

Table 3A Expanded. Small Business Lending Institutions in North Carolina 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)
Surrey B&T	Mount Airy	87.5	0.528	1	91,429	1,271	\$100M-500M	95.0	91,429	1,271	0
Bank of NC	Thomasville	87.5	0.377	0.997	212,384	1,018	\$500M-\$1B	62.5	16,730	547	0
Yadkin Valley B&TC	Elkin	82.5	0.258	0.71	255,936	3,168	\$500M-\$1B	87.5	52,932	2,221	0.002
American Cmnty Bk	Monroe	82.5	0.311	0.816	130,271	1,360	\$100M-500M	82.5	21,789	912	0
Bank of Granite	Granite Falls	80.0	0.312	0.642	321,999	3,342	\$1B-\$10B	85.0	57,020	2,174	0
New Century Bk	Dunn	80.0	0.301	0.888	89,777	1,477	\$100M-500M	80.0	13,437	817	0
Four Oaks B&TC	Four Oaks	77.5	0.235	1	105,047	746	\$100M-500M	92.5	105,047	746	0.005
Southern Cmnty B&TC	Winston-Salem	77.5	0.221	0.674	286,062	3,512	\$1B-\$10B	87.5	61,300	2,766	0
Fidelity Bk	Fuquay-Varina	77.5	0.225	0.733	269,685	2,588	\$1B-\$10B	77.5	44,489	1,548	0.003
Mountain 1st Bk & TR	Hendersonville	75.0	0.327	0.854	82,454	512	\$100M-500M	55.0	9,580	251	0
Alamance Bk	Graham	75.0	0.343	1	51,566	371	\$100M-500M	42.5	4,392	209	0
First-Citizens B&TC	Raleigh	72.5	0.201	0.688	2,448,378	60,443	>\$10B	85.0	478,350	52,421	0.016
First Bk	Troy	72.5	0.193	0.69	334,635	3,969	\$1B-\$10B	85.0	68,005	2,822	0.003
Capital Bk	Raleigh	72.5	0.275	0.631	252,057	2,259	\$500M-\$1B	82.5	48,931	1,545	0
Lexington St Bk	Lexington	72.5	0.208	0.73	205,810	2,232	\$500M-\$1B	75.0	33,234	1,415	0.007
First TR Bk	Charlotte	72.5	0.335	0.684	92,566	789	\$100M-500M	62.5	11,862	502	0
First Gaston Bk of NC	Gastonia	72.5	0.256	1	55,440	518	\$100M-500M	62.5	7,665	301	0.002
Catawba Valley Bk	Hickory	70.0	0.282	0.652	127,733	1,100	\$100M-500M	77.5	22,656	654	0
Cornerstone Bk	Wilson	70.0	0.312	0.952	39,836	429	\$100M-500M	75.0	9,179	282	0
Crescent St Bk	Cary	70.0	0.264	0.697	103,744	748	\$100M-500M	57.5	11,942	403	0
Scottish Bk	Charlotte	70.0	0.375	0.877	60,590	401	\$100M-500M	47.5	5,341	185	0
Peoples Bk	Newton	67.5	0.204	0.633	144,383	1,455	\$500M-\$1B	72.5	22,993	917	0
First South Bk	Washington	67.5	0.196	0.689	154,829	1,461	\$500M-\$1B	70.0	23,181	882	0
Bank of The Carolinas	Mocksville	67.5	0.276	0.662	95,495	793	\$100M-500M	67.5	14,992	455	0
Nantahala Bk & TR Co	Franklin	67.5	0.338	1	12,093	339	<\$100M	67.5	2,618	314	0
Bank of Wilmington	Wilmington	67.5	0.241	0.786	64,836	584	\$100M-500M	62.5	9,544	385	0
Southern B&TC	Mount Olive	65.0	0.176	0.655	181,874	2,081	\$1B-\$10B	77.5	36,821	1,425	0
Heritage Bk	Lucama	65.0	0.227	0.78	51,063	626	\$100M-500M	75.0	11,519	442	0.007
Alliance Bk TR Co	Shelby	65.0	0.45	0.959	21,701	263	<\$100M	75.0	7,980	195	0
Bank of Stanly	Albemarle	65.0	0.253	0.765	57,881	599	\$100M-500M	70.0	10,925	369	0.008
