

Table 3A. Banks' Small Business Lending in North Carolina 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)
Southern Cmnty B&Tc	Winston-Salem	87.5	0.325	0.981	235,504	1,225	\$500M-\$1B	57.5	22,300	783	0
Bank Of Granite	Granite Falls	80.0	0.325	0.702	242,811	2,909	\$500M-\$1B	82.5	45,741	2,073	0
Surrey B&Tc	Mount Airy	80.0	0.504	1	58,392	922	\$100M-500M	85.0	17,980	735	0
Mountainbank	Hendersonville	80.0	0.33	0.684	291,145	2,644	\$500M-\$1B	82.5	55,378	1,611	0
Crescent St Bk	Cary	80.0	0.357	1	81,049	658	\$100M-500M	37.5	7,188	357	0
Four Oaks B&Tc	Four Oaks	72.5	0.243	1	80,879	966	\$100M-500M	95.0	80,879	966	0.006
First-Citizens B&Tc	Raleigh	72.5	0.182	0.736	2,027,590	54,447	>\$10B	80.0	473,651	47,812	0.017
East Carolina Bk	Engelhard	72.5	0.254	0.77	105,356	1,124	\$100M-500M	67.5	18,310	753	0.007
Lexington St Bk	Lexington	72.5	0.23	0.721	205,188	2,539	\$500M-\$1B	65.0	34,506	1,598	0.006
Bank Of Nc	Thomasville	72.5	0.31	0.922	102,769	746	\$100M-500M	52.5	13,556	451	0
Bank Of The Carolinas	Mocksville	72.5	0.378	0.923	79,615	641	\$100M-500M	62.5	12,710	383	0
Yadkin Valley B&Tc	Elkin	70.0	0.235	0.725	154,544	2,069	\$500M-\$1B	85.0	38,624	1,547	0.002
Capital Bk	Raleigh	70.0	0.258	0.598	234,437	2,101	\$500M-\$1B	72.5	46,271	1,431	0
First Bk	Troy	67.5	0.201	0.669	267,016	3,576	\$1B-\$10B	80.0	62,533	2,723	0.003
Farmers & Mrch Bk	Granite Quarry	67.5	0.245	0.883	88,907	916	\$100M-500M	82.5	23,431	674	0
Fidelity Bk	Fuquay-Varina	67.5	0.196	0.777	222,608	2,557	\$1B-\$10B	75.0	44,686	1,735	0.004
Scottish Bk	Charlotte	67.5	0.434	0.997	58,095	388	\$100M-500M	37.5	5,395	198	0
Southern B&Tc	Mount Olive	65.0	0.186	0.694	172,322	2,133	\$500M-\$1B	75.0	37,359	1,537	0
First South Bk	Washington	65.0	0.224	0.729	148,243	1,255	\$500M-\$1B	62.5	23,688	757	0
First Cmrc Bk	Charlotte	65.0	0.352	0.821	66,417	474	\$100M-500M	42.5	7,413	256	0
Bank Of Stanly	Albemarle	62.5	0.294	0.781	68,163	636	\$100M-500M	60.0	11,786	362	0.008
Community Bk	Pilot Mountain	62.5	0.252	0.803	60,946	814	\$100M-500M	75.0	14,620	608	0
First Tr Bk	Charlotte	62.5	0.341	0.734	67,607	605	\$100M-500M	50.0	9,724	391	0
Cardinal St Bk	Durham	62.5	0.458	1	32,570	188	<\$100M	35.0	3,032	95	0
First Charter Bk	Charlotte	60.0	0.103	0.58	410,342	4,220	\$1B-\$10B	60.0	64,582	2,730	0
Peoples Bk	Newton	57.5	0.224	0.553	148,355	1,342	\$500M-\$1B	55.0	22,493	841	0
Heritage Bk	Lucama	57.5	0.235	0.847	49,424	641	\$100M-500M	65.0	10,839	483	0.008
Catawba Valley Bk	Hickory	57.5	0.224	0.568	90,198	1,956	\$100M-500M	85.0	27,432	1,750	0.002
Bank Of Wilmington	Wilmington	57.5	0.352	0.892	40,027	399	\$100M-500M	57.5	6,669	280	0
High Country Bk	Boone	57.5	0.235	0.941	41,848	557	\$100M-500M	72.5	11,773	419	0
Cornerstone Bk	Wilson	57.5	0.311	0.977	28,396	389	<\$100M	67.5	6,539	278	0
Port City Cap Bk	Wilmington	57.5	0.389	1	20,032	134	<\$100M	42.5	2,829	71	0
Bank Of Amer Na	Charlotte	55.0	0.021	0.142	12,400,000	103,871	>\$10B	55.0	1,836,000	65,969	0
Wachovia Bk Na	Charlotte	55.0	0.037	0.189	11,470,000	71,497	>\$10B	55.0	967,000	31,351	0

