

Table 1. Small Business Lending in Georgia, June 1998

Bank Name	Location	Total Rank	Rank LSBL/TA	Rank LSBL/TBL	Rank LSBL (\$)	Rank LSBL(#)	Bnk Asset Sz.	Rank by Bnk Sz.	LSBL\$	LSBL#	Total Rank MSBL	Total Rank SSBL
		(1)	(2)	(3)	(4)	(5)		(6)	(7)	(8)	(9)	(10)
FIRST COLONY BK	ALPHARETTA	95.0	25.0	25.0	25.0	20.0	\$100M-500M	1	63,490	540	67.5	67.5
FIRST NB OF CHEROKEE	WOODSTOCK	90.0	25.0	25.0	22.5	17.5	<\$100M	1	47,721	491	60.0	42.5
SAVANNAH BK NA	SAVANNAH	90.0	22.5	25.0	22.5	20.0	\$100M-500M	2	47,313	610	67.5	62.5
ALTAMAHA B&TC	UVALDA	87.5	25.0	20.0	20.0	22.5	<\$100M	2	26,789	833	92.5	97.5
FIRST ST BK	STOCKBRIDGE	87.5	12.5	25.0	25.0	25.0	\$100M-500M	3	69,444	1,308	95.0	97.5
FARMERS & MRCH BK	LAKELAND	87.5	25.0	17.5	22.5	22.5	\$100M-500M	4	41,322	878	92.5	95.0
FIRST NB&TC	TENNILLE	87.5	20.0	22.5	22.5	22.5	\$100M-500M	5	39,843	615	97.5	97.5
FIRST NB OF CHATSWORTH	CHATSWORTH	85.0	22.5	20.0	20.0	22.5	<\$100M	3	28,444	640	92.5	95.0
COMMUNITY BK OF GA	TUCKER	85.0	25.0	25.0	20.0	15.0	<\$100M	4	28,599	380	67.5	52.5
FIRST NB OF ALMA	ALMA	85.0	25.0	12.5	25.0	22.5	\$100M-500M	6	55,560	895	82.5	77.5
BANK OF GWINNETT CTY	LAWRENCEVILLE	85.0	25.0	10.0	25.0	25.0	\$100M-500M	7	83,108	1,244	75.0	65.0
PEOPLES BK	BLACKSHEAR	82.5	22.5	20.0	20.0	20.0	<\$100M	5	30,137	548	75.0	67.5
FIRST CMNTY BK OF VIDALIA	VIDALIA	82.5	22.5	22.5	15.0	22.5	<\$100M	6	18,267	653	70.0	72.5
COMMUNITY B&TC JACKSON	COMMERCE	82.5	25.0	17.5	20.0	20.0	<\$100M	7	33,673	555	82.5	75.0
MAIN ST BK	COVINGTON	82.5	20.0	12.5	25.0	25.0	\$100M-500M	8	114,687	1,599	67.5	70.0
PATTERSON BK	PATTERSON	82.5	25.0	20.0	17.5	20.0	<\$100M	8	24,314	542	90.0	95.0
MCINTOSH ST BK	JACKSON	82.5	20.0	15.0	22.5	25.0	\$100M-500M	9	44,687	940	92.5	92.5
BANK OF GRAY	GRAY	82.5	15.0	25.0	20.0	22.5	\$100M-500M	10	26,513	719	77.5	75.0
GEORGIA B&TC	CALHOUN	82.5	20.0	17.5	22.5	22.5	\$100M-500M	11	46,733	727	65.0	70.0
FIRST MACON B&TC	MACON	82.5	25.0	7.5	25.0	25.0	\$100M-500M	12	76,489	1,504	82.5	77.5
GILMER CTY BK	ELLIJAY	82.5	22.5	17.5	20.0	22.5	\$100M-500M	13	35,126	630	80.0	50.0
BANK OF FITZGERALD	FITZGERALD	80.0	25.0	15.0	20.0	20.0	<\$100M	9	31,747	556	87.5	90.0
BANK OF MILAN	MILAN	80.0	25.0	22.5	12.5	20.0	<\$100M	10	16,066	557	72.5	72.5
FIRST BK OF COASTAL GA	PEMBROKE	80.0	22.5	25.0	15.0	17.5	<\$100M	11	18,894	439	87.5	92.5
BANK ATLANTA	DECATUR	80.0	25.0	25.0	20.0	10.0	<\$100M	12	34,545	226	47.5	20.0
PARK AVE BK	VALDOSTA	80.0	22.5	7.5	25.0	25.0	\$100M-500M	14	56,512	973	77.5	70.0
FIRST NB OF GRADY CTY	CAIRO	80.0	22.5	17.5	20.0	20.0	\$100M-500M	15	31,709	553	60.0	62.5
CORDELE BKG CO	CORDELE	80.0	20.0	15.0	20.0	25.0	\$100M-500M	16	27,370	1,676	92.5	95.0
METTER BKG CO	METTER	80.0	25.0	12.5	20.0	22.5	\$100M-500M	17	35,588	826	70.0	65.0
FIRST BK OF BRUNSWICK	BRUNSWICK	80.0	25.0	10.0	22.5	22.5	\$100M-500M	18	38,600	712	80.0	72.5
COASTAL BK	HINESVILLE	77.5	25.0	17.5	17.5	17.5	<\$100M	13	24,591	467	85.0	90.0
EMPIRE BKG CO	HOMERVILLE	77.5	25.0	15.0	17.5	20.0	<\$100M	14	23,484	572	85.0	90.0
FARMERS & MRCH BK	DUBLIN	77.5	20.0	7.5	25.0	25.0	\$100M-500M	19	66,265	1,026	70.0	67.5
FIRST ST B&TC VALDOSTA	VALDOSTA	77.5	22.5	7.5	25.0	22.5	\$100M-500M	20	54,463	827	65.0	62.5
PINNACLE BK NA	ELBERTON	77.5	15.0	15.0	22.5	25.0	\$100M-500M	21	53,291	1,251	92.5	92.5
DARBY B&TC	VIDALIA	77.5	25.0	10.0	22.5	20.0	\$100M-500M	22	47,433	560	65.0	55.0
HERITAGE BK	HINESVILLE	77.5	20.0	10.0	22.5	25.0	\$100M-500M	23	48,705	1,767	80.0	80.0
UNITED CMNTY BK	BLAIRSVILLE	77.5	20.0	7.5	25.0	25.0	\$100M-500M	24	114,883	2,032	80.0	77.5
GEORGIA B&TC OF AUGUSTA	AUGUSTA	77.5	20.0	7.5	25.0	25.0	\$100M-500M	25	72,846	990	72.5	62.5
FAYETTE CTY BK	PEACHTREE CITY	77.5	25.0	10.0	22.5	20.0	\$100M-500M	26	41,446	579	77.5	70.0
COMMUNITY NB	ASHBURN	77.5	15.0	22.5	17.5	22.5	\$100M-500M	27	22,515	713	87.5	92.5
CITIZENS BK	FORT VALLEY	75.0	20.0	25.0	15.0	15.0	<\$100M	15	17,585	361	50.0	55.0
COMMUNITY TR BK	HIRAM	75.0	25.0	10.0	20.0	20.0	<\$100M	16	30,430	520	62.5	57.5

