

Table 3A Expanded. Small Business Lending Institutions in Kentucky Using Call Report Data, June 2005

Name	City	Small Business Lending (<\$1M)					Micro-Business Lending (<\$100k)				
		Total Rank	LSBL/TA	LSBL/TBL	LSBL\$ (1000)	LSBL#	Institution Asset Size	Total Rank	SSBL\$ (1000)	SSBL#	CRD/TA
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Peoples B&TC	Hazard	97.5	0.37	1	91,459	1,180	\$100M-500M	100.0	91,459	1,180	0
Bank of Columbia	Columbia	92.5	0.296	1	37,057	938	\$100M-500M	100.0	37,057	938	0
Peoples Bk of Fleming Cty	Flemingsburg	90.0	0.227	1	37,901	1,023	\$100M-500M	100.0	37,901	1,023	0.003
Peoples Exch Bk	Stanton	90.0	0.291	0.922	66,980	1,166	\$100M-500M	87.5	19,662	923	0
American Bk&TR Co	Bowling Green	90.0	0.404	1	59,798	341	\$100M-500M	30.0	2,788	160	0.001
First Commonwealth Bk	Prestonsburg	85.0	0.211	1	33,368	894	\$100M-500M	97.5	33,368	894	0
Town Square Bk	Ashland	85.0	0.349	0.968	44,418	615	\$100M-500M	85.0	12,808	481	0.001
Citizens Bk of Northern KY	Newport	85.0	0.381	0.855	70,858	709	\$100M-500M	72.5	13,959	451	0.004
Independence Bk of KY	Owensboro	82.5	0.247	0.765	117,628	1,745	\$100M-500M	87.5	40,225	1,418	0.001
South Central Bk	Glasgow	82.5	0.29	0.732	77,604	1,191	\$100M-500M	87.5	22,939	989	0
Kentucky Bkg Centers	Glasgow	80.0	0.221	1	27,538	588	\$100M-500M	95.0	27,538	588	0
Farmers Bk	Nicholasville	80.0	0.312	1	27,627	320	<\$100M	92.5	27,627	320	0.002
Edmonton St Bk	Glasgow	80.0	0.191	0.944	57,707	1,396	\$100M-500M	90.0	22,605	1,221	0
Kentucky NB	Pikeville	80.0	0.264	1	19,805	366	<\$100M	77.5	7,181	303	0.003
Bank of Ky	Crestview Hills	80.0	0.276	0.561	240,210	1,829	\$500M-\$1B	62.5	25,780	908	0.003
Peoples Bk	Morehead	77.5	0.324	1	27,019	383	<\$100M	92.5	27,019	383	0.003
Farmers Bk	Hardinsburg	77.5	0.247	1	19,571	549	<\$100M	92.5	19,571	549	0
Monticello Bkg Co	Monticello	77.5	0.22	0.697	79,376	1,275	\$100M-500M	80.0	21,988	970	0
Paducah B&TC	Paducah	77.5	0.201	0.912	79,199	735	\$100M-500M	75.0	19,222	466	0
Taylor County Bk	Campbellsville	77.5	0.2	1	22,616	412	\$100M-500M	75.0	7,792	334	0
South Central Bk Daviess Cty	Owensboro	77.5	0.312	0.752	50,142	559	\$100M-500M	72.5	11,977	425	0.003
Leitchfield Deposit B&TC	Leitchfield	77.5	0.346	0.827	30,802	432	<\$100M	67.5	6,552	316	0.003
Stock Yards B&TC	Louisville	77.5	0.246	0.597	310,360	3,583	\$1B-\$10B	65.0	40,088	1,447	0
Peoples Bk	Taylorsville	77.5	0.323	0.997	28,796	411	<\$100M	62.5	5,696	307	0
Central Bank USA Inc	Greensburg	75.0	0.218	0.642	87,032	2,639	\$100M-500M	90.0	41,691	2,212	0
First Kentucky Bk Inc	Mayfield	75.0	0.221	0.784	60,510	715	\$100M-500M	75.0	14,368	515	0
Traditional Bk	Mount Sterling	75.0	0.197	0.669	122,030	1,380	\$500M-\$1B	65.0	20,159	952	0
Bank of Corbin	Corbin	75.0	0.412	0.865	33,098	354	<\$100M	60.0	6,056	241	0
First Southern NB	Lancaster	75.0	0.221	0.57	87,762	866	\$100M-500M	57.5	12,044	507	0
Heritage Bk	Erlanger	75.0	0.274	0.743	72,003	434	\$100M-500M	47.5	7,263	240	0
PRP NB	Pleasure Ridge Pa	75.0	0.244	1	15,506	259	<\$100M	45.0	2,401	217	0
State B&TC	Harrodsburg	72.5	0.214	0.915	25,654	630	\$100M-500M	85.0	12,209	558	0
South Central Bk of Bowling	Bowling Green	72.5	0.269	0.688	49,880	475	\$100M-500M	80.0	17,994	345	0
Cecilian Bk	Cecilia	72.5	0.189	0.782	60,128	799	\$100M-500M	77.5	18,003	589	0
Franklin B&TC	Franklin	72.5	0.268	0.621	58,122	707	\$100M-500M	75.0	14,376	531	0
Planters Bk	Hopkinsville	72.5	0.232	0.642	60,181	698	\$100M-500M	72.5	13,581	487	0
First NB&T	London	72.5	0.221	0.716	55,119	722	\$100M-500M	70.0	12,427	563	0.003
Citizens Union Bk	Shelbyville	72.5	0.177	0.646	91,235	1,023	\$500M-\$1B	67.5	18,522	648	0
Citizens NB of Jessamine Cty	Nicholasville	72.5	0.234	0.776	36,309	534	\$100M-500M	67.5	8,918	406	0
Kentucky Home Bk	Bardstown	72.5	0.209	1	15,822	276	<\$100M	67.5	4,993	217	0
United Citizens Bk	Columbia	72.5	0.31	1	12,906	209	<\$100M	67.5	4,677	174	0
Union NB&TC	Barbourville	72.5	0.23	0.736	43,723	608	\$100M-500M	62.5	8,373	463	0.002
Wilson & Muir B&TC	Bardstown	72.5	0.212	0.694	60,022	658	\$100M-500M	60.0	10,515	448	0.001

