

Table 1 Small-Business-Friendly Banks in Georgia, June 1999.

Bank Name	Location	Total Score	Bank Asset Size	Small Business Loans*	
				Dollar Amount	Number
SAVANNAH BK NA	SAVANNAH	97.5	\$100M-500M	77,713	841
MAIN ST BK	COVINGTON	95.0	\$100M-500M	143,385	1,461
COMMERCIAL BK	THOMASVILLE	95.0	\$100M-500M	98,363	971
FARMERS & MRCH BK	DUBLIN	90.0	\$100M-500M	89,359	1,126
WESTSIDE B&TC	KENNESAW	90.0	\$100M-500M	47,798	396
COMMUNITY BK OF GA	TUCKER	90.0	<\$100M	36,570	494
PEOPLES B&TC	BUFORD	90.0	\$100M-500M	58,421	1,526
FIRST ST BK	STOCKBRIDGE	90.0	\$100M-500M	93,000	1,527
COASTAL BK	SAVANNAH	87.5	<\$100M	31,702	451
CITIZENS & MRCH ST BK	DOUGLASVILLE	87.5	<\$100M	33,769	501
FIRST NB OF ALMA	ALMA	87.5	\$100M-500M	68,839	1,191
ALTAMAHA B&TC	UVALDA	87.5	<\$100M	31,989	901
COMMUNITY B&TC JACKSON	COMMERCE	87.5	\$100M-500M	44,201	710
BANK OF GRAY	GRAY	87.5	\$100M-500M	34,735	972
PATTERSON BK	PATTERSON	87.5	<\$100M	32,592	687
SUNTRUST BK SOUTHEAST GA NA	BRUNSWICK	70.0	\$500M-\$1B	115,542	1,520
PREMIER BK	ATLANTA	70.0	\$1B-\$10B	331,266	3,397
SUNTRUST BK	ATLANTA	55.0	>\$10B	627,373	6,027

*Figures reflect business loans of less than \$ 1 million

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.

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

Table 2: Number of Reporting Banks by Bank Asset Size and by State, 1998-1999

State	1998	1999	1999 Bank Asset Size Class				
			<\$100M	\$100M-\$500M	\$500M-\$1B	\$1B-\$10B	>\$10B
Alabama	170	158	92	56	5	0	5
Alaska	6	6	1	2	1	2	0
Arizona	42	46	27	10	3	4	2
Arkansas	221	200	113	79	7	1	0
California	336	334	127	142	29	33	3
Colorado	210	191	121	62	4	3	1
Connecticut	27	26	11	14	1	0	0
Delaware	34	33	9	8	2	10	4
District of Columbia	6	6	2	4	0	0	0
Florida	259	260	137	96	5	22	0
Georgia	346	336	196	121	13	5	1
Hawaii	13	11	5	1	2	3	0
Idaho	18	17	9	8	0	0	0
Illinois	772	732	449	231	31	15	6
Indiana	184	165	74	70	12	7	2
Iowa	443	441	358	75	5	3	0
Kansas	399	391	324	59	5	3	0
Kentucky	269	255	155	88	4	7	1
Louisiana	155	155	103	47	1	2	2
Maine	17	16	4	10	1	1	0
Maryland	82	78	18	47	6	6	1
Massachusetts	46	45	13	20	3	7	2
Michigan	163	169	82	74	4	5	4
Minnesota	520	507	404	92	4	5	2
Mississippi	101	99	48	43	4	4	0
Missouri	397	377	268	93	9	6	1
Montana	91	88	71	14	0	3	0
Nebraska	325	309	261	42	3	3	0
Nevada	25	25	10	6	0	9	0
New Hampshire	19	20	9	7	1	3	0
New Jersey	72	75	18	41	5	9	2
New Mexico	57	55	25	23	4	3	0
New York	152	153	39	70	12	21	11
North Carolina	63	70	27	26	7	6	4
North Dakota	117	114	96	15	1	2	0
Ohio	224	217	119	65	14	13	6
Oklahoma	317	305	233	64	3	5	0
Oregon	42	44	24	18	1	1	0
Pennsylvania	209	194	44	114	17	16	3
Rhode Island	7	7	1	1	1	3	1
South Carolina	77	79	49	23	2	5	0
South Dakota	105	103	77	18	6	1	1
Tennessee	214	204	108	85	4	4	3
Texas	818	770	528	210	16	13	3
Utah	50	49	24	16	3	4	2
Vermont	21	20	4	11	3	2	0
Virginia	150	151	51	83	8	8	1
Washington	78	78	45	29	1	3	0
West Virginia	95	83	38	36	3	6	0
Wisconsin	350	343	218	101	13	10	1
Wyoming	52	49	33	13	1	2	0
National	8,966	8659	5302	2683	290	309	75

Source : Adapted by the Office of Advocacy, U.S Small Business Administration from the Consolidated Reports of Condition and Income for U.S. Banks.

