

Table 3A Expanded. Small Business Lending Institutions in Kentucky Using Call Report Data, June 2012

Name of Lending Institution	City	Small Business Lending (less than \$ million)					Micro Business Lending (less than \$ 100k)			CC Amount/TA <sup>1</sup> (10)	
		Total Rank	TA Ratio <sup>1</sup>	TBL Ratio <sup>1</sup>	Amount (1,000)	Number	Institution Asset Size	Total Rank	Amount (1,000)		Number
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)		(9)
Bank of Columbia	Columbia	87.5	0.360	0.957	48,188	723	100M-500M	97.5	14,587	597	0.000
The Paducah Bank and Trust Company	Paducah	85.0	0.191	0.710	105,048	962	500M-1B	85.0	18,596	569	0.000
Peoples Exchange Bank	Stanton	85.0	0.191	0.785	64,153	742	100M-500M	80.0	9,883	501	0.000
Hyden Citizens Bank	Hyden	82.5	0.236	1.000	30,663	241	100M-500M	77.5	8,071	166	0.008
Wilson & Muir Bank & Trust Company	Bardstown	82.5	0.192	0.641	81,979	881	100M-500M	80.0	13,768	559	0.002
Heritage Bank, Inc.	Erlanger	80.0	0.200	0.590	97,607	651	100M-500M	55.0	7,747	303	0.001
Town Square Bank, Inc.	Ashland	80.0	0.249	0.768	42,594	437	100M-500M	75.0	7,116	271	0.003
Taylor County Bank	Campbellsville	80.0	0.236	0.839	38,335	295	100M-500M	55.0	4,144	169	0.000
Stock Yards Bank & Trust Company	Louisville	77.5	0.188	0.410	391,464	2,199	1B-10B	80.0	75,424	943	0.000
United Community Bank of West Kent	Morganfield	77.5	0.178	0.924	35,360	488	100M-500M	85.0	8,442	359	0.001
Ohio Valley Financial Group	Henderson	77.5	0.258	0.574	59,414	555	100M-500M	75.0	9,623	338	0.000
The Monticello Banking Company	Monticello	77.5	0.151	0.660	88,268	1,090	500M-1B	82.5	18,506	748	0.000
Magnolia Bank, Incorporated	Magnolia	77.5	0.195	1.000	24,256	263	100M-500M	92.5	24,256	263	0.000
Citizens Bank of Cumberland County,	Burkesville	77.5	0.293	0.999	21,019	374	<100M	85.0	6,620	308	0.000
Hometown Bank of Corbin, Inc.	Corbin	75.0	0.242	0.810	32,450	330	100M-500M	65.0	4,934	200	0.000
American Bank & Trust Company, Inc.	Bowling Green	75.0	0.200	0.693	48,000	480	100M-500M	72.5	7,848	312	0.000
Citizens Bank	Mount Vernon	75.0	0.194	0.820	25,939	291	100M-500M	75.0	5,807	209	0.000
First Security Bank of Kentucky	Central City	75.0	0.211	1.000	15,336	267	<100M	82.5	6,052	214	0.000
Traditional Bank, Inc.	Mount Sterling	75.0	0.151	0.575	160,546	1,282	1B-10B	65.0	16,877	716	0.000
Hancock Bank & Trust Company	Hawesville	75.0	0.177	0.582	62,160	7,797	100M-500M	67.5	9,163	331	0.001
Lewisburg Banking Company	Lewisburg	75.0	0.188	1.000	18,625	289	<100M	95.0	18,625	289	0.000
The Cecilian Bank	Cecilia	75.0	0.164	0.554	85,550	954	500M-1B	85.0	19,902	644	0.001
Citizens Bank of Northern Kentucky, Ir	Newport	72.5	0.179	0.684	45,131	391	100M-500M	67.5	7,133	217	0.003
Citizens First Bank, Inc.	Bowling Green	72.5	0.169	0.499	67,056	531	100M-500M	67.5	11,011	323	0.000
Kentucky Home Bank	Bardstown	72.5	0.229	0.885	23,627	336	100M-500M	72.5	5,338	237	0.000
First United Bank and Trust Company	Madisonville	72.5	0.150	0.885	30,027	431	100M-500M	75.0	6,691	289	0.000
Citizens Deposit Bank of Arlington, Inc	Arlington	72.5	0.148	0.786	26,237	539	100M-500M	85.0	8,707	443	0.000
The Farmers Bank	Hardinsburg	72.5	0.231	0.734	22,784	375	<100M	82.5	6,217	311	0.000
First National Bank and Trust	London	72.5	0.176	0.803	36,886	364	100M-500M	67.5	6,097	228	0.000
United Citizens Bank of Southern Kent	Columbia	72.5	0.182	0.787	26,014	432	100M-500M	85.0	7,963	339	0.000
United Southern Bank	Hopkinsville	72.5	0.173	0.685	42,438	427	100M-500M	72.5	7,438	273	0.000
Peoples Bank & Trust Company of Ha	Hazard	70.0	0.181	0.469	52,645	564	100M-500M	65.0	8,054	365	0.000
South Central Bank, Inc.	Glasgow	70.0	0.159	0.609	43,531	555	100M-500M	80.0	9,524	393	0.000
Cumberland Security Bank, Inc.	Somerset	70.0	0.220	0.701	35,642	284	100M-500M	50.0	3,704	156	0.000
Leitchfield Deposit Bank & Trust Com	Leitchfield	70.0	0.264	0.587	29,015	297	100M-500M	65.0	4,600	191	0.003
First Guaranty Bank	Martin	70.0	0.198	1.000	11,045	285	<100M	92.5	11,045	285	0.000
Edmonton State Bank	Glasgow	70.0	0.126	0.587	55,304	972	100M-500M	82.5	13,404	787	0.000
Independence Bank of Kentucky	Owensboro	70.0	0.112	0.523	133,602	1,401	1B-10B	72.5	22,897	907	0.000

