

Table 3A Expanded. Small Business Lending Institutions in Georgia Using Call Report Data, June 2008

Name of Lending Institution	City	Small Business Lending (<\$1M)					Micro Business Lending (<\$100k)				
		Total Rank	LSBL/TA	LSBL/TBL	LSBL\$	LSBL#	Institution Asset Size	Total Rank	SSBL\$ (1,000)	SSBL#	CRD/TA
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
BB&T Financial FSB	Columbus	100.0	0.229	1	399,615	170,246	\$1B-\$10B	100.0	399,615	170,246	0.625
First St B&TC Valdosta	Valdosta	95.0	0.354	0.996	180,461	748	\$500M-\$1B	70.0	13,844	415	0
Commercial Bk	Thomasville	95.0	0.358	1	204,320	924	\$500M-\$1B	80.0	21,332	541	0
Security B&TC of albany	albany	92.5	0.376	0.976	158,261	809	\$100M-500M	77.5	16,534	466	0
Commercial Banking Company	Valdosta	92.5	0.27	1	36,455	398	\$100M-500M	80.0	3,802	143	0
South Ga Bkg Co	Omega	90.0	0.27	0.92	83,045	1,606	\$100M-500M	97.5	29,375	1,345	0.001
Farmers St Bk	Dublin	90.0	0.497	1	61,271	939	\$100M-500M	100.0	61,271	939	0
Sumter B&TC	Americus	87.5	0.327	0.987	68,108	465	\$100M-500M	85.0	13,072	327	0
Gateway B&TC	Ringgold	87.5	0.357	0.811	89,933	866	\$100M-500M	87.5	17,731	642	0
First NB S	alma	87.5	0.269	0.784	90,203	1,305	\$100M-500M	95.0	28,607	1,072	0
First Cmnty Bk of Tifton	Tifton	87.5	0.291	0.986	85,227	803	\$100M-500M	92.5	23,443	581	0
Citizens Bk Washington Cty	Sandersville	87.5	0.258	1	51,882	805	\$100M-500M	100.0	51,882	805	0.002
Citizens Bk of Amer	Americus	87.5	0.248	1	62,491	1,317	\$100M-500M	85.0	12,312	1,128	0
Central Bk of GA	Ellaville	87.5	0.243	1	81,151	699	\$100M-500M	82.5	12,963	491	0
Pinnacle Bk	Elberton	85.0	0.206	0.867	117,690	828	\$500M-\$1B	67.5	11,304	484	0
Guardian Bk	Valdosta	85.0	0.397	0.995	61,657	421	\$100M-500M	67.5	6,303	248	0.001
Greater Rome Bk	Rome	85.0	0.328	0.936	54,856	586	\$100M-500M	82.5	11,544	409	0
Community Bk of W GA	Villa Rica	85.0	0.356	1	71,752	229	\$100M-500M	90.0	71,752	229	0
Bank of Hazlehurst	Hazlehurst	85.0	0.479	1	39,018	559	<\$100M	97.5	39,018	559	0
Bank of Dudley	Dudley	85.0	0.334	0.819	56,672	733	\$100M-500M	87.5	13,826	562	0.008
Altamaha B&TC	Vidalia	85.0	0.293	0.99	40,455	664	\$100M-500M	87.5	9,597	554	0
United NB	Cairo	82.5	0.264	1	39,603	481	\$100M-500M	85.0	8,954	362	0
Heritage Bk	Hinesville	82.5	0.184	0.754	127,097	1,757	\$500M-\$1B	90.0	27,871	1,325	0.004
Glennville Bk	Glennville	82.5	0.253	1	33,136	775	\$100M-500M	100.0	33,136	775	0
First Southern NB	Statesboro	82.5	0.25	0.682	84,408	781	\$100M-500M	80.0	14,481	500	0
Commercial St Bk	Donalsonville	82.5	0.265	1	22,538	5,015	<\$100M	100.0	22,538	5,015	0
Bk of Eastman	Eastman	82.5	0.234	0.802	66,742	1,015	\$100M-500M	90.0	18,664	807	0.004
Waycross B&TC	Waycross	80.0	0.363	1	37,285	292	\$100M-500M	72.5	6,130	204	0.003
Unity NB	Cartersville	80.0	0.263	0.653	85,105	698	\$100M-500M	77.5	12,729	427	0
Primesouth Bk	Blackshear	80.0	0.248	0.727	92,266	814	\$100M-500M	82.5	16,359	549	0.002
High Trust Bk	Stockbridge	80.0	0.545	1	74,554	142	\$100M-500M	17.5	1,156	33	0
Community B&TC	Cornelia	80.0	0.21	0.62	248,784	2,760	\$1B-\$10B	87.5	49,064	1,884	0
Citizens Bk of Swainsboro	Swainsboro	80.0	0.391	0.812	47,389	568	\$100M-500M	85.0	12,293	423	0
Citizens Bk of Forsyth Cty	Cumming	80.0	0.256	0.83	59,008	528	\$100M-500M	72.5	8,384	326	0
Bartow Cty Bk	Cartersville	80.0	0.245	0.635	99,599	604	\$100M-500M	55.0	7,431	362	0.002
Bank of Upson	Thomaston	80.0	0.21	1	63,866	546	\$100M-500M	70.0	8,219	402	0.007
Thomasville NB	Thomasville	77.5	0.246	0.685	77,896	597	\$100M-500M	62.5	7,911	310	0
Sea Island Bk	Statesboro	77.5	0.182	0.601	135,477	1,524	\$500M-\$1B	82.5	24,402	1,123	0

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		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
National Bk of Walton Cty	Monroe	77.5	0.257	0.684	63,729	540	\$100M-500M	70.0	8,413	355	0
Monroe Cty Bk	Forsyth	77.5	0.412	0.932	32,112	399	<\$100M	87.5	8,643	297	0.004
Farmers & Mrch Bk	Statesboro	77.5	0.212	0.707	68,734	776	\$100M-500M	77.5	12,392	544	0
Claxton Bk	Claxton	77.5	0.309	1	33,539	358	\$100M-500M	65.0	4,223	262	0
Ameris Bk	Moultrie	77.5	0.193	0.623	422,856	4,385	\$1B-\$10B	82.5	74,061	3,028	0
Tifton Bkg Co	Tifton	75.0	0.249	0.855	36,053	378	\$100M-500M	75.0	7,523	260	0
Stephens Federal Bank	Toccoa	75.0	0.194	0.797	42,564	154	\$100M-500M	55.0	1,547	48	0
Savannah Bk NA	Savannah	75.0	0.197	0.574	125,628	835	\$500M-\$1B	55.0	9,237	371	0
Satilla Cmnty Bk	Saint Marys	75.0	0.381	0.697	57,723	355	\$100M-500M	55.0	5,642	179	0
Queensborough NB &TC	Louisville	75.0	0.17	0.617	143,603	2,117	\$500M-\$1B	90.0	37,353	1,651	0
Four Cty Bk	allentown	75.0	0.349	0.852	26,611	359	<\$100M	70.0	4,225	259	0
First St Bk of Blakely	Blakely	75.0	0.175	0.82	56,873	818	\$100M-500M	85.0	15,240	643	0.001
First GA Cmnty Bk	Jackson	75.0	0.199	1	52,445	223	\$100M-500M	35.0	3,111	107	0
First GA Bkg Co	Franklin	75.0	0.162	0.669	126,642	1,122	\$500M-\$1B	80.0	22,374	721	0
Douglas NB	Douglas	75.0	0.281	0.802	42,253	402	\$100M-500M	70.0	6,467	250	0
Darby B&TC	Vidalia	75.0	0.197	0.505	154,226	1,543	\$500M-\$1B	77.5	23,689	1,030	0
Colony Bank Quitman FSB	Quitman	75.0	0.182	0.756	27,535	233	\$100M-500M	82.5	4,595	145	0
Capitol City B&TC	Atlanta	75.0	0.337	0.51	96,833	580	\$100M-500M	60.0	8,635	290	0
Bank of Terrell	Dawson	75.0	0.276	0.902	35,854	457	\$100M-500M	82.5	8,512	336	0
Atlanta Bus Bk	Atlanta	75.0	0.307	0.504	111,050	582	\$100M-500M	45.0	5,918	203	0
United Bk	Zebulon	72.5	0.157	0.589	101,173	1,215	\$500M-\$1B	77.5	19,516	868	0
Tippins B&TC	Claxton	72.5	0.355	1	20,771	265	<\$100M	92.5	20,771	265	0
Sunmark Cmnty Bk	Hawkinsville	72.5	0.23	0.817	38,830	477	\$100M-500M	77.5	8,156	327	0.008
State Bk of Cochran	Cochran	72.5	0.212	0.891	39,414	507	\$100M-500M	95.0	19,352	437	0
South Ga Bk	Glennville	72.5	0.269	0.721	33,681	515	\$100M-500M	80.0	8,066	392	0
Pineland St Bk	Metter	72.5	0.363	0.951	24,661	334	<\$100M	80.0	6,325	265	0
Peoplessouth Bk	Colquitt	72.5	0.183	0.56	88,488	997	\$100M-500M	80.0	17,327	706	0
Peoples Bk	Lyons	72.5	0.438	0.874	25,739	338	<\$100M	77.5	5,500	253	0
Oglethorpe Bk	Brunswick	72.5	0.224	0.775	51,470	373	\$100M-500M	55.0	5,606	230	0
Northeast Ga Bk	Lavonia	72.5	0.201	0.597	65,074	598	\$100M-500M	67.5	10,382	353	0
Mount Vernon Bk	Mount Vernon	72.5	0.236	1	23,704	296	\$100M-500M	75.0	5,442	225	0
Montgomery B&TC	Ailey	72.5	0.174	0.751	43,196	686	\$100M-500M	85.0	12,703	542	0
Merchants & Farmers Bk	Comer	72.5	0.206	0.982	40,885	404	\$100M-500M	77.5	8,445	283	0
Georgia B&TC	Calhoun	72.5	0.196	0.566	97,824	886	\$100M-500M	65.0	12,200	549	0
First NB of Coffee Cty	Douglas	72.5	0.325	0.738	44,605	328	\$100M-500M	57.5	5,335	186	0
First Madison B&TC	Colbert	72.5	0.459	0.783	36,506	292	<\$100M	65.0	5,187	161	0
Farmers & Mrch Bk	Washington	72.5	0.158	0.943	40,765	603	\$100M-500M	87.5	12,853	476	0
Farmers & Mrch Bk	Lakeland	72.5	0.163	0.628	95,736	1,362	\$500M-\$1B	80.0	18,820	1,083	0.003
Community Bk of The S	Smyrna	72.5	0.22	0.562	92,611	583	\$100M-500M	60.0	8,577	304	0

