

Table 3A. Banks' Small Business Lending in Georgia Using Call Report Data, June 2003

Bank Name	City	Small Business Lending (<\$1M)						Small Business Lending (<\$100k)			
		Total Rank (1)	SBL/TA (2)	SBL/TBL (3)	SBL\$(1000) (4)	SBL# (5)	Bnk. Asset Sz. (6)	Total Rank (7)	SSBL\$ (1000) (8)	SSBL# (9)	Cdt/TA (10)
Security Bk Of Bibb Cty	Macon	95.0	0.299	1	141,553	21,426	\$100M-500M	100.0	141,553	21,426	0
Chestatee St Bk	Dawsonville	95.0	0.484	1	98,079	661	\$100M-500M	67.5	11,839	425	0.005
Plantersfirst	Cordele	92.5	0.331	1	92,871	1,542	\$100M-500M	97.5	92,871	1,542	0
First St Bk	Stockbridge	90.0	0.364	1	182,431	1,954	\$500M-\$1B	97.5	182,431	1,954	0
Commercial Bk	Thomasville	90.0	0.484	0.996	179,073	1,027	\$100M-500M	80.0	30,767	668	0
First Bk Of Brunswick	Brunswick	90.0	0.429	1	65,043	405	\$100M-500M	50.0	7,246	250	0
Unity Nb	Cartersville	90.0	0.423	1	62,735	487	\$100M-500M	62.5	8,728	349	0
Bank Of Dudley	Dudley	87.5	0.407	1	46,449	702	\$100M-500M	97.5	46,449	702	0.009
Farmers & Mrch Bk	Lakeland	87.5	0.318	1	58,569	814	\$100M-500M	100.0	58,569	814	0.005
Capitol City B&Tc	Atlanta	87.5	0.511	1	63,130	375	\$100M-500M	42.5	5,686	208	0
State Bk Of Cochran	Cochran	85.0	0.34	1	54,303	695	\$100M-500M	95.0	54,303	695	0
First Bk Of Coastal Georgia	Pembroke	85.0	0.457	1	42,019	610	<\$100M	77.5	10,439	459	0.002
Guardian Bk	Valdosta	85.0	0.442	1	36,711	438	<\$100M	67.5	7,615	305	0.001
First Nb South	Alma	82.5	0.369	0.855	76,674	1,362	\$100M-500M	92.5	26,555	1,146	0
Security Bk Of Jones Cty	Gray	82.5	0.236	1	61,078	869	\$100M-500M	82.5	17,859	694	0
National Bk Of Walton Cty	Monroe	82.5	0.281	1	65,993	489	\$100M-500M	62.5	11,025	329	0
Bank Of Ellaville	Ellaville	80.0	0.347	1	48,769	582	\$100M-500M	95.0	48,769	582	0
Community B&Tc	Cornelia	80.0	0.3	0.826	177,878	2,684	\$500M-\$1B	85.0	46,730	2,000	0.003
Flag Bk	Atlanta	80.0	0.287	0.902	177,396	1,346	\$500M-\$1B	60.0	18,481	947	0
Citizens & Mrch St Bk	Douglasville	80.0	0.354	1	56,868	364	\$100M-500M	57.5	8,965	224	0
Citizens Bk Of Effingham	Springfield	80.0	0.293	1	31,745	603	\$100M-500M	97.5	31,745	603	0
Integrity Bk	Alpharetta	80.0	0.378	1	84,542	193	\$100M-500M	12.5	1,142	59	0
New Southern Bk	Macon	80.0	0.623	0.998	73,348	403	\$100M-500M	52.5	6,977	210	0
Security B&Tc Of Albany	Albany	77.5	0.292	0.708	82,889	1,031	\$100M-500M	75.0	17,173	735	0
First St Bk Of Blakely	Blakely	77.5	0.275	1	48,083	695	\$100M-500M	95.0	48,083	695	0.003
Farmers & Mrch Bk	Eatonton	77.5	0.329	0.978	44,768	519	\$100M-500M	62.5	6,856	399	0.002
Peoples B&Tc	Buford	77.5	0.233	1	70,678	1,200	\$100M-500M	72.5	13,307	991	0
First Nation Bk	Covington	77.5	0.275	1	117,412	555	\$100M-500M	47.5	10,469	330	0
Darby B&Tc	Vidalia	77.5	0.354	0.636	151,777	1,661	\$100M-500M	75.0	26,389	1,150	0
Citizens Bk	Fort Valley	77.5	0.305	1	31,576	513	\$100M-500M	82.5	14,426	440	0
Commercial B&Tc Troup Cty	La Grange	77.5	0.35	0.807	69,331	683	\$100M-500M	82.5	20,949	473	0
Summit Nb	Atlanta	77.5	0.4	0.663	168,709	919	\$100M-500M	42.5	10,326	294	0
Waycross B&Tc	Waycross	77.5	0.332	1	32,315	374	<\$100M	70.0	8,965	285	0.003
Community Nb	Ashburn	77.5	0.279	1	45,730	763	\$100M-500M	77.5	11,857	613	0.002

