

Table 3A Expanded. Small Business Lending Institutions in Kentucky Using Call Report Data, June 2007

Name of Lending Institution	City	Small Business Lending (<\$1M)					Micro Business Lending (<\$100k)				
		Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL\$ (1000) (4)	LSBL# (5)	Institution Asset Size (6)	Total Rank (7)	SSBL\$ (1000) (8)	SSBL# (9)	CRD/TA (10)
Peoples B&TC	Hazard	97.5	0.363	1	97,381	1,308	\$100M-500M	100.0	97,381	1,308	0
Bank of The Bluegrass & TC	Lexington	95.0	0.325	1	82,624	470	\$100M-500M	67.5	11,949	293	0
First United Bk	Madisonville	92.5	0.279	1	47,599	735	\$100M-500M	62.5	6,571	548	0
Peoples Bk of KY Inc	Flemingsburg	92.5	0.229	1	41,550	1,032	\$100M-500M	100.0	41,550	1,032	0.004
South Central Bank F.S.B.	Elizabethtown	90.0	0.51	1	23,994	319	<\$100M	97.5	23,994	319	0
Bank of Edmonson Cty	Brownsville	90.0	0.211	1	38,313	1,075	\$100M-500M	92.5	18,653	974	0
Peoples Exch Bk	Stanton	90.0	0.282	0.949	72,385	1,138	\$100M-500M	87.5	18,220	901	0
Edmonton St Bk	Glasgow	87.5	0.156	1	55,812	1,132	\$100M-500M	100.0	55,812	1,132	0
Bank of Columbia	ColUmbia	85.0	0.285	0.953	35,776	651	\$100M-500M	90.0	14,256	552	0
Kentucky NB	Pikeville	82.5	0.29	1	21,938	335	<\$100M	72.5	6,456	257	0.002
Farmers Bk	Hardinsburg	82.5	0.304	1	26,667	564	<\$100M	80.0	7,599	492	0
Lawrenceburg BK&TC	Lawrenceburg	82.5	0.203	1	35,233	457	\$100M-500M	72.5	8,388	391	0
Citizens Bk of Northern KY	Newport	82.5	0.312	0.747	73,786	683	\$100M-500M	72.5	13,501	421	0.003
South Central Bk	Glasgow	82.5	0.262	0.802	76,577	1,036	\$100M-500M	90.0	21,362	822	0
Paducah B&TC	Paducah	82.5	0.205	0.872	88,186	780	\$100M-500M	72.5	15,488	466	0
Town Square Bk Inc	Ashland	80.0	0.308	0.928	44,369	535	\$100M-500M	75.0	9,801	366	0.002
First Kentucky Bk Inc	Mayfield	80.0	0.246	0.795	88,176	1,015	\$100M-500M	85.0	21,519	714	0
Monticello Bkg Co	Monticello	80.0	0.205	0.731	91,380	1,274	\$100M-500M	80.0	22,442	926	0
Heritage Bank	Hopkinsville	80.0	0.123	0.509	94,256	954	\$500M-\$1B	85.0	15,551	652	0
Farmers Bk	Nicholasville	77.5	0.318	1	29,947	301	<\$100M	90.0	29,947	301	0
Central Bank FSB	Nicholasville	77.5	0.191	0.573	33,075	353	\$100M-500M	85.0	6,331	203	0.002
First Citizens Bk	Elizabethtown	77.5	0.268	0.95	68,355	274	\$100M-500M	22.5	3,289	105	0
Stock Yards B&TC	Louisville	77.5	0.243	0.555	343,961	3,591	\$1B-\$10B	60.0	35,578	1,195	0
Paramount Bank	Lexington	75.0	0.218	0.718	19,337	132	<\$100M	62.5	1,778	55	0
United Citizens Bk	ColUmbia	75.0	0.344	0.93	31,847	370	<\$100M	82.5	11,029	300	0
State B&TC	Harrodsburg	75.0	0.199	1	20,572	434	\$100M-500M	97.5	20,572	434	0
First Commonwealth Bk	Prestonsburg	75.0	0.189	1	31,583	609	\$100M-500M	95.0	31,583	609	0
The Murray Bank	Murray	75.0	0.149	0.628	25,597	393	\$100M-500M	87.5	6,859	323	0
Cecilian Bk	Cecilia	75.0	0.222	0.773	70,724	816	\$100M-500M	80.0	17,204	570	0.002
Bank of KY	Crestview Hills	75.0	0.251	0.508	286,511	2,077	\$1B-\$10B	62.5	31,065	1,002	0.003
Peoples Bk	Taylorsville	72.5	0.222	0.999	20,756	347	<\$100M	70.0	5,796	289	0
Leitchfield Deposit B&TC	Leitchfield	72.5	0.329	0.849	32,828	388	<\$100M	65.0	6,110	268	0.004
Citizens Bk	Mount Vernon	72.5	0.252	0.857	29,452	422	\$100M-500M	75.0	8,198	331	0
Casey County Bk	Liberty	72.5	0.143	1	20,317	609	\$100M-500M	85.0	9,078	542	0
Franklin B&TC	Franklin	72.5	0.254	0.699	60,796	561	\$100M-500M	60.0	8,678	362	0
First & Farmers Bk Inc	Albany	72.5	0.232	0.717	57,895	594	\$100M-500M	65.0	10,418	390	0
Heritage Bk	Erlanger	72.5	0.246	0.685	73,391	498	\$100M-500M	40.0	6,088	256	0
Wilson & Muir B&TC	Bardstown	72.5	0.209	0.648	64,602	752	\$100M-500M	67.5	12,110	505	0.001
Independence Bk of KY	Owensboro	72.5	0.179	0.647	109,538	1,329	\$500M-\$1B	75.0	24,434	936	0
Traditional Bk	Mount Sterling	72.5	0.199	0.601	157,586	1,484	\$500M-\$1B	65.0	22,266	960	0
Lewisburg Bkg Co	Lewisburg	70.0	0.231	1	14,351	320	<\$100M	92.5	14,351	320	0
Kentucky Home Bk	Bardstown	70.0	0.197	1	17,623	303	<\$100M	67.5	5,297	231	0

