

Table 1. Small Business Lending in Kentucky, June 1998

| Bank Name | Location | Total Rank | Rank LSBL/TA | Rank LSBL/TBL | Rank LSBL (\$) | Rank LSBL(#) | Bnk Asset Sz. | Rank by Bnk Sz. | LSBL\$ | LSBL# | Total Rank MSBL | Total Rank SSBL |
|------------------------------|------------------|------------|--------------|---------------|----------------|--------------|---------------|-----------------|---------|-------|-----------------|-----------------|
| | | (1) | (2) | (3) | (4) | (5) | | (7) | (8) | (9) | (10) | (11) |
| FIRST & FARMERS BK OF SOMERS | SOMERSET | 95.0 | 22.5 | 22.5 | 25.0 | 25.0 | \$100M-500M | 1 | 67,781 | 1,035 | 62.5 | 65.0 |
| PEOPLES B&TC OF HAZARD | HAZARD | 95.0 | 25.0 | 20.0 | 25.0 | 25.0 | \$100M-500M | 2 | 48,781 | 1,302 | 97.5 | 97.5 |
| FIRST CITIZENS BK | SHEPERDSVILLE | 92.5 | 25.0 | 25.0 | 22.5 | 20.0 | \$100M-500M | 3 | 34,592 | 447 | 72.5 | 60.0 |
| BANK OF MT VERNON | MOUNT VERNON | 90.0 | 22.5 | 22.5 | 22.5 | 22.5 | \$100M-500M | 4 | 36,134 | 664 | 95.0 | 97.5 |
| COMMONWEALTH B&TC | MIDDLETOWN | 90.0 | 20.0 | 25.0 | 25.0 | 20.0 | \$100M-500M | 5 | 44,896 | 532 | 97.5 | 97.5 |
| FARMERS DEPOSIT BK | EMINENCE | 87.5 | 22.5 | 17.5 | 22.5 | 25.0 | \$100M-500M | 6 | 31,766 | 798 | 87.5 | 82.5 |
| PEOPLES CMRL BK | WINCHESTER | 85.0 | 17.5 | 25.0 | 22.5 | 20.0 | \$100M-500M | 7 | 27,435 | 419 | 62.5 | 62.5 |
| SOUTH CENTRAL BK | GLASGOW | 85.0 | 25.0 | 12.5 | 22.5 | 25.0 | \$100M-500M | 8 | 40,374 | 741 | 90.0 | 90.0 |
| OHIO VALLEY NB OF HENDERSON | HENDERSON | 85.0 | 20.0 | 25.0 | 20.0 | 20.0 | \$100M-500M | 9 | 25,787 | 516 | 65.0 | 67.5 |
| FIRST NB OF MANCHESTER | MANCHESTER | 85.0 | 25.0 | 15.0 | 22.5 | 22.5 | \$100M-500M | 10 | 33,085 | 601 | 90.0 | 90.0 |
| FIRST NB RUSSELL SPRGS | RUSSELL SPRINGS | 82.5 | 22.5 | 22.5 | 17.5 | 20.0 | <\$100M | 1 | 20,030 | 421 | 90.0 | 92.5 |
| CUMBERLAND SECURITY BK | SOMERSET | 82.5 | 22.5 | 22.5 | 20.0 | 17.5 | <\$100M | 2 | 25,955 | 407 | 67.5 | 55.0 |
| GEORGETOWN B&TC | GEORGETOWN | 82.5 | 25.0 | 25.0 | 17.5 | 15.0 | <\$100M | 3 | 16,148 | 241 | 85.0 | 87.5 |
| PEOPLES BK | MOUNT WASHINGTON | 82.5 | 20.0 | 25.0 | 20.0 | 17.5 | \$100M-500M | 11 | 21,506 | 404 | 60.0 | 55.0 |
| EAGLE BK | WILLIAMSTOWN | 82.5 | 22.5 | 22.5 | 20.0 | 17.5 | \$100M-500M | 12 | 25,817 | 379 | 92.5 | 95.0 |
| FIRST ST BK | GREENVILLE | 82.5 | 17.5 | 20.0 | 22.5 | 22.5 | \$100M-500M | 13 | 36,409 | 595 | 62.5 | 62.5 |
| FARMERS B&TC | BARDESTOWN | 82.5 | 17.5 | 20.0 | 22.5 | 22.5 | \$100M-500M | 14 | 28,328 | 649 | 92.5 | 95.0 |
| CITIZENS NB&TC HAZARD KY | HAZARD | 82.5 | 22.5 | 20.0 | 22.5 | 17.5 | \$100M-500M | 15 | 30,997 | 340 | 90.0 | 92.5 |
| FIRST ST BK OF PINEVILLE | PINEVILLE | 82.5 | 25.0 | 12.5 | 22.5 | 22.5 | \$100M-500M | 16 | 41,874 | 583 | 60.0 | 57.5 |
| STOCK YARDS B&TC | LOUISVILLE | 80.0 | 25.0 | 5.0 | 25.0 | 25.0 | \$500M-\$1B | 1 | 165,233 | 2,664 | 80.0 | 75.0 |
| INDEPENDENCE BK | OWENSBORO | 80.0 | 20.0 | 25.0 | 17.5 | 17.5 | <\$100M | 4 | 17,565 | 360 | 72.5 | 67.5 |
| JEFFERSON BKG CO | LOUISVILLE | 80.0 | 25.0 | 25.0 | 22.5 | 7.5 | <\$100M | 5 | 36,756 | 149 | 27.5 | 15.0 |
| PADUCAH B&TC | PADUCAH | 80.0 | 20.0 | 17.5 | 22.5 | 20.0 | \$100M-500M | 17 | 41,789 | 532 | 72.5 | 65.0 |
| CITIZENS DEPOSIT B&TC | VANCEBURG | 80.0 | 25.0 | 10.0 | 22.5 | 22.5 | \$100M-500M | 18 | 39,322 | 638 | 77.5 | 70.0 |
| BANK OF KY | FLORENCE | 80.0 | 25.0 | 5.0 | 25.0 | 25.0 | \$100M-500M | 19 | 86,894 | 870 | 72.5 | 60.0 |
| CENTRAL BK NORTH PLSRVILLE | PLEASUREVILLE | 77.5 | 25.0 | 17.5 | 22.5 | 12.5 | <\$100M | 6 | 29,110 | 209 | 30.0 | 25.0 |
| FIRST NB OF GRAYSON | GRAYSON | 77.5 | 15.0 | 25.0 | 15.0 | 22.5 | <\$100M | 7 | 14,926 | 638 | 87.5 | 95.0 |
| CITIZENS B&TC | CAMPBELLSVILLE | 77.5 | 20.0 | 22.5 | 17.5 | 17.5 | <\$100M | 8 | 16,571 | 360 | 85.0 | 90.0 |
| TAYLOR COUNTY BK | CAMPBELLSVILLE | 77.5 | 20.0 | 22.5 | 17.5 | 17.5 | <\$100M | 9 | 17,379 | 351 | 72.5 | 60.0 |
| FIRST NB OF MAYFIELD | MAYFIELD | 77.5 | 22.5 | 10.0 | 20.0 | 25.0 | \$100M-500M | 20 | 24,648 | 815 | 77.5 | 72.5 |
| TRADITIONAL BK | MOUNT STERLING | 77.5 | 22.5 | 5.0 | 25.0 | 25.0 | \$100M-500M | 21 | 61,531 | 1,108 | 72.5 | 65.0 |
| BOWLING GREEN B&TC NA | BOWLING GREEN | 77.5 | 22.5 | 10.0 | 25.0 | 20.0 | \$100M-500M | 22 | 44,923 | 451 | 70.0 | 65.0 |
| PEOPLES BK OF NORTHERN KY | CRESTVIEW HILLS | 77.5 | 25.0 | 7.5 | 25.0 | 20.0 | \$100M-500M | 23 | 45,308 | 445 | 67.5 | 52.5 |
| CITIZENS BK OF CAMPBELL CTY | NEWPORT | 77.5 | 25.0 | 10.0 | 22.5 | 20.0 | \$100M-500M | 24 | 29,683 | 429 | 77.5 | 70.0 |
| CITIZENS GUARANTY BK | RICHMOND | 75.0 | 12.5 | 25.0 | 12.5 | 25.0 | <\$100M | 10 | 10,861 | 945 | 87.5 | 92.5 |
| FIRST NB OF NORTHERN KY | FORT MITCHELL | 75.0 | 25.0 | 7.5 | 22.5 | 20.0 | <\$100M | 11 | 35,429 | 546 | 80.0 | 70.0 |
| CITIZENS NB | SOMERSET | 75.0 | 17.5 | 7.5 | 25.0 | 25.0 | \$100M-500M | 25 | 42,278 | 1,192 | 67.5 | 70.0 |
| FARMERS NB OF DANVILLE | DANVILLE | 75.0 | 15.0 | 12.5 | 22.5 | 25.0 | \$100M-500M | 26 | 35,440 | 807 | 90.0 | 90.0 |
| SALYERSVILLE NB | SALYERSVILLE | 72.5 | 22.5 | 10.0 | 17.5 | 22.5 | <\$100M | 12 | 15,012 | 629 | 75.0 | 65.0 |
| BANK OF COLUMBIA | COLUMBIA | 72.5 | 20.0 | 12.5 | 17.5 | 22.5 | <\$100M | 13 | 19,795 | 709 | 87.5 | 90.0 |
| BANK OF CADIZ & TC | CADIZ | 72.5 | 20.0 | 22.5 | 15.0 | 15.0 | <\$100M | 14 | 13,069 | 286 | 82.5 | 87.5 |
| CITIZENS NB OF JESSAMINE CTY | NICHOLASVILLE | 72.5 | 20.0 | 25.0 | 15.0 | 12.5 | <\$100M | 15 | 14,445 | 215 | 50.0 | 37.5 |
| FIRST & PEOPLES B&TC | RUSSELL | 72.5 | 10.0 | 25.0 | 20.0 | 17.5 | \$100M-500M | 27 | 22,770 | 371 | 82.5 | 90.0 |