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		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
First Scty Bk	Owensboro	72.5	0.276	0.758	33,863	311	\$100M-500M	52.5	5,603	192	0
First United Bk	Madisonville	72.5	0.245	0.73	32,727	738	\$100M-500M	50.0	3,683	586	0
Paramount Bank	Lexington	72.5	0.264	1	21,565	149	<\$100M	50.0	4,422	94	0
Citizens B&TC	Campbellsville	70.0	0.168	1	22,669	278	\$100M-500M	92.5	22,669	278	0
Bank of Edmonson Cty	Brownsville	70.0	0.172	0.968	27,432	837	\$100M-500M	90.0	13,933	760	0
First Guaranty Bk	Martin	70.0	0.189	1	10,125	327	<\$100M	90.0	10,125	327	0
Central Bank FSB	Nicholasville	70.0	0.227	0.86	31,538	390	\$100M-500M	75.0	11,060	289	0.003
United Cmnty Bk of West KY	Morganfield	70.0	0.248	0.995	20,629	381	<\$100M	75.0	7,088	317	0.001
Citizens Deposit B&TC	Vanceburg	70.0	0.249	0.812	28,923	482	\$100M-500M	72.5	7,984	389	0.001
First NB Russell Sprgs	Russell Springs	70.0	0.201	1	26,769	376	\$100M-500M	60.0	5,399	283	0
First Citizens Bk	Elizabethtown	70.0	0.264	0.827	49,415	201	\$100M-500M	25.0	3,132	79	0
Hancock B&TC	Hawesville	67.5	0.129	1	19,478	452	\$100M-500M	90.0	19,478	452	0.001
Hyden Citizens Bk	Hyden	67.5	0.226	1	23,256	245	\$100M-500M	87.5	23,256	245	0.003
Citizens Bk	Mount Vernon	67.5	0.199	0.855	23,145	470	\$100M-500M	77.5	9,139	400	0
First NB	Manchester	67.5	0.238	0.689	33,315	406	\$100M-500M	70.0	9,837	314	0
Peoples B&TB of Madison Cty	Berea	67.5	0.172	0.78	39,665	620	\$100M-500M	62.5	8,835	479	0
First St FCNL	Pineville	67.5	0.2	0.432	75,255	813	\$100M-500M	55.0	10,585	462	0
First NB of Muhlenberg Cty K	Central City	65.0	0.176	1	20,769	289	\$100M-500M	92.5	20,769	289	0
Citizens Deposit Bk	Arlington	65.0	0.12	1	13,964	428	\$100M-500M	90.0	13,964	428	0
United Southern Bk	Hopkinsville	65.0	0.195	0.795	27,609	466	\$100M-500M	70.0	8,622	354	0
Whitaker Bk	Lexington	65.0	0.131	0.492	143,622	2,160	\$1B-\$10B	67.5	33,630	1,649	0
Town & Country B&TC	Bardstown	65.0	0.167	0.761	41,641	522	\$100M-500M	60.0	8,474	369	0
Central B&TC	Lexington	65.0	0.131	0.405	153,456	1,417	\$1B-\$10B	57.5	23,323	797	0.007
American Founders Bk Inc	Frankfort	65.0	0.179	0.617	48,656	483	\$100M-500M	57.5	9,928	311	0
Ohio Valley NB of Henderson	Henderson	65.0	0.17	0.984	29,381	353	\$100M-500M	52.5	5,677	241	0.002
Cumberland Security Bk	Somerset	65.0	0.244	0.607	33,557	373	\$100M-500M	52.5	5,901	221	0
Louisville Cmnty Develop Bk	Louisville	65.0	0.319	1	10,798	107	<\$100M	47.5	2,559	68	0
Bank of Ohio County	Dundee	65.0	0.202	1	13,968	176	<\$100M	37.5	2,190	128	0
Casey County Bk	Liberty	62.5	0.126	1	16,420	488	\$100M-500M	90.0	16,420	488	0
Citizens NB of Lebanon	Lebanon	62.5	0.102	1	10,727	1,969	\$100M-500M	90.0	10,727	1,969	0
Bank of Harlan	Harlan	62.5	0.172	1	20,456	261	\$100M-500M	87.5	20,456	261	0
Farmers NB of Danville	Danville	62.5	0.131	0.534	46,078	842	\$100M-500M	72.5	14,104	649	0
Citizens Bk of Cumberland CT	Burkesville	62.5	0.193	0.915	17,000	398	<\$100M	70.0	5,094	347	0
United KY Bk of Pendleton CT	Falmouth	62.5	0.248	1	7,296	164	<\$100M	70.0	4,620	147	0
Citizens NB of Somerset	Somerset	62.5	0.149	0.594	45,630	671	\$100M-500M	67.5	11,903	550	0
Community TR Bk Inc	Pikeville	62.5	0.119	0.458	337,081	4,357	\$1B-\$10B	62.5	69,051	3,096	0
Heritage Bank	Hopkinsville	62.5	0.115	0.583	67,877	837	\$500M-\$1B	60.0	15,656	621	0
First & Farmers Bk Inc	Albany	62.5	0.17	0.7	40,269	478	\$100M-500M	60.0	8,823	328	0
Heritage Bk	Ashland	62.5	0.243	0.836	20,700	219	<\$100M	60.0	5,532	144	0
Republic B&TC	Louisville	62.5	0.093	0.546	235,396	1,476	\$1B-\$10B	55.0	22,369	677	0.001
Citizens CMRC NB	Versailles	62.5	0.177	0.661	37,180	518	\$100M-500M	55.0	6,878	387	0.007
Farmers NB	Cynthiana	62.5	0.162	0.999	18,700	391	\$100M-500M	52.5	3,390	344	0
Bank of The Bluegrass & TC	Lexington	62.5	0.187	0.737	41,046	380	\$100M-500M	47.5	5,895	246	0

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First Bk of Northern KY	Fort Mitchell	62.5	0.378	0.736	24,557	249	<\$100M	47.5	3,732	137	0
Citizens B&TC	Jackson	62.5	0.234	0.82	25,129	218	\$100M-500M	30.0	2,604	131	0.007
Elkton B&TC	Elkton	60.0	0.108	1	11,064	299	\$100M-500M	85.0	11,064	299	0.002
Lewisburg Bkg Co	Lewisburg	60.0	0.167	1	10,083	290	<\$100M	85.0	10,083	290	0
First NB	Grayson	60.0	0.147	0.92	23,981	357	\$100M-500M	60.0	5,817	277	0
Bank of Benton	Benton	60.0	0.109	0.674	35,179	637	\$100M-500M	57.5	7,484	499	0.002
Bank of McCreary Cty	Whitley City	60.0	0.175	1	21,341	252	\$100M-500M	57.5	5,218	173	0.005
First FSB	Elizabethtown	60.0	0.12	0.431	89,947	731	\$500M-\$1B	55.0	15,224	487	0.001
First NB of Mayfield	Mayfield	60.0	0.197	0.797	26,907	286	\$100M-500M	52.5	5,244	192	0
Farmers NB	Walton	60.0	0.259	1	14,697	159	<\$100M	47.5	3,023	108	0.007
Madison Bk	Richmond	60.0	0.19	0.822	25,911	269	\$100M-500M	45.0	4,254	198	0
Bardwell Deposit Bk	Bardwell	60.0	0.213	1	11,320	142	<\$100M	42.5	2,284	105	0
First B&TC	Princeton	60.0	0.231	0.903	19,483	179	<\$100M	35.0	2,461	134	0
South Central Bank F.S.B.	Elizabethtown	60.0	0.383	0.77	20,932	172	<\$100M	35.0	2,743	97	0
Commercial Bk	Grayson	57.5	0.09	1	13,824	280	\$100M-500M	87.5	13,824	280	0
Farmers B&TC	Marion	57.5	0.11	1	11,995	471	\$100M-500M	87.5	11,995	471	0
Williamsburg NB	Williamsburg	57.5	0.138	1	8,963	215	<\$100M	85.0	8,963	215	0
Kentucky Bk	Paris	57.5	0.104	0.659	54,675	694	\$500M-\$1B	60.0	12,060	516	0.002
Commonwealth B&TV	Louisville	57.5	0.125	0.636	62,448	546	\$100M-500M	50.0	9,005	348	0.004
Cumberland Valley NB&TC	East Bernstadt	57.5	0.117	0.534	50,632	477	\$100M-500M	45.0	8,429	284	0.003
Peoples Bk	Lebanon	57.5	0.349	0.825	14,844	185	<\$100M	45.0	2,764	110	0
Salt Lick Dep Bk	Owingsville	57.5	0.212	1	13,302	124	<\$100M	42.5	2,606	84	0
Farmers NB	Bowling Green	57.5	0.158	0.751	30,290	277	\$100M-500M	40.0	4,189	177	0
King Southern Bk	Chaplin	57.5	0.23	0.63	29,433	234	\$100M-500M	37.5	3,720	140	0
Home Fed Bk Corp	Middlesboro	57.5	0.127	0.815	35,995	272	\$100M-500M	35.0	4,732	140	0
Irwin Union Bank F.S.B.	Louisville	57.5	0.12	0.729	60,597	343	\$500M-\$1B	27.5	4,447	124	0
First Capital Bk of KY	Louisville	57.5	0.192	0.394	47,118	259	\$100M-500M	22.5	3,422	116	0
Peoples Scty Bk	Louisa	55.0	0.164	1	7,683	198	<\$100M	62.5	3,650	172	0
Bank of Jamestown	Jamestown	55.0	0.13	0.915	17,973	268	\$100M-500M	60.0	5,134	208	0
Bank of The MNT	West Liberty	55.0	0.176	1	10,894	239	<\$100M	60.0	3,654	200	0.001
National City Bk	Louisville	55.0	0.055	0.232	558,011	10,595	>\$10B	55.0	111,456	8,850	0
Citizens St Bk	Wickliffe	55.0	0.213	0.931	11,565	181	<\$100M	55.0	3,277	140	0
Security B&Tc	Maysville	55.0	0.196	1	8,993	150	<\$100M	55.0	2,990	118	0
Farmers Bk & Capital TC	Frankfort	55.0	0.096	0.595	49,829	582	\$500M-\$1B	50.0	8,925	411	0
South Central Bk of Monroe C	Tompkinsville	55.0	0.213	0.671	21,738	195	\$100M-500M	35.0	3,264	137	0
Bank of Magnolia	Magnolia	52.5	0.139	1	12,700	246	<\$100M	85.0	12,700	246	0
Kentucky NB	Elizabethtown	52.5	0.14	0.943	15,808	204	\$100M-500M	57.5	4,376	149	0
Farmers Deposit Bk	Eminence	52.5	0.168	0.93	14,275	172	<\$100M	57.5	4,584	126	0
Bank of Cadiz & TC	Cadiz	52.5	0.18	0.865	16,715	188	<\$100M	50.0	3,707	124	0
United B&TC	Versailles	52.5	0.128	0.745	21,380	362	\$100M-500M	47.5	4,236	283	0
Farmers NB of Lebanon	Lebanon	52.5	0.154	0.879	15,217	196	<\$100M	47.5	3,279	162	0
Auburn Bkg Co	Auburn	52.5	0.167	1	9,355	144	<\$100M	47.5	2,408	115	0
Citizens NB of Paintsville	Paintsville	52.5	0.122	0.508	42,102	316	\$100M-500M	35.0	5,062	167	0

