

Table 3A Expanded. Small Business Lending Institutions in Georgia Using Call Report Data, June 2011

Name of Lending Institution	City	Small Business Lending (less than \$ million)					Micro Business Lending (less than \$1 million)				CC Amount/TA ¹ (10)
		Total Rank	TA Ratio ¹	TBL Ratio ¹	Amount (1,000)	Number	Institution Asset Size	Total Rank	Amount (1,000)	Number	
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
State Bank and Trust Company	Macon	100.0	0.264	1.000	732,683	2,910	1B-10B	60.0	22,767	1,253	-
Guardian Bank	Valdosta	95.0	0.379	1.000	84,884	569	100M-500M	92.5	16,127	388	0.001
First National Bank South	Alma	92.5	0.284	0.715	90,721	1,085	100M-500M	95.0	22,836	837	-
BB&T Financial, FSB	Columbus	90.0	0.172	0.967	449,832	171,478	1B-10B	100.0	386,553	170,151	0.548
Altamaha Bank and Trust Company	Vidalia	90.0	0.259	0.959	38,991	593	100M-500M	95.0	9,956	483	-
Glennville Bank	Glennville	90.0	0.247	1.000	33,964	713	100M-500M	100.0	33,964	713	-
Bank of Hazlehurst	Hazlehurst	90.0	0.355	1.000	33,616	535	<100M	100.0	33,616	535	-
Waycross Bank & Trust	Waycross	87.5	0.386	0.998	60,319	295	100M-500M	62.5	4,700	155	0.002
Bank of Dudley	Dudley	85.0	0.232	0.795	45,506	503	100M-500M	82.5	7,891	358	0.007
The Citizens Bank of Forsyth County	Cumming	85.0	0.255	0.795	56,671	450	100M-500M	75.0	7,371	280	-
PrimeSouth Bank	Blackshear	85.0	0.211	0.709	82,612	742	100M-500M	77.5	11,811	449	0.001
Bank of Eastman	Eastman	85.0	0.217	0.753	53,506	795	100M-500M	97.5	15,266	625	0.004
Farmers & Merchants Bank	Statesboro	85.0	0.221	0.714	55,580	492	100M-500M	75.0	7,139	311	-
Gateway Bank & Trust	Ringgold	85.0	0.224	0.736	60,612	660	100M-500M	77.5	8,307	457	-
Thomasville National Bank	Thomasville	82.5	0.208	0.631	102,635	672	100M-500M	67.5	8,455	313	-
Affinity Bank	Atlanta	82.5	0.261	0.510	95,260	480	100M-500M	60.0	7,079	220	-
Monroe County Bank	Forsyth	82.5	0.295	1.000	27,001	300	<100M	77.5	5,280	206	0.001
First Madison Bank & Trust	Colbert	82.5	0.345	0.751	48,826	396	100M-500M	80.0	6,932	249	-
Bank of Terrell	Dawson	82.5	0.227	0.930	33,958	405	100M-500M	82.5	6,549	293	-
CharterBank	West Point	80.0	0.196	0.591	186,749	1,328	500M-1B	87.5	39,634	730	-
State Bank of Cochran	Cochran	80.0	0.190	0.815	40,873	541	100M-500M	85.0	8,952	407	-
South Georgia Banking Company	Omega	80.0	0.146	0.927	48,059	973	100M-500M	97.5	15,485	809	-
Sunmark Community Bank	Hawkinsville	80.0	0.221	0.719	43,230	451	100M-500M	72.5	5,961	271	0.007
The Citizens Bank of Swainsboro	Swainsboro	80.0	0.221	0.823	30,856	452	100M-500M	85.0	6,949	339	-
Georgia Commerce Bank	Atlanta	80.0	0.232	0.603	97,313	357	100M-500M	45.0	5,460	105	-
Capitol City Bank & Trust Company	Atlanta	80.0	0.288	0.489	87,307	503	100M-500M	57.5	5,726	250	0.000
Bank of Alapaha	Alapaha	80.0	0.222	1.000	25,422	412	100M-500M	97.5	25,422	412	-
Queensborough National Bank & Trust Company	Louisville	80.0	0.172	0.612	151,262	1,951	500M-1B	92.5	41,026	1,573	-