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First Nb Of Coffee Cty	Douglas	77.5	0.414	0.97	42,836	495	\$100M-500M	67.5	8,000	344	0.007
Decatur First Bk	Decatur	77.5	0.423	1	42,084	222	<\$100M	22.5	2,402	94	0
Buckhead Cmnty Bk Na	Atlanta	77.5	0.35	1	57,764	255	\$100M-500M	25.0	3,601	104	0
Douglas Nb	Douglas	77.5	0.434	1	27,673	273	<\$100M	50.0	4,178	171	0
Sea Island Bk	Statesboro	75.0	0.321	0.665	83,955	1,002	\$100M-500M	80.0	20,959	753	0
Farmers & Mrch Bk	Statesboro	75.0	0.294	1	40,841	661	\$100M-500M	80.0	11,160	517	0
Farmers & Mrch Bk	Dublin	75.0	0.291	0.63	112,826	1,649	\$100M-500M	85.0	33,945	1,305	0.002
Farmers St Bk	Dublin	75.0	0.345	0.996	34,473	742	<\$100M	85.0	14,210	622	0
Heritage Bk	Hinesville	75.0	0.239	0.869	59,417	1,149	\$100M-500M	82.5	16,367	954	0.002
Community Bkg Co Of Fitzgera	Fitzgerald	75.0	0.344	1	26,756	445	<\$100M	95.0	26,756	445	0
Mcintosh St Bk	Jackson	75.0	0.264	0.829	67,995	5,509	\$100M-500M	85.0	20,695	4,942	0
Georgia B&Tc	Calhoun	75.0	0.285	0.716	98,356	1,036	\$100M-500M	70.0	19,425	746	0
Charter B&Tc	Marietta	75.0	0.376	0.694	105,394	621	\$100M-500M	57.5	13,757	322	0
Savannah Bk Na	Savannah	75.0	0.283	0.796	92,348	976	\$100M-500M	70.0	16,085	671	0
Citizens Bk Of Forsyth Cty	Cumming	75.0	0.294	1	30,116	350	\$100M-500M	62.5	6,110	262	0
First Georgia Cmnty Bk	Jackson	75.0	0.483	0.981	74,993	321	\$100M-500M	27.5	3,702	137	0
Gwinnett Bkg Co	Lawrenceville	75.0	0.339	0.996	75,270	344	\$100M-500M	22.5	3,441	134	0
First Bk Of The South	Lawrenceville	75.0	0.314	0.721	93,272	765	\$100M-500M	50.0	9,570	452	0
Newnan Coweta Bk	Newnan	75.0	0.497	1	50,004	260	\$100M-500M	45.0	5,454	151	0
Claxton Bk	Claxton	72.5	0.291	1	28,272	422	<\$100M	92.5	28,272	422	0
Peachtree Nb	Peachtree City	72.5	0.278	0.687	81,281	758	\$100M-500M	60.0	13,083	466	0
First Nb&Tc	Louisville	72.5	0.217	0.773	96,234	1,765	\$100M-500M	85.0	31,893	1,437	0
First Bk Of Georgia	Thomson	72.5	0.248	0.997	75,770	561	\$100M-500M	55.0	10,490	374	0
First Nb Of South Georgia	Albany	72.5	0.463	1	34,657	384	<\$100M	67.5	7,436	285	0.002
Greater Rome Bk	Rome	72.5	0.327	0.891	40,177	589	\$100M-500M	80.0	12,029	456	0
Fsgbank Na	Dalton	72.5	0.268	0.826	72,626	719	\$100M-500M	67.5	13,821	457	0
United Nb	Cairo	72.5	0.332	1	30,180	400	<\$100M	70.0	8,160	310	0
Southern Cmnty Bk	Fayetteville	72.5	0.301	0.994	47,961	399	\$100M-500M	47.5	5,780	247	0
Peoples Bk	Blackshear	70.0	0.281	0.816	43,762	787	\$100M-500M	80.0	13,519	627	0
Sunmark Cmnty Bk	Hawkinsville	70.0	0.269	1	37,811	464	\$100M-500M	62.5	7,925	353	0.01
Citizens Bk Of Swainsboro	Swainsboro	70.0	0.343	1	26,687	417	<\$100M	92.5	26,687	417	0
Main St Bk	Covington	70.0	0.253	0.637	472,126	3,981	\$1B-\$10B	65.0	63,442	2,465	0
South Georgia Bk	Glennville	70.0	0.389	0.963	24,546	421	<\$100M	70.0	6,065	337	0
Primesouth Bk	Blackshear	70.0	0.302	0.802	57,553	588	\$100M-500M	67.5	10,560	425	0.002

