

Table 3A Expanded. Small Business Lending Institutions in Kentucky Using Call Report Data, June 2006

Name of Lending Institution	City	Small Business Lending (<\$1M)					Micro Business Lending (<\$100k)				
		Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL (1,000) (4)	LSBL# (5)	Institution Asset Size (6)	Total Rank (7)	SSBL\$ (1,000) (8)	SSBL# (9)	CRD/TA (10)
Peoples B&TC	Hazard	97.5	0.366	1	94,228	1,307	\$100M-500M	100.0	94,228	1,307	0
Peoples Bk of Fleming Cty	Flemingsburg	92.5	0.254	1	42,964	1,280	\$100M-500M	100.0	42,964	1,280	0.004
Bank of Columbia	Columbia	92.5	0.305	1	36,711	1,989	\$100M-500M	100.0	36,711	1,989	0
South Central Bank F.S.B.	Elizabethtown	90.0	0.457	1	22,568	303	<\$100M	97.5	22,568	303	0
American Bk&Tr Co	Bowling Green	87.5	0.298	1	47,051	361	\$100M-500M	55.0	6,391	232	0.001
Peoples Exch Bk	Stanton	87.5	0.298	0.942	72,135	1,224	\$100M-500M	87.5	20,227	990	0
Kentucky NB	Pikeville	82.5	0.275	1	20,846	355	<\$100M	77.5	7,610	286	0.003
South Central Bk	Glasgow	82.5	0.279	0.724	75,854	1,101	\$100M-500M	87.5	21,725	895	0
Kentucky Bkg Centers	Glasgow	82.5	0.252	1	31,878	641	\$100M-500M	95.0	31,878	641	0
Bank of Edmonson Cty	Brownsville	82.5	0.195	1	33,282	972	\$100M-500M	90.0	13,824	875	0
Farmers Bk	Nicholasville	80.0	0.346	1	30,989	358	<\$100M	92.5	30,989	358	0.002
Hancock B&TC	Hawesville	80.0	0.216	1	34,966	527	\$100M-500M	95.0	34,966	527	0.001
Town Square Bk Inc	Ashland	80.0	0.308	0.936	38,814	551	\$100M-500M	75.0	9,432	392	0.001
Citizens NB of Jessamine Cty	Nicholasville	80.0	0.256	1	39,170	546	\$100M-500M	77.5	11,000	417	0
Ohio Valley NB of Henderson	Henderson	77.5	0.21	1	36,060	403	\$100M-500M	75.0	11,831	279	0.002
Cecilian Bk	Cecilia	77.5	0.212	0.8	72,149	840	\$100M-500M	77.5	18,224	589	0.001
Monticello Bkg Co	Monticello	77.5	0.215	0.675	85,268	1,287	\$100M-500M	82.5	23,724	966	0
Paducah B&TC	Paducah	77.5	0.191	0.873	78,999	757	\$100M-500M	82.5	22,759	499	0
Stock Yards B&TC	Louisville	77.5	0.25	0.583	332,745	3,240	\$1B-\$10B	62.5	38,135	1,340	0
Edmonton St Bk	Glasgow	77.5	0.16	0.928	51,433	1,180	\$100M-500M	87.5	19,112	1,014	0
Heritage Bank	Hopkinsville	77.5	0.108	0.529	80,692	876	\$500M-\$1B	85.0	14,740	639	0
Bank of KY	Crestview Hills	75.0	0.259	0.514	247,724	1,876	\$500M-\$1B	62.5	28,400	925	0.003
Independence Bk of KY	Owensboro	75.0	0.202	0.659	117,082	1,241	\$500M-\$1B	75.0	25,095	853	0.002
Peoples Bk	Taylorsville	75.0	0.277	0.975	24,642	361	<\$100M	65.0	5,145	288	0
First Kentucky Bk Inc	Mayfield	75.0	0.229	0.792	68,792	796	\$100M-500M	75.0	16,544	553	0
Franklin B&TC	Franklin	75.0	0.27	0.701	56,775	790	\$100M-500M	70.0	11,461	617	0
South Central Bk of Bowling	Bowling Green	75.0	0.314	0.694	58,845	501	\$100M-500M	85.0	22,702	348	0
Hometown Bank of Corbin	Corbin	75.0	0.399	0.883	37,262	374	<\$100M	60.0	5,839	241	0
United Citizens Bk	Columbia	75.0	0.423	0.969	30,427	366	<\$100M	70.0	6,660	268	0
The Murray Bank	Murray	75.0	0.149	0.65	23,719	371	\$100M-500M	87.5	6,535	309	0
Paramount Bank	Lexington	75.0	0.283	0.894	22,879	164	<\$100M	90.0	6,224	107	0
Leitchfield Deposit B&TC	Leitchfield	72.5	0.345	0.899	32,211	419	<\$100M	65.0	6,632	294	0.003
First NB&T	London	72.5	0.22	0.71	53,070	669	\$100M-500M	70.0	11,293	506	0.003
Union NB&TC	Barbourville	72.5	0.228	0.775	44,080	621	\$100M-500M	65.0	8,752	477	0.003
Town & Country B&TC	Bardstown	72.5	0.194	0.795	52,412	614	\$100M-500M	62.5	9,806	431	0.001
Citizens Bk	Mount Vernon	72.5	0.23	0.927	26,330	409	\$100M-500M	72.5	7,684	325	0
Heritage Bk	Erlanger	72.5	0.246	0.685	67,713	503	\$100M-500M	45.0	7,169	278	0
Planters Bk	Hopkinsville	72.5	0.231	0.63	65,207	676	\$100M-500M	70.0	15,277	451	0
Kentucky Home Bk	Bardstown	72.5	0.212	1	17,590	306	<\$100M	70.0	5,716	233	0

