

Table 3A Expanded. Banks' Small Business Lending in Kentucky Using Call Report Data, June 2004

Bank name	City	Small Business Lending (<\$1M)						Micro-Business Lending (<\$100k)			
		Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL\$ (1000) (4)	LSBL# (5)	Bnk. Asset Sz. (6)	Total Rank (7)	SSBL\$ (1000) (8)	SSBL# (9)	Cdt/TA (10)
Peoples B&TC	Hazard	97.5	0.345	1	82,402	1,148	\$100M-500M	100.0	82,402	1,148	0
Heritage Bank	Erlanger	95.0	0.378	1	91,999	522	\$100M-500M	40.0	6,981	260	0
Bank of Columbia	Columbia	92.5	0.336	1	41,876	1,043	\$100M-500M	100.0	41,876	1,043	0
First United Bank	Madisonville	92.5	0.298	1	34,366	614	\$100M-500M	85.0	13,950	499	0
South Central Bank	Glasgow	92.5	0.373	1	88,438	1,028	\$100M-500M	80.0	19,930	819	0
Peoples Bank of Fleming Cty	Flemingsburg	90.0	0.208	1	31,918	962	\$100M-500M	100.0	31,918	962	0.004
First & Farmers Bank Inc	Albany	85.0	0.21	1	47,634	543	\$100M-500M	97.5	47,634	543	0
Peoples Exch Bank	Beattyville	85.0	0.27	0.979	52,777	915	\$100M-500M	82.5	13,444	721	0
First Commonwealth Bank	Prestonsburg	82.5	0.2	1	32,922	925	\$100M-500M	97.5	32,922	925	0
Independence Bank of KY	Owensboro	82.5	0.272	0.8	119,836	1,067	\$100M-500M	87.5	38,941	737	0.001
Citizens Bank of Northern KY	Newport	82.5	0.344	0.872	60,591	633	\$100M-500M	70.0	12,834	411	0.004
Kentucky Bankg Centers	Glasgow	80.0	0.206	1	25,057	600	\$100M-500M	95.0	25,057	600	0
First St Bank	Pineville	80.0	0.423	0.849	89,056	459	\$100M-500M	37.5	5,593	264	0
Bank of Edmonson Cty	Brownsville	77.5	0.172	1	26,140	750	\$100M-500M	100.0	26,140	750	0
State B&TC	Harrodsburg	77.5	0.19	1	22,968	637	\$100M-500M	95.0	22,968	637	0
Farmers Bank	Nicholasville	77.5	0.31	1	28,262	373	<\$100M	92.5	28,262	373	0.002
Peoples Bank	Morehead	77.5	0.326	1	26,569	372	<\$100M	90.0	26,569	372	0.003
Edmonton St Bank	Glasgow	77.5	0.192	0.947	54,613	1,499	\$100M-500M	90.0	24,198	1,339	0
Town Square Bank	Ashland	77.5	0.31	0.93	37,665	545	\$100M-500M	77.5	10,770	404	0.001
Planters Bank	Hopkinsville	77.5	0.297	0.699	62,467	720	\$100M-500M	70.0	13,614	508	0
American Bank&Tr Co	Bowling Green	77.5	0.422	0.904	51,168	336	\$100M-500M	67.5	10,859	204	0.001
Stock Yards B&TC	Louisville	77.5	0.257	0.63	288,559	3,395	\$1B-\$10B	62.5	43,014	1,652	0
King Southern Bank	Chaplin	77.5	0.324	1	32,558	207	\$100M-500M	27.5	2,701	129	0
First NB of Columbia	Columbia	75.0	0.145	1	25,521	765	\$100M-500M	97.5	25,521	765	0
Farmers Bank	Hardinsburg	75.0	0.216	1	16,414	599	<\$100M	92.5	16,414	599	0
Monticello Bankg Co	Monticello	75.0	0.218	0.699	73,482	1,186	\$100M-500M	80.0	21,270	916	0
Paducah B&TC	Paducah	75.0	0.176	0.848	64,080	670	\$100M-500M	75.0	17,610	451	0
South Central Bank Daviess Cty	Owensboro	75.0	0.29	0.736	48,047	508	\$100M-500M	70.0	12,149	385	0.003
