

Table 3A. Small Business Lending in Georgia Using Call Report Data, June 2001

Bank Name	Small Business Lending (<\$M) Scores					Small Business Lending (<\$100K) Scores				
	Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL\$ (Thousands) (4)	SBL# (5)	Bank Asset Sz. (6)	Total Rank (7)	SSBL\$ (Thousands) (8)	SSBL# (9)	Cdt/TA (10)
Community Nb	95.0	0.326	1	52,897	1349	\$100M-500M	40	52,897	1,349	0.002
First Nb&Tc	92.5	0.3	1	97,073	1747	\$100M-500M	40	97,073	1,747	0
First Bank Of Gwinnett	92.5	0.452	1	48,998	620	\$100M-500M	23	7,032	452	0
Commercial Bank	90.0	0.412	0.999	135,412	980	\$100M-500M	27	22,830	670	0
Security Bank Of Houston Cty	90.0	0.395	1	44,997	628	\$100M-500M	30	13,011	494	0
First Bank Of Brunswick	90.0	0.33	1	50,121	521	\$100M-500M	26	10,542	398	0
Quantum Nb	90.0	0.534	1	58,164	434	\$100M-500M	10	3,015	188	0
First Nb South	87.5	0.523	0.98	91,761	1533	\$100M-500M	36	34,853	1,296	0
Peoples B&Tc	87.5	0.332	1	84,368	1623	\$100M-500M	29	16,310	1,447	0
First Cmnty Bank Of Tifton	87.5	0.452	0.998	83,856	957	\$100M-500M	36	27,995	751	0
Plantersfirst	87.5	0.296	1	75,623	2172	\$100M-500M	39	75,623	2,172	0.012
Patterson Bank	87.5	0.463	1	44,988	713	<\$100M	39	44,988	713	0
Citizens & Mrch St Bank	87.5	0.418	1	53,570	470	\$100M-500M	25	11,950	317	0
Greater Rome Bank	87.5	0.37	1	40,597	533	\$100M-500M	29	10,909	412	0
Colony Bank Of Fitzgerald	85.0	0.426	1	48,818	424	\$100M-500M	24	9,132	300	0
Mcintosh St Bank	85.0	0.3	1	63,938	949	\$100M-500M	40	63,938	949	0
Bank Of Gray	85.0	0.271	1	53,151	1161	\$100M-500M	33	17,043	926	0
National Bank Of Walton Cty	85.0	0.32	1	56,202	476	\$100M-500M	23	9,844	325	0
First Bank Of Coastal Georgia	85.0	0.467	1	34,319	593	<\$100M	39	34,319	593	0.002
Unity Nb	85.0	0.34	1	35,216	479	\$100M-500M	21	6,292	363	0
Colony Bank Of Ashburn	82.5	0.409	1	85,204	405	\$100M-500M	18	9,119	258	0
First St Bank	82.5	0.278	1	132,829	1636	\$100M-500M	38	132,829	1,636	0
Darby B&Tc	82.5	0.42	0.795	116,475	1105	\$100M-500M	28	20,838	732	0
Main St Bank	82.5	0.325	0.897	343,204	2992	\$1B-\$10B	26	50,071	2,033	0
First Nb Of Barnesville	82.5	0.379	1	42,369	354	\$100M-500M	20	6,948	240	0.01
Capitol City B&Tc	82.5	0.446	1	35,181	390	<\$100M	38	35,181	390	0
First Colony Bank	80.0	0.413	0.815	98,778	726	\$100M-500M	22	12,142	406	0
Farmers & Mrch Bank	80.0	0.342	1	36,014	857	\$100M-500M	38	36,014	857	0
First Nation Bank	80.0	0.238	1	73,072	777	\$100M-500M	25	13,922	543	0.001
State Bank Of Cochran	80.0	0.315	1	43,096	654	\$100M-500M	38	43,096	654	0
Bank Of Dudley	80.0	0.344	1	32,455	600	<\$100M	38	32,455	600	0.01
Farmers & Mrch Bank	80.0	0.334	1	34,577	451	\$100M-500M	38	34,577	451	0.006
South Georgia Bankg Co	80.0	0.217	1	32,496	975	\$100M-500M	35	16,501	889	0
Georgia B&Tc	80.0	0.349	0.894	93,736	849	\$100M-500M	26	15,959	587	0.003
Global Cmrc Bank	80.0	0.67	1	41,895	208	<\$100M	13	3,711	104	0
First Georgia Cmnty Bank	80.0	0.421	1	45,819	241	\$100M-500M	9	2,566	118	0
