

Table A.2 Small Business Lending in Tennessee Using Call Report Data, June 2000

Bank Name	Location	Small Business Lending (<\$1M) Scores					Bnk Asset Sz.	Dollars in SBL	Number or SBL	Total Score (<\$250K)	Total Score (<\$100K)
		Total	SBL/TA	SBL/TBL	SBL(\$)	SBL(#)					
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Citizens Nb	Athens	97.5	10.0	9.0	10.0	10.0	\$100M-500M	95,439	1,247	85.0	85.0
Farmers & Mrch Bk	Clarksville	95.0	9.0	9.0	10.0	10.0	\$100M-500M	81,373	1,332	80.0	75.0
First Volunteer Bk Of Tn	Jasper	92.5	10.0	7.0	10.0	10.0	\$100M-500M	70,312	987	95.0	95.0
First Nb	Oneida	92.5	10.0	9.0	9.0	9.0	\$100M-500M	48,063	680	72.5	70.0
First Bk Of Tn	Spring City	90.0	10.0	9.0	9.0	8.0	\$100M-500M	43,363	517	95.0	95.0
Community Cmrl Bk	Germantown	87.5	10.0	10.0	8.0	7.0	\$100M-500M	37,762	381	92.5	92.5
Citizens Cmnty Bk	Winchester	87.5	10.0	10.0	7.0	8.0	<\$100M	25,989	519	90.0	97.5
Commercial B&Tc	Paris	85.0	7.0	8.0	9.0	10.0	\$100M-500M	63,812	1,519	97.5	97.5
First Cmnty Bk Of Bedford Ct	Shelbyville	85.0	8.0	10.0	8.0	8.0	\$100M-500M	31,218	641	85.0	85.0
Bank Of Murfreesboro	Murfreesboro	82.5	9.0	10.0	8.0	6.0	\$100M-500M	30,062	300	77.5	70.0
Capital B&Tc	Nashville	82.5	10.0	5.0	9.0	9.0	\$100M-500M	55,441	671	75.0	67.5
Community South Bk	Parsons	80.0	6.0	9.0	8.0	9.0	\$100M-500M	32,338	877	92.5	95.0
American City Bk	Tullahoma	80.0	8.0	9.0	7.0	8.0	\$100M-500M	25,183	488	90.0	92.5
Premier Bk Of Brentwood	Brentwood	80.0	10.0	10.0	7.0	5.0	<\$100M	26,584	274	67.5	50.0
Traders Nb	Tullahoma	80.0	9.0	8.0	7.0	8.0	<\$100M	26,011	488	87.5	92.5
Bank Of Nashville	Nashville	77.5	10.0	2.0	10.0	9.0	\$100M-500M	103,423	843	70.0	57.5
Franklin Nb	Franklin	77.5	7.0	4.0	10.0	10.0	\$100M-500M	101,949	1,626	72.5	62.5
Munford Union Bk	Munford	77.5	9.0	8.0	7.0	7.0	<\$100M	26,988	396	87.5	90.0
Peoples Bk	Clifton	77.5	10.0	6.0	7.0	8.0	<\$100M	25,340	602	87.5	92.5
Heritage Bk	Clarksville	75.0	9.0	2.0	10.0	9.0	\$100M-500M	77,536	785	67.5	60.0
First South Bk	Bolivar	75.0	9.0	3.0	9.0	9.0	\$100M-500M	59,761	769	70.0	65.0
Cumberland Bk	Carthage	75.0	8.0	4.0	9.0	9.0	\$100M-500M	51,712	831	77.5	72.5
First Claiborne Bk	Tazewell	75.0	4.0	10.0	8.0	8.0	\$100M-500M	28,453	601	87.5	95.0
Trust One Bk	Germantown	75.0	7.0	3.0	10.0	10.0	\$100M-500M	71,243	1,049	62.5	55.0
Citizens Bk	Carthage	75.0	5.0	6.0	9.0	10.0	\$100M-500M	58,467	1,433	87.5	90.0
Jackson B&Tc	Gainesboro	75.0	7.0	5.0	8.0	10.0	\$100M-500M	30,891	2,025	80.0	75.0
First Bk	Lexington	75.0	8.0	2.0	10.0	10.0	\$500M-\$1B	122,619	2,502	75.0	72.5
