



Small Business Lending in the United States

A Directory of Small Business Lending by Commercial Banks Reported in June 2000

Published June 2001. This report contains research prepared by the Office of Advocacy, U.S. Small Business Administration. The opinions and recommendations do not necessarily reflect official policies of the U.S. Small Business Administration or any agency of the U.S. government. For further information, contact the Office of Advocacy, U.S. Small Business Administration, Mail Code 3112, Washington, DC 20416. The complete study is available on the World Wide Web at <http://www.sba.gov/advo/stats/lending/> or in print or microfiche from the National Technical Information Service, Springfield, VA 22161, tel. (800) 553-6847. The NTIS publication number is PB2001-106751.

Foreword

I am pleased to release the Office of Advocacy's seventh annual report on the small business lending activities of the nation's commercial banks. Our goal is twofold: to provide small firms with an easy-to-use tool for locating likely loan sources in their communities, and to stimulate competition among banks for small firm customers by comparing bank performance in small firm lending.

This, the latest of the "small-business-friendly" bank studies, covers data from two sources. Part 1 of this report compares and contrasts the two sources. Part 2 contains an analysis of the June 2000 call report data submitted by commercial banks to their appropriate banking regulators. All lending of the bank is reported in the state where the bank is headquartered. These numbers are useful for small rural banks in the middle of a state. For most larger banks that lend in several states, data available under the revised regulations of the Community Reinvestment Act (CRA) are more helpful. Part 3 includes the analysis of the latest available CRA data. These data are arrayed by the locations where the loans were actually made during calendar year 1999.

Appendix Table A.1 lists the most small-business-friendly banks headquartered in the state using the call reports. Appendix Table A.2 is found only on the Advocacy website at www.sba.gov/advo/stats/lending/ or is available from NTIS at (800) 553-6847. The NTIS publication number is PB2001-106751. It ranks every bank in the state using call report information and Advocacy's four-variable methodology. Appendix Table A.3 lists the number of banks that fill out call reports by asset size for every state in the United States. Appendix Table A.4 presents the CRA data for all commercial bank loans made in the state in 2000. These banks are ranked only by the dollar amount of lending in the state.

This task of identifying small-business-friendly banks is becoming more difficult because of all the merger activity. A bank that was a leader last year may not be listed this year because of name changes or because the bank headquarters may now be located in another state. Thus, the call report database on which this report is partially based is becoming less useful. Merger activity is also changing the names and headquarters locations of larger banks. Thus, checking both call report and CRA rankings for the most small-business-friendly lenders is a good strategy.

As merger activity makes banking more national in scope, a companion report by the Office of Advocacy, *The Bank Holding Company Study*, with its call report and CRA national rankings, becomes more important in determining which of the local lenders may meet a borrower's lending needs. The following quote expresses part of the problem:

The recent elimination of bank charters provides reason to focus on the BHC (bank holding company). In the post-deregulation era, BHCs have removed many subsidiary banks' charters by collapsing subsidiaries into a single primary bank in the hope of reaping efficiency gains from common systems and back office operations as well as from reducing regulatory burdens. A primary bank subsidiary might appear to be growing rapidly, when in fact assets have merely been transferred within the same holding company.¹

Banks are leading suppliers of credit to small businesses, accounting for 54 percent of total traditional small firm credit used, according to the 1993 National Survey of Small Business Finances. This year's

¹ Kevin Stiroh and Jennifer Poole, "Explaining the Rising Concentration of Banking Assets in the 1990s," *Current Issues in Economics and Finance*, Federal Reserve Bank of New York, vol. 6, no. 9 (August 2000).

study covers the lending activity of 8,459 individual reporting commercial banks, some 200 fewer than were in the 1999 report; however, the number of bank branches continued to increase.²

In June 2000, commercial banks had \$1.3 trillion in business loans outstanding (commercial and industrial loans and commercial mortgage loans), of which 34 percent—\$437 billion—was in small business loans (loans less than \$1 million). Total business loans outstanding increased by \$158 billion or 13.8 percent in 2000 while small firm lending increased by \$38.5 billion or 9.7 percent. This declining small firm share raises concerns about the adequacy of small business commercial bank credit, especially for firms looking to grow. And unfortunately, this share has been declining since the Office of Advocacy started these studies. (In 2000, the small business loan share of total business loans was 33.6 percent; in 1999 it was 34.9; in 1998, 36.4; and in 1997, it was 37.8.)

The following findings are of particular interest:

The dollar amount of small business lending increased at a slower rate than lending to large firms (9.7 percent compared with 16.1 percent). Loans outstanding in the three small-loan categories increased at rates of 6.7 percent (loans under \$100,000), 8.5 percent (loans of \$100,000 to \$250,000), and 11.8 percent (\$250,000 to \$1 million).

This year, the number of the smallest small business loans increased dramatically—by 2 million. Part of the increase was due to a large commercial bank purchasing the accounts receivable of Office Depot. In this instance, lending to small firms was not really increasing, since trade credit was being converted into bank loans.

² From 1998 to 1999, the number of banks declined by 193 while the number of branches increased by 1,727, according to information provided by the Federal Deposit Insurance Corporation.

The remaining increase in the number of loans comes from the continued competition among commercial banks to provide small businesses with credit cards. With the number of loans under \$100,000 increasing by 27 percent but with the dollar amount increasing by only 7 percent, it is clear that the average size of the smallest loans continues to fall.

As interstate bank mergers increase, so do the loans provided by out-of-state banks or bank holding companies (BHCs). These loans may not show up in the state-by-state call report data but will show up in CRA data. For example, call report data identify six banks headquartered in the District of Columbia, whereas the 1999 CRA data identify 27 banks—nearly all headquartered out of state—lending to small firms in the district. This is the reason to study where the loans are being made, as shown in Appendix Table A.4, rather than relying solely on Appendix Tables A.1 and A.2.

Mergers and interstate branching will have more significant effects on small firms because of the likely interruption of established banking relationships. Large corporations are not so dependent on established banking relationships because they can obtain capital from the money market, the commercial bond market, and the equity market. Thus, changes in market structure that could adversely affect small firm access to commercial bank credit must be monitored closely.

In June 2000, the Office of Advocacy had a conference on the impact of the changing banking structure on the credit markets for small business. Leading researchers presented their views. See the conference report on the Office of Advocacy website at www.sba.gov/advo/b_cf00proc.pdf.

No story on small business lending would be complete without mentioning the U.S. Small Business Administration's loan programs. During fiscal year 2000, the SBA's biggest lending program, the 7(a) program, saw the dollar amount of loans it guaranteed increase

by 3.7 percent, while the number of loans increased by 0.2 percent. As of September 20, 2000, the nationally ranked top five SBA lenders under the 7(a) program by dollar amount were: CIT Group, Heller Financial, U.S. Bancorp, Bank United, and Wells Fargo. The top five by number of loans were Fleet Boston, Wells Fargo, Bank of America, CIT Group, and U.S. Bancorp.³ These financial institutions are clearly small-business-friendly.

In Advocacy's ranking, banks that participate in SBA's loan programs and use secondary markets extensively will have "small business friendliness" rankings that are artificially low because only the non-guaranteed portion of guaranteed loans will appear in the bank's loan portfolio. SBA preferred or certified lenders should all be considered small-business-friendly, and small firms should certainly seek them out. A listing can be found at www.sba.gov/financing/lender.html.

Business and Banking, and many individual users of the previous reports. Comments and suggestions are valuable and truly welcome.

The studies are available on the Internet at www.sba.gov/advo/stats/lending/ or from NTIS at (800) 553-6847. The NTIS publication number is PB2001-106751.



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Thanks to all who have helped fine-tune this effort—members of the U.S. House of Representatives and Senate Committees on Small

³ *Guaranteed Lender*, November 13, 2000.

Contents

Part 1: Introduction.....	1
Part 2: Using the Call Report Data	5
Part 3: Using the CRA Data	9
Data Appendices	11
Table A.1 Small-Business-Friendly Banks in the State Using Call Report Data, June 2000	
Table A.1 Expanded version (website and NTIS)	
Table A.2 Number of Call Reporting Banks by Asset Size and by State, 1999-2000	
Table A.3 Small Business Lending in the State Using CRA Data, 1999	

Part 1: Introduction

Small businesses are the keystone of the U.S. economy. America's small businesses—some 25 million strong, based on business tax return data—employ about 52 percent of the private work force, but create 75 percent of the new jobs; contribute 51 percent of private sector output, and produce 55 percent of innovations.⁴ By keeping the market-based system efficient, they make an indispensable contribution to U.S. global competitiveness.

Access to credit is vital for small business survival, and a key supplier of credit to small firms is the commercial banking system. Some 67 percent of all small firms that borrow from traditional sources obtain their money from commercial banks, according to the 1993 National Survey of Small Business Finances (NSSBF).⁵ Of a total of \$668 billion in small business credit outstanding from traditional sources in 1993, commercial banks supplied 54 percent, a much larger share than the 13 percent supplied by finance companies, the next most prominent lender.⁶

As firms grow, their reliance on the commercial banking system increases. Of the small firms that borrow from traditional credit

⁴ U.S. Small Business Administration, Office of Advocacy, *Small Business Answer Card, 2001*. See also Joel Popkin and Company, *The Small Business Share of Private, Nonfarm Gross Domestic Product*, report no. PB97-180723, prepared for the U.S. Small Business Administration, Office of Advocacy, (Springfield, Va.: National Technical Information Service, February 1997).

⁵ A new NSSBF will be available by mid-2001.

⁶ While the NSSBF does not separate out SBA lending, both banks and finance companies are active participants in SBA's business loan guarantee programs. However, the value of SBA business loans outstanding is less than 10 percent of the total stock of commercial bank loans; that is, most small business bank loans are not SBA guaranteed loans.

sources, according to Office of Advocacy analysis of the NSSBF data, the following obtain their financing from commercial banks:

- 59 percent of firms with 0 employees,
- 64 percent of firms with 1–4 employees,
- 68 percent of firms with 5–9 employees,
- 73 percent of firms with 10–19 employees,
- 84 percent of firms with 20–99 employees,
- 86 percent of firms with 100–499 employees.

It is critical to the health and growth of a small business to know which banks are meeting the credit needs of small firms and which banks are investing elsewhere. Such information helps small businesses save precious time and shop efficiently for credit—and it also helps banks gain access to new investment opportunities.

Studies using 1994-1996 banking data showed that banks that were small-business-friendly were more profitable than those that made few small business loans.⁷ These insights cast doubt on the mythology that loans to small businesses are riskier and less profitable.

More recently, the Board of Governors of the Federal Reserve System published a report on *The Performance and Profitability of CRA-Related Lending*.⁸ It provides the following information gathered by survey:

⁷ James Kolari, Robert Berney, and Charles Ou, “Small Business Lending and Bank Profitability,” *Journal of Entrepreneurial and Small Business Finance*, vol. 5, no. 1 (1997), 1-15. These results were confirmed by Prof. Ralph C. Kimball in “Specialization, Risk and Capital in Banking,” *New England Economic Review* (November/December 1997).

⁸ *The Performance and Profitability of CRA-Related Lending*, a report by the Board of Governors of the Federal Reserve System submitted to the Congress pursuant to section 713 of the Gramm-Leach-Bliley Act of 1999, July 17, 2000.

- Small business lending, as identified under the Community Reinvestment Act (CRA) is either profitable or marginally profitable.
- The profitability of CRA-related and other small business lending is about the same.
- Roughly the same delinquency and charge-off rates exist for CRA-related and other small business lending.
- Large banking institutions generally experience poorer performance than smaller institutions in small business lending.

This seventh annual edition of *Small Business Lending in the United States* provides current banking data to small firms and the banks that serve them. Like the earlier studies, this edition contains an analysis of call report data filed by banks with their regulating agencies in June of each year. And for the third time, this report offers lending data from the CRA database.

- Appendix Table A.1 identifies the list of the top small-business-friendly banks. Except for states with only a few banks, the list includes the top 10 banks or the top 10 percent of banks, whichever number is smaller. (Ties may increase the number.) The expanded version of Appendix Table A.1 (website and NTIS) provides information on the small business lending behavior of every reporting commercial bank headquartered in each state, using information from the call reports.
- Appendix Table A.2 provides the number of call reporting banks in each state by asset size.
- Appendix Table A.3 lists the CRA reporting banks in the state with more than \$1 million in lending. These banks in total account for two-thirds of the lending activity with small businesses.
- Appendix Tables A.1, and A.3 are designed to help depositors and borrowers identify which local banks are more likely to make small business loans.

A Comparison of the Data Sets

The call report and CRA data complement each other, but are not comparable, in that they provide different kinds of loan information, are identified differently by location, and cover different categories of banks (Table A). CRA data reflect the loans being made during a given year (1999), while the call reports measure all the loans outstanding as of June 30, 2000 (i.e. the flow of credit versus the stock of credit). The call reports attribute all lending of a banking organization to the state where the bank’s headquarters is located,⁹ while the CRA data report actual lending in a given state.

For example, in the call report database, Wells Fargo is shown as located in California, but the CRA database shows Wells Fargo lending in all 50 states. Consequently, CRA data are important in analyzing the state-by-state lending behavior of the larger banks.

In addition, only the larger banks or BHCs are required to report under CRA. Unfortunately the CRA data do not include other information about bank performance, so only the amount of loans being made can be reported. Attempts have been made to merge the two databases but the results have not been totally successful.¹⁰ Basing rankings solely on the total amount of small business loans and leaving out the ratios of small business loans to bank assets or total business loans biases the results in favor of larger banks.

One major finding in the CRA data is that many small business loans are made by banks headquartered in other states. For example,

⁹ Given the recent increase in interstate mergers, call report data become less relevant and CRA data become more relevant in understanding the lending activity in a given state.

¹⁰ In the 2000 version of *The Bank Holding Company Study*, matching was successful so that both the call report and CRA information on BHCs can be ranked using Advocacy’s four-variable methodology.

Table A. Comparison of Call Report and CRA Databases Used in 2000 Lending Studies

	Call Report Data	CRA Data
Loan information provided	Stock of business loans outstanding as of June 2000	Flow of business loans over entire calendar year 1999
How location is identified	Bank headquartered in the state	Lending activity in the state by CRA reporting banks only
Categories of banks covered	All reporting commercial banks and bank holding companies	Banks with \$250 million or more in assets or members of bank holding companies with more than \$1 billion in assets

call report data identify six banks headquartered in the District of Columbia, whereas the 1999 CRA data identify 27 banks lending at least \$1 million to small businesses in the district. Appendix Table A.3 contains data on the number of banks filing call reports by asset size for all states.

Study Definitions

For this study, the definition of a small business loan is a commercial and industrial loan or commercial mortgage loan under \$1 million. This is the definition used by most financial regulatory agencies and other researchers. Rankings of banks on their lending in smaller loan sizes (less than \$250,000 and less than \$100,000) are still available in the final two columns of Appendix Tables A.1 for comparisons with earlier studies and for the benefit of the small firm seeking smaller loans.¹¹

¹¹ See also Advocacy’s companion study, *Micro-Business-Friendly Banks in the United States*.

Limitations of the Study

It is important to note that call report and CRA data tell only a part of the story about lending to small business, namely the commercial banking part. Small businesses certainly have access to other sources of credit, such as their suppliers, finance companies, family, and friends. Additionally, some lending information may not be reported in call reports or CRA data, or may not be discernible as small business financing. For example:

- Banks may provide lines of credit to small firms. If the line of credit is not used, it will not be reported as a loan.
- Banks may issue consumer credit cards or other consumer credit to small firms for working capital (e.g., for office equipment). They may report these as either small business or consumer loans.
- Loans to small firms are often in the form of a second mortgage on the business owner's home and/or personal lines of credit.
- Small business owners may use their personal credit cards to finance their businesses.¹²
- Banks may make loans to small businesses under their consumer loan divisions, classifying the loans as consumer loans.
- Banks may send business owners to subsidiary finance companies that are not required to file call reports.
- SBA-guaranteed loans sold in the secondary market are recorded in the number of small business loans made by banks, but only the non-guaranteed portion of these loans is included in the dollar value of small loans in the call report.
- In filing call reports, multi-state bank holding companies may file consolidated reports rather than separately reporting the lending

operations of a member bank in a given state. The CRA tables avoid this problem.

- When mergers or acquisitions occur among banks or other financial intermediaries, the reported amount of lending may appear to change, but the loans are actually being transferred among financial intermediaries.
- When mergers occur, the lending activity of a given bank or the bank's holding company affiliate becomes difficult to track and year-to-year comparisons become questionable.

Additionally, a major factor affecting a bank's small business lending activities—the demand or lack of demand for small business loans—is not recorded in either data set. Banks of similar lending capacity and similar intent to serve the small business community may end up with significantly different ranking results because of differences in small business demand.

Despite these limitations, the call report and CRA data are useful in that they are the only publicly available sources of information on the small business lending patterns of individual banks.

Related Studies

The Office of Advocacy continues to conduct research using the call report and CRA data. The Office of Advocacy also publishes 2000 editions of *Micro-Business-Friendly Banks in the United States*, which ranks the top banks in each state in terms of their micro-lending (loans of less than \$100,000), and *The Bank Holding Company Study*, which ranks multibillion-dollar BHCs using the four-variable methodology developed in this report.

Also available from the Office of Advocacy are individual state studies titled *Small Farm Lending in the United States* and two national studies, *Small Farm Lending by Bank Holding Companies* and *Small Business Lending in Rural America*. These reports were prepared last year using the 1999 call reports.

¹² The NSSBF found that 27.6 percent of small businesses used business credit cards and 39.2 percent used personal credit cards for business purposes.

A Note about SBA Lending Programs

Small businesses seeking loans should also seek out banks that participate in the SBA's loan programs. The top five national SBA lenders under the 7(a) program by dollar amounts, as of September 20, 2000, were CIT Group, Heller Financial, U.S. Bancorp, Bank United, and Wells Fargo. The top five by number of loans were Fleet Boston, Wells Fargo, Bank of America, CIT Group, and U.S. Bancorp.¹³ These are clearly small-business-friendly banks.

In Advocacy's ranking, banks that participate in the SBA's loan programs and use secondary markets extensively will have "small business friendliness" rankings that are artificially low because only the non-guaranteed portion of guaranteed loans will appear in the bank's loan portfolio. SBA preferred or certified lenders should all be considered small-business-friendly, and small firms should certainly seek them out. A listing can be found at www.sba.gov/gopher/Local-Information/Certified-Preferred-Lenders/.

Accessing the Study

All editions of Advocacy lending studies are on the Internet at: www.sba.gov/advo/stats/lending/. Paper and microfiche copies are also available for purchase from the National Technical Information Service at (800) 553-6847. The NTIS publication number for this study is PB2001-106751.

Suggestions

Send written comments or suggestions to the Office of Advocacy, U.S. Small Business Administration, Mail Code 3112, 409 Third St., S.W., Washington, DC 20416, or by fax to (202) 205-6928. For answers to technical questions, call (202) 205-6530 or send e-mail correspondence to advocacy@sba.gov.

¹³ *Guaranteed Lender*, November 13, 2000.

Part 2: Using the Call Report Data

In 1991, Congress, recognizing the importance of small business to the U.S. economy, mandated that financial institutions report small business loan information to federal banking authorities as part of their call reports. Beginning in June 1993, federal banking regulators collected appropriate information from commercial banking institutions on all commercial loans under \$1 million.

In 1994, the Office of Advocacy first analyzed the call report information reported by banks in order to help small businesses locate the financial institutions most likely to make small business loans. The first study used the June 1994 call report data; reports have been published every year since.

Appendix Table A.1 lists the top small-business-friendly banks in the state based on call reports. The list includes the top 10 banks or the top 10 percent. (Ties may increase the number.) The expanded version of Appendix Table A.1 (on the website and NTIS) provides information on the small business lending behavior of every commercial bank that submits call reports in the state.

The Call Report Data

Call reports, officially known as *Consolidated Reports of Condition and Income*, are quarterly reports filed by financial institutions with their appropriate bank regulators. The call reports provide detailed information on the current status of a financial institution. Section 122 of the Federal Deposit Insurance Corporation Improvement Act of 1991 requires financial institutions to report on an annual basis the number and amount of small business loans.

The call reports on which Appendix Tables A.1 and A.2, are based provide various bank data, including the number and dollar amount of loans outstanding by loan size for business loans of less

than \$1 million. These data enable researchers to evaluate commercial banks' small business lending activities.

Four variables were used to create a score for the small business lending activities of individual banks: (1) the ratio of small business loans to total assets, (2) the ratio of small business loans to total business loans, (3) the dollar value of small business loans, and (4) the number of small business loans.

A bank's score in each of the four categories is its decile ranking. The decile ranking is a measure of where the individual bank falls in the distribution of all banks within a state for any given variable. Decile rankings range from 1 to 10. Banks in the top 10 percent of all banks in the state receive the maximum score of 10; banks in the lowest 10 percent in the category receive a score of 1. Banks that do not lend to small businesses (loans under \$1 million) receive a 0. To allow for a top score of 100, the total decile value was multiplied by 2.5.

Small banks tend to score higher in some categories than larger banks, and vice versa. For example, smaller banks have a higher percentage of total assets in small business loans, but larger banks lead in the sheer number and value of small loans.

- To summarize, the 2000 tables using call report information retain the major features of previous studies:
- Four criteria are used in the total score.
- Data are provided on a state-by-state basis, a format that is most relevant to those relying on local bank credit markets.
- Five bank asset size classes are used.
- Credit card banks were not ranked.¹⁴

¹⁴ Banks with a credit-card-loans-to-total-assets ratio in excess of 0.25 were considered credit card banks. Large businesses issue credit cards to their employees; their charges would appear as small loans.

- The total score can range from 0 to 100, rather than 0 to 40, as the decile values were multiplied by 2.5 to give the maximum score of 100.

The 2000 Study: Findings

The dollar value of small business lending continued to increase in 2000, but at a slower rate than lending to large businesses. Small business loans under \$1 million outstanding in June 2000 amounted to \$437 billion, an increase of \$38.5 billion or 9.7 percent over the 1999 level (Table B).¹⁵ Business loans outstanding in 2000 were valued at \$1.3 trillion, an increase of \$158 billion or 13.8 percent. Clearly the small business share was declining.

Growth in the value of small business loans was at 6.7 percent for loans under \$100,000, 8.5 percent for loans of \$100,000 to \$250,000, and 11.8 percent for loans of \$250,000 to \$1 million (Table C). These growth rates were smaller than the growth rates for larger loans (>\$1 million), up 16.1 percent.

The growth rates for loans in all the small business categories were higher this year than in the previous three years (Table C). Since large loans (over \$1 million) are increasing most rapidly, the concern still exists that small firms may not be obtaining the credit they need to grow with the economy.

¹⁵ Small business loans outstanding as reported by banks should include those portions of small business loans made under the SBA's business loan guaranty programs that remain on the bank's books and are not sold.

Table B. Dollar Amount and Number of Small Business Loans, 1999 and 2000 (Dollars in Billions, Numbers in Millions)

<i>Loan Size</i>		<i>2000*</i>	<i>1999</i>	<i>Percent Change</i>
Under \$100,000	Dollars	\$121.4	\$113.9	6.7
	Number	9.8	7.73	26.9
\$100,000-\$250,000	Dollars	\$88.0	\$81.1	8.5
	Number	0.73	0.69	7.0
\$250,000-\$1 Million	Dollars	\$227.5	\$203.5	11.8
	Number	0.63	0.58	8.4
Under \$1 Million	Dollars	\$437.0	\$398.5	9.7
	Number	11.2	9.0	25.2
Over \$1 Million	Dollars	\$863.3	\$743.9	16.1
Total Dollars in Business Loans		\$1,300.3	\$1,142.3	13.8

* The large increase in the number of small loans can be attributed largely to the purchase of Office Depot's accounts receivable by GE Financial and the continued expansion in small business credit card use.

Table C. Change in the Dollar Amount of Business Loans by Loan Size, 1996-2000 (Percent)

<i>Loan Size</i>	<i>96-97¹</i>	<i>97-98¹</i>	<i>98-99²</i>	<i>99-00</i>
Under \$100,000	2.9	3.0	2.5	6.7
\$100,000-250,000	5.2	8.1	6.3	8.5
\$250,000-\$1 Million	5.7	7.7	11.2	11.8
Over \$1 Million	11.5	13.0	14.6	16.1

¹ Changes for 1996-1997 and 1997-1998 were estimated based on revised estimates for KeyCorp in 1997.

² So that 1998-1999 trends could be shown, 1998 figures were revised to exclude the credit card operation of Mountain West Financial, which was purchased by a non-bank financial intermediary and thus excluded from 1999 data.

Table D. Percent Change in the Number of Small Business Loans by Loan Size, 1995-1999

<i>Loan Size</i>	<i>96-97¹</i>	<i>97-98¹</i>	<i>98-99²</i>	<i>99-00³</i>
Under \$100,000	26.6	19.3	10.1	26.9
\$100,000-\$250,000	8.6	1.8	5.4	7.0
\$250,000-\$1 Million	8.0	1.4	7.6	8.4

¹ Changes for 1996-1997 and 1997-1998 were estimated based on revised estimates for KeyCorp in 1997.

² So that 1998-1999 trends could be shown, 1998 figures were revised to exclude the credit card operation of Mountain West Financial, which was purchased by a non-bank financial intermediary and thus excluded from 1999 data.

³ The large increase in the number of small loans can be attributed largely to the purchase of Office Depot's accounts receivable by GE Financial and the continued expansion in small business credit card use.

The number of small business loans increased, especially in the smallest size category (Table D). But this increase was attributed largely to the purchase of Office Depot's accounts receivable by GE Financial and the continued expansion in small business credit card use. The number of loans of less than \$100,000 increased by 26.9 percent; those of \$100,000 to \$250,000 by 7.0 percent; and those of \$250,000 to \$1 million by 8.4 percent.

Bank consolidations continued to affect the relative importance of banks of different sizes in the small business loan market.¹⁶ The

¹⁶ For more details see Stephen A. Roades, "Bank Mergers and Banking Structure in the United States, 1980-98," Board of Governors, Federal Reserve System Staff Study 174, August 2000. Over this period, there were some 420 mergers per year.

Table E. Number of Reporting Banks by Asset Size, 1996-2000*

<i>Bank Asset Size</i>	1996	1997	1998	1999	2000
<\$100 Million	6,465	6,047	5,644	5,302	5,034
\$100 Million-\$500 Million	2,548	2,590	2,656	2,683	2,751
\$500 Million-\$1 Billion	260	292	303	290	302
\$1 Billion-\$10 Billion	326	300	302	309	293
>\$10 Billion	71	64	61	75	79
Total	9,670	9,293	8,966	8,659	8,459

* Note: changes in the number of reporting banks could be caused by the financial reporting consolidation of BHCs.)

number of commercial banks filing call reports continued to decline, by 377 in 1997, 327 in 1998, 307 in 1999, and 200 in 2000 (Table E). The number of very small banks (with assets of less than \$100 million) has declined since 1995; most of the disappearing small banks either grew into the next size category, merged, or were acquired by larger banks. The number of banks in other size categories, except for those in the \$1 billion to \$10 billion asset size category, increased from 1999 to 2000.¹⁷ Appendix Table A.2 lists by state the number of banks filing call reports.

What are the expected effects on small business finance from the disappearance of small community banks? A recent study in the FDIC working paper series using the new CRA data, "Banking Consolidation and the Provision of Banking Services: The Case of

¹⁷ For discussions of the issues, see Loretta J. Master, "Banking Industry Consolidation: What's a Small Business to Do?" *Business Review*, Federal Reserve Bank of Philadelphia, (January/February 1999), 3-16; and Timothy J. Yeager, "Down, But Not Out: The Future of Community Banks," *The Regional Economist*, Federal Reserve Bank of St. Louis, October 1999, 5-9.

other researchers using call reports and other data sources:¹⁸

- Small business lending is the most localized of banking services. Therefore scrutiny of proposed mergers from a small business lending perspective is justified.
- Mergers among smaller banks tend to increase lending to small firms.
- Bank consolidation is linked to lower loan growth in rural areas.
- Markets experiencing merger activity by large banks had lower loan growth than markets experiencing no consolidation.¹⁹

¹⁸ Robert B. Avery and Katherine Samolyk, "Bank Consolidation and the Provision of Banking Services: The Case of Small Commercial Loans," FDIC Working Paper Series 2000-01. See also U.S. Small Business Administration, Office of Advocacy, *The Impact of Bank Mergers and Acquisitions on Small Business Lending: A Conference Report*, January 1998 and *The Changing Banking Structure and Its Impact on Small Business: A Conference Report*, June 2000.

¹⁹ Some of the most small-business-friendly regional banks have been purchased by foreign banks wanting to establish a significant presence in the U.S. market. Other banks disappear from the call reports, since the headquarters are no longer in the state where they reported in the past. Recent major changes are:

Name of BHCs in Call Report 6/00

Columbus B&TC
 Harris T&SB
 Union BK OF California NA
 Bank of the West
 Michigan NB
 Bankers TC
 Allfirst Bank
 Citizens Bank of Massachusetts
 LaSalle Bank NA
 AMRO

Names of the New Owners

TB&C Bancshares
 Bank of Montreal
 Bank of Tokyo-Mitsubishi Limited
 BNP Paribas
 National Australia Bank Limited
 Deutsche Bank Aktiengesellschaft
 Allied Irish Banks p.l.c.
 Royal Bank of Scotland Group
 Stichting Prioriteit ABN

Part 3: Using the CRA Data

The Community Reinvestment Act, enacted in 1977, is designed to encourage banks to meet the credit needs of the local communities from which they obtain deposited funds. In 1994 the federal banking supervisory agencies revised the regulations implementing the CRA. The revisions included a requirement that banks report data on small business lending by census tract.²⁰

To minimize the paperwork burden on small banks, the bank regulatory authorities require only banks with assets over \$250 million or any member banks of a bank holding company (BHC) with assets over \$1 billion to provide this information. This means that some 21 percent of banks are required to file, but these banks make more than two-thirds (71.5 percent) of small business loans, nearly all (96.7 percent) of the largest loans over \$1 million, and more than half (61.0 percent) of the smallest loans under \$100,000 (Table F). Given the interstate mergers occurring in the banking industry, the CRA data become more important in understanding small business lending activities by banks and BHCs in a given state. The weakness of this data set is that not all banks are required to report their lending. The smaller banks, which are not required to report, make 28.5 percent of the loans to small businesses and are important lenders to small firms in certain markets. No financial information is available on the CRA reporting banks unless the call report data sets can be linked to the CRA data set, so the ratio

²⁰ For more information about the history of the CRA, see “Home Purchase Lending in Low Income Neighborhoods and to Low Income Borrowers,” *Federal Reserve Bulletin*, February 1995, 71-105, and “New Information on Lending to Small Businesses and Small Farms: The 1996 CRA Data,” *Federal Reserve Bulletin*, January 1998, 1-35.

Table F. Business Loans Outstanding from All Call Report and CRA-Covered Banks* (Billions of Dollars)

Loan Size	Call Report Banks (CRB)	Banks Subject to CRA	CRA/CRB Percent
Under \$100,000	\$121.4	\$74.0	61.0
Under \$250,000	\$209.4	\$137.7	65.8
Under \$1 Million	\$437.0	\$312.4	71.5
Over \$1 Million	\$863.3	\$835.1	96.7
Total Business Loans	\$1,300.3	\$1147.5	88.2

* Call report banks include all commercial banks that filed call reports as of June 2000, while CRA reporting banks are all banks with more than \$250 million in assets or that are part of a bank holding company with more than \$1 billion in assets that filed for calendar year 1999.

analysis used in the rankings of Appendix Tables A.1 cannot be repeated here.²¹

In 1999, 755 banks and BHCs made 2.7 million small business loans valued at \$160 billion.²² The number of loans of less than \$100,000 was 2.3 million and totaled \$46 billion; the number of loans in the \$100,000-\$250,000 range was 179,000 and totaled \$31 billion.

Appendix Table A.3 lists the dollar amount of small business lending that occurred in 1999 by location of the lending activity. This table is an important complement to Appendix Table A.1 in helping small firms locate larger banks likely to lend to them.

²¹ CRA and call report data are linked for the national rankings in *The Bank Holding Company Study*, 2000.

²² Since the number of banks and BHCs under the CRA program varied from the previous year, comparisons between the years should not be made.

Data are reported for both commercial banks and BHCs at the highest ownership level. For BHCs, individual holding company banks are consolidated into the BHC's total. Total small business lending by the BHC in the state is then derived for the state lending statistics and listed under the name of the ultimate lending bank or BHC.

To reiterate, the CRA section of this report shows:

- Loans made in calendar year 1999, not the outstanding loans as of June 2000 shown in the call reports.
- Data only for commercial banks with more than \$250 million in assets and all member banks of bank holding companies with more than \$1 billion in assets. (Call reports cover all commercial banks.)
- Only the banks and BHCs that made more than \$1 million in loans in a state in calendar year 1999.
- Using CRA data, Appendix Table A.3 lists by state the banks and BHCs that report lending of at least \$1 million in the state. (Using call report data, Appendix Table A.1 lists all banks with headquarters in the state in June 2000. This table is found only on the Advocacy website at www.sba.gov/advo/stats/lending/ or is available from NTIS at (800) 553-6847. The NTIS publication number is PB2001-106751.)

Data Appendices

Table A.1 Small-Business-Friendly Banks in the State Using Call Report Data, June 2000

This table lists in descending order the top-scoring small-business-friendly banks in the state.

1. Total Score: The total found in the first column is the score of the commercial bank in the state in which it is listed. The number is the aggregate measure of small business lending activity based on the sum of the scores in columns 2 through 5. Each of the component scores is multiplied by 2.5 to bring the best possible score to 100. A total score of 100, for example, means that the bank is in the top decile or the top 10 percent of banks in each of the four categories, while a total score of 10 indicates that the bank is in the bottom 10 percent in each category. A blank of 0 indicates that there is no evidence of the bank making small business loans.

2. Score Based on the Ratio of the Dollar Amount of Small Business Loans to Total Assets (SBL/TA): This column shows each bank's score for the ratio of small business loans (<\$1 million) to total assets. A score of 10 means that the bank is in the top 10 percent of the banks headquartered in the state with respect to the small business loan-to-asset distribution. The bank is willing to place a large portion of its assets in small business lending. Thus it has an exceptional record of lending to small businesses.

3. Score Based on the Ratio of the Dollar Amount of Small Business Loans to Total Business Loans (SBL/TBL): The bank's score for the ratio of small business loans (<\$1 million) to total business loans. Banks that make business loans predominately to small firms will rank high in this category.

4. Score Based on the Total Dollar Amount of Small Business Loans (SBL\$): The score of the dollar value of small business loans

(<\$1 million) outstanding from the bank. Larger banks will score well in this column and in column 5 because their size allows them to make many small loans, even if their commitment to small business lending, as shown by the ratios in columns 2 and 3, is low.

5. Score Based on the Total Number of Small Business Loans (SBL#): The bank's decile score for the total number of small business loans (<\$1 million) outstanding.

6. Bank Asset Size: The asset size class of the reporting bank:

- Under \$100 million (<\$100M)
- \$100 million to under \$500 million (\$100M–\$500M)
- \$500 million to under \$1 billion (\$500M–\$1B)
- \$1 billion to under \$10 billion (\$1B–\$10B)
- \$10 billion and over (>\$10B)

7. Amount of Small Business Loans (Dollars in SBL): The dollar value (in thousands) of small business loans of less than \$1 million.

8. Number of Small Business Loans (Number of SBL): The number of small business loans of less than \$1 million made by the bank.

9. Total Score for Mid-Sized Small Business Loans (Total Score<\$250K): This score is based on the bank's four scores with respect to mid-sized loans—those under \$250,000. The number is comparable to the number in column 1. A firm looking for a loan of between \$100,000 and \$250,000 might be well served by a bank ranking high in this column.

10. Total Score of Micro Business Loans (Total Score<\$100K): The total score of the commercial bank based on its micro-lending—that is, the sum of its four scores with respect to micro-loans of less than \$100,000. A firm looking for a loan of less than \$100,000 might do well to seek out a bank that ranks high in this column.

Table A.1 (Expanded version available on the Advocacy website and from NTIS)

This table lists all banks using call reports in each state.

Table A.2 Number of Reporting Banks by Bank Asset Size and by State, 1999-2000

This table lists in alphabetical order by each state's postal abbreviation the number of banks submitting call reports for the years 1999 and 2000, breaking the 2000 figures down into asset size classes.

Table A.3 Small Business Lending in the State Using CRA Data, 1999

Table A.3 is formatted differently from the tables displaying call report data. The table lists the bank name—the name of the ultimate owning bank or bank holding company—as well as the home state of the bank. It provides the dollar amount and number of small business loans under \$1 million, mid-sized small business loans under \$250,000, and micro-loans under \$100,000. Only banks with small business loan totals in excess of \$1 million in a given state in 1999 are listed.

1. Amount of Small Business Loans (SBL\$<\$1M): The dollar amount, in thousands, of loans under \$1 million made in 1999.

2. Number of Small Business Loans (SBL#<\$1M): The number of loans of less than \$1 million made in 1999.

3. Bank Asset Size (Bk Size): The total assets of the owning bank by size category:

- \$1 billion to under \$10 billion (\$1B\$10B)

- \$10 billion to \$50 billion (\$10B\$50B)

- \$50 billion and over (>\$50B)

4. Amount of Mid-Sized Small Business Loans (SBL\$<\$250K): The dollar amount, in thousands, of mid-sized business loans of less than \$250,000.