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Central Bank FSB	Nicholasville	70.0	0.144	0.486	21,940	365	\$100M-500M	90.0	8,272	278	0.003
Wilson & Muir B&TC	Bardstown	70.0	0.229	0.654	63,848	725	\$100M-500M	62.5	10,838	485	0.001
Citizens Union Bk	Shelbyville	70.0	0.173	0.615	99,577	1,064	\$500M-\$1B	65.0	18,843	675	0
Citizens Deposit B&TC	Vanceburg	70.0	0.24	0.857	28,826	404	\$100M-500M	62.5	5,969	294	0
State B&TC	Harrodsburg	70.0	0.21	0.929	23,074	530	\$100M-500M	82.5	9,562	445	0
Peoples B&TC of Madison Cty	Berea	70.0	0.17	0.797	57,958	736	\$100M-500M	65.0	11,750	545	0
Traditional Bk	Mount Sterling	70.0	0.183	0.584	134,337	1,418	\$500M-\$1B	62.5	20,763	960	0
First Citizens Bk	Elizabethtown	70.0	0.28	0.882	57,799	223	\$100M-500M	17.5	2,739	82	0
First St Fncl	Pineville	70.0	0.231	0.506	83,845	599	\$100M-500M	60.0	12,598	389	0
First United Bk	Madisonville	70.0	0.22	0.773	32,122	715	\$100M-500M	57.5	5,471	565	0
First Scty Bk	Owensboro	70.0	0.258	0.752	36,526	339	\$100M-500M	50.0	5,900	210	0
Community First Bank	Madisonville	70.0	0.11	1	8,165	88	<\$100M	90.0	8,165	88	0
Citizens Bk of Northern Ky	Newport	67.5	0.225	0.585	51,713	475	\$100M-500M	57.5	9,478	279	0.004
American Founders Bk Inc	Frankfort	67.5	0.183	0.612	103,850	864	\$500M-\$1B	60.0	16,262	534	0.001
United Southern Bk	Hopkinsville	67.5	0.197	0.877	30,971	562	\$100M-500M	70.0	8,334	359	0
First NB Russell Sprgs	Russell Springs	67.5	0.195	0.946	26,541	391	\$100M-500M	65.0	6,538	304	0
First Commonwealth Bk	Prestonsburg	67.5	0.181	0.894	28,030	754	\$100M-500M	70.0	7,125	604	0
Lawrenceburg NB	Harrodsburg	67.5	0.149	1	24,679	339	\$100M-500M	52.5	5,186	277	0
Citizens NB of Lebanon	Lebanon	67.5	0.124	1	13,235	2,171	\$100M-500M	97.5	13,235	2,171	0
Casey County Bk	Liberty	67.5	0.139	1	17,634	532	\$100M-500M	95.0	17,634	532	0
First Southern NB	Lancaster	67.5	0.164	0.462	113,185	1,263	\$500M-\$1B	62.5	20,345	841	0
Bank of The Bluegrass & TC	Lexington	67.5	0.204	0.758	48,670	358	\$100M-500M	35.0	5,130	205	0
Citizens CMRC NB	Versailles	65.0	0.191	0.681	42,177	516	\$100M-500M	55.0	7,083	378	0.007
Hyden Citizens Bk	Hyden	65.0	0.231	0.999	24,189	196	\$100M-500M	47.5	4,483	124	0.003
Farmers Bk	Hardinsburg	65.0	0.219	0.841	17,587	508	<\$100M	80.0	7,083	457	0
First NB	Manchester	65.0	0.232	0.664	31,421	368	\$100M-500M	65.0	7,798	276	0
First & Farmers Bk Inc	Albany	65.0	0.201	0.69	48,623	498	\$100M-500M	57.5	8,991	332	0
Citizens B&TC	Campbellsville	65.0	0.157	1	21,858	316	\$100M-500M	92.5	21,858	316	0
Citizens Deposit Bk	Arlington	65.0	0.121	1	15,149	371	\$100M-500M	90.0	15,149	371	0
First Bk of Northern KY	Fort Mitchell	65.0	0.393	0.756	28,665	252	<\$100M	42.5	3,708	141	0
First Guaranty Bk	Martin	65.0	0.19	1	10,614	336	<\$100M	90.0	10,614	336	0
United Cmnty Bk of West KY	Morganfield	65.0	0.216	0.889	20,517	391	<\$100M	77.5	7,499	314	0
Central B&TC	Lexington	62.5	0.13	0.412	166,028	1,544	\$1B-\$10B	57.5	25,411	893	0.006
Whitaker Bk	Lexington	62.5	0.133	0.529	154,449	2,153	\$1B-\$10B	67.5	34,344	1,626	0.001
Cumberland Security Bk	Somerset	62.5	0.24	0.647	33,832	315	\$100M-500M	47.5	5,474	190	0
Farmers NB of Danville	Danville	62.5	0.151	0.613	58,174	727	\$100M-500M	67.5	13,069	520	0
Taylor County Bk	Campbellsville	62.5	0.186	0.937	20,239	361	\$100M-500M	70.0	6,316	293	0
Bank of Ohio County	Dundee	62.5	0.203	1	14,593	156	<\$100M	32.5	2,073	102	0
United KY Bk of Pendleton Ct	Falmouth	62.5	0.255	1	7,613	182	<\$100M	80.0	7,613	182	0

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Louisville Cmnty Develop Bk	Louisville	62.5	0.361	1	11,600	107	<\$100M	50.0	2,592	68	0
Madison Bk	Richmond	62.5	0.196	0.822	26,856	313	\$100M-500M	50.0	5,001	236	0
Family Bank FSB	Paintsville	62.5	0.078	1	7,872	69	\$100M-500M	77.5	2,612	50	0
Central Kentucky Federal Sav	Danville	62.5	0.094	0.689	15,387	125	\$100M-500M	70.0	2,492	69	0
First FS & LA	Morehead	62.5	0.095	1	3,676	37	<\$100M	85.0	3,676	37	0
Farmers NB	Walton	60.0	0.246	1	15,087	135	<\$100M	37.5	2,430	84	0.006
First FSB	Elizabethtown	60.0	0.134	0.416	104,568	827	\$500M-\$1B	52.5	15,771	543	0.001
Inez Deposit Bank FSB	Louisa	60.0	0.062	1	2,783	33	<\$100M	65.0	709	20	0.001
Bank of Harlan	Harlan	60.0	0.18	1	21,379	271	\$100M-500M	55.0	4,775	198	0
Bank of Magnolia	Magnolia	60.0	0.18	1	17,129	290	<\$100M	87.5	17,129	290	0
Morgantown B&TC	Morgantown	60.0	0.148	1	18,675	265	\$100M-500M	57.5	4,645	222	0
Community Tr Bk Inc	Pikeville	60.0	0.114	0.448	336,802	4,314	\$1B-\$10B	62.5	70,196	3,040	0
Peoples Bk	Lebanon	60.0	0.356	0.893	17,369	194	<\$100M	50.0	3,157	125	0
First NB	Grayson	60.0	0.13	0.924	24,356	362	\$100M-500M	60.0	6,273	282	0
First NB of Muhlenberg Cty K	Central City	60.0	0.162	0.918	18,656	293	\$100M-500M	60.0	5,281	224	0
King Southern Bk	Chaplin	60.0	0.238	0.647	33,579	257	\$100M-500M	30.0	3,148	165	0
First Capital Bk of KY	Louisville	60.0	0.205	0.401	52,899	303	\$100M-500M	27.5	4,526	137	0
Boone NB	Burlington	60.0	0.258	1	11,756	74	<\$100M	35.0	1,974	37	0
Commonwealth B&TC	Louisville	57.5	0.116	0.666	61,019	492	\$500M-\$1B	42.5	8,143	302	0.004
Cumberland Valley NB&TC	East Bernstadt	57.5	0.129	0.562	56,164	514	\$100M-500M	47.5	9,603	296	0.003
Kentucky Bk	Paris	57.5	0.099	0.608	54,560	658	\$500M-\$1B	55.0	11,634	470	0.002
Bank of Benton	Benton	57.5	0.114	0.679	37,653	794	\$100M-500M	50.0	6,083	643	0.002
Elkton B&TC	Elkton	57.5	0.12	1	11,927	328	<\$100M	85.0	11,927	328	0.002
Republic B&TC	Louisville	57.5	0.096	0.517	262,209	1,583	\$1B-\$10B	55.0	22,254	687	0.001
South Central Bk of Monroe C	Tompkinsville	57.5	0.237	0.731	24,518	208	\$100M-500M	35.0	3,347	135	0
Farmers B&TC	Marion	57.5	0.125	1	14,355	436	\$100M-500M	90.0	14,355	436	0
FNB Bk	Mayfield	57.5	0.194	0.77	26,816	285	\$100M-500M	52.5	5,620	193	0
Citizens NB of Somerset	Somerset	57.5	0.138	0.659	41,583	542	\$100M-500M	57.5	9,363	431	0
Citizens NB of Paintsville	Paintsville	57.5	0.149	0.524	67,208	530	\$100M-500M	42.5	8,356	280	0
Pbi Bk	Louisville	57.5	0.079	0.258	79,220	3,340	\$1B-\$10B	57.5	21,061	2,652	0
Lewisburg Bkg Co	Lewisburg	57.5	0.177	1	10,776	292	<\$100M	85.0	10,776	292	0
Farmers Bk & Capital TC	Frankfort	57.5	0.114	0.617	59,695	620	\$500M-\$1B	52.5	9,811	431	0
Security B&TC	Maysville	57.5	0.218	1	9,779	151	<\$100M	57.5	3,077	118	0
South Central Bk Daviess Cty	Owensboro	57.5	0.199	0.459	31,112	515	\$100M-500M	72.5	11,488	384	0
Citizens Bk of Cumberland Ct	Burkesville	57.5	0.171	0.876	14,673	417	<\$100M	75.0	5,447	373	0
Citizens B&TC	Jackson	55.0	0.205	0.669	23,771	237	\$100M-500M	30.0	2,929	147	0.007
Bank of McCreary Cty	Whitley City	55.0	0.154	0.903	19,501	268	\$100M-500M	62.5	6,084	200	0.004
Salysersville NB	Salysersville	55.0	0.146	0.924	13,050	383	<\$100M	52.5	2,928	305	0.002
National City Bk	Louisville	55.0	0.063	0.235	539,295	11,358	\$1B-\$10B	55.0	114,366	9,643	0