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		Total Rank	TA Ratio <sup>1</sup>	TBL Ratio <sup>1</sup>	Amount (1,000)	Number	Institution Asset Size	Total Rank	Amount (1,000)		Number
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)		(9)
First Kentucky Bank, Inc.	Mayfield	70.0	0.128	0.728	46,989	562	100M-500M	80.0	10,354	372	0.000
Bank of Edmonson County	Brownsville	70.0	0.136	0.798	26,894	500	100M-500M	82.5	7,634	417	0.000
The Bank of Kentucky, Inc.	Crestview Hills	70.0	0.161	0.386	274,722	1,708	1B-10B	60.0	19,504	680	0.004
Peoples Bank and Trust Company of N Berea		70.0	0.143	0.630	56,560	681	100M-500M	67.5	8,268	474	0.000
Farmers Bank and Trust Company	Marion	70.0	0.133	0.997	19,047	384	100M-500M	82.5	6,380	319	0.000
First Security Bank of Owensboro, Inc.	Owensboro	70.0	0.143	0.520	56,373	547	100M-500M	72.5	10,329	351	0.000
The Citizens Bank	Morehead	67.5	0.172	1.000	20,927	118	100M-500M	35.0	1,921	72	0.000
Franklin Bank & Trust Company	Franklin	67.5	0.164	0.486	58,616	494	100M-500M	60.0	7,346	295	0.000
The Peoples Bank	Taylorsville	67.5	0.138	1.000	15,414	282	100M-500M	95.0	15,414	282	0.000
The Bank of Henderson Inc.	Henderson	67.5	0.233	0.854	18,176	129	<100M	42.5	2,110	71	0.000
Kentucky Farmers Bank Corporation	Catlettsburg	67.5	0.172	0.995	29,157	141	100M-500M	27.5	1,822	68	0.000
The Farmers National Bank of Danville	Danville	67.5	0.114	0.603	54,821	571	100M-500M	70.0	8,938	349	0.000
The First National Bank of Russell Springs	Russell Springs	67.5	0.178	0.604	32,844	403	100M-500M	70.0	6,319	296	0.000
South Central Bank of Daviess County	Owensboro	65.0	0.152	0.714	25,847	331	100M-500M	65.0	4,836	221	0.000
Planters Bank, Inc.	Hopkinsville	65.0	0.127	0.381	86,103	708	500M-1B	60.0	9,823	395	0.000
Kentucky Neighborhood Bank	Elizabethtown	65.0	0.221	0.760	27,778	194	100M-500M	42.5	2,854	100	0.000
Central Bank & Trust Co.	Lexington	65.0	0.118	0.363	224,375	1,746	1B-10B	62.5	26,316	941	0.004
Community Trust Bank, Inc.	Pikeville	65.0	0.098	0.424	353,098	3,531	1B-10B	67.5	60,148	2,206	0.000
Whitaker Bank	Lexington	65.0	0.104	0.473	153,182	1,988	1B-10B	60.0	15,990	1,349	0.002
The First Capital Bank of Kentucky	Louisville	65.0	0.166	0.360	77,783	419	100M-500M	42.5	6,138	171	0.000
The Casey County Bank, Inc.	Liberty	65.0	0.123	0.828	20,366	454	100M-500M	80.0	6,545	384	0.000
Town & Country Bank and Trust Company	Bardstown	65.0	0.143	0.550	46,856	480	100M-500M	55.0	5,469	307	0.000
The Salt Lick Deposit Bank	Salt Lick	65.0	0.262	0.960	19,206	88	<100M	27.5	1,325	48	0.001
Heritage Bank	Hopkinsville	65.0	0.087	0.511	87,577	942	1B-10B	62.5	13,047	614	0.000
Farmers Bank & Capital Trust Company	Frankfort	65.0	0.098	0.582	71,046	726	500M-1B	67.5	10,884	487	0.000
First Southern National Bank	Lancaster	65.0	0.109	0.499	74,809	949	500M-1B	70.0	13,547	634	0.000
Republic Bank & Trust Company	Louisville	62.5	0.093	0.446	293,316	1,529	1B-10B	52.5	14,514	464	0.003
Madison Bank	Richmond	62.5	0.206	0.672	26,263	203	100M-500M	40.0	2,646	113	0.000
Louisa Community Bank	Louisa	62.5	0.425	0.956	12,338	114	<100M	57.5	1,936	74	0.000
The Farmers Bank of Milton	Milton	62.5	0.080	1.000	16,696	345	100M-500M	97.5	16,696	345	0.000
The Peoples Bank	Marion	62.5	0.324	0.986	11,860	164	<100M	72.5	3,216	114	0.000
Citizens Bank & Trust Co. of Jackson	Jackson	62.5	0.198	0.545	25,073	230	100M-500M	52.5	3,577	139	0.007
First State Financial, Inc.	Pineville	62.5	0.144	0.367	56,725	408	100M-500M	40.0	5,175	201	0.000
Citizens Guaranty Bank	Richmond	62.5	0.172	0.807	21,518	217	100M-500M	60.0	3,893	136	0.000
Kentucky Bank	Paris	62.5	0.103	0.556	69,165	603	500M-1B	65.0	10,876	375	0.002
1st Trust Bank, Inc.	Hazard	62.5	0.233	0.435	31,632	269	100M-500M	52.5	4,034	158	0.000
Alliance Banking Company	Winchester	62.5	0.230	0.909	13,597	123	<100M	47.5	1,768	70	0.000
Elkton Bank & Trust Company	Elkton	62.5	0.105	1.000	13,908	301	100M-500M	95.0	13,908	301	0.002
Auburn Banking Company	Auburn	62.5	0.190	0.918	12,807	203	<100M	70.0	3,186	160	0.000
Commonwealth Bank and Trust Company	Louisville	62.5	0.106	0.413	86,267	571	500M-1B	47.5	8,237	259	0.003

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		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)		(9)
Bank of the Mountains, Inc.	West Liberty	62.5	0.179	0.954	12,416	176	<100M	62.5	2,799	123	0.002
First & Farmers National Bank, Inc.	Somerset	62.5	0.100	0.583	47,791	646	100M-500M	72.5	9,682	464	0.000
Citizens National Bank of Paintsville	Paintsville	60.0	0.109	0.502	60,680	443	500M-1B	42.5	5,835	201	0.000
Dixon Bank	Dixon	60.0	0.116	1.000	10,436	261	<100M	90.0	10,436	261	0.000
First Community Bank of Western Ker	Clinton	60.0	0.115	1.000	9,452	226	<100M	75.0	4,122	190	0.000
PBI Bank	Louisville	60.0	0.086	0.254	114,811	1,678	1B-10B	67.5	25,570	1,144	0.000
Bank of the Bluegrass and Trust Comp	Lexington	60.0	0.170	0.549	37,641	200	100M-500M	27.5	2,455	85	0.000
Peoples Bank	Lebanon	60.0	0.262	0.863	12,425	102	<100M	52.5	2,047	62	0.000
South Central Bank of Bowling Green,	Bowling Green	57.5	0.126	0.607	28,772	250	100M-500M	45.0	3,803	149	0.000
Farmers Deposit Bank of Middleburg,	Middleburg	57.5	0.226	0.845	10,993	147	<100M	47.5	1,539	111	0.000
Bank of Ohio County, Inc.	Beaver Dam	57.5	0.183	0.795	16,670	135	<100M	37.5	1,704	75	0.000
Commercial Bank	West Liberty	57.5	0.094	1.000	13,108	218	100M-500M	90.0	13,108	218	0.000
First National Bank of Muhlenberg Co	Central City	57.5	0.136	0.812	19,747	218	100M-500M	60.0	4,019	150	0.000
Community Financial Services Bank	Benton	57.5	0.098	0.295	55,325	625	500M-1B	55.0	8,029	442	0.000
King Southern Bank	Chaplin	57.5	0.181	0.505	31,281	212	100M-500M	37.5	2,606	114	0.000
The Murray Bank	Murray	57.5	0.107	0.691	25,249	352	100M-500M	60.0	4,685	239	0.000
The First National Bank of Grayson	Grayson	57.5	0.105	0.694	24,832	460	100M-500M	75.0	6,841	379	0.000
FNB Bank, Inc.	Mayfield	57.5	0.117	0.477	43,806	416	100M-500M	55.0	7,081	269	0.000
FORCHT BANK, NATIONAL ASSOCIATI	Lexington	57.5	0.075	0.428	72,905	949	500M-1B	62.5	11,686	639	0.001
Bank of Lexington, Inc.	Lexington	57.5	0.164	0.684	29,038	161	100M-500M	27.5	2,061	78	0.000
American Founders Bank, Inc.	Lexington	57.5	0.154	0.383	58,557	283	100M-500M	30.0	3,520	112	0.000
First Community Bank	Vanceburg	57.5	0.219	1.000	6,426	104	<100M	60.0	1,761	73	0.000
Metro Bank	Louisville	57.5	0.296	1.000	9,589	44	<100M	12.5	280	12	0.000
PBK BANK, INC.	Stanford	57.5	0.142	0.780	16,362	251	100M-500M	70.0	4,441	202	0.000
Citizens Union Bank of Shelbyville	Shelbyville	57.5	0.092	0.504	51,276	458	500M-1B	45.0	5,850	248	0.000
The Citizens National Bank of Somers	Somerset	55.0	0.113	0.481	37,163	359	100M-500M	47.5	4,833	196	0.000
Bluegrass Community Bank	Danville	55.0	0.233	0.905	11,525	78	<100M	37.5	1,376	40	0.000
Morgantown Bank & Trust Company,	Morgantown	55.0	0.124	0.770	18,060	253	100M-500M	65.0	4,228	194	0.000
Farmers & Traders Bank of Campton	Campton	55.0	0.167	1.000	8,158	83	<100M	60.0	2,400	55	0.003
Peoples Bank of Kentucky, Inc.	Flemingsburg	55.0	0.119	0.535	23,189	424	100M-500M	80.0	7,847	367	0.004
Hart County Bank and Trust Company	Munfordville	55.0	0.278	0.992	7,745	68	<100M	30.0	635	38	0.000
The First National Bank of Carrollton	Carrollton	55.0	0.126	0.956	12,379	140	<100M	47.5	1,945	96	0.000
The Farmers Bank	Nicholasville	55.0	0.151	0.769	15,550	126	100M-500M	35.0	1,737	74	0.000
The Citizens Bank	Hickman	52.5	0.109	1.000	11,959	168	100M-500M	60.0	3,040	124	0.000
The First Commonwealth Bank of Pre	Prestonsburg	52.5	0.065	0.772	20,313	345	100M-500M	72.5	7,146	187	0.000
River City Bank, Inc.	Louisville	52.5	0.061	1.000	16,852	130	100M-500M	30.0	1,972	52	0.000
Peoples Bank & Trust Company	Owenton	52.5	0.126	1.000	7,959	121	<100M	62.5	2,123	102	0.000
Bank of McCreary County	Whitley City	52.5	0.131	0.758	17,540	174	100M-500M	57.5	3,858	113	0.004
Peoples Security Bank	Louisa	52.5	0.140	1.000	7,308	157	<100M	67.5	2,763	133	0.000
Owingsville Banking Company	Owingsville	52.5	0.084	1.000	5,686	299	<100M	87.5	5,686	299	0.000