First Cmnty Bank Of Georgia	80.0	0.299	1	21,773	654	<\$100M	31	9,027	563	0
Security B&Tc Of Albany	77.5	0.29	0.82	78,036	1434	\$100M-500M	34	25,330	1,150	0
Community B&Tc	77.5	0.302	0.809	152,154	2675	\$500M-\$1B	33	47,139	2,083	0.003
Altamaha B&Tc	77.5	0.296	1	30,038	715	\$100M-500M	38	30,038	715	0
Summit Nb	77.5	0.4	0.705	132,357	937	\$100M-500M	18	11,640	377	0

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Citizens Bank Of Effingham	77.5	0.323	1	22,992	382	<\$100M	28	8,624	329	0
Chestatee St Bank	77.5	0.396	1	42,324	409	\$100M-500M	19	6,392	266	0.004
Farmers & Mrch Bank	75.0	0.288	0.734	97,527	1458	\$100M-500M	32	29,021	1,170	0.003
First Nb Of Chatsworth	75.0	0.314	0.948	42,522	892	\$100M-500M	32	12,693	745	0.002
Citizens Bank	75.0	0.303	1	27,683	467	<\$100M	33	15,071	407	0
Charter B&Tc	75.0	0.355	0.734	74,272	662	\$100M-500M	22	11,439	418	0
First Nb Of The South	75.0	0.259	1	30,285	441	\$100M-500M	28	9,416	354	0.004
First Nb Of Coffee Cty	75.0	0.389	0.965	36,816	440	<\$100M	25	8,091	334	0.005
Thomasville Nb	75.0	0.337	0.935	46,582	505	\$100M-500M	20	7,112	325	0
Peoples Bank	72.5	0.301	0.9	45,559	880	\$100M-500M	31	14,766	702	0
Sea Island Bank	72.5	0.292	0.751	57,918	822	\$100M-500M	32	20,396	669	0
Sumter B&Tc	72.5	0.286	0.768	48,949	642	\$100M-500M	34	26,219	531	0
Farmers & Mrch Bank	72.5	0.266	1	33,741	706	\$100M-500M	26	7,715	567	0.002
Farmers St Bank	72.5	0.289	0.953	28,847	724	<\$100M	34	14,091	622	0
Appalachian Cmnty Bank	72.5	0.385	1	32,262	293	<\$100M	20	6,463	209	0
Lumpkin Cty Bank	72.5	0.424	1	26,876	289	<\$100M	22	6,337	191	0.006
Bank Of Hazlehurst	72.5	0.378	0.99	22,338	520	<\$100M	32	10,628	448	0
Brand Bankg Co	72.5	0.199	0.886	82,121	1073	\$100M-500M	24	15,416	845	0
Commercial B&Tc Troup Cty	72.5	0.318	0.757	65,417	622	\$100M-500M	25	13,913	409	0
Montgomery Cty Bank	72.5	0.31	0.864	36,278	734	\$100M-500M	31	11,989	627	0
Waycross B&Tc	72.5	0.291	1	22,820	378	<\$100M	36	22,820	378	0.004
First Nb Of Cherokee	72.5	0.382	0.684	67,065	560	\$100M-500M	16	7,291	307	0
Savannah Bank Na	72.5	0.285	0.842	72,167	801	\$100M-500M	28	16,030	565	0
Gilmer Cty Bank	72.5	0.279	0.926	58,611	833	\$100M-500M	33	24,721	724	0.006
Citizens Bank Of Forsyth Cty	72.5	0.259	1	21,475	434	<\$100M	22	5,244	347	0
Gwinnett Bankg Co	72.5	0.373	1	44,778	320	\$100M-500M	10	3,519	158	0
Alma Exch B&Tc	70.0	0.367	0.929	28,049	402	<\$100M	22	6,152	308	0.005
First St B&Tc Valdosta	70.0	0.29	0.648	74,107	772	\$100M-500M	32	27,421	557	0
Park Ave Bank	70.0	0.23	0.656	89,406	1464	\$100M-500M	28	23,531	1,145	0.001
First B&Tc	70.0	0.253	1	27,967	588	\$100M-500M	37	27,967	588	0
Coastal Bank	70.0	0.346	0.771	44,510	482	\$100M-500M	15	4,362	350	0
Community Bankg Co Of Fitzgera	70.0	0.33	1	20,468	360	<\$100M	35	20,468	360	0
Citizens Cmnty Bank	70.0	0.252	1	20,973	491	<\$100M	36	20,973	491	0
Oconee St Bank	70.0	0.236	0.902	46,723	660	\$100M-500M	27	12,432	521	0.004
Northwest Georgia Bank	70.0	0.216	0.722	77,067	1104	\$100M-500M	28	20,069	863	0.002