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Citizens Guaranty Bk	Richmond	55.0	0.153	1	16,010	171	\$100M-500M	35.0	2,829	116	0
Home Fed Bk Corp	Middlesboro	55.0	0.138	0.785	41,149	329	\$100M-500M	40.0	6,262	183	0
First NB of Carrollton	Carrollton	55.0	0.139	1	9,096	211	<\$100M	82.5	9,096	211	0
Williamsburg NB	Williamsburg	55.0	0.124	1	8,039	332	<\$100M	85.0	8,039	332	0
Citizens First Bk	Bowling Green	55.0	0.203	0.548	41,146	306	\$100M-500M	42.5	6,100	181	0
1st Trust Bank	Hazard	55.0	0.352	0.974	11,672	100	<\$100M	37.5	1,723	58	0
Peoples B&TC of Clinton Cty	Albany	55.0	0.304	1	1,981	57	<\$100M	60.0	1,981	57	0
Peoples Bk	Morehead	52.5	0.144	1	13,135	179	<\$100M	82.5	13,135	179	0.003
Bank of The Mnt	West Liberty	52.5	0.16	0.998	10,210	239	<\$100M	60.0	3,209	203	0.002
United Citizens B&TC	Campbellsburg	52.5	0.188	0.926	14,351	188	<\$100M	42.5	2,964	125	0
First NB of Columbia	Columbia	52.5	0.114	0.783	19,183	596	\$100M-500M	80.0	9,479	544	0
Auburn Bkg Co	Auburn	52.5	0.169	1	9,805	153	<\$100M	47.5	2,684	123	0
Bank of Cadiz & TC	Cadiz	52.5	0.191	0.877	18,163	187	<\$100M	42.5	3,364	120	0
Citizens Bk	Morehead	52.5	0.146	1	11,408	139	<\$100M	17.5	940	100	0
Bank of Jamestown	Jamestown	50.0	0.136	0.915	19,360	233	\$100M-500M	50.0	4,372	172	0
Peoples Scty Bk	Louisa	50.0	0.138	1	6,573	194	<\$100M	62.5	3,288	169	0
Jackson Cty Bk	Mckee	50.0	0.087	1	10,646	233	\$100M-500M	82.5	10,646	233	0
Laurel NB	London	50.0	0.164	0.995	14,594	88	<\$100M	20.0	1,702	51	0
Henderson NB	Henderson	50.0	0.301	0.902	9,097	110	<\$100M	47.5	2,406	78	0
Springfield St Bk	Springfield	47.5	0.106	0.74	20,287	309	\$100M-500M	47.5	4,657	235	0
Peoples B&TC	Owenton	47.5	0.159	1	8,692	170	<\$100M	50.0	2,489	147	0
Commercial Bk	West Liberty	47.5	0.097	1	12,076	261	\$100M-500M	82.5	12,076	261	0
River City Bk	Louisville	47.5	0.085	1	19,924	212	\$100M-500M	42.5	4,616	139	0
Bank Oldham Cty	La Grange	47.5	0.144	0.84	18,287	157	\$100M-500M	25.0	2,728	80	0
Somerset NB	Somerset	47.5	0.159	0.631	24,346	269	\$100M-500M	35.0	3,843	186	0
Kentucky Neighborhood Bk	Elizabethtown	47.5	0.135	0.915	15,365	196	\$100M-500M	50.0	4,132	138	0
PRP NB	Pleasure Ridge Pk	47.5	0.21	0.976	13,679	77	<\$100M	10.0	813	32	0
Carrollton Federal Bank	Carrollton	47.5	0.036	1	1,097	18	<\$100M	72.5	1,097	18	0
Victory Community Bank	Ft.Mitchell	47.5	0.055	0.994	5,125	15	<\$100M	17.5	-	-	0
Farmers St Bk	Booneville	45.0	0.194	1	8,673	127	<\$100M	72.5	8,673	127	0.004
1st Independence Bk	Louisville	45.0	0.11	0.593	38,127	239	\$100M-500M	22.5	3,554	111	0
United B&TC	Versailles	45.0	0.107	0.713	18,652	320	\$100M-500M	42.5	3,849	248	0
Grant Cty Deposit Bk	Williamstown	45.0	0.136	1	12,551	91	<\$100M	25.0	1,942	55	0
Owingsville Bkg Co	Owingsville	45.0	0.082	1	5,454	314	<\$100M	77.5	5,454	314	0
Lincoln NB of Hodgenville	Hodgenville	45.0	0.07	1	9,139	313	\$100M-500M	65.0	4,856	294	0
Dixon Bk	Dixon	45.0	0.121	1	6,948	231	<\$100M	80.0	6,948	231	0
Bank of Maysville	Maysville	45.0	0.104	1	11,080	177	\$100M-500M	45.0	3,151	132	0
First Cmnty Bk	Clinton	45.0	0.106	1	6,236	205	<\$100M	57.5	2,788	171	0
TRI-County NB	Corbin	45.0	0.141	0.904	13,220	152	<\$100M	35.0	2,554	103	0