East Carolina Bk	Engelhard	65.0	0.205	0.682	110,802	953	\$500M-\$1B	62.5	14,645	526	0.006
North St Bk	Raleigh	65.0	0.255	0.611	89,375	1,089	\$100M-500M	55.0	10,071	656	0
Omni NB	Fayetteville	65.0	0.23	0.765	89,004	591	\$100M-500M	50.0	9,872	270	0
Hometrust Bank	Clyde	65.0	0.163	0.766	143,948	1,009	\$500M-\$1B	45.0	11,463	450	0
Progressive St Bk	Lumberton	62.5	0.244	1	14,252	377	<\$100M	75.0	6,979	338	0.004
FNB Southeast	Reidsville	62.5	0.172	0.656	169,091	1,234	\$500M-\$1B	65.0	25,680	646	0
Anson B&TC	Wadesboro	62.5	0.316	1	11,568	128	<\$100M	50.0	1,716	77	0.002
Lumbree Guaranty Bk	Pembroke	60.0	0.212	0.871	37,356	570	\$100M-500M	80.0	10,765	465	0
Randolph B&TC	Asheboro	60.0	0.205	0.712	52,199	742	\$100M-500M	72.5	10,302	523	0.006
Bank of Asheville	Asheville	60.0	0.285	0.685	38,615	463	\$100M-500M	65.0	7,013	307	0
Parkway Bk	Lenoir	60.0	0.307	0.848	24,069	239	<\$100M	65.0	4,774	157	0
First NB&TC	Asheboro	60.0	0.181	0.508	157,885	1,051	\$500M-\$1B	55.0	19,841	542	0.003
Cardinal St Bk	Durham	60.0	0.282	0.759	40,888	329	\$100M-500M	55.0	5,622	191	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)
Trinity Bk	Monroe	60.0	0.286	0.68	46,672	296	\$100M-500M	37.5	4,376	158	0
United Cmnty Bk	Murphy	57.5	0.11	0.652	114,565	1,724	\$1B-\$10B	70.0	22,692	1,282	0
Branch Bkg&TC	Winston-Salem	57.5	0.094	0.452	7,201,441	116,777	>\$10B	67.5	1,487,203	86,681	0.01
Midcarolina Bk	Burlington	57.5	0.218	0.559	72,588	623	\$100M-500M	62.5	12,023	391	0
Macon Bk	Franklin	57.5	0.123	0.692	104,984	1,155	\$500M-\$1B	60.0	14,575	797	0
RBC Centura Bk	Rocky Mount	57.5	0.08	0.389	1,585,062	11,684	>\$10B	57.5	149,839	5,790	0.005
Gateway B&TC	Elizabeth City	57.5	0.173	0.596	116,733	948	\$500M-\$1B	57.5	15,156	551	0
Wachovia Bk NA	Charlotte	57.5	0.039	0.196	17,080,000	102,896	>\$10B	55.0	1,377,000	44,723	0
Port City Cap Bk	Wilmington	57.5	0.255	0.78	33,140	246	\$100M-500M	47.5	4,269	139	0
Bank of Oak Ridge	Oak Ridge	55.0	0.211	0.883	31,820	284	\$100M-500M	67.5	7,618	189	0
Carolina TRr Bk	Lincolnton	55.0	0.242	0.799	23,311	296	<\$100M	67.5	5,913	209	0
Carolina CMRC Bk	Gastonia	55.0	0.479	0.825	16,443	143	<\$100M	65.0	4,415	97	0
Millennia Cmnty Bk	Greenville	55.0	0.334	0.998	9,675	88	<\$100M	57.5	2,100	54	0
Bank of Amer NA	Charlotte	55.0	0.017	0.143	16,680,000	143,995	>\$10B	55.0	2,876,747	91,285	0
First Charter Bk	Charlotte	55.0	0.039	0.237	182,194	2,824	\$1B-\$10B	55.0	35,422	1,792	0
First NB of Shelby	Shelby	55.0	0.147	0.563	113,773	988	\$500M-\$1B	55.0	15,440	566	0
High Point B&TC	High Point	55.0	0.192	0.461	125,824	1,001	\$500M-\$1B	52.5	14,306	504	0
Select Bk & TR Co	Winterville	55.0	0.313	0.894	14,850	105	<\$100M	50.0	2,182	57	0