Table A.1 Small Business Lending in Georgia , June 1999

Bank Name	Location	Small Business Lending (< \$ 1 M) Scores					Bnk Asset Sz.	Dollars in SBL	Number of SBL	Total Score (<\$250K)	Total Score (<\$100K)
		Total	SBL/TA	SBL/TBL	SBL(\$)	SBL(#)					
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Savannah Bk Na	Savannah	97.5	25.0	25.0	25.0	22.5	\$100M-500M	77,713	841	75.0	70.0
Commercial Bk	Thomasville	95.0	25.0	20.0	25.0	25.0	\$100M-500M	98,363	971	70.0	65.0
Main St Bk	Covington	95.0	22.5	22.5	25.0	25.0	\$100M-500M	143,385	1,461	72.5	70.0
Farmers & Mrch Bk	Dublin	90.0	22.5	17.5	25.0	25.0	\$100M-500M	89,359	1,126	75.0	70.0
Peoples B&Tc	Buford	90.0	20.0	22.5	22.5	25.0	\$100M-500M	58,421	1,526	67.5	67.5
First St Bk	Stockbridge	90.0	17.5	22.5	25.0	25.0	\$100M-500M	93,000	1,527	97.5	100.0
Westside B&Tc	Kennesaw	90.0	25.0	25.0	22.5	17.5	\$100M-500M	47,798	396	45.0	42.5
Community Bk Of Ga	Tucker	90.0	25.0	25.0	20.0	20.0	<\$100M	36,570	494	65.0	45.0
First Nb Of Alma	Alma	87.5	25.0	12.5	25.0	25.0	\$100M-500M	68,839	1,191	87.5	80.0
Altamaha B&Tc	Uvalda	87.5	25.0	20.0	20.0	22.5	<\$100M	31,989	901	95.0	97.5
Coastal Bk	Savannah	87.5	25.0	25.0	20.0	17.5	<\$100M	31,702	451	92.5	95.0
Community B&Tc Jackson	Commerce	87.5	25.0	17.5	22.5	22.5	\$100M-500M	44,201	710	87.5	77.5
Bank Of Gray	Gray	87.5	17.5	25.0	20.0	25.0	\$100M-500M	34,735	972	100.0	100.0
Patterson Bk	Patterson	87.5	25.0	20.0	20.0	22.5	<\$100M	32,592	687	92.5	95.0
Citizens & Mrch St Bk	Douglasville	87.5	25.0	22.5	20.0	20.0	<\$100M	33,769	501	72.5	65.0
Farmers & Mrch Bk	Lakeland	85.0	25.0	17.5	20.0	22.5	\$100M-500M	41,894	867	92.5	97.5
Gilmer Cty Bk	Ellijay	85.0	22.5	17.5	22.5	22.5	\$100M-500M	45,989	794	82.5	55.0
Citizens Bk	Vienna	82.5	22.5	10.0	25.0	25.0	\$100M-500M	101,780	2,366	90.0	85.0
Darby B&Tc	Vidalia	82.5	25.0	12.5	25.0	20.0	\$100M-500M	69,654	580	65.0	52.5
Mcintosh St Bk	Jackson	82.5	22.5	15.0	22.5	22.5	\$100M-500M	52,079	941	95.0	95.0
South Ga Cmnty Bk	Reynolds	82.5	17.5	20.0	20.0	25.0	\$100M-500M	42,296	1,261	97.5	97.5
Summit Nb	Atlanta	82.5	25.0	7.5	25.0	25.0	\$100M-500M	109,524	943	65.0	52.5
Quwanee Nb	Suwanee	82.5	25.0	25.0	20.0	12.5	<\$100M	30,551	289	32.5	17.5
First Colony Bk	Alpharetta	80.0	25.0	10.0	25.0	20.0	\$100M-500M	69,642	600	70.0	70.0
Sumter B&Tc	Americus	80.0	22.5	12.5	22.5	22.5	\$100M-500M	52,551	645	70.0	75.0
First Nb Of Chatsworth	Chatsworth	80.0	20.0	20.0	17.5	22.5	<\$100M	28,238	697	92.5	95.0
First Bulloch B&Tc	Statesboro	80.0	20.0	15.0	22.5	22.5	\$100M-500M	57,521	946	62.5	65.0
Metter Bkg Co	Metter	80.0	25.0	12.5	20.0	22.5	\$100M-500M	37,036	808	70.0	65.0
Brand Bkg Co	Lawrenceville	80.0	12.5	22.5	22.5	22.5	\$100M-500M	56,317	869	62.5	60.0
First Bk Of Coastal Ga	Pembroke	80.0	20.0	25.0	15.0	20.0	<\$100M	20,725	516	90.0	92.5
First Nb Effingham	Springfield	80.0	22.5	25.0	15.0	17.5	<\$100M	17,944	454	75.0	72.5
First Bk Of Brunswick	Brunswick	80.0	25.0	12.5	22.5	20.0	\$100M-500M	46,803	517	67.5	52.5
Community B&Tc Habersha	Cornelia	77.5	20.0	7.5	25.0	25.0	\$100M-500M	79,310	1,445	80.0	75.0
Waycross B&Tc	Waycross	77.5	20.0	22.5	17.5	17.5	<\$100M	26,152	399	90.0	92.5
Mountain Nb	Tucker	77.5	25.0	10.0	22.5	20.0	\$100M-500M	55,466	563	72.5	67.5
Georgia B&Tc Of Augusta	Augusta	77.5	20.0	7.5	25.0	25.0	\$100M-500M	83,164	1,160	72.5	62.5
Capitol City B&Tc	Atlanta	77.5	25.0	25.0	15.0	12.5	<\$100M	20,595	276	55.0	42.5
Security B&Tc Of Albany	Albany	75.0	20.0	5.0	25.0	25.0	\$100M-500M	65,966	1,412	77.5	77.5
Peoples Bk Fannin Cty	Blue Ridge	75.0	20.0	7.5	25.0	22.5	\$100M-500M	60,330	887	77.5	67.5
First St B&Tc Valdosta	Valdosta	75.0	22.5	5.0	25.0	22.5	\$100M-500M	58,743	786	75.0	75.0
West Ga Nb Of Carrollton	Carrollton	75.0	20.0	7.5	25.0	22.5	\$100M-500M	60,732	860	67.5	60.0
Bank Of Fitzgerald	Fitzgerald	75.0	25.0	12.5	20.0	17.5	\$100M-500M	41,159	447	60.0	52.5

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		Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$) (4)	SBL(#) (5)					
Heritage Bk	Hinesville	75.0	17.5	10.0	22.5	25.0	\$100M-500M	51,451	1,182	80.0	80.0
Bank Of Dudley	Dudley	75.0	20.0	17.5	17.5	20.0	<\$100M	25,330	569	90.0	95.0
Bank Of Hazlehurst	Hazlehurst	75.0	25.0	17.5	15.0	17.5	<\$100M	18,182	475	70.0	70.0
Citizens Bk	Fort Valley	75.0	20.0	25.0	15.0	15.0	<\$100M	20,691	367	72.5	77.5
Northeast Ga Bk	Lavonia	75.0	20.0	17.5	20.0	17.5	\$100M-500M	34,361	489	67.5	62.5
First Nb&Tc	Louisville	75.0	20.0	7.5	22.5	25.0	\$100M-500M	57,432	1,243	80.0	75.0
First Nb Of Barnesville	Barnesville	75.0	25.0	12.5	20.0	17.5	<\$100M	33,787	400	60.0	57.5
Georgia B&Tc	Calhoun	75.0	20.0	10.0	22.5	22.5	\$100M-500M	51,717	709	62.5	57.5
Community Nb	Ashburn	75.0	12.5	22.5	17.5	22.5	\$100M-500M	23,569	808	90.0	97.5
Security St Bk	Canton	75.0	22.5	25.0	17.5	10.0	<\$100M	22,723	330	82.5	50.0
Peoples Bk	Blackshear	72.5	22.5	10.0	20.0	20.0	\$100M-500M	30,620	596	72.5	67.5
Bank Of Ellaville	Ellaville	72.5	20.0	20.0	15.0	17.5	<\$100M	18,589	429	72.5	72.5
First B&Tc	Carnesville	72.5	17.5	17.5	17.5	20.0	<\$100M	22,947	563	85.0	92.5
1St Floyd Bk	Rome	72.5	20.0	17.5	17.5	17.5	<\$100M	29,232	404	85.0	90.0
First Cmnty Bk Of Tifton	Tifton	72.5	22.5	7.5	20.0	22.5	\$100M-500M	41,510	736	80.0	80.0
Bank Of Toccoa	Toccoa	72.5	15.0	20.0	17.5	20.0	\$100M-500M	26,447	535	87.5	95.0
Pinnacle Bk Na	Elberton	72.5	15.0	10.0	22.5	25.0	\$100M-500M	53,710	1,240	80.0	77.5
Peachtree Nb	Peachtree City	72.5	22.5	7.5	22.5	20.0	\$100M-500M	55,070	568	60.0	50.0
Georgia First Bk Na	Gainesville	72.5	22.5	5.0	22.5	22.5	\$100M-500M	57,722	720	70.0	62.5
Montgomery Cty Bk	Ailey	72.5	22.5	10.0	17.5	22.5	<\$100M	28,970	652	70.0	70.0
Community Tr Bk	Hiram	72.5	22.5	10.0	20.0	20.0	\$100M-500M	39,327	495	57.5	52.5
Charter B&Tc	Marietta	72.5	22.5	7.5	22.5	20.0	\$100M-500M	56,655	652	70.0	55.0
Farmers & Mrch Bk	Brooklet	70.0	20.0	15.0	15.0	20.0	<\$100M	18,381	556	85.0	90.0
Suntrust Bk Southeast Ga N	Brunswick	70.0	15.0	5.0	25.0	25.0	\$500M-\$1B	115,542	1,520	62.5	62.5
Douglas Cty Bk	Douglasville	70.0	17.5	22.5	17.5	12.5	\$100M-500M	24,267	264	42.5	35.0
Habersham Bk	Clarksville	70.0	7.5	17.5	22.5	22.5	\$100M-500M	44,228	675	82.5	87.5
First Newton Bk	Covington	70.0	15.0	12.5	22.5	20.0	\$100M-500M	49,648	650	75.0	80.0
Ameribank Na	Savannah	70.0	22.5	10.0	22.5	15.0	\$100M-500M	52,763	378	47.5	32.5
State Bk Of Cochran	Cochran	70.0	20.0	15.0	17.5	17.5	<\$100M	26,244	401	85.0	90.0
Farmers & Mrch Bk	Washington	70.0	7.5	22.5	17.5	22.5	\$100M-500M	26,160	798	87.5	95.0
Citizens B&Tc Of West Ga	Carrollton	70.0	15.0	7.5	25.0	22.5	\$100M-500M	60,980	922	72.5	72.5
Suntrust Bk Northeast Ga N	Athens	70.0	15.0	5.0	25.0	25.0	\$500M-\$1B	139,129	1,283	60.0	55.0
South Ga Bkg Co	Tifton	70.0	10.0	20.0	17.5	22.5	\$100M-500M	22,470	810	75.0	77.5
Premier Bk	Atlanta	70.0	17.5	2.5	25.0	25.0	\$1B-\$10B	331,266	3,397	62.5	60.0
United Cmnty Bk	Blairsville	70.0	12.5	7.5	25.0	25.0	\$500M-\$1B	110,289	1,749	70.0	70.0
Thomasville Nb	Thomasville	70.0	22.5	10.0	20.0	17.5	\$100M-500M	34,235	516	70.0	57.5
Citizens Bk Of Forsyth Cty	Cumming	70.0	17.5	25.0	12.5	15.0	<\$100M	14,475	369	67.5	67.5
United Bk	Zebulon	67.5	10.0	7.5	25.0	25.0	\$100M-500M	70,715	1,107	72.5	72.5
Appalachian Cmnty Bk	Blairsville	67.5	22.5	22.5	15.0	7.5	<\$100M	18,920	179	52.5	40.0
Bank Of Eastman	Eastman	67.5	17.5	15.0	17.5	17.5	\$100M-500M	23,827	442	87.5	90.0
Cordele Bkg Co	Cordele	67.5	17.5	10.0	17.5	22.5	\$100M-500M	29,429	825	67.5	70.0
Citizens Bk Washington Cty	Sandersville	67.5	10.0	22.5	15.0	20.0	\$100M-500M	20,377	623	87.5	92.5
Suntrust Bk Savannah Na	Savannah	67.5	15.0	2.5	25.0	25.0	\$500M-\$1B	142,108	1,367	60.0	55.0

