

Table 3A Expanded. Small Business Lending Institutions in Georgia Using Call Report Data, June 2005

Name	City	Small Business Lending (<\$1M)					Micro-Business Lending (<\$100k)				
		Total Rank	LSBL/TA	LSBL/TBL	LSBL\$ (1000)	LSBL#	Institution Asset Size	Total Rank	SSBL\$ (1000)	SSBL#	CRD/TA
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Farmers & Mrch Bk	Lakeland	100.0	0.392	1	88,831	1,025	\$100M-500M	100.0	88,831	1,025	0.005
Georgia B&Tc	Calhoun	100.0	0.349	1	150,670	1,079	\$100M-500M	82.5	21,844	736	0
Commercial Bk	Thomasville	95.0	0.404	0.988	189,947	1,014	\$100M-500M	77.5	24,483	615	0
Citizens B&Tc of W GA	Carrollton	92.5	0.255	1	132,626	1,458	\$500M-\$1B	85.0	27,232	914	0
Brand Bkg Co	Lawrenceville	92.5	0.312	0.991	225,644	2,938	\$500M-\$1B	77.5	28,282	2,452	0
Bank of Dudley	Dudley	90.0	0.418	0.948	53,639	1,747	\$100M-500M	90.0	14,348	1,395	0.009
National Bk of Walton Cty	Monroe	90.0	0.311	1	73,481	565	\$100M-500M	60.0	8,388	369	0
Gateway B&Tc	Ringgold	87.5	0.359	0.918	63,891	944	\$100M-500M	90.0	17,784	776	0.001
State Bk of Cochran	Cochran	85.0	0.284	1	43,888	974	\$100M-500M	100.0	43,888	974	0
First Nb of Chatsworth	Chatsworth	85.0	0.313	1	42,203	699	\$100M-500M	97.5	42,203	699	0.002
Central Bk of GA	Ellaville	85.0	0.295	1	55,493	689	\$100M-500M	95.0	55,493	689	0
Community B&Tc	Cornelia	85.0	0.287	0.753	208,917	2,810	\$500M-\$1B	87.5	50,608	2,010	0.003
Peoplesouth Bk	Colquitt	85.0	0.27	0.802	96,223	1,118	\$100M-500M	80.0	17,698	784	0
Bank of Terrell	Dawson	85.0	0.338	1	38,946	462	\$100M-500M	72.5	7,741	353	0
Quantum Nb	Suwanee	85.0	0.559	0.888	113,355	417	\$100M-500M	47.5	8,000	140	0
Waycross B&Tc	Waycross	82.5	0.359	1	37,702	470	\$100M-500M	97.5	37,702	470	0.003
Claxton Bk	Claxton	82.5	0.315	1	31,260	696	<\$100M	97.5	31,260	696	0
Farmers St Bk	Dublin	82.5	0.394	0.927	43,751	745	\$100M-500M	90.0	14,298	596	0
1st GA Bkg Co	Franklin	82.5	0.3	0.821	66,024	761	\$100M-500M	85.0	17,588	515	0
First Southern Nb	Statesboro	82.5	0.419	0.951	44,273	557	\$100M-500M	82.5	10,837	393	0
Darby B&Tc	Vidalia	82.5	0.325	0.589	173,179	1,670	\$500M-\$1B	75.0	25,379	1,082	0
Citizens Bk of Swainsboro	Swainsboro	80.0	0.376	1	37,674	500	\$100M-500M	95.0	37,674	500	0
First Cmnty Bk of Tifton	Tifton	80.0	0.255	0.754	66,187	1,098	\$100M-500M	92.5	22,168	850	0
Citizens Bk	Fort Valley	80.0	0.3	1	33,445	456	\$100M-500M	90.0	14,298	375	0
Greater Rome Bk	Rome	80.0	0.318	0.901	48,211	630	\$100M-500M	82.5	11,557	468	0
Peoples Bk	Blackshear	80.0	0.287	0.791	48,785	858	\$100M-500M	80.0	12,794	662	0
United Nb	Cairo	80.0	0.3	1	34,284	510	\$100M-500M	80.0	8,739	393	0
Sunmark Cmnty Bk	Hawkinsville	80.0	0.313	0.881	45,004	533	\$100M-500M	77.5	9,521	372	0.009
Citizens Bk Of Effingham	Springfield	80.0	0.257	1	38,073	493	\$100M-500M	70.0	7,712	375	0
Capital Bk	Fort Oglethorpe	80.0	0.299	0.965	45,641	464	\$100M-500M	60.0	6,609	339	0
Capitol City B&Tc	Atlanta	80.0	0.398	0.645	84,771	549	\$100M-500M	55.0	8,266	293	0
Netbank	Alpharetta	77.5	0.078	1	383,225	10,182	\$1B-\$10B	97.5	383,225	10,182	0
South GA Bkg Co	Omega	77.5	0.246	0.883	43,671	1,096	\$100M-500M	92.5	17,212	951	0
First Nb&Tc	Louisville	77.5	0.21	0.735	117,984	2,004	\$500M-\$1B	90.0	36,915	1,623	0
Altamaha B&Tc	Vidalia	77.5	0.282	0.972	34,606	767	\$100M-500M	87.5	11,969	665	0
Community Bkg Co of Fitzgera	Fitzgerald	77.5	0.326	1	27,551	451	<\$100M	75.0	6,585	352	0
Satilla Cmnty Bk	Saint Marys	77.5	0.501	0.933	39,742	409	<\$100M	70.0	7,620	276	0
Thomasville Nb	Thomasville	77.5	0.255	0.847	64,993	649	\$100M-500M	67.5	10,197	381	0
Exchange Bk	Milledgeville	77.5	0.319	0.956	57,739	366	\$100M-500M	67.5	9,600	257	0
Citizens Bk Washington Cty	Sandersville	75.0	0.199	1	29,302	706	\$100M-500M	97.5	29,302	706	0.002
Citizens Cmnty Bk	Hahira	75.0	0.273	1	24,617	563	<\$100M	97.5	24,617	563	0
Bank of Eastman	Eastman	75.0	0.247	0.782	53,336	921	\$100M-500M	90.0	16,714	759	0.002
Bank of Hazlehurst	Hazlehurst	75.0	0.344	0.934	28,382	575	<\$100M	90.0	10,199	468	0

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		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Heritage Bk	Hinesville	75.0	0.204	0.803	63,074	863	\$100M-500M	72.5	12,277	643	0.003
Guardian Bk	Valdosta	75.0	0.363	0.998	37,778	399	\$100M-500M	65.0	6,113	255	0.001
Douglas Nb	Douglas	75.0	0.399	0.964	37,817	370	<\$100M	65.0	6,422	228	0
First Bk of The S	Lawrenceville	75.0	0.261	0.599	115,445	947	\$100M-500M	62.5	13,033	543	0
First Nb of Coffee Cty	Douglas	75.0	0.378	0.826	46,813	396	\$100M-500M	60.0	6,676	237	0
North Atlanta Nb	Alpharetta	75.0	0.399	0.787	45,096	313	\$100M-500M	52.5	6,356	164	0
Summit Nb	Atlanta	75.0	0.317	0.532	167,258	783	\$500M-\$1B	37.5	8,273	209	0
Citizens & Mrch St Bk	Douglasville	75.0	0.291	1	70,965	257	\$100M-500M	30.0	3,726	122	0
Commercial St Bk	Donalsonville	72.5	0.27	1	21,006	433	<\$100M	95.0	21,006	433	0
Monroe Cty Bk	Forsyth	72.5	0.315	1	26,012	403	<\$100M	85.0	11,327	332	0
Bank of Madison	Madison	72.5	0.228	0.892	42,621	537	\$100M-500M	77.5	10,867	387	0
Pinnacle Bk	Elberton	72.5	0.183	0.792	69,441	892	\$100M-500M	75.0	14,607	638	0
South GA Bk	Glennville	72.5	0.333	0.855	28,290	471	<\$100M	75.0	6,700	364	0
Farmers & Mrch Bk	Statesboro	72.5	0.225	0.923	41,337	610	\$100M-500M	72.5	9,212	459	0
Alma Exch B&Tc	Alma	72.5	0.386	0.8	29,421	408	<\$100M	72.5	6,863	305	0.006
Peoples Bk	Lyons	72.5	0.452	0.956	28,052	366	<\$100M	70.0	6,205	250	0
Citizens Bk of Forsyth Cty	Cumming	72.5	0.257	0.873	39,905	424	\$100M-500M	65.0	7,436	301	0
Primesouth Bk	Blackshear	72.5	0.253	0.7	68,589	609	\$100M-500M	62.5	10,360	420	0.002
Rivoli B&Tc	Macon	72.5	0.263	0.723	55,273	538	\$100M-500M	60.0	8,727	337	0
Coastal Bk	Savannah	72.5	0.225	0.741	74,622	562	\$100M-500M	57.5	9,899	327	0
Bank of Amer GA Na	Atlanta	72.5	0.063	0.95	389,088	1,830	\$1B-\$10B	55.0	30,270	390	0
New Southern Bk	Macon	72.5	0.238	0.647	80,171	555	\$100M-500M	52.5	8,460	303	0
North GA Nb	Calhoun	72.5	0.316	0.872	40,127	377	\$100M-500M	50.0	5,189	217	0
Sea Island Bk	Statesboro	70.0	0.196	0.561	83,972	1,318	\$100M-500M	82.5	21,954	1,019	0
United Bk	Zebulon	70.0	0.152	0.674	85,149	1,162	\$500M-\$1B	75.0	19,542	850	0
Albany B&Tc Na	Albany	70.0	0.238	0.873	42,890	459	\$100M-500M	75.0	11,218	315	0
Peoples B&Tc	Buford	70.0	0.18	0.697	68,271	1,016	\$100M-500M	72.5	13,164	801	0
Bryan B&Tc	Richmond Hill	70.0	0.277	0.828	44,891	370	\$100M-500M	72.5	9,488	234	0
First Citizens Bk	Glennville	70.0	0.296	0.968	22,979	425	<\$100M	72.5	5,551	366	0
Security Bk of Jones Cty	Gray	70.0	0.198	0.783	55,394	544	\$100M-500M	67.5	10,137	371	0
Mcintosh St Bk	Jackson	70.0	0.19	0.768	64,204	682	\$100M-500M	65.0	11,224	457	0
Unity Nb	Cartersville	70.0	0.256	0.653	56,026	534	\$100M-500M	62.5	9,778	348	0
First Port City Bk	Bainbridge	70.0	0.297	0.998	31,986	281	\$100M-500M	60.0	5,539	179	0
Bank of Monticello	Monticello	70.0	0.296	0.986	29,453	309	<\$100M	60.0	5,477	198	0
Savannah Bk Na	Savannah	70.0	0.19	0.673	100,401	775	\$500M-\$1B	55.0	12,514	415	0
Peachtree Bk	Duluth	70.0	0.25	0.538	102,297	606	\$100M-500M	52.5	9,586	357	0
Southern Cmnty Bk	Fayetteville	70.0	0.23	0.686	70,635	559	\$100M-500M	52.5	8,150	336	0
Gwinnett Cmnty Bk	Duluth	70.0	0.273	0.695	74,879	468	\$100M-500M	52.5	8,718	244	0.001
Colony Bk Se	Broxton	70.0	0.323	0.648	43,859	404	\$100M-500M	50.0	5,386	253	0
Glennville Bk	Glennville	67.5	0.18	1	19,889	869	\$100M-500M	100.0	19,889	869	0
Bb&T Bankcard Corp	Columbus	67.5	0.125	1	17,055	38,347	\$100M-500M	92.5	14,922	37,816	0.644
Farmers St Bk	Lumpkin	67.5	0.278	1	14,624	364	<\$100M	92.5	14,624	364	0
Tippins B&Tc	Claxton	67.5	0.309	1	15,742	342	<\$100M	90.0	15,742	342	0

