

Table 3A Expanded. Small Business Lending Institutions in Kentucky Using Call Report Data, June 2011

Name of Lending Institution	City	Small Business Lending (less than \$ million)					Micro Business Lending (less than \$1 million)			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 Columbia	Columbia	87.5	0.364	0.994	48,553	716	100M-500M	95.0	14,162	590	-
Peoples Exchange Bank	Stanton	85.0	0.196	0.846	62,540	777	100M-500M	85.0	11,196	552	-
Kentucky Home Bank	Bardstown	85.0	0.246	1.000	25,313	294	100M-500M	77.5	5,869	219	-
United Community Bank of West Kentucky, Inc	Morganfield	85.0	0.214	0.932	35,568	546	100M-500M	87.5	9,914	430	0.002
The Paducah Bank and Trust Company	Paducah	82.5	0.193	0.736	101,600	922	500M-1B	82.5	17,617	545	-
Wilson & Muir Bank & Trust Company	Bardstown	82.5	0.201	0.642	80,298	834	100M-500M	75.0	13,606	539	0.002
Hometown Bank of Corbin, Inc.	Corbin	80.0	0.276	0.902	35,618	363	100M-500M	65.0	4,831	211	-
Citizens Bank of Cumberland County, Inc.	Burkesville	80.0	0.296	0.999	22,284	372	<100M	85.0	6,630	302	-
The Monticello Banking Company	Monticello	80.0	0.170	0.727	102,301	1,175	500M-1B	85.0	21,064	788	-
Lewisburg Banking Company	Lewisburg	80.0	0.219	1.000	21,681	299	<100M	95.0	21,681	299	-
Stock Yards Bank & Trust Company	Louisville	77.5	0.197	0.401	380,518	2,211	1B-10B	62.5	30,932	898	-
Hancock Bank & Trust Company	Hawesville	77.5	0.197	0.596	67,942	590	100M-500M	72.5	11,237	396	0.001
Taylor County Bank	Campbellsville	77.5	0.238	0.914	36,092	281	100M-500M	52.5	3,849	163	-
The Peoples Bank	Taylorsville	75.0	0.176	1.000	18,598	293	100M-500M	95.0	18,598	293	-
Cumberland Security Bank, Inc.	Somerset	75.0	0.240	0.685	37,830	293	100M-500M	47.5	3,951	154	-
American Bank & Trust Company, Inc.	Bowling Green	75.0	0.213	0.752	49,327	492	100M-500M	70.0	7,943	315	-
The Cecilian Bank	Cecilia	75.0	0.167	0.579	80,927	928	100M-500M	85.0	19,952	643	0.001
Peoples Bank & Trust Company of Hazard	Hazard	75.0	0.205	0.567	57,969	700	100M-500M	77.5	11,670	470	-
Town Square Bank, Inc.	Ashland	75.0	0.225	0.704	38,902	420	100M-500M	70.0	6,835	269	0.002
Heritage Bank, Inc.	Erlanger	75.0	0.232	0.589	88,677	515	100M-500M	50.0	6,412	223	-
Citizens Deposit Bank of Arlington, Inc.	Arlington	75.0	0.155	1.000	26,869	405	100M-500M	97.5	26,869	405	-
Citizens Bank	Mount Vernon	75.0	0.265	0.809	34,155	327	100M-500M	75.0	6,410	224	-
The Bank of Kentucky, Inc.	Crestview Hills	75.0	0.183	0.412	293,485	1,749	1B-10B	60.0	20,538	707	0.004
First Kentucky Bank, Inc.	Mayfield	72.5	0.141	0.766	52,075	598	100M-500M	80.0	11,316	402	-
Traditional Bank, Inc.	Mount Sterling	72.5	0.146	0.533	154,442	1,273	1B-10B	65.0	18,136	735	-
Bank of Edmonson County	Brownsville	72.5	0.146	0.869	28,912	568	100M-500M	82.5	8,061	476	-
