0
Reelfoot Bank	72.5	0.278	0.905	28,909	691	\$100M-500M	30	9,285	609	0.002
First Bank	72.5	0.21	0.642	156,886	2969	\$500M-\$1B	30	46,997	2,493	0.001
City St Bank	72.5	0.223	1	23,105	313	\$100M-500M	16	3,754	252	0.003
Volunteer St Bank	72.5	0.223	0.949	33,043	529	\$100M-500M	27	9,406	442	0
Nashoba Bank	72.5	0.293	0.786	51,995	555	\$100M-500M	25	10,512	427	0
Rutherford B&Tc	72.5	0.351	1	17,916	144	<\$100M	14	2,923	100	0
Premier Bank Of Brentwood	72.5	0.402	0.966	34,450	306	<\$100M	20	5,774	200	0
Frontier Bank	72.5	0.343	0.795	48,787	393	\$100M-500M	19	7,099	236	0.001
Greene Cty Bank	70.0	0.211	0.575	161,275	1659	\$500M-\$1B	24	28,204	1,099	0.002
Commercial Bank	70.0	0.193	0.852	40,556	962	\$100M-500M	32	16,228	873	0
Community Bank	70.0	0.302	0.796	43,763	354	\$100M-500M	14	4,852	189	0
Citizens Bank Of East Tennesse	70.0	0.179	1	21,481	382	\$100M-500M	37	21,481	382	0
Cumberland Cty Bank	70.0	0.145	1	17,380	418	\$100M-500M	19	5,808	162	0.001
First Farmers & Mrch Nb	67.5	0.155	0.702	128,587	1479	\$500M-\$1B	25	25,988	1,042	0

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Cumberland Bank	67.5	0.197	0.705	52,439	803	\$100M-500M	30	17,842	654	0
Hardin County Bank	67.5	0.14	1	23,184	368	\$100M-500M	23	6,970	281	0
Bank Of Alamo	67.5	0.32	0.86	26,089	354	<\$100M	31	14,584	311	0
First T&Sb	67.5	0.2	1	14,975	315	<\$100M	35	14,975	315	0
Citizens Bank	67.5	0.171	0.458	93,087	868	\$500M-\$1B	22	17,437	530	0.001
Rhea Cty Nb	67.5	0.223	1	17,012	232	<\$100M	35	17,012	232	0
Bank/First Citizens Bank	67.5	0.221	0.625	65,252	561	\$100M-500M	26	17,307	397	0.004
Farmers Bank	67.5	0.187	0.9	42,897	572	\$100M-500M	26	12,141	455	0
First Nb Of Pulaski	67.5	0.164	0.816	53,418	1019	\$100M-500M	29	17,223	874	0
First Century Bank	67.5	0.167	0.987	38,078	649	\$100M-500M	24	8,714	550	0.002
Bank Of Nashville	67.5	0.207	0.477	92,467	858	\$100M-500M	24	22,434	494	0
First Independent Bank	67.5	0.275	0.878	27,155	370	<\$100M	24	6,535	284	0
Enterprise Nb	67.5	0.194	0.758	49,743	484	\$100M-500M	19	8,419	288	0
Community Tr & Bankg Co	67.5	0.369	1	13,062	154	<\$100M	19	3,300	121	0
Jackson B&Tc	65.0	0.142	1	21,309	404	\$100M-500M	36	21,309	404	0
Bank Of Cleveland	62.5	0.224	0.729	31,387	394	\$100M-500M	21	6,828	291	0
Wilson B&Tc	62.5	0.135	0.662	73,782	790	\$500M-\$1B	21	13,512	545	0.003
Citizens Tri-Cty Bank	62.5	0.119	1	24,983	429	\$100M-500M	33	24,983	429	0.001
Union Planters Bank Of The Lak	62.5	0.234	0.652	40,331	420	\$100M-500M	18	7,074	263	0
First Nb Of The Cumberlands	62.5	0.186	0.606	52,816	861	\$100M-500M	28	17,782	661	0.001
Farmers Bank	62.5	0.232	1	8,329	225	<\$100M	33	8,329	225	0
First St Bank	62.5	0.16	0.722	43,439	667	\$100M-500M	27	13,714	540	0
First Nb Of Tullahoma	62.5	0.244	1	15,962	223	<\$100M	16	3,203	152	0.003
First Cmnty Bank Of East Tenne	62.5	0.23	0.745	32,410	334	\$100M-500M	23	8,978	250	0
Tnbank Of Oak Ridge	62.5	0.23	0.972	19,325	289	<\$100M	19	4,241	216	0
Mountain Nb	62.5	0.255	0.731	30,996	243	\$100M-500M	14	4,789	161	0.003
