

Table 3A. Banks' Small Business Lending in Kentucky Using Call Report Data, June 2003

Bank Name	City	Small Business Lending (<\$1M)						Small Business Lending (<\$100k)			
		Total Rank (1)	SBL/TA (2)	SBL/TBL (3)	SBL\$(1000) (4)	SBL# (5)	Bnk. Asset Sz. (6)	Total Rank (7)	SSBL\$ (1000) (8)	SSBL# (9)	Cdt/TA (10)
South Central Bk	Glasgow	95.0	0.339	1	75,921	1,131	\$100M-500M	95.0	75,921	1,131	0
Peoples B&Tc	Hazard	95.0	0.318	1	71,985	841	\$100M-500M	100.0	71,985	841	0
Bank Of Columbia	Columbia	92.5	0.317	1	36,690	937	\$100M-500M	100.0	36,690	937	0
Farmers Nb Of Danville	Danville	90.0	0.18	1	58,319	862	\$100M-500M	97.5	58,319	862	0
Town Square Bk	Ashland	90.0	0.371	1	34,404	477	<\$100M	97.5	34,404	477	0
Peoples Bk Of Fleming Cty	Flemingsburg	85.0	0.205	1	29,405	893	\$100M-500M	100.0	29,405	893	0.003
First Nb Of Columbia	Columbia	82.5	0.179	1	30,307	836	\$100M-500M	97.5	30,307	836	0
Classic Bk Corp	Ashland	80.0	0.222	0.986	72,856	657	\$100M-500M	57.5	11,597	436	0.001
Peoples Exch Bk	Beattyville	80.0	0.2	1	39,440	653	\$100M-500M	72.5	9,606	513	0
Leitchfield Deposit B&Tc	Leitchfield	80.0	0.333	1	28,304	382	<\$100M	57.5	5,423	285	0.004
Edmonton St Bk	Glasgow	80.0	0.192	0.989	49,809	1,476	\$100M-500M	87.5	22,029	1,334	0
Stock Yards B&Tc	Louisville	77.5	0.26	0.644	282,877	3,925	\$1B-\$10B	67.5	48,427	1,866	0
Peoples Bk	Morehead	77.5	0.321	1	23,514	377	<\$100M	90.0	23,514	377	0.003
First Nb Of Mayfield	Mayfield	77.5	0.246	0.85	39,585	639	\$100M-500M	80.0	13,687	494	0
Farmers Bk	Nicholasville	77.5	0.235	1	22,761	340	<\$100M	90.0	22,761	340	0.002
Farmers Bk	Hardinsburg	77.5	0.208	1	15,714	719	<\$100M	95.0	15,714	719	0
Kentucky Bkg Centers	Glasgow	77.5	0.207	1	23,336	574	\$100M-500M	95.0	23,336	574	0
First St Bk	Pineville	77.5	0.326	0.74	66,646	551	\$100M-500M	50.0	7,530	346	0
Citizens Nb Of Jessamine Cty	Nicholasville	77.5	0.231	0.987	32,879	434	\$100M-500M	65.0	8,061	318	0
Planters Bk	Hopkinsville	77.5	0.298	0.731	53,393	649	\$100M-500M	67.5	11,287	468	0
Traditional Bk	Mount Sterling	75.0	0.217	0.685	110,526	1,294	\$500M-\$1B	62.5	18,972	940	0
Union Nb&Tc	Barbourville	75.0	0.233	0.74	40,345	642	\$100M-500M	62.5	8,791	512	0.003
Bank Of Ky	Crestview Hills	75.0	0.254	0.585	200,617	1,700	\$500M-\$1B	60.0	25,934	912	0.002
First Nb Of Northern Ky	Fort Mitchell	75.0	0.407	0.881	39,145	374	<\$100M	52.5	6,465	214	0
Citizens Bk Of Northern Ky	Newport	75.0	0.292	0.796	47,002	571	\$100M-500M	67.5	10,916	387	0.005
South Central Bk Daviess Cty	Owensboro	75.0	0.295	0.797	46,703	464	\$100M-500M	67.5	10,238	339	0.003
American Bk&Tr Co	Bowling Green	75.0	0.384	1	32,804	273	<\$100M	52.5	6,029	163	0.001
Peoples Bk	Taylorsville	72.5	0.242	1	20,631	356	<\$100M	65.0	5,669	296	0
