

Table 1 Small-Business-Friendly Banks in Tennessee, June 1999.

| Bank Name                  | Location    | Total Score | Bank Asset Size | Small Business Loans* |        |
|----------------------------|-------------|-------------|-----------------|-----------------------|--------|
|                            |             |             |                 | Dollar Amount         | Number |
| FIRST CMNTY BK OF EAST TN  | ROGERSVILLE | 95.0        | \$100M-500M     | 31,456                | 1,587  |
| VOLUNTEER B&TC             | JASPER      | 90.0        | \$100M-500M     | 46,827                | 634    |
| FIRST SOUTH BK             | BOLIVAR     | 90.0        | \$100M-500M     | 63,549                | 667    |
| CORNERSTONE CMNTY BK       | HIXSON      | 87.5        | \$100M-500M     | 31,451                | 622    |
| FIRST ST BK                | COVINGTON   | 87.5        | \$100M-500M     | 32,982                | 621    |
| PEOPLES BK                 | BARRETVILLE | 87.5        | \$100M-500M     | 59,960                | 538    |
| FARMERS BK                 | PORTLAND    | 87.5        | \$100M-500M     | 38,683                | 737    |
| FARMERS & MRCH BK          | CLARKSVILLE | 85.0        | \$100M-500M     | 89,027                | 1,502  |
| FIRST BK OF RHEA CTY       | SPRING CITY | 85.0        | <\$100M         | 31,506                | 419    |
| CITIZENS NB                | ATHENS      | 85.0        | \$100M-500M     | 74,852                | 1,108  |
| BANKFIRST                  | KNOXVILLE   | 75.0        | \$500M-\$1B     | 162,981               | 1,617  |
| SUNTRUST BK CHATTANOOGA NA | CHATTANOOGA | 65.0        | \$1B-\$10B      | 209,187               | 2,780  |
| FIRST AMER NB              | NASHVILLE   | 62.5        | >\$10B          | 2,515,899             | 27,338 |

\*Figures reflect business loans of less than \$ 1 million

Note: Small businesses seeking loans from small-business-friendly banks should also consider banks that participate in SBA loan programs. To locate an SBA preferred or certified lender near you, call 1-800-8-ASK-SBA or check SBA's home page at [www.sba.gov](http://www.sba.gov).

Source: U.S Small Business Administration, Office of Advocacy, Office of Economic Research from the call report data collected by the Federal Reserve.

Table 2: Number of Reporting Banks by Bank Asset Size and by State, 1998-1999

| State                | 1998         | 1999        | 1999 Bank Asset Size Class |               |             |            |           |
|----------------------|--------------|-------------|----------------------------|---------------|-------------|------------|-----------|
|                      |              |             | <\$100M                    | \$100M-\$500M | \$500M-\$1B | \$1B-\$10B | >\$10B    |
| Alabama              | 170          | 158         | 92                         | 56            | 5           | 0          | 5         |
| Alaska               | 6            | 6           | 1                          | 2             | 1           | 2          | 0         |
| Arizona              | 42           | 46          | 27                         | 10            | 3           | 4          | 2         |
| Arkansas             | 221          | 200         | 113                        | 79            | 7           | 1          | 0         |
| California           | 336          | 334         | 127                        | 142           | 29          | 33         | 3         |
| Colorado             | 210          | 191         | 121                        | 62            | 4           | 3          | 1         |
| Connecticut          | 27           | 26          | 11                         | 14            | 1           | 0          | 0         |
| Delaware             | 34           | 33          | 9                          | 8             | 2           | 10         | 4         |
| District of Columbia | 6            | 6           | 2                          | 4             | 0           | 0          | 0         |
| Florida              | 259          | 260         | 137                        | 96            | 5           | 22         | 0         |
| Georgia              | 346          | 336         | 196                        | 121           | 13          | 5          | 1         |
| Hawaii               | 13           | 11          | 5                          | 1             | 2           | 3          | 0         |
| Idaho                | 18           | 17          | 9                          | 8             | 0           | 0          | 0         |
| Illinois             | 772          | 732         | 449                        | 231           | 31          | 15         | 6         |
| Indiana              | 184          | 165         | 74                         | 70            | 12          | 7          | 2         |
| Iowa                 | 443          | 441         | 358                        | 75            | 5           | 3          | 0         |
| Kansas               | 399          | 391         | 324                        | 59            | 5           | 3          | 0         |
| Kentucky             | 269          | 255         | 155                        | 88            | 4           | 7          | 1         |
| Louisiana            | 155          | 155         | 103                        | 47            | 1           | 2          | 2         |
| Maine                | 17           | 16          | 4                          | 10            | 1           | 1          | 0         |
| Maryland             | 82           | 78          | 18                         | 47            | 6           | 6          | 1         |
| Massachusetts        | 46           | 45          | 13                         | 20            | 3           | 7          | 2         |
| Michigan             | 163          | 169         | 82                         | 74            | 4           | 5          | 4         |
| Minnesota            | 520          | 507         | 404                        | 92            | 4           | 5          | 2         |
| Mississippi          | 101          | 99          | 48                         | 43            | 4           | 4          | 0         |
| Missouri             | 397          | 377         | 268                        | 93            | 9           | 6          | 1         |
| Montana              | 91           | 88          | 71                         | 14            | 0           | 3          | 0         |
| Nebraska             | 325          | 309         | 261                        | 42            | 3           | 3          | 0         |
| Nevada               | 25           | 25          | 10                         | 6             | 0           | 9          | 0         |
| New Hampshire        | 19           | 20          | 9                          | 7             | 1           | 3          | 0         |
| New Jersey           | 72           | 75          | 18                         | 41            | 5           | 9          | 2         |
| New Mexico           | 57           | 55          | 25                         | 23            | 4           | 3          | 0         |
| New York             | 152          | 153         | 39                         | 70            | 12          | 21         | 11        |
| North Carolina       | 63           | 70          | 27                         | 26            | 7           | 6          | 4         |
| North Dakota         | 117          | 114         | 96                         | 15            | 1           | 2          | 0         |
| Ohio                 | 224          | 217         | 119                        | 65            | 14          | 13         | 6         |
| Oklahoma             | 317          | 305         | 233                        | 64            | 3           | 5          | 0         |
| Oregon               | 42           | 44          | 24                         | 18            | 1           | 1          | 0         |
| Pennsylvania         | 209          | 194         | 44                         | 114           | 17          | 16         | 3         |
| Rhode Island         | 7            | 7           | 1                          | 1             | 1           | 3          | 1         |
| South Carolina       | 77           | 79          | 49                         | 23            | 2           | 5          | 0         |
| South Dakota         | 105          | 103         | 77                         | 18            | 6           | 1          | 1         |
| Tennessee            | 214          | 204         | 108                        | 85            | 4           | 4          | 3         |
| Texas                | 818          | 770         | 528                        | 210           | 16          | 13         | 3         |
| Utah                 | 50           | 49          | 24                         | 16            | 3           | 4          | 2         |
| Vermont              | 21           | 20          | 4                          | 11            | 3           | 2          | 0         |
| Virginia             | 150          | 151         | 51                         | 83            | 8           | 8          | 1         |
| Washington           | 78           | 78          | 45                         | 29            | 1           | 3          | 0         |
| West Virginia        | 95           | 83          | 38                         | 36            | 3           | 6          | 0         |
| Wisconsin            | 350          | 343         | 218                        | 101           | 13          | 10         | 1         |
| Wyoming              | 52           | 49          | 33                         | 13            | 1           | 2          | 0         |
| <b>National</b>      | <b>8,966</b> | <b>8659</b> | <b>5302</b>                | <b>2683</b>   | <b>290</b>  | <b>309</b> | <b>75</b> |

Source : Adapted by the Office of Advocacy, U.S Small Business Administration from the Consolidated Reports of Condition and Income for U.S. Banks.