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| Bank Name | Location | Total Rank | Rank LSBL/TA | Rank LSBL/TBL | Rank LSBL (\$) | Rank LSBL(#) | Bnk Asset Sz. | Rank by Bnk Sz. | LSBL\$ | LSBL# | Total Rank MSBL | Total Rank SSBL |
|------------------------------|----------------|------------|--------------|---------------|----------------|--------------|---------------|-----------------|---------|-------|-----------------|-----------------|
| | | (1) | (2) | (3) | (4) | (5) | | (7) | | | (8) | (9) |
| FIRST COMMONWEALTH BK | PRESTONSBURG | 72.5 | 15.0 | 15.0 | 20.0 | 22.5 | \$100M-500M | 28 | 22,677 | 566 | 85.0 | 87.5 |
| FARMERS BK & CAPITAL TC | FRANKFORT | 72.5 | 15.0 | 7.5 | 25.0 | 25.0 | \$100M-500M | 29 | 67,141 | 927 | 77.5 | 80.0 |
| PEOPLES BK OF FLEMING CTY | FLEMINGSBURG | 72.5 | 15.0 | 15.0 | 17.5 | 25.0 | \$100M-500M | 30 | 18,137 | 993 | 87.5 | 90.0 |
| VINE STREET TC | LEXINGTON | 72.5 | 25.0 | 2.5 | 25.0 | 20.0 | \$100M-500M | 31 | 56,457 | 424 | 47.5 | 32.5 |
| SOUTH CENTRAL BK OF BOWLING | BOWLING GREEN | 72.5 | 22.5 | 10.0 | 22.5 | 17.5 | \$100M-500M | 32 | 35,858 | 387 | 75.0 | 70.0 |
| HERITAGE BK | BURLINGTON | 72.5 | 22.5 | 7.5 | 22.5 | 20.0 | \$100M-500M | 33 | 29,685 | 433 | 65.0 | 42.5 |
| PEOPLES BK OF KY | JUNCTION CITY | 70.0 | 20.0 | 12.5 | 17.5 | 20.0 | <\$100M | 16 | 15,118 | 501 | 72.5 | 75.0 |
| HYDEN CITIZENS BK | HYDEN | 70.0 | 20.0 | 17.5 | 17.5 | 15.0 | <\$100M | 17 | 19,618 | 304 | 82.5 | 87.5 |
| PEOPLES B&TC | GREENSBURG | 70.0 | 25.0 | 5.0 | 20.0 | 20.0 | <\$100M | 18 | 25,039 | 488 | 52.5 | 42.5 |
| FARMERS BK | HARDINSBURG | 70.0 | 20.0 | 12.5 | 15.0 | 22.5 | <\$100M | 19 | 12,067 | 730 | 85.0 | 90.0 |
| PENNYRILE CITIZENS B&TC | HOPKINSVILLE | 70.0 | 22.5 | 10.0 | 17.5 | 20.0 | <\$100M | 20 | 20,297 | 412 | 72.5 | 62.5 |
| LEITCHFIELD DEPOSIT B&TC | LEITCHFIELD | 70.0 | 22.5 | 15.0 | 17.5 | 15.0 | <\$100M | 21 | 16,574 | 239 | 77.5 | 80.0 |
| PIONEER BK | CANMER | 70.0 | 20.0 | 17.5 | 15.0 | 17.5 | <\$100M | 22 | 13,264 | 411 | 60.0 | 52.5 |
| FIRST NB OF CENTRAL CITY | CENTRAL CITY | 70.0 | 15.0 | 20.0 | 15.0 | 20.0 | <\$100M | 23 | 12,697 | 440 | 82.5 | 87.5 |
| BANK OF OHIO COUNTY | DUNDEE | 70.0 | 22.5 | 20.0 | 15.0 | 12.5 | <\$100M | 24 | 12,559 | 238 | 80.0 | 85.0 |
| BANK OLDHAM CTY | LA GRANGE | 70.0 | 25.0 | 7.5 | 20.0 | 17.5 | <\$100M | 25 | 24,265 | 382 | 70.0 | 55.0 |
| SOUTH CENTRAL BK DAVIESS CTY | OWENSBORO | 70.0 | 25.0 | 10.0 | 20.0 | 15.0 | <\$100M | 26 | 22,736 | 242 | 52.5 | 32.5 |
| FIRST SCTY BK | OWENSBORO | 70.0 | 25.0 | 25.0 | 15.0 | 5.0 | <\$100M | 27 | 13,681 | 101 | 42.5 | 30.0 |
| FIRST NB&TC OF CORBIN | CORBIN | 70.0 | 20.0 | 2.5 | 25.0 | 22.5 | \$100M-500M | 34 | 51,142 | 624 | 65.0 | 60.0 |
| BANK OF BENTON | BENTON | 70.0 | 17.5 | 7.5 | 22.5 | 22.5 | \$100M-500M | 35 | 32,670 | 728 | 62.5 | 62.5 |
| PEOPLES BK | TAYLORSVILLE | 67.5 | 15.0 | 22.5 | 12.5 | 17.5 | <\$100M | 28 | 10,821 | 342 | 77.5 | 85.0 |
| COMMUNITY FIRST BK NA | MAYSVILLE | 67.5 | 25.0 | 7.5 | 20.0 | 15.0 | <\$100M | 29 | 22,432 | 252 | 50.0 | 37.5 |
| BULLITT COUNTY BK | SHEPHERDSVILLE | 67.5 | 22.5 | 10.0 | 20.0 | 15.0 | <\$100M | 30 | 22,066 | 261 | 60.0 | 35.0 |
| DEPOSIT BK OF MONROE COUNTY | TOMPKINSVILLE | 67.5 | 22.5 | 10.0 | 20.0 | 15.0 | <\$100M | 31 | 20,908 | 304 | 52.5 | 47.5 |
| KENTUCKY BKG CENTERS | GLASGOW | 67.5 | 17.5 | 12.5 | 15.0 | 22.5 | <\$100M | 32 | 14,610 | 572 | 80.0 | 85.0 |
| FIRST SOUTHERN NB GARRARD CT | LANCASTER | 67.5 | 25.0 | 10.0 | 20.0 | 12.5 | <\$100M | 33 | 22,867 | 212 | 40.0 | 35.0 |
| BANK OF CUMBERLAND | BURKESVILLE | 67.5 | 22.5 | 15.0 | 12.5 | 17.5 | <\$100M | 34 | 11,442 | 320 | 55.0 | 60.0 |
| BANK OF THE BLUEGRASS & TC | LEXINGTON | 67.5 | 12.5 | 25.0 | 12.5 | 17.5 | <\$100M | 35 | 9,935 | 320 | 77.5 | 82.5 |
| SPRINGFIELD ST BK | SPRINGFIELD | 67.5 | 10.0 | 22.5 | 15.0 | 20.0 | \$100M-500M | 36 | 14,444 | 421 | 82.5 | 87.5 |
| PLANTERS BK | HOPKINSVILLE | 67.5 | 17.5 | 25.0 | 12.5 | 12.5 | <\$100M | 36 | 9,551 | 213 | 75.0 | 77.5 |
| MONTICELLO BKG CO | MONTICELLO | 67.5 | 17.5 | 7.5 | 20.0 | 22.5 | \$100M-500M | 37 | 27,259 | 599 | 75.0 | 77.5 |
| OWENSBORO NB | OWENSBORO | 67.5 | 12.5 | 5.0 | 25.0 | 25.0 | \$100M-500M | 38 | 67,199 | 894 | 65.0 | 67.5 |
| FIRST SOUTHERN NB | SOMERSET | 67.5 | 22.5 | 2.5 | 22.5 | 20.0 | \$100M-500M | 39 | 34,402 | 461 | 55.0 | 45.0 |
| FRANKLIN B&TC | FRANKLIN | 67.5 | 20.0 | 5.0 | 20.0 | 22.5 | \$100M-500M | 40 | 26,974 | 573 | 70.0 | 70.0 |
| FARMERS B&TC | HENDERSON | 67.5 | 17.5 | 5.0 | 22.5 | 22.5 | \$100M-500M | 41 | 37,362 | 630 | 62.5 | 57.5 |
| FIRST NB&T | LONDON | 67.5 | 17.5 | 7.5 | 20.0 | 22.5 | \$100M-500M | 42 | 26,204 | 551 | 62.5 | 62.5 |
| FIFTH THIRD BK NORTHERN KY | COVINGTON | 65.0 | 10.0 | 5.0 | 25.0 | 25.0 | \$1B-\$10B | 1 | 128,053 | 878 | 60.0 | 52.5 |
| PEOPLES FIRST NB&TC | PADUCAH | 65.0 | 12.5 | 2.5 | 25.0 | 25.0 | \$1B-\$10B | 2 | 183,777 | 3,017 | 65.0 | 65.0 |
| COMMUNITY TR BK NA | PIKEVILLE | 65.0 | 12.5 | 2.5 | 25.0 | 25.0 | \$1B-\$10B | 3 | 254,927 | 5,551 | 60.0 | 65.0 |
| FARMERS BK OF VINE GROVE | VINE GROVE | 65.0 | 22.5 | 15.0 | 12.5 | 15.0 | <\$100M | 37 | 10,348 | 275 | 70.0 | 67.5 |
| PEOPLES EXCH BK | BEATTYVILLE | 65.0 | 22.5 | 7.5 | 20.0 | 15.0 | <\$100M | 38 | 23,226 | 314 | 47.5 | 42.5 |
| BANK OF THE MTNS | WEST LIBERTY | 65.0 | 20.0 | 20.0 | 10.0 | 15.0 | <\$100M | 39 | 7,570 | 262 | 75.0 | 77.5 |
| TRIGG COUNTY FARMERS BK | CADIZ | 65.0 | 15.0 | 22.5 | 15.0 | 12.5 | <\$100M | 40 | 14,801 | 212 | 77.5 | 82.5 |

