



Advocacy: the voice of small business in government

Small Business and Micro Business Lending in the United States, for Data Years 2004-2005

Office of Advocacy
U.S. Small Business Administration

December 2006

Created by Congress in 1976, the Office of Advocacy of the U.S. Small Business Administration (SBA) is an independent voice for small business within the federal government. Appointed by the President and confirmed by the U.S. Senate, the Chief Counsel for Advocacy directs the office. The Chief Counsel advances the views, concerns, and interests of small business before Congress, the White House, federal agencies, federal courts, and state policy makers. Economic research, policy analyses, and small business outreach help identify issues of concern. Regional Advocates and an office in Washington, D.C., support the Chief Counsel's efforts.

For more information on the Office of Advocacy, visit www.sba.gov/advo or call (202) 205-6533. Receive email notices of new Office of Advocacy information by signing up on Advocacy's Listservs at <http://web.sba.gov/list>.

- ADVOCACY NEWSLETTER**
- ADVOCACY PRESS**
- ADVOCACY REGULATORY NEWS**
- ADVOCACY RESEARCH**

Small and Micro Business Lending for 2004-2005

Office of Advocacy, U.S. Small Business Administration

The Office of Advocacy prepares an annual study of institutional lending to small firms. The study provides a review of lending activities based on two types of data that lenders report to their regulating agencies—the Consolidated Reports of Condition and Income (call reports) for June 2005 and the Community Reinvestment Act (CRA) reports for 2004. Because data are available only by the size of the loan, small business loans are defined as business loans under \$1 million, and micro business loans are those under \$100,000. The report includes a discussion of developments in the small and micro business lending activities of institutional lenders. The report examines small business lending in the economy by all lenders in the United States. No attempt has been made to distinguish SBA-guaranteed lenders in the analysis. Lenders are ranked based on their overall lending, not lending under SBA programs.

Part one reviews developments apparent in the call report data from June 2004 through June 2005 and the CRA database for the year 2004. Part two provides directories of the top small and micro business lenders in the 50 states, the District of Columbia, and some U.S. territories. For the reader's convenience, national tables for multibillion-dollar banks and bank holding companies are presented before state tables for all banks, not because bank holding companies are more important in small business lending, but because the tables are shorter.

This year's edition has been expanded to include savings banks and savings and loans associations, in addition to commercial banks. Geographic coverage has been expanded to include American Samoa, Guam, Puerto Rico, and the U.S. Virgin Islands.

Overall Findings

Amid a slowing economy, the rate of small business lending growth in the United States slowed down in

2005 relative to the previous year. Small business credit cards remained the most dynamic market; the number of small business loans outstanding (for loans under \$100,000) grew by 25 percent, from 15.2 million in June 2004 to 19.0 million in June 2005.

Highlights

- Total small business loans outstanding for the 8,799 reporting depository institutions in the U.S. and territories were valued at \$601 billion for 21.0 million loans in June 2005. This compares with a total of \$577.1 billion in value and 17.1 million in number in the previous year. There were 19.0 million micro business loans outstanding in June 2005, valued at \$138.4 billion; in June 2004 there were 15.2 million micro business loans outstanding valued at \$135.9 billion.

- The rate of growth in small business borrowing slowed from the previous year; the value of all small business loans outstanding increased 4.1 percent; the largest increase came from the larger small business loans (\$100,000 to \$1 million). The smallest loans (under \$100,000) rose a meager 1.9 percent in spite of a huge increase in the number of loans.

- The number of small business loans, however, resumed their large increases, growing by 22.6 percent between June 2004 and June 2005. The increase was concentrated in the smallest loans, the number of which rose from 15.2 million to 19 million in June 2005. This constituted an increase of 25 percent as compared with a decrease of 11 percent between June 2003 and 2004. (The one-year decline was in large part an accounting phenomenon.)

- Multibillion-dollar lending institutions continued to grow through mergers and acquisitions. Many large lending institutions (most of them bank holding companies—BHCs), saw their total assets increase by 20 percent or more. While the number of multibillion dollar lending institutions with total domestic

assets of more than \$10 billion declined from 104 in June 2004 to 101 in June 2005, their share of total assets grew to 73.8 percent (as compared with 72.8 percent the year before).

- The largest lenders continued to focus on the market for loans under \$100,000, especially the business credit card market. This market accounted for 70 percent of the total number of micro business loans in June 2005. The largest lenders' share of the market for loans between \$100,000 and \$1 million remained relatively unchanged, in both amount and number.

- The CRA reports confirm large lending institutions' lending growth in 2004 and their continued promotion of small business credit cards. In 2004, the 1,484 CRA-reporting institutions extended 8.1 million loans that were less than \$1 million, for a total of \$288 billion in small business loans. This compares with 7.8 million loans valued at \$271 billion in 2003 extended by 1,562 entities. For micro business loans, 7.5 million micro business loans valued at \$95 billion were made in 2004, compared with 7.3 million loans valued at \$87 billion in 2003.

Scope and Methodology

This study provides a review of lending activities for depository institutions in 2004-2005 based on two types of data reported by lending institutions to their regulating agencies—the call reports for June 2005 (for the amount and number of outstanding loans) and the CRA reports for 2004 (for loans made during the year). Since the reported data are available only by the size of the loan (not by the size of the business), small business loans are defined as business loans under \$1 million; micro business loans are defined as loans under \$100,000. Developments in lending activities over time by lending institutions are analyzed based on the call report statistics for several variables. However, because of the changing number of lending institutions required to file CRA reports, year-to-year changes in these institutions' activities are more difficult to interpret than for the call reports.

Large lending institutions (with total domestic assets of more than \$10 billion) are ranked and reported separately, under the presumption that they serve a national market. Rankings by state are made for all reporting lenders on the basis of the designated headquarters state of the reporting lending institutions (see Table 5 for the number of institutions in each state). Two ranking methods are used, depending upon the availability of data.

For lending institutions where information on total assets and total business loans are available (those filing call reports), four criteria are used as the basis for a lender's performance ranking. A summary rank for four decile ranks is computed for each institution in the state rankings. A decile ranking is first used for individual criteria; decile rankings range from 1 to 10. Lending institutions in the top 10 percent of all lenders in the state receive the maximum score of 10; banks in the lowest 10 percent receive a score of 1. Lenders that do not lend to small businesses (loans under \$1 million) receive a 0. Four top scores will sum to 40. To make the top score total 100 rather than 40, each score is multiplied by 2.5.

For state lending using the CRA data, lenders were listed in order of the dollar amount of small business loans made in each state in 2003. Large institutions therefore appear at the top. Simple rankings were used for multibillion dollar lending institutions because only a small number of lenders are involved.

This report was peer reviewed consistent with Advocacy's data quality guidelines. More information on this process can be obtained by contacting the director of economic research at advocacy@sba.gov or (202) 205-6533.

Ordering Information

The full text of this report and summaries of other studies performed under contract with the U.S. Small Business Administration's Office of Advocacy are available on the Internet at www.sba.gov/advo/research. Copies are available for purchase from:

National Technical Information Service
5285 Port Royal Road
Springfield, VA 22161
(800) 553-6847 or (703) 605-6000
www.ntis.gov
Order number: PB2007-103423
Paper copy A07 (\$38.00)
Microfiche A02 (\$20.00)
CD-ROM A00 (\$29.00)
Electronic download A00 (\$22.95)

For email delivery of Advocacy's newsletter, press, regulatory news, and research, visit <http://web.sba.gov/list>. For Really Simple Syndication (RSS) feeds, visit www.sba.gov/advo/rsslibrary.html.

Foreword

I am pleased to provide the newest edition of the Office of Advocacy's annual study of lending to small and micro businesses by most depository institutions in the United States. This year, coverage has been expanded in two respects—federal and state savings banks and savings and loans associations are included, and geographic coverage has been extended to the U.S. territories.

This study covers both small business lending (loans of less than \$1 million) and micro business lending (loans of less than \$100,000) for all reporting institutions and for multibillion-dollar lending institutions for the 2004–2005 period. The source information consists of two types of data reported by depository institutions to their respective regulating agencies—Consolidated Reports of Condition and Income (call reports) for June 2005 and the Community Reinvestment Act (CRA) reports for 2004.

The report provides data on the top institutions lending to small businesses in each state. Advocacy's website contains additional data listing the lending activity of all lenders in the 50 states, the District of Columbia, and selected U.S. territories (as Tables 3A and 3B expanded). It is useful to both small businesses in search of loans and lenders who seek to compare themselves to their competitors. This study examines small business lending in the economy by all lenders in the United States. No attempt has been made to distinguish SBA-guaranteed lenders in the analysis. Lenders are ranked based on their overall lending, not lending under SBA programs.

The lending studies may also be viewed on the Office of Advocacy's homepage, www.sba.gov/advo/research/lending.html. If you have questions or comments, write to the Office of Advocacy, U.S. Small Business Administration, Mail Code 3112, 409 Third St., S.W., Washington, D.C. 20416, or fax (202) 205-6928. Technical questions may be addressed to Charles Ou or Victoria Williams, at (202) 205-6530 or by e-mail: charles.ou@sba.gov or victoria.williams@sba.gov. We welcome your comments and suggestions.

Chad Moutray

Chief Economist and Director of Economic Research

Contents

Introduction	1
Part One: Developments in Small and Micro Business Lending	3
I. Findings from the June 2005 Call Reports	3
A. Small Business Loans Outstanding from All Reporting Lending Institutions	3
B. Total Micro Business Loans Outstanding in the United States	3
C. Small and Micro Business Loans Outstanding from Multibillion-Dollar Lending Institutions	5
II. Findings from Reports by CRA Reporting Institutions for 2004	7
A. Small Business Lending by CRA Reporting Lending Institutions	7
B. Micro Business Lending by CRA Lending Institutions	7
Part Two: Directory of Top U.S. Small and Micro Business Lenders	9
Appendix: Data Notes	12
Ranking Methodology and Table Descriptions	12
Table Descriptions	13
Data Tables	Following page 20

Text Tables

Table A.	Dollar Amount and Number of Small Business Loans, June 2003–June 2005, by Loan Size	4
Table B.	Percent Change in the Dollar Amount of Business Loans by Loan Size, June 2003–June 2005	4
Table C.	Percent Change in the Number of Small Business Loans by Loan Size, June 2003–June 2005	5
Table D.	Share of Total Assets and Business Loans by Size of All U.S. Depository Institutions, June 2003–June 2005	6
Table E.	Comparison of Assets and Business Loans Outstanding for All Lending Institutions as Reported in Call Reports and by CRA-Reporting Institutions	8
Table F.	Amount and Number of Loans made by CRA-Reporting Banks in 2002–2004	8

Data Tables

All data tables follow page 20, except expanded Tables 3A and 3B. Those two tables show data for all lending institutions in the 50 states, the District of Columbia, and selected territories. They are only available on Advocacy’s website, www.sba.gov/advo/research/lending.html.

Table 1A.	Small Business Lending of Large Lending Institutions Based on Call Report Data, June 2005	21
Table 1B.	Micro Business Lending of Large Lending Institutions Based on Call Report Data, June 2005	25
Table 2A.	Small Business Lending of Large Lending Institutions in the U.S. Based on CRA Data, 2004	27
Table 2B.	Micro Business Lending of Large Lending Institutions in the U.S. Based on CRA Data, 2004	29
Table 3A.	Top Small Business Lending Institutions by State and Territory Based on Call Report Data, June 2005	31
Table 3A expanded.	Small Business Lending by State and Territory Based on Call Report Data, June 2005 <i>www.sba.gov/advo/research/lending.html</i>	
Table 3B.	Top Micro Business Lending Institutions by State and Territory Based on Call Report Data, June 2005	45
Table 3B expanded.	Micro Business Lending by State and Territory Based on Call Report Data, June 2005 <i>www.sba.gov/advo/research/lending.html</i>	
Table 4A.	Top Small Business Lenders by State and Territory Based on CRA Data, 2004	58
Table 4B.	Top Micro Business Lenders by State and Territory Based on CRA Data, 2004	83
Table 5.	Number of Reporting Institutions by Asset Size and by State and Territory, 2004–2005	113

Introduction

Access to credit is vital for small business survival. The most important institutional supplier of credit to small firms is the banking system, according to the 1998 Survey of Small Business Finances. Of a total of \$700 billion in small business credit outstanding from all credit sources at the end of 1998, commercial lenders supplied 57 percent, compared with 12 percent supplied through owners' loans and 11 percent from finance companies.¹

Critical to the health and growth of a small business is knowledge of how lending institutions are meeting small firm credit needs and which lenders are investing in small businesses. Such information helps small businesses save precious time and shop efficiently for credit. It also helps lending institutions to know about the competition in the markets in which they participate.

This annual edition of *Small Business and Micro Business Lending in the United States* provides current data on small and micro business loans and on the lending institutions that serve them. This study examines small business lending in the economy by all lenders in the United States. No attempt has been made to distinguish SBA-guaranteed lenders in the analysis. Lenders are ranked based on their overall lending, not lending under SBA programs.

The study combines data on both small business and micro business lending to provide a brief review of these activities in 2004–2005. This report is based on two types of data reported by lenders to their respective regulating agencies—the call reports for June 2005 (for information on loans outstanding) and the Community Reinvestment Act (CRA) reports for 2004. Data are available only for the size of the loan and not for the size of the business. As such, the following definitions are used:

- **Small business loans** are defined as business loans under \$1 million.
- **Micro business loans** are defined as business loans under \$100,000.

This year's study provides an expanded coverage of small business lending in two respects—it includes savings banks and savings and loans associations in addition to commercial banks; and geographic coverage has been expanded to include banks in several U.S. territories: American Samoa, Guam, Puerto Rico, and the U.S. Virgin Islands.²

Part One discusses developments in small and micro business lending activities by institutional lenders in the United States. The first section discusses developments apparent in the call report data; the second section discusses developments based on the CRA database. The analysis is based on data for three years, from June 2003 through June 2005 for call reports and from 2002 through 2004 for CRA reports.

Part Two provides directories of the top small and micro business lenders in the states and territories using both the call report and CRA data. For the reader's convenience, national tables

¹See U.S. Small Business Administration, Office of Advocacy, *Financing Patterns of Small Firms: Findings from the 1998 Survey of Small Business Finances*, 2003, Chart 5, p.14. www.sba.gov/advo/stats/rbssbf_98.pdf.

²The Bank of the Federated States of Micronesia (FSM), the only non-U.S. FDIC-insured bank, is also included. FSM is a former United Nations Trust Territory administered by the United States until the 1980s.

for multibillion-dollar lending institutions are presented before state tables for all lending institutions; this is not because these giants are more important in small business lending, but because the tables for them are shorter.

While these two databases have limitations as indicators of both the supply of loans from lending institutions and the small business demand for loans, their usefulness cannot be denied—they are the only publicly available sources of information on the small business lending activities of individual lending institutions.

Accessing the Study

The current and all previous editions of Advocacy's lending studies are on the Internet at www.sba.gov/advo/research/lending.html. Paper and microfiche copies are also available for purchase from the National Technical Information Service, telephone (703) 487-4650.

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, D.C. 20416, or by fax to (202) 205-6928. Technical questions may be addressed to Dr. Charles Ou or Ms. Victoria Williams, at (202) 205-6530 or by email: Charles.Ou@sba.gov or Victoria.Williams@sba.gov.

Part One: Developments in Small and Micro Business Lending

I. Findings from the June 2005 Call Reports³

A. Small Business Loans Outstanding from All Reporting Lending Institutions

The rate of growth in borrowing from lending institutions slowed down from the previous year. Overall, small business loans (less than \$1 million) by depository institutions showed smaller increases between June 2004 and June 2005 than in the previous period. The dollar amount of all small business loans outstanding increased 4.1 percent, from \$577 billion in June 2004 to \$601 billion in June 2005.⁴ (See Tables A, B, and C.) Again, the larger increase came from the larger small business loans (\$100,000 to \$1 million). These increased 4.8 percent, as compared with 1.9 percent for smallest size loans (under \$100,000). The number of small business loans, however, resumed their large increases, and increased 22.6 during June 2004 and June 2005 (Table C). Large corporate borrowing contributed to a larger increase in the value of all business loans outstanding. These increased from \$1.51 trillion to \$1.68 trillion, an 11.1 percent increase, compared with the previous period's 4.6 percent increase.⁵ As interest rates rose in the money markets, corporate borrowers returned to lending institutions for short-term and medium-term financing. Mezzanine borrowing to finance merger and acquisition activities also increased significantly.

B. Total Micro Business Loans Outstanding in the United States

Changes in the value and the number of the micro business loans (under \$100,000) remain difficult to interpret, for various reasons.⁶ However, both the number and the dollar amounts of loans under \$100,000 increased during this period—the dollar amounts increased from \$136 billion to \$138 billion, an increase of 1.9 percent, and the number increased from 15.2 million loans to 19 million loans in June 2005. This is an increase of 25 percent as compared with a decrease of 11 percent between June 2003 and 2004⁷ (Tables B and C). Most major small business credit card lenders continued to promote small business credit cards as indicated by the

³ As discussed in the introduction section, depository institutions covered in this year's study have been expanded to include federal and state savings banks and savings and loans associations. Lending institutions covered thus include commercial banks (charter types 7 and 8), federal savings banks (charter types 9 through 12), and savings and loans associations (charter types 1 through 4). Credit unions, however, are not included.

⁴ As compared with \$522 billion in June 2004 for commercial banks. See U.S. Small Business Administration, Office of Advocacy, *Small Business and Micro Business Lending in the United States for Data Years 2003-2004, 2005*, www.sba.gov/advo/research/lending.html.

⁵ Again, for comparison, total business loans for all reporting commercial banks was \$1.38 trillion in June 2004. See *Small Business and Micro Business Lending in the United States for Data Years 2003-2004*.

⁶ Because of continued efforts by major small business credit card issuers to consolidate their data reporting practices. Further complicating the interpretation are the merger and acquisition activities of credit card operations among commercial banks, federal saving banks, and commercial finance companies.

⁷ By comparison, the number and value of smallest business loans were 13.6 million for \$125.3 billion in June 2004. See *Small Business and Micro Business Lending in the United States for Data Years 2003-2004*.

increased number of credit card accounts. The small increases in the dollar amount reflect a smaller increase in the demand for short-term financing in a slower economy.

Table A. Dollar Amount and Number of Small Business Loans, June 2003–June 2005, by Loan Size

(Dollars in Billions, Numbers in Millions)

Loan Size		2003	2004	2005	Percent Change June 2004– June 2005
Under \$100,000	Dollars	136.8	135.9	138.4	1.9
	Number	17.14	15.24	19.02	24.8
\$100,000 to under \$1 million	Dollars	411.5	441.3	462.3	4.8
	Number	1.77	1.89	1.98	5.0
Under \$1 million	Dollars	548.1	577.1	600.8	4.1
	Number	18.91	17.13	21.00	22.6
Total Business Loans	Dollars	1,446.0	1,512.6	1,680.8	11.1

Source: U.S. Small Business Administration, Office of Advocacy, *Small Business Lending in the United States*, various years, and special tabulations of the June 2005 call reports (Consolidated Reports of Condition and Income for U.S. banks and thrift institutions prepared for the Office of Advocacy by James Kolari, Texas A&M University, College Station Texas).

Table B. Percent Change in the Dollar Amount of Business Loans by Loan Size, June 2003–June 2005

Loan size	June 2003– June 2004	June 2004– June 2005
<\$100,000	-0.5	1.9
\$100,000-\$1 million	7.2	4.8
<\$1million	5.3	4.1
>\$1 million	4.6	11.1

Source: U.S. Small Business Administration, Office of Advocacy, *Small Business Lending in the United States*, various years, and special tabulations of the June 2005 call reports (Consolidated Reports of Condition and Income for U.S. banks and thrift institutions prepared for the Office of Advocacy by James Kolari, Texas A&M University, College Station Texas).

Table C. Percent Change in the Number of Small Business Loans by Loan Size, June 2003–June 2005

Loan size	June 2003– June 2004	June 2004– June 2005
<\$100,000	-11.1	24.8
\$100,000–\$1 million	6.6	5.0
<\$1 million	-9.4	22.6

Source: U.S. Small Business Administration, Office of Advocacy, *Small Business Lending in the United States*, various years, and special tabulations of the June 2005 call reports (Consolidated Reports of Condition and Income for U.S. banks and thrift institutions prepared for the Office of Advocacy by James Kolari, Texas A&M University, College Station Texas).

C. Small and Micro Business Loans Outstanding from Multibillion-Dollar Lending Institutions

Bank consolidations continued during June 2004 and June 2005 as indicated by the large increase in total domestic assets—in excess of 20 percent growth—for many large lending institutions, mostly large bank holding companies (BHCs). The increasing importance of large lending financial institutions in the United States is indicated in Table D.⁸ While the number of multibillion-dollar lending institutions with total domestic assets of more than \$10 billion declined from 104 in June 2004 to 101 in June 2005, they accounted for 73.8 percent of total assets, 62 percent of total business loans, and 57 percent of small business loans.⁹ Again, the largest lenders continued to focus on the market for loans under \$100,000, especially the business credit card market, accounting for 70 percent of the total number of small loans in June 2005.¹⁰ (Table D)

In the market for loans between \$100,000 and \$1 million, the largest lenders remained relatively passive or, at least, not aggressive. Their share in this market remained almost unchanged, in both amount and number of loans, in spite of the increased asset share, from 72.8 percent in June 2004 to 73.8 percent in June 2005. This poses the question of whether very large banks are moving away from higher-cost small business lending to lower-cost micro business lending in credit cards and credit lines. It will be important to continue monitoring this development as banking concentration continues.

⁸ Table D is derived by combining the files for reporting institutions and the consolidated holding companies, which consolidated all members of a holding company. Many noncommercial bank members of the holding companies were not consolidated because of missing linked IDs. The number of lending institutions as of June 2005 was 7,624 (compared with a total of 6,572 for banks in 2004), including 1,575 independent institutions and 4,997 financial holding companies.

⁹ The comparable numbers for banks and BHCs for June 2004 were 72 banks and/or BHCs for 75 percent of total banking assets. See *Small Business and Micro Business Lending in the United States for Data Years 2003-2004*, Table D.

¹⁰ The importance of C&I loans in the business loan portfolio for giant lending institutions is reflected in the statistics; these lenders accounted for 50 percent of total C&I loans under \$100,000 while they only accounted for 20 percent of total smallest nonresidential loans (under \$100,000 as of June 30, 2005).

Table D. Share of Total Assets and Business Loans by Size of All U.S. Depository Institutions, June 2003–June 2005

(Percent, Except Figures for Number of Institutions)

		Asset size of institutions						
		Over \$50 Billion	\$10 Billion to \$50 Billion	Over \$10 Billion	\$1 Billion to \$10 Billion	\$500 Million to \$1 Billion	Under \$500 Million	All Institutions and BHCs
June 30, 2003								
Number of Institutions*		26	70	96	405	499	6,859	7,859
Micro Business Loans (Under \$100,000)	Amount	31.46	15.49	46.95	13.76	7.21	32.07	100.0
	Number	42.19	22.44	64.63	15.70	10.21	9.46	100.0
Small Business Loans (\$100,000-\$1 Million)	Amount	27.74	15.07	42.81	20.43	9.55	27.20	100.0
	Number	27.25	14.88	42.12	20.24	10.95	26.69	100.0
Total Small Business Loans (<\$1 Million)	Amount	28.67	15.18	43.84	18.77	8.97	28.42	100.0
	Number	40.79	21.74	62.53	16.13	10.28	11.07	100.0
Total Business Loans	Amount	46.58	16.09	62.67	17.05	6.09	14.20	100.0
Total Domestic Assets	Amount	53.33	15.49	71.19	13.80	4.28	10.73	100.0
June 30, 2004								
Number of Institutions*		26	78	104	430	491	6,712	7,737
Micro Business Loans (Under \$100,000)	Amount	32.22	17.03	49.25	13.85	6.43	30.46	100.0
	Number	47.93	21.53	69.47	13.92	6.32	10.29	100.0
Small Business Loans (\$100,000-\$1 Million)	Amount	26.93	16.41	43.33	20.92	9.12	26.63	100.0
	Number	26.50	16.02	42.52	20.46	10.49	26.53	100.0
Total Small Business Loans (<\$1 Million)	Amount	28.17	16.56	44.73	19.26	8.49	27.53	100.0
	Number	45.57	20.93	66.50	14.64	6.78	12.08	100.0
Total Business Loans	Amount	44.03	17.49	61.52	18.10	5.95	14.43	100.0
Total Domestic Assets	Amount	53.93	18.87	72.80	13.33	3.85	10.02	100.0
June 30, 2005								
Number of Institutions*		31	70	101	449	541	6,533	7,624
Micro Business Loans (Under \$100,000)	Amount	36.49	13.33	49.82	15.05	6.62	28.51	100.0
	Number	52.00	17.98	69.98	13.86	8.83	7.33	100.0
Small Business Loans (\$100,000-\$1 Million)	Amount	30.23	11.76	41.99	21.96	9.95	26.10	100.0
	Number	30.72	11.33	42.05	21.25	9.35	27.36	100.0
Total Small Business Loans (<\$1 Million)	Amount	31.67	12.13	43.80	20.37	9.18	26.65	100.0
	Number	49.99	17.35	67.34	14.55	8.88	9.22	100.0
Total Business Loans	Amount	48.99	13.39	62.37	18.18	6.11	13.33	100.0
Total Domestic Assets	Amount	58.77	15.00	73.77	13.06	3.92	9.25	100.0

* All members of a holding company are consolidated to the extent the linked IDs permit. Credit unions excluded.

Source: U.S. Small Business Administration, Office of Advocacy, *Small Business Lending in the United States*, various years, and special tabulations of the June 2005 call reports (Consolidated Reports of Condition and Income for U.S. banks and thrift institutions prepared for the Office of Advocacy by James Kolari, Texas A&M University, College Station Texas).

II. Findings from Reports by CRA Reporting Institutions for 2004

A. Small Business Lending by CRA Reporting Lending Institutions

Community Reinvestment Act (CRA) data provide information on the location of loans made by a lender during a certain time period, for example, from January 1 through December 31 of a given year. This section provides a profile of the overall activities in small business lending by large lending institutions (most of them are BHCs) reporting under the CRA program in 2004. A comparison of the coverage of reporting institutions in the call reports (for all lending institutions) and in the CRA reporting lenders appears in Table E. These lending institutions accounted for 84 percent of total domestic assets and some 76 percent of small business lending in the United States under this study.

In 2004, a total of \$288 billion in small business loans under \$1 million were extended for 8.1 million loans by 1,484 CRA-reporting lenders, compared with \$271 billion in 2003 extended by 1,562 entities for \$7.8 billion (Table F).¹¹ The CRA data confirm the findings in the call report data of the promotion of the smallest loans by multibillion-dollar lending institutions during the past several years, in spite of the huge drop in the number of loans outstanding for this loan size as observed in June 2004 call report.¹²

B. Micro Business Lending by CRA Lending Institutions

Large lending institutions made 7.5 million micro business loans valued at \$95 billion in 2004, compared with 7.3 million loans valued at \$87 billion in 2003.¹³ Total domestic assets for these lenders increased from \$7.5 trillion for 1,562 entities in June 2004 to \$8.1 trillion for 1,484 lenders in June 2005.¹⁴ (Table F)

¹¹ As compared with a total of \$227 billion and \$248 billion respectively for 2002 and 2003 for some 1,000 reporting banks/BHCs in the previous study. See *Small Business and Micro Business Lending in the United States for Data Years 2003-2004*.

¹² See discussion on smallest size loans in preceding sections.

¹³ As compared with 5.6 million micro business loans valued at \$78 billion in 2003 and 5.3 million loans valued at \$73 billion in 2002 for some 1,000 banks and/or BHCs in previous study. See *Small Business and Micro Business Lending in the United States for Data Years 2003-2004*.

¹⁴ Since small business loan information are reported and available only in the report for June editions, those CRA lending institutions that were linked to the call reports were used in the analysis.

Table E. Comparison of Assets and Business Loans Outstanding for All Lending Institutions as Reported in Call Reports and by CRA-Reporting Institutions

(Billions of Dollars)

Loan Size	Call Report Institutions (CRBs) 6/2005	CRA-Covered Institutions (CRA) 6/2005	CRA/CRBs (Percent) 2004	CRA/CRBs (Percent) 2003
Micro Business Loans <\$100,000	138.4	96.9	0.70	0.70
Small Business Loans \$100,000–\$1 Million	462.3	350.6	0.78	0.79
Small Business Loans <\$1 Million	600.8	455.6	0.76	0.77
Total Business Loans	1,680.8	1,469.7	0.87	0.88
Total Assets	9,498.5	8,016.6	0.84	0.77
Number of Lending Institutions	7,624	1484		

Source: U.S. Small Business Administration, Office of Advocacy, *Small Business Lending in the United States*, various years, and special tabulations of the June 2005 call reports (Consolidated Reports of Condition and Income for U.S. banks and thrift institutions prepared for the Office of Advocacy by James Kolari, Texas A&M University, College Station Texas).

Table F. Amount and Number of Loans made by CRA-Reporting Banks in 2002–2004¹

(Amounts in Billions of Dollars)

Loan Size	Amount/Number	2002	2003	2004 ²
Number of Banks/BHCs		1,627	1,562	1,484
Under \$100,000	Amount	81.39	87.31	94.60
	Number	7,008,241	7,291,942	7,509,275
\$100,000–\$1 Million	Amount	168.14	184.17	193.33
	Number	494,503	536,400	557,534
Under \$1 Million	Amount	249.53	271.47	287.93
	Number	7,502,744	7,828,342	8,066,809
Total Assets ³	Amount	7,040.34	7,539.06	8,016.59
Total Business Loans ³	Amount	1,297.63	1,337.65	1,469.74

1 For institutions with balance sheet items identified from call reports respectively in June 2003, 2004, and 2005.

2 The figure for loans under \$100,000 for CRA-reporting banks is likely to be an understatement because loans made by American Express Bank are excluded. The bank was not required to submit a CRA report after its reorganization in March 2004.

3 As of June 2003, 2004, and 2005.

Source: U.S. Small Business Administration, Office of Advocacy, *Small Business Lending in the United States*, various years, and special tabulations of the June 2005 call reports (Consolidated Reports of Condition and Income for U.S. banks and thrift institutions prepared for the Office of Advocacy by James Kolari, Texas A&M University, College Station Texas).

Part Two: Directory of Top U.S. Small and Micro Business Lenders

Small business lending and borrowing are mostly local in nature: both the borrowers and the lending offices are located in the same community or in communities nearby. In an effort to provide information that will help small businesses shop more efficiently for credit and let lenders know about their competitors in small business lending, the Office of Advocacy prepares a directory of small and micro business lenders.¹⁵ The performance of individual lending institutions is ranked for the national market (for multibillion-dollar lenders) and in each state. Tables 1A through 2B rank multibillion-dollar lenders in the national market (using call report data) and in each state (using CRA data). Table 3As through Table 4B list top small business lending institutions in individual states. Information for all reporting lenders (Tables 3A and 3B expanded) is available on Advocacy's website, www.sba.gov/advo/research/lending.html.

Table 1A. Small Business Lending of Large Lending Institutions Based on Call Report Data, June 2005

Table 1A ranks the small business lending of the 99 largest lending institutions with total domestic assets of more than \$10 billion.¹⁶ Each lending institution is ranked from 1 to 88 on each of four variables, which then are totaled and re-ranked from 1 to 88. (The remaining institutions are not ranked.)¹⁷

The top five small business lenders in June 2005 based on call report data, are American Express Bank FSB (first in 2004),¹⁸ Capital One FSB (not ranked in 2004), Regions Financial Corporation (second in 2004), BB&T Corporation (third in 2004), and Synovus Financial Corporation (fourth in 2004).

Table 1B. Micro Business Lending of Large Lending Institutions Based on Call Report Data, June 2005

Table 1B ranks the micro business lending of the 99 banks and bank holding companies with total domestic assets of more than \$10 billion.¹⁹ Each lending institution is ranked from 1 to 74 on each of four variables, which then are totaled and re-ranked from 1 to 67; the remaining

¹⁵ This study examines small business lending in the economy by all lenders in the United States. No attempt has been made to distinguish SBA-guaranteed lenders in the analysis. Lenders are ranked based on their overall lending, not lending under SBA programs.

¹⁶ Two major credit card banks—American Express Centurion Bank (since March 2004) and Capital One Bank have organized federal savings banks (FSBs) to conduct their small business credit card operations. As a result, their call report submissions are not included in the call report filing for commercial banks, which is the focus of this statistical effort. Statistics for Capital One Bank are, therefore, not available in this ranking.

¹⁷ Not ranked because of missing information or a zero value for small business lending activities.

¹⁸ American Express reorganized its small business lending activities under a savings bank charter, American Express Bank FSB, in March 2004.

¹⁹ The four criteria used are the same as those for Table 1A.

lending institutions are not ranked because of missing data or lack of micro business lending activity. The top five lenders are: American Express Bank FSB (first in 2004 under American Centurion), Capital One FSB (not ranked in 2004), MBNA Corporation (third in 2004), Citigroup, Inc. (second in 2004), and Wells Fargo (third in 2004).²⁰

Table 2A. Small Business Lending of Large Lending Institutions in the U.S. Based on CRA Data, 2004

Table 2A ranks multibillion-dollar lending institutions' small business lending using CRA data. Information from call reports was employed in combination with the CRA data to perform the four-variable ranking. As in the previous studies, data covering the reporting members of a holding company were first consolidated to generate estimates for the owning holding company. Since CRA data provide location-specific information for a lender's small business lending, information on the number of states (and territories) in which the lending institution has lending operations is also provided.

Seventy largest lending institutions with total small business loans of more than \$50 million in 2004 were ranked. The five top small business lenders for 2004, using combined CRA data, are Capital One FSB (not ranked in previous year), Regions Financial Corp (second in 2003), BB&T (third in 2003), Synovus Financial Corporation (fourth in 2003), and MBNA Corp (fifth in 2003).²¹

Table 2B. Micro Business of Large Lending Institutions in the U.S. Based on CRA Data, 2004

Table 2B ranks large lenders' micro business lending using CRA data. Information from call reports was employed in combination with the CRA data to perform the four-variable ranking. As in the previous studies, data from the members of a holding company were first consolidated to generate estimates for the owning company. CRA location-specific information on lenders' small business lending was the source for the data on the number of states in which the lender has substantial lending operation.

Sixty eight large lending institutions with micro business loans of more than \$ 10 million were ranked. The five top small business lenders for 2004 using CRA data are: Capital One FSB (not ranked in 2003), MBNA Corporation (second in 2003), Wells Fargo (fourth in 2003), Citigroup Inc (third in 2003), and Amsouth Bancorporation (sixth in 2003).²²

²⁰ It is important to remind the readers that banks, including BHC subsidiaries, that participate in the U.S. Small Business Administration's preferred or certified lenders' programs are active small business lenders. For details visit www.sba.gov/financing/sbaloans.

²¹ American Express Bank FSB does not appear on the top list because it was not required to submit a CRA report after the reorganization. The bank, however, is ranked in Tables 1A and 1B based on June call report information.

²² The small business lending activities of American Express Centurion Bank were transferred to American Express Bank FSB after its March 2004 reorganization.

Table 3A. Top Small Business Lending Institutions by State and Territory Based on Call Report Data, June 2005

Table 3A provides a list of the top institutions lending to small businesses in individual states. The list includes the top 10 or the top 10 percent, whichever number is smaller. (Ties may increase the number.) The small business lending performance of a lender in a given state is measured on four criteria. The four rankings were summed to create a score for the small business lending activities of individual lenders. A lender's total score is the sum of the four individual decile rankings multiplied by 2.5. A complete ranking of all lending institutions in each state is provided on the Advocacy website, www.sba.gov/advo/research/lending.html.

Note again that call report data are keyed to the institution headquarters location rather than the location of the lending activity. A significant amount of lending activity by large lending institutions takes place in states other than those in which their headquarters are located.

Table 3B. Top Micro Business Lending Institutions by State and Territory Based on Call Report Data, June 2005

Table 3B provides a list of lending institutions making micro business loans (loans under \$100,000) in individual states. The list includes the top 10 lenders or the top 10 percent, whichever number is smaller (ties may increase the number). The micro business lending performance of a lender in a given state is measured on four criteria. The four rankings were summed to create a score for the micro business lending activities of individual lenders. A lender's total score is the sum of the four individual decile rankings multiplied by 2.5.

Table 4A. Top Small Business Lenders by State and Territory Using CRA Data, 2004

State lending information for large lending institutions is best captured in the CRA database. Table 4A provides a list of top small business lenders in a given state using CRA data. The list includes lending institutions with small business lending of more than \$50 million in a given state in 2004. Data for the members of a holding company were consolidated first to generate estimates for the parent holding company. Consolidated estimates were then derived for each holding company in each state. Rankings are based solely on the dollar amount of small business lending (loans under \$1 million) in this table because of the difficulty of generating two ratio variables for these institutions by state. Clearly, large lending institutions have an important role in the small business loan markets in many states.

Table 4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2004

Table 4B provides a list of top micro business lenders in a given state using CRA data. The list includes lending institutions with micro business lending in a given state of more than \$10 million in 2004. Again, rankings are based solely on the dollar amount of micro business lending (loans under \$100,000) in this table for the reasons discussed above.

Appendix: Data Notes

Ranking Methodology and Table Descriptions

When possible, four variables were used to create a total score for the small business lending activities of individual lenders: (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. The total ranking summarizes the four individual scores. Small lending institutions tend to score higher in some categories than larger lending institutions, and vice versa. For example, smaller lenders have a higher percentage of total assets in small business loans, but larger lenders lead in the sheer number and value of small loans. Using two ratio variables and two value variables allows a more balanced measure of lending performance by lenders of different sizes.²³

For large lending institutions in the call reports (Tables 1A and 1B), simple rankings from 1 and up were performed for each of the four variables first, with “1” for the top ranking. The four individual rankings were summed and re-ranked from 1 and up again for the total rank. For lending institutions using CRA data (Tables 2A and 2B), ratio information was retrieved from call report data and used in combination with information from the CRA to perform Advocacy’s four-variable scheme for ranking. Again, simple rankings were performed and summed to obtain total rankings.

For ranking of all reporting lending institutions in a state based on call report data (Tables 3A and 3B), a decile ranking is used instead of a simple ranking. This is justified because of a much larger number of lending institutions in a given state. The decile ranking is a measure of where the individual lender falls in the distribution of all lenders within a state for any given variable. Decile rankings range from 1 to 10. Lending institutions in the top 10 percent of all lenders in the state receive the maximum score of 10; lenders in the lowest 10 percent receive a score of 1. Lending institutions that do not lend to small businesses (loans under \$1 million) receive a 0. Four top scores will sum to 40. To make the top score total 100 rather than 40, each score is multiplied by 2.5.

For state lending using the CRA data (Tables 4A and 4B), lenders were listed in order of the dollar amount of small business loans made in each state in the year. Large institutions therefore appear at the top.

²³ The exception is those financial holding companies that organize special credit lending institutions such as a federal savings bank or commercial bank to conduct business lending. For example, by organizing a special business lending savings bank, American Express Savings Bank will have even higher values for the two ratio criterion used in the ranking process.

Table Descriptions

Table 1A: Small Business Lending of Large Lending Institutions Based on Call Report Data, June 2005

This table uses call report data to rank the small business lending of the large lending institutions on the basis of four criteria that measure the emphasis on small business lending in a lender's loan portfolio. Small business loans (SBLs) are defined as loans under \$1 million.

1. **Overall Ranking (Total Rank).** Summary of small business lending rankings of large lending institutions with respect to loans under \$1 million. A simple ranking of 1 and up is made for each of the four criteria, and the total rank derived from the sum of the four rankings from variables is found in columns 2 through 5.
2. **Ratio of Small Business Loans to Total Assets (LSBL/TA).** The ratio of the dollar value of small business loans under \$1 million to total domestic assets for each lending institution. For the 99 large lending institutions, the ratios of small business loans to total assets ranged from near 0 percent to a high of 0.485 (for American Express Bank FSB).
3. **Ratio of Small Business Loans to Total Business Loans (LSBL/TBL).** For the 99 large lending institutions, the ratios of the value of small business lending to total business lending ranged from near 0 percent to 1.00 percent (for American Express Bank FSB).
4. **Total Dollar Amount of Small Business Lending by the Lending Institution (LSBL\$).** The total dollar amount (in thousands) of small business loans of less than \$1 million.
5. **Total Number of Small Business Loans (LSBL#).** The number of small business loans of less than \$1 million.
6. **Lending Institution Asset Size Class (Inst. Asset. Size).** Domestic asset size class of the lending institution:
 - \$10 billion to under \$50 billion (\$10B–\$50B)
 - \$50 billion and over (>\$50B)
7. **Total Dollar Amount of Micro Business Loans (SSBL\$).** Similar to column 4, but for loans of less than \$100,000, in thousands of dollars.
8. **Total Number of Micro Business Loans (SSBL#).** Similar to column 5, but for loans of less than \$100,000.
9. **Total Dollar Amount of Large-Size Small Business Loans (LSBL-2 \$).** Similar to column 4, but for loans between \$100,000 and \$1 million, in thousands of dollars.
10. **Total Number of Large-Size Small Business Loans (LSBL-2 #).** Similar to column 5, but for loans between \$100,000 and \$1 million.
11. **Credit Card Loans to Total Assets (CRD/TA).** The ratio of the dollar value of credit card loans to total assets.

Table 1B: Micro Business Lending of Large Lending Institutions Based on Call Report Data, June 2005

This table uses call report data to rank the micro business lending of the large lending institutions on the basis of four criteria that measure the emphasis on micro business lending in a lender's loan portfolio. Micro business loans (SSBLs) are defined as loans under \$100,000.

1. **Overall Ranking (Total Rank).** Summary rankings of large lending institutions with respect to loans under \$100,000. A simple ranking of 1 and up is made first, and the total rank is derived from the sum of four rankings from the variables found in columns 2 through 5.
2. **Ratio of Micro Business Loans to Total Assets (SSBL/TA).** The ratio of the total dollar value of micro business loans under \$100,000 to the total assets for each lending institution. For the 99 largest lending institutions, the ratios of micro business loans to total assets ranged from near 0 to 0.485 percent (for American Express Bank FSB).
3. **Ratio of Micro Business Loans to Total Business Loans (SSBL/TBL).** For the 99 large lending institutions, the ratios of the value of micro business lending to total business lending ranged from near 0 percent to 1.000 percent. (American Express Bank FSB scored 1.000 percent because of the dominance of business credit cards and small credit lines in the lender's business loans).
4. **Total Dollar Amount of Micro Business Lending by the Lending Institution (SSBL\$).** The total dollar amount (in thousands) of loans less than \$100,000.
5. **Total Number of Micro Business Loans (SSBL#).** The number of loans less than \$100,000.
6. **Lending Institution Asset Size Class (Inst. Asset Size).** Asset size class of the lending institution:
 - \$10 billion to under \$50 billion (\$10B–\$50B)
 - \$50 billion and over (>\$50B)
7. **Total Dollar Amount of Small Business Loans (LSBL\$).** Similar to column 4, but for loans of less than \$1 million, in thousands of dollars.
8. **Total Number of Small Business Loans (LSBL#).** Similar to column 5, but for loans of less than \$1 million.
9. **Total Dollar Amount of Large-Size Small Business Loans (LSBL-2 \$).** Similar to column 4, but for loans between \$100,000 and \$1 million, in thousands of dollars.
10. **Total Number of Large-Size Small Business Loans (LSBL-2 #).** Similar to column 5, but for loans between \$100,000 and \$1 million.
11. **Credit Card Loans to Total Assets (CRD/TA).** The ratio of the dollar value of credit card loans to total assets.

Table 2A: Small Business Lending of Large Lending Institutions in the U.S. Based on CRA Data, 2004

Table 2A uses both CRA and call report data to rank-order the 70 largest lending institutions on the basis of four criteria that measure the small business lending performance for a lender. Two ratio variables were derived from the call reports while the two value variables are from the CRA data.

1. **Total Rank.** Summary “small business performance” rankings of the lending institution with respect to loans under \$1 million. A simple ranking of 1 through 70 for each of the four variables is performed first, and the sum of the four scores is used to derive the total rank. The four variables used are described in this table in columns 2 through 5.
2. **The Ratio of Small Business Loans to Total Assets (LSBL/TA):** This column shows the ratio of small business loans (<\$1 million) to total assets for each lending institution. A high ratio indicates a lender’s willingness to place a large portion of its assets in small business lending.
3. **The Ratio of the Dollar Amount of Small Business Loans to Total Business Loans (LSBL/TBL):** The ratio of small business loans (<\$1 million) to total business loans for each lender. Lending institutions that make business loans predominantly to small firms will rank high in this category.
4. **Total Dollar Amount of Small Business Lending by the Lending Institutions (LSBL\$).** The total dollar amount (in thousands) of small business loans of less than \$1 million.
5. **Total Number of Small Business Loans (LSBL#).** The number of small business loans of less than \$1 million.
6. **States w/Loans (No. of States w/ Loans).** The number of states (and territories) where the lender extended small business loans.
7. **Lending Institution Asset Size Class (Inst. Asset Size).** Asset size class of the lending institution:
 - \$10 billion to under \$50 billion (\$10B–\$50B)
 - \$50 billion and over (>\$50B)
8. **Total Dollar Amount of Micro Business Loans under \$100,000 by the Lending Institution (SSBL\$).** Similar to column 4, but for loans of less than \$100,000, in thousands of dollars.
9. **Total Number of Micro Business Loans under \$100,000 by the Lending Institution (SSBL#).** Similar to column 5, but for loans of less than \$100,000.

Table 2B: Micro Business Lending of Large Lending Institutions in the U.S. Based on CRA Data, 2004

Table 2B uses both CRA and call report data to rank order 68 large lending institutions on the basis of four criteria that measure the micro business lending performance for a lending

institution. Two ratio variables were derived from the call reports. The four individual scores will be provided in the tables on the website.

1. **Total Rank.** Summary “micro business performance” rankings of lending institutions with respect to loans under \$1 million. A simple ranking of 1 through 68 for each of the four variables is performed first, and the sum of the four scores is used to derive the total rank. The four criteria used are described in this table as items 2 through 5.
2. **The Ratio of Micro Business Loans to Total Assets (SSBL/TA).** This column shows the ratio of micro business loans (<\$100,000) to total assets for each lending institution. A high ratio indicates a lender’s willingness to place a large portion of its assets in small business lending.
3. **The Ratio of the Dollar Amount of Micro Business Loans to Total Business Loans (SSBL/TB).** The ratio of micro business loans (<\$100,000) to total business loans for each lender. Lenders that make business loans predominantly to small firms will rank high in this category.
4. **Total Dollar Amount of Micro Business Lending by the Lending Institution (SSBL\$).** The total dollar amount (in thousands) of micro business loans of less than \$100,000.
5. **Total Number of Micro Business Loans (SSBL#).** The number of micro business loans of less than \$100,000.
6. **States with Loans (No. States w/Loans).** The number of states (territories) where the lender extended micro business loans.
7. **Institution Asset Size Class (Inst. Asset Size).** Asset size class of the lending institutions:
 - \$10 billion to under \$50 billion (\$10B–\$50B)
 - \$50 billion and over (>\$50B)
8. **Total Dollar Amount of Small Business Loans by the Lending Institution (LSBL\$).** Similar to column 4, but for loans of less than \$1 million, in thousands of dollars.
9. **Total Number of Small Business Loans by the Lending Institution (LSBL#).** Similar to column 5, but for loans of less than \$1 million.

Table 3A: Top Small Business Lending of Lending Institutions by State and Territory Based on Call Report Data, June 2005

1. **Total Score (Total Rank).** The total rank found in the first column is the score of the lender 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 four individual decile scores provided on the website.
2. **The Ratio of Small Business Loans to Total Assets (LSBL/TA).** This column shows the ratio of small business loans (<\$1 million) to total assets for each lending institution.

A high ratio indicates a lender's willingness to place a large portion of its assets in small business lending.

- 3. The Ratio of the Dollar Amount of Small Business Loans to Total Business Loans (LSBL/TBL).** The ratio of small business loans (<\$1 million) to total business loans for each lender. Lenders that make business loans predominantly to small firms will rank high in this category.
- 4. Total Dollar Amount of Small Business Loans (LSBL\$).** The dollar value (in thousands) of small business loans (<\$1 million) outstanding as of June 30, 2005, from the lending institution. Larger lenders will score well in this column and in column 5 because their size allows them to make more small loans than smaller lenders, even if their commitment to small business lending, as shown by the ratios in columns 2 and 3, is low.
- 5. Total Number of Small Business Loans (LSBL#).** The total number of small business loans (<\$1 million) outstanding for each lending institution.
- 6. Institution Asset Size (Inst. Asset Sz.).** The asset size class of the reporting lending institution:
 - 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. Total Score of Micro Business Loans (Total Rank).** The total score of the lending institutions based on their micro business lending. The total score is the sum of the four scores with respect to micro business loans of less than \$100,000. A firm looking for a loan of less than \$100,000 might do well to seek out a lender that ranks high in this column (and/or from table 3B).
- 8. Dollar Amount of Small Business Loans (SSBL\$).** The dollar value (in thousands) of micro business loans of less than \$100,000.
- 9. Number of Small Business Loans (SSBL#).** The number of small business loans of less than \$100,000 made by the lender.
- 10. Credit Card Loans to Total Assets (Cd/TA).** The ratio of the dollar value of credit card loans to total assets.

Table 3B: Top Micro Business Lending Institutions by State and Territory Using Call Report Data, June 2005

- 1. Total Score (Total Rank).** The total found in the first column is the score of the lending institution 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 four individual scores provided on the website.

2. **The Ratio of Micro Business Loans to Total Assets (SSBL/TA).** This column shows the ratio of micro business loans (<\$100,000) to total assets for each lender. A high ratio indicates a lender's willingness to place a large portion of its assets in small business lending.
3. **The Ratio of the Dollar Amount of Micro Business Loans to Total Business Loans (SSBL/TBL).** The ratio of micro business loans (<\$100,000) to total business loans for each lending institution. Lenders that make business loans predominantly to small firms will rank high in this category.
4. **Total Dollar Amount of Micro Business Loans (SSBL\$).** The dollar value (in thousands) of micro business loans (<\$100,000) outstanding from the lending institution. Larger lenders 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 micro business lending, as shown by the ratios in columns 2 and 3, is low.
5. **Total Number of Micro Business Loans (SSBL#):** The total number of micro business loans (<\$100,000) outstanding for each lending institution.
6. **Institution Asset Size (Inst. Asset Sz.):** The asset size class of the reporting lending institution:
 - 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. **Total Score of Small Business Loans (Total Rank).** The total score of the lenders based on their small business lending. The total score is the sum of the four scores with respect to small business loans of less than \$1 million. A firm looking for a loan of less than \$1 million might do well to seek out a lender that ranks high in this column (and/or from Table 3A).
8. **Dollar Amount of Small Business Loans (LSBL\$).** The dollar value (in thousands) of micro business loans of less than \$1 million.
9. **Number of Small Business Loans (LSBL#).** The number of small business loans of less than \$1 million made by the lender.

Table 4A: Top Small Business Lenders by State and Territory Using CRA Data, 2004

Table 4A is formatted differently from Table 3A because only CRA data are used. The table lists the lending institution name—the name of the owning lending institution—as well as the home state of the lending institution. Lenders are ranked on the basis of the dollar amount of small business loans (under \$1 million) made in 2004. The table also provides the dollar amount and number of small business loans for micro loans under \$100,000 and for large-sized loans between \$100,000 and \$1 million. Only lenders with small business loan totals of more than \$50 million in a given state in 2004 are listed.

1. **Amount of Small Business Loans (LSBL\$).** The dollar amount, in thousands, of loans under \$1 million made in 2004.
2. **Number of Small Business Loans (LSBL#).** The number of loans of less than \$1 million made.
3. **Institution Asset Size (Inst. Asset Size):** The total assets of the owning institution by size category:
 - Under \$1 billion (<\$1B)
 - \$1 billion to under \$10 billion (\$1B-\$10B)
 - \$10 billion to \$50 billion (\$10B-\$50B)
 - \$50 billion and over (>\$50B)
4. **Dollar Amount of Micro Business Loans (SSBL\$).** The dollar amount, in thousands, of loans of less than \$100,000.
5. **Number of Micro Business Loans (SSBL#).** The number of loans of less than \$100,000.
6. **Dollar Amount of Large-Size Small Business Loans (LSBL-2 \$).** The dollar amount, in thousands, for loans between \$100,000 and \$1 million.
7. **Number of Large-Size Small Business Loans (LSBL-2 #).** The number of larger-small business loans for loans between \$100,000 and \$1 million.

Table 4B: Top Micro Business Lenders by State and Territory Using CRA Data, 2004

Table 4B, similar to Table 4A, lists the lending institutions name—the name of the owning institution or the holding company—as well as the home state of the lending institution. Lenders are ranked on the basis of the dollar amount of loans made in 2004. The table provides the dollar amount and number of micro business loans under \$100,000, supplemented by mid-sized small business loans under \$250,000, and small business loans under \$1 million. Only lenders with micro business loan totals of more than \$10 million in a given state in 2004 are listed.

1. **Amount of Micro Business Loans (SSBL\$).** The dollar amount, in thousands, of loans under \$100,000 made in 2003.
2. **Number of Micro Business Loans (SSBL#).** The number of loans of less than \$100,000 million made.
3. **Institution Asset Size (Inst. Asset Size).** The total assets of the owning institution by size category:
 - Under \$1 billion (<\$1B)
 - \$1 billion to under \$10 billion (\$1B-\$10B)
 - \$10 billion to \$50 billion (\$10B-\$50B)
 - \$50 billion and over (>\$50B)

4. **Dollar Amount of Small Business Loans (LSBL\$).** The dollar amount, in thousands, of loans of less than \$1 million.
5. **Number of Small Business Loans (LSBL#).** The number of loans of less than \$1 million.
6. **Dollar Amount of Large-Size Small Business Loans (LSBL-2 \$).** The dollar amount, in thousands, for loans between \$100,000 and \$1 million.
7. **Number of Large-Size Small Business Loans (LSBL-2 #).** The number of larger small business loans for loans between \$100,000 and \$1 million.

