

Table 3A Expanded. Small Business Lending Institutions in Georgia Using Call Report Data, June 2006

Name of Lending Institution	City	Small Business Lending (<\$1M)					Micro Business Lending (<\$100k)				
		Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL (1,000) (4)	LSBL# (5)	Institution Asset Size (6)	Total Rank (7)	SSBL\$ (1,000) (8)	SSBL# (9)	CRD/TA (10)
First NB S	Alma	95.0	0.341	1	106,759	1,837	\$100M-500M	100.0	106,759	1,837	0
Farmers & Mrch Bk	Lakeland	92.5	0.273	0.979	94,875	1,146	\$100M-500M	90.0	19,094	885	0.004
Netbank	Alpharetta	92.5	0.106	1	441,709	12,651	\$1B-\$10B	100.0	441,709	12,651	0
First NB of Chatsworth	Chatsworth	90.0	0.381	1	55,676	736	\$100M-500M	97.5	55,676	736	0.002
Gateway B&TC	Ringgold	90.0	0.359	0.875	73,834	1,057	\$100M-500M	92.5	19,432	862	0.001
Citizens Bk of Effingham	Springfield	90.0	0.32	1	53,388	518	\$100M-500M	75.0	9,201	382	0
First GA Bkg Co	Franklin	90.0	0.316	0.763	140,274	1,331	\$100M-500M	90.0	29,745	870	0
Central Bk of GA	Ellaville	87.5	0.271	1	69,540	598	\$100M-500M	75.0	10,576	429	0
Cohutta Bkg Co	Chatsworth	87.5	0.413	0.969	98,270	437	\$100M-500M	65.0	10,403	216	0
Citizens Bk of Swainsboro	Swainsboro	87.5	0.434	1	48,963	572	\$100M-500M	82.5	12,432	431	0
Bank of Dudley	Dudley	85.0	0.386	0.918	56,422	721	\$100M-500M	87.5	13,576	550	0.008
Community B&TC	Cornelia	85.0	0.285	0.722	237,958	2,862	\$500M-\$1B	87.5	52,820	1,976	0.003
Greater Rome Bk	Rome	85.0	0.321	0.933	49,595	624	\$100M-500M	82.5	12,114	463	0
Sumter B&TC	Americus	82.5	0.283	0.979	55,023	558	\$100M-500M	70.0	8,277	440	0
Citizens Bk of Amer	Americus	82.5	0.252	1	44,832	1,304	\$100M-500M	90.0	13,209	1,160	0
Farmers St Bk	Dublin	82.5	0.367	0.878	43,576	767	\$100M-500M	92.5	14,906	614	0
State Bk of Cochran	Cochran	82.5	0.237	1	40,021	875	\$100M-500M	100.0	40,021	875	0
Peoplessouth Bk	Colquitt	82.5	0.238	0.731	93,413	1,109	\$100M-500M	80.0	17,763	788	0
Commercial St Bk	Donalsonville	82.5	0.301	1	23,232	8,387	<\$100M	100.0	23,232	8,387	0
Commercial Banking Company	Valdosta	82.5	0.238	0.832	29,127	303	\$100M-500M	82.5	4,347	188	0
South GA Bkg Co	Omega	80.0	0.244	0.911	47,651	1,038	\$100M-500M	92.5	16,958	880	0
Thomasville NB	Thomasville	80.0	0.251	0.814	69,368	643	\$100M-500M	67.5	9,883	363	0
First Intercontinental Bk	Doraville	80.0	0.602	1	95,461	242	\$100M-500M	22.5	2,150	96	0
First Southern NB	Statesboro	80.0	0.371	0.77	52,805	639	\$100M-500M	80.0	12,117	437	0
Stephens Federal Bank	Toccoa	80.0	0.197	0.863	41,979	162	\$100M-500M	55.0	1,659	46	0
Heritage First Bank	Rome	80.0	0.267	0.978	19,540	263	<\$100M	90.0	4,840	194	0
Sunmark Cmnty Bk	Hawkinsville	77.5	0.268	0.842	40,919	535	\$100M-500M	80.0	9,681	384	0.009
Bank of Eastman	Eastman	77.5	0.252	0.75	62,419	1,026	\$100M-500M	92.5	18,769	836	0.003
Waycross B&TC	Waycross	77.5	0.365	1	38,815	355	\$100M-500M	77.5	9,868	255	0.003
Monroe Cty Bk	Forsyth	77.5	0.335	1	26,978	427	<\$100M	95.0	26,978	427	0
Darby B&TC	Vidalia	77.5	0.301	0.529	185,216	1,701	\$500M-\$1B	75.0	25,473	1,059	0
American Bkg Co	Moultrie	77.5	0.201	0.691	313,896	3,862	\$1B-\$10B	82.5	64,749	2,775	0
Queensborough NB&TC	Louisville	77.5	0.192	0.749	119,000	1,931	\$500M-\$1B	90.0	35,224	1,554	0
Georgia B&TC	Calhoun	77.5	0.22	0.684	95,826	999	\$100M-500M	72.5	16,518	679	0
Summit NB	Atlanta	77.5	0.319	0.513	208,957	846	\$500M-\$1B	35.0	7,060	180	0
Satilla Cmnty Bk	Saint Marys	77.5	0.442	0.873	46,028	485	\$100M-500M	75.0	8,731	330	0
Heritage Bk	Hinesville	75.0	0.194	0.757	64,942	842	\$100M-500M	72.5	11,521	610	0.004
First St Bk of Blakely	Blakely	75.0	0.224	0.772	60,438	928	\$100M-500M	82.5	14,696	738	0.002
Citizens Bk Washington Cty	Sandersville	75.0	0.208	1	31,573	746	\$100M-500M	97.5	31,573	746	0.002

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Primesouth Bk	Blackshear	75.0	0.23	0.716	74,229	713	\$100M-500M	77.5	14,207	514	0.001
Guardian Bk	Valdosta	75.0	0.322	0.906	42,198	380	\$100M-500M	57.5	5,385	233	0.001
Peoples Bk	Blackshear	75.0	0.261	0.733	48,980	812	\$100M-500M	80.0	12,010	617	0
Sea Island Bk	Statesboro	75.0	0.202	0.64	107,098	1,566	\$500M-\$1B	82.5	24,303	1,199	0
Security B&TC of Albany	Albany	75.0	0.222	0.626	82,765	1,031	\$100M-500M	80.0	15,916	749	0
Farmers & Mrch Bk	Statesboro	75.0	0.22	0.809	49,919	713	\$100M-500M	82.5	12,190	541	0
Capital Bk	Fort Oglethorpe	75.0	0.296	0.815	48,424	408	\$100M-500M	67.5	8,101	271	0
Altamaha B&TC	Vidalia	75.0	0.25	0.883	33,346	782	\$100M-500M	87.5	11,779	674	0
Pinnacle Bk	Elberton	75.0	0.193	0.812	76,839	858	\$100M-500M	72.5	13,393	569	0
Claxton Bk	Claxton	75.0	0.314	1	33,960	400	\$100M-500M	95.0	33,960	400	0
Community Bkg Co of Fitzgera	Fitzgerald	75.0	0.29	1	25,946	445	<\$100M	87.5	10,418	383	0
Citizens B&TC of W GA	Carrollton	75.0	0.174	0.714	91,932	1,220	\$500M-\$1B	85.0	24,011	913	0
Bank of Hazlehurst	Hazlehurst	75.0	0.362	0.901	29,476	569	<\$100M	87.5	10,141	449	0
South GA Bk	Glennville	75.0	0.335	0.884	33,877	482	\$100M-500M	75.0	6,925	358	0
First NB of Coffee Cty	Douglas	75.0	0.359	0.845	46,662	372	\$100M-500M	57.5	5,811	201	0
Capitol City B&TC	Atlanta	75.0	0.337	0.564	83,027	574	\$100M-500M	57.5	9,300	303	0
United NB	Cairo	75.0	0.285	0.999	34,851	490	\$100M-500M	80.0	8,335	365	0
Colony Bank Quitman FSB	Quitman	75.0	0.171	0.803	23,911	274	\$100M-500M	85.0	4,721	200	0
Peoples B&TC	Buford	72.5	0.188	0.722	79,730	1,087	\$100M-500M	72.5	13,123	790	0
First Port City Bk	Bainbridge	72.5	0.289	1	33,670	254	\$100M-500M	50.0	4,187	151	0
Peoples Bk	Lyons	72.5	0.463	0.963	28,396	377	<\$100M	80.0	7,869	272	0
Bank of Madison	Madison	72.5	0.222	0.883	48,369	584	\$100M-500M	80.0	13,133	424	0
Citizens Bk	Fort Valley	72.5	0.267	0.944	30,698	423	\$100M-500M	82.5	9,641	341	0
Mount Vernon Bk	Mount Vernon	72.5	0.27	1	24,018	300	<\$100M	65.0	4,440	241	0
Pineland St Bk	Metter	72.5	0.394	0.937	26,600	401	<\$100M	75.0	6,454	286	0
Commercial B&TC Troup Cty	La Grange	72.5	0.267	0.668	62,598	549	\$100M-500M	85.0	18,190	344	0
Northeast GA Bk	Lavonia	72.5	0.214	0.665	64,373	774	\$100M-500M	82.5	15,249	543	0
Quantum NB	Suwanee	72.5	0.339	0.583	87,343	491	\$100M-500M	40.0	6,381	148	0
Unity NB	Cartersville	72.5	0.253	0.648	63,150	569	\$100M-500M	67.5	9,987	354	0
Bank of Terrell	Dawson	72.5	0.273	0.82	31,292	438	\$100M-500M	77.5	8,278	330	0
First Bk of The S	Lawrenceville	72.5	0.219	0.507	136,832	1,106	\$500M-\$1B	60.0	13,491	610	0
Community Bk Pickens Cty	Jasper	72.5	0.27	0.697	57,465	428	\$100M-500M	55.0	7,099	260	0
Community Bk of W GA	Villa Rica	72.5	0.322	1	42,157	186	\$100M-500M	10.0	-	-	0
EBank	Atlanta	72.5	0.151	0.87	18,961	142	\$100M-500M	52.5	880	47	0
Cornerstonebank	Atlanta	72.5	0.148	0.463	34,306	405	\$100M-500M	70.0	3,516	195	0
Farmers & Mrch Bk	Washington	70.0	0.166	0.94	39,685	694	\$100M-500M	87.5	14,483	555	0.001
First St Bk	Wrens	70.0	0.262	1	24,361	360	<\$100M	95.0	24,361	360	0
First Cmnty Bk of Tifton	Tifton	70.0	0.203	0.676	57,028	1,055	\$100M-500M	85.0	15,655	851	0
Omni NB	Atlanta	70.0	0.187	0.662	108,498	850	\$500M-\$1B	70.0	17,511	486	0

