

Table 3A Expanded. Small Business Lending Institutions in Kentucky Using Call Report Data, June 2013

Name of Lending Institution	City	Small Business Lending (less than \$ million)					Micro Business Lending (less than \$ 100k)			CC Amount/TA ¹	
		Total Rank	TA Ratio ¹	TBL Ratio ¹	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	0.307	0.931	39,160	609	100M-500M	95	13,085	489	0.000
Wilson & Muir Bank & Trust Company	Bardstown	85.0	0.193	0.640	79,305	872	100M-500M	80	13,273	561	0.002
The Monticello Banking Company	Monticello	82.5	0.160	0.644	85,550	1,041	500M-1B	83	16,491	703	0.000
United Community Bank of West Kentucky, I	Morganfield	82.5	0.169	0.908	36,009	510	100M-500M	88	9,028	378	0.002
Peoples Exchange Bank	Stanton	80.0	0.168	0.759	56,065	654	100M-500M	73	8,364	442	0.000
Magnolia Bank, Incorporated	Magnolia	80.0	0.190	1.000	26,117	263	100M-500M	93	26,117	263	0.000
The Paducah Bank and Trust Company	Paducah	80.0	0.172	0.575	91,160	922	500M-1B	80	16,104	542	0.001
Lewisburg Banking Company	Lewisburg	80.0	0.240	1.000	24,353	283	100M-500M	95	24,353	283	0.000
Town Square Bank, Inc.	Ashland	80.0	0.255	0.764	39,439	427	100M-500M	70	6,430	258	0.004
Stock Yards Bank & Trust Company	Louisville	77.5	0.193	0.418	434,084	2,525	1B-10B	63	35,894	1,036	0.000
Traditional Bank, Inc.	Mount Sterl	77.5	0.155	0.562	165,953	1,247	1B-10B	68	17,252	678	0.000
Taylor County Bank	Campbellsvi	77.5	0.241	0.884	39,450	300	100M-500M	60	4,697	180	0.000
The Cecilian Bank	Cecilia	77.5	0.172	0.534	94,647	981	500M-1B	85	20,255	650	0.001
Heritage Bank, Inc.	Erlanger	77.5	0.204	0.551	96,561	617	100M-500M	55	7,785	281	0.001
Kentucky Home Bank	Bardstown	77.5	0.217	0.927	23,379	341	100M-500M	78	5,512	238	0.000
Citizens Bank of Cumberland County, Inc.	Burkesville	77.5	0.279	0.993	19,528	357	<100M	85	6,287	293	0.000
Hancock Bank & Trust Company	Hawesville	75.0	0.182	0.577	57,813	453	100M-500M	70	9,097	302	0.001
Ohio Valley Financial Group	Henderson	75.0	0.201	0.516	49,010	500	100M-500M	68	7,297	323	0.000
Peoples Bank and Trust Company of Madison	Berea	75.0	0.140	0.676	54,157	727	100M-500M	75	8,951	529	0.000
Hometown Bank of Corbin, Inc.	Corbin	75.0	0.245	0.804	32,910	317	100M-500M	65	4,888	182	0.000
Cumberland Security Bank, Inc.	Somerset	72.5	0.230	0.717	37,439	284	100M-500M	50	3,608	157	0.000
Hyden Citizens Bank	Hyden	72.5	0.212	0.877	26,929	211	100M-500M	65	4,491	134	0.009
The Peoples Bank	Marion	72.5	0.338	1.000	12,087	173	<100M	70	3,193	118	0.000
Peoples Bank & Trust Company of Hazard	Hazard	72.5	0.196	0.474	54,574	558	100M-500M	68	8,067	356	0.000
The Bank of Kentucky, Inc.	Crestview H	72.5	0.160	0.372	281,855	1,766	1B-10B	60	19,303	679	0.004
South Central Bank of Daviess County, Inc	Owensboro	72.5	0.171	0.815	30,793	319	100M-500M	70	5,716	212	0.000
American Bank & Trust Company, Inc.	Bowling Gre	72.5	0.173	0.648	44,356	464	100M-500M	73	7,688	304	0.000
United Citizens Bank of Southern Kentucky	Columbia	72.5	0.176	0.842	24,802	435	100M-500M	88	8,131	344	0.000
First Kentucky Bank, Inc.	Mayfield	70.0	0.128	0.717	48,566	559	100M-500M	80	10,638	370	0.000
First Farmers Bank and Trust Company	Owenton	70.0	0.210	1.000	23,034	201	100M-500M	50	2,359	153	0.000
South Central Bank, Inc.	Glasgow	70.0	0.146	0.583	40,201	543	100M-500M	80	9,134	397	0.000
Franklin Bank & Trust Company	Franklin	70.0	0.180	0.479	63,878	532	100M-500M	63	8,191	306	0.000
The Farmers Bank	Hardinsburg	70.0	0.219	0.725	22,532	364	100M-500M	80	5,986	297	0.000
First Security Bank of Kentucky	Central Cit	70.0	0.205	0.941	17,525	291	<100M	83	6,019	229	0.000
Leitchfield Deposit Bank & Trust Company	Leitchfield	70.0	0.245	0.628	28,626	301	100M-500M	63	4,302	191	0.003

