

Table 3A Expanded. Small Business Lending Institutions in Tennessee 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)
First Bk of TN	Spring City	92.5	0.411	1	72,517	584	\$100M-500M	70.0	10,320	386	0
Southern Heritage Bk	Cleveland	92.5	0.465	1	93,191	616	\$100M-500M	70.0	10,841	352	0
American City Bk	Tullahoma	90.0	0.352	1	56,126	539	\$100M-500M	77.5	11,910	351	0
First NB	Oneida	87.5	0.348	0.986	62,486	753	\$100M-500M	85.0	14,304	566	0
Cumberland Cty Bk	Crossville	87.5	0.25	1	43,620	501	\$100M-500M	85.0	15,766	367	0
Tennessee CMRC Bk	Franklin	85.0	0.484	0.705	243,846	4,149	\$500M-\$1B	95.0	92,886	3,270	0.001
First Federal Bank	Dickson	85.0	0.182	0.834	74,623	974	\$100M-500M	97.5	24,199	790	0
Progressive Savings Bank FS	Jamestown	85.0	0.167	0.931	34,017	696	\$100M-500M	92.5	8,378	549	0
Citizens Bk	Carthage	82.5	0.176	1	79,698	2,234	\$100M-500M	97.5	79,698	2,234	0
Traders NB	Tullahoma	82.5	0.315	1	34,778	374	\$100M-500M	75.0	8,545	291	0
Bank of Greeneville	Greeneville	82.5	0.361	0.88	32,532	938	<\$100M	82.5	8,003	750	0
Security FSB of McMinnville	Mcminnville	82.5	0.187	0.968	25,808	308	\$100M-500M	92.5	7,676	238	0
First NB of TN	Livingston	80.0	0.249	0.66	109,956	1,184	\$100M-500M	80.0	23,159	817	0.001
First NB of Manchester	Manchester	80.0	0.271	0.93	42,612	681	\$100M-500M	87.5	15,072	566	0
First South Bk	Bolivar	80.0	0.272	0.79	102,041	978	\$100M-500M	75.0	18,101	716	0
First Volunteer Bk of Tennessee	Chattanooga	77.5	0.227	0.668	117,092	1,132	\$500M-\$1B	70.0	19,620	726	0.004
Peoples NB of LaFollette	LaFollette	77.5	0.277	1	35,562	358	\$100M-500M	95.0	35,562	358	0
Hardin County Bk	Savannah	77.5	0.16	1	37,096	4,070	\$100M-500M	100.0	37,096	4,070	0
F&M Bk	Clarksville	77.5	0.213	0.693	109,712	1,272	\$500M-\$1B	90.0	33,733	968	0
First Century Bk	Tazewell	77.5	0.162	1	48,004	528	\$100M-500M	55.0	6,915	411	0
Pinnacle NB	Nashville	77.5	0.242	0.655	479,978	4,668	\$1B-\$10B	90.0	172,878	3,019	0
Bank of The S	Mount Juliet	77.5	0.235	0.795	93,233	825	\$100M-500M	60.0	12,456	519	0
Greeneville Federal Bank FS	Greeneville	77.5	0.216	0.661	33,120	206	\$100M-500M	72.5	3,576	97	0
Citizens NB	Athens	75.0	0.241	0.645	108,796	1,079	\$100M-500M	67.5	17,478	725	0.001
Cornerstone Cmnty Bk	Hixson	75.0	0.301	0.56	102,130	1,041	\$100M-500M	62.5	13,141	719	0.001
Peoples Bk	Clifton	75.0	0.277	1	31,421	416	\$100M-500M	92.5	31,421	416	0
Commercial B&TC	Paris	75.0	0.181	0.735	87,524	1,261	\$100M-500M	72.5	15,894	786	0
First T&SB	Oneida	75.0	0.246	1	28,017	342	\$100M-500M	92.5	28,017	342	0
First NB of Pulaski	Pulaski	75.0	0.197	0.679	91,705	1,117	\$100M-500M	80.0	21,126	827	0
Cumberland B&TC	Clarksville	75.0	0.311	0.884	29,244	382	<\$100M	72.5	8,561	257	0
Primetrust Bk	Nashville	75.0	0.223	0.658	105,542	823	\$100M-500M	57.5	12,978	445	0
Jefferson Federal Bank	Morristown	75.0	0.15	0.431	48,648	587	\$100M-500M	85.0	10,332	449	0
FSG Bank NA	Chattanooga	72.5	0.171	0.688	185,565	1,971	\$1B-\$10B	72.5	34,974	1,331	0.001
Coffee Cty Bk	Manchester	72.5	0.268	1	25,917	292	<\$100M	92.5	25,917	292	0
First NB	Pikeville	72.5	0.292	1	21,587	340	<\$100M	90.0	21,587	340	0
Macon B&TC	Lafayette	72.5	0.136	1	33,872	562	\$100M-500M	97.5	33,872	562	0
Citizens First Bk	Wartburg	72.5	0.214	1	23,744	378	\$100M-500M	95.0	23,744	378	0
Community Bk NA	Memphis	72.5	0.214	0.868	63,674	469	\$100M-500M	40.0	5,539	287	0
Community Bk of The Cumberla	Jamestown	72.5	0.337	0.86	33,269	367	<\$100M	60.0	5,705	252	0

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Midsouth Bk	Murfreesboro	72.5	0.249	0.965	47,416	259	\$100M-500M	47.5	6,126	173	0
Community B&TC	Ashland City	70.0	0.237	0.855	40,134	375	\$100M-500M	62.5	7,852	255	0.003
Reelfoot Bk	Union City	70.0	0.228	0.757	30,626	725	\$100M-500M	75.0	7,717	609	0.002
First Citizens NB	Dyersburg	70.0	0.163	0.625	135,926	1,720	\$500M-\$1B	82.5	39,291	1,369	0
Wayne Cty Bk	Waynesboro	70.0	0.176	1	29,129	467	\$100M-500M	95.0	29,129	467	0
Benton Bkg Co	Benton	70.0	0.292	0.85	29,431	439	\$100M-500M	80.0	11,238	334	0
Citizens Cmnty Bk	Winchester	70.0	0.277	0.729	36,772	482	\$100M-500M	75.0	9,029	367	0
Capital B&TC	Nashville	70.0	0.204	0.607	104,944	810	\$500M-\$1B	52.5	12,442	447	0
Community First B&TC	Columbia	70.0	0.199	0.641	72,394	794	\$100M-500M	67.5	13,235	553	0
Southeast Bk & TR	Athens	70.0	0.224	0.825	34,446	369	\$100M-500M	57.5	6,516	257	0
Citizens Bk of Blount Cty	Maryville	67.5	0.244	0.459	66,575	517	\$100M-500M	65.0	13,071	358	0.005