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		Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$) (4)	SBL(#) (5)					
Security Bk Of Houston	Cty Perry	67.5	22.5	10.0	17.5	17.5	<\$100M	27,366	460	62.5	55.0
Peoples Bk	Lyons	67.5	22.5	20.0	12.5	12.5	<\$100M	14,764	271	55.0	52.5
Commercial B&Tc	Troup C La Grange	67.5	20.0	5.0	22.5	20.0	\$100M-500M	42,881	622	65.0	50.0
Peoples St B&Tc	Baxley	67.5	25.0	12.5	15.0	15.0	<\$100M	18,941	364	65.0	57.5
Security Bk Of Bibb	Cty Macon	67.5	20.0	5.0	22.5	20.0	\$100M-500M	52,566	589	60.0	47.5
Lanier Nb	Gainesville	67.5	15.0	17.5	17.5	17.5	\$100M-500M	23,621	479	65.0	62.5
First Citizens Bk Of Ga	Fayetteville	67.5	17.5	5.0	22.5	22.5	\$100M-500M	44,744	668	57.5	57.5
First Nb Of Coffee	Cty Douglas	67.5	22.5	15.0	15.0	15.0	<\$100M	21,114	335	62.5	47.5
Rockdale Nb	Conyers	67.5	25.0	25.0	12.5	5.0	<\$100M	15,794	150	37.5	30.0
Alma Exch B&Tc		65.0	22.5	12.5	15.0	15.0	<\$100M	19,490	356	57.5	57.5
Farmers & Mrch Bk	Eatonton	65.0	12.5	20.0	15.0	17.5	\$100M-500M	20,231	403	82.5	87.5
Bank Of Canton	Canton	65.0	10.0	7.5	25.0	22.5	\$100M-500M	60,367	722	55.0	50.0
Coastal Bk Of Ga	Brunswick	65.0	17.5	2.5	22.5	22.5	\$100M-500M	45,929	681	72.5	70.0
First South Bk Na	Macon	65.0	17.5	5.0	22.5	20.0	\$100M-500M	47,536	676	62.5	52.5
Bank Of Hiawassee	Hiawassee	65.0	17.5	7.5	20.0	20.0	\$100M-500M	34,247	522	57.5	50.0
Bank Of Thomas	Cty Thomasville	65.0	22.5	20.0	10.0	12.5	<\$100M	10,460	258	72.5	77.5
Citizens Cmnty Bk	Hahira	65.0	15.0	17.5	12.5	20.0	<\$100M	15,174	479	82.5	87.5
Lumpkin Cty Bk	Dahlonega	65.0	25.0	12.5	15.0	12.5	<\$100M	20,374	259	65.0	55.0
Peoples Bk	Lithonia	65.0	15.0	22.5	15.0	12.5	<\$100M	18,159	309	62.5	62.5
American Bkg Co	Moultrie	65.0	17.5	7.5	17.5	22.5	\$100M-500M	30,298	672	70.0	72.5
Riverside Bk	Marietta	65.0	20.0	5.0	22.5	17.5	\$100M-500M	43,380	451	52.5	45.0
First St Bk Of South Ga	Ocilla	65.0	20.0	17.5	10.0	17.5	<\$100M	11,665	432	77.5	85.0
Suntrust Bk Augusta Na	Evans	65.0	10.0	5.0	25.0	25.0	\$500M-\$1B	102,139	1,337	62.5	60.0
Suntrust Bk South Ga Na	Leesburg	65.0	12.5	2.5	25.0	25.0	\$500M-\$1B	134,463	1,944	62.5	62.5
Bank Atlanta	Decatur	65.0	25.0	7.5	20.0	12.5	<\$100M	34,243	258	47.5	25.0
Wayne Nb	Jesup	65.0	17.5	22.5	10.0	15.0	<\$100M	11,223	353	65.0	67.5
Gateway B&Tc	Ringgold	65.0	22.5	10.0	17.5	15.0	<\$100M	23,205	320	57.5	50.0
Buckhead Cmnty Bk Na	Atlanta	65.0	22.5	25.0	12.5	5.0	<\$100M	13,683	95	25.0	12.5
Citizens Bk Of Americus	Americus	62.5	7.5	20.0	15.0	20.0	\$100M-500M	17,304	600	80.0	87.5
Spivey St Bk	Swainsboro	62.5	17.5	15.0	15.0	15.0	<\$100M	19,071	350	70.0	72.5
Farmers St Bk	Dublin	62.5	20.0	10.0	15.0	17.5	<\$100M	18,893	466	72.5	72.5
Suntrust Bk West Ga Na	Columbus	62.5	10.0	2.5	25.0	25.0	\$500M-\$1B	86,822	1,126	62.5	55.0
First Citizens Bk	Glennville	62.5	12.5	20.0	12.5	17.5	<\$100M	14,481	430	80.0	85.0
Glennville B&Tc	Glennville	62.5	10.0	20.0	12.5	20.0	<\$100M	14,179	609	77.5	87.5
First Nb Of Commerce	Commerce	62.5	12.5	17.5	17.5	15.0	\$100M-500M	26,736	427	72.5	62.5
Bank Of North Ga	Alpharetta	62.5	12.5	2.5	25.0	22.5	\$100M-500M	93,924	990	57.5	52.5
First Nb Of Baldwin	Cty Milledgeville	62.5	20.0	12.5	15.0	15.0	<\$100M	17,680	333	62.5	57.5
Eastside B&Tc	Snellville	62.5	22.5	2.5	20.0	17.5	\$100M-500M	32,964	433	40.0	42.5
First Peoples Bk	Pine Mountain	62.5	17.5	25.0	10.0	10.0	<\$100M	11,341	212	75.0	82.5
First Nb Of South Ga	Albany	62.5	22.5	10.0	15.0	15.0	<\$100M	18,595	351	65.0	50.0
Greater Rome Bk	Rome	62.5	22.5	10.0	15.0	15.0	<\$100M	20,359	345	67.5	55.0
Premier Nb	Dalton	62.5	20.0	22.5	10.0	10.0	<\$100M	12,464	250	50.0	47.5
Four Cty Bk	Allentown	60.0	17.5	22.5	7.5	12.5	<\$100M	7,595	244	70.0	77.5

