

Table 3A Expanded. Small Business Lending Institutions in Tennessee 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)
First St Bk	Union City	95.0	0.34	0.998	272,297	1,498	\$500M-\$1B	60.0	18,590	884	0
First NB of Manchester	Manchester	87.5	0.291	1	44,315	709	\$100M-500M	97.5	44,315	709	0
Traders NB	Tullahoma	87.5	0.355	1	41,853	556	\$100M-500M	97.5	41,853	556	0
Tennessee CMRC Bk	Franklin	87.5	0.583	0.802	182,474	2,838	\$100M-500M	95.0	84,844	2,233	0.001
First NB	Oneida	87.5	0.377	0.965	75,690	888	\$100M-500M	85.0	16,991	655	0
Citizens Bk	Carthage	82.5	0.175	1	77,552	2,094	\$100M-500M	97.5	77,552	2,094	0
American City Bk	Tullahoma	82.5	0.344	0.929	51,261	560	\$100M-500M	92.5	25,488	442	0
Bank of Lincoln Cty	Fayetteville	82.5	0.341	1	34,146	351	\$100M-500M	80.0	12,296	261	0
Bank of Greeneville	Greeneville	82.5	0.436	0.852	37,552	795	<\$100M	80.0	9,815	628	0
First Volunteer Bk of Tennessee	Chattanooga	82.5	0.249	0.718	120,519	1,218	\$100M-500M	75.0	21,819	811	0.003
Peoples Bk	Clifton	80.0	0.304	1	32,726	507	\$100M-500M	95.0	32,726	507	0
Farmers & Mrch Bk	Clarksville	80.0	0.233	0.657	112,201	1,346	\$100M-500M	87.5	32,201	1,031	0
Cavalry Bkg	Murfreesboro	80.0	0.222	0.707	134,071	1,414	\$500M-\$1B	80.0	26,666	946	0
Citizens Bk	Elizabethton	80.0	0.278	0.661	144,910	848	\$500M-\$1B	55.0	14,895	407	0.001
Capital B&TC	Nashville	80.0	0.252	0.716	107,103	794	\$100M-500M	55.0	12,189	468	0
Hardin County Bk	Savannah	77.5	0.166	1	36,200	4,011	\$100M-500M	100.0	36,200	4,011	0
First NB of LaFollette	La Follette	77.5	0.182	1	31,155	5,480	\$100M-500M	97.5	31,155	5,480	0
Peoples NB of LaFollette	LaFollette	77.5	0.298	1	33,788	399	\$100M-500M	95.0	33,788	399	0
First T&SB	Oneida	77.5	0.251	1	26,700	355	\$100M-500M	95.0	26,700	355	0
Peoples B&TC Pickett Cty	Byrdstown	77.5	0.244	1	21,874	623	<\$100M	95.0	21,874	623	0
FSGbank NA	Chattanooga	77.5	0.192	0.71	159,068	1,681	\$500M-\$1B	77.5	33,512	1,125	0.001
Commercial B&TC	Paris	77.5	0.202	0.774	87,610	1,311	\$100M-500M	72.5	16,398	849	0
Citizens NB	Athens	77.5	0.234	0.705	99,315	1,032	\$100M-500M	70.0	16,425	685	0.001
Bank of The S	Mount Juliet	77.5	0.232	0.757	80,801	795	\$100M-500M	65.0	13,325	531	0
First Century Bk	Tazewell	77.5	0.153	1	42,234	591	\$100M-500M	60.0	7,125	476	0
Coffee Cty Bk	Manchester	75.0	0.332	1	29,690	334	<\$100M	90.0	29,690	334	0
First Federal Bank	Dickson	75.0	0.213	0.847	69,290	663	\$100M-500M	87.5	23,686	493	0
First NB of Pulaski	Pulaski	75.0	0.197	0.676	87,060	1,115	\$100M-500M	77.5	21,397	867	0
First NB of TN	Livingston	75.0	0.232	0.631	92,793	1,037	\$100M-500M	75.0	19,779	714	0.001
Cumberland Cty Bk	Crossville	75.0	0.199	1	32,132	316	\$100M-500M	72.5	10,018	210	0
Southern Heritage Bk	Cleveland	75.0	0.308	0.71	54,587	543	\$100M-500M	70.0	10,690	335	0
First South Bk	Bolivar	75.0	0.233	0.676	64,354	756	\$100M-500M	67.5	11,064	540	0
First Bk of TN	Spring City	75.0	0.309	0.726	52,547	528	\$100M-500M	67.5	9,190	336	0
Pinnacle NB	Nashville	75.0	0.244	0.636	212,217	1,039	\$500M-\$1B	50.0	17,843	480	0
First NB	Pikeville	72.5	0.292	1	20,656	337	<\$100M	92.5	20,656	337	0
Citizens First Bk	Wartburg	72.5	0.221	1	20,445	325	<\$100M	90.0	20,445	325	0
Community South Bk	Parsons	72.5	0.256	0.552	83,173	1,058	\$100M-500M	77.5	18,595	864	0
Reelfoot Bk	Union City	72.5	0.221	0.737	30,898	731	\$100M-500M	75.0	8,557	614	0.002
First Bk	Lexington	72.5	0.218	0.576	260,355	3,105	\$1B-\$10B	72.5	48,305	2,221	0
Community First B&TC	Columbia	72.5	0.221	0.652	62,915	745	\$100M-500M	72.5	12,903	537	0
Cornerstone Cmnty Bk	Hixson	72.5	0.277	0.547	81,793	969	\$100M-500M	62.5	12,428	687	0.001
Primetrust Bk	Nashville	72.5	0.231	0.691	82,076	677	\$100M-500M	60.0	11,616	400	0
First NC of Tullahoma	Tullahoma	72.5	0.262	1	18,589	229	<\$100M	50.0	3,014	164	0.003

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		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Community Bk NA	Memphis	72.5	0.196	0.904	56,840	437	\$100M-500M	42.5	5,466	281	0
Benton Bkg Co	Benton	70.0	0.307	0.867	29,522	378	<\$100M	80.0	10,540	293	0
Citizens Bk of Blount Cty	Maryville	70.0	0.275	0.594	67,373	542	\$100M-500M	70.0	12,518	371	0.006