Citizens St Bk	Jasper	67.5	0.238	1	15,271	223	<\$100M	87.5	15,271	223	0.003
Volunteer St Bk	Portland	67.5	0.187	0.735	45,154	542	\$100M-500M	60.0	7,877	373	0.001
First NB of Lafollette	La Follette	67.5	0.195	0.89	35,731	315	\$100M-500M	55.0	6,333	183	0
First St Bk	Union City	67.5	0.163	0.505	151,123	1,522	\$500M-\$1B	60.0	20,939	930	0
First Bk	Lexington	67.5	0.192	0.496	267,738	3,108	\$1B-\$10B	70.0	46,869	2,176	0
Community South Bk	Parsons	67.5	0.227	0.423	87,222	1,022	\$100M-500M	52.5	10,471	619	0
Farmers Bk	Portland	67.5	0.169	0.804	60,076	796	\$100M-500M	72.5	13,628	619	0
Community TR & Bkg Co	Ooltewah	67.5	0.3	0.74	32,694	248	\$100M-500M	40.0	3,817	143	0
Security Federal Bank	Elizabethton	67.5	0.134	0.995	7,944	148	<\$100M	85.0	2,810	114	0
Wilson B&TC	Lebanon	65.0	0.137	0.558	151,772	1,400	\$1B-\$10B	57.5	20,414	866	0.002
Commercial Bk	Harrogate	65.0	0.159	0.612	66,493	901	\$100M-500M	85.0	25,944	745	0.001
Citizens Bk	Elizabethton	65.0	0.184	0.415	106,523	737	\$500M-\$1B	47.5	11,615	363	0.001
Security B&TC	Paris	65.0	0.227	0.794	30,944	380	\$100M-500M	67.5	7,132	268	0
Bank of Perry Cty	Lobelville	65.0	0.199	1	18,586	343	<\$100M	90.0	18,586	343	0
First Peoples Bk of TN	Jefferson City	65.0	0.264	0.789	29,035	295	\$100M-500M	50.0	4,649	204	0
Farmers & Merchants Bk	Trezevant	65.0	0.248	0.733	30,087	300	\$100M-500M	50.0	5,149	199	0
Carter Cty Bk	Elizabethton	65.0	0.206	0.595	46,790	630	\$100M-500M	60.0	8,939	338	0
Peoples B&Tc Pickett Cty	Byrdstown	65.0	0.201	0.926	19,715	583	<\$100M	90.0	11,790	529	0
Bank of Lincoln Cty	Fayetteville	65.0	0.251	0.689	31,748	394	\$100M-500M	62.5	6,255	291	0
Cohutta Bkg Co of TN	Chattanooga	65.0	0.56	0.961	33,506	75	<\$100M	12.5	955	21	0
Athens Federal Community Ban	Athens	65.0	0.111	0.525	21,828	181	\$100M-500M	67.5	2,600	99	0
Home Federal Bank of Tennessee	Knoxville	62.5	0.031	0.234	51,424	765	\$1B-\$10B	77.5	16,437	635	0.005
First NB of Tullahoma	Tullahoma	62.5	0.221	1	13,299	194	<\$100M	47.5	2,350	141	0.003
Bank of Cleveland	Cleveland	62.5	0.221	0.574	48,499	396	\$100M-500M	45.0	6,229	247	0
Greene Cty Bk	Greeneville	62.5	0.14	0.489	232,722	2,028	\$1B-\$10B	57.5	30,960	1,150	0
American B&TC	Livingston	62.5	0.198	1	13,756	231	<\$100M	67.5	4,721	185	0
Cumberland Bk	Franklin	62.5	0.13	0.621	105,671	830	\$500M-\$1B	60.0	17,156	534	0
Bank of Nashville	Nashville	62.5	0.148	0.521	112,762	868	\$500M-\$1B	47.5	12,652	421	0

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Trust One Bk	Memphis	62.5	0.155	0.501	82,148	834	\$500M-\$1B	55.0	12,096	507	0
Legends Bk	Clarksville	62.5	0.2	0.631	48,813	460	\$100M-500M	50.0	7,604	293	0
Cedarstone Bk	Lebanon	62.5	0.33	0.715	24,610	280	<\$100M	57.5	4,786	205	0
Franklin Cty United Bk	Decherd	62.5	0.292	1	13,443	159	<\$100M	62.5	3,519	115	0
First NB	Lenoir City	60.0	0.166	0.501	68,039	701	\$100M-500M	52.5	10,629	432	0.002
Citizens TRI-Cty Bk	Dunlap	60.0	0.124	1	47,389	279	\$100M-500M	47.5	8,924	110	0.001
Bank of Camden	Camden	60.0	0.099	1	15,472	1,488	\$100M-500M	92.5	14,232	1,478	0
Bank of TN	Kingsport	60.0	0.148	0.469	83,597	1,177	\$500M-\$1B	57.5	13,854	777	0
Merchants & Planters Bk	Toone	60.0	0.191	1	17,288	239	<\$100M	87.5	17,288	239	0
Insurors Bk of TN	Nashville	60.0	0.332	0.754	27,458	154	<\$100M	20.0	1,917	56	0
Peoples Bk of Bedford Cty	Shelbyville	60.0	0.243	1	17,122	206	<\$100M	65.0	4,611	146	0
Heritage Cmnty Bk	Greeneville	60.0	0.313	0.848	23,602	117	<\$100M	32.5	2,563	57	0
American TR Bk of E TN	Knoxville	60.0	0.326	0.829	23,545	164	<\$100M	35.0	2,470	97	0
Newport Federal Bank	Newport	60.0	0.061	1	7,325	54	\$100M-500M	67.5	1,622	36	0
First Federal Savings Bank	Clarksville	60.0	0.097	0.637	20,316	98	\$100M-500M	55.0	1,400	39	0
Bankeast	Knoxville	57.5	0.175	0.603	42,477	341	\$100M-500M	47.5	6,750	230	0.003
Clayton B&TC	Henderson	57.5	0.154	0.54	46,360	511	\$100M-500M	45.0	6,020	358	0.001
Peoples B&TC	Manchester	57.5	0.266	0.964	19,062	159	<\$100M	47.5	3,199	91	0
Bank of Frankewing	Frankewing	57.5	0.173	0.844	25,576	345	\$100M-500M	72.5	9,028	260	0
Andrew Johnson Bk	Greeneville	57.5	0.191	0.692	38,687	364	\$100M-500M	60.0	8,348	267	0
Farmers Bk	Parsons	57.5	0.22	1	7,993	189	<\$100M	67.5	3,760	163	0
Carroll B&T	Huntingdon	57.5	0.145	0.908	22,776	401	\$100M-500M	75.0	8,941	336	0
National Bk of TN	Newport	57.5	0.192	0.788	34,829	251	\$100M-500M	32.5	3,541	138	0
Memphisfirst Cmnty Bk	Memphis	57.5	0.231	1	11,691	104	<\$100M	35.0	1,786	65	0
