

**Table 3A Expanded. Small Business Lending Institutions in Tennessee 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 <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)
First Citizens National Bank	Dyersburg	95.0	0.204	0.996	236,384	1,702	1B-10B	80	22,818	1,080	0.000
First Bank of Tennessee	Spring City	92.5	0.314	1.000	74,875	442	100M-500M	73	6,806	255	0.000
First Volunteer Bank	Chattanooga	87.5	0.197	0.627	173,775	1,463	500M-1B	75	20,618	874	0.003
First Commerce Bank	Lewisburg	85.0	0.245	0.635	66,888	590	100M-500M	83	9,607	374	0.000
Bank of Perry County	Lobelville	82.5	0.226	0.799	33,849	440	100M-500M	90	8,792	327	0.000
The First National Bank of Manchester	Manchester	82.5	0.164	1.000	38,114	606	100M-500M	98	11,974	498	0.000
Andrew Johnson Bank	Greeneville	82.5	0.193	0.772	54,990	523	100M-500M	78	8,295	332	0.000
Cumberland Bank and Trust	Clarksville	82.5	0.253	0.775	40,929	465	100M-500M	80	6,816	332	0.000
Traders National Bank	Tullahoma	80.0	0.245	0.997	37,507	288	100M-500M	75	5,508	178	0.000
Community National Bank	Dayton	80.0	0.224	0.706	45,196	486	100M-500M	80	6,983	361	0.000
First National Bank of Pulaski	Pulaski	80.0	0.147	0.612	101,310	978	500M-1B	80	15,261	617	0.000
CapitalMark Bank & Trust	Chattanooga	80.0	0.217	0.468	167,825	1,088	500M-1B	65	14,216	481	0.000
Peoples Bank	Clifton	77.5	0.226	0.861	30,235	297	100M-500M	80	6,073	213	0.000
First Federal Bank	Dickson	77.5	0.112	0.858	51,094	1,215	100M-500M	78	9,127	327	0.000
First National Bank of Tennessee	Livingston	77.5	0.158	0.520	107,521	1,209	500M-1B	80	17,097	797	0.000
First South Bank	Jackson	77.5	0.168	0.611	71,497	750	100M-500M	78	11,231	478	0.000
Volunteer State Bank	Portland	77.5	0.181	0.579	74,082	611	100M-500M	65	7,570	365	0.000
American City Bank of Tullahoma	Tullahoma	77.5	0.206	0.643	50,291	432	100M-500M	65	5,857	248	0.005
Jefferson Federal Bank	Morristown	77.5	0.186	0.536	93,558	792	500M-1B	75	12,916	445	0.000
TNBANK	Oak Ridge	77.5	0.230	0.775	38,902	265	100M-500M	63	4,989	126	0.000
Cornerstone Community Bank	Chattanooga	77.5	0.195	0.499	84,203	718	100M-500M	58	6,584	439	0.001
First Capital Bank	Germantown	77.5	0.272	0.521	56,682	585	100M-500M	80	8,428	400	0.000
Reelfoot Bank	Union City	75.0	0.171	0.902	27,697	667	100M-500M	98	8,374	583	0.002
Farmer's and Merchants Bank	Trezevant	75.0	0.191	0.622	55,216	501	100M-500M	78	8,664	300	0.000
Carroll Bank and Trust	Huntingdon	75.0	0.165	0.782	43,398	481	100M-500M	98	15,240	360	0.000
BankTennessee	Collierville	75.0	0.222	0.576	53,886	456	100M-500M	65	6,178	270	0.000
People's Bank and Trust Company of Picket	Byrdstown	75.0	0.200	1.000	22,794	377	100M-500M	98	22,794	377	0.000
FSGBANK, National Association	Chattanooga	75.0	0.139	0.511	147,704	886	1B-10B	60	12,560	409	0.000
American Trust Bank of East Tennessee	Knoxville	75.0	0.263	0.653	34,036	320	100M-500M	70	5,265	202	0.000
Paragon National Bank	Memphis	75.0	0.214	0.612	55,673	331	100M-500M	45	4,062	142	0.000
Commercial Bank & Trust Co.	Paris	72.5	0.148	0.488	95,453	1,176	500M-1B	80	16,560	767	0.000
Wayne County Bank	Waynesboro	72.5	0.143	0.590	44,066	844	100M-500M	63	5,056	678	0.000
The First National Bank of Pikeville	Pikeville	72.5	0.203	1.000	21,844	276	100M-500M	90	10,460	226	0.000
F&M Bank	Clarksville	72.5	0.132	0.533	106,572	1,312	500M-1B	75	15,496	863	0.000
First Alliance Bank	Cordova	72.5	0.329	0.734	39,213	238	100M-500M	38	2,439	97	0.000

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		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)		(9)
SouthEast Bank	Athens	72.5	0.128	0.630	59,048	719	100M-500M	75	9,679	483	0.000
CedarStone Bank	Lebanon	72.5	0.202	0.682	33,443	368	100M-500M	83	6,788	269	0.000
First Advantage Bank	Clarksville	70.0	0.178	0.473	67,841	425	100M-500M	43	4,534	190	0.000
Decatur County Bank	Decaturvill	70.0	0.244	1.000	21,811	178	<100M	78	5,274	125	0.000
Security Federal Savings Bank of McMinnvi	Mc Minnvi	70.0	0.174	0.828	28,204	325	100M-500M	75	5,637	199	0.000
American Bank & Trust of the Cumberlands	Livingston	70.0	0.178	0.753	26,878	319	100M-500M	78	5,539	218	0.000
First Vision Bank of Tennessee	Tullahoma	70.0	0.220	0.630	32,530	374	100M-500M	75	5,313	261	0.000