Table A.1 Small Business Lending in Tennessee , June 1999

| Bank Name                 | Location     | Small Business Lending (< \$ 1 M) Scores |        |         |         |        | Bnk Asset Sz. | Dollars<br>in SBL | Number<br>of SBL | Total Score<br>(<\$250K) | Total<br>Score<br>(<\$100K) |
|---------------------------|--------------|--|--------|---------|---------|--------|---------------|-------------------|------------------|--------------------------|-----------------------------|
|                           |              | Total                                    | SBL/TA | SBL/TBL | SBL(\$) | SBL(#) |               |                   |                  |                          |                             |
|                           |              | (1)                                      | (2)    | (3)     | (4)     | (5)    | (6)           | (7)               | (8)              | (9)                      | (10)                        |
| First Cmnty Bk Of East Tn | Rogersville  | 95.0                                     | 25.0   | 25.0    | 20.0    | 25.0   | \$100M-500M   | 31,456            | 1,587            | 97.5                     | 100.0                       |
| Volunteer B&Tc            | Jasper       | 90.0                                     | 25.0   | 22.5    | 22.5    | 20.0   | \$100M-500M   | 46,827            | 634              | 97.5                     | 97.5                        |
| First South Bk            | Bolivar      | 90.0                                     | 25.0   | 17.5    | 25.0    | 22.5   | \$100M-500M   | 63,549            | 667              | 65.0                     | 57.5                        |
| First St Bk               | Covington    | 87.5                                     | 22.5   | 25.0    | 20.0    | 20.0   | \$100M-500M   | 32,982            | 621              | 95.0                     | 97.5                        |
| Peoples Bk                | Barretville  | 87.5                                     | 17.5   | 25.0    | 25.0    | 20.0   | \$100M-500M   | 59,960            | 538              | 52.5                     | 50.0                        |
| Farmers Bk                | Portland     | 87.5                                     | 17.5   | 25.0    | 22.5    | 22.5   | \$100M-500M   | 38,683            | 737              | 95.0                     | 95.0                        |
| Cornerstone Cmnty Bk      | Hixson       | 87.5                                     | 25.0   | 22.5    | 20.0    | 20.0   | \$100M-500M   | 31,451            | 622              | 80.0                     | 65.0                        |
| Citizens Nb               | Athens       | 85.0                                     | 25.0   | 12.5    | 25.0    | 22.5   | \$100M-500M   | 74,852            | 1,108            | 85.0                     | 87.5                        |
| First Bk Of Rhea Cty      | Spring City  | 85.0                                     | 25.0   | 22.5    | 20.0    | 17.5   | <\$100M       | 31,506            | 419              | 87.5                     | 90.0                        |
| Farmers & Mrch Bk         | Clarksville  | 85.0                                     | 22.5   | 12.5    | 25.0    | 25.0   | \$100M-500M   | 89,027            | 1,502            | 82.5                     | 80.0                        |
| Citizens Bk               | Carthage     | 82.5                                     | 12.5   | 22.5    | 22.5    | 25.0   | \$100M-500M   | 48,682            | 1,637            | 95.0                     | 95.0                        |
| Peoples Bk                | Clifton      | 82.5                                     | 25.0   | 22.5    | 15.0    | 20.0   | <\$100M       | 19,851            | 561              | 90.0                     | 95.0                        |
| Commercial B&Tc           | Paris        | 82.5                                     | 17.5   | 17.5    | 22.5    | 25.0   | \$100M-500M   | 57,062            | 1,486            | 92.5                     | 92.5                        |
| Bank Of Sharon            | Sharon       | 82.5                                     | 22.5   | 22.5    | 20.0    | 17.5   | \$100M-500M   | 31,824            | 380              | 50.0                     | 42.5                        |
| Lincoln Cty Bk            | Fayetteville | 80.0                                     | 20.0   | 20.0    | 20.0    | 20.0   | \$100M-500M   | 36,185            | 529              | 87.5                     | 92.5                        |
| American City Bk          | Tullahoma    | 80.0                                     | 22.5   | 15.0    | 20.0    | 22.5   | \$100M-500M   | 28,146            | 716              | 87.5                     | 87.5                        |
| Security B&Tc             | Paris        | 77.5                                     | 22.5   | 17.5    | 17.5    | 20.0   | <\$100M       | 25,114            | 630              | 77.5                     | 72.5                        |
| City St Bk                | Martin       | 77.5                                     | 22.5   | 22.5    | 17.5    | 15.0   | \$100M-500M   | 27,094            | 311              | 32.5                     | 35.0                        |
| Jackson B&Tc              | Gainesboro   | 77.5                                     | 17.5   | 17.5    | 17.5    | 25.0   | \$100M-500M   | 26,561            | 1,834            | 80.0                     | 77.5                        |
| Franklin Nb               | Franklin     | 77.5                                     | 20.0   | 7.5     | 25.0    | 25.0   | \$100M-500M   | 85,299            | 1,214            | 77.5                     | 70.0                        |
| Capital B&Tc              | Nashville    | 77.5                                     | 25.0   | 10.0    | 22.5    | 20.0   | \$100M-500M   | 40,779            | 605              | 75.0                     | 65.0                        |
| Bankfirst                 | Knoxville    | 75.0                                     | 22.5   | 2.5     | 25.0    | 25.0   | \$500M-\$1B   | 162,981           | 1,617            | 75.0                     | 70.0                        |
| First Bk                  | Lexington    | 75.0                                     | 20.0   | 5.0     | 25.0    | 25.0   | \$100M-500M   | 95,958            | 2,022            | 77.5                     | 75.0                        |
| Greene Cty Bk             | Greeneville  | 75.0                                     | 20.0   | 5.0     | 25.0    | 25.0   | \$500M-\$1B   | 138,181           | 1,359            | 75.0                     | 67.5                        |
| Munford Union Bk          | Munford      | 75.0                                     | 20.0   | 25.0    | 15.0    | 15.0   | <\$100M       | 20,208            | 356              | 87.5                     | 90.0                        |
| First Nb                  | Oneida       | 75.0                                     | 22.5   | 12.5    | 20.0    | 20.0   | \$100M-500M   | 35,340            | 599              | 65.0                     | 65.0                        |
| Bank Of Nashville         | Nashville    | 75.0                                     | 22.5   | 5.0     | 25.0    | 22.5   | \$100M-500M   | 80,043            | 709              | 65.0                     | 52.5                        |
| Citizens Cmnty Bk         | Winchester   | 75.0                                     | 25.0   | 15.0    | 17.5    | 17.5   | <\$100M       | 21,954            | 459              | 82.5                     | 87.5                        |
| Efs Nb                    | Memphis      | 75.0                                     | 5.0    | 25.0    | 20.0    | 25.0   | \$100M-500M   | 33,536            | 2,013            | 65.0                     | 70.0                        |
| Premier Bk Of Brentwood   | Brentwood    | 75.0                                     | 25.0   | 25.0    | 15.0    | 10.0   | <\$100M       | 18,875            | 213              | 57.5                     | 37.5                        |
| Cumberland Bk             | Carthage     | 72.5                                     | 20.0   | 10.0    | 22.5    | 20.0   | \$100M-500M   | 36,649            | 662              | 72.5                     | 65.0                        |
| First Nb Of The Cumberlan | Livingston   | 72.5                                     | 20.0   | 7.5     | 22.5    | 22.5   | \$100M-500M   | 52,996            | 817              | 72.5                     | 67.5                        |
| Bank Of Crockett          | Bells        | 72.5                                     | 25.0   | 15.0    | 15.0    | 17.5   | <\$100M       | 20,823            | 380              | 80.0                     | 82.5                        |
| Bank Of Adamsville        | Adamsville   | 72.5                                     | 15.0   | 20.0    | 15.0    | 22.5   | \$100M-500M   | 18,967            | 653              | 85.0                     | 90.0                        |
| Benton Bkg Co             | Benton       | 72.5                                     | 22.5   | 20.0    | 15.0    | 15.0   | <\$100M       | 18,548            | 377              | 82.5                     | 87.5                        |
| Heritage Bk               | Clarksville  | 72.5                                     | 22.5   | 5.0     | 22.5    | 22.5   | \$100M-500M   | 58,020            | 661              | 62.5                     | 55.0                        |
| Tnbank Of Oak Ridge       | Oak Ridge    | 72.5                                     | 22.5   | 25.0    | 12.5    | 12.5   | <\$100M       | 14,991            | 269              | 57.5                     | 40.0                        |
| Bank Of Putnam Cty        | Cookeville   | 70.0                                     | 12.5   | 22.5    | 17.5    | 17.5   | \$100M-500M   | 23,165            | 388              | 55.0                     | 55.0                        |
| Traders Nb                | Tullahoma    | 70.0                                     | 22.5   | 15.0    | 17.5    | 15.0   | <\$100M       | 24,294            | 370              | 82.5                     | 82.5                        |
| Tri St Bk Of Memphis      | Memphis      | 70.0                                     | 25.0   | 10.0    | 22.5    | 12.5   | \$100M-500M   | 36,409            | 269              | 47.5                     | 40.0                        |
| Volunteer St Bk           | Portland     | 70.0                                     | 20.0   | 12.5    | 20.0    | 17.5   | \$100M-500M   | 27,454            | 388              | 57.5                     | 50.0                        |
| Citizens Bk               | Elizabethton | 70.0                                     | 20.0   | 2.5     | 25.0    | 22.5   | \$100M-500M   | 83,204            | 775              | 70.0                     | 72.5                        |