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		Total Rank	TA Ratio ¹	TBL Ratio ¹	Amount (1,000)	Number	Institution Asset Size	Total Rank	Amount (1,000)		Number
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)		(9)
Citizens Bank	Mount Verno	70.0	0.191	0.785	26,043	295	100M-500M	75	5,740	209	0.000
Citizens Deposit Bank of Arlington, Inc.	Arlington	70.0	0.146	0.734	25,689	544	100M-500M	88	8,626	441	0.000
Whitaker Bank	Lexington	70.0	0.109	0.502	154,641	1,939	1B-10B	73	28,087	1,336	0.002
Citizens Bank of Northern Kentucky, Inc.	Newport	70.0	0.173	0.597	44,075	381	100M-500M	60	6,592	210	0.004
First United Bank and Trust Company	Madisonvill	70.0	0.149	0.759	29,901	412	100M-500M	75	6,647	284	0.000
First Security Bank of Owensboro, Inc.	Owensboro	70.0	0.145	0.530	64,715	581	100M-500M	70	10,879	379	0.000
Kentucky Neighborhood Bank	Elizabethto	70.0	0.227	0.740	29,363	205	100M-500M	43	2,943	101	0.000
First Guaranty Bank	Martin	70.0	0.203	1.000	11,895	273	<100M	93	11,895	273	0.000
The First National Bank of Russell Spring	Russell Spr	67.5	0.175	0.637	33,658	397	100M-500M	68	5,729	292	0.000
Farmers Bank and Trust Company	Marion	67.5	0.134	0.995	18,515	372	100M-500M	83	5,976	305	0.000
Republic Bank & Trust Company	Louisville	67.5	0.110	0.467	351,682	1,657	1B-10B	53	14,946	456	0.003
Kentucky Bank	Paris	67.5	0.108	0.553	76,463	598	500M-1B	65	10,915	351	0.002
First Community Bank	Vanceburg	67.5	0.219	1.000	7,806	132	<100M	65	2,455	95	0.000
First National Bank and Trust	London	67.5	0.160	0.758	32,452	350	100M-500M	73	6,512	227	0.000
The Farmers National Bank of Danville	Danville	67.5	0.118	0.560	52,242	520	100M-500M	63	8,381	315	0.000
Edmonton State Bank	Glasgow	67.5	0.115	0.529	51,477	740	100M-500M	73	9,831	548	0.000
Bank of Edmonson County	Brownsville	67.5	0.133	0.764	26,594	472	100M-500M	83	7,277	394	0.000
The Citizens Bank	Morehead	67.5	0.179	1.000	21,368	112	100M-500M	25	1,353	57	0.000
The Peoples Bank	Taylorsvill	65.0	0.124	1.000	13,803	237	100M-500M	93	13,803	237	0.000
United Southern Bank	Hopkinsvill	65.0	0.147	0.639	36,981	351	100M-500M	63	5,720	227	0.000
Citizens Deposit Bank & Trust	Vanceburg	65.0	0.127	0.532	46,895	529	100M-500M	70	8,199	376	0.000
FNB Bank, Inc.	Mayfield	65.0	0.135	0.555	53,954	459	100M-500M	60	7,447	285	0.000
Community Trust Bank, Inc.	Pikeville	65.0	0.099	0.409	356,719	3,754	1B-10B	68	56,380	2,322	0.000
Farmers Bank & Capital Trust Company	Frankfort	65.0	0.101	0.576	68,686	660	500M-1B	65	10,090	426	0.000
Auburn Banking Company	Auburn	65.0	0.185	0.921	12,855	198	<100M	70	3,047	153	0.000
First State Financial, Inc.	Pineville	65.0	0.156	0.401	58,448	394	100M-500M	40	4,676	171	0.000
Elkton Bank & Trust Company	Elkton	65.0	0.113	1.000	14,480	332	100M-500M	95	14,480	332	0.002
Citizens First Bank, Inc.	Bowling Gre	65.0	0.151	0.392	62,010	529	100M-500M	58	7,322	314	0.000
American Founders Bank, Inc.	Lexington	65.0	0.198	0.528	58,554	217	100M-500M	45	6,245	99	0.000
Louisa Community Bank	Louisa	65.0	0.477	0.965	13,787	136	<100M	55	2,009	89	0.000
The Farmers Bank of Milton	Milton	62.5	0.080	1.000	17,321	347	100M-500M	98	17,321	347	0.000
Morgantown Bank & Trust Company, Incorpor	Morgantown	62.5	0.124	0.822	18,620	236	100M-500M	60	4,078	177	0.000
The Casey County Bank, Inc.	Liberty	62.5	0.134	0.695	22,018	498	100M-500M	80	6,575	419	0.000
Independence Bank of Kentucky	Owensboro	62.5	0.094	0.473	121,768	1,366	1B-10B	70	22,816	893	0.000
Town & Country Bank and Trust Company	Bardstown	62.5	0.153	0.528	39,281	347	100M-500M	43	3,899	200	0.000
First Southern National Bank	Lancaster	62.5	0.103	0.482	72,739	948	500M-1B	73	13,985	651	0.000
First & Farmers National Bank, Inc.	Somerset	62.5	0.099	0.586	47,885	592	100M-500M	70	8,530	411	0.000

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		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)		(9)
Citizens Guaranty Bank	Richmond	62.5	0.166	0.744	21,095	213	100M-500M	58	3,919	131	0.000
Heritage Bank	Hopkinsvill	62.5	0.093	0.484	88,190	906	500M-1B	63	12,565	584	0.000
Central Bank & Trust Co.	Lexington	62.5	0.107	0.339	207,710	1,608	1B-10B	63	24,463	869	0.004
The First Capital Bank of Kentucky	Louisville	62.5	0.153	0.341	72,852	391	100M-500M	43	5,469	158	0.000
Planters Bank, Inc.	Hopkinsvill	62.5	0.117	0.370	88,182	712	500M-1B	58	9,870	390	0.000
Bluegrass Community Bank	Danville	62.5	0.254	0.916	14,361	100	<100M	40	1,649	52	0.000
Commonwealth Bank and Trust Company	Louisville	60.0	0.097	0.359	76,337	543	500M-1B	53	8,600	255	0.003
Commercial Bank	West Libert	60.0	0.096	1.000	13,240	227	100M-500M	90	13,240	227	0.000
PBI Bank	Louisville	60.0	0.079	0.274	84,369	1,307	1B-10B	68	18,235	879	0.000
The First National Bank of Grayson	Grayson	60.0	0.112	0.667	24,156	457	100M-500M	75	6,375	375	0.000
First National Bank of Muhlenberg County,	Central Cit	60.0	0.135	0.816	20,171	218	100M-500M	58	3,749	144	0.000
Bank of Ohio County, Inc.	Beaver Dam	60.0	0.180	0.785	15,997	130	<100M	38	1,881	74	0.000
Peoples Bank of Kentucky, Inc.	Flemingsbur	60.0	0.128	0.505	32,058	443	100M-500M	75	7,956	349	0.003
Madison Bank	Richmond	60.0	0.192	0.640	23,902	138	100M-500M	30	2,093	68	0.000
The Murray Bank	Murray	60.0	0.114	0.710	27,600	335	100M-500M	60	4,735	224	0.000
1st Trust Bank, Inc.	Hazard	60.0	0.203	0.395	29,446	264	100M-500M	55	4,448	160	0.000
The Citizens National Bank of Somerset	Somerset	57.5	0.123	0.497	40,207	335	100M-500M	40	4,143	173	0.000
Citizens National Bank of Paintsville	Paintsville	57.5	0.105	0.493	57,036	411	500M-1B	40	5,111	186	0.000
The Citizens Bank	Hickman	57.5	0.106	1.000	11,957	188	100M-500M	60	3,069	140	0.000
Citizens Bank & Trust Co. of Jackson	Jackson	57.5	0.178	0.562	23,329	222	100M-500M	53	3,669	131	0.007
FORCHT BANK, NATIONAL ASSOCIATION	Lexington	57.5	0.068	0.446	65,278	916	500M-1B	65	11,414	629	0.001
Alliance Banking Company	Winchester	57.5	0.210	0.905	12,549	123	<100M	53	2,130	74	0.000
Bank of the Mountains, Inc.	West Libert	55.0	0.170	0.834	10,903	169	<100M	68	2,950	125	0.003
Farmers Deposit Bank of Middleburg, Inc.	Middleburg	55.0	0.204	0.878	9,976	126	<100M	43	1,232	94	0.000
Hart County Bank and Trust Company	Munfordvill	55.0	0.281	0.993	7,698	77	<100M	43	879	45	0.000
The Salyersville National Bank	Salyersvill	55.0	0.111	0.771	12,378	317	100M-500M	60	2,672	233	0.002
Fredonia Valley Bank	Fredonia	55.0	0.096	1.000	6,905	239	<100M	88	6,905	239	0.000
Peoples Bank	Lebanon	55.0	0.207	0.808	10,752	103	<100M	50	1,976	62	0.000
Home Federal Bank Corporation	Middlesboro	55.0	0.096	0.678	32,883	258	100M-500M	43	3,825	131	0.000
The First National Bank of Carrollton	Carrollton	55.0	0.130	0.927	13,088	146	100M-500M	48	2,008	99	0.000
Peoples Security Bank	Louisa	55.0	0.127	1.000	6,174	128	<100M	65	2,633	110	0.000
Bank of the Bluegrass and Trust Company	Lexington	55.0	0.164	0.490	35,051	193	100M-500M	28	2,473	80	0.000
South Central Bank of Bowling Green, Inc.	Bowling Gre	55.0	0.121	0.634	27,233	245	100M-500M	43	3,172	147	0.000
BankTrust Financial	Henderson	55.0	0.137	0.876	18,300	170	100M-500M	48	2,926	100	0.000
Bank of Lexington, Inc.	Lexington	55.0	0.138	0.605	28,826	178	100M-500M	33	2,422	92	0.000
Farmers Bank and Trust Company, Princeton	Princeton	52.5	0.143	0.612	16,640	192	100M-500M	50	2,660	136	0.000
Citizens Union Bank of Shelbyville	Shelbyville	52.5	0.086	0.477	47,194	424	500M-1B	50	5,924	223	0.000

