

Table A.2 Small Business Lending in Kentucky Using Call Report Data, June 2000

Bank Name	Location	Small Business Lending (<\$1M) Scores					Bnk Asset Sz.	Dollars in SBL	Number or SBL	Total Score (<\$250K)	Total Score (<\$100K)
		Total	SBL/TA	SBL/TBL	SBL(\$)	SBL(#)					
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
First St Bk Of Pineville	Pineville	95.0	10.0	9.0	10.0	9.0	\$100M-500M	61,692	644	72.5	70.0
South Central Bk	Glasgow	92.5	10.0	7.0	10.0	10.0	\$100M-500M	53,051	1,043	95.0	95.0
Peoples B&Tc Of Hazard	Hazard	92.5	9.0	9.0	9.0	10.0	\$100M-500M	49,139	1,017	97.5	97.5
Citizens Bk Of Campbell Cty	Newport	92.5	10.0	10.0	9.0	8.0	\$100M-500M	40,891	542	80.0	70.0
Peoples Bk Of Fleming Cty	Flemingsburg	90.0	8.0	10.0	8.0	10.0	\$100M-500M	24,804	1,086	97.5	100.0
Monticello Bkg Co	Monticello	87.5	10.0	6.0	10.0	9.0	\$100M-500M	60,883	686	67.5	62.5
Bank Of Mt Vernon	Richmond	85.0	10.0	6.0	9.0	9.0	\$100M-500M	47,641	779	95.0	95.0
Citizens Cmrc Nb	Versailles	85.0	9.0	10.0	8.0	7.0	\$100M-500M	30,448	402	62.5	52.5
First Nb Of Northern Ky	Fort Mitchell	82.5	10.0	4.0	10.0	9.0	\$100M-500M	54,992	687	85.0	75.0
West Ky Bk	Madisonville	82.5	5.0	9.0	9.0	10.0	\$100M-500M	42,415	873	77.5	72.5
Peoples Bk Of Ky	Richmond	82.5	8.0	6.0	9.0	10.0	\$100M-500M	34,194	1,312	92.5	92.5
Stock Yards B&Tc	Louisville	82.5	10.0	3.0	10.0	10.0	\$500M-\$1B	225,745	3,316	77.5	75.0
Bank Of Columbia	Columbia	82.5	8.0	9.0	7.0	9.0	<\$100M	23,358	755	95.0	100.0
United Cmnty Bk	Glasgow	82.5	10.0	7.0	6.0	10.0	<\$100M	17,451	1,679	90.0	90.0
Peoples Bk Of Northern Ky	Hebron	80.0	10.0	3.0	10.0	9.0	\$100M-500M	72,311	595	72.5	60.0
Independence Bk	Owensboro	80.0	9.0	3.0	10.0	10.0	\$100M-500M	50,253	1,127	90.0	85.0
First Nb Of Mayfield	Mayfield	80.0	10.0	4.0	9.0	9.0	\$100M-500M	46,993	710	80.0	75.0
Taylor County Bk	Campbellsville	80.0	8.0	9.0	7.0	8.0	<\$100M	21,353	415	77.5	70.0
Heritage Cmnty Bk	Danville	80.0	10.0	10.0	6.0	6.0	<\$100M	14,428	306	87.5	90.0
Bank Of Ky	Dry Ridge	77.5	9.0	2.0	10.0	10.0	\$100M-500M	118,882	1,090	70.0	55.0
Traditional Bk	Mount Sterling	77.5	9.0	2.0	10.0	10.0	\$100M-500M	73,923	1,227	72.5	67.5
Bullitt County Bk	Shepherdsville	77.5	10.0	5.0	9.0	7.0	\$100M-500M	36,878	363	72.5	57.5
Farmers Deposit Bk	Eminence	77.5	8.0	5.0	9.0	9.0	\$100M-500M	31,656	701	85.0	85.0
Ohio Valley Nb Of Henderson	Henderson	77.5	7.0	8.0	8.0	8.0	\$100M-500M	24,354	463	87.5	92.5
Citizens B&Tc	Campbellsville	77.5	8.0	9.0	7.0	7.0	<\$100M	19,324	386	90.0	92.5
Vine Street Tc	Lexington	75.0	10.0	2.0	10.0	8.0	\$100M-500M	87,207	519	47.5	32.5
Union Nb&Tc	Barbourville	75.0	9.0	3.0	9.0	9.0	\$100M-500M	40,421	725	67.5	65.0