Leitchfield Deposit B&TC	Leitchfield	75.0	0.335	0.924	27,400	400	<\$100M	65.0	6,477	300	0.004
Union NB&TC	Barbourville	75.0	0.242	0.771	43,818	622	\$100M-500M	62.5	8,757	485	0.003
Traditional Bank	Mount Sterling	75.0	0.201	0.626	114,523	1,336	\$500M-\$1B	62.5	18,937	948	0
Bank of KY	Crestview Hills	75.0	0.276	0.57	229,884	1,785	\$500M-\$1B	60.0	27,015	939	0.003
Bank of Corbin	Corbin	75.0	0.424	0.907	31,282	356	<\$100M	60.0	6,086	243	0
South Central Bank of Bowling	Bowling Green	72.5	0.255	0.706	43,228	432	\$100M-500M	80.0	15,035	330	0
First NB&T	London	72.5	0.213	0.725	56,867	794	\$100M-500M	70.0	13,866	638	0.003
Taylor County Bank	Campbellsville	72.5	0.197	1	21,135	389	\$100M-500M	70.0	7,037	316	0
Central Bank USA Inc	Greensburg	72.5	0.244	0.553	45,033	1,033	\$100M-500M	67.5	11,032	830	0
First Kentucky Bank Inc	Mayfield	72.5	0.195	0.81	49,026	604	\$100M-500M	65.0	12,092	434	0
Citizens Union Bank	Shelbyville	72.5	0.18	0.696	82,650	933	\$100M-500M	62.5	17,670	602	0
First Southern NB	Lancaster	72.5	0.21	0.591	76,774	851	\$100M-500M	62.5	14,586	541	0
Wilson & Muir B&TC	Bardstown	72.5	0.21	0.709	55,656	614	\$100M-500M	55.0	10,002	419	0.001
Bank of Ohio County	Dundee	72.5	0.248	1	16,201	203	<\$100M	37.5	2,720	155	0

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Pioneer Bank	Canmer	70.0	0.201	1	13,360	389	<\$100M	90.0	13,360	389	0
First NB of Mayfield	Mayfield	70.0	0.232	0.829	31,721	519	\$100M-500M	75.0	10,049	405	0
Cecilian Bank	Cecilia	70.0	0.185	0.746	51,963	720	\$100M-500M	75.0	15,483	527	0
Citizens NB of Jessamine Cty	Nicholasville	70.0	0.208	0.851	29,323	451	\$100M-500M	70.0	8,249	346	0
Franklin B&TC	Franklin	70.0	0.245	0.551	49,450	653	\$100M-500M	67.5	12,857	490	0
Kentucky Home Bank	Bardstow	70.0	0.207	1	14,399	245	<\$100M	60.0	4,595	195	0
Bank of The Bluegrass & TC	Lexington	70.0	0.211	0.812	37,441	403	\$100M-500M	50.0	6,670	272	0
Citizens Financial Bank	Glasgow	70.0	0.299	1	13,103	148	<\$100M	50.0	3,102	107	0
Bank of Cadiz & TC	Cadiz	67.5	0.173	1	15,046	325	<\$100M	92.5	15,046	325	0
Kentucky NB	Pikeville	67.5	0.262	0.998	18,544	298	<\$100M	70.0	6,349	243	0.002
Kentucky NB	Elizabethtown	67.5	0.162	1	17,197	236	\$100M-500M	57.5	5,053	178	0
American Founders Bank Inc	Frankfort	67.5	0.232	0.877	41,210	345	\$100M-500M	52.5	7,621	222	0
Cumberland Security Bank	Somerset	67.5	0.286	0.737	38,265	368	\$100M-500M	50.0	6,778	223	0
First Scty Bank	Owensboro	67.5	0.287	0.856	31,730	301	\$100M-500M	50.0	5,153	183	0
Hyden Citizens Bank	Hyden	67.5	0.23	1	22,629	227	<\$100M	47.5	4,542	153	0.003
First Bank of Northern KY	Fort Mitchell	67.5	0.433	0.805	29,134	303	<\$100M	47.5	4,560	166	0
