

Table 3A Expanded. Small Business Lending Institutions in Georgia Using Call Report Data, June 2012

Name of Lending Institution	City	Small Business Lending (less than \$ million)					Micro Business Lending (less than \$ 100k)			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)
Guardian Bank	Valdosta	97.5	0.386	1.000	87,625	546	100M-500M	90.0	13,253	348	0.001
Glennville Bank	Glennville	92.5	0.234	1.000	46,215	980	100M-500M	100.0	46,215	980	0.000
Farmers State Bank	Dublin	92.5	0.354	1.000	40,355	593	100M-500M	100.0	40,355	593	0.000
BB&T Financial, FSB	Columbus	90.0	0.181	0.956	487,171	211,783	1B-10B	100.0	434,544	210,910	0.581
Waycross Bank & Trust	Waycross	90.0	0.375	1.000	69,782	325	100M-500M	60.0	4,683	170	0.002
First National Bank South	Alma	87.5	0.267	0.683	83,314	1,026	100M-500M	95.0	21,868	790	0.000
Bank of Hazlehurst	Hazlehurst	87.5	0.285	1.000	28,282	516	<100M	97.5	28,282	516	0.000
Bank of Dudley	Dudley	85.0	0.254	0.836	46,395	505	100M-500M	85.0	7,715	357	0.007
First Madison Bank & Trust	Colbert	85.0	0.342	0.755	52,215	452	100M-500M	80.0	7,686	288	0.000
Bank of Terrell	Dawson	85.0	0.256	0.912	36,714	436	100M-500M	85.0	6,626	314	0.000
Altamaha Bank and Trust Company	Vidalia	85.0	0.241	0.963	35,834	559	100M-500M	92.5	8,551	445	0.000
Thomasville National Bank	Thomasville	82.5	0.236	0.634	114,762	710	100M-500M	65.0	8,264	312	0.000
The Citizens Bank of Forsyth County	Cumming	82.5	0.228	0.764	52,134	397	100M-500M	67.5	5,606	228	0.000
Affinity Bank	Atlanta	80.0	0.324	0.563	88,891	421	100M-500M	60.0	6,805	180	0.000
CharterBank	West Point	80.0	0.181	0.583	190,387	1,403	1B-10B	87.5	38,828	757	0.000
Monroe County Bank	Forsyth	80.0	0.317	0.999	29,342	289	<100M	85.0	6,770	197	0.001
State Bank of Cochran	Cochran	80.0	0.185	0.851	40,681	530	100M-500M	85.0	8,416	393	0.000
PrimeSouth Bank	Blackshear	80.0	0.196	0.674	66,897	646	100M-500M	77.5	10,606	402	0.002
Bank of Eastman	Eastman	80.0	0.213	0.742	45,907	670	100M-500M	92.5	12,454	518	0.005
South Georgia Banking Company	Omega	80.0	0.138	0.952	47,660	886	100M-500M	95.0	14,345	741	0.000
Morris Bank	Dublin	77.5	0.213	0.568	72,360	726	100M-500M	75.0	10,564	471	0.002
Farmers & Merchants Bank	Lakeland	77.5	0.171	0.642	103,585	1,277	500M-1B	87.5	22,361	942	0.004
Capitol City Bank & Trust Company	Atlanta	77.5	0.287	0.478	85,143	469	100M-500M	52.5	4,888	228	0.000
United National Bank	Cairo	77.5	0.200	0.765	33,344	503	100M-500M	87.5	8,003	364	0.000
Bank of Alapaha	Alapaha	77.5	0.203	1.000	23,534	406	100M-500M	97.5	23,534	406	0.000
Gateway Bank & Trust	Ringgold	77.5	0.189	0.706	47,016	543	100M-500M	72.5	6,161	369	0.000
Sunmark Community Bank	Hawkinsville	77.5	0.193	0.771	39,641	412	100M-500M	67.5	5,377	243	0.007
Community Bank of the South	Smyrna	77.5	0.246	0.504	89,189	481	100M-500M	57.5	6,608	191	0.000
Verity Bank	Winder	77.5	0.301	0.681	49,002	244	100M-500M	42.5	3,135	102	0.000
Community Bank of Georgia	Baxley	77.5	0.317	0.950	20,950	302	<100M	85.0	4,525	231	0.000
The Citizens Bank of Swainsboro	Swainsboro	77.5	0.207	0.795	29,842	454	100M-500M	85.0	6,545	341	0.000
Ameris Bank	Moultrie	77.5	0.182	0.555	534,326	5,291	1B-10B	85.0	105,882	3,569	0.000
The Heritage Bank	Hinesville	77.5	0.158	0.580	128,876	1,435	500M-1B	80.0	20,313	1,009	0.005
Century Bank of Georgia	Cartersville	75.0	0.226	0.722	33,761	300	100M-500M	70.0	5,246	176	0.000
Pinnacle Bank	Elberton	75.0	0.152	0.534	88,757	806	500M-1B	70.0	11,204	489	0.000
Douglas National Bank	Douglas	75.0	0.246	0.785	35,846	316	100M-500M	67.5	4,632	191	0.000
Queensborough National Bank & Trus	Louisville	75.0	0.162	0.574	136,115	1,666	500M-1B	90.0	34,115	1,315	0.000
Farmers & Merchants Bank	Statesboro	75.0	0.203	0.674	39,165	393	100M-500M	72.5	6,074	259	0.000

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		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)
United Community Bank	Blairsville	72.5	0.157	0.496	1,058,537	7,533	1B-10B	72.5	133,235	4,712	0.000
Commercial State Bank	Donalsonville	72.5	0.195	1.000	20,241	229	100M-500M	95.0	20,241	229	0.000
Bank of Monticello	Monticello	72.5	0.217	0.901	20,930	256	<100M	85.0	5,705	179	0.000
Mountain Valley Community Bank	Cleveland	72.5	0.188	0.955	26,751	240	100M-500M	65.0	4,028	149	0.000
Citizens Bank of Washington County	Sandersville	72.5	0.139	0.796	32,015	512	100M-500M	90.0	10,028	403	0.002
United Bank	Zebulon	72.5	0.125	0.646	131,983	1,350	1B-10B	75.0	18,608	878	0.000
Georgia Commerce Bank	Atlanta	72.5	0.173	0.461	114,515	535	500M-1B	52.5	6,826	202	0.000
Peoples State Bank & Trust	Baxley	70.0	0.321	0.782	24,195	210	<100M	62.5	2,977	140	0.000
The Security State Bank	Mc Rae	70.0	0.293	1.000	12,162	183	<100M	90.0	12,162	183	0.000
Southeastern Bank	Darien	70.0	0.123	0.657	49,972	565	100M-500M	77.5	8,831	433	0.002
Montgomery Bank & Trust	Ailey	70.0	0.179	0.650	27,405	1,203	100M-500M	75.0	4,723	966	0.000
Commercial Banking Company	Valdosta	70.0	0.179	0.611	37,964	355	100M-500M	65.0	5,289	230	0.000
The Savannah Bank, National Association	Savannah	70.0	0.171	0.494	120,162	669	500M-1B	52.5	6,542	261	0.000
First National Bank of Coffee County	Douglas	70.0	0.232	0.728	29,318	221	100M-500M	50.0	3,142	107	0.000
Hamilton State Bank	Hoschton	70.0	0.126	0.533	177,965	1,081	1B-10B	87.5	49,920	559	0.001
Synovus Bank	Columbus	70.0	0.162	0.381	4,227,168	22,675	10B-50B	75.0	539,666	9,593	0.007
Peoples Bank	Lyons	70.0	0.355	1.000	17,864	161	<100M	62.5	2,516	108	0.000
Colony Bank	Fitzgerald	70.0	0.148	0.488	166,815	1,881	1B-10B	77.5	26,903	1,309	0.000
Pineland State Bank	Metter	70.0	0.261	1.000	14,859	199	<100M	77.5	3,480	159	0.000
First Citizens Bank	Glennville	67.5	0.221	0.683	22,875	257	100M-500M	72.5	4,170	174	0.000
Bryan Bank & Trust	Richmond Hill	67.5	0.189	0.613	44,195	253	100M-500M	52.5	4,346	119	0.000
Cherokee Bank, National Association	Canton	67.5	0.205	0.623	36,357	258	100M-500M	47.5	3,081	115	0.000
F&M Bank	Washington	67.5	0.126	0.776	37,794	385	100M-500M	80.0	8,094	270	0.000
First Port City Bank	Bainbridge	67.5	0.195	0.723	26,167	225	100M-500M	57.5	3,255	132	0.000
Sunrise Bank	Valdosta	67.5	0.295	0.872	22,040	173	<100M	52.5	2,399	78	0.001
Northeast Georgia Bank	Lavonia	65.0	0.135	0.643	56,838	451	100M-500M	65.0	7,188	251	0.000
Alliance National Bank	Dalton	65.0	0.212	0.674	34,507	198	100M-500M	42.5	2,709	92	0.000
Citizens Bank & Trust Company	Eastman	65.0	0.127	1.000	18,389	378	100M-500M	87.5	5,669	318	0.002
First Bank of Georgia	Augusta	65.0	0.147	0.477	73,516	543	100M-500M	65.0	8,598	298	0.000
The Coastal Bank	Savannah	65.0	0.155	0.494	70,230	429	100M-500M	50.0	5,132	189	0.000
First Chatham Bank	Savannah	65.0	0.167	0.439	83,849	471	500M-1B	40.0	4,319	121	0.000
First Intercontinental Bank	Doraville	65.0	0.214	0.304	54,816	335	100M-500M	22.5	1,775	57	0.000
Highland Commercial Bank	Marietta	65.0	0.294	0.519	37,750	186	100M-500M	32.5	2,101	55	0.002
Independence Bank of Georgia	Braselton	65.0	0.236	0.604	29,731	208	100M-500M	47.5	3,044	97	0.000
Alma Exchange Bank & Trust	Alma	65.0	0.226	0.671	19,809	222	<100M	70.0	3,729	163	0.006
Citizens Community Bank	Hahira	65.0	0.173	0.758	21,059	325	100M-500M	82.5	5,493	254	0.000
The Claxton Bank	Claxton	65.0	0.201	0.788	21,545	207	100M-500M	67.5	3,630	146	0.000
The Patterson Bank	Patterson	65.0	0.219	0.707	25,149	181	100M-500M	47.5	2,419	95	0.001
Southern Bank	Sardis	62.5	0.232	0.833	19,589	176	<100M	70.0	3,825	116	0.000
Quantum National Bank	Suwanee	62.5	0.197	0.312	66,581	277	100M-500M	20.0	1,406	58	0.000