First Nb Of Pulaski	Pulaski	72.5	6.0	4.0	9.0	10.0	\$100M-500M	53,836	1,070	75.0	72.5
Enterprise Nb	Memphis	72.5	8.0	4.0	9.0	8.0	\$100M-500M	53,450	506	60.0	45.0
Cornerstone Cmnty Bk	Hixson	72.5	9.0	4.0	8.0	8.0	\$100M-500M	36,332	570	75.0	67.5
Volunteer St Bk	Portland	72.5	9.0	5.0	8.0	7.0	\$100M-500M	32,212	449	57.5	57.5
City St Bk	Martin	72.5	8.0	8.0	7.0	6.0	\$100M-500M	24,719	317	30.0	32.5
First Nb Of The Cumberlands	Livingston	70.0	7.0	3.0	9.0	9.0	\$100M-500M	56,899	738	67.5	65.0
Cleveland B&Tc	Cleveland	70.0	7.0	3.0	9.0	9.0	\$100M-500M	54,646	700	65.0	52.5
Community Bk	Nashville	70.0	10.0	4.0	8.0	6.0	\$100M-500M	35,660	314	52.5	37.5
Reelfoot Bk	Union City	70.0	8.0	4.0	7.0	9.0	\$100M-500M	24,179	651	70.0	70.0
Bankfirst	Knoxville	70.0	7.0	1.0	10.0	10.0	\$500M-\$1B	138,663	1,575	62.5	65.0
First Volunteer Bk Of East T	Jacksboro	70.0	8.0	8.0	6.0	6.0	<\$100M	23,165	343	85.0	87.5
Farmers & Merchants Bk	Trezevant	70.0	9.0	8.0	6.0	5.0	<\$100M	20,716	252	50.0	45.0
First Volunteer Bk Of The Up	Jamestown	70.0	9.0	8.0	5.0	6.0	<\$100M	15,587	344	82.5	85.0
Peoples B&Tc Pickett Cty	Byrdstown	70.0	7.0	9.0	5.0	7.0	<\$100M	14,992	412	85.0	90.0
Tnbank Of Oak Ridge	Oak Ridge	70.0	8.0	10.0	5.0	5.0	<\$100M	17,158	261	60.0	47.5
Tennessee St Bk	Pigeon Forge	67.5	7.0	1.0	10.0	9.0	\$100M-500M	63,822	921	62.5	62.5
Nashoba Bk	Germantown	67.5	8.0	2.0	9.0	8.0	\$100M-500M	38,534	502	57.5	55.0

Table A.2 Small Business Lending in Tennessee Using Call Report Data, June 2000

Bank Name	Location	Small Business Lending (<\$1M) Scores					Bnk Asset Sz.	Dollars in	Number or	Total Score	Total Score
		Total	SBL/TA	SBL/TBL	SBL(\$)	SBL(#)		SBL	SBL	(<\$250K)	(<\$100K)
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Peoples Cmnty Bk	Johnson City	67.5	9.0	4.0	8.0	6.0	\$100M-500M	33,098	327	55.0	45.0
Commercial Bk	Harrogate	67.5	6.0	3.0	8.0	10.0	\$100M-500M	32,362	953	72.5	75.0
Hardin County Bk	Savannah	67.5	5.0	8.0	7.0	7.0	\$100M-500M	24,225	398	80.0	85.0
First Nb Of Manchester	Manchester	67.5	7.0	7.0	6.0	7.0	\$100M-500M	21,402	432	80.0	87.5
Citizens Bk Of East Tn	Rogersville	67.5	6.0	9.0	6.0	6.0	\$100M-500M	19,366	353	82.5	87.5
Greene Cty Bk	Greeneville	67.5	6.0	1.0	10.0	10.0	\$500M-\$1B	130,072	1,717	75.0	72.5
First Independent Bk	Gallatin	67.5	9.0	4.0	7.0	7.0	<\$100M	27,017	378	60.0	52.5
Security B&Tc	Paris	67.5	8.0	4.0	7.0	8.0	<\$100M	24,219	497	75.0	70.0
Century South Bk Of Polk Cty	Copperhill	67.5	8.0	5.0	6.0	8.0	<\$100M	22,607	485	77.5	75.0