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Plantersfirst	Cordele	67.5	0.194	0.633	66,507	1,328	\$100M-500M	87.5	20,061	1,114	0
Jasper Bkg Co	Jasper	67.5	0.181	0.72	42,955	1,048	\$100M-500M	87.5	16,625	832	0
Durden Bkg Co	Twin City	67.5	0.221	0.976	23,956	658	\$100M-500M	87.5	11,686	590	0
Athens First B&Tc	Athens	67.5	0.168	0.635	172,699	1,131	\$1B-\$10B	72.5	37,026	676	0
First St B&Tc Valdosta	Valdosta	67.5	0.202	0.598	78,047	768	\$100M-500M	72.5	15,458	475	0
Security B&Tc of Albany	Albany	67.5	0.224	0.623	79,898	963	\$100M-500M	70.0	13,880	646	0
Bank of Early	Blakely	67.5	0.248	1	17,085	290	<\$100M	67.5	4,733	233	0
Pineland St Bk	Metter	67.5	0.349	0.887	21,019	316	<\$100M	67.5	5,090	241	0
Peoples St B&Tc	Baxley	67.5	0.448	0.821	27,427	354	<\$100M	65.0	5,301	255	0
Main St Bk	Covington	67.5	0.215	0.457	506,317	3,081	\$1B-\$10B	57.5	37,472	1,436	0
Frontier Bk	La Grange	67.5	0.196	0.734	61,838	576	\$100M-500M	57.5	8,008	355	0.001
National Bk of GA	Athens	67.5	0.257	0.747	43,683	427	\$100M-500M	57.5	7,591	264	0
Farmers Bk	Union Point	67.5	0.433	1	39,931	126	<\$100M	17.5	1,475	52	0.001
First Nb S	Alma	65.0	0.205	0.567	51,696	1,376	\$100M-500M	92.5	26,772	1,176	0
Merchants & Farmers Bk	Comer	65.0	0.201	1	24,903	345	\$100M-500M	92.5	24,903	345	0
Sumter B&Tc	Americus	65.0	0.234	0.723	43,533	504	\$100M-500M	90.0	21,205	398	0
Farmers & Mrch Bk	Washington	65.0	0.151	0.955	37,622	684	\$100M-500M	87.5	14,631	563	0.001
Community Nb	Ashburn	65.0	0.209	0.946	27,960	647	\$100M-500M	85.0	10,021	550	0.003
Montgomery B&Tc	Ailey	65.0	0.217	0.839	37,088	612	\$100M-500M	82.5	12,246	500	0
Merchants & Citizens Bk	Mcrae	65.0	0.225	0.957	23,914	470	\$100M-500M	80.0	7,886	389	0
Cb&T Bk of Middle Ga	Warner Robins	65.0	0.185	0.582	77,239	813	\$100M-500M	72.5	16,057	566	0
Commercial B&Tc Troup Cty	La Grange	65.0	0.239	0.623	50,698	538	\$100M-500M	70.0	11,600	345	0
Northwest GA Bk	Ringgold	65.0	0.177	0.518	89,922	938	\$500M-\$1B	67.5	17,831	653	0.002
First Bk of GA	Thomson	65.0	0.214	0.571	75,476	703	\$100M-500M	67.5	13,648	461	0
American Bkg Co	Moultrie	65.0	0.235	0.649	42,802	589	\$100M-500M	67.5	8,874	433	0
Bank of Wrightsville	Wrightsville	65.0	0.286	0.983	20,084	265	<\$100M	65.0	4,691	193	0.003
Peachtree Nb	Peachtree City	65.0	0.236	0.498	60,656	586	\$100M-500M	55.0	9,239	351	0
Community Bk of The S	Smyrna	65.0	0.225	0.587	63,685	475	\$100M-500M	52.5	8,112	281	0
Global Cmrc Bk	Doraville	65.0	0.454	0.667	44,096	263	<\$100M	40.0	3,942	145	0
Cherokee Bk Na	Canton	65.0	0.244	0.915	40,257	285	\$100M-500M	35.0	3,647	148	0
First St Bk	Wrens	62.5	0.236	1	21,254	337	<\$100M	90.0	21,254	337	0
Security St Bk	Mcrae	62.5	0.324	1	12,927	173	<\$100M	85.0	12,927	173	0
Four Cty Bk	Allentown	62.5	0.346	1	13,793	259	<\$100M	85.0	13,793	259	0
Bank of Lumber City	Lumber City	62.5	0.296	1	6,738	197	<\$100M	77.5	6,738	197	0
Appalachian Cmnty Bk	Ellijay	62.5	0.147	0.669	76,089	923	\$500M-\$1B	72.5	17,555	685	0.009
Heritage Cmnty Bk	Quitman	62.5	0.244	0.853	24,897	353	\$100M-500M	70.0	6,496	285	0
First Cmnty Bk of GA	Roberta	62.5	0.311	0.935	20,390	291	<\$100M	70.0	5,010	234	0
United Cmnty Bk	Blairsville	62.5	0.12	0.592	515,325	8,789	\$1B-\$10B	67.5	82,250	6,444	0
Commercial Banking Company	Hahira	62.5	0.235	0.891	26,745	342	\$100M-500M	62.5	5,345	236	0
Park Ave Bk	Valdosta	62.5	0.152	0.488	142,101	1,155	\$500M-\$1B	60.0	18,421	776	0.001
Georgia B&Tc of Augusta	Augusta	62.5	0.139	0.552	109,468	993	\$500M-\$1B	60.0	14,901	588	0
Patterson Bk	Patterson	62.5	0.286	0.726	27,088	315	<\$100M	57.5	5,308	208	0
Chestatee St Bk	Dawsonville	62.5	0.225	0.544	58,617	513	\$100M-500M	55.0	8,776	333	0.004

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		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Century Bk of Bartow Cty	Cartersville	62.5	0.315	0.746	32,133	293	\$100M-500M	55.0	4,923	177	0
Peoples Bk	Lithonia	62.5	0.237	0.665	49,526	396	\$100M-500M	47.5	6,321	249	0
Mcintosh Cmrl Bk	Carrollton	62.5	0.254	0.628	49,081	344	\$100M-500M	47.5	6,236	192	0
Firstcity Bk	Stockbridge	62.5	0.229	1	29,925	142	\$100M-500M	47.5	4,354	90	0
Gwinnett Bkg Co	Lawrenceville	62.5	0.212	0.7	73,447	395	\$100M-500M	32.5	4,910	159	0
Atlanta Bus Bk	Atlanta	62.5	0.332	0.555	47,527	275	\$100M-500M	32.5	3,703	138	0
Community Bk Pickens Cty	Jasper	62.5	0.264	0.764	46,770	246	\$100M-500M	25.0	2,899	94	0
Northeast Ga Bk	Lavonia	60.0	0.188	0.546	53,634	931	\$100M-500M	85.0	20,506	727	0
First Nb of S GA	Albany	60.0	0.266	0.706	26,515	315	<\$100M	65.0	6,122	225	0
Mount Vernon Bk	Mount Vernon	60.0	0.243	0.962	18,482	272	<\$100M	65.0	4,872	218	0
Bank of N GA	Alpharetta	60.0	0.149	0.367	405,389	3,049	\$1B-\$10B	62.5	52,865	1,580	0
Bank of Dooly	Vienna	60.0	0.247	0.93	18,087	327	<\$100M	62.5	3,568	282	0
Bank of Coweta	Newnan	60.0	0.164	0.579	60,129	605	\$100M-500M	57.5	9,169	397	0
Farmers & Mrch Bk	Eatonton	60.0	0.236	0.6	37,909	455	\$100M-500M	57.5	7,170	336	0.002
First Bk of Brunswick	Brunswick	60.0	0.229	0.759	33,687	366	\$100M-500M	57.5	5,940	254	0
First Nb of Griffin	Griffin	60.0	0.189	0.581	60,030	548	\$100M-500M	52.5	8,069	317	0.004
Seasons Bk	Blairsville	60.0	0.361	0.78	24,623	207	<\$100M	52.5	4,278	136	0
First Nb of Decatur Cty	Bainbridge	60.0	0.328	0.964	12,824	168	<\$100M	52.5	2,876	119	0
First St Bk	Stockbridge	60.0	0.155	0.454	94,000	717	\$500M-\$1B	50.0	10,453	448	0
Bank of Perry	Perry	60.0	0.263	0.832	30,994	233	\$100M-500M	50.0	4,855	132	0
Alliance Nb	Dalton	60.0	0.296	0.759	31,866	252	\$100M-500M	45.0	4,117	144	0
First Cmrc Cmnty Bk	Douglasville	60.0	0.281	0.714	39,134	225	\$100M-500M	32.5	3,364	110	0
First GA Cmnty Bk	Jackson	60.0	0.228	0.659	56,579	287	\$100M-500M	27.5	3,491	143	0
Colony Bk Wilcox	Rochelle	60.0	0.292	1	15,062	84	<\$100M	22.5	1,107	40	0
F&M B&Tc	Manchester	57.5	0.205	1	13,190	208	<\$100M	85.0	13,190	208	0
Bank Of Edison	Edison	57.5	0.27	1	9,951	195	<\$100M	82.5	9,951	195	0
First St Bk of Blakely	Blakely	57.5	0.167	0.592	38,314	781	\$100M-500M	77.5	12,765	643	0.002
Citizens Scty Bk	Tifton	57.5	0.214	0.599	36,401	568	\$100M-500M	70.0	9,358	441	0
Coastal Bk of GA	Brunswick	57.5	0.149	0.512	73,392	790	\$100M-500M	65.0	13,318	529	0
Peoples Bk	Winder	57.5	0.137	0.663	41,660	667	\$100M-500M	65.0	9,006	520	0
West GA Nb	Carrollton	57.5	0.152	0.57	76,981	818	\$500M-\$1B	62.5	12,412	551	0
Flag Bk	Atlanta	57.5	0.112	0.31	95,838	1,394	\$500M-\$1B	60.0	15,951	909	0
Crescent B&Tc	Jasper	57.5	0.141	0.471	92,622	942	\$500M-\$1B	60.0	15,175	555	0.002
Bartow Cty Bk	Cartersville	57.5	0.188	0.542	58,649	576	\$100M-500M	55.0	8,657	394	0.002
Gainesville B&Tc	Gainesville	57.5	0.135	0.464	88,657	698	\$500M-\$1B	47.5	9,044	397	0.002
First Amer B&Tc	Athens	57.5	0.205	0.699	50,072	305	\$100M-500M	35.0	4,669	163	0
Decatur First Bk	Decatur	57.5	0.25	0.847	36,623	189	\$100M-500M	25.0	2,458	79	0.001
Colony Bk of Dodge Cty	Eastman	57.5	0.3	0.873	22,187	138	<\$100M	22.5	1,518	59	0
Farmers St Bk	Lincolnton	55.0	0.174	1	17,005	286	<\$100M	90.0	17,005	286	0
Bank of Alapaha	Alapaha	55.0	0.157	1	12,476	268	<\$100M	85.0	12,476	268	0
Peoples Bk	Willacoochee	55.0	0.201	1	9,153	266	<\$100M	82.5	9,153	266	0
Citizens Bk of America	Americus	55.0	0.174	0.83	27,795	490	\$100M-500M	80.0	9,993	422	0
Citizens B&Tc	Eastman	55.0	0.141	1	21,610	350	\$100M-500M	75.0	7,908	292	0.002

