

**Table 3A Expanded. Small Business Lending Institutions in Georgia Using Call Report Data, June 2013**

Name of Lending Institution	City	Small Business Lending (less than \$ million)					Micro Business Lending (less than \$ 100k)			CC Amount/TA <sup>1</sup>	
		Total Rank	TA Ratio <sup>1</sup>	TBL Ratio <sup>1</sup>	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	95.0	0.406	1.000	93,091	495	100M-500M	85	11,409	282	0.001
Farmers State Bank	Dublin	92.5	0.339	1.000	39,147	581	100M-500M	100	39,147	581	0.000
Glennville Bank	Glennville	90.0	0.196	1.000	41,097	972	100M-500M	100	41,097	972	0.000
First National Bank South	Alma	87.5	0.260	0.666	80,479	1,088	100M-500M	93	16,769	791	0.000
Bank of Dudley	Dudley	87.5	0.262	0.852	48,443	526	100M-500M	88	8,594	370	0.007
Waycross Bank & Trust	Waycross	87.5	0.393	1.000	75,558	327	100M-500M	58	4,151	170	0.001
CornerstoneBank	Atlanta	87.5	0.346	0.742	105,691	349	100M-500M	38	3,219	92	0.000
First Madison Bank & Trust	Colbert	87.5	0.371	0.757	58,851	510	100M-500M	85	8,643	319	0.000
Altamaha Bank and Trust Company	Vidalia	85.0	0.236	0.944	37,538	530	100M-500M	90	8,503	403	0.000
Bank of Terrell	Dawson	85.0	0.261	0.921	36,898	416	100M-500M	85	6,303	294	0.000
Century Bank of Georgia	Cartersville	85.0	0.293	0.973	45,870	322	100M-500M	70	5,059	179	0.000
Thomasville National Bank	Thomasville	82.5	0.237	0.587	124,678	761	500M-1B	65	9,271	329	0.000
The Citizens Bank of Forsyth County	Cumming	82.5	0.239	0.779	52,200	393	100M-500M	70	5,610	223	0.000
Affinity Bank	Atlanta	82.5	0.361	0.570	98,641	461	100M-500M	65	7,735	201	0.000
Monroe County Bank	Forsyth	80.0	0.306	0.998	26,662	281	<100M	90	7,444	201	0.000
Sunmark Community Bank	Hawkinsville	80.0	0.207	0.822	41,543	381	100M-500M	70	5,105	223	0.007
Bank of Alapaha	Alapaha	80.0	0.200	1.000	24,161	435	100M-500M	98	24,161	435	0.000
PrimeSouth Bank	Blackshear	80.0	0.199	0.723	65,843	599	100M-500M	80	10,092	380	0.002
United National Bank	Cairo	80.0	0.219	0.705	39,027	497	100M-500M	88	8,059	341	0.000
Verity Bank	Winder	80.0	0.309	0.703	52,342	267	100M-500M	53	3,854	116	0.000
The Heritage Bank	Hinesville	77.5	0.161	0.589	102,628	1,075	500M-1B	78	14,802	723	0.005
Farmers & Merchants Bank	Lakeland	77.5	0.169	0.629	99,046	1,322	500M-1B	88	21,767	1,009	0.004
Ameris Bank	Moultrie	77.5	0.184	0.524	517,745	4,541	1B-10B	88	112,095	2,891	0.000
Heritage Bank of the South	Albany	77.5	0.157	0.599	208,853	2,043	1B-10B	70	22,461	1,078	0.001
Queensborough National Bank & Trust Compa	Louisville	77.5	0.159	0.617	134,303	1,520	500M-1B	88	30,065	1,170	0.000
Capitol City Bank & Trust Company	Atlanta	77.5	0.297	0.491	86,415	472	100M-500M	55	5,168	232	0.000
Douglas National Bank	Douglas	77.5	0.236	0.752	33,704	344	100M-500M	80	5,610	219	0.000
Community Bank of Georgia	Baxley	77.5	0.294	0.953	21,418	300	<100M	83	4,312	225	0.000
United Bank	Zebulon	75.0	0.133	0.673	135,328	1,476	1B-10B	75	18,074	976	0.001
Bank of Eastman	Eastman	75.0	0.190	0.778	37,412	629	100M-500M	98	11,588	502	0.005
The Citizens Bank of Swainsboro	Swainsboro	75.0	0.188	0.816	27,752	474	100M-500M	90	7,442	367	0.000
Commercial Banking Company	Valdosta	75.0	0.179	0.730	39,233	354	100M-500M	70	5,244	229	0.000
Morris Bank	Dublin	75.0	0.195	0.482	85,936	836	100M-500M	80	12,233	541	0.002
South Georgia Banking Company	Omega	75.0	0.137	0.867	47,226	903	100M-500M	93	13,134	750	0.000
First National Bank of Coffee County	Douglas	75.0	0.235	0.794	30,591	234	100M-500M	58	3,547	118	0.000

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		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)		(9)
Community Bank of the South	Smyrna	75.0	0.245	0.494	88,715	444	100M-500M	53	5,961	169	0.000
Southeastern Bank	Darien	72.5	0.150	0.713	54,062	582	100M-500M	80	9,241	444	0.003
The Coastal Bank	Savannah	72.5	0.176	0.527	74,467	469	100M-500M	53	5,127	203	0.000
Colony Bank	Fitzgerald	72.5	0.154	0.490	170,268	1,858	1B-10B	78	27,008	1,290	0.000
The Security State Bank	Mc Rae	72.5	0.273	1.000	11,154	226	<100M	93	11,154	226	0.000
Bank of Hazlehurst	Hazlehurst	72.5	0.205	0.905	22,031	389	100M-500M	83	4,229	282	0.000
Cherokee Bank, National Association	Canton	72.5	0.229	0.644	38,477	266	100M-500M	45	2,887	119	0.000
Commercial State Bank	Donalsonvil	72.5	0.218	1.000	23,382	231	100M-500M	95	23,382	231	0.000
Alliance National Bank	Dalton	72.5	0.243	0.709	38,316	225	100M-500M	48	2,756	108	0.000
Farmers & Merchants Bank	Statesboro	70.0	0.191	0.728	32,339	301	100M-500M	68	4,450	195	0.000
Pinnacle Bank	Elberton	70.0	0.156	0.519	88,417	767	500M-1B	68	10,392	457	0.000
Citizens Bank of Washington County	Sandersville	70.0	0.143	0.778	31,711	477	100M-500M	90	9,458	371	0.003
Mount Vernon Bank	Mount Verno	70.0	0.191	0.967	26,517	236	100M-500M	65	3,847	151	0.000
Northeast Georgia Bank	Lavonia	70.0	0.137	0.667	55,383	441	100M-500M	68	7,310	241	0.000
United Community Bank	Blairsville	70.0	0.143	0.504	1,022,982	7,173	1B-10B	73	128,577	4,419	0.000
First Bank of Dalton	Dalton	70.0	0.225	0.537	39,914	295	100M-500M	63	4,702	163	0.001
Mountain Valley Community Bank	Cleveland	70.0	0.202	0.900	28,725	239	100M-500M	60	3,585	136	0.000
Hamilton State Bank	Hoschton	70.0	0.136	0.528	216,424	1,146	1B-10B	65	17,575	596	0.001
LaGrange Banking Company	Lagrange	70.0	0.258	0.706	32,234	203	100M-500M	48	2,818	94	0.000
The Four County Bank	Allentown	67.5	0.268	0.834	16,521	201	<100M	80	4,359	152	0.000
State Bank of Cochran	Cochran	67.5	0.146	0.745	32,132	375	100M-500M	70	5,121	252	0.000
Synovus Bank	Columbus	67.5	0.152	0.342	3,975,908	21,927	10-50B	70	518,250	9,197	0.007
F&M Bank	Washington	67.5	0.121	0.813	31,676	328	100M-500M	75	6,048	222	0.000
Citizens Community Bank	Hahira	67.5	0.188	0.769	23,231	372	100M-500M	85	5,733	295	0.000
Bank of Monticello	Monticello	67.5	0.210	0.885	19,616	248	<100M	80	4,896	168	0.000
Georgia Commerce Bank	Atlanta	67.5	0.169	0.417	132,773	635	500M-1B	50	7,047	181	0.000
Highland Commercial Bank	Marietta	67.5	0.325	0.552	40,420	198	100M-500M	35	2,478	60	0.002
NOA Bank	Duluth	67.5	0.356	0.466	49,463	208	100M-500M	18	1,160	37	0.000
Peoples Bank	Lyons	65.0	0.342	0.830	16,656	175	<100M	68	2,700	113	0.000
The Citizens Bank	Nashville	65.0	0.128	0.744	35,241	368	100M-500M	73	6,635	248	0.000
Pineland State Bank	Metter	65.0	0.215	1.000	12,611	185	<100M	78	3,144	147	0.000
First Bank of Georgia	Augusta	65.0	0.138	0.476	68,714	510	100M-500M	65	7,678	278	0.000
Quantum National Bank	Suwanee	65.0	0.210	0.337	70,101	291	100M-500M	18	1,109	59	0.000
Flint Community Bank	Albany	65.0	0.205	0.680	33,111	198	100M-500M	38	2,275	90	0.000
First Citizens Bank of Georgia	Dawsonville	65.0	0.250	0.757	22,466	195	<100M	60	3,037	121	0.000
KeyWorth Bank	Johns Creek	65.0	0.201	0.433	67,490	287	100M-500M	28	2,031	83	0.000
First State Bank of Blakely	Blakely	62.5	0.113	0.604	40,806	576	100M-500M	83	9,909	439	0.001

