

Table 3A Expanded. Small Business Lending Institutions in Tennessee 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)
Southern Heritage Bk	Cleveland	90.0	0.344	1	74,860	412	\$100M-500M	50.0	5,742	235	0
First Federal Savings Bank	Clarksville	90.0	0.21	0.999	69,321	409	\$100M-500M	65.0	2,747	201	0
First Bk of TN	Spring City	90.0	0.324	1	67,942	420	\$100M-500M	77.5	10,677	257	0
Tennessee CMRC Bk	Franklin	87.5	0.431	0.671	458,459	6,535	\$1B-\$10B	97.5	190,338	5,025	0.001
Cumberland Cty Bk	Crossville	87.5	0.231	1	53,006	540	\$100M-500M	67.5	7,288	307	0
Progressive Savings Bank FS	Jamestown	85.0	0.173	0.971	40,785	449	\$100M-500M	87.5	6,153	317	0
Peoples Bk	Clifton	85.0	0.293	1	38,877	526	\$100M-500M	97.5	38,877	526	0
Security FSBof McMinnville	Mcminnville	82.5	0.216	0.914	30,138	294	\$100M-500M	92.5	9,667	192	0
Security B&TC	Paris	82.5	0.287	1	43,524	399	\$100M-500M	77.5	7,324	270	0
First South Bk	Jackson	82.5	0.238	0.727	94,168	994	\$100M-500M	80.0	17,140	735	0
First Federal Bank	Dickson	82.5	0.156	0.68	78,130	865	\$100M-500M	97.5	19,058	642	0.001
Commercial B&TC	Paris	82.5	0.208	0.673	120,863	1,307	\$500M-\$1B	75.0	17,924	763	0
Citizens NB	Athens	82.5	0.231	0.604	132,772	1,257	\$500M-\$1B	70.0	16,836	773	0
American City Bk	Tullahoma	82.5	0.274	0.834	54,506	454	\$100M-500M	70.0	7,893	264	0
Jefferson Federal Bank	Morristown	80.0	0.202	0.468	66,826	810	\$100M-500M	92.5	16,036	632	0
First NB of Manchester	Manchester	80.0	0.221	1	40,566	594	\$100M-500M	90.0	12,401	491	0
Cumberland B&TC	Clarksville	80.0	0.325	0.884	37,434	408	\$100M-500M	72.5	6,238	280	0
Cornerstone Cmnty Bk	Chattanooga	80.0	0.244	0.495	109,942	1,124	\$100M-500M	67.5	13,294	763	0.001
Franklin Cty United Bk	Decherd	77.5	0.347	1	30,323	258	<\$100M	52.5	3,534	147	0
First NB of TN	Livingston	77.5	0.199	0.597	109,468	1,090	\$500M-\$1B	75.0	18,854	730	0.001
First NB of LaFollette	La Follette	77.5	0.233	0.903	46,364	364	\$100M-500M	60.0	6,171	196	0
First NB	Pikeville	77.5	0.244	1	22,131	518	<\$100M	97.5	22,131	518	0
First Volunteer Bk of Tennessee	Chattanooga	75.0	0.225	0.57	121,336	1,072	\$500M-\$1B	67.5	16,295	664	0.004
First Century Bk	Tazewell	75.0	0.194	0.999	52,137	378	\$100M-500M	47.5	4,899	281	0
F&M Bk	Clarksville	75.0	0.169	0.632	114,345	1,971	\$500M-\$1B	87.5	28,618	1,546	0
Community Tr & Bkg Co	Ooltewah	75.0	0.282	0.808	38,994	319	\$100M-500M	52.5	4,600	183	0
Community Bk NA	Memphis	75.0	0.237	0.906	50,734	288	\$100M-500M	45.0	4,681	171	0
Citizens Cmnty Bk	Winchester	75.0	0.255	0.721	38,788	507	\$100M-500M	85.0	9,625	378	0
Bank of Perry Cty	Lobelville	75.0	0.228	1	29,823	448	\$100M-500M	97.5	29,823	448	0
Andrew Johnson Bk	Greeneville	75.0	0.221	0.794	50,280	426	\$100M-500M	80.0	10,639	301	0.004
Volunteer St Bk	Portland	72.5	0.204	0.647	58,224	629	\$100M-500M	72.5	9,780	436	0
Traders NB	Tullahoma	72.5	0.3	0.95	34,398	259	\$100M-500M	60.0	4,899	179	0
TNB ank	Oak Ridge	72.5	0.213	0.841	42,510	369	\$100M-500M	70.0	7,420	250	0
Southeast Bk & TR	Athens	72.5	0.202	0.853	44,500	488	\$100M-500M	72.5	7,880	336	0
Peoples B&TC Pickett Cty	Byrdstown	72.5	0.198	1	21,747	505	\$100M-500M	97.5	21,747	505	0
Heritage Cmnty Bk	Greeneville	72.5	0.3	1	33,539	162	\$100M-500M	47.5	3,875	96	0
Hardin County Bk	Savannah	72.5	0.156	1	43,299	395	\$100M-500M	95.0	43,299	395	0
Greeneville Federal Bank FS	Greeneville	72.5	0.165	0.644	30,457	196	\$100M-500M	70.0	3,051	85	0

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		Total Rank	LSBL/TA	LSBL/TBL	LSBL\$	LSBL#	Institution Asset Size	Total Rank	SSBL\$ (1,000)	SSBL#	CRD/TA
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Fsgbank NA	Chattanooga	72.5	0.179	0.573	226,638	2,182	\$1B-\$10B	72.5	33,891	1,376	0
First Peoples Bk of TN	Jefferson City	72.5	0.297	0.803	35,878	290	\$100M-500M	57.5	5,128	180	0
First NB of Pulaski	Pulaski	72.5	0.167	0.591	94,649	1,074	\$500M-\$1B	75.0	18,203	757	0
First Citizens NB	Dyersburg	72.5	0.151	0.611	140,682	1,846	\$500M-\$1B	82.5	30,469	1,280	0
Farmers & Merchants Bk	Trezevant	72.5	0.253	0.718	44,279	426	\$100M-500M	70.0	7,396	284	0
Community South Bk	Parsons	72.5	0.228	0.353	144,337	1,199	\$500M-\$1B	52.5	11,920	533	0
Community B&TC	Ashland City	72.5	0.21	0.743	45,590	394	\$100M-500M	67.5	7,486	253	0.002
Bank of Putnam Cty	Cookeville	72.5	0.131	1	44,952	545	\$100M-500M	92.5	20,469	423	0
Wayne Cty Bk	Waynesboro	70.0	0.182	0.828	39,400	473	\$100M-500M	77.5	8,183	347	0
Security Federal Bank	Elizabethton	70.0	0.157	0.996	9,428	121	<\$100M	80.0	1,996	82	0
