

Table 3A Expanded. Banks' Small Business Lending in Tennessee 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)
Tennessee Cmrc Bank	Franklin	100.0	0.681	1	136,123	1,501	\$100M-500M	95.0	43,306	1,163	0.002
Southern Heritage Bank	Cleveland	92.5	0.457	1	65,501	544	\$100M-500M	67.5	10,042	332	0
Primetrust Bank	Nashville	92.5	0.367	1	91,239	580	\$100M-500M	57.5	9,613	344	0
First Bank of TN	Spring City	87.5	0.414	1	57,701	627	\$100M-500M	97.5	57,701	627	0
First South Bank	Bolivar	87.5	0.337	0.991	84,420	714	\$100M-500M	57.5	9,576	476	0
Traders NB	Tullahoma	85.0	0.31	1	36,348	527	\$100M-500M	97.5	36,348	527	0
First NB	Oneida	85.0	0.342	0.983	68,482	835	\$100M-500M	85.0	15,844	634	0
First Cmnty Bank of East Tenne	Rogersville	82.5	0.433	1	84,561	430	\$100M-500M	52.5	7,196	278	0
Citizens Bank	Carthage	80.0	0.167	1	73,463	2,307	\$100M-500M	97.5	73,463	2,307	0
American City Bank	Tullahoma	80.0	0.33	0.933	47,360	547	\$100M-500M	90.0	23,033	430	0
Fsgbank NA	Chattanooga	80.0	0.237	0.717	155,720	1,571	\$500M-\$1B	75.0	28,704	1,024	0.001
Bank of Lincoln Cty	Fayetteville	80.0	0.328	1	25,642	287	<\$100M	62.5	4,906	209	0
Pinnacle NB	Nashville	80.0	0.293	0.728	171,414	804	\$500M-\$1B	50.0	13,599	358	0
Hardin County Bank	Savannah	77.5	0.161	1	33,660	4,011	\$100M-500M	100.0	33,660	4,011	0
Peoples Bank	Clifton	77.5	0.27	1	26,209	535	<\$100M	95.0	26,209	535	0
Peoples NB of Lafollette	Lafollette	77.5	0.283	1	30,951	356	\$100M-500M	95.0	30,951	356	0
Peoples B&Tc Pickett Cty	Byrdstown	77.5	0.228	1	18,355	530	<\$100M	95.0	18,355	530	0
Farmers & Mrch Bank	Clarksville	77.5	0.235	0.69	105,005	1,334	\$100M-500M	85.0	27,962	1,043	0
Citizens Cmnty Bank	Winchester	77.5	0.324	0.991	34,316	448	\$100M-500M	77.5	8,908	359	0
First Volunteer Bank of Tennes	Chattanooga	77.5	0.243	0.701	107,463	1,227	\$100M-500M	72.5	20,528	841	0.003
Citizens NB	Athens	77.5	0.238	0.733	92,943	975	\$100M-500M	70.0	16,715	652	0.001
Premier Bank of Brentwood	Brentwood	77.5	0.366	0.91	55,174	408	\$100M-500M	65.0	9,756	223	0
Capital B&TC	Nashville	77.5	0.275	0.777	83,740	790	\$100M-500M	60.0	12,320	504	0
Renasant Bank	Germantown	77.5	0.332	0.688	73,295	712	\$100M-500M	60.0	10,100	495	0
Citizens Bank	Elizabethton	77.5	0.293	0.664	150,262	870	\$500M-\$1B	57.5	16,038	435	0.001
First NB of Lafollette	La Follette	75.0	0.187	1	31,940	6,375	\$100M-500M	97.5	31,940	6,375	0
First NB of Manchester	Manchester	75.0	0.245	0.911	36,004	859	\$100M-500M	85.0	12,928	757	0
Cavalry Bankg	Murfreesboro	75.0	0.204	0.689	105,648	1,284	\$500M-\$1B	80.0	26,055	918	0
Bank of Greeneville	Greeneville	75.0	0.434	0.844	39,480	445	<\$100M	70.0	7,931	331	0
First T&SB	Oneida	72.5	0.215	1	22,117	378	\$100M-500M	92.5	22,117	378	0