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Glennville Bk	Glennville	70.0	0.19	1	22,405	794	\$100M-500M	100.0	22,405	794	0
Bank of Hiwassee	Hiwassee	70.0	0.189	0.805	77,277	616	\$100M-500M	57.5	9,029	353	0
Mcintosh St Bk	Jackson	70.0	0.17	0.759	70,667	674	\$100M-500M	65.0	10,597	420	0
Farmers St Bk	Lumpkin	70.0	0.309	1	16,770	356	<\$100M	92.5	16,770	356	0
National Bk of Walton Cty	Monroe	70.0	0.226	0.686	56,383	552	\$100M-500M	65.0	8,224	383	0
Bank of Monticello	Monticello	70.0	0.293	0.945	30,621	304	\$100M-500M	62.5	5,439	184	0
Savannah Bk NA	Savannah	70.0	0.182	0.641	100,349	801	\$500M-\$1B	57.5	11,375	418	0
Community Bk of The S	Smyrna	70.0	0.221	0.613	75,411	530	\$100M-500M	52.5	8,533	294	0
Gwinnett Cmnty Bk	Duluth	70.0	0.244	0.674	80,187	471	\$100M-500M	52.5	8,444	222	0
BB&T Bankcard Corp	Columbus	67.5	0.169	0.976	20,518	44,795	\$100M-500M	95.0	17,906	44,091	0.747
Bank of Wrightsville	Wrightsville	67.5	0.288	1	19,991	263	<\$100M	90.0	19,991	263	0.003
Cb&T Bk of Middle GA	Warner Robins	67.5	0.184	0.627	84,864	969	\$100M-500M	80.0	18,579	688	0
Jasper Bkg Co	Jasper	67.5	0.173	0.804	40,564	972	\$100M-500M	92.5	16,384	791	0
Commercial Bk	Thomasville	67.5	0.19	0.498	95,989	891	\$500M-\$1B	77.5	21,409	572	0
Main St Bk	Covington	67.5	0.192	0.418	494,711	2,804	\$1B-\$10B	57.5	33,456	1,230	0
Tippins B&TC	Claxton	67.5	0.286	1	15,291	336	<\$100M	90.0	15,291	336	0
Security St Bk	Mcrae	67.5	0.374	1	15,824	222	<\$100M	87.5	15,824	222	0
Security Bk of Jones Cty	Gray	67.5	0.181	0.762	57,103	512	\$100M-500M	60.0	8,713	320	0
Brand Bkg Co	Lawrenceville	67.5	0.172	0.543	138,774	2,916	\$500M-\$1B	82.5	33,224	2,544	0
Peoples Bk	Lithonia	67.5	0.233	0.677	59,494	423	\$100M-500M	50.0	6,769	259	0
First Amer B&TC	Athens	67.5	0.227	0.806	58,601	322	\$100M-500M	40.0	4,991	160	0
Peoples St B&TC	Baxley	67.5	0.427	0.8	27,873	331	<\$100M	67.5	5,460	236	0
First Bk of GA	Augusta	67.5	0.213	0.591	79,246	741	\$100M-500M	70.0	13,588	469	0
Bryan B&TC	Richmond Hill	67.5	0.219	0.842	39,551	341	\$100M-500M	60.0	6,829	214	0
Peachtree Bk	Duluth	67.5	0.224	0.474	118,528	627	\$500M-\$1B	45.0	8,235	292	0
Atlantic Southern Bk	Macon	67.5	0.205	0.556	100,597	685	\$100M-500M	52.5	9,774	349	0
Tifton Bkg Co	Tifton	67.5	0.34	0.842	25,889	276	<\$100M	70.0	6,083	196	0
Charterbank	West Point	67.5	0.065	0.473	64,790	585	\$500M-\$1B	82.5	11,656	371	0
Banksouth	Greensboro	67.5	0.107	0.613	28,418	243	\$100M-500M	75.0	4,431	158	0
Appalachian Cmnty Bk	Ellijay	65.0	0.132	0.689	89,326	938	\$500M-\$1B	72.5	18,141	672	0.007
United Bk	Zebulon	65.0	0.148	0.683	87,448	1,124	\$500M-\$1B	75.0	18,086	801	0
Plantersfirst	Cordele	65.0	0.149	0.618	59,616	1,141	\$100M-500M	80.0	16,109	927	0
First Nation Bk	Covington	65.0	0.148	0.996	72,350	397	\$100M-500M	45.0	5,850	226	0
First Citizens Bk	Glennville	65.0	0.214	1	19,639	310	<\$100M	60.0	3,763	256	0
Morris St Bk	Dublin	65.0	0.238	0.755	32,890	332	\$100M-500M	62.5	5,859	229	0
Citizens Cmnty Bk	Hahira	65.0	0.202	1	20,026	482	<\$100M	97.5	20,026	482	0
AFB&T	Athens	65.0	0.167	0.533	191,211	1,265	\$1B-\$10B	60.0	20,145	704	0
Montgomery B&TC	Ailey	65.0	0.175	0.787	35,715	709	\$100M-500M	82.5	11,711	595	0
Bank of Early	Blakely	65.0	0.227	1	17,322	265	<\$100M	62.5	4,327	201	0

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First Cmnty Bk of GA	Roberta	65.0	0.306	0.936	22,333	279	<\$100M	67.5	4,865	213	0
North GA NB	Calhoun	65.0	0.262	0.729	37,810	390	\$100M-500M	60.0	6,016	247	0
Southern Cmnty Bk	Fayetteville	65.0	0.169	0.674	63,938	519	\$100M-500M	47.5	7,283	309	0
Century Bk of Bartow Cty	Cartersville	65.0	0.312	0.752	35,181	298	\$100M-500M	55.0	4,695	170	0
Atlanta Bus Bk	Atlanta	65.0	0.295	0.518	66,180	395	\$100M-500M	35.0	4,373	167	0
First NB of Decatur Cty	Bainbridge	65.0	0.313	1	17,235	246	<\$100M	62.5	3,605	178	0
Vidalia Federal Savings Bank	Vidalia	65.0	0.063	1	12,261	54	\$100M-500M	35.0	294	3	0
Chestatee St Bk	Dawsonville	62.5	0.215	0.569	57,188	477	\$100M-500M	52.5	7,432	299	0.004
Park Ave Bk	Valdosta	62.5	0.148	0.542	156,533	1,127	\$1B-\$10B	62.5	20,522	640	0.001
Four Cty Bk	Allentown	62.5	0.369	1	16,319	229	<\$100M	87.5	16,319	229	0
Bank of Dooly	Vienna	62.5	0.258	0.899	20,430	334	<\$100M	65.0	4,287	286	0
First St Bk of Randolph Cty	Cuthbert	62.5	0.277	0.853	14,118	356	<\$100M	80.0	5,903	316	0
Patterson Bk	Patterson	62.5	0.295	0.716	29,331	314	<\$100M	60.0	5,490	208	0
Merchants & Citizens Bk	Mcrae	62.5	0.196	0.958	20,539	416	\$100M-500M	80.0	7,011	347	0
Bank of Lumber City	Lumber City	62.5	0.268	1	6,094	178	<\$100M	77.5	6,094	178	0
United Cmnty Bk	Blairsville	62.5	0.115	0.564	605,379	9,675	\$1B-\$10B	67.5	90,385	6,981	0
First Peoples Bk	Pine Mountain	62.5	0.244	0.951	19,013	275	<\$100M	72.5	6,436	208	0
North Atlanta NB	Alpharetta	62.5	0.293	0.634	39,623	279	\$100M-500M	50.0	5,626	148	0
Douglas NB	Douglas	62.5	0.252	0.926	29,358	303	\$100M-500M	55.0	4,559	179	0
Mcintosh CMRL Bk	Carrollton	62.5	0.217	0.591	56,914	421	\$100M-500M	47.5	6,541	217	0
Seasons Bk	Blairsville	62.5	0.309	0.752	26,715	249	<\$100M	67.5	5,826	169	0
Georgia CMRC Bk	Atlanta	62.5	0.241	0.813	46,591	184	\$100M-500M	22.5	2,502	47	0
First Madison B&TC	Colbert	62.5	0.414	0.962	18,177	153	<\$100M	50.0	2,675	86	0
Georgia Tr Bk	Buford	62.5	0.433	1	24,706	59	<\$100M	20.0	902	19	0
Peach St B&TC	Gainesville	62.5	0.262	1	18,467	128	<\$100M	57.5	3,608	89	0
Family Bank	Pelham	62.5	0.121	0.667	9,605	147	<\$100M	87.5	3,728	120	0
Bartow Cty Bk	Cartersville	60.0	0.187	0.5	62,731	596	\$100M-500M	55.0	8,230	401	0.002
Citizens B&TC	Eastman	60.0	0.151	1	23,569	499	\$100M-500M	80.0	8,577	436	0.002
Northwest GA Bk	Ringgold	60.0	0.161	0.508	84,570	935	\$500M-\$1B	72.5	16,806	670	0.002
Frontier Bk	La Grange	60.0	0.162	0.727	53,132	451	\$100M-500M	47.5	6,420	261	0.001
Crescent B&TC	Jasper	60.0	0.138	0.503	103,745	887	\$500M-\$1B	60.0	14,053	553	0.001
Durden Bkg Co	Twin City	60.0	0.158	0.945	20,326	571	\$100M-500M	87.5	10,214	505	0
First St B&TC Valdosta	Valdosta	60.0	0.168	0.473	73,176	780	\$100M-500M	65.0	12,424	541	0
Merchants & Farmers Bk	Comer	60.0	0.215	0.761	29,271	384	\$100M-500M	75.0	8,805	289	0
Bank of Edison	Edison	60.0	0.26	1	9,719	184	<\$100M	82.5	9,719	184	0
Bank of Coweta	Newnan	60.0	0.157	0.574	66,134	656	\$100M-500M	67.5	13,492	433	0
Bank of N GA	Alpharetta	60.0	0.127	0.379	493,723	3,481	\$1B-\$10B	67.5	81,268	1,781	0
Citizens St Bk of Taylor Cty	Reynolds	60.0	0.193	1	9,113	313	<\$100M	85.0	9,113	313	0
Georgia B&TC of Augusta	Augusta	60.0	0.129	0.507	118,299	1,002	\$500M-\$1B	60.0	15,157	587	0

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Name of Lending Institution	City	Small Business Lending (<\$1M)					Micro Business Lending (<\$100k)				
		Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL (1,000) (4)	LSBL# (5)	Institution Asset Size (6)	Total Rank (7)	SSBL\$ (1,000) (8)	SSBL# (9)	CRD/TA (10)
Bank of GA	Peachtree City	60.0	0.192	0.599	56,979	413	\$100M-500M	47.5	7,082	245	0
First Chatham Bk	Savannah	60.0	0.183	0.683	57,434	388	\$100M-500M	47.5	6,501	212	0
First Cmrc Cmnty Bk	Douglasville	60.0	0.241	0.608	48,717	303	\$100M-500M	37.5	4,557	153	0
Community Bk of GA	Baxley	60.0	0.372	0.951	13,645	170	<\$100M	60.0	2,937	123	0
Atlantic Coast Bank	Waycross	60.0	0.05	0.583	38,352	145	\$500M-\$1B	52.5	2,679	47	0
Infibank NA	Atlanta	57.5	0.021	1	7,817	16,883	\$100M-500M	77.5	7,817	16,883	0.63
First NB of Griffin	Griffin	57.5	0.164	0.564	55,169	507	\$100M-500M	55.0	7,684	288	0.003
Community NB	Ashburn	57.5	0.149	0.871	21,673	620	\$100M-500M	82.5	7,507	529	0.003
Colony Bk Se	Broxton	57.5	0.221	0.523	44,253	426	\$100M-500M	45.0	5,221	257	0
First NB of GA	Buchanan	57.5	0.166	0.751	33,446	409	\$100M-500M	67.5	7,975	292	0
West GA NB	Carrollton	57.5	0.141	0.496	77,269	794	\$500M-\$1B	62.5	13,099	521	0
Colony Bk of Dodge Cty	Eastman	57.5	0.287	0.89	22,534	133	<\$100M	27.5	1,891	59	0
Flag Bk	Atlanta	57.5	0.098	0.334	173,598	1,591	\$1B-\$10B	60.0	19,511	823	0
Farmers Bk	Forsyth	57.5	0.239	0.816	20,189	183	<\$100M	50.0	3,357	112	0
Coastal Bk of GA	Brunswick	57.5	0.127	0.502	70,479	769	\$500M-\$1B	62.5	12,976	525	0
Peachtree NB	Peachtree City	57.5	0.195	0.492	50,111	500	\$100M-500M	52.5	7,247	300	0
Security Bk of Bibb Cty	Macon	57.5	0.125	0.471	124,908	965	\$1B-\$10B	55.0	13,834	491	0
Global CMRC Bk	Doraville	57.5	0.378	0.679	32,954	133	<\$100M	25.0	1,839	44	0
Decatur First Bk	Decatur	57.5	0.219	0.771	36,242	193	\$100M-500M	27.5	2,768	81	0
Alliance NB	Dalton	57.5	0.266	0.735	30,273	217	\$100M-500M	42.5	3,496	122	0
Freedom Bk of GA	Commerce	57.5	0.233	0.748	25,207	276	\$100M-500M	62.5	5,412	200	0
Community Bk of Rockmart	Rockmart	57.5	0.268	1	7,664	65	<\$100M	35.0	900	26	0
Columbus B&TC	Columbus	55.0	0.032	0.228	193,919	1,978	\$1B-\$10B	55.0	23,792	1,180	0.041
George D Warthen Bk	Sandersville	55.0	0.203	0.686	26,912	311	\$100M-500M	65.0	5,921	215	0.008
First St Bk	Stockbridge	55.0	0.137	0.453	90,972	731	\$500M-\$1B	52.5	9,384	452	0
Coastal Bk	Savannah	55.0	0.135	0.585	60,556	527	\$100M-500M	50.0	7,511	280	0
Habersham Bk	Clarkesville	55.0	0.131	0.555	61,126	627	\$100M-500M	75.0	16,623	453	0
Peoples Bk	Winder	55.0	0.126	0.631	48,026	690	\$100M-500M	62.5	8,708	527	0
Commercial Bk	Crawford	55.0	0.155	1	13,631	323	<\$100M	90.0	13,631	323	0
Exchange Bk	Milledgeville	55.0	0.212	0.586	40,418	333	\$100M-500M	62.5	7,863	226	0
Suntrust Bk	Atlanta	55.0	0.033	0.164	5,898,130	167,831	>\$10B	55.0	1,172,733	149,039	0
Farmers St Bk	Lincolnton	55.0	0.168	1	16,961	307	\$100M-500M	90.0	16,961	307	0
First Bk of Dalton	Dalton	55.0	0.231	0.696	27,304	284	\$100M-500M	45.0	3,782	170	0
Cherokee Bk NA	Canton	55.0	0.191	0.707	37,082	297	\$100M-500M	37.5	3,373	160	0
Security Exch Bk	Marietta	55.0	0.259	0.64	33,524	210	\$100M-500M	32.5	3,203	98	0
First NB of Gwinnett	Duluth	55.0	0.191	0.83	31,657	174	\$100M-500M	25.0	2,164	72	0
Oglethorpe Bk	Brunswick	55.0	0.189	0.829	29,691	283	\$100M-500M	52.5	4,933	183	0
Mountain Valley Cmnty Bk	Cleveland	55.0	0.241	0.81	22,942	178	<\$100M	37.5	2,509	99	0
First FS&LA of Valdosta	Valdosta	55.0	0.037	1	6,161	66	\$100M-500M	57.5	791	52	0

