

Table 3A Expanded. Banks' Small Business Lending in Georgia Using Call Report Data, June 2004

Bank name	City	Small Business Lending (<\$1M)						Micro-Business Lending (<\$100k)			
		Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL\$ (1000) (4)	LSBL# (5)	Bnk. Asset Sz. (6)	Total Rank (7)	SSBL\$ (1000) (8)	SSBL# (9)	Cdt/TA (10)
Georgia B&TC	Calhoun	100.0	0.349	1	130,389	1,362	\$100M-500M	82.5	22,702	1,027	0
First Cmnty Bank of Tifton	Tifton	95.0	0.372	0.982	86,294	988	\$100M-500M	87.5	21,250	726	0
Commercial Bank	Thomasville	95.0	0.456	0.997	189,319	1,030	\$100M-500M	80.0	29,127	648	0
Farmers & Mrch Bank	Lakeland	92.5	0.393	1	75,928	949	\$100M-500M	100.0	75,928	949	0.006
Bank of Dudley	Dudley	90.0	0.435	1	50,868	680	\$100M-500M	97.5	50,868	680	0.009
State Bank of Cochran	Cochran	87.5	0.309	1	47,713	885	\$100M-500M	97.5	47,713	885	0
First NB South	Alma	87.5	0.372	0.864	77,639	1,351	\$100M-500M	92.5	25,536	1,144	0
Mountain NB	Tucker	87.5	0.441	0.984	109,499	485	\$100M-500M	80.0	22,530	321	0
National Bank of Walton Cty	Monroe	87.5	0.296	1	71,159	497	\$100M-500M	55.0	7,955	319	0
First Bank of Coastal GA	Pembroke	85.0	0.424	1	35,759	485	<\$100M	97.5	35,759	485	0.002
Central Bank of GA	Ellaville	85.0	0.361	1	54,706	536	\$100M-500M	90.0	19,946	412	0
Citizens Bank of Effingham	Springfield	85.0	0.325	1	36,938	548	\$100M-500M	82.5	9,881	442	0
Citizens Bank of Swainsboro	Swainsboro	82.5	0.421	1	35,678	480	<\$100M	95.0	35,678	480	0
Rossville Bank	Rossville	82.5	0.338	1	31,389	709	<\$100M	95.0	31,389	709	0
Farmers St Bank	Dublin	82.5	0.354	0.928	35,181	697	<\$100M	87.5	13,193	564	0
Community B&TC	Cornelia	82.5	0.288	0.749	191,068	2,801	\$500M-\$1B	85.0	50,635	2,068	0.003
Darby B&TC	Vidalia	82.5	0.352	0.632	168,561	1,712	\$100M-500M	75.0	27,493	1,128	0
Primesouth Bank	Blackshear	82.5	0.307	0.819	68,990	670	\$100M-500M	72.5	12,537	480	0.002
Waycross B&TC	Waycross	80.0	0.361	1	34,872	393	<\$100M	92.5	27,176	367	0.003
South Ga Bankg Co	Omega	80.0	0.24	0.956	41,309	1,049	\$100M-500M	92.5	16,016	915	0
Mcintosh St Bank	Jackson	80.0	0.258	0.825	77,694	6,471	\$100M-500M	90.0	23,731	5,827	0
Citizens Bank	Fort Valley	80.0	0.326	1	33,257	471	\$100M-500M	90.0	13,493	394	0
Gateway B&TC	Ringgold	80.0	0.317	0.845	52,417	884	\$100M-500M	85.0	15,365	703	0
Greater Rome Bank	Rome	80.0	0.314	0.915	46,201	615	\$100M-500M	82.5	13,096	469	0
Guardian Bank	Valdosta	80.0	0.38	1	34,960	399	<\$100M	75.0	8,849	265	0.001
First NB of Coffee Cty	Douglas	80.0	0.393	0.91	43,058	478	\$100M-500M	62.5	7,244	322	0.006
First Nation Bank	Covington	80.0	0.244	0.987	106,542	487	\$100M-500M	50.0	9,502	284	0
Citizens & Mrch St Bank	Douglasville	80.0	0.346	0.997	68,499	287	\$100M-500M	35.0	4,952	144	0
Farmers & Mrch Bank	Dublin	77.5	0.294	0.601	118,518	1,749	\$100M-500M	87.5	35,755	1,402	0.002
Peoples Bank	Blackshear	77.5	0.307	0.803	50,781	853	\$100M-500M	82.5	13,391	654	0
Commercial B&TC Troup Cty	La Grange	77.5	0.33	0.777	67,995	603	\$100M-500M	82.5	18,461	410	0
Sea Island Bank	Statesboro	77.5	0.296	0.633	85,639	1,155	\$100M-500M	80.0	20,557	877	0
Heritage Bank	Hinesville	77.5	0.237	0.846	69,491	1,028	\$100M-500M	77.5	14,843	804	0.003
South GA Bank	Glennville	77.5	0.439	0.998	33,094	469	<\$100M	72.5	7,136	363	0
First Bank of The South	Lawrenceville	77.5	0.307	0.625	108,689	893	\$100M-500M	57.5	11,949	514	0
Community Bankg Co of Fitzgera	Fitzgerald	75.0	0.339	1	27,017	464	<\$100M	95.0	27,017	464	0
Bank of Eastman	Eastman	75.0	0.258	0.874	50,240	855	\$100M-500M	85.0	14,348	695	0.002