Table A.1 Small Business Lending in Georgia , June 1999

Bank Name	Location	Small Business Lending (< \$ 1 M) Scores					Bnk Asset Sz.	Dollars in SBL	Number of SBL	Total Score (<\$250K)	Total Score (<\$100K)
		Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$) (4)	SBL(#) (5)					
Ashburn Bk	Ashburn	60.0	20.0	5.0	20.0	15.0	\$100M-500M	32,191	323	62.5	70.0
White Cty Bk	Cleveland	60.0	10.0	12.5	20.0	17.5	\$100M-500M	32,176	483	57.5	50.0
Bank Of Worth	Sylvester	60.0	17.5	22.5	10.0	10.0	<\$100M	13,066	214	72.5	82.5
Rabun Cty Bk	Clayton	60.0	12.5	20.0	15.0	12.5	\$100M-500M	19,803	254	50.0	47.5
Tattnall Bk	Reidsville	60.0	17.5	20.0	12.5	10.0	<\$100M	14,484	218	45.0	40.0
Northwest Ga Bk	Ringgold	60.0	10.0	2.5	22.5	25.0	\$100M-500M	51,632	1,433	65.0	65.0
Farmers St Bk	Lincolnton	60.0	15.0	17.5	12.5	15.0	<\$100M	13,922	349	75.0	82.5
Citizens Bk	Nashville	60.0	17.5	7.5	15.0	20.0	<\$100M	19,961	585	72.5	80.0
Bank Of Coweta	Newnan	60.0	15.0	2.5	22.5	20.0	\$100M-500M	44,089	651	55.0	60.0
First Flag Bk	La Grange	60.0	12.5	2.5	22.5	22.5	\$100M-500M	46,611	743	60.0	67.5
Suntrust Bk Middle Ga Na	Macon	60.0	7.5	2.5	25.0	25.0	\$500M-\$1B	91,022	1,199	57.5	55.0
Pineland St Bk	Metter	60.0	25.0	15.0	10.0	10.0	<\$100M	12,530	237	55.0	52.5
Athens First B&Tc	Athens	60.0	7.5	5.0	25.0	22.5	\$500M-\$1B	84,012	797	57.5	47.5
First Nb	Folkston	60.0	25.0	15.0	7.5	12.5	<\$100M	9,318	300	72.5	77.5
Peoples Bk Of West Ga	Carrollton	60.0	17.5	25.0	10.0	7.5	<\$100M	9,489	162	27.5	25.0
Sea Island Bk	Statesboro	57.5	12.5	5.0	20.0	20.0	\$100M-500M	34,803	567	55.0	62.5
First St Bk	Wrens	57.5	17.5	17.5	12.5	10.0	<\$100M	13,427	210	67.5	77.5
Sunmark Cmnty Bk	Hawkinsville	57.5	15.0	12.5	12.5	17.5	<\$100M	14,091	489	55.0	57.5
Bartow Cty Bk	Cartersville	57.5	12.5	5.0	20.0	20.0	\$100M-500M	35,552	565	55.0	55.0
First Nb Of Grady Cty	Cairo	57.5	15.0	5.0	17.5	20.0	\$100M-500M	22,620	549	62.5	65.0
Claxton Bk	Claxton	57.5	12.5	15.0	12.5	17.5	<\$100M	16,289	456	80.0	85.0
Peoples Bk	Winder	57.5	10.0	7.5	17.5	22.5	\$100M-500M	27,387	925	65.0	65.0
Farmers & Mrch Cmnty Bk	Senoia	57.5	15.0	22.5	7.5	12.5	<\$100M	8,322	273	70.0	77.5
First Nb Of Griffin	Griffin	57.5	15.0	2.5	22.5	17.5	\$100M-500M	44,254	437	50.0	45.0
Oconee St Bk	Watkinsville	57.5	12.5	10.0	17.5	17.5	\$100M-500M	23,171	449	62.5	57.5
Bank Of Madison	Madison	57.5	10.0	20.0	12.5	15.0	<\$100M	14,056	358	60.0	57.5
Community B&T-Troup	La Grange	57.5	25.0	7.5	15.0	10.0	<\$100M	18,752	227	45.0	35.0
Georgia St Bk	Mableton	57.5	15.0	5.0	20.0	17.5	\$100M-500M	30,987	413	50.0	47.5
National Bk Of Walton Cty	Monroe	57.5	15.0	7.5	20.0	15.0	\$100M-500M	34,614	388	52.5	45.0
Mount Vernon Bk	Mount Vernon	57.5	17.5	20.0	10.0	10.0	<\$100M	10,171	238	72.5	77.5
Bank Of Lafayette	Lafayette	57.5	5.0	25.0	12.5	15.0	\$100M-500M	14,064	377	67.5	80.0
Blackshear Bk	Blackshear	57.5	17.5	12.5	15.0	12.5	<\$100M	18,005	297	50.0	45.0
Bryan B&Tc	Richmond Hill	57.5	20.0	7.5	17.5	12.5	<\$100M	22,369	279	47.5	35.0
Gwinnett Bkg Co	Lawrenceville	57.5	17.5	25.0	10.0	5.0	<\$100M	10,106	134	20.0	20.0
Citizens Bk Of Effingham	Springfield	57.5	25.0	12.5	10.0	10.0	<\$100M	12,403	208	62.5	55.0
Chestatee St Bk	Dawsonville	57.5	25.0	12.5	12.5	7.5	<\$100M	16,677	151	47.5	55.0
First St Bk Of Blakely	Blakely	55.0	15.0	7.5	15.0	17.5	<\$100M	19,798	416	47.5	55.0
Colony Bk Southeast	Broxton	55.0	22.5	15.0	10.0	7.5	<\$100M	13,259	192	35.0	27.5
Monroe Cty Bk	Forsyth	55.0	17.5	17.5	10.0	10.0	<\$100M	10,542	215	70.0	77.5
Jasper Bkg Co	Jasper	55.0	12.5	5.0	20.0	17.5	\$100M-500M	31,868	419	52.5	45.0
Cohutta Bkg Co	Chatsworth	55.0	17.5	5.0	20.0	12.5	\$100M-500M	31,166	248	35.0	35.0
Southeastern Bk	Darien	55.0	7.5	5.0	20.0	22.5	\$100M-500M	41,610	957	65.0	65.0
Central B&Tc	Cordele	55.0	20.0	10.0	12.5	12.5	<\$100M	14,132	272	57.5	55.0