Home Federal Bank of Tennessee	Knoxville	70.0	0.06	0.423	107,008	944	\$1B-\$10B	82.5	20,680	655	0.004
First NB	Lenoir City	70.0	0.194	0.557	77,292	698	\$100M-500M	70.0	13,496	431	0.003
First NB	Oneida	70.0	0.214	0.821	41,090	292	\$100M-500M	40.0	4,387	153	0
Farmers Bk	Portland	70.0	0.145	0.665	65,769	930	\$100M-500M	82.5	15,308	747	0
Community Bk of The Cumberland	Jamestown	70.0	0.275	0.76	34,736	362	\$100M-500M	67.5	5,557	253	0
Athens Federal Community Bank	Athens	70.0	0.118	0.61	28,706	224	\$100M-500M	77.5	4,142	136	0
Midsouth Bk	Murfreesboro	67.5	0.196	0.584	49,680	467	\$100M-500M	67.5	8,322	315	0
First St Bk	Union City	67.5	0.146	0.452	181,596	1,713	\$1B-\$10B	62.5	23,047	1,053	0
First Bk	Lexington	67.5	0.156	0.46	313,151	3,332	\$1B-\$10B	70.0	54,064	2,264	0
Decatur County Bk	Decaturville	67.5	0.306	1	27,345	159	<\$100M	45.0	3,066	112	0
Cedarstone Bk	Lebanon	67.5	0.256	0.65	36,011	417	\$100M-500M	75.0	6,749	308	0
Carroll B&T	Huntingdon	67.5	0.175	0.933	29,920	428	\$100M-500M	85.0	10,613	356	0
Bankeast	Knoxville	67.5	0.196	0.584	66,600	434	\$100M-500M	57.5	9,114	270	0.002
State of Franklin SVG Bk	Johnson City	65.0	0.157	0.656	55,518	552	\$100M-500M	77.5	12,608	374	0
Reelfoot Bk	Union City	65.0	0.18	0.818	25,368	617	\$100M-500M	85.0	8,317	522	0.002
Peoples Bk of S	Lafollette	65.0	0.262	0.869	36,852	229	\$100M-500M	42.5	3,514	128	0
Insouth Bk	Brownsville	65.0	0.136	0.68	75,963	468	\$500M-\$1B	50.0	8,809	306	0
First Vision Bk of TN	Tullahoma	65.0	0.3	0.706	26,485	286	<\$100M	65.0	4,688	200	0
First Capital Bk	Germantown	65.0	0.225	0.612	46,964	301	\$100M-500M	50.0	5,999	173	0
First alliance Bk	Cordova	65.0	0.236	0.78	30,606	220	\$100M-500M	30.0	2,593	108	0
Community First B&TC	Columbia	65.0	0.141	0.518	92,795	1,482	\$500M-\$1B	65.0	13,968	1,073	0
Capitalmark B&T	Chattanooga	65.0	0.227	0.498	59,323	345	\$100M-500M	27.5	4,115	153	0.002
Wilson B&TC	Lebanon	62.5	0.119	0.48	165,888	1,329	\$1B-\$10B	60.0	20,997	757	0.002
Pinnacle NB	Nashville	62.5	0.137	0.337	560,595	4,056	\$1B-\$10B	55.0	21,122	2,035	0
Peoples Bk of Bedford Cty	Shelbyville	62.5	0.218	0.993	19,302	248	<\$100M	72.5	5,560	181	0
Legends Bk	Clarksville	62.5	0.189	0.528	48,936	425	\$100M-500M	52.5	6,723	258	0
Green Bank	Greeneville	62.5	0.103	0.46	309,748	2,494	\$1B-\$10B	57.5	34,975	1,342	0
First CMRC Bk	Lewisburg	62.5	0.199	0.629	40,282	398	\$100M-500M	52.5	5,636	251	0
Community NB of The Lakeway	Morristown	62.5	0.225	0.783	25,311	252	\$100M-500M	37.5	2,787	151	0

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Cohutta Bkg Co of TN	Chattanooga	62.5	0.338	0.65	38,209	217	\$100M-500M	37.5	3,428	99	0
Citizens St Bk	Jasper	62.5	0.23	1	14,284	192	<\$100M	85.0	14,284	192	0.003
Citizens First Bk	Wartburg	62.5	0.154	1	23,955	308	\$100M-500M	72.5	6,183	211	0
Bank of TN	Kingsport	62.5	0.144	0.49	97,926	862	\$500M-\$1B	60.0	12,783	550	0
Bank of Frankewing	Frankewing	62.5	0.177	0.659	34,836	489	\$100M-500M	82.5	11,056	361	0
American Patriot Bk	Greeneville	62.5	0.251	0.689	28,857	346	\$100M-500M	72.5	6,468	252	0
American B&TC	Livingston	62.5	0.225	0.958	21,127	273	<\$100M	75.0	5,675	203	0
Trust One Bk	Memphis	60.0	0.153	0.409	78,649	647	\$500M-\$1B	47.5	8,252	316	0
Paragon NB	Memphis	60.0	0.151	0.496	53,585	436	\$100M-500M	50.0	6,813	254	0
Newport Federal Bank	Newport	60.0	0.052	1	7,281	57	\$100M-500M	70.0	1,440	35	0
Magna Bank	Memphis	60.0	0.081	0.424	43,390	207	\$500M-\$1B	62.5	3,927	100	0
Elizabethton Federal Savings	Elizabethton	60.0	0.057	0.635	19,666	142	\$100M-500M	70.0	3,444	71	0
Coffee Cty Bk	Manchester	60.0	0.228	1	28,551	130	\$100M-500M	35.0	3,015	58	0
Clayton B&TC	Knoxville	60.0	0.14	0.444	69,221	757	\$100M-500M	55.0	8,789	512	0.001
Citizens Bk	New Tazewell	60.0	0.185	0.916	26,307	289	\$100M-500M	62.5	5,104	192	0.016
Patriot Bk	Millington	57.5	0.176	0.669	32,186	293	\$100M-500M	50.0	4,979	169	0
Oakland Deposit Bk	Oakland	57.5	0.179	1	22,917	234	\$100M-500M	90.0	22,917	234	0.004
Mountain NB	Sevierville	57.5	0.108	0.422	63,139	705	\$500M-\$1B	52.5	8,858	472	0.003
Merchants & Planters Bk	Toone	57.5	0.206	0.803	18,482	314	<\$100M	80.0	5,832	258	0
Community Bk	Lexington	57.5	0.272	1	17,828	126	<\$100M	42.5	2,284	77	0
Citizens NB	Sevierville	57.5	0.132	0.337	95,681	724	\$500M-\$1B	60.0	16,819	436	0.002
Carter Cty Bk	Elizabethton	57.5	0.163	0.581	44,482	429	\$100M-500M	65.0	7,822	311	0
Bank of Tullahoma	Tullahoma	57.5	0.3	0.926	17,624	116	<\$100M	35.0	1,713	57	0