Thomasville NB	Thomasville	75.0	0.281	0.759	60,140	595	\$100M-500M	62.5	9,786	359	0
Southern Cmnty Bank	Fayetteville	75.0	0.261	0.76	60,985	536	\$100M-500M	57.5	8,333	340	0
Century Bank of Bartow Cty	Cartersville	75.0	0.455	1	36,841	274	<\$100M	50.0	4,594	165	0
Capitol City B&TC	Atlanta	75.0	0.408	0.698	64,973	470	\$100M-500M	47.5	6,765	262	0
Summit NB	Atlanta	75.0	0.339	0.577	171,260	847	\$500M-\$1B	40.0	9,105	240	0

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Altamaha B&TC	Uvalda	72.5	0.243	0.934	29,343	710	\$100M-500M	87.5	11,175	630	0
First NB&TC	Louisville	72.5	0.208	0.709	105,233	1,867	\$500M-\$1B	85.0	34,053	1,525	0
Bank of Hazlehurst	Hazlehurst	72.5	0.333	0.929	26,139	542	<\$100M	80.0	9,203	450	0
Security B&TC of Albany	Albany	72.5	0.254	0.656	79,291	1,014	\$100M-500M	75.0	16,839	725	0
Farmers & Mrch Bank	Statesboro	72.5	0.25	0.951	38,295	606	\$100M-500M	75.0	9,917	470	0
Charter B&TC	Marietta	72.5	0.273	0.676	81,692	587	\$100M-500M	75.0	21,971	347	0
Sunmark Cmnty Bank	Hawkinsville	72.5	0.264	0.821	36,488	508	\$100M-500M	70.0	8,949	377	0.01
First Southern NB	Statesboro	72.5	0.376	0.946	27,897	402	<\$100M	70.0	6,911	278	0
Park Ave Bank	Valdosta	72.5	0.212	0.64	156,777	1,442	\$500M-\$1B	62.5	20,251	919	0.001
Exchange Bank	Milledgeville	72.5	0.276	0.95	47,298	327	\$100M-500M	62.5	8,943	236	0
Peachtree NB	Peachtree City	72.5	0.266	0.606	74,799	691	\$100M-500M	60.0	12,310	427	0
Cherokee Bank NA	Canton	72.5	0.258	1	35,338	278	\$100M-500M	40.0	4,251	164	0
Citizens Bank Washington Cty	Sandersville	70.0	0.209	1	30,296	581	\$100M-500M	95.0	30,296	581	0.002
Claxton Bank	Claxton	70.0	0.278	1	27,839	369	\$100M-500M	95.0	27,839	369	0
Tippins B&TC	Claxton	70.0	0.31	1	15,644	406	<\$100M	92.5	15,644	406	0
Plantersfirst	Cordele	70.0	0.216	0.641	65,841	1,489	\$100M-500M	87.5	22,877	1,276	0
Community NB	Ashburn	70.0	0.237	0.881	32,498	733	\$100M-500M	82.5	11,246	613	0.003
Citizens B&Tc of West GA	Carrollton	70.0	0.177	0.673	88,241	1,166	\$100M-500M	80.0	24,849	902	0
Montgomery B&TC	Ailey	70.0	0.255	0.805	37,953	704	\$100M-500M	80.0	11,486	591	0
Pinnacle Bank	Elberton	70.0	0.181	0.83	67,679	890	\$100M-500M	72.5	14,001	655	0.003
First NB of Chatsworth	Chatsworth	70.0	0.239	0.93	33,668	499	\$100M-500M	72.5	8,652	397	0.002
Alma Exch B&TC	Alma	70.0	0.423	0.806	32,269	432	<\$100M	70.0	6,710	317	0.006
First St B&Tc Valdosta	Valdosta	70.0	0.237	0.569	84,463	810	\$100M-500M	70.0	18,748	515	0
Peoples B&TC	Buford	70.0	0.196	0.726	62,695	1,060	\$100M-500M	70.0	13,139	852	0
Brand Bankg Co	Lawrenceville	70.0	0.196	0.607	128,548	2,015	\$500M-\$1B	70.0	22,618	1,605	0
Peoples Bank	Lyons	70.0	0.46	0.964	28,366	361	<\$100M	70.0	6,146	261	0
Bank of Madison	Madison	70.0	0.234	0.914	35,985	498	\$100M-500M	70.0	8,732	362	0
Capital Bank	Fort Oglethorpe	70.0	0.326	0.805	41,045	448	\$100M-500M	60.0	6,781	332	0
First Cmnty Bank of Georgia	Roberta	70.0	0.341	1	20,413	281	<\$100M	60.0	4,324	216	0
Douglas NB	Douglas	70.0	0.403	0.965	31,617	318	<\$100M	60.0	5,499	199	0
North Georgia NB	Calhoun	70.0	0.308	0.873	35,259	366	\$100M-500M	57.5	6,228	233	0
Adel Bankg Co	Adel	70.0	0.316	1	25,328	216	<\$100M	52.5	4,361	151	0
Bank of Amer Georgia NA	Atlanta	70.0	0.052	0.948	488,133	2,177	\$1B-\$10B	52.5	35,104	443	0
New Southern Bank	Macon	70.0	0.304	0.669	58,013	473	\$100M-500M	52.5	7,600	255	0
Colony Bank SE	Broxton	70.0	0.381	0.786	40,777	387	\$100M-500M	50.0	5,258	258	0
Buckhead Cmnty Bank NA	Atlanta	70.0	0.267	0.83	55,541	336	\$100M-500M	30.0	3,816	137	0