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PBK BANK, INC.	Stanford	52.5	0.134	0.720	14,332	239	100M-500M	68	3,949	191	0.000
The Farmers Bank	Nicholasvil	52.5	0.146	0.690	15,390	129	100M-500M	30	1,648	73	0.000
Cumberland Valley National Bank & Trust C	East Bernst	52.5	0.110	0.368	43,993	332	100M-500M	38	4,245	156	0.004
Community Financial Services Bank	Benton	52.5	0.092	0.264	56,369	476	500M-1B	45	6,581	286	0.000
Dixon Bank	Dixon	52.5	0.091	1.000	7,956	205	<100M	85	7,956	205	0.000
Farmers & Traders Bank of Campton	Campton	52.5	0.151	1.000	6,820	81	<100M	78	6,820	81	0.004
Bank of Cadiz and Trust Company	Cadiz	52.5	0.136	0.875	13,788	128	100M-500M	43	2,123	73	0.000
King Southern Bank	Chaplin	52.5	0.156	0.423	28,552	174	100M-500M	20	1,459	77	0.000
Metro Bank	Louisville	52.5	0.317	0.900	10,748	44	<100M	13	293	10	0.000
Peoples Bank and Trust Company of Clinton	Albany	52.5	0.140	1.000	4,438	87	<100M	75	4,438	87	0.000
Farmers State Bank	Booneville	50.0	0.131	1.000	7,030	86	<100M	80	7,030	86	0.010
The Sacramento Deposit Bank	Sacramento	50.0	0.104	1.000	7,297	171	<100M	70	3,159	141	0.000
River City Bank, Inc.	Louisville	50.0	0.056	1.000	15,817	125	100M-500M	25	1,690	47	0.000
Grant County Deposit Bank	Williamstow	50.0	0.117	1.000	9,724	89	<100M	48	2,041	54	0.000
The Lincoln National Bank of Hodgenville	Hodgenville	50.0	0.084	0.749	14,763	329	100M-500M	75	5,287	285	0.000
Bank of Jamestown	Jamestown	50.0	0.101	0.740	16,859	191	100M-500M	43	2,198	136	0.000
Springfield State Bank	Springfield	47.5	0.078	0.584	21,398	223	100M-500M	38	2,810	143	0.000
South Central Bank of Monroe County	Tompkinsvil	47.5	0.119	0.618	14,138	224	100M-500M	63	3,676	166	0.000
The Commercial Bank of Grayson	Grayson	47.5	0.074	0.840	12,333	241	100M-500M	73	5,422	198	0.000
Security Bank and Trust Co.	Maysville	47.5	0.150	0.702	7,753	142	<100M	63	2,576	113	0.000
First Community Bank of Western Kentucky,	Clinton	47.5	0.093	0.885	11,183	259	100M-500M	75	4,230	214	0.000
South Central Bank of Hardin County, Inc.	Elizabethto	47.5	0.146	0.763	11,332	97	<100M	30	1,331	62	0.000
First Security Trust Bank, Inc.	Florence	47.5	0.170	0.414	15,086	128	<100M	40	2,229	69	0.000
Peoples Bank & Trust Company	Owenton	45.0	0.117	1.000	7,213	113	<100M	58	1,927	97	0.000
First Federal Savings Bank of Elizabethto	Elizabethto	45.0	0.049	0.183	43,544	366	500M-1B	38	4,839	261	0.000
United Bank & Trust Company	Versailles	45.0	0.071	0.292	38,350	336	500M-1B	40	4,791	213	0.000
The Bank of Harlan	Harlan	42.5	0.077	0.917	9,433	118	100M-500M	53	2,657	83	0.000
United Citizens Bank & Trust Company	Campbellsbu	42.5	0.107	0.797	10,314	133	<100M	50	2,136	100	0.000
First & Peoples Bank and Trust Company	Russell	42.5	0.069	0.806	13,984	189	100M-500M	53	3,271	131	0.000
Bank of McCreary County	Whitley Cit	42.5	0.107	0.613	14,973	161	100M-500M	50	2,992	101	0.004
Owingsville Banking Company	Owingsville	42.5	0.082	1.000	5,179	92	<100M	75	5,179	92	0.000
The Farmers National Bank of Lebanon	Lebanon	42.5	0.136	0.595	13,504	109	<100M	28	1,385	55	0.000
Kentucky Farmers Bank Corporation	Catlettsbur	42.5	0.095	0.647	16,020	119	100M-500M	20	1,414	56	0.000
Bank of Hindman	Hindman	42.5	0.115	0.522	19,384	116	100M-500M	25	1,981	63	0.000
Inez Deposit Bank	Inez	42.5	0.052	1.000	8,481	66	100M-500M	28	1,140	35	0.003
Jackson County Bank	Mc Kee	42.5	0.055	1.000	7,393	124	100M-500M	80	7,393	124	0.000
First Federal Savings Bank of Frankfort	Frankfort	40.0	0.062	0.754	15,313	102	100M-500M	25	1,695	47	0.000