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|---------------------------|--------------|--|---------------|----------------|----------------|---------------|---------------|-------------------|------------------|--------------------------|-----------------------------|
|                           |              | Total<br>(1)                             | SBL/TA<br>(2) | SBL/TBL<br>(3) | SBL(\$)<br>(4) | SBL(#)<br>(5) |               |                   |                  |                          |                             |
| Citizens Bk Of East Tn    | Rogersville  | 70.0                                     | 15.0          | 25.0           | 15.0           | 15.0          | \$100M-500M   | 16,931            | 322              | 80.0                     | 85.0                        |
| Peoples B&Tc Pickett Cty  | Byrdstown    | 70.0                                     | 20.0          | 20.0           | 12.5           | 17.5          | <\$100M       | 13,823            | 434              | 77.5                     | 87.5                        |
| First B&Tc                | Mount Juliet | 70.0                                     | 17.5          | 7.5            | 22.5           | 22.5          | \$100M-500M   | 56,925            | 747              | 70.0                     | 55.0                        |
| Trust One Bk              | Germantown   | 70.0                                     | 17.5          | 7.5            | 22.5           | 22.5          | \$100M-500M   | 57,322            | 855              | 62.5                     | 57.5                        |
| Peoples Cmnty Bk          | Johnson City | 70.0                                     | 25.0          | 10.0           | 20.0           | 15.0          | <\$100M       | 33,395            | 335              | 65.0                     | 52.5                        |
| First Farmers & Mrch Nb   | Columbia     | 67.5                                     | 10.0          | 7.5            | 25.0           | 25.0          | \$500M-\$1B   | 75,454            | 1,182            | 62.5                     | 65.0                        |
| First St Bk               | Jacksboro    | 67.5                                     | 22.5          | 12.5           | 17.5           | 15.0          | <\$100M       | 25,343            | 295              | 80.0                     | 80.0                        |
| Commercial Bk             | Harrogate    | 67.5                                     | 15.0          | 7.5            | 20.0           | 25.0          | \$100M-500M   | 31,150            | 2,175            | 75.0                     | 75.0                        |
| Wayne Cty Bk              | Waynesboro   | 67.5                                     | 12.5          | 22.5           | 12.5           | 20.0          | \$100M-500M   | 16,436            | 527              | 82.5                     | 87.5                        |
| National Bk Of Newport    | Newport      | 67.5                                     | 22.5          | 12.5           | 20.0           | 12.5          | \$100M-500M   | 28,835            | 235              | 37.5                     | 27.5                        |
| First Nb Of Pulaski       | Pulaski      | 67.5                                     | 15.0          | 7.5            | 22.5           | 22.5          | \$100M-500M   | 49,751            | 1,173            | 75.0                     | 75.0                        |
| First Cmnty Bk Of Bedford | Shelbyville  | 67.5                                     | 17.5          | 12.5           | 17.5           | 20.0          | \$100M-500M   | 24,035            | 568              | 82.5                     | 85.0                        |
| First Independent Bk      | Gallatin     | 67.5                                     | 25.0          | 10.0           | 17.5           | 15.0          | <\$100M       | 24,332            | 386              | 62.5                     | 52.5                        |
| Enterprise Nb             | Memphis      | 67.5                                     | 20.0          | 7.5            | 22.5           | 17.5          | \$100M-500M   | 44,301            | 503              | 60.0                     | 45.0                        |
| First Citizens Nb         | Dyersburg    | 65.0                                     | 10.0          | 5.0            | 25.0           | 25.0          | \$100M-500M   | 58,329            | 1,376            | 70.0                     | 72.5                        |
| Wilson B&Tc               | Lebanon      | 65.0                                     | 12.5          | 7.5            | 22.5           | 22.5          | \$100M-500M   | 57,695            | 826              | 60.0                     | 55.0                        |
| Tennessee St Bk           | Pigeon Forge | 65.0                                     | 17.5          | 2.5            | 22.5           | 22.5          | \$100M-500M   | 57,964            | 852              | 62.5                     | 57.5                        |
| Hardin County Bk          | Savannah     | 65.0                                     | 12.5          | 17.5           | 17.5           | 17.5          | \$100M-500M   | 22,491            | 393              | 77.5                     | 82.5                        |
| Bank Of Alamo             | Alamo        | 65.0                                     | 22.5          | 15.0           | 15.0           | 12.5          | <\$100M       | 19,285            | 245              | 75.0                     | 80.0                        |
| Suntrust Bk Chattanooga N | Chattanooga  | 65.0                                     | 12.5          | 2.5            | 25.0           | 25.0          | \$1B-\$10B    | 209,187           | 2,780            | 57.5                     | 55.0                        |
| First T&Sb                | Oneida       | 65.0                                     | 17.5          | 22.5           | 12.5           | 12.5          | <\$100M       | 12,486            | 279              | 50.0                     | 47.5                        |
| First Nb&Tc               | Athens       | 65.0                                     | 17.5          | 5.0            | 22.5           | 20.0          | \$100M-500M   | 37,468            | 538              | 72.5                     | 75.0                        |
| Mcminn B&Tc               | Etowah       | 65.0                                     | 25.0          | 20.0           | 10.0           | 10.0          | <\$100M       | 9,084             | 192              | 70.0                     | 72.5                        |
| First Bk Of Polk Cty      | Copperhill   | 65.0                                     | 20.0          | 12.5           | 15.0           | 17.5          | <\$100M       | 20,125            | 498              | 72.5                     | 70.0                        |
| First St Bk               | Henderson    | 62.5                                     | 7.5           | 25.0           | 12.5           | 17.5          | \$100M-500M   | 13,986            | 461              | 70.0                     | 85.0                        |
| Reelfoot Bk               | Union City   | 62.5                                     | 20.0          | 7.5            | 15.0           | 20.0          | <\$100M       | 20,684            | 644              | 67.5                     | 67.5                        |
| Community B&Tc            | Lawrenceburg | 62.5                                     | 22.5          | 17.5           | 12.5           | 10.0          | <\$100M       | 15,249            | 188              | 72.5                     | 75.0                        |
| Bank Of Bartlett          | Bartlett     | 62.5                                     | 15.0          | 2.5            | 22.5           | 22.5          | \$100M-500M   | 55,244            | 752              | 55.0                     | 52.5                        |
| Suntrust Bk East Tn Na    | Knoxville    | 62.5                                     | 10.0          | 2.5            | 25.0           | 25.0          | \$1B-\$10B    | 264,356           | 2,449            | 55.0                     | 55.0                        |
| Somerville B&Tc           | Somerville   | 62.5                                     | 7.5           | 25.0           | 15.0           | 15.0          | \$100M-500M   | 19,352            | 342              | 80.0                     | 85.0                        |
| Cleveland B&Tc            | Cleveland    | 62.5                                     | 15.0          | 5.0            | 22.5           | 20.0          | \$100M-500M   | 47,091            | 605              | 55.0                     | 50.0                        |
| First Amer Nb             | Nashville    | 62.5                                     | 10.0          | 2.5            | 25.0           | 25.0          | >\$10B        | #####             | 27,338           | 57.5                     | 62.5                        |
| Rhea Cty Nb               | Dayton       | 62.5                                     | 17.5          | 22.5           | 12.5           | 10.0          | <\$100M       | 12,845            | 176              | 70.0                     | 75.0                        |
| Nashoba Bk                | Germantown   | 62.5                                     | 20.0          | 5.0            | 20.0           | 17.5          | \$100M-500M   | 28,749            | 427              | 55.0                     | 52.5                        |
| First B&Tc Of Tn          | Johnson City | 62.5                                     | 25.0          | 10.0           | 17.5           | 10.0          | <\$100M       | 21,624            | 226              | 52.5                     | 45.0                        |
| Citizens Bk               | Lafayette    | 60.0                                     | 2.5           | 20.0           | 15.0           | 22.5          | \$100M-500M   | 17,121            | 640              | 70.0                     | 80.0                        |
| Bank Of Friendship        | Friendship   | 60.0                                     | 22.5          | 10.0           | 15.0           | 12.5          | <\$100M       | 18,191            | 303              | 62.5                     | 55.0                        |
| Bank Of Tn                | Kingsport    | 60.0                                     | 17.5          | 2.5            | 22.5           | 17.5          | \$100M-500M   | 52,059            | 414              | 45.0                     | 35.0                        |
| Union Planters Bk Na      | Memphis      | 60.0                                     | 7.5           | 2.5            | 25.0           | 25.0          | >\$10B        | #####             | 54,668           | 57.5                     | 57.5                        |
| Fentress Cty Bk           | Jamestown    | 60.0                                     | 20.0          | 15.0           | 10.0           | 15.0          | <\$100M       | 11,906            | 290              | 75.0                     | 77.5                        |
| Citizens Nb               | Sevierville  | 60.0                                     | 15.0          | 2.5            | 22.5           | 20.0          | \$100M-500M   | 54,659            | 538              | 47.5                     | 40.0                        |
| Community Bk              | Nashville    | 60.0                                     | 22.5          | 10.0           | 17.5           | 10.0          | <\$100M       | 26,091            | 201              | 37.5                     | 25.0                        |
| Legends Bk                | Clarksville  | 60.0                                     | 22.5          | 22.5           | 10.0           | 5.0           | <\$100M       | 8,941             | 67               | 22.5                     | 32.5                        |