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First Sec Bk	Lexington	52.5	0.157	0.467	33,152	272	\$100M-500M	32.5	4,293	157	0.004
Campbellsville NB	Campbellsville	52.5	0.212	0.937	13,986	111	<\$100M	30.0	2,120	75	0
Commercial Bk	West Liberty	50.0	0.099	1	12,144	300	\$100M-500M	82.5	12,144	300	0
Citizens Bk	Morehead	50.0	0.13	1	9,683	154	<\$100M	82.5	9,683	154	0
Jackson Cty Bk	Mckee	50.0	0.084	1	9,999	226	\$100M-500M	80.0	9,999	226	0
Dixon Bk	Dixon	50.0	0.129	1	7,733	212	<\$100M	80.0	7,733	212	0
Farmers St Bk	Booneville	50.0	0.193	1	7,899	124	<\$100M	72.5	7,899	124	0.005
Lincoln NB of Hodgenville	Hodgenville	50.0	0.073	1	9,820	411	\$100M-500M	70.0	5,772	395	0
Commonwealth Cmnty Bk	Hartford	50.0	0.068	1	11,570	260	\$100M-500M	60.0	5,419	217	0
Bank of Maysville	Maysville	50.0	0.096	1	10,451	177	\$100M-500M	52.5	3,638	139	0
Bullitt County Bk	Shepherdsville	50.0	0.107	0.288	18,124	590	\$100M-500M	50.0	5,242	359	0
Salyersville NB	Salyersville	50.0	0.148	0.929	12,889	233	<\$100M	50.0	3,328	182	0.002
United Citizens B&TC	Campbellsburg	50.0	0.173	0.939	13,193	194	<\$100M	50.0	3,350	138	0
Citizens First Bk	Bowling Green	50.0	0.156	0.373	28,034	286	\$100M-500M	47.5	6,632	171	0
Morgantown B&TC	Morgantown	50.0	0.121	0.999	14,627	240	\$100M-500M	47.5	3,021	199	0
Kentucky TR Bk	Beaver Dam	50.0	0.186	0.776	19,137	140	\$100M-500M	42.5	3,672	95	0.002
Brownsville Deposit Bk	Brownsville	50.0	0.177	1	9,295	131	<\$100M	42.5	2,027	95	0
Henderson NB	Henderson	50.0	0.347	0.911	10,044	94	<\$100M	42.5	2,028	60	0
Citizens Guaranty Bk	Richmond	50.0	0.115	1	11,593	161	\$100M-500M	37.5	2,427	112	0
First Scty TR Bk	Florence	50.0	0.201	0.689	16,421	197	<\$100M	32.5	2,468	118	0
Bank Oldham Cty	La Grange	50.0	0.145	0.908	17,892	170	\$100M-500M	22.5	1,911	94	0
Peoples B&TC	Owenton	47.5	0.142	1	7,871	173	<\$100M	77.5	7,871	173	0
Bank of Clarkson	Clarkson	47.5	0.083	1	8,476	260	\$100M-500M	62.5	4,544	241	0
First Cmnty Bk	Clinton	47.5	0.116	1	6,510	176	<\$100M	55.0	2,351	144	0
Century Bk of KY	Lawrenceburg	47.5	0.158	0.804	14,965	182	<\$100M	40.0	2,991	138	0
River City Bk	Louisville	47.5	0.082	1	17,593	182	\$100M-500M	35.0	3,272	117	0
Alliance Bk Co	Winchester	47.5	0.275	0.83	8,947	86	<\$100M	32.5	1,518	64	0
1st Trust Bank	Hazard	47.5	0.396	0.935	7,366	53	<\$100M	32.5	1,164	33	0
Peoples Bk	Mount Washington	47.5	0.214	0.634	18,994	151	<\$100M	22.5	1,894	79	0.01
Owingsville Bkg Co	Owingsville	45.0	0.085	1	5,143	270	<\$100M	75.0	5,143	270	0
First NB of Columbia	Columbia	45.0	0.089	0.567	15,613	600	\$100M-500M	72.5	8,862	549	0
Lawrenceburg NB	Harrodsburg	45.0	0.103	0.667	16,726	313	\$100M-500M	60.0	5,776	254	0
Springfield St Bk	Springfield	45.0	0.098	0.739	18,519	288	\$100M-500M	47.5	4,458	216	0
Somerset NB	Somerset	45.0	0.142	0.641	19,543	204	\$100M-500M	35.0	3,380	137	0
Family Bank FSB	Paintsville	45.0	0.096	1	9,405	89	<\$100M	25.0	1,642	63	0
Boone NB	Burlington	45.0	0.202	0.954	8,200	55	<\$100M	17.5	853	30	0
Farmers B&TC	Princeton	42.5	0.099	1	8,970	180	<\$100M	75.0	8,970	180	0
Deposit Bk	Carlisle	42.5	0.067	1	4,000	171	<\$100M	70.0	4,000	171	0
First NB	Brooksville	42.5	0.071	1	4,095	174	<\$100M	70.0	4,095	174	0
First St Bk	Irvington	42.5	0.064	1	7,758	194	\$100M-500M	50.0	2,963	170	0.008
Farmers B&TB	Georgetown	42.5	0.081	0.231	23,231	331	\$100M-500M	40.0	5,855	221	0
First Farmers B&TB	Owenton	42.5	0.163	0.825	11,384	150	<\$100M	40.0	2,596	109	0
Hart County B&TC	Munfordville	42.5	0.133	1	3,586	71	<\$100M	37.5	901	54	0