Bank of Milan	Milan	57.5	0.128	0.998	7,905	659	<\$100M	50.0	1,949	84	0
Bank of Lincoln Cty	Fayetteville	57.5	0.167	0.691	28,511	391	\$100M-500M	75.0	6,804	307	0
Bank of Jackson	Jackson	57.5	0.204	0.749	24,699	262	\$100M-500M	55.0	4,245	163	0
Bank of Cleveland	Cleveland	57.5	0.186	0.432	47,385	351	\$100M-500M	45.0	5,643	196	0
Volunteer FS & LA of Madison	Madisonville	55.0	0.06	0.695	9,516	98	\$100M-500M	65.0	1,416	63	0
Peoples B&TC	Manchester	55.0	0.225	0.956	17,188	145	<\$100M	50.0	2,803	85	0
Landmark Cmnty Bk	Collierville	55.0	0.229	1	13,803	89	<\$100M	32.5	1,642	45	0
Insbank	Nashville	55.0	0.256	0.61	34,397	173	\$100M-500M	10.0	1,513	52	0
First Tennessee Bk Na Mmphps	Memphis	55.0	0.055	0.264	1,927,016	27,551	>\$10B	57.5	269,385	19,717	0.004
First Farmers & Mrch B	Columbia	55.0	0.094	0.448	82,021	701	\$500M-\$1B	47.5	10,326	393	0
Fifth Third Bk	Nashville	55.0	0.071	0.354	577,289	3,557	\$1B-\$10B	55.0	59,864	1,897	0.003
Community NB	Dayton	55.0	0.205	0.812	20,316	177	<\$100M	32.5	2,413	106	0
Community Bk of E TN	Clinton	55.0	0.2	1	16,278	96	<\$100M	12.5	775	37	0
Citizens Tri-Cty Bk	Dunlap	55.0	0.072	0.706	34,713	644	\$100M-500M	57.5	6,725	341	0.001
Citizens Bk	Lafayette	55.0	0.091	0.667	29,922	684	\$100M-500M	90.0	17,526	614	0
Bank of Nashville	Nashville	55.0	0.102	0.356	100,331	707	\$500M-\$1B	45.0	9,674	308	0

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		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
American TR Bk of E TN	Knoxville	55.0	0.181	0.699	25,396	276	\$100M-500M	47.5	3,873	181	0
Union Bk	Jamestown	52.5	0.152	0.741	23,815	324	\$100M-500M	72.5	6,922	251	0
Tristar Bk	Dickson	52.5	0.168	0.729	20,427	248	\$100M-500M	65.0	4,812	166	0
Traditions First Bk	Erin	52.5	0.197	0.781	15,468	223	<\$100M	65.0	4,153	175	0
National Bk of TN	Newport	52.5	0.16	0.697	28,949	293	\$100M-500M	40.0	3,422	192	0
Citizens Bk	Elizabethton	52.5	0.121	0.234	76,320	557	\$500M-\$1B	40.0	7,696	250	0.001
Peoples Bk of E TN	Madisonville	50.0	0.114	0.649	19,894	621	\$100M-500M	55.0	3,650	447	0
Nashville B&TC	Nashville	50.0	0.204	0.766	29,494	115	\$100M-500M	17.5	2,269	49	0
Homeland Cmnty Bk	Mcminnville	50.0	0.144	1	11,096	247	<\$100M	85.0	11,096	247	0
First Freedom Bk	Lebanon	50.0	0.189	0.509	32,218	211	\$100M-500M	42.5	4,494	112	0
Citizens SVG B&TC	Nashville	50.0	0.368	0.544	25,551	105	<\$100M	25.0	1,891	46	0.003
Citizens Bk of Blount Cty	Maryville	50.0	0.176	0.313	55,053	278	\$100M-500M	32.5	5,188	133	0
Citizens Bk	Carthage	50.0	0.09	0.425	44,820	975	\$100M-500M	82.5	17,112	834	0
Central Bk	Savannah	50.0	0.13	0.819	17,719	329	\$100M-500M	67.5	4,650	259	0
Banktennessee	Collierville	50.0	0.156	0.492	44,545	285	\$100M-500M	35.0	5,284	152	0
Sumner B&TC	Gallatin	47.5	0.202	0.768	18,302	154	<\$100M	37.5	2,429	80	0
Putnam 1st Merc Bk	Cookeville	47.5	0.25	0.68	17,800	114	<\$100M	45.0	2,667	64	0
Peoples St Bk of Commerce	Nolensville	47.5	0.103	0.68	24,659	302	\$100M-500M	67.5	6,881	219	0.002
Highland FS & LA	Crossville	47.5	0.02	1	1,462	18	<\$100M	72.5	1,462	18	0
First T&SB	Oneida	47.5	0.135	1	16,273	115	\$100M-500M	82.5	16,273	115	0
Commercial Bk	Harrogate	47.5	0.095	0.398	43,628	734	\$100M-500M	62.5	10,061	596	0.001
Citizens Bk	Hartsville	47.5	0.124	0.882	15,540	265	\$100M-500M	70.0	5,012	217	0
Tri St Bk of Memphis	Memphis	45.0	0.209	0.419	26,173	167	\$100M-500M	25.0	2,496	61	0.002
Somerville B&TC	Somerville	45.0	0.08	1	15,251	266	\$100M-500M	90.0	15,251	266	0
Mountain CMRC Bk	Erwin	45.0	0.143	0.426	48,716	243	\$100M-500M	25.0	3,926	112	0
Tennessee St Bk	Pigeon Forge	42.5	0.082	0.237	55,100	393	\$500M-\$1B	35.0	5,625	227	0.002
Mountain Valley Bk	Dunlap	42.5	0.117	1	11,505	110	<\$100M	40.0	2,189	67	0
Medina Bkg Co	Medina	42.5	0.153	1	4,774	117	<\$100M	72.5	4,774	117	0
Farmers Bk of Lynchburg	Lynchburg	42.5	0.208	0.636	12,136	154	<\$100M	62.5	3,382	120	0
Farmers & Merchants Bk	Dyer	42.5	0.102	1	9,276	247	<\$100M	85.0	9,276	247	0
Brighton Bk	Brighton	42.5	0.178	0.818	13,603	96	<\$100M	20.0	1,187	57	0
American Scty B&TC	Hendersonville	42.5	0.186	0.487	30,521	155	\$100M-500M	17.5	2,040	58	0
Security Bk	Newbern	40.0	0.14	0.598	19,192	184	\$100M-500M	37.5	2,888	122	0.005
Reliant Bk	Brentwood	40.0	0.137	0.432	37,871	174	\$100M-500M	17.5	2,697	73	0
Heritage B&T	Columbia	40.0	0.168	0.511	18,823	152	\$100M-500M	35.0	2,956	93	0
Farmers Bk	Parsons	40.0	0.14	1	4,979	121	<\$100M	72.5	4,979	121	0
Bank of Ripley	Ripley	40.0	0.101	0.772	16,980	256	\$100M-500M	52.5	3,917	194	0
Bank of Mason	Mason	40.0	0.144	1	1,559	28	<\$100M	57.5	1,559	28	0