First T&Sb	Oneida	67.5	7.0	9.0	5.0	6.0	<\$100M	13,953	337	77.5	87.5
Bank Of Tn	Kingsport	65.0	7.0	1.0	10.0	8.0	\$100M-500M	78,298	566	55.0	42.5
Citizens Bk	Elizabethton	65.0	6.0	1.0	10.0	9.0	\$100M-500M	75,560	739	55.0	50.0
Bank Of Bartlett	Bartlett	65.0	5.0	2.0	10.0	9.0	\$100M-500M	66,078	864	60.0	52.5
First Nb&Tc	Athens	65.0	8.0	2.0	9.0	7.0	\$100M-500M	46,031	465	70.0	70.0
Tri St Bk Of Memphis	Memphis	65.0	9.0	3.0	8.0	6.0	\$100M-500M	35,113	275	40.0	30.0
Bank Of Friendship	Friendship	65.0	9.0	4.0	6.0	7.0	<\$100M	23,889	451	67.5	57.5
First Volunteer Bk Of Middle	Lawrenceburg	65.0	10.0	6.0	6.0	4.0	<\$100M	18,962	227	75.0	80.0
First Nb Of Tullahoma	Tullahoma	65.0	8.0	9.0	5.0	4.0	<\$100M	15,837	209	50.0	37.5
Tennessee Cmrc Bk	Franklin	65.0	10.0	10.0	4.0	2.0	<\$100M	10,778	83	42.5	35.0
Community First B&Tc	Columbia	65.0	10.0	5.0	6.0	5.0	<\$100M	21,581	254	62.5	50.0
Citizens Nb	Sevierville	62.5	6.0	1.0	10.0	8.0	\$100M-500M	64,323	570	50.0	42.5
Peoples Bk	Barretville	62.5	5.0	2.0	9.0	9.0	\$100M-500M	50,349	659	57.5	52.5
Union Planters Bk Of The Lak	Morristown	62.5	7.0	3.0	8.0	7.0	\$100M-500M	36,809	391	52.5	42.5
First Farmers & Mrch Nb	Columbia	62.5	3.0	2.0	10.0	10.0	\$500M-\$1B	78,123	1,113	60.0	60.0
Bank Of Milan	Milan	62.5	6.0	10.0	4.0	5.0	<\$100M	12,197	263	77.5	80.0
Rhea Cty Nb	Dayton	62.5	7.0	9.0	5.0	4.0	<\$100M	13,984	176	72.5	80.0
Wilson B&Tc	Lebanon	60.0	4.0	2.0	9.0	9.0	\$100M-500M	63,127	793	55.0	50.0
Bank/First Citizens Bk	Cleveland	60.0	7.0	1.0	9.0	7.0	\$100M-500M	58,097	458	65.0	70.0
Banktennessee	Collierville	60.0	6.0	2.0	8.0	8.0	\$100M-500M	35,898	465	47.5	42.5
Andrew Johnson Bk	Greeneville	60.0	5.0	7.0	7.0	5.0	\$100M-500M	23,965	243	72.5	80.0
Bank Of Huntingdon	Huntingdon	60.0	4.0	5.0	6.0	9.0	\$100M-500M	21,294	662	72.5	72.5
Macon B&Tc	Lafayette	60.0	2.0	9.0	5.0	8.0	\$100M-500M	15,580	484	75.0	85.0
Cumberland Cty Bk	Crossville	60.0	4.0	10.0	5.0	5.0	\$100M-500M	14,678	233	47.5	42.5
Bank Of Commerce	Trenton	60.0	10.0	5.0	7.0	2.0	<\$100M	26,449	117	12.5	12.5
Lewis Cty Bk	Hohenwald	60.0	9.0	7.0	4.0	4.0	<\$100M	11,066	212	67.5	75.0
Bank Of Alamo	Alamo	60.0	9.0	3.0	6.0	6.0	<\$100M	20,592	339	52.5	52.5
First Alliance Bk	Cordova	60.0	10.0	10.0	3.0	1.0	<\$100M	7,926	45	20.0	10.0
Union Planters Bk Na	Memphis	60.0	3.0	1.0	10.0	10.0	>\$10B	3,972,864	57,000	55.0	57.5
First Citizens Nb	Dyersburg	57.5	2.0	2.0	9.0	10.0	\$100M-500M	54,681	1,299	70.0	77.5
First St Bk	Kenton	57.5	4.0	2.0	8.0	9.0	\$100M-500M	36,518	656	57.5	67.5