Table 1A. Small Business Lending of Large Lending Institutions in the U.S. Using Call Report Data, June 2005

Name of Lending Institution	HQ State or Territory	Total Rank	Small Business Lending (<\$1M)				Micro Business Lending (<\$100k)			Small Business Lending (100k-\$1M)		CRD/TA (11)
			LSBL/TBL (2)	LSBL/TA (3)	LSBL\$ (1,000) (4)	LSBL# (5)	Institution Asset Size (6)	SSBL\$ (1,000) (7)	SSBL# (8)	LSBL(2)\$ (1,000) (9)	LSBL(2)# (10)	
American Express Bank, FSB	UT	1	1.000	0.485	6,630,445	1,627,649	\$10B-\$50B	6,630,445	1,627,649	0	0	0.3
Capital One, FSB	VA	2	0.983	0.190	2,793,033	1,245,485	\$10B-\$50B	2,752,551	1,245,220	40,482	265	0.21
Regions Financial Corporation	AL	3	0.497	0.134	10,351,715	97,678	>\$50B	1,526,050	58,556	8,825,665	39,122	0
BB&T Corporation	NC	4	0.454	0.094	9,897,669	187,674	>\$50B	2,011,517	145,125	7,886,152	42,549	0.01
Synovus Financial Corp.	GA	5	0.510	0.175	4,759,325	43,542	\$10B-\$50B	934,850	26,253	3,824,475	17,289	0.01
First Citizens Bancshares, Inc.	NC	6	0.688	0.198	2,448,378	60,443	\$10B-\$50B	478,350	52,421	1,970,028	8,022	0.03
MBNA Corporation	DE	7	0.964	0.054	2,977,477	928,500	>\$50B	1,805,312	924,122	1,172,165	4,378	0.28
Fifth Third Bancorp	OH	8	0.347	0.083	8,774,419	58,493	>\$50B	952,960	29,112	7,821,459	29,381	0.01
Zions Bancorporation	UT	8	0.356	0.133	4,386,033	46,337	\$10B-\$50B	585,065	31,808	3,800,968	14,529	0
Manufacturers & Traders TC	NY	10	0.300	0.103	5,609,536	64,551	>\$50B	1,409,892	49,442	4,199,644	15,109	0
Sky Financial Group, Inc.	OH	11	0.477	0.177	2,668,848	26,053	\$10B-\$50B	357,237	14,960	2,311,611	11,093	0
Popular, Inc.	PR	12	0.388	0.099	3,501,774	27,850	\$10B-\$50B	323,697	14,767	3,178,077	13,083	0.02
Wells Fargo & Company	CA	13	0.289	0.050	19,188,758	566,644	>\$50B	7,914,000	524,154	11,274,758	42,490	0.02
Compass Bancshares, Inc.	AL	14	0.384	0.090	2,646,265	54,716	\$10B-\$50B	395,424	46,957	2,250,841	7,759	0.02
Citigroup, Inc.	NY	15	0.327	0.026	9,919,576	3,928,696	>\$50B	7,146,176	3,915,997	2,773,400	12,699	0.12
Amsouth Bancorporation	AL	15	0.398	0.070	3,557,716	46,736	>\$50B	964,960	36,378	2,592,756	10,358	0
Mercantile Bankshares Corporation	MD	17	0.408	0.139	2,269,942	27,511	\$10B-\$50B	408,690	19,686	1,861,252	7,825	0
U.S. Bancorp	MN	18	0.265	0.061	12,564,646	425,655	>\$50B	2,939,486	384,542	9,625,160	41,113	0.03
Bancorpsouth, Inc.	MS	19	0.568	0.151	1,636,479	20,264	\$10B-\$50B	306,298	14,215	1,330,181	6,049	0.01
Lauritzen Corporation	NE	20	0.409	0.090	1,247,073	74,802	\$10B-\$50B	404,666	70,233	842,407	4,569	0.07
Fulton Financial Corporation	PA	20	0.487	0.150	1,807,864	18,450	\$10B-\$50B	222,381	10,176	1,585,483	8,274	0
South Financial Group	SC	22	0.444	0.138	2,119,381	16,580	\$10B-\$50B	299,030	9,648	1,820,351	6,932	0
Hibernia Corporation	LA	23	0.368	0.074	1,638,865	76,483	\$10B-\$50B	468,442	69,386	1,170,423	7,097	0
Webster Financial Corporation	CT	23	0.417	0.092	1,589,675	29,708	\$10B-\$50B	426,426	23,637	1,163,249	6,071	0
Suntrust Banks, Inc.	GA	25	0.249	0.051	8,606,704	160,569	>\$50B	1,727,022	132,888	6,879,682	27,681	0
Sovereign Bank	PA	25	0.299	0.070	4,192,192	46,186	>\$50B	945,119	32,393	3,247,073	13,793	0
National City Corporation	OH	27	0.232	0.051	7,529,093	245,052	>\$50B	1,735,060	220,420	5,794,033	24,632	0.01
JPMorgan Chase & Co.	NY	28	0.208	0.024	17,311,208	2,192,056	>\$50B	7,217,259	2,119,527	10,093,949	72,529	0.07
Associated Banc-Corp	WI	29	0.352	0.094	1,949,195	17,451	\$10B-\$50B	348,236	12,220	1,600,959	5,231	0
Wachovia Corporation	NC	30	0.196	0.039	17,167,994	103,481	>\$50B	1,384,632	44,924	15,783,362	58,557	0
Marshall & Ilsley Corporation	WI	31	0.258	0.082	3,259,391	21,811	\$10B-\$50B	330,257	9,786	2,929,134	12,025	0
Bank of the West	CA	32	0.280	0.054	2,816,556	34,904	>\$50B	423,384	24,963	2,393,172	9,941	0
Huntington Bancshares, Inc.	OH	32	0.308	0.072	2,350,970	21,139	\$10B-\$50B	404,752	13,355	1,946,218	7,784	0
Colonial Bancgroup, Inc.	AL	34	0.352	0.082	1,722,877	13,302	\$10B-\$50B	199,388	7,516	1,523,489	5,786	0
Bank of America Corporation	NC	35	0.169	0.020	20,437,558	1,044,736	>\$50B	5,089,864	985,957	15,347,694	58,779	0.05
North Fork Bancorporation, Inc.	NY	36	0.308	0.048	2,887,462	25,304	>\$50B	437,518	15,521	2,449,944	9,783	0
RBC Centura Bk	NC	36	0.389	0.080	1,585,062	11,684	\$10B-\$50B	149,839	5,790	1,435,223	5,894	0.01
Keycorp	OH	38	0.171	0.052	4,444,009	56,401	>\$50B	979,579	41,145	3,464,430	15,256	0
TD Banknorth NA	ME	38	0.302	0.058	2,469,613	21,974	\$10B-\$50B	296,713	12,183	2,172,900	9,791	0
Charter One Bk NA	OH	40	0.240	0.029	4,367,098	46,886	>\$50B	857,183	31,690	3,509,915	15,196	0.01
People's Mutual Holdings	CT	41	0.387	0.099	1,087,651	3,118	\$10B-\$50B	26,303	1,048	1,061,348	2,070	0
First Horizon National Corporation	TN	42	0.288	0.047	1,732,940	22,450	\$10B-\$50B	263,739	15,501	1,469,201	6,949	0.01

Table 1A. Small Business Lending of Large Lending Institutions in the U.S. Using Call Report Data, June 2005

Name of Lending Institution	HQ State or Territory	Total Rank	Small Business Lending (<\$1M)				Micro Business Lending (<\$100k)			Small Business Lending (100k-\$1M)		CRD/TA (11)
			LSBL/TBL (2)	LSBL/TA (3)	LSBL\$ (1,000) (4)	LSBL# (5)	Institution Asset Size (6)	SSBL\$ (1,000) (7)	SSBL# (8)	LSBL(2)\$ (1,000) (9)	LSBL(2)# (10)	
Comerica, Inc.	MI	43	0.127	0.075	3,940,935	21,590	>\$50B	220,550	6,657	3,720,385	14,933	0
Firstmerit Corporation	OH	44	0.316	0.079	817,484	6,032	\$10B-\$50B	83,524	2,883	733,960	3,149	0.01
PNC Financial Services Group, Inc.	PA	45	0.152	0.036	2,998,406	42,544	>\$50B	933,249	33,276	2,065,157	9,268	0.01
Valley National Bancorp	NJ	46	0.289	0.076	935,115	5,233	\$10B-\$50B	51,403	1,976	883,712	3,257	0
International Bancshares Corporation	TX	47	0.311	0.071	725,700	6,123	\$10B-\$50B	101,074	3,604	624,626	2,519	0
Union Bk of CA NA	CA	48	0.152	0.042	2,192,276	28,137	>\$50B	437,423	21,433	1,754,853	6,704	0
Commerce Bancshares, Inc.	MO	48	0.275	0.064	883,193	9,726	\$10B-\$50B	140,837	6,337	742,356	3,389	0.04
BOK Financial Corporation	OK	50	0.233	0.068	1,212,332	8,740	\$10B-\$50B	148,086	5,495	1,064,246	3,245	0
UBS Bk USA	UT	51	0.288	0.054	961,400	3,199	\$10B-\$50B	36,451	869	924,949	2,330	0
Washington Mutual Bank FA	CA	52	0.178	0.005	1,437,480	64,212	>\$50B	352,014	51,124	1,085,466	13,088	0
Harris NA	IL	53	0.178	0.035	1,272,990	15,245	\$10B-\$50B	134,578	11,094	1,138,412	4,151	0
Lasalle Bk NA	IL	54	0.085	0.024	2,589,549	17,373	>\$50B	292,642	9,679	2,296,907	7,694	0
Bank of New York Company, Inc.	NY	55	0.232	0.016	973,000	16,578	>\$50B	342,000	13,154	631,000	3,424	0
Mellon Financial Corporation	PA	56	0.248	0.023	808,798	12,756	\$10B-\$50B	125,949	9,603	682,849	3,153	0
HSBC Bk USA NA	DE	57	0.107	0.011	1,514,798	38,439	>\$50B	341,397	33,711	1,173,401	4,728	0.09
New York Private Bank & Trust Corp.	NY	58	0.575	0.014	160,318	470	\$10B-\$50B	1,405	17	158,913	453	0
Commercial FB, A FSB	NE	59	0.229	0.046	479,694	3,639	\$10B-\$50B	46,030	1,894	433,664	1,745	0
Independence Cmnty Bk	NY	59	0.202	0.045	827,385	3,073	\$10B-\$50B	30,364	760	797,021	2,313	0
Commerce Bancorp, Inc.	NJ	61	0.166	0.024	809,993	9,668	\$10B-\$50B	122,062	5,689	687,931	3,979	0
Doral Financial Corporation	PR	62	0.329	0.015	181,864	1,746	\$10B-\$50B	27,966	1,277	153,898	469	0
City National Corporation	CA	63	0.148	0.047	676,488	4,562	\$10B-\$50B	50,577	1,619	625,911	2,943	0
Providian NB	NH	64	1.000	0.001	7,596	98	\$10B-\$50B	2,645	69	4,951	29	0.52
Citibank, FSB	VA	65	0.285	0.013	398,687	2,910	\$10B-\$50B	55,668	1,844	343,019	1,066	0
FBOP Corporation	IL	66	0.138	0.050	519,393	2,736	\$10B-\$50B	34,452	1,126	484,941	1,610	0
Northern Trust Corporation	IL	67	0.164	0.022	767,504	3,874	\$10B-\$50B	49,641	1,402	717,863	2,472	0
Merrill Lynch Bk USA	UT	68	0.071	0.021	1,323,836	4,669	>\$50B	29,694	620	1,294,142	4,049	0
Astoria FS & LA	NY	69	0.279	0.013	290,570	1,145	\$10B-\$50B	11,827	520	278,743	625	0
Citibank (West), FSB	CA	70	0.171	0.006	691,848	5,073	>\$50B	95,380	3,252	596,468	1,821	0
TCF Financial Corporation	MN	71	0.147	0.025	312,255	1,189	\$10B-\$50B	7,191	230	305,064	959	0
W Holding Company, Inc.	PR	72	0.089	0.023	349,810	3,705	\$10B-\$50B	57,713	1,566	292,097	2,139	0
First Bancorp	PR	73	0.129	0.023	421,497	2,667	\$10B-\$50B	41,562	905	379,935	1,762	0
State Farm Bank, FSB	IL	78	0.184	0.006	60,690	408	\$10B-\$50B	8,203	209	52,487	199	0.08
Charles Schwab Corporation	CA	79	0.221	0.002	29,586	99	\$10B-\$50B	1,444	30	28,142	69	0
Chevy Chase Bank, FSB	VA	80	0.129	0.009	126,972	869	\$10B-\$50B	6,227	316	120,745	553	0
Guaranty Bank	TX	81	0.050	0.008	125,492	3,242	\$10B-\$50B	53,720	2,876	71,772	366	0
New York Community Bancorp, Inc.	NY	82	0.079	0.008	202,745	767	\$10B-\$50B	4,435	129	198,310	638	0
Flagstar Bank, FSB	MI	83	0.112	0.007	102,913	529	\$10B-\$50B	3,192	100	99,721	429	0
Western Financial Bank	CA	84	0.142	0.002	22,735	56	\$10B-\$50B	311	6	22,424	50	0
Lehman Brothers Bank, FSB	DE	87	0.009	0.001	24,502	63	\$10B-\$50B	337	13	24,165	50	0
Fremont Inv & Loan	CA	88	0.003	0.001	5,782	11	\$10B-\$50B	0	0	5,782	11	0
Washington Mutual Bank FSB	UT	99	0.000	0.000	1,256	165	\$10B-\$50B	743	162	513	3	0
Citicorp Trust Bank, FSB	DE	99	-	0.000	0	0	\$10B-\$50B	0	0	0	0	0.1

Table 1A. Small Business Lending of Large Lending Institutions in the U.S. Using Call Report Data, June 2005

Name of Lending Institution	HQ State or Territory	Small Business Lending (<\$1M)					Micro Business Lending (<\$100k)		Small Business Lending (100k-\$1M)			CRD/TA (11)
		Total Rank (1)	LSBL/TBL (2)	LSBL/TA (3)	LSBL\$ (1,000) (4)	LSBL# (5)	Institution Asset Size (6)	SSBL\$ (1,000) (7)	SSBL# (8)	LSBL(2)\$ (1,000) (9)	LSBL(2)# (10)	
Discover Bk	DE	99	-	0.000	0	0	\$10B-\$50B	0	0	0	0	0.91
E*Trade Bank	VA	99	0.000	0.000	0	0	\$10B-\$50B	0	0	0	0	0.01
Indymac Bank, FSB	CA	99	0.000	0.000	0	0	\$10B-\$50B	0	0	0	0	0
ING Bank, FSB	DE	99	-	0.000	0	0	\$10B-\$50B	0	0	0	0	0
Merrill Lynch B&TC	NJ	99	-	0.000	0	0	\$10B-\$50B	0	0	0	0	0
State Street Corporation	MA	99	0.000	0.000	0	0	>\$50B	0	0	0	0	0
World Savings Bank, FSB (Texas)	TX	99	-	0.000	0	0	\$10B-\$50B	0	0	0	0	0
Deutsche Bk TC Americas	NY	99	0.001	0.000	4,000	8	\$10B-\$50B	0	1	4,000	7	0
Downey S & LA, F.A.	CA	99	0.210	0.000	6,248	21	\$10B-\$50B	0	0	6,248	21	0
USAA Federal Savings Bank	TX	99	1.000	0.000	1,291	5	\$10B-\$50B	0	0	1,291	5	0.38
Countrywide Financial Corporation	CA	99	1.000	0.000	385	1	>\$50B	0	0	385	1	0
Ohio Savings Bank	OH	99	0.068	0.000	3,632	48	\$10B-\$50B	475	35	3,157	13	0
Investors Financial Services Corp.	MA	99	0.268	0.000	3,285	17	\$10B-\$50B	249	5	3,036	12	0
World Savings Bank, FSB	CA	99	0.596	0.000	6,572	48	>\$50B	533	18	6,039	30	0
Hudson City Savings Bank	NJ	99	1.000	0.000	325	4	\$10B-\$50B	177	2	148	2	0

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

Table 1B. Micro Business Lending of Large Lending Institution in the U.S. Using Call Report Data, June 2005

Name of Lending Institution	HQ State or Territory	Total Rank	Micro Business Lending (<\$100k)				Institution Asset Size	Small Business Lending (<\$1M)		Small Business Lending (100k-\$1M)		
			SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1,000) (4)	SSBL# (5)		LSBL\$ (1,000) (7)	LSBL# (8)	LSBL(2)\$ (1,000) (9)	LSBL(2)# (10)	CRD/TA (11)
American Express Bank, FSB	UT	1	0.485	1.000	6,630,445	1,627,649	\$10B-\$50B	6,630,445	1,627,649	0	0	0.3
Capital One, FSB	VA	2	0.187	0.969	2,752,551	1,245,220	\$10B-\$50B	2,793,033	1,245,485	40,482	265	0.21
MBNA Corporation	DE	3	0.033	0.584	1,805,312	924,122	>\$50B	2,977,477	928,500	1,172,165	4,378	0.28
Citigroup, Inc.	NY	4	0.018	0.236	7,146,176	3,915,997	>\$50B	9,919,576	3,928,696	2,773,400	12,699	0.12
Wells Fargo & Company	CA	5	0.020	0.119	7,914,000	524,154	>\$50B	19,188,758	566,644	11,274,758	42,490	0.02
First Citizens Bancshares, Inc.	NC	6	0.039	0.135	478,350	52,421	\$10B-\$50B	2,448,378	60,443	1,970,028	8,022	0.03
BB&T Corporation	NC	7	0.019	0.092	2,011,517	145,125	>\$50B	9,897,669	187,674	7,886,152	42,549	0.01
JPMorgan Chase & Co.	NY	7	0.010	0.087	7,217,259	2,119,527	>\$50B	17,311,208	2,192,056	10,093,949	72,529	0.07
Manufacturers & Traders TC	NY	9	0.026	0.075	1,409,892	49,442	>\$50B	5,609,536	64,551	4,199,644	15,109	0
Lauritzen Corporation	NE	10	0.029	0.133	404,666	70,233	\$10B-\$50B	1,247,073	74,802	842,407	4,569	0.07
Regions Financial Corporation	AL	11	0.020	0.073	1,526,050	58,556	>\$50B	10,351,715	97,678	8,825,665	39,122	0
U.S. Bancorp	MN	12	0.014	0.062	2,939,486	384,542	>\$50B	12,564,646	425,655	9,625,160	41,113	0.03
Hibernia Corporation	LA	12	0.021	0.105	468,442	69,386	\$10B-\$50B	1,638,865	76,483	1,170,423	7,097	0
Amsouth Bancorporation	AL	14	0.019	0.108	964,960	36,378	>\$50B	3,557,716	46,736	2,592,756	10,358	0
Synovus Financial Corp.	GA	15	0.034	0.100	934,850	26,253	\$10B-\$50B	4,759,325	43,542	3,824,475	17,289	0.01
National City Corporation	OH	16	0.012	0.053	1,735,060	220,420	>\$50B	7,529,093	245,052	5,794,033	24,632	0.01
Webster Financial Corporation	CT	17	0.025	0.112	426,426	23,637	\$10B-\$50B	1,589,675	29,708	1,163,249	6,071	0
Suntrust Banks, Inc.	GA	18	0.010	0.050	1,727,022	132,888	>\$50B	8,606,704	160,569	6,879,682	27,681	0
Sovereign Bank	PA	19	0.016	0.067	945,119	32,393	>\$50B	4,192,192	46,186	3,247,073	13,793	0
Mercantile Bankshares Corporation	MD	20	0.025	0.073	408,690	19,686	\$10B-\$50B	2,269,942	27,511	1,861,252	7,825	0
Bancorpsouth, Inc.	MS	21	0.028	0.106	306,298	14,215	\$10B-\$50B	1,636,479	20,264	1,330,181	6,049	0.01
Zions Bancorporation	UT	22	0.018	0.048	585,065	31,808	\$10B-\$50B	4,386,033	46,337	3,800,968	14,529	0
Bank of America Corporation	NC	22	0.005	0.042	5,089,864	985,957	>\$50B	20,437,558	1,044,736	15,347,694	58,779	0.05
Sky Financial Group, Inc.	OH	24	0.024	0.064	357,237	14,960	\$10B-\$50B	2,668,848	26,053	2,311,611	11,093	0
Compass Bancshares, Inc.	AL	24	0.013	0.057	395,424	46,957	\$10B-\$50B	2,646,265	54,716	2,250,841	7,759	0.02
PNC Financial Services Group, Inc.	PA	26	0.011	0.047	933,249	33,276	>\$50B	2,998,406	42,544	2,065,157	9,268	0.01
Keycorp	OH	27	0.012	0.038	979,579	41,145	>\$50B	4,444,009	56,401	3,464,430	15,256	0
Associated Banc-Corp	WI	28	0.017	0.063	348,236	12,220	\$10B-\$50B	1,949,195	17,451	1,600,959	5,231	0
Huntington Bancshares, Inc.	OH	29	0.012	0.053	404,752	13,355	\$10B-\$50B	2,350,970	21,139	1,946,218	7,784	0
South Financial Group	SC	30	0.020	0.063	299,030	9,648	\$10B-\$50B	2,119,381	16,580	1,820,351	6,932	0
Fifth Third Bancorp	OH	31	0.009	0.038	952,960	29,112	>\$50B	8,774,419	58,493	7,821,459	29,381	0.01
Charter One Bk NA	OH	32	0.006	0.047	857,183	31,690	>\$50B	4,367,098	46,886	3,509,915	15,196	0.01
Fulton Financial Corporation	PA	33	0.018	0.060	222,381	10,176	\$10B-\$50B	1,807,864	18,450	1,585,483	8,274	0
Bank of The West	CA	33	0.008	0.042	423,384	24,963	>\$50B	2,816,556	34,904	2,393,172	9,941	0
North Fork Bancorporation, Inc.	NY	35	0.007	0.047	437,518	15,521	>\$50B	2,887,462	25,304	2,449,944	9,783	0
Bank of New York Company, Inc.	NY	36	0.006	0.082	342,000	13,154	>\$50B	973,000	16,578	631,000	3,424	0
Union Bk of CA NA	CA	37	0.008	0.030	437,423	21,433	>\$50B	2,192,276	28,137	1,754,853	6,704	0
Wachovia Corporation	NC	38	0.003	0.016	1,384,632	44,924	>\$50B	17,167,994	103,481	15,783,362	58,557	0
Washington Mutual Bank FA	CA	39	0.001	0.044	352,014	51,124	>\$50B	1,437,480	64,212	1,085,466	13,088	0
First Horizon National Corporation	TN	40	0.007	0.044	263,739	15,501	\$10B-\$50B	1,732,940	22,450	1,469,201	6,949	0.01

Table 1B. Micro Business Lending of Large Lending Institution in the U.S. Using Call Report Data, June 2005

Name of Lending Institution	HQ State or Territory	Total Rank	Micro Business Lending (<\$100k)				Small Business Lending (<\$1M)			Small Business Lending (100k-\$1M)		
			SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1,000) (4)	SSBL# (5)	Institution Asset Size (6)	LSBL\$ (1,000) (7)	LSBL# (8)	LSBL(2)\$ (1,000) (9)	LSBL(2)# (10)	CRD/TA (11)
Popular, Inc.	PR	41	0.009	0.036	323,697	14,767	\$10B-\$50B	3,501,774	27,850	3,178,077	13,083	0.02
Commerce Bancshares, Inc.	MO	42	0.010	0.044	140,837	6,337	\$10B-\$50B	883,193	9,726	742,356	3,389	0.04
Colonial Bancgroup, Inc.	AL	43	0.010	0.041	199,388	7,516	\$10B-\$50B	1,722,877	13,302	1,523,489	5,786	0
Marshall & Ilsley Corporation	WI	44	0.008	0.026	330,257	9,786	\$10B-\$50B	3,259,391	21,811	2,929,134	12,025	0
TD Banknorth NA	ME	45	0.007	0.036	296,713	12,183	\$10B-\$50B	2,469,613	21,974	2,172,900	9,791	0
HSBC Bk USA NA	DE	46	0.003	0.024	341,397	33,711	>\$50B	1,514,798	38,439	1,173,401	4,728	0.09
International Bancshares Corporation	TX	47	0.010	0.043	101,074	3,604	\$10B-\$50B	725,700	6,123	624,626	2,519	0
RBC Centura Bk	NC	48	0.008	0.037	149,839	5,790	\$10B-\$50B	1,585,062	11,684	1,435,223	5,894	0.01
BOK Financial Corporation	OK	49	0.008	0.029	148,086	5,495	\$10B-\$50B	1,212,332	8,740	1,064,246	3,245	0
Mellon Financial Corporation	PA	50	0.004	0.039	125,949	9,603	\$10B-\$50B	808,798	12,756	682,849	3,153	0
Firstmerit Corporation	OH	51	0.008	0.032	83,524	2,883	\$10B-\$50B	817,484	6,032	733,960	3,149	0.01
Harris NA	IL	52	0.004	0.019	134,578	11,094	\$10B-\$50B	1,272,990	15,245	1,138,412	4,151	0
Commerce Bancorp, Inc.	NJ	53	0.004	0.025	122,062	5,689	\$10B-\$50B	809,993	9,668	687,931	3,979	0
Lasalle Bk NA	IL	54	0.003	0.010	292,642	9,679	>\$50B	2,589,549	17,373	2,296,907	7,694	0
Comerica, Inc.	MI	55	0.004	0.007	220,550	6,657	>\$50B	3,940,935	21,590	3,720,385	14,933	0
Citibank, FSB	VA	56	0.002	0.040	55,668	1,844	\$10B-\$50B	398,687	2,910	343,019	1,066	0
Doral Financial Corporation	PR	57	0.002	0.051	27,966	1,277	\$10B-\$50B	181,864	1,746	153,898	469	0
Valley National Bancorp	NJ	58	0.004	0.016	51,403	1,976	\$10B-\$50B	935,115	5,233	883,712	3,257	0
Commercial FB, A FSB	NE	58	0.004	0.022	46,030	1,894	\$10B-\$50B	479,694	3,639	433,664	1,745	0
W Holding Company, Inc.	PR	60	0.004	0.015	57,713	1,566	\$10B-\$50B	349,810	3,705	292,097	2,139	0
Guaranty Bank	TX	60	0.003	0.021	53,720	2,876	\$10B-\$50B	125,492	3,242	71,772	366	0
Citibank (West), FSB	CA	62	0.001	0.024	95,380	3,252	>\$50B	691,848	5,073	596,468	1,821	0
City National Corporation	CA	63	0.004	0.011	50,577	1,619	\$10B-\$50B	676,488	4,562	625,911	2,943	0
First Bancorp	PR	64	0.002	0.013	41,562	905	\$10B-\$50B	421,497	2,667	379,935	1,762	0
Northern Trust Corporation	IL	65	0.001	0.011	49,641	1,402	\$10B-\$50B	767,504	3,874	717,863	2,472	0
FBOP Corporation	IL	66	0.003	0.009	34,452	1,126	\$10B-\$50B	519,393	2,736	484,941	1,610	0
UBS Bk USA	UT	67	0.002	0.011	36,451	869	\$10B-\$50B	961,400	3,199	924,949	2,330	0
State Farm Bank, FSB	IL	69	0.001	0.025	8,203	209	\$10B-\$50B	60,690	408	52,487	199	0.08
People's Mutual Holdings	CT	70	0.002	0.009	26,303	1,048	\$10B-\$50B	1,087,651	3,118	1,061,348	2,070	0
Independence Cmnty Bk	NY	71	0.002	0.007	30,364	760	\$10B-\$50B	827,385	3,073	797,021	2,313	0
Astoria FS & LA	NY	72	0.001	0.011	11,827	520	\$10B-\$50B	290,570	1,145	278,743	625	0
TCF Financial Corporation	MN	74	0.001	0.003	7,191	230	\$10B-\$50B	312,255	1,189	305,064	959	0
New York Private Bank & Trust Corp.	NY	99	0.000	0.005	1,405	17	\$10B-\$50B	160,318	470	158,913	453	0
Providian NB	NH	99	0.000	0.348	2,645	69	\$10B-\$50B	7,596	98	4,951	29	0.52
Merrill Lynch Bk USA	UT	99	0.000	0.002	29,694	620	>\$50B	1,323,836	4,669	1,294,142	4,049	0
Charles Schwab Corporation	CA	99	0.000	0.011	1,444	30	\$10B-\$50B	29,586	99	28,142	69	0
Chevy Chase Bank, FSB	VA	99	0.000	0.006	6,227	316	\$10B-\$50B	126,972	869	120,745	553	0
New York Community Bancorp, Inc.	NY	99	0.000	0.002	4,435	129	\$10B-\$50B	202,745	767	198,310	638	0
Flagstar Bank, FSB	MI	99	0.000	0.003	3,192	100	\$10B-\$50B	102,913	529	99,721	429	0
Western Financial Bank	CA	99	0.000	0.002	311	6	\$10B-\$50B	22,735	56	22,424	50	0

Table 1B. Micro Business Lending of Large Lending Institution in the U.S. Using Call Report Data, June 2005

Name of Lending Institution	HQ State or Territory	Total Rank	Micro Business Lending (<\$100k)				Small Business Lending (<\$1M)				Small Business Lending (100k-\$1M)	
			SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1,000) (4)	SSBL# (5)	Institution Asset Size (6)	LSBL\$ (1,000) (7)	LSBL# (8)	LSBL(2)\$ (1,000) (9)	LSBL(2)# (10)	CRD/TA (11)
Lehman Brothers Bank, FSB	DE	99	0.000	0.000	337	13	\$10B-\$50B	24,502	63	24,165	50	0
Fremont Inv & Loan	CA	99	0.000	0.000	0	0	\$10B-\$50B	5,782	11	5,782	11	0
Washington Mutual Bank FSB	UT	99	0.000	0.000	743	162	\$10B-\$50B	1,256	165	513	3	0
Citicorp Trust Bank, FSB	DE	99	0.000		0	0	\$10B-\$50B	0	0	0	0	0.1
Discover Bk	DE	99	0.000		0	0	\$10B-\$50B	0	0	0	0	0.91
E*Trade Bank	VA	99	0.000	0.000	0	0	\$10B-\$50B	0	0	0	0	0.01
Indymac Bank, FSB	CA	99	0.000	0.000	0	0	\$10B-\$50B	0	0	0	0	0
ING Bank, FSB	DE	99	0.000		0	0	\$10B-\$50B	0	0	0	0	0
Merrill Lynch B&TC	NJ	99	0.000		0	0	\$10B-\$50B	0	0	0	0	0
State Street Corporation	MA	99	0.000	0.000	0	0	>\$50B	0	0	0	0	0
World Savings Bank, FSB (Texas)	TX	99	0.000		0	0	\$10B-\$50B	0	0	0	0	0
Deutsche Bk TC Americas	NY	99	0.000	0.000	0	1	\$10B-\$50B	4,000	8	4,000	7	0
Downey S & LA, F.A.	CA	99	0.000	0.000	0	0	\$10B-\$50B	6,248	21	6,248	21	0
Usaa Federal Savings Bank	TX	99	0.000	0.000	0	0	\$10B-\$50B	1,291	5	1,291	5	0.38
Countrywide Financial Corporation	CA	99	0.000	0.000	0	0	>\$50B	385	1	385	1	0
Ohio Savings Bank	OH	99	0.000	0.009	475	35	\$10B-\$50B	3,632	48	3,157	13	0
Investors Financial Services Corp.	MA	99	0.000	0.020	249	5	\$10B-\$50B	3,285	17	3,036	12	0
World Savings Bank, FAB	CA	99	0.000	0.048	533	18	>\$50B	6,572	48	6,039	30	0
Hudson City Savings Bank	NJ	99	0.000	0.545	177	2	\$10B-\$50B	325	4	148	2	0

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

Table 2A. Small Business Lending of Large Lending Institutions in the U.S. Using CRA Data, 2004

Name of Lending Institution	HQ State or Territory	Small Business Lending (<\$1M)						Micro Business Lending (<\$100k)		
		Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL\$ (1,000) (4)	LSBL# (5)	No. of States and Territories w/ Loans (6)	Institution Asset Size (7)	SSBL\$ (1,000) (8)	SSBL# (9)
Capital One FSB	VA	1	0.190	0.983	4,942,080	1,572,943	53	\$10B-\$50B	4,918,755	1,572,781
Regions Financial Corporation	AL	2	0.134	0.497	5,670,534	45,973	47	>\$50B	1,097,949	32,228
BB&T Corporation	NC	3	0.094	0.454	6,848,289	58,217	45	>\$50B	1,414,261	42,234
Synovus Financial Corp.	GA	4	0.175	0.510	3,118,146	25,846	35	\$10B-\$50B	627,642	18,122
MBNA Corporation	DE	5	0.054	0.964	5,481,470	819,334	52	>\$50B	4,570,363	816,176
First Citizens Bancshares, Inc.	NC	6	0.198	0.688	1,539,563	16,370	22	\$10B-\$50B	363,761	12,678
Popular, Inc.	PR	7	0.099	0.388	2,357,749	24,836	33	\$10B-\$50B	636,631	19,540
Amsouth Bancorporation	AL	8	0.070	0.398	3,506,699	53,265	50	>\$50B	1,589,085	48,169
Fifth Third Bancorp	OH	9	0.083	0.347	5,851,809	27,239	36	>\$50B	663,522	13,007
Wells Fargo & Company	CA	10	0.050	0.289	22,707,697	607,986	52	>\$50B	14,513,916	582,517
Citigroup, Inc.	NY	11	0.026	0.327	7,086,912	1,135,831	54	>\$50B	6,285,221	1,133,455
Zions Bancorporation	UT	12	0.133	0.356	2,752,920	17,156	48	\$10B-\$50B	424,710	10,988
Bancorpsouth, Inc.	MS	13	0.151	0.568	720,382	9,073	22	\$10B-\$50B	194,691	7,334
Lauritzen Corporation	NE	14	0.090	0.409	974,402	21,994	51	\$10B-\$50B	277,225	20,015
U.S. Bancorp	MN	15	0.061	0.265	8,573,156	168,285	52	>\$50B	2,266,558	150,995
Compass Bancshares, Inc.	AL	15	0.090	0.384	1,836,015	16,479	35	\$10B-\$50B	473,828	12,771
Allfirst Bank	MD	17	0.103	0.300	2,525,601	17,135	31	>\$50B	512,436	11,789
Suntrust Banks, Inc.	GA	18	0.051	0.249	5,236,921	61,617	49	>\$50B	1,153,346	50,214
Fulton Financial Corporation	PA	19	0.150	0.487	946,991	5,604	18	\$10B-\$50B	151,689	3,273
Mercantile Bankshares Corp.	MD	20	0.139	0.408	899,782	5,694	16	\$10B-\$50B	139,698	3,591
JPMorgan Chase & Co.	NY	21	0.024	0.208	11,792,717	475,087	51	>\$50B	7,400,943	461,342
Associated Banc-Corp	WI	22	0.094	0.352	1,287,762	8,484	27	\$10B-\$50B	194,912	5,447
South Financial Group	SC	23	0.138	0.444	625,851	4,930	25	\$10B-\$50B	117,381	3,270
Huntington Bancshares, Inc.	OH	24	0.072	0.308	1,368,875	15,530	33	\$10B-\$50B	473,124	13,036
Sky Financial Group, Inc.	OH	24	0.177	0.477	528,211	3,609	18	\$10B-\$50B	95,311	2,299
Wachovia Corporation	NC	26	0.039	0.196	12,238,350	79,638	50	>\$50B	2,372,025	54,203
Marshall & Ilsley Corporation	WI	26	0.082	0.258	2,990,346	15,877	39	\$10B-\$50B	374,243	8,917
National City Corporation	OH	28	0.051	0.232	3,080,387	33,367	44	>\$50B	589,838	26,202
Hibernia Corporation	LA	29	0.074	0.368	1,035,482	9,412	24	\$10B-\$50B	239,328	6,919
American Express Centurion Bank	UT	30	0.000	1.000	1,835,051	229,040	52	\$10B-\$50B	1,826,881	228,990
Bank of The West	CA	31	0.054	0.280	2,111,052	19,138	44	>\$50B	469,463	14,856
Colonial Bancgroup, Inc.	AL	32	0.082	0.352	898,132	6,361	20	\$10B-\$50B	170,381	4,197
Sovereign Bank	PA	33	0.070	0.299	1,875,217	10,907	48	>\$50B	292,008	6,342
Citizens Bank of Massachusetts	MA	34	0.029	0.240	2,272,861	26,456	27	>\$50B	703,316	22,076
North Fork Bancorporation Inc.	NY	35	0.048	0.308	1,410,326	12,481	16	>\$50B	415,764	9,778
PNC Financial Services Group	PA	36	0.036	0.152	3,010,525	37,609	38	>\$50B	1,171,225	32,460
Webster Financial Corporation	CT	37	0.092	0.417	335,698	2,554	11	\$10B-\$50B	74,103	1,775
Union Bank Of California NA	CA	38	0.042	0.152	1,933,077	30,251	22	>\$50B	825,061	27,373
RBC Centura Bank	NC	39	0.080	0.389	561,539	3,330	17	\$10B-\$50B	78,538	2,002
Bank of America Corporation	NC	40	0.020	0.169	11,669,495	365,329	53	>\$50B	5,374,583	348,439
First Horizon National Corp.	TN	41	0.047	0.288	1,251,154	9,851	50	\$10B-\$50B	289,490	7,090
Commerce Bancshares, Inc.	MO	42	0.064	0.275	805,612	8,474	40	\$10B-\$50B	179,917	6,727
Keycorp	OH	43	0.052	0.171	2,266,494	12,876	39	>\$50B	288,249	7,727
People S Mutual Holdings	CT	44	0.099	0.387	213,530	989	15	\$10B-\$50B	15,919	534
Comerica, Inc.	MI	45	0.075	0.127	3,611,921	11,823	47	>\$50B	230,528	4,085
Firstmerit Corporation	OH	45	0.079	0.316	592,435	2,660	9	\$10B-\$50B	71,423	1,258

Table 2A. Small Business Lending of Large Lending Institutions in the U.S. Using CRA Data, 2004

Name of Lending Institution	HQ State or Territory	Small Business Lending (<\$1M)					Micro Business Lending (<\$100k)			
		Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL\$ (1,000) (4)	LSBL# (5)	No. of States and Territories w/ Loans (6)	Institution Asset Size (7)	SSBL\$ (1,000) (8)	SSBL# (9)
International Bancshares Corp.	TX	45	0.071	0.311	391,657	3,501	11	\$10B-\$50B	79,527	2,521
Valley National Bancorp	NJ	48	0.076	0.289	583,860	2,816	8	\$10B-\$50B	68,772	1,618
BOK Financial Corporation	OK	49	0.068	0.233	787,291	3,781	24	\$10B-\$50B	97,506	1,950
HSBC Bank USA	NY	50	0.011	0.107	1,853,074	19,552	38	>\$50B	761,351	16,620
Harris Trust And Savings Bank	IL	51	0.035	0.178	768,078	7,591	26	\$10B-\$50B	122,973	5,777
Mellon Financial Corporation	PA	52	0.023	0.248	825,076	6,237	26	\$10B-\$50B	122,499	4,375
Lasalle Bank	IL	53	0.024	0.085	1,906,706	12,164	36	>\$50B	352,061	8,660
Commerce Bancorp, Inc.	NJ	54	0.024	0.166	781,541	5,356	14	\$10B-\$50B	129,668	3,600
Bank of New York Company, Inc.	NY	55	0.016	0.232	230,040	5,625	14	>\$50B	108,983	5,299
City National Corporation	CA	56	0.047	0.148	868,073	3,323	23	\$10B-\$50B	76,605	1,457
Commercial Federal Bank	NE	57	0.046	0.229	273,985	2,091	20	\$10B-\$50B	50,388	1,464
Citibank FSB	NY	58	0.013	0.285	294,978	2,848	18	\$10B-\$50B	83,395	2,274
Citibank (West) FSB	NY	59	0.006	0.171	418,117	6,467	7	>\$50B	178,051	5,761
Washington Mutual Bank FA	WA	60	0.005	0.178	513,545	5,055	29	>\$50B	136,820	4,152
FBOP Corporation	IL	61	0.050	0.138	254,896	1,288	20	\$10B-\$50B	29,075	712
Doral Financial Corporation	PR	62	0.015	0.329	55,978	241	1	\$10B-\$50B	3,208	49
Independence Community Bank	NY	63	0.045	0.202	67,301	297	3	\$10B-\$50B	6,636	107
Northern Trust Corporation	IL	64	0.022	0.164	297,025	1,317	25	\$10B-\$50B	35,127	630
First Bancorp	PR	65	0.023	0.129	197,328	1,048	2	\$10B-\$50B	20,983	371
TCF Financial Corporation	MN	66	0.025	0.147	199,245	839	15	\$10B-\$50B	16,101	426
W Holding Company, Inc.	PR	67	0.023	0.089	221,284	969	1	\$10B-\$50B	20,457	439
Merrill Lynch Bank USA	UT	68	0.021	0.071	308,240	964	48	>\$50B	14,614	214
Guaranty Bank	TX	69	0.008	0.050	80,934	819	9	\$10B-\$50B	24,837	650
Chevy Chase Bank FSB	MD	70	0.009	0.129	65,804	287	6	\$10B-\$50B	8,096	154

Source: U.S. Small Business Administration, Office of Advocacy, from Community Reinvestment Act reports.

Table 2B. Micro Business Lending of Large Lending Institutions in the U.S. Using CRA Data, 2004

Name of Lending Institution	HQ State or Territory	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)			
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1,000) (4)	SSBL# (5)	No. of States and Territories w/ Loans (6)	Institution Asset Size (7)	LSBL\$ (1,000) (8)	LSBL# (9)
Capital One FSB	VA	1	0.187	0.969	4,918,755	1,572,781	53	\$10B-\$50B	4,942,080	1,572,943
MBNA Corporation	DE	2	0.033	0.584	4,570,363	816,176	52	>\$50B	5,481,470	819,334
Wells Fargo & Company	CA	3	0.020	0.119	14,513,916	582,517	52	>\$50B	22,707,697	607,986
Citigroup, Inc.	NY	4	0.018	0.236	6,285,221	1,133,455	54	>\$50B	7,086,912	1,135,831
Amsouth Bancorporation	AL	5	0.019	0.108	1,589,085	48,169	50	>\$50B	3,506,699	53,265
JPMorgan Chase & Co.	NY	6	0.010	0.087	7,400,943	461,342	51	>\$50B	11,792,717	475,087
BB&T Corporation	NC	7	0.019	0.092	1,414,261	42,234	45	>\$50B	6,848,289	58,217
Synovus Financial Corp.	GA	8	0.034	0.100	627,642	18,122	35	\$10B-\$50B	3,118,146	25,846
Regions Financial Corporation	AL	9	0.020	0.073	1,097,949	32,228	47	>\$50B	5,670,534	45,973
U.S. Bancorp	MN	10	0.014	0.062	2,266,558	150,995	52	>\$50B	8,573,156	168,285
First Citizens Bancshares, Inc.	NC	11	0.039	0.135	363,761	12,678	22	\$10B-\$50B	1,539,563	16,370
Lauritzen Corporation	NE	12	0.029	0.133	277,225	20,015	51	\$10B-\$50B	974,402	21,994
Allfirst Bank	MD	13	0.026	0.075	512,436	11,789	31	>\$50B	2,525,601	17,135
Suntrust Banks, Inc.	GA	14	0.010	0.050	1,153,346	50,214	49	>\$50B	5,236,921	61,617
PNC Financial Services Group	PA	15	0.011	0.047	1,171,225	32,460	38	>\$50B	3,010,525	37,609
Bancorpsouth, Inc.	MS	16	0.028	0.106	194,691	7,334	22	\$10B-\$50B	720,382	9,073
National City Corporation	OH	17	0.012	0.053	589,838	26,202	44	>\$50B	3,080,387	33,367
American Express Centurion Bank	UT	18	0.000	1.000	1,826,881	228,990	52	\$10B-\$50B	1,835,051	229,040
Hibernia Corporation	LA	19	0.021	0.105	239,328	6,919	24	\$10B-\$50B	1,035,482	9,412
Bank of America Corporation	NC	20	0.005	0.042	5,374,583	348,439	53	>\$50B	11,669,495	365,329
Compass Bancshares, Inc.	AL	21	0.013	0.057	473,828	12,771	35	\$10B-\$50B	1,836,015	16,479
Huntington Bancshares, Inc.	OH	22	0.012	0.053	473,124	13,036	33	\$10B-\$50B	1,368,875	15,530
Zions Bancorporation	UT	23	0.018	0.048	424,710	10,988	48	\$10B-\$50B	2,752,920	17,156
Sovereign Bank	PA	24	0.016	0.067	292,008	6,342	48	>\$50B	1,875,217	10,907
Citizens Bank of Massachusetts	MA	25	0.006	0.047	703,316	22,076	27	>\$50B	2,272,861	26,456
Union Bank of California NA	CA	26	0.008	0.030	825,061	27,373	22	>\$50B	1,933,077	30,251
Mercantile Bankshares Corp.	MD	27	0.025	0.073	139,698	3,591	16	\$10B-\$50B	899,782	5,694
Popular, Inc.	PR	28	0.009	0.036	636,631	19,540	33	\$10B-\$50B	2,357,749	24,836
Associated Banc-Corp	WI	29	0.017	0.063	194,912	5,447	27	\$10B-\$50B	1,287,762	8,484
Fifth Third Bancorp	OH	30	0.009	0.038	663,522	13,007	36	>\$50B	5,851,809	27,239
Bank of The West	CA	31	0.008	0.042	469,463	14,856	44	>\$50B	2,111,052	19,138
Webster Financial Corporation	CT	32	0.025	0.112	74,103	1,775	11	\$10B-\$50B	335,698	2,554
North Fork Bancorporation, Inc.	NY	33	0.007	0.047	415,764	9,778	16	>\$50B	1,410,326	12,481
Wachovia Corporation	NC	34	0.003	0.016	2,372,025	54,203	50	>\$50B	12,238,350	79,638
Fulton Financial Corporation	PA	35	0.018	0.060	151,689	3,273	18	\$10B-\$50B	946,991	5,604
Sky Financial Group, Inc.	OH	35	0.024	0.064	95,311	2,299	18	\$10B-\$50B	528,211	3,609
South Financial Group	SC	37	0.020	0.063	117,381	3,270	25	\$10B-\$50B	625,851	4,930
Keycorp	OH	38	0.012	0.038	288,249	7,727	39	>\$50B	2,266,494	12,876
Commerce Bancshares, Inc.	MO	39	0.010	0.044	179,917	6,727	40	\$10B-\$50B	805,612	8,474
First Horizon National Corp.	TN	40	0.007	0.044	289,490	7,090	50	\$10B-\$50B	1,251,154	9,851
Marshall & Ilsley Corporatio	WI	41	0.008	0.026	374,243	8,917	39	\$10B-\$50B	2,990,346	15,877
HSBC Bank USA	NY	42	0.003	0.024	761,351	16,620	38	>\$50B	1,853,074	19,552
Bank of New York Company, Inc.	NY	43	0.006	0.082	108,983	5,299	14	>\$50B	230,040	5,625
Colonial Bancgroup, Inc.	AL	44	0.010	0.041	170,381	4,197	20	\$10B-\$50B	898,132	6,361
International Bancshares Corp.	TX	45	0.010	0.043	79,527	2,521	11	\$10B-\$50B	391,657	3,501
Mellon Financial Corporation	PA	46	0.004	0.039	122,499	4,375	26	\$10B-\$50B	825,076	6,237
Lasalle Bank	IL	47	0.003	0.010	352,061	8,660	36	>\$50B	1,906,706	12,164

Table 2B. Micro Business Lending of Large Lending Institutions in the U.S. Using CRA Data, 2004

Name of Lending Institution	HQ State or Territory	Total Rank	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)		
			SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1,000) (4)	SSBL# (5)	No. of States and Territories w/ Loans (6)	Institution Asset Size (7)	LSBL\$ (1,000) (8)	LSBL# (9)
Washington Mutual Bank FA	WA	48	0.001	0.044	136,820	4,152	29	>\$50B	513,545	5,055
BOK Financial Corporation	OK	49	0.008	0.029	97,506	1,950	24	\$10B-\$50B	787,291	3,781
Harris Trust And Savings Bank	IL	50	0.004	0.019	122,973	5,777	26	\$10B-\$50B	768,078	7,591
RBC Centura Bank	NC	51	0.008	0.037	78,538	2,002	17	\$10B-\$50B	561,539	3,330
Commerce Bancorp, Inc.	NJ	52	0.004	0.025	129,668	3,600	14	\$10B-\$50B	781,541	5,356
Comerica, Inc.	MI	53	0.004	0.007	230,528	4,085	47	>\$50B	3,611,921	11,823
Citibank (West) FSB	NY	53	0.001	0.024	178,051	5,761	7	>\$50B	418,117	6,467
Firstmerit Corporation	OH	55	0.008	0.032	71,423	1,258	9	\$10B-\$50B	592,435	2,660
Citibank FSB	NY	56	0.002	0.040	83,395	2,274	18	\$10B-\$50B	294,978	2,848
Commercial Federal Bank	NE	57	0.004	0.022	50,388	1,464	20	\$10B-\$50B	273,985	2,091
Valley National Bancorp	NJ	58	0.004	0.016	68,772	1,618	8	\$10B-\$50B	583,860	2,816
City National Corporation	CA	59	0.004	0.011	76,605	1,457	23	\$10B-\$50B	868,073	3,323
Guaranty Bank	TX	60	0.003	0.021	24,837	650	9	\$10B-\$50B	80,934	819
W Holding Company, Inc.	PR	61	0.004	0.015	20,457	439	1	\$10B-\$50B	221,284	969
FBOP Corporation	IL	62	0.003	0.009	29,075	712	20	\$10B-\$50B	254,896	1,288
Northern Trust Corporation	IL	63	0.001	0.011	35,127	630	25	\$10B-\$50B	297,025	1,317
First Bancorp	PR	64	0.002	0.013	20,983	371	2	\$10B-\$50B	197,328	1,048
People S Mutual Holdings	CT	65	0.002	0.009	15,919	534	15	\$10B-\$50B	213,530	989
Astoria Federal Savings	NY	66	0.001	0.011	14,947	568	1	\$10B-\$50B	27,953	620
TCF Financial Corporation	MN	67	0.001	0.003	16,101	426	15	\$10B-\$50B	199,245	839
Merrill Lynch Bank USA	UT	68	0.000	0.002	14,614	214	48	>\$50B	308,240	964

Source: U.S. Small Business Administration, Office of Advocacy, from Community Reinvestment Act reports.

3A. Top Small Business Lending Institutions by State and Territory Using Call Report Data, June 2005

Name of Lending Institution	City	HQ State or Territory	Small Business Lending (<\$1M)					Micro Business Lending (<\$100k)				
			Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL\$ (1000) (4)	LSBL# (5)	Institution Asset Size (6)	Total Rank (7)	SSBL\$ (1000) (8)	SSBL# (9)	CRD/TA (10)
Mount Mckinley Bk	Fairbanks	AK	67.5	0.263	0.817	60,076	532	\$100M-500M	67.5	9,063	325	0
First NB of Cent AL	Aliceville	AL	90.0	0.28	1	50,833	776	\$100M-500M	97.5	50,833	776	0
Farmers & Mrch Bk	Piedmont	AL	85.0	0.249	1	36,864	1,233	\$100M-500M	100.0	36,864	1,233	0
First Lowndes Bk	Fort Deposit	AL	85.0	0.298	1	44,118	790	\$100M-500M	85.0	14,637	708	0
Citizens Bk of Fayette	Fayette	AL	85.0	0.268	1	44,789	593	\$100M-500M	75.0	12,489	462	0
Camden NB	Camden	AL	82.5	0.359	1	32,443	512	<\$100M	95.0	32,443	512	0
First NB of Jasper	Jasper	AL	82.5	0.248	0.857	128,618	1,507	\$500M-\$1B	92.5	50,324	1,115	0
Bank of Tuscaloosa	Tuscaloosa	AL	82.5	0.379	0.709	139,800	1,495	\$100M-500M	80.0	32,939	1,007	0
Merchants Bk	Hanceville	AL	82.5	0.276	0.999	47,113	802	\$100M-500M	72.5	12,196	664	0
Bank of Vernon	Vernon	AL	82.5	0.458	0.841	58,180	751	\$100M-500M	72.5	12,380	473	0.008
Farmers Exch Bk	Louisville	AL	82.5	0.54	1	39,952	301	<\$100M	47.5	5,521	187	0
Community First Bk	Harrison	AR	90.0	0.26	0.994	92,748	1,299	\$100M-500M	82.5	22,586	983	0.013
Bank of Salem	Salem	AR	87.5	0.267	1	28,680	725	\$100M-500M	97.5	28,680	725	0
First Cmnty Bk	Batesville	AR	87.5	0.309	0.816	105,691	1,470	\$100M-500M	87.5	27,369	1,129	0.001
Union B&TC	Monticello	AR	87.5	0.316	1	63,182	758	\$100M-500M	70.0	12,433	567	0
First NB	Hot Springs	AR	82.5	0.212	0.782	85,424	1,101	\$100M-500M	77.5	20,238	889	0.003
First NB&TC	Mountain Home	AR	82.5	0.213	0.986	74,489	1,015	\$100M-500M	77.5	17,745	759	0.002
Bank of Little Rock	Little Rock	AR	82.5	0.266	1	34,646	470	\$100M-500M	70.0	8,391	341	0
First NB of Crossett	Crossett	AR	82.5	0.284	0.776	37,882	1,487	\$100M-500M	60.0	5,968	1,210	0.009
Commercial B&TC	Monticello	AR	80.0	0.23	1	37,811	544	\$100M-500M	92.5	37,811	544	0
Peoples Bk	Sheridan	AR	80.0	0.334	1	23,297	421	<\$100M	77.5	8,819	331	0
Liberty Bank of Arkansas	Jonesboro	AR	80.0	0.234	0.611	249,148	1,865	\$1B-\$10B	60.0	29,415	1,108	0.001
National Bk of AR	North Little Rock	AR	80.0	0.355	0.842	56,474	469	\$100M-500M	55.0	7,992	284	0.001
Benefit Bank	Ft. Smith	AR	80.0	0.336	1	42,735	239	\$100M-500M	30.0	3,824	127	0.001
Amerika Samoa Bk	Pago Pago	AS	10.0	0.122	0.845	10,892	159	<\$100M	10.0	3,568	114	0
Sunstate Bk	Casa Grande	AZ	82.5	0.389	1	67,400	496	\$100M-500M	92.5	8,756	298	0.003
Commerce Bk of AZ	Tucson	AZ	82.5	0.446	0.881	52,366	314	\$100M-500M	65.0	3,410	145	0
Bank of Amer NA USA	Phoenix	AZ	77.5	0.053	0.978	3,028,453	897,273	>\$10B	97.5	2,151,864	893,757	0.922
Sunrise Bk Arizona	Phoenix	AZ	77.5	0.426	0.684	52,493	315	\$100M-500M	27.5	1,088	68	0
Bank of Tucson	Tucson	AZ	75.0	0.358	0.709	61,284	432	\$100M-500M	77.5	5,413	161	0
Interbusiness Bk NA	City Of Industry	CA	97.5	0.532	1	119,805	5,408	\$100M-500M	100.0	119,805	5,408	0
Community Cmrc Bk	Los Angeles	CA	92.5	0.514	0.835	144,845	773	\$100M-500M	92.5	14,997	252	0
First CA Bk	Camarillo	CA	92.5	0.463	1	138,219	490	\$100M-500M	90.0	9,426	227	0.001
National Bk of CA	Los Angeles	CA	90.0	0.569	0.885	150,813	646	\$100M-500M	80.0	7,650	174	0
Nara Bk	Los Angeles	CA	87.5	0.376	0.496	643,579	4,085	\$1B-\$10B	95.0	70,217	1,760	0

3A. Top Small Business Lending Institutions by State and Territory Using Call Report Data, June 2005

Name of Lending Institution	City	HQ State or Territory	Small Business Lending (<\$1M)					Micro Business Lending (<\$100k)				
			Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL\$ (1000) (4)	LSBL# (5)	Institution Asset Size (6)	Total Rank (7)	SSBL\$ (1000) (8)	SSBL# (9)	CRD/TA (10)
Canyon NB	Palm Springs	CA	87.5	0.447	1	96,058	343	\$100M-500M	85.0	7,084	108	0
Tri Cty Bk	Chico	CA	85.0	0.197	0.725	339,657	3,917	\$1B-\$10B	100.0	50,350	2,719	0
Innovative Bk	Oakland	CA	85.0	0.32	1	42,702	3,024	\$100M-500M	100.0	42,702	3,024	0
Bay Cities NB	Redondo Beach	CA	85.0	0.364	1	102,781	409	\$100M-500M	65.0	3,369	122	0.001
Saehan Bk	Los Angeles	CA	82.5	0.38	0.478	173,447	1,189	\$100M-500M	87.5	15,584	437	0
Coast NB	San Luis Obispo	CA	82.5	0.42	0.771	72,095	501	\$100M-500M	87.5	6,235	207	0.002
Sonoma NB	Santa Rosa	CA	82.5	0.332	0.49	394,274	1,238	\$1B-\$10B	52.5	6,232	164	0
First NB of Arvada	Arvada	CO	97.5	0.516	1	103,217	564	\$100M-500M	75.0	9,726	295	0
Citywide Bks	Aurora	CO	95.0	0.465	0.983	337,932	1,631	\$500M-\$1B	72.5	22,606	893	0
Montrosebank	Montrose	CO	90.0	0.343	0.924	44,254	881	\$100M-500M	92.5	9,170	545	0
Bank of The San Juans	Durango	CO	90.0	0.367	1	38,574	332	\$100M-500M	80.0	5,751	197	0
Front Range Bk	Lakewood	CO	90.0	0.452	1	40,137	336	<\$100M	72.5	4,631	195	0
Collegiate Peaks Bk	Buena Vista	CO	87.5	0.36	1	34,112	348	<\$100M	80.0	5,283	209	0
Bank of Denver	Denver	CO	85.0	0.411	1	63,960	186	\$100M-500M	32.5	1,814	63	0
Canon NB	Canon City	CO	82.5	0.305	0.845	57,144	554	\$100M-500M	85.0	10,151	344	0
High Country Bank	Salida	CO	82.5	0.269	0.944	53,091	358	\$100M-500M	67.5	5,401	186	0.001
Colorado Mountain Bk	Westcliffe	CO	82.5	0.409	1	30,328	208	<\$100M	62.5	2,932	120	0
Fairfield Cty Bk Corp.	Ridgefield	CT	85.0	0.213	0.846	260,657	796	\$1B-\$10B	67.5	15,995	301	0
Valley Bk	Bristol	CT	82.5	0.358	1	49,050	349	\$100M-500M	85.0	8,472	192	0
Naugatuck Svg Bk	Naugatuck	CT	80.0	0.171	0.737	110,924	940	\$500M-\$1B	85.0	14,497	537	0
Salisbury B&TC	Lakeville	CT	75.0	0.128	1	51,356	514	\$100M-500M	82.5	7,596	327	0.005
First County Bk	Stamford	CT	75.0	0.108	0.83	105,039	533	\$500M-\$1B	55.0	7,447	190	0.002
National Capital Bk of WA	Washington	DC	82.5	0.263	0.998	58,045	194	\$100M-500M	77.5	1,885	74	0.003
MBNA America DE NA	Wilmington	DE	97.5	0.541	0.963	2,968,328	928,489	\$1B-\$10B	97.5	1,805,312	924,122	0
Chase Bk USA NA	Newark	DE	85.0	0.03	1	2,625,208	1,549,802	>\$10B	95.0	1,727,259	1,517,802	0.46
Mercantile Peninsula Bk	Selbyville	DE	82.5	0.217	0.539	353,386	4,046	\$1B-\$10B	85.0	58,402	2,736	0
First Coast Cmnty Bk	Fernandina Beach	FL	95.0	0.515	1	95,589	589	\$100M-500M	95.0	12,886	359	0
Peoples Cmnty Bk of The West	Sarasota	FL	92.5	0.514	0.99	130,745	395	\$100M-500M	55.0	4,493	152	0
Centerstate Bk W FI NA	Zephyrhills	FL	90.0	0.375	0.874	90,864	773	\$100M-500M	95.0	14,423	431	0
Premier Bk	Tallahassee	FL	90.0	0.334	0.931	98,729	756	\$100M-500M	87.5	11,830	389	0
Merchants & Southern Bk	Gainesville	FL	90.0	0.318	1	84,850	460	\$100M-500M	77.5	7,429	238	0
Fidelity Bk of FL NA	Merritt Island	FL	90.0	0.501	0.795	131,039	622	\$100M-500M	77.5	11,903	184	0
Intercredit Bk NA	Miami	FL	90.0	0.309	1	137,072	463	\$100M-500M	67.5	7,451	211	0
Florida Choice Bk	Mount Dora	FL	90.0	0.542	0.918	159,323	383	\$100M-500M	42.5	4,150	79	0
Highlands Indep Bk	Sebring	FL	87.5	0.254	0.992	62,801	839	\$100M-500M	100.0	12,736	619	0

3A. Top Small Business Lending Institutions by State and Territory Using Call Report Data, June 2005

Name of Lending Institution	City	HQ State or Territory	Small Business Lending (<\$1M)					Micro Business Lending (<\$100k)				
			Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL\$ (1000) (4)	LSBL# (5)	Institution Asset Size (6)	Total Rank (7)	SSBL\$ (1000) (8)	SSBL# (9)	CRD/TA (10)
Heritage Bk of FL	Lutz	FL	87.5	0.443	0.998	59,465	499	\$100M-500M	95.0	10,430	310	0
Bankfirst	Winter Park	FL	87.5	0.349	0.757	106,716	873	\$100M-500M	92.5	13,939	491	0
Oceanside Bk	Jacksonville Beach	FL	87.5	0.399	0.952	80,589	478	\$100M-500M	87.5	10,511	260	0
Centerbank of Jacksonville N	Jacksonville	FL	87.5	0.494	0.791	73,340	512	\$100M-500M	85.0	8,895	276	0
First Cmnty Bk	Debary	FL	87.5	0.371	0.957	88,985	637	\$100M-500M	75.0	6,694	219	0.005
Regent Bk	Davie	FL	87.5	0.409	0.999	90,586	309	\$100M-500M	62.5	5,152	146	0
American NB	Oakland Park	FL	87.5	0.566	1	97,158	262	\$100M-500M	37.5	2,379	78	0
Bank Federated St Micronesia	Kolonia	FM	10.0	0.053	0.806	4,272	50	<\$100M	10.0	1,360	34	0.002
Farmers & Mrch Bk	Lakeland	GA	100.0	0.392	1	88,831	1,025	\$100M-500M	100.0	88,831	1,025	0.005
Georgia B&TC	Calhoun	GA	100.0	0.349	1	150,670	1,079	\$100M-500M	82.5	21,844	736	0
Commercial Bk	Thomasville	GA	95.0	0.404	0.988	189,947	1,014	\$100M-500M	77.5	24,483	615	0
Citizens B&TC of W GA	Carrollton	GA	92.5	0.255	1	132,626	1,458	\$500M-\$1B	85.0	27,232	914	0
Brand Bkg Co	Lawrenceville	GA	92.5	0.312	0.991	225,644	2,938	\$500M-\$1B	77.5	28,282	2,452	0
Bank of Dudley	Dudley	GA	90.0	0.418	0.948	53,639	1,747	\$100M-500M	90.0	14,348	1,395	0.009
National Bk of Walton Cty	Monroe	GA	90.0	0.311	1	73,481	565	\$100M-500M	60.0	8,388	369	0
Gateway B&TC	Ringgold	GA	87.5	0.359	0.918	63,891	944	\$100M-500M	90.0	17,784	776	0.001
State Bk of Cochran	Cochran	GA	85.0	0.284	1	43,888	974	\$100M-500M	100.0	43,888	974	0
First NB of Chatsworth	Chatsworth	GA	85.0	0.313	1	42,203	699	\$100M-500M	97.5	42,203	699	0.002
Central Bk of GA	Ellaville	GA	85.0	0.295	1	55,493	689	\$100M-500M	95.0	55,493	689	0
Community B&TC	Cornelia	GA	85.0	0.287	0.753	208,917	2,810	\$500M-\$1B	87.5	50,608	2,010	0.003
Peoplesouth Bk	Colquitt	GA	85.0	0.27	0.802	96,223	1,118	\$100M-500M	80.0	17,698	784	0
Bank of Terrell	Dawson	GA	85.0	0.338	1	38,946	462	\$100M-500M	72.5	7,741	353	0
Quantum NB	Suwanee	GA	85.0	0.559	0.888	113,355	417	\$100M-500M	47.5	8,000	140	0
Citizens Scty Bk Guam	Hagatna	GU	47.5	0.224	0.785	27,407	258	\$100M-500M	55.0	4,668	164	0.011
First Hawaiian Bk	Honolulu	HI	72.5	0.047	0.238	483,099	14,828	>\$10B	80.0	125,368	13,584	0.021
Central Valley Bk	Ottumwa	IA	97.5	0.275	1	35,393	1,060	\$100M-500M	85.0	11,995	743	0
Maquoketa St Bk	Maquoketa	IA	95.0	0.277	1	66,424	670	\$100M-500M	77.5	14,006	507	0
Pella St Bk	Pella	IA	95.0	0.331	1	22,232	743	<\$100M	75.0	5,031	477	0
Houghton St Bk	Red Oak	IA	92.5	0.337	1	42,209	693	\$100M-500M	97.5	42,209	693	0.015
Libertyville Svg Bk	Fairfield	IA	90.0	0.193	1	23,012	752	\$100M-500M	100.0	23,012	752	0.001
Midwestone B&TC	Oskaloosa	IA	90.0	0.374	1	106,159	1,332	\$100M-500M	87.5	37,727	937	0
Midwestone Bk	Burlington	IA	90.0	0.241	1	41,996	876	\$100M-500M	77.5	10,764	573	0
Bank IA	Red Oak	IA	87.5	0.26	1	27,049	404	\$100M-500M	72.5	6,582	316	0
State Svg Bk	Baxter	IA	87.5	0.288	1	25,488	349	<\$100M	72.5	6,564	253	0
Central St Bk	Muscatine	IA	87.5	0.174	1	48,089	485	\$100M-500M	67.5	10,482	395	0.003

3A. Top Small Business Lending Institutions by State and Territory Using Call Report Data, June 2005

Name of Lending Institution	City	HQ State or Territory	Small Business Lending (<\$1M)					Micro Business Lending (<\$100k)				
			Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL\$ (1000) (4)	LSBL# (5)	Institution Asset Size (6)	Total Rank (7)	SSBL\$ (1000) (8)	SSBL# (9)	CRD/TA (10)
Farmers & Mrch St Bk	Boise	ID	90.0	0.343	0.786	193,358	2,287	\$500M-\$1B	82.5	36,257	1,585	0.004
D L Evans Bk	Burley	ID	77.5	0.237	0.757	118,874	1,865	\$500M-\$1B	80.0	28,896	1,290	0.006
Liberty Bk	Alton	IL	95.0	0.319	1	52,313	419	\$100M-500M	80.0	8,382	265	0
Peoples NB of Kewanee	Kewanee	IL	92.5	0.245	1	48,666	722	\$100M-500M	100.0	48,666	722	0.003
First Mid-II B&T NA	Mattoon	IL	92.5	0.348	0.995	282,380	2,108	\$500M-\$1B	82.5	36,496	1,445	0
EFS Bk	Elgin	IL	92.5	0.159	1	164,183	738	\$1B-\$10B	52.5	7,350	274	0
Community St Bk Rock Falls	Rock Falls	IL	90.0	0.263	1	36,474	645	\$100M-500M	100.0	36,474	645	0
Peotone B&TC	Peotone	IL	90.0	0.329	1	38,673	552	\$100M-500M	100.0	38,673	552	0
Alpine Bk II	Rockford	IL	90.0	0.299	0.965	140,176	1,019	\$100M-500M	72.5	13,322	382	0
Benchmark Bk	Aurora	IL	90.0	0.326	1	55,623	466	\$100M-500M	72.5	7,120	254	0
Edgar Cty B&TC	Paris	IL	90.0	0.402	1	62,649	326	\$100M-500M	67.5	5,352	212	0
Archer Bk	Chicago	IL	90.0	0.28	1	140,931	545	\$500M-\$1B	50.0	6,028	148	0
North Cmnty Bk	Chicago	IL	90.0	0.305	0.987	130,383	428	\$100M-500M	45.0	3,469	180	0
Plaza Bk	Norridge	IL	90.0	0.362	0.999	134,685	482	\$100M-500M	45.0	4,190	133	0
Community Bk Southern IN	New Albany	IN	95.0	0.431	1	273,985	1,436	\$500M-\$1B	77.5	27,711	777	0
Jackson County Bk	Seymour	IN	90.0	0.256	1	82,853	900	\$100M-500M	90.0	24,031	633	0
First St Bk Middlebury	Middlebury	IN	82.5	0.271	0.795	86,904	1,000	\$100M-500M	77.5	17,593	689	0.003
Salin B&TC	Indianapolis	IN	82.5	0.279	0.633	256,851	1,685	\$500M-\$1B	75.0	39,260	908	0
Friendship St Bk	Friendship	IN	80.0	0.194	1	36,616	564	\$100M-500M	95.0	36,616	564	0.008
State Bk Oxford	Oxford	IN	80.0	0.368	1	26,124	310	<\$100M	92.5	26,124	310	0
Farmers St Bk	Mentone	IN	80.0	0.3	0.989	31,384	379	\$100M-500M	67.5	5,596	246	0.002
First NB of Valparaiso	Valparaiso	IN	80.0	0.133	1	87,150	842	\$500M-\$1B	65.0	13,178	563	0
Grabill Bk	Grabill	IN	80.0	0.268	0.623	148,961	1,160	\$500M-\$1B	65.0	18,666	659	0
Demotte St Bk	De Motte	IN	77.5	0.192	0.93	53,861	794	\$100M-500M	95.0	24,401	666	0.001
Marklebank	Markle	IN	77.5	0.22	0.822	58,202	882	\$100M-500M	90.0	21,536	753	0.003
Farmers St Bk	Lagrange	IN	77.5	0.192	0.92	64,582	787	\$100M-500M	85.0	17,586	605	0
Community First Bk	Corydon	IN	77.5	0.185	1	49,063	566	\$100M-500M	85.0	14,730	448	0.001
New Washington St Bk	New Washington	IN	77.5	0.247	0.922	50,912	676	\$100M-500M	82.5	12,293	505	0
Lincoln Bank	Plainfield	IN	77.5	0.19	0.778	153,565	1,134	\$500M-\$1B	72.5	26,972	681	0.001
Tower B&TC	Fort Wayne	IN	77.5	0.293	0.598	149,098	1,080	\$500M-\$1B	67.5	19,711	536	0
Bank of Evansville	Evansville	IN	77.5	0.415	0.76	80,223	506	\$100M-500M	57.5	7,461	228	0
University NB	Pittsburg	KS	95.0	0.329	1	29,041	354	<\$100M	75.0	6,861	262	0
Bank of The Prairie	Olathe	KS	95.0	0.289	1	26,392	321	<\$100M	67.5	5,859	233	0
Union St Bk	Everest	KS	90.0	0.211	1	18,734	504	<\$100M	97.5	18,734	504	0
First NB	Hays	KS	90.0	0.352	1	28,333	354	<\$100M	95.0	28,333	354	0
Peoples B&TC	Mcperson	KS	90.0	0.335	1	67,336	757	\$100M-500M	92.5	67,336	757	0

