

Table 1. Small Business Lending in Tennessee, June 1998

Bank Name	Location	Total Rank	Rank LSBL/TA	Rank LSBL/TBL	Rank LSBL (\$)	Rank LSBL(#)	Rank 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)	(11)
FARMERS & MRCH BK	CLARKSVILLE	95.0	22.5	22.5	25.0	25.0	\$100M-500M	1	94,771	1,676	80.0	80.0
NATIONAL BK OF COMMERCE	MEMPHIS	90.0	15.0	25.0	25.0	25.0	\$1B-\$10B	1	612,331	4,167	55.0	55.0
FIRST ST BK	COVINGTON	90.0	22.5	25.0	20.0	22.5	\$100M-500M	2	30,619	626	95.0	97.5
CORNERSTONE CMNTY BK	HIXSON	90.0	25.0	22.5	22.5	20.0	\$100M-500M	3	38,711	597	75.0	65.0
CAPITAL B&TC	NASHVILLE	87.5	25.0	25.0	20.0	17.5	<\$100M	1	28,375	438	67.5	60.0
BARRETVILLE B&TC	BARRETVILLE	87.5	15.0	25.0	22.5	25.0	\$100M-500M	4	47,196	1,067	97.5	97.5
FIRST INDEPENDENT BK	GALLATIN	85.0	25.0	25.0	17.5	17.5	<\$100M	2	19,977	370	70.0	57.5
COMMERCIAL B&TC	PARIS	85.0	20.0	17.5	25.0	22.5	\$100M-500M	5	53,587	643	90.0	92.5
CITIZENS NB	ATHENS	85.0	22.5	17.5	22.5	22.5	\$100M-500M	6	49,381	875	92.5	95.0
FARMERS BK	PORTLAND	85.0	17.5	25.0	20.0	22.5	\$100M-500M	7	33,249	680	92.5	95.0
FIRST BK OF RHEA CTY	SPRING CITY	82.5	25.0	20.0	20.0	17.5	<\$100M	3	24,901	419	87.5	87.5
VOLUNTEER B&TC	CHATTANOOGA	82.5	25.0	22.5	20.0	15.0	<\$100M	4	26,466	347	90.0	92.5
FIRST CMNTY BK OF EAST TN	ROGERSVILLE	82.5	22.5	22.5	17.5	20.0	<\$100M	5	22,608	499	90.0	92.5
CITIZENS BK	CARTHAGE	82.5	12.5	22.5	22.5	25.0	\$100M-500M	8	46,855	1,486	90.0	92.5
FIRST SOUTH BK	BOLIVAR	82.5	25.0	15.0	22.5	20.0	\$100M-500M	9	49,968	598	65.0	55.0
LINCOLN CTY BK	FAYETTEVILLE	82.5	25.0	17.5	20.0	20.0	\$100M-500M	10	36,215	525	90.0	92.5
JACKSON B&TC	GAINESBORO	82.5	22.5	17.5	20.0	22.5	\$100M-500M	11	28,761	716	85.0	82.5
PEOPLES BK	CLIFTON	80.0	25.0	22.5	15.0	17.5	<\$100M	6	14,129	445	85.0	90.0
FIRST BK	LEXINGTON	80.0	22.5	7.5	25.0	25.0	\$100M-500M	12	73,381	1,742	80.0	65.0
FRANKLIN NB	FRANKLIN	80.0	22.5	7.5	25.0	25.0	\$100M-500M	13	73,106	1,766	77.5	67.5
BANKFIRST	KNOXVILLE	77.5	25.0	2.5	25.0	25.0	\$500M-\$1B	1	138,629	1,369	67.5	62.5
BANK OF SHARON	SHARON	77.5	25.0	22.5	17.5	12.5	<\$100M	7	23,432	282	27.5	20.0
MUNFORD UNION BK	MUNFORD	77.5	22.5	25.0	15.0	15.0	<\$100M	8	17,697	341	85.0	90.0
TNBANK OF OAK RIDGE	OAK RIDGE	77.5	25.0	25.0	12.5	15.0	<\$100M	9	13,144	296	62.5	47.5
PIONEER BK	CHATTANOOGA	75.0	22.5	2.5	25.0	25.0	\$500M-\$1B	2	186,031	1,603	70.0	62.5
AMERICAN CITY BK	TULLAHOMA	75.0	25.0	12.5	17.5	20.0	<\$100M	10	24,463	551	85.0	87.5
FIRST NB OF THE CUMBERLANDS	LIVINGSTON	75.0	22.5	7.5	22.5	22.5	\$100M-500M	14	44,997	745	70.0	65.0
TENNESSEE ST BK	PIGEON FORGE	75.0	22.5	5.0	25.0	22.5	\$100M-500M	15	59,852	680	60.0	52.5
CARTER CTY BK	ELIZABETHTON	75.0	17.5	22.5	20.0	15.0	\$100M-500M	16	29,805	332	85.0	90.0
FIRST NB OF PULASKI	PULASKI	75.0	17.5	10.0	22.5	25.0	\$100M-500M	17	49,436	1,208	72.5	72.5
MARION TR & BKG CO	JASPER	72.5	20.0	22.5	12.5	17.5	<\$100M	11	12,705	443	82.5	87.5
BENTON BKG CO	BENTON	72.5	22.5	20.0	15.0	15.0	<\$100M	12	15,509	307	65.0	57.5
CITIZENS CMNTY BK	WINCHESTER	72.5	25.0	15.0	15.0	17.5	<\$100M	13	17,973	396	80.0	82.5
