

Table 3A Expanded. Small Business Lending Institutions in Tennessee 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)
Southern Heritage Bk	Cleveland	92.5	0.447	1	97,353	640	\$100M-500M	72.5	11,383	375	0
CUmberland Cty Bk	Crossville	87.5	0.249	1	49,723	524	\$100M-500M	87.5	15,446	363	0
Tennessee CMRC Bk	Franklin	87.5	0.462	0.688	347,263	5,227	\$500M-\$1B	97.5	145,951	4,061	0.001
First Bk of TN	Spring City	85.0	0.369	0.863	69,962	506	\$100M-500M	62.5	8,475	317	0
Cedarstone Bk	Lebanon	82.5	0.452	1	48,382	404	\$100M-500M	77.5	9,057	303	0
First NB of Manchester	Manchester	82.5	0.245	1	41,405	625	\$100M-500M	97.5	41,405	625	0
First NB of Lafollette	La Follette	82.5	0.24	1	45,616	535	\$100M-500M	77.5	9,150	392	0
Progressive Savings Bank FS	Jamestown	82.5	0.17	0.959	37,048	453	\$100M-500M	87.5	7,163	328	0
First Federal Bank	Dickson	82.5	0.162	0.698	74,623	974	\$100M-500M	97.5	24,199	790	0
First NB of TN	Livingston	82.5	0.245	0.66	125,449	1,289	\$500M-\$1B	82.5	24,689	875	0.001
F&M Bk	Clarksville	82.5	0.22	0.709	125,075	2,196	\$500M-\$1B	92.5	37,346	1,728	0
Security FSB of McMinnville	Mcminnville	80.0	0.176	0.883	25,357	319	\$100M-500M	92.5	6,784	234	0
First South Bk	Jackson	80.0	0.26	0.725	100,749	964	\$100M-500M	77.5	17,886	702	0
Cornerstone Cmnty Bk	Chattanooga	80.0	0.279	0.518	116,843	1,084	\$100M-500M	67.5	14,029	741	0.001
Citizens NB	Athens	80.0	0.217	0.607	111,213	1,075	\$500M-\$1B	70.0	17,243	701	0
Peoples B&Tc Pickett Cty	Byrdstown	77.5	0.231	1	24,532	583	\$100M-500M	97.5	24,532	583	0
Traders NB	Tullahoma	77.5	0.286	1	31,292	311	\$100M-500M	70.0	6,324	234	0
Peoples Bk	Clifton	77.5	0.276	1	34,265	443	\$100M-500M	95.0	34,265	443	0
Bank of Lincoln Cty	Fayetteville	77.5	0.284	0.772	44,932	458	\$100M-500M	72.5	8,345	336	0
Greeneville Federal Bank FS	Greeneville	77.5	0.196	0.685	34,546	238	\$100M-500M	75.0	3,695	123	0
Community Bk NA	Memphis	77.5	0.232	0.996	51,261	301	\$100M-500M	30.0	2,930	156	0
Hardin County Bk	Savannah	77.5	0.155	1	39,265	4,129	\$100M-500M	100.0	39,265	4,129	0
First Century Bk	Tazewell	77.5	0.188	1	53,077	477	\$100M-500M	55.0	6,064	369	0
Jefferson Federal Bank	Morristown	77.5	0.169	0.444	57,048	763	\$100M-500M	92.5	16,588	611	0
Capital B&TC	Nashville	77.5	0.23	0.635	142,227	934	\$500M-\$1B	57.5	13,508	474	0
CUmberland B&TC	Clarksville	75.0	0.307	0.859	33,457	427	\$100M-500M	70.0	6,108	290	0
Peoples Bk of S	Lafollette	75.0	0.287	1	38,775	232	\$100M-500M	40.0	3,492	125	0
Citizens Cmnty Bk	Winchester	75.0	0.281	0.738	39,595	513	\$100M-500M	80.0	10,545	396	0
American City Bk	Tullahoma	75.0	0.237	0.829	40,688	463	\$100M-500M	70.0	8,561	295	0
Southeast Bk & TR	Athens	75.0	0.21	0.836	43,455	461	\$100M-500M	67.5	8,226	321	0
Commercial B&TC	Paris	75.0	0.174	0.68	89,577	1,253	\$500M-\$1B	70.0	14,726	750	0
First Volunteer Bk of Tennessee	Chattanooga	75.0	0.208	0.583	115,775	1,056	\$500M-\$1B	65.0	16,594	655	0.003
Fsgbank NA	Chattanooga	75.0	0.174	0.643	201,588	2,153	\$1B-\$10B	72.5	32,945	1,404	0.001
Pinnacle NB	Nashville	75.0	0.212	0.486	488,956	2,953	\$1B-\$10B	65.0	60,647	1,498	0
Franklin Cty United Bk	Decherd	72.5	0.342	1	24,700	226	<\$100M	62.5	4,097	149	0
Peoples Bk of Bedford Cty	Shelbyville	72.5	0.267	1	22,176	230	<\$100M	67.5	4,562	163	0
First NB	Pikeville	72.5	0.312	0.977	27,443	395	<\$100M	82.5	7,894	321	0
Coffee Cty Bk	Manchester	72.5	0.277	0.973	30,246	293	\$100M-500M	37.5	3,389	60	0
First T&SB	Oneida	72.5	0.231	1	27,574	284	\$100M-500M	92.5	27,574	284	0
Community B&TC	Ashland City	72.5	0.226	0.759	47,476	415	\$100M-500M	60.0	7,898	266	0.002
Bank of The S	Mount Juliet	72.5	0.197	0.641	95,105	853	\$100M-500M	72.5	17,233	537	0
First NB of Pulaski	Pulaski	72.5	0.174	0.615	87,287	1,092	\$500M-\$1B	77.5	18,945	806	0

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Primetrust Bk	Nashville	72.5	0.199	0.549	116,428	832	\$500M-\$1B	52.5	12,753	443	0
First Citizens NB	Dyersburg	72.5	0.155	0.627	130,718	1,748	\$500M-\$1B	87.5	39,243	1,394	0
Citizens Savings B&TC	Nashville	70.0	0.535	0.984	41,385	125	<\$100M	22.5	1,977	53	0.003
American Patroit Bk	Greeneville	70.0	0.278	0.644	28,981	900	\$100M-500M	82.5	8,106	724	0
Benton Bkg Co	Benton	70.0	0.297	0.738	31,958	412	\$100M-500M	90.0	14,789	332	0
Community Bk of The CUmberla	Jamestown	70.0	0.306	0.801	34,558	373	\$100M-500M	62.5	5,716	252	0