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		(1)	(2)	(3)	(4)	(5)		(6)			(7)	(8)
VALDOSTA B&TC	VALDOSTA	75.0	22.5	17.5	17.5	17.5	<\$100M	17	21,398	387	55.0	47.5
THOMASVILLE NB	THOMASVILLE	75.0	25.0	12.5	20.0	17.5	<\$100M	18	30,029	423	75.0	57.5
PEOPLES BK FANNIN CTY	BLUE RIDGE	75.0	20.0	10.0	22.5	22.5	\$100M-500M	28	42,146	681	85.0	82.5
PEOPLES B&TC	BUFORD	75.0	17.5	10.0	22.5	25.0	\$100M-500M	29	42,526	1,058	75.0	80.0
BANK OF TOCCOA	TOCCOA	75.0	17.5	20.0	17.5	20.0	\$100M-500M	30	26,357	524	87.5	92.5
FIRST NEWTON BK	COVINGTON	75.0	20.0	12.5	22.5	20.0	\$100M-500M	31	48,314	589	77.5	77.5
FIRST NB OF GRIFFIN	GRIFFIN	75.0	22.5	7.5	25.0	20.0	\$100M-500M	32	59,773	522	50.0	45.0
RIVERSIDE BK	MARIETTA	75.0	25.0	10.0	22.5	17.5	\$100M-500M	33	42,699	465	65.0	45.0
COMMERCIAL B&TC TROUP CTY	LA GRANGE	75.0	22.5	7.5	22.5	22.5	\$100M-500M	34	47,328	618	67.5	52.5
GEORGIA FIRST BK	GAINESVILLE	75.0	25.0	7.5	22.5	20.0	\$100M-500M	35	45,434	512	67.5	62.5
SUMMIT NB	ATLANTA	75.0	22.5	5.0	25.0	22.5	\$100M-500M	36	74,053	811	60.0	50.0
CHARTER B&TC	MARIETTA	75.0	25.0	7.5	22.5	20.0	\$100M-500M	37	50,962	582	70.0	52.5
FIRST B&TC	CARNESVILLE	72.5	17.5	17.5	17.5	20.0	<\$100M	19	20,703	581	85.0	90.0
BANK OF DUDLEY	DUDLEY	72.5	20.0	17.5	17.5	17.5	<\$100M	20	19,909	499	85.0	87.5
PEOPLES BK	LYONS	72.5	25.0	22.5	12.5	12.5	<\$100M	21	15,143	249	32.5	25.0
FIRST NB OF BARNESVILLE	BARNESVILLE	72.5	25.0	12.5	20.0	15.0	<\$100M	22	28,193	354	45.0	37.5
WAYCROSS B&TC	WAYCROSS	72.5	20.0	22.5	15.0	15.0	<\$100M	23	19,367	320	85.0	87.5
FIRST NB OF SOUTH GA	ALBANY	72.5	22.5	12.5	15.0	22.5	<\$100M	24	18,819	812	72.5	65.0
COMMUNITY B&TC HABERSHAM	CORNELIA	72.5	17.5	5.0	25.0	25.0	\$100M-500M	38	57,445	1,124	75.0	72.5
FIRST CMNTY BK OF TIFTON	TIFTON	72.5	22.5	7.5	20.0	22.5	\$100M-500M	39	38,254	615	67.5	65.0
COMMERCIAL BK	THOMASVILLE	72.5	17.5	5.0	25.0	25.0	\$100M-500M	40	60,122	995	67.5	62.5
FARMERS & MRCH BK	WASHINGTON	72.5	10.0	22.5	20.0	20.0	\$100M-500M	41	27,446	547	87.5	92.5
CITIZENS B&TC OF WEST GA	CARROLLTON	72.5	17.5	7.5	25.0	22.5	\$100M-500M	42	56,405	762	65.0	60.0
PEACHTREE NB	PEACHTREE CITY	72.5	22.5	5.0	22.5	22.5	\$100M-500M	43	46,302	673	70.0	55.0
MOUNTAIN NB	TUCKER	72.5	22.5	5.0	22.5	22.5	\$100M-500M	44	44,749	687	62.5	55.0
LANIER NB	GAINESVILLE	72.5	17.5	17.5	17.5	20.0	\$100M-500M	45	25,789	551	87.5	92.5
SUNTRUST BK SOUTHEAST GA NA	BRUNSWICK	70.0	15.0	5.0	25.0	25.0	\$500M-\$1B	1	110,475	1,519	62.5	62.5
PREMIER BK	ATLANTA	70.0	17.5	2.5	25.0	25.0	\$500M-\$1B	2	151,735	1,347	62.5	60.0
FARMERS ST BK	CADWELL	70.0	20.0	17.5	15.0	17.5	<\$100M	25	18,189	509	75.0	72.5
BANK OF HAZLEHURST	HAZLEHURST	70.0	22.5	12.5	15.0	20.0	<\$100M	26	17,088	525	72.5	70.0
CITIZENS & MRCH ST BK	DOUGLASVILLE	70.0	25.0	10.0	17.5	17.5	<\$100M	27	26,006	502	72.5	62.5
GEORGIA NB	ATHENS	70.0	22.5	12.5	20.0	15.0	<\$100M	28	28,124	360	60.0	45.0
FIRST NB EFFINGHAM	SPRINGFIELD	70.0	22.5	12.5	15.0	20.0	<\$100M	29	17,111	523	75.0	72.5
UNITED BK	ZEBULON	70.0	10.0	10.0	25.0	25.0	\$100M-500M	46	64,697	1,040	72.5	72.5
WEST GA NB OF CARROLLTON	CARROLLTON	70.0	20.0	5.0	22.5	22.5	\$100M-500M	47	53,674	814	67.5	57.5
CENTRAL & SOUTHERN BK OF GA	MILLEDGEVILLE	70.0	20.0	2.5	25.0	22.5	\$100M-500M	48	54,058	690	72.5	70.0
NORTHEAST GA BK	LAVONIA	70.0	17.5	17.5	17.5	17.5	\$100M-500M	49	25,782	482	60.0	57.5
SECURITY NB	MACON	70.0	22.5	5.0	22.5	20.0	\$100M-500M	50	46,755	597	60.0	50.0
SUNTRUST BK SAVANNAH NA	SAVANNAH	67.5	15.0	2.5	25.0	25.0	\$500M-\$1B	3	126,849	1,307	62.5	57.5
BANK OF GA	WATKINSVILLE	67.5	20.0	22.5	12.5	12.5	<\$100M	30	14,814	258	80.0	85.0
BANK OF ELLAVILLE	ELLAVILLE	67.5	17.5	20.0	12.5	17.5	<\$100M	31	15,061	393	70.0	67.5
CENTRAL B&TC	CORDELE	67.5	22.5	15.0	15.0	15.0	<\$100M	32	18,381	322	80.0	82.5
FIRST CITIZENS BK	GLENNVILLE	67.5	15.0	20.0	15.0	17.5	<\$100M	33	16,969	484	82.5	87.5