VOLUNTEER ST BK	PORTLAND	72.5	22.5	12.5	20.0	17.5	\$100M-500M	18	26,134	388	57.5	45.0
CITIZENS BK	ELIZABETHTON	72.5	22.5	2.5	25.0	22.5	\$100M-500M	19	73,453	727	60.0	50.0
HERITAGE BK	CLARKSVILLE	72.5	22.5	5.0	22.5	22.5	\$100M-500M	20	48,776	612	60.0	52.5
ENTERPRISE NB	MEMPHIS	72.5	22.5	10.0	22.5	17.5	\$100M-500M	21	38,956	426	60.0	47.5
EFS NB	MEMPHIS	72.5	5.0	25.0	17.5	25.0	\$100M-500M	22	21,140	1,588	65.0	70.0
SECURITY B&TC	PARIS	70.0	22.5	10.0	17.5	20.0	<\$100M	14	19,456	537	75.0	67.5
BANK OF CROCKETT	BELLS	70.0	25.0	12.5	17.5	15.0	<\$100M	15	18,326	338	77.5	82.5
CITY ST BK	MARTIN	70.0	25.0	10.0	17.5	17.5	<\$100M	16	23,819	370	32.5	35.0
CITIZENS BK OF EAST TN	ROGERSVILLE	70.0	17.5	22.5	15.0	15.0	<\$100M	17	15,834	310	80.0	82.5
PEOPLES B&TC PICKETT CTY	BYRDSTOWN	70.0	20.0	20.0	12.5	17.5	<\$100M	18	13,323	421	80.0	85.0

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		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
PEOPLES CMNTY BK	JOHNSON CITY	70.0	25.0	10.0	20.0	15.0	<\$100M	19	33,400	299	60.0	47.5
PREMIER BK OF BRENTWOOD	BRENTWOOD	70.0	25.0	25.0	12.5	7.5	<\$100M	20	11,806	121	42.5	35.0
BANK OF BARTLETT	BARTLETT	70.0	17.5	7.5	22.5	22.5	\$100M-500M	23	46,612	655	60.0	50.0
CLEVELAND B&TC	CLEVELAND	70.0	20.0	5.0	22.5	22.5	\$100M-500M	24	50,955	676	65.0	60.0
BANK/CITIZENS BK	CLEVELAND	70.0	20.0	7.5	22.5	20.0	\$100M-500M	25	46,802	502	70.0	70.0
FIRST B&TC	MOUNT JULIET	70.0	20.0	7.5	22.5	20.0	\$100M-500M	26	44,614	592	62.5	52.5
FIRST COMMERCIAL BK NA	MEMPHIS	67.5	15.0	2.5	25.0	25.0	\$500M-\$1B	3	111,479	1,324	57.5	50.0
REELFOOT BK	UNION CITY	67.5	20.0	7.5	17.5	22.5	<\$100M	21	18,367	637	67.5	67.5
TRADERS NB	TULLAHOMA	67.5	22.5	12.5	15.0	17.5	<\$100M	22	17,412	423	77.5	82.5
BANK OF PUTNAM CTY	COOKEVILLE	67.5	12.5	20.0	17.5	17.5	\$100M-500M	27	23,319	393	57.5	55.0
CUMBERLAND BK	CARTHAGE	67.5	17.5	10.0	20.0	20.0	\$100M-500M	28	26,050	527	70.0	65.0
SOMERVILLE B&TC	SOMERVILLE	67.5	10.0	25.0	17.5	15.0	\$100M-500M	29	19,544	347	80.0	85.0
GREENE CTY BK	GREENEVILLE	67.5	15.0	2.5	25.0	25.0	\$100M-500M	30	82,844	1,163	70.0	65.0
FIRST NB	ONEIDA	67.5	20.0	10.0	17.5	20.0	\$100M-500M	31	24,897	510	67.5	57.5
FIRST CMNTY BK OF BEDFORD CT	SHELBYVILLE	67.5	17.5	12.5	17.5	20.0	\$100M-500M	32	21,383	567	80.0	82.5
TRANS FNCL BK TN NA	COOKEVILLE	65.0	12.5	5.0	25.0	22.5	\$500M-\$1B	4	82,236	728	52.5	47.5
WAYNE CTY BK	WAYNESBORO	65.0	10.0	22.5	12.5	20.0	<\$100M	23	11,953	472	77.5	82.5
WILSON B&TC	LEBANON	65.0	12.5	7.5	22.5	22.5	\$100M-500M	33	49,807	778	62.5	57.5
COMMERCIAL BK	HARROGATE	65.0	15.0	7.5	20.0	22.5	\$100M-500M	34	27,461	735	72.5	70.0
PEOPLES BK	DICKSON	65.0	17.5	7.5	20.0	20.0	\$100M-500M	35	25,151	542	70.0	77.5
TRI ST BK OF MEMPHIS	MEMPHIS	65.0	25.0	7.5	20.0	12.5	\$100M-500M	36	27,691	237	45.0	32.5
VALLEY BK	SWEETWATER	65.0	17.5	5.0	22.5	20.0	\$100M-500M	37	37,130	455	52.5	45.0
FIRST VANTAGE BK-TN	KNOXVILLE	65.0	17.5	7.5	22.5	17.5	\$100M-500M	38	37,555	403	62.5	52.5
BANK OF NASHVILLE	NASHVILLE	65.0	20.0	2.5	22.5	20.0	\$100M-500M	39	46,459	555	60.0	50.0