Citizens Deposit B&Tc	Vanceburg	75.0	9.0	3.0	9.0	9.0	\$100M-500M	33,852	631	80.0	75.0
Eagle Bk	Williamstown	75.0	9.0	6.0	8.0	7.0	\$100M-500M	28,580	375	62.5	55.0
Peoples Exch Bk	Beattyville	75.0	9.0	4.0	8.0	9.0	\$100M-500M	26,543	613	62.5	62.5
First Nb Of Central City	Central City	75.0	7.0	8.0	7.0	8.0	\$100M-500M	19,367	430	90.0	92.5
Georgetown B&Tc	Georgetown	75.0	9.0	10.0	6.0	5.0	<\$100M	16,984	218	47.5	37.5
Farmers Bk	Hardinsburg	75.0	8.0	7.0	6.0	9.0	<\$100M	16,177	836	90.0	92.5
First Southern Nb	Lancaster	72.5	8.0	1.0	10.0	10.0	\$100M-500M	83,836	1,018	70.0	62.5
First Capital Bk Of Ky	Louisville	72.5	10.0	1.0	10.0	8.0	\$100M-500M	69,590	414	67.5	42.5
Paducah B&Tc	Paducah	72.5	6.0	4.0	9.0	10.0	\$100M-500M	49,539	1,531	82.5	77.5
Heritage Bk	Burlington	72.5	9.0	3.0	9.0	8.0	\$100M-500M	46,108	465	65.0	47.5
Bank Oldham Cty	La Grange	72.5	9.0	4.0	8.0	8.0	\$100M-500M	28,244	452	72.5	55.0
Citizens Bk	Mckee	72.5	6.0	9.0	6.0	8.0	\$100M-500M	15,853	470	87.5	90.0
Peoples Bk	Taylorsville	72.5	8.0	5.0	7.0	9.0	<\$100M	20,219	604	87.5	90.0
Heritage Bk Of Ashland	Ashland	72.5	10.0	10.0	6.0	3.0	<\$100M	15,130	140	55.0	35.0
First Sec Bk Of Lexington	Lexington	70.0	10.0	3.0	9.0	6.0	\$100M-500M	38,372	258	45.0	37.5
Franklin B&Tc	Franklin	70.0	8.0	2.0	9.0	9.0	\$100M-500M	37,945	593	70.0	65.0
Bank Of Benton	Benton	70.0	6.0	3.0	9.0	10.0	\$100M-500M	37,313	855	70.0	77.5

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		Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$ (4)	SBL(# (5)					
Community Tr Bk Na	Pikeville	70.0	7.0	1.0	10.0	10.0	\$1B-\$10B	367,824	6,503	77.5	80.0
First Nb Russell Sprgs	Russell Springs	70.0	8.0	6.0	7.0	7.0	<\$100M	23,003	388	85.0	87.5
Bank Of The Bluegrass & Tc	Lexington	70.0	5.0	10.0	6.0	7.0	<\$100M	14,766	361	85.0	90.0
Brownsville Deposit Bk	Brownsville	70.0	10.0	8.0	6.0	4.0	<\$100M	14,605	178	32.5	30.0
Louisville Cmnty Develop Bk	Louisville	70.0	10.0	10.0	5.0	3.0	<\$100M	12,018	163	52.5	47.5
First Scty Bk	Owensboro	70.0	10.0	3.0	9.0	6.0	<\$100M	31,654	271	55.0	35.0
Farmers Nb Of Danville	Danville	67.5	6.0	3.0	9.0	9.0	\$100M-500M	38,294	784	72.5	65.0
South Central Bk Of Bowling	Franklin	67.5	9.0	1.0	9.0	8.0	\$100M-500M	36,600	422	62.5	55.0
First Citizens Bk	Sheperdsville	67.5	9.0	4.0	9.0	5.0	\$100M-500M	33,080	254	57.5	55.0
South Central Bk Daviess Cty	Owensboro	67.5	9.0	3.0	8.0	7.0	\$100M-500M	30,978	319	57.5	50.0
Farmers B&Tc	Bardstown	67.5	6.0	4.0	8.0	9.0	\$100M-500M	30,303	624	75.0	72.5
Exchange Bk	Mayfield	67.5	8.0	4.0	8.0	7.0	\$100M-500M	27,291	331	60.0	42.5
Edmonton St Bk	Glasgow	67.5	4.0	9.0	6.0	8.0	\$100M-500M	18,109	553	67.5	72.5
Bank Of Edmonson Cty	Brownsville	67.5	3.0	9.0	6.0	9.0	\$100M-500M	14,604	656	85.0	90.0