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Meade County Bank	Brandenburg	40.0	0.047	1.000	7,735	73	100M-500M	30	1,147	44	0.000
Sebree Deposit Bank	Sebree	37.5	0.098	1.000	2,199	78	<100M	55	968	67	0.000
The Farmers National Bank of Scottsville	Scottsville	37.5	0.085	0.358	20,559	182	100M-500M	33	2,536	117	0.000
The Peoples Bank	Mount Washi	37.5	0.145	0.532	11,654	71	<100M	13	788	30	0.000
The Citizens National Bank of Lebanon	Lebanon	37.5	0.044	1.000	5,149	82	100M-500M	70	5,149	82	0.000
Bank of Clarkson	Clarkson	37.5	0.025	1.000	2,899	114	100M-500M	63	2,899	114	0.000
Clinton Bank	Clinton	37.5	0.064	1.000	3,681	79	<100M	40	961	67	0.000
Bank of Buffalo	Buffalo	37.5	0.070	1.000	5,082	64	<100M	73	5,082	64	0.000
Home Federal Savings and Loan Association	Ashland	37.5	0.053	0.680	15,900	112	100M-500M	33	2,256	63	0.000
The First Commonwealth Bank of Prestonsbu	Prestonsbur	35.0	0.037	0.494	11,474	308	100M-500M	60	5,361	170	0.000
Commonwealth Community Bank, Inc.	Hartford	35.0	0.022	1.000	3,356	80	100M-500M	38	1,381	63	0.000
The First National Bank of Brooksville	Brooksville	35.0	0.034	1.000	2,144	83	<100M	63	2,144	83	0.000
Bank of Caneyville	Caneyville	35.0	0.042	1.000	2,074	77	<100M	63	2,074	77	0.000
Central Bank of Jefferson County	Louisville	35.0	0.099	0.355	19,613	110	100M-500M	15	1,365	41	0.001
Winchester Federal Bank	Winchester	32.5	0.077	0.751	11,899	55	100M-500M	13	649	16	0.000
Carrollton Federal Bank	Carrollton	32.5	0.077	0.987	2,865	25	<100M	33	513	15	0.000
Citizens Bank	Hartford	32.5	0.042	1.000	1,063	26	<100M	55	1,063	26	0.000
Blue Grass Federal Savings and Loan Assoc	Paris	32.5	0.020	1.000	806	8	<100M	30	242	5	0.000
Commonwealth Bank, FSB	Mount Sterl	32.5	0.014	1.000	272	2	<100M	10	0	0	0.000
Citizens Federal Savings and Loan Associa	Covington	32.5	0.004	1.000	137	2	<100M	20	13	1	0.000
Kentucky Federal Savings and Loan Associa	Covington	32.5	0.001	1.000	49	2	<100M	33	49	2	0.000
Bedford Loan & Deposit Bank	Bedford	32.5	0.036	1.000	3,143	47	<100M	30	765	32	0.000
The First National Bank of Manchester	Manchester	32.5	0.080	0.511	11,454	149	100M-500M	35	1,927	88	0.000
Bank of Maysville	Maysville	32.5	0.049	0.842	5,649	84	100M-500M	38	1,351	62	0.000
Citizens Bank & Trust Company	Campbellsvi	32.5	0.096	0.477	17,227	81	100M-500M	20	1,449	42	0.000
Farmers Deposit Bank	Carlisle	32.5	0.094	0.469	12,863	168	100M-500M	45	2,497	140	0.000
Citizens Commerce National Bank	Versailles	32.5	0.074	0.451	15,165	148	100M-500M	28	1,883	85	0.006
Eclipse Bank, Inc.	Louisville	32.5	0.116	0.293	16,672	73	100M-500M	10	815	27	0.000
First Federal Savings and Loan Associatio	Morehead	30.0	0.080	0.904	2,816	25	<100M	25	354	10	0.000
First Citizens Bank	Elizabethto	30.0	0.050	0.231	16,061	150	100M-500M	28	2,582	74	0.000
Victory Community Bank	Fort Mitche	30.0	0.045	0.884	7,195	38	100M-500M	13	412	8	0.000
Home Savings Bank, FSB	Ludlow	27.5	0.035	0.979	1,023	4	<100M	15	73	1	0.000
The Peoples Bank of Bullitt County	Shepherdsvi	27.5	0.021	0.826	4,826	64	100M-500M	30	1,083	40	0.000
West Point Bank	Radcliff	27.5	0.024	1.000	3,764	49	100M-500M	33	1,024	33	0.000
First State Bank	Irvington	25.0	0.044	0.640	7,282	96	100M-500M	33	1,580	71	0.007
The First National Bank of Jackson	Jackson	20.0	0.070	0.516	7,253	65	100M-500M	38	1,754	36	0.004
Century Bank of Kentucky, Inc.	Lawrencebur	20.0	0.068	0.274	7,036	126	100M-500M	35	1,821	72	0.000

Table 3A Expanded. Small Business Lending Institutions in Kentucky Using Call Report Data, June 2013

Name of Lending Institution	City	Small Business Lending (less than \$ million)					Institution Asset Size	Micro Business Lending (less than \$ 100k)			CC Amount/TA ¹
		Total Rank	TA Ratio ¹	TBL Ratio ¹	Amount (1,000)	Number		Total Rank	Amount (1,000)	Number	
		(1)	(2)	(3)	(4)	(5)		(6)	(7)	(8)	
First Federal Savings and Loan Associatio	Hazard	10.0	0.011	0.194	968	7	<100M	10	0	0	0.000
The Bankers' Bank of Kentucky, Inc.	Frankfort	10.0	0.031	0.183	2,163	7	<100M	10	0	0	0.000