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		(1)	(2)	(3)	(4)	(5)		Bnk Sz.	LSBL\$			LSBL#	MSBL
CITIZENS CMNTY BK	HAHIRA	67.5	15.0	17.5	10.0	25.0	<\$100M	34	12,079	2,097		82.5	87.5
MONTGOMERY CTY BK	AILEY	67.5	20.0	10.0	17.5	20.0	<\$100M	35	23,780	549		67.5	65.0
PEOPLES ST B&TC	BAXLEY	67.5	25.0	12.5	15.0	15.0	<\$100M	36	17,316	342		60.0	45.0
GREATER ROME BK	ROME	67.5	22.5	17.5	15.0	12.5	<\$100M	37	16,337	256		75.0	80.0
RIVOLI B&TC	MACON	67.5	25.0	25.0	12.5	5.0	<\$100M	38	14,084	132		50.0	40.0
SECURITY B&TC OF ALBANY	ALBANY	67.5	17.5	2.5	22.5	25.0	\$100M-500M	51	51,197	1,171		62.5	62.5
FIRST ST BK OF BLAKELY	BLAKELY	67.5	17.5	15.0	17.5	17.5	\$100M-500M	52	23,008	488		82.5	87.5
SUMTER B&TC	AMERICUS	67.5	17.5	5.0	22.5	22.5	\$100M-500M	53	41,231	706		70.0	70.0
CITIZENS BK OF AMERICUS	AMERICUS	67.5	10.0	20.0	15.0	22.5	\$100M-500M	54	17,733	669		82.5	87.5
COASTAL BK OF GA	BRUNSWICK	67.5	20.0	2.5	22.5	22.5	\$100M-500M	55	42,000	634		60.0	57.5
AMERIBANK NA	SAVANNAH	67.5	22.5	7.5	22.5	15.0	\$100M-500M	56	44,077	379		47.5	30.0
HARDWICK B&TC	DALTON	67.5	17.5	5.0	25.0	20.0	\$100M-500M	57	65,571	583		52.5	42.5
CITIZENS BK WASHINGTON CTY	SANDERSVILLE	67.5	10.0	22.5	15.0	20.0	\$100M-500M	58	18,949	551		82.5	90.0
WESTSIDE B&TC	KENNESAW	67.5	22.5	10.0	20.0	15.0	\$100M-500M	59	32,178	329		37.5	30.0
SUNTRUST BK NORTHEAST GA NA	ATHENS	65.0	12.5	2.5	25.0	25.0	\$500M-\$1B	4	122,187	1,245		60.0	57.5
SUNTRUST BK AUGUSTA NA	EVANS	65.0	10.0	5.0	25.0	25.0	\$500M-\$1B	5	90,257	1,209		60.0	60.0
ALMA EXCH B&TC	ALMA	65.0	22.5	12.5	15.0	15.0	<\$100M	39	17,893	346		42.5	40.0
1ST FLOYD BK	ROME	65.0	17.5	17.5	17.5	12.5	<\$100M	40	19,888	294		77.5	82.5
GLENNVILLE B&TC	GLENNVILLE	65.0	12.5	20.0	12.5	20.0	<\$100M	41	14,879	598		82.5	90.0
FARMERS ST BK	LINCOLNTON	65.0	17.5	17.5	12.5	17.5	<\$100M	42	13,792	482		77.5	85.0
WALTON B&TC	MONROE	65.0	20.0	25.0	10.0	10.0	<\$100M	43	11,452	235		55.0	52.5
GWINNETT NB	DULUTH	65.0	25.0	10.0	17.5	12.5	<\$100M	44	19,715	244		42.5	37.5
PREMIER NB	DALTON	65.0	22.5	22.5	10.0	10.0	<\$100M	45	11,590	196		45.0	45.0
FIRST NB OF COMMERCE	COMMERCE	65.0	12.5	17.5	17.5	17.5	\$100M-500M	60	25,073	510		82.5	87.5
FIRST BULLOCH B&TC	STATESBORO	65.0	12.5	5.0	22.5	25.0	\$100M-500M	61	43,133	936		65.0	65.0
BRAND BKG CO	LAWRENCEVILLE	65.0	10.0	10.0	22.5	22.5	\$100M-500M	62	48,582	919		67.5	67.5
NATIONAL BK OF WALTON CTY	MONROE	65.0	17.5	10.0	20.0	17.5	\$100M-500M	63	34,597	490		60.0	57.5
SUNTRUST BK WEST GA NA	COLUMBUS	62.5	10.0	2.5	25.0	25.0	\$500M-\$1B	6	80,300	941		55.0	52.5
SUNTRUST BK SOUTH GA NA	LEESBURG	62.5	10.0	2.5	25.0	25.0	\$500M-\$1B	7	121,897	1,764		62.5	60.0
FARMERS & MRCH BK	BROOKLET	62.5	17.5	15.0	12.5	17.5	<\$100M	46	13,997	466		77.5	82.5
FARMERS & MRCH BK	EATONTON	62.5	10.0	20.0	15.0	17.5	<\$100M	47	16,626	423		77.5	82.5
BANK OF THOMAS CTY	THOMASVILLE	62.5	20.0	22.5	10.0	10.0	<\$100M	48	8,742	225		70.0	75.0
LUMPKIN CTY BK	DAHLONEGA	62.5	25.0	12.5	15.0	10.0	<\$100M	49	19,343	237		57.5	47.5
PEOPLES BK	LITHONIA	62.5	12.5	25.0	12.5	12.5	<\$100M	50	12,780	264		45.0	47.5
MOUNT VERNON BK	MOUNT VERNON	62.5	20.0	20.0	7.5	15.0	<\$100M	51	8,465	350		72.5	80.0
PINELAND ST BK	METTER	62.5	25.0	15.0	12.5	10.0	<\$100M	52	12,311	193		52.5	45.0
WAYNE NB	JESUP	62.5	15.0	22.5	10.0	15.0	<\$100M	53	8,858	365		77.5	82.5
SEA ISLAND BK	STATESBORO	62.5	15.0	5.0	20.0	22.5	\$100M-500M	64	35,342	936		62.5	67.5
CITIZENS SCTY BK	TIFTON	62.5	10.0	10.0	17.5	25.0	\$100M-500M	65	22,596	1,222		70.0	70.0
FIRST SOUTH BK NA	MACON	62.5	17.5	2.5	22.5	20.0	\$100M-500M	66	39,016	614		57.5	50.0
OCONEE ST BK	WATKINSVILLE	62.5	15.0	12.5	17.5	17.5	\$100M-500M	67	25,353	414		60.0	47.5
NORTHWEST GA BK	RINGGOLD	62.5	10.0	5.0	22.5	25.0	\$100M-500M	68	46,397	1,219		65.0	60.0
SOUTH GA BKG CO	TIFTON	62.5	12.5	10.0	17.5	22.5	\$100M-500M	69	22,473	800		72.5	75.0

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BANK OF NORTH GA	ALPHARETTA	62.5	12.5	2.5	25.0	22.5	\$100M-500M	70	68,683	802	62.5	62.5
SUNTRUST BK MIDDLE GA NA	MACON	60.0	7.5	2.5	25.0	25.0	\$500M-\$1B	8	82,837	1,145	57.5	55.0
FIRST ST BK	WRENS	60.0	20.0	17.5	12.5	10.0	<\$100M	54	14,636	211	72.5	80.0
SPIVEY ST BK	SWAINSBORO	60.0	15.0	15.0	15.0	15.0	<\$100M	55	18,729	324	70.0	72.5
BANK OF WORTH	SYLVESTER	60.0	17.5	22.5	10.0	10.0	<\$100M	56	11,359	213	75.0	82.5
CLAXTON BK	CLAXTON	60.0	12.5	17.5	12.5	17.5	<\$100M	57	16,025	412	75.0	82.5
PEOPLES CMNTY BK	COLQUITT	60.0	15.0	20.0	12.5	12.5	<\$100M	58	13,780	263	55.0	55.0
FARMERS & MRCH CMNTY BK	SENOIA	60.0	17.5	25.0	7.5	10.0	<\$100M	59	8,350	220	70.0	77.5
BANK OF MADISON	MADISON	60.0	12.5	20.0	12.5	15.0	<\$100M	60	14,047	351	62.5	57.5
COMMUNITY B&T-TROUP	LA GRANGE	60.0	25.0	12.5	12.5	10.0	<\$100M	61	15,929	208	45.0	37.5
FIRST ST BK OF SOUTH GA	OCILLA	60.0	17.5	17.5	10.0	15.0	<\$100M	62	10,664	332	72.5	80.0
BANK OF LUMBER CITY	LUMBER CITY	60.0	20.0	22.5	5.0	12.5	<\$100M	63	4,296	257	65.0	70.0
BRYAN B&TC	RICHMOND HILL	60.0	22.5	7.5	17.5	12.5	<\$100M	64	21,861	282	52.5	40.0
CITIZENS BK OF FORSYTH CTY	CUMMING	60.0	17.5	25.0	10.0	7.5	<\$100M	65	10,511	155	67.5	72.5
BARTOW CTY BK	CARTERSVILLE	60.0	15.0	5.0	20.0	20.0	\$100M-500M	71	35,294	521	47.5	52.5
FIRST ST BK OF DONALSONVILLE	DONALSONVILLE	60.0	15.0	20.0	17.5	7.5	\$100M-500M	72	21,905	186	35.0	25.0
SOUTHEASTERN BK	DARIEN	60.0	7.5	5.0	22.5	25.0	\$100M-500M	73	45,168	973	65.0	70.0
HABERSHAM BK	CLARKESVILLE	60.0	5.0	17.5	20.0	17.5	\$100M-500M	74	29,121	490	72.5	82.5
WHITE CTY BK	CLEVELAND	60.0	15.0	7.5	20.0	17.5	\$100M-500M	75	28,198	433	57.5	52.5
MORRIS ST BK	DUBLIN	60.0	17.5	10.0	17.5	15.0	\$100M-500M	76	22,983	342	52.5	47.5
BANK OF HIAWASSEE	HIAWASSEE	60.0	15.0	7.5	20.0	17.5	\$100M-500M	77	28,644	466	57.5	52.5
AMERICAN BKG CO	MOULTRIE	60.0	15.0	7.5	17.5	20.0	\$100M-500M	78	26,039	590	60.0	65.0
FIRST CMNTY B&TC	CARTERSVILLE	60.0	17.5	10.0	17.5	15.0	\$100M-500M	79	24,024	364	47.5	47.5
COLUMBUS B&TC	COLUMBUS	57.5	5.0	2.5	25.0	25.0	\$1B-\$10B	1	223,097	2,902	55.0	55.0
FIDELITY NB	NORCROSS	57.5	2.5	5.0	25.0	25.0	\$500M-\$1B	9	59,519	1,524	50.0	45.0
ATHENS FIRST B&TC	ATHENS	57.5	7.5	2.5	25.0	22.5	\$500M-\$1B	10	74,695	802	55.0	47.5
BANK OF HANCOCK CTY	SPARTA	57.5	12.5	17.5	10.0	17.5	<\$100M	66	11,682	435	72.5	82.5
FOUR CTY BK	ALLENTOWN	57.5	17.5	22.5	7.5	10.0	<\$100M	67	8,118	226	70.0	77.5
DOUGLAS CTY BK	DOUGLASVILLE	57.5	20.0	12.5	17.5	7.5	<\$100M	68	23,067	190	30.0	20.0
BANK OF EASTMAN	EASTMAN	57.5	12.5	15.0	15.0	15.0	<\$100M	69	16,979	360	57.5	60.0
PEOPLES ST BK	JEFFERSONVILLE	57.5	17.5	25.0	5.0	10.0	<\$100M	70	4,155	196	65.0	70.0
STATE BK OF COCHRAN	COCHRAN	57.5	12.5	15.0	15.0	15.0	<\$100M	71	18,589	369	75.0	80.0
BANK OF TERRELL	DAWSON	57.5	15.0	12.5	15.0	15.0	<\$100M	72	17,881	378	67.5	57.5
BANK OF ELLIJAY	ELLIJAY	57.5	15.0	12.5	15.0	15.0	<\$100M	73	18,930	357	62.5	67.5
BANK OF PERRY	PERRY	57.5	15.0	25.0	10.0	7.5	<\$100M	74	10,580	179	67.5	75.0
SECURITY ST BK	CANTON	57.5	22.5	10.0	15.0	10.0	<\$100M	75	19,693	230	37.5	37.5
QUANTUM NB	SUWANEE	57.5	25.0	7.5	17.5	7.5	<\$100M	76	19,716	184	40.0	32.5
JASPER BKG CO	JASPER	57.5	15.0	5.0	20.0	17.5	\$100M-500M	80	32,104	407	45.0	40.0
BANK OF CANTON	CANTON	57.5	7.5	5.0	22.5	22.5	\$100M-500M	81	50,180	644	57.5	47.5
ETOWAH BK	CANTON	57.5	7.5	2.5	25.0	22.5	\$100M-500M	82	60,093	697	52.5	50.0
BANK OF LAFAYETTE GA	LAFAYETTE	57.5	5.0	25.0	12.5	15.0	\$100M-500M	83	12,765	380	57.5	60.0
MILTON NB	ROSWELL	57.5	22.5	2.5	22.5	10.0	\$100M-500M	84	49,334	236	30.0	22.5
SUNTRUST BK	ATLANTA	55.0	2.5	2.5	25.0	25.0	>\$10B	1	609,857	6,792	55.0	55.0