Table 3A Expanded. Small Business Lending Institutions in Georgia Using Call Report Data, June 2005

Name	City	Small Business Lending (<\$1M)					Micro-Business Lending (<\$100k)				
		Total Rank	LSBL/TA	LSBL/TBL	LSBL\$ (1000)	LSBL#	Institution Asset Size	Total Rank	SSBL\$ (1000)	SSBL#	CRD/TA
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Columbus B&Tc	Columbus	55.0	0.054	0.318	276,045	1,988	\$1B-\$10B	70.0	117,372	1,385	0.051
Charterbank	West Point	55.0	0.071	0.546	67,349	1,397	\$500M-\$1B	65.0	16,831	994	0
Heritage First Bank	Rome	55.0	0.232	0.973	14,610	215	<\$100M	65.0	4,428	167	0
Habersham Bk	Clarksville	55.0	0.15	0.55	60,925	663	\$100M-500M	62.5	12,492	460	0
Infibank Na	Atlanta	55.0	0.008	1	2,348	2,688	\$100M-500M	60.0	2,348	2,688	0.637
Suntrust Bk	Atlanta	55.0	0.051	0.249	8,606,704	160,569	>\$10B	57.5	1,727,022	132,888	0
Morris St Bk	Dublin	55.0	0.246	0.668	28,818	313	\$100M-500M	55.0	5,569	222	0
Central B&Tc	Cordele	55.0	0.268	0.967	15,323	180	<\$100M	50.0	2,716	127	0
Riverside Bk	Marietta	55.0	0.132	0.481	78,590	697	\$500M-\$1B	47.5	9,105	359	0
First Chatham Bk	Savannah	55.0	0.181	0.631	45,410	338	\$100M-500M	42.5	5,853	202	0
Mountain Valley Cmnty Bk	Cleveland	55.0	0.307	0.826	20,153	154	<\$100M	40.0	2,660	96	0
Cohutta Bkg Co	Chatsworth	55.0	0.217	0.493	50,191	402	\$100M-500M	37.5	5,340	222	0
First Nb	Saint Marys	55.0	0.156	0.735	26,706	526	\$100M-500M	37.5	2,712	323	0.001
Buckhead Cmnty Bk Na	Atlanta	55.0	0.179	0.592	56,724	344	\$100M-500M	27.5	4,340	162	0
First Intercontinental Bk	Doraville	55.0	0.365	0.542	40,640	163	\$100M-500M	20.0	2,120	51	0
Stephens Federal Bank	Toccoa	55.0	0.177	0.957	34,647	131	\$100M-500M	10.0	0	0	0
Citizens St Bk of Taylor Cty	Reynolds	52.5	0.172	1	7,485	305	<\$100M	82.5	7,485	305	0
Southeastern Bk	Darien	52.5	0.117	0.641	45,887	631	\$100M-500M	62.5	10,128	448	0.002
Security Bk of Houston Cty	Perry	52.5	0.173	0.613	38,392	432	\$100M-500M	60.0	7,874	294	0
Bank of Hiwassee	Hiwassee	52.5	0.143	0.555	45,566	563	\$100M-500M	57.5	9,263	372	0
George D Warthen Bk	Sandersville	52.5	0.193	0.805	24,511	283	\$100M-500M	57.5	5,291	195	0.007
Freedom Bk of GA	Commerce	52.5	0.275	0.773	19,183	209	<\$100M	55.0	4,198	147	0
Carver St Bk	Savannah	52.5	0.25	1	7,676	108	<\$100M	52.5	1,924	74	0
Farmers Bk	Forsyth	52.5	0.237	0.818	19,581	212	<\$100M	50.0	3,851	150	0
Tifton Bkg Co	Tifton	52.5	0.32	0.813	12,173	152	<\$100M	40.0	2,114	65	0
Colony Bk Worth	Sylvester	52.5	0.218	0.711	33,647	251	\$100M-500M	37.5	3,759	137	0
Bank of Lafayette	Lafayette	50.0	0.084	1	13,162	302	\$100M-500M	87.5	13,162	302	0.004
Citizens Bk	Cairo	50.0	0.181	1	9,333	226	<\$100M	80.0	9,333	226	0
First St Bk of Randolph Cty	Cuthbert	50.0	0.205	0.869	9,651	303	<\$100M	72.5	4,380	274	0
Farmers & Mrch Bk	Sylvania	50.0	0.152	0.991	17,076	294	\$100M-500M	70.0	5,646	238	0
Colony Bank Quitman Fsb	Quitman	50.0	0.153	0.862	18,505	285	\$100M-500M	65.0	5,648	225	0
Oconee St Bk	Watkinsville	50.0	0.134	0.482	35,315	2,027	\$100M-500M	60.0	7,206	1,566	0.003
Rabun Cty Bk	Clayton	50.0	0.141	0.76	28,436	405	\$100M-500M	52.5	5,297	291	0
Security Bk of Bibb Cty	Macon	50.0	0.104	0.392	68,849	554	\$500M-\$1B	42.5	8,083	303	0
Sapelo Nb	Darien	50.0	0.265	0.822	16,178	159	<\$100M	42.5	2,672	93	0
Colony Bk of Fitzgerald	Fitzgerald	50.0	0.219	0.638	38,779	256	\$100M-500M	40.0	5,264	124	0
Georgian Bk	Powder Springs	50.0	0.093	0.276	88,643	473	\$500M-\$1B	32.5	6,176	182	0
Georgia St Bk	Mableton	50.0	0.158	0.526	56,754	379	\$100M-500M	32.5	4,967	200	0
Peoples Bk	Eatonton	50.0	0.186	0.937	24,170	171	\$100M-500M	32.5	2,444	93	0
Security Exch Bk	Marietta	50.0	0.255	0.611	27,761	199	\$100M-500M	30.0	2,987	101	0
Ebank	Atlanta	50.0	0.162	1	23,864	170	\$100M-500M	22.5	1,594	74	0
Colony Bk of Ashburn	Ashburn	50.0	0.184	0.557	57,056	278	\$100M-500M	20.0	3,028	102	0
First Nb of Forsyth Cty	Cumming	50.0	0.27	0.762	27,262	113	\$100M-500M	17.5	1,674	41	0

Table 3A Expanded. Small Business Lending Institutions in Georgia Using Call Report Data, June 2005

Name	City	Small Business Lending (<\$1M)					Micro-Business Lending (<\$100k)				
		Total Rank	LSBL/TA	LSBL/TBL	LSBL\$ (1000)	LSBL#	Institution Asset Size	Total Rank	SSBL\$ (1000)	SSBL#	CRD/TA
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Bank of Newington	Newington	47.5	0.175	0.864	14,403	282	<\$100M	67.5	5,019	241	0
Bank of Upson	Thomaston	47.5	0.119	0.65	31,399	490	\$100M-500M	65.0	8,299	379	0.007
Gordon Bk	Gordon	47.5	0.221	1	8,783	81	<\$100M	60.0	3,256	52	0
Liberty B&Tc	Toccoa	47.5	0.268	0.935	6,364	105	<\$100M	60.0	2,285	82	0
First Nb of GA	Buchanan	47.5	0.156	0.597	29,971	373	\$100M-500M	57.5	7,188	277	0
Citizens Bk	Nashville	47.5	0.097	1	15,127	204	\$100M-500M	57.5	5,610	157	0
Citizens First Bk	Rome	47.5	0.162	0.535	43,761	391	\$100M-500M	52.5	7,858	257	0
First Nb of Chattooga Cty	Summerville	47.5	0.203	1	8,877	111	<\$100M	52.5	2,478	81	0.003
National Bk of Gainesville	Gainesville	47.5	0.182	1	7,740	99	<\$100M	52.5	2,232	76	0
Heritagebank of The S	Albany	47.5	0.119	0.665	43,575	378	\$100M-500M	47.5	6,605	237	0
Spivey St Bk	Swainsboro	47.5	0.202	0.737	20,048	229	<\$100M	45.0	3,612	165	0
Farmers & Mrch Cmnty Bk	Senoia	47.5	0.238	0.801	16,637	183	<\$100M	45.0	3,132	121	0
Bank of GA	Peachtree City	47.5	0.16	0.558	41,331	321	\$100M-500M	42.5	5,877	207	0.001
Citizens Tr Bk	Atlanta	47.5	0.153	0.451	50,689	342	\$100M-500M	40.0	6,358	173	0.003
Flint River Nb	Camilla	47.5	0.246	1	4,095	42	<\$100M	37.5	707	27	0
First Nb of Barnesville	Barnesville	47.5	0.223	0.729	25,966	179	\$100M-500M	32.5	2,977	102	0
Bank of Thomas Cty	Thomasville	47.5	0.278	0.88	11,604	101	<\$100M	32.5	1,376	58	0
First Cherokee St Bk	Woodstock	47.5	0.165	0.373	49,069	347	\$100M-500M	27.5	3,961	162	0
First Nb of Gwinnett	Duluth	47.5	0.187	0.73	29,071	183	\$100M-500M	22.5	2,161	85	0
First Cap Bk	Norcross	47.5	0.11	0.335	74,097	447	\$500M-\$1B	17.5	2,086	94	0
Bank of Dawson	Dawson	45.0	0.119	1	10,142	311	<\$100M	82.5	10,142	311	0
Bank of Camilla	Camilla	45.0	0.177	0.692	13,226	352	<\$100M	70.0	5,120	311	0.005
First Nb of The S	Milledgeville	45.0	0.147	0.746	26,479	283	\$100M-500M	45.0	4,342	179	0.003
First Bk of Coastal GA	Pembroke	45.0	0.175	0.818	17,634	196	\$100M-500M	45.0	3,080	149	0.002
Citizens Nb of Quitman	Quitman	45.0	0.179	0.857	15,610	188	<\$100M	40.0	2,479	146	0
Fidelity Bk	Norcross	45.0	0.045	0.332	60,929	449	\$1B-\$10B	35.0	7,337	251	0
Neighborhood Cmnty Bk	Newnan	45.0	0.217	0.55	36,070	230	\$100M-500M	32.5	3,896	128	0
Neighbors Bk	Alpharetta	45.0	0.283	0.52	26,701	116	<\$100M	22.5	2,258	50	0
First Piedmont Bk	Winder	45.0	0.204	0.83	18,007	109	<\$100M	20.0	1,298	59	0
Cornerstonebank	Atlanta	45.0	0.197	0.679	24,856	129	\$100M-500M	17.5	1,451	39	0
Commercial Bk	Crawford	42.5	0.108	1	8,884	248	<\$100M	80.0	8,884	248	0
Bank of Lenox	Lenox	42.5	0.157	1	5,864	59	<\$100M	70.0	5,864	59	0
First Nb of Waynesboro	Waynesboro	42.5	0.138	0.921	11,518	263	<\$100M	65.0	3,963	226	0.003
Horizon Bk	Duluth	42.5	0.115	0.74	26,876	284	\$100M-500M	52.5	6,014	206	0
First Nb of Polk Cty	Cedartown	42.5	0.121	0.818	19,445	267	\$100M-500M	52.5	4,642	203	0
Oglethorpe Bk	Brunswick	42.5	0.165	0.816	19,244	182	\$100M-500M	42.5	3,283	123	0
Community Tr Bk	Hiram	42.5	0.169	0.438	39,257	301	\$100M-500M	35.0	4,337	169	0
Community Cap Bk	Jonesboro	42.5	0.196	0.779	21,139	150	\$100M-500M	30.0	2,260	87	0
Peoples Cmnty Nb	Bremen	42.5	0.244	0.865	6,380	44	<\$100M	30.0	919	26	0
United Amer Bk Na	Atlanta	42.5	0.188	0.671	25,521	154	\$100M-500M	22.5	2,249	67	0
Piedmont Cmnty Bk	Gray	42.5	0.247	0.678	18,771	89	<\$100M	20.0	1,355	41	0
Bank of Dade	Trenton	40.0	0.121	1	9,342	165	<\$100M	75.0	9,342	165	0
First Peoples Bk	Pine Mountain	40.0	0.163	0.918	11,601	176	<\$100M	65.0	4,597	139	0