FIRST AMER NB	NASHVILLE	62.5	10.0	2.5	25.0	25.0	>\$10B	1	1,461,124	17,962	60.0	62.5
SUNTRUST BK EAST TN NA	KNOXVILLE	62.5	10.0	2.5	25.0	25.0	\$1B-\$10B	2	250,233	2,578	55.0	55.0
SUNTRUST BK CHATTANOOGA NA	CHATTANOOGA	62.5	10.0	2.5	25.0	25.0	\$1B-\$10B	3	199,448	2,515	57.5	55.0
COMMUNITY B&TC	LAWRENCEBURG	62.5	22.5	17.5	12.5	10.0	<\$100M	24	11,492	188	70.0	72.5
FIRST ST BK	JACKSBORO	62.5	20.0	12.5	15.0	15.0	<\$100M	25	17,380	338	72.5	80.0
MCMINN B&TC	ETOWAH	62.5	25.0	17.5	10.0	10.0	<\$100M	26	7,965	169	37.5	32.5
FIRST BK OF POLK CTY	COPPERHILL	62.5	20.0	10.0	15.0	17.5	<\$100M	27	16,868	404	65.0	62.5
BANK OF HUNTINGDON	HUNTINGDON	62.5	10.0	12.5	17.5	22.5	\$100M-500M	40	20,491	624	65.0	67.5
PEOPLES & UNION BK	LEWISBURG	62.5	12.5	20.0	17.5	12.5	\$100M-500M	41	19,364	224	50.0	50.0
HARDIN COUNTY BK	SAVANNAH	62.5	12.5	15.0	17.5	17.5	\$100M-500M	42	20,117	399	77.5	80.0
FIRST NB&TC	ATHENS	62.5	17.5	5.0	20.0	20.0	\$100M-500M	43	34,234	529	72.5	72.5
UNION PLANTERS BK NA	MEMPHIS	60.0	7.5	2.5	25.0	25.0	>\$10B	2	1,621,284	27,668	60.0	60.0
FIRST FARMERS & MRCH NB	COLUMBIA	60.0	7.5	2.5	25.0	25.0	\$500M-\$1B	5	62,873	1,301	65.0	62.5
CHESTER COUNTY BK	HENDERSON	60.0	17.5	22.5	7.5	12.5	<\$100M	28	6,200	230	55.0	55.0
LEWIS CTY BK	HOHENWALD	60.0	22.5	17.5	10.0	10.0	<\$100M	29	8,773	187	67.5	70.0
FIRST T&SB	ONEIDA	60.0	17.5	20.0	12.5	10.0	<\$100M	30	10,989	201	70.0	75.0
RHEA CTY NB	DAYTON	60.0	17.5	20.0	12.5	10.0	<\$100M	31	11,916	173	70.0	72.5
BANK OF MURFREESBORO	MURFREESBORO	60.0	20.0	25.0	10.0	5.0	<\$100M	32	10,512	81	27.5	10.0
CITIZENS BK	LAFAYETTE	60.0	5.0	17.5	15.0	22.5	\$100M-500M	44	17,267	792	67.5	77.5

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		(1)	(2)	(3)	(4)	(5)		(7)			(8)	(9)
FIRST CITIZENS NB	DYERSBURG	60.0	10.0	2.5	22.5	25.0	\$100M-500M	45	44,707	1,089	65.0	70.0
BANK OF CLEVELAND	CLEVELAND	60.0	17.5	10.0	17.5	15.0	\$100M-500M	46	21,408	342	52.5	40.0
FIRST ST BK	HENDERSON	60.0	7.5	22.5	12.5	17.5	\$100M-500M	47	13,227	430	70.0	82.5
CITIZENS BK OF BLOUNT CTY	MARYVILLE	60.0	17.5	5.0	22.5	15.0	\$100M-500M	48	42,064	337	40.0	35.0
FIRST ST BK	KENTON	60.0	12.5	5.0	20.0	22.5	\$100M-500M	49	36,137	758	55.0	60.0
CITIZENS NB	SEVIERVILLE	60.0	15.0	2.5	22.5	20.0	\$100M-500M	50	46,680	497	47.5	40.0
FIRST CENTRAL BK	LENOIR CITY	60.0	10.0	25.0	12.5	12.5	\$100M-500M	51	12,205	255	55.0	45.0
TRUST ONE BK	GERMANTOWN	60.0	15.0	5.0	20.0	20.0	\$100M-500M	52	34,941	561	50.0	42.5
FIRST TENNESSEE BK NA MMPHS	MEMPHIS	57.5	5.0	2.5	25.0	25.0	>\$10B	3	1,382,667	13,388	55.0	55.0
INSOUTH BK OF BROWNSVILLE	BROWNSVILLE	57.5	7.5	2.5	25.0	22.5	\$500M-\$1B	6	61,259	922	50.0	47.5
BRIGHTON BK	BRIGHTON	57.5	15.0	25.0	7.5	10.0	<\$100M	33	7,058	215	67.5	72.5
FIRST NB OF MANCHESTER	MANCHESTER	57.5	15.0	12.5	15.0	15.0	<\$100M	34	14,463	358	52.5	47.5
BANK OF ADAMSVILLE	ADAMSVILLE	57.5	12.5	17.5	10.0	17.5	<\$100M	35	8,643	419	70.0	72.5
BANK OF MIDDLETON	MIDDLETON	57.5	20.0	15.0	10.0	12.5	<\$100M	36	7,790	287	70.0	72.5
FENTRESS CTY BK	JAMESTOWN	57.5	20.0	15.0	10.0	12.5	<\$100M	37	9,460	264	67.5	72.5