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Citizens Cmnty Bk	Hahira	72.5	0.199	1	22,380	471	\$100M-500M	97.5	22,380	471	0
Citizens B&TC of W GA	Carrollton	72.5	0.158	0.681	76,848	945	\$100M-500M	80.0	15,301	681	0
CB&T Bk of Middle GA	Warner Robins	72.5	0.158	0.528	100,135	1,218	\$500M-\$1B	85.0	22,997	887	0
Appalachian Community Bank	Mccaysville	72.5	0.269	0.859	15,661	122	<\$100M	75.0	1,974	82	0
Peoples St B&TC	Baxley	70.0	0.357	0.749	26,190	299	<\$100M	67.5	4,770	206	0
North Ga NB	Calhoun	70.0	0.24	0.738	42,190	410	\$100M-500M	72.5	7,593	263	0.001
Mcintosh St Bk	Jackson	70.0	0.155	0.693	70,065	642	\$100M-500M	67.5	9,912	403	0
Jasper Bkg Co	Jasper	70.0	0.187	0.839	48,869	503	\$100M-500M	97.5	24,292	427	0
First St Bk	Wrens	70.0	0.233	0.967	25,382	371	\$100M-500M	80.0	7,903	293	0
Cornerstonebank	Atlanta	70.0	0.116	0.318	51,215	684	\$100M-500M	70.0	5,334	353	0
Community Bk of Rockmart	Rockmart	70.0	0.41	1	27,259	111	<\$100M	85.0	27,259	111	0
Community Bk	Loganville	70.0	0.094	1	59,307	507	\$500M-\$1B	90.0	29,111	407	0
Colony Bk Worth	Sylvester	70.0	0.219	0.709	39,673	565	\$100M-500M	80.0	8,421	433	0
Citizens Bk of Effingham	Springfield	70.0	0.196	0.736	43,999	506	\$100M-500M	72.5	7,911	351	0
Bank of Hiwassee	Hiwassee	70.0	0.166	0.716	71,540	546	\$100M-500M	60.0	7,684	310	0
Atlantic Southern Bk	Macon	70.0	0.168	0.5	164,801	1,220	\$500M-\$1B	65.0	18,181	722	0
Alma Exch B&TC	alma	70.0	0.348	0.705	30,587	384	<\$100M	75.0	6,816	278	0.006
Wheeler Cty St Bk	alamo	67.5	0.204	1	21,989	294	\$100M-500M	85.0	9,902	254	0.002
United Cmnty Bk	Blairsville	67.5	0.122	0.554	1,006,524	13,773	\$1B-\$10B	67.5	125,189	9,266	0
Quantum NB	Suwanee	67.5	0.256	0.446	88,864	371	\$100M-500M	42.5	6,917	89	0
Peoples Bk	Lithonia	67.5	0.227	0.628	51,056	389	\$100M-500M	50.0	4,863	229	0
First NB of GA	Carrollton	67.5	0.12	0.524	108,828	1,055	\$500M-\$1B	70.0	17,061	673	0
First NB of Chatsworth	Chatsworth	67.5	0.237	0.721	36,145	395	\$100M-500M	70.0	6,181	276	0
First CMRC Cmnty Bk	Douglasville	67.5	0.237	0.585	66,848	364	\$100M-500M	42.5	4,956	159	0
First Citizens Bk	Glennville	67.5	0.243	0.984	26,485	306	\$100M-500M	62.5	4,230	215	0
First Chatham Bk	Savannah	67.5	0.197	0.515	97,395	551	\$100M-500M	50.0	7,991	236	0
First Bk of GA	Augusta	67.5	0.178	0.474	81,203	658	\$100M-500M	65.0	11,703	390	0
First Amer B&TC	Athens	67.5	0.191	0.701	65,524	408	\$100M-500M	57.5	7,584	218	0
Decatur First Bk	Decatur	67.5	0.228	0.745	47,544	267	\$100M-500M	42.5	3,862	130	0
Colony Bk of Dodge Cty	Eastman	67.5	0.289	0.856	23,751	263	<\$100M	62.5	3,689	191	0
Coastal Bk	Savannah	67.5	0.183	0.549	79,592	575	\$100M-500M	62.5	8,500	298	0
Charterbank	West Point	67.5	0.075	0.381	64,918	536	\$500M-\$1B	75.0	9,670	307	0
Bank of Madison	Madison	67.5	0.187	0.833	40,748	383	\$100M-500M	70.0	7,423	286	0
alliance NB	Dalton	67.5	0.283	0.762	38,956	236	\$100M-500M	80.0	12,763	178	0
AFB&T	Athens	67.5	0.156	0.485	211,185	1,393	\$1B-\$10B	67.5	21,206	786	0
Peoples B&TC	Buford	65.0	0.141	0.572	64,504	1,510	\$100M-500M	72.5	11,258	1,350	0
Patterson Bk	Patterson	65.0	0.254	0.67	38,739	315	\$100M-500M	62.5	5,619	197	0
Park Ave Bk	Valdosta	65.0	0.134	0.494	163,717	1,136	\$1B-\$10B	67.5	21,483	654	0.001
Northwest GA Bk	Ringgold	65.0	0.142	0.509	86,835	1,252	\$500M-\$1B	85.0	21,949	1,003	0.002

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Mountain Valley Cmnty Bk	Cleveland	65.0	0.226	0.753	31,673	251	\$100M-500M	50.0	3,674	151	0
Morris Bk	Dublin	65.0	0.219	0.663	50,176	462	\$100M-500M	65.0	7,337	295	0
Highland CMRL Bk	Marietta	65.0	0.331	0.608	44,973	199	\$100M-500M	37.5	2,900	92	0.001
Heritage First Bank	Rome	65.0	0.142	0.514	13,632	234	<\$100M	87.5	4,112	191	0
Gwinnett Cmnty Bk	Duluth	65.0	0.18	0.471	87,587	471	\$100M-500M	47.5	7,530	220	0
Farmers St Bk	Lincolnton	65.0	0.178	1	21,151	306	\$100M-500M	95.0	21,151	306	0
Ebank	Atlanta	65.0	0.106	1	14,545	65	\$100M-500M	70.0	2,183	26	0
Community Bkg Co of Fitzgera	Fitzgerald	65.0	0.193	1	18,713	370	<\$100M	85.0	6,498	310	0
Community Bk Pickens Cty	Jasper	65.0	0.196	0.561	55,742	409	\$100M-500M	65.0	8,955	256	0
Community Bk of GA	Baxley	65.0	0.362	0.785	16,862	328	<\$100M	80.0	5,654	256	0
Citizens Bank & Trust Inc.	Trenton	65.0	0.116	0.97	8,929	99	<\$100M	82.5	2,989	72	0
Citizens B&TC	Eastman	65.0	0.165	0.967	28,439	581	\$100M-500M	87.5	9,898	499	0.002
Capital Bk	Fort Oglethorpe	65.0	0.24	0.813	34,222	273	\$100M-500M	62.5	5,230	177	0
Buckhead Cmnty Bk	Atlanta	65.0	0.146	0.496	134,105	846	\$500M-\$1B	47.5	7,387	320	0
Bryan B&TC	Richmond Hill	65.0	0.212	0.705	47,108	293	\$100M-500M	65.0	8,338	172	0
Bank of Alapaha	alapaha	65.0	0.195	1	17,709	390	<\$100M	82.5	6,219	329	0
Atlantic Coast Bank	Waycross	65.0	0.059	0.55	56,858	232	\$500M-\$1B	57.5	3,020	88	0
Appalachian Cmnty Bk	Ellijay	65.0	0.112	0.589	112,094	1,037	\$1B-\$10B	75.0	20,160	684	0.005
Southern Bk	Sardis	62.5	0.248	0.873	23,139	203	<\$100M	62.5	4,659	134	0
Southern B&TC	Clarksville	62.5	0.31	0.987	18,284	150	<\$100M	57.5	2,933	107	0
Plantersfirst	Cordele	62.5	0.141	0.558	54,909	904	\$100M-500M	82.5	13,982	697	0
Mcintosh CMRL Bk	Carrollton	62.5	0.162	0.574	62,249	497	\$100M-500M	60.0	8,080	281	0
Frontier Bk	La Grange	62.5	0.142	0.776	44,372	380	\$100M-500M	55.0	5,653	218	0.002
First St Bk of Randolph Cty	Cuthbert	62.5	0.271	0.837	13,843	335	<\$100M	80.0	5,193	292	0
First NB of Griffin	Griffin	62.5	0.165	0.669	53,581	407	\$100M-500M	50.0	5,727	226	0.003
First NB of Decatur Cty	BaiNB ridge	62.5	0.216	0.933	19,547	300	<\$100M	67.5	4,475	226	0
Durden Bkg Co	Twin City	62.5	0.153	0.961	25,375	554	\$100M-500M	87.5	8,838	458	0
Crescent B&TC	Jasper	62.5	0.119	0.459	116,023	884	\$500M-\$1B	60.0	13,860	484	0
Commercial B&TC Troup Cty	La Grange	62.5	0.184	0.505	58,357	507	\$100M-500M	60.0	6,826	302	0
Cherokee Bk NA	Canton	62.5	0.221	0.575	45,016	298	\$100M-500M	40.0	3,193	144	0
Century Bk of GA	Cartersville	62.5	0.249	0.656	28,804	296	\$100M-500M	62.5	4,583	197	0
Banksouth	Greensboro	62.5	0.1	0.658	22,419	76	\$100M-500M	17.5	-	-	0
Bank of Monticello	Monticello	62.5	0.236	0.815	23,197	304	<\$100M	75.0	6,410	224	0
Bank of GA	Peachtree City	62.5	0.185	0.484	72,684	457	\$100M-500M	55.0	8,199	258	0
Southern Cmnty Bk	Fayetteville	60.0	0.15	0.642	56,729	418	\$100M-500M	50.0	5,599	240	0
Security Bk of Bibb Cty	Macon	60.0	0.1	0.416	136,008	958	\$1B-\$10B	57.5	13,424	475	0
Republic Bk of GA	Suwanee	60.0	0.304	0.919	39,507	49	\$100M-500M	10.0	-	-	0
Mountain St Bk	Dawsonville	60.0	0.22	0.647	36,548	215	\$100M-500M	37.5	3,103	102	0
Georgia B&TC of Augusta	Augusta	60.0	0.111	0.435	132,885	1,086	\$1B-\$10B	60.0	14,971	606	0

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Name of Lending Institution	City	Small Business Lending (<\$1M)					Micro Business Lending (<\$100k)				
		Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL\$ (4)	LSBL# (5)	Institution Asset Size (6)	Total Rank (7)	SSBL\$ (1,000) (8)	SSBL# (9)	CRD/TA (10)
First Intercontinental Bk	Doraville	60.0	0.283	0.41	68,459	198	\$100M-500M	20.0	2,226	40	0
Family Bank	Pelham	60.0	0.116	0.623	9,972	185	<\$100M	87.5	4,563	160	0
Brand Bkg Co	Lawrenceville	60.0	0.095	0.369	104,911	978	\$1B-\$10B	60.0	15,113	657	0
Bank of Wrightsville	Wrightsville	60.0	0.203	1	14,293	251	<\$100M	90.0	14,293	251	0.003
Bank of Newington	Newington	60.0	0.201	0.878	19,988	254	<\$100M	65.0	4,437	177	0
Bank of Dooly	Vienna	60.0	0.196	0.762	20,306	293	\$100M-500M	70.0	5,235	236	0
Bank of Coweta	Newnan	60.0	0.163	0.499	64,270	549	\$100M-500M	60.0	7,979	360	0
Tattnall Bk	Reidsville	57.5	0.23	0.989	15,999	158	<\$100M	60.0	2,886	113	0
State B&TC	Pinehurst	57.5	0.363	0.959	10,926	144	<\$100M	67.5	2,899	111	0
Savannah River Banking Comp	Augusta	57.5	0.204	0.441	11,533	47	<\$100M	42.5	377	15	0
Peoples Cmnty NB	Bremen	57.5	0.26	0.855	16,633	116	<\$100M	47.5	2,167	71	0
Haven TR Bk	Duluth	57.5	0.128	0.542	71,298	443	\$500M-\$1B	45.0	6,766	183	0
Freedom Bk of GA	Commerce	57.5	0.178	0.686	26,834	300	\$100M-500M	60.0	4,765	221	0
First Peoples Bk	Pine Mountain	57.5	0.174	1	14,549	215	<\$100M	70.0	4,341	166	0
Farmers St Bk	Lumpkin	57.5	0.211	1	12,084	166	<\$100M	82.5	12,084	166	0
Farmers Bk	Forsyth	57.5	0.231	0.84	18,322	165	<\$100M	57.5	3,125	118	0
Commercial Bk	Crawford	57.5	0.174	1	15,585	215	<\$100M	87.5	15,585	215	0
Columbus Cmnty Bk	Columbus	57.5	0.233	1	15,947	71	<\$100M	10.0	-	-	0
Colony Bk Wilcox	Rochelle	57.5	0.215	1	11,708	204	<\$100M	67.5	3,190	177	0
Colony Bk Se	Broxton	57.5	0.202	0.454	42,451	424	\$100M-500M	50.0	4,869	245	0
Colony Bk of Ashburn	Ashburn	57.5	0.162	0.524	55,811	336	\$100M-500M	42.5	5,180	166	0
Citizens St Bk of Taylor Cty	Reynolds	57.5	0.175	1	8,375	263	<\$100M	87.5	8,375	263	0
Bank of Valdosta	Valdosta	57.5	0.271	0.994	15,831	99	<\$100M	47.5	2,017	52	0
Bank of N GA	alpharetta	57.5	0.107	0.334	591,422	3,975	\$1B-\$10B	65.0	73,368	1,909	0
Bank of Atlanta	Atlanta	57.5	0.122	0.273	27,285	105	\$100M-500M	45.0	1,064	31	0
American TR Bk	Roswell	57.5	0.211	0.526	55,000	188	\$100M-500M	30.0	3,411	82	0
Suntrust Bk	Atlanta	55.0	0.054	0.236	9,257,331	204,273	>\$10B	65.0	2,241,750	177,371	0.002
Sunrise Bk of Atlanta	Atlanta	55.0	0.324	0.719	19,801	109	<\$100M	12.5	308	28	0.001
Security Exch Bk	Marietta	55.0	0.204	0.622	34,421	188	\$100M-500M	30.0	2,569	77	0
Infibank NA	Atlanta	55.0	0.032	0.992	11,509	4,352	\$100M-500M	85.0	9,715	4,280	0.668
Heritagebank of The S	albany	55.0	0.115	0.564	55,250	466	\$100M-500M	55.0	7,263	276	0
Flint Cmnty Bk	albany	55.0	0.288	0.709	20,095	119	<\$100M	40.0	1,970	55	0
First St Bk	Stockbridge	55.0	0.122	0.432	83,108	562	\$500M-\$1B	47.5	7,277	331	0
First Port City Bk	Bainbridge	55.0	0.208	0.632	25,312	267	\$100M-500M	57.5	4,463	188	0
First FS&LA of Valdosta	Valdosta	55.0	0.041	1	6,954	44	\$100M-500M	87.5	6,954	44	0
Fidelity Bk	Norcross	55.0	0.063	0.327	112,709	1,847	\$1B-\$10B	67.5	25,155	1,503	0
Columbus B&TC	Columbus	55.0	0.028	0.142	160,845	1,627	\$1B-\$10B	57.5	25,867	1,234	0.049
Cohutta Bkg Co	Chatsworth	55.0	0.184	0.427	46,677	383	\$100M-500M	42.5	4,120	205	0
Coastal Bk of GA	Brunswick	55.0	0.105	0.51	65,080	652	\$500M-\$1B	65.0	10,105	428	0

