

Table 3A Expanded. Small Business Lending Institutions in Kentucky Using Call Report Data, June 2008

Name of Lending Institution	City	Small Business Lending (<\$1M)					Micro Business Lending (<\$100k)				
		Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL\$ (4)	LSBL# (5)	Institution Asset Size (6)	Total Rank (7)	SSBL\$ (1,000) (8)	SSBL# (9)	CRD/TA (10)
Community Tr Bk Inc	Pikeville	92.5	0.274	1	785,791	4,207	\$1B-\$10B	62.5	65,088	2,718	0
Peoples Bk of KY Inc	Flemingsburg	90.0	0.244	1	44,012	972	\$100M-500M	100.0	44,012	972	0.004
Peoples Exch Bk	Stanton	87.5	0.276	0.949	74,261	1,115	\$100M-500M	85.0	16,818	879	0
Citizens First Bk	Bowling Green	87.5	0.37	0.995	136,263	609	\$100M-500M	55.0	10,565	360	0
Citizens Bk	Mount Vernon	87.5	0.339	1	42,231	416	\$100M-500M	85.0	15,479	313	0
Forcht Bk NA	Lexington	85.0	0.203	0.932	206,958	1,049	\$1B-\$10B	50.0	13,929	626	0.001
Bank of Columbia	Columbia	85.0	0.313	0.989	38,825	684	\$100M-500M	87.5	14,275	559	0
United Citizens Bk	Columbia	82.5	0.404	1	50,586	536	\$100M-500M	52.5	6,453	160	0
Paducah B&TC	Paducah	82.5	0.216	0.867	103,030	841	\$100M-500M	67.5	15,554	480	0
Bank of Edmonson Cty	Brownsville	82.5	0.216	0.971	41,671	1,066	\$100M-500M	90.0	17,392	946	0
South Central Bk Daviess Cty	Owensboro	80.0	0.273	1	44,824	245	\$100M-500M	90.0	44,824	245	0
Heritage Bank	Hopkinsville	80.0	0.129	0.493	106,273	1,026	\$500M-\$1B	85.0	16,355	676	0
First Kentucky Bk Inc	Mayfield	80.0	0.229	0.799	82,140	935	\$100M-500M	77.5	19,372	650	0
Town Square Bk Inc	Ashland	77.5	0.294	0.796	43,673	508	\$100M-500M	72.5	9,386	346	0.002
Stock Yards B&TC	Louisville	77.5	0.264	0.581	419,263	3,602	\$1B-\$10B	67.5	52,824	1,506	0
Monticello Bkg Co	Monticello	77.5	0.196	0.753	95,032	1,229	\$100M-500M	77.5	21,365	865	0
Hometown Bank of Corbin Inc	Corbin	77.5	0.351	0.91	41,721	400	\$100M-500M	57.5	6,035	239	0
Citizens Bk of Northern KY	Newport	77.5	0.264	0.763	71,680	661	\$100M-500M	67.5	12,738	409	0.003
Citizens B&TC	Campbellsville	77.5	0.2	1	31,133	383	\$100M-500M	95.0	31,133	383	0
Cecilian Bk	Cecilia	77.5	0.24	0.728	77,257	836	\$100M-500M	77.5	18,102	583	0.002
Wilson & Muir B&TC	Bardstown	75.0	0.25	0.689	80,669	824	\$100M-500M	70.0	14,121	540	0.001
South Central Bk	Glasgow	75.0	0.223	0.662	64,387	886	\$100M-500M	80.0	17,657	702	0
PBK Bk	Stanford	75.0	0.312	0.909	35,729	417	\$100M-500M	65.0	6,252	334	0
Lawrenceburg Bk&TC	Lawrenceburg	75.0	0.162	1	36,022	523	\$100M-500M	97.5	36,022	523	0
First & Farmers NB	Somerset	75.0	0.197	0.7	83,747	1,196	\$100M-500M	80.0	21,272	932	0
Farmers Bk	Hardinsburg	75.0	0.283	0.878	25,353	607	<\$100M	80.0	8,024	538	0
Casey County Bk	Liberty	75.0	0.166	1	23,800	710	\$100M-500M	85.0	9,990	631	0
Bank of KY	Crestview Hills	75.0	0.248	0.501	299,286	1,982	\$1B-\$10B	60.0	28,392	887	0.003
Traditional Bk	Mount Sterling	72.5	0.193	0.583	165,249	1,414	\$500M-\$1B	62.5	20,206	884	0
The Murray Bank	Murray	72.5	0.142	0.593	25,506	377	\$100M-500M	92.5	7,468	307	0
State B&TC	Harrodsburg	72.5	0.227	0.958	22,258	430	<\$100M	80.0	8,197	342	0
Peoples B&TC	Hazard	72.5	0.218	0.651	62,210	860	\$100M-500M	72.5	14,210	593	0
Kentucky Neighborhood Bk	Elizabethtown	72.5	0.215	1	25,887	235	\$100M-500M	52.5	4,807	152	0
Heritage Bk Inc	Erlanger	72.5	0.241	0.656	81,588	513	\$100M-500M	40.0	6,460	242	0
Citizens Deposit Bk	Arlington	72.5	0.156	1	22,207	508	\$100M-500M	97.5	22,207	508	0
Central Bank FSB	Nicholasville	72.5	0.197	0.542	34,153	324	\$100M-500M	85.0	5,884	193	0.002
American Bk&TR Co	Bowling Green	72.5	0.25	0.731	50,225	482	\$100M-500M	60.0	8,116	295	0
United Southern Bk	Hopkinsville	70.0	0.199	0.829	41,756	529	\$100M-500M	75.0	11,009	388	0