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|------------------------------|---------------|------------|--------------|---------------|----------------|--------------|---------------|-----------------|---------|-------|-----------------|-----------------|
| | | (1) | (2) | (3) | (4) | (5) | | (6) | (7) | (8) | (9) | (10) |
| ELKTON B&TC | ELKTON | 65.0 | 15.0 | 22.5 | 12.5 | 15.0 | <\$100M | 41 | 10,858 | 303 | 75.0 | 82.5 |
| PEOPLES BK OF MURRAY | MURRAY | 65.0 | 12.5 | 7.5 | 22.5 | 22.5 | \$100M-500M | 43 | 31,863 | 642 | 65.0 | 62.5 |
| CUMBERLAND VALLEY NB&TC | BEREA | 65.0 | 12.5 | 5.0 | 25.0 | 22.5 | \$100M-500M | 44 | 44,530 | 720 | 62.5 | 57.5 |
| WEST KY BK | MADISONVILLE | 65.0 | 5.0 | 17.5 | 20.0 | 22.5 | \$100M-500M | 45 | 23,118 | 656 | 67.5 | 65.0 |
| CENTRAL B&TC | LEXINGTON | 62.5 | 10.0 | 2.5 | 25.0 | 25.0 | \$500M-\$1B | 2 | 76,822 | 925 | 57.5 | 52.5 |
| TRANS FNCL BK NA | BOWLING GREEN | 62.5 | 10.0 | 2.5 | 25.0 | 25.0 | \$1B-\$10B | 4 | 191,501 | 2,254 | 57.5 | 55.0 |
| BANK OF MAGNOLIA | MAGNOLIA | 62.5 | 15.0 | 17.5 | 12.5 | 17.5 | <\$100M | 42 | 10,119 | 360 | 75.0 | 82.5 |
| BANK OF MCCREARY CTY | WHITLEY CITY | 62.5 | 15.0 | 17.5 | 15.0 | 15.0 | <\$100M | 43 | 12,740 | 263 | 72.5 | 80.0 |
| COMMONWEALTH CMNTY BK | HARTFORD | 62.5 | 15.0 | 20.0 | 12.5 | 15.0 | <\$100M | 44 | 11,737 | 263 | 75.0 | 80.0 |
| COMMUNITY FIRST BK OF KY | WARSAW | 62.5 | 22.5 | 10.0 | 17.5 | 12.5 | <\$100M | 45 | 15,981 | 214 | 37.5 | 32.5 |
| BANK OF ASHLAND | ASHLAND | 62.5 | 15.0 | 7.5 | 20.0 | 20.0 | \$100M-500M | 46 | 26,553 | 431 | 70.0 | 57.5 |
| BROWNSVILLE DEPOSIT BK | BROWNSVILLE | 62.5 | 25.0 | 15.0 | 15.0 | 7.5 | <\$100M | 46 | 11,898 | 167 | 37.5 | 25.0 |
| FARMERS B&TC OF M | MADISONVILLE | 62.5 | 15.0 | 5.0 | 22.5 | 20.0 | \$100M-500M | 47 | 30,558 | 448 | 55.0 | 45.0 |
| BANK OF CLINTON COUNTY | ALBANY | 62.5 | 22.5 | 15.0 | 10.0 | 15.0 | <\$100M | 47 | 8,401 | 272 | 70.0 | 75.0 |
| HEBRON DEPOSIT BK | HEBRON | 62.5 | 17.5 | 10.0 | 17.5 | 17.5 | \$100M-500M | 48 | 17,589 | 378 | 52.5 | 47.5 |
| CITIZENS BK | MOREHEAD | 62.5 | 17.5 | 22.5 | 10.0 | 12.5 | <\$100M | 48 | 8,082 | 200 | 70.0 | 77.5 |
| FIRST BK | LOUISVILLE | 62.5 | 17.5 | 25.0 | 15.0 | 5.0 | <\$100M | 49 | 13,117 | 77 | 22.5 | 12.5 |
| CITIZENS B&TC | PADUCAH | 60.0 | 7.5 | 2.5 | 25.0 | 25.0 | \$500M-\$1B | 3 | 66,603 | 1,021 | 57.5 | 55.0 |
| KENTUCKY BK | PARIS | 60.0 | 7.5 | 7.5 | 22.5 | 22.5 | \$100M-500M | 49 | 30,459 | 676 | 62.5 | 62.5 |
| UNITED SOUTHERN BK | HOPKINSVILLE | 60.0 | 17.5 | 10.0 | 15.0 | 17.5 | <\$100M | 50 | 14,887 | 329 | 65.0 | 52.5 |
| NEW FARMERS NB OF GLASGOW | GLASGOW | 60.0 | 12.5 | 5.0 | 20.0 | 22.5 | \$100M-500M | 50 | 21,118 | 665 | 62.5 | 65.0 |
| PEOPLES BK | TOMPKINSVILLE | 60.0 | 15.0 | 20.0 | 10.0 | 15.0 | <\$100M | 51 | 7,392 | 280 | 72.5 | 75.0 |
| FIRST KENTUCKY BK | STURGIS | 60.0 | 15.0 | 2.5 | 20.0 | 22.5 | \$100M-500M | 51 | 22,674 | 633 | 55.0 | 55.0 |
| FARMERS B&TC | MARION | 60.0 | 12.5 | 15.0 | 12.5 | 20.0 | <\$100M | 52 | 10,013 | 518 | 70.0 | 80.0 |
| FIRST CAPITAL BK OF KY | LOUISVILLE | 60.0 | 25.0 | 2.5 | 22.5 | 10.0 | \$100M-500M | 52 | 32,174 | 198 | 42.5 | 22.5 |
| BANK OF JAMESTOWN | JAMESTOWN | 60.0 | 10.0 | 22.5 | 10.0 | 17.5 | <\$100M | 53 | 9,259 | 347 | 57.5 | 57.5 |
| LEWISBURG BKG CO | LEWISBURG | 60.0 | 17.5 | 17.5 | 10.0 | 15.0 | <\$100M | 54 | 8,032 | 246 | 70.0 | 75.0 |
| CITIZENS BK | MCKEE | 60.0 | 12.5 | 17.5 | 12.5 | 17.5 | <\$100M | 55 | 11,148 | 322 | 75.0 | 77.5 |
| FIRST SOUTHERN NB OF THE BLU | LEXINGTON | 60.0 | 25.0 | 5.0 | 17.5 | 12.5 | <\$100M | 56 | 18,415 | 202 | 55.0 | 32.5 |
| CITIZENS BK OF KY | MADISONVILLE | 57.5 | 5.0 | 2.5 | 25.0 | 25.0 | \$500M-\$1B | 4 | 59,105 | 827 | 57.5 | 55.0 |
| REPUBLIC B&TC | LOUISVILLE | 57.5 | 2.5 | 5.0 | 25.0 | 25.0 | \$1B-\$10B | 5 | 67,308 | 1,170 | 60.0 | 60.0 |
| BANK ONE KY NA | LOUISVILLE | 57.5 | 5.0 | 2.5 | 25.0 | 25.0 | \$1B-\$10B | 6 | 507,284 | 8,030 | 55.0 | 55.0 |
| BK OF LOUISVILLE | LOUISVILLE | 57.5 | 5.0 | 2.5 | 25.0 | 25.0 | \$1B-\$10B | 7 | 118,074 | 901 | 52.5 | 47.5 |
| CITIZENS UNION BK | SHELBYVILLE | 57.5 | 7.5 | 12.5 | 20.0 | 17.5 | \$100M-500M | 53 | 23,770 | 407 | 47.5 | 47.5 |
| MORGANFIELD NB | MORGANFIELD | 57.5 | 15.0 | 10.0 | 17.5 | 15.0 | \$100M-500M | 54 | 18,550 | 280 | 42.5 | 40.0 |
| FIRST CITY B&TC | HOPKINSVILLE | 57.5 | 10.0 | 2.5 | 22.5 | 22.5 | \$100M-500M | 55 | 29,891 | 572 | 57.5 | 57.5 |
| BANK OF MARSHALL COUNTY | BENTON | 57.5 | 12.5 | 5.0 | 20.0 | 20.0 | \$100M-500M | 56 | 22,692 | 434 | 55.0 | 50.0 |
| EXCHANGE BK | MAYFIELD | 57.5 | 17.5 | 10.0 | 17.5 | 12.5 | <\$100M | 57 | 15,691 | 208 | 42.5 | 27.5 |
| FIRST SOUTHERN NB OF WAYNE C | MONTICELLO | 57.5 | 22.5 | 10.0 | 15.0 | 10.0 | <\$100M | 58 | 13,335 | 187 | 32.5 | 27.5 |
| COMMERCIAL BK | WEST LIBERTY | 57.5 | 10.0 | 20.0 | 12.5 | 15.0 | <\$100M | 59 | 10,917 | 289 | 72.5 | 80.0 |
| FARMERS BK | NICHOLASVILLE | 57.5 | 12.5 | 25.0 | 12.5 | 7.5 | <\$100M | 60 | 9,459 | 166 | 67.5 | 72.5 |
| GRANT CTY DEPOSIT BK | WILLIAMSTOWN | 57.5 | 12.5 | 25.0 | 12.5 | 7.5 | <\$100M | 61 | 9,849 | 139 | 67.5 | 70.0 |
| FULTON BK | FULTON | 57.5 | 20.0 | 10.0 | 15.0 | 12.5 | <\$100M | 62 | 12,024 | 215 | 42.5 | 27.5 |