FIRST NB	PIKEVILLE	57.5	20.0	12.5	10.0	15.0	<\$100M	38	10,311	326	65.0	72.5
FIRST NB	LENOIR CITY	57.5	10.0	5.0	20.0	22.5	\$100M-500M	53	29,582	777	50.0	55.0
BANK OF TN	KINGSPORT	57.5	15.0	5.0	22.5	15.0	\$100M-500M	54	38,198	354	45.0	27.5
CHEATHAM ST BK	KINGSTON SPRINGS	57.5	15.0	10.0	17.5	15.0	\$100M-500M	55	24,082	349	60.0	47.5
NATIONSBANK OF TN NA	NASHVILLE	55.0	2.5	2.5	25.0	25.0	\$1B-\$10B	4	407,718	3,510	55.0	55.0
SUNTRUST BK NASHVILLE NA	NASHVILLE	55.0	2.5	2.5	25.0	25.0	\$1B-\$10B	5	205,500	2,315	55.0	55.0
CITIZENS ST BK	JASPER	55.0	15.0	22.5	7.5	10.0	<\$100M	39	6,618	205	65.0	72.5
ERWIN NB	ERWIN	55.0	7.5	22.5	7.5	17.5	<\$100M	40	6,981	448	67.5	75.0
NASHOBA BK	MEMPHIS	55.0	20.0	7.5	15.0	12.5	<\$100M	41	15,660	235	42.5	35.0
SUNTRUST BK SOUTH CENTRAL TN	PULASKI	55.0	7.5	5.0	20.0	22.5	\$100M-500M	56	34,897	966	65.0	70.0
UNION PLANTERS BK OF THE LAK	MORRISTOWN	55.0	15.0	2.5	20.0	17.5	\$100M-500M	57	33,165	377	45.0	32.5
ANDREW JOHNSON BK	GREENEVILLE	55.0	12.5	15.0	15.0	12.5	\$100M-500M	58	18,319	245	70.0	77.5
MEIGS CTY BK	DECATUR	55.0	12.5	7.5	15.0	20.0	\$100M-500M	59	14,495	493	57.5	65.0
CITIZENS SVG B&TC	NASHVILLE	52.5	25.0	10.0	12.5	5.0	<\$100M	42	10,746	74	25.0	12.5
BANK OF BELFAST	BELFAST	52.5	20.0	20.0	5.0	7.5	<\$100M	43	3,965	143	57.5	62.5
BANK OF HALLS	HALLS	52.5	20.0	17.5	10.0	5.0	<\$100M	44	8,934	92	15.0	12.5
CITIZENS BK	HARTSVILLE	52.5	12.5	22.5	7.5	10.0	<\$100M	45	7,593	182	40.0	37.5
FARMERS BK	PARSONS	52.5	20.0	12.5	7.5	12.5	<\$100M	46	7,585	235	65.0	67.5
CITIZENS ST BK	PARSONS	52.5	17.5	15.0	7.5	12.5	<\$100M	47	7,740	259	62.5	70.0
COMMUNITY BK	NASHVILLE	52.5	12.5	25.0	10.0	5.0	<\$100M	48	10,095	100	62.5	67.5
FIRST NB OF TULLAHOMA	TULLAHOMA	52.5	17.5	12.5	12.5	10.0	<\$100M	49	12,293	170	62.5	70.0
FIRST BK OF EAST TN NA	LA FOLLETTE	52.5	20.0	5.0	17.5	10.0	<\$100M	50	19,006	222	37.5	27.5
RUTHERFORD B&TC	MURFREESBORO	52.5	25.0	10.0	12.5	5.0	<\$100M	51	11,344	111	40.0	35.0
PEOPLES NB OF LAFOLLETTE	LA FOLLETTE	52.5	12.5	12.5	15.0	12.5	\$100M-500M	60	13,779	273	67.5	70.0
CARROLL B&T	HUNTINGDON	52.5	10.0	7.5	15.0	20.0	\$100M-500M	61	14,402	467	55.0	57.5
MACON B&TC	LAFAYETTE	52.5	5.0	17.5	12.5	17.5	\$100M-500M	62	12,050	431	62.5	72.5
FIRST CLAIBORNE BK	TAZEWELL	52.5	7.5	10.0	15.0	20.0	\$100M-500M	63	18,217	460	40.0	47.5
MCKENZIE BKG CO	MCKENZIE	50.0	10.0	10.0	10.0	20.0	<\$100M	52	10,347	552	55.0	50.0

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OAKLAND DEPOSIT BK	OAKLAND	50.0	12.5	25.0	7.5	5.0	<\$100M	53	6,014	97	27.5	20.0
MERCHANTS & PLANTERS BK	TOONE	50.0	12.5	15.0	12.5	10.0	<\$100M	54	11,164	217	65.0	70.0
BANK OF ALAMO	ALAMO	50.0	15.0	12.5	10.0	12.5	<\$100M	55	9,989	241	62.5	70.0
PREMIER BK OF EAST TN	NIOTA	50.0	17.5	17.5	7.5	7.5	<\$100M	56	7,493	126	60.0	62.5
CITIZENS TRI-CTY BK	DUNLAP	50.0	5.0	20.0	12.5	12.5	\$100M-500M	64	12,948	276	62.5	75.0
WEAKLEY CTY BK	DRESDEN	47.5	20.0	10.0	10.0	7.5	<\$100M	57	9,742	136	22.5	27.5
BANK OF WAYNESBORO	WAYNESBORO	47.5	5.0	22.5	7.5	12.5	<\$100M	58	7,131	228	60.0	67.5