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The Lincoln National Bank of Hodgenv	Hodgenville	52.5	0.082	0.904	13,354	299	100M-500M	72.5	5,195	264	0.000
South Central Bank of Hardin County,	Elizabethtown	52.5	0.147	0.833	12,347	104	<100M	32.5	1,254	66	0.000
Home Federal Bank Corporation	Middlesboro	52.5	0.093	0.697	32,743	252	100M-500M	37.5	3,557	125	0.000
Grant County Deposit Bank	Williamstown	52.5	0.114	1.000	10,313	108	<100M	52.5	2,420	71	0.000
Cumberland Valley National Bank & T	East Bernstadt	52.5	0.112	0.382	45,975	348	100M-500M	40.0	4,694	167	0.004
First Farmers Bank and Trust Compan	Owenton	50.0	0.127	0.626	14,481	179	100M-500M	47.5	2,581	128	0.000
Farmers State Bank	Booneville	50.0	0.139	1.000	7,749	91	<100M	80.0	7,749	91	0.009
First & Peoples Bank and Trust Comp	Russell	50.0	0.081	0.824	16,437	206	100M-500M	52.5	3,721	144	0.000
Citizens Deposit Bank & Trust	Vanceburg	50.0	0.113	0.427	24,392	343	100M-500M	57.5	5,004	265	0.000
Security Bank and Trust Co.	Maysville	50.0	0.172	0.714	8,406	147	<100M	65.0	2,648	115	0.000
South Central Bank of Monroe County	Tompkinsville	50.0	0.122	0.611	14,411	219	100M-500M	62.5	3,366	162	0.000
The Salyersville National Bank	Salyersville	50.0	0.108	0.757	12,369	305	100M-500M	62.5	3,038	234	0.002
Century Bank of Kentucky, Inc.	Lawrenceburg	47.5	0.148	0.661	15,677	112	100M-500M	32.5	1,717	67	0.000
Central Kentucky Federal Savings Ban	Danville	47.5	0.115	0.812	14,409	88	100M-500M	30.0	1,635	44	0.000
Bank of Jamestown	Jamestown	47.5	0.095	0.732	15,935	186	100M-500M	42.5	2,264	132	0.000
Peoples Bank and Trust Company of C	Albany	47.5	0.162	0.996	5,262	93	<100M	60.0	1,976	76	0.000
United Bank & Trust Company	Versailles	47.5	0.080	0.357	44,999	367	500M-1B	40.0	4,294	222	0.000
Farmers Bank and Trust Company, Pri	Princeton	47.5	0.134	0.578	15,333	188	100M-500M	52.5	3,064	134	0.000
Bank of Cadiz and Trust Company	Cadiz	47.5	0.120	0.798	13,221	122	100M-500M	45.0	2,135	68	0.000
Fredonia Valley Bank	Fredonia	47.5	0.083	1.000	5,847	206	<100M	85.0	5,847	206	0.000
Jackson County Bank	Mc Kee	47.5	0.058	1.000	8,235	142	100M-500M	80.0	8,235	142	0.000
First Citizens Bank	Elizabethtown	47.5	0.111	0.451	33,353	196	100M-500M	35.0	3,502	85	0.000
The Farmers National Bank of Leban	Lebanon	45.0	0.146	0.657	14,103	103	<100M	32.5	1,766	61	0.000
The Commercial Bank of Grayson	Grayson	45.0	0.076	0.787	12,682	251	100M-500M	77.5	5,559	209	0.000
THE BANK - Oldham County, Inc.	Lagrange	45.0	0.101	0.786	13,922	135	100M-500M	35.0	1,689	74	0.000
Springfield State Bank	Springfield	45.0	0.085	0.547	22,685	233	100M-500M	40.0	3,028	150	0.000
United Citizens Bank & Trust Compan	Campbellsburg	45.0	0.120	0.792	11,013	145	<100M	52.5	2,213	109	0.000
Farmers Deposit Bank	Eminence	45.0	0.194	0.682	11,438	90	<100M	30.0	1,135	51	0.000
First Federal Savings Bank of Elizabeth	Elizabethtown	45.0	0.047	0.186	55,416	342	1B-10B	40.0	7,028	213	0.000
The Sacramento Deposit Bank	Sacramento	45.0	0.090	1.000	6,312	167	<100M	62.5	2,256	139	0.000
Central Bank of Jefferson County	Louisville	42.5	0.123	0.431	22,441	142	100M-500M	32.5	3,025	57	0.001
Meade County Bank	Brandenburg	40.0	0.053	1.000	8,060	68	100M-500M	25.0	1,055	36	0.000
The Peoples Bank	Mount Washington	40.0	0.133	0.604	12,101	68	<100M	10.0	562	24	0.000
Clinton Bank	Clinton	37.5	0.085	1.000	4,668	84	<100M	75.0	4,668	84	0.000
The Farmers National Bank of Scottsv	Scottsville	37.5	0.080	0.355	19,585	179	100M-500M	37.5	2,965	114	0.000
Bank of Clarkson	Clarkson	37.5	0.041	1.000	5,023	115	100M-500M	72.5	5,023	115	0.000
First Security Trust Bank, Inc.	Florence	37.5	0.134	0.332	14,097	142	100M-500M	42.5	2,686	88	0.000
The First National Bank of Mancheste	Manchester	37.5	0.094	0.531	14,173	171	100M-500M	40.0	2,319	105	0.000
Sebree Deposit Bank	Sebree	37.5	0.089	1.000	2,018	78	<100M	60.0	965	70	0.000
Eclipse Bank, Inc.	Louisville	37.5	0.130	0.330	17,790	106	100M-500M	17.5	1,170	54	0.000