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| Bank Name | Location | Total Rank | Rank LSBL/TA | Rank LSBL/TBL | Rank LSBL (\$) | Rank LSBL(#) | Bnk Asset Sz. | Rank by Bnk Sz. | LSBL\$ | LSBL# | Total Rank MSBL | Total Rank SSBL |
|------------------------------|----------------|------------|--------------|---------------|----------------|--------------|---------------|-----------------|---------|--------|-----------------|-----------------|
| | | (1) | (2) | (3) | (4) | (5) | | (7) | | | (8) | (9) |
| CASEY COUNTY BK | LIBERTY | 57.5 | 7.5 | 15.0 | 12.5 | 22.5 | <\$100M | 63 | 10,557 | 569 | 70.0 | 80.0 |
| DIXON BK | DIXON | 57.5 | 15.0 | 22.5 | 7.5 | 12.5 | <\$100M | 64 | 5,865 | 233 | 70.0 | 75.0 |
| TRI-COUNTY NB | CORBIN | 57.5 | 15.0 | 22.5 | 12.5 | 7.5 | <\$100M | 65 | 11,177 | 135 | 70.0 | 75.0 |
| TRADITIONAL BK OF KY | LEXINGTON | 57.5 | 20.0 | 25.0 | 10.0 | 2.5 | <\$100M | 66 | 8,301 | 61 | 12.5 | 12.5 |
| CITIZENS CMRC NB | VERSAILLES | 57.5 | 22.5 | 10.0 | 15.0 | 10.0 | <\$100M | 67 | 14,414 | 192 | 52.5 | 32.5 |
| NATIONAL CITY BK | LOUISVILLE | 55.0 | 2.5 | 2.5 | 25.0 | 25.0 | \$1B-\$10B | 8 | 606,747 | 15,270 | 55.0 | 55.0 |
| FIFTH THIRD BK OF KY | LOUISVILLE | 55.0 | 2.5 | 2.5 | 25.0 | 25.0 | \$1B-\$10B | 9 | 114,515 | 838 | 52.5 | 50.0 |
| UNITED B&TC | VERSAILLES | 55.0 | 12.5 | 7.5 | 15.0 | 20.0 | \$100M-500M | 57 | 14,412 | 548 | 55.0 | 52.5 |
| WILSON & MUIR B&TC | BARDSTOWN | 55.0 | 17.5 | 5.0 | 17.5 | 15.0 | \$100M-500M | 58 | 20,385 | 290 | 42.5 | 32.5 |
| BANK OF EDMONSON CTY | BROWNSVILLE | 55.0 | 7.5 | 15.0 | 12.5 | 20.0 | \$100M-500M | 59 | 11,319 | 441 | 67.5 | 75.0 |
| CECILIAN BK | CECILIA | 55.0 | 12.5 | 7.5 | 20.0 | 15.0 | \$100M-500M | 60 | 22,530 | 311 | 55.0 | 45.0 |
| FARMERS ST BK | BOONEVILLE | 55.0 | 20.0 | 20.0 | 7.5 | 7.5 | <\$100M | 68 | 6,802 | 123 | 67.5 | 70.0 |
| BANK OF HARLAN | HARLAN | 55.0 | 15.0 | 15.0 | 12.5 | 12.5 | <\$100M | 69 | 11,638 | 217 | 72.5 | 77.5 |
| SOUTHERN DEPOSIT BK | RUSSELLVILLE | 55.0 | 20.0 | 7.5 | 17.5 | 10.0 | <\$100M | 70 | 14,978 | 169 | 65.0 | 65.0 |
| PEOPLES BK | MOREHEAD | 55.0 | 15.0 | 22.5 | 7.5 | 10.0 | <\$100M | 71 | 6,748 | 190 | 65.0 | 72.5 |
| FIRST NB OF PAINTSVILLE | PAINTSVILLE | 55.0 | 15.0 | 17.5 | 12.5 | 10.0 | <\$100M | 72 | 10,541 | 188 | 65.0 | 75.0 |
| UNITED CMNTY BK | MARROWBONE | 55.0 | 20.0 | 10.0 | 12.5 | 12.5 | <\$100M | 73 | 10,782 | 220 | 50.0 | 50.0 |
| STATE B&TC | HARRODSBURG | 55.0 | 5.0 | 20.0 | 10.0 | 20.0 | <\$100M | 74 | 7,512 | 416 | 65.0 | 72.5 |
| CITIZENS NB OF LEBANON | LEBANON | 55.0 | 5.0 | 20.0 | 7.5 | 22.5 | <\$100M | 75 | 5,118 | 621 | 60.0 | 70.0 |
| FARMERS NB OF CYNTHIANA | CYNTHIANA | 55.0 | 17.5 | 5.0 | 15.0 | 17.5 | <\$100M | 76 | 13,281 | 327 | 47.5 | 47.5 |
| CITIZENS BK GRAYSON | GRAYSON | 55.0 | 20.0 | 25.0 | 5.0 | 5.0 | <\$100M | 77 | 3,300 | 108 | 60.0 | 65.0 |
| CAMPBELLSVILLE NB | CAMPBELLSVILLE | 55.0 | 17.5 | 22.5 | 7.5 | 7.5 | <\$100M | 78 | 7,077 | 159 | 67.5 | 70.0 |
| PEOPLES BK OF BULLITT COUNTY | SHEPHERDSVILLE | 52.5 | 5.0 | 25.0 | 12.5 | 10.0 | \$100M-500M | 61 | 11,753 | 194 | 65.0 | 75.0 |
| UNION NB&TC | BARBOURVILLE | 52.5 | 17.5 | 5.0 | 20.0 | 10.0 | \$100M-500M | 62 | 23,837 | 184 | 27.5 | 25.0 |
| GREEN RIVER BK | MORGANTOWN | 52.5 | 20.0 | 12.5 | 10.0 | 10.0 | <\$100M | 79 | 9,026 | 170 | 67.5 | 70.0 |
| BANTERRA BK NA | PADUCAH | 52.5 | 15.0 | 7.5 | 15.0 | 15.0 | <\$100M | 80 | 12,465 | 273 | 50.0 | 47.5 |
| FIRST FARMERS B&TC | OWENTON | 52.5 | 10.0 | 20.0 | 7.5 | 15.0 | <\$100M | 81 | 6,729 | 317 | 67.5 | 75.0 |
| BANK OF GERMANTOWN | GERMANTOWN | 52.5 | 25.0 | 12.5 | 10.0 | 5.0 | <\$100M | 82 | 7,520 | 87 | 47.5 | 35.0 |
| LAWRENCEBURG NB | LAWRENCEBURG | 52.5 | 10.0 | 12.5 | 15.0 | 15.0 | <\$100M | 83 | 12,026 | 308 | 67.5 | 72.5 |
| FIRST NB OF COLUMBIA | COLUMBIA | 52.5 | 10.0 | 12.5 | 10.0 | 20.0 | <\$100M | 84 | 8,393 | 418 | 62.5 | 72.5 |
| BEREA NB | BEREA | 52.5 | 7.5 | 25.0 | 10.0 | 10.0 | <\$100M | 85 | 8,203 | 188 | 32.5 | 37.5 |
| BARDWELL DEPOSIT BK | BARDWELL | 52.5 | 17.5 | 15.0 | 10.0 | 10.0 | <\$100M | 86 | 8,989 | 195 | 67.5 | 72.5 |
| LOUISVILLE CMNTY DEVELOP BK | LOUISVILLE | 52.5 | 25.0 | 10.0 | 12.5 | 5.0 | <\$100M | 87 | 10,377 | 89 | 37.5 | 32.5 |
| BANK OF JOSEPHINE | PRESTONSBURG | 50.0 | 15.0 | 7.5 | 17.5 | 10.0 | \$100M-500M | 63 | 15,935 | 200 | 32.5 | 27.5 |
| CITY NB OF FULTON | FULTON | 50.0 | 10.0 | 15.0 | 15.0 | 10.0 | \$100M-500M | 64 | 12,299 | 179 | 30.0 | 27.5 |
| FARMERS B&TC | GEORGETOWN | 50.0 | 12.5 | 2.5 | 17.5 | 17.5 | \$100M-500M | 65 | 16,233 | 359 | 60.0 | 57.5 |
| PROGRESSIVE BK NA THE | LEXINGTON | 50.0 | 12.5 | 5.0 | 17.5 | 15.0 | \$100M-500M | 66 | 19,721 | 265 | 32.5 | 30.0 |
| FARMERS NB | WALTON | 50.0 | 12.5 | 22.5 | 7.5 | 7.5 | <\$100M | 88 | 5,601 | 149 | 62.5 | 70.0 |
| MORGANTOWN B&TC | MORGANTOWN | 50.0 | 7.5 | 12.5 | 12.5 | 17.5 | <\$100M | 89 | 9,860 | 355 | 65.0 | 72.5 |
| CALVERT BK | CALVERT CITY | 50.0 | 17.5 | 10.0 | 10.0 | 12.5 | <\$100M | 90 | 8,528 | 226 | 55.0 | 55.0 |
| WILLIAMSBURG NB | WILLIAMSBURG | 50.0 | 10.0 | 22.5 | 7.5 | 10.0 | <\$100M | 91 | 5,262 | 198 | 65.0 | 70.0 |
| UNITED KY BK OF PENDLETON CT | FALMOUTH | 50.0 | 12.5 | 25.0 | 5.0 | 7.5 | <\$100M | 92 | 3,577 | 132 | 57.5 | 62.5 |
| HERITAGE BK OF ASHLAND | ASHLAND | 50.0 | 20.0 | 25.0 | 2.5 | 2.5 | <\$100M | 93 | 1,801 | 20 | 55.0 | 57.5 |