Farmers & Mrch Bk	Granite Quarry	52.5	0.2	0.601	91,020	791	\$100M-500M	62.5	13,996	472	0
Home Svg Bk of Albemarle SSB	Albemarle	52.5	0.152	1	34,257	219	\$100M-500M	37.5	3,644	149	0
New Century Bk of Fayetteville	Fayetteville	52.5	0.222	0.855	18,895	158	<\$100M	27.5	1,701	88	0
Longleaf Cmnty Bk	Rockingham	50.0	0.228	0.998	9,290	134	<\$100M	65.0	4,626	109	0.003
First Carolina St Bk	Rocky Mount	50.0	0.212	0.921	16,658	197	<\$100M	57.5	3,480	131	0
1st St Bk	Burlington	50.0	0.174	0.53	64,635	600	\$100M-500M	55.0	10,435	373	0
Bank of Currituck	Moyock	50.0	0.129	1	19,318	198	\$100M-500M	50.0	3,654	143	0.001
Carolina Bk	Greensboro	50.0	0.201	0.486	64,828	566	\$100M-500M	42.5	7,610	307	0
Cabarrus B&TC	Concord	47.5	0.26	0.695	16,070	261	<\$100M	62.5	4,061	154	0.005
Sound Bkg Co	Morehead City	47.5	0.213	0.89	16,850	189	<\$100M	57.5	3,433	126	0
Roxboro Svg Bk SSB	Roxboro	47.5	0.126	1	18,203	156	\$100M-500M	50.0	3,723	110	0
KS Bk	Smithfield	47.5	0.164	0.736	42,644	308	\$100M-500M	42.5	5,350	174	0.001
Mechanics & Farmers Bk	Durham	47.5	0.234	0.561	53,361	266	\$100M-500M	32.5	5,038	126	0
Gibsonville Cmnty Bk	Gibsonville	45.0	0.249	0.811	4,748	50	<\$100M	47.5	878	32	0
Cooperative Bk	Wilmington	45.0	0.135	0.583	90,228	571	\$500M-\$1B	40.0	9,155	309	0
Mutual Cmnty Svg Bk SSB	Durham	45.0	0.199	0.848	18,606	118	<\$100M	27.5	1,723	55	0
Citizens South Bank	Gastonia	42.5	0.103	0.61	52,751	509	\$500M-\$1B	47.5	8,620	319	0
First Federal Bank	Dunn	42.5	0.169	0.77	31,043	265	\$100M-500M	47.5	4,611	177	0
Waccamaw Bk	Whiteville	42.5	0.149	0.489	45,118	444	\$100M-500M	45.0	6,710	296	0
Security Svg Bk SSB	Southport	42.5	0.1	0.839	31,820	252	\$100M-500M	37.5	3,889	132	0
New Republic Savings Bank	Roanoke Rapids	42.5	0.182	0.953	7,881	74	<\$100M	37.5	1,096	44	0
Paragon CMRL Bk	Raleigh	42.5	0.149	0.44	68,707	365	\$100M-500M	27.5	3,608	192	0.001
Sterlingsouth B&Tc	Greensboro	42.5	0.205	0.634	28,495	199	\$100M-500M	27.5	2,675	94	0
Cherryville FS & LA	Cherryville	40.0	0.09	1	7,077	65	<\$100M	72.5	7,077	65	0
Wake Forest FS & LA	Wake Forest	37.5	0.112	0.881	11,100	41	<\$100M	20.0	725	14	0

Table 3B Expanded. Micro Business Lending Institutions in North Carolina 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)
Surrey B&T	NC	95.0	0.528	1	91,429	1,271	\$100M-500M	87.5	91,429	1,271	0
Four Oaks B&TC	NC	92.5	0.235	1	105,047	746	\$100M-500M	77.5	105,047	746	0.005
Yadkin Valley B&TC	NC	87.5	0.053	0.147	52,932	2,221	\$500M-\$1B	82.5	255,936	3,168	0.002
Southern Cmnty B&TC	NC	87.5	0.047	0.144	61,300	2,766	\$1B-\$10B	77.5	286,062	3,512	0
Bank of Granite	NC	85.0	0.055	0.114	57,020	2,174	\$1B-\$10B	80.0	321,999	3,342	0
First-Citizens B&TC	NC	85.0	0.039	0.135	478,350	52,421	\$50B-\$10B	72.5	2,448,378	60,443	0.016