¹TA = 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 2013

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)					All Small Business Lending (less than \$1 million)				
		Total	TA	TBL	Amount	Institution	Total	Amount	CC		
		Rank	Ratio ¹	Ratio ¹	(1,000)	Number	Asset Size	Rank	(1,000)	Number	Amount/TA ¹
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
The Farmers Bank of Milton	Milton	97.5	0.080	1.000	17,321	347	100M-500M	63.0	17,321	347	-
Lewisburg Banking Company	Lewisburg	95.0	0.240	1.000	24,353	283	100M-500M	80.0	24,353	283	-
Bank of Columbia	Columbia	95.0	0.103	0.311	13,085	489	100M-500M	88.0	39,160	609	-
Elkton Bank & Trust Company	Elkton	95.0	0.113	1.000	14,480	332	100M-500M	65.0	14,480	332	0.002
The Peoples Bank	Taylorsville	92.5	0.124	1.000	13,803	237	100M-500M	65.0	13,803	237	-
Magnolia Bank, Incorporated	Magnolia	92.5	0.190	1.000	26,117	263	100M-500M	80.0	26,117	263	-
First Guaranty Bank	Martin	92.5	0.203	1.000	11,895	273	<100M	70.0	11,895	273	-
Commercial Bank	West Libert	90.0	0.096	1.000	13,240	227	100M-500M	60.0	13,240	227	-
Fredonia Valley Bank	Fredonia	87.5	0.096	1.000	6,905	239	<100M	55.0	6,905	239	-
Citizens Deposit Bank of Arlington, Inc.	Arlington	87.5	0.049	0.246	8,626	441	100M-500M	70.0	25,689	544	-
United Community Bank of West Kentuck	Morganfield	87.5	0.042	0.228	9,028	378	100M-500M	83.0	36,009	510	0.002
United Citizens Bank of Southern Kentuck	Columbia	87.5	0.058	0.276	8,131	344	100M-500M	73.0	24,802	435	-
Dixon Bank	Dixon	85.0	0.091	1.000	7,956	205	<100M	53.0	7,956	205	-
The Cecilian Bank	Cecilia	85.0	0.037	0.114	20,255	650	500M-1B	78.0	94,647	981	0.001
Citizens Bank of Cumberland County, Inc.	Burkesville	85.0	0.090	0.320	6,287	293	<100M	78.0	19,528	357	-
Farmers Bank and Trust Company	Marion	82.5	0.043	0.321	5,976	305	100M-500M	68.0	18,515	372	-
The Monticello Banking Company	Monticello	82.5	0.031	0.124	16,491	703	500M-1B	83.0	85,550	1,041	-
First Security Bank of Kentucky	Central Cit	82.5	0.071	0.323	6,019	229	<100M	70.0	17,525	291	-
Bank of Edmonson County	Brownsville	82.5	0.037	0.209	7,277	394	100M-500M	68.0	26,594	472	-
Farmers State Bank	Booneville	80.0	0.131	1.000	7,030	86	<100M	50.0	7,030	86	0.010
First Kentucky Bank, Inc.	Mayfield	80.0	0.028	0.157	10,638	370	100M-500M	70.0	48,566	559	-
The Paducah Bank and Trust Company	Paducah	80.0	0.030	0.102	16,104	542	500M-1B	80.0	91,160	922	0.001
South Central Bank, Inc.	Glasgow	80.0	0.033	0.132	9,134	397	100M-500M	70.0	40,201	543	-
The Farmers Bank	Hardinsburg	80.0	0.058	0.192	5,986	297	100M-500M	70.0	22,532	364	-
The Casey County Bank, Inc.	Liberty	80.0	0.040	0.208	6,575	419	100M-500M	63.0	22,018	498	-
Wilson & Muir Bank & Trust Company	Bardstown	80.0	0.032	0.107	13,273	561	100M-500M	85.0	79,305	872	0.002
Jackson County Bank	Mc Kee	80.0	0.055	1.000	7,393	124	100M-500M	43.0	7,393	124	-
Farmers & Traders Bank of Campton	Campton	77.5	0.151	1.000	6,820	81	<100M	53.0	6,820	81	0.004
Kentucky Home Bank	Bardstown	77.5	0.051	0.219	5,512	238	100M-500M	78.0	23,379	341	-
Owingsville Banking Company	Owingsville	75.0	0.082	1.000	5,179	92	<100M	43.0	5,179	92	-
The Lincoln National Bank of Hodgenville	Hodgenville	75.0	0.030	0.268	5,287	285	100M-500M	50.0	14,763	329	-
The First National Bank of Grayson	Grayson	75.0	0.030	0.176	6,375	375	100M-500M	60.0	24,156	457	-
Peoples Bank and Trust Company of Mad	Berea	75.0	0.023	0.112	8,951	529	100M-500M	75.0	54,157	727	-
First Community Bank of Western Kentuc	Clinton	75.0	0.035	0.335	4,230	214	100M-500M	48.0	11,183	259	-
Citizens Bank	Mount Verno	75.0	0.042	0.173	5,740	209	100M-500M	70.0	26,043	295	-

Table 3B. Expanded. Micro Business Lending Institutions in Kentucky Using Call Report Data, June 2013