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First Scty Tr Bk	Florence	70.0	0.283	0.847	27,549	279	<\$100M	35.0	2,785	167	0
Madison Bk	Richmond	70.0	0.214	0.887	29,773	369	\$100M-500M	60.0	5,603	286	0.001
South Central Bk of Bowling	Bowling Green	70.0	0.211	0.863	40,623	405	\$100M-500M	57.5	6,591	267	0
Farmers NB	Bowling Green	70.0	0.194	1	39,411	248	\$100M-500M	30.0	3,295	149	0
Town & Country B&TC	Bardstown	70.0	0.188	0.757	56,396	655	\$100M-500M	65.0	9,768	454	0.001
First Southern NB	Lancaster	70.0	0.16	0.523	112,831	1,187	\$500M-\$1B	75.0	31,865	812	0
Community First Bank	Madisonville	67.5	0.102	1	8,138	102	<\$100M	92.5	8,138	102	0
Farmers NB of Lebanon	Lebanon	67.5	0.23	1	21,540	153	<\$100M	30.0	2,303	97	0
PBK Bk	Stanford	67.5	0.226	0.786	23,997	412	\$100M-500M	77.5	7,739	354	0
United Cmnty Bk of West KY	Morganfield	67.5	0.211	0.904	22,552	420	\$100M-500M	80.0	7,839	336	0
First Scty Bk	Owensboro	67.5	0.253	0.742	34,860	305	\$100M-500M	42.5	4,324	171	0
American BK&TR Co	Bowling Green	67.5	0.231	0.721	40,669	406	\$100M-500M	55.0	6,867	248	0
Citizens Bk of Jessamine Cty	Nicholasville	67.5	0.193	0.792	34,983	484	\$100M-500M	70.0	8,183	361	0
Ohio Valley Bk	Henderson	67.5	0.192	0.858	35,255	363	\$100M-500M	45.0	5,251	255	0.002
Union NB&TC	Barbourville	67.5	0.198	0.734	38,027	507	\$100M-500M	60.0	6,895	379	0.003
First NB&T	London	67.5	0.189	0.777	41,269	465	\$100M-500M	57.5	7,038	315	0.004
Citizens Bk of CUmberland Ct	Burkesville	65.0	0.202	0.938	15,850	396	<\$100M	75.0	5,481	345	0
Citizens Guaranty Bk	Richmond	65.0	0.199	1	21,055	202	\$100M-500M	52.5	4,006	147	0
Taylor County Bk	Campbellsville	65.0	0.19	0.995	20,809	311	\$100M-500M	62.5	5,246	234	0
Bank of Harlan	Harlan	65.0	0.191	1	23,070	269	\$100M-500M	50.0	4,095	195	0
Morgantown B&TC	Morgantown	65.0	0.18	1	23,692	270	\$100M-500M	57.5	4,937	223	0
First NB Russell Sprgs	Russell Springs	65.0	0.196	0.854	27,799	406	\$100M-500M	67.5	7,013	315	0
CUmberland Security Bk	Somerset	65.0	0.223	0.658	34,352	315	\$100M-500M	52.5	5,670	210	0
Central Kentucky Federal Savings	Danville	65.0	0.107	0.729	16,447	125	\$100M-500M	72.5	2,533	67	0
Planters Bk	Hopkinsville	65.0	0.186	0.537	61,823	620	\$100M-500M	57.5	9,856	395	0
Citizens First Bk	Bowling Green	65.0	0.181	0.548	62,348	610	\$100M-500M	62.5	11,785	427	0
Peoples B&TC of Madison Cty	Berea	65.0	0.139	0.783	53,246	687	\$100M-500M	60.0	9,863	501	0
Central B&TC	Lexington	65.0	0.132	0.414	187,241	1,582	\$1B-\$10B	57.5	23,064	812	0.005
First FS & LA	Morehead	62.5	0.088	1	3,465	30	<\$100M	82.5	3,465	30	0
Peoples Bk	Lebanon	62.5	0.341	0.91	18,920	189	<\$100M	50.0	3,084	116	0
Elkton B&TC	Elkton	62.5	0.134	1	13,785	316	\$100M-500M	92.5	13,785	316	0.003
Victory Community Bank	Ft.Mitchell	62.5	0.067	1	7,092	25	\$100M-500M	35.0	221	4	0
Family Bank FSB	Paintsville	62.5	0.074	1	8,216	64	\$100M-500M	60.0	848	39	0
Citizens Deposit B&TC	Vanceburg	62.5	0.199	0.757	24,210	362	\$100M-500M	57.5	5,353	260	0
Citizens Deposit Bk	Arlington	62.5	0.117	1	16,063	290	\$100M-500M	90.0	16,063	290	0
South Central Bk Daviess Cty	Owensboro	62.5	0.2	0.609	30,945	433	\$100M-500M	65.0	8,015	307	0
King Southern Bk	Chaplin	62.5	0.242	0.659	38,551	258	\$100M-500M	25.0	2,765	158	0
First NB	Grayson	62.5	0.151	0.932	27,248	360	\$100M-500M	65.0	6,560	275	0
Citizens NB of Somerset	Somerset	62.5	0.139	0.8	42,859	478	\$100M-500M	62.5	8,542	371	0
First Capital Bk of KY	Louisville	62.5	0.203	0.421	63,945	351	\$100M-500M	30.0	4,873	144	0
First FSB	Elizabethtown	62.5	0.139	0.423	116,644	889	\$500M-\$1B	52.5	16,185	574	0
Whitaker Bk	Lexington	62.5	0.126	0.5	154,426	2,116	\$1B-\$10B	67.5	33,478	1,587	0.001
Community TR Bk Inc	Pikeville	62.5	0.113	0.443	338,981	4,239	\$1B-\$10B	62.5	67,007	2,937	0

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United KY Bk of Pendleton Ct	Falmouth	60.0	0.224	1	7,130	158	<\$100M	77.5	7,130	158	0
Inez Deposit Bank FSB	Louisa	60.0	0.074	1	3,182	39	<\$100M	67.5	847	26	0.001
First Guaranty Bk	Martin	60.0	0.203	0.994	10,894	317	<\$100M	77.5	6,036	294	0
Bank of Ohio County	Dundee	60.0	0.246	1	18,534	152	<\$100M	25.0	1,870	89	0
Bank of Magnolia	Magnolia	60.0	0.187	1	19,600	257	\$100M-500M	65.0	5,477	195	0
Hyden Citizens Bk	Hyden	60.0	0.201	0.866	21,119	200	\$100M-500M	42.5	3,197	132	0.002
Citizens NB of Lebanon	Lebanon	60.0	0.095	1	9,997	2,339	\$100M-500M	92.5	9,997	2,339	0
First NB of ColUmbia	ColUmbia	60.0	0.138	0.717	23,513	620	\$100M-500M	85.0	11,260	547	0
First St FNCL	Pineville	60.0	0.167	0.384	60,077	469	\$100M-500M	52.5	9,688	320	0
Farmers NB of Danville	Danville	60.0	0.133	0.501	55,337	715	\$100M-500M	65.0	12,669	517	0
Farmers Bk & Capital TC	Frankfort	60.0	0.104	0.694	58,351	731	\$500M-\$1B	55.0	10,334	543	0
American Founders Bk Inc	Frankfort	60.0	0.128	0.466	81,882	736	\$500M-\$1B	57.5	14,143	469	0
Louisville Cmnty Develop Bk	Louisville	57.5	0.377	1	12,382	113	<\$100M	55.0	3,067	62	0
Alliance Bk Co	Winchester	57.5	0.26	0.962	12,435	149	<\$100M	50.0	2,506	109	0
1st Trust Bank	Hazard	57.5	0.366	0.621	24,217	177	<\$100M	40.0	3,466	102	0
Owingsville Bkg Co	Owingsville	57.5	0.101	1	6,709	7,062	<\$100M	87.5	6,709	7,062	0
First NB of Muhlenberg Cty K	Central City	57.5	0.164	0.866	19,516	297	\$100M-500M	65.0	5,390	225	0
Kentucky Neighborhood Bk	Elizabethtown	57.5	0.166	0.93	20,508	218	\$100M-500M	55.0	4,818	153	0
Farmers B&TC	Marion	57.5	0.122	1	15,217	383	\$100M-500M	90.0	15,217	383	0
Bank of McCreary Cty	Whitley City	57.5	0.156	0.861	19,844	297	\$100M-500M	65.0	6,247	224	0.004
Citizens NB of Paintsville	Paintsville	57.5	0.148	0.506	68,070	486	\$100M-500M	40.0	7,316	233	0
Commonwealth B&TC	Louisville	57.5	0.125	0.587	70,562	519	\$500M-\$1B	45.0	8,499	302	0.004
Citizens Union Bk	Shelbyville	57.5	0.087	0.625	64,331	687	\$500M-\$1B	55.0	10,673	436	0
PBI Bk	Louisville	57.5	0.094	0.294	112,196	3,636	\$1B-\$10B	62.5	28,790	2,771	0
Republic B&TC	Louisville	57.5	0.093	0.493	281,603	1,682	\$1B-\$10B	52.5	23,072	707	0.001
Louisa Cmnty Bk	Louisa	55.0	0.333	1	3,153	24	<\$100M	27.5	375	13	0
Carrollton Federal Bank	Carrollton	55.0	0.066	1	2,029	22	<\$100M	80.0	2,029	22	0
Henderson NB	Henderson	55.0	0.324	0.861	12,699	134	<\$100M	52.5	2,904	95	0
Farmers NB	Walton	55.0	0.207	1	13,197	113	<\$100M	25.0	1,567	64	0.006
First NB of Carrollton	Carrollton	55.0	0.152	1	10,735	214	<\$100M	85.0	10,735	214	0
South Central Bk of Monroe	Tompkinsville	55.0	0.217	0.722	22,573	227	\$100M-500M	42.5	3,628	172	0
Salyersville NB	Salyersville	55.0	0.139	0.9	14,781	351	\$100M-500M	52.5	3,121	283	0.002
Hometown Bank of Corbin Inc	Corbin	55.0	0.206	0.529	22,016	291	\$100M-500M	57.5	5,390	211	0
Kentucky TR Bk	Beaver Dam	55.0	0.194	0.668	22,844	293	\$100M-500M	50.0	4,641	186	0.002
First NB	Manchester	55.0	0.196	0.609	26,462	306	\$100M-500M	60.0	6,498	221	0
CUMberland Valley NB&TC	East Bernstadt	55.0	0.128	0.504	57,039	432	\$100M-500M	37.5	5,930	214	0.003
Kentucky Bk	Paris	55.0	0.097	0.607	62,619	779	\$500M-\$1B	62.5	13,491	560	0.002
Peoples Scty Bk	Louisa	52.5	0.149	1	7,136	187	<\$100M	60.0	2,900	161	0
Williamsburg NB	Williamsburg	52.5	0.103	1	7,057	314	<\$100M	82.5	7,057	314	0
Citizens Bk	Morehead	52.5	0.171	0.947	18,989	217	\$100M-500M	67.5	5,826	168	0
Citizens B&TC	Jackson	52.5	0.199	0.68	22,231	252	\$100M-500M	40.0	3,392	158	0.007
Farmers Bk	Milton	52.5	0.101	1	11,728	326	\$100M-500M	87.5	11,728	326	0
Winchester Federal Bank	Winchester	52.5	0.091	0.487	16,229	60	\$100M-500M	37.5	599	13	0