First Bk	NC	85.0	0.039	0.14	68,005	2,822	\$1B-\$10B	72.5	334,635	3,969	0.003
American Cmnty Bk	NC	82.5	0.052	0.136	21,789	912	\$100M-500M	82.5	130,271	1,360	0
Capital Bk	NC	82.5	0.053	0.123	48,931	1,545	\$500M-\$1B	72.5	252,057	2,259	0
New Century Bk	NC	80.0	0.045	0.133	13,437	817	\$100M-500M	80.0	89,777	1,477	0
Lumbee Guaranty Bk	NC	80.0	0.061	0.251	10,765	465	\$100M-500M	60.0	37,356	570	0
Fidelity Bk	NC	77.5	0.037	0.121	44,489	1,548	\$1B-\$10B	77.5	269,685	2,588	0.003
Catawba Valley Bk	NC	77.5	0.05	0.116	22,656	654	\$100M-500M	70.0	127,733	1,100	0
Southern B&TC	NC	77.5	0.036	0.133	36,821	1,425	\$1B-\$10B	65.0	181,874	2,081	0
Lexington St Bk	NC	75.0	0.034	0.118	33,234	1,415	\$500M-\$1B	72.5	205,810	2,232	0.007
Cornerstone Bk	NC	75.0	0.072	0.219	9,179	282	\$100M-500M	70.0	39,836	429	0
Heritage Bk	NC	75.0	0.051	0.176	11,519	442	\$100M-500M	65.0	51,063	626	0.007
Alliance Bk TR Co	NC	75.0	0.165	0.353	7,980	195	<\$100M	65.0	21,701	263	0
Progressive St Bk	NC	75.0	0.12	0.49	6,979	338	<\$100M	62.5	14,252	377	0.004
Peoples Bk	NC	72.5	0.032	0.101	22,993	917	\$500M-\$1B	67.5	144,383	1,455	0
Randolph B&TC	NC	72.5	0.04	0.141	10,302	523	\$100M-500M	60.0	52,199	742	0.006
Cherryville FS & LA	NC	72.5	0.09	1	7,077	65	<\$100M	40.0	7,077	65	0
First South Bk	NC	70.0	0.029	0.103	23,181	882	\$500M-\$1B	67.5	154,829	1,461	0
Bank of Stanly	NC	70.0	0.048	0.144	10,925	369	\$100M-500M	65.0	57,881	599	0.008
United Cmnty Bk	NC	70.0	0.022	0.129	22,692	1,282	\$1B-\$10B	57.5	114,565	1,724	0
Bank of The Carolinas	NC	67.5	0.043	0.104	14,992	455	\$100M-500M	67.5	95,495	793	0
Nantahala Bk & TR Co	NC	67.5	0.073	0.216	2,618	314	<\$100M	67.5	12,093	339	0
Branch Bkg&TC	NC	67.5	0.019	0.093	1,487,203	86,681	>\$50B	57.5	7,201,441	116,777	0.01
Bank of Oak Ridge	NC	67.5	0.051	0.211	7,618	189	\$100M-500M	55.0	31,820	284	0
Carolina TR Bk	NC	67.5	0.062	0.203	5,913	209	<\$100M	55.0	23,311	296	0
FNB Southeast	NC	65.0	0.026	0.1	25,680	646	\$500M-\$1B	62.5	169,091	1,234	0
Bank of Asheville	NC	65.0	0.052	0.124	7,013	307	\$100M-500M	60.0	38,615	463	0
Parkway Bk	NC	65.0	0.061	0.168	4,774	157	<\$100M	60.0	24,069	239	0
Carolina Cmrc Bk	NC	65.0	0.129	0.221	4,415	97	<\$100M	55.0	16,443	143	0
Longleaf Cmnty Bk	NC	65.0	0.114	0.497	4,626	109	<\$100M	50.0	9,290	134	0.003
Bank of NC	NC	62.5	0.03	0.079	16,730	547	\$500M-\$1B	87.5	212,384	1,018	0
First TR Bk	NC	62.5	0.043	0.088	11,862	502	\$100M-500M	72.5	92,566	789	0
First Gaston Bk of NC	NC	62.5	0.035	0.138	7,665	301	\$100M-500M	72.5	55,440	518	0.002
Bank of Wilmington	NC	62.5	0.036	0.116	9,544	385	\$100M-500M	67.5	64,836	584	0
East Carolina Bk	NC	62.5	0.027	0.09	14,645	526	\$500M-\$1B	65.0	110,802	953	0.006