5. Number of Mid-Sized Loans (SBL#<\$250K): The number of mid-sized business loans.

6. Amount of Micro-Business Loans (SBL\$<\$100K): The dollar amount, in thousands, of loans of less than \$100,000.

7. Number of Micro-Business Loans (SBL#<\$100K): The number of loans of less than \$250,000.

8. Credit Card Banks (Crd Cd/TA). The ratio of credit card loans to total assets. Where this percentage is greater than .25, the data are reported. These loans may reflect credit card activity of individual employees of large firms or the credit card activity of small firms. Because the CRA report does not distinguish among these types of loans, the summary total statistic in column 1 may be biased, making some banks appear more small-business-friendly than they are. However, since some of these credit card banks are making loans to small businesses with credit cards, they may be a ready source of small business credit.

Table A.1 Small Business Friendly Banks Using Call Report Data, June 2000

State	Bank Name	Location	Small Business Lending (<\$1M) Scores					Bank Asset Size	Dollars in SBL	Number of SBL	Total Score <\$250K	Total Score <\$100K
			Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$)(4)	SBL(#)(5)					
Alabama	Heritage Bk	Decatur	97.5	10.0	10.0	10.0	9.0	\$100-500M	152,823	1,219	75.0	60.0
	United Bk	Atmore	92.5	9.0	10.0	9.0	9.0	\$100-500M	60,785	848	62.5	57.5
	West Al B&Tc	Reform	92.5	10.0	8.0	9.0	10.0	\$100-500M	83,988	1,307	97.5	97.5
	First Metro Bk	Muscle Shoals	87.5	7.0	10.0	8.0	10.0	\$100-500M	40,806	1,364	82.5	80.0
	Community Bk	Blountsville	85.0	5.0	9.0	10.0	10.0	\$500M-1B	129,538	2,479	97.5	97.5
	Bank Of Al	Birmingham	85.0	9.0	9.0	9.0	7.0	\$100-500M	59,720	469	47.5	32.5
	First Cmrl Bk Of Huntsville	Huntsville	85.0	10.0	5.0	10.0	9.0	\$100-500M	117,324	921	67.5	50.0
	Bank Of Tuscaloosa	Tuscaloosa	82.5	10.0	3.0	10.0	10.0	\$100-500M	105,066	1,558	82.5	80.0
	Century South Bk Of Al	Oxford	80.0	8.0	10.0	7.0	7.0	<\$100M	24,580	465	67.5	62.5
	Covington Cty Bk	Andalusia	80.0	10.0	4.0	9.0	9.0	\$100-500M	77,554	1,054	77.5	70.0
	Peoples Cmnty Bk	Columbia	80.0	10.0	4.0	9.0	9.0	\$100-500M	53,670	966	77.5	72.5
	First Cmnty Bk	Chatom	80.0	9.0	5.0	9.0	9.0	\$100-500M	48,974	985	87.5	92.5
	Alaska	First Bk	Ketchikan	57.5	7.0	7.0	4.0	5.0	\$100-500M	73,010	1,054	62.5
Arizona	Community Bk Of Arizona	Wickenburg	82.5	7.0	9.0	8.0	9.0	\$100-500M	46,392	776	95.0	95.0
	Frontier St Bk	Show Low	82.5	9.0	9.0	8.0	7.0	\$100-500M	42,279	434	77.5	82.5
	County Bk	Prescott	82.5	7.0	8.0	9.0	9.0	\$100-500M	83,364	834	90.0	87.5
	First Intl B&Tc	Scottsdale	80.0	10.0	9.0	7.0	6.0	<\$100M	32,019	274	82.5	87.5
	Valley Cmrc Bk	Phoenix	75.0	8.0	7.0	6.0	9.0	<\$100M	31,025	804	70.0	70.0
	Mohave St Bk	Lake Havasu City	75.0	7.0	7.0	8.0	8.0	\$100-500M	45,858	678	85.0	85.0
Arkansas	Community First Bk	Harrison	95.0	10.0	10.0	10.0	8.0	\$100-500M	50,827	527	75.0	60.0
	Bank Of Salem	Salem	92.5	10.0	10.0	7.0	10.0	<\$100M	26,233	1,005	97.5	100.0
	Bank Of Yellville	Yellville	92.5	9.0	9.0	9.0	10.0	\$100-500M	40,403	1,064	100.0	100.0
	First Cmnty Bk	Batesville	90.0	10.0	10.0	8.0	8.0	\$100-500M	36,083	551	72.5	62.5
	Midsouth Bk	Jonesboro	90.0	10.0	6.0	10.0	10.0	\$100-500M	126,522	1,694	70.0	62.5
	First Nb Of Crossett	Crossett	87.5	9.0	8.0	8.0	10.0	\$100-500M	28,684	2,160	95.0	97.5
	First Cmnty Bk	Pocahontas	85.0	10.0	8.0	9.0	7.0	\$100-500M	41,562	477	92.5	92.5
	Heritage Bk	Jonesboro	85.0	10.0	5.0	10.0	9.0	\$100-500M	67,609	859	70.0	57.5
	First St Bk	Plainview	85.0	10.0	6.0	9.0	9.0	\$100-500M	40,722	648	90.0	90.0
	Cmnty Bk	Cabot	85.0	10.0	4.0	10.0	10.0	\$100-500M	81,771	1,329	80.0	80.0
California	Sunwest Bk	Tustin	92.5	10.0	9.0	9.0	9.0	\$100-500M	120,126	782	65.0	57.5
	Sacramento Cmrl Bk	Sacramento	90.0	10.0	9.0	9.0	8.0	\$100-500M	118,201	593	47.5	37.5
	Fallbrook Nb	Fallbrook	90.0	10.0	9.0	9.0	8.0	\$100-500M	121,289	718	70.0	72.5
	Nara Bk Na	Los Angeles	87.5	9.0	6.0	10.0	10.0	\$100-500M	198,931	1,893	95.0	97.5
	Valencia B&T	Santa Clarita	85.0	8.0	10.0	8.0	8.0	\$100-500M	74,731	668	77.5	90.0
	National Bk Of Ca	Los Angeles	85.0	10.0	9.0	8.0	7.0	\$100-500M	82,044	426	70.0	55.0
	Wilshire St Bk	Los Angeles	85.0	10.0	5.0	9.0	10.0	\$100-500M	162,888	1,590	95.0	97.5
	Saeahan Bk	Los Angeles	82.5	10.0	7.0	8.0	8.0	\$100-500M	71,517	751	92.5	92.5
	Oak Valley Cmnty Bk	Oakdale	82.5	10.0	10.0	7.0	6.0	\$100-500M	59,608	327	75.0	72.5
	Sun Country Bk	Victorville	82.5	10.0	8.0	7.0	8.0	\$100-500M	59,036	652	87.5	87.5
	Capital Bk Of North Cty	Carlsbad	82.5	10.0	10.0	6.0	7.0	\$100-500M	50,243	459	72.5	70.0
	International City Bk Na	Long Beach	82.5	9.0	10.0	6.0	8.0	\$100-500M	47,330	563	92.5	97.5

Table A.1 Small Business Friendly Banks Using Call Report Data, June 2000

State	Bank Name	Location	Small Business Lending (<\$1M) Scores					Bank Asset Size	Dollars in SBL	Number of SBL	Total Score <\$250K	Total Score <\$100K
			Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$)(4)	SBL(#)(5)					
Colorado	Capitol T&La	Napa	82.5	10.0	9.0	8.0	6.0	\$100-500M	76,679	340	82.5	65.0
	Citywide Bks	Aurora	97.5	10.0	9.0	10.0	10.0	\$100-500M	156,541	1,628	75.0	72.5
	First Nb Of Arvada	Arvada	95.0	10.0	10.0	9.0	9.0	\$100-500M	44,710	419	75.0	62.5
	Castle Rock Bk	Castle Rock	90.0	10.0	10.0	8.0	8.0	<\$100M	28,099	367	95.0	97.5
	First Cmnty Ind Bk	Denver	87.5	5.0	10.0	10.0	10.0	\$100-500M	63,300	784	95.0	97.5
	Bank Of Grand Junction	Grand Junction	87.5	10.0	9.0	7.0	9.0	<\$100M	16,949	439	95.0	97.5
	Peak Nb	Nederland	87.5	10.0	7.0	9.0	9.0	\$100-500M	42,697	612	77.5	70.0
	Home St Bk	Loveland	87.5	9.0	7.0	9.0	10.0	\$100-500M	51,347	855	87.5	82.5
	Colorado Bus Bk Na	Denver	87.5	10.0	5.0	10.0	10.0	\$500M-1B	194,965	1,648	70.0	72.5
	Weld Cty Bk	Evans	85.0	10.0	10.0	7.0	7.0	<\$100M	18,704	222	90.0	92.5
Cheyenne Mtn Bk	Colorado Springs	85.0	10.0	9.0	7.0	8.0	<\$100M	16,040	359	90.0	95.0	
Connecticut	First Intl Bk	Hartford	80.0	9.0	3.0	10.0	10.0	\$100-500M	99,343	999	65.0	62.5
	North American B&Tc	Stratford	75.0	9.0	4.0	9.0	8.0	\$100-500M	34,942	346	70.0	62.5
Delaware	Bank Of Delmarva Na	Seaford	85.0	10.0	8.0	8.0	8.0	\$100-500M	45,687	907	82.5	82.5
	Christiana B&Tc	Greenville	72.5	8.0	9.0	6.0	6.0	<\$100M	10,916	89	65.0	60.0
	Citibank De	New Castle	70.0	6.0	2.0	10.0	10.0	\$1B-\$10B	353,304	14,527	85.0	95.0
	Baltimore Tc	Selbyville	70.0	10.0	3.0	8.0	7.0	\$100-500M	57,104	632	70.0	70.0
District of Columbia	Century Nb	Washington	72.5	7.0	4.0	9.0	9.0	\$100-500M	101,504	658	67.5	85.0
Florida	Manufacturers Bk Of Fl	Tampa	95.0	10.0	8.0	10.0	10.0	\$100-500M	121,580	897	80.0	80.0
	Fidelity Bk Of Fl	Merritt Island	90.0	10.0	9.0	9.0	8.0	\$100-500M	62,227	512	95.0	85.0
	1St Nb&Tc	Bradenton	85.0	9.0	8.0	9.0	8.0	\$100-500M	63,777	437	50.0	42.5
	First Amer Bk Of Penscola Na	Pensacola	85.0	9.0	5.0	10.0	10.0	\$100-500M	95,764	923	82.5	77.5
	Platinum Bk	Brandon	82.5	10.0	9.0	7.0	7.0	<\$100M	36,934	340	75.0	72.5
	Bank Of Central Fl	Orlando	82.5	8.0	6.0	9.0	10.0	\$100-500M	62,636	986	85.0	85.0
	United Southern Bk	Umatilla	82.5	7.0	8.0	9.0	9.0	\$100-500M	63,774	765	85.0	85.0
	Apalachicola St Bk	Apalachicola	82.5	10.0	8.0	6.0	9.0	<\$100M	27,510	549	95.0	100.0
	Oceanside Bk	Jacksonville Beach	80.0	10.0	9.0	6.0	7.0	<\$100M	28,938	398	82.5	70.0
	First Cmnty Bk	Debary	80.0	8.0	6.0	8.0	10.0	\$100-500M	47,279	855	95.0	90.0
	United B&Tc	Saint Petersburg	80.0	10.0	2.0	10.0	10.0	\$100-500M	86,506	838	80.0	70.0
	International Fnc Bk	Miami	80.0	7.0	9.0	9.0	7.0	\$100-500M	62,432	333	40.0	55.0
	Hemisphere Nb	Miami	80.0	9.0	7.0	8.0	8.0	\$100-500M	52,658	434	72.5	77.5
	Georgia	First Nb&Tc	Louisville	95.0	9.0	9.0	10.0	10.0	\$100-500M	81,513	1,463	100.0
Heritage Bk		Hinesville	92.5	9.0	8.0	10.0	10.0	\$100-500M	67,279	1,914	97.5	97.5
Commercial Bk		Thomasville	92.5	10.0	7.0	10.0	10.0	\$100-500M	123,330	988	67.5	65.0
Community Bk Of Ga		Tucker	90.0	10.0	10.0	8.0	8.0	\$100-500M	41,007	504	62.5	50.0
Westside B&Tc		Kennesaw	90.0	10.0	10.0	9.0	7.0	\$100-500M	54,819	397	42.5	32.5
Patterson Bk		Patterson	90.0	10.0	9.0	8.0	9.0	<\$100M	39,711	794	97.5	100.0
Mcintosh St Bk		Jackson	90.0	9.0	8.0	9.0	10.0	\$100-500M	66,032	1,041	97.5	97.5
First Cmnty Bk Of Tifton		Tifton	90.0	10.0	7.0	10.0	9.0	\$100-500M	68,408	857	85.0	87.5

Table A.1 Small Business Friendly Banks Using Call Report Data, June 2000

State	Bank Name	Location	Small Business Lending (<\$1M) Scores					Bank Asset Size	Dollars in SBL	Number of SBL	Total Score <\$250K	Total Score <\$100K
			Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$ (4)	SBL(#) (5)					
	Community Nb	Ashburn	87.5	7.0	10.0	8.0	10.0	\$100-500M	33,555	1,078	97.5	100.0
	Security Bk Of Bibb Cty	Macon	87.5	10.0	6.0	10.0	9.0	\$100-500M	89,197	627	60.0	50.0
	Farmers & Mrch Bk	Lakeland	87.5	9.0	9.0	8.0	9.0	\$100-500M	40,670	862	100.0	100.0
	Community B&Tc Jackson	Commerce	87.5	10.0	7.0	9.0	9.0	\$100-500M	50,452	746	87.5	82.5
	First Nb Of Alma	Alma	87.5	10.0	5.0	10.0	10.0	\$100-500M	80,163	1,481	90.0	85.0
Hawaii	Hawaii Nb	Honolulu	62.5	9.0	5.0	5.0	6.0	\$100-500M	72,792	1,560	70.0	72.5
	City Bk	Honolulu	62.5	8.0	4.0	6.0	7.0	\$500M-1B	190,692	1,908	62.5	62.5
Idaho	Farmers & Mrch St Bk	Meridian	95.0	10.0	8.0	10.0	10.0	\$100-500M	97,379	2,072	95.0	90.0
	D L Evans Bk	Burley	70.0	3.0	9.0	8.0	8.0	\$100-500M	48,779	1,049	85.0	97.5
Illinois	Northview B&Tc	Northfield	100.0	10.0	10.0	10.0	10.0	\$100-500M	104,322	767	72.5	62.5
	Plaza Bk	Norridge	95.0	10.0	9.0	10.0	9.0	\$100-500M	91,292	553	77.5	50.0
	Mount Prospect Nb	Mount Prospect	92.5	10.0	10.0	9.0	8.0	\$100-500M	50,086	318	57.5	55.0
	Northwest Bk Rockford	Rockford	92.5	10.0	9.0	9.0	9.0	\$100-500M	54,187	564	82.5	75.0
	Valley Cmnty Bk	Saint Charles	90.0	10.0	10.0	8.0	8.0	<\$100M	31,072	300	80.0	72.5
	American Nb Dekalb Cty	Sycamore	90.0	9.0	9.0	9.0	9.0	\$100-500M	40,635	508	67.5	65.0
	Metropolitan B&Tc	Chicago	90.0	10.0	9.0	9.0	8.0	\$100-500M	50,463	310	65.0	40.0
	Bank Of Edwardsville	Edwardsville	90.0	10.0	6.0	10.0	10.0	\$500M-1B	214,913	2,619	95.0	95.0
	Peotone B&Tc	Peotone	87.5	9.0	9.0	8.0	9.0	<\$100M	25,316	440	92.5	97.5
	First Nb In Toledo	Toledo	87.5	10.0	7.0	9.0	9.0	<\$100M	35,293	673	95.0	95.0
Indiana	Centier Bk	Whiting	92.5	8.0	9.0	10.0	10.0	\$500M-1B	192,617	1,988	85.0	87.5
	Heartland Cmnty Bk	Franklin	85.0	9.0	10.0	8.0	7.0	\$100-500M	39,256	492	65.0	55.0
	Union B&Tc	North Vernon	85.0	9.0	10.0	8.0	7.0	\$100-500M	33,893	415	57.5	60.0
	First Nb Of Valparaiso	Valparaiso	82.5	6.0	9.0	9.0	9.0	\$100-500M	67,017	982	75.0	72.5
	Madison Cmnty Bk	Anderson	80.0	10.0	4.0	9.0	9.0	\$100-500M	76,898	990	80.0	77.5
	1St Source Bk	South Bend	80.0	10.0	2.0	10.0	10.0	\$1B-\$10B	1,033,605	22,665	80.0	82.5
	Grabill Bk	Grabill	80.0	10.0	4.0	9.0	9.0	\$100-500M	88,589	806	67.5	57.5
	Farmers St Bk	Mentone	80.0	10.0	8.0	7.0	7.0	<\$100M	24,072	421	85.0	90.0
	Scott County St Bk	Scottsburg	77.5	9.0	9.0	6.0	7.0	<\$100M	22,125	463	90.0	92.5
	Union B&Tc In	Greensburg	77.5	6.0	8.0	8.0	9.0	\$100-500M	47,939	853	90.0	97.5
	Peoples St Bk	Ellettsville	77.5	10.0	5.0	8.0	8.0	\$100-500M	50,985	675	77.5	70.0
	Salin B&Tc	Indianapolis	77.5	9.0	2.0	10.0	10.0	\$500M-1B	183,205	1,383	72.5	65.0
	Community Bk Southern In	New Albany	77.5	10.0	4.0	9.0	8.0	\$100-500M	89,204	651	75.0	42.5
Iowa	Freedom Scy Bk	Coralville	97.5	10.0	10.0	9.0	10.0	<\$100M	16,209	474	100.0	100.0
	Farmers & Mrch Svg Bk	Manchester	92.5	10.0	9.0	10.0	8.0	<\$100M	26,713	307	97.5	97.5
	Iowa St Bk	Algona	92.5	9.0	8.0	10.0	10.0	\$100-500M	29,054	531	72.5	67.5
	Lee Cty B&T Na	Fort Madison	92.5	10.0	7.0	10.0	10.0	\$100-500M	32,899	461	95.0	95.0
	Peoples T&Sb	Grand Junction	90.0	8.0	10.0	9.0	9.0	\$100-500M	19,870	430	75.0	75.0
	Security B&Tc	Decorah	90.0	8.0	9.0	9.0	10.0	\$100-500M	25,930	482	100.0	100.0
	De Witt B&Tc	De Witt	90.0	10.0	7.0	10.0	9.0	\$100-500M	26,994	338	72.5	55.0
	West Liberty St Bk	West Liberty	90.0	10.0	7.0	10.0	9.0	\$100-500M	26,786	316	37.5	35.0

Table A.1 Small Business Friendly Banks Using Call Report Data, June 2000

State	Bank Name	Location	Small Business Lending (<\$1M) Scores					Bank Asset Size	Dollars in SBL	Number of SBL	Total Score <\$250K	Total Score <\$100K
			Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$)(4)	SBL(#)(5)					
	Farmers St Bk	Jesup	87.5	9.0	9.0	8.0	9.0	<\$100M	15,181	335	92.5	95.0
	First Ia St Bk	Albia	87.5	9.0	8.0	9.0	9.0	<\$100M	17,724	426	75.0	67.5
Kansas	First Nb Of Conway Springs	Conway Springs	100.0	10.0	10.0	10.0	10.0	\$100-500M	37,130	650	100.0	100.0
	Community Nb	Chanute	95.0	9.0	10.0	9.0	10.0	\$100-500M	33,158	687	100.0	100.0
	First St B&Tc	Tonganoxie	95.0	10.0	8.0	10.0	10.0	\$100-500M	37,714	586	95.0	75.0
	Midland Nb Of Newton	Newton	90.0	10.0	7.0	10.0	9.0	<\$100M	35,464	348	67.5	50.0
	First Nb Of Wamego	Wamego	87.5	10.0	7.0	9.0	9.0	<\$100M	22,367	422	92.5	95.0
	Emporia St B&Tc	Emporia	85.0	8.0	9.0	9.0	8.0	<\$100M	17,068	271	60.0	57.5
	First Nb	Independence	85.0	10.0	9.0	7.0	8.0	<\$100M	10,920	271	92.5	95.0
	Citizens St Bk	Gridley	85.0	8.0	9.0	7.0	10.0	<\$100M	9,175	6,372	90.0	95.0
	Gardner Nb	Gardner	85.0	10.0	8.0	8.0	8.0	<\$100M	15,032	302	90.0	92.5
	First Nb	Palco	85.0	10.0	7.0	9.0	8.0	<\$100M	16,784	288	90.0	92.5
Kentucky	First St Bk Of Pineville	Pineville	95.0	10.0	9.0	10.0	9.0	\$100-500M	61,692	644	72.5	70.0
	Citizens Bk Of Campbell Cty	Newport	92.5	10.0	10.0	9.0	8.0	\$100-500M	40,891	542	80.0	70.0
	Peoples B&Tc Of Hazard	Hazard	92.5	9.0	9.0	9.0	10.0	\$100-500M	49,139	1,017	97.5	97.5
	South Central Bk	Glasgow	92.5	10.0	7.0	10.0	10.0	\$100-500M	53,051	1,043	95.0	95.0
	Peoples Bk Of Fleming Cty	Flemingsburg	90.0	8.0	10.0	8.0	10.0	\$100-500M	24,804	1,086	97.5	100.0
	Monticello Bkg Co	Monticello	87.5	10.0	6.0	10.0	9.0	\$100-500M	60,883	686	67.5	62.5
	Citizens Cmrc Nb	Versailles	85.0	9.0	10.0	8.0	7.0	\$100-500M	30,448	402	62.5	52.5
	Bank Of Mt Vernon	Richmond	85.0	10.0	6.0	9.0	9.0	\$100-500M	47,641	779	95.0	95.0
	First Nb Of Northern Ky	Fort Mitchell	82.5	10.0	4.0	10.0	9.0	\$100-500M	54,992	687	85.0	75.0
	West Ky Bk	Madisonville	82.5	5.0	9.0	9.0	10.0	\$100-500M	42,415	873	77.5	72.5
	Bank Of Columbia	Columbia	82.5	8.0	9.0	7.0	9.0	<\$100M	23,358	755	95.0	100.0
	United Cmnty Bk	Glasgow	82.5	10.0	7.0	6.0	10.0	<\$100M	17,451	1,679	90.0	90.0
	Stock Yards B&Tc	Louisville	82.5	10.0	3.0	10.0	10.0	\$500M-1B	225,745	3,316	77.5	75.0
	Peoples Bk Of Ky	Richmond	82.5	8.0	6.0	9.0	10.0	\$100-500M	34,194	1,312	92.5	92.5
Louisiana	Peoples St Bk	Many	95.0	10.0	9.0	10.0	9.0	\$100-500M	60,902	741	97.5	97.5
	First Republic Bk	Rayville	90.0	10.0	6.0	10.0	10.0	\$100-500M	76,300	1,007	82.5	82.5
	Ouachita Indp Bk	West Monroe	87.5	9.0	10.0	9.0	7.0	\$100-500M	34,311	420	70.0	67.5
	Jeff Davis B&Tc	Jennings	87.5	7.0	9.0	9.0	10.0	\$100-500M	56,699	1,160	97.5	100.0
	First Guaranty Bk	Hammond	85.0	9.0	5.0	10.0	10.0	\$500M-1B	156,755	1,542	65.0	65.0
	Citizens Nb	Bossier City	82.5	9.0	7.0	9.0	8.0	\$100-500M	32,517	534	75.0	67.5
	American Bk	Welsh	82.5	10.0	7.0	8.0	8.0	<\$100M	30,356	552	57.5	62.5
	Bank Of Zachary	Zachary	80.0	8.0	9.0	7.0	8.0	<\$100M	21,619	479	67.5	60.0
	Parish Nb	Bogalusa	80.0	10.0	2.0	10.0	10.0	\$100-500M	101,309	1,138	72.5	67.5
	Evangeline B&Tc	Ville Platte	80.0	6.0	7.0	9.0	10.0	\$100-500M	57,274	1,191	92.5	92.5
Maine	Maine B&Tc	Portland	75.0	9.0	6.0	8.0	7.0	\$100-500M	94,571	1,407	65.0	60.0
	Camden Nb	Camden	62.5	5.0	2.0	9.0	9.0	\$500M-1B	148,144	2,337	60.0	65.0
	Union Tc	Ellsworth	62.5	4.0	9.0	5.0	7.0	\$100-500M	53,983	1,293	75.0	87.5
Maryland	Maryland Permanent B&Tc	Owings Mills	82.5	10.0	9.0	8.0	6.0	\$100-500M	61,835	575	80.0	65.0

Table A.1 Small Business Friendly Banks Using Call Report Data, June 2000

State	Bank Name	Location	Small Business Lending (<\$1M) Scores					Bank Asset Size	Dollars in SBL	Number of SBL	Total Score <\$250K	Total Score <\$100K
			Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$)(4)	SBL(#)(5)					
	Peninsula Bk	Princess Anne	82.5	9.0	4.0	10.0	10.0	\$500M-1B	170,561	2,588	85.0	87.5
	Peoples Bk Of Kent Cty Md	Chestertown	80.0	9.0	9.0	6.0	8.0	\$100-500M	43,568	688	85.0	95.0
	Forest Hill St Bk	Bel Air	77.5	8.0	5.0	9.0	9.0	\$100-500M	85,176	1,037	70.0	70.0
	Saint Michaels Bk	Saint Michaels	77.5	9.0	8.0	6.0	8.0	\$100-500M	46,896	703	87.5	82.5
	Bank Of Southern Md	La Plata	75.0	9.0	7.0	7.0	7.0	\$100-500M	61,010	674	77.5	72.5
	Peoples Bk Of Elkton	Elkton	72.5	10.0	8.0	5.0	6.0	\$100-500M	40,989	521	80.0	82.5
	Harbor Bk Of Md	Baltimore	72.5	10.0	9.0	7.0	3.0	\$100-500M	59,432	271	30.0	30.0
Massachusetts	Enterprise B&Tc	Lowell	90.0	10.0	7.0	9.0	10.0	\$500M-1B	167,743	3,313	97.5	100.0
	Bank Of Western Ma	Springfield	85.0	10.0	6.0	9.0	9.0	\$500M-1B	195,045	1,837	80.0	87.5
	Slades Ferry Tc	Somerset	75.0	9.0	4.0	8.0	9.0	\$100-500M	116,636	1,061	75.0	77.5
	Cape Cod B&Tc Co Na	Hyannis	72.5	6.0	4.0	10.0	9.0	\$1B-\$10B	203,379	2,503	80.0	77.5
Michigan	Michigan Heritage Bk	Novi	97.5	10.0	10.0	9.0	10.0	\$100-500M	71,898	1,560	100.0	100.0
	Firstbank	Mount Pleasant	90.0	9.0	10.0	8.0	9.0	\$100-500M	52,545	717	82.5	90.0
	1St Bk	West Branch	85.0	9.0	6.0	9.0	10.0	\$100-500M	77,715	1,088	82.5	90.0
	First Nb In Howell	Howell	82.5	9.0	4.0	10.0	10.0	\$100-500M	123,753	1,428	77.5	77.5
	United Bk Mi	Grand Rapids	82.5	10.0	4.0	10.0	9.0	\$100-500M	99,346	921	75.0	62.5
	Macatawa Bk	Zeeland	80.0	9.0	3.0	10.0	10.0	\$100-500M	153,178	1,776	82.5	80.0
	Keystone Cmnty Bk	Kalamazoo	77.5	10.0	10.0	6.0	5.0	<\$100M	35,858	363	87.5	92.5
	Bank Of Bloomfield Hills	Bloomfield Hills	77.5	9.0	10.0	8.0	4.0	\$100-500M	51,084	266	35.0	22.5
	Midwest Guaranty Bk	Troy	77.5	10.0	4.0	9.0	8.0	\$100-500M	69,398	620	67.5	57.5
	Byron Ctr St Bk	Byron Center	77.5	9.0	2.0	10.0	10.0	\$100-500M	149,858	1,404	67.5	62.5
	State Bk Of Caledonia	Caledonia	77.5	10.0	4.0	9.0	8.0	\$100-500M	83,023	673	77.5	52.5
	Huron Cmnty Bk	East Tawas	77.5	9.0	8.0	8.0	6.0	\$100-500M	48,495	457	60.0	50.0
Minnesota	Lake Elmo Bk	Lake Elmo	97.5	9.0	10.0	10.0	10.0	\$100-500M	54,926	597	75.0	72.5
	Bremer Bk Na	South Saint Paul	95.0	10.0	8.0	10.0	10.0	\$500M-1B	374,911	1,611	80.0	70.0
	Security Bankusa	Bemidji	92.5	10.0	9.0	9.0	9.0	<\$100M	28,412	406	77.5	52.5
	Citizens Independent Bk	Saint Louis Park	92.5	10.0	8.0	10.0	9.0	\$100-500M	57,925	535	77.5	80.0
	First Nb Of Walker	Walker	92.5	9.0	8.0	10.0	10.0	\$100-500M	57,490	905	80.0	72.5
	Lakes St Bk	Pequot Lakes	90.0	10.0	10.0	8.0	8.0	<\$100M	20,023	343	80.0	72.5
	Alliance Bk	New Ulm	90.0	10.0	6.0	10.0	10.0	\$100-500M	101,535	918	67.5	62.5
	Boundary Waters Cmnty Bk	Ely	87.5	10.0	10.0	7.0	8.0	<\$100M	15,873	314	92.5	95.0
	Private Bk Mn	Minneapolis	87.5	10.0	10.0	8.0	7.0	<\$100M	22,713	262	65.0	45.0
	Grand Rapids St Bk	Grand Rapids	87.5	7.0	10.0	9.0	9.0	\$100-500M	39,966	480	62.5	57.5
	Prior Lake St Bk	Prior Lake	87.5	9.0	9.0	9.0	8.0	\$100-500M	32,732	390	57.5	52.5
	Peoples Nb Of Mora	Mora	87.5	9.0	7.0	9.0	10.0	\$100-500M	39,075	643	97.5	97.5
Mississippi	First Bk	Mccomb	90.0	10.0	9.0	9.0	8.0	\$100-500M	72,621	900	92.5	92.5
	Omnibank	Mantee	87.5	10.0	9.0	7.0	9.0	<\$100M	34,654	1,291	90.0	92.5
	Bankfirst Financial Svc	Macon	85.0	8.0	9.0	8.0	9.0	\$100-500M	47,638	1,341	90.0	90.0
	Pike Cty Nb	Mccomb	85.0	10.0	9.0	8.0	7.0	\$100-500M	35,969	739	87.5	90.0
	Merchants & Marine Bk	Pascagoula	85.0	10.0	5.0	9.0	10.0	\$100-500M	82,808	1,642	90.0	90.0
	Bank Of Holly Springs	Holly Springs	82.5	10.0	8.0	7.0	8.0	\$100-500M	32,976	1,083	90.0	92.5

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			Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$ (4)	SBL(#) (5)					
	First Nb Of South Ms	Hattiesburg	80.0	10.0	10.0	6.0	6.0	<\$100M	27,020	461	82.5	85.0
	First Nb Of Pontotoc	Pontotoc	80.0	6.0	10.0	7.0	9.0	\$100-500M	32,435	1,157	87.5	87.5
	State B&Tc	Brookhaven	80.0	10.0	6.0	7.0	9.0	\$100-500M	35,933	1,092	82.5	87.5
	Community Bk Of Ms	Forest	80.0	10.0	3.0	10.0	9.0	\$100-500M	93,833	1,231	52.5	47.5
Missouri	Liberty Bk	Springfield	100.0	10.0	10.0	10.0	10.0	\$100-500M	109,774	1,336	82.5	77.5
	Bank Of Grain Valley	Grain Valley	92.5	10.0	10.0	9.0	8.0	<\$100M	29,549	457	80.0	67.5
	First Mo St Bk	Poplar Bluff	92.5	10.0	8.0	9.0	10.0	<\$100M	31,588	924	97.5	97.5
	Concord Bk	Saint Louis	87.5	10.0	10.0	9.0	6.0	<\$100M	37,720	232	42.5	25.0
	Peoples B&Tc	Troy	87.5	9.0	9.0	9.0	8.0	\$100-500M	54,760	446	57.5	45.0
	Kearney Tc	Kearney	87.5	9.0	8.0	8.0	10.0	<\$100M	25,286	725	95.0	97.5
	Security Bk Of Sw Mo	Cassville	85.0	10.0	9.0	7.0	8.0	<\$100M	14,999	405	90.0	95.0
	Bank Of Bloomsdale	Bloomsdale	85.0	9.0	8.0	9.0	8.0	\$100-500M	29,422	400	92.5	95.0
	Central Bk Of Kansas City	Kansas City	85.0	10.0	8.0	8.0	8.0	<\$100M	26,886	405	77.5	65.0
	First Cmnty Bk	Knob Noster	85.0	8.0	7.0	9.0	10.0	\$100-500M	46,476	773	95.0	97.5
Montana	First Citizens Bk Of Billings	Billings	92.5	10.0	8.0	10.0	9.0	\$100-500M	65,948	910	80.0	85.0
	First Citizens Bk Of Butte	Butte	87.5	10.0	9.0	8.0	8.0	<\$100M	24,503	388	90.0	92.5
	Ronan St Bk	Ronan	85.0	8.0	10.0	8.0	8.0	<\$100M	26,278	533	70.0	70.0
	Bitterroot Valley Bk	Lolo	80.0	10.0	4.0	9.0	9.0	<\$100M	42,777	590	75.0	65.0
	Community Bk Missoula	Missoula	77.5	9.0	10.0	6.0	6.0	<\$100M	12,489	255	60.0	50.0
	Mountain West Bk Na	Helena	77.5	10.0	1.0	10.0	10.0	\$100-500M	102,148	1,120	70.0	55.0
	First Security Bk Missoula	Missoula	77.5	9.0	2.0	10.0	10.0	\$100-500M	73,435	1,371	72.5	70.0
First St Bk	Thompson Falls	75.0	9.0	5.0	8.0	8.0	<\$100M	24,822	538	87.5	90.0	
Nebraska	Platte Valley Nb	Scottsbluff	97.5	9.0	10.0	10.0	10.0	\$100-500M	35,732	626	100.0	100.0
	Centennial Bk	Omaha	92.5	10.0	10.0	8.0	9.0	<\$100M	8,973	282	92.5	95.0
	Dakota Cty St Bk	South Sioux City	90.0	10.0	8.0	9.0	9.0	<\$100M	24,026	442	95.0	95.0
	Farmers St Bk	Bennet	87.5	9.0	10.0	8.0	8.0	<\$100M	10,571	281	95.0	95.0
	First Ne Bk	Valley	87.5	9.0	8.0	9.0	9.0	\$100-500M	29,649	321	95.0	95.0
	Exchange Bk	Gibbon	87.5	10.0	8.0	9.0	8.0	<\$100M	16,166	275	70.0	67.5
	Beatrice Nb&Tc	Beatrice	87.5	10.0	6.0	9.0	10.0	<\$100M	24,985	693	92.5	92.5
	Midwest Bank Na	Pierce	85.0	7.0	9.0	9.0	9.0	\$100-500M	27,281	506	92.5	95.0
	Heritage Bk	Wood River	85.0	6.0	9.0	9.0	10.0	\$100-500M	21,375	603	92.5	95.0
	Gothenburg St B&Tc	Gothenburg	85.0	9.0	8.0	9.0	8.0	<\$100M	14,923	282	90.0	92.5
Commercial St Bk	Wausa	85.0	10.0	7.0	8.0	9.0	<\$100M	10,392	393	90.0	90.0	
Nevada	Silver St Bk	Henderson	92.5	10.0	10.0	9.0	8.0	\$100-500M	117,338	546	67.5	67.5
	Great Basin Bk Of Nevada	Elko	85.0	10.0	9.0	7.0	8.0	<\$100M	30,577	313	82.5	82.5
	Community Bk Of Nevada	Las Vegas	77.5	9.0	5.0	8.0	9.0	\$100-500M	87,606	577	77.5	77.5
New Hampshire	Southern Nh B&Tc	Salem	75.0	10.0	3.0	8.0	9.0	\$100-500M	56,744	2,085	82.5	90.0
	Community B&Tc	Wolfeboro	72.5	8.0	4.0	9.0	8.0	\$100-500M	78,233	683	52.5	47.5
	First Colebrook Bk	Colebrook	72.5	9.0	8.0	6.0	6.0	<\$100M	36,176	637	75.0	82.5