Community Bk of The Cumberla	Jamestown	70.0	0.327	0.876	25,495	292	<\$100M	65.0	5,402	209	0
Bank of Cleveland	Cleveland	70.0	0.267	0.668	52,201	409	\$100M-500M	57.5	7,727	279	0
Macon B&TC	Lafayette	67.5	0.116	1	26,962	539	\$100M-500M	95.0	26,962	539	0
First Citizens NB	Dyersburg	67.5	0.139	0.62	109,323	1,546	\$500M-\$1B	80.0	34,142	1,265	0
Farmers Bk	Portland	67.5	0.163	0.833	50,778	664	\$100M-500M	70.0	10,883	509	0
Cumberland B&TC	Clarksville	67.5	0.292	0.98	24,046	350	<\$100M	67.5	5,447	265	0
Greene Cty Bk	Greeneville	67.5	0.157	0.53	214,901	1,988	\$1B-\$10B	62.5	32,422	1,197	0
Trust One Bk	Memphis	67.5	0.172	0.543	92,738	1,078	\$500M-\$1B	62.5	16,327	745	0.001
Southeast Bk & TR	Athens	67.5	0.24	0.883	31,686	351	\$100M-500M	62.5	6,607	246	0
First NB	Lenoir City	67.5	0.173	0.553	57,881	1,239	\$100M-500M	60.0	9,345	864	0.002
TNbank	Oak Ridge	67.5	0.219	0.964	30,754	294	\$100M-500M	60.0	6,600	197	0
Cumberland Bk	Franklin	67.5	0.159	0.604	110,831	1,056	\$500M-\$1B	57.5	15,381	633	0
Citizens Tri-City Bk	Dunlap	67.5	0.146	0.995	50,169	375	\$100M-500M	52.5	8,003	209	0.001
Bank of Nashville	Nashville	67.5	0.172	0.542	123,524	903	\$500M-\$1B	50.0	15,145	437	0
Bank of Putnam Cty	Cookeville	65.0	0.136	1	34,703	363	\$100M-500M	77.5	13,035	266	0
Citizens Cmnty Bk	Winchester	65.0	0.269	0.712	30,606	477	\$100M-500M	77.5	9,876	370	0
Wayne Cty Bk	Waynesboro	65.0	0.188	0.985	29,467	442	\$100M-500M	72.5	7,890	347	0
Security B&TC	Paris	65.0	0.216	0.827	28,960	390	\$100M-500M	67.5	6,946	283	0
Community B&TC	Ashland City	65.0	0.235	0.818	31,728	325	\$100M-500M	65.0	7,116	232	0.003
Bank of Frankewing	Frankewing	65.0	0.195	0.997	24,743	310	\$100M-500M	65.0	6,310	222	0
Volunteer St Bk	Portland	65.0	0.191	0.762	39,409	490	\$100M-500M	62.5	7,738	344	0.001
Wilson B&TC	Lebanon	65.0	0.14	0.592	139,378	1,369	\$500M-\$1B	60.0	20,839	878	0.003
Carter Cty Bk	Elizabethton	65.0	0.218	0.625	44,611	582	\$100M-500M	60.0	8,739	309	0
Farmers Bk Lynchburg	Lynchburg	65.0	0.35	0.997	20,537	160	<\$100M	55.0	3,601	116	0
Enterprise NB	Memphis	65.0	0.17	0.643	54,860	517	\$100M-500M	50.0	7,657	290	0
Legends Bk	Clarksville	65.0	0.221	0.646	44,490	357	\$100M-500M	50.0	6,786	208	0
Community Tr & Bkg Co	Ooltewah	65.0	0.312	0.734	26,465	213	<\$100M	42.5	3,319	122	0
Citizens Svg B&TC	Nashville	65.0	0.544	0.939	29,255	119	<\$100M	22.5	1,568	52	0.005
Bank of Perry Cty	Lobelville	62.5	0.197	1	16,124	322	<\$100M	90.0	16,124	322	0
Commercial Bk	Harrogate	62.5	0.144	0.612	59,082	979	\$100M-500M	85.0	22,443	837	0.001
Citizens St Bk	Jasper	62.5	0.205	1	12,703	203	<\$100M	85.0	12,703	203	0.003
Carroll B&T	Huntingdon	62.5	0.144	1	22,406	397	\$100M-500M	77.5	9,197	328	0
American B&TC	Livingston	62.5	0.216	1	12,456	231	<\$100M	67.5	4,518	187	0
Peoples Bk of Bedford Cty	Shelbyville	62.5	0.256	1	14,120	164	<\$100M	60.0	3,606	122	0
Bank of TN	Kingsport	62.5	0.179	0.505	87,856	757	\$100M-500M	55.0	13,746	475	0
First Peoples Bk of TN	Jefferson City	62.5	0.279	0.803	28,351	262	\$100M-500M	50.0	4,089	174	0
First Cmnty Bk of E TN	Rogersville	62.5	0.241	0.522	51,342	408	\$100M-500M	47.5	7,253	259	0
Community NB of The Lakeway	Morristown	62.5	0.259	0.944	19,769	198	<\$100M	47.5	3,241	118	0
Cohutta Bkg Co of TB	Chattanooga	62.5	0.415	0.568	12,336	1,823	<\$100M	10.0	188	4	0
Union Bk	Jamestown	60.0	0.154	1	21,317	311	\$100M-500M	90.0	21,317	311	0

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Farmers & Merchants Bk	Trezevant	60.0	0.244	0.756	24,727	277	\$100M-500M	55.0	4,595	184	0
Andrew Johnson Bk	Greeneville	60.0	0.176	0.734	33,699	319	\$100M-500M	45.0	5,345	184	0
Insurors Bk Of TN	Nashville	60.0	0.384	0.794	26,189	129	<\$100M	20.0	1,456	44	0
Bank of Camden	Camden	57.5	0.086	1	12,407	1,123	\$100M-500M	90.0	12,407	1,123	0
Citizens Bk	Lafayette	57.5	0.096	0.944	26,474	684	\$100M-500M	85.0	14,785	624	0
Security FSB of Mcminville	Mc Minnville	57.5	0.176	0.89	22,864	309	\$100M-500M	72.5	7,419	243	0
Progressive Savings Bank Fs	Jamestown	57.5	0.146	0.905	26,730	309	\$100M-500M	57.5	6,118	225	0
Fifth Third Bk	Franklin	57.5	0.1	0.291	155,400	1,125	\$1B-\$10B	50.0	15,295	640	0.002