Citizens First Bank	Wartburg	72.5	0.238	1	18,156	308	<\$100M	90.0	18,156	308	0
First Bank	Lexington	72.5	0.217	0.597	237,170	3,012	\$1B-\$10B	72.5	45,873	2,230	0.001
Cornerstone Cmnty Bank	Hixson	72.5	0.283	0.566	64,570	799	\$100M-500M	70.0	12,448	589	0.001
Commercial B&Tc	Paris	72.5	0.189	0.747	81,112	1,270	\$100M-500M	65.0	15,559	827	0
Wayne Cty Bank	Waynesboro	70.0	0.176	1	25,923	491	\$100M-500M	92.5	25,923	491	0
Community South Bank	Parsons	70.0	0.213	0.758	54,765	1,055	\$100M-500M	85.0	15,326	890	0
Reelfoot Bank	Union City	70.0	0.243	0.756	33,198	713	\$100M-500M	75.0	9,018	593	0.002
Carter Cty Bank	Elizabethton	70.0	0.265	0.714	51,252	530	\$100M-500M	70.0	11,177	277	0
Greene Cty Bank	Greeneville	70.0	0.191	0.587	214,405	2,073	\$1B-\$10B	65.0	34,595	1,309	0.001
First St Bank	Union City	70.0	0.187	0.564	125,202	1,347	\$500M-\$1B	65.0	22,881	1,005	0
Community First B&TC	Columbia	70.0	0.251	0.684	61,175	643	\$100M-500M	65.0	11,062	447	0
Bank of The South	Mount Juliet	70.0	0.219	0.809	53,378	529	\$100M-500M	65.0	10,595	356	0

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Southeast Bank & Tr	Athens	70.0	0.272	0.913	26,747	285	<\$100M	57.5	5,050	202	0
First NB of Tullahoma	Tullahoma	70.0	0.234	1	16,432	245	<\$100M	50.0	3,148	181	0.003
Citizens Bank	New Tazewell	70.0	0.208	1	25,954	223	\$100M-500M	37.5	3,763	143	0.007
Commercial Bank	Harrogate	67.5	0.164	0.736	65,405	1,110	\$100M-500M	85.0	24,913	969	0.002
First Citizens NB	Dyersburg	67.5	0.142	0.667	104,925	1,546	\$500M-\$1B	85.0	33,703	1,266	0
Coffee Cty Bank	Manchester	67.5	0.277	1	18,773	241	<\$100M	85.0	18,773	241	0
First NB of Pulaski	Pulaski	67.5	0.178	0.685	75,143	1,097	\$100M-500M	80.0	21,723	868	0
First NB of The Cumberland	Livingston	67.5	0.217	0.615	83,360	996	\$100M-500M	72.5	18,737	705	0.001
Bank of Frankewing	Frankewing	67.5	0.213	1	24,244	302	\$100M-500M	72.5	7,543	228	0
Citizens Bank of E TN	Rogersville	67.5	0.208	1	22,176	223	\$100M-500M	72.5	7,824	166	0
Security B&TC	Paris	67.5	0.238	0.825	30,916	410	\$100M-500M	70.0	7,663	302	0
TNBank	Oak Ridge	67.5	0.228	0.973	27,200	315	\$100M-500M	60.0	5,358	224	0
First Century Bank	Tazewell	67.5	0.138	1	38,708	583	\$100M-500M	55.0	6,945	475	0
Bank of Cleveland	Cleveland	67.5	0.271	0.671	45,743	443	\$100M-500M	52.5	6,592	297	0
Bank of Nashville	Nashville	67.5	0.183	0.582	115,795	913	\$500M-\$1B	47.5	13,146	455	0
Macon B&TC	Lafayette	65.0	0.122	1	26,258	555	\$100M-500M	95.0	26,258	555	0
Cumberland B&TC	Clarksville	65.0	0.261	0.953	19,844	289	<\$100M	62.5	4,355	212	0
Wilson B&TC	Lebanon	65.0	0.16	0.608	110,408	940	\$500M-\$1B	57.5	16,456	541	0.003
Cumberland Cty Bank	Crossville	65.0	0.153	1	22,065	263	\$100M-500M	57.5	5,756	184	0