Peoples & Union Bk	Lewisburg	57.5	7.0	3.0	8.0	5.0	\$100M-500M	31,591	253	57.5	62.5
Farmers Bk	Portland	57.5	5.0	2.0	8.0	8.0	\$100M-500M	31,092	608	67.5	57.5
Bank Of Cleveland	Cleveland	57.5	6.0	3.0	7.0	7.0	\$100M-500M	25,531	357	52.5	47.5
First Nb Of Lafollette	La Follette	57.5	5.0	5.0	6.0	7.0	\$100M-500M	21,952	453	67.5	57.5
Citizens Bk	Lafayette	57.5	2.0	6.0	6.0	9.0	\$100M-500M	21,659	746	70.0	80.0

Table A.2 Small Business Lending in Tennessee Using Call Report Data, June 2000

Bank Name	Location	Small Business Lending (<\$1M) Scores					Bnk Asset Sz.	Dollars in SBL	Number or SBL	Total Score (<\$250K)	Total Score (<\$100K)
		Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$ (4)	SBL(# (5)					
Somerville B&Tc	Somerville	57.5	3.0	8.0	6.0	6.0	\$100M-500M	20,964	352	77.5	82.5
Wayne Cty Bk	Waynesboro	57.5	3.0	8.0	5.0	7.0	\$100M-500M	14,738	422	75.0	82.5
Bank Of Crockett	Bells	57.5	8.0	3.0	5.0	7.0	<\$100M	17,408	355	57.5	57.5
Bank Of Bolivar	Bolivar	57.5	5.0	7.0	5.0	6.0	<\$100M	13,656	312	70.0	80.0
First Nb	Pikeville	57.5	6.0	9.0	4.0	4.0	<\$100M	10,907	224	72.5	77.5
Mckenzie Bkg Co	Mckenzie	57.5	3.0	8.0	4.0	8.0	<\$100M	9,944	586	57.5	55.0
Farmers Bk	Parsons	57.5	8.0	8.0	3.0	4.0	<\$100M	8,416	223	70.0	75.0
American Svg Bk	Livingston	57.5	6.0	9.0	3.0	5.0	<\$100M	6,857	259	72.5	75.0
Citizens Svg B&Tc	Nashville	57.5	10.0	6.0	5.0	2.0	<\$100M	16,736	102	15.0	15.0
Community Tr & Bkg Co	Ooltewah	57.5	9.0	10.0	2.0	2.0	<\$100M	6,280	84	35.0	37.5
Efs Nb	Memphis	55.0	1.0	3.0	8.0	10.0	\$100M-500M	34,891	2,315	67.5	75.0
First Cmnty Bk Of East Tn	Rogersville	55.0	7.0	2.0	7.0	6.0	\$100M-500M	25,068	335	52.5	50.0
First Nb	Lenoir City	55.0	3.0	2.0	8.0	9.0	\$100M-500M	28,566	754	57.5	55.0
National Bk Of Commerce	Memphis	55.0	1.0	1.0	10.0	10.0	\$1B-\$10B	385,347	2,195	55.0	55.0
Mountain Nb	Sevierville	55.0	9.0	3.0	6.0	4.0	<\$100M	22,159	186	42.5	30.0
First Tennessee Bk Na Mmphis	Memphis	55.0	1.0	1.0	10.0	10.0	>\$10B	1,411,179	25,221	55.0	55.0
Citizens Bk Of Blount Cty	Maryville	52.5	4.0	1.0	9.0	7.0	\$100M-500M	37,909	439	40.0	37.5
Bank Of Sharon	Sharon	52.5	6.0	1.0	7.0	7.0	\$100M-500M	25,238	413	50.0	42.5
First Central Bk	Lenoir City	52.5	6.0	4.0	6.0	5.0	\$100M-500M	22,196	265	40.0	37.5
Bank Of Putnam Cty	Cookeville	52.5	3.0	6.0	6.0	6.0	\$100M-500M	21,493	277	45.0	42.5
Carroll B&T	Huntingdon	52.5	4.0	4.0	5.0	8.0	\$100M-500M	16,774	466	62.5	67.5
Bank Of Frankewing	Frankewing	52.5	6.0	7.0	4.0	4.0	<\$100M	11,320	219	65.0	72.5