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Home Fed Bk Corp	Middlesboro	52.5	0.119	0.805	37,569	250	\$100M-500M	55.0	8,775	141	0
Peoples B&TC of Clinton Cty	Albany	50.0	0.2	1	2,481	66	<\$100M	62.5	2,481	66	0
Auburn Bkg Co	Auburn	50.0	0.155	1	9,127	151	<\$100M	55.0	3,026	124	0
Bank of The MNT	West Liberty	50.0	0.145	0.996	10,476	230	<\$100M	60.0	3,333	193	0.001
Bank of Cadiz & TC	Cadiz	50.0	0.169	0.835	16,140	172	<\$100M	40.0	2,940	109	0
Jackson Cty Bk	Mckee	50.0	0.083	1	9,940	218	\$100M-500M	82.5	9,940	218	0
Bank of Jamestown	Jamestown	50.0	0.13	0.852	19,006	235	\$100M-500M	45.0	3,900	169	0
Commonwealth Cmnty Bk	Hartford	50.0	0.081	1	13,597	230	\$100M-500M	55.0	4,615	177	0
FNB Bk	Mayfield	50.0	0.13	0.723	22,208	228	\$100M-500M	40.0	4,302	151	0
Hancock B&TC	Hawesville	50.0	0.112	0.828	21,229	293	\$100M-500M	75.0	10,800	240	0.001
Citizens CMRC NB	Versailles	50.0	0.129	0.501	30,942	457	\$100M-500M	55.0	6,987	348	0.008
Bank of Benton	Benton	50.0	0.092	0.551	33,477	809	\$100M-500M	47.5	5,742	670	0.003
Blue Grass FS & LA	Paris	47.5	0.071	0.942	2,412	19	<\$100M	57.5	389	8	0
Farmers Deposit Bk	Middleburg	47.5	0.191	1	8,187	121	<\$100M	22.5	858	95	0
Security B&TC	Maysville	47.5	0.212	0.831	9,472	148	<\$100M	52.5	2,984	115	0
Peoples B&TC	Owenton	47.5	0.152	1	8,540	183	<\$100M	55.0	2,861	159	0
Dixon Bk	Dixon	47.5	0.114	1	6,457	197	<\$100M	77.5	6,457	197	0
First Cmnty Bk	Clinton	47.5	0.111	1	6,963	219	<\$100M	62.5	3,064	187	0
PRP NB	Pleasure Ridge Par	47.5	0.166	0.977	12,499	85	<\$100M	12.5	925	36	0
Bank of Maysville	Maysville	47.5	0.103	1	11,328	174	\$100M-500M	47.5	3,169	133	0
Commercial Bk	West Liberty	47.5	0.107	1	13,202	207	\$100M-500M	80.0	13,202	207	0
First Federal Bank	Lexington	47.5	0.078	0.378	10,017	65	\$100M-500M	42.5	566	27	0
Bank Oldham Cty	La Grange	47.5	0.146	0.929	19,546	140	\$100M-500M	12.5	1,346	75	0
First FSB Of Frankfort	Frankfort	47.5	0.039	0.939	5,607	21	\$100M-500M	30.0	89	3	0
Farmers St Bk	Booneville	45.0	0.193	1	8,567	123	<\$100M	75.0	8,567	123	0.005
Farmers & Traders Bk of Camp	Campton	42.5	0.121	1	4,616	81	<\$100M	67.5	4,616	81	0.004
Boone NB	Burlington	42.5	0.216	0.786	12,086	80	<\$100M	12.5	783	31	0
Campbellsville NB	Campbellsville	42.5	0.166	0.841	11,191	134	<\$100M	32.5	1,927	92	0
Farmers B&TC	Princeton	42.5	0.105	1	9,391	196	<\$100M	62.5	5,544	195	0
Lincoln NB of Hodgenville	Hodgenville	42.5	0.064	1	8,055	247	\$100M-500M	60.0	3,699	228	0
First St Bk	Irvington	42.5	0.07	1	9,225	126	\$100M-500M	77.5	9,225	126	0.008
United B&TC	Versailles	42.5	0.111	0.657	18,749	313	\$100M-500M	37.5	3,362	231	0
First & Peoples B&TC	Russell	42.5	0.103	0.825	18,811	200	\$100M-500M	45.0	4,190	139	0
1st Independence Bk	Louisville	42.5	0.1	0.503	34,100	219	\$100M-500M	22.5	3,439	102	0
Commonwealth Bank FSB	Mount Sterling	40.0	0.006	1	123	1	<\$100M	10.0	-	-	0
Peoples Bk	Marion	40.0	0.117	1	2,544	145	<\$100M	65.0	2,544	145	0
First Security B&TC	Island	40.0	0.127	1	3,140	82	<\$100M	45.0	1,123	73	0
Bank of Lexington	Lexington	40.0	0.16	0.91	11,633	53	<\$100M	10.0	830	20	0
First Farmers B&TC	Owenton	40.0	0.135	0.853	10,107	149	<\$100M	42.5	2,244	105	0
Peoples Bk	Mount Washington	40.0	0.183	0.556	16,960	138	<\$100M	22.5	2,086	74	0.008
Grant Cty Deposit Bk	Williamstown	40.0	0.12	1	11,248	79	<\$100M	22.5	1,581	45	0
First FS & LA	Hazard	40.0	0.005	1	561	4	\$100M-500M	22.5	10	1	0
Farmers NB	Cynthiana	40.0	0.129	0.519	18,334	246	\$100M-500M	30.0	2,453	181	0