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Bardwell Deposit Bk	Bardwell	45.0	0.183	1	9,270	124	<\$100M	35.0	1,677	89	0
Century Bk of Ky	Lawrenceburg	45.0	0.143	0.788	16,083	201	\$100M-500M	42.5	3,440	158	0
First Federal Bank	Lexington	45.0	0.068	0.336	9,272	47	\$100M-500M	42.5	533	19	0
First FSB of Frankfort	Frankfort	45.0	0.037	0.928	5,388	18	\$100M-500M	22.5	38	2	0
Peoples Bk	Mount Washington	42.5	0.2	0.592	17,583	143	<\$100M	20.0	2,072	75	0.009
Farmers B&TC	Princeton	42.5	0.114	1	9,997	182	<\$100M	45.0	2,822	146	0
Farmers Bk	Milton	42.5	0.056	1	6,333	292	\$100M-500M	72.5	6,333	292	0
Commonwealth Cmnty Bk	Hartford	42.5	0.066	1	11,193	244	\$100M-500M	55.0	4,970	201	0
Farmers Deposit Bk	Eminence	42.5	0.152	0.744	12,504	190	<\$100M	30.0	1,826	135	0
Farmers NB	Cynthiana	42.5	0.142	0.601	17,677	249	\$100M-500M	35.0	2,954	189	0
Campbellsville NB	Campbellsville	42.5	0.196	0.821	12,672	102	<\$100M	20.0	1,543	65	0
First Scty Tr Bk	Florence	42.5	0.167	0.557	15,559	262	<\$100M	27.5	2,309	164	0
Alliance Bk Co	Winchester	42.5	0.213	0.867	8,688	111	<\$100M	40.0	1,950	82	0
Kentucky Tr Bk	Beaver Dam	40.0	0.14	0.545	16,047	248	\$100M-500M	35.0	3,061	156	0.002
Farmers NB	Bowling Green	40.0	0.116	0.59	22,829	243	\$100M-500M	27.5	3,422	151	0
Peoples Bk	Marion	40.0	0.134	1	2,795	137	<\$100M	65.0	2,795	137	0
Commercial Bk	Grayson	40.0	0.096	0.798	14,481	300	\$100M-500M	65.0	6,203	259	0
Blue Grass FS & LA	Paris	40.0	0.04	0.894	1,334	11	<\$100M	50.0	225	6	0
First FS & LA	Hazard	40.0	0.005	1	630	4	\$100M-500M	25.0	32	1	0
Commonwealth Bank FSB	Mount Sterling	40.0	0.006	1	125	1	<\$100M	10.0	-	-	0
First St Bk	Irvington	37.5	0.081	1	10,039	158	\$100M-500M	42.5	2,905	136	0.008
Farmers & Traders Bk of Camp	Campton	37.5	0.129	1	4,738	75	<\$100M	67.5	4,738	75	0.004
First & Peoples B&TC	Russell	37.5	0.093	0.793	17,028	201	\$100M-500M	45.0	4,402	149	0
Farmers Deposit Bk	Middleburg	37.5	0.122	1	5,277	68	<\$100M	22.5	868	55	0
Farmers NB of Lebanon	Lebanon	37.5	0.142	0.709	14,294	142	\$100M-500M	40.0	3,290	109	0
Bank of Hindman	Hindman	37.5	0.073	1	9,912	129	\$100M-500M	72.5	9,912	129	0
Bank of Caneyville	Caneyville	37.5	0.049	1	2,059	130	<\$100M	55.0	2,059	130	0
Winchester Federal Bank	Winchester	37.5	0.04	0.251	6,984	38	\$100M-500M	35.0	286	13	0
Inez Dep Bk	Inez	35.0	0.054	1	5,073	55	<\$100M	25.0	1,292	34	0.003
West Point Bk	Radcliff	35.0	0.09	1	9,795	118	\$100M-500M	37.5	2,654	81	0
PBK Bk	Stanford	35.0	0.138	0.519	13,376	263	<\$100M	45.0	3,703	200	0
Salt Lick Dep Bk	Owingsville	35.0	0.133	0.92	8,946	89	<\$100M	20.0	1,298	56	0
Fredonia Valley Bk	Fredonia	35.0	0.063	1	4,064	206	<\$100M	67.5	4,064	206	0
Farmers B&TC	Georgetown	35.0	0.082	0.197	24,064	259	\$100M-500M	32.5	5,313	188	0
Meade County Bk	Brandenburg	35.0	0.075	1	8,561	162	\$100M-500M	52.5	3,958	135	0
Bank of Buffalo	Buffalo	35.0	0.096	1	5,362	60	<\$100M	30.0	1,547	42	0
Bank of Lexington	Lexington	35.0	0.2	0.757	6,711	47	<\$100M	12.5	600	15	0
Citizens FS & LA	Covington	35.0	0.008	1	220	2	<\$100M	35.0	32	1	0
Kentucky FS & LA	Covington	35.0	0.005	1	189	6	<\$100M	50.0	189	6	0

Table 3A Expanded. Small Business Lending Institutions in Kentucky Using Call Report Data, June 2006

Name of Lending Institution	City	Small Business Lending (<\$1M)					Micro Business Lending (<\$100k)				
		Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL (1,000) (4)	LSBL# (5)	Institution Asset Size (6)	Total Rank (7)	SSBL\$ (1,000) (8)	SSBL# (9)	CRD/TA (10)
Peoples Bk of Bullitt County	Shepherdsville	32.5	0.068	1	11,456	116	\$100M-500M	30.0	2,557	77	0
Sacramento Deposit Bk	Sacramento	32.5	0.078	1	4,068	177	<\$100M	57.5	2,905	168	0
Hart County B&TC	Munfordville	32.5	0.118	1	3,131	67	<\$100M	40.0	1,035	53	0
First Farmers B&TC	Owenton	32.5	0.121	0.833	8,441	147	<\$100M	37.5	2,269	103	0
Citizens Bk	New Liberty	32.5	0.116	1	1,910	53	<\$100M	52.5	1,910	53	0
First Security B&TC	Island	32.5	0.089	1	2,110	65	<\$100M	55.0	2,110	65	0
Bank of Clarkson	Clarkson	32.5	0.073	0.853	7,636	271	\$100M-500M	62.5	4,671	250	0
First NB	Brooksville	32.5	0.044	1	2,573	125	<\$100M	55.0	2,573	125	0
Eagle Bk	Williamstown	30.0	0.093	0.764	14,374	102	\$100M-500M	10.0	1,234	48	0.003
Citizens Bk	Hickman	30.0	0.115	0.706	9,555	172	<\$100M	37.5	2,397	144	0
Kentucky-Farmers Bk	Ashland	30.0	0.104	0.696	11,887	130	\$100M-500M	20.0	1,808	78	0
Bedford L&D Bk	Bedford	30.0	0.06	1	4,066	51	<\$100M	25.0	1,111	39	0
Clinton Bk	Clinton	30.0	0.083	0.995	3,262	108	<\$100M	45.0	1,650	94	0
Fort Knox NB	Radcliff	30.0	0.018	1	806	6	<\$100M	15.0	107	2	0
Harrison Deposit B&TC	Cynthiana	30.0	0.05	1	2,710	51	<\$100M	52.5	2,710	51	0
Central Bk of Jefferson Cty	Louisville	30.0	0.087	0.709	15,908	96	\$100M-500M	10.0	1,402	47	0
First Nat Bk of Lexington	Lexington	30.0	0.146	0.512	12,792	93	<\$100M	10.0	902	35	0
Citizens Bk	Hartford	27.5	0.023	1	421	23	<\$100M	35.0	421	23	0
Deposit Bk	Carlisle	27.5	0.074	0.989	4,609	110	<\$100M	52.5	2,616	104	0
Sebree Deposit Bk	Sebree	25.0	0.071	1	1,316	83	<\$100M	50.0	1,316	83	0
Deposit B&TC	Greensburg	22.5	0.081	0.592	8,092	148	\$100M-500M	27.5	1,929	124	0
First Cmnty Bk Lewis Cty	Vanceburg	20.0	0.061	0.863	1,798	44	<\$100M	27.5	628	35	0
Kevil Bk	Kevil	20.0	0.053	0.868	1,839	45	<\$100M	25.0	530	35	0
First NB	Jackson	17.5	0.093	0.627	9,033	78	<\$100M	12.5	1,311	50	0.005
Bankers Bk of KY	Frankfort	10.0	0.053	0.112	2,316	13	<\$100M	10.0	33	2	0
Eclipse Bk	Louisville	10.0	0.034	0.356	681	3	<\$100M	10.0	83	2	0
Home FS & LA	Ashland	10.0	0	0	-	-	\$100M-500M	10.0	-	-	0
Home Savings Bank FSB	Ludlow	10.0	0	0	-	-	<\$100M	10.0	-	-	0

Note: Some states may have banks that are not ranked (NR) under the Total Rank column.

Small businesses seeking loans 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 visit <http://www.sba.gov/services/financialassistance/7alenderprograms/>.

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

Table 3B Expanded. Micro Business Lending Institutions in Kentucky Using Call Report Data, June 2006