Deposit Bk Of Monroe County	Tompkinsville	67.5	10.0	4.0	8.0	5.0	<\$100M	26,200	246	50.0	37.5
Peoples B&Tc	Greensburg	67.5	10.0	2.0	8.0	7.0	<\$100M	26,107	377	47.5	47.5
Leitchfield Deposit B&Tc	Leitchfield	67.5	9.0	5.0	7.0	6.0	<\$100M	22,480	288	47.5	45.0
First Nb Of Paintsville	Paintsville	67.5	9.0	6.0	7.0	5.0	<\$100M	21,356	228	45.0	32.5
Kentucky Bkg Centers	Glasgow	67.5	6.0	8.0	5.0	8.0	<\$100M	14,090	457	82.5	87.5
Calvert Bk	Calvert City	67.5	7.0	9.0	5.0	6.0	<\$100M	13,143	316	62.5	70.0
Usaccess Bk	Jeffersontown	65.0	9.0	1.0	10.0	6.0	\$100M-500M	60,435	310	32.5	20.0
Farmers Bk & Capital Tc	Frankfort	65.0	4.0	2.0	10.0	10.0	\$100M-500M	56,233	931	70.0	75.0
Citizens Nb Of Somerset	Somerset	65.0	6.0	2.0	9.0	9.0	\$100M-500M	45,668	744	62.5	65.0
Farmers B&Tc	Georgetown	65.0	8.0	2.0	8.0	8.0	\$100M-500M	29,429	405	67.5	72.5
Citizens Nb Of Jessamine Cty	Nicholasville	65.0	8.0	5.0	7.0	6.0	\$100M-500M	22,472	318	60.0	47.5
Farmers Nb Of Cynthiana	Cynthiana	65.0	8.0	5.0	7.0	6.0	<\$100M	19,137	304	42.5	45.0
Peoples Bk	Morehead	65.0	9.0	6.0	5.0	6.0	<\$100M	14,182	285	77.5	85.0
Peoples Bk	Lebanon	65.0	10.0	7.0	5.0	4.0	<\$100M	13,018	182	57.5	50.0
Bank Of Ohio County	Dundee	65.0	8.0	9.0	5.0	4.0	<\$100M	12,609	213	55.0	37.5
First Nb Of Columbia	Columbia	65.0	5.0	8.0	5.0	8.0	<\$100M	12,229	452	80.0	85.0
Citizens Bk	Morehead	65.0	8.0	9.0	5.0	4.0	<\$100M	11,421	195	60.0	52.5
Elkton B&Tc	Elkton	65.0	5.0	10.0	5.0	6.0	<\$100M	11,082	314	80.0	85.0
Bank Of Clinton County	Albany	65.0	9.0	8.0	4.0	5.0	<\$100M	9,783	254	77.5	80.0
Cumberland Valley Nb&Tc	Berea	62.5	4.0	2.0	10.0	9.0	\$100M-500M	57,920	833	60.0	55.0
Bowling Green B&Tc Na	Bowling Green	62.5	7.0	1.0	9.0	8.0	\$100M-500M	39,714	519	60.0	47.5
First Nb&T	London	62.5	7.0	1.0	9.0	8.0	\$100M-500M	32,773	546	57.5	52.5
Farmers Nb	Bowling Green	62.5	7.0	5.0	8.0	5.0	\$100M-500M	27,831	254	42.5	30.0
Peoples Cmrl Bk	Winchester	62.5	7.0	3.0	8.0	7.0	\$100M-500M	25,658	390	52.5	50.0
First Nb Of Manchester	Manchester	62.5	7.0	2.0	8.0	8.0	\$100M-500M	24,762	576	77.5	80.0
New Farmers Nb Of Glasgow	Glasgow	62.5	5.0	3.0	8.0	9.0	\$100M-500M	23,637	669	70.0	75.0
First Commonwealth Bk	Prestonsburg	62.5	5.0	4.0	7.0	9.0	\$100M-500M	23,158	680	57.5	55.0
Cumberland Security Bk	Somerset	62.5	7.0	5.0	7.0	6.0	\$100M-500M	20,691	307	55.0	45.0
Hebron Deposit Bk	Hebron	62.5	7.0	4.0	7.0	7.0	\$100M-500M	19,424	379	57.5	50.0
Springfield St Bk	Springfield	62.5	5.0	6.0	6.0	8.0	\$100M-500M	18,450	405	77.5	85.0
First Nb Of Grayson	Sandy Hook	62.5	4.0	7.0	5.0	9.0	\$100M-500M	14,055	636	77.5	87.5

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		Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$ (4)	SBL(# (5)					