Table A.1 Small Business Lending in Georgia , June 1999

Bank Name	Location	Small Business Lending (< \$ 1 M) Scores					Bnk Asset Sz.	Dollars in SBL	Number of SBL	Total Score (<\$250K)	Total Score (<\$100K)
		Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$) (4)	SBL(#) (5)					
Hardwick B&Tc	Dalton	55.0	12.5	2.5	22.5	17.5	\$100M-500M	57,194	447	45.0	32.5
Columbus B&Tc	Columbus	55.0	2.5	2.5	25.0	25.0	\$1B-\$10B	197,132	2,462	55.0	55.0
Morris St Bk	Dublin	55.0	15.0	7.5	17.5	15.0	\$100M-500M	23,301	392	60.0	57.5
Bank Of Upson	Thomaston	55.0	5.0	22.5	12.5	15.0	\$100M-500M	15,011	354	70.0	80.0
Citizens Scty Bk	Tifton	55.0	12.5	5.0	17.5	20.0	\$100M-500M	22,654	549	60.0	62.5
Suntrust Bk	Atlanta	55.0	2.5	2.5	25.0	25.0	>\$10B	627,373	6,027	55.0	55.0
Bank Of Perry	Perry	55.0	22.5	10.0	12.5	10.0	<\$100M	15,172	210	60.0	62.5
First Bk Of Ga	Thomson	55.0	22.5	12.5	12.5	7.5	<\$100M	17,000	168	30.0	22.5
Crescent B&Tc	Jasper	55.0	5.0	25.0	12.5	12.5	\$100M-500M	15,093	272	50.0	42.5
First Nb	Saint Marys	55.0	17.5	12.5	15.0	10.0	<\$100M	18,994	217	55.0	50.0
Global Cmrc Bk	Doraville	55.0	25.0	10.0	15.0	5.0	<\$100M	20,140	95	27.5	17.5
Rivoli B&Tc	Macon	55.0	20.0	12.5	12.5	10.0	<\$100M	15,061	277	65.0	47.5
Eagle Nb	Stockbridge	55.0	20.0	25.0	7.5	2.5	<\$100M	7,828	54	30.0	42.5
First Nb Of Polk Cty	Cedartown	52.5	5.0	20.0	12.5	15.0	\$100M-500M	13,349	306	62.5	75.0
Peoples St Bk	Jeffersonville	52.5	15.0	25.0	5.0	7.5	<\$100M	4,074	187	62.5	67.5
Prudential B&Tc	Atlanta	52.5	2.5	2.5	22.5	25.0	\$500M-\$1B	45,772	3,505	50.0	45.0
Community Bkg Co Of Fitz;	Fitzgerald	52.5	17.5	12.5	10.0	12.5	<\$100M	13,028	273	70.0	77.5
Suntrust Bk Northwest Ga N	Rome	52.5	7.5	2.5	22.5	20.0	\$100M-500M	45,463	579	47.5	45.0
Farmers St Bk	Lumpkin	52.5	12.5	20.0	7.5	12.5	<\$100M	7,501	269	67.5	75.0
Century B&Tc	Milledgeville	52.5	7.5	12.5	15.0	17.5	\$100M-500M	17,416	398	72.5	80.0
Bank Of Newington	Newington	52.5	12.5	20.0	7.5	12.5	<\$100M	6,854	269	65.0	72.5
Bank Of Lumber City	Lumber City	52.5	15.0	20.0	5.0	12.5	<\$100M	3,675	252	62.5	67.5
Gainesville B&Tc	Gainesville	52.5	10.0	5.0	20.0	17.5	\$100M-500M	37,618	416	45.0	40.0
Independent B&Tc	Powder Springs	52.5	15.0	7.5	17.5	12.5	\$100M-500M	27,584	316	45.0	35.0
Decatur First Bk	Decatur	52.5	15.0	25.0	7.5	5.0	<\$100M	8,196	128	30.0	25.0
First Piedmont Bk	Winder	52.5	15.0	25.0	7.5	5.0	<\$100M	7,360	88	20.0	25.0
Farmers & Mrch Bk	Sylvania	50.0	5.0	20.0	7.5	17.5	<\$100M	7,499	419	60.0	75.0
Capital Bk	Fort Oglethorpe	50.0	7.5	25.0	10.0	7.5	<\$100M	11,870	153	27.5	22.5
Park Ave Bk	Valdosta	50.0	5.0	2.5	17.5	25.0	\$100M-500M	21,731	1,200	55.0	72.5
Bank Of Camilla	Camilla	50.0	10.0	17.5	7.5	15.0	<\$100M	9,242	300	67.5	77.5
Bank Of Wrightsville	Wrightsville	50.0	10.0	17.5	7.5	15.0	<\$100M	9,202	322	67.5	77.5
Rossville Bk	Rossville	50.0	15.0	10.0	15.0	10.0	<\$100M	20,538	245	40.0	35.0
Knight St Bk	Dexter	50.0	15.0	17.5	5.0	12.5	<\$100M	5,995	260	62.5	72.5
Planters Bk	Hawkinsville	50.0	12.5	20.0	10.0	7.5	<\$100M	11,212	170	67.5	75.0
Tippins B&Tc	Claxton	50.0	12.5	15.0	7.5	15.0	<\$100M	9,230	356	70.0	77.5
Fidelity Nb	Norcross	50.0	2.5	2.5	25.0	20.0	\$500M-\$1B	65,875	467	42.5	35.0
Bank Of Edison	Edison	50.0	17.5	15.0	7.5	10.0	<\$100M	8,212	231	67.5	72.5
United Bkg Co	Nashville	50.0	10.0	15.0	10.0	15.0	<\$100M	11,459	302	67.5	77.5
Heritage Cmnty Bk	Quitman	50.0	17.5	15.0	10.0	7.5	<\$100M	11,012	145	67.5	72.5
F&M B&Tc	Manchester	50.0	15.0	17.5	7.5	10.0	<\$100M	7,847	229	67.5	75.0
Bank Of Early	Blakely	50.0	12.5	15.0	10.0	12.5	<\$100M	11,058	266	67.5	77.5
First Ga Cmnty Bk	Jackson	50.0	20.0	15.0	10.0	5.0	<\$100M	13,286	140	32.5	32.5
Home Town Bk Of Villa Ri	Villa Rica	50.0	20.0	12.5	10.0	7.5	<\$100M	11,585	191	40.0	42.5