Table A.1 Small Business Lending in Tennessee , June 1999

| Bank Name                   | Location     | Small Business Lending (< \$ 1 M) Scores |        |         |         |        | Bnk Asset Sz. | Dollars<br>in SBL | Number<br>of SBL | Total Score<br>(<\$250K) | Total<br>Score<br>(<\$100K) |
|-----------------------------|--------------|--|--------|---------|---------|--------|---------------|-------------------|------------------|--------------------------|-----------------------------|
|                             |              | Total                                    | SBL/TA | SBL/TBL | SBL(\$) | SBL(#) |               |                   |                  |                          |                             |
|                             |              | (1)                                      | (2)    | (3)     | (4)     | (5)    | (6)           | (7)               | (8)              | (9)                      | (10)                        |
| First Nb Of Lafollette      | La Follette  | 57.5                                     | 12.5   | 12.5    | 15.0    | 17.5   | \$100M-500M   | 19,460            | 449              | 65.0                     | 52.5                        |
| Chester County Bk           | Henderson    | 57.5                                     | 15.0   | 25.0    | 7.5     | 10.0   | <\$100M       | 6,631             | 186              | 52.5                     | 50.0                        |
| Bank Of Huntingdon          | Huntingdon   | 57.5                                     | 10.0   | 12.5    | 15.0    | 20.0   | \$100M-500M   | 20,503            | 652              | 70.0                     | 72.5                        |
| Bank Of Cleveland           | Cleveland    | 57.5                                     | 17.5   | 7.5     | 17.5    | 15.0   | \$100M-500M   | 23,228            | 382              | 55.0                     | 50.0                        |
| Peoples & Union Bk          | Lewisburg    | 57.5                                     | 17.5   | 7.5     | 20.0    | 12.5   | \$100M-500M   | 28,341            | 261              | 55.0                     | 57.5                        |
| Union Planters Bk Of The L  | Morristown   | 57.5                                     | 15.0   | 5.0     | 20.0    | 17.5   | \$100M-500M   | 32,246            | 409              | 47.5                     | 40.0                        |
| Brighton Bk                 | Brighton     | 57.5                                     | 12.5   | 25.0    | 7.5     | 12.5   | <\$100M       | 8,184             | 229              | 67.5                     | 75.0                        |
| First Nb Of Manchester      | Manchester   | 57.5                                     | 15.0   | 15.0    | 12.5    | 15.0   | <\$100M       | 15,144            | 330              | 70.0                     | 77.5                        |
| Lewis Cty Bk                | Hohenwald    | 57.5                                     | 20.0   | 17.5    | 10.0    | 10.0   | <\$100M       | 9,975             | 212              | 70.0                     | 77.5                        |
| Bank Of Commerce            | Trenton      | 57.5                                     | 25.0   | 10.0    | 17.5    | 5.0    | <\$100M       | 25,025            | 79               | 15.0                     | 17.5                        |
| First St Bk                 | Kenton       | 57.5                                     | 10.0   | 5.0     | 20.0    | 22.5   | \$100M-500M   | 32,122            | 743              | 55.0                     | 62.5                        |
| Macon B&Tc                  | Lafayette    | 57.5                                     | 5.0    | 20.0    | 12.5    | 20.0   | \$100M-500M   | 13,631            | 519              | 70.0                     | 80.0                        |
| Meigs Cty Bk                | Decatur      | 57.5                                     | 15.0   | 7.5     | 15.0    | 20.0   | \$100M-500M   | 18,682            | 580              | 62.5                     | 65.0                        |
| First Nb Of Tullahoma       | Tullahoma    | 57.5                                     | 20.0   | 15.0    | 12.5    | 10.0   | <\$100M       | 13,993            | 203              | 45.0                     | 35.0                        |
| Erwin Nb                    | Erwin        | 57.5                                     | 7.5    | 25.0    | 7.5     | 17.5   | <\$100M       | 7,804             | 401              | 65.0                     | 77.5                        |
| Insouth Bk Of Brownsville   | Brownsville  | 55.0                                     | 5.0    | 2.5     | 25.0    | 22.5   | \$500M-\$1B   | 63,283            | 1,021            | 50.0                     | 47.5                        |
| National Bk Of Commerce     | Memphis      | 55.0                                     | 2.5    | 2.5     | 25.0    | 25.0   | \$1B-\$10B    | 181,426           | 1,317            | 52.5                     | 50.0                        |
| First Tennessee Bk Na Mm    | Memphis      | 55.0                                     | 2.5    | 2.5     | 25.0    | 25.0   | >\$10B        | #####             | 22,299           | 55.0                     | 55.0                        |
| Farmers Bk                  | Parsons      | 55.0                                     | 20.0   | 15.0    | 7.5     | 12.5   | <\$100M       | 8,425             | 227              | 67.5                     | 70.0                        |
| Farmers & Merchants Bk      | Trezevant    | 55.0                                     | 20.0   | 10.0    | 12.5    | 12.5   | <\$100M       | 13,484            | 244              | 55.0                     | 50.0                        |
| Suntrust Bk Nashville Na    | Nashville    | 55.0                                     | 2.5    | 2.5     | 25.0    | 25.0   | \$1B-\$10B    | 212,576           | 2,240            | 55.0                     | 55.0                        |
| Cumberland Cty Bk           | Crossville   | 55.0                                     | 12.5   | 15.0    | 12.5    | 15.0   | \$100M-500M   | 14,570            | 321              | 55.0                     | 50.0                        |
| Rutherford B&Tc             | Murfreesboro | 55.0                                     | 25.0   | 10.0    | 12.5    | 7.5    | <\$100M       | 14,793            | 145              | 42.5                     | 35.0                        |
| Citizens Svg B&Tc           | Nashville    | 52.5                                     | 25.0   | 10.0    | 12.5    | 5.0    | <\$100M       | 12,999            | 76               | 27.5                     | 20.0                        |
| Bank Of Frankewing          | Frankewing   | 52.5                                     | 15.0   | 17.5    | 10.0    | 10.0   | <\$100M       | 9,265             | 207              | 65.0                     | 70.0                        |
| First Nb                    | Lenoir City  | 52.5                                     | 7.5    | 5.0     | 17.5    | 22.5   | \$100M-500M   | 26,098            | 680              | 55.0                     | 52.5                        |
| Mckenzie Bkg Co             | Mckenzie     | 52.5                                     | 10.0   | 12.5    | 10.0    | 20.0   | <\$100M       | 9,407             | 626              | 55.0                     | 57.5                        |
| Citizens St Bk              | Parsons      | 52.5                                     | 15.0   | 15.0    | 10.0    | 12.5   | <\$100M       | 8,474             | 257              | 65.0                     | 70.0                        |
| American Svg Bk             | Livingston   | 52.5                                     | 15.0   | 20.0    | 7.5     | 10.0   | <\$100M       | 5,887             | 210              | 62.5                     | 70.0                        |
| Bank/Citizens Bk            | Cleveland    | 52.5                                     | 12.5   | 2.5     | 20.0    | 17.5   | \$100M-500M   | 36,045            | 487              | 45.0                     | 47.5                        |
| Banktennessee               | Collierville | 52.5                                     | 12.5   | 5.0     | 17.5    | 17.5   | \$100M-500M   | 22,815            | 391              | 40.0                     | 42.5                        |
| First Bk Of East Tn Na      | La Follette  | 52.5                                     | 20.0   | 7.5     | 15.0    | 10.0   | <\$100M       | 20,100            | 209              | 45.0                     | 40.0                        |
| Citizens St Bk              | Jasper       | 52.5                                     | 12.5   | 22.5    | 7.5     | 10.0   | <\$100M       | 6,471             | 207              | 65.0                     | 72.5                        |
| First Claiborne Bk          | Tazewell     | 52.5                                     | 5.0    | 12.5    | 15.0    | 20.0   | \$100M-500M   | 19,020            | 502              | 70.0                     | 77.5                        |
| Community Bk Of Smith Ct    | Carthage     | 52.5                                     | 17.5   | 22.5    | 7.5     | 5.0    | <\$100M       | 6,034             | 91               | 22.5                     | 27.5                        |
| Suntrust Bk South Central T | Pulaski      | 50.0                                     | 5.0    | 2.5     | 20.0    | 22.5   | \$100M-500M   | 32,622            | 924              | 62.5                     | 65.0                        |
| First Nb Of Mcminnville     | Mcminnville  | 50.0                                     | 10.0   | 5.0     | 20.0    | 15.0   | \$100M-500M   | 31,430            | 365              | 42.5                     | 32.5                        |
| Bank Of Belfast             | Belfast      | 50.0                                     | 17.5   | 20.0    | 5.0     | 7.5    | <\$100M       | 4,013             | 119              | 60.0                     | 62.5                        |
| Citizens Tri-Cty Bk         | Dunlap       | 50.0                                     | 5.0    | 22.5    | 12.5    | 10.0   | \$100M-500M   | 15,931            | 214              | 65.0                     | 75.0                        |
| Bank Of Bolivar             | Bolivar      | 50.0                                     | 10.0   | 17.5    | 10.0    | 12.5   | <\$100M       | 10,008            | 267              | 65.0                     | 72.5                        |
| Merchants & Planters Bk     | Toone        | 50.0                                     | 10.0   | 17.5    | 10.0    | 12.5   | <\$100M       | 11,885            | 232              | 65.0                     | 70.0                        |
| Carroll B&T                 | Huntingdon   | 50.0                                     | 10.0   | 10.0    | 12.5    | 17.5   | \$100M-500M   | 15,200            | 475              | 62.5                     | 62.5                        |
| First Nb                    | Pikeville    | 50.0                                     | 17.5   | 10.0    | 10.0    | 12.5   | <\$100M       | 10,506            | 289              | 60.0                     | 57.5                        |