PEOPLES BK OF MONROE CTY	MADISONVILLE	47.5	17.5	20.0	5.0	5.0	<\$100M	59	5,048	111	40.0	37.5
FIRST NB OF MCMINNVILLE	MCMINNVILLE	47.5	7.5	5.0	20.0	15.0	\$100M-500M	65	26,217	295	40.0	32.5
BANKTENNESSEE	COLLIERVILLE	47.5	10.0	7.5	15.0	15.0	\$100M-500M	66	16,760	293	35.0	35.0
SEVIER CTY BK	SEVIERVILLE	47.5	12.5	2.5	20.0	12.5	\$100M-500M	67	31,229	264	35.0	22.5
FIRST VOLUNTEER BK	UNION CITY	45.0	10.0	20.0	7.5	7.5	<\$100M	60	5,895	139	52.5	60.0
BANK OF FRIENDSHIP	FRIENDSHIP	45.0	20.0	7.5	10.0	7.5	<\$100M	61	9,489	162	45.0	35.0
BANK OF FRANKEWING	FRANKEWING	45.0	12.5	15.0	7.5	10.0	<\$100M	62	7,447	210	57.5	65.0
FIRST NB	CENTERVILLE	45.0	5.0	17.5	10.0	12.5	<\$100M	63	9,034	242	55.0	65.0
MEDINA BKG CO	MEDINA	45.0	15.0	15.0	5.0	10.0	<\$100M	64	3,998	223	55.0	60.0
BANK OF TROY	TROY	45.0	10.0	20.0	7.5	7.5	<\$100M	65	7,471	141	57.5	62.5
AMERICAN SVG BK	LIVINGSTON	45.0	12.5	20.0	5.0	7.5	<\$100M	66	4,695	150	57.5	60.0
FIRST B&TC OF TN	JOHNSON CITY	45.0	22.5	5.0	10.0	7.5	<\$100M	67	10,174	154	42.5	37.5
MIDDLE TN BK	COLUMBIA	45.0	2.5	20.0	15.0	7.5	\$100M-500M	68	13,985	160	55.0	65.0
CITIZENS BK	NEW TAZEWELL	45.0	10.0	12.5	12.5	10.0	\$100M-500M	69	12,712	189	57.5	65.0
FARMERS & MERCHANTS BK	DYER	42.5	10.0	15.0	5.0	12.5	<\$100M	68	5,685	268	55.0	62.5
LAUDERDALE COUNTY BK	HALLS	42.5	15.0	17.5	5.0	5.0	<\$100M	69	4,819	113	40.0	40.0
CITY B&TC	MCMINNVILLE	42.5	2.5	7.5	17.5	15.0	\$100M-500M	70	18,812	340	45.0	40.0
BANK OF GLEASON	GLEASON	42.5	7.5	10.0	10.0	15.0	<\$100M	70	8,550	325	52.5	52.5
BANK OF BOLIVAR	BOLIVAR	42.5	7.5	15.0	10.0	10.0	<\$100M	71	8,093	184	55.0	62.5
SECURITY BK	NEWBERN	42.5	10.0	5.0	15.0	12.5	\$100M-500M	71	15,914	252	30.0	30.0
BANK OF PERRY CTY	LOBELVILLE	42.5	7.5	20.0	5.0	10.0	<\$100M	72	5,490	197	52.5	60.0
CUMBERLAND CTY BK	CROSSVILLE	42.5	7.5	10.0	12.5	12.5	\$100M-500M	72	12,413	277	52.5	45.0
BANK OF MOSCOW	MOSCOW	42.5	10.0	25.0	5.0	2.5	<\$100M	73	3,736	64	20.0	20.0
FARMERS & MERCHANTS BK	TREZEVANT	42.5	15.0	12.5	7.5	7.5	<\$100M	74	7,127	138	52.5	57.5
CITIZENS FIRST BK	WARTBURG	42.5	12.5	20.0	5.0	5.0	<\$100M	75	3,894	112	52.5	60.0
FIRST NB OF LAFOLLETTE	LA FOLLETTE	40.0	5.0	12.5	10.0	12.5	\$100M-500M	73	10,577	262	50.0	62.5
BANK OF RIPLEY	RIPLEY	40.0	5.0	17.5	10.0	7.5	\$100M-500M	74	9,613	159	47.5	60.0
BANK OF DICKSON	DICKSON	40.0	7.5	7.5	15.0	10.0	\$100M-500M	75	14,265	223	30.0	32.5
PEOPLES B&TC	MANCHESTER	40.0	12.5	12.5	7.5	7.5	<\$100M	76	6,487	118	50.0	55.0
CITIZENS B&TC OF GRAINGER CT	RUTLEDGE	40.0	5.0	5.0	12.5	17.5	\$100M-500M	76	10,741	366	42.5	45.0
FIRST ST BK	MAYNARDVILLE	40.0	5.0	25.0	2.5	7.5	<\$100M	77	3,250	147	47.5	55.0
FIRST ST BK	LINDEN	40.0	5.0	20.0	5.0	10.0	<\$100M	78	4,001	170	52.5	57.5
UNION B&TC	LIVINGSTON	40.0	7.5	20.0	7.5	5.0	<\$100M	79	6,579	83	52.5	57.5
LIBERTY ST BK	LIBERTY	40.0	7.5	15.0	10.0	7.5	<\$100M	80	8,944	118	52.5	60.0
CENTRAL BK	SAVANNAH	40.0	15.0	5.0	12.5	7.5	<\$100M	81	11,300	151	40.0	30.0
FIRST PEOPLES BK OF TN	JEFFERSON CITY	40.0	15.0	5.0	12.5	7.5	<\$100M	82	10,951	156	37.5	40.0

Table 1. Small Business Lending in Tennessee, June 1998