First Kentucky Bk Inc	Mayfield	72.5	0.176	0.958	42,375	485	\$100M-500M	65.0	9,761	351	0
Franklin B&Tc	Franklin	72.5	0.276	0.623	54,964	767	\$100M-500M	75.0	16,335	608	0
State B&Tc	Harrodsburg	72.5	0.154	1	18,471	674	\$100M-500M	92.5	18,471	674	0
Independence Bk Of Ky	Owensboro	72.5	0.224	0.601	77,241	789	\$100M-500M	67.5	19,908	528	0.001
First Southern Nb	Lancaster	72.5	0.212	0.581	76,855	905	\$100M-500M	60.0	14,353	594	0
Bank Of Edmonson Cty	Brownsville	72.5	0.143	1	21,386	707	\$100M-500M	95.0	21,386	707	0

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Peoples St Bk	Chaplin	72.5	0.283	1	20,245	167	<\$100M	30.0	2,539	117	0
Heritage Bk	Erlanger	72.5	0.266	0.689	55,677	409	\$100M-500M	40.0	6,409	232	0
First United Bk	Madisonville	72.5	0.254	0.982	23,773	467	<\$100M	45.0	3,300	344	0
United Southern Bk	Hopkinsville	70.0	0.203	1	23,883	387	\$100M-500M	90.0	23,883	387	0
Farmers Nb	Bowling Green	70.0	0.191	1	35,787	268	\$100M-500M	35.0	4,786	179	0
Monticello Bkg Co	Monticello	70.0	0.183	0.664	56,651	981	\$100M-500M	75.0	17,180	783	0
Paducah B&Tc	Paducah	70.0	0.154	0.84	53,712	609	\$100M-500M	65.0	13,566	418	0
Citizens Deposit B&Tc	Vanceburg	70.0	0.283	0.75	24,521	429	<\$100M	65.0	6,891	328	0.003
Pioneer Bk	Canmer	70.0	0.175	1	12,134	368	<\$100M	87.5	12,134	368	0
First Nb&T	London	70.0	0.214	0.644	48,077	797	\$100M-500M	72.5	13,295	657	0.004
Farmers Deposit Bk	Eminence	70.0	0.19	0.998	27,306	426	\$100M-500M	70.0	9,329	331	0
Citizens Bk	Mount Vernon	70.0	0.18	1	21,671	574	\$100M-500M	77.5	9,363	514	0
Bank Of The Bluegrass & Tc	Lexington	70.0	0.217	0.919	31,489	376	\$100M-500M	47.5	5,465	267	0
South Central Bk Of Bowling	Bowling Green	70.0	0.254	0.628	40,361	460	\$100M-500M	80.0	15,487	359	0
First Scty Bk	Owensboro	70.0	0.329	0.838	29,496	294	<\$100M	50.0	5,342	192	0
Heritage Bk	Ashland	70.0	0.26	0.839	35,477	340	\$100M-500M	50.0	6,766	207	0
Citizens Financial Bank	Glasgow	70.0	0.375	1	14,555	135	<\$100M	42.5	2,833	90	0
American Founders Bk Inc	Frankfort	70.0	0.327	0.896	35,753	262	\$100M-500M	47.5	6,344	149	0
Citizens Union Bk	Shelbyville	67.5	0.143	0.714	63,414	815	\$100M-500M	62.5	14,842	573	0
Cumberland Security Bk	Somerset	67.5	0.26	0.735	34,632	305	\$100M-500M	37.5	5,095	174	0
Hyden Citizens Bk	Hyden	67.5	0.227	1	22,018	235	<\$100M	85.0	22,018	235	0.002
Citizens Nb Of Somerset	Somerset	67.5	0.174	0.601	55,743	908	\$100M-500M	67.5	14,360	713	0
Central Bank Usa Inc	Greensburg	67.5	0.212	0.517	34,052	904	\$100M-500M	62.5	7,988	720	0
Ohio Valley Nb Of Henderson	Henderson	67.5	0.181	0.953	29,513	362	\$100M-500M	57.5	6,944	270	0.001
First Nb Of Central City	Central City	67.5	0.146	1	17,147	320	\$100M-500M	85.0	17,147	320	0
First Nb	Manchester	67.5	0.211	0.791	30,923	443	\$100M-500M	82.5	15,030	378	0