Citizens St Bk	Jasper	52.5	5.0	10.0	3.0	3.0	<\$100M	8,086	144	62.5	72.5
Medina Bkg Co	Medina	52.5	6.0	8.0	2.0	5.0	<\$100M	4,774	270	67.5	70.0
Southern Heritage Bk	Cleveland	52.5	10.0	4.0	4.0	3.0	<\$100M	13,174	140	50.0	37.5
Tristar Bk	Dickson	52.5	8.0	10.0	2.0	1.0	<\$100M	4,801	52	17.5	20.0
First Vantage Bk-Tn	Knoxville	50.0	5.0	3.0	7.0	5.0	\$100M-500M	26,601	274	50.0	47.5
Citizens Tri-Cty Bk	Dunlap	50.0	2.0	7.0	6.0	5.0	\$100M-500M	20,975	241	67.5	75.0
First St Bk	Henderson	50.0	2.0	6.0	5.0	7.0	\$100M-500M	13,298	448	67.5	80.0
Chester County Bk	Henderson	50.0	8.0	5.0	3.0	4.0	<\$100M	8,488	178	52.5	50.0
Legends Bk	Clarksville	50.0	8.0	4.0	5.0	3.0	<\$100M	15,378	153	47.5	40.0
Erwin Nb	Erwin	50.0	2.0	10.0	3.0	5.0	<\$100M	7,896	234	62.5	72.5
Carter Cty Bk	Elizabethton	47.5	5.0	1.0	7.0	6.0	\$100M-500M	28,397	321	35.0	35.0
Insouth Bk Of Brownsville	Brownsville	47.5	1.0	1.0	9.0	8.0	\$500M-\$1B	44,912	585	42.5	42.5
Rutherford B&Tc	Murfreesboro	47.5	9.0	3.0	4.0	3.0	<\$100M	13,182	137	35.0	27.5
Weakley Cty Bk	Dresden	47.5	6.0	6.0	4.0	3.0	<\$100M	9,760	145	20.0	25.0
Memphisfirst Cmnty Bk	Memphis	47.5	10.0	5.0	3.0	1.0	<\$100M	6,409	43	47.5	45.0
Farmers & Merchants Bk	Dyer	47.5	4.0	6.0	3.0	6.0	<\$100M	6,311	308	60.0	65.0
Bank Of Perry Cty	Lobelville	47.5	4.0	7.0	3.0	5.0	<\$100M	9,188	256	65.0	72.5
Citizens First Bk	Wartburg	47.5	4.0	10.0	2.0	3.0	<\$100M	5,250	144	57.5	65.0
First Nb Of Mcminnville	Mcminnville	45.0	3.0	1.0	8.0	6.0	\$100M-500M	30,785	315	35.0	30.0
Merchants & Planters Bk	Toone	45.0	4.0	4.0	5.0	5.0	\$100M-500M	15,027	248	42.5	45.0
Decatur County Bk	Decaturville	45.0	4.0	6.0	4.0	4.0	<\$100M	9,756	174	42.5	52.5
Bank Of Belfast	Belfast	45.0	7.0	6.0	2.0	3.0	<\$100M	4,563	141	57.5	60.0
Community Bk Of East Tenness	Clinton	45.0	5.0	10.0	2.0	1.0	<\$100M	5,749	59	35.0	20.0

Table A.2 Small Business Lending in Tennessee Using Call Report Data, June 2000

Bank Name	Location	Small Business Lending (<\$1M) Scores					Bnk Asset Sz.	Dollars in SBL	Number or SBL	Total Score (<\$250K)	Total Score (<\$100K)
		Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$ (4)	SBL(# (5)					
Peoples Nb Of Lafollette	La Follette	42.5	1.0	7.0	4.0	5.0	\$100M-500M	9,917	228	55.0	67.5
Bank Of Gleason	Gleason	42.5	2.0	6.0	3.0	6.0	<\$100M	9,162	291	57.5	55.0
Oakland Deposit Bk	Oakland	42.5	4.0	8.0	3.0	2.0	<\$100M	8,435	92	25.0	25.0
Citizens Bk	Hartsville	42.5	3.0	7.0	3.0	4.0	<\$100M	8,097	204	37.5	45.0
Bank Of Dyer	Dyer	42.5	5.0	5.0	3.0	4.0	<\$100M	6,646	169	35.0	37.5