Table 1. Small Business Lending in Kentucky, June 1998

| Bank Name | Location | Total Rank | Rank LSBL/TA | Rank LSBL/TBL | Rank LSBL (\$) | Rank LSBL(#) | Bnk Asset Sz. | Rank by Bnk Sz. | LSBL\$ | LSBL# | Total Rank MSBL | Total Rank SSBL |
|------------------------------|---------------|------------|--------------|---------------|----------------|--------------|---------------|-----------------|--------|-------|-----------------|-----------------|
| | | (1) | (2) | (3) | (4) | (5) | | (6) | (7) | (8) | (9) | (10) |
| SHELBY COUNTY TR BK | SHELBYVILLE | 47.5 | 7.5 | 5.0 | 17.5 | 17.5 | \$100M-500M | 67 | 15,789 | 370 | 62.5 | 55.0 |
| COMMERCIAL BK OF GRAYSON | GRAYSON | 47.5 | 2.5 | 25.0 | 7.5 | 12.5 | \$100M-500M | 68 | 6,933 | 209 | 55.0 | 62.5 |
| FARMERS DEPOSIT BK | MIDDLEBURG | 47.5 | 12.5 | 15.0 | 7.5 | 12.5 | <\$100M | 94 | 4,984 | 211 | 55.0 | 62.5 |
| HANCOCK B&TC | HAWESVILLE | 47.5 | 5.0 | 15.0 | 7.5 | 20.0 | <\$100M | 95 | 6,648 | 447 | 52.5 | 60.0 |
| SECURITY B&TC | MAYSVILLE | 47.5 | 12.5 | 20.0 | 7.5 | 7.5 | <\$100M | 96 | 5,620 | 138 | 55.0 | 60.0 |
| FIRST NB IN CLINTON | CLINTON | 47.5 | 17.5 | 10.0 | 10.0 | 10.0 | <\$100M | 97 | 7,915 | 195 | 45.0 | 45.0 |
| KENTUCKY NB OF PIKEVILLE | PIKEVILLE | 47.5 | 10.0 | 22.5 | 7.5 | 7.5 | <\$100M | 98 | 4,832 | 124 | 52.5 | 62.5 |
| CITIZENS NB | RUSSELLVILLE | 45.0 | 7.5 | 2.5 | 17.5 | 17.5 | \$100M-500M | 69 | 15,287 | 349 | 37.5 | 42.5 |
| HNB BK NA | HARLAN | 45.0 | 10.0 | 2.5 | 20.0 | 12.5 | \$100M-500M | 70 | 23,010 | 228 | 30.0 | 35.0 |
| NATIONSBANK OF KY NA | HOPKINSVILLE | 45.0 | 2.5 | 25.0 | 10.0 | 7.5 | \$100M-500M | 71 | 7,983 | 165 | 30.0 | 30.0 |
| PEOPLES B&TC OF MADISON CTY | BEREA | 45.0 | 5.0 | 10.0 | 15.0 | 15.0 | \$100M-500M | 72 | 12,049 | 292 | 52.5 | 55.0 |
| BANK OF MAYSVILLE | MAYSVILLE | 45.0 | 5.0 | 20.0 | 10.0 | 10.0 | \$100M-500M | 73 | 9,221 | 173 | 57.5 | 65.0 |
| WHITAKER BK NA | LEXINGTON | 45.0 | 7.5 | 2.5 | 17.5 | 17.5 | \$100M-500M | 74 | 15,654 | 323 | 50.0 | 57.5 |
| BANK OF CRITTENDEN | CRITTENDEN | 45.0 | 12.5 | 22.5 | 5.0 | 5.0 | <\$100M | 99 | 3,535 | 105 | 52.5 | 57.5 |
| FIRST & PEOPLES BK | SPRINGFIELD | 45.0 | 10.0 | 22.5 | 7.5 | 5.0 | <\$100M | 100 | 6,242 | 97 | 12.5 | 17.5 |
| FIRST CMNTY BK LEWIS CTY | VANCEBURG | 45.0 | 17.5 | 12.5 | 7.5 | 7.5 | <\$100M | 101 | 5,729 | 144 | 35.0 | 40.0 |
| GREENSBURG DEPOSIT BK | GREENSBURG | 45.0 | 7.5 | 15.0 | 10.0 | 12.5 | <\$100M | 102 | 7,257 | 214 | 55.0 | 65.0 |
| CITIZENS B&TC GRAYSON COUNTY | LEITCHFIELD | 45.0 | 15.0 | 7.5 | 12.5 | 10.0 | <\$100M | 103 | 10,197 | 180 | 27.5 | 30.0 |
| AUBURN BKG CO | AUBURN | 45.0 | 10.0 | 17.5 | 7.5 | 10.0 | <\$100M | 104 | 6,158 | 200 | 57.5 | 67.5 |
| MADISON BK | RICHMOND | 45.0 | 20.0 | 7.5 | 10.0 | 7.5 | <\$100M | 105 | 8,416 | 127 | 32.5 | 22.5 |
| CITIZENS NB OF PAINTSVILLE | PAINTSVILLE | 42.5 | 7.5 | 5.0 | 17.5 | 12.5 | \$100M-500M | 75 | 16,056 | 218 | 42.5 | 40.0 |
| EDMONTON ST BK | GLASGOW | 42.5 | 5.0 | 12.5 | 10.0 | 15.0 | \$100M-500M | 76 | 7,744 | 297 | 50.0 | 65.0 |
| FARMERS B&TC | PRINCETON | 42.5 | 7.5 | 12.5 | 10.0 | 12.5 | <\$100M | 106 | 8,773 | 218 | 60.0 | 67.5 |
| FIRST B&TC | PRINCETON | 42.5 | 10.0 | 7.5 | 12.5 | 12.5 | <\$100M | 107 | 10,285 | 220 | 45.0 | 45.0 |
| UNITED CITIZENS B&TC | CAMPBELLSBURG | 42.5 | 10.0 | 17.5 | 10.0 | 5.0 | <\$100M | 108 | 8,677 | 98 | 20.0 | 15.0 |
| HART COUNTY B&TC | MUNFORDVILLE | 42.5 | 15.0 | 17.5 | 5.0 | 5.0 | <\$100M | 109 | 4,058 | 80 | 52.5 | 57.5 |
| PEOPLES BK | LEBANON | 42.5 | 22.5 | 7.5 | 7.5 | 5.0 | <\$100M | 110 | 7,062 | 116 | 40.0 | 32.5 |
| CITIZENS BK | HICKMAN | 42.5 | 5.0 | 15.0 | 5.0 | 17.5 | <\$100M | 111 | 3,651 | 377 | 52.5 | 62.5 |
| KENTUCKY HOME BK | BARDSTOWN | 42.5 | 17.5 | 20.0 | 2.5 | 2.5 | <\$100M | 112 | 2,183 | 51 | 42.5 | 30.0 |
| FARMERS NB | SCOTTSVILLE | 40.0 | 7.5 | 12.5 | 15.0 | 5.0 | \$100M-500M | 77 | 13,009 | 111 | 27.5 | 15.0 |
| LINCOLN NB OF HODGENVILLE | HODGENVILLE | 40.0 | 5.0 | 17.5 | 7.5 | 10.0 | <\$100M | 113 | 5,957 | 189 | 47.5 | 62.5 |
| FIRST SECURITY B&TC | ISLAND | 40.0 | 12.5 | 17.5 | 2.5 | 7.5 | <\$100M | 114 | 3,044 | 148 | 50.0 | 57.5 |
| HERITAGE CMNTY BK | DANVILLE | 40.0 | 20.0 | 12.5 | 5.0 | 2.5 | <\$100M | 115 | 3,838 | 42 | 52.5 | 55.0 |
| KENTUCKY NB | ELIZABETHTOWN | 40.0 | 15.0 | 15.0 | 5.0 | 5.0 | <\$100M | 116 | 4,175 | 82 | 55.0 | 57.5 |
| BANK OF WHITESBURG | WHITESBURG | 37.5 | 7.5 | 2.5 | 17.5 | 10.0 | \$100M-500M | 78 | 15,841 | 188 | 37.5 | 45.0 |
| RIVER CITY BK | LOUISVILLE | 37.5 | 7.5 | 10.0 | 12.5 | 7.5 | \$100M-500M | 79 | 9,666 | 154 | 47.5 | 37.5 |
| STATE NB OF FRANKFORT | FRANKFORT | 37.5 | 12.5 | 2.5 | 15.0 | 7.5 | \$100M-500M | 80 | 13,326 | 159 | 30.0 | 22.5 |
| FIRST NB&TC | GEORGETOWN | 37.5 | 7.5 | 2.5 | 15.0 | 12.5 | \$100M-500M | 81 | 12,287 | 202 | 42.5 | 37.5 |
| NCF B&TC | BARDSTOWN | 37.5 | 10.0 | 20.0 | 5.0 | 2.5 | <\$100M | 117 | 4,079 | 60 | 50.0 | 57.5 |
| FREDONIA VALLEY BK | FREDONIA | 37.5 | 7.5 | 12.5 | 5.0 | 12.5 | <\$100M | 118 | 3,965 | 235 | 55.0 | 62.5 |
| FARMERS NB OF LEBANON | LEBANON | 37.5 | 2.5 | 20.0 | 5.0 | 10.0 | <\$100M | 119 | 4,140 | 183 | 42.5 | 55.0 |
| CITIZENS BK | ALBANY | 37.5 | 5.0 | 15.0 | 7.5 | 10.0 | <\$100M | 120 | 5,544 | 185 | 47.5 | 57.5 |
| CLINTON BK | CLINTON | 37.5 | 10.0 | 17.5 | 5.0 | 5.0 | <\$100M | 121 | 3,905 | 97 | 37.5 | 32.5 |