Farmers & Merchants Bk	Trezevant	70.0	0.257	0.77	35,632	324	\$100M-500M	60.0	5,527	207	0
TNbank	Oak Ridge	70.0	0.206	0.948	38,908	437	\$100M-500M	70.0	7,893	310	0
Wayne Cty Bk	Waynesboro	70.0	0.197	0.967	37,602	439	\$100M-500M	67.5	7,630	316	0
Andrew Johnson Bk	Greeneville	70.0	0.197	0.719	43,342	622	\$100M-500M	85.0	15,746	460	0.009
Bank of Putnam Cty	Cookeville	70.0	0.148	1	44,461	422	\$100M-500M	92.5	24,956	321	0
Community First B&TC	ColUmbia	70.0	0.169	0.614	78,645	782	\$100M-500M	62.5	12,326	529	0
Security Federal Bank	Elizabethton	67.5	0.139	0.994	8,497	126	<\$100M	80.0	2,399	90	0
American Tr Bk of E TN	Knoxville	67.5	0.281	0.808	28,718	229	\$100M-500M	47.5	3,801	144	0
Bank of Perry Cty	Lobelville	67.5	0.192	1	22,528	332	\$100M-500M	92.5	22,528	332	0
Peoples Bk of E TN	Madisonville	67.5	0.165	1	29,444	276	\$100M-500M	50.0	4,697	182	0
First NB	Oneida	67.5	0.208	0.833	38,156	271	\$100M-500M	37.5	3,310	139	0
Citizens Bk of Blount Cty	Maryville	67.5	0.238	0.455	71,777	523	\$100M-500M	65.0	13,374	341	0.014
Commercial Bk	Harrogate	67.5	0.155	0.643	67,916	899	\$100M-500M	92.5	26,811	740	0.001
Citizens Tri-Cty Bk	Dunlap	67.5	0.125	1	56,606	439	\$100M-500M	52.5	8,044	235	0.001
First Bk	Lexington	67.5	0.157	0.471	294,247	3,390	\$1B-\$10B	70.0	53,963	2,366	0
Merchants & Planters Bk	Toone	65.0	0.204	1	18,695	317	<\$100M	90.0	18,695	317	0
Tristar Bk	Dickson	65.0	0.236	0.894	26,738	253	\$100M-500M	57.5	4,765	163	0
First Peoples Bk of TN	Jefferson City	65.0	0.25	0.781	28,496	241	\$100M-500M	55.0	4,434	166	0
Reelfoot Bk	Union City	65.0	0.197	0.8	27,101	566	\$100M-500M	82.5	7,739	466	0.002
Security B&TC	Paris	65.0	0.205	0.815	31,910	397	\$100M-500M	67.5	7,049	272	0
Bank of Cleveland	Cleveland	65.0	0.214	0.528	52,736	397	\$100M-500M	45.0	6,493	233	0
Citizens Bk	Lafayette	65.0	0.11	1	33,830	680	\$100M-500M	97.5	33,830	680	0
Bankeast	Knoxville	65.0	0.186	0.651	59,072	424	\$100M-500M	57.5	9,495	266	0.004
Farmers Bk	Portland	65.0	0.138	0.717	57,214	876	\$100M-500M	77.5	15,185	721	0
Community South Bk	Parsons	65.0	0.194	0.342	105,453	1,048	\$500M-\$1B	47.5	9,013	511	0
Insouth Bk	Brownsville	65.0	0.135	0.666	74,732	561	\$500M-\$1B	57.5	10,113	345	0
Bank of TN	Kingsport	65.0	0.155	0.466	91,142	1,385	\$500M-\$1B	57.5	12,775	927	0
First St Bk	Union City	65.0	0.149	0.458	153,383	1,569	\$1B-\$10B	60.0	21,677	966	0
Community NB of The Lakeway	Morristown	62.5	0.199	0.708	20,727	685	\$100M-500M	77.5	5,927	622	0
Community Tr & Bkg Co	Ooltewah	62.5	0.255	0.704	30,058	253	\$100M-500M	62.5	5,653	207	0
Bank of Frankewing	Frankewing	62.5	0.183	0.673	34,763	451	\$100M-500M	77.5	9,630	336	0
First Federal Savings Bank	Clarksville	62.5	0.084	0.645	18,415	109	\$100M-500M	57.5	1,608	50	0
Athens Federal Community Bank	Athens	62.5	0.097	0.551	22,119	195	\$100M-500M	72.5	3,440	116	0
Volunteer St Bk	Portland	62.5	0.188	0.6	49,563	589	\$100M-500M	62.5	8,392	403	0
First NB	Lenoir City	62.5	0.162	0.493	67,438	660	\$100M-500M	60.0	11,033	408	0.003
Trust One Bk	Memphis	62.5	0.158	0.467	83,516	814	\$500M-\$1B	55.0	11,278	472	0
Bank of Nashville	Nashville	62.5	0.129	0.462	113,807	819	\$500M-\$1B	45.0	10,946	375	0

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Wilson B&TC	Lebanon	62.5	0.115	0.511	150,269	1,395	\$1B-\$10B	57.5	19,144	830	0.002
Home Federal Bank of Tennessee	Knoxville	62.5	0.029	0.209	49,262	727	\$1B-\$10B	80.0	16,723	606	0.004
Greenbank	Greeneville	62.5	0.111	0.472	324,251	2,666	\$1B-\$10B	60.0	38,417	1,477	0
Bank of Tullahoma	Tullahoma	60.0	0.265	1	12,567	93	<\$100M	35.0	1,510	44	0
American B&TC	Livingston	60.0	0.203	0.97	18,026	253	<\$100M	70.0	5,476	192	0
Newport Federal Bank	Newport	60.0	0.056	1	7,288	54	\$100M-500M	67.5	1,382	34	0
Citizens First Bk	Wartburg	60.0	0.177	0.955	24,050	335	\$100M-500M	70.0	6,569	238	0
Citizens Bk	New Tazewell	60.0	0.166	0.976	24,443	295	\$100M-500M	65.0	5,543	202	0.013
Carter Cty Bk	Elizabethton	60.0	0.166	0.619	41,683	518	\$100M-500M	72.5	9,516	368	0
Elizabethton Federal Savings	Elizabethton	60.0	0.058	0.7	20,233	140	\$100M-500M	67.5	3,212	69	0
State of Franklin Savings Bk	Johnson City	60.0	0.121	0.707	44,998	462	\$100M-500M	77.5	14,944	324	0
Landmark Cmnty Bk	Memphis	57.5	0.214	1	11,723	86	<\$100M	40.0	1,763	53	0
First Vision Bk of TN	Tullahoma	57.5	0.275	0.815	17,755	213	<\$100M	35.0	1,672	80	0
Community Bk	Lexington	57.5	0.227	1	15,520	134	<\$100M	57.5	3,376	95	0