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United Cmnty Bk of West KY	Morganfield	70.0	0.222	0.953	25,414	449	\$100M-500M	80.0	8,386	356	0
Town & Country B&TC	Bardstown	70.0	0.196	0.707	70,515	687	\$100M-500M	57.5	10,482	458	0.001
South Central Bk of Bowling	Bowling Green	70.0	0.187	0.87	39,982	374	\$100M-500M	50.0	5,876	237	0
Leitchfield Deposit B&TC	Leitchfield	70.0	0.337	0.821	33,391	370	<\$100M	55.0	5,137	248	0.003
Independence Bk of KY	Owensboro	70.0	0.168	0.592	118,343	1,289	\$500M-\$1B	70.0	22,662	883	0
First Scty TR Bk	Florence	70.0	0.317	1	34,651	68	\$100M-500M	80.0	34,651	68	0
Farmers NB of Lebanon	Lebanon	70.0	0.238	1	21,728	172	<\$100M	37.5	2,711	123	0
Farmers Bk	Nicholasville	70.0	0.313	0.79	28,100	276	<\$100M	67.5	6,570	183	0
Citizens Bk of Cumberland Ct	Burkesville	70.0	0.235	0.956	18,315	457	<\$100M	77.5	6,566	398	0
American Founders Bk Inc	Frankfort	70.0	0.187	0.698	94,979	567	\$500M-\$1B	55.0	12,995	327	0
South Central Bk	Elizabethtown	67.5	0.284	1	15,299	148	<\$100M	50.0	2,991	105	0
Lewisburg Bkg Co	Lewisburg	67.5	0.208	1	13,729	282	<\$100M	87.5	13,729	282	0
Franklin B&TC	Franklin	67.5	0.221	0.556	58,648	539	\$100M-500M	52.5	8,140	336	0
First United Bk	Madisonville	67.5	0.169	0.873	32,212	569	\$100M-500M	82.5	11,882	475	0
First Southern NB	Lancaster	67.5	0.142	0.528	104,687	1,246	\$500M-\$1B	62.5	17,817	819	0
Planters Bk	Hopkinsville	65.0	0.2	0.554	76,190	634	\$100M-500M	70.0	19,033	405	0
Peoples Bk	Lebanon	65.0	0.359	0.999	18,244	169	<\$100M	52.5	3,603	115	0
Peoples Bk	Taylorsville	65.0	0.217	0.931	20,222	374	<\$100M	72.5	6,409	316	0
First Nat Bk And TR	London	65.0	0.19	0.748	39,725	403	\$100M-500M	50.0	5,883	261	0.002
Family Bank FSB	Paintsville	65.0	0.081	1	8,980	96	\$100M-500M	80.0	2,688	72	0
Edmonton St Bk	Glasgow	65.0	0.141	0.687	53,897	1,102	\$100M-500M	77.5	16,338	910	0
Century Bk of KY	Lawrenceburg	65.0	0.171	1	22,716	214	\$100M-500M	90.0	22,716	214	0
Central Kentucky Federal Savin	Danville	65.0	0.099	0.813	14,110	109	\$100M-500M	75.0	2,258	60	0
Central B&TC	Lexington	65.0	0.138	0.434	200,037	1,595	\$1B-\$10B	57.5	22,627	799	0.005
Republic B&TC	Louisville	62.5	0.106	0.53	316,100	1,888	\$1B-\$10B	55.0	25,696	775	0.002
First NB of Muhlenberg Cty K	Central City	62.5	0.194	0.916	24,253	298	\$100M-500M	60.0	5,778	220	0
First Guaranty Bk	Martin	62.5	0.181	1	10,574	280	<\$100M	87.5	10,574	280	0
First Capital Bk of KY	Louisville	62.5	0.217	0.457	74,797	446	\$100M-500M	35.0	6,381	191	0
Citizens Union Bk	Shelbyville	62.5	0.12	0.637	69,729	678	\$500M-\$1B	47.5	9,235	401	0
Citizens NB of Paintsville	Paintsville	62.5	0.151	0.511	84,275	712	\$500M-\$1B	52.5	11,256	386	0
Bank of Magnolia	Magnolia	62.5	0.181	1	20,392	286	\$100M-500M	62.5	5,499	224	0
Bank of Harlan	Harlan	62.5	0.169	1	21,674	236	\$100M-500M	47.5	3,934	167	0
Whitaker Bk	Lexington	60.0	0.108	0.446	138,754	1,944	\$1B-\$10B	67.5	30,611	1,459	0.001
United Ky Bk of Pendleton Ct	Falmouth	60.0	0.21	1	6,827	170	<\$100M	80.0	6,827	170	0
Union NB &TC	Barbourville	60.0	0.191	0.644	37,163	420	\$100M-500M	52.5	5,813	257	0.003
Taylor County Bk	Campbellsville	60.0	0.167	0.976	19,866	273	\$100M-500M	57.5	4,589	201	0
PBI Bk	Louisville	60.0	0.099	0.332	156,717	3,924	\$1B-\$10B	62.5	36,146	2,900	0
Madison Bk	Richmond	60.0	0.193	0.723	27,372	378	\$100M-500M	60.0	5,973	294	0.002
Inez Deposit Bank FSB	Louisa	60.0	0.064	1	2,832	30	<\$100M	62.5	475	18	0.002

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Hyden Citizens Bk	Hyden	60.0	0.203	0.84	23,679	245	\$100M-500M	52.5	4,381	175	0.004
Hancock B&TC	Hawesville	60.0	0.138	0.693	38,453	514	\$100M-500M	82.5	17,788	403	0.001
First Scty Bk	Owensboro	60.0	0.232	0.643	33,839	264	\$100M-500M	35.0	4,083	142	0
First FSB	Elizabethtown	60.0	0.124	0.373	120,210	888	\$500M-\$1B	52.5	15,382	576	0
Farmers B&TC	Marion	60.0	0.136	1	17,352	383	\$100M-500M	90.0	17,352	383	0
Citizens NB of Lebanon	Lebanon	60.0	0.083	1	8,980	2,440	\$100M-500M	90.0	8,980	2,440	0
Citizens Guaranty Bk	Richmond	60.0	0.167	1	17,966	194	\$100M-500M	47.5	3,704	133	0
Citizens CMRC NB	Versailles	60.0	0.161	0.684	41,651	459	\$100M-500M	52.5	6,806	314	0.008
Bank of Ohio County	Dundee	60.0	0.205	1	16,141	130	<\$100M	25.0	1,736	74	0
1st TR Bk Inc	Hazard	60.0	0.349	0.55	28,272	230	<\$100M	42.5	4,201	136	0
Victory Community Bank	Ft.Mitchell	57.5	0.07	1	9,136	30	\$100M-500M	30.0	94	2	0
South Central Bk of Monroe C	Tompkinsville	57.5	0.19	0.755	23,414	291	\$100M-500M	62.5	6,106	234	0
Peoples B&TC of Madison Cty	Berea	57.5	0.126	0.624	49,069	651	\$100M-500M	57.5	9,189	477	0
Owingsville Bkg Co	Owingsville	57.5	0.11	1	7,069	3,449	<\$100M	87.5	7,069	3,449	0
Henderson NB	Henderson	57.5	0.355	0.859	16,006	160	<\$100M	55.0	3,519	113	0
First NB Russell Sprgs	Russell Springs	57.5	0.17	0.767	27,049	382	\$100M-500M	60.0	5,852	285	0
Farmers Deposit Bk	Middleburg	57.5	0.303	0.883	13,155	135	<\$100M	37.5	1,756	102	0
Elkton B&TC	Elkton	57.5	0.114	1	12,406	291	\$100M-500M	85.0	12,406	291	0.002
Citizens NB of Somerset	Somerset	57.5	0.123	0.706	38,133	467	\$100M-500M	60.0	8,281	368	0
Citizens Deposit B&TC	Vanceburg	57.5	0.189	0.763	23,361	312	\$100M-500M	55.0	4,698	230	0
Citizens Bk of Jessamine Cty	Nicholasville	57.5	0.155	0.72	32,408	450	\$100M-500M	65.0	7,527	348	0
Bank of The Bluegrass & TC	Lexington	57.5	0.183	0.671	48,667	319	\$100M-500M	27.5	3,969	158	0
Salyersville NB	Salyersville	55.0	0.125	1	12,626	299	\$100M-500M	45.0	2,358	240	0.002
Peoples Scty Bk	Louisa	55.0	0.167	1	8,431	178	<\$100M	57.5	3,006	150	0
Ohio Valley FNCL Group	Henderson	55.0	0.162	0.683	31,079	358	\$100M-500M	55.0	6,281	251	0.002
King Southern Bk	Chaplin	55.0	0.213	0.594	34,808	226	\$100M-500M	22.5	2,706	119	0
Kentucky Home Bk	Bardstown	55.0	0.177	0.845	17,438	288	<\$100M	62.5	5,178	216	0
First St FNCL	Pineville	55.0	0.145	0.332	57,368	441	\$100M-500M	37.5	6,281	230	0
First Commonwealth Bk	Prestonsburg	55.0	0.124	0.807	19,642	585	\$100M-500M	72.5	7,376	459	0
Farmers NB of Danville	Danville	55.0	0.126	0.489	55,337	715	\$100M-500M	60.0	12,669	517	0
Farmers Bk & Capital TC	Frankfort	55.0	0.097	0.676	58,196	643	\$500M-\$1B	52.5	9,867	450	0
Cumberland Security Bk	Somerset	55.0	0.196	0.532	32,251	295	\$100M-500M	37.5	4,263	173	0
Commonwealth B&TC	Louisville	55.0	0.122	0.494	79,756	605	\$500M-\$1B	45.0	9,440	349	0.004
Louisville Cmnty Develop Bk	Louisville	52.5	0.324	1	10,343	76	<\$100M	37.5	1,714	42	0
Kentucky Bk	Paris	52.5	0.097	0.503	61,499	714	\$500M-\$1B	57.5	12,112	487	0.002
FNB Bk	Mayfield	52.5	0.171	0.758	26,887	249	\$100M-500M	47.5	4,719	167	0
First NB	Grayson	52.5	0.121	0.823	22,747	329	\$100M-500M	60.0	5,793	252	0
First Federal Bank	Lexington	52.5	0.094	0.378	12,918	66	\$100M-500M	45.0	815	22	0
Cumberland Valley NB &TC	East Bernstadt	52.5	0.136	0.48	59,300	443	\$100M-500M	37.5	6,495	212	0.004