Citizens B&Tc	Jackson	67.5	0.266	1	28,116	226	\$100M-500M	25.0	2,565	139	0.007
Bardwell Deposit Bk	Bardwell	67.5	0.21	1	13,106	202	<\$100M	82.5	13,106	202	0
Cecilian Bk	Cecilia	67.5	0.174	0.745	43,358	644	\$100M-500M	72.5	13,448	481	0
Peoples Scty Bk	Louisa	67.5	0.138	1	6,195	1,452	<\$100M	62.5	2,520	1,429	0
Whitaker Bk Na	Lexington	67.5	0.156	0.561	85,064	1,072	\$500M-\$1B	60.0	17,152	810	0.002
United Ky Bk Of Pendleton Ct	Falmouth	67.5	0.227	1	7,316	271	<\$100M	85.0	7,316	271	0
Louisville Cmnty Develop Bk	Louisville	67.5	0.344	1	13,504	133	<\$100M	52.5	4,077	96	0
Heritage Cmnty Bk	Danville	67.5	0.402	0.806	30,429	296	<\$100M	55.0	5,689	198	0.002

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Bank Of Corbin	Corbin	67.5	0.416	0.872	25,722	283	<\$100M	55.0	5,039	192	0
First Commonwealth Bk	Prestonsburg	65.0	0.159	0.873	27,247	762	\$100M-500M	65.0	7,444	632	0
Farmers B&Tc	Bardstown	65.0	0.147	0.91	32,004	525	\$100M-500M	65.0	8,733	410	0
Wilson & Muir B&Tc	Bardstown	65.0	0.188	0.655	49,416	571	\$100M-500M	52.5	9,052	386	0.001
Central B&Tc	Lexington	65.0	0.128	0.434	133,606	1,285	\$1B-\$10B	57.5	23,261	763	0.008
First Capital Bk Of Ky	Louisville	65.0	0.264	0.513	64,405	301	\$100M-500M	30.0	5,786	114	0
Citizens Cmrc Nb	Versailles	65.0	0.212	0.669	35,846	578	\$100M-500M	60.0	7,706	460	0.006
Kentucky Home Bk	Bardstown	65.0	0.224	1	12,704	179	<\$100M	52.5	3,349	135	0
Farmers Nb	Walton	62.5	0.254	1	14,289	219	<\$100M	52.5	3,621	163	0.007
Fifth Third Bk Northern Ky	Covington	62.5	0.124	0.424	174,106	1,055	\$1B-\$10B	50.0	17,261	500	0.011
First Nb Russell Sprgs	Russell Springs	62.5	0.207	0.836	24,797	398	\$100M-500M	57.5	5,893	318	0
Commonwealth B&Tc	Louisville	62.5	0.124	0.626	59,099	606	\$100M-500M	50.0	11,877	417	0.004
First Fsb	Elizabethtown	62.5	0.119	0.645	80,104	722	\$500M-\$1B	55.0	14,913	499	0.001
Kentucky Bk	Paris	62.5	0.12	0.719	48,438	677	\$100M-500M	60.0	12,940	551	0.003
Bank Of McCreary Cty	Whitley City	62.5	0.16	1	17,795	273	\$100M-500M	62.5	6,076	217	0.004
Fifth Third Bk Ky	Louisville	62.5	0.109	0.366	290,912	1,806	\$1B-\$10B	55.0	32,283	870	0.012
Community Tr Bk Inc	Pikeville	62.5	0.115	0.478	286,928	4,048	\$1B-\$10B	60.0	65,129	2,994	0
Peoples Bk	Lebanon	62.5	0.386	0.912	17,185	180	<\$100M	40.0	2,965	108	0
Security B&Tc	Maysville	62.5	0.238	1	11,939	162	<\$100M	42.5	2,819	126	0
Farmers Nb	Cynthiana	62.5	0.208	0.868	22,500	301	\$100M-500M	55.0	5,377	244	0
Bank Of Ohio County	Dundee	62.5	0.241	0.994	15,985	216	<\$100M	27.5	2,194	170	0
Citizens Bk	Georgetown	62.5	0.184	1	15,211	164	<\$100M	40.0	3,214	113	0
First Guaranty Bk	Martin	62.5	0.163	1	8,073	265	<\$100M	82.5	8,073	265	0
Citizens Bk Of Cumberland Ct	Burkesville	62.5	0.214	0.925	14,081	343	<\$100M	60.0	4,026	298	0