Peoples B&TC	Manchester	57.5	0.225	0.974	17,038	171	<\$100M	50.0	3,102	97	0
Community Bk of E TN	Clinton	57.5	0.206	1	17,815	105	<\$100M	12.5	912	41	0
Decatur County Bk	Decaturville	57.5	0.227	1	20,083	143	<\$100M	57.5	4,002	97	0
Insbank	Nashville	57.5	0.314	0.658	28,531	159	<\$100M	20.0	1,820	51	0
Oakland Deposit Bk	Oakland	57.5	0.176	1	19,944	181	\$100M-500M	47.5	3,389	120	0.004
Volunteer FS & LA of Madison	Madisonville	57.5	0.056	0.879	8,615	97	\$100M-500M	75.0	2,179	66	0
Carroll B&T	Huntingdon	57.5	0.147	0.955	24,388	397	\$100M-500M	82.5	9,244	329	0
First Capital Bk	Germantown	57.5	0.21	0.651	36,647	198	\$100M-500M	30.0	3,294	86	0
Citizens St Bk	Jasper	55.0	0.187	1	12,505	164	<\$100M	65.0	3,835	132	0.003
Heritage Cmnty Bk	Greeneville	55.0	0.244	0.736	22,717	142	<\$100M	30.0	2,297	63	0
Cohutta Bkg Co of TN	Chattanooga	55.0	0.347	0.598	33,614	155	<\$100M	25.0	2,422	65	0
Bank of Jackson	Jackson	55.0	0.2	0.711	23,551	237	\$100M-500M	37.5	2,960	130	0
Legends Bk	Clarksville	55.0	0.167	0.465	43,236	438	\$100M-500M	52.5	7,706	288	0
Magna Bank	Memphis	55.0	0.07	0.349	28,258	121	\$100M-500M	55.0	2,395	47	0
Citizens Bk	Carthage	55.0	0.098	0.479	46,873	1,077	\$100M-500M	85.0	20,356	946	0
Mountain NB	Sevierville	55.0	0.119	0.446	60,598	701	\$500M-\$1B	50.0	8,679	475	0.004
Citizens Bk	Elizabethton	55.0	0.126	0.265	77,428	643	\$500M-\$1B	45.0	10,340	314	0.001
First Farmers & Mrch B	ColUmbia	55.0	0.104	0.488	80,665	731	\$500M-\$1B	52.5	12,108	422	0
Fifth Third Bk	Nashville	55.0	0.083	0.238	159,506	1,063	\$1B-\$10B	50.0	18,507	581	0.006
First Tennessee Bk NA Mmphs	Memphis	55.0	0.057	0.298	2,162,010	38,616	>\$10B	57.5	402,177	30,520	0.001
Citizens City & Cty Bk	Trenton	52.5	0.208	1	6,211	83	<\$100M	72.5	6,211	83	0
Highland FS & LA	Crossville	52.5	0.027	1	1,838	21	<\$100M	75.0	1,838	21	0
Union Bk	Jamestown	52.5	0.13	0.859	19,455	306	\$100M-500M	70.0	6,535	241	0
Patriot Bk	Millington	52.5	0.166	0.665	25,191	289	\$100M-500M	55.0	5,431	194	0
National Bk of TN	Newport	52.5	0.158	0.787	29,240	213	\$100M-500M	30.0	2,898	114	0
Midsouth Bk	Murfreesboro	52.5	0.18	0.505	42,602	289	\$100M-500M	57.5	8,471	199	0
Citizens NB	Sevierville	52.5	0.121	0.336	80,242	558	\$500M-\$1B	37.5	6,896	315	0.002
Farmers Bk	Parsons	50.0	0.178	1	6,565	165	<\$100M	67.5	2,927	144	0
Mountain Valley Bk	Dunlap	50.0	0.138	1	12,115	128	<\$100M	45.0	2,421	82	0

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Citizens Bk of E TN	Rogersville	50.0	0.173	0.949	22,099	155	\$100M-500M	35.0	2,814	96	0
Banktennessee	Collierville	50.0	0.162	0.589	35,539	253	\$100M-500M	30.0	3,819	131	0
First Cmnty Bk of E TN	Rogersville	50.0	0.172	0.323	42,282	393	\$100M-500M	47.5	6,500	241	0
Community NB	Dayton	47.5	0.182	0.692	17,481	170	<\$100M	37.5	2,420	104	0
First Alliance Bk	Cordova	47.5	0.168	0.824	20,819	197	\$100M-500M	35.0	2,294	104	0
First Cmnty Bk of Bedford CT	Shelbyville	47.5	0.107	0.56	26,616	600	\$100M-500M	75.0	9,091	511	0.002
Paragon NB	Memphis	47.5	0.137	0.482	36,609	333	\$100M-500M	45.0	5,868	210	0
Clayton B&TB	Knoxville	47.5	0.106	0.332	42,069	802	\$100M-500M	62.5	11,263	623	0.001
Home Bkg Co	Selmer	45.0	0.134	1	7,998	139	<\$100M	80.0	7,998	139	0
Commerce Union Bk	Springfield	45.0	0.188	0.768	11,242	134	<\$100M	30.0	1,489	63	0
Bank of Milan	Milan	45.0	0.136	1	8,546	101	<\$100M	37.5	1,613	68	0
Homeland Cmnty Bk	Mcminnville	45.0	0.152	0.967	9,837	153	<\$100M	67.5	4,567	129	0
Traditions First Bk	Erin	45.0	0.169	0.949	11,128	164	<\$100M	57.5	3,050	129	0
Farmers & Merchants Bk	Dyer	45.0	0.12	1	10,033	230	<\$100M	70.0	4,118	209	0
Central Bk	Savannah	45.0	0.137	0.831	16,412	218	\$100M-500M	60.0	4,443	155	0
Tri St Bk of Memphis	Memphis	45.0	0.19	0.464	24,219	167	\$100M-500M	22.5	2,411	61	0.001
Nashville B&TC	Nashville	45.0	0.179	0.798	23,231	82	\$100M-500M	10.0	605	20	0
Bank of Dickson	Dickson	45.0	0.122	0.868	20,687	171	\$100M-500M	32.5	3,035	98	0
Somerville B&TC	Somerville	45.0	0.075	1	14,624	253	\$100M-500M	85.0	14,624	253	0
Smartbank	Pigeon Forge	42.5	0.22	0.554	20,989	96	<\$100M	15.0	1,275	44	0
First NB	Centerville	42.5	0.086	1	8,856	189	\$100M-500M	80.0	8,856	189	0
First CMRC Bk	Lewisburg	42.5	0.16	0.501	28,398	172	\$100M-500M	35.0	4,024	60	0
Peoples St Bk of Commerce	Nolensville	42.5	0.079	0.831	19,110	274	\$100M-500M	62.5	6,295	213	0.001
Macon B&TC	Lafayette	42.5	0.083	0.611	22,039	447	\$100M-500M	70.0	7,963	375	0