Southern Heritage Bank	62.5	0.334	0.905	20,270	228	<\$100M	18	4,127	147	0
Tristar Bank	62.5	0.283	1	10,267	126	<\$100M	16	2,431	95	0
Citizens Svg B&Tc	60.0	0.401	1	18,077	93	<\$100M	26	8,844	62	0.006
First Citizens Nb	60.0	0.112	0.679	58,987	1242	\$500M-\$1B	29	24,543	1,108	0.005
Bank Of Bartlett	60.0	0.134	0.63	63,836	712	\$100M-500M	20	12,263	491	0
Bank Of Bolivar	60.0	0.171	1	13,504	294	<\$100M	33	13,504	294	0
Bank Of Tennessee	60.0	0.171	0.412	63,866	569	\$100M-500M	17	10,227	338	0
Andrew Johnson Bank	60.0	0.154	1	25,697	207	\$100M-500M	12	4,499	134	0
Union Planters Bank Na	60.0	0.126	0.431	4,194,143	55850	>\$10B	23	866,352	40,454	0
Mckenzie Bankg Co	60.0	0.122	1	10,095	659	<\$100M	24	3,777	619	0
Farmers & Merchants Bank	60.0	0.229	0.878	19,305	270	<\$100M	22	5,097	207	0
Macon B&Tc	60.0	0.095	1	16,672	499	\$100M-500M	35	16,672	499	0
Citizens B&Tc Of Grainger Ct	60.0	0.19	0.992	25,847	226	\$100M-500M	17	4,893	165	0
American Svg Bank	60.0	0.168	1	8,203	283	<\$100M	33	8,203	283	0
First Central Bank	60.0	0.199	0.92	27,057	301	\$100M-500M	21	6,466	224	0
Community First B&Tc	60.0	0.206	0.857	23,550	335	\$100M-500M	20	5,586	244	0
Tennessee Cmrc Bank	60.0	0.415	0.893	22,664	181	<\$100M	14	3,639	109	0.002

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Citizens Bank	57.5	0.09	1	22,561	855	\$100M-500M	35	22,561	855	0
Bank Of Frankewing	57.5	0.175	1	13,969	223	<\$100M	32	13,969	223	0
Somerville B&Tc	57.5	0.108	1	20,209	350	\$100M-500M	33	20,209	350	0
First Nb	57.5	0.18	1	11,359	196	<\$100M	33	11,359	196	0
Citizens Nb	57.5	0.166	0.421	60,354	582	\$100M-500M	19	11,254	405	0.003
Memphisfirst Cmnty Bank	57.5	0.322	1	7,894	53	<\$100M	8	975	27	0.003
Bank Of Friendship	55.0	0.182	0.83	21,370	389	\$100M-500M	23	6,133	299	0
First St Bank	55.0	0.102	1	13,861	428	\$100M-500M	32	13,861	428	0
National Bank Of Commerce	55.0	0.051	0.335	370,446	4155	\$1B-\$10B	22	67,350	2,933	0
First Tennessee Bank Na Mmphis	55.0	0.08	0.387	1,467,073	21844	>\$10B	22	264,849	16,211	0.014
Bank Of Commerce	55.0	0.233	1	12,602	100	<\$100M	5	829	60	0
Munford Union Bank	55.0	0.176	0.921	20,000	259	\$100M-500M	14	4,030	165	0
Community Bank Of Smith Cty	55.0	0.169	1	7,606	136	<\$100M	19	3,053	96	0.003
Pinnacle Nb	55.0	0.296	0.612	29,969	144	\$100M-500M	5	1,958	56	0
Brighton Bank	52.5	0.176	1	10,837	205	<\$100M	18	2,932	166	0
Peoples Nb Of Lafollette	52.5	0.136	1	14,085	223	\$100M-500M	32	14,085	223	0
Bank Of Crockett	52.5	0.216	0.664	16,382	351	<\$100M	24	5,832	292	0
First Peoples Bank Of Tennesse	52.5	0.238	0.691	21,683	239	<\$100M	16	4,445	172	0
Citizens St Bank	52.5	0.143	1	7,664	169	<\$100M	31	7,664	169	0.004
First B&Tc Of Tennessee	52.5	0.203	0.854	16,486	232	<\$100M	13	3,148	157	0
Legends Bank	52.5	0.238	0.768	19,262	188	<\$100M	15	4,234	132	0
Peoples Bank Of Bedford Cty	52.5	0.222	1	4,555	65	<\$100M	13	1,226	49	0
Chester County Bank	50.0	0.21	1	8,512	202	<\$100M	23	3,638	171	0
Medina Bankg Co	50.0	0.139	1	4,081	414	<\$100M	27	3,006	405	0