Table A.1 Small Business Lending in Tennessee , June 1999

| Bank Name                 | Location       | Small Business Lending (< \$ 1 M) Scores |        |         |         |        | Bnk Asset Sz. | Dollars<br>in SBL | Number<br>of SBL | Total Score<br>(<\$250K) | Total<br>Score<br>(<\$100K) |
|---------------------------|----------------|--|--------|---------|---------|--------|---------------|-------------------|------------------|--------------------------|-----------------------------|
|                           |                | Total                                    | SBL/TA | SBL/TBL | SBL(\$) | SBL(#) |               |                   |                  |                          |                             |
|                           |                | (1)                                      | (2)    | (3)     | (4)     | (5)    | (6)           | (7)               | (8)              | (9)                      | (10)                        |
| Mountain Nb               | Sevierville    | 50.0                                     | 25.0   | 7.5     | 12.5    | 5.0    | <\$100M       | 13,569            | 97               | 35.0                     | 22.5                        |
| Weakley Cty Bk            | Dresden        | 47.5                                     | 17.5   | 12.5    | 10.0    | 7.5    | <\$100M       | 10,495            | 146              | 22.5                     | 30.0                        |
| Citizens Bk Of Blount Cty | Maryville      | 47.5                                     | 7.5    | 5.0     | 20.0    | 15.0   | \$100M-500M   | 28,484            | 278              | 30.0                     | 22.5                        |
| Farmers & Merchants Bk    | Adamsville     | 47.5                                     | 17.5   | 20.0    | 5.0     | 5.0    | <\$100M       | 5,063             | 88               | 40.0                     | 17.5                        |
| Medina Bkg Co             | Medina         | 47.5                                     | 12.5   | 17.5    | 5.0     | 12.5   | <\$100M       | 3,912             | 248              | 57.5                     | 67.5                        |
| Citizens Bk               | New Tazewell   | 47.5                                     | 12.5   | 12.5    | 12.5    | 10.0   | \$100M-500M   | 16,194            | 196              | 37.5                     | 35.0                        |
| First Vantage Bk-Tn       | Knoxville      | 47.5                                     | 10.0   | 5.0     | 17.5    | 15.0   | \$100M-500M   | 23,127            | 349              | 50.0                     | 40.0                        |
| Bank Of Milan             | Milan          | 47.5                                     | 12.5   | 17.5    | 10.0    | 7.5    | <\$100M       | 8,686             | 173              | 42.5                     | 42.5                        |
| Farmers & Merchants Bk    | Dyer           | 45.0                                     | 10.0   | 15.0    | 5.0     | 15.0   | <\$100M       | 5,385             | 289              | 60.0                     | 67.5                        |
| First Nb                  | Centerville    | 45.0                                     | 5.0    | 17.5    | 10.0    | 12.5   | \$100M-500M   | 8,962             | 224              | 55.0                     | 65.0                        |
| Bank Of Perry Cty         | Lobelville     | 45.0                                     | 7.5    | 20.0    | 7.5     | 10.0   | <\$100M       | 6,594             | 201              | 57.5                     | 67.5                        |
| Community Nb Of Tn        | Lexington      | 45.0                                     | 15.0   | 17.5    | 7.5     | 5.0    | <\$100M       | 5,987             | 76               | 25.0                     | 17.5                        |
| Citizens Bk               | Hartsville     | 45.0                                     | 7.5    | 22.5    | 7.5     | 7.5    | <\$100M       | 6,753             | 170              | 35.0                     | 42.5                        |
| Security Bk               | Newbern        | 45.0                                     | 12.5   | 5.0     | 15.0    | 12.5   | \$100M-500M   | 19,033            | 244              | 32.5                     | 32.5                        |
| Bank Of Waynesboro        | Waynesboro     | 45.0                                     | 5.0    | 22.5    | 7.5     | 10.0   | <\$100M       | 7,359             | 206              | 57.5                     | 67.5                        |
| Carter Cty Bk             | Elizabethton   | 45.0                                     | 10.0   | 2.5     | 17.5    | 15.0   | \$100M-500M   | 21,436            | 253              | 32.5                     | 37.5                        |
| Citizens First Bk         | Wartburg       | 45.0                                     | 12.5   | 20.0    | 5.0     | 7.5    | <\$100M       | 5,053             | 137              | 57.5                     | 62.5                        |
| Bank Of Murfreesboro      | Murfreesboro   | 45.0                                     | 17.5   | 7.5     | 15.0    | 5.0    | <\$100M       | 17,100            | 133              | 45.0                     | 10.0                        |
| Lauderdale County Bk      | Halls          | 42.5                                     | 12.5   | 17.5    | 5.0     | 7.5    | <\$100M       | 4,266             | 113              | 42.5                     | 45.0                        |
| Coffee Cty Bk             | Manchester     | 42.5                                     | 12.5   | 15.0    | 5.0     | 10.0   | <\$100M       | 4,529             | 179              | 55.0                     | 60.0                        |
| Peoples Nb Of Lafollette  | La Follette    | 42.5                                     | 7.5    | 12.5    | 10.0    | 12.5   | \$100M-500M   | 11,315            | 250              | 60.0                     | 70.0                        |
| Bank Of Ripley            | Ripley         | 42.5                                     | 5.0    | 17.5    | 12.5    | 7.5    | \$100M-500M   | 12,470            | 132              | 55.0                     | 67.5                        |
| Bank Of Moscow            | Moscow         | 42.5                                     | 10.0   | 25.0    | 5.0     | 2.5    | <\$100M       | 4,198             | 68               | 25.0                     | 22.5                        |
| Decatur County Bk         | Decaturville   | 40.0                                     | 12.5   | 10.0    | 10.0    | 7.5    | <\$100M       | 9,000             | 165              | 37.5                     | 50.0                        |
| First St Bk               | Linden         | 40.0                                     | 7.5    | 20.0    | 5.0     | 7.5    | <\$100M       | 4,189             | 162              | 52.5                     | 62.5                        |
| Union B&Tc                | Livingston     | 40.0                                     | 7.5    | 20.0    | 7.5     | 5.0    | <\$100M       | 6,607             | 92               | 50.0                     | 60.0                        |
| Bells Bkg Co              | Bells          | 40.0                                     | 12.5   | 15.0    | 5.0     | 7.5    | <\$100M       | 3,610             | 119              | 50.0                     | 55.0                        |
| Sevier Cty Bk             | Sevierville    | 40.0                                     | 7.5    | 2.5     | 17.5    | 12.5   | \$100M-500M   | 26,689            | 255              | 30.0                     | 25.0                        |
| First St Bk               | Maynardville   | 37.5                                     | 5.0    | 25.0    | 2.5     | 5.0    | <\$100M       | 3,539             | 95               | 45.0                     | 55.0                        |
| Bank Of Camden            | Camden         | 37.5                                     | 2.5    | 12.5    | 5.0     | 17.5   | \$100M-500M   | 5,787             | 466              | 47.5                     | 60.0                        |
| Greenfield Bkg Co         | Greenfield     | 37.5                                     | 5.0    | 22.5    | 5.0     | 5.0    | <\$100M       | 3,701             | 93               | 45.0                     | 55.0                        |
| Bank Of Gleason           | Gleason        | 37.5                                     | 5.0    | 10.0    | 7.5     | 15.0   | <\$100M       | 7,870             | 312              | 52.5                     | 55.0                        |
| Liberty St Bk             | Liberty        | 37.5                                     | 7.5    | 15.0    | 7.5     | 7.5    | <\$100M       | 7,914             | 129              | 47.5                     | 60.0                        |
| Central Bk                | Savannah       | 37.5                                     | 15.0   | 5.0     | 10.0    | 7.5    | <\$100M       | 12,085            | 165              | 40.0                     | 25.0                        |
| First Peoples Bk Of Tn    | Jefferson City | 37.5                                     | 15.0   | 2.5     | 12.5    | 7.5    | <\$100M       | 13,768            | 173              | 30.0                     | 30.0                        |
| Oakland Deposit Bk        | Oakland        | 37.5                                     | 2.5    | 25.0    | 5.0     | 5.0    | <\$100M       | 4,210             | 99               | 32.5                     | 25.0                        |
| Bank Of Dickson           | Dickson        | 37.5                                     | 5.0    | 10.0    | 12.5    | 10.0   | \$100M-500M   | 13,040            | 222              | 37.5                     | 37.5                        |
| Sequatchie Cty Bk         | Dunlap         | 37.5                                     | 7.5    | 22.5    | 5.0     | 2.5    | <\$100M       | 4,098             | 46               | 45.0                     | 57.5                        |
| Citizens B&Tc Of Grainger | Rutledge       | 37.5                                     | 7.5    | 7.5     | 10.0    | 12.5   | \$100M-500M   | 12,175            | 243              | 42.5                     | 37.5                        |
| Community Cmrl Bk         | Germantown     | 37.5                                     | 20.0   | 10.0    | 5.0     | 2.5    | <\$100M       | 5,732             | 51               | 32.5                     | 17.5                        |
| Home Bkg Co               | Selmer         | 35.0                                     | 7.5    | 20.0    | 2.5     | 5.0    | <\$100M       | 3,429             | 72               | 45.0                     | 55.0                        |
| Bank Of Halls             | Halls          | 35.0                                     | 15.0   | 7.5     | 7.5     | 5.0    | <\$100M       | 7,875             | 90               | 12.5                     | 12.5                        |
| Tri-City B&Tc             | Blountville    | 35.0                                     | 2.5    | 2.5     | 17.5    | 12.5   | \$100M-500M   | 21,888            | 304              | 40.0                     | 42.5                        |