Farmers B&Tc	Marion	60.0	0.115	1	11,719	579	\$100M-500M	85.0	11,719	579	0
Republic B&Tc	Louisville	60.0	0.103	0.514	188,441	1,337	\$1B-\$10B	52.5	21,094	712	0
Lewisburg Bkg Co	Lewisburg	60.0	0.16	1	9,621	281	<\$100M	85.0	9,621	281	0
First Citizens Bk	Shepherdsville	60.0	0.245	0.738	38,580	194	\$100M-500M	17.5	3,122	69	0
Citizens Bk	Morehead	60.0	0.153	1	11,446	182	<\$100M	82.5	11,446	182	0
Elkton B&Tc	Elkton	60.0	0.116	1	11,468	301	<\$100M	85.0	11,468	301	0.002
Campbellsville Nb	Campbellsville	60.0	0.197	1	11,663	149	<\$100M	50.0	3,499	116	0
Madison Bk	Richmond	60.0	0.201	0.874	22,366	267	\$100M-500M	40.0	3,877	195	0
Kentucky Nb	Elizabethtown	60.0	0.166	0.995	15,611	271	<\$100M	65.0	5,555	222	0
First Sec Bk	Lexington	60.0	0.19	0.531	44,198	379	\$100M-500M	37.5	5,874	223	0.003

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Bank Of Harlan	Harlan	57.5	0.152	1	15,757	219	\$100M-500M	80.0	15,757	219	0
South Central Bk Of Monroe C	Tompkinsville	57.5	0.256	0.68	27,438	229	\$100M-500M	32.5	3,733	156	0
Bank Of The Mnt	West Liberty	57.5	0.214	0.995	10,609	254	<\$100M	62.5	3,656	221	0.001
Citizens Nb Of Paintsville	Paintsville	57.5	0.128	0.678	43,621	353	\$100M-500M	55.0	11,805	229	0.002
First Nb	Grayson	57.5	0.121	1	16,984	317	\$100M-500M	60.0	5,500	263	0
Casey County Bk	Liberty	57.5	0.097	1	12,380	405	\$100M-500M	85.0	12,380	405	0
Cumberland Valley Nb&Tc	East Bernstadt	57.5	0.116	0.555	53,828	602	\$100M-500M	50.0	11,838	409	0.003
Taylor County Bk	Campbellsville	57.5	0.154	0.855	16,804	380	\$100M-500M	47.5	3,891	312	0
Kentucky Nb	Pikeville	57.5	0.194	0.998	13,055	247	<\$100M	62.5	5,341	206	0.002
Peoples Bk	Mount Washington	55.0	0.191	0.824	18,672	223	<\$100M	27.5	2,918	133	0.009
National City Bk	Louisville	55.0	0.063	0.257	587,124	6,915	\$1B-\$10B	55.0	105,101	5,074	0
United Cmnty Bk	Glasgow	55.0	0.23	1	9,417	189	<\$100M	65.0	4,295	160	0
First Farmers B&Tc	Owenton	55.0	0.213	0.988	14,012	151	<\$100M	30.0	2,380	106	0
Dixon Bk	Dixon	55.0	0.144	1	8,238	226	<\$100M	77.5	8,238	226	0
Peoples B&Tc Of Madison Cty	Berea	55.0	0.126	0.722	25,889	435	\$100M-500M	52.5	6,429	347	0
Commercial Bk	Grayson	55.0	0.08	1	11,980	290	\$100M-500M	62.5	6,640	266	0
Home Fed Bk Corp	Middlesboro	55.0	0.129	0.824	33,513	238	\$100M-500M	22.5	4,049	123	0
Bullitt County Bk	Shepherdsville	52.5	0.149	0.441	22,026	487	\$100M-500M	57.5	7,204	290	0
Bank Of Magnolia	Magnolia	52.5	0.145	1	11,568	231	<\$100M	77.5	11,568	231	0
Morgantown B&Tc	Morgantown	52.5	0.1	1	12,042	266	\$100M-500M	77.5	12,042	266	0
Commercial Bk	West Liberty	52.5	0.099	1	11,702	304	\$100M-500M	80.0	11,702	304	0
Salyersville Nb	Salyersville	52.5	0.171	0.93	14,370	251	<\$100M	47.5	3,666	202	0.002