Table 3A Expanded. Small Business Lending Institutions in Georgia Using Call Report Data, June 2008

Name of Lending Institution	City	Small Business Lending (<\$1M)					Micro Business Lending (<\$100k)				
		Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL\$ (4)	LSBL# (5)	Institution Asset Size (6)	Total Rank (7)	SSBL\$ (1,000) (8)	SSBL# (9)	CRD/TA (10)
Carver St Bk	Savannah	55.0	0.258	1	9,412	100	<\$100M	60.0	2,173	66	0
Bank of Lafayette	Lafayette	55.0	0.11	1	18,979	307	\$100M-500M	67.5	6,195	183	0.004
United Scty Bk	Sparta	52.5	0.196	0.591	29,018	196	\$100M-500M	42.5	2,844	101	0
United Amer Bk NA	Atlanta	52.5	0.181	0.522	43,352	210	\$100M-500M	37.5	3,765	90	0
Southeastern Bk	Darien	52.5	0.106	0.567	46,376	480	\$100M-500M	67.5	9,513	362	0.002
Security Bk of Jones Cty	Gray	52.5	0.104	0.686	43,142	353	\$100M-500M	52.5	6,204	215	0
Omni NB	Atlanta	52.5	0.091	0.412	93,295	751	\$1B-\$10B	57.5	12,461	491	0
Neighborhood Cmnty Bk	Newnan	52.5	0.181	0.499	43,396	231	\$100M-500M	35.0	3,568	106	0
Metro City Bk	Doraville	52.5	0.244	0.336	61,572	171	\$100M-500M	15.0	1,660	34	0
Merchants & Citizens Bk	Mcrae	52.5	0.164	0.975	16,728	275	\$100M-500M	67.5	3,950	212	0
Lagrange Bkg Co	Lagrange	52.5	0.232	1	7,751	29	<\$100M	22.5	500	9	0
Hamilton St Bk	Hoschton	52.5	0.179	0.627	34,800	200	\$100M-500M	40.0	3,649	109	0
Global CMRC Bk	Doraville	52.5	0.304	0.448	40,964	146	\$100M-500M	22.5	1,773	37	0
Georgian Bk	Atlanta	52.5	0.087	0.244	188,619	765	\$1B-\$10B	42.5	11,280	261	0
Flint River NB	Camilla	52.5	0.29	0.984	9,923	93	<\$100M	57.5	1,831	65	0
Enterprise Bkg Co	McDonough	52.5	0.222	1	18,142	12	<\$100M	75.0	18,142	12	0
Elberton FS & LA	Elberton	52.5	0.071	1	1,542	9	<\$100M	40.0	77	4	0
Citizens Bk	Nashville	52.5	0.117	0.728	32,747	300	\$100M-500M	52.5	5,171	173	0
Bank of Lumber City	Lumber City	52.5	0.202	1	4,291	147	<\$100M	65.0	1,890	135	0
Bank of Camilla	Camilla	52.5	0.173	0.8	14,461	314	<\$100M	72.5	4,316	260	0.005
Peoples Bk	Willacoochee	50.0	0.174	0.973	9,873	250	<\$100M	70.0	3,369	217	0
Liberty First Bk	Monroe	50.0	0.271	0.654	17,080	121	<\$100M	42.5	2,037	64	0
Habersham Bk	Clarkesville	50.0	0.092	0.543	45,953	479	\$500M-\$1B	77.5	14,639	372	0
Georgia Tr Bk	Buford	50.0	0.237	0.478	32,914	120	\$100M-500M	15.0	997	35	0
George D Warthen Bk	Sandersville	50.0	0.16	0.721	23,668	237	\$100M-500M	57.5	4,137	150	0.009
Gainesville B&TC	Gainesville	50.0	0.097	0.354	66,956	451	\$500M-\$1B	40.0	5,312	228	0.002
First NB of The S	Milledgeville	50.0	0.141	0.738	29,074	248	\$100M-500M	45.0	3,530	147	0.002
First Bk of Dalton	Dalton	50.0	0.195	0.559	24,928	225	\$100M-500M	52.5	3,794	142	0
Covenant B&TC	Rock Springs	50.0	0.191	0.741	19,364	120	\$100M-500M	40.0	2,222	67	0
Community B&TC-West GA	La Grange	50.0	0.169	0.764	20,283	166	\$100M-500M	42.5	2,526	97	0
Colony Bk of Fitzgerald	Fitzgerald	50.0	0.17	0.496	32,257	342	\$100M-500M	57.5	5,925	199	0
Thomas County FS & LA	Thomasville	47.5	0.06	0.278	18,574	82	\$100M-500M	50.0	1,286	32	0
Security Bk of Houston Cty	Perry	47.5	0.118	0.499	39,983	413	\$100M-500M	60.0	7,193	267	0
Peoples St Bk	Jeffersonville	47.5	0.229	1	6,874	55	<\$100M	72.5	6,874	55	0
Peoples Bk	Winder	47.5	0.09	0.375	45,213	645	\$500M-\$1B	57.5	7,618	470	0
Oconee St Bk	Watkinsville	47.5	0.105	0.466	32,691	591	\$100M-500M	62.5	6,212	450	0.003
National Bk of GA	Athens	47.5	0.17	0.433	39,623	346	\$100M-500M	55.0	5,918	215	0
Heritage Bk	Jonesboro	47.5	0.12	0.304	53,113	457	\$100M-500M	52.5	7,175	254	0
Gordon Bk	Gordon	47.5	0.197	1	7,886	40	<\$100M	22.5	527	19	0

Table 3A Expanded. Small Business Lending Institutions in Georgia Using Call Report Data, June 2008

Name of Lending Institution	City	Small Business Lending (<\$1M)					Micro Business Lending (<\$100k)				
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Georgia CMRC Bk	Atlanta	47.5	0.156	0.373	42,963	216	\$100M-500M	22.5	2,039	59	0
GA Bkg Co	Atlanta	47.5	0.14	0.718	26,068	186	\$100M-500M	32.5	2,484	78	0
Firstcity Bk	Stockbridge	47.5	0.108	1	27,670	141	\$100M-500M	22.5	1,667	47	0
First NB of Gwinnett	Duluth	47.5	0.176	0.561	32,518	160	\$100M-500M	25.0	2,030	69	0
Douglas Cty Bk	Douglasville	47.5	0.109	0.514	40,910	370	\$100M-500M	55.0	5,966	243	0
Citizens Tr Bk	Atlanta	47.5	0.142	0.381	49,283	347	\$100M-500M	42.5	5,311	178	0.004
Bank of Lenox	Lenox	47.5	0.184	1	6,938	70	<\$100M	75.0	6,938	70	0
Bank of Dawson	Dawson	47.5	0.127	1	12,981	287	\$100M-500M	90.0	12,981	287	0
Bank of Dade	Trenton	47.5	0.143	1	11,679	175	<\$100M	60.0	3,108	131	0
Rabun Cty Bk	Clayton	45.0	0.096	0.598	25,284	341	\$100M-500M	57.5	5,073	242	0
Privatebank	Atlanta	45.0	0.158	0.308	55,331	185	\$100M-500M	22.5	2,526	62	0
Peoples Bk	Eatonton	45.0	0.142	0.683	22,026	168	\$100M-500M	35.0	2,322	98	0
Northwest B&TC	Acworth	45.0	0.203	0.461	28,073	160	\$100M-500M	22.5	1,472	55	0
Northside Bk	Adairsville	45.0	0.169	0.598	23,944	130	\$100M-500M	35.0	2,296	58	0
New Horizons Bk	East Ellijay	45.0	0.149	0.716	19,487	178	\$100M-500M	50.0	3,260	127	0
First NB of Barnesville	Barnesville	45.0	0.153	0.7	20,524	167	\$100M-500M	50.0	3,422	100	0
First Coweta Bk	Newnan	45.0	0.163	0.581	27,213	210	\$100M-500M	47.5	4,051	124	0
First Choice Cmnty Bk 1874	Newnan	45.0	0.156	0.429	34,095	220	\$100M-500M	37.5	3,349	118	0
First Cherokee St Bk	Woodstock	45.0	0.136	0.388	43,921	283	\$100M-500M	30.0	3,320	126	0
F&M B&TC	Manchester	45.0	0.16	0.8	15,725	163	<\$100M	40.0	1,744	113	0
Citizens St Bk	Kingsland	45.0	0.228	0.586	16,109	132	<\$100M	42.5	2,203	84	0
Citizens NB of Quitman	Quitman	45.0	0.141	0.933	13,211	167	<\$100M	67.5	3,737	139	0
Citizens First Bk	Rome	45.0	0.125	0.391	42,422	302	\$100M-500M	37.5	4,255	153	0
Chestatee St Bk	Dawsonville	45.0	0.138	0.443	39,451	310	\$100M-500M	40.0	4,385	185	0.005
Century B&TC	Milledgeville	45.0	0.122	0.874	18,608	207	\$100M-500M	52.5	3,526	136	0.007
Bank of Perry	Perry	45.0	0.182	0.519	23,236	234	\$100M-500M	52.5	3,882	141	0
Bank of Hancock Cty	Sparta	45.0	0.124	1	9,783	173	<\$100M	82.5	9,783	173	0
Woodbury Bkg Co	Woodbury	42.5	0.193	1	5,285	45	<\$100M	47.5	910	24	0
North GA Bk	Watkinsville	42.5	0.14	0.733	23,618	123	\$100M-500M	22.5	1,258	59	0
Newton Federal Bank	Covington	42.5	0.045	0.422	11,634	34	\$100M-500M	27.5	79	2	0
First Scty NB	Norcross	42.5	0.128	0.844	18,749	152	\$100M-500M	40.0	2,416	91	0
First NB of Waynesboro	Waynesboro	42.5	0.117	0.815	11,793	251	\$100M-500M	70.0	4,085	210	0.002
First Bk of Pike	Molena	42.5	0.173	0.99	6,610	68	<\$100M	55.0	1,675	43	0
Community Cap Bk	Jonesboro	42.5	0.138	0.636	26,822	141	\$100M-500M	22.5	1,633	66	0
Century Scty Bk	Duluth	42.5	0.243	0.365	25,531	67	\$100M-500M	10.0	547	11	0
Bank of Edison	Edison	42.5	0.116	1	4,701	145	<\$100M	75.0	4,701	145	0
Bank of Early	Blakely	42.5	0.135	0.804	12,116	181	<\$100M	57.5	3,170	138	0
American Pride Bk	Macon	42.5	0.17	1	6,012	16	<\$100M	17.5	309	6	0
Spivey St Bk	Swainsboro	40.0	0.153	0.611	15,999	215	\$100M-500M	57.5	3,650	164	0