Community Bank of Georgia	Baxley	80.0	0.359	0.915	23,306	341	<100M	87.5	6,190	259	-
Farmers State Bank	Dublin	80.0	0.250	0.708	30,058	492	100M-500M	92.5	9,276	372	-
Farmers & Merchants Bank	Lakeland	80.0	0.193	0.623	116,541	1,469	500M-1B	87.5	25,327	1,095	0.004
Wheeler County State Bank	Alamo	77.5	0.246	1.000	24,230	291	<100M	90.0	6,516	224	0.003
Ameris Bank	Moultrie	77.5	0.172	0.567	490,711	4,123	1B-10B	77.5	67,003	2,576	-
The Citizens Bank of Americus	Americus	77.5	0.174	0.826	41,674	393	100M-500M	72.5	5,808	233	-
Capital Bank	Fort Oglethorpe	77.5	0.340	0.975	42,536	160	100M-500M	30.0	1,550	66	-
Community Bank of the South	Smyrna	75.0	0.237	0.523	84,725	472	100M-500M	52.5	5,742	207	-

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		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
United National Bank	Cairo	75.0	0.197	0.759	33,353	502	100M-500M	87.5	7,845	372	-
Morris Bank	Dublin	75.0	0.213	0.566	70,392	664	100M-500M	75.0	10,250	420	0.002
The Heritage Bank	Hinesville	75.0	0.161	0.562	149,003	1,837	500M-1B	82.5	26,636	1,353	0.004
Douglas National Bank	Douglas	75.0	0.235	0.768	35,637	318	100M-500M	67.5	4,658	194	-
Sunrise Bank	Valdosta	75.0	0.298	0.895	29,213	204	<100M	55.0	2,964	88	0.002
Commercial State Bank	Donalsonville	75.0	0.238	1.000	23,030	250	<100M	95.0	23,030	250	-
Pinnacle Bank	Elberton	75.0	0.160	0.553	93,031	787	500M-1B	70.0	11,609	457	-
The Savannah Bank, National Association	Savannah	75.0	0.175	0.490	129,190	763	500M-1B	55.0	7,454	311	-
Mountain Valley Community Bank	Cleveland	72.5	0.220	0.887	31,392	259	100M-500M	65.0	4,261	160	-
Verity Bank	Winder	72.5	0.285	0.648	38,073	187	100M-500M	40.0	2,433	77	-
Greater Rome Bank	Rome	72.5	0.202	0.698	32,401	455	100M-500M	85.0	7,428	331	-
Bank of Upson	Thomaston	72.5	0.163	0.703	53,497	422	100M-500M	72.5	7,495	296	0.006
Heritage Bank of the South	Albany	72.5	0.128	0.619	123,064	1,094	500M-1B	72.5	15,771	684	-
Bryan Bank & Trust	Richmond Hill	72.5	0.208	0.667	51,200	292	100M-500M	55.0	4,719	142	-
United Bank	Zebulon	72.5	0.130	0.636	138,258	1,384	1B-10B	77.5	19,701	907	-
Pineland State Bank	Metter	72.5	0.256	1.000	15,094	231	<100M	80.0	3,916	191	-
Hamilton State Bank	Hoschton	72.5	0.145	0.597	137,271	1,067	500M-1B	75.0	17,261	569	0.001
Colony Bank	Fitzgerald	72.5	0.151	0.506	180,169	1,926	1B-10B	77.5	27,681	1,317	-
Citizens Bank & Trust Company	Eastman	72.5	0.152	1.000	24,625	531	100M-500M	92.5	8,063	454	0.002
First State Bank of Blakely	Blakely	70.0	0.151	0.662	49,645	634	100M-500M	82.5	10,582	471	0.002
First National Bank of Coffee County	Douglas	70.0	0.239	0.721	29,447	232	100M-500M	60.0	3,743	126	-
Synovus Bank	Columbus	70.0	0.157	0.401	4,369,667	24,205	10B-50B	75.0	621,345	10,972	0.010
Highland Commercial Bank	Marietta	70.0	0.332	0.608	45,064	199	100M-500M	50.0	3,562	90	0.002
Farmers and Merchants Bank	Sylvania	70.0	0.207	0.653	25,816	336	100M-500M	82.5	7,098	252	-