United Citizens Bank of Southern Kentucky	Columbia	72.5	0.190	0.813	25,765	441	100M-500M	82.5	8,180	348	-
First National Bank and Trust	London	72.5	0.190	0.828	40,065	369	100M-500M	67.5	6,437	227	0.000
Hyden Citizens Bank	Hyden	72.5	0.230	0.930	28,832	219	100M-500M	70.0	5,760	136	0.008
United Southern Bank	Hopkinsville	72.5	0.182	0.766	46,012	477	100M-500M	72.5	8,478	320	-
Peoples Bank of Kentucky, Inc.	Flemingsburg	72.5	0.168	0.769	30,817	944	100M-500M	97.5	17,301	859	0.004
Citizens Bank of Northern Kentucky, Inc.	Newport	72.5	0.188	0.720	47,389	410	100M-500M	62.5	7,133	226	0.003
Town & Country Bank and Trust Company	Bardstown	72.5	0.169	0.616	69,991	685	100M-500M	67.5	10,452	460	0.001
Magnolia Bank, Incorporated	Magnolia	72.5	0.174	1.000	21,523	260	100M-500M	92.5	21,523	260	-
The First National Bank of Russell Springs	Russell Springs	72.5	0.198	0.653	35,319	406	100M-500M	70.0	6,614	298	-
First Southern National Bank	Lancaster	70.0	0.125	0.534	81,296	999	500M-1B	70.0	13,526	650	-

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		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
South Central Bank, Inc.	Glasgow	70.0	0.171	0.634	47,572	565	100M-500M	82.5	11,013	395	-
First United Bank and Trust Company	Madisonville	70.0	0.138	0.901	28,859	443	100M-500M	75.0	6,582	310	-
The Farmers Bank	Hardinsburg	70.0	0.240	0.678	22,155	420	<100M	80.0	6,497	354	-
Bank of the Mountains, Inc.	West Liberty	70.0	0.207	1.000	12,502	190	<100M	65.0	2,807	136	0.002
Citizens First Bank, Inc.	Bowling Green	70.0	0.180	0.503	63,512	603	100M-500M	72.5	12,211	399	-
Independence Bank of Kentucky	Owensboro	70.0	0.122	0.590	133,234	1,361	1B-10B	75.0	22,947	882	-
First Security Bank of Owensboro, Inc.	Owensboro	70.0	0.160	0.516	59,186	603	100M-500M	67.5	10,839	373	-
First Guaranty Bank	Martin	70.0	0.181	1.000	11,044	296	<100M	92.5	11,044	296	-
Ohio Valley Financial Group	Henderson	70.0	0.215	0.499	50,603	478	100M-500M	70.0	8,688	295	0.000
Leitchfield Deposit Bank & Trust Company	Leitchfield	70.0	0.287	0.663	30,341	316	100M-500M	60.0	4,440	200	0.003
Whitaker Bank	Lexington	67.5	0.110	0.509	167,925	2,043	1B-10B	70.0	30,279	1,400	0.001
Edmonton State Bank	Glasgow	67.5	0.135	0.572	56,886	1,006	100M-500M	80.0	13,540	818	-
The Salt Lick Deposit Bank	Salt Lick	67.5	0.320	0.971	24,741	91	<100M	22.5	1,222	44	0.000
Kentucky Neighborhood Bank	Elizabethtown	67.5	0.221	0.791	27,107	200	100M-500M	40.0	2,487	97	-
Planters Bank, Inc.	Hopkinsville	67.5	0.142	0.419	86,495	725	500M-1B	62.5	12,096	438	-
The First Capital Bank of Kentucky	Louisville	67.5	0.175	0.400	77,349	423	100M-500M	40.0	5,507	164	-
The Citizens Bank	Morehead	67.5	0.179	1.000	20,547	123	100M-500M	42.5	2,304	72	-