Table 3A Expanded. Small Business Lending Institutions in Georgia Using Call Report Data, June 2006

Name of Lending Institution	City	Small Business Lending (<\$1M)					Micro Business Lending (<\$100k)				
		Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL (1,000) (4)	LSBL# (5)	Institution Asset Size (6)	Total Rank (7)	SSBL\$ (1,000) (8)	SSBL# (9)	CRD/TA (10)
Thomas County FS & LA	Thomasville	55.0	0.058	0.538	18,170	83	\$100M-500M	52.5	1,864	34	0
Alma Exch B&TC	Alma	52.5	0.262	0.604	23,284	405	<\$100M	72.5	6,348	289	0.005
First NB of The S	Milledgeville	52.5	0.151	0.759	30,259	288	\$100M-500M	47.5	4,582	175	0.002
Gordon Bk	Gordon	52.5	0.262	1	10,798	74	<\$100M	30.0	991	42	0
Southern Bk	Sardis	52.5	0.217	0.776	17,479	196	<\$100M	62.5	4,415	150	0
Carver St Bk	Savannah	52.5	0.225	1	7,414	125	<\$100M	57.5	2,101	83	0
Peoples Bk	Willacoochee	52.5	0.202	1	9,875	248	<\$100M	85.0	9,875	248	0
Security Bk of Houston Cty	Perry	52.5	0.148	0.6	41,965	437	\$100M-500M	60.0	8,186	291	0
Bank of Perry	Perry	52.5	0.225	0.726	29,512	210	\$100M-500M	50.0	4,699	113	0
Citizens NB of Quitman	Quitman	52.5	0.179	1	16,900	174	<\$100M	45.0	2,437	132	0
Colony Bk Wilcox	Rochelle	52.5	0.228	1	11,389	67	<\$100M	25.0	838	31	0
Citizens Bk of Forsyth Cty	Cumming	52.5	0.179	0.567	32,826	417	\$100M-500M	62.5	7,300	292	0
Gwinnett Bkg Co	Lawrenceville	52.5	0.156	0.465	63,867	488	\$100M-500M	32.5	4,742	182	0
Haven Tr Bk	Duluth	52.5	0.143	0.618	44,240	422	\$100M-500M	45.0	5,628	216	0
Mountain Heritage Bk	Clayton	52.5	0.184	1	15,387	139	<\$100M	72.5	7,735	118	0
New Horizons Bk	East Ellijay	52.5	0.23	0.76	21,917	181	<\$100M	47.5	3,238	118	0
Flint River NB	Camilla	52.5	0.215	1	5,421	58	<\$100M	42.5	939	40	0
First Coweta Bk	Newnan	52.5	0.225	0.759	25,600	149	\$100M-500M	35.0	2,676	82	0
Citizens Bank & Trust Inc.	Trenton	52.5	0.077	0.743	5,397	75	<\$100M	77.5	1,805	59	0
Southeastern Bk	Darien	50.0	0.113	0.601	44,744	502	\$100M-500M	62.5	9,104	382	0.003
Oconee St Bk	Watkinsville	50.0	0.123	0.484	35,996	1,109	\$100M-500M	60.0	6,287	814	0.003
Bank of Lafayette	Lafayette	50.0	0.095	1	14,620	295	\$100M-500M	87.5	14,620	295	0.003
First NB of Waynesboro	Waynesboro	50.0	0.157	1	13,452	260	<\$100M	87.5	13,452	260	0.002
Farmers & Mrch Bk	Eatonton	50.0	0.203	0.433	35,734	486	\$100M-500M	60.0	6,439	370	0.002
Gainesville B&TC	Gainesville	50.0	0.123	0.397	80,749	634	\$500M-\$1B	47.5	8,387	353	0.002
Farmers & Mrch Bk	Sylvania	50.0	0.162	0.886	19,003	277	\$100M-500M	72.5	7,080	224	0
Citizens Bk	Cairo	50.0	0.182	1	9,932	240	<\$100M	85.0	9,932	240	0
Bank of Dawson	Dawson	50.0	0.13	0.972	12,427	316	<\$100M	72.5	5,025	278	0
Firstcity Bk	Stockbridge	50.0	0.144	1	25,455	138	\$100M-500M	30.0	2,177	75	0
Tattnall Bk	Reidsville	50.0	0.231	0.904	12,593	160	<\$100M	52.5	2,519	118	0
Citizens Bk	Nashville	50.0	0.123	0.702	30,208	428	\$100M-500M	62.5	6,827	314	0
Bank of Newington	Newington	50.0	0.216	0.738	19,868	210	<\$100M	52.5	3,703	145	0
First GA Cmnty Bk	Jackson	50.0	0.18	0.588	48,512	282	\$100M-500M	30.0	3,120	140	0
Buckhead Cmnty Bk	Atlanta	50.0	0.136	0.426	63,458	453	\$100M-500M	32.5	4,709	180	0
National Bk of GA	Athens	50.0	0.185	0.583	35,976	389	\$100M-500M	62.5	7,749	261	0
Georgian Bk	Atlanta	50.0	0.09	0.303	122,557	623	\$1B-\$10B	37.5	7,687	232	0
Security Bk of N Fulton	Alpharetta	50.0	0.237	0.579	37,507	173	\$100M-500M	27.5	2,827	67	0
Highland CMRL Bk	Marietta	50.0	0.299	0.617	25,037	115	<\$100M	27.5	2,017	56	0
Bank of Atlanta	Atlanta	50.0	0.113	0.346	8,758	65	<\$100M	60.0	1,395	38	0

Table 3A Expanded. Small Business Lending Institutions in Georgia Using Call Report Data, June 2006

Name of Lending Institution	City	Small Business Lending (<\$1M)					Micro Business Lending (<\$100k)				
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West Cent GA Bk	Thomaston	47.5	0.186	0.997	15,662	137	<\$100M	52.5	3,186	98	0.003
Citizens Tr Bk	Atlanta	47.5	0.162	0.457	53,628	326	\$100M-500M	35.0	5,109	148	0.003
First NB of Chattooga Cty	Summerville	47.5	0.198	1	9,216	116	<\$100M	57.5	2,499	84	0.002
Colony Bk of Ashburn	Ashburn	47.5	0.163	0.524	53,986	266	\$100M-500M	27.5	3,426	108	0
Spivey St Bk	Swainsboro	47.5	0.192	0.737	19,701	216	\$100M-500M	52.5	3,632	158	0
Douglas Cty Bk	Douglasville	47.5	0.12	0.572	44,662	438	\$100M-500M	50.0	7,090	293	0
Farmers & Mrch Cmnty Bk	Senoia	47.5	0.219	0.578	25,738	238	\$100M-500M	45.0	4,345	142	0
Peoples Bk	Eatonton	47.5	0.174	0.8	25,563	166	\$100M-500M	27.5	2,009	80	0
Heritage Bk	Jonesboro	47.5	0.12	0.365	48,975	511	\$100M-500M	47.5	7,544	282	0
Citizens First Bk	Rome	47.5	0.162	0.516	46,362	352	\$100M-500M	60.0	10,463	209	0
Citizens St Bk	Kingsland	47.5	0.254	0.752	13,991	111	<\$100M	30.0	1,430	51	0
Georgia St Bk	Mableton	47.5	0.15	0.465	60,035	398	\$100M-500M	35.0	5,102	204	0
F&M B&TC	Manchester	47.5	0.183	0.82	14,536	198	<\$100M	50.0	2,709	151	0
National Bk of Gainesville	Gainesville	47.5	0.172	1	6,405	84	<\$100M	52.5	1,712	63	0
Piedmont Cmnty Bk	Gray	47.5	0.245	0.627	27,134	111	\$100M-500M	17.5	1,336	40	0
American Tr Bk	Roswell	47.5	0.211	0.578	42,053	152	\$100M-500M	27.5	2,876	64	0
Southern B&TC	Clarkesville	47.5	0.298	0.806	9,391	76	<\$100M	40.0	1,360	46	0
Elberton FS & LA	Elberton	47.5	0.046	1	1,026	10	<\$100M	45.0	130	5	0
Bank of Upson	Thomaston	45.0	0.114	0.508	33,034	532	\$100M-500M	65.0	8,918	417	0.007
Wheeler Cty St Bk	Alamo	45.0	0.136	1	10,600	172	<\$100M	60.0	3,544	137	0.001
Woodbury Bkg Co	Woodbury	45.0	0.218	1	4,587	75	<\$100M	52.5	1,271	43	0
Peoples St Bk	Jeffersonville	45.0	0.182	1	6,234	85	<\$100M	45.0	1,204	61	0
United Scty Bk	Sparta	45.0	0.194	0.559	22,565	257	\$100M-500M	50.0	4,168	175	0
Rabun Cty Bk	Clayton	45.0	0.115	0.627	26,772	415	\$100M-500M	60.0	6,102	303	0
First Cherokee St Bk	Woodstock	45.0	0.152	0.392	48,067	325	\$100M-500M	27.5	3,542	146	0
Atlantic NB	Brunswick	45.0	0.149	0.7	26,897	232	\$100M-500M	50.0	4,787	137	0
Neighborhood Cmnty Bk	Newnan	45.0	0.188	0.518	38,584	215	\$100M-500M	40.0	4,617	107	0
Community Cap Bk	Jonesboro	45.0	0.161	0.757	23,956	167	\$100M-500M	30.0	2,333	90	0
Midtown B&TC	Atlanta	45.0	0.217	0.642	24,400	62	\$100M-500M	10.0	473	10	0
Bank of Camilla	Camilla	42.5	0.168	0.703	12,848	281	<\$100M	65.0	4,277	236	0.005
Rossville Bk	Rossville	42.5	0.201	0.561	19,938	178	<\$100M	40.0	2,819	107	0
Bank of Dade	Trenton	42.5	0.142	1	10,726	171	<\$100M	60.0	3,482	137	0
Fidelity Bk	Norcross	42.5	0.038	0.236	56,460	422	\$1B-\$10B	32.5	5,581	223	0
Community B&TC-West GA	La Grange	42.5	0.183	0.728	20,359	168	\$100M-500M	40.0	2,994	102	0
First NB of Barnesville	Barnesville	42.5	0.18	0.728	22,228	172	\$100M-500M	42.5	3,256	100	0
Albany B&TC NA	Albany	42.5	0.142	0.487	33,791	327	\$100M-500M	45.0	5,484	200	0
Century B&TC	Milledgeville	40.0	0.119	0.846	16,080	227	\$100M-500M	50.0	3,210	158	0.009
Bank of Hancock Cty	Sparta	40.0	0.132	1	10,527	165	<\$100M	80.0	10,527	165	0
Colony Bk of Fitzgerald	Fitzgerald	40.0	0.167	0.488	33,710	249	\$100M-500M	40.0	4,771	119	0