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Auburn Bkg Co	Auburn	52.5	0.166	1	9,965	164	<\$100M	55.0	2,943	131	0
Winchester Federal Bank	Winchester	50.0	0.075	0.455	13,701	53	\$100M-500M	37.5	451	9	0
Security B&TC	Maysville	50.0	0.204	0.924	9,163	146	<\$100M	52.5	2,562	112	0
Peoples B&TC of Clinton Cty	Albany	50.0	0.271	0.989	5,601	111	<\$100M	55.0	2,085	97	0
Jackson Cnty Bk	Mc Kee	50.0	0.076	1	9,632	217	\$100M-500M	82.5	9,632	217	0
Farmers NB	Walton	50.0	0.219	0.929	13,765	120	<\$100M	27.5	1,603	64	0.006
Commonwealth Cmnty Bk	Hartford	50.0	0.074	1	12,511	223	\$100M-500M	80.0	12,511	223	0
Bank of The MNT	West Liberty	50.0	0.143	1	9,406	211	<\$100M	47.5	2,189	172	0.001
Louisa Cmnty Bk	Louisa	47.5	0.334	0.894	5,595	39	<\$100M	35.0	931	21	0
Home Fed Bk Corp	Middlesboro	47.5	0.084	0.799	29,119	233	\$100M-500M	30.0	3,736	132	0
First NB of Carrollton	Carrollton	47.5	0.139	0.988	10,341	213	<\$100M	67.5	4,754	185	0
First NB	Manchester	47.5	0.165	0.575	23,734	263	\$100M-500M	45.0	4,492	184	0
First FSBof Frankfort	Frankfort	47.5	0.045	0.906	6,317	20	\$100M-500M	30.0	115	4	0
First Cmnty Bk	Clinton	47.5	0.098	1	6,647	238	<\$100M	65.0	3,642	208	0
Farmers Deposit Bk	Eminence	47.5	0.222	0.737	15,306	139	<\$100M	15.0	1,170	75	0
Community FNCL SVC Bk	Benton	47.5	0.079	0.388	31,814	835	\$100M-500M	42.5	5,607	700	0.003
Citizens Bk	Morehead	47.5	0.16	0.818	18,083	177	\$100M-500M	42.5	3,579	120	0
Citizens B&TC	Jackson	47.5	0.198	0.535	21,417	215	\$100M-500M	30.0	3,161	121	0.007
Carrollton Federal Bank	Carrollton	47.5	0.075	0.79	2,686	19	<\$100M	55.0	372	10	0
Blue Grass FS & LA	Paris	47.5	0.067	0.838	2,544	20	<\$100M	55.0	365	8	0
Bk of Lexington Inc	Lexington	47.5	0.168	0.944	16,445	90	<\$100M	12.5	1,262	39	0
Alliance Bk Co	Winchester	47.5	0.22	0.826	12,158	151	<\$100M	50.0	2,997	114	0
Peoples Bk	Marion	45.0	0.186	1	4,094	84	<\$100M	62.5	4,094	84	0
Farmers B&TC	Princeton	45.0	0.128	1	11,459	185	<\$100M	80.0	11,459	185	0
Commercial Bk	West Liberty	45.0	0.1	1	12,231	193	\$100M-500M	77.5	12,231	193	0
Bank of Maysville	Maysville	45.0	0.102	1	11,402	158	\$100M-500M	40.0	2,636	116	0
Peoples B&TC	Owenton	42.5	0.112	1	8,457	185	<\$100M	52.5	3,050	160	0
Morgantown B&TC	Morgantown	42.5	0.115	0.747	15,512	249	\$100M-500M	60.0	4,967	205	0
Lincoln NB of Hodgenville	Hodgenville	42.5	0.067	1	8,561	224	\$100M-500M	55.0	3,686	201	0
Fredonia Valley Bk	Fredonia	42.5	0.089	1	5,938	221	<\$100M	75.0	5,938	221	0
First Security B&TC	Island	42.5	0.151	1	4,866	119	<\$100M	67.5	4,866	119	0
First Citizens Bk	Elizabethtown	42.5	0.124	0.437	33,018	250	\$100M-500M	42.5	6,728	153	0
First & Peoples B&TC	Russell	42.5	0.099	0.814	18,697	214	\$100M-500M	45.0	4,291	148	0
Dixon Bk	Dixon	42.5	0.13	1	8,047	88	<\$100M	72.5	8,047	88	0
Peoples Bk	Mount Washington	40.0	0.194	0.576	16,636	122	<\$100M	20.0	1,784	63	0
Grant Cty Deposit Bk	Williamstown	40.0	0.115	1	11,474	82	\$100M-500M	22.5	1,514	49	0
Farmers NB of Cynthiana	Cynthiana	40.0	0.148	0.462	20,729	242	\$100M-500M	27.5	2,444	173	0
Commonwealth Bank FSB	Mount Sterling	40.0	0.006	1	121	1	<\$100M	10.0	-	-	0
Bank Oldham Cty	La Grange	40.0	0.122	0.743	16,259	169	\$100M-500M	15.0	1,497	94	0