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Branch Bkg&Tc	Winston-Salem	55.0	0.101	0.461	6,830,752	148,238	>\$10B	65.0	1,514,378	120,459	0.01
Rbc Centura Bk	Rocky Mount	55.0	0.082	0.443	1,566,475	13,137	>\$10B	55.0	182,747	7,269	0.004
Alamance Nb	Graham	55.0	0.308	0.927	38,677	326	\$100M-500M	42.5	5,338	205	0
Gateway B&Tc	Elizabeth City	55.0	0.29	0.601	80,352	799	\$100M-500M	60.0	13,944	512	0
Trinity Bk	Monroe	55.0	0.367	0.779	41,619	265	\$100M-500M	32.5	4,812	149	0
Centennial Bk	Southern Pines	55.0	0.403	0.98	25,770	141	<\$100M	20.0	2,269	67	0
High Point B&Tc	High Point	52.5	0.207	0.533	127,502	986	\$500M-\$1B	37.5	13,738	481	0
Fnb Southeast	Reidsville	52.5	0.18	0.556	139,803	1,097	\$500M-\$1B	50.0	21,641	727	0
United Cmnty Bk	Murphy	52.5	0.123	0.648	101,207	1,906	\$500M-\$1B	55.0	17,545	1,439	0
First Gaston Bk Of Nc	Gastonia	52.5	0.228	0.843	43,542	516	\$100M-500M	72.5	12,729	367	0.002
Midcarolina Bk	Burlington	52.5	0.294	0.671	59,080	469	\$100M-500M	50.0	10,103	225	0
Bank Of Asheville	Asheville	52.5	0.304	0.793	31,942	429	\$100M-500M	67.5	7,785	314	0
North St Bk	Raleigh	52.5	0.217	0.715	53,865	729	\$100M-500M	35.0	6,497	470	0
Randolph B&Tc	Asheboro	50.0	0.213	0.718	54,325	796	\$100M-500M	67.5	12,861	594	0.006
First Nb&Tc	Asheboro	50.0	0.21	0.52	130,213	1,002	\$500M-\$1B	47.5	19,145	583	0.004
Lumbree Guaranty Bk	Pembroke	50.0	0.184	1	28,242	540	\$100M-500M	72.5	9,107	453	0
American Cmnty Bk	Monroe	50.0	0.224	0.614	54,815	926	\$100M-500M	72.5	14,865	693	0
Carolina Tr Bk	Lincolnton	50.0	0.257	0.988	15,394	208	<\$100M	57.5	4,266	147	0
First Nb Of Shelby	Shelby	47.5	0.147	0.646	97,809	825	\$500M-\$1B	37.5	12,216	468	0
Omni Nb	Fayetteville	47.5	0.227	0.828	41,337	292	\$100M-500M	27.5	4,527	154	0
Parkway Bk	Lenoir	47.5	0.292	0.931	13,897	154	<\$100M	57.5	3,578	104	0
Millennia Cmnty Bk	Greenville	45.0	0.32	0.933	7,431	83	<\$100M	52.5	1,903	58	0
Sterlingsouth B&Tc	Greensboro	45.0	0.278	0.853	24,632	160	<\$100M	12.5	2,008	78	0
First Carolina St Bk	Rocky Mount	45.0	0.244	0.893	14,077	146	<\$100M	42.5	2,862	95	0
New Century Bk	Dunn	42.5	0.209	0.657	33,533	745	\$100M-500M	50.0	6,637	485	0
1st St Bk	Burlington	40.0	0.185	0.522	64,973	630	\$100M-500M	40.0	11,212	391	0
Waccamaw Bk	Whiteville	40.0	0.218	0.651	40,245	446	\$100M-500M	37.5	6,387	332	0
Progressive St Bk	Lumberton	37.5	0.171	1	10,490	332	<\$100M	67.5	5,866	300	0.005
Bank Of Currituck	Moyock	37.5	0.104	1	13,848	183	\$100M-500M	30.0	2,457	39	0.002
Carolina Bk	Greensboro	35.0	0.212	0.565	42,172	404	\$100M-500M	32.5	6,442	236	0
Mechanics & Farmers Bk	Durham	32.5	0.214	0.565	44,208	275	\$100M-500M	27.5	6,034	154	0
Cooperative Bk	Wilmington	32.5	0.112	0.56	58,509	449	\$500M-\$1B	25.0	7,084	259	0
Avery Cty Bk	Newland	32.5	0.035	1	2,566	107	<\$100M	42.5	2,566	107	0
Paragon Cmrl Bk	Raleigh	27.5	0.194	0.382	47,659	287	\$100M-500M	17.5	4,074	159	0.001

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Sound Bkg Co	Morehead City	20.0	0.163	0.693	6,601	136	<\$100M	45.0	1,973	101	0
Bank Of Oak Ridge	Oak Ridge	15.0	0.098	0.619	8,298	139	<\$100M	42.5	2,914	99	0
Cabarrus B&Tc	Concord	12.5	0.162	0.439	4,288	66	<\$100M	37.5	1,420	53	0
U S Tc Of North Carolina	Greensboro	10.0	0.018	0.28	2,303	8	\$100M-500M	10.0	135	2	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.