Peoples Bank	Taylorsville	67.5	0.274	1	23,644	195	<\$100M	40.0	4,174	100	0
Citizens NB of Somerset	Somerset	65.0	0.171	0.609	54,292	807	\$100M-500M	72.5	15,757	673	0
First NB	Manchester	65.0	0.209	0.698	30,072	391	\$100M-500M	72.5	10,519	308	0
Farmers NB of Danville	Danville	65.0	0.152	0.735	48,360	718	\$100M-500M	72.5	14,739	560	0
Citizens Deposit B&TC	Vanceburg	65.0	0.257	0.793	22,299	385	<\$100M	65.0	6,234	296	0.001
Heritage Bank	Ashland	65.0	0.237	0.878	26,879	298	\$100M-500M	65.0	7,031	199	0
Whitaker Bank	Lexington	65.0	0.134	0.509	125,641	1,734	\$500M-\$1B	62.5	30,565	1,318	0.001
Classic Bank Corp	Ashland	65.0	0.167	0.698	55,921	638	\$100M-500M	57.5	12,195	440	0
Town & Country B&TC	Bardstow	65.0	0.161	0.845	37,788	509	\$100M-500M	57.5	8,763	374	0
First NB Russell Sprgs	Russell Springs	65.0	0.19	0.965	24,744	359	\$100M-500M	50.0	4,934	275	0
First Guaranty Bank	Martin	62.5	0.173	1	8,657	277	<\$100M	85.0	8,657	277	0
Citizens Bank	Mount Vernon	62.5	0.176	0.953	21,365	528	\$100M-500M	82.5	9,353	470	0
United KY Bank of Pendleton Ct	Falmouth	62.5	0.25	1	7,538	194	<\$100M	80.0	7,538	194	0
United Cmnty Bank of West KY	Morganfield	62.5	0.193	0.97	14,295	318	<\$100M	70.0	5,968	273	0
Community Tr Bank Inc	Pikeville	62.5	0.12	0.46	292,752	4,082	\$1B-\$10B	62.5	65,561	2,977	0
Central B&TC	Lexington	62.5	0.127	0.425	140,917	1,347	\$1B-\$10B	57.5	21,815	767	0.007
Peoples B&TC of Madison Cty	Berea	62.5	0.162	0.749	36,206	565	\$100M-500M	55.0	8,185	444	0
Citizens Cmrc NB	Versailles	62.5	0.194	0.627	37,310	548	\$100M-500M	52.5	7,060	419	0.006
Peoples Bank	Lebanon	62.5	0.432	0.903	18,840	203	<\$100M	45.0	3,541	120	0
Citizens B&TC	Campbellsville	62.5	0.163	1	22,576	303	\$100M-500M	37.5	3,264	233	0
First Citizens Bank	Shepherdsville	62.5	0.27	0.756	42,274	175	\$100M-500M	22.5	3,126	70	0
Hancock B&TC	Hawesville	60.0	0.112	1	13,042	331	\$100M-500M	87.5	13,042	331	0.001
Elkton B&TC	Elkton	60.0	0.118	1	11,966	307	\$100M-500M	85.0	11,966	307	0.002
United Southern Bank	Hopkinsville	60.0	0.177	0.759	22,000	417	\$100M-500M	70.0	7,849	331	0
Citizens Deposit Bank	Arlington	60.0	0.106	1	11,336	338	\$100M-500M	67.5	5,293	292	0
Bank of McCreary Cty	Whitley City	60.0	0.171	1	20,126	245	\$100M-500M	60.0	5,783	174	0.004
Kentucky Bank	Paris	60.0	0.105	0.711	54,380	734	\$500M-\$1B	60.0	13,545	572	0.003

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Ohio Valley NB of Henderson	Henderson	60.0	0.159	0.899	26,311	382	\$100M-500M	55.0	6,274	278	0.001
First FSB	Elizabethtown	60.0	0.123	0.463	84,650	762	\$500M-\$1B	52.5	14,758	532	0.001
Security B&TC	Maysville	60.0	0.205	1	9,871	149	<\$100M	52.5	3,183	116	0
Farmers NB	Walton	60.0	0.251	1	13,360	164	<\$100M	47.5	3,065	115	0.008