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)					All Small Business Lending (less than \$1 million)				
		Total	TA	TBL	Amount	Institution	Total	Amount	Number	CC	
		Rank	Ratio ¹	Ratio ¹	(1,000)		Asset Size	Rank		(1,000)	Amount/TA ¹
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)		
Peoples Bank of Kentucky, Inc.	Flemingsbur	75.0	0.032	0.125	7,956	349	100M-500M	60.0	32,058	443	0.003
First United Bank and Trust Company	Madisonvill	75.0	0.033	0.169	6,647	284	100M-500M	70.0	29,901	412	-
Peoples Bank and Trust Company of Clint	Albany	75.0	0.140	1.000	4,438	87	<100M	53.0	4,438	87	-
Peoples Exchange Bank	Stanton	72.5	0.025	0.113	8,364	442	100M-500M	80.0	56,065	654	-
First Southern National Bank	Lancaster	72.5	0.020	0.093	13,985	651	500M-1B	63.0	72,739	948	-
First National Bank and Trust	London	72.5	0.032	0.152	6,512	227	100M-500M	68.0	32,452	350	-
The Commercial Bank of Grayson	Grayson	72.5	0.033	0.369	5,422	198	100M-500M	48.0	12,333	241	-
Bank of Buffalo	Buffalo	72.5	0.070	1.000	5,082	64	<100M	38.0	5,082	64	-
Edmonton State Bank	Glasgow	72.5	0.022	0.101	9,831	548	100M-500M	68.0	51,477	740	-
Whitaker Bank	Lexington	72.5	0.020	0.091	28,087	1,336	1B-10B	70.0	154,641	1,939	0.002
American Bank & Trust Company, Inc.	Bowling Gre	72.5	0.030	0.112	7,688	304	100M-500M	73.0	44,356	464	-
The Sacramento Deposit Bank	Sacramento	70.0	0.045	0.433	3,159	141	<100M	50.0	7,297	171	-
Citizens Deposit Bank & Trust	Vanceburg	70.0	0.022	0.093	8,199	376	100M-500M	65.0	46,895	529	-
The Peoples Bank	Marion	70.0	0.089	0.264	3,193	118	<100M	73.0	12,087	173	-
Hancock Bank & Trust Company	Hawesville	70.0	0.029	0.091	9,097	302	100M-500M	75.0	57,813	453	0.001
The Citizens National Bank of Lebanon	Lebanon	70.0	0.044	1.000	5,149	82	100M-500M	38.0	5,149	82	-
Independence Bank of Kentucky	Owensboro	70.0	0.018	0.089	22,816	893	1B-10B	63.0	121,768	1,366	-
First & Farmers National Bank, Inc.	Somerset	70.0	0.018	0.104	8,530	411	100M-500M	63.0	47,885	592	-
Auburn Banking Company	Auburn	70.0	0.044	0.218	3,047	153	<100M	65.0	12,855	198	-
South Central Bank of Daviess County, Inc.	Owensboro	70.0	0.032	0.151	5,716	212	100M-500M	73.0	30,793	319	-
First Security Bank of Owensboro, Inc.	Owensboro	70.0	0.024	0.089	10,879	379	100M-500M	70.0	64,715	581	-
Town Square Bank, Inc.	Ashland	70.0	0.042	0.124	6,430	258	100M-500M	80.0	39,439	427	0.004
PBK BANK, INC.	Stanford	67.5	0.037	0.198	3,949	191	100M-500M	53.0	14,332	239	-
The First National Bank of Russell Spring	Russell Spr	67.5	0.030	0.108	5,729	292	100M-500M	68.0	33,658	397	-
Bank of the Mountains, Inc.	West Libert	67.5	0.046	0.226	2,950	125	<100M	55.0	10,903	169	0.003
Community Trust Bank, Inc.	Pikeville	67.5	0.016	0.065	56,380	2,322	1B-10B	65.0	356,719	3,754	-
PBI Bank	Louisville	67.5	0.017	0.059	18,235	879	1B-10B	60.0	84,369	1,307	-
Ohio Valley Financial Group	Henderson	67.5	0.030	0.077	7,297	323	100M-500M	75.0	49,010	500	-
Traditional Bank, Inc.	Mount Sterl	67.5	0.016	0.058	17,252	678	1B-10B	78.0	165,953	1,247	-
Peoples Bank & Trust Company of Hazarc	Hazard	67.5	0.029	0.070	8,067	356	100M-500M	73.0	54,574	558	-
Hyden Citizens Bank	Hyden	65.0	0.035	0.146	4,491	134	100M-500M	73.0	26,929	211	0.009
Kentucky Bank	Paris	65.0	0.015	0.079	10,915	351	500M-1B	68.0	76,463	598	0.002
First Community Bank	Vanceburg	65.0	0.069	0.315	2,455	95	<100M	68.0	7,806	132	-
Farmers Bank & Capital Trust Company	Frankfort	65.0	0.015	0.085	10,090	426	500M-1B	65.0	68,686	660	-
Peoples Security Bank	Louisa	65.0	0.054	0.426	2,633	110	<100M	55.0	6,174	128	-
Hometown Bank of Corbin, Inc.	Corbin	65.0	0.036	0.119	4,888	182	100M-500M	75.0	32,910	317	-

Table 3B. Expanded. Micro Business Lending Institutions in Kentucky Using Call Report Data, June 2013

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)					All Small Business Lending (less than \$1 million)				
		Total	TA	TBL	Amount	Institution	Total	Amount	Number	CC	
		Rank	Ratio ¹	Ratio ¹	(1,000)		Asset Size	Rank		(1,000)	Amount/TA ¹
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)		
FORCHT BANK, NATIONAL ASSOCIATION	Lexington	65.0	0.012	0.078	11,414	629	500M-1B	58.0	65,278	916	0.001
United Southern Bank	Hopkinsvill	62.5	0.023	0.099	5,720	227	100M-500M	65.0	36,981	351	-
South Central Bank of Monroe County	Tompkinsvill	62.5	0.031	0.161	3,676	166	100M-500M	48.0	14,138	224	-
Stock Yards Bank & Trust Company	Louisville	62.5	0.016	0.035	35,894	1,036	1B-10B	78.0	434,084	2,525	-
Franklin Bank & Trust Company	Franklin	62.5	0.023	0.061	8,191	306	100M-500M	70.0	63,878	532	-
Leitchfield Deposit Bank & Trust Compan	Leitchfield	62.5	0.037	0.094	4,302	191	100M-500M	70.0	28,626	301	0.003
Bank of Clarkson	Clarkson	62.5	0.025	1.000	2,899	114	100M-500M	38.0	2,899	114	-
The Farmers National Bank of Danville	Danville	62.5	0.019	0.090	8,381	315	100M-500M	68.0	52,242	520	-
The First National Bank of Brooksville	Brooksville	62.5	0.034	1.000	2,144	83	<100M	35.0	2,144	83	-
Security Bank and Trust Co.	Maysville	62.5	0.050	0.233	2,576	113	<100M	48.0	7,753	142	-
Bank of Caneyville	Caneyville	62.5	0.042	1.000	2,074	77	<100M	35.0	2,074	77	-
Heritage Bank	Hopkinsvill	62.5	0.013	0.069	12,565	584	500M-1B	63.0	88,190	906	-
Central Bank & Trust Co.	Lexington	62.5	0.013	0.040	24,463	869	1B-10B	63.0	207,710	1,608	0.004
Morgantown Bank & Trust Company, Inc	Morgantown	60.0	0.027	0.180	4,078	177	100M-500M	63.0	18,620	236	-
FNB Bank, Inc.	Mayfield	60.0	0.019	0.077	7,447	285	100M-500M	65.0	53,954	459	-
The Salyersville National Bank	Salyersvill	60.0	0.024	0.166	2,672	233	100M-500M	55.0	12,378	317	0.002
The First Commonwealth Bank of Prestor	Prestonsbur	60.0	0.018	0.231	5,361	170	100M-500M	35.0	11,474	308	-
The Citizens Bank	Hickman	60.0	0.027	0.257	3,069	140	100M-500M	58.0	11,957	188	-
Taylor County Bank	Campbellsvi	60.0	0.029	0.105	4,697	180	100M-500M	78.0	39,450	300	-
The Bank of Kentucky, Inc.	Crestview H	60.0	0.011	0.025	19,303	679	1B-10B	73.0	281,855	1,766	0.004
Citizens Bank of Northern Kentucky, Inc.	Newport	60.0	0.026	0.089	6,592	210	100M-500M	70.0	44,075	381	0.004
The Murray Bank	Murray	60.0	0.019	0.122	4,735	224	100M-500M	60.0	27,600	335	-
Peoples Bank & Trust Company	Owenton	57.5	0.031	0.267	1,927	97	<100M	45.0	7,213	113	-
First National Bank of Muhlenberg Count	Central Cit	57.5	0.025	0.152	3,749	144	100M-500M	60.0	20,171	218	-
Citizens Guaranty Bank	Richmond	57.5	0.031	0.138	3,919	131	100M-500M	63.0	21,095	213	-
Planters Bank, Inc.	Hopkinsvill	57.5	0.013	0.041	9,870	390	500M-1B	63.0	88,182	712	-
Citizens First Bank, Inc.	Bowling Gre	57.5	0.018	0.046	7,322	314	100M-500M	65.0	62,010	529	-
Sebree Deposit Bank	Sebree	55.0	0.043	0.440	968	67	<100M	38.0	2,199	78	-
Citizens Bank	Hartford	55.0	0.042	1.000	1,063	26	<100M	33.0	1,063	26	-
Heritage Bank, Inc.	Erlanger	55.0	0.016	0.044	7,785	281	100M-500M	78.0	96,561	617	0.001
1st Trust Bank, Inc.	Hazard	55.0	0.031	0.060	4,448	160	100M-500M	60.0	29,446	264	-
Louisa Community Bank	Louisa	55.0	0.070	0.141	2,009	89	<100M	65.0	13,787	136	-
The Bank of Harlan	Harlan	52.5	0.022	0.258	2,657	83	100M-500M	43.0	9,433	118	-
Commonwealth Bank and Trust Company	Louisville	52.5	0.011	0.040	8,600	255	500M-1B	60.0	76,337	543	0.003
Republic Bank & Trust Company	Louisville	52.5	0.005	0.020	14,946	456	1B-10B	68.0	351,682	1,657	0.003
First & Peoples Bank and Trust Company	Russell	52.5	0.016	0.188	3,271	131	100M-500M	43.0	13,984	189	-