Table 1. Small Business Lending in Georgia, June 1998

Bank Name	Location	Total Rank	Rank LSBL/TA	Rank LSBL/TBL	Rank LSBL (\$)	Rank LSBL(#)	Bnk Asset Sz.	Rank by Bnk Sz.	LSBL\$	LSBL#	Total Rank MSBL	Total Rank SSBL
		(1)	(2)	(3)	(4)	(5)		(6)			(7)	(8)
PRUDENTIAL B&TC	ATLANTA	55.0	2.5	2.5	25.0	25.0	\$500M-\$1B	11	74,816	3,575	55.0	52.5
COMMERCIAL ST BK	DONALSONVILLE	55.0	7.5	20.0	10.0	17.5	<\$100M	77	9,627	382	67.5	77.5
BANK OF HARTWELL	HARTWELL	55.0	15.0	17.5	15.0	7.5	<\$100M	78	16,531	186	70.0	75.0
TIPPINS B&TC	CLAXTON	55.0	12.5	17.5	10.0	15.0	<\$100M	79	8,853	359	67.5	77.5
CROSSROADS BK OF GA	PERRY	55.0	17.5	5.0	15.0	17.5	<\$100M	80	16,357	400	60.0	62.5
FARMERS ST BK	LUMPKIN	55.0	17.5	20.0	7.5	10.0	<\$100M	81	7,713	227	67.5	75.0
MERCHANTS & CITIZENS BK	MCRAE	55.0	12.5	22.5	10.0	10.0	<\$100M	82	8,926	199	45.0	45.0
BANK OF NEWINGTON	NEWINGTON	55.0	15.0	20.0	7.5	12.5	<\$100M	83	7,102	282	67.5	72.5
FARMERS & MRCH BK	ADEL	55.0	22.5	12.5	12.5	7.5	<\$100M	84	15,569	189	52.5	50.0
ASHBURN BK	ASHBURN	55.0	20.0	5.0	20.0	10.0	\$100M-500M	85	28,344	226	50.0	60.0
FIRST PEOPLES BK	PINE MOUNTAIN	55.0	10.0	25.0	10.0	10.0	<\$100M	85	9,802	194	67.5	75.0
CITIZENS BK	VIENNA	55.0	12.5	2.5	20.0	20.0	\$100M-500M	86	27,276	520	45.0	47.5
FIRST NB OF COFFEE CTY	DOUGLAS	55.0	17.5	15.0	10.0	12.5	<\$100M	86	10,780	255	67.5	70.0
BANK OF UPSON	THOMASTON	55.0	5.0	22.5	12.5	15.0	\$100M-500M	87	14,516	324	67.5	77.5
AMTRADE INTL BK OF GA	ATLANTA	55.0	12.5	25.0	12.5	5.0	<\$100M	87	12,787	93	30.0	12.5
PEOPLES BK	WINDER	55.0	7.5	7.5	17.5	22.5	\$100M-500M	88	23,550	931	65.0	67.5
FIRST BK OF DALTON	DALTON	55.0	5.0	22.5	10.0	17.5	<\$100M	88	10,238	505	70.0	82.5
CITIZENS TR BK	ATLANTA	55.0	15.0	5.0	22.5	12.5	\$100M-500M	89	41,867	299	37.5	30.0
SUNTRUST BK NORTHWEST GA NA	ROME	55.0	7.5	5.0	22.5	20.0	\$100M-500M	90	51,277	614	47.5	50.0
BANK OF COWETA	NEWNAN	55.0	10.0	2.5	20.0	22.5	\$100M-500M	91	34,132	791	55.0	55.0
CENTURY B&TC	MILLEDGEVILLE	55.0	10.0	12.5	15.0	17.5	\$100M-500M	92	17,154	414	72.5	77.5
FIRST CITIZENS BK OF FAYETTE	FAYETTEVILLE	55.0	15.0	7.5	17.5	15.0	\$100M-500M	93	22,386	325	45.0	37.5
SUNMARK CMNTY BK	HAWKINSVILLE	52.5	15.0	12.5	12.5	12.5	<\$100M	89	13,635	300	55.0	55.0
BANK OF WRIGHTSVILLE	WRIGHTSVILLE	52.5	10.0	17.5	10.0	15.0	<\$100M	90	8,756	340	65.0	72.5
TOWNS CTY BK	HIAWASSEE	52.5	15.0	12.5	12.5	12.5	<\$100M	91	15,569	242	52.5	52.5
COMMUNITY BKG CO OF FITZGERA	FITZGERALD	52.5	15.0	15.0	10.0	12.5	<\$100M	92	11,776	256	67.5	72.5
CITIZENS BK	NASHVILLE	52.5	12.5	7.5	12.5	20.0	<\$100M	93	16,003	511	62.5	65.0
CB&T BK OF MIDDLE GA	WARNER ROBINS	52.5	10.0	5.0	20.0	17.5	\$100M-500M	94	29,243	468	50.0	50.0
FIRST CITIZENS BK OF CLAYTON	RIVERDALE	52.5	20.0	5.0	15.0	12.5	<\$100M	94	17,400	278	52.5	47.5
COHUTTA BKG CO	CHATSWORTH	52.5	15.0	2.5	17.5	17.5	\$100M-500M	95	26,270	406	37.5	32.5
ADEL BKG CO	ADEL	52.5	20.0	15.0	12.5	5.0	<\$100M	95	14,870	120	25.0	35.0
EXCHANGE BK	MILLEDGEVILLE	52.5	12.5	12.5	17.5	10.0	\$100M-500M	96	23,465	241	42.5	35.0
EMBRY NB	LAWRENCEVILLE	52.5	17.5	5.0	17.5	12.5	<\$100M	96	22,822	258	32.5	32.5
FIRST NB OF BALDWIN CTY	MILLEDGEVILLE	52.5	12.5	15.0	12.5	12.5	<\$100M	97	13,327	299	55.0	55.0
CAPITOL CITY B&TC	ATLANTA	52.5	22.5	10.0	12.5	7.5	<\$100M	98	12,654	151	42.5	30.0
FIRST NB	FOLKSTON	52.5	22.5	15.0	5.0	10.0	<\$100M	99	6,156	232	62.5	67.5
SAPELO NB	DARIEN	52.5	22.5	20.0	5.0	5.0	<\$100M	100	4,515	109	57.5	62.5
GEORGIA ST BK	MABLETON	50.0	12.5	5.0	17.5	15.0	\$100M-500M	97	23,900	375	62.5	65.0
GAINESVILLE B&TC	GAINESVILLE	50.0	10.0	5.0	20.0	15.0	\$100M-500M	98	28,594	366	42.5	35.0
COLONY BK SOUTHEAST	BROXTON	50.0	20.0	15.0	7.5	7.5	<\$100M	101	7,537	147	40.0	32.5
CAPITAL BK	FORT OGLETHORPE	50.0	7.5	25.0	10.0	7.5	<\$100M	102	10,787	163	27.5	22.5
PLANTERS & CITIZENS BK	CAMILLA	50.0	7.5	20.0	10.0	12.5	<\$100M	103	10,065	254	62.5	72.5
FIRST NB OF UNION CTY	BLAIRSVILLE	50.0	20.0	12.5	10.0	7.5	<\$100M	104	11,897	158	32.5	37.5