First Nb Of South Georgia	70.0	0.443	0.923	32,085	403	<\$100M	25	7,405	296	0.002
Premier Nb	70.0	0.395	0.878	28,677	437	<\$100M	11	1,581	282	0
Buckhead Cmnty Bank Na	70.0	0.317	1	26,181	185	<\$100M	7	1,953	88	0
North Georgia Nb	70.0	0.345	1	20,369	244	<\$100M	20	5,027	167	0
Peoples Bank Fannin Cty	67.5	0.236	0.868	69,767	593	\$100M-500M	24	13,619	392	0
Colony Bank Southeast	67.5	0.41	1	26,948	301	<\$100M	15	3,584	214	0
Citizens Bank Washington Cty	67.5	0.197	1	25,702	704	\$100M-500M	37	25,702	704	0.003
Claxton Bank	67.5	0.255	1	23,421	471	<\$100M	36	23,421	471	0

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Farmers & Mrch Bank	67.5	0.161	1	30,324	847	\$100M-500M	27	9,450	686	0.002
Peoples Cmnty Bank	67.5	0.269	1	23,563	351	<\$100M	35	23,563	351	0
Citizens B&Tc Of West Georgi	67.5	0.214	0.72	79,162	1173	\$100M-500M	33	29,990	927	0
Northeast Georgia Bank	67.5	0.223	0.798	52,083	814	\$100M-500M	29	16,708	643	0
United Cmnty Bank	67.5	0.181	0.76	160,243	2082	\$500M-\$1B	28	37,512	1,642	0.005
Community Tr Bank	67.5	0.302	0.763	44,597	512	\$100M-500M	21	8,668	358	0
First Bank Of Georgia	67.5	0.28	0.991	46,043	414	\$100M-500M	17	6,744	308	0.001
First Nb	67.5	0.259	1	26,656	235	\$100M-500M	11	3,530	142	0.002
Gateway B&Tc	67.5	0.315	0.94	34,205	426	\$100M-500M	23	7,587	320	0
Home Town Bank Of Villa Rica	67.5	0.358	0.909	29,480	408	<\$100M	27	8,847	303	0
Bank Of Terrell	67.5	0.31	0.857	29,649	552	<\$100M	30	10,280	445	0
Bank Of Ellaville	65.0	0.283	0.969	22,151	434	<\$100M	28	8,434	369	0
Habersham Bank	65.0	0.141	0.775	78,218	1176	\$500M-\$1B	27	22,702	952	0.004
Bank Of Toccoa	65.0	0.206	1	25,695	506	\$100M-500M	36	25,695	506	0
Exchange Bank	65.0	0.232	1	32,972	276	\$100M-500M	18	6,444	209	0
Peoples Bank	65.0	0.416	0.993	22,287	334	<\$100M	22	5,323	242	0
Bank Of Coweta	65.0	0.223	0.687	53,743	714	\$100M-500M	23	11,765	540	0
Athens First B&Tc	65.0	0.171	0.666	120,869	1030	\$500M-\$1B	23	22,229	698	0
Mountain Nb	65.0	0.25	0.659	53,907	631	\$100M-500M	19	8,535	404	0
First Nb	65.0	0.318	1	9,819	258	<\$100M	24	4,048	220	0
Cherokee Bank Na	65.0	0.301	1	16,873	204	<\$100M	13	2,843	122	0.001
Dalton Whitfield Bank	65.0	0.318	0.755	44,225	399	\$100M-500M	18	7,972	261	0
Gwinnett Cmnty Bank	65.0	0.241	1	23,157	243	<\$100M	21	6,439	188	0.001
United Nb	65.0	0.326	1	13,703	161	<\$100M	18	3,259	111	0
United Bank	62.5	0.149	0.794	71,078	1065	\$100M-500M	31	25,442	830	0.005
West Georgia Nb Of Carrollto	62.5	0.211	0.656	69,770	972	\$100M-500M	25	14,993	750	0
Flag Bank	62.5	0.179	0.531	100,315	1746	\$500M-\$1B	30	35,929	1,464	0
First Citizens Bank	62.5	0.223	1	16,725	471	<\$100M	36	16,725	471	0.001
Bank Of Hiawassee	62.5	0.221	0.833	38,252	524	\$100M-500M	23	9,083	399	0
Tippins B&Tc	62.5	0.266	1	13,038	348	<\$100M	35	13,038	348	0
Heritage Cmnty Bank	62.5	0.281	1	18,504	279	<\$100M	35	18,504	279	0
Tattnall Bank	62.5	0.254	1	18,689	300	<\$100M	35	18,689	300	0
American Bankg Co	62.5	0.231	0.717	37,277	726	\$100M-500M	29	12,890	602	0