Table 3A Expanded. Small Business Lending Institutions in Georgia Using Call Report Data, June 2005

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		Total Rank	LSBL/TA	LSBL/TBL	LSBL\$ (1000)	LSBL#	Institution Asset Size	Total Rank	SSBL\$ (1000)	SSBL#	CRD/TA
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Cairo Bkg Co	Cairo	40.0	0.148	0.84	13,176	217	<\$100M	57.5	4,068	185	0
Merchants & Farmers Bk	Donalsonville	40.0	0.131	0.791	11,588	265	<\$100M	57.5	3,948	223	0
First Bk of Dalton	Dalton	40.0	0.186	0.537	20,487	269	\$100M-500M	52.5	4,505	169	0
Douglas Cty Bk	Douglasville	40.0	0.117	0.557	36,903	374	\$100M-500M	47.5	6,231	254	0
United Scty Bk	Sparta	40.0	0.195	0.627	18,845	195	<\$100M	45.0	3,523	125	0
Community Bk of GA	Baxley	40.0	0.235	0.788	5,566	76	<\$100M	45.0	1,245	53	0
Heritage Bk	Jonesboro	40.0	0.096	0.294	35,167	449	\$100M-500M	42.5	6,941	253	0
Woodbury Bkg Co	Woodbury	40.0	0.219	1	4,229	60	<\$100M	42.5	1,037	39	0
West Cent Ga Bk	Thomaston	40.0	0.151	0.982	12,766	121	<\$100M	37.5	2,060	79	0.003
Community B&Tc-Troup	La Grange	40.0	0.186	0.681	19,694	158	\$100M-500M	35.0	2,682	96	0
Mountain Heritage Bk	Clayton	40.0	0.114	1	7,596	111	<\$100M	35.0	1,199	98	0
NB Na	Commerce	40.0	0.038	1	15,258	142	\$100M-500M	32.5	2,496	99	0
Citizens St Bk	Kingsland	40.0	0.227	0.749	10,502	80	<\$100M	32.5	1,407	44	0
Home Town Bk of Villa Rica	Villa Rica	40.0	0.152	0.623	34,548	246	\$100M-500M	30.0	3,518	129	0
Southern Nb	Marietta	40.0	0.158	0.47	42,746	244	\$100M-500M	20.0	3,014	108	0
Bankers Bk	Atlanta	40.0	0.038	0.223	71,848	301	\$1B-\$10B	12.5	1,196	28	0.028
Bank of Hancock Cty	Sparta	37.5	0.122	1	9,672	170	<\$100M	80.0	9,672	170	0
Peoples St Bk	Jeffersonville	37.5	0.153	1	3,977	56	<\$100M	62.5	3,977	56	0
Southern Horizon Bk	Leary	37.5	0.129	1	2,499	38	<\$100M	60.0	2,499	38	0
First Nation Bk	Covington	37.5	0.068	0.452	30,773	402	\$100M-500M	55.0	9,577	254	0
Greenville Bkg Co	Greenville	37.5	0.136	1.001	3,433	53	<\$100M	55.0	2,593	39	0.002
New Horizons Bk	East Ellijay	37.5	0.207	0.648	13,230	107	<\$100M	30.0	1,720	73	0
United B&Tc	Rockmart	37.5	0.196	0.676	15,217	128	<\$100M	25.0	1,574	73	0
Hamilton St Bk	Braselton	37.5	0.195	0.757	14,172	87	<\$100M	25.0	1,319	39	0
Highland Cmrl Bk	Marietta	37.5	0.278	0.593	13,250	47	<\$100M	10.0	377	15	0
Wheeler Cty St Bk	Alamo	35.0	0.07	1	4,123	69	<\$100M	60.0	4,123	69	0
Barwick Bkg Co	Barwick	35.0	0.1	1	1,113	58	<\$100M	57.5	1,113	58	0
Citizens Bk of Cochran	Cochran	35.0	0.196	0.512	15,448	218	<\$100M	50.0	3,672	173	0
Century B&Tc	Milledgeville	35.0	0.115	0.779	15,679	226	\$100M-500M	45.0	3,428	162	0.009
Atlantic Nb	Brunswick	35.0	0.142	0.623	21,904	222	\$100M-500M	40.0	4,010	126	0
Rossville Bk	Rossville	35.0	0.193	0.535	18,635	174	<\$100M	35.0	2,964	107	0
Community Bk	Loganville	35.0	0.077	0.693	28,283	225	\$100M-500M	27.5	2,900	144	0
First Bk of Henry Cty	Mcdonough	35.0	0.132	0.559	28,050	189	\$100M-500M	25.0	2,988	115	0
Piedmont Bk of GA	Atlanta	35.0	0.158	0.454	28,640	136	\$100M-500M	17.5	2,055	52	0
First Nb	Savannah	35.0	0.169	0.579	24,376	117	\$100M-500M	17.5	1,821	49	0
Community Bk of W GA	Villa Rica	35.0	0.206	0.565	18,335	118	<\$100M	17.5	1,469	60	0
Northwest B&Tc	Acworth	35.0	0.181	0.723	9,924	65	<\$100M	15.0	760	28	0
Planters & Citizens Bk	Camilla	32.5	0.13	0.676	10,349	257	<\$100M	60.0	3,951	223	0
Enterprise Bkg Co	Abbeville	32.5	0.122	1	2,089	55	<\$100M	60.0	2,089	55	0
Wilkinson Cty Bk	Irwinton	32.5	0.081	1	2,760	40	<\$100M	57.5	2,760	40	0
Jones Cty Bk	Haddock	32.5	0.092	1	546	39	<\$100M	52.5	546	39	0
Citizens Bank & Trust Inc.	Trenton	32.5	0.1	0.947	6,497	85	<\$100M	47.5	2,276	65	0
Peoples Bk of Talbotton	Talbotton	32.5	0.091	1	1,636	36	<\$100M	45.0	876	29	0

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Name	City	Small Business Lending (<\$1M)					Micro-Business Lending (<\$100k)				
		Total Rank	LSBL/TA	LSBL/TBL	LSBL\$ (1000)	LSBL#	Institution Asset Size	Total Rank	SSBL\$ (1000)	SSBL#	CRD/TA
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Community Bk of Rockmart	Rockmart	32.5	0.069	1	782	7	<\$100M	40.0	391	5	0
Legacy St Bk	Loganville	32.5	0.079	1	1,768	18	<\$100M	37.5	663	12	0
Georgia Community Bank	Dalton	32.5	0.002	0.006	88	15,877	<\$100M	32.5	43	1,619	0
First Nb West Metro	Dallas	32.5	0.135	0.544	18,104	189	\$100M-500M	30.0	2,205	124	0
Security Bk of N Metro	Woodstock	32.5	0.165	0.488	27,618	151	\$100M-500M	25.0	2,926	76	0
Elberton Fs & LA	Elberton	32.5	0.034	1	768	8	<\$100M	25.0	144	4	0
Georgia Tr Bk	Buford	32.5	0.032	1	720	7	<\$100M	25.0	130	3	0
North GA Bk	Watkinsville	32.5	0.119	0.784	14,085	113	\$100M-500M	22.5	1,411	69	0
First Coweta Bk	Newnan	32.5	0.197	0.643	11,934	75	<\$100M	22.5	1,227	40	0
Georgia Cmrc Bk	Atlanta	32.5	0.138	0.69	17,934	104	\$100M-500M	12.5	995	39	0
Southern Bk	Sardis	30.0	0.157	0.623	10,615	177	<\$100M	60.0	4,044	146	0
Wilcox Cty St Bk	Abbeville	30.0	0.067	1	2,996	41	<\$100M	57.5	2,996	41	0
Citizens Exch Bk	Pearson	30.0	0.072	1	1,844	57	<\$100M	42.5	787	54	0
Rochelle St Bk	Rochelle	30.0	0.032	1	543	17	<\$100M	42.5	543	17	0
Georgia Cent Bk	Social Circle	30.0	0.113	0.831	9,810	108	<\$100M	35.0	1,822	80	0
Bank of Chickamauga	Chickamauga	30.0	0.018	1	1,085	15	<\$100M	35.0	1,085	15	0
Talbot St Bk	Fayetteville	30.0	0.014	1	1,174	18	<\$100M	25.0	221	13	0
GA Bkg Co	Atlanta	30.0	0.073	0.829	15,344	106	\$100M-500M	22.5	1,624	50	0
Integrity Bk	Alpharetta	30.0	0.075	0.222	44,652	132	\$500M-\$1B	12.5	1,463	36	0
Family Bank	Pelham	27.5	0.117	0.695	8,681	135	<\$100M	52.5	3,282	113	0
Banksouth	Greensboro	27.5	0.087	0.467	20,088	230	\$100M-500M	42.5	4,601	169	0
Tattnall Bk	Reidsville	27.5	0.156	0.625	8,348	93	<\$100M	35.0	1,896	64	0
First Bk of Pike	Molena	27.5	0.084	0.869	2,794	38	<\$100M	35.0	1,005	25	0
Homestead Bk	Suwanee	27.5	0.111	0.581	19,537	66	\$100M-500M	10.0	916	24	0
Adel Bkg Co	Adel	25.0	0.15	0.484	12,122	210	<\$100M	47.5	3,399	139	0
Southwest GA Bk	Moultrie	25.0	0.048	0.318	14,395	275	\$100M-500M	37.5	4,203	223	0.006
First Scty Nb	Norcross	25.0	0.043	0.793	5,263	101	\$100M-500M	32.5	1,300	78	0
Atlantic Coast Federal	Waycross	25.0	0.044	0.471	30,261	109	\$500M-\$1B	10.0	783	24	0
American Tr Bk	Roswell	25.0	0.16	0.386	16,178	66	\$100M-500M	10.0	626	10	0
Midtown B&Tc	Atlanta	25.0	0.167	0.624	10,503	38	<\$100M	10.0	190	8	0
American United Bk	Lawrenceville	25.0	0.138	0.707	2,623	5	<\$100M	10.0	99	1	0
Mountain St Bk	Dawsonville	22.5	0.144	0.429	13,410	123	<\$100M	40.0	3,209	80	0
First Madison B&Tc	Colbert	22.5	0.148	0.677	2,674	36	<\$100M	32.5	653	20	0
Bank of Soperton	Soperton	22.5	0.099	0.7	4,736	63	<\$100M	22.5	690	46	0
Newton Federal Bank	Covington	20.0	0.039	0.682	9,165	31	\$100M-500M	10.0	275	7	0
Pelham Bkg Co	Pelham	17.5	0.078	0.552	4,129	129	<\$100M	45.0	1,889	116	0
Peach St B&Tc	Gainesville	17.5	0.105	0.608	2,238	25	<\$100M	40.0	875	18	0
Thomas County Fs & LA	Thomasville	17.5	0.043	0.564	12,960	58	\$100M-500M	15.0	1,267	22	0
Lanier Cmnty Bk	Buford	17.5	0.103	0.44	11,682	75	\$100M-500M	10.0	1,074	39	0
First Fs&La of Valdosta	Valdosta	12.5	0.024	0.561	3,678	37	\$100M-500M	22.5	986	24	0
Vidalia Federal Savings Bank	Vidalia	10.0	0.008	0.194	1,652	3	\$100M-500M	10.0	0	0	0
Amvescap Nat Tc	Atlanta	NR	0	.	0	0	\$100M-500M	NR	0	0	0
RBC Centura Card Bk	Atlanta	NR	.	.	.	.	<\$100M	NR	.	.	0.459

Table 3A Expanded. Small Business Lending Institutions in Georgia Using Call Report Data, June 2005

Name	City	Small Business Lending (<\$1M)					Institution Asset Size	Micro-Business Lending (<\$100k)			CRD/TA (10)
		Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL\$ (1000) (4)	LSBL# (5)		Total Rank (7)	SSBL\$ (1000) (8)	SSBL# (9)	
Cedar Hill Nb	Lawrenceville	NR	0	.	0	0	<\$100M	NR	0	0	0.083
Belk Nb	Lawrenceville	NR	0	.	0	0	<\$100M	NR	0	0	0.177

Note: 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 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.