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		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)		(9)
Peoples Bank & Trust	Buford	62.5	0.146	0.566	44,072	410	100M-500M	57.5	4,365	268	0.000
NOA Bank	Duluth	62.5	0.325	0.453	38,796	170	100M-500M	20.0	1,268	38	0.000
LaGrange Banking Company	Lagrange	62.5	0.224	0.702	25,273	173	100M-500M	47.5	2,509	91	0.000
Farmers and Merchants Bank	Sylvania	62.5	0.184	0.680	22,225	299	100M-500M	85.0	6,620	228	0.000
First State Bank of Blakely	Blakely	62.5	0.122	0.645	44,396	577	100M-500M	80.0	9,660	419	0.001
Flint Community Bank	Albany	62.5	0.224	0.612	29,373	190	100M-500M	40.0	2,202	87	0.000
The Peoples Bank	Covington	62.5	0.242	0.724	27,487	134	100M-500M	27.5	1,378	48	0.000
Mount Vernon Bank	Mount Vernon	62.5	0.161	0.812	21,534	224	100M-500M	65.0	3,718	152	0.000
The Geo. D. Warthen Bank	Sandersville	62.5	0.167	0.693	26,023	263	100M-500M	77.5	5,651	174	0.009
First Citizens Bank of Georgia	Dawsonville	62.5	0.225	0.767	21,295	160	<100M	52.5	2,631	101	0.000
North Georgia National Bank	Calhoun	62.5	0.165	0.850	21,205	230	100M-500M	57.5	2,773	152	0.000
State Bank and Trust Company	Macon	62.5	0.113	0.351	300,816	2,091	1B-10B	60.0	17,339	888	0.000
The Four County Bank	Allentown	60.0	0.257	0.760	15,595	177	<100M	72.5	3,701	131	0.000
First American Bank and Trust Compa	Athens	60.0	0.104	0.565	59,818	384	500M-1B	47.5	4,443	175	0.000
The Bank of Perry	Perry	60.0	0.214	0.696	23,873	187	100M-500M	52.5	3,008	92	0.000
Metro City Bank	Doraville	60.0	0.148	0.191	69,144	487	100M-500M	32.5	2,908	112	0.000
Georgia Bank & Trust Company of Au	Augusta	60.0	0.092	0.375	153,458	1,120	1B-10B	57.5	12,615	534	0.000
Fidelity Bank	Atlanta	60.0	0.078	0.348	188,064	1,873	1B-10B	62.5	20,456	1,175	0.000
PeoplesSouth Bank	Colquitt	57.5	0.111	0.402	56,136	659	500M-1B	67.5	9,230	433	0.000
The Piedmont Bank	Norcross	57.5	0.173	0.308	61,977	228	100M-500M	25.0	2,228	61	0.000
Heritage First Bank	Rome	57.5	0.198	0.907	19,062	145	<100M	37.5	1,513	63	0.000
Durden Banking Company, Incorporat	Twin City	57.5	0.117	0.865	19,357	420	100M-500M	87.5	6,636	345	0.000
The Citizens Bank	Nashville	57.5	0.115	0.713	32,355	290	100M-500M	67.5	5,532	173	0.000
PlantersFIRST	Cordele	57.5	0.123	0.531	36,285	450	100M-500M	72.5	6,513	319	0.000
First Bank of Dalton	Dalton	57.5	0.182	0.469	32,657	233	100M-500M	50.0	3,666	126	0.001
Community Bank of Pickens County	Jasper	57.5	0.141	0.444	42,773	291	100M-500M	55.0	5,239	157	0.000
Atlantic National Bank	Brunswick	57.5	0.154	0.782	24,396	195	100M-500M	47.5	2,706	115	0.000
Frontier Bank	Lagrange	57.5	0.111	0.742	32,601	244	100M-500M	55.0	4,389	128	0.002
Bank of Lumber City	Lumber City	55.0	0.231	1.000	5,430	144	<100M	75.0	2,482	132	0.000
Farmers State Bank	Lincolnton	55.0	0.130	0.863	16,264	209	100M-500M	75.0	4,986	148	0.000
Flint River National Bank	Camilla	55.0	0.276	0.963	7,120	54	<100M	52.5	1,212	37	0.000
SunTrust Bank	Atlanta	55.0	0.036	0.140	6,179,640	57,543	>50B	60.0	1,211,554	38,709	0.003
The Bank of Georgia	Peachtree City	55.0	0.141	0.412	48,677	292	100M-500M	25.0	1,005	146	0.000
The Citizens Bank of Americus	Americus	55.0	0.132	0.594	30,276	215	100M-500M	70.0	7,188	108	0.000
Northwest Georgia Bank	Ringgold	55.0	0.095	0.493	47,004	493	100M-500M	70.0	8,518	344	0.002
The Citizens National Bank of Quitmar	Quitman	55.0	0.163	0.769	16,897	183	100M-500M	72.5	4,326	122	0.000
Community Business Bank	Cumming	55.0	0.203	0.561	25,065	149	100M-500M	42.5	2,291	69	0.000
Bank of Upson	Thomaston	55.0	0.114	0.537	36,441	347	100M-500M	62.5	5,467	241	0.007
Peach State Bank & Trust	Gainesville	55.0	0.174	0.561	25,400	201	100M-500M	47.5	2,948	124	0.000
First National Bank of Griffin	Griffin	55.0	0.127	0.558	30,417	256	100M-500M	50.0	3,860	131	0.004