Commonwealth B&TC	Louisville	60.0	0.125	0.616	61,382	560	\$100M-500M	47.5	9,425	357	0.004
United B&TC	Versailles	60.0	0.152	0.901	23,466	357	\$100M-500M	47.5	4,965	281	0
Madison Bank	Richmond	60.0	0.19	0.847	24,238	265	\$100M-500M	35.0	3,865	191	0
South Central Bank of Monroe C	Tompkinsville	60.0	0.235	0.723	25,719	234	\$100M-500M	32.5	3,560	163	0
Lewisburg Bankg Co	Lewisburg	57.5	0.162	1	9,670	285	<\$100M	85.0	9,670	285	0
Citizens NB of Lebanon	Lebanon	57.5	0.073	1	7,935	1,696	\$100M-500M	85.0	7,935	1,696	0
Bank of Magnolia	Magnolia	57.5	0.166	1	13,806	249	<\$100M	82.5	13,806	249	0
United Cmnty Bank	Glasgow	57.5	0.261	1	9,031	177	<\$100M	77.5	9,031	177	0
First NB of MuhleNBerg Cty K	Central City	57.5	0.157	0.904	17,506	333	\$100M-500M	65.0	5,890	269	0
Farmers Bank & Capital TC	Frankfort	57.5	0.094	0.644	50,360	655	\$500M-\$1B	55.0	12,514	485	0.006
Bank of Benton	Benton	57.5	0.11	0.646	34,847	657	\$100M-500M	52.5	8,214	521	0.002
Republic B&TC	Louisville	57.5	0.093	0.553	202,073	1,345	\$1B-\$10B	52.5	20,700	667	0.001
Bank of Harlan	Harlan	57.5	0.153	1	18,264	250	\$100M-500M	52.5	4,671	178	0
First NB	Grayson	57.5	0.142	0.94	21,075	342	\$100M-500M	52.5	5,022	272	0
Citizens Bank of Cumberland Ct	Burkesville	57.5	0.165	1	12,958	305	<\$100M	52.5	3,394	268	0
Heritage Cmnty Bank	Danville	57.5	0.223	0.709	23,793	259	\$100M-500M	37.5	3,501	170	0.002
Citizens Bank	Georgetown	57.5	0.167	1	12,691	150	<\$100M	35.0	2,689	98	0
Brownsville Deposit Bank	Brownsville	57.5	0.215	1	11,300	133	<\$100M	32.5	2,219	95	0
Farmers B&TC	Marion	55.0	0.102	1	10,978	491	\$100M-500M	85.0	10,978	491	0
Casey County Bank	Liberty	55.0	0.108	1	13,488	317	\$100M-500M	85.0	13,488	317	0
Dixon Bank	Dixon	55.0	0.138	1	8,291	220	<\$100M	80.0	8,291	220	0
National City Bank	Louisville	55.0	0.067	0.245	565,754	10,428	\$1B-\$10B	55.0	106,913	8,661	0
Farmers NB	Cynthiana	55.0	0.155	0.799	17,432	457	\$100M-500M	50.0	4,145	400	0
Citizens NB of Paintsville	Paintsville	55.0	0.126	0.616	43,030	335	\$100M-500M	32.5	5,681	196	0
Commercial Bank	Grayson	52.5	0.083	1	12,664	285	\$100M-500M	82.5	12,664	285	0
Mount Sterling Bank	Mount Sterling	52.5	0.144	0.94	14,515	304	\$100M-500M	52.5	4,099	257	0
Louisville Cmnty Develop Bank	Louisville	52.5	0.304	0.95	10,781	116	<\$100M	50.0	3,115	82	0
Salyersville NB	Salyersville	52.5	0.16	0.938	13,681	246	<\$100M	45.0	3,239	196	0.002
Cumberland Valley NB&TC	East Bernstadt	52.5	0.103	0.519	45,543	474	\$100M-500M	42.5	8,325	301	0.003
Green River Bank	Morgantown	52.5	0.215	1	10,643	157	<\$100M	40.0	2,437	119	0
Winchester Bank	Winchester	52.5	0.226	1	5,704	70	<\$100M	32.5	1,295	49	0
First Sec Bank	Lexington	52.5	0.159	0.43	34,516	268	\$100M-500M	30.0	4,354	146	0.004
Home Fed Bank Corp	Middlesboro	52.5	0.131	0.762	35,810	263	\$100M-500M	30.0	4,705	142	0