Fifth Third Bk Northern Ky	Covington	62.5	4.0	1.0	10.0	10.0	\$1B-\$10B	147,102	1,136	57.5	52.5
Owensboro Nb	Owensboro	62.5	4.0	1.0	10.0	10.0	\$500M-\$1B	66,890	1,020	52.5	50.0
Kentucky Bk	Paris	60.0	3.0	3.0	9.0	9.0	\$100M-500M	40,680	777	65.0	67.5
Citizens Nb Of Paintsville	Paintsville	60.0	5.0	3.0	9.0	7.0	\$100M-500M	36,584	365	52.5	47.5
Community First Bk Na	Maysville	60.0	7.0	1.0	8.0	8.0	\$100M-500M	29,234	451	52.5	52.5
Peoples Bk	Mount Washington	60.0	7.0	4.0	7.0	6.0	\$100M-500M	22,055	281	50.0	37.5
Planters Bk	Hopkinsville	60.0	6.0	4.0	7.0	7.0	\$100M-500M	19,234	349	65.0	55.0
Central B&Tc	Lexington	60.0	3.0	1.0	10.0	10.0	\$500M-\$1B	83,761	1,039	57.5	57.5
Hyden Citizens Bk	Hyden	60.0	7.0	6.0	6.0	5.0	<\$100M	16,683	252	77.5	80.0
Bank Of Mccreary Cty	Whitley City	60.0	6.0	6.0	6.0	6.0	<\$100M	15,846	270	52.5	50.0
Bank Of Harlan	Harlan	60.0	7.0	6.0	6.0	5.0	<\$100M	15,608	239	75.0	80.0
United Southern Bk	Hopkinsville	60.0	6.0	5.0	6.0	7.0	<\$100M	14,539	320	62.5	60.0
Bank Of Jamestown	Jamestown	60.0	5.0	7.0	5.0	7.0	<\$100M	13,426	376	65.0	62.5
Farmers Bk	Nicholasville	60.0	6.0	7.0	5.0	6.0	<\$100M	12,035	310	77.5	80.0
Farmers B&Tc	Marion	60.0	5.0	6.0	5.0	8.0	<\$100M	11,765	532	75.0	82.5
Farmers Nb	Walton	60.0	9.0	6.0	5.0	4.0	<\$100M	11,605	204	52.5	47.5
Lewisburg Bkg Co	Lewisburg	60.0	7.0	7.0	4.0	6.0	<\$100M	10,400	293	75.0	82.5
Campbellsville Nb	Campbellsville	60.0	7.0	10.0	4.0	3.0	<\$100M	9,410	160	70.0	77.5
United Ky Bk Of Pendleton Ct	Falmouth	60.0	7.0	10.0	2.0	5.0	<\$100M	5,315	222	67.5	75.0
Commonwealth B&Tc	Middletown	57.5	4.0	2.0	8.0	9.0	\$100M-500M	31,608	673	45.0	45.0
Progressive Bk Na The	Lexington	57.5	8.0	2.0	8.0	5.0	\$100M-500M	30,987	255	37.5	37.5
Cecilian Bk	Cecilia	57.5	5.0	2.0	8.0	8.0	\$100M-500M	28,960	468	60.0	65.0
Jefferson Bkg Co	Louisville	57.5	9.0	2.0	8.0	4.0	\$100M-500M	26,205	174	32.5	20.0
Classic Bk	Ashland	57.5	7.0	5.0	7.0	4.0	\$100M-500M	19,973	207	50.0	32.5
Commonwealth Cmnty Bk	Hartford	57.5	4.0	7.0	5.0	7.0	\$100M-500M	14,165	371	67.5	55.0
Lawrenceburg Nb	Harrodsburg	57.5	4.0	8.0	5.0	6.0	\$100M-500M	13,403	293	72.5	82.5
Casey County Bk	Liberty	57.5	3.0	8.0	4.0	8.0	\$100M-500M	10,808	469	72.5	82.5
Bank One Ky Na	Louisville	57.5	2.0	1.0	10.0	10.0	\$1B-\$10B	500,831	6,414	55.0	55.0
Fifth Third Bk Ky	Louisville	57.5	2.0	1.0	10.0	10.0	\$1B-\$10B	181,916	1,429	55.0	55.0
Bk Of Louisville	Louisville	57.5	2.0	1.0	10.0	10.0	\$1B-\$10B	138,784	912	52.5	47.5
Madison Bk	Richmond	57.5	8.0	4.0	7.0	4.0	<\$100M	18,970	177	22.5	25.0
Bank Of Cadiz & Tc	Cadiz	57.5	5.0	9.0	4.0	5.0	<\$100M	9,926	257	75.0	80.0
Citizens Nb Of Lebanon	Lebanon	57.5	2.0	8.0	3.0	10.0	<\$100M	7,602	1,164	70.0	80.0