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The Carver State Bank	Savannah	55.0	0.246	0.999	10,530	105	<100M	52.5	1,540	59	0.000
The National Bank of Georgia	Athens	55.0	0.144	0.329	43,914	298	100M-500M	50.0	4,307	158	0.000
Capital Bank	Fort Oglethorpe	55.0	0.205	0.608	25,827	134	100M-500M	30.0	1,641	56	0.000
The Farmers Bank	Forsyth	55.0	0.215	0.777	13,946	115	<100M	42.5	1,611	64	0.000
Bank of Camilla	Camilla	55.0	0.133	0.934	14,109	224	100M-500M	67.5	3,035	172	0.003
American Pride Bank	Macon	55.0	0.227	0.606	26,044	104	100M-500M	22.5	1,221	33	0.000
KeyWorth Bank	Johns Creek	55.0	0.138	0.359	48,875	217	100M-500M	20.0	1,361	66	0.000
Chattahoochee Bank of Georgia	Gainesville	55.0	0.324	0.576	28,995	104	<100M	12.5	721	24	0.000
Community & Southern Bank	Atlanta	55.0	0.076	0.291	168,144	1,465	1B-10B	62.5	18,877	672	0.001
AB&T NATIONAL BANK	Albany	52.5	0.184	0.563	24,060	183	100M-500M	32.5	1,712	70	0.000
Wilcox County State Bank	Abbeville	52.5	0.161	0.893	12,404	156	<100M	67.5	2,913	121	0.000
Heritage Bank of the South	Albany	52.5	0.059	0.239	62,770	1,491	1B-10B	70.0	17,680	790	0.000
Midtown Bank & Trust Company	Atlanta	52.5	0.193	0.473	37,154	142	100M-500M	17.5	1,267	46	0.000
First Bank of Pike	Molena	52.5	0.179	1.000	6,886	71	<100M	55.0	1,452	43	0.000
Gwinnett Community Bank	Duluth	52.5	0.122	0.345	57,378	284	100M-500M	37.5	3,775	113	0.000
Citizens Bank	Cairo	52.5	0.183	1.000	6,363	110	<100M	82.5	6,363	110	0.000
West Central Georgia Bank	Thomaston	52.5	0.147	0.991	16,762	121	100M-500M	57.5	2,716	73	0.002
Community Banking Company of Fitzgerald	Fitzgerald	52.5	0.135	0.740	14,817	282	100M-500M	82.5	4,587	229	0.000
CornerstoneBank	Atlanta	52.5	0.128	0.269	46,677	337	100M-500M	40.0	3,224	109	0.000
Bank of Dooly	Vienna	52.5	0.171	0.594	17,976	208	100M-500M	67.5	3,589	163	0.000
Private Bank of Buckhead	Atlanta	52.5	0.176	0.445	34,516	166	100M-500M	25.0	1,436	64	0.000
First Peoples Bank	Pine Mountain	50.0	0.137	1.000	9,300	167	<100M	75.0	2,809	136	0.000
The Bank of La Fayette, Georgia	La Fayette	50.0	0.067	1.000	16,219	198	100M-500M	62.5	3,808	146	0.002
Liberty First Bank	Monroe	50.0	0.176	0.623	18,446	177	100M-500M	57.5	2,956	112	0.000
The Brand Banking Company	Lawrenceville	50.0	0.060	0.182	81,099	569	1B-10B	47.5	6,616	299	0.000
Century Bank and Trust	Milledgeville	50.0	0.123	0.508	27,260	275	100M-500M	60.0	4,232	178	0.005
Douglas County Bank	Douglasville	50.0	0.131	0.440	43,071	234	100M-500M	42.5	3,483	118	0.000
The Citizens State Bank of Taylor County	Reynolds	50.0	0.123	1.000	7,935	153	<100M	67.5	2,542	128	0.000
Southwest Georgia Bank	Moultrie	50.0	0.106	0.464	33,259	291	100M-500M	55.0	4,625	184	0.000
First Landmark Bank	Marietta	50.0	0.182	0.392	33,066	175	100M-500M	32.5	2,607	62	0.000
First State Bank	Wrens	50.0	0.134	0.875	11,559	206	<100M	75.0	3,441	167	0.000
The Merchants & Citizens Bank	Mc Rae	50.0	0.109	0.986	11,148	199	100M-500M	67.5	2,802	160	0.000
The First National Bank of Waynesboro	Waynesboro	50.0	0.103	0.885	12,301	265	100M-500M	80.0	4,108	223	0.002
Heritage Bank	Jonesboro	50.0	0.123	0.283	45,089	421	100M-500M	50.0	5,006	240	0.000
South Georgia Bank	Glennville	50.0	0.133	0.553	16,832	374	100M-500M	80.0	4,768	314	0.000
Bank of Wrightsville	Wrightsville	50.0	0.147	1.000	8,259	123	<100M	55.0	1,668	93	0.005
Southern Bank & Trust	Clarkesville	50.0	0.151	0.831	14,896	159	<100M	55.0	2,605	108	0.000
Bank of Newington	Newington	47.5	0.159	0.698	11,702	157	<100M	72.5	3,507	120	0.000
BankSouth	Greensboro	47.5	0.089	0.510	30,746	210	100M-500M	32.5	2,294	101	0.000
First National Bank of Decatur County	Bainbridge	47.5	0.106	0.726	11,584	221	100M-500M	67.5	3,144	168	0.000

Table 3A Expanded. Small Business Lending Institutions in Georgia Using Call Report Data, June 2012

Name of Lending Institution	City	Small Business Lending (less than \$ million)					Micro Business Lending (less than \$ 100k)			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)
Farmers State Bank	Lumpkin	47.5	0.146	0.908	6,878	175	<100M	72.5	2,684	147	0.000
Greater Rome Bank	Rome	47.5	0.123	0.561	18,829	297	100M-500M	70.0	4,199	206	0.000
Exchange Bank	Milledgeville	47.5	0.097	0.706	21,579	220	100M-500M	52.5	3,050	148	0.000
State Bank of Georgia	Fayetteville	47.5	0.233	0.521	18,752	97	<100M	30.0	1,169	50	0.000
Wilkinson County Bank	Irwinton	47.5	0.151	1.000	8,082	78	<100M	35.0	802	46	0.000
First State Bank of Randolph County	Cuthbert	47.5	0.151	0.703	9,908	236	<100M	80.0	3,313	202	0.000
The Woodbury Banking Company	Woodbury	45.0	0.174	1.000	4,465	34	<100M	32.5	473	14	0.000
Jasper Banking Company	Jasper	45.0	0.107	0.537	22,134	234	100M-500M	55.0	3,553	162	0.000
Family Bank	Pelham	45.0	0.103	1.000	9,128	174	<100M	90.0	9,128	174	0.000
River City Bank	Rome	45.0	0.150	0.457	25,352	163	100M-500M	35.0	2,297	77	0.000
Bank of Hancock County	Sparta	45.0	0.102	1.000	8,595	172	<100M	90.0	8,595	172	0.000
Rabun County Bank	Clayton	45.0	0.082	0.665	17,611	241	100M-500M	50.0	2,847	158	0.000
Peoples Community National Bank	Bremen	45.0	0.180	0.762	10,271	84	<100M	30.0	832	40	0.000
Bank of Dawson	Dawson	45.0	0.057	1.000	6,753	187	100M-500M	87.5	6,753	187	0.000
Spivey State Bank	Swainsboro	42.5	0.152	0.662	14,540	145	<100M	57.5	3,020	97	0.000
The Bank of Edison	Edison	42.5	0.113	1.000	4,883	141	<100M	82.5	4,883	141	0.000
The Bank of Soperton	Soperton	42.5	0.152	0.857	4,980	84	<100M	57.5	1,342	65	0.000
First Century Bank, National Association	Gainesville	42.5	0.153	0.817	10,357	46	<100M	20.0	567	20	0.000
Stephens Federal Bank	Toccoa	42.5	0.122	0.686	22,135	118	100M-500M	17.5	984	45	0.000
The Trust Bank	Lenox	42.5	0.145	1.000	4,420	67	<100M	55.0	1,276	48	0.000
Citizens Bank & Trust, Inc.	Trenton	42.5	0.102	1.000	9,217	116	<100M	70.0	3,424	87	0.000
Georgia Heritage Bank	Dallas	42.5	0.175	0.628	11,706	76	<100M	32.5	1,249	39	0.000
Farmers & Merchants Bank	Eatonton	42.5	0.119	0.385	24,197	264	100M-500M	45.0	2,757	173	0.002
Eastside Commercial Bank	Conyers	42.5	0.150	0.332	29,542	151	100M-500M	17.5	1,292	39	0.000
Hometown Community Bank	Braselton	40.0	0.129	0.617	17,206	111	100M-500M	40.0	2,077	65	0.000
First Cherokee State Bank	Woodstock	40.0	0.137	0.350	28,723	171	100M-500M	25.0	1,591	56	0.000
Brookhaven Bank	Atlanta	40.0	0.156	0.275	25,563	143	100M-500M	22.5	1,516	48	0.000
F & M Bank and Trust Company	Manchester	40.0	0.135	0.753	12,065	104	<100M	50.0	1,909	67	0.000
Metro Bank	Douglasville	40.0	0.156	0.270	24,424	141	100M-500M	27.5	1,789	60	0.000
THE PEOPLES BANK	Willacoochee	40.0	0.090	0.945	5,837	162	<100M	70.0	2,306	141	0.000
WestSide Bank	Hiram	40.0	0.147	0.478	20,208	125	100M-500M	40.0	2,567	68	0.000
First National Community Bank	Chatsworth	40.0	0.140	0.510	18,164	163	100M-500M	47.5	2,412	117	0.000
Atlantic Capital Bank	Atlanta	40.0	0.055	0.102	56,674	182	1B-10B	10.0	530	14	0.000
Embassy National Bank	Lawrenceville	40.0	0.264	0.436	13,568	50	<100M	10.0	228	4	0.000
Bank of Dade	Trenton	40.0	0.091	1.000	8,495	101	<100M	52.5	1,810	69	0.000
Georgia Primary Bank	Atlanta	40.0	0.141	0.221	36,620	117	100M-500M	10.0	756	20	0.000
Columbus Community Bank	Columbus	37.5	0.155	0.480	16,230	85	100M-500M	20.0	824	33	0.000
Northside Bank	Adairsville	37.5	0.152	0.439	19,299	113	100M-500M	30.0	1,470	51	0.000
Wheeler County State Bank	Alamo	37.5	0.108	0.614	10,388	202	<100M	75.0	3,428	174	0.003
Legacy State Bank	Loganville	37.5	0.185	0.552	13,273	50	<100M	17.5	702	15	0.000