Bank of Bartlett	Bartlett	40.0	0.094	0.327	46,298	288	\$100M-500M	25.0	3,595	117	0

Table 3A Expanded. Small Business Lending Institutions in Tennessee 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)
Triumph Bk	Memphis	37.5	0.151	0.417	21,944	176	\$100M-500M	40.0	4,151	103	0
Peoples Bk	Sardis	37.5	0.108	1	5,418	40	<\$100M	37.5	1,237	32	0
Liberty St Bk	Liberty	37.5	0.118	0.795	13,036	155	\$100M-500M	42.5	2,451	110	0
Lawrenceburg Federal Bank	Lawrenceburg	37.5	0.002	1	91	2	<\$100M	50.0	91	2	0
Foothills B&T	Maryville	37.5	0.153	0.769	9,400	104	<\$100M	30.0	1,442	77	0
First Cmnty Bk of E TN	Rogersville	37.5	0.12	0.233	28,557	326	\$100M-500M	45.0	5,395	196	0
Commerce Union Bk	Springfield	37.5	0.145	0.598	16,072	160	\$100M-500M	40.0	2,746	114	0
Bank of Fayette County	Moscow	37.5	0.097	0.606	24,217	282	\$100M-500M	45.0	4,468	200	0
Union Bk	Jellico	35.0	0.126	0.728	7,394	107	<\$100M	52.5	2,180	83	0
Mckenzie Bkg Co	Mckenzie	35.0	0.091	0.901	9,343	111	\$100M-500M	30.0	1,543	66	0
Greenfield Bkg Co	Greenfield	35.0	0.098	1	4,991	99	<\$100M	47.5	1,648	79	0
First NB of McMinnville	McMinnville	35.0	0.1	0.41	32,424	247	\$100M-500M	37.5	5,033	159	0
First Cmnty Bk of Bedford Ct	Shelbyville	35.0	0.081	0.48	20,769	415	\$100M-500M	65.0	6,538	344	0.002
Benton Bkg Co	Benton	35.0	0.151	0.537	16,198	148	\$100M-500M	37.5	2,861	84	0
Bank of Waynesboro	Waynesboro	35.0	0.133	0.468	18,509	210	\$100M-500M	65.0	5,681	163	0
Bank of Halls	Halls	35.0	0.131	0.829	7,143	94	<\$100M	30.0	1,041	66	0
Bank of Dickson	Dickson	35.0	0.104	0.67	18,401	159	\$100M-500M	40.0	3,367	102	0
Bank of Camden	Camden	35.0	0.122	0.647	19,209	144	\$100M-500M	30.0	2,459	87	0
Union B&TC	Livingston	32.5	0.058	1	4,522	105	<\$100M	67.5	4,522	105	0
Macon B&TC	Lafayette	32.5	0.056	0.522	15,868	358	\$100M-500M	62.5	6,102	299	0
First St Bk	Chapel Hill	32.5	0.076	1	4,239	84	<\$100M	47.5	1,588	75	0
Farmers & Merchants Bk	Adamsville	32.5	0.091	1	2,706	36	<\$100M	32.5	538	21	0
Citizens Bk of Spencer	Spencer	32.5	0.035	1	1,422	23	<\$100M	37.5	796	19	0
Chester County Bk	Henderson	32.5	0.12	1	5,362	86	<\$100M	50.0	1,559	63	0
Smartbank	Pigeon Forge	30.0	0.123	0.362	25,135	169	\$100M-500M	17.5	1,775	91	0
Sevier Cty Bk	Sevierville	30.0	0.072	0.233	30,205	185	\$100M-500M	20.0	2,875	88	0
Home Bkg Co	Selmer	30.0	0.101	1	6,131	55	<\$100M	27.5	919	28	0
Gates Bkg&Tc	Gates	30.0	0.098	0.976	3,422	31	<\$100M	22.5	426	22	0
Citizens Bk of E TN	Rogersville	30.0	0.108	0.662	14,429	136	\$100M-500M	27.5	2,072	83	0
Citizens B&TC of Grainger Ct	Rutledge	30.0	0.096	0.612	15,331	169	\$100M-500M	50.0	4,103	122	0
Bank of Gleason	Gleason	30.0	0.07	0.737	6,633	179	<\$100M	55.0	2,671	153	0
Bank of Crockett	Bells	30.0	0.115	0.527	12,874	194	\$100M-500M	45.0	2,982	150	0
Bank of Bradford	Bradford	30.0	0.027	1	1,022	15	<\$100M	35.0	534	14	0
Citizens B&TC	Atwood	27.5	0.082	0.969	1,912	30	<\$100M	37.5	515	23	0
Trisummit Bk	Kingsport	22.5	0.109	0.555	9,709	70	<\$100M	17.5	1,163	36	0
Lauderdale County Bk	Halls	22.5	0.093	0.666	3,790	88	<\$100M	42.5	1,282	70	0
Johnson Cty Bk	Mountain City	22.5	0.062	0.713	6,650	70	\$100M-500M	17.5	783	40	0
Independent Bk	Memphis	22.5	0.034	0.304	21,872	176	\$500M-\$1B	15.0	1,753	69	0.001
Farmers St Bk	Mountain City	22.5	0.076	0.446	9,497	180	\$100M-500M	75.0	6,735	162	0

Table 3A Expanded. Small Business Lending Institutions in Tennessee 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)
Farmers Bk	Woodland Mills	22.5	0.095	0.694	1,083	27	<\$100M	30.0	223	23	0
Civic B&TC	Nashville	20.0	0.127	0.328	13,228	73	\$100M-500M	12.5	1,399	34	0
Avenue Bk	Nashville	17.5	0.07	0.257	20,488	90	\$100M-500M	12.5	1,645	44	0
Franklin Synergy Bk	Franklin	10.0	0.057	0.319	6,440	36	\$100M-500M	10.0	459	10	0
Financial Federal Savings Bank	Memphis	10.0	0	0	-	-	\$100M-500M	10.0	-	-	0
Independence Trust Company	Franklin	NR	0	.	-	-	<\$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 Tennessee 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	SSBL/TA	SSBL/TBL	SSBL\$ (1,000)	SSBL#	Institution Asset Size	Total Rank	LSBL\$ (1,000)	LSBL#	CRD/TA
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Tennessee CMRC Bk	Franklin	TN	97.5	0.179	0.278	190,338	5,025	\$1B-\$10B	87.5	458,459	6,535	0.001
Peoples Bk	Clifton	TN	97.5	0.293	1	38,877	526	\$100M-500M	45.0	22,026	168	0
Peoples B&TC Pickett Cty	Byrdstown	TN	97.5	0.198	1	21,747	505	\$100M-500M	72.5	21,747	505	0
First NB	Pikeville	TN	97.5	0.244	1	22,131	518	<\$100M	67.5	37,074	431	0