Citizens Bank & Trust Co. of Jackson	Jackson	65.0	0.202	0.596	24,317	230	100M-500M	50.0	3,448	143	0.008
Farmers Bank and Trust Company	Marion	65.0	0.142	0.997	19,138	396	100M-500M	82.5	6,526	326	-
Kentucky Farmers Bank Corporation	Catlettsburg	65.0	0.161	0.994	25,966	143	100M-500M	27.5	1,897	72	-
Farmers Bank & Capital Trust Company	Frankfort	65.0	0.100	0.591	76,976	767	500M-1B	62.5	11,232	511	-
Central Bank & Trust Co.	Lexington	65.0	0.125	0.375	233,462	1,850	1B-10B	62.5	29,017	1,017	0.004
Peoples Bank and Trust Company of Madison C	Berea	65.0	0.130	0.590	53,498	612	100M-500M	62.5	7,769	428	-
Commercial Bank	West Liberty	65.0	0.120	1.000	14,764	237	100M-500M	90.0	14,764	237	-
Dixon Bank	Dixon	65.0	0.149	1.000	12,272	237	<100M	90.0	12,272	237	-
Bank of the Bluegrass and Trust Company	Lexington	65.0	0.193	0.633	42,260	235	100M-500M	32.5	2,765	105	-
Citizens Guaranty Bank	Richmond	65.0	0.166	0.869	22,237	231	100M-500M	62.5	4,139	151	-
First & Farmers National Bank, Inc.	Somerset	65.0	0.115	0.627	52,757	747	100M-500M	77.5	11,311	556	-
First National Bank of Muhlenberg County, Ken	Central City	65.0	0.163	0.841	23,166	248	100M-500M	65.0	4,254	161	-
Republic Bank & Trust Company	Louisville	65.0	0.102	0.459	304,387	1,597	1B-10B	52.5	15,333	502	0.003
First Security Bank of Kentucky	Calhoun	65.0	0.190	1.000	11,971	223	<100M	77.5	4,753	186	-
Community Trust Bank, Inc.	Pikeville	65.0	0.103	0.429	357,556	4,032	1B-10B	67.5	60,917	2,597	-
The Casey County Bank, Inc.	Liberty	65.0	0.137	0.808	21,700	505	100M-500M	80.0	6,593	428	-
PBK BANK, INC.	Stanford	65.0	0.184	0.819	21,446	269	100M-500M	67.5	4,222	210	-
Farmers Deposit Bank of Middleburg, Inc.	Middleburg	62.5	0.236	0.925	11,155	156	<100M	55.0	1,699	124	-
Grant County Deposit Bank	Williamstown	62.5	0.164	1.000	14,401	145	<100M	62.5	3,088	102	-
Auburn Banking Company	Auburn	62.5	0.186	0.948	12,355	186	<100M	67.5	3,348	149	-

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		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
FNB Bank, Inc.	Mayfield	62.5	0.139	0.512	48,618	447	100M-500M	60.0	7,485	291	-
Citizens Union Bank of Shelbyville	Shelbyville	62.5	0.099	0.578	58,910	518	500M-1B	50.0	7,193	285	-
Elkton Bank & Trust Company	Elkton	62.5	0.112	1.000	13,895	294	100M-500M	92.5	13,895	294	0.002
Peoples Security Bank	Louisa	62.5	0.164	1.000	8,336	184	<100M	70.0	3,084	155	-
The Farmers Bank of Milton	Milton	62.5	0.094	1.000	17,100	367	100M-500M	95.0	17,100	367	-
United Kentucky Bank of Pendleton County, Inc.	Falmouth	62.5	0.261	1.000	7,258	128	<100M	82.5	7,258	128	-
Bluegrass Community Bank	Danville	62.5	0.249	1.000	10,029	57	<100M	30.0	915	23	-
FORCHT BANK, NATIONAL ASSOCIATION	Lexington	62.5	0.082	0.412	81,142	1,019	500M-1B	60.0	12,434	690	0.001