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		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)		(9)
Alma Exchange Bank & Trust	Alma	62.5	0.209	0.774	18,080	212	<100M	78	3,923	156	0.006
Durden Banking Company, Incorporated	Twin City	62.5	0.123	0.854	19,859	422	100M-500M	90	6,913	346	0.000
Peoples Bank & Trust	Buford	62.5	0.140	0.555	42,786	388	100M-500M	58	4,192	247	0.000
The Geo. D. Warthen Bank	Sandersvill	62.5	0.159	0.695	25,037	247	100M-500M	75	5,214	162	0.008
Heritage First Bank	Rome	62.5	0.208	0.825	20,540	164	<100M	45	2,114	81	0.000
Citizens Bank & Trust Company	Eastman	62.5	0.123	1.000	16,789	283	100M-500M	75	3,870	226	0.002
Carver State Bank	Savannah	62.5	0.248	1.000	10,626	105	<100M	53	1,456	59	0.000
The Claxton Bank	Claxton	62.5	0.185	0.779	19,988	202	100M-500M	65	3,224	130	0.000
CharterBank	West Point	62.5	0.097	0.366	108,568	1,320	1B-10B	75	20,670	772	0.000
North Georgia National Bank	Calhoun	62.5	0.175	0.790	21,867	223	100M-500M	50	2,540	134	0.000
First Intercontinental Bank	Doraville	62.5	0.154	0.276	47,824	764	100M-500M	33	2,053	154	0.000
Community Bank of Pickens County	Jasper	62.5	0.163	0.424	52,286	349	100M-500M	55	5,232	174	0.000
First Chatham Bank	Savannah	62.5	0.150	0.522	61,566	308	100M-500M	38	3,653	105	0.000
Midtown Bank & Trust Company	Atlanta	62.5	0.239	0.528	45,768	169	100M-500M	23	1,546	43	0.000
Metro City Bank	Doraville	62.5	0.174	0.251	82,214	502	100M-500M	28	2,168	105	0.000
The Piedmont Bank	Norcross	62.5	0.207	0.412	70,687	226	100M-500M	33	3,118	60	0.000
Community Business Bank	Cumming	62.5	0.241	0.612	30,936	170	100M-500M	48	3,117	78	0.000
First Port City Bank	Bainbridge	60.0	0.181	0.648	25,540	244	100M-500M	63	3,876	149	0.000
PlantersFIRST	Cordele	60.0	0.139	0.506	38,769	434	100M-500M	70	6,435	296	0.000
First National Community Bank	Chatsworth	60.0	0.192	0.786	24,923	171	100M-500M	55	3,089	112	0.000
PeoplesSouth Bank	Colquitt	60.0	0.124	0.435	59,491	681	100M-500M	70	9,765	454	0.000
Fidelity Bank	Atlanta	60.0	0.077	0.351	204,944	1,814	1B-10B	60	19,352	1,082	0.000
The Bank of Perry	Perry	60.0	0.202	0.676	21,487	189	100M-500M	55	3,104	101	0.000
The Citizens National Bank of Quitman	Quitman	60.0	0.182	1.000	18,072	139	<100M	63	2,812	103	0.000
First American Bank and Trust Company	Athens	60.0	0.099	0.529	53,419	367	500M-1B	48	3,951	169	0.000
Georgia Bank & Trust Company of Augusta	Augusta	60.0	0.094	0.377	159,641	1,156	1B-10B	60	12,837	532	0.000
Independence Bank of Georgia	Braselton	60.0	0.228	0.525	32,835	170	100M-500M	50	3,191	81	0.000
Capital Bank	Fort Ogleth	57.5	0.225	0.645	25,959	130	100M-500M	33	1,611	53	0.000
Southern Bank	Sardis	57.5	0.190	0.794	15,856	174	<100M	70	3,582	119	0.000
First Southern Bank	Patterson	57.5	0.206	0.705	20,485	148	<100M	40	1,966	70	0.001
Bank of Newington	Newington	57.5	0.182	0.822	13,784	183	<100M	75	3,632	143	0.000
Peoples State Bank & Trust	Baxley	57.5	0.226	0.634	17,888	196	<100M	60	2,864	129	0.000
Atlantic National Bank	Brunswick	57.5	0.161	0.782	23,621	183	100M-500M	53	3,036	112	0.000
State Bank and Trust Company	Macon	57.5	0.072	0.218	186,500	2,799	1B-10B	53	10,675	1,277	0.000
Chattahoochee Bank of Georgia	Gainesville	57.5	0.316	0.507	30,063	114	<100M	23	1,163	30	0.000
Farmers and Merchants Bank	Sylvania	55.0	0.152	0.664	17,591	251	100M-500M	83	5,591	192	0.000
First State Bank	Wrens	55.0	0.129	0.917	11,661	204	<100M	80	3,748	165	0.000