Clayton B&TC	Henderson	57.5	0.149	0.726	36,264	446	\$100M-500M	50.0	5,648	328	0
Franklin Cty United Bk	Decherd	57.5	0.287	1	7,070	89	<\$100M	50.0	1,804	72	0
Mountain NB	Sevierville	57.5	0.156	0.547	49,858	544	\$100M-500M	47.5	6,882	386	0.004
Bankeast	Knoxville	57.5	0.176	0.824	32,338	238	\$100M-500M	45.0	4,903	157	0.001
American TR Bk of E TN	Lenoir City	57.5	0.352	0.84	16,726	120	<\$100M	45.0	2,406	79	0
Citizens NB	Sevierville	57.5	0.151	0.424	76,442	556	\$500M-\$1B	40.0	6,761	303	0.002
Bank/First Citizens Bk	Cleveland	57.5	0.158	0.458	68,406	491	\$100M-500M	37.5	6,547	267	0.003
First CMRC Bk	Lewisburg	57.5	0.212	0.738	27,774	247	\$100M-500M	35.0	3,142	166	0
Greeneville Federal Bank Fs	Greeneville	57.5	0.222	0.683	31,554	188	\$100M-500M	30.0	3,205	87	0
First Alliance Bk	Cordova	57.5	0.245	0.923	23,233	164	<\$100M	25.0	2,081	85	0
Heritage Cmnty Bk	Greeneville	57.5	0.433	0.926	23,912	98	<\$100M	17.5	1,363	34	0
Farmers Bk	Parsons	55.0	0.219	1	8,095	191	<\$100M	80.0	8,095	191	0
First Tennessee Bk NA Mmphis	Memphis	55.0	0.047	0.288	1,732,940	22,450	>\$10B	55.0	263,739	15,501	0.006
National Bk of TN	Newport	55.0	0.188	0.725	30,677	259	\$100M-500M	50.0	5,473	159	0
Oakland Deposit Bk	Oakland	55.0	0.162	1	14,794	167	<\$100M	50.0	3,214	121	0.005
Community Bk	Lexington	55.0	0.193	1	11,780	131	<\$100M	50.0	2,663	89	0
First Farmers & Mrch NB	Columbia	55.0	0.095	0.6	79,833	701	\$500M-\$1B	45.0	10,320	420	0
Citizens Bk of E TN	Rogersville	55.0	0.196	0.777	22,343	209	\$100M-500M	45.0	3,732	137	0
TRI St Bk of Memphis	Memphis	55.0	0.231	0.608	27,912	215	\$100M-500M	20.0	1,953	98	0.002
State of Franklin Svg Bk	Johnson City	52.5	0.125	0.65	38,527	395	\$100M-500M	70.0	12,297	273	0
Farmers Bk	Cornersville	52.5	0.135	1	11,349	175	<\$100M	52.5	3,235	133	0
Cedarstone Bk	Lebanon	52.5	0.356	0.665	15,057	134	<\$100M	42.5	2,440	89	0
Peoples B&TC	Manchester	52.5	0.197	0.974	12,856	125	<\$100M	40.0	2,445	77	0
Community Bk of E TN	Clinton	52.5	0.175	1	12,001	107	<\$100M	32.5	1,849	67	0
Memphisfirst Cmnty Bk	Memphis	52.5	0.349	0.983	9,193	69	<\$100M	32.5	1,103	41	0
Banktennessee	Collierville	52.5	0.179	0.609	36,100	220	\$100M-500M	25.0	2,824	103	0
Traditions First Bk	Erin	50.0	0.146	1	8,180	143	<\$100M	55.0	2,529	118	0
Central Bk	Savannah	50.0	0.153	0.921	14,205	211	<\$100M	52.5	3,297	156	0
Citizens Bk	New Tazewell	50.0	0.141	0.899	19,286	233	\$100M-500M	50.0	3,800	160	0.006
Home Bk	Ducktown	50.0	0.164	0.865	18,532	206	\$100M-500M	50.0	3,711	140	0.001
Tristar Bk	Dickson	50.0	0.201	0.761	17,869	190	<\$100M	50.0	3,804	130	0
Decatur County Bk	Decaturville	50.0	0.17	1	14,401	114	<\$100M	50.0	3,296	84	0
Merchants & Planters Bk	Toone	50.0	0.156	0.978	13,829	154	<\$100M	42.5	2,916	103	0
Farmers & Merchants Bk	Dyer	47.5	0.115	1	8,903	297	<\$100M	80.0	8,903	297	0
Brighton Bk	Brighton	47.5	0.17	1	9,288	111	<\$100M	77.5	9,288	111	0

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First Cmnty Bk of Bedford CT	Shelbyville	47.5	0.123	0.593	26,973	574	\$100M-500M	67.5	9,343	485	0.002
Bank of Crockett	Bells	47.5	0.167	0.604	16,334	330	<\$100M	65.0	5,016	279	0
Citizens Bk	Hartsville	47.5	0.125	0.97	11,432	216	<\$100M	62.5	4,126	180	0
Home Federal Bank of Tennessee	Knoxville	47.5	0.03	0.23	49,307	858	\$1B-\$10B	52.5	17,429	732	0.005
Bank of Milan	Milan	47.5	0.159	1	8,077	113	<\$100M	52.5	2,432	92	0
Bank of Dickson	Dickson	47.5	0.122	0.939	19,711	209	\$100M-500M	47.5	3,763	142	0
Bank of Jackson	Jackson	47.5	0.18	0.628	18,290	219	\$100M-500M	37.5	3,119	130	0
Mountain Valley Bk	Dunlap	47.5	0.128	1	9,399	99	<\$100M	37.5	1,979	62	0
First NB	Centerville	45.0	0.11	1	10,499	198	<\$100M	77.5	10,499	198	0
Jefferson Federal Bank	Morristown	45.0	0.118	0.385	34,088	432	\$100M-500M	50.0	7,382	325	0
Bank of Ripley	Ripley	45.0	0.093	0.993	14,777	262	\$100M-500M	50.0	3,516	209	0.004
Tennessee St Bk	Pigeon Forge	45.0	0.098	0.366	48,124	448	\$100M-500M	40.0	7,095	281	0.003
United Cmnty Bk TN	Lenoir City	45.0	0.116	0.507	31,238	340	\$100M-500M	37.5	4,031	220	0
Bank of Bartlett	Bartlett	45.0	0.109	0.393	47,264	307	\$100M-500M	27.5	4,117	135	0
Bank of Gleason	Gleason	42.5	0.103	0.878	10,168	231	<\$100M	65.0	4,367	202	0