Table 1. Small Business Lending in Kentucky, June 1998

| Bank Name | Location | Total Rank | Rank LSBL/TA | Rank LSBL/TBL | Rank LSBL (\$) | Rank LSBL(#) | Bnk Asset Sz. | Rank by Bnk Sz. | LSBL\$ | LSBL# | Total Rank MSBL | Total Rank SSBL |
|------------------------------|----------------|------------|--------------|---------------|----------------|--------------|---------------|-----------------|--------|-------|-----------------|-----------------|
| | | (1) | (2) | (3) | (4) | (5) | | (6) | | | (7) | (8) |
| DEPOSIT BK | CARLISLE | 37.5 | 5.0 | 20.0 | 5.0 | 7.5 | <\$100M | 122 | 4,394 | 140 | 50.0 | 62.5 |
| CITIZENS DEPOSIT BK | ARLINGTON | 37.5 | 5.0 | 15.0 | 5.0 | 12.5 | <\$100M | 123 | 4,180 | 232 | 47.5 | 57.5 |
| INEZ DEPOSIT BK | INEZ | 37.5 | 5.0 | 20.0 | 7.5 | 5.0 | <\$100M | 124 | 6,486 | 92 | 30.0 | 22.5 |
| LAUREL NB | LONDON | 37.5 | 10.0 | 17.5 | 7.5 | 2.5 | <\$100M | 125 | 4,915 | 40 | 12.5 | 12.5 |
| GRAVES COUNTY BK | MAYFIELD | 35.0 | 7.5 | 7.5 | 10.0 | 10.0 | <\$100M | 126 | 8,739 | 181 | 40.0 | 40.0 |
| PEOPLES B&TC | OWENTON | 35.0 | 2.5 | 20.0 | 5.0 | 7.5 | <\$100M | 127 | 4,159 | 155 | 45.0 | 55.0 |
| CITIZENS BK | NEW LIBERTY | 35.0 | 10.0 | 20.0 | 2.5 | 2.5 | <\$100M | 128 | 1,611 | 42 | 42.5 | 47.5 |
| DEES BK OF HAZEL | HAZEL | 35.0 | 17.5 | 5.0 | 5.0 | 7.5 | <\$100M | 129 | 4,752 | 123 | 37.5 | 40.0 |
| CITIZENS ST BK | WICKLIFFE | 35.0 | 7.5 | 12.5 | 7.5 | 7.5 | <\$100M | 130 | 5,430 | 136 | 32.5 | 32.5 |
| BANK OF CLARKSON | CLARKSON | 35.0 | 2.5 | 15.0 | 5.0 | 12.5 | <\$100M | 131 | 4,379 | 220 | 40.0 | 42.5 |
| MOUNT STERLING NB | MOUNT STERLING | 35.0 | 7.5 | 5.0 | 10.0 | 12.5 | <\$100M | 132 | 8,526 | 226 | 37.5 | 37.5 |
| CITIZENS B&TC OF JACKSON | JACKSON | 35.0 | 12.5 | 5.0 | 12.5 | 5.0 | <\$100M | 133 | 11,562 | 109 | 27.5 | 12.5 |
| FARMERS & TRADERS BK OF CAMP | CAMPTON | 35.0 | 5.0 | 22.5 | 2.5 | 5.0 | <\$100M | 134 | 2,753 | 79 | 47.5 | 55.0 |
| BANK OF CANEYVILLE | CANEYVILLE | 35.0 | 7.5 | 15.0 | 2.5 | 10.0 | <\$100M | 135 | 2,678 | 169 | 45.0 | 52.5 |
| PEOPLES SECURITY BK | LOUISA | 35.0 | 5.0 | 17.5 | 5.0 | 7.5 | <\$100M | 136 | 3,228 | 125 | 45.0 | 52.5 |
| JACKSON CTY BK | MCKEE | 35.0 | 2.5 | 17.5 | 5.0 | 10.0 | <\$100M | 137 | 4,426 | 172 | 42.5 | 52.5 |
| KENTUCKY-FARMERS BK OF CATLE | CATLETTSBURG | 32.5 | 2.5 | 12.5 | 10.0 | 7.5 | \$100M-500M | 82 | 7,980 | 162 | 32.5 | 32.5 |
| SEBREE DEPOSIT BK | SEBREE | 32.5 | 5.0 | 22.5 | 2.5 | 2.5 | <\$100M | 138 | 1,102 | 48 | 37.5 | 45.0 |
| FARMERS BK | MILTON | 32.5 | 2.5 | 22.5 | 2.5 | 5.0 | <\$100M | 139 | 2,389 | 98 | 35.0 | 40.0 |
| PEOPLES BK | MARION | 32.5 | 10.0 | 15.0 | 2.5 | 5.0 | <\$100M | 140 | 2,808 | 117 | 45.0 | 52.5 |
| FIRST NB OF JACKSON | JACKSON | 32.5 | 7.5 | 7.5 | 10.0 | 7.5 | <\$100M | 141 | 7,447 | 139 | 22.5 | 27.5 |
| BANK OF LIVINGSTON COUNTY | TILINE | 32.5 | 7.5 | 17.5 | 5.0 | 2.5 | <\$100M | 142 | 3,615 | 61 | 42.5 | 52.5 |
| BANK OF HINDMAN | HINDMAN | 32.5 | 2.5 | 17.5 | 7.5 | 5.0 | <\$100M | 143 | 5,043 | 94 | 40.0 | 47.5 |
| FIRST NB OF BROOKSVILLE | BROOKSVILLE | 32.5 | 5.0 | 12.5 | 5.0 | 10.0 | <\$100M | 144 | 3,534 | 188 | 42.5 | 52.5 |
| BANK OF LYON CTY | EDDYVILLE | 32.5 | 10.0 | 7.5 | 7.5 | 7.5 | <\$100M | 145 | 5,180 | 158 | 42.5 | 45.0 |
| FIRST UNITED BK | MADISONVILLE | 32.5 | 5.0 | 17.5 | 5.0 | 5.0 | <\$100M | 146 | 3,511 | 76 | 37.5 | 47.5 |
| SACRAMENTO DEPOSIT BK | SACRAMENTO | 30.0 | 2.5 | 17.5 | 2.5 | 7.5 | <\$100M | 147 | 1,854 | 127 | 35.0 | 32.5 |
| BEAVER DAM DEPOSIT BK | BEAVER DAM | 30.0 | 10.0 | 10.0 | 7.5 | 2.5 | <\$100M | 148 | 5,707 | 67 | 15.0 | 17.5 |
| BEDFORD L&D BK | BEDFORD | 30.0 | 2.5 | 22.5 | 2.5 | 2.5 | <\$100M | 149 | 1,888 | 44 | 32.5 | 42.5 |
| CITIZENS DEPOSIT BK | CALHOUN | 30.0 | 2.5 | 20.0 | 2.5 | 5.0 | <\$100M | 150 | 2,356 | 119 | 35.0 | 45.0 |
| PEOPLES ST BK | CHAPLIN | 30.0 | 5.0 | 20.0 | 2.5 | 2.5 | <\$100M | 151 | 1,530 | 54 | 35.0 | 42.5 |
| BANKERS BK OF KY | FRANKFORT | 30.0 | 17.5 | 2.5 | 7.5 | 2.5 | <\$100M | 152 | 6,554 | 43 | 10.0 | 10.0 |
| MCCREARY NB | WHITLEY CITY | 30.0 | 7.5 | 17.5 | 2.5 | 2.5 | <\$100M | 153 | 2,794 | 49 | 40.0 | 47.5 |
| CITIZENS BK | HARTFORD | 27.5 | 2.5 | 20.0 | 2.5 | 2.5 | <\$100M | 154 | 217 | 20 | 30.0 | 30.0 |
| KEVIL BK | KEVIL | 27.5 | 10.0 | 10.0 | 5.0 | 2.5 | <\$100M | 155 | 3,991 | 65 | 32.5 | 22.5 |
| MEADE COUNTY BK | BRANDENBURG | 27.5 | 2.5 | 20.0 | 2.5 | 2.5 | <\$100M | 156 | 1,177 | 30 | 20.0 | 20.0 |
| FIRST SOUTHERN NB MADISON CT | RICHMOND | 27.5 | 12.5 | 7.5 | 5.0 | 2.5 | <\$100M | 157 | 3,243 | 68 | 22.5 | 20.0 |
| SALT LICK DEPOSIT BK | SALT LICK | 25.0 | 5.0 | 12.5 | 2.5 | 5.0 | <\$100M | 158 | 2,707 | 72 | 32.5 | 45.0 |
| OWINGSVILLE BKG CO | OWINGSVILLE | 25.0 | 5.0 | 12.5 | 2.5 | 5.0 | <\$100M | 159 | 2,527 | 97 | 32.5 | 42.5 |
| BANK OF BUFFALO | BUFFALO | 25.0 | 2.5 | 17.5 | 2.5 | 2.5 | <\$100M | 160 | 943 | 18 | 27.5 | 30.0 |
| HARRISON DEPOSIT B&TC | CYNTHIANA | 25.0 | 2.5 | 17.5 | 2.5 | 2.5 | <\$100M | 161 | 2,032 | 51 | 27.5 | 35.0 |
| KENTUCKY B&TC OF GREENUP CTY | RUSSELL | 25.0 | 7.5 | 2.5 | 10.0 | 5.0 | <\$100M | 162 | 8,045 | 78 | 15.0 | 10.0 |
| WEST POINT BK | RADCLIFF | 22.5 | 2.5 | 15.0 | 2.5 | 2.5 | <\$100M | 163 | 1,841 | 40 | 27.5 | 25.0 |