3A. Top Small Business Lending Institutions by State and Territory Using Call Report Data, June 2005

Name of Lending Institution	City	HQ State or Territory	Small Business Lending (<\$1M)					Micro Business Lending (<\$100k)				
			Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL\$ (1000) (4)	LSBL# (5)	Institution Asset Size (6)	Total Rank (7)	SSBL\$ (1000) (8)	SSBL# (9)	CRD/TA (10)
First NB of Southern KS	Mount Hope	KS	85.0	0.376	1	21,745	409	<\$100M	95.0	21,745	409	0
Community First NB	Manhattan	KS	85.0	0.254	1	15,909	211	<\$100M	65.0	4,145	162	0
Douglas Cty Bk	Lawrence	KS	85.0	0.304	0.998	61,366	430	\$100M-500M	57.5	6,529	266	0
Community NB	Chanute	KS	82.5	0.259	0.844	109,303	1,466	\$100M-500M	87.5	43,308	1,187	0.001
Girard NB	Girard	KS	82.5	0.211	0.89	60,982	1,513	\$100M-500M	85.0	25,127	1,342	0
Prairie St Bk	Augusta	KS	82.5	0.265	0.702	74,998	1,428	\$100M-500M	82.5	25,544	1,191	0
First Bk of Newton	Newton	KS	82.5	0.212	1	24,205	384	\$100M-500M	77.5	8,636	320	0
Community NB	Topeka	KS	82.5	0.427	0.983	31,940	386	<\$100M	75.0	7,667	290	0
Kansas St Bk of Manhattan	Manhattan	KS	82.5	0.247	0.869	112,158	955	\$100M-500M	60.0	10,777	605	0.002
Midamerican B&TC NA	Leavenworth	KS	82.5	0.271	1	29,893	262	\$100M-500M	55.0	4,798	160	0
Peoples B&TC	Hazard	KY	97.5	0.37	1	91,459	1,180	\$100M-500M	100.0	91,459	1,180	0
Bank of Columbia	Columbia	KY	92.5	0.296	1	37,057	938	\$100M-500M	100.0	37,057	938	0
Peoples Bk of Fleming Cty	Flemingsburg	KY	90.0	0.227	1	37,901	1,023	\$100M-500M	100.0	37,901	1,023	0.003
Peoples Exch Bk	Stanton	KY	90.0	0.291	0.922	66,980	1,166	\$100M-500M	87.5	19,662	923	0
American Bk&Tr Co	Bowling Green	KY	90.0	0.404	1	59,798	341	\$100M-500M	30.0	2,788	160	0.001
First Commonwealth Bk	Prestonsburg	KY	85.0	0.211	1	33,368	894	\$100M-500M	97.5	33,368	894	0
Town Square Bk	Ashland	KY	85.0	0.349	0.968	44,418	615	\$100M-500M	85.0	12,808	481	0.001
Citizens Bk of Northern KY	Newport	KY	85.0	0.381	0.855	70,858	709	\$100M-500M	72.5	13,959	451	0.004
Independence Bk of KY	Owensboro	KY	82.5	0.247	0.765	117,628	1,745	\$100M-500M	87.5	40,225	1,418	0.001
South Central Bk	Glasgow	KY	82.5	0.29	0.732	77,604	1,191	\$100M-500M	87.5	22,939	989	0
Jeff Davis B&TC	Jennings	LA	92.5	0.235	1	85,681	1,333	\$100M-500M	100.0	85,681	1,333	0
Citizens NB NA	Bossier City	LA	87.5	0.282	1	64,804	730	\$100M-500M	77.5	15,133	534	0
Community Bk	Raceland	LA	87.5	0.437	1	85,193	847	\$100M-500M	77.5	15,197	611	0
First Guaranty Bk	Hammond	LA	87.5	0.352	0.855	212,932	1,750	\$500M-\$1B	75.0	36,246	1,320	0.002
First NB of LA	Crowley	LA	87.5	0.414	1	59,881	623	\$100M-500M	72.5	12,451	458	0
Gulf Coast B&TC	New Orleans	LA	87.5	0.393	0.867	217,006	1,454	\$500M-\$1B	62.5	21,501	610	0.002
Central Progressive Bk	Lacombe	LA	87.5	0.343	1	173,683	765	\$500M-\$1B	50.0	11,674	472	0.003
Feliciana B&TC	Clinton	LA	85.0	0.342	1	26,661	535	<\$100M	97.5	26,661	535	0
City Svg B&TC	Deridder	LA	82.5	0.282	1	35,356	618	\$100M-500M	95.0	35,356	618	0.007
Resource Bk	Mandeville	LA	82.5	0.446	0.757	96,459	2,335	\$100M-500M	75.0	15,016	1,263	0
Rockland TC	Rockland	MA	87.5	0.165	0.701	492,518	2,072	\$1B-\$10B	80.0	39,373	701	0
Enterprise B&TC	Lowell	MA	85.0	0.299	0.601	267,094	2,251	\$500M-\$1B	92.5	37,640	1,267	0
North Middlesex Svg Bk	Ayer	MA	82.5	0.172	0.859	56,955	655	\$100M-500M	92.5	9,448	442	0
Bank of Western MA	Springfield	MA	82.5	0.313	0.497	207,610	1,449	\$500M-\$1B	80.0	16,472	634	0
Bank of Canton	Canton	MA	82.5	0.176	0.75	120,116	587	\$500M-\$1B	67.5	7,426	227	0.001
First Trade Union Bank	Boston	MA	82.5	0.259	0.816	89,130	322	\$100M-500M	47.5	3,159	63	0
Chicopee Svg Bk	Chicopee	MA	80.0	0.22	0.646	84,868	755	\$100M-500M	87.5	11,066	441	0

3A. Top Small Business Lending Institutions by State and Territory Using Call Report Data, June 2005

Name of Lending Institution	City	HQ State or Territory	Small Business Lending (<\$1M)					Micro Business Lending (<\$100k)				
			Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL\$ (1000) (4)	LSBL# (5)	Institution Asset Size (6)	Total Rank (7)	SSBL\$ (1000) (8)	SSBL# (9)	CRD/TA (10)
Cape Cod Five Cents Svg Bk	Harwich Port	MA	80.0	0.1	0.723	149,094	1,188	\$1B-\$10B	85.0	15,379	656	0
Northern B&TC	Woburn	MA	80.0	0.292	0.575	113,619	670	\$100M-500M	82.5	13,719	331	0
Bristol Cty Svg Bk	Taunton	MA	80.0	0.16	0.531	146,701	1,045	\$500M-\$1B	80.0	15,393	575	0
Beverly NB	Beverly	MA	80.0	0.213	0.655	87,944	465	\$100M-500M	77.5	8,256	236	0
Mercantile B&TC	Boston	MA	80.0	0.48	0.999	54,912	283	\$100M-500M	67.5	3,680	90	0
Bank of The Eastern Shore	Cambridge	MD	90.0	0.44	0.988	78,634	621	\$100M-500M	90.0	10,636	419	0
NBRFS FNCL	Rising Sun	MD	87.5	0.48	1	73,437	530	\$100M-500M	95.0	27,285	286	0
Peoples Bk of Kent Cty MD	Chestertown	MD	85.0	0.341	0.747	77,495	1,003	\$100M-500M	100.0	21,021	738	0
Mercantile Eastern Shore Bk	Chestertown	MD	85.0	0.286	0.737	161,839	1,551	\$500M-\$1B	95.0	24,547	961	0
Queenstown Bk of MD	Queenstown	MD	85.0	0.246	0.855	83,530	709	\$100M-500M	90.0	11,872	406	0
Provident St Bk	Preston	MD	82.5	0.301	0.948	54,384	576	\$100M-500M	95.0	12,985	369	0
Regal B&TC	Owings Mills	MD	82.5	0.518	0.967	60,924	400	\$100M-500M	85.0	9,009	212	0
County First Bk	La Plata	MD	82.5	0.372	1	60,073	372	\$100M-500M	72.5	5,508	188	0
Mercantile Cty Bk	Elkton	MD	80.0	0.224	0.644	200,487	2,719	\$500M-\$1B	92.5	37,649	2,027	0
Bank of Ocean City	Ocean City	MD	80.0	0.457	0.83	56,757	385	\$100M-500M	90.0	11,027	221	0
Mercantile Southern MD Bk	Leonardtown	MD	80.0	0.187	0.704	180,473	1,791	\$500M-\$1B	87.5	26,303	1,090	0
Machias Svg Bk	Machias	ME	82.5	0.311	0.595	172,142	2,192	\$500M-\$1B	80.0	37,788	1,563	0
Franklin Svg Bk	Farmington	ME	80.0	0.251	1	73,402	1,301	\$100M-500M	95.0	73,402	1,301	0
Norway Svg Bk	Norway	ME	75.0	0.23	0.772	160,580	1,179	\$500M-\$1B	80.0	39,107	667	0
Northeast Bk	Auburn	ME	75.0	0.187	0.759	106,987	1,383	\$500M-\$1B	75.0	26,535	990	0
First NB&TC Iron Mountain	Iron Mountain	MI	90.0	0.335	1	68,265	2,026	\$100M-500M	100.0	68,265	2,026	0.002
Community Shores Bk	Muskegon	MI	87.5	0.614	0.999	136,620	771	\$100M-500M	77.5	17,629	478	0.002
Portage CMRC Bk	Portage	MI	82.5	0.467	0.797	89,582	776	\$100M-500M	72.5	12,746	419	0
Keystone Cmnty Bk	Kalamazoo	MI	80.0	0.598	0.847	94,184	662	\$100M-500M	97.5	49,323	535	0
Alden St Bk	Alden	MI	80.0	0.363	0.888	69,193	795	\$100M-500M	85.0	14,674	558	0.002
Peninsula Bk of Ishpeming	Ishpeming	MI	77.5	0.363	1	43,166	706	\$100M-500M	100.0	43,166	706	0.003
Hillsdale Cty NB	Hillsdale	MI	77.5	0.262	0.909	70,746	805	\$100M-500M	85.0	17,663	546	0
Firstbank-West Branch	West Branch	MI	77.5	0.325	0.878	71,738	946	\$100M-500M	85.0	15,847	657	0
Select Bk	Grand Rapids	MI	77.5	0.465	0.962	54,441	495	\$100M-500M	82.5	13,834	345	0
Independent Bk East MI	Troy	MI	77.5	0.257	0.736	177,451	1,491	\$500M-\$1B	80.0	33,505	916	0
Michigan Heritage Bk	Farmington Hills	MI	77.5	0.388	0.98	63,693	560	\$100M-500M	70.0	8,746	417	0
United Bk MI	Grand Rapids	MI	77.5	0.341	0.644	141,370	779	\$100M-500M	52.5	11,184	337	0
Home St Bk	Litchfield	MN	97.5	0.417	1	43,628	599	\$100M-500M	100.0	43,628	599	0
Voyager Bk	Eden Prairie	MN	95.0	0.382	1	200,591	706	\$500M-\$1B	57.5	15,090	328	0
Prior Lake St Bk	Prior Lake	MN	95.0	0.398	1	63,838	493	\$100M-500M	45.0	4,054	313	0
Republic Bk	Duluth	MN	92.5	0.575	1	123,293	613	\$100M-500M	62.5	9,766	307	0.001

3A. Top Small Business Lending Institutions by State and Territory Using Call Report Data, June 2005

Name of Lending Institution	City	HQ State or Territory	Small Business Lending (<\$1M)					Micro Business Lending (<\$100k)				
			Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL\$ (1000) (4)	LSBL# (5)	Institution Asset Size (6)	Total Rank (7)	SSBL\$ (1000) (8)	SSBL# (9)	CRD/TA (10)
Americana Cmnty Bk	Sleepy Eye	MN	92.5	0.524	1	76,609	436	\$100M-500M	55.0	6,126	253	0
21st Century Bk	Loretto	MN	92.5	0.477	1	152,215	510	\$100M-500M	42.5	5,753	189	0
State Bk of Park Rapids	Park Rapids	MN	90.0	0.395	1	40,964	485	\$100M-500M	95.0	18,841	406	0.003
First NB of Milaca	Milaca	MN	90.0	0.29	1	38,813	565	\$100M-500M	85.0	11,007	435	0.002
First NB of Walker	Walker	MN	87.5	0.38	1	89,046	878	\$100M-500M	92.5	28,936	651	0
Lakes St Bk	Pequot Lakes	MN	87.5	0.387	1	30,547	355	<\$100M	90.0	13,183	263	0
Signature Bk	Springfield	MO	100.0	0.542	1	413,151	1,414	\$500M-\$1B	65.0	22,556	707	0
First St Cmnty Bk	Farmington	MO	95.0	0.309	1	184,681	1,563	\$500M-\$1B	75.0	26,349	1,096	0
Farmers & Merchants Bk	Saint Clair	MO	90.0	0.441	1	65,520	1,419	\$100M-500M	85.0	14,860	1,204	0
O Bannon Bkg Co	Buffalo	MO	85.0	0.257	1	33,387	567	\$100M-500M	97.5	33,387	567	0
Palmyra St Bk	Palmyra	MO	85.0	0.388	1	32,128	440	<\$100M	80.0	9,091	353	0
Community First NB	West Plains	MO	85.0	0.294	1	26,640	389	<\$100M	70.0	7,230	301	0
Kearney TC	Kearney	MO	85.0	0.288	1	36,494	466	\$100M-500M	65.0	6,941	333	0
Community St Bk of Missouri	Bowling Green	MO	82.5	0.189	1	31,278	716	\$100M-500M	100.0	31,278	716	0
Maries County Bk	Vienna	MO	82.5	0.197	1	46,257	1,207	\$100M-500M	92.5	22,242	1,114	0
Liberty Bk	Springfield	MO	82.5	0.304	0.783	158,018	1,582	\$500M-\$1B	77.5	29,234	1,065	0
Renasant Bk	Tupelo	MS	95.0	0.308	1	723,460	5,980	\$1B-\$10B	80.0	164,424	4,320	0
First St Bk	Waynesboro	MS	92.5	0.344	1	104,343	1,271	\$100M-500M	97.5	104,343	1,271	0.001
Pike Cty NB	Mccomb	MS	87.5	0.34	1	48,022	888	\$100M-500M	92.5	48,022	888	0
Bank of Holly Springs	Holly Springs	MS	87.5	0.301	1	41,577	1,132	\$100M-500M	92.5	41,577	1,132	0
First NB of Pontotoc	Pontotoc	MS	85.0	0.252	1	51,668	1,408	\$100M-500M	95.0	51,668	1,408	0
Merchants & Marine Bk	Pascagoula	MS	82.5	0.244	1	88,875	1,325	\$100M-500M	92.5	88,875	1,325	0
Farmers & Merchants Bk	Baldwyn	MS	82.5	0.329	1	47,232	1,024	\$100M-500M	90.0	47,232	1,024	0.007
Omnibank	Mantee	MS	82.5	0.435	1	37,710	639	<\$100M	62.5	9,494	556	0.001
Mechanics Bk	Water Valley	MS	77.5	0.255	1	37,635	752	\$100M-500M	90.0	37,635	752	0.002
Heritage Bkg Grp	Carthage	MS	77.5	0.307	1	51,827	318	\$100M-500M	35.0	6,476	199	0
Community Bk	Ronan	MT	87.5	0.341	1	34,158	524	\$100M-500M	75.0	11,497	410	0
First Citizens Bk of Butte	Butte	MT	85.0	0.606	1	36,317	412	<\$100M	95.0	36,317	412	0.001
First Madison Valley Bk	Ennis	MT	77.5	0.37	1	27,952	558	<\$100M	75.0	8,225	491	0
Mountain West Bk NA	Helena	MT	77.5	0.361	0.668	172,451	1,787	\$100M-500M	62.5	22,772	1,020	0
Bitterroot Valley Bk	Lolo	MT	77.5	0.368	0.841	60,692	607	\$100M-500M	52.5	9,046	389	0
First Citizens Bk of Billings	Billings	MT	75.0	0.323	0.748	55,220	786	\$100M-500M	87.5	26,234	630	0
First St Bk	Thompson Falls	MT	75.0	0.302	0.964	47,357	601	\$100M-500M	67.5	11,022	435	0.003
Yellowstone Bk	Laurel	MT	75.0	0.275	0.782	86,393	1,018	\$100M-500M	60.0	14,721	664	0
Mountain West Bk NA	Kalispell	MT	75.0	0.505	0.964	41,024	342	<\$100M	45.0	5,302	231	0
Surrey B&T	Mount Airy	NC	87.5	0.528	1	91,429	1,271	\$100M-500M	95.0	91,429	1,271	0

3A. Top Small Business Lending Institutions by State and Territory Using Call Report Data, June 2005

Name of Lending Institution	City	HQ State or Territory	Small Business Lending (<\$1M)					Micro Business Lending (<\$100k)				
			Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL\$ (1000) (4)	LSBL# (5)	Institution Asset Size (6)	Total Rank (7)	SSBL\$ (1000) (8)	SSBL# (9)	CRD/TA (10)
Bank of NC	Thomasville	NC	87.5	0.377	0.997	212,384	1,018	\$500M-\$1B	62.5	16,730	547	0
Yadkin Valley B&TC	Elkin	NC	82.5	0.258	0.71	255,936	3,168	\$500M-\$1B	87.5	52,932	2,221	0.002
American Cmnty Bk	Monroe	NC	82.5	0.311	0.816	130,271	1,360	\$100M-500M	82.5	21,789	912	0
Bank of Granite	Granite Falls	NC	80.0	0.312	0.642	321,999	3,342	\$1B-\$10B	85.0	57,020	2,174	0
New Century Bk	Dunn	NC	80.0	0.301	0.888	89,777	1,477	\$100M-500M	80.0	13,437	817	0
Four Oaks B&TC	Four Oaks	NC	77.5	0.235	1	105,047	746	\$100M-500M	92.5	105,047	746	0.005
Southern Cmnty B&TC	Winston-Salem	NC	77.5	0.221	0.674	286,062	3,512	\$1B-\$10B	87.5	61,300	2,766	0
Fidelity Bk	Fuquay-Varina	NC	77.5	0.225	0.733	269,685	2,588	\$1B-\$10B	77.5	44,489	1,548	0.003
Mountain 1st Bk & Tr	Hendersonville	NC	75.0	0.327	0.854	82,454	512	\$100M-500M	55.0	9,580	251	0
Alamance Bk	Graham	NC	75.0	0.343	1	51,566	371	\$100M-500M	42.5	4,392	209	0
United Valley Bk	Cavalier	ND	92.5	0.373	1	34,767	440	<\$100M	87.5	20,550	378	0
Kirkwood B&TC	Bismarck	ND	92.5	0.546	1	61,907	379	\$100M-500M	77.5	15,242	248	0
First St Bk	Buxton	ND	87.5	0.293	1	20,386	289	<\$100M	52.5	3,334	206	0.001
First United Bk	Park River	ND	82.5	0.169	1	15,901	455	<\$100M	97.5	15,901	455	0
Dakota Cmnty Bk	Hebron	ND	82.5	0.211	1	44,570	729	\$100M-500M	75.0	13,635	553	0
First International B&TC	Watford City	ND	77.5	0.248	0.675	165,916	1,703	\$500M-\$1B	70.0	34,292	1,157	0.01
Stutsman County St Bk	Jamestown	ND	75.0	0.25	0.852	34,014	481	\$100M-500M	70.0	8,216	361	0.002
Goose River Bk	Mayville	ND	75.0	0.251	1	17,454	214	<\$100M	55.0	3,700	150	0
American St B&TC of Dickinson	Dickinson	ND	75.0	0.224	0.87	40,652	422	\$100M-500M	52.5	6,160	261	0.005
U S Bk NA ND	Fargo	ND	72.5	0.186	0.469	750,313	176,902	\$1B-\$10B	90.0	589,870	175,092	0.079
Lakeside St Bk	New Town	ND	72.5	0.129	1	6,508	2,355	<\$100M	90.0	6,508	2,355	0
Starion FNCL	Bismarck	ND	72.5	0.173	0.685	76,167	1,115	\$100M-500M	75.0	23,865	875	0
Dakota Western Bk	Bowman	ND	72.5	0.182	1	20,306	320	\$100M-500M	70.0	5,523	258	0.003
Alerus FNCL NA	Grand Forks	ND	72.5	0.209	0.507	129,141	1,269	\$500M-\$1B	60.0	21,080	841	0
Great Plains NB	Belfield	ND	72.5	0.177	1	10,952	194	<\$100M	60.0	3,756	144	0
Ramsey NB&TC of Devils Lake	Devils Lake	ND	72.5	0.257	0.819	38,120	349	\$100M-500M	50.0	5,097	198	0
Bank Center First	Bismarck	ND	72.5	0.231	0.493	53,892	404	\$100M-500M	42.5	4,667	200	0.009
York St B&TC	York	NE	97.5	0.256	1	47,462	710	\$100M-500M	92.5	29,941	647	0.019
Dakota Cty St Bk	South Sioux City	NE	92.5	0.28	1	24,329	313	<\$100M	95.0	24,329	313	0
Commercial St Bk	Wausa	NE	90.0	0.308	1	15,868	805	<\$100M	97.5	15,868	805	0.003
Gothenburg St B&TC	Gothenburg	NE	87.5	0.243	1	20,096	329	<\$100M	95.0	20,096	329	0
Otoe Cty B&TC	Nebraska City	NE	87.5	0.222	1	15,167	213	<\$100M	95.0	15,167	213	0
City St Bk	Sutton	NE	87.5	0.268	1	16,916	220	<\$100M	92.5	16,916	220	0
Elkhorn Valley B&TC	Norfolk	NE	87.5	0.243	0.994	63,634	808	\$100M-500M	82.5	20,646	640	0.003
First B&TC	Cozad	NE	85.0	0.24	1	31,896	429	\$100M-500M	95.0	31,896	429	0
Saline St Bk	Wilber	NE	85.0	0.235	1	22,031	372	<\$100M	95.0	22,031	372	0
Centennial Bk	Omaha	NE	85.0	0.314	1	11,184	169	<\$100M	62.5	2,731	123	0

3A. Top Small Business Lending Institutions by State and Territory Using Call Report Data, June 2005

Name of Lending Institution	City	HQ State or Territory	Small Business Lending (<\$1M)					Micro Business Lending (<\$100k)				
			Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL\$ (1000) (4)	LSBL# (5)	Institution Asset Size (6)	Total Rank (7)	SSBL\$ (1000) (8)	SSBL# (9)	CRD/TA (10)
Centrix B&TC	Bedford	NH	80.0	0.421	0.847	103,769	675	\$100M-500M	70.0	10,473	294	0
Community B&TC	Wolfeboro	NH	77.5	0.279	0.677	121,736	791	\$100M-500M	67.5	12,437	369	0
First Colebrook Bk	Colebrook	NH	75.0	0.41	0.951	64,562	683	\$100M-500M	85.0	12,405	442	0
Skylands Cmnty Bk	Hackettstown	NJ	82.5	0.288	0.653	136,087	1,293	\$100M-500M	95.0	15,931	733	0.001
Harvest Cmnty Bk	Pennsville	NJ	82.5	0.409	1	54,118	424	\$100M-500M	95.0	9,423	247	0
Bank	Woodbury	NJ	82.5	0.247	0.584	280,843	2,900	\$1B-\$10B	90.0	30,722	1,589	0.001
Two River Comm Bk	Middletown	NJ	82.5	0.376	0.687	97,260	540	\$100M-500M	85.0	8,334	224	0
Allaire Cmnty Bk	Wall Township	NJ	82.5	0.333	1	66,744	265	\$100M-500M	77.5	4,999	115	0
1st Constitution Bk	Cranbury	NJ	80.0	0.244	0.816	84,805	556	\$100M-500M	90.0	9,991	179	0
Shore Cmnty Bk	Toms River	NJ	80.0	0.358	1	54,233	268	\$100M-500M	80.0	4,208	107	0
Broadway NB	Fort Lee	NJ	80.0	0.471	0.631	112,925	533	\$100M-500M	72.5	5,193	134	0
Interstate Net Bk	Cherry Hill	NJ	80.0	0.35	0.688	96,451	432	\$100M-500M	65.0	4,397	104	0
Minotola NB	Vineland	NJ	77.5	0.275	0.506	168,657	1,163	\$500M-\$1B	92.5	20,056	616	0.001
Unity Bk	Clinton	NJ	77.5	0.248	0.503	143,212	1,477	\$500M-\$1B	75.0	8,876	429	0
Bergen CMRL Bk	Paramus	NJ	77.5	0.304	0.66	93,003	423	\$100M-500M	75.0	6,215	152	0
Franklin Bk	Nutley	NJ	77.5	0.614	0.998	56,461	208	<\$100M	70.0	2,812	66	0
First BankAmericano	Elizabeth	NJ	77.5	0.365	0.974	45,882	209	\$100M-500M	67.5	2,472	64	0
Bank of The Rio Grande NA	Las Cruces	NM	80.0	0.378	1	32,676	466	<\$100M	75.0	7,191	325	0
Community Bk	Santa Fe	NM	80.0	0.395	0.92	57,716	385	\$100M-500M	65.0	9,637	220	0
First NB	Artesia	NM	75.0	0.247	0.691	92,705	1,158	\$100M-500M	80.0	19,926	815	0
New Mexico B&TC	Albuquerque	NM	75.0	0.244	0.64	123,700	1,272	\$500M-\$1B	65.0	18,808	769	0.003
Portales NB	Portales	NM	72.5	0.222	1	26,408	514	\$100M-500M	97.5	26,408	514	0
Western CMRC Bk	Carlsbad	NM	72.5	0.228	0.693	60,228	2,927	\$100M-500M	95.0	29,353	2,733	0
American Heritage Bk	Clovis	NM	72.5	0.341	1	16,713	348	<\$100M	75.0	5,532	287	0.014
International Bk	Raton	NM	72.5	0.326	0.729	52,492	563	\$100M-500M	72.5	9,786	362	0
Four Corners Cmnty Bk	Farmington	NM	72.5	0.345	1	35,046	271	\$100M-500M	47.5	4,649	163	0
Sun West Bk	Las Vegas	NV	92.5	0.56	1	178,466	486	\$100M-500M	75.0	6,110	244	0
Citibank NV NA	Las Vegas	NV	85.0	0.093	1	1,626,158	1,360,402	>\$10B	100.0	1,626,158	1,360,402	0.512
Great Basin Bk of NV	Elko	NV	82.5	0.356	0.982	60,799	326	\$100M-500M	80.0	4,437	150	0.018
Ponce De Leon Federal Bank	Bronx	NY	90.0	0.232	1	138,005	605	\$500M-\$1B	57.5	6,337	210	0
National Bk of Geneva	Geneva	NY	85.0	0.183	0.839	119,875	1,945	\$500M-\$1B	95.0	30,804	1,377	0
Riverside Bk	Poughkeepsie	NY	85.0	0.606	0.991	84,482	717	\$100M-500M	82.5	11,876	433	0
Flushing Savings Bank FSB	Flushing	NY	85.0	0.177	0.988	393,972	640	\$1B-\$10B	35.0	2,818	66	0
Wyoming Cty Bk	Warsaw	NY	82.5	0.196	0.766	144,406	1,957	\$500M-\$1B	92.5	32,029	1,314	0
Bank of Castile	Castile	NY	82.5	0.215	0.752	113,866	1,220	\$500M-\$1B	92.5	27,444	822	0
Lyons NB	Lyons	NY	82.5	0.263	0.925	82,248	1,088	\$100M-500M	92.5	19,378	794	0

3A. Top Small Business Lending Institutions by State and Territory Using Call Report Data, June 2005

Name of Lending Institution	City	HQ State or Territory	Small Business Lending (<\$1M)					Micro Business Lending (<\$100k)				
			Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL\$ (1000) (4)	LSBL# (5)	Institution Asset Size (6)	Total Rank (7)	SSBL\$ (1000) (8)	SSBL# (9)	CRD/TA (10)
Canandaigua NB&TC	Canandaigua	NY	82.5	0.226	0.609	227,442	2,574	\$1B-\$10B	90.0	45,273	1,873	0
Great Eastern Bk	New York	NY	82.5	0.41	0.66	127,062	926	\$100M-500M	85.0	19,138	523	0
State Bk of Long Island	New Hyde Park	NY	82.5	0.232	0.575	336,155	1,638	\$1B-\$10B	80.0	41,063	932	0
Community Capital Bk	Brooklyn	NY	82.5	0.411	1	66,352	270	\$100M-500M	70.0	6,390	143	0
Citizens Svg Bk	Martins Ferry	OH	92.5	0.258	1	72,286	1,391	\$100M-500M	80.0	13,434	386	0
Buckeye Cmnty Bk	Lorain	OH	92.5	0.549	1	58,104	617	\$100M-500M	67.5	5,477	310	0
Eaton NB&TC	Eaton	OH	90.0	0.386	1	67,286	357	\$100M-500M	62.5	6,720	197	0.008
Commercial Svg Bk	Upper Sandusky	OH	87.5	0.309	1	91,101	635	\$100M-500M	72.5	10,748	409	0.003
Park View FSB	Solon	OH	87.5	0.248	0.999	206,089	588	\$500M-\$1B	37.5	5,283	90	0
Fort Jennings St Bk	Fort Jennings	OH	85.0	0.302	1	29,117	383	<\$100M	85.0	9,470	289	0.002
Community First B&TC	Celina	OH	85.0	0.21	0.924	195,290	1,895	\$500M-\$1B	77.5	26,809	1,354	0.005
Commerce NB	Columbus	OH	85.0	0.401	0.738	180,940	1,106	\$100M-500M	70.0	16,333	504	0
Sutton Bk	Attica	OH	82.5	0.334	0.901	94,264	986	\$100M-500M	97.5	55,353	750	0.002
Merchants NB	Hillsboro	OH	82.5	0.193	0.917	69,389	1,224	\$100M-500M	92.5	19,870	1,000	0
Vinton Cty NB	Mcarthur	OH	82.5	0.155	1	39,935	613	\$100M-500M	90.0	13,477	521	0
First-Knox NB	Mount Vernon	OH	82.5	0.171	0.809	132,352	1,630	\$500M-\$1B	85.0	30,876	1,154	0.006
Hicksville Bldg Loan & Svg Bank	Hicksville	OH	82.5	0.302	1	20,901	276	<\$100M	85.0	10,041	219	0
Kingston NB	Kingston	OH	82.5	0.244	1	32,888	429	\$100M-500M	82.5	8,958	306	0.003
Heartland Bk	Gahanna	OH	82.5	0.353	0.769	141,422	991	\$100M-500M	72.5	17,671	546	0.005
Independence Bk	Independence	OH	82.5	0.457	0.892	68,692	533	\$100M-500M	72.5	8,881	268	0
First NB	Bellevue	OH	82.5	0.519	1	51,711	265	<\$100M	67.5	5,895	169	0.006
Centerbank	Milford	OH	82.5	0.615	1	30,512	247	<\$100M	67.5	3,803	113	0
Bank of The Lakes NA	Owasso	OK	97.5	0.552	1	79,781	538	\$100M-500M	60.0	7,465	403	0
First NB&TC	Chickasha	OK	90.0	0.259	1	65,364	866	\$100M-500M	95.0	65,364	866	0
First B&TC	Wagoner	OK	90.0	0.328	1	46,989	669	\$100M-500M	77.5	12,322	559	0
First NB&TC	Miami	OK	85.0	0.217	1	24,574	376	\$100M-500M	97.5	24,574	376	0
Pauls Valley NB	Pauls Valley	OK	85.0	0.247	1	27,093	687	\$100M-500M	97.5	27,093	687	0
Community B&TC	Tulsa	OK	85.0	0.416	0.818	78,191	770	\$100M-500M	85.0	24,579	569	0
First NB of OK	Ponca City	OK	85.0	0.359	1	32,581	514	<\$100M	75.0	8,014	388	0
Community St Bk	Poteau	OK	85.0	0.207	1	26,349	444	\$100M-500M	72.5	9,613	347	0
Security Bk	Pawnee	OK	85.0	0.396	0.815	102,407	1,046	\$100M-500M	67.5	15,055	604	0
Pioneer B&TC	Ponca City	OK	85.0	0.424	0.994	80,075	703	\$100M-500M	67.5	10,885	468	0
Mbank	Gresham	OR	82.5	0.425	1	103,042	555	\$100M-500M	70.0	8,571	259	0
Columbia Cmnty Bk	Hillsboro	OR	75.0	0.404	0.774	63,898	423	\$100M-500M	72.5	6,819	189	0
Pacific Continental Bk	Eugene	OR	70.0	0.308	0.545	170,764	1,444	\$500M-\$1B	70.0	18,974	755	0
Siuslaw Bk	Florence	OR	70.0	0.281	0.626	75,185	1,360	\$100M-500M	65.0	8,454	1,106	0.005

3A. Top Small Business Lending Institutions by State and Territory Using Call Report Data, June 2005

Name of Lending Institution	City	HQ State or Territory	Small Business Lending (<\$1M)					Micro Business Lending (<\$100k)				
			Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL\$ (1000) (4)	LSBL# (5)	Institution Asset Size (6)	Total Rank (7)	SSBL\$ (1000) (8)	SSBL# (9)	CRD/TA (10)
S&T Bk	Indiana	PA	95.0	0.467	0.998	1,418,711	8,750	\$1B-\$10B	77.5	100,228	2,955	0.006
Elderton St Bk	Elderton	PA	85.0	0.322	1	43,198	1,389	\$100M-500M	90.0	15,208	1,208	0
Bank of Lancaster Cty NA	Strasburg	PA	85.0	0.276	0.646	473,289	5,547	\$1B-\$10B	87.5	97,499	3,519	0
Leesport Bk	Wyomissing	PA	85.0	0.216	0.73	193,890	1,848	\$500M-\$1B	87.5	37,581	1,338	0
Nova SVG Bk	Philadelphia	PA	85.0	0.259	1	107,749	296	\$100M-500M	30.0	2,802	77	0
County NB	Clearfield	PA	80.0	0.245	0.603	180,556	2,050	\$500M-\$1B	95.0	72,539	1,516	0.004
First Citizens NB	Mansfield	PA	80.0	0.175	0.89	88,596	1,184	\$500M-\$1B	90.0	28,363	877	0.003
Legacy Bk	Harrisburg	PA	80.0	0.372	0.663	137,132	1,255	\$100M-500M	85.0	26,949	779	0
Honesdale NB	Honesdale	PA	80.0	0.244	0.757	86,514	1,089	\$100M-500M	85.0	19,558	770	0.002
Columbia Cty Farmers NB	Bloomsburg	PA	80.0	0.217	0.988	49,594	553	\$100M-500M	82.5	11,231	389	0
Allegheny Valley Bk	Pittsburgh	PA	80.0	0.224	1	69,885	453	\$100M-500M	67.5	8,951	288	0.002
Enterprise Bk	Allison Park	PA	80.0	0.601	0.943	74,640	441	\$100M-500M	62.5	6,930	161	0
Banco Santander PR	San Juan	PR	80.0	0.099	0.446	825,241	7,051	\$1B-\$10B	77.5	128,304	4,701	0.02
Freedom NB	Greenville	RI	80.0	0.453	0.905	24,401	5,685	<\$100M	52.5	1,695	54	0
Arthur St Bk	Union	SC	95.0	0.424	1	198,298	1,967	\$100M-500M	82.5	41,275	1,476	0.004
Carolina B&TC	Lamar	SC	87.5	0.361	0.932	97,224	2,573	\$100M-500M	80.0	21,721	1,954	0.006
Sumter NB	Sumter	SC	82.5	0.501	1	69,217	984	\$100M-500M	92.5	39,079	806	0
First NB of The South	Spartanburg	SC	82.5	0.433	0.997	128,543	535	\$100M-500M	40.0	7,459	272	0
Enterprise Bk of SC	Ehrhardt	SC	80.0	0.264	1	84,404	1,427	\$100M-500M	95.0	47,721	1,243	0.001
Conway NB	Conway	SC	77.5	0.23	0.835	165,968	3,043	\$500M-\$1B	92.5	80,062	2,676	0.003
Bank of SC	Charleston	SC	77.5	0.325	0.89	75,213	887	\$100M-500M	72.5	14,999	615	0
Peoples NB	Easley	SC	77.5	0.289	1	76,567	712	\$100M-500M	70.0	15,720	445	0
First South Bk	Spartanburg	SC	77.5	0.454	0.84	140,398	759	\$100M-500M	45.0	11,250	321	0
Peoples St Bk	De Smet	SD	85.0	0.363	1	19,335	206	<\$100M	92.5	19,335	206	0.002
First NB In Sioux Falls	Sioux Falls	SD	82.5	0.228	0.769	184,902	1,419	\$500M-\$1B	87.5	89,439	1,054	0
Citibank USA NA	Sioux Falls	SD	77.5	0.341	0.479	2,089,522	1,691,387	\$1B-\$10B	92.5	1,948,417	1,690,670	0.137
Dacotah Bk	Aberdeen	SD	77.5	0.209	0.672	226,076	3,217	\$1B-\$10B	77.5	61,753	2,609	0.002
First St Bk of Roscoe	Roscoe	SD	75.0	0.221	1	13,010	513	<\$100M	90.0	13,010	513	0
Bankstar Financial	Elkton	SD	75.0	0.318	0.998	15,525	233	<\$100M	72.5	4,766	174	0.004
Pioneer B&TC	Belle Fourche	SD	75.0	0.183	0.728	52,987	773	\$100M-500M	67.5	11,363	550	0.003
Reliabank Dakota	Estelline	SD	75.0	0.256	0.964	26,250	293	\$100M-500M	62.5	4,371	192	0.004
Farmers St Bk	Marion	SD	75.0	0.148	1	10,060	168	<\$100M	57.5	2,712	146	0
First St Bk	Union City	TN	95.0	0.34	0.998	272,297	1,498	\$500M-\$1B	60.0	18,590	884	0
First NB of Manchester	Manchester	TN	87.5	0.291	1	44,315	709	\$100M-500M	97.5	44,315	709	0
Traders NB	Tullahoma	TN	87.5	0.355	1	41,853	556	\$100M-500M	97.5	41,853	556	0

3A. Top Small Business Lending Institutions by State and Territory Using Call Report Data, June 2005

Name of Lending Institution	City	HQ State or Territory	Small Business Lending (<\$1M)					Micro Business Lending (<\$100k)				
			Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL\$ (1000) (4)	LSBL# (5)	Institution Asset Size (6)	Total Rank (7)	SSBL\$ (1000) (8)	SSBL# (9)	CRD/TA (10)
Tennessee CMRC Bk	Franklin	TN	87.5	0.583	0.802	182,474	2,838	\$100M-500M	95.0	84,844	2,233	0.001
First NB	Oneida	TN	87.5	0.377	0.965	75,690	888	\$100M-500M	85.0	16,991	655	0
Citizens Bk	Carthage	TN	82.5	0.175	1	77,552	2,094	\$100M-500M	97.5	77,552	2,094	0
American City Bk	Tullahoma	TN	82.5	0.344	0.929	51,261	560	\$100M-500M	92.5	25,488	442	0
Bank of Lincoln Cty	Fayetteville	TN	82.5	0.341	1	34,146	351	\$100M-500M	80.0	12,296	261	0
Bank of Greeneville	Greeneville	TN	82.5	0.436	0.852	37,552	795	<\$100M	80.0	9,815	628	0
First Volunteer Bk of Tennes	Chattanooga	TN	82.5	0.249	0.718	120,519	1,218	\$100M-500M	75.0	21,819	811	0.003
First NB	Monahans	TX	92.5	0.39	1	83,458	2,717	\$100M-500M	95.0	83,458	2,717	0
Park Cities Bk	Dallas	TX	92.5	0.468	1	154,769	314	\$100M-500M	32.5	5,865	113	0
First NB	Hughes Springs	TX	90.0	0.279	1	40,123	968	\$100M-500M	100.0	40,123	968	0
First NB	George West	TX	90.0	0.412	1	45,397	859	\$100M-500M	97.5	45,397	859	0
First St Bk	Chico	TX	90.0	0.366	1	32,974	550	<\$100M	97.5	32,974	550	0
First Cmnty Bk NA	Houston	TX	90.0	0.484	0.994	273,042	1,658	\$500M-\$1B	80.0	43,267	1,130	0
First St Bk	Louise	TX	85.0	0.204	1	27,590	963	\$100M-500M	100.0	27,590	963	0
Peoples Bk	Paris	TX	85.0	0.291	1	27,739	454	<\$100M	97.5	27,739	454	0.001
First NB of Albany Breckenridge	Albany	TX	85.0	0.228	1	54,143	1,166	\$100M-500M	95.0	54,143	1,166	0
Security St Bk	Odessa	TX	85.0	0.45	0.894	79,714	1,254	\$100M-500M	85.0	21,779	1,000	0.002
Alamo Bk of TX	Alamo	TX	85.0	0.392	0.858	121,268	1,656	\$100M-500M	82.5	29,320	1,235	0
GNB FNCL NA	Gainesville	TX	85.0	0.313	0.9	82,103	1,149	\$100M-500M	82.5	19,449	774	0
First Cmnty Bk	Corpus Christi	TX	85.0	0.322	1	39,887	676	\$100M-500M	82.5	12,168	537	0.002
Texas Star Bk	Van Alstyne	TX	85.0	0.388	1	59,271	826	\$100M-500M	77.5	13,699	658	0
Falcon Intl Bk	Laredo	TX	85.0	0.289	0.989	119,047	954	\$100M-500M	65.0	15,872	660	0.002
American Bk NA	Waco	TX	85.0	0.304	1	81,716	514	\$100M-500M	50.0	8,051	325	0
American Express Bank FSB	Salt Lake City	UT	97.5	0.485	1	6,630,445	1,627,649	>\$10B	97.5	6,630,445	1,627,649	0.302
Pitney Bowes Bk	Salt Lake City	UT	95.0	0.606	1	352,285	1,239,012	\$500M-\$1B	92.5	344,901	1,238,976	0
Associates Cap Bk	Salt Lake City	UT	92.5	0.763	1	295,911	329,858	\$100M-500M	95.0	295,911	329,858	0
Advanta Bk Corp.	Draper	UT	90.0	0.58	1	865,051	204,738	\$1B-\$10B	95.0	865,051	204,738	0
Universal FC	Salt Lake City	UT	90.0	0.971	1	596,533	366,391	\$500M-\$1B	95.0	595,980	366,386	0
Wright Express FS Corp.	Salt Lake City	UT	85.0	0.932	0.995	550,600	114,596	\$500M-\$1B	92.5	421,446	114,151	0
Volvo Cmrl Cr Corp UT	Salt Lake City	UT	85.0	0.819	1	18,015	5,399	<\$100M	90.0	18,015	5,399	0
New Peoples Bk	Honaker	VA	97.5	0.333	0.964	159,887	1,599	\$100M-500M	92.5	30,646	1,144	0
Rockingham Heritage Bk	Harrisonburg	VA	92.5	0.498	1	118,410	683	\$100M-500M	65.0	9,723	373	0
Capital One FSB	Mclean	VA	87.5	0.19	0.983	2,793,033	1,245,485	>\$10B	100.0	2,752,551	1,245,220	0.211
Highlands Union Bk	Abingdon	VA	82.5	0.196	0.796	113,693	1,335	\$500M-\$1B	97.5	45,963	1,062	0.002
Bank of The James	Lynchburg	VA	82.5	0.335	0.853	62,106	877	\$100M-500M	92.5	17,160	636	0
First NB of Altavista	Altavista	VA	80.0	0.284	0.904	62,286	798	\$100M-500M	97.5	32,335	664	0
Bank of Botetourt	Buchanan	VA	80.0	0.305	0.8	67,718	818	\$100M-500M	82.5	12,934	545	0.006

3A. Top Small Business Lending Institutions by State and Territory Using Call Report Data, June 2005

Name of Lending Institution	City	HQ State or Territory	Small Business Lending (<\$1M)					Micro Business Lending (<\$100k)				
			Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL\$ (1000) (4)	LSBL# (5)	Institution Asset Size (6)	Total Rank (7)	SSBL\$ (1000) (8)	SSBL# (9)	CRD/TA (10)
American NB&TC	Danville	VA	77.5	0.2	0.61	123,205	1,502	\$500M-\$1B	87.5	26,319	1,118	0
Bank of Fincastle	Fincastle	VA	77.5	0.333	0.878	47,421	552	\$100M-500M	77.5	8,717	376	0.004
Townebank	Portsmouth	VA	77.5	0.18	0.605	298,307	3,172	\$1B-\$10B	72.5	37,579	1,894	0.001
Planters B&TC of VA	Staunton	VA	77.5	0.202	0.574	159,402	1,390	\$500M-\$1B	70.0	21,560	860	0
Community NB	South Boston	VA	77.5	0.309	1	76,303	287	\$100M-500M	42.5	4,709	188	0
Bank of Saint Croix	Christiansted	VI	40.0	0.158	0.757	12,590	87	<\$100M	40.0	1,071	38	0
Factory Point NB of Manchest	Manchester Center	VT	80.0	0.348	0.904	107,513	1,111	\$100M-500M	77.5	21,663	689	0
Connecticut River Bk NA	Springfield	VT	70.0	0.296	0.958	70,312	788	\$100M-500M	60.0	12,550	477	0.003
Coastal Cmnty Bk	Everett	WA	90.0	0.574	1	72,265	475	\$100M-500M	75.0	6,682	250	0.003
Kitsap Bk	Port Orchard	WA	85.0	0.314	0.668	188,620	1,459	\$500M-\$1B	90.0	27,476	804	0.001
Bank of The Pacific	Aberdeen	WA	85.0	0.311	0.705	142,833	1,333	\$100M-500M	87.5	20,397	803	0.003
Whidbey Island Bk	Oak Harbor	WA	82.5	0.243	0.71	170,911	1,804	\$500M-\$1B	90.0	26,566	1,134	0.003
First Heritage Bk	Snohomish	WA	77.5	0.381	1	47,732	456	\$100M-500M	75.0	5,441	250	0.001
Westside Cmnty Bk	University Place	WA	77.5	0.51	1	43,582	229	<\$100M	70.0	4,581	120	0.004
Americanwest Bk	Spokane	WA	75.0	0.237	0.562	262,527	2,537	\$1B-\$10B	87.5	46,878	1,612	0.004
South Sound Bk	Olympia	WA	75.0	0.399	0.997	41,362	362	\$100M-500M	82.5	6,960	231	0
Viking Cmnty Bk	Seattle	WA	75.0	0.266	0.701	89,034	929	\$100M-500M	75.0	10,126	644	0.001
Cowlitz Bk	Longview	WA	75.0	0.316	0.639	95,046	595	\$100M-500M	70.0	8,733	302	0.004
River Valley St Bk	Rothschild	WI	92.5	0.427	1	284,528	1,960	\$500M-\$1B	75.0	32,810	1,190	0.001
Community St Bk	Union Grove	WI	87.5	0.368	0.832	87,413	931	\$100M-500M	87.5	20,157	684	0.005
Business Bk Fox River Valley	Appleton	WI	87.5	0.566	0.855	100,934	594	\$100M-500M	60.0	9,482	241	0.001
Northern St Bk	Ashland	WI	85.0	0.261	1	39,631	624	\$100M-500M	100.0	39,631	624	0.001
Royal Bk	Elroy	WI	85.0	0.286	1	41,976	577	\$100M-500M	82.5	11,225	465	0.002
First Citizens St Bk	Whitewater	WI	85.0	0.285	1	50,292	412	\$100M-500M	77.5	12,038	262	0.002
Riverbank	Osceola	WI	85.0	0.394	0.749	105,326	871	\$100M-500M	72.5	15,314	502	0.001
Mound City Bk	Platteville	WI	82.5	0.289	1	56,905	420	\$100M-500M	90.0	23,536	298	0.004
First NB	Waupaca	WI	82.5	0.293	0.697	122,525	1,883	\$100M-500M	85.0	28,770	1,515	0.001
LSB Cmnty Bk	Ixonia	WI	82.5	0.359	0.777	106,182	549	\$100M-500M	82.5	24,006	330	0.002
Bank of Luxemburg	Luxemburg	WI	82.5	0.359	0.823	64,644	658	\$100M-500M	80.0	13,714	437	0.002
Port Washington St Bk	Port Washington	WI	82.5	0.336	0.791	86,380	924	\$100M-500M	77.5	14,761	578	0.002
Chippewa Valley Bk	Winter	WI	82.5	0.389	0.816	53,774	546	\$100M-500M	77.5	10,696	370	0
First Bk FncI Centre	Oconomowoc	WI	82.5	0.358	0.656	150,926	1,166	\$100M-500M	67.5	18,071	608	0.001
First NB Fox Valley	Neenah	WI	82.5	0.355	0.794	78,984	600	\$100M-500M	62.5	10,252	335	0.001
Oregon Cmnty B&TC	Oregon	WI	82.5	0.37	1	59,362	250	\$100M-500M	35.0	3,947	143	0.003
Wesbanco Bk	Wheeling	WV	87.5	0.25	1	1,119,653	21,832	\$1B-\$10B	97.5	1,119,653	21,832	0

3A. Top Small Business Lending Institutions by State and Territory Using Call Report Data, June 2005

Name of Lending Institution	City	HQ State or Territory	Small Business Lending (<\$1M)					Micro Business Lending (<\$100k)				
			Total Rank	LSBL/TA	LSBL/TBL	LSBL\$ (1000)	LSBL#	Institution Asset Size	Total Rank	SSBL\$ (1000)	SSBL#	CRD/TA
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
First Sentry Bk	Huntington	WV	87.5	0.397	0.857	83,941	877	\$100M-500M	77.5	14,464	549	0
First Bk of Charleston	Charleston	WV	85.0	0.457	1	34,722	321	<\$100M	87.5	18,420	276	0
Poca Valley Bk	Walton	WV	82.5	0.214	1	45,612	465	\$100M-500M	72.5	12,257	338	0.005
Main St Bk Corp.	Wheeling	WV	82.5	0.258	1	34,584	345	\$100M-500M	65.0	8,409	247	0
Grant Cty Bk	Petersburg	WV	80.0	0.259	0.842	46,113	702	\$100M-500M	75.0	11,494	532	0
Centra Bk	Morgantown	WV	77.5	0.243	0.714	120,054	785	\$100M-500M	55.0	15,775	476	0
First NB of Buffalo	Buffalo	WY	90.0	0.322	1	40,272	550	\$100M-500M	77.5	10,378	417	0.004
Security St Bk	Basin	WY	85.0	0.277	1	36,039	454	\$100M-500M	100.0	36,039	454	0.009
Bank of Star Valley	Afton	WY	80.0	0.287	1	20,392	346	<\$100M	95.0	20,392	346	0
Hilltop NB	Casper	WY	75.0	0.18	0.9	68,699	949	\$100M-500M	90.0	45,765	828	0.004
Western Bk Cheyenne	Cheyenne	WY	75.0	0.352	1	26,348	234	<\$100M	32.5	3,024	151	0

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

3B. Top Micro Business Lending Institutions by State and Territory Using Call Report Data, June 2005

Name of Lending Institution	HQ State or Territory	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1000) (8)	LSBL# (9)	CRD/TA (10)
First Bk	AK	72.5	0.041	0.114	12,732	527	\$100M-500M	52.5	76,139	847	0
Farmers & Mrch Bk	AL	100.0	0.249	1	36,864	1,233	\$100M-500M	85.0	36,864	1,233	0
First NB of Cent AL	AL	97.5	0.28	1	50,833	776	\$100M-500M	90.0	50,833	776	0
Small Town Bk	AL	97.5	0.208	1	35,719	635	\$100M-500M	80.0	35,719	635	0
Camden NB	AL	95.0	0.359	1	32,443	512	<\$100M	82.5	32,443	512	0
Traders & Farmers Bk	AL	95.0	0.126	1	43,438	984	\$100M-500M	75.0	43,438	984	0
First NB of Jasper	AL	92.5	0.097	0.335	50,324	1,115	\$500M-\$1B	82.5	128,618	1,507	0
First Metro Bk	AL	90.0	0.094	0.338	26,793	1,084	\$100M-500M	80.0	72,363	1,286	0.003
Town-Country NB	AL	90.0	0.282	1	21,755	523	<\$100M	72.5	21,755	523	0
First Bk of The South	AL	90.0	0.214	1	14,803	489	<\$100M	67.5	14,803	489	0.008
Firststate Bk	AL	90.0	0.164	1	17,873	388	\$100M-500M	65.0	17,873	388	0
Bank of Salem	AR	97.5	0.267	1	28,680	725	\$100M-500M	87.5	28,680	725	0
First NB of East Arkansas	AR	95.0	0.138	1	32,322	961	\$100M-500M	72.5	32,322	961	0.002
Union Bk of Mena	AR	95.0	0.164	1	23,928	639	\$100M-500M	70.0	23,928	639	0
Calhoun County Bk	AR	95.0	0.169	1	23,814	611	\$100M-500M	67.5	23,814	611	0
Commercial B&TC	AR	92.5	0.23	1	37,811	544	\$100M-500M	80.0	37,811	544	0
Southern St Bk	AR	92.5	0.33	1	25,240	333	<\$100M	77.5	25,240	333	0
Diamond State Bk	AR	92.5	0.142	1	29,398	667	\$100M-500M	70.0	29,398	667	0.002
Fordyce B&TC	AR	90.0	0.191	1	18,114	531	<\$100M	70.0	18,114	531	0
First St Bk of Dequeen	AR	90.0	0.243	1	12,195	443	<\$100M	70.0	12,195	443	0
Farmers Bk	AR	90.0	0.175	1	32,220	384	\$100M-500M	67.5	32,220	384	0
Bank of Mountain View	AR	90.0	0.148	1	27,850	385	\$100M-500M	65.0	27,850	385	0
Amerika Samoa Bk	AS	10.0	0.04	0.277	3,568	114	<\$100M	10.0	10,892	159	0
Bank of Amer NA USA	AZ	97.5	0.037	0.695	2,151,864	893,757	>\$50B	77.5	3,028,453	897,273	0.922
Sunstate Bk	AZ	92.5	0.051	0.13	8,756	298	\$100M-500M	82.5	67,400	496	0.003
Mohave St Bk	AZ	90.0	0.038	0.098	10,803	388	\$100M-500M	72.5	69,493	649	0
First St Bk	AZ	90.0	0.062	0.213	4,030	162	<\$100M	60.0	18,196	223	0
Horizon Cmty Bk	AZ	87.5	0.053	0.193	5,848	142	\$100M-500M	65.0	29,267	233	0.001
Interbusiness Bk NA	CA	100.0	0.532	1	119,805	5,408	\$100M-500M	97.5	119,805	5,408	0
Tri Cty Bk	CA	100.0	0.029	0.107	50,350	2,719	\$1B-\$10B	85.0	339,657	3,917	0
Innovative Bk	CA	100.0	0.32	1	42,702	3,024	\$100M-500M	85.0	42,702	3,024	0
Plumas Bk	CA	100.0	0.037	0.132	16,834	803	\$100M-500M	70.0	79,482	1,079	0.003
Bank of Marin	CA	97.5	0.029	0.062	23,787	1,254	\$500M-\$1B	70.0	153,330	1,750	0
Nara Bk	CA	95.0	0.041	0.054	70,217	1,760	\$1B-\$10B	87.5	643,579	4,085	0
Pacific City Bk	CA	95.0	0.056	0.097	9,440	426	\$100M-500M	67.5	50,137	568	0

3B. Top Micro Business Lending Institutions by State and Territory Using Call Report Data, June 2005

Name of Lending Institution	HQ State or Territory	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1000) (8)	LSBL# (9)	CRD/TA (10)
Murphy Bk	CA	95.0	0.087	1	8,579	405	<\$100M	55.0	8,579	405	0
Community Cmrc Bk	CA	92.5	0.053	0.086	14,997	252	\$100M-500M	92.5	144,845	773	0
County Bk	CA	92.5	0.023	0.06	34,701	920	\$1B-\$10B	75.0	272,940	1,655	0.001
American River Bk	CA	92.5	0.027	0.075	16,551	581	\$500M-\$1B	75.0	130,515	991	0
Butte Cmnty Bk	CA	92.5	0.026	0.101	12,273	419	\$100M-500M	75.0	87,112	701	0.001
Center Bk	CA	92.5	0.031	0.046	46,232	1,537	\$1B-\$10B	72.5	321,534	3,217	0.001
Bank of The Sierra	CA	92.5	0.022	0.064	21,851	770	\$1B-\$10B	70.0	165,850	1,431	0.01
Mid-State B&TC	CA	92.5	0.019	0.062	43,969	2,265	\$1B-\$10B	65.0	245,916	3,083	0
Exchange Bk	CA	92.5	0.02	0.065	26,810	1,115	\$1B-\$10B	62.5	160,882	1,557	0
								0.0			
Pine River Valley Bk	CO	97.5	0.204	1	22,034	307	\$100M-500M	77.5	22,034	307	0
Colonial Bk	CO	97.5	0.126	1	23,699	260	\$100M-500M	72.5	23,699	260	0.002
Fowler St Bk	CO	95.0	0.219	1	10,786	202	<\$100M	67.5	10,786	202	0
Montrosebank	CO	92.5	0.071	0.191	9,170	545	\$100M-500M	90.0	44,254	881	0
Dolores St Bk	CO	92.5	0.117	1	10,097	222	<\$100M	57.5	10,097	222	0
Farmers St Bk of Calhan	CO	90.0	0.061	0.3	7,675	345	\$100M-500M	77.5	24,744	427	0.006
First NB of Lake City & Cree	CO	90.0	0.288	1	10,522	160	<\$100M	70.0	10,522	160	0
Valley St Bk	CO	90.0	0.064	0.32	6,428	309	\$100M-500M	65.0	16,950	361	0.003
Colorado East B&TC	CO	87.5	0.039	0.17	11,152	535	\$100M-500M	70.0	43,383	699	0
First NB of Las Animas	CO	87.5	0.063	0.199	9,372	331	\$100M-500M	70.0	31,134	430	0
Kit Carson St Bk	CO	87.5	0.075	0.356	3,744	177	<\$100M	62.5	10,428	210	0
Union Colony Bk	CO	87.5	0.035	0.18	15,721	470	\$100M-500M	57.5	42,702	622	0.075
First NB of Stratton	CO	87.5	0.124	1	5,205	166	<\$100M	52.5	5,205	166	0
Webster Bk NA	CT	90.0	0.025	0.112	426,426	23,637	\$50B-\$10B	62.5	1,589,675	29,708	0
Valley Bk	CT	85.0	0.062	0.173	8,472	192	\$100M-500M	82.5	49,050	349	0
Naugatuck Svg Bk	CT	85.0	0.022	0.096	14,497	537	\$500M-\$1B	80.0	110,924	940	0
Salisbury B&TC	CT	82.5	0.019	0.148	7,596	327	\$100M-500M	75.0	51,356	514	0.005
Milford Bk	CT	82.5	0.024	0.164	7,683	252	\$100M-500M	72.5	41,887	427	0
Cornerstone Bk	CT	80.0	0.032	0.107	7,473	378	\$100M-500M	72.5	51,437	818	0
National Capital Bk of WA	DC	77.5	0.009	0.032	1,885	74	\$100M-500M	82.5	58,045	194	0.003
Mbna America DE NA	DE	97.5	0.329	0.586	1,805,312	924,122	\$1B-\$10B	97.5	2,968,328	928,489	0
Chase Bk USA NA	DE	95.0	0.02	0.658	1,727,259	1,517,802	>\$50B	85.0	2,625,208	1,549,802	0.46
Bank of Delmarva	DE	87.5	0.045	0.127	13,032	447	\$100M-500M	70.0	48,976	628	0.001
Highlands Indep Bk	FL	100.0	0.051	0.201	12,736	619	\$100M-500M	87.5	62,801	839	0
R-G Crown Bank	FL	100.0	0.1	1	300,904	3,620	\$1B-\$10B	82.5	300,904	3,620	0
Bank of Tampa	FL	97.5	0.052	0.125	39,303	1,100	\$500M-\$1B	82.5	204,076	1,793	0.004

3B. Top Micro Business Lending Institutions by State and Territory Using Call Report Data, June 2005