First State Bank	Union City	67.5	0.110	0.398	198,637	2,031	1B-10B	65	24,550	1,232	0.000
First National Bank	Lenoir City	67.5	0.156	0.483	61,796	473	100M-500M	55	6,344	259	0.000
Bank of Tennessee	Kingsport	67.5	0.120	0.450	108,323	1,001	500M-1B	63	12,519	593	0.000
Community Bank	Lexington	67.5	0.230	0.750	23,371	248	100M-500M	68	4,048	189	0.000
The Hardin County Bank	Savannah	67.5	0.156	0.492	63,058	686	100M-500M	83	13,204	452	0.000
The Citizens National Bank of Athens	Athens	67.5	0.148	0.429	78,208	705	500M-1B	63	8,494	417	0.000
Citizens First Bank	Wartburg	67.5	0.169	0.742	25,790	313	100M-500M	78	5,809	215	0.000
Peoples Bank of East Tennessee	Madisonvill	67.5	0.155	0.840	33,504	276	100M-500M	55	3,945	154	0.000
Community First Bank & Trust	Columbia	67.5	0.140	0.517	65,235	435	100M-500M	63	7,919	254	0.000
Community Trust & Banking Company	Ooltewah	67.5	0.196	0.774	25,615	216	100M-500M	53	3,106	110	0.000
PEOPLES BANK OF BEDFORD COUNTY	Shelbyville	67.5	0.181	1.000	18,361	279	100M-500M	85	6,230	220	0.000
First Freedom Bank	Lebanon	67.5	0.210	0.492	56,738	392	100M-500M	58	5,664	204	0.000
Security Bank and Trust Company	Paris	65.0	0.173	0.603	29,416	301	100M-500M	63	4,818	183	0.000
Wilson Bank and Trust	Lebanon	65.0	0.110	0.337	186,934	1,007	1B-10B	50	12,116	411	0.002
Peoples Bank of the South	La Follette	65.0	0.201	0.720	29,895	211	100M-500M	48	3,255	116	0.000
First Bank	Lexington	65.0	0.113	0.383	251,558	2,490	1B-10B	73	36,593	1,608	0.000
Citizens Community Bank	Winchester	65.0	0.171	0.570	30,475	477	100M-500M	88	7,789	359	0.000
Legends Bank	Clarksville	65.0	0.158	0.358	57,729	429	100M-500M	50	5,859	238	0.000
TriStar Bank	Dickson	65.0	0.151	0.778	32,280	278	100M-500M	63	4,660	163	0.000
Pinnacle Bank	Nashville	65.0	0.127	0.251	679,180	4,971	1B-10B	58	57,743	2,138	0.000
American Patriot Bank	Greeneville	65.0	0.238	0.944	18,292	192	<100M	68	3,351	132	0.000
Homeland Community Bank	Mc Minnvi	65.0	0.169	0.951	23,385	254	100M-500M	68	4,015	171	0.000
Franklin County United Bank	Decherd	65.0	0.268	0.821	23,776	198	<100M	53	2,641	112	0.000
SOUTHERN BANK OF TENNESSEE	Mount Julie	62.5	0.201	0.821	27,943	167	100M-500M	35	2,131	77	0.000
Reliant Bank	Brentwood	62.5	0.185	0.389	69,044	283	100M-500M	28	3,185	104	0.000
Citizens Bank of Lafayette	Lafayette	60.0	0.070	0.674	33,142	746	100M-500M	85	9,424	627	0.000
Clayton Bank and Trust	Knoxville	60.0	0.118	0.257	84,644	812	500M-1B	70	13,765	531	0.002
Bank of Frankewing	Frankewing	60.0	0.128	0.716	27,595	396	100M-500M	80	6,472	285	0.000
Union Bank	Jamestown	60.0	0.131	0.662	26,518	355	100M-500M	85	7,215	253	0.000
First Peoples Bank of Tennessee	Jefferson C	60.0	0.203	0.582	27,693	236	100M-500M	55	3,641	133	0.000

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		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)		(9)
The Bank of Fayette County	Piperton	60.0	0.109	0.727	34,995	290	100M-500M	58	5,005	155	0.000
Community South Bank	Parsons	60.0	0.132	0.251	51,125	953	100M-500M	38	3,211	297	0.000
The First National Bank of Oneida	Oneida	60.0	0.143	0.706	29,383	232	100M-500M	55	4,152	120	0.000
Cumberland County Bank	Crossville	60.0	0.117	0.816	33,334	304	100M-500M	58	4,395	174	0.000
Community Bank & Trust	Ashland Cit	60.0	0.154	0.699	31,298	244	100M-500M	55	3,984	147	0.003
Traditions First Bank	Erin	60.0	0.158	0.863	17,720	243	100M-500M	73	4,008	188	0.000
Patriot Bank	Millington	60.0	0.120	0.655	33,226	340	100M-500M	70	6,449	205	0.000
Triumph Bank	Germantown	60.0	0.155	0.326	65,399	385	100M-500M	55	7,885	229	0.000
Commerce Union Bank	Springfield	60.0	0.183	0.497	42,983	281	100M-500M	45	3,657	147	0.000
Heritage Bank & Trust	Columbia	60.0	0.231	0.608	24,578	198	100M-500M	48	2,829	119	0.000
TriSummit Bank	Kingsport	60.0	0.150	0.592	37,917	260	100M-500M	50	4,086	135	0.000
UBank	Jellico	57.5	0.201	0.922	12,379	155	<100M	65	2,602	123	0.000
Commercial Bank	Harrogate	57.5	0.091	0.293	69,092	610	500M-1B	58	8,776	368	0.001
Progressive Savings Bank	Jamestown	57.5	0.121	0.649	31,506	252	100M-500M	50	4,075	139	0.000
Citizens Bank	Elizabethto	57.5	0.123	0.273	75,480	422	500M-1B	43	6,408	167	0.001
The Farmers Bank	Portland	57.5	0.094	0.396	48,464	623	500M-1B	73	9,642	485	0.000