Carter Cty Bank	50.0	0.161	0.532	29,718	303	\$100M-500M	16	5,964	223	0
Benton Bankg Co	50.0	0.168	0.979	13,763	216	<\$100M	24	5,476	174	0
Banktennessee	50.0	0.133	0.492	27,538	443	\$100M-500M	18	7,097	299	0
Citizens First Bank	50.0	0.128	1	6,708	195	<\$100M	30	6,708	195	0
First Nb Of Lafollette	47.5	0.118	0.929	19,056	281	\$100M-500M	20	5,695	210	0
Bank Of Belfast	47.5	0.221	1	4,760	148	<\$100M	27	4,760	148	0.014
Home Bankg Co	47.5	0.182	1	7,873	137	<\$100M	29	7,873	137	0
First Nb	47.5	0.101	0.413	27,160	786	\$100M-500M	26	14,066	711	0
Central Bank	47.5	0.191	0.905	16,912	168	<\$100M	11	3,187	105	0
Community Nb Of Tn	47.5	0.145	1	7,384	186	<\$100M	18	2,775	164	0
Tennessee St Bank	47.5	0.123	0.364	42,704	408	\$100M-500M	14	6,354	268	0.004
Tri St Bank Of Memphis	47.5	0.167	0.751	23,401	196	\$100M-500M	10	3,347	115	0.002
Oakland Deposit Bank	47.5	0.151	1	12,343	117	<\$100M	10	2,424	77	0.006
Carroll B&T	47.5	0.111	0.792	15,992	430	\$100M-500M	28	8,465	393	0
First Vantage Bank-Tn	47.5	0.137	0.835	23,287	241	\$100M-500M	19	7,179	164	0
Bank Of Milan	47.5	0.169	0.998	11,613	213	<\$100M	21	3,960	183	0
First Alliance Bank	47.5	0.262	0.955	10,184	57	<\$100M	5	923	25	0
Cumberland B&Tc	47.5	0.191	1	3,397	68	<\$100M	13	915	58	0
Bank Of Gleason	45.0	0.103	1	9,648	264	<\$100M	25	5,481	235	0

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Coffee Cty Bank	45.0	0.178	1	5,936	134	<\$100M	26	5,936	134	0
Union Bank	45.0	0.095	1	10,395	244	\$100M-500M	30	10,395	244	0
Citizens Bank	45.0	0.112	1	7,265	198	<\$100M	19	3,083	176	0.003
Planters Bank	45.0	0.153	1	5,395	133	<\$100M	26	5,395	133	0
Peoples Bank Of Polk Cty	45.0	0.178	1	4,303	27	<\$100M	4	226	7	0
National Bank Of Tennessee	45.0	0.162	0.565	21,753	260	\$100M-500M	16	5,364	186	0
Community Bank Of East Tenness	45.0	0.217	0.993	10,130	97	<\$100M	11	1,955	58	0
Bank Of Camden	42.5	0.043	1	5,850	433	\$100M-500M	25	5,850	433	0
Decatur County Bank	42.5	0.141	0.962	10,258	173	<\$100M	21	4,640	152	0
Farmers & Merchants Bank	42.5	0.126	1	6,050	282	<\$100M	30	6,050	282	0
Bank Of Putnam Cty	42.5	0.076	1	15,321	218	\$100M-500M	16	4,389	168	0.001
Insouth Bank Of Brownsville	42.5	0.08	0.359	39,535	420	\$100M-500M	15	6,926	298	0
Bank Of Dickson	42.5	0.118	0.818	19,519	222	\$100M-500M	15	4,881	155	0
First Nb&Tc	42.5	0.108	0.556	24,400	379	\$100M-500M	13	4,274	306	0
Citizens Bank Of Spencer	42.5	0.054	1	1,513	344	<\$100M	24	1,513	344	0
Sevier Cty Bank	42.5	0.116	0.436	29,222	219	\$100M-500M	7	2,841	125	0
Home Bank Of Tennessee	42.5	0.173	0.823	13,431	142	<\$100M	10	2,443	99	0.001
Bank Of Jackson	42.5	0.212	0.63	13,423	190	<\$100M	18	3,973	144	0
Peoples Bank Of Monroe Cty	42.5	0.138	0.978	9,012	237	<\$100M	19	3,242	200	0
Community B&Tc Of Cheatham C	42.5	0.223	0.932	9,883	127	<\$100M	13	2,189	96	0
Academy Bank	42.5	0.147	1	3,084	41	<\$100M	8	612	30	0
Johnson Cty Bank	40.0	0.131	1	10,011	89	<\$100M	5	1,355	49	0
First Nb Of McMinnville	40.0	0.105	0.544	28,729	308	\$100M-500M	16	6,586	234	0