First Federal Bank	Dickson	TN	97.5	0.038	0.166	19,058	642	\$100M-500M	65.0	20,571	165	0.001
Bank of Perry Cty	Lobelville	TN	97.5	0.228	1	29,823	448	\$100M-500M	75.0	29,823	448	0
Hardin County Bk	Savannah	TN	95.0	0.156	1	43,299	395	\$100M-500M	72.5	43,299	395	0
Security FSB of McMinnville	Mcminnville	TN	92.5	0.069	0.293	9,667	192	\$100M-500M	82.5	30,138	294	0
Jefferson Federal Bank	Morristown	TN	92.5	0.049	0.112	16,036	632	\$100M-500M	80.0	66,826	810	0
Bank of Putnam Cty	Cookeville	TN	92.5	0.06	0.455	20,469	423	\$100M-500M	72.5	44,952	545	0
Somerville B&TC	Somerville	TN	90.0	0.08	1	15,251	266	\$100M-500M	45.0	15,251	266	0
Oakland Deposit Bk	Oakland	TN	90.0	0.179	1	22,917	234	\$100M-500M	57.5	22,917	234	0.004
First NB of Manchester	Manchester	TN	90.0	0.068	0.306	12,401	491	\$100M-500M	80.0	40,566	594	0
Citizens Bk	Lafayette	TN	90.0	0.053	0.39	17,526	614	\$100M-500M	22.5	11,143	125	0
Progressive Savings Bank FS	Jamestown	TN	87.5	0.026	0.146	6,153	317	\$100M-500M	85.0	40,785	449	0
F&M Bk	Clarksville	TN	87.5	0.042	0.158	28,618	1,546	\$500M-\$1B	75.0	114,345	1,971	0
Reelfoot Bk	Union City	TN	85.0	0.059	0.268	8,317	522	\$100M-500M	65.0	25,368	617	0.002
Homeland Cmnty Bk	Mcminnville	TN	85.0	0.144	1	11,096	247	<\$100M	50.0	11,096	247	0
Farmers & Merchants Bk	Dyer	TN	85.0	0.102	1	9,276	247	<\$100M	42.5	9,276	247	0
Citizens St Bk	Jasper	TN	85.0	0.23	1	14,284	192	<\$100M	42.5	6,743	79	0.003
Citizens Cmnty Bk	Winchester	TN	85.0	0.063	0.179	9,625	378	\$100M-500M	47.5	23,626	377	0
Carroll B&T	Huntingdon	TN	85.0	0.062	0.331	10,613	356	\$100M-500M	67.5	29,920	428	0
Home Federal Bank of Tenness	Knoxville	TN	82.5	0.012	0.082	20,680	655	\$1B-\$10B	70.0	107,008	944	0.004
First T&SB	Oneida	TN	82.5	0.135	1	16,273	115	\$100M-500M	47.5	16,273	115	0
First Citizens NB	Dyersburg	TN	82.5	0.033	0.132	30,469	1,280	\$500M-\$1B	80.0	109,629	1,313	0
Farmers Bk	Portland	TN	82.5	0.034	0.155	15,308	747	\$100M-500M	22.5	10,626	73	0
Citizens Bk	Carthage	TN	82.5	0.034	0.162	17,112	834	\$100M-500M	40.0	6,515	150	0
Bank of Frankewing	Frankewing	TN	82.5	0.056	0.209	11,056	361	\$100M-500M	62.5	34,836	489	0
Security Federal Bank	Elizabethton	TN	80.0	0.033	0.211	1,996	82	<\$100M	72.5	84,507	716	0
Merchants & Planters Bk	Toone	TN	80.0	0.065	0.253	5,832	258	<\$100M	57.5	18,482	314	0
First South Bk	Jackson	TN	80.0	0.043	0.132	17,140	735	\$100M-500M	70.0	155,897	1,530	0
Andrew Johnson Bk	Greeneville	TN	80.0	0.047	0.168	10,639	301	\$100M-500M	75.0	50,280	426	0.004
Wayne Cty Bk	Waynesboro	TN	77.5	0.038	0.172	8,183	347	\$100M-500M	70.0	39,400	473	0
State of Franklin SVG Bk	Johnson City	TN	77.5	0.036	0.149	12,608	374	\$100M-500M	65.0	55,518	552	0
Security B&TC	Paris	TN	77.5	0.048	0.168	7,324	270	\$100M-500M	82.5	43,524	399	0
First Bk of TN	Spring City	TN	77.5	0.051	0.157	10,677	257	\$100M-500M	90.0	67,942	420	0
Athens Federal Community Ban	Athens	TN	77.5	0.017	0.088	4,142	136	\$100M-500M	70.0	28,706	224	0
First NB of TN	Livingston	TN	75.0	0.034	0.103	18,854	730	\$500M-\$1B	77.5	109,468	1,090	0.001
First NB of Pulaski	Pulaski	TN	75.0	0.032	0.114	18,203	757	\$500M-\$1B	72.5	94,649	1,074	0
Farmers St Bk	Mountain City	TN	75.0	0.054	0.316	6,735	162	\$100M-500M	45.0	12,345	169	0
Commercial B&TC	Paris	TN	75.0	0.031	0.1	17,924	763	\$500M-\$1B	82.5	120,863	1,307	0
Cedarstone Bk	Lebanon	TN	75.0	0.048	0.122	6,749	308	\$100M-500M	67.5	36,011	417	0

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			Total Rank	SSBL/TA	SSBL/TBL	SSBL\$ (1,000)	SSBL#	Institution Asset Size	Total Rank	LSBL\$ (1,000)	LSBL#	CRD/TA
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Bank of Lincoln Cty	Fayetteville	TN	75.0	0.04	0.165	6,804	307	\$100M-500M	57.5	28,511	391	0
American B&TC	Livingston	TN	75.0	0.06	0.257	5,675	203	<\$100M	62.5	21,127	273	0
Volunteer St Bk	Portland	TN	72.5	0.034	0.109	9,780	436	\$100M-500M	72.5	58,224	629	0
Union Bk	Jamestown	TN	72.5	0.044	0.216	6,922	251	\$100M-500M	52.5	23,815	324	0
Southeast Bk & TR	Athens	TN	72.5	0.036	0.151	7,880	336	\$100M-500M	72.5	44,500	488	0
Peoples Bk of Bedford Cty	Shelbyville	TN	72.5	0.063	0.286	5,560	181	<\$100M	62.5	19,302	248	0
Medina Bkg Co	Medina	TN	72.5	0.153	1	4,774	117	<\$100M	42.5	4,774	117	0
Highland FS & LA	Crossville	TN	72.5	0.02	1	1,462	18	<\$100M	47.5	1,462	18	0
FSG bank NA	Chattanooga	TN	72.5	0.027	0.086	33,891	1,376	\$1B-\$10B	72.5	226,638	2,182	0
Farmers Bk	Parsons	TN	72.5	0.14	1	4,979	121	<\$100M	70.0	65,769	930	0
Cumberland B&TC	Clarksville	TN	72.5	0.054	0.147	6,238	280	\$100M-500M	80.0	37,434	408	0