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		(1)	(2)	(3)	(4)	(5)		(6)			(7)	(8)
BANK OF SPALDING CTY	GRIFFIN	50.0	20.0	2.5	15.0	12.5	<\$100M	105	16,248	262	62.5	57.5
FIRST PORT CITY BK	BAINBRIDGE	50.0	17.5	10.0	12.5	10.0	<\$100M	106	15,375	218	30.0	32.5
CITIZENS BK OF SWAINSBORO	SWAINSBORO	50.0	15.0	15.0	10.0	10.0	<\$100M	107	10,964	206	67.5	72.5
TATTNALL BK	REIDSVILLE	50.0	12.5	20.0	10.0	7.5	<\$100M	108	11,123	183	32.5	27.5
F&M B&TC	MANCHESTER	50.0	12.5	20.0	7.5	10.0	<\$100M	109	6,846	215	62.5	70.0
FIRST NB OF HARALSON CTY	BUCHANAN	47.5	7.5	10.0	15.0	15.0	\$100M-500M	99	17,061	358	47.5	47.5
FIRST NB OF POLK CTY	CEDARTOWN	47.5	5.0	20.0	10.0	12.5	\$100M-500M	100	11,579	286	57.5	72.5
BANK OF DAHLONEGA	DAHLONEGA	47.5	10.0	2.5	17.5	17.5	\$100M-500M	101	22,183	383	45.0	40.0
SOUTHWEST GA BK	MOULTRIE	47.5	5.0	2.5	20.0	20.0	\$100M-500M	102	27,953	550	45.0	45.0
BANK OF NEWNAN	NEWNAN	47.5	12.5	5.0	17.5	12.5	\$100M-500M	103	20,491	263	37.5	27.5
CRESCENT B&TC	JASPER	47.5	5.0	25.0	10.0	7.5	\$100M-500M	104	11,688	189	40.0	32.5
CAIRO BKG CO	CAIRO	47.5	7.5	17.5	10.0	12.5	<\$100M	110	11,294	303	67.5	75.0
BANK OF CAMILLA	CAMILLA	47.5	7.5	20.0	7.5	12.5	<\$100M	111	8,457	261	60.0	70.0
DAWSON CTY BK	DAWSONVILLE	47.5	10.0	7.5	12.5	17.5	<\$100M	112	14,857	413	42.5	55.0
ROSSVILLE BK	ROSSVILLE	47.5	12.5	5.0	15.0	15.0	<\$100M	113	19,046	370	42.5	42.5
PLANTERS BK	HAWKINSVILLE	47.5	10.0	20.0	10.0	7.5	<\$100M	114	9,296	163	60.0	70.0
BANK OF EDISON	EDISON	47.5	15.0	15.0	7.5	10.0	<\$100M	115	7,645	235	62.5	67.5
UNITED BKG CO	NASHVILLE	47.5	10.0	15.0	10.0	12.5	<\$100M	116	10,029	309	62.5	70.0
FIRST SECURITY NB	NORCROSS	47.5	5.0	25.0	7.5	10.0	<\$100M	117	7,660	197	40.0	37.5
CITIZENS BK	HOGANSVILLE	47.5	12.5	22.5	7.5	5.0	<\$100M	118	6,528	114	57.5	62.5
BLACKSHEAR BK	BLACKSHEAR	47.5	12.5	12.5	12.5	10.0	<\$100M	119	12,865	204	42.5	40.0
FARMERS & MRCH BK	SYLVANIA	45.0	5.0	20.0	7.5	12.5	<\$100M	120	7,866	292	55.0	70.0
CITIZENS BK	WARRENTON	45.0	7.5	22.5	5.0	10.0	<\$100M	121	5,215	231	57.5	67.5
BANK OF BURKE CTY	SARDIS	45.0	10.0	15.0	7.5	12.5	<\$100M	122	6,627	302	60.0	67.5
CITIZENS B&TC	EASTMAN	45.0	5.0	15.0	10.0	15.0	<\$100M	123	9,448	330	57.5	72.5
KNIGHT ST BK	DEXTER	45.0	7.5	17.5	5.0	15.0	<\$100M	124	5,116	350	57.5	67.5
BANK OF DADE	TRENTON	45.0	5.0	25.0	7.5	7.5	<\$100M	125	6,668	164	55.0	65.0
BANK OF WADLEY	WADLEY	45.0	17.5	17.5	5.0	5.0	<\$100M	126	4,979	146	57.5	60.0
SYLVESTER BKG CO	SYLVESTER	45.0	7.5	22.5	7.5	7.5	<\$100M	127	7,219	156	37.5	32.5
FIRST NB OF CHATTOOGA CTY	SUMMERVILLE	45.0	17.5	15.0	7.5	5.0	<\$100M	128	6,794	108	37.5	25.0
OGEECHEE VALLEY BK	MILLEN	45.0	17.5	17.5	5.0	5.0	<\$100M	129	5,081	89	55.0	60.0
COMMUNITY BK OF WILCOX	PITTS	45.0	15.0	22.5	5.0	2.5	<\$100M	130	6,020	67	60.0	65.0
CITIZENS ST BK	REYNOLDS	45.0	7.5	22.5	5.0	10.0	<\$100M	131	4,284	241	55.0	65.0
WHEELER CTY ST BK	ALAMO	45.0	10.0	22.5	5.0	7.5	<\$100M	132	3,958	178	57.5	65.0
FIRST NB	SAINT MARYS	45.0	12.5	10.0	12.5	10.0	<\$100M	133	13,261	221	45.0	40.0
EAGLE B&TC	STATESBORO	45.0	12.5	5.0	12.5	15.0	<\$100M	134	13,535	347	60.0	57.5
HOME TOWN BK OF VILLA RICA	VILLA RICA	45.0	10.0	25.0	5.0	5.0	<\$100M	135	4,527	68	17.5	25.0
FIRST NB OF NORTHWEST GA	CALHOUN	42.5	7.5	5.0	20.0	10.0	\$100M-500M	105	29,268	216	32.5	17.5
FIRST CMNTY BK OF SOUTHWEST	BAINBRIDGE	42.5	10.0	7.5	12.5	12.5	<\$100M	136	15,199	311	42.5	55.0
FARMERS BK	FORSYTH	42.5	7.5	20.0	7.5	7.5	<\$100M	137	6,716	189	57.5	65.0
CITIZENS BK OF COCHRAN	COCHRAN	42.5	7.5	15.0	7.5	12.5	<\$100M	138	8,337	251	55.0	65.0
LIBERTY B&TC	TOCCOA	42.5	12.5	20.0	5.0	5.0	<\$100M	139	4,415	105	52.5	60.0
COMMUNITY FIRST BK	CARROLLTON	40.0	2.5	2.5	20.0	15.0	\$100M-500M	106	26,402	315	32.5	27.5