AB&T NATIONAL BANK	Albany	70.0	0.232	0.677	33,214	225	100M-500M	42.5	2,659	98	-
United Community Bank	Blairsville	70.0	0.141	0.509	1,041,505	7,640	1B-10B	75.0	135,671	4,860	-
LaGrange Banking Company	Lagrange	70.0	0.258	0.820	26,724	158	100M-500M	45.0	2,082	85	-
F&M Bank	Washington	70.0	0.130	0.728	41,547	506	100M-500M	82.5	10,372	379	-
First Southern National Bank	Statesboro	67.5	0.185	0.702	30,485	280	100M-500M	70.0	4,920	172	-
Northeast Georgia Bank	Lavonia	67.5	0.144	0.640	61,934	511	100M-500M	70.0	8,617	298	-
Southeastern Bank	Darien	67.5	0.124	0.653	53,109	534	100M-500M	72.5	8,590	399	0.002
First Port City Bank	Bainbridge	67.5	0.201	0.746	25,554	225	100M-500M	65.0	3,662	141	-
First Intercontinental Bank	Doraville	67.5	0.227	0.327	60,284	307	100M-500M	22.5	2,023	60	-
The Claxton Bank	Claxton	67.5	0.202	0.888	21,321	197	100M-500M	67.5	3,667	138	-
The Security State Bank	Mc Rae	67.5	0.324	1.000	13,081	173	<100M	92.5	13,081	173	-
Tippins Bank	Claxton	67.5	0.191	1.000	12,254	261	<100M	92.5	12,254	261	-
Alliance National Bank	Dalton	67.5	0.211	0.663	32,453	215	100M-500M	50.0	3,012	103	-

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		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
Citizens Bank of Washington County	Sandersville	67.5	0.129	0.735	30,396	521	100M-500M	87.5	9,314	409	0.002
Community Bank of Rockmart	Rockmart	67.5	0.330	0.915	20,518	147	<100M	55.0	2,215	85	-
The Peoples Bank	Covington	67.5	0.246	0.739	32,013	160	100M-500M	32.5	1,924	62	-
Peoples State Bank & Trust	Baxley	67.5	0.289	0.651	21,568	239	<100M	65.0	3,340	169	-
The Four County Bank	Allentown	65.0	0.254	0.798	17,163	188	<100M	70.0	3,494	130	-
NOA Bank	Duluth	65.0	0.366	0.671	38,137	98	100M-500M	10.0	470	6	-
Cherokee Bank, National Association	Canton	65.0	0.213	0.570	36,730	254	100M-500M	42.5	2,856	117	-
First National Bank of Griffin	Griffin	65.0	0.157	0.617	40,001	278	100M-500M	47.5	3,862	130	0.004
Metro City Bank	Doraville	65.0	0.215	0.279	82,410	359	100M-500M	30.0	3,337	93	-
Montgomery Bank & Trust	Ailey	65.0	0.153	0.671	32,144	393	100M-500M	75.0	6,256	293	-
The Patterson Bank	Patterson	65.0	0.212	0.720	29,683	213	100M-500M	52.5	3,300	116	0.001
Independence Bank of Georgia	Braselton	65.0	0.263	0.647	29,737	152	100M-500M	35.0	1,886	56	-
Southern Bank	Sardis	65.0	0.227	0.834	20,330	195	<100M	72.5	4,578	134	-
Quantum National Bank	Suwanee	65.0	0.202	0.334	68,507	284	100M-500M	20.0	1,587	62	-
Bank of Camilla	Camilla	65.0	0.173	0.837	18,364	283	100M-500M	77.5	4,474	221	0.003
Century Bank of Georgia	Cartersville	65.0	0.237	0.635	27,264	231	100M-500M	52.5	2,879	113	-
First Citizens Bank	Glennville	65.0	0.220	0.716	23,331	260	100M-500M	72.5	4,314	185	-
The Coastal Bank	Savannah	65.0	0.167	0.501	71,878	460	100M-500M	57.5	6,246	229	-
First Chatham Bank	Savannah	65.0	0.156	0.406	87,106	481	500M-1B	45.0	5,172	145	-
The Bank of Georgia	Peachtree City	62.5	0.163	0.481	61,089	303	100M-500M	45.0	4,084	144	-