Peachtree Nb	62.5	0.243	0.705	55,586	551	\$100M-500M	20	10,807	363	0
Bank Of North Georgia	62.5	0.182	0.568	172,642	1497	\$500M-\$1B	24	28,768	906	0
F&M B&Tc	62.5	0.256	1	13,393	284	<\$100M	34	13,393	284	0.001
Century B&Tc	62.5	0.176	1	21,384	412	\$100M-500M	36	21,384	412	0.011
Decatur First Bank	62.5	0.315	1	27,608	227	<\$100M	10	2,674	114	0.001
First Piedmont Bank	62.5	0.246	1	12,844	218	<\$100M	11	1,889	147	0
Commercial St Bank	62.5	0.177	1	13,253	439	<\$100M	35	13,253	439	0
Southern Cmnty Bank	62.5	0.35	0.979	27,326	267	<\$100M	16	4,475	160	0
Community Bank Pickens Cty	62.5	0.406	1	10,788	74	<\$100M	10	1,199	41	0
Cb&T Bank Of Middle Georgia	60.0	0.191	0.676	48,262	641	\$100M-500M	28	15,506	497	0

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First Nb Of Grady Cty	60.0	0.208	0.999	27,076	429	\$100M-500M	24	7,504	347	0
Citizens Bank Of Swainsboro	60.0	0.284	1	16,094	289	<\$100M	34	16,094	289	0
Coastal Bank Of Georgia	60.0	0.202	0.62	59,853	751	\$100M-500M	28	19,088	550	0
Colony Bank Worth	60.0	0.264	1	22,439	247	<\$100M	18	4,981	187	0
Morris St Bank	60.0	0.276	0.718	37,646	475	\$100M-500M	22	8,550	368	0
Rabun Cty Bank	60.0	0.187	1	28,715	321	\$100M-500M	21	8,041	244	0
First Nb Of Griffin	60.0	0.233	0.624	55,741	567	\$100M-500M	24	14,237	429	0.006
Peoples Bank	60.0	0.233	0.947	28,977	361	\$100M-500M	19	6,333	272	0
Farmers St Bank	60.0	0.193	1	14,206	356	<\$100M	34	14,206	356	0
Riverside Bank	60.0	0.205	0.686	53,686	494	\$100M-500M	16	7,658	287	0
Pineland St Bank	60.0	0.341	0.842	22,064	364	<\$100M	26	7,182	296	0
Security Bank Of Bibb Cty	60.0	0.199	0.572	64,346	647	\$100M-500M	20	10,231	418	0
Georgia B&Tc Of Augusta	60.0	0.171	0.641	78,541	863	\$100M-500M	21	14,173	562	0
First Clayton B&Tc	60.0	0.138	1	19,701	351	\$100M-500M	27	9,068	284	0.004
Eagle B&Tc	60.0	0.306	0.839	30,338	345	<\$100M	23	7,861	253	0
Sapelo Nb	60.0	0.326	1	14,183	279	<\$100M	21	3,874	180	0
Cairo Bankg Co	57.5	0.219	1	16,155	359	<\$100M	34	16,155	359	0
Bank Of Wrightsville	57.5	0.238	1	15,106	341	<\$100M	34	15,106	341	0.003
Bank Of Eastman	57.5	0.189	0.864	28,449	641	\$100M-500M	29	10,556	543	0.002
Central B&Tc	57.5	0.347	0.852	20,214	297	<\$100M	23	5,528	234	0
White Cty Bank	57.5	0.181	0.887	37,677	475	\$100M-500M	19	6,985	353	0
Pinnacle Bank Na	57.5	0.154	0.687	45,999	1038	\$100M-500M	30	17,967	877	0.003
Peoples Bank	57.5	0.166	0.816	32,872	811	\$100M-500M	27	10,459	707	0
Century South Bank Of Central	57.5	0.175	0.702	47,612	614	\$100M-500M	30	19,446	467	0
Century South Bank Of Ne Georg	57.5	0.169	0.461	68,282	858	\$100M-500M	25	20,568	652	0
Adel Bankg Co	57.5	0.245	1	18,204	97	<\$100M	7	1,475	48	0
Blackshear Bank	57.5	0.277	0.765	30,827	339	\$100M-500M	17	5,764	255	0.002
Bank Of Early	57.5	0.239	1	14,450	233	<\$100M	33	14,450	233	0
Peoples Bank Of West Georgia	57.5	0.182	1	13,580	270	<\$100M	15	2,991	193	0
Rockdale Nb	57.5	0.306	0.963	26,953	250	<\$100M	17	4,847	169	0
Cumberland Nb	57.5	0.389	0.995	17,243	200	<\$100M	16	3,039	117	0