Table A.1 Small Business Lending in Tennessee , June 1999

| Bank Name                 | Location      | Small Business Lending (< \$ 1 M) Scores |               |                |                |               | Bnk Asset Sz. | Dollars<br>in SBL | Number<br>of SBL | Total Score<br>(<\$250K) | Total<br>Score<br>(<\$100K) |
|---------------------------|---------------|--|---------------|----------------|----------------|---------------|---------------|-------------------|------------------|--------------------------|-----------------------------|
|                           |               | Total<br>(1)                             | SBL/TA<br>(2) | SBL/TBL<br>(3) | SBL(\$)<br>(4) | SBL(#)<br>(5) |               |                   |                  |                          |                             |
| Union Bk                  | Jamestown     | 35.0                                     | 2.5           | 15.0           | 7.5            | 10.0          | <\$100M       | 6,128             | 176              | 45.0                     | 55.0                        |
| Andrew Johnson Bk         | Greeneville   | 35.0                                     | 5.0           | 5.0            | 10.0           | 15.0          | \$100M-500M   | 12,360            | 378              | 37.5                     | 35.0                        |
| Bank Of Mason             | Mason         | 35.0                                     | 5.0           | 25.0           | 2.5            | 2.5           | <\$100M       | 707               | 20               | 40.0                     | 25.0                        |
| Peoples Bk Of Polk Cty    | Benton        | 35.0                                     | 10.0          | 20.0           | 2.5            | 2.5           | <\$100M       | 2,751             | 28               | 30.0                     | 20.0                        |
| Peoples Bk Of Monroe Cty  | Madisonville  | 35.0                                     | 10.0          | 10.0           | 7.5            | 7.5           | <\$100M       | 6,401             | 163              | 47.5                     | 42.5                        |
| Southern Heritage Bk      | Cleveland     | 35.0                                     | 15.0          | 12.5           | 5.0            | 2.5           | <\$100M       | 3,610             | 33               | 27.5                     | 15.0                        |
| Farmers St Bk             | Mountain City | 32.5                                     | 7.5           | 7.5            | 10.0           | 7.5           | <\$100M       | 10,335            | 128              | 22.5                     | 22.5                        |
| Bank Of Dyer              | Dyer          | 32.5                                     | 7.5           | 15.0           | 5.0            | 5.0           | <\$100M       | 3,671             | 85               | 42.5                     | 52.5                        |
| Gates Bkg&Tc              | Gates         | 32.5                                     | 10.0          | 17.5           | 2.5            | 2.5           | <\$100M       | 3,478             | 57               | 45.0                     | 52.5                        |
| Peoples Bk                | Sardis        | 32.5                                     | 5.0           | 17.5           | 2.5            | 7.5           | <\$100M       | 2,452             | 115              | 40.0                     | 50.0                        |
| Farmers Bk                | Cornersville  | 32.5                                     | 7.5           | 10.0           | 7.5            | 7.5           | <\$100M       | 7,641             | 148              | 32.5                     | 32.5                        |
| Memphisfirst Cmnty Bk     | Memphis       | 32.5                                     | 2.5           | 25.0           | 2.5            | 2.5           | <\$100M       | 95                | 4                | 32.5                     | 12.5                        |
| Community Bk Of East Ten  | Clinton       | 32.5                                     | 2.5           | 25.0           | 2.5            | 2.5           | <\$100M       | 1,803             | 23               | 27.5                     | 15.0                        |
| Peoples B&Tc              | Manchester    | 30.0                                     | 5.0           | 12.5           | 5.0            | 7.5           | <\$100M       | 4,704             | 110              | 45.0                     | 52.5                        |
| Farmers Bk Lynchburg      | Lynchburg     | 30.0                                     | 2.5           | 20.0           | 2.5            | 5.0           | <\$100M       | 2,764             | 66               | 35.0                     | 40.0                        |
| Citizens Bk Of Gainesboro | Gainesboro    | 30.0                                     | 2.5           | 17.5           | 2.5            | 7.5           | <\$100M       | 2,842             | 148              | 37.5                     | 47.5                        |
| Bank Of Huntland          | Huntland      | 30.0                                     | 10.0          | 15.0           | 2.5            | 2.5           | <\$100M       | 3,135             | 31               | 17.5                     | 25.0                        |
| Citizens Bk Of Spencer    | Spencer       | 30.0                                     | 2.5           | 22.5           | 2.5            | 2.5           | <\$100M       | 123               | 10               | 32.5                     | 32.5                        |
| First Central Bk          | Lenoir City   | 30.0                                     | 7.5           | 5.0            | 10.0           | 7.5           | \$100M-500M   | 11,828            | 151              | 22.5                     | 22.5                        |
| Bank Of Jackson           | Jackson       | 30.0                                     | 15.0          | 2.5            | 7.5            | 5.0           | <\$100M       | 7,488             | 120              | 37.5                     | 25.0                        |
| Johnson Cty Bk            | Mountain City | 27.5                                     | 5.0           | 10.0           | 7.5            | 5.0           | <\$100M       | 5,790             | 77               | 25.0                     | 20.0                        |
| Planters Bk               | Maury City    | 27.5                                     | 7.5           | 15.0           | 2.5            | 2.5           | <\$100M       | 1,702             | 20               | 37.5                     | 45.0                        |
| Farmers Bk                | Woodland Mill | 27.5                                     | 2.5           | 20.0           | 2.5            | 2.5           | <\$100M       | 626               | 27               | 30.0                     | 35.0                        |
| First St Bk               | Chapel Hill   | 27.5                                     | 2.5           | 20.0           | 2.5            | 2.5           | <\$100M       | 1,598             | 60               | 32.5                     | 45.0                        |
| Community First B&Tc      | Columbia      | 27.5                                     | 2.5           | 20.0           | 2.5            | 2.5           | <\$100M       | 882               | 4                | 10.0                     | 10.0                        |
| Union Bk                  | Jellico       | 25.0                                     | 5.0           | 12.5           | 5.0            | 2.5           | <\$100M       | 4,006             | 64               | 40.0                     | 50.0                        |
| Bank Of Bradford          | Bradford      | 25.0                                     | 2.5           | 17.5           | 2.5            | 2.5           | <\$100M       | 1,055             | 36               | 27.5                     | 30.0                        |
| Home Bk Of Tn             | Maryville     | 25.0                                     | 10.0          | 5.0            | 7.5            | 2.5           | <\$100M       | 8,270             | 55               | 10.0                     | 10.0                        |
| Dekalb Cmnty Bk           | Smithville    | 25.0                                     | 2.5           | 15.0           | 2.5            | 5.0           | <\$100M       | 3,434             | 97               | 35.0                     | 47.5                        |
| Citizens City & Cty Bk    | Trenton       | 25.0                                     | 2.5           | 17.5           | 2.5            | 2.5           | <\$100M       | 1,814             | 57               | 32.5                     | 45.0                        |
| Citizens B&Tc             | Atwood        | 22.5                                     | 5.0           | 12.5           | 2.5            | 2.5           | <\$100M       | 1,100             | 24               | 25.0                     | 25.0                        |
| Independent Bk            | Memphis       | 20.0                                     | 2.5           | 7.5            | 5.0            | 5.0           | \$100M-500M   | 5,463             | 80               | 20.0                     | 22.5                        |
| Community Tr & Bkg Co     | Ooltewah      | 10.0                                     | 2.5           | 0.0            | 2.5            | 2.5           | <\$100M       | 0                 | 0                | 0.0                      | 10.0                        |

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Source: U.S Small Business Administration, Office of Advocacy, Office of Economic Research, from the call report data collected by the Federal Reserve

A.2 Top Small Business Lenders in Tennessee under the CRA Reporting Program, 1998