Quantum NB	Suwanee	70.0	0.426	0.669	76,765	335	\$100M-500M	20.0	3,213	77	0
Bankers Bank	Atlanta	70.0	0.172	0.931	278,287	410	\$1B-\$10B	15.0	1,305	39	0.027
Glennville Bank	Glennville	67.5	0.199	1	21,610	936	\$100M-500M	97.5	21,610	936	0
Citizens Cmnty Bank	Hahira	67.5	0.227	1	21,137	503	<\$100M	95.0	21,137	503	0
Commercial St Bank	DoNAlsonville	67.5	0.222	1	16,300	443	<\$100M	92.5	16,300	443	0
Farmers St Bank	Lumpkin	67.5	0.262	1	14,123	346	<\$100M	90.0	14,123	346	0
Monroe Cty Bank	Forsyth	67.5	0.285	1	22,499	372	<\$100M	77.5	7,621	296	0

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Habersham Bank	Clarkesville	67.5	0.219	0.508	82,690	976	\$100M-500M	77.5	21,890	745	0
United Bank	Zebulon	67.5	0.156	0.711	83,456	1,135	\$500M-\$1B	72.5	18,865	826	0.004
Security Bank of Jones Cty	Gray	67.5	0.201	0.835	50,603	608	\$100M-500M	70.0	12,138	444	0
Bank of Terrell	Dawson	67.5	0.261	0.849	30,861	438	\$100M-500M	70.0	7,536	334	0
Satilla Cmnty Bank	Saint Marys	67.5	0.479	0.961	26,446	272	<\$100M	62.5	5,335	186	0
Unity NB	Cartersville	67.5	0.275	0.624	47,330	503	\$100M-500M	60.0	8,856	358	0
Main St Bank	Covington	67.5	0.226	0.487	483,266	3,173	\$1B-\$10B	57.5	43,596	1,628	0
Savannah Bank NA	SavanNAh	67.5	0.202	0.607	86,301	684	\$100M-500M	52.5	9,381	367	0
First NB of Gwinnett	Duluth	67.5	0.332	0.969	34,345	280	\$100M-500M	45.0	4,192	188	0
Community Bank of West Georgia	Villa Rica	67.5	0.41	1	22,759	93	<\$100M	25.0	1,888	38	0
First St Bank	Wrens	65.0	0.258	1	23,608	356	<\$100M	90.0	23,608	356	0
Northeast Ga Bank	Lavonia	65.0	0.211	0.598	56,368	1,031	\$100M-500M	87.5	22,475	828	0
Sumter B&TC	Americus	65.0	0.239	0.728	39,779	491	\$100M-500M	85.0	16,515	382	0
Flag Bank	Atlanta	65.0	0.189	0.526	139,999	1,191	\$500M-\$1B	67.5	25,550	827	0
Athens First B&TC	Athens	65.0	0.169	0.575	156,966	1,073	\$500M-\$1B	67.5	31,690	670	0
Peoples St B&TC	Baxley	65.0	0.427	0.765	25,526	365	<\$100M	65.0	5,502	265	0
NAtioNAI Bank of Georgia	Athens	65.0	0.264	0.761	39,100	382	\$100M-500M	57.5	6,749	242	0
Bryan B&TC	Richmond Hill	65.0	0.272	0.781	38,744	352	\$100M-500M	55.0	6,882	227	0
Coastal Bank	SavanNAh	65.0	0.239	0.581	60,056	580	\$100M-500M	52.5	8,597	337	0
Liberty NB	Conyers	65.0	0.273	0.719	48,742	384	\$100M-500M	52.5	7,006	234	0
North Atlanta NB	Alpharetta	65.0	0.347	0.866	30,914	208	<\$100M	40.0	3,869	95	0
First St Bank of Blakely	Blakely	62.5	0.206	0.725	39,979	696	\$100M-500M	87.5	18,474	584	0.003
Durden Bankg Co	Twin City	62.5	0.218	0.964	21,504	556	<\$100M	87.5	9,975	491	0
Appalachian Cmnty Bank	Ellijay	62.5	0.158	0.688	71,613	899	\$100M-500M	72.5	17,782	673	0.012
First Citizens Bank	Glennville	62.5	0.246	0.95	18,091	405	<\$100M	70.0	5,322	354	0
American Bankg Co	Moultrie	62.5	0.226	0.699	40,744	625	\$100M-500M	70.0	9,781	479	0
CB&T Bank of Middle GA	Warner Robins	62.5	0.2	0.588	73,122	723	\$100M-500M	67.5	14,895	491	0
Peoples Cmnty Bank	Colquitt	62.5	0.232	0.922	28,372	387	\$100M-500M	67.5	6,650	304	0
United Cmnty Bank	Blairsville	62.5	0.13	0.638	446,542	4,573	\$1B-\$10B	67.5	79,134	3,198	0
Chestatee St Bank	Dawsonville	62.5	0.243	0.596	57,431	595	\$100M-500M	65.0	10,988	408	0.004
First Bank of Georgia	Thomson	62.5	0.221	0.583	62,979	646	\$100M-500M	65.0	12,662	443	0
1st Georgia Bankg Co	Franklin	62.5	0.245	0.878	33,676	373	\$100M-500M	65.0	7,686	235	0
Rabun Cty Bank	Clayton	62.5	0.183	1	31,150	401	\$100M-500M	62.5	7,524	297	0
Citizens Bank of Forsyth Cty	Cumming	62.5	0.247	0.879	29,957	357	\$100M-500M	60.0	6,265	257	0
