

Table 3A. Small Business Lending in North Carolina 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(\$) (\$1,000) (4)	SBL(#) (5)	Bank asset Sz. (6)	Total Rank (7)	SSBL(\$) (\$1,000) (8)	SSBL(#) (9)	Cdt/TA (10)
Yadkin Valley B&Tc	82.5	0.284	1	103,006	1694	\$100M-500M	34	30,732	1,365	0.003
American Cmnty Bank	82.5	0.423	1	69,787	927	\$100M-500M	32	20,052	746	0
Bank Of Granite	77.5	0.329	0.773	220,264	3006	\$500M-\$1B	31	48,785	2,267	0
Catawba Valley Bank	77.5	0.305	1	53,626	1092	\$100M-500M	37	53,626	1,092	0
First South Bank	75.0	0.27	0.856	144,313	1429	\$500M-\$1B	27	30,820	909	0.003
Northwestern Nb	75.0	0.384	1	47,034	573	\$100M-500M	35	47,034	573	0
Surrey B&Tc	75.0	0.416	1	33,275	754	<\$100M	36	33,275	754	0
Four Oaks B&Tc	72.5	0.228	1	61,543	1136	\$100M-500M	36	61,543	1,136	0.006
East Carolina Bank	72.5	0.303	0.903	85,357	1171	\$100M-500M	30	20,330	872	0.01
First-Citizens B&Tc	70.0	0.183	0.769	1,899,128	45044	>\$10B	32	540,241	38,870	0.018
First Cmrc Bank	70.0	0.448	0.92	54,570	450	\$100M-500M	21	9,186	278	0
Fidelity Bank	67.5	0.187	0.833	178,986	2406	\$500M-\$1B	30	44,929	1,759	0.005
Mountainbank	67.5	0.32	0.711	129,712	1150	\$100M-500M	23	22,813	692	0
Midcarolina Bank	67.5	0.371	0.921	48,046	401	\$100M-500M	17	7,776	186	0
Bank Of Wilmington	67.5	0.376	1	36,868	354	<\$100M	21	6,877	246	0
Bank Of Davie	67.5	0.377	1	35,230	383	<\$100M	27	9,458	282	0
Alamance Nb	65.0	0.386	1	31,618	291	<\$100M	18	5,565	184	0
First Nb Of Shelby	62.5	0.189	0.821	98,866	1467	\$500M-\$1B	28	27,718	1,218	0
First Bank	62.5	0.188	0.723	190,168	2830	\$1B-\$10B	29	49,676	2,208	0.004
Heritage Bank	62.5	0.253	0.925	46,940	585	\$100M-500M	23	10,506	447	0.008
Lexington St Bank	62.5	0.178	0.775	141,974	2279	\$500M-\$1B	24	28,241	1,585	0.006
Community Bank	62.5	0.235	0.882	49,639	867	\$100M-500M	30	17,448	702	0
Southern B&Tc	62.5	0.169	0.734	137,272	2111	\$500M-\$1B	28	37,328	1,618	0
Carolina Bank	62.5	0.288	1	36,126	261	\$100M-500M	14	5,353	158	0
High Point B&Tc	60.0	0.244	0.623	134,119	1467	\$500M-\$1B	20	21,711	945	0.001
Fnb Southeast	60.0	0.202	0.694	145,946	977	\$500M-\$1B	21	23,913	628	0
Capital Bank	60.0	0.226	0.693	85,393	780	\$100M-500M	19	16,785	524	0
Bank Of Asheville	60.0	0.371	0.994	29,801	438	<\$100M	28	10,189	328	0
Scottish Bank	60.0	0.393	0.928	30,917	252	<\$100M	18	5,204	149	0
High Country Bank	60.0	0.253	1	27,598	332	\$100M-500M	23	7,234	247	0
Gateway B&Tc	60.0	0.354	0.757	50,201	518	\$100M-500M	24	10,719	337	0
Peoples Bank	57.5	0.224	0.565	132,016	1073	\$500M-\$1B	19	20,941	732	0.006
Mechanics & Farmers Bank	57.5	0.288	0.774	50,445	405	\$100M-500M	18	9,438	258	0
Central Carolina B&Tc	57.5	0.102	0.625	1,077,905	14971	>\$10B	24	205,335	11,583	0
Bank Of Stanly	57.5	0.229	0.884	45,596	554	\$100M-500M	24	11,346	382	0.008
Carolina Cmnty Bank	57.5	0.177	0.696	113,387	1572	\$500M-\$1B	26	29,723	1,223	0
Centura Bank	57.5	0.121	0.489	1,602,947	15541	>\$10B	22	247,664	9,661	0.007