Table 1. Small Business Lending in Kentucky, June 1998

| Bank Name | Location | Total Rank | Rank LSBL/TA | Rank LSBL/TBL | Rank LSBL (\$) | Rank LSBL(#) | Bnk Asset Sz. | Rank by Bnk Sz. | LSBL\$ | LSBL# | Total Rank MSBL | Total Rank SSBL |
|---------------------------|-------------|------------|--------------|---------------|----------------|--------------|---------------|-----------------|--------|-------|-----------------|-----------------|
| | | (1) | (2) | (3) | (4) | (5) | | (7) | | | (8) | (9) |
| MOREHEAD NB | MOREHEAD | 22.5 | 7.5 | 5.0 | 5.0 | 5.0 | <\$100M | 164 | 3,103 | 87 | 32.5 | 37.5 |
| FIRST ST BK | IRVINGTON | 22.5 | 2.5 | 5.0 | 7.5 | 7.5 | <\$100M | 165 | 5,126 | 136 | 25.0 | 27.5 |
| FORT KNOX NB | RADCLIFF | 22.5 | 2.5 | 15.0 | 2.5 | 2.5 | <\$100M | 166 | 102 | 1 | 25.0 | 10.0 |
| FIRST NB OF CARROLLTON | CARROLLTON | 22.5 | 2.5 | 12.5 | 2.5 | 5.0 | <\$100M | 167 | 2,507 | 83 | 27.5 | 25.0 |
| FIRST SEC BK OF LEXINGTON | LEXINGTON | 22.5 | 12.5 | 2.5 | 5.0 | 2.5 | <\$100M | 168 | 4,365 | 35 | 22.5 | 10.0 |
| CITIZENS BK | SHARPSBURG | 20.0 | 2.5 | 12.5 | 2.5 | 2.5 | <\$100M | 169 | 1,986 | 62 | 27.5 | 40.0 |
| POWELL CTY BK | STANTON | 20.0 | 2.5 | 2.5 | 5.0 | 10.0 | <\$100M | 170 | 4,430 | 176 | 17.5 | 17.5 |
| BRECKINRIDGE BK | CLOVERPORT | 20.0 | 2.5 | 12.5 | 2.5 | 2.5 | <\$100M | 171 | 417 | 42 | 25.0 | 27.5 |
| PEOPLES ST BK | HODGENVILLE | 17.5 | 5.0 | 5.0 | 2.5 | 5.0 | <\$100M | 172 | 2,738 | 79 | 32.5 | 30.0 |
| SOMERSET NB | SOMERSET | 17.5 | 5.0 | 5.0 | 5.0 | 2.5 | <\$100M | 173 | 3,507 | 40 | 17.5 | 10.0 |
| BANK OF LOWES | LOWES | 0.0 | 2.5 | | 2.5 | 2.5 | <\$100M | 174 | 0 | 0 | | |

Note: Small businesses seeking loans from small-business-friendly banks should also consider banks that participate in SBA loan program. To locate the SBA preferred or certified lender nearest to you call 1-800-8-ASK-SBA or check SBA's home page at <http://www.sba.gov>.

Source: Office of Economic Research, Office of Advocacy, U.S. Small Business Administration, from call report data.

Table 2. Small-Business-Friendly Banks by Bank Size in Kentucky, June 1998

| Bank Name | Location | State | Total Rank (1) | Rank LSBL/TA (2) | Rank LSBL/TBL (3) | Rank LSBL(\$) (4) | Rank LSBL(#) (5) | Bank Asset Sz. (6) | Rank by Bnk Sz. (7) | LSBL\$ (8) | LSBL# (9) | Total Rank MSBL (10) | Total Rank SSBL (11) |
|------------------------------|-----------------|-------|-------------------|---------------------|----------------------|----------------------|---------------------|-----------------------|------------------------|---------------|--------------|-------------------------|-------------------------|
| FIRST & FARMERS BK OF SOMERS | SOMERSET | KY | 95.0 | 22.5 | 22.5 | 25.0 | 25.0 | \$100M-500M | 1 | 67,781 | 1,035 | 62.5 | 65.0 |
| PEOPLES B&TC OF HAZARD | HAZARD | KY | 95.0 | 25.0 | 20.0 | 25.0 | 25.0 | \$100M-500M | 2 | 48,781 | 1,302 | 97.5 | 97.5 |
| FIRST CITIZENS BK | SHEPERDSVILLE | KY | 92.5 | 25.0 | 25.0 | 22.5 | 20.0 | \$100M-500M | 3 | 34,592 | 447 | 72.5 | 60.0 |
| BANK OF MT VERNON | MOUNT VERNON | KY | 90.0 | 22.5 | 22.5 | 22.5 | 22.5 | \$100M-500M | 4 | 36,134 | 664 | 95.0 | 97.5 |
| COMMONWEALTH B&TC | MIDDLETOWN | KY | 90.0 | 20.0 | 25.0 | 25.0 | 20.0 | \$100M-500M | 5 | 44,896 | 532 | 97.5 | 97.5 |
| FARMERS DEPOSIT BK | EMINENCE | KY | 87.5 | 22.5 | 17.5 | 22.5 | 25.0 | \$100M-500M | 6 | 31,766 | 798 | 87.5 | 82.5 |
| PEOPLES CMRL BK | WINCHESTER | KY | 85.0 | 17.5 | 25.0 | 22.5 | 20.0 | \$100M-500M | 7 | 27,435 | 419 | 62.5 | 62.5 |
| SOUTH CENTRAL BK | GLASGOW | KY | 85.0 | 25.0 | 12.5 | 22.5 | 25.0 | \$100M-500M | 8 | 40,374 | 741 | 90.0 | 90.0 |
| OHIO VALLEY NB OF HENDERSON | HENDERSON | KY | 85.0 | 20.0 | 25.0 | 20.0 | 20.0 | \$100M-500M | 9 | 25,787 | 516 | 65.0 | 67.5 |
| FIRST NB OF MANCHESTER | MANCHESTER | KY | 85.0 | 25.0 | 15.0 | 22.5 | 22.5 | \$100M-500M | 10 | 33,085 | 601 | 90.0 | 90.0 |
| FIRST NB RUSSELL SPRGS | RUSSELL SPRINGS | KY | 82.5 | 22.5 | 22.5 | 17.5 | 20.0 | <\$100M | 1 | 20,030 | 421 | 90.0 | 92.5 |
| STOCK YARDS B&TC | LOUISVILLE | KY | 80.0 | 25.0 | 5.0 | 25.0 | 25.0 | \$500M-\$1B | 1 | 165,233 | 2,664 | 80.0 | 75.0 |
| FIFTH THIRD BK NORTHERN KY | COVINGTON | KY | 65.0 | 10.0 | 5.0 | 25.0 | 25.0 | \$1B-\$10B | 1 | 128,053 | 878 | 60.0 | 52.5 |

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Source: Office of Economic Research, Office of Advocacy, U.S. Small Business Administration, from call report data.

Table 3. Top Lenders in Small Business Loans in Kentucky under the CRA Reporting Program, 1998