Citizens State Bank	Jasper	57.5	0.150	0.865	19,370	197	100M-500M	80	5,803	142	0.000
InsBank	Nashville	57.5	0.203	0.382	41,970	218	100M-500M	20	2,136	74	0.000
Citizens Bank	Carthage	55.0	0.083	0.484	43,567	838	500M-1B	95	18,392	707	0.000
Citizens Tri-County Bank	Dunlap	55.0	0.061	0.681	36,799	320	500M-1B	63	7,938	179	0.001
Brighton Bank	Brighton	55.0	0.312	0.669	18,265	132	<100M	40	1,782	52	0.000
First Tennessee Bank, National Associatio	Memphis	55.0	0.051	0.207	1,268,445	26,953	10-50B	58	179,166	21,454	0.005
Mountain Commerce Bank	Erwin	55.0	0.160	0.380	49,988	238	100M-500M	28	3,081	86	0.002
Southern Community Bank	Tulahoma	55.0	0.183	0.566	27,065	191	100M-500M	55	4,072	109	0.000
SmartBank	Pigeon Forg	55.0	0.110	0.305	52,050	413	100M-500M	38	3,806	231	0.000
Franklin Synergy Bank	Franklin	55.0	0.093	0.562	57,215	301	500M-1B	28	3,355	113	0.000
CapStar Bank	Nashville	55.0	0.090	0.193	93,382	477	1B-10B	28	2,985	141	0.000
Peoples Bank & Trust Company	Manchester	52.5	0.186	0.853	16,033	137	<100M	53	2,526	79	0.000
Citizens Savings Bank and Trust Company	Nashville	52.5	0.302	0.521	28,169	103	<100M	25	1,672	45	0.003
Bank of Putnam County	Cookeville	52.5	0.079	0.621	30,596	409	100M-500M	68	6,380	276	0.000
INSOUTH Bank	Brownsville	52.5	0.128	0.485	36,925	296	100M-500M	55	5,627	173	0.001
Avenue Bank	Nashville	52.5	0.096	0.229	77,468	433	500M-1B	45	6,399	199	0.000
Farmers Bank	Parsons	52.5	0.183	1.000	6,486	108	<100M	63	1,732	77	0.000
Merchants & Planters Bank	Bolivar	52.5	0.192	0.697	17,428	167	<100M	50	2,517	112	0.000
The Peoples Bank	Sardis	52.5	0.190	1.000	13,570	95	<100M	83	13,570	95	0.000
Greeneville Federal Bank, FSB	Greeneville	52.5	0.162	0.595	27,074	169	100M-500M	40	2,907	80	0.000
Landmark Community Bank	Collierville	52.5	0.104	0.571	45,822	237	100M-500M	18	2,105	65	0.000

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		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)		(9)
Community National Bank of the Lakeway Ar	Morristown	52.5	0.167	0.711	18,141	187	100M-500M	50	2,640	117	0.000
Putnam 1st Mercantile Bank	Cookeville	52.5	0.232	0.559	21,536	140	<100M	43	2,363	77	0.000
Foothills Bank & Trust	Maryville	52.5	0.165	0.517	28,804	227	100M-500M	38	2,690	121	0.000
The Farmers & Merchants Bank	Dyer	50.0	0.113	1.000	11,791	199	100M-500M	90	11,791	199	0.000
Bank of Cleveland	Cleveland	50.0	0.165	0.383	34,791	195	100M-500M	28	2,629	90	0.000
First Farmers and Merchants Bank	Columbia	50.0	0.056	0.226	59,402	552	1B-10B	48	7,249	288	0.000
Central Bank	Savannah	50.0	0.112	0.963	14,516	226	100M-500M	73	3,975	172	0.000
Citizens National Bank	Sevierville	50.0	0.062	0.153	50,817	599	500M-1B	40	4,020	412	0.002
Magna Bank	Memphis	50.0	0.108	0.288	53,486	315	100M-500M	48	6,963	186	0.000
Union Bank & Trust Company	Livingston	47.5	0.137	0.790	10,848	172	<100M	68	2,826	136	0.000
Home Federal Bank of Tennessee	Knoxville	47.5	0.037	0.227	76,925	413	1B-10B	38	5,263	197	0.000
Liberty State Bank	Liberty	47.5	0.129	0.723	20,534	166	100M-500M	50	3,247	101	0.000
Medina Banking Co.	Medina	47.5	0.141	1.000	5,861	138	<100M	68	2,634	117	0.000
Citizens Bank	New Tazewel	47.5	0.164	0.571	23,783	163	100M-500M	28	2,103	67	0.013
First Century Bank	Tazewell	47.5	0.125	0.472	31,206	247	100M-500M	48	3,637	152	0.000
The Bank of Milan	Milan	47.5	0.151	0.873	9,329	112	<100M	43	1,443	73	0.000
Sumner Bank & Trust	Gallatin	47.5	0.139	0.577	25,556	164	100M-500M	35	2,726	69	0.000
Bank of Camden	Camden	45.0	0.119	0.440	31,308	232	100M-500M	40	3,555	141	0.000
Chester County Bank	Henderson	45.0	0.113	1.000	7,756	155	<100M	73	3,147	123	0.000
The Bank of Waynesboro	Waynesboro	45.0	0.106	0.532	15,295	324	100M-500M	83	5,279	275	0.000
MidSouth Bank	Murfreesbor	45.0	0.124	0.377	31,954	212	100M-500M	35	3,492	104	0.000
Citizens Bank	Hartsville	42.5	0.098	0.545	16,030	313	100M-500M	70	4,578	250	0.000
Trust Company Bank	Mason	42.5	0.184	0.687	6,537	75	<100M	43	1,145	40	0.000
The Citizens Bank of East Tennessee	Rogersville	42.5	0.157	0.526	18,850	152	100M-500M	28	1,929	71	0.000
Southern Heritage Bank	Cleveland	42.5	0.122	0.371	29,158	248	100M-500M	40	3,411	131	0.000
Johnson County Bank	Mountain Ci	40.0	0.069	1.000	8,259	125	100M-500M	45	1,721	99	0.000