Liberty St Bk	Liberty	42.5	0.128	0.86	12,003	184	<\$100M	65.0	4,808	151	0
Jackson B&TC	Gainesboro	42.5	0.102	0.811	17,353	283	\$100M-500M	55.0	4,437	212	0
Chester County Bk	Henderson	42.5	0.144	1	5,768	119	<\$100M	50.0	1,825	94	0
Patriot Bk	Millington	42.5	0.157	0.62	16,885	216	\$100M-500M	47.5	3,678	144	0
Homeland Cmnty Bk	Mcminnville	42.5	0.178	0.935	7,503	95	<\$100M	47.5	2,155	74	0
First NB of Mcminnville	Mcminnville	42.5	0.117	0.583	35,822	287	\$100M-500M	40.0	5,928	198	0
Insouth Bk	Brownsville	42.5	0.074	0.401	36,695	355	\$100M-500M	37.5	5,886	220	0
Midsouth Bk	Murfreesboro	42.5	0.163	0.925	16,371	102	\$100M-500M	32.5	2,349	68	0
Community NB	Dayton	42.5	0.144	0.892	13,389	137	<\$100M	30.0	1,958	82	0
Home Bkg Co	Selmer	40.0	0.12	1	6,671	153	<\$100M	72.5	6,671	153	0
Medina Bkg Co	Medina	40.0	0.118	1	3,244	117	<\$100M	67.5	3,244	117	0
Peoples St Bk of Commerce	Trenton	40.0	0.11	1	8,913	114	<\$100M	47.5	3,012	90	0.004
Security Bk	Newbern	40.0	0.141	0.603	19,105	207	\$100M-500M	35.0	3,127	136	0.003
First Federal Savings Bank	Clarksville	40.0	0.097	0.569	21,988	371	\$100M-500M	27.5	1,740	305	0
Erwin NB	Erwin	37.5	0.066	1	6,028	99	<\$100M	70.0	6,028	99	0
Lauderdale County Bk	Halls	37.5	0.146	0.792	5,410	134	<\$100M	62.5	2,793	119	0
Security Federal Bank	Elizabethton	37.5	0.116	0.992	6,403	149	<\$100M	57.5	2,708	126	0
Bells Bkg Co	Bells	37.5	0.119	1	3,780	73	<\$100M	42.5	1,219	56	0
Planters Bk	Maury City	37.5	0.129	1	3,155	44	<\$100M	40.0	1,054	36	0
Independent Bk	Memphis	37.5	0.04	0.732	18,305	172	\$100M-500M	25.0	2,471	98	0
Mckenzie Bkg Co	Mckenzie	37.5	0.092	1	7,718	102	<\$100M	25.0	1,175	58	0
Peoples Bk	Sardis	35.0	0.083	1	3,208	81	<\$100M	65.0	3,208	81	0
Union Bk	Jellico	35.0	0.129	0.813	6,846	117	<\$100M	52.5	2,428	94	0
Greenfield Bkg Co	Greenfield	35.0	0.102	1	4,703	91	<\$100M	42.5	1,550	74	0
Newport Federal Bank	Newport	35.0	0.048	1	5,611	45	\$100M-500M	32.5	1,537	33	0
Peoples Bk of E TN	Madisonville	35.0	0.144	0.64	17,037	130	\$100M-500M	27.5	2,390	85	0
Gates Bkg&TC	Gates	35.0	0.141	1	4,098	45	<\$100M	25.0	685	33	0
Bank of Waynesboro	Waynesboro	32.5	0.116	0.504	13,376	245	\$100M-500M	65.0	5,558	207	0

Table 3A Expanded. Small Business Lending Institutions in Tennessee 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)
Citizens B&TC	Atwood	32.5	0.087	1	1,704	65	<\$100M	50.0	1,145	62	0
Citizens Bk of Spencer	Spencer	32.5	0.043	1	1,467	19	<\$100M	47.5	1,467	19	0
Farmers Bk	Woodland Mills	32.5	0.1	1	1,205	21	<\$100M	42.5	496	18	0
Farmers & Merchants Bk	Adamsville	32.5	0.134	0.998	4,032	60	<\$100M	37.5	1,053	42	0
Highland FS & LA	Crossville	32.5	0.024	1	1,436	19	<\$100M	30.0	714	16	0
Sevier Cty Bk	Sevierville	32.5	0.091	0.358	28,883	201	\$100M-500M	25.0	3,104	106	0
Sumner B&TC	Gallatin	32.5	0.065	1	2,063	21	<\$100M	17.5	263	11	0
Union B&TC	Livingston	30.0	0.044	1	3,239	84	<\$100M	57.5	3,239	84	0
Somerville B&TC	Somerville	30.0	0.067	0.717	11,846	208	\$100M-500M	55.0	4,868	167	0
Citizens B&TC Of Grainger CY	Rutledge	30.0	0.087	0.635	12,625	162	\$100M-500M	42.5	3,355	115	0
First St Bk	Chapel Hill	30.0	0.067	1	2,700	63	<\$100M	42.5	1,270	55	0
Bank of Mason	Mason	30.0	0.03	1	256	17	<\$100M	40.0	256	17	0
Bank of Bradford	Bradford	30.0	0.021	1	769	22	<\$100M	35.0	769	22	0
Bank of Fayette County	Moscow	30.0	0.089	0.703	10,910	138	\$100M-500M	32.5	2,583	92	0
Elizabethton Federal Savings	Elizabethton	30.0	0.057	0.609	19,090	132	\$100M-500M	22.5	2,739	65	0
Athens Federal Community Bank	Athens	27.5	0.098	0.579	18,287	149	\$100M-500M	22.5	2,561	77	0
Home Bk of TN	Maryville	27.5	0.106	0.53	12,009	129	\$100M-500M	22.5	1,964	75	0.001
Paragon NB	Memphis	25.0	0.14	0.486	10,692	70	<\$100M	17.5	1,330	40	0
First Capital Bk	Germantown	22.5	0.124	0.46	10,028	103	<\$100M	32.5	2,401	62	0
Farmers St Bk	Mountain City	22.5	0.096	0.425	11,296	132	\$100M-500M	27.5	2,294	100	0
Johnson Cty Bk	Mountain City	22.5	0.067	0.763	6,419	64	<\$100M	15.0	859	32	0
American Scty B&TC	Hendersonville	22.5	0.134	0.564	6,782	27	<\$100M	10.0	487	11	0
Bank of Halls	Halls	15.0	0.089	0.403	4,365	105	<\$100M	30.0	1,216	77	0
Citizens City & Cty Bk	Trenton	15.0	0.082	0.554	2,257	34	<\$100M	25.0	589	23	0