Bank of Germantown	Germantown	52.5	0.306	1	7,158	71	<\$100M	27.5	1,098	46	0
First Capital Bank of KY	Louisville	52.5	0.186	0.425	42,235	225	\$100M-500M	17.5	3,097	98	0
Commercial Bank	West Liberty	50.0	0.102	1	12,318	315	\$100M-500M	80.0	12,318	315	0
Citizens Bank	Morehead	50.0	0.115	1	9,309	155	<\$100M	77.5	9,309	155	0
Jackson Cty Bank	Mckee	50.0	0.081	1	8,951	238	\$100M-500M	77.5	8,951	238	0
Commonwealth Cmnty Bank	Hartford	50.0	0.076	1	12,325	263	\$100M-500M	60.0	5,543	215	0

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Bank of The Mnt	West Liberty	50.0	0.166	0.997	9,587	218	<\$100M	57.5	3,232	187	0.001
Peoples Scty Bank	Louisa	50.0	0.14	1	6,354	166	<\$100M	55.0	2,876	145	0
Bardwell Deposit Bank	Bardwell	50.0	0.19	1	11,247	152	<\$100M	42.5	2,661	118	0
Morgantown B&TC	Morgantown	50.0	0.108	1	14,012	233	\$100M-500M	40.0	2,942	199	0
Citizens St Bank	Wickliffe	47.5	0.157	1	9,214	146	<\$100M	75.0	9,214	146	0
Peoples B&TC	Owenton	47.5	0.138	1	7,956	182	<\$100M	72.5	7,956	182	0
Lincoln NB of Hodgenvlle	Hodgenville	47.5	0.068	1	8,641	378	\$100M-500M	65.0	4,900	363	0
Bullitt County Bank	Shepherdsville	47.5	0.124	0.369	19,400	561	\$100M-500M	52.5	6,374	337	0
Farmers Deposit Bank	Eminence	47.5	0.147	0.929	14,761	196	\$100M-500M	52.5	4,443	147	0
United Citizens B&TC	Campbellsburg	47.5	0.159	0.887	13,196	183	<\$100M	45.0	3,387	134	0
Citizens First Bank	Bowling Green	47.5	0.135	0.356	22,276	267	\$100M-500M	40.0	5,869	177	0
Campbellsville NB	Campbellsville	47.5	0.191	1	12,227	128	<\$100M	30.0	2,326	92	0
Peoples Bank	Mount Washington	47.5	0.186	0.618	17,791	189	<\$100M	27.5	2,914	115	0.009
Bank Oldham Cty	La Grange	47.5	0.157	0.888	18,882	190	\$100M-500M	25.0	2,611	114	0.006
Salt Lick Dep Bank	Owingsville	47.5	0.178	0.999	10,368	94	<\$100M	25.0	1,782	62	0
PRP NB	Pleasure Ridge Park	47.5	0.154	1	8,947	69	<\$100M	12.5	861	34	0
Citizens Guaranty Bank	Richmond	45.0	0.1	1	10,268	119	\$100M-500M	75.0	10,268	119	0
First NB of Carrollton	Carrollton	45.0	0.099	1	6,303	187	<\$100M	75.0	6,303	187	0
Farmers St Bank	Booneville	45.0	0.183	1	6,967	127	<\$100M	57.5	3,252	107	0.005
Bank of Jamestown	Jamestown	45.0	0.1	0.901	13,639	261	\$100M-500M	52.5	4,267	207	0
Lawrenceburg NB	Harrodsburg	45.0	0.115	0.695	16,687	301	\$100M-500M	52.5	5,349	245	0
Springfield St Bank	Springfield	45.0	0.104	0.739	19,711	299	\$100M-500M	40.0	4,581	225	0
Deposit B&TC	Greensburg	45.0	0.103	1	8,033	186	<\$100M	40.0	2,421	159	0
Farmers NB	Bowling Green	45.0	0.134	0.605	24,954	261	\$100M-500M	35.0	4,786	179	0
Henderson NB	Henderson	45.0	0.235	0.893	6,764	93	<\$100M	27.5	1,287	65	0
Citizens B&TC	Jackson	45.0	0.16	0.616	17,671	202	\$100M-500M	20.0	2,247	118	0.007