Coffee Cty Bk	Manchester	42.5	5.0	7.0	2.0	3.0	<\$100M	4,849	143	55.0	62.5
Peoples Bk	Sardis	42.5	4.0	9.0	1.0	3.0	<\$100M	4,107	163	55.0	62.5
Bells Bkg Co	Bells	42.5	5.0	8.0	1.0	3.0	<\$100M	4,067	120	55.0	60.0
First Nb	Centerville	42.5	2.0	7.0	4.0	4.0	<\$100M	9,830	217	55.0	67.5
Sevier Cty Bk	Sevierville	40.0	2.0	1.0	7.0	6.0	\$100M-500M	26,228	327	32.5	30.0
Citizens B&Tc Of Grainger Ct	Rutledge	40.0	3.0	2.0	6.0	5.0	\$100M-500M	17,536	245	40.0	40.0
Security Bk	Newbern	40.0	4.0	2.0	5.0	5.0	\$100M-500M	16,677	243	30.0	30.0
Union Bk	Jamestown	40.0	1.0	7.0	3.0	5.0	\$100M-500M	9,185	248	55.0	67.5
Bank Of Camden	Camden	40.0	1.0	6.0	2.0	7.0	\$100M-500M	5,825	454	47.5	60.0
First Peoples Bk Of Tn	Jefferson City	40.0	6.0	1.0	5.0	4.0	<\$100M	16,139	190	30.0	27.5
First B&Tc Of Tn	Johnson City	40.0	5.0	3.0	4.0	4.0	<\$100M	10,483	202	42.5	32.5
Benton Bkg Co	Benton	40.0	3.0	5.0	4.0	4.0	<\$100M	9,481	176	45.0	42.5
Brighton Bk	Brighton	40.0	5.0	5.0	3.0	3.0	<\$100M	9,433	159	37.5	35.0
Bank Of Halls	Halls	40.0	7.0	4.0	3.0	2.0	<\$100M	9,271	100	12.5	12.5
Dekalb Cmnty Bk	Smithville	40.0	1.0	10.0	2.0	3.0	<\$100M	4,926	128	47.5	60.0
National Bk Of Newport	Newport	37.5	5.0	1.0	6.0	3.0	\$100M-500M	18,455	159	35.0	30.0
Bank Of Ripley	Ripley	37.5	2.0	5.0	5.0	3.0	\$100M-500M	14,622	161	35.0	32.5
Bank Of Dickson	Dickson	37.5	2.0	4.0	5.0	4.0	\$100M-500M	13,783	204	37.5	37.5
Bank Of Waynesboro	Waynesboro	37.5	1.0	8.0	2.0	4.0	<\$100M	6,273	179	50.0	60.0
Sequatchie Cty Bk	Dunlap	37.5	3.0	9.0	2.0	1.0	<\$100M	5,098	55	30.0	32.5
Farmers & Merchants Bk	Adamsville	37.5	5.0	7.0	2.0	1.0	<\$100M	4,558	65	30.0	12.5
Farmers Bk	Cornersville	37.5	4.0	5.0	3.0	3.0	<\$100M	8,997	127	27.5	20.0
Peoples Bk Of Polk Cty	Benton	37.5	4.0	9.0	1.0	1.0	<\$100M	3,359	24	30.0	10.0
Citizens Bk	New Tazewell	35.0	2.0	5.0	4.0	3.0	\$100M-500M	12,507	138	22.5	17.5
Liberty St Bk	Liberty	35.0	2.0	7.0	3.0	2.0	<\$100M	7,822	120	50.0	62.5
Community Nb Of Tn	Lexington	35.0	3.0	7.0	2.0	2.0	<\$100M	5,337	87	32.5	27.5
Frontier Bk	Chattanooga	35.0	8.0	3.0	2.0	1.0	<\$100M	4,849	28	12.5	10.0
Lauderdale County Bk	Halls	35.0	4.0	6.0	2.0	2.0	<\$100M	4,571	111	40.0	45.0
Gates Bkg&Tc	Gates	35.0	5.0	6.0	2.0	1.0	<\$100M	4,554	70	52.5	57.5
Bank Of Jackson	Jackson	35.0	6.0	1.0	4.0	3.0	<\$100M	10,021	154	42.5	35.0
Johnson Cty Bk	Mountain City	35.0	3.0	6.0	3.0	2.0	<\$100M	8,525	75	22.5	12.5
Planters Bk	Maury City	35.0	3.0	8.0	1.0	2.0	<\$100M	2,749	77	45.0	52.5
Farmers St Bk	Mountain City	32.5	3.0	3.0	4.0	3.0	\$100M-500M	12,070	138	22.5	22.5