Trust One Bank	Memphis	65.0	0.186	0.59	91,596	1,039	\$100M-500M	55.0	13,970	704	0.001
Bank of TN	Kingsport	65.0	0.19	0.494	83,406	1,240	\$100M-500M	55.0	12,296	817	0
Peoples Bank of Bedford Cty	Shelbyville	65.0	0.284	1	13,419	134	<\$100M	50.0	2,454	84	0
Legends Bank	Clarksville	65.0	0.244	0.707	42,266	358	\$100M-500M	47.5	6,044	221	0
First Cmrc Bank	Lewisburg	65.0	0.281	0.791	27,594	243	<\$100M	47.5	4,084	156	0
NATioNAl Bank of TN	Newport	65.0	0.225	0.801	35,418	285	\$100M-500M	40.0	4,606	172	0
Benton Bankg Co	Benton	62.5	0.249	0.878	23,210	247	<\$100M	65.0	6,330	173	0
Farmers Bank	Portland	62.5	0.164	0.788	53,377	672	\$100M-500M	62.5	11,775	521	0
Cumberland Bank	Carthage	62.5	0.208	0.57	58,854	539	\$100M-500M	60.0	11,715	342	0
Farmers & Merchants Bank	Trezevant	62.5	0.252	0.807	22,676	264	<\$100M	57.5	4,729	189	0
Citizens Tri-Cty Bank	Dunlap	62.5	0.136	0.998	41,518	342	\$100M-500M	55.0	8,647	205	0.001
Fifth Third Bank	Franklin	62.5	0.13	0.393	163,760	1,413	\$1B-\$10B	55.0	23,953	946	0
First Peoples Bank of TN	Jefferson City	62.5	0.258	0.819	25,096	249	<\$100M	50.0	4,340	167	0
Community B&TC of Cheatham C	Ashland City	62.5	0.227	0.788	25,443	271	\$100M-500M	47.5	4,306	181	0.002
Enterprise NB	Memphis	62.5	0.192	0.632	65,112	568	\$100M-500M	47.5	8,336	314	0
Peoples Bank of East TN	Madisonville	62.5	0.221	0.998	22,729	177	\$100M-500M	42.5	3,525	119	0
Union Bank	Jamestown	60.0	0.155	1	19,571	320	\$100M-500M	87.5	19,571	320	0
Bank of Perry Cty	Lobelville	60.0	0.177	1	13,884	267	<\$100M	87.5	13,884	267	0
Citizens St Bank	Jasper	60.0	0.204	1	11,886	198	<\$100M	85.0	11,886	198	0.004
Citizens Bank of Blount Cty	Maryville	60.0	0.218	0.483	51,705	547	\$100M-500M	57.5	9,790	387	0.006
Union Planters Bank NA	Memphis	60.0	0.112	0.455	3,568,806	35,537	>\$10B	55.0	501,358	21,543	0
Volunteer St Bank	Portland	60.0	0.185	0.717	32,009	453	\$100M-500M	55.0	6,803	331	0
Citizens Bank	Lafayette	57.5	0.083	1	22,873	682	\$100M-500M	77.5	11,364	624	0
Bank of Putnam Cty	Cookeville	57.5	0.107	1	26,196	321	\$100M-500M	75.0	11,575	237	0

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American B&TC	Livingston	57.5	0.191	1	10,545	230	<\$100M	67.5	4,017	190	0
National Bank of Commerce	Memphis	57.5	0.089	0.471	2,105,798	22,925	>\$10B	55.0	286,139	15,077	0
First Alliance Bank	Cordova	57.5	0.262	0.927	20,315	130	<\$100M	20.0	1,563	56	0
Memphisfirst Cmnty Bank	Memphis	57.5	0.294	1	7,633	49	<\$100M	17.5	627	25	0.001
Bank of Camden	Camden	55.0	0.091	1	13,337	1,175	\$100M-500M	90.0	13,337	1,175	0
Liberty St Bank	Liberty	55.0	0.142	1	13,145	284	<\$100M	82.5	13,145	284	0
Community Bank of The Cumberla	Jamestown	55.0	0.227	0.79	14,043	218	<\$100M	65.0	4,371	159	0
