

Table A.2 Small Business Lending in North Carolina Using Call Report Data, June 2000

Bank Name	Location	Small Business Lending (<\$1M) Scores					Bnk Asset Sz.	Dollars in	Number or	Total Score	Total Score
		Total	SBL/TA	SBL/TBL	SBL(\$)	SBL(#)		SBL	SBL	(<\$250K)	(<\$100K)
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
East Carolina Bk	Engelhard	80.0	9.0	8.0	7.0	8.0	\$100M-500M	79,992	1,315	90.0	90.0
Wilkes Nb	Wilkesboro	77.5	10.0	9.0	6.0	6.0	\$100M-500M	46,680	625	85.0	90.0
Yadkin Valley B&Tc	Elkin	77.5	7.0	7.0	8.0	9.0	\$100M-500M	98,084	1,762	62.5	67.5
Bank Of Granite	Granite Falls	77.5	9.0	4.0	9.0	9.0	\$500M-\$1B	201,953	2,907	75.0	77.5
Catawba Valley Bk	Hickory	75.0	8.0	9.0	6.0	7.0	\$100M-500M	42,563	983	87.5	92.5
American Cmnty Bk	Monroe	72.5	10.0	7.0	6.0	6.0	\$100M-500M	44,537	698	75.0	72.5
First-Citizens B&Tc	Raleigh	72.5	5.0	4.0	10.0	10.0	\$1B-\$10B	2,118,570	125,083	80.0	90.0
Four Oaks B&Tc	Four Oaks	70.0	5.0	8.0	7.0	8.0	\$100M-500M	55,750	1,505	87.5	92.5
First Cmrc Bk	Charlotte	70.0	10.0	7.0	6.0	5.0	\$100M-500M	46,190	395	55.0	55.0
First Gaston Bk Of Nc	Gastonia	70.0	9.0	8.0	5.0	6.0	<\$100M	34,381	425	70.0	70.0
Fidelity Bk	Fuquay-Varina	67.5	5.0	4.0	9.0	9.0	\$500M-\$1B	185,368	2,697	75.0	77.5
First Bk	Troy	67.5	5.0	4.0	9.0	9.0	\$500M-\$1B	141,635	2,371	77.5	75.0
Scottish Bk	Charlotte	65.0	10.0	10.0	4.0	2.0	<\$100M	21,697	160	37.5	25.0
Peoples Bk	Newton	62.5	7.0	2.0	9.0	7.0	\$100M-500M	120,598	992	47.5	47.5
High Point B&Tc	High Point	62.5	6.0	2.0	9.0	8.0	\$100M-500M	119,060	1,348	55.0	50.0
Farmers & Mrch Bk	Granite Quarry	62.5	4.0	7.0	7.0	7.0	\$100M-500M	58,737	749	70.0	72.5
First Charter Nb	Concord	62.5	4.0	3.0	9.0	9.0	\$1B-\$10B	468,156	5,608	62.5	70.0
First South Bk	Washington	62.5	4.0	5.0	8.0	8.0	\$500M-\$1B	114,037	1,258	75.0	70.0
Bank Of Asheville	Asheville	62.5	9.0	9.0	3.0	4.0	<\$100M	18,942	343	65.0	70.0
Surrey B&Tc	Mount Airy	62.5	10.0	6.0	4.0	5.0	<\$100M	23,409	376	67.5	62.5
Fnb Southeast	Reidsville	60.0	6.0	2.0	8.0	8.0	\$100M-500M	113,350	1,005	55.0	57.5
Mechanics & Farmers Bk	Durham	60.0	8.0	4.0	7.0	5.0	\$100M-500M	47,117	420	42.5	37.5
High St Bkg Co	Asheville	60.0	10.0	3.0	7.0	4.0	\$100M-500M	55,432	260	27.5	22.5
Community Bk	Pilot Mountain	60.0	5.0	6.0	6.0	7.0	\$100M-500M	43,091	976	72.5	77.5
Midcarolina Bk	Burlington	60.0	9.0	6.0	5.0	4.0	\$100M-500M	34,742	287	65.0	42.5
Lexington St Bk	Lexington	60.0	3.0	3.0	9.0	9.0	\$500M-\$1B	124,486	1,794	62.5	57.5
First Nb Of Shelby	Shelby	60.0	3.0	5.0	8.0	8.0	\$500M-\$1B	82,903	1,338	67.5	72.5
Bank Of Davie	Mocksville	60.0	10.0	7.0	4.0	3.0	<\$100M	24,050	223	52.5	57.5
Southern Cmnty B&Tc	Winston-Salem	57.5	6.0	3.0	7.0	7.0	\$100M-500M	76,937	803	55.0	57.5
Central Carolina B&Tc	Durham	57.5	1.0	2.0	10.0	10.0	\$1B-\$10B	965,328	14,597	60.0	62.5
Carolina Cmnty Bk	Murphy	57.5	3.0	4.0	8.0	8.0	\$500M-\$1B	95,922	1,492	62.5	70.0
First Tr Bk	Charlotte	57.5	9.0	7.0	4.0	3.0	<\$100M	29,989	254	37.5	35.0
Centura Bk	Rocky Mount	57.5	2.0	1.0	10.0	10.0	>\$10B	1,638,298	17,684	57.5	60.0
Heritage Bk	Lucama	55.0	6.0	5.0	5.0	6.0	\$100M-500M	35,669	485	50.0	60.0
Randolph B&Tc	Asheboro	55.0	5.0	5.0	5.0	7.0	\$100M-500M	40,977	702	67.5	62.5
First Western Bk	Burnsville	55.0	7.0	9.0	3.0	3.0	<\$100M	19,013	257	72.5	80.0
Crescent St Bk	Cary	55.0	8.0	10.0	2.0	2.0	<\$100M	14,823	146	37.5	25.0
Bank Of Amer Na	Charlotte	55.0	1.0	1.0	10.0	10.0	>\$10B	16,090,000	228,115	55.0	55.0
First Union Nb	Charlotte	55.0	1.0	1.0	10.0	10.0	>\$10B	7,685,000	62,022	55.0	55.0
Wachovia Bk Na	Winston-Salem	55.0	1.0	1.0	10.0	10.0	>\$10B	4,431,382	109,366	55.0	55.0
Branch Bkg&Tc	Winston-Salem	55.0	1.0	1.0	10.0	10.0	>\$10B	3,797,479	81,919	60.0	62.5
Bank Of Stanly	Albemarle	52.5	4.0	6.0	5.0	6.0	\$100M-500M	42,176	617	65.0	65.0
Bank Of Nc	Thomasville	52.5	6.0	5.0	5.0	5.0	\$100M-500M	39,162	395	50.0	47.5
Southern B&Tc	Mount Olive	52.5	2.0	2.0	8.0	9.0	\$500M-\$1B	91,004	1,631	62.5	65.0