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		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)		(9)
Community Banking Company of Fitzgerald	Fitzgerald	55.0	0.145	0.671	17,404	283	100M-500M	80	5,024	222	0.000
SunTrust Bank	Atlanta	55.0	0.032	0.117	5,339,241	51,216	>50B	60	1,074,731	35,004	0.004
The Brand Banking Company	Lawrencevil	55.0	0.073	0.179	118,229	580	1B-10B	53	11,298	292	0.000
The Peoples Bank	Covington	55.0	0.216	0.716	23,288	112	100M-500M	23	1,104	34	0.000
Northwest Georgia Bank	Ringgold	55.0	0.096	0.564	37,031	374	100M-500M	63	6,023	253	0.002
The Citizens State Bank of Taylor County	Reynolds	55.0	0.180	1.000	6,954	135	<100M	73	2,196	111	0.000
AB&T NATIONAL BANK	Albany	55.0	0.197	0.533	25,541	177	100M-500M	35	2,201	69	0.000
The Bank of Georgia	Peachtree C	55.0	0.148	0.429	49,550	275	100M-500M	55	5,569	137	0.000
Southern Bank & Trust	Clarkesvill	55.0	0.182	0.707	18,018	182	<100M	60	2,990	123	0.000
Georgia Heritage Bank	Dallas	55.0	0.236	0.784	15,158	86	<100M	33	1,107	37	0.000
Private Bank of Buckhead	Atlanta	55.0	0.177	0.456	36,479	182	100M-500M	23	1,416	64	0.000
American Pride Bank	Macon	55.0	0.247	0.596	28,623	102	100M-500M	23	1,125	28	0.000
Community & Southern Bank	Atlanta	55.0	0.068	0.208	175,304	1,317	1B-10B	53	10,737	510	0.000
First National Bank of Griffin	Griffin	52.5	0.123	0.592	29,185	238	100M-500M	50	3,347	118	0.004
Heritage Bank	Jonesboro	52.5	0.124	0.295	45,988	421	100M-500M	50	5,056	231	0.000
Farmers State Bank	Lumpkin	52.5	0.147	1.000	6,588	158	<100M	88	6,588	158	0.000
The Merchants & Citizens Bank	Mc Rae	52.5	0.099	1.000	9,876	181	<100M	63	2,494	149	0.000
The Bank of La Fayette, Georgia	La Fayette	52.5	0.076	1.000	17,876	193	100M-500M	60	3,615	130	0.002
South Georgia Bank	Glennville	52.5	0.125	0.602	15,422	352	100M-500M	80	4,638	290	0.000
Flint River National Bank	Camilla	52.5	0.235	0.941	5,353	39	<100M	48	783	26	0.000
Peach State Bank & Trust	Gainesville	52.5	0.179	0.529	23,990	165	100M-500M	35	1,865	85	0.000
Metro Bank	Douglasvill	52.5	0.181	0.375	34,027	194	100M-500M	38	2,584	83	0.000
State Bank of Georgia	Fayettevill	52.5	0.278	0.580	20,296	96	<100M	23	811	41	0.000
The First National Bank of Waynesboro	Waynesboro	50.0	0.109	0.850	11,891	244	100M-500M	80	4,061	201	0.002
Bank of Camilla	Camilla	50.0	0.109	0.966	11,308	192	100M-500M	75	3,160	155	0.003
Family Bank	Pelham	50.0	0.103	1.000	9,090	178	<100M	90	9,090	178	0.000
The Bank of Edison	Edison	50.0	0.132	1.000	5,694	150	<100M	85	5,694	150	0.000
Southwest Georgia Bank	Moultrie	50.0	0.107	0.430	37,598	347	100M-500M	60	5,384	226	0.000
First Bank of Pike	Molena	50.0	0.168	1.000	6,812	69	<100M	55	1,461	40	0.000
Century Bank and Trust	Milledgevil	50.0	0.130	0.481	29,006	275	100M-500M	58	3,917	176	0.004
Greater Rome Bank	Rome	50.0	0.142	0.556	17,817	295	100M-500M	75	4,151	206	0.000
The National Bank of Georgia	Athens	50.0	0.129	0.293	43,140	306	100M-500M	48	4,432	158	0.000
Legacy State Bank	Loganville	50.0	0.239	0.631	16,776	67	<100M	25	931	23	0.000
River City Bank	Rome	50.0	0.173	0.491	27,115	190	100M-500M	48	3,147	100	0.000
WestSide Bank	Hiram	50.0	0.194	0.494	23,175	146	100M-500M	40	2,199	71	0.000
Columbus Community Bank	Columbus	50.0	0.193	0.542	21,919	116	100M-500M	33	1,620	47	0.000
First Landmark Bank	Marietta	50.0	0.174	0.411	36,585	186	100M-500M	30	2,383	62	0.000

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The Citizens Bank of Americus	Americus	47.5	0.117	0.563	29,131	206	100M-500M	63	5,594	103	0.000
The Woodbury Banking Company	Woodbury	47.5	0.190	1.000	4,554	37	<100M	40	606	18	0.000
Wilkinson County Bank	Irwinton	47.5	0.161	1.000	8,217	83	<100M	43	1,015	50	0.000
Citizens Bank	Cairo	47.5	0.151	0.993	6,896	104	<100M	60	1,406	78	0.000
Bank of Wrightsville	Wrightsvill	47.5	0.148	1.000	7,773	101	<100M	55	1,372	75	0.005
The Farmers Bank	Forsyth	47.5	0.182	0.696	11,544	110	<100M	45	1,596	62	0.000
The Bank of Soperton	Soperton	47.5	0.169	0.812	5,692	116	<100M	70	2,225	98	0.000
Southcrest Bank	Thomaston	47.5	0.095	0.485	28,030	302	100M-500M	60	4,502	213	0.007
Rabun County Bank	Clayton	47.5	0.084	0.769	15,478	219	100M-500M	48	2,373	140	0.000
Farmers State Bank	Lincolnton	47.5	0.116	0.862	14,995	197	100M-500M	75	4,498	137	0.000
Gwinnett Community Bank	Duluth	47.5	0.115	0.335	51,150	273	100M-500M	38	3,861	118	0.000
Liberty First Bank	Monroe	47.5	0.157	0.549	17,329	186	100M-500M	58	2,970	120	0.000
Bank of Hancock County	Sparta	45.0	0.078	1.000	6,916	149	<100M	85	6,916	149	0.000
Bank of Dooly	Vienna	45.0	0.132	0.633	13,996	202	100M-500M	65	2,746	157	0.000
West Central Georgia Bank	Thomaston	45.0	0.115	0.824	13,216	161	100M-500M	63	2,952	114	0.002
S Bank	Glennville	45.0	0.167	0.583	16,119	151	<100M	48	2,287	93	0.000
The Commercial Bank	Crawford	45.0	0.120	0.910	11,198	128	<100M	48	1,729	91	0.000
Stephens Federal Bank	Toccoa	45.0	0.121	0.718	20,575	107	100M-500M	23	981	35	0.000
Oconee State Bank	Watkinsvill	45.0	0.091	0.316	24,804	588	100M-500M	53	3,623	445	0.003
The Peoples Bank	Willacooche	45.0	0.097	1.000	6,250	157	<100M	70	2,336	135	0.000
Exchange Bank	Milledgevil	45.0	0.093	0.663	20,878	229	100M-500M	48	2,940	147	0.000
Citizens State Bank	Kingsland	45.0	0.192	0.598	12,571	113	<100M	45	1,552	76	0.000
The Trust Bank	Lenox	45.0	0.148	1.000	4,756	63	<100M	55	1,238	42	0.000
Bank of Lumber City	Lumber City	45.0	0.138	1.000	2,838	90	<100M	68	1,674	85	0.000
First National Bank of Decatur County	Bainbridge	45.0	0.108	0.733	11,294	179	100M-500M	60	2,531	132	0.000
Embassy National Bank	Lawrencevil	45.0	0.300	0.418	15,415	60	<100M	13	318	6	0.000
Resurgens Bank	Tucker	45.0	0.223	0.405	19,746	77	<100M	13	721	21	0.000
BankSouth	Greensboro	42.5	0.082	0.546	29,289	185	100M-500M	33	2,487	88	0.000
Bank of Dawson	Dawson	42.5	0.048	1.000	5,791	142	100M-500M	83	5,791	142	0.000
Wheeler County State Bank	Alamo	42.5	0.107	0.597	9,619	229	<100M	78	3,525	198	0.004
Northside Bank	Adairsville	42.5	0.161	0.439	21,119	126	100M-500M	33	1,935	56	0.000
Brookhaven Bank	Atlanta	42.5	0.168	0.319	29,944	152	100M-500M	25	1,675	44	0.000
Farmers & Merchants Bank	Eatonton	40.0	0.103	0.390	20,532	236	100M-500M	40	2,401	154	0.002
Spivey State Bank	Swainsboro	40.0	0.144	0.648	12,977	137	<100M	60	2,734	91	0.000
Bank of Dade	Trenton	40.0	0.073	1.000	6,903	77	<100M	45	1,381	48	0.000
Citizens Bank & Trust, Inc.	Trenton	40.0	0.092	0.979	8,411	114	<100M	55	1,993	80	0.000
Vinings Bank	Smyrna	40.0	0.134	0.398	30,072	141	100M-500M	15	1,181	40	0.000