First Tennessee Bank NA Mmphis	Memphis	55.0	0.057	0.323	1,550,877	22,507	>\$10B	55.0	270,248	16,472	0.008
First Farmers & Mrch NB	Columbia	55.0	0.1	0.63	83,694	843	\$500M-\$1B	52.5	13,846	555	0
Community NB	Dayton	55.0	0.202	0.91	18,457	165	<\$100M	42.5	3,371	110	0
Bank/First Citizens Bank	Cleveland	55.0	0.166	0.455	63,790	477	\$100M-500M	37.5	6,438	254	0.003
Peoples Bank of Polk Cty	Benton	55.0	0.349	1	7,759	69	<\$100M	32.5	934	43	0
Insurors Bank of Tennessee	NAshville	55.0	0.338	0.73	21,349	116	<\$100M	15.0	1,412	38	0
First Source Bank	Germantown	55.0	0.236	1	10,851	53	<\$100M	15.0	804	23	0
Farmers Bank	Parsons	52.5	0.186	1	6,963	167	<\$100M	77.5	6,963	167	0
First NB	Pikeville	52.5	0.219	0.979	14,469	191	<\$100M	75.0	8,473	168	0
Bank of Waynesboro	Waynesboro	52.5	0.187	0.857	17,531	224	<\$100M	57.5	4,278	179	0
Mountain Valley Bank	Dunlap	52.5	0.182	1	12,213	114	<\$100M	52.5	3,595	80	0
First NB	Lenoir City	52.5	0.162	0.495	46,925	365	\$100M-500M	50.0	9,076	241	0
Citizens NB	Sevierville	52.5	0.147	0.41	67,141	497	\$100M-500M	37.5	6,893	302	0.002
Cumberland Bank South	Franklin	52.5	0.144	0.543	44,807	382	\$100M-500M	37.5	6,179	198	0
TRli St Bank of Memphis	Memphis	52.5	0.217	0.648	29,002	225	\$100M-500M	17.5	2,192	107	0.001
First NB	Centerville	50.0	0.141	1	13,385	210	<\$100M	80.0	13,385	210	0
First Cmnty Bank of Bedford Ct	Shelbyville	50.0	0.132	0.564	26,653	582	\$100M-500M	67.5	8,909	495	0.002
Farmers Bank	Cornersville	50.0	0.132	1	10,877	171	<\$100M	50.0	3,164	133	0
Friendship Bank	Friendship	50.0	0.202	0.725	16,754	192	<\$100M	42.5	3,234	132	0
Citizens Svg B&TC	NAshville	50.0	0.333	0.659	17,319	98	<\$100M	32.5	2,263	53	0.005
Community Tr & Bankg Co	Ooltewah	50.0	0.266	0.728	15,534	123	<\$100M	25.0	2,020	75	0
American Scty B&TC	Hendersonville	50.0	0.026	1	500	500	<\$100M	10.0	-	-	0
Bank of Crockett	Bells	47.5	0.163	0.674	16,127	307	<\$100M	62.5	4,784	252	0
Bank of Ripley	Ripley	47.5	0.079	1	12,862	318	\$100M-500M	57.5	3,999	271	0.004
Decatur County Bank	Decaturville	47.5	0.155	1	12,718	133	<\$100M	57.5	4,149	109	0
Community Bank	Lexington	47.5	0.157	1	9,060	129	<\$100M	47.5	2,533	97	0
Central Bank	SavanNAh	47.5	0.157	0.933	12,785	180	<\$100M	42.5	2,798	131	0
Mountain NB	Sevierville	47.5	0.149	0.45	37,140	480	\$100M-500M	40.0	5,608	332	0.005
Security Bank	Newbern	47.5	0.131	0.829	17,716	219	\$100M-500M	40.0	3,399	156	0.003
First NB of Mcminnville	Mcminnville	47.5	0.125	0.529	39,249	299	\$100M-500M	40.0	6,873	206	0
Bank of Jackson	Jackson	47.5	0.191	0.761	17,725	206	<\$100M	40.0	3,185	128	0
Heritage Cmnty Bank	Greeneville	47.5	0.285	0.953	8,744	50	<\$100M	22.5	997	26	0