South Central Bank of Daviess County, Inc.	Owensboro	62.5	0.156	0.621	25,694	350	100M-500M	72.5	6,474	238	-
The Peoples Bank	Marion	62.5	0.260	0.971	9,102	130	<100M	62.5	2,411	92	-
1st Trust Bank, Inc.	Hazard	62.5	0.271	0.492	35,068	279	100M-500M	52.5	4,231	158	-
Kentucky Bank	Paris	60.0	0.096	0.573	62,580	636	500M-1B	67.5	12,607	426	0.002
Bank of Lexington, Inc.	Lexington	60.0	0.180	0.762	28,955	139	100M-500M	22.5	1,777	62	-
Morgantown Bank & Trust Company, Incorporated	Morgantown	60.0	0.145	0.846	19,440	274	100M-500M	70.0	4,768	211	-
Peoples Bank	Lebanon	60.0	0.243	0.900	11,461	107	<100M	47.5	1,793	63	-
Heritage Bank	Hopkinsville	60.0	0.086	0.369	89,960	960	1B-10B	65.0	15,522	688	-
PBI Bank	Louisville	60.0	0.083	0.267	139,660	2,118	1B-10B	65.0	33,213	1,435	0.000
The Bank of Henderson Inc.	Henderson	60.0	0.236	0.857	16,779	125	<100M	40.0	1,900	72	-
First State Financial, Inc.	Pineville	60.0	0.138	0.325	55,451	442	100M-500M	50.0	6,427	232	-
Farmers Deposit Bank	Eminence	57.5	0.255	0.785	15,093	85	<100M	30.0	1,230	44	-
Louisa Community Bank	Louisa	57.5	0.373	0.951	10,473	97	<100M	47.5	1,597	63	-
Peoples Bank and Trust Company of Clinton County	Albany	57.5	0.230	0.997	7,421	132	<100M	67.5	2,667	112	-
Alliance Banking Company	Winchester	57.5	0.213	0.833	12,408	132	<100M	47.5	1,988	83	-
The Salyersville National Bank	Salyersville	57.5	0.142	0.835	14,712	291	100M-500M	62.5	2,842	222	0.002
The Murray Bank	Murray	57.5	0.120	0.506	27,432	426	100M-500M	60.0	5,412	319	-
First Community Bank of Western Kentucky, Inc.	Clinton	57.5	0.125	1.000	9,626	246	<100M	75.0	4,267	209	-
South Central Bank of Bowling Green, Inc.	Bowling Green	57.5	0.132	0.746	30,091	274	100M-500M	52.5	4,874	153	-
Citizens National Bank of Paintsville	Paintsville	57.5	0.104	0.480	60,506	485	500M-1B	45.0	6,304	225	-
The First Commonwealth Bank of Prestonsburg	Prestonsburg	57.5	0.079	0.867	23,724	377	100M-500M	75.0	8,572	239	-
Community Financial Services Bank	Benton	55.0	0.096	0.342	52,247	609	500M-1B	55.0	7,769	428	-
The First National Bank of Grayson	Grayson	55.0	0.102	0.682	22,979	448	100M-500M	70.0	5,958	370	-
Hart County Bank and Trust Company	Munfordville	55.0	0.262	0.992	7,483	70	<100M	35.0	784	40	-
King Southern Bank	Chaplin	55.0	0.179	0.476	31,682	217	100M-500M	40.0	3,188	129	-
Madison Bank	Richmond	55.0	0.169	0.632	24,172	227	100M-500M	47.5	3,223	142	0.002
The Farmers National Bank of Danville	Danville	55.0	0.088	0.429	44,160	595	100M-500M	70.0	10,918	407	-
First Community Bank	Vanceburg	55.0	0.206	1.000	5,783	91	<100M	57.5	1,583	68	-
The Citizens National Bank of Somerset	Somerset	55.0	0.115	0.554	38,016	379	100M-500M	57.5	6,652	264	-

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Farmers State Bank	Booneville	55.0	0.158	1.000	8,675	94	<100M	80.0	8,675	94	0.009