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First Nb	Saint Marys	70.0	0.279	1	36,560	200	\$100M-500M	25.0	2,763	94	0.001
Quantum Nb	Suwanee	70.0	0.428	0.707	65,108	327	\$100M-500M	32.5	5,657	127	0
Gateway B&Tc	Ringgold	70.0	0.298	0.891	42,872	611	\$100M-500M	77.5	11,798	464	0
Alma Exch B&Tc	Alma	67.5	0.423	0.808	32,957	432	<\$100M	70.0	7,601	317	0.005
Monroe Cty Bk	Forsyth	67.5	0.318	1	23,378	408	<\$100M	92.5	23,378	408	0
Exchange Bk	Milledgeville	67.5	0.257	1	42,013	264	\$100M-500M	47.5	6,057	187	0
Bank Of Hazlehurst	Hazlehurst	67.5	0.299	0.96	21,708	489	<\$100M	80.0	9,112	401	0
Heritage Cmnty Bk	Quitman	67.5	0.315	1	26,103	313	<\$100M	77.5	14,999	228	0
Brand Bkg Co	Lawrenceville	67.5	0.204	0.617	116,587	1,549	\$500M-\$1B	65.0	19,223	1,189	0
Northwest Georgia Bk	Ringgold	67.5	0.23	0.614	90,997	1,156	\$100M-500M	72.5	20,041	865	0.002
Peoples Bk	Lyons	67.5	0.419	0.926	27,881	363	<\$100M	65.0	6,121	259	0
South Georgia Bkg Co	Omega	67.5	0.228	0.974	38,966	962	\$100M-500M	87.5	15,493	832	0
Global Cmrc Bk	Doraville	67.5	0.654	0.989	50,680	192	<\$100M	25.0	2,788	75	0
Thomasville Nb	Thomasville	67.5	0.287	0.776	55,349	535	\$100M-500M	55.0	8,350	319	0
Liberty Nb	Conyers	67.5	0.329	0.829	46,169	370	\$100M-500M	45.0	5,949	229	0
United Bk	Zebulon	65.0	0.153	0.781	80,141	1,124	\$500M-\$1B	67.5	17,381	823	0.005
Park Ave Bk	Valdosta	65.0	0.189	0.628	141,004	1,709	\$500M-\$1B	70.0	25,493	1,232	0
Citizens Bk Washington Cty	Sandersville	65.0	0.199	1	27,367	587	\$100M-500M	95.0	27,367	587	0.002
Citizens Cmnty Bk	Hahira	65.0	0.225	1	20,985	500	<\$100M	92.5	20,985	500	0
Tippins B&Tc	Claxton	65.0	0.293	1	15,437	392	<\$100M	92.5	15,437	392	0
Bank Of Monticello	Monticello	65.0	0.258	1	18,423	433	<\$100M	72.5	6,116	368	0
Athens First B&Tc	Athens	65.0	0.177	0.612	153,892	1,036	\$500M-\$1B	67.5	29,814	657	0
First Nb Of Barnesville	Barnesville	65.0	0.296	1	29,100	181	<\$100M	30.0	2,981	111	0.009
Crescent B&Tc	Jasper	65.0	0.24	0.584	75,127	797	\$100M-500M	70.0	18,141	548	0.003
First Nb Of The South	Milledgeville	65.0	0.283	0.942	35,304	435	\$100M-500M	65.0	7,545	301	0.004
First Cmnty Bk Of Georgia	Roberta	65.0	0.286	1	16,727	322	<\$100M	62.5	4,768	261	0
Piedmont Bk Of Georgia	Atlanta	65.0	0.381	0.99	45,854	118	\$100M-500M	10.0	900	35	0
First Chatham Bk	Savannah	65.0	0.351	0.957	42,561	219	\$100M-500M	27.5	3,397	113	0
First Bk Of Henry Cty	Mcdonough	65.0	0.356	1	21,712	146	<\$100M	45.0	3,540	88	0
Mcintosh Cmrl Bk	Carrollton	65.0	0.444	0.998	35,412	159	<\$100M	25.0	2,355	71	0
Colony Bk Of Ashburn	Ashburn	62.5	0.27	0.637	70,864	395	\$100M-500M	32.5	6,062	207	0
First St B&Tc Valdosta	Valdosta	62.5	0.252	0.536	80,533	799	\$100M-500M	65.0	15,852	506	0
Bank Of Eastman	Eastman	62.5	0.211	0.831	38,268	768	\$100M-500M	77.5	13,139	643	0.002
Frontier Bk Na	La Grange	62.5	0.213	0.699	64,084	668	\$100M-500M	60.0	11,454	447	0.001

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Habersham Bk	Clarksville	62.5	0.195	0.574	77,957	1,062	\$100M-500M	77.5	23,283	842	0
First Cmnty Bk Of Tifton	Tifton	62.5	0.236	0.614	52,151	838	\$100M-500M	82.5	20,490	647	0
Farmers & Mrch Bk	Washington	62.5	0.148	1	31,513	547	\$100M-500M	72.5	10,496	439	0.002
Citizens B&Tc Of West Georgi	Carrollton	62.5	0.177	0.565	82,888	1,059	\$100M-500M	77.5	24,984	814	0
Pineland St Bk	Metter	62.5	0.392	0.9	25,118	312	<\$100M	57.5	5,004	227	0
Montgomery B&Tc	Ailey	62.5	0.26	0.752	36,362	688	\$100M-500M	80.0	11,719	583	0
Peoples St B&Tc	Baxley	62.5	0.397	0.78	23,237	349	<\$100M	62.5	5,383	256	0
Appalachian Cmnty Bk	Ellijay	62.5	0.183	0.705	72,716	910	\$100M-500M	70.0	16,731	681	0.01
Southern Heritage Bk	Oakwood	62.5	0.211	1	24,795	291	\$100M-500M	52.5	4,947	217	0
Bank Of Terrell	Dawson	62.5	0.28	0.852	32,795	494	\$100M-500M	67.5	8,922	381	0
Commercial St Bk	Donalsonville	62.5	0.205	1	16,150	401	<\$100M	92.5	16,150	401	0
Gwinnett Cmnty Bk	Duluth	62.5	0.281	0.683	51,376	395	\$100M-500M	50.0	8,313	253	0.001
Alliance Nb	Dalton	62.5	0.359	1	29,824	196	<\$100M	32.5	3,241	108	0
First Nb Of Gwinnett	Duluth	62.5	0.38	0.922	30,436	217	<\$100M	42.5	3,913	130	0
Sumter B&Tc	Americus	60.0	0.246	0.764	42,671	546	\$100M-500M	85.0	18,136	429	0
Colony Bk Southeast	Broxton	60.0	0.354	0.765	31,406	341	<\$100M	45.0	4,362	233	0
Bank Of Wrightsville	Wrightsville	60.0	0.309	1	20,229	261	<\$100M	55.0	4,705	194	0.003
Pinnacle Bk	Elberton	60.0	0.164	0.786	57,019	885	\$100M-500M	70.0	14,200	702	0.003
First Citizens Bk	Glennville	60.0	0.25	1	16,326	372	<\$100M	87.5	16,326	372	0
Glennville Bk	Glennville	60.0	0.182	1	19,357	644	\$100M-500M	90.0	19,357	644	0
Citizens Scty Bk	Tifton	60.0	0.251	0.673	41,043	709	\$100M-500M	77.5	14,020	582	0
First Nb Of Chatsworth	Chatsworth	60.0	0.22	0.929	32,835	571	\$100M-500M	72.5	8,970	463	0.002
First Nb Of Griffin	Griffin	60.0	0.224	0.583	69,986	634	\$100M-500M	50.0	9,273	386	0.004
American Bkg Co	Moultrie	60.0	0.233	0.681	41,273	685	\$100M-500M	75.0	11,716	548	0
Mount Vernon Bk	Mount Vernon	60.0	0.219	1	15,207	390	<\$100M	72.5	6,372	347	0
Bank Of Coweta	Newnan	60.0	0.21	0.666	68,227	671	\$100M-500M	55.0	10,762	454	0
Bank Of North Georgia	Alpharetta	60.0	0.148	0.424	238,675	1,696	\$1B-\$10B	60.0	36,115	917	0
Northeast Georgia Bk	Lavonia	60.0	0.21	0.615	53,575	973	\$100M-500M	87.5	22,593	787	0
Adel Bkg Co	Adel	60.0	0.289	1	20,407	196	<\$100M	60.0	5,698	138	0
United Cmnty Bk	Blairsville	60.0	0.126	0.609	374,834	3,282	\$1B-\$10B	62.5	66,501	2,029	0
Bryan B&Tc	Richmond Hill	60.0	0.287	0.79	35,963	342	\$100M-500M	67.5	10,093	239	0
First Southern Nb	Statesboro	60.0	0.39	0.987	18,423	253	<\$100M	55.0	4,087	178	0
West Georgia Nb Of Carrollto	Carrollton	57.5	0.174	0.587	66,910	817	\$100M-500M	57.5	11,878	590	0
Altamaha B&Tc	Vidalia	57.5	0.222	0.916	25,455	656	\$100M-500M	80.0	10,285	577	0