Kentucky Home Bk	Bardstown	57.5	7.0	10.0	3.0	3.0	<\$100M	7,046	131	52.5	35.0
Kentucky Nb Of Pikeville	Pikeville	57.5	6.0	10.0	4.0	3.0	<\$100M	8,789	168	70.0	75.0
Town Square Bk	Ashland	57.5	10.0	10.0	2.0	1.0	<\$100M	5,464	78	47.5	42.5
Whitaker Bk Na	Lexington	55.0	6.0	1.0	8.0	7.0	\$100M-500M	31,001	384	52.5	57.5
Wilson & Muir B&Tc	Bardstown	55.0	5.0	2.0	8.0	7.0	\$100M-500M	24,515	376	47.5	40.0
United B&Tc	Versailles	55.0	5.0	4.0	6.0	7.0	\$100M-500M	18,035	338	55.0	47.5
National City Bk	Louisville	55.0	1.0	1.0	10.0	10.0	\$1B-\$10B	593,593	6,481	55.0	55.0
Republic B&Tc	Louisville	55.0	1.0	1.0	10.0	10.0	\$1B-\$10B	113,572	1,266	55.0	55.0
Traditional Bk Of Ky	Lexington	55.0	8.0	4.0	7.0	3.0	<\$100M	19,390	153	32.5	20.0
Citizens First Bk	Bowling Green	55.0	10.0	2.0	7.0	3.0	<\$100M	19,253	139	37.5	20.0
Fulton Bk	Fulton	55.0	9.0	3.0	5.0	5.0	<\$100M	13,653	245	47.5	42.5
Bank Of Magnolia	Magnolia	55.0	5.0	6.0	4.0	7.0	<\$100M	10,832	398	75.0	80.0

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		Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$ (4)	SBL(# (5)					
State B&Tc	Harrodsburg	55.0	3.0	7.0	4.0	8.0	<\$100M	9,525	528	67.5	80.0
First Farmers B&Tc	Warsaw	55.0	5.0	7.0	4.0	6.0	<\$100M	9,490	280	70.0	77.5
Williamsburg Nb	Williamsburg	55.0	3.0	10.0	3.0	6.0	<\$100M	6,498	293	67.5	77.5
Broadway B&Tr	Paducah	55.0	9.0	10.0	2.0	1.0	<\$100M	4,608	55	42.5	27.5
Dixon Bk	Dixon	55.0	7.0	8.0	3.0	4.0	<\$100M	7,487	213	55.0	55.0
First City B&Tc	Hopkinsville	52.5	2.0	1.0	9.0	9.0	\$100M-500M	34,369	841	47.5	45.0
Citizens Union Bk	Taylorsville	52.5	2.0	3.0	8.0	8.0	\$100M-500M	28,924	432	55.0	47.5
Peoples Bk Of Murray	Murray	52.5	2.0	3.0	8.0	8.0	\$100M-500M	28,347	521	55.0	52.5
Shelby County Tr Bk	Shelbyville	52.5	4.0	3.0	7.0	7.0	\$100M-500M	22,555	398	72.5	67.5
Morgantown B&Tc	Morgantown	52.5	3.0	6.0	5.0	7.0	\$100M-500M	11,621	348	70.0	80.0
Trigg County Farmers Bk	Cadiz	52.5	7.0	5.0	6.0	3.0	<\$100M	17,204	159	32.5	35.0
First Nb In Clinton	Clinton	52.5	7.0	5.0	4.0	5.0	<\$100M	10,666	223	52.5	52.5
Citizens St Bk	Wickliffe	52.5	6.0	8.0	4.0	3.0	<\$100M	9,440	152	30.0	32.5
Peoples Security Bk	Louisa	52.5	5.0	9.0	2.0	5.0	<\$100M	5,697	219	65.0	72.5
Security B&Tc	Maysville	52.5	6.0	9.0	3.0	3.0	<\$100M	7,534	148	67.5	72.5
First Guaranty Bk	Martin	52.5	6.0	10.0	2.0	3.0	<\$100M	5,104	131	50.0	52.5
Powell Cty Bk	Stanton	50.0	5.0	3.0	6.0	6.0	\$100M-500M	15,396	297	50.0	50.0
Citizens Nb&Tc Hazard Ky	Hazard	50.0	6.0	1.0	7.0	6.0	\$100M-500M	22,243	305	45.0	32.5
Community Bk	Bardstown	50.0	9.0	5.0	5.0	1.0	<\$100M	13,513	67	15.0	12.5
Salyersville Nb	Salyersville	50.0	7.0	4.0	5.0	4.0	<\$100M	12,389	201	47.5	42.5