Table 3A Expanded. Small Business Lending Institutions in Georgia Using Call Report Data, June 2012

Name of Lending Institution	City	Small Business Lending (less than \$ million)					Micro Business Lending (less than \$ 100k)			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)
Citizens Trust Bank	Atlanta	37.5	0.103	0.306	40,950	164	100M-500M	22.5	1,912	51	0.005
Planters and Citizens Bank	Camilla	37.5	0.088	0.680	8,215	182	<100M	67.5	2,890	148	0.000
Citizens State Bank	Kingsland	37.5	0.168	0.547	11,514	94	<100M	42.5	1,448	63	0.000
The Greenville Banking Company	Greenville	37.5	0.122	1.000	3,247	67	<100M	35.0	469	18	0.000
Touchmark National Bank	Alpharetta	35.0	0.156	0.307	19,893	82	100M-500M	10.0	632	16	0.000
Pelham Banking Company	Pelham	35.0	0.097	1.000	6,313	95	<100M	62.5	1,988	78	0.000
Resurgens Bank	Atlanta	35.0	0.176	0.351	15,950	59	<100M	20.0	808	20	0.000
The Commercial Bank	Crawford	35.0	0.078	0.870	7,378	106	<100M	45.0	1,340	79	0.000
The First National Bank of Polk County	Cedartown	35.0	0.096	0.686	15,040	123	100M-500M	37.5	1,735	71	0.000
Newton Federal Bank	Covington	32.5	0.083	0.593	19,649	100	100M-500M	20.0	1,296	36	0.000
The Peoples Bank of Talbotton	Talbotton	32.5	0.118	0.895	3,867	54	<100M	47.5	875	37	0.000
The Citizens Exchange Bank	Pearson	32.5	0.079	0.999	2,287	43	<100M	45.0	622	38	0.000
Bank of Madison	Madison	32.5	0.074	0.313	15,697	306	100M-500M	70.0	5,474	255	0.000
Thomas County Federal Savings and L	Thomasville	32.5	0.103	0.392	29,009	144	100M-500M	22.5	1,632	45	0.000
Elberton Federal Savings and Loan Ass	Elberton	32.5	0.103	1.000	2,011	9	<100M	10.0	22	2	0.000
Vinings Bank	Smyrna	32.5	0.100	0.369	24,415	112	100M-500M	17.5	1,099	29	0.000
Bank of Early	Blakely	30.0	0.100	0.633	8,651	126	<100M	57.5	2,607	96	0.000
Barwick Banking Company	Barwick	30.0	0.052	0.998	638	30	<100M	55.0	638	30	0.000
Rochelle State Bank	Rochelle	30.0	0.058	0.999	1,599	26	<100M	60.0	1,599	26	0.000
Southeast First National Bank	Summerville	30.0	0.046	0.999	2,868	30	<100M	30.0	455	14	0.002
Signature Bank of Georgia	Sandy Springs	30.0	0.122	0.445	16,670	90	100M-500M	12.5	642	20	0.000
Bank of Chickamauga	Chickamauga	30.0	0.071	1.000	3,694	26	<100M	25.0	427	16	0.000
Oconee State Bank	Watkinsville	27.5	0.067	0.247	18,812	197	100M-500M	27.5	1,674	106	0.003
Vidalia Federal Savings Bank	Vidalia	27.5	0.024	0.792	5,502	48	100M-500M	27.5	997	22	0.000
Community Bank and Trust - West Ge	Lagrange	25.0	0.117	0.464	11,130	75	<100M	27.5	1,207	36	0.000
The Peoples Bank	Eatonton	25.0	0.096	0.509	13,180	96	100M-500M	27.5	1,312	45	0.000
Bank of Atlanta	Atlanta	25.0	0.110	0.252	19,170	89	100M-500M	10.0	448	18	0.000
First Federal Savings and Loan Associa	Valdosta	25.0	0.035	0.784	5,772	63	100M-500M	42.5	1,724	43	0.000
Georgia Trust Bank	Buford	22.5	0.130	0.282	15,151	57	100M-500M	10.0	436	15	0.000
Georgia Banking Company	Atlanta	22.5	0.029	0.595	8,748	55	100M-500M	15.0	595	20	0.000
Talbot State Bank	Woodland	17.5	0.017	0.533	1,217	14	<100M	25.0	279	8	0.000
First Covenant Bank	Commerce	15.0	0.056	0.416	9,279	53	100M-500M	15.0	730	26	0.000
First Bank of Coastal Georgia	Pembroke	15.0	0.075	0.380	9,569	56	100M-500M	22.5	912	34	0.002
The Farmers Bank	Greensboro	12.5	0.066	0.418	6,530	43	<100M	15.0	507	17	0.001
The Citizens Bank of Cochran	Cochran	12.5	0.072	0.204	4,517	68	<100M	30.0	927	52	0.000
Invesco National Trust Company	Atlanta	10.0	-	-	-	-	100M-500M	10.0	-	-	0.000
RBC Bank, (Georgia) National Associat	Atlanta	10.0	-	-	-	-	1B-10B	10.0	-	-	0.012
Providence Bank	Alpharetta	10.0	0.044	0.128	4,874	31	100M-500M	10.0	325	12	0.000

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.

Table 3A Expanded. Small Business Lending Institutions in Georgia Using Call Report Data, June 2012

Name of Lending Institution	City	Small Business Lending (less than \$ million)				Institution Asset Size	Micro Business Lending (less than \$ 100k)			CC Amount/TA ¹	
		Total Rank	TA Ratio ¹	TBL Ratio ¹	Amount (1,000)		Number	Total Rank	Amount (1,000)		Number
		(1)	(2)	(3)	(4)		(5)	(6)	(7)		(8)

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

Table 3B. Expanded. Micro Business Lending Institutions in Georgia Using Call Report Data, June 2012