First Bank of Georgia	Augusta	62.5	0.145	0.454	73,206	533	500M-1B	65.0	9,081	283	-
Wilkinson County Bank	Irwinton	62.5	0.242	1.000	11,776	114	<100M	62.5	2,186	74	-
Frontier Bank	Lagrange	62.5	0.122	0.647	38,608	340	100M-500M	57.5	5,088	197	0.002
The Citizens Bank	Nashville	62.5	0.125	0.781	36,040	291	100M-500M	57.5	4,641	157	-
The Geo. D. Warthen Bank	Sandersville	62.5	0.165	0.645	25,887	261	100M-500M	75.0	6,133	175	0.008
Bank of Lumber City	Lumber City	62.5	0.321	1.000	6,676	157	<100M	75.0	2,300	145	-
Decatur First Bank	Decatur	62.5	0.166	0.715	31,871	183	100M-500M	37.5	2,430	88	-
Community Banking Company of Fitzgerald	Fitzgerald	62.5	0.158	0.828	16,349	307	100M-500M	90.0	7,121	256	-
Citizens Community Bank	Hahira	62.5	0.162	0.755	19,659	332	100M-500M	77.5	4,900	262	-
Peoples Bank	Lyons	60.0	0.255	0.811	13,961	169	<100M	60.0	2,314	126	-
First American Bank and Trust Company	Athens	60.0	0.110	0.585	65,744	405	500M-1B	47.5	4,705	180	-
Heritage First Bank	Rome	60.0	0.203	0.801	20,328	146	<100M	57.5	3,263	82	-
Atlantic National Bank	Brunswick	60.0	0.157	0.757	28,152	220	100M-500M	52.5	3,277	134	-
Peoples Bank & Trust	Buford	60.0	0.131	0.542	44,213	449	100M-500M	57.5	4,798	310	-
The Bank of Perry	Perry	60.0	0.203	0.687	23,893	194	100M-500M	55.0	3,332	100	-
Northwest Georgia Bank	Ringgold	60.0	0.113	0.503	63,130	668	500M-1B	75.0	11,208	484	0.002
Georgia Bank & Trust Company of Augusta	Augusta	60.0	0.088	0.342	125,162	935	1B-10B	55.0	11,047	463	-

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		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
Bank of Monticello	Monticello	60.0	0.180	0.708	17,992	245	<100M	80.0	5,532	187	-
North Georgia National Bank	Calhoun	60.0	0.163	0.819	20,823	230	100M-500M	60.0	3,373	153	0.000
PlantersFIRST	Cordele	60.0	0.128	0.563	38,358	519	100M-500M	75.0	7,318	374	-
Community & Southern Bank	Carrollton	60.0	0.077	0.373	174,628	1,852	1B-10B	62.5	16,844	987	0.001
Community Bank of Pickens County	Jasper	57.5	0.149	0.492	45,019	293	100M-500M	52.5	4,877	156	-
The Citizens State Bank of Taylor County	Reynolds	57.5	0.173	1.000	7,346	209	<100M	82.5	3,695	191	-
First State Bank	Wrens	57.5	0.159	0.800	12,898	219	<100M	75.0	3,480	169	-
Central Bank of Georgia	Ellaville	57.5	0.135	0.535	36,221	415	100M-500M	70.0	6,684	283	-
Alma Exchange Bank & Trust	Alma	57.5	0.217	0.627	18,469	225	<100M	72.5	4,286	172	0.006
Mount Vernon Bank	Mount Vernon	57.5	0.150	0.941	18,697	208	100M-500M	70.0	4,073	152	-
Farmers State Bank	Lincolnton	57.5	0.153	0.812	18,312	234	100M-500M	75.0	4,872	157	-
Durden Banking Company, Incorporated	Twin City	57.5	0.119	0.848	18,942	433	100M-500M	87.5	6,531	360	-
The Piedmont Bank	Lawrenceville	55.0	0.172	0.313	58,899	213	100M-500M	27.5	2,632	77	-
Flint River National Bank	Camilla	55.0	0.327	0.949	8,358	65	<100M	50.0	1,199	42	-
The Farmers Bank	Forsyth	55.0	0.220	0.780	14,828	118	<100M	45.0	1,806	65	-
SunTrust Bank	Atlanta	55.0	0.043	0.182	7,059,760	64,720	>50B	62.5	1,347,184	43,245	0.002