Central Bk	Savannah	32.5	4.0	2.0	4.0	3.0	<\$100M	11,818	153	40.0	30.0
Peoples Bk Of Monroe Cty	Madisonville	32.5	3.0	4.0	2.0	4.0	<\$100M	6,144	192	47.5	40.0
Citizens City & Cty Bk	Trenton	32.5	1.0	10.0	1.0	1.0	<\$100M	1,974	49	37.5	47.5
Union B&Tc	Livingston	30.0	2.0	6.0	2.0	2.0	<\$100M	6,168	99	42.5	57.5
Home Bkg Co	Selmer	30.0	3.0	6.0	1.0	2.0	<\$100M	4,280	98	50.0	57.5
First St Bk	Chapel Hill	30.0	1.0	9.0	1.0	1.0	<\$100M	1,623	53	32.5	42.5
Citizens Bk Of Spencer	Spencer	30.0	1.0	9.0	1.0	1.0	<\$100M	218	18	32.5	32.5

Table A.2 Small Business Lending in Tennessee Using Call Report Data, June 2000

Bank Name	Location	Small Business Lending (<\$1M) Scores					Bnk Asset Sz.	Dollars in SBL	Number or SBL	Total Score (<\$250K)	Total Score (<\$100K)
		Total	SBL/TA	SBL/TBL	SBL(\$)	SBL(#)					
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Independent Bk	Memphis	27.5	1.0	3.0	4.0	3.0	\$100M-500M	9,483	150	20.0	25.0
Peoples B&Tc	Manchester	27.5	2.0	5.0	2.0	2.0	<\$100M	5,712	104	45.0	57.5
Greenfield Bkg Co	Greenfield	27.5	2.0	6.0	1.0	2.0	<\$100M	4,046	93	40.0	50.0
Citizens B&Tc	Atwood	27.5	2.0	7.0	1.0	1.0	<\$100M	1,435	25	25.0	22.5
Bank Of Bradford	Bradford	27.5	1.0	8.0	1.0	1.0	<\$100M	933	35	30.0	30.0
Community Bk Of Smith Cty	Carthage	27.5	3.0	5.0	1.0	2.0	<\$100M	4,116	95	25.0	30.0
Citizens Bk Of Gainesboro	Gainesboro	27.5	1.0	7.0	1.0	2.0	<\$100M	2,822	103	35.0	47.5
Farmers Bk	Woodland Mills	27.5	1.0	8.0	1.0	1.0	<\$100M	794	22	32.5	40.0
Bank Of Mason	Mason	27.5	1.0	8.0	1.0	1.0	<\$100M	723	22	35.0	45.0
Home Bk Of Tn	Maryville	25.0	3.0	2.0	3.0	2.0	<\$100M	9,031	82	12.5	10.0
Farmers Bk Lynchburg	Lynchburg	25.0	1.0	7.0	1.0	1.0	<\$100M	3,176	59	30.0	40.0
Bank Of Moscow	Moscow	22.5	2.0	5.0	1.0	1.0	<\$100M	4,450	52	22.5	22.5
First St Bk	Maynardville	22.5	1.0	5.0	1.0	2.0	<\$100M	3,433	72	37.5	47.5
Community B&Tc Of Cheatham C	Ashland City	17.5	2.0	3.0	1.0	1.0	<\$100M	2,438	57	35.0	32.5
Union Bk	Jellico	10.0	1.0	1.0	1.0	1.0	<\$100M	3,011	69	17.5	22.5

Note: Small businesses seeking loans from small-business-friendly banks should also consider banks that participate in SBA loan programs. To locate an SBA preferred or certified lender near you call 1-800-8-ASK-SBA or check SBA's home page at www.sba.gov/gopher/Local-Information/Certified-Preferred-Lenders/.

Source: U.S Small Business Administration, Office of Advocacy, Office of Economic Research, from the call report data collected by the Federal Reserve.