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Bank of Cadiz & TC	Cadiz	40.0	0.149	0.713	14,197	152	<\$100M	27.5	2,332	90	0
United B&TC	Versailles	37.5	0.082	0.578	18,258	327	\$100M-500M	45.0	4,140	257	0
Springfield St Bk	Springfield	37.5	0.087	0.59	17,814	274	\$100M-500M	37.5	3,761	204	0
Sebree Deposit Bk	Sebree	37.5	0.123	1	2,411	89	<\$100M	60.0	2,411	89	0
Fmrs & Trdrs Bk of Campton	Campton	37.5	0.118	1	4,980	80	<\$100M	67.5	4,980	80	0.004
First Farmers B&TC	Owenton	37.5	0.137	0.743	11,044	156	<\$100M	42.5	2,832	108	0
Commercial Bk	Grayson	37.5	0.082	0.683	12,788	290	\$100M-500M	67.5	5,900	250	0
Bank of McCreary Cty	Whitley City	37.5	0.121	0.716	16,254	156	\$100M-500M	42.5	3,991	104	0.004
Bank of Jamestown	Jamestown	37.5	0.098	0.802	15,119	186	\$100M-500M	37.5	3,158	134	0
Bank of Clarkson	Clarkson	37.5	0.055	1	6,110	164	\$100M-500M	72.5	6,110	164	0
Bank of Caneyville	Caneyville	37.5	0.046	1	1,994	150	<\$100M	55.0	1,994	150	0
1st Independence Bk	Louisville	37.5	0.103	0.439	33,494	190	\$100M-500M	20.0	3,392	86	0
United Citizens B&TC	Campbellsburg	35.0	0.089	1	6,996	127	<\$100M	72.5	6,996	127	0
Sacramento Deposit Bk	Sacramento	35.0	0.09	1	5,584	186	<\$100M	60.0	2,975	163	0
Kentucky-Farmers Bk	Ashland	35.0	0.099	0.785	12,809	149	\$100M-500M	27.5	2,140	95	0
Kentucky FS & LA	Covington	35.0	0.003	1	122	4	<\$100M	52.5	122	4	0
Deposit Bk	Carlisle	35.0	0.054	1	3,416	121	<\$100M	62.5	3,416	121	0
Citizens FS & LA	Covington	35.0	0.007	1	201	2	<\$100M	37.5	27	1	0
Salt Lick Dep Bk	Owingsville	32.5	0.105	0.949	7,998	93	<\$100M	27.5	1,417	66	0
Inez Dep Bk	Inez	32.5	0.052	1	5,443	59	\$100M-500M	25.0	1,139	36	0.003
Hart County B&TC	Munfordville	32.5	0.101	1	3,060	46	<\$100M	30.0	684	33	0
Harrison Deposit B&TC	Cynthiana	32.5	0.061	1	3,480	52	<\$100M	32.5	1,242	41	0
First St Bk	Irvington	32.5	0.071	1	9,821	118	\$100M-500M	27.5	1,953	91	0.008
First NB	Brooksville	32.5	0.035	1	2,099	123	<\$100M	55.0	2,099	123	0
Farmers St Bk	Booneville	32.5	0.136	0.787	6,499	86	<\$100M	45.0	2,223	70	0.006
Farmers NB	Bowling Green	32.5	0.092	0.593	19,147	204	\$100M-500M	32.5	3,343	139	0
Farmers Bk	Milton	32.5	0.088	0.809	11,902	157	\$100M-500M	55.0	4,419	128	0
Citizens Bk	New Liberty	32.5	0.099	1	1,692	66	<\$100M	55.0	1,692	66	0
Bank of Buffalo	Buffalo	32.5	0.079	1	4,483	45	<\$100M	32.5	1,306	29	0
West Point Bk	Radcliff	30.0	0.054	1	6,113	66	\$100M-500M	22.5	1,192	34	0
River City Bk	Louisville	30.0	0.049	0.901	12,337	98	\$100M-500M	15.0	1,430	47	0
Home FS & LA	Ashland	30.0	0.006	0.348	1,384	22	\$100M-500M	60.0	995	18	0
Citizens Bk	Hickman	30.0	0.088	0.805	7,911	157	<\$100M	45.0	2,522	131	0
Central Bk of Jefferson Cty	Louisville	30.0	0.098	0.627	15,465	156	\$100M-500M	17.5	1,724	80	0
Peoples Bk of Bullitt County	Shepherdsville	27.5	0.046	0.908	8,709	87	\$100M-500M	25.0	1,950	52	0
Meade County Bk	Brandenburg	27.5	0.045	0.996	5,755	47	\$100M-500M	20.0	1,028	23	0
First Cmnty Bk Lewis Cty	Vanceburg	27.5	0.052	1	1,387	29	<\$100M	27.5	401	24	0
Eclipse Bk	Louisville	27.5	0.153	0.52	12,718	47	<\$100M	10.0	558	13	0
Clinton Bk	Clinton	27.5	0.087	1	3,763	77	<\$100M	40.0	1,336	65	0

Table 3A Expanded. Small Business Lending Institutions in Kentucky Using Call Report Data, June 2008

Name of Lending Institution	City	Small Business Lending (<\$1M)					Micro Business Lending (<\$100k)				
		Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL\$ (4)	LSBL# (5)	Institution Asset Size (6)	Total Rank (7)	SSBL\$ (1,000) (8)	SSBL# (9)	CRD/TA (10)
Citizens Bk	Hartford	27.5	0.058	1	1,260	45	<\$100M	47.5	1,260	45	0
First FS & LA	Morehead	25.0	0.022	0.226	880	1	<\$100M	10.0	-	-	0
First FS & LA	Hazard	25.0	0.008	0.234	887	5	\$100M-500M	20.0	5	1	0
Farmers B&TC	Georgetown	25.0	0.059	0.185	19,209	168	\$100M-500M	20.0	2,859	112	0
Bank of Hindman	Hindman	25.0	0.058	0.831	8,713	99	\$100M-500M	27.5	2,032	70	0
Kevil Bk	Kevil	22.5	0.07	0.859	2,217	50	<\$100M	25.0	485	38	0
First NB	Jackson	22.5	0.103	0.609	12,147	76	\$100M-500M	17.5	1,889	44	0.004
Bedford L&D Bk	Bedford	20.0	0.055	0.806	4,142	62	<\$100M	27.5	1,360	46	0
Home Savings Bank FSB	Ludlow	10.0	0	0	-	-	<\$100M	10.0	-	-	0
Bankers Bk of KY	Frankfort	10.0	0.068	0.182	3,679	18	<\$100M	10.0	90	2	0
Unified TC NA	Lexington	NR	<\$100M	-	.	.	0

Note: NR = not ranked

Source: U.S. Small Business Administration, office of Advocacy, from Call Reports collected by the Federal Reserve Board.