Citizens First Bk	Wartburg	TN	72.5	0.04	0.258	6,183	211	\$100M-500M	67.5	110,118	637	0
American Patriot Bk	Greeneville	TN	72.5	0.056	0.155	6,468	252	\$100M-500M	62.5	28,857	346	0
TNBank	Oak Ridge	TN	70.0	0.037	0.147	7,420	250	\$100M-500M	72.5	42,510	369	0
Newport Federal Bank	Newport	TN	70.0	0.01	0.198	1,440	35	\$100M-500M	60.0	7,281	57	0
Greeneville Federal Bank FS	Greeneville	TN	70.0	0.017	0.064	3,051	85	\$100M-500M	72.5	30,457	196	0
First NB	Lenoir City	TN	70.0	0.034	0.097	13,496	431	\$100M-500M	62.5	39,750	373	0.003
First Bk	Lexington	TN	70.0	0.027	0.079	54,064	2,264	\$1B-\$10B	70.0	32,866	128	0
Farmers & Merchants Bk	Trezevant	TN	70.0	0.042	0.12	7,396	284	\$100M-500M	72.5	44,279	426	0
Elizabethton Federal Savings	Elizabethton	TN	70.0	0.01	0.111	3,444	71	\$100M-500M	60.0	19,666	142	0
Citizens NB	Athens	TN	70.0	0.029	0.077	16,836	773	\$500M-\$1B	55.0	11,291	177	0
Citizens Bk	Hartsville	TN	70.0	0.04	0.284	5,012	217	\$100M-500M	57.5	17,845	222	0
American City Bk	Tullahoma	TN	70.0	0.04	0.121	7,893	264	\$100M-500M	82.5	54,506	454	0
Union B&TC	Livingston	TN	67.5	0.058	1	4,522	105	<\$100M	32.5	4,522	105	0
Peoples St Bk of Commerce	Nolensville	TN	67.5	0.029	0.19	6,881	219	\$100M-500M	47.5	24,659	302	0.002
Midsouth Bk	Murfreesboro	TN	67.5	0.033	0.098	8,322	315	\$100M-500M	67.5	49,680	467	0
First Volunteer Bk of Tennessee	Chattanooga	TN	67.5	0.03	0.076	16,295	664	\$500M-\$1B	75.0	121,336	1,072	0.004
Cumberland Cty Bk	Crossville	TN	67.5	0.032	0.137	7,288	307	\$100M-500M	87.5	53,006	540	0
Cornerstone Cmnty Bk	Chattanooga	TN	67.5	0.03	0.06	13,294	763	\$100M-500M	80.0	109,942	1,124	0.001
Community Bk of The Cumberla	Jamestown	TN	67.5	0.044	0.122	5,557	253	\$100M-500M	70.0	34,736	362	0
Community B&TC	Ashland City	TN	67.5	0.035	0.122	7,486	253	\$100M-500M	80.0	248,784	2,760	0.002
Central Bk	Savannah	TN	67.5	0.034	0.215	4,650	259	\$100M-500M	40.0	9,124	81	0
Volunteer FS & LA of Madison	Madisonville	TN	65.0	0.009	0.103	1,416	63	\$100M-500M	55.0	9,516	98	0
Tristar Bk	Dickson	TN	65.0	0.04	0.172	4,812	166	\$100M-500M	52.5	20,427	248	0
Traditions First Bk	Erin	TN	65.0	0.053	0.21	4,153	175	<\$100M	52.5	15,468	223	0
First Vision Bk of TN	Tullahoma	TN	65.0	0.053	0.125	4,688	200	<\$100M	65.0	26,485	286	0
First Federal Savings Bank	Clarksville	TN	65.0	0.008	0.04	2,747	201	\$100M-500M	90.0	69,321	409	0
First Cmnty Bk of Bedford Ct	Shelbyville	TN	65.0	0.026	0.151	6,538	344	\$100M-500M	35.0	20,769	415	0.002
Community First B&TC	Columbia	TN	65.0	0.021	0.078	13,968	1,073	\$500M-\$1B	65.0	92,795	1,482	0
Carter Cty Bk	Elizabethton	TN	65.0	0.029	0.102	7,822	311	\$100M-500M	57.5	44,482	429	0
Bank of Waynesboro	Waynesboro	TN	65.0	0.041	0.144	5,681	163	\$100M-500M	35.0	18,509	210	0
Magna Bank	Memphis	TN	62.5	0.007	0.038	3,927	100	\$500M-\$1B	60.0	43,390	207	0

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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)
Macon B&TC	Lafayette	TN	62.5	0.021	0.201	6,102	299	\$100M-500M	32.5	15,868	358	0
First St Bk	Union City	TN	62.5	0.018	0.057	23,047	1,053	\$1B-\$10B	75.0	44,976	448	0
Farmers Bk of Lynchburg	Lynchburg	TN	62.5	0.058	0.177	3,382	120	<\$100M	42.5	12,136	154	0
Commercial Bk	Harrogate	TN	62.5	0.022	0.092	10,061	596	\$100M-500M	47.5	43,628	734	0.001
Citizens Bk	New Tazewell	TN	62.5	0.036	0.178	5,104	192	\$100M-500M	70.0	25,194	1,091	0.016
Wilson B&TC	Lebanon	TN	60.0	0.015	0.061	20,997	757	\$1B-\$10B	62.5	165,888	1,329	0.002
Traders NB	Tullahoma	TN	60.0	0.043	0.135	4,899	179	\$100M-500M	72.5	34,398	259	0
First NB of LaFollette	La Follette	TN	60.0	0.031	0.12	6,171	196	\$100M-500M	77.5	46,364	364	0
Citizens NB	Sevierville	TN	60.0	0.023	0.059	16,819	436	\$500M-\$1B	72.5	108,507	682	0.002
Bank of TN	Kingsport	TN	60.0	0.019	0.064	12,783	550	\$500M-\$1B	62.5	97,926	862	0
Greenbank	Greeneville	TN	57.5	0.012	0.052	34,975	1,342	\$1B-\$10B	62.5	309,748	2,494	0
First Tennessee Bk Na Mmpchs	Memphis	TN	57.5	0.008	0.037	269,385	19,717	>\$10B	55.0	1,927,016	27,551	0.004
First Peoples Bk of TN	Jefferson City	TN	57.5	0.042	0.115	5,128	180	\$100M-500M	72.5	35,878	290	0
Citizens Tri-Cty Bk	Dunlap	TN	57.5	0.014	0.137	6,725	341	\$100M-500M	55.0	34,713	644	0.001
Bankeast	Knoxville	TN	57.5	0.027	0.08	9,114	270	\$100M-500M	67.5	66,600	434	0.002
Bank of Mason	Mason	TN	57.5	0.144	1	1,559	28	<\$100M	40.0	1,559	28	0
Pinnacle NB	Nashville	TN	55.0	0.005	0.013	21,122	2,035	\$1B-\$10B	62.5	560,595	4,056	0