First Trust Bank For Savings	Memphis	15.0	0.04	0.336	10,407	55	\$100M-500M	10.0	895	15	0
Nashville B&TC	Nashville	15.0	0.1	0.431	6,185	25	<\$100M	10.0	230	9	0
Financial Federal Savings Bank	Memphis	10.0	0	0	0	0	\$100M-500M	10.0	0	0	0
Volunteer FS & LA of Madison	Madisonville	10.0	0	0	0	0	\$100M-500M	10.0	0	0	0
Lawrenceburg Federal Bank F	Lawrenceburg	10.0	0	0	0	0	<\$100M	10.0	0	0	0
Independence Trust Company	Franklin	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 Tennessee 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)
Hardin County Bk	TN	100.0	0.166	1	36,200	4,011	\$100M-500M	77.5	36,200	4,011	0
First NB of Manchester	TN	97.5	0.291	1	44,315	709	\$100M-500M	87.5	44,315	709	0
Traders NB	TN	97.5	0.355	1	41,853	556	\$100M-500M	87.5	41,853	556	0
Citizens Bk	TN	97.5	0.175	1	77,552	2,094	\$100M-500M	82.5	77,552	2,094	0
First NB of Lafollette	TN	97.5	0.182	1	31,155	5,480	\$100M-500M	77.5	31,155	5,480	0
Tennessee Cmrc Bk	TN	95.0	0.271	0.373	84,844	2,233	\$100M-500M	87.5	182,474	2,838	0.001
Peoples Bk	TN	95.0	0.304	1	32,726	507	\$100M-500M	80.0	32,726	507	0
Peoples NB of Lafollette	TN	95.0	0.298	1	33,788	399	\$100M-500M	77.5	33,788	399	0
First T&SB	TN	95.0	0.251	1	26,700	355	\$100M-500M	77.5	26,700	355	0
Peoples B&TC Pickett Cty	TN	95.0	0.244	1	21,874	623	<\$100M	77.5	21,874	623	0
Macon B&TC	TN	95.0	0.116	1	26,962	539	\$100M-500M	67.5	26,962	539	0
American City Bk	TN	92.5	0.171	0.462	25,488	442	\$100M-500M	82.5	51,261	560	0
First NB	TN	92.5	0.292	1	20,656	337	<\$100M	72.5	20,656	337	0
Coffee Cty Bk	TN	90.0	0.332	1	29,690	334	<\$100M	75.0	29,690	334	0
Citizens First Bk	TN	90.0	0.221	1	20,445	325	<\$100M	72.5	20,445	325	0
Bank of Perry Cty	TN	90.0	0.197	1	16,124	322	<\$100M	62.5	16,124	322	0
Union Bk	TN	90.0	0.154	1	21,317	311	\$100M-500M	60.0	21,317	311	0
Bank of Camden	TN	90.0	0.086	1	12,407	1,123	\$100M-500M	57.5	12,407	1,123	0
Farmers & Mrch Bk	TN	87.5	0.067	0.189	32,201	1,031	\$100M-500M	80.0	112,201	1,346	0
First Federal Bank	TN	87.5	0.073	0.29	23,686	493	\$100M-500M	75.0	69,290	663	0
First NB	TN	85.0	0.085	0.217	16,991	655	\$100M-500M	87.5	75,690	888	0
Commercial Bk	TN	85.0	0.055	0.233	22,443	837	\$100M-500M	62.5	59,082	979	0.001
Citizens St Bk	TN	85.0	0.205	1	12,703	203	<\$100M	62.5	12,703	203	0.003
Citizens Bk	TN	85.0	0.053	0.527	14,785	624	\$100M-500M	57.5	26,474	684	0
Bank of Lincoln Cty	TN	80.0	0.123	0.36	12,296	261	\$100M-500M	82.5	34,146	351	0
Bank of Greeneville	TN	80.0	0.114	0.223	9,815	628	<\$100M	82.5	37,552	795	0
Cavalry Bkg	TN	80.0	0.044	0.141	26,666	946	\$500M-\$1B	80.0	134,071	1,414	0
Benton Bkg Co	TN	80.0	0.11	0.31	10,540	293	<\$100M	70.0	29,522	378	0
First Citizens NB	TN	80.0	0.043	0.194	34,142	1,265	\$500M-\$1B	67.5	109,323	1,546	0
Farmers Bk	TN	80.0	0.219	1	8,095	191	<\$100M	55.0	8,095	191	0
Farmers & Merchants Bk	TN	80.0	0.115	1	8,903	297	<\$100M	47.5	8,903	297	0
Fsgbank NA	TN	77.5	0.04	0.15	33,512	1,125	\$500M-\$1B	77.5	159,068	1,681	0.001
First NB of Pulaski	TN	77.5	0.049	0.166	21,397	867	\$100M-500M	75.0	87,060	1,115	0
Community South Bk	TN	77.5	0.057	0.123	18,595	864	\$100M-500M	72.5	83,173	1,058	0
Bank of Putnam Cty	TN	77.5	0.051	0.376	13,035	266	\$100M-500M	65.0	34,703	363	0
Citizens Cmnty Bk	TN	77.5	0.087	0.23	9,876	370	\$100M-500M	65.0	30,606	477	0
Carroll B&T	TN	77.5	0.059	0.41	9,197	328	\$100M-500M	62.5	22,406	397	0
Brighton Bk	TN	77.5	0.17	1	9,288	111	<\$100M	47.5	9,288	111	0
First NB	TN	77.5	0.11	1	10,499	198	<\$100M	45.0	10,499	198	0
First Volunteer Bk Of Tennes	TN	75.0	0.045	0.13	21,819	811	\$100M-500M	82.5	120,519	1,218	0.003

Table 3B Expanded. Micro Business Lending Institutions in Tennessee 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)
First NB of TN	TN	75.0	0.05	0.134	19,779	714	\$100M-500M	75.0	92,793	1,037	0.001
Reelfoot Bk	TN	75.0	0.061	0.204	8,557	614	\$100M-500M	72.5	30,898	731	0.002
Commercial B&TC	TN	72.5	0.038	0.145	16,398	849	\$100M-500M	77.5	87,610	1,311	0
Cumberland Cty Bk	TN	72.5	0.062	0.312	10,018	210	\$100M-500M	75.0	32,132	316	0
First Bk	TN	72.5	0.04	0.107	48,305	2,221	\$1B-\$10B	72.5	260,355	3,105	0