First Gaston Bank Of Nc	57.5	0.273	0.989	34,003	435	\$100M-500M	25	8,988	321	0.003
Southern Cmnty B&Tc	57.5	0.22	0.663	95,317	965	\$100M-500M	20	19,240	667	0
Piedmont Bank	57.5	0.246	0.821	49,196	532	\$100M-500M	24	11,842	396	0
First Tr Bank	57.5	0.324	0.838	41,098	380	\$100M-500M	16	6,587	255	0

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First Charter Bank	55.0	0.15	0.644	467,458	5087	\$1B-\$10B	25	111,733	3,709	0.004
Wachovia Bank Na	55.0	0.07	0.209	4,626,194	141534	>\$10B	22	824,632	126,524	0.066
Bank Of Amer Na	55.0	0.035	0.144	17,280,000	244368	>\$10B	22	5,290,000	197,630	0
First Union Nb	55.0	0.034	0.141	7,470,000	55421	>\$10B	22	818,000	27,985	0
Branch Bankg&Tc	55.0	0.093	0.426	4,766,028	91855	>\$10B	24	1,116,690	73,465	0.011
Bank Of Nc	55.0	0.247	0.843	49,786	477	\$100M-500M	19	9,391	300	0
High St Bankg Co	55.0	0.364	0.666	59,498	274	\$100M-500M	9	4,693	113	0
Waccamaw Bank	55.0	0.248	0.915	30,265	491	\$100M-500M	27	9,004	412	0
New Century Bank	55.0	0.269	1	17,989	223	<\$100M	20	4,590	150	0
Farmers & Mrch Bank	52.5	0.171	0.83	57,958	722	\$100M-500M	32	25,010	576	0
Randolph B&Tc	50.0	0.207	0.764	40,106	690	\$100M-500M	25	11,074	533	0.007
Lumbee Guaranty Bank	50.0	0.172	1	23,170	574	\$100M-500M	34	23,170	574	0
Crescent St Bank	50.0	0.26	0.921	28,842	260	\$100M-500M	16	5,189	152	0
Trinity Bank	50.0	0.385	0.794	21,613	186	<\$100M	15	3,749	130	0
Bank Of Currituck	47.5	0.212	1	20,415	273	<\$100M	31	20,415	273	0.002
First Western Bank	47.5	0.291	0.777	22,577	386	<\$100M	28	9,608	322	0
Centennial Bank	45.0	0.224	1	10,416	50	<\$100M	6	923	22	0
Cornerstone Bank	45.0	0.28	0.868	11,253	143	<\$100M	16	2,510	98	0
Progressive St Bank	42.5	0.161	1	10,106	302	<\$100M	26	6,354	281	0.005
First Nb&Tc	42.5	0.13	0.458	77,187	827	\$500M-\$1B	16	12,770	537	0.005
Sterlingsouth B&Tc	42.5	0.199	1	5,569	30	<\$100M	4	322	14	0
Bank Of The Carolinas	40.0	0.216	1	8,866	45	<\$100M	6	857	20	0
Bank Of Oak Ridge	40.0	0.177	1	4,544	59	<\$100M	22	2,748	52	0
Carolina Tr Bank	40.0	0.181	1	3,734	50	<\$100M	23	3,734	50	0
Omni Nb	37.5	0.195	0.999	16,762	215	<\$100M	17	4,316	152	0.002
Park Meridian Bank	37.5	0.14	0.64	41,705	638	\$100M-500M	15	7,134	401	0
1st St Bank	35.0	0.152	0.603	52,136	401	\$100M-500M	11	7,826	245	0
Avery Cty Bank	35.0	0.036	1	2,247	275	<\$100M	19	2,247	275	0
Millennia Cmnty Bank	35.0	0.213	0.958	4,456	53	<\$100M	17	1,319	42	0
Bank Of Pine Level	32.5	0.158	1	4,419	87	<\$100M	22	3,386	78	0
Paragon Cmrl Bank	32.5	0.239	0.455	32,266	169	\$100M-500M	7	2,698	75	0.001
North St Bank	25.0	0.168	0.603	18,795	190	\$100M-500M	13	4,466	126	0
First Carolina St Bank	22.5	0.112	0.849	2,722	39	<\$100M	10	598	26	0
Independence Bank	20.0	0.156	0.535	8,814	106	<\$100M	8	1,576	69	0.001
U S Tc Of North Carolina	10.0	0.005	0.205	438	2	<\$100M	4	95	1	0
Cardinal St Bank	0.0	0		-	0	<\$100M		-	-	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/](http://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.