Bank of Monticello	Monticello	62.5	0.252	1	21,023	258	<\$100M	57.5	5,049	183	0
Bank of Coweta	NewNAn	62.5	0.177	0.642	64,444	649	\$100M-500M	52.5	9,204	440	0
Peoples Bank	Lithonia	62.5	0.258	0.743	39,841	354	\$100M-500M	45.0	5,519	231	0
Peachtree Bank	Duluth	62.5	0.259	0.524	81,896	465	\$100M-500M	45.0	8,599	239	0
Global Cmrc Bank	Doraville	62.5	0.514	0.696	44,133	201	<\$100M	30.0	3,223	79	0
Chattahoochee NB	Alpharetta	62.5	0.288	0.623	46,684	335	\$100M-500M	15.0	2,060	65	0
Merchants & Citizens Bank	Mcrac	60.0	0.206	0.939	21,914	512	\$100M-500M	80.0	8,377	434	0
United NB	Cairo	60.0	0.245	0.729	25,359	466	\$100M-500M	80.0	9,259	373	0
Citizens Scty Bank	Tifton	60.0	0.233	0.636	37,577	640	\$100M-500M	77.5	11,459	517	0

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Farmers & Mrch Bank	Washington	60.0	0.154	0.968	34,312	594	\$100M-500M	75.0	11,823	474	0.002
Coastal Bank of GA	Brunswick	60.0	0.17	0.54	69,065	800	\$100M-500M	72.5	18,542	561	0
Peoples Bank	Winder	60.0	0.159	0.758	37,977	669	\$100M-500M	70.0	9,418	546	0
Heritage Cmnty Bank	Quitman	60.0	0.267	0.802	25,122	362	<\$100M	70.0	6,863	292	0
Bank of Wrightsville	Wrightsville	60.0	0.271	1	18,462	270	<\$100M	65.0	4,867	207	0.003
Northwest Ga Bank	Ringgold	60.0	0.175	0.518	83,586	876	\$100M-500M	62.5	16,582	610	0.002
Bank of N GA	Alpharetta	60.0	0.159	0.378	286,434	1,782	\$1B-\$10B	60.0	39,259	907	0
Georgia B&Tc of Augusta	Augusta	60.0	0.145	0.552	98,018	968	\$500M-\$1B	60.0	15,785	608	0
West GA NB	Carrollton	60.0	0.17	0.573	71,764	855	\$100M-500M	57.5	11,705	610	0
Central B&Tc	Cordele	60.0	0.302	0.94	16,108	225	<\$100M	57.5	3,706	170	0
Pineland St Bank	Metter	60.0	0.328	0.863	20,184	289	<\$100M	57.5	4,398	221	0
First NB of South Georgia	Albany	60.0	0.305	0.775	25,274	323	<\$100M	57.5	5,609	229	0
First St Bank	Stockbridge	60.0	0.179	0.473	98,023	857	\$500M-\$1B	55.0	12,058	567	0
Security St Bank	Mcrae	60.0	0.316	1	12,813	164	<\$100M	55.0	2,823	125	0
First NB of Griffin	Griffin	60.0	0.204	0.553	63,600	600	\$100M-500M	52.5	9,177	367	0.004
Bank of Hiawassee	Hiawassee	60.0	0.184	0.801	47,200	417	\$100M-500M	47.5	6,451	264	0
Community Bank of The South	SmyrNA	60.0	0.259	0.656	51,898	370	\$100M-500M	42.5	5,820	215	0
Alliance NB	Dalton	60.0	0.306	0.842	28,249	226	<\$100M	40.0	3,536	124	0
Firstcity Bank	Stockbridge	60.0	0.286	1	26,087	135	<\$100M	32.5	2,826	60	0
Farmers Bank	Union Point	60.0	0.338	1	28,274	105	<\$100M	20.0	1,557	50	0.002
F&M B&Tc	Manchester	57.5	0.217	1	12,628	220	<\$100M	82.5	12,628	220	0
Bank of Dooly	VienNA	57.5	0.258	0.977	15,932	297	<\$100M	75.0	5,772	260	0
Southeastern Bank	Darien	57.5	0.125	0.68	47,890	681	\$100M-500M	67.5	12,117	502	0.002
Citizens B&TC	Eastman	57.5	0.161	1	21,720	405	\$100M-500M	67.5	7,033	350	0.002
Citizens First Bank	Rome	57.5	0.191	0.612	51,894	415	\$100M-500M	60.0	11,792	271	0
Bartow Cty Bank	Cartersville	57.5	0.19	0.561	53,968	599	\$100M-500M	52.5	7,742	422	0.002
Lumpkin Cty Bank	Dahlonega	57.5	0.245	1	16,860	147	<\$100M	40.0	2,552	91	0
United Scty Bank	Sparta	57.5	0.311	1	18,965	138	<\$100M	35.0	2,285	79	0
Decatur First Bank	Decatur	57.5	0.287	0.765	33,680	216	\$100M-500M	27.5	2,623	96	0.001
Colony Bank Wilcox	Rochelle	57.5	0.299	1	15,523	75	<\$100M	15.0	953	35	0
BB&T Bankcard Corp	Columbus	55.0	0.105	0.948	12,867	31,741	\$100M-500M	90.0	11,216	31,330	0.684
Merchants & Farmers Bank	Comer	55.0	0.174	1	20,573	298	\$100M-500M	87.5	20,573	298	0
Four Cty Bank	Allentown	55.0	0.277	1	10,388	216	<\$100M	80.0	10,388	216	0