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		Total Rank	LSBL/TA	LSBL/TBL	LSBL\$	LSBL#	Institution Asset Size	Total Rank	SSBL\$ (1,000)	SSBL#	CRD/TA
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Southeast First Nat Bk	Summerville	40.0	0.13	1	6,824	94	<\$100M	50.0	1,652	71	0.002
River City Bk	Rome	40.0	0.162	0.48	27,763	164	\$100M-500M	35.0	2,894	82	0
Exchange Bk	Milledgeville	40.0	0.114	0.635	26,559	209	\$100M-500M	45.0	3,703	135	0
Citizens Bk	Cairo	40.0	0.125	1	6,515	150	<\$100M	80.0	6,515	150	0
Bank of Soperton	Soperton	40.0	0.148	1	7,447	82	<\$100M	37.5	873	59	0
Atlantic NB	Brunswick	40.0	0.134	0.53	22,239	247	\$100M-500M	55.0	4,433	161	0
Resurgens Bk	Atlanta	37.5	0.132	1	1,591	4	<\$100M	15.0	79	1	0
Peach St B&TC	Gainesville	37.5	0.133	0.587	19,232	193	\$100M-500M	52.5	3,712	126	0
Hometown Cmnty Bk	Braselton	37.5	0.138	0.691	15,667	86	\$100M-500M	27.5	1,433	46	0
First Piedmont Bk	Winder	37.5	0.129	0.769	17,073	105	\$100M-500M	30.0	1,636	56	0
First Century Bk NA	Gainesville	37.5	0.137	0.967	6,299	79	<\$100M	40.0	1,010	44	0
Community Tr Bk	Hiram	37.5	0.125	0.431	35,003	202	\$100M-500M	30.0	2,674	95	0
Bank of Ellijay	Ellijay	37.5	0.139	0.677	22,358	84	\$100M-500M	15.0	845	22	0
Albany B&TC NA	albany	37.5	0.109	0.637	15,109	223	\$100M-500M	45.0	2,416	154	0
Wilkinson Cty Bk	Irwinton	35.0	0.121	1	5,142	51	<\$100M	42.5	930	32	0
Silverton Bk NA	Atlanta	35.0	0.022	0.159	64,235	168	\$1B-\$10B	15.0	1,158	38	0.026
Planters & Citizens Bk	Camilla	35.0	0.122	0.547	10,004	259	<\$100M	65.0	3,564	219	0
Greenville Bkg Co	Greenville	35.0	0.097	1	2,608	36	<\$100M	65.0	2,608	36	0
Eastside Cmcl Bk	Conyers	35.0	0.147	0.308	31,168	179	\$100M-500M	25.0	2,016	68	0
Citizens & Mrch St Bk	Douglasville	35.0	0.113	0.442	31,450	200	\$100M-500M	27.5	2,281	108	0
United B&TC	Rockmart	32.5	0.128	0.631	13,174	124	\$100M-500M	42.5	2,060	79	0
Rossville Bk	Rossville	32.5	0.163	0.444	16,243	154	<\$100M	42.5	2,490	103	0
Rochelle St Bk	Rochelle	32.5	0.031	1	660	16	<\$100M	45.0	660	16	0
Peoples Bk of Talbotton	Talbotton	32.5	0.11	1	2,296	30	<\$100M	45.0	742	20	0
Patriot Bk of GA	Cumming	32.5	0.147	0.467	20,858	91	\$100M-500M	20.0	1,405	37	0
Legacy St Bk	Loganville	32.5	0.125	0.618	14,272	62	\$100M-500M	12.5	511	21	0
Georgia Primary Bk	Atlanta	32.5	0.185	0.285	24,298	53	\$100M-500M	10.0	463	7	0
First NB of Polk Cty	Cedartown	32.5	0.098	0.581	16,460	209	\$100M-500M	52.5	3,619	150	0
First NB	Savannah	32.5	0.096	0.504	26,359	149	\$100M-500M	25.0	2,130	67	0
Citizens Exch Bk	Pearson	32.5	0.073	1	2,005	53	<\$100M	42.5	555	47	0
Barwick Bkg Co	Barwick	32.5	0.089	1	1,114	55	<\$100M	57.5	1,114	55	0
American United Bk	Lawrenceville	32.5	0.187	0.317	19,241	74	\$100M-500M	17.5	1,045	32	0
Wilcox Cty St Bk	Abbeville	30.0	0.13	0.7	5,927	72	<\$100M	45.0	1,347	52	0
Security St Bk	Mcrae	30.0	0.165	0.468	6,453	161	<\$100M	65.0	3,212	120	0
Security Bk of N Fulton	alpharetta	30.0	0.135	0.356	24,666	109	\$100M-500M	15.0	1,190	37	0
Piedmont Cmnty Bk	Gray	30.0	0.096	0.46	22,703	129	\$100M-500M	17.5	1,407	52	0
Mountain Heritage Bk	Clayton	30.0	0.071	0.804	8,668	106	\$100M-500M	45.0	2,082	80	0
Home Town Bk of Villa Rica	Villa Rica	30.0	0.082	0.679	18,480	135	\$100M-500M	30.0	1,904	68	0
Firstbank FS	Mcdonough	30.0	0.06	0.472	23,520	192	\$100M-500M	35.0	3,369	126	0



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		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
First Citizens Bk of GA	Dawsonville	30.0	0.141	0.582	13,132	70	<\$100M	20.0	859	28	0
Farmers & Mrch Bk	Sylvania	30.0	0.135	0.348	16,438	263	\$100M-500M	65.0	5,414	209	0
Farmers & Mrch Bk	Eatonton	30.0	0.091	0.492	18,386	258	\$100M-500M	45.0	2,770	195	0.002
Brookhaven Bk	Atlanta	30.0	0.213	0.372	8,587	36	<\$100M	12.5	368	10	0
West Cent GA Bk	Thomaston	27.5	0.099	0.675	9,111	104	<\$100M	45.0	2,025	69	0.003
Pelham Bkg Co	Pelham	27.5	0.092	0.687	5,430	115	<\$100M	57.5	2,122	98	0
Community Bus Bk	Cumming	27.5	0.172	0.548	5,180	31	<\$100M	12.5	210	10	0
Southwest Ga Bk	Moultrie	25.0	0.054	0.315	14,339	254	\$100M-500M	47.5	3,976	197	0.001
Signature Bk of GA	Sandy Springs	25.0	0.127	0.338	23,374	101	\$100M-500M	10.0	501	20	0
Security Bk of N Metro	Woodstock	25.0	0.103	0.37	22,193	104	\$100M-500M	15.0	1,072	29	0
First Bk of Coastal GA	Pembroke	25.0	0.092	0.466	10,334	111	\$100M-500M	30.0	1,551	84	0.002
One GA Bk	Atlanta	22.5	0.109	0.213	23,088	99	\$100M-500M	15.0	1,056	30	0
Midtown B&TC	Atlanta	22.5	0.104	0.325	21,289	106	\$100M-500M	12.5	785	30	0
Integrity Bk	alpharetta	22.5	0.024	0.181	26,100	92	\$1B-\$10B	12.5	666	31	0
Georgia Heritage Bk	Dallas	22.5	0.113	0.454	11,819	119	\$100M-500M	37.5	1,956	88	0
First Choice Cmnty Bk	Dallas	22.5	0.125	0.402	11,564	69	<\$100M	17.5	789	28	0
Farmers Bk	Greensboro	22.5	0.104	0.486	10,626	73	\$100M-500M	22.5	1,166	40	0.001
Vinings Bk	Smyrna	20.0	0.152	0.336	12,208	53	<\$100M	10.0	528	16	0
State Bk of GA	Fayetteville	20.0	0.152	0.368	5,968	31	<\$100M	20.0	643	15	0
Rockbridge CMRL Bk	Atlanta	20.0	0.09	0.222	20,992	68	\$100M-500M	12.5	839	21	0
Private Bk of Buckhead	Atlanta	20.0	0.147	0.272	8,471	37	<\$100M	12.5	455	14	0
Creekside Bk	Woodstock	20.0	0.132	0.443	13,146	59	<\$100M	22.5	1,257	23	0
Vidalia Federal Savings Bank	Vidalia	17.5	0.001	0.016	206	3	\$100M-500M	10.0	-	-	0
Security Bk of Gwinnett Cty	Suwanee	17.5	0.041	0.347	15,308	61	\$100M-500M	10.0	593	20	0
Westside Bk	Hiram	15.0	0.099	0.344	11,516	54	\$100M-500M	17.5	1,125	23	0
Touchmark NB	Duluth	12.5	0.073	0.446	2,820	6	<\$100M	10.0	26	1	0
Talbot St Bk	Fayetteville	12.5	0.01	0.437	1,019	14	<\$100M	25.0	293	9	0
Providence Bk	alpharetta	12.5	0.084	0.29	9,202	48	\$100M-500M	20.0	1,192	28	0
Jefferson St Bk	Cumming	12.5	0.084	0.18	6,709	61	<\$100M	22.5	1,077	36	0
First Landmark Bk	Marietta	12.5	0.081	0.415	3,022	22	<\$100M	15.0	296	6	0
Embassy NB	Lawrenceville	12.5	0.108	0.201	3,842	15	<\$100M	15.0	379	6	0
Citizens Bk of Cochran	Cochran	12.5	0.037	0.185	2,523	61	<\$100M	27.5	841	51	0
Atlantic Cap Bk	Atlanta	12.5	0.042	0.083	11,043	35	\$100M-500M	10.0	152	5	0
Alpha B&TC	alpharetta	12.5	0.025	0.168	9,540	37	\$100M-500M	10.0	557	10	0
Metro Bk	Douglasville	10.0	0.028	0.314	1,090	8	<\$100M	10.0	50	3	0
Keyworth Bk	alpharetta	10.0	0.065	0.314	4,416	27	<\$100M	10.0	119	5	0
First Covenant Bk	Woodstock	10.0	0.028	0.177	5,052	32	\$100M-500M	10.0	413	16	0
Bank of Chickamauga	Chickamauga	10.0	0	0	-	-	<\$100M	10.0	-	-	0
American Southern Bk	Roswell	10.0	0.047	0.23	3,656	15	<\$100M	10.0	103	4	0

**Table 3A Expanded. Small Business Lending Institutions in Georgia Using Call Report Data, June 2008**

Name of Lending Institution	City	Small Business Lending (<\$1M)					Micro Business Lending (<\$100k)				
		Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL\$ (4)	LSBL# (5)	Institution Asset Size (6)	Total Rank (7)	SSBL\$ (1,000) (8)	SSBL# (9)	CRD/TA (10)
Wachovia Card SVC NA	Atlanta	NR	.	.	.	.	\$1B-\$10B	-	.	.	0.972
Synovus TC NA	Columbus	NR	.	.	.	.	<\$100M	-	.	.	0
RBC Bk GA	Atlanta	NR	.	.	.	.	<\$100M	-	.	.	0.857
Invesco Nat TC	Atlanta	NR	.	.	.	.	\$100M-500M	-	.	.	0
Cedar Hill NB	Lawrenceville	NR	.	.	.	.	<\$100M	-	.	.	0.07

Note: NR = not ranked

Source: U.S. Small Business Administration, office of Advocacy, from Call Reports collected by the Federal Reserve Board.