Commercial Bk	West Liberty	50.0	3.0	6.0	4.0	7.0	<\$100M	10,826	329	67.5	77.5
Green River Bk	Morgantown	50.0	7.0	5.0	4.0	4.0	<\$100M	8,879	188	62.5	72.5
Kentucky Nb	Elizabethtown	50.0	5.0	5.0	4.0	6.0	<\$100M	8,632	259	62.5	60.0
Farmers St Bk	Booneville	50.0	8.0	5.0	4.0	3.0	<\$100M	8,629	137	62.5	67.5
Peoples Bk	Tompkinsville	50.0	5.0	6.0	3.0	6.0	<\$100M	8,213	290	65.0	60.0
Citizens Nb	Russellville	47.5	4.0	1.0	7.0	7.0	\$100M-500M	20,254	330	45.0	50.0
Peoples B&Tc Of Madison Cty	Berea	47.5	3.0	3.0	7.0	6.0	\$100M-500M	18,480	309	45.0	47.5
Southern Deposit Bk	Russellville	47.5	8.0	2.0	6.0	3.0	<\$100M	16,350	170	25.0	20.0
Bardwell Deposit Bk	Bardwell	47.5	6.0	5.0	4.0	4.0	<\$100M	10,537	199	50.0	50.0
Citizens Guaranty Bk	Richmond	47.5	3.0	8.0	4.0	4.0	<\$100M	8,932	175	60.0	70.0
Auburn Bkg Co	Auburn	47.5	4.0	8.0	3.0	4.0	<\$100M	7,290	186	62.5	72.5
Citizens Deposit Bk	Arlington	47.5	2.0	9.0	3.0	5.0	<\$100M	6,760	240	60.0	75.0
First Cmnty Bk Lewis Cty	Vanceburg	47.5	8.0	6.0	3.0	2.0	<\$100M	6,268	109	30.0	27.5
Berea Nb	Berea	47.5	4.0	8.0	4.0	3.0	<\$100M	9,897	145	25.0	20.0
Prp Nb	Pleasure Ridge Park	47.5	5.0	10.0	3.0	1.0	<\$100M	5,819	58	25.0	17.5
Mccreary Nb	Whitley City	47.5	6.0	10.0	2.0	1.0	<\$100M	5,550	78	27.5	27.5
State Nb Of Frankfort	Frankfort	45.0	6.0	2.0	6.0	4.0	\$100M-500M	17,629	206	37.5	25.0
Bank Of Maysville	Maysville	45.0	2.0	8.0	4.0	4.0	\$100M-500M	9,095	201	55.0	70.0
Commercial Bk Of Grayson	Grayson	45.0	1.0	9.0	3.0	5.0	\$100M-500M	7,206	252	52.5	65.0
Mount Sterling Nb	Mount Sterling	45.0	5.0	2.0	5.0	6.0	<\$100M	12,447	304	45.0	52.5
United Citizens B&Tc	Campbellsburg	45.0	6.0	5.0	5.0	2.0	<\$100M	12,421	123	30.0	15.0
Pioneer Bk	Canmer	45.0	5.0	2.0	4.0	7.0	<\$100M	9,546	324	52.5	55.0
Citizens Bk	Albany	45.0	3.0	8.0	3.0	4.0	<\$100M	8,478	210	62.5	72.5
Hancock B&Tc	Hawesville	45.0	2.0	7.0	3.0	6.0	<\$100M	7,804	302	55.0	62.5
Laurel Nb	London	45.0	4.0	10.0	3.0	1.0	<\$100M	6,540	56	12.5	12.5

Table A.2 Small Business Lending in Kentucky Using Call Report Data, June 2000

Bank Name	Location	Small Business Lending (<\$1M) Scores					Bnk Asset Sz.	Dollars in SBL	Number or SBL	Total Score (<\$250K)	Total Score (<\$100K)
		Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$ (4)	SBL(# (5)					
Farmers Deposit Bk	Middleburg	45.0	4.0	7.0	2.0	5.0	<\$100M	5,794	246	60.0	70.0
Jackson Cty Bk	Mckee	45.0	1.0	10.0	3.0	4.0	<\$100M	6,373	182	52.5	67.5
Peoples Bk Of Bullitt County	Shepherdsville	42.5	3.0	5.0	6.0	3.0	\$100M-500M	16,046	173	62.5	70.0
First Bk	Louisville	42.5	6.0	3.0	6.0	2.0	\$100M-500M	17,657	100	27.5	12.5
Lincoln Nb Of Hodgenville	Hodgenville	42.5	2.0	7.0	3.0	5.0	<\$100M	8,348	230	55.0	70.0
Bank Of Clarkson	Clarkson	42.5	1.0	8.0	3.0	5.0	<\$100M	6,029	254	55.0	67.5