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Bank of Lenox	Lenox	40.0	0.126	1	4,777	80	<\$100M	70.0	4,777	80	0
Community Tr Bk	Hiram	40.0	0.131	0.395	40,321	265	\$100M-500M	30.0	3,731	140	0
First Piedmont Bk	Winder	40.0	0.172	0.772	16,985	121	<\$100M	35.0	2,071	71	0
Southern NB	Marietta	40.0	0.139	0.448	45,693	255	\$100M-500M	30.0	3,682	112	0
GA Bkg Co	Atlanta	40.0	0.132	0.788	17,369	141	\$100M-500M	22.5	1,466	52	0
First NB of Forsyth Cty	Cumming	40.0	0.173	0.557	27,124	151	\$100M-500M	22.5	1,959	60	0
Peoples Cmnty NB	Bremen	40.0	0.213	0.839	8,958	54	<\$100M	25.0	844	26	0
State B&TC	Pinehurst	40.0	0.243	0.767	3,568	52	<\$100M	55.0	1,301	38	0
Newton Federal Bank	Covington	40.0	0.032	0.423	8,113	26	\$100M-500M	22.5	34	2	0
Cairo Bkg Co	Cairo	37.5	0.106	0.915	9,876	175	<\$100M	55.0	3,102	147	0
First NB of Polk Cty	Cedartown	37.5	0.099	0.745	16,887	260	\$100M-500M	57.5	4,541	195	0
Heritagebank of The S	Albany	37.5	0.101	0.526	37,234	288	\$100M-500M	37.5	4,624	163	0
Citizens & Mrch St Bk	Douglasville	37.5	0.135	0.478	34,570	201	\$100M-500M	45.0	6,506	102	0
United B&TC	Rockmart	37.5	0.176	0.676	15,184	124	<\$100M	40.0	2,251	77	0
Sapelo NB	Darien	37.5	0.205	0.58	12,251	160	<\$100M	45.0	2,405	96	0
Home Town Bk of Villa Rica	Villa Rica	37.5	0.122	0.567	31,532	229	\$100M-500M	27.5	3,031	123	0
United Amer Bk NA	Atlanta	37.5	0.133	0.621	22,757	212	\$100M-500M	17.5	1,314	71	0
Hamilton St Bk	Braselton	37.5	0.152	0.643	18,495	121	\$100M-500M	32.5	2,292	69	0
Flint Cmnty Bk	Albany	37.5	0.137	1	3,759	19	<\$100M	12.5	187	7	0
Farmers Bk	Union Point	35.0	0.195	0.5	18,274	106	<\$100M	17.5	1,280	49	0.002
Wilkinson Cty Bk	Irwinton	35.0	0.116	1	4,355	101	<\$100M	40.0	910	31	0
Planters & Citizens Bk	Camilla	35.0	0.153	0.606	11,730	269	<\$100M	67.5	4,448	229	0
Bank of Soperton	Soperton	35.0	0.102	1	4,946	69	<\$100M	35.0	960	52	0
Greenville Bkg Co	Greenville	35.0	0.141	1	3,735	49	<\$100M	62.5	3,134	38	0
NB NA	Commerce	35.0	0.074	1	14,182	105	\$100M-500M	27.5	1,449	71	0
Bank of Thomas Cty	Thomasville	35.0	0.167	0.763	8,007	80	<\$100M	37.5	1,288	47	0
Citizens Exch Bk	Pearson	35.0	0.089	1	2,463	58	<\$100M	42.5	743	52	0
Southern Horizon Bk	Leary	35.0	0.121	1	2,669	39	<\$100M	62.5	2,669	39	0
Community Bk	Loganville	35.0	0.066	0.587	28,607	249	\$100M-500M	25.0	2,971	150	0
Bank of Alapaha	Alapaha	35.0	0.137	0.882	11,906	116	<\$100M	35.0	1,763	57	0
Barwick Bkg Co	Barwick	35.0	0.082	1	964	57	<\$100M	57.5	964	57	0
Piedmont Bk of GA	Atlanta	35.0	0.156	0.405	33,820	163	\$100M-500M	30.0	3,804	82	0
Metro City Bk	Doraville	35.0	0.259	0.554	7,624	17	<\$100M	10.0	189	4	0
First Bk of Coastal GA	Pembroke	32.5	0.122	0.635	12,490	219	\$100M-500M	55.0	3,492	178	0.001
Peoples Bk of Talbotton	Talbotton	32.5	0.113	1	2,044	39	<\$100M	47.5	777	29	0
Wilcox Cty St Bk	Abbeville	32.5	0.079	1	3,073	71	<\$100M	62.5	3,073	71	0
Jones Cty Bk	Haddock	32.5	0.099	1	505	20	<\$100M	52.5	505	20	0
Rochelle St Bk	Rochelle	32.5	0.04	1	711	17	<\$100M	45.0	711	17	0
First Bk of Henry Cty	Mcdonough	32.5	0.104	0.481	26,116	205	\$100M-500M	32.5	3,352	133	0



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Name of Lending Institution	City	Small Business Lending (<\$1M)					Micro Business Lending (<\$100k)				
		Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL (1,000) (4)	LSBL# (5)	Institution Asset Size (6)	Total Rank (7)	SSBL\$ (1,000) (8)	SSBL# (9)	CRD/TA (10)
Northwest B&TC	Acworth	32.5	0.201	0.553	15,818	99	<\$100M	17.5	859	37	0
Eastside CMCL Bk	Conyers	32.5	0.19	0.487	15,009	64	<\$100M	10.0	657	20	0
Sunrise Bk of Atlanta	Atlanta	32.5	0.035	1	311	1	<\$100M	10.0	-	-	0
Providence Bk	Alpharetta	32.5	0.037	1	854	7	<\$100M	25.0	126	3	0
One GA Bk	Atlanta	32.5	0.021	1	688	5	<\$100M	17.5	62	2	0
River City Bk	Rome	32.5	0.058	1	1,791	13	<\$100M	32.5	441	9	0
Covenant B&TC	Rock Springs	32.5	0.048	1	519	2	<\$100M	20.0	54	1	0
Bankers Bk	Atlanta	30.0	0.024	0.11	48,086	145	\$1B-\$10B	10.0	702	16	0.031
Bank of Chickamauga	Chickamauga	30.0	0.019	1	1,261	14	<\$100M	40.0	1,261	14	0
Talbot St Bk	Fayetteville	30.0	0.012	1	1,048	16	<\$100M	30.0	357	12	0
First Scty NB	Norcross	30.0	0.039	0.82	5,979	108	\$100M-500M	37.5	1,729	84	0
First Bk of Pike	Molena	30.0	0.113	0.998	4,001	47	<\$100M	50.0	1,435	32	0
Security Bk of N Metro	Woodstock	30.0	0.131	0.471	28,607	139	\$100M-500M	15.0	1,427	45	0
Jefferson St Bk	Cumming	30.0	0.19	0.603	6,281	29	<\$100M	15.0	389	6	0
Century Scty Bk	Duluth	30.0	0.108	1	2,794	6	<\$100M	10.0	-	-	0
North GA Bk	Watkinsville	27.5	0.115	0.647	14,906	103	\$100M-500M	22.5	1,465	59	0
Integrity Bk	Alpharetta	27.5	0.034	0.153	32,345	134	\$500M-\$1B	15.0	1,623	53	0
Southwest GA Bk	Moultrie	25.0	0.045	0.306	13,787	264	\$100M-500M	42.5	4,365	216	0.006
Citizens Bk of Cochran	Cochran	25.0	0.157	0.434	12,050	167	<\$100M	47.5	3,101	134	0
Colony Bk Worth	Sylvester	25.0	0.103	0.367	17,103	249	\$100M-500M	37.5	3,557	130	0
Enterprise Bkg Co	Abbeville	25.0	0.125	0.724	4,479	62	<\$100M	20.0	410	27	0
Pelham Bkg Co	Pelham	25.0	0.091	0.654	4,971	105	<\$100M	50.0	1,923	89	0
First NB	Savannah	25.0	0.093	0.552	18,794	119	\$100M-500M	17.5	1,594	54	0
Legacy St Bk	Loganville	25.0	0.145	0.647	6,684	40	<\$100M	25.0	919	20	0
American Southern Bk	Roswell	22.5	0.12	0.722	3,268	12	<\$100M	10.0	17	2	0
American United Bk	Lawrenceville	20.0	0.165	0.433	7,930	35	<\$100M	17.5	668	13	0.001
Mountain St Bk	Dawsonville	20.0	0.086	0.415	14,295	127	\$100M-500M	37.5	3,389	83	0
Hometown Cmnty Bk	Braselton	20.0	0.079	0.625	5,128	19	<\$100M	10.0	270	8	0
Georgia Heritage Bk	Dallas	20.0	0.091	0.67	4,547	30	<\$100M	20.0	612	16	0
Homestead Bk	Suwanee	17.5	0.052	0.297	15,060	104	\$100M-500M	15.0	1,131	44	0
Northside Bk	Adairsville	17.5	0.132	0.438	5,261	30	<\$100M	12.5	344	14	0
Georgia Cent Bk	Social Circle	15.0	0.057	0.429	5,488	68	<\$100M	20.0	807	47	0
Signature Bk of GA	Dunwoody	15.0	0.1	0.369	6,094	23	<\$100M	10.0	63	4	0
Bank of Ellijay	East Ellijay	10.0	0.037	0.261	1,254	11	<\$100M	10.0	100	3	0
Alpha B&TC	Alpharetta	10.0	0.012	0.154	535	2	<\$100M	10.0	35	1	0
RBC Centura Card Bk	Atlanta	NR	0	.	-	-	<\$100M	NR	-	-	0.484
Cedar Hill NB	Lawrenceville	NR	0	.	-	-	<\$100M	NR	-	-	0.07
Amvescap Nat TC	Atlanta	NR	0	.	-	-	<\$100M	NR	-	-	0
Bank of Amer GA NA	Atlanta	NR	0	.	-	-	\$1B-\$10B	NR	-	-	0

**Table 3A Expanded. Small Business Lending Institutions in Georgia Using Call Report Data, June 2006**

Name of Lending Institution	City	Small Business Lending (<\$1M)					Micro Business Lending (<\$100k)				
		Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL (1,000) (4)	LSBL# (5)	Institution Asset Size (6)	Total Rank (7)	SSBL\$ (1,000) (8)	SSBL# (9)	CRD/TA (10)
Liberty First Bk	Monroe	NR	0	.	-	-	<\$100M	NR	-	-	0
Bank of Valdosta	Valdosta	NR	0	.	-	-	<\$100M	NR	-	-	0

Note: Some states may have banks that are not ranked (NR) under the Total Rank column.

Small businesses seeking loans 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 visit <http://www.sba.gov/services/financialassistance/7alenderprograms/>.