Farmers Bank	Milton	42.5	0.06	1	6,213	321	\$100M-500M	70.0	6,213	321	0
Williamsburg NB	Williamsburg	42.5	0.105	1	6,758	122	<\$100M	70.0	6,758	122	0
First & Peoples B&TC	Russell	42.5	0.082	0.815	16,233	224	\$100M-500M	40.0	4,080	170	0
First Farmers B&TC	Owenton	42.5	0.169	0.848	11,723	171	<\$100M	40.0	2,861	125	0
River City Bank	Louisville	42.5	0.079	1	15,409	161	\$100M-500M	32.5	3,276	102	0
First Nat Bank of Lexington	Lexington	42.5	0.197	0.717	13,107	78	<\$100M	10.0	1,059	31	0
Owingsville Bankg Co	Owingsville	40.0	0.074	1	4,312	245	<\$100M	70.0	4,312	245	0
First NB	Brooksville	40.0	0.071	1	4,203	180	<\$100M	70.0	4,203	180	0
Bank of Clarkson	Clarkson	40.0	0.079	0.983	7,795	261	<\$100M	60.0	4,244	244	0
First Cmnty Bank	Clinton	40.0	0.111	0.992	6,158	177	<\$100M	45.0	2,324	144	0
Auburn Bankg Co	Auburn	40.0	0.157	1	8,698	128	<\$100M	42.5	2,517	98	0
Somerset NB	Somerset	40.0	0.111	0.658	14,877	217	\$100M-500M	40.0	4,310	161	0
First St Bank	Irvington	40.0	0.064	1	8,250	199	\$100M-500M	35.0	2,121	173	0.007
Farmers B&TC	Princeton	37.5	0.087	1	7,932	173	<\$100M	72.5	7,932	173	0
Bank of Hindman	Hindman	37.5	0.054	1	7,080	145	\$100M-500M	67.5	7,080	145	0
Fredonia Valley Bank	Fredonia	37.5	0.055	1	3,899	208	<\$100M	65.0	3,899	208	0
Peoples Bank	Marion	37.5	0.11	1	2,768	152	<\$100M	60.0	2,768	152	0

Table 3A Expanded. Banks' Small Business Lending in Kentucky Using Call Report Data, June 2004

Bank name	City	Small Business Lending (<\$1M)						Micro-Business Lending (<\$100k)			
		Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL\$ (1000) (4)	LSBL# (5)	Bnk. Asset Sz. (6)	Total Rank (7)	SSBL\$ (1000) (8)	SSBL# (9)	Cdt/TA (10)
Bank of Caneyville	Caneyville	37.5	0.054	1	2,443	133	<\$100M	55.0	2,443	133	0
Century Bank of KY	Lawrenceburg	37.5	0.129	0.852	10,625	147	<\$100M	30.0	2,489	115	0
Boone NB	Burlington	37.5	0.174	0.994	5,839	46	<\$100M	20.0	957	28	0
Laurel NB	London	37.5	0.089	1	6,370	63	<\$100M	17.5	1,184	43	0
First Scty Tr Bank	Florence	37.5	0.184	0.674	12,707	102	<\$100M	17.5	1,789	59	0
Peoples Bank of Bullitt County	Shepherdsville	35.0	0.06	1	10,169	122	\$100M-500M	65.0	10,169	122	0
Farmers NB of Lebanon	Lebanon	35.0	0.1	0.564	10,240	308	\$100M-500M	60.0	4,656	282	0
PBank Bank	Stanford	35.0	0.126	0.52	11,948	242	<\$100M	52.5	5,080	195	0
Citizens Bank	New Liberty	35.0	0.122	1	1,910	46	<\$100M	52.5	1,910	46	0
Bank of Maysville	Maysville	35.0	0.082	0.994	9,054	167	\$100M-500M	45.0	3,160	138	0
Morehead Bank	Morehead	35.0	0.118	0.968	5,988	132	<\$100M	40.0	2,186	102	0
Meade County Bank	Brandenburg	35.0	0.053	1	5,307	105	\$100M-500M	40.0	3,099	90	0
Hart County B&TC	Munfordville	35.0	0.153	0.988	4,063	87	<\$100M	35.0	1,122	69	0