**Table 3A Expanded. Small Business Lending Institutions in Kentucky Using Call Report Data, June 2012**

Name of Lending Institution	City	Small Business Lending (less than \$ million)					Micro Business Lending (less than \$ 100k)			CC Amount/TA <sup>1</sup>	
		Total Rank	TA Ratio <sup>1</sup>	TBL Ratio <sup>1</sup>	Amount (1,000)	Number	Institution Asset Size	Total Rank	Amount (1,000)		Number
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)		(9)
Bank of Maysville	Maysville	35.0	0.051	0.832	6,013	102	100M-500M	40.0	1,625	78	0.000
Bank of Buffalo	Buffalo	35.0	0.074	1.000	5,448	62	<100M	70.0	5,448	62	0.000
Carrollton Federal Bank	Carrollton	35.0	0.077	1.000	2,895	23	<100M	25.0	400	12	0.000
Bank of Caneyville	Caneyville	35.0	0.053	1.000	2,526	91	<100M	52.5	1,197	86	0.000
Commonwealth Community Bank, Inc	Hartford	35.0	0.028	1.000	4,570	100	100M-500M	42.5	1,675	79	0.000
The Citizens National Bank of Lebanon	Lebanon	35.0	0.051	1.000	5,850	81	100M-500M	75.0	5,850	81	0.000
First Federal Savings and Loan Associa	Morehead	35.0	0.109	0.931	4,191	35	<100M	25.0	523	16	0.000
Home Federal Savings and Loan Assoc	Ashland	32.5	0.039	0.706	12,481	102	100M-500M	27.5	1,889	61	0.000
The Bank of Harlan	Harlan	32.5	0.075	0.731	9,745	120	100M-500M	47.5	2,313	83	0.000
Winchester Federal Bank	Winchester	32.5	0.073	0.765	12,175	51	100M-500M	10.0	514	13	0.000
The Kevil Bank	Kevil	32.5	0.061	0.999	1,887	40	<100M	32.5	403	28	0.000
The First National Bank of Brooksville	Brooksville	32.5	0.023	0.999	1,516	84	<100M	55.0	1,516	84	0.000
West Point Bank	Radcliff	32.5	0.031	1.000	4,886	47	100M-500M	30.0	1,068	30	0.000
Bank of Hindman	Hindman	32.5	0.090	0.486	16,215	117	100M-500M	32.5	2,247	69	0.000
Inez Deposit Bank	Inez	32.5	0.043	0.991	7,395	69	100M-500M	30.0	1,127	38	0.002
Citizens Commerce National Bank	Versailles	32.5	0.064	0.490	14,862	168	100M-500M	35.0	2,451	109	0.006
Victory Community Bank	Fort Mitchell	32.5	0.061	0.906	9,438	42	100M-500M	12.5	452	8	0.000
First State Bank	Irvington	30.0	0.061	0.682	9,800	115	100M-500M	40.0	1,865	84	0.007
The Peoples Bank of Bullitt County	Shepherdsville	30.0	0.025	0.839	5,590	73	100M-500M	32.5	1,394	46	0.000
Blue Grass Federal Savings and Loan A	Paris	30.0	0.033	0.999	1,362	12	<100M	30.0	299	6	0.000
Bedford Loan & Deposit Bank	Bedford	30.0	0.047	1.000	4,067	63	<100M	40.0	1,136	43	0.000
The Harrison Deposit Bank and Trust (	Cynthiana	30.0	0.070	0.996	3,500	49	<100M	42.5	1,025	33	0.000
The Farmers National Bank of Cynthia	Cynthiana	27.5	0.102	0.403	10,656	103	100M-500M	12.5	678	55	0.000
Home Savings Bank, FSB	Ludlow	27.5	0.035	0.999	1,097	2	<100M	10.0	-	-	0.000
Citizens Bank	Hartford	27.5	0.038	0.999	952	29	<100M	50.0	952	29	0.000
Kentucky Federal Savings and Loan As	Covington	27.5	0.000	0.952	20	1	<100M	32.5	20	1	0.000
Commonwealth Bank, FSB	Mount Sterling	27.5	0.014	0.996	282	2	<100M	10.0	-	-	0.000
Citizens Federal Savings and Loan Ass	Covington	27.5	0.004	0.994	153	2	<100M	20.0	16	1	0.000
First Federal Savings Bank of Frankfor	Frankfort	25.0	0.035	0.909	4,861	22	100M-500M	12.5	276	6	0.000
Citizens Bank & Trust Company	Campbellsville	20.0	0.055	0.216	9,589	72	100M-500M	15.0	1,213	39	0.000
The First National Bank of Jackson	Jackson	20.0	0.067	0.493	6,936	66	100M-500M	17.5	884	36	0.004
Deposit Bank of Carlisle	Carlisle	17.5	0.049	0.493	2,957	97	<100M	47.5	1,371	93	0.000
First Federal Bank	Lexington	17.5	0.076	0.307	9,055	50	100M-500M	12.5	951	18	0.000
The Bankers' Bank of Kentucky, Inc.	Frankfort	10.0	0.037	0.160	2,475	9	<100M	10.0	-	-	0.000
First Federal Savings and Loan Associa	Hazard	10.0	0.010	0.210	946	6	<100M	10.0	-	-	0.000

<sup>1</sup> TA = total domestic assets held by the lender; TBL = total business loans held by the lender; and CC=credit card loans held by the lender.