Table 3A Expanded. Small Business Lending Institutions in Kentucky Using Call Report Data, June 2005

Name	City	Small Business Lending (<\$1M)					Micro-Business Lending (<\$100k)				
		Total Rank	LSBL/TA	LSBL/TBL	LSBL\$ (1000)	LSBL#	Institution Asset Size	Total Rank	SSBL\$ (1000)	SSBL#	CRD/TA
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1st Independence Bk	Louisville	42.5	0.1	0.524	31,665	237	\$100M-500M	27.5	3,825	117	0
Citizens NB	Russellville	42.5	0.126	0.419	20,563	205	\$100M-500M	25.0	2,503	142	0
Farmers Bk	Milton	40.0	0.058	1	6,279	278	\$100M-500M	72.5	6,279	278	0
First NB of Carrollton	Carrollton	40.0	0.097	1	6,331	110	<\$100M	72.5	6,331	110	0
Peoples Bk	Marion	40.0	0.134	1	3,118	148	<\$100M	70.0	3,118	148	0
Farmers & Traders Bk of Camp	Campton	40.0	0.099	1	3,667	62	<\$100M	62.5	3,667	62	0.004
The Murray Bank	Murray	40.0	0.102	0.533	15,262	311	\$100M-500M	57.5	5,294	261	0
PBK Bk	Stanford	40.0	0.131	0.49	12,834	296	<\$100M	42.5	2,971	227	0
Deposit B&TC	Greensburg	40.0	0.097	0.953	7,770	165	<\$100M	37.5	1,810	136	0
Tri-County NB	Corbin	40.0	0.123	0.886	10,997	115	<\$100M	35.0	2,304	88	0
Meade County Bk	Brandenburg	40.0	0.061	1	6,540	119	\$100M-500M	32.5	1,556	99	0
Central Bk of Jefferson Cty	Louisville	40.0	0.097	0.897	17,473	94	\$100M-500M	17.5	1,552	48	0
Fredonia Valley Bk	Fredonia	37.5	0.055	1	3,682	190	<\$100M	67.5	3,682	190	0
Citizens Bk	Hickman	37.5	0.116	0.692	9,820	202	<\$100M	50.0	2,971	172	0
First & Peoples B&TC	Russell	37.5	0.085	0.776	16,335	187	\$100M-500M	45.0	4,407	136	0
Laurel NB	London	37.5	0.107	0.938	8,613	69	<\$100M	22.5	1,286	42	0
Eagle Bk	Williamstown	37.5	0.102	0.82	15,094	125	\$100M-500M	17.5	1,599	66	0.003
Bank of Hindman	Hindman	35.0	0.058	1	7,613	137	\$100M-500M	70.0	7,613	137	0
Bank of Caneyville	Caneyville	35.0	0.055	1	2,491	130	<\$100M	60.0	2,491	130	0
First Security B&TC	Island	35.0	0.098	1	2,309	77	<\$100M	57.5	2,309	77	0
First FS & LA	Morehead	35.0	0.058	1	2,250	24	<\$100M	52.5	2,250	24	0
West Point Bk	Radcliff	35.0	0.086	1	8,836	97	\$100M-500M	35.0	2,127	63	0
First NB	Jackson	35.0	0.08	1	7,529	74	<\$100M	30.0	1,843	48	0.005
Central Kentucky Federal Sav	Danville	35.0	0.095	0.68	14,711	120	\$100M-500M	25.0	2,285	71	0
Inez Dep Bk	Inez	35.0	0.045	1	4,287	54	<\$100M	25.0	1,103	31	0.003
Berea NB	Berea	35.0	0.123	0.765	10,743	87	<\$100M	20.0	1,404	49	0
Ascencia Bk Inc	Louisville	35.0	0.091	0.274	29,676	101	\$100M-500M	12.5	1,270	31	0
First FSB of Frankfort	Frankfort	35.0	0.041	1	6,186	26	\$100M-500M	10.0	277	9	0
Victory Community Bank	Ft.Mitchell	35.0	0.056	1	3,967	16	<\$100M	10.0	146	5	0
Peoples Bk of Bullitt County	Shepherdsville	32.5	0.058	1	9,622	114	\$100M-500M	65.0	9,622	114	0
Farmers Deposit Bk	Middleburg	32.5	0.062	1	2,613	123	<\$100M	57.5	2,613	123	0.001
Sacramento Deposit Bk	Sacramento	32.5	0.067	1	3,445	159	<\$100M	55.0	2,460	152	0
Citizens Bk	New Liberty	32.5	0.104	1	1,683	48	<\$100M	55.0	1,683	48	0
First Cmnty Bk Lewis Cty	Vanceburg	32.5	0.116	0.999	3,462	61	<\$100M	37.5	999	46	0
Harrison Deposit B&TC	Cynthiana	32.5	0.054	1	3,256	61	<\$100M	35.0	1,241	48	0
Kentucky FS & LA	Covington	32.5	0.007	1	245	7	<\$100M	32.5	245	7	0
Community First Bank	Madisonville	32.5	0.109	0.915	7,453	66	<\$100M	27.5	1,518	39	0
Inez Deposit Bank FSB	Louisa	32.5	0.048	1	2,225	29	<\$100M	27.5	665	19	0.001
Grant Cty Deposit Bk	Williamstown	32.5	0.107	0.758	9,947	99	<\$100M	25.0	1,890	61	0
Citizens FS & LA	Covington	32.5	0.018	1	516	4	<\$100M	15.0	57	2	0
First FS & LA	Hazard	32.5	0.008	1	1,001	5	\$100M-500M	10.0	61	1	0
First Nat Bk of Lexington	Lexington	32.5	0.152	0.586	11,787	82	<\$100M	10.0	848	30	0
Sebree Deposit Bk	Sebree	30.0	0.069	1	1,379	83	<\$100M	52.5	1,379	83	0

Table 3A Expanded. Small Business Lending Institutions in Kentucky Using Call Report Data, June 2005

Name	City	Small Business Lending (<\$1M)					Micro-Business Lending (<\$100k)				
		Total Rank	LSBL/TA	LSBL/TBL	LSBL\$ (1000)	LSBL#	Institution Asset Size	Total Rank	SSBL\$ (1000)	SSBL#	CRD/TA
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Fort Knox NB	Radcliff	30.0	0.004	1	164	3	<\$100M	32.5	164	3	0
Clinton Bk	Clinton	27.5	0.08	0.892	3,371	122	<\$100M	45.0	1,576	108	0
Bank of Buffalo	Buffalo	27.5	0.076	1	3,895	57	<\$100M	42.5	1,730	46	0
Citizens Bk	Hartford	27.5	0.029	1	568	29	<\$100M	37.5	568	29	0
Bedford L&D Bk	Bedford	27.5	0.048	1	3,199	56	<\$100M	35.0	1,268	47	0
Kentucky-Farmers Bk	Ashland	25.0	0.089	0.656	11,064	104	\$100M-500M	17.5	1,712	60	0
Carrollton Federal Bank	Carrollton	22.5	0.047	0.999	1,633	29	<\$100M	32.5	892	25	0
Kevil Bk	Kevil	20.0	0.052	0.826	1,614	47	<\$100M	27.5	591	39	0
First Federal Bank	Lexington	17.5	0.066	0.465	8,634	41	\$100M-500M	10.0	565	16	0
Bankers Bk of KY	Frankfort	17.5	0.091	0.219	3,934	17	<\$100M	10.0	168	3	0
Winchester Federal Savings B	Winchester	12.5	0.045	0.245	7,073	41	\$100M-500M	10.0	424	15	0
Home FS & LA	Ashland	10.0	0	0	0	0	\$100M-500M	10.0	0	0	0
Blue Grass FS & LA	Paris	10.0	0	0	0	0	<\$100M	10.0	0	0	0
Home Savings Bank FSB	Ludlow	NR	0	.	0	0	<\$100M	NR	0	0	0
Commonwealth Bank FSB	Mount Sterling	NR	0	.	0	0	<\$100M	NR	0	0	0

Note: 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 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.