Bank of Bartlett	Bartlett	42.5	0.097	0.307	47,618	293	\$100M-500M	27.5	4,394	128	0
Union Bk	Jellico	40.0	0.131	0.835	7,436	122	<\$100M	52.5	2,366	96	0
Farmers Bk of Lynchburg	Lynchburg	40.0	0.195	0.575	11,739	126	<\$100M	50.0	2,737	92	0
Citizens Bk	Hartsville	40.0	0.108	0.747	12,901	229	\$100M-500M	60.0	4,346	189	0
Tennessee St Bk	Pigeon Forge	40.0	0.081	0.27	49,640	392	\$500M-\$1B	35.0	6,231	242	0.002
Lawrenceburg Federal Bank F	Lawrenceburg	37.5	0.002	1	96	2	<\$100M	50.0	96	2	0
First St Bk	Chapel Hill	37.5	0.104	1	5,299	98	<\$100M	55.0	2,162	86	0
Capitalmark B&T	Chattanooga	37.5	0.216	0.479	15,220	93	<\$100M	10.0	736	31	0
Brighton Bk	Brighton	37.5	0.132	1	10,689	76	<\$100M	62.5	4,915	224	0
Security Bk	Newbern	37.5	0.146	0.546	20,038	204	\$100M-500M	32.5	3,043	135	0.004
Farmers Bk	Woodland Mills	35.0	0.114	1	1,356	27	<\$100M	52.5	650	24	0
Greenfield Bkg Co	Greenfield	35.0	0.092	1	4,269	88	<\$100M	45.0	1,366	67	0
Bank of Gleason	Gleason	35.0	0.091	0.784	8,387	191	<\$100M	60.0	3,393	167	0
Bank of Camden	Camden	35.0	0.1	0.759	14,766	162	\$100M-500M	47.5	3,683	121	0
Mountain CMRC Bk	Erwin	35.0	0.136	0.374	26,420	180	\$100M-500M	27.5	3,464	105	0
First NB of Mcminnville	Mcminnville	35.0	0.089	0.439	29,133	252	\$100M-500M	37.5	5,148	172	0
Foothills B&T	Maryville	32.5	0.049	1	1,385	19	<\$100M	52.5	1,385	19	0
Farmers & Merchants Bk	Adamsville	32.5	0.104	1	3,074	44	<\$100M	37.5	841	30	0
Medina Bkg Co	Medina	32.5	0.124	0.837	3,736	97	<\$100M	55.0	1,535	80	0

Table 3A Expanded. Small Business Lending Institutions in Tennessee 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)
Gates Bkg&TC	Gates	32.5	0.121	0.993	3,854	37	<\$100M	22.5	458	26	0
Citizens Bk of Spencer	Spencer	32.5	0.041	1	1,458	16	<\$100M	27.5	347	10	0
Lauderdale County Bk	Halls	32.5	0.143	0.808	5,794	116	<\$100M	52.5	1,933	93	0
Trisummit Bk	Kingsport	32.5	0.016	1	806	10	<\$100M	30.0	223	7	0
Bank of Crockett	Bells	32.5	0.11	0.496	11,714	257	\$100M-500M	55.0	3,617	213	0
American Scty B&TC	Hendersonville	32.5	0.184	0.46	21,910	99	\$100M-500M	15.0	1,734	39	0
Reliant Bk	Brentwood	32.5	0.114	0.619	19,478	95	\$100M-500M	17.5	1,800	47	0
Sevier Cty Bk	Sevierville	32.5	0.077	0.271	30,042	230	\$100M-500M	27.5	4,184	127	0
Bank of Mason	Mason	30.0	0.064	1	509	17	<\$100M	45.0	268	13	0
Bank of Bradford	Bradford	30.0	0.017	1	622	15	<\$100M	35.0	622	15	0
Chester County Bk	Henderson	30.0	0.096	0.969	4,032	84	<\$100M	50.0	1,724	69	0
Putnam 1st Merc Bk	Cookeville	30.0	0.176	0.527	9,337	47	<\$100M	17.5	1,117	25	0
Sumner B&TC	Gallatin	30.0	0.15	0.593	10,066	106	<\$100M	35.0	1,915	65	0
Union B&TC	Livingston	30.0	0.068	1	5,237	107	<\$100M	70.0	5,237	107	0
Triumph Bk	Memphis	30.0	0.14	0.525	13,079	90	<\$100M	32.5	2,312	58	0
Liberty St Bk	Liberty	30.0	0.094	0.767	10,034	116	\$100M-500M	52.5	3,565	87	0
First Freedom Bk	Lebanon	30.0	0.111	0.548	12,291	118	\$100M-500M	27.5	2,045	63	0
Bank of Waynesboro	Waynesboro	30.0	0.118	0.406	16,304	243	\$100M-500M	52.5	4,820	185	0
Citizens B&TC of Grainger CT	Rutledge	30.0	0.091	0.597	14,300	174	\$100M-500M	52.5	4,504	130	0
Bank of Ripley	Ripley	30.0	0.082	0.573	13,376	254	\$100M-500M	50.0	3,739	201	0.004
Citizens B&TC	Atwood	27.5	0.097	0.95	2,100	40	<\$100M	45.0	814	34	0
Mckenzie Bkg Co	Mckenzie	27.5	0.079	0.77	7,515	109	<\$100M	35.0	1,746	70	0
Independent Bk	Memphis	27.5	0.042	0.392	24,254	199	\$500M-\$1B	20.0	2,150	87	0.001
Farmers St Bk	Mountain City	25.0	0.083	0.649	9,948	103	\$100M-500M	30.0	1,745	70	0
Bank of Fayette County	Moscow	25.0	0.072	0.601	13,838	150	\$100M-500M	22.5	2,006	87	0
Bank of Halls	Halls	22.5	0.106	0.661	5,601	107	<\$100M	30.0	1,119	80	0
Heritage B&T	ColUmbia	22.5	0.116	0.574	9,782	68	<\$100M	20.0	1,354	34	0
Johnson Cty Bk	Mountain City	22.5	0.057	0.69	6,000	74	\$100M-500M	20.0	1,025	43	0
Peoples Bk	Sardis	15.0	0.063	0.562	2,921	59	<\$100M	35.0	1,028	48	0
Avenue Bk	Nashville	12.5	0.039	0.518	3,767	28	<\$100M	15.0	600	20	0
Civic B&TC	Nashville	10.0	0.034	0.109	2,841	27	<\$100M	10.0	1,038	22	0
Financial Federal Savings Bank	Memphis	10.0	0	0	-	-	\$100M-500M	10.0	-	-	0
Independence Trust Company	Franklin	NR	0	-	-	-	<\$100M	NR	-	-	0

Note: 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 Tennessee 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)
Hardin County Bk	Savannah	100.0	0.155	1	39,265	4,129	\$100M-500M	77.5	39,265	4,129	0