Table 3A Expanded. Small Business Lending Institutions in Georgia Using Call Report Data, June 2013

Name of Lending Institution	City	Small Business Lending (less than \$ million)					Micro Business Lending (less than \$ 100k)			CC Amount/TA <sup>1</sup>	
		Total Rank	TA Ratio <sup>1</sup>	TBL Ratio <sup>1</sup>	Amount (1,000)	Number	Institution Asset Size	Total Rank	Amount (1,000)		Number
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)		(9)
Planters and Citizens Bank	Camilla	37.5	0.075	0.671	7,680	178	100M-500M	68	3,050	151	0.000
Newton Federal Bank	Covington	37.5	0.093	0.642	20,900	139	100M-500M	38	2,111	59	0.000
F & M Bank and Trust Company	Manchester	37.5	0.125	0.675	10,154	96	<100M	50	1,978	59	0.000
Eastside Commercial Bank	Conyers	37.5	0.151	0.303	26,627	137	100M-500M	18	1,103	38	0.000
Atlantic Capital Bank	Atlanta	37.5	0.047	0.089	51,581	154	1B-10B	15	1,225	24	0.000
Georgia Primary Bank	Atlanta	37.5	0.147	0.235	30,226	95	100M-500M	13	792	21	0.000
Thomas County Federal Savings and Loan As	Thomasville	35.0	0.107	0.387	29,250	134	100M-500M	23	1,469	44	0.000
The Greenville Banking Company	Greenville	35.0	0.086	1.000	2,319	27	<100M	35	405	16	0.000
Elberton Federal Savings and Loan Associa	Elberton	35.0	0.077	1.000	1,480	9	<100M	15	63	2	0.000
Citizens Trust Bank	Atlanta	35.0	0.080	0.276	33,010	158	100M-500M	20	1,530	51	0.006
Peoples Community National Bank	Bremen	35.0	0.164	0.510	12,015	84	<100M	25	972	41	0.000
The First National Bank of Polk County	Cedartown	32.5	0.086	0.619	13,446	111	100M-500M	35	1,721	65	0.000
Wilcox County State Bank	Abbeville	32.5	0.095	0.543	7,704	147	<100M	65	2,746	128	0.000
Southeast First National Bank	Summerville	32.5	0.039	1.000	2,626	27	<100M	28	365	11	0.001
Rochelle State Bank	Rochelle	32.5	0.054	1.000	1,535	28	<100M	63	1,535	28	0.000
The Citizens Exchange Bank	Pearson	32.5	0.042	1.000	1,263	35	<100M	58	1,263	35	0.000
Bank of Madison	Madison	32.5	0.070	0.301	14,439	305	100M-500M	73	5,584	258	0.000
Barwick Banking Company	Barwick	32.5	0.054	1.000	619	22	<100M	55	619	22	0.000
First Century Bank, National Association	Gainesville	32.5	0.084	0.825	7,408	41	<100M	20	545	18	0.000
Signature Bank of Georgia	Sandy Sprin	32.5	0.128	0.456	16,613	96	100M-500M	10	559	22	0.000
The Peoples Bank of Talbotton	Talbotton	30.0	0.095	0.765	3,753	57	<100M	45	901	40	0.000
Touchmark National Bank	Alpharetta	30.0	0.143	0.265	17,455	72	100M-500M	10	418	10	0.000
Vidalia Federal Savings Bank	Vidalia	27.5	0.022	0.861	5,108	43	100M-500M	28	859	18	0.000
Bank of Chickamauga	Chickamauga	27.5	0.071	0.781	3,578	26	<100M	28	513	18	0.000
Bank of Atlanta	Atlanta	27.5	0.109	0.293	20,301	98	100M-500M	10	444	16	0.000
The Peoples Bank	Eatonton	27.5	0.101	0.522	13,110	90	100M-500M	30	1,382	37	0.000
Pelham Banking Company	Pelham	27.5	0.051	0.732	3,361	82	<100M	55	1,563	69	0.000
Community Bank and Trust - West Georgia	Lagrange	27.5	0.119	0.437	10,806	76	<100M	28	1,217	37	0.000
Bank of Early	Blakely	27.5	0.072	0.539	6,428	132	<100M	65	2,614	107	0.000
First Federal Savings and Loan Associatio	Valdosta	22.5	0.014	0.714	2,420	27	100M-500M	28	521	15	0.000
The Farmers Bank	Greensboro	15.0	0.061	0.385	5,840	40	<100M	13	505	19	0.001
First State Bank of Randolph County	Cuthbert	15.0	0.065	0.458	4,554	50	<100M	23	593	29	0.000
Talbot State Bank	Woodland	15.0	0.016	0.516	1,103	12	<100M	23	205	6	0.000
First Bank of Coastal Georgia	Pembroke	15.0	0.063	0.404	7,786	47	100M-500M	20	738	27	0.002
First Peoples Bank	Pine Mounta	15.0	0.037	0.272	2,671	117	<100M	68	2,671	117	0.000
Georgia Banking Company	Atlanta	15.0	0.018	0.456	5,231	49	100M-500M	20	581	23	0.000
The Citizens Bank of Cochran	Cochran	12.5	0.042	0.150	2,996	72	<100M	33	1,005	59	0.000

**Table 3A Expanded. Small Business Lending Institutions in Georgia Using Call Report Data, June 2013**

Name of Lending Institution	City	Small Business Lending (less than \$ million)					Micro Business Lending (less than \$ 100k)			CC Amount/TA <sup>1</sup>	
		Total Rank	TA Ratio <sup>1</sup>	TBL Ratio <sup>1</sup>	Amount (1,000)	Number	Institution Asset Size	Total Rank	Amount (1,000)		Number
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)		(9)
Providence Bank	Alpharetta	12.5	0.057	0.219	6,489	36	100M-500M	10	285	12	0.000
Invesco National Trust Company	Atlanta	10.0	0.000	.	0	0	100M-500M	10	0	0	0.000
First Covenant Bank	Commerce	10.0	0.027	0.283	4,644	35	100M-500M	13	521	20	0.000
RBC Bank, (Georgia) National Association	Atlanta	10.0	0.000	.	0	0	1B-10B	10	0	0	0.014