Table 3B Expanded. Micro Business Lending Institutions in Kentucky Using Call Report Data, June 2005

Name of Lending Institutions	State	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1000) (8)	LSBL# (9)	CRD/TA (10)
Peoples B&TC	KY	100.0	0.37	1	91,459	1,180	\$100M-500M	97.5	91,459	1,180	0
Bank of Columbia	KY	100.0	0.296	1	37,057	938	\$100M-500M	92.5	37,057	938	0
Peoples Bk of Fleming Cty	KY	100.0	0.227	1	37,901	1,023	\$100M-500M	90.0	37,901	1,023	0.003
First Commonwealth Bk	KY	97.5	0.211	1	33,368	894	\$100M-500M	85.0	33,368	894	0
Kentucky Bkg Centers	KY	95.0	0.221	1	27,538	588	\$100M-500M	80.0	27,538	588	0
Farmers Bk	KY	92.5	0.312	1	27,627	320	<\$100M	80.0	27,627	320	0.002
Peoples Bk	KY	92.5	0.324	1	27,019	383	<\$100M	77.5	27,019	383	0.003
Farmers Bk	KY	92.5	0.247	1	19,571	549	<\$100M	77.5	19,571	549	0
Citizens B&TC	KY	92.5	0.168	1	22,669	278	\$100M-500M	70.0	22,669	278	0
First NB of Muhlenberg Cty K	KY	92.5	0.176	1	20,769	289	\$100M-500M	65.0	20,769	289	0
Edmonton St Bk	KY	90.0	0.075	0.37	22,605	1,221	\$100M-500M	80.0	57,707	1,396	0
Central Bank USA Inc	KY	90.0	0.105	0.308	41,691	2,212	\$100M-500M	75.0	87,032	2,639	0
Bank of Edmonson Cty	KY	90.0	0.087	0.492	13,933	760	\$100M-500M	70.0	27,432	837	0
First Guaranty Bk	KY	90.0	0.189	1	10,125	327	<\$100M	70.0	10,125	327	0
Hancock B&TC	KY	90.0	0.129	1	19,478	452	\$100M-500M	67.5	19,478	452	0.001
Citizens Deposit Bk	KY	90.0	0.12	1	13,964	428	\$100M-500M	65.0	13,964	428	0
Casey County Bk	KY	90.0	0.126	1	16,420	488	\$100M-500M	62.5	16,420	488	0
Citizens NB of Lebanon	KY	90.0	0.102	1	10,727	1,969	\$100M-500M	62.5	10,727	1,969	0
Peoples Exch Bk	KY	87.5	0.086	0.271	19,662	923	\$100M-500M	90.0	66,980	1,166	0
Independence Bk of KY	KY	87.5	0.085	0.262	40,225	1,418	\$100M-500M	82.5	117,628	1,745	0.001
South Central Bk	KY	87.5	0.086	0.216	22,939	989	\$100M-500M	82.5	77,604	1,191	0
Hyden Citizens Bk	KY	87.5	0.226	1	23,256	245	\$100M-500M	67.5	23,256	245	0.003
Bank of Harlan	KY	87.5	0.172	1	20,456	261	\$100M-500M	62.5	20,456	261	0
Commercial Bk	KY	87.5	0.09	1	13,824	280	\$100M-500M	57.5	13,824	280	0
Farmers B&TC	KY	87.5	0.11	1	11,995	471	\$100M-500M	57.5	11,995	471	0
Town Square Bk	KY	85.0	0.101	0.279	12,808	481	\$100M-500M	85.0	44,418	615	0.001
State B&TC	KY	85.0	0.102	0.436	12,209	558	\$100M-500M	72.5	25,654	630	0
Elkton B&TC	KY	85.0	0.108	1	11,064	299	\$100M-500M	60.0	11,064	299	0.002
Lewisburg Bkg Co	KY	85.0	0.167	1	10,083	290	<\$100M	60.0	10,083	290	0
Williamsburg NB	KY	85.0	0.138	1	8,963	215	<\$100M	57.5	8,963	215	0
Bank of Magnolia	KY	85.0	0.139	1	12,700	246	<\$100M	52.5	12,700	246	0
Commercial Bk	KY	82.5	0.099	1	12,144	300	\$100M-500M	50.0	12,144	300	0
Citizens Bk	KY	82.5	0.13	1	9,683	154	<\$100M	50.0	9,683	154	0
Monticello Bkg Co	KY	80.0	0.061	0.193	21,988	970	\$100M-500M	77.5	79,376	1,275	0
South Central Bk Of Bowling	KY	80.0	0.097	0.248	17,994	345	\$100M-500M	72.5	49,880	475	0
Jackson Cty Bk	KY	80.0	0.084	1	9,999	226	\$100M-500M	50.0	9,999	226	0
Dixon Bk	KY	80.0	0.129	1	7,733	212	<\$100M	50.0	7,733	212	0
Kentucky NB	KY	77.5	0.096	0.363	7,181	303	<\$100M	80.0	19,805	366	0.003
Cecilian Bk	KY	77.5	0.057	0.234	18,003	589	\$100M-500M	72.5	60,128	799	0
Citizens Bk	KY	77.5	0.078	0.338	9,139	400	\$100M-500M	67.5	23,145	470	0

Table 3B Expanded. Micro Business Lending Institutions in Kentucky Using Call Report Data, June 2005