First Capital Bk	Germantown	57.5	0.236	0.742	29,963	177	\$100M-500M	27.5	3,114	89	0
First Vision Bk of TN	Tullahoma	57.5	0.317	0.883	12,777	138	<\$100M	50.0	2,306	95	0
Elizabethton Federal Savings	Elizabethton	57.5	0.059	0.645	20,061	128	\$100M-500M	70.0	3,349	63	0
Citizens Bk	New Tazewell	55.0	0.159	0.938	22,763	276	\$100M-500M	52.5	4,599	188	0.008
First Tennessee Bk NA Mmphs	Memphis	55.0	0.057	0.305	2,126,572	45,466	>\$10B	57.5	487,925	38,067	0.004
Bank/First Citizens Bk	Cleveland	55.0	0.137	0.479	64,907	484	\$100M-500M	35.0	6,348	263	0.003
Fifth Third Bk	Franklin	55.0	0.095	0.234	174,698	1,058	\$1B-\$10B	50.0	16,605	534	0.003
First Farmers & Mrch B	Columbia	55.0	0.098	0.549	79,775	736	\$500M-\$1B	50.0	11,621	433	0
INSouth Bk	Brownsville	55.0	0.119	0.624	60,999	516	\$500M-\$1B	47.5	9,724	328	0
Community Bk	Lexington	55.0	0.205	1	13,386	147	<\$100M	82.5	13,386	147	0
TN Bank	Oak Ridge	55.0	0.175	0.688	27,903	327	\$100M-500M	62.5	7,001	232	0
Bank of Jackson	Jackson	55.0	0.199	0.734	21,883	244	\$100M-500M	45.0	3,815	147	0
Community NB of The Lakeway	Morristown	55.0	0.203	0.798	19,813	225	<\$100M	45.0	3,297	138	0
Volunteer FS & LA of Madison	Madisonville	55.0	0.043	0.838	6,241	82	\$100M-500M	65.0	1,478	55	0
Mountain NB	Sevierville	52.5	0.122	0.5	50,826	633	\$100M-500M	45.0	7,466	444	0.004

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Citizens NB	Sevierville	52.5	0.124	0.311	72,095	566	\$500M-\$1B	45.0	11,652	338	0.002
TRI St Bk of Memphis	Memphis	52.5	0.235	0.597	27,228	203	\$100M-500M	15.0	1,636	86	0.001
Central Bk	Savannah	52.5	0.149	0.928	15,707	236	\$100M-500M	67.5	6,226	190	0
First Cmnty Bk of E TN	Rogersville	52.5	0.185	0.439	41,805	393	\$100M-500M	45.0	6,729	253	0
State of Franklin SVG Bk	Johnson City	52.5	0.12	0.709	41,768	419	\$100M-500M	72.5	14,209	296	0
First Alliance Bk	Cordova	52.5	0.18	0.84	20,143	179	\$100M-500M	30.0	2,333	99	0
First CMRC Bk	Lewisburg	52.5	0.174	0.616	27,854	339	\$100M-500M	50.0	5,318	213	0
Oakland Deposit Bk	Oakland	50.0	0.168	1	16,507	161	<\$100M	47.5	3,177	112	0.004
Citizens SVG B&TC	Nashville	50.0	0.391	0.666	24,736	113	<\$100M	42.5	3,407	55	0.003
Citizens Bk	Lafayette	50.0	0.083	0.808	24,134	701	\$100M-500M	82.5	13,131	635	0
Union Bk	Jamestown	50.0	0.127	0.935	18,227	290	\$100M-500M	62.5	5,870	232	0
Community Bk of E TN	Clinton	50.0	0.165	1	13,183	100	<\$100M	17.5	1,211	48	0
Tristar Bk	Dickson	50.0	0.199	0.707	21,089	206	\$100M-500M	42.5	3,449	133	0
American Scty B&TC	Hendersonville	50.0	0.263	0.699	24,448	83	<\$100M	10.0	1,107	27	0
Highland FS & LA	Crossville	50.0	0.025	1	1,636	18	<\$100M	72.5	1,636	18	0
First Trust Bank For Savings	Memphis	50.0	0.061	0.359	18,549	67	\$100M-500M	47.5	1,236	20	0
First Cmnty Bk of Bedford Ct	Shelbyville	47.5	0.124	0.539	28,607	608	\$100M-500M	70.0	9,763	516	0.002
Farmers St Bk	Mountain City	47.5	0.156	0.839	18,554	183	\$100M-500M	40.0	3,275	117	0
Mountain Valley Bk	Dunlap	47.5	0.13	1	10,538	108	<\$100M	37.5	2,293	71	0
Community NB	Dayton	47.5	0.183	0.852	16,388	158	<\$100M	30.0	2,156	94	0
Banktennessee	Collierville	47.5	0.16	0.531	33,916	231	\$100M-500M	20.0	3,001	109	0
Citizens Bk of E TN	Rogersville	47.5	0.183	0.699	21,957	219	\$100M-500M	40.0	3,565	141	0
Bank of Milan	Milan	47.5	0.154	1	8,222	97	<\$100M	40.0	1,792	68	0
Patriot Bk	Millington	47.5	0.159	0.681	21,454	262	\$100M-500M	50.0	4,846	183	0
Citizens City & Cty Bk	Trenton	45.0	0.169	1	4,772	104	<\$100M	70.0	4,772	104	0
Traditions First Bk	Erin	45.0	0.173	0.941	10,328	160	<\$100M	52.5	2,826	132	0
Tennessee St Bk	Pigeon Forge	42.5	0.083	0.286	45,413	369	\$500M-\$1B	32.5	5,365	229	0.003
Peoples St Bk of Commerce	Nolensville	42.5	0.082	1	12,046	185	\$100M-500M	55.0	3,852	153	0.002
Home Bk	Ducktown	42.5	0.146	0.843	16,052	155	\$100M-500M	35.0	2,791	97	0.001
Farmers & Merchants Bk	Dyer	42.5	0.101	1	8,487	272	<\$100M	80.0	8,487	272	0
Bank of Putnam Cty	Cookeville	42.5	0.091	0.685	25,160	304	\$100M-500M	52.5	5,976	208	0
Bank of Bartlett	Bartlett	42.5	0.089	0.334	44,274	282	\$100M-500M	27.5	3,930	123	0
Bank of Dickson	Dickson	42.5	0.119	0.811	19,654	180	\$100M-500M	40.0	3,438	115	0
Erwin NB	Erwin	42.5	0.099	1	8,283	126	<\$100M	75.0	8,283	126	0
First Freedom Bk	Lebanon	42.5	0.181	1	6,004	41	<\$100M	22.5	699	18	0
First NB of Mcminnville	Mcminnville	40.0	0.109	0.5	34,458	276	\$100M-500M	37.5	5,832	184	0
Home Bkg Co	Selmer	40.0	0.123	1	7,053	151	<\$100M	60.0	3,138	125	0