Four Cty Bank	55.0	0.303	1	11,316	292	<\$100M	31	11,316	292	0
Citizens Bank Of Americus	55.0	0.161	1	20,272	560	\$100M-500M	35	20,272	560	0
First Cmnty Bank Of Southwest	55.0	0.211	0.73	36,224	436	\$100M-500M	28	14,521	326	0
Spivey St Bank	55.0	0.222	0.86	22,288	369	\$100M-500M	25	7,198	315	0
Sunmark Cmnty Bank	55.0	0.223	0.987	18,628	401	<\$100M	23	5,203	329	0.016
Bartow Cty Bank	55.0	0.201	0.647	42,557	569	\$100M-500M	21	8,833	415	0.002
Columbus B&Tc	55.0	0.059	0.299	216,559	2079	\$1B-\$10B	22	35,234	1,439	0.061
Glennville B&Tc	55.0	0.159	1	15,437	639	<\$100M	35	15,437	639	0
Bank Of Thomas Cty	55.0	0.266	1	10,945	261	<\$100M	31	10,945	261	0
United Bankg Co	55.0	0.174	1	15,459	394	<\$100M	28	7,469	357	0.002
Citizens First Bank	55.0	0.21	0.841	43,409	390	\$100M-500M	26	13,942	279	0
Suntrust Bank	55.0	0.059	0.192	5,815,714	62715	>\$10B	22	998,512	42,976	0

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Farmers & Mrch Bank	55.0	0.285	0.877	17,232	308	<\$100M	25	6,439	244	0
Peoples St B&Tc	55.0	0.334	0.762	16,491	319	<\$100M	20	4,507	232	0
Infibank	55.0	0.004	1	173	1808	<\$100M	22	173	1,808	0.736
United Amer Bank Na	55.0	0.395	0.946	18,093	99	<\$100M	6	995	44	0
Community Bank Of The South	55.0	0.3	0.827	27,734	264	<\$100M	16	5,182	179	0
First St Bank Of Blakely	52.5	0.198	0.858	16,760	437	<\$100M	26	6,397	383	0.003
Jasper Bankg Co	52.5	0.177	0.657	35,894	585	\$100M-500M	18	6,947	338	0
First Nb Of Polk Cty	52.5	0.132	1	18,731	447	\$100M-500M	34	18,731	447	0.003
Cohutta Bankg Co	52.5	0.227	0.51	38,095	393	\$100M-500M	25	14,977	298	0
Southeastern Bank	52.5	0.106	0.745	37,957	685	\$100M-500M	25	12,460	540	0.002
Bank Of Upson	52.5	0.113	1	25,038	366	\$100M-500M	34	25,038	366	0.008
Bank Of Edison	52.5	0.255	1	8,711	204	<\$100M	30	8,711	204	0
Peoples Bank	52.5	0.165	1	16,329	211	<\$100M	11	2,685	136	0
Bank Of Madison	52.5	0.185	1	19,836	369	\$100M-500M	23	6,398	300	0
Bank Of Perry	52.5	0.246	0.849	22,046	263	<\$100M	20	5,706	199	0
Farmers St Bank	52.5	0.188	1	8,642	290	<\$100M	31	8,642	290	0
Georgia St Bank	52.5	0.201	0.656	40,828	479	\$100M-500M	18	8,465	342	0
Bank Of Monticello	52.5	0.175	1	11,241	273	<\$100M	25	5,561	235	0
Mount Vernon Bank	52.5	0.175	1	10,522	270	<\$100M	32	10,522	270	0
Bank Of Lafayette	52.5	0.109	1	15,442	399	\$100M-500M	34	15,442	399	0.004
Bank Of Newington	52.5	0.193	1	8,371	283	<\$100M	25	4,559	262	0
Rivoli B&Tc	52.5	0.24	0.716	27,231	432	\$100M-500M	24	7,949	325	0
Southern Heritage Bank	52.5	0.197	1	9,506	206	<\$100M	18	2,743	157	0
Peachtree Bank	52.5	0.317	0.64	33,175	250	\$100M-500M	16	5,983	160	0
Guardian Bank	52.5	0.368	0.993	15,098	171	<\$100M	18	3,418	123	0
First St Bank	50.0	0.224	1	15,558	218	<\$100M	32	15,558	218	0
First Nb Of Georgia	50.0	0.137	0.896	20,994	628	\$100M-500M	23	6,531	528	0
Monroe Cty Bank	50.0	0.277	0.909	13,848	280	<\$100M	25	5,967	240	0
Bank Of Camilla	50.0	0.17	1	12,417	350	<\$100M	32	12,417	350	0.004