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

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

**Table 3B. Expanded. Micro Business Lending Institutions in Georgia Using Call Report Data, June 2013**

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)					All Small Business Lending (less than \$1 million)				
		Total	TA	TBL	Amount	Institution	Total	Amount	CC		
		Rank	Ratio <sup>1</sup>	Ratio <sup>1</sup>	(1,000)	Number	Asset Size	Rank	(1,000)	Number	Amount/TA <sup>1</sup>
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Farmers State Bank	Dublin	100.0	0.339	1.000	39,147	581	100M-500M	93.0	39,147	581	-
Glennville Bank	Glennville	100.0	0.196	1.000	41,097	972	100M-500M	90.0	41,097	972	-
Bank of Eastman	Eastman	97.5	0.059	0.241	11,588	502	100M-500M	75.0	37,412	629	0.005
Bank of Alapaha	Alapaha	97.5	0.200	1.000	24,161	435	100M-500M	80.0	24,161	435	-
Commercial State Bank	Donalsonvil	95.0	0.218	1.000	23,382	231	100M-500M	73.0	23,382	231	-
First National Bank South	Alma	92.5	0.054	0.139	16,769	791	100M-500M	88.0	80,479	1,088	-
The Security State Bank	Mc Rae	92.5	0.273	1.000	11,154	226	<100M	73.0	11,154	226	-
South Georgia Banking Company	Omega	92.5	0.038	0.241	13,134	750	100M-500M	75.0	47,226	903	-
Monroe County Bank	Forsyth	90.0	0.086	0.279	7,444	201	<100M	80.0	26,662	281	-
Durden Banking Company, Incorporated	Twin City	90.0	0.043	0.297	6,913	346	100M-500M	63.0	19,859	422	-
Family Bank	Pelham	90.0	0.103	1.000	9,090	178	<100M	50.0	9,090	178	-
Altamaha Bank and Trust Company	Vidalia	90.0	0.053	0.214	8,503	403	100M-500M	85.0	37,538	530	-
The Citizens Bank of Swainsboro	Swainsboro	90.0	0.050	0.219	7,442	367	100M-500M	75.0	27,752	474	-
Citizens Bank of Washington County	Sandersville	90.0	0.043	0.232	9,458	371	100M-500M	70.0	31,711	477	0.003
Bank of Dudley	Dudley	87.5	0.047	0.151	8,594	370	100M-500M	88.0	48,443	526	0.007
Farmers & Merchants Bank	Lakeland	87.5	0.037	0.138	21,767	1,009	500M-1B	78.0	99,046	1,322	0.004
Ameris Bank	Moultrie	87.5	0.040	0.113	112,095	2,891	1B-10B	78.0	517,745	4,541	-
Farmers State Bank	Lumpkin	87.5	0.147	1.000	6,588	158	<100M	53.0	6,588	158	-
Queensborough National Bank & Trust Co	Louisville	87.5	0.036	0.138	30,065	1,170	500M-1B	78.0	134,303	1,520	-
United National Bank	Cairo	87.5	0.045	0.146	8,059	341	100M-500M	80.0	39,027	497	-
Bank of Hancock County	Sparta	85.0	0.078	1.000	6,916	149	<100M	45.0	6,916	149	-
Citizens Community Bank	Hahira	85.0	0.047	0.190	5,733	295	100M-500M	68.0	23,231	372	-
The Bank of Edison	Edison	85.0	0.132	1.000	5,694	150	<100M	50.0	5,694	150	-
Bank of Terrell	Dawson	85.0	0.045	0.157	6,303	294	100M-500M	85.0	36,898	416	-
Guardian Bank	Valdosta	85.0	0.050	0.123	11,409	282	100M-500M	95.0	93,091	495	0.001
First Madison Bank & Trust	Colbert	85.0	0.055	0.111	8,643	319	100M-500M	88.0	58,851	510	-
Farmers and Merchants Bank	Sylvania	82.5	0.048	0.211	5,591	192	100M-500M	55.0	17,591	251	-
First State Bank of Blakely	Blakely	82.5	0.028	0.147	9,909	439	100M-500M	63.0	40,806	576	0.001
Bank of Dawson	Dawson	82.5	0.048	1.000	5,791	142	100M-500M	43.0	5,791	142	-
Bank of Hazlehurst	Hazlehurst	82.5	0.039	0.174	4,229	282	100M-500M	73.0	22,031	389	-
Community Bank of Georgia	Baxley	82.5	0.059	0.192	4,312	225	<100M	78.0	21,418	300	-
The Four County Bank	Allentown	80.0	0.071	0.220	4,359	152	<100M	68.0	16,521	201	-
The First National Bank of Waynesboro	Waynesboro	80.0	0.037	0.290	4,061	201	100M-500M	50.0	11,891	244	0.002
First State Bank	Wrens	80.0	0.041	0.295	3,748	165	<100M	55.0	11,661	204	-
Southeastern Bank	Darien	80.0	0.026	0.122	9,241	444	100M-500M	73.0	54,062	582	0.003



Table 3B. Expanded. Micro Business Lending Institutions in Georgia Using Call Report Data, June 2013

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)					All Small Business Lending (less than \$1 million)				
		Total	TA	TBL	Amount	Institution	Total	Amount	Number	CC	
		Rank	Ratio <sup>1</sup>	Ratio <sup>1</sup>	(1,000)		Asset Size	Rank		(1,000)	Amount/TA <sup>1</sup>
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)		
Morris Bank	Dublin	80.0	0.028	0.069	12,233	541	100M-500M	75.0	85,936	836	0.002
Community Banking Company of Fitzgera	Fitzgerald	80.0	0.042	0.194	5,024	222	100M-500M	55.0	17,404	283	-
Bank of Monticello	Monticello	80.0	0.052	0.221	4,896	168	<100M	68.0	19,616	248	-
South Georgia Bank	Glennville	80.0	0.038	0.181	4,638	290	100M-500M	53.0	15,422	352	-
PrimeSouth Bank	Blackshear	80.0	0.031	0.111	10,092	380	100M-500M	80.0	65,843	599	0.002
Douglas National Bank	Douglas	80.0	0.039	0.125	5,610	219	100M-500M	78.0	33,704	344	-
Alma Exchange Bank & Trust	Alma	77.5	0.045	0.168	3,923	156	<100M	63.0	18,080	212	0.006
Colony Bank	Fitzgerald	77.5	0.024	0.078	27,008	1,290	1B-10B	73.0	170,268	1,858	-
The Heritage Bank	Hinesville	77.5	0.023	0.085	14,802	723	500M-1B	78.0	102,628	1,075	0.005
Pineland State Bank	Metter	77.5	0.054	0.249	3,144	147	<100M	65.0	12,611	185	-
Wheeler County State Bank	Alamo	77.5	0.039	0.219	3,525	198	<100M	43.0	9,619	229	0.004
United Bank	Zebulon	75.0	0.018	0.090	18,074	976	1B-10B	75.0	135,328	1,476	0.001
Bank of Camilla	Camilla	75.0	0.030	0.270	3,160	155	100M-500M	50.0	11,308	192	0.003
The Geo. D. Warthen Bank	Sandersville	75.0	0.033	0.145	5,214	162	100M-500M	63.0	25,037	247	0.008
Citizens Bank & Trust Company	Eastman	75.0	0.028	0.231	3,870	226	100M-500M	63.0	16,789	283	0.002
F&M Bank	Washington	75.0	0.023	0.155	6,048	222	100M-500M	68.0	31,676	328	-
CharterBank	West Point	75.0	0.018	0.070	20,670	772	1B-10B	63.0	108,568	1,320	-
Farmers State Bank	Lincolnton	75.0	0.035	0.258	4,498	137	100M-500M	48.0	14,995	197	-
Bank of Newington	Newington	75.0	0.048	0.217	3,632	143	<100M	58.0	13,784	183	-
Greater Rome Bank	Rome	75.0	0.033	0.130	4,151	206	100M-500M	50.0	17,817	295	-
Bank of Madison	Madison	72.5	0.027	0.116	5,584	258	100M-500M	33.0	14,439	305	-
The Citizens Bank	Nashville	72.5	0.024	0.140	6,635	248	100M-500M	65.0	35,241	368	-
The Citizens State Bank of Taylor County	Reynolds	72.5	0.057	0.316	2,196	111	<100M	55.0	6,954	135	-
United Community Bank	Blairsville	72.5	0.018	0.063	128,577	4,419	1B-10B	70.0	1,022,982	7,173	-
Sunmark Community Bank	Hawkinsvill	70.0	0.025	0.101	5,105	223	100M-500M	80.0	41,543	381	0.007
The Bank of Soperton	Soperton	70.0	0.066	0.317	2,225	98	<100M	48.0	5,692	116	-
PlantersFIRST	Cordele	70.0	0.023	0.084	6,435	296	100M-500M	60.0	38,769	434	-
Southern Bank	Sardis	70.0	0.043	0.179	3,582	119	<100M	58.0	15,856	174	-
State Bank of Cochran	Cochran	70.0	0.023	0.119	5,121	252	100M-500M	68.0	32,132	375	-
Commercial Banking Company	Valdosta	70.0	0.024	0.098	5,244	229	100M-500M	75.0	39,233	354	-
Synovus Bank	Columbus	70.0	0.020	0.045	518,250	9,197	10-50B	68.0	3,975,908	21,927	0.007
PeoplesSouth Bank	Colquitt	70.0	0.020	0.071	9,765	454	100M-500M	60.0	59,491	681	-
The Peoples Bank	Willacooche	70.0	0.036	0.374	2,336	135	<100M	45.0	6,250	157	-
Heritage Bank of the South	Albany	70.0	0.017	0.064	22,461	1,078	1B-10B	78.0	208,853	2,043	0.001
The Citizens Bank of Forsyth County	Cumming	70.0	0.026	0.084	5,610	223	100M-500M	83.0	52,200	393	-
Century Bank of Georgia	Cartersvill	70.0	0.032	0.107	5,059	179	100M-500M	85.0	45,870	322	-