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

Table 3B Expanded. Micro Business Lending Institutions in Georgia Using Call Report Data, June 2006

Name of Lending Institution	City of Industry	HQ State or Territory	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
			Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1,000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1,000) (8)	LSBL# (9)	CRD/TA (10)
Glennville Bk	Glennville	GA	100.0	0.19	1	22,405	794	\$100M-500M	70.0	22,405	794	0
Commercial St Bk	Donalsonville	GA	100.0	0.301	1	23,232	8,387	<\$100M	82.5	23,232	8,387	0
State Bk of Cochran	Cochran	GA	100.0	0.237	1	40,021	875	\$100M-500M	82.5	40,021	875	0
First NB S	Alma	GA	100.0	0.341	1	106,759	1,837	\$100M-500M	95.0	106,759	1,837	0
Netbank	Alpharetta	GA	100.0	0.106	1	441,709	12,651	\$1B-\$10B	92.5	441,709	12,651	0
Citizens Cmnty Bk	Hahira	GA	97.5	0.202	1	20,026	482	<\$100M	65.0	20,026	482	0
Citizens Bk Washington Cty	Sandersville	GA	97.5	0.208	1	31,573	746	\$100M-500M	75.0	31,573	746	0.002
First NB of Chatsworth	Chatsworth	GA	97.5	0.381	1	55,676	736	\$100M-500M	90.0	55,676	736	0.002
BB&T Bankcard Corp	Columbus	GA	95.0	0.148	0.852	17,906	44,091	\$100M-500M	67.5	20,518	44,795	0.747
First St Bk	Wrens	GA	95.0	0.262	1	24,361	360	<\$100M	70.0	24,361	360	0
Monroe Cty Bk	Forsyth	GA	95.0	0.335	1	26,978	427	<\$100M	77.5	26,978	427	0
Claxton Bk	Claxton	GA	95.0	0.314	1	33,960	400	\$100M-500M	75.0	33,960	400	0
Farmers St Bk	Dublin	GA	92.5	0.125	0.3	14,906	614	\$100M-500M	82.5	43,576	767	0
Jasper Bkg Co	Jasper	GA	92.5	0.07	0.325	16,384	791	\$100M-500M	67.5	40,564	972	0
Farmers St Bk	Lumpkin	GA	92.5	0.309	1	16,770	356	<\$100M	70.0	16,770	356	0
South GA Bkg Co	Omega	GA	92.5	0.087	0.324	16,958	880	\$100M-500M	80.0	47,651	1,038	0
Bank of Eastman	Eastman	GA	92.5	0.076	0.225	18,769	836	\$100M-500M	77.5	62,419	1,026	0.003
Gateway B&TC	Ringgold	GA	92.5	0.095	0.23	19,432	862	\$100M-500M	90.0	73,834	1,057	0.001
Heritage First Bank	Rome	GA	90.0	0.066	0.242	4,840	194	<\$100M	80.0	19,540	263	0
Citizens Bk of America	Americus	GA	90.0	0.074	0.295	13,209	1,160	\$100M-500M	82.5	44,832	1,304	0
Commercial Bk	Crawford	GA	90.0	0.155	1	13,631	323	<\$100M	55.0	13,631	323	0
Tippins B&TC	Claxton	GA	90.0	0.286	1	15,291	336	<\$100M	67.5	15,291	336	0
Farmers St Bk	Lincolnton	GA	90.0	0.168	1	16,961	307	\$100M-500M	55.0	16,961	307	0
Farmers & MRCH Bk	Lakeland	GA	90.0	0.055	0.197	19,094	885	\$100M-500M	92.5	94,875	1,146	0.004
Bank of Wrightsville	Wrightsville	GA	90.0	0.288	1	19,991	263	<\$100M	67.5	19,991	263	0.003
First GA Bkg Co	Franklin	GA	90.0	0.067	0.162	29,745	870	\$100M-500M	90.0	140,274	1,331	0
Queensborough NB&TC	Louisville	GA	90.0	0.057	0.222	35,224	1,554	\$500M-\$1B	77.5	119,000	1,931	0
Family Bank	Pelham	GA	87.5	0.047	0.259	3,728	120	<\$100M	62.5	9,605	147	0
Bank of Hazlehurst	Hazlehurst	GA	87.5	0.125	0.31	10,141	449	<\$100M	75.0	29,476	569	0
Durden Bkg Co	Twin City	GA	87.5	0.08	0.475	10,214	505	\$100M-500M	60.0	20,326	571	0
Community Bkg Co of Fitzgera	Fitzgerald	GA	87.5	0.116	0.402	10,418	383	<\$100M	75.0	25,946	445	0
Altamaha B&TC	Vidalia	GA	87.5	0.088	0.312	11,779	674	\$100M-500M	75.0	33,346	782	0
First NB of Waynesboro	Waynesboro	GA	87.5	0.157	1	13,452	260	<\$100M	50.0	13,452	260	0.002
Bank of Dudley	Dudley	GA	87.5	0.093	0.221	13,576	550	\$100M-500M	85.0	56,422	721	0.008
Farmers & Mrch Bk	Washington	GA	87.5	0.061	0.343	14,483	555	\$100M-500M	70.0	39,685	694	0.001
Bank of Lafayette	Lafayette	GA	87.5	0.095	1	14,620	295	\$100M-500M	50.0	14,620	295	0.003
Security St Bk	Mcrae	GA	87.5	0.374	1	15,824	222	<\$100M	67.5	15,824	222	0

Table 3B Expanded. Micro Business Lending Institutions in Georgia Using Call Report Data, June 2006

Name of Lending Institution	City of Industry	HQ State or Territory	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
			Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1,000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1,000) (8)	LSBL# (9)	CRD/TA (10)
Four Cty Bk	Allentown	GA	87.5	0.369	1	16,319	229	<\$100M	62.5	16,319	229	0
Community B&TC	Cornelia	GA	87.5	0.063	0.16	52,820	1,976	\$500M-\$1B	85.0	237,958	2,862	0.003
Colony Bank Quitman FSB	Quitman	GA	85.0	0.034	0.159	4,721	200	\$100M-500M	75.0	23,911	274	0
Citizens St Bk of Taylor Cty	Reynolds	GA	85.0	0.193	1	9,113	313	<\$100M	60.0	9,113	313	0
Peoples Bk	Willacoochee	GA	85.0	0.202	1	9,875	248	<\$100M	52.5	9,875	248	0
Citizens Bk	Cairo	GA	85.0	0.182	1	9,932	240	<\$100M	50.0	9,932	240	0
First Cmnty Bk of Tifton	Tifton	GA	85.0	0.056	0.185	15,655	851	\$100M-500M	70.0	57,028	1,055	0
Commercial B&TC Troup Cty	La Grange	GA	85.0	0.078	0.194	18,190	344	\$100M-500M	72.5	62,598	549	0
Citizens B&TC of W GA	Carrollton	GA	85.0	0.046	0.187	24,011	913	\$500M-\$1B	75.0	91,932	1,220	0
Commercial Banking Company	Valdosta	GA	82.5	0.036	0.124	4,347	188	\$100M-500M	82.5	29,127	303	0
Community NB	Ashburn	GA	82.5	0.051	0.302	7,507	529	\$100M-500M	57.5	21,673	620	0.003
Citizens Bk	Fort Valley	GA	82.5	0.084	0.296	9,641	341	\$100M-500M	72.5	30,698	423	0
Bank of Edison	Edison	GA	82.5	0.26	1	9,719	184	<\$100M	60.0	9,719	184	0
Charterbank	West Point	GA	82.5	0.012	0.085	11,656	371	\$500M-\$1B	67.5	64,790	585	0
Montgomery B&TC	Ailey	GA	82.5	0.057	0.258	11,711	595	\$100M-500M	65.0	35,715	709	0
Greater Rome Bk	Rome	GA	82.5	0.078	0.228	12,114	463	\$100M-500M	85.0	49,595	624	0
Farmers & MRCH Bk	Statesboro	GA	82.5	0.054	0.198	12,190	541	\$100M-500M	75.0	49,919	713	0
Citizens Bk of Swainsboro	Swainsboro	GA	82.5	0.11	0.254	12,432	431	\$100M-500M	87.5	48,963	572	0
First St Bk of Blakely	Blakely	GA	82.5	0.055	0.188	14,696	738	\$100M-500M	75.0	60,438	928	0.002
Northeast GA Bk	Lavonia	GA	82.5	0.051	0.158	15,249	543	\$100M-500M	72.5	64,373	774	0
Sea Island Bk	Statesboro	GA	82.5	0.046	0.145	24,303	1,199	\$500M-\$1B	75.0	107,098	1,566	0
Brand Bkg Co	Lawrenceville	GA	82.5	0.041	0.13	33,224	2,544	\$500M-\$1B	67.5	138,774	2,916	0
American Bkg Co	Moultrie	GA	82.5	0.041	0.142	64,749	2,775	\$1B-\$10B	77.5	313,896	3,862	0
First St Bk of Randolph Cty	Cuthbert	GA	80.0	0.116	0.356	5,903	316	<\$100M	62.5	14,118	356	0
Merchants & Citizens Bk	Mcrae	GA	80.0	0.067	0.327	7,011	347	\$100M-500M	62.5	20,539	416	0
Peoples Bk	Lyons	GA	80.0	0.128	0.267	7,869	272	<\$100M	72.5	28,396	377	0
United NB	Cairo	GA	80.0	0.068	0.239	8,335	365	\$100M-500M	75.0	34,851	490	0
Citizens B&TC	Eastman	GA	80.0	0.055	0.364	8,577	436	\$100M-500M	60.0	23,569	499	0.002
Sunmark Cmnty Bk	Hawkinsville	GA	80.0	0.063	0.199	9,681	384	\$100M-500M	77.5	40,919	535	0.009
Bank of Hancock Cty	Sparta	GA	80.0	0.132	1	10,527	165	<\$100M	40.0	10,527	165	0
Peoples Bk	Blackshear	GA	80.0	0.064	0.18	12,010	617	\$100M-500M	75.0	48,980	812	0
First Southern NB	Statesboro	GA	80.0	0.085	0.177	12,117	437	\$100M-500M	80.0	52,805	639	0
Bank of Madison	Madison	GA	80.0	0.06	0.24	13,133	424	\$100M-500M	72.5	48,369	584	0
Security B&TC of Albany	Albany	GA	80.0	0.043	0.12	15,916	749	\$100M-500M	75.0	82,765	1,031	0
Plantersfirst	Cordele	GA	80.0	0.04	0.167	16,109	927	\$100M-500M	65.0	59,616	1,141	0
Peoplessouth Bk	Colquitt	GA	80.0	0.045	0.139	17,763	788	\$100M-500M	82.5	93,413	1,109	0
CB&T Bk of Middle GA	Warner Robins	GA	80.0	0.04	0.137	18,579	688	\$100M-500M	67.5	84,864	969	0

Table 3B Expanded. Micro Business Lending Institutions in Georgia Using Call Report Data, June 2006