Peoples B&Tc Pickett Cty	Byrdstown	97.5	0.231	1	24,532	583	\$100M-500M	77.5	24,532	583	0
First NB of Manchester	Manchester	97.5	0.245	1	41,405	625	\$100M-500M	82.5	41,405	625	0
Citizens Bk	Lafayette	97.5	0.11	1	33,830	680	\$100M-500M	65.0	33,830	680	0
First Federal Bank	Dickson	97.5	0.053	0.226	24,199	790	\$100M-500M	82.5	74,623	974	0
Tennessee CMRC Bk	Franklin	97.5	0.194	0.289	145,951	4,061	\$500M-\$1B	87.5	347,263	5,227	0.001
Peoples Bk	Clifton	95.0	0.276	1	34,265	443	\$100M-500M	77.5	34,265	443	0
Bank of Perry Cty	Lobelville	92.5	0.192	1	22,528	332	\$100M-500M	67.5	22,528	332	0
First T&SB	Oneida	92.5	0.231	1	27,574	284	\$100M-500M	72.5	27,574	284	0
Security FSB of Mcminnville	Mcminnville	92.5	0.047	0.236	6,784	234	\$100M-500M	80.0	25,357	319	0
Bank of Putnam Cty	Cookeville	92.5	0.083	0.561	24,956	321	\$100M-500M	70.0	44,461	422	0
Jefferson Federal Bank	Morristown	92.5	0.049	0.129	16,588	611	\$100M-500M	77.5	57,048	763	0
Commercial Bk	Harrogate	92.5	0.061	0.254	26,811	740	\$100M-500M	67.5	67,916	899	0.001
F&M Bk	Clarksville	92.5	0.066	0.212	37,346	1,728	\$500M-\$1B	82.5	125,075	2,196	0
Merchants & Planters Bk	Toone	90.0	0.204	1	18,695	317	<\$100M	65.0	18,695	317	0
Benton Bkg Co	Benton	90.0	0.138	0.342	14,789	332	\$100M-500M	70.0	31,958	412	0
Cumberland Cty Bk	Crossville	87.5	0.078	0.311	15,446	363	\$100M-500M	87.5	49,723	524	0
Progressive Savings Bank FS	Jamestown	87.5	0.033	0.185	7,163	328	\$100M-500M	82.5	37,048	453	0
First Citizens NB	Dyersburg	87.5	0.046	0.188	39,243	1,394	\$500M-\$1B	72.5	130,718	1,748	0
Somerville B&TC	Somerville	85.0	0.075	1	14,624	253	\$100M-500M	45.0	14,624	253	0
Andrew Johnson Bk	Greeneville	85.0	0.072	0.261	15,746	460	\$100M-500M	70.0	43,342	622	0.009
Citizens Bk	Carthage	85.0	0.042	0.208	20,356	946	\$100M-500M	55.0	46,873	1,077	0
First NB	Pikeville	82.5	0.09	0.281	7,894	321	<\$100M	72.5	27,443	395	0
American Patroit Bk	Greeneville	82.5	0.078	0.18	8,106	724	\$100M-500M	70.0	28,981	900	0
Reelfoot Bk	Union City	82.5	0.056	0.228	7,739	466	\$100M-500M	65.0	27,101	566	0.002
Carroll B&T	Huntingdon	82.5	0.056	0.362	9,244	329	\$100M-500M	57.5	24,388	397	0
First NB of TN	Livingston	82.5	0.048	0.13	24,689	875	\$500M-\$1B	82.5	125,449	1,289	0.001
Home Bkg Co	Selmer	80.0	0.134	1	7,998	139	<\$100M	45.0	7,998	139	0
Security Federal Bank	Elizabethton	80.0	0.039	0.281	2,399	90	<\$100M	67.5	8,497	126	0
First NB	Centerville	80.0	0.086	1	8,856	189	\$100M-500M	42.5	8,856	189	0
Citizens Cmnty Bk	Winchester	80.0	0.075	0.196	10,545	396	\$100M-500M	75.0	39,595	513	0
Home Federal Bank of Tennessee	Knoxville	80.0	0.01	0.071	16,723	606	\$1B-\$10B	62.5	49,262	727	0.004
Community NB of The Lakeway	Morristown	77.5	0.057	0.203	5,927	622	\$100M-500M	62.5	20,727	685	0
Cedarstone Bk	Lebanon	77.5	0.085	0.187	9,057	303	\$100M-500M	82.5	48,382	404	0
Bank of Frankewing	Frankewing	77.5	0.051	0.187	9,630	336	\$100M-500M	62.5	34,763	451	0
First NB of Lafollette	La Follette	77.5	0.048	0.201	9,150	392	\$100M-500M	82.5	45,616	535	0
State of Franklin SVG Bk	Johnson City	77.5	0.04	0.235	14,944	324	\$100M-500M	60.0	44,998	462	0
First South Bk	Jackson	77.5	0.046	0.129	17,886	702	\$100M-500M	80.0	100,749	964	0
Farmers Bk	Portland	77.5	0.037	0.19	15,185	721	\$100M-500M	65.0	57,214	876	0
First NB of Pulaski	Pulaski	77.5	0.038	0.133	18,945	806	\$500M-\$1B	72.5	87,287	1,092	0

Table 3B Expanded. Small Business Lending Institutions in Tennessee 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)
Highland FS & LA	Crossville	75.0	0.027	1	1,838	21	<\$100M	52.5	1,838	21	0
Volunteer FS & LA of Madison	Madisonville	75.0	0.014	0.222	2,179	66	\$100M-500M	57.5	8,615	97	0
Greeneville Federal Bank FS	Greeneville	75.0	0.021	0.073	3,695	123	\$100M-500M	77.5	34,546	238	0
First Cmnty Bk of Bedford CT	Shelbyville	75.0	0.036	0.191	9,091	511	\$100M-500M	47.5	26,616	600	0.002
Citizens City & Cty Bk	Trenton	72.5	0.208	1	6,211	83	<\$100M	52.5	6,211	83	0
Bank of Lincoln Cty	Fayetteville	72.5	0.053	0.143	8,345	336	\$100M-500M	77.5	44,932	458	0
Southern Heritage Bk	Cleveland	72.5	0.052	0.117	11,383	375	\$100M-500M	92.5	97,353	640	0
Athens Federal Community Bank	Athens	72.5	0.015	0.086	3,440	116	\$100M-500M	62.5	22,119	195	0
Carter Cty Bk	Elizabethton	72.5	0.038	0.141	9,516	368	\$100M-500M	60.0	41,683	518	0
Bank of The S	Mount Juliet	72.5	0.036	0.116	17,233	537	\$100M-500M	72.5	95,105	853	0