Bank of Gleason	Gleason	40.0	0.102	0.892	9,931	246	<\$100M	67.5	4,153	218	0
Liberty St Bk	Liberty	40.0	0.11	0.856	10,827	165	<\$100M	55.0	3,825	130	0

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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)
First NB	Centerville	40.0	0.099	1	9,875	201	<\$100M	75.0	9,875	201	0
Citizens Bk	Hartsville	40.0	0.104	0.962	10,854	208	\$100M-500M	57.5	3,792	171	0
Medina Bkg Co	Medina	40.0	0.133	1	3,701	93	<\$100M	47.5	1,357	79	0
Paragon NB	Memphis	40.0	0.145	0.554	29,363	210	\$100M-500M	30.0	3,818	117	0
Nashville B&TC	Nashville	40.0	0.21	0.709	19,036	59	<\$100M	10.0	915	21	0
Bank of Tullahoma	Tullahoma	40.0	0.205	0.866	6,455	56	<\$100M	30.0	1,083	30	0
Bank of Ripley	Ripley	37.5	0.097	0.707	15,536	235	\$100M-500M	45.0	3,449	177	0.004
Lauderdale County Bk	Halls	37.5	0.146	0.809	5,817	134	<\$100M	62.5	2,725	117	0
Farmers Bk Lynchburg	Lynchburg	37.5	0.214	0.545	13,040	150	<\$100M	42.5	2,576	116	0
Brighton Bk	Brighton	37.5	0.128	1	9,053	84	<\$100M	25.0	1,183	53	0
Somerville B&TC	Somerville	37.5	0.067	0.82	12,178	233	\$100M-500M	55.0	4,819	185	0
Planters Bk	Maury City	37.5	0.136	1	3,558	50	<\$100M	50.0	1,364	42	0
Homeland Cmnty Bk	Mcminnville	37.5	0.142	0.936	7,468	112	<\$100M	52.5	2,570	93	0
Security Bk	Newbern	35.0	0.136	0.568	18,606	177	\$100M-500M	25.0	2,375	111	0.004
Independent Bk	Memphis	35.0	0.045	0.679	22,908	182	\$500M-\$1B	20.0	2,253	90	0.001
Farmers Bk	Woodland Mills	35.0	0.111	1	1,313	24	<\$100M	47.5	737	22	0
Lawrenceburg Federal Bank	Lawrenceburg	35.0	0.002	1	100	2	<\$100M	50.0	100	2	0
Decatur County Bk	Decaturville	32.5	0.136	0.677	11,556	108	<\$100M	17.5	1,309	75	0
Chester County Bk	Henderson	32.5	0.105	1	4,228	90	<\$100M	42.5	1,442	71	0
Gates BKG&TX	Gates	32.5	0.125	1	3,783	42	<\$100M	60.0	3,783	42	0
Farmers & Merchants Bk	Adamsville	32.5	0.105	1	3,136	43	<\$100M	32.5	813	30	0
Bank of Crockett	Bells	32.5	0.12	0.441	11,807	335	<\$100M	62.5	4,743	287	0
Union Bk	Jellico	32.5	0.119	0.805	6,657	122	<\$100M	52.5	2,458	96	0
Bank of Waynesboro	Waynesboro	32.5	0.123	0.481	15,697	264	\$100M-500M	67.5	6,310	220	0
First St Bk	Chapel Hill	32.5	0.082	1	4,176	89	<\$100M	47.5	1,987	79	0
Citizens Bk of Spencer	Spencer	32.5	0.049	1	1,618	19	<\$100M	50.0	1,618	19	0
Sumner B&TC	Gallatin	32.5	0.135	0.759	7,376	72	<\$100M	35.0	1,645	45	0
Johnson Cty Bk	Mountain City	30.0	0.058	1	5,708	55	<\$100M	22.5	901	29	0
Union B&TC	Livingston	30.0	0.048	1	3,533	92	<\$100M	57.5	3,533	92	0
Greenfield Bkg Co	Greenfield	30.0	0.088	1	4,182	64	<\$100M	50.0	2,049	54	0
Bank of Mason	Mason	30.0	0.041	1	326	15	<\$100M	45.0	326	15	0
Bank of Fayette County	Moscow	30.0	0.085	0.763	13,342	152	\$100M-500M	25.0	2,245	91	0
Bank of Bradford	Bradford	30.0	0.018	1	702	19	<\$100M	35.0	702	19	0
Peoples Bk	Sardis	30.0	0.065	1	2,569	63	<\$100M	57.5	2,569	63	0
Sevier Cty Bk	Sevierville	30.0	0.082	0.33	28,961	204	\$100M-500M	22.5	3,415	111	0
Home Bk of TN	Maryville	27.5	0.108	0.611	12,517	131	\$100M-500M	25.0	2,262	80	0.001
Mckenzie Bkg Co	Mckenzie	27.5	0.08	0.869	6,845	114	<\$100M	32.5	1,596	73	0
Citizens B&TC of Grainger Ct	Rutledge	27.5	0.098	0.649	14,643	146	\$100M-500M	40.0	3,766	98	0
Heritage B&T	Columbia	27.5	0.067	0.983	2,319	43	<\$100M	37.5	963	37	0

Table 3A Expanded. Small Business Lending Institutions in Tennessee 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)
Citizens B&TC	Atwood	25.0	0.065	0.902	1,302	41	<\$100M	40.0	678	37	0
Bank of Halls	Halls	22.5	0.108	0.558	5,482	116	<\$100M	35.0	1,521	90	0
Peoples Bk of E TN	Madisonville	22.5	0.093	0.53	13,082	95	\$100M-500M	17.5	1,677	61	0
Putnam 1st Merc Bk	Cookeville	20.0	0.134	0.541	4,027	19	<\$100M	10.0	366	6	0
Reliant Bk	Brentwood	17.5	0.104	0.51	6,914	33	<\$100M	10.0	511	15	0
Civic B&TC	Nashville	12.5	0.103	0.368	3,447	18	<\$100M	17.5	718	9	0
Triumph Bk	Germantown	10.0	0.02	0.267	538	4	<\$100M	10.0	48	1	0
Financial Federal Savings Bank	Memphis	10.0	0	0	-	-	\$100M-500M	10.0	-	-	0
Independence Trust Company	Franklin	NR	0		-	-	<\$100M	NR	-	-	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 Tennessee 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)
Hardin County Bk	Savannah	TN	100.0	0.16	1	37,096	4,070	\$100M-500M	77.5	37,096	4,070	0
First Federal Bank	Dickson	TN	97.5	0.059	0.271	24,199	790	\$100M-500M	85.0	74,623	974	0
Macon B&TC	Lafayette	TN	97.5	0.136	1	33,872	562	\$100M-500M	72.5	33,872	562	0
Citizens Bk	Carthage	TN	97.5	0.176	1	79,698	2,234	\$100M-500M	82.5	79,698	2,234	0