American Founders Bank, Inc.	Lexington	55.0	0.138	0.379	56,082	272	100M-500M	30.0	3,071	104	-
Bank of McCreary County	Whitley City	55.0	0.140	0.796	19,602	165	100M-500M	55.0	3,623	104	0.004
Bank of Ohio County, Inc.	Dundee	55.0	0.185	0.739	17,061	133	<100M	30.0	1,584	76	-
Cumberland Valley National Bank & Trust Com	East Bernstadt	55.0	0.115	0.412	46,866	377	100M-500M	42.5	5,560	193	0.005
Commonwealth Bank and Trust Company	Louisville	55.0	0.095	0.395	77,263	562	500M-1B	47.5	8,185	281	0.003
Owingsville Banking Company	Owingsville	52.5	0.084	1.000	5,579	316	<100M	85.0	5,579	316	-
South Central Bank of Monroe County	Tompkinsville	52.5	0.141	0.692	16,021	229	100M-500M	57.5	3,311	164	-
The Citizens Bank	Hickman	52.5	0.121	0.914	12,629	184	100M-500M	62.5	3,150	144	-
Peoples Bank & Trust Company	Owenton	52.5	0.129	1.000	9,024	134	<100M	57.5	2,233	111	-
First Federal Savings Bank of Elizabethtown	Elizabethtown	52.5	0.057	0.181	71,309	599	1B-10B	50.0	9,932	429	0.000
Bank of Jamestown	Jamestown	52.5	0.105	0.849	17,502	187	100M-500M	42.5	2,269	125	-
Farmers National Bank	Walton	52.5	0.163	0.844	13,513	105	<100M	25.0	1,202	46	0.004
United Citizens Bank & Trust Company	Campbellsburg	52.5	0.142	0.872	12,523	152	<100M	55.0	2,376	114	-
Franklin Bank & Trust Company	Franklin	52.5	0.110	0.305	37,842	490	100M-500M	60.0	7,982	294	0.000
The Farmers National Bank of Lebanon	Lebanon	50.0	0.171	0.700	16,228	114	<100M	32.5	1,745	65	-
Security Bank and Trust Co.	Maysville	50.0	0.195	0.738	9,348	140	<100M	62.5	2,800	107	-
The Lincoln National Bank of Hodgenville	Hodgenville	50.0	0.069	1.000	10,518	266	100M-500M	70.0	4,510	240	-
First Security Trust Bank, Inc.	Florence	50.0	0.165	0.410	20,149	178	100M-500M	45.0	3,285	91	-
Century Bank of Kentucky, Inc.	Lawrenceburg	50.0	0.147	0.878	14,470	126	<100M	37.5	1,874	81	-
United Bank & Trust Company	Versailles	50.0	0.083	0.344	48,928	427	500M-1B	40.0	5,012	272	-
River City Bank, Inc.	Louisville	50.0	0.060	1.000	16,428	124	100M-500M	27.5	1,933	52	-
The Sacramento Deposit Bank	Sacramento	47.5	0.096	1.000	6,400	192	<100M	70.0	2,832	166	-
First & Peoples Bank and Trust Company	Russell	47.5	0.088	0.823	16,953	212	100M-500M	57.5	4,101	150	-
First Farmers Bank and Trust Company	Owenton	47.5	0.135	0.680	15,974	196	100M-500M	55.0	2,927	141	-
Fredonia Valley Bank	Fredonia	47.5	0.089	1.000	6,089	211	<100M	82.5	6,089	211	-
The Commercial Bank of Grayson	Grayson	47.5	0.081	0.778	13,373	256	100M-500M	70.0	5,442	215	-
Central Kentucky Federal Savings Bank	Danville	47.5	0.128	0.790	16,763	102	100M-500M	37.5	2,178	52	-
Jackson County Bank	Mc Kee	47.5	0.066	1.000	8,968	160	100M-500M	82.5	8,968	160	-
Metro Bank	Louisville	47.5	0.260	0.784	8,193	53	<100M	37.5	1,061	27	-