Fsgbank NA	Chattanooga	72.5	0.028	0.105	32,945	1,404	\$1B-\$10B	75.0	201,588	2,153	0.001
Union B&TC	Livingston	70.0	0.068	1	5,237	107	<\$100M	30.0	5,237	107	0
Farmers & Merchants Bk	Dyer	70.0	0.049	0.41	4,118	209	<\$100M	45.0	10,033	230	0
American B&TC	Livingston	70.0	0.062	0.295	5,476	192	<\$100M	60.0	18,026	253	0
Cumberland B&TC	Clarksville	70.0	0.056	0.157	6,108	290	\$100M-500M	75.0	33,457	427	0
Traders NB	Tullahoma	70.0	0.058	0.202	6,324	234	\$100M-500M	77.5	31,292	311	0
Citizens First Bk	Wartburg	70.0	0.048	0.261	6,569	238	\$100M-500M	60.0	24,050	335	0
Union Bk	Jamestown	70.0	0.044	0.289	6,535	241	\$100M-500M	52.5	19,455	306	0
American City Bk	Tullahoma	70.0	0.05	0.174	8,561	295	\$100M-500M	75.0	40,688	463	0
TNbank	Oak Ridge	70.0	0.042	0.192	7,893	310	\$100M-500M	70.0	38,908	437	0
Macon B&TC	Lafayette	70.0	0.03	0.221	7,963	375	\$100M-500M	42.5	22,039	447	0
Citizens NB	Athens	70.0	0.034	0.094	17,243	701	\$500M-\$1B	80.0	111,213	1,075	0
Commercial B&TC	Paris	70.0	0.029	0.112	14,726	750	\$500M-\$1B	75.0	89,577	1,253	0
First Bk	Lexington	70.0	0.029	0.086	53,963	2,366	\$1B-\$10B	67.5	294,247	3,390	0
Farmers Bk	Parsons	67.5	0.079	0.446	2,927	144	<\$100M	50.0	6,565	165	0
Homeland Cmnty Bk	Mcminnville	67.5	0.07	0.449	4,567	129	<\$100M	45.0	9,837	153	0
Peoples Bk of Bedford Cty	Shelbyville	67.5	0.055	0.206	4,562	163	<\$100M	72.5	22,176	230	0
Newport Federal Bank	Newport	67.5	0.011	0.19	1,382	34	\$100M-500M	60.0	7,288	54	0
Security B&TC	Paris	67.5	0.045	0.18	7,049	272	\$100M-500M	65.0	31,910	397	0
Wayne Cty Bk	Waynesboro	67.5	0.04	0.196	7,630	316	\$100M-500M	70.0	37,602	439	0
Southeast Bk & TR	Athens	67.5	0.04	0.158	8,226	321	\$100M-500M	75.0	43,455	461	0
Elizabethton Federal Savings	Elizabethton	67.5	0.009	0.111	3,212	69	\$100M-500M	60.0	20,233	140	0
Cornerstone Cmnty Bk	Chattanooga	67.5	0.034	0.062	14,029	741	\$100M-500M	80.0	116,843	1,084	0.001
Citizens St Bk	Jasper	65.0	0.057	0.307	3,835	132	<\$100M	55.0	12,505	164	0.003
Citizens Bk	New Tazewell	65.0	0.038	0.221	5,543	202	\$100M-500M	60.0	24,443	295	0.013
Citizens Bk of Blount Cty	Maryville	65.0	0.044	0.085	13,374	341	\$100M-500M	67.5	71,777	523	0.014
First Volunteer Bk of Tennessee	Chattanooga	65.0	0.03	0.084	16,594	655	\$500M-\$1B	75.0	115,775	1,056	0.003
Pinnacle NB	Nashville	65.0	0.026	0.06	60,647	1,498	\$1B-\$10B	75.0	488,956	2,953	0
Brighton Bk	Brighton	62.5	0.061	0.505	4,915	224	<\$100M	37.5	10,689	76	0
Community Tr & Bkg Co	Ooltewah	62.5	0.048	0.171	5,653	207	\$100M-500M	62.5	30,058	253	0
Franklin Cty United Bk	Decherd	62.5	0.057	0.166	4,097	149	<\$100M	72.5	24,700	226	0

Table 3B Expanded. Small Business Lending Institutions in Tennessee 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)
Community Bk of The Cumberla	Jamestown	62.5	0.051	0.132	5,716	252	\$100M-500M	70.0	34,558	373	0
First Bk of TN	Spring City	62.5	0.045	0.105	8,475	317	\$100M-500M	85.0	69,962	506	0
Peoples St Bk of Commerce	Nolensville	62.5	0.026	0.274	6,295	213	\$100M-500M	42.5	19,110	274	0.001
Volunteer St Bk	Portland	62.5	0.032	0.102	8,392	403	\$100M-500M	62.5	49,563	589	0
Clayton B&TB	Knoxville	62.5	0.028	0.089	11,263	623	\$100M-500M	47.5	42,069	802	0.001
Community First B&TC	Columbia	62.5	0.026	0.096	12,326	529	\$100M-500M	70.0	78,645	782	0
Bank of Gleason	Gleason	60.0	0.037	0.317	3,393	167	<\$100M	35.0	8,387	191	0
Citizens Bk	Hartsville	60.0	0.036	0.252	4,346	189	\$100M-500M	40.0	12,901	229	0
Central Bk	Savannah	60.0	0.037	0.225	4,443	155	\$100M-500M	45.0	16,412	218	0
Farmers & Merchants Bk	Trezevant	60.0	0.04	0.119	5,527	207	\$100M-500M	70.0	35,632	324	0
Community B&TC	Ashland City	60.0	0.038	0.126	7,898	266	\$100M-500M	72.5	47,476	415	0.002
First NB	Lenoir City	60.0	0.026	0.081	11,033	408	\$100M-500M	62.5	67,438	660	0.003
First St Bk	Union City	60.0	0.021	0.065	21,677	966	\$1B-\$10B	65.0	153,383	1,569	0
Greenbank	Greeneville	60.0	0.013	0.056	38,417	1,477	\$1B-\$10B	62.5	324,251	2,666	0
Traditions First Bk	Erin	57.5	0.046	0.26	3,050	129	<\$100M	45.0	11,128	164	0
Community Bk	Lexington	57.5	0.049	0.218	3,376	95	<\$100M	57.5	15,520	134	0
Decatur County Bk	Decaturville	57.5	0.045	0.199	4,002	97	<\$100M	57.5	20,083	143	0
Tristar Bk	Dickson	57.5	0.042	0.159	4,765	163	\$100M-500M	65.0	26,738	253	0
First Federal Savings Bank	Clarksville	57.5	0.007	0.056	1,608	50	\$100M-500M	62.5	18,415	109	0