Citizens First Bk	Wartburg	TN	95.0	0.214	1	23,744	378	\$100M-500M	72.5	23,744	378	0
Wayne Cty Bk	Waynesboro	TN	95.0	0.176	1	29,129	467	\$100M-500M	70.0	29,129	467	0
Peoples NB of Lafollette	Lafollette	TN	95.0	0.277	1	35,562	358	\$100M-500M	77.5	35,562	358	0
Tennessee CMRC Bk	Franklin	TN	95.0	0.184	0.268	92,886	3,270	\$500M-\$1B	85.0	243,846	4,149	0.001
Security FSB of McMinnville	McMinnville	TN	92.5	0.056	0.288	7,676	238	\$100M-500M	82.5	25,808	308	0
Progressive Savings Bank FS	Jamestown	TN	92.5	0.041	0.229	8,378	549	\$100M-500M	85.0	34,017	696	0
Bank of Camden	Camden	TN	92.5	0.091	0.92	14,232	1,478	\$100M-500M	60.0	15,472	1,488	0
Coffee Cty Bk	Manchester	TN	92.5	0.268	1	25,917	292	<\$100M	72.5	25,917	292	0
First T&SB	Oneida	TN	92.5	0.246	1	28,017	342	\$100M-500M	75.0	28,017	342	0
Peoples Bk	Clifton	TN	92.5	0.277	1	31,421	416	\$100M-500M	75.0	31,421	416	0
Peoples B&Tc Pickett Cty	Byrdstown	TN	90.0	0.12	0.554	11,790	529	<\$100M	65.0	19,715	583	0
Bank of Perry Cty	Lobelville	TN	90.0	0.199	1	18,586	343	<\$100M	65.0	18,586	343	0
First NB	Pikeville	TN	90.0	0.292	1	21,587	340	<\$100M	72.5	21,587	340	0
F&M Bk	Clarksville	TN	90.0	0.066	0.213	33,733	968	\$500M-\$1B	77.5	109,712	1,272	0
Pinnacle NB	Nashville	TN	90.0	0.087	0.236	172,878	3,019	\$1B-\$10B	77.5	479,978	4,668	0
First NB of Manchester	Manchester	TN	87.5	0.096	0.329	15,072	566	\$100M-500M	80.0	42,612	681	0
Citizens St Bk	Jasper	TN	87.5	0.238	1	15,271	223	<\$100M	67.5	15,271	223	0.003
Merchants & Planters Bk	Toone	TN	87.5	0.191	1	17,288	239	<\$100M	60.0	17,288	239	0
Security Federal Bank	Elizabethton	TN	85.0	0.047	0.352	2,810	114	<\$100M	67.5	7,944	148	0
Jefferson Federal Bank	Morristown	TN	85.0	0.032	0.092	10,332	449	\$100M-500M	75.0	48,648	587	0
First NB	Oneida	TN	85.0	0.08	0.226	14,304	566	\$100M-500M	87.5	62,486	753	0
Cumberland Cty Bk	Crossville	TN	85.0	0.09	0.361	15,766	367	\$100M-500M	87.5	43,620	501	0
Commercial Bk	Harrogate	TN	85.0	0.062	0.239	25,944	745	\$100M-500M	65.0	66,493	901	0.001
Bank of Greeneville	Greeneville	TN	82.5	0.089	0.216	8,003	750	<\$100M	82.5	32,532	938	0
Citizens Bk	Lafayette	TN	82.5	0.045	0.44	13,131	635	\$100M-500M	50.0	24,134	701	0
Community Bk	Lexington	TN	82.5	0.205	1	13,386	147	<\$100M	55.0	13,386	147	0
First Citizens NB	Dyersburg	TN	82.5	0.047	0.181	39,291	1,369	\$500M-\$1B	70.0	135,926	1,720	0
Farmers & Merchants Bk	Dyer	TN	80.0	0.101	1	8,487	272	<\$100M	42.5	8,487	272	0
Benton Bkg Co	Benton	TN	80.0	0.112	0.325	11,238	334	\$100M-500M	70.0	29,431	439	0
First NB of Pulaski	Pulaski	TN	80.0	0.045	0.156	21,126	827	\$100M-500M	75.0	91,705	1,117	0
First NB of TN	Livingston	TN	80.0	0.052	0.139	23,159	817	\$100M-500M	80.0	109,956	1,184	0.001
American City Bk	Tullahoma	TN	77.5	0.075	0.212	11,910	351	\$100M-500M	90.0	56,126	539	0
Home Federal Bank of Tenness	Knoxville	TN	77.5	0.01	0.075	16,437	635	\$1B-\$10B	62.5	51,424	765	0.005

Table 3B Expanded. Micro Business Lending Institutions in Tennessee 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)
Reelfoot Bk	Union City	TN	75.0	0.057	0.191	7,717	609	\$100M-500M	70.0	30,626	725	0.002
Erwin NB	Erwin	TN	75.0	0.099	1	8,283	126	<\$100M	42.5	8,283	126	0
Traders NB	Tullahoma	TN	75.0	0.077	0.246	8,545	291	\$100M-500M	82.5	34,778	374	0
Carroll B&T	Huntingdon	TN	75.0	0.057	0.357	8,941	336	\$100M-500M	57.5	22,776	401	0
Citizens Cmnty Bk	Winchester	TN	75.0	0.068	0.179	9,029	367	\$100M-500M	70.0	36,772	482	0
First NB	Centerville	TN	75.0	0.099	1	9,875	201	<\$100M	40.0	9,875	201	0
First South Bk	Bolivar	TN	75.0	0.048	0.14	18,101	716	\$100M-500M	80.0	102,041	978	0
Highland FS & LA	Crossville	TN	72.5	0.025	1	1,636	18	<\$100M	50.0	1,636	18	0
Greeneville Federal Bank FS	Greeneville	TN	72.5	0.023	0.071	3,576	97	\$100M-500M	77.5	33,120	206	0
Cumberland B&TC	Clarksville	TN	72.5	0.091	0.259	8,561	257	<\$100M	75.0	29,244	382	0
Bank of Frankewing	Frankewing	TN	72.5	0.061	0.298	9,028	260	\$100M-500M	57.5	25,576	345	0
Farmers Bk	Portland	TN	72.5	0.038	0.182	13,628	619	\$100M-500M	67.5	60,076	796	0
State of Franklin SVG Bk	Johnson City	TN	72.5	0.041	0.241	14,209	296	\$100M-500M	52.5	41,768	419	0
Commercial B&TC	Paris	TN	72.5	0.033	0.134	15,894	786	\$100M-500M	75.0	87,524	1,261	0
Fsgbank NA	Chattanooga	TN	72.5	0.032	0.13	34,974	1,331	\$1B-\$10B	72.5	185,565	1,971	0.001
Elizabethhton Federal Savings	Elizabethhton	TN	70.0	0.01	0.108	3,349	63	\$100M-500M	57.5	20,061	128	0
Citizens City & Cty Bk	Trenton	TN	70.0	0.169	1	4,772	104	<\$100M	45.0	4,772	104	0