| BANK/BHC NAME | HQ STATE | LSBL\$ (1) | LSBL# (2) | BK SIZE (3) | SSBL\$ (4) | SSBL# (5) | MSBL\$ (6) | MSBL# (7) | Cdt Card Bk (8) |
|------------------------------|----------|------------|-----------|-------------|------------|-----------|------------|-----------|-----------------|
| NATIONAL CITY CORPORATION | OH | 270,362 | 2,959 | >\$50B | 67,347 | 2,302 | 136,211 | 2,701 | |
| BANC ONE CORPORATION | OH | 248,993 | 3,036 | >\$50B | 75,540 | 2,471 | 132,535 | 2,809 | |
| PNC BANK CORP. | PA | 207,193 | 2,457 | >\$50B | 62,290 | 1,950 | 116,196 | 2,265 | |
| FIFTH THIRD BANCORP | OH | 160,814 | 1,044 | \$10B-\$50B | 26,404 | 658 | 59,578 | 854 | |
| TRANS FINANCIAL INC. | KY | 145,466 | 2,212 | \$1B-\$10B | 45,900 | 1,894 | 75,558 | 2,071 | |
| PEOPLES FIRST CORPORATION | KY | 103,173 | 1,501 | \$1B-\$10B | 30,957 | 1,257 | 56,847 | 1,403 | |
| REPUBLIC BANCORP INC. | KY | 102,239 | 1,306 | \$1B-\$10B | 36,716 | 1,008 | 71,899 | 1,234 | |
| S. Y. BANCORP INC. | KY | 94,188 | 1,053 | <\$1B | 27,307 | 794 | 58,072 | 975 | |
| COMMUNITY TRUST BANCORP INC | KY | 82,833 | 1,539 | \$1B-\$10B | 32,123 | 1,358 | 49,952 | 1,470 | |
| CBT CORPORATION | KY | 74,911 | 813 | <\$1B | 17,722 | 622 | 37,324 | 738 | |
| OLD NATIONAL BANCORP | IN | 60,776 | 969 | \$1B-\$10B | 22,902 | 836 | 36,335 | 919 | |
| MID-AMERICA BANCORP | KY | 46,792 | 389 | \$1B-\$10B | 9,596 | 283 | 18,679 | 337 | |
| CENTRAL BANCSHARES INC. | KY | 44,786 | 416 | <\$1B | 11,516 | 319 | 19,915 | 371 | |
| AREA BANCSHARES CORPORATION | KY | 36,317 | 1,010 | \$1B-\$10B | 16,417 | 916 | 28,179 | 990 | |
| FIRST & FARMERS BANCSHARES | KY | 34,316 | 511 | <\$1B | 13,083 | 445 | 18,196 | 475 | |
| AMERICAN EXPRESS CENTURION B | UT | 28,757 | 2,535 | \$10B-\$50B | 28,757 | 2,535 | 28,757 | 2,535 | ** |
| CNB BANCSHARES INC. | IN | 23,389 | 402 | \$1B-\$10B | 9,417 | 353 | 13,929 | 380 | |
| FIRST AMERICAN CORPORATION | TN | 22,323 | 218 | \$10B-\$50B | 5,043 | 159 | 11,158 | 195 | |
| HUNTINGTON BANCSHARES INCORP | OH | 18,950 | 235 | \$10B-\$50B | 4,461 | 187 | 9,183 | 214 | |
| CUMBERLAND VALLEY FINANCIAL | KY | 17,645 | 189 | <\$1B | 3,729 | 153 | 6,960 | 173 | |
| STAR BANC CORPORATION | OH | 17,472 | 207 | \$10B-\$50B | 5,111 | 167 | 8,995 | 190 | |
| NATIONSBANK CORPORATION | NC | 17,252 | 110 | >\$50B | 2,262 | 73 | 5,806 | 89 | |
| FARMERS CAPITAL BANK CORPORA | KY | 13,120 | 290 | <\$1B | 5,537 | 263 | 8,102 | 278 | |
| WELLS FARGO & COMPANY | CA | 11,846 | 623 | >\$50B | 10,933 | 622 | 10,933 | 622 | |
| PROVIDENT FINANCIAL GROUP I | OH | 11,305 | 71 | \$1B-\$10B | 1,440 | 47 | 3,688 | 59 | |
| WACHOVIA CORPORATION | NC | 10752 | 28 | >\$50B | 208 | 6 | 1728 | 14 | |
| ADVANTA FNCL CORP | UT | 9,519 | 1,023 | <\$1B | 9,519 | 1,023 | 9,519 | 1,023 | |
| MATEWAN BANCSHARES INC. | WV | 9,457 | 200 | <\$1B | 4,281 | 183 | 5,695 | 192 | |
| MOUNTAINWEST FNCL | UT | 8,919 | 2,838 | <\$1B | 8,919 | 2,838 | 8,919 | 2,838 | |
| FIRST CHICAGO NBD CORPORATIO | IL | 7,454 | 50 | >\$50B | 904 | 33 | 1,751 | 38 | |
| NATIONAL CITY BANCSHARES IN | IN | 4,104 | 23 | \$1B-\$10B | 436 | 7 | 2,279 | 18 | |
| MERCANTILE BANCORPORATION IN | MO | 2,993 | 8 | \$10B-\$50B | 37 | 2 | 400 | 4 | |
| MBNA CORPORATION | DE | 2,884 | 219 | \$10B-\$50B | 2,704 | 218 | 2,884 | 219 | ** |
| CHASE MANHATTAN CORPORATION | NY | 2,675 | 183 | >\$50B | 2,675 | 183 | 2,675 | 183 | |
| FIRST TENNESSEE NATIONAL COR | TN | 2,403 | 6 | \$10B-\$50B | 28 | 2 | 28 | 2 | |
| AMBANC CORP. | IN | 2,184 | 40 | <\$1B | 1,269 | 36 | 1,629 | 38 | |
| MARINE MIDLAND BK | NY | 1,990 | 5 | \$10B-\$50B | 0 | 0 | 389 | 2 | |
| FIRST VIRGINIA BANKS INC. | VA | 1,776 | 4 | \$1B-\$10B | 0 | 0 | 500 | 2 | |
| SUNTRUST BANKS INC. | GA | 1,700 | 15 | >\$50B | 276 | 11 | 950 | 14 | |
| PARK NATIONAL CORPORATION | OH | 1,379 | 18 | \$1B-\$10B | 501 | 15 | 629 | 16 | |
| CULLEN/FROST BANKERS INC. | TX | 1,263 | 2 | \$1B-\$10B | 0 | 0 | 0 | 0 | |
| NORWEST CORPORATION | MN | 1,083 | 3 | >\$50B | 75 | 1 | 75 | 1 | |

Table 3. Top Lenders in Small Business Loans in Kentucky under the CRA Reporting Program, 1998

| BANK/BHC NAME | HQ STATE | LSBL\$ (1) | LSBL# (2) | BK SIZE (3) | SSBL\$ (4) | SSBL# (5) | MSBL\$ (6) | MSBL# (7) | Cdt Card Bk (8) |
|------------------|----------|------------|-----------|-------------|------------|-----------|------------|-----------|-----------------|
| MAGNA GROUP INC. | MO | 1,067 | 8 | \$1B-\$10B | 185 | 5 | 362 | 6 | |

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Source: Office of Economic Research, Office of Advocacy, U.S. Small Business Administration, from Community Reinvestment Act (CRA) data.

Table 4. Number of Reporting Banks by Bank Asset Size and by State, 1997 - 1998

| State | 1997 | 1998 | 1998 Bank Asset Size Class | | | | |
|----------------------|-------|-------|----------------------------|-------------|-------------|------------|--------|
| | | | <\$100M | \$100M-500M | \$500M-\$1B | \$1B-\$10B | >\$10B |
| Alabama | 178 | 170 | 105 | 56 | 4 | 2 | 3 |
| Alaska | 6 | 6 | 1 | 3 | - | 2 | - |
| Arizona | 37 | 42 | 23 | 9 | 5 | 4 | 1 |
| Arkansas | 234 | 221 | 133 | 82 | 4 | 2 | - |
| California | 339 | 336 | 135 | 143 | 31 | 24 | 3 |
| Colorado | 216 | 210 | 138 | 64 | 4 | 4 | - |
| Connecticut | 29 | 27 | 11 | 15 | - | 1 | - |
| Delaware | 38 | 34 | 9 | 7 | 3 | 12 | 3 |
| District of Columbia | 7 | 6 | 2 | 3 | 1 | - | - |
| Florida | 274 | 259 | 140 | 89 | 7 | 22 | 1 |
| Georgia | 348 | 346 | 214 | 115 | 12 | 4 | 1 |
| Hawaii | 14 | 13 | 7 | 2 | 1 | 3 | - |
| Idaho | 18 | 18 | 10 | 8 | - | - | - |
| Illinois | 801 | 772 | 488 | 230 | 32 | 17 | 5 |
| Indiana | 193 | 184 | 79 | 80 | 14 | 11 | - |
| Iowa | 462 | 443 | 363 | 68 | 7 | 5 | - |
| Kansas | 408 | 399 | 333 | 59 | 5 | 2 | - |
| Kentucky | 271 | 269 | 174 | 82 | 4 | 9 | - |
| Louisiana | 167 | 155 | 98 | 46 | 6 | 4 | 1 |
| Maine | 19 | 17 | 6 | 10 | - | 1 | - |
| Maryland | 86 | 82 | 22 | 47 | 8 | 5 | - |
| Massachusetts | 49 | 46 | 15 | 21 | 2 | 6 | 2 |
| Michigan | 176 | 163 | 82 | 69 | 2 | 5 | 5 |
| Minnesota | 519 | 520 | 421 | 89 | 4 | 4 | 2 |
| Mississippi | 108 | 101 | 50 | 43 | 3 | 5 | - |
| Missouri | 408 | 397 | 297 | 84 | 6 | 10 | - |
| Montana | 97 | 91 | 75 | 13 | - | 3 | - |
| Nebraska | 328 | 325 | 278 | 43 | 1 | 3 | - |
| Nevada | 23 | 25 | 9 | 7 | 1 | 8 | - |
| New Hampshire | 22 | 19 | 8 | 7 | 1 | 3 | - |
| New Jersey | 70 | 72 | 15 | 42 | 4 | 9 | 2 |
| New Mexico | 67 | 57 | 30 | 24 | 1 | 2 | - |
| New York | 157 | 152 | 47 | 59 | 18 | 19 | 9 |
| North Carolina | 57 | 63 | 23 | 26 | 6 | 4 | 4 |
| North Dakota | 119 | 117 | 98 | 16 | 1 | 2 | - |
| Ohio | 244 | 224 | 122 | 68 | 16 | 12 | 6 |
| Oklahoma | 326 | 317 | 247 | 63 | 4 | 3 | - |
| Oregon | 41 | 42 | 23 | 17 | 2 | - | - |
| Pennsylvania | 217 | 209 | 48 | 126 | 14 | 18 | 3 |
| Rhode Island | 7 | 7 | 1 | 1 | 2 | 2 | 1 |
| South Carolina | 80 | 77 | 44 | 26 | 3 | 4 | - |
| South Dakota | 113 | 105 | 80 | 21 | 1 | 2 | 1 |
| Tennessee | 234 | 214 | 120 | 79 | 7 | 5 | 3 |
| Texas | 856 | 818 | 572 | 209 | 20 | 15 | 2 |
| Utah | 48 | 50 | 29 | 15 | 2 | 2 | 2 |
| Virginia | 155 | 150 | 53 | 82 | 8 | 6 | 1 |
| Vermont | 22 | 21 | 7 | 9 | 3 | 2 | - |
| Washington | 78 | 78 | 46 | 28 | 3 | 1 | - |
| Wisconsin | 364 | 350 | 230 | 100 | 13 | 7 | - |
| West Virginia | 110 | 95 | 45 | 40 | 6 | 4 | - |
| Wyoming | 53 | 52 | 38 | 11 | 1 | 2 | - |
| National | 9,293 | 8,966 | 5,644 | 2,656 | 303 | 302 | 61 |

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