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Citizens B&Tc	Eastman	57.5	0.175	1	22,026	372	\$100M-500M	72.5	9,439	331	0.002
Bank Of Thomas Cty	Thomasville	57.5	0.317	1	15,511	212	<\$100M	85.0	15,511	212	0
Bank Of Madison	Madison	57.5	0.212	0.925	28,550	484	\$100M-500M	72.5	9,325	381	0
Mountain Nb	Tucker	57.5	0.237	0.564	59,643	449	\$100M-500M	47.5	9,716	288	0
Georgia B&Tc Of Augusta	Augusta	57.5	0.149	0.54	90,286	917	\$500M-\$1B	52.5	14,685	568	0
First Nb Of Cherokee	Woodstock	57.5	0.314	0.561	54,372	383	\$100M-500M	27.5	3,781	176	0
First Nb	Folkston	57.5	0.25	1	19,933	177	<\$100M	37.5	3,132	119	0
Peachtree Bk	Duluth	57.5	0.263	0.629	55,340	373	\$100M-500M	40.0	6,878	230	0
North Atlanta Nb	Alpharetta	57.5	0.365	0.952	22,347	162	<\$100M	35.0	2,903	83	0
North Georgia Nb	Calhoun	57.5	0.277	0.867	27,159	280	<\$100M	50.0	5,025	179	0
Community Cap Bk	Jonesboro	57.5	0.346	1	11,322	72	<\$100M	30.0	1,338	35	0
Farmers Bk	Union Point	55.0	0.315	1	23,140	89	<\$100M	17.5	1,335	47	0.002
First St Bk	Wrens	55.0	0.224	1	21,010	308	<\$100M	90.0	21,010	308	0
Durden Bkg Co	Twin City	55.0	0.202	1	17,839	471	<\$100M	80.0	9,076	417	0
Jasper Bkg Co	Jasper	55.0	0.169	0.726	41,728	727	\$100M-500M	85.0	19,331	569	0
Cairo Bkg Co	Cairo	55.0	0.208	1	17,288	327	<\$100M	87.5	17,288	327	0
Bartow Cty Bk	Cartersville	55.0	0.199	0.574	54,924	639	\$100M-500M	52.5	9,014	465	0.002
Colony Bk Of Dodge Cty	Eastman	55.0	0.337	0.886	22,160	157	<\$100M	32.5	2,511	89	0
Citizens Bk Of Cochran	Cochran	55.0	0.205	1	15,270	373	<\$100M	87.5	15,270	373	0
Coastal Bk Of Georgia	Brunswick	55.0	0.164	0.546	65,755	748	\$100M-500M	62.5	13,999	510	0
Columbus B&Tc	Columbus	55.0	0.027	0.145	113,794	1,612	\$1B-\$10B	55.0	30,434	1,161	0.051
Colony Bk Of Fitzgerald	Fitzgerald	55.0	0.25	0.712	35,966	334	\$100M-500M	42.5	5,525	207	0
Bank Of Hiawassee	Hiawassee	55.0	0.198	0.845	45,952	367	\$100M-500M	40.0	5,904	221	0
Patterson Bk	Patterson	55.0	0.328	0.846	31,064	168	<\$100M	35.0	3,929	56	0
Suntrust Bk	Atlanta	55.0	0.055	0.227	6,568,545	66,167	>\$10B	55.0	1,147,568	44,909	0
Security Bk Of Houston Cty	Perry	55.0	0.243	0.695	36,629	372	\$100M-500M	47.5	6,037	244	0
F&M B&Tc	Manchester	55.0	0.227	1	13,329	263	<\$100M	85.0	13,329	263	0
First Piedmont Bk	Winder	55.0	0.247	1	16,534	116	<\$100M	27.5	2,032	72	0
Chattahoochee Nb	Alpharetta	55.0	0.305	0.745	40,553	240	\$100M-500M	22.5	2,931	88	0
Infibank Na	Atlanta	55.0	0.002	1	225	2,145	\$100M-500M	55.0	225	2,145	0.719
Cumberland Nb	Saint Marys	55.0	0.344	0.98	17,615	150	<\$100M	30.0	1,935	84	0
Citizens Bk Of Americus	Americus	52.5	0.135	1	20,387	460	\$100M-500M	87.5	20,387	460	0
Cb&T Bk Of Middle Georgia	Warner Robins	52.5	0.174	0.53	56,327	585	\$100M-500M	62.5	13,678	399	0
Cohutta Bkg Co	Chatsworth	52.5	0.229	0.522	51,153	388	\$100M-500M	32.5	5,082	223	0