Name of Lending Institution	City of Industry	HQ State or Territory	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
			Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1,000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1,000) (8)	LSBL# (9)	CRD/TA (10)
Bank of Columbia	Columbia	KY	100.0	0.305	1	36,711	1,989	\$100M-500M	92.5	36,711	1,989	0
Peoples Bk of Fleming Cty	Flemingsburg	KY	100.0	0.254	1	42,964	1,280	\$100M-500M	92.5	42,964	1,280	0.004
Peoples B&TC	Hazard	KY	100.0	0.366	1	94,228	1,307	\$100M-500M	97.5	94,228	1,307	0
Citizens NB of Lebanon	Lebanon	KY	97.5	0.124	1	13,235	2,171	\$100M-500M	67.5	13,235	2,171	0
South Central Bank F.S.B.	Elizabethtown	KY	97.5	0.457	1	22,568	303	<\$100M	90.0	22,568	303	0
Casey County Bk	Liberty	KY	95.0	0.139	1	17,634	532	\$100M-500M	67.5	17,634	532	0
Kentucky Bkg Centers	Glasgow	KY	95.0	0.252	1	31,878	641	\$100M-500M	82.5	31,878	641	0
Hancock B&TC	Hawesville	KY	95.0	0.216	1	34,966	527	\$100M-500M	80.0	34,966	527	0.001
Citizens B&TC	Campbellsville	KY	92.5	0.157	1	21,858	316	\$100M-500M	65.0	21,858	316	0
Farmers Bk	Nicholasville	KY	92.5	0.346	1	30,989	358	<\$100M	80.0	30,989	358	0.002
Paramount Bank	Lexington	KY	90.0	0.077	0.243	6,224	107	<\$100M	75.0	22,879	164	0
Community First Bank	Madisonville	KY	90.0	0.11	1	8,165	88	<\$100M	70.0	8,165	88	0
Central Bank FSB	Nicholasville	KY	90.0	0.054	0.183	8,272	278	\$100M-500M	70.0	21,940	365	0.003
First Guaranty Bk	Martin	KY	90.0	0.19	1	10,614	336	<\$100M	65.0	10,614	336	0
Bank of Edmonson Cty	Brownsville	KY	90.0	0.081	0.415	13,824	875	\$100M-500M	82.5	33,282	972	0
Farmers B&TC	Marion	KY	90.0	0.125	1	14,355	436	\$100M-500M	57.5	14,355	436	0
Citizens Deposit Bk	Arlington	KY	90.0	0.121	1	15,149	371	\$100M-500M	65.0	15,149	371	0
The Murray Bank	Murray	KY	87.5	0.041	0.179	6,535	309	\$100M-500M	75.0	23,719	371	0
Bank of Magnolia	Magnolia	KY	87.5	0.18	1	17,129	290	<\$100M	60.0	17,129	290	0
Edmonton St Bk	Glasgow	KY	87.5	0.059	0.345	19,112	1,014	\$100M-500M	77.5	51,433	1,180	0
Peoples Exch Bk	Stanton	KY	87.5	0.084	0.264	20,227	990	\$100M-500M	87.5	72,135	1,224	0
South Central Bk	Glasgow	KY	87.5	0.08	0.207	21,725	895	\$100M-500M	82.5	75,854	1,101	0
First FS & LA	Morehead	KY	85.0	0.095	1	3,676	37	<\$100M	62.5	3,676	37	0
Williamsburg NB	Williamsburg	KY	85.0	0.124	1	8,039	332	<\$100M	55.0	8,039	332	0
Lewisburg Bkg Co	Lewisburg	KY	85.0	0.177	1	10,776	292	<\$100M	57.5	10,776	292	0
Elkton B&TC	Elkton	KY	85.0	0.12	1	11,927	328	<\$100M	57.5	11,927	328	0.002
Heritage Bank	Hopkinsville	KY	85.0	0.02	0.097	14,740	639	\$500M-\$1B	77.5	80,692	876	0
South Central Bk of Bowling	Bowling Green	KY	85.0	0.121	0.268	22,702	348	\$100M-500M	75.0	58,845	501	0
First NB of Carrollton	Carrollton	KY	82.5	0.139	1	9,096	211	<\$100M	55.0	9,096	211	0
State B&TC	Harrodsburg	KY	82.5	0.087	0.385	9,562	445	\$100M-500M	70.0	23,074	530	0
Jackson Cty Bk	Mckee	KY	82.5	0.087	1	10,646	233	\$100M-500M	50.0	10,646	233	0
Commercial Bk	West Liberty	KY	82.5	0.097	1	12,076	261	\$100M-500M	47.5	12,076	261	0
Peoples Bk	Morehead	KY	82.5	0.144	1	13,135	179	<\$100M	52.5	13,135	179	0.003
Paducah B&TC	Paducah	KY	82.5	0.055	0.252	22,759	499	\$100M-500M	77.5	78,999	757	0
Monticello Bkg Co	Monticello	KY	82.5	0.06	0.188	23,724	966	\$100M-500M	77.5	85,268	1,287	0
Dixon Bk	Dixon	KY	80.0	0.121	1	6,948	231	<\$100M	45.0	6,948	231	0
Farmers Bk	Hardinsburg	KY	80.0	0.088	0.339	7,083	457	<\$100M	65.0	17,587	508	0

Table 3B Expanded. Micro Business Lending Institutions in Kentucky Using Call Report Data, June 2006

Name of Lending Institution	City of Industry	HQ State or Territory	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
			Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1,000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1,000) (8)	LSBL# (9)	CRD/TA (10)
United KY Bk of Pendleton CT	Falmouth	KY	80.0	0.255	1	7,613	182	<\$100M	62.5	7,613	182	0
First NB of Columbia	Columbia	KY	80.0	0.056	0.387	9,479	544	\$100M-500M	52.5	19,183	596	0
Family Bank FSB	Paintsville	KY	77.5	0.026	0.332	2,612	50	\$100M-500M	62.5	7,872	69	0
Owingsville Bkg Co	Owingsville	KY	77.5	0.082	1	5,454	314	<\$100M	45.0	5,454	314	0
United Cmnty Bk of West KY	Morganfield	KY	77.5	0.079	0.325	7,499	314	<\$100M	65.0	20,517	391	0
Kentucky NB	Pikeville	KY	77.5	0.1	0.365	7,610	286	<\$100M	82.5	20,846	355	0.003
Citizens NB of Jessamine Cty	Nicholasville	KY	77.5	0.072	0.281	11,000	417	\$100M-500M	80.0	39,170	546	0
Cecilian Bk	Cecilia	KY	77.5	0.053	0.202	18,224	589	\$100M-500M	77.5	72,149	840	0.001
Citizens Bk of Cumberland CT	Burkesville	KY	75.0	0.064	0.325	5,447	373	<\$100M	57.5	14,673	417	0
Town Square Bk Inc	Ashland	KY	75.0	0.075	0.227	9,432	392	\$100M-500M	80.0	38,814	551	0.001
Ohio Valley NB of Henderson	Henderson	KY	75.0	0.069	0.328	11,831	279	\$100M-500M	77.5	36,060	403	0.002
First Kentucky Bk Inc	Mayfield	KY	75.0	0.055	0.19	16,544	553	\$100M-500M	75.0	68,792	796	0
Independence Bk of KY	Owensboro	KY	75.0	0.043	0.141	25,095	853	\$500M-\$1B	75.0	117,082	1,241	0.002
Carrollton Federal Bank	Carrollton	KY	72.5	0.036	1	1,097	18	<\$100M	47.5	1,097	18	0
Farmers Bk	Milton	KY	72.5	0.056	1	6,333	292	\$100M-500M	42.5	6,333	292	0
Citizens Bk	Mount Vernon	KY	72.5	0.067	0.27	7,684	325	\$100M-500M	72.5	26,330	409	0
Farmers St Bk	Booneville	KY	72.5	0.194	1	8,673	127	<\$100M	45.0	8,673	127	0.004
Bank of Hindman	Hindman	KY	72.5	0.073	1	9,912	129	\$100M-500M	37.5	9,912	129	0
South Central Bk Daviess Cty	Owensboro	KY	72.5	0.073	0.17	11,488	384	\$100M-500M	57.5	31,112	515	0
Central Kentucky Federal Savings	Danville	KY	70.0	0.015	0.112	2,492	69	\$100M-500M	62.5	15,387	125	0
Kentucky Home Bk	Bardstow	KY	70.0	0.069	0.325	5,716	233	<\$100M	72.5	17,590	306	0
Taylor County Bk	Campbellsville	KY	70.0	0.058	0.293	6,316	293	\$100M-500M	62.5	20,239	361	0
United Citizens Bk	Columbia	KY	70.0	0.093	0.212	6,660	268	<\$100M	75.0	30,427	366	0
First Commonwealth Bk	Prestonsburg	KY	70.0	0.046	0.227	7,125	604	\$100M-500M	67.5	28,030	754	0
United Southern Bk	Hopkinsville	KY	70.0	0.053	0.236	8,334	359	\$100M-500M	67.5	30,971	562	0
First NB&T	London	KY	70.0	0.047	0.151	11,293	506	\$100M-500M	72.5	53,070	669	0.003
Franklin B&TC	Franklin	KY	70.0	0.054	0.141	11,461	617	\$100M-500M	75.0	56,775	790	0
Planters Bk	Hopkinsville	KY	70.0	0.054	0.148	15,277	451	\$100M-500M	72.5	65,207	676	0
Fredonia Valley Bk	Fredonia	KY	67.5	0.063	1	4,064	206	<\$100M	35.0	4,064	206	0
Farmers & Traders Bk of Camp	Campton	KY	67.5	0.129	1	4,738	75	<\$100M	37.5	4,738	75	0.004
Farmers NB of Danville	Danville	KY	67.5	0.034	0.138	13,069	520	\$100M-500M	62.5	58,174	727	0
Whitaker Bk	Lexington	KY	67.5	0.03	0.118	34,344	1,626	\$1B-\$10B	62.5	154,449	2,153	0.001
Inez Deposit Bank FSB	Louisa	KY	65.0	0.016	0.255	709	20	<\$100M	60.0	2,783	33	0.001
Peoples Bk	Marion	KY	65.0	0.134	1	2,795	137	<\$100M	40.0	2,795	137	0
Lincoln NB of Hodgenville	Hodgenville	KY	65.0	0.037	0.531	4,856	294	\$100M-500M	45.0	9,139	313	0
Peoples Bk	Taylorsville	KY	65.0	0.058	0.204	5,145	288	<\$100M	75.0	24,642	361	0
Commercial Bk	Grayson	KY	65.0	0.041	0.342	6,203	259	\$100M-500M	40.0	14,481	300	0