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)					All Small Business Lending (less than \$1 million)				
		Total	TA Ratio ¹	TBL Ratio ¹	Amount (1,000)	Number	Institution	Total Rank	Amount	Number	CC
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Farmers State Bank	Dublin	100.0	0.354	1.000	40,355	593	100M-500M	92.5	40,355	593	0.000
Glennville Bank	Glennville	100.0	0.234	1.000	46,215	980	100M-500M	92.5	46,215	980	0.000
BB&T Financial, FSB	Columbus	100.0	0.162	0.852	434,544	210,910	1B-10B	90.0	487,171	211,783	0.581
Bank of Hazlehurst	Hazlehurst	97.5	0.285	1.000	28,282	516	<100M	87.5	28,282	516	0.000
Bank of Alapaha	Alapaha	97.5	0.203	1.000	23,534	406	100M-500M	77.5	23,534	406	0.000
South Georgia Banking Company	Omega	95.0	0.041	0.287	14,345	741	100M-500M	80.0	47,660	886	0.000
First National Bank South	Alma	95.0	0.070	0.179	21,868	790	100M-500M	87.5	83,314	1,026	0.000
Commercial State Bank	Donalsonville	95.0	0.195	1.000	20,241	229	100M-500M	72.5	20,241	229	0.000
Altamaha Bank and Trust Company	Vidalia	92.5	0.058	0.230	8,551	445	100M-500M	85.0	35,834	559	0.000
Bank of Eastman	Eastman	92.5	0.058	0.201	12,454	518	100M-500M	80.0	45,907	670	0.005
Guardian Bank	Valdosta	90.0	0.058	0.151	13,253	348	100M-500M	97.5	87,625	546	0.001
Queensborough National Bank & Trust Company	Louisville	90.0	0.041	0.144	34,115	1,315	500M-1B	75.0	136,115	1,666	0.000
Bank of Hancock County	Sparta	90.0	0.102	1.000	8,595	172	<100M	45.0	8,595	172	0.000
Citizens Bank of Washington County	Sandersville	90.0	0.044	0.249	10,028	403	100M-500M	72.5	32,015	512	0.002
Family Bank	Pelham	90.0	0.103	1.000	9,128	174	<100M	45.0	9,128	174	0.000
The Security State Bank	Mc Rae	90.0	0.293	1.000	12,162	183	<100M	70.0	12,162	183	0.000
Bank of Dawson	Dawson	87.5	0.057	1.000	6,753	187	100M-500M	45.0	6,753	187	0.000
CharterBank	West Point	87.5	0.037	0.119	38,828	757	1B-10B	80.0	190,387	1,403	0.000
Durden Banking Company, Incorporated	Twin City	87.5	0.040	0.297	6,636	345	100M-500M	57.5	19,357	420	0.000
Citizens Bank & Trust Company	Eastman	87.5	0.039	0.308	5,669	318	100M-500M	65.0	18,389	378	0.002
United National Bank	Cairo	87.5	0.048	0.184	8,003	364	100M-500M	77.5	33,344	503	0.000
Hamilton State Bank	Hoschton	87.5	0.035	0.150	49,920	559	1B-10B	70.0	177,965	1,081	0.001
Farmers & Merchants Bank	Lakeland	87.5	0.037	0.139	22,361	942	500M-1B	77.5	103,585	1,277	0.004
Community Bank of Georgia	Baxley	85.0	0.068	0.205	4,525	231	<100M	77.5	20,950	302	0.000
Bank of Dudley	Dudley	85.0	0.042	0.139	7,715	357	100M-500M	85.0	46,395	505	0.007
Monroe County Bank	Forsyth	85.0	0.073	0.230	6,770	197	<100M	80.0	29,342	289	0.001
Bank of Monticello	Monticello	85.0	0.059	0.246	5,705	179	<100M	72.5	20,930	256	0.000
Bank of Terrell	Dawson	85.0	0.046	0.165	6,626	314	100M-500M	85.0	36,714	436	0.000
State Bank of Cochran	Cochran	85.0	0.038	0.176	8,416	393	100M-500M	80.0	40,681	530	0.000
The Citizens Bank of Swainsboro	Swainsboro	85.0	0.045	0.174	6,545	341	100M-500M	77.5	29,842	454	0.000
Farmers and Merchants Bank	Sylvania	85.0	0.055	0.203	6,620	228	100M-500M	62.5	22,225	299	0.000
Ameris Bank	Moultrie	85.0	0.036	0.110	105,882	3,569	1B-10B	77.5	534,326	5,291	0.000
The Bank of Edison	Edison	82.5	0.113	1.000	4,883	141	<100M	42.5	4,883	141	0.000
Citizens Community Bank	Hahira	82.5	0.045	0.198	5,493	254	100M-500M	65.0	21,059	325	0.000
Community Banking Company of Fitzgerald	Fitzgerald	82.5	0.042	0.229	4,587	229	100M-500M	52.5	14,817	282	0.000
Citizens Bank	Cairo	82.5	0.183	1.000	6,363	110	<100M	52.5	6,363	110	0.000
South Georgia Bank	Glennville	80.0	0.038	0.157	4,768	314	100M-500M	50.0	16,832	374	0.000
F&M Bank	Washington	80.0	0.027	0.166	8,094	270	100M-500M	67.5	37,794	385	0.000

Table 3B. Expanded. Micro Business Lending Institutions in Georgia Using Call Report Data, June 2012

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)					All Small Business Lending (less than \$1 million)				
		Total	TA Ratio ¹	TBL Ratio ¹	Amount (1,000)	Number	Institution	Total Rank	Amount	Number	CC
		(1)	(2)	(3)	(4)	(5)	Asset Size (6)	(7)	(1,000) (8)	(9)	Amount/TA ¹ (10)
First State Bank of Randolph County	Cuthbert	80.0	0.050	0.235	3,313	202	<100M	47.5	9,908	236	0.000
First Madison Bank & Trust	Colbert	80.0	0.050	0.111	7,686	288	100M-500M	85.0	52,215	452	0.000
The First National Bank of Waynesboro	Waynesboro	80.0	0.034	0.296	4,108	223	100M-500M	50.0	12,301	265	0.002
The Heritage Bank	Hinesville	80.0	0.025	0.091	20,313	1,009	500M-1B	77.5	128,876	1,435	0.005
First State Bank of Blakely	Blakely	80.0	0.026	0.140	9,660	419	100M-500M	62.5	44,396	577	0.001
Southeastern Bank	Darien	77.5	0.022	0.116	8,831	433	100M-500M	70.0	49,972	565	0.002
The Geo. D. Warthen Bank	Sandersville	77.5	0.036	0.150	5,651	174	100M-500M	62.5	26,023	263	0.009
PrimeSouth Bank	Blackshear	77.5	0.031	0.107	10,606	402	100M-500M	80.0	66,897	646	0.002
Pineland State Bank	Metter	77.5	0.061	0.234	3,480	159	<100M	70.0	14,859	199	0.000
Colony Bank	Fitzgerald	77.5	0.024	0.079	26,903	1,309	1B-10B	70.0	166,815	1,881	0.000
Synovus Bank	Columbus	75.0	0.021	0.049	539,666	9,593	10B-50B	70.0	4,227,168	22,675	0.007
First Peoples Bank	Pine Mountain	75.0	0.041	0.302	2,809	136	<100M	50.0	9,300	167	0.000
Bank of Lumber City	Lumber City	75.0	0.105	0.457	2,482	132	<100M	55.0	5,430	144	0.000
First State Bank	Wrens	75.0	0.040	0.261	3,441	167	<100M	50.0	11,559	206	0.000
United Bank	Zebulon	75.0	0.018	0.091	18,608	878	1B-10B	72.5	131,983	1,350	0.000
Wheeler County State Bank	Alamo	75.0	0.036	0.203	3,428	174	<100M	37.5	10,388	202	0.003
Farmers State Bank	Lincolnton	75.0	0.040	0.264	4,986	148	100M-500M	55.0	16,264	209	0.000
Montgomery Bank & Trust	Ailey	75.0	0.031	0.112	4,723	966	100M-500M	70.0	27,405	1,203	0.000
Morris Bank	Dublin	75.0	0.031	0.083	10,564	471	100M-500M	77.5	72,360	726	0.002
United Community Bank	Blairsville	72.5	0.020	0.062	133,235	4,712	1B-10B	72.5	1,058,537	7,533	0.000
The Four County Bank	Allentown	72.5	0.061	0.180	3,701	131	<100M	60.0	15,595	177	0.000
Gateway Bank & Trust	Ringgold	72.5	0.025	0.093	6,161	369	100M-500M	77.5	47,016	543	0.000
First Citizens Bank	Glennville	72.5	0.040	0.125	4,170	174	100M-500M	67.5	22,875	257	0.000
PlantersFIRST	Cordele	72.5	0.022	0.095	6,513	319	100M-500M	57.5	36,285	450	0.000
Bank of Newington	Newington	72.5	0.048	0.209	3,507	120	<100M	47.5	11,702	157	0.000
The Citizens National Bank of Quitman	Quitman	72.5	0.042	0.197	4,326	122	100M-500M	55.0	16,897	183	0.000
Farmers & Merchants Bank	Statesboro	72.5	0.032	0.104	6,074	259	100M-500M	75.0	39,165	393	0.000
Farmers State Bank	Lumpkin	72.5	0.057	0.354	2,684	147	<100M	47.5	6,878	175	0.000
The Citizens Bank of Americus	Americus	70.0	0.031	0.141	7,188	108	100M-500M	55.0	30,276	215	0.000
Alma Exchange Bank & Trust	Alma	70.0	0.043	0.126	3,729	163	<100M	65.0	19,809	222	0.006
Northwest Georgia Bank	Ringgold	70.0	0.017	0.089	8,518	344	100M-500M	55.0	47,004	493	0.002
Century Bank of Georgia	Cartersville	70.0	0.035	0.112	5,246	176	100M-500M	75.0	33,761	300	0.000
Heritage Bank of the South	Albany	70.0	0.017	0.067	17,680	790	1B-10B	52.5	62,770	1,491	0.000
Bank of Madison	Madison	70.0	0.026	0.109	5,474	255	100M-500M	32.5	15,697	306	0.000
Pinnacle Bank	Elberton	70.0	0.019	0.067	11,204	489	500M-1B	75.0	88,757	806	0.000
THE PEOPLES BANK	Willacoochee	70.0	0.035	0.373	2,306	141	<100M	40.0	5,837	162	0.000
Greater Rome Bank	Rome	70.0	0.027	0.125	4,199	206	100M-500M	47.5	18,829	297	0.000
Southern Bank	Sardis	70.0	0.045	0.163	3,825	116	<100M	62.5	19,589	176	0.000
Citizens Bank & Trust, Inc.	Trenton	70.0	0.038	0.371	3,424	87	<100M	42.5	9,217	116	0.000