Deposit Bank	Carlisle	35.0	0.09	1	5,299	66	<\$100M	35.0	1,981	58	0
Citizens NB	Russellville	35.0	0.1	0.546	17,705	187	\$100M-500M	30.0	3,663	140	0
Ascencia Bank Inc	Louisville	35.0	0.105	0.273	29,500	103	\$100M-500M	10.0	1,146	26	0
First Security B&TC	Island	32.5	0.107	1	2,571	72	<\$100M	57.5	2,571	72	0
Breckinridge Bank	Cloverport	32.5	0.052	1	1,570	53	<\$100M	45.0	1,570	53	0
Citizens Bank	Hickman	32.5	0.112	0.662	9,361	191	<\$100M	37.5	2,826	158	0
First B&TC	Princeton	32.5	0.106	0.875	9,298	154	<\$100M	32.5	2,385	126	0
Farmers B&TC	Georgetown	32.5	0.077	0.226	15,845	193	\$100M-500M	25.0	4,203	120	0
First NB	Jackson	32.5	0.068	1	6,813	76	<\$100M	22.5	1,615	47	0.004
Eagle Bank	Williamstown	32.5	0.093	0.805	13,629	114	\$100M-500M	17.5	2,123	70	0.003
Berea NB	Berea	32.5	0.108	0.941	9,705	95	<\$100M	12.5	1,162	53	0
Farmers & Traders Bank of Camp	Campton	30.0	0.06	1	2,609	71	<\$100M	55.0	2,609	71	0.003
Bank of Buffalo	Buffalo	30.0	0.055	1	2,835	46	<\$100M	52.5	2,835	46	0
Sacramento Deposit Bank	Sacramento	30.0	0.066	1	3,430	135	<\$100M	47.5	2,098	127	0
First Cmnty Bank Lewis Cty	Vanceburg	30.0	0.127	0.999	3,741	74	<\$100M	37.5	1,312	61	0
Harrison Deposit B&TC	Cynthiana	30.0	0.06	1	3,793	75	<\$100M	37.5	1,728	62	0
Kentucky Tr Bank	Beaver Dam	30.0	0.116	0.626	11,551	131	<\$100M	32.5	3,204	96	0.002
Fort Knox NB	Radcliff	30.0	0.001	1	48	1	<\$100M	32.5	48	1	0
Farmers Deposit Bank	Middleburg	27.5	0.056	1	2,462	117	<\$100M	52.5	2,462	117	0.001
Sebree Deposit Bank	Sebree	27.5	0.087	1	2,079	91	<\$100M	50.0	2,079	91	0
Clinton Bank	Clinton	27.5	0.105	0.9	4,157	126	<\$100M	47.5	2,085	110	0
Citizens Bank	Hartford	27.5	0.023	1	448	24	<\$100M	32.5	448	24	0
West Point Bank	Radcliff	27.5	0.08	1	7,062	75	<\$100M	20.0	1,485	48	0
First Bank	Louisville	27.5	0.068	0.722	13,465	93	\$100M-500M	20.0	2,994	49	0
Kentucky-Farmers Bank	Ashland	27.5	0.07	0.818	8,115	97	\$100M-500M	15.0	1,354	63	0
Inez Dep Bank	Inez	25.0	0.05	0.992	4,595	49	<\$100M	17.5	903	27	0.003
Tri-County NB	Corbin	22.5	0.081	0.696	7,332	134	<\$100M	35.0	2,501	104	0
Bedford L&D Bank	Bedford	22.5	0.048	0.995	3,103	48	<\$100M	25.0	1,062	38	0
Grant Cty Deposit Bank	Williamstown	17.5	0.069	0.608	6,477	76	<\$100M	15.0	1,479	49	0
Kevil Bank	Kevil	15.0	0.048	0.799	1,592	53	<\$100M	27.5	606	44	0

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Bankers Bank of KY	Frankfort	10.0	0.041	0.128	2,016	14	<\$100M	10.0	115	3	0

Note: Small businesses seeking loans should also consider banks that participate in SBA loan programs. To locate an SBA preferred or certified lender near you call 1-800-8-ASK-SBA or check SBA's home page at www.sba.gov/gopher/Local-Information/Certified-Preferred-Lenders/.

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