Table 3B Expanded. Small Business Lending Institutions in Georgia Using Call Report Data, June 2008

Name of Lending Institution	City	HQ State or Territory	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
			Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1,000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1,000) (8)	LSBL# (9)	CRD/TA (10)
Glennville Bk	Glennville	GA	100.0	0.253	1	33,136	775	\$100M-500M	82.5	33,136	775	0
Farmers St Bk	Dublin	GA	100.0	0.497	1	61,271	939	\$100M-500M	40.0	12,286	157	0
Commercial St Bk	Donalsonville	GA	100.0	0.265	1	22,538	5,015	<\$100M	90.0	155,903	1,534	0
Citizens Bk Washington Cty	Sandersville	GA	100.0	0.258	1	51,882	805	\$100M-500M	87.5	51,882	805	0.002
BB&T Financial FSB	Columbus	GA	100.0	0.229	1	399,615	170,246	\$1B-\$10B	100.0	399,615	170,246	0.625
South Ga Bkg Co	Omega	GA	97.5	0.095	0.325	29,375	1,345	\$100M-500M	90.0	83,045	1,606	0.001
Jasper Bkg Co	Jasper	GA	97.5	0.093	0.417	24,292	427	\$100M-500M	70.0	48,869	503	0
Citizens Cmnty Bk	Hahira	GA	97.5	0.199	1	22,380	471	\$100M-500M	60.0	56,757	466	0
Bank of Hazlehurst	Hazlehurst	GA	97.5	0.479	1	39,018	559	<\$100M	85.0	39,018	559	0
State Bk of Cochran	Cochran	GA	95.0	0.104	0.438	19,352	437	\$100M-500M	72.5	39,414	507	0
First NB S	Alma	GA	95.0	0.085	0.249	28,607	1,072	\$100M-500M	87.5	90,203	1,305	0
Farmers St Bk	Lincolnton	GA	95.0	0.178	1	21,151	306	\$100M-500M	30.0	2,070	66	0
Tippins B&TC	Claxton	GA	92.5	0.355	1	20,771	265	<\$100M	72.5	20,771	265	0
First Cmnty Bk of Tifton	Tifton	GA	92.5	0.08	0.271	23,443	581	\$100M-500M	87.5	85,227	803	0
Queensborough NB&TC	Louisville	GA	90.0	0.044	0.16	37,353	1,651	\$500M-\$1B	75.0	143,603	2,117	0
Heritage Bk	Hinesville	GA	90.0	0.04	0.165	27,871	1,325	\$500M-\$1B	67.5	42,242	453	0.004
Community Bk of W GA	Villa Rica	GA	90.0	0.356	1	71,752	229	\$100M-500M	85.0	71,752	229	0
Community Bk	Loganville	GA	90.0	0.046	0.491	29,111	407	\$500M-\$1B	85.0	60,915	473	0
Bk of Eastman	Eastman	GA	90.0	0.065	0.224	18,664	807	\$100M-500M	82.5	66,742	1,015	0.004
Bank of Wrightsville	Wrightsville	GA	90.0	0.203	1	14,293	251	<\$100M	60.0	14,293	251	0.003
Bank of Dawson	Dawson	GA	90.0	0.127	1	12,981	287	\$100M-500M	47.5	12,981	287	0
Monroe Cty Bk	Forsyth	GA	87.5	0.111	0.251	8,643	297	<\$100M	77.5	32,112	399	0.004
Heritage First Bank	Rome	GA	87.5	0.043	0.155	4,112	191	<\$100M	65.0	13,632	234	0
Gateway B&TC	Ringgold	GA	87.5	0.07	0.16	17,731	642	\$100M-500M	87.5	89,933	866	0
First Fs&La of Valdosta	Valdosta	GA	87.5	0.041	1	6,954	44	\$100M-500M	55.0	6,954	44	0
Farmers & MRCH Bk	Washington	GA	87.5	0.05	0.297	12,853	476	\$100M-500M	80.0	52,468	744	0
Family Bank	Pelham	GA	87.5	0.053	0.285	4,563	160	<\$100M	60.0	9,972	185	0
Durden Bkg Co	Twin City	GA	87.5	0.053	0.335	8,838	458	\$100M-500M	62.5	25,375	554	0
Community B&TC	Cornelia	GA	87.5	0.041	0.122	49,064	1,884	\$1B-\$10B	52.5	27,862	365	0
Commercial Bk	Crawford	GA	87.5	0.174	1	15,585	215	<\$100M	55.0	38,562	391	0
Citizens St Bk of Taylor Cty	Reynolds	GA	87.5	0.175	1	8,375	263	<\$100M	57.5	8,375	263	0
Citizens B&TC	Eastman	GA	87.5	0.057	0.337	9,898	499	\$100M-500M	57.5	29,040	187	0.002
Bank of Dudley	Dudley	GA	87.5	0.081	0.2	13,826	562	\$100M-500M	85.0	56,672	733	0.008
Altamaha B&TC	Vidalia	GA	87.5	0.07	0.235	9,597	554	\$100M-500M	85.0	40,455	664	0
Wheeler Cty St Bk	Alamo	GA	85.0	0.092	0.45	9,902	254	\$100M-500M	67.5	21,989	294	0.002
United NB	Cairo	GA	85.0	0.06	0.226	8,954	362	\$100M-500M	65.0	10,631	274	0
Sumter B&TC	Americus	GA	85.0	0.063	0.189	13,072	327	\$100M-500M	87.5	68,108	465	0
Northwest GA Bk	Ringgold	GA	85.0	0.036	0.129	21,949	1,003	\$500M-\$1B	65.0	86,835	1,252	0.002
Montgomery B&TC	Ailey	GA	85.0	0.051	0.221	12,703	542	\$100M-500M	72.5	43,196	686	0
Infibank NA	Atlanta	GA	85.0	0.027	0.837	9,715	4,280	\$100M-500M	55.0	11,509	4,352	0.668
First St Bk of Blakely	Blakely	GA	85.0	0.047	0.22	15,240	643	\$100M-500M	75.0	56,873	818	0.001
Community Bkg Co of Fitzgerald	Fitzgerald	GA	85.0	0.067	0.347	6,498	310	<\$100M	65.0	18,713	370	0
Community Bk of Rockmart	Rockmart	GA	85.0	0.41	1	27,259	111	<\$100M	70.0	27,259	111	0

Table 3B Expanded. Small Business Lending Institutions in Georgia Using Call Report Data, June 2008

Name of Lending Institution	City	HQ State or Territory	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
			Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1,000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1,000) (8)	LSBL# (9)	CRD/TA (10)
Citizens Bk of Swainsboro	Swainsboro	GA	85.0	0.101	0.211	12,293	423	\$100M-500M	80.0	47,389	568	0
Citizens Bk of Amer	Americus	GA	85.0	0.049	0.197	12,312	1,128	\$100M-500M	87.5	62,491	1,317	0
CB&T Bk of Middle GA	Warner Robins	GA	85.0	0.036	0.121	22,997	887	\$500M-\$1B	72.5	100,135	1,218	0
Sea Island Bk	Statesboro	GA	82.5	0.033	0.108	24,402	1,123	\$500M-\$1B	77.5	135,477	1,524	0
Primesouth Bk	Blackshear	GA	82.5	0.044	0.129	16,359	549	\$100M-500M	80.0	92,266	814	0.002
Plantersfirst	Cordele	GA	82.5	0.036	0.142	13,982	697	\$100M-500M	62.5	54,909	904	0
Greater Rome Bk	Rome	GA	82.5	0.069	0.197	11,544	409	\$100M-500M	85.0	54,856	586	0
Farmers St Bk	Lumpkin	GA	82.5	0.211	1	12,084	166	<\$100M	30.0	2,033	58	0
Colony Bank Quitman FSB	Quitman	GA	82.5	0.03	0.126	4,595	145	\$100M-500M	75.0	27,535	233	0
Citizens Bank & Trust Inc.	Trenton	GA	82.5	0.039	0.325	2,989	72	<\$100M	65.0	8,929	99	0
Central Bk of GA	Ellaville	GA	82.5	0.039	0.16	12,963	491	\$100M-500M	87.5	81,151	699	0
Bank of Terrell	Dawson	GA	82.5	0.065	0.214	8,512	336	\$100M-500M	75.0	35,854	457	0
Bank of Hancock Cty	Sparta	GA	82.5	0.124	1	9,783	173	<\$100M	45.0	9,783	173	0
Bank of Alapaha	Alapaha	GA	82.5	0.068	0.351	6,219	329	<\$100M	65.0	17,709	390	0
Ameris Bk	Moultrie	GA	82.5	0.034	0.109	74,061	3,028	\$1B-\$10B	77.5	422,856	4,385	0
South GA Bk	Glennville	GA	80.0	0.064	0.173	8,066	392	\$100M-500M	72.5	33,681	515	0
Pineland St Bk	Metter	GA	80.0	0.093	0.244	6,325	265	<\$100M	72.5	24,661	334	0
Peoplessouth Bk	Colquitt	GA	80.0	0.036	0.11	17,327	706	\$100M-500M	72.5	88,488	997	0
First St Bk of Randolph Cty	Cuthbert	GA	80.0	0.102	0.314	5,193	292	<\$100M	62.5	13,843	335	0
First St Bk	Wrens	GA	80.0	0.073	0.301	7,903	293	\$100M-500M	60.0	13,219	116	0
First Southern NB	Statesboro	GA	80.0	0.043	0.117	14,481	500	\$100M-500M	67.5	104,687	1,246	0
First GA Bkg Co	Franklin	GA	80.0	0.029	0.118	22,374	721	\$500M-\$1B	75.0	126,642	1,122	0
Farmers & MRCH Bk	Lakeland	GA	80.0	0.032	0.123	18,820	1,083	\$500M-\$1B	22.5	91	6	0.003
Community Bk of GA	Baxley	GA	80.0	0.121	0.263	5,654	256	<\$100M	65.0	16,862	328	0
Commercial Bk	Thomasville	GA	80.0	0.037	0.104	21,332	541	\$500M-\$1B	42.5	2,908	64	0
Commercial Banking Company	Valdosta	GA	80.0	0.028	0.104	3,802	143	\$100M-500M	92.5	36,455	398	0
Colony Bk Worth	Sylvester	GA	80.0	0.046	0.15	8,421	433	\$100M-500M	70.0	39,673	565	0
Citizens Bk	Cairo	GA	80.0	0.125	1	6,515	150	<\$100M	40.0	25,412	294	0
Citizens B&TC of W GA	Carrollton	GA	80.0	0.031	0.135	15,301	681	\$100M-500M	72.5	76,848	945	0
Alliance NB	Dalton	GA	80.0	0.093	0.25	12,763	178	\$100M-500M	67.5	38,956	236	0
Unity NB	Cartersville	GA	77.5	0.039	0.098	12,729	427	\$100M-500M	57.5	16,304	142	0
United Bk	Zebulon	GA	77.5	0.03	0.114	19,516	868	\$500M-\$1B	62.5	67,481	717	0
Sunmark Cmnty Bk	Hawkinsville	GA	77.5	0.048	0.172	8,156	327	\$100M-500M	72.5	38,830	477	0.008
Security B&TC of Albany	Albany	GA	77.5	0.039	0.102	16,534	466	\$100M-500M	92.5	158,261	809	0
Peoples Bk	Lyons	GA	77.5	0.094	0.187	5,500	253	<\$100M	72.5	31,435	327	0
Merchants & Farmers Bk	Comer	GA	77.5	0.043	0.203	8,445	283	\$100M-500M	27.5	339	18	0
Habersham Bk	Clarksville	GA	77.5	0.029	0.173	14,639	372	\$500M-\$1B	50.0	45,953	479	0
Farmers & MRCH Bk	Statesboro	GA	77.5	0.038	0.127	12,392	544	\$100M-500M	50.0	39,721	310	0
Darby B&TC	Vidalia	GA	77.5	0.03	0.078	23,689	1,030	\$500M-\$1B	75.0	154,226	1,543	0
Tifton Bkg Co	Tifton	GA	75.0	0.052	0.178	7,523	260	\$100M-500M	75.0	36,053	378	0
Mount Vernon Bk	Mount Vernon	GA	75.0	0.054	0.23	5,442	225	\$100M-500M	72.5	23,704	296	0
Enterprise Bkg Co	Mcdonough	GA	75.0	0.222	1	18,142	12	<\$100M	52.5	18,142	12	0
Charterbank	West Point	GA	75.0	0.011	0.057	9,670	307	\$500M-\$1B	67.5	64,918	536	0

Table 3B Expanded. Small Business Lending Institutions in Georgia Using Call Report Data, June 2008