Farmers Bank and Trust Company, Princeton, K	Princeton	45.0	0.128	0.729	14,381	176	100M-500M	50.0	2,558	131	-
The Citizens National Bank of Lebanon	Lebanon	45.0	0.053	1.000	5,926	184	100M-500M	80.0	5,926	184	-
The Peoples Bank	Mount Washingto	45.0	0.170	0.626	14,907	88	<100M	22.5	1,224	40	-
Citizens Deposit Bank & Trust	Vanceburg	45.0	0.108	0.364	22,474	322	100M-500M	57.5	5,113	263	0.000
First Citizens Bank	Elizabethtown	45.0	0.111	0.456	34,971	213	100M-500M	27.5	2,641	99	-
Springfield State Bank	Springfield	45.0	0.086	0.528	21,182	239	100M-500M	37.5	2,874	155	-
The Farmers Bank	Nicholasville	45.0	0.143	0.723	13,009	107	<100M	30.0	1,459	65	-

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Citizens Commerce National Bank	Versailles	45.0	0.082	0.517	21,009	259	100M-500M	52.5	4,274	183	0.006
South Central Bank of Hardin County, Inc.	Elizabethtown	42.5	0.129	0.902	9,610	93	<100M	30.0	1,107	58	-
Farmers & Traders Bank of Campton	Campton	42.5	0.136	0.999	5,782	64	<100M	55.0	1,734	48	0.003
The First National Bank of Carrollton	Carrollton	42.5	0.113	0.893	10,712	128	<100M	45.0	1,892	89	-
Bank of Cadiz and Trust Company	Cadiz	42.5	0.116	0.739	12,350	112	100M-500M	37.5	2,081	61	-
THE BANK - Oldham County, Inc.	Lagrange	42.5	0.100	0.746	14,370	153	100M-500M	27.5	1,571	87	-
The First National Bank of Manchester	Manchester	42.5	0.112	0.591	16,935	185	100M-500M	42.5	2,736	116	-
Citizens Bank & Trust Company	Campbellsville	40.0	0.101	0.661	17,672	115	100M-500M	27.5	1,927	71	-
Meade County Bank	Brandenburg	40.0	0.056	1.000	8,076	61	100M-500M	25.0	1,071	32	-
Bank of Caneyville	Caneyville	37.5	0.063	1.000	2,822	101	<100M	67.5	2,822	101	-
Central Bank of Jefferson County	Louisville	37.5	0.113	0.356	19,814	166	100M-500M	22.5	1,671	77	0.001
Bank of Buffalo	Buffalo	37.5	0.072	1.000	5,010	66	<100M	70.0	5,010	66	-
Eclipse Bank, Inc.	Louisville	37.5	0.147	0.393	19,747	95	100M-500M	17.5	1,264	39	-
The Bank of Harlan	Harlan	37.5	0.071	0.804	9,312	130	100M-500M	50.0	2,295	96	-
Home Federal Savings and Loan Association	Ashland	37.5	0.036	0.719	10,656	240	100M-500M	47.5	2,708	209	-
Commonwealth Community Bank, Inc.	Hartford	35.0	0.032	1.000	4,863	98	100M-500M	42.5	1,769	76	-
The Farmers National Bank of Scottsville	Scottsville	35.0	0.081	0.356	19,689	174	100M-500M	32.5	3,039	111	-
Clinton Bank	Clinton	35.0	0.079	1.000	4,072	90	<100M	70.0	4,072	90	-
The Farmers National Bank of Cynthiana	Cynthiana	32.5	0.131	0.450	14,491	86	100M-500M	12.5	793	49	-
Bedford Loan & Deposit Bank	Bedford	32.5	0.050	1.000	4,117	64	<100M	40.0	1,258	45	-
Victory Community Bank	Fort Mitchell	32.5	0.070	0.909	10,152	43	100M-500M	10.0	311	7	-
Bank of Maysville	Maysville	32.5	0.052	0.823	6,285	112	100M-500M	42.5	1,891	88	-