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State	Bank Name	Location	Small Business Lending (<\$1M) Scores					Bank Asset Size	Dollars in SBL	Number of SBL	Total Score <\$250K	Total Score <\$100K
			Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$)(4)	SBL(#)(5)					
New Jersey	Skylands Cmnty Bk	Hackettstown	82.5	10.0	7.0	8.0	8.0	\$100-500M	87,338	887	92.5	92.5
	Minotola Nb	Vineland	77.5	9.0	3.0	9.0	10.0	\$100-500M	146,064	1,486	80.0	92.5
	Newfield Nb	Newfield	77.5	7.0	8.0	8.0	8.0	\$100-500M	75,921	593	85.0	85.0
	Commerce Bk Central Na	Flemington	75.0	8.0	5.0	9.0	8.0	\$100-500M	100,631	906	67.5	67.5
	1St Constitution Bk	Cranbury	72.5	9.0	7.0	7.0	6.0	\$100-500M	55,751	301	55.0	62.5
	Bank Of Gloucester Cty	Deptford Township	72.5	8.0	4.0	8.0	9.0	\$100-500M	97,859	1,230	85.0	90.0
	Lakeland Bk	Newfoundland	72.5	6.0	5.0	9.0	9.0	\$500M-1B	113,117	931	85.0	90.0
	Advantage Bk	Branchburg	70.0	10.0	10.0	4.0	4.0	<\$100M	20,475	123	55.0	55.0
	Crown Bk Na	Ocean City	70.0	10.0	9.0	5.0	4.0	<\$100M	27,374	130	75.0	45.0
	Shore Cmnty Bk	Toms River	70.0	10.0	9.0	4.0	5.0	<\$100M	16,680	191	72.5	80.0
	Bergen Cmrl Bk	Paramus	70.0	10.0	5.0	7.0	6.0	\$100-500M	56,726	344	62.5	60.0
New Mexico	First Nb	Alamogordo	80.0	6.0	10.0	8.0	8.0	\$100-500M	37,822	506	65.0	65.0
	Centinel Bk Of Taos	Taos	80.0	10.0	6.0	8.0	8.0	<\$100M	43,611	643	82.5	80.0
	Bank Of Santa Fe	Santa Fe	80.0	10.0	5.0	9.0	8.0	\$100-500M	76,433	505	72.5	32.5
	First St Bk Taos	Taos	80.0	9.0	3.0	10.0	10.0	\$500M-1B	189,765	2,125	77.5	75.0
	Valley Nb	Espanola	77.5	9.0	4.0	9.0	9.0	\$100-500M	69,472	723	95.0	95.0
New York	Ellenville Nb	Ellenville	90.0	9.0	10.0	8.0	9.0	\$100-500M	72,900	1,118	87.5	87.5
	National Bk Of Geneva	Geneva	85.0	9.0	7.0	9.0	9.0	\$100-500M	129,202	1,836	90.0	90.0
	Solvay Bk	Solvay	82.5	8.0	8.0	8.0	9.0	\$100-500M	84,824	1,538	87.5	87.5
	Adirondack Bk Na	Saranac Lake	82.5	10.0	7.0	7.0	9.0	\$100-500M	62,104	1,191	85.0	87.5
	Victory St Bk	Staten Island	80.0	10.0	10.0	6.0	6.0	<\$100M	30,146	415	80.0	80.0
	Capital Bk&Tc	Albany	80.0	10.0	8.0	7.0	7.0	<\$100M	53,751	617	85.0	82.5
	Great Eastern Bk	Flushing	80.0	10.0	6.0	9.0	7.0	\$100-500M	96,515	549	80.0	75.0
	Premier Nb	Poughkeepsie	80.0	7.0	5.0	10.0	10.0	\$1B-\$10B	306,382	3,807	80.0	77.5
	Chohung Bk Of Ny	New York	77.5	10.0	6.0	7.0	8.0	\$100-500M	55,378	666	82.5	80.0
	State Bk Of Long Island	New Hyde Park	77.5	8.0	4.0	10.0	9.0	\$500M-1B	218,926	1,392	67.5	65.0
	Adirondack Tc	Saratoga Springs	77.5	8.0	5.0	9.0	9.0	\$100-500M	95,578	1,022	80.0	80.0
	Community Bk Na	Canton	77.5	5.0	6.0	10.0	10.0	\$1B-\$10B	246,179	6,572	85.0	87.5
	Bank Of Castile	Castile	77.5	8.0	7.0	8.0	8.0	\$100-500M	70,835	1,017	82.5	80.0
Bsb B&Tc	Binghamton	77.5	8.0	3.0	10.0	10.0	\$1B-\$10B	506,378	5,209	75.0	75.0	
North Carolina	East Carolina Bk	Engelhard	80.0	9.0	8.0	7.0	8.0	\$100-500M	79,992	1,315	90.0	90.0
	Wilkes Nb	Wilkesboro	77.5	10.0	9.0	6.0	6.0	\$100-500M	46,680	625	85.0	90.0
	Bank Of Granite	Granite Falls	77.5	9.0	4.0	9.0	9.0	\$500M-1B	201,953	2,907	75.0	77.5
	Yadkin Valley B&Tc	Elkin	77.5	7.0	7.0	8.0	9.0	\$100-500M	98,084	1,762	62.5	67.5
	Catawba Valley Bk	Hickory	75.0	8.0	9.0	6.0	7.0	\$100-500M	42,563	983	87.5	92.5
	American Cmnty Bk	Monroe	72.5	10.0	7.0	6.0	6.0	\$100-500M	44,537	698	75.0	72.5
	First-Citizens B&Tc	Raleigh	72.5	5.0	4.0	10.0	10.0	\$1B-\$10B	2,118,570	125,083	80.0	90.0
North Dakota	Bremer Bk Na	Grand Forks	100.0	10.0	10.0	10.0	10.0	\$100-500M	93,952	661	80.0	70.0
	Kirkwood B&Tc	Bismarck	90.0	10.0	8.0	9.0	9.0	<\$100M	37,011	396	72.5	65.0
	First Security Bk West	Beulah	87.5	10.0	9.0	9.0	7.0	<\$100M	21,261	169	45.0	22.5
	First United Bk	Park River	85.0	7.0	10.0	8.0	9.0	<\$100M	10,748	398	90.0	92.5

Table A.1 Small Business Friendly Banks Using Call Report Data, June 2000

State	Bank Name	Location	Small Business Lending (<\$1M) Scores					Bank Asset Size	Dollars in SBL	Number of SBL	Total Score <\$250K	Total Score <\$100K
			Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$ (4)	SBL(# (5)					
	Farmers & Mrch Bk Valley Cit	Valley City	85.0	9.0	9.0	8.0	8.0	<\$100M	15,111	362	95.0	95.0
	United Valley Bk	Cavalier	85.0	10.0	8.0	8.0	8.0	<\$100M	16,083	210	77.5	75.0
	Bremer Bk Na	Minot	85.0	9.0	5.0	10.0	10.0	\$100-500M	92,794	920	70.0	65.0
	Union St Bk Of Fargo	Fargo	80.0	10.0	9.0	7.0	6.0	<\$100M	7,610	155	82.5	85.0
	State Bk Of Bottineau	Bottineau	77.5	7.0	10.0	7.0	7.0	<\$100M	6,835	159	82.5	85.0
	Goose River Bk	Mayville	77.5	9.0	6.0	8.0	8.0	<\$100M	11,404	195	62.5	47.5
	Stutsman County St Bk	Jamestown	77.5	8.0	4.0	9.0	10.0	\$100-500M	23,395	650	87.5	87.5
	First International B&Tc	Watford City	77.5	9.0	2.0	10.0	10.0	\$100-500M	84,469	1,581	80.0	80.0
Ohio	Delaware Cty B&Tc	Delaware	90.0	9.0	9.0	9.0	9.0	\$100-500M	123,930	1,389	67.5	65.0
	Citizens Svg Bk	Martins Ferry	90.0	10.0	8.0	9.0	9.0	\$100-500M	72,974	1,156	82.5	77.5
	Citizens Bk	Logan	87.5	10.0	9.0	8.0	8.0	\$100-500M	50,387	554	75.0	60.0
	Peoples Bkg Co	Findlay	87.5	10.0	9.0	8.0	8.0	\$100-500M	50,877	509	80.0	82.5
	Commerce Nb	Worthington	80.0	10.0	4.0	9.0	9.0	\$100-500M	98,451	982	80.0	77.5
	Sutton Bk	Attica	80.0	10.0	6.0	8.0	8.0	\$100-500M	56,853	687	87.5	92.5
	Western Reserve Bk	Medina	77.5	10.0	10.0	6.0	5.0	<\$100M	21,028	158	47.5	40.0
	Mid Am Bk	Toledo	77.5	9.0	2.0	10.0	10.0	\$1B-\$10B	512,098	5,696	72.5	67.5
	Henry Cty Bk	Napoleon	77.5	7.0	10.0	6.0	8.0	\$100-500M	23,962	486	90.0	92.5
	Steel Valley Bk Na	Dillonvale	77.5	10.0	9.0	6.0	6.0	<\$100M	18,924	300	85.0	90.0
	First Bremen Bk	Bremen	77.5	7.0	9.0	8.0	7.0	\$100-500M	34,883	482	70.0	65.0
	Sycamore Nb	Cincinnati	77.5	10.0	9.0	5.0	7.0	<\$100M	13,575	305	72.5	60.0
	Ohio Bk	Findlay	77.5	9.0	2.0	10.0	10.0	\$1B-\$10B	371,700	4,325	75.0	75.0
	Old Ft Bkg Co	Old Fort	77.5	9.0	4.0	9.0	9.0	\$100-500M	61,496	941	80.0	75.0
	Community Nb	Franklin	77.5	10.0	8.0	7.0	6.0	\$100-500M	30,596	297	67.5	62.5
Oklahoma	Republic Bk	Norman	95.0	10.0	10.0	9.0	9.0	\$100-500M	35,722	515	80.0	70.0
	Bank Of The Lakes Na	Owasso	95.0	10.0	9.0	10.0	9.0	<\$100M	40,782	558	70.0	67.5
	Rcb Bk	Claremore	92.5	7.0	10.0	10.0	10.0	\$500M-1B	96,879	1,435	62.5	65.0
	Armstrong Bk	Checotah	92.5	9.0	8.0	10.0	10.0	\$100-500M	52,685	806	97.5	97.5
	First Nb Of Ok	Ponca City	90.0	10.0	9.0	9.0	8.0	<\$100M	24,399	354	62.5	52.5
	First Nb Of Edmond	Edmond	87.5	10.0	10.0	8.0	7.0	<\$100M	20,035	257	65.0	47.5
	Landmark Bk Na	Ada	87.5	7.0	10.0	9.0	9.0	\$100-500M	25,614	720	97.5	97.5
	First B&Tc	Wagoner	87.5	10.0	7.0	9.0	9.0	\$100-500M	34,121	631	92.5	95.0
	Community St Bk	Poteau	85.0	8.0	9.0	8.0	9.0	\$100-500M	23,994	575	95.0	97.5
	Security First Nb Of Hugo	Hugo	85.0	9.0	8.0	8.0	9.0	<\$100M	19,067	472	92.5	95.0
	First United Bk	Sapulpa	85.0	10.0	7.0	9.0	8.0	<\$100M	29,630	381	90.0	90.0
Oregon	Merchants Bk	Gresham	85.0	10.0	10.0	8.0	6.0	\$100-500M	51,321	393	75.0	47.5
	Linn Benton Bk	Albany	82.5	9.0	9.0	7.0	8.0	\$100-500M	43,380	470	82.5	77.5
	Community Bk	Joseph	82.5	8.0	9.0	8.0	8.0	\$100-500M	52,835	590	70.0	77.5
	Valley Of The Rogue Bk	Rogue River	80.0	8.0	5.0	10.0	9.0	\$100-500M	114,603	1,002	65.0	67.5
Pennsylvania	Pioneer American Bk Na	Carbondale	95.0	9.0	10.0	9.0	10.0	\$100-500M	100,063	1,735	100.0	100.0
	First Nb Of Leesport	Leesport	95.0	10.0	10.0	9.0	9.0	\$100-500M	112,426	1,346	97.5	100.0
	Honesdale Nb	Honesdale	90.0	10.0	10.0	8.0	8.0	\$100-500M	67,687	859	95.0	97.5

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State	Bank Name	Location	Small Business Lending (<\$1M) Scores					Bank Asset Size	Dollars in SBL	Number of SBL	Total Score <\$250K	Total Score <\$100K
			Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$)(4)	SBL(#)(5)					
	Community B&Tc	Forest City	90.0	8.0	9.0	9.0	10.0	\$100-500M	78,326	1,920	97.5	97.5
	Pennsylvania St Bk	Camp Hill	82.5	10.0	10.0	7.0	6.0	\$100-500M	54,012	618	77.5	77.5
	National Penn Bk	Boyertown	82.5	9.0	4.0	10.0	10.0	\$1B-\$10B	531,239	4,439	75.0	67.5
	County Nb	Clearfield	82.5	8.0	6.0	9.0	10.0	\$500M-1B	110,418	1,990	92.5	95.0
	Old Forge Bk	Old Forge	82.5	9.0	9.0	7.0	8.0	\$100-500M	51,728	816	92.5	97.5
	Firstservice Bk	Lansdale	80.0	10.0	6.0	9.0	7.0	\$100-500M	81,054	618	70.0	42.5
	Premier Bk	Doylestown	80.0	10.0	5.0	10.0	7.0	\$100-500M	134,073	775	67.5	45.0
	Pennsylvania Capital Bk	Pittsburgh	80.0	10.0	10.0	8.0	4.0	\$100-500M	73,445	293	52.5	47.5
	Commerce Bk Harrisburg Na	Camp Hill	80.0	9.0	5.0	9.0	9.0	\$100-500M	95,136	1,046	77.5	70.0
	Jersey Shore St Bk	Jersey Shore	80.0	8.0	7.0	8.0	9.0	\$100-500M	70,866	1,246	85.0	82.5
Rhode Island	Washington Tc	Westerly	52.5	5.0	6.0	5.0	5.0	\$1B-\$10B	133,518	1,535	57.5	62.5
	First B&Tc	Providence	52.5	9.0	8.0	2.0	2.0	\$100-500M	55,754	425	52.5	47.5
	Fleet Na Bk	Providence	52.5	2.0	1.0	9.0	9.0	>\$10B	3,231,000	42,684	52.5	52.5
South Carolina	Greenwood B&Tc	Greenwood	87.5	10.0	9.0	8.0	8.0	\$100-500M	47,442	801	87.5	85.0
	Horry Cty St Bk	Loris	85.0	9.0	8.0	8.0	9.0	\$100-500M	41,738	1,386	95.0	95.0
	Bank Of Walterboro	Walterboro	82.5	9.0	9.0	7.0	8.0	<\$100M	34,402	803	75.0	80.0
	Bank Of Travelers Rest	Travelers Rest	82.5	8.0	7.0	9.0	9.0	\$100-500M	59,647	1,409	92.5	95.0
	Palmetto Bk	Laurens	80.0	9.0	3.0	10.0	10.0	\$500M-1B	216,715	3,384	70.0	65.0
	Bank Of York	York	75.0	7.0	8.0	7.0	8.0	\$100-500M	35,840	800	90.0	92.5
	Carolina B&Tc	Lamar	75.0	10.0	2.0	9.0	9.0	\$100-500M	68,458	1,945	70.0	62.5
	Anderson Bros Bk	Mullins	75.0	8.0	4.0	9.0	9.0	\$100-500M	58,982	1,283	80.0	80.0
South Dakota	Rushmore B&Tc	Rapid City	95.0	10.0	9.0	10.0	9.0	\$100-500M	106,786	838	72.5	65.0
	Founders Tr Nb	Sioux Falls	80.0	9.0	10.0	7.0	6.0	<\$100M	7,740	120	55.0	47.5
	First St Bk Miller	Miller	80.0	7.0	10.0	8.0	7.0	<\$100M	12,817	220	57.5	47.5
	Peoples St Bk	De Smet	80.0	9.0	9.0	7.0	7.0	<\$100M	9,915	226	90.0	90.0
	Farmers St Bk	Marion	80.0	9.0	9.0	7.0	7.0	<\$100M	10,236	214	85.0	87.5
	American St Bk Of Rapid City	Rapid City	80.0	10.0	3.0	10.0	9.0	\$100-500M	61,192	673	80.0	70.0
	Community First St Bk	Vermillion	77.5	9.0	3.0	9.0	10.0	\$100-500M	56,142	1,039	70.0	70.0
	F & M Bk	Watertown	77.5	10.0	1.0	10.0	10.0	\$100-500M	89,549	986	70.0	65.0
	First Midwest Bk	Centerville	77.5	10.0	4.0	9.0	8.0	<\$100M	29,495	295	67.5	65.0
	American St Bk Of Pierre	Pierre	75.0	10.0	3.0	8.0	9.0	<\$100M	23,958	371	72.5	70.0
	First Western Bk Sturgis	Sturgis	75.0	9.0	1.0	10.0	10.0	\$100-500M	56,591	935	80.0	72.5
	First Dakota Nb	Yankton	75.0	8.0	2.0	10.0	10.0	\$100-500M	61,843	1,313	70.0	70.0
	First Nb In Sioux Falls	Sioux Falls	75.0	9.0	1.0	10.0	10.0	\$500M-1B	127,192	1,587	70.0	70.0
	Merchants St Bk	Freeman	75.0	8.0	6.0	8.0	8.0	<\$100M	11,692	329	80.0	87.5
	Dacotah Bk	Aberdeen	75.0	8.0	2.0	10.0	10.0	\$500M-1B	105,658	1,831	75.0	75.0
Tennessee	Citizens Nb	Athens	97.5	10.0	9.0	10.0	10.0	\$100-500M	95,439	1,247	85.0	85.0
	Farmers & Mrch Bk	Clarksville	95.0	9.0	9.0	10.0	10.0	\$100-500M	81,373	1,332	80.0	75.0
	First Nb	Oneida	92.5	10.0	9.0	9.0	9.0	\$100-500M	48,063	680	72.5	70.0
	First Volunteer Bk Of Tn	Jasper	92.5	10.0	7.0	10.0	10.0	\$100-500M	70,312	987	95.0	95.0
	First Bk Of Tn	Spring City	90.0	10.0	9.0	9.0	8.0	\$100-500M	43,363	517	95.0	95.0

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			Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$ (4)	SBL(# (5)					
	Community Cmrl Bk	Germantown	87.5	10.0	10.0	8.0	7.0	\$100-500M	37,762	381	92.5	92.5
	Citizens Cmnty Bk	Winchester	87.5	10.0	10.0	7.0	8.0	<\$100M	25,989	519	90.0	97.5
	First Cmnty Bk Of Bedford Ct	Shelbyville	85.0	8.0	10.0	8.0	8.0	\$100-500M	31,218	641	85.0	85.0
	Commercial B&Tc	Paris	85.0	7.0	8.0	9.0	10.0	\$100-500M	63,812	1,519	97.5	97.5
	Bank Of Murfreesboro	Murfreesboro	82.5	9.0	10.0	8.0	6.0	\$100-500M	30,062	300	77.5	70.0
	Capital B&Tc	Nashville	82.5	10.0	5.0	9.0	9.0	\$100-500M	55,441	671	75.0	67.5
Texas	Republic Nb	Houston	97.5	10.0	10.0	10.0	9.0	\$100-500M	97,292	890	80.0	75.0
	Western B&Tc	Duncanville	95.0	10.0	10.0	10.0	8.0	\$100-500M	56,749	473	72.5	60.0
	Independent Nb	Irving	95.0	10.0	10.0	9.0	9.0	\$100-500M	53,657	650	80.0	72.5
	1St Choice Bk	Houston	92.5	10.0	10.0	9.0	8.0	<\$100M	35,277	397	70.0	60.0
	Founders Nb-Skillman	Dallas	92.5	10.0	10.0	9.0	8.0	<\$100M	33,641	471	72.5	62.5
	First Bk Of Conroe Na	Conroe	92.5	10.0	8.0	9.0	10.0	\$100-500M	49,029	933	97.5	97.5
	Austin Bk Tx Na	Jacksonville	92.5	9.0	8.0	10.0	10.0	\$500M-1B	136,967	2,664	95.0	95.0
	Summit Cmnty Bk Na	Fort Worth	92.5	10.0	7.0	10.0	10.0	\$100-500M	135,541	1,330	82.5	80.0
	First Cmrl Bk Na	Seguin	92.5	10.0	7.0	10.0	10.0	\$100-500M	62,903	1,049	95.0	95.0
	Clear Lake Nb	San Antonio	87.5	10.0	10.0	8.0	7.0	<\$100M	20,589	366	77.5	77.5
	First Nb	Borger	87.5	10.0	10.0	8.0	7.0	<\$100M	20,699	325	90.0	92.5
	Liberty Nb	Granbury	87.5	10.0	10.0	8.0	7.0	<\$100M	23,871	378	75.0	65.0
	Corsicana Nat B&T	Corsicana	87.5	8.0	9.0	9.0	9.0	\$100-500M	32,497	531	65.0	65.0
	Northwest Bk	Roanoke	87.5	10.0	8.0	8.0	9.0	<\$100M	22,887	550	92.5	95.0
	Community B&T	Waco	87.5	9.0	8.0	9.0	9.0	\$100-500M	53,327	739	67.5	65.0
	Union St Bk	Florence	87.5	9.0	7.0	10.0	9.0	\$100-500M	54,811	856	77.5	72.5
	Texas Bk	Henderson	87.5	10.0	7.0	9.0	9.0	<\$100M	33,952	830	92.5	95.0
Utah	Wright Express Fncl Svc Corp	Salt Lake City	92.5	10.0	9.0	9.0	9.0	\$100-500M	204,394	65,535	95.0	95.0
	Advanta Bk Corp	Draper	92.5	10.0	8.0	9.0	10.0	\$1B-\$10B	517,774	516,904	97.5	97.5
	Universal Fncl Corp	Salt Lake City	87.5	10.0	6.0	9.0	10.0	\$100-500M	414,224	364,078	95.0	95.0
	Transportation Alliance Bk	Ogden	85.0	10.0	10.0	6.0	8.0	<\$100M	22,836	1,999	80.0	82.5
	Ge Cap Fncl	Salt Lake City	82.5	8.0	5.0	10.0	10.0	\$1B-\$10B	899,087	1,154,016	90.0	92.5
Vermont	Factory Point Nb Of Manchest	Manchester Center	72.5	9.0	5.0	8.0	7.0	\$100-500M	68,521	844	57.5	47.5
	Ledyard Nb	Norwich	62.5	10.0	4.0	7.0	4.0	\$100-500M	62,238	585	50.0	40.0
	Union Bk	Morrisville	62.5	8.0	4.0	6.0	7.0	\$100-500M	53,645	830	55.0	52.5
Virginia	County Bk Of Chesterfield	Midlothian	90.0	10.0	9.0	9.0	8.0	\$100-500M	68,719	717	87.5	87.5
	New Peoples Bk	Honaker	87.5	9.0	10.0	7.0	9.0	\$100-500M	42,315	864	92.5	92.5
	Chesapeake Bk	Kilmarnock	87.5	10.0	8.0	9.0	8.0	\$100-500M	84,747	766	75.0	75.0
	Citizens B&Tc	Blackstone	85.0	7.0	10.0	8.0	9.0	\$100-500M	58,953	814	77.5	85.0
	Rockingham Heritage Bk	Harrisonburg	82.5	10.0	7.0	9.0	7.0	\$100-500M	60,484	517	82.5	67.5
	Peninsula Tr Bk	Gloucester	82.5	6.0	10.0	8.0	9.0	\$100-500M	51,290	823	80.0	82.5
	Community Nb	South Boston	80.0	9.0	7.0	9.0	7.0	\$100-500M	67,473	614	37.5	42.5
	Bank Of Hampton Roads	Chesapeake	77.5	9.0	4.0	9.0	9.0	\$100-500M	66,678	1,113	87.5	92.5
	Highlands Union Bk	Abingdon	77.5	6.0	6.0	9.0	10.0	\$100-500M	84,000	2,352	95.0	95.0
	Community Bk	Petersburg	77.5	9.0	10.0	7.0	5.0	\$100-500M	41,691	345	60.0	57.5

Table A.1 Small Business Friendly Banks Using Call Report Data, June 2000

State	Bank Name	Location	Small Business Lending (<\$1M) Scores					Bank Asset Size	Dollars in SBL	Number of SBL	Total Score <\$250K	Total Score <\$100K
			Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$ (4)	SBL(# (5)					
	Salem B&Tc Na	Salem	77.5	7.0	8.0	8.0	8.0	\$100-500M	49,125	789	85.0	85.0
Washington	Pacific Northwest Bk	Seattle	80.0	9.0	3.0	10.0	10.0	\$500M-1B	222,063	2,306	80.0	87.5
	First Cmnty Bk Of Wa	Lacey	80.0	9.0	3.0	10.0	10.0	\$100-500M	138,808	1,331	87.5	87.5
	Inter Bk	Duvall	77.5	9.0	9.0	6.0	7.0	<\$100M	32,099	414	77.5	85.0
	Bank Of Tukwila Na	Tukwila	77.5	10.0	7.0	7.0	7.0	<\$100M	33,807	401	77.5	77.5
	Community First Bk	Kennewick	75.0	10.0	10.0	5.0	5.0	<\$100M	23,933	292	77.5	80.0
	Towne Bk	Woodinville	75.0	8.0	2.0	10.0	10.0	\$100-500M	134,580	2,365	80.0	77.5
	Whidbey Island Bk	Oak Harbor	75.0	6.0	5.0	9.0	10.0	\$100-500M	103,904	1,463	85.0	82.5
	Coastal Cmnty Bk	Everett	72.5	10.0	9.0	5.0	5.0	<\$100M	22,901	218	55.0	62.5
	Washington St Bk Na	Federal Way	72.5	10.0	9.0	5.0	5.0	<\$100M	26,285	254	47.5	42.5
	Viking Cmnty Bk	Seattle	72.5	6.0	9.0	7.0	7.0	\$100-500M	43,749	415	75.0	67.5
	Redmond Nb	Redmond	72.5	9.0	8.0	6.0	6.0	<\$100M	29,007	319	70.0	75.0
	Cowlitz Bk	Longview	72.5	8.0	3.0	9.0	9.0	\$100-500M	98,956	890	72.5	65.0
	West Virginia	Boone Cty Bk	Madison	82.5	9.0	10.0	8.0	6.0	\$100-500M	31,844	323	50.0
Bruceton Bk		Bruceton Mills	82.5	8.0	9.0	8.0	8.0	\$100-500M	28,350	446	65.0	65.0
Calhoun Cty Bk		Grantsville	82.5	10.0	7.0	7.0	9.0	<\$100M	24,418	767	90.0	92.5
Traders Bk		Spencer	82.5	10.0	5.0	9.0	9.0	\$100-500M	43,955	894	92.5	92.5
First Sentry Bk		Huntington	80.0	10.0	4.0	9.0	9.0	\$100-500M	50,676	720	85.0	72.5
Belmont Nb		Wheeling	80.0	10.0	4.0	9.0	9.0	\$100-500M	68,282	878	75.0	70.0
Logan B&Tc		Logan	77.5	9.0	6.0	8.0	8.0	\$100-500M	33,825	496	72.5	67.5
First Century Bk Na		Bluefield	75.0	9.0	2.0	10.0	9.0	\$100-500M	78,442	975	67.5	65.0
Wisconsin	Stephenson Nb&Tc	Marinette	92.5	10.0	9.0	9.0	9.0	\$100-500M	65,643	724	95.0	97.5
	River Valley St Bk	Rothschild	87.5	10.0	5.0	10.0	10.0	\$100-500M	87,024	1,215	85.0	72.5
	Citizens St Bk	Hudson	85.0	10.0	10.0	7.0	7.0	<\$100M	33,145	450	67.5	62.5
	Johnson Bk	Hayward	85.0	10.0	9.0	7.0	8.0	<\$100M	32,960	554	92.5	95.0
	Grafton St Bk	Grafton	82.5	9.0	9.0	8.0	7.0	\$100-500M	39,047	387	57.5	50.0
	Bank Of Luxemburg	Luxemburg	82.5	8.0	9.0	8.0	8.0	\$100-500M	36,455	485	90.0	95.0
	Mound City Bk	Platteville	82.5	9.0	7.0	9.0	8.0	\$100-500M	48,549	500	80.0	77.5
	Fidelity Nb	Medford	82.5	10.0	7.0	7.0	9.0	<\$100M	32,614	657	90.0	92.5
	Community Bk Grafton	Grafton	80.0	10.0	10.0	6.0	6.0	<\$100M	25,384	297	65.0	50.0
	Community B&Tc	Sheboygan	80.0	9.0	3.0	10.0	10.0	\$100-500M	86,495	1,078	70.0	65.0
	Chippewa Valley Bk	Winter	80.0	9.0	9.0	6.0	8.0	<\$100M	23,449	472	90.0	95.0
	Community Bk	Superior	80.0	10.0	9.0	6.0	7.0	<\$100M	20,948	388	87.5	92.5
	First Nb Fox Valley	Menasha	80.0	10.0	5.0	9.0	8.0	\$100-500M	49,287	507	72.5	60.0
	Community Bk Central Wi	Colby	80.0	10.0	9.0	7.0	6.0	<\$100M	30,900	329	87.5	90.0
	Bank Of Alma	Alma	80.0	9.0	8.0	8.0	7.0	\$100-500M	42,653	385	47.5	52.5
	Baylake Bk	Sturgeon Bay	80.0	9.0	3.0	10.0	10.0	\$500M-1B	226,205	2,946	85.0	85.0
	State Bk Chilton	Chilton	80.0	10.0	5.0	8.0	9.0	<\$100M	36,849	668	82.5	75.0
Wyoming	Equality St Bk	Cheyenne	82.5	9.0	9.0	8.0	7.0	<\$100M	28,457	339	75.0	72.5
	First Nb Of Buffalo	Buffalo	82.5	9.0	9.0	7.0	8.0	<\$100M	24,104	502	95.0	97.5
	First St Bk Of Wheatland	Wheatland	77.5	7.0	9.0	6.0	9.0	<\$100M	15,649	540	87.5	95.0

Table A.1 Small Business Friendly Banks Using Call Report Data, June 2000

State	Bank Name	Location	Small Business Lending (<\$1M) Scores					Bank Asset Size	Dollars in SBL	Number of SBL	Total Score <\$250K	Total Score <\$100K
			Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$ (4)	SBL(#) (5)					
	First Nb&Tc	Powell	77.5	8.0	4.0	9.0	10.0	\$100-500M	42,584	912	77.5	77.5
	First Nb In Evanston	Evanston	75.0	6.0	9.0	7.0	8.0	\$100-500M	24,673	434	65.0	67.5
	First Intrst Bk	Sheridan	75.0	8.0	2.0	10.0	10.0	\$500M-1B	222,320	3,181	72.5	70.0

Note: Small businesses seeking loans from small-business-friendly banks should also consider banks that participate in SBA loan programs. To locate an SBA preferred or certified lender near you, call 1-800-8-ASK-SBA or check SBA's website at www.sba.gov/gopher/Local-Information/Certified-Preferred-Lenders/.

Source: U.S Small Business Administration, Office of Advocacy, Office of Economic Research, from the call report data collected by the Board of Governors of the Federal Reserve System.

Table A.2 Number of Reporting Banks by Bank Asset Size and by State, 1997-2000

State	1997	1998	1999	2000	2000 Bank Asset Size Class				
					<\$100M	\$100M-\$500M	\$500M-\$1B	\$1B-\$10B	>\$10B
National	9,293	8,966	8,659	8,459	5,034	2,751	302	293	79
Alabama	178	170	158	158	89	58	5	1	5
Alaska	6	6	6	6	1	2	1	2	0
Arizona	37	42	46	46	25	12	4	3	2
Arkansas	234	221	200	194	102	84	8	0	0
California	339	336	334	315	100	148	32	32	3
Colorado	216	210	191	187	113	63	7	3	1
Connecticut	29	27	26	22	10	12	0	0	0
Delaware	38	34	33	32	10	8	2	8	4
District of Columbia	7	6	6	6	2	4	0	0	0
Florida	274	259	260	264	143	108	2	11	0
Georgia	348	346	336	343	200	130	7	4	2
Hawaii	14	13	11	9	3	2	1	3	0
Idaho	18	18	17	15	5	10	0	0	0
Illinois	801	772	732	721	429	236	34	16	6
Indiana	193	184	165	154	66	69	9	8	2
Iowa	462	443	441	441	353	79	6	3	0
Kansas	408	399	391	375	303	62	7	3	0
Kentucky	271	269	255	250	141	99	3	7	0
Louisiana	167	155	155	153	102	45	1	3	2
Maine	19	17	16	16	4	9	1	2	0
Maryland	86	82	78	76	18	45	6	6	1
Massachusetts	49	46	45	44	14	17	6	5	2
Michigan	176	163	169	173	73	86	5	5	4
Minnesota	519	520	507	501	393	95	7	3	3
Mississippi	108	101	99	99	46	44	3	6	0
Missouri	408	397	377	363	245	101	9	7	1
Montana	97	91	88	85	68	13	1	3	0
Nebraska	328	325	309	289	238	44	4	3	0
Nevada	23	25	25	30	15	7	0	7	1
New Hampshire	22	19	20	17	8	6	1	1	1
New Jersey	70	72	75	79	26	35	5	11	2
New Mexico	67	57	55	52	26	20	3	3	0
New York	157	152	153	149	41	62	14	22	10
North Carolina	57	63	70	71	28	26	9	3	5
North Dakota	119	117	114	111	89	19	1	2	0
Ohio	244	224	217	219	111	75	10	15	8
Oklahoma	326	317	305	295	220	66	4	5	0
Oregon	41	42	44	44	22	19	1	2	0
Pennsylvania	217	209	194	192	44	110	18	17	3
Rhode Island	7	7	7	6	0	1	1	3	1
South Carolina	80	77	79	79	47	25	2	5	0
South Dakota	113	105	103	100	74	18	6	1	1

Table A.2 Number of Reporting Banks by Bank Asset Size and by State, 1997-2000

State	1997	1998	1999	2000	2000 Bank Asset Size Class				
					<\$100M	\$100M-\$500M	\$500M-\$1B	\$1B-\$10B	>\$10B
Tennessee	234	214	204	194	99	87	5	1	2
Texas	856	818	770	735	496	203	19	14	3
Utah	48	50	49	54	24	19	2	6	3
Vermont	155	150	20	18	5	9	3	1	0
Virginia	22	21	151	148	51	79	10	8	0
Washington	78	78	78	83	48	29	3	3	0
West Virginia	364	350	83	79	38	35	1	5	0
Wisconsin	110	95	343	317	193	102	12	9	1
Wyoming	53	52	49	50	33	14	1	2	0

Source: U.S Small Business Administration, Office of Advocacy, Office of Economic Research, from the Federal Reserve Board's *Consolidated Reports of Condition & Income for U.S. Banks*.