Name of Lending Institution	HQ State or Territory	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1000) (8)	LSBL# (9)	CRD/TA (10)
Wauchula St Bk	FL	97.5	0.041	0.176	19,657	859	\$100M-500M	72.5	74,961	1,103	0
Drummond Cmnty Bk	FL	97.5	0.07	0.41	9,741	464	\$100M-500M	65.0	22,486	535	0
First NB of Wauchula	FL	97.5	0.169	1	13,765	335	<\$100M	60.0	13,765	335	0
First Coast Cmnty Bk	FL	95.0	0.069	0.135	12,886	359	\$100M-500M	95.0	95,589	589	0
Centerstate Bk W FI NA	FL	95.0	0.059	0.139	14,423	431	\$100M-500M	90.0	90,864	773	0
Heritage Bk of FL	FL	95.0	0.078	0.175	10,430	310	\$100M-500M	87.5	59,465	499	0
Citrus & Chem Bk	FL	95.0	0.036	0.163	26,847	1,024	\$500M-\$1B	82.5	138,194	1,519	0.001
Columbia Cty Bk	FL	95.0	0.076	0.147	12,677	486	\$100M-500M	82.5	64,110	713	0
Perkins St Bk	FL	95.0	0.053	0.226	9,228	412	\$100M-500M	67.5	30,965	516	0
Vanguard B&TC	FL	95.0	0.044	0.15	28,218	481	\$500M-\$1B	62.5	87,398	736	0
Bank Federated St Micronesia	FM	10.0	0.017	0.257	1,360	34	<\$100M	10.0	4,272	50	0.002
Farmers & Mrch Bk	GA	100.0	0.392	1	88,831	1,025	\$100M-500M	100.0	88,831	1,025	0.005
State Bk of Cochran	GA	100.0	0.284	1	43,888	974	\$100M-500M	85.0	43,888	974	0
Glennville Bk	GA	100.0	0.18	1	19,889	869	\$100M-500M	67.5	19,889	869	0
First NB of Chatsworth	GA	97.5	0.313	1	42,203	699	\$100M-500M	85.0	42,203	699	0.002
Waycross B&TC	GA	97.5	0.359	1	37,702	470	\$100M-500M	82.5	37,702	470	0.003
Claxton Bk	GA	97.5	0.315	1	31,260	696	<\$100M	82.5	31,260	696	0
Netbank	GA	97.5	0.078	1	383,225	10,182	\$1B-\$10B	77.5	383,225	10,182	0
Citizens Bk Washington Cty	GA	97.5	0.199	1	29,302	706	\$100M-500M	75.0	29,302	706	0.002
Citizens Cmnty Bk	GA	97.5	0.273	1	24,617	563	<\$100M	75.0	24,617	563	0
Central Bk of GA	GA	95.0	0.295	1	55,493	689	\$100M-500M	85.0	55,493	689	0
Citizens Bk of Swainsboro	GA	95.0	0.376	1	37,674	500	\$100M-500M	80.0	37,674	500	0
Commercial St Bk	GA	95.0	0.27	1	21,006	433	<\$100M	72.5	21,006	433	0
Citizens Scty Bk Guam	GU	55.0	0.038	0.134	4,668	164	\$100M-500M	47.5	27,407	258	0.011
First Hawaiian Bk	HI	80.0	0.012	0.062	125,368	13,584	\$50B-\$10B	72.5	483,099	14,828	0.021
Libertyville Svg Bk	IA	100.0	0.193	1	23,012	752	\$100M-500M	90.0	23,012	752	0.001
Cresco Union Svg Bk	IA	100.0	0.14	1	31,350	1,223	\$100M-500M	85.0	31,350	1,223	0.001
Houghton St Bk	IA	97.5	0.337	1	42,209	693	\$100M-500M	92.5	42,209	693	0.015
Community First Bk	IA	97.5	0.129	1	14,274	535	\$100M-500M	72.5	14,274	535	0.003
Northstar Bk	IA	95.0	0.184	1	11,912	326	<\$100M	77.5	11,912	326	0
Freedom SCTY Bk	IA	95.0	0.154	1	14,565	268	<\$100M	75.0	14,565	268	0
Farmers T&SB	IA	95.0	0.138	1	16,569	329	\$100M-500M	72.5	16,569	329	0
Crawford Cty T&SB	IA	95.0	0.136	1	15,342	323	\$100M-500M	72.5	15,342	323	0.05
Northwoods St Bk	IA	92.5	0.311	1	26,788	421	<\$100M	85.0	26,788	421	0.002
American St Bk	IA	92.5	0.165	0.439	49,093	630	\$100M-500M	82.5	80,527	761	0.004

3B. Top Micro Business Lending Institutions by State and Territory Using Call Report Data, June 2005

Name of Lending Institution	HQ State or Territory	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1000) (8)	LSBL# (9)	CRD/TA (10)
Montezuma St Bk	IA	92.5	0.272	1	8,723	2,923	<\$100M	82.5	8,723	2,923	0
American St Bk	IA	92.5	0.228	1	21,111	359	<\$100M	80.0	21,111	359	0.002
Farmers St Bk	IA	92.5	0.217	1	13,226	332	<\$100M	72.5	13,226	332	0
Wayland St Bk	IA	92.5	0.208	1	12,509	284	<\$100M	72.5	12,509	284	0
Blue Grass Svg Bk	IA	92.5	0.14	1	20,608	282	\$100M-500M	70.0	20,608	282	0
First NB of Hampton	IA	92.5	0.118	1	11,067	386	<\$100M	70.0	11,067	386	0
Pilot Grove Svg Bk	IA	92.5	0.085	1	19,034	757	\$100M-500M	67.5	19,034	757	0.001
Citizens Cmnty Bk	ID	87.5	0.121	0.314	16,026	1,242	\$100M-500M	70.0	51,098	1,455	0
Peoples NB of Kewanee	IL	100.0	0.245	1	48,666	722	\$100M-500M	92.5	48,666	722	0.003
Community St Bk Rock Falls	IL	100.0	0.263	1	36,474	645	\$100M-500M	90.0	36,474	645	0
Peotone B&TC	IL	100.0	0.329	1	38,673	552	\$100M-500M	90.0	38,673	552	0
Peoples B&T	IL	100.0	0.248	1	30,221	501	\$100M-500M	87.5	30,221	501	0.001
State Bk Arthur	IL	100.0	0.197	1	15,169	453	<\$100M	80.0	15,169	453	0
Germantown T&SB	IL	100.0	0.109	1	29,839	453	\$100M-500M	75.0	29,839	453	0
Trustbank	IL	97.5	0.196	1	24,363	560	\$100M-500M	80.0	24,363	560	0.004
Ipava St Bk	IL	97.5	0.203	1	13,790	314	<\$100M	77.5	13,790	314	0
Farmers St Bk	IL	97.5	0.139	1	22,899	410	\$100M-500M	75.0	22,899	410	0
First Robinson SB NA	IL	97.5	0.132	1	14,175	280	\$100M-500M	67.5	14,175	280	0
Friendship St Bk	IN	95.0	0.194	1	36,616	564	\$100M-500M	80.0	36,616	564	0.008
Demotte St Bk	IN	95.0	0.087	0.421	24,401	666	\$100M-500M	77.5	53,861	794	0.001
State Bk Oxford	IN	92.5	0.368	1	26,124	310	<\$100M	80.0	26,124	310	0
Farmers Bk Frankfort IN	IN	92.5	0.087	0.244	36,921	737	\$100M-500M	75.0	104,802	1,022	0
Fowler St Bk	IN	92.5	0.143	1	17,327	374	\$100M-500M	67.5	17,327	374	0.008
Jackson County Bk	IN	90.0	0.074	0.29	24,031	633	\$100M-500M	90.0	82,853	900	0
Marklebank	IN	90.0	0.081	0.304	21,536	753	\$100M-500M	77.5	58,202	882	0.003
FCN Bk NA	IN	90.0	0.092	1	22,101	376	\$100M-500M	60.0	22,101	376	0
Scott County St Bk	IN	90.0	0.105	1	13,312	363	\$100M-500M	60.0	13,312	363	0.004
Bank of Wolcott	IN	87.5	0.187	1	12,715	238	<\$100M	65.0	12,715	238	0.003
Union St Bk	KS	97.5	0.211	1	18,734	504	<\$100M	90.0	18,734	504	0
First NB	KS	95.0	0.352	1	28,333	354	<\$100M	90.0	28,333	354	0
First NB of Southern KS	KS	95.0	0.376	1	21,745	409	<\$100M	85.0	21,745	409	0
Peoples B&TC	KS	92.5	0.335	1	67,336	757	\$100M-500M	90.0	67,336	757	0
First St Bk	KS	92.5	0.189	1	24,493	366	\$100M-500M	80.0	24,493	366	0
St Marys St Bk	KS	92.5	0.242	1	16,070	290	<\$100M	80.0	16,070	290	0
United NB	KS	92.5	0.186	1	12,644	317	<\$100M	77.5	12,644	317	0.002
First NB of Girard	KS	92.5	0.179	1	11,931	229	<\$100M	77.5	11,931	229	0

3B. Top Micro Business Lending Institutions by State and Territory Using Call Report Data, June 2005

Name of Lending Institution	HQ State or Territory	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1000) (8)	LSBL# (9)	CRD/TA (10)
Baldwin St Bk	KS	92.5	0.168	1	8,344	204	<\$100M	75.0	8,344	204	0
Kansas St Bk	KS	92.5	0.167	1	6,355	666	<\$100M	75.0	6,355	666	0
Guaranty St B&TC	KS	92.5	0.125	1	13,003	214	\$100M-500M	72.5	13,003	214	0
Citizens St Bk	KS	92.5	0.113	1	8,840	330	<\$100M	72.5	8,840	330	0
Lyon Cty St Bk	KS	92.5	0.166	1	11,073	178	<\$100M	72.5	11,073	178	0
First NB In Fredonia	KS	92.5	0.113	1	8,677	255	<\$100M	70.0	8,677	255	0
Peoples B&TC	KY	100.0	0.37	1	91,459	1,180	\$100M-500M	97.5	91,459	1,180	0
Bank of Columbia	KY	100.0	0.296	1	37,057	938	\$100M-500M	92.5	37,057	938	0
Peoples Bk of Fleming Cty	KY	100.0	0.227	1	37,901	1,023	\$100M-500M	90.0	37,901	1,023	0.003
First Commonwealth Bk	KY	97.5	0.211	1	33,368	894	\$100M-500M	85.0	33,368	894	0
Kentucky Bkg Centers	KY	95.0	0.221	1	27,538	588	\$100M-500M	80.0	27,538	588	0
Farmers Bk	KY	92.5	0.312	1	27,627	320	<\$100M	80.0	27,627	320	0.002
Peoples Bk	KY	92.5	0.324	1	27,019	383	<\$100M	77.5	27,019	383	0.003
Farmers Bk	KY	92.5	0.247	1	19,571	549	<\$100M	77.5	19,571	549	0
Citizens B&TC	KY	92.5	0.168	1	22,669	278	\$100M-500M	70.0	22,669	278	0
First NB of Muhlenberg Cty	KY	92.5	0.176	1	20,769	289	\$100M-500M	65.0	20,769	289	0
Jeff Davis B&TV	LA	100.0	0.235	1	85,681	1,333	\$100M-500M	92.5	85,681	1,333	0
Feliciana B&TC	LA	97.5	0.342	1	26,661	535	<\$100M	85.0	26,661	535	0
City Svg B&TC	LA	95.0	0.282	1	35,356	618	\$100M-500M	82.5	35,356	618	0.007
Gibsland B&TC	LA	95.0	0.247	1	24,012	596	<\$100M	77.5	24,012	596	0
Vermilion B&TC	LA	90.0	0.292	1	19,818	343	<\$100M	75.0	19,818	343	0.008
Caldwell B&TC	LA	90.0	0.225	1	16,455	311	<\$100M	67.5	16,455	311	0
Tensas St Bk	LA	87.5	0.238	1	17,476	289	<\$100M	65.0	17,476	289	0
First NB In De Ridder	LA	87.5	0.099	1	14,815	398	\$100M-500M	57.5	14,815	398	0
Bank of Erath	LA	85.0	0.303	1	18,422	287	<\$100M	72.5	18,422	287	0.001
Cottonport Bk	LA	85.0	0.081	0.298	16,812	815	\$100M-500M	70.0	46,498	985	0
Bank of Greensburg	LA	85.0	0.252	1	14,788	247	<\$100M	65.0	14,788	247	0
Citizens B&TC Vivian LA	LA	85.0	0.111	1	9,113	361	<\$100M	52.5	9,113	361	0
Enterprise B&TC	MA	92.5	0.042	0.085	37,640	1,267	\$500M-\$1B	85.0	267,094	2,251	0
North Middlesex Svg Bk	MA	92.5	0.029	0.143	9,448	442	\$100M-500M	82.5	56,955	655	0
Lee Bk	MA	92.5	0.032	0.154	8,838	421	\$100M-500M	70.0	42,220	555	0
United Bank	MA	92.5	0.018	0.105	17,454	726	\$500M-\$1B	65.0	83,522	1,024	0
Eastern Bk	MA	90.0	0.018	0.075	109,953	2,175	\$1B-\$10B	75.0	694,758	4,657	0
Chicopee Svg Bk	MA	87.5	0.029	0.084	11,066	441	\$100M-500M	80.0	84,868	755	0
Westbank	MA	87.5	0.019	0.078	14,851	634	\$500M-\$1B	77.5	114,699	1,085	0
Berkshire Bk	MA	87.5	0.017	0.081	36,106	1,253	\$1B-\$10B	75.0	225,743	2,057	0
Cape Cod Five Cents Svg Bk	MA	85.0	0.01	0.075	15,379	656	\$1B-\$10B	80.0	149,094	1,188	0

3B. Top Micro Business Lending Institutions by State and Territory Using Call Report Data, June 2005

Name of Lending Institution	HQ State or Territory	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1000) (8)	LSBL# (9)	CRD/TA (10)
Westfield Bank	MA	85.0	0.019	0.062	14,252	664	\$500M-\$1B	75.0	116,680	1,095	0
Hudson Svg Bk	MA	85.0	0.017	0.093	10,111	529	\$500M-\$1B	75.0	71,168	800	0
Monson Svg Bk	MA	85.0	0.038	0.178	6,812	210	\$100M-500M	72.5	34,338	311	0
Easthampton Svg Bk	MA	85.0	0.012	0.207	7,962	436	\$500M-\$1B	57.5	29,475	564	0
Peoples Bk of Kent Cty MD	MD	100.0	0.093	0.203	21,021	738	\$100M-500M	85.0	77,495	1,003	0
NBRS FNCL	MD	95.0	0.178	0.371	27,285	286	\$100M-500M	87.5	73,437	530	0
Mercantile Eastern Shore Bk	MD	95.0	0.043	0.112	24,547	961	\$500M-\$1B	85.0	161,839	1,551	0
Provident St Bk	MD	95.0	0.072	0.226	12,985	369	\$100M-500M	82.5	54,384	576	0
Mercantile Cty Bk	MD	92.5	0.042	0.121	37,649	2,027	\$500M-\$1B	80.0	200,487	2,719	0
Farmers & Mechanics Bk	MD	92.5	0.029	0.127	57,143	2,917	\$1B-\$10B	72.5	242,499	3,833	0
Bank of The Eastern Shore	MD	90.0	0.06	0.134	10,636	419	\$100M-500M	90.0	78,634	621	0
Queenstown Bk of MD	MD	90.0	0.035	0.122	11,872	406	\$100M-500M	85.0	83,530	709	0
Bank of Ocean City	MD	90.0	0.089	0.161	11,027	221	\$100M-500M	80.0	56,757	385	0
Hagerstown TC	MD	90.0	0.031	0.123	14,844	708	\$100M-500M	77.5	80,398	1,086	0.001
Hebron Svg Bk	MD	90.0	0.042	0.149	12,307	409	\$100M-500M	77.5	61,049	627	0
Farmers Bk of Willards	MD	90.0	0.042	0.166	8,656	332	\$100M-500M	72.5	40,246	490	0.003
New Windsor St Bk	MD	90.0	0.05	0.181	8,316	285	\$100M-500M	72.5	39,105	413	0
Franklin Svg Bk	ME	95.0	0.251	1	73,402	1,301	\$100M-500M	80.0	73,402	1,301	0
Machias Svg Bk	ME	80.0	0.068	0.131	37,788	1,563	\$500M-\$1B	82.5	172,142	2,192	0
Norway Svg Bk	ME	80.0	0.056	0.188	39,107	667	\$500M-\$1B	75.0	160,580	1,179	0
Kennebec Svg Bk	ME	80.0	0.069	1	36,096	409	\$500M-\$1B	52.5	36,096	409	0.001
First NB&TC Iron Mountain	MI	100.0	0.335	1	68,265	2,026	\$100M-500M	90.0	68,265	2,026	0.002
Peninsula Bk of Ishpeming	MI	100.0	0.363	1	43,166	706	\$100M-500M	77.5	43,166	706	0.003
Keystone Cmnty Bk	MI	97.5	0.313	0.443	49,323	535	\$100M-500M	80.0	94,184	662	0
Independent Bk	MI	95.0	0.073	0.333	101,223	11,507	\$1B-\$10B	75.0	275,540	12,473	0
First NB of Crystal Falls	MI	95.0	0.361	1	23,627	430	<\$100M	70.0	23,627	430	0.001
Independent Bk West MI	MI	92.5	0.067	0.246	47,022	1,280	\$500M-\$1B	65.0	124,538	1,642	0
Signature Bk	MI	90.0	0.072	0.257	19,271	826	\$100M-500M	72.5	64,798	1,023	0
Huron NB	MI	90.0	0.261	1	12,921	400	<\$100M	62.5	12,921	400	0
First NB America	MI	87.5	0.065	0.374	20,163	490	\$100M-500M	75.0	53,969	815	0
Century B&TC	MI	87.5	0.082	0.234	18,983	531	\$100M-500M	75.0	71,210	743	0.004
Superior NB&TC	MI	87.5	0.063	0.334	18,960	652	\$100M-500M	65.0	51,693	821	0
Home St Bk	MN	100.0	0.417	1	43,628	599	\$100M-500M	97.5	43,628	599	0
Kasson St Bk	MN	100.0	0.275	1	15,790	425	<\$100M	82.5	15,790	425	0
Eagle Bk	MN	100.0	0.267	1	23,343	385	<\$100M	80.0	23,343	385	0
First NB	MN	100.0	0.222	1	13,791	441	<\$100M	72.5	13,791	441	0

3B. Top Micro Business Lending Institutions by State and Territory Using Call Report Data, June 2005

Name of Lending Institution	HQ State or Territory	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1000) (8)	LSBL# (9)	CRD/TA (10)
1st American St Bk of MN	MN	97.5	0.555	1	12,553	305	<\$100M	82.5	12,553	305	0
Prinsburg St Bk	MN	97.5	0.388	1	15,061	274	<\$100M	77.5	15,061	274	0
Pine River St Bk	MN	97.5	0.258	1	19,549	354	<\$100M	75.0	19,549	354	0
State Bk of Mcgregor	MN	97.5	0.311	1	14,367	275	<\$100M	75.0	14,367	275	0.004
Farmers & Merchants St Bk	MN	97.5	0.25	1	13,488	377	<\$100M	70.0	13,488	377	0
First St Bk of Le Center	MN	97.5	0.204	1	12,920	280	<\$100M	67.5	12,920	280	0
Community St Bk of Missouri	MO	100.0	0.189	1	31,278	716	\$100M-500M	82.5	31,278	716	0
Century Bk of The Ozarks	MO	100.0	0.178	1	26,522	637	\$100M-500M	77.5	26,522	637	0
O Bannon Bkg Co	MO	97.5	0.257	1	33,387	567	\$100M-500M	85.0	33,387	567	0
Perry St Bk	MO	97.5	0.223	1	31,098	747	\$100M-500M	80.0	31,098	747	0
First NB	MO	97.5	0.203	1	23,873	523	\$100M-500M	80.0	23,873	523	0
Peoples Community Bk	MO	97.5	0.27	1	18,563	438	<\$100M	80.0	18,563	438	0.001
Security Bk of SW MO	MO	95.0	0.294	1	17,949	438	<\$100M	80.0	17,949	438	0
Mid America Bk	MO	95.0	0.241	1	23,654	341	<\$100M	77.5	23,654	341	0
Southern Missouri Bk	MO	95.0	0.248	1	21,277	357	<\$100M	77.5	21,277	357	0
Freedom Bk	MO	95.0	0.231	1	14,344	431	<\$100M	77.5	14,344	431	0
Union Svg Bk	MO	95.0	0.238	1	24,360	424	\$100M-500M	75.0	24,360	424	0
Farmers & Cmrl Bk	MO	95.0	0.21	1	19,359	1,030	<\$100M	75.0	19,359	1,030	0
Town & Country Bk	MO	95.0	0.107	1	41,911	960	\$100M-500M	72.5	41,911	960	0
Saint Clair Cty St Bk	MO	95.0	0.202	1	19,101	407	<\$100M	72.5	19,101	407	0
First St Bk	MS	97.5	0.344	1	104,343	1,271	\$100M-500M	92.5	104,343	1,271	0.001
First NB of Pontotoc	MS	95.0	0.252	1	51,668	1,408	\$100M-500M	85.0	51,668	1,408	0
Pike Cty NB	MS	92.5	0.34	1	48,022	888	\$100M-500M	87.5	48,022	888	0
Bank of Holly Springs	MS	92.5	0.301	1	41,577	1,132	\$100M-500M	87.5	41,577	1,132	0
Merchants & Marine Bk	MS	92.5	0.244	1	88,875	1,325	\$100M-500M	82.5	88,875	1,325	0
Farmers & Merchants Bk	MS	90.0	0.329	1	47,232	1,024	\$100M-500M	82.5	47,232	1,024	0.007
Mechanics Bk	MS	90.0	0.255	1	37,635	752	\$100M-500M	77.5	37,635	752	0.002
Century Bk	MS	82.5	0.235	1	43,313	904	\$100M-500M	72.5	43,313	904	0.003
Bank of Wiggins	MS	82.5	0.189	1	27,309	649	\$100M-500M	65.0	27,309	649	0
Renasant Bk	MS	80.0	0.07	0.227	164,424	4,320	\$1B-\$10B	95.0	723,460	5,980	0
Bank of Kilmichael	MS	80.0	0.3	1	18,459	236	<\$100M	67.5	18,459	236	0
Merchants & Farmers Bk	MS	80.0	0.161	1	9,937	811	<\$100M	62.5	9,937	811	0
First Citizens Bk of Butte	MT	95.0	0.606	1	36,317	412	<\$100M	85.0	36,317	412	0.001
First Citizens Bk of Billings	MT	87.5	0.153	0.355	26,234	630	\$100M-500M	75.0	55,220	786	0
Lake County Bk	MT	87.5	0.183	1	5,260	1,055	<\$100M	67.5	5,260	1,055	0
United Bk NA	MT	87.5	0.239	1	12,777	253	<\$100M	57.5	12,777	253	0
Bank of Baker	MT	85.0	0.222	1	12,418	334	<\$100M	57.5	12,418	334	0

3B. Top Micro Business Lending Institutions by State and Territory Using Call Report Data, June 2005

Name of Lending Institution	HQ State or Territory	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1000) (8)	LSBL# (9)	CRD/TA (10)
Valley Bk of Kalispell	MT	82.5	0.128	0.517	13,330	482	\$100M-500M	70.0	25,790	561	0.012
Little Horn St Bk	MT	82.5	0.136	0.458	9,187	756	<\$100M	70.0	20,018	804	0.009
Citizens B&TC	MT	82.5	0.204	1	9,310	189	<\$100M	55.0	9,310	189	0
Surrey B&T	NC	95.0	0.528	1	91,429	1,271	\$100M-500M	87.5	91,429	1,271	0
Four Oaks B&TC	NC	92.5	0.235	1	105,047	746	\$100M-500M	77.5	105,047	746	0.005
Yadkin Valley B&TC	NC	87.5	0.053	0.147	52,932	2,221	\$500M-\$1B	82.5	255,936	3,168	0.002
Southern Cmnty B&TC	NC	87.5	0.047	0.144	61,300	2,766	\$1B-\$10B	77.5	286,062	3,512	0
Bank of Granite	NC	85.0	0.055	0.114	57,020	2,174	\$1B-\$10B	80.0	321,999	3,342	0
First-Citizens B&TC	NC	85.0	0.039	0.135	478,350	52,421	\$50B-\$10B	72.5	2,448,378	60,443	0.016
First Bk	NC	85.0	0.039	0.14	68,005	2,822	\$1B-\$10B	72.5	334,635	3,969	0.003
American Cmnty Bk	NC	82.5	0.052	0.136	21,789	912	\$100M-500M	82.5	130,271	1,360	0
Capital Bk	NC	82.5	0.053	0.123	48,931	1,545	\$500M-\$1B	72.5	252,057	2,259	0
New Century Bk	NC	80.0	0.045	0.133	13,437	817	\$100M-500M	80.0	89,777	1,477	0
Lumbree Guaranty Bk	NC	80.0	0.061	0.251	10,765	465	\$100M-500M	60.0	37,356	570	0
First United Bk	ND	97.5	0.169	1	15,901	455	<\$100M	82.5	15,901	455	0
U S Bk NA ND	ND	90.0	0.147	0.369	589,870	175,092	\$1B-\$10B	72.5	750,313	176,902	0.079
Lakeside St Bk	ND	90.0	0.129	1	6,508	2,355	<\$100M	72.5	6,508	2,355	0
United Valley Bk	ND	87.5	0.22	0.591	20,550	378	<\$100M	92.5	34,767	440	0
Sargent County Bk	ND	85.0	0.096	1	6,185	199	<\$100M	65.0	6,185	199	0
Mcville St Bk	ND	82.5	0.3	1	6,937	149	<\$100M	70.0	6,937	149	0
State Bk of Bottineau	ND	82.5	0.122	1	5,023	151	<\$100M	62.5	5,023	151	0.007
Farmers St Bk	ND	82.5	0.15	1	4,699	133	<\$100M	62.5	4,699	133	0
First NB of Milnor	ND	80.0	0.157	1	7,840	105	<\$100M	60.0	7,840	105	0
Kirkwood B&TC	ND	77.5	0.134	0.246	15,242	248	\$100M-500M	92.5	61,907	379	0
Drayton St Bk	ND	77.5	0.146	1	5,410	176	<\$100M	62.5	5,410	176	0.002
First NB&TC of Bottineau	ND	77.5	0.059	1	5,750	167	<\$100M	57.5	5,750	167	0.002
Garrison St Bk & TR	ND	77.5	0.118	1	6,668	152	<\$100M	57.5	6,668	152	0
Commercial St Bk	NE	97.5	0.308	1	15,868	805	<\$100M	90.0	15,868	805	0.003
Dakota Cty St Bk	NE	95.0	0.28	1	24,329	313	<\$100M	92.5	24,329	313	0
Gothenburg St B&TC	NE	95.0	0.243	1	20,096	329	<\$100M	87.5	20,096	329	0
Otoe Cty B&TC	NE	95.0	0.222	1	15,167	213	<\$100M	87.5	15,167	213	0
First B&TC	NE	95.0	0.24	1	31,896	429	\$100M-500M	85.0	31,896	429	0
Saline St Bk	NE	95.0	0.235	1	22,031	372	<\$100M	85.0	22,031	372	0
First NB Northeast	NE	95.0	0.139	1	23,390	399	\$100M-500M	80.0	23,390	399	0
York St B&TC	NE	92.5	0.161	0.631	29,941	647	\$100M-500M	97.5	47,462	710	0.019
City St Bk	NE	92.5	0.268	1	16,916	220	<\$100M	87.5	16,916	220	0
Farmers & Mrch Bk	NE	92.5	0.094	1	18,661	354	\$100M-500M	72.5	18,661	354	0

3B. Top Micro Business Lending Institutions by State and Territory Using Call Report Data, June 2005

Name of Lending Institution	HQ State or Territory	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1000) (8)	LSBL# (9)	CRD/TA (10)
First Colebrook Bk	NH	85.0	0.079	0.183	12,405	442	\$100M-500M	75.0	64,562	683	0
Laconia Svg Bk	NH	82.5	0.032	0.139	25,054	1,200	\$500M-\$1B	62.5	104,026	1,552	0
Woodsville Guaranty Svg Bk	NH	80.0	0.038	0.194	10,187	362	\$100M-500M	60.0	43,639	514	0.001
Lancaster NB	NH	80.0	0.151	1	8,867	142	<\$100M	45.0	8,867	142	0
Skylands Cmnty Bk	NJ	95.0	0.034	0.077	15,931	733	\$100M-500M	82.5	136,087	1,293	0.001
Harvest Cmnty Bk	NJ	95.0	0.071	0.174	9,423	247	\$100M-500M	82.5	54,118	424	0
Minotola NB	NJ	92.5	0.033	0.06	20,056	616	\$500M-\$1B	77.5	168,657	1,163	0.001
Cornerstone Bk	NJ	92.5	0.045	0.135	6,529	275	\$100M-500M	75.0	43,865	430	0
Bank	NJ	90.0	0.027	0.064	30,722	1,589	\$1B-\$10B	82.5	280,843	2,900	0.001
1st Constitution Bk	NJ	90.0	0.029	0.096	9,991	179	\$100M-500M	80.0	84,805	556	0
Lakeland Bk	NJ	90.0	0.014	0.069	23,726	645	\$1B-\$10B	75.0	208,505	1,312	0
Newfield NB	NJ	90.0	0.027	0.095	11,880	377	\$100M-500M	72.5	81,601	637	0.001
Sussex Bk	NJ	90.0	0.029	0.079	8,350	230	\$100M-500M	72.5	67,248	437	0
1st Colonial NB	NJ	90.0	0.039	0.157	6,159	203	\$100M-500M	72.5	35,085	348	0
Portales NB	NM	97.5	0.222	1	26,408	514	\$100M-500M	72.5	26,408	514	0
Western CMRC Bk	NM	95.0	0.111	0.338	29,353	2,733	\$100M-500M	72.5	60,228	2,927	0
Pioneer Bank	NM	92.5	0.069	1	34,284	425	\$100M-500M	65.0	34,284	425	0
Bank of Clovis	NM	85.0	0.194	1	14,227	224	<\$100M	57.5	14,227	224	0
Ambank	NM	85.0	0.174	1	14,971	234	<\$100M	55.0	14,971	234	0
First NB In Las Vegas	NM	85.0	0.149	1	15,229	192	\$100M-500M	47.5	15,229	192	0.005
Citibank NV NA	NV	100.0	0.093	1	1,626,158	1,360,402	\$50B-\$10B	85.0	1,626,158	1,360,402	0.512
Farm Bureau Bank FSB	NV	97.5	0.075	0.689	31,763	3,498	\$100M-500M	70.0	36,482	3,548	0.218
First NB of Ely	NV	95.0	0.209	1	11,120	411	<\$100M	70.0	11,120	411	0
National Bk of Geneva	NY	95.0	0.047	0.216	30,804	1,377	\$500M-\$1B	85.0	119,875	1,945	0
Solvay Bk	NY	95.0	0.051	0.229	22,791	996	\$100M-500M	80.0	90,952	1,389	0.004
First NB of Scotia	NY	95.0	0.065	0.315	17,608	848	\$100M-500M	80.0	55,507	1,030	0.001
Wyoming Cty Bk	NY	92.5	0.043	0.17	32,029	1,314	\$500M-\$1B	82.5	144,406	1,957	0
Bank of Castile	NY	92.5	0.052	0.181	27,444	822	\$500M-\$1B	82.5	113,866	1,220	0
Lyons NB	NY	92.5	0.062	0.218	19,378	794	\$100M-500M	82.5	82,248	1,088	0
Canandaigua NB&TC	NY	90.0	0.045	0.121	45,273	1,873	\$1B-\$10B	82.5	227,442	2,574	0
Steuben TC	NY	90.0	0.047	0.207	14,204	561	\$100M-500M	72.5	54,696	714	0.005
First NB of Groton	NY	90.0	0.105	1	10,281	361	<\$100M	62.5	10,281	361	0.003
Adirondack TC	NY	87.5	0.046	0.14	26,570	662	\$500M-\$1B	77.5	117,104	1,020	0.003
NBT Bk NA	NY	87.5	0.03	0.127	131,448	6,843	\$1B-\$10B	75.0	571,604	9,308	0
Atlantic Bk of NY	NY	87.5	0.034	0.124	101,513	19,653	\$1B-\$10B	72.5	308,204	20,199	0

3B. Top Micro Business Lending Institutions by State and Territory Using Call Report Data, June 2005

Name of Lending Institution	HQ State or Territory	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1000) (8)	LSBL# (9)	CRD/TA (10)
Sutton Bk	OH	97.5	0.196	0.529	55,353	750	\$100M-500M	82.5	94,264	986	0.002
The Grange Bank	OH	97.5	0.107	1	29,517	490	\$100M-500M	75.0	29,517	490	0
Savings Bk	OH	95.0	0.112	1	23,406	241	\$100M-500M	67.5	23,406	241	0.001
Merchants NB	OH	92.5	0.055	0.263	19,870	1,000	\$100M-500M	82.5	69,389	1,224	0
Hicksville Bk	OH	92.5	0.101	0.353	15,202	450	\$100M-500M	80.0	40,047	570	0
First St Bk of Adams Cty	OH	92.5	0.149	1	18,669	253	\$100M-500M	67.5	18,669	253	0.002
Vinton Cty NB	OH	90.0	0.052	0.337	13,477	521	\$100M-500M	82.5	39,935	613	0
Miami Savings Bank	OH	90.0	0.18	1	19,365	119	\$100M-500M	72.5	19,365	119	0
Farmers & Mrch St Bk	OH	90.0	0.059	0.249	40,693	1,195	\$500M-\$1B	65.0	81,981	1,446	0.005
First NB	OH	90.0	0.072	0.426	11,440	430	\$100M-500M	62.5	22,943	510	0.004
		0.0						0.0			
First NB&TC	OK	97.5	0.217	1	24,574	376	\$100M-500M	85.0	24,574	376	0
Pauls Valley NB	OK	97.5	0.247	1	27,093	687	\$100M-500M	85.0	27,093	687	0
Firstbank	OK	97.5	0.202	1	23,503	709	\$100M-500M	77.5	23,503	709	0
First NB&TC	OK	95.0	0.259	1	65,364	866	\$100M-500M	90.0	65,364	866	0
First NB&TC	OK	95.0	0.249	1	22,629	369	<\$100M	82.5	22,629	369	0.008
Eastman NB of Newkirk	OK	95.0	0.261	1	18,653	278	<\$100M	82.5	18,653	278	0.001
Bank of Western OK	OK	95.0	0.224	1	31,288	663	\$100M-500M	80.0	31,288	663	0
Welch St Bk	OK	95.0	0.191	1	26,428	420	\$100M-500M	80.0	26,428	420	0.001
First St Bk	OK	95.0	0.31	1	12,596	394	<\$100M	80.0	12,596	394	0
Chickasha B&TC	OK	95.0	0.202	1	26,439	448	\$100M-500M	77.5	26,439	448	0
Stockmans Bank	OK	95.0	0.189	1	18,766	412	<\$100M	75.0	18,766	412	0
Columbia River Bk	OR	87.5	0.043	0.117	33,400	1,047	\$500M-\$1B	67.5	180,016	1,570	0.007
Community Bk	OR	85.0	0.046	0.142	13,532	494	\$100M-500M	67.5	72,574	759	0
Premierwest Bk	OR	82.5	0.039	0.082	34,169	901	\$500M-\$1B	65.0	223,792	1,658	0
County NB	PA	95.0	0.098	0.242	72,539	1,516	\$500M-\$1B	80.0	180,556	2,050	0.004
CSB Bk	PA	95.0	0.141	0.317	28,839	623	\$100M-500M	77.5	66,268	777	0
Guard Security Bank	PA	95.0	0.146	1	12,322	1,514	<\$100M	75.0	12,322	1,514	0
Community B&TC	PA	92.5	0.068	0.185	35,920	1,710	\$500M-\$1B	77.5	120,226	2,263	0.002
Mercer Cty St Bk	PA	92.5	0.08	0.385	19,837	843	\$100M-500M	77.5	50,737	1,000	0
Peoples St Bk of Wyalusing	PA	92.5	0.096	0.347	16,448	737	\$100M-500M	75.0	43,056	873	0.002
Elderton St Bk	PA	90.0	0.114	0.352	15,208	1,208	\$100M-500M	85.0	43,198	1,389	0
First Citizens NB	PA	90.0	0.056	0.285	28,363	877	\$500M-\$1B	80.0	88,596	1,184	0.003
Eureka Bank	PA	90.0	0.306	1	27,824	246	<\$100M	77.5	27,824	246	0
Bank of Canton	PA	90.0	0.248	1	17,344	297	<\$100M	70.0	17,344	297	0
Hamlin B&TC	PA	90.0	0.061	1	23,352	601	\$100M-500M	62.5	23,352	601	0
Community St Bk of Orbisonia	PA	90.0	0.094	1	17,027	361	\$100M-500M	57.5	17,027	361	0

3B. Top Micro Business Lending Institutions by State and Territory Using Call Report Data, June 2005

Name of Lending Institution	HQ State or Territory	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1000) (8)	LSBL# (9)	CRD/TA (10)
Banco Santander PR	PR	77.5 0.0	0.015	0.069	128,304	4,701	\$1B-\$10B	80.0 0.0	825,241	7,051	0.02
Washington TC	RI	72.5	0.013	0.062	29,977	1,000	\$1B-\$10B	67.5	250,586	1,905	0
Bank Newport	RI	72.5	0.012	0.104	11,884	362	\$500M-\$1B	65.0	91,908	632	0
Citizens Bk RI	RI	72.5 0.0	0.006	0.07	76,046	2,826	\$50B-\$10B	60.0 0.0	382,371	4,105	0.016
Enterprise Bk of SC	SC	95.0	0.149	0.565	47,721	1,243	\$100M-500M	80.0	84,404	1,427	0.001
Anderson Bros Bk	SC	95.0	0.227	1	64,002	1,209	\$100M-500M	75.0	64,002	1,209	0.003
Sumter NB	SC	92.5	0.283	0.564	39,079	806	\$100M-500M	82.5	69,217	984	0
Conway NB	SC	92.5	0.111	0.403	80,062	2,676	\$500M-\$1B	77.5	165,968	3,043	0.003
Community First Bk	SC	90.0	0.119	0.546	35,875	754	\$100M-500M	75.0	65,728	861	0.002
Citizens Bk	SC	90.0	0.116	0.423	27,215	1,453	\$100M-500M	75.0	61,879	1,644	0
Orangeburg NB	SC	87.5	0.125	0.335	25,924	646	\$100M-500M	72.5	65,193	831	0
Exchange Bk of SC	SC	87.5	0.163	1	18,543	432	\$100M-500M	60.0	18,543	432	0
Bank of Walterboro	SC	85.0	0.16	0.383	21,657	613	\$100M-500M	75.0	50,266	749	0
Bank of Greelyville	SC	85.0	0.289	1	13,366	360	<\$100M	62.5	13,366	360	0
Peoples St Bk	SD	92.5	0.363	1	19,335	206	<\$100M	85.0	19,335	206	0.002
Citibank USA NA	SD	92.5	0.318	0.447	1,948,417	1,690,670	\$1B-\$10B	77.5	2,089,522	1,691,387	0.137
First St Bk of Roscoe	SD	90.0	0.221	1	13,010	513	<\$100M	75.0	13,010	513	0
First Fidelity Bk	SD	90.0	0.105	1	21,470	544	\$100M-500M	67.5	21,470	544	0
First NB In Sioux Falls	SD	87.5	0.11	0.372	89,439	1,054	\$500M-\$1B	82.5	184,902	1,419	0
First NB SD	SD	85.0	0.06	0.393	23,634	4,246	\$100M-500M	72.5	52,019	4,466	0.086
Farmers St Bk of Canton	SD	85.0	0.174	1	6,736	224	<\$100M	67.5	6,736	224	0
Security St Bk	SD	85.0	0.185	1	5,453	125	<\$100M	67.5	5,453	125	0
Peoples St Bk	SD	82.5	0.194	1	6,711	130	<\$100M	67.5	6,711	130	0
Hardin County Bk	TN	100.0	0.166	1	36,200	4,011	\$100M-500M	77.5	36,200	4,011	0
First NB of Manchester	TN	97.5	0.291	1	44,315	709	\$100M-500M	87.5	44,315	709	0
Traders NB	TN	97.5	0.355	1	41,853	556	\$100M-500M	87.5	41,853	556	0
Citizens Bk	TN	97.5	0.175	1	77,552	2,094	\$100M-500M	82.5	77,552	2,094	0
First NB of Lafollette	TN	97.5	0.182	1	31,155	5,480	\$100M-500M	77.5	31,155	5,480	0
Tennessee CMRC Bk	TN	95.0	0.271	0.373	84,844	2,233	\$100M-500M	87.5	182,474	2,838	0.001
Peoples Bk	TN	95.0	0.304	1	32,726	507	\$100M-500M	80.0	32,726	507	0
Peoples NB of Lafollette	TN	95.0	0.298	1	33,788	399	\$100M-500M	77.5	33,788	399	0
First T&SB	TN	95.0	0.251	1	26,700	355	\$100M-500M	77.5	26,700	355	0
Peoples B&TC Pickett Cty	TN	95.0	0.244	1	21,874	623	<\$100M	77.5	21,874	623	0
Macon B&TC	TN	95.0	0.116	1	26,962	539	\$100M-500M	67.5	26,962	539	0

3B. Top Micro Business Lending Institutions by State and Territory Using Call Report Data, June 2005

Name of Lending Institution	HQ State or Territory	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1000) (8)	LSBL# (9)	CRD/TA (10)
First NB	TX	100.0	0.279	1	40,123	968	\$100M-500M	90.0	40,123	968	0
First St Bk	TX	100.0	0.204	1	27,590	963	\$100M-500M	85.0	27,590	963	0
First NB	TX	97.5	0.412	1	45,397	859	\$100M-500M	90.0	45,397	859	0
First St Bk	TX	97.5	0.366	1	32,974	550	<\$100M	90.0	32,974	550	0
Peoples Bk	TX	97.5	0.291	1	27,739	454	<\$100M	85.0	27,739	454	0.001
City NB	TX	97.5	0.183	1	45,232	1,074	\$100M-500M	82.5	45,232	1,074	0
Countybk NA	TX	97.5	0.237	1	25,881	430	\$100M-500M	80.0	25,881	430	0
First NB	TX	95.0	0.39	1	83,458	2,717	\$100M-500M	92.5	83,458	2,717	0
First NB of Albany Breckenridge	TX	95.0	0.228	1	54,143	1,166	\$100M-500M	85.0	54,143	1,166	0
First St Bk	TX	95.0	0.202	1	50,913	1,792	\$100M-500M	82.5	50,913	1,792	0
Round Top St Bk	TX	95.0	0.208	1	30,350	557	\$100M-500M	82.5	30,350	557	0.002
Texas NB	TX	95.0	0.393	1	26,588	335	<\$100M	82.5	26,588	335	0
Star Bk of TX	TX	95.0	0.337	1	20,908	296	<\$100M	80.0	20,908	296	0
American Express Bank FSB	UT	97.5	0.485	1	6,630,445	1,627,649	\$50B-\$10B	97.5	6,630,445	1,627,649	0.302
Associates Cap Bk	UT	95.0	0.763	1	295,911	329,858	\$100M-500M	92.5	295,911	329,858	0
Advanta Bk Corp.	UT	95.0	0.58	1	865,051	204,738	\$1B-\$10B	90.0	865,051	204,738	0
Universal FC	UT	95.0	0.971	0.999	595,980	366,386	\$500M-\$1B	90.0	596,533	366,391	0
Pitney Bowes Bk	UT	92.5	0.594	0.979	344,901	1,238,976	\$500M-\$1B	95.0	352,285	1,239,012	0
Wright Express FS Corp.	UT	92.5	0.714	0.761	421,446	114,151	\$500M-\$1B	85.0	550,600	114,596	0
GE Cap FNCL	UT	92.5	0.543	0.72	1,003,769	1,434,736	\$1B-\$10B	82.5	1,039,559	1,436,998	0.057
Capital One FSB	VA	100.0	0.187	0.969	2,752,551	1,245,220	\$50B-\$10B	87.5	2,793,033	1,245,485	0.211
Highlands Union Bk	VA	97.5	0.079	0.322	45,963	1,062	\$500M-\$1B	82.5	113,693	1,335	0.002
First NB of Altavista	VA	97.5	0.147	0.47	32,335	664	\$100M-500M	80.0	62,286	798	0
First & Citizens Bk	VA	97.5	0.284	1	26,860	628	<\$100M	75.0	26,860	628	0.002
Powell Valley NB	VA	97.5	0.155	0.417	34,533	708	\$100M-500M	72.5	55,884	832	0
Bank of Northumberland	VA	95.0	0.085	0.392	18,085	659	\$100M-500M	75.0	44,823	772	0
New Peoples Bk	VA	92.5	0.064	0.185	30,646	1,144	\$100M-500M	97.5	159,887	1,599	0
Bank of The James	VA	92.5	0.093	0.236	17,160	636	\$100M-500M	82.5	62,106	877	0
Peoples Cmnty Bk	VA	92.5	0.285	1	30,134	394	\$100M-500M	75.0	30,134	394	0
Benchmark Cmnty Bk	VA	92.5	0.071	0.261	20,925	882	\$100M-500M	65.0	50,235	1,049	0
Bank of Saint Croix	VI	40.0	0.013	0.064	1,071	38	<\$100M	40.0	12,590	87	0
Peoples TC of St Albans	VT	92.5	0.219	1	45,357	738	\$100M-500M	62.5	45,357	738	0
Wells River Svg Bk	VT	80.0	0.149	1	16,875	513	\$100M-500M	45.0	16,875	513	0
Bank of Whitman	WA	95.0	0.072	0.208	28,367	324	\$100M-500M	67.5	82,971	557	0.005
Security St Bk	WA	92.5	0.081	0.228	26,119	379	\$100M-500M	52.5	52,452	506	0.008

3B. Top Micro Business Lending Institutions by State and Territory Using Call Report Data, June 2005

Name of Lending Institution	HQ State or Territory	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1000) (8)	LSBL# (9)	CRD/TA (10)
Kitsap Bk	WA	90.0	0.046	0.097	27,476	804	\$500M-\$1B	85.0	188,620	1,459	0.001
Whidbey Island Bk	WA	90.0	0.038	0.11	26,566	1,134	\$500M-\$1B	82.5	170,911	1,804	0.003
Bank of The Pacific	WA	87.5	0.044	0.101	20,397	803	\$100M-500M	85.0	142,833	1,333	0.003
Americanwest Bk	WA	87.5	0.042	0.1	46,878	1,612	\$1B-\$10B	75.0	262,527	2,537	0.004
South Sound Bk	WA	82.5	0.067	0.168	6,960	231	\$100M-500M	75.0	41,362	362	0
State NB	WA	82.5	0.093	0.206	5,858	168	<\$100M	67.5	28,490	242	0
Twin River NB	WA	80.0	0.081	0.231	4,221	177	<\$100M	67.5	18,254	256	0
Farmers St Bk	WA	80.0	0.263	1	4,171	220	<\$100M	50.0	4,171	220	0
Northern St Bk	WI	100.0	0.261	1	39,631	624	\$100M-500M	85.0	39,631	624	0.001
Premier Cmnty Bk	WI	100.0	0.252	1	39,610	649	\$100M-500M	80.0	39,610	649	0.001
First NB Manitowoc	WI	97.5	0.164	0.452	102,186	1,578	\$500M-\$1B	70.0	134,843	2,013	0.001
Shell Lake St Bk	WI	95.0	0.187	0.875	21,961	393	\$100M-500M	75.0	25,086	416	0.001
Laona St Bk	WI	95.0	0.276	1	28,316	483	\$100M-500M	75.0	28,316	483	0.001
Peshigo NB	WI	95.0	0.279	1	24,484	379	<\$100M	75.0	24,484	379	0.001
Peoples St Bk of Bloomer	WI	95.0	0.224	1	22,279	500	<\$100M	67.5	22,279	500	0
Oak Bk	WI	92.5	0.168	0.355	23,411	372	\$100M-500M	77.5	52,502	483	0.002
State Bk of Gilman	WI	92.5	0.316	1	17,634	358	<\$100M	72.5	17,634	358	0
Park Bk	WI	92.5	0.288	1	13,196	293	<\$100M	67.5	13,196	293	0.007
River Falls St Bk	WI	92.5	0.195	1	14,540	325	<\$100M	65.0	14,540	325	0.002
First NB of Park Falls	WI	92.5	0.265	1	19,592	278	<\$100M	65.0	19,592	278	0.003
Marathon Svg Bk	WI	92.5	0.124	1	17,873	284	\$100M-500M	55.0	17,873	284	0
Wesbanco Bk	WV	97.5	0.25	1	1,119,653	21,832	\$1B-\$10B	87.5	1,119,653	21,832	0
Community Bk of Parkersburg	WV	97.5	0.143	1	27,505	543	\$100M-500M	70.0	27,505	543	0.008
Bank of Mingo	WV	95.0	0.163	1	17,142	382	\$100M-500M	62.5	17,142	382	0
Calhoun Cty Bk	WV	92.5	0.205	1	17,883	414	<\$100M	67.5	17,883	414	0
Union Bk	WV	92.5	0.257	1	21,944	350	<\$100M	67.5	21,944	350	0
First Bk of Charleston	WV	87.5	0.242	0.53	18,420	276	<\$100M	85.0	34,722	321	0
Bruceton Bk	WV	85.0	0.085	0.332	15,305	483	\$100M-500M	67.5	35,576	652	0.003
Traders Bk	WV	85.0	0.145	0.427	14,980	293	\$100M-500M	67.5	28,736	354	0.003
Security St Bk	WY	100.0	0.277	1	36,039	454	\$100M-500M	85.0	36,039	454	0.009
Bank of Star Valley	WY	95.0	0.287	1	20,392	346	<\$100M	80.0	20,392	346	0
Bank of CMRC	WY	92.5	0.224	1	15,668	318	<\$100M	62.5	15,668	318	0
Hilltop NB	WY	90.0	0.12	0.599	45,765	828	\$100M-500M	75.0	68,699	949	0.004

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

Table 4A. Top Small Business Lenders by State and Territory Using CRA Data, 2004

State or Territory	Lending Institution	HQ Location	Small Business Lending (<\$1M)		Institution Asset Size	Micro Business Lending (<\$100k)		Small Business Lending (\$100k-1M)	
			LSBL\$ (1,000)	LSBL#		SSBL\$ (1,000)	SSBL#	LSBL(2)\$ (1,000)	LSBL(2)#
			(1)	(2)	(3)	(4)	(5)	(6)	(7)
Alabama	Regions Financial Corporation	AL	1,260,037	11,055	>\$50B	263,469	8,047	996,568	3,008
	Amsouth Bancorporation	AL	854,889	13,317	>\$50B	399,991	12,045	454,898	1,272
	Wachovia Corporation	NC	722,719	4,264	>\$50B	107,409	2,493	615,310	1,771
	Synovus Financial Corp.	GA	649,024	5,156	\$10B-\$50B	127,199	3,486	521,825	1,670
	Compass Bancshares, Inc.	AL	495,530	3,914	\$10B-\$50B	104,617	2,800	390,913	1,114
	Colonial Bancgroup, Inc.	AL	326,250	3,100	\$10B-\$50B	79,586	2,282	246,664	818
	Aliant Financial Corporation	AL	210,973	1,435	<\$1B	37,753	718	173,220	717
	Alabama National Bancorp.	AL	183,236	1,727	\$1B-\$10B	40,924	1,292	142,312	435
	Whitney Holding Corporation	LA	131,473	762	\$1B-\$10B	17,316	431	114,157	331
	Banc Corporation	AL	127,920	1,157	\$1B-\$10B	30,311	810	97,609	347
	Metro Bank	AL	103,818	1,395	<\$1B	30,609	1,107	73,209	288
	Community Bancshares, Inc.	AL	71,258	973	<\$1B	23,893	794	47,365	179
	Bancorpsouth, Inc.	MS	70,678	673	\$10B-\$50B	13,674	484	57,004	189
	MBNA Corporation	DE	69,463	13,413	>\$50B	64,723	13,394	4,740	19
	Citigroup, Inc.	NY	59,421	11,844	>\$50B	58,580	11,840	841	4
	Auburn National Bancorporation	AL	52,944	455	<\$1B	11,480	333	41,464	122
	Suntrust Banks, Inc.	GA	52,106	477	>\$50B	9,741	360	42,365	117
	Wells Fargo & Company	CA	51,352	1,825	>\$50B	50,037	1,813	1,315	12
Alaska	First National Bank Alaska	AK	331,258	2,728	\$1B-\$10B	68,325	1,854	262,933	874
	Wells Fargo & Company	CA	222,544	4,115	>\$50B	101,678	3,756	120,866	359
	Northrim Bancorp, Inc.	AK	133,027	842	<\$1B	22,719	499	110,308	343
	Keycorp	OH	105,852	395	>\$50B	7,996	159	97,856	236
Arizona	Wells Fargo & Company	CA	1,120,359	30,257	>\$50B	650,113	28,887	470,246	1,370
	Zions Bancorporation	UT	414,116	2,187	\$10B-\$50B	46,302	1,221	367,814	966
	Marshall & Ilsley Corporation	WI	341,211	1,688	\$10B-\$50B	39,716	934	301,495	754
	JPMorgan Chase & Co.	NY	322,477	12,028	>\$50B	169,694	11,600	152,783	428
	Bank of America Corporation	NC	306,490	10,613	>\$50B	150,516	10,172	155,974	441
	Capitol Bancorp Ltd.	MI	259,533	1,210	\$1B-\$10B	29,708	582	229,825	628
	Compass Bancshares, Inc.	AL	238,085	1,850	\$10B-\$50B	53,398	1,383	184,687	467
	Citigroup, Inc.	NY	110,867	20,659	>\$50B	108,987	20,650	1,880	9
	MBNA Corporation	DE	110,512	10,048	>\$50B	59,047	9,890	51,465	158
	Cobiz Inc.	CO	94,096	371	\$1B-\$10B	8,841	142	85,255	229
	Capital One FSB	VA	84,299	28,886	\$10B-\$50B	84,174	28,885	125	1
	First National Bank Holding	AZ	83,208	286	\$1B-\$10B	5,602	93	77,606	193
	Northern Trust Corporation	IL	77,224	334	\$10B-\$50B	8,426	139	68,798	195
	U.S. Bancorp	MN	59,842	1,128	>\$50B	12,420	1,007	47,422	121
	Johnson Financial Group, Inc.	WI	51,163	216	\$1B-\$10B	6,025	103	45,138	113
Arkansas	Regions Financial Corporation	AL	604,810	6,806	>\$50B	154,995	5,374	449,815	1,432
	Arvest Bank Group, Inc.	AR	540,144	5,499	\$1B-\$10B	120,427	4,151	419,717	1,348
	Simmons First National Corp.	AR	214,985	2,848	\$1B-\$10B	66,144	2,334	148,841	514
	Bank of the Ozarks Inc.	AR	147,667	2,224	\$1B-\$10B	50,238	1,879	97,429	345
	First Security Bancorp	AR	131,248	1,990	\$1B-\$10B	43,513	1,635	87,735	355
	Liberty Bancshares, Inc.	AR	131,167	1,423	\$1B-\$10B	38,380	1,124	92,787	299
	First Bank Corp.	AR	129,285	1,252	\$1B-\$10B	25,527	856	103,758	396
	Bancorpsouth, Inc.	MS	105,068	1,461	\$10B-\$50B	29,490	1,220	75,578	241

Table 4A. Top Small Business Lenders by State and Territory Using CRA Data, 2004

State or Territory	Lending Institution	HQ Location	Small Business Lending (<\$1M)			Micro Business Lending (<\$100k)		Small Business Lending (\$100k-1M)	
			LSBL\$ (1,000)	LSBL#	Institution Asset Size	SSBL\$ (1,000)	SSBL#	LSBL(2)\$ (1,000)	LSBL(2)#
			(1)	(2)	(3)	(4)	(5)	(6)	(7)
	U.S. Bancorp	MN	94,269	1,390	>\$50B	30,332	1,186	63,937	204
	Bank of America Corporation	NC	75,322	2,040	>\$50B	25,675	1,926	49,647	114
	ANB Bancshares, Inc.	AR	65,443	546	<\$1B	12,438	384	53,005	162
	First Community Bancshares	AR	59,299	780	<\$1B	18,741	637	40,558	143
	Summit Bancorp, Inc.	AR	55,642	659	<\$1B	15,740	538	39,902	121
	Home Bancshares, Inc.	AR	53,822	484	\$1B-\$10B	11,231	339	42,591	145
	Pulaski Investment Corporation	AR	53,389	419	<\$1B	12,143	289	41,246	130
California									
	Wells Fargo & Company	CA	7,842,481	238,892	>\$50B	5,557,694	231,456	2,284,787	7,436
	Bank of America Corporation	NC	2,215,389	72,948	>\$50B	1,043,830	70,223	1,171,559	2,725
	Union Bank of California NA	CA	1,848,834	29,953	>\$50B	818,807	27,240	1,030,027	2,713
	Citigroup, Inc.	NY	1,060,039	186,654	>\$50B	1,050,933	186,619	9,106	35
	Bank of The West	CA	957,899	6,692	>\$50B	203,813	4,935	754,086	1,757
	U.S. Bancorp	MN	948,268	14,470	>\$50B	171,476	12,621	776,792	1,849
	Comerica, Inc.	MI	842,106	2,313	>\$50B	37,102	608	805,004	1,705
	City National Corporation	CA	833,101	3,184	\$10B-\$50B	73,622	1,393	759,479	1,791
	MBNA Corporation	DE	752,330	88,894	>\$50B	547,423	88,205	204,907	689
	Zions Bancorporation	UT	748,046	3,900	\$10B-\$50B	110,521	2,303	637,525	1,597
	Capital One FSB	VA	725,974	231,864	\$10B-\$50B	722,249	231,838	3,725	26
	Greater Bay Bancorp	CA	637,319	1,918	\$1B-\$10B	34,760	545	602,559	1,373
	JPMorgan Chase & Co.	NY	492,962	42,576	>\$50B	465,880	42,468	27,082	108
	East West Bancorp, Inc.	CA	411,526	868	\$1B-\$10B	4,983	73	406,543	795
	Westamerica Bancorporation	CA	407,806	2,098	\$1B-\$10B	66,245	1,094	341,561	1,004
	Citibank (West) FSB	NY	402,546	6,213	>\$50B	171,873	5,528	230,673	685
	Hanmi Financial Corporation	CA	381,606	1,945	\$1B-\$10B	58,292	999	323,314	946
	Mellon Financial Corporation	PA	376,648	2,706	\$10B-\$50B	43,552	1,873	333,096	833
	Eggemeyer Advisory Corp.	CA	352,246	1,435	\$1B-\$10B	41,514	652	310,732	783
	UCBH Holdings, Inc.	CA	340,937	752	\$1B-\$10B	7,856	109	333,081	643
	Advanta Bank Corporation	UT	326,760	39,487	\$1B-\$10B	326,760	39,487	-	-
	CVB Financial Corp.	CA	302,096	1,359	\$1B-\$10B	35,865	666	266,231	693
	American Express Centurion Bank	UT	299,041	45,294	\$10B-\$50B	297,355	45,283	1,686	11
	First Banks, Inc.	MO	275,879	927	\$1B-\$10B	18,909	335	256,970	592
	Pacific Capital Bancorp	CA	260,393	1,821	\$1B-\$10B	50,041	1,262	210,352	559
	Nara Bancorp, Inc.	CA	236,405	899	\$1B-\$10B	19,903	298	216,502	601
	Center Financial Corporation	CA	228,476	1,065	\$1B-\$10B	32,435	512	196,041	553
	Community Bank	CA	226,132	797	\$1B-\$10B	15,745	288	210,387	509
	Cathay General Bancorp	CA	218,724	629	\$1B-\$10B	12,597	216	206,127	413
	Sierra Bancorp	CA	215,590	1,425	\$1B-\$10B	27,104	706	188,486	719
	Umpqua Holdings Corporation	OR	206,335	1,007	\$1B-\$10B	22,795	438	183,540	569
	Farmers & Merchants Bank	CA	198,306	904	\$1B-\$10B	21,641	460	176,665	444
	Mid-State Bancshares	CA	187,458	930	\$1B-\$10B	26,022	500	161,436	430
	California Community Financial	CA	184,235	731	\$1B-\$10B	17,425	295	166,810	436
	Wilshire Bancorp, Inc.	CA	183,488	757	\$1B-\$10B	20,910	334	162,578	423
	The Pitney Bowes Bank	UT	176,057	35,051	<\$1B	175,651	35,049	406	2
	Heritage Commerce Corp.	CA	174,106	641	\$1B-\$10B	14,135	222	159,971	419
	Trico Bancshares	CA	171,096	1,335	\$1B-\$10B	37,026	936	134,070	399
	Signature Bank	NY	168,247	340	\$1B-\$10B	539	9	167,708	331
	Central Coast Bancorp	CA	162,360	711	\$1B-\$10B	18,348	353	144,012	358
	1867 Western Financial Corp.	CA	157,177	692	\$1B-\$10B	17,075	296	140,102	396