Bank Name	Location	Total Rank	Rank LSBL/TA	Rank LSBL/TBL	Rank LSBL (\$)	Rank LSBL(#)	Rank by 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)	(11)
NATIONAL BK OF NEWPORT	NEWPORT	37.5	10.0	5.0	12.5	10.0	\$100M-500M	77	12,325	202	37.5	30.0
GREENFIELD BKG CO	GREENFIELD	37.5	5.0	22.5	5.0	5.0	<\$100M	83	3,821	99	45.0	55.0
BANK OF HUNTLAND	HUNTLAND	37.5	15.0	15.0	5.0	2.5	<\$100M	84	3,785	40	12.5	17.5
FARMERS & MERCHANTS BK	ADAMSVILLE	37.5	17.5	10.0	5.0	5.0	<\$100M	85	4,760	87	37.5	22.5
PEOPLES BK OF POLK CTY	BENTON	37.5	12.5	20.0	2.5	2.5	<\$100M	86	3,181	25	50.0	15.0
BANK OF CAMDEN	CAMDEN	35.0	2.5	12.5	5.0	15.0	\$100M-500M	78	5,793	321	40.0	47.5
FARMERS ST BK	MOUNTAIN CITY	35.0	7.5	10.0	10.0	7.5	<\$100M	87	10,056	150	32.5	32.5
CITIZENS BK OF GAINESBORO	GAINESBORO	35.0	2.5	17.5	5.0	10.0	<\$100M	88	3,338	176	42.5	52.5
BELLS BKG CO	BELLS	35.0	12.5	12.5	5.0	5.0	<\$100M	89	3,700	116	47.5	52.5
SELMER B&TC	SELMER	35.0	2.5	17.5	7.5	7.5	<\$100M	90	6,301	154	42.5	52.5
SEQUATCHIE CTY BK	DUNLAP	35.0	5.0	22.5	5.0	2.5	<\$100M	91	3,675	44	40.0	47.5
COMMUNITY BK OF SMITH CTY	CARTHAGE	35.0	7.5	22.5	2.5	2.5	<\$100M	92	2,968	60	47.5	52.5
TRI-CITY B&TC	BLOUNTVILLE	32.5	2.5	2.5	15.0	12.5	\$100M-500M	79	17,766	249	32.5	30.0
JOHNSON CTY BK	MOUNTAIN CITY	32.5	5.0	17.5	5.0	5.0	<\$100M	93	4,790	70	42.5	50.0
UNION BK	JAMESTOWN	32.5	2.5	15.0	5.0	10.0	<\$100M	94	5,592	164	40.0	50.0
BANK OF MASON	MASON	32.5	2.5	25.0	2.5	2.5	<\$100M	95	327	14	32.5	22.5
FARMERS & MRCH BK	WHITE BLUFF	32.5	2.5	25.0	2.5	2.5	<\$100M	96	626	24	32.5	35.0
FIRST ST BK	CHAPEL HILL	32.5	5.0	20.0	2.5	5.0	<\$100M	97	2,171	70	37.5	47.5
BANK OF MILAN	MILAN	32.5	5.0	15.0	7.5	5.0	<\$100M	98	5,938	117	42.5	50.0
INDEPENDENT BK	MEMPHIS	32.5	2.5	25.0	2.5	2.5	<\$100M	99	1,003	7	15.0	10.0
NASHVILLE BK OF CMRC	NASHVILLE	30.0	2.5	2.5	17.5	7.5	\$500M-\$1B	7	20,992	128	17.5	15.0
DECATUR COUNTY BK	DECATURVILLE	30.0	7.5	7.5	7.5	7.5	<\$100M	100	7,317	161	35.0	45.0
FARMERS BK	CORNERSVILLE	30.0	7.5	7.5	7.5	7.5	<\$100M	101	7,459	163	32.5	30.0
CITIZENS BK OF SPENCER	SPENCER	30.0	2.5	22.5	2.5	2.5	<\$100M	102	246	9	30.0	30.0
HOME BK OF TN	MARYVILLE	30.0	10.0	7.5	7.5	5.0	<\$100M	103	6,985	69	15.0	12.5
CITIZENS CITY & CTY BK	TRENTON	30.0	10.0	15.0	2.5	2.5	<\$100M	104	2,266	56	40.0	45.0
GATES BKG&TC	GATES	27.5	5.0	17.5	2.5	2.5	<\$100M	105	2,564	47	37.5	45.0
HOME BKG CO	SELMER	27.5	2.5	17.5	2.5	5.0	<\$100M	106	2,369	75	35.0	45.0
FARMERS BK LYNCHBURG	LYNCHBURG	27.5	2.5	20.0	2.5	2.5	<\$100M	107	2,668	65	35.0	40.0
FARMERS BK	WOODLAND MILLS	27.5	2.5	20.0	2.5	2.5	<\$100M	108	988	45	35.0	40.0
PEOPLES BK	SARDIS	27.5	2.5	17.5	2.5	5.0	<\$100M	109	1,820	81	35.0	40.0
COFFEE CTY BK	MANCHESTER	25.0	7.5	12.5	2.5	2.5	<\$100M	110	3,018	47	37.5	40.0
COMMUNITY NB OF TN	LEXINGTON	25.0	5.0	15.0	2.5	2.5	<\$100M	111	2,932	50	22.5	20.0
PLANTERS BK	MAURY CITY	25.0	7.5	12.5	2.5	2.5	<\$100M	112	1,835	58	37.5	45.0
BANK OF COMMERCE	TRENTON	25.0	7.5	5.0	7.5	5.0	<\$100M	113	6,252	86	17.5	15.0
DEKALB CMNTY BK	SMITHVILLE	25.0	2.5	15.0	2.5	5.0	<\$100M	114	2,565	80	30.0	40.0