Table 3B Expanded. Micro Business Lending Institutions in Georgia Using Call Report Data, June 2005

Name of Lending Institutions	State	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1000) (8)	LSBL# (9)	CRD/TA (10)
Farmers & Mrch Bk	GA	100.0	0.392	1	88,831	1,025	\$100M-500M	100.0	88,831	1,025	0.005
State Bk of Cochran	GA	100.0	0.284	1	43,888	974	\$100M-500M	85.0	43,888	974	0
Glennville Bk	GA	100.0	0.18	1	19,889	869	\$100M-500M	67.5	19,889	869	0
First NB of Chatsworth	GA	97.5	0.313	1	42,203	699	\$100M-500M	85.0	42,203	699	0.002
Waycross B&TC	GA	97.5	0.359	1	37,702	470	\$100M-500M	82.5	37,702	470	0.003
Claxton Bk	GA	97.5	0.315	1	31,260	696	<\$100M	82.5	31,260	696	0
Netbank	GA	97.5	0.078	1	383,225	10,182	\$1B-\$10B	77.5	383,225	10,182	0
Citizens Bk Washington Cty	GA	97.5	0.199	1	29,302	706	\$100M-500M	75.0	29,302	706	0.002
Citizens Cmnty Bk	GA	97.5	0.273	1	24,617	563	<\$100M	75.0	24,617	563	0
Central Bk of GA	GA	95.0	0.295	1	55,493	689	\$100M-500M	85.0	55,493	689	0
Citizens Bk of Swainsboro	GA	95.0	0.376	1	37,674	500	\$100M-500M	80.0	37,674	500	0
Commercial St Bk	GA	95.0	0.27	1	21,006	433	<\$100M	72.5	21,006	433	0
First Cmnty Bk of Tifton	GA	92.5	0.085	0.253	22,168	850	\$100M-500M	80.0	66,187	1,098	0
South GA Bkg Co	GA	92.5	0.097	0.348	17,212	951	\$100M-500M	77.5	43,671	1,096	0
BB&T Bankcard Corp	GA	92.5	0.109	0.875	14,922	37,816	\$100M-500M	67.5	17,055	38,347	0.644
Farmers St Bk	GA	92.5	0.278	1	14,624	364	<\$100M	67.5	14,624	364	0
First NB S	GA	92.5	0.106	0.294	26,772	1,176	\$100M-500M	65.0	51,696	1,376	0
Merchants & Farmers Bk	GA	92.5	0.201	1	24,903	345	\$100M-500M	65.0	24,903	345	0
Bank of Dudley	GA	90.0	0.112	0.254	14,348	1,395	\$100M-500M	90.0	53,639	1,747	0.009
Gateway B&TC	GA	90.0	0.1	0.256	17,784	776	\$100M-500M	87.5	63,891	944	0.001
Farmers St Bk	GA	90.0	0.129	0.303	14,298	596	\$100M-500M	82.5	43,751	745	0
Citizens Bk	GA	90.0	0.128	0.428	14,298	375	\$100M-500M	80.0	33,445	456	0
First NB&TC	GA	90.0	0.066	0.23	36,915	1,623	\$500M-\$1B	77.5	117,984	2,004	0
Bank of Eastman	GA	90.0	0.077	0.245	16,714	759	\$100M-500M	75.0	53,336	921	0.002
Bank of Hazlehurst	GA	90.0	0.124	0.336	10,199	468	<\$100M	75.0	28,382	575	0
Tippins B&TC	GA	90.0	0.309	1	15,742	342	<\$100M	67.5	15,742	342	0
Sumter B&TC	GA	90.0	0.114	0.352	21,205	398	\$100M-500M	65.0	43,533	504	0
First St Bk	GA	90.0	0.236	1	21,254	337	<\$100M	62.5	21,254	337	0
Farmers St Bk	GA	90.0	0.174	1	17,005	286	<\$100M	55.0	17,005	286	0
Community B&TC	GA	87.5	0.069	0.182	50,608	2,010	\$500M-\$1B	85.0	208,917	2,810	0.003
Altamaha B&TC	GA	87.5	0.097	0.336	11,969	665	\$100M-500M	77.5	34,606	767	0
Plantersfirst	GA	87.5	0.059	0.191	20,061	1,114	\$100M-500M	67.5	66,507	1,328	0
Jasper Bkg Co	GA	87.5	0.07	0.278	16,625	832	\$100M-500M	67.5	42,955	1,048	0
Durden Bkg Co	GA	87.5	0.108	0.476	11,686	590	\$100M-500M	67.5	23,956	658	0
Farmers & Mrch Bk	GA	87.5	0.059	0.371	14,631	563	\$100M-500M	65.0	37,622	684	0.001
Bank of Lafayette	GA	87.5	0.084	1	13,162	302	\$100M-500M	50.0	13,162	302	0.004
Citizens B&TC of W GA	GA	85.0	0.052	0.205	27,232	914	\$500M-\$1B	92.5	132,626	1,458	0
1st GA Bkg Co	GA	85.0	0.08	0.219	17,588	515	\$100M-500M	82.5	66,024	761	0
Monroe Cty Bk	GA	85.0	0.137	0.435	11,327	332	<\$100M	72.5	26,012	403	0
Community NB	GA	85.0	0.075	0.339	10,021	550	\$100M-500M	65.0	27,960	647	0.003

Table 3B Expanded. Micro Business Lending Institutions in Georgia Using Call Report Data, June 2005

Name of Lending Institutions	State	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1000) (8)	LSBL# (9)	CRD/TA (10)
Security St Bk	GA	85.0	0.324	1	12,927	173	<\$100M	62.5	12,927	173	0
Four Cty Bk	GA	85.0	0.346	1	13,793	259	<\$100M	62.5	13,793	259	0
Northeast GA Bk	GA	85.0	0.072	0.209	20,506	727	\$100M-500M	60.0	53,634	931	0
F&M B&TC	GA	85.0	0.205	1	13,190	208	<\$100M	57.5	13,190	208	0
Bank of Alapaha	GA	85.0	0.157	1	12,476	268	<\$100M	55.0	12,476	268	0
Georgia B&TC	GA	82.5	0.051	0.145	21,844	736	\$100M-500M	100.0	150,670	1,079	0
First Southern NB	GA	82.5	0.103	0.233	10,837	393	\$100M-500M	82.5	44,273	557	0
Greater Rome Bk	GA	82.5	0.076	0.216	11,557	468	\$100M-500M	80.0	48,211	630	0
Sea Island Bk	GA	82.5	0.051	0.147	21,954	1,019	\$100M-500M	70.0	83,972	1,318	0
Montgomery B&TC	GA	82.5	0.072	0.277	12,246	500	\$100M-500M	65.0	37,088	612	0
Bank of Edison	GA	82.5	0.27	1	9,951	195	<\$100M	57.5	9,951	195	0
Peoples Bk	GA	82.5	0.201	1	9,153	266	<\$100M	55.0	9,153	266	0
Citizens St Bk of Taylor Cty	GA	82.5	0.172	1	7,485	305	<\$100M	52.5	7,485	305	0
Bank of Dawson	GA	82.5	0.119	1	10,142	311	<\$100M	45.0	10,142	311	0
Peoplesouth Bk	GA	80.0	0.05	0.148	17,698	784	\$100M-500M	85.0	96,223	1,118	0
Peoples Bk	GA	80.0	0.075	0.207	12,794	662	\$100M-500M	80.0	48,785	858	0
United NB	GA	80.0	0.076	0.255	8,739	393	\$100M-500M	80.0	34,284	510	0
Merchants & Citizens Bk	GA	80.0	0.074	0.315	7,886	389	\$100M-500M	65.0	23,914	470	0
Citizens Bk of America	GA	80.0	0.063	0.298	9,993	422	\$100M-500M	55.0	27,795	490	0
Citizens Bk	GA	80.0	0.181	1	9,333	226	<\$100M	50.0	9,333	226	0
Commercial Bk	GA	80.0	0.108	1	8,884	248	<\$100M	42.5	8,884	248	0
Bank of Hancock Cty	GA	80.0	0.122	1	9,672	170	<\$100M	37.5	9,672	170	0
Commercial Bk	GA	77.5	0.052	0.127	24,483	615	\$100M-500M	95.0	189,947	1,014	0
Brand Bkg Co	GA	77.5	0.039	0.124	28,282	2,452	\$500M-\$1B	92.5	225,644	2,938	0
Sunmark Cmnty Bk	GA	77.5	0.066	0.186	9,521	372	\$100M-500M	80.0	45,004	533	0.009
Bank of Madison	GA	77.5	0.058	0.227	10,867	387	\$100M-500M	72.5	42,621	537	0
Bank of Lumber City	GA	77.5	0.296	1	6,738	197	<\$100M	62.5	6,738	197	0
First St Bk of Blakely	GA	77.5	0.056	0.197	12,765	643	\$100M-500M	57.5	38,314	781	0.002
Darby B&TC	GA	75.0	0.048	0.086	25,379	1,082	\$500M-\$1B	82.5	173,179	1,670	0
Community Bkg Co of Fitzgerald	GA	75.0	0.078	0.239	6,585	352	<\$100M	77.5	27,551	451	0
Pinnacle Bk	GA	75.0	0.038	0.167	14,607	638	\$100M-500M	72.5	69,441	892	0
South GA Bk	GA	75.0	0.079	0.202	6,700	364	<\$100M	72.5	28,290	471	0
United Bk	GA	75.0	0.035	0.155	19,542	850	\$500M-\$1B	70.0	85,149	1,162	0
Albany B&TC NA	GA	75.0	0.062	0.228	11,218	315	\$100M-500M	70.0	42,890	459	0
Citizens B&TC	GA	75.0	0.052	0.366	7,908	292	\$100M-500M	55.0	21,610	350	0.002
Bank of Dade	GA	75.0	0.121	1	9,342	165	<\$100M	40.0	9,342	165	0
Bank of Terrell	GA	72.5	0.067	0.199	7,741	353	\$100M-500M	85.0	38,946	462	0
Heritage Bk	GA	72.5	0.04	0.156	12,277	643	\$100M-500M	75.0	63,074	863	0.003
Farmers & Mrch Bk	GA	72.5	0.05	0.206	9,212	459	\$100M-500M	72.5	41,337	610	0
Alma Exch B&TC	GA	72.5	0.09	0.187	6,863	305	<\$100M	72.5	29,421	408	0.006
Peoples B&TC	GA	72.5	0.035	0.134	13,164	801	\$100M-500M	70.0	68,271	1,016	0