Table 3A. Banks' Small Business Lending in Georgia Using Call Report Data, June 2003

Bank Name	City	Small Business Lending (<\$1M)						Small Business Lending (<\$100k)			
		Total Rank (1)	SBL/TA (2)	SBL/TBL (3)	SBL\$(1000) (4)	SBL# (5)	Bnk. Asset Sz. (6)	Total Rank (7)	SSBL\$ (1000) (8)	SSBL# (9)	Cdt/TA (10)
Southeastern Bk	Darien	52.5	0.135	0.68	49,899	700	\$100M-500M	65.0	13,022	524	0.002
Farmers Bk	Forsyth	52.5	0.289	0.939	17,517	214	<\$100M	52.5	4,241	163	0
Coastal Bk	Savannah	52.5	0.204	0.455	44,939	580	\$100M-500M	55.0	10,382	375	0
Colony Bk Worth	Sylvester	52.5	0.253	0.801	30,879	299	\$100M-500M	52.5	5,957	210	0
Merchants & Farmers Bk	Donalsonville	52.5	0.196	1	17,889	289	<\$100M	85.0	17,889	289	0
Rabun Cty Bk	Clayton	52.5	0.181	0.872	27,619	340	\$100M-500M	50.0	5,532	246	0
Bank Of Perry	Perry	52.5	0.246	0.855	25,854	263	\$100M-500M	52.5	6,061	180	0
Farmers St Bk	Lumpkin	52.5	0.192	1	9,866	327	<\$100M	85.0	9,866	327	0
Merchants & Citizens Bk	Mcrae	52.5	0.193	0.961	19,737	442	\$100M-500M	70.0	6,460	369	0
Riverside Bk	Marietta	52.5	0.142	0.518	63,550	567	\$100M-500M	40.0	7,732	302	0
Colony Bk Wilcox	Rochelle	52.5	0.306	1	14,138	64	<\$100M	12.5	835	30	0
Community Bk	Loganville	52.5	0.114	1	28,337	254	\$100M-500M	32.5	3,552	173	0
Home Town Bk Of Villa Rica	Villa Rica	52.5	0.256	0.746	38,674	286	\$100M-500M	40.0	5,773	175	0
Satilla Cmnty Bk	Saint Marys	52.5	0.416	0.934	14,068	160	<\$100M	57.5	3,744	120	0
Community Bk Of The South	Smyrna	52.5	0.263	0.679	38,650	301	\$100M-500M	37.5	5,124	185	0
First Intercontinental Bk	Doraville	52.5	0.43	0.759	32,553	124	<\$100M	10.0	1,199	33	0
Southbank Na	Woodstock	52.5	0.398	0.914	20,159	80	<\$100M	12.5	1,234	31	0
Community Bk Of West Georgia	Villa Rica	52.5	0.308	1	7,496	26	<\$100M	10.0	327	8	0
Piedmont Cmnty Bk	Gray	52.5	0.302	1	6,774	45	<\$100M	15.0	497	29	0
Capital Bk	Fort Oglethorpe	50.0	0.272	0.845	24,127	249	<\$100M	32.5	2,928	181	0
Merchants & Farmers Bk	Comer	50.0	0.148	1	17,699	278	\$100M-500M	82.5	17,699	278	0
Prudential B&Tc	Atlanta	50.0	0.079	0.362	58,315	1,081	\$500M-\$1B	52.5	10,670	909	0
Dorsey St Bk	Abbeville	50.0	0.178	1	1,233	428	<\$100M	70.0	1,233	428	0
Peoples Cmnty Bk	Colquitt	50.0	0.231	0.863	26,087	322	\$100M-500M	57.5	5,514	244	0
Oconee St Bk	Watkinsville	50.0	0.134	0.521	36,435	1,664	\$100M-500M	62.5	9,132	1,315	0.003
Lumpkin Cty Bk	Dahlonega	50.0	0.256	0.944	19,271	207	<\$100M	45.0	3,544	145	0.003
Security St Bk	Mcrae	50.0	0.243	1	8,984	155	<\$100M	45.0	2,115	129	0
Heritage Bk	Jonesboro	50.0	0.177	0.569	50,774	416	\$100M-500M	40.0	6,552	248	0
Community B&Tc-Troup	La Grange	50.0	0.278	0.86	23,538	170	<\$100M	25.0	2,289	101	0
Farmers St Bk	Lincolnton	50.0	0.146	1	13,991	311	<\$100M	85.0	13,991	311	0
Bank Of Lafayette	Lafayette	50.0	0.107	1	15,933	386	\$100M-500M	90.0	15,933	386	0.004
Bank Of Early	Blakely	50.0	0.198	1	13,994	233	<\$100M	82.5	13,994	233	0
Rivoli B&Tc	Macon	50.0	0.223	0.574	32,032	447	\$100M-500M	60.0	8,279	317	0
Bb&T Bankcard Corp	Columbus	50.0	0.108	0.97	10,634	66,831	<\$100M	82.5	9,537	66,381	0.769