Table 3A Expanded. Small Business Lending Institutions in Kentucky Using Call Report Data, June 2007

Name of Lending Institution	City	Small Business Lending (<\$1M)					Micro Business Lending (<\$100k)				
		Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL\$ (1000) (4)	LSBL# (5)	Institution Asset Size (6)	Total Rank (7)	SSBL\$ (1000) (8)	SSBL# (9)	CRD/TA (10)
Commercial Bk	Grayson	40.0	0.1	0.722	15,078	310	\$100M-500M	65.0	5,939	267	0
Somerset NB	Somerset	40.0	0.119	0.522	20,666	197	\$100M-500M	27.5	3,038	117	0
Springfield St Bk	Springfield	40.0	0.092	0.645	17,825	291	\$100M-500M	47.5	4,145	221	0
Bank of Caneyville	Caneyville	37.5	0.053	1	2,227	137	<\$100M	60.0	2,227	137	0
Farmers Deposit Bk	Eminence	37.5	0.167	0.657	12,561	97	<\$100M	47.5	3,840	66	0
Laurel NB	London	37.5	0.126	0.806	11,998	103	<\$100M	27.5	1,922	66	0
First Nat Bk of Lexington	Lexington	37.5	0.159	0.518	15,604	103	<\$100M	10.0	1,160	39	0
Kentucky-Farmers Bk	Ashland	37.5	0.114	0.798	14,382	150	\$100M-500M	25.0	2,239	96	0
Eagle Bk	Williamstown	37.5	0.113	0.738	17,571	118	\$100M-500M	17.5	1,640	57	0.003
United Southern Bk	Hopkinsville	37.5	0.097	0.429	17,910	339	\$100M-500M	62.5	7,072	272	0
Citizens FS & LA	Covington	35.0	0.007	1	210	2	<\$100M	37.5	29	1	0
Kentucky FS & LA	Covington	35.0	0.005	1	183	6	<\$100M	50.0	183	6	0
Sacramento Deposit Bk	Sacramento	35.0	0.079	1	4,326	176	<\$100M	60.0	2,843	162	0
First NB	Brooksville	35.0	0.042	1	2,468	126	<\$100M	57.5	2,468	126	0
Fredonia Valley Bk	Fredonia	35.0	0.067	1	4,362	206	<\$100M	67.5	4,362	206	0
United Citizens B&TC	Campbellsburg	35.0	0.111	0.88	8,403	134	<\$100M	45.0	2,346	104	0
Citizens Bk	Hickman	35.0	0.111	0.812	9,493	166	<\$100M	42.5	2,464	136	0
Inez Dep Bk	Inez	35.0	0.048	1	4,662	50	<\$100M	22.5	875	27	0.003
Citizens B&TC	Campbellsville	35.0	0.104	0.614	15,328	237	\$100M-500M	50.0	4,391	180	0
Peoples Bk of Bullitt County	Shepherdsville	35.0	0.07	0.932	11,977	103	\$100M-500M	25.0	2,125	61	0
Clinton Bk	Clinton	32.5	0.112	0.999	4,452	89	<\$100M	42.5	1,348	77	0
Harrison Deposit B&TC	Cynthiana	32.5	0.069	1	3,751	60	<\$100M	35.0	1,441	50	0
Deposit Bk	Carlisle	32.5	0.058	1	3,591	117	<\$100M	45.0	1,706	111	0
River City Bk	Louisville	32.5	0.058	0.874	13,298	97	\$100M-500M	12.5	1,148	39	0
Citizens Bk	New Liberty	30.0	0.087	1	1,425	51	<\$100M	55.0	1,425	51	0
Citizens Bk	Hartford	30.0	0.032	1	676	22	<\$100M	42.5	676	22	0
Hart County B&TC	Munfordville	30.0	0.104	0.998	2,800	52	<\$100M	32.5	735	38	0
First Cmnty Bk Lewis Cty	Vanceburg	30.0	0.08	1	2,163	44	<\$100M	52.5	2,163	44	0
Bank of Buffalo	Buffalo	30.0	0.088	1	5,046	66	<\$100M	37.5	1,612	50	0
TRI-County NB	Corbin	30.0	0.107	0.726	10,399	109	<\$100M	55.0	4,464	95	0
Farmers B&TC	Georgetown	30.0	0.07	0.192	22,273	182	\$100M-500M	25.0	3,967	123	0
Salt Lick Dep Bk	Owingsville	27.5	0.098	0.857	6,733	111	<\$100M	32.5	1,495	82	0
Bedford L&D Bk	Bedford	27.5	0.065	1	4,515	51	<\$100M	27.5	1,209	36	0
West Point Bk	Radcliff	27.5	0.057	1	6,192	71	\$100M-500M	22.5	1,294	39	0
Meade County Bk	Brandenburg	27.5	0.04	0.993	4,858	30	\$100M-500M	12.5	340	12	0
Bank of Hindman	Hindman	27.5	0.063	0.827	8,749	94	\$100M-500M	25.0	1,779	66	0
Central Bk of Jefferson Cty	Louisville	27.5	0.097	0.617	17,945	109	\$100M-500M	17.5	2,033	57	0
Sebree Deposit Bk	Sebree	25.0	0.082	0.829	1,504	82	<\$100M	40.0	560	77	0
Century Bk of KY	Lawrenceburg	25.0	0.082	0.461	10,082	184	\$100M-500M	37.5	3,024	160	0
Kevil Bk	Kevil	22.5	0.055	0.886	1,694	37	<\$100M	22.5	392	28	0
First NB	Jackson	22.5	0.105	0.605	11,261	77	\$100M-500M	35.0	3,015	53	0.004
Bank of Clarkson	Clarkson	22.5	0.044	0.688	4,683	161	\$100M-500M	87.5	5,716	195	0
Deposit B&TC	Greensburg	20.0	0.063	0.594	6,498	146	\$100M-500M	30.0	1,616	124	0

Table 3A Expanded. Small Business Lending Institutions in Kentucky Using Call Report Data, June 2007

Name of Lending Institution	City	Small Business Lending (<\$1M)					Micro Business Lending (<\$100k)				
		Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL\$ (1000) (4)	LSBL# (5)	Institution Asset Size (6)	Total Rank (7)	SSBL\$ (1000) (8)	SSBL# (9)	CRD/TA (10)
Home Savings Bank FSB	Ludlow	10.0	0	0	-	-	<\$100M	10.0	-	-	0
Eclipse Bk	Louisville	10.0	0.064	0.287	4,101	15	<\$100M	10.0	114	3	0
Bankers Bk of KY	Frankfort	10.0	0.058	0.146	3,771	18	<\$100M	10.0	154	3	0
Home FS & LA	Ashland	10.0	0	0	-	-	\$100M-500M	10.0	-	-	0
Unified TC NA	Lexington	NR	0		-	-	<\$100M	NR	-	-	0