Table 3B Expanded. Micro Business Lending Institutions in Kentucky Using Call Report Data, June 2006

Name of Lending Institution	City of Industry	HQ State or Territory	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
			Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1,000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1,000) (8)	LSBL# (9)	CRD/TA (10)
First NB Russell Sprgs	Russell Springs	KY	65.0	0.048	0.233	6,538	304	\$100M-500M	67.5	26,541	391	0
Leitchfield Deposit B&TC	Leitchfield	KY	65.0	0.071	0.185	6,632	294	<\$100M	72.5	32,211	419	0.003
First NB	Manchester	KY	65.0	0.058	0.165	7,798	276	\$100M-500M	65.0	31,421	368	0
Union NB&TC	Barbourville	KY	65.0	0.045	0.154	8,752	477	\$100M-500M	72.5	44,080	621	0.003
Peoples B&TC of Madison Cty	Berea	KY	65.0	0.035	0.162	11,750	545	\$100M-500M	70.0	57,958	736	0
Citizens Union Bk	Shelbyville	KY	65.0	0.033	0.116	18,843	675	\$500M-\$1B	70.0	99,577	1,064	0
Peoples Scty Bk	Louisa	KY	62.5	0.069	0.5	3,288	169	<\$100M	50.0	6,573	194	0
Bank of Clarkson	Clarkson	KY	62.5	0.045	0.522	4,671	250	\$100M-500M	32.5	7,636	271	0
Citizens Deposit B&TC	Vanceburg	KY	62.5	0.05	0.177	5,969	294	\$100M-500M	70.0	28,826	404	0
Bank of McCreary Cty	Whitley City	KY	62.5	0.048	0.282	6,084	200	\$100M-500M	55.0	19,501	268	0.004
Town & Country B&TC	Bardstown	KY	62.5	0.036	0.149	9,806	431	\$100M-500M	72.5	52,412	614	0.001
Wilson & Muir B&TC	Bardstown	KY	62.5	0.039	0.111	10,838	485	\$100M-500M	70.0	63,848	725	0.001
First Southern NB	Lancaster	KY	62.5	0.029	0.083	20,345	841	\$500M-\$1B	67.5	113,185	1,263	0
Traditional Bk	Mount Sterling	KY	62.5	0.028	0.09	20,763	960	\$500M-\$1B	70.0	134,337	1,418	0
Bank of KY	Crestview Hills	KY	62.5	0.03	0.059	28,400	925	\$500M-\$1B	75.0	247,724	1,876	0.003
Stock Yards B&TC	Louisville	KY	62.5	0.029	0.067	38,135	1,340	\$1B-\$10B	77.5	332,745	3,240	0
Community TR Bk Inc	Pikeville	KY	62.5	0.024	0.093	70,196	3,040	\$1B-\$10B	60.0	336,802	4,314	0
Peoples B&TC of Clinton Cty	Albany	KY	60.0	0.304	1	1,981	57	<\$100M	55.0	1,981	57	0
Bank of The MNT	West Liberty	KY	60.0	0.05	0.314	3,209	203	<\$100M	52.5	10,210	239	0.002
First NB of Muhlenberg Cty K	Central City	KY	60.0	0.046	0.26	5,281	224	\$100M-500M	60.0	18,656	293	0
Hometown Bank of Corbin	Corbin	KY	60.0	0.062	0.138	5,839	241	<\$100M	75.0	37,262	374	0
First NB	Grayson	KY	60.0	0.033	0.238	6,273	282	\$100M-500M	60.0	24,356	362	0
First St FNCL	Pineville	KY	60.0	0.035	0.076	12,598	389	\$100M-500M	70.0	83,845	599	0
American Founders Bk Inc	Frankfort	KY	60.0	0.029	0.096	16,262	534	\$500M-\$1B	67.5	103,850	864	0.001
First Cmnty Bk	Clinton	KY	57.5	0.048	0.447	2,788	171	<\$100M	45.0	6,236	205	0
Sacramento Deposit Bk	Sacramento	KY	57.5	0.056	0.714	2,905	168	<\$100M	32.5	4,068	177	0
Security B&TC	Maysville	KY	57.5	0.069	0.315	3,077	118	<\$100M	57.5	9,779	151	0
Morgantown B&TC	Morgantown	KY	57.5	0.037	0.249	4,645	222	\$100M-500M	60.0	18,675	265	0
First United Bk	Madisonville	KY	57.5	0.038	0.132	5,471	565	\$100M-500M	70.0	32,122	715	0
First & Farmers Bk Inc	Albany	KY	57.5	0.037	0.128	8,991	332	\$100M-500M	65.0	48,623	498	0
Citizens NB of Somerset	Somerset	KY	57.5	0.031	0.148	9,363	431	\$100M-500M	57.5	41,583	542	0
Citizens Bk of Northern KY	Newport	KY	57.5	0.041	0.107	9,478	279	\$100M-500M	67.5	51,713	475	0.004
PBI Bk	Louisville	KY	57.5	0.021	0.069	21,061	2,652	\$1B-\$10B	57.5	79,220	3,340	0
Central B&TC	Lexington	KY	57.5	0.02	0.063	25,411	893	\$1B-\$10B	62.5	166,028	1,544	0.006
Bank of Caneyville	Caneyville	KY	55.0	0.049	1	2,059	130	<\$100M	37.5	2,059	130	0
First Security B&TC	Island	KY	55.0	0.089	1	2,110	65	<\$100M	32.5	2,110	65	0
First NB	Brooksville	KY	55.0	0.044	1	2,573	125	<\$100M	32.5	2,573	125	0

Table 3B Expanded. Micro Business Lending Institutions in Kentucky Using Call Report Data, June 2006