Table 3A. Banks' Small Business Lending in Georgia Using Call Report Data, June 2003

Bank Name	City	Small Business Lending (<\$1M)					Small Business Lending (<\$100k)				
		Total Rank (1)	SBL/TA (2)	SBL/TBL (3)	SBL\$(1000) (4)	SBL# (5)	Bnk. Asset Sz. (6)	Total Rank (7)	SSBL\$ (1000) (8)	SSBL# (9)	Cdt/TA (10)
Futurus Bk Na	Alpharetta	50.0	0.323	0.995	15,946	86	<\$100M	22.5	1,460	41	0
First Nb West Metro	Dallas	50.0	0.206	1	13,028	116	<\$100M	22.5	1,246	42	0
First Cmrc Cmnty Bk	Douglasville	50.0	0.543	0.999	13,645	65	<\$100M	22.5	1,163	26	0
Four Cty Bk	Allentown	47.5	0.25	1	9,915	217	<\$100M	77.5	9,915	217	0
Bank Of Dooly	Vienna	47.5	0.197	1	12,205	261	<\$100M	82.5	12,205	261	0
First Port City Bk	Bainbridge	47.5	0.184	1	17,201	212	<\$100M	45.0	3,629	157	0
Southern Bk	Sardis	47.5	0.249	1	15,660	201	<\$100M	57.5	4,629	160	0
Peoples Bk	Winder	47.5	0.127	0.633	27,520	691	\$100M-500M	37.5	2,950	595	0
Firstcity Bk	Gibson	47.5	0.253	1	13,482	75	<\$100M	17.5	1,061	39	0
Bank Of Edison	Edison	47.5	0.223	1	8,566	195	<\$100M	80.0	8,566	195	0
Citizens St Bk Of Taylor Cty	Reynolds	47.5	0.166	1	6,419	295	<\$100M	77.5	6,419	295	0
Security Exch Bk	Marietta	47.5	0.309	0.708	20,620	174	<\$100M	40.0	3,292	121	0
Century Bk Of Bartow Cty	Cartersville	47.5	0.268	0.848	19,707	224	<\$100M	40.0	3,341	143	0
Community Bk Pickens Cty	Jasper	47.5	0.276	0.751	26,861	147	<\$100M	20.0	2,319	55	0
Ga Bkg Co	Atlanta	47.5	0.298	1	15,811	114	<\$100M	10.0	571	36	0
Citizens Bk	Cairo	45.0	0.218	1	9,581	223	<\$100M	77.5	9,581	223	0
Bank Of Camilla	Camilla	45.0	0.19	0.888	15,745	369	<\$100M	67.5	5,078	326	0.005
Planters & Citizens Bk	Camilla	45.0	0.166	1	12,683	284	<\$100M	80.0	12,683	284	0
George D Warthen Bk	Sandersville	45.0	0.153	1	19,692	176	\$100M-500M	32.5	3,113	112	0.004
Carver St Bk	Savannah	45.0	0.256	1	6,047	94	<\$100M	45.0	1,517	67	0
Liberty B&Tc	Toccoa	45.0	0.241	1	6,149	111	<\$100M	70.0	6,149	111	0
Bank Of Upson	Thomaston	45.0	0.106	0.843	26,417	388	\$100M-500M	62.5	8,425	300	0.007
United Security Bk	Sparta	45.0	0.257	1	10,848	78	<\$100M	17.5	1,020	34	0
First Nb Of Chattooga Cty	Summerville	45.0	0.178	1	7,590	230	<\$100M	57.5	2,689	201	0.003
Fidelity Bk	Norcross	45.0	0.063	0.49	66,227	489	\$1B-\$10B	35.0	7,384	275	0
Citizens First Bk	Rome	45.0	0.172	0.563	43,976	386	\$100M-500M	55.0	10,560	244	0
Tattnall Bk	Reidsville	45.0	0.253	0.999	13,228	189	<\$100M	52.5	3,101	143	0
Bank Of Alapaha	Alapaha	45.0	0.145	1	10,367	215	<\$100M	77.5	10,367	215	0
Community Tr Bk	Hiram	45.0	0.219	0.538	36,053	324	\$100M-500M	35.0	4,344	200	0
First Bk Of Dalton	Dalton	45.0	0.227	0.698	20,595	280	<\$100M	52.5	4,935	202	0
Sapelo Nb	Darien	45.0	0.27	0.941	14,019	173	<\$100M	40.0	2,475	102	0
United Amer Bk Na	Atlanta	45.0	0.272	0.779	22,406	139	<\$100M	25.0	2,336	67	0
Douglas Cty Bk	Douglasville	42.5	0.141	0.603	28,883	362	\$100M-500M	45.0	5,677	255	0
Morris St Bk	Dublin	42.5	0.206	0.611	25,163	310	\$100M-500M	50.0	5,115	234	0

Table 3A. Banks' Small Business Lending in Georgia Using Call Report Data, June 2003