Bank Of Lyon Cty	Eddyville	42.5	3.0	10.0	2.0	2.0	<\$100M	5,089	126	52.5	65.0
Dees Bk Of Hazel	Hazel	42.5	6.0	7.0	2.0	2.0	<\$100M	4,883	115	57.5	62.5
Peoples St Bk	Chaplin	42.5	4.0	9.0	2.0	2.0	<\$100M	4,509	94	57.5	62.5
Fredonia Valley Bk	Fredonia	42.5	3.0	7.0	2.0	5.0	<\$100M	4,229	226	52.5	65.0
Citizens Bk	New Liberty	42.5	8.0	7.0	1.0	1.0	<\$100M	3,134	61	52.5	55.0
First Nb&Tc	Georgetown	40.0	3.0	2.0	6.0	5.0	\$100M-500M	15,343	227	40.0	42.5
Tri-County Nb	Corbin	40.0	3.0	4.0	5.0	4.0	\$100M-500M	11,650	187	35.0	32.5
First & Peoples Bk	Springfield	40.0	5.0	6.0	3.0	2.0	<\$100M	8,359	91	12.5	15.0
Peoples St Bk	Hodgenville	40.0	4.0	7.0	3.0	2.0	<\$100M	6,846	92	55.0	62.5
Bank Of The Mtns	West Liberty	40.0	6.0	3.0	3.0	4.0	<\$100M	6,329	182	50.0	42.5
Bank Of Germantown	Germantown	40.0	8.0	3.0	3.0	2.0	<\$100M	5,876	112	42.5	47.5
Deposit Bk	Carlisle	40.0	2.0	9.0	2.0	3.0	<\$100M	4,907	156	52.5	65.0
First Nb Of Brooksville	Brooksville	40.0	2.0	8.0	2.0	4.0	<\$100M	4,632	173	52.5	60.0
First Security B&Tc	Island	40.0	5.0	8.0	1.0	2.0	<\$100M	3,292	98	52.5	57.5
Bank Of Caneyville	Caneyville	40.0	2.0	9.0	1.0	4.0	<\$100M	3,056	186	52.5	65.0
Hnb Bk Na	Harlan	37.5	3.0	1.0	7.0	4.0	\$100M-500M	21,214	200	22.5	22.5
First & Peoples B&Tc	Russell	37.5	2.0	2.0	6.0	5.0	\$100M-500M	16,254	234	40.0	35.0
Citizens B&Tc Grayson County	Leitchfield	37.5	6.0	2.0	4.0	3.0	<\$100M	10,792	173	25.0	25.0
Somerset Nb	Somerset	37.5	4.0	4.0	4.0	3.0	<\$100M	9,442	135	25.0	22.5
Grant Cty Deposit Bk	Williamstown	37.5	3.0	7.0	3.0	2.0	<\$100M	8,425	103	37.5	32.5
Farmers B&Tc	Princeton	37.5	2.0	5.0	3.0	5.0	<\$100M	8,423	214	55.0	67.5
Greensburg Deposit Bk	Greensburg	37.5	2.0	5.0	3.0	5.0	<\$100M	7,366	234	30.0	37.5
Farmers Nb Of Lebanon	Lebanon	37.5	1.0	7.0	2.0	5.0	<\$100M	5,731	216	50.0	62.5
Harrison Deposit B&Tc	Cynthiana	37.5	2.0	9.0	2.0	2.0	<\$100M	4,412	115	47.5	60.0
Citizens Deposit Bk	Calhoun	37.5	3.0	9.0	1.0	2.0	<\$100M	4,131	131	25.0	32.5
Farmers & Traders Bk Of Camp	Campton	37.5	2.0	9.0	1.0	3.0	<\$100M	3,362	135	50.0	60.0
Alliance Bk	Somerset	35.0	3.0	1.0	7.0	3.0	\$100M-500M	20,896	158	25.0	15.0
Bank Of Whitesburg	Whitesburg	35.0	3.0	1.0	6.0	4.0	\$100M-500M	15,238	209	30.0	32.5
River City Bk	Louisville	35.0	1.0	6.0	4.0	3.0	\$100M-500M	10,034	142	50.0	62.5
Citizens B&Tc Of Jackson	Jackson	35.0	4.0	3.0	5.0	2.0	<\$100M	11,949	101	22.5	10.0
First Nb Of Jackson	Jackson	35.0	4.0	4.0	4.0	2.0	<\$100M	10,148	114	20.0	22.5
Morehead Nb	Morehead	35.0	4.0	5.0	2.0	3.0	<\$100M	5,444	136	40.0	45.0
Henderson Nb	Henderson	35.0	2.0	10.0	1.0	1.0	<\$100M	1,049	22	12.5	25.0
Bank Of Hindman	Hindman	32.5	1.0	8.0	2.0	2.0	<\$100M	5,559	116	40.0	55.0