Table 3B. Expanded. Micro Business Lending Institutions in Kentucky Using Call Report Data, June 2013

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)					All Small Business Lending (less than \$1 million)				
		Total	TA	TBL	Amount	Institution	Total	Amount	CC		
		Rank	Ratio ¹	Ratio ¹	(1,000)	Number	Asset Size	Rank	(1,000)	Number	Amount/TA ¹
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Citizens Bank & Trust Co. of Jackson	Jackson	52.5	0.028	0.088	3,669	131	100M-500M	58.0	23,329	222	0.007
Alliance Banking Company	Winchester	52.5	0.036	0.154	2,130	74	<100M	58.0	12,549	123	-
Farmers Bank and Trust Company, Prince	Princeton	50.0	0.023	0.098	2,660	136	100M-500M	53.0	16,640	192	-
Citizens Union Bank of Shelbyville	Shelbyville	50.0	0.011	0.060	5,924	223	500M-1B	53.0	47,194	424	-
Cumberland Security Bank, Inc.	Somerset	50.0	0.022	0.069	3,608	157	100M-500M	73.0	37,439	284	-
United Citizens Bank & Trust Company	Campbellsbu	50.0	0.022	0.165	2,136	100	<100M	43.0	10,314	133	-
Bank of McCreary County	Whitley Cit	50.0	0.021	0.122	2,992	101	100M-500M	43.0	14,973	161	0.004
First Farmers Bank and Trust Company	Owenton	50.0	0.022	0.102	2,359	153	100M-500M	70.0	23,034	201	-
Peoples Bank	Lebanon	50.0	0.038	0.149	1,976	62	<100M	55.0	10,752	103	-
Grant County Deposit Bank	Williamstow	47.5	0.025	0.210	2,041	54	<100M	50.0	9,724	89	-
The First National Bank of Carrollton	Carrollton	47.5	0.020	0.142	2,008	99	100M-500M	55.0	13,088	146	-
BankTrust Financial	Henderson	47.5	0.022	0.140	2,926	100	100M-500M	55.0	18,300	170	-
Community Financial Services Bank	Benton	45.0	0.011	0.031	6,581	286	500M-1B	53.0	56,369	476	-
Farmers Deposit Bank	Carlisle	45.0	0.018	0.091	2,497	140	100M-500M	33.0	12,863	168	-
American Founders Bank, Inc.	Lexington	45.0	0.021	0.056	6,245	99	100M-500M	65.0	58,554	217	-
Farmers Deposit Bank of Middleburg, Inc	Middleburg	42.5	0.025	0.108	1,232	94	<100M	55.0	9,976	126	-
Hart County Bank and Trust Company	Munfordvill	42.5	0.032	0.113	879	45	<100M	55.0	7,698	77	-
Bank of Jamestown	Jamestown	42.5	0.013	0.096	2,198	136	100M-500M	50.0	16,859	191	-
Town & Country Bank and Trust Compan	Bardstown	42.5	0.015	0.052	3,899	200	100M-500M	63.0	39,281	347	-
Home Federal Bank Corporation	Middlesboro	42.5	0.011	0.079	3,825	131	100M-500M	55.0	32,883	258	-
Bank of Cadiz and Trust Company	Cadiz	42.5	0.021	0.135	2,123	73	100M-500M	53.0	13,788	128	-
South Central Bank of Bowling Green, Inc	Bowling Gre	42.5	0.014	0.074	3,172	147	100M-500M	55.0	27,233	245	-
The First Capital Bank of Kentucky	Louisville	42.5	0.011	0.026	5,469	158	100M-500M	63.0	72,852	391	-
Kentucky Neighborhood Bank	Elizabethto	42.5	0.023	0.074	2,943	101	100M-500M	70.0	29,363	205	-
The Citizens National Bank of Somerset	Somerset	40.0	0.013	0.051	4,143	173	100M-500M	58.0	40,207	335	-
United Bank & Trust Company	Versailles	40.0	0.009	0.037	4,791	213	500M-1B	45.0	38,350	336	-
Citizens National Bank of Paintsville	Paintsville	40.0	0.009	0.044	5,111	186	500M-1B	58.0	57,036	411	-
Clinton Bank	Clinton	40.0	0.017	0.261	961	67	<100M	38.0	3,681	79	-
First State Financial, Inc.	Pineville	40.0	0.012	0.032	4,676	171	100M-500M	65.0	58,448	394	-
First Security Trust Bank, Inc.	Florence	40.0	0.025	0.061	2,229	69	<100M	48.0	15,086	128	-
Bluegrass Community Bank	Danville	40.0	0.029	0.105	1,649	52	<100M	63.0	14,361	100	-
Springfield State Bank	Springfield	37.5	0.010	0.077	2,810	143	100M-500M	48.0	21,398	223	-
First Federal Savings Bank of Elizabethto	Elizabethto	37.5	0.005	0.020	4,839	261	500M-1B	45.0	43,544	366	-
Commonwealth Community Bank, Inc.	Hartford	37.5	0.009	0.412	1,381	63	100M-500M	35.0	3,356	80	-
The First National Bank of Jackson	Jackson	37.5	0.017	0.125	1,754	36	100M-500M	20.0	7,253	65	0.004
Cumberland Valley National Bank & Trust	East Bernst	37.5	0.011	0.035	4,245	156	100M-500M	53.0	43,993	332	0.004