Peoples Bk of E TN	Madisonville	TN	55.0	0.021	0.119	3,650	447	\$100M-500M	50.0	19,894	621	0
Fifth Third Bk	Nashville	TN	55.0	0.007	0.037	59,864	1,897	\$1B-\$10B	55.0	577,289	3,557	0.003
Clayton B&TC	Knoxville	TN	55.0	0.018	0.056	8,789	512	\$100M-500M	60.0	69,221	757	0.001
Bank of Jackson	Jackson	TN	55.0	0.035	0.129	4,245	163	\$100M-500M	57.5	24,699	262	0
Bank of Gleason	Gleason	TN	55.0	0.028	0.297	2,671	153	<\$100M	30.0	6,633	179	0
Union Bk	Jellico	TN	52.5	0.037	0.215	2,180	83	<\$100M	35.0	7,394	107	0
Mountain NB	Sevierville	TN	52.5	0.015	0.059	8,858	472	\$500M-\$1B	57.5	63,139	705	0.003
Legends Bk	Clarksville	TN	52.5	0.026	0.073	6,723	258	\$100M-500M	62.5	48,936	425	0
Franklin Cty United Bk	Decherd	TN	52.5	0.04	0.117	3,534	147	<\$100M	77.5	30,323	258	0
First CMRC Bk	Lewisburg	TN	52.5	0.028	0.088	5,636	251	\$100M-500M	62.5	40,282	398	0
Community Tr & Bkg Co	Ooltewah	TN	52.5	0.033	0.095	4,600	183	\$100M-500M	75.0	38,994	319	0
Community South Bk	Parsons	TN	52.5	0.019	0.029	11,920	533	\$500M-\$1B	72.5	144,337	1,199	0
Bank of Ripley	Ripley	TN	52.5	0.023	0.178	3,917	194	\$100M-500M	40.0	16,980	256	0
Southern Heritage Bk	Cleveland	TN	50.0	0.026	0.077	5,742	235	\$100M-500M	90.0	74,860	412	0
Peoples B&TC	Manchester	TN	50.0	0.037	0.156	2,803	85	<\$100M	65.0	64,504	1,510	0
Patriot Bk	Millington	TN	50.0	0.027	0.104	4,979	169	\$100M-500M	57.5	32,186	293	0
Paragon NB	Memphis	TN	50.0	0.019	0.063	6,813	254	\$100M-500M	60.0	53,585	436	0
Lawrenceburg Federal Bank	Lawrenceburg	TN	50.0	0.002	1	91	2	<\$100M	37.5	91	2	0
Insouth Bk	Brownsville	TN	50.0	0.016	0.079	8,809	306	\$500M-\$1B	65.0	75,963	468	0
First Capital Bk	Germantown	TN	50.0	0.029	0.078	5,999	173	\$100M-500M	65.0	46,964	301	0
Citizens B&TC of Grainger Ct	Rutledge	TN	50.0	0.026	0.164	4,103	122	\$100M-500M	30.0	15,331	169	0
Chester County Bk	Henderson	TN	50.0	0.035	0.291	1,559	63	<\$100M	32.5	5,362	86	0
Bank of Milan	Milan	TN	50.0	0.031	0.246	1,949	84	<\$100M	57.5	7,905	659	0
Trust One Bk	Memphis	TN	47.5	0.016	0.043	8,252	316	\$500M-\$1B	60.0	78,649	647	0
Heritage Cmnty Bk	Greeneville	TN	47.5	0.035	0.116	3,875	96	\$100M-500M	65.0	39,241	355	0

Table 3B Expanded. Small Business Lending Institutions in Tennessee 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	SSBL/TA	SSBL/TBL	SSBL\$ (1,000)	SSBL#	Institution Asset Size	Total Rank	LSBL\$ (1,000)	LSBL#	CRD/TA
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Greenfield Bkg Co	Greenfield	TN	47.5	0.032	0.33	1,648	79	<\$100M	35.0	4,991	99	0
First St Bk	Chapel Hill	TN	47.5	0.028	0.375	1,588	75	<\$100M	80.0	36,257	517	0
First Farmers & MRCH B	Columbia	TN	47.5	0.012	0.056	10,326	393	\$500M-\$1B	55.0	82,021	701	0
First Century Bk	Tazewell	TN	47.5	0.018	0.094	4,899	281	\$100M-500M	75.0	52,137	378	0
American TR Bk of E TN	Knoxville	TN	47.5	0.028	0.107	3,873	181	\$100M-500M	55.0	25,396	276	0
Putnam 1st Merc Bk	Cookeville	TN	45.0	0.037	0.102	2,667	64	<\$100M	47.5	17,800	114	0
First Cmnty Bk of E TN	Rogersville	TN	45.0	0.023	0.044	5,395	196	\$100M-500M	37.5	28,557	326	0
Decatur County Bk	Decaturville	TN	45.0	0.034	0.112	3,066	112	<\$100M	67.5	27,345	159	0
Community Bk NA	Memphis	TN	45.0	0.022	0.084	4,681	171	\$100M-500M	67.5	330,125	22,313	0
Bank of Nashville	Nashville	TN	45.0	0.01	0.034	9,674	308	\$500M-\$1B	55.0	100,331	707	0
Bank of Fayette County	Moscow	TN	45.0	0.018	0.112	4,468	200	\$100M-500M	37.5	24,217	282	0
Bank of Crockett	Bells	TN	45.0	0.027	0.122	2,982	150	\$100M-500M	30.0	12,874	194	0
Bank of Cleveland	Cleveland	TN	45.0	0.022	0.051	5,643	196	\$100M-500M	57.5	47,385	351	0
Peoples Bk of S	Lafollette	TN	42.5	0.025	0.083	3,514	128	\$100M-500M	65.0	36,852	229	0
Liberty St Bk	Liberty	TN	42.5	0.022	0.149	2,451	110	\$100M-500M	37.5	13,036	155	0
Lauderdale County Bk	Halls	TN	42.5	0.032	0.225	1,282	70	<\$100M	22.5	3,790	88	0
First Freedom Bk	Lebanon	TN	42.5	0.026	0.071	4,494	112	\$100M-500M	50.0	32,218	211	0
Community Bk	Lexington	TN	42.5	0.035	0.128	2,284	77	<\$100M	65.0	52,771	559	0
Triumph Bk	Memphis	TN	40.0	0.029	0.079	4,151	103	\$100M-500M	37.5	21,944	176	0
National Bk of TN	Newport	TN	40.0	0.019	0.082	3,422	192	\$100M-500M	52.5	28,949	293	0
Mountain Valley Bk	Dunlap	TN	40.0	0.022	0.19	2,189	67	<\$100M	42.5	11,505	110	0
First NB	Oneida	TN	40.0	0.023	0.088	4,387	153	\$100M-500M	57.5	12,025	290	0
Commerce Union Bk	Springfield	TN	40.0	0.025	0.102	2,746	114	\$100M-500M	37.5	16,072	160	0
Citizens Bk	Elizabethton	TN	40.0	0.012	0.024	7,696	250	\$500M-\$1B	37.5	9,999	185	0.001