Southern Bank	50.0	0.206	1	10,788	265	<\$100M	31	10,788	265	0
Rossville Bank	50.0	0.269	0.811	26,004	252	<\$100M	18	5,470	186	0.017
Prudential B&Tc	50.0	0.058	0.403	42,151	19041	\$500M-\$1B	23	14,938	18,897	0
Towns Cty Bank	50.0	0.15	1	15,757	266	\$100M-500M	18	4,243	220	0
Citizens Tr Bank	50.0	0.178	0.659	45,146	394	\$100M-500M	13	6,367	174	0.003
Gainesville B&Tc	50.0	0.163	0.534	51,750	454	\$100M-500M	15	8,112	281	0.003
Crescent B&Tc	50.0	0.126	0.958	28,622	387	\$100M-500M	24	11,551	294	0.003
Bryan B&Tc	50.0	0.236	0.695	26,211	340	\$100M-500M	16	5,229	244	0
North Atlanta Nb	50.0	0.32	0.998	12,982	110	<\$100M	14	2,259	60	0
Capital Bank	47.5	0.207	0.955	18,387	211	<\$100M	14	3,591	153	0
Citizens Bank	47.5	0.216	1	9,063	180	<\$100M	29	9,063	180	0
First Port City Bank	47.5	0.207	1	15,338	147	<\$100M	17	4,203	99	0
Citizens Bank Of Cochran	47.5	0.176	1	12,340	336	<\$100M	33	12,340	336	0
Century South Bank Of The Coas	47.5	0.2	0.61	41,176	298	\$100M-500M	22	13,450	190	0

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Citizens B&Tc	47.5	0.142	1	14,085	321	<\$100M	32	14,085	321	0.002
Citizens Scty Bank	47.5	0.186	0.648	25,661	584	\$100M-500M	28	10,814	493	0
Farmers & Mrch Cmnty Bank	47.5	0.2	1	8,548	182	<\$100M	15	2,224	141	0
Sylvester Bankg Co	47.5	0.209	1	10,027	144	<\$100M	9	1,363	110	0
Citizens St Bank Of Taylor Cty	47.5	0.157	1	5,454	304	<\$100M	30	5,454	304	0
Independent B&Tc	47.5	0.204	0.602	31,127	344	\$100M-500M	9	2,126	232	0.009
Eagle Nb	47.5	0.305	0.903	16,245	121	<\$100M	9	1,685	68	0
Bb&T Bankcard Corp	47.5	0.079	0.97	7,140	35087	<\$100M	29	6,330	34,827	0.693
Atlantic Nb	47.5	0.203	0.922	22,584	206	\$100M-500M	10	2,950	134	0
Colony Bank Of Dodge Cty	45.0	0.221	1	12,117	106	<\$100M	11	2,074	62	0
Douglas Cty Bank	45.0	0.159	0.755	26,428	366	\$100M-500M	17	5,668	273	0
First Nb Of Chattooga Cty	45.0	0.195	1	8,011	156	<\$100M	20	3,012	125	0.003
Fidelity Nb	45.0	0.065	0.568	64,193	453	\$500M-\$1B	13	7,617	236	0.085
Community First Bank	45.0	0.113	0.463	60,869	354	\$500M-\$1B	11	6,390	190	0.004
Bankers Bank	45.0	0.074	0.297	83,796	395	\$1B-\$10B	8	5,132	97	0.028
Citizens Nb Of Quitman	45.0	0.136	1	8,609	145	<\$100M	21	4,020	129	0
Merchants & Citizens Bank	45.0	0.145	1	8,841	200	<\$100M	19	3,366	169	0
Citizens Bank	45.0	0.172	0.746	15,827	479	<\$100M	29	8,680	446	0
First Nb Of Johns Creek	45.0	0.292	0.808	18,662	97	<\$100M	7	1,444	43	0
North Georgia Bank	45.0	0.208	1	5,082	47	<\$100M	6	686	34	0
Newnan Coweta Bank	45.0	0.268	1	11,485	118	<\$100M	10	1,738	84	0
Farmers & Mrch Bank	42.5	0.146	1	11,981	289	<\$100M	22	5,077	253	0
Farmers Bank	42.5	0.219	0.957	11,118	200	<\$100M	22	4,679	167	0
Merchants & Farmers Bank	42.5	0.239	0.963	11,654	169	<\$100M	13	2,210	134	0
United Security Bank	42.5	0.234	1	3,550	53	<\$100M	18	1,214	42	0
Heritage Bank	42.5	0.145	0.687	35,621	335	\$100M-500M	14	5,554	228	0
Community B&Tc-Troup	42.5	0.24	0.717	16,374	234	<\$100M	18	4,219	170	0
Colony Bank Wilcox	42.5	0.193	1	7,333	55	<\$100M	6	724	32	0