Name of Lending Institution	City of Industry	HQ State or Territory	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
			Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1,000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1,000) (8)	LSBL# (9)	CRD/TA (10)
Citizens Bank & Trust Inc.	Trenton	GA	77.5	0.026	0.249	1,805	59	<\$100M	52.5	5,397	75	0
Bank of Lumber City	Lumber City	GA	77.5	0.268	1	6,094	178	<\$100M	62.5	6,094	178	0
INFIbank NA	Atlanta	GA	77.5	0.021	1	7,817	16,883	\$100M-500M	57.5	7,817	16,883	0.63
Bank of Terrell	Dawson	GA	77.5	0.072	0.217	8,278	330	\$100M-500M	72.5	31,292	438	0
Waycross B&TC	Waycross	GA	77.5	0.093	0.254	9,868	255	\$100M-500M	77.5	38,815	355	0.003
Primesouth Bk	Blackshear	GA	77.5	0.044	0.137	14,207	514	\$100M-500M	75.0	74,229	713	0.001
Commercial Bk	Thomasville	GA	77.5	0.042	0.111	21,409	572	\$500M-\$1B	67.5	95,989	891	0
Banksouth	Greensboro	GA	75.0	0.017	0.096	4,431	158	\$100M-500M	67.5	28,418	243	0
Pineland St Bk	Metter	GA	75.0	0.096	0.227	6,454	286	<\$100M	72.5	26,600	401	0
South GA Bk	Glennville	GA	75.0	0.068	0.181	6,925	358	\$100M-500M	75.0	33,877	482	0
Satilla Cmnty Bk	Saint Marys	GA	75.0	0.084	0.166	8,731	330	\$100M-500M	77.5	46,028	485	0
Merchants & Farmers Bk	Comer	GA	75.0	0.065	0.229	8,805	289	\$100M-500M	60.0	29,271	384	0
Citizens Bk of Effingham	Springfield	GA	75.0	0.055	0.172	9,201	382	\$100M-500M	90.0	53,388	518	0
Central Bk of GA	Ellaville	GA	75.0	0.041	0.152	10,576	429	\$100M-500M	87.5	69,540	598	0
Habersham Bk	Clarksville	GA	75.0	0.036	0.151	16,623	453	\$100M-500M	55.0	61,126	627	0
United Bk	Zebulon	GA	75.0	0.031	0.141	18,086	801	\$500M-\$1B	65.0	87,448	1,124	0
Darby B&TC	Vidalia	GA	75.0	0.041	0.073	25,473	1,059	\$500M-\$1B	77.5	185,216	1,701	0
Bank of Dawson	Dawson	GA	72.5	0.053	0.393	5,025	278	<\$100M	50.0	12,427	316	0
Alma Exch B&TC	Alma	GA	72.5	0.071	0.165	6,348	289	<\$100M	52.5	23,284	405	0.005
First Peoples Bk	Pine Mountain	GA	72.5	0.083	0.322	6,436	208	<\$100M	62.5	19,013	275	0
Farmers & Mrch Bk	Sylvania	GA	72.5	0.06	0.33	7,080	224	\$100M-500M	50.0	19,003	277	0
Mountain Heritage Bk	Clayton	GA	72.5	0.092	0.503	7,735	118	<\$100M	52.5	15,387	139	0
Heritage Bk	Hinesville	GA	72.5	0.034	0.134	11,521	610	\$100M-500M	75.0	64,942	842	0.004
Peoples B&TC	Buford	GA	72.5	0.031	0.119	13,123	790	\$100M-500M	72.5	79,730	1,087	0
Pinnacle Bk	Elberton	GA	72.5	0.034	0.142	13,393	569	\$100M-500M	75.0	76,839	858	0
Georgia B&TC	Calhoun	GA	72.5	0.038	0.118	16,518	679	\$100M-500M	77.5	95,826	999	0
Northwest GA Bk	Ringgold	GA	72.5	0.032	0.101	16,806	670	\$500M-\$1B	60.0	84,570	935	0.002
Appalachian Cmnty Bk	Ellijay	GA	72.5	0.027	0.14	18,141	672	\$500M-\$1B	65.0	89,326	938	0.007
Cornerstonebank	Atlanta	GA	70.0	0.015	0.047	3,516	195	\$100M-500M	72.5	34,306	405	0
Bank of Lenox	Lenox	GA	70.0	0.126	1	4,777	80	<\$100M	40.0	4,777	80	0
Tifton Bkg Co	Tifton	GA	70.0	0.08	0.198	6,083	196	<\$100M	67.5	25,889	276	0
Sumter B&TC	Americus	GA	70.0	0.043	0.147	8,277	440	\$100M-500M	82.5	55,023	558	0
First Bk of GA	Augusta	GA	70.0	0.037	0.101	13,588	469	\$100M-500M	67.5	79,246	741	0
Omni NB	Atlanta	GA	70.0	0.03	0.107	17,511	486	\$500M-\$1B	70.0	108,498	850	0
Planters & Citizens Bk	Camilla	GA	67.5	0.058	0.23	4,448	229	<\$100M	35.0	11,730	269	0
First Cmnty Bk of GA	Roberta	GA	67.5	0.067	0.204	4,865	213	<\$100M	65.0	22,333	279	0
Peoples St B&TC	Baxley	GA	67.5	0.084	0.157	5,460	236	<\$100M	67.5	27,873	331	0

Table 3B Expanded. Micro Business Lending Institutions in Georgia Using Call Report Data, June 2006

Name of Lending Institution	City of Industry	HQ State or Territory	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
			Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1,000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1,000) (8)	LSBL# (9)	CRD/TA (10)
Seasons Bk	Blairsville	GA	67.5	0.067	0.164	5,826	169	<\$100M	62.5	26,715	249	0
First NB of GA	Buchanan	GA	67.5	0.039	0.179	7,975	292	\$100M-500M	57.5	33,446	409	0
Capital Bk	Fort Oglethorpe	GA	67.5	0.05	0.136	8,101	271	\$100M-500M	75.0	48,424	408	0
Thomasville NB	Thomasville	GA	67.5	0.036	0.116	9,883	363	\$100M-500M	80.0	69,368	643	0
Unity NB	Cartersville	GA	67.5	0.04	0.103	9,987	354	\$100M-500M	72.5	63,150	569	0
Bank of Coweta	Newnan	GA	67.5	0.032	0.117	13,492	433	\$100M-500M	60.0	66,134	656	0
Bank of N GA	Alpharetta	GA	67.5	0.021	0.062	81,268	1,781	\$1B-\$10B	60.0	493,723	3,481	0
United Cmnty Bk	Blairsville	GA	67.5	0.017	0.084	90,385	6,981	\$1B-\$10B	62.5	605,379	9,675	0
Bank of Camilla	Camilla	GA	65.0	0.056	0.234	4,277	236	<\$100M	42.5	12,848	281	0.005
Bank of Dooly	Vienna	GA	65.0	0.054	0.189	4,287	286	<\$100M	62.5	20,430	334	0
Mount Vernon Bk	Mount Vernon	GA	65.0	0.05	0.185	4,440	241	<\$100M	72.5	24,018	300	0
George D Warthen Bk	Sandersville	GA	65.0	0.045	0.151	5,921	215	\$100M-500M	55.0	26,912	311	0.008
National Bk of Walton Cty	Monroe	GA	65.0	0.033	0.1	8,224	383	\$100M-500M	70.0	56,383	552	0
Bank of Upson	Thomaston	GA	65.0	0.031	0.137	8,918	417	\$100M-500M	45.0	33,034	532	0.007
Cohutta Bkg Co	Chatsworth	GA	65.0	0.044	0.103	10,403	216	\$100M-500M	87.5	98,270	437	0
Mcintosh St Bk	Jackson	GA	65.0	0.026	0.114	10,597	420	\$100M-500M	70.0	70,667	674	0
First St B&TC Valdosta	Valdosta	GA	65.0	0.029	0.08	12,424	541	\$100M-500M	60.0	73,176	780	0
Southern Horizon Bk	Leary	GA	62.5	0.121	1	2,669	39	<\$100M	35.0	2,669	39	0
Wilcox Cty St Bk	Abbeville	GA	62.5	0.079	1	3,073	71	<\$100M	32.5	3,073	71	0
Greenville Bkg Co	Greenville	GA	62.5	0.119	0.839	3,134	38	<\$100M	35.0	3,735	49	0
First NB of Decatur Cty	Bainbridge	GA	62.5	0.065	0.209	3,605	178	<\$100M	65.0	17,235	246	0
Bank of Early	Blakely	GA	62.5	0.057	0.25	4,327	201	<\$100M	65.0	17,322	265	0
Southern Bk	Sardis	GA	62.5	0.055	0.196	4,415	150	<\$100M	52.5	17,479	196	0
Freedom Bk of Ga	Commerce	GA	62.5	0.05	0.161	5,412	200	\$100M-500M	57.5	25,207	276	0
Bank of Monticello	Monticello	GA	62.5	0.052	0.168	5,439	184	\$100M-500M	70.0	30,621	304	0
Morris St Bk	Dublin	GA	62.5	0.042	0.134	5,859	229	\$100M-500M	65.0	32,890	332	0
Citizens Bk	Nashville	GA	62.5	0.028	0.159	6,827	314	\$100M-500M	50.0	30,208	428	0
Citizens Bk of Forsyth Cty	Cumming	GA	62.5	0.04	0.126	7,300	292	\$100M-500M	52.5	32,826	417	0
National Bk of GA	Athens	GA	62.5	0.04	0.126	7,749	261	\$100M-500M	50.0	35,976	389	0
Exchange Bk	Milledgeville	GA	62.5	0.041	0.114	7,863	226	\$100M-500M	55.0	40,418	333	0
Peoples Bk	Winder	GA	62.5	0.023	0.114	8,708	527	\$100M-500M	55.0	48,026	690	0
Southeastern Bk	Darien	GA	62.5	0.023	0.122	9,104	382	\$100M-500M	50.0	44,744	502	0.003
Coastal Bk of GA	Brunswick	GA	62.5	0.023	0.092	12,976	525	\$500M-\$1B	57.5	70,479	769	0
West GA NB	Carrollton	GA	62.5	0.024	0.084	13,099	521	\$500M-\$1B	57.5	77,269	794	0
Park Ave Bk	Valdosta	GA	62.5	0.019	0.071	20,522	640	\$1B-\$10B	62.5	156,533	1,127	0.001
Bank of Atlanta	Atlanta	GA	60.0	0.018	0.055	1,395	38	<\$100M	50.0	8,758	65	0
Community Bk of GA	Baxley	GA	60.0	0.08	0.205	2,937	123	<\$100M	60.0	13,645	170	0

Table 3B Expanded. Micro Business Lending Institutions in Georgia Using Call Report Data, June 2006

Name of Lending Institution	City of Industry	HQ State or Territory	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
			Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1,000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1,000) (8)	LSBL# (9)	CRD/TA (10)
Bank of Dade	Trenton	GA	60.0	0.046	0.325	3,482	137	<\$100M	42.5	10,726	171	0
Wheeler Cty St Bk	Alamo	GA	60.0	0.046	0.334	3,544	137	<\$100M	45.0	10,600	172	0.001
First Citizens Bk	Glennville	GA	60.0	0.041	0.192	3,763	256	<\$100M	65.0	19,639	310	0
Patterson Bk	Patterson	GA	60.0	0.055	0.134	5,490	208	<\$100M	62.5	29,331	314	0
North GA NB	Calhoun	GA	60.0	0.042	0.116	6,016	247	\$100M-500M	65.0	37,810	390	0
Rabun Cty Bk	Clayton	GA	60.0	0.026	0.143	6,102	303	\$100M-500M	45.0	26,772	415	0
Oconee St Bk	Watkinsville	GA	60.0	0.022	0.085	6,287	814	\$100M-500M	50.0	35,996	1,109	0.003
Farmers & Mrch Bk	Eatonton	GA	60.0	0.037	0.078	6,439	370	\$100M-500M	50.0	35,734	486	0.002
Bryan B&TC	Richmond Hill	GA	60.0	0.038	0.145	6,829	214	\$100M-500M	67.5	39,551	341	0
Security Bk of Houston Cty	Perry	GA	60.0	0.029	0.117	8,186	291	\$100M-500M	52.5	41,965	437	0
Security Bk of Jones Cty	Gray	GA	60.0	0.028	0.116	8,713	320	\$100M-500M	67.5	57,103	512	0
Citizens First Bk	Rome	GA	60.0	0.037	0.117	10,463	209	\$100M-500M	47.5	46,362	352	0
First Bk of The S	Lawrenceville	GA	60.0	0.022	0.05	13,491	610	\$500M-\$1B	72.5	136,832	1,106	0
Crescent B&TC	Jasper	GA	60.0	0.019	0.068	14,053	553	\$500M-\$1B	60.0	103,745	887	0.001
Georgia B&TC of Augusta	Augusta	GA	60.0	0.017	0.065	15,157	587	\$500M-\$1B	60.0	118,299	1,002	0
Flag Bk	Atlanta	GA	60.0	0.011	0.038	19,511	823	\$1B-\$10B	57.5	173,598	1,591	0
AFB&T	Athens	GA	60.0	0.018	0.056	20,145	704	\$1B-\$10B	65.0	191,211	1,265	0
First FS&LA of Valdosta	Valdosta	GA	57.5	0.005	0.128	791	52	\$100M-500M	55.0	6,161	66	0
Barwick Bkg Co	Barwick	GA	57.5	0.082	1	964	57	<\$100M	35.0	964	57	0
Carver St Bk	Savannah	GA	57.5	0.064	0.283	2,101	83	<\$100M	52.5	7,414	125	0
First NB of Chattooga Cty	Summerville	GA	57.5	0.054	0.271	2,499	84	<\$100M	47.5	9,216	116	0.002
Peach St B&TC	Gainesville	GA	57.5	0.051	0.195	3,608	89	<\$100M	62.5	18,467	128	0
First NB of Polk Cty	Cedartown	GA	57.5	0.027	0.2	4,541	195	\$100M-500M	37.5	16,887	260	0
Guardian Bk	Valdosta	GA	57.5	0.041	0.116	5,385	233	\$100M-500M	75.0	42,198	380	0.001
First NB of Coffee Cty	Douglas	GA	57.5	0.045	0.105	5,811	201	\$100M-500M	75.0	46,662	372	0
Bank of Hiawasse	Hiawasse	GA	57.5	0.022	0.094	9,029	353	\$100M-500M	70.0	77,277	616	0
Capitol City B&TC	Atlanta	GA	57.5	0.038	0.063	9,300	303	\$100M-500M	75.0	83,027	574	0
Savannah Bk NA	Savannah	GA	57.5	0.021	0.073	11,375	418	\$500M-\$1B	70.0	100,349	801	0
Main St Bk	Covington	GA	57.5	0.013	0.028	33,456	1,230	\$1B-\$10B	67.5	494,711	2,804	0
State B&Tc	Pinehurst	GA	55.0	0.088	0.28	1,301	38	<\$100M	40.0	3,568	52	0
Stephens Federal Bank	Toccoa	GA	55.0	0.008	0.034	1,659	46	\$100M-500M	80.0	41,979	162	0
Cairo Bkg Co	Cairo	GA	55.0	0.033	0.287	3,102	147	<\$100M	37.5	9,876	175	0
First Bk of Coastal GA	Pembroke	GA	55.0	0.034	0.177	3,492	178	\$100M-500M	32.5	12,490	219	0.001
Douglas NB	Douglas	GA	55.0	0.039	0.144	4,559	179	\$100M-500M	62.5	29,358	303	0
Century Bk of Bartow Cty	Cartersville	GA	55.0	0.042	0.1	4,695	170	\$100M-500M	65.0	35,181	298	0
Community Bk Pickens Cty	Jasper	GA	55.0	0.033	0.086	7,099	260	\$100M-500M	72.5	57,465	428	0
First NB of Griffin	Griffin	GA	55.0	0.023	0.079	7,684	288	\$100M-500M	57.5	55,169	507	0.003