Note: NR = not ranked

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

Table 3B Expanded. Small Business Lending Institutions in Kentucky Using Call Report Data, June 2007

Name of Lending Institution	City	Micro Business Lending (<\$100k)				Small Business Lending (<\$1M)				CRD/TA (10)	
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$(1,000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$(1,000) (8)		LSBL# (9)
Peoples Bk of KY Inc	Flemingsburg	100.0	0.229	1	41,550	1,032	\$100M-500M	92.5	41,550	1,032	0.004
Peoples B&TC	Hazard	100.0	0.363	1	97,381	1,308	\$100M-500M	97.5	97,381	1,308	0
Edmonton St Bk	Glasgow	100.0	0.156	1	55,812	1,132	\$100M-500M	87.5	55,812	1,132	0
South Central Bank F.S.B.	Elizabethtown	97.5	0.51	1	23,994	319	<\$100M	90.0	23,994	319	0
State B&TC	Harrodsburg	97.5	0.199	1	20,572	434	\$100M-500M	75.0	20,572	434	0
First Commonwealth Bk	Prestonsburg	95.0	0.189	1	31,583	609	\$100M-500M	75.0	31,583	609	0
Lewisburg Bkg Co	Lewisburg	92.5	0.231	1	14,351	320	<\$100M	70.0	14,351	320	0
Community First Bank	Madisonville	92.5	0.102	1	8,138	102	<\$100M	67.5	8,138	102	0
Elkton B&TC	Elkton	92.5	0.134	1	13,785	316	\$100M-500M	62.5	13,785	316	0.003
Citizens NB of Lebanon	Lebanon	92.5	0.095	1	9,997	2,339	\$100M-500M	60.0	9,997	2,339	0
Bank of Edmonson Cty	Brownsville	92.5	0.103	0.487	18,653	974	\$100M-500M	90.0	38,313	1,075	0
Farmers Bk	Nicholasville	90.0	0.318	1	29,947	301	<\$100M	77.5	29,947	301	0
Farmers B&TC	Marion	90.0	0.122	1	15,217	383	\$100M-500M	57.5	15,217	383	0
Bank of Columbia	Columbia	90.0	0.114	0.38	14,256	552	\$100M-500M	85.0	35,776	651	0
Citizens Deposit Bk	Arlington	90.0	0.117	1	16,063	290	\$100M-500M	62.5	16,063	290	0
South Central Bk	Glasgow	90.0	0.073	0.224	21,362	822	\$100M-500M	82.5	76,577	1,036	0
Bank of Clarkson	Clarkson	87.5	0.053	0.129	5,716	195	\$100M-500M	22.5	4,683	161	0
Owingsville Bkg Co	Owingsville	87.5	0.101	1	6,709	7,062	<\$100M	57.5	6,709	7,062	0
Farmers Bk	Milton	87.5	0.101	1	11,728	326	\$100M-500M	52.5	11,728	326	0
The Murray Bank	Murray	87.5	0.04	0.168	6,859	323	\$100M-500M	75.0	25,597	393	0
Peoples Exch Bk	Stanton	87.5	0.071	0.239	18,220	901	\$100M-500M	90.0	72,385	1,138	0
First NB of Carrollton	Carrollton	85.0	0.152	1	10,735	214	<\$100M	55.0	10,735	214	0
Casey County Bk	Liberty	85.0	0.064	0.447	9,078	542	\$100M-500M	72.5	20,317	609	0
First NB of Columbia	Columbia	85.0	0.066	0.343	11,260	547	\$100M-500M	60.0	23,513	620	0
Central Bank FSB	Nicholasville	85.0	0.037	0.11	6,331	203	\$100M-500M	77.5	33,075	353	0.002
First Kentucky Bk Inc	Mayfield	85.0	0.06	0.194	21,519	714	\$100M-500M	80.0	88,176	1,015	0
Heritage Bank	Hopkinsville	85.0	0.02	0.084	15,551	652	\$500M-\$1B	80.0	94,256	954	0
First FS & LA	Morehead	82.5	0.088	1	3,465	30	<\$100M	62.5	3,465	30	0
Williamsburg NB	Williamsburg	82.5	0.103	1	7,057	314	<\$100M	52.5	7,057	314	0
United Citizens Bk	Columbia	82.5	0.119	0.322	11,029	300	<\$100M	75.0	31,847	370	0
Jackson Cty Bk	Mckee	82.5	0.083	1	9,940	218	\$100M-500M	50.0	9,940	218	0
Carrollton Federal Bank	Carrollton	80.0	0.066	1	2,029	22	<\$100M	55.0	2,029	22	0
Farmers Bk	Hardinsburg	80.0	0.087	0.285	7,599	492	<\$100M	82.5	26,667	564	0
United Cmnty Bk of West KY	Morganfield	80.0	0.073	0.314	7,839	336	\$100M-500M	67.5	22,552	420	0
Commercial Bk	West Liberty	80.0	0.107	1	13,202	207	\$100M-500M	47.5	13,202	207	0
Cecilian Bk	Cecilia	80.0	0.054	0.188	17,204	570	\$100M-500M	75.0	70,724	816	0.002
Monticello Bkg Co	Monticello	80.0	0.05	0.179	22,442	926	\$100M-500M	80.0	91,380	1,274	0
United KY Bk of Pendleton Ct	Falmouth	77.5	0.224	1	7,130	158	<\$100M	60.0	7,130	158	0
First Guaranty Bk	Martin	77.5	0.113	0.551	6,036	294	<\$100M	60.0	10,894	317	0
Dixon Bk	Dixon	77.5	0.114	1	6,457	197	<\$100M	47.5	6,457	197	0

Table 3B Expanded. Small Business Lending Institutions in Kentucky Using Call Report Data, June 2007