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Bank Name	Location	Small Business Lending (< \$ 1 M) Scores					Bnk Asset Sz.	Dollars in SBL	Number of SBL	Total Score (<\$250K)	Total Score (<\$100K)
		Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$) (4)	SBL(#) (5)					
Pineview St Bk	Pineview	47.5	12.5	22.5	5.0	7.5	<\$100M	2,923	146	60.0	62.5
First Cmnty Bk Of Southwe	Bainbridge	47.5	10.0	2.5	17.5	17.5	\$100M-500M	27,319	473	65.0	72.5
Citizens Bk Of Swainsboro	Swainsboro	47.5	12.5	15.0	10.0	10.0	<\$100M	9,922	198	65.0	70.0
Bank Of Dade	Trenton	47.5	7.5	25.0	7.5	7.5	<\$100M	6,847	166	55.0	67.5
Bank Of Dahlongega	Dahlongega	47.5	10.0	5.0	17.5	15.0	\$100M-500M	24,854	389	50.0	47.5
Walton B&Tc	Monroe	47.5	15.0	12.5	10.0	10.0	<\$100M	10,694	201	47.5	45.0
Chattahoochee Nb	Alpharetta	47.5	25.0	10.0	10.0	2.5	<\$100M	11,089	44	17.5	12.5
Bank Of Hancock Cty	Sparta	45.0	5.0	17.5	7.5	15.0	<\$100M	6,942	313	57.5	67.5
Cb&T Bk Of Middle Ga	Warner Robins	45.0	7.5	5.0	17.5	15.0	\$100M-500M	27,296	371	45.0	42.5
First Nb Of Ga	Buchanan	45.0	7.5	10.0	12.5	15.0	\$100M-500M	16,260	326	50.0	47.5
Cairo Bkg Co	Cairo	45.0	10.0	10.0	10.0	15.0	<\$100M	11,606	347	52.5	65.0
Planters & Citizens Bk	Camilla	45.0	7.5	17.5	7.5	12.5	<\$100M	9,243	259	62.5	72.5
Dawson Cty Bk	Dawsonville	45.0	10.0	7.5	12.5	15.0	\$100M-500M	16,524	362	50.0	52.5
Citizens Bk	Warrenton	45.0	7.5	22.5	5.0	10.0	<\$100M	5,889	239	60.0	70.0
George D Warthen Bk	Sandersville	45.0	5.0	22.5	10.0	7.5	<\$100M	10,193	170	57.5	72.5
Bank Of Ellijay	Ellijay	45.0	12.5	7.5	12.5	12.5	<\$100M	15,944	308	50.0	47.5
Towns Cty Bk	Hiawassee	45.0	10.0	10.0	12.5	12.5	<\$100M	14,150	401	47.5	27.5
Peoples Cmnty Bk	Colquitt	45.0	12.5	7.5	12.5	12.5	<\$100M	13,671	276	47.5	47.5
Southwest Ga Bk	Moultrie	45.0	5.0	2.5	17.5	20.0	\$100M-500M	24,841	565	47.5	45.0
Merchants & Citizens Bk	Mcrae	45.0	10.0	20.0	7.5	7.5	<\$100M	8,069	189	40.0	40.0
Wheeler Cty St Bk	Alamo	45.0	10.0	22.5	5.0	7.5	<\$100M	4,109	188	60.0	67.5
Milton Nb	Roswell	45.0	12.5	2.5	20.0	10.0	\$100M-500M	38,776	133	17.5	15.0
Sapelo Nb	Darien	45.0	22.5	12.5	5.0	5.0	<\$100M	6,002	87	45.0	35.0
First Nb Of Waynesboro	Waynesboro	42.5	7.5	15.0	7.5	12.5	<\$100M	8,754	268	57.5	70.0
Bank Of Dodge Cty	Eastman	42.5	15.0	15.0	7.5	5.0	<\$100M	8,959	102	57.5	65.0
Farmers Bk	Forsyth	42.5	10.0	17.5	7.5	7.5	<\$100M	7,502	193	45.0	50.0
Bank Of Burke Cty	Sardis	42.5	10.0	15.0	5.0	12.5	<\$100M	6,795	272	60.0	70.0
Citizens B&Tc	Eastman	42.5	5.0	15.0	10.0	12.5	<\$100M	11,008	275	60.0	72.5
Bank Of Hartwell	Hartwell	42.5	12.5	10.0	12.5	7.5	<\$100M	14,070	170	32.5	20.0
Community First Bk	Carrollton	42.5	5.0	2.5	20.0	15.0	\$100M-500M	33,327	318	35.0	30.0
Citizens Bk	Hogansville	42.5	10.0	22.5	5.0	5.0	<\$100M	5,143	63	15.0	30.0
Citizens Tr Bk	Atlanta	42.5	10.0	2.5	20.0	10.0	\$100M-500M	32,595	224	27.5	20.0
Bankers Bk	Atlanta	42.5	2.5	2.5	22.5	15.0	\$500M-\$1B	56,455	342	25.0	15.0
Bank Of Monticello	Monticello	42.5	7.5	17.5	7.5	10.0	<\$100M	7,183	194	55.0	65.0
Community Bk Of Wilcox	Pitts	42.5	12.5	22.5	5.0	2.5	<\$100M	5,269	65	57.5	62.5
Community Bk	Loganville	42.5	5.0	22.5	10.0	5.0	<\$100M	9,781	150	32.5	25.0
Embry Nb	Lawrenceville	42.5	12.5	5.0	15.0	10.0	<\$100M	18,921	231	27.5	25.0
United B&Tc	Rockmart	42.5	12.5	10.0	7.5	12.5	<\$100M	8,243	256	50.0	57.5
First Clayton B&Tc	Clayton	42.5	7.5	12.5	12.5	10.0	\$100M-500M	16,022	207	45.0	47.5
First Cmnty Bk Of Ga	Roberta	42.5	15.0	15.0	5.0	7.5	<\$100M	6,292	194	52.5	52.5
Bank Of Dooly	Vienna	40.0	7.5	15.0	5.0	12.5	<\$100M	6,236	245	52.5	65.0
First Nb Of Northwest Ga	Calhoun	40.0	7.5	5.0	17.5	10.0	\$100M-500M	29,124	216	25.0	20.0
Bank Of Soperton	Soperton	40.0	2.5	22.5	5.0	10.0	<\$100M	3,615	208	45.0	60.0

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		Total	SBL/TA	SBL/TBL	SBL(\$)	SBL(#)					
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
First Port City Bk	Bainbridge	40.0	12.5	7.5	12.5	7.5	<\$100M	14,054	172	25.0	30.0
Carver St Bk	Savannah	40.0	7.5	25.0	5.0	2.5	<\$100M	3,019	50	47.5	55.0
Peoples Bk	Eatonton	40.0	5.0	20.0	7.5	7.5	<\$100M	8,379	174	37.5	45.0
Exchange Bk	Milledgeville	40.0	7.5	12.5	12.5	7.5	\$100M-500M	16,176	184	32.5	32.5
Heritage Bk	Jonesboro	40.0	7.5	5.0	17.5	10.0	\$100M-500M	23,105	251	32.5	27.5
Citizens St Bk	Kingsland	40.0	22.5	5.0	7.5	5.0	<\$100M	7,370	69	27.5	25.0
Adel Bkg Co	Adel	40.0	10.0	15.0	10.0	5.0	<\$100M	10,915	75	20.0	17.5
North Ga Nb	Calhoun	40.0	17.5	17.5	2.5	2.5	<\$100M	2,648	23	12.5	15.0
Farmers Bk	Union Point	37.5	12.5	10.0	10.0	5.0	<\$100M	9,844	112	25.0	25.0
First St Bk Of Randolph Cty	Cuthbert	37.5	5.0	20.0	5.0	7.5	<\$100M	3,854	171	45.0	57.5
Liberty B&Tc	Toccoa	37.5	7.5	20.0	5.0	5.0	<\$100M	3,359	85	47.5	55.0
Dorsey St Bk	Abbeville	37.5	7.5	22.5	2.5	5.0	<\$100M	1,107	76	50.0	52.5
North Atlanta Nb	Alpharetta	37.5	7.5	25.0	2.5	2.5	<\$100M	1,708	25	35.0	25.0
Woodbury Bkg Co	Woodbury	35.0	7.5	17.5	5.0	5.0	<\$100M	2,989	92	30.0	25.0
First St Bk Of Donalsonville	Donalsonville	35.0	7.5	5.0	12.5	10.0	\$100M-500M	16,102	224	42.5	37.5
Citizens Bk Of Cochran	Cochran	35.0	7.5	15.0	7.5	5.0	<\$100M	7,966	99	47.5	60.0
West Central Ga Bk	Thomaston	35.0	2.5	22.5	5.0	5.0	<\$100M	5,043	90	42.5	55.0
Merchants & Farmers Bk	Comer	35.0	2.5	22.5	5.0	5.0	<\$100M	5,349	122	42.5	57.5
Jones Cty Bk	Haddock	35.0	5.0	25.0	2.5	2.5	<\$100M	509	63	42.5	50.0
Greenville Bkg Co	Greenville	35.0	10.0	17.5	5.0	2.5	<\$100M	3,250	62	50.0	57.5
First Nb Of Chattooga Cty	Summerville	35.0	10.0	15.0	5.0	5.0	<\$100M	5,519	115	40.0	35.0
Peoples Bk	Willacoochee	35.0	10.0	12.5	5.0	7.5	<\$100M	5,001	150	50.0	57.5
Citizens First Bk	Rome	35.0	5.0	2.5	15.0	12.5	\$100M-500M	18,426	321	40.0	37.5
Pelham Bkg Co	Pelham	35.0	5.0	17.5	5.0	7.5	<\$100M	4,591	148	32.5	37.5
Fannin Cty Bk Na	Blue Ridge	35.0	7.5	7.5	10.0	10.0	<\$100M	11,083	223	45.0	47.5
First Bk Of Dalton	Dalton	35.0	7.5	7.5	10.0	10.0	<\$100M	9,617	220	42.5	45.0
Durden Bkg Co	Twin City	32.5	5.0	12.5	5.0	10.0	<\$100M	6,206	224	40.0	40.0
Citizens Bk	Cairo	32.5	2.5	17.5	5.0	7.5	<\$100M	3,161	172	40.0	52.5
Merchants & Farmers Bk	Donalsonville	32.5	10.0	7.5	7.5	7.5	<\$100M	8,350	170	22.5	27.5
United Security Bk	Sparta	32.5	10.0	17.5	2.5	2.5	<\$100M	2,488	68	47.5	52.5
Bank Of Chickamauga	Chickamauga	32.5	2.5	25.0	2.5	2.5	<\$100M	607	16	32.5	32.5
Security St Bk	Mcrae	32.5	5.0	20.0	2.5	5.0	<\$100M	2,906	68	42.5	52.5
Citizens Nb Of Quitman	Quitman	32.5	5.0	15.0	5.0	7.5	<\$100M	5,637	145	47.5	60.0
First Amer B&Tc	Athens	32.5	5.0	7.5	12.5	7.5	\$100M-500M	15,051	188	22.5	22.5
First Cmnty Bk Of Dawson	Dawsonville	32.5	10.0	5.0	10.0	7.5	<\$100M	13,042	190	27.5	30.0
Amtrade Intl Bk Of Ga	Atlanta	32.5	2.5	25.0	2.5	2.5	<\$100M	2,920			10.0
Albany B&Tc Na	Albany	32.5	5.0	22.5	2.5	2.5	<\$100M	1,903	35	30.0	25.0
First Nb Of West Point	West Point	30.0	5.0	5.0	12.5	7.5	\$100M-500M	13,497	188	30.0	22.5
Wilkinson Cty Bk	Irwinton	30.0	2.5	22.5	2.5	2.5	<\$100M	1,213	40	32.5	37.5
Bank Of Dawson	Dawson	30.0	2.5	20.0	2.5	5.0	<\$100M	2,175	113	32.5	40.0
Peoples Bk Of Talbotton	Talbotton	30.0	5.0	20.0	2.5	2.5	<\$100M	1,519	39	37.5	32.5
Wilcox Cty St Bk	Abbeville	30.0	2.5	22.5	2.5	2.5	<\$100M	1,135	66	35.0	37.5
Commercial Bk	Crawford	30.0	2.5	20.0	2.5	5.0	<\$100M	2,239	81	35.0	40.0