Owingsville Bkg Co	Owingsville	32.5	1.0	7.0	1.0	4.0	<\$100M	3,412	184	45.0	57.5
First Nb Of Carrollton	Carrollton	32.5	1.0	9.0	1.0	2.0	<\$100M	2,966	99	42.5	52.5
Peoples Bk	Marion	32.5	3.0	7.0	1.0	2.0	<\$100M	2,651	119	45.0	52.5
Breckinridge Bk	Cloverport	32.5	1.0	10.0	1.0	1.0	<\$100M	1,119	39	35.0	42.5
Kentucky B&Tr	Russell	30.0	4.0	1.0	5.0	2.0	\$100M-500M	14,113	96	15.0	10.0

Table A.2 Small Business Lending in Kentucky Using Call Report Data, June 2000

Bank Name	Location	Small Business Lending (<\$1M) Scores					Bnk Asset Sz.	Dollars in SBL	Number or SBL	Total Score (<\$250K)	Total Score (<\$100K)
		Total	SBL/TA	SBL/TBL	SBL(\$)	SBL(#)					
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
First St Bk	Irvington	30.0	1.0	7.0	2.0	2.0	\$100M-500M	5,792	118	37.5	52.5
Kentucky-Farmers Bk Of Catle	Catlettsburg	30.0	2.0	4.0	4.0	2.0	\$100M-500M	9,633	126	20.0	20.0
Peoples B&Tc	Owenton	30.0	1.0	6.0	2.0	3.0	<\$100M	4,982	148	42.5	60.0
Citizens Bk	Sharpsburg	30.0	2.0	6.0	2.0	2.0	<\$100M	4,340	88	32.5	30.0
Kevil Bk	Kevil	30.0	4.0	5.0	2.0	1.0	<\$100M	4,179	74	30.0	27.5
Hart County B&Tc	Munfordville	30.0	3.0	7.0	1.0	1.0	<\$100M	3,686	73	15.0	15.0
Bank Of Buffalo	Buffalo	30.0	1.0	9.0	1.0	1.0	<\$100M	1,317	23	20.0	22.5
First B&Tc	Princeton	27.5	3.0	2.0	3.0	3.0	<\$100M	8,372	152	30.0	35.0
First United Bk	Madisonville	27.5	2.0	4.0	2.0	3.0	<\$100M	5,730	135	37.5	35.0
Clinton Bk	Clinton	27.5	3.0	4.0	2.0	2.0	<\$100M	4,348	121	42.5	35.0
Citizens Bk	Hickman	27.5	1.0	8.0	1.0	1.0	<\$100M	2,921	58	32.5	42.5
Bank Of Livingston County	Tiline	27.5	1.0	8.0	1.0	1.0	<\$100M	2,867	61	35.0	50.0
Bedford L&D Bk	Bedford	27.5	1.0	8.0	1.0	1.0	<\$100M	2,483	50	32.5	40.0
Sebree Deposit Bk	Sebree	27.5	4.0	5.0	1.0	1.0	<\$100M	2,470	86	42.5	50.0
Meade County Bk	Brandenburg	27.5	1.0	8.0	1.0	1.0	<\$100M	2,233	46	30.0	35.0
Fort Knox Nb	Radcliff	27.5	1.0	8.0	1.0	1.0	<\$100M	50	1	30.0	30.0
Sacramento Deposit Bk	Sacramento	25.0	1.0	6.0	1.0	2.0	<\$100M	1,968	117	30.0	35.0
Farmers Bk	Milton	25.0	1.0	6.0	1.0	2.0	<\$100M	3,055	111	30.0	40.0
Citizens Bk	Hartford	25.0	1.0	7.0	1.0	1.0	<\$100M	367	20	27.5	27.5
West Point Bk	Radcliff	22.5	2.0	5.0	1.0	1.0	<\$100M	3,601	64	35.0	50.0
Salt Lick Deposit Bk	Salt Lick	22.5	1.0	6.0	1.0	1.0	<\$100M	2,637	51	30.0	40.0
Inez Deposit Bk	Inez	20.0	1.0	4.0	2.0	1.0	<\$100M	5,583	73	27.5	17.5
Bank Of Corbin	Corbin	20.0	4.0	2.0	1.0	1.0	<\$100M	2,090	30	20.0	22.5
Kentucky Tr Bk	Beaver Dam	17.5	1.0	4.0	1.0	1.0	<\$100M	3,340	36	20.0	15.0
Bankers Bk Of Ky	Frankfort	15.0	2.0	1.0	2.0	1.0	<\$100M	4,131	26	10.0	10.0
Bank Of Lowes	Lowes	7.5	1.0	.	1.0	1.0	<\$100M	-	-	.	.

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.