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		Total	SBL/TA	SBL/TBL	SBL(\$)	SBL(#)					
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Carolina Bk	Greensboro	52.5	8.0	6.0	4.0	3.0	<\$100M	28,968	173	27.5	35.0
Bank Of Currituck	Moyock	52.5	5.0	9.0	3.0	4.0	<\$100M	20,056	351	70.0	80.0
Capital Bk	Raleigh	50.0	4.0	3.0	7.0	6.0	\$100M-500M	67,444	650	50.0	47.5
Lumbee Guaranty Bk	Pembroke	50.0	3.0	8.0	3.0	6.0	\$100M-500M	17,059	456	70.0	75.0
Gateway B&Tc	Elizabeth City	50.0	9.0	3.0	4.0	4.0	<\$100M	24,155	261	50.0	50.0
Alamance Nb	Graham	50.0	8.0	8.0	2.0	2.0	<\$100M	9,789	138	60.0	50.0
New Century Bk	Dunn	50.0	7.0	10.0	2.0	1.0	<\$100M	5,964	48	42.5	47.5
First Nb&Tc	Asheboro	47.5	3.0	1.0	8.0	7.0	\$500M-\$1B	85,352	948	45.0	42.5
United Nb	Fayetteville	47.5	7.0	8.0	2.0	2.0	<\$100M	10,543	122	50.0	40.0
Bank Of Wilmington	Wilmington	47.5	8.0	5.0	3.0	3.0	<\$100M	17,882	218	55.0	47.5
Waccamaw Bk	Whiteville	47.5	4.0	7.0	3.0	5.0	<\$100M	17,742	392	65.0	72.5
Park Meridian Bk	Charlotte	45.0	2.0	6.0	5.0	5.0	\$100M-500M	36,356	382	40.0	35.0
Piedmont Bk	Statesville	45.0	7.0	3.0	4.0	4.0	\$100M-500M	30,924	322	47.5	45.0
Independence Bk	Kernersville	45.0	8.0	6.0	2.0	2.0	<\$100M	14,695	126	32.5	27.5
Centennial Bk	Southern Pines	45.0	6.0	10.0	1.0	1.0	<\$100M	3,944	18	32.5	15.0
Mountainbank	Hendersonville	42.5	6.0	1.0	6.0	4.0	\$100M-500M	42,428	296	47.5	27.5
Pine Level Bk	Pine Level	40.0	3.0	9.0	1.0	3.0	<\$100M	3,974	200	57.5	67.5
1St St Bk	Burlington	37.5	2.0	2.0	6.0	5.0	\$100M-500M	46,282	411	35.0	42.5
High Country Bk	Boone	37.5	3.0	8.0	2.0	2.0	<\$100M	9,801	118	40.0	40.0
North St Bk	Raleigh	35.0	2.0	10.0	1.0	1.0	<\$100M	3,057	24	17.5	20.0
Avery Cty Bk	Newland	35.0	1.0	9.0	1.0	3.0	<\$100M	2,338	175	37.5	47.5
Trinity Bk	Monroe	32.5	7.0	2.0	2.0	2.0	<\$100M	7,193	64	17.5	20.0
Millennia Cmnty Bk	Greenville	32.5	1.0	10.0	1.0	1.0	<\$100M	186	5	32.5	30.0
Bank Of Oak Ridge	Oak Ridge	32.5	1.0	10.0	1.0	1.0	<\$100M	166	4	32.5	32.5
Paragon Cmrl Bk	Raleigh	22.5	4.0	1.0	3.0	1.0	<\$100M	14,846	54	12.5	10.0
Cornerstone Bk	Wilson	22.5	2.0	5.0	1.0	1.0	<\$100M	2,245	30	27.5	40.0
Bank Of The Carolinas	Landis	20.0	2.0	4.0	1.0	1.0	<\$100M	3,981	22	17.5	12.5

Note: Small businesses seeking loans from small-business-friendly banks should also consider banks that participate in SBA loan programs. To locate an SBA preferred or certified lender near you call 1-800-8-ASK-SBA or check SBA's home page at [www.sba.gov/gopher/Local-Information/Certified-Preferred-Lenders/](http://www.sba.gov/gopher/Local-Information/Certified-Preferred-Lenders/).

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