Table 3B Expanded. Micro Business Lending Institutions in Georgia Using Call Report Data, June 2006

Name of Lending Institution	City of Industry	HQ State or Territory	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
			Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1,000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1,000) (8)	LSBL# (9)	CRD/TA (10)
Bartow Cty Bk	Cartersville	GA	55.0	0.025	0.066	8,230	401	\$100M-500M	60.0	62,731	596	0.002
Security Bk of Bibb Cty	Macon	GA	55.0	0.014	0.052	13,834	491	\$1B-\$10B	57.5	124,908	965	0
Columbus B&TC	Columbus	GA	55.0	0.004	0.028	23,792	1,180	\$1B-\$10B	55.0	193,919	1,978	0.041
Suntrust Bk	Atlanta	GA	55.0	0.006	0.033	1,172,733	149,039	>\$10B	55.0	5,898,130	167,831	0
Jones Cty Bk	Haddock	GA	52.5	0.099	1	505	20	<\$100M	32.5	505	20	0
Ebank	Atlanta	GA	52.5	0.007	0.04	880	47	\$100M-500M	72.5	18,961	142	0
Woodbury Bkg Co	Woodbury	GA	52.5	0.06	0.277	1,271	43	<\$100M	45.0	4,587	75	0
National Bk of Gainesville	Gainesville	GA	52.5	0.046	0.267	1,712	63	<\$100M	47.5	6,405	84	0
Thomas County FS & LA	Thomasville	GA	52.5	0.006	0.055	1,864	34	\$100M-500M	55.0	18,170	83	0
Tattnall Bk	Reidsville	GA	52.5	0.046	0.181	2,519	118	<\$100M	50.0	12,593	160	0
Atlantic Coast Bank	Waycross	GA	52.5	0.003	0.041	2,679	47	\$500M-\$1B	60.0	38,352	145	0
West Cent GA Bk	Thomaston	GA	52.5	0.038	0.203	3,186	98	<\$100M	47.5	15,662	137	0.003
Spivey St Bk	Swainsboro	GA	52.5	0.035	0.136	3,632	158	\$100M-500M	47.5	19,701	216	0
Bank of Newington	Newington	GA	52.5	0.04	0.137	3,703	145	<\$100M	50.0	19,868	210	0
Oglethorpe Bk	Brunswick	GA	52.5	0.031	0.138	4,933	183	\$100M-500M	55.0	29,691	283	0
Peachtree NB	Peachtree City	GA	52.5	0.028	0.071	7,247	300	\$100M-500M	57.5	50,111	500	0
Chestatee St Bk	Dawsonville	GA	52.5	0.028	0.074	7,432	299	\$100M-500M	62.5	57,188	477	0.004
Gwinnett Cmnty Bk	Duluth	GA	52.5	0.026	0.071	8,444	222	\$100M-500M	70.0	80,187	471	0
Community Bk of The S	Smyrna	GA	52.5	0.025	0.069	8,533	294	\$100M-500M	70.0	75,411	530	0
First St Bk	Stockbridge	GA	52.5	0.014	0.047	9,384	452	\$500M-\$1B	55.0	90,972	731	0
Atlantic Southern Bk	Macon	GA	52.5	0.02	0.054	9,774	349	\$100M-500M	67.5	100,597	685	0
First Bk of Pike	Molena	GA	50.0	0.041	0.358	1,435	32	<\$100M	30.0	4,001	47	0
Pelham Bkg Co	Pelham	GA	50.0	0.035	0.253	1,923	89	<\$100M	25.0	4,971	105	0
First Madison B&TC	Colbert	GA	50.0	0.061	0.142	2,675	86	<\$100M	62.5	18,177	153	0
F&M B&TC	Manchester	GA	50.0	0.034	0.153	2,709	151	<\$100M	47.5	14,536	198	0
Century B&TC	Milledgeville	GA	50.0	0.024	0.169	3,210	158	\$100M-500M	40.0	16,080	227	0.009
Farmers Bk	Forsyth	GA	50.0	0.04	0.136	3,357	112	<\$100M	57.5	20,189	183	0
United Scty Bk	Sparta	GA	50.0	0.036	0.103	4,168	175	\$100M-500M	45.0	22,565	257	0
First Port City Bk	Bainbridge	GA	50.0	0.036	0.124	4,187	151	\$100M-500M	72.5	33,670	254	0
Bank of Perry	Perry	GA	50.0	0.036	0.116	4,699	113	\$100M-500M	52.5	29,512	210	0
Atlantic NB	Brunswick	GA	50.0	0.027	0.125	4,787	137	\$100M-500M	45.0	26,897	232	0
North Atlanta NB	Alpharetta	GA	50.0	0.042	0.09	5,626	148	\$100M-500M	62.5	39,623	279	0
Peoples Bk	Lithonia	GA	50.0	0.026	0.077	6,769	259	\$100M-500M	67.5	59,494	423	0
Douglas Cty Bk	Douglasville	GA	50.0	0.019	0.091	7,090	293	\$100M-500M	47.5	44,662	438	0
Coastal Bk	Savannah	GA	50.0	0.017	0.073	7,511	280	\$100M-500M	55.0	60,556	527	0
Peoples Bk of Talbotton	Talbotton	GA	47.5	0.043	0.38	777	29	<\$100M	32.5	2,044	39	0
Citizens Bk of Cochran	Cochran	GA	47.5	0.04	0.112	3,101	134	<\$100M	25.0	12,050	167	0



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New Horizons Bk	East Ellijay	GA	47.5	0.034	0.112	3,238	118	<\$100M	52.5	21,917	181	0
First NB of The S	Milledgeville	GA	47.5	0.023	0.115	4,582	175	\$100M-500M	52.5	30,259	288	0.002
Frontier Bk	La Grange	GA	47.5	0.02	0.088	6,420	261	\$100M-500M	60.0	53,132	451	0.001
First Chatham Bk	Savannah	GA	47.5	0.021	0.077	6,501	212	\$100M-500M	60.0	57,434	388	0
Mcintosh CMRL Bk	Carrollton	GA	47.5	0.025	0.068	6,541	217	\$100M-500M	62.5	56,914	421	0
Bank of GA	Peachtree City	GA	47.5	0.024	0.074	7,082	245	\$100M-500M	60.0	56,979	413	0
Southern Cmnty Bk	Fayetteville	GA	47.5	0.019	0.077	7,283	309	\$100M-500M	65.0	63,938	519	0
Heritage Bk	Jonesboro	GA	47.5	0.018	0.056	7,544	282	\$100M-500M	47.5	48,975	511	0
Gainesville B&TC	Gainesville	GA	47.5	0.013	0.041	8,387	353	\$500M-\$1B	50.0	80,749	634	0.002
Elberton FS & LA	Elberton	GA	45.0	0.006	0.127	130	5	<\$100M	47.5	1,026	10	0
Rochelle St Bk	Rochelle	GA	45.0	0.04	1	711	17	<\$100M	32.5	711	17	0
Peoples St Bk	Jeffersonville	GA	45.0	0.035	0.193	1,204	61	<\$100M	45.0	6,234	85	0
Sapelo NB	Darien	GA	45.0	0.04	0.114	2,405	96	<\$100M	37.5	12,251	160	0
Citizens NB of Quitman	Quitman	GA	45.0	0.026	0.144	2,437	132	<\$100M	52.5	16,900	174	0
First Bk of Dalton	Dalton	GA	45.0	0.032	0.096	3,782	170	\$100M-500M	55.0	27,304	284	0
Farmers & MRCH Cmnty Bk	Senoia	GA	45.0	0.037	0.098	4,345	142	\$100M-500M	47.5	25,738	238	0
Colony Bk Se	Broxton	GA	45.0	0.026	0.062	5,221	257	\$100M-500M	57.5	44,253	426	0
Albany B&TC NA	Albany	GA	45.0	0.023	0.079	5,484	200	\$100M-500M	42.5	33,791	327	0
Haven TR Bk	Duluth	GA	45.0	0.018	0.079	5,628	216	\$100M-500M	52.5	44,240	422	0
First Nation Bk	Covington	GA	45.0	0.012	0.081	5,850	226	\$100M-500M	65.0	72,350	397	0
Citizens & Mrch St Bk	Douglasville	GA	45.0	0.025	0.09	6,506	102	\$100M-500M	37.5	34,570	201	0
Peachtree Bk	Duluth	GA	45.0	0.016	0.033	8,235	292	\$500M-\$1B	67.5	118,528	627	0
Citizens Exch Bk	Pearson	GA	42.5	0.027	0.302	743	52	<\$100M	35.0	2,463	58	0
Flint River NB	Camilla	GA	42.5	0.037	0.173	939	40	<\$100M	52.5	5,421	58	0
First NB of Barnesville	Barnesville	GA	42.5	0.026	0.107	3,256	100	\$100M-500M	42.5	22,228	172	0
Alliance NB	Dalton	GA	42.5	0.031	0.085	3,496	122	\$100M-500M	57.5	30,273	217	0
Southwest GA Bk	Moultrie	GA	42.5	0.014	0.097	4,365	216	\$100M-500M	25.0	13,787	264	0.006
Wilkinson Cty Bk	Irwinton	GA	40.0	0.024	0.209	910	31	<\$100M	35.0	4,355	101	0
Bank of Chickamauga	Chickamauga	GA	40.0	0.019	1	1,261	14	<\$100M	30.0	1,261	14	0
Southern B&TC	Clarksville	GA	40.0	0.043	0.117	1,360	46	<\$100M	47.5	9,391	76	0
United B&TC	Rockmart	GA	40.0	0.026	0.1	2,251	77	<\$100M	37.5	15,184	124	0
Rossville Bk	Rossville	GA	40.0	0.028	0.079	2,819	107	<\$100M	42.5	19,938	178	0
Community B&TC-West GA	La Grange	GA	40.0	0.027	0.107	2,994	102	\$100M-500M	42.5	20,359	168	0
Neighborhood Cmnty Bk	Newnan	GA	40.0	0.022	0.062	4,617	107	\$100M-500M	45.0	38,584	215	0
Colony Bk Bf Fitzgerald	Fitzgerald	GA	40.0	0.024	0.069	4,771	119	\$100M-500M	40.0	33,710	249	0
First Amer B&TC	Athens	GA	40.0	0.019	0.069	4,991	160	\$100M-500M	67.5	58,601	322	0
Quantum NB	Suwanee	GA	40.0	0.025	0.043	6,381	148	\$100M-500M	72.5	87,343	491	0

Table 3B Expanded. Micro Business Lending Institutions in Georgia Using Call Report Data, June 2006