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		(1)	(2)	(3)	(4)	(5)		(6)			(7)	(8)
FARMERS BK	UNION POINT	40.0	7.5	17.5	7.5	7.5	<\$100M	140	7,901	159	40.0	40.0
FIRST NB OF WAYNESBORO	WAYNESBORO	40.0	5.0	15.0	7.5	12.5	<\$100M	141	7,576	261	50.0	62.5
PINEVIEW ST BK	PINEVIEW	40.0	10.0	22.5	2.5	5.0	<\$100M	142	2,391	105	52.5	55.0
MONROE CTY BK	FORSYTH	40.0	15.0	7.5	7.5	10.0	<\$100M	143	8,235	216	60.0	57.5
BANK OF DODGE CTY	EASTMAN	40.0	12.5	15.0	7.5	5.0	<\$100M	144	8,079	99	55.0	62.5
BANK OF SOPERTON	SOPERTON	40.0	5.0	22.5	5.0	7.5	<\$100M	145	4,260	163	45.0	60.0
GEORGIA CENTRAL BK	SOCIAL CIRCLE	40.0	5.0	25.0	5.0	5.0	<\$100M	146	5,759	122	47.5	62.5
JONES CTY BK	HADDOCK	40.0	7.5	25.0	2.5	5.0	<\$100M	147	597	68	47.5	52.5
MERCHANTS & FARMERS BK	DONALSONVILLE	40.0	7.5	10.0	5.0	17.5	<\$100M	148	5,660	432	45.0	47.5
GREENVILLE BKG CO	GREENVILLE	40.0	10.0	20.0	5.0	5.0	<\$100M	149	3,314	70	50.0	55.0
HERITAGE CMNTY BK	QUITMAN	40.0	12.5	15.0	7.5	5.0	<\$100M	150	8,687	139	55.0	62.5
FIRST CMNTY BK OF DAWSONVILL	DAWSONVILLE	40.0	15.0	5.0	12.5	7.5	<\$100M	151	14,177	185	22.5	27.5
FANNIN CTY BK NA	BLUE RIDGE	40.0	10.0	12.5	10.0	7.5	<\$100M	152	11,901	177	32.5	32.5
DECATUR FIRST BK	DECATUR	40.0	7.5	25.0	5.0	2.5	<\$100M	153	4,116	48	20.0	20.0
CITIZENS FIRST BK	ROME	37.5	2.5	2.5	15.0	17.5	\$100M-500M	107	17,244	411	42.5	35.0
INDEPENDENT B&TC	POWDER SPRINGS	37.5	7.5	2.5	15.0	12.5	\$100M-500M	108	17,025	283	45.0	30.0
BANK OF DOOLY	VIENNA	37.5	7.5	12.5	7.5	10.0	<\$100M	154	6,919	224	35.0	45.0
FIRST ST BK OF RANDOLPH CTY	CUTHBERT	37.5	5.0	20.0	5.0	7.5	<\$100M	155	4,909	173	50.0	62.5
BAINBRIDGE NB	BAINBRIDGE	37.5	10.0	2.5	12.5	12.5	<\$100M	156	12,656	254	60.0	47.5
CARVER ST BK	SAVANNAH	37.5	7.5	25.0	2.5	2.5	<\$100M	157	2,756	62	47.5	55.0
BANK OF ADAIRSVILLE	ADAIRSVILLE	37.5	5.0	25.0	5.0	2.5	<\$100M	158	3,725	59	32.5	32.5
RABUN CTY BK	CLAYTON	37.5	7.5	10.0	12.5	7.5	<\$100M	159	13,736	181	37.5	37.5
SECURITY ST BK	MCRAE	37.5	5.0	22.5	5.0	5.0	<\$100M	160	3,860	116	45.0	55.0
FIRST CMNTY BK OF HENRY CTY	MCDONOUGH	37.5	10.0	7.5	12.5	7.5	<\$100M	161	13,282	187	45.0	45.0
PEOPLES BK	EATONTON	37.5	5.0	20.0	7.5	5.0	<\$100M	162	7,931	96	35.0	35.0
CITIZENS ST BK	KINGSLAND	37.5	22.5	5.0	7.5	2.5	<\$100M	163	6,279	39	27.5	10.0
UNITED B&TC	ROCKMART	37.5	10.0	10.0	7.5	10.0	<\$100M	164	7,340	236	47.5	52.5
GATEWAY B&TC	RINGGOLD	37.5	12.5	7.5	10.0	7.5	<\$100M	165	10,441	181	47.5	40.0
FIRST GA CMNTY BK	JACKSON	37.5	20.0	7.5	7.5	2.5	<\$100M	166	7,264	60	27.5	20.0
BANKERS BK	ATLANTA	35.0	2.5	2.5	17.5	12.5	\$500M-\$1B	12	23,721	295	20.0	10.0
FIRST AMER B&TC	ATHENS	35.0	5.0	7.5	15.0	7.5	\$100M-500M	109	16,192	182	22.5	22.5
DURDEN BKG CO	TWIN CITY	35.0	5.0	10.0	7.5	12.5	<\$100M	167	6,524	269	42.5	45.0
CITIZENS BK	CAIRO	35.0	5.0	17.5	5.0	7.5	<\$100M	168	3,075	149	42.5	50.0
WEST CENTRAL GA BK	THOMASTON	35.0	2.5	22.5	5.0	5.0	<\$100M	169	3,789	103	40.0	47.5
DORSEY ST BK	ABBEVILLE	35.0	5.0	22.5	2.5	5.0	<\$100M	170	920	71	45.0	52.5
BANK OF EARLY	BLAKELY	35.0	10.0	7.5	7.5	10.0	<\$100M	171	8,712	241	42.5	47.5
EASTSIDE B&TC	SNELLVILLE	35.0	10.0	2.5	10.0	12.5	<\$100M	172	12,072	266	25.0	27.5
EAGLE NB	STOCKBRIDGE	35.0	5.0	25.0	2.5	2.5	<\$100M	173	1,802	16	22.5	15.0
FIRST PIEDMONT BK	WINDER	35.0	5.0	25.0	2.5	2.5	<\$100M	174	1,115	22	25.0	25.0
BANK OF DAWSON	DAWSON	32.5	2.5	22.5	2.5	5.0	<\$100M	175	2,908	113	35.0	40.0
GEORGE D WARTHEN BK	SANDERSVILLE	32.5	5.0	7.5	10.0	10.0	<\$100M	176	10,247	197	32.5	25.0
MERCHANTS & FARMERS BK	COMER	32.5	2.5	22.5	2.5	5.0	<\$100M	177	2,666	116	37.5	40.0
UNITED SECURITY BK	SPARTA	32.5	10.0	17.5	2.5	2.5	<\$100M	178	2,263	34	47.5	50.0