Table 3B Expanded. Micro Business Lending Institutions in Georgia Using Call Report Data, June 2005

Name of Lending Institutions	State	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1000) (8)	LSBL# (9)	CRD/TA (10)
Bryan B&TC	GA	72.5	0.059	0.175	9,488	234	\$100M-500M	70.0	44,891	370	0
First Citizens Bk	GA	72.5	0.071	0.234	5,551	366	<\$100M	70.0	22,979	425	0
Athens First B&TC	GA	72.5	0.036	0.136	37,026	676	\$1B-\$10B	67.5	172,699	1,131	0
First St B&TC Valdosta	GA	72.5	0.04	0.118	15,458	475	\$100M-500M	67.5	78,047	768	0
CB&T Bk of Middle GA	GA	72.5	0.039	0.121	16,057	566	\$100M-500M	65.0	77,239	813	0
Appalachian Cmnty Bk	GA	72.5	0.034	0.154	17,555	685	\$500M-\$1B	62.5	76,089	923	0.009
First St Bk of Randolph Cty	GA	72.5	0.093	0.395	4,380	274	<\$100M	50.0	9,651	303	0
Citizens Bk of Effingham	GA	70.0	0.052	0.203	7,712	375	\$100M-500M	80.0	38,073	493	0
Satilla Cmnty Bk	GA	70.0	0.096	0.179	7,620	276	<\$100M	77.5	39,742	409	0
Peoples Bk	GA	70.0	0.1	0.211	6,205	250	<\$100M	72.5	28,052	366	0
Security B&TC of Albany	GA	70.0	0.039	0.108	13,880	646	\$100M-500M	67.5	79,898	963	0
Commercial B&TC Troup Cty	GA	70.0	0.055	0.143	11,600	345	\$100M-500M	65.0	50,698	538	0
Heritage Cmnty Bk	GA	70.0	0.064	0.223	6,496	285	\$100M-500M	62.5	24,897	353	0
First Cmnty Bk of GA	GA	70.0	0.077	0.23	5,010	234	<\$100M	62.5	20,390	291	0
Citizens Scty Bk	GA	70.0	0.055	0.154	9,358	441	\$100M-500M	57.5	36,401	568	0
Columbus B&TC	GA	70.0	0.023	0.135	117,372	1,385	\$1B-\$10B	55.0	276,045	1,988	0.051
Farmers & Mrch Bk	GA	70.0	0.05	0.328	5,646	238	\$100M-500M	50.0	17,076	294	0
Bank of Camilla	GA	70.0	0.069	0.268	5,120	311	<\$100M	45.0	13,226	352	0.005
Bank of Lenox	GA	70.0	0.157	1	5,864	59	<\$100M	42.5	5,864	59	0
Thomasville NB	GA	67.5	0.04	0.133	10,197	381	\$100M-500M	77.5	64,993	649	0
Exchange Bk	GA	67.5	0.053	0.159	9,600	257	\$100M-500M	77.5	57,739	366	0
Security Bk of Jones Cty	GA	67.5	0.036	0.143	10,137	371	\$100M-500M	70.0	55,394	544	0
Bank of Early	GA	67.5	0.069	0.277	4,733	233	<\$100M	67.5	17,085	290	0
Pineland St Bk	GA	67.5	0.084	0.215	5,090	241	<\$100M	67.5	21,019	316	0
Northwest GA Bk	GA	67.5	0.035	0.103	17,831	653	\$500M-\$1B	65.0	89,922	938	0.002
First Bk of GA	GA	67.5	0.039	0.103	13,648	461	\$100M-500M	65.0	75,476	703	0
American Bkg Co	GA	67.5	0.049	0.135	8,874	433	\$100M-500M	65.0	42,802	589	0
United Cmnty Bk	GA	67.5	0.019	0.094	82,250	6,444	\$1B-\$10B	62.5	515,325	8,789	0
Bank of Newington	GA	67.5	0.061	0.301	5,019	241	<\$100M	47.5	14,403	282	0
Guardian Bk	GA	65.0	0.059	0.161	6,113	255	\$100M-500M	75.0	37,778	399	0.001
Douglas NB	GA	65.0	0.068	0.164	6,422	228	<\$100M	75.0	37,817	370	0
Citizens Bk of Forsyth Cty	GA	65.0	0.048	0.163	7,436	301	\$100M-500M	72.5	39,905	424	0
Mcintosh St Bk	GA	65.0	0.033	0.134	11,224	457	\$100M-500M	70.0	64,204	682	0
Peoples St B&TC	GA	65.0	0.087	0.159	5,301	255	<\$100M	67.5	27,427	354	0
Bank of Wrightsville	GA	65.0	0.067	0.23	4,691	193	<\$100M	65.0	20,084	265	0.003
First NB of S GA	GA	65.0	0.062	0.163	6,122	225	<\$100M	60.0	26,515	315	0
Mount Vernon Bk	GA	65.0	0.064	0.254	4,872	218	<\$100M	60.0	18,482	272	0
Coastal Bk of GA	GA	65.0	0.027	0.093	13,318	529	\$100M-500M	57.5	73,392	790	0
Peoples Bk	GA	65.0	0.03	0.143	9,006	520	\$100M-500M	57.5	41,660	667	0
Charterbank	GA	65.0	0.018	0.137	16,831	994	\$500M-\$1B	55.0	67,349	1,397	0
Heritage First Bank	GA	65.0	0.07	0.295	4,428	167	<\$100M	55.0	14,610	215	0

Table 3B Expanded. Micro Business Lending Institutions in Georgia Using Call Report Data, June 2005

Name of Lending Institutions	State	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1000) (8)	LSBL# (9)	CRD/TA (10)
Colony Bank Quitman FSB	GA	65.0	0.047	0.263	5,648	225	\$100M-500M	50.0	18,505	285	0
Bank of Upson	GA	65.0	0.031	0.172	8,299	379	\$100M-500M	47.5	31,399	490	0.007
First NB of Waynesboro	GA	65.0	0.048	0.317	3,963	226	<\$100M	42.5	11,518	263	0.003
First Peoples Bk	GA	65.0	0.065	0.364	4,597	139	<\$100M	40.0	11,601	176	0
First Bk of The S	GA	62.5	0.029	0.068	13,033	543	\$100M-500M	75.0	115,445	947	0
Primesouth Bk	GA	62.5	0.038	0.106	10,360	420	\$100M-500M	72.5	68,589	609	0.002
Unity NB	GA	62.5	0.045	0.114	9,778	348	\$100M-500M	70.0	56,026	534	0
Commercial Banking Company	GA	62.5	0.047	0.178	5,345	236	\$100M-500M	62.5	26,745	342	0
Bank of N GA	GA	62.5	0.019	0.048	52,865	1,580	\$1B-\$10B	60.0	405,389	3,049	0
Bank of Dooly	GA	62.5	0.049	0.183	3,568	282	<\$100M	60.0	18,087	327	0
West GA NB	GA	62.5	0.024	0.092	12,412	551	\$500M-\$1B	57.5	76,981	818	0
Habersham Bk	GA	62.5	0.031	0.113	12,492	460	\$100M-500M	55.0	60,925	663	0
Southeastern Bk	GA	62.5	0.026	0.142	10,128	448	\$100M-500M	52.5	45,887	631	0.002
Peoples St Bk	GA	62.5	0.153	1	3,977	56	<\$100M	37.5	3,977	56	0
National Bk of Walton Cty	GA	60.0	0.035	0.114	8,388	369	\$100M-500M	90.0	73,481	565	0
Capital Bk	GA	60.0	0.043	0.14	6,609	339	\$100M-500M	80.0	45,641	464	0
First NB of Coffee Cty	GA	60.0	0.054	0.118	6,676	237	\$100M-500M	75.0	46,813	396	0
Rivoli B&TC	GA	60.0	0.042	0.114	8,727	337	\$100M-500M	72.5	55,273	538	0
First Port City Bk	GA	60.0	0.051	0.173	5,539	179	\$100M-500M	70.0	31,986	281	0
Bank of Monticello	GA	60.0	0.055	0.183	5,477	198	<\$100M	70.0	29,453	309	0
Park Ave Bk	GA	60.0	0.02	0.063	18,421	776	\$500M-\$1B	62.5	142,101	1,155	0.001
Georgia B&TC of Augusta	GA	60.0	0.019	0.075	14,901	588	\$500M-\$1B	62.5	109,468	993	0
Flag Bk	GA	60.0	0.019	0.052	15,951	909	\$500M-\$1B	57.5	95,838	1,394	0
Crescent B&TC	GA	60.0	0.023	0.077	15,175	555	\$500M-\$1B	57.5	92,622	942	0.002
Infibank NA	GA	60.0	0.008	1	2,348	2,688	\$100M-500M	55.0	2,348	2,688	0.637
Security Bk of Houston Cty	GA	60.0	0.035	0.126	7,874	294	\$100M-500M	52.5	38,392	432	0
Oconee St Bk	GA	60.0	0.027	0.098	7,206	1,566	\$100M-500M	50.0	35,315	2,027	0.003
Gordon Bk	GA	60.0	0.082	0.371	3,256	52	<\$100M	47.5	8,783	81	0
Liberty B&TC	GA	60.0	0.096	0.336	2,285	82	<\$100M	47.5	6,364	105	0
Southern Horizon Bk	GA	60.0	0.129	1	2,499	38	<\$100M	37.5	2,499	38	0
Wheeler Cty St Bk	GA	60.0	0.07	1	4,123	69	<\$100M	35.0	4,123	69	0
Planters & Citizens Bk	GA	60.0	0.05	0.258	3,951	223	<\$100M	32.5	10,349	257	0
Enterprise Bkg Co	GA	60.0	0.122	1	2,089	55	<\$100M	32.5	2,089	55	0
Southern Bk	GA	60.0	0.06	0.237	4,044	146	<\$100M	30.0	10,615	177	0
Coastal Bk	GA	57.5	0.03	0.098	9,899	327	\$100M-500M	72.5	74,622	562	0
Main St Bk	GA	57.5	0.016	0.034	37,472	1,436	\$1B-\$10B	67.5	506,317	3,081	0
Frontier Bk	GA	57.5	0.025	0.095	8,008	355	\$100M-500M	67.5	61,838	576	0.001
National Bk of GA	GA	57.5	0.045	0.13	7,591	264	\$100M-500M	67.5	43,683	427	0
Patterson Bk	GA	57.5	0.056	0.142	5,308	208	<\$100M	62.5	27,088	315	0
Bank of Coweta	GA	57.5	0.025	0.088	9,169	397	\$100M-500M	60.0	60,129	605	0
Farmers & Mrch Bk	GA	57.5	0.045	0.114	7,170	336	\$100M-500M	60.0	37,909	455	0.002

Table 3B Expanded. Micro Business Lending Institutions in Georgia Using Call Report Data, June 2005