First Cmnty Bk of Bedford Ct	Shelbyville	TN	70.0	0.042	0.184	9,763	516	\$100M-500M	47.5	28,607	608	0.002
First Bk of TN	Spring City	TN	70.0	0.059	0.142	10,320	386	\$100M-500M	92.5	72,517	584	0
Southern Heritage Bk	Cleveland	TN	70.0	0.054	0.116	10,841	352	\$100M-500M	92.5	93,191	616	0
First Volunteer Bk of Tennes	Chattanooga	TN	70.0	0.038	0.112	19,620	726	\$500M-\$1B	77.5	117,092	1,132	0.004
First Bk	Lexington	TN	70.0	0.034	0.087	46,869	2,176	\$1B-\$10B	67.5	267,738	3,108	0
Newport Federal Bank	Newport	TN	67.5	0.013	0.221	1,622	36	\$100M-500M	60.0	7,325	54	0
Athens Federal Community Bank	Athens	TN	67.5	0.013	0.063	2,600	99	\$100M-500M	65.0	21,828	181	0
Farmers Bk	Parsons	TN	67.5	0.103	0.47	3,760	163	<\$100M	57.5	7,993	189	0
Bank of Gleason	Gleason	TN	67.5	0.043	0.373	4,153	218	<\$100M	40.0	9,931	246	0
American B&TC	Livingston	TN	67.5	0.068	0.343	4,721	185	<\$100M	62.5	13,756	231	0
Central Bk	Savannah	TN	67.5	0.059	0.368	6,226	190	\$100M-500M	52.5	15,707	236	0
Bank of Waynesboro	Waynesboro	TN	67.5	0.049	0.194	6,310	220	\$100M-500M	32.5	15,697	264	0
Security B&TC	Paris	TN	67.5	0.052	0.183	7,132	268	\$100M-500M	65.0	30,944	380	0
Community First B&TC	Columbia	TN	67.5	0.036	0.117	13,235	553	\$100M-500M	70.0	72,394	794	0
Citizens NB	Athens	TN	67.5	0.039	0.104	17,478	725	\$100M-500M	75.0	108,796	1,079	0.001
Volunteer FS & LA of Madison	Madisonville	TN	65.0	0.01	0.198	1,478	55	\$100M-500M	55.0	6,241	82	0
Peoples Bk of Bedford Cty	Shelbyville	TN	65.0	0.065	0.269	4,611	146	<\$100M	60.0	17,122	206	0
Citizens Bk of Blount Cty	Maryville	TN	65.0	0.048	0.09	13,071	358	\$100M-500M	67.5	66,575	517	0.005
Lauderdale County Bk	Halls	TN	62.5	0.068	0.379	2,725	117	<\$100M	37.5	5,817	134	0
Franklin Cty United Bk	Decherd	TN	62.5	0.076	0.262	3,519	115	<\$100M	62.5	13,443	159	0

Table 3B Expanded. Micro Business Lending Institutions in Tennessee 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 Crockett	Bells	TN	62.5	0.048	0.177	4,743	287	<\$100M	32.5	11,807	335	0
Union Bk	Jamestown	TN	62.5	0.041	0.301	5,870	232	\$100M-500M	50.0	18,227	290	0
Bank of Lincoln Cty	Fayetteville	TN	62.5	0.049	0.136	6,255	291	\$100M-500M	65.0	31,748	394	0
Tnbank	Oak Ridge	TN	62.5	0.044	0.173	7,001	232	\$100M-500M	55.0	27,903	327	0
Community B&TC	Ashland City	TN	62.5	0.046	0.167	7,852	255	\$100M-500M	70.0	40,134	375	0.003
Cornerstone Cmnty Bk	Hixson	TN	62.5	0.039	0.072	13,141	719	\$100M-500M	75.0	102,130	1,041	0.001
Home Bkg Co	Selmer	TN	60.0	0.055	0.445	3,138	125	<\$100M	40.0	7,053	151	0
Gates Bkg&TC	Gates	TN	60.0	0.125	1	3,783	42	<\$100M	32.5	3,783	42	0
Community Bk of The Cumberla	Jamestown	TN	60.0	0.058	0.147	5,705	252	<\$100M	72.5	33,269	367	0
Volunteer St Bk	Portland	TN	60.0	0.033	0.128	7,877	373	\$100M-500M	67.5	45,154	542	0.001
Andrew Johnson Bk	Greeneville	TN	60.0	0.041	0.149	8,348	267	\$100M-500M	57.5	38,687	364	0
Carter Cty Bk	Elizabethton	TN	60.0	0.039	0.114	8,939	338	\$100M-500M	65.0	46,790	630	0
Bank of The S	Mount Juliet	TN	60.0	0.031	0.106	12,456	519	\$100M-500M	77.5	93,233	825	0
Cumberland Bk	Franklin	TN	60.0	0.021	0.101	17,156	534	\$500M-\$1B	62.5	105,671	830	0
First St Bk	Union City	TN	60.0	0.023	0.07	20,939	930	\$500M-\$1B	67.5	151,123	1,522	0
Peoples Bk	Sardis	TN	57.5	0.065	1	2,569	63	<\$100M	30.0	2,569	63	0
Union B&TC	Livingston	TN	57.5	0.048	1	3,533	92	<\$100M	30.0	3,533	92	0
Citizens Bk	Hartsville	TN	57.5	0.036	0.336	3,792	171	\$100M-500M	40.0	10,854	208	0
Cedarstone Bk	Lebanon	TN	57.5	0.064	0.139	4,786	205	<\$100M	62.5	24,610	280	0
Southeast Bk & Tr	Athens	TN	57.5	0.042	0.156	6,516	257	\$100M-500M	70.0	34,446	369	0
Primetrust Bk	Nashville	TN	57.5	0.027	0.081	12,978	445	\$100M-500M	75.0	105,542	823	0
Bank of TN	Kingsport	TN	57.5	0.025	0.078	13,854	777	\$500M-\$1B	60.0	83,597	1,177	0
Wilson B&TC	Lebanon	TN	57.5	0.018	0.075	20,414	866	\$1B-\$10B	65.0	151,772	1,400	0.002
Greene Cty Bk	Greeneville	TN	57.5	0.019	0.065	30,960	1,150	\$1B-\$10B	62.5	232,722	2,028	0
First Tennessee Bk NA Mmphis	Memphis	TN	57.5	0.013	0.07	487,925	38,067	>\$10B	55.0	2,126,572	45,466	0.004
First Federal Savings Bank	Clarksville	TN	55.0	0.007	0.044	1,400	39	\$100M-500M	60.0	20,316	98	0
Liberty St Bk	Liberty	TN	55.0	0.039	0.303	3,825	130	<\$100M	40.0	10,827	165	0
Peoples St Bk Of Commerce	Nolensville	TN	55.0	0.026	0.32	3,852	153	\$100M-500M	42.5	12,046	185	0.002
Somerville B&TC	Somerville	TN	55.0	0.027	0.324	4,819	185	\$100M-500M	37.5	12,178	233	0