Bank Name	City	Small Business Lending (<\$1M)					Small Business Lending (<\$100k)				
		Total Rank (1)	SBL/TA (2)	SBL/TBL (3)	SBL\$(1000) (4)	SBL# (5)	Bnk. Asset Sz. (6)	Total Rank (7)	SSBL\$ (1000) (8)	SSBL# (9)	Cdt/TA (10)
Farmers & Mrch Cmnty Bk	Senoia	42.5	0.22	0.863	16,689	194	<\$100M	35.0	2,754	117	0
Georgia St Bk	Mableton	42.5	0.158	0.559	42,555	329	\$100M-500M	27.5	4,147	200	0
Citizens Bk	Nashville	42.5	0.151	0.896	14,823	379	<\$100M	65.0	5,710	341	0
First Amer B&Tc	Athens	42.5	0.164	0.764	37,401	210	\$100M-500M	20.0	3,090	117	0
Gainesville B&Tc	Gainesville	42.5	0.121	0.361	46,109	341	\$100M-500M	27.5	4,727	200	0.003
First Peoples Bk	Pine Mountain	42.5	0.114	1	6,982	147	<\$100M	72.5	6,982	147	0
Albany B&Tc Na	Albany	42.5	0.159	0.804	20,258	332	\$100M-500M	57.5	6,037	260	0
National Bk Of Georgia	Athens	42.5	0.204	0.688	23,620	270	\$100M-500M	47.5	5,376	178	0
Bank Of Georgia	Peachtree City	42.5	0.202	0.662	37,633	250	\$100M-500M	30.0	4,390	148	0.001
National Bk Of Gainesville	Gainesville	42.5	0.15	1	7,135	90	<\$100M	47.5	2,328	65	0
Georgian Bk	Powder Springs	42.5	0.237	0.894	16,852	112	<\$100M	25.0	2,091	58	0
Generations Bk	Blairsville	42.5	0.304	0.989	7,501	56	<\$100M	37.5	1,396	33	0.001
First Nb Of Georgia	Buchanan	40.0	0.136	0.745	25,687	365	\$100M-500M	55.0	6,483	274	0
First St Bk Of Randolph Cty	Cuthbert	40.0	0.148	1	7,086	247	<\$100M	75.0	7,086	247	0
Bank Of Dawson	Dawson	40.0	0.093	1	7,393	286	<\$100M	72.5	7,393	286	0
Peoples Bk	Willacoochee	40.0	0.163	1	7,146	198	<\$100M	75.0	7,146	198	0
Bankers Bk	Atlanta	40.0	0.062	0.26	77,488	323	\$1B-\$10B	15.0	2,277	66	0.033
Bank Of Lumber City	Lumber City	40.0	0.152	1	2,739	152	<\$100M	65.0	2,739	152	0
United B&Tc	Rockmart	40.0	0.236	0.696	17,159	151	<\$100M	32.5	2,448	102	0
United Cmrl Bk	Atlanta	40.0	0.323	0.617	14,978	84	<\$100M	25.0	1,606	42	0
Farmers & Mrch Bk	Sylvania	37.5	0.138	0.935	14,372	275	\$100M-500M	60.0	5,271	231	0
Spivey St Bk	Swainsboro	37.5	0.204	0.75	18,800	238	<\$100M	45.0	4,319	176	0
First Nb Of Polk Cty	Cedartown	37.5	0.119	0.895	17,905	256	\$100M-500M	45.0	4,414	202	0
Bank Of Dade	Trenton	37.5	0.124	1	9,252	169	<\$100M	72.5	9,252	169	0
Citizens St Bk	Kingsland	37.5	0.299	0.735	10,035	75	<\$100M	27.5	1,373	36	0
Eagle Nb	Stockbridge	37.5	0.275	0.66	16,297	124	<\$100M	20.0	1,544	60	0
Atlantic Nb	Brunswick	37.5	0.153	0.814	20,715	191	\$100M-500M	37.5	3,862	121	0
Bank Of Hancock Cty	Sparta	35.0	0.104	1	7,753	151	<\$100M	67.5	7,753	151	0
Bank Of Newington	Newington	35.0	0.18	0.85	10,717	237	<\$100M	55.0	3,448	199	0
Wheeler Cty St Bk	Alamo	35.0	0.071	1	3,123	157	<\$100M	60.0	3,123	157	0
Barwick Bkg Co	Barwick	35.0	0.152	1	1,703	59	<\$100M	57.5	1,703	59	0
First Nb Of Waynesboro	Waynesboro	32.5	0.118	0.924	9,722	259	<\$100M	55.0	3,530	226	0.002
Citizens Bk	Warrenton	32.5	0.133	1	6,353	111	<\$100M	67.5	6,353	111	0
Rossville Bk	Rossville	32.5	0.185	0.58	17,998	168	<\$100M	27.5	2,848	109	0.016

Table 3A. Banks' Small Business Lending in Georgia Using Call Report Data, June 2003