Table A.1 Small Business Lending in Georgia , June 1999

Bank Name	Location	Small Business Lending (< \$ 1 M) Scores					Bnk Asset Sz.	Dollars in SBL	Number of SBL	Total Score (<\$250K)	Total Score (<\$100K)
		Total	SBL/TA	SBL/TBL	SBL(\$)	SBL(#)					
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Bank Of Danielsville	Danielsville	30.0	5.0	12.5	5.0	7.5	<\$100M	6,584	162	37.5	40.0
Sylvester Bkg Co	Sylvester	30.0	5.0	12.5	5.0	7.5	<\$100M	6,238	183	40.0	32.5
First Security Nb	Norcross	30.0	5.0	7.5	7.5	10.0	<\$100M	8,050	218	40.0	40.0
Rochelle St Bk	Rochelle	30.0	2.5	22.5	2.5	2.5	<\$100M	726	21	32.5	37.5
American Century Fncl Svc	Stockbridge	30.0	15.0	5.0	7.5	2.5	<\$100M	7,132	46	10.0	10.0
Peachtree Bk	Duluth	30.0	15.0	5.0	7.5	2.5	<\$100M	8,398	68	17.5	15.0
Georgia Central Bk	Social Circle	27.5	7.5	10.0	5.0	5.0	<\$100M	6,844	132	35.0	27.5
Farmers & Mrch Bk	Summerville	27.5	2.5	15.0	5.0	5.0	\$100M-500M	5,472	96	25.0	25.0
First Capital Bk	Norcross	27.5	5.0	2.5	15.0	5.0	\$100M-500M	19,132	99	12.5	10.0
First Bk Of Pike	Molena	27.5	2.5	20.0	2.5	2.5	<\$100M	140	3	30.0	30.0
Farmers & Mrch Bk	Adel	27.5	10.0	2.5	7.5	7.5	<\$100M	8,693	202	45.0	42.5
Barwick Bkg Co	Barwick	27.5	5.0	15.0	2.5	5.0	<\$100M	1,198	83	40.0	47.5
Atlantic Nb	Brunswick	27.5	5.0	10.0	7.5	5.0	<\$100M	8,554	93	17.5	20.0
Bank Of Adairsville	Adairsville	25.0	7.5	10.0	5.0	2.5	<\$100M	6,776	66	22.5	27.5
Bank Of Gibson	Gibson	25.0	2.5	17.5	2.5	2.5	<\$100M	626	47	30.0	35.0
Citizens Exch Bk	Pearson	25.0	5.0	12.5	2.5	5.0	<\$100M	2,031	118	35.0	47.5
Peoples Bk	Lavonia	25.0	5.0	10.0	5.0	5.0	<\$100M	4,363	137	32.5	40.0
Eagle B&Tc	Statesboro	25.0	5.0	2.5	7.5	10.0	<\$100M	8,837	226	27.5	35.0
Unity Nb	Cartersville	25.0	12.5	2.5	5.0	5.0	<\$100M	5,173	141	47.5	57.5
Southern Heritage Bk	Oakwood	25.0	2.5	17.5	2.5	2.5	<\$100M	1,931	49	27.5	27.5
Talbot St Bk	Woodland	22.5	2.5	12.5	2.5	5.0	<\$100M	2,188	80	27.5	32.5
Jordan Bkg Co	Leary	22.5	2.5	15.0	2.5	2.5	<\$100M	503	20	30.0	37.5
Bank Of Lenox	Lenox	22.5	2.5	15.0	2.5	2.5	<\$100M	664	19	27.5	27.5
First Nb Of Cherokee	Woodstock	22.5	5.0	2.5	10.0	5.0	\$100M-500M	12,961	93	10.0	10.0
Southern Nb	Marietta	17.5	7.5	2.5	5.0	2.5	<\$100M	4,636	30	10.0	10.0
Bank Of Alapaha	Alapaha	10.0	2.5	2.5	2.5	2.5	<\$100M	2,611	67	10.0	12.5
First North Amer Nb	Kennesaw	10.0	2.5	0.0	2.5	2.5	\$100M-500M	0	0	0.0	10.0
Central Carolina Bk Ga	Columbus	10.0	2.5	0.0	2.5	2.5	<\$100M	0	0	0.0	10.0
First Union Direct Bk Na	Augusta	10.0	2.5	0.0	2.5	2.5	\$1B-\$10B	0	0	0.0	10.0
Monogram Credit Card Bk	Atlanta	0.0	2.5	0.0	2.5	2.5	\$1B-\$10B	0	0	0.0	0.0
Universal Bk Na	Columbus	0.0	2.5	0.0	2.5	2.5	\$1B-\$10B	0	0	0.0	0.0
First Fncl Bk	Atlanta	0.0	2.5	0.0	2.5	2.5	\$500M-\$1B	0	0	0.0	0.0
Cedar Hill Nb	Lawrenceville	0.0	2.5	0.0	2.5	2.5	<\$100M	0	0	0.0	0.0
Infibank	Atlanta	0.0	2.5	25.0	2.5	25.0	<\$100M	866	1,297	0.0	0.0
Bb&T Bankcard Corp	Columbus	0.0	2.5	25.0	2.5	25.0	<\$100M	2,682	15,463	0.0	0.0
Belk Nb	Norcross	0.0	2.5	0.0	2.5	2.5	<\$100M	0	0	0.0	0.0

Note: Small businesses seeking loans from small-business-friendly banks should also consider banks that participate in SBA loan programs. To locate an SBA preferred or certified lender near you call 1-800-8-ASK-SBA or check SBA's home page at www.sba.gov.