Table A.3 Small Business Lenders by State Using CRA Data, 1999

Name	HQ State	SBL\$ (<1\$M) (1)	SBL# (<\$1M) (2)	Bk Size (\$) (3)	SBL\$ (<\$250K) (4)	SBL# (<\$250K) (5)	SBL\$ (<\$100K) (6)	SBL# (<\$100K) (7)	Crd Cd/TA (8)
Alaska									
First Nb	AK	285,336	2,958	1-10B	152,243	2,681	76,354	2,257	
National Bc Of Ak	AK	128,948	1,752	1-10B	71,539	1,630	44,256	1,464	
Keycorp	OH	92,995	664	>50B	35,275	547	17,781	446	
Northrim Bk	AK	54,157	463	<1B	27,970	410	13,703	326	
American Express Centurion B	UT	12,703	1,676	10-50B	12,703	1,676	12,703	1,676	0.77
Fremont Inv & Loan	CA	8,590	29	1-10B	2,237	14	91	1	
1St Source Corp	IN	6,575	26	1-10B	2,405	17	275	4	
Bank Of Amer Corp	NC	4,612	32	>50B	1,091	26	474	22	
Wells Fargo & Co	CA	3,438	133	>50B	3,438	133	3,438	133	
Mbna Corp	DE	2,288	248	10-50B	2,288	248	2,288	248	0.57
Advanta Bk Corp	UT	2,242	286	1-10B	2,242	286	2,242	286	**
Merrill Lynch Bk Usa	UT	1,050	4	10-50B	350	3	200	2	
Alabama									
Regions Fc	AL	890,033	11,153	10-50B	440,559	10,274	250,025	9,146	
Amsouth Bc	AL	573,158	6,534	10-50B	274,673	5,956	155,505	5,276	
Southtrust Corp	AL	566,581	5,940	10-50B	280,578	5,331	146,579	4,532	
Compass Bshrs	AL	359,191	3,455	10-50B	159,359	3,068	88,790	2,652	
Tb&C Bshrs	GA	325,900	4,596	10-50B	189,209	4,291	110,235	3,805	
Colonial Bancgroup	AL	250,939	3,716	10-50B	144,454	3,500	83,386	3,124	
Alabama Nbc	AL	156,212	2,030	1-10B	82,509	1,874	44,997	1,650	
Peoples Banctrust Co	AL	100,852	1,785	<1B	61,521	1,707	36,239	1,552	
Bancorpsouth Inc	MS	77,747	1,352	1-10B	47,691	1,280	29,873	1,174	
Community Bshrs	AL	67,814	1,407	<1B	44,818	1,351	29,748	1,260	
Aliant Fncl Corp	AL	62,732	850	<1B	39,336	801	23,352	703	
Union Planters Corporation	TN	54,900	620	10-50B	26,450	563	15,427	495	
Whitney Holding Corp	LA	54,400	546	1-10B	29,035	489	13,563	403	
Suntrust Bk	GA	50,026	583	>50B	25,871	534	12,542	459	
American Express Centurion B	UT	47,177	6,920	10-50B	47,177	6,920	47,177	6,920	0.77
Auburn Nbc	AL	37,776	640	<1B	25,298	612	14,458	543	
United Security Bshrs	AL	24,004	686	<1B	17,862	674	12,019	635	
BancIndependent	AL	22,668	498	<1B	13,955	477	8,504	446	
Nbc Capital Corporation	MS	13,628	299	<1B	10,576	293	6,317	268	
Advanta Bk Corp	UT	13,443	1,614	1-10B	13,443	1,614	13,443	1,614	**
Traders & Farmers Bk	AL	10,529	597	<1B	10,529	597	9,557	591	
Wells Fargo & Co	CA	10,413	420	>50B	10,413	420	10,413	420	
Bank Of Amer Corp	NC	9,872	38	>50B	2,013	21	332	11	
Mbna Corp	DE	9,596	1,079	10-50B	9,596	1,079	9,596	1,079	0.57
Chase Manhattan Corp	NY	6,589	234	>50B	6,089	233	6,089	233	
Firststar Corp	WI	6,427	23	>50B	872	9	292	6	
Bnp Paribas	N/A	5,952	8	10-50B	100	1	100	1	
First Pulaski Nat Corp	TN	4,518	94	<1B	1,549	89	1,432	88	
First Fncl Bc	OH	3,483	31	1-10B	2,077	28	1,145	22	
U S Bc	MN	3,303	551	>50B	2,453	549	2,453	549	
Wachovia Corp	NC	3,182	15	>50B	619	11	285	9	
First Union Corp	NC	2,779	17	>50B	334	14	219	13	
Hsbc Holdings Plc	N/A	2,767	5	>50B	0	0	0	0	
Bank One Corp	IL	2,722	39	>50B	1,090	36	738	34	
Area Bancshares Corporation	KY	2,620	6	1-10B	370	2	0	0	
First Tennessee National Cor	TN	2,548	12	10-50B	697	9	350	7	
First American National Bank	TN	2,465	48	N/A	1,323	46	1,133	45	
Trustmark Corp	MS	2,420	49	1-10B	2,420	49	938	39	
Bok Fc	OK	1,567	4	1-10B	207	2	7	1	
Merrill Lynch Bk Usa	UT	1,499	7	10-50B	885	5	100	1	
1St Source Corp	IN	1,434	6	1-10B	382	4	231	3	
Citizens Nb Of Meridian	MS	1,352	8	<1B	102	6	102	6	
National Commerce Bancorp	TN	1,327	9	1-10B	462	8	174	6	
Fremont Inv & Loan	CA	1,272	10	1-10B	1,272	10	329	4	
Hancock Hc	MS	1,214	24	1-10B	594	23	594	23	
Comerica	MI	1,151	2	10-50B	0	0	0	0	
Citigroup	NY	1,014	118	>50B	1,014	118	1,014	118	0.28
Arkansas									
Regions Fc	AL	697,822	9,837	10-50B	386,902	9,198	224,825	8,230	

Table A.3 Small Business Lenders by State Using CRA Data, 1999

Name	HQ State	SBL\$ (<1\$M)	SBL# (<\$1M)	Bk Size (\$)	SBL\$ (<\$250K)	SBL# (<\$250K)	SBL\$ (<\$100K)	SBL# (<\$100K)	Crd Cd/TA
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Arvest Bank Group Inc	AR	195,902	2,598	1-10B	102,943	2,412	59,866	2,157	
Bank Of Amer Corp	NC	129,852	942	>50B	47,081	794	24,696	662	
Union Planters Corporation	TN	118,667	2,141	10-50B	73,393	2,052	41,840	1,857	
First United Bancshares Inc	AR	98,079	1,569	1-10B	54,838	1,485	31,846	1,345	
Simmons First National Corp	AR	97,227	1,939	1-10B	64,570	1,869	41,601	1,725	
Firststar Corp	WI	87,444	1,115	>50B	48,619	1,033	27,481	903	
First Security Bancorp	AR	55,215	2,015	1-10B	41,684	1,982	32,646	1,925	
American Express Centurion B	UT	35,026	5,024	10-50B	35,026	5,024	35,026	5,024	0.77
First Bank Corp	AR	32,279	725	<1B	21,053	702	12,432	648	
Bok Fc	OK	31,848	187	1-10B	12,243	152	6,269	117	
First Tennessee National Cor	TN	23,727	331	10-50B	12,831	310	7,944	282	
First American National Bank	TN	22,697	287	N/A	10,861	262	6,218	232	
Rogers Bancshares Inc	AR	21,766	445	<1B	15,392	429	9,817	395	
Pulaski Investment Corporati	AR	19,364	287	<1B	12,071	271	7,156	240	
Magnolia Banking Corporation	AR	14,537	251	<1B	9,102	238	5,760	219	
Chase Manhattan Corp	NY	11,211	492	>50B	11,211	492	11,211	492	
Advanta Bk Corp	UT	10,257	1,229	1-10B	9,897	1,228	9,897	1,228	**
Bank One Corp	IL	8,740	78	>50B	2,513	69	1,177	61	
Mbna Corp	DE	8,413	959	10-50B	8,413	959	8,413	959	0.57
Wells Fargo & Co	CA	6,122	302	>50B	6,122	302	6,122	302	
National Commerce Bancorp	TN	5,763	87	1-10B	3,205	83	1,937	76	
Commercial Bank At Alma	AR	5,034	176	N/A	3,198	171	2,566	167	
Compass Bshrs	AL	3,893	19	10-50B	1,924	16	329	5	
Cullen/Frost Bkr	TX	3,274	5	1-10B	25	1	25	1	
U S Bc	MN	3,059	244	>50B	1,809	242	1,209	239	
Hsbc Holdings Plc	N/A	2,824	5	>50B	0	0	0	0	
Hibernia Corp	LA	2,655	72	10-50B	2,080	71	1,747	69	
Suntrust Bk	GA	2,081	6	>50B	10	2	10	2	
1St Source Corp	IN	2,010	10	1-10B	815	7	241	3	
Provident Fncl Group	OH	1,954	4	10-50B	0	0	0	0	
Commerce Bshrs	MO	1,926	16	10-50B	926	14	350	11	
Trustmark Corp	MS	1,764	57	1-10B	1,389	56	1,259	55	
Citigroup	NY	1,754	181	>50B	1,754	181	1,754	181	0.28
Great Southern Bancorp Inc	MO	1,389	2	1-10B	0	0	0	0	
Wachovia Corp	NC	1,242	5	>50B	242	4	42	3	
Local Fncl Corp	OK	1,167	5	1-10B	190	3	24	2	
Independent So Bshrs Esot	TN	1,110	2	<1B	150	1	0	0	
Prudential Insurance Company	NJ	1,050	2	<1B	50	1	50	1	
Arizona									
Wells Fargo & Co	CA	371,468	6,250	>50B	179,982	5,881	116,436	5,535	
Bank One Corp	IL	312,675	4,339	>50B	144,068	4,042	95,004	3,778	
Zions Bc	UT	267,669	1,589	10-50B	110,634	1,296	46,111	941	
Marshall & Ilsley Corp	WI	161,616	847	10-50B	53,229	655	22,952	489	
Bank Of Amer Corp	NC	146,481	2,931	>50B	97,431	2,834	66,907	2,667	
American Express Centurion B	UT	91,422	11,922	10-50B	91,422	11,922	91,422	11,922	0.77
Compass Bshrs	AL	69,299	557	10-50B	34,091	483	17,478	390	
Northern Tr Corp	IL	39,750	202	10-50B	12,012	148	4,593	102	
Imperial Bc	CA	30,553	64	1-10B	2,028	22	765	15	
Pacific Century Fncl Corp	HI	28,295	160	10-50B	9,566	124	4,371	95	
Johnson Intl	WI	28,173	146	1-10B	10,231	113	3,988	78	
Community First Bshrs	ND	26,022	177	1-10B	9,215	143	4,860	117	
Firststar Corp	WI	23,692	210	>50B	7,467	181	3,987	161	
U S Bc	MN	17,401	794	>50B	5,355	776	4,136	770	
Advanta Bk Corp	UT	16,757	2,145	1-10B	16,757	2,145	16,757	2,145	**
Fremont Inv & Loan	CA	12,829	42	1-10B	5,043	29	175	3	
Bank Of Montreal	N/A	11,969	92	10-50B	5,081	79	2,322	64	
Mbna Corp	DE	11,033	1,204	10-50B	11,033	1,204	11,033	1,204	0.57
Stearns Fncl Svc Esop	MN	7,894	18	<1B	797	6	112	2	
Pacific Crest Capital Inc.	CA	7,749	12	<1B	0	0	0	0	
Hsbc Holdings Plc	N/A	7,681	26	>50B	1,932	16	373	7	
Fbop Corp	IL	7,618	13	1-10B	433	2	0	0	
Chase Manhattan Corp	NY	7,323	284	>50B	6,809	283	6,659	282	
Comerica	MI	6,941	21	10-50B	1,216	12	211	6	

Table A.3 Small Business Lenders by State Using CRA Data, 1999

Name	HQ State	SBL\$ (<1\$M)	SBL# (<\$1M)	Bk Size (\$)	SBL\$ (<\$250K)	SBL# (<\$250K)	SBL\$ (<\$100K)	SBL# (<\$100K)	Crd Cd/TA
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Citigroup	NY	6,870	496	>50B	5,670	494	5,270	492	0.28
1St Source Corp	IN	5,676	24	1-10B	1,903	14	72	2	
Merrill Lynch Bk Usa	UT	5,440	19	10-50B	2,494	14	214	4	
Silicon Valley Bshrs	CA	4,475	9	1-10B	75	2	75	2	
First Fidelity Inv&La	CA	4,358	12	<1B	598	4	143	2	
Keycorp	OH	3,684	20	>50B	2,018	17	105	4	
Bok Fc	OK	3,676	27	1-10B	2,752	24	961	12	
Union Planters Corporation	TN	3,602	24	10-50B	1,627	21	750	17	
Vib Corp	CA	2,594	19	<1B	1,656	16	621	10	
Farmers & Mrch Inv	NE	2,273	8	<1B	239	2	30	1	
First Scty Corp	UT	2,073	16	10-50B	596	13	249	11	
Tcf Fc	MN	2,045	3	10-50B	0	0	0	0	
Taylor Cap Grp	IL	2,017	4	1-10B	156	1	0	0	
Watford City Bshrs	ND	1,880	3	<1B	50	1	50	1	
National Commerce Bancorp	TN	1,551	4	1-10B	322	2	97	1	
North Country Fc	MI	1,525	6	<1B	287	4	48	3	
City Nat Corp	CA	1,468	6	1-10B	205	4	205	4	
Commerce Bshrs	MO	1,407	8	10-50B	97	5	97	5	
National City Corp	OH	1,393	9	>50B	393	8	393	8	
Rurban Fncl Corp	OH	1,366	38	<1B	1,366	38	1,366	38	
Mellon Bc	PA	1,260	4	10-50B	285	2	85	1	
First Cmnty Ind Bk	CO	1,208	5	<1B	578	3	0	0	
Pnc Bc	PA	1,038	4	>50B	125	2	125	2	
Sky Fncl Group Inc	OH	1,034	19	1-10B	492	18	492	18	
Amcore Fncl	IL	1,029	5	1-10B	279	4	178	3	
Bb&T Corp	NC	1,025	2	>50B	25	1	25	1	
Capital Holdings	OH	1,005	2	1-10B	25	1	25	1	
Bnccorp	ND	1,000	1	<1B	0	0	0	0	
Magnolia Banking Corporation	AR	1,000	1	<1B	0	0	0	0	
California									
Fremont Inv & Loan	CA	2,577,041	9,891	1-10B	676,629	6,021	183,297	3,072	
Wells Fargo & Co	CA	2,511,849	57,149	>50B	1,425,229	55,008	994,636	52,697	
Bank Of Amer Corp	NC	2,112,171	40,163	>50B	1,355,935	38,741	1,080,157	37,275	
Bank Of Tokyo-Mitsubishi Lt	N/A	1,020,129	11,658	10-50B	414,536	10,519	221,917	9,495	
American Express Centurion B	UT	841,505	103,499	10-50B	841,505	103,499	841,150	103,496	0.77
City Nat Corp	CA	635,444	2,625	1-10B	162,985	1,793	62,186	1,260	
Zions Bc	UT	488,560	2,535	10-50B	162,142	1,932	69,095	1,429	
Comerica	MI	446,648	1,543	10-50B	100,878	951	34,489	600	
U S Bc	MN	334,694	10,148	>50B	197,830	9,891	159,149	9,682	
Imperial Bc	CA	306,920	902	1-10B	42,889	468	11,719	309	
Mellon Bc	PA	290,477	5,217	10-50B	120,778	4,910	69,334	4,621	
Westamerica Bc	CA	289,559	1,777	1-10B	124,809	1,442	51,039	1,037	
Bnp Paribas	N/A	256,280	2,031	10-50B	90,393	1,724	48,415	1,486	
Sanwa Bank Limited The	N/A	255,466	2,130	1-10B	109,764	1,853	76,729	1,680	
Advanta Bk Corp	UT	153,999	18,694	1-10B	153,999	18,694	153,747	18,692	**
Hanmi Bank	CA	148,097	1,094	N/A	61,542	924	28,223	739	
Mbna Corp	DE	139,786	15,172	10-50B	138,596	15,169	137,265	15,161	0.57
Dartmouth Cap Group	CA	139,298	560	1-10B	42,631	376	13,263	216	
Pacific Cap Bc	CA	135,210	1,389	1-10B	68,807	1,256	35,891	1,068	
Cathay Bc	CA	133,644	522	1-10B	29,748	346	13,452	258	
Greater Bay Bc	CA	133,525	475	1-10B	28,539	288	8,730	184	
California Ctr Bk	CA	127,050	659	<1B	38,381	499	16,561	377	
First Fidelity Inv&La	CA	123,904	304	<1B	18,271	102	260	4	
Community Bk	CA	115,960	570	1-10B	31,351	413	13,778	310	
Silicon Valley Bshrs	CA	115,813	234	1-10B	11,516	65	1,801	21	
The Pacific Bank N.A.	CA	113,502	384	N/A	25,740	225	7,893	131	
First Scty Corp	UT	110,423	604	10-50B	34,429	470	15,476	364	
First Banks Inc	MO	110,304	456	1-10B	26,605	302	11,205	214	
Trico Bshrs	CA	108,581	726	<1B	43,294	604	18,680	463	
Central Coast Bc	CA	103,670	609	<1B	32,990	480	14,011	375	
Santa Monica Bank	CA	103,585	539	N/A	37,490	416	16,413	303	
Fbop Corp	IL	100,786	539	1-10B	34,427	404	13,381	286	
Gbc Bc	CA	95,107	255	1-10B	14,520	117	3,882	64	

Table A.3 Small Business Lenders by State Using CRA Data, 1999

Name	HQ State	SBL\$ (<\$1M)	SBL# (<\$1M)	Bk Size (\$)	SBL\$ (<\$250K)	SBL# (<\$250K)	SBL\$ (<\$100K)	SBL# (<\$100K)	Crd Cd/TA
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Cvb Fc	CA	91,913	573	1-10B	30,443	445	13,904	347	
Pacific Century Fncl Corp	HI	91,251	417	10-50B	24,754	301	10,315	227	
Farmers & Mrch Bk	CA	90,093	826	1-10B	44,488	735	23,315	612	
Ucbh Hold	CA	88,012	255	1-10B	16,922	127	4,567	62	
Citigroup	NY	87,812	7,849	>50B	82,832	7,841	81,415	7,833	0.28
Scripps Financial Corporatio	CA	86,603	680	<1B	36,452	572	19,745	473	
Commerzbank Aktiengesellscha	N/A	78,210	517	<1B	29,177	432	17,146	362	
Peninsula Bank Of San Diego	CA	77,797	498	N/A	26,525	412	10,679	327	
Bank Of The Sierra	CA	76,834	794	<1B	36,833	711	18,384	602	
Frank P Doyle Tr Article Ix	CA	74,964	869	<1B	45,130	809	26,498	706	
1867 Western Fc	N/A	74,698	444	1-10B	24,250	352	12,010	284	
Dai-Ichi Kangyo Bank Limite		72,464	613	<1B	29,634	536	14,739	440	
Popular Inc.	PR	68,463	435	1-10B	26,021	353	12,374	276	
East West Bc	CA	65,979	297	1-10B	15,931	207	9,653	174	
Foothill Independent Bc	CA	65,625	388	<1B	22,412	308	10,595	242	
Farmers & Mrchs Bc	CA	65,264	609	<1B	31,974	547	17,236	467	
Capital Corp Of The West	CA	64,504	399	<1B	24,235	323	13,784	261	
Professional Bc	CA	63,451	337	<1B	21,007	264	10,518	203	
Mid St Bshrs	CA	62,961	586	1-10B	30,170	520	16,550	444	
North Cty Bc	CA	62,284	513	N/A	22,924	435	8,535	352	
Chase Manhattan Corp	NY	61,548	2,024	>50B	56,803	2,018	53,723	1,999	
First Nat Of Ne	NE	61,059	6,026	1-10B	55,513	6,017	50,648	5,983	0.24
Heritage Cmrc Corp	CA	61,022	283	<1B	12,693	196	4,811	154	
Hsbc Holdings Plc	N/A	60,998	309	>50B	21,020	223	6,436	142	
Pacific Crest Capital Inc.	CA	56,757	127	<1B	6,031	36	585	10	
Tokai Bank Limited The	N/A	55,596	401	1-10B	25,313	348	11,623	260	
Fremont Bc	CA	53,553	239	<1B	18,027	171	6,474	110	
Sakura Bank Limited The	N/A	51,973	175	1-10B	11,530	105	3,504	61	
First Northern Bank Of Dixon	CA	51,925	402	N/A	22,266	344	11,223	280	
Humboldt Bc	CA	51,318	365	<1B	25,152	312	8,921	219	
Mechanics Bk	CA	50,774	394	1-10B	19,357	338	10,573	290	
First Republic Bk	NV	49,217	111	1-10B	4,096	25	423	7	
1St Source Corp	IN	47,737	362	1-10B	20,431	301	9,214	229	
Bay View Cap Corp	CA	47,512	436	1-10B	23,142	390	14,486	346	
First Nb	CA	43,856	149	<1B	12,048	92	3,039	45	
Vib Corp	CA	43,293	209	<1B	13,632	151	5,200	101	
Coast Bc	CA	39,458	247	N/A	12,746	192	5,708	153	
Bank Of Canton Of Ca	CA	38,395	263	<1B	16,210	219	7,914	172	
Community First Bshrs	ND	37,210	290	1-10B	15,788	246	7,376	197	
United Nb	CA	36,483	143	<1B	9,045	98	4,149	71	
Montecito Bc	CA	34,784	232	<1B	10,991	190	5,701	161	
Savings Bk Of Mendocino Cty	CA	33,634	498	<1B	19,410	469	11,941	426	
Redwood Empire Bc	CA	32,945	238	<1B	15,463	200	7,354	154	
North Valley Bc	CA	32,552	252	<1B	15,663	216	6,622	165	
California Independent Bc	CA	31,916	180	<1B	13,584	139	4,311	79	
Bank One Corp	IL	29,751	407	>50B	10,981	375	6,080	348	
Usdb Bc	CA	29,475	284	<1B	15,056	256	6,346	207	
Preferred Bk	CA	27,022	130	<1B	8,224	93	3,642	67	
China Tr Holdings Nv	NY	26,092	67	1-10B	3,956	30	835	14	
Orient Bc	CA	26,031	87	<1B	5,953	48	1,302	23	
Bank Of Santa Clara	CA	23,180	166	<1B	9,132	139	4,935	116	
Rcb Corp	CA	22,524	146	<1B	7,489	120	4,432	101	
First Nb Of Northern Ca	CA	22,402	253	<1B	11,148	232	6,594	207	
California Cmnty Fncl Inst F	CA	22,350	188	1-10B	12,441	167	6,155	131	
Mb Fncl	IL	21,925	121	1-10B	8,000	89	2,796	57	
First Intl Bc	CT	19,007	53	<1B	3,524	25	474	9	
Bank Leumi Le-Israel B.M.	N/A	18,724	63	1-10B	5,176	40	1,175	19	
Civic Bc	CA	18,117	76	<1B	3,446	51	2,056	44	
Northern Tr Corp	IL	17,829	61	10-50B	3,139	34	1,304	25	
Firstbank Hc Of Co	CO	17,543	126	1-10B	3,695	103	2,101	95	
Bank Sinopac	N/A	15,319	67	<1B	5,221	45	1,625	26	
Sjnb Fc	CA	14,767	93	<1B	7,167	79	2,873	55	
Merrill Lynch Bk Usa	UT	14,391	49	10-50B	4,187	32	1,515	18	

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Name	HQ State	SBL\$ (<1\$M) (1)	SBL# (<\$1M) (2)	Bk Size (\$) (3)	SBL\$ (<\$250K) (4)	SBL# (<\$250K) (5)	SBL\$ (<\$100K) (6)	SBL# (<\$100K) (7)	Crd Cd/TA (8)
Regions Fc	AL	12,136	38	10-50B	1,376	21	897	18	
Keycorp	OH	11,380	51	>50B	2,678	36	1,303	29	
First Wa Bc	WA	11,220	22	<1B	198	1	0	0	
Firststar Corp	WI	10,457	45	>50B	2,157	28	787	20	
First Union Corp	NC	10,019	123	>50B	2,518	112	1,157	104	
First Fncl Bc	OH	9,802	140	1-10B	6,323	129	5,200	122	
Capital Crossing Bk	MA	7,589	16	<1B	706	5	100	1	
Imperial Cap Bk	CA	6,613	14	1-10B	800	4	0	0	
Suntrust Bk	GA	5,324	46	>50B	1,291	40	791	37	
Prudential Insurance Company	NJ	5,029	23	<1B	1,774	18	687	10	
Pnc Bc	PA	4,891	21	>50B	1,408	14	118	8	
Bank Of Montreal	N/A	4,521	54	10-50B	3,335	52	1,188	39	
Sky Fncl Group Inc	OH	3,992	122	1-10B	3,642	121	3,042	118	
Fleet Fncl Group	MA	3,863	13	>50B	213	7	213	7	
Pioneer Citizens Bank Of Nv	NV	3,403	13	N/A	1,128	9	238	4	
Hancock Hc	MS	3,310	19	1-10B	2,239	17	448	7	
Stichting Prioriteit Abn Amr	N/A	2,876	10	>50B	423	5	92	3	
Bb&T Corp	NC	2,608	31	>50B	924	27	499	24	
Amcore Fncl	IL	2,595	35	1-10B	1,975	34	1,862	33	
Bok Fc	OK	2,482	6	1-10B	335	3	40	1	
Compass Bshrs	AL	2,411	10	10-50B	902	7	221	4	
U S Tr Corp	NY	2,358	11	N/A	1,358	10	256	4	
Taylor Cap Grp	IL	2,135	6	1-10B	158	2	5	1	
Otto Bremer Foundation	MN	2,110	5	1-10B	260	3	260	3	
Trustmark Corp	MS	2,094	9	1-10B	1,071	7	163	2	
National Australia Bank Limi	N/A	2,086	4	10-50B	118	1	0	0	
Commerce Bc	NJ	1,821	35	1-10B	1,298	34	1,197	33	
Commerce Bshrs	MO	1,700	22	10-50B	1,400	21	448	16	
Old Kent Fc	MI	1,645	5	10-50B	155	3	155	3	
Allied Irish Banks P.L.C.	N/A	1,614	6	10-50B	562	4	159	2	
Marshall & Ilsley Corp	WI	1,578	9	10-50B	1,279	8	168	3	
Cpb	HI	1,575	2	1-10B	0	0	0	0	
Provident Fncl Group	OH	1,519	3	10-50B	130	1	0	0	
Belmont Bc	OH	1,329	10	<1B	1,329	10	0	0	
Amsouth Bc	AL	1,326	4	10-50B	252	2	85	1	
Dfc Acquisition Corp Two	MO	1,286	5	1-10B	210	2	10	1	
Southside Bshrs	TX	1,250	2	1-10B	0	0	0	0	
Hudson United Bc	NJ	1,181	2	1-10B	0	0	0	0	
Wachovia Corp	NC	1,158	9	>50B	158	8	158	8	
Firstperryton Bc	TX	1,116	3	<1B	36	1	36	1	
Royal Bank Of Scotland Group	N/A	1,075	3	10-50B	75	1	75	1	
Hawaii Nat Bshrs	HI	1,045	2	<1B	100	1	100	1	
Bank Of The West	TX	1,000	1	<1B	0	0	0	0	
Industrial Bank Of Japan Li	N/A	1,000	1	1-10B	0	0	0	0	
Stearns Fncl Svc Esop	MN	1,000	1	<1B	0	0	0	0	
Colorado									
Wells Fargo & Co	CA	444,337	5,109	>50B	227,127	4,696	123,670	4,117	
U S Bc	MN	429,307	12,417	>50B	323,046	12,217	281,671	11,991	
Zions Bc	UT	241,424	2,248	10-50B	114,901	1,989	57,326	1,663	
Bank One Corp	IL	229,312	2,112	>50B	95,374	1,865	49,114	1,605	
Community First Bshrs	ND	184,609	1,794	1-10B	92,553	1,597	45,871	1,321	
Keycorp	OH	171,128	1,629	>50B	70,817	1,437	39,562	1,258	
Firstbank Hc Of Co	CO	120,949	2,223	1-10B	50,552	2,080	30,022	1,960	
Guaranty Corp	CO	117,574	652	<1B	40,670	501	16,131	370	
Colorado Bus Bshrs	CO	111,693	705	<1B	43,498	583	17,477	438	
First Nat Of Ne	NE	102,698	1,237	1-10B	51,357	1,138	26,533	995	0.24
American Express Centurion B	UT	98,054	13,034	10-50B	98,054	13,034	98,054	13,034	0.77
Pinnacle Bc	NE	76,992	879	1-10B	43,173	808	19,630	675	
Alpine Bk Of Co	CO	57,923	460	<1B	25,773	391	10,683	303	
Pueblo Bc	CO	48,025	414	<1B	18,978	362	9,116	308	
Umb Fc	MO	45,347	269	1-10B	12,218	212	6,174	178	
Advanta Bk Corp	UT	23,938	2,893	1-10B	23,938	2,893	23,938	2,893	**
Minnequa Bc	CO	16,106	264	<1B	9,011	251	6,903	238	

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Name	HQ State	SBL\$ (<\$1M) (1)	SBL# (<\$1M) (2)	Bk Size (\$) (3)	SBL\$ (<\$250K) (4)	SBL# (<\$250K) (5)	SBL\$ (<\$100K) (6)	SBL# (<\$100K) (7)	Crd Cd/TA (8)
Mbna Corp	DE	15,952	1,797	10-50B	15,952	1,797	15,952	1,797	0.57
Fbop Corp	IL	14,224	26	1-10B	646	3	0	0	
Bank Of Amer Corp	NC	14,091	64	>50B	2,698	45	1,542	39	
1St Source Corp	IN	12,993	83	1-10B	4,990	63	2,066	46	
Silicon Valley Bshrs	CA	10,733	21	1-10B	1,541	8	0	0	
Scott Stuart Fam Partshp	NE	8,771	58	N/A	1,546	46	1,081	43	
Hsbc Holdings Plc	N/A	8,030	26	>50B	1,505	13	158	6	
Fremont Inv & Loan	CA	7,715	21	1-10B	684	6	254	4	
Comerica	MI	6,901	16	10-50B	667	6	83	3	
Mb Fncl	IL	6,614	25	1-10B	1,800	16	900	12	
First Cmnty Ind Bk	CO	5,924	50	<1B	3,589	43	920	26	
Chase Manhattan Corp	NY	5,284	158	>50B	3,824	155	3,574	154	
Merrill Lynch Bk Usa	UT	5,040	11	10-50B	490	4	90	2	
Northern Tr Corp	IL	4,403	21	10-50B	2,055	17	480	9	
Bok Fc	OK	4,270	10	1-10B	358	4	24	2	
Citigroup	NY	3,817	312	>50B	2,917	311	2,917	311	0.28
First Fncl Bc	OH	3,513	14	1-10B	1,129	7	0	0	
Firststar Corp	WI	3,473	21	>50B	794	15	338	12	
Union Planters Corporation	TN	3,432	13	10-50B	999	9	119	5	
Dfc Acquisition Corp Two	MO	3,261	28	1-10B	1,647	23	414	17	
Imperial Bc	CA	3,219	13	1-10B	787	8	162	5	
Popular Inc.	PR	2,800	6	1-10B	470	2	0	0	
Arvest Bank Group Inc	AR	2,746	6	1-10B	380	2	0	0	
Firstperryton Bc	TX	2,555	31	<1B	805	29	805	29	
First Place Fc	NM	2,424	10	N/A	274	6	274	6	
Commerce Bshrs	MO	2,413	21	10-50B	1,213	17	234	12	
Trinity Cap Corp	NM	2,210	10	<1B	785	7	199	3	
National City Corp	OH	1,922	8	>50B	690	5	115	2	
Taylor Cap Grp	IL	1,778	11	1-10B	839	8	110	4	
Provident Fncl Group	OH	1,775	3	10-50B	0	0	0	0	
First Union Corp	NC	1,748	23	>50B	398	21	168	20	
Bnp Paribas	N/A	1,672	7	10-50B	672	5	176	2	
Suntrust Bk	GA	1,405	7	>50B	311	5	61	4	
Intrust Fc	KS	1,338	12	1-10B	338	10	338	10	
Maedgen&White Ltd	TX	1,316	6	1-10B	51	4	51	4	
Compass Bshrs	AL	1,310	5	10-50B	426	3	82	1	
City Nat Corp	CA	1,265	3	1-10B	15	1	15	1	
Fvnb Corp	TX	1,233	5	<1B	560	3	0	0	
Bank Of Montreal	N/A	1,191	30	10-50B	1,191	30	538	26	
First Fidelity Inv&La	CA	1,162	5	<1B	259	2	0	0	
First St Bc	NM	1,118	40	<1B	118	39	118	39	
Inwood Bshrs	TX	1,100	2	<1B	0	0	0	0	
Allegiant Bancorp Inc	MO	1,000	1	<1B	0	0	0	0	
Connecticut									
Fleet Fncl Group	MA	213,295	3,038	>50B	119,377	2,865	75,969	2,627	
Chase Manhattan Corp	NY	173,399	3,472	>50B	119,977	3,378	99,514	3,272	
Hudson United Bc	NJ	158,769	846	1-10B	60,253	662	24,290	459	
First Union Corp	NC	115,370	823	>50B	42,722	692	20,297	564	
American Express Centurion B	UT	86,502	11,110	10-50B	86,502	11,110	86,396	11,109	0.77
First Intl Bc	CT	42,831	150	<1B	8,494	83	3,363	53	
Peoples Heritage Fncl Group	ME	16,872	103	10-50B	5,583	78	1,630	58	
Advanta Bk Corp	UT	16,043	1,881	1-10B	16,043	1,881	16,043	1,881	**
Wells Fargo & Co	CA	16,042	654	>50B	16,042	654	16,042	654	
Citigroup	NY	15,182	873	>50B	10,357	866	9,307	861	0.28
Nmbt Corp	CT	15,147	149	N/A	8,183	137	3,764	111	
Bank Of Ny Co	NY	14,170	99	>50B	6,295	87	3,032	68	
Mbna Corp	DE	11,638	1,316	10-50B	11,638	1,316	11,528	1,315	0.57
Hsbc Holdings Plc	N/A	9,268	38	>50B	1,476	21	311	14	
Washington Tr Bc	RI	7,153	61	1-10B	3,341	55	1,827	44	
M&T Bc	NY	6,618	16	10-50B	1,043	7	135	3	
U S Bc	MN	6,256	418	>50B	2,581	412	2,156	410	
Usb Hc	NY	5,910	17	1-10B	647	8	497	7	
Bank Of Amer Corp	NC	5,898	16	>50B	251	6	251	6	

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Zions Bc	UT	5,247	8	10-50B	292	2	95	1	
Pnc Bc	PA	5,185	12	>50B	320	4	120	3	
Chittenden Corp	VT	5,147	25	1-10B	1,647	20	509	14	
Merchants Ny Bc	NY	5,110	177	1-10B	1,534	172	999	169	
Capital Crossing Bk	MA	4,081	10	<1B	242	2	0	0	
Provident Fncl Group	OH	3,977	6	10-50B	13	1	13	1	
Bank One Corp	IL	3,910	95	>50B	1,825	90	1,715	89	
Merrill Lynch Bk Usa	UT	3,486	11	10-50B	640	6	390	5	
Silicon Valley Bshrs	CA	3,200	4	1-10B	250	1	0	0	
Keycorp	OH	2,961	13	>50B	738	10	188	7	
Summit Bc	NJ	2,641	9	10-50B	291	4	141	3	
Wachovia Corp	NC	2,408	5	>50B	3	1	3	1	
Amsouth Bc	AL	2,151	8	10-50B	691	5	5	1	
National City Corp	OH	1,892	6	>50B	342	3	173	2	
State Bc	NY	1,763	4	<1B	13	1	13	1	
Prudential Insurance Company	NJ	1,520	5	<1B	260	3	100	2	
Comerica	MI	1,330	3	10-50B	50	1	50	1	
Banknorth Group	VT	1,294	7	N/A	151	5	151	5	
Stichting Prioriteit Abn Amr	N/A	1,196	4	>50B	110	2	110	2	
Union Planters Corporation	TN	1,177	4	10-50B	337	2	98	1	
Bank Of Montreal	N/A	1,067	7	10-50B	317	6	199	5	
1St Source Corp	IN	1,033	8	1-10B	1,033	8	224	3	
National Bank Of Greece S.A	N/A	1,000	1	1-10B	0	0	0	0	
District of Columbia									
Bb&T Corp	NC	52,825	367	>50B	23,928	311	10,028	234	
Suntrust Bk	GA	37,639	453	>50B	15,331	414	7,609	374	
Bank Of Amer Corp	NC	30,998	254	>50B	11,917	215	6,639	187	
First Union Corp	NC	25,537	272	>50B	11,483	246	7,544	223	
American Express Centurion B	UT	13,799	1,686	10-50B	13,799	1,686	13,799	1,686	0.77
First Fncl Bc	OH	13,757	45	1-10B	2,622	23	772	12	
Riggs Nat Corp	DC	8,103	82	1-10B	2,618	74	1,496	67	
Fcnb Corp	MD	7,047	56	1-10B	4,066	49	1,365	32	
Allied Irish Banks P.L.C.	N/A	4,809	23	10-50B	1,163	16	453	11	
United Bshrs	WV	4,618	17	1-10B	1,338	10	210	3	
Chase Manhattan Corp	NY	3,930	38	>50B	1,630	35	858	30	
Franklin National Bank	NC	3,516	29	N/A	1,931	24	738	17	
Mercantile Bshrs Corp	MD	3,420	18	1-10B	1,045	12	349	8	
Wells Fargo & Co	CA	3,155	123	>50B	2,875	122	2,674	121	
Ibw Fc	DC	2,750	14	<1B	900	9	211	5	
Mbna Corp	DE	2,688	319	10-50B	2,688	319	2,688	319	0.57
Bank Of Montreal	N/A	2,647	8	10-50B	397	4	92	2	
Sandy Spring Bc	MD	2,577	18	1-10B	1,921	17	726	11	
Advanta Bk Corp	UT	2,012	242	1-10B	2,012	242	2,012	242	**
Wachovia Corp	NC	1,890	18	>50B	1,130	17	522	14	
F&M Nat Corp	VA	1,817	26	1-10B	1,165	24	1,040	23	
Hsbc Holdings Plc	N/A	1,624	3	>50B	0	0	0	0	
Citigroup	NY	1,545	140	>50B	1,545	140	1,545	140	0.28
Mellon Bc	PA	1,310	9	10-50B	635	7	285	5	
Fremont Inv & Loan	CA	1,038	3	1-10B	74	1	74	1	
Merchants Ny Bc	NY	1,000	1	1-10B	0	0	0	0	
Zions Bc	UT	1,000	1	10-50B	0	0	0	0	
Delaware									
Wilmington Tr Corp	DE	195,123	1,297	1-10B	85,682	1,085	36,276	798	
Pnc Bc	PA	68,122	556	>50B	26,907	478	13,625	403	
Mellon Bc	PA	43,853	427	10-50B	24,075	380	10,751	302	
First Union Corp	NC	37,378	309	>50B	15,805	268	7,333	222	
Mercantile Bshrs Corp	MD	36,600	337	1-10B	18,948	300	8,227	236	
Fulton Fncl Corp	PA	18,269	182	1-10B	9,524	163	5,078	134	
1St Source Corp	IN	15,045	38	1-10B	1,445	11	295	4	
American Express Centurion B	UT	13,593	1,706	10-50B	13,593	1,706	13,593	1,706	0.77
Commerce Bc	NJ	10,641	69	1-10B	4,690	57	2,139	43	
Sun Bc	NJ	7,648	34	1-10B	2,591	25	730	14	
Chase Manhattan Corp	NY	4,232	192	>50B	4,232	192	4,232	192	