Name of Lending Institution	City	Micro Business Lending (<\$100k)				Small Business Lending (<\$1M)					
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1,000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$(1,000) (8)	LSBL# (9)	CRD/TA (10)
PBK Bk	Stanford	77.5	0.073	0.254	7,739	354	\$100M-500M	67.5	23,997	412	0
First St Bk	Irvington	77.5	0.07	1	9,225	126	\$100M-500M	42.5	9,225	126	0.008
Farmers St Bk	Booneville	75.0	0.193	1	8,567	123	<\$100M	45.0	8,567	123	0.005
Citizens Bk of Cumberland Ct	Burkesville	75.0	0.07	0.324	5,481	345	<\$100M	65.0	15,850	396	0
Citizens Bk	Mount Vernon	75.0	0.07	0.238	8,198	331	\$100M-500M	72.5	29,452	422	0
Town Square Bk Inc	Ashland	75.0	0.068	0.205	9,801	366	\$100M-500M	80.0	44,369	535	0.002
Hancock B&TC	Hawesville	75.0	0.057	0.421	10,800	240	\$100M-500M	50.0	21,229	293	0.001
Independence Bk of KY	Owensboro	75.0	0.04	0.144	24,434	936	\$500M-\$1B	72.5	109,538	1,329	0
First Southern NB	Lancaster	75.0	0.045	0.148	31,865	812	\$500M-\$1B	70.0	112,831	1,187	0
Kentucky NB	Pikeville	72.5	0.085	0.294	6,456	257	<\$100M	82.5	21,938	335	0.002
Central Kentucky Federal Savings	Danville	72.5	0.016	0.112	2,533	67	\$100M-500M	65.0	16,447	125	0
Lawrenceburg BK&TC	Lawrenceburg	72.5	0.048	0.238	8,388	391	\$100M-500M	82.5	35,233	457	0
Citizens Bk of Northern KY	Newport	72.5	0.057	0.137	13,501	421	\$100M-500M	82.5	73,786	683	0.003
Paducah B&TC	Paducah	72.5	0.036	0.153	15,488	466	\$100M-500M	82.5	88,186	780	0
Peoples Bk	Taylorsville	70.0	0.062	0.279	5,796	289	<\$100M	72.5	20,756	347	0
Citizens Bk of Jessamine Cty	Nicholasville	70.0	0.045	0.185	8,183	361	\$100M-500M	67.5	34,983	484	0
Farmers & Traders Bk of Camp	Campton	67.5	0.121	1	4,616	81	<\$100M	42.5	4,616	81	0.004
Inez Deposit Bank FSB	Louisa	67.5	0.02	0.266	847	26	<\$100M	60.0	3,182	39	0.001
Fredonia Valley Bk	Fredonia	67.5	0.067	1	4,362	206	<\$100M	35.0	4,362	206	0
Bardstuck Home Bk	Bardstown	67.5	0.059	0.301	5,297	231	<\$100M	70.0	17,623	303	0
Citizens Bk	Morehead	67.5	0.052	0.29	5,826	168	\$100M-500M	52.5	18,989	217	0
First NB Russell Sprgs	Russell Springs	67.5	0.05	0.215	7,013	315	\$100M-500M	65.0	27,799	406	0
Bank of The Bluegrass & TC	Lexington	67.5	0.047	0.145	11,949	293	\$100M-500M	95.0	82,624	470	0
Wilson & Muir B&TC	Bardstown	67.5	0.039	0.121	12,110	505	\$100M-500M	72.5	64,602	752	0.001
Whitaker Bk	Lexington	67.5	0.027	0.108	33,478	1,587	\$1B-\$10B	62.5	154,426	2,116	0.001
Peoples Bk	Marion	65.0	0.117	1	2,544	145	<\$100M	40.0	2,544	145	0
Leitchfield Deposit B&TC	Leitchfield	65.0	0.061	0.158	6,110	268	<\$100M	72.5	32,828	388	0.004
Bank of Magnolia	Magnolia	65.0	0.052	0.279	5,477	195	\$100M-500M	60.0	19,600	257	0
First NB of Muhlenberg Cty K	Central City	65.0	0.045	0.239	5,390	225	\$100M-500M	57.5	19,516	297	0
Bank of McCreary Cty	Whitley City	65.0	0.049	0.271	6,247	224	\$100M-500M	57.5	19,844	297	0.004
Commercial Bk	Grayson	65.0	0.04	0.284	5,939	267	\$100M-500M	40.0	15,078	310	0
South Central Bk Daviess Cty	Owensboro	65.0	0.052	0.158	8,015	307	\$100M-500M	62.5	30,945	433	0
First NB	Grayson	65.0	0.036	0.224	6,560	275	\$100M-500M	62.5	27,248	360	0
First & Farmers Bk Inc	Albany	65.0	0.042	0.129	10,418	390	\$100M-500M	72.5	57,895	594	0
Town & Country B&TC	Bardstown	65.0	0.032	0.131	9,768	454	\$100M-500M	70.0	56,396	655	0.001
Farmers NB of Danville	Danville	65.0	0.031	0.115	12,669	517	\$100M-500M	60.0	55,337	715	0
Traditional Bk	Mount Sterling	65.0	0.028	0.085	22,266	960	\$500M-\$1B	72.5	157,586	1,484	0
Farmers B&TC	Princeton	62.5	0.062	0.202	5,544	195	<\$100M	42.5	9,391	196	0
Peoples B&TC of Clinton Cty	Albany	62.5	0.2	1	2,481	66	<\$100M	50.0	2,481	66	0
First Cmnty Bk	Clinton	62.5	0.049	0.44	3,064	187	<\$100M	47.5	6,963	219	0
Paramount Bank	Lexington	62.5	0.02	0.066	1,778	55	<\$100M	75.0	19,337	132	0

Table 3B Expanded. Small Business Lending Institutions in Kentucky Using Call Report Data, June 2007

Name of Lending Institution	City	Micro Business Lending (<\$100k)				Small Business Lending (<\$1M)					
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$(1,000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$(1,000) (8)	LSBL# (9)	CRD/TA (10)
Taylor County Bk	Campbellsville	62.5	0.048	0.251	5,246	234	\$100M-500M	65.0	20,809	311	0
First United Bk	Madisonville	62.5	0.039	0.138	6,571	548	\$100M-500M	92.5	47,599	735	0
United Southern Bk	Hopkinsville	62.5	0.038	0.169	7,072	272	\$100M-500M	37.5	17,910	339	0
Citizens NB of Somerset	Somerset	62.5	0.028	0.159	8,542	371	\$100M-500M	62.5	42,859	478	0
Citizens First Bk	Bowling Green	62.5	0.034	0.104	11,785	427	\$100M-500M	65.0	62,348	610	0
Kentucky Bk	Paris	62.5	0.021	0.131	13,491	560	\$500M-\$1B	55.0	62,619	779	0.002
Bank of KY	Crestview Hills	62.5	0.027	0.055	31,065	1,002	\$1B-\$10B	75.0	286,511	2,077	0.003
PBI Bk	Louisville	62.5	0.024	0.076	28,790	2,771	\$1B-\$10B	57.5	112,196	3,636	0
Community TR Bk Inc	Pikeville	62.5	0.022	0.088	67,007	2,937	\$1B-\$10B	62.5	338,981	4,239	0
Bank of Caneyville	Caneyville	60.0	0.053	1	2,227	137	<\$100M	37.5	2,227	137	0
Peoples Scty Bk	Louisa	60.0	0.061	0.406	2,900	161	<\$100M	52.5	7,136	187	0
Sacramento Deposit Bk	Sacramento	60.0	0.052	0.657	2,843	162	<\$100M	35.0	4,326	176	0
Bank of The MNT	West Liberty	60.0	0.046	0.317	3,333	193	<\$100M	50.0	10,476	230	0.001
Family Bank FSB	Paintsville	60.0	0.008	0.103	848	39	\$100M-500M	62.5	8,216	64	0
Lincoln NB of Hodgenville	Hodgenville	60.0	0.029	0.459	3,699	228	\$100M-500M	42.5	8,055	247	0
First NB	Manchester	60.0	0.048	0.149	6,498	221	\$100M-500M	55.0	26,462	306	0
Madison Bk	Richmond	60.0	0.04	0.167	5,603	286	\$100M-500M	70.0	29,773	369	0.001
Union NB&TC	Barbourville	60.0	0.036	0.133	6,895	379	\$100M-500M	67.5	38,027	507	0.003
Franklin B&TC	Franklin	60.0	0.036	0.1	8,678	362	\$100M-500M	72.5	60,796	561	0
Peoples B&TC of Madison Cty	Berea	60.0	0.026	0.145	9,863	501	\$100M-500M	65.0	53,246	687	0
Stock Yards B&TC	Louisville	60.0	0.025	0.057	35,578	1,195	\$1B-\$10B	77.5	343,961	3,591	0
Blue Grass FS & LA	Paris	57.5	0.011	0.152	389	8	<\$100M	47.5	2,412	19	0
First NB	Brooksville	57.5	0.042	1	2,468	126	<\$100M	35.0	2,468	126	0
Hometown Bank of Corbin Inc	Corbin	57.5	0.05	0.13	5,390	211	\$100M-500M	55.0	22,016	291	0
Citizens Deposit B&TC	Vanceburg	57.5	0.044	0.167	5,353	260	\$100M-500M	62.5	24,210	362	0
Morgantown B&TC	Morgantown	57.5	0.038	0.208	4,937	223	\$100M-500M	65.0	23,692	270	0
South Central Bk of Bowling	Bowling Green	57.5	0.034	0.14	6,591	267	\$100M-500M	70.0	40,623	405	0
First NB&T	London	57.5	0.032	0.132	7,038	315	\$100M-500M	67.5	41,269	465	0.004
Planters Bk	Hopkinsville	57.5	0.03	0.086	9,856	395	\$100M-500M	65.0	61,823	620	0
American Founders Bk Inc	Frankfort	57.5	0.022	0.08	14,143	469	\$500M-\$1B	60.0	81,882	736	0
Central B&TC	Lexington	57.5	0.016	0.051	23,064	812	\$1B-\$10B	65.0	187,241	1,582	0.005
TRI-County NB	Corbin	55.0	0.046	0.169	4,464	95	<\$100M	30.0	10,399	109	0
Citizens Bk	New Liberty	55.0	0.087	1	1,425	51	<\$100M	30.0	1,425	51	0
Louisville Cmnty Develop Bk	Louisville	55.0	0.093	0.248	3,067	62	<\$100M	57.5	12,382	113	0
Peoples B&TC	Owenton	55.0	0.051	0.335	2,861	159	<\$100M	47.5	8,540	183	0
Auburn Bkg Co	Auburn	55.0	0.052	0.332	3,026	124	<\$100M	50.0	9,127	151	0
Kentucky Neighborhood Bk	Elizabethtown	55.0	0.039	0.218	4,818	153	\$100M-500M	57.5	20,508	218	0
Commonwealth Cmnty Bk	Hartford	55.0	0.028	0.339	4,615	177	\$100M-500M	50.0	13,597	230	0
American BK&TR Co	Bowling Green	55.0	0.039	0.122	6,867	248	\$100M-500M	67.5	40,669	406	0
Citizens CMRC NB	Versailles	55.0	0.029	0.113	6,987	348	\$100M-500M	50.0	30,942	457	0.008
Home Fed Bk Corp	Middlesboro	55.0	0.028	0.188	8,775	141	\$100M-500M	52.5	37,569	250	0