United B&Tc	Versailles	52.5	0.128	0.801	18,365	365	\$100M-500M	52.5	4,824	296	0
Greensburg Deposit Bk&Tc	Greensburg	52.5	0.121	1	9,422	473	<\$100M	47.5	2,406	358	0
Commonwealth Cmnty Bk	Hartford	52.5	0.09	1	13,922	297	\$100M-500M	82.5	13,922	297	0
Hancock B&Tc	Hawesville	52.5	0.095	1	9,833	301	\$100M-500M	82.5	9,833	301	0.002
Bank Of Jamestown	Jamestown	52.5	0.098	1	13,544	263	\$100M-500M	50.0	4,197	215	0
Citizens Nb Of Lebanon	Lebanon	52.5	0.068	1	6,640	1,697	<\$100M	80.0	6,640	1,697	0
Bank Of Benton	Benton	52.5	0.107	0.683	33,400	562	\$100M-500M	55.0	9,262	444	0.003
Brownsville Deposit Bk	Brownsville	52.5	0.225	0.999	10,815	138	<\$100M	35.0	2,173	106	0
Farmers Bk & Capital Tc	Frankfort	52.5	0.077	0.645	43,162	492	\$500M-\$1B	40.0	5,608	332	0.007
Citizens B&Tc	Campbellsville	52.5	0.155	0.967	19,202	206	\$100M-500M	45.0	4,335	159	0
Citizens Deposit Bk	Arlington	52.5	0.083	1	8,204	269	<\$100M	80.0	8,204	269	0
Bank Oldham Cty	La Grange	52.5	0.175	0.865	21,038	235	\$100M-500M	27.5	2,810	154	0.006

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Citizens First Bk	Bowling Green	52.5	0.204	0.499	31,562	249	\$100M-500M	32.5	4,832	150	0
Bank Of Clarkson	Clarkson	50.0	0.087	1	8,596	284	<\$100M	77.5	8,596	284	0
Jackson Cty Bk	Mckee	50.0	0.079	1	8,645	244	\$100M-500M	77.5	8,645	244	0
Henderson Nb	Henderson	50.0	0.268	0.912	9,324	137	<\$100M	32.5	1,691	102	0
Farmers St Bk	Booneville	47.5	0.209	0.987	8,130	121	<\$100M	50.0	3,038	97	0.005
Peoples B&Tc	Owenton	47.5	0.133	1	8,048	187	<\$100M	72.5	8,048	187	0
Farmers Nb Of Lebanon	Lebanon	47.5	0.104	1	10,304	189	<\$100M	77.5	10,304	189	0
Citizens St Bk	Wickliffe	47.5	0.162	1	10,178	166	<\$100M	52.5	3,245	137	0
Mount Sterling Nb	Mount Sterling	47.5	0.134	0.898	13,161	192	<\$100M	35.0	2,830	149	0
Mccreary Nb	Whitley City	47.5	0.154	1	4,847	67	<\$100M	67.5	4,847	67	0
Springfield St Bk	Springfield	45.0	0.094	0.664	17,158	308	\$100M-500M	45.0	5,189	237	0
United Citizens B&Tc	Campbellsburg	45.0	0.16	0.854	12,775	153	<\$100M	25.0	2,454	107	0
Williamsburg Nb	Williamsburg	45.0	0.107	1	7,058	158	<\$100M	72.5	7,058	158	0
United Cmnty Bk Of West Ky	Morganfield	45.0	0.148	0.995	8,637	199	<\$100M	60.0	3,814	177	0
Winchester Bk	Winchester	45.0	0.161	1	2,336	28	<\$100M	32.5	576	22	0
First & Peoples B&Tc	Russell	42.5	0.082	0.858	16,549	246	\$100M-500M	42.5	4,480	192	0
Hart County B&Tc	Munfordville	42.5	0.163	1	4,681	73	<\$100M	27.5	993	57	0
State Nb Of Frankfort	Frankfort	42.5	0.124	0.706	16,043	198	\$100M-500M	32.5	3,221	146	0
Lincoln Nb Of Hodgenville	Hodgenville	42.5	0.061	1	7,285	292	\$100M-500M	55.0	3,680	278	0
Farmers B&Tc	Georgetown	42.5	0.112	0.358	22,646	236	\$100M-500M	62.5	13,235	155	0
Bank Of Maysville	Maysville	42.5	0.079	1	9,061	155	\$100M-500M	35.0	2,883	125	0