Name of Lending Institution	City	HQ State or Territory	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
			Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1,000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1,000) (8)	LSBL# (9)	CRD/TA (10)
Bank of Monticello	Monticello	GA	75.0	0.065	0.225	6,410	224	<\$100M	55.0	8,472	370	0
Bank of Lenox	Lenox	GA	75.0	0.184	1	6,938	70	<\$100M	47.5	6,938	70	0
Bank of Edison	Edison	GA	75.0	0.116	1	4,701	145	<\$100M	42.5	4,701	145	0
Appalachian Community Bank	Mccaysville	GA	75.0	0.034	0.108	1,974	82	<\$100M	72.5	15,661	122	0
Appalachian Cmnty Bk	Ellijay	GA	75.0	0.02	0.106	20,160	684	\$1B-\$10B	65.0	112,094	1,037	0.005
Alma Exch B&TC	Alma	GA	75.0	0.078	0.157	6,816	278	<\$100M	70.0	30,587	384	0.006
Waycross B&TC	Waycross	GA	72.5	0.06	0.164	6,130	204	\$100M-500M	80.0	37,285	292	0.003
Peoples St Bk	Jeffersonville	GA	72.5	0.229	1	6,874	55	<\$100M	30.0	4,155	87	0
Peoples B&TC	Buford	GA	72.5	0.025	0.1	11,258	1,350	\$100M-500M	27.5	1,602	62	0
North GA NB	Calhoun	GA	72.5	0.043	0.133	7,593	263	\$100M-500M	70.0	42,190	410	0.001
Citizens Bk of Forsyth Cty	Cumming	GA	72.5	0.036	0.118	8,384	326	\$100M-500M	80.0	59,008	528	0
Citizens Bk of Effingham	Springfield	GA	72.5	0.035	0.132	7,911	351	\$100M-500M	70.0	43,999	506	0
Bank of Camilla	Camilla	GA	72.5	0.051	0.239	4,316	260	<\$100M	52.5	14,461	314	0.005
Peoples Bk	Willacoochee	GA	70.0	0.059	0.332	3,369	217	<\$100M	72.5	27,291	215	0
National Bk of Walton Cty	Monroe	GA	70.0	0.034	0.09	8,413	355	\$100M-500M	77.5	63,729	540	0
Four Cty Bk	Allentown	GA	70.0	0.055	0.135	4,225	259	<\$100M	75.0	26,611	359	0
First St B&TC Valdosta	Valdosta	GA	70.0	0.027	0.076	13,844	415	\$500M-\$1B	95.0	180,461	748	0
First Peoples Bk	Pine Mountain	GA	70.0	0.052	0.298	4,341	166	<\$100M	57.5	14,549	215	0
First NB of Waynesboro	Waynesboro	GA	70.0	0.041	0.282	4,085	210	\$100M-500M	42.5	11,793	251	0.002
First NB of GA	Carrollton	GA	70.0	0.019	0.082	17,061	673	\$500M-\$1B	67.5	108,828	1,055	0
First NB of Chatsworth	Chatsworth	GA	70.0	0.04	0.123	6,181	276	\$100M-500M	67.5	36,145	395	0
Ebank	Atlanta	GA	70.0	0.016	0.15	2,183	26	\$100M-500M	65.0	14,545	65	0
Douglas NB	Douglas	GA	70.0	0.043	0.123	6,467	250	\$100M-500M	75.0	42,253	402	0
Cornerstonebank	Atlanta	GA	70.0	0.012	0.033	5,334	353	\$100M-500M	70.0	51,215	684	0
Bank of Upson	Thomaston	GA	70.0	0.027	0.129	8,219	402	\$100M-500M	80.0	63,866	546	0.007
Bank of Madison	Madison	GA	70.0	0.034	0.152	7,423	286	\$100M-500M	62.5	14,724	117	0
Bank of Dooly	Vienna	GA	70.0	0.05	0.196	5,235	236	\$100M-500M	60.0	20,306	293	0
United Cmnty Bk	Blairsville	GA	67.5	0.015	0.069	125,189	9,266	\$1B-\$10B	60.0	33,597	244	0
State B&TC	Pinehurst	GA	67.5	0.096	0.254	2,899	111	<\$100M	42.5	19,815	208	0
Southeastern Bk	Darien	GA	67.5	0.022	0.116	9,513	362	\$100M-500M	52.5	46,376	480	0.002
Pinnacle Bk	Elberton	GA	67.5	0.02	0.083	11,304	484	\$500M-\$1B	67.5	300,377	3,022	0
Peoples St B&TC	Baxley	GA	67.5	0.065	0.136	4,770	206	<\$100M	70.0	26,190	299	0
Park Ave Bk	Valdosta	GA	67.5	0.018	0.065	21,483	654	\$1B-\$10B	65.0	163,717	1,136	0.001
Northeast Ga Bk	Lavonia	GA	67.5	0.032	0.095	10,382	353	\$100M-500M	72.5	65,074	598	0
Merchants & Citizens Bk	Mcrae	GA	67.5	0.039	0.23	3,950	212	\$100M-500M	52.5	16,728	275	0
Mcintosh St Bk	Jackson	GA	67.5	0.022	0.098	9,912	403	\$100M-500M	70.0	70,065	642	0
Guardian Bk	Valdosta	GA	67.5	0.041	0.102	6,303	248	\$100M-500M	85.0	61,657	421	0.001
First NB of Decatur Cty	BainBridge	GA	67.5	0.05	0.214	4,475	226	<\$100M	62.5	19,547	300	0
Fidelity Bk	Norcross	GA	67.5	0.014	0.073	25,155	1,503	\$1B-\$10B	67.5	46,054	459	0
Colony Bk Wilcox	Rochelle	GA	67.5	0.059	0.272	3,190	177	<\$100M	57.5	11,708	204	0
Citizens NB of Quitman	Quitman	GA	67.5	0.04	0.264	3,737	139	<\$100M	45.0	13,211	167	0
Bank of Lafayette	Lafayette	GA	67.5	0.036	0.326	6,195	183	\$100M-500M	55.0	18,979	307	0.004
AFB&T	Athens	GA	67.5	0.016	0.049	21,206	786	\$1B-\$10B	67.5	211,185	1,393	0

Table 3B Expanded. Small Business Lending Institutions in Georgia Using Call Report Data, June 2008

Name of Lending Institution	City	HQ State or Territory	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
			Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1,000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1,000) (8)	LSBL# (9)	CRD/TA (10)
Suntrust Bk	Atlanta	GA	65.0	0.013	0.057	2,241,750	177,371	>\$10B	55.0	9,257,331	204,273	0.002
Security St Bk	Mcrae	GA	65.0	0.082	0.233	3,212	120	<\$100M	40.0	42,627	364	0
Planters & Citizens Bk	Camilla	GA	65.0	0.043	0.195	3,564	219	<\$100M	35.0	10,004	259	0
Morris Bk	Dublin	GA	65.0	0.032	0.097	7,337	295	\$100M-500M	65.0	50,176	462	0
Greenville Bkg Co	Greenville	GA	65.0	0.097	1	2,608	36	<\$100M	35.0	2,608	36	0
Georgia B&TC	Calhoun	GA	65.0	0.024	0.071	12,200	549	\$100M-500M	72.5	97,824	886	0
First Madison B&TC	Colbert	GA	65.0	0.065	0.111	5,187	161	<\$100M	72.5	36,506	292	0
First Bk of GA	Augusta	GA	65.0	0.026	0.068	11,703	390	\$100M-500M	67.5	81,203	658	0
Farmers & MRCH Bk	Sylvania	GA	65.0	0.044	0.115	5,414	209	\$100M-500M	62.5	29,994	370	0
Community Bk Pickens Cty	Jasper	GA	65.0	0.031	0.09	8,955	256	\$100M-500M	65.0	55,742	409	0
Coastal Bk of GA	Brunswick	GA	65.0	0.016	0.079	10,105	428	\$500M-\$1B	55.0	65,080	652	0
Claxton Bk	Claxton	GA	65.0	0.039	0.126	4,223	262	\$100M-500M	77.5	33,539	358	0
Bryan B&TC	Richmond Hill	GA	65.0	0.038	0.125	8,338	172	\$100M-500M	65.0	47,108	293	0
Bank of Newington	Newington	GA	65.0	0.045	0.195	4,437	177	<\$100M	60.0	19,988	254	0
Bank of N GA	Alpharetta	GA	65.0	0.013	0.041	73,368	1,909	\$1B-\$10B	57.5	591,422	3,975	0
Bank of Lumber City	Lumber City	GA	65.0	0.089	0.44	1,890	135	<\$100M	52.5	4,291	147	0
Atlantic Southern Bk	Macon	GA	65.0	0.019	0.055	18,181	722	\$500M-\$1B	70.0	164,801	1,220	0
Thomasville NB	Thomasville	GA	62.5	0.025	0.07	7,911	310	\$100M-500M	77.5	77,896	597	0
Southern Bk	Sardis	GA	62.5	0.05	0.176	4,659	134	<\$100M	62.5	23,139	203	0
Patterson Bk	Patterson	GA	62.5	0.037	0.097	5,619	197	\$100M-500M	65.0	38,739	315	0
Oconee St Bk	Watkinsville	GA	62.5	0.02	0.089	6,212	450	\$100M-500M	47.5	32,691	591	0.003
First Citizens Bk	Glennville	GA	62.5	0.039	0.157	4,230	215	\$100M-500M	47.5	15,609	159	0
Colony Bk of Dodge Cty	Eastman	GA	62.5	0.045	0.133	3,689	191	<\$100M	67.5	23,751	263	0
Coastal Bk	Savannah	GA	62.5	0.019	0.059	8,500	298	\$100M-500M	67.5	79,592	575	0
Century Bk of GA	Cartersville	GA	62.5	0.04	0.104	4,583	197	\$100M-500M	62.5	28,804	296	0
Capital Bk	Fort Oglethorpe	GA	62.5	0.037	0.124	5,230	177	\$100M-500M	27.5	19,760	137	0
Tattnall Bk	Reidsville	GA	60.0	0.041	0.178	2,886	113	<\$100M	57.5	15,999	158	0
Security Bk of Houston Cty	Perry	GA	60.0	0.021	0.09	7,193	267	\$100M-500M	47.5	39,983	413	0
Mcintosh CMRL Bk	Carrollton	GA	60.0	0.021	0.074	8,080	281	\$100M-500M	62.5	62,249	497	0
Georgia B&TC of Augusta	Augusta	GA	60.0	0.012	0.049	14,971	606	\$1B-\$10B	60.0	132,885	1,086	0
Freedom Bk of GA	Commerce	GA	60.0	0.032	0.122	4,765	221	\$100M-500M	57.5	26,834	300	0
Crescent B&TC	Jasper	GA	60.0	0.014	0.055	13,860	484	\$500M-\$1B	25.0	17,268	188	0
Community Bk of The S	Smyrna	GA	60.0	0.02	0.052	8,577	304	\$100M-500M	72.5	92,611	583	0
Commercial B&TC Troup Cty	La Grange	GA	60.0	0.021	0.059	6,826	302	\$100M-500M	62.5	58,357	507	0
Carver St Bk	Savannah	GA	60.0	0.06	0.231	2,173	66	<\$100M	55.0	9,412	100	0
Capitol City B&TC	Atlanta	GA	60.0	0.03	0.045	8,635	290	\$100M-500M	75.0	96,833	580	0
Brand Bkg Co	Lawrenceville	GA	60.0	0.014	0.053	15,113	657	\$1B-\$10B	60.0	104,911	978	0
Bank of Hiawassee	Hiawassee	GA	60.0	0.018	0.077	7,684	310	\$100M-500M	70.0	71,540	546	0
Bank of Dade	Trenton	GA	60.0	0.038	0.266	3,108	131	<\$100M	47.5	11,679	175	0
Bank of Coweta	Newnan	GA	60.0	0.02	0.062	7,979	360	\$100M-500M	60.0	64,270	549	0
Spivey St Bk	Swainsboro	GA	57.5	0.035	0.139	3,650	164	\$100M-500M	40.0	15,999	215	0
Southern B&TC	Clarkesville	GA	57.5	0.05	0.158	2,933	107	<\$100M	62.5	18,284	150	0
Security Bk of Bibb Cty	Macon	GA	57.5	0.01	0.041	13,424	475	\$1B-\$10B	60.0	136,008	958	0

Table 3B Expanded. Small Business Lending Institutions in Georgia Using Call Report Data, June 2008