| NAME                         | HQ STATE | SBL\$ (<\$1 M) (1) | SBL# (<\$1 M) (2) | BK SIZE (3) | SBL\$ (<\$250K) (4) | SBL# (<\$250K) (5) | SBL\$ (<\$100K) (6) | SBL# (<\$100K) (7) | Credit Cd/TA (8) |
|------------------------------|----------|--------------------|-------------------|-------------|---------------------|--------------------|---------------------|--------------------|------------------|
| SUNTRUST BANKS INC.          | GA       | 597,678            | 6,293             | >\$50B      | 281,142             | 5,671              | 143,873             | 4,860              |                  |
| FIRST TENNESSEE NATIONAL COR | TN       | 489,698            | 4,484             | \$10B-\$50B | 230,299             | 3,962              | 115,711             | 3,306              |                  |
| FIRST AMERICAN CORPORATION   | TN       | 448,477            | 4,993             | \$10B-\$50B | 217,860             | 4,533              | 116,210             | 3,942              |                  |
| UNION PLANTERS CORPORATION   | TN       | 311,481            | 4,764             | \$10B-\$50B | 179,468             | 4,498              | 104,261             | 4,045              |                  |
| REGIONS FINANCIAL CORPORATIO | AL       | 163,785            | 1,451             | \$10B-\$50B | 66,247              | 1,252              | 34,409              | 1,068              |                  |
| BANK OF AMERICA CORPORATION  | NC       | 152,394            | 895               | >\$50B      | 46,758              | 709                | 21,034              | 567                |                  |
| SOUTHTRUST CORPORATION       | AL       | 91,031             | 663               | \$10B-\$50B | 35,026              | 558                | 16,857              | 452                |                  |
| NATIONAL COMMERCE BANCORPORA | TN       | 74,198             | 561               | \$1B-\$10B  | 28,028              | 481                | 12,559              | 389                |                  |
| AMSOUTH BANCORPORATION       | AL       | 73,689             | 730               | \$10B-\$50B | 41,845              | 655                | 20,013              | 518                |                  |
| GREENE COUNTY BANCSHARES IN  | TN       | 71,158             | 678               | <\$1B       | 36,433              | 613                | 17,884              | 502                |                  |
| BANCORPSOUTH INC.            | MS       | 70,363             | 824               | \$1B-\$10B  | 31,469              | 750                | 17,942              | 666                |                  |
| PIONEER BANK                 | TN       | 65,593             | 793               | N/A         | 31,941              | 723                | 16,498              | 629                |                  |
| FIRST UNION CORPORATION      | NC       | 56,473             | 596               | >\$50B      | 28,414              | 538                | 12,887              | 454                |                  |
| FIRST SOUTH BANCORP INC.     | TN       | 55,893             | 927               | <\$1B       | 35,503              | 886                | 19,349              | 787                |                  |
| FIRSTAR CORPORATION          | WI       | 49,249             | 405               | \$10B-\$50B | 19,836              | 344                | 9,842               | 282                |                  |
| WILSON BANK HOLDING COMPANY  | TN       | 42,393             | 389               | <\$1B       | 20,484              | 347                | 9,333               | 275                |                  |
| BANKFIRST CORPORATION        | TN       | 37,822             | 672               | <\$1B       | 24,869              | 645                | 14,488              | 585                |                  |
| FIRST CITIZENS BANCSHARES I  | TN       | 37,162             | 587               | <\$1B       | 24,320              | 560                | 13,816              | 497                |                  |
| WACHOVIA CORPORATION         | NC       | 35,575             | 136               | >\$50B      | 4,435               | 86                 | 1,891               | 72                 |                  |
| INDEPENDENT SOUTHERN BANCSHA | TN       | 33,979             | 406               | <\$1B       | 16,820              | 369                | 7,820               | 315                |                  |
| FARMERS AND MERCHANTS BANCOR | TN       | 29,921             | 985               | <\$1B       | 24,112              | 972                | 18,433              | 935                |                  |
| CITCO COMMUNITY BANCSHARES   | TN       | 29,720             | 339               | <\$1B       | 17,663              | 311                | 8,599               | 255                |                  |
| FIRST FARMERS AND MERCHANTS  | TN       | 26,819             | 541               | <\$1B       | 17,369              | 522                | 11,689              | 488                |                  |
| FIRST PULASKI NATIONAL CORPO | TN       | 26,814             | 640               | <\$1B       | 18,878              | 620                | 12,902              | 581                |                  |
| CITIZENS BK                  | TN       | 26,253             | 803               | <\$1B       | 21,633              | 794                | 15,404              | 752                |                  |
| FIRST VIRGINIA BANKS INC.    | VA       | 25,006             | 312               | \$1B-\$10B  | 16,411              | 293                | 8,289               | 243                |                  |
| HOME FEDERAL BANK OF TENNESS | TN       | 22,991             | 259               | N/A         | 10,475              | 231                | 6,228               | 204                |                  |
| COMPASS BANCSHARES INC.      | AL       | 17,334             | 50                | \$10B-\$50B | 3,312               | 22                 | 707                 | 9                  |                  |
| COMMERCIAL HOLDING COMPANY   | TN       | 16,205             | 330               | <\$1B       | 11,650              | 318                | 7,173               | 290                |                  |
| MORGAN STANLEY DEAN WITTER B | UT       | 15,828             | 4,836             | <\$1B       | 15,828              | 4,836              | 15,828              | 4,836              |                  |
| WELLS FARGO & COMPANY        | CA       | 13,902             | 655               | >\$50B      | 13,235              | 654                | 13,235              | 654                |                  |
| ADVANTA BK CORP              | UT       | 13,506             | 1,427             | <\$1B       | 13,506              | 1,427              | 13,506              | 1,427              |                  |
| BANK ONE CORPORATION         | IL       | 9,261              | 112               | >\$50B      | 3,191               | 100                | 1,561               | 91                 |                  |
| TRUSTMARK CORPORATION        | MS       | 8,930              | 89                | \$1B-\$10B  | 3,135               | 79                 | 1,982               | 72                 |                  |