Greenfield Banking Company	Greenfield	40.0	0.106	1.000	5,410	76	<100M	55	1,658	56	0.000
Farmers & Merchants Bank	Adamsville	40.0	0.138	0.983	4,726	60	<100M	53	1,427	43	0.000
Peoples State Bank of Commerce	Nolensville	40.0	0.134	0.530	19,238	195	100M-500M	65	4,250	127	0.004
Macon Bank and Trust Company	Lafayette	40.0	0.059	0.547	20,129	305	100M-500M	63	4,974	237	0.000
Mountain Valley Bank	Dunlap	40.0	0.106	1.000	9,950	73	<100M	30	1,185	35	0.000
Citizens Bank and Trust Company of Graing	Rutledge	40.0	0.089	0.736	16,750	166	100M-500M	55	3,383	120	0.000
First Community Bank of Bedford County	Shelbyville	40.0	0.070	0.402	22,205	386	100M-500M	70	6,297	305	0.002
Heritage Community Bank	Greeneville	40.0	0.138	0.615	13,598	104	<100M	35	1,843	54	0.000
The Lauderdale County Bank	Halls	37.5	0.131	0.736	6,300	110	<100M	58	2,011	84	0.000
Home Banking Company	Selmer	37.5	0.081	1.000	6,651	126	<100M	60	2,611	94	0.000
Bank of Halls	Halls	37.5	0.099	0.897	6,325	103	<100M	53	1,501	77	0.000

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Bank of Ripley	Ripley	37.5	0.075	0.634	15,590	175	100M-500M	48	3,091	104	0.000
McKenzie Banking Company	Mc Kenzie	37.5	0.074	0.902	8,947	115	100M-500M	40	1,737	74	0.000
The Farmers Bank, Woodland Mills, Tenness	Woodland Mi	37.5	0.105	1.000	1,173	22	<100M	55	483	17	0.000
Tri-State Bank of Memphis	Memphis	37.5	0.140	0.404	21,547	134	100M-500M	23	1,925	51	0.001
The First National Bank of McMinnville	Mcminnville	35.0	0.064	0.285	31,610	230	100M-500M	43	4,865	151	0.000
Athens Federal Community Bank	Athens	35.0	0.082	0.398	24,532	217	100M-500M	53	5,060	135	0.000
The Bank of Jackson	Jackson	35.0	0.116	0.593	16,725	132	100M-500M	28	1,811	71	0.000
Gates Banking and Trust Company	Gates	32.5	0.080	0.968	3,300	20	<100M	28	355	9	0.000
Volunteer Federal Savings Bank	Madisonvill	32.5	0.059	0.905	10,387	70	100M-500M	28	1,323	41	0.000
Bank of Bartlett	Bartlett	32.5	0.066	0.382	23,692	212	100M-500M	25	2,359	121	0.000
Security Federal Bank	Elizabethto	32.5	0.101	0.854	5,705	72	<100M	43	1,238	48	0.000
Tennessee State Bank	Pigeon Forg	32.5	0.049	0.143	33,771	205	500M-1B	20	2,195	88	0.002
Bank of Dickson	Dickson	32.5	0.077	0.523	16,773	168	100M-500M	35	2,603	102	0.000
Highland Federal Savings and Loan Associa	Crossville	32.5	0.023	1.000	1,497	18	<100M	35	478	11	0.000
Newport Federal Bank	Newport	32.5	0.024	1.000	4,427	35	100M-500M	30	785	20	0.000
National Bank of Tennessee	Newport	32.5	0.096	0.531	15,189	150	100M-500M	23	1,407	90	0.000
Nashville Bank and Trust Company	Nashville	32.5	0.091	0.370	27,192	146	100M-500M	10	962	41	0.000
Farmers State Bank	Mountain Ci	30.0	0.077	0.588	10,658	156	100M-500M	65	3,424	133	0.000
Citizens Bank of Blount County	Maryville	30.0	0.084	0.195	27,442	166	100M-500M	20	2,487	74	0.000
Citizens Bank & Trust Company	Atwood	30.0	0.039	0.909	1,023	15	<100M	33	198	9	0.000
First Community Bank of East Tennessee	Rogersville	30.0	0.101	0.303	19,998	152	100M-500M	28	2,314	81	0.000
Independent Bank	Memphis	30.0	0.037	0.201	30,271	189	500M-1B	13	1,416	66	0.000
Elizabethton Federal Savings Bank	Elizabethto	27.5	0.050	0.640	16,878	102	100M-500M	20	1,772	44	0.000
The Somerville Bank & Trust Company	Somerville	27.5	0.046	0.574	9,225	148	100M-500M	45	2,671	102	0.000
Bank of Gleason	Gleason	25.0	0.050	0.549	6,050	157	100M-500M	58	2,466	136	0.000
Bank of Crockett	Bells	25.0	0.062	0.499	8,435	152	100M-500M	55	2,769	115	0.000
First Trust and Savings Bank, Oneida, Ten	Oneida	25.0	0.077	0.511	11,033	104	100M-500M	28	1,617	52	0.000
Bank of Lincoln County	Fayettevill	25.0	0.085	0.295	11,021	165	100M-500M	58	3,675	126	0.000
Civic Bank & Trust	Nashville	25.0	0.111	0.346	15,119	81	100M-500M	50	3,976	53	0.000
Security Bank	Newbern	22.5	0.059	0.527	10,186	107	100M-500M	28	1,640	69	0.005
Financial Federal Bank	Memphis	22.5	0.078	0.289	25,354	95	100M-500M	10	932	21	0.000
Sevier County Bank	Sevierville	22.5	0.081	0.226	24,598	134	100M-500M	15	1,518	51	0.000
Coffee County Bank	Manchester	20.0	0.086	0.392	10,366	63	100M-500M	18	1,190	25	0.000
Lawrenceburg Federal Bank	Lawrencebur	10.0	0.000	.	0	0	<100M	10	0	0	0.000
Independence Trust Company	Franklin	10.0	0.000	.	0	0	<100M	10	0	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.