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Midcarolina Bk	NC	62.5	0.036	0.093	12,023	391	\$100M-500M	57.5	72,588	623	0
Farmers & Mrch Bk	NC	62.5	0.031	0.092	13,996	472	\$100M-500M	52.5	91,020	791	0
Cabarrus B&TC	NC	62.5	0.066	0.176	4,061	154	<\$100M	47.5	16,070	261	0.005
Jackson Svg Bk SSB	NC	62.5	0.077	1	2,113	31	<\$100M	32.5	2,113	31	0
Macon Bk	NC	60.0	0.017	0.096	14,575	797	\$500M-\$1B	57.5	104,984	1,155	0
Black MTN Svg Bk SSB	NC	60.0	0.073	1	1,906	35	<\$100M	35.0	1,906	35	0
Crescent St Bk	NC	57.5	0.03	0.08	11,942	403	\$100M-500M	70.0	103,744	748	0
RBC Centura Bk	NC	57.5	0.008	0.037	149,839	5,790	\$50B-\$10B	57.5	1,585,062	11,684	0.005
Gateway B&TC	NC	57.5	0.022	0.077	15,156	551	\$500M-\$1B	57.5	116,733	948	0
Millennia Cmnty Bk	NC	57.5	0.072	0.217	2,100	54	<\$100M	55.0	9,675	88	0
First Carolina St Bk	NC	57.5	0.044	0.192	3,480	131	<\$100M	50.0	16,658	197	0
Sound Bkg Co	NC	57.5	0.043	0.181	3,433	126	<\$100M	47.5	16,850	189	0
Mountain 1st Bk & TR	NC	55.0	0.038	0.099	9,580	251	\$100M-500M	75.0	82,454	512	0
North St Bk	NC	55.0	0.029	0.069	10,071	656	\$100M-500M	65.0	89,375	1,089	0
First NC&TC	NC	55.0	0.023	0.064	19,841	542	\$500M-\$1B	60.0	157,885	1,051	0.003
Cardinal St Bk	NC	55.0	0.039	0.104	5,622	191	\$100M-500M	60.0	40,888	329	0
Wachovia Bk NA	NC	55.0	0.003	0.016	1,377,000	44,723	>\$50B	57.5	17,080,000	102,896	0
Bank of Amer NA	NC	55.0	0.003	0.025	2,876,747	91,285	>\$50B	55.0	16,680,000	143,995	0
First Charter Bk	NC	55.0	0.008	0.046	35,422	1,792	\$1B-\$10B	55.0	182,194	2,824	0
First NB of Shelby	NC	55.0	0.02	0.076	15,440	566	\$500M-\$1B	55.0	113,773	988	0
1st St Bk	NC	55.0	0.028	0.086	10,435	373	\$100M-500M	50.0	64,635	600	0
Little Bk	NC	55.0	0.038	0.104	6,179	215	\$100M-500M	35.0	26,038	325	0
High Point B&TC	NC	52.5	0.022	0.052	14,306	504	\$500M-\$1B	55.0	125,824	1,001	0
Omni NB	NC	50.0	0.026	0.085	9,872	270	\$100M-500M	65.0	89,004	591	0
Anson B&TC	NC	50.0	0.047	0.148	1,716	77	<\$100M	62.5	11,568	128	0.002
Select Bk & TR Co	NC	50.0	0.046	0.131	2,182	57	<\$100M	55.0	14,850	105	0
Bank of Currituck	NC	50.0	0.024	0.189	3,654	143	\$100M-500M	50.0	19,318	198	0.001
Roxboro Svg Bk SSB	NC	50.0	0.026	0.205	3,723	110	\$100M-500M	47.5	18,203	156	0
Scottish Bk	NC	47.5	0.033	0.077	5,341	185	\$100M-500M	70.0	60,590	401	0
Port City Cap Bk	NC	47.5	0.033	0.1	4,269	139	\$100M-500M	57.5	33,140	246	0
Gibsonville Cmnty Bk	NC	47.5	0.046	0.15	878	32	<\$100M	45.0	4,748	50	0
Citizens South Bank	NC	47.5	0.017	0.1	8,620	319	\$500M-\$1B	42.5	52,751	509	0
First Federal Bank	NC	47.5	0.025	0.114	4,611	177	\$100M-500M	42.5	31,043	265	0
Hometrust Bank	NC	45.0	0.013	0.061	11,463	450	\$500M-\$1B	65.0	143,948	1,009	0
Waccamaw Bk	NC	45.0	0.022	0.073	6,710	296	\$100M-500M	42.5	45,118	444	0