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Mbna Corp	DE	3,904	483	10-50B	3,904	483	3,904	483	0.57
Summit Bc	NJ	3,369	9	10-50B	125	3	125	3	
Advanta Bk Corp	UT	3,087	374	1-10B	3,087	374	3,087	374	**
Wachovia Corp	NC	3,027	9	>50B	777	6	82	3	
Bank Of Amer Corp	NC	3,017	24	>50B	1,917	22	586	15	
Citigroup	NY	2,942	257	>50B	2,942	257	2,561	255	0.28
Wells Fargo & Co	CA	2,644	107	>50B	2,644	107	2,519	106	
Royal Bc Of Pennsylvania	PA	2,450	7	<1B	450	3	100	1	
Univest Corp Of Pa	PA	2,040	3	1-10B	0	0	0	0	
National Commerce Bancorp	TN	1,901	9	1-10B	715	7	224	4	
Merrill Lynch Bk Usa	UT	1,775	5	10-50B	325	3	25	1	
Allied Irish Banks P.L.C.	N/A	1,679	15	10-50B	668	13	218	11	
Hsbc Holdings Plc	N/A	1,630	9	>50B	567	7	292	5	
West Bc	IA	1,331	6	<1B	340	4	135	3	
First Mariner Bc	MD	1,304	3	<1B	344	2	0	0	
U S Bc	MN	1,160	126	>50B	740	125	740	125	
Silicon Valley Bshrs	CA	1,000	2	1-10B	0	0	0	0	
Vista Bc	NJ	1,000	2	<1B	240	1	0	0	
Florida									
Suntrust Bk	GA	1,500,745	14,185	>50B	684,434	12,592	348,955	10,687	
Bank Of Amer Corp	NC	873,639	12,432	>50B	492,840	11,668	328,763	10,717	
First Union Corp	NC	676,997	6,437	>50B	304,669	5,733	162,865	4,935	
Amsouth Bc	AL	635,292	6,980	10-50B	314,382	6,305	164,330	5,434	
Southtrust Corp	AL	536,511	3,818	10-50B	214,632	3,179	97,224	2,496	
American Express Centurion B	UT	442,058	57,439	10-50B	442,058	57,439	441,942	57,438	0.77
Union Planters Corporation	TN	190,995	1,947	10-50B	99,988	1,764	65,609	1,571	
Mellon Bc	PA	158,737	3,275	10-50B	93,500	3,139	56,940	2,914	
Colonial Bancgroup	AL	148,080	1,320	10-50B	68,833	1,166	34,162	959	
Regions Fc	AL	139,956	1,224	10-50B	66,441	1,071	29,631	853	
Tb&C Bshrs	GA	131,680	1,483	10-50B	65,429	1,348	37,407	1,171	
Fnb Corp	PA	129,066	1,502	1-10B	58,812	1,361	29,959	1,190	
Northern Tr Corp	IL	120,497	576	10-50B	36,312	413	15,765	302	
Wachovia Corp	NC	111,707	1,241	>50B	56,897	1,134	30,039	980	
Capital City Bk Group	FL	102,906	1,696	1-10B	60,692	1,609	36,755	1,464	
Huntington Bshrs	OH	102,381	2,011	10-50B	65,040	1,944	52,524	1,875	
Nebema	N/A	92,516	893	1-10B	44,859	807	28,981	719	
Wells Fargo & Co	CA	87,308	3,465	>50B	83,736	3,457	81,734	3,445	
Compass Bshrs	AL	82,436	870	10-50B	39,634	783	22,852	683	
Advanta Bk Corp	UT	81,986	10,269	1-10B	81,986	10,269	81,986	10,269	**
Republic Security FncI Corp	FL	71,686	521	1-10B	29,057	435	15,325	354	
Mercantil Servicios Financie	N/A	67,480	456	1-10B	24,713	376	11,260	299	
City Nat Bshrs	FL	66,690	299	1-10B	18,601	216	6,648	156	
Tampa Bkg Co	FL	59,513	544	<1B	28,796	484	15,956	410	
Mbna Corp	DE	58,858	6,251	10-50B	58,358	6,250	58,358	6,250	0.57
Citrus & Chemical Bc	FL	52,247	625	<1B	30,853	576	18,153	502	
Chase Manhattan Corp	NY	51,311	2,692	>50B	47,579	2,685	45,086	2,669	
Republic Bshrs	FL	49,557	434	1-10B	18,898	381	11,143	339	
American Bshrs	FL	48,817	521	N/A	28,013	475	13,741	395	
Cnb Fl Bshrs	FL	46,903	489	<1B	22,986	434	11,175	362	
Riverside Bkg Co	FL	43,873	871	1-10B	31,690	840	20,001	765	
Comerica	MI	43,464	131	10-50B	8,577	75	2,405	42	
Bank One Corp	IL	40,983	642	>50B	19,862	601	12,976	560	
Seacoast Bkg Corp Of Fl	FL	37,964	448	1-10B	18,002	409	10,309	363	
Provident FncI Group	OH	34,613	201	10-50B	10,964	158	4,583	120	
Whitney Holding Corp	LA	32,743	220	1-10B	13,267	183	4,729	138	
Fbop Corp	IL	30,891	85	1-10B	4,622	36	1,059	15	
Tib FncI Corp	FL	29,296	269	<1B	13,834	237	6,202	194	
Fifth Third Bc	OH	29,270	189	10-50B	12,511	158	4,520	115	
First Nb Of Fl	FL	28,998	255	<1B	11,918	224	4,923	180	
Popular Inc.	PR	27,544	169	1-10B	10,518	134	3,506	96	
Granvalor Holding	N/A	27,043	66	<1B	2,715	22	469	9	
Fremont Inv & Loan	CA	25,838	98	1-10B	6,599	56	1,860	29	
Commercial Bshrs	FL	24,287	206	<1B	8,395	179	5,556	162	

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Alabama Nbc	AL	23,810	190	1-10B	10,634	161	4,313	123	
Eastern Nb	FL	22,631	132	<1B	7,083	105	2,769	81	
U S Bc	MN	22,396	3,525	>50B	19,252	3,519	18,288	3,512	
Citigroup	NY	21,328	2,104	>50B	21,000	2,103	20,529	2,100	0.28
Totalbank	FL	21,304	129	<1B	8,957	107	3,525	78	
First St Bk Of The Fl Keys	FL	20,526	250	<1B	10,665	228	5,816	201	
Hsbc Holdings Plc	N/A	19,077	89	>50B	6,695	59	1,073	25	
Merchants Ny Bc	NY	18,297	72	1-10B	5,439	40	786	12	
Riverside Gulf Coast Bkg Co	FL	14,846	140	<1B	7,181	123	3,317	101	
1St Source Corp	IN	14,816	67	1-10B	3,592	43	1,502	31	
National City Corp	OH	11,403	51	>50B	3,660	36	990	22	
Firststar Corp	WI	10,914	74	>50B	3,514	60	1,468	47	
Merrill Lynch Bk Usa	UT	9,919	31	10-50B	2,179	19	785	11	
Zions Bc	UT	9,860	29	10-50B	833	11	288	8	
Keycorp	OH	8,743	39	>50B	2,203	26	570	17	
Hamilton Bc	FL	8,623	39	1-10B	2,673	29	931	19	
First Miami Bc	FL	7,600	145	<1B	5,723	141	3,603	129	
Pnc Bc	PA	7,153	16	>50B	223	5	223	5	
Bb&T Corp	NC	6,254	42	>50B	2,551	35	1,082	27	
Area Bancshares Corporation	KY	5,292	9	1-10B	340	2	100	1	
National Commerce Bancorp	TN	4,071	17	1-10B	966	11	454	8	
Bnp Paribas	N/A	4,057	14	10-50B	478	7	235	6	
Associated Banc-Corp	WI	3,820	15	10-50B	418	8	218	7	
Bank Of Montreal	N/A	3,817	48	10-50B	2,776	45	2,051	41	
Old Kent Fc	MI	3,599	22	10-50B	1,797	19	521	11	
Fleet Fncl Group	MA	3,067	33	>50B	917	28	517	26	
Marshall & Ilsley Corp	WI	3,065	10	10-50B	465	6	145	4	
First Intl Bc	CT	3,052	12	<1B	842	9	492	7	
Prudential Insurance Company	NJ	2,998	22	<1B	1,560	19	875	14	
Southeastern Bkg Corp	GA	2,920	79	<1B	2,420	78	1,859	74	
Republic National Bank Ny	NY	2,740	43	N/A	2,740	43	2,015	39	
Independent So Bshrs Esot	TN	2,524	6	<1B	323	3	173	2	
Otto Bremer Foundation	MN	2,316	16	1-10B	1,713	14	342	6	
Silicon Valley Bshrs	CA	2,290	4	1-10B	0	0	0	0	
First Midwest Bc	IL	2,284	8	1-10B	357	5	157	4	
M&T Bc	NY	2,250	11	10-50B	550	8	250	6	
Capital Crossing Bk	MA	2,213	7	<1B	571	4	73	1	
Citizens Bkg Corp	MI	2,193	10	1-10B	611	8	278	6	
First Busey Corp	IL	2,153	10	<1B	590	7	271	5	
Century South Bk	GA	2,148	11	1-10B	1,284	9	221	4	
Mercantile Bshrs Corp	MD	2,097	18	1-10B	744	15	571	14	
Sky Fncl Group Inc	OH	2,091	21	1-10B	640	19	640	19	
Summit Bc	NJ	2,014	8	10-50B	645	4	195	2	
Firstmerit Corp	OH	1,938	7	10-50B	73	3	73	3	
Allied Irish Banks P.L.C.	N/A	1,800	4	10-50B	0	0	0	0	
United Cmnty Bk	GA	1,770	7	1-10B	345	4	145	3	
National City Bancshares Inc	IN	1,632	6	1-10B	432	4	122	2	
First Natl Bk Group	TX	1,614	3	<1B	0	0	0	0	
Commerce Bshrs	MO	1,576	21	10-50B	801	19	248	16	
National Australia Bank Limi	N/A	1,480	5	10-50B	200	2	200	2	
Stichting Prioriteit Abn Amr	N/A	1,454	2	>50B	0	0	0	0	
First Banks Inc	MO	1,415	3	1-10B	0	0	0	0	
Anb Corp	IN	1,309	3	N/A	25	1	25	1	
First American National Bank	TN	1,294	20	N/A	529	18	333	17	
First Fncl Bc	OH	1,204	16	1-10B	1,204	16	572	12	
First Tennessee National Cor	TN	1,203	8	10-50B	803	7	352	5	
Auburn Nbc	AL	1,150	2	<1B	0	0	0	0	
Intrust Fc	KS	1,146	6	1-10B	235	4	235	4	
Fidelity Nat Corp	GA	1,089	42	<1B	1,089	42	976	41	
Capital Holdings	OH	1,085	4	1-10B	135	2	135	2	
North Amer Bshrs	TX	1,076	4	<1B	29	2	29	2	
F&M Bc	MD	1,052	2	1-10B	0	0	0	0	
First Nat Of Ne	NE	1,033	164	1-10B	1,033	164	1,033	164	0.24

Table A.3 Small Business Lenders by State Using CRA Data, 1999

Name	HQ State	SBL\$ (<1\$M) (1)	SBL# (<\$1M) (2)	Bk Size (\$) (3)	SBL\$ (<\$250K) (4)	SBL# (<\$250K) (5)	SBL\$ (<\$100K) (6)	SBL# (<\$100K) (7)	Crd Cd/TA (8)
Scott Stuart Fam Partshp	NE	1,002	2	N/A	2	1	2	1	
Fentura Bc	MI	1,000	2	<1B	0	0	0	0	
First South Bancorp Inc	TN	1,000	1	<1B	0	0	0	0	
Imperial Bc	CA	1,000	1	1-10B	0	0	0	0	
Imperial Cap Bk	CA	1,000	1	1-10B	0	0	0	0	
Sterling Bc	NY	1,000	1	1-10B	0	0	0	0	
U S Tr Corp	NY	1,000	1	N/A	0	0	0	0	
Georgia									
Suntrust Bk	GA	1,265,653	11,629	>50B	549,867	10,236	276,958	8,652	
Regions Fc	AL	850,288	9,349	10-50B	428,580	8,481	218,778	7,228	
Tb&C Bshrs	GA	811,875	10,547	10-50B	456,468	9,804	242,685	8,434	
Wachovia Corp	NC	437,105	4,488	>50B	180,638	3,993	92,213	3,495	
Bank Of Amer Corp	NC	293,083	3,081	>50B	129,506	2,781	77,787	2,474	
Southtrust Corp	AL	277,415	1,855	10-50B	96,807	1,513	43,707	1,202	
United Cmnty Bk	GA	206,419	3,237	1-10B	122,327	3,056	69,005	2,723	
Century South Bk	GA	189,404	2,081	1-10B	120,238	1,932	54,410	1,499	
American Express Centurion B	UT	152,372	20,156	10-50B	152,372	20,156	152,372	20,156	0.77
First Union Corp	NC	149,817	1,474	>50B	67,582	1,315	36,932	1,143	
Premier Bshrs	GA	101,311	984	N/A	43,858	859	23,700	736	
Colonial Bancgroup	AL	75,164	560	10-50B	27,560	473	13,378	386	
Henry Cty Bshrs	GA	72,316	643	<1B	47,647	600	24,606	433	
Georgia Bk Fc	GA	66,417	883	<1B	38,672	823	21,016	714	
Habersham Bc	GA	64,687	667	<1B	32,636	598	17,824	507	
B C Bshrs	GA	62,602	861	N/A	42,052	815	27,376	716	
Brand Bkg Co	GA	59,446	1,063	<1B	31,649	1,005	17,903	920	
Hardwick Hc	GA	47,129	375	N/A	20,056	323	8,149	250	
Fidelity Nat Corp	GA	36,540	428	<1B	15,631	387	9,825	354	
Amsouth Bc	AL	34,911	357	10-50B	15,252	321	8,179	278	
Farmers & Mrch Bk	GA	31,853	412	<1B	18,764	382	8,853	325	
Southeastern Bkg Corp	GA	30,319	690	<1B	22,162	673	14,085	623	
Fbop Corp	IL	27,630	48	1-10B	232	2	12	1	
Advanta Bk Corp	UT	25,968	3,303	1-10B	25,968	3,303	25,968	3,303	**
Wells Fargo & Co	CA	23,983	945	>50B	23,023	943	23,023	943	
Community First Bkg Co	GA	23,269	162	<1B	9,338	133	3,993	100	
Mbna Corp	DE	17,405	1,906	10-50B	17,405	1,906	17,405	1,906	0.57
N W Svc Corp	GA	17,095	337	<1B	11,217	321	7,189	294	
Bb&T Corp	NC	16,580	91	>50B	4,542	70	1,652	54	
Main St Bk	GA	16,336	79	N/A	4,307	54	2,080	41	
Chase Manhattan Corp	NY	15,360	572	>50B	14,585	570	14,585	570	
Alabama Nbc	AL	13,874	175	1-10B	7,516	162	4,753	146	
Hsbc Holdings Plc	N/A	11,866	44	>50B	3,820	25	74	5	
Compass Bshrs	AL	9,563	56	10-50B	2,913	43	1,300	33	
U S Bc	MN	9,411	1,229	>50B	6,499	1,225	5,807	1,221	
United Bc	GA	8,869	312	<1B	7,637	310	5,654	298	
First American National Bank	TN	8,602	140	N/A	2,777	130	1,608	123	
Bank One Corp	IL	8,395	146	>50B	4,337	139	2,345	127	
National Commerce Bancorp	TN	8,034	96	1-10B	2,472	87	1,901	84	
First Tennessee National Cor	TN	6,733	51	10-50B	2,960	43	1,585	35	
Merrill Lynch Bk Usa	UT	6,010	23	10-50B	1,625	14	610	8	
Comerica	MI	5,906	14	10-50B	1,195	8	16	1	
Silicon Valley Bshrs	CA	5,284	10	1-10B	534	4	44	1	
1St Source Corp	IN	5,144	57	1-10B	2,883	51	1,466	42	
Fremont Inv & Loan	CA	4,871	19	1-10B	1,406	13	514	9	
Zions Bc	UT	4,195	10	10-50B	552	4	105	2	
Bnp Paribas	N/A	3,919	8	10-50B	244	3	95	2	
Pnc Bc	PA	3,586	8	>50B	205	2	5	1	
First Nat Of Ne	NE	3,505	32	1-10B	423	25	223	24	0.24
First Citizens Bshrs	NC	3,109	81	1-10B	925	77	738	76	
Union Planters Corporation	TN	3,105	20	10-50B	1,017	15	567	13	
Mellon Bc	PA	3,061	5	10-50B	206	2	55	1	
Carolina First Corp	SC	2,435	19	1-10B	395	15	395	15	
First Fncl Bc	OH	2,381	12	1-10B	1,783	10	88	2	
Area Bancshares Corporation	KY	2,335	7	1-10B	675	3	0	0	

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Name	HQ State	SBL\$ (<\$1M) (1)	SBL# (<\$1M) (2)	Bk Size (\$) (3)	SBL\$ (<\$250K) (4)	SBL# (<\$250K) (5)	SBL\$ (<\$100K) (6)	SBL# (<\$100K) (7)	Crd Cd/TA (8)
Bank Of Montreal	N/A	2,254	15	10-50B	762	13	153	9	
Keycorp	OH	1,898	6	>50B	100	2	100	2	
Citigroup	NY	1,748	170	>50B	1,748	170	1,534	169	0.28
First Intl Bc	CT	1,613	5	<1B	363	3	183	2	
Firststar Corp	WI	1,574	37	>50B	1,224	36	824	34	
National City Corp	OH	1,557	9	>50B	300	6	150	5	
National Bank Of Greece S.A	N/A	1,500	2	1-10B	0	0	0	0	
Bankmanagers Corp	WI	1,400	2	<1B	0	0	0	0	
Peoples Bancrust Co	AL	1,302	10	<1B	402	8	272	7	
Umb Fc	MO	1,056	14	1-10B	1,056	14	1,056	14	
First Citizens Bc Sc	SC	1,051	16	1-10B	686	15	436	14	
Bancorpsouth Inc	MS	1,008	13	1-10B	708	12	432	10	
Tcf Fc	MN	1,000	1	10-50B	0	0	0	0	
Hawaii									
Bnp Paribas	N/A	155,753	3,245	10-50B	89,475	3,124	62,778	2,974	
Pacific Century Fncl Corp	HI	152,114	1,828	10-50B	85,364	1,687	53,521	1,495	
Cpb	HI	52,370	388	1-10B	19,629	330	11,243	280	
Cb Bshrs	HI	48,017	603	<1B	30,189	566	20,398	510	
Hawaii Nat Bshrs	HI	31,621	443	<1B	18,348	417	11,677	378	
American Express Centurion B	UT	24,696	3,053	10-50B	24,696	3,053	24,696	3,053	0.77
Wells Fargo & Co	CA	7,750	279	>50B	7,450	278	7,300	277	
Mbna Corp	DE	4,909	575	10-50B	4,909	575	4,909	575	0.57
Advanta Bk Corp	UT	4,803	558	1-10B	4,803	558	4,803	558	**
Bank Of Amer Corp	NC	3,612	11	>50B	331	5	226	4	
U S Bc	MN	2,803	488	>50B	2,278	487	2,128	486	
Fremont Inv & Loan	CA	2,242	6	1-10B	589	3	0	0	
Finance Fact	HI	1,960	20	<1B	1,266	18	301	13	
1St Source Corp	IN	1,859	10	1-10B	1,327	9	83	3	
Keycorp	OH	1,756	4	>50B	250	1	0	0	
Citigroup	NY	1,284	124	>50B	1,284	124	1,284	124	0.28
Iowa									
Wells Fargo & Co	CA	421,033	2,858	>50B	148,312	2,349	69,347	1,911	
Firststar Corp	WI	372,195	4,666	>50B	186,245	4,294	99,452	3,776	
Brenton Bks	IA	77,844	718	1-10B	37,654	632	18,276	518	
Citizens Bkg Corp	MI	69,569	1,350	1-10B	38,932	1,290	24,096	1,195	
Amtrust	IA	68,836	543	<1B	27,980	466	13,181	385	
Union Planters Corporation	TN	66,411	620	10-50B	31,483	545	14,812	446	
West Bc	IA	61,731	753	<1B	31,048	698	18,638	625	
Van Diest Inv Co	IA	54,186	569	<1B	27,233	513	14,459	439	
Bank Of Amer Corp	NC	42,632	283	>50B	12,906	233	6,971	198	
Heartland Fncl Usa	IA	41,973	366	1-10B	19,675	319	10,256	262	
Hills Bc	IA	39,055	685	<1B	23,168	651	13,143	595	
Ruan Fc	IA	35,924	174	1-10B	9,945	125	4,147	93	
U S Bc	MN	34,787	995	>50B	20,307	967	14,634	935	
Neighbor Ins Agy	IA	34,176	1,137	<1B	22,898	1,114	18,628	1,087	
First Citizens Fc	IA	32,382	935	<1B	23,547	917	16,105	873	
Isb Fc	IA	31,423	394	<1B	18,166	365	9,478	315	
Ames Nat Corp	IA	28,497	302	<1B	14,552	273	7,847	234	
Security Nat Corp	IA	26,559	240	<1B	9,565	206	5,597	183	
Great Western Scty	NE	20,751	121	<1B	9,329	98	2,970	62	
First Nat Of Ne	NE	14,746	183	1-10B	2,608	163	1,947	159	0.24
Bank One Corp	IL	13,232	104	>50B	2,481	85	1,541	80	
Advanta Bk Corp	UT	12,697	1,471	1-10B	12,697	1,471	12,697	1,471	**
Mbna Corp	DE	10,072	1,164	10-50B	10,072	1,164	10,072	1,164	0.57
First Midwest Bc	IL	8,399	79	1-10B	3,872	72	2,233	60	
Community First Bshrs	ND	4,886	103	1-10B	2,886	100	1,944	95	
Texas Fncl Bc	MN	4,853	40	1-10B	1,206	31	706	29	
Hsbc Holdings Plc	N/A	4,834	16	>50B	912	8	167	4	
Metrocorp	IL	3,831	40	<1B	2,891	38	905	26	
Umb Fc	MO	2,815	7	1-10B	161	2	36	1	
Sunflower Bk	KS	2,115	12	<1B	1,315	10	165	3	
American Nat Corp	NE	2,078	19	<1B	713	15	452	13	
Farmers & Mrch Inv	NE	1,919	42	<1B	1,419	41	814	38	

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		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Bank Of Montreal	N/A	1,903	14	10-50B	903	13	485	10	
Minnehaha Bshrs	SD	1,810	20	<1B	660	18	410	17	
National City Bc	MN	1,766	7	<1B	371	3	121	2	
Marquette Bshrs	MN	1,624	4	1-10B	55	2	55	2	
1St Source Corp	IN	1,541	7	1-10B	713	5	111	2	
Fremont Inv & Loan	CA	1,416	6	1-10B	835	5	82	1	
Stearns Fncl Svc Esop	MN	1,415	5	<1B	30	3	30	3	
National City Corp	OH	1,342	8	>50B	292	6	142	5	
Marine Bc	IL	1,330	2	<1B	0	0	0	0	
First Union Corp	NC	1,310	5	>50B	210	3	10	2	
Pinnacle Bc	NE	1,293	8	1-10B	426	6	93	4	
Chase Manhattan Corp	NY	1,204	54	>50B	1,204	54	1,204	54	
Citigroup	NY	1,161	124	>50B	1,161	124	1,161	124	0.28
Privatebancorp	IL	1,061	2	<1B	0	0	0	0	
Imperial Bc	CA	1,000	1	1-10B	0	0	0	0	
Idaho									
U S Bc	MN	210,308	3,755	>50B	108,481	3,566	74,203	3,370	
First Scty Corp	UT	186,855	1,740	10-50B	90,974	1,544	44,116	1,265	
Keycorp	OH	102,647	1,008	>50B	46,134	901	24,529	764	
Wtb Fc	WA	84,083	751	1-10B	43,837	677	24,140	556	
Bank Of Cmrc	ID	43,363	861	<1B	34,449	835	18,561	745	
Zions Bc	UT	39,774	425	10-50B	21,765	386	9,908	318	
Wells Fargo & Co	CA	24,736	729	>50B	16,982	712	12,973	691	
American Express Centurion B	UT	19,419	2,748	10-50B	19,419	2,748	19,419	2,748	0.77
Bank Of Amer Corp	NC	18,378	271	>50B	9,750	254	5,002	227	
Bnp Paribas	N/A	14,233	192	10-50B	7,896	181	5,886	168	
Advanta Bk Corp	UT	5,972	704	1-10B	5,972	704	5,848	703	**
Mbna Corp	DE	3,595	392	10-50B	3,595	392	3,595	392	0.57
Fbop Corp	IL	2,460	8	1-10B	394	3	71	1	
1St Source Corp	IN	2,037	12	1-10B	1,131	11	311	6	
Fremont Inv & Loan	CA	1,613	8	1-10B	926	6	83	1	
Community First Bshrs	ND	1,457	8	1-10B	389	6	389	6	
Merrill Lynch Bk Usa	UT	1,290	8	10-50B	890	7	325	4	
North Country Fc	MI	1,224	8	<1B	624	7	330	5	
United Bc Of Wy	WY	1,068	10	<1B	418	9	267	8	
Regions Fc	AL	1,000	1	10-50B	0	0	0	0	
Illinois									
Bank One Corp	IL	2,210,946	9,050	>50B	514,367	6,165	180,932	4,331	
Bank Of Montreal	N/A	455,307	4,017	10-50B	195,162	3,511	91,811	2,933	
Firststar Corp	WI	404,019	4,043	>50B	194,164	3,632	92,567	3,030	
First Midwest Bc	IL	313,669	3,277	1-10B	151,962	2,959	78,612	2,534	
Stichting Prioriteit Abn Amr	N/A	240,587	992	>50B	60,617	665	19,893	444	
Old Kent Fc	MI	215,148	1,534	10-50B	96,303	1,293	41,319	982	
American Express Centurion B	UT	182,792	24,993	10-50B	182,792	24,993	182,548	24,991	0.77
National City Corp	OH	179,907	1,127	>50B	73,967	923	28,938	665	
West Suburban Bc	IL	165,405	1,102	1-10B	66,433	866	25,792	640	
Mb Fncl	IL	159,667	740	1-10B	48,091	519	18,347	352	
Union Planters Corporation	TN	142,316	1,745	10-50B	73,534	1,603	42,549	1,428	
Fbop Corp	IL	129,131	636	1-10B	42,197	449	13,914	288	
Commerce Bshrs	MO	121,943	1,000	10-50B	48,380	856	22,621	701	
Popular Inc.	PR	117,381	881	1-10B	55,022	765	29,491	614	
First Amer Bk Corp	IL	115,792	687	1-10B	37,926	537	14,888	407	
Associated Banc-Corp	WI	115,692	667	10-50B	35,880	514	13,274	385	
Amcore Fncl	IL	113,550	959	1-10B	53,308	829	21,628	634	
Taylor Cap Grp	IL	103,383	593	1-10B	37,852	462	15,674	337	
First Banks Inc	MO	88,872	1,177	1-10B	43,505	1,081	26,565	980	
Wintrust Fc	IL	87,070	668	1-10B	36,942	562	18,109	456	
American Chartered Bc	IL	86,820	496	<1B	35,622	393	13,085	267	
Wells Fargo & Co	CA	86,789	1,845	>50B	52,017	1,782	42,260	1,725	
Marine Bc	IL	80,694	587	<1B	35,502	496	14,595	371	
Unionbancorp	IL	71,896	839	<1B	36,369	763	18,121	651	
First Mid-II Bshrs	IL	66,618	1,041	<1B	40,897	984	23,897	882	
First Busey Corp	IL	65,810	637	<1B	34,338	576	16,360	466	

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		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Princeton Nat Bc	IL	65,806	736	<1B	30,708	664	15,648	575	
Banc Ed Corp	IL	62,578	809	<1B	36,772	754	19,081	645	
Northern Tr Corp	IL	57,724	349	10-50B	27,152	295	11,029	206	
Heartland Bc	IL	56,142	877	<1B	35,658	837	20,596	747	
Morton Cmnty Bk Esop & Tr	IL	53,675	705	<1B	31,451	660	16,795	571	
South Holland Bc	IL	50,808	434	<1B	24,860	383	11,355	301	
Sbc	IL	49,416	283	<1B	18,520	215	6,160	147	
Advanta Bk Corp	UT	49,307	5,959	1-10B	49,307	5,959	49,307	5,959	**
Bank Of Amer Corp	NC	47,980	338	>50B	15,775	280	8,276	234	
Success Bshrs	IL	47,886	162	<1B	5,952	86	2,447	65	
Amcore Bank Na. Rrv	IL	47,755	597	N/A	28,022	553	14,569	471	
Midwest Banc Hold	IL	47,171	387	1-10B	20,213	332	9,755	271	
U S Bc	MN	47,024	2,389	>50B	20,267	2,345	17,918	2,333	
Old National Bancorp	IN	44,267	765	1-10B	27,688	723	17,345	661	
Old Second Bc	IL	43,802	547	1-10B	21,276	501	11,861	442	
Parkway Bc	IL	43,765	184	1-10B	9,926	119	3,354	80	
Midcity Fc	IL	43,244	976	1-10B	24,239	936	16,643	891	
Home St Bc	IL	43,167	448	<1B	21,338	405	10,451	342	
Lakeside Bc	IL	41,822	276	<1B	20,264	230	7,132	151	
Bankillinois Fc	IL	41,490	392	N/A	17,695	349	9,060	300	
Grand Premier Fncl	IL	40,171	308	N/A	18,299	267	8,517	210	
Mbna Corp	DE	38,949	4,458	10-50B	38,949	4,458	38,674	4,456	0.57
Mid Il Bc	IL	38,669	379	<1B	20,369	343	10,709	285	
First Oak Brook Bshrs	IL	36,514	161	1-10B	8,752	116	3,454	87	
Northern St Fc	IL	36,274	311	<1B	15,051	268	7,400	222	
Landmark Fncl Grp	IL	35,693	389	<1B	22,116	360	11,715	295	
Suburban Il Bc	IL	35,317	213	<1B	13,784	164	5,820	118	
First Nat Bc	IL	33,977	282	1-10B	16,291	244	5,801	181	
Citizens Bkg Corp	MI	33,782	187	1-10B	11,637	140	5,501	107	
First Decatur Bshrs	IL	33,335	472	N/A	17,972	439	10,659	396	
Marshall & Ilsley Corp	WI	32,877	121	10-50B	5,527	71	2,295	53	
Shorebank Corp	IL	32,746	160	1-10B	10,302	115	3,869	76	
Standard Bshrs	IL	29,430	323	<1B	16,941	297	9,079	251	
Marquette Nat Corp	IL	29,119	268	1-10B	15,905	242	7,648	193	
Fifth Third Bc	OH	27,468	394	10-50B	17,903	375	11,089	334	
Merchants Bc	IL	26,826	419	N/A	17,497	398	11,604	361	
Privatebancorp	IL	26,729	151	<1B	7,792	117	4,360	99	
Castle Bancgroup	IL	26,220	238	<1B	11,518	212	6,349	182	
Citigroup	NY	25,754	2,537	>50B	24,891	2,535	24,763	2,534	0.28
Amcore Bank Na North Central	IL	25,202	414	N/A	14,475	391	8,062	356	
National City Bancshares Inc	IN	25,006	463	1-10B	15,390	441	9,919	408	
Ni Bshrs Corp	IL	24,875	237	<1B	11,753	210	5,010	164	
Mercantile Bancorp Inc	IL	24,832	221	<1B	11,142	192	4,672	155	
New Lenox Hc	IL	22,075	181	<1B	10,021	154	5,594	126	
Cummins-Amer Corp	IL	21,164	207	<1B	7,523	181	4,707	166	
Umb Fc	MO	20,360	131	1-10B	5,154	105	2,438	90	
Chase Manhattan Corp	NY	19,755	707	>50B	18,955	705	18,350	702	
Amcore Bank N.A. Northwest	IL	17,892	146	N/A	8,570	125	4,232	101	
Great Lakes Fncl Resource Es	IL	17,886	308	<1B	12,527	297	8,203	265	
Republic Bc Co	IL	16,855	73	<1B	6,547	57	1,447	29	
Trustmark Corp	MS	16,818	33	1-10B	3,016	14	41	2	
Johnson Intl	WI	16,800	100	1-10B	5,133	75	2,284	58	
Hershenhorn Bc	IL	15,206	61	1-10B	3,337	39	1,050	28	
Amalgamated Inv Co	IL	15,167	95	<1B	4,629	70	2,462	58	
First Fc	IN	14,601	536	1-10B	11,329	528	8,812	511	
Corus Bshrs	IL	14,456	79	1-10B	6,911	64	1,729	36	
Fremont Inv & Loan	CA	14,048	46	1-10B	2,865	23	523	9	
Antioch Hc	IL	13,734	135	<1B	6,283	122	3,542	105	
Texas Fncl Bc	MN	13,608	320	1-10B	10,171	312	5,541	286	
1St Source Corp	IN	12,902	73	1-10B	4,953	55	1,932	35	
Albank Corp	IL	12,753	81	<1B	4,811	63	2,071	48	
Tcf Fc	MN	11,020	34	10-50B	2,040	18	837	11	
First Lansing Bc	IL	10,682	129	<1B	6,298	119	3,645	104	

Table A.3 Small Business Lenders by State Using CRA Data, 1999

Name	HQ State	SBL\$ (<1\$M) (1)	SBL# (<\$1M) (2)	Bk Size (\$) (3)	SBL\$ (<\$250K) (4)	SBL# (<\$250K) (5)	SBL\$ (<\$100K) (6)	SBL# (<\$100K) (7)	Crd Cd/TA (8)
Hsbc Holdings Plc	N/A	9,930	50	>50B	1,900	33	295	24	
Provident Fncl Group	OH	8,232	20	10-50B	912	6	144	2	
Mississippi Valley Bancshare	MO	7,829	49	1-10B	4,152	41	1,265	25	
Heartland Fncl Usa	IA	7,672	23	1-10B	1,520	12	113	3	
Comerica	MI	7,534	20	10-50B	1,438	12	408	7	
Bank Calumet	IN	7,373	121	<1B	3,678	110	2,699	103	
Bank Leumi Le-Israel B.M.	N/A	6,566	23	1-10B	1,880	15	298	7	
Amcore Bank Aledo	IL	6,198	115	N/A	3,284	110	2,284	104	
Merrill Lynch Bk Usa	UT	5,254	10	10-50B	654	4	100	1	
Mercantile Bc	IN	4,968	27	<1B	1,671	22	678	16	
First Fncl Bc	OH	4,841	79	1-10B	4,841	79	2,100	64	
Amsouth Bc	AL	4,444	16	10-50B	1,283	8	87	2	
Southern Bancshares Corp	MO	4,201	13	<1B	504	8	80	5	
Amtrust	IA	3,810	26	<1B	1,946	22	657	15	
Wachovia Corp	NC	3,582	8	>50B	128	3	128	3	
Metrocorp	IL	3,442	71	<1B	3,442	71	2,074	63	
First Union Corp	NC	3,232	38	>50B	622	33	297	31	
First Scty Bc	IL	3,185	89	<1B	2,850	88	2,090	84	
Delta Bancshares Company	MO	2,901	8	<1B	501	4	51	2	
First Nat Of Ne	NE	2,889	195	1-10B	1,425	192	1,246	191	0.24
Sky Fncl Group Inc	OH	2,871	14	1-10B	964	10	294	7	
Covest Bshrs	IL	2,850	30	<1B	1,214	26	807	23	
Mellon Bc	PA	2,577	21	10-50B	851	17	187	14	
One Valley Bc	WV	2,500	5	1-10B	0	0	0	0	
Keycorp	OH	2,405	14	>50B	1,380	12	125	4	
Enterbank Holdings Inc	MO	2,319	14	<1B	1,038	11	323	7	
Silicon Valley Bshrs	CA	2,250	7	1-10B	900	5	200	2	
Zions Bc	UT	2,238	9	10-50B	748	6	77	2	
Central Bancompany Inc	MO	2,016	7	1-10B	106	3	106	3	
Pnc Bc	PA	1,966	6	>50B	334	3	17	1	
First Bkg Ctr	WI	1,930	19	<1B	1,605	18	441	9	
First Bshrs	IN	1,877	11	<1B	1,002	10	179	5	
American Hc	IL	1,813	40	<1B	1,813	40	1,363	38	
Regions Fc	AL	1,651	7	10-50B	684	5	160	2	
M&T Bc	NY	1,650	3	10-50B	0	0	0	0	
First Tennessee National Cor	TN	1,500	2	10-50B	0	0	0	0	
First Fncl Bshrs	TX	1,494	2	1-10B	0	0	0	0	
Stupp Bros Inc	MO	1,424	10	<1B	314	7	114	6	
Amcore Bank Clinton	WI	1,394	18	N/A	1,394	18	261	11	
First Commonwealth Fncl Corp	PA	1,341	6	1-10B	745	5	67	1	
Ambank Indiana N.A.	IN	1,221	49	N/A	1,221	49	1,221	49	
Brenton Bks	IA	1,178	11	1-10B	634	10	260	8	
Union Planters Bank Of Ky N	KY	1,132	7	N/A	132	6	132	6	
Bb&T Corp	NC	1,050	2	>50B	50	1	50	1	
International Bshrs Corp	TX	1,000	1	1-10B	0	0	0	0	
Indiana									
Bank One Corp	IL	681,582	5,163	>50B	258,915	4,382	124,320	3,612	
National City Corp	OH	452,853	4,106	>50B	201,715	3,632	96,236	3,024	
Fifth Third Bc	OH	353,392	3,175	10-50B	164,986	2,794	85,976	2,327	
1St Source Corp	IN	298,603	2,252	1-10B	125,455	1,914	56,920	1,505	
Union Planters Corporation	TN	295,541	2,230	10-50B	120,325	1,904	56,784	1,535	
Old National Bancorp	IN	229,262	2,377	1-10B	112,714	2,132	58,264	1,817	
Hasten Bshrs	IN	163,296	1,273	1-10B	73,806	1,079	32,344	844	
Wells Fargo & Co	CA	152,886	1,757	>50B	70,568	1,603	46,484	1,462	
Lakeland Fc	IN	143,777	1,100	1-10B	65,258	937	31,209	740	
First Fncl Bc	OH	121,742	1,738	1-10B	72,263	1,634	40,087	1,435	
Irwin Fc	IN	120,897	725	1-10B	43,474	577	18,117	424	
Keycorp	OH	114,326	1,552	>50B	61,482	1,441	38,830	1,301	
Star Fncl Grp	IN	110,886	1,175	1-10B	60,950	1,066	31,079	892	
First Mrch Corp	IN	106,888	1,266	1-10B	53,943	1,159	31,921	1,031	
Salin Bshrs	IN	105,037	724	<1B	46,993	605	20,547	453	
First Fc	IN	85,471	1,086	1-10B	42,123	1,005	26,827	913	
Lafayette Bc	IN	84,756	1,340	<1B	55,296	1,277	29,906	1,123	