Weakley Cty Bank	40.0	0.132	1	8,126	137	<\$100M	11	1,727	112	0.005
Bank Of Dyer	40.0	0.164	1	8,293	120	<\$100M	27	8,293	120	0
Gates Bankg&Tc	40.0	0.149	1	4,379	71	<\$100M	23	4,379	71	0
First Nb	40.0	0.099	1	9,672	202	<\$100M	29	9,672	202	0
Bank Of Perry Cty	40.0	0.095	1	6,957	200	<\$100M	28	6,957	200	0
Wayne Cty Bank	40.0	0.081	1	9,897	134	\$100M-500M	27	9,897	134	0
Peoples Bank	40.0	0.125	1	4,024	141	<\$100M	27	4,024	141	0
Century South Bank Of Polk Cty	40.0	0.126	0.931	11,595	227	<\$100M	23	5,734	186	0
Farmers St Bank	37.5	0.109	1	11,536	146	\$100M-500M	12	2,802	116	0
Farmers & Merchants Bank	37.5	0.142	1	4,499	70	<\$100M	8	981	48	0
Union Bank	37.5	0.112	1	5,139	99	<\$100M	13	1,687	77	0
Bank Of Mason	37.5	0.152	1	1,515	26	<\$100M	15	549	20	0
Security Bank	37.5	0.126	0.625	16,281	247	\$100M-500M	14	3,888	195	0.003
Merchants & Planters Bank	37.5	0.122	0.693	14,457	237	\$100M-500M	19	4,964	193	0.001
Sequatchie Cty Bank	37.5	0.116	1	5,567	60	<\$100M	15	2,617	46	0
Farmers Bank	37.5	0.127	0.964	9,053	149	<\$100M	15	2,878	118	0
Dekalb Cmnty Bank	37.5	0.061	1	4,622	116	<\$100M	13	1,843	94	0.001
Insurors Bank Of Tennessee	37.5	0.24	0.915	2,878	16	<\$100M	4	209	7	0
Community Bank Of The Cumberla	37.5	0.113	1	3,163	66	<\$100M	11	1,081	53	0
Bank Of The South	37.5	0.064	1	4,665	118	<\$100M	13	2,154	105	0

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Liberty St Bank	35.0	0.08	1	7,262	139	<\$100M	26	7,262	139	0
Bells Bankg Co	35.0	0.124	1	3,700	116	<\$100M	24	3,700	116	0
Bank Of Ripley	35.0	0.095	0.917	14,261	168	\$100M-500M	12	3,358	119	0.005
Citizens City & Cty Bank	35.0	0.088	1	2,478	51	<\$100M	21	2,478	51	0
Bank Of Murfreesboro	35.0	0.135	0.508	16,608	184	\$100M-500M	15	5,431	122	0
Peoples B&Tc	32.5	0.118	1	6,351	110	<\$100M	25	6,351	110	0
Bank Of Waynesboro	32.5	0.106	0.865	7,875	170	<\$100M	17	3,034	152	0
Citizens Bank	32.5	0.085	0.997	10,124	164	\$100M-500M	9	1,798	132	0.002
Erwin Nb	32.5	0.093	0.965	7,484	167	<\$100M	17	3,058	142	0
Traditions First Bank	32.5	0.155	1	2,262	63	<\$100M	17	1,033	59	0.002
Union B&Tc	30.0	0.087	1	5,946	126	<\$100M	25	5,946	126	0
Lauderdale County Bank	30.0	0.153	0.75	5,074	125	<\$100M	19	2,559	111	0
Greenfield Bankg Co	30.0	0.104	1	4,432	85	<\$100M	22	4,432	85	0
Citizens Bank Of Gainesboro	30.0	0.066	1	2,981	146	<\$100M	23	2,981	146	0
First St Bank	30.0	0.053	1	1,673	36	<\$100M	9	543	31	0
Independent Bank	30.0	0.042	0.732	10,129	176	\$100M-500M	13	3,197	142	0.001
Farmers Bank	27.5	0.059	1	831	23	<\$100M	17	831	23	0
Bank Of Bradford	27.5	0.016	1	637	30	<\$100M	13	637	30	0
First St Bank	25.0	0.076	1	3,172	120	<\$100M	21	3,172	120	0
Farmers Bank Lynchburg	25.0	0.057	1	4,002	65	<\$100M	21	4,002	65	0
Citizens B&Tc	22.5	0.144	0.773	2,086	26	<\$100M	13	733	19	0
Bank Of Halls	17.5	0.094	0.453	4,161	90	<\$100M	5	809	70	0
Bank Of Moscow	12.5	0.067	0.719	3,358	45	<\$100M	6	674	30	0
Efs Nb	0.0	0		-	0	\$500M-\$1B		-	-	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.