Table 3B Expanded. Small Business Lending Institutions in Kentucky Using Call Report Data, June 2008

Name of Lending Institution	City	HQ State or Territory	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
			Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1,000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1,000) (8)	LSBL# (9)	CRD/TA (10)
Peoples Bk of KY Inc	Flemingsburg	KY	100.0	0.244	1	44,012	972	\$100M-500M	90.0	44,012	972	0.004
Lawrenceburg BK&TC	Lawrenceburg	KY	97.5	0.162	1	36,022	523	\$100M-500M	75.0	36,022	523	0
Citizens Deposit Bk	Arlington	KY	97.5	0.156	1	22,207	508	\$100M-500M	72.5	22,207	508	0
Citizens B&TC	Campbellsville	KY	95.0	0.2	1	31,133	383	\$100M-500M	57.5	109,476	969	0
The Murray Bank	Murray	KY	92.5	0.042	0.174	7,468	307	\$100M-500M	72.5	25,506	377	0
South Central Bk Daviess Cty	Owensboro	KY	90.0	0.273	1	44,824	245	\$100M-500M	80.0	44,824	245	0
Farmers B&TC	Marion	KY	90.0	0.136	1	17,352	383	\$100M-500M	45.0	11,459	185	0
Citizens NB of Lebanon	Lebanon	KY	90.0	0.083	1	8,980	2,440	\$100M-500M	60.0	8,980	2,440	0
Century Bk of KY	Lawrenceburg	KY	90.0	0.171	1	22,716	214	\$100M-500M	65.0	22,716	214	0
Bank of Edmonson Cty	Brownsville	KY	90.0	0.09	0.405	17,392	946	\$100M-500M	82.5	41,671	1,066	0
Owingsville Bkg Co	Owingsville	KY	87.5	0.11	1	7,069	3,449	<\$100M	57.5	7,069	3,449	0
Lewisburg Bkg Co	Lewisburg	KY	87.5	0.208	1	13,729	282	<\$100M	67.5	13,729	282	0
First Guaranty Bk	Martin	KY	87.5	0.181	1	10,574	280	<\$100M	65.0	131,878	1,431	0
Bank of Columbia	Columbia	KY	87.5	0.115	0.364	14,275	559	\$100M-500M	85.0	38,825	684	0
Peoples Exch Bk	Stanton	KY	85.0	0.063	0.215	16,818	879	\$100M-500M	87.5	74,261	1,115	0
Heritage Bank	Hopkinsville	KY	85.0	0.02	0.076	16,355	676	\$500M-\$1B	35.0	680	1	0
Elkton B&TC	Elkton	KY	85.0	0.114	1	12,406	291	\$100M-500M	57.5	12,406	291	0.002
Citizens Bk	Mount Vernon	KY	85.0	0.124	0.367	15,479	313	\$100M-500M	45.0	6,915	116	0
Central Bank FSB	Nicholasville	KY	85.0	0.034	0.093	5,884	193	\$100M-500M	72.5	34,153	324	0.002
Casey County Bk	Liberty	KY	85.0	0.07	0.42	9,990	631	\$100M-500M	75.0	23,800	710	0
Jackson Cnty Bk	Mc Kee	KY	82.5	0.076	1	9,632	217	\$100M-500M	50.0	9,632	217	0
Hancock B&TC	Hawesville	KY	82.5	0.064	0.32	17,788	403	\$100M-500M	60.0	38,453	514	0.001
First United Bk	Madisonville	KY	82.5	0.062	0.322	11,882	475	\$100M-500M	65.0	87,395	305	0
United Ky Bk of Pendleton Ct	Falmouth	KY	80.0	0.21	1	6,827	170	<\$100M	60.0	6,827	170	0
United Cmmnty Bk of West KY	Morganfield	KY	80.0	0.073	0.315	8,386	356	\$100M-500M	70.0	25,414	449	0
State B&TC	Harrodsburg	KY	80.0	0.084	0.353	8,197	342	<\$100M	50.0	16,706	231	0
South Central Bk	Glasgow	KY	80.0	0.061	0.182	17,657	702	\$100M-500M	75.0	64,387	886	0
First Scty TR Bk	Florence	KY	80.0	0.317	1	34,651	68	\$100M-500M	70.0	34,651	68	0
First & Farmers NB	Somerset	KY	80.0	0.05	0.178	21,272	932	\$100M-500M	75.0	83,747	1,196	0
Farmers Bk	Hardinsburg	KY	80.0	0.089	0.278	8,024	538	<\$100M	42.5	5,547	62	0
Farmers B&TC	Princeton	KY	80.0	0.128	1	11,459	185	<\$100M	40.0	2,316	70	0
Family Bank FSB	Paintsville	KY	80.0	0.024	0.299	2,688	72	\$100M-500M	65.0	8,980	96	0
Commonwealth Cmnty Bk	Hartford	KY	80.0	0.074	1	12,511	223	\$100M-500M	50.0	12,511	223	0
Monticello Bkg Co	Monticello	KY	77.5	0.044	0.169	21,365	865	\$100M-500M	77.5	95,032	1,229	0
First Kentucky Bk Inc	Mayfield	KY	77.5	0.054	0.188	19,372	650	\$100M-500M	80.0	82,140	935	0
Edmonton St Bk	Glasgow	KY	77.5	0.043	0.208	16,338	910	\$100M-500M	65.0	53,897	1,102	0
Commercial Bk	West Liberty	KY	77.5	0.1	1	12,231	193	\$100M-500M	62.5	25,722	258	0
Citizens Bk of Cumberland Ct	Burkesville	KY	77.5	0.084	0.343	6,566	398	<\$100M	70.0	18,315	457	0
Cecilian Bk	Cecilia	KY	77.5	0.056	0.171	18,102	583	\$100M-500M	77.5	77,257	836	0.002
United Southern Bk	Hopkinsville	KY	75.0	0.053	0.219	11,009	388	\$100M-500M	70.0	41,756	529	0
Fredonia Valley Bk	Fredonia	KY	75.0	0.089	1	5,938	221	<\$100M	42.5	5,938	221	0
Central Kentucky Federal Savings	Danville	KY	75.0	0.016	0.13	2,258	60	\$100M-500M	65.0	14,110	109	0
United Citizens B&TC	Campbellsville	KY	72.5	0.089	1	6,996	127	<\$100M	35.0	6,996	127	0

Table 3B Expanded. Small Business Lending Institutions in Kentucky Using Call Report Data, June 2008