Table 3B. Expanded. Micro Business Lending Institutions in Georgia Using Call Report Data, June 2012

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)					All Small Business Lending (less than \$1 million)					
		Total		TBL Ratio ¹	Amount (1,000)	Number	Institution Asset Size	Total Rank		Amount		CC
		Rank	TA Ratio ¹					Rank	(1,000)	Number	Amount/TA ¹	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)			
Douglas National Bank	Douglas	67.5	0.032	0.101	4,632	191	100M-500M	75.0	35,846	316	0.000	
Planters and Citizens Bank	Camilla	67.5	0.031	0.239	2,890	148	<100M	37.5	8,215	182	0.000	
Wilcox County State Bank	Abbeville	67.5	0.038	0.210	2,913	121	<100M	52.5	12,404	156	0.000	
The Citizens Bank of Forsyth County	Cumming	67.5	0.024	0.082	5,606	228	100M-500M	82.5	52,134	397	0.000	
The Claxton Bank	Claxton	67.5	0.034	0.133	3,630	146	100M-500M	65.0	21,545	207	0.000	
Sunmark Community Bank	Hawkinsville	67.5	0.026	0.105	5,377	243	100M-500M	77.5	39,641	412	0.007	
The Merchants & Citizens Bank	Mc Rae	67.5	0.027	0.248	2,802	160	100M-500M	50.0	11,148	199	0.000	
The Citizens State Bank of Taylor County	Reynolds	67.5	0.039	0.320	2,542	128	<100M	50.0	7,935	153	0.000	
The Citizens Bank	Nashville	67.5	0.020	0.122	5,532	173	100M-500M	57.5	32,355	290	0.000	
Bank of Dooly	Vienna	67.5	0.034	0.119	3,589	163	100M-500M	52.5	17,976	208	0.000	
First National Bank of Decatur County	Bainbridge	67.5	0.029	0.197	3,144	168	100M-500M	47.5	11,584	221	0.000	
Bank of Camilla	Camilla	67.5	0.029	0.201	3,035	172	100M-500M	55.0	14,109	224	0.003	
PeoplesSouth Bank	Colquitt	67.5	0.018	0.066	9,230	433	500M-1B	57.5	56,136	659	0.000	
Mount Vernon Bank	Mount Vernon	65.0	0.028	0.140	3,718	152	100M-500M	62.5	21,534	224	0.000	
Commercial Banking Company	Valdosta	65.0	0.025	0.085	5,289	230	100M-500M	70.0	37,964	355	0.000	
Northeast Georgia Bank	Lavonia	65.0	0.017	0.081	7,188	251	100M-500M	65.0	56,838	451	0.000	
First Bank of Georgia	Augusta	65.0	0.017	0.056	8,598	298	100M-500M	65.0	73,516	543	0.000	
Mountain Valley Community Bank	Cleveland	65.0	0.028	0.144	4,028	149	100M-500M	72.5	26,751	240	0.000	
Thomasville National Bank	Thomasville	65.0	0.017	0.046	8,264	312	100M-500M	82.5	114,762	710	0.000	
Community & Southern Bank	Atlanta	62.5	0.009	0.033	18,877	672	1B-10B	55.0	168,144	1,465	0.001	
The Bank of La Fayette, Georgia	La Fayette	62.5	0.016	0.235	3,808	146	100M-500M	50.0	16,219	198	0.002	
Bank of Upson	Thomaston	62.5	0.017	0.081	5,467	241	100M-500M	55.0	36,441	347	0.007	
Pelham Banking Company	Pelham	62.5	0.030	0.315	1,988	78	<100M	35.0	6,313	95	0.000	
Peoples Bank	Lyons	62.5	0.050	0.141	2,516	108	<100M	70.0	17,864	161	0.000	
Fidelity Bank	Atlanta	62.5	0.008	0.038	20,456	1,175	1B-10B	60.0	188,064	1,873	0.000	
Peoples State Bank & Trust	Baxley	62.5	0.040	0.096	2,977	140	<100M	70.0	24,195	210	0.000	
SunTrust Bank	Atlanta	60.0	0.007	0.028	1,211,554	38,709	>50B	55.0	6,179,640	57,543	0.003	
State Bank and Trust Company	Macon	60.0	0.006	0.020	17,339	888	1B-10B	62.5	300,816	2,091	0.000	
Rochelle State Bank	Rochelle	60.0	0.058	0.999	1,599	26	<100M	30.0	1,599	26	0.000	
Waycross Bank & Trust	Waycross	60.0	0.025	0.067	4,683	170	100M-500M	90.0	69,782	325	0.002	
Century Bank and Trust	Milledgeville	60.0	0.019	0.079	4,232	178	100M-500M	50.0	27,260	275	0.005	
Affinity Bank	Atlanta	60.0	0.025	0.043	6,805	180	100M-500M	80.0	88,891	421	0.000	
Peoples Bank & Trust	Buford	57.5	0.014	0.056	4,365	268	100M-500M	62.5	44,072	410	0.000	
Liberty First Bank	Monroe	57.5	0.028	0.100	2,956	112	100M-500M	50.0	18,446	177	0.000	
Spivey State Bank	Swainsboro	57.5	0.032	0.137	3,020	97	<100M	42.5	14,540	145	0.000	
Georgia Bank & Trust Company of Augusta	Augusta	57.5	0.008	0.031	12,615	534	1B-10B	60.0	153,458	1,120	0.000	
West Central Georgia Bank	Thomaston	57.5	0.024	0.161	2,716	73	100M-500M	52.5	16,762	121	0.002	
North Georgia National Bank	Calhoun	57.5	0.022	0.111	2,773	152	100M-500M	62.5	21,205	230	0.000	
Community Bank of the South	Smyrna	57.5	0.018	0.037	6,608	191	100M-500M	77.5	89,189	481	0.000	

Table 3B. Expanded. Micro Business Lending Institutions in Georgia Using Call Report Data, June 2012