Bank Name	City	Small Business Lending (<\$1M)					Small Business Lending (<\$100k)				
		Total Rank (1)	SBL/TA (2)	SBL/TBL (3)	SBL\$(1000) (4)	SBL# (5)	Bnk. Asset Sz. (6)	Total Rank (7)	SSBL\$ (1000) (8)	SSBL# (9)	Cdt/TA (10)
Georgia Central Bk	Social Circle	32.5	0.154	0.936	12,879	135	<\$100M	47.5	3,698	104	0
Greenville Bkg Co	Greenville	32.5	0.146	1	3,269	43	<\$100M	45.0	1,719	26	0.002
Sylvester Bkg Co	Sylvester	32.5	0.13	1	6,087	72	<\$100M	25.0	981	52	0
Citizens Tr Bk	Atlanta	32.5	0.093	0.508	33,773	257	\$100M-500M	25.0	3,671	144	0.002
Southern Horizon Bk	Leary	32.5	0.115	1	1,666	40	<\$100M	57.5	1,666	40	0
Bank Of Lenox	Lenox	32.5	0.095	1	3,238	33	<\$100M	55.0	3,238	33	0
Bank Of Amer Georgia Na	Atlanta	32.5	0	1	133	3	\$1B-\$10B	32.5	133	3	0
Lanier Cmnty Bk	Buford	32.5	0.012	1	257	2	<\$100M	27.5	75	1	0
Homestead Bk	Suwanee	32.5	0.021	1	841	10	<\$100M	25.0	200	9	0
Bank Of Soperton	Soperton	30.0	0.116	1	5,441	83	<\$100M	27.5	1,128	65	0
Wilcox Cty St Bk	Abbeville	30.0	0.049	1	2,281	89	<\$100M	47.5	2,281	89	0
Jones Cty Bk	Haddock	30.0	0.104	1	518	53	<\$100M	52.5	518	53	0
Commercial Bk	Crawford	30.0	0.061	1	5,090	116	<\$100M	60.0	5,090	116	0
Nb Na	Commerce	30.0	0.061	0.806	18,593	167	\$100M-500M	27.5	2,829	113	0
Talbot St Bk	Woodland	30.0	0.023	1	1,547	20	<\$100M	37.5	1,547	20	0
Peoples Bk	Eatonton	30.0	0.138	0.786	15,154	123	\$100M-500M	22.5	2,084	77	0
Rochelle St Bk	Rochelle	30.0	0.033	1	639	20	<\$100M	37.5	639	20	0
Citizens Exch Bk	Pearson	30.0	0.054	1	1,392	58	<\$100M	35.0	856	55	0
Peoples Bk	Lithonia	30.0	0.135	0.431	18,513	300	\$100M-500M	45.0	4,787	236	0
Century B&Tc	Milledgeville	30.0	0.118	0.766	15,490	218	\$100M-500M	42.5	3,803	164	0.01
Southern Nb	Marietta	30.0	0.161	0.46	25,698	170	\$100M-500M	15.0	2,289	82	0
West Central Georgia Bk	Thomaston	27.5	0.087	0.865	7,504	82	<\$100M	32.5	2,092	59	0.003
Bank Of Chickamauga	Chickamauga	27.5	0.025	1	1,489	21	<\$100M	40.0	1,489	21	0
Southwest Georgia Bk	Moultrie	27.5	0.08	0.371	18,940	320	\$100M-500M	35.0	4,624	255	0.008
North Georgia Bk	Watkinsville	27.5	0.153	0.714	11,517	112	<\$100M	20.0	1,367	74	0
Woodbury Bkg Co	Woodbury	25.0	0.196	0.83	4,111	55	<\$100M	35.0	1,108	35	0
Wilkinson Cty Bk	Irwinton	25.0	0.062	1	2,137	52	<\$100M	50.0	2,137	52	0
Peoples St Bk	Jeffersonville	25.0	0.072	1	1,787	51	<\$100M	50.0	1,787	51	0
Central B&Tc	Cordele	25.0	0.199	0.498	11,512	109	<\$100M	35.0	2,727	78	0
Peoples Bk Of Talbotton	Talbotton	25.0	0.069	1	1,205	31	<\$100M	35.0	699	25	0
First Bk Of Pike	Molena	25.0	0.084	1	2,730	27	<\$100M	40.0	1,316	20	0
Citizens Nb Of Quitman	Quitman	25.0	0.096	0.793	6,981	146	<\$100M	30.0	1,525	126	0
Horizon Bk	Decatur	25.0	0.107	0.464	11,631	206	\$100M-500M	37.5	3,547	162	0
First Capital Bk	Norcross	22.5	0.064	0.226	25,709	82	\$100M-500M	10.0	289	11	0

Table 3A. Banks' Small Business Lending in Georgia Using Call Report Data, June 2003

Bank Name	City	Small Business Lending (<\$1M)					Small Business Lending (<\$100k)				
		Total Rank	SBL/TA	SBL/TBL	SBL\$(1000)	SBL#	Bnk. Asset Sz.	Total Rank	SSBL\$ (1000)	SSBL#	Cdt/TA
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Cherokee Bk Na	Canton	22.5	0.088	0.411	10,587	226	\$100M-500M	35.0	3,115	134	0
First Scty Nb	Norcross	20.0	0.062	0.763	6,207	104	\$100M-500M	30.0	1,868	84	0
Pelham Bkg Co	Pelham	12.5	0.079	0.539	3,854	120	<\$100M	42.5	2,016	106	0
Mountain St Bk	Dawsonville	10.0	0.054	0.405	1,223	8	<\$100M	10.0	27	3	0
Amvescap Nat Tc	Atlanta	0.0	0	.	-	-	\$100M-500M	0.0	-	-	0
Monogram Credit Card Bk	Atlanta	0.0	0	.	-	-	\$1B-\$10B	0.0	-	-	0.982
First North Amer Nb	Kennesaw	0.0	0	.	-	-	\$100M-500M	0.0	-	-	0
First Union Direct Bk Na	Augusta	0.0	0	.	-	-	\$1B-\$10B	0.0	-	-	0
Cedar Hill Nb	Lawrenceville	0.0	0	.	-	-	<\$100M	0.0	-	-	0.103
Belk Nb	Lawrenceville	0.0	0	.	-	-	<\$100M	0.0	-	-	0.324
Pointpathbank Na	Columbus	0.0	0	.	-	-	<\$100M	0.0	-	-	0
Rbc Centura Card Bk	Atlanta	0.0	<\$100M	0.0	.	.	0.428

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.