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

**Table 3B. Expanded. Micro Business Lending Institutions in Kentucky Using Call Report Data, June 2012**

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)					All Small Business Lending (less than \$1 million)				
		Total	TA Ratio <sup>1</sup>	TBL Ratio <sup>1</sup>	Amount (1,000)	Number	Institution Asset Size	Total	Amount (1,000)	Number	CC Amount/TA <sup>1</sup>
		Rank						Rank			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)		
Bank of Columbia	Columbia	97.5	0.109	0.290	14,587	597	100M-500M	87.5	48,188	723	0.000
The Farmers Bank of Milton	Milton	97.5	0.080	1.000	16,696	345	100M-500M	62.5	16,696	345	0.000
Lewisburg Banking Company	Lewisburg	95.0	0.188	1.000	18,625	289	<100M	75.0	18,625	289	0.000
The Peoples Bank	Taylorsville	95.0	0.138	1.000	15,414	282	100M-500M	67.5	15,414	282	0.000
Elkton Bank & Trust Company	Elkton	95.0	0.105	1.000	13,908	301	100M-500M	62.5	13,908	301	0.002
First Guaranty Bank	Martin	92.5	0.198	1.000	11,045	285	<100M	70.0	11,045	285	0.000
Magnolia Bank, Incorporated	Magnolia	92.5	0.195	1.000	24,256	263	100M-500M	77.5	24,256	263	0.000
Dixon Bank	Dixon	90.0	0.116	1.000	10,436	261	<100M	60.0	10,436	261	0.000
Commercial Bank	West Liberty	90.0	0.094	1.000	13,108	218	100M-500M	57.5	13,108	218	0.000
Owingsville Banking Company	Owingsville	87.5	0.084	1.000	5,686	299	<100M	52.5	5,686	299	0.000
Fredonia Valley Bank	Fredonia	85.0	0.083	1.000	5,847	206	<100M	47.5	5,847	206	0.000
Citizens Bank of Cumberland County, Inc.	Burkesville	85.0	0.092	0.315	6,620	308	<100M	77.5	21,019	374	0.000
The Cecilian Bank	Cecilia	85.0	0.038	0.129	19,902	644	500M-1B	75.0	85,550	954	0.001
United Citizens Bank of Southern Kentucky	Columbia	85.0	0.056	0.241	7,963	339	100M-500M	72.5	26,014	432	0.000
The Paducah Bank and Trust Company	Paducah	85.0	0.034	0.126	18,596	569	500M-1B	85.0	105,048	962	0.000
United Community Bank of West Kentucky, Inc.	Morganfield	85.0	0.043	0.221	8,442	359	100M-500M	77.5	35,360	488	0.001
Citizens Deposit Bank of Arlington, Inc.	Arlington	85.0	0.049	0.261	8,707	443	100M-500M	72.5	26,237	539	0.000
Bank of Edmonson County	Brownsville	82.5	0.039	0.227	7,634	417	100M-500M	70.0	26,894	500	0.000
Farmers Bank and Trust Company	Marion	82.5	0.045	0.334	6,380	319	100M-500M	70.0	19,047	384	0.000
The Farmers Bank	Hardinsburg	82.5	0.063	0.200	6,217	311	<100M	72.5	22,784	375	0.000
The Monticello Banking Company	Monticello	82.5	0.032	0.138	18,506	748	500M-1B	77.5	88,268	1,090	0.000
First Security Bank of Kentucky	Central City	82.5	0.083	0.395	6,052	214	<100M	75.0	15,336	267	0.000
Edmonton State Bank	Glasgow	82.5	0.030	0.142	13,404	787	100M-500M	70.0	55,304	972	0.000
South Central Bank, Inc.	Glasgow	80.0	0.035	0.133	9,524	393	100M-500M	70.0	43,531	555	0.000
First Kentucky Bank, Inc.	Mayfield	80.0	0.028	0.160	10,354	372	100M-500M	70.0	46,989	562	0.000
Peoples Bank of Kentucky, Inc.	Flemingsburg	80.0	0.040	0.181	7,847	367	100M-500M	55.0	23,189	424	0.004
Jackson County Bank	Mc Kee	80.0	0.058	1.000	8,235	142	100M-500M	47.5	8,235	142	0.000
The Casey County Bank, Inc.	Liberty	80.0	0.039	0.266	6,545	384	100M-500M	65.0	20,366	454	0.000
Stock Yards Bank & Trust Company	Louisville	80.0	0.036	0.079	75,424	943	1B-10B	77.5	391,464	2,199	0.000
Peoples Exchange Bank	Stanton	80.0	0.029	0.121	9,883	501	100M-500M	85.0	64,153	742	0.000
Farmers State Bank	Booneville	80.0	0.139	1.000	7,749	91	<100M	50.0	7,749	91	0.009
Wilson & Muir Bank & Trust Company	Bardstown	80.0	0.032	0.108	13,768	559	100M-500M	82.5	81,979	881	0.002
Hyden Citizens Bank	Hyden	77.5	0.062	0.263	8,071	166	100M-500M	82.5	30,663	241	0.008
The Commercial Bank of Grayson	Grayson	77.5	0.033	0.345	5,559	209	100M-500M	45.0	12,682	251	0.000
Clinton Bank	Clinton	75.0	0.085	1.000	4,668	84	<100M	37.5	4,668	84	0.000
The First National Bank of Grayson	Grayson	75.0	0.029	0.191	6,841	379	100M-500M	57.5	24,832	460	0.000
Town Square Bank, Inc.	Ashland	75.0	0.042	0.128	7,116	271	100M-500M	80.0	42,594	437	0.003
First Community Bank of Western Kentucky, Inc.	Clinton	75.0	0.050	0.436	4,122	190	<100M	60.0	9,452	226	0.000