Name of Lending Institutions	State	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1000) (8)	LSBL# (9)	CRD/TA (10)
First Bk of Brunswick	GA	57.5	0.04	0.134	5,940	254	\$100M-500M	60.0	33,687	366	0
Suntrust Bk	GA	57.5	0.01	0.05	1,727,022	132,888	>\$50B	55.0	8,606,704	160,569	0
Bank of Hiwassee	GA	57.5	0.029	0.113	9,263	372	\$100M-500M	52.5	45,566	563	0
George D Warthen Bk	GA	57.5	0.042	0.174	5,291	195	\$100M-500M	52.5	24,511	283	0.007
First NB of GA	GA	57.5	0.038	0.143	7,188	277	\$100M-500M	47.5	29,971	373	0
Citizens Bk	GA	57.5	0.036	0.371	5,610	157	\$100M-500M	47.5	15,127	204	0
Cairo Bkg Co	GA	57.5	0.046	0.259	4,068	185	<\$100M	40.0	13,176	217	0
Merchants & Farmers Bk	GA	57.5	0.045	0.27	3,948	223	<\$100M	40.0	11,588	265	0
Barwick Bkg Co	GA	57.5	0.1	1	1,113	58	<\$100M	35.0	1,113	58	0
Wilkinson Cty Bk	GA	57.5	0.081	1	2,760	40	<\$100M	32.5	2,760	40	0
Wilcox Cty St Bk	GA	57.5	0.067	1	2,996	41	<\$100M	30.0	2,996	41	0
Capitol City B&TC	GA	55.0	0.039	0.063	8,266	293	\$100M-500M	80.0	84,771	549	0
Bank of Amer GA NA	GA	55.0	0.005	0.074	30,270	390	\$1B-\$10B	72.5	389,088	1,830	0
Savannah Bk NA	GA	55.0	0.024	0.084	12,514	415	\$500M-\$1B	70.0	100,401	775	0
Peachtree NB	GA	55.0	0.036	0.076	9,239	351	\$100M-500M	65.0	60,656	586	0
Chestatee St Bk	GA	55.0	0.034	0.081	8,776	333	\$100M-500M	62.5	58,617	513	0.004
Century Bk of Bartow Cty	GA	55.0	0.048	0.114	4,923	177	\$100M-500M	62.5	32,133	293	0
Bartow Cty Bk	GA	55.0	0.028	0.08	8,657	394	\$100M-500M	57.5	58,649	576	0.002
Morris St Bk	GA	55.0	0.048	0.129	5,569	222	\$100M-500M	55.0	28,818	313	0
Freedom Bk of GA	GA	55.0	0.06	0.169	4,198	147	<\$100M	52.5	19,183	209	0
First Nation Bk	GA	55.0	0.021	0.141	9,577	254	\$100M-500M	37.5	30,773	402	0
Greenville Bkg Co	GA	55.0	0.103	0.756	2,593	39	<\$100M	37.5	3,433	53	0.002
North Atlanta NB	GA	52.5	0.056	0.111	6,356	164	\$100M-500M	75.0	45,096	313	0
New Southern Bk	GA	52.5	0.025	0.068	8,460	303	\$100M-500M	72.5	80,171	555	0
Peachtree Bk	GA	52.5	0.023	0.05	9,586	357	\$100M-500M	70.0	102,297	606	0
Southern Cmnty Bk	GA	52.5	0.027	0.079	8,150	336	\$100M-500M	70.0	70,635	559	0
Gwinnett Cmnty Bk	GA	52.5	0.032	0.081	8,718	244	\$100M-500M	70.0	74,879	468	0.001
Community Bk of The S	GA	52.5	0.029	0.075	8,112	281	\$100M-500M	65.0	63,685	475	0
First NB of Griffin	GA	52.5	0.025	0.078	8,069	317	\$100M-500M	60.0	60,030	548	0.004
Seasons Bk	GA	52.5	0.063	0.136	4,278	136	<\$100M	60.0	24,623	207	0
First NB of Decatur CTV	GA	52.5	0.074	0.216	2,876	119	<\$100M	60.0	12,824	168	0
Carver St Bk	GA	52.5	0.063	0.251	1,924	74	<\$100M	52.5	7,676	108	0
Rabun Cty Bk	GA	52.5	0.026	0.141	5,297	291	\$100M-500M	50.0	28,436	405	0
Citizens First Bk	GA	52.5	0.029	0.096	7,858	257	\$100M-500M	47.5	43,761	391	0
First NB of Chattooga Cty	GA	52.5	0.057	0.279	2,478	81	<\$100M	47.5	8,877	111	0.003
National Bk of Gainesville	GA	52.5	0.052	0.288	2,232	76	<\$100M	47.5	7,740	99	0
Horizon Bk	GA	52.5	0.026	0.166	6,014	206	\$100M-500M	42.5	26,876	284	0
First NB of Polk Cty	GA	52.5	0.029	0.195	4,642	203	\$100M-500M	42.5	19,445	267	0
First Bk of Dalton	GA	52.5	0.041	0.118	4,505	169	\$100M-500M	40.0	20,487	269	0
Jones Cty Bk	GA	52.5	0.092	1	546	39	<\$100M	32.5	546	39	0
Family Bank	GA	52.5	0.044	0.263	3,282	113	<\$100M	27.5	8,681	135	0

Table 3B Expanded. Micro Business Lending Institutions in Georgia Using Call Report Data, June 2005

Name of Lending Institutions	State	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1000) (8)	LSBL# (9)	CRD/TA (10)
North GA NB	GA	50.0	0.041	0.113	5,189	217	\$100M-500M	72.5	40,127	377	0
Colony Bk SE	GA	50.0	0.04	0.08	5,386	253	\$100M-500M	70.0	43,859	404	0
First St Bk	GA	50.0	0.017	0.051	10,453	448	\$500M-\$1B	60.0	94,000	717	0
Bank of Perry	GA	50.0	0.041	0.13	4,855	132	\$100M-500M	60.0	30,994	233	0
Central B&TC	GA	50.0	0.048	0.171	2,716	127	<\$100M	55.0	15,323	180	0
Farmers Bk	GA	50.0	0.047	0.161	3,851	150	<\$100M	52.5	19,581	212	0
Citizens Bk of Cochran	GA	50.0	0.047	0.122	3,672	173	<\$100M	35.0	15,448	218	0
Quantum NB	GA	47.5	0.039	0.063	8,000	140	\$100M-500M	85.0	113,355	417	0
Peoples Bk	GA	47.5	0.03	0.085	6,321	249	\$100M-500M	62.5	49,526	396	0
Mcintosh Cmrl Bk	GA	47.5	0.032	0.08	6,236	192	\$100M-500M	62.5	49,081	344	0
Firstcity Bk	GA	47.5	0.033	0.145	4,354	90	\$100M-500M	62.5	29,925	142	0
Gainesville B&TC	GA	47.5	0.014	0.047	9,044	397	\$500M-\$1B	57.5	88,657	698	0.002
Riverside Bk	GA	47.5	0.015	0.056	9,105	359	\$500M-\$1B	55.0	78,590	697	0
Heritagebank of The S	GA	47.5	0.018	0.101	6,605	237	\$100M-500M	47.5	43,575	378	0
Douglas Cty Bk	GA	47.5	0.02	0.094	6,231	254	\$100M-500M	40.0	36,903	374	0
Citizens Bank & Trust Inc.	GA	47.5	0.035	0.332	2,276	65	<\$100M	32.5	6,497	85	0
Adel Bkg Co	GA	47.5	0.042	0.136	3,399	139	<\$100M	25.0	12,122	210	0
Alliance NB	GA	45.0	0.038	0.098	4,117	144	\$100M-500M	60.0	31,866	252	0
Spivey St Bk	GA	45.0	0.036	0.133	3,612	165	<\$100M	47.5	20,048	229	0
Farmers & Mrch Cmnty Bk	GA	45.0	0.045	0.151	3,132	121	<\$100M	47.5	16,637	183	0
First NB of The S	GA	45.0	0.024	0.122	4,342	179	\$100M-500M	45.0	26,479	283	0.003
First Bk of Coastal GA	GA	45.0	0.031	0.143	3,080	149	\$100M-500M	45.0	17,634	196	0.002
United Scty Bk	GA	45.0	0.037	0.117	3,523	125	<\$100M	40.0	18,845	195	0
Community Bk of GA	GA	45.0	0.053	0.176	1,245	53	<\$100M	40.0	5,566	76	0
Century B&TC	GA	45.0	0.025	0.17	3,428	162	\$100M-500M	35.0	15,679	226	0.009
Peoples Bk of Talbotton	GA	45.0	0.049	0.535	876	29	<\$100M	32.5	1,636	36	0
Pelham Bkg Co	GA	45.0	0.036	0.253	1,889	116	<\$100M	17.5	4,129	129	0
First Chatham Bk	GA	42.5	0.023	0.081	5,853	202	\$100M-500M	55.0	45,410	338	0
Security Bk of Bibb Cty	GA	42.5	0.012	0.046	8,083	303	\$500M-\$1B	50.0	68,849	554	0
Sapelo NB	GA	42.5	0.044	0.136	2,672	93	<\$100M	50.0	16,178	159	0
Bank of GA	GA	42.5	0.023	0.079	5,877	207	\$100M-500M	47.5	41,331	321	0.001
Oglethorpe Bk	GA	42.5	0.028	0.139	3,283	123	\$100M-500M	42.5	19,244	182	0
Heritage Bk	GA	42.5	0.019	0.058	6,941	253	\$100M-500M	40.0	35,167	449	0
Woodbury Bkg Co	GA	42.5	0.054	0.245	1,037	39	<\$100M	40.0	4,229	60	0
Citizens Exch Bk	GA	42.5	0.031	0.427	787	54	<\$100M	30.0	1,844	57	0
Rochelle St Bk	GA	42.5	0.032	1	543	17	<\$100M	30.0	543	17	0
Banksouth	GA	42.5	0.02	0.107	4,601	169	\$100M-500M	27.5	20,088	230	0
Global Cmrc Bk	GA	40.0	0.041	0.06	3,942	145	<\$100M	65.0	44,096	263	0
Mountain Valley Cmnty Bk	GA	40.0	0.04	0.109	2,660	96	<\$100M	55.0	20,153	154	0
Tifton Bkg Co	GA	40.0	0.056	0.141	2,114	65	<\$100M	52.5	12,173	152	0
Colony Bk of Fitzgerald	GA	40.0	0.03	0.087	5,264	124	\$100M-500M	50.0	38,779	256	0

Table 3B Expanded. Micro Business Lending Institutions in Georgia Using Call Report Data, June 2005