Peoples St Bank of Commerce	Trenton	45.0	0.12	1	9,951	139	<\$100M	57.5	4,093	108	0.003
Citizens Bank	Hartsville	45.0	0.124	1	9,967	176	<\$100M	55.0	3,592	145	0
Bank of Bolivar	Bolivar	45.0	0.173	1	9,062	135	<\$100M	50.0	2,421	97	0
Bank of Dickson	Dickson	45.0	0.121	0.949	19,434	201	\$100M-500M	42.5	3,749	136	0

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Peoples B&TC	Manchester	45.0	0.18	1	10,665	106	<\$100M	32.5	1,812	65	0
Patriot Bank	Millington	45.0	0.199	0.692	16,543	155	<\$100M	32.5	2,723	97	0
Community NB of The Lakeway	Morristown	45.0	0.223	0.758	10,913	119	<\$100M	32.5	1,936	72	0
Bank of Bartlett	Bartlett	45.0	0.116	0.47	50,391	320	\$100M-500M	27.5	4,376	147	0
Farmers & Merchants Bank	Dyer	42.5	0.112	1	6,019	253	<\$100M	77.5	6,019	253	0
Carroll B&T	Huntingdon	42.5	0.103	0.732	15,600	397	\$100M-500M	72.5	7,009	354	0
Bank of Milan	Milan	42.5	0.107	1	5,160	93	<\$100M	47.5	2,069	80	0
Merchants & Planters Bank	Toone	42.5	0.146	0.872	13,972	170	<\$100M	45.0	3,284	119	0
Bank of Dyer	Dyer	42.5	0.17	1	6,779	99	<\$100M	42.5	1,683	79	0
Jackson B&TC	Gainesboro	42.5	0.105	0.8	17,054	245	\$100M-500M	42.5	3,727	171	0
Community Bank of East Tennesse	Clinton	42.5	0.159	0.993	11,042	113	<\$100M	42.5	2,617	77	0
Tristar Bank	Dickson	42.5	0.187	0.706	15,258	173	<\$100M	42.5	3,234	119	0
Brighton Bank	Brighton	42.5	0.176	0.956	9,126	115	<\$100M	37.5	1,780	84	0
Tennessee St Bank	Tennessee Forge	42.5	0.083	0.269	37,970	360	\$100M-500M	35.0	5,095	228	0.003
Banktennessee	Collierville	42.5	0.139	0.439	26,486	346	\$100M-500M	32.5	3,667	206	0
Academy Bank	Lebanon	42.5	0.214	0.804	8,905	89	<\$100M	32.5	1,617	64	0
Home Bankg Co	Selmer	40.0	0.124	1	6,946	159	<\$100M	72.5	6,946	159	0
MediNA Bankg Co	MediNA	40.0	0.143	1	4,009	161	<\$100M	72.5	4,009	161	0
Bank of Gleason	Gleason	40.0	0.098	0.87	10,368	272	\$100M-500M	67.5	5,223	242	0
Dekalb Cmnty Bank	Smithville	40.0	0.076	1	8,091	127	\$100M-500M	37.5	2,239	96	0.001
Insouth Bank	Brownsville	40.0	0.069	0.348	34,223	363	\$100M-500M	35.0	6,725	232	0
Andrew Johnson Bank	Greeneville	40.0	0.122	0.661	21,674	203	\$100M-500M	32.5	3,445	129	0
United Cmnty Bank Tennessee	Lenoir City	40.0	0.116	0.511	26,941	233	\$100M-500M	32.5	4,595	155	0
Union Planters Bank of The Lak	Morristown	40.0	0.155	0.544	20,997	171	\$100M-500M	25.0	2,765	101	0
Community Bank of Smith Cty	Carthage	37.5	0.115	0.946	8,734	208	<\$100M	60.0	3,864	165	0.003
Sevier Cty Bank	Sevierville	37.5	0.096	0.306	28,585	225	\$100M-500M	25.0	3,561	133	0
Bells Bankg Co	Bells	35.0	0.108	1	3,511	87	<\$100M	65.0	3,511	87	0
Peoples Bank	Sardis	35.0	0.093	1	3,447	91	<\$100M	65.0	3,447	91	0
Lauderdale County Bank	Halls	35.0	0.146	0.808	5,307	128	<\$100M	60.0	2,765	115	0