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			Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1,000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1,000) (8)	LSBL# (9)	CRD/TA (10)
Rabun Cty Bk	Clayton	GA	57.5	0.019	0.12	5,073	242	\$100M-500M	45.0	25,284	341	0
Peoples Bk	Winder	GA	57.5	0.015	0.063	7,618	470	\$500M-\$1B	60.0	8,490	161	0
Pelham Bkg Co	Pelham	GA	57.5	0.036	0.268	2,122	98	<\$100M	27.5	5,430	115	0
Omni NB	Atlanta	GA	57.5	0.012	0.055	12,461	491	\$1B-\$10B	52.5	93,295	751	0
George D Warthen Bk	Sandersville	GA	57.5	0.028	0.126	4,137	150	\$100M-500M	50.0	23,668	237	0.009
Flint River NB	Camilla	GA	57.5	0.054	0.182	1,831	65	<\$100M	52.5	9,923	93	0
First Port City Bk	BainBridge	GA	57.5	0.037	0.111	4,463	188	\$100M-500M	55.0	25,312	267	0
First NB of Coffee Cty	Douglas	GA	57.5	0.039	0.088	5,335	186	\$100M-500M	72.5	44,605	328	0
First Amer B&TC	Athens	GA	57.5	0.022	0.081	7,584	218	\$100M-500M	62.5	105,777	842	0
Farmers Bk	Forsyth	GA	57.5	0.039	0.143	3,125	118	<\$100M	17.5	3,661	19	0
Columbus B&TC	Columbus	GA	57.5	0.004	0.023	25,867	1,234	\$1B-\$10B	77.5	24,185	278	0.049
Colony Bk of Fitzgerald	Fitzgerald	GA	57.5	0.031	0.091	5,925	199	\$100M-500M	50.0	32,257	342	0
Barwick Bkg Co	Barwick	GA	57.5	0.089	1	1,114	55	<\$100M	32.5	1,114	55	0
Bank of Early	Blakely	GA	57.5	0.035	0.21	3,170	138	<\$100M	42.5	12,116	181	0
Atlantic Coast Bank	Waycross	GA	57.5	0.003	0.029	3,020	88	\$500M-\$1B	65.0	56,858	232	0
Stephens Federal Bank	Toccoa	GA	55.0	0.007	0.029	1,547	48	\$100M-500M	75.0	42,564	154	0
Savannah Bk NA	Savannah	GA	55.0	0.014	0.042	9,237	371	\$500M-\$1B	75.0	125,628	835	0
Satilla Cmnty Bk	Saint Marys	GA	55.0	0.037	0.068	5,642	179	\$100M-500M	75.0	57,723	355	0
Oglethorpe Bk	Brunswick	GA	55.0	0.024	0.084	5,606	230	\$100M-500M	72.5	51,470	373	0
National Bk of GA	Athens	GA	55.0	0.025	0.065	5,918	215	\$100M-500M	47.5	39,623	346	0
Heritagebank of The S	Albany	GA	55.0	0.015	0.074	7,263	276	\$100M-500M	55.0	55,250	466	0
Frontier Bk	La Grange	GA	55.0	0.018	0.099	5,653	218	\$100M-500M	67.5	557,289	3,180	0.002
First Bk of Pike	Molena	GA	55.0	0.044	0.251	1,675	43	<\$100M	42.5	6,610	68	0
Douglas Cty Bk	Douglasville	GA	55.0	0.016	0.075	5,966	243	\$100M-500M	67.5	37,461	407	0
Bartow Cty Bk	Cartersville	GA	55.0	0.018	0.047	7,431	362	\$100M-500M	80.0	99,599	604	0.002
Bank of GA	Peachtree City	GA	55.0	0.021	0.055	8,199	258	\$100M-500M	62.5	72,684	457	0
Atlantic NB	Brunswick	GA	55.0	0.027	0.106	4,433	161	\$100M-500M	40.0	22,239	247	0
Security Bk of Jones Cty	Gray	GA	52.5	0.015	0.099	6,204	215	\$100M-500M	52.5	43,142	353	0
Peach St B&TC	Gainesville	GA	52.5	0.026	0.113	3,712	126	\$100M-500M	37.5	19,232	193	0
Heritage Bk	Jonesboro	GA	52.5	0.016	0.041	7,175	254	\$100M-500M	75.0	57,341	701	0
First NB of Polk Cty	Cedartown	GA	52.5	0.022	0.128	3,619	150	\$100M-500M	32.5	16,460	209	0
First Bk of Dalton	Dalton	GA	52.5	0.03	0.085	3,794	142	\$100M-500M	50.0	24,928	225	0
Citizens Bk	Nashville	GA	52.5	0.018	0.115	5,171	173	\$100M-500M	62.5	59,317	813	0
Century B&TC	Milledgeville	GA	52.5	0.023	0.166	3,526	136	\$100M-500M	67.5	67,993	711	0.007
Bank of Perry	Perry	GA	52.5	0.03	0.087	3,882	141	\$100M-500M	45.0	23,236	234	0
Thomas County FS & LA	Thomasville	GA	50.0	0.004	0.019	1,286	32	\$100M-500M	47.5	18,574	82	0
Southern Cmnty Bk	Fayetteville	GA	50.0	0.015	0.063	5,599	240	\$100M-500M	60.0	56,729	418	0
Southeast First Nat Bk	Summerville	GA	50.0	0.032	0.242	1,652	71	<\$100M	40.0	6,824	94	0.002
Peoples Bk	Lithonia	GA	50.0	0.022	0.06	4,863	229	\$100M-500M	82.5	27,422	472	0
New Horizons Bk	East Ellijay	GA	50.0	0.025	0.12	3,260	127	\$100M-500M	45.0	19,487	178	0
Mountain Valley Cmnty Bk	Cleveland	GA	50.0	0.026	0.087	3,674	151	\$100M-500M	65.0	31,673	251	0
First NB of Griffin	Griffin	GA	50.0	0.018	0.071	5,727	226	\$100M-500M	62.5	53,581	407	0.003
First NB of Barnesville	Barnesville	GA	50.0	0.026	0.117	3,422	100	\$100M-500M	45.0	20,524	167	0

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First Chatham Bk	Savannah	GA	50.0	0.016	0.042	7,991	236	\$100M-500M	67.5	97,395	551	0
Colony Bk Se	Broxton	GA	50.0	0.023	0.052	4,869	245	\$100M-500M	57.5	42,451	424	0
Woodbury Bkg Co	Woodbury	GA	47.5	0.033	0.172	910	24	<\$100M	42.5	5,285	45	0
Southwest Ga Bk	Moultrie	GA	47.5	0.015	0.087	3,976	197	\$100M-500M	25.0	14,339	254	0.001
Peoples Cmnty NB	Bremen	GA	47.5	0.034	0.111	2,167	71	<\$100M	57.5	16,633	116	0
Gwinnett Cmnty Bk	Duluth	GA	47.5	0.015	0.041	7,530	220	\$100M-500M	65.0	87,587	471	0
First St Bk	Stockbridge	GA	47.5	0.011	0.038	7,277	331	\$500M-\$1B	35.0	2,678	47	0
First Coweta Bk	Newnan	GA	47.5	0.024	0.086	4,051	124	\$100M-500M	45.0	27,213	210	0
Buckhead Cmnty Bk	Atlanta	GA	47.5	0.008	0.027	7,387	320	\$500M-\$1B	65.0	134,105	846	0
Bank of Valdosta	Valdosta	GA	47.5	0.035	0.127	2,017	52	<\$100M	57.5	15,831	99	0
Wilcox Cty St Bk	Abbeville	GA	45.0	0.029	0.159	1,347	52	<\$100M	30.0	5,927	72	0
West Cent Ga Bk	Thomaston	GA	45.0	0.022	0.15	2,025	69	<\$100M	27.5	9,111	104	0.003
Rochelle St Bk	Rochelle	GA	45.0	0.031	1	660	16	<\$100M	32.5	660	16	0
Peoples Bk of Talbotton	Talbotton	GA	45.0	0.036	0.323	742	20	<\$100M	32.5	2,296	30	0
Mountain Heritage Bk	Clayton	GA	45.0	0.017	0.193	2,082	80	\$100M-500M	30.0	8,668	106	0
Haven TR Bk	Duluth	GA	45.0	0.012	0.051	6,766	183	\$500M-\$1B	57.5	71,298	443	0
First NB of The S	Milledgeville	GA	45.0	0.017	0.09	3,530	147	\$100M-500M	50.0	29,074	248	0.002
Farmers & MRCH Bk	Eatonton	GA	45.0	0.014	0.074	2,770	195	\$100M-500M	42.5	4,533	83	0.002
Exchange Bk	Milledgeville	GA	45.0	0.016	0.089	3,703	135	\$100M-500M	60.0	18,841	243	0
Bank of Atlanta	Atlanta	GA	45.0	0.005	0.011	1,064	31	\$100M-500M	57.5	27,285	105	0
Atlanta Bus Bk	Atlanta	GA	45.0	0.016	0.027	5,918	203	\$100M-500M	75.0	111,050	582	0
Albany B&TC NA	Albany	GA	45.0	0.017	0.102	2,416	154	\$100M-500M	70.0	95,641	620	0
Wilkinson Cty Bk	Irwinton	GA	42.5	0.022	0.181	930	32	<\$100M	35.0	5,142	51	0
United Scy Bk	Sparta	GA	42.5	0.019	0.058	2,844	101	\$100M-500M	52.5	29,018	196	0
United B&TC	Rockmart	GA	42.5	0.02	0.099	2,060	79	\$100M-500M	37.5	1,760	158	0
Savannah River Banking Compa	Augusta	GA	42.5	0.007	0.014	377	15	<\$100M	57.5	11,533	47	0
Rossville Bk	Rossville	GA	42.5	0.025	0.068	2,490	103	<\$100M	32.5	16,243	154	0
Quantum NB	Suwanee	GA	42.5	0.02	0.035	6,917	89	\$100M-500M	67.5	88,864	371	0
Liberty First Bk	Monroe	GA	42.5	0.032	0.078	2,037	64	<\$100M	50.0	17,080	121	0
Georgian Bk	Atlanta	GA	42.5	0.005	0.015	11,280	261	\$1B-\$10B	52.5	188,619	765	0
First CMRC Cmnty Bk	Douglasville	GA	42.5	0.018	0.043	4,956	159	\$100M-500M	67.5	66,848	364	0
Decatur First Bk	Decatur	GA	42.5	0.018	0.061	3,862	130	\$100M-500M	67.5	47,544	267	0
Community B&TC-West GA	La Grange	GA	42.5	0.021	0.095	2,526	97	\$100M-500M	50.0	20,283	166	0
Colony Bk of Ashburn	Ashburn	GA	42.5	0.015	0.049	5,180	166	\$100M-500M	57.5	55,811	336	0
Cohutta Bkg Co	Chatsworth	GA	42.5	0.016	0.038	4,120	205	\$100M-500M	55.0	46,677	383	0
Citizens Tr Bk	Atlanta	GA	42.5	0.015	0.041	5,311	178	\$100M-500M	47.5	49,283	347	0.004
Citizens St Bk	Kingsland	GA	42.5	0.031	0.08	2,203	84	<\$100M	27.5	1,776	33	0
Citizens Exch Bk	Pearson	GA	42.5	0.02	0.277	555	47	<\$100M	32.5	2,005	53	0
Hamilton St Bk	Hoschton	GA	40.0	0.019	0.066	3,649	109	\$100M-500M	52.5	34,800	200	0
Gainesville B&TC	Gainesville	GA	40.0	0.008	0.028	5,312	228	\$500M-\$1B	50.0	66,956	451	0.002
Flint Cmnty Bk	Albany	GA	40.0	0.028	0.07	1,970	55	<\$100M	55.0	20,095	119	0
First Scy NB	Norcross	GA	40.0	0.016	0.109	2,416	91	\$100M-500M	42.5	18,749	152	0
First Century Bk NA	Gainesville	GA	40.0	0.022	0.155	1,010	44	<\$100M	37.5	6,299	79	0