Name of Lending Institution	City of Industry	HQ State or Territory	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
			Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1,000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1,000) (8)	LSBL# (9)	CRD/TA (10)
Bank of Harlan	Harlan	KY	55.0	0.04	0.223	4,775	198	\$100M-500M	60.0	21,379	271	0
Commonwealth Cmnty Bk	Hartford	KY	55.0	0.029	0.444	4,970	201	\$100M-500M	42.5	11,193	244	0
American Bk&TR Co	Bowling Green	KY	55.0	0.04	0.136	6,391	232	\$100M-500M	87.5	47,051	361	0.001
Citizens CMRC NB	Versailles	KY	55.0	0.032	0.114	7,083	378	\$100M-500M	65.0	42,177	516	0.007
Kentucky Bk	Paris	KY	55.0	0.021	0.13	11,634	470	\$500M-\$1B	57.5	54,560	658	0.002
Republic B&TC	Louisville	KY	55.0	0.008	0.044	22,254	687	\$1B-\$10B	57.5	262,209	1,583	0.001
National City Bk	Louisville	KY	55.0	0.013	0.05	114,366	9,643	\$1B-\$10B	55.0	539,295	11,358	0
Citizens Bk	New Liberty	KY	52.5	0.116	1	1,910	53	<\$100M	32.5	1,910	53	0
Deposit Bk	Carlisle	KY	52.5	0.042	0.561	2,616	104	<\$100M	27.5	4,609	110	0
Harrison Deposit B&TC	Cynthiana	KY	52.5	0.05	1	2,710	51	<\$100M	30.0	2,710	51	0
Salyersville NB	Salyersville	KY	52.5	0.033	0.207	2,928	305	<\$100M	55.0	13,050	383	0.002
Meade County Bk	Brandenburg	KY	52.5	0.035	0.462	3,958	135	\$100M-500M	35.0	8,561	162	0
Lawrenceburg NB	Harrodsburg	KY	52.5	0.031	0.21	5,186	277	\$100M-500M	67.5	24,679	339	0
FNB Bk	Mayfield	KY	52.5	0.041	0.161	5,620	193	\$100M-500M	57.5	26,816	285	0
Farmers Bk & Capital TC	Frankfort	KY	52.5	0.019	0.101	9,811	431	\$500M-\$1B	57.5	59,695	620	0
First FSB	Elizabethtown	KY	52.5	0.02	0.063	15,771	543	\$500M-\$1B	60.0	104,568	827	0.001
Kentucky FS & LA	Covington	KY	50.0	0.005	1	189	6	<\$100M	35.0	189	6	0
Blue Grass FS & LA	Paris	KY	50.0	0.007	0.151	225	6	<\$100M	40.0	1,334	11	0
Sebree Deposit Bk	Sebree	KY	50.0	0.071	1	1,316	83	<\$100M	25.0	1,316	83	0
Peoples B&TC	Owenton	KY	50.0	0.046	0.286	2,489	147	<\$100M	47.5	8,692	170	0
Louisville Cmnty Develop Bk	Louisville	KY	50.0	0.081	0.223	2,592	68	<\$100M	62.5	11,600	107	0
Peoples Bk	Lebanon	KY	50.0	0.065	0.162	3,157	125	<\$100M	60.0	17,369	194	0
Kentucky Neighborhood Bk	Elizabethtown	KY	50.0	0.036	0.246	4,132	138	\$100M-500M	47.5	15,365	196	0
Bank of Jamestown	Jamestown	KY	50.0	0.031	0.207	4,372	172	\$100M-500M	50.0	19,360	233	0
Madison Bk	Richmond	KY	50.0	0.037	0.153	5,001	236	\$100M-500M	62.5	26,856	313	0
First Scty Bk	Owensboro	KY	50.0	0.042	0.121	5,900	210	\$100M-500M	70.0	36,526	339	0
Bank of Benton	Benton	KY	50.0	0.018	0.11	6,083	643	\$100M-500M	57.5	37,653	794	0.002
Henderson NB	Henderson	KY	47.5	0.08	0.239	2,406	78	<\$100M	50.0	9,097	110	0
Auburn Bkg Co	Auburn	KY	47.5	0.046	0.274	2,684	123	<\$100M	52.5	9,805	153	0
Hyden Citizens Bk	Hyden	KY	47.5	0.043	0.185	4,483	124	\$100M-500M	65.0	24,189	196	0.003
Springfield St Bk	Springfield	KY	47.5	0.024	0.17	4,657	235	\$100M-500M	47.5	20,287	309	0
Cumberland Security Bk	Somerset	KY	47.5	0.039	0.105	5,474	190	\$100M-500M	62.5	33,832	315	0
Cumberland Valley NB&TC	East Bernstadt	KY	47.5	0.022	0.096	9,603	296	\$100M-500M	57.5	56,164	514	0.003
Clinton Bk	Clinton	KY	45.0	0.042	0.504	1,650	94	<\$100M	30.0	3,262	108	0
Farmers B&TC	Princeton	KY	45.0	0.032	0.282	2,822	146	<\$100M	42.5	9,997	182	0
Bank of Maysville	Maysville	KY	45.0	0.029	0.284	3,151	132	\$100M-500M	45.0	11,080	177	0
PBK Bk	Stanford	KY	45.0	0.038	0.144	3,703	200	<\$100M	35.0	13,376	263	0

Table 3B Expanded. Micro Business Lending Institutions in Kentucky Using Call Report Data, June 2006

Name of Lending Institution	City of Industry	HQ State or Territory	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
			Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1,000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1,000) (8)	LSBL# (9)	CRD/TA (10)
First & Peoples B&TC	Russell	KY	45.0	0.024	0.205	4,402	149	\$100M-500M	37.5	17,028	201	0
Heritage Bk	Erlanger	KY	45.0	0.026	0.073	7,169	278	\$100M-500M	72.5	67,713	503	0
First Federal Bank	Lexington	KY	42.5	0.004	0.019	533	19	\$100M-500M	45.0	9,272	47	0
First St Bk	Irvington	KY	42.5	0.023	0.289	2,905	136	\$100M-500M	37.5	10,039	158	0.008
United Citizens B&TC	Campbellsburg	KY	42.5	0.039	0.191	2,964	125	<\$100M	52.5	14,351	188	0
Bank of Cadiz & TC	Cadiz	KY	42.5	0.035	0.163	3,364	120	<\$100M	52.5	18,163	187	0
Century Bk of KY	Lawrenceburg	KY	42.5	0.031	0.168	3,440	158	\$100M-500M	45.0	16,083	201	0
First Bk of Northern KY	Fort Mitchell	KY	42.5	0.051	0.098	3,708	141	<\$100M	65.0	28,665	252	0
United B&TC	Versailles	KY	42.5	0.022	0.147	3,849	248	\$100M-500M	45.0	18,652	320	0
River City Bk	Louisville	KY	42.5	0.02	0.232	4,616	139	\$100M-500M	47.5	19,924	212	0
Citizens First Bk	Bowling Green	KY	42.5	0.03	0.081	6,100	181	\$100M-500M	55.0	41,146	306	0
Commonwealth B&TC	Louisville	KY	42.5	0.015	0.089	8,143	302	\$500M-\$1B	57.5	61,019	492	0.004
Citizens NB of Paintsville	Paintsville	KY	42.5	0.019	0.065	8,356	280	\$100M-500M	57.5	67,208	530	0
Hart County B&TC	Munfordville	KY	40.0	0.039	0.331	1,035	53	<\$100M	32.5	3,131	67	0
Alliance Bk Co	Winchester	KY	40.0	0.048	0.195	1,950	82	<\$100M	42.5	8,688	111	0
Farmers NB of Lebanon	Lebanon	KY	40.0	0.033	0.163	3,290	109	\$100M-500M	37.5	14,294	142	0
Home Fed Bk Corp	Middlesboro	KY	40.0	0.021	0.119	6,262	183	\$100M-500M	55.0	41,149	329	0
1st Trust Bank	Hazard	KY	37.5	0.052	0.144	1,723	58	<\$100M	55.0	11,672	100	0
First Farmers B&TC	Owenton	KY	37.5	0.032	0.224	2,269	103	<\$100M	32.5	8,441	147	0
Citizens Bk	Hickman	KY	37.5	0.029	0.177	2,397	144	<\$100M	30.0	9,555	172	0
Farmers NB	Walton	KY	37.5	0.04	0.161	2,430	84	<\$100M	60.0	15,087	135	0.006
West Point Bk	Radcliff	KY	37.5	0.024	0.271	2,654	81	\$100M-500M	35.0	9,795	118	0
Citizens FS & LA	Covington	KY	35.0	0.001	0.145	32	1	<\$100M	35.0	220	2	0
Winchester Federal Bank	Winchester	KY	35.0	0.002	0.01	286	13	\$100M-500M	37.5	6,984	38	0
Citizens Bk	Hartford	KY	35.0	0.023	1	421	23	<\$100M	27.5	421	23	0
Bardwell Deposit Bk	Bardwell	KY	35.0	0.033	0.181	1,677	89	<\$100M	45.0	9,270	124	0
Boone NB	Burlington	KY	35.0	0.043	0.168	1,974	37	<\$100M	60.0	11,756	74	0
TRI-County NB	Corbin	KY	35.0	0.027	0.175	2,554	103	<\$100M	45.0	13,220	152	0
Citizens Guaranty Bk	Richmond	KY	35.0	0.027	0.177	2,829	116	\$100M-500M	55.0	16,010	171	0
Farmers NB	Cynthiana	KY	35.0	0.024	0.1	2,954	189	\$100M-500M	42.5	17,677	249	0
Kentucky TR Bk	Beaver Dam	KY	35.0	0.027	0.104	3,061	156	\$100M-500M	40.0	16,047	248	0.002
South Central Bk of Monroe C	Tompkinsville	KY	35.0	0.032	0.1	3,347	135	\$100M-500M	57.5	24,518	208	0
Somerset NB	Somerset	KY	35.0	0.025	0.1	3,843	186	\$100M-500M	47.5	24,346	269	0
Bank of The Bluegrass & TC	Lexington	KY	35.0	0.021	0.08	5,130	205	\$100M-500M	67.5	48,670	358	0
Bank of Ohio County	Dundee	KY	32.5	0.029	0.142	2,073	102	<\$100M	62.5	14,593	156	0
Farmers B&TC	Georgetown	KY	32.5	0.018	0.044	5,313	188	\$100M-500M	35.0	24,064	259	0
Bank of Buffalo	Buffalo	KY	30.0	0.028	0.289	1,547	42	<\$100M	35.0	5,362	60	0