Name of Lending Institution	City	HQ State or Territory	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
			Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1,000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1,000) (8)	LSBL# (9)	CRD/TA (10)
Town Square Bk Inc	Ashland	KY	72.5	0.063	0.171	9,386	346	\$100M-500M	77.5	43,673	508	0.002
Peoples Bk	Taylorville	KY	72.5	0.069	0.295	6,409	316	<\$100M	67.5	36,085	245	0
Peoples B&TC	Hazard	KY	72.5	0.05	0.149	14,210	593	\$100M-500M	60.0	67,348	507	0
First Commonwealth Bk	Prestonsburg	KY	72.5	0.046	0.303	7,376	459	\$100M-500M	55.0	19,642	585	0
Dixon Bk	Dixon	KY	72.5	0.13	1	8,047	88	<\$100M	42.5	8,047	88	0
Bank of Clarkson	Clarkson	KY	72.5	0.055	1	6,110	164	\$100M-500M	37.5	6,110	164	0
Wilson & Muir B&TC	Bardstown	KY	70.0	0.044	0.121	14,121	540	\$100M-500M	75.0	80,669	824	0.001
Planters Bk	Hopkinsville	KY	70.0	0.05	0.138	19,033	405	\$100M-500M	65.0	76,190	634	0
Independence Bk of KY	Owensboro	KY	70.0	0.032	0.113	22,662	883	\$500M-\$1B	70.0	118,343	1,289	0
Whitaker Bk	Lexington	KY	67.5	0.024	0.098	30,611	1,459	\$1B-\$10B	60.0	138,754	1,944	0.001
Stock Yards B&TC	Louisville	KY	67.5	0.033	0.073	52,824	1,506	\$1B-\$10B	77.5	419,263	3,602	0
Paducah B&TC	Paducah	KY	67.5	0.033	0.131	15,554	480	\$100M-500M	82.5	103,030	841	0
Fmrs & Trdrs Bk of Campton	Campton	KY	67.5	0.118	1	4,980	80	<\$100M	37.5	4,980	80	0.004
First Security B&TC	Island	KY	67.5	0.151	1	4,866	119	<\$100M	55.0	14,923	105	0
First NB of Carrollton	Carrollton	KY	67.5	0.064	0.454	4,754	185	<\$100M	22.5	1,640	31	0
Farmers Bk	Nicholasville	KY	67.5	0.073	0.185	6,570	183	<\$100M	30.0	2,965	60	0
Commercial Bk	Grayson	KY	67.5	0.038	0.315	5,900	250	\$100M-500M	50.0	14,381	128	0
Citizens Bk of Northern KY	Newport	KY	67.5	0.047	0.136	12,738	409	\$100M-500M	77.5	71,680	661	0.003
PBK Bk	Stanford	KY	65.0	0.055	0.159	6,252	334	\$100M-500M	75.0	35,729	417	0
First Cmnty Bk	Clinton	KY	65.0	0.054	0.548	3,642	208	<\$100M	62.5	33,859	195	0
Citizens Bk of Jessamine Cty	Nicholasville	KY	65.0	0.036	0.167	7,527	348	\$100M-500M	57.5	32,408	450	0
Traditional Bk	Mount Sterling	KY	62.5	0.024	0.071	20,206	884	\$500M-\$1B	72.5	165,249	1,414	0
South Central Bk of Monroe C	Tompkinsville	KY	62.5	0.05	0.197	6,106	234	\$100M-500M	57.5	23,414	291	0
Peoples Bk	Marion	KY	62.5	0.186	1	4,094	84	<\$100M	60.0	57,889	390	0
PBI Bk	Louisville	KY	62.5	0.023	0.077	36,146	2,900	\$1B-\$10B	60.0	156,717	3,924	0
Kentucky Home Bk	Bardstown	KY	62.5	0.053	0.251	5,178	216	<\$100M	55.0	17,438	288	0
Inez Deposit Bank FSB	Louisa	KY	62.5	0.011	0.168	475	18	<\$100M	60.0	2,832	30	0.002
First Southern NB	Lancaster	KY	62.5	0.024	0.09	17,817	819	\$500M-\$1B	82.5	84,408	781	0
Deposit Bk	Carlisle	KY	62.5	0.054	1	3,416	121	<\$100M	35.0	3,416	121	0
Community TR Bk Inc	Pikeville	KY	62.5	0.023	0.083	65,088	2,718	\$1B-\$10B	92.5	785,791	4,207	0
Bank of Magnolia	Magnolia	KY	62.5	0.049	0.27	5,499	224	\$100M-500M	62.5	20,392	286	0
Sebree Deposit Bk	Sebree	KY	60.0	0.123	1	2,411	89	<\$100M	37.5	2,411	89	0
Sacramento Deposit Bk	Sacramento	KY	60.0	0.048	0.533	2,975	163	<\$100M	35.0	5,584	186	0
Morgantown B&TC	Morgantown	KY	60.0	0.037	0.239	4,967	205	\$100M-500M	42.5	15,512	249	0
Madison Bk	Richmond	KY	60.0	0.042	0.158	5,973	294	\$100M-500M	60.0	27,372	378	0.002
Home FS & LA	Ashland	KY	60.0	0.004	0.25	995	18	\$100M-500M	35.0	589	4	0
First NB Russell Sprgs	Russell Springs	KY	60.0	0.037	0.166	5,852	285	\$100M-500M	57.5	27,049	382	0
First NB of Muhlenberg Cty K	Central City	KY	60.0	0.046	0.218	5,778	220	\$100M-500M	62.5	24,253	298	0
First NB	Grayson	KY	60.0	0.031	0.21	5,793	252	\$100M-500M	65.0	10,388	164	0
Farmers NB of Danville	Danville	KY	60.0	0.029	0.112	12,669	517	\$100M-500M	55.0	55,337	715	0
Citizens NB of Somerset	Somerset	KY	60.0	0.027	0.153	8,281	368	\$100M-500M	57.5	38,133	467	0
Bank of KY	Crestview Hills	KY	60.0	0.024	0.048	28,392	887	\$1B-\$10B	75.0	299,286	1,982	0.003
American Bk&TR Co	Bowling Green	KY	60.0	0.04	0.118	8,116	295	\$100M-500M	72.5	50,225	482	0

Table 3B Expanded. Small Business Lending Institutions in Kentucky Using Call Report Data, June 2008