Table 3B Expanded. Small Business Lending Institutions in Kentucky Using Call Report Data, June 2007

Name of Lending Institution	City	Micro Business Lending (<\$100k)				Small Business Lending (<\$1M)					
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Farmers Bk & Capital TC	Frankfort	55.0	0.018	0.123	10,334	543	\$500M-\$1B	60.0	58,351	731	0
Citizens Union Bk	Shelbyville	55.0	0.014	0.104	10,673	436	\$500M-\$1B	57.5	64,331	687	0
First Cmnty Bk Lewis Cty	Vanceburg	52.5	0.08	1	2,163	44	<\$100M	30.0	2,163	44	0
Henderson NB	Henderson	52.5	0.074	0.197	2,904	95	<\$100M	55.0	12,699	134	0
Security B&TC	Maysville	52.5	0.067	0.262	2,984	115	<\$100M	47.5	9,472	148	0
Citizens Guaranty Bk	Richmond	52.5	0.038	0.19	4,006	147	\$100M-500M	65.0	21,055	202	0
Salyersville NB	Salyersville	52.5	0.029	0.19	3,121	283	\$100M-500M	55.0	14,781	351	0.002
Cumberland Security Bk	Somerset	52.5	0.037	0.109	5,670	210	\$100M-500M	65.0	34,352	315	0
First St FNCL	Pineville	52.5	0.027	0.062	9,688	320	\$100M-500M	60.0	60,077	469	0
First FSB	Elizabethtown	52.5	0.019	0.059	16,185	574	\$500M-\$1B	62.5	116,644	889	0
Republic B&TC	Louisville	52.5	0.008	0.04	23,072	707	\$1B-\$10B	57.5	281,603	1,682	0.001
Kentucky FS & LA	Covington	50.0	0.005	1	183	6	<\$100M	35.0	183	6	0
Alliance Bk Co	Winchester	50.0	0.052	0.194	2,506	109	<\$100M	57.5	12,435	149	0
Peoples Bk	Lebanon	50.0	0.056	0.148	3,084	116	<\$100M	62.5	18,920	189	0
Kentucky TR Bk	Beaver Dam	50.0	0.039	0.136	4,641	186	\$100M-500M	55.0	22,844	293	0.002
Bank of Harlan	Harlan	50.0	0.034	0.178	4,095	195	\$100M-500M	65.0	23,070	269	0
Citizens B&TC	Campbellsville	50.0	0.03	0.176	4,391	180	\$100M-500M	35.0	15,328	237	0
Farmers Deposit Bk	Eminence	47.5	0.051	0.201	3,840	66	<\$100M	37.5	12,561	97	0
Bank of Maysville	Maysville	47.5	0.029	0.28	3,169	133	\$100M-500M	47.5	11,328	174	0
Springfield St Bk	Springfield	47.5	0.021	0.15	4,145	221	\$100M-500M	40.0	17,825	291	0
Bank of Benton	Benton	47.5	0.016	0.095	5,742	670	\$100M-500M	50.0	33,477	809	0.003
First Security B&TC	Island	45.0	0.045	0.358	1,123	73	<\$100M	40.0	3,140	82	0
Deposit Bk	Carlisle	45.0	0.027	0.475	1,706	111	<\$100M	32.5	3,591	117	0
United Citizens B&TC	Campbellsburg	45.0	0.031	0.246	2,346	104	<\$100M	35.0	8,403	134	0
Bank of Jamestown	Jamestown	45.0	0.027	0.175	3,900	169	\$100M-500M	50.0	19,006	235	0
First & Peoples B&TC	Russell	45.0	0.023	0.184	4,190	139	\$100M-500M	42.5	18,811	200	0
Ohio Valley Bk	Henderson	45.0	0.029	0.128	5,251	255	\$100M-500M	67.5	35,255	363	0.002
Commonwealth B&TC	Louisville	45.0	0.015	0.071	8,499	302	\$500M-\$1B	57.5	70,562	519	0.004
Citizens Bk	Hartford	42.5	0.032	1	676	22	<\$100M	30.0	676	22	0
Clinton Bk	Clinton	42.5	0.034	0.302	1,348	77	<\$100M	32.5	4,452	89	0
First Farmers B&TC	Owenton	42.5	0.03	0.189	2,244	105	<\$100M	40.0	10,107	149	0
Citizens Bk	Hickman	42.5	0.029	0.211	2,464	136	<\$100M	35.0	9,493	166	0
South Central Bk of Monroe	Tompkinsville	42.5	0.035	0.116	3,628	172	\$100M-500M	55.0	22,573	227	0
Hyden Citizens Bk	Hyden	42.5	0.03	0.131	3,197	132	\$100M-500M	60.0	21,119	200	0.002
First Federal Bank	Lexington	42.5	0.004	0.021	566	27	\$100M-500M	47.5	10,017	65	0
First Scty Bk	Owensboro	42.5	0.031	0.092	4,324	171	\$100M-500M	67.5	34,860	305	0
Sebree Deposit Bk	Sebree	40.0	0.03	0.309	560	77	<\$100M	25.0	1,504	82	0
1st Trust Bank	Hazard	40.0	0.052	0.089	3,466	102	<\$100M	57.5	24,217	177	0
Bank of Cadiz & TC	Cadiz	40.0	0.031	0.152	2,940	109	<\$100M	50.0	16,140	172	0
Citizens B&TC	Jackson	40.0	0.03	0.104	3,392	158	\$100M-500M	52.5	22,231	252	0.007
FNB Bk	Mayfield	40.0	0.025	0.14	4,302	151	\$100M-500M	50.0	22,208	228	0