Berea Nb	Berea	42.5	0.106	1	9,568	121	<\$100M	25.0	1,859	86	0
First Nb	Brooksville	42.5	0.081	1	4,832	200	<\$100M	70.0	4,832	200	0
First Cmnty Bk	Clinton	42.5	0.149	0.973	7,919	190	<\$100M	50.0	2,631	152	0
Bank Of Cadiz & Tc	Cadiz	42.5	0.111	0.963	9,711	209	<\$100M	52.5	4,160	178	0
First Nb Of Carrollton	Carrollton	42.5	0.109	1	6,622	135	<\$100M	70.0	6,622	135	0
Farmers B&Tc	Princeton	40.0	0.086	1	8,194	184	<\$100M	70.0	8,194	184	0
Community Bk	Bardstown	40.0	0.158	0.903	10,209	81	<\$100M	15.0	1,593	47	0
Peoples Bk	Marion	40.0	0.134	1	3,086	136	<\$100M	60.0	3,086	136	0
Owingsville Bkg Co	Owingsville	40.0	0.081	1	4,325	240	<\$100M	67.5	4,325	240	0
Fredonia Valley Bk	Fredonia	40.0	0.063	1	4,607	241	<\$100M	67.5	4,607	241	0
Lawrenceburg Nb	Harrodsburg	40.0	0.106	0.627	14,553	280	\$100M-500M	50.0	5,158	231	0
Auburn Bkg Co	Auburn	40.0	0.106	1	5,877	128	<\$100M	40.0	2,537	105	0
Bank Of Caneyville	Caneyville	40.0	0.076	1	3,135	154	<\$100M	62.5	3,135	154	0

Table 3A. Banks' Small Business Lending in Kentucky Using Call Report Data, June 2003

Bank Name	City	Small Business Lending (<\$1M)					Small Business Lending (<\$100k)				
		Total Rank (1)	SBL/TA (2)	SBL/TBL (3)	SBL\$(1000) (4)	SBL# (5)	Bnk. Asset Sz. (6)	Total Rank (7)	SSBL\$ (1000) (8)	SSBL# (9)	Cdt/TA (10)
First B&Tc	Princeton	37.5	0.123	0.818	10,944	166	<\$100M	35.0	2,740	134	0
Pbk Bk	Stanford	37.5	0.15	0.583	15,484	220	\$100M-500M	47.5	5,307	170	0.001
Citizens Nb	Russellville	37.5	0.098	0.562	17,165	237	\$100M-500M	32.5	3,867	188	0
Citizens Bk	New Liberty	37.5	0.132	1	2,028	55	<\$100M	52.5	2,028	55	0
First St Bk	Irvington	37.5	0.061	0.989	7,397	229	\$100M-500M	42.5	3,001	204	0.008
Bank Of Germantown	Germantown	37.5	0.232	0.797	5,588	70	<\$100M	25.0	1,084	52	0
Citizens Bk	Hickman	37.5	0.09	1	7,176	154	<\$100M	70.0	7,176	154	0
Citizens Bk	Albany	37.5	0.108	0.872	9,681	220	<\$100M	52.5	3,535	189	0
Farmers & Traders Bk Of Camp	Campton	37.5	0.101	1	3,786	103	<\$100M	62.5	3,786	103	0.003
Tri-County Nb	Corbin	37.5	0.109	0.835	10,097	165	<\$100M	37.5	3,020	116	0
Prp Nb	Pleasure Ridge Park	37.5	0.147	0.995	9,026	81	<\$100M	12.5	1,083	44	0
Farmers Bk	Milton	35.0	0.044	1	4,377	258	\$100M-500M	60.0	4,377	258	0
River City Bk	Louisville	35.0	0.054	0.997	11,719	158	\$100M-500M	35.0	3,338	109	0
Eagle Bk	Williamstown	35.0	0.096	0.742	13,670	137	\$100M-500M	15.0	1,729	86	0.003
Ascencia Bk Inc	Jeffersontown	35.0	0.109	0.26	26,897	102	\$100M-500M	10.0	1,176	28	0
Bank Of Hindman	Hindman	35.0	0.048	1	6,072	135	\$100M-500M	60.0	6,072	135	0
Breckinridge Bk	Cloverport	35.0	0.081	1	2,249	66	<\$100M	55.0	2,249	66	0
First Bk	Louisville	35.0	0.072	0.809	16,200	191	\$100M-500M	17.5	2,313	97	0