Table 3B Expanded. Micro Business Lending Institutions in Kentucky Using Call Report Data, June 2006

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			Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1,000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1,000) (8)	LSBL# (9)	CRD/TA (10)
Farmers Deposit Bk	Eminence	KY	30.0	0.022	0.109	1,826	135	<\$100M	42.5	12,504	190	0
Peoples Bk of Bullitt County	Shepherdsville	KY	30.0	0.015	0.223	2,557	77	\$100M-500M	32.5	11,456	116	0
Citizens B&TC	Jackson	KY	30.0	0.025	0.082	2,929	147	\$100M-500M	55.0	23,771	237	0.007
King Southern Bk	Chaplin	KY	30.0	0.022	0.061	3,148	165	\$100M-500M	60.0	33,579	257	0
First Cmnty Bk Lewis Cty	Vanceburg	KY	27.5	0.021	0.301	628	35	<\$100M	20.0	1,798	44	0
Deposit B&TC	Greensburg	KY	27.5	0.019	0.141	1,929	124	\$100M-500M	22.5	8,092	148	0
First Scty Tr Bk	Florence	KY	27.5	0.025	0.083	2,309	164	<\$100M	42.5	15,559	262	0
Farmers NB	Bowling Green	KY	27.5	0.017	0.088	3,422	151	\$100M-500M	40.0	22,829	243	0
First Capital Bk of KY	Louisville	KY	27.5	0.018	0.034	4,526	137	\$100M-500M	60.0	52,899	303	0
First FS & LA	Hazard	KY	25.0	0	0.051	32	1	\$100M-500M	40.0	630	4	0
Kevil Bk	Kevil	KY	25.0	0.015	0.25	530	35	<\$100M	20.0	1,839	45	0
Bedford L&D Bk	Bedford	KY	25.0	0.016	0.273	1,111	39	<\$100M	30.0	4,066	51	0
Inez Dep Bk	Inez	KY	25.0	0.014	0.255	1,292	34	<\$100M	35.0	5,073	55	0.003
Grant Cty Deposit Bk	Williamstown	KY	25.0	0.021	0.155	1,942	55	<\$100M	45.0	12,551	91	0
Bank Oldham Cty	La Grange	KY	25.0	0.021	0.125	2,728	80	\$100M-500M	47.5	18,287	157	0
First FSB of Frankfort	Frankfort	KY	22.5	0	0.007	38	2	\$100M-500M	45.0	5,388	18	0
Farmers Deposit Bk	Middleburg	KY	22.5	0.02	0.164	868	55	<\$100M	37.5	5,277	68	0
1st Independence Bk	Louisville	KY	22.5	0.01	0.055	3,554	111	\$100M-500M	45.0	38,127	239	0
Salt Lick Dep Bk	Owingsville	KY	20.0	0.019	0.133	1,298	56	<\$100M	35.0	8,946	89	0
Campbellsville NB	Campbellsville	KY	20.0	0.024	0.1	1,543	65	<\$100M	42.5	12,672	102	0
Laurel NB	London	KY	20.0	0.019	0.116	1,702	51	<\$100M	50.0	14,594	88	0
Kentucky-Farmers Bk	Ashland	KY	20.0	0.016	0.106	1,808	78	\$100M-500M	30.0	11,887	130	0
Peoples Bk	Mount Washington	KY	20.0	0.024	0.07	2,072	75	<\$100M	42.5	17,583	143	0.009
Victory Community Bank	Ft.Mitchell	KY	17.5	0	0	-	-	<\$100M	47.5	5,125	15	0
Citizens Bk	Morehead	KY	17.5	0.012	0.082	940	100	<\$100M	52.5	11,408	139	0
First Citizens Bk	Elizabethtown	KY	17.5	0.013	0.042	2,739	82	\$100M-500M	70.0	57,799	223	0
Fort Knox NB	Radcliff	KY	15.0	0.002	0.133	107	2	<\$100M	30.0	806	6	0
Bank of Lexington	Lexington	KY	12.5	0.018	0.068	600	15	<\$100M	35.0	6,711	47	0
First NB	Jackson	KY	12.5	0.013	0.091	1,311	50	<\$100M	17.5	9,033	78	0.005
Home FS & LA	Ashland	KY	10.0	0	0	-	-	\$100M-500M	10.0	-	-	0
Commonwealth Bank FSB	Mount Sterling	KY	10.0	0	0	-	-	<\$100M	40.0	125	1	0
Home Savings Bank FSB	Ludlow	KY	10.0	0	0	-	-	<\$100M	10.0	-	-	0
Bankers Bk of KY	Frankfort	KY	10.0	0.001	0.002	33	2	<\$100M	10.0	2,316	13	0
Eclipse Bk	Louisville	KY	10.0	0.004	0.043	83	2	<\$100M	10.0	681	3	0
PRP NB	Pleasure Ridge Pa	KY	10.0	0.013	0.058	813	32	<\$100M	47.5	13,679	77	0
First Nat Bk of Lexington	Lexington	KY	10.0	0.01	0.036	902	35	<\$100M	30.0	12,792	93	0
Eagle Bk	Williamstown	KY	10.0	0.008	0.066	1,234	48	\$100M-500M	30.0	14,374	102	0.003

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Central Bk of Jefferson Cty	Louisville	KY	10.0	0.008	0.062	1,402	47	\$100M-500M	30.0	15,908	96	0

Note: Some states may have banks that are not ranked (NR) under the Total Rank column.

Small businesses seeking loans 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 visit SBA's home page at <http://www.sba.gov/services/financialassistance/7alenderprograms/>.

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