**Table 3B. Expanded. Micro Business Lending Institutions in Georgia Using Call Report Data, June 2013**

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)					All Small Business Lending (less than \$1 million)				
		Total	TA	TBL	Amount	Institution	Total	Amount	Number	CC	
		Rank	Ratio <sup>1</sup>	Ratio <sup>1</sup>	(1,000)		Asset Size	Rank		(1,000)	Amount/TA <sup>1</sup>
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)		
Farmers & Merchants Bank	Statesboro	67.5	0.026	0.100	4,450	195	100M-500M	70.0	32,339	301	-
Planters and Citizens Bank	Camilla	67.5	0.030	0.266	3,050	151	100M-500M	38.0	7,680	178	-
Pinnacle Bank	Elberton	67.5	0.018	0.061	10,392	457	500M-1B	70.0	88,417	767	-
Peoples Bank	Lyons	67.5	0.055	0.135	2,700	113	<100M	65.0	16,656	175	-
Northeast Georgia Bank	Lavonia	67.5	0.018	0.088	7,310	241	100M-500M	70.0	55,383	441	-
Bank of Lumber City	Lumber City	67.5	0.081	0.590	1,674	85	<100M	45.0	2,838	90	-
First Peoples Bank	Pine Mounta	67.5	0.037	0.272	2,671	117	<100M	15.0	2,671	117	-
Bank of Dooly	Vienna	65.0	0.026	0.124	2,746	157	100M-500M	45.0	13,996	202	-
Wilcox County State Bank	Abbeville	65.0	0.034	0.194	2,746	128	<100M	33.0	7,704	147	-
The Claxton Bank	Claxton	65.0	0.030	0.126	3,224	130	100M-500M	63.0	19,988	202	-
Mount Vernon Bank	Mount Verno	65.0	0.028	0.140	3,847	151	100M-500M	70.0	26,517	236	-
Bank of Early	Blakely	65.0	0.029	0.219	2,614	107	<100M	28.0	6,428	132	-
First Bank of Georgia	Augusta	65.0	0.015	0.053	7,678	278	100M-500M	65.0	68,714	510	-
Thomasville National Bank	Thomasville	65.0	0.018	0.044	9,271	329	500M-1B	83.0	124,678	761	-
Affinity Bank	Atlanta	65.0	0.028	0.045	7,735	201	100M-500M	83.0	98,641	461	-
Hamilton State Bank	Hoschton	65.0	0.011	0.043	17,575	596	1B-10B	70.0	216,424	1,146	0.001
The Citizens Bank of Americus	Americus	62.5	0.023	0.108	5,594	103	100M-500M	48.0	29,131	206	-
First Port City Bank	Bainbridge	62.5	0.027	0.098	3,876	149	100M-500M	60.0	25,540	244	-
West Central Georgia Bank	Thomaston	62.5	0.026	0.184	2,952	114	100M-500M	45.0	13,216	161	0.002
Rochelle State Bank	Rochelle	62.5	0.054	1.000	1,535	28	<100M	33.0	1,535	28	-
Northwest Georgia Bank	Ringgold	62.5	0.016	0.092	6,023	253	100M-500M	55.0	37,031	374	0.002
The Citizens National Bank of Quitman	Quitman	62.5	0.028	0.156	2,812	103	<100M	60.0	18,072	139	-
The Merchants & Citizens Bank	Mc Rae	62.5	0.025	0.253	2,494	149	<100M	53.0	9,876	181	-
First Bank of Dalton	Dalton	62.5	0.027	0.063	4,702	163	100M-500M	70.0	39,914	295	0.001
Spivey State Bank	Swainsboro	60.0	0.030	0.137	2,734	91	<100M	40.0	12,977	137	-
Citizens Bank	Cairo	60.0	0.031	0.203	1,406	78	<100M	48.0	6,896	104	-
Southcrest Bank	Thomaston	60.0	0.015	0.078	4,502	213	100M-500M	48.0	28,030	302	0.007
Fidelity Bank	Atlanta	60.0	0.007	0.033	19,352	1,082	1B-10B	60.0	204,944	1,814	-
SunTrust Bank	Atlanta	60.0	0.006	0.024	1,074,731	35,004	>50B	55.0	5,339,241	51,216	0.004
Southwest Georgia Bank	Moultrie	60.0	0.015	0.062	5,384	226	100M-500M	50.0	37,598	347	-
The Bank of La Fayette, Georgia	La Fayette	60.0	0.015	0.202	3,615	130	100M-500M	53.0	17,876	193	0.002
Peoples State Bank & Trust	Baxley	60.0	0.036	0.101	2,864	129	<100M	58.0	17,888	196	-
Georgia Bank & Trust Company of Augusta	Augusta	60.0	0.008	0.030	12,837	532	1B-10B	60.0	159,641	1,156	-
First National Bank of Decatur County	Bainbridge	60.0	0.024	0.164	2,531	132	100M-500M	45.0	11,294	179	-
Mountain Valley Community Bank	Cleveland	60.0	0.025	0.112	3,585	136	100M-500M	70.0	28,725	239	-
Southern Bank & Trust	Clarks vill	60.0	0.030	0.117	2,990	123	<100M	55.0	18,018	182	-

Table 3B. Expanded. Micro Business Lending Institutions in Georgia Using Call Report Data, June 2013