Table A.3 Small Business Lenders by State Using CRA Data, 1999

Name	HQ State	SBL\$ (<\$1M)	SBL# (<\$1M)	Bk Size (\$)	SBL\$ (<\$250K)	SBL# (<\$250K)	SBL\$ (<\$100K)	SBL# (<\$100K)	Crd Cd/TA
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
National City Bancshares Inc	IN	83,055	825	1-10B	47,261	750	22,787	604	
First Bshrs	IN	68,728	651	<1B	36,933	579	18,135	466	
Monroe Bc	IN	60,845	696	<1B	36,514	643	16,317	519	
American Express Centurion B	UT	56,792	8,207	10-50B	56,792	8,207	56,792	8,207	0.77
Huntington Bshrs	OH	52,749	476	10-50B	17,235	411	11,636	382	
Anb Corp	IN	44,518	521	N/A	24,008	481	13,290	417	
Farmers Bc	IN	43,894	468	<1B	21,574	425	11,495	369	
German American Bancorp	IN	40,403	298	<1B	13,904	247	8,647	213	
Firststar Corp	WI	39,738	400	>50B	15,964	356	10,070	324	
First Mutual Richmond	IN	32,422	344	<1B	19,644	312	10,152	251	
Bank Calumet	IN	32,232	284	<1B	15,641	250	7,455	203	
Old Kent Fc	MI	31,658	209	10-50B	11,715	169	5,487	132	
Mbna Corp	DE	30,634	3,158	10-50B	30,634	3,158	29,384	3,149	0.57
Mercantile Bc	IN	29,651	272	<1B	15,008	240	7,420	197	
Fina Bc	IN	28,143	424	<1B	17,234	399	9,774	353	
Indiana United Bc	IN	24,441	450	<1B	16,848	429	10,671	393	
Comerica	MI	23,865	50	10-50B	2,254	18	493	9	
Advanta Bk Corp	UT	23,259	2,766	1-10B	23,259	2,766	23,259	2,766	**
Ambank Indiana N.A.	IN	22,005	381	N/A	15,912	367	10,698	333	
Pnc Bc	PA	19,419	124	>50B	5,632	99	3,119	85	
Horizon Bc Esop	IN	19,008	230	<1B	10,686	212	5,880	180	
Sky Fncl Group Inc	OH	16,563	81	1-10B	3,116	58	1,870	49	
First Busey Corp	IL	14,614	59	<1B	4,552	37	907	17	
S Y Bancorp Inc	KY	12,492	126	<1B	8,038	117	3,972	92	
Chase Manhattan Corp	NY	10,779	521	>50B	7,979	517	7,694	515	
U S Bc	MN	9,510	1,165	>50B	6,636	1,161	5,972	1,158	
Stichting Prioriteit Abn Amr	N/A	7,865	17	>50B	662	4	75	1	
Bank Of Amer Corp	NC	7,845	25	>50B	1,257	11	337	6	
Provident Fncl Group	OH	7,130	30	10-50B	2,797	25	846	15	
Fbop Corp	IL	6,281	24	1-10B	1,028	14	454	10	
Republic Bancorp Inc	KY	5,522	33	1-10B	2,561	28	1,095	19	
South Holland Bc	IL	5,046	43	<1B	2,951	39	1,037	27	
Fremont Inv & Loan	CA	4,813	13	1-10B	983	6	63	1	
Bancfirst Oh Corp	OH	4,228	12	1-10B	843	5	0	0	
First Midwest Bc	IL	3,941	12	1-10B	328	7	328	7	
Area Bancshares Corporation	KY	3,858	37	1-10B	2,471	33	808	24	
First Union Corp	NC	2,773	25	>50B	311	21	311	21	
Rurban Fncl Corp	OH	2,719	20	<1B	1,395	18	702	15	
Citigroup	NY	2,587	243	>50B	2,587	243	2,587	243	0.28
Zions Bc	UT	2,492	5	10-50B	254	2	4	1	
Capital Holdings	OH	2,480	12	1-10B	1,345	9	118	2	
Amsouth Bc	AL	2,304	4	10-50B	0	0	0	0	
Hsbc Holdings Plc	N/A	2,268	10	>50B	903	8	52	3	
Republic Bc	MI	2,135	4	1-10B	130	1	0	0	
Farmers & Mrch Bc	OH	2,113	18	<1B	1,763	17	392	9	
Shoreline Fc	MI	2,064	15	1-10B	1,494	14	393	7	
Bank Of Montreal	N/A	1,867	27	10-50B	1,867	27	982	21	
First Intl Bc	CT	1,861	7	<1B	321	3	182	2	
National Australia Bank Limi	N/A	1,832	11	10-50B	1,032	9	184	5	
Parkway Bc	IL	1,785	2	1-10B	0	0	0	0	
First Lansing Bc	IL	1,751	52	<1B	1,270	51	1,270	51	
Mb Fncl	IL	1,421	7	1-10B	516	5	116	3	
Popular Inc.	PR	1,388	5	1-10B	188	3	38	2	
Bok Fc	OK	1,372	2	1-10B	0	0	0	0	
Suntrust Bk	GA	1,372	13	>50B	652	12	242	10	
Southtrust Corp	AL	1,322	3	10-50B	127	1	0	0	
Mellon Bc	PA	1,249	4	10-50B	249	3	95	2	
Shorebank Corp	IL	1,067	7	1-10B	287	5	172	4	
Imperial Bc	CA	1,000	1	1-10B	0	0	0	0	
Merrill Lynch Bk Usa	UT	1,000	1	10-50B	0	0	0	0	
Kansas									
Intrust Fc	KS	331,267	3,237	1-10B	134,083	2,847	70,309	2,479	
Commerce Bshrs	MO	227,976	2,789	10-50B	111,733	2,568	65,265	2,290	

Table A.3 Small Business Lenders by State Using CRA Data, 1999

Name	HQ State	SBL\$ (<1\$M)	SBL# (<\$1M)	Bk Size (\$)	SBL\$ (<\$250K)	SBL# (<\$250K)	SBL\$ (<\$100K)	SBL# (<\$100K)	Crd Cd/TA
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Bank Of Amer Corp	NC	155,623	1,152	>50B	66,672	981	31,135	776	
Umb Fc	MO	112,729	941	1-10B	37,654	805	16,919	686	
Firststar Corp	WI	97,928	842	>50B	44,238	735	21,295	601	
Sunflower Bk	KS	84,663	1,042	<1B	48,935	965	26,064	824	
Commerce Fc	KS	69,513	891	<1B	33,861	823	19,370	737	
Central Of Ks	KS	55,550	947	<1B	29,971	894	18,871	825	
First Ks Bshrs	KS	44,004	382	<1B	16,069	336	7,949	287	
Valley View Bshrs	KS	43,032	384	1-10B	19,514	334	9,445	279	
Emprise Fc	KS	42,149	430	<1B	19,350	374	9,468	317	
First Olathe Bshrs	MO	33,981	362	<1B	15,824	324	9,138	284	
American Express Centurion B	UT	32,632	4,615	10-50B	32,632	4,615	32,632	4,615	0.77
First Nat Of Ne	NE	24,768	354	1-10B	9,757	329	5,455	307	0.24
Hillcrest Bshrs	KS	23,248	171	<1B	9,910	148	4,129	112	
International Bhood Boilermk	KS	21,981	190	<1B	8,582	162	3,976	136	
Advanta Bk Corp	UT	11,348	1,353	1-10B	11,348	1,353	11,348	1,353	**
Dfc Acquisition Corp Two	MO	9,641	145	1-10B	5,315	138	3,398	128	
Wells Fargo & Co	CA	9,596	300	>50B	7,771	296	7,641	295	
Mbna Corp	DE	9,162	1,061	10-50B	9,162	1,061	9,162	1,061	0.57
U S Bc	MN	8,891	760	>50B	7,585	758	6,905	754	
Hsbc Holdings Plc	N/A	7,371	28	>50B	1,140	18	131	12	
Pinnacle Bc	NE	5,944	93	1-10B	3,894	89	2,164	77	
Chase Manhattan Corp	NY	2,690	77	>50B	1,690	76	1,690	76	
First Bank Corp	AR	2,636	4	<1B	0	0	0	0	
Fremont Inv & Loan	CA	2,266	7	1-10B	453	3	75	1	
Blue Ridge Bshrs	MO	2,208	16	<1B	933	14	388	11	
Great Western Scty	NE	2,199	5	<1B	0	0	0	0	
Scott Stuart Fam Partshp	NE	2,149	31	N/A	999	29	599	27	
Bank One Corp	IL	1,947	48	>50B	1,204	46	804	44	
1St Source Corp	IN	1,946	8	1-10B	707	6	234	3	
Farmers & Mrch Bk	CA	1,800	2	1-10B	0	0	0	0	
Enterbank Holdings Inc	MO	1,556	2	<1B	0	0	0	0	
Citigroup	NY	1,423	139	>50B	1,423	139	1,423	139	0.28
Regions Fc	AL	1,210	5	10-50B	127	3	127	3	
Mississippi Valley Bancshare	MO	1,135	3	1-10B	200	1	0	0	
Local Fncl Corp	OK	1,126	8	1-10B	451	7	232	6	
Richfield St Agy	MN	1,057	3	<1B	110	1	0	0	
Bok Fc	OK	1,052	5	1-10B	275	3	100	2	
Northern Tr Corp	IL	1,000	1	10-50B	0	0	0	0	
Kentucky									
National City Corp	OH	291,945	2,580	>50B	127,408	2,251	59,360	1,856	
Bank One Corp	IL	202,023	1,832	>50B	89,160	1,621	45,666	1,377	
Fifth Third Bc	OH	201,656	1,551	10-50B	85,182	1,326	39,275	1,059	
Firststar Corp	WI	195,417	2,515	>50B	102,635	2,324	56,878	2,051	
Community Tr Bc	KY	159,565	2,124	1-10B	82,641	1,977	47,200	1,757	
Area Bancshares Corporation	KY	151,561	1,985	1-10B	76,901	1,834	39,828	1,618	
Republic Bancorp Inc	KY	144,139	1,188	1-10B	76,028	1,045	34,311	784	
S Y Bancorp Inc	KY	128,562	1,289	<1B	73,477	1,167	33,346	934	
Union Planters Corporation	TN	85,944	1,302	10-50B	50,007	1,232	28,933	1,104	
Pnc Bc	PA	71,431	662	>50B	32,322	583	17,290	497	
Old National Bancorp	IN	58,406	733	1-10B	29,557	674	14,699	581	
Farmers Capital Bank Corp	KY	51,115	1,065	1-10B	28,220	1,014	17,840	952	
Mid-America Bancorp	KY	50,202	397	1-10B	19,551	335	10,437	281	
Central Bshrs	KY	48,375	385	<1B	20,852	334	9,571	269	
Lea M. McMullan Trust	KY	35,630	393	<1B	19,903	362	8,883	288	
American Express Centurion B	UT	35,254	5,264	10-50B	35,254	5,264	35,254	5,264	0.77
Union Planters Bank Of Ky N	KY	33,892	519	N/A	22,726	496	11,893	433	
Bourbon Bshrs	KY	28,186	529	<1B	17,211	509	12,158	479	
National City Bancshares Inc	IN	25,052	507	1-10B	15,666	487	9,322	453	
Cumberland Valley Fncl Co	KY	22,819	406	<1B	15,900	388	8,994	348	
First American National Bank	TN	22,754	316	N/A	12,742	292	6,838	255	
Provident Fncl Group	OH	22,268	110	10-50B	6,938	81	2,354	54	
Bb&T Corp	NC	18,472	664	>50B	11,636	649	7,494	625	
Mbna Corp	DE	15,533	2,067	10-50B	15,533	2,067	14,890	2,063	0.57

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Name	HQ State	SBL\$ (<1\$M)	SBL# (<\$1M)	Bk Size (\$)	SBL\$ (<\$250K)	SBL# (<\$250K)	SBL\$ (<\$100K)	SBL# (<\$100K)	Crd Cd/TA
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Citizens Bshrs	KY	14,522	182	<1B	8,965	171	4,975	147	
Advanta Bk Corp	UT	12,098	1,452	1-10B	12,098	1,452	12,098	1,452	**
Bank Of Amer Corp	NC	11,661	27	>50B	1,257	11	200	5	
Wells Fargo & Co	CA	10,621	342	>50B	9,141	340	8,751	338	
Huntington Bshrs	OH	9,332	177	10-50B	4,823	169	4,001	164	
Fremont Inv & Loan	CA	5,476	21	1-10B	2,394	14	159	3	
Chase Manhattan Corp	NY	4,515	294	>50B	4,015	293	3,615	291	
First Union Corp	NC	4,084	505	>50B	2,893	503	2,893	503	
U S Bc	MN	2,560	454	>50B	2,160	453	2,010	452	
Capital Holdings	OH	2,500	8	1-10B	1,500	6	0	0	
Hsbc Holdings Plc	N/A	2,293	10	>50B	484	5	12	1	
United Bshrs	WV	2,045	13	1-10B	945	11	292	7	
Bancfirst Oh Corp	OH	2,042	8	1-10B	1,178	6	100	1	
Compass Bshrs	AL	2,000	5	10-50B	500	3	100	1	
Ust Corp	MA	1,770	3	N/A	0	0	0	0	
Comerica	MI	1,500	2	10-50B	0	0	0	0	
Suntrust Bk	GA	1,427	22	>50B	1,133	21	294	17	
Keycorp	OH	1,390	15	>50B	640	13	305	11	
First Fncl Bc	OH	1,304	40	1-10B	929	39	929	39	
Merrill Lynch Bk Usa	UT	1,035	5	10-50B	515	4	160	2	
Wachovia Corp	NC	1,017	3	>50B	17	2	17	2	
Regions Fc	AL	1,014	6	10-50B	264	5	114	4	
Louisiana									
Bank One Corp	IL	470,663	5,448	>50B	252,594	5,034	145,299	4,427	
Whitney Holding Corp	LA	361,903	4,012	1-10B	185,457	3,651	97,102	3,150	
Regions Fc	AL	322,182	3,885	10-50B	159,907	3,565	82,880	3,123	
Hibernia Corp	LA	175,918	5,362	10-50B	151,045	5,302	123,448	5,139	
First American National Bank	TN	108,743	1,355	N/A	54,247	1,244	31,332	1,105	
Hancock Hc	MS	104,582	2,035	1-10B	71,735	1,964	46,237	1,807	
Isb Fncl Corp	LA	72,766	820	1-10B	37,176	751	19,882	652	
Union Planters Corporation	TN	66,896	637	10-50B	28,781	564	16,534	496	
American Express Centurion B	UT	57,573	8,327	10-50B	57,573	8,327	57,573	8,327	0.77
One Amer Corp	LA	49,228	651	<1B	26,564	602	12,596	515	
Minden Bshrs	LA	38,869	699	N/A	23,305	667	13,829	610	
Evangeline Bshrs	LA	37,496	878	<1B	24,714	851	16,988	807	
First United Bancshares Inc	AR	28,855	345	1-10B	16,819	318	9,748	277	
Advanta Bk Corp	UT	13,292	1,579	1-10B	13,292	1,579	13,292	1,579	**
Concordia Cap Corp	LA	12,291	360	<1B	9,983	354	6,824	335	
Mbna Corp	DE	11,677	1,281	10-50B	11,677	1,281	11,677	1,281	0.57
Wells Fargo & Co	CA	11,450	397	>50B	10,650	395	10,201	392	
Bank Of Amer Corp	NC	10,242	25	>50B	1,856	14	138	5	
1St Source Corp	IN	5,684	42	1-10B	2,955	35	1,054	22	
Chase Manhattan Corp	NY	5,328	234	>50B	5,328	234	5,328	234	
Fbop Corp	IL	4,789	12	1-10B	653	4	48	1	
Hsbc Holdings Plc	N/A	4,784	20	>50B	1,326	12	109	5	
Comerica	MI	4,388	13	10-50B	736	6	103	3	
U S Bc	MN	3,923	403	>50B	1,904	400	1,904	400	
Fremont Inv & Loan	CA	3,025	20	1-10B	1,437	17	725	13	
Southtrust Corp	AL	2,937	9	10-50B	303	4	90	2	
Suntrust Bk	GA	2,876	14	>50B	287	10	42	8	
Trustmark Corp	MS	2,555	55	1-10B	1,603	54	1,120	52	
Merrill Lynch Bk Usa	UT	2,328	5	10-50B	128	1	0	0	
Amsouth Bc	AL	2,276	14	10-50B	542	9	342	8	
Cullen/Frost Bkr	TX	2,224	5	1-10B	262	2	40	1	
Simmons First National Corp	AR	1,922	10	1-10B	1,231	8	130	2	
Metrocorp Bshrs	TX	1,745	5	<1B	95	2	95	2	
Summit Bc	NJ	1,550	2	10-50B	0	0	0	0	
Bancorpsouth Inc	MS	1,530	12	1-10B	530	11	356	10	
Citigroup	NY	1,456	156	>50B	1,456	156	1,456	156	0.28
First Union Corp	NC	1,310	10	>50B	612	8	287	6	
First Bank Corp	AR	1,046	4	<1B	80	1	80	1	
Banplus Corporation Esop	MS	1,021	22	1-10B	721	21	378	19	
Massachusetts									

Table A.3 Small Business Lenders by State Using CRA Data, 1999

Name	HQ State	SBL\$ (<\$1M) (1)	SBL# (<\$1M) (2)	Bk Size (\$) (3)	SBL\$ (<\$250K) (4)	SBL# (<\$250K) (5)	SBL\$ (<\$100K) (6)	SBL# (<\$100K) (7)	Crd Cd/TA (8)
Fleet Fncl Group	MA	544,131	9,045	>50B	275,221	8,549	159,803	7,911	
Ust Corp	MA	185,494	1,199	N/A	64,741	961	26,567	748	
American Express Centurion B	UT	156,471	20,412	10-50B	156,471	20,412	156,471	20,412	0.77
Royal Bank Of Scotland Group	N/A	150,557	743	10-50B	48,605	547	18,112	383	
Independent Bc	MA	144,301	1,199	1-10B	81,247	1,069	33,506	796	
Chittenden Corp	VT	108,302	940	1-10B	51,924	831	24,770	674	
Ccbt Bancorp	MA	82,573	1,043	1-10B	51,104	963	23,732	809	
Century Bc	MA	50,890	294	<1B	14,361	222	6,633	177	
Banknorth Group	VT	47,958	421	N/A	22,696	368	10,090	297	
Enterprise Bc	MA	46,055	597	<1B	30,313	560	16,450	477	
Silicon Valley Bshrs	CA	43,741	91	1-10B	5,065	28	565	7	
Cambridge Bc	MA	43,583	530	<1B	24,011	492	15,362	439	
First Intl Bc	CT	35,719	101	<1B	5,352	48	2,160	30	
Chase Manhattan Corp	NY	34,139	1,358	>50B	31,639	1,354	30,921	1,350	
Wells Fargo & Co	CA	30,599	1,198	>50B	29,076	1,195	28,701	1,193	
Commerce Bshrs Corp	MA	30,160	229	<1B	12,198	192	6,276	155	
Slades Ferry Bc	MA	29,565	281	<1B	13,812	248	6,568	205	
Hsbc Holdings Plc	N/A	28,402	116	>50B	8,443	71	1,241	26	
Advanta Bk Corp	UT	28,346	3,347	1-10B	28,346	3,347	28,232	3,346	**
Mbna Corp	DE	23,582	2,603	10-50B	23,582	2,603	23,582	2,603	0.57
Westbank Corp	MA	23,118	351	<1B	14,862	332	8,731	296	
Wainwright B&Tc	MA	22,834	91	<1B	4,381	57	1,039	38	
Boston Private Fncl Hold	MA	22,425	98	<1B	7,645	71	2,312	41	
Community Bc	MA	21,001	183	<1B	10,651	162	4,554	126	
Firstar Corp	WI	16,610	38	>50B	1,330	13	204	6	
National Bank Of Greece S.A	N/A	15,477	57	1-10B	4,064	37	1,068	20	
Capital Crossing Bk	MA	13,602	80	<1B	8,009	68	2,343	33	
Citigroup	NY	12,348	1,221	>50B	11,848	1,220	11,848	1,220	0.28
Bank Of Amer Corp	NC	11,311	30	>50B	1,096	16	447	13	
Mellon Bc	PA	10,966	286	10-50B	4,925	272	3,485	263	
U S Bc	MN	9,820	680	>50B	5,160	673	4,685	671	
Imperial Bc	CA	9,278	29	1-10B	1,678	18	433	12	
Bank One Corp	IL	8,214	150	>50B	3,920	141	2,566	132	
Fremont Inv & Loan	CA	8,103	17	1-10B	284	3	107	2	
National Bank Of Greece	MA	7,346	40	N/A	3,055	31	1,402	21	
Wachovia Corp	NC	7,113	15	>50B	150	3	25	2	
State Street Corp	MA	6,310	14	10-50B	560	3	0	0	
M&T Bc	NY	5,920	14	10-50B	590	6	175	4	
First Union Corp	NC	5,347	42	>50B	1,366	34	488	29	
Keycorp	OH	4,832	16	>50B	923	9	223	5	
Amsouth Bc	AL	3,895	14	10-50B	1,144	7	100	2	
Merrill Lynch Bk Usa	UT	3,743	14	10-50B	1,163	9	361	4	
Pnc Bc	PA	3,516	10	>50B	302	4	135	3	
Zions Bc	UT	2,875	4	10-50B	0	0	0	0	
Bank Of Montreal	N/A	2,378	26	10-50B	1,171	23	732	19	
1St Source Corp	IN	2,375	24	1-10B	2,375	24	523	11	
Peoples Heritage Fncl Group	ME	2,253	34	10-50B	1,503	33	378	28	
Bsb Bc	NY	1,200	3	1-10B	0	0	0	0	
Bb&T Corp	NC	1,034	4	>50B	264	2	0	0	
Provident Fncl Group	OH	1,000	1	10-50B	0	0	0	0	
Union Planters Corporation	TN	1,000	1	10-50B	0	0	0	0	
Maryland									
Mercantile Bshrs Corp	MD	394,844	4,412	1-10B	201,730	4,015	105,805	3,440	
Bank Of Amer Corp	NC	236,120	2,519	>50B	111,953	2,289	66,172	2,013	
Suntrust Bk	GA	174,840	1,710	>50B	65,723	1,516	36,422	1,349	
Allied Irish Banks P.L.C.	N/A	156,158	1,322	10-50B	77,436	1,170	36,431	930	
Fcnb Corp	MD	117,218	1,096	1-10B	59,083	981	27,155	793	
F&M Bc	MD	114,055	1,149	1-10B	48,020	1,014	28,549	897	
First Union Corp	NC	106,724	1,214	>50B	55,368	1,112	29,180	965	
Bb&T Corp	NC	105,492	790	>50B	46,383	674	19,653	522	
American Express Centurion B	UT	99,903	13,313	10-50B	99,903	13,313	99,903	13,313	0.77
Sandy Spring Bc	MD	64,615	674	1-10B	36,957	615	18,595	510	
Provident Bshrs Corp	MD	51,125	274	1-10B	17,068	210	6,317	154	

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		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
First Va Bk	VA	47,202	571	1-10B	25,162	529	15,198	472	
Carrollton Bc	MD	38,264	245	<1B	12,737	194	5,993	154	
Columbia Bc	MD	35,835	269	<1B	18,391	231	8,657	173	
Fulton Fncl Corp	PA	34,681	273	1-10B	14,048	238	6,853	196	
First Fncl Bc	OH	34,533	317	1-10B	25,709	293	11,714	207	
Susquehanna Bshrs	PA	31,694	256	1-10B	14,704	221	7,060	170	
Key Capital Corp	MD	30,589	228	<1B	17,391	201	7,379	142	
First Mariner Bc	MD	29,199	125	<1B	9,558	86	2,488	47	
Keystone Fncl	PA	27,430	301	1-10B	17,937	281	8,678	226	
Fremont Inv & Loan	CA	23,329	79	1-10B	1,335	9	50	2	
Mbna Corp	DE	23,043	2,706	10-50B	23,043	2,706	22,409	2,702	0.57
Wells Fargo & Co	CA	22,564	930	>50B	22,564	930	22,564	930	
First United Corp	MD	22,042	255	<1B	12,954	238	7,142	205	
Advanta Bk Corp	UT	21,805	2,670	1-10B	21,805	2,670	21,805	2,670	**
Talbot Bshrs	MD	17,818	247	<1B	10,483	232	5,904	207	
Union Nat Bc	MD	17,794	136	<1B	8,157	112	3,621	85	
Chase Manhattan Corp	NY	16,291	532	>50B	13,691	529	12,599	521	
Mellon Bc	PA	14,248	291	10-50B	6,989	278	4,081	260	
F&M Nat Corp	VA	13,592	152	1-10B	7,067	138	4,104	120	
Wachovia Corp	NC	10,461	42	>50B	1,800	31	481	24	
Commerce Bank	NC	9,361	65	N/A	3,620	53	1,713	42	
U S Bc	MN	8,942	779	>50B	4,442	772	3,772	768	
Pnc Bc	PA	8,348	36	>50B	2,334	25	823	17	
Silicon Valley Bshrs	CA	8,278	15	1-10B	850	4	0	0	
First Intl Bc	CT	6,867	14	<1B	975	5	0	0	
Hsbc Holdings Plc	N/A	5,986	20	>50B	1,065	11	313	7	
Drovers Bshrs Corp	PA	5,887	21	<1B	1,121	12	501	8	
Wilmington Tr Corp	DE	5,612	41	1-10B	1,597	31	931	27	
Bank One Corp	IL	5,250	103	>50B	1,673	97	1,523	96	
Citigroup	NY	4,975	506	>50B	4,975	506	4,825	505	0.28
Riggs Nat Corp	DC	4,607	59	1-10B	2,092	54	951	47	
United Bshrs	WV	4,447	26	1-10B	1,365	20	526	16	
1St Source Corp	IN	4,009	32	1-10B	2,956	29	650	14	
Community Bks	PA	3,626	11	1-10B	218	4	114	3	
Provident Fncl Group	OH	2,500	3	10-50B	0	0	0	0	
First Nat Of Ne	NE	2,056	68	1-10B	509	65	509	65	0.24
Huntington Bshrs	OH	2,030	6	10-50B	480	4	130	2	
Amsouth Bc	AL	1,873	7	10-50B	573	5	215	3	
Merrill Lynch Bk Usa	UT	1,661	4	10-50B	250	2	100	1	
Zions Bc	UT	1,632	4	10-50B	287	2	0	0	
Valley Nbc	NJ	1,498	8	1-10B	748	7	223	3	
One Valley Bc	WV	1,488	14	1-10B	812	12	612	11	
Imperial Bc	CA	1,370	7	1-10B	570	5	70	3	
Century South Bk	GA	1,251	4	1-10B	238	1	0	0	
Fifth Third Bc	OH	1,241	3	10-50B	25	1	25	1	
Bank Of Montreal	N/A	1,240	26	10-50B	1,240	26	973	24	
Franklin National Bank	NC	1,213	15	N/A	1,213	15	696	11	
Pacific Century Fncl Corp	HI	1,184	4	10-50B	234	3	234	3	
Hanover Bc	PA	1,128	8	<1B	228	7	228	7	
Keycorp	OH	1,052	6	>50B	285	4	285	4	
Fleet Fncl Group	MA	1,051	3	>50B	51	2	51	2	
Community First Bshrs	ND	1,006	3	1-10B	157	1	0	0	
Totalbank	FL	1,000	1	<1B	0	0	0	0	
Maine									
Keycorp	OH	144,510	1,569	>50B	79,105	1,434	41,533	1,216	
Camden Nat Corp	ME	46,590	592	<1B	24,228	545	12,298	474	
Fleet Fncl Group	MA	44,344	484	>50B	20,593	443	13,621	402	
Bar Harbor Bshrs	ME	23,383	463	<1B	12,422	442	7,580	412	
First Nat Lincoln Corp	ME	21,624	520	<1B	14,616	501	9,126	467	
American Express Centurion B	UT	18,972	2,635	10-50B	18,972	2,635	18,972	2,635	0.77
Mbna Corp	DE	7,628	892	10-50B	7,628	892	7,628	892	0.57
Advanta Bk Corp	UT	5,257	616	1-10B	5,257	616	5,257	616	**
Wells Fargo & Co	CA	5,068	235	>50B	5,068	235	5,068	235	

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Peoples Heritage Fncl Group	ME	4,052	22	10-50B	882	15	585	13	
Chase Manhattan Corp	NY	2,388	78	>50B	1,582	77	1,582	77	
Banknorth Group	VT	1,768	7	N/A	518	4	72	2	
1St Source Corp	IN	1,546	8	1-10B	1,268	7	69	1	
Chittenden Corp	VT	1,502	4	1-10B	66	2	66	2	
U S Bc	MN	1,467	172	>50B	867	171	867	171	
Bank One Corp	IL	1,118	19	>50B	768	18	318	16	
Hsbc Holdings Plc	N/A	1,015	7	>50B	611	6	82	3	
Michigan									
Old Kent Fc	MI	1,288,627	11,212	10-50B	639,054	9,910	286,473	7,896	
Comerica	MI	1,234,019	5,857	10-50B	369,070	4,328	137,226	3,071	
Bank One Corp	IL	933,628	9,631	>50B	355,890	8,613	197,423	7,708	
National City Corp	OH	654,996	3,750	>50B	250,745	2,986	89,709	2,074	
National Australia Bank Limi	N/A	422,924	2,068	10-50B	125,797	1,507	45,549	1,055	
Citizens Bkg Corp	MI	303,691	3,176	1-10B	150,364	2,861	75,193	2,408	
Huntington Bshrs	OH	263,172	3,680	10-50B	156,138	3,473	104,354	3,150	
Chemical Fc	MI	149,731	2,485	1-10B	93,684	2,366	56,361	2,145	
American Express Centurion B	UT	124,756	17,420	10-50B	124,756	17,420	124,756	17,420	0.77
Republic Bc	MI	89,428	542	1-10B	41,171	447	12,102	270	
North Country Fc	MI	64,163	760	<1B	37,868	699	18,095	580	
Shoreline Fc	MI	62,787	503	1-10B	31,794	435	14,428	335	
Empire Banc Corp	MI	60,120	575	N/A	29,637	502	13,877	408	
Tcf Fc	MN	56,666	174	10-50B	11,435	94	2,403	48	
Franklin Bk Na	MI	50,263	365	<1B	23,125	313	9,172	231	
1St Source Corp	IN	49,476	334	1-10B	19,813	279	9,376	212	
Michigan Fc	MI	47,194	439	N/A	25,488	390	12,022	312	
Fentura Bc	MI	47,133	426	<1B	22,074	377	11,597	316	
Keycorp	OH	42,029	578	>50B	23,476	540	15,378	491	
Monroe B&Tc	MI	41,507	616	1-10B	26,377	582	16,462	523	
Fifth Third Bc	OH	39,271	340	10-50B	17,577	294	7,106	234	
U S Bc	MN	38,373	4,631	>50B	36,243	4,628	35,735	4,625	
Advanta Bk Corp	UT	38,235	4,576	1-10B	38,235	4,576	37,533	4,571	**
Wells Fargo & Co	CA	35,291	1,225	>50B	29,776	1,216	29,377	1,214	
United Bc	MI	34,881	385	<1B	20,796	353	8,383	274	
Ibt Bc	MI	32,155	484	<1B	18,173	455	12,128	418	
Fremont Inv & Loan	CA	28,574	109	1-10B	13,469	73	218	5	
Firststar Corp	WI	28,323	149	>50B	4,539	104	1,087	87	
Mbna Corp	DE	27,838	3,391	10-50B	27,838	3,391	27,688	3,390	0.57
Chase Manhattan Corp	NY	24,752	1,833	>50B	24,752	1,833	23,607	1,825	
First Intl Bc	CT	22,036	41	<1B	2,053	14	425	5	
Oxford Bk Corp	MI	20,763	208	<1B	9,530	185	4,490	156	
Independent Bk Corp	MI	19,296	201	1-10B	10,568	184	5,130	154	
First St Fc	MI	17,703	186	<1B	9,844	170	4,523	138	
Associated Banc-Corp	WI	17,627	87	10-50B	3,805	62	1,529	49	
Sky Fncl Group Inc	OH	16,295	180	1-10B	9,692	167	4,769	139	
Hsbc Holdings Plc	N/A	11,169	44	>50B	3,441	28	487	12	
First Fncl Bc	OH	9,237	130	1-10B	8,076	126	4,475	101	
Irwin Fc	IN	8,037	54	1-10B	3,702	46	1,428	32	
Marshall & Ilsley Corp	WI	7,483	25	10-50B	1,256	15	701	12	
Merrill Lynch Bk Usa	UT	7,045	19	10-50B	815	9	228	5	
Stichting Prioriteit Abn Amr	N/A	5,858	11	>50B	930	5	0	0	
Amsouth Bc	AL	5,747	23	10-50B	2,290	15	182	4	
Bank Of Amer Corp	NC	5,608	20	>50B	909	11	239	8	
Mb Fncl	IL	5,336	29	1-10B	1,955	22	771	15	
Bancfirst Oh Corp	OH	4,617	6	1-10B	0	0	0	0	
Suntrust Bk	GA	4,513	35	>50B	2,413	29	271	18	
First Nat Of Ne	NE	4,270	669	1-10B	3,944	668	3,839	667	0.24
Citigroup	NY	3,645	367	>50B	3,645	367	3,645	367	0.28
Zions Bc	UT	3,178	6	10-50B	12	1	12	1	
Lakeland Fc	IN	2,770	26	1-10B	1,822	23	1,088	19	
Capital Holdings	OH	2,620	16	1-10B	820	14	820	14	
Bank Of Montreal	N/A	2,458	21	10-50B	1,450	18	693	13	
First Union Corp	NC	2,387	36	>50B	287	32	287	32	

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Capital Crossing Bk	MA	2,300	3	<1B	0	0	0	0	
Taylor Cap Grp	IL	2,068	6	1-10B	184	2	60	1	
Farmers & Mrch Bc	OH	1,501	16	<1B	830	15	330	13	
Union Planters Corporation	TN	1,454	3	10-50B	25	1	25	1	
Firstmerit Corp	OH	1,436	11	10-50B	671	10	456	8	
Prudential Insurance Company	NJ	1,388	5	<1B	388	4	240	3	
Silicon Valley Bshrs	CA	1,300	3	1-10B	100	1	100	1	
Shorebank Corp	IL	1,248	8	1-10B	968	7	105	2	
Community First Bshrs	ND	1,200	2	1-10B	0	0	0	0	
Minnesota									
Wells Fargo & Co	CA	958,676	9,434	>50B	419,124	8,423	224,033	7,295	
U S Bc	MN	568,154	8,469	>50B	236,822	7,872	158,932	7,442	
Otto Bremer Foundation	MN	263,133	2,676	1-10B	126,048	2,403	64,327	2,036	
Firststar Corp	WI	177,382	2,146	>50B	63,927	1,942	39,574	1,802	
Associated Banc-Corp	WI	170,348	1,200	10-50B	74,991	1,021	33,939	780	
Marquette Bshrs	MN	114,734	1,287	1-10B	53,803	1,177	31,959	1,045	
United Cmnty Bshrs	MN	94,293	666	<1B	44,542	562	15,447	391	
Community First Bshrs	ND	79,959	1,378	1-10B	47,890	1,311	29,915	1,200	
Stearns Fncl Svc Esop	MN	72,702	629	<1B	30,475	543	14,329	451	
American Express Centurion B	UT	53,329	7,820	10-50B	53,329	7,820	53,329	7,820	0.77
Richfield St Agy	MN	50,745	281	<1B	17,363	212	6,278	149	
Midway Nb Of St Paul	MN	33,507	145	<1B	8,476	102	2,608	69	
National City Bc	MN	31,778	143	<1B	9,659	108	3,804	76	
Liberty Bshrs	MN	26,087	390	<1B	16,514	369	9,810	331	
Merchants Hc	MN	24,413	311	<1B	13,026	288	7,477	255	
Marshall & Ilsley Corp	WI	21,479	95	10-50B	5,111	61	2,186	45	
Tcf Fc	MN	20,850	92	10-50B	4,648	67	1,752	49	
Advanta Bk Corp	UT	19,774	2,299	1-10B	19,774	2,299	19,774	2,299	**
1St Source Corp	IN	17,810	77	1-10B	4,454	46	1,544	26	
Mbna Corp	DE	13,432	1,498	10-50B	13,432	1,498	13,322	1,497	0.57
Hsbc Holdings Plc	N/A	12,006	36	>50B	2,566	16	143	2	
State Bshrs	ND	9,687	50	<1B	2,542	41	901	32	
Chase Manhattan Corp	NY	9,597	362	>50B	8,597	361	8,387	359	
First Nat Corp Nd	ND	7,828	60	<1B	3,088	52	1,994	46	
Bnccorp	ND	7,425	27	<1B	2,179	16	246	5	
Bank One Corp	IL	5,038	164	>50B	3,963	162	3,370	158	
Bank Of Montreal	N/A	4,991	49	10-50B	3,276	45	1,230	33	
Citizens Bkg Corp	MI	4,512	85	1-10B	2,795	81	1,598	72	
National City Bancshares Inc	IN	4,425	11	1-10B	657	4	0	0	
Minnehaha Bshrs	SD	4,067	56	<1B	2,669	52	1,737	46	
Zions Bc	UT	3,914	11	10-50B	463	4	15	1	
Fremont Inv & Loan	CA	3,760	15	1-10B	1,096	9	294	4	
Watford City Bshrs	ND	3,428	60	<1B	2,793	59	1,518	51	
First Nat Of Ne	NE	2,639	130	1-10B	938	127	554	125	0.24
Union Planters Corporation	TN	2,601	4	10-50B	1	1	1	1	
Amsouth Bc	AL	2,327	7	10-50B	562	4	62	2	
Huntington Bshrs	OH	2,175	3	10-50B	0	0	0	0	
Silicon Valley Bshrs	CA	2,016	6	1-10B	516	3	66	1	
Citigroup	NY	1,890	88	>50B	890	87	890	87	0.28
Carolina First Corp	SC	1,680	2	1-10B	0	0	0	0	
Fifth Third Bc	OH	1,665	4	10-50B	665	3	0	0	
Keycorp	OH	1,452	8	>50B	295	4	190	3	
Bank Of Amer Corp	NC	1,434	15	>50B	725	13	441	11	
North Country Fc	MI	1,350	2	<1B	0	0	0	0	
Comerica	MI	1,300	2	10-50B	0	0	0	0	
Merrill Lynch Bk Usa	UT	1,200	2	10-50B	0	0	0	0	
Mid-Wisconsin Fncl Svc	WI	1,147	6	<1B	316	4	210	3	
M&T Bc	NY	1,100	2	10-50B	0	0	0	0	
Neb Corp	WI	1,089	11	<1B	770	10	250	7	
First Union Corp	NC	1,073	15	>50B	73	14	73	14	
Wachovia Corp	NC	1,003	2	>50B	3	1	3	1	
Missouri									
Commerce Bshrs	MO	608,545	6,431	10-50B	290,863	5,822	158,307	5,055	