Chester County Bank	Henderson	35.0	0.119	0.903	5,033	125	<\$100M	55.0	2,345	106	0
Somerville B&TC	Somerville	35.0	0.079	0.78	14,051	266	\$100M-500M	52.5	5,039	212	0
Independent Bank	Memphis	35.0	0.031	0.8	13,112	167	\$100M-500M	30.0	2,295	115	0.001
Mckenzie Bankg Co	Mckenzie	35.0	0.078	1	6,707	98	<\$100M	27.5	1,283	57	0
Union Bank	Jellico	32.5	0.13	0.807	6,790	110	<\$100M	50.0	2,483	90	0
Citizens Bank of Spencer	Spencer	32.5	0.044	1	1,424	24	<\$100M	47.5	1,424	24	0
Farmers Bank Lynchburg	Lynchburg	32.5	0.169	0.627	10,098	130	<\$100M	45.0	2,745	97	0
Planters Bank	Maury City	32.5	0.101	1	2,553	42	<\$100M	45.0	1,197	38	0
Farmers Bank	Woodland Mills	32.5	0.095	1	1,279	22	<\$100M	37.5	528	19	0
Oakland Deposit Bank	Oakland	32.5	0.12	0.868	10,011	97	<\$100M	27.5	1,831	55	0.006
Cedarstone Bank	Lebanon	32.5	0.074	1	1,163	16	<\$100M	27.5	299	10	0
Farmers St Bank	Mountain City	32.5	0.094	0.992	11,077	50	\$100M-500M	22.5	1,817	21	0
American Tr Bank of East Tennesse	Lenoir City	32.5	0.212	0.657	5,328	43	<\$100M	22.5	919	28	0
Home Bank of Tennessee	Maryville	32.5	0.15	0.615	14,560	124	<\$100M	20.0	1,807	75	0.001

Table 3A Expanded. Banks' Small Business Lending in Tennessee 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)
Johnson Cty Bank	Mountain City	32.5	0.089	1	7,884	72	<\$100M	17.5	1,031	39	0
Gates Bank&TC	Gates	30.0	0.089	1	2,667	45	<\$100M	57.5	2,667	45	0
First St Bank	Chapel Hill	30.0	0.076	1	2,812	62	<\$100M	37.5	1,176	53	0
Bank of Bradford	Bradford	30.0	0.023	1	890	25	<\$100M	35.0	890	25	0
Bank of Fayette County	Moscow	30.0	0.112	0.785	10,098	110	<\$100M	20.0	1,474	65	0
Bank of Mason	Mason	27.5	0.064	1	512	18	<\$100M	50.0	512	18	0
Union B&TC	Livingston	27.5	0.039	1	2,846	80	<\$100M	47.5	2,846	80	0
Citizens B&TC	Atwood	27.5	0.085	0.999	1,683	27	<\$100M	45.0	912	23	0
Erwin NB	Erwin	27.5	0.063	0.964	5,917	104	<\$100M	42.5	2,511	88	0
Citizens B&Tc of Grainger Ct	Rutledge	27.5	0.082	0.621	11,992	173	\$100M-500M	35.0	2,986	127	0
Farmers & Merchants Bank	Adamsville	27.5	0.095	1	2,716	43	<\$100M	32.5	803	31	0
Greenfield Bankg Co	Greenfield	25.0	0.082	0.957	3,844	90	<\$100M	47.5	1,932	82	0
Traditions First Bank	Erin	25.0	0.098	0.652	5,267	114	<\$100M	42.5	2,061	97	0
Bankeast	Knoxville	22.5	0.108	0.639	7,880	82	<\$100M	27.5	1,881	67	0
Citizens City & Cty Bank	Trenton	22.5	0.113	0.728	2,936	38	<\$100M	27.5	744	25	0
First St Bank	Henderson	17.5	0.06	0.648	8,368	60	\$100M-500M	10.0	851	37	0.001
Bank of Halls	Halls	15.0	0.084	0.388	4,004	90	<\$100M	20.0	1,078	69	0
Midsouth Bank	Murfreesboro	10.0	0.055	0.418	3,051	25	<\$100M	10.0	343	16	0
Homeland Cmnty Bank	Mcminnville	10.0	0.063	0.449	1,762	9	<\$100M	10.0	217	6	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.