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			Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1,000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1,000) (8)	LSBL# (9)	CRD/TA (10)
F&M B&TC	Manchester	GA	40.0	0.018	0.089	1,744	113	<\$100M	65.0	186,818	1,428	0
Elberton FS & LA	Elberton	GA	40.0	0.004	0.05	77	4	<\$100M	52.5	1,542	9	0
Covenant B&TC	Rock Springs	GA	40.0	0.022	0.085	2,222	67	\$100M-500M	50.0	19,364	120	0
Chestatee St Bk	Dawsonville	GA	40.0	0.015	0.049	4,385	185	\$100M-500M	45.0	39,451	310	0.005
Cherokee Bk NA	Canton	GA	40.0	0.016	0.041	3,193	144	\$100M-500M	62.5	45,016	298	0
United Amer Bk NA	Atlanta	GA	37.5	0.016	0.045	3,765	90	\$100M-500M	52.5	43,352	210	0
Mountain St Bk	Dawsonville	GA	37.5	0.019	0.055	3,103	102	\$100M-500M	60.0	36,548	215	0
Highland CMRL Bk	Marietta	GA	37.5	0.021	0.039	2,900	92	\$100M-500M	65.0	44,973	199	0.001
Georgia Heritage Bk	Dallas	GA	37.5	0.019	0.075	1,956	88	\$100M-500M	22.5	11,819	119	0
First Choice Cmnty Bk 1874	Newnan	GA	37.5	0.015	0.042	3,349	118	\$100M-500M	45.0	34,095	220	0
Citizens First Bk	Rome	GA	37.5	0.013	0.039	4,255	153	\$100M-500M	77.5	37,969	332	0
Bank of Soperton	Soperton	GA	37.5	0.017	0.117	873	59	<\$100M	40.0	7,447	82	0
River City Bk	Rome	GA	35.0	0.017	0.05	2,894	82	\$100M-500M	30.0	12,337	98	0
Peoples Bk	Eatonton	GA	35.0	0.015	0.072	2,322	98	\$100M-500M	77.5	32,877	447	0
Northside Bk	Adairsville	GA	35.0	0.016	0.057	2,296	58	\$100M-500M	45.0	23,944	130	0
Neighborhood Cmnty Bk	Newnan	GA	35.0	0.015	0.041	3,568	106	\$100M-500M	52.5	43,396	231	0
Firstbank FS	McDonough	GA	35.0	0.009	0.068	3,369	126	\$100M-500M	30.0	23,520	192	0
First GA Cmnty Bk	Jackson	GA	35.0	0.012	0.059	3,111	107	\$100M-500M	75.0	52,445	223	0
GA Bkg Co	Atlanta	GA	32.5	0.013	0.068	2,484	78	\$100M-500M	47.5	26,068	186	0
Security Exch Bk	Marietta	GA	30.0	0.015	0.046	2,569	77	\$100M-500M	55.0	34,421	188	0
Home Town Bk of Villa Rica	Villa Rica	GA	30.0	0.008	0.07	1,904	68	\$100M-500M	30.0	18,480	135	0
First Piedmont Bk	Winder	GA	30.0	0.012	0.074	1,636	56	\$100M-500M	37.5	17,073	105	0
First Cherokee St Bk	Woodstock	GA	30.0	0.01	0.029	3,320	126	\$100M-500M	45.0	43,921	283	0
First Bk of Coastal Ga	Pembroke	GA	30.0	0.014	0.07	1,551	84	\$100M-500M	25.0	10,334	111	0.002
Community TR Bk	Hiram	GA	30.0	0.01	0.033	2,674	95	\$100M-500M	65.0	134,966	1,744	0
American TR Bk	Roswell	GA	30.0	0.013	0.033	3,411	82	\$100M-500M	45.0	4,979	80	0
Newton Federal Bank	Covington	GA	27.5	0	0.003	79	2	\$100M-500M	42.5	11,634	34	0
Hometown Cmnty Bk	Braselton	GA	27.5	0.013	0.063	1,433	46	\$100M-500M	42.5	4,065	93	0
Citizens Bk of Cochran	Cochran	GA	27.5	0.012	0.062	841	51	<\$100M	12.5	2,523	61	0
Citizens & MRCH St Bk	Douglasville	GA	27.5	0.008	0.032	2,281	108	\$100M-500M	35.0	31,450	200	0
Talbot St Bk	Fayetteville	GA	25.0	0.003	0.126	293	9	<\$100M	12.5	1,019	14	0
First NB of Gwinnett	Duluth	GA	25.0	0.011	0.035	2,030	69	\$100M-500M	47.5	32,518	160	0
First NB	Savannah	GA	25.0	0.008	0.041	2,130	67	\$100M-500M	80.0	34,714	300	0
Eastside CMCL Bk	Conyers	GA	25.0	0.01	0.02	2,016	68	\$100M-500M	35.0	31,168	179	0
Privatebank	Atlanta	GA	22.5	0.007	0.014	2,526	62	\$100M-500M	45.0	120,809	406	0
Northwest B&TC	Acworth	GA	22.5	0.011	0.024	1,472	55	\$100M-500M	45.0	28,073	160	0
North Ga Bk	Watkinsville	GA	22.5	0.007	0.039	1,258	59	\$100M-500M	42.5	23,618	123	0
Lagrange Bkg Co	Lagrange	GA	22.5	0.015	0.065	500	9	<\$100M	52.5	7,751	29	0
Jefferson St Bk	Cumming	GA	22.5	0.013	0.029	1,077	36	<\$100M	12.5	6,709	61	0
Gordon Bk	Gordon	GA	22.5	0.013	0.067	527	19	<\$100M	47.5	7,886	40	0
Global CMRC Bk	Doraville	GA	22.5	0.013	0.019	1,773	37	\$100M-500M	52.5	40,964	146	0
Georgia CMRC Bk	Atlanta	GA	22.5	0.007	0.018	2,039	59	\$100M-500M	47.5	42,963	216	0
FirsTCity Bk	Stockbridge	GA	22.5	0.007	0.06	1,667	47	\$100M-500M	47.5	27,670	141	0

Table 3B Expanded. Small Business Lending Institutions in Georgia Using Call Report Data, June 2008

Name of Lending Institution	City	HQ State or Territory	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
			Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1,000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1,000) (8)	LSBL# (9)	CRD/TA (10)
Farmers Bk	Greensboro	GA	22.5	0.011	0.053	1,166	40	\$100M-500M	70.0	5,031	59	0.001
Creekside Bk	Woodstock	GA	22.5	0.013	0.042	1,257	23	<\$100M	20.0	13,146	59	0
Community Cap Bk	Jonesboro	GA	22.5	0.008	0.039	1,633	66	\$100M-500M	42.5	26,822	141	0
State Bk of GA	Fayetteville	GA	20.0	0.016	0.04	643	15	<\$100M	20.0	5,968	31	0
Providence Bk	Alpharetta	GA	20.0	0.011	0.038	1,192	28	\$100M-500M	42.5	8,751	51	0
Patriot Bk of GA	Cumming	GA	20.0	0.01	0.031	1,405	37	\$100M-500M	32.5	20,858	91	0
First Intercontinental Bk	Doraville	GA	20.0	0.009	0.013	2,226	40	\$100M-500M	60.0	68,459	198	0
First Citizens Bk of GA	Dawsonville	GA	20.0	0.009	0.038	859	28	<\$100M	30.0	13,132	70	0
Westside Bk	Hiram	GA	17.5	0.01	0.034	1,125	23	\$100M-500M	15.0	11,516	54	0
Piedmont Cmnty Bk	Gray	GA	17.5	0.006	0.028	1,407	52	\$100M-500M	30.0	22,703	129	0
High Trust Bk	Stockbridge	GA	17.5	0.008	0.016	1,156	33	\$100M-500M	80.0	74,554	142	0
First Choice Cmnty Bk	Dallas	GA	17.5	0.009	0.027	789	28	<\$100M	22.5	11,564	69	0
Banksouth	Greensboro	GA	17.5	0	0	-	-	\$100M-500M	62.5	22,419	76	0
American United Bk	Lawrenceville	GA	17.5	0.01	0.017	1,045	32	\$100M-500M	32.5	19,241	74	0
American Pride Bk	Macon	GA	17.5	0.009	0.051	309	6	<\$100M	42.5	6,012	16	0
Silverton Bk NA	Atlanta	GA	15.0	0	0.003	1,158	38	\$1B-\$10B	35.0	64,235	168	0.026
Security Bk of N Metro	Woodstock	GA	15.0	0.005	0.018	1,072	29	\$100M-500M	25.0	22,193	104	0
Security Bk of N Fulton	Alpharetta	GA	15.0	0.007	0.017	1,190	37	\$100M-500M	30.0	24,666	109	0
Resurgens Bk	Atlanta	GA	15.0	0.007	0.05	79	1	<\$100M	37.5	1,591	4	0
One GA Bk	Atlanta	GA	15.0	0.005	0.01	1,056	30	\$100M-500M	22.5	23,088	99	0
Metro City Bk	Doraville	GA	15.0	0.007	0.009	1,660	34	\$100M-500M	52.5	61,572	171	0
Georgia TR Bk	Buford	GA	15.0	0.007	0.014	997	35	\$100M-500M	50.0	32,914	120	0
First Landmark Bk	Marietta	GA	15.0	0.008	0.041	296	6	<\$100M	12.5	3,022	22	0
Embassy NB	Lawrenceville	GA	15.0	0.011	0.02	379	6	<\$100M	12.5	3,842	15	0
Bank of Ellijay	Ellijay	GA	15.0	0.005	0.026	845	22	\$100M-500M	37.5	22,358	84	0
Sunrise Bk of Atlanta	Atlanta	GA	12.5	0.005	0.011	308	28	<\$100M	55.0	19,801	109	0.001
Rockbridge CMRL Bk	Atlanta	GA	12.5	0.004	0.009	839	21	\$100M-500M	20.0	20,992	68	0
Private Bk of Buckhead	Atlanta	GA	12.5	0.008	0.015	455	14	<\$100M	20.0	8,471	37	0
Midtown B&TC	Atlanta	GA	12.5	0.004	0.012	785	30	\$100M-500M	22.5	21,289	106	0
Legacy St Bk	Loganville	GA	12.5	0.004	0.022	511	21	\$100M-500M	32.5	14,272	62	0
Integrity Bk	Alpharetta	GA	12.5	0.001	0.005	666	31	\$1B-\$10B	22.5	26,100	92	0
Community Bus Bk	Cumming	GA	12.5	0.007	0.022	210	10	<\$100M	80.0	29,577	282	0
Brookhaven Bk	Atlanta	GA	12.5	0.009	0.016	368	10	<\$100M	30.0	8,587	36	0
Vinings Bk	Smyrna	GA	10.0	0.007	0.015	528	16	<\$100M	20.0	12,208	53	0
Vidalia Federal Savings Bank	Vidalia	GA	10.0	0	0	-	-	\$100M-500M	17.5	206	3	0
Touchmark NB	Duluth	GA	10.0	0.001	0.004	26	1	<\$100M	12.5	2,820	6	0
Signature Bk of GA	Sandy Springs	GA	10.0	0.003	0.007	501	20	\$100M-500M	25.0	23,374	101	0
Security Bk of Gwinnett Cty	Suwanee	GA	10.0	0.002	0.013	593	20	\$100M-500M	17.5	15,308	61	0
Republic Bk of GA	Suwanee	GA	10.0	0	0	-	-	\$100M-500M	60.0	39,507	49	0
Metro Bk	Douglasville	GA	10.0	0.001	0.014	50	3	<\$100M	10.0	1,090	8	0
Keyworth Bk	Alpharetta	GA	10.0	0.002	0.008	119	5	<\$100M	10.0	4,416	27	0
Georgia Primary Bk	Atlanta	GA	10.0	0.004	0.005	463	7	\$100M-500M	32.5	24,298	53	0
First Covenant Bk	Woodstock	GA	10.0	0.002	0.015	413	16	\$100M-500M	10.0	5,052	32	0

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			Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1,000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1,000) (8)	LSBL# (9)	CRD/TA (10)
Columbus Cmnty Bk	Columbus	GA	10.0	0	0	-	-	<\$100M	57.5	15,947	71	0
Century Scty Bk	Duluth	GA	10.0	0.005	0.008	547	11	\$100M-500M	42.5	25,531	67	0
Bank of Chickamauga	Chickamauga	GA	10.0	0	0	-	-	<\$100M	10.0	-	-	0
Atlantic Cap Bk	Atlanta	GA	10.0	0.001	0.001	152	5	\$100M-500M	12.5	11,043	35	0
American Southern Bk	Roswell	GA	10.0	0.001	0.006	103	4	<\$100M	10.0	3,656	15	0
Alpha B&TC	Alpharetta	GA	10.0	0.001	0.01	557	10	\$100M-500M	12.5	9,540	37	0
Wachovia Card SVC NA	Atlanta	GA	-	.	.	.	.	\$1B-\$10B	.	.	.	0.972
Synovus TC NA	Columbus	GA	-	.	.	.	.	<\$100M	.	.	.	0
RBC Bk GA	Atlanta	GA	-	.	.	.	.	<\$100M	.	.	.	0.857
Invesco Nat TC	Atlanta	GA	-	.	.	.	.	\$100M-500M	.	.	.	0
Cedar Hill NB	Lawrenceville	GA	-	.	.	.	.	<\$100M	.	.	.	0.07

Note: NR = not ranked

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