Table 1. Small Business Lending in Georgia, June 1998

Bank Name	Location	Total Rank	Rank LSBL/TA	Rank LSBL/TBL	Rank LSBL (\$)	Rank LSBL(#)	Bnk Asset Sz.	Rank by Bnk Sz.	LSBL\$	LSBL#	Total Rank MSBL	Total Rank SSBL
		(1)	(2)	(3)	(4)	(5)		(6)			(7)	(8)
BANK OF CHICKAMAUGA	CHICKAMAUGA	32.5	2.5	25.0	2.5	2.5	<\$100M	179	545	13	32.5	32.5
PEOPLES BK	WILLACOOCHEE	32.5	7.5	12.5	5.0	7.5	<\$100M	180	4,416	159	45.0	55.0
CITIZENS NB OF QUITMAN	QUITMAN	32.5	5.0	15.0	5.0	7.5	<\$100M	181	4,324	156	37.5	50.0
BARWICK BKG CO	BARWICK	32.5	10.0	15.0	2.5	5.0	<\$100M	182	1,539	82	45.0	50.0
FIRST CLAYTON B&TC	CLAYTON	32.5	7.5	10.0	10.0	5.0	<\$100M	183	11,751	106	22.5	22.5
GLOBAL CMRC BK	DORAVILLE	32.5	20.0	2.5	7.5	2.5	<\$100M	184	8,734	64	12.5	10.0
GWINNETT BKG CO	LAWRENCEVILLE	32.5	2.5	25.0	2.5	2.5	<\$100M	185	1,828	43	35.0	47.5
ROCKDALE NB	CONYERS	32.5	12.5	12.5	5.0	2.5	<\$100M	186	5,175	49	17.5	15.0
WILKINSON CTY BK	IRWINTON	30.0	2.5	22.5	2.5	2.5	<\$100M	187	814	35	32.5	35.0
PEOPLES BK OF TALBOTTON	TALBOTTON	30.0	5.0	20.0	2.5	2.5	<\$100M	188	1,494	29	37.5	30.0
WILCOX CTY ST BK	ROCHELLE	30.0	2.5	22.5	2.5	2.5	<\$100M	189	1,159	62	32.5	37.5
COMMERCIAL BK	CRAWFORD	30.0	2.5	20.0	2.5	5.0	<\$100M	190	2,879	102	37.5	42.5
TALBOT ST BK	WOODLAND	30.0	2.5	20.0	2.5	5.0	<\$100M	191	1,553	79	32.5	40.0
PELHAM BKG CO	PELHAM	30.0	7.5	12.5	5.0	5.0	<\$100M	192	5,957	144	22.5	32.5
ROCHELLE ST BK	ROCHELLE	30.0	2.5	22.5	2.5	2.5	<\$100M	193	629	14	32.5	35.0
FIRST BK OF EAST GA	THOMSON	30.0	7.5	7.5	7.5	7.5	<\$100M	194	6,384	170	40.0	30.0
PEOPLES BK OF WEST GA	CARROLLTON	30.0	12.5	10.0	5.0	2.5	<\$100M	195	5,663	60	12.5	17.5
FARMERS & MRCH BK	SUMMERVILLE	27.5	2.5	15.0	5.0	5.0	\$100M-500M	110	4,724	96	22.5	20.0
FIRST CAPITAL BK	NORCROSS	27.5	5.0	2.5	15.0	5.0	\$100M-500M	111	16,812	126	15.0	10.0
WOODBURY BKG CO	WOODBURY	27.5	7.5	12.5	5.0	2.5	<\$100M	196	3,012	64	30.0	25.0
BANK OF DANIELSVILLE	DANIELSVILLE	27.5	2.5	12.5	5.0	7.5	<\$100M	197	5,938	159	32.5	35.0
FIRST BK OF PIKE	MOLENA	27.5	2.5	20.0	2.5	2.5	<\$100M	198	314	5	30.0	30.0
BANK OF MONTICELLO	MONTICELLO	27.5	5.0	10.0	5.0	7.5	<\$100M	199	6,261	182	47.5	47.5
BANK OF LOGANVILLE	LOGANVILLE	27.5	5.0	10.0	7.5	5.0	<\$100M	200	8,233	110	22.5	22.5
PEOPLES BK	LAVONIA	27.5	5.0	12.5	5.0	5.0	<\$100M	201	5,264	138	32.5	40.0
BANK OF GIBSON	GIBSON	25.0	2.5	17.5	2.5	2.5	<\$100M	202	535	36	27.5	35.0
CITIZENS EXCH BK	PEARSON	25.0	5.0	12.5	2.5	5.0	<\$100M	203	2,236	104	35.0	45.0
FREDERICA B&TC	SAINT SIMONS ISLAN	25.0	5.0	7.5	7.5	5.0	<\$100M	204	7,813	88	22.5	17.5
FIRST NB OF WEST POINT	WEST POINT	22.5	2.5	2.5	10.0	7.5	\$100M-500M	112	11,782	159	25.0	17.5
JORDAN BKG CO	LEARY	22.5	2.5	15.0	2.5	2.5	<\$100M	205	574	25	27.5	35.0
BANK OF LENOX	LENOX	22.5	2.5	15.0	2.5	2.5	<\$100M	206	315	32	25.0	27.5
BANK OF ALAPAHA	ALAPAHA	22.5	5.0	7.5	5.0	5.0	<\$100M	207	5,023	73	20.0	20.0
FIRST CMNTY BK OF GA	ROBERTA	22.5	2.5	15.0	2.5	2.5	<\$100M	208	35	2	27.5	27.5
CHESTATEE ST BK	DAWSONVILLE	20.0	7.5	7.5	2.5	2.5	<\$100M	209	2,101	19	10.0	17.5
NATIONSBANK NA GLYNN CTY	BRUNSWICK	15.0	2.5	2.5	5.0	5.0	\$100M-500M	113	5,944	91	15.0	15.0
BUCKHEAD CMNTY BK NA	ATLANTA	10.0	2.5	2.5	2.5	2.5	<\$100M	210	2,575	20	10.0	10.0
MONOGRAM CREDIT CARD BK	ATLANTA	0.0	2.5		2.5	2.5	\$1B-\$10B	2	0	0		
UNIVERSAL BK NA	COLUMBUS	0.0	2.5		2.5	2.5	\$1B-\$10B	3	0	0		
FIRST UNION DIRECT BK NA	AUGUSTA	0.0	2.5		2.5	2.5	\$1B-\$10B	4	0	0		
FIRST NORTH AMER NB	KENNESAW		2.5		2.5	2.5	\$100M-500M	114	0	0		
FIRST FNCL BK	ATLANTA		2.5		2.5	2.5	\$100M-500M	115	0	0		
CENTRAL CAROLINA BK GA	COLUMBUS	0.0	2.5		2.5	2.5	<\$100M	211	0	0		
CEDAR HILL NB	LAWRENCEVILLE	0.0	2.5		2.5	2.5	<\$100M	212	0	0		



Table 1. Small Business Lending in Georgia, June 1998

Bank Name	Location	Total Rank (1)	Rank LSBL/TA (2)	Rank LSBL/TBL (3)	Rank LSBL (\$) (4)	Rank LSBL(#) (5)	Bank Asset Sz. (6)	Rank by Bank Sz. (7)	LSBL\$ (8)	LSBL# (9)	Total Rank MSBL (10)	Total Rank SSBL (11)
INFIBANK	ATLANTA	0.0	2.5		2.5	2.5	<\$100M	213	0	0		
AMERICAN CENTURY FNCL SVC	STOCKBRIDGE	0.0	2.5		2.5	2.5	<\$100M	214	0	0		

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

Table 2. Small-Business-Friendly Banks by Bank Size in Georgia, June 1998

Bank Name	Location	State	Total Rank (1)	Rank LSBL/TA (2)	Rank LSBL/TBL (3)	Rank LSBL(\$)(4)	Rank LSBL(#)(5)	Bank Asset Sz. (6)	Rank by Bnk Sz. (7)	LSBL\$ (8)	LSBL# (9)	Total Rank MSBL (10)	Total Rank SSBL (11)
FIRST COLONY BK	ALPHARETTA	GA	95.0	25.0	25.0	25.0	20.0	\$100M-500M	1	63,490	540	67.5	67.5
FIRST NB OF CHEROKEE	WOODSTOCK	GA	90.0	25.0	25.0	22.5	17.5	<\$100M	1	47,721	491	60.0	42.5
SAVANNAH BK NA	SAVANNAH	GA	90.0	22.5	25.0	22.5	20.0	\$100M-500M	2	47,313	610	67.5	62.5
ALTAMAHA B&TC	UVALDA	GA	87.5	25.0	20.0	20.0	22.5	<\$100M	2	26,789	833	92.5	97.5
FIRST ST BK	STOCKBRIDGE	GA	87.5	12.5	25.0	25.0	25.0	\$100M-500M	3	69,444	1,308	95.0	97.5
FARMERS & MRCH BK	LAKELAND	GA	87.5	25.0	17.5	22.5	22.5	\$100M-500M	4	41,322	878	92.5	95.0
FIRST NB&TC	TENNILLE	GA	87.5	20.0	22.5	22.5	22.5	\$100M-500M	5	39,843	615	97.5	97.5
FIRST NB OF CHATSWORTH	CHATSWORTH	GA	85.0	22.5	20.0	20.0	22.5	<\$100M	3	28,444	640	92.5	95.0
COMMUNITY BK OF GA	TUCKER	GA	85.0	25.0	25.0	20.0	15.0	<\$100M	4	28,599	380	67.5	52.5
FIRST NB OF ALMA	ALMA	GA	85.0	25.0	12.5	25.0	22.5	\$100M-500M	6	55,560	895	82.5	77.5
BANK OF GWINNETT CTY	LAWRENCEVILLE	GA	85.0	25.0	10.0	25.0	25.0	\$100M-500M	7	83,108	1,244	75.0	65.0
SUNTRUST BK SOUTHEAST GA NA	BRUNSWICK	GA	70.0	15.0	5.0	25.0	25.0	\$500M-\$1B	1	110,475	1,519	62.5	62.5
COLUMBUS B&TC	COLUMBUS	GA	57.5	5.0	2.5	25.0	25.0	\$1B-\$10B	1	223,097	2,902	55.0	55.0
SUNTRUST BK	ATLANTA	GA	55.0	2.5	2.5	25.0	25.0	>\$10B	1	609,857	6,792	55.0	55.0

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

Table 3. Top Lenders in Small Business Loans in Georgia under the CRA Reporting Program, 1998