Table 3B. Expanded. Micro Business Lending Institutions in Kentucky Using Call Report Data, June 2013

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)					All Small Business Lending (less than \$1 million)				
		Total	TA	TBL	Amount	Institution	Total	Amount	Number	CC	
		Rank	Ratio ¹	Ratio ¹	(1,000)		Asset Size	Rank		(1,000)	Amount/TA ¹
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)		
Bank of Maysville	Maysville	37.5	0.012	0.201	1,351	62	100M-500M	33.0	5,649	84	-
Bank of Ohio County, Inc.	Beaver Dam	37.5	0.021	0.092	1,881	74	<100M	60.0	15,997	130	-
The First National Bank of Manchester	Manchester	35.0	0.013	0.086	1,927	88	100M-500M	33.0	11,454	149	-
Century Bank of Kentucky, Inc.	Lawrencebur	35.0	0.018	0.071	1,821	72	100M-500M	20.0	7,036	126	-
West Point Bank	Radcliff	32.5	0.007	0.272	1,024	33	100M-500M	28.0	3,764	49	-
The Farmers National Bank of Scottsville	Scottsville	32.5	0.011	0.044	2,536	117	100M-500M	38.0	20,559	182	-
Carrollton Federal Bank	Carrollton	32.5	0.014	0.177	513	15	<100M	33.0	2,865	25	-
First State Bank	Irvington	32.5	0.010	0.139	1,580	71	100M-500M	25.0	7,282	96	0.007
Kentucky Federal Savings and Loan Assoc	Covington	32.5	0.001	1.000	49	2	<100M	33.0	49	2	-
Home Federal Savings and Loan Associati	Ashland	32.5	0.008	0.096	2,256	63	100M-500M	38.0	15,900	112	-
Bank of Lexington, Inc.	Lexington	32.5	0.012	0.051	2,422	92	100M-500M	55.0	28,826	178	-
The Peoples Bank of Bullitt County	Shepherdsvi	30.0	0.005	0.185	1,083	40	100M-500M	28.0	4,826	64	-
The Farmers Bank	Nicholasvil	30.0	0.016	0.074	1,648	73	100M-500M	53.0	15,390	129	-
Blue Grass Federal Savings and Loan Assc	Paris	30.0	0.006	0.300	242	5	<100M	33.0	806	8	-
Bedford Loan & Deposit Bank	Bedford	30.0	0.009	0.243	765	32	<100M	33.0	3,143	47	-
Meade County Bank	Brandenburg	30.0	0.007	0.148	1,147	44	100M-500M	40.0	7,735	73	-
South Central Bank of Hardin County, Inc	Elizabethto	30.0	0.017	0.090	1,331	62	<100M	48.0	11,332	97	-
Madison Bank	Richmond	30.0	0.017	0.056	2,093	68	100M-500M	60.0	23,902	138	-
The Farmers National Bank of Lebanon	Lebanon	27.5	0.014	0.061	1,385	55	<100M	43.0	13,504	109	-
First Citizens Bank	Elizabethto	27.5	0.008	0.037	2,582	74	100M-500M	30.0	16,061	150	-
Inez Deposit Bank	Inez	27.5	0.007	0.134	1,140	35	100M-500M	43.0	8,481	66	0.003
Bank of the Bluegrass and Trust Compan	Lexington	27.5	0.012	0.035	2,473	80	100M-500M	55.0	35,051	193	-
Citizens Commerce National Bank	Versailles	27.5	0.009	0.056	1,883	85	100M-500M	33.0	15,165	148	0.006
River City Bank, Inc.	Louisville	25.0	0.006	0.107	1,690	47	100M-500M	50.0	15,817	125	-
First Federal Savings and Loan Associatio	Morehead	25.0	0.010	0.114	354	10	<100M	30.0	2,816	25	-
First Federal Savings Bank of Frankfort	Frankfort	25.0	0.007	0.083	1,695	47	100M-500M	40.0	15,313	102	-
Bank of Hindman	Hindman	25.0	0.012	0.053	1,981	63	100M-500M	43.0	19,384	116	-
The Citizens Bank	Morehead	25.0	0.011	0.063	1,353	57	100M-500M	68.0	21,368	112	-
Citizens Federal Savings and Loan Associ	Covington	20.0	-	0.095	13	1	<100M	33.0	137	2	-
Kentucky Farmers Bank Corporation	Catlettsbur	20.0	0.008	0.057	1,414	56	100M-500M	43.0	16,020	119	-
Citizens Bank & Trust Company	Campbellsvi	20.0	0.008	0.040	1,449	42	100M-500M	33.0	17,227	81	-
King Southern Bank	Chaplin	20.0	0.008	0.022	1,459	77	100M-500M	53.0	28,552	174	-
Home Savings Bank, FSB	Ludlow	15.0	0.002	0.070	73	1	<100M	28.0	1,023	4	-
Central Bank of Jefferson County	Louisville	15.0	0.007	0.025	1,365	41	100M-500M	35.0	19,613	110	0.001
Winchester Federal Bank	Winchester	12.5	0.004	0.041	649	16	100M-500M	33.0	11,899	55	-
The Peoples Bank	Mount Washi	12.5	0.010	0.036	788	30	<100M	38.0	11,654	71	-

Table 3B. Expanded. Micro Business Lending Institutions in Kentucky Using Call Report Data, June 2013

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)						All Small Business Lending (less than \$1 million)			
		Total	TA	TBL	Amount	Institution	Total	Amount	CC		
		Rank	Ratio ¹	Ratio ¹	(1,000)	Number	Asset Size	Rank	(1,000)	Number	Amount/TA ¹
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Metro Bank	Louisville	12.5	0.009	0.025	293	10	<100M	53.0	10,748	44	-
Victory Community Bank	Fort Mitche	12.5	0.003	0.051	412	8	100M-500M	30.0	7,195	38	-
Commonwealth Bank, FSB	Mount Sterl	10.0	-	-	-	-	<100M	33.0	272	2	-
First Federal Savings and Loan Associatio	Hazard	10.0	-	-	-	-	<100M	10.0	968	7	-
The Bankers' Bank of Kentucky, Inc.	Frankfort	10.0	-	-	-	-	<100M	10.0	2,163	7	-
Eclipse Bank, Inc.	Louisville	10.0	0.006	0.014	815	27	100M-500M	33.0	16,672	73	-

¹TA = 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.