Southern Bank & Trust	Clarkesville	55.0	0.174	0.742	16,465	148	<100M	50.0	2,359	97	-
Fidelity Bank	Atlanta	55.0	0.062	0.280	126,313	1,588	1B-10B	62.5	16,977	1,127	-
First State Bank of Randolph County	Cuthbert	55.0	0.192	0.758	11,371	246	<100M	80.0	3,794	206	-
Peach State Bank & Trust	Gainesville	55.0	0.178	0.515	26,112	209	100M-500M	45.0	2,817	126	-
PeoplesSouth Bank	Colquitt	55.0	0.108	0.389	57,078	637	500M-1B	67.5	8,760	416	-
The Carver State Bank	Savannah	55.0	0.249	0.967	10,133	96	<100M	50.0	1,404	53	-
Bank of Wrightsville	Wrightsville	55.0	0.165	1.000	8,912	168	<100M	67.5	2,350	134	0.005
Chattahoochee Bank of Georgia	Gainesville	55.0	0.311	0.568	24,947	95	<100M	12.5	572	25	-
The First State Bank	Stockbridge	55.0	0.117	0.376	65,865	344	500M-1B	40.0	3,760	156	-
Gwinnett Community Bank	Duluth	52.5	0.121	0.346	61,816	300	500M-1B	40.0	4,479	120	-
The Bank of Edison	Edison	52.5	0.153	1.000	6,588	179	<100M	87.5	6,588	179	-
Douglas County Bank	Douglasville	52.5	0.126	0.425	41,955	306	100M-500M	47.5	4,201	176	-
F & M Bank and Trust Company	Manchester	52.5	0.146	1.000	14,883	116	100M-500M	50.0	2,073	70	-
First Citizens Bank of Georgia	Dawsonville	52.5	0.191	0.644	21,721	171	100M-500M	57.5	3,436	115	-
The National Bank of Georgia	Athens	52.5	0.138	0.332	41,654	306	100M-500M	50.0	4,565	164	-
Covenant Bank & Trust	Rock Spring	52.5	0.202	0.576	21,027	112	100M-500M	35.0	1,623	56	-
Flint Community Bank	Albany	52.5	0.205	0.551	24,651	166	100M-500M	45.0	2,526	89	-
The Brand Banking Company	Lawrenceville	52.5	0.069	0.289	88,036	629	1B-10B	55.0	8,000	345	-
Security Exchange Bank	Marietta	50.0	0.169	0.538	29,146	148	100M-500M	32.5	2,134	59	-
Community Business Bank	Cumming	50.0	0.205	0.524	21,945	119	100M-500M	40.0	2,112	51	-
The Citizens National Bank of Quitman	Quitman	50.0	0.151	0.777	16,265	197	100M-500M	70.0	3,772	136	-

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Heritage Bank	Jonesboro	50.0	0.126	0.292	47,618	443	100M-500M	50.0	4,988	257	-
First National Bank of Decatur County	Bainbridge	50.0	0.152	0.685	15,362	249	100M-500M	72.5	3,771	186	-
Farmers State Bank	Lumpkin	50.0	0.157	0.837	7,560	183	<100M	77.5	2,939	151	-
First Bank of Pike	Molena	50.0	0.180	1.000	6,843	72	<100M	55.0	1,511	43	-
First Landmark Bank	Marietta	50.0	0.182	0.385	30,103	156	100M-500M	32.5	2,411	53	-
Stephens Federal Bank	Toccoa	50.0	0.150	0.610	29,479	142	100M-500M	30.0	1,910	57	-
South Georgia Bank	Glennville	50.0	0.144	0.534	19,109	405	100M-500M	85.0	5,848	342	-
First Bank of Dalton	Dalton	47.5	0.153	0.491	27,523	199	100M-500M	50.0	3,449	113	0.000
Eastside Commercial Bank	Conyers	47.5	0.161	0.319	34,305	168	100M-500M	22.5	1,621	49	-
CreekSide Bank	Woodstock	47.5	0.200	0.693	20,466	94	100M-500M	25.0	1,065	37	-
Georgia Primary Bank	Atlanta	47.5	0.159	0.228	47,312	146	100M-500M	12.5	1,329	28	-
Citizens Bank	Cairo	47.5	0.154	1.000	6,204	123	<100M	67.5	1,735	100	-