Table A.3 Small Business Lenders by State Using CRA Data, 1999

Name	HQ State	SBL\$ (<1\$M)	SBL# (<\$1M)	Bk Size (\$)	SBL\$ (<\$250K)	SBL# (<\$250K)	SBL\$ (<\$100K)	SBL# (<\$100K)	Crd Cd/TA
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Firststar Corp	WI	417,506	5,239	>50B	223,461	4,821	117,582	4,207	
Central Bancompany Inc	MO	391,088	5,588	1-10B	213,781	5,218	124,344	4,682	
Bank Of Amer Corp	NC	286,233	2,236	>50B	118,470	1,923	57,116	1,569	
Umb Fc	MO	193,549	2,119	1-10B	71,222	1,900	40,032	1,723	
Union Planters Corporation	TN	139,842	1,788	10-50B	66,658	1,648	38,728	1,480	
Mississippi Valley Bancshare	MO	118,593	659	1-10B	46,837	509	15,672	338	
Enterbank Holdings Inc	MO	113,792	710	<1B	56,788	591	15,765	347	
First Banks Inc	MO	88,569	718	1-10B	32,031	615	17,655	529	
Allegiant Bancorp Inc	MO	84,384	686	<1B	35,182	594	17,362	490	
Stupp Bros Inc	MO	64,342	618	<1B	31,994	554	14,926	459	
American Express Centurion B	UT	62,232	9,208	10-50B	62,232	9,208	62,232	9,208	0.77
Delta Bancshares Company	MO	58,612	387	<1B	25,459	315	9,165	213	
Southern Bancshares Corp	MO	52,659	551	<1B	29,053	507	15,067	428	
Great Southern Bancorp Inc	MO	47,126	271	1-10B	17,025	211	5,764	151	
Valley View Bshrs	KS	41,544	335	1-10B	17,222	288	7,946	235	
Montgomery Bancorporation In	MO	41,129	345	<1B	18,044	295	8,352	241	
Diamond Bancorp Inc	MO	38,303	487	<1B	20,046	451	11,323	402	
Exchange Nat Bancshares Inc	MO	38,214	297	<1B	15,765	257	6,562	202	
Dfc Acquisition Corp Two	MO	33,551	763	1-10B	21,468	738	16,173	706	
Southside Bancshares Corp	MO	28,285	141	<1B	8,207	106	3,562	80	
Nodaway Valley Bshrs	MO	26,154	488	<1B	13,100	462	9,994	443	
Landrum Company	MO	25,054	355	<1B	14,725	334	9,281	300	
Wells Fargo & Co	CA	24,535	640	>50B	16,824	629	15,528	622	
Advanta Bk Corp	UT	23,448	2,822	1-10B	23,448	2,822	23,448	2,822	**
Citizens Bshrs Co	MO	23,143	408	<1B	13,436	390	8,522	361	
Hillcrest Bshrs	KS	22,963	141	<1B	7,100	111	3,679	90	
Blue Ridge Bshrs	MO	21,106	138	<1B	5,752	110	3,588	96	
First Nat Of Ne	NE	19,190	151	1-10B	2,619	120	1,519	114	0.24
Mbna Corp	DE	18,999	2,280	10-50B	18,999	2,280	18,849	2,279	0.57
Cullen/Frost Bkr	TX	17,497	31	1-10B	352	2	0	0	
Commerce Fc	KS	9,293	24	<1B	1,752	13	314	4	
Arvest Bank Group Inc	AR	9,281	206	1-10B	6,091	199	3,720	183	
Hsbc Holdings Plc	N/A	8,364	26	>50B	1,319	11	307	5	
Intrust Fc	KS	8,054	121	1-10B	6,401	116	3,970	101	
International Bhood Boilermk	KS	7,995	48	<1B	3,153	39	1,224	29	
Bank One Corp	IL	7,401	116	>50B	3,486	108	1,981	100	
Chase Manhattan Corp	NY	7,349	322	>50B	7,349	322	7,349	322	
Bok Fc	OK	6,768	17	1-10B	471	6	230	5	
U S Bc	MN	6,762	802	>50B	4,342	797	3,942	795	
Mercantile Bancorp Inc	IL	5,888	48	<1B	2,113	41	1,437	37	
First Olathe Bshrs	MO	5,682	47	<1B	2,587	40	841	30	
Merrill Lynch Bk Usa	UT	4,907	11	10-50B	980	5	0	0	
Fremont Inv & Loan	CA	3,937	12	1-10B	910	7	101	2	
1St Source Corp	IN	3,864	79	1-10B	2,379	76	2,222	75	
Associated Banc-Corp	WI	3,454	11	10-50B	469	6	319	5	
Comerica	MI	2,938	6	10-50B	474	3	14	1	
Compass Bshrs	AL	2,894	9	10-50B	202	2	19	1	
Sunflower Bk	KS	2,692	19	<1B	559	15	409	14	
Ruan Fc	IA	2,390	5	1-10B	108	1	0	0	
Banc Ed Corp	IL	2,383	34	<1B	1,412	32	1,292	31	
Regions Fc	AL	2,211	17	10-50B	667	14	481	13	
Stichting Prioriteit Abn Amr	N/A	1,788	5	>50B	300	2	100	1	
First Intl Bc	CT	1,707	6	<1B	707	5	130	2	
Citigroup	NY	1,664	182	>50B	1,664	182	1,664	182	0.28
National City Corp	OH	1,348	4	>50B	8	2	8	2	
Corus Bshrs	IL	1,250	3	1-10B	400	2	0	0	
Zions Bc	UT	1,226	6	10-50B	467	4	10	1	
Bank Of Montreal	N/A	1,168	20	10-50B	568	19	568	19	
First Fncl Bc	OH	1,159	6	1-10B	259	4	259	4	
Amsouth Bc	AL	1,136	3	10-50B	250	1	0	0	
Prudential Insurance Company	NJ	1,081	3	<1B	150	1	0	0	
Cathay Bc	CA	1,000	1	1-10B	0	0	0	0	
Pnc Bc	PA	1,000	2	>50B	250	1	0	0	

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Name	HQ State	SBL\$ (<1\$M)	SBL# (<\$1M)	Bk Size (\$)	SBL\$ (<\$250K)	SBL# (<\$250K)	SBL\$ (<\$100K)	SBL# (<\$100K)	Crd Cd/TA
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Mississippi									
Trustmark Corp	MS	503,803	12,305	1-10B	315,510	11,905	218,042	11,324	
Bancorpsouth Inc	MS	362,311	6,079	1-10B	217,212	5,772	139,284	5,293	
Union Planters Corporation	TN	258,388	5,067	10-50B	156,150	4,856	105,568	4,549	
Peoples Holding Company	MS	235,009	4,577	1-10B	151,558	4,396	95,031	4,039	
First American National Bank	TN	214,389	3,230	N/A	119,949	3,039	73,633	2,760	
Bancplus Corporation Esop	MS	172,663	4,018	1-10B	109,984	3,887	67,745	3,624	
Hancock Hc	MS	94,860	2,996	1-10B	74,648	2,953	49,314	2,793	
First M & F Corporation	MS	87,828	2,038	1-10B	57,662	1,971	38,878	1,857	
Peoples Fc	MS	56,535	751	<1B	30,279	693	17,137	615	
Nbc Capital Corporation	MS	49,457	1,354	<1B	36,962	1,326	24,492	1,250	
Citizens Hc	MS	47,742	1,717	<1B	38,733	1,699	30,021	1,642	
Citizens Nb Of Meridian	MS	45,628	800	<1B	25,461	757	15,197	692	
First Tennessee National Cor	TN	43,798	886	10-50B	26,836	847	15,639	775	
Southtrust Corp	AL	33,071	312	10-50B	15,850	272	7,842	223	
American Express Centurion B	UT	23,100	3,685	10-50B	23,100	3,685	23,100	3,685	0.77
Concordia Cap Corp	LA	11,074	163	<1B	5,040	150	3,332	138	
Mbna Corp	DE	10,794	1,263	10-50B	10,794	1,263	10,679	1,262	0.57
Whitney Holding Corp	LA	10,245	117	1-10B	4,786	107	2,911	96	
Advanta Bk Corp	UT	7,511	953	1-10B	7,511	953	7,511	953	**
Bank Of Amer Corp	NC	6,877	22	>50B	834	12	183	8	
Regions Fc	AL	6,507	37	10-50B	1,565	27	792	23	
Wells Fargo & Co	CA	5,194	223	>50B	5,194	223	5,194	223	
Bank One Corp	IL	5,054	82	>50B	2,449	76	1,841	72	
National Commerce Bancorp	TN	3,833	30	1-10B	1,211	24	743	21	
Barret Bancorp Inc	TN	3,568	17	<1B	1,678	14	256	6	
Compass Bshrs	AL	2,916	10	10-50B	543	7	293	6	
Amsouth Bc	AL	2,304	13	10-50B	427	9	177	8	
U S Bc	MN	2,243	282	>50B	1,592	281	1,592	281	
Chase Manhattan Corp	NY	2,015	84	>50B	2,015	84	1,790	83	
Independent So Bshrs Esot	TN	1,792	6	<1B	312	4	142	3	
Hsbc Holdings Plc	N/A	1,680	5	>50B	359	3	56	1	
Comerica	MI	1,580	3	10-50B	210	1	0	0	
Merrill Lynch Bk Usa	UT	1,507	7	10-50B	389	5	139	3	
Tb&C Bshrs	GA	1,452	5	10-50B	157	3	7	2	
Bb&T Corp	NC	1,238	8	>50B	100	6	100	6	
Fremont Inv & Loan	CA	1,110	5	1-10B	515	4	55	1	
Zions Bc	UT	1,030	2	10-50B	0	0	0	0	
Montana									
First Intrst Bancsystem	MT	242,299	3,238	1-10B	136,118	3,017	77,964	2,664	
Wells Fargo & Co	CA	103,076	1,071	>50B	49,174	963	25,921	831	
U S Bc	MN	84,221	1,598	>50B	45,103	1,526	29,792	1,445	
Stockman Fc	MT	39,748	652	<1B	23,817	622	14,298	566	
Glacier Bc	MT	39,028	412	1-10B	23,140	379	11,475	308	
American Express Centurion B	UT	17,228	2,449	10-50B	17,228	2,449	17,228	2,449	0.77
Advanta Bk Corp	UT	6,331	759	1-10B	6,331	759	6,331	759	**
Mbna Corp	DE	4,539	546	10-50B	4,539	546	4,539	546	0.57
Zions Bc	UT	2,977	13	10-50B	524	8	24	5	
1St Source Corp	IN	2,110	9	1-10B	206	4	206	4	
Firststar Corp	WI	1,993	15	>50B	693	13	47	9	
Marquette Bshrs	MN	1,350	4	1-10B	600	3	100	1	
Keycorp	OH	1,262	8	>50B	287	7	162	6	
Umb Fc	MO	1,156	2	1-10B	0	0	0	0	
First Scty Corp	UT	1,146	7	10-50B	646	6	136	3	
Otto Bremer Foundation	MN	1,072	5	1-10B	107	4	107	4	
North Carolina									
Bb&T Corp	NC	1,601,668	24,810	>50B	912,754	23,402	539,348	21,197	
First Citizens Bshrs	NC	802,923	12,282	1-10B	419,830	11,474	224,429	10,314	
Wachovia Corp	NC	657,709	6,490	>50B	275,393	5,773	137,841	4,988	
Centura Bk	NC	504,047	6,981	10-50B	244,197	6,454	133,938	5,814	
Ccb Fc	NC	418,119	5,651	1-10B	238,011	5,276	124,287	4,582	
First Union Corp	NC	332,058	2,454	>50B	111,177	2,055	56,173	1,746	
Bank Of Amer Corp	NC	313,995	2,964	>50B	137,700	2,629	73,146	2,248	

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Name	HQ State	SBL\$ (<\$1M)	SBL# (<\$1M)	Bk Size (\$)	SBL\$ (<\$250K)	SBL# (<\$250K)	SBL\$ (<\$100K)	SBL# (<\$100K)	Crd Cd/TA
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Triangle Bc	NC	288,974	4,052	N/A	162,675	3,804	94,862	3,412	
Southtrust Corp	AL	158,479	909	10-50B	51,354	716	20,759	549	
First Charter Corp	NC	121,496	1,166	1-10B	52,179	1,029	26,712	878	
First Bc	NC	113,247	1,784	<1B	68,244	1,689	41,398	1,534	
Bank Of Granite Corp	NC	109,400	1,436	<1B	57,803	1,326	30,724	1,153	
Fidelity Bshrs Nc	NC	100,244	1,288	<1B	52,922	1,196	28,292	1,037	
American Express Centurion B	UT	92,736	13,370	10-50B	92,736	13,370	92,736	13,370	0.77
Peoples Bancorp Of North Car	NC	68,426	477	<1B	30,285	403	10,448	281	
Fnb Fncl Svc Corp	NC	66,405	503	<1B	32,345	432	11,376	309	
United Cmnty Bk	GA	58,550	949	1-10B	38,248	906	21,511	808	
Yadkin Valley B&Tc	NC	57,111	847	<1B	37,829	808	21,779	711	
High Point Bk Corp	NC	52,459	534	<1B	25,080	477	11,714	404	
Carolina First Bshrs	NC	50,912	542	N/A	25,442	492	14,122	425	
Southern Bshrs Nc	NC	47,824	806	<1B	28,666	761	15,537	683	
Fnb Corp	NC	45,807	496	<1B	27,673	456	13,887	376	
First Nb Of Shelby	NC	33,007	639	<1B	21,924	615	13,860	565	
Lsb Bshrs	NC	27,163	513	<1B	19,128	497	12,526	456	
1St St Bk Foundation	NC	26,212	244	<1B	14,883	216	7,075	167	
Anchor Fc	SC	24,768	266	N/A	13,721	244	6,209	201	
Advanta Bk Corp	UT	24,342	3,010	1-10B	24,342	3,010	24,342	3,010	**
Wells Fargo & Co	CA	24,174	959	>50B	23,698	958	22,948	955	
Newsouth Bc	NC	23,226	315	<1B	16,489	301	9,185	257	
Firststar Corp	WI	19,319	90	>50B	3,788	64	1,454	50	
First Cmnty Bshrs	VA	16,954	450	1-10B	13,900	444	11,308	428	
Mbna Corp	DE	15,889	1,833	10-50B	15,889	1,833	15,764	1,832	0.57
Chase Manhattan Corp	NY	14,373	548	>50B	13,873	547	13,673	546	
1St Source Corp	IN	12,695	96	1-10B	7,041	84	3,633	64	
Regions Fc	AL	12,516	63	10-50B	3,317	46	1,325	35	
U S Bc	MN	9,450	1,089	>50B	5,543	1,083	4,900	1,079	
Suntrust Bk	GA	8,021	90	>50B	2,623	81	1,355	73	
National Commerce Bancorp	TN	7,648	57	1-10B	4,074	49	1,263	30	
Bank One Corp	IL	6,915	106	>50B	2,756	99	1,651	91	
First Tennessee National Cor	TN	6,431	39	10-50B	1,405	32	505	27	
Hsbc Holdings Plc	N/A	5,933	21	>50B	2,025	12	273	3	
One Valley Bc	WV	5,765	22	1-10B	793	10	203	6	
Tb&C Bshrs	GA	5,555	61	10-50B	3,127	57	1,518	49	
Zions Bc	UT	5,478	13	10-50B	1,262	7	71	1	
Citigroup	NY	5,225	547	>50B	5,225	547	5,225	547	0.28
Carolina First Corp	SC	5,219	13	1-10B	919	6	19	2	
Silicon Valley Bshrs	CA	5,150	9	1-10B	0	0	0	0	
First Intl Bc	CT	4,510	13	<1B	920	7	131	3	
Mellon Bc	PA	3,592	12	10-50B	485	6	180	4	
Amsouth Bc	AL	3,252	13	10-50B	1,016	8	105	3	
Century South Bk	GA	2,635	30	1-10B	2,107	29	713	20	
American Nat Bshrs	VA	2,277	35	<1B	906	32	906	32	
Pnc Bc	PA	2,206	7	>50B	631	5	131	3	
National City Corp	OH	2,180	10	>50B	380	7	146	6	
Area Bancshares Corporation	KY	1,885	3	1-10B	100	1	100	1	
Provident Fncl Group	OH	1,625	3	10-50B	75	1	75	1	
Merrill Lynch Bk Usa	UT	1,420	5	10-50B	145	2	1	1	
Prudential Insurance Company	NJ	1,264	4	<1B	164	2	164	2	
Fleet Fncl Group	MA	1,172	9	>50B	181	6	181	6	
Palmetto Bshrs	SC	1,115	30	<1B	805	29	555	28	
Compass Bshrs	AL	1,091	13	10-50B	366	11	366	11	
Piedmont Trust Bank	NC	1,039	8	N/A	86	6	86	6	
Northern Tr Corp	IL	1,000	1	10-50B	0	0	0	0	
North Dakota									
Wells Fargo & Co	CA	160,148	1,886	>50B	79,483	1,736	47,181	1,544	
Otto Bremer Foundation	MN	102,867	1,299	1-10B	58,601	1,206	31,747	1,052	
State Bshrs	ND	79,838	633	<1B	34,198	548	16,723	447	
First Nat Corp Nd	ND	68,175	625	<1B	32,613	557	17,817	471	
Watford City Bshrs	ND	67,940	893	<1B	34,744	834	20,886	744	
Community First Bshrs	ND	58,916	578	1-10B	25,512	513	12,919	440	

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Name	HQ State	SBL\$ (<1\$M) (1)	SBL# (<\$1M) (2)	Bk Size (\$) (3)	SBL\$ (<\$250K) (4)	SBL# (<\$250K) (5)	SBL\$ (<\$100K) (6)	SBL# (<\$100K) (7)	Crd Cd/TA (8)
U S Bc	MN	50,981	819	>50B	23,878	773	15,695	726	
Bnccorp	ND	35,244	267	<1B	14,396	226	7,170	185	
American Express Centurion B	UT	5,286	784	10-50B	5,286	784	5,286	784	0.77
Hsbc Holdings Plc	N/A	3,993	8	>50B	358	2	0	0	
1St Source Corp	IN	3,394	13	1-10B	1,244	9	201	3	
Advanta Bk Corp	UT	2,944	352	1-10B	2,944	352	2,944	352	**
Mbna Corp	DE	2,328	256	10-50B	2,328	256	2,328	256	0.57
Stearns Fncl Svc Esop	MN	1,300	2	<1B	0	0	0	0	
Keycorp	OH	1,000	1	>50B	0	0	0	0	
Nebraska									
First Nat Of Ne	NE	303,135	3,319	1-10B	126,750	2,993	67,143	2,657	0.24
U S Bc	MN	178,826	2,965	>50B	90,260	2,805	64,410	2,659	
Scott Stuart Fam Partshp	NE	170,632	2,114	N/A	88,347	1,962	50,562	1,737	
Pinnacle Bc	NE	135,555	2,570	1-10B	87,288	2,466	57,704	2,285	
Wells Fargo & Co	CA	108,302	1,237	>50B	52,447	1,137	29,744	1,007	
Great Western Scty	NE	104,317	906	<1B	46,538	795	22,137	654	
Farmers & Mrch Inv	NE	81,085	821	<1B	44,584	754	22,640	632	
American Nat Corp	NE	67,975	726	<1B	34,668	663	16,880	563	
United Ne Fncl Co	NE	44,973	927	<1B	30,194	900	19,792	837	
First York Bc	NE	41,452	558	<1B	17,836	509	10,162	466	
American Express Centurion B	UT	16,878	2,500	10-50B	16,878	2,500	16,878	2,500	0.77
Community First Bshrs	ND	13,030	338	1-10B	10,045	333	7,766	319	
Umb Fc	MO	12,035	104	1-10B	3,670	90	1,961	80	
Dinsdale Bros	NE	9,903	409	<1B	7,842	406	6,100	396	
Advanta Bk Corp	UT	7,369	840	1-10B	7,369	840	7,369	840	**
Mbna Corp	DE	5,825	682	10-50B	5,825	682	5,825	682	0.57
Firststar Corp	WI	4,139	74	>50B	1,904	70	1,131	64	
Bank Of Amer Corp	NC	3,260	7	>50B	260	2	10	1	
Security Nat Corp	IA	3,194	18	<1B	1,014	13	184	9	
1St Source Corp	IN	1,516	35	1-10B	1,228	34	1,228	34	
Pacific Century Fncl Corp	HI	1,400	4	10-50B	0	0	0	0	
Pinnacle Bank	NE	1,207	9	N/A	107	7	107	7	
Chase Manhattan Corp	NY	1,005	56	>50B	1,005	56	1,005	56	
New Hampshire									
Peoples Heritage Fncl Group	ME	168,627	1,292	10-50B	76,688	1,108	35,065	874	
Fleet Fncl Group	MA	74,332	981	>50B	38,940	912	23,754	827	
Granite St Bshrs	NH	53,803	467	<1B	27,939	412	12,371	316	
American Express Centurion B	UT	30,018	4,012	10-50B	30,018	4,012	30,018	4,012	0.77
Keycorp	OH	26,778	226	>50B	12,290	196	6,928	164	
Chittenden Corp	VT	26,744	171	1-10B	9,178	137	4,273	109	
Banknorth Group	VT	22,082	229	N/A	11,235	208	5,595	173	
Mbna Corp	DE	12,666	1,356	10-50B	12,666	1,356	12,433	1,354	0.57
Wells Fargo & Co	CA	8,814	368	>50B	8,114	367	8,114	367	
Advanta Bk Corp	UT	6,968	798	1-10B	6,968	798	6,968	798	**
Chase Manhattan Corp	NY	6,208	228	>50B	5,203	226	4,963	225	
Hsbc Holdings Plc	N/A	4,984	21	>50B	1,490	14	252	7	
Ust Corp	MA	3,280	16	N/A	728	10	253	7	
Enterprise Bc	MA	2,302	23	<1B	1,169	21	511	17	
Imperial Bc	CA	2,204	5	1-10B	454	3	4	1	
Royal Bank Of Scotland Group	N/A	2,160	6	10-50B	600	3	100	1	
Providian Corporation	KY	2,097	28	10-50B	1,797	27	680	20	
General Educ Fund	VT	2,027	15	<1B	923	12	192	8	
Comerica	MI	2,004	3	10-50B	0	0	0	0	
Capital Crossing Bk	MA	1,955	10	<1B	846	7	131	3	
Silicon Valley Bshrs	CA	1,650	4	1-10B	250	1	0	0	
Citigroup	NY	1,439	159	>50B	1,439	159	1,439	159	0.28
Peoples Bc	OH	1,400	3	1-10B	100	1	100	1	
Bank Of Montreal	N/A	1,014	10	10-50B	1,014	10	259	4	
New Jersey									
Summit Bc	NJ	731,783	4,606	10-50B	254,020	3,733	111,976	2,955	
First Union Corp	NC	455,157	3,804	>50B	185,259	3,282	97,769	2,792	
Pnc Bc	PA	282,109	2,323	>50B	126,329	2,031	59,592	1,665	
American Express Centurion B	UT	272,403	34,448	10-50B	271,911	34,447	271,911	34,447	0.77

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Name	HQ State	SBL\$ (<1\$M)	SBL# (<\$1M)	Bk Size (\$)	SBL\$ (<\$250K)	SBL# (<\$250K)	SBL\$ (<\$100K)	SBL# (<\$100K)	Crd Cd/TA
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Chase Manhattan Corp	NY	254,407	5,559	>50B	181,423	5,439	158,167	5,314	
Commerce Bc	NJ	230,288	1,596	1-10B	96,708	1,336	40,709	1,017	
Valley Nbc	NJ	206,109	1,201	1-10B	81,083	949	30,387	661	
Fleet Fncl Group	MA	149,302	1,424	>50B	74,085	1,288	46,554	1,135	
Hudson United Bc	NJ	144,216	909	1-10B	63,642	759	26,170	557	
Sun Bc	NJ	102,030	454	1-10B	33,499	322	10,382	190	
Bank Of Ny Co	NY	95,940	783	>50B	50,363	684	26,319	553	
United Nat Bc	NJ	93,554	449	1-10B	27,112	330	8,975	228	
Amboy Bc	NJ	65,989	404	1-10B	25,635	319	9,612	228	
Newfield Bc	NJ	64,044	676	<1B	39,186	623	18,886	498	
Skylands Financial Corporati	NJ	57,825	477	<1B	28,895	411	11,163	306	
Fulton Fncl Corp	PA	53,859	461	1-10B	28,063	411	13,147	327	
Yardville Nat Bc	NJ	48,749	256	1-10B	17,254	199	6,098	134	
Merrill Lynch Bk Usa	UT	47,094	156	10-50B	11,460	80	3,157	40	
Merchants Ny Bc	NY	44,673	370	1-10B	26,211	328	11,189	232	
Advanta Bk Corp	UT	43,416	5,260	1-10B	42,991	5,259	42,991	5,259	**
Popular Inc.	PR	43,396	164	1-10B	10,974	99	2,777	52	
Wells Fargo & Co	CA	39,589	1,534	>50B	38,689	1,532	38,489	1,531	
Minotola Nb	NJ	38,461	363	<1B	20,260	327	9,103	265	
Hsbc Holdings Plc	N/A	38,065	212	>50B	11,243	161	2,869	113	
Mellon Bc	PA	31,954	432	10-50B	14,976	402	7,545	358	
Mbna Corp	DE	29,413	3,100	10-50B	29,413	3,100	29,263	3,099	0.57
Interchange Fncl Svc Corp	NJ	22,808	124	<1B	7,322	96	3,110	72	
Susquehanna Bshrs	PA	22,228	124	1-10B	8,664	98	2,953	65	
First St Bc	NJ	20,664	144	N/A	7,652	118	3,323	94	
Center Bc	NJ	18,814	117	<1B	7,281	95	2,517	68	
First Intl Bc	CT	18,012	47	<1B	3,427	24	695	9	
Citigroup	NY	17,763	931	>50B	15,563	926	11,289	905	0.28
Lakeland Bc	NJ	15,738	160	<1B	8,612	146	4,705	122	
Trust Co Of Nj	NJ	15,579	437	1-10B	14,165	433	11,228	414	
Vista Bc	NJ	15,545	164	<1B	6,151	144	3,569	128	
Capital Crossing Bk	MA	15,058	54	<1B	4,258	28	550	8	
Peapack-Gladstone Fncl Corp	NJ	14,571	136	<1B	7,015	123	3,546	102	
U S Bc	MN	13,613	1,614	>50B	10,093	1,607	9,038	1,601	
National Bank Of Greece S.A	N/A	10,665	23	1-10B	1,975	11	200	3	
Fremont Inv & Loan	CA	10,185	30	1-10B	2,095	13	315	4	
Wilmington Tr Corp	DE	9,887	40	1-10B	3,572	26	706	11	
Bank One Corp	IL	9,065	287	>50B	6,154	281	5,754	279	
M&T Bc	NY	6,879	25	10-50B	1,442	15	225	8	
Republic National Bank Ny	NY	6,827	46	N/A	2,696	39	1,626	33	
Stichting Prioriteit Abn Amr	N/A	6,754	23	>50B	1,518	15	486	10	
Usb Hc	NY	6,691	20	1-10B	891	11	541	9	
Zions Bc	UT	6,225	20	10-50B	828	8	147	4	
North Fork Bc	NY	5,700	70	10-50B	2,304	63	1,334	58	
Bank Of Amer Corp	NC	4,898	22	>50B	855	14	210	10	
Amsouth Bc	AL	4,656	16	10-50B	1,117	7	70	1	
Cab Hold Llc	DE	4,142	10	<1B	447	4	247	3	
Sterling Bc	NY	3,840	15	1-10B	1,490	11	395	6	
1St Source Corp	IN	3,699	20	1-10B	1,770	17	535	10	
Royal Bc Of Pennsylvania	PA	3,557	8	<1B	372	3	0	0	
Keycorp	OH	3,201	32	>50B	1,687	29	938	25	
National Penn Bshrs	PA	3,081	12	1-10B	1,056	9	151	3	
Allied Irish Banks P.L.C.	N/A	3,012	22	10-50B	724	18	353	16	
China Tr Holdings Nv	NY	2,864	10	1-10B	729	5	150	2	
Tokai Bank Limited The	N/A	2,813	4	1-10B	0	0	0	0	
Fifth Third Bc	OH	2,000	3	10-50B	0	0	0	0	
Harleysville Nat Corp	PA	1,991	7	1-10B	335	5	85	4	
Bank Of Montreal	N/A	1,762	23	10-50B	1,420	22	961	18	
North Country Fc	MI	1,691	9	<1B	378	7	190	6	
National City Corp	OH	1,368	7	>50B	118	4	9	3	
Republic First Bc	PA	1,368	9	<1B	368	7	152	5	
Silicon Valley Bshrs	CA	1,250	2	1-10B	0	0	0	0	
Keystone Fncl	PA	1,239	8	1-10B	439	6	260	5	

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Name	HQ State	SBL\$ (<1\$M)	SBL# (<\$1M)	Bk Size (\$)	SBL\$ (<\$250K)	SBL# (<\$250K)	SBL\$ (<\$100K)	SBL# (<\$100K)	Crd Cd/TA
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Bnp Paribas	N/A	1,235	2	10-50B	0	0	0	0	
Suntrust Bk	GA	1,180	13	>50B	580	12	153	10	
Ust Corp	MA	1,170	4	N/A	288	3	25	1	
Lake Ariel Bc	PA	1,156	8	N/A	518	7	408	6	
Southtrust Corp	AL	1,141	5	10-50B	250	3	100	2	
Bb&T Corp	NC	1,090	6	>50B	315	4	180	3	
Bsb Bc	NY	1,051	3	1-10B	170	1	0	0	
Hamilton Bc	FL	1,050	2	1-10B	50	1	50	1	
Chittenden Corp	VT	1,030	5	1-10B	230	4	80	3	
New Mexico									
Wells Fargo & Co	CA	190,369	2,225	>50B	96,255	2,034	56,017	1,800	
Bok Fc	OK	130,215	1,272	1-10B	100,790	1,216	41,105	789	
First St Bc	NM	96,361	1,110	<1B	49,556	1,019	27,083	884	
Bank Of Amer Corp	NC	93,248	860	>50B	42,083	759	22,303	644	
Trinity Cap Corp	NM	53,521	337	<1B	17,891	263	8,139	207	
First Scty Corp	UT	36,347	380	10-50B	18,619	345	9,863	294	
American Express Centurion B	UT	28,820	3,929	10-50B	28,820	3,929	28,820	3,929	0.77
First Place Fc	NM	28,691	347	N/A	14,441	316	8,326	279	
Employee Stock Bonus Tr Empl	NM	20,621	321	<1B	14,657	306	7,418	264	
Community First Bshrs	ND	16,991	195	1-10B	8,472	178	5,016	158	
New Mexico Banquest Investor	NM	8,809	92	<1B	4,211	83	2,794	75	
Advanta Bk Corp	UT	6,927	851	1-10B	6,927	851	6,927	851	**
Mbna Corp	DE	5,605	637	10-50B	5,605	637	5,605	637	0.57
Chase Manhattan Corp	NY	4,578	131	>50B	3,373	129	3,106	127	
Bank One Corp	IL	3,991	55	>50B	1,751	51	843	46	
Citigroup	NY	2,658	247	>50B	2,658	247	2,658	247	0.28
Maedgen&White Ltd	TX	2,194	11	1-10B	149	7	149	7	
Firststar Corp	WI	2,077	11	>50B	427	8	182	6	
Heartland Fncl Usa	IA	2,070	7	1-10B	158	3	158	3	
Zions Bc	UT	1,971	13	10-50B	527	10	527	10	
U S Bc	MN	1,914	203	>50B	1,314	201	1,089	200	
Bancfirst Corp	OK	1,838	65	1-10B	1,013	64	828	63	
Amarillo Nat Bc	TX	1,466	10	1-10B	266	8	266	8	
Hsbc Holdings Plc	N/A	1,344	5	>50B	534	3	0	0	
Marine Bc	IL	1,174	2	<1B	0	0	0	0	
Dfc Acquisition Corp Two	MO	1,072	2	1-10B	222	1	0	0	
Fbop Corp	IL	1,000	1	1-10B	0	0	0	0	
Imperial Bc	CA	1,000	1	1-10B	0	0	0	0	
Nevada									
Wells Fargo & Co	CA	180,041	2,741	>50B	84,355	2,547	46,299	2,335	
Bank Of Amer Corp	NC	125,766	1,461	>50B	57,963	1,333	27,728	1,175	
Pioneer Citizens Bank Of Nv	NV	107,504	558	N/A	34,806	426	15,009	320	
First Scty Corp	UT	101,262	650	10-50B	41,765	531	15,622	386	
Zions Bc	UT	96,797	895	10-50B	38,555	788	20,743	691	
U S Bc	MN	72,258	1,979	>50B	50,857	1,939	41,381	1,890	
American Express Centurion B	UT	41,336	5,321	10-50B	41,336	5,321	41,336	5,321	0.77
Bnp Paribas	N/A	34,919	312	10-50B	14,496	269	8,258	235	
Trustmark Corp	MS	19,129	64	1-10B	5,771	37	790	10	
Citigroup	NY	12,094	328	>50B	8,769	319	6,369	306	0.28
1St Source Corp	IN	11,814	67	1-10B	2,945	42	1,017	30	
Colonial Bancgroup	AL	11,626	103	10-50B	6,676	90	3,187	69	
Peoples Fc	MS	8,512	31	<1B	2,130	19	579	9	
Fremont Inv & Loan	CA	8,200	28	1-10B	2,513	18	362	7	
Advanta Bk Corp	UT	7,723	980	1-10B	7,723	980	7,723	980	**
Hsbc Holdings Plc	N/A	7,026	15	>50B	305	4	124	3	
Mbna Corp	DE	6,132	673	10-50B	6,132	673	5,947	672	0.57
Imperial Bc	CA	4,696	6	1-10B	0	0	0	0	
City Nat Corp	CA	4,519	11	1-10B	497	5	131	3	
Hancock Hc	MS	4,279	21	1-10B	1,907	15	349	6	
Bank One Corp	IL	4,017	36	>50B	785	30	408	28	
Comerica	MI	3,500	5	10-50B	200	1	0	0	
Keycorp	OH	3,293	12	>50B	422	7	80	5	
Unb Corp	OH	2,880	4	1-10B	0	0	0	0	