Taylorsville Svg Bk SSB	NC	45.0	0.021	1	1,777	47	<\$100M	32.5	1,777	47	0
Hertford Svg Bk SSB	NC	45.0	0.034	1	482	7	<\$100M	32.5	482	7	0
Alamance Bk	NC	42.5	0.029	0.085	4,392	209	\$100M-500M	75.0	51,566	371	0
Carolina Bk	NC	42.5	0.024	0.057	7,610	307	\$100M-500M	50.0	64,828	566	0
KS Bk	NC	42.5	0.021	0.092	5,350	174	\$100M-500M	47.5	42,644	308	0.001
Cooperative Bk	NC	40.0	0.014	0.059	9,155	309	\$500M-\$1B	45.0	90,228	571	0

**Table 3B Expanded. Micro Business Lending Institutions in North Carolina 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)
Asheville Svg Bk SSB	NC	40.0	0.01	0.064	5,918	401	\$500M-\$1B	35.0	40,228	511	0
AR Bank	NC	40.0	0.02	0.1	4,323	167	\$100M-500M	35.0	26,940	270	0
Mooresville Svg Bk SSB	NC	40.0	0.014	0.221	2,000	41	\$100M-500M	35.0	8,278	80	0
Trinity Bk	NC	37.5	0.027	0.064	4,376	158	\$100M-500M	60.0	46,672	296	0
Home Svg Bk of Albemarle SSB	NC	37.5	0.016	0.106	3,644	149	\$100M-500M	52.5	34,257	219	0
Security Svg Bk SSB	NC	37.5	0.012	0.103	3,889	132	\$100M-500M	42.5	31,820	252	0
New Republic Savings Bank	NC	37.5	0.025	0.132	1,096	44	<\$100M	42.5	7,881	74	0
Roanoke Valley Svg Bk SSB	NC	35.0	0.012	1	527	9	<\$100M	32.5	527	9	0
Mount Gilead S & LA	NC	35.0	0.012	1	101	4	<\$100M	32.5	101	4	0
Mechanics & Farmers Bk	NC	32.5	0.022	0.053	5,038	126	\$100M-500M	47.5	53,361	266	0
Piedmont FS & LA	NC	32.5	0.001	1	688	9	\$500M-\$1B	32.5	688	9	0
Tarboro Svg Bk SSB	NC	32.5	0	1	5	1	<\$100M	32.5	5	1	0
Roanoke Rapids Svg Bk SSB	NC	32.5	0.003	1	181	4	<\$100M	30.0	181	4	0.024
Belmont FS & LA	NC	30.0	0.005	0.237	407	6	<\$100M	32.5	1,717	12	0
New Century Bk of Fayettevil	NC	27.5	0.02	0.077	1,701	88	<\$100M	52.5	18,895	158	0
Mutual Cmnty Svg Bk SSB	NC	27.5	0.018	0.078	1,723	55	<\$100M	45.0	18,606	118	0
Paragon Cmrl Bk	NC	27.5	0.008	0.023	3,608	192	\$100M-500M	42.5	68,707	365	0.001
Sterlingsouth B&TC	NC	27.5	0.019	0.06	2,675	94	\$100M-500M	42.5	28,495	199	0
Harrington Bank FSB	NC	27.5	0.015	0.069	2,416	78	\$100M-500M	35.0	23,448	147	0
Newdominion Bk	NC	27.5	0.015	0.088	803	15	<\$100M	32.5	7,217	37	0
Industrial Federal Savings B	NC	27.5	0.003	0.184	486	11	\$100M-500M	30.0	2,634	23	0
Tristone Cmnty Bk	NC	25.0	0.021	0.063	986	25	<\$100M	22.5	7,328	43	0
Wake Forest FS & LA	NC	20.0	0.007	0.058	725	14	<\$100M	37.5	11,100	41	0
Blue Ridge Savings Bank Inc	NC	15.0	0.006	0.022	1,306	27	\$100M-500M	35.0	34,156	126	0
First S & LA	NC	12.5	0.002	0.065	107	2	<\$100M	32.5	1,645	9	0
First FSB of Lincolnton	NC	10.0	0	0.011	81	2	\$100M-500M	32.5	7,197	30	0
Morganton FS & LA	NC	10.0	0.005	0.028	360	9	<\$100M	32.5	10,418	34	0

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/](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.