First Amer B&Tc	42.5	0.165	0.805	29,610	191	\$100M-500M	7	2,205	112	0
Bank Of Lumber City	42.5	0.157	1	2,907	177	<\$100M	26	2,907	177	0
Bank Of Alapaha	42.5	0.136	1	6,760	139	<\$100M	16	2,469	93	0
Chattahoochee Nb	42.5	0.215	0.76	19,566	145	<\$100M	7	1,733	62	0
Alliance Nb	42.5	0.28	0.894	12,927	85	<\$100M	12	2,335	52	0
Farmers Bank	40.0	0.202	0.976	12,466	130	<\$100M	7	1,155	92	0.003
First Nb Of Waynesboro	40.0	0.143	1	11,047	261	<\$100M	29	11,047	261	0.002
Citizens Bank	40.0	0.187	1	6,858	264	<\$100M	28	6,858	264	0
Planters & Citizens Bank	40.0	0.15	1	10,726	235	<\$100M	29	10,726	235	0
Bank Of Soperton	40.0	0.137	1	5,558	251	<\$100M	28	5,558	251	0
Merchants & Farmers Bank	40.0	0.101	1	8,910	241	<\$100M	29	8,910	241	0
Liberty B&Tc	40.0	0.21	1	5,370	99	<\$100M	25	5,370	99	0.002
Southwest Georgia Bank	40.0	0.112	0.429	26,738	428	\$100M-500M	16	6,133	355	0.009
Bank Of Lenox	40.0	0.152	1	6,100	82	<\$100M	26	6,100	82	0
Wheeler Cty St Bank	40.0	0.087	1	2,809	209	<\$100M	25	2,809	209	0

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First Bank Of Dalton	40.0	0.127	0.902	12,725	342	<\$100M	21	4,614	305	0
Albany B&Tc Na	40.0	0.189	0.867	14,446	247	<\$100M	19	4,526	197	0
National Bank Of Georgia	40.0	0.218	0.996	8,971	83	<\$100M	8	1,074	50	0
Security Exch Bank	40.0	0.286	0.87	6,355	64	<\$100M	12	1,233	45	0
Integrity Bank	40.0	0.156	1	6,453	15	<\$100M	4	255	5	0
George D Warthen Bank	37.5	0.128	1	10,781	172	<\$100M	13	2,295	126	0.006
Century South Bank Of Dahloneg	37.5	0.143	0.584	23,033	335	\$100M-500M	26	11,569	277	0
Peoples Bank	37.5	0.15	1	5,384	122	<\$100M	17	2,004	104	0
Security St Bank	37.5	0.151	1	5,074	102	<\$100M	26	5,074	102	0
Community Bank	37.5	0.031	1	4,663	161	\$100M-500M	15	2,566	142	0
Barwick Bankg Co	37.5	0.158	1	1,648	88	<\$100M	23	1,648	88	0
Embry Nb	37.5	0.173	0.682	16,989	222	<\$100M	10	2,511	150	0
United B&Tc	37.5	0.204	0.664	13,118	233	<\$100M	19	4,160	194	0
First Intercontinental Bank	37.5	0.282	0.747	13,731	58	<\$100M	4	762	24	0
Century Bank Of Bartow Cty	37.5	0.256	0.836	10,226	97	<\$100M	11	1,956	55	0
Woodbury Bankg Co	35.0	0.187	1	3,962	89	<\$100M	12	901	66	0
Bank Of Dooly	35.0	0.123	1	6,836	253	<\$100M	27	6,836	253	0
Century South Bank Of Ellijay	35.0	0.152	0.809	13,117	233	<\$100M	19	4,581	191	0
Bank Of Dade	35.0	0.132	1	8,485	201	<\$100M	28	8,485	201	0
Dorsey St Bank	35.0	0.18	1	1,419	37	<\$100M	21	1,419	37	0
Southern Nb	35.0	0.206	0.658	20,008	111	<\$100M	6	1,661	58	0
First Nb Of Gwinnett	35.0	0.246	0.884	8,475	50	<\$100M	8	1,080	32	0
Bank Of Hancock Cty	32.5	0.079	1	5,142	187	<\$100M	23	5,142	187	0
Durden Bankg Co	32.5	0.091	1	5,321	185	<\$100M	15	1,929	151	0
First St Bank Of Randolph Cty	32.5	0.129	1	5,395	200	<\$100M	25	5,395	200	0
First St Bank Of Donalsonville	32.5	0.162	0.825	14,688	172	<\$100M	21	6,053	136	0.005
Nb Na	32.5	0.075	0.709	18,434	316	\$100M-500M	15	4,769	259	0
Citizens St Bank	32.5	0.257	0.66	8,177	59	<\$100M	7	1,045	28	0
