

Table 3A Expanded. Banks' Small Business Lending in North Carolina 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)
Surrey B&T	Mount Airy	85.0	0.47	1	72,375	1,158	\$100M-500M	92.5	72,375	1,158	0
American Cmnty Bank	Monroe	85.0	0.357	1	101,878	1,105	\$100M-500M	80.0	19,073	793	0
Southern Cmnty B&TC	Winston-Salem	85.0	0.354	0.987	302,149	1,428	\$500M-\$1B	52.5	22,828	859	0
Bank of NC	Thomasville	82.5	0.415	0.974	189,833	1,007	\$100M-500M	60.0	18,364	570	0
Crescent St Bank	Cary	82.5	0.428	1	132,485	891	\$100M-500M	47.5	11,812	528	0
Bank of Granite	Granite Falls	77.5	0.329	0.686	314,857	3,327	\$500M-\$1B	80.0	56,169	2,223	0
Yadkin Valley B&TC	Elkin	75.0	0.244	0.741	213,055	2,806	\$500M-\$1B	85.0	45,978	2,026	0.002
Four Oaks B&TC	Four Oaks	72.5	0.246	1	94,454	848	\$100M-500M	95.0	94,454	848	0.005
First-Citizens B&TC	Raleigh	70.0	0.198	0.723	2,262,619	56,849	>\$10B	85.0	496,052	49,506	0.017
Capital Bank	Raleigh	70.0	0.283	0.612	250,021	2,207	\$500M-\$1B	80.0	48,272	1,494	0
Fidelity Bank	Fuquay-Varina	70.0	0.219	0.754	247,349	2,571	\$1B-\$10B	75.0	44,064	1,620	0.004
Lexington St Bank	Lexington	70.0	0.229	0.721	206,077	2,152	\$500M-\$1B	70.0	33,588	1,328	0.007
New Century Bank	Dunn	70.0	0.295	0.79	72,861	1,259	\$100M-500M	67.5	12,583	697	0
Catawba Valley Bank	Hickory	67.5	0.306	0.679	135,218	1,157	\$100M-500M	67.5	23,069	692	0
Bank of The Carolinas	Mocksville	67.5	0.353	0.852	85,968	661	\$100M-500M	60.0	12,462	388	0
First Bank	Troy	62.5	0.199	0.678	310,754	3,954	\$1B-\$10B	80.0	67,050	2,920	0.003
Bank of Stanly	Albemarle	62.5	0.298	0.802	72,260	690	\$100M-500M	65.0	12,831	417	0.008
First Tr Bank	Charlotte	62.5	0.353	0.698	78,613	710	\$100M-500M	52.5	11,061	464	0
Alamance NB	Graham	62.5	0.331	1	47,532	300	\$100M-500M	40.0	4,992	173	0
First South Bank	Washington	60.0	0.211	0.684	151,828	1,334	\$500M-\$1B	62.5	24,192	796	0
Bank of Wilmington	Wilmington	60.0	0.333	0.816	53,709	512	\$100M-500M	60.0	8,605	356	0
East Carolina Bank	Engelhard	60.0	0.235	0.72	114,904	1,056	\$100M-500M	57.5	16,398	629	0.006
Scottish Bank	Charlotte	60.0	0.394	0.871	54,861	405	\$100M-500M	40.0	5,645	202	0
Southern B&TC	Mount Olive	57.5	0.174	0.671	173,472	2,137	\$500M-\$1B	72.5	37,019	1,521	0
Cornerstone Bank	Wilson	57.5	0.33	0.906	34,117	375	\$100M-500M	67.5	7,742	250	0
FNB Southeast	Reidsville	57.5	0.197	0.658	154,751	1,183	\$500M-\$1B	60.0	25,752	644	0
First Charter Bank	Charlotte	57.5	0.092	0.534	398,623	3,960	\$1B-\$10B	55.0	60,077	2,512	0
Farmers & Mrch Bank	Granite Quarry	57.5	0.23	0.74	88,572	781	\$100M-500M	55.0	13,260	473	0
Branch Bank&TC	Winston-Salem	55.0	0.096	0.445	7,218,662	114,189	>\$10B	65.0	1,566,316	84,940	0.01
Peoples Bank	Newton	55.0	0.206	0.566	140,830	1,455	\$500M-\$1B	60.0	23,048	932	0
Rbc Centura Bank	Rocky Mount	55.0	0.076	0.418	1,627,288	12,737	>\$10B	55.0	175,002	6,650	0.004
Bank of Amer NA	Charlotte	55.0	0.018	0.148	11,940,000	99,593	>\$10B	55.0	1,756,724	60,957	0
Wachovia Bank NA	Charlotte	55.0	0.034	0.189	11,640,000	71,961	>\$10B	55.0	949,000	32,112	0
Mountain 1st Bank & Tr	Hendersonville	55.0	0.377	0.999	26,516	132	<\$100M	17.5	1,972	50	0
Cardinal St Bank	Durham	52.5	0.321	0.82	38,185	324	\$100M-500M	47.5	5,696	194	0
1st St Bank	Burlington	52.5	0.235	0.719	88,614	659	\$100M-500M	32.5	8,470	345	0
Heritage Bank	Lucama	50.0	0.236	0.768	52,364	662	\$100M-500M	70.0	12,069	488	0.008
United Cmnty Bank	Murphy	50.0	0.131	0.68	114,719	1,184	\$500M-\$1B	62.5	22,400	834	0
Carolina Tr Bank	Lincolnton	50.0	0.265	0.999	18,934	240	<\$100M	57.5	4,869	165	0
First NB&TC	Asheboro	50.0	0.21	0.507	136,797	990	\$500M-\$1B	47.5	19,656	563	0.004
North St Bank	Raleigh	50.0	0.251	0.64	71,497	894	\$100M-500M	40.0	7,715	552	0
Port City Cap Bank	Wilmington	50.0	0.336	0.775	30,626	217	<\$100M	35.0	3,866	114	0