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Chase Manhattan Corp	NY	2,521	98	>50B	2,521	98	2,243	96	
Pacific Century FncI Corp	HI	1,820	4	10-50B	200	1	0	0	
Santa Monica Bank	CA	1,663	3	N/A	238	1	0	0	
Bb&T Corp	NC	1,600	2	>50B	0	0	0	0	
Pacific Cap Bc	CA	1,596	3	1-10B	96	1	96	1	
National Australia Bank Limi	N/A	1,500	2	10-50B	0	0	0	0	
National Commerce Bancorp	TN	1,450	2	1-10B	0	0	0	0	
Merrill Lynch Bk Usa	UT	1,350	2	10-50B	0	0	0	0	
Pacific Crest Capital Inc.	CA	1,325	2	<1B	0	0	0	0	
Guaranty Corp	CO	1,204	2	<1B	0	0	0	0	
Community First Bshrs	ND	1,105	3	1-10B	105	2	105	2	
First Republic Bk	NV	1,075	2	1-10B	0	0	0	0	
Firststar Corp	WI	1,028	6	>50B	278	5	278	5	
Silicon Valley Bshrs	CA	1,000	1	1-10B	0	0	0	0	
New York									
Chase Manhattan Corp	NY	2,304,953	38,762	>50B	1,516,037	37,342	1,197,832	35,670	
Hsbc Holdings Plc	N/A	1,932,497	14,960	>50B	606,761	12,615	282,677	10,836	
M&T Bc	NY	1,048,249	8,390	10-50B	383,841	7,209	200,510	6,209	
Citigroup	NY	708,489	11,483	>50B	528,015	11,130	305,869	9,940	0.28
Merchants Ny Bc	NY	556,332	4,078	1-10B	257,089	3,462	121,035	2,698	
American Express Centurion B	UT	486,564	63,271	10-50B	486,564	63,271	486,093	63,267	0.77
Keycorp	OH	458,176	5,056	>50B	242,536	4,614	134,908	3,989	
Fleet FncI Group	MA	387,133	3,896	>50B	196,119	3,553	119,699	3,125	
North Fork Bc	NY	380,399	3,889	10-50B	174,118	3,502	103,732	3,125	
Stichting Prioriteit Abn Amr	N/A	361,811	1,920	>50B	93,004	1,467	46,850	1,218	
Bank Of Ny Co	NY	345,754	2,917	>50B	176,339	2,584	94,844	2,144	
State Bc	NY	190,304	869	<1B	65,401	631	20,629	373	
Usb Hc	NY	141,902	639	1-10B	36,670	457	13,015	326	
Republic National Bank Ny	NY	138,607	1,161	N/A	61,485	1,018	31,837	847	
Bsb Bc	NY	128,850	906	1-10B	50,182	756	23,912	602	
George Gale Foster Corp	NY	110,864	1,122	1-10B	56,227	1,016	29,207	863	
Nbt Bc	NY	98,349	1,550	1-10B	60,596	1,477	38,331	1,348	
Financial Inst	NY	91,233	1,337	1-10B	53,790	1,257	32,155	1,128	
Popular Inc.	PR	89,424	535	1-10B	35,136	420	14,551	300	
Wells Fargo & Co	CA	84,906	3,351	>50B	81,416	3,346	79,995	3,337	
Advanta Bk Corp	UT	76,164	9,253	1-10B	76,164	9,253	75,985	9,252	**
Community Bk System	NY	75,545	1,492	1-10B	50,301	1,438	33,050	1,332	
National Bank Of Greece S.A	N/A	73,602	361	1-10B	23,687	280	12,685	222	
First Union Corp	NC	64,645	605	>50B	25,013	531	13,938	470	
Canandaigua Nat Corp	NY	63,747	666	<1B	32,233	602	15,036	505	
Mbna Corp	DE	62,912	6,278	10-50B	62,107	6,276	61,469	6,272	0.57
Hudson Valley Holding Corp	NY	60,008	316	1-10B	16,337	235	7,747	187	
Suffolk Bc	NY	58,776	501	1-10B	27,307	436	14,425	364	
Tompkins Trustco	NY	58,003	816	1-10B	38,376	775	23,046	686	
473 Broadway Hc	NY	56,391	719	<1B	31,189	673	15,424	578	
Sterling Bc	NY	43,093	193	1-10B	12,356	137	5,650	105	
Trustco Bc Ny	NY	41,040	255	1-10B	13,941	206	6,972	164	
First Of Long Island Corp	NY	38,038	368	<1B	21,814	329	11,653	272	
Commercial Bk Of New York	NY	36,825	130	1-10B	8,793	85	2,776	54	
Chemung Fc	NY	36,627	374	<1B	17,750	340	10,718	295	
Arrow Fc	NY	36,584	511	1-10B	19,192	475	11,602	431	
Banknorth Group	VT	34,242	432	N/A	19,306	403	10,816	353	
Wilber Corp	NY	28,209	456	<1B	13,944	430	8,246	395	
Hudson United Bc	NJ	27,950	129	1-10B	9,907	97	3,352	60	
Bath Nat Corp	NY	26,103	417	<1B	17,984	396	10,334	349	
Firststar Corp	WI	24,853	69	>50B	3,863	31	483	12	
Bank Of Amer Corp	NC	22,603	69	>50B	1,829	36	928	31	
Summit Bc	NJ	20,748	63	10-50B	3,368	38	942	26	
First Intl Bc	CT	19,452	60	<1B	3,742	30	740	13	
Cnb FncI Corp	NY	19,216	228	<1B	11,514	213	6,228	183	
Bank One Corp	IL	18,172	543	>50B	11,008	531	10,790	529	
Solvay Bc	NY	18,137	386	<1B	13,817	375	9,054	348	
Herkimer Tr Corp	NY	16,489	255	<1B	9,446	241	5,826	218	

Table A.3 Small Business Lenders by State Using CRA Data, 1999

Name	HQ State	SBL\$ (<1\$M) (1)	SBL# (<\$1M) (2)	Bk Size (\$) (3)	SBL\$ (<\$250K) (4)	SBL# (<\$250K) (5)	SBL\$ (<\$100K) (6)	SBL# (<\$100K) (7)	Crd Cd/TA (8)
Mellon Bc	PA	15,805	51	10-50B	2,610	31	770	19	
Bank Of Utica	NY	14,829	346	<1B	9,639	332	6,060	310	
Cab Hold Llc	DE	14,616	47	<1B	2,428	23	728	14	
Iroquois Bc	NY	14,502	185	<1B	10,714	176	5,101	143	
U S Bc	MN	13,272	2,583	>50B	12,272	2,581	11,289	2,576	
First National Bank Of Roche	NY	13,217	135	N/A	8,870	126	4,256	101	
Valley Nbc	NJ	12,865	68	1-10B	5,839	50	1,408	24	
Merrill Lynch Bk Usa	UT	11,953	48	10-50B	5,124	35	1,124	14	
Silicon Valley Bshrs	CA	10,375	16	1-10B	500	2	0	0	
Mtb Bank	NY	8,925	14	N/A	100	1	100	1	
Provident Fncl Group	OH	8,814	23	10-50B	616	9	135	7	
Bank Leumi Le-Israel B.M.	N/A	8,533	28	1-10B	1,733	18	533	12	
Pnc Bc	PA	8,528	53	>50B	3,402	44	1,290	33	
Capital Crossing Bk	MA	7,901	21	<1B	1,426	10	218	4	
Amsouth Bc	AL	7,898	29	10-50B	2,762	18	272	5	
1St Source Corp	IN	7,404	80	1-10B	4,774	74	3,055	62	
Bank Audi Usa	NY	7,317	20	<1B	1,245	9	350	5	
Zions Bc	UT	7,180	18	10-50B	850	9	281	6	
Wachovia Corp	NC	6,456	29	>50B	1,657	21	279	13	
Mercantil Servicios Financie	N/A	6,370	11	1-10B	143	1	0	0	
Israel Discount Bank Limited	N/A	5,920	14	1-10B	600	5	150	3	
Bb&T Corp	NC	5,770	29	>50B	1,710	23	592	17	
China Tr Holdings Nv	NY	5,734	20	1-10B	1,124	11	474	8	
Comerica	MI	5,729	13	10-50B	521	6	215	4	
Bank Of Montreal	N/A	5,650	76	10-50B	5,650	76	2,817	57	
Fremont Inv & Loan	CA	4,785	29	1-10B	2,759	25	671	13	
Chittenden Corp	VT	4,784	25	1-10B	970	18	537	16	
Suntrust Bk	GA	4,654	50	>50B	1,014	45	361	40	
National City Corp	OH	4,567	44	>50B	1,645	37	707	31	
Santa Monica Bank	CA	4,219	46	N/A	1,627	41	863	36	
Keystone Fncl	PA	4,140	42	1-10B	2,202	37	1,248	32	
Ust Corp	MA	3,898	6	N/A	233	1	0	0	
City Nat Corp	CA	3,375	9	1-10B	875	5	125	2	
Prudential Insurance Company	NJ	3,237	9	<1B	335	3	135	2	
Regions Fc	AL	3,224	21	10-50B	1,300	17	363	12	
First Republic Bk	NV	3,206	12	1-10B	1,406	8	100	1	
Bank Of Tokyo-Mitsubishi Lt	N/A	3,180	10	10-50B	440	4	0	0	
Royal Bank Of Scotland Group	N/A	2,961	8	10-50B	191	2	41	1	
Pacific Century Fncl Corp	HI	2,620	6	10-50B	211	2	0	0	
Southtrust Corp	AL	2,571	11	10-50B	321	7	175	6	
Union Of Needletrades Ind &	NY	2,543	12	1-10B	553	6	395	5	
First Nat Of Ne	NE	2,377	114	1-10B	1,427	112	1,102	110	0.24
Fbop Corp	IL	2,366	4	1-10B	20	1	20	1	
J P Morgan & Co	NY	2,250	5	>50B	350	2	100	1	
Snbny Holdings	N/A	2,139	24	1-10B	1,639	23	1,080	19	
U S Tr Corp	NY	2,097	6	N/A	437	4	152	2	
Sterling Bshrs	TX	2,045	11	1-10B	975	9	144	4	
Industrial Bank Of Japan Li	N/A	1,834	4	1-10B	300	2	100	1	
Interchange Fncl Svc Corp	NJ	1,778	8	<1B	977	6	0	0	
Trust Co Of Nj	NJ	1,692	35	1-10B	1,692	35	1,267	32	
Fifth Third Bc	OH	1,650	5	10-50B	200	2	50	1	
Yardville Nat Bc	NJ	1,614	10	1-10B	699	7	198	4	
Bankillinois Fc	IL	1,600	2	N/A	0	0	0	0	
Compass Bshrs	AL	1,500	2	10-50B	0	0	0	0	
Fnb Corp	VA	1,500	2	<1B	0	0	0	0	
Mb Fncl	IL	1,434	2	1-10B	0	0	0	0	
Commerce Bshrs	MO	1,420	4	10-50B	20	2	20	2	
Skylands Financial Corporati	NJ	1,369	10	<1B	619	9	153	6	
Deutsche Bank Aktiengesellsc	N/A	1,335	5	10-50B	506	3	0	0	
Sun Bc	NJ	1,327	3	1-10B	150	1	0	0	
Lake Ariel Bc	PA	1,125	8	N/A	325	6	213	5	
Marshall & Ilsley Corp	WI	1,030	3	10-50B	230	1	0	0	

Ohio

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Name	HQ State	SBL\$ (<1\$M) (1)	SBL# (<\$1M) (2)	Bk Size (\$) (3)	SBL\$ (<\$250K) (4)	SBL# (<\$250K) (5)	SBL\$ (<\$100K) (6)	SBL# (<\$100K) (7)	Crd Cd/TA (8)
National Australia Bank Limi	N/A	3,244	6	10-50B	375	2	0	0	
Citigroup	NY	3,230	307	>50B	3,230	307	3,230	307	0.28
First Western Bank N.A.	PA	3,186	27	N/A	1,621	23	646	18	
First Mrch Corp	IN	2,891	35	1-10B	1,891	32	729	24	
Bb&T Corp	NC	2,831	15	>50B	517	10	357	9	
Summit Bc	NJ	2,527	8	10-50B	507	5	307	4	
Zions Bc	UT	2,372	7	10-50B	252	3	15	2	
Stiching Prioriteit Abn Amr	N/A	2,097	3	>50B	134	1	0	0	
Fbop Corp	IL	2,054	3	1-10B	0	0	0	0	
F&M Nat Corp	VA	2,023	3	1-10B	125	1	0	0	
M&T Bc	NY	1,756	5	10-50B	550	3	0	0	
Bsb Bc	NY	1,700	5	1-10B	850	4	100	1	
Regions Fc	AL	1,606	6	10-50B	358	4	28	2	
Silicon Valley Bshrs	CA	1,500	3	1-10B	250	1	0	0	
Monroe B&Tc	MI	1,455	15	1-10B	495	13	495	13	
City Hc	WV	1,453	30	1-10B	1,453	30	549	25	
Colonial Bancgroup	AL	1,452	4	10-50B	71	2	71	2	
First Mutual Richmond	IN	1,323	10	<1B	723	9	210	6	
Popular Inc.	PR	1,050	2	1-10B	0	0	0	0	
National Commerce Bancorp	TN	1,048	3	1-10B	63	1	63	1	
S&T Bc	PA	1,045	2	1-10B	0	0	0	0	
Commerce Bshrs	MO	1,037	4	10-50B	37	3	37	3	
Northern Tr Corp	IL	1,025	2	10-50B	25	1	25	1	
Lakeland Fc	IN	1,020	2	1-10B	20	1	20	1	
Bay View Cap Corp	CA	1,000	1	1-10B	0	0	0	0	
Dai-Ichi Kangyo Bank Limite	N/A	1,000	1	<1B	0	0	0	0	
Oklahoma									
Bok Fc	OK	423,777	3,178	1-10B	261,236	2,846	78,810	1,643	
Bancfirst Corp	OK	288,899	4,549	1-10B	162,601	4,287	97,154	3,897	
Southwest Bc	OK	110,801	857	1-10B	46,775	732	22,334	588	
Bank Of Amer Corp	NC	92,462	707	>50B	37,580	609	18,191	496	
F&M Bc	OK	89,807	739	<1B	38,488	638	17,961	519	
Arvest Bank Group Inc	AR	79,669	1,516	1-10B	49,175	1,454	30,701	1,341	
Countrybanc Hc	OK	70,399	1,349	N/A	39,941	1,293	25,164	1,199	
Guaranty Bshrs	OK	66,805	848	<1B	39,511	790	20,312	684	
Local Fncl Corp	OK	65,725	650	1-10B	25,918	576	13,441	500	
Bank One Corp	IL	64,679	781	>50B	33,042	719	18,153	638	
American Express Centurion B	UT	45,537	6,315	10-50B	45,537	6,315	45,537	6,315	0.77
Durant Bc	OK	36,041	932	<1B	20,161	902	14,126	866	
First Fidelity Bc	OK	34,611	625	<1B	21,932	597	13,746	547	
Rcb Hc	OK	29,745	604	<1B	19,933	584	12,639	542	
Umb Fc	MO	23,274	130	1-10B	6,583	99	2,830	81	
Intrust Fc	KS	22,023	387	1-10B	12,753	367	7,881	337	
First Of Mcalester Corp	OK	21,555	410	<1B	10,737	385	6,011	356	
Advanta Bk Corp	UT	13,352	1,564	1-10B	13,352	1,564	13,352	1,564	**
Midcity Fc	IL	12,157	107	1-10B	5,481	94	2,285	76	
First Bank Corp	AR	11,827	107	<1B	4,622	93	1,977	77	
Central Svc Corp	OK	11,768	338	<1B	8,384	330	6,131	316	
Mbna Corp	DE	10,354	1,102	10-50B	9,992	1,101	9,992	1,101	0.57
Wells Fargo & Co	CA	9,540	406	>50B	9,540	406	9,312	404	
Chase Manhattan Corp	NY	8,075	230	>50B	5,387	227	5,177	226	
Regions Fc	AL	6,884	35	10-50B	1,096	25	743	23	
Hsbc Holdings Plc	N/A	6,329	17	>50B	1,205	8	21	1	
Pacific Century Fncl Corp	HI	4,855	8	10-50B	0	0	0	0	
Citigroup	NY	4,668	424	>50B	4,668	424	4,668	424	0.28
Fremont Inv & Loan	CA	4,365	14	1-10B	753	7	270	4	
First United Bancshares Inc	AR	3,983	60	1-10B	3,383	58	1,977	50	
Firststar Corp	WI	2,956	31	>50B	784	27	491	25	
U S Bc	MN	2,672	370	>50B	1,947	368	1,699	367	
North Amer Bshrs	TX	2,613	9	<1B	283	5	98	4	
Commerce Bshrs	MO	2,095	14	10-50B	755	12	306	9	
Comerica	MI	1,919	5	10-50B	678	3	0	0	
Sunflower Bk	KS	1,648	9	<1B	370	7	170	6	

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Firstperryton Bc	TX	1,438	34	<1B	1,438	34	703	30	
Zions Bc	UT	1,336	5	10-50B	152	2	42	1	
Citizens Bkg Corp	MI	1,231	5	1-10B	471	4	37	1	
Area Bancshares Corporation	KY	1,202	4	1-10B	120	2	120	2	
Wachovia Corp	NC	1,000	1	>50B	0	0	0	0	
Oregon									
U S Bc	MN	635,211	10,733	>50B	324,191	10,173	243,894	9,752	
Keycorp	OH	259,756	2,718	>50B	135,466	2,466	70,037	2,087	
Centennial Bc	OR	201,339	1,028	<1B	68,584	789	25,461	553	
Wells Fargo & Co	CA	161,215	4,570	>50B	109,661	4,463	82,801	4,322	
Bank Of Amer Corp	NC	113,540	2,143	>50B	61,961	2,053	38,941	1,929	
West Coast Bc	OR	102,433	872	1-10B	51,432	769	23,433	609	
Bnp Paribas	N/A	87,939	854	10-50B	40,257	765	21,238	652	
American Express Centurion B	UT	60,040	8,323	10-50B	60,040	8,323	60,040	8,323	0.77
Bank Of Tokyo-Mitsubishi Lt	N/A	44,196	164	10-50B	10,216	103	3,220	66	
Umpqua Hc	OR	43,217	334	<1B	21,317	289	7,848	213	
First Wa Bc	WA	24,221	371	<1B	15,874	354	8,966	311	
First Scty Corp	UT	24,049	184	10-50B	12,761	160	4,129	111	
Advanta Bk Corp	UT	16,988	2,056	1-10B	16,988	2,056	16,988	2,056	**
Mbna Corp	DE	10,212	1,189	10-50B	10,212	1,189	10,212	1,189	0.57
Silicon Valley Bshrs	CA	8,590	25	1-10B	1,725	11	300	4	
Zions Bc	UT	7,937	33	10-50B	2,400	23	224	11	
1St Source Corp	IN	6,970	48	1-10B	4,132	43	1,387	27	
Wtb Fc	WA	6,361	55	1-10B	4,861	53	2,885	35	
Fremont Inv & Loan	CA	4,872	30	1-10B	1,684	24	897	18	
Chase Manhattan Corp	NY	4,763	175	>50B	3,763	173	3,763	173	
Bank One Corp	IL	3,504	76	>50B	1,634	73	1,354	71	
Hsbc Holdings Plc	N/A	2,388	8	>50B	779	5	0	0	
First Independent Inv Group	WA	2,305	17	<1B	1,005	15	370	11	
Imperial Bc	CA	2,299	5	1-10B	0	0	0	0	
Citigroup	NY	2,123	229	>50B	2,123	229	2,123	229	0.28
Columbia Bkg Sys	WA	1,874	10	1-10B	794	7	330	5	
First Nat Of Ne	NE	1,790	233	1-10B	1,790	233	1,790	233	0.24
M&T Bc	NY	1,679	3	10-50B	0	0	0	0	
Cpb	HI	1,645	2	1-10B	0	0	0	0	
Prudential Insurance Company	NJ	1,385	4	<1B	220	1	0	0	
Merrill Lynch Bk Usa	UT	1,380	8	10-50B	875	7	350	4	
Wachovia Corp	NC	1,333	4	>50B	100	2	100	2	
Pacific Crest Capital Inc.	CA	1,154	3	<1B	0	0	0	0	
Pnc Bc	PA	1,000	1	>50B	0	0	0	0	
Popular Inc.	PR	1,000	1	1-10B	0	0	0	0	
Pennsylvania									
Pnc Bc	PA	797,261	5,802	>50B	325,021	4,927	147,472	3,932	
First Union Corp	NC	577,244	3,856	>50B	199,003	3,163	88,726	2,553	
Mellon Bc	PA	542,056	4,268	10-50B	250,493	3,713	110,171	2,912	
Keystone Fncl	PA	406,391	3,257	1-10B	200,648	2,863	96,093	2,246	
National City Corp	OH	279,181	4,027	>50B	177,558	3,822	108,355	3,411	
Fulton Fncl Corp	PA	255,587	1,732	1-10B	113,147	1,445	47,799	1,065	
Summit Bc	NJ	209,108	1,199	10-50B	67,987	941	29,840	732	
American Express Centurion B	UT	179,236	24,362	10-50B	179,236	24,362	179,236	24,362	0.77
First Commonwealth Fncl Corp	PA	176,935	1,887	1-10B	88,896	1,700	47,677	1,448	
Univest Corp Of Pa	PA	173,568	1,134	1-10B	71,474	918	31,612	686	
Allied Irish Banks P.L.C.	N/A	163,163	1,652	10-50B	76,030	1,487	41,299	1,283	
National Penn Bshrs	PA	162,041	1,019	1-10B	67,312	830	27,087	595	
Fnb Corp	PA	119,795	990	1-10B	58,531	866	27,884	689	
S&T Bc	PA	103,962	836	1-10B	46,859	717	22,286	574	
Susquehanna Bshrs	PA	87,159	1,074	1-10B	45,108	996	24,199	870	
Hsbc Holdings Plc	N/A	86,389	589	>50B	39,573	480	15,444	335	
Commerce Bc	NJ	70,443	481	1-10B	24,027	388	10,605	315	
Wilmington Tr Corp	DE	68,415	265	1-10B	17,615	176	6,111	111	
Harleysville Nat Corp	PA	66,189	792	1-10B	34,918	734	19,857	647	
Bt Fncl Corp	PA	65,564	1,136	1-10B	40,901	1,084	24,610	987	
Hudson United Bc	NJ	65,330	379	1-10B	27,277	299	9,070	194	

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Chemung Fc	NY	3,855	14	<1B	1,255	10	405	6	
One Valley Bc	WV	3,852	29	1-10B	1,915	24	774	17	
Bank Of Amer Corp	NC	3,455	37	>50B	1,455	34	724	30	
Amsouth Bc	AL	3,278	16	10-50B	1,081	9	140	4	
First Nat Of Ne	NE	3,077	386	1-10B	3,077	386	2,968	385	0.24
Suntrust Bk	GA	2,981	27	>50B	1,572	25	621	19	
Zions Bc	UT	2,918	8	10-50B	472	4	222	3	
Wesbanco	WV	2,838	38	1-10B	1,236	34	760	31	
Fifth Third Bc	OH	2,735	4	10-50B	0	0	0	0	
United Bshrs	WV	2,679	26	1-10B	1,785	24	644	16	
Comerica	MI	2,401	6	10-50B	331	2	0	0	
First Keystone Corp	PA	2,268	37	<1B	1,993	36	1,381	32	
Bank Of Montreal	N/A	2,241	32	10-50B	2,241	32	1,152	24	
Bsb Bc	NY	2,128	13	1-10B	628	11	478	10	
Pacific Century Fncl Corp	HI	2,104	4	10-50B	0	0	0	0	
First Fncl Bc	OH	2,096	53	1-10B	1,496	52	1,496	52	
Vista Bc	NJ	1,790	19	<1B	974	16	274	13	
Regions Fc	AL	1,759	5	10-50B	154	2	154	2	
Capital Crossing Bk	MA	1,535	5	<1B	455	3	55	1	
Stichting Prioriteit Abn Amr	N/A	1,530	2	>50B	0	0	0	0	
Union Planters Corporation	TN	1,409	2	10-50B	0	0	0	0	
Area Bancshares Corporation	KY	1,270	2	1-10B	0	0	0	0	
Key Capital Corp	MD	1,200	4	<1B	250	2	50	1	
Old Kent Fc	MI	1,200	2	10-50B	200	1	0	0	
Community Bk System	NY	1,193	15	1-10B	370	13	253	12	
North Country Fc	MI	1,064	4	<1B	425	3	92	1	
Fcnb Corp	MD	1,022	4	1-10B	155	2	25	1	
First Nat Corp Nd	ND	1,000	1	<1B	0	0	0	0	
National Australia Bank Limi	N/A	1,000	2	10-50B	200	1	0	0	
Rhode Island									
Fleet Fncl Group	MA	149,118	1,917	>50B	68,079	1,771	36,595	1,600	
Royal Bank Of Scotland Group	N/A	88,400	678	10-50B	42,895	595	21,022	468	
Washington Tr Bc	RI	37,311	350	1-10B	18,676	314	9,377	256	
Bank Rhode Island	RI	36,573	261	<1B	19,917	229	9,622	170	
American Express Centurion B	UT	22,546	2,961	10-50B	22,546	2,961	22,546	2,961	0.77
First Intl Bc	CT	16,601	38	<1B	2,521	16	65	3	
Slades Ferry Bc	MA	10,433	44	<1B	3,436	32	1,041	17	
Wells Fargo & Co	CA	5,689	251	>50B	5,689	251	5,434	249	
Mbna Corp	DE	5,587	692	10-50B	5,587	692	5,457	691	0.57
Advanta Bk Corp	UT	4,761	580	1-10B	4,761	580	4,761	580	**
Chase Manhattan Corp	NY	2,962	152	>50B	2,962	152	2,962	152	
Bank Of Amer Corp	NC	2,398	5	>50B	2	1	2	1	
Pnc Bc	PA	1,700	5	>50B	700	3	0	0	
Hsbc Holdings Plc	N/A	1,599	7	>50B	609	4	91	1	
U S Bc	MN	1,591	113	>50B	641	112	641	112	
Citigroup	NY	1,362	154	>50B	1,362	154	1,362	154	0.28
Ust Corp	MA	1,220	2	N/A	0	0	0	0	
Carolina First Corp	SC	1,000	1	1-10B	0	0	0	0	
Keycorp	OH	1,000	2	>50B	100	1	100	1	
South Carolina									
Bb&T Corp	NC	565,448	9,200	>50B	331,436	8,715	199,373	7,929	
Wachovia Corp	NC	349,030	3,667	>50B	152,322	3,293	81,116	2,886	
Tb&C Bshrs	GA	299,182	3,622	10-50B	149,669	3,337	81,196	2,940	
Carolina First Corp	SC	288,827	1,899	1-10B	101,325	1,545	44,189	1,216	
Bank Of Amer Corp	NC	275,803	2,446	>50B	122,842	2,152	62,609	1,801	
Anchor Fc	SC	255,688	2,599	N/A	128,467	2,347	64,812	1,967	
First Citizens Bc Sc	SC	173,255	4,006	1-10B	117,446	3,881	77,538	3,641	
Cnb Corp	SC	154,741	3,999	<1B	105,214	3,894	71,923	3,687	
Regions Fc	AL	147,021	1,321	10-50B	72,511	1,172	35,486	953	
Southtrust Corp	AL	123,443	720	10-50B	40,799	569	17,055	426	
Palmetto Bshrs	SC	90,413	1,687	<1B	60,641	1,619	38,187	1,484	
First Union Corp	NC	63,040	458	>50B	20,993	374	9,737	315	
First Nat Corp	SC	57,626	1,278	1-10B	35,402	1,235	26,072	1,178	

Table A.3 Small Business Lenders by State Using CRA Data, 1999

Name	HQ State	SBL\$ (<1\$M)	SBL# (<\$1M)	Bk Size (\$)	SBL\$ (<\$250K)	SBL# (<\$250K)	SBL\$ (<\$100K)	SBL# (<\$100K)	Crd Cd/TA
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
American Express Centurion B	UT	46,398	6,552	10-50B	46,398	6,552	46,398	6,552	0.77
Centura Bk	NC	30,355	331	10-50B	15,182	304	7,508	262	
Suntrust Bk	GA	16,506	148	>50B	7,548	129	2,723	101	
Advanta Bk Corp	UT	11,181	1,390	1-10B	11,181	1,390	11,181	1,390	**
Wells Fargo & Co	CA	9,862	380	>50B	9,413	379	9,213	378	
Mbna Corp	DE	8,538	951	10-50B	8,538	951	8,248	949	0.57
1St Source Corp	IN	8,105	18	1-10B	895	8	320	5	
Triangle Bc	NC	7,913	27	N/A	1,247	16	310	11	
Bank One Corp	IL	5,496	47	>50B	1,418	39	720	35	
Chase Manhattan Corp	NY	4,734	196	>50B	4,734	196	4,280	193	
Century South Bk	GA	4,706	13	1-10B	425	6	225	5	
U S Bc	MN	4,228	500	>50B	2,428	497	2,317	496	
Ccb Fc	NC	4,220	24	1-10B	1,365	19	315	14	
First Citizens Bshrs	NC	3,641	42	1-10B	2,285	38	850	30	
First Charter Corp	NC	2,918	17	1-10B	619	13	369	12	
Popular Inc.	PR	2,373	7	1-10B	660	4	0	0	
Georgia Bk Fc	GA	2,185	30	<1B	1,417	29	603	23	
Firststar Corp	WI	1,911	14	>50B	826	11	355	8	
Community First Bshrs	ND	1,761	2	1-10B	0	0	0	0	
Hsbc Holdings Plc	N/A	1,468	6	>50B	608	4	7	1	
Comerica	MI	1,399	3	10-50B	0	0	0	0	
Citigroup	NY	1,313	74	>50B	776	73	776	73	0.28
Pnc Bc	PA	1,250	2	>50B	0	0	0	0	
First Nb Of Shelby	NC	1,121	8	<1B	490	7	166	5	
Amsouth Bc	AL	1,095	4	10-50B	243	1	0	0	
Area Bancshares Corporation	KY	1,078	2	1-10B	0	0	0	0	
First American National Bank	TN	1,066	5	N/A	36	3	36	3	
Deutsche Bank Aktiengesellsc	N/A	1,000	1	10-50B	0	0	0	0	
South Dakota									
Wells Fargo & Co	CA	252,164	2,494	>50B	116,406	2,237	65,122	1,945	
Minnehaha Bshrs	SD	143,125	1,284	<1B	61,577	1,123	33,203	955	
U S Bc	MN	94,914	1,236	>50B	44,263	1,148	25,865	1,043	
Dacotah Bks	SD	37,990	855	<1B	22,765	823	14,543	770	
Marquette Bshrs	MN	36,579	640	1-10B	21,846	610	13,774	561	
Fishback Fc	SD	36,273	520	<1B	22,852	492	11,211	423	
United Nat Corp	SD	35,075	596	<1B	24,226	571	13,745	505	
First Dakota Fncl Esop & Tr	SD	25,568	386	<1B	14,923	364	8,288	324	
Community First Bshrs	ND	22,258	452	1-10B	15,037	437	9,845	408	
South Dakota Bshrs	SD	18,724	350	<1B	12,680	337	7,180	301	
First Nat Of Ne	NE	8,734	167	1-10B	4,684	157	2,738	145	0.24
American Express Centurion B	UT	5,647	865	10-50B	5,647	865	5,647	865	0.77
Bnccorp	ND	3,972	11	<1B	1,249	5	0	0	
Advanta Bk Corp	UT	3,237	367	1-10B	3,237	367	3,237	367	**
Firststar Corp	WI	2,928	17	>50B	954	13	174	9	
Security Nat Corp	IA	2,283	14	<1B	1,078	11	313	7	
Mbna Corp	DE	2,155	255	10-50B	2,155	255	2,155	255	0.57
First Nat Corp Nd	ND	1,456	3	<1B	100	1	100	1	
First Tennessee National Cor	TN	1,154	2	10-50B	0	0	0	0	
Stearns Fncl Svc Esop	MN	1,106	6	<1B	256	4	101	3	
Scott Stuart Fam Partshp	NE	1,045	2	N/A	45	1	45	1	
Tennessee									
Suntrust Bk	GA	585,444	5,517	>50B	259,207	4,874	130,558	4,138	
First Tennessee National Cor	TN	548,894	5,052	10-50B	251,622	4,478	128,628	3,764	
First American National Bank	TN	485,187	7,627	N/A	251,332	7,170	143,033	6,533	
Union Planters Corporation	TN	293,456	4,029	10-50B	171,256	3,779	96,595	3,330	
Regions Fc	AL	198,226	1,896	10-50B	84,978	1,665	45,135	1,430	
Bank Of Amer Corp	NC	140,127	1,014	>50B	51,082	848	24,852	691	
Greene Cty Bshrs	TN	135,748	1,360	<1B	69,282	1,217	35,678	1,017	
Amsouth Bc	AL	97,281	957	10-50B	46,221	849	23,254	715	
National Commerce Bancorp	TN	84,583	772	1-10B	36,135	690	17,822	586	
Bancorpsouth Inc	MS	76,049	849	1-10B	36,530	774	19,863	672	
First South Bancorp Inc	TN	65,861	972	<1B	34,600	909	20,429	819	
American Express Centurion B	UT	63,562	9,175	10-50B	63,562	9,175	63,562	9,175	0.77

Table A.3 Small Business Lenders by State Using CRA Data, 1999

Name	HQ State	SBL\$ (<\$1M)	SBL# (<\$1M)	Bk Size (\$)	SBL\$ (<\$250K)	SBL# (<\$250K)	SBL\$ (<\$100K)	SBL# (<\$100K)	Crd Cd/TA
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Chase Manhattan Corp	NY	931,465	10,657	>50B	481,154	9,854	333,498	9,027	
Wells Fargo & Co	CA	743,499	12,050	>50B	439,009	11,461	286,619	10,583	
Compass Bshrs	AL	653,838	5,563	10-50B	268,238	4,829	144,736	4,130	
Bank One Corp	IL	623,952	6,892	>50B	293,388	6,281	180,451	5,659	
Cullen/Frost Bkr	TX	562,829	4,879	1-10B	246,997	4,291	122,551	3,582	
Bank Of Amer Corp	NC	508,178	5,233	>50B	244,254	4,745	141,861	4,172	
Sterling Bshrs	TX	416,676	4,555	1-10B	227,529	4,168	117,278	3,536	
American Express Centurion B	UT	404,389	53,443	10-50B	404,389	53,443	404,169	53,441	0.77
Comerica	MI	258,905	1,560	10-50B	85,821	1,242	38,403	984	
International Bshrs Corp	TX	206,898	2,388	1-10B	102,806	2,182	55,975	1,911	
Texas Rgnl Bshrs	TX	191,821	2,548	1-10B	99,301	2,361	60,002	2,122	
Southwest Bc Of Tx	TX	188,425	1,352	1-10B	73,133	1,138	37,101	933	
Bok Fc	OK	173,765	1,101	1-10B	76,673	904	25,938	607	
Regions Fc	AL	166,230	1,990	10-50B	84,652	1,820	49,916	1,613	
Maedgen&White Ltd	TX	153,434	1,926	1-10B	76,748	1,778	43,305	1,576	
Amarillo Nat Bc	TX	133,168	4,866	1-10B	103,885	4,807	83,630	4,681	
First Fncl Bshrs	TX	125,089	2,414	1-10B	76,815	2,307	50,788	2,145	
Metrocorp Bshrs	TX	116,525	736	<1B	48,732	603	21,405	440	
American St Fncl Corp	TX	99,724	2,037	1-10B	57,876	1,953	36,739	1,829	
Fremont Inv & Loan	CA	92,942	396	1-10B	29,316	271	7,581	141	
Incus	N/A	86,414	1,004	1-10B	46,952	929	26,263	810	
Prime Bshrs	TX	84,487	1,364	N/A	49,032	1,286	30,279	1,175	
Overton Fc	TX	84,263	1,379	<1B	55,886	1,317	34,432	1,187	
Advanta Bk Corp	UT	84,076	10,475	1-10B	84,076	10,475	83,960	10,474	**
Union Planters Corporation	TN	79,612	1,014	10-50B	37,435	935	22,072	838	
Firstperryton Bc	TX	78,343	1,349	<1B	45,267	1,280	28,832	1,186	
Texas Fncl Bc	MN	75,461	1,275	1-10B	45,068	1,205	29,097	1,111	
Southside Bshrs	TX	74,833	983	1-10B	35,747	902	21,215	815	
Plano Bshrs	TX	71,117	702	<1B	32,141	621	17,987	539	
Doss Ltd.	TX	62,463	1,091	<1B	35,391	1,036	23,189	965	
Mbna Corp	DE	58,111	6,493	10-50B	58,111	6,493	57,783	6,491	0.57
Fvnb Corp	TX	56,158	763	<1B	30,352	716	17,795	648	
First Natl Bk Group	TX	55,802	562	<1B	25,333	501	13,410	429	
Broadway Bshrs	TX	51,274	613	1-10B	25,848	559	15,547	499	
Summit Bshrs	TX	50,561	682	<1B	29,521	637	18,321	570	
Woodforest Bshrs	TX	50,322	727	<1B	32,374	689	17,261	598	
Hibernia Corp	LA	50,110	1,359	10-50B	42,676	1,346	34,509	1,299	
Hsbc Holdings Plc	N/A	49,072	149	>50B	6,412	60	579	28	
American Bk Holding Corp	TX	47,187	654	<1B	27,835	617	17,747	558	
Independent Bshrs	TX	46,920	1,218	<1B	34,147	1,191	20,214	1,109	
Security Hc	TX	45,939	931	<1B	30,318	898	18,023	826	
North Amer Bshrs	TX	42,379	333	<1B	12,313	278	7,693	249	
Citigroup	NY	41,198	4,121	>50B	41,198	4,121	40,723	4,118	0.28
First Bank & Trust	TX	40,880	645	N/A	22,680	608	12,669	551	
Jefferson Bshrs	TX	40,620	668	<1B	25,471	640	17,326	591	
First United Bancshares Inc	AR	40,233	772	1-10B	25,639	739	17,343	685	
Texas First Nb	TX	40,199	192	<1B	10,882	140	4,032	101	
Bay Bshrs	TX	39,471	327	<1B	15,907	283	6,619	231	
North Dallas B&Tc	TX	36,655	542	<1B	23,252	518	14,008	463	
1St Source Corp	IN	34,505	151	1-10B	8,896	100	2,652	59	
Firststar Corp	WI	29,617	109	>50B	4,388	60	898	40	
Extraco Corp	TX	29,233	363	<1B	15,969	337	9,139	299	
Bank Of The West	TX	28,082	232	<1B	12,775	204	6,671	169	
Inwood Bshrs	TX	27,559	232	<1B	11,230	200	5,387	171	
Zions Bc	UT	26,679	61	10-50B	3,787	26	794	11	
Anb Hc	TX	26,031	656	<1B	17,692	641	14,595	622	
Centrabanc Corp	TX	25,191	159	<1B	7,867	127	2,813	96	
Briscoe Ranch	TX	25,114	605	<1B	16,591	589	11,687	559	
Cnbt Bshrs	TX	24,963	647	<1B	18,953	633	14,408	604	
U S Bc	MN	22,643	2,532	>50B	15,546	2,521	13,353	2,509	
Caminoreal Bshrs	TX	22,000	177	<1B	9,896	149	5,128	122	
Klein Bshrs	TX	21,635	261	<1B	11,379	239	6,973	212	
Mercantile Bank N.A.	TX	19,657	190	N/A	9,723	170	6,023	148	