Midsouth Bk	Murfreesboro	57.5	0.036	0.1	8,471	199	\$100M-500M	52.5	42,602	289	0
Bankeast	Knoxville	57.5	0.03	0.105	9,495	266	\$100M-500M	65.0	59,072	424	0.004
Insouth Bk	Brownsville	57.5	0.018	0.09	10,113	345	\$500M-\$1B	65.0	74,732	561	0
Bank of TN	Kingsport	57.5	0.022	0.065	12,775	927	\$500M-\$1B	65.0	91,142	1,385	0
Capital B&TC	Nashville	57.5	0.022	0.06	13,508	474	\$500M-\$1B	77.5	142,227	934	0
Wilson B&TC	Lebanon	57.5	0.015	0.065	19,144	830	\$1B-\$10B	62.5	150,269	1,395	0.002
First Tennessee Bk NA Mmphis	Memphis	57.5	0.011	0.055	402,177	30,520	>\$10B	55.0	2,162,010	38,616	0.001
Medina Bkg Co	Medina	55.0	0.051	0.344	1,535	80	<\$100M	32.5	3,736	97	0
First St Bk	Chapel Hill	55.0	0.042	0.408	2,162	86	<\$100M	37.5	5,299	98	0
Bank of Crockett	Bells	55.0	0.034	0.153	3,617	213	\$100M-500M	32.5	11,714	257	0
First Peoples Bk of TN	Jefferson City	55.0	0.039	0.122	4,434	166	\$100M-500M	65.0	28,496	241	0
Patriot Bk	Millington	55.0	0.036	0.143	5,431	194	\$100M-500M	52.5	25,191	289	0
First Century Bk	Tazewell	55.0	0.022	0.114	6,064	369	\$100M-500M	77.5	53,077	477	0
Magna Bank	Memphis	55.0	0.006	0.03	2,395	47	\$100M-500M	55.0	28,258	121	0
Trust One Bk	Memphis	55.0	0.021	0.063	11,278	472	\$500M-\$1B	62.5	83,516	814	0
Farmers Bk	Woodland Mills	52.5	0.055	0.479	650	24	<\$100M	35.0	1,356	27	0
Foothills B&T	Maryville	52.5	0.049	1	1,385	19	<\$100M	32.5	1,385	19	0
Lauderdale County Bk	Halls	52.5	0.048	0.27	1,933	93	<\$100M	32.5	5,794	116	0
Union Bk	Jellico	52.5	0.042	0.266	2,366	96	<\$100M	40.0	7,436	122	0
Liberty St Bk	Liberty	52.5	0.033	0.272	3,565	87	\$100M-500M	30.0	10,034	116	0
Bank of Waynesboro	Waynesboro	52.5	0.035	0.12	4,820	185	\$100M-500M	30.0	16,304	243	0
Citizens B&TC of Grainger CT	Rutledge	52.5	0.029	0.188	4,504	130	\$100M-500M	30.0	14,300	174	0

Table 3B Expanded. Small Business Lending Institutions in Tennessee 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)
Legends Bk	Clarksville	52.5	0.03	0.083	7,706	288	\$100M-500M	55.0	43,236	438	0
Citizens Tri-Cty Bk	Dunlap	52.5	0.018	0.142	8,044	235	\$100M-500M	67.5	56,606	439	0.001
Primetrust Bk	Nashville	52.5	0.022	0.06	12,753	443	\$500M-\$1B	72.5	116,428	832	0
First Farmers & Mrch B	Columbia	52.5	0.016	0.073	12,108	422	\$500M-\$1B	55.0	80,665	731	0
Lawrenceburg Federal Bank F	Lawrenceburg	50.0	0.002	1	96	2	<\$100M	37.5	96	2	0
Chester County Bk	Henderson	50.0	0.041	0.414	1,724	69	<\$100M	30.0	4,032	84	0
Farmers Bk of Lynchburg	Lynchburg	50.0	0.045	0.134	2,737	92	<\$100M	40.0	11,739	126	0
Peoples B&TC	Manchester	50.0	0.041	0.177	3,102	97	<\$100M	57.5	17,038	171	0
Bank of Ripley	Ripley	50.0	0.023	0.16	3,739	201	\$100M-500M	30.0	13,376	254	0.004
Peoples Bk of E TN	Madisonville	50.0	0.026	0.16	4,697	182	\$100M-500M	67.5	29,444	276	0
Mountain NB	Sevierville	50.0	0.017	0.064	8,679	475	\$500M-\$1B	55.0	60,598	701	0.004
Fifth Third Bk	Nashville	50.0	0.01	0.028	18,507	581	\$1B-\$10B	55.0	159,506	1,063	0.006
American Tr Bk of E TN	Knoxville	47.5	0.037	0.107	3,801	144	\$100M-500M	67.5	28,718	229	0
Oakland Deposit Bk	Oakland	47.5	0.03	0.17	3,389	120	\$100M-500M	57.5	19,944	181	0.004
Bank of Camden	Camden	47.5	0.025	0.189	3,683	121	\$100M-500M	35.0	14,766	162	0
First Cmnty Bk of E TN	Rogersville	47.5	0.026	0.05	6,500	241	\$100M-500M	50.0	42,282	393	0
Community South Bk	Parsons	47.5	0.017	0.029	9,013	511	\$500M-\$1B	65.0	105,453	1,048	0
Bank of Mason	Mason	45.0	0.034	0.527	268	13	<\$100M	30.0	509	17	0
Citizens B&TC	Atwood	45.0	0.038	0.368	814	34	<\$100M	27.5	2,100	40	0
Greenfield Bkg Co	Greenfield	45.0	0.029	0.32	1,366	67	<\$100M	35.0	4,269	88	0
Mountain Valley Bk	Dunlap	45.0	0.027	0.2	2,421	82	<\$100M	50.0	12,115	128	0
Bank of Cleveland	Cleveland	45.0	0.026	0.065	6,493	233	\$100M-500M	65.0	52,736	397	0
Paragon NB	Memphis	45.0	0.022	0.077	5,868	210	\$100M-500M	47.5	36,609	333	0
Citizens Bk	Elizabethton	45.0	0.017	0.035	10,340	314	\$500M-\$1B	55.0	77,428	643	0.001
Bank of Nashville	Nashville	45.0	0.012	0.044	10,946	375	\$500M-\$1B	62.5	113,807	819	0
Landmark Cmnty Bk	Memphis	40.0	0.032	0.15	1,763	53	<\$100M	57.5	11,723	86	0
Peoples Bk of S	Lafollette	40.0	0.026	0.09	3,492	125	\$100M-500M	75.0	38,775	232	0
Farmers & Merchants Bk	Adamsville	37.5	0.029	0.274	841	30	<\$100M	32.5	3,074	44	0
Bank of Milan	Milan	37.5	0.026	0.189	1,613	68	<\$100M	45.0	8,546	101	0
Community NB	Dayton	37.5	0.025	0.096	2,420	104	<\$100M	47.5	17,481	170	0