Name of Lending Institutions	State	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
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Citizens Tr Bk	GA	40.0	0.019	0.057	6,358	173	\$100M-500M	47.5	50,689	342	0.003
Citizens NB of Quitman	GA	40.0	0.028	0.136	2,479	146	<\$100M	45.0	15,610	188	0
Atlantic NB	GA	40.0	0.026	0.114	4,010	126	\$100M-500M	35.0	21,904	222	0
Community Bk of Rockmart	GA	40.0	0.034	0.5	391	5	<\$100M	32.5	782	7	0
Mountain St Bk	GA	40.0	0.034	0.103	3,209	80	<\$100M	22.5	13,410	123	0
Peach St B&TC	GA	40.0	0.041	0.238	875	18	<\$100M	17.5	2,238	25	0
Summit NB	GA	37.5	0.016	0.026	8,273	209	\$500M-\$1B	75.0	167,258	783	0
Cohutta Bkg Co	GA	37.5	0.023	0.052	5,340	222	\$100M-500M	55.0	50,191	402	0
First NB	GA	37.5	0.016	0.075	2,712	323	\$100M-500M	55.0	26,706	526	0.001
Colony Bk Worth	GA	37.5	0.024	0.079	3,759	137	\$100M-500M	52.5	33,647	251	0
Flint River NB	GA	37.5	0.042	0.173	707	27	<\$100M	47.5	4,095	42	0
West Cent GA Bk	GA	37.5	0.024	0.158	2,060	79	<\$100M	40.0	12,766	121	0.003
Legacy St Bk	GA	37.5	0.03	0.375	663	12	<\$100M	32.5	1,768	18	0
Southwest GA Bk	GA	37.5	0.014	0.093	4,203	223	\$100M-500M	25.0	14,395	275	0.006
Cherokee Bk NA	GA	35.0	0.022	0.083	3,647	148	\$100M-500M	65.0	40,257	285	0
First Amer B&TC	GA	35.0	0.019	0.065	4,669	163	\$100M-500M	57.5	50,072	305	0
Fidelity Bk	GA	35.0	0.005	0.04	7,337	251	\$1B-\$10B	45.0	60,929	449	0
Community TR Bk	GA	35.0	0.019	0.048	4,337	169	\$100M-500M	42.5	39,257	301	0
Community B&TC-Troup	GA	35.0	0.025	0.093	2,682	96	\$100M-500M	40.0	19,694	158	0
Mountain Heritage Bk	GA	35.0	0.018	0.158	1,199	98	<\$100M	40.0	7,596	111	0
Rossville Bk	GA	35.0	0.031	0.085	2,964	107	<\$100M	35.0	18,635	174	0
Georgia Cent Bk	GA	35.0	0.021	0.154	1,822	80	<\$100M	30.0	9,810	108	0
Bank of Chickamauga	GA	35.0	0.018	1	1,085	15	<\$100M	30.0	1,085	15	0
Tattnall Bk	GA	35.0	0.035	0.142	1,896	64	<\$100M	27.5	8,348	93	0
First Bk of Pike	GA	35.0	0.03	0.313	1,005	25	<\$100M	27.5	2,794	38	0
Gwinnett Bkg Co	GA	32.5	0.014	0.047	4,910	159	\$100M-500M	62.5	73,447	395	0
Atlanta Bus Bk	GA	32.5	0.026	0.043	3,703	138	\$100M-500M	62.5	47,527	275	0
First Cmrc Cmnty Bk	GA	32.5	0.024	0.061	3,364	110	\$100M-500M	60.0	39,134	225	0
Georgian Bk	GA	32.5	0.006	0.019	6,176	182	\$500M-\$1B	50.0	88,643	473	0
Georgia St Bk	GA	32.5	0.014	0.046	4,967	200	\$100M-500M	50.0	56,754	379	0
Peoples Bk	GA	32.5	0.019	0.095	2,444	93	\$100M-500M	50.0	24,170	171	0
First NB of Barnesville	GA	32.5	0.026	0.084	2,977	102	\$100M-500M	47.5	25,966	179	0
Bank of Thomas Cty	GA	32.5	0.033	0.104	1,376	58	<\$100M	47.5	11,604	101	0
Neighborhood Cmnty Bk	GA	32.5	0.023	0.059	3,896	128	\$100M-500M	45.0	36,070	230	0
NB NA	GA	32.5	0.006	0.164	2,496	99	\$100M-500M	40.0	15,258	142	0
Citizens St Bk	GA	32.5	0.03	0.1	1,407	44	<\$100M	40.0	10,502	80	0
Georgia Community Bank	GA	32.5	0.001	0.003	43	1,619	<\$100M	32.5	88	15,877	0
First Scty NB	GA	32.5	0.011	0.196	1,300	78	\$100M-500M	25.0	5,263	101	0
First Madison B&TC	GA	32.5	0.036	0.165	653	20	<\$100M	22.5	2,674	36	0
Citizens & Mrch St Bk	GA	30.0	0.015	0.053	3,726	122	\$100M-500M	75.0	70,965	257	0
Security Exch Bk	GA	30.0	0.027	0.066	2,987	101	\$100M-500M	50.0	27,761	199	0

Table 3B Expanded. Micro Business Lending Institutions in Georgia Using Call Report Data, June 2005

Name of Lending Institutions	State	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
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Community Cap Bk	GA	30.0	0.021	0.083	2,260	87	\$100M-500M	42.5	21,139	150	0
Peoples Cmnty NB	GA	30.0	0.035	0.125	919	26	<\$100M	42.5	6,380	44	0
Home Town Bk of Villa Rica	GA	30.0	0.015	0.063	3,518	129	\$100M-500M	40.0	34,548	246	0
New Horizons Bk	GA	30.0	0.027	0.084	1,720	73	<\$100M	37.5	13,230	107	0
First NB West Metro	GA	30.0	0.016	0.066	2,205	124	\$100M-500M	32.5	18,104	189	0
First GA Cmnty Bk	GA	27.5	0.014	0.041	3,491	143	\$100M-500M	60.0	56,579	287	0
Buckhead Cmnty Bk NA	GA	27.5	0.014	0.045	4,340	162	\$100M-500M	55.0	56,724	344	0
First Cherokee St Bk	GA	27.5	0.013	0.03	3,961	162	\$100M-500M	47.5	49,069	347	0
Community Bk	GA	27.5	0.008	0.071	2,900	144	\$100M-500M	35.0	28,283	225	0
Community Bk Pickens Cty	GA	25.0	0.016	0.047	2,899	94	\$100M-500M	62.5	46,770	246	0
Decatur First Bk	GA	25.0	0.017	0.057	2,458	79	\$100M-500M	57.5	36,623	189	0.001
United B&TC	GA	25.0	0.02	0.07	1,574	73	<\$100M	37.5	15,217	128	0
Hamilton St Bk	GA	25.0	0.018	0.07	1,319	39	<\$100M	37.5	14,172	87	0
First Bk of Henry Cty	GA	25.0	0.014	0.06	2,988	115	\$100M-500M	35.0	28,050	189	0
Security Bk of N Metro	GA	25.0	0.018	0.052	2,926	76	\$100M-500M	32.5	27,618	151	0
Elberton FS & LA	GA	25.0	0.006	0.188	144	4	<\$100M	32.5	768	8	0
Georgia Tr Bk	GA	25.0	0.006	0.181	130	3	<\$100M	32.5	720	7	0
Talbot St Bk	GA	25.0	0.003	0.188	221	13	<\$100M	30.0	1,174	18	0
Colony Bk Wilcox	GA	22.5	0.021	0.073	1,107	40	<\$100M	60.0	15,062	84	0
Colony Bk of Dodge Cty	GA	22.5	0.02	0.06	1,518	59	<\$100M	57.5	22,187	138	0
Ebank	GA	22.5	0.011	0.067	1,594	74	\$100M-500M	50.0	23,864	170	0
First NB of Gwinnett	GA	22.5	0.014	0.054	2,161	85	\$100M-500M	47.5	29,071	183	0
Neighbors Bk	GA	22.5	0.024	0.044	2,258	50	<\$100M	45.0	26,701	116	0
United Amer Bk NA	GA	22.5	0.017	0.059	2,249	67	\$100M-500M	42.5	25,521	154	0
North GA Bk	GA	22.5	0.012	0.079	1,411	69	\$100M-500M	32.5	14,085	113	0
First Coweta Bk	GA	22.5	0.02	0.066	1,227	40	<\$100M	32.5	11,934	75	0
GA Bkg Co	GA	22.5	0.008	0.088	1,624	50	\$100M-500M	30.0	15,344	106	0
Bank of Soperton	GA	22.5	0.014	0.102	690	46	<\$100M	22.5	4,736	63	0
First FS&LA of Valdosta	GA	22.5	0.007	0.151	986	24	\$100M-500M	12.5	3,678	37	0
First Intercontinental Bk	GA	20.0	0.019	0.028	2,120	51	\$100M-500M	55.0	40,640	163	0
Colony Bk of Ashburn	GA	20.0	0.01	0.03	3,028	102	\$100M-500M	50.0	57,056	278	0
First Piedmont Bk	GA	20.0	0.015	0.06	1,298	59	<\$100M	45.0	18,007	109	0
Piedmont Cmnty Bk	GA	20.0	0.018	0.049	1,355	41	<\$100M	42.5	18,771	89	0
Southern NB	GA	20.0	0.011	0.033	3,014	108	\$100M-500M	40.0	42,746	244	0
Farmers Bk	GA	17.5	0.016	0.037	1,475	52	<\$100M	67.5	39,931	126	0.001
First NB of Forsyth Cty	GA	17.5	0.017	0.047	1,674	41	\$100M-500M	50.0	27,262	113	0
First Cap Bk	GA	17.5	0.003	0.009	2,086	94	\$500M-\$1B	47.5	74,097	447	0
Cornerstonebank	GA	17.5	0.011	0.04	1,451	39	\$100M-500M	45.0	24,856	129	0
Piedmont Bk of GA	GA	17.5	0.011	0.033	2,055	52	\$100M-500M	35.0	28,640	136	0
First NB	GA	17.5	0.013	0.043	1,821	49	\$100M-500M	35.0	24,376	117	0
Community Bk of W GA	GA	17.5	0.016	0.045	1,469	60	<\$100M	35.0	18,335	118	0

Table 3B Expanded. Micro Business Lending Institutions in Georgia Using Call Report Data, June 2005

Name of Lending Institutions	State	Micro Business Lending (<\$100k)					Institution Asset Size	Small Business Lending (<\$1M)			
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1000) (4)	SSBL# (5)		Total Rank (7)	LSBL\$ (1000) (8)	LSBL# (9)	CRD/TA (10)
Northwest B&TC	GA	15.0	0.014	0.055	760	28	<\$100M	35.0	9,924	65	0
Thomas County FS & LA	GA	15.0	0.004	0.055	1,267	22	\$100M-500M	17.5	12,960	58	0
Bankers Bk	GA	12.5	0.001	0.004	1,196	28	\$1B-\$10B	40.0	71,848	301	0.028
Georgia Cmrc Bk	GA	12.5	0.008	0.038	995	39	\$100M-500M	32.5	17,934	104	0
Integrity Bk	GA	12.5	0.002	0.007	1,463	36	\$500M-\$1B	30.0	44,652	132	0
Stephens Federal Bank	GA	10.0	0	0	0	0	\$100M-500M	55.0	34,647	131	0
Highland Cmrl Bk	GA	10.0	0.008	0.017	377	15	<\$100M	37.5	13,250	47	0
Homestead Bk	GA	10.0	0.005	0.027	916	24	\$100M-500M	27.5	19,537	66	0
Atlantic Coast Federal	GA	10.0	0.001	0.012	783	24	\$500M-\$1B	25.0	30,261	109	0
American Tr Bk	GA	10.0	0.006	0.015	626	10	\$100M-500M	25.0	16,178	66	0
Midtown B&TC	GA	10.0	0.003	0.011	190	8	<\$100M	25.0	10,503	38	0
American United Bk	GA	10.0	0.005	0.027	99	1	<\$100M	25.0	2,623	5	0
Newton Federal Bank	GA	10.0	0.001	0.02	275	7	\$100M-500M	20.0	9,165	31	0
Lanier Cmnty Bk	GA	10.0	0.009	0.04	1,074	39	\$100M-500M	17.5	11,682	75	0
Vidalia Federal Savings Bank	GA	10.0	0	0	0	0	\$100M-500M	10.0	1,652	3	0
Amvescap Nat TC	GA	NR	0	.	0	0	\$100M-500M	NR	0	0	0
RBC Centura Card Bk	GA	NR	.	.	.	.	<\$100M	NR	.	.	0.459
Cedar Hill NB	GA	NR	0	.	0	0	<\$100M	NR	0	0	0.083
Belk NB	GA	NR	0	.	0	0	<\$100M	NR	0	0	0.177

Note: 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 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.