Table 4A. Top Small Business Lenders by State and Territory Using CRA Data, 2004

State or Territory	Lending Institution	HQ Location	Small Business Lending (<\$1M)		Institution Asset Size	Micro Business Lending (<\$100k)		Small Business Lending (\$100k-1M)	
			LSBL\$ (1,000)	LSBL#		SSBL\$ (1,000)	SSBL#	LSBL(2)\$ (1,000)	LSBL(2)#
			(1)	(2)	(3)	(4)	(5)	(6)	(7)
	Washington Mutual Bank FA	WA	156,830	2,280	>\$50B	63,768	2,090	93,062	190
	Fremont Bancorporation	CA	149,379	482	\$1B-\$10B	10,038	142	139,341	340
	First Regional Bancorp	CA	143,668	458	\$1B-\$10B	10,714	157	132,954	301
	Far East National Bank	CA	122,986	294	\$1B-\$10B	3,607	47	119,379	247
	The Mechanics Bank	CA	119,595	769	\$1B-\$10B	22,613	565	96,982	204
	SVB Financial Group	CA	115,033	204	\$1B-\$10B	1,167	14	113,866	190
	Temecula Valley Bancorp Inc.	CA	112,964	325	<\$1B	4,462	91	108,502	234
	Popular, Inc.	PR	111,837	469	\$10B-\$50B	7,454	230	104,383	239
	First Northern Community Bank	CA	110,638	567	<\$1B	14,729	308	95,909	259
	Bank of Marin	CA	106,219	721	<\$1B	17,937	486	88,282	235
	Saehan Bancorp	CA	105,047	444	<\$1B	11,336	174	93,711	270
	FBOP Corporation	IL	104,555	440	\$10B-\$50B	11,432	213	93,123	227
	Manufacturers Bank	CA	103,031	299	\$1B-\$10B	5,511	86	97,520	213
	Valley Independent Bank	CA	103,019	646	\$1B-\$10B	15,747	408	87,272	238
	Community Bancorp, Inc.	CA	102,075	332	<\$1B	6,248	116	95,827	216
	GE Capital Financial Inc.	UT	97,101	23,738	\$1B-\$10B	95,446	23,730	1,655	8
	Capital Corp of The West	CA	92,346	401	\$1B-\$10B	8,276	168	84,070	233
	Northern Empire Bancshares	CA	92,156	262	\$1B-\$10B	3,804	67	88,352	195
	Exchange Bank	CA	87,897	685	\$1B-\$10B	20,691	483	67,206	202
	First Republic Bank	CA	87,330	295	\$1B-\$10B	8,417	126	78,913	169
	Wachovia Corporation	NC	85,597	181	>\$50B	1,778	34	83,819	147
	Atlantic States Bank	NC	83,106	255	\$1B-\$10B	4,745	88	78,361	167
	RCB Corporation	CA	80,015	368	<\$1B	10,221	185	69,794	183
	Montecito Bancorp	CA	75,469	338	<\$1B	9,099	172	66,370	166
	PFF Bank & Trust	CA	74,340	352	\$1B-\$10B	7,294	177	67,046	175
	San Joaquin Bank	CA	73,783	521	<\$1B	12,590	339	61,193	182
	Southwest Community Bancorp	CA	73,291	294	<\$1B	6,904	128	66,387	166
	Pacific Mercantile Bancorp	CA	72,387	295	<\$1B	7,673	125	64,714	170
	Heritage Oaks Bancorp	CA	72,075	395	<\$1B	10,816	224	61,259	171
	Vineyard National Bancorp	CA	71,735	237	\$1B-\$10B	4,831	90	66,904	147
	Farmers & Merchants Bancorp	CA	69,961	460	\$1B-\$10B	9,174	289	60,787	171
	Community West Bancshares	CA	69,552	277	<\$1B	6,147	119	63,405	158
	BWC Financial Corp.	CA	69,217	318	<\$1B	11,120	179	58,097	139
	Bank of Commerce Holdings	CA	68,485	337	<\$1B	10,123	182	58,362	155
	Capitol Bancorp Ltd.	MI	55,279	237	\$1B-\$10B	5,865	103	49,414	134
Colorado	Wells Fargo & Company	CA	1,167,494	28,190	>\$50B	603,599	26,562	563,895	1,628
	U.S. Bancorp	MN	353,706	9,895	>\$50B	111,167	9,247	242,539	648
	Zions Bancorporation	UT	262,301	1,855	\$10B-\$50B	47,146	1,223	215,155	632
	Cobiz Inc.	CO	257,452	1,180	\$1B-\$10B	29,548	573	227,904	607
	JPMorgan Chase & Co.	NY	246,951	13,085	>\$50B	148,637	12,822	98,314	263
	Guaranty Corporation	CO	239,315	1,342	.	34,890	751	204,425	591
	Lauritzen Corporation	NE	215,447	2,111	\$10B-\$50B	41,458	1,613	173,989	498
	Keycorp	OH	178,500	1,094	>\$50B	22,650	701	155,850	393
	Bank of the West	CA	155,288	1,204	>\$50B	28,806	832	126,482	372
	Citywide Banks Of Colorado	CO	150,159	880	<\$1B	21,889	524	128,270	356
	Firstbank Holding Company	CO	147,546	2,047	\$1B-\$10B	31,507	1,711	116,039	336
	Capital One FSB	VA	135,958	38,003	\$10B-\$50B	135,358	37,999	600	4
	Pinnacle Bancorp, Inc.	NE	121,455	1,216	\$1B-\$10B	27,410	918	94,045	298

Table 4A. Top Small Business Lenders by State and Territory Using CRA Data, 2004

State or Territory	Lending Institution	HQ Location	Small Business Lending (<\$1M)		Institution Asset Size	Micro Business Lending (<\$100k)		Small Business Lending (\$100k-1M)	
			LSBL\$ (1,000) (1)	LSBL# (2)		SSBL\$ (1,000) (4)	SSBL# (5)	LSBL(2)\$ (1,000) (6)	LSBL(2)# (7)
	Citigroup, Inc.	NY	119,962	22,579	>\$50B	118,242	22,570	1,720	9
	Sturm Financial Group, Inc.	CO	112,372	620	\$1B-\$10B	18,115	372	94,257	248
	MBNA Corporation	DE	98,128	15,132	>\$50B	85,492	15,092	12,636	40
	Alpine Banks of Colorado	CO	95,657	1,090	\$1B-\$10B	22,627	854	73,030	236
	Compass Bancshares, Inc.	AL	90,985	941	\$10B-\$50B	29,431	777	61,554	164
	Front Range Capital Corporation	CO	78,023	538	<\$1B	12,664	362	65,359	176
	UMB Financial Corporation	MO	61,352	345	\$1B-\$10B	7,669	229	53,683	116
	Advanta Bank Corporation	UT	58,847	6,980	\$1B-\$10B	58,847	6,980	-	-
	Vail Banks, Inc.	CO	54,142	258	<\$1B	6,351	124	47,791	134
	Loveland Securities, Inc.	CO	53,524	442	<\$1B	11,139	293	42,385	149
	Commercial Federal Bank	NE	52,209	379	\$10B-\$50B	9,479	258	42,730	121
	New Frontier Bancorp	CO	51,972	455	<\$1B	10,588	333	41,384	122
	Centennial Bank Holdings, Inc.	CO	51,311	604	\$1B-\$10B	13,771	462	37,540	142
Connecticut									
	Bank of America Corporation	NC	323,677	9,167	>\$50B	179,554	8,718	144,123	449
	Wachovia Corporation	NC	287,479	2,176	>\$50B	72,562	1,600	214,917	576
	Webster Financial Corporation	CT	263,172	2,206	\$10B-\$50B	66,832	1,622	196,340	584
	JPMorgan Chase & Co.	NY	233,355	9,514	>\$50B	175,891	9,298	57,464	216
	People S Mutual Holdings	CT	201,448	924	\$10B-\$50B	15,331	492	186,117	432
	Newalliance Bancshares, Inc.	CT	172,095	955	\$1B-\$10B	27,016	542	145,079	413
	TD Banknorth Inc.	ME	160,742	1,017	.	23,859	658	136,883	359
	Hudson United Bancorp	NJ	119,746	627	\$1B-\$10B	17,205	331	102,541	296
	Citizens Bank of Massachusetts	MA	106,589	1,411	>\$50B	37,916	1,202	68,673	209
	Citigroup, Inc.	NY	103,630	17,477	>\$50B	101,155	17,468	2,475	9
	Wells Fargo & Company	CA	83,491	2,561	>\$50B	79,725	2,532	3,766	29
	Capital One FSB	VA	75,695	22,013	\$10B-\$50B	75,695	22,013	-	-
	MBNA Corporation	DE	73,483	10,751	>\$50B	66,093	10,724	7,390	27
	Sovereign Bank	PA	73,470	420	>\$50B	11,701	268	61,769	152
	Union Savings Bank	CT	54,170	327	\$1B-\$10B	8,835	188	45,335	139
	Farmington Savings Bank	CT	53,425	259	<\$1B	5,887	121	47,538	138
	Newtown Savings Bank	CT	50,814	374	<\$1B	8,093	255	42,721	119
Delaware									
	Wilmington Trust Corporation	DE	244,864	1,105	\$1B-\$10B	24,830	468	220,034	637
	PNC Financial Services Group	PA	114,844	1,459	>\$50B	42,976	1,251	71,868	208
	Wachovia Corporation	NC	72,307	558	>\$50B	18,118	413	54,189	145
	WSFS	DE	59,023	338	\$1B-\$10B	7,479	181	51,544	157
District of Columbia									
	BB&T Corporation	NC	102,797	467	>\$50B	10,498	232	92,299	235
	Wachovia Corporation	NC	78,945	553	>\$50B	18,610	413	60,335	140
	Bank of America Corporation	NC	64,726	1,059	>\$50B	16,652	930	48,074	129
Florida									
	Wachovia Corporation	NC	2,654,936	19,054	>\$50B	587,598	13,674	2,067,338	5,380
	Suntrust Banks, Inc.	GA	1,642,166	23,819	>\$50B	462,732	20,454	1,179,434	3,365
	Bank of America Corporation	NC	1,535,165	47,740	>\$50B	691,982	45,304	843,183	2,436
	Amsouth Bancorporation	AL	1,168,367	18,341	>\$50B	563,913	16,770	604,454	1,571
	Citigroup, Inc.	NY	482,730	97,010	>\$50B	473,316	96,973	9,414	37
	MBNA Corporation	DE	437,818	64,695	>\$50B	373,319	64,480	64,499	215
	Wells Fargo & Company	CA	436,820	14,326	>\$50B	412,164	14,172	24,656	154
	Regions Financial Corporation	AL	395,876	2,335	>\$50B	62,149	1,341	333,727	994

Table 4A. Top Small Business Lenders by State and Territory Using CRA Data, 2004

State or Territory	Lending Institution	HQ Location	Small Business Lending (<\$1M)		Institution Asset Size	Micro Business Lending (<\$100k)		Small Business Lending (\$100k-1M)	
			LSBL\$ (1,000)	LSBL#		SSBL\$ (1,000)	SSBL#	LSBL(2)\$ (1,000)	LSBL(2)#
			(1)	(2)	(3)	(4)	(5)	(6)	(7)
	Capital One FSB	VA	370,774	129,630	\$10B-\$50B	368,174	129,612	2,600	18
	Synovus Financial Corp.	GA	351,226	2,575	\$10B-\$50B	69,759	1,697	281,467	878
	Colonial Bancgroup, Inc.	AL	343,951	1,912	\$10B-\$50B	55,197	1,108	288,754	804
	JPMorgan Chase & Co.	NY	268,887	21,964	>\$50B	238,932	21,848	29,955	116
	Mellon Financial Corporation	PA	246,827	1,972	\$10B-\$50B	48,184	1,414	198,643	558
	First National Bankshares of FL	FL	226,671	1,651	.	29,923	1,136	196,748	515
	Tampa Banking Company	FL	185,763	1,373	<\$1B	39,663	935	146,100	438
	Compass Bancshares, Inc.	AL	180,496	1,770	\$10B-\$50B	50,403	1,386	130,093	384
	Advanta Bank Corporation	UT	169,440	20,781	\$1B-\$10B	169,440	20,781	-	-
	American Express Centurion Bank	UT	166,348	19,145	\$10B-\$50B	165,609	19,140	739	5
	Harbor Federal Savings Bank	FL	142,719	855	\$1B-\$10B	21,237	502	121,482	353
	BB&T Corporation	NC	142,576	818	>\$50B	18,580	497	123,996	321
	Capital City Bank Group, Inc.	FL	126,736	1,768	\$1B-\$10B	43,598	1,503	83,138	265
	Ocean Bankshares, Inc.	FL	111,773	683	\$1B-\$10B	17,378	410	94,395	273
	Gold Banc Corporation, Inc.	KS	110,488	598	\$1B-\$10B	15,617	308	94,871	290
	GE Capital Financial Inc.	UT	109,641	29,035	\$1B-\$10B	107,841	29,029	1,800	6
	Alabama National Bancorp.	AL	108,728	757	\$1B-\$10B	18,505	484	90,223	273
	Commercebank N.A.	FL	107,857	486	\$1B-\$10B	11,920	224	95,937	262
	South Financial Group	SC	99,989	935	\$10B-\$50B	21,878	673	78,111	262
	City National Bancshares, Inc.	FL	98,479	322	\$1B-\$10B	6,809	128	91,670	194
	Fifth Third Bancorp	OH	93,917	338	>\$50B	6,943	118	86,974	220
	Citibank FSB	NY	93,504	909	\$10B-\$50B	28,408	731	65,096	178
	The Pitney Bowes Bank	UT	89,678	18,511	<\$1B	89,355	18,509	323	2
	Transatlantic Bank	FL	89,068	574	<\$1B	19,505	383	69,563	191
	Comerica, Inc.	MI	86,320	246	>\$50B	3,384	57	82,936	189
	Riverside Banking Company	FL	85,813	1,105	\$1B-\$10B	27,675	918	58,138	187
	Atlantic States Bank	NC	83,308	327	\$1B-\$10B	7,107	144	76,201	183
	Citrus & Chemical Bancorp.	FL	78,353	775	<\$1B	21,087	586	57,266	189
	U.S. Bancorp	MN	74,515	3,692	>\$50B	44,945	3,603	29,570	89
	Total Bancshares Corp.	FL	74,023	3,158	<\$1B	32,013	3,018	42,010	140
	Peoples First Community Bank	FL	74,015	650	\$1B-\$10B	19,090	462	54,925	188
	Bankunited FSB	FL	73,612	309	\$1B-\$10B	7,125	134	66,487	175
	Fidelity Federal Bank & Trust	FL	70,851	273	\$1B-\$10B	5,425	99	65,426	174
	HSBC Bank USA	NY	67,864	660	>\$50B	33,603	557	34,261	103
	Bankatlantic	FL	64,171	430	\$1B-\$10B	13,305	283	50,866	147
	TIB Financial Corp.	FL	62,203	358	\$1B-\$10B	10,545	212	51,658	146
	RBC Centura Bank	NC	61,315	248	\$10B-\$50B	5,019	105	56,296	143
	Whitney Holding Corporation	LA	60,526	327	\$1B-\$10B	6,766	168	53,760	159
	Northern Trust Corporation	IL	59,969	282	\$10B-\$50B	8,487	143	51,482	139
	Commercial Bankshares, Inc.	FL	57,082	283	<\$1B	7,597	146	49,485	137
	Florida Community Banks, Inc.	FL	54,877	477	<\$1B	11,615	331	43,262	146
	Seacoast Banking Corporation	FL	50,383	442	\$1B-\$10B	11,001	334	39,382	108
Georgia	Synovus Financial Corp.	GA	1,463,546	12,626	\$10B-\$50B	292,286	9,089	1,171,260	3,537
	Suntrust Banks, Inc.	GA	1,196,049	12,159	>\$50B	213,005	9,444	983,044	2,715
	Wachovia Corporation	NC	1,123,358	6,874	>\$50B	194,282	4,484	929,076	2,390
	Regions Financial Corporation	AL	862,014	7,182	>\$50B	165,283	5,008	696,731	2,174
	BB&T Corporation	NC	827,800	6,219	>\$50B	147,894	4,291	679,906	1,928
	Bank of America Corporation	NC	462,997	13,193	>\$50B	181,585	12,407	281,412	786

Table 4A. Top Small Business Lenders by State and Territory Using CRA Data, 2004

State or Territory	Lending Institution	HQ Location	Small Business Lending (<\$1M)		Institution Asset Size	Micro Business Lending (<\$100k)		Small Business Lending (\$100k-1M)	
			LSBL\$ (1,000)	LSBL#		SSBL\$ (1,000)	SSBL#	LSBL(2)\$ (1,000)	LSBL(2)#
			(1)	(2)	(3)	(4)	(5)	(6)	(7)
	Main Street Banks, Inc.	GA	411,677	2,378	\$1B-\$10B	47,211	1,380	364,466	998
	United Community Banks, Inc.	GA	335,107	3,894	\$1B-\$10B	83,785	3,055	251,322	839
	MBNA Corporation	DE	176,659	28,080	>\$50B	156,330	28,006	20,329	74
	Citigroup, Inc.	NY	154,551	33,363	>\$50B	153,101	33,356	1,450	7
	Wells Fargo & Company	CA	145,334	4,820	>\$50B	138,792	4,779	6,542	41
	DBT Holding Company	GA	133,799	1,313	<\$1B	29,631	941	104,168	372
	United Bank Corporation	GA	127,919	1,471	<\$1B	33,767	1,048	94,152	423
	Ameris Bancorp	GA	114,147	1,444	\$1B-\$10B	31,102	1,152	83,045	292
	Capital One FSB	VA	113,485	38,301	\$10B-\$50B	112,760	38,296	725	5
	JPMorgan Chase & Co.	NY	106,990	8,618	>\$50B	98,033	8,581	8,957	37
	Gwinnett Commercial Group, Inc.	GA	103,065	603	<\$1B	15,443	357	87,622	246
	Savannah Bancorp, Inc.	GA	101,147	594	<\$1B	13,904	267	87,243	327
	Brand Group Holdings, Inc.	GA	94,561	951	<\$1B	18,601	715	75,960	236
	Capital City Bank Group, Inc.	FL	92,809	1,324	\$1B-\$10B	29,709	1,097	63,100	227
	Southeastern Bank Financial	GA	91,048	883	<\$1B	20,376	656	70,672	227
	Atlantic States Bank	NC	90,629	460	\$1B-\$10B	9,185	230	81,444	230
	Flag Financial Corporation	GA	85,636	734	<\$1B	21,421	478	64,215	256
	ABS Investors LLC	GA	79,069	428	<\$1B	11,100	235	67,969	193
	American Express Centurion Bank	UT	78,784	8,298	\$10B-\$50B	78,784	8,298	-	-
	GB&T Bancshares, Inc.	GA	74,551	577	\$1B-\$10B	12,615	397	61,936	180
	Fidelity Southern Corporation	GA	70,916	531	\$1B-\$10B	13,141	381	57,775	150
	Community Bankshares, Inc.	GA	70,564	1,556	<\$1B	23,898	1,362	46,666	194
	PAB Bankshares, Inc.	GA	69,512	605	<\$1B	13,509	417	56,003	188
	Queensborough Company	GA	69,473	1,219	<\$1B	27,426	1,064	42,047	155
	Crescent Banking Company	GA	63,876	602	<\$1B	14,901	453	48,975	149
	Colonial Bancgroup, Inc.	AL	63,194	465	\$10B-\$50B	12,463	311	50,731	154
	GE Capital Financial, Inc.	UT	62,536	15,918	\$1B-\$10B	61,436	15,916	1,100	2
	Amsouth Bancorporation	AL	62,354	854	>\$50B	22,946	752	39,408	102
	Advanta Bank Corporation	UT	60,560	7,210	\$1B-\$10B	60,560	7,210	-	-
	Mid State Banks, Inc.	GA	59,516	997	<\$1B	17,395	859	42,121	138
	Security Bank Corporation	GA	53,763	429	\$1B-\$10B	10,639	291	43,124	138
	Summit Bank Corporation	GA	53,321	228	<\$1B	5,195	92	48,126	136
	WGNB Corp.	GA	50,599	662	<\$1B	13,185	534	37,414	128
Hawaii	Bank of the West	CA	348,668	5,165	>\$50B	94,864	4,461	253,804	704
	Central Pacific Financial Co.	HI	227,279	1,269	\$1B-\$10B	40,988	801	186,291	468
	Bank of Hawaii Corporation	HI	98,087	955	\$1B-\$10B	28,707	768	69,380	187
	Hawaii National Bancshares	HI	91,644	640	<\$1B	17,265	427	74,379	213
	American Savings Bank	HI	61,398	566	\$1B-\$10B	13,540	428	47,858	138
Idaho	Wells Fargo & Company	CA	625,799	9,196	>\$50B	195,448	7,867	430,351	1,329
	U.S. Bancorp	MN	243,820	3,582	>\$50B	58,668	3,080	185,152	502
	The Bank of Commerce	ID	126,391	1,318	<\$1B	32,122	1,050	94,269	268
	W.T.B. Financial Corporation	WA	121,687	769	\$1B-\$10B	17,549	481	104,138	288
	Zions Bancorporation	UT	119,458	1,092	\$10B-\$50B	30,168	785	89,290	307
	Idaho Independent Bank	ID	111,667	949	<\$1B	27,548	673	84,119	276
	F & M Holding Company	ID	99,928	1,078	<\$1B	27,717	840	72,211	238
	Intermountain Community Bancorp	ID	98,580	969	<\$1B	28,041	700	70,539	269
	Keycorp	OH	92,004	549	>\$50B	13,466	322	78,538	227

Table 4A. Top Small Business Lenders by State and Territory Using CRA Data, 2004

State or Territory	Lending Institution	HQ Location	Small Business Lending (<\$1M)		Institution Asset Size	Micro Business Lending (<\$100k)		Small Business Lending (\$100k-1M)	
			LSBL\$ (1,000)	LSBL#		SSBL\$ (1,000)	SSBL#	LSBL(2)\$ (1,000)	LSBL(2)#
			(1)	(2)	(3)	(4)	(5)	(6)	(7)
Illinois	D. L. Evans Bancorp	ID	74,593	836	<\$1B	20,873	625	53,720	211
	Farmers Bancorporation, Inc.	ID	60,539	890	<\$1B	22,611	752	37,928	138
	Firstbank Northwest	ID	55,260	297	<\$1B	7,489	162	47,771	135
	Lasalle Bank	IL	839,042	5,806	>\$50B	173,293	4,329	665,749	1,477
	JPMorgan Chase & Co.	NY	752,287	24,583	>\$50B	311,854	23,465	440,433	1,118
	Harris Trust And Savings Bank	IL	648,647	6,985	\$10B-\$50B	107,816	5,436	540,831	1,549
	Fifth Third Bancorp	OH	571,324	2,338	>\$50B	53,129	954	518,195	1,384
	First Midwest Bancorp, Inc.	IL	560,785	3,311	\$1B-\$10B	82,793	1,957	477,992	1,354
	MB Financial, Inc.	IL	452,142	1,873	\$1B-\$10B	42,566	804	409,576	1,069
	U.S. Bancorp	MN	409,689	7,685	>\$50B	116,344	6,776	293,345	909
	Citigroup, Inc.	NY	294,907	48,317	>\$50B	293,534	48,311	1,373	6
	West Suburban Bancorp, Inc.	IL	282,602	1,207	\$1B-\$10B	26,037	513	256,565	694
	Wells Fargo & Company	CA	267,692	8,178	>\$50B	218,200	8,000	49,492	178
	American Chartered Bancorp	IL	257,552	1,049	\$1B-\$10B	28,721	505	228,831	544
	Wintrust Financial Corporation	IL	248,146	1,291	\$1B-\$10B	31,312	683	216,834	608
	Associated Banc-Corp	WI	230,123	1,089	\$10B-\$50B	24,135	581	205,988	508
	First American Bank Corporation	IL	213,205	801	\$1B-\$10B	16,611	356	196,594	445
	Capital One FSB	VA	203,865	60,374	\$10B-\$50B	203,115	60,369	750	5
	Metropolitan Bank Group, Inc.	IL	194,232	852	\$1B-\$10B	17,265	345	176,967	507
	MBNA Corporation	DE	181,736	29,234	>\$50B	156,614	29,148	25,122	86
	National City Corporation	OH	173,814	2,152	>\$50B	37,401	1,732	136,413	420
	Old Second Bancorp, Inc.	IL	162,443	1,222	\$1B-\$10B	27,766	826	134,677	396
	Royal American Corporation	IL	146,228	459	<\$1B	8,241	129	137,987	330
	Standard Bancshares, Inc.	IL	144,031	735	\$1B-\$10B	18,006	362	126,025	373
	First Banks, Inc.	MO	141,498	1,360	\$1B-\$10B	34,501	1,044	106,997	316
	Taylor Capital Group, Inc.	IL	132,369	571	\$1B-\$10B	14,393	250	117,976	321
	Privatebancorp, Inc.	IL	129,177	476	\$1B-\$10B	11,516	186	117,661	290
	First Mid-Illinois Bancshare	IL	128,825	1,518	<\$1B	37,544	1,217	91,281	301
	Regions Financial Corporation	AL	127,709	940	>\$50B	25,447	638	102,262	302
	Midwest Banc Holdings, Inc.	IL	122,130	717	\$1B-\$10B	17,018	421	105,112	296
	FBOP Corporation	IL	115,875	529	\$10B-\$50B	12,452	242	103,423	287
	Banc Ed Corp.	IL	115,515	914	\$1B-\$10B	25,175	641	90,340	273
	Bridgeview Bancorp, Inc.	IL	112,693	415	\$1B-\$10B	8,204	157	104,489	258
Bank of America Corporation	NC	109,046	4,206	>\$50B	55,161	4,083	53,885	123	
Princeton National Bancorp	IL	101,846	817	<\$1B	19,042	560	82,804	257	
Peotone Bancorp, Inc.	IL	101,137	545	\$1B-\$10B	13,764	286	87,373	259	
Citibank FSB	NY	99,979	1,026	\$10B-\$50B	29,804	816	70,175	210	
Advanta Bank Corporation	UT	94,306	11,567	\$1B-\$10B	94,306	11,567	-	-	
Home State Bancorp, Inc.	IL	91,803	704	<\$1B	15,753	490	76,050	214	
Commerce Bancshares, Inc.	MO	89,433	632	\$10B-\$50B	14,151	425	75,282	207	
Northern Trust Corporation	IL	88,397	458	\$10B-\$50B	12,232	255	76,165	203	
Heartland Bancorp, Inc.	IL	87,385	816	<\$1B	21,210	624	66,175	192	
Banterra Corp.	IL	85,943	933	<\$1B	22,618	736	63,325	197	
Illinois National Bancorp, Inc.	IL	85,638	747	<\$1B	14,086	464	71,552	283	
BB&T Bancshares Corp.	IL	84,643	353	<\$1B	8,392	146	76,251	207	
West Pointe Bancorp, Inc.	IL	84,183	621	<\$1B	16,822	407	67,361	214	
Bankfinancial	IL	83,383	366	\$1B-\$10B	9,150	177	74,233	189	
Great Lakes Financial Resources	IL	80,049	566	<\$1B	16,513	372	63,536	194	

Table 4A. Top Small Business Lenders by State and Territory Using CRA Data, 2004

State or Territory	Lending Institution	HQ Location	Small Business Lending (<\$1M)		Institution Asset Size	Micro Business Lending (<\$100k)		Small Business Lending (\$100k-1M)	
			LSBL\$ (1,000)	LSBL#		SSBL\$ (1,000)	SSBL#	LSBL(2)\$ (1,000)	LSBL(2)#
			(1)	(2)	(3)	(4)	(5)	(6)	(7)
	Spring Bancorp, Inc.	IL	78,628	447	<\$1B	10,839	254	67,789	193
	Lauritzen Corporation	NE	77,478	1,133	\$10B-\$50B	20,724	950	56,754	183
	Main Street Trust, Inc.	IL	74,691	553	\$1B-\$10B	12,070	376	62,621	177
	Popular, Inc.	PR	73,794	492	\$10B-\$50B	8,507	307	65,287	185
	Marine Bancorp, Inc.	IL	71,025	401	<\$1B	9,251	232	61,774	169
	Old National Bancorp	IN	70,535	717	\$1B-\$10B	17,231	548	53,304	169
	GE Capital Financial, Inc.	UT	69,997	17,800	\$1B-\$10B	69,022	17,797	975	3
	First Busey Corporation	IL	69,708	586	\$1B-\$10B	14,810	418	54,898	168
	Foster Bankshares, Inc.	IL	67,184	295	<\$1B	7,559	125	59,625	170
	Itasca Bancorp, Inc.	IL	65,336	348	<\$1B	9,193	193	56,143	155
	The Pitney Bowes Bank	UT	63,665	11,648	<\$1B	63,665	11,648	-	-
	American Express Centurion Bank	UT	61,758	6,986	\$10B-\$50B	61,203	6,983	555	3
	Hometown Community Bancorp	IL	61,327	615	\$1B-\$10B	14,339	469	46,988	146
	Heartland Financial USA, Inc.	IA	60,773	470	\$1B-\$10B	12,184	311	48,589	159
	Palos Bancshares, Inc.	IL	60,199	300	<\$1B	6,812	148	53,387	152
	Midamerica National Bancshares	IL	60,082	411	<\$1B	9,957	260	50,125	151
	Marshall & Ilsley Corporation	WI	59,118	213	\$10B-\$50B	4,108	84	55,010	129
	Blackhawk Bancorp, Inc.	WI	58,197	416	<\$1B	10,853	265	47,344	151
	Midland States Bancorp, Inc.	IL	57,892	515	<\$1B	14,384	385	43,508	130
	Alikat Investments, Inc.	IL	55,499	224	<\$1B	5,637	97	49,862	127
	Marquette National Corporation	IL	55,045	292	\$1B-\$10B	8,165	163	46,880	129
	Market Street Bancshares, Inc.	IL	52,824	600	<\$1B	14,202	472	38,622	128
	Alpine Bancorporation, Inc.	IL	51,906	963	<\$1B	26,352	886	25,554	77
	Devon Bancorp, Inc.	IL	51,219	199	<\$1B	3,757	82	47,462	117
	Unionbancorp, Inc.	IL	50,350	545	<\$1B	11,522	417	38,828	128
Indiana	Fifth Third Bancorp	OH	697,476	3,515	>\$50B	87,333	1,809	610,143	1,706
	Old National Bancorp	IN	401,287	3,335	\$1B-\$10B	89,736	2,378	311,551	957
	National City Corporation	OH	384,135	3,894	>\$50B	65,166	3,039	318,969	855
	JPMorgan Chase & Co.	NY	354,101	9,665	>\$50B	112,480	9,005	241,621	660
	First Merchants Corporation	IN	271,552	2,455	\$1B-\$10B	65,660	1,772	205,892	683
	Wells Fargo & Company	CA	237,668	5,390	>\$50B	134,390	5,090	103,278	300
	Lakeland Financial Corporation	IN	237,490	1,325	\$1B-\$10B	34,028	760	203,462	565
	1st Source Corporation	IN	206,622	1,372	\$1B-\$10B	35,788	832	170,834	540
	Regions Financial Corporation	AL	185,548	1,065	>\$50B	26,577	619	158,971	446
	Irwin Financial Corporation	IN	178,808	848	\$1B-\$10B	22,507	386	156,301	462
	Star Financial Group, Inc.	IN	156,074	1,089	\$1B-\$10B	28,224	685	127,850	404
	Salin Bancshares, Inc.	IN	136,603	804	<\$1B	22,987	466	113,616	338
	Community Bank Shares of Indiana	IN	121,873	694	<\$1B	20,278	379	101,595	315
	Keycorp	OH	118,470	675	>\$50B	14,433	418	104,037	257
	MBNA Corporation	DE	105,783	19,314	>\$50B	96,488	19,280	9,295	34
	First Financial Corporation	IN	101,008	984	\$1B-\$10B	25,913	732	75,095	252
	Tower Financial Corporation	IN	92,559	490	<\$1B	12,431	231	80,128	259
	Monroe Bancorp	IN	89,895	736	<\$1B	19,115	507	70,780	229
	First Financial Bancorp	OH	85,074	991	\$1B-\$10B	25,061	777	60,013	214
	Citigroup, Inc.	NY	81,449	15,271	>\$50B	80,969	15,268	480	3
	First Bancshares, Inc.	IN	81,087	561	\$1B-\$10B	15,820	337	65,267	224
	Capital One FSB	VA	79,701	24,852	\$10B-\$50B	79,126	24,848	575	4
	Huntington Bancshares, Inc.	OH	77,136	890	\$10B-\$50B	26,138	766	50,998	124

Table 4A. Top Small Business Lenders by State and Territory Using CRA Data, 2004

State or Territory	Lending Institution	HQ Location	Small Business Lending (<\$1M)		Institution Asset Size	Micro Business Lending (<\$100k)		Small Business Lending (\$100k-1M)	
			LSBL\$ (1,000)	LSBL#		SSBL\$ (1,000)	SSBL#	LSBL(2)\$ (1,000)	LSBL(2)#
			(1)	(2)	(3)	(4)	(5)	(6)	(7)
	Mainsource Financial Group	IN	72,559	1,486	\$1B-\$10B	33,746	1,346	38,813	140
	Crystal Valley Financial Corp.	IN	71,894	819	<\$1B	19,753	625	52,141	194
	National Bank of Indianapolis	IN	70,726	277	<\$1B	6,103	121	64,623	156
	Bank Calumet, Inc.	IN	69,465	454	\$1B-\$10B	13,522	293	55,943	161
	Hasten Bancshares	IN	66,398	608	\$1B-\$10B	15,852	445	50,546	163
	Harris Trust And Savings Bank	IL	65,620	355	\$10B-\$50B	9,159	204	56,461	151
	Capitol Bancorp Ltd.	MI	64,463	380	\$1B-\$10B	9,851	215	54,612	165
	First Farmers Financial Corp.	IN	59,632	653	<\$1B	13,937	506	45,695	147
	U.S. Bancorp	MN	59,296	1,815	>\$50B	23,834	1,700	35,462	115
	Horizon Bancorp	IN	53,762	409	\$1B-\$10B	9,862	278	43,900	131
	Independent Alliance Banks	IN	53,739	396	<\$1B	9,879	267	43,860	129
Iowa	Wells Fargo & Company	CA	447,224	7,608	>\$50B	169,574	6,837	277,650	771
	U.S. Bancorp	MN	416,794	5,562	>\$50B	100,488	4,603	316,306	959
	West Bancorporation, Inc.	IA	172,272	1,157	\$1B-\$10B	30,438	774	141,834	383
	Stark Bank Group Ltd.	IA	158,486	931	\$1B-\$10B	21,769	560	136,717	371
	Hills Bancorporation	IA	134,688	1,560	\$1B-\$10B	39,332	1,247	95,356	313
	Heartland Financial Usa, Inc.	IA	113,044	637	\$1B-\$10B	13,465	342	99,579	295
	BTC Financial Corporation	IA	90,019	316	\$1B-\$10B	6,566	125	83,453	191
	QCR Holdings, Inc.	IL	85,016	657	<\$1B	14,643	450	70,373	207
	Neighbor Insurance Agency, Inc.	IA	81,333	2,312	<\$1B	41,569	2,185	39,764	127
	Commercial Federal Bank	NE	76,868	595	\$10B-\$50B	14,024	426	62,844	169
	Northwest Federal Savings Bank	IA	71,670	513	<\$1B	13,050	329	58,620	184
	Wright Express FSC	UT	66,409	367	<\$1B	1,989	301	64,420	66
	Atbancorp	IA	62,701	399	<\$1B	10,104	250	52,597	149
	River Valley Bancorp, Inc.	IA	62,146	446	<\$1B	13,306	278	48,840	168
	Great Western Bancorporation	NE	58,779	839	\$1B-\$10B	18,506	669	40,273	170
	Lincoln Bancorp	IA	57,671	510	<\$1B	12,253	369	45,418	141
	Fidelity Ban Corporation	IA	57,047	703	<\$1B	14,261	576	42,786	127
	Iowa First Bancshares Corp.	IA	53,730	501	<\$1B	12,590	371	41,140	130
	ISB Financial Corp.	IA	50,499	449	<\$1B	10,602	321	39,897	128
Kansas	Intrust Financial Corporation	KS	226,691	1,912	\$1B-\$10B	38,770	1,380	187,921	532
	Commerce Bancshares, Inc.	MO	181,226	1,865	\$10B-\$50B	40,668	1,470	140,558	395
	U.S. Bancorp	MN	150,492	1,655	>\$50B	24,119	1,310	126,373	345
	Umb Financial Corporation	MO	142,131	1,087	\$1B-\$10B	23,847	793	118,284	294
	Bank of America Corporation	NC	117,968	2,686	>\$50B	37,902	2,473	80,066	213
	Sunflower Banks, Inc.	KS	99,222	917	\$1B-\$10B	23,448	695	75,774	222
	Commerce Financial Corporation	KS	87,480	1,127	\$1B-\$10B	20,489	921	66,991	206
	Gold Banc Corporation, Inc.	KS	77,069	493	\$1B-\$10B	12,132	308	64,937	185
	Hillcrest Bancshares, Inc.	KS	75,378	669	\$1B-\$10B	23,635	458	51,743	211
	Kaw Valley Bancorp, Inc.	KS	70,571	991	<\$1B	22,479	816	48,092	175
	Emprise Financial Corporation	KS	64,330	499	<\$1B	9,270	338	55,060	161
	Valley View Bancshares, Inc.	KS	64,303	597	\$1B-\$10B	14,717	425	49,586	172
	First Olathe Bancshares, Inc.	KS	62,481	378	\$1B-\$10B	10,272	236	52,209	142
	Manhattan Banking Corporation	KS	56,854	691	<\$1B	12,477	548	44,377	143
	Prairie Capital, Inc.	KS	55,142	1,167	<\$1B	22,077	1,051	33,065	116
	Central of Kansas, Inc.	KS	51,372	958	<\$1B	19,891	834	31,481	124
	Citigroup, Inc.	NY	51,139	9,279	>\$50B	50,128	9,273	1,011	6

Table 4A. Top Small Business Lenders by State and Territory Using CRA Data, 2004

State or Territory	Lending Institution	HQ Location	Small Business Lending (<\$1M)		Institution Asset Size	Micro Business Lending (<\$100k)		Small Business Lending (\$100k-1M)	
			LSBL\$ (1,000)	LSBL#		SSBL\$ (1,000)	SSBL#	LSBL(2)\$ (1,000)	LSBL(2)#
			(1)	(2)	(3)	(4)	(5)	(6)	(7)
Kentucky	Fifth Third Bancorp	OH	445,065	2,092	>\$50B	49,625	1,032	395,440	1,060
	BB&T Corporation	NC	329,456	2,634	>\$50B	63,135	1,880	266,321	754
	National City Corporation	OH	296,510	2,782	>\$50B	46,519	2,110	249,991	672
	U.S. Bancorp	MN	233,729	3,815	>\$50B	60,208	3,297	173,521	518
	PNC Financial Services Group	PA	163,035	2,024	>\$50B	59,033	1,713	104,002	311
	JPMorgan Chase & Co.	NY	160,140	5,051	>\$50B	57,377	4,769	102,763	282
	Republic Bancorp, Inc.	KY	141,865	831	\$1B-\$10B	21,148	445	120,717	386
	Central Bancshares, Inc.	KY	137,374	1,072	\$1B-\$10B	29,016	716	108,358	356
	Bank of Kentucky Financial Corp.	KY	128,546	813	<\$1B	21,657	501	106,889	312
	Community Trust Bancorp, Inc.	KY	126,243	1,439	\$1B-\$10B	33,812	1,132	92,431	307
	LEA M. McMullan Trust	KY	93,636	744	<\$1B	17,817	397	75,819	347
	Traditional Bancorporation	KY	85,976	904	<\$1B	17,458	702	68,518	202
	Farmers Capital Bank Corp.	KY	85,183	874	\$1B-\$10B	17,204	651	67,979	223
	First Southern Bancorp, Inc.	KY	84,664	794	<\$1B	19,788	587	64,876	207
	Whitaker Bank Corporation of KY	KY	79,763	1,345	\$1B-\$10B	24,042	1,173	55,721	172
	Old National Bancorp	IN	74,067	809	\$1B-\$10B	21,303	624	52,764	185
	Independence Bancshares, Inc.	KY	73,422	652	<\$1B	16,949	460	56,473	192
	S. Y. Bancorp, Inc.	KY	63,873	482	\$1B-\$10B	11,759	292	52,114	190
	MBNA Corporation	DE	60,190	9,857	>\$50B	47,606	9,818	12,584	39
	Community Bank Shares of Indiana	IN	59,402	381	<\$1B	11,947	208	47,455	173
	Regions Financial Corporation	AL	54,680	301	>\$50B	7,331	171	47,349	130
	Wells Fargo & Company	CA	50,157	1,691	>\$50B	46,833	1,671	3,324	20
	Monticello Bankshares, Inc.	KY	50,034	669	<\$1B	15,387	519	34,647	150
Louisiana	Whitney Holding Corporation	LA	833,769	5,412	\$1B-\$10B	140,374	3,399	693,395	2,013
	Hibernia Corporation	LA	663,543	6,045	\$10B-\$50B	148,806	4,452	514,737	1,593
	Regions Financial Corporation	AL	499,582	4,197	>\$50B	101,890	2,966	397,692	1,231
	JPMorgan Chase & Co.	NY	340,214	8,423	>\$50B	104,475	7,754	235,739	669
	Hancock Holding Company	MS	252,260	1,916	\$1B-\$10B	45,374	1,171	206,886	745
	Amsouth Bancorporation	AL	219,332	2,513	>\$50B	69,228	2,084	150,104	429
	Firsttrust Corporation	LA	160,426	1,075	<\$1B	24,885	641	135,541	434
	Parish National Corporation	LA	147,561	1,057	<\$1B	26,530	666	121,031	391
	Blossman Bancshares, Inc.	LA	105,620	734	<\$1B	19,666	403	85,954	331
	Sabine Bancshares, Inc.	LA	99,381	1,215	<\$1B	29,217	968	70,164	247
	Iberiabank Corporation	LA	94,647	718	\$1B-\$10B	18,191	491	76,456	227
	Bancorpsouth, Inc.	MS	82,849	741	\$10B-\$50B	17,727	551	65,122	190
	Red River Bancshares, Inc.	LA	74,638	816	<\$1B	21,211	633	53,427	183
	Cameron Bancshares, Inc.	LA	71,227	1,115	<\$1B	24,321	945	46,906	170
	Midsouth Bancorp, Inc.	LA	67,766	873	<\$1B	21,946	732	45,820	141
	Citigroup, Inc.	NY	66,430	12,926	>\$50B	65,756	12,921	674	5
	CTB Financial Corporation	LA	65,122	847	<\$1B	18,178	701	46,944	146
	MBNA Corporation	DE	64,328	11,216	>\$50B	58,993	11,200	5,335	16
	Wells Fargo & Company	CA	56,288	1,986	>\$50B	54,836	1,973	1,452	13
	Capital One FSB	VA	54,256	18,792	\$10B-\$50B	54,256	18,792	-	-
	Jeff Davis Bancshares, Inc.	LA	50,657	816	<\$1B	17,565	692	33,092	124
Maine	TD Banknorth Inc.	ME	420,529	3,269	.	86,251	2,277	334,278	992
	Camden National Corporation	ME	157,282	1,429	\$1B-\$10B	36,948	990	120,334	439

Table 4A. Top Small Business Lenders by State and Territory Using CRA Data, 2004

State or Territory	Lending Institution	HQ Location	Small Business Lending (<\$1M)			Micro Business Lending (<\$100k)		Small Business Lending (\$100k-1M)	
			LSBL\$ (1,000) (1)	LSBL# (2)	Institution Asset Size (3)	SSBL\$ (1,000) (4)	SSBL# (5)	LSBL(2)\$ (1,000) (6)	LSBL(2)# (7)
	Keycorp	OH	117,731	792	>\$50B	19,590	509	98,141	283
	Bangor Savings Bank	ME	113,538	2,166	\$1B-\$10B	50,691	1,919	62,847	247
	Bank of America Corporation	NC	83,668	2,226	>\$50B	36,203	2,115	47,465	111
	Gardiner Savings Institution	ME	83,214	791	<\$1B	21,026	543	62,188	248
	Chittenden Corporation	VT	81,658	664	\$1B-\$10B	18,462	460	63,196	204
	Kennebunk Savings Bank	ME	75,846	561	<\$1B	14,318	351	61,528	210
	Norway Bancorp MHC	ME	73,350	518	<\$1B	14,885	328	58,465	190
	Machias Bancorp MHC	ME	70,926	662	<\$1B	14,358	490	56,568	172
	First National Lincoln Corp.	ME	58,132	635	<\$1B	12,818	468	45,314	167
	Katahdin Bankshares Corporation	ME	52,594	729	<\$1B	21,283	611	31,311	118
Maryland	Mercantile Bankshares Corp.	MD	708,923	4,511	\$10B-\$50B	112,079	2,849	596,844	1,662
	BB&T Corporation	NC	470,398	3,168	>\$50B	74,757	2,055	395,641	1,113
	Bank of America Corporation	NC	456,635	10,137	>\$50B	153,455	9,261	303,180	876
	Allfirst Bank	MD	427,414	3,146	>\$50B	94,864	2,273	332,550	873
	Wachovia Corporation	NC	331,660	2,906	>\$50B	98,328	2,263	233,332	643
	Suntrust Banks, Inc.	GA	247,292	4,004	>\$50B	73,522	3,511	173,770	493
	Sandy Spring Bancorp, Inc.	MD	196,833	1,037	\$1B-\$10B	26,111	552	170,722	485
	Susquehanna Bancshares, Inc.	PA	150,690	1,069	\$1B-\$10B	32,086	719	118,604	350
	MBNA Corporation	DE	147,716	21,010	>\$50B	117,455	20,916	30,261	94
	Wells Fargo & Company	CA	121,362	3,726	>\$50B	116,675	3,686	4,687	40
	Citigroup, Inc.	NY	113,831	21,872	>\$50B	111,338	21,860	2,493	12
	JPMorgan Chase & Co.	NY	104,311	8,396	>\$50B	98,749	8,369	5,562	27
	Provident Bankshares Corp.	MD	102,536	391	\$1B-\$10B	9,827	179	92,709	212
	Capital One FSB	VA	96,596	28,869	\$10B-\$50B	96,171	28,866	425	3
	Shore Bancshares, Inc.	MD	83,380	895	<\$1B	20,347	718	63,033	177
	U.S. Bancorp	MN	57,907	2,874	>\$50B	35,821	2,791	22,086	83
Massachusetts	Sovereign Bank	PA	887,487	5,252	>\$50B	142,554	3,111	744,933	2,141
	Citizens Bank of Massachusetts	MA	711,045	7,280	>\$50B	188,297	6,011	522,748	1,269
	TD Banknorth Inc.	ME	599,612	4,493	.	111,867	3,104	487,745	1,389
	Bank of America Corporation	NC	467,088	14,180	>\$50B	228,255	13,546	238,833	634
	Eastern Bank Corporation	MA	324,518	1,820	\$1B-\$10B	40,272	1,104	284,246	716
	Citigroup, Inc.	NY	184,329	31,703	>\$50B	183,170	31,696	1,159	7
	Chittenden Corporation	VT	167,369	1,038	\$1B-\$10B	29,262	621	138,107	417
	JPMorgan Chase & Co.	NY	155,982	10,758	>\$50B	147,248	10,723	8,734	35
	Wells Fargo & Company	CA	144,979	4,813	>\$50B	139,137	4,764	5,842	49
	Capital One FSB	VA	139,105	38,652	\$10B-\$50B	138,830	38,650	275	2
	Middlesex Savings Bank	MA	137,505	947	\$1B-\$10B	28,631	616	108,874	331
	MBNA Corporation	DE	132,028	22,110	>\$50B	125,484	22,085	6,544	25
	Independent Bank Corp.	MA	93,951	1,180	\$1B-\$10B	32,490	975	61,461	205
	Enterprise Bancorp, Inc.	MA	87,646	645	<\$1B	16,980	421	70,666	224
	Salem 5 Cents Savings Bank	MA	84,160	358	\$1B-\$10B	9,487	170	74,673	188
	Westbank Corporation	MA	69,210	422	<\$1B	10,089	252	59,121	170
	Advanta Bank Corporation	UT	63,040	7,437	\$1B-\$10B	63,040	7,437	-	-
	American Express Centurion Bank	UT	62,964	6,909	\$10B-\$50B	62,855	6,908	109	1
	Century Bancorp, Inc.	MA	62,849	552	\$1B-\$10B	19,358	410	43,491	142
	Mellon Financial Corporation	PA	62,533	615	\$10B-\$50B	12,620	470	49,913	145
	Boston Private Financial Holdings	MA	59,843	238	\$1B-\$10B	5,870	107	53,973	131

Table 4A. Top Small Business Lenders by State and Territory Using CRA Data, 2004

State or Territory	Lending Institution	HQ Location	Small Business Lending (<\$1M)			Micro Business Lending (<\$100k)		Small Business Lending (\$100k-1M)	
			LSBL\$ (1,000) (1)	LSBL# (2)	Institution Asset Size (3)	SSBL\$ (1,000) (4)	SSBL# (5)	LSBL(2)\$ (1,000) (6)	LSBL(2)# (7)
Michigan	Beacon Bancorp	MA	51,767	310	<\$1B	9,615	187	42,152	123
	Comerica, Inc.	MI	1,964,427	6,971	>\$50B	155,059	2,657	1,809,368	4,314
	Fifth Third Bancorp	OH	1,941,265	9,448	>\$50B	231,648	4,605	1,709,617	4,843
	Lasalle Bank	IL	955,375	6,017	>\$50B	172,299	4,187	783,076	1,830
	JPMorgan Chase & Co.	NY	643,636	15,888	>\$50B	189,466	14,727	454,170	1,161
	Citizens Banking Corporation	MI	633,828	3,147	\$1B-\$10B	70,535	1,637	563,293	1,510
	National City Corporation	OH	595,152	6,604	>\$50B	105,289	5,249	489,863	1,355
	Capitol Bancorp Ltd.	MI	458,605	2,843	\$1B-\$10B	75,778	1,668	382,827	1,175
	Mercantile Bank Corporation	MI	421,394	1,863	\$1B-\$10B	44,809	853	376,585	1,010
	Macatawa Bank Corporation	MI	413,731	2,699	\$1B-\$10B	76,004	1,701	337,727	998
	Huntington Bancshares, Inc.	OH	354,842	4,321	\$10B-\$50B	131,787	3,687	223,055	634
	Chemical Financial Corporation	MI	346,474	2,991	\$1B-\$10B	69,186	1,979	277,288	1,012
	Wells Fargo & Company	CA	260,430	8,054	>\$50B	206,405	7,870	54,025	184
	MBNA Corporation	DE	199,123	30,727	>\$50B	167,824	30,618	31,299	109
	Independent Bank Corporation	MI	185,484	1,565	\$1B-\$10B	44,221	1,082	141,263	483
	Citigroup, Inc.	NY	172,921	34,558	>\$50B	171,829	34,551	1,092	7
	Capital One FSB	VA	162,510	50,361	\$10B-\$50B	161,510	50,354	1,000	7
	Dearborn Bancorp, Inc.	MI	111,481	418	<\$1B	7,081	126	104,400	292
	Republic Bancorp Inc.	MI	110,893	401	\$1B-\$10B	7,245	124	103,648	277
	MBT Financial Corp.	MI	103,670	820	\$1B-\$10B	20,927	539	82,743	281
	TCF Financial Corporation	MN	95,728	377	\$10B-\$50B	7,135	162	88,593	215
	Arbor Bancorp, Inc.	MI	91,197	388	<\$1B	8,210	174	82,987	214
	Irwin Financial Corporation	IN	84,168	451	\$1B-\$10B	10,444	188	73,724	263
	FNBH Bancorp, Inc.	MI	82,189	619	<\$1B	15,978	425	66,211	194
	Advanta Bank Corporation	UT	79,038	9,680	\$1B-\$10B	79,038	9,680	-	-
	Citizens Bank of Massachusetts	MA	78,061	511	>\$50B	16,245	369	61,816	142
	U.S. Bancorp	MN	71,070	5,830	>\$50B	61,597	5,800	9,473	30
	O.A.K. Financial Corporation	MI	64,436	361	<\$1B	8,763	197	55,673	164
	GE Capital Financial Inc.	UT	63,460	15,911	\$1B-\$10B	62,060	15,906	1,400	5
	United Community Financial Corp.	MI	62,807	329	<\$1B	7,938	178	54,869	151
	IBT Bancorp, Inc.	MI	62,259	548	<\$1B	14,890	381	47,369	167
Fentura Financial, Inc.	MI	60,489	417	<\$1B	10,169	264	50,320	153	
PSB Group, Inc.	MI	55,042	263	<\$1B	6,049	121	48,993	142	
Southern Michigan Bancorp Inc.	MI	54,340	365	<\$1B	9,293	229	45,047	136	
Northwestern Bank	MI	50,561	495	<\$1B	12,449	359	38,112	136	
Minnesota	Wells Fargo & Company	CA	1,171,860	25,232	>\$50B	535,563	23,377	636,297	1,855
	U.S. Bancorp	MN	792,090	18,544	>\$50B	231,802	17,058	560,288	1,486
	Otto Bremer Foundation	MN	559,640	3,499	\$1B-\$10B	84,011	2,117	475,629	1,382
	Marshall & Ilsley Corporation	WI	285,342	1,085	\$10B-\$50B	22,004	463	263,338	622
	Associated Banc-Corp	WI	262,595	1,542	\$10B-\$50B	37,650	928	224,945	614
	Anchor Bancorp, Inc.	MN	137,454	909	\$1B-\$10B	22,504	565	114,950	344
	Klein Financial, Inc.	MN	133,424	1,243	\$1B-\$10B	30,270	919	103,154	324
	Premier Bank	MN	129,651	660	<\$1B	13,201	287	116,450	373
	Alliance Financial Services	MN	128,603	731	<\$1B	17,797	430	110,806	301
	Fidelity Bancshares, Inc.	MN	128,582	544	<\$1B	13,098	267	115,484	277
	Capital One FSB	VA	102,278	28,557	\$10B-\$50B	101,978	28,555	300	2
	JPMorgan Chase & Co.	NY	92,037	6,879	>\$50B	90,251	6,870	1,786	9

Table 4A. Top Small Business Lenders by State and Territory Using CRA Data, 2004

State or Territory	Lending Institution	HQ Location	Small Business Lending (<\$1M)			Micro Business Lending (<\$100k)		Small Business Lending (\$100k-1M)	
			LSBL\$ (1,000)	LSBL#	Institution Asset Size	SSBL\$ (1,000)	SSBL#	LSBL(2)\$ (1,000)	LSBL(2)#
			(1)	(2)	(3)	(4)	(5)	(6)	(7)
	Bank of the West	CA	91,602	986	>\$50B	22,702	761	68,900	225
	Voyager Financial Services Corp.	MN	85,339	514	<\$1B	13,377	278	71,962	236
	Citigroup, Inc.	NY	78,715	14,031	>\$50B	78,242	14,027	473	4
	Western Bancshares, Inc.	MN	78,446	549	<\$1B	15,215	344	63,231	205
	Northeast Securities Corporation	MN	77,604	461	<\$1B	12,660	280	64,944	181
	MBNA Corporation	DE	75,300	13,127	>\$50B	67,578	13,102	7,722	25
	First National Financial Services	MN	68,009	432	<\$1B	11,707	270	56,302	162
	Sterling Financial Group, Inc.	MN	60,804	370	<\$1B	6,651	165	54,153	205
	First Federal Savings Bank	WI	60,193	455	.	12,937	308	47,256	147
	Mesaba Bancshares, Inc.	MN	55,392	662	<\$1B	15,795	525	39,597	137
	American Bancorporation	MN	54,052	326	<\$1B	6,427	204	47,625	122
	Home Federal Savings Bank	MN	52,643	239	<\$1B	5,088	106	47,555	133
	Stearns Financial Services	MN	51,353	425	\$1B-\$10B	9,429	299	41,924	126
Mississippi	Trustmark Corporation	MS	466,010	4,843	\$1B-\$10B	126,522	3,844	339,488	999
	Bancorpsouth, Inc.	MS	323,225	4,563	\$10B-\$50B	98,168	3,794	225,057	769
	Amsouth Bancorporation	AL	248,195	3,887	>\$50B	116,602	3,522	131,593	365
	Renasant Corporation	MS	202,220	2,130	\$1B-\$10B	49,987	1,603	152,233	527
	Bancplus Corporation	MS	188,650	2,928	\$1B-\$10B	57,121	2,490	131,529	438
	Community Bancshares Of Miss	MS	179,604	2,411	<\$1B	49,172	1,988	130,432	423
	Regions Financial Corporation	AL	174,054	1,380	>\$50B	35,829	955	138,225	425
	Hancock Holding Company	MS	168,492	1,802	\$1B-\$10B	44,841	1,327	123,651	475
	First M & F Corporation	MS	121,958	2,376	\$1B-\$10B	49,122	2,094	72,836	282
	Priorityone Capital Corporation	MS	109,855	1,281	<\$1B	27,715	970	82,140	311
	Citizens Holding Company	MS	106,995	2,354	<\$1B	48,363	2,114	58,632	240
	Planters Holding Company	MS	92,557	1,676	<\$1B	36,705	1,468	55,852	208
	NBC Capital Corporation	MS	88,394	2,010	\$1B-\$10B	33,785	1,808	54,609	202
	Citizens National Banc Corp.	MS	77,482	823	<\$1B	17,784	620	59,698	203
	Peoples Financial Corporation	MS	70,372	597	<\$1B	13,007	421	57,365	176
	State Bank & Trust Company	MS	60,561	1,267	<\$1B	27,275	1,122	33,286	145
	Bankfirst Capital Corporation	MS	59,980	1,275	<\$1B	25,092	1,138	34,888	137
Missouri	U.S. Bancorp	MN	712,684	7,941	>\$50B	162,713	6,257	549,971	1,684
	Central Banccompany	MO	634,690	7,020	\$1B-\$10B	165,294	5,465	469,396	1,555
	Commerce Bancshares, Inc.	MO	516,823	5,399	\$10B-\$50B	118,747	4,288	398,076	1,111
	Bank of America Corporation	NC	247,210	6,103	>\$50B	84,401	5,664	162,809	439
	Marshall & Ilsley Corporation	WI	233,507	983	\$10B-\$50B	22,450	446	211,057	537
	UMB Financial Corporation	MO	225,965	1,509	\$1B-\$10B	32,004	1,017	193,961	492
	Enterprise Financial Service	MO	219,147	946	\$1B-\$10B	24,812	447	194,335	499
	Regions Financial Corporation	AL	194,797	1,418	>\$50B	33,151	971	161,646	447
	National City Corporation	OH	167,307	1,114	>\$50B	27,021	695	140,286	419
	First Banks, Inc.	MO	130,770	940	\$1B-\$10B	22,657	620	108,113	320
	City Bancorp	MO	117,470	639	<\$1B	13,787	322	103,683	317
	Citigroup, Inc.	NY	113,624	19,944	>\$50B	112,395	19,938	1,229	6
	Montgomery Bancorporation, Inc.	MO	105,255	646	<\$1B	16,239	372	89,016	274
	Great Southern Bancorp, Inc.	MO	102,931	551	\$1B-\$10B	12,087	307	90,844	244
	MBNA Corporation	DE	96,525	15,840	>\$50B	83,161	15,799	13,364	41
	Trustcorp Financial Inc.	MO	90,558	433	<\$1B	11,253	212	79,305	221
	Wells Fargo & Company	CA	90,443	3,150	>\$50B	87,007	3,129	3,436	21

Table 4A. Top Small Business Lenders by State and Territory Using CRA Data, 2004

State or Territory	Lending Institution	HQ Location	Small Business Lending (<\$1M)		Institution Asset Size	Micro Business Lending (<\$100k)		Small Business Lending (\$100k-1M)	
			LSBL\$ (1,000)	LSBL#		SSBL\$ (1,000)	SSBL#	LSBL(2)\$ (1,000)	LSBL(2)#
			(1)	(2)	(3)	(4)	(5)	(6)	(7)
	Capital One FSB	VA	86,933	28,049	\$10B-\$50B	86,633	28,047	300	2
	Valley View Bancshares, Inc.	KS	82,437	713	\$1B-\$10B	16,961	491	65,476	222
	JPMorgan Chase & Co.	NY	80,517	6,537	>\$50B	78,331	6,528	2,186	9
	First State Bancshares, Inc.	MO	77,697	807	<\$1B	19,522	618	58,175	189
	Cardinal Bancorp, Inc.	MO	75,739	374	<\$1B	7,986	192	67,753	182
	Dickinson Financial Corporation	MO	73,324	909	\$1B-\$10B	19,374	745	53,950	164
	Arvest Bank Group, Inc.	AR	65,981	515	\$1B-\$10B	12,034	353	53,947	162
	Liberty Bancshares, Inc.	MO	61,809	482	<\$1B	9,275	330	52,534	152
	Wood & Huston Bancorporation	MO	60,390	1,329	<\$1B	23,379	1,192	37,011	137
	Southwest Missouri Bancorp.	MO	58,669	1,073	<\$1B	25,801	956	32,868	117
	Pulaski Bank	MO	58,333	222	<\$1B	4,514	75	53,819	147
	Jefferson County Bancshares	MO	54,107	348	<\$1B	9,169	207	44,938	141
	Unity Bancshares L.L.C.	MO	53,107	373	<\$1B	8,819	247	44,288	126
	Gold Banc Corporation, Inc.	KS	52,498	334	\$1B-\$10B	8,901	211	43,597	123
	Reliable Community Bancshare	MO	51,463	503	<\$1B	11,775	378	39,688	125
Montana									
	First Interstate Bancsystem	MT	204,620	2,394	\$1B-\$10B	60,018	1,902	144,602	492
	Glacier Bancorp, Inc.	MT	153,535	1,570	\$1B-\$10B	38,773	1,217	114,762	353
	Wells Fargo & Company	CA	138,516	3,564	>\$50B	76,190	3,362	62,326	202
	Stockman Financial Corporation	MT	99,758	1,102	\$1B-\$10B	25,569	856	74,189	246
	Mountain West Financial Corp.	MT	84,846	716	<\$1B	17,450	514	67,396	202
	Inter-Mountain Bancorp, Inc.	MT	63,009	889	<\$1B	22,124	749	40,885	140
	U.S. Bancorp	MN	57,492	1,135	>\$50B	15,311	1,021	42,181	114
Nebraska									
	Lauritzen Corporation	NE	406,003	4,603	\$10B-\$50B	88,225	3,686	317,778	917
	Wells Fargo & Company	CA	237,455	5,524	>\$50B	106,942	5,153	130,513	371
	Pinnacle Bancorp, Inc.	NE	204,792	3,097	\$1B-\$10B	65,760	2,624	139,032	473
	U.S. Bancorp	MN	171,954	3,299	>\$50B	53,837	2,970	118,117	329
	Great Western Bancorporation	NE	139,505	1,043	\$1B-\$10B	24,883	691	114,622	352
	Tierone Bank	NE	92,375	1,031	\$1B-\$10B	24,318	816	68,057	215
	Farmers & Merchants Investment	NE	82,286	665	\$1B-\$10B	23,236	489	59,050	176
	American National Corporation	NE	77,811	694	\$1B-\$10B	17,238	509	60,573	185
	Security National Corporation	NE	73,253	475	<\$1B	12,676	300	60,577	175
	Hometown Banc Corp.	NE	72,518	929	<\$1B	23,284	773	49,234	156
	Northwest Federal Savings Bank	IA	57,515	313	<\$1B	4,555	98	52,960	215
Nevada									
	Wells Fargo & Company	CA	380,726	13,669	>\$50B	253,799	13,291	126,927	378
	Zions Bancorporation	UT	280,323	1,566	\$10B-\$50B	35,709	954	244,614	612
	Western Alliance Bancorporation	NV	178,458	898	\$1B-\$10B	27,103	494	151,355	404
	Bank of America Corporation	NC	138,962	4,475	>\$50B	60,345	4,281	78,617	194
	U.S. Bancorp	MN	115,759	1,835	>\$50B	19,095	1,616	96,664	219
	Silver State Bancorp	NV	111,015	358	<\$1B	6,509	126	104,506	232
	Capitol Bancorp Ltd.	MI	93,265	429	\$1B-\$10B	11,103	198	82,162	231
	First National Bank Holding	AZ	77,655	272	\$1B-\$10B	4,815	92	72,840	180
	Colonial Bancgroup, Inc.	AL	56,886	228	\$10B-\$50B	5,487	101	51,399	127
	Citigroup, Inc.	NY	51,112	9,358	>\$50B	48,375	9,345	2,737	13
New Hampshire									
	TD Banknorth, Inc.	ME	379,351	3,288	.	81,469	2,338	297,882	950
	Citizens Bank of Massachusetts	MA	200,033	3,254	>\$50B	83,764	2,879	116,269	375