Name of Lending Institution	City	HQ State or Territory	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
			Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1,000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1,000) (8)	LSBL# (9)	CRD/TA (10)
Town & Country B&TC	Bardstown	KY	57.5	0.029	0.105	10,482	458	\$100M-500M	70.0	70,515	687	0.001
Taylor County Bk	Campbellsville	KY	57.5	0.039	0.225	4,589	201	\$100M-500M	60.0	19,866	273	0
Peoples Scty Bk	Louisa	KY	57.5	0.06	0.357	3,006	150	<\$100M	55.0	8,431	178	0
Peoples B&TC of Madison Cty	Berea	KY	57.5	0.024	0.117	9,189	477	\$100M-500M	57.5	49,069	651	0
Kentucky Bk	Paris	KY	57.5	0.019	0.099	12,112	487	\$500M-\$1B	52.5	61,499	714	0.002
Hometown Bank of Corbin Inc	Corbin	KY	57.5	0.051	0.132	6,035	239	\$100M-500M	77.5	41,721	400	0
Central B&TC	Lexington	KY	57.5	0.016	0.049	22,627	799	\$1B-\$10B	67.5	40,561	412	0.005
Republic B&TC	Louisville	KY	55.0	0.009	0.043	25,696	775	\$1B-\$10B	62.5	316,100	1,888	0.002
Peoples B&TC of Clinton Cty	Albany	KY	55.0	0.101	0.368	2,085	97	<\$100M	50.0	5,601	111	0
Ohio Valley FNCL Group	Henderson	KY	55.0	0.033	0.138	6,281	251	\$100M-500M	55.0	31,079	358	0.002
Lincoln NB of Hodgenville	Hodgenville	KY	55.0	0.029	0.431	3,686	201	\$100M-500M	42.5	8,561	224	0
LeiTChfield Deposit B&TC	LeiTChfield	KY	55.0	0.052	0.126	5,137	248	<\$100M	70.0	33,391	370	0.003
Henderson NB	Henderson	KY	55.0	0.078	0.189	3,519	113	<\$100M	57.5	16,006	160	0
First NB	Brooksville	KY	55.0	0.035	1	2,099	123	<\$100M	47.5	4,253	184	0
Farmers Bk	Milton	KY	55.0	0.033	0.3	4,419	128	\$100M-500M	70.0	28,100	276	0
Citizens First Bk	Bowling Green	KY	55.0	0.029	0.077	10,565	360	\$100M-500M	62.5	23,955	308	0
Citizens Deposit B&TC	Vanceburg	KY	55.0	0.038	0.153	4,698	230	\$100M-500M	57.5	23,361	312	0
Citizens Bk	New Liberty	KY	55.0	0.099	1	1,692	66	<\$100M	50.0	5,111	84	0
Carrollton Federal Bank	Carrollton	KY	55.0	0.01	0.109	372	10	<\$100M	47.5	2,686	19	0
Blue Grass FS & LA	Paris	KY	55.0	0.01	0.12	365	8	<\$100M	47.5	2,544	20	0
Bank of Caneyville	Caneyville	KY	55.0	0.046	1	1,994	150	<\$100M	37.5	1,994	150	0
Auburn Bkg Co	Auburn	KY	55.0	0.049	0.295	2,943	131	<\$100M	52.5	9,965	164	0
American Founders Bk Inc	Frankfort	KY	55.0	0.026	0.096	12,995	327	\$500M-\$1B	70.0	94,979	567	0
United Citizens Bk	Columbia	KY	52.5	0.052	0.128	6,453	160	\$100M-500M	82.5	50,586	536	0
Union NB&TC	Barbourville	KY	52.5	0.03	0.101	5,813	257	\$100M-500M	45.0	17,473	136	0.003
Security B&TC	Maysville	KY	52.5	0.057	0.258	2,562	112	<\$100M	30.0	11,193	50	0
Peoples Bk	Lebanon	KY	52.5	0.071	0.197	3,603	115	<\$100M	27.5	4,097	78	0
Peoples B&TC	Owenton	KY	52.5	0.04	0.361	3,050	160	<\$100M	72.5	62,210	860	0
Kentucky Neighborhood Bk	Elizabethtown	KY	52.5	0.04	0.186	4,807	152	\$100M-500M	72.5	25,887	235	0
Kentucky FS & LA	Covington	KY	52.5	0.003	1	122	4	<\$100M	35.0	122	4	0
Hyden Citizens Bk	Hyden	KY	52.5	0.037	0.155	4,381	175	\$100M-500M	60.0	23,679	245	0.004
Franklin B&TC	Franklin	KY	52.5	0.031	0.077	8,140	336	\$100M-500M	67.5	58,648	539	0
First FSB	Elizabethtown	KY	52.5	0.016	0.048	15,382	576	\$500M-\$1B	60.0	120,210	888	0
Farmers Bk & Capital TC	Frankfort	KY	52.5	0.016	0.115	9,867	450	\$500M-\$1B	55.0	58,196	643	0
Citizens NB of Paintsville	Paintsville	KY	52.5	0.02	0.068	11,256	386	\$500M-\$1B	62.5	84,275	712	0
Citizens CMRC NB	Versailles	KY	52.5	0.026	0.112	6,806	314	\$100M-500M	60.0	41,651	459	0.008
South Central Bk of Bowling	Bowling Green	KY	50.0	0.027	0.128	5,876	237	\$100M-500M	70.0	39,982	374	0
South Central Bk	Elizabethtown	KY	50.0	0.056	0.196	2,991	105	<\$100M	67.5	15,299	148	0
Forcht Bk NA	Lexington	KY	50.0	0.014	0.063	13,929	626	\$1B-\$10B	85.0	206,958	1,049	0.001
First Nat Bk And TR	London	KY	50.0	0.028	0.111	5,883	261	\$100M-500M	65.0	39,725	403	0.002
Alliance Bk Co	Winchester	KY	50.0	0.054	0.203	2,997	114	<\$100M	47.5	12,158	151	0
FNB Bk	Mayfield	KY	47.5	0.03	0.133	4,719	167	\$100M-500M	42.5	33,855	488	0
Citizens Union Bk	Shelbyville	KY	47.5	0.016	0.084	9,235	401	\$500M-\$1B	62.5	69,729	678	0

Table 3B Expanded. Small Business Lending Institutions in Kentucky Using Call Report Data, June 2008

Name of Lending Institution	City	HQ State or Territory	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
			Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1,000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1,000) (8)	LSBL# (9)	CRD/TA (10)
Citizens Guaranty Bk	Richmond	KY	47.5	0.035	0.206	3,704	133	\$100M-500M	60.0	17,966	194	0
Citizens Bk	Hartford	KY	47.5	0.058	1	1,260	45	<\$100M	65.0	19,392	234	0
Bank of The MNT	West Liberty	KY	47.5	0.033	0.233	2,189	172	<\$100M	50.0	9,406	211	0.001
Bank of Harlan	Harlan	KY	47.5	0.031	0.182	3,934	167	\$100M-500M	62.5	21,674	236	0
United B&TC	Versailles	KY	45.0	0.019	0.131	4,140	257	\$100M-500M	37.5	18,258	327	0
Salyersville NB	Salyersville	KY	45.0	0.023	0.187	2,358	240	\$100M-500M	55.0	12,626	299	0.002
First NB	Manchester	KY	45.0	0.031	0.109	4,492	184	\$100M-500M	35.0	5,313	106	0
First Federal Bank	Lexington	KY	45.0	0.006	0.024	815	22	\$100M-500M	52.5	12,918	66	0
First & Peoples B&TC	Russell	KY	45.0	0.023	0.187	4,291	148	\$100M-500M	42.5	18,697	214	0
Farmers St Bk	Booneville	KY	45.0	0.047	0.269	2,223	70	<\$100M	30.0	975	30	0.006
Commonwealth B&TC	Louisville	KY	45.0	0.014	0.058	9,440	349	\$500M-\$1B	55.0	79,756	605	0.004
Citizens Bk	Hickman	KY	45.0	0.028	0.256	2,522	131	<\$100M	40.0	8,564	345	0
First Farmers B&TC	Owenton	KY	42.5	0.035	0.191	2,832	108	<\$100M	37.5	11,044	156	0
First Citizens Bk	Elizabethtown	KY	42.5	0.025	0.089	6,728	153	\$100M-500M	67.5	26,485	306	0
Community FNCL SVC Bk	Benton	KY	42.5	0.014	0.068	5,607	700	\$100M-500M	47.5	31,814	835	0.003
Citizens Bk	Morehead	KY	42.5	0.032	0.162	3,579	120	\$100M-500M	52.5	4,736	174	0
Bank of McCreary Cty	Whitley City	KY	42.5	0.03	0.176	3,991	104	\$100M-500M	37.5	16,254	156	0.004
1st Tr Bk Inc	Hazard	KY	42.5	0.052	0.082	4,201	136	<\$100M	60.0	28,272	230	0
Heritage Bk Inc	Erlanger	KY	40.0	0.019	0.052	6,460	242	\$100M-500M	72.5	81,588	513	0
Clinton Bk	Clinton	KY	40.0	0.031	0.355	1,336	65	<\$100M	27.5	3,763	77	0
Bank of Maysville	Maysville	KY	40.0	0.024	0.231	2,636	116	\$100M-500M	45.0	11,402	158	0
Winchester Federal Bank	Winchester	KY	37.5	0.002	0.015	451	9	\$100M-500M	50.0	13,701	53	0
Springfield St Bk	Springfield	KY	37.5	0.018	0.125	3,761	204	\$100M-500M	35.0	3,676	31	0
Louisville Cmnty Develop Bk	Louisville	KY	37.5	0.054	0.166	1,714	42	<\$100M	52.5	10,343	76	0
First St FNCL	Pineville	KY	37.5	0.016	0.036	6,281	230	\$100M-500M	55.0	57,368	441	0
Farmers NB of Lebanon	Lebanon	KY	37.5	0.03	0.125	2,711	123	<\$100M	70.0	21,728	172	0
Farmers Deposit Bk	Middleburg	KY	37.5	0.04	0.118	1,756	102	<\$100M	57.5	13,155	135	0
Cumberland Valley NB&TC	East Bernstadt	KY	37.5	0.015	0.053	6,495	212	\$100M-500M	52.5	59,300	443	0.004
Cumberland Security Bk	Somerset	KY	37.5	0.026	0.07	4,263	173	\$100M-500M	55.0	32,251	295	0
Citizens FS & LA	Covington	KY	37.5	0.001	0.134	27	1	<\$100M	65.0	13,581	93	0
Bank of Jamestown	Jamestown	KY	37.5	0.02	0.168	3,158	134	\$100M-500M	37.5	15,119	186	0
Louisa Cmnty Bk	Louisa	KY	35.0	0.056	0.149	931	21	<\$100M	47.5	5,595	39	0
First Scty Bk	Owensboro	KY	35.0	0.028	0.078	4,083	142	\$100M-500M	60.0	33,839	264	0
First Capital Bk of KY	Louisville	KY	35.0	0.019	0.039	6,381	191	\$100M-500M	62.5	74,797	446	0
Harrison Deposit B&TC	Cynthiana	KY	32.5	0.022	0.357	1,242	41	<\$100M	32.5	3,480	52	0
Farmers NB	Bowling Green	KY	32.5	0.016	0.104	3,343	139	\$100M-500M	52.5	10,613	179	0
Bank of Buffalo	Buffalo	KY	32.5	0.023	0.291	1,306	29	<\$100M	32.5	4,483	45	0
Victory Community Bank	Ft.MiTChell	KY	30.0	0.001	0.01	94	2	\$100M-500M	57.5	9,136	30	0
Home Fed Bk Corp	Middlesboro	KY	30.0	0.011	0.102	3,736	132	\$100M-500M	47.5	29,119	233	0
Hart County B&TC	Munfordville	KY	30.0	0.023	0.224	684	33	<\$100M	32.5	3,060	46	0
First FSBoF Frankfort	Frankfort	KY	30.0	0.001	0.016	115	4	\$100M-500M	47.5	6,317	20	0
Citizens B&TC	Jackson	KY	30.0	0.029	0.079	3,161	121	\$100M-500M	40.0	8,069	188	0.007
Salt Lick Dep Bk	Owingsville	KY	27.5	0.019	0.168	1,417	66	<\$100M	32.5	7,998	93	0