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)					Institution Asset Size	All Small Business Lending (less than \$1 million)			
		Total	TA Ratio ¹	TBL Ratio ¹	Amount (1,000)	Number		Total Rank	Amount (1,000)	Number	CC Amount/TA ¹
		Rank									
The Bank of Soperton	Soperton	57.5	0.041	0.231	1,342	65	<100M	42.5	4,980	84	0.000
Bank of Early	Blakely	57.5	0.030	0.191	2,607	96	<100M	30.0	8,651	126	0.000
First Port City Bank	Bainbridge	57.5	0.024	0.090	3,255	132	100M-500M	67.5	26,167	225	0.000
Bank of Wrightsville	Wrightsville	55.0	0.030	0.202	1,668	93	<100M	50.0	8,259	123	0.005
Frontier Bank	Lagrange	55.0	0.015	0.100	4,389	128	100M-500M	57.5	32,601	244	0.002
The Trust Bank	Lenox	55.0	0.042	0.289	1,276	48	<100M	42.5	4,420	67	0.000
Jasper Banking Company	Jasper	55.0	0.017	0.086	3,553	162	100M-500M	45.0	22,134	234	0.000
First Bank of Pike	Molena	55.0	0.038	0.211	1,452	43	<100M	52.5	6,886	71	0.000
Southern Bank & Trust	Clarkesville	55.0	0.026	0.145	2,605	108	<100M	50.0	14,896	159	0.000
Southwest Georgia Bank	Moultrie	55.0	0.015	0.065	4,625	184	100M-500M	50.0	33,259	291	0.000
Community Bank of Pickens County	Jasper	55.0	0.017	0.054	5,239	157	100M-500M	57.5	42,773	291	0.000
Barwick Banking Company	Barwick	55.0	0.052	0.998	638	30	<100M	30.0	638	30	0.000
Exchange Bank	Milledgeville	52.5	0.014	0.100	3,050	148	100M-500M	47.5	21,579	220	0.000
Sunrise Bank	Valdosta	52.5	0.032	0.095	2,399	78	<100M	67.5	22,040	173	0.001
The Bank of Perry	Perry	52.5	0.027	0.088	3,008	92	100M-500M	60.0	23,873	187	0.000
Bank of Dade	Trenton	52.5	0.019	0.213	1,810	69	<100M	40.0	8,495	101	0.000
Flint River National Bank	Camilla	52.5	0.047	0.164	1,212	37	<100M	55.0	7,120	54	0.000
The Carver State Bank	Savannah	52.5	0.036	0.146	1,540	59	<100M	55.0	10,530	105	0.000
First Citizens Bank of Georgia	Dawsonville	52.5	0.028	0.095	2,631	101	<100M	62.5	21,295	160	0.000
Bryan Bank & Trust	Richmond Hill	52.5	0.019	0.060	4,346	119	100M-500M	67.5	44,195	253	0.000
The Savannah Bank, National Association	Savannah	52.5	0.009	0.027	6,542	261	500M-1B	70.0	120,162	669	0.000
Capitol City Bank & Trust Company	Atlanta	52.5	0.016	0.027	4,888	228	100M-500M	77.5	85,143	469	0.000
Georgia Commerce Bank	Atlanta	52.5	0.010	0.027	6,826	202	500M-1B	72.5	114,515	535	0.000
Heritage Bank	Jonesboro	50.0	0.014	0.031	5,006	240	100M-500M	50.0	45,089	421	0.000
First Bank of Dalton	Dalton	50.0	0.020	0.053	3,666	126	100M-500M	57.5	32,657	233	0.001
The National Bank of Georgia	Athens	50.0	0.014	0.032	4,307	158	100M-500M	55.0	43,914	298	0.000
The Coastal Bank	Savannah	50.0	0.011	0.036	5,132	189	100M-500M	65.0	70,230	429	0.000
F & M Bank and Trust Company	Manchester	50.0	0.021	0.119	1,909	67	<100M	40.0	12,065	104	0.000
First National Bank of Griffin	Griffin	50.0	0.016	0.071	3,860	131	100M-500M	55.0	30,417	256	0.004
First National Bank of Coffee County	Douglas	50.0	0.025	0.078	3,142	107	100M-500M	70.0	29,318	221	0.000
Rabun County Bank	Clayton	50.0	0.013	0.107	2,847	158	100M-500M	45.0	17,611	241	0.000
LaGrange Banking Company	Lagrange	47.5	0.022	0.070	2,509	91	100M-500M	62.5	25,273	173	0.000
Cherokee Bank, National Association	Canton	47.5	0.017	0.053	3,081	115	100M-500M	67.5	36,357	258	0.000
The Brand Banking Company	Lawrenceville	47.5	0.005	0.015	6,616	299	1B-10B	50.0	81,099	569	0.000
First American Bank and Trust Company	Athens	47.5	0.008	0.042	4,443	175	500M-1B	60.0	59,818	384	0.000
Peach State Bank & Trust	Gainesville	47.5	0.020	0.065	2,948	124	100M-500M	55.0	25,400	201	0.000
The Patterson Bank	Patterson	47.5	0.021	0.068	2,419	95	100M-500M	65.0	25,149	181	0.001
The Peoples Bank of Talbotton	Talbotton	47.5	0.027	0.203	875	37	<100M	32.5	3,867	54	0.000
First National Community Bank	Chatsworth	47.5	0.019	0.068	2,412	117	100M-500M	40.0	18,164	163	0.000

Table 3B. Expanded. Micro Business Lending Institutions in Georgia Using Call Report Data, June 2012

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)					All Small Business Lending (less than \$1 million)					
		Total		TBL Ratio ¹	Amount (1,000)	Number	Institution Asset Size	Total Rank		Amount		CC
		Rank	TA Ratio ¹					Rank	(1,000)	Number	Amount/TA ¹	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)			
Independence Bank of Georgia	Braselton	47.5	0.024	0.062	3,044	97	100M-500M	65.0	29,731	208	0.000	
Atlantic National Bank	Brunswick	47.5	0.017	0.087	2,706	115	100M-500M	57.5	24,396	195	0.000	
The Citizens Exchange Bank	Pearson	45.0	0.021	0.272	622	38	<100M	32.5	2,287	43	0.000	
The Commercial Bank	Crawford	45.0	0.014	0.158	1,340	79	<100M	35.0	7,378	106	0.000	
Farmers & Merchants Bank	Eatonton	45.0	0.014	0.044	2,757	173	100M-500M	42.5	24,197	264	0.002	
Community Business Bank	Cumming	42.5	0.019	0.051	2,291	69	100M-500M	55.0	25,065	149	0.000	
Alliance National Bank	Dalton	42.5	0.017	0.053	2,709	92	100M-500M	65.0	34,507	198	0.000	
The Farmers Bank	Forsyth	42.5	0.025	0.090	1,611	64	<100M	55.0	13,946	115	0.000	
Verity Bank	Winder	42.5	0.019	0.044	3,135	102	100M-500M	77.5	49,002	244	0.000	
Douglas County Bank	Douglasville	42.5	0.011	0.036	3,483	118	100M-500M	50.0	43,071	234	0.000	
Citizens State Bank	Kingsland	42.5	0.021	0.069	1,448	63	<100M	37.5	11,514	94	0.000	
First Federal Savings and Loan Association of Valdosta		42.5	0.010	0.234	1,724	43	100M-500M	25.0	5,772	63	0.000	
CornerstoneBank	Atlanta	40.0	0.009	0.019	3,224	109	100M-500M	52.5	46,677	337	0.000	
Flint Community Bank	Albany	40.0	0.017	0.046	2,202	87	100M-500M	62.5	29,373	190	0.000	
Hometown Community Bank	Braselton	40.0	0.016	0.074	2,077	65	100M-500M	40.0	17,206	111	0.000	
First Chatham Bank	Savannah	40.0	0.009	0.023	4,319	121	500M-1B	65.0	83,849	471	0.000	
WestSide Bank	Hiram	40.0	0.019	0.061	2,567	68	100M-500M	40.0	20,208	125	0.000	
Gwinnett Community Bank	Duluth	37.5	0.008	0.023	3,775	113	100M-500M	52.5	57,378	284	0.000	
The First National Bank of Polk County	Cedartown	37.5	0.011	0.079	1,735	71	100M-500M	35.0	15,040	123	0.000	
Heritage First Bank	Rome	37.5	0.016	0.072	1,513	63	<100M	57.5	19,062	145	0.000	
Wilkinson County Bank	Irwinton	35.0	0.015	0.099	802	46	<100M	47.5	8,082	78	0.000	
River City Bank	Rome	35.0	0.014	0.041	2,297	77	100M-500M	45.0	25,352	163	0.000	
The Greenville Banking Company	Greenville	35.0	0.018	0.144	469	18	<100M	37.5	3,247	67	0.000	
Georgia Heritage Bank	Dallas	32.5	0.019	0.067	1,249	39	<100M	42.5	11,706	76	0.000	
Highland Commercial Bank	Marietta	32.5	0.016	0.029	2,101	55	100M-500M	65.0	37,750	186	0.002	
BankSouth	Greensboro	32.5	0.007	0.038	2,294	101	100M-500M	47.5	30,746	210	0.000	
First Landmark Bank	Marietta	32.5	0.014	0.031	2,607	62	100M-500M	50.0	33,066	175	0.000	
Metro City Bank	Doraville	32.5	0.006	0.008	2,908	112	100M-500M	60.0	69,144	487	0.000	
The Woodbury Banking Company	Woodbury	32.5	0.018	0.106	473	14	<100M	45.0	4,465	34	0.000	
AB&T NATIONAL BANK	Albany	32.5	0.013	0.040	1,712	70	100M-500M	52.5	24,060	183	0.000	
The Citizens Bank of Cochran	Cochran	30.0	0.015	0.042	927	52	<100M	12.5	4,517	68	0.000	
Northside Bank	Adairsville	30.0	0.012	0.033	1,470	51	100M-500M	37.5	19,299	113	0.000	
Capital Bank	Fort Oglethorpe	30.0	0.013	0.039	1,641	56	100M-500M	55.0	25,827	134	0.000	
State Bank of Georgia	Fayetteville	30.0	0.015	0.032	1,169	50	<100M	47.5	18,752	97	0.000	
Southeast First National Bank	Summerville	30.0	0.007	0.159	455	14	<100M	30.0	2,868	30	0.002	
Peoples Community National Bank	Bremen	30.0	0.015	0.062	832	40	<100M	45.0	10,271	84	0.000	
Oconee State Bank	Watkinsville	27.5	0.006	0.022	1,674	106	100M-500M	27.5	18,812	197	0.003	
The Peoples Bank	Covington	27.5	0.012	0.036	1,378	48	100M-500M	62.5	27,487	134	0.000	
Vidalia Federal Savings Bank	Vidalia	27.5	0.004	0.143	997	22	100M-500M	27.5	5,502	48	0.000	