BANK/BHC NAME	HQ STATE	LSBL\$ (1)	LSBL# (2)	BK SIZE (3)	SSBL\$ (4)	SSBL# (5)	MSBL\$ (6)	MSBL# (7)	Cdt Card Bk (8)
SUNTRUST BANKS INC.	GA	1,162,636	12,088	>\$50B	284,618	9,266	558,127	10,840	
SYNOVUS FINANCIAL CORP.	GA	628,060	8,500	\$1B-\$10B	198,261	6,921	360,966	7,954	
WACHOVIA CORPORATION	NC	442,831	5,683	>\$50B	98,561	4,763	173,220	5,200	
NATIONSBANK CORPORATION	NC	370,970	3,776	>\$50B	97,999	3,006	166,285	3,401	
FIRST UNION CORPORATION	NC	178,047	1,311	>\$50B	31,728	917	65,376	1,115	
AMERICAN EXPRESS CENTURION B	UT	105,024	9,031	\$10B-\$50B	105,024	9,031	105,024	9,031	**
COLONIAL BANC GROUP INC. TH	AL	81,057	639	\$1B-\$10B	14,246	428	34,005	544	
FIDELITY NATIONAL CORPORATIO	GA	43,717	312	<\$1B	8,498	210	16,838	260	
REGIONS FINANCIAL CORPORATIO	AL	33,534	276	\$10B-\$50B	7,384	201	14,424	242	
WELLS FARGO & COMPANY	CA	32,353	1,725	>\$50B	31,503	1,724	31,503	1,724	
SOUTHEASTERN BANKING CORPORA	GA	29,867	957	<\$1B	18,162	902	24,339	944	
HARDWICK HOLDING COMPANY	GA	25,829	244	<\$1B	5,997	187	11,784	221	
ETOWAH BK	GA	25,421	218	<\$1B	5,179	152	10,140	186	
B C BANKSHARES INC.	GA	24,022	384	<\$1B	8,828	335	13,901	366	
COMMUNITY FIRST BANKING COMP	GA	23,362	293	<\$1B	7,380	233	13,455	271	
ADVANTA FNCL CORP	UT	21,558	2,272	<\$1B	21,558	2,272	21,558	2,272	
PIONEER BANCSHARES INC.	TN	20,316	134	<\$1B	2,806	81	7,699	109	
MOUNTAINWEST FNCL	UT	19,648	7,910	<\$1B	19,648	7,910	19,648	7,910	
MARINE MIDLAND BK	NY	16,364	46	\$10B-\$50B	136	4	3,233	22	
CHASE MANHATTAN CORPORATION	NY	12,756	739	>\$50B	11,519	731	12,456	738	
BANC ONE CORPORATION	OH	12,700	398	>\$50B	8,214	384	9,355	391	
AMSOUTH BANCORPORATION	AL	11,152	167	\$10B-\$50B	3,723	141	6,478	156	
SOUTHTRUST CORPORATION	AL	10,968	85	\$10B-\$50B	1,890	63	3,921	74	
NATIONAL COMMERCE BANCORPORA	TN	7,970	136	\$1B-\$10B	5,145	117	7,158	134	
1ST SOURCE CORPORATION	IN	7,088	69	\$1B-\$10B	1,810	46	4,180	62	
FIRST TENNESSEE NATIONAL COR	TN	6,620	32	\$10B-\$50B	682	18	1,625	23	
MBNA CORPORATION	DE	6,400	581	\$10B-\$50B	6,400	581	6,400	581	**
MERCHANTS NEW YORK BANCORP	NY	5,882	12	\$1B-\$10B	0	0	0	0	
BB&T CORPORATION	NC	4,546	31	\$10B-\$50B	701	22	1,596	27	
COMPASS BANCSHARES INC.	AL	4,109	30	\$10B-\$50B	499	19	1,153	23	
FIRST AMERICAN CORPORATION	TN	3,492	39	\$10B-\$50B	966	29	1,965	35	
PROVIDENT FINANCIAL GROUP I	OH	3,310	6	\$1B-\$10B	35	1	35	1	
SILICON VALLEY BANCSHARES	CA	3,166	8	\$1B-\$10B	0	0	628	3	
FIRST COMMERCIAL CORPORATION	AR	3,008	12	\$1B-\$10B	32	1	565	5	
PRUDENTIAL B&TC	GA	2,989	336	<\$1B	1,936	334	1,936	334	**
SAND RIDGE FINANCIAL CORPORA	IN	2,808	31	<\$1B	662	21	2,022	28	
MERCANTILE BANCORPORATION IN	MO	2,788	7	\$10B-\$50B	60	2	388	4	
NORWEST CORPORATION	MN	2,592	11	>\$50B	86	6	289	7	
BANKAMERICA CORPORATION	CA	2,485	5	>\$50B	18	1	168	2	
FLEET FINANCIAL GROUP INC.	MA	1,944	7	>\$50B	55	3	166	4	
COMERICA INCORPORATED	MI	1,928	11	\$10B-\$50B	217	6	454	7	
ZIONS BANCORPORATION	UT	1,841	5	\$10B-\$50B	60	1	475	3	

Table 3. Top Lenders in Small Business Loans in Georgia under the CRA Reporting Program, 1998

BANK/BHC NAME	HQ STATE	LSBL\$ (1)	LSBL# (2)	BK SIZE (3)	SSBL\$ (4)	SSBL# (5)	MSBL\$ (6)	MSBL# (7)	Cdt Card Bk (8)
BELMONT BANCORP	OH	1,654	6	<\$1B	65	2	215	3	
KEYCORP	OH	1,627	9	>\$50B	126	6	265	7	
FIRST CHICAGO NBD CORPORATIO	IL	1,344	6	>\$50B	93	3	203	4	
MICHIGAN NB	MI	1,280	11	\$10B-\$50B	48	8	48	8	
LASALLE NB	IL	1,260	3	\$10B-\$50B	0	0	0	0	
STAR BANC CORPORATION	OH	1,227	5	\$10B-\$50B	193	3	193	3	
GREENE COUNTY BANCSHARES IN	TN	1,200	2	<\$1B	0	0	0	0	
CAROLINA FIRST CORPORATION	SC	1,069	16	\$1B-\$10B	340	12	769	15	
OCEAN BANCSHARES INC.	FL	1,050	6	\$1B-\$10B	78	3	278	4	
J.P. MORGAN & CO. INCORPORAT	NY	1,000	5	>\$50B	150	3	150	3	
SUMMIT BANCORP	NJ	1,000	1	\$10B-\$50B	0	0	0	0	
UNION BK OF CA NA	CA	1,000	1	\$10B-\$50B	0	0	0	0	

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Source: Office of Economic Research, Office of Advocacy, U.S. Small Business Administration, from Community Reinvestment Act (CRA) data.

Table 4. Number of Reporting Banks by Bank Asset Size and by State, 1997 - 1998

State	1997	1998	1998 Bank Asset Size Class				
			<\$100M	\$100M-500M	\$500M-\$1B	\$1B-\$10B	>\$10B
Alabama	178	170	105	56	4	2	3
Alaska	6	6	1	3	-	2	-
Arizona	37	42	23	9	5	4	1
Arkansas	234	221	133	82	4	2	-
California	339	336	135	143	31	24	3
Colorado	216	210	138	64	4	4	-
Connecticut	29	27	11	15	-	1	-
Delaware	38	34	9	7	3	12	3
District of Columbia	7	6	2	3	1	-	-
Florida	274	259	140	89	7	22	1
Georgia	348	346	214	115	12	4	1
Hawaii	14	13	7	2	1	3	-
Idaho	18	18	10	8	-	-	-
Illinois	801	772	488	230	32	17	5
Indiana	193	184	79	80	14	11	-
Iowa	462	443	363	68	7	5	-
Kansas	408	399	333	59	5	2	-
Kentucky	271	269	174	82	4	9	-
Louisiana	167	155	98	46	6	4	1
Maine	19	17	6	10	-	1	-
Maryland	86	82	22	47	8	5	-
Massachusetts	49	46	15	21	2	6	2
Michigan	176	163	82	69	2	5	5
Minnesota	519	520	421	89	4	4	2
Mississippi	108	101	50	43	3	5	-
Missouri	408	397	297	84	6	10	-
Montana	97	91	75	13	-	3	-
Nebraska	328	325	278	43	1	3	-
Nevada	23	25	9	7	1	8	-
New Hampshire	22	19	8	7	1	3	-
New Jersey	70	72	15	42	4	9	2
New Mexico	67	57	30	24	1	2	-
New York	157	152	47	59	18	19	9
North Carolina	57	63	23	26	6	4	4
North Dakota	119	117	98	16	1	2	-
Ohio	244	224	122	68	16	12	6
Oklahoma	326	317	247	63	4	3	-
Oregon	41	42	23	17	2	-	-
Pennsylvania	217	209	48	126	14	18	3
Rhode Island	7	7	1	1	2	2	1
South Carolina	80	77	44	26	3	4	-
South Dakota	113	105	80	21	1	2	1
Tennessee	234	214	120	79	7	5	3
Texas	856	818	572	209	20	15	2
Utah	48	50	29	15	2	2	2
Virginia	155	150	53	82	8	6	1
Vermont	22	21	7	9	3	2	-
Washington	78	78	46	28	3	1	-
Wisconsin	364	350	230	100	13	7	-
West Virginia	110	95	45	40	6	4	-
Wyoming	53	52	38	11	1	2	-
National	9,293	8,966	5,644	2,656	303	302	61

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