Table 4A. Top Small Business Lenders by State and Territory Using CRA Data, 2004

State or Territory	Lending Institution	HQ Location	Small Business Lending (<\$1M)		Institution Asset Size	Micro Business Lending (<\$100k)		Small Business Lending (\$100k-1M)	
			LSBL\$ (1,000)	LSBL#		SSBL\$ (1,000)	SSBL#	LSBL(2)\$ (1,000)	LSBL(2)#
			(1)	(2)	(3)	(4)	(5)	(6)	(7)
	Sovereign Bank	PA	126,329	683	>\$50B	17,745	376	108,584	307
	Chittenden Corporation	VT	120,584	735	\$1B-\$10B	17,737	429	102,847	306
	Bank of America Corporation	NC	89,992	2,469	>\$50B	41,717	2,347	48,275	122
New Jersey									
	Wachovia Corporation	NC	1,382,166	10,490	>\$50B	343,919	7,734	1,038,247	2,756
	PNC Financial Services Group	PA	918,717	12,822	>\$50B	418,720	11,461	499,997	1,361
	Bank of America Corporation	NC	595,372	18,422	>\$50B	324,669	17,673	270,703	749
	JPMorgan Chase & Co.	NY	494,264	21,831	>\$50B	413,100	21,449	81,164	382
	Commerce Bancorp, Inc.	NJ	426,062	3,125	\$10B-\$50B	78,303	2,156	347,759	969
	Valley National Bancorp	NJ	417,017	2,280	\$10B-\$50B	56,505	1,414	360,512	866
	MBNA Corporation	DE	218,404	31,211	>\$50B	186,396	31,109	32,008	102
	Citigroup, Inc.	NY	202,709	37,031	>\$50B	188,718	36,990	13,991	41
	Sun Bancorp, Inc.	NJ	201,771	1,129	\$1B-\$10B	35,150	695	166,621	434
	Wells Fargo & Company	CA	192,863	5,987	>\$50B	185,323	5,927	7,540	60
	Fulton Financial Corporation	PA	186,984	1,122	\$10B-\$50B	30,110	655	156,874	467
	Capital One FSB	VA	177,488	52,527	\$10B-\$50B	176,638	52,521	850	6
	Sovereign Bank	PA	164,339	1,173	>\$50B	39,499	833	124,840	340
	North Fork Bancorporation, Inc.	NY	152,929	1,029	>\$50B	30,565	680	122,364	349
	Lakeland Bancorp, Inc.	NJ	150,511	743	\$1B-\$10B	20,029	378	130,482	365
	Yardville National Bancorp	NJ	146,569	715	\$1B-\$10B	17,734	352	128,835	363
	Hudson United Bancorp	NJ	110,615	596	\$1B-\$10B	15,677	325	94,938	271
	American Express Centurion Bank	UT	95,039	10,910	\$10B-\$50B	94,535	10,907	504	3
	Atlantic Bank of New York	NY	94,865	7,240	\$1B-\$10B	62,233	7,111	32,632	129
	Amboy Bancorporation	NJ	90,416	399	\$1B-\$10B	8,089	179	82,327	220
	Minotola National Bank	NJ	86,895	609	<\$1B	17,943	413	68,952	196
	Advanta Bank Corporation	UT	86,342	10,203	\$1B-\$10B	86,342	10,203	-	-
	HSBC Bank USA	NY	68,231	632	>\$50B	34,063	559	34,168	73
	Interchange Financial Services	NJ	65,821	300	\$1B-\$10B	11,544	154	54,277	146
	1st Constitution Bancorp	NJ	51,834	173	<\$1B	2,952	58	48,882	115
	The Pitney Bowes Bank	UT	51,242	9,158	<\$1B	51,039	9,157	203	1
New Mexico									
	Wells Fargo & Company	CA	346,962	7,650	>\$50B	184,821	7,184	162,141	466
	First State Bancorporation	NM	177,813	1,458	\$1B-\$10B	31,367	999	146,446	459
	Trinity Capital Corporation	NM	123,827	651	\$1B-\$10B	12,541	329	111,286	322
	First Artesia Bancshares, Inc.	NM	86,094	817	<\$1B	20,846	553	65,248	264
	Bank of America Corporation	NC	84,896	2,320	>\$50B	34,797	2,168	50,099	152
	Heartland Financial USA, Inc.	IA	82,027	605	\$1B-\$10B	16,851	387	65,176	218
	BOK Financial Corporation	OK	78,976	347	\$10B-\$50B	10,324	184	68,652	163
	Bank of the West	CA	78,108	661	>\$50B	16,566	467	61,542	194
	New Mexico Banquest Corp.	NM	54,802	323	<\$1B	7,658	193	47,144	130
New York									
	JPMorgan Chase & Co.	NY	3,040,063	80,017	>\$50B	2,083,697	76,140	956,366	3,877
	SBC Bank USA	NY	1,600,183	17,035	>\$50B	662,984	14,458	937,199	2,577
	Citigroup, Inc.	NY	1,383,673	83,558	>\$50B	663,113	81,531	720,560	2,027
	Allfirst Bank	MD	1,282,353	7,957	>\$50B	229,909	5,208	1,052,444	2,749
	North Fork Bancorporation, Inc.	NY	1,168,638	11,151	>\$50B	383,203	9,043	785,435	2,108
	Bank of America Corporation	NC	749,814	24,353	>\$50B	433,141	23,530	316,673	823
	Wells Fargo & Company	CA	405,479	12,518	>\$50B	386,207	12,374	19,272	144
	MBNA Corporation	DE	345,401	44,925	>\$50B	275,152	44,698	70,249	227

Table 4A. Top Small Business Lenders by State and Territory Using CRA Data, 2004

State or Territory	Lending Institution	HQ Location	Small Business Lending (<\$1M)		Institution Asset Size	Micro Business Lending (<\$100k)		Small Business Lending (\$100k-1M)	
			LSBL\$ (1,000)	LSBL#		SSBL\$ (1,000)	SSBL#	LSBL(2)\$ (1,000)	LSBL(2)#
			(1)	(2)	(3)	(4)	(5)	(6)	(7)
	Capital One FSB	VA	307,822	99,337	\$10B-\$50B	305,847	99,323	1,975	14
	Keycorp	OH	306,581	1,987	>\$50B	45,689	1,283	260,892	704
	State Bancorp, Inc.	NY	269,336	951	\$1B-\$10B	19,857	357	249,479	594
	Wachovia Corporation	NC	249,843	1,649	>\$50B	50,150	1,181	199,693	468
	NBT Bancorp Inc.	NY	218,348	2,221	\$1B-\$10B	61,094	1,690	157,254	531
	Financial Institutions, Inc.	NY	191,132	1,933	\$1B-\$10B	58,020	1,481	133,112	452
	American Express Centurion Bank	UT	188,877	20,866	\$10B-\$50B	187,948	20,859	929	7
	First Niagara Bank	NY	187,935	1,108	\$1B-\$10B	28,360	644	159,575	464
	Bank of New York Company, Inc.	NY	184,081	4,254	>\$50B	80,975	3,979	103,106	275
	Popular, Inc.	PR	179,693	877	\$10B-\$50B	12,972	458	166,721	419
	Commerce Bancorp, Inc.	NJ	170,776	1,096	\$10B-\$50B	24,823	752	145,953	344
	Valley National Bancorp	NJ	161,525	510	\$10B-\$50B	11,436	192	150,089	318
	Advanta Bank Corporation	UT	157,488	19,119	\$1B-\$10B	157,488	19,119	-	-
	Tompkins Trustco, Inc.	NY	128,624	1,099	\$1B-\$10B	30,804	781	97,820	318
	Atlantic Bank of New York	NY	125,550	5,665	\$1B-\$10B	56,330	5,427	69,220	238
	Citizens Bank of Massachusetts	MA	122,191	1,078	>\$50B	26,917	788	95,274	290
	Nara Bancorp, Inc.	CA	118,379	419	\$1B-\$10B	9,014	133	109,365	286
	Washington Mutual Bank FA	WA	116,728	650	>\$50B	14,162	402	102,566	248
	TD Banknorth Inc.	ME	102,218	941	.	23,090	708	79,128	233
	Hudson Valley Holding Corp.	NY	98,288	385	\$1B-\$10B	9,395	167	88,893	218
	The Pitney Bowes Bank	UT	93,884	16,999	<\$1B	93,471	16,997	413	2
	Canandaigua National Corp.	NY	93,625	944	\$1B-\$10B	26,458	734	67,167	210
	Signature Bank	NY	93,567	439	\$1B-\$10B	11,597	238	81,970	201
	Community Bank System, Inc.	NY	87,846	1,347	\$1B-\$10B	36,679	1,151	51,167	196
	Hudson River Bank & Trust Co.	NY	86,339	494	.	11,335	242	75,004	252
	Provident Bank	NY	74,922	626	\$1B-\$10B	17,448	442	57,474	184
	U.S.B. Holding Co., Inc.	NY	73,347	401	\$1B-\$10B	7,913	238	65,434	163
	Arrow Financial Corporation	NY	69,042	805	\$1B-\$10B	20,754	658	48,288	147
	Solvay Bank Corp.	NY	68,220	668	<\$1B	20,909	514	47,311	154
	GE Capital Financial Inc.	UT	67,794	14,939	\$1B-\$10B	67,324	14,937	470	2
	The Adirondack Trust Company	NY	63,665	629	<\$1B	14,863	460	48,802	169
	SI Bank & Trust	NY	62,539	238	.	3,959	86	58,580	152
	Suffolk Bancorp	NY	61,171	427	\$1B-\$10B	13,059	284	48,112	143
	Alliance Financial Corporation	NY	57,685	520	<\$1B	12,359	359	45,326	161
	SBU Bank	NY	55,734	466	\$1B-\$10B	12,983	343	42,751	123
	Hudson United Bancorp	NJ	54,331	221	\$1B-\$10B	4,944	108	49,387	113
	Putnam County Savings Bank	NY	52,395	198	<\$1B	4,164	88	48,231	110
	Sterling Bancorp	NY	50,970	247	\$1B-\$10B	7,251	108	43,719	139
	Marathon Bank of New York	NY	50,080	201	<\$1B	4,672	86	45,408	115
North Carolina									
	BB&T Corporation	NC	2,524,362	23,713	>\$50B	586,400	17,828	1,937,962	5,885
	Wachovia Corporation	NC	1,572,553	9,176	>\$50B	255,644	5,879	1,316,909	3,297
	First Citizens Bancshares, Inc.	NC	1,326,656	14,322	\$10B-\$50B	318,753	11,165	1,007,903	3,157
	Bank of America Corporation	NC	414,295	10,041	>\$50B	142,260	9,267	272,035	774
	RBC Centura Bank	NC	382,177	2,595	\$10B-\$50B	64,005	1,671	318,172	924
	Suntrust Banks, Inc.	GA	330,564	3,901	>\$50B	87,950	3,140	242,614	761
	South Financial Group	SC	301,654	1,929	\$10B-\$50B	46,429	1,113	255,225	816
	MBNA Corporation	DE	238,464	29,806	>\$50B	164,909	29,456	73,555	350
	Fidelity Bancshares (N.C.)	NC	213,087	1,676	\$1B-\$10B	40,813	1,084	172,274	592

Table 4A. Top Small Business Lenders by State and Territory Using CRA Data, 2004

State or Territory	Lending Institution	HQ Location	Small Business Lending (<\$1M)		Institution Asset Size	Micro Business Lending (<\$100k)		Small Business Lending (\$100k-1M)	
			LSBL\$ (1,000)	LSBL#		SSBL\$ (1,000)	SSBL#	LSBL(2)\$ (1,000)	LSBL(2)#
			(1)	(2)	(3)	(4)	(5)	(6)	(7)
	First Charter Corporation	NC	152,074	1,024	\$1B-\$10B	28,296	632	123,778	392
	LSB Bancshares, Inc.	NC	149,582	1,119	<\$1B	32,602	741	116,980	378
	Citigroup, Inc.	NY	144,697	27,223	>\$50B	141,150	27,212	3,547	11
	Bank of Granite Corporation	NC	133,796	1,520	\$1B-\$10B	35,063	1,175	98,733	345
	Southern Bancshares (N.C.)	NC	133,089	1,491	\$1B-\$10B	35,875	1,156	97,214	335
	Wells Fargo & Company	CA	120,130	4,078	>\$50B	116,517	4,046	3,613	32
	Capital One FSB	VA	112,904	35,172	\$10B-\$50B	112,754	35,171	150	1
	Yadkin Valley Bank & Trust Co.	NC	112,391	946	<\$1B	22,112	638	90,279	308
	Regions Financial Corporation	AL	108,765	613	>\$50B	14,635	364	94,130	249
	ECB Bancorp, Inc.	NC	108,205	914	<\$1B	22,564	610	85,641	304
	FNB Corp.	NC	107,072	728	<\$1B	22,036	488	85,036	240
	First Bancorp	NC	103,506	1,572	\$1B-\$10B	34,676	1,315	68,830	257
	JPMorgan Chase & Co.	NY	97,464	7,492	>\$50B	92,165	7,480	5,299	12
	FNB Financial Services Corp.	NC	97,200	611	<\$1B	10,959	253	86,241	358
	Peoples Bancorp of North Carolina	NC	83,426	877	<\$1B	23,452	665	59,974	212
	Southern Community Financial	NC	83,167	623	\$1B-\$10B	17,339	410	65,828	213
	First South Bancorp, Inc.	NC	77,058	639	<\$1B	16,536	443	60,522	196
	GE Capital Financial, Inc.	UT	74,319	20,112	\$1B-\$10B	73,374	20,109	945	3
	United Community Banks, Inc.	GA	62,710	863	\$1B-\$10B	21,318	698	41,392	165
	BNC Bancorp	NC	61,314	432	<\$1B	11,042	282	50,272	150
	Four Oaks Fincorp, Inc.	NC	55,069	786	<\$1B	20,538	668	34,531	118
	High Point Bank Corporation	NC	54,782	493	<\$1B	12,195	344	42,587	149
	Advanta Bank Corporation	UT	54,157	6,434	\$1B-\$10B	54,157	6,434	-	-
	U.S. Bancorp	MN	53,334	2,065	>\$50B	28,634	1,983	24,700	82
	First National Bank	NC	53,113	643	<\$1B	15,905	508	37,208	135
North Dakota									
	Wells Fargo & Company	CA	210,565	2,597	>\$50B	59,221	2,183	151,344	414
	State Bankshares, Inc.	ND	145,208	980	\$1B-\$10B	23,871	651	121,337	329
	Otto Bremer Foundation	MN	129,858	1,061	\$1B-\$10B	25,858	739	104,000	322
	Watford City Bancshares, Inc.	ND	87,011	940	<\$1B	21,826	703	65,185	237
	Alerus Financial Corporation	ND	70,321	429	<\$1B	11,659	263	58,662	166
	U.S. Bancorp	MN	52,376	1,360	>\$50B	14,828	1,272	37,548	88
Ohio									
	Fifth Third Bancorp	OH	1,919,121	8,686	>\$50B	216,826	4,049	1,702,295	4,637
	National City Corporation	OH	988,949	10,536	>\$50B	185,217	8,223	803,732	2,313
	Huntington Bancshares, Inc.	OH	759,379	8,148	\$10B-\$50B	254,058	6,738	505,321	1,410
	JPMorgan Chase & Co.	NY	643,605	19,745	>\$50B	255,962	18,691	387,643	1,054
	U.S. Bancorp	MN	610,680	10,633	>\$50B	152,655	9,314	458,025	1,319
	Firstmerit Corporation	OH	577,063	2,596	\$10B-\$50B	69,721	1,229	507,342	1,367
	Keycorp	OH	542,754	3,009	>\$50B	68,700	1,759	474,054	1,250
	Park National Corporation	OH	467,395	4,139	\$1B-\$10B	109,629	2,978	357,766	1,161
	Sky Financial Group, Inc.	OH	398,802	2,699	\$10B-\$50B	71,338	1,708	327,464	991
	First Federal Bank of The Midwest	OH	204,544	1,575	\$1B-\$10B	39,850	987	164,694	588
	Wells Fargo & Company	CA	195,426	6,633	>\$50B	182,733	6,569	12,693	64
	Citigroup, Inc.	NY	168,161	33,762	>\$50B	166,644	33,751	1,517	11
	MBNA Corporation	DE	159,675	25,243	>\$50B	137,341	25,154	22,334	89
	First Financial Bancorp	OH	148,267	1,428	\$1B-\$10B	35,903	1,074	112,364	354
	PNC Financial Services Group	PA	148,088	1,644	>\$50B	47,961	1,368	100,127	276
	Capital One FSB	VA	144,851	46,481	\$10B-\$50B	144,251	46,477	600	4

Table 4A. Top Small Business Lenders by State and Territory Using CRA Data, 2004

State or Territory	Lending Institution	HQ Location	Small Business Lending (<\$1M)		Institution Asset Size	Micro Business Lending (<\$100k)		Small Business Lending (\$100k-1M)	
			LSBL\$ (1,000)	LSBL#		SSBL\$ (1,000)	SSBL#	LSBL(2)\$ (1,000)	LSBL(2)#
			(1)	(2)	(3)	(4)	(5)	(6)	(7)
	Citizens Bank of Massachusetts	MA	113,515	905	>\$50B	21,761	649	91,754	256
	First Merchants Corporation	IN	110,687	703	\$1B-\$10B	17,480	435	93,207	268
	Oak Hill Financial, Inc.	OH	93,324	589	\$1B-\$10B	14,020	338	79,304	251
	GE Capital Financial Inc.	UT	84,377	21,845	\$1B-\$10B	83,317	21,842	1,060	3
	Unizan Financial Corp.	OH	83,901	510	\$1B-\$10B	12,261	296	71,640	214
	DCB Financial Corp.	OH	82,359	639	<\$1B	18,585	397	63,774	242
	Advanta Bank Corporation	UT	77,955	9,337	\$1B-\$10B	77,955	9,337	-	-
	Wesbanco, Inc.	WV	73,930	627	\$1B-\$10B	14,142	467	59,788	160
	Peoples Bancorp Inc.	OH	67,125	490	\$1B-\$10B	12,070	305	55,055	185
	Futura Banc Corporation	OH	59,338	399	<\$1B	9,542	229	49,796	170
	Killbuck Bancshares, Inc.	OH	57,125	790	<\$1B	19,242	667	37,883	123
	Citizens Bancshares, Inc.	OH	53,986	446	<\$1B	12,123	301	41,863	145
	The Pitney Bowes Bank	UT	51,320	9,924	<\$1B	50,817	9,921	503	3
Oklahoma	BOK Financial Corporation	OK	378,881	1,790	\$10B-\$50B	43,912	877	334,969	913
	Bancfirst Corporation	OK	361,487	4,934	\$1B-\$10B	108,867	4,151	252,620	783
	Arvest Bank Group, Inc.	AR	349,000	4,053	\$1B-\$10B	92,763	3,245	256,237	808
	One Rich Hill Mining L.L.C.	TX	193,050	1,180	\$1B-\$10B	30,547	717	162,503	463
	Southwest Bancorp, Inc.	OK	159,622	945	\$1B-\$10B	25,329	524	134,293	421
	Spirit Bankcorp, Inc.	OK	109,070	1,222	<\$1B	27,406	952	81,664	270
	Durant Bancorp, Inc.	OK	95,815	1,543	\$1B-\$10B	33,607	1,331	62,208	212
	Midfirst Bank	OK	91,222	578	\$1B-\$10B	13,983	354	77,239	224
	Coppermark Bancshares, Inc.	OK	80,904	666	<\$1B	15,552	475	65,352	191
	JPMorgan Chase & Co.	NY	74,361	4,425	>\$50B	51,067	4,349	23,294	76
	Bank of America Corporation	NC	70,327	2,610	>\$50B	32,675	2,504	37,652	106
	Gold Banc Corporation, Inc.	KS	69,554	557	\$1B-\$10B	12,992	395	56,562	162
	Citigroup, Inc.	NY	66,776	12,504	>\$50B	66,776	12,504	-	-
	First Fidelity Bancorp, Inc.	OK	63,122	644	<\$1B	16,665	490	46,457	154
	Wells Fargo & Company	CA	58,157	1,962	>\$50B	54,232	1,941	3,925	21
	Capital One FSB	VA	51,688	17,729	\$10B-\$50B	51,538	17,728	150	1
Oregon	Wells Fargo & Company	CA	694,107	17,159	>\$50B	396,576	16,231	297,531	928
	U.S. Bancorp	MN	603,675	9,270	>\$50B	106,475	8,033	497,200	1,237
	Umpqua Holdings Corporation	OR	402,484	2,289	\$1B-\$10B	62,196	1,290	340,288	999
	Keycorp	OH	201,773	1,168	>\$50B	27,056	711	174,717	457
	Cascade Bancorp	OR	185,161	1,236	\$1B-\$10B	27,100	789	158,061	447
	West Coast Bancorp	OR	179,646	955	\$1B-\$10B	21,602	501	158,044	454
	Bank of America Corporation	NC	145,475	6,340	>\$50B	91,518	6,186	53,957	154
	Pacific Continental Corporation	OR	123,099	738	<\$1B	18,667	432	104,432	306
	Bank of the West	CA	119,709	822	>\$50B	19,983	593	99,726	229
	Columbia Bancorp	OR	113,598	855	<\$1B	23,703	584	89,895	271
	Sterling Savings Bank	WA	112,657	614	\$1B-\$10B	15,523	357	97,134	257
	Premierwest Bancorp	OR	102,556	647	<\$1B	18,574	403	83,982	244
	Citigroup, Inc.	NY	79,984	14,613	>\$50B	79,619	14,610	365	3
	Capital One FSB	VA	79,718	25,034	\$10B-\$50B	79,568	25,033	150	1
	South Valley Bancorp, Inc.	OR	76,883	405	<\$1B	9,837	212	67,046	193
	MBNA Corporation	DE	61,101	9,045	>\$50B	49,367	9,006	11,734	39
	Liberty Financial Group, Inc.	OR	54,168	358	<\$1B	9,873	222	44,295	136
	Banner Corporation	WA	52,928	363	\$1B-\$10B	9,243	235	43,685	128

Table 4A. Top Small Business Lenders by State and Territory Using CRA Data, 2004

State or Territory	Lending Institution	HQ Location	Small Business Lending (<\$1M)		Institution Asset Size	Micro Business Lending (<\$100k)		Small Business Lending (\$100k-1M)	
			LSBL\$ (1,000)	LSBL#		SSBL\$ (1,000)	SSBL#	LSBL(2)\$ (1,000)	LSBL(2)#
			(1)	(2)	(3)	(4)	(5)	(6)	(7)
Pennsylvania									
	PNC Financial Services Group	PA	1,551,591	18,901	>\$50B	581,910	16,113	969,681	2,788
	Wachovia Corporation	NC	1,396,475	9,186	>\$50B	284,043	6,364	1,112,432	2,822
	Allfirst Bank	MD	704,737	5,514	>\$50B	173,410	3,999	531,327	1,515
	Fulton Financial Corporation	PA	604,042	3,521	\$10B-\$50B	94,923	2,053	509,119	1,468
	Citizens Bank of Massachusetts	MA	565,955	7,480	>\$50B	207,205	6,345	358,750	1,135
	Susquehanna Bancshares, Inc.	PA	363,089	2,858	\$1B-\$10B	75,213	2,030	287,876	828
	National City Corporation	OH	357,551	5,682	>\$50B	113,160	4,809	244,391	873
	F.N.B. Corporation	PA	308,249	2,414	\$1B-\$10B	69,040	1,637	239,209	777
	Mbna Corporation	DE	288,878	50,529	>\$50B	270,949	50,458	17,929	71
	Sovereign Bank	PA	273,116	1,736	>\$50B	49,159	1,164	223,957	572
	S & T Bancorp, Inc.	PA	242,846	2,366	\$1B-\$10B	54,590	1,790	188,256	576
	National Penn Bancshares, Inc.	PA	240,074	1,263	\$1B-\$10B	29,923	674	210,151	589
	Bank of America Corporation	NC	218,474	7,943	>\$50B	125,961	7,703	92,513	240
	Citigroup, Inc.	NY	208,840	41,623	>\$50B	207,005	41,613	1,835	10
	JPMorgan Chase & Co.	NY	194,870	14,815	>\$50B	182,462	14,769	12,408	46
	First Commonwealth Financial	PA	193,398	1,841	\$1B-\$10B	46,424	1,359	146,974	482
	Capital One FSB	VA	190,591	56,909	\$10B-\$50B	190,041	56,905	550	4
	Wells Fargo & Company	CA	185,892	6,306	>\$50B	179,567	6,262	6,325	44
	Harleysville National Corporation	PA	163,698	1,044	\$1B-\$10B	25,971	627	137,727	417
	Waypoint Bank	PA	159,787	842	-	20,692	444	139,095	398
	Commerce Bancorp, Inc.	NJ	157,743	986	\$10B-\$50B	23,526	600	134,217	386
	Sterling Financial Corporation	PA	116,272	677	\$1B-\$10B	16,950	388	99,322	289
	Univest Corporation of PA	PA	107,634	762	\$1B-\$10B	20,319	498	87,315	264
	Community Banks, Inc.	PA	102,333	678	\$1B-\$10B	18,195	428	84,138	250
	Pennrock Financial Services	PA	97,444	795	\$1B-\$10B	21,699	551	75,745	244
	Mellon Financial Corporation	PA	95,028	718	\$10B-\$50B	14,324	490	80,704	228
	Dollar Bank FSB	PA	94,056	427	\$1B-\$10B	10,627	213	83,429	214
	Advanta Bank Corporation	UT	93,724	11,137	\$1B-\$10B	93,724	11,137	-	-
	First National Community Bank	PA	89,151	780	<\$1B	24,243	617	64,908	163
	CNB Financial Corporation	PA	87,713	800	<\$1B	23,164	558	64,549	242
	QNB Corp.	PA	83,279	548	<\$1B	16,129	351	67,150	197
	Sky Financial Group, Inc.	OH	81,402	650	\$10B-\$50B	17,688	444	63,714	206
	Wilmington Trust Corporation	DE	75,184	249	\$1B-\$10B	4,335	75	70,849	174
	Northwest Savings Bank	PA	73,641	733	\$1B-\$10B	20,362	507	53,279	226
	GE Capital Financial Inc.	UT	72,670	18,519	\$1B-\$10B	72,270	18,517	400	2
	Pennsylvania Commerce Bancorp	PA	69,981	388	\$1B-\$10B	9,597	205	60,384	183
	Republic First Bancorp, Inc.	PA	69,268	218	<\$1B	2,719	49	66,549	169
	Community Bank System, Inc.	NY	61,879	418	\$1B-\$10B	10,983	259	50,896	159
	American Express Centurion Bank	UT	58,339	6,599	\$10B-\$50B	58,210	6,598	129	1
	The Pitney Bowes Bank	UT	57,051	10,298	<\$1B	56,848	10,297	203	1
	KNBT Bancorp Inc.	PA	56,953	266	\$1B-\$10B	6,633	123	50,320	143
	Omega Financial Corporation	PA	54,209	540	\$1B-\$10B	14,533	398	39,676	142
	U.S. Bancorp	MN	54,180	2,863	>\$50B	41,166	2,806	13,014	57
	BRYN Mawr Bank Corporation	PA	53,793	236	<\$1B	5,232	99	48,561	137
	NBT Bancorp Inc.	NY	50,764	487	\$1B-\$10B	13,067	356	37,697	131
Puerto Rico									
	Popular, Inc.	PR	1,838,739	22,056	\$10B-\$50B	590,813	18,000	1,247,926	4,056
	Eurobancshares, Inc.	PR	269,054	2,013	\$1B-\$10B	58,936	1,396	210,118	617

Table 4A. Top Small Business Lenders by State and Territory Using CRA Data, 2004

State or Territory	Lending Institution	HQ Location	Small Business Lending (<\$1M)		Institution Asset Size	Micro Business Lending (<\$100k)		Small Business Lending (\$100k-1M)	
			LSBL\$ (1,000)	LSBL#		SSBL\$ (1,000)	SSBL#	LSBL(2)\$ (1,000)	LSBL(2)#
			(1)	(2)	(3)	(4)	(5)	(6)	(7)
	Banco Santander	PR	223,847	2,347	\$1B-\$10B	56,596	1,877	167,251	470
	W Holding Company, Inc.	PR	221,284	969	\$10B-\$50B	20,457	439	200,827	530
	First Bancorp	PR	188,962	1,017	\$10B-\$50B	20,586	363	168,376	654
	BBVA Puerto Rico	PR	151,422	1,689	\$1B-\$10B	44,835	1,349	106,587	340
	R&G Financial Corporation	PR	108,602	600	\$1B-\$10B	14,944	340	93,658	260
	Doral Financial Corporation	PR	55,978	241	\$10B-\$50B	3,208	49	52,770	192
Rhode Island									
	Citizens Bank of Massachusetts	MA	215,438	2,973	>\$50B	78,014	2,592	137,424	381
	Bank of America Corporation	NC	116,903	2,254	>\$50B	38,808	2,041	78,095	213
	Bancorp Rhode Island, Inc.	RI	116,872	677	\$1B-\$10B	20,883	391	95,989	286
	Washington Trust Bancorp, Inc.	RI	94,727	583	\$1B-\$10B	11,397	328	83,330	255
	Sovereign Bank	PA	84,619	479	>\$50B	13,807	293	70,812	186
South Carolina									
	Wachovia Corporation	NC	675,023	3,334	>\$50B	80,955	1,786	594,068	1,548
	BB&T Corporation	NC	673,222	6,418	>\$50B	153,082	4,781	520,140	1,637
	Synovus Financial Corp.	GA	487,961	4,468	\$10B-\$50B	111,665	3,283	376,296	1,185
	First Citizens Bancorporation	SC	296,349	3,407	\$1B-\$10B	84,111	2,670	212,238	737
	Bank of America Corporation	NC	280,469	5,302	>\$50B	83,657	4,751	196,812	551
	SCBT Financial Corporation	SC	271,034	2,615	\$1B-\$10B	71,901	1,905	199,133	710
	South Financial Group	SC	212,937	2,005	\$10B-\$50B	47,791	1,459	165,146	546
	CNB Corporation	SC	193,639	3,227	<\$1B	70,701	2,732	122,938	495
	Regions Financial Corporation	AL	147,377	1,076	>\$50B	25,783	713	121,594	363
	Palmetto Bancshares, Inc.	SC	121,651	1,502	\$1B-\$10B	36,009	1,211	85,642	291
	Summit Financial Corporation	SC	67,027	464	<\$1B	11,531	285	55,496	179
	MBNA Corporation	DE	63,143	11,333	>\$50B	60,267	11,318	2,876	15
	Coastal Federal Savings Bank	SC	63,139	680	\$1B-\$10B	18,893	529	44,246	151
	Suntrust Banks, Inc.	GA	61,006	482	>\$50B	10,770	336	50,236	146
	Community Capital Corporation	SC	60,640	743	<\$1B	16,991	582	43,649	161
	First Federal of Charleston	SC	60,143	569	\$1B-\$10B	16,403	421	43,740	148
	Enterprise Bank of S.C.	SC	59,020	1,352	<\$1B	24,258	1,199	34,762	153
	RBC Centura Bank	NC	56,013	184	\$10B-\$50B	2,983	64	53,030	120
	Citigroup, Inc.	NY	54,814	11,028	>\$50B	53,345	11,021	1,469	7
	Capital One FSB	VA	50,772	15,810	\$10B-\$50B	50,347	15,807	425	3
South Dakota									
	Wells Fargo & Company	CA	327,605	4,453	>\$50B	101,295	3,810	226,310	643
	U.S. Bancorp	MN	133,916	1,336	>\$50B	21,612	1,024	112,304	312
	Minnehaha Bancshares, Inc.	SD	133,284	964	<\$1B	23,305	681	109,979	283
	Dacotah Banks, Inc.	SD	118,028	1,718	\$1B-\$10B	32,855	1,403	85,173	315
	Great Western Bancorporation	NE	106,068	1,116	\$1B-\$10B	25,695	831	80,373	285
	South Dakota Bancshares, Inc.	SD	58,811	561	<\$1B	13,978	426	44,833	135
Tennessee									
	First Horizon National Corp.	TN	1,017,755	6,848	\$10B-\$50B	189,900	4,418	827,855	2,430
	Amsouth Bancorporation	AL	827,254	13,565	>\$50B	398,282	12,448	428,972	1,117
	Suntrust Banks, Inc.	GA	685,398	6,404	>\$50B	109,763	4,797	575,635	1,607
	Regions Financial Corporation	AL	500,959	3,632	>\$50B	84,869	2,413	416,090	1,219
	Greene County Bancshares, Inc.	TN	196,777	2,144	\$1B-\$10B	45,504	1,679	151,273	465
	Bank of America Corporation	NC	175,041	4,261	>\$50B	63,903	3,942	111,138	319
	First South Bancorp, Inc.	TN	168,244	3,270	\$1B-\$10B	49,912	2,882	118,332	388
	BB&T Corporation	NC	167,756	1,527	>\$50B	37,547	1,127	130,209	400

Table 4A. Top Small Business Lenders by State and Territory Using CRA Data, 2004

State or Territory	Lending Institution	HQ Location	Small Business Lending (<\$1M)		Institution Asset Size	Micro Business Lending (<\$100k)		Small Business Lending (\$100k-1M)	
			LSBL\$ (1,000)	LSBL#		SSBL\$ (1,000)	SSBL#	LSBL(2)\$ (1,000)	LSBL(2)#
			(1)	(2)	(3)	(4)	(5)	(6)	(7)
	Synovus Financial Corp.	GA	128,821	803	\$10B-\$50B	22,239	443	106,582	360
	U.S. Bancorp	MN	117,739	3,169	>\$50B	42,975	2,920	74,764	249
	Pinnacle Financial Partners	TN	101,023	438	<\$1B	8,021	183	93,002	255
	Fifth Third Bancorp	OH	93,225	492	>\$50B	11,350	301	81,875	191
	Citigroup, Inc.	NY	90,319	16,975	>\$50B	89,002	16,970	1,317	5
	F&M Financial Corporation	TN	89,488	1,056	<\$1B	28,426	854	61,062	202
	MBNA Corporation	DE	86,899	14,742	>\$50B	77,302	14,708	9,597	34
	Citizens National Bancorp Inc.	TN	85,309	835	<\$1B	21,117	590	64,192	245
	Wells Fargo & Company	CA	83,717	2,798	>\$50B	79,916	2,775	3,801	23
	Bancorpsouth, Inc.	MS	80,140	880	\$10B-\$50B	19,042	676	61,098	204
	Wachovia Corporation	NC	79,919	494	>\$50B	12,856	307	67,063	187
	First Citizens Bancshares, Inc.	TN	68,740	989	<\$1B	24,694	829	44,046	160
	First Citizens Bancorp	TN	65,824	498	<\$1B	10,958	305	54,866	193
	First Volunteer Corporation	TN	65,644	647	<\$1B	17,442	478	48,202	169
	Capital One FSB	VA	63,528	21,826	\$10B-\$50B	62,953	21,822	575	4
	Wilson Bank Holding Company	TN	63,350	406	<\$1B	8,400	240	54,950	166
	CNB Bancshares, Inc.	TN	59,432	472	<\$1B	8,730	291	50,702	181
	Cavalry Bancorp, Inc.	TN	58,619	546	<\$1B	12,897	399	45,722	147
	Trustmark Corporation	MS	51,889	503	\$1B-\$10B	12,241	372	39,648	131
	First National Bank	TN	50,026	304	<\$1B	8,450	188	41,576	116
Texas	Wells Fargo & Company	CA	2,152,201	51,052	>\$50B	1,260,951	48,363	891,250	2,689
	JPMorgan Chase & Co.	NY	1,724,301	46,483	>\$50B	1,020,762	44,259	703,539	2,224
	Cullen/Frost Bankers, Inc.	TX	937,893	4,628	\$1B-\$10B	114,095	2,339	823,798	2,289
	Bank of America Corporation	NC	751,735	24,657	>\$50B	340,876	23,518	410,859	1,139
	Compass Bancshares, Inc.	AL	737,171	7,306	\$10B-\$50B	216,483	5,921	520,688	1,385
	Citigroup, Inc.	NY	513,424	88,998	>\$50B	506,441	88,960	6,983	38
	Regions Financial Corporation	AL	433,034	3,378	>\$50B	84,712	2,360	348,322	1,018
	Texas Regional Bancshares, Inc.	TX	397,037	4,535	\$1B-\$10B	110,053	3,614	286,984	921
	International Bancshares Corp.	TX	383,065	3,486	\$10B-\$50B	79,375	2,518	303,690	968
	Comerica, Inc.	MI	366,962	1,478	>\$50B	29,598	661	337,364	817
	Hibernia Corporation	LA	343,978	3,174	\$10B-\$50B	85,603	2,343	258,375	831
	MBNA Corporation	DE	334,282	45,873	>\$50B	269,265	45,662	65,017	211
	Capital One FSB	VA	317,722	114,038	\$10B-\$50B	314,522	114,016	3,200	22
	Sterling Bancshares, Inc.	TX	280,286	2,680	\$1B-\$10B	68,335	2,022	211,951	658
	Maedgen & White Ltd.	TX	270,598	2,540	<\$1B	67,285	1,867	203,313	673
	Wachovia Corporation	NC	255,810	1,427	>\$50B	39,360	868	216,450	559
	BOK Financial Corporation	OK	247,580	1,318	\$10B-\$50B	37,576	756	210,004	562
	First Financial Bankshares	TX	243,281	2,895	\$1B-\$10B	66,093	2,331	177,188	564
	Amegy Corporation	TX	224,410	1,375	\$1B-\$10B	34,768	859	189,642	516
	Incus Co. Ltd.	XX	220,814	2,398	.	61,348	1,836	159,466	562
	First American Bank SSB	TX	206,603	1,968	.	46,882	1,485	159,721	483
	Republic Bancshares of Texas	TX	174,481	1,414	<\$1B	37,175	971	137,306	443
	American State Financial Corp.	TX	167,075	2,962	\$1B-\$10B	60,560	2,611	106,515	351
	Advanta Bank Corporation	UT	167,034	20,410	\$1B-\$10B	167,034	20,410	-	-
	First National Bank Group, Inc.	TX	161,906	1,774	\$1B-\$10B	45,701	1,406	116,205	368
	Eggemeyer Advisory Corp.	CA	159,682	1,652	\$1B-\$10B	43,568	1,286	116,114	366
	Lone Star National Bancshare	TX	156,238	1,690	\$1B-\$10B	43,991	1,274	112,247	416
	Woodforest Financial Group	TX	152,287	1,209	\$1B-\$10B	30,058	838	122,229	371

Table 4A. Top Small Business Lenders by State and Territory Using CRA Data, 2004

State or Territory	Lending Institution	HQ Location	Small Business Lending (<\$1M)		Institution Asset Size	Micro Business Lending (<\$100k)		Small Business Lending (\$100k-1M)	
			LSBL\$ (1,000)	LSBL#		SSBL\$ (1,000)	SSBL#	LSBL(2)\$ (1,000)	LSBL(2)#
			(1)	(2)	(3)	(4)	(5)	(6)	(7)
	A.N.B. Holding Company Ltd.	TX	146,505	1,479	\$1B-\$10B	38,389	1,148	108,116	331
	Amarillo National Bancorp, Inc.	TX	145,482	2,987	\$1B-\$10B	49,396	2,703	96,086	284
	GE Capital Financial Inc.	UT	137,666	35,927	\$1B-\$10B	135,897	35,918	1,769	9
	Whitney Holding Corporation	LA	132,634	758	\$1B-\$10B	22,180	436	110,454	322
	Central Bancorp, Inc.	TX	131,499	743	<\$1B	19,892	399	111,607	344
	South Plains Financial, Inc.	TX	130,691	1,342	\$1B-\$10B	30,092	998	100,599	344
	JSA Family Limited Partnership	TX	126,885	1,758	<\$1B	44,052	1,480	82,833	278
	Overton Financial Corporation	TX	123,961	1,527	<\$1B	35,698	1,223	88,263	304
	Summit Bancshares, Inc.	TX	122,197	1,041	\$1B-\$10B	28,388	748	93,809	293
	First Community Capital Corp.	TX	118,665	1,023	<\$1B	27,847	736	90,818	287
	American Express Centurion Bank	UT	114,981	12,600	\$10B-\$50B	114,376	12,597	605	3
	Broadway Bancshares, Inc.	TX	112,102	943	\$1B-\$10B	26,735	671	85,367	272
	MOW/RPW II Ltd.	TX	111,181	1,009	<\$1B	25,576	733	85,605	276
	Central Community Corporation	TX	110,735	1,195	<\$1B	27,259	910	83,476	285
	WNB Bancshares, Inc.	TX	109,484	516	<\$1B	12,485	290	96,999	226
	Southside Bancshares, Inc.	TX	108,423	1,134	\$1B-\$10B	29,421	876	79,002	258
	U.S. Bancorp	MN	100,528	4,424	>\$50B	58,150	4,303	42,378	121
	The Pitney Bowes Bank	UT	98,393	19,760	<\$1B	97,987	19,758	406	2
	Texas Capital Bancshares, Inc.	TX	97,323	470	\$1B-\$10B	12,235	248	85,088	222
	Security Holding Company	TX	95,446	1,261	<\$1B	28,139	1,040	67,307	221
	Metrocorp Bancshares, Inc.	TX	93,720	433	<\$1B	10,004	201	83,716	232
	West Financial, Inc.	TX	93,339	614	<\$1B	16,719	388	76,620	226
	Colonial Bancgroup, Inc.	AL	93,129	575	\$10B-\$50B	15,821	346	77,308	229
	Washington Mutual Bank FA	WA	92,933	973	>\$50B	28,067	801	64,866	172
	Texas United Bancshares, Inc.	TX	92,009	1,357	\$1B-\$10B	30,981	1,151	61,028	206
	INB Financial Corporation	TX	91,248	628	<\$1B	14,861	422	76,387	206
	Firstcapital Bank SSB	TX	89,078	808	.	20,707	621	68,371	187
	Prosperity Bancshares, Inc.	TX	88,475	1,101	\$1B-\$10B	31,632	912	56,843	189
	Horizon Capital Bank	TX	85,636	738	<\$1B	14,716	545	70,920	193
	Guaranty Bancshares, Inc.	TX	83,941	1,359	<\$1B	30,256	1,159	53,685	200
	SNB Bancshares, Inc.	TX	83,513	483	\$1B-\$10B	12,844	288	70,669	195
	Plains Bancorp, Inc.	TX	81,539	1,356	<\$1B	25,993	1,136	55,546	220
	Legacytexas Group, Inc.	TX	80,746	1,173	<\$1B	23,667	990	57,079	183
	American Bank Holding Corp.	TX	78,902	749	<\$1B	22,071	565	56,831	184
	Jefferson Bancshares, Inc.	TX	74,637	687	<\$1B	19,694	525	54,943	162
	Firstperryton Bancorp, Inc.	TX	70,989	1,000	<\$1B	25,841	834	45,148	166
	Midland Bancshares, Inc.	TX	70,272	608	<\$1B	16,109	450	54,163	158
	Inwood Bancshares, Inc.	TX	69,723	514	<\$1B	14,702	344	55,021	170
	Doss Ltd.	TX	67,911	1,046	\$1B-\$10B	23,806	888	44,105	158
	Commerce National Financial	TX	61,456	584	<\$1B	15,318	433	46,138	151
	Moody Bancshares, Inc.	TX	58,716	438	\$1B-\$10B	11,655	304	47,061	134
	Century Bancshares, Inc.	TX	57,577	472	<\$1B	11,260	328	46,317	144
	Diboll State Bancshares, Inc.	TX	56,224	913	<\$1B	22,660	789	33,564	124
	Extraco Corporation	TX	55,760	637	<\$1B	14,732	496	41,028	141
	Americo Bancshares, Inc.	TX	54,640	637	<\$1B	14,784	509	39,856	128
	Bancshares, Inc.	TX	51,586	264	<\$1B	5,748	139	45,838	125
	The Community Company	TX	50,687	564	<\$1B	13,408	440	37,279	124
Utah	Wells Fargo & Company	CA	777,063	14,385	>\$50B	294,044	12,977	483,019	1,408

Table 4A. Top Small Business Lenders by State and Territory Using CRA Data, 2004

State or Territory	Lending Institution	HQ Location	Small Business Lending (<\$1M)		Institution Asset Size	Micro Business Lending (<\$100k)		Small Business Lending (\$100k-1M)	
			LSBL\$ (1,000)	LSBL#		SSBL\$ (1,000)	SSBL#	LSBL(2)\$ (1,000)	LSBL(2)#
			(1)	(2)	(3)	(4)	(5)	(6)	(7)
	Zions Bancorporation	UT	616,360	5,473	\$10B-\$50B	134,993	4,109	481,367	1,364
	U.S. Bancorp	MN	111,947	2,086	>\$50B	23,707	1,849	88,240	237
	BOU Bancorp, Inc.	UT	96,694	589	<\$1B	13,108	347	83,586	242
	Keycorp	OH	91,478	504	>\$50B	10,098	300	81,380	204
	People S Utah Bancorp	UT	77,711	958	<\$1B	19,702	758	58,009	200
	JPMorgan Chase & Co.	NY	69,376	2,829	>\$50B	30,269	2,721	39,107	108
	Southern Utah Bancorporation	UT	50,748	669	<\$1B	16,638	535	34,110	134
Vermont	Chittenden Corporation	VT	206,475	1,452	\$1B-\$10B	38,565	937	167,910	515
	TD Banknorth Inc.	ME	190,564	1,547	.	38,767	1,104	151,797	443
	Merchants Bank	VT	54,272	534	\$1B-\$10B	10,600	387	43,672	147
	Factory Point Bancorp, Inc.	VT	52,291	521	<\$1B	15,044	379	37,247	142
Virginia	BB&T Corporation	NC	1,206,341	10,128	>\$50B	248,974	7,303	957,367	2,825
	Wachovia Corporation	NC	1,045,954	6,410	>\$50B	187,442	4,279	858,512	2,131
	Suntrust Banks, Inc.	GA	824,075	8,891	>\$50B	154,805	7,128	669,270	1,763
	Bank of America Corporation	NC	382,595	9,124	>\$50B	130,728	8,385	251,867	739
	First Citizens Bancshares, Inc.	NC	183,139	1,639	\$10B-\$50B	36,530	1,178	146,609	461
	MBNA Corporation	DE	164,359	25,482	>\$50B	143,207	25,416	21,152	66
	Wells Fargo & Company	CA	128,788	4,089	>\$50B	122,980	4,044	5,808	45
	Citigroup, Inc.	NY	125,127	22,926	>\$50B	124,200	22,923	927	3
	Union Bankshares Corporation	VA	124,140	1,128	\$1B-\$10B	28,998	810	95,142	318
	Virginia Financial Group, Inc.	VA	123,236	859	\$1B-\$10B	19,804	573	103,432	286
	Capital One FSB	VA	119,549	35,188	\$10B-\$50B	118,949	35,184	600	4
	Mercantile Bankshares Corp.	MD	111,188	710	\$10B-\$50B	16,737	453	94,451	257
	Townebank	VA	108,577	1,049	\$1B-\$10B	24,052	770	84,525	279
	Virginia Commerce Bancorp, Inc.	VA	96,768	449	\$1B-\$10B	11,576	223	85,192	226
	JPMorgan Chase & Co.	NY	90,283	7,976	>\$50B	86,391	7,957	3,892	19
	Fulton Financial Corporation	PA	85,002	458	\$10B-\$50B	11,587	237	73,415	221
	FNB Corporation	VA	82,593	1,026	\$1B-\$10B	25,153	844	57,440	182
	Burke & Herbert Bank & Trust	VA	82,046	576	\$1B-\$10B	13,677	357	68,369	219
	United Bankshares, Inc.	WV	67,209	327	\$1B-\$10B	7,978	168	59,231	159
	Provident Bankshares Corporation	MD	62,632	275	\$1B-\$10B	6,449	129	56,183	146
	C&F Financial Corporation	VA	62,399	438	<\$1B	11,948	269	50,451	169
	Old Point Financial Corporation	VA	59,397	538	<\$1B	16,501	389	42,896	149
	American National Bankshares	VA	55,642	486	<\$1B	13,277	369	42,365	117
	First Bancorp, Inc.	VA	52,205	570	<\$1B	11,842	441	40,363	129
Washington	U.S. Bancorp	MN	818,456	9,340	>\$50B	131,140	7,652	687,316	1,688
	Wells Fargo & Company	CA	741,482	17,838	>\$50B	400,535	16,840	340,947	998
	Bank of America Corporation	NC	598,758	17,107	>\$50B	262,637	16,217	336,121	890
	W.T.B. Financial Corporation	WA	383,381	2,406	\$1B-\$10B	59,492	1,478	323,889	928
	Keycorp	OH	358,081	2,031	>\$50B	44,753	1,203	313,328	828
	Columbia Banking System, Inc.	WA	263,920	1,541	\$1B-\$10B	41,018	960	222,902	581
	Frontier Financial Corporation	WA	261,121	1,782	\$1B-\$10B	48,273	1,105	212,848	677
	Banner Corporation	WA	249,501	1,451	\$1B-\$10B	40,739	826	208,762	625
	Americanwest Bancorporation	WA	129,275	1,075	\$1B-\$10B	28,748	746	100,527	329
	Citigroup, Inc.	NY	123,727	23,087	>\$50B	122,017	23,082	1,710	5
	Capital One FSB	VA	116,223	36,562	\$10B-\$50B	115,498	36,557	725	5

Table 4A. Top Small Business Lenders by State and Territory Using CRA Data, 2004

State or Territory	Lending Institution	HQ Location	Small Business Lending (<\$1M)		Institution Asset Size	Micro Business Lending (<\$100k)		Small Business Lending (\$100k-1M)	
			LSBL\$ (1,000)	LSBL#		SSBL\$ (1,000)	SSBL#	LSBL(2)\$ (1,000)	LSBL(2)#
			(1)	(2)	(3)	(4)	(5)	(6)	(7)
	Zions Bancorporation	UT	110,122	476	\$10B-\$50B	9,833	226	100,289	250
	Washington Banking Company	WA	105,628	1,092	<\$1B	28,296	835	77,332	257
	Sterling Savings Bank	WA	102,942	610	\$1B-\$10B	14,306	355	88,636	255
	Olympic Bancorp, Inc.	WA	96,659	612	<\$1B	13,983	346	82,676	266
	Citibank	WA	95,345	530	<\$1B	12,633	288	82,712	242
	Cascade Financial Corporation	WA	93,472	447	\$1B-\$10B	10,146	225	83,326	222
	MBNA Corporation	DE	81,113	11,007	>\$50B	60,801	10,952	20,312	55
	Peoples Bancorp	WA	79,748	559	<\$1B	14,395	348	65,353	211
	Heritage Financial Corporation	WA	78,651	457	<\$1B	12,320	276	66,331	181
	Venture Financial Group, Inc.	WA	70,007	513	<\$1B	12,626	342	57,381	171
	Horizon Financial Corp.	WA	67,872	353	\$1B-\$10B	8,812	186	59,060	167
	Bk of Whitman Employee Stock	WA	57,744	307	<\$1B	7,707	168	50,037	139
	JPMorgan Chase & Co.	NY	54,414	5,312	>\$50B	51,596	5,305	2,818	7
	West Coast Bancorp	OR	52,128	304	\$1B-\$10B	7,709	174	44,419	130
West Virginia									
	BB&T Corporation	NC	282,824	2,510	>\$50B	60,668	1,893	222,156	617
	United Bankshares, Inc.	WV	200,003	1,920	\$1B-\$10B	53,745	1,457	146,258	463
	Wesbanco, Inc.	WV	108,216	1,306	\$1B-\$10B	31,817	1,052	76,399	254
	Huntington Bancshares, Inc.	OH	92,022	1,028	\$10B-\$50B	30,755	845	61,267	183
	JPMorgan Chase & Co.	NY	77,255	1,926	>\$50B	19,868	1,775	57,387	151
	City Holding Company	WV	55,979	383	\$1B-\$10B	12,121	260	43,858	123
	First Community Bancshares	VA	50,187	786	\$1B-\$10B	17,437	660	32,750	126
Wisconsin									
	Marshall & Ilsley Corporation	WI	1,986,241	11,663	\$10B-\$50B	282,671	6,911	1,703,570	4,752
	Associated Banc-Corp	WI	754,058	5,673	\$10B-\$50B	129,327	3,852	624,731	1,821
	U.S. Bancorp	MN	544,411	9,577	>\$50B	122,328	8,401	422,083	1,176
	Johnson Financial Group, Inc.	WI	377,335	1,748	\$1B-\$10B	40,553	867	336,782	881
	JPMorgan Chase & Co.	NY	316,936	8,754	>\$50B	106,202	8,231	210,734	523
	Wells Fargo & Company	CA	304,155	6,807	>\$50B	156,061	6,327	148,094	480
	Anchorbank FSB	WI	190,031	1,071	\$1B-\$10B	25,528	556	164,503	515
	Baylake Corp.	WI	184,399	1,189	\$1B-\$10B	28,526	731	155,873	458
	First Banking Center, Inc.	WI	163,381	1,206	<\$1B	27,160	711	136,221	495
	River Valley Bancorporation	WI	158,059	1,366	<\$1B	34,186	941	123,873	425
	Citizens Banking Corporation	MI	145,544	1,242	\$1B-\$10B	32,354	818	113,190	424
	First Business Financial Services	WI	140,072	692	<\$1B	16,539	361	123,533	331
	NEB Corporation	WI	129,078	1,256	\$1B-\$10B	33,933	934	95,145	322
	Oconomowoc Bancshares, Inc.	WI	115,559	660	<\$1B	16,938	353	98,621	307
	Bankmanagers Corp.	WI	114,323	512	<\$1B	11,449	237	102,874	275
	State Financial Services Corp.	WI	105,204	635	\$1B-\$10B	15,910	393	89,294	242
	Capital One FSB	VA	103,404	30,190	\$10B-\$50B	103,404	30,190	-	-
	First Manitowoc Bancorp, Inc.	WI	102,037	1,035	<\$1B	24,734	788	77,303	247
	Waupaca Bancorporation, Inc.	WI	95,410	2,095	<\$1B	38,976	1,893	56,434	202
	Tri City Bankshares Corporation	WI	93,370	816	<\$1B	19,227	565	74,143	251
	Waukesha State Bank	WI	85,369	649	<\$1B	17,933	454	67,436	195
	Citigroup, Inc.	NY	83,970	15,563	>\$50B	83,775	15,562	195	1
	Community Banc-Corp of Sheboygan	WI	79,580	516	<\$1B	12,172	300	67,408	216
	S.B.C.P. Bancorp, Inc.	WI	78,355	606	<\$1B	15,369	399	62,986	207
	MBNA Corporation	DE	67,942	13,341	>\$50B	64,866	13,333	3,076	8
	Heartland Financial USA, Inc.	IA	66,784	356	\$1B-\$10B	7,925	189	58,859	167

Table 4A. Top Small Business Lenders by State and Territory Using CRA Data, 2004

State or Territory	Lending Institution	HQ Location	Small Business Lending (<\$1M)		Institution Asset Size	Micro Business Lending (<\$100k)		Small Business Lending (\$100k-1M)	
			LSBL\$ (1,000) (1)	LSBL# (2)		SSBL\$ (1,000) (4)	SSBL# (5)	LSBL(2)\$ (1,000) (6)	LSBL(2)# (7)
	Mid America Bank FSB	IL	65,950	461	\$1B-\$10B	12,096	276	53,854	185
	Sword Financial Corporation	WI	61,905	563	<\$1B	14,545	396	47,360	167
	Otto Bremer Foundation	MN	60,945	696	\$1B-\$10B	17,084	546	43,861	150
	Citizens Bank Holding, Inc.	WI	58,792	584	<\$1B	13,461	436	45,331	148
	Merchants & Manufacturers Bank	WI	55,161	274	\$1B-\$10B	7,307	138	47,854	136
Wyoming									
	First Interstate Bancsystem	MT	140,240	1,856	\$1B-\$10B	45,414	1,552	94,826	304
	Wells Fargo & Company	CA	88,673	1,821	>\$50B	42,147	1,666	46,526	155
	United Bancorporation of WY	WY	68,323	439	\$1B-\$10B	10,676	286	57,647	153
	Bank of The West	CA	57,509	839	>\$50B	20,157	697	37,352	142
	Midland Financial Corporation	WY	56,034	704	<\$1B	19,338	567	36,696	137

Note: Small businesses seeking loans should also consider banks that participate in SBA loan programs. To locate an SBA certified lender near you, call 1-800-8-ASK- SBA or check SBA's website at: <http://www.sba.gov>.

Source: U.S. Small Business Administration, Office of Advocacy, from Community Reinvestment Act reports.