**Table 3A Expanded. Small Business Lending Institutions in Tennessee 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 <sup>1</sup>
		Total Rank	TA Ratio <sup>1</sup>	TBL Ratio <sup>1</sup>	Amount (1,000)	Number		Total Rank	Amount (1,000)	Number	
		(1)	(2)	(3)	(4)	(5)		(6)	(7)	(8)	

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

**Table 3B. Expanded. Micro Business Lending Institutions in Tennessee 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 <sup>1</sup>	Ratio <sup>1</sup>	(1,000)	Number	Asset Size	Rank	(1,000)	Number	Amount/TA <sup>1</sup>
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Reelfoot Bank	Union City	97.5	0.052	0.273	8,374	583	100M-500M	75.0	27,697	667	0.002
The First National Bank of Manchester	Manchester	97.5	0.052	0.314	11,974	498	100M-500M	83.0	38,114	606	-
Carroll Bank and Trust	Huntingdon	97.5	0.058	0.274	15,240	360	100M-500M	75.0	43,398	481	-
People's Bank and Trust Company of Pick	Byrdstown	97.5	0.200	1.000	22,794	377	100M-500M	75.0	22,794	377	-
Citizens Bank	Carthage	95.0	0.035	0.204	18,392	707	500M-1B	55.0	43,567	838	-
The Farmers & Merchants Bank	Dyer	90.0	0.113	1.000	11,791	199	100M-500M	50.0	11,791	199	-
Bank of Perry County	Lobelville	90.0	0.059	0.208	8,792	327	100M-500M	83.0	33,849	440	-
The First National Bank of Pikeville	Pikeville	90.0	0.097	0.479	10,460	226	100M-500M	73.0	21,844	276	-
Citizens Community Bank	Winchester	87.5	0.044	0.146	7,789	359	100M-500M	65.0	30,475	477	-
Citizens Bank of Lafayette	Lafayette	85.0	0.020	0.192	9,424	627	100M-500M	60.0	33,142	746	-
Union Bank	Jamestown	85.0	0.036	0.180	7,215	253	100M-500M	60.0	26,518	355	-
PEOPLES BANK OF BEDFORD COUNTY	Shelbyville	85.0	0.061	0.339	6,230	220	100M-500M	68.0	18,361	279	-
The Bank of Waynesboro	Waynesboro	82.5	0.037	0.183	5,279	275	100M-500M	45.0	15,295	324	-
The Hardin County Bank	Savannah	82.5	0.033	0.103	13,204	452	100M-500M	68.0	63,058	686	-
The Peoples Bank	Sardis	82.5	0.190	1.000	13,570	95	<100M	53.0	13,570	95	-
First Commerce Bank	Lewisburg	82.5	0.035	0.091	9,607	374	100M-500M	85.0	66,888	590	-
CedarStone Bank	Lebanon	82.5	0.041	0.139	6,788	269	100M-500M	73.0	33,443	368	-
First Citizens National Bank	Dyersburg	80.0	0.020	0.096	22,818	1,080	1B-10B	95.0	236,384	1,702	-
Peoples Bank	Clifton	80.0	0.045	0.173	6,073	213	100M-500M	78.0	30,235	297	-
Bank of Frankewing	Frankewing	80.0	0.030	0.168	6,472	285	100M-500M	60.0	27,595	396	-
First National Bank of Tennessee	Livingston	80.0	0.025	0.083	17,097	797	500M-1B	78.0	107,521	1,209	-
Commercial Bank & Trust Co.	Paris	80.0	0.026	0.085	16,560	767	500M-1B	73.0	95,453	1,176	-
Community National Bank	Dayton	80.0	0.035	0.109	6,983	361	100M-500M	80.0	45,196	486	-
First National Bank of Pulaski	Pulaski	80.0	0.022	0.092	15,261	617	500M-1B	80.0	101,310	978	-
Citizens State Bank	Jasper	80.0	0.045	0.259	5,803	142	100M-500M	58.0	19,370	197	-
Cumberland Bank and Trust	Clarksville	80.0	0.042	0.129	6,816	332	100M-500M	83.0	40,929	465	-
First Capital Bank	Germantown	80.0	0.040	0.078	8,428	400	100M-500M	78.0	56,682	585	-
Decatur County Bank	Decaturvill	77.5	0.059	0.242	5,274	125	<100M	70.0	21,811	178	-
First Federal Bank	Dickson	77.5	0.020	0.153	9,127	327	100M-500M	78.0	51,094	1,215	-
First South Bank	Jackson	77.5	0.026	0.096	11,231	478	100M-500M	78.0	71,497	750	-
Andrew Johnson Bank	Greeneville	77.5	0.029	0.117	8,295	332	100M-500M	83.0	54,990	523	-
Farmer's and Merchants Bank	Trezevant	77.5	0.030	0.098	8,664	300	100M-500M	75.0	55,216	501	-
American Bank & Trust of the Cumberlan	Livingston	77.5	0.037	0.155	5,539	218	100M-500M	70.0	26,878	319	-
Citizens First Bank	Wartburg	77.5	0.038	0.167	5,809	215	100M-500M	68.0	25,790	313	-
First Volunteer Bank	Chattanooga	75.0	0.023	0.074	20,618	874	500M-1B	88.0	173,775	1,463	0.003

Table 3B. Expanded. Micro Business Lending Institutions in Tennessee 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 <sup>1</sup>	Ratio <sup>1</sup>	(1,000)		Asset Size	Rank		(1,000)	Amount/TA <sup>1</sup>
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)		
Traders National Bank	Tullahoma	75.0	0.036	0.146	5,508	178	100M-500M	80.0	37,507	288	-
Security Federal Savings Bank of McMinn	Mc Minnville	75.0	0.035	0.166	5,637	199	100M-500M	70.0	28,204	325	-
F&M Bank	Clarksville	75.0	0.019	0.077	15,496	863	500M-1B	73.0	106,572	1,312	-
Jefferson Federal Bank	Morristown	75.0	0.026	0.074	12,916	445	500M-1B	78.0	93,558	792	-
SouthEast Bank	Athens	75.0	0.021	0.103	9,679	483	100M-500M	73.0	59,048	719	-