Table 3B Expanded. Small Business Lending Institutions in Kentucky Using Call Report Data, June 2008

Name of Lending Institution	City	HQ State or Territory	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
			Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1,000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1,000) (8)	LSBL# (9)	CRD/TA (10)
Kentucky-Farmers Bk	Ashland	KY	27.5	0.017	0.131	2,140	95	\$100M-500M	35.0	12,809	149	0
First St Bk	Irvington	KY	27.5	0.014	0.199	1,953	91	\$100M-500M	62.5	14,036	332	0.008
First Cmnty Bk Lewis Cty	Vanceburg	KY	27.5	0.015	0.289	401	24	<\$100M	27.5	1,387	29	0
Farmers NB of Cynthiana	Cynthiana	KY	27.5	0.017	0.054	2,444	173	\$100M-500M	40.0	20,729	242	0
Farmers NB	Walton	KY	27.5	0.026	0.108	1,603	64	<\$100M	67.5	14,648	240	0.006
Bedford L&D Bk	Bedford	KY	27.5	0.018	0.265	1,360	46	<\$100M	20.0	4,142	62	0
Bank of The Bluegrass & TC	Lexington	KY	27.5	0.015	0.055	3,969	158	\$100M-500M	57.5	48,667	319	0
Bank of Hindman	Hindman	KY	27.5	0.014	0.194	2,032	70	\$100M-500M	25.0	8,713	99	0
Bank of Cadiz & TC	Cadiz	KY	27.5	0.024	0.117	2,332	90	<\$100M	40.0	14,197	152	0
Peoples Bk of Bullitt County	Shepherdsville	KY	25.0	0.01	0.203	1,950	52	\$100M-500M	27.5	8,709	87	0
Kevil Bk	Kevil	KY	25.0	0.015	0.188	485	38	<\$100M	22.5	2,217	50	0
Inez Dep Bk	Inez	KY	25.0	0.011	0.209	1,139	36	\$100M-500M	32.5	5,443	59	0.003
Bank of Ohio County	Dundee	KY	25.0	0.022	0.108	1,736	74	<\$100M	60.0	16,141	130	0
West Point Bk	Radcliff	KY	22.5	0.011	0.195	1,192	34	\$100M-500M	30.0	6,113	66	0
King Southern Bk	Chaplin	KY	22.5	0.017	0.046	2,706	119	\$100M-500M	55.0	34,808	226	0
Grant Cty Deposit Bk	Williamstown	KY	22.5	0.015	0.132	1,514	49	\$100M-500M	40.0	11,474	82	0
Peoples Bk	Mount Washington	KY	20.0	0.021	0.062	1,784	63	<\$100M	57.5	11,540	151	0
Meade County Bk	Brandenburg	KY	20.0	0.008	0.178	1,028	23	\$100M-500M	27.5	5,755	47	0
First FS & LA	Hazard	KY	20.0	0	0.001	5	1	\$100M-500M	57.5	42,383	257	0
Farmers B&TC	Georgetown	KY	20.0	0.009	0.028	2,859	112	\$100M-500M	60.0	17,352	383	0
1st Independence Bk	Louisville	KY	20.0	0.01	0.044	3,392	86	\$100M-500M	37.5	33,494	190	0
First NB	Jackson	KY	17.5	0.016	0.095	1,889	44	\$100M-500M	32.5	2,209	82	0.004
Central Bk of Jefferson Cty	Louisville	KY	17.5	0.011	0.07	1,724	80	\$100M-500M	30.0	15,465	156	0
River City Bk	Louisville	KY	15.0	0.006	0.104	1,430	47	\$100M-500M	40.0	27,763	164	0
Farmers Deposit Bk	Eminence	KY	15.0	0.017	0.056	1,170	75	<\$100M	47.5	15,306	139	0
Bank Oldham Cty	La Grange	KY	15.0	0.011	0.068	1,497	94	\$100M-500M	40.0	16,259	169	0
Bk of Lexington Inc	Lexington	KY	12.5	0.013	0.072	1,262	39	<\$100M	47.5	16,445	90	0
Home Savings Bank FSB	Ludlow	KY	10.0	0	0	-	-	<\$100M	10.0	-	-	0
First FS & LA	Morehead	KY	10.0	0	0	-	-	<\$100M	47.5	2,579	65	0
Eclipse Bk	Louisville	KY	10.0	0.007	0.023	558	13	<\$100M	27.5	12,718	47	0
Commonwealth Bank FSB	Mount Sterling	KY	10.0	0	0	-	-	<\$100M	40.0	121	1	0
Bankers Bk of KY	Frankfort	KY	10.0	0.002	0.004	90	2	<\$100M	10.0	3,679	18	0
Unified TC NA	Lexington	KY	-	-	-	-	-	<\$100M	-	-	-	0

Note: NR = not ranked

Source: U.S. Small Business Administration, office of Advocacy, from Call Report data.