4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2004

State or Territory	Lending Institution	HQ Location	Mirco Business Lending (<\$100k)		Institution Asset Size	Small Business Lending (<\$1M)		Small Business Lending (<\$100k- \$1M)	
			SSBL \$(1,000) (1)	SSBL# (2)		LSBL\$ (1,000) (4)	LSBL# (5)	LSBL(2) \$(1,000) (6)	LSBL(2)# (7)
Alabama	Amsouth Bancorporation	AL	399,991	12,045	>\$50B	854,889	13,317	454,898	1,272
	Regions Financial Corporation	AL	263,469	8,047	>\$50B	1,260,037	11,055	996,568	3,008
	Synovus Financial Corp.	GA	127,199	3,486	\$10B-\$50B	649,024	5,156	521,825	1,670
	Wachovia Corporation	NC	107,409	2,493	>\$50B	722,719	4,264	615,310	1,771
	Compass Bancshares, Inc.	AL	104,617	2,800	\$10B-\$50B	495,530	3,914	390,913	1,114
	Colonial Bancgroup, Inc.	AL	79,586	2,282	\$10B-\$50B	326,250	3,100	246,664	818
	MBNA Corporation	DE	64,723	13,394	>\$50B	69,463	13,413	4,740	19
	Citigroup, Inc.	NY	58,580	11,840	>\$50B	59,421	11,844	841	4
	Wells Fargo & Company	CA	50,037	1,813	>\$50B	51,352	1,825	1,315	12
	Capital One FSB	VA	47,953	16,190	\$10B-\$50B	48,078	16,191	125	1
	Alabama National Bancorporation	AL	40,924	1,292	\$1B-\$10B	183,236	1,727	142,312	435
	Aliant Financial Corporation	AL	37,753	718	<\$1B	210,973	1,435	173,220	717
	JPMorgan Chase & Co.	NY	33,621	3,551	>\$50B	34,221	3,553	600	2
	GE Capital Financial Inc.	UT	31,555	8,607	\$1B-\$10B	31,555	8,607	0	0
	Metro Bank	AL	30,609	1,107	<\$1B	103,818	1,395	73,209	288
	Banc Corporation	AL	30,311	810	\$1B-\$10B	127,920	1,157	97,609	347
	Advanta Bank Corporation	UT	23,952	2,827	\$1B-\$10B	23,952	2,827	0	0
	Community Bancshares, Inc.	AL	23,893	794	<\$1B	71,258	973	47,365	179
	American Express Centurion Bank	UT	20,240	2,176	\$10B-\$50B	20,240	2,176	0	0
	Whitney Holding Corporation	LA	17,316	431	\$1B-\$10B	131,473	762	114,157	331
	United Security Bancshares	AL	16,963	746	<\$1B	44,210	855	27,247	109
	The Pitney Bowes Bank	UT	16,763	3,428	<\$1B	16,966	3,429	203	1
	West Alabama Capital Corp.	AL	14,547	556	<\$1B	41,096	649	26,549	93
	Bancorpsouth, Inc.	MS	13,674	484	\$10B-\$50B	70,678	673	57,004	189
	Auburn National Bancorporation	AL	11,480	333	<\$1B	52,944	455	41,464	122
	Peoples Banctrust Company, Inc.	AL	11,353	321	<\$1B	37,966	418	26,613	97
Alaska	Wells Fargo & Company	CA	101,678	3,756	>\$50B	222,544	4,115	120,866	359
	First National Bank Alaska	AK	68,325	1,854	\$1B-\$10B	331,258	2,728	262,933	874
	Bank of America Corporation	NC	37,546	3,325	>\$50B	40,321	3,333	2,775	8
	Northrim Bancorp, Inc.	AK	22,719	499	<\$1B	133,027	842	110,308	343
	Citigroup, Inc.	NY	11,187	1,746	>\$50B	11,337	1,747	150	1
	Capital One FSB	VA	11,126	4,329	\$10B-\$50B	11,126	4,329	0	0
Arizona	Wells Fargo & Company	CA	650,113	28,887	>\$50B	1,120,359	30,257	470,246	1,370
	JPMorgan Chase & Co.	NY	169,694	11,600	>\$50B	322,477	12,028	152,783	428
	Bank of America Corporation	NC	150,516	10,172	>\$50B	306,490	10,613	155,974	441
	Citigroup, Inc.	NY	108,987	20,650	>\$50B	110,867	20,659	1,880	9
	Capital One FSB	VA	84,174	28,885	\$10B-\$50B	84,299	28,886	125	1
	MBNA Corporation	DE	59,047	9,890	>\$50B	110,512	10,048	51,465	158
	Compass Bancshares, Inc.	AL	53,398	1,383	\$10B-\$50B	238,085	1,850	184,687	467
	Zions Bancorporation	UT	46,302	1,221	\$10B-\$50B	414,116	2,187	367,814	966
	Marshall & Ilsley Corporation	WI	39,716	934	\$10B-\$50B	341,211	1,688	301,495	754
	Advanta Bank Corporation	UT	37,021	4,764	\$1B-\$10B	37,021	4,764	0	0
	American Express Centurion Bank	UT	33,846	5,328	\$10B-\$50B	33,984	5,329	138	1
	Capitol Bancorp Ltd.	MI	29,708	582	\$1B-\$10B	259,533	1,210	229,825	628

4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2004

State or Territory	Lending Institution	HQ Location	Micro Business Lending (<\$100k)		Institution Asset Size	Small Business Lending (<\$1M)		Small Business Lending (<\$100k- \$1M)	
			SSBL \$(1,000)	SSBL#		LSBL\$(1,000)	LSBL#	LSBL(2) \$(1,000)	LSBL(2)#
			(1)	(2)	(3)	(4)	(5)	(6)	(7)
	The Pitney Bowes Bank	UT	22,659	4,679	<\$1B	22,659	4,679	0	0
	GE Capital Financial Inc.	UT	22,526	5,680	\$1B-\$10B	23,251	5,682	725	2
	Atlantic Bank of New York	NY	17,863	2,520	\$1B-\$10B	21,082	2,537	3,219	17
	U.S. Bancorp	MN	12,420	1,007	>\$50B	59,842	1,128	47,422	121
	Wright Express FSC	UT	11,807	1,340	<\$1B	13,045	1,348	1,238	8
Arkansas	Regions Financial Corporation	AL	154,995	5,374	>\$50B	604,810	6,806	449,815	1,432
	Arvest Bank Group, Inc.	AR	120,427	4,151	\$1B-\$10B	540,144	5,499	419,717	1,348
	Simmons First National Corp.	AR	66,144	2,334	\$1B-\$10B	214,985	2,848	148,841	514
	Bank of The Ozarks, Inc.	AR	50,238	1,879	\$1B-\$10B	147,667	2,224	97,429	345
	First Security Bancorp	AR	43,513	1,635	\$1B-\$10B	131,248	1,990	87,735	355
	Wells Fargo & Company	CA	41,999	1,509	>\$50B	43,523	1,523	1,524	14
	Citigroup, Inc.	NY	41,671	7,600	>\$50B	41,975	7,602	304	2
	Liberty Bancshares, Inc.	AR	38,380	1,124	\$1B-\$10B	131,167	1,423	92,787	299
	Capital One FSB	VA	36,679	12,989	\$10B-\$50B	36,804	12,990	125	1
	MBNA Corporation	DE	36,379	7,476	>\$50B	39,240	7,488	2,861	12
	U.S. Bancorp	MN	30,332	1,186	>\$50B	94,269	1,390	63,937	204
	Bancorpsouth, Inc.	MS	29,490	1,220	\$10B-\$50B	105,068	1,461	75,578	241
	JPMorgan Chase & Co.	NY	26,286	2,316	>\$50B	29,488	2,326	3,202	10
	Bank of America Corporation	NC	25,675	1,926	>\$50B	75,322	2,040	49,647	114
	First Bank Corp.	AR	25,527	856	\$1B-\$10B	129,285	1,252	103,758	396
	GE Capital Financial Inc.	UT	20,243	5,535	\$1B-\$10B	20,393	5,536	150	1
	Advanta Bank Corporation	UT	18,791	2,174	\$1B-\$10B	18,791	2,174	0	0
	First Community Bancshares	AR	18,741	637	<\$1B	59,299	780	40,558	143
	Citizens Bancshares of Bates	AR	16,081	643	<\$1B	31,351	705	15,270	62
	Summit Bancorp, Inc.	AR	15,740	538	<\$1B	55,642	659	39,902	121
	First Paragould Bankshares	AR	14,170	666	<\$1B	34,953	747	20,783	81
	Magnolia Banking Corporation	AR	12,809	500	<\$1B	34,488	589	21,679	89
	ANB Bancshares, Inc.	AR	12,438	384	<\$1B	65,443	546	53,005	162
	Pulaski Investment Corporation	AR	12,143	289	<\$1B	53,389	419	41,246	130
	Home Bancshares, Inc.	AR	11,231	339	\$1B-\$10B	53,822	484	42,591	145
	Rogers Bancshares, Inc.	AR	10,934	351	\$1B-\$10B	47,120	444	36,186	93
	American Express Centurion Bank	UT	10,034	1,182	\$10B-\$50B	10,034	1,182	0	0
California	Wells Fargo & Company	CA	5,557,694	231,456	>\$50B	7,842,481	238,892	2,284,787	7,436
	Citigroup, Inc.	NY	1,050,933	186,619	>\$50B	1,060,039	186,654	9,106	35
	Bank of America Corporation	NC	1,043,830	70,223	>\$50B	2,215,389	72,948	1,171,559	2,725
	Union Bank of California NA	CA	818,807	27,240	>\$50B	1,848,834	29,953	1,030,027	2,713
	Capital One FSB	VA	722,249	231,838	\$10B-\$50B	725,974	231,864	3,725	26
	MBNA Corporation	DE	547,423	88,205	>\$50B	752,330	88,894	204,907	689
	JPMorgan Chase & Co.	NY	465,880	42,468	>\$50B	492,962	42,576	27,082	108
	Advanta Bank Corporation	UT	326,760	39,487	\$1B-\$10B	326,760	39,487	0	0
	American Express Centurion Bank	UT	297,355	45,283	\$10B-\$50B	299,041	45,294	1,686	11
	Bank of The West	CA	203,813	4,935	>\$50B	957,899	6,692	754,086	1,757
	The Pitney Bowes Bank	UT	175,651	35,049	<\$1B	176,057	35,051	406	2
	Citibank (West) FSB	NY	171,873	5,528	>\$50B	402,546	6,213	230,673	685
	U.S. Bancorp	MN	171,476	12,621	>\$50B	948,268	14,470	776,792	1,849

4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2004

State or Territory	Lending Institution	HQ Location	Mirco Business Lending (<\$100k)		Institution Asset Size	Small Business Lending (<\$1M)		Small Business Lending (<\$100k- \$1M)	
			SSBL \$(1,000) (1)	SSBL# (2)		LSBL\$ (1,000) (4)	LSBL# (5)	LSBL(2) \$(1,000) (6)	LSBL(2)# (7)
	Zions Bancorporation	UT	110,521	2,303	\$10B-\$50B	748,046	3,900	637,525	1,597
	GE Capital Financial Inc.	UT	95,446	23,730	\$1B-\$10B	97,101	23,738	1,655	8
	City National Corporation	CA	73,622	1,393	\$10B-\$50B	833,101	3,184	759,479	1,791
	Westamerica Bancorporation	CA	66,245	1,094	\$1B-\$10B	407,806	2,098	341,561	1,004
	Washington Mutual Bank FA	WA	63,768	2,090	>\$50B	156,830	2,280	93,062	190
	Hanmi Financial Corporation	CA	58,292	999	\$1B-\$10B	381,606	1,945	323,314	946
	Pacific Capital Bancorp	CA	50,041	1,262	\$1B-\$10B	260,393	1,821	210,352	559
	Mellon Financial Corporation	PA	43,552	1,873	\$10B-\$50B	376,648	2,706	333,096	833
	Eggemeyer Advisory Corp.	CA	41,514	652	\$1B-\$10B	352,246	1,435	310,732	783
	Lauritzen Corporation	NE	41,412	5,509	\$10B-\$50B	49,722	5,530	8,310	21
	Comerica, Inc.	MI	37,102	608	>\$50B	842,106	2,313	805,004	1,705
	Trico Bancshares	CA	37,026	936	\$1B-\$10B	171,096	1,335	134,070	399
	CVB Financial Corp.	CA	35,865	666	\$1B-\$10B	302,096	1,359	266,231	693
	Greater Bay Bancorp	CA	34,760	545	\$1B-\$10B	637,319	1,918	602,559	1,373
	Center Financial Corporation	CA	32,435	512	\$1B-\$10B	228,476	1,065	196,041	553
	Sierra Bancorp	CA	27,104	706	\$1B-\$10B	215,590	1,425	188,486	719
	Mid-State Bancshares	CA	26,022	500	\$1B-\$10B	187,458	930	161,436	430
	Umpqua Holdings Corporation	OR	22,795	438	\$1B-\$10B	206,335	1,007	183,540	569
	The Mechanics Bank	CA	22,613	565	\$1B-\$10B	119,595	769	96,982	204
	Farmers & Merchants Bank	CA	21,641	460	\$1B-\$10B	198,306	904	176,665	444
	Wilshire Bancorp, Inc.	CA	20,910	334	\$1B-\$10B	183,488	757	162,578	423
	Exchange Bank	CA	20,691	483	\$1B-\$10B	87,897	685	67,206	202
	Nara Bancorp, Inc.	CA	19,903	298	\$1B-\$10B	236,405	899	216,502	601
	First Banks, Inc.	MO	18,909	335	\$1B-\$10B	275,879	927	256,970	592
	Central Coast Bancorp	CA	18,348	353	\$1B-\$10B	162,360	711	144,012	358
	Bank of Marin	CA	17,937	486	<\$1B	106,219	721	88,282	235
	HSBC Bank USA	NY	17,805	591	>\$50B	38,910	646	21,105	55
	California Community Financial	CA	17,425	295	\$1B-\$10B	184,235	731	166,810	436
	1867 Western Financial Corp.	CA	17,075	296	\$1B-\$10B	157,177	692	140,102	396
	Valley Independent Bank	CA	15,747	408	\$1B-\$10B	103,019	646	87,272	238
	Community Bank	CA	15,745	288	\$1B-\$10B	226,132	797	210,387	509
	First Northern Community Bank	CA	14,729	308	<\$1B	110,638	567	95,909	259
	Heritage Commerce Corp.	CA	14,135	222	\$1B-\$10B	174,106	641	159,971	419
	Wright Express FSC	UT	13,626	1,234	<\$1B	16,478	1,248	2,852	14
	Cathay General Bancorp	CA	12,597	216	\$1B-\$10B	218,724	629	206,127	413
	San Joaquin Bank	CA	12,590	339	<\$1B	73,783	521	61,193	182
	Guaranty Bank	TX	11,502	296	\$10B-\$50B	30,213	352	18,711	56
	FBOP Corporation	IL	11,432	213	\$10B-\$50B	104,555	440	93,123	227
	Saehan Bancorp	CA	11,336	174	<\$1B	105,047	444	93,711	270
	BWC Financial Corp.	CA	11,120	179	<\$1B	69,217	318	58,097	139
	Savings Bank of Mendocino	CA	10,832	309	<\$1B	34,178	388	23,346	79
	Heritage Oaks Bancorp	CA	10,816	224	<\$1B	72,075	395	61,259	171
	First Regional Bancorp	CA	10,714	157	\$1B-\$10B	143,668	458	132,954	301
	RCB Corporation	CA	10,221	185	<\$1B	80,015	368	69,794	183
	Bank of Commerce Holdings	CA	10,123	182	<\$1B	68,485	337	58,362	155
	Fremont Bancorporation	CA	10,038	142	\$1B-\$10B	149,379	482	139,341	340

4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2004

State or Territory	Lending Institution	HQ Location	Mirco Business Lending (<\$100k)		Institution Asset Size	Small Business Lending (<\$1M)		Small Business Lending (<\$100k- \$1M)	
			SSBL \$(1,000) (1)	SSBL# (2)		LSBL\$(1,000) (4)	LSBL# (5)	LSBL(2) \$(1,000) (6)	LSBL(2)# (7)
Colorado									
	Wells Fargo & Company	CA	603,599	26,562	>\$50B	1,167,494	28,190	563,895	1,628
	JPMorgan Chase & Co.	NY	148,637	12,822	>\$50B	246,951	13,085	98,314	263
	Capital One FSB	VA	135,358	37,999	\$10B-\$50B	135,958	38,003	600	4
	Citigroup, Inc.	NY	118,242	22,570	>\$50B	119,962	22,579	1,720	9
	U.S. Bancorp	MN	111,167	9,247	>\$50B	353,706	9,895	242,539	648
	MBNA Corporation	DE	85,492	15,092	>\$50B	98,128	15,132	12,636	40
	Advanta Bank Corporation	UT	58,847	6,980	\$1B-\$10B	58,847	6,980	0	0
	Zions Bancorporation	UT	47,146	1,223	\$10B-\$50B	262,301	1,855	215,155	632
	Lauritzen Corporation	NE	41,458	1,613	\$10B-\$50B	215,447	2,111	173,989	498
	Guaranty Corporation	CO	34,890	751	.	239,315	1,342	204,425	591
	Firstbank Holding Company	CO	31,507	1,711	\$1B-\$10B	147,546	2,047	116,039	336
	American Express Centurion Bank	UT	31,451	4,092	\$10B-\$50B	31,572	4,093	121	1
	GE Capital Financial Inc.	UT	30,625	7,459	\$1B-\$10B	30,975	7,461	350	2
	Cobiz Inc.	CO	29,548	573	\$1B-\$10B	257,452	1,180	227,904	607
	Compass Bancshares, Inc.	AL	29,431	777	\$10B-\$50B	90,985	941	61,554	164
	Bank of The West	CA	28,806	832	>\$50B	155,288	1,204	126,482	372
	Pinnacle Bancorp, Inc.	NE	27,410	918	\$1B-\$10B	121,455	1,216	94,045	298
	The Pitney Bowes Bank	UT	23,026	4,841	<\$1B	23,229	4,842	203	1
	Keycorp	OH	22,650	701	>\$50B	178,500	1,094	155,850	393
	Alpine Banks of Colorado	CO	22,627	854	\$1B-\$10B	95,657	1,090	73,030	236
	Bank of America Corporation	NC	22,275	2,173	>\$50B	35,196	2,200	12,921	27
	Citywide Banks of Colorado	CO	21,889	524	<\$1B	150,159	880	128,270	356
	Sturm Financial Group, Inc.	CO	18,115	372	\$1B-\$10B	112,372	620	94,257	248
	Centennial Bank Holdings, Inc.	CO	13,771	462	\$1B-\$10B	51,311	604	37,540	142
	Front Range Capital Corporation	CO	12,664	362	<\$1B	78,023	538	65,359	176
	Loveland Securities, Inc.	CO	11,139	293	<\$1B	53,524	442	42,385	149
	New Frontier Bancorp	CO	10,588	333	<\$1B	51,972	455	41,384	122
Connecticut									
	Bank of America Corporation	NC	179,554	8,718	>\$50B	323,677	9,167	144,123	449
	JPMorgan Chase & Co.	NY	175,891	9,298	>\$50B	233,355	9,514	57,464	216
	Citigroup, Inc.	NY	101,155	17,468	>\$50B	103,630	17,477	2,475	9
	Wells Fargo & Company	CA	79,725	2,532	>\$50B	83,491	2,561	3,766	29
	Capital One FSB	VA	75,695	22,013	\$10B-\$50B	75,695	22,013	0	0
	Wachovia Corporation	NC	72,562	1,600	>\$50B	287,479	2,176	214,917	576
	Webster Financial Corporation	CT	66,832	1,622	\$10B-\$50B	263,172	2,206	196,340	584
	MBNA Corporation	DE	66,093	10,724	>\$50B	73,483	10,751	7,390	27
	Citizens Bank of Massachusetts	MA	37,916	1,202	>\$50B	106,589	1,411	68,673	209
	Advanta Bank Corporation	UT	35,238	4,057	\$1B-\$10B	35,238	4,057	0	0
	American Express Centurion Bank	UT	33,260	3,877	\$10B-\$50B	33,471	3,879	211	2
	Newalliance Bancshares, Inc.	CT	27,016	542	\$1B-\$10B	172,095	955	145,079	413
	TD Banknorth Inc.	ME	23,859	658	.	160,742	1,017	136,883	359
	The Pitney Bowes Bank	UT	21,956	4,014	<\$1B	21,956	4,014	0	0
	Hudson United Bancorp	NJ	17,205	331	\$1B-\$10B	119,746	627	102,541	296
	People S Mutual Holdings	CT	15,331	492	\$10B-\$50B	201,448	924	186,117	432
	U.S. Bancorp	MN	14,302	1,024	>\$50B	26,939	1,068	12,637	44
	Sovereign Bank	PA	11,701	268	>\$50B	73,470	420	61,769	152

4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2004

State or Territory	Lending Institution	HQ Location	Mirco Business Lending (<\$100k)			Small Business Lending (<\$1M)		Small Business Lending (<\$100k- \$1M)	
			SSBL \$(1,000) (1)	SSBL# (2)	Institution Asset Size (3)	LSBL\$(1,000) (4)	LSBL# (5)	LSBL(2) \$(1,000) (6)	LSBL(2)# (7)
Delaware									
	PNC Financial Services Group	PA	42,976	1,251	>\$50B	114,844	1,459	71,868	208
	Wilmington Trust Corporation	DE	24,830	468	\$1B-\$10B	244,864	1,105	220,034	637
	MBNA Corporation	DE	22,088	4,155	>\$50B	23,429	4,163	1,341	8
	JPMorgan Chase & Co.	NY	21,783	1,258	>\$50B	26,418	1,270	4,635	12
	Wachovia Corporation	NC	18,118	413	>\$50B	72,307	558	54,189	145
	Citigroup, Inc.	NY	14,722	3,106	>\$50B	14,849	3,107	127	1
	Wells Fargo & Company	CA	14,389	481	>\$50B	14,932	484	543	3
	Citizens Bank of Massachusetts	MA	14,114	452	>\$50B	41,597	540	27,483	88
	Capital One FSB	VA	13,071	3,885	\$10B-\$50B	13,071	3,885	0	0
District of Columbia									
	Wachovia Corporation	NC	18,610	413	>\$50B	78,945	553	60,335	140
	Bank of America Corporation	NC	16,652	930	>\$50B	64,726	1,059	48,074	129
	Citigroup, Inc.	NY	16,419	2,740	>\$50B	17,067	2,741	648	1
	MBNA Corporation	DE	15,128	1,958	>\$50B	20,629	1,976	5,501	18
	Wells Fargo & Company	CA	14,621	443	>\$50B	15,069	447	448	4
	BB&T Corporation	NC	10,498	232	>\$50B	102,797	467	92,299	235
Florida									
	Bank of America Corporation	NC	691,982	45,304	>\$50B	1,535,165	47,740	843,183	2,436
	Wachovia Corporation	NC	587,598	13,674	>\$50B	2,654,936	19,054	2,067,338	5,380
	Amsouth Bancorporation	AL	563,913	16,770	>\$50B	1,168,367	18,341	604,454	1,571
	Citigroup, Inc.	NY	473,316	96,973	>\$50B	482,730	97,010	9,414	37
	Suntrust Banks, Inc.	GA	462,732	20,454	>\$50B	1,642,166	23,819	1,179,434	3,365
	Wells Fargo & Company	CA	412,164	14,172	>\$50B	436,820	14,326	24,656	154
	MBNA Corporation	DE	373,319	64,480	>\$50B	437,818	64,695	64,499	215
	Capital One FSB	VA	368,174	129,612	\$10B-\$50B	370,774	129,630	2,600	18
	JPMorgan Chase & Co.	NY	238,932	21,848	>\$50B	268,887	21,964	29,955	116
	Advanta Bank Corporation	UT	169,440	20,781	\$1B-\$10B	169,440	20,781	0	0
	American Express Centurion Bank	UT	165,609	19,140	\$10B-\$50B	166,348	19,145	739	5
	GE Capital Financial Inc.	UT	107,841	29,029	\$1B-\$10B	109,641	29,035	1,800	6
	The Pitney Bowes Bank	UT	89,355	18,509	<\$1B	89,678	18,511	323	2
	Synovus Financial Corp.	GA	69,759	1,697	\$10B-\$50B	351,226	2,575	281,467	878
	Regions Financial Corporation	AL	62,149	1,341	>\$50B	395,876	2,335	333,727	994
	Colonial Bancgroup, Inc.	AL	55,197	1,108	\$10B-\$50B	343,951	1,912	288,754	804
	Compass Bancshares, Inc.	AL	50,403	1,386	\$10B-\$50B	180,496	1,770	130,093	384
	Mellon Financial Corporation	PA	48,184	1,414	\$10B-\$50B	246,827	1,972	198,643	558
	U.S. Bancorp	MN	44,945	3,603	>\$50B	74,515	3,692	29,570	89
	Capital City Bank Group, Inc.	FL	43,598	1,503	\$1B-\$10B	126,736	1,768	83,138	265
	Tampa Banking Company	FL	39,663	935	<\$1B	185,763	1,373	146,100	438
	HSBC Bank USA	NY	33,603	557	>\$50B	67,864	660	34,261	103
	Total Bancshares Corp.	FL	32,013	3,018	<\$1B	74,023	3,158	42,010	140
	First National Bankshares of Florida	FL	29,923	1,136	.	226,671	1,651	196,748	515
	Citibank FSB	NY	28,408	731	\$10B-\$50B	93,504	909	65,096	178
	Riverside Banking Company	FL	27,675	918	\$1B-\$10B	85,813	1,105	58,138	187
	South Financial Group	SC	21,878	673	\$10B-\$50B	99,989	935	78,111	262
	Harbor Federal Savings Bank	FL	21,237	502	\$1B-\$10B	142,719	855	121,482	353
	Citrus & Chemical Bancorp.	FL	21,087	586	<\$1B	78,353	775	57,266	189

4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2004

State or Territory	Lending Institution	HQ Location	Micro Business Lending (<\$100k)		Institution Asset Size	Small Business Lending (<\$1M)		Small Business Lending (<\$100k- \$1M)	
			SSBL \$(1,000) (1)	SSBL# (2)		LSBL\$ (1,000) (4)	LSBL# (5)	LSBL(2) \$(1,000) (6)	LSBL(2)# (7)
	Transatlantic Bank	FL	19,505	383	<\$1B	89,068	574	69,563	191
	Peoples First Community Bank	FL	19,090	462	\$1B-\$10B	74,015	650	54,925	188
	Wright Express FSC	UT	18,850	2,248	<\$1B	20,575	2,257	1,725	9
	BB&T Corporation	NC	18,580	497	>\$50B	142,576	818	123,996	321
	Alabama National Bancorp.	AL	18,505	484	\$1B-\$10B	108,728	757	90,223	273
	Ocean Bankshares, Inc.	FL	17,378	410	\$1B-\$10B	111,773	683	94,395	273
	Gold Banc Corporation, Inc.	KS	15,617	308	\$1B-\$10B	110,488	598	94,871	290
	Washington Mutual Bank FA	WA	14,865	458	>\$50B	30,177	497	15,312	39
	First Miami Bancorp, Inc.	FL	14,585	755	<\$1B	19,596	767	5,011	12
	Bankatlantic	FL	13,305	283	\$1B-\$10B	64,171	430	50,866	147
	Commercebank N.A.	FL	11,920	224	\$1B-\$10B	107,857	486	95,937	262
	Florida Community Banks, Inc.	FL	11,615	331	<\$1B	54,877	477	43,262	146
	Seacoast Banking Corporation	FL	11,001	334	\$1B-\$10B	50,383	442	39,382	108
	Crews Banking Corporation	FL	10,718	467	\$1B-\$10B	20,198	497	9,480	30
	TIB Financial Corp.	FL	10,545	212	\$1B-\$10B	62,203	358	51,658	146
Georgia	Synovus Financial Corp.	GA	292,286	9,089	\$10B-\$50B	1,463,546	12,626	1,171,260	3,537
	Suntrust Banks, Inc.	GA	213,005	9,444	>\$50B	1,196,049	12,159	983,044	2,715
	Wachovia Corporation	NC	194,282	4,484	>\$50B	1,123,358	6,874	929,076	2,390
	Bank of America Corporation	NC	181,585	12,407	>\$50B	462,997	13,193	281,412	786
	Regions Financial Corporation	AL	165,283	5,008	>\$50B	862,014	7,182	696,731	2,174
	MBNA Corporation	DE	156,330	28,006	>\$50B	176,659	28,080	20,329	74
	Citigroup, Inc.	NY	153,101	33,356	>\$50B	154,551	33,363	1,450	7
	BB&T Corporation	NC	147,894	4,291	>\$50B	827,800	6,219	679,906	1,928
	Wells Fargo & Company	CA	138,792	4,779	>\$50B	145,334	4,820	6,542	41
	Capital One FSB	VA	112,760	38,296	\$10B-\$50B	113,485	38,301	725	5
	JPMorgan Chase & Co.	NY	98,033	8,581	>\$50B	106,990	8,618	8,957	37
	United Community Banks, Inc.	GA	83,785	3,055	\$1B-\$10B	335,107	3,894	251,322	839
	American Express Centurion Bank	UT	78,784	8,298	\$10B-\$50B	78,784	8,298	0	0
	GE Capital Financial Inc.	UT	61,436	15,916	\$1B-\$10B	62,536	15,918	1,100	2
	Advanta Bank Corporation	UT	60,560	7,210	\$1B-\$10B	60,560	7,210	0	0
	Main Street Banks, Inc.	GA	47,211	1,380	\$1B-\$10B	411,677	2,378	364,466	998
	The Pitney Bowes Bank	UT	40,825	8,386	<\$1B	40,825	8,386	0	0
	United Bank Corporation	GA	33,767	1,048	<\$1B	127,919	1,471	94,152	423
	Ameris Bancorp	GA	31,102	1,152	\$1B-\$10B	114,147	1,444	83,045	292
	Capital City Bank Group, Inc.	FL	29,709	1,097	\$1B-\$10B	92,809	1,324	63,100	227
	DBT Holding Company	GA	29,631	941	<\$1B	133,799	1,313	104,168	372
	Queensborough Company	GA	27,426	1,064	<\$1B	69,473	1,219	42,047	155
	Community Bankshares, Inc.	GA	23,898	1,362	<\$1B	70,564	1,556	46,666	194
	Amsouth Bancorporation	AL	22,946	752	>\$50B	62,354	854	39,408	102
	Flag Financial Corporation	GA	21,421	478	<\$1B	85,636	734	64,215	256
	U.S. Bancorp	MN	20,884	1,331	>\$50B	40,351	1,402	19,467	71
	Southeastern Bank Financial	GA	20,376	656	<\$1B	91,048	883	70,672	227
	Brand Group Holdings, Inc.	GA	18,601	715	<\$1B	94,561	951	75,960	236
	Mid State Banks, Inc.	GA	17,395	859	<\$1B	59,516	997	42,121	138
	Gwinnett Commercial Group, Inc.	GA	15,443	357	<\$1B	103,065	603	87,622	246
	First Citizens Bancorporation	SC	15,123	640	\$1B-\$10B	44,493	755	29,370	115

4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2004

State or Territory	Lending Institution	HQ Location	Mirco Business Lending (<\$100k)		Institution Asset Size	Small Business Lending (<\$1M)		Small Business Lending (<\$100k- \$1M)	
			SSBL \$(1,000)	SSBL#		LSBL\$ (1,000)	LSBL#	LSBL(2) \$(1,000)	LSBL(2)#
			(1)	(2)	(3)	(4)	(5)	(6)	(7)
	Crescent Banking Company	GA	14,901	453	<\$1B	63,876	602	48,975	149
	Savannah Bancorp, Inc.	GA	13,904	267	<\$1B	101,147	594	87,243	327
	PAB Bankshares, Inc.	GA	13,509	417	<\$1B	69,512	605	56,003	188
	WGNB Corp.	GA	13,185	534	<\$1B	50,599	662	37,414	128
	Fidelity Southern Corporation	GA	13,141	381	\$1B-\$10B	70,916	531	57,775	150
	GB&T Bancshares, Inc.	GA	12,615	397	\$1B-\$10B	74,551	577	61,936	180
	Colonial Bancgroup, Inc.	AL	12,463	311	\$10B-\$50B	63,194	465	50,731	154
	Southeastern Banking Corp.	GA	11,350	431	<\$1B	28,007	490	16,657	59
	ABS Investors LLC	GA	11,100	235	<\$1B	79,069	428	67,969	193
	Security Bank Corporation	GA	10,639	291	\$1B-\$10B	53,763	429	43,124	138
	Bartow Bancshares, Inc.	GA	10,527	331	<\$1B	42,768	431	32,241	100
Hawaii	Bank of The West	CA	94,864	4,461	>\$50B	348,668	5,165	253,804	704
	Central Pacific Financial Company	HI	40,988	801	\$1B-\$10B	227,279	1,269	186,291	468
	Wells Fargo & Company	CA	36,548	1,217	>\$50B	39,036	1,233	2,488	16
	Citigroup, Inc.	NY	29,790	5,420	>\$50B	30,117	5,422	327	2
	Bank of Hawaii Corporation	HI	28,707	768	\$1B-\$10B	98,087	955	69,380	187
	Capital One FSB	VA	28,350	8,989	\$10B-\$50B	28,350	8,989	0	0
	MBNA Corporation	DE	19,790	3,612	>\$50B	21,878	3,621	2,088	9
	JPMorgan Chase & Co.	NY	17,519	1,781	>\$50B	17,519	1,781	0	0
	Hawaii National Bancshares	HI	17,265	427	<\$1B	91,644	640	74,379	213
	American Savings Bank	HI	13,540	428	\$1B-\$10B	61,398	566	47,858	138
	Advanta Bank Corporation	UT	10,272	1,280	\$1B-\$10B	10,272	1,280	0	0
Idaho	Wells Fargo & Company	CA	195,448	7,867	>\$50B	625,799	9,196	430,351	1,329
	U.S. Bancorp	MN	58,668	3,080	>\$50B	243,820	3,582	185,152	502
	The Bank of Commerce	ID	32,122	1,050	<\$1B	126,391	1,318	94,269	268
	Capital One FSB	VA	30,250	10,007	\$10B-\$50B	30,250	10,007	0	0
	Zions Bancorporation	UT	30,168	785	\$10B-\$50B	119,458	1,092	89,290	307
	Intermountain Community Bancorp	ID	28,041	700	<\$1B	98,580	969	70,539	269
	F & M Holding Company	ID	27,717	840	<\$1B	99,928	1,078	72,211	238
	Idaho Independent Bank	ID	27,548	673	<\$1B	111,667	949	84,119	276
	Citigroup, Inc.	NY	23,801	4,898	>\$50B	23,801	4,898	0	0
	Farmers Bancorporation, Inc.	ID	22,611	752	<\$1B	60,539	890	37,928	138
	D. L. Evans Bancorp	ID	20,873	625	<\$1B	74,593	836	53,720	211
	MBNA Corporation	DE	18,448	3,469	>\$50B	21,411	3,478	2,963	9
	Bank of America Corporation	NC	18,200	1,406	>\$50B	41,238	1,462	23,038	56
	W.T.B. Financial Corporation	WA	17,549	481	\$1B-\$10B	121,687	769	104,138	288
	JPMorgan Chase & Co.	NY	16,962	1,636	>\$50B	17,798	1,640	836	4
	Americanwest Bancorporation	WA	13,528	370	\$1B-\$10B	37,296	469	23,768	99
	Keycorp	OH	13,466	322	>\$50B	92,004	549	78,538	227
	Advanta Bank Corporation	UT	13,226	1,595	\$1B-\$10B	13,226	1,595	0	0
Illinois	JPMorgan Chase & Co.	NY	311,854	23,465	>\$50B	752,287	24,583	440,433	1,118
	Citigroup, Inc.	NY	293,534	48,311	>\$50B	294,907	48,317	1,373	6
	Wells Fargo & Company	CA	218,200	8,000	>\$50B	267,692	8,178	49,492	178
	Capital One FSB	VA	203,115	60,369	\$10B-\$50B	203,865	60,374	750	5

4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2004

State or Territory	Lending Institution	HQ Location	Mirco Business Lending (<\$100k)		Institution Asset Size	Small Business Lending (<\$1M)		Small Business Lending (<\$100k- \$1M)	
			SSBL \$(1,000) (1)	SSBL# (2)		LSBL\$ (1,000) (4)	LSBL# (5)	LSBL(2) \$(1,000) (6)	LSBL(2)# (7)
	Lasalle Bank	IL	173,293	4,329	>\$50B	839,042	5,806	665,749	1,477
	MBNA Corporation	DE	156,614	29,148	>\$50B	181,736	29,234	25,122	86
	U.S. Bancorp	MN	116,344	6,776	>\$50B	409,689	7,685	293,345	909
	Harris Trust And Savings Bank	IL	107,816	5,436	\$10B-\$50B	648,647	6,985	540,831	1,549
	Advanta Bank Corporation	UT	94,306	11,567	\$1B-\$10B	94,306	11,567	0	0
	First Midwest Bancorp, Inc.	IL	82,793	1,957	\$1B-\$10B	560,785	3,311	477,992	1,354
	GE Capital Financial Inc.	UT	69,022	17,797	\$1B-\$10B	69,997	17,800	975	3
	The Pitney Bowes Bank	UT	63,665	11,648	<\$1B	63,665	11,648	0	0
	American Express Centurion Bank	UT	61,203	6,983	\$10B-\$50B	61,758	6,986	555	3
	Bank of America Corporation	NC	55,161	4,083	>\$50B	109,046	4,206	53,885	123
	Fifth Third Bancorp	OH	53,129	954	>\$50B	571,324	2,338	518,195	1,384
	MB Financial, Inc.	IL	42,566	804	\$1B-\$10B	452,142	1,873	409,576	1,069
	First Mid-Illinois Bancshare	IL	37,544	1,217	<\$1B	128,825	1,518	91,281	301
	National City Corporation	OH	37,401	1,732	>\$50B	173,814	2,152	136,413	420
	First Banks, Inc.	MO	34,501	1,044	\$1B-\$10B	141,498	1,360	106,997	316
	Wintrust Financial Corporation	IL	31,312	683	\$1B-\$10B	248,146	1,291	216,834	608
	Citibank FSB	NY	29,804	816	\$10B-\$50B	99,979	1,026	70,175	210
	American Chartered Bancorp	IL	28,721	505	\$1B-\$10B	257,552	1,049	228,831	544
	Old Second Bancorp, Inc.	IL	27,766	826	\$1B-\$10B	162,443	1,222	134,677	396
	Alpine Bancorporation, Inc.	IL	26,352	886	<\$1B	51,906	963	25,554	77
	West Suburban Bancorp, Inc.	IL	26,037	513	\$1B-\$10B	282,602	1,207	256,565	694
	Regions Financial Corporation	AL	25,447	638	>\$50B	127,709	940	102,262	302
	Banc Ed Corp.	IL	25,175	641	\$1B-\$10B	115,515	914	90,340	273
	Associated Banc-Corp	WI	24,135	581	\$10B-\$50B	230,123	1,089	205,988	508
	Banterra Corp.	IL	22,618	736	<\$1B	85,943	933	63,325	197
	Heartland Bancorp, Inc.	IL	21,210	624	<\$1B	87,385	816	66,175	192
	Lauritzen Corporation	NE	20,724	950	\$10B-\$50B	77,478	1,133	56,754	183
	Princeton National Bancorp	IL	19,042	560	<\$1B	101,846	817	82,804	257
	Standard Bancshares, Inc.	IL	18,006	362	\$1B-\$10B	144,031	735	126,025	373
	Metropolitan Bank Group, Inc.	IL	17,265	345	\$1B-\$10B	194,232	852	176,967	507
	Old National Bancorp	IN	17,231	548	\$1B-\$10B	70,535	717	53,304	169
	Midwest Banc Holdings, Inc.	IL	17,018	421	\$1B-\$10B	122,130	717	105,112	296
	West Pointe Bancorp, Inc.	IL	16,822	407	<\$1B	84,183	621	67,361	214
	First American Bank Corp.	IL	16,611	356	\$1B-\$10B	213,205	801	196,594	445
	Great Lakes Financial Resource	IL	16,513	372	<\$1B	80,049	566	63,536	194
	Home State Bancorp, Inc.	IL	15,753	490	<\$1B	91,803	704	76,050	214
	First Busey Corporation	IL	14,810	418	\$1B-\$10B	69,708	586	54,898	168
	Taylor Capital Group, Inc.	IL	14,393	250	\$1B-\$10B	132,369	571	117,976	321
	Midland States Bancorp, Inc.	IL	14,384	385	<\$1B	57,892	515	43,508	130
	Hometown Community Bancorp	IL	14,339	469	\$1B-\$10B	61,327	615	46,988	146
	Market Street Bancshares, Inc.	IL	14,202	472	<\$1B	52,824	600	38,622	128
	Commerce Bancshares, Inc.	MO	14,151	425	\$10B-\$50B	89,433	632	75,282	207
	Illinois National Bancorp, Inc.	IL	14,086	464	<\$1B	85,638	747	71,552	283
	Peotone Bancorp, Inc.	IL	13,764	286	\$1B-\$10B	101,137	545	87,373	259
	Wright Express FSC	UT	13,456	2,296	<\$1B	14,361	2,301	905	5
	First Oak Brook Bancshares	IL	13,261	332	\$1B-\$10B	34,574	385	21,313	53
	FBOP Corporation	IL	12,452	242	\$10B-\$50B	115,875	529	103,423	287

4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2004

State or Territory	Lending Institution	HQ Location	Mirco Business Lending (<\$100k)		Institution Asset Size	Small Business Lending (<\$1M)		Small Business Lending (<\$100k- \$1M)	
			SSBL \$(1,000) (1)	SSBL# (2)		LSBL\$ (1,000) (4)	LSBL# (5)	LSBL(2) \$(1,000) (6)	LSBL(2)# (7)
	Northern Trust Corporation	IL	12,232	255	\$10B-\$50B	88,397	458	76,165	203
	Heartland Financial USA, Inc.	IA	12,184	311	\$1B-\$10B	60,773	470	48,589	159
	Main Street Trust, Inc.	IL	12,070	376	\$1B-\$10B	74,691	553	62,621	177
	Unionbancorp, Inc.	IL	11,522	417	<\$1B	50,350	545	38,828	128
	Privatebancorp, Inc.	IL	11,516	186	\$1B-\$10B	129,177	476	117,661	290
	Mid Illinois Bancorp, Inc.	IL	11,219	301	<\$1B	46,349	409	35,130	108
	Blackhawk Bancorp, Inc.	WI	10,853	265	<\$1B	58,197	416	47,344	151
	Spring Bancorp, Inc.	IL	10,839	254	<\$1B	78,628	447	67,789	193
Indiana	Wells Fargo & Company	CA	134,390	5,090	>\$50B	237,668	5,390	103,278	300
	JPMorgan Chase & Co.	NY	112,480	9,005	>\$50B	354,101	9,665	241,621	660
	MBNA Corporation	DE	96,488	19,280	>\$50B	105,783	19,314	9,295	34
	Old National Bancorp	IN	89,736	2,378	\$1B-\$10B	401,287	3,335	311,551	957
	Fifth Third Bancorp	OH	87,333	1,809	>\$50B	697,476	3,515	610,143	1,706
	Citigroup, Inc.	NY	80,969	15,268	>\$50B	81,449	15,271	480	3
	Capital One FSB	VA	79,126	24,848	\$10B-\$50B	79,701	24,852	575	4
	First Merchants Corporation	IN	65,660	1,772	\$1B-\$10B	271,552	2,455	205,892	683
	National City Corporation	OH	65,166	3,039	>\$50B	384,135	3,894	318,969	855
	Advanta Bank Corporation	UT	47,191	5,611	\$1B-\$10B	47,191	5,611	0	0
	GE Capital Financial Inc.	UT	37,158	9,953	\$1B-\$10B	37,658	9,955	500	2
	1st Source Corporation	IN	35,788	832	\$1B-\$10B	206,622	1,372	170,834	540
	Lakeland Financial Corporation	IN	34,028	760	\$1B-\$10B	237,490	1,325	203,462	565
	Mainsource Financial Group	IN	33,746	1,346	\$1B-\$10B	72,559	1,486	38,813	140
	Star Financial Group, Inc.	IN	28,224	685	\$1B-\$10B	156,074	1,089	127,850	404
	Regions Financial Corporation	AL	26,577	619	>\$50B	185,548	1,065	158,971	446
	Huntington Bancshares, Inc.	OH	26,138	766	\$10B-\$50B	77,136	890	50,998	124
	First Financial Corporation	IN	25,913	732	\$1B-\$10B	101,008	984	75,095	252
	First Financial Bancorp	OH	25,061	777	\$1B-\$10B	85,074	991	60,013	214
	The Pitney Bowes Bank	UT	24,993	4,748	<\$1B	25,196	4,749	203	1
	U.S. Bancorp	MN	23,834	1,700	>\$50B	59,296	1,815	35,462	115
	Salin Bancshares, Inc.	IN	22,987	466	<\$1B	136,603	804	113,616	338
	Irwin Financial Corporation	IN	22,507	386	\$1B-\$10B	178,808	848	156,301	462
	American Express Centurion Bank	UT	20,387	2,233	\$10B-\$50B	20,602	2,234	215	1
	Community Bank Shares of Indiana	IN	20,278	379	<\$1B	121,873	694	101,595	315
	Crystal Valley Financial Corp.	IN	19,753	625	<\$1B	71,894	819	52,141	194
	Monroe Bancorp	IN	19,115	507	<\$1B	89,895	736	70,780	229
	Hasten Bancshares	IN	15,852	445	\$1B-\$10B	66,398	608	50,546	163
	First Bancshares, Inc.	IN	15,820	337	\$1B-\$10B	81,087	561	65,267	224
	Bank of America Corporation	NC	15,595	1,586	>\$50B	19,032	1,597	3,437	11
	Keycorp	OH	14,433	418	>\$50B	118,470	675	104,037	257
	First Farmers Financial Corp.	IN	13,937	506	<\$1B	59,632	653	45,695	147
	Bank Calumet, Inc.	IN	13,522	293	\$1B-\$10B	69,465	454	55,943	161
	Tower Financial Corporation	IN	12,431	231	<\$1B	92,559	490	80,128	259
	Pnc Financial Services Group	PA	10,338	279	>\$50B	24,633	320	14,295	41
Iowa	Wells Fargo & Company	CA	169,574	6,837	>\$50B	447,224	7,608	277,650	771
	U.S. Bancorp	MN	100,488	4,603	>\$50B	416,794	5,562	316,306	959

4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2004

State or Territory	Lending Institution	HQ Location	Mirco Business Lending (<\$100k)		Institution Asset Size	Small Business Lending (<\$1M)		Small Business Lending (<\$100k- \$1M)	
			SSBL \$(1,000)	SSBL#		LSBL\$(1,000)	LSBL#	LSBL(2) \$(1,000)	LSBL(2)#
			(1)	(2)	(3)	(4)	(5)	(6)	(7)
	Capital One FSB	VA	49,522	14,854	\$10B-\$50B	49,522	14,854	0	0
	Citigroup, Inc.	NY	45,115	7,929	>\$50B	45,115	7,929	0	0
	Neighbor Insurance Agency, Inc.	IA	41,569	2,185	<\$1B	81,333	2,312	39,764	127
	MBNA Corporation	DE	41,081	8,363	>\$50B	42,271	8,367	1,190	4
	Hills Bancorporation	IA	39,332	1,247	\$1B-\$10B	134,688	1,560	95,356	313
	JPMorgan Chase & Co.	NY	38,580	3,591	>\$50B	41,475	3,599	2,895	8
	West Bancorporation, Inc.	IA	30,438	774	\$1B-\$10B	172,272	1,157	141,834	383
	Advanta Bank Corporation	UT	24,764	2,812	\$1B-\$10B	24,764	2,812	0	0
	Stark Bank Group Ltd.	IA	21,769	560	\$1B-\$10B	158,486	931	136,717	371
	Great Western Bancorporation	NE	18,506	669	\$1B-\$10B	58,779	839	40,273	170
	First Citizens Financial Corp.	IA	18,361	929	<\$1B	44,099	1,030	25,738	101
	GE Capital Financial Inc.	UT	17,424	4,495	\$1B-\$10B	17,424	4,495	0	0
	Bank of America Corporation	NC	16,255	1,293	>\$50B	29,004	1,332	12,749	39
	IDA Grove Bancshares, Inc.	IA	15,611	667	<\$1B	39,997	747	24,386	80
	The Pitney Bowes Bank	UT	14,974	2,471	<\$1B	14,974	2,471	0	0
	QCR Holdings, Inc.	IL	14,643	450	<\$1B	85,016	657	70,373	207
	Fidelity Ban Corporation	IA	14,261	576	<\$1B	57,047	703	42,786	127
	Commercial Federal Bank	NE	14,024	426	\$10B-\$50B	76,868	595	62,844	169
	Heartland Financial USA, Inc.	IA	13,465	342	\$1B-\$10B	113,044	637	99,579	295
	River Valley Bancorp, Inc.	IA	13,306	278	<\$1B	62,146	446	48,840	168
	Northwest Federal Savings Bank	IA	13,050	329	<\$1B	71,670	513	58,620	184
	Iowa First Bancshares Corp.	IA	12,590	371	<\$1B	53,730	501	41,140	130
	Lauritzen Corporation	NE	12,575	734	\$10B-\$50B	42,753	812	30,178	78
	Lincoln Bancorp	IA	12,253	369	<\$1B	57,671	510	45,418	141
	ISB Financial Corp.	IA	10,602	321	<\$1B	50,499	449	39,897	128
	Atbancorp	IA	10,104	250	<\$1B	62,701	399	52,597	149
Kansas									
	Citigroup, Inc.	NY	50,128	9,273	>\$50B	51,139	9,279	1,011	6
	Capital One FSB	VA	44,837	13,884	\$10B-\$50B	44,837	13,884	0	0
	Wells Fargo & Company	CA	43,614	1,593	>\$50B	49,312	1,616	5,698	23
	Commerce Bancshares, Inc.	MO	40,668	1,470	\$10B-\$50B	181,226	1,865	140,558	395
	MBNA Corporation	DE	40,025	7,880	>\$50B	44,448	7,898	4,423	18
	Intrust Financial Corporation	KS	38,770	1,380	\$1B-\$10B	226,691	1,912	187,921	532
	Bank of America Corporation	NC	37,902	2,473	>\$50B	117,968	2,686	80,066	213
	JPMorgan Chase & Co.	NY	34,054	3,282	>\$50B	34,689	3,285	635	3
	Advanta Bank Corporation	UT	24,204	2,938	\$1B-\$10B	24,204	2,938	0	0
	U.S. Bancorp	MN	24,119	1,310	>\$50B	150,492	1,655	126,373	345
	UMB Financial Corporation	MO	23,847	793	\$1B-\$10B	142,131	1,087	118,284	294
	Hillcrest Bancshares, Inc.	KS	23,635	458	\$1B-\$10B	75,378	669	51,743	211
	Sunflower Banks, Inc.	KS	23,448	695	\$1B-\$10B	99,222	917	75,774	222
	Kaw Valley Bancorp, Inc.	KS	22,479	816	<\$1B	70,571	991	48,092	175
	Prairie Capital, Inc.	KS	22,077	1,051	<\$1B	55,142	1,167	33,065	116
	Commerce Financial Corporation	KS	20,489	921	\$1B-\$10B	87,480	1,127	66,991	206
	Central Of Kansas, Inc.	KS	19,891	834	<\$1B	51,372	958	31,481	124
	GE Capital Financial, Inc.	UT	16,529	4,426	\$1B-\$10B	17,029	4,428	500	2
	The Pitney Bowes Bank	UT	15,479	2,727	<\$1B	16,088	2,730	609	3
	GN Bankshares, Inc.	KS	15,048	755	<\$1B	39,468	839	24,420	84

4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2004

State or Territory	Lending Institution	HQ Location	Mirco Business Lending (<\$100k)		Institution Asset Size	Small Business Lending (<\$1M)		Small Business Lending (<\$100k- \$1M)	
			SSBL \$(1,000) (1)	SSBL# (2)		LSBL\$ (1,000) (4)	LSBL# (5)	LSBL(2) \$(1,000) (6)	LSBL(2)# (7)
	Whitcorp Financial Company	KS	14,798	566	<\$1B	47,039	679	32,241	113
	Valley View Bancshares, Inc.	KS	14,717	425	\$1B-\$10B	64,303	597	49,586	172
	Manhattan Banking Corporation	KS	12,477	548	<\$1B	56,854	691	44,377	143
	Gold Banc Corporation, Inc.	KS	12,132	308	\$1B-\$10B	77,069	493	64,937	185
	Community Bancorp, Inc.	KS	11,637	519	<\$1B	34,654	607	23,017	88
	Commercial Federal Bank	NE	11,113	343	\$10B-\$50B	38,812	423	27,699	80
	Farmers Enterprises, Inc.	KS	10,856	448	<\$1B	26,693	492	15,837	44
	American Express Centurion Bank	UT	10,828	1,209	\$10B-\$50B	10,828	1,209	0	0
	First Olathe Bancshares, Inc.	KS	10,272	236	\$1B-\$10B	62,481	378	52,209	142
Kentucky	BB&T Corporation	NC	63,135	1,880	>\$50B	329,456	2,634	266,321	754
	U.S. Bancorp	MN	60,208	3,297	>\$50B	233,729	3,815	173,521	518
	PNC Financial Services Group	PA	59,033	1,713	>\$50B	163,035	2,024	104,002	311
	JPMorgan Chase & Co.	NY	57,377	4,769	>\$50B	160,140	5,051	102,763	282
	Fifth Third Bancorp	OH	49,625	1,032	>\$50B	445,065	2,092	395,440	1,060
	Citigroup, Inc.	NY	48,057	9,365	>\$50B	48,450	9,367	393	2
	MBNA Corporation	DE	47,606	9,818	>\$50B	60,190	9,857	12,584	39
	Wells Fargo & Company	CA	46,833	1,671	>\$50B	50,157	1,691	3,324	20
	National City Corporation	OH	46,519	2,110	>\$50B	296,510	2,782	249,991	672
	Capital One FSB	VA	45,507	15,351	\$10B-\$50B	45,507	15,351	0	0
	Community Trust Bancorp, Inc.	KY	33,812	1,132	\$1B-\$10B	126,243	1,439	92,431	307
	Central Bancshares, Inc.	KY	29,016	716	\$1B-\$10B	137,374	1,072	108,358	356
	GE Capital Financial Inc.	UT	28,494	7,614	\$1B-\$10B	28,494	7,614	0	0
	Advanta Bank Corporation	UT	25,438	3,037	\$1B-\$10B	25,438	3,037	0	0
	Whitaker Bank Corporation Of KY	KY	24,042	1,173	\$1B-\$10B	79,763	1,345	55,721	172
	Bank of Kentucky Financial Corp.	KY	21,657	501	<\$1B	128,546	813	106,889	312
	Old National Bancorp	IN	21,303	624	\$1B-\$10B	74,067	809	52,764	185
	Republic Bancorp, Inc.	KY	21,148	445	\$1B-\$10B	141,865	831	120,717	386
	Edmonton Bancshares, Inc.	KY	20,681	994	<\$1B	40,009	1,065	19,328	71
	First Southern Bancorp, Inc.	KY	19,788	587	<\$1B	84,664	794	64,876	207
	Lea M. McMullan Trust	KY	17,817	397	<\$1B	93,636	744	75,819	347
	American Express Centurion Bank	UT	17,785	1,786	\$10B-\$50B	17,785	1,786	0	0
	Traditional Bancorporation	KY	17,458	702	<\$1B	85,976	904	68,518	202
	Farmers Capital Bank Corp.	KY	17,204	651	\$1B-\$10B	85,183	874	67,979	223
	Independence Bancshares, Inc.	KY	16,949	460	<\$1B	73,422	652	56,473	192
	The Pitney Bowes Bank	UT	16,198	3,196	<\$1B	16,198	3,196	0	0
	Huntington Bancshares, Inc.	OH	15,939	501	\$10B-\$50B	45,478	579	29,539	78
	Monticello Bankshares, Inc.	KY	15,387	519	<\$1B	50,034	669	34,647	150
	Community Bank Shares of Indiana	IN	11,947	208	<\$1B	59,402	381	47,455	173
	S. Y. Bancorp, Inc.	KY	11,759	292	\$1B-\$10B	63,873	482	52,114	190
	Paducah Bank Shares, Inc.	KY	11,329	284	<\$1B	49,394	418	38,065	134
	Kentucky Bancshares, Inc.	KY	11,222	387	<\$1B	33,718	476	22,496	89
Louisiana	Hibernia Corporation	LA	148,806	4,452	\$10B-\$50B	663,543	6,045	514,737	1,593
	Whitney Holding Corporation	LA	140,374	3,399	\$1B-\$10B	833,769	5,412	693,395	2,013
	JPMorgan Chase & Co.	NY	104,475	7,754	>\$50B	340,214	8,423	235,739	669
	Regions Financial Corporation	AL	101,890	2,966	>\$50B	499,582	4,197	397,692	1,231

4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2004

State or Territory	Lending Institution	HQ Location	Mirco Business Lending (<\$100k)		Institution Asset Size	Small Business Lending (<\$1M)		Small Business Lending (<\$100k- \$1M)	
			SSBL \$(1,000) (1)	SSBL# (2)		LSBL\$ (1,000) (4)	LSBL# (5)	LSBL(2) \$(1,000) (6)	LSBL(2)# (7)
	Amsouth Bancorporation	AL	69,228	2,084	>\$50B	219,332	2,513	150,104	429
	Citigroup, Inc.	NY	65,756	12,921	>\$50B	66,430	12,926	674	5
	MBNA Corporation	DE	58,993	11,200	>\$50B	64,328	11,216	5,335	16
	Wells Fargo & Company	CA	54,836	1,973	>\$50B	56,288	1,986	1,452	13
	Capital One FSB	VA	54,256	18,792	\$10B-\$50B	54,256	18,792	0	0
	Hancock Holding Company	MS	45,374	1,171	\$1B-\$10B	252,260	1,916	206,886	745
	Sabine Bancshares, Inc.	LA	29,217	968	<\$1B	99,381	1,215	70,164	247
	GE Capital Financial, Inc.	UT	27,853	7,709	\$1B-\$10B	27,853	7,709	0	0
	Advanta Bank Corporation	UT	26,749	3,136	\$1B-\$10B	26,749	3,136	0	0
	Parish National Corporation	LA	26,530	666	<\$1B	147,561	1,057	121,031	391
	Firsttrust Corporation	LA	24,885	641	<\$1B	160,426	1,075	135,541	434
	Cameron Bancshares, Inc.	LA	24,321	945	<\$1B	71,227	1,115	46,906	170
	Midsouth Bancorp, Inc.	LA	21,946	732	<\$1B	67,766	873	45,820	141
	Red River Bancshares, Inc.	LA	21,211	633	<\$1B	74,638	816	53,427	183
	Blossman Bancshares, Inc.	LA	19,666	403	<\$1B	105,620	734	85,954	331
	Evangeline Bancshares, Inc.	LA	19,633	924	<\$1B	46,744	1,020	27,111	96
	American Express Centurion Bank	UT	19,452	2,215	\$10B-\$50B	19,452	2,215	0	0
	Iberiabank Corporation	LA	18,191	491	\$1B-\$10B	94,647	718	76,456	227
	CTB Financial Corporation	LA	18,178	701	<\$1B	65,122	847	46,944	146
	Bancorpsouth, Inc.	MS	17,727	551	\$10B-\$50B	82,849	741	65,122	190
	Jeff Davis Bancshares, Inc.	LA	17,565	692	<\$1B	50,657	816	33,092	124
	The Pitney Bowes Bank	UT	17,310	3,918	<\$1B	17,310	3,918	0	0
	Bank of America Corporation	NC	10,952	1,197	>\$50B	16,969	1,210	6,017	13
Maine	TD Banknorth Inc.	ME	86,251	2,277	.	420,529	3,269	334,278	992
	Bangor Savings Bank	ME	50,691	1,919	\$1B-\$10B	113,538	2,166	62,847	247
	Camden National Corporation	ME	36,948	990	\$1B-\$10B	157,282	1,429	120,334	439
	Bank of America Corporation	NC	36,203	2,115	>\$50B	83,668	2,226	47,465	111
	MBNA Corporation	DE	31,576	6,970	>\$50B	33,392	6,976	1,816	6
	Citigroup, Inc.	NY	28,260	5,552	>\$50B	28,260	5,552	0	0
	Capital One FSB	VA	26,629	8,327	\$10B-\$50B	26,629	8,327	0	0
	Wells Fargo & Company	CA	26,007	917	>\$50B	26,549	922	542	5
	Katahdin Bankshares Corporation	ME	21,283	611	<\$1B	52,594	729	31,311	118
	Gardiner Savings Institution	ME	21,026	543	<\$1B	83,214	791	62,188	248
	Keycorp	OH	19,590	509	>\$50B	117,731	792	98,141	283
	Chittenden Corporation	VT	18,462	460	\$1B-\$10B	81,658	664	63,196	204
	JPMorgan Chase & Co.	NY	16,815	1,590	>\$50B	17,621	1,591	806	1
	Norway Bancorp MHC	ME	14,885	328	<\$1B	73,350	518	58,465	190
	Machias Bancorp MHC	ME	14,358	490	<\$1B	70,926	662	56,568	172
	Kennebunk Savings Bank	ME	14,318	351	<\$1B	75,846	561	61,528	210
	First National Lincoln Corp.	ME	12,818	468	<\$1B	58,132	635	45,314	167
	FSB Bancorp MHC	ME	12,793	471	<\$1B	26,868	542	14,075	71
	Advanta Bank Corporation	UT	11,181	1,428	\$1B-\$10B	11,181	1,428	0	0
Maryland	Bank of America Corporation	NC	153,455	9,261	>\$50B	456,635	10,137	303,180	876
	Mbna Corporation	DE	117,455	20,916	>\$50B	147,716	21,010	30,261	94
	Wells Fargo & Company	CA	116,675	3,686	>\$50B	121,362	3,726	4,687	40