First Vision Bank of Tennessee	Tullahoma	75.0	0.036	0.103	5,313	261	100M-500M	70.0	32,530	374	-
Chester County Bank	Henderson	72.5	0.046	0.406	3,147	123	<100M	45.0	7,756	155	-
Central Bank	Savannah	72.5	0.031	0.264	3,975	172	100M-500M	50.0	14,516	226	-
First Bank	Lexington	72.5	0.016	0.056	36,593	1,608	1B-10B	65.0	251,558	2,490	-
First Bank of Tennessee	Spring City	72.5	0.029	0.091	6,806	255	100M-500M	93.0	74,875	442	-
The Farmers Bank	Portland	72.5	0.019	0.079	9,642	485	500M-1B	58.0	48,464	623	-
Traditions First Bank	Erin	72.5	0.036	0.195	4,008	188	100M-500M	60.0	17,720	243	-
Clayton Bank and Trust	Knoxville	70.0	0.019	0.042	13,765	531	500M-1B	60.0	84,644	812	0.002
Citizens Bank	Hartsville	70.0	0.028	0.156	4,578	250	100M-500M	43.0	16,030	313	-
First Community Bank of Bedford County	Shelbyville	70.0	0.020	0.114	6,297	305	100M-500M	40.0	22,205	386	0.002
Patriot Bank	Millington	70.0	0.023	0.127	6,449	205	100M-500M	60.0	33,226	340	-
American Trust Bank of East Tennessee	Knoxville	70.0	0.041	0.101	5,265	202	100M-500M	75.0	34,036	320	-
Union Bank & Trust Company	Livingston	67.5	0.036	0.206	2,826	136	<100M	48.0	10,848	172	-
Bank of Putnam County	Cookeville	67.5	0.017	0.130	6,380	276	100M-500M	53.0	30,596	409	-
Community Bank	Lexington	67.5	0.040	0.130	4,048	189	100M-500M	68.0	23,371	248	-
Medina Banking Co.	Medina	67.5	0.063	0.449	2,634	117	<100M	48.0	5,861	138	-
American Patriot Bank	Greeneville	67.5	0.044	0.173	3,351	132	<100M	65.0	18,292	192	-
Homeland Community Bank	Mc Minnville	67.5	0.029	0.163	4,015	171	100M-500M	65.0	23,385	254	-
Farmers State Bank	Mountain Ci	65.0	0.025	0.189	3,424	133	100M-500M	30.0	10,658	156	-
First State Bank	Union City	65.0	0.014	0.049	24,550	1,232	1B-10B	68.0	198,637	2,031	-
UBank	Jellico	65.0	0.042	0.194	2,602	123	<100M	58.0	12,379	155	-
Peoples State Bank of Commerce	Nolensville	65.0	0.030	0.117	4,250	127	100M-500M	40.0	19,238	195	0.004
Volunteer State Bank	Portland	65.0	0.019	0.059	7,570	365	100M-500M	78.0	74,082	611	-
BankTennessee	Collierville	65.0	0.025	0.066	6,178	270	100M-500M	75.0	53,886	456	-
American City Bank of Tullahoma	Tullahoma	65.0	0.024	0.075	5,857	248	100M-500M	78.0	50,291	432	0.005
CapitalMark Bank & Trust	Chattanooga	65.0	0.018	0.040	14,216	481	500M-1B	80.0	167,825	1,088	-
Security Bank and Trust Company	Paris	62.5	0.028	0.099	4,818	183	100M-500M	65.0	29,416	301	-
Citizens Tri-County Bank	Dunlap	62.5	0.013	0.147	7,938	179	500M-1B	55.0	36,799	320	0.001
Bank of Tennessee	Kingsport	62.5	0.014	0.052	12,519	593	500M-1B	68.0	108,323	1,001	-
Wayne County Bank	Waynesboro	62.5	0.016	0.068	5,056	678	100M-500M	73.0	44,066	844	-
Farmers Bank	Parsons	62.5	0.049	0.267	1,732	77	<100M	53.0	6,486	108	-

Table 3B. Expanded. Micro Business Lending Institutions in Tennessee 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 <sup>1</sup>	Ratio <sup>1</sup>	(1,000)		Asset Size	Rank		(1,000)	Amount/TA <sup>1</sup>
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)		
The Citizens National Bank of Athens	Athens	62.5	0.016	0.047	8,494	417	500M-1B	68.0	78,208	705	-
Macon Bank and Trust Company	Lafayette	62.5	0.015	0.135	4,974	237	100M-500M	40.0	20,129	305	-
TNBANK	Oak Ridge	62.5	0.029	0.099	4,989	126	100M-500M	78.0	38,902	265	-
Community First Bank & Trust	Columbia	62.5	0.017	0.063	7,919	254	100M-500M	68.0	65,235	435	-
TriStar Bank	Dickson	62.5	0.022	0.112	4,660	163	100M-500M	65.0	32,280	278	-
Home Banking Company	Selmer	60.0	0.032	0.393	2,611	94	<100M	38.0	6,651	126	-
FSGBANK, National Association	Chattanooga	60.0	0.012	0.043	12,560	409	1B-10B	75.0	147,704	886	-
The Lauderdale County Bank	Halls	57.5	0.042	0.235	2,011	84	<100M	38.0	6,300	110	-
Bank of Gleason	Gleason	57.5	0.020	0.224	2,466	136	100M-500M	25.0	6,050	157	-
The Bank of Fayette County	Piperton	57.5	0.016	0.104	5,005	155	100M-500M	60.0	34,995	290	-
First Tennessee Bank, National Associatic	Memphis	57.5	0.007	0.029	179,166	21,454	10-50B	55.0	1,268,445	26,953	0.005
Commercial Bank	Harrogate	57.5	0.012	0.037	8,776	368	500M-1B	58.0	69,092	610	0.001
Cumberland County Bank	Crossville	57.5	0.015	0.108	4,395	174	100M-500M	60.0	33,334	304	-
Cornerstone Community Bank	Chattanooga	57.5	0.015	0.039	6,584	439	100M-500M	78.0	84,203	718	0.001
Pinnacle Bank	Nashville	57.5	0.011	0.021	57,743	2,138	1B-10B	65.0	679,180	4,971	-
Bank of Lincoln County	Fayettevill	57.5	0.028	0.098	3,675	126	100M-500M	25.0	11,021	165	-
First Freedom Bank	Lebanon	57.5	0.021	0.049	5,664	204	100M-500M	68.0	56,738	392	-