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)						All Small Business Lending (less than \$1 million)			
		Total	TA	TBL	Amount	Institution	Total	Amount	Number	CC	
		Rank	Ratio <sup>1</sup>	Ratio <sup>1</sup>	(1,000)		Asset Size	Rank		(1,000)	Amount/TA <sup>1</sup>
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)		
First Citizens Bank of Georgia	Dawsonville	60.0	0.034	0.102	3,037	121	<100M	65.0	22,466	195	-
Peoples Bank & Trust	Buford	57.5	0.014	0.054	4,192	247	100M-500M	63.0	42,786	388	-
The Citizens Exchange Bank	Pearson	57.5	0.042	1.000	1,263	35	<100M	33.0	1,263	35	-
Century Bank and Trust	Milledgevil	57.5	0.018	0.065	3,917	176	100M-500M	50.0	29,006	275	0.004
Waycross Bank & Trust	Waycross	57.5	0.022	0.055	4,151	170	100M-500M	88.0	75,558	327	0.001
First National Bank of Coffee County	Douglas	57.5	0.027	0.092	3,547	118	100M-500M	75.0	30,591	234	-
Liberty First Bank	Monroe	57.5	0.027	0.094	2,970	120	100M-500M	48.0	17,329	186	-
Bank of Wrightsville	Wrightsvill	55.0	0.026	0.177	1,372	75	<100M	48.0	7,773	101	0.005
First National Community Bank	Chatsworth	55.0	0.024	0.097	3,089	112	100M-500M	60.0	24,923	171	-
Pelham Banking Company	Pelham	55.0	0.024	0.341	1,563	69	<100M	28.0	3,361	82	-
First Bank of Pike	Molena	55.0	0.036	0.214	1,461	40	<100M	50.0	6,812	69	-
The Bank of Perry	Perry	55.0	0.029	0.098	3,104	101	100M-500M	60.0	21,487	189	-
The Trust Bank	Lenox	55.0	0.038	0.260	1,238	42	<100M	45.0	4,756	63	-
Barwick Banking Company	Barwick	55.0	0.054	1.000	619	22	<100M	33.0	619	22	-
Citizens Bank & Trust, Inc.	Trenton	55.0	0.022	0.232	1,993	80	<100M	40.0	8,411	114	-
Capitol City Bank & Trust Company	Atlanta	55.0	0.018	0.029	5,168	232	100M-500M	78.0	86,415	472	-
The Bank of Georgia	Peachtree C	55.0	0.017	0.048	5,569	137	100M-500M	55.0	49,550	275	-
Community Bank of Pickens County	Jasper	55.0	0.016	0.042	5,232	174	100M-500M	63.0	52,286	349	-
The Coastal Bank	Savannah	52.5	0.012	0.036	5,127	203	100M-500M	73.0	74,467	469	-
Carver State Bank	Savannah	52.5	0.034	0.137	1,456	59	<100M	63.0	10,626	105	-
Oconee State Bank	Watkinsvill	52.5	0.013	0.046	3,623	445	100M-500M	45.0	24,804	588	0.003
The Brand Banking Company	Lawrencevil	52.5	0.007	0.017	11,298	292	1B-10B	55.0	118,229	580	-
Atlantic National Bank	Brunswick	52.5	0.021	0.101	3,036	112	100M-500M	58.0	23,621	183	-
Community Bank of the South	Smyrna	52.5	0.016	0.033	5,961	169	100M-500M	75.0	88,715	444	-
State Bank and Trust Company	Macon	52.5	0.004	0.012	10,675	1,277	1B-10B	58.0	186,500	2,799	-
Verity Bank	Winder	52.5	0.023	0.052	3,854	116	100M-500M	80.0	52,342	267	-
Community & Southern Bank	Atlanta	52.5	0.004	0.013	10,737	510	1B-10B	55.0	175,304	1,317	-
First National Bank of Griffin	Griffin	50.0	0.014	0.068	3,347	118	100M-500M	53.0	29,185	238	0.004
Heritage Bank	Jonesboro	50.0	0.014	0.032	5,056	231	100M-500M	53.0	45,988	421	-
F & M Bank and Trust Company	Manchester	50.0	0.024	0.131	1,978	59	<100M	38.0	10,154	96	-
North Georgia National Bank	Calhoun	50.0	0.020	0.092	2,540	134	100M-500M	63.0	21,867	223	-
Georgia Commerce Bank	Atlanta	50.0	0.009	0.022	7,047	181	500M-1B	68.0	132,773	635	-
Independence Bank of Georgia	Braselton	50.0	0.022	0.051	3,191	81	100M-500M	60.0	32,835	170	-
S Bank	Glennville	47.5	0.024	0.083	2,287	93	<100M	45.0	16,119	151	-
The Commercial Bank	Crawford	47.5	0.018	0.141	1,729	91	<100M	45.0	11,198	128	-
Rabun County Bank	Clayton	47.5	0.013	0.118	2,373	140	100M-500M	48.0	15,478	219	-

Table 3B. Expanded. Micro Business Lending Institutions in Georgia Using Call Report Data, June 2013

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)						All Small Business Lending (less than \$1 million)			
		Total	TA	TBL	Amount	Institution	Total	Amount	Number	CC	
		Rank	Ratio <sup>1</sup>	Ratio <sup>1</sup>	(1,000)		Asset Size	Rank		(1,000)	Amount/TA <sup>1</sup>
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)		
Exchange Bank	Milledgevil	47.5	0.013	0.093	2,940	147	100M-500M	45.0	20,878	229	-
First American Bank and Trust Company	Athens	47.5	0.007	0.039	3,951	169	500M-1B	60.0	53,419	367	-
Alliance National Bank	Dalton	47.5	0.017	0.051	2,756	108	100M-500M	73.0	38,316	225	-
The National Bank of Georgia	Athens	47.5	0.013	0.030	4,432	158	100M-500M	50.0	43,140	306	-
Flint River National Bank	Camilla	47.5	0.034	0.138	783	26	<100M	53.0	5,353	39	-
River City Bank	Rome	47.5	0.020	0.057	3,147	100	100M-500M	50.0	27,115	190	-
Community Business Bank	Cumming	47.5	0.024	0.062	3,117	78	100M-500M	63.0	30,936	170	-
LaGrange Banking Company	Lagrange	47.5	0.023	0.062	2,818	94	100M-500M	70.0	32,234	203	-
The Farmers Bank	Forsyth	45.0	0.025	0.096	1,596	62	<100M	48.0	11,544	110	-
The Peoples Bank of Talbotton	Talbotton	45.0	0.023	0.184	901	40	<100M	30.0	3,753	57	-
Heritage First Bank	Rome	45.0	0.021	0.085	2,114	81	<100M	63.0	20,540	164	-
Bank of Dade	Trenton	45.0	0.015	0.200	1,381	48	<100M	40.0	6,903	77	-
Citizens State Bank	Kingsland	45.0	0.024	0.074	1,552	76	<100M	45.0	12,571	113	-
Cherokee Bank, National Association	Canton	45.0	0.017	0.048	2,887	119	100M-500M	73.0	38,477	266	-
Wilkinson County Bank	Irwinton	42.5	0.020	0.124	1,015	50	<100M	48.0	8,217	83	-
The Woodbury Banking Company	Woodbury	40.0	0.025	0.133	606	18	<100M	48.0	4,554	37	-
Farmers & Merchants Bank	Eatonton	40.0	0.012	0.046	2,401	154	100M-500M	40.0	20,532	236	0.002
First Southern Bank	Patterson	40.0	0.020	0.068	1,966	70	<100M	58.0	20,485	148	0.001
WestSide Bank	Hiram	40.0	0.018	0.047	2,199	71	100M-500M	50.0	23,175	146	-
Newton Federal Bank	Covington	37.5	0.009	0.065	2,111	59	100M-500M	38.0	20,900	139	-
Gwinnett Community Bank	Duluth	37.5	0.009	0.025	3,861	118	100M-500M	48.0	51,150	273	-
CornerstoneBank	Atlanta	37.5	0.011	0.023	3,219	92	100M-500M	88.0	105,691	349	-
First Chatham Bank	Savannah	37.5	0.009	0.031	3,653	105	100M-500M	63.0	61,566	308	-
Flint Community Bank	Albany	37.5	0.014	0.047	2,275	90	100M-500M	65.0	33,111	198	-
Metro Bank	Douglasville	37.5	0.014	0.028	2,584	83	100M-500M	53.0	34,027	194	-
The First National Bank of Polk County	Cedartown	35.0	0.011	0.079	1,721	65	100M-500M	33.0	13,446	111	-
The Greenville Banking Company	Greenville	35.0	0.015	0.175	405	16	<100M	35.0	2,319	27	-
AB&T NATIONAL BANK	Albany	35.0	0.017	0.046	2,201	69	100M-500M	55.0	25,541	177	-
Highland Commercial Bank	Marietta	35.0	0.020	0.034	2,478	60	100M-500M	68.0	40,420	198	0.002
Peach State Bank & Trust	Gainesville	35.0	0.014	0.041	1,865	85	100M-500M	53.0	23,990	165	-
Capital Bank	Fort Ogleth	32.5	0.014	0.040	1,611	53	100M-500M	58.0	25,959	130	-
BankSouth	Greensboro	32.5	0.007	0.046	2,487	88	100M-500M	43.0	29,289	185	-
The Citizens Bank of Cochran	Cochran	32.5	0.014	0.050	1,005	59	<100M	13.0	2,996	72	-
First Intercontinental Bank	Doraville	32.5	0.007	0.012	2,053	154	100M-500M	63.0	47,824	764	-
Northside Bank	Adairsville	32.5	0.015	0.040	1,935	56	100M-500M	43.0	21,119	126	-
Georgia Heritage Bank	Dallas	32.5	0.017	0.057	1,107	37	<100M	55.0	15,158	86	-