Name of Lending Institutions	State	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1000) (8)	LSBL# (9)	CRD/TA (10)
Peoples B&TC	KY	77.5	0.142	1	7,871	173	<\$100M	47.5	7,871	173	0
Paducah B&TC	KY	75.0	0.049	0.221	19,222	466	\$100M-500M	77.5	79,199	735	0
Taylor County Bk	KY	75.0	0.069	0.345	7,792	334	\$100M-500M	77.5	22,616	412	0
First Kentucky Bk Inc	KY	75.0	0.053	0.186	14,368	515	\$100M-500M	75.0	60,510	715	0
Franklin B&Tc	KY	75.0	0.066	0.154	14,376	531	\$100M-500M	72.5	58,122	707	0
Central Bank FSB	KY	75.0	0.079	0.301	11,060	289	\$100M-500M	70.0	31,538	390	0.003
United Cmnty Bk of West KY	KY	75.0	0.085	0.342	7,088	317	<\$100M	70.0	20,629	381	0.001
Owingsville Bkg Co	KY	75.0	0.085	1	5,143	270	<\$100M	45.0	5,143	270	0
Farmers B&TC	KY	75.0	0.099	1	8,970	180	<\$100M	42.5	8,970	180	0
Citizens Bk of Northern KY	KY	72.5	0.075	0.168	13,959	451	\$100M-500M	85.0	70,858	709	0.004
South Central Bk Daviess Cty	KY	72.5	0.074	0.18	11,977	425	\$100M-500M	77.5	50,142	559	0.003
Planters Bk	KY	72.5	0.052	0.145	13,581	487	\$100M-500M	72.5	60,181	698	0
Citizens Deposit B&TC	KY	72.5	0.069	0.224	7,984	389	\$100M-500M	70.0	28,923	482	0.001
Farmers NB of Danville	KY	72.5	0.04	0.163	14,104	649	\$100M-500M	62.5	46,078	842	0
Farmers St Bk	KY	72.5	0.193	1	7,899	124	<\$100M	50.0	7,899	124	0.005
First NB of Columbia	KY	72.5	0.051	0.322	8,862	549	\$100M-500M	45.0	15,613	600	0
Farmers Bk	KY	72.5	0.058	1	6,279	278	\$100M-500M	40.0	6,279	278	0
First NB of Carrollton	KY	72.5	0.097	1	6,331	110	<\$100M	40.0	6,331	110	0
First NB&T	KY	70.0	0.05	0.162	12,427	563	\$100M-500M	72.5	55,119	722	0.003
First NB	KY	70.0	0.07	0.203	9,837	314	\$100M-500M	67.5	33,315	406	0
United Southern Bk	KY	70.0	0.061	0.248	8,622	354	\$100M-500M	65.0	27,609	466	0
Citizens Bk of Cumberland CT	KY	70.0	0.058	0.274	5,094	347	<\$100M	62.5	17,000	398	0
United KY Bk of Pendleton CT	KY	70.0	0.157	0.633	4,620	147	<\$100M	62.5	7,296	164	0
Lincoln NB of Hodgenville	KY	70.0	0.043	0.588	5,772	395	\$100M-500M	50.0	9,820	411	0
Deposit Bk	KY	70.0	0.067	1	4,000	171	<\$100M	42.5	4,000	171	0
First NB	KY	70.0	0.071	1	4,095	174	<\$100M	42.5	4,095	174	0
Peoples Bk	KY	70.0	0.134	1	3,118	148	<\$100M	40.0	3,118	148	0
Bank of Hindman	KY	70.0	0.058	1	7,613	137	\$100M-500M	35.0	7,613	137	0
Leitchfield Deposit B&TC	KY	67.5	0.073	0.176	6,552	316	<\$100M	77.5	30,802	432	0.003
Citizens Union Bk	KY	67.5	0.036	0.131	18,522	648	\$500M-\$1B	72.5	91,235	1,023	0
Citizens NB of Jessamine Cty	KY	67.5	0.057	0.191	8,918	406	\$100M-500M	72.5	36,309	534	0
Kentucky Home Bk	KY	67.5	0.066	0.316	4,993	217	<\$100M	72.5	15,822	276	0
United Citizens Bk	KY	67.5	0.112	0.362	4,677	174	<\$100M	72.5	12,906	209	0
Whitaker Bk	KY	67.5	0.031	0.115	33,630	1,649	\$1B-\$10B	65.0	143,622	2,160	0
Citizens NB of Somerset	KY	67.5	0.039	0.155	11,903	550	\$100M-500M	62.5	45,630	671	0
Fredonia Valley Bk	KY	67.5	0.055	1	3,682	190	<\$100M	37.5	3,682	190	0
Stock Yards B&TC	KY	65.0	0.032	0.077	40,088	1,447	\$1B-\$10B	77.5	310,360	3,583	0
Traditional Bk	KY	65.0	0.032	0.111	20,159	952	\$500M-\$1B	75.0	122,030	1,380	0
Peoples Bk of Bullitt County	KY	65.0	0.058	1	9,622	114	\$100M-500M	32.5	9,622	114	0
Bank of KY	KY	62.5	0.03	0.06	25,780	908	\$500M-\$1B	80.0	240,210	1,829	0.003
Peoples Bk	KY	62.5	0.064	0.197	5,696	307	<\$100M	77.5	28,796	411	0

Table 3B Expanded. Micro Business Lending Institutions in Kentucky Using Call Report Data, June 2005

Name of Lending Institutions	State	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1000) (8)	LSBL# (9)	CRD/TA (10)
Union NB&TC	KY	62.5	0.044	0.141	8,373	463	\$100M-500M	72.5	43,723	608	0.002
Peoples B&TC of Madison Cty	KY	62.5	0.038	0.174	8,835	479	\$100M-500M	67.5	39,665	620	0
Community TR Bk Inc	KY	62.5	0.024	0.094	69,051	3,096	\$1B-\$10B	62.5	337,081	4,357	0
Peoples Scty Bk	KY	62.5	0.078	0.475	3,650	172	<\$100M	55.0	7,683	198	0
Bank of Clarkson	KY	62.5	0.045	0.536	4,544	241	\$100M-500M	47.5	8,476	260	0
Farmers & Traders Bk of Camp	KY	62.5	0.099	1	3,667	62	<\$100M	40.0	3,667	62	0.004
Bank of Corbin	KY	60.0	0.075	0.158	6,056	241	<\$100M	75.0	33,098	354	0
Wilson & Muir B&TC	KY	60.0	0.037	0.122	10,515	448	\$100M-500M	72.5	60,022	658	0.001
First NB Russell Sprgs	KY	60.0	0.041	0.202	5,399	283	\$100M-500M	70.0	26,769	376	0
Town & Country B&TC	KY	60.0	0.034	0.155	8,474	369	\$100M-500M	65.0	41,641	522	0
Heritage Bank	KY	60.0	0.027	0.135	15,656	621	\$500M-\$1B	62.5	67,877	837	0
First & Farmers Bk Inc	KY	60.0	0.037	0.153	8,823	328	\$100M-500M	62.5	40,269	478	0
Heritage Bk	KY	60.0	0.065	0.224	5,532	144	<\$100M	62.5	20,700	219	0
First NB	KY	60.0	0.036	0.223	5,817	277	\$100M-500M	60.0	23,981	357	0
Kentucky Bk	KY	60.0	0.023	0.145	12,060	516	\$500M-\$1B	57.5	54,675	694	0.002
Bank of Jamestown	KY	60.0	0.037	0.261	5,134	208	\$100M-500M	55.0	17,973	268	0
Bank of The MNT	KY	60.0	0.059	0.335	3,654	200	<\$100M	55.0	10,894	239	0.001
Commonwealth Cmnty Bk	KY	60.0	0.032	0.468	5,419	217	\$100M-500M	50.0	11,570	260	0
Lawrenceburg NB	KY	60.0	0.035	0.23	5,776	254	\$100M-500M	45.0	16,726	313	0
Bank of Caneyville	KY	60.0	0.055	1	2,491	130	<\$100M	35.0	2,491	130	0
First Southern NB	KY	57.5	0.03	0.078	12,044	507	\$100M-500M	75.0	87,762	866	0
Central B&TC	KY	57.5	0.02	0.062	23,323	797	\$1B-\$10B	65.0	153,456	1,417	0.007
American Founders Bk Inc	KY	57.5	0.037	0.126	9,928	311	\$100M-500M	65.0	48,656	483	0
Bank of Benton	KY	57.5	0.023	0.143	7,484	499	\$100M-500M	60.0	35,179	637	0.002
Bank of McCreary Cty	KY	57.5	0.043	0.245	5,218	173	\$100M-500M	60.0	21,341	252	0.005
Kentucky NB	KY	57.5	0.039	0.261	4,376	149	\$100M-500M	52.5	15,808	204	0
Farmers Deposit Bk	KY	57.5	0.054	0.299	4,584	126	<\$100M	52.5	14,275	172	0
The Murray Bank	KY	57.5	0.035	0.185	5,294	261	\$100M-500M	40.0	15,262	311	0
First Security B&TC	KY	57.5	0.098	1	2,309	77	<\$100M	35.0	2,309	77	0
Farmers Deposit Bk	KY	57.5	0.062	1	2,613	123	<\$100M	32.5	2,613	123	0.001
First St FNCL	KY	55.0	0.028	0.061	10,585	462	\$100M-500M	67.5	75,255	813	0
Republic B&TC	KY	55.0	0.009	0.052	22,369	677	\$1B-\$10B	62.5	235,396	1,476	0.001
Citizens Cmrc NB	KY	55.0	0.033	0.122	6,878	387	\$100M-500M	62.5	37,180	518	0.007
First FSB	KY	55.0	0.02	0.073	15,224	487	\$500M-\$1B	60.0	89,947	731	0.001
National City Bk	KY	55.0	0.011	0.046	111,456	8,850	\$50B-\$10B	55.0	558,011	10,595	0
Citizens St Bk	KY	55.0	0.06	0.264	3,277	140	<\$100M	55.0	11,565	181	0
Security B&TC	KY	55.0	0.065	0.332	2,990	118	<\$100M	55.0	8,993	150	0
First Cmnty Bk	KY	55.0	0.042	0.361	2,351	144	<\$100M	47.5	6,510	176	0
Sacramento Deposit Bk	KY	55.0	0.048	0.714	2,460	152	<\$100M	32.5	3,445	159	0
Citizens Bk	KY	55.0	0.104	1	1,683	48	<\$100M	32.5	1,683	48	0
First Scty Bk	KY	52.5	0.046	0.125	5,603	192	\$100M-500M	72.5	33,863	311	0