**Table 3B. Expanded. Micro Business Lending Institutions in Kentucky Using Call Report Data, June 2012**

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)					All Small Business Lending (less than \$1 million)					
		Total		TBL Ratio <sup>1</sup>	Amount (1,000)	Number	Institution Asset Size	Total		Amount (1,000)	Number	CC Amount/TA <sup>1</sup>
		Rank	TA Ratio <sup>1</sup>					Rank	Rank			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)			
Citizens Bank	Mount Vernon	75.0	0.043	0.184	5,807	209	100M-500M	75.0	25,939	291	0.000	
First United Bank and Trust Company	Madisonville	75.0	0.033	0.197	6,691	289	100M-500M	72.5	30,027	431	0.000	
Ohio Valley Financial Group	Henderson	75.0	0.042	0.093	9,623	338	100M-500M	77.5	59,414	555	0.000	
The Citizens National Bank of Lebanon	Lebanon	75.0	0.051	1.000	5,850	81	100M-500M	35.0	5,850	81	0.000	
Bank of Clarkson	Clarkson	72.5	0.041	1.000	5,023	115	100M-500M	37.5	5,023	115	0.000	
Independence Bank of Kentucky	Owensboro	72.5	0.019	0.090	22,897	907	1B-10B	70.0	133,602	1,401	0.000	
American Bank & Trust Company, Inc.	Bowling Green	72.5	0.033	0.113	7,848	312	100M-500M	75.0	48,000	480	0.000	
The First Commonwealth Bank of Prestonsburg	Prestonsburg	72.5	0.023	0.271	7,146	187	100M-500M	52.5	20,313	345	0.000	
Kentucky Home Bank	Bardstown	72.5	0.052	0.200	5,338	237	100M-500M	72.5	23,627	336	0.000	
First & Farmers National Bank, Inc.	Somerset	72.5	0.020	0.118	9,682	464	100M-500M	62.5	47,791	646	0.000	
The Peoples Bank	Marion	72.5	0.088	0.267	3,216	114	<100M	62.5	11,860	164	0.000	
First Security Bank of Owensboro, Inc.	Owensboro	72.5	0.026	0.095	10,329	351	100M-500M	70.0	56,373	547	0.000	
United Southern Bank	Hopkinsville	72.5	0.030	0.120	7,438	273	100M-500M	72.5	42,438	427	0.000	
The Lincoln National Bank of Hodgenville	Hodgenville	72.5	0.032	0.352	5,195	264	100M-500M	52.5	13,354	299	0.000	
The First National Bank of Russell Springs	Russell Springs	70.0	0.034	0.116	6,319	296	100M-500M	67.5	32,844	403	0.000	
First Southern National Bank	Lancaster	70.0	0.020	0.090	13,547	634	500M-1B	65.0	74,809	949	0.000	
PBK BANK, INC.	Stanford	70.0	0.038	0.212	4,441	202	100M-500M	57.5	16,362	251	0.000	
The Farmers National Bank of Danville	Danville	70.0	0.019	0.098	8,938	349	100M-500M	67.5	54,821	571	0.000	
Auburn Banking Company	Auburn	70.0	0.047	0.228	3,186	160	<100M	62.5	12,807	203	0.000	
Bank of Buffalo	Buffalo	70.0	0.074	1.000	5,448	62	<100M	35.0	5,448	62	0.000	
Farmers Bank & Capital Trust Company	Frankfort	67.5	0.015	0.089	10,884	487	500M-1B	65.0	71,046	726	0.000	
First National Bank and Trust	London	67.5	0.029	0.133	6,097	228	100M-500M	72.5	36,886	364	0.000	
PBI Bank	Louisville	67.5	0.019	0.056	25,570	1,144	1B-10B	60.0	114,811	1,678	0.000	
Peoples Security Bank	Louisa	67.5	0.053	0.378	2,763	133	<100M	52.5	7,308	157	0.000	
Peoples Bank and Trust Company of Madison	Berea	67.5	0.021	0.092	8,268	474	100M-500M	70.0	56,560	681	0.000	
Community Trust Bank, Inc.	Pikeville	67.5	0.017	0.072	60,148	2,206	1B-10B	65.0	353,098	3,531	0.000	
Citizens Bank of Northern Kentucky, Inc.	Newport	67.5	0.028	0.108	7,133	217	100M-500M	72.5	45,131	391	0.003	
Citizens First Bank, Inc.	Bowling Green	67.5	0.028	0.082	11,011	323	100M-500M	72.5	67,056	531	0.000	
Hancock Bank & Trust Company	Hawesville	67.5	0.026	0.086	9,163	331	100M-500M	75.0	62,160	7,797	0.001	
Kentucky Bank	Paris	65.0	0.016	0.087	10,876	375	500M-1B	62.5	69,165	603	0.002	
South Central Bank of Daviess County, Inc.	Owensboro	65.0	0.028	0.134	4,836	221	100M-500M	65.0	25,847	331	0.000	
Leitchfield Deposit Bank & Trust Company	Leitchfield	65.0	0.042	0.093	4,600	191	100M-500M	70.0	29,015	297	0.003	
Hometown Bank of Corbin, Inc.	Corbin	65.0	0.037	0.123	4,934	200	100M-500M	75.0	32,450	330	0.000	
Morgantown Bank & Trust Company, Incorporated	Morgantown	65.0	0.029	0.180	4,228	194	100M-500M	55.0	18,060	253	0.000	
Traditional Bank, Inc.	Mount Sterling	65.0	0.016	0.060	16,877	716	1B-10B	75.0	160,546	1,282	0.000	
Peoples Bank & Trust Company of Hazard	Hazard	65.0	0.028	0.072	8,054	365	100M-500M	70.0	52,645	564	0.000	
Security Bank and Trust Co.	Maysville	65.0	0.054	0.225	2,648	115	<100M	50.0	8,406	147	0.000	
South Central Bank of Monroe County	Tompkinsville	62.5	0.028	0.143	3,366	162	100M-500M	50.0	14,411	219	0.000	
FORCHT BANK, NATIONAL ASSOCIATION	Lexington	62.5	0.012	0.069	11,686	639	500M-1B	57.5	72,905	949	0.001	

**Table 3B. Expanded. Micro Business Lending Institutions in Kentucky Using Call Report Data, June 2012**

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)					All Small Business Lending (less than \$1 million)				
		Total	TA Ratio <sup>1</sup>	TBL Ratio <sup>1</sup>	Amount (1,000)	Number	Institution Asset Size	Total	Amount (1,000)	Number	CC Amount/TA <sup>1</sup>
		Rank						Rank			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)		
The Sacramento Deposit Bank	Sacramento	62.5	0.032	0.357	2,256	139	<100M	45.0	6,312	167	0.000
Bank of the Mountains, Inc.	West Liberty	62.5	0.040	0.215	2,799	123	<100M	62.5	12,416	176	0.002
The Salyersville National Bank	Salyersville	62.5	0.026	0.186	3,038	234	100M-500M	50.0	12,369	305	0.002
Central Bank & Trust Co.	Lexington	62.5	0.014	0.043	26,316	941	1B-10B	65.0	224,375	1,746	0.004
Heritage Bank	Hopkinsville	62.5	0.013	0.076	13,047	614	1B-10B	65.0	87,577	942	0.000
Peoples Bank & Trust Company	Owenton	62.5	0.034	0.267	2,123	102	<100M	52.5	7,959	121	0.000
The Murray Bank	Murray	60.0	0.020	0.128	4,685	239	100M-500M	57.5	25,249	352	0.000
First National Bank of Muhlenberg County, K	Central City	60.0	0.028	0.165	4,019	150	100M-500M	57.5	19,747	218	0.000
First Community Bank	Vanceburg	60.0	0.060	0.274	1,761	73	<100M	57.5	6,426	104	0.000
The Citizens Bank	Hickman	60.0	0.028	0.254	3,040	124	100M-500M	52.5	11,959	168	0.000
Peoples Bank and Trust Company of Clinton	Albany	60.0	0.061	0.374	1,976	76	<100M	47.5	5,262	93	0.000
Planters Bank, Inc.	Hopkinsville	60.0	0.014	0.044	9,823	395	500M-1B	65.0	86,103	708	0.000
The Bank of Kentucky, Inc.	Crestview Hills	60.0	0.011	0.027	19,504	680	1B-10B	70.0	274,722	1,708	0.004
Citizens Guaranty Bank	Richmond	60.0	0.031	0.146	3,893	136	100M-500M	62.5	21,518	217	0.000
Farmers & Traders Bank of Campton	Campton	60.0	0.049	0.294	2,400	55	<100M	55.0	8,158	83	0.003
Franklin Bank & Trust Company	Franklin	60.0	0.021	0.061	7,346	295	100M-500M	67.5	58,616	494	0.000
Sebree Deposit Bank	Sebree	60.0	0.043	0.478	965	70	<100M	37.5	2,018	78	0.000
Whitaker Bank	Lexington	60.0	0.011	0.049	15,990	1,349	1B-10B	65.0	153,182	1,988	0.002
Bank of McCreary County	Whitley City	57.5	0.029	0.167	3,858	113	100M-500M	52.5	17,540	174	0.004
Citizens Deposit Bank & Trust	Vanceburg	57.5	0.023	0.088	5,004	265	100M-500M	50.0	24,392	343	0.000
Louisa Community Bank	Louisa	57.5	0.067	0.150	1,936	74	<100M	62.5	12,338	114	0.000
Town & Country Bank and Trust Company	Bardstown	55.0	0.017	0.064	5,469	307	100M-500M	65.0	46,856	480	0.000
Heritage Bank, Inc.	Erlanger	55.0	0.016	0.047	7,747	303	100M-500M	80.0	97,607	651	0.001
Taylor County Bank	Campbellsville	55.0	0.026	0.091	4,144	169	100M-500M	80.0	38,335	295	0.000
Community Financial Services Bank	Benton	55.0	0.014	0.043	8,029	442	500M-1B	57.5	55,325	625	0.000
FNB Bank, Inc.	Mayfield	55.0	0.019	0.077	7,081	269	100M-500M	57.5	43,806	416	0.000
The First National Bank of Brooksville	Brooksville	55.0	0.023	0.999	1,516	84	<100M	32.5	1,516	84	0.000
Citizens Bank & Trust Co. of Jackson	Jackson	52.5	0.028	0.078	3,577	139	100M-500M	62.5	25,073	230	0.007
1st Trust Bank, Inc.	Hazard	52.5	0.030	0.055	4,034	158	100M-500M	62.5	31,632	269	0.000
Republic Bank & Trust Company	Louisville	52.5	0.005	0.022	14,514	464	1B-10B	62.5	293,316	1,529	0.003
Grant County Deposit Bank	Williamstown	52.5	0.027	0.235	2,420	71	<100M	52.5	10,313	108	0.000
Peoples Bank	Lebanon	52.5	0.043	0.142	2,047	62	<100M	60.0	12,425	102	0.000
Bank of Caneyville	Caneyville	52.5	0.025	0.474	1,197	86	<100M	35.0	2,526	91	0.000
First & Peoples Bank and Trust Company	Russell	52.5	0.018	0.187	3,721	144	100M-500M	50.0	16,437	206	0.000
Farmers Bank and Trust Company, Princeton	Princeton	52.5	0.027	0.116	3,064	134	100M-500M	47.5	15,333	188	0.000
United Citizens Bank & Trust Company	Campbellsburg	52.5	0.024	0.159	2,213	109	<100M	45.0	11,013	145	0.000
Cumberland Security Bank, Inc.	Somerset	50.0	0.023	0.073	3,704	156	100M-500M	70.0	35,642	284	0.000
Citizens Bank	Hartford	50.0	0.038	0.999	952	29	<100M	27.5	952	29	0.000
Alliance Banking Company	Winchester	47.5	0.030	0.118	1,768	70	<100M	62.5	13,597	123	0.000