Community First B&TC	TN	72.5	0.045	0.134	12,903	537	\$100M-500M	72.5	62,915	745	0
Wayne Cty Bk	TN	72.5	0.05	0.264	7,890	347	\$100M-500M	65.0	29,467	442	0
Security FSB Of Mcminnvile	TN	72.5	0.057	0.289	7,419	243	\$100M-500M	57.5	22,864	309	0
Home Bkg Co	TN	72.5	0.12	1	6,671	153	<\$100M	40.0	6,671	153	0
Citizens NB	TN	70.0	0.039	0.117	16,425	685	\$100M-500M	77.5	99,315	1,032	0.001
Southern Heritage Bk	TN	70.0	0.06	0.139	10,690	335	\$100M-500M	75.0	54,587	543	0
Citizens Bk of Blount Cty	TN	70.0	0.051	0.11	12,518	371	\$100M-500M	70.0	67,373	542	0.006
Farmers Bk	TN	70.0	0.035	0.178	10,883	509	\$100M-500M	67.5	50,778	664	0
State of Franklin Svg Bk	TN	70.0	0.04	0.208	12,297	273	\$100M-500M	52.5	38,527	395	0
Erwin NB	TN	70.0	0.066	1	6,028	99	<\$100M	37.5	6,028	99	0
First South Bk	TN	67.5	0.04	0.116	11,064	540	\$100M-500M	75.0	64,354	756	0
First Bk of TN	TN	67.5	0.054	0.127	9,190	336	\$100M-500M	75.0	52,547	528	0
Cumberland B&TC	TN	67.5	0.066	0.222	5,447	265	<\$100M	67.5	24,046	350	0
Security B&TC	TN	67.5	0.052	0.198	6,946	283	\$100M-500M	65.0	28,960	390	0
American B&TC	TN	67.5	0.078	0.363	4,518	187	<\$100M	62.5	12,456	231	0
First Cmnty Bk of Bedford CT	TN	67.5	0.043	0.205	9,343	485	\$100M-500M	47.5	26,973	574	0.002
Medina Bkg Co	TN	67.5	0.118	1	3,244	117	<\$100M	40.0	3,244	117	0
Bank of The S	TN	65.0	0.038	0.125	13,325	531	\$100M-500M	77.5	80,801	795	0
Community Bk Of The Cumberla	TN	65.0	0.069	0.186	5,402	209	<\$100M	70.0	25,495	292	0
Community B&TC	TN	65.0	0.053	0.183	7,116	232	\$100M-500M	65.0	31,728	325	0.003
Bank of Frankewing	TN	65.0	0.05	0.254	6,310	222	\$100M-500M	65.0	24,743	310	0
Bank of Crockett	TN	65.0	0.051	0.186	5,016	279	<\$100M	47.5	16,334	330	0
Bank of Gleason	TN	65.0	0.044	0.377	4,367	202	<\$100M	42.5	10,168	231	0
Liberty St Bk	TN	65.0	0.051	0.345	4,808	151	<\$100M	42.5	12,003	184	0
Peoples Bk	TN	65.0	0.083	1	3,208	81	<\$100M	35.0	3,208	81	0
Bank of Waynesboro	TN	65.0	0.048	0.209	5,558	207	\$100M-500M	32.5	13,376	245	0
Cornerstone Cmnty Bk	TN	62.5	0.042	0.083	12,428	687	\$100M-500M	72.5	81,793	969	0.001
Greene Cty Bk	TN	62.5	0.024	0.08	32,422	1,197	\$1B-\$10B	67.5	214,901	1,988	0
Trust One Bk	TN	62.5	0.03	0.096	16,327	745	\$500M-\$1B	67.5	92,738	1,078	0.001
Southeast Bk & TR	TN	62.5	0.05	0.184	6,607	246	\$100M-500M	67.5	31,686	351	0
Volunteer St Bk	TN	62.5	0.038	0.15	7,738	344	\$100M-500M	65.0	39,409	490	0.001
Citizens Bk	TN	62.5	0.045	0.35	4,126	180	<\$100M	47.5	11,432	216	0
Lauderdale County Bk	TN	62.5	0.075	0.409	2,793	119	<\$100M	37.5	5,410	134	0
First St Bk	TN	60.0	0.023	0.068	18,590	884	\$500M-\$1B	95.0	272,297	1,498	0
First Century Bk	TN	60.0	0.026	0.169	7,125	476	\$100M-500M	77.5	42,234	591	0
Primetrust Bk	TN	60.0	0.033	0.098	11,616	400	\$100M-500M	72.5	82,076	677	0

Table 3B Expanded. Micro Business Lending Institutions in Tennessee 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)
First NB	TN	60.0	0.028	0.089	9,345	864	\$100M-500M	67.5	57,881	1,239	0.002
Tnbank	TN	60.0	0.047	0.207	6,600	197	\$100M-500M	67.5	30,754	294	0
Wilson B&TC	TN	60.0	0.021	0.088	20,839	878	\$500M-\$1B	65.0	139,378	1,369	0.003
Carter Cty Bk	TN	60.0	0.043	0.122	8,739	309	\$100M-500M	65.0	44,611	582	0
Peoples Bk of Bedford Cty	TN	60.0	0.065	0.255	3,606	122	<\$100M	62.5	14,120	164	0
Bank of Cleveland	TN	57.5	0.04	0.099	7,727	279	\$100M-500M	70.0	52,201	409	0
Cumberland Bk	TN	57.5	0.022	0.084	15,381	633	\$500M-\$1B	67.5	110,831	1,056	0
Progressive Savings Bank FS	TN	57.5	0.033	0.207	6,118	225	\$100M-500M	57.5	26,730	309	0
Security Federal Bank	TN	57.5	0.049	0.42	2,708	126	<\$100M	37.5	6,403	149	0
Union B&TC	TN	57.5	0.044	1	3,239	84	<\$100M	30.0	3,239	84	0
Citizens Bk	TN	55.0	0.029	0.068	14,895	407	\$500M-\$1B	80.0	144,910	848	0.001
Capital B&TC	TN	55.0	0.029	0.082	12,189	468	\$100M-500M	80.0	107,103	794	0
Farmers Bk Lynchburg	TN	55.0	0.061	0.175	3,601	116	<\$100M	65.0	20,537	160	0
Bank of TN	TN	55.0	0.028	0.079	13,746	475	\$100M-500M	62.5	87,856	757	0
Farmers & Merchants Bk	TN	55.0	0.045	0.141	4,595	184	\$100M-500M	60.0	24,727	277	0
First Tennessee Bk NA Mmphs	TN	55.0	0.007	0.044	263,739	15,501	\$50B-\$10B	55.0	1,732,940	22,450	0.006