Table 3B Expanded. Micro Business Lending Institutions in Kentucky Using Call Report Data, June 2005

Name of Lending Institutions	State	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1000) (8)	LSBL# (9)	CRD/TA (10)
Ohio Valley NB of Henderson	KY	52.5	0.033	0.19	5,677	241	\$100M-500M	65.0	29,381	353	0.002
Cumberland Security Bk	KY	52.5	0.043	0.107	5,901	221	\$100M-500M	65.0	33,557	373	0
Farmers NB	KY	52.5	0.029	0.181	3,390	344	\$100M-500M	62.5	18,700	391	0
First NB of Mayfield	KY	52.5	0.038	0.155	5,244	192	\$100M-500M	60.0	26,907	286	0
Bank of Maysville	KY	52.5	0.033	0.348	3,638	139	\$100M-500M	50.0	10,451	177	0
First FS & LA	KY	52.5	0.058	1	2,250	24	<\$100M	35.0	2,250	24	0
Sebree Deposit Bk	KY	52.5	0.069	1	1,379	83	<\$100M	30.0	1,379	83	0
First United Bk	KY	50.0	0.028	0.082	3,683	586	\$100M-500M	72.5	32,727	738	0
Paramount Bank	KY	50.0	0.054	0.205	4,422	94	<\$100M	72.5	21,565	149	0
Commonwealth B&TC	KY	50.0	0.018	0.092	9,005	348	\$100M-500M	57.5	62,448	546	0.004
Farmers Bk & Capital TC	KY	50.0	0.017	0.107	8,925	411	\$500M-\$1B	55.0	49,829	582	0
Bank of Cadiz & TC	KY	50.0	0.04	0.192	3,707	124	<\$100M	52.5	16,715	188	0
Bullitt County Bk	KY	50.0	0.031	0.083	5,242	359	\$100M-500M	50.0	18,124	590	0
Salyersville NB	KY	50.0	0.038	0.24	3,328	182	<\$100M	50.0	12,889	233	0.002
United Citizens B&TC	KY	50.0	0.044	0.239	3,350	138	<\$100M	50.0	13,193	194	0
First St Bk	KY	50.0	0.024	0.382	2,963	170	\$100M-500M	42.5	7,758	194	0.008
Citizens Bk	KY	50.0	0.035	0.209	2,971	172	<\$100M	37.5	9,820	202	0
Heritage Bk	KY	47.5	0.028	0.075	7,263	240	\$100M-500M	75.0	72,003	434	0
Louisville Cmnty Develop Bk	KY	47.5	0.076	0.237	2,559	68	<\$100M	65.0	10,798	107	0
Bank of The Bluegrass & TC	KY	47.5	0.027	0.106	5,895	246	\$100M-500M	62.5	41,046	380	0
First Bk of Northern KY	KY	47.5	0.057	0.112	3,732	137	<\$100M	62.5	24,557	249	0
Farmers NB	KY	47.5	0.053	0.206	3,023	108	<\$100M	60.0	14,697	159	0.007
United B&TB	KY	47.5	0.025	0.148	4,236	283	\$100M-500M	52.5	21,380	362	0
Farmers NB of Lebanon	KY	47.5	0.033	0.189	3,279	162	<\$100M	52.5	15,217	196	0
Auburn Bkg Co	KY	47.5	0.043	0.257	2,408	115	<\$100M	52.5	9,355	144	0
Citizens First Bk	KY	47.5	0.037	0.088	6,632	171	\$100M-500M	50.0	28,034	286	0
Morgantown B&TC	KY	47.5	0.025	0.206	3,021	199	\$100M-500M	50.0	14,627	240	0
Springfield St Bk	KY	47.5	0.024	0.178	4,458	216	\$100M-500M	45.0	18,519	288	0
PRP NB	KY	45.0	0.038	0.155	2,401	217	<\$100M	75.0	15,506	259	0
Madison Bk	KY	45.0	0.031	0.135	4,254	198	\$100M-500M	60.0	25,911	269	0
Cumberland Valley NB&TC	KY	45.0	0.019	0.089	8,429	284	\$100M-500M	57.5	50,632	477	0.003
Peoples Bk	KY	45.0	0.065	0.154	2,764	110	<\$100M	57.5	14,844	185	0
First & Peoples B&TC	KY	45.0	0.023	0.209	4,407	136	\$100M-500M	37.5	16,335	187	0
Clinton Bk	KY	45.0	0.037	0.417	1,576	108	<\$100M	27.5	3,371	122	0
Bardwell Deposit Bk	KY	42.5	0.043	0.202	2,284	105	<\$100M	60.0	11,320	142	0
Salt Lick Dep Bk	KY	42.5	0.041	0.196	2,606	84	<\$100M	57.5	13,302	124	0
Kentucky TR Bk	KY	42.5	0.036	0.149	3,672	95	\$100M-500M	50.0	19,137	140	0.002
Brownsville Deposit Bk	KY	42.5	0.039	0.218	2,027	95	<\$100M	50.0	9,295	131	0
Henderson NB	KY	42.5	0.07	0.184	2,028	60	<\$100M	50.0	10,044	94	0
PBK Bk	KY	42.5	0.03	0.113	2,971	227	<\$100M	40.0	12,834	296	0
Bank of Buffalo	KY	42.5	0.034	0.444	1,730	46	<\$100M	27.5	3,895	57	0

Table 3B Expanded. Micro Business Lending Institutions in Kentucky Using Call Report Data, June 2005