Table 3B. Expanded. Micro Business Lending Institutions in Georgia Using Call Report Data, June 2012

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)					Institution Asset Size	All Small Business Lending (less than \$1 million)			
		Total	TA Ratio ¹	TBL Ratio ¹	Amount (1,000)	Number		Total Rank	Amount (1,000)	Number	CC Amount/TA ¹
		Rank									
Metro Bank	Douglasville	27.5	0.011	0.020	1,789	60	100M-500M	40.0	24,424	141	0.000
Community Bank and Trust - West Georgia	Lagrange	27.5	0.013	0.050	1,207	36	<100M	25.0	11,130	75	0.000
The Peoples Bank	Eatonton	27.5	0.010	0.051	1,312	45	100M-500M	25.0	13,180	96	0.000
Bank of Chickamauga	Chickamauga	25.0	0.008	0.116	427	16	<100M	30.0	3,694	26	0.000
The Piedmont Bank	Norcross	25.0	0.006	0.011	2,228	61	100M-500M	57.5	61,977	228	0.000
First Cherokee State Bank	Woodstock	25.0	0.008	0.019	1,591	56	100M-500M	40.0	28,723	171	0.000
Talbot State Bank	Woodland	25.0	0.004	0.122	279	8	<100M	17.5	1,217	14	0.000
Private Bank of Buckhead	Atlanta	25.0	0.007	0.019	1,436	64	100M-500M	52.5	34,516	166	0.000
The Bank of Georgia	Peachtree City	25.0	0.003	0.008	1,005	146	100M-500M	55.0	48,677	292	0.000
Brookhaven Bank	Atlanta	22.5	0.009	0.016	1,516	48	100M-500M	40.0	25,563	143	0.000
First Bank of Coastal Georgia	Pembroke	22.5	0.007	0.036	912	34	100M-500M	15.0	9,569	56	0.002
Citizens Trust Bank	Atlanta	22.5	0.005	0.014	1,912	51	100M-500M	37.5	40,950	164	0.005
American Pride Bank	Macon	22.5	0.011	0.028	1,221	33	100M-500M	55.0	26,044	104	0.000
First Intercontinental Bank	Doraville	22.5	0.007	0.010	1,775	57	100M-500M	65.0	54,816	335	0.000
Thomas County Federal Savings and Loan Association	Thomasville	22.5	0.006	0.022	1,632	45	100M-500M	32.5	29,009	144	0.000
NOA Bank	Duluth	20.0	0.011	0.015	1,268	38	100M-500M	62.5	38,796	170	0.000
First Century Bank, National Association	Gainesville	20.0	0.008	0.045	567	20	<100M	42.5	10,357	46	0.000
Newton Federal Bank	Covington	20.0	0.005	0.039	1,296	36	100M-500M	32.5	19,649	100	0.000
Columbus Community Bank	Columbus	20.0	0.008	0.024	824	33	100M-500M	37.5	16,230	85	0.000
Resurgens Bank	Atlanta	20.0	0.009	0.018	808	20	<100M	35.0	15,950	59	0.000
KeyWorth Bank	Johns Creek	20.0	0.004	0.010	1,361	66	100M-500M	55.0	48,875	217	0.000
Quantum National Bank	Suwanee	20.0	0.004	0.007	1,406	58	100M-500M	62.5	66,581	277	0.000
Midtown Bank & Trust Company	Atlanta	17.5	0.007	0.016	1,267	46	100M-500M	52.5	37,154	142	0.000
Legacy State Bank	Loganville	17.5	0.010	0.029	702	15	<100M	37.5	13,273	50	0.000
Vinings Bank	Smyrna	17.5	0.005	0.017	1,099	29	100M-500M	32.5	24,415	112	0.000
Stephens Federal Bank	Toccoa	17.5	0.005	0.030	984	45	100M-500M	42.5	22,135	118	0.000
Eastside Commercial Bank	Conyers	17.5	0.007	0.015	1,292	39	100M-500M	42.5	29,542	151	0.000
Georgia Banking Company	Atlanta	15.0	0.002	0.040	595	20	100M-500M	22.5	8,748	55	0.000
First Covenant Bank	Commerce	15.0	0.004	0.033	730	26	100M-500M	15.0	9,279	53	0.000
The Farmers Bank	Greensboro	15.0	0.005	0.032	507	17	<100M	12.5	6,530	43	0.001
Signature Bank of Georgia	Sandy Springs	12.5	0.005	0.017	642	20	100M-500M	30.0	16,670	90	0.000
Chattahoochee Bank of Georgia	Gainesville	12.5	0.008	0.014	721	24	<100M	55.0	28,995	104	0.000
Georgia Primary Bank	Atlanta	10.0	0.003	0.005	756	20	100M-500M	40.0	36,620	117	0.000
Providence Bank	Alpharetta	10.0	0.003	0.009	325	12	100M-500M	10.0	4,874	31	0.000
Embassy National Bank	Lawrenceville	10.0	0.004	0.007	228	4	<100M	40.0	13,568	50	0.000
Georgia Trust Bank	Buford	10.0	0.004	0.008	436	15	100M-500M	22.5	15,151	57	0.000
Touchmark National Bank	Alpharetta	10.0	0.005	0.010	632	16	100M-500M	35.0	19,893	82	0.000
Elberton Federal Savings and Loan Association	Elberton	10.0	0.001	0.011	22	2	<100M	32.5	2,011	9	0.000
Bank of Atlanta	Atlanta	10.0	0.003	0.006	448	18	100M-500M	25.0	19,170	89	0.000

Table 3B. Expanded. Micro Business Lending Institutions in Georgia Using Call Report Data, June 2012

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)					Institution Asset Size	All Small Business Lending (less than \$1 million)			
		Total	TA Ratio ¹	TBL Ratio ¹	Amount (1,000)	Number		Total Rank	Amount (1,000)	Number	CC Amount/TA ¹
		Rank									
Atlantic Capital Bank	Atlanta	10.0	0.001	0.001	530	14	1B-10B	40.0	56,674	182	0.000
RBC Bank, (Georgia) National Association	Atlanta	10.0	0.000	0.000	-	-	1B-10B	10.0	-	-	0.012
Invesco National Trust Company	Atlanta	10.0	0.000	0.000	-	-	100M-500M	10.0	-	-	0.000

¹TA = 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.