Traditions First Bk	TN	55.0	0.045	0.309	2,529	118	<\$100M	50.0	8,180	143	0
Jackson B&TC	TN	55.0	0.026	0.207	4,437	212	\$100M-500M	42.5	17,353	283	0
Somerville B&TC	TN	55.0	0.028	0.295	4,868	167	\$100M-500M	30.0	11,846	208	0
Citizens Tri-City Bk	TN	52.5	0.023	0.159	8,003	209	\$100M-500M	67.5	50,169	375	0.001
Farmers Bk	TN	52.5	0.039	0.285	3,235	133	<\$100M	52.5	11,349	175	0
Central Bk	TN	52.5	0.036	0.214	3,297	156	<\$100M	50.0	14,205	211	0
Home Federal Bank of Tennessee	TN	52.5	0.011	0.081	17,429	732	\$1B-\$10B	47.5	49,307	858	0.005
Bank of Milan	TN	52.5	0.048	0.301	2,432	92	<\$100M	47.5	8,077	113	0
Union Bk	TN	52.5	0.046	0.288	2,428	94	<\$100M	35.0	6,846	117	0
Pinnacle NB	TN	50.0	0.02	0.053	17,843	480	\$500M-\$1B	75.0	212,217	1,039	0
First NB of Tullahoma	TN	50.0	0.042	0.162	3,014	164	<\$100M	72.5	18,589	229	0.003
Bank of Nashville	TN	50.0	0.021	0.066	15,145	437	\$500M-\$1B	67.5	123,524	903	0
Enterprise NB	TN	50.0	0.024	0.09	7,657	290	\$100M-500M	65.0	54,860	517	0
Legends Bk	TN	50.0	0.034	0.098	6,786	208	\$100M-500M	65.0	44,490	357	0
First Peoples Bk of TN	TN	50.0	0.04	0.116	4,089	174	\$100M-500M	62.5	28,351	262	0
Fifth Third Bk	TN	50.0	0.01	0.029	15,295	640	\$1B-\$10B	57.5	155,400	1,125	0.002
Clayton B&TC	TN	50.0	0.023	0.113	5,648	328	\$100M-500M	57.5	36,264	446	0
Franklin Cty United Bk	TN	50.0	0.073	0.255	1,804	72	<\$100M	57.5	7,070	89	0
National Bk of TN	TN	50.0	0.034	0.129	5,473	159	\$100M-500M	55.0	30,677	259	0
Oakland Deposit Bk	TN	50.0	0.035	0.217	3,214	121	<\$100M	55.0	14,794	167	0.005
Community Bk	TN	50.0	0.044	0.226	2,663	89	<\$100M	55.0	11,780	131	0
Citizens Bk	TN	50.0	0.028	0.177	3,800	160	\$100M-500M	50.0	19,286	233	0.006
Home Bk	TN	50.0	0.033	0.173	3,711	140	\$100M-500M	50.0	18,532	206	0.001
Tristar Bk	TN	50.0	0.043	0.162	3,804	130	<\$100M	50.0	17,869	190	0
Decatur County Bk	TN	50.0	0.039	0.229	3,296	84	<\$100M	50.0	14,401	114	0

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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)
Jefferson Federal Bank	TN	50.0	0.026	0.083	7,382	325	\$100M-500M	45.0	34,088	432	0
Bank of Ripley	TN	50.0	0.022	0.236	3,516	209	\$100M-500M	45.0	14,777	262	0.004
Chester County Bk	TN	50.0	0.045	0.316	1,825	94	<\$100M	42.5	5,768	119	0
Citizens B&TC	TN	50.0	0.059	0.672	1,145	62	<\$100M	32.5	1,704	65	0
First Cmnty Bk of E TN	TN	47.5	0.034	0.074	7,253	259	\$100M-500M	62.5	51,342	408	0
Community NB of The Lakeway	TN	47.5	0.043	0.155	3,241	118	<\$100M	62.5	19,769	198	0
Mountain NB	TN	47.5	0.022	0.076	6,882	386	\$100M-500M	57.5	49,858	544	0.004
Bank of Dickson	TN	47.5	0.023	0.179	3,763	142	\$100M-500M	47.5	19,711	209	0
Patriot Bk	TN	47.5	0.034	0.135	3,678	144	\$100M-500M	42.5	16,885	216	0
Homeland Cmnty Bk	TN	47.5	0.051	0.269	2,155	74	<\$100M	42.5	7,503	95	0
Peoples St Bk of Commerce	TN	47.5	0.037	0.338	3,012	90	<\$100M	40.0	8,913	114	0.004
Citizens Bk of Spencer	TN	47.5	0.043	1	1,467	19	<\$100M	32.5	1,467	19	0
Andrew Johnson Bk	TN	45.0	0.028	0.116	5,345	184	\$100M-500M	60.0	33,699	319	0
Bankeast	TN	45.0	0.027	0.125	4,903	157	\$100M-500M	57.5	32,338	238	0.001
American TR Bk of E TN	TN	45.0	0.051	0.121	2,406	79	<\$100M	57.5	16,726	120	0
First Farmers & Mrch NB	TN	45.0	0.012	0.078	10,320	420	\$500M-\$1B	55.0	79,833	701	0
Citizens Bk of E TN	TN	45.0	0.033	0.13	3,732	137	\$100M-500M	55.0	22,343	209	0
Community Bk NA	TN	42.5	0.019	0.087	5,466	281	\$100M-500M	72.5	56,840	437	0
Community TR & Bkg Co	TN	42.5	0.039	0.092	3,319	122	<\$100M	65.0	26,465	213	0
Cedarstone Bk	TN	42.5	0.058	0.108	2,440	89	<\$100M	52.5	15,057	134	0
Merchants & Planters Bk	TN	42.5	0.033	0.206	2,916	103	<\$100M	50.0	13,829	154	0
Bells Bkg Co	TN	42.5	0.039	0.322	1,219	56	<\$100M	37.5	3,780	73	0
Greenfield Bkg Co	TN	42.5	0.033	0.33	1,550	74	<\$100M	35.0	4,703	91	0
Farmers Bk	TN	42.5	0.041	0.412	496	18	<\$100M	32.5	1,205	21	0
Citizens B&TC of Grainger CT	TN	42.5	0.023	0.169	3,355	115	\$100M-500M	30.0	12,625	162	0
First St Bk	TN	42.5	0.031	0.47	1,270	55	<\$100M	30.0	2,700	63	0
Citizens NN	TN	40.0	0.013	0.038	6,761	303	\$500M-\$1B	57.5	76,442	556	0.002
Peoples B&TC	TN	40.0	0.037	0.185	2,445	77	<\$100M	52.5	12,856	125	0