**Table 3B. Expanded. Micro Business Lending Institutions in Kentucky Using Call Report Data, June 2012**

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)					All Small Business Lending (less than \$1 million)				
		Total	TA Ratio <sup>1</sup>	TBL Ratio <sup>1</sup>	Amount (1,000)	Number	Institution	Total Rank	Amount	Number	CC
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
First Farmers Bank and Trust Company	Owenton	47.5	0.023	0.112	2,581	128	100M-500M	50.0	14,481	179	0.000
Deposit Bank of Carlisle	Carlisle	47.5	0.023	0.228	1,371	93	<100M	17.5	2,957	97	0.000
Farmers Deposit Bank of Middleburg, Inc.	Middleburg	47.5	0.032	0.118	1,539	111	<100M	57.5	10,993	147	0.000
The Citizens National Bank of Somerset	Somerset	47.5	0.015	0.063	4,833	196	100M-500M	55.0	37,163	359	0.000
Commonwealth Bank and Trust Company	Louisville	47.5	0.010	0.039	8,237	259	500M-1B	62.5	86,267	571	0.003
The First National Bank of Carrollton	Carrollton	47.5	0.020	0.150	1,945	96	<100M	55.0	12,379	140	0.000
The Bank of Harlan	Harlan	47.5	0.018	0.174	2,313	83	100M-500M	32.5	9,745	120	0.000
Bank of Cadiz and Trust Company	Cadiz	45.0	0.019	0.129	2,135	68	100M-500M	47.5	13,221	122	0.000
Citizens Union Bank of Shelbyville	Shelbyville	45.0	0.010	0.058	5,850	248	500M-1B	57.5	51,276	458	0.000
South Central Bank of Bowling Green, Inc.	Bowling Green	45.0	0.017	0.080	3,803	149	100M-500M	57.5	28,772	250	0.000
First Security Trust Bank, Inc.	Florence	42.5	0.026	0.063	2,686	88	100M-500M	37.5	14,097	142	0.000
Commonwealth Community Bank, Inc.	Hartford	42.5	0.010	0.366	1,675	79	100M-500M	35.0	4,570	100	0.000
Kentucky Neighborhood Bank	Elizabethtown	42.5	0.023	0.078	2,854	100	100M-500M	65.0	27,778	194	0.000
Bank of Jamestown	Jamestown	42.5	0.014	0.104	2,264	132	100M-500M	47.5	15,935	186	0.000
The Harrison Deposit Bank and Trust Company	Cynthiana	42.5	0.020	0.292	1,025	33	<100M	30.0	3,500	49	0.000
The Bank of Henderson Inc.	Henderson	42.5	0.027	0.099	2,110	71	<100M	67.5	18,176	129	0.000
Citizens National Bank of Paintsville	Paintsville	42.5	0.010	0.048	5,835	201	500M-1B	60.0	60,680	443	0.000
The First Capital Bank of Kentucky	Louisville	42.5	0.013	0.028	6,138	171	100M-500M	65.0	77,783	419	0.000
United Bank & Trust Company	Versailles	40.0	0.008	0.034	4,294	222	500M-1B	47.5	44,999	367	0.000
Springfield State Bank	Springfield	40.0	0.011	0.073	3,028	150	100M-500M	45.0	22,685	233	0.000
First State Financial, Inc.	Pineville	40.0	0.013	0.033	5,175	201	100M-500M	62.5	56,725	408	0.000
Bank of Maysville	Maysville	40.0	0.014	0.225	1,625	78	100M-500M	35.0	6,013	102	0.000
Madison Bank	Richmond	40.0	0.021	0.068	2,646	113	100M-500M	62.5	26,263	203	0.000
The First National Bank of Manchester	Manchester	40.0	0.015	0.087	2,319	105	100M-500M	37.5	14,173	171	0.000
Cumberland Valley National Bank & Trust Company	East Bernstadt	40.0	0.011	0.039	4,694	167	100M-500M	52.5	45,975	348	0.004
First State Bank	Irvington	40.0	0.012	0.130	1,865	84	100M-500M	30.0	9,800	115	0.007
Bedford Loan & Deposit Bank	Bedford	40.0	0.013	0.279	1,136	43	<100M	30.0	4,067	63	0.000
First Federal Savings Bank of Elizabethtown	Elizabethtown	40.0	0.006	0.024	7,028	213	1B-10B	45.0	55,416	342	0.000
Bank of Ohio County, Inc.	Beaver Dam	37.5	0.019	0.081	1,704	75	<100M	57.5	16,670	135	0.000
King Southern Bank	Chaplin	37.5	0.015	0.042	2,606	114	100M-500M	57.5	31,281	212	0.000
Home Federal Bank Corporation	Middlesboro	37.5	0.010	0.076	3,557	125	100M-500M	52.5	32,743	252	0.000
Bluegrass Community Bank	Danville	37.5	0.028	0.108	1,376	40	<100M	55.0	11,525	78	0.000
The Farmers National Bank of Scottsville	Scottsville	37.5	0.012	0.054	2,965	114	100M-500M	37.5	19,585	179	0.000
First Citizens Bank	Elizabethtown	35.0	0.012	0.047	3,502	85	100M-500M	47.5	33,353	196	0.000
Citizens Commerce National Bank	Versailles	35.0	0.011	0.081	2,451	109	100M-500M	32.5	14,862	168	0.006
The Citizens Bank	Morehead	35.0	0.016	0.092	1,921	72	100M-500M	67.5	20,927	118	0.000
The Farmers Bank	Nicholasville	35.0	0.017	0.086	1,737	74	100M-500M	55.0	15,550	126	0.000
THE BANK - Oldham County, Inc.	Lagrange	35.0	0.012	0.095	1,689	74	100M-500M	45.0	13,922	135	0.000
Bank of Hindman	Hindman	32.5	0.012	0.067	2,247	69	100M-500M	32.5	16,215	117	0.000