Citizens Bank	NAshville	55.0	0.149	0.951	18,285	493	\$100M-500M	70.0	5,922	445	0
Farmers & Mrch Bank	Eatonton	55.0	0.214	0.589	31,689	549	\$100M-500M	67.5	8,168	423	0.002
Crescent B&TC	Jasper	55.0	0.158	0.491	65,796	770	\$100M-500M	67.5	14,630	514	0.002
Oconee St Bank	Watkinsville	55.0	0.151	0.554	37,390	1,901	\$100M-500M	62.5	8,208	1,477	0.003
Jasper Bankg Co	Jasper	55.0	0.164	0.582	38,910	769	\$100M-500M	60.0	7,540	598	0
Bank of Early	Blakely	55.0	0.232	0.998	16,375	266	<\$100M	57.5	4,059	211	0
Infibank NA	Atlanta	55.0	0.005	1	506	3,631	\$100M-500M	55.0	506	3,631	0.591
Columbus B&TC	Columbus	55.0	0.046	0.276	230,485	1,594	\$1B-\$10B	55.0	33,858	1,040	0.047
Suntrust Bank	Atlanta	55.0	0.053	0.234	6,609,022	69,375	>\$10B	55.0	1,253,889	48,048	0
First Bank of Brunswick	Brunswick	55.0	0.224	0.699	34,807	382	\$100M-500M	52.5	6,347	261	0

Table 3A Expanded. Banks' Small Business Lending in Georgia Using Call Report Data, June 2004

Bank name	City	Small Business Lending (<\$1M)						Micro-Business Lending (<\$100k)			
		Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL\$ (1000) (4)	LSBL# (5)	Bnk. Asset Sz. (6)	Total Rank (7)	SSBL\$ (1000) (8)	SSBL# (9)	Cdt/TA (10)
Riverside Bank	Marietta	55.0	0.144	0.479	71,184	687	\$100M-500M	50.0	9,881	372	0
Gwinnett Cmnty Bank	Duluth	55.0	0.227	0.582	51,475	368	\$100M-500M	47.5	7,697	209	0.001
Sapelo NB	Darien	55.0	0.271	0.975	15,371	176	<\$100M	45.0	2,797	97	0
Colony Bank Worth	Sylvester	55.0	0.232	0.777	33,916	279	\$100M-500M	40.0	4,457	165	0
Colony Bank of Fitzgerald	Fitzgerald	55.0	0.221	0.701	34,876	286	\$100M-500M	40.0	4,904	159	0
Community Bank	Loganville	55.0	0.122	1	33,908	259	\$100M-500M	32.5	3,573	176	0
Community Bank Pickens Cty	Jasper	55.0	0.253	0.73	35,370	179	\$100M-500M	22.5	2,653	67	0
Farmers St Bank	Lincolnton	52.5	0.141	1	13,192	282	<\$100M	87.5	13,192	282	0
Bank of Alapaha	Alapaha	52.5	0.174	1	13,660	270	<\$100M	87.5	13,660	270	0
Citizens St Bank of Taylor Cty	Reynolds	52.5	0.166	1	6,812	287	<\$100M	82.5	6,812	287	0
Mount Vernon Bank	Mount Vernon	52.5	0.206	0.918	15,019	377	<\$100M	77.5	6,301	336	0
Bank of Perry	Perry	52.5	0.23	0.75	26,313	278	\$100M-500M	60.0	6,343	184	0
Southern Heritage Bank	Oakwood	52.5	0.195	0.837	23,000	319	\$100M-500M	60.0	5,606	244	0
Tattnall Bank	Reidsville	52.5	0.25	0.995	13,236	176	<\$100M	52.5	3,029	136	0
First NB of Polk Cty	Cedartown	52.5	0.157	1	23,522	278	\$100M-500M	50.0	4,705	216	0
Farmers Bank	Forsyth	52.5	0.244	0.848	16,889	215	<\$100M	50.0	3,544	160	0
First NB of Decatur Cty	BainBridge	52.5	0.319	0.997	5,835	73	<\$100M	50.0	1,480	50	0
Security Exch Bank	Marietta	52.5	0.337	0.726	28,496	199	<\$100M	47.5	4,592	122	0
Bank of Georgia	Peachtree City	52.5	0.188	0.682	44,738	326	\$100M-500M	40.0	5,502	198	0.001
Community Cap Bank	Jonesboro	52.5	0.291	0.83	18,702	205	<\$100M	40.0	2,427	125	0
Cohutta Bankg Co	Chatsworth	52.5	0.205	0.484	51,930	388	\$100M-500M	32.5	5,304	223	0
First Amer B&TC	Athens	52.5	0.199	0.672	48,322	268	\$100M-500M	30.0	4,102	144	0
First Cmrc Cmnty Bank	Douglasville	52.5	0.326	0.683	27,738	147	<\$100M	27.5	2,679	72	0
Colony Bank of Ashburn	Ashburn	52.5	0.203	0.598	61,593	293	\$100M-500M	22.5	4,040	122	0
Colony Bank of Dodge Cty	Eastman	52.5	0.316	0.853	21,846	130	<\$100M	22.5	1,506	59	0
First Georgia Cmnty Bank	Jackson	52.5	0.249	0.538	43,465	257	\$100M-500M	22.5	2,822	116	0
First Intercontinental Bank	Doraville	52.5	0.378	0.594	32,239	140	<\$100M	17.5	1,785	47	0