Name of Lending Institutions	State	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1000) (8)	LSBL# (9)	CRD/TA (10)
Farmers NB	KY	40.0	0.022	0.104	4,189	177	\$100M-500M	57.5	30,290	277	0
Century Bk of KY	KY	40.0	0.032	0.161	2,991	138	<\$100M	47.5	14,965	182	0
Farmers B&TC	KY	40.0	0.02	0.058	5,855	221	\$100M-500M	42.5	23,231	331	0
First Farmers B&TC	KY	40.0	0.037	0.188	2,596	109	<\$100M	42.5	11,384	150	0
Bank of Ohio County	KY	37.5	0.032	0.157	2,190	128	<\$100M	65.0	13,968	176	0
King Southern Bk	KY	37.5	0.029	0.08	3,720	140	\$100M-500M	57.5	29,433	234	0
Citizens Guaranty Bk	KY	37.5	0.024	0.209	2,427	112	\$100M-500M	50.0	11,593	161	0
Hart County B&TC	KY	37.5	0.034	0.251	901	54	<\$100M	42.5	3,586	71	0
Deposit B&TC	KY	37.5	0.023	0.222	1,810	136	<\$100M	40.0	7,770	165	0
First Cmnty Bk Lewis Cty	KY	37.5	0.033	0.288	999	46	<\$100M	32.5	3,462	61	0
Citizens Bk	KY	37.5	0.029	1	568	29	<\$100M	27.5	568	29	0
First B&TC	KY	35.0	0.029	0.114	2,461	134	<\$100M	60.0	19,483	179	0
South Central Bank F.S.B.	KY	35.0	0.05	0.101	2,743	97	<\$100M	60.0	20,932	172	0
Home Fed Bk Corp	KY	35.0	0.017	0.107	4,732	140	\$100M-500M	57.5	35,995	272	0
South Central Bk of Monroe C	KY	35.0	0.032	0.101	3,264	137	\$100M-500M	55.0	21,738	195	0
Citizens NB of Paintsville	KY	35.0	0.015	0.061	5,062	167	\$100M-500M	52.5	42,102	316	0
River City Bk	KY	35.0	0.015	0.186	3,272	117	\$100M-500M	47.5	17,593	182	0
Somerset NB	KY	35.0	0.025	0.111	3,380	137	\$100M-500M	45.0	19,543	204	0
Tri-County NB	KY	35.0	0.026	0.186	2,304	88	<\$100M	40.0	10,997	115	0
West Point Bk	KY	35.0	0.021	0.241	2,127	63	\$100M-500M	35.0	8,836	97	0
Harrison Deposit B&TC	KY	35.0	0.021	0.381	1,241	48	<\$100M	32.5	3,256	61	0
Bedford L&D Bk	KY	35.0	0.019	0.396	1,268	47	<\$100M	27.5	3,199	56	0
First Sec Bk	KY	32.5	0.02	0.061	4,293	157	\$100M-500M	52.5	33,152	272	0.004
First Scty TR Bk	KY	32.5	0.03	0.104	2,468	118	<\$100M	50.0	16,421	197	0
Alliance Bk Co	KY	32.5	0.047	0.141	1,518	64	<\$100M	47.5	8,947	86	0
1st Trust Bank	KY	32.5	0.063	0.148	1,164	33	<\$100M	47.5	7,366	53	0
Meade County Bk	KY	32.5	0.014	0.238	1,556	99	\$100M-500M	40.0	6,540	119	0
Kentucky FS & LA	KY	32.5	0.007	1	245	7	<\$100M	32.5	245	7	0
Fort Knox NB	KY	32.5	0.004	1	164	3	<\$100M	30.0	164	3	0
Carrollton Federal Bank	KY	32.5	0.026	0.546	892	25	<\$100M	22.5	1,633	29	0
American Bk&Tr Co	KY	30.0	0.019	0.047	2,788	160	\$100M-500M	90.0	59,798	341	0.001
Citizens B&TC	KY	30.0	0.024	0.085	2,604	131	\$100M-500M	62.5	25,129	218	0.007
Campbellsville NB	KY	30.0	0.032	0.142	2,120	75	<\$100M	52.5	13,986	111	0
First NB	KY	30.0	0.02	0.245	1,843	48	<\$100M	35.0	7,529	74	0.005
Irwin Union Bank F.S.B.	KY	27.5	0.009	0.053	4,447	124	\$500M-\$1B	57.5	60,597	343	0
1st Independence Bk	KY	27.5	0.012	0.063	3,825	117	\$100M-500M	42.5	31,665	237	0
Community First Bank	KY	27.5	0.022	0.186	1,518	39	<\$100M	32.5	7,453	66	0
Inez Deposit Bank FSB	KY	27.5	0.014	0.299	665	19	<\$100M	32.5	2,225	29	0.001
Kevil Bk	KY	27.5	0.019	0.302	591	39	<\$100M	20.0	1,614	47	0
First Citizens Bk	KY	25.0	0.017	0.052	3,132	79	\$100M-500M	70.0	49,415	201	0
Family Bank FSB	KY	25.0	0.017	0.175	1,642	63	<\$100M	45.0	9,405	89	0

Table 3B Expanded. Micro Business Lending Institutions in Kentucky Using Call Report Data, June 2005

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Citizens NB	KY	25.0	0.015	0.051	2,503	142	\$100M-500M	42.5	20,563	205	0
Central Kentucky Federal Savings	KY	25.0	0.015	0.106	2,285	71	\$100M-500M	35.0	14,711	120	0
INEZ Dep Bk	KY	25.0	0.012	0.257	1,103	31	<\$100M	35.0	4,287	54	0.003
Grant Cty Deposit Bk	KY	25.0	0.02	0.144	1,890	61	<\$100M	32.5	9,947	99	0
First Capital Bk of KY	KY	22.5	0.014	0.029	3,422	116	\$100M-500M	57.5	47,118	259	0
Bank Oldham Cty	KY	22.5	0.015	0.097	1,911	94	\$100M-500M	50.0	17,892	170	0
Peoples Bk	KY	22.5	0.021	0.063	1,894	79	<\$100M	47.5	18,994	151	0.01
Laurel NB	KY	22.5	0.016	0.14	1,286	42	<\$100M	37.5	8,613	69	0
Berea NB	KY	20.0	0.016	0.1	1,404	49	<\$100M	35.0	10,743	87	0
Boone NB	KY	17.5	0.021	0.099	853	30	<\$100M	45.0	8,200	55	0
Central Bk of Jefferson Cty	KY	17.5	0.009	0.08	1,552	48	\$100M-500M	40.0	17,473	94	0
Eagle Bk	KY	17.5	0.011	0.087	1,599	66	\$100M-500M	37.5	15,094	125	0.003
Kentucky-Farmers Bk	KY	17.5	0.014	0.101	1,712	60	\$100M-500M	25.0	11,064	104	0
Citizens FS & LA	KY	15.0	0.002	0.11	57	2	<\$100M	32.5	516	4	0
Ascencia Bk Inc	KY	12.5	0.004	0.012	1,270	31	\$100M-500M	35.0	29,676	101	0
First FSB of Frankfort	KY	10.0	0.002	0.045	277	9	\$100M-500M	35.0	6,186	26	0
Victory Community Bank	KY	10.0	0.002	0.037	146	5	<\$100M	35.0	3,967	16	0
First FS & LA	KY	10.0	0	0.061	61	1	\$100M-500M	32.5	1,001	5	0
First Nat Bk of Lexington	KY	10.0	0.011	0.042	848	30	<\$100M	32.5	11,787	82	0
First Federal Bank	KY	10.0	0.004	0.03	565	16	\$100M-500M	17.5	8,634	41	0
Bankers Bk of KY	KY	10.0	0.004	0.009	168	3	<\$100M	17.5	3,934	17	0
Winchester Federal Savings B	KY	10.0	0.003	0.015	424	15	\$100M-500M	12.5	7,073	41	0
Home FS & LA	KY	10.0	0	0	0	0	\$100M-500M	10.0	0	0	0
Blue Grass FS & LA	KY	10.0	0	0	0	0	<\$100M	10.0	0	0	0
Home Savings Bank FSB	KY	NR	0	.	0	0	<\$100M	NR	0	0	0
Commonwealth Bank FSB	KY	NR	0	.	0	0	<\$100M	NR	0	0	0

Note: 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 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.