Sebree Deposit Bank	Sebree	32.5	0.105	0.810	2,140	98	<100M	47.5	627	88	-
The First National Bank of Brooksville	Brooksville	32.5	0.026	0.999	1,736	94	<100M	57.5	1,736	94	-
The Harrison Deposit Bank and Trust Company	Cynthiana	32.5	0.063	1.000	3,181	49	<100M	45.0	1,010	35	-
West Point Bank	Radcliff	32.5	0.040	1.000	5,399	45	100M-500M	25.0	889	26	-
Inez Deposit Bank	Inez	30.0	0.045	0.982	5,010	51	100M-500M	25.0	745	29	0.003
First State Bank	Irvington	30.0	0.075	0.680	10,644	127	100M-500M	40.0	2,114	95	0.008
Inez Deposit Bank, FSB	Louisa	30.0	0.053	0.937	2,609	21	<100M	17.5	236	9	0.001
Home Savings Bank, FSB	Ludlow	30.0	0.032	0.999	1,149	4	<100M	15.0	77	1	-
The Kevil Bank	Kevil	30.0	0.075	0.928	2,193	51	<100M	32.5	436	38	-
Citizens Bank	Hartford	30.0	0.042	0.999	977	31	<100M	52.5	977	31	-
Bank of Hindman	Hindman	27.5	0.066	0.408	11,502	113	100M-500M	32.5	2,222	74	-
Commonwealth Bank, FSB	Mount Sterling	27.5	0.006	0.991	112	1	<100M	10.0	-	-	-
Kentucky Federal Savings and Loan Association	Covington	27.5	0.001	0.957	22	1	<100M	30.0	22	1	-
Citizens Federal Savings and Loan Association	Covington	27.5	0.005	0.994	167	2	<100M	20.0	19	1	-
First Federal Savings Bank of Frankfort	Frankfort	27.5	0.039	0.918	5,406	23	100M-500M	10.0	169	6	-

Table 3A Expanded. Small Business Lending Institutions in Kentucky Using Call Report Data, June 2011

Name of Lending Institution	City	Small Business Lending (less than \$ million)					Institution Asset Size	Micro Business Lending (less than \$1 million)			CC Amount/TA <sup>1</sup>
		Total Rank (1)	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)	
Bank of Clarkson	Clarkson	27.5	0.038	0.784	4,522	115	100M-500M	50.0	2,099	100	-
Home Federal Bank Corporation	Middlesboro	22.5	0.026	0.200	8,948	133	100M-500M	27.5	2,207	95	-
Blue Grass Federal Savings and Loan Associatic	Paris	22.5	0.038	0.836	1,547	13	<100M	27.5	322	6	-
Carrollton Federal Bank	Carrollton	22.5	0.084	0.615	3,056	22	<100M	17.5	369	9	-
The Peoples Bank of Bullitt County	Shepherdsville	22.5	0.032	0.626	7,025	83	100M-500M	27.5	1,514	50	-
The First National Bank of Jackson	Jackson	20.0	0.063	0.438	7,326	71	100M-500M	20.0	909	38	0.004
Deposit Bank of Carlisle	Carlisle	20.0	0.051	0.516	3,354	117	<100M	47.5	1,560	110	-
Winchester Federal Bank	Winchester	20.0	0.057	0.489	9,775	47	100M-500M	10.0	552	15	-
The Bankers' Bank of Kentucky, Inc.	Frankfort	15.0	0.056	0.230	4,525	16	<100M	10.0	-	-	-
First Federal Bank	Lexington	10.0	0.000	0.000	-	-	100M-500M	10.0	-	-	-
First Federal Savings and Loan Association	Hazard	10.0	0.009	0.188	909	6	100M-500M	10.0	-	-	-
First Federal Savings and Loan Association	Morehead	10.0	0.001	0.004	21	2	<100M	10.0	21	2	-

<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