Tennessee St Bk	TN	40.0	0.015	0.054	7,095	281	\$100M-500M	45.0	48,124	448	0.003
First NB of Mcminville	TN	40.0	0.019	0.097	5,928	198	\$100M-500M	42.5	35,822	287	0
Planters Bk	TN	40.0	0.043	0.334	1,054	36	<\$100M	37.5	3,155	44	0
Bank of Mason	TN	40.0	0.03	1	256	17	<\$100M	30.0	256	17	0
Bank/First Citizens Bk	TN	37.5	0.015	0.044	6,547	267	\$100M-500M	57.5	68,406	491	0.003
Bank of Jackson	TN	37.5	0.031	0.107	3,119	130	\$100M-500M	47.5	18,290	219	0
Mountain Valley Bk	TN	37.5	0.027	0.211	1,979	62	<\$100M	47.5	9,399	99	0
United Cmnty Bk TN	TN	37.5	0.015	0.065	4,031	220	\$100M-500M	45.0	31,238	340	0
Insouth Bk	TN	37.5	0.012	0.064	5,886	220	\$100M-500M	42.5	36,695	355	0
Farmers & Merchants Bk	TN	37.5	0.035	0.261	1,053	42	<\$100M	32.5	4,032	60	0
First Cmrc Bk	TN	35.0	0.024	0.083	3,142	166	\$100M-500M	57.5	27,774	247	0
Security Bk	TN	35.0	0.023	0.099	3,127	136	\$100M-500M	40.0	19,105	207	0.003
Bank of Bradford	TN	35.0	0.021	1	769	22	<\$100M	30.0	769	22	0

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Community Bk of E TN	TN	32.5	0.027	0.154	1,849	67	<\$100M	52.5	12,001	107	0
Memphisfirst Cmnty Bk	TN	32.5	0.042	0.118	1,103	41	<\$100M	52.5	9,193	69	0
Midsouth Bk	TN	32.5	0.023	0.133	2,349	68	\$100M-500M	42.5	16,371	102	0
Newport Federal Bank	TN	32.5	0.013	0.274	1,537	33	\$100M-500M	35.0	5,611	45	0
Bank of Fayette County	TN	32.5	0.021	0.166	2,583	92	\$100M-500M	30.0	10,910	138	0
First Capital Bk	TN	32.5	0.03	0.11	2,401	62	<\$100M	22.5	10,028	103	0
Greeneville Federal Bank FS	TN	30.0	0.023	0.069	3,205	87	\$100M-500M	57.5	31,554	188	0
Community NB	TN	30.0	0.021	0.13	1,958	82	<\$100M	42.5	13,389	137	0
Highland FS & LA	TN	30.0	0.012	0.497	714	16	<\$100M	32.5	1,436	19	0
Bank of Halls	TN	30.0	0.025	0.112	1,216	77	<\$100M	15.0	4,365	105	0
Bank of Bartlett	TN	27.5	0.009	0.034	4,117	135	\$100M-500M	45.0	47,264	307	0
First Federal Savings Bank	TN	27.5	0.008	0.045	1,740	305	\$100M-500M	40.0	21,988	371	0
Peoples Bk of E TN	TN	27.5	0.02	0.09	2,390	85	\$100M-500M	35.0	17,037	130	0
Farmers St Bk	TN	27.5	0.02	0.086	2,294	100	\$100M-500M	22.5	11,296	132	0
First Alliance Bk	TN	25.0	0.022	0.083	2,081	85	<\$100M	57.5	23,233	164	0
Banktennessee	TN	25.0	0.014	0.048	2,824	103	\$100M-500M	52.5	36,100	220	0
Independent Bk	TN	25.0	0.005	0.099	2,471	98	\$100M-500M	37.5	18,305	172	0
Mckenzie Bkg Co	TN	25.0	0.014	0.152	1,175	58	<\$100M	37.5	7,718	102	0
Gates Bkg&Tc	TN	25.0	0.024	0.167	685	33	<\$100M	35.0	4,098	45	0
Sevier Cty Bk	TN	25.0	0.01	0.039	3,104	106	\$100M-500M	32.5	28,883	201	0
Citizens City & Cty Bk	TN	25.0	0.022	0.144	589	23	<\$100M	15.0	2,257	34	0
Citizens Svg B&TC	TN	22.5	0.029	0.05	1,568	52	<\$100M	65.0	29,255	119	0.005
Elizabethton Federal Savings	TN	22.5	0.008	0.087	2,739	65	\$100M-500M	30.0	19,090	132	0
Athens Federal Community Ban	TN	22.5	0.014	0.081	2,561	77	\$100M-500M	27.5	18,287	149	0
Home Bk of TN	TN	22.5	0.017	0.087	1,964	75	\$100M-500M	27.5	12,009	129	0.001
Insurors Bk of TN	TN	20.0	0.021	0.044	1,456	44	<\$100M	60.0	26,189	129	0
TRI St Bk of Memphis	TN	20.0	0.016	0.043	1,953	98	\$100M-500M	55.0	27,912	215	0.002
Heritage Cmnty Bk	TN	17.5	0.025	0.053	1,363	34	<\$100M	57.5	23,912	98	0
Sumner B&TC	TN	17.5	0.008	0.127	263	11	<\$100M	32.5	2,063	21	0
Paragon NB	TN	17.5	0.017	0.06	1,330	40	<\$100M	25.0	10,692	70	0
Johnson Cty Bk	TN	15.0	0.009	0.102	859	32	<\$100M	22.5	6,419	64	0
Cohutta Bkg Co of TN	TN	10.0	0.006	0.009	188	4	<\$100M	62.5	12,336	1,823	0
American Scty B&TC	TN	10.0	0.01	0.04	487	11	<\$100M	22.5	6,782	27	0
First Trust Bank For Savings	TN	10.0	0.003	0.029	895	15	\$100M-500M	15.0	10,407	55	0
Nashville B&TC	TN	10.0	0.004	0.016	230	9	<\$100M	15.0	6,185	25	0
Financial Federal Savings Ba	TN	10.0	0	0	0	0	\$100M-500M	10.0	0	0	0
Volunteer FS & LA of Madison	TN	10.0	0	0	0	0	\$100M-500M	10.0	0	0	0
Lawrenceburg Federal Bank F	TN	10.0	0	0	0	0	<\$100M	10.0	0	0	0
Independence Trust Company	TN	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

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		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1000) (4)	SSBL# (5)		Total Rank (7)	LSBL\$ (1000) (8)	LSBL# (9)	CRD/TA (10)

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.