**Table 3A Expanded. Small Business Lending Institutions in North Carolina 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)
Black MTN Svg Bk SSB	Black Mountain	35.0	0.073	1	1,906	35	<\$100M	60.0	1,906	35	0
Little Bk	Kinston	35.0	0.158	0.438	26,038	325	\$100M-500M	55.0	6,179	215	0
Asheville Svg Bk SSB	Asheville	35.0	0.071	0.434	40,228	511	\$500M-\$1B	40.0	5,918	401	0
AF Bank	West Jefferson	35.0	0.127	0.624	26,940	270	\$100M-500M	40.0	4,323	167	0
Mooreville Svg Bk SSB	Mooreville	35.0	0.06	0.917	8,278	80	\$100M-500M	40.0	2,000	41	0
Harrington Bank FSB	Chapel Hill	35.0	0.142	0.672	23,448	147	\$100M-500M	27.5	2,416	78	0
Blue Ridge Savings Bank Inc	Asheville	35.0	0.16	0.564	34,156	126	\$100M-500M	15.0	1,306	27	0
Jackson Svg Bk SSB	Sylva	32.5	0.077	1	2,113	31	<\$100M	62.5	2,113	31	0
Taylorsville Svg Bk SSB	Taylorsville	32.5	0.021	1	1,777	47	<\$100M	45.0	1,777	47	0
Hertford Svg Bk Ssb	Hertford	32.5	0.034	1	482	7	<\$100M	45.0	482	7	0
Roanoke Valley Svg Bk SSB	Roanoke Rapids	32.5	0.012	1	527	9	<\$100M	35.0	527	9	0
Mount Gilead S & LA	Mount Gilead	32.5	0.012	1	101	4	<\$100M	35.0	101	4	0
Piedmont FS & LA	Winston Salem	32.5	0.001	1	688	9	\$500M-\$1B	32.5	688	9	0
Tarboro Svg Bk SSB	Tarboro	32.5	0	1	5	1	<\$100M	32.5	5	1	0
Belmont FS & LA	Belmont	32.5	0.02	1	1,717	12	<\$100M	30.0	407	6	0
Newdominion Bk	Charlotte	32.5	0.133	0.789	7,217	37	<\$100M	27.5	803	15	0
First S & LA	Mebane	32.5	0.032	1	1,645	9	<\$100M	12.5	107	2	0
First FSB of Lincolnton	Lincolnton	32.5	0.034	0.979	7,197	30	\$100M-500M	10.0	81	2	0
Morganton FS & LA	Morganton	32.5	0.143	0.818	10,418	34	<\$100M	10.0	360	9	0
Roanoke Rapids Svg Bk SSB	Roanoke Rapids	30.0	0.003	1	181	4	<\$100M	32.5	181	4	0.024
Industrial Federal Savings B	Lexington	30.0	0.019	1	2,634	23	\$100M-500M	27.5	486	11	0
Tristone Cmnty Bk	Winston-Salem	22.5	0.154	0.47	7,328	43	<\$100M	25.0	986	25	0

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/](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.