BANK OF JACKSON	JACKSON	25.0	15.0	2.5	5.0	2.5	<\$100M	115	4,447	48	15.0	12.5
CITIZENS BK	COLLIERVILLE	22.5	5.0	10.0	5.0	2.5	<\$100M	116	3,335	43	22.5	12.5
BANK OF DYER	DYER	22.5	2.5	15.0	2.5	2.5	<\$100M	117	2,261	61	32.5	40.0
BANK OF BRADFORD	BRADFORD	22.5	2.5	15.0	2.5	2.5	<\$100M	118	993	41	25.0	27.5
CITIZENS B&TC	ATWOOD	20.0	5.0	10.0	2.5	2.5	<\$100M	119	1,074	23	32.5	30.0
UNION BK	JELICO	20.0	2.5	12.5	2.5	2.5	<\$100M	120	3,115	56	15.0	22.5

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

Table 1. Small Business Lending in Tennessee, June 1998

Bank Name	Location	Total Rank (1)	Rank LSBL/TA (2)	Rank LSBL/TBL (3)	Rank LSBL (\$) LSBL(#) (4) (5)	Rank LSBL(#) (5)	Rank by Bnk Asset Sz. (6)	Rank by Bnk Sz. (7)	Rank by LSBL\$ (8)	Rank by LSBL# (9)	Total Rank MSBL (10)	Total Rank SSBL (11)
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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 Tennessee, 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)
FARMERS & MRCH BK	CLARKSVILLE	TN	95.0	22.5	22.5	25.0	25.0	\$100M-500M	1	94,771	1,676	80.0	80.0
NATIONAL BK OF COMMERCE	MEMPHIS	TN	90.0	15.0	25.0	25.0	25.0	\$1B-\$10B	1	612,331	4,167	55.0	55.0
FIRST ST BK	COVINGTON	TN	90.0	22.5	25.0	20.0	22.5	\$100M-500M	2	30,619	626	95.0	97.5
CORNERSTONE CMNTY BK	HIXSON	TN	90.0	25.0	22.5	22.5	20.0	\$100M-500M	3	38,711	597	75.0	65.0
CAPITAL B&TC	NASHVILLE	TN	87.5	25.0	25.0	20.0	17.5	<\$100M	1	28,375	438	67.5	60.0
BARRETVILLE B&TC	BARRETVILLE	TN	87.5	15.0	25.0	22.5	25.0	\$100M-500M	4	47,196	1,067	97.5	97.5
FIRST INDEPENDENT BK	GALLATIN	TN	85.0	25.0	25.0	17.5	17.5	<\$100M	2	19,977	370	70.0	57.5
COMMERCIAL B&TC	PARIS	TN	85.0	20.0	17.5	25.0	22.5	\$100M-500M	5	53,587	643	90.0	92.5
CITIZENS NB	ATHENS	TN	85.0	22.5	17.5	22.5	22.5	\$100M-500M	6	49,381	875	92.5	95.0
FARMERS BK	PORTLAND	TN	85.0	17.5	25.0	20.0	22.5	\$100M-500M	7	33,249	680	92.5	95.0
BANKFIRST	KNOXVILLE	TN	77.5	25.0	2.5	25.0	25.0	\$500M-\$1B	1	138,629	1,369	67.5	62.5
FIRST AMER NB	NASHVILLE	TN	62.5	10.0	2.5	25.0	25.0	>\$10B	1	1,461,124	17,962	60.0	62.5

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 3. Top Lenders in Small Business Loans in Tennessee 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)
SUNTRUST BANKS INC.	GA	574,239	6,914	>\$50B	155,478	5,594	278,356	6,330	
FIRST AMERICAN CORPORATION	TN	464,437	5,443	\$10B-\$50B	135,712	4,416	235,186	4,991	
FIRST TENNESSEE NATIONAL COR	TN	412,901	3,518	\$10B-\$50B	91,231	2,533	180,864	3,064	
NATIONSBANK CORPORATION	NC	175,422	1,231	>\$50B	30,050	888	55,396	1,030	
NATIONAL COMMERCE BANCORPORA	TN	132,048	1,064	\$1B-\$10B	23,305	731	49,818	892	
FIRST UNION CORPORATION	NC	101,472	756	>\$50B	18,967	514	41,215	639	
PIONEER BANCSHARES INC.	TN	87,740	1,004	<\$1B	22,232	799	43,171	920	
BANCORPSOUTH INC.	MS	75,217	1,043	\$1B-\$10B	24,969	858	45,135	978	
TRANS FINANCIAL INC.	KY	68,171	618	\$1B-\$10B	15,188	471	28,038	545	
REGIONS FINANCIAL CORPORATIO	AL	60,222	834	\$10B-\$50B	20,066	697	33,569	781	
UNION PLANTERS CORPORATION	TN	57,366	590	\$10B-\$50B	15,221	449	29,943	538	