Name of Lending Institution	City of Industry	HQ State or Territory	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
			Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1,000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1,000) (8)	LSBL# (9)	CRD/TA (10)
Bank of Thomas Cty	Thomasville	GA	37.5	0.027	0.123	1,288	47	<\$100M	35.0	8,007	80	0
First Scty NB	Norcross	GA	37.5	0.011	0.237	1,729	84	\$100M-500M	30.0	5,979	108	0
Mountain Valley Cmnty Bk	Cleveland	GA	37.5	0.026	0.089	2,509	99	<\$100M	55.0	22,942	178	0
Cherokee Bk NA	Canton	GA	37.5	0.017	0.064	3,373	160	\$100M-500M	55.0	37,082	297	0
Mountain St Bk	Dawsonville	GA	37.5	0.02	0.098	3,389	83	\$100M-500M	20.0	14,295	127	0
Colony Bk Worth	Sylvester	GA	37.5	0.021	0.076	3,557	130	\$100M-500M	25.0	17,103	249	0
First CMRC Cmnty Bk	Douglasville	GA	37.5	0.023	0.057	4,557	153	\$100M-500M	60.0	48,717	303	0
Heritagebank of The S	Albany	GA	37.5	0.013	0.065	4,624	163	\$100M-500M	37.5	37,234	288	0
Georgian Bk	Atlanta	GA	37.5	0.006	0.019	7,687	232	\$1B-\$10B	50.0	122,557	623	0
Vidalia Federal Savings Bank	Vidalia	GA	35.0	0.002	0.024	294	3	\$100M-500M	65.0	12,261	54	0
Community Bk of Rockmart	Rockmart	GA	35.0	0.031	0.117	900	26	<\$100M	57.5	7,664	65	0
Bank of Soperton	Soperton	GA	35.0	0.02	0.194	960	52	<\$100M	35.0	4,946	69	0
Bank of Alapaha	Alapaha	GA	35.0	0.02	0.131	1,763	57	<\$100M	35.0	11,906	116	0
First Piedmont Bk	Winder	GA	35.0	0.021	0.094	2,071	71	<\$100M	40.0	16,985	121	0
First Coweta Bk	Newnan	GA	35.0	0.023	0.079	2,676	82	\$100M-500M	52.5	25,600	149	0
Atlanta Bus Bk	Atlanta	GA	35.0	0.02	0.034	4,373	167	\$100M-500M	65.0	66,180	395	0
Georgia St Bk	Mableton	GA	35.0	0.013	0.04	5,102	204	\$100M-500M	47.5	60,035	398	0
Citizens TR Bk	Atlanta	GA	35.0	0.015	0.044	5,109	148	\$100M-500M	47.5	53,628	326	0.003
Summit NB	Atlanta	GA	35.0	0.011	0.017	7,060	180	\$500M-\$1B	77.5	208,957	846	0
River City Bk	Rome	GA	32.5	0.014	0.246	441	9	<\$100M	32.5	1,791	13	0
Hamilton St Bk	Braselton	GA	32.5	0.019	0.08	2,292	69	\$100M-500M	37.5	18,495	121	0
Security Exch Bk	Marietta	GA	32.5	0.025	0.061	3,203	98	\$100M-500M	55.0	33,524	210	0
First Bk of Henry Cty	Mcdonough	GA	32.5	0.013	0.062	3,352	133	\$100M-500M	32.5	26,116	205	0
Buckhead Cmnty Bk	Atlanta	GA	32.5	0.01	0.032	4,709	180	\$100M-500M	50.0	63,458	453	0
Gwinnett Bkg Co	Lawrenceville	GA	32.5	0.012	0.035	4,742	182	\$100M-500M	52.5	63,867	488	0
Fidelity Bk	Norcross	GA	32.5	0.004	0.023	5,581	223	\$1B-\$10B	42.5	56,460	422	0
Talbot St Bk	Fayetteville	GA	30.0	0.004	0.341	357	12	<\$100M	30.0	1,048	16	0
Gordon Bk	Gordon	GA	30.0	0.024	0.092	991	42	<\$100M	52.5	10,798	74	0
Citizens St Bk	Kingsland	GA	30.0	0.026	0.077	1,430	51	<\$100M	47.5	13,991	111	0
Firstcity Bk	Stockbridge	GA	30.0	0.012	0.086	2,177	75	\$100M-500M	50.0	25,455	138	0
Community Cap Bk	Jonesboro	GA	30.0	0.016	0.074	2,333	90	\$100M-500M	45.0	23,956	167	0
First GA Cmnty Bk	Jackson	GA	30.0	0.012	0.038	3,120	140	\$100M-500M	50.0	48,512	282	0
Southern NB	Marietta	GA	30.0	0.011	0.036	3,682	112	\$100M-500M	40.0	45,693	255	0
Community TR Bk	Hiram	GA	30.0	0.012	0.037	3,731	140	\$100M-500M	40.0	40,321	265	0
Piedmont Bk of GA	Atlanta	GA	30.0	0.018	0.046	3,804	82	\$100M-500M	35.0	33,820	163	0
NB NA	Commerce	GA	27.5	0.008	0.102	1,449	71	\$100M-500M	35.0	14,182	105	0
Colony Bk of Dodge Cty	Eastman	GA	27.5	0.024	0.075	1,891	59	<\$100M	57.5	22,534	133	0

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Peoples Bk	Eatonton	GA	27.5	0.014	0.063	2,009	80	\$100M-500M	47.5	25,563	166	0
Highland CMRL Bk	Marietta	GA	27.5	0.024	0.05	2,017	56	<\$100M	50.0	25,037	115	0
Decatur First Bk	Decatur	GA	27.5	0.017	0.059	2,768	81	\$100M-500M	57.5	36,242	193	0
Security Bk of N Fulton	Alpharetta	GA	27.5	0.018	0.044	2,827	67	\$100M-500M	50.0	37,507	173	0
American TR Bk	Roswell	GA	27.5	0.014	0.04	2,876	64	\$100M-500M	47.5	42,053	152	0
Home Town Bk of Villa Rica	Villa Rica	GA	27.5	0.012	0.055	3,031	123	\$100M-500M	37.5	31,532	229	0
Colony Bk of Ashburn	Ashburn	GA	27.5	0.01	0.033	3,426	108	\$100M-500M	47.5	53,986	266	0
First Cherokee St Bk	Woodstock	GA	27.5	0.011	0.029	3,542	146	\$100M-500M	45.0	48,067	325	0
Providence Bk	Alpharetta	GA	25.0	0.006	0.148	126	3	<\$100M	32.5	854	7	0
Colony Bk Wilcox	Rochelle	GA	25.0	0.017	0.074	838	31	<\$100M	52.5	11,389	67	0
Peoples Cmnty NB	Bremen	GA	25.0	0.02	0.079	844	26	<\$100M	40.0	8,958	54	0
Legacy St Bk	Loganville	GA	25.0	0.02	0.089	919	20	<\$100M	25.0	6,684	40	0
Global CMRC Bk	Doraville	GA	25.0	0.021	0.038	1,839	44	<\$100M	57.5	32,954	133	0
First NB of Gwinnett	Duluth	GA	25.0	0.013	0.057	2,164	72	\$100M-500M	55.0	31,657	174	0
Community Bk	Loganville	GA	25.0	0.007	0.061	2,971	150	\$100M-500M	35.0	28,607	249	0
Newton Federal Bank	Covington	GA	22.5	0	0.002	34	2	\$100M-500M	40.0	8,113	26	0
North GA Bk	Watkinsville	GA	22.5	0.011	0.064	1,465	59	\$100M-500M	27.5	14,906	103	0
GA Bkg Co	Atlanta	GA	22.5	0.011	0.067	1,466	52	\$100M-500M	40.0	17,369	141	0
First NB of Forsyth Cty	Cumming	GA	22.5	0.013	0.04	1,959	60	\$100M-500M	40.0	27,124	151	0
First Intercontinental Bk	Doraville	GA	22.5	0.014	0.023	2,150	96	\$100M-500M	80.0	95,461	242	0
Georgia CMRC Bk	Atlanta	GA	22.5	0.013	0.044	2,502	47	\$100M-500M	62.5	46,591	184	0
Covenant B&TC	Rock Springs	GA	20.0	0.005	0.104	54	1	<\$100M	32.5	519	2	0
Enterprise Bkg Co	Abbeville	GA	20.0	0.011	0.066	410	27	<\$100M	25.0	4,479	62	0
Georgia Heritage Bk	Dallas	GA	20.0	0.012	0.09	612	16	<\$100M	20.0	4,547	30	0
Georgia Cent Bk	Social Circle	GA	20.0	0.008	0.063	807	47	<\$100M	15.0	5,488	68	0
Georgia TR Bk	Buford	GA	20.0	0.016	0.036	902	19	<\$100M	62.5	24,706	59	0
One Ga Bk	Atlanta	GA	17.5	0.002	0.09	62	2	<\$100M	32.5	688	5	0
American United Bk	Lawrenceville	GA	17.5	0.014	0.036	668	13	<\$100M	20.0	7,930	35	0.001
Northwest B&Tc	Acworth	GA	17.5	0.011	0.03	859	37	<\$100M	32.5	15,818	99	0
Farmers Bk	Union Point	GA	17.5	0.014	0.035	1,280	49	<\$100M	35.0	18,274	106	0.002
United Amer Bk NA	Atlanta	GA	17.5	0.008	0.036	1,314	71	\$100M-500M	37.5	22,757	212	0
Piedmont Cmnty Bk	Gray	GA	17.5	0.012	0.031	1,336	40	\$100M-500M	47.5	27,134	111	0
First NB	Savannah	GA	17.5	0.008	0.047	1,594	54	\$100M-500M	25.0	18,794	119	0
Jefferson St Bk	Cumming	GA	15.0	0.012	0.037	389	6	<\$100M	30.0	6,281	29	0
Homestead Bk	Suwanee	GA	15.0	0.004	0.022	1,131	44	\$100M-500M	17.5	15,060	104	0
Security Bk Of N Metro	Woodstock	GA	15.0	0.007	0.023	1,427	45	\$100M-500M	30.0	28,607	139	0
Integrity Bk	Alpharetta	GA	15.0	0.002	0.008	1,623	53	\$500M-\$1B	27.5	32,345	134	0

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Flint Cmnty Bk	Albany	GA	12.5	0.007	0.05	187	7	<\$100M	37.5	3,759	19	0
Northside Bk	Adairsville	GA	12.5	0.009	0.029	344	14	<\$100M	17.5	5,261	30	0
Community Bk of W GA	Villa Rica	GA	10.0	0	0	-	-	\$100M-500M	72.5	42,157	186	0
Century Scty Bk	Duluth	GA	10.0	0	0	-	-	<\$100M	30.0	2,794	6	0
Sunrise Bk of Atlanta	Atlanta	GA	10.0	0	0	-	-	<\$100M	32.5	311	1	0
American Southern Bk	Roswell	GA	10.0	0.001	0.004	17	2	<\$100M	22.5	3,268	12	0
Alpha B&TC	Alpharetta	GA	10.0	0.001	0.01	35	1	<\$100M	10.0	535	2	0
Signature Bk of GA	Dunwoody	GA	10.0	0.001	0.004	63	4	<\$100M	15.0	6,094	23	0
Bank of Ellijay	East Ellijay	GA	10.0	0.003	0.021	100	3	<\$100M	10.0	1,254	11	0
Metro City Bk	Doraville	GA	10.0	0.006	0.014	189	4	<\$100M	35.0	7,624	17	0
Hometown Cmnty Bk	Braselton	GA	10.0	0.004	0.033	270	8	<\$100M	20.0	5,128	19	0
Midtown B&TC	Atlanta	GA	10.0	0.004	0.012	473	10	\$100M-500M	45.0	24,400	62	0
Eastside CMCLBk	Conyers	GA	10.0	0.008	0.021	657	20	<\$100M	32.5	15,009	64	0
Bankers Bk	Atlanta	GA	10.0	0	0.002	702	16	\$1B-\$10B	30.0	48,086	145	0.031
RBC Centura Card Bk	Atlanta	GA	NR	0	.	-	-	<\$100M	NR	-	-	0.484
Cedar Hill NB	Lawrenceville	GA	NR	0	.	-	-	<\$100M	NR	-	-	0.07
Amvescap Nat TC	Atlanta	GA	NR	0	.	-	-	<\$100M	NR	-	-	0
Bank of Amer GA NA	Atlanta	GA	NR	0	.	-	-	\$1B-\$10B	NR	-	-	0
Liberty First Bk	Monroe	GA	NR	0	.	-	-	<\$100M	NR	-	-	0
Bank of Valdosta	Valdosta	GA	NR	0	.	-	-	<\$100M	NR	-	-	0

Note: Some states may have banks that are not ranked (NR) under the Total Rank column.

Small businesses seeking loans 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 visit SBA's home page at <http://www.sba.gov/services/financialassistance/7alenderprograms/>.

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