Bank of Edison	Edison	50.0	0.228	1	8,559	185	<\$100M	80.0	8,559	185	0
Rivoli B&TC	Macon	50.0	0.21	0.559	33,610	462	\$100M-500M	62.5	8,187	320	0
Albany B&TC NA	Albany	50.0	0.197	0.681	26,723	346	\$100M-500M	52.5	5,527	243	0
Security Bank of Houston Cty	Perry	50.0	0.181	0.65	35,419	377	\$100M-500M	50.0	6,380	250	0
First NB of The South	Milledgeville	50.0	0.169	0.816	26,484	291	\$100M-500M	45.0	4,658	181	0.003
Carver St Bank	SavanNAh	50.0	0.242	1	6,235	88	<\$100M	42.5	1,381	59	0
Security Bank of Bibb Cty	Macon	50.0	0.117	0.368	63,324	534	\$500M-\$1B	40.0	8,190	299	0
Newnan Coweta Bank	NewNAn	50.0	0.265	0.562	33,353	223	\$100M-500M	35.0	4,164	126	0
First Cherokee St Bank	Woodstock	50.0	0.194	0.437	51,210	381	\$100M-500M	30.0	4,424	189	0
Southbank	Woodstock	50.0	0.318	0.697	27,852	121	<\$100M	17.5	1,881	49	0
Bank of Lafayette	Lafayette	47.5	0.086	1	13,296	323	\$100M-500M	87.5	13,296	323	0.004
Peoples Bank	Willacoochee	47.5	0.208	1	9,112	206	<\$100M	80.0	9,112	206	0
Bank of Camilla	Camilla	47.5	0.195	0.797	14,705	355	<\$100M	70.0	5,260	311	0.006
First St Bank of Randolph Cty	Cuthbert	47.5	0.196	1	8,998	266	<\$100M	70.0	4,009	244	0
Bank of Upson	Thomaston	47.5	0.116	0.726	28,533	452	\$100M-500M	65.0	8,672	354	0.007
Cairo Bankg Co	Cairo	47.5	0.195	0.885	15,533	280	<\$100M	65.0	5,315	240	0

Table 3A Expanded. Banks' Small Business Lending in Georgia Using Call Report Data, June 2004

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Bank of Newington	Newington	47.5	0.192	0.862	12,723	273	<\$100M	62.5	3,923	237	0
Frontier Bank	La Grange	47.5	0.132	0.479	40,285	559	\$100M-500M	57.5	8,956	377	0.001
First Bank of Dalton	Dalton	47.5	0.229	0.658	23,720	294	\$100M-500M	52.5	4,789	192	0
Seasons Bank	Blairsville	47.5	0.295	0.767	12,925	138	<\$100M	50.0	3,206	88	0.002
Freedom Bank of GA	Commerce	47.5	0.304	0.864	7,972	90	<\$100M	37.5	1,395	51	0
Community B&Tc-Troup	La Grange	47.5	0.223	0.802	22,531	163	\$100M-500M	27.5	2,249	90	0
Neighbors Bank	Alpharetta	47.5	0.423	0.739	12,226	49	<\$100M	15.0	651	16	0
Citizens Bank	Cairo	45.0	0.176	1	8,683	215	<\$100M	77.5	8,683	215	0
Bank of Lumber City	Lumber City	45.0	0.17	1	3,211	157	<\$100M	67.5	3,211	157	0
Citizens Bank of America	Americus	45.0	0.129	0.785	20,321	457	\$100M-500M	60.0	5,482	381	0
First NB of GA	BuchaNAn	45.0	0.155	0.61	29,163	362	\$100M-500M	55.0	6,624	264	0
First Port City Bank	BaiNBridge	45.0	0.174	0.847	18,004	212	\$100M-500M	52.5	4,444	153	0
National Bank of Gainesville	Gainesville	45.0	0.177	1	10,365	137	<\$100M	52.5	3,533	105	0
Spivey St Bank	Swainsboro	45.0	0.211	0.753	19,970	239	<\$100M	45.0	3,918	178	0
Atlantic NB	Brunswick	45.0	0.184	0.797	25,575	214	\$100M-500M	37.5	3,816	125	0
Mcintosh Cmrl Bank	Carrollton	45.0	0.233	0.561	29,246	259	\$100M-500M	37.5	4,240	135	0
Fidelity Bank	Norcross	45.0	0.054	0.366	63,456	471	\$1B-\$10B	35.0	7,359	263	0
First Bank of Henry Cty	Mcdonough	45.0	0.23	0.563	34,051	242	\$100M-500M	35.0	4,258	138	0
Community Tr Bank	Hiram	45.0	0.196	0.463	36,438	317	\$100M-500M	32.5	4,350	181	0
Georgia St Bank	Mableton	45.0	0.135	0.503	44,256	347	\$100M-500M	27.5	4,197	204	0
United Amer Bank NA	Atlanta	45.0	0.229	0.679	22,619	140	<\$100M	22.5	2,376	69	0
Gwinnett Bankg Co	Lawrenceville	45.0	0.149	0.483	41,873	350	\$100M-500M	20.0	2,941	122	0
United Cmrl Bank	Atlanta	45.0	0.232	0.604	27,428	209	\$100M-500M	20.0	2,208	92	0
Bank of Dawson	Dawson	42.5	0.087	1	7,469	307	<\$100M	77.5	7,469	307	0
Citizens Bank	Warrenton	42.5	0.209	0.941	10,407	178	<\$100M	62.5	4,189	135	0