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Heritage Bk	Erlanger	40.0	0.02	0.057	6,088	256	\$100M-500M	72.5	73,391	498	0
Citizens NB of Paintsville	Paintsville	40.0	0.016	0.054	7,316	233	\$100M-500M	57.5	68,070	486	0
Citizens FS & LA	Covington	37.5	0.001	0.138	29	1	<\$100M	35.0	210	2	0
Bank of Buffalo	Buffalo	37.5	0.028	0.319	1,612	50	<\$100M	30.0	5,046	66	0
Century Bk of KY	Lawrenceburg	37.5	0.025	0.138	3,024	160	\$100M-500M	25.0	10,082	184	0
United B&TC	Versailles	37.5	0.02	0.118	3,362	231	\$100M-500M	42.5	18,749	313	0
Winchester Federal Bank	Winchester	37.5	0.003	0.018	599	13	\$100M-500M	52.5	16,229	60	0
Cumberland Valley NB&TC	East Bernstadt	37.5	0.013	0.052	5,930	214	\$100M-500M	55.0	57,039	432	0.003
Harrison Deposit B&TC	Cynthiana	35.0	0.026	0.384	1,441	50	<\$100M	32.5	3,751	60	0
First Scty Tr Bk	Florence	35.0	0.029	0.086	2,785	167	<\$100M	70.0	27,549	279	0
Victory Community Bank	Ft.Mitchell	35.0	0.002	0.031	221	4	\$100M-500M	62.5	7,092	25	0
First NB	Jackson	35.0	0.028	0.162	3,015	53	\$100M-500M	22.5	11,261	77	0.004
Hart County B&TC	Munfordville	32.5	0.027	0.262	735	38	<\$100M	30.0	2,800	52	0
Campbellsville NB	Campbellsville	32.5	0.029	0.145	1,927	92	<\$100M	42.5	11,191	134	0
Salt Lick Dep Bk	Owingsville	32.5	0.022	0.19	1,495	82	<\$100M	27.5	6,733	111	0
Farmers NB of Lebanon	Lebanon	30.0	0.025	0.107	2,303	97	<\$100M	67.5	21,540	153	0
Deposit B&TC	Greensburg	30.0	0.016	0.148	1,616	124	\$100M-500M	20.0	6,498	146	0
Farmers NB	Cynthiana	30.0	0.017	0.069	2,453	181	\$100M-500M	40.0	18,334	246	0
First FSB Of Frankfort	Frankfort	30.0	0.001	0.015	89	3	\$100M-500M	47.5	5,607	21	0
Farmers NB	Bowling Green	30.0	0.016	0.084	3,295	149	\$100M-500M	70.0	39,411	248	0
First Capital Bk of KY	Louisville	30.0	0.015	0.032	4,873	144	\$100M-500M	62.5	63,945	351	0
Louisa Cmnty Bk	Louisa	27.5	0.04	0.119	375	13	<\$100M	55.0	3,153	24	0
Bedford L&D Bk	Bedford	27.5	0.017	0.268	1,209	36	<\$100M	27.5	4,515	51	0
Laurel NB	London	27.5	0.02	0.129	1,922	66	<\$100M	37.5	11,998	103	0
Somerset NB	Somerset	27.5	0.017	0.077	3,038	117	\$100M-500M	40.0	20,666	197	0
Farmers NB	Walton	25.0	0.025	0.119	1,567	64	<\$100M	55.0	13,197	113	0.006
Bank of Ohio County	Dundee	25.0	0.025	0.101	1,870	89	<\$100M	60.0	18,534	152	0
Kentucky-Farmers Bk	Ashland	25.0	0.018	0.124	2,239	96	\$100M-500M	37.5	14,382	150	0
Bank of Hindman	Hindman	25.0	0.013	0.168	1,779	66	\$100M-500M	27.5	8,749	94	0
King Southern Bk	Chaplin	25.0	0.017	0.047	2,765	158	\$100M-500M	62.5	38,551	258	0
Peoples Bk of Bullitt County	Shepherdsville	25.0	0.012	0.165	2,125	61	\$100M-500M	35.0	11,977	103	0
Farmers B&TC	Georgetown	25.0	0.012	0.034	3,967	123	\$100M-500M	30.0	22,273	182	0
Kevil Bk	Kevil	22.5	0.013	0.205	392	28	<\$100M	22.5	1,694	37	0
Farmers Deposit Bk	Middleburg	22.5	0.02	0.105	858	95	<\$100M	47.5	8,187	121	0
Peoples Bk	Mount Washington	22.5	0.022	0.068	2,086	74	<\$100M	40.0	16,960	138	0.008
Grant Cty Deposit Bk	Williamstown	22.5	0.017	0.141	1,581	45	<\$100M	40.0	11,248	79	0
Inez Dep Bk	Inez	22.5	0.009	0.188	875	27	<\$100M	35.0	4,662	50	0.003
West Point Bk	Radcliff	22.5	0.012	0.209	1,294	39	\$100M-500M	27.5	6,192	71	0
First FS & LA	Hazard	22.5	0	0.018	10	1	\$100M-500M	40.0	561	4	0
First Citizens Bk	Elizabethtown	22.5	0.013	0.046	3,289	105	\$100M-500M	77.5	68,355	274	0
1st Independence Bk	Louisville	22.5	0.01	0.051	3,439	102	\$100M-500M	42.5	34,100	219	0

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Eagle Bk	Williamstown	17.5	0.011	0.069	1,640	57	\$100M-500M	37.5	17,571	118	0.003
Central Bk of Jefferson Cty	Louisville	17.5	0.011	0.07	2,033	57	\$100M-500M	27.5	17,945	109	0
Boone NB	Burlington	12.5	0.014	0.051	783	31	<\$100M	42.5	12,086	80	0
PRP NB	Pleasure Ridge P	12.5	0.012	0.072	925	36	<\$100M	47.5	12,499	85	0
Meade County Bk	Brandenburg	12.5	0.003	0.069	340	12	\$100M-500M	27.5	4,858	30	0
Bank Oldham Cty	La Grange	12.5	0.01	0.064	1,346	75	\$100M-500M	47.5	19,546	140	0
River City Bk	Louisville	12.5	0.005	0.075	1,148	39	\$100M-500M	32.5	13,298	97	0
Commonwealth Bank FSB	Mount Sterling	10.0	0	0	-	-	<\$100M	40.0	123	1	0
Home Savings Bank FSB	Ludlow	10.0	0	0	-	-	<\$100M	10.0	-	-	0
Eclipse Bk	Louisville	10.0	0.002	0.008	114	3	<\$100M	10.0	4,101	15	0
Bankers Bk of KY	Frankfort	10.0	0.002	0.006	154	3	<\$100M	10.0	3,771	18	0
Bank of Lexington	Lexington	10.0	0.011	0.065	830	20	<\$100M	40.0	11,633	53	0
First Nat Bk of Lexington	Lexington	10.0	0.012	0.039	1,160	39	<\$100M	37.5	15,604	103	0
Home FS & LA	Ashland	10.0	0	0	-	-	\$100M-500M	10.0	-	-	0
Unified TC NA	Lexington	NR	0		-	-	<\$100M	NR	-	-	0

Note: NR = not ranked

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