First NB of LaFollette	La Follette	TN	55.0	0.035	0.158	6,333	183	\$100M-500M	67.5	35,731	315	0
First Century Bk	Tazewell	TN	55.0	0.023	0.144	6,915	411	\$100M-500M	77.5	48,004	528	0
Trust One Bk	Memphis	TN	55.0	0.023	0.074	12,096	507	\$500M-\$1B	62.5	82,148	834	0
Union Bk	Jellico	TN	52.5	0.044	0.297	2,458	96	<\$100M	32.5	6,657	122	0
Homeland Cmnty Bk	Mcminnville	TN	52.5	0.049	0.322	2,570	93	<\$100M	37.5	7,468	112	0
Traditions First Bk	Erin	TN	52.5	0.047	0.257	2,826	132	<\$100M	45.0	10,328	160	0
Citizens Bk	New Tazewell	TN	52.5	0.032	0.189	4,599	188	\$100M-500M	55.0	22,763	276	0.008
Bank of Putnam Cty	Cookeville	TN	52.5	0.022	0.163	5,976	208	\$100M-500M	42.5	25,160	304	0

Table 3B Expanded. Micro Business Lending Institutions in Tennessee 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)
Community South Bk	Parsons	TN	52.5	0.027	0.051	10,471	619	\$100M-500M	67.5	87,222	1,022	0
First NB	Lenoir City	TN	52.5	0.026	0.078	10,629	432	\$100M-500M	60.0	68,039	701	0.002
Capital B&TC	Nashville	TN	52.5	0.024	0.072	12,442	447	\$500M-\$1B	70.0	104,944	810	0
Lawrenceburg Federal Bank F	Lawrenceburg	TN	50.0	0.002	1	100	2	<\$100M	35.0	100	2	0
Planters Bk	Maury City	TN	50.0	0.052	0.383	1,364	42	<\$100M	37.5	3,558	50	0
Citizens Bk of Spencer	Spencer	TN	50.0	0.049	1	1,618	19	<\$100M	32.5	1,618	19	0
Greenfield Bkg Co	Greenfield	TN	50.0	0.043	0.49	2,049	54	<\$100M	30.0	4,182	64	0
First Vision Bk of TN	Tullahoma	TN	50.0	0.057	0.159	2,306	95	<\$100M	57.5	12,777	138	0
First Peoples Bk of TN	Jefferson City	TN	50.0	0.042	0.126	4,649	204	\$100M-500M	65.0	29,035	295	0
Patriot Bk	Millington	TN	50.0	0.036	0.154	4,846	183	\$100M-500M	47.5	21,454	262	0
Farmers & Merchants Bk	Trezevant	TN	50.0	0.043	0.125	5,149	199	\$100M-500M	65.0	30,087	300	0
First CMRC Bk	Lewisburg	TN	50.0	0.033	0.118	5,318	213	\$100M-500M	52.5	27,854	339	0
Legends Bk	Clarksville	TN	50.0	0.031	0.098	7,604	293	\$100M-500M	62.5	48,813	460	0
First Farmers & Mrch B	Columbia	TN	50.0	0.014	0.08	11,621	433	\$500M-\$1B	55.0	79,775	736	0
Fifth Third Bk	Franklin	TN	50.0	0.009	0.022	16,605	534	\$1B-\$10B	55.0	174,698	1,058	0.003
Farmers Bk	Woodland Mills	TN	47.5	0.062	0.561	737	22	<\$100M	35.0	1,313	24	0
First Trust Bank For Savings	Memphis	TN	47.5	0.004	0.024	1,236	20	\$100M-500M	50.0	18,549	67	0
Medina Bkg Co	Medina	TN	47.5	0.049	0.367	1,357	79	<\$100M	40.0	3,701	93	0
First St Bk	Chapel Hill	TN	47.5	0.039	0.476	1,987	79	<\$100M	32.5	4,176	89	0
First NB of Tullahoma	Tullahoma	TN	47.5	0.039	0.177	2,350	141	<\$100M	62.5	13,299	194	0.003
Oakland Deposit Bk	Oakland	TN	47.5	0.032	0.192	3,177	112	<\$100M	50.0	16,507	161	0.004
Peoples B&TC	Manchester	TN	47.5	0.045	0.162	3,199	91	<\$100M	57.5	19,062	159	0
Midsouth Bk	Murfreesboro	TN	47.5	0.032	0.125	6,126	173	\$100M-500M	72.5	47,416	259	0
Bankeast	Knoxville	TN	47.5	0.028	0.096	6,750	230	\$100M-500M	57.5	42,477	341	0.003
Citizens Tri-Cty Bk	Dunlap	TN	47.5	0.023	0.188	8,924	110	\$100M-500M	60.0	47,389	279	0.001
Insouth Bk	Brownsville	TN	47.5	0.019	0.1	9,724	328	\$500M-\$1B	55.0	60,999	516	0
Citizens Bk	Elizabethton	TN	47.5	0.02	0.045	11,615	363	\$500M-\$1B	65.0	106,523	737	0.001
Bank of Nashville	Nashville	TN	47.5	0.017	0.058	12,652	421	\$500M-\$1B	62.5	112,762	868	0
Bank of Mason	Mason	TN	45.0	0.041	1	326	15	<\$100M	30.0	326	15	0
Community NB of The Lakeway	Morristown	TN	45.0	0.034	0.133	3,297	138	<\$100M	55.0	19,813	225	0
Bank of Ripley	Ripley	TN	45.0	0.022	0.157	3,449	177	\$100M-500M	37.5	15,536	235	0.004
Bank of Jackson	Jackson	TN	45.0	0.035	0.128	3,815	147	\$100M-500M	55.0	21,883	244	0
Clayton B&TC	Henderson	TN	45.0	0.02	0.07	6,020	358	\$100M-500M	57.5	46,360	511	0.001
Bank of Cleveland	Cleveland	TN	45.0	0.028	0.074	6,229	247	\$100M-500M	62.5	48,499	396	0
First Cmnty Bk of E TN	Rogersville	TN	45.0	0.03	0.071	6,729	253	\$100M-500M	52.5	41,805	393	0
Mountain NB	Sevierville	TN	45.0	0.018	0.073	7,466	444	\$100M-500M	52.5	50,826	633	0.004
Citizens NB	Sevierville	TN	45.0	0.02	0.05	11,652	338	\$500M-\$1B	52.5	72,095	566	0.002

Table 3B Expanded. Micro Business Lending Institutions in Tennessee 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)
Chester County Bk	Henderson	TN	42.5	0.036	0.341	1,442	71	<\$100M	32.5	4,228	90	0
Farmers Bk Lynchburg	Lynchburg	TN	42.5	0.042	0.108	2,576	116	<\$100M	37.5	13,040	150	0
Citizens SVG B&TC	Nashville	TN	42.5	0.054	0.092	3,407	55	<\$100M	50.0	24,736	113	0.003
Tristar Bk	Dickson	TN	42.5	0.033	0.116	3,449	133	\$100M-500M	50.0	21,089	206	0