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First Gaston Bank of NC	Gastonia	47.5	0.225	0.835	46,841	534	\$100M-500M	60.0	10,410	334	0.002
Longleaf Cmnty Bank	Rockingham	47.5	0.321	0.996	6,984	95	<\$100M	57.5	3,408	78	0.002
Parkway Bank	Lenoir	47.5	0.283	0.93	18,836	214	<\$100M	55.0	4,800	151	0
Midcarolina Bank	Burlington	47.5	0.284	0.653	71,634	491	\$100M-500M	47.5	11,511	226	0
Gateway B&TC	Elizabeth City	47.5	0.217	0.607	85,633	755	\$100M-500M	47.5	12,590	463	0
Trinity Bank	Monroe	47.5	0.304	0.743	41,974	271	\$100M-500M	22.5	4,022	152	0
Millennia Cmnty Bank	Greenville	45.0	0.299	0.96	7,628	84	<\$100M	50.0	1,884	59	0
First NB of Shelby	Shelby	45.0	0.145	0.59	101,617	928	\$500M-\$1B	42.5	14,487	537	0
Lumbee Guaranty Bank	Pembroke	42.5	0.19	0.878	30,165	527	\$100M-500M	72.5	9,920	438	0
Progressive St Bank	Lumberton	42.5	0.196	1	11,912	375	<\$100M	67.5	6,298	339	0.004
Bank of Asheville	Asheville	42.5	0.261	0.652	31,366	424	\$100M-500M	62.5	7,348	296	0
Randolph B&TC	Asheboro	42.5	0.201	0.657	51,330	756	\$100M-500M	60.0	11,661	538	0.006
Sound Bankg Co	Morehead City	42.5	0.244	0.994	13,382	151	<\$100M	50.0	3,234	107	0
High Point B&TC	High Point	42.5	0.195	0.5	125,713	998	\$500M-\$1B	40.0	14,294	501	0
New Century Bank of Fayettevil	Fayetteville	42.5	0.252	0.989	10,631	74	<\$100M	17.5	935	39	0
Community Bank	Pilot Mountain	40.0	0.183	0.622	58,489	745	\$100M-500M	57.5	12,287	551	0
Cabarrus B&TC	Concord	40.0	0.268	0.784	12,058	237	<\$100M	55.0	3,359	142	0
First Carolina St Bank	Rocky Mount	40.0	0.246	0.915	16,146	169	<\$100M	47.5	3,418	112	0
CaroliNA Bank	Greensboro	40.0	0.227	0.538	55,090	484	\$100M-500M	37.5	8,179	273	0
Bank of Oak Ridge	Oak Ridge	37.5	0.175	0.998	19,870	266	\$100M-500M	60.0	6,129	193	0
Waccamaw Bank	Whiteville	37.5	0.228	0.577	49,052	497	\$100M-500M	35.0	7,213	330	0
Bank of Currituck	Moyock	37.5	0.139	0.999	17,261	180	\$100M-500M	32.5	3,022	123	0
Mechanics & Farmers Bank	Durham	37.5	0.236	0.513	51,485	283	\$100M-500M	20.0	5,256	139	0
Omni NB	Fayetteville	35.0	0.202	0.653	54,606	488	\$100M-500M	32.5	7,403	218	0
Cooperative Bank	Wilmington	30.0	0.129	0.52	68,190	501	\$500M-\$1B	25.0	8,275	280	0
Paragon Cmrl Bank	Raleigh	30.0	0.203	0.392	62,430	288	\$100M-500M	15.0	3,771	126	0.001
Sterlingsouth B&TC	Greensboro	30.0	0.206	0.704	21,868	168	\$100M-500M	15.0	2,238	83	0
Carolina Cmrc Bank	Gastonia	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/.

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