| NBC-FSB KNOXVILLE            | TN       | 8,358              | 92                | N/A         | 3,719               | 83                 | 2,550               | 76                 |                  |
| COLONIAL BANGROUP INC. TH    | AL       | 8,282              | 72                | \$10B-\$50B | 3,359               | 61                 | 1,292               | 48                 |                  |
| CITY BANK & TRUST COMPANY    | TN       | 7,173              | 90                | N/A         | 3,507               | 82                 | 1,792               | 72                 |                  |
| COMERICA INCORPORATED        | MI       | 6,839              | 13                | \$10B-\$50B | 132                 | 3                  | 132                 | 3                  |                  |
| U.S. BANCORP                 | MN       | 5,517              | 722               | >\$50B      | 5,117               | 721                | 4,764               | 719                |                  |
| PEOPLES HOLDING COMPANY THE  | MS       | 5,249              | 64                | \$1B-\$10B  | 2,949               | 60                 | 1,724               | 53                 |                  |
| SYNOVUS FINANCIAL CORP.      | GA       | 5,235              | 17                | \$10B-\$50B | 449                 | 9                  | 449                 | 9                  |                  |
| PROVIDENT FINANCIAL GROUP I  | OH       | 4,957              | 11                | \$1B-\$10B  | 160                 | 1                  | 0                   | 0                  |                  |
| OLD NATIONAL BANCORP         | IN       | 4,293              | 84                | \$1B-\$10B  | 2,020               | 81                 | 1,572               | 78                 |                  |
| SIERRAWEST BANCORP           | CA       | 3,753              | 11                | <\$1B       | 780                 | 4                  | 0                   | 0                  |                  |
| CHASE MANHATTAN CORPORATION  | NY       | 3,489              | 129               | >\$50B      | 3,489               | 129                | 3,289               | 128                |                  |
| MERCANTILE BANCORPORATION IN | MO       | 3,458              | 14                | \$10B-\$50B | 675                 | 8                  | 260                 | 6                  |                  |



A.2 Top Small Business Lenders in Tennessee under the CRA Reporting Program, 1998

| NAME                         | HQ STATE | SBL\$ (<\$1 M)<br>(1) | SBL# (<\$1 M)<br>(2) | BK SIZE<br>(3) | SBL\$ (<\$250K)<br>(4) | SBL# (<\$250K)<br>(5) | SBL\$ (<\$100K)<br>(6) | SBL# (<\$100K)<br>(7) | Credit Cd/TA<br>(8) |
|------------------------------|----------|-----------------------|----------------------|----------------|------------------------|-----------------------|------------------------|-----------------------|---------------------|
| 1ST SOURCE CORPORATION       | IN       | 3,180                 | 54                   | \$1B-\$10B     | 2,244                  | 51                    | 1,763                  | 47                    |                     |
| HSBC BK USA                  | NY       | 2,411                 | 10                   | \$10B-\$50B    | 548                    | 7                     | 59                     | 3                     |                     |
| COMMUNITY BANCSHARES INC.    | AL       | 2,362                 | 137                  | <\$1B          | 2,362                  | 137                   | 1,976                  | 134                   |                     |
| COMMUNITY TRUST BANCORP INC  | KY       | 1,845                 | 37                   | \$1B-\$10B     | 1,345                  | 36                    | 1,119                  | 35                    |                     |
| BOK FINANCIAL CORPORATION    | OK       | 1,752                 | 7                    | \$1B-\$10B     | 1,010                  | 5                     | 0                      | 0                     |                     |
| REGENCY SAVINGS BANK         | IL       | 1,690                 | 3                    | N/A            | 0                      | 0                     | 0                      | 0                     |                     |
| BB&T CORPORATION             | NC       | 1,438                 | 15                   | \$10B-\$50B    | 663                    | 14                    | 515                    | 13                    |                     |
| LASALLE BK NA                | IL       | 1,300                 | 2                    | \$10B-\$50B    | 0                      | 0                     | 0                      | 0                     |                     |
| UNITED COMMUNITY BANKS INC.  | GA       | 1,280                 | 4                    | \$1B-\$10B     | 280                    | 3                     | 80                     | 2                     |                     |
| MATEWAN BANCSHARES INC.      | WV       | 1,275                 | 5                    | <\$1B          | 160                    | 2                     | 160                    | 2                     |                     |
| STERLING BANK & TRUST        | MI       | 1,253                 | 11                   | N/A            | 719                    | 10                    | 347                    | 7                     |                     |
| UST CORP.                    | MA       | 1,236                 | 2                    | \$1B-\$10B     | 0                      | 0                     | 0                      | 0                     |                     |
| PEOPLES BK                   | NC       | 1,154                 | 6                    | <\$1B          | 829                    | 5                     | 29                     | 1                     |                     |
| INDUSTRIAL BK OF JAPAN TC    | NY       | 1,100                 | 2                    | \$1B-\$10B     | 100                    | 1                     | 100                    | 1                     |                     |
| MICHIGAN NB                  | MI       | 1,044                 | 2                    | \$10B-\$50B    | 97                     | 1                     | 97                     | 1                     |                     |
| FIRST INTERNATIONAL BANCORP  | CT       | 1,025                 | 2                    | <\$1B          | 0                      | 0                     | 0                      | 0                     |                     |
| NORTHERN TRUST CORPORATION   | IL       | 1,000                 | 1                    | \$10B-\$50B    | 0                      | 0                     | 0                      | 0                     |                     |
| AMERICAN EXPRESS CENTURION B | UT       | 35,536                | 5,288                | \$10B-\$50B    | 35,536                 | 5,288                 | 35,536                 | 5,288                 | 0.81                |
| MBNA CORPORATION             | DE       | 11,101                | 1,179                | \$10B-\$50B    | 11,101                 | 1,179                 | 9,981                  | 1,173                 | 0.55                |

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