Citizens B&TC	Atwood	TN	40.0	0.034	0.47	678	37	<\$100M	25.0	1,302	41	0
Bank of Milan	Milan	TN	40.0	0.034	0.218	1,792	68	<\$100M	47.5	8,222	97	0
Farmers St Bk	Mountain City	TN	40.0	0.027	0.148	3,275	117	\$100M-500M	47.5	18,554	183	0
Bank of Dickson	Dickson	TN	40.0	0.021	0.142	3,438	115	\$100M-500M	42.5	19,654	180	0
Citizens Bk of E TN	Rogersville	TN	40.0	0.03	0.113	3,565	141	\$100M-500M	47.5	21,957	219	0
Citizens B&TC of Grainger Ct	Rutledge	TN	40.0	0.025	0.167	3,766	98	\$100M-500M	27.5	14,643	146	0
Community Tr & Bkg Co	Ooltewah	TN	40.0	0.035	0.086	3,817	143	\$100M-500M	67.5	32,694	248	0
Community Bk NA	Memphis	TN	40.0	0.019	0.075	5,539	287	\$100M-500M	72.5	63,674	469	0
Heritage B&T	Columbia	TN	37.5	0.028	0.408	963	37	<\$100M	27.5	2,319	43	0
Mountain Valley Bk	Dunlap	TN	37.5	0.028	0.218	2,293	71	<\$100M	47.5	10,538	108	0
First NB of Mcminnville	Mcminnville	TN	37.5	0.018	0.085	5,832	184	\$100M-500M	40.0	34,458	276	0
Bank of Bradford	Bradford	TN	35.0	0.018	1	702	19	<\$100M	30.0	702	19	0
Bank of Halls	Halls	TN	35.0	0.03	0.155	1,521	90	<\$100M	22.5	5,482	116	0
Sumner B&TC	Gallatin	TN	35.0	0.03	0.169	1,645	45	<\$100M	32.5	7,376	72	0
Memphisfirst Cmnty Bk	Memphis	TN	35.0	0.035	0.153	1,786	65	<\$100M	57.5	11,691	104	0
American Tr Bk of E TN	Knoxville	TN	35.0	0.034	0.087	2,470	97	<\$100M	60.0	23,545	164	0
Home Bk	Ducktown	TN	35.0	0.025	0.147	2,791	97	\$100M-500M	42.5	16,052	155	0.001
Bank/First Citizens Bk	Cleveland	TN	35.0	0.013	0.047	6,348	263	\$100M-500M	55.0	64,907	484	0.003
Farmers & Merchants Bk	Adamsville	TN	32.5	0.027	0.259	813	30	<\$100M	32.5	3,136	43	0
Mckenzie Bkg Co	Mckenzie	TN	32.5	0.019	0.203	1,596	73	<\$100M	27.5	6,845	114	0
Heritage Cmnty Bk	Greeneville	TN	32.5	0.034	0.092	2,563	57	<\$100M	60.0	23,602	117	0
National Bk of TN	Newport	TN	32.5	0.02	0.08	3,541	138	\$100M-500M	57.5	34,829	251	0
Tennessee St Bk	Pigeon Forge	TN	32.5	0.01	0.034	5,365	229	\$500M-\$1B	42.5	45,413	369	0.003
Bank of Tullahoma	Tullahoma	TN	30.0	0.034	0.145	1,083	30	<\$100M	40.0	6,455	56	0
Community NB	Dayton	TN	30.0	0.024	0.112	2,156	94	<\$100M	47.5	16,388	158	0
First Alliance Bk	Cordova	TN	30.0	0.021	0.097	2,333	99	\$100M-500M	52.5	20,143	179	0
Paragon NB	Memphis	TN	30.0	0.019	0.072	3,818	117	\$100M-500M	40.0	29,363	210	0
First Capital Bk	Germantown	TN	27.5	0.025	0.077	3,114	89	\$100M-500M	57.5	29,963	177	0
Bank of Bartlett	Bartlett	TN	27.5	0.008	0.03	3,930	123	\$100M-500M	42.5	44,274	282	0
Brighton Bk	Brighton	TN	25.0	0.017	0.131	1,183	53	<\$100M	37.5	9,053	84	0
Bank of Fayette County	Moscow	TN	25.0	0.014	0.128	2,245	91	\$100M-500M	30.0	13,342	152	0
Home Bk of TN	Maryville	TN	25.0	0.019	0.11	2,262	80	\$100M-500M	27.5	12,517	131	0.001
Security Bk	Newbern	TN	25.0	0.017	0.073	2,375	111	\$100M-500M	35.0	18,606	177	0.004

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First Freedom Bk	Lebanon	TN	22.5	0.021	0.116	699	18	<\$100M	42.5	6,004	41	0
Johnson Cty Bk	Mountain City	TN	22.5	0.009	0.158	901	29	<\$100M	30.0	5,708	55	0
Sevier Cty Bk	Sevierville	TN	22.5	0.01	0.039	3,415	111	\$100M-500M	30.0	28,961	204	0
Insurors Bk of TN	Nashville	TN	20.0	0.023	0.053	1,917	56	<\$100M	60.0	27,458	154	0
Independent Bk	Memphis	TN	20.0	0.004	0.067	2,253	90	\$500M-\$1B	35.0	22,908	182	0.001
Banktennessee	Collierville	TN	20.0	0.014	0.047	3,001	109	\$100M-500M	47.5	33,916	231	0
Civic B&TC	Nashville	TN	17.5	0.021	0.077	718	9	<\$100M	12.5	3,447	18	0
Community Bk of E TN	Clinton	TN	17.5	0.015	0.092	1,211	48	<\$100M	50.0	13,183	100	0
Decatur County Bk	Decaturville	TN	17.5	0.015	0.077	1,309	75	<\$100M	32.5	11,556	108	0
Peoples Bk of E TN	Madisonville	TN	17.5	0.012	0.068	1,677	61	\$100M-500M	22.5	13,082	95	0
Tri St Bk of Memphis	Memphis	TN	15.0	0.014	0.036	1,636	86	\$100M-500M	52.5	27,228	203	0.001
Cohutta Bkg Co of TN	Chattanooga	TN	12.5	0.016	0.027	955	21	<\$100M	65.0	33,506	75	0
Financial Federal Savings Ba	Memphis	TN	10.0	0	0	-	-	\$100M-500M	10.0	-	-	0
Triumph Bk	Germantown	TN	10.0	0.002	0.024	48	1	<\$100M	10.0	538	4	0
Putnam 1st Merc Bk	Cookeville	TN	10.0	0.012	0.049	366	6	<\$100M	20.0	4,027	19	0
Reliant Bk	Brentwood	TN	10.0	0.008	0.038	511	15	<\$100M	17.5	6,914	33	0
Nashville B&TC	Nashville	TN	10.0	0.01	0.034	915	21	<\$100M	40.0	19,036	59	0
American Scty B&TC	Hendersonville	TN	10.0	0.012	0.032	1,107	27	<\$100M	50.0	24,448	83	0
Independence Trust Company	Franklin	TN	NR	0		-	-	<\$100M	NR	-	-	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.