Table 3B. Expanded. Micro Business Lending Institutions in Georgia Using Call Report Data, June 2013

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)					All Small Business Lending (less than \$1 million)				
		Total	TA	TBL	Amount	Institution	Total	Amount	Number	CC	
		Rank	Ratio <sup>1</sup>	Ratio <sup>1</sup>	(1,000)		Rank	(1,000)			Amount/TA <sup>1</sup>
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)		
Columbus Community Bank	Columbus	32.5	0.014	0.040	1,620	47	100M-500M	50.0	21,919	116	-
The Piedmont Bank	Norcross	32.5	0.009	0.018	3,118	60	100M-500M	63.0	70,687	226	-
The Peoples Bank	Eatonton	30.0	0.011	0.055	1,382	37	100M-500M	28.0	13,110	90	-
First Landmark Bank	Marietta	30.0	0.011	0.027	2,383	62	100M-500M	50.0	36,585	186	-
Vidalia Federal Savings Bank	Vidalia	27.5	0.004	0.145	859	18	100M-500M	28.0	5,108	43	-
Bank of Chickamauga	Chickamauga	27.5	0.010	0.112	513	18	<100M	28.0	3,578	26	-
Southeast First National Bank	Summerville	27.5	0.005	0.139	365	11	<100M	33.0	2,626	27	0.001
Community Bank and Trust - West Georg	Lagrange	27.5	0.013	0.049	1,217	37	<100M	28.0	10,806	76	-
First Federal Savings and Loan Associatio	Valdosta	27.5	0.003	0.154	521	15	100M-500M	23.0	2,420	27	-
Metro City Bank	Doraville	27.5	0.005	0.007	2,168	105	100M-500M	63.0	82,214	502	-
KeyWorth Bank	Johns Creek	27.5	0.006	0.013	2,031	83	100M-500M	65.0	67,490	287	-
Peoples Community National Bank	Bremen	25.0	0.013	0.041	972	41	<100M	35.0	12,015	84	-
Legacy State Bank	Loganville	25.0	0.013	0.035	931	23	<100M	50.0	16,776	67	-
Brookhaven Bank	Atlanta	25.0	0.009	0.018	1,675	44	100M-500M	43.0	29,944	152	-
Thomas County Federal Savings and Loan	Thomasville	22.5	0.005	0.019	1,469	44	100M-500M	35.0	29,250	134	-
First State Bank of Randolph County	Cuthbert	22.5	0.008	0.060	593	29	<100M	15.0	4,554	50	-
Stephens Federal Bank	Toccoa	22.5	0.006	0.034	981	35	100M-500M	45.0	20,575	107	-
Talbot State Bank	Woodland	22.5	0.003	0.096	205	6	<100M	15.0	1,103	12	-
The Peoples Bank	Covington	22.5	0.010	0.034	1,104	34	100M-500M	55.0	23,288	112	-
Midtown Bank & Trust Company	Atlanta	22.5	0.008	0.018	1,546	43	100M-500M	63.0	45,768	169	-
Private Bank of Buckhead	Atlanta	22.5	0.007	0.018	1,416	64	100M-500M	55.0	36,479	182	-
State Bank of Georgia	Fayettevill	22.5	0.011	0.023	811	41	<100M	53.0	20,296	96	-
American Pride Bank	Macon	22.5	0.010	0.023	1,125	28	100M-500M	55.0	28,623	102	-
Chattahoochee Bank of Georgia	Gainesville	22.5	0.012	0.020	1,163	30	<100M	58.0	30,063	114	-
Citizens Trust Bank	Atlanta	20.0	0.004	0.013	1,530	51	100M-500M	35.0	33,010	158	0.006
First Bank of Coastal Georgia	Pembroke	20.0	0.006	0.038	738	27	100M-500M	15.0	7,786	47	0.002
First Century Bank, National Association	Gainesville	20.0	0.006	0.061	545	18	<100M	33.0	7,408	41	-
Georgia Banking Company	Atlanta	20.0	0.002	0.051	581	23	100M-500M	15.0	5,231	49	-
Quantum National Bank	Suwanee	17.5	0.003	0.005	1,109	59	100M-500M	65.0	70,101	291	-
Eastside Commercial Bank	Conyers	17.5	0.006	0.013	1,103	38	100M-500M	38.0	26,627	137	-
NOA Bank	Duluth	17.5	0.008	0.011	1,160	37	100M-500M	68.0	49,463	208	-
Elberton Federal Savings and Loan Associ	Elberton	15.0	0.003	0.043	63	2	<100M	35.0	1,480	9	-
Atlantic Capital Bank	Atlanta	15.0	0.001	0.002	1,225	24	1B-10B	38.0	51,581	154	-
Vinings Bank	Smyrna	15.0	0.005	0.016	1,181	40	100M-500M	40.0	30,072	141	-
The Farmers Bank	Greensboro	12.5	0.005	0.033	505	19	<100M	15.0	5,840	40	0.001
First Covenant Bank	Commerce	12.5	0.003	0.032	521	20	100M-500M	10.0	4,644	35	-

**Table 3B. Expanded. Micro Business Lending Institutions in Georgia Using Call Report Data, June 2013**

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)						All Small Business Lending (less than \$1 million)			
		Total	TA	TBL	Amount	Institution	Total	Amount	Number	CC	
		Rank	Ratio <sup>1</sup>	Ratio <sup>1</sup>	(1,000)		Asset Size	Rank		(1,000)	Amount/TA <sup>1</sup>
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)		
Embassy National Bank	Lawrencevil	12.5	0.006	0.009	318	6	<100M	45.0	15,415	60	-
Georgia Primary Bank	Atlanta	12.5	0.004	0.006	792	21	100M-500M	38.0	30,226	95	-
Resurgens Bank	Tucker	12.5	0.008	0.015	721	21	<100M	45.0	19,746	77	-
Bank of Atlanta	Atlanta	10.0	0.002	0.006	444	16	100M-500M	28.0	20,301	98	-
Invesco National Trust Company	Atlanta	10.0	-	.	-	-	100M-500M	10.0	-	-	-
Signature Bank of Georgia	Sandy Sprin	10.0	0.004	0.015	559	22	100M-500M	33.0	16,613	96	-
Providence Bank	Alpharetta	10.0	0.002	0.010	285	12	100M-500M	13.0	6,489	36	-
Touchmark National Bank	Alpharetta	10.0	0.003	0.006	418	10	100M-500M	30.0	17,455	72	-
RBC Bank, (Georgia) National Association	Atlanta	10.0	-	.	-	-	1B-10B	10.0	-	-	0.014

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

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