**Table 3B. Expanded. Micro Business Lending Institutions in Kentucky Using Call Report Data, June 2012**

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)					All Small Business Lending (less than \$1 million)				
		Total	TA Ratio <sup>1</sup>	TBL Ratio <sup>1</sup>	Amount (1,000)	Number	Institution	Total Rank	Amount	Number	CC
		(1)	(2)	(3)	(4)	(5)	Asset Size (6)	(7)	(1,000) (8)	(9)	Amount/TA <sup>1</sup> (10)
Central Bank of Jefferson County	Louisville	32.5	0.017	0.058	3,025	57	100M-500M	42.5	22,441	142	0.001
Century Bank of Kentucky, Inc.	Lawrenceburg	32.5	0.016	0.072	1,717	67	100M-500M	47.5	15,677	112	0.000
The Peoples Bank of Bullitt County	Shepherdsville	32.5	0.006	0.209	1,394	46	100M-500M	30.0	5,590	73	0.000
The Farmers National Bank of Lebanon	Lebanon	32.5	0.018	0.082	1,766	61	<100M	45.0	14,103	103	0.000
South Central Bank of Hardin County, Inc.	Elizabethtown	32.5	0.015	0.085	1,254	66	<100M	52.5	12,347	104	0.000
Kentucky Federal Savings and Loan Association	Covington	32.5	0.000	0.952	20	1	<100M	27.5	20	1	0.000
The Kevil Bank	Kevil	32.5	0.013	0.213	403	28	<100M	32.5	1,887	40	0.000
River City Bank, Inc.	Louisville	30.0	0.007	0.117	1,972	52	100M-500M	52.5	16,852	130	0.000
Farmers Deposit Bank	Eminence	30.0	0.019	0.068	1,135	51	<100M	45.0	11,438	90	0.000
Hart County Bank and Trust Company	Munfordville	30.0	0.023	0.081	635	38	<100M	55.0	7,745	68	0.000
Central Kentucky Federal Savings Bank	Danville	30.0	0.013	0.092	1,635	44	100M-500M	47.5	14,409	88	0.000
Blue Grass Federal Savings and Loan Association	Paris	30.0	0.007	0.219	299	6	<100M	30.0	1,362	12	0.000
Inez Deposit Bank	Inez	30.0	0.007	0.151	1,127	38	100M-500M	32.5	7,395	69	0.002
West Point Bank	Radcliff	30.0	0.007	0.219	1,068	30	100M-500M	32.5	4,886	47	0.000
American Founders Bank, Inc.	Lexington	30.0	0.009	0.023	3,520	112	100M-500M	57.5	58,557	283	0.000
The Salt Lick Deposit Bank	Salt Lick	27.5	0.018	0.066	1,325	48	<100M	65.0	19,206	88	0.001
Bank of Lexington, Inc.	Lexington	27.5	0.012	0.049	2,061	78	100M-500M	57.5	29,038	161	0.000
Bank of the Bluegrass and Trust Company	Lexington	27.5	0.011	0.036	2,455	85	100M-500M	60.0	37,641	200	0.000
Kentucky Farmers Bank Corporation	Catlettsburg	27.5	0.011	0.062	1,822	68	100M-500M	67.5	29,157	141	0.000
Home Federal Savings and Loan Association	Ashland	27.5	0.006	0.107	1,889	61	100M-500M	32.5	12,481	102	0.000
First Federal Savings and Loan Association	Morehead	25.0	0.014	0.116	523	16	<100M	35.0	4,191	35	0.000
Carrollton Federal Bank	Carrollton	25.0	0.011	0.138	400	12	<100M	35.0	2,895	23	0.000
Meade County Bank	Brandenburg	25.0	0.007	0.131	1,055	36	100M-500M	40.0	8,060	68	0.000
Citizens Federal Savings and Loan Association	Covington	20.0	0.000	0.104	16	1	<100M	27.5	153	2	0.000
Eclipse Bank, Inc.	Louisville	17.5	0.009	0.022	1,170	54	100M-500M	37.5	17,790	106	0.000
The First National Bank of Jackson	Jackson	17.5	0.009	0.063	884	36	100M-500M	20.0	6,936	66	0.004
Citizens Bank & Trust Company	Campbellsville	15.0	0.007	0.027	1,213	39	100M-500M	20.0	9,589	72	0.000
Victory Community Bank	Fort Mitchell	12.5	0.003	0.043	452	8	100M-500M	32.5	9,438	42	0.000
First Federal Bank	Lexington	12.5	0.008	0.032	951	18	100M-500M	17.5	9,055	50	0.000
Metro Bank	Louisville	12.5	0.009	0.029	280	12	<100M	57.5	9,589	44	0.000
The Farmers National Bank of Cynthiana	Cynthiana	12.5	0.007	0.026	678	55	100M-500M	27.5	10,656	103	0.000
First Federal Savings Bank of Frankfort	Frankfort	12.5	0.002	0.052	276	6	100M-500M	25.0	4,861	22	0.000
The Peoples Bank	Mount Washington	10.0	0.006	0.028	562	24	<100M	40.0	12,101	68	0.000
First Federal Savings and Loan Association	Hazard	10.0	0.000	0.000	-	-	<100M	10.0	946	6	0.000
Commonwealth Bank, FSB	Mount Sterling	10.0	0.000	0.000	-	-	<100M	27.5	282	2	0.000
The Bankers' Bank of Kentucky, Inc.	Frankfort	10.0	0.000	0.000	-	-	<100M	10.0	2,475	9	0.000
Home Savings Bank, FSB	Ludlow	10.0	0.000	0.000	-	-	<100M	27.5	1,097	2	0.000
Winchester Federal Bank	Winchester	10.0	0.003	0.032	514	13	100M-500M	32.5	12,175	51	0.000

<sup>1</sup> TA = total domestic assets held by the lender; TBL = total business loans held by the lender; and CC=credit card loans held by the lender.

**Table 3B. Expanded. Micro Business Lending Institutions in Kentucky Using Call Report Data, June 2012**

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)					Institution Asset Size (6)	All Small Business Lending (less than \$1 million)			
		Total	TA Ratio <sup>1</sup> (2)	TBL Ratio <sup>1</sup> (3)	Amount (1,000) (4)	Number (5)		Total Rank (7)	Amount (1,000) (8)	Number (9)	CC Amount/TA <sup>1</sup> (10)
		Rank (1)									

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