Patterson Bank	Patterson	42.5	0.218	0.597	20,076	319	<\$100M	62.5	5,934	235	0
Farmers & Mrch Bank	Sylvania	42.5	0.135	0.907	14,461	268	\$100M-500M	60.0	5,333	218	0
First NB of Chattooga Cty	Summerville	42.5	0.188	1	8,180	129	<\$100M	55.0	2,870	98	0.003
Morris St Bank	Dublin	42.5	0.201	0.586	22,667	299	\$100M-500M	52.5	5,257	233	0
West Cent GA Bank	Thomaston	42.5	0.131	1	11,173	110	<\$100M	40.0	2,411	74	0.003
Bank of Thomas Cty	Thomasville	42.5	0.247	0.873	10,416	127	<\$100M	40.0	1,908	88	0
Heritage Bank	Jonesboro	42.5	0.116	0.391	38,891	431	\$100M-500M	40.0	6,486	242	0
First Chatham Bank	SavanNAh	42.5	0.185	0.652	32,970	255	\$100M-500M	35.0	4,073	153	0
Home Town Bank of Villa Rica	Villa Rica	42.5	0.185	0.616	33,203	246	\$100M-500M	32.5	4,007	144	0
Peoples Bank	Eatonton	42.5	0.174	0.858	21,240	159	\$100M-500M	27.5	2,391	87	0
Gainesville B&TC	Gainesville	42.5	0.127	0.363	51,276	352	\$100M-500M	25.0	3,341	191	0.003
Georgian Bank	Powder Springs	42.5	0.123	0.338	58,700	315	\$100M-500M	25.0	5,408	119	0
Eagle NB	Stockbridge	42.5	0.289	0.617	18,558	126	<\$100M	20.0	1,534	62	0
Piedmont Cmnty Bank	Gray	42.5	0.259	0.775	11,683	60	<\$100M	15.0	814	32	0
Bank of Dade	Trenton	40.0	0.114	1	8,780	176	<\$100M	75.0	8,780	176	0
Barwick Bankg Co	Barwick	40.0	0.135	1	1,620	68	<\$100M	60.0	1,620	68	0
Merchants & Farmers Bank	DoNAlsonville	40.0	0.143	0.831	12,708	253	<\$100M	55.0	3,879	210	0
Liberty B&TC	Toccoa	40.0	0.235	0.843	5,720	91	<\$100M	50.0	1,760	66	0

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Douglas Cty Bank	Douglasville	40.0	0.13	0.528	29,997	330	\$100M-500M	40.0	5,239	223	0
Woodbury Bankg Co	Woodbury	40.0	0.226	1	4,413	52	<\$100M	37.5	1,032	35	0
Farmers & Mrch Cmnty Bank	Senoia	40.0	0.193	0.708	15,210	214	<\$100M	35.0	2,475	118	0
Southern NB	Marietta	40.0	0.17	0.453	35,226	209	\$100M-500M	20.0	2,406	93	0
Bank of Hancock Cty	Sparta	37.5	0.116	1	9,525	165	<\$100M	75.0	9,525	165	0
Commercial Bank	Crawford	37.5	0.07	1	5,808	198	<\$100M	72.5	5,808	198	0
First NB of Waynesboro	Waynesboro	37.5	0.119	0.905	9,809	238	<\$100M	70.0	5,738	216	0.002
Bank of Lenox	Lenox	37.5	0.16	1	4,988	50	<\$100M	67.5	4,988	50	0
Citizens Bank of Cochran	Cochran	37.5	0.152	0.686	12,353	289	<\$100M	65.0	4,865	254	0
United B&TC	Rockmart	37.5	0.202	0.672	16,409	137	<\$100M	27.5	2,142	87	0
First NB of Forsyth Cty	Cumming	37.5	0.149	1	5,002	30	<\$100M	27.5	877	16	0
Bank of Soperton	Soperton	37.5	0.14	1	5,526	64	<\$100M	25.0	759	47	0
First Piedmont Bank	Winder	37.5	0.181	0.807	14,037	120	<\$100M	25.0	1,751	73	0
Wheeler Cty St Bank	Alamo	35.0	0.071	1	3,396	72	<\$100M	57.5	3,396	72	0
First Peoples Bank	Pine Mountain	35.0	0.125	0.95	8,300	145	<\$100M	57.5	4,348	123	0
Greenville Bankg Co	Greenville	35.0	0.161	1	3,811	54	<\$100M	50.0	1,991	31	0.001
George D Warthen Bank	Sandersville	35.0	0.159	0.708	19,189	206	\$100M-500M	42.5	3,861	139	0.005
Oglethorpe Bank	Brunswick	35.0	0.161	0.895	9,456	100	<\$100M	40.0	2,154	75	0
Community Bank of Georgia	Baxley	35.0	0.09	1	862	8	<\$100M	32.5	222	5	0
First NB	SavanNAh	35.0	0.176	0.663	22,399	193	\$100M-500M	25.0	2,653	109	0
Citizens St Bank	Kingsland	35.0	0.236	0.716	8,864	73	<\$100M	22.5	1,062	36	0
New Horizons Bank	East Ellijay	35.0	0.115	1	1,862	16	<\$100M	22.5	265	8	0
Mountain Valley Cmnty Bank	Cleveland	35.0	0.091	1	1,997	16	<\$100M	12.5	127	8	0
Planters & Citizens Bank	Camilla	32.5	0.119	0.68	9,731	298	<\$100M	60.0	4,408	264	0
Wilcox Cty St Bank	Abbeville	32.5	0.056	1	2,798	87	<\$100M	57.5	2,798	87	0