Greenfield Banking Company	Greenfield	55.0	0.032	0.306	1,658	56	<100M	40.0	5,410	76	-
First National Bank	Lenoir City	55.0	0.016	0.050	6,344	259	100M-500M	68.0	61,796	473	-
Bank of Crockett	Bells	55.0	0.020	0.164	2,769	115	100M-500M	25.0	8,435	152	-
INSOUTH Bank	Brownsville	55.0	0.020	0.074	5,627	173	100M-500M	53.0	36,925	296	0.001
First Peoples Bank of Tennessee	Jefferson C	55.0	0.027	0.077	3,641	133	100M-500M	60.0	27,693	236	-
The Farmers Bank, Woodland Mills, Tenn	Woodland Mi	55.0	0.043	0.412	483	17	<100M	38.0	1,173	22	-
Citizens Bank and Trust Company of Grai	Rutledge	55.0	0.018	0.149	3,383	120	100M-500M	40.0	16,750	166	-
The First National Bank of Oneida	Oneida	55.0	0.020	0.100	4,152	120	100M-500M	60.0	29,383	232	-
Peoples Bank of East Tennessee	Madisonvill	55.0	0.018	0.099	3,945	154	100M-500M	68.0	33,504	276	-
Community Bank & Trust	Ashland Cit	55.0	0.020	0.089	3,984	147	100M-500M	60.0	31,298	244	0.003
Southern Community Bank	Tullahoma	55.0	0.028	0.085	4,072	109	100M-500M	55.0	27,065	191	-
Triumph Bank	Germantown	55.0	0.019	0.039	7,885	229	100M-500M	60.0	65,399	385	-
Peoples Bank & Trust Company	Manchester	52.5	0.029	0.134	2,526	79	<100M	53.0	16,033	137	-
Bank of Halls	Halls	52.5	0.024	0.213	1,501	77	<100M	38.0	6,325	103	-
Farmers & Merchants Bank	Adamsville	52.5	0.042	0.297	1,427	43	<100M	40.0	4,726	60	-
Athens Federal Community Bank	Athens	52.5	0.017	0.082	5,060	135	100M-500M	35.0	24,532	217	-
Community Trust & Banking Company	Ooltewah	52.5	0.024	0.094	3,106	110	100M-500M	68.0	25,615	216	-
Franklin County United Bank	Decherd	52.5	0.030	0.091	2,641	112	<100M	65.0	23,776	198	-
Wilson Bank and Trust	Lebanon	50.0	0.007	0.022	12,116	411	1B-10B	65.0	186,934	1,007	0.002

Table 3B. Expanded. Micro Business Lending Institutions in Tennessee 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 <sup>1</sup>	Ratio <sup>1</sup>	(1,000)		Asset Size	Rank		(1,000)	Amount/TA <sup>1</sup>
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)		
Liberty State Bank	Liberty	50.0	0.020	0.114	3,247	101	100M-500M	48.0	20,534	166	-
Merchants & Planters Bank	Bolivar	50.0	0.028	0.101	2,517	112	<100M	53.0	17,428	167	-
Progressive Savings Bank	Jamestown	50.0	0.016	0.084	4,075	139	100M-500M	58.0	31,506	252	-
Legends Bank	Clarksville	50.0	0.016	0.036	5,859	238	100M-500M	65.0	57,729	429	-
Community National Bank of the Lakew	Morristown	50.0	0.024	0.103	2,640	117	100M-500M	53.0	18,141	187	-
Civic Bank & Trust	Nashville	50.0	0.029	0.091	3,976	53	100M-500M	25.0	15,119	81	-
TriSummit Bank	Kingsport	50.0	0.016	0.064	4,086	135	100M-500M	60.0	37,917	260	-
First Farmers and Merchants Bank	Columbia	47.5	0.007	0.028	7,249	288	1B-10B	50.0	59,402	552	-
Peoples Bank of the South	La Follette	47.5	0.022	0.078	3,255	116	100M-500M	65.0	29,895	211	-
Bank of Ripley	Ripley	47.5	0.015	0.126	3,091	104	100M-500M	38.0	15,590	175	-
First Century Bank	Tazewell	47.5	0.015	0.055	3,637	152	100M-500M	48.0	31,206	247	-
Magna Bank	Memphis	47.5	0.014	0.038	6,963	186	100M-500M	50.0	53,486	315	-
Heritage Bank & Trust	Columbia	47.5	0.027	0.070	2,829	119	100M-500M	60.0	24,578	198	-
Johnson County Bank	Mountain Ci	45.0	0.014	0.208	1,721	99	100M-500M	40.0	8,259	125	-
The Somerville Bank & Trust Company	Somerville	45.0	0.013	0.166	2,671	102	100M-500M	28.0	9,225	148	-
Avenue Bank	Nashville	45.0	0.008	0.019	6,399	199	500M-1B	53.0	77,468	433	-
Paragon National Bank	Memphis	45.0	0.016	0.045	4,062	142	100M-500M	75.0	55,673	331	-
Commerce Union Bank	Springfield	45.0	0.016	0.042	3,657	147	100M-500M	60.0	42,983	281	-
First Advantage Bank	Clarksville	42.5	0.012	0.032	4,534	190	100M-500M	70.0	67,841	425	-
The First National Bank of McMinnville	Mcminnville	42.5	0.010	0.044	4,865	151	100M-500M	35.0	31,610	230	-
Security Federal Bank	Elizabethto	42.5	0.022	0.185	1,238	48	<100M	33.0	5,705	72	-
Trust Company Bank	Mason	42.5	0.032	0.120	1,145	40	<100M	43.0	6,537	75	-
Citizens Bank	Elizabethto	42.5	0.010	0.023	6,408	167	500M-1B	58.0	75,480	422	0.001
The Bank of Milan	Milan	42.5	0.023	0.135	1,443	73	<100M	48.0	9,329	112	-
Putnam 1st Mercantile Bank	Cookeville	42.5	0.025	0.061	2,363	77	<100M	53.0	21,536	140	-
Bank of Camden	Camden	40.0	0.014	0.050	3,555	141	100M-500M	45.0	31,308	232	-
Brighton Bank	Brighton	40.0	0.030	0.065	1,782	52	<100M	55.0	18,265	132	-
McKenzie Banking Company	Mc Kenzie	40.0	0.014	0.175	1,737	74	100M-500M	38.0	8,947	115	-
Greeneville Federal Bank, FSB	Greeneville	40.0	0.017	0.064	2,907	80	100M-500M	53.0	27,074	169	-