Citizens Exch Bank	32.5	0.071	1	1,582	89	<\$100M	14	829	84	0
Amtrade Intl Bank Of Georgia	32.5	0	1	54	2	\$100M-500M	13	54	2	0
Century South Bank Of Fannin C	32.5	0.134	0.962	11,811	206	<\$100M	23	6,233	177	0
Futurus Bank Na	32.5	0.036	1	336	3	<\$100M	10	111	2	0
Baxley Fed Bank	30.0	0.087	0.874	10,643	150	\$100M-500M	12	2,438	113	0
Peoples St Bank	30.0	0.11	1	2,733	77	<\$100M	22	2,733	77	0
Carver St Bank	30.0	0.138	1	3,163	46	<\$100M	8	587	34	0
Georgia Central Bank	30.0	0.147	0.913	10,318	138	<\$100M	14	2,496	103	0.004
Greenville Bankg Co	30.0	0.135	1	2,668	53	<\$100M	4	-	-	0.001
First Scty Nb	30.0	0.115	0.867	10,322	167	<\$100M	10	1,997	125	0
Pelham Bankg Co	30.0	0.119	0.976	5,541	140	<\$100M	17	2,427	126	0
Jordan Bankg Co	30.0	0.077	1	757	29	<\$100M	19	757	29	0
Bank Of Dawson	27.5	0.039	1	2,632	106	<\$100M	18	2,632	106	0
Dawson Cty Bank	27.5	0.12	0.497	14,397	224	\$100M-500M	14	4,001	188	0
Peoples Bank Of Talbotton	27.5	0.08	1	1,328	36	<\$100M	13	676	29	0

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West Central Georgia Bank	27.5	0.083	0.954	6,512	79	<\$100M	9	1,302	62	0.003
Jones Cty Bank	27.5	0.119	1	572	31	<\$100M	19	572	31	0
Commercial Bank	27.5	0.034	1	2,504	70	<\$100M	17	2,504	70	0
Bank Of Gibson	27.5	0.048	1	652	38	<\$100M	15	652	38	0
Bank Of Chickamauga	27.5	0.01	1	622	13	<\$100M	12	622	13	0
Talbot St Bank	27.5	0.018	1	1,247	33	<\$100M	14	1,247	33	0
First Capital Bank	27.5	0.088	0.271	22,581	84	\$100M-500M	4	525	17	0
Rochelle St Bank	27.5	0.037	1	650	23	<\$100M	15	650	23	0
Century South Bank Of Lavonia	27.5	0.106	0.939	5,271	124	<\$100M	21	3,562	115	0
Wilcox Cty St Bank	25.0	0.036	1	1,435	51	<\$100M	16	1,435	51	0
Century South Bank Of Danielsv	25.0	0.115	0.929	8,266	107	<\$100M	20	4,931	86	0
First Peoples Bank	25.0	0.133	0.844	6,760	170	<\$100M	18	2,821	150	0
American Cmnty Of Georgia	25.0	0.173	0.507	9,664	107	<\$100M	7	1,264	67	0
Bank Of Georgia	25.0	0.14	0.545	14,431	130	\$100M-500M	8	2,300	84	0.001
Wilkinson Cty Bank	22.5	0.055	1	1,743	47	<\$100M	17	1,743	47	0
Century South Bank Of Dawsonvi	22.5	0.096	0.491	8,972	178	<\$100M	16	4,471	156	0
First Bank Of Pike	20.0	0.004	0.992	119	2	<\$100M	5	12	1	0
Horizon Bank	15.0	0.121	0.33	6,960	48	<\$100M	4	814	19	0
Heritage Bank	10.0	0	0	-	0	\$100M-500M	4	-	-	0
Knight St Bank	0.0	0	-	-	0	<\$100M	-	-	-	0
Amvescap Nat Tc	0.0	0	-	-	0	\$100M-500M	-	-	-	0
Monogram Credit Card Bank	0.0	0	-	-	0	\$1B-\$10B	-	-	-	0.569
Universal Bank Na	0.0	0	-	-	0	>\$10B	-	-	-	0.869
First North Amer Nb	0.0	0	-	-	0	\$500M-\$1B	-	-	-	0.076
First Fncl Bank	0.0	0	-	-	0	\$100M-500M	-	-	-	0
First Union Direct Bank Na	0.0	0	-	-	0	\$1B-\$10B	-	-	-	0.004
Cedar Hill Nb	0.0	0	-	-	0	<\$100M	-	-	-	0
Belk Nb	0.0	0	-	-	0	<\$100M	-	-	-	0.34
Pointpathbank Na	0.0	0	-	-	0	<\$100M	-	-	-	0
Centura Card Bank	0.0	-	-	-	-	<\$100M	-	-	-	0.542
First Retail Bank Na	0.0	0	-	-	0	<\$100M	-	-	-	0
Bank Of Amer Georgia Na	0.0	0	-	-	0	\$100M-500M	-	-	-	0

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.