Jones Cty Bank	Haddock	32.5	0.092	1	507	44	<\$100M	55.0	507	44	0
Dorsey St Bank	Abbeville	32.5	0.129	1	842	61	<\$100M	55.0	842	61	0
Southern Horizon Bank	Leary	32.5	0.081	1	1,403	25	<\$100M	52.5	1,403	25	0
Citizens Exch Bank	Pearson	32.5	0.067	1	1,684	66	<\$100M	42.5	1,030	63	0
Century B&TC	Milledgeville	32.5	0.105	0.727	14,637	211	\$100M-500M	37.5	3,301	159	0.009
First NB of Barnesville	Barnesville	32.5	0.189	0.549	20,550	181	\$100M-500M	32.5	3,278	106	0
First NB	Saint Marys	32.5	0.148	0.537	22,478	195	\$100M-500M	25.0	2,486	96	0.001
Northwest B&TC	Acworth	32.5	0.041	1	1,149	9	<\$100M	12.5	82	3	0
Peoples St Bank	Jeffersonville	30.0	0.13	1	2,747	54	<\$100M	60.0	2,747	54	0
Rochelle St Bank	Rochelle	30.0	0.039	1	759	21	<\$100M	42.5	759	21	0
Peoples Bank of Talbotton	Talbotton	30.0	0.076	1	1,354	33	<\$100M	40.0	680	28	0
Talbot St Bank	Woodland	30.0	0.017	1	1,318	22	<\$100M	37.5	1,318	22	0
Bank of Chickamauga	Chickamauga	30.0	0.017	1	1,003	18	<\$100M	35.0	1,003	18	0
First Cap Bank	Norcross	30.0	0.073	0.217	36,723	182	\$500M-\$1B	10.0	472	18	0
American Tr Bank	Roswell	30.0	0.255	0.523	12,150	37	<\$100M	10.0	384	11	0
Southern Bank	Sardis	27.5	0.156	0.649	10,500	184	<\$100M	57.5	4,415	156	0
Wilkinson Cty Bank	Irwinton	27.5	0.072	1	2,550	44	<\$100M	55.0	2,550	44	0
Southwest GA Bank	Moultrie	27.5	0.06	0.342	17,506	309	\$100M-500M	40.0	4,552	248	0.007

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Citizens NB of Quitman	Quitman	27.5	0.126	0.719	10,305	153	<\$100M	35.0	1,963	125	0
Mountain Heritage Bank	Clayton	27.5	0.078	1	3,093	41	<\$100M	30.0	849	34	0
NB NA	Commerce	27.5	0.037	0.67	13,307	147	\$100M-500M	27.5	2,602	106	0
Futurus Bank NA	Alpharetta	27.5	0.165	0.627	10,951	107	<\$100M	20.0	1,103	46	0
Georgia Cmrc Bank	Atlanta	27.5	0.151	0.78	7,985	60	<\$100M	17.5	942	27	0
Horizon Bank	Decatur	25.0	0.095	0.464	14,205	241	\$100M-500M	47.5	4,925	188	0
First Scty NB	Norcross	25.0	0.054	0.786	5,256	117	<\$100M	37.5	1,953	91	0
First Bank of Pike	MoleNA	25.0	0.082	0.973	2,682	34	<\$100M	37.5	1,012	24	0
North Georgia Bank	Watkinsville	25.0	0.123	0.642	11,387	113	<\$100M	22.5	1,496	72	0
Integrity Bank	Alpharetta	25.0	0.084	0.236	29,374	127	\$100M-500M	12.5	865	51	0
Piedmont Bank of Georgia	Atlanta	25.0	0.139	0.309	19,149	78	\$100M-500M	10.0	711	24	0
Citizens Tr Bank	Atlanta	22.5	0.055	0.263	18,361	181	\$100M-500M	22.5	3,555	111	0.003
First NB West Metro	Dallas	22.5	0.131	0.494	13,286	147	\$100M-500M	22.5	2,122	93	0
GA Bankg Co	Atlanta	22.5	0.097	0.597	12,410	133	\$100M-500M	17.5	1,319	62	0
Georgia Cent Bank	Social Circle	20.0	0.088	0.548	7,522	78	<\$100M	30.0	2,065	54	0
Pelham Bankg Co	Pelham	17.5	0.093	0.57	4,610	135	<\$100M	55.0	2,966	123	0
Homestead Bank	Suwanee	17.5	0.08	0.629	6,403	28	<\$100M	10.0	469	16	0
Mountain St Bank	Dawsonville	15.0	0.122	0.291	7,633	52	<\$100M	15.0	1,284	30	0
Lanier Cmnty Bank	Buford	12.5	0.078	0.403	5,969	51	<\$100M	12.5	815	24	0
Midtown B&Tc	Atlanta	12.5	0.108	0.428	3,362	8	<\$100M	10.0	-	-	0
Monogram Credit Card Bank	Alpharetta	0.0	0	.	-	-	\$1B-\$10B	0.0	-	-	0.836
RBC Centura Card Bank	Atlanta	0.0	.	.	.	.	<\$100M	0.0	.	.	0.445
Belk NB	Lawrenceville	0.0	0	.	-	-	<\$100M	0.0	-	-	0.256
Cedar Hill NB	Lawrenceville	0.0	0	.	-	-	<\$100M	0.0	-	-	0.087
Amvescap Nat TC	Atlanta	0.0	0	.	-	-	\$100M-500M	0.0	-	-	0
First Union Direct Bank NA	Augusta	0.0	0	.	-	-	\$1B-\$10B	0.0	-	-	0
Pointpathbank NA	Columbus	0.0	0	.	-	-	<\$100M	0.0	-	-	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.