The First National Bank of Waynesboro	Waynesboro	47.5	0.110	0.824	12,027	260	100M-500M	80.0	4,301	222	0.002
American Pride Bank	Macon	47.5	0.215	0.541	24,155	100	100M-500M	22.5	1,342	35	-
Century Bank and Trust	Milledgeville	47.5	0.114	0.532	26,297	241	100M-500M	52.5	3,579	149	0.005
The Bank of La Fayette, Georgia	La Fayette	47.5	0.076	1.000	15,881	205	100M-500M	62.5	3,798	116	0.003
Oconee State Bank	Watkinsville	47.5	0.095	0.316	25,565	645	100M-500M	60.0	3,819	501	0.003
The Merchants & Citizens Bank	Mc Rae	47.5	0.114	0.984	10,841	193	<100M	67.5	2,955	156	-
Bank of Dooly	Vienna	47.5	0.164	0.541	18,252	213	100M-500M	60.0	3,385	168	-
Rabun County Bank	Clayton	47.5	0.085	0.572	22,408	274	100M-500M	50.0	3,194	186	-
Spivey State Bank	Swainsboro	47.5	0.169	0.647	15,609	170	<100M	60.0	3,007	117	-
Thomas County Federal Savings and Loan Asso	Thomasville	47.5	0.128	0.540	37,203	161	100M-500M	30.0	2,530	56	-
Citizens State Bank	Kingsland	47.5	0.200	0.689	15,403	115	<100M	45.0	1,827	79	-
Wilcox County State Bank	Abbeville	45.0	0.144	0.925	10,518	135	<100M	60.0	2,296	102	-
Bank of Hancock County	Sparta	45.0	0.110	1.000	9,264	163	<100M	87.5	9,264	163	-
Peoples Community National Bank	Bremen	45.0	0.185	0.710	11,265	93	<100M	30.0	922	45	-
Exchange Bank	Milledgeville	45.0	0.102	0.633	22,583	216	100M-500M	42.5	2,805	135	-
First Cherokee State Bank	Woodstock	45.0	0.139	0.363	33,795	195	100M-500M	25.0	2,076	69	-
River City Bank	Rome	45.0	0.145	0.449	29,883	196	100M-500M	42.5	3,014	95	-
Jasper Banking Company	Jasper	45.0	0.116	0.481	25,046	278	100M-500M	57.5	4,205	206	-
The Trust Bank	Lenox	45.0	0.157	1.000	4,448	60	<100M	75.0	4,448	60	-
Global Commerce Bank	Doraville	42.5	0.171	0.329	25,792	111	100M-500M	25.0	1,413	34	-
Bank of Dade	Trenton	42.5	0.098	1.000	9,491	120	<100M	57.5	2,220	87	-
Citizens Trust Bank	Atlanta	42.5	0.104	0.301	41,494	214	100M-500M	30.0	2,668	85	0.005
West Central Georgia Bank	Thomaston	42.5	0.129	0.791	14,463	108	100M-500M	50.0	2,518	62	0.003
Bank of Dawson	Dawson	42.5	0.064	1.000	7,058	189	100M-500M	87.5	7,058	189	-
Northside Bank	Adairsville	42.5	0.167	0.449	21,061	112	100M-500M	30.0	1,751	55	-

Table 3A Expanded. Small Business Lending Institutions in Georgia Using Call Report Data, June 2011

Name of Lending Institution	City	Small Business Lending (less than \$ million)					Micro Business Lending (less than \$1 million)				CC Amount/TA ¹ (10)
		Total Rank	TA Ratio ¹	TBL Ratio ¹	Amount (1,000)	Number	Institution Asset Size	Total Rank	Amount (1,000)	Number	
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
State Bank of Georgia	Fayetteville	42.5	0.203	0.458	20,757	97	100M-500M	30.0	1,430	49	-
Farmers & Merchants Bank	Eatonton	42.5	0.119	0.363	25,410	306	100M-500M	50.0	3,357	208	0.002
Citizens Bank & Trust, Inc.	Trenton	40.0	0.096	0.972	9,252	120	<100M	65.0	2,867	88	-
Midtown Bank & Trust Company	Atlanta	40.0	0.156	0.433	29,232	107	100M-500M	20.0	1,205	37	-