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

A.2 Top Small Business Lenders in Georgia under the CRA Reporting Program, 1998

NAME	HQ STATE	SBL\$ (<\$1 M) (1)	SBL# (<\$1 M) (2)	BK SIZE (3)	SBL\$ (<\$250K) (4)	SBL# (5)	SBL\$ (<\$100K) (6)	SBL# (7)	Credit Cd/TA (8)
SUNTRUST BANKS INC.	GA	1,282,071	12,364	>\$50B	581,019	10,979	284,571	9,269	
REGIONS FINANCIAL CORPORATIO	AL	925,663	11,273	\$10B-\$50B	490,309	10,369	274,747	9,070	
SYNOVUS FINANCIAL CORP.	GA	725,586	9,429	\$10B-\$50B	418,060	8,801	223,020	7,559	
WACHOVIA CORPORATION	NC	526,091	5,475	>\$50B	192,225	4,867	104,829	4,344	
BANK OF AMERICA CORPORATION	NC	322,475	3,618	>\$50B	161,616	3,315	96,758	2,948	
SOUTHTRUST CORPORATION	AL	197,467	1,625	\$10B-\$50B	81,338	1,398	36,555	1,137	
FIRST UNION CORPORATION	NC	145,114	1,442	>\$50B	59,069	1,281	32,183	1,123	
UNITED COMMUNITY BANKS INC.	GA	105,861	1,929	\$1B-\$10B	58,238	1,835	37,207	1,703	
FIRST LIBERTY BANK	GA	105,302	1,277	N/A	58,499	1,179	30,356	1,008	
COLONIAL BANCGROUP INC. TH	AL	83,613	638	\$10B-\$50B	34,747	540	15,735	426	
B C BANKSHARES INC.	GA	44,766	616	<\$1B	27,655	581	17,324	512	
HENRY COUNTY BANCSHARES INC	GA	38,167	323	<\$1B	22,081	297	10,723	216	
SOUTHEASTERN BANKING CORPORA	GA	29,989	756	<\$1B	22,975	740	15,707	697	
AMSOUTH BANCORPORATION	AL	28,825	323	\$10B-\$50B	13,785	294	8,457	262	
HABERSHAM BANCORP	GA	28,550	308	<\$1B	12,449	287	7,494	255	
WELLS FARGO & COMPANY	CA	25,790	1,049	>\$50B	23,498	1,046	23,135	1,044	
COMMUNITY FIRST BANKING COMP	GA	25,220	173	<\$1B	9,786	145	3,863	110	
FIDELITY NATIONAL CORPORATIO	GA	21,656	203	<\$1B	10,215	178	5,223	149	
ADVANTA BK CORP	UT	20,977	2,200	<\$1B	20,977	2,200	20,977	2,200	
HARDWICK HOLDING COMPANY	GA	18,605	183	<\$1B	9,451	165	4,922	138	
MAIN STREET BANKS INC.	GA	18,023	168	<\$1B	9,337	150	4,319	119	
MORGAN STANLEY DEAN WITTER B	UT	16,448	5,284	<\$1B	16,448	5,284	16,448	5,284	
CHASE MANHATTAN CORPORATION	NY	15,908	543	>\$50B	14,445	540	14,083	538	
1ST SOURCE CORPORATION	IN	12,237	156	\$1B-\$10B	8,608	147	3,866	114	
HSBC BK USA	NY	11,815	46	\$10B-\$50B	2,580	24	260	9	
TUCKER FEDERAL BANK	GA	9,546	89	N/A	4,380	79	2,112	64	
FIRST TENNESSEE NATIONAL COR	TN	8,738	37	\$10B-\$50B	2,323	26	859	17	
PIONEER BANK	TN	8,637	72	N/A	2,358	58	1,465	53	
JAMES F POPE	GA	7,996	55	N/A	1,730	38	799	32	
CHARTER FEDERAL SAVINGS & LO	GA	7,939	22	N/A	1,447	10	165	3	
COMPASS BANCSHARES INC.	AL	7,287	28	\$10B-\$50B	698	18	542	17	
BANK ONE CORPORATION	IL	6,286	67	>\$50B	1,310	58	1,162	57	
MERRILL LYNCH BK USA	UT	6,170	17	\$1B-\$10B	1,570	10	100	1	
COMERICA INCORPORATED	MI	5,316	16	\$10B-\$50B	854	8	126	4	
U.S. BANCORP	MN	4,885	705	>\$50B	3,024	702	3,024	702	
SILICON VALLEY BANCSHARES	CA	4,640	8	\$1B-\$10B	500	2	0	0	
ZIONS BANCORPORATION	UT	4,179	8	\$10B-\$50B	225	2	15	1	
BB&T CORPORATION	NC	3,986	33	\$10B-\$50B	1,197	28	847	26	
FREMONT BANCORPORATION	CA	3,818	41	\$1B-\$10B	321	37	155	36	
FIRST AMERICAN CORPORATION	TN	3,704	43	\$10B-\$50B	1,525	39	655	35	
NATIONAL COMMERCE BANCORPORA	TN	3,518	66	\$1B-\$10B	1,588	64	1,438	63	
HARRIS T&SB	IL	3,382	27	\$10B-\$50B	1,282	22	782	19	
BANK OF CMRC	CA	2,720	5	<\$1B	236	1	0	0	
OCWEN FEDERAL BANK FSB	FL	2,427	4	N/A	0	0	0	0	
MISSISSIPPI VALLEY BANCSHARE	MO	1,852	3	\$1B-\$10B	0	0	0	0	
PEOPLES FINANCIAL CORPORATIO	MS	1,834	7	<\$1B	445	5	320	4	

A.2 Top Small Business Lenders in Georgia under the CRA Reporting Program, 1998

NAME	HQ STATE	SBL\$ (<\$1 M) (1)	SBL# (<\$1 M) (2)	BK SIZE (3)	SBL\$ (<\$250K) (4)	SBL# (<\$250K) (5)	SBL\$ (<\$100K) (6)	SBL# (<\$100K) (7)	Credit Cd/TA (8)
SAND RIDGE BANK	IN	1,783	14	N/A	1,783	14	228	4	
NATIONAL CITY CORPORATION	OH	1,761	4	>\$50B	261	2	11	1	
SIERRAWEST BANCORP	CA	1,683	2	<\$1B	0	0	0	0	
REGENCY SAVINGS BANK	IL	1,675	2	N/A	0	0	0	0	
REPUBLIC BANK FSB	FL	1,395	28	N/A	1,395	28	584	23	
M&T BANK CORPORATION	NY	1,365	2	\$10B-\$50B	0	0	0	0	
UNION PLANTERS CORPORATION	TN	1,351	18	\$10B-\$50B	701	17	389	15	
MERCANTILE BANCORPORATION IN	MO	1,309	10	\$10B-\$50B	1,049	9	209	5	
CAROLINA FIRST CORPORATION	SC	1,157	17	\$1B-\$10B	1,157	17	418	11	
IMPERIAL BANCORP	CA	1,021	2	\$1B-\$10B	21	1	21	1	
PROVIDENT FINANCIAL GROUP I	OH	1,010	2	\$1B-\$10B	10	1	10	1	
BANKBOSTON CORPORATION	MA	1,000	1	>\$50B	0	0	0	0	
MARSHALL & ILSLEY CORPORATIO	WI	1,000	2	\$10B-\$50B	0	0	0	0	
AMERICAN EXPRESS CENTURION B	UT	81,645	11,811	\$10B-\$50B	81,645	11,811	81,645	11,811	0.81
MBNA CORPORATION	DE	5,019	602	\$10B-\$50B	5,019	602	5,019	602	0.55
AMERICAN FEDERAL BANK	NC	1,413	5	N/A	133	2	8	1	0.81

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Source: U.S. Small Business Administration, Office of Advocacy, Office of Economic Research, from CRA data.