Coffee Cty Bk	Manchester	37.5	0.031	0.109	3,389	60	\$100M-500M	72.5	30,246	293	0
Bank of Jackson	Jackson	37.5	0.025	0.089	2,960	130	\$100M-500M	55.0	23,551	237	0
First NB	Oneida	37.5	0.018	0.072	3,310	139	\$100M-500M	67.5	38,156	271	0
First NB of McMinnville	Mcminnville	37.5	0.016	0.077	5,148	172	\$100M-500M	35.0	29,133	252	0
Citizens NB	Sevierville	37.5	0.01	0.029	6,896	315	\$500M-\$1B	52.5	80,242	558	0.002
First Vision Bk of TN	Tullahoma	35.0	0.026	0.336	1,672	80	<\$100M	57.5	17,755	213	0
Bank of Bradford	Bradford	35.0	0.017	1	622	15	<\$100M	30.0	622	15	0
Peoples Bk	Sardis	35.0	0.022	0.198	1,028	48	<\$100M	15.0	2,921	59	0
Bank of Tullahoma	Tullahoma	35.0	0.032	0.12	1,510	44	<\$100M	60.0	12,567	93	0
Sumner B&TC	Gallatin	35.0	0.028	0.113	1,915	65	<\$100M	30.0	10,066	106	0
Mckenzie Bkg Co	Mckenzie	35.0	0.018	0.179	1,746	70	<\$100M	27.5	7,515	109	0

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

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First Alliance Bk	Cordova	35.0	0.019	0.091	2,294	104	\$100M-500M	47.5	20,819	197	0
Citizens Bk of E TN	Rogersville	35.0	0.022	0.121	2,814	96	\$100M-500M	50.0	22,099	155	0
First CMRC Bk	Lewisburg	35.0	0.023	0.071	4,024	60	\$100M-500M	42.5	28,398	172	0
Tennessee St Bk	Pigeon Forge	35.0	0.01	0.034	6,231	242	\$500M-\$1B	40.0	49,640	392	0.002
Triumph Bk	Memphis	32.5	0.025	0.093	2,312	58	<\$100M	30.0	13,079	90	0
Security Bk	Newbern	32.5	0.022	0.083	3,043	135	\$100M-500M	37.5	20,038	204	0.004
Bank of Dickson	Dickson	32.5	0.018	0.127	3,035	98	\$100M-500M	45.0	20,687	171	0
Trisummit Bk	Kingsport	30.0	0.004	0.277	223	7	<\$100M	32.5	806	10	0
Bank of Halls	Halls	30.0	0.021	0.132	1,119	80	<\$100M	22.5	5,601	107	0
Commerce Union Bk	Springfield	30.0	0.025	0.102	1,489	63	<\$100M	45.0	11,242	134	0
Heritage Cmnty Bk	Greeneville	30.0	0.025	0.074	2,297	63	<\$100M	55.0	22,717	142	0
Farmers St Bk	Mountain City	30.0	0.014	0.114	1,745	70	\$100M-500M	25.0	9,948	103	0
First Capital Bk	Germantown	30.0	0.019	0.059	3,294	86	\$100M-500M	57.5	36,647	198	0
National Bk of TN	Newport	30.0	0.016	0.078	2,898	114	\$100M-500M	52.5	29,240	213	0
Banktennessee	Collierville	30.0	0.017	0.063	3,819	131	\$100M-500M	50.0	35,539	253	0
Community Bk NA	Memphis	30.0	0.013	0.057	2,930	156	\$100M-500M	77.5	51,261	301	0
Citizens Bk of Spencer	Spencer	27.5	0.01	0.238	347	10	<\$100M	32.5	1,458	16	0
First Freedom Bk	Lebanon	27.5	0.018	0.091	2,045	63	\$100M-500M	30.0	12,291	118	0
Mountain CMRC Bk	Erwin	27.5	0.018	0.049	3,464	105	\$100M-500M	35.0	26,420	180	0
Sevier Cty Bk	Sevierville	27.5	0.011	0.038	4,184	127	\$100M-500M	32.5	30,042	230	0
Bank of Bartlett	Bartlett	27.5	0.009	0.028	4,394	128	\$100M-500M	42.5	47,618	293	0
Cohutta Bkg Co of TN	Chattanooga	25.0	0.025	0.043	2,422	65	<\$100M	55.0	33,614	155	0
Gates Bkg&TC	Gates	22.5	0.014	0.118	458	26	<\$100M	32.5	3,854	37	0
Citizens SVG B&TC	Nashville	22.5	0.026	0.047	1,977	53	<\$100M	70.0	41,385	125	0.003
Tri St Bk of Memphis	Memphis	22.5	0.019	0.046	2,411	61	\$100M-500M	45.0	24,219	167	0.001
Bank of Fayette County	Moscow	22.5	0.01	0.087	2,006	87	\$100M-500M	25.0	13,838	150	0
Heritage B&T	Columbia	20.0	0.016	0.079	1,354	34	<\$100M	22.5	9,782	68	0
Insbank	Nashville	20.0	0.02	0.042	1,820	51	<\$100M	57.5	28,531	159	0
Johnson Cty Bk	Mountain City	20.0	0.01	0.118	1,025	43	\$100M-500M	22.5	6,000	74	0
Independent Bk	Memphis	20.0	0.004	0.035	2,150	87	\$500M-\$1B	27.5	24,254	199	0.001
Putnam 1st Merc Bk	Cookeville	17.5	0.021	0.063	1,117	25	<\$100M	30.0	9,337	47	0
Reliant Bk	Brentwood	17.5	0.011	0.057	1,800	47	\$100M-500M	32.5	19,478	95	0
Smartbank	Pigeon Forge	15.0	0.013	0.034	1,275	44	<\$100M	42.5	20,989	96	0
Avenue Bk	Nashville	15.0	0.006	0.083	600	20	<\$100M	12.5	3,767	28	0
American Scty B&TC	Hendersonville	15.0	0.015	0.036	1,734	39	\$100M-500M	32.5	21,910	99	0
Community Bk of E TN	Clinton	12.5	0.011	0.051	912	41	<\$100M	57.5	17,815	105	0
Capitalmark B&T	Chattanooga	10.0	0.01	0.023	736	31	<\$100M	37.5	15,220	93	0
Civic B&TC	Nashville	10.0	0.013	0.04	1,038	22	<\$100M	10.0	2,841	27	0
Nashville B&TC	Nashville	10.0	0.005	0.021	605	20	\$100M-500M	45.0	23,231	82	0
Financial Federal Savings Bank	Memphis	10.0	0	0	-	-	\$100M-500M	10.0	-	-	0
Independence Trust Company	Franklin	NR	0	-	-	-	<\$100M	NR	-	-	0

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Note: NR = not ranked

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