KeyWorth Bank	Johns Creek	40.0	0.120	0.326	36,467	151	100M-500M	15.0	1,213	44	-
Pelham Banking Company	Pelham	40.0	0.122	0.989	7,404	98	<100M	55.0	1,680	79	-
The Woodbury Banking Company	Woodbury	40.0	0.148	0.999	4,107	38	<100M	40.0	774	20	-
Liberty First Bank	Monroe	40.0	0.164	0.499	15,366	153	<100M	47.5	2,318	96	-
Southwest Georgia Bank	Moultrie	40.0	0.088	0.400	26,332	260	100M-500M	52.5	4,149	171	-
The Bank of Soperton	Soperton	40.0	0.153	0.867	5,294	77	<100M	55.0	1,270	57	-
WestSide Bank	Hiram	40.0	0.155	0.500	22,026	121	100M-500M	35.0	2,042	60	-
THE PEOPLES BANK	Willacoochee	40.0	0.099	1.000	6,110	176	<100M	75.0	2,915	155	-
CornerstoneBank	Atlanta	40.0	0.076	0.239	36,054	323	100M-500M	30.0	2,596	117	-
Private Bank of Buckhead	Atlanta	40.0	0.150	0.365	25,571	125	100M-500M	20.0	1,099	46	-
Community Bank and Trust - West Georgia	Lagrange	37.5	0.147	0.575	14,068	76	<100M	27.5	1,174	35	-
Patriot Bank of Georgia	Cumming	37.5	0.166	0.400	25,086	108	100M-500M	17.5	952	33	-
Bank of Early	Blakely	37.5	0.114	0.696	9,399	155	<100M	67.5	3,166	124	-
Bank of Atlanta	Atlanta	37.5	0.144	0.330	28,196	130	100M-500M	17.5	1,334	34	-
Brookhaven Bank	Atlanta	37.5	0.157	0.268	24,072	118	100M-500M	17.5	1,148	41	-
Family Bank	Pelham	37.5	0.131	0.556	11,312	185	<100M	72.5	3,811	153	-
Georgia Heritage Bank	Dallas	37.5	0.162	0.559	12,451	82	<100M	30.0	1,251	41	-
Planters and Citizens Bank	Camilla	37.5	0.115	0.641	10,028	194	<100M	70.0	3,403	158	-
First Century Bank, National Association	Gainesville	37.5	0.141	0.798	9,505	57	<100M	30.0	915	30	-
Hometown Community Bank	Braselton	37.5	0.116	0.607	16,567	112	100M-500M	37.5	1,999	69	-
Bank of Madison	Madison	37.5	0.087	0.393	18,897	309	100M-500M	72.5	6,056	251	-
Bank of Newington	Newington	35.0	0.124	0.672	9,010	124	<100M	65.0	2,917	97	-
Elberton Federal Savings and Loan Association	Elberton	35.0	0.111	0.999	2,237	9	<100M	10.0	15	2	-
The Peoples Bank	Eatonton	35.0	0.118	0.558	16,738	116	100M-500M	32.5	1,474	57	-
First Federal Savings and Loan Association of V	Valdosta	35.0	0.042	1.000	7,329	77	100M-500M	75.0	7,329	77	-
Community Capital Bank	Jonesboro	35.0	0.131	0.473	23,767	108	100M-500M	17.5	1,085	39	-
Vinings Bank	Smyrna	35.0	0.131	0.372	25,987	108	100M-500M	15.0	951	30	-
The Greenville Banking Company	Greenville	35.0	0.121	1.000	3,224	32	<100M	37.5	523	19	-
Atlantic Capital Bank	Atlanta	32.5	0.053	0.092	43,931	109	500M-1B	10.0	405	9	-
Commercial Banking Company	Valdosta	32.5	0.081	0.296	16,604	256	100M-500M	62.5	4,316	184	-
BankSouth	Greensboro	32.5	0.078	0.329	25,773	123	100M-500M	22.5	1,662	51	-
The Peoples Bank of Talbotton	Talbotton	32.5	0.126	0.870	3,711	40	<100M	40.0	779	27	-
The First National Bank of Polk County	Cedartown	30.0	0.085	0.532	13,343	140	100M-500M	37.5	1,894	88	-

Table 3A Expanded. Small Business Lending Institutions in Georgia Using Call Report Data, June 2011

Name of Lending Institution	City	Small Business Lending (less than \$ million)					Micro Business Lending (less than \$1 million)			CC Amount/TA ¹	