Bank of Dickson	Dickson	TN	40.0	0.019	0.123	3,367	102	\$100M-500M	35.0	18,401	159	0
Sumner B&TC	Gallatin	TN	37.5	0.027	0.102	2,429	80	<\$100M	47.5	18,302	154	0
Security Bk	Newbern	TN	37.5	0.021	0.09	2,888	122	\$100M-500M	65.0	10,201	245	0.005
Peoples Bk	Sardis	TN	37.5	0.025	0.228	1,237	32	<\$100M	47.5	45,213	645	0
First NB of McMinnville	McMinnville	TN	37.5	0.015	0.064	5,033	159	\$100M-500M	35.0	32,424	247	0
Community NB of The Lakeway	Morristown	TN	37.5	0.025	0.086	2,787	151	\$100M-500M	62.5	25,311	252	0
Cohutta Bkg Co of TN	Chattanooga	TN	37.5	0.03	0.058	3,428	99	\$100M-500M	62.5	38,209	217	0
Citizens Bk of Spencer	Spencer	TN	37.5	0.02	0.56	796	19	<\$100M	32.5	1,422	23	0
Citizens B&TC	Atwood	TN	37.5	0.022	0.261	515	23	<\$100M	65.0	28,439	581	0
Benton Bkg Co	Benton	TN	37.5	0.027	0.095	2,861	84	\$100M-500M	35.0	16,198	148	0
Tennessee St Bk	Pigeon Forge	TN	35.0	0.008	0.024	5,625	227	\$500M-\$1B	42.5	55,100	393	0.002
Heritage B&T	Columbia	TN	35.0	0.026	0.08	2,956	93	\$100M-500M	40.0	18,823	152	0
Coffee Cty Bk	Manchester	TN	35.0	0.024	0.106	3,015	58	\$100M-500M	60.0	28,551	130	0
BankTennessee	Collierville	TN	35.0	0.019	0.058	5,284	152	\$100M-500M	50.0	44,545	285	0
Bank of Tullahoma	Tullahoma	TN	35.0	0.029	0.09	1,713	57	<\$100M	57.5	17,624	116	0
Bank of Bradford	Bradford	TN	35.0	0.014	0.523	534	14	<\$100M	30.0	1,022	15	0
Landmark Cmnty Bk	Collierville	TN	32.5	0.027	0.119	1,642	45	<\$100M	37.5	22,176	216	0
Farmers & Merchants Bk	Adamsville	TN	32.5	0.018	0.199	538	21	<\$100M	32.5	2,706	36	0

Table 3B Expanded. Small Business Lending Institutions in Tennessee 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	SSBL/TA	SSBL/TBL	SSBL\$ (1,000)	SSBL#	Institution Asset Size	Total Rank	LSBL\$ (1,000)	LSBL#	CRD/TA
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Community NB	Dayton	TN	32.5	0.024	0.096	2,413	106	<\$100M	27.5	10,840	103	0
Citizens Bk of Blount Cty	Maryville	TN	32.5	0.017	0.029	5,188	133	\$100M-500M	50.0	55,053	278	0
Mckenzie Bkg Co	Mckenzie	TN	30.0	0.015	0.149	1,543	66	\$100M-500M	35.0	9,343	111	0
Foothills B&T	Maryville	TN	30.0	0.023	0.118	1,442	77	<\$100M	37.5	9,400	104	0
First Alliance Bk	Cordova	TN	30.0	0.02	0.066	2,593	108	\$100M-500M	65.0	30,606	220	0
Farmers Bk	Woodland Mills	TN	30.0	0.02	0.143	223	23	<\$100M	57.5	18,322	165	0
Bank of Halls	Halls	TN	30.0	0.019	0.121	1,041	66	<\$100M	35.0	7,143	94	0
Bank of Camden	Camden	TN	30.0	0.016	0.083	2,459	87	\$100M-500M	35.0	19,209	144	0
Home Bkg Co	Selmer	TN	27.5	0.015	0.15	919	28	<\$100M	30.0	6,131	55	0
Citizens Bk of E TN	Rogersville	TN	27.5	0.015	0.095	2,072	83	\$100M-500M	30.0	14,429	136	0
Capitalmark B&T	Chattanooga	TN	27.5	0.016	0.035	4,115	153	\$100M-500M	65.0	59,323	345	0.002
Tri St Bk of Memphis	Memphis	TN	25.0	0.02	0.04	2,496	61	\$100M-500M	45.0	26,173	167	0.002
Mountain CMRC Bk	Erwin	TN	25.0	0.012	0.034	3,926	112	\$100M-500M	45.0	48,716	243	0
Citizens SVG B&TC	Nashville	TN	25.0	0.027	0.04	1,891	46	<\$100M	50.0	25,551	105	0.003
Bank of Bartlett	Bartlett	TN	25.0	0.007	0.025	3,595	117	\$100M-500M	40.0	46,298	288	0
Gates Bkg&TC	Gates	TN	22.5	0.012	0.122	426	22	<\$100M	30.0	3,422	31	0
Sevier Cty Bk	Sevierville	TN	20.0	0.007	0.022	2,875	88	\$100M-500M	30.0	30,205	185	0
Brighton Bk	Brighton	TN	20.0	0.016	0.071	1,187	57	<\$100M	67.5	43,693	236	0
Trisummit Bk	Kingsport	TN	17.5	0.013	0.067	1,163	36	<\$100M	22.5	9,709	70	0
Smartbank	Pigeon Forge	TN	17.5	0.009	0.026	1,775	91	\$100M-500M	30.0	25,135	169	0
Reliant Bk	Brentwood	TN	17.5	0.01	0.031	2,697	73	\$100M-500M	40.0	37,871	174	0
Nashville B&TC	Nashville	TN	17.5	0.016	0.059	2,269	49	\$100M-500M	50.0	29,494	115	0
Johnson Cty Bk	Mountain City	TN	17.5	0.007	0.084	783	40	\$100M-500M	22.5	6,650	70	0
American Scty B&TC	Hendersonville	TN	17.5	0.012	0.033	2,040	58	\$100M-500M	42.5	30,521	155	0
Independent Bk	Memphis	TN	15.0	0.003	0.024	1,753	69	\$500M-\$1B	70.0	95,503	816	0.001
Community Bk of E TN	Clinton	TN	12.5	0.01	0.048	775	37	<\$100M	55.0	16,278	96	0
Civic B&TC	Nashville	TN	12.5	0.013	0.035	1,399	34	\$100M-500M	20.0	13,228	73	0
Avenue Bk	Nashville	TN	12.5	0.006	0.021	1,645	44	\$100M-500M	17.5	20,488	90	0
Insbank	Nashville	TN	10.0	0.011	0.027	1,513	52	\$100M-500M	55.0	34,397	173	0
Franklin Synergy Bk	Franklin	TN	10.0	0.004	0.023	459	10	\$100M-500M	10.0	6,440	36	0
Financial Federal Savings Bank	Memphis	TN	10.0	0	0	-	-	\$100M-500M	10.0	-	-	0
Independence Trust Company	Franklin	TN	-	0	-	-	-	<\$100M	-	-	-	0

Note: NR = not ranked

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