Peoples Bk Of Bullitt County	Shepherdsville	32.5	0.049	1	8,342	122	\$100M-500M	60.0	8,342	122	0
First Cmnty Bk Lewis Cty	Vanceburg	32.5	0.137	1	4,153	69	<\$100M	30.0	1,013	49	0
First Security B&Tc	Island	32.5	0.09	1	2,243	85	<\$100M	52.5	2,243	85	0
Harrison Deposit B&Tc	Cynthiana	32.5	0.07	1	4,074	126	<\$100M	60.0	4,074	126	0.002
Laurel Nb	London	32.5	0.104	0.998	6,899	92	<\$100M	17.5	1,285	55	0
Century Bk Of Ky	Lawrenceburg	32.5	0.133	0.792	9,179	116	<\$100M	32.5	2,402	92	0
West Point Bk	Radcliff	30.0	0.081	1	6,806	69	<\$100M	20.0	1,559	42	0
Morehead Nb	Morehead	30.0	0.107	0.897	5,660	116	<\$100M	35.0	1,957	87	0
Salt Lick Dep Bk	Owingsville	30.0	0.124	0.973	7,087	53	<\$100M	10.0	649	27	0
First Nb	Jackson	30.0	0.078	0.894	8,101	95	\$100M-500M	15.0	1,305	59	0.005
First Nb&Tc	Georgetown	30.0	0.093	0.524	13,972	182	\$100M-500M	27.5	3,181	136	0
Meade County Bk	Brandenburg	30.0	0.029	1	2,982	54	\$100M-500M	25.0	1,208	43	0
Fort Knox Nb	Radcliff	30.0	0.001	1	49	1	<\$100M	32.5	49	1	0
Bank Of Buffalo	Buffalo	30.0	0.031	1	1,502	31	<\$100M	25.0	505	26	0
Somerset Nb	Somerset	30.0	0.098	0.688	9,902	170	\$100M-500M	32.5	2,759	133	0
Green River Bk	Morgantown	27.5	0.127	0.607	6,169	163	<\$100M	42.5	2,429	124	0

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Bank Name	City	Small Business Lending (<\$1M)					Small Business Lending (<\$100k)				
		Total Rank (1)	SBL/TA (2)	SBL/TBL (3)	SBL\$(1000) (4)	SBL# (5)	Bnk. Asset Sz. (6)	Total Rank (7)	SSBL\$ (1000) (8)	SSBL# (9)	Cdt/TA (10)
Sacramento Deposit Bk	Sacramento	27.5	0.061	1	2,997	116	<\$100M	45.0	1,950	110	0
Farmers Deposit Bk	Middleburg	27.5	0.065	1	2,973	124	<\$100M	52.5	2,973	124	0.001
Citizens Bk	Hartford	27.5	0.026	1	460	25	<\$100M	32.5	460	25	0
Kentucky-Farmers Bk	Ashland	27.5	0.073	0.877	9,751	101	\$100M-500M	15.0	1,567	69	0
Kentucky Tr Bk	Beaver Dam	27.5	0.108	0.657	10,397	94	<\$100M	22.5	2,343	65	0.002
Bedford L&D Bk	Bedford	27.5	0.042	1	2,513	42	<\$100M	42.5	2,513	42	0
Citizens Guaranty Bk	Richmond	27.5	0.084	0.829	7,838	133	<\$100M	37.5	2,740	108	0
Deposit Bk	Carlisle	27.5	0.082	0.967	4,794	119	<\$100M	37.5	1,729	113	0
Clinton Bk	Clinton	25.0	0.102	0.863	3,921	110	<\$100M	37.5	1,642	91	0
Inez Dep Bk	Inez	22.5	0.052	0.974	4,972	55	<\$100M	20.0	1,056	33	0.003
First Nat Bk Of Lexington	Lexington	22.5	0.127	0.638	5,452	34	<\$100M	10.0	420	16	0
Sebree Deposit Bk	Sebree	20.0	0.091	0.818	2,429	73	<\$100M	30.0	814	65	0
Kevil Bk	Kevil	15.0	0.071	0.806	2,453	62	<\$100M	30.0	969	52	0
Grant Cty Deposit Bk	Williamstown	12.5	0.069	0.552	6,092	80	<\$100M	22.5	1,937	57	0
Bankers Bk Of Ky	Frankfort	12.5	0.093	0.288	4,377	20	<\$100M	10.0	105	2	0
Boone Nb	Burlington	10.0	0.075	0.45	2,600	37	<\$100M	15.0	708	18	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.