		Total Rank	TA Ratio ¹	TBL Ratio ¹	Amount (1,000)	Number	Institution Asset Size	Total Rank	Amount (1,000)		Number
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)		(9)
Rochelle State Bank	Rochelle	30.0	0.061	0.999	1,603	27	<100M	57.5	1,603	27	-
Columbus Community Bank	Columbus	30.0	0.140	0.449	13,410	76	<100M	25.0	1,144	37	-
Embassy National Bank	Lawrenceville	30.0	0.199	0.360	11,194	45	<100M	10.0	231	7	-
Signature Bank of Georgia	Sandy Springs	30.0	0.107	0.444	19,022	109	100M-500M	12.5	672	27	-
Piedmont Community Bank	Gray	30.0	0.107	0.422	21,591	89	100M-500M	17.5	972	31	-
The Citizens Exchange Bank	Pearson	30.0	0.067	0.999	1,937	43	<100M	40.0	476	37	-
Barwick Banking Company	Barwick	30.0	0.059	0.999	751	36	<100M	55.0	751	36	-
Southeast First National Bank	Summerville	30.0	0.042	1.000	2,835	39	<100M	32.5	611	23	0.002
Georgia Banking Company	Atlanta	27.5	0.053	0.658	12,106	71	100M-500M	15.0	760	28	-
Georgia Trust Bank	Buford	27.5	0.138	0.291	18,418	77	100M-500M	10.0	540	24	-
The Commercial Bank	Crawford	25.0	0.060	0.680	5,909	96	<100M	45.0	1,385	71	-
High Trust Bank	Stockbridge	22.5	0.100	0.180	17,975	72	100M-500M	12.5	959	25	-
First National Community Bank	Chatsworth	22.5	0.069	0.214	9,236	180	100M-500M	87.5	9,236	180	-
Legacy State Bank	Loganville	22.5	0.129	0.383	10,517	48	<100M	10.0	184	17	-
Newton Federal Bank	Covington	20.0	0.053	0.452	13,051	69	100M-500M	15.0	830	27	-
Touchmark National Bank	Alpharetta	20.0	0.120	0.267	15,443	65	100M-500M	10.0	411	12	-
Metro Bank	Douglasville	20.0	0.081	0.164	11,926	76	100M-500M	12.5	800	31	-
First Bank of Coastal Georgia	Pembroke	20.0	0.087	0.407	10,389	70	100M-500M	27.5	1,146	46	0.002
Bank of Chickamauga	Chickamauga	20.0	0.050	0.568	2,745	20	<100M	30.0	570	15	-
One Georgia Bank	Atlanta	20.0	0.088	0.179	15,715	90	100M-500M	25.0	1,822	44	-
Talbot State Bank	Woodland	17.5	0.017	0.517	1,182	13	<100M	22.5	224	7	-
The Farmers Bank	Greensboro	17.5	0.073	0.444	7,860	53	100M-500M	20.0	811	23	0.001
First Covenant Bank	Commerce	15.0	0.056	0.334	8,768	54	100M-500M	12.5	677	26	-
First Peoples Bank	Pine Mountain	15.0	0.032	0.207	2,239	120	<100M	62.5	2,239	120	-
Resurgens Bank	Atlanta	15.0	0.111	0.239	9,152	36	<100M	10.0	242	9	-
Providence Bank	Alpharetta	12.5	0.073	0.210	8,631	48	100M-500M	15.0	741	25	-
The Citizens Bank of Cochran	Cochran	10.0	0.074	0.203	4,681	71	<100M	30.0	1,010	57	-
Invesco National Trust Company	Atlanta	10.0	0.000	0.000	-	-	100M-500M	10.0	-	-	-
RBC Bank, (Georgia) National Association	Atlanta	10.0	0.000	0.000	-	-	100M-500M	10.0	-	-	0.817
Vidalia Federal Savings Bank	Vidalia	10.0	0.001	0.016	156	2	100M-500M	10.0	-	-	-

¹ TA = total domestic assets held by the lender; TBL = total business loans held by the lender; and CC=credit card loans held by the lender.

Source: U.S. Small Business Administration, Office of Advocacy, from Call Report data