Citizens National Bank	Sevierville	40.0	0.005	0.012	4,020	412	500M-1B	50.0	50,817	599	0.002
Southern Heritage Bank	Cleveland	40.0	0.014	0.043	3,411	131	100M-500M	43.0	29,158	248	-
Home Federal Bank of Tennessee	Knoxville	37.5	0.003	0.016	5,263	197	1B-10B	48.0	76,925	413	-
Community South Bank	Parsons	37.5	0.008	0.016	3,211	297	100M-500M	60.0	51,125	953	-
First Alliance Bank	Cordova	37.5	0.020	0.046	2,439	97	100M-500M	73.0	39,213	238	-
SmartBank	Pigeon Forg	37.5	0.008	0.022	3,806	231	100M-500M	55.0	52,050	413	-
Foothills Bank & Trust	Maryville	37.5	0.015	0.048	2,690	121	100M-500M	53.0	28,804	227	-

Table 3B. Expanded. Micro Business Lending Institutions in Tennessee 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 <sup>1</sup>	Ratio <sup>1</sup>	(1,000)		Number	Rank		(1,000)	Number
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)		
Bank of Dickson	Dickson	35.0	0.012	0.081	2,603	102	100M-500M	33.0	16,773	168	-
Highland Federal Savings and Loan Assoc	Crossville	35.0	0.007	0.319	478	11	<100M	33.0	1,497	18	-
SOUTHERN BANK OF TENNESSEE	Mount Julie	35.0	0.015	0.063	2,131	77	100M-500M	63.0	27,943	167	-
MidSouth Bank	Murfreesbor	35.0	0.014	0.041	3,492	104	100M-500M	45.0	31,954	212	-
Heritage Community Bank	Greeneville	35.0	0.019	0.083	1,843	54	<100M	40.0	13,598	104	-
Sumner Bank & Trust	Gallatin	35.0	0.015	0.062	2,726	69	100M-500M	48.0	25,556	164	-
Citizens Bank & Trust Company	Atwood	32.5	0.008	0.176	198	9	<100M	30.0	1,023	15	-
Mountain Valley Bank	Dunlap	30.0	0.013	0.119	1,185	35	<100M	40.0	9,950	73	-
Newport Federal Bank	Newport	30.0	0.004	0.177	785	20	100M-500M	33.0	4,427	35	-
Gates Banking and Trust Company	Gates	27.5	0.009	0.104	355	9	<100M	33.0	3,300	20	-
Bank of Cleveland	Cleveland	27.5	0.012	0.029	2,629	90	100M-500M	50.0	34,791	195	-
Volunteer Federal Savings Bank	Madisonvill	27.5	0.008	0.115	1,323	41	100M-500M	33.0	10,387	70	-
Security Bank	Newbern	27.5	0.009	0.085	1,640	69	100M-500M	23.0	10,186	107	0.005
First Trust and Savings Bank, Oneida, Ten	Oneida	27.5	0.011	0.075	1,617	52	100M-500M	25.0	11,033	104	-
The Citizens Bank of East Tennessee	Rogersville	27.5	0.016	0.054	1,929	71	100M-500M	43.0	18,850	152	-
Citizens Bank	New Tazewel	27.5	0.014	0.050	2,103	67	100M-500M	48.0	23,783	163	0.013
Mountain Commerce Bank	Erwin	27.5	0.010	0.023	3,081	86	100M-500M	55.0	49,988	238	0.002
First Community Bank of East Tennessee	Rogersville	27.5	0.012	0.035	2,314	81	100M-500M	30.0	19,998	152	-
The Bank of Jackson	Jackson	27.5	0.013	0.064	1,811	71	100M-500M	35.0	16,725	132	-
Reliant Bank	Brentwood	27.5	0.009	0.018	3,185	104	100M-500M	63.0	69,044	283	-
Franklin Synergy Bank	Franklin	27.5	0.005	0.033	3,355	113	500M-1B	55.0	57,215	301	-
CapStar Bank	Nashville	27.5	0.003	0.006	2,985	141	1B-10B	55.0	93,382	477	-
Citizens Savings Bank and Trust Company	Nashville	25.0	0.018	0.031	1,672	45	<100M	53.0	28,169	103	0.003
Bank of Bartlett	Bartlett	25.0	0.007	0.038	2,359	121	100M-500M	33.0	23,692	212	-
Tri-State Bank of Memphis	Memphis	22.5	0.012	0.036	1,925	51	100M-500M	38.0	21,547	134	0.001
National Bank of Tennessee	Newport	22.5	0.009	0.049	1,407	90	100M-500M	33.0	15,189	150	-
Elizabethhton Federal Savings Bank	Elizabethhto	20.0	0.005	0.067	1,772	44	100M-500M	28.0	16,878	102	-
Citizens Bank of Blount County	Maryville	20.0	0.008	0.018	2,487	74	100M-500M	30.0	27,442	166	-
Tennessee State Bank	Pigeon Forg	20.0	0.003	0.009	2,195	88	500M-1B	33.0	33,771	205	0.002
InsBank	Nashville	20.0	0.010	0.019	2,136	74	100M-500M	58.0	41,970	218	-
Coffee County Bank	Manchester	17.5	0.010	0.045	1,190	25	100M-500M	20.0	10,366	63	-
Landmark Community Bank	Colliervill	17.5	0.005	0.026	2,105	65	100M-500M	53.0	45,822	237	-
Sevier County Bank	Sevierville	15.0	0.005	0.014	1,518	51	100M-500M	23.0	24,598	134	-
Independent Bank	Memphis	12.5	0.002	0.009	1,416	66	500M-1B	30.0	30,271	189	-
Financial Federal Bank	Memphis	10.0	0.003	0.011	932	21	100M-500M	23.0	25,354	95	-
Lawrenceburg Federal Bank	Lawrencebur	10.0	-	-	-	-	<100M	10.0	-	-	-

**Table 3B. Expanded. Micro Business Lending Institutions in Tennessee 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 <sup>1</sup>	Ratio <sup>1</sup>	(1,000)	Asset Size	Rank	(1,000)	Number	Amount/TA <sup>1</sup>	
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Independence Trust Company	Franklin	10.0	-	.	-	-	<100M	10.0	-	-	-
Nashville Bank and Trust Company	Nashville	10.0	0.003	0.013	962	41	100M-500M	33.0	27,192	146	-

<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.