AMERICAN EXPRESS CENTURION B	UT	49,350	4,405	\$10B-\$50B	49,350	4,405	49,350	4,405	**
FIRST COMMERCIAL CORPORATION	AR	38,671	297	\$1B-\$10B	7,000	205	14,244	247	
FIRST FARMERS AND MERCHANTS	TN	35,825	775	<\$1B	14,998	689	25,584	754	
GREENE COUNTY BANCSHARES IN	TN	33,803	567	<\$1B	12,050	492	19,594	540	
AMSOUTH BANCORPORATION	AL	30,953	433	\$10B-\$50B	9,840	357	18,210	406	
CITCO COMMUNITY BANCSHARES	TN	30,093	337	<\$1B	9,169	252	19,499	316	
FIRST CITIZENS BANCSHARES I	TN	28,341	512	<\$1B	11,844	452	18,114	490	
FIRST VIRGINIA BANKS INC.	VA	24,529	299	\$1B-\$10B	7,151	234	15,242	280	
CITIZENS BK	TN	23,557	1,159	<\$1B	15,641	1,126	19,600	1,153	
WELLS FARGO & COMPANY	CA	16,136	966	>\$50B	16,136	966	16,136	966	
MOUNTAINWEST FNCL	UT	15,012	5,181	<\$1B	15,012	5,181	15,012	5,181	
WACHOVIA CORPORATION	NC	14016	82	>\$50B	1270	56	1970	60	
PEOPLES FIRST CORPORATION	KY	13,782	121	\$1B-\$10B	2,681	84	6,752	107	
ADVANTA FNCL CORP	UT	13,110	1,413	<\$1B	13,110	1,413	13,110	1,413	
BANC ONE CORPORATION	OH	10,619	233	>\$50B	4,375	216	5,977	226	
CITY B&TC	TN	10,404	152	<\$1B	3,602	131	5,994	145	
SOUTHTRUST CORPORATION	AL	10,120	33	\$10B-\$50B	508	14	1,694	20	
CHASE MANHATTAN CORPORATION	NY	7,014	331	>\$50B	5,484	329	5,484	329	
COMPASS BANCSHARES INC.	AL	6,956	18	\$10B-\$50B	157	4	788	7	
TRUSTMARK CORPORATION	MS	4,970	88	\$1B-\$10B	1,734	77	2,310	81	
MBNA CORPORATION	DE	4,612	409	\$10B-\$50B	4,457	408	4,612	409	**
COMMUNITY TRUST BANCORP INC	KY	3,449	45	\$1B-\$10B	940	36	2,173	43	
MARINE MIDLAND BK	NY	3,302	12	\$10B-\$50B	257	3	825	7	
FIRST CHICAGO NBD CORPORATIO	IL	3,283	10	>\$50B	159	3	413	5	
NBC CAPITAL CORPORATION	MS	3,269	8	<\$1B	55	3	55	3	
PEOPLES HOLDING COMPANY THE	MS	2,912	33	\$1B-\$10B	803	27	953	28	
1ST SOURCE CORPORATION	IN	2,567	72	\$1B-\$10B	2,305	70	2,567	72	
COLONIAL BANCGROUP INC. TH	AL	2,496	50	\$1B-\$10B	953	46	1,276	48	
FLEET FINANCIAL GROUP INC.	MA	2,470	3	>\$50B	0	0	0	0	
PNC BANK CORP.	PA	2,385	14	>\$50B	251	9	481	11	
CBT CORPORATION	KY	2,250	9	<\$1B	92	4	240	5	

Table 3. Top Lenders in Small Business Loans in Tennessee 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)
FIFTH THIRD BANCORP	OH	2,126	9	\$10B-\$50B	51	3	826	7	
BOK FINANCIAL CORPORATION	OK	2,074	6	\$1B-\$10B	0	0	524	3	
BANKBOSTON CORPORATION	MA	1,917	2	>\$50B	0	0	0	0	
MID-AMERICA BANCORP	KY	1,800	5	\$1B-\$10B	0	0	600	3	
LASALLE NB	IL	1,595	3	\$10B-\$50B	0	0	220	1	
COMERICA INCORPORATED	MI	1,542	8	\$10B-\$50B	81	3	441	5	
PRUDENTIAL B&TC	GA	1,514	266	<\$1B	1,514	266	1,514	266	**
MERCANTILE BANCORPORATION IN	MO	1,375	6	\$10B-\$50B	62	3	305	4	
BANKAMERICA CORPORATION	CA	1,300	2	>\$50B	0	0	0	0	
OLD NATIONAL BANCORP	IN	1,192	39	\$1B-\$10B	752	36	1,192	39	
SYNOVUS FINANCIAL CORP.	GA	1,182	11	\$1B-\$10B	237	6	1,182	11	
BB&T CORPORATION	NC	1,127	27	\$10B-\$50B	557	24	1,127	27	
COMMUNITY BANK SYSTEM INC.	NY	1,000	1	\$1B-\$10B	0	0	0	0	
UNION BK OF CA NA	CA	1,000	1	\$10B-\$50B	0	0	0	0	

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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.