4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2004

State or Territory	Lending Institution	HQ Location	Mirco Business Lending (<\$100k)		Institution Asset Size (3)	Small Business Lending (<\$1M)		Small Business Lending (<\$100k- \$1M)	
			SSBL \$(1,000) (1)	SSBL# (2)		LSBL\$ (1,000) (4)	LSBL# (5)	LSBL(2) \$(1,000) (6)	LSBL(2)# (7)
	Mercantile Bankshares Corp.	MD	112,079	2,849	\$10B-\$50B	708,923	4,511	596,844	1,662
	Citigroup, Inc.	NY	111,338	21,860	>\$50B	113,831	21,872	2,493	12
	JPMorgan Chase & Co.	NY	98,749	8,369	>\$50B	104,311	8,396	5,562	27
	Wachovia Corporation	NC	98,328	2,263	>\$50B	331,660	2,906	233,332	643
	Capital One FSB	VA	96,171	28,866	\$10B-\$50B	96,596	28,869	425	3
	Allfirst Bank	MD	94,864	2,273	>\$50B	427,414	3,146	332,550	873
	BB&T Corporation	NC	74,757	2,055	>\$50B	470,398	3,168	395,641	1,113
	Suntrust Banks, Inc.	GA	73,522	3,511	>\$50B	247,292	4,004	173,770	493
	Advanta Bank Corporation	UT	43,626	5,335	\$1B-\$10B	43,626	5,335	0	0
	U.S. Bancorp	MN	35,821	2,791	>\$50B	57,907	2,874	22,086	83
	American Express Centurion Bank	UT	33,066	4,264	\$10B-\$50B	33,394	4,265	328	1
	Susquehanna Bancshares, Inc.	PA	32,086	719	\$1B-\$10B	150,690	1,069	118,604	350
	Sandy Spring Bancorp, Inc.	MD	26,111	552	\$1B-\$10B	196,833	1,037	170,722	485
	The Pitney Bowes Bank	UT	24,554	4,984	<\$1B	24,757	4,985	203	1
	GE Capital Financial Inc.	UT	21,170	5,958	\$1B-\$10B	21,570	5,959	400	1
	Shore Bancshares, Inc.	MD	20,347	718	<\$1B	83,380	895	63,033	177
	First United Corporation	MD	10,680	282	\$1B-\$10B	47,868	384	37,188	102
	Fulton Financial Corporation	PA	10,492	224	\$10B-\$50B	42,573	331	32,081	107
Massachusetts									
	Bank of America Corporation	NC	228,255	13,546	>\$50B	467,088	14,180	238,833	634
	Citizens Bank of Massachusetts	MA	188,297	6,011	>\$50B	711,045	7,280	522,748	1,269
	Citigroup, Inc.	NY	183,170	31,696	>\$50B	184,329	31,703	1,159	7
	JPMorgan Chase & Co.	NY	147,248	10,723	>\$50B	155,982	10,758	8,734	35
	Sovereign Bank	PA	142,554	3,111	>\$50B	887,487	5,252	744,933	2,141
	Wells Fargo & Company	CA	139,137	4,764	>\$50B	144,979	4,813	5,842	49
	Capital One FSB	VA	138,830	38,650	\$10B-\$50B	139,105	38,652	275	2
	MBNA Corporation	DE	125,484	22,085	>\$50B	132,028	22,110	6,544	25
	TD Banknorth, Inc.	ME	111,867	3,104	.	599,612	4,493	487,745	1,389
	Advanta Bank Corporation	UT	63,040	7,437	\$1B-\$10B	63,040	7,437	0	0
	American Express Centurion Bank	UT	62,855	6,908	\$10B-\$50B	62,964	6,909	109	1
	Eastern Bank Corporation	MA	40,272	1,104	\$1B-\$10B	324,518	1,820	284,246	716
	The Pitney Bowes Bank	UT	39,004	6,918	<\$1B	39,207	6,919	203	1
	Independent Bank Corp.	MA	32,490	975	\$1B-\$10B	93,951	1,180	61,461	205
	Chittenden Corporation	VT	29,262	621	\$1B-\$10B	167,369	1,038	138,107	417
	Middlesex Savings Bank	MA	28,631	616	\$1B-\$10B	137,505	947	108,874	331
	U.S. Bancorp	MN	26,667	2,316	>\$50B	42,058	2,361	15,391	45
	Century Bancorp, Inc.	MA	19,358	410	\$1B-\$10B	62,849	552	43,491	142
	Atlantic Bank of New York	NY	17,533	3,046	\$1B-\$10B	29,492	3,087	11,959	41
	Enterprise Bancorp, Inc.	MA	16,980	421	<\$1B	87,646	645	70,666	224
	GE Capital Financial Inc.	UT	15,891	3,676	\$1B-\$10B	16,741	3,678	850	2
	Mellon Financial Corporation	PA	12,620	470	\$10B-\$50B	62,533	615	49,913	145
	Westbank Corporation	MA	10,089	252	<\$1B	69,210	422	59,121	170
Michigan									
	Fifth Third Bancorp	OH	231,648	4,605	>\$50B	1,941,265	9,448	1,709,617	4,843
	Wells Fargo & Company	CA	206,405	7,870	>\$50B	260,430	8,054	54,025	184
	JPMorgan Chase & Co.	NY	189,466	14,727	>\$50B	643,636	15,888	454,170	1,161
	Lasalle Bank	IL	172,299	4,187	>\$50B	955,375	6,017	783,076	1,830

4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2004

State or Territory	Lending Institution	HQ Location	Mirco Business Lending (<\$100k)		Institution Asset Size	Small Business Lending (<\$1M)		Small Business Lending (<\$100k- \$1M)	
			SSBL \$(1,000)	SSBL#		LSBL\$ (1,000)	LSBL#	LSBL(2) \$(1,000)	LSBL(2)#
			(1)	(2)	(3)	(4)	(5)	(6)	(7)
	Citigroup, Inc.	NY	171,829	34,551	>\$50B	172,921	34,558	1,092	7
	MBNA Corporation	DE	167,824	30,618	>\$50B	199,123	30,727	31,299	109
	Capital One FSB	VA	161,510	50,354	\$10B-\$50B	162,510	50,361	1,000	7
	Comerica, Inc.	MI	155,059	2,657	>\$50B	1,964,427	6,971	1,809,368	4,314
	Huntington Bancshares, Inc.	OH	131,787	3,687	\$10B-\$50B	354,842	4,321	223,055	634
	National City Corporation	OH	105,289	5,249	>\$50B	595,152	6,604	489,863	1,355
	Advanta Bank Corporation	UT	79,038	9,680	\$1B-\$10B	79,038	9,680	0	0
	Macatawa Bank Corporation	MI	76,004	1,701	\$1B-\$10B	413,731	2,699	337,727	998
	Capitol Bancorp Ltd.	MI	75,778	1,668	\$1B-\$10B	458,605	2,843	382,827	1,175
	Citizens Banking Corporation	MI	70,535	1,637	\$1B-\$10B	633,828	3,147	563,293	1,510
	Chemical Financial Corporation	MI	69,186	1,979	\$1B-\$10B	346,474	2,991	277,288	1,012
	GE Capital Financial Inc.	UT	62,060	15,906	\$1B-\$10B	63,460	15,911	1,400	5
	U.S. Bancorp	MN	61,597	5,800	>\$50B	71,070	5,830	9,473	30
	Mercantile Bank Corporation	MI	44,809	853	\$1B-\$10B	421,394	1,863	376,585	1,010
	Independent Bank Corporation	MI	44,221	1,082	\$1B-\$10B	185,484	1,565	141,263	483
	The Pitney Bowes Bank	UT	43,739	8,487	<\$1B	43,942	8,488	203	1
	American Express Centurion Bank	UT	40,839	4,988	\$10B-\$50B	41,139	4,989	300	1
	Bank Of America Corporation	NC	29,394	2,959	>\$50B	34,444	2,968	5,050	9
	MBT Financial Corp.	MI	20,927	539	\$1B-\$10B	103,670	820	82,743	281
	Citizens Bank of Massachusetts	MA	16,245	369	>\$50B	78,061	511	61,816	142
	FNBH Bancorp, Inc.	MI	15,978	425	<\$1B	82,189	619	66,211	194
	IBT Bancorp, Inc.	MI	14,890	381	<\$1B	62,259	548	47,369	167
	Northwestern Bank	MI	12,449	359	<\$1B	50,561	495	38,112	136
	Irwin Financial Corporation	IN	10,444	188	\$1B-\$10B	84,168	451	73,724	263
	Fentura Financial, Inc.	MI	10,169	264	<\$1B	60,489	417	50,320	153
Minnesota	Wells Fargo & Company	CA	535,563	23,377	>\$50B	1,171,860	25,232	636,297	1,855
	U.S. Bancorp	MN	231,802	17,058	>\$50B	792,090	18,544	560,288	1,486
	Capital One FSB	VA	101,978	28,555	\$10B-\$50B	102,278	28,557	300	2
	JPMorgan Chase & Co.	NY	90,251	6,870	>\$50B	92,037	6,879	1,786	9
	Otto Bremer Foundation	MN	84,011	2,117	\$1B-\$10B	559,640	3,499	475,629	1,382
	Citigroup, Inc.	NY	78,242	14,027	>\$50B	78,715	14,031	473	4
	MBNA Corporation	DE	67,578	13,102	>\$50B	75,300	13,127	7,722	25
	Advanta Bank Corporation	UT	44,325	5,159	\$1B-\$10B	44,325	5,159	0	0
	Associated Banc-Corp	WI	37,650	928	\$10B-\$50B	262,595	1,542	224,945	614
	Klein Financial, Inc.	MN	30,270	919	\$1B-\$10B	133,424	1,243	103,154	324
	The Pitney Bowes Bank	UT	27,421	4,561	<\$1B	27,624	4,562	203	1
	GE Capital Financial Inc.	UT	23,287	5,436	\$1B-\$10B	23,487	5,437	200	1
	Bank of The West	CA	22,702	761	>\$50B	91,602	986	68,900	225
	Anchor Bancorp, Inc.	MN	22,504	565	\$1B-\$10B	137,454	909	114,950	344
	Marshall & Ilsley Corporation	WI	22,004	463	\$10B-\$50B	285,342	1,085	263,338	622
	Alliance Financial Services	MN	17,797	430	<\$1B	128,603	731	110,806	301
	American Express Centurion Bank	UT	17,488	1,997	\$10B-\$50B	17,488	1,997	0	0
	Mesaba Bancshares, Inc.	MN	15,795	525	<\$1B	55,392	662	39,597	137
	Bank of America Corporation	NC	15,357	1,513	>\$50B	16,519	1,517	1,162	4
	Western Bancshares, Inc.	MN	15,215	344	<\$1B	78,446	549	63,231	205
	First National Bank of Bemid	MN	13,647	517	<\$1B	42,586	600	28,939	83

4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2004

State or Territory	Lending Institution	HQ Location	Micro Business Lending (<\$100k)		Institution Asset Size	Small Business Lending (<\$1M)		Small Business Lending (<\$100k- \$1M)	
			SSBL \$(1,000) (1)	SSBL# (2)		LSBL\$ (1,000) (4)	LSBL# (5)	LSBL(2) \$(1,000) (6)	LSBL(2)# (7)
	Voyager Financial Services Corp.	MN	13,377	278	<\$1B	85,339	514	71,962	236
	Premier Bank	MN	13,201	287	<\$1B	129,651	660	116,450	373
	Fidelity Bancshares, Inc.	MN	13,098	267	<\$1B	128,582	544	115,484	277
	First Federal Savings Bank	WI	12,937	308	.	60,193	455	47,256	147
	Northeast Securities Corp.	MN	12,660	280	<\$1B	77,604	461	64,944	181
	McLeod Bancshares, Inc.	MN	12,018	404	<\$1B	41,398	505	29,380	101
	First National Financial Services	MN	11,707	270	<\$1B	68,009	432	56,302	162
	Merchants Financial Group, Inc.	MN	10,014	313	<\$1B	41,893	406	31,879	93
Mississippi	Trustmark Corporation	MS	126,522	3,844	\$1B-\$10B	466,010	4,843	339,488	999
	Amsouth Bancorporation	AL	116,602	3,522	>\$50B	248,195	3,887	131,593	365
	Bancorpsouth, Inc.	MS	98,168	3,794	\$10B-\$50B	323,225	4,563	225,057	769
	Banplus Corporation	MS	57,121	2,490	\$1B-\$10B	188,650	2,928	131,529	438
	Renasant Corporation	MS	49,987	1,603	\$1B-\$10B	202,220	2,130	152,233	527
	Community Bancshares of MS	MS	49,172	1,988	<\$1B	179,604	2,411	130,432	423
	First M & F Corporation	MS	49,122	2,094	\$1B-\$10B	121,958	2,376	72,836	282
	Citizens Holding Company	MS	48,363	2,114	<\$1B	106,995	2,354	58,632	240
	Hancock Holding Company	MS	44,841	1,327	\$1B-\$10B	168,492	1,802	123,651	475
	Planters Holding Company	MS	36,705	1,468	<\$1B	92,557	1,676	55,852	208
	Regions Financial Corporation	AL	35,829	955	>\$50B	174,054	1,380	138,225	425
	NBC Capital Corporation	MS	33,785	1,808	\$1B-\$10B	88,394	2,010	54,609	202
	MBNA Corporation	DE	29,177	5,966	>\$50B	31,141	5,975	1,964	9
	Wells Fargo & Company	CA	29,030	957	>\$50B	29,455	961	425	4
	Citigroup, Inc.	NY	28,696	5,701	>\$50B	29,293	5,705	597	4
	Priorityone Capital Corp.	MS	27,715	970	<\$1B	109,855	1,281	82,140	311
	State Bank & Trust Company	MS	27,275	1,122	<\$1B	60,561	1,267	33,286	145
	Capital One FSB	VA	25,367	9,514	\$10B-\$50B	25,367	9,514	0	0
	Bankfirst Capital Corporation	MS	25,092	1,138	<\$1B	59,980	1,275	34,888	137
	Citizens National Banc Corp.	MS	17,784	620	<\$1B	77,482	823	59,698	203
	JPMorgan Chase & Co.	NY	15,246	1,847	>\$50B	19,100	1,857	3,854	10
	Merchants & Marine Bank	MS	14,927	654	<\$1B	38,164	748	23,237	94
	GE Capital Financial Inc.	UT	14,568	3,984	\$1B-\$10B	14,568	3,984	0	0
	First State Corporation	MS	14,000	638	<\$1B	44,669	747	30,669	109
	Peoples Financial Corporation	MS	13,007	421	<\$1B	70,372	597	57,365	176
	Advanta Bank Corporation	UT	12,971	1,564	\$1B-\$10B	12,971	1,564	0	0
	Security Capital Corporation	MS	12,487	641	<\$1B	33,253	720	20,766	79
	Bank of New Albany	MS	10,911	405	.	34,530	494	23,619	89
	The Pitney Bowes Bank	UT	10,394	2,161	<\$1B	10,394	2,161	0	0
Missouri	Central Bancompany	MO	165,294	5,465	\$1B-\$10B	634,690	7,020	469,396	1,555
	U.S. Bancorp	MN	162,713	6,257	>\$50B	712,684	7,941	549,971	1,684
	Commerce Bancshares, Inc.	MO	118,747	4,288	\$10B-\$50B	516,823	5,399	398,076	1,111
	Citigroup, Inc.	NY	112,395	19,938	>\$50B	113,624	19,944	1,229	6
	Wells Fargo & Company	CA	87,007	3,129	>\$50B	90,443	3,150	3,436	21
	Capital One FSB	VA	86,633	28,047	\$10B-\$50B	86,933	28,049	300	2
	Bank of America Corporation	NC	84,401	5,664	>\$50B	247,210	6,103	162,809	439
	MBNA Corporation	DE	83,161	15,799	>\$50B	96,525	15,840	13,364	41

4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2004

State or Territory	Lending Institution	HQ Location	Mirco Business Lending (<\$100k)		Institution Asset Size (3)	Small Business Lending (<\$1M)		Small Business Lending (<\$100k- \$1M)	
			SSBL \$(1,000) (1)	SSBL# (2)		LSBL\$ (1,000) (4)	LSBL# (5)	LSBL(2) \$(1,000) (6)	LSBL(2)# (7)
	JPMorgan Chase & Co.	NY	78,331	6,528	>\$50B	80,517	6,537	2,186	9
	Advanta Bank Corporation	UT	47,348	5,718	\$1B-\$10B	47,348	5,718	0	0
	GE Capital Financial Inc.	UT	37,619	9,750	\$1B-\$10B	37,769	9,751	150	1
	Regions Financial Corporation	AL	33,151	971	>\$50B	194,797	1,418	161,646	447
	UMB Financial Corporation	MO	32,004	1,017	\$1B-\$10B	225,965	1,509	193,961	492
	National City Corporation	OH	27,021	695	>\$50B	167,307	1,114	140,286	419
	The Pitney Bowes Bank	UT	26,545	4,822	<\$1B	26,748	4,823	203	1
	Southwest Missouri Bancorp.	MO	25,801	956	<\$1B	58,669	1,073	32,868	117
	Enterprise Financial Service	MO	24,812	447	\$1B-\$10B	219,147	946	194,335	499
	Wood & Huston Bancorporation	MO	23,379	1,192	<\$1B	60,390	1,329	37,011	137
	First Banks, Inc.	MO	22,657	620	\$1B-\$10B	130,770	940	108,113	320
	Marshall & Ilsley Corporation	WI	22,450	446	\$10B-\$50B	233,507	983	211,057	537
	American Express Centurion Bank	UT	19,663	2,423	\$10B-\$50B	19,663	2,423	0	0
	First State Bancshares, Inc.	MO	19,522	618	<\$1B	77,697	807	58,175	189
	Dickinson Financial Corporation	MO	19,374	745	\$1B-\$10B	73,324	909	53,950	164
	Valley View Bancshares, Inc.	KS	16,961	491	\$1B-\$10B	82,437	713	65,476	222
	Montgomery Bancorporation, Inc.	MO	16,239	372	<\$1B	105,255	646	89,016	274
	Nodaway Valley Bancshares, Inc.	MO	14,725	522	<\$1B	45,536	617	30,811	95
	City Bancorp	MO	13,787	322	<\$1B	117,470	639	103,683	317
	Mid-Missouri Bancshares, Inc.	MO	13,424	561	<\$1B	35,564	647	22,140	86
	Young Partners L.P.	MO	13,141	504	\$1B-\$10B	43,037	598	29,896	94
	Country Agencies & Investment	MO	13,128	423	<\$1B	33,155	520	20,027	97
	Great Southern Bancorp, Inc.	MO	12,087	307	\$1B-\$10B	102,931	551	90,844	244
	Arvest Bank Group, Inc.	AR	12,034	353	\$1B-\$10B	65,981	515	53,947	162
	Reliable Community Bancshare	MO	11,775	378	<\$1B	51,463	503	39,688	125
	Trustcorp Financial, Inc.	MO	11,253	212	<\$1B	90,558	433	79,305	221
Montana									
	Wells Fargo & Company	CA	76,190	3,362	>\$50B	138,516	3,564	62,326	202
	First Interstate Bancsystem	MT	60,018	1,902	\$1B-\$10B	204,620	2,394	144,602	492
	Glacier Bancorp, Inc.	MT	38,773	1,217	\$1B-\$10B	153,535	1,570	114,762	353
	Capital One FSB	VA	30,257	9,065	\$10B-\$50B	30,382	9,066	125	1
	Stockman Financial Corporation	MT	25,569	856	\$1B-\$10B	99,758	1,102	74,189	246
	Inter-Mountain Bancorp, Inc.	MT	22,124	749	<\$1B	63,009	889	40,885	140
	MBNA Corporation	DE	19,625	4,358	>\$50B	19,908	4,360	283	2
	Mountain West Financial Corp	MT	17,450	514	<\$1B	84,846	716	67,396	202
	Citigroup, Inc.	NY	17,077	3,370	>\$50B	17,077	3,370	0	0
	JPMorgan Chase & Co.	NY	15,862	1,438	>\$50B	16,835	1,440	973	2
	U.S. Bancorp	MN	15,311	1,021	>\$50B	57,492	1,135	42,181	114
	United Financial Corp.	MT	11,837	307	<\$1B	27,842	365	16,005	58
	Heartland Financial USA, Inc.	IA	11,738	427	\$1B-\$10B	30,645	501	18,907	74
	Advanta Bank Corporation	UT	10,417	1,267	\$1B-\$10B	10,417	1,267	0	0
Nebraska									
	Wells Fargo & Company	CA	106,942	5,153	>\$50B	237,455	5,524	130,513	371
	Lauritzen Corporation	NE	88,225	3,686	\$10B-\$50B	406,003	4,603	317,778	917
	Pinnacle Bancorp, Inc.	NE	65,760	2,624	\$1B-\$10B	204,792	3,097	139,032	473
	U.S. Bancorp	MN	53,837	2,970	>\$50B	171,954	3,299	118,117	329
	Capital One FSB	VA	30,744	9,488	\$10B-\$50B	30,744	9,488	0	0

4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2004

State or Territory	Lending Institution	HQ Location	Mirco Business Lending (<\$100k)		Institution Asset Size	Small Business Lending (<\$1M)		Small Business Lending (<\$100k- \$1M)	
			SSBL \$(1,000) (1)	SSBL# (2)		LSBL\$ (1,000) (4)	LSBL# (5)	LSBL(2) \$(1,000) (6)	LSBL(2)# (7)
	Citigroup, Inc.	NY	28,520	5,337	>\$50B	28,822	5,339	302	2
	MBNA Corporation	DE	25,201	5,132	>\$50B	26,084	5,136	883	4
	Great Western Bancorporation	NE	24,883	691	\$1B-\$10B	139,505	1,043	114,622	352
	Tierone Bank	NE	24,318	816	\$1B-\$10B	92,375	1,031	68,057	215
	Hometown Banc Corp.	NE	23,284	773	<\$1B	72,518	929	49,234	156
	Farmers & Merchants Investment	NE	23,236	489	\$1B-\$10B	82,286	665	59,050	176
	JPMorgan Chase & Co.	NY	19,809	2,132	>\$50B	19,809	2,132	0	0
	American National Corporation	NE	17,238	509	\$1B-\$10B	77,811	694	60,573	185
	Advanta Bank Corporation	UT	16,860	1,853	\$1B-\$10B	16,860	1,853	0	0
	Security National Corporation	NE	12,676	300	<\$1B	73,253	475	60,577	175
	Stockmens Financial Corp.	SD	12,554	531	<\$1B	35,246	614	22,692	83
	First York Bank Corp.	NE	11,547	497	<\$1B	49,198	603	37,651	106
	GE Capital Financial, Inc.	UT	11,440	2,918	\$1B-\$10B	11,440	2,918	0	0
	Adbanc, Inc.	NE	11,173	419	<\$1B	38,741	515	27,568	96
Nevada									
	Wells Fargo & Company	CA	253,799	13,291	>\$50B	380,726	13,669	126,927	378
	Bank of America Corporation	NC	60,345	4,281	>\$50B	138,962	4,475	78,617	194
	Citigroup, Inc.	NY	48,375	9,345	>\$50B	51,112	9,358	2,737	13
	Capital One FSB	VA	39,656	14,479	\$10B-\$50B	40,231	14,483	575	4
	Zions Bancorporation	UT	35,709	954	\$10B-\$50B	280,323	1,566	244,614	612
	JPMorgan Chase & Co.	NY	34,421	2,532	>\$50B	37,309	2,547	2,888	15
	Western Alliance Bancorp.	NV	27,103	494	\$1B-\$10B	178,458	898	151,355	404
	MBNA Corporation	DE	23,720	4,274	>\$50B	28,204	4,290	4,484	16
	U.S. Bancorp	MN	19,095	1,616	>\$50B	115,759	1,835	96,664	219
	Advanta Bank Corporation	UT	16,540	2,169	\$1B-\$10B	16,540	2,169	0	0
	American Express Centurion Bank	UT	15,032	2,194	\$10B-\$50B	15,281	2,196	249	2
	The Pitney Bowes Bank	UT	11,767	2,426	<\$1B	11,767	2,426	0	0
	Capitol Bancorp Ltd.	MI	11,103	198	\$1B-\$10B	93,265	429	82,162	231
	GE Capital Financial Inc.	UT	10,142	2,735	\$1B-\$10B	10,142	2,735	0	0
New Hampshire									
	Citizens Bank of Massachusetts	MA	83,764	2,879	>\$50B	200,033	3,254	116,269	375
	TD Banknorth Inc.	ME	81,469	2,338	.	379,351	3,288	297,882	950
	Wells Fargo & Company	CA	42,993	1,467	>\$50B	44,596	1,480	1,603	13
	Bank of America Corporation	NC	41,717	2,347	>\$50B	89,992	2,469	48,275	122
	Citigroup, Inc.	NY	41,362	7,822	>\$50B	41,468	7,823	106	1
	Capital One FSB	VA	35,853	10,734	\$10B-\$50B	35,978	10,735	125	1
	MBNA Corporation	DE	33,429	6,638	>\$50B	35,034	6,644	1,605	6
	JPMorgan Chase & Co.	NY	28,930	2,509	>\$50B	30,207	2,515	1,277	6
	Sovereign Bank	PA	17,745	376	>\$50B	126,329	683	108,584	307
	Chittenden Corporation	VT	17,737	429	\$1B-\$10B	120,584	735	102,847	306
	Advanta Bank Corporation	UT	16,309	2,002	\$1B-\$10B	16,309	2,002	0	0
	American Express Centurion Bank	UT	10,929	1,187	\$10B-\$50B	11,166	1,188	237	1
	U.S. Bancorp	MN	10,492	691	>\$50B	12,741	707	2,249	16
New Jersey									
	PNC Financial Services Group	PA	418,720	11,461	>\$50B	918,717	12,822	499,997	1,361
	JPMorgan Chase & Co.	NY	413,100	21,449	>\$50B	494,264	21,831	81,164	382
	Wachovia Corporation	NC	343,919	7,734	>\$50B	1,382,166	10,490	1,038,247	2,756

4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2004

State or Territory	Lending Institution	HQ Location	Mirco Business Lending (<\$100k)		Institution Asset Size (3)	Small Business Lending (<\$1M)		Small Business Lending (<\$100k- \$1M)	
			SSBL \$(1,000) (1)	SSBL# (2)		LSBL\$ (1,000) (4)	LSBL# (5)	LSBL(2) \$(1,000) (6)	LSBL(2)# (7)
	Bank of America Corporation	NC	324,669	17,673	>\$50B	595,372	18,422	270,703	749
	Citigroup, Inc.	NY	188,718	36,990	>\$50B	202,709	37,031	13,991	41
	MBNA Corporation	DE	186,396	31,109	>\$50B	218,404	31,211	32,008	102
	Wells Fargo & Company	CA	185,323	5,927	>\$50B	192,863	5,987	7,540	60
	Capital One FSB	VA	176,638	52,521	\$10B-\$50B	177,488	52,527	850	6
	American Express Centurion Bank	UT	94,535	10,907	\$10B-\$50B	95,039	10,910	504	3
	Advanta Bank Corporation	UT	86,342	10,203	\$1B-\$10B	86,342	10,203	0	0
	Commerce Bancorp, Inc.	NJ	78,303	2,156	\$10B-\$50B	426,062	3,125	347,759	969
	Atlantic Bank of New York	NY	62,233	7,111	\$1B-\$10B	94,865	7,240	32,632	129
	Valley National Bancorp	NJ	56,505	1,414	\$10B-\$50B	417,017	2,280	360,512	866
	The Pitney Bowes Bank	UT	51,039	9,157	<\$1B	51,242	9,158	203	1
	Sovereign Bank	PA	39,499	833	>\$50B	164,339	1,173	124,840	340
	Sun Bancorp, Inc.	NJ	35,150	695	\$1B-\$10B	201,771	1,129	166,621	434
	HSBC Bank USA	NY	34,063	559	>\$50B	68,231	632	34,168	73
	GE Capital Financial Inc.	UT	33,173	8,101	\$1B-\$10B	33,173	8,101	0	0
	North Fork Bancorporation, Inc.	NY	30,565	680	>\$50B	152,929	1,029	122,364	349
	Fulton Financial Corporation	PA	30,110	655	\$10B-\$50B	186,984	1,122	156,874	467
	U.S. Bancorp	MN	30,098	2,954	>\$50B	40,855	2,988	10,757	34
	Bank of New York Company, Inc.	NY	24,912	1,156	>\$50B	36,513	1,194	11,601	38
	Lakeland Bancorp, Inc.	NJ	20,029	378	\$1B-\$10B	150,511	743	130,482	365
	Minotola National Bank	NJ	17,943	413	<\$1B	86,895	609	68,952	196
	Yardville National Bancorp	NJ	17,734	352	\$1B-\$10B	146,569	715	128,835	363
	Hudson United Bancorp	NJ	15,677	325	\$1B-\$10B	110,615	596	94,938	271
	Citizens Bank of Massachusetts	MA	12,260	301	>\$50B	32,635	356	20,375	55
	Provident Financial Services	NJ	12,057	319	\$1B-\$10B	41,005	414	28,948	95
	Interchange Financial Services	NJ	11,544	154	\$1B-\$10B	65,821	300	54,277	146
New Mexico									
	Wells Fargo & Company	CA	184,821	7,184	>\$50B	346,962	7,650	162,141	466
	Citigroup, Inc.	NY	35,103	6,195	>\$50B	35,103	6,195	0	0
	Bank of America Corporation	NC	34,797	2,168	>\$50B	84,896	2,320	50,099	152
	First State Bancorporation	NM	31,367	999	\$1B-\$10B	177,813	1,458	146,446	459
	Capital One FSB	VA	29,222	10,065	\$10B-\$50B	29,672	10,068	450	3
	MBNA Corporation	DE	24,826	4,737	>\$50B	26,947	4,745	2,121	8
	First Artesia Bancshares, Inc.	NM	20,846	553	<\$1B	86,094	817	65,248	264
	JPMorgan Chase & Co.	NY	19,724	1,995	>\$50B	22,334	2,001	2,610	6
	Heartland Financial USA, Inc.	IA	16,851	387	\$1B-\$10B	82,027	605	65,176	218
	Bank of The West	CA	16,566	467	>\$50B	78,108	661	61,542	194
	Compass Bancshares, Inc.	AL	16,117	432	\$10B-\$50B	47,577	531	31,460	99
	Advanta Bank Corporation	UT	15,110	1,829	\$1B-\$10B	15,110	1,829	0	0
	Trinity Capital Corporation	NM	12,541	329	\$1B-\$10B	123,827	651	111,286	322
	Employee Stock Bonus Trust for the Employees	NM	12,520	344	<\$1B	41,407	454	28,887	110
	GE Capital Financial Inc.	UT	12,197	2,959	\$1B-\$10B	12,197	2,959	0	0
	BOK Financial Corporation	OK	10,324	184	\$10B-\$50B	78,976	347	68,652	163
New York									
	JPMorgan Chase & Co.	NY	2,083,697	76,140	>\$50B	3,040,063	80,017	956,366	3,877
	Citigroup, Inc.	NY	663,113	81,531	>\$50B	1,383,673	83,558	720,560	2,027

4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2004

State or Territory	Lending Institution	HQ Location	Mirco Business Lending (<\$100k)		Institution Asset Size	Small Business Lending (<\$1M)		Small Business Lending (<\$100k- \$1M)	
			SSBL \$(1,000) (1)	SSBL# (2)		LSBL\$ (1,000) (4)	LSBL# (5)	LSBL(2) \$(1,000) (6)	LSBL(2)# (7)
	HSBC Bank USA	NY	662,984	14,458	>\$50B	1,600,183	17,035	937,199	2,577
	Bank of America Corporation	NC	433,141	23,530	>\$50B	749,814	24,353	316,673	823
	Wells Fargo & Company	CA	386,207	12,374	>\$50B	405,479	12,518	19,272	144
	North Fork Bancorporation, Inc.	NY	383,203	9,043	>\$50B	1,168,638	11,151	785,435	2,108
	Capital One FSB	VA	305,847	99,323	\$10B-\$50B	307,822	99,337	1,975	14
	Mbna Corporation	DE	275,152	44,698	>\$50B	345,401	44,925	70,249	227
	Allfirst Bank	MD	229,909	5,208	>\$50B	1,282,353	7,957	1,052,444	2,749
	American Express Centurion Bank	UT	187,948	20,859	\$10B-\$50B	188,877	20,866	929	7
	Advanta Bank Corporation	UT	157,488	19,119	\$1B-\$10B	157,488	19,119	0	0
	The Pitney Bowes Bank	UT	93,471	16,997	<\$1B	93,884	16,999	413	2
	Bank of New York Company, Inc.	NY	80,975	3,979	>\$50B	184,081	4,254	103,106	275
	GE Capital Financial Inc.	UT	67,324	14,937	\$1B-\$10B	67,794	14,939	470	2
	NBT Bancorp Inc.	NY	61,094	1,690	\$1B-\$10B	218,348	2,221	157,254	531
	Financial Institutions, Inc.	NY	58,020	1,481	\$1B-\$10B	191,132	1,933	133,112	452
	Atlantic Bank of New York	NY	56,330	5,427	\$1B-\$10B	125,550	5,665	69,220	238
	Wachovia Corporation	NC	50,150	1,181	>\$50B	249,843	1,649	199,693	468
	Keycorp	OH	45,689	1,283	>\$50B	306,581	1,987	260,892	704
	Community Bank System, Inc.	NY	36,679	1,151	\$1B-\$10B	87,846	1,347	51,167	196
	Tompkins Trustco, Inc.	NY	30,804	781	\$1B-\$10B	128,624	1,099	97,820	318
	U.S. Bancorp	MN	29,977	2,244	>\$50B	41,143	2,286	11,166	42
	First Niagara Bank	NY	28,360	644	\$1B-\$10B	187,935	1,108	159,575	464
	Citizens Bank of Massachusetts	MA	26,917	788	>\$50B	122,191	1,078	95,274	290
	Canandaigua National Corp.	NY	26,458	734	\$1B-\$10B	93,625	944	67,167	210
	Commerce Bancorp, Inc.	NJ	24,823	752	\$10B-\$50B	170,776	1,096	145,953	344
	TD Banknorth Inc.	ME	23,090	708	.	102,218	941	79,128	233
	Solvay Bank Corp.	NY	20,909	514	<\$1B	68,220	668	47,311	154
	Arrow Financial Corporation	NY	20,754	658	\$1B-\$10B	69,042	805	48,288	147
	State Bancorp, Inc.	NY	19,857	357	\$1B-\$10B	269,336	951	249,479	594
	Provident Bank	NY	17,448	442	\$1B-\$10B	74,922	626	57,474	184
	Astoria Federal Savings	NY	14,947	568	\$10B-\$50B	27,953	620	13,006	52
	The Adirondack Trust Company	NY	14,863	460	<\$1B	63,665	629	48,802	169
	Washington Mutual Bank FA	WA	14,162	402	>\$50B	116,728	650	102,566	248
	Suffolk Bancorp	NY	13,059	284	\$1B-\$10B	61,171	427	48,112	143
	SBU Bank	NY	12,983	343	\$1B-\$10B	55,734	466	42,751	123
	Popular, Inc.	PR	12,972	458	\$10B-\$50B	179,693	877	166,721	419
	Alliance Financial Corporation	NY	12,359	359	<\$1B	57,685	520	45,326	161
	Signature Bank	NY	11,597	238	\$1B-\$10B	93,567	439	81,970	201
	Valley National Bancorp	NJ	11,436	192	\$10B-\$50B	161,525	510	150,089	318
	Hudson River Bank & Trust Co	NY	11,335	242	.	86,339	494	75,004	252
	Wright Express FSC	UT	10,708	1,505	<\$1B	11,553	1,509	845	4
North Carolina	BB&T Corporation	NC	586,400	17,828	>\$50B	2,524,362	23,713	1,937,962	5,885
	First Citizens Bancshares, Inc.	NC	318,753	11,165	\$10B-\$50B	1,326,656	14,322	1,007,903	3,157
	Wachovia Corporation	NC	255,644	5,879	>\$50B	1,572,553	9,176	1,316,909	3,297
	MBNA Corporation	DE	164,909	29,456	>\$50B	238,464	29,806	73,555	350
	Bank of America Corporation	NC	142,260	9,267	>\$50B	414,295	10,041	272,035	774
	Citigroup, Inc.	NY	141,150	27,212	>\$50B	144,697	27,223	3,547	11

4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2004

State or Territory	Lending Institution	HQ Location	Mirco Business Lending (<\$100k)		Institution Asset Size	Small Business Lending (<\$1M)		Small Business Lending (<\$100k- \$1M)	
			SSBL \$(1,000) (1)	SSBL# (2)		LSBL\$ (1,000) (4)	LSBL# (5)	LSBL(2) \$(1,000) (6)	LSBL(2)# (7)
	Wells Fargo & Company	CA	116,517	4,046	>\$50B	120,130	4,078	3,613	32
	Capital One FSB	VA	112,754	35,171	\$10B-\$50B	112,904	35,172	150	1
	JPMorgan Chase & Co.	NY	92,165	7,480	>\$50B	97,464	7,492	5,299	12
	Suntrust Banks, Inc.	GA	87,950	3,140	>\$50B	330,564	3,901	242,614	761
	GE Capital Financial Inc.	UT	73,374	20,109	\$1B-\$10B	74,319	20,112	945	3
	RBC Centura Bank	NC	64,005	1,671	\$10B-\$50B	382,177	2,595	318,172	924
	Advanta Bank Corporation	UT	54,157	6,434	\$1B-\$10B	54,157	6,434	0	0
	South Financial Group	SC	46,429	1,113	\$10B-\$50B	301,654	1,929	255,225	816
	Fidelity Bancshares (N.C.)	NC	40,813	1,084	\$1B-\$10B	213,087	1,676	172,274	592
	The Pitney Bowes Bank	UT	37,153	7,701	<\$1B	37,756	7,703	603	2
	Southern Bancshares (N.C.)	NC	35,875	1,156	\$1B-\$10B	133,089	1,491	97,214	335
	Bank of Granite Corporation	NC	35,063	1,175	\$1B-\$10B	133,796	1,520	98,733	345
	First Bancorp	NC	34,676	1,315	\$1B-\$10B	103,506	1,572	68,830	257
	American Express Centurion Bank	UT	33,234	3,724	\$10B-\$50B	33,234	3,724	0	0
	LSB Bancshares, Inc.	NC	32,602	741	<\$1B	149,582	1,119	116,980	378
	U.S. Bancorp	MN	28,634	1,983	>\$50B	53,334	2,065	24,700	82
	First Charter Corporation	NC	28,296	632	\$1B-\$10B	152,074	1,024	123,778	392
	Peoples Bancorp of North Carolina	NC	23,452	665	<\$1B	83,426	877	59,974	212
	ECB Bancorp, Inc.	NC	22,564	610	<\$1B	108,205	914	85,641	304
	Yadkin Valley Bank & Trust Co.	NC	22,112	638	<\$1B	112,391	946	90,279	308
	FNB Corp.	NC	22,036	488	<\$1B	107,072	728	85,036	240
	United Community Banks, Inc.	GA	21,318	698	\$1B-\$10B	62,710	863	41,392	165
	Four Oaks Fincorp, Inc.	NC	20,538	668	<\$1B	55,069	786	34,531	118
	Southern Community Financial	NC	17,339	410	\$1B-\$10B	83,167	623	65,828	213
	First South Bancorp, Inc.	NC	16,536	443	<\$1B	77,058	639	60,522	196
	First National Bank	NC	15,905	508	<\$1B	53,113	643	37,208	135
	Regions Financial Corporation	AL	14,635	364	>\$50B	108,765	613	94,130	249
	High Point Bank Corporation	NC	12,195	344	<\$1B	54,782	493	42,587	149
	BNC Bancorp	NC	11,042	282	<\$1B	61,314	432	50,272	150
	FNB Financial Services Corp.	NC	10,959	253	<\$1B	97,200	611	86,241	358
	Capital Bank Corporation	NC	10,603	310	<\$1B	45,348	419	34,745	109
North Dakota									
	Wells Fargo & Company	CA	59,221	2,183	>\$50B	210,565	2,597	151,344	414
	Otto Bremer Foundation	MN	25,858	739	\$1B-\$10B	129,858	1,061	104,000	322
	State Bankshares, Inc.	ND	23,871	651	\$1B-\$10B	145,208	980	121,337	329
	Watford City Bancshares, Inc.	ND	21,826	703	<\$1B	87,011	940	65,185	237
	U.S. Bancorp	MN	14,828	1,272	>\$50B	52,376	1,360	37,548	88
	Capital One FSB	VA	14,798	4,576	\$10B-\$50B	14,798	4,576	0	0
	Starion Bancorporation	ND	13,938	486	<\$1B	44,726	595	30,788	109
	Alerus Financial Corporation	ND	11,659	263	<\$1B	70,321	429	58,662	166
Ohio									
	JPMorgan Chase & Co.	NY	255,962	18,691	>\$50B	643,605	19,745	387,643	1,054
	Huntington Bancshares, Inc.	OH	254,058	6,738	\$10B-\$50B	759,379	8,148	505,321	1,410
	Fifth Third Bancorp	OH	216,826	4,049	>\$50B	1,919,121	8,686	1,702,295	4,637
	National City Corporation	OH	185,217	8,223	>\$50B	988,949	10,536	803,732	2,313
	Wells Fargo & Company	CA	182,733	6,569	>\$50B	195,426	6,633	12,693	64
	Citigroup, Inc.	NY	166,644	33,751	>\$50B	168,161	33,762	1,517	11

4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2004

State or Territory	Lending Institution	HQ Location	Mirco Business Lending (<\$100k)		Institution Asset Size (3)	Small Business Lending (<\$1M)		Small Business Lending (<\$100k- \$1M)	
			SSBL \$(1,000) (1)	SSBL# (2)		LSBL\$ (1,000) (4)	LSBL# (5)	LSBL(2) \$(1,000) (6)	LSBL(2)# (7)
	U.S. Bancorp	MN	152,655	9,314	>\$50B	610,680	10,633	458,025	1,319
	Capital One FSB	VA	144,251	46,477	\$10B-\$50B	144,851	46,481	600	4
	MBNA Corporation	DE	137,341	25,154	>\$50B	159,675	25,243	22,334	89
	Park National Corporation	OH	109,629	2,978	\$1B-\$10B	467,395	4,139	357,766	1,161
	GE Capital Financial Inc.	UT	83,317	21,842	\$1B-\$10B	84,377	21,845	1,060	3
	Advanta Bank Corporation	UT	77,955	9,337	\$1B-\$10B	77,955	9,337	0	0
	Sky Financial Group, Inc.	OH	71,338	1,708	\$10B-\$50B	398,802	2,699	327,464	991
	Firstmerit Corporation	OH	69,721	1,229	\$10B-\$50B	577,063	2,596	507,342	1,367
	Keycorp	OH	68,700	1,759	>\$50B	542,754	3,009	474,054	1,250
	The Pitney Bowes Bank	UT	50,817	9,921	<\$1B	51,320	9,924	503	3
	Pnc Financial Services Group	PA	47,961	1,368	>\$50B	148,088	1,644	100,127	276
	American Express Centurion Bank	UT	47,502	5,024	\$10B-\$50B	47,502	5,024	0	0
	First Federal Bank of The Midwest	OH	39,850	987	\$1B-\$10B	204,544	1,575	164,694	588
	First Financial Bancorp	OH	35,903	1,074	\$1B-\$10B	148,267	1,428	112,364	354
	Bank of America Corporation	NC	33,080	3,107	>\$50B	38,064	3,116	4,984	9
	Citizens Bank of Massachusetts	MA	21,761	649	>\$50B	113,515	905	91,754	256
	Killbuck Bancshares, Inc.	OH	19,242	667	<\$1B	57,125	790	37,883	123
	DCB Financial Corp.	OH	18,585	397	<\$1B	82,359	639	63,774	242
	First Merchants Corporation	IN	17,480	435	\$1B-\$10B	110,687	703	93,207	268
	Farmers & Merchants Bancorp	OH	15,504	552	<\$1B	36,602	629	21,098	77
	Wesbanco, Inc.	WV	14,142	467	\$1B-\$10B	73,930	627	59,788	160
	Oak Hill Financial, Inc.	OH	14,020	338	\$1B-\$10B	93,324	589	79,304	251
	Unizan Financial Corp.	OH	12,261	296	\$1B-\$10B	83,901	510	71,640	214
	Citizens Bancshares, Inc.	OH	12,123	301	<\$1B	53,986	446	41,863	145
	Peoples Bancorp Inc.	OH	12,070	305	\$1B-\$10B	67,125	490	55,055	185
	Merchants Bancorp, Inc.	OH	11,591	408	<\$1B	29,750	471	18,159	63
	Community Bancshares, Inc.	OH	10,632	354	<\$1B	35,674	458	25,042	104
	NB&T Financial Group, Inc.	OH	10,175	293	<\$1B	31,331	367	21,156	74
Oklahoma	Bancfirst Corporation	OK	108,867	4,151	\$1B-\$10B	361,487	4,934	252,620	783
	Arvest Bank Group, Inc.	AR	92,763	3,245	\$1B-\$10B	349,000	4,053	256,237	808
	Citigroup, Inc.	NY	66,776	12,504	>\$50B	66,776	12,504	0	0
	Wells Fargo & Company	CA	54,232	1,941	>\$50B	58,157	1,962	3,925	21
	Capital One FSB	VA	51,538	17,728	\$10B-\$50B	51,688	17,729	150	1
	JPMorgan Chase & Co.	NY	51,067	4,349	>\$50B	74,361	4,425	23,294	76
	BOK Financial Corporation	OK	43,912	877	\$10B-\$50B	378,881	1,790	334,969	913
	MBNA Corporation	DE	41,269	8,008	>\$50B	43,142	8,014	1,873	6
	Durant Bancorp, Inc.	OK	33,607	1,331	\$1B-\$10B	95,815	1,543	62,208	212
	Bank of America Corporation	NC	32,675	2,504	>\$50B	70,327	2,610	37,652	106
	One Rich Hill Mining L.L.C.	TX	30,547	717	\$1B-\$10B	193,050	1,180	162,503	463
	Spirit Bankcorp, Inc.	OK	27,406	952	<\$1B	109,070	1,222	81,664	270
	Advanta Bank Corporation	UT	26,564	3,186	\$1B-\$10B	26,564	3,186	0	0
	GE Capital Financial Inc.	UT	25,849	6,842	\$1B-\$10B	26,419	6,843	570	1
	Southwest Bancorp, Inc.	OK	25,329	524	\$1B-\$10B	159,622	945	134,293	421
	First Fidelity Bancorp, Inc.	OK	16,665	490	<\$1B	63,122	644	46,457	154
	Coppermark Bancshares, Inc.	OK	15,552	475	<\$1B	80,904	666	65,352	191
	The Pitney Bowes Bank	UT	14,663	2,911	<\$1B	14,663	2,911	0	0

4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2004

State or Territory	Lending Institution	HQ Location	Mirco Business Lending (<\$100k)		Institution Asset Size	Small Business Lending (<\$1M)		Small Business Lending (<\$100k- \$1M)	
			SSBL \$(1,000)	SSBL#		LSBL\$(1,000)	LSBL#	LSBL(2) \$(1,000)	LSBL(2)#
			(1)	(2)	(3)	(4)	(5)	(6)	(7)
	Midfirst Bank	OK	13,983	354	\$1B-\$10B	91,222	578	77,239	224
	Gold Banc Corporation, Inc.	KS	12,992	395	\$1B-\$10B	69,554	557	56,562	162
	American Express Centurion Bank	UT	12,890	1,430	\$10B-\$50B	12,890	1,430	0	0
	RCB Holding Company, Inc.	OK	12,539	485	<\$1B	33,508	561	20,969	76
	Landrum Company	MO	12,234	545	\$1B-\$10B	27,096	609	14,862	64
	Central Service Corporation	OK	11,459	368	<\$1B	26,715	427	15,256	59
	American Bancorporation, Inc.	OK	11,033	602	<\$1B	24,049	650	13,016	48
	Midstate Bancorp, Inc.	OK	10,142	450	<\$1B	37,651	534	27,509	84
Oregon	Wells Fargo & Company	CA	396,576	16,231	>\$50B	694,107	17,159	297,531	928
	U.S. Bancorp	MN	106,475	8,033	>\$50B	603,675	9,270	497,200	1,237
	Bank of America Corporation	NC	91,518	6,186	>\$50B	145,475	6,340	53,957	154
	Citigroup, Inc.	NY	79,619	14,610	>\$50B	79,984	14,613	365	3
	Capital One FSB	VA	79,568	25,033	\$10B-\$50B	79,718	25,034	150	1
	Umpqua Holdings Corporation	OR	62,196	1,290	\$1B-\$10B	402,484	2,289	340,288	999
	MBNA Corporation	DE	49,367	9,006	>\$50B	61,101	9,045	11,734	39
	JPMorgan Chase & Co.	NY	45,103	4,648	>\$50B	47,921	4,654	2,818	6
	Advanta Bank Corporation	UT	32,588	4,055	\$1B-\$10B	32,588	4,055	0	0
	Cascade Bancorp	OR	27,100	789	\$1B-\$10B	185,161	1,236	158,061	447
	Keycorp	OH	27,056	711	>\$50B	201,773	1,168	174,717	457
	Columbia Bancorp	OR	23,703	584	<\$1B	113,598	855	89,895	271
	West Coast Bancorp	OR	21,602	501	\$1B-\$10B	179,646	955	158,044	454
	American Express Centurion Bank	UT	20,118	3,999	\$10B-\$50B	20,568	4,001	450	2
	Bank of the West	CA	19,983	593	>\$50B	119,709	822	99,726	229
	Pacific Continental Corporation	OR	18,667	432	<\$1B	123,099	738	104,432	306
	Premierwest Bancorp	OR	18,574	403	<\$1B	102,556	647	83,982	244
	The Pitney Bowes Bank	UT	17,386	3,279	<\$1B	17,589	3,280	203	1
	Sterling Savings Bank	WA	15,523	357	\$1B-\$10B	112,657	614	97,134	257
	Citizens Bancorp	OR	10,669	252	<\$1B	42,482	358	31,813	106
Pennsylvania	PNC Financial Services Group	PA	581,910	16,113	>\$50B	1,551,591	18,901	969,681	2,788
	Wachovia Corporation	NC	284,043	6,364	>\$50B	1,396,475	9,186	1,112,432	2,822
	MBNA Corporation	DE	270,949	50,458	>\$50B	288,878	50,529	17,929	71
	Citizens Bank of Massachusetts	MA	207,205	6,345	>\$50B	565,955	7,480	358,750	1,135
	Citigroup, Inc.	NY	207,005	41,613	>\$50B	208,840	41,623	1,835	10
	Capital One FSB	VA	190,041	56,905	\$10B-\$50B	190,591	56,909	550	4
	JPMorgan Chase & Co.	NY	182,462	14,769	>\$50B	194,870	14,815	12,408	46
	Wells Fargo & Company	CA	179,567	6,262	>\$50B	185,892	6,306	6,325	44
	Allfirst Bank	MD	173,410	3,999	>\$50B	704,737	5,514	531,327	1,515
	Bank of America Corporation	NC	125,961	7,703	>\$50B	218,474	7,943	92,513	240
	National City Corporation	OH	113,160	4,809	>\$50B	357,551	5,682	244,391	873
	Fulton Financial Corporation	PA	94,923	2,053	\$10B-\$50B	604,042	3,521	509,119	1,468
	Advanta Bank Corporation	UT	93,724	11,137	\$1B-\$10B	93,724	11,137	0	0
	Susquehanna Bancshares, Inc.	PA	75,213	2,030	\$1B-\$10B	363,089	2,858	287,876	828
	GE Capital Financial Inc.	UT	72,270	18,517	\$1B-\$10B	72,670	18,519	400	2
	F.N.B. Corporation	PA	69,040	1,637	\$1B-\$10B	308,249	2,414	239,209	777
	American Express Centurion Bank	UT	58,210	6,598	\$10B-\$50B	58,339	6,599	129	1

4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2004

State or Territory	Lending Institution	HQ Location	Mirco Business Lending (<\$100k)		Institution Asset Size	Small Business Lending (<\$1M)		Small Business Lending (<\$100k- \$1M)	
			SSBL \$(1,000) (1)	SSBL# (2)		LSBL\$(1,000) (4)	LSBL# (5)	LSBL(2) \$(1,000) (6)	LSBL(2)# (7)
	The Pitney Bowes Bank	UT	56,848	10,297	<\$1B	57,051	10,298	203	1
	S & T Bancorp, Inc.	PA	54,590	1,790	\$1B-\$10B	242,846	2,366	188,256	576
	Sovereign Bank	PA	49,159	1,164	>\$50B	273,116	1,736	223,957	572
	First Commonwealth Financial	PA	46,424	1,359	\$1B-\$10B	193,398	1,841	146,974	482
	U.S. Bancorp	MN	41,166	2,806	>\$50B	54,180	2,863	13,014	57
	National Penn Bancshares, Inc.	PA	29,923	674	\$1B-\$10B	240,074	1,263	210,151	589
	Harleysville National Corp.	PA	25,971	627	\$1B-\$10B	163,698	1,044	137,727	417
	First National Community Bank	PA	24,243	617	<\$1B	89,151	780	64,908	163
	Commerce Bancorp, Inc.	NJ	23,526	600	\$10B-\$50B	157,743	986	134,217	386
	CNB Financial Corporation	PA	23,164	558	<\$1B	87,713	800	64,549	242
	Pennrock Financial Services	PA	21,699	551	\$1B-\$10B	97,444	795	75,745	244
	Waypoint Bank	PA	20,692	444	.	159,787	842	139,095	398
	Northwest Savings Bank	PA	20,362	507	\$1B-\$10B	73,641	733	53,279	226
	Univest Corporation of PA	PA	20,319	498	\$1B-\$10B	107,634	762	87,315	264
	Community Banks, Inc.	PA	18,195	428	\$1B-\$10B	102,333	678	84,138	250
	Sky Financial Group, Inc.	OH	17,688	444	\$10B-\$50B	81,402	650	63,714	206
	Sterling Financial Corporation	PA	16,950	388	\$1B-\$10B	116,272	677	99,322	289
	QNBCorp.	PA	16,129	351	<\$1B	83,279	548	67,150	197
	Penns Woods Bancorp, Inc.	PA	15,787	555	<\$1B	40,838	646	25,051	91
	Omega Financial Corporation	PA	14,533	398	\$1B-\$10B	54,209	540	39,676	142
	Mellon Financial Corporation	PA	14,324	490	\$10B-\$50B	95,028	718	80,704	228
	Citizens Financial Services	PA	13,452	346	<\$1B	31,230	426	17,778	80
	NBT Bancorp Inc.	NY	13,067	356	\$1B-\$10B	50,764	487	37,697	131
	Hibshman Trust For Ephrata	PA	12,852	459	<\$1B	43,632	573	30,780	114
	Citizens And Northern Corp.	PA	12,029	359	\$1B-\$10B	29,113	430	17,084	71
	Dimeco, Inc.	PA	11,073	351	<\$1B	45,984	458	34,911	107
	Community Bank System, Inc.	NY	10,983	259	\$1B-\$10B	61,879	418	50,896	159
	1st Summit Bancorp of Johnstown	PA	10,848	326	<\$1B	35,707	410	24,859	84
	Dollar Bank FSB	PA	10,627	213	\$1B-\$10B	94,056	427	83,429	214
	Atlantic Bank of New York	NY	10,558	1,103	\$1B-\$10B	15,971	1,124	5,413	21
Puerto Rico									
	Popular, Inc.	PR	590,813	18,000	\$10B-\$50B	1,838,739	22,056	1,247,926	4,056
	Eurobancshares, Inc.	PR	58,936	1,396	\$1B-\$10B	269,054	2,013	210,118	617
	Banco Santander	PR	56,596	1,877	\$1B-\$10B	223,847	2,347	167,251	470
	Bbva Puerto Rico	PR	44,835	1,349	\$1B-\$10B	151,422	1,689	106,587	340
	Wells Fargo & Company	CA	22,324	752	>\$50B	22,740	756	416	4
	First Bancorp	PR	20,586	363	\$10B-\$50B	188,962	1,017	168,376	654
	W Holding Company, Inc.	PR	20,457	439	\$10B-\$50B	221,284	969	200,827	530
	R&G Financial Corporation	PR	14,944	340	\$1B-\$10B	108,602	600	93,658	260
Rhode Island									
	Citizens Bank of Massachusetts	MA	78,014	2,592	>\$50B	215,438	2,973	137,424	381
	Bank of America Corporation	NC	38,808	2,041	>\$50B	116,903	2,254	78,095	213
	Citigroup, Inc.	NY	25,023	4,801	>\$50B	25,023	4,801	0	0
	Wells Fargo & Company	CA	24,627	827	>\$50B	25,481	835	854	8
	MBNA Corporation	DE	22,515	3,790	>\$50B	23,185	3,793	670	3
	Capital One FSB	VA	21,633	6,441	\$10B-\$50B	21,633	6,441	0	0
	Bancorp Rhode Island, Inc.	RI	20,883	391	\$1B-\$10B	116,872	677	95,989	286

4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2004

State or Territory	Lending Institution	HQ Location	Mirco Business Lending (<\$100k)		Institution Asset Size	Small Business Lending (<\$1M)		Small Business Lending (<\$100k- \$1M)	
			SSBL \$(1,000) (1)	SSBL# (2)		LSBL\$ (1,000) (4)	LSBL# (5)	LSBL(2) \$(1,000) (6)	LSBL(2)# (7)
	JPMorgan Chase & Co.	NY	18,903	1,548	>\$50B	20,133	1,558	1,230	10
	Sovereign Bank	PA	13,807	293	>\$50B	84,619	479	70,812	186
	Washington Trust Bancorp, Inc.	RI	11,397	328	\$1B-\$10B	94,727	583	83,330	255
South Carolina									
	BB&T Corporation	NC	153,082	4,781	>\$50B	673,222	6,418	520,140	1,637
	Synovus Financial Corp.	GA	111,665	3,283	\$10B-\$50B	487,961	4,468	376,296	1,185
	First Citizens Bancorporation	SC	84,111	2,670	\$1B-\$10B	296,349	3,407	212,238	737
	Bank of America Corporation	NC	83,657	4,751	>\$50B	280,469	5,302	196,812	551
	Wachovia Corporation	NC	80,955	1,786	>\$50B	675,023	3,334	594,068	1,548
	SCBT Financial Corporation	SC	71,901	1,905	\$1B-\$10B	271,034	2,615	199,133	710
	CNB Corporation	SC	70,701	2,732	<\$1B	193,639	3,227	122,938	495
	MBNA Corporation	DE	60,267	11,318	>\$50B	63,143	11,333	2,876	15
	Citigroup, Inc.	NY	53,345	11,021	>\$50B	54,814	11,028	1,469	7
	Capital One FSB	VA	50,347	15,807	\$10B-\$50B	50,772	15,810	425	3
	South Financial Group	SC	47,791	1,459	\$10B-\$50B	212,937	2,005	165,146	546
	Wells Fargo & Company	CA	45,536	1,619	>\$50B	47,184	1,630	1,648	11
	Palmetto Bancshares, Inc.	SC	36,009	1,211	\$1B-\$10B	121,651	1,502	85,642	291
	GE Capital Financial Inc.	UT	29,358	8,095	\$1B-\$10B	30,058	8,098	700	3
	JPMorgan Chase & Co.	NY	27,414	2,938	>\$50B	28,750	2,944	1,336	6
	Regions Financial Corporation	AL	25,783	713	>\$50B	147,377	1,076	121,594	363
	Enterprise Bank of S.C.	SC	24,258	1,199	<\$1B	59,020	1,352	34,762	153
	Advanta Bank Corporation	UT	20,075	2,454	\$1B-\$10B	20,075	2,454	0	0
	American Express Centurion Bank	UT	19,498	2,152	\$10B-\$50B	19,498	2,152	0	0
	The Pitney Bowes Bank	UT	19,309	3,940	<\$1B	19,309	3,940	0	0
	Coastal Federal Savings Bank	SC	18,893	529	\$1B-\$10B	63,139	680	44,246	151
	Community Capital Corporation	SC	16,991	582	<\$1B	60,640	743	43,649	161
	First Federal of Charleston	SC	16,403	421	\$1B-\$10B	60,143	569	43,740	148
	Summit Financial Corporation	SC	11,531	285	<\$1B	67,027	464	55,496	179
	Suntrust Banks, Inc.	GA	10,770	336	>\$50B	61,006	482	50,236	146
South Dakota									
	Wells Fargo & Company	CA	101,295	3,810	>\$50B	327,605	4,453	226,310	643
	Dacotah Banks, Inc.	SD	32,855	1,403	\$1B-\$10B	118,028	1,718	85,173	315
	Great Western Bancorporation	NE	25,695	831	\$1B-\$10B	106,068	1,116	80,373	285
	Minnehaha Banshares, Inc.	SD	23,305	681	<\$1B	133,284	964	109,979	283
	U.S. Bancorp	MN	21,612	1,024	>\$50B	133,916	1,336	112,304	312
	Hopkins Financial Corporation	SD	17,305	703	<\$1B	44,196	786	26,891	83
	Capital One FSB	VA	15,820	4,787	\$10B-\$50B	15,820	4,787	0	0
	South Dakota Bancshares, Inc.	SD	13,978	426	<\$1B	58,811	561	44,833	135
	First Dakota Financial Corporation	SD	13,493	492	<\$1B	46,936	606	33,443	114
	United National Corporation	SD	13,293	430	<\$1B	45,758	533	32,465	103
	First Western Bancorp, Inc.	SD	12,693	403	<\$1B	43,459	506	30,766	103
	JPMorgan Chase & Co.	NY	10,586	1,022	>\$50B	10,586	1,022	0	0
	Citigroup, Inc.	NY	10,350	1,879	>\$50B	10,350	1,879	0	0
	Fishback Financial Corp.	SD	10,030	336	<\$1B	36,301	418	26,271	82
Tennessee									
	Amsouth Bancorporation	AL	398,282	12,448	>\$50B	827,254	13,565	428,972	1,117
	First Horizon National Corp.	TN	189,900	4,418	\$10B-\$50B	1,017,755	6,848	827,855	2,430

4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2004

State or Territory	Lending Institution	HQ Location	Mirco Business Lending (<\$100k)		Institution Asset Size	Small Business Lending (<\$1M)		Small Business Lending (<\$100k- \$1M)	
			SSBL \$(1,000) (1)	SSBL# (2)		LSBL\$ (1,000) (4)	LSBL# (5)	LSBL(2) \$(1,000) (6)	LSBL(2)# (7)
	Suntrust Banks, Inc.	GA	109,763	4,797	>\$50B	685,398	6,404	575,635	1,607
	Citigroup, Inc.	NY	89,002	16,970	>\$50B	90,319	16,975	1,317	5
	Regions Financial Corporation	AL	84,869	2,413	>\$50B	500,959	3,632	416,090	1,219
	Wells Fargo & Company	CA	79,916	2,775	>\$50B	83,717	2,798	3,801	23
	MBNA Corporation	DE	77,302	14,708	>\$50B	86,899	14,742	9,597	34
	Bank of America Corporation	NC	63,903	3,942	>\$50B	175,041	4,261	111,138	319
	Capital One FSB	VA	62,953	21,822	\$10B-\$50B	63,528	21,826	575	4
	First South Bancorp, Inc.	TN	49,912	2,882	\$1B-\$10B	168,244	3,270	118,332	388
	Greene County Bancshares, Inc.	TN	45,504	1,679	\$1B-\$10B	196,777	2,144	151,273	465
	U.S. Bancorp	MN	42,975	2,920	>\$50B	117,739	3,169	74,764	249
	GE Capital Financial Inc.	UT	41,277	11,066	\$1B-\$10B	43,122	11,069	1,845	3
	JPMorgan Chase & Co.	NY	38,855	4,150	>\$50B	47,240	4,168	8,385	18
	BB&T Corporation	NC	37,547	1,127	>\$50B	167,756	1,527	130,209	400
	Advanta Bank Corporation	UT	30,717	3,656	\$1B-\$10B	30,717	3,656	0	0
	F&M Financial Corporation	TN	28,426	854	<\$1B	89,488	1,056	61,062	202
	The Pitney Bowes Bank	UT	24,980	4,851	<\$1B	25,583	4,853	603	2
	First Citizens Bancshares, Inc.	TN	24,694	829	<\$1B	68,740	989	44,046	160
	American Express Centurion Bank	UT	23,714	2,831	\$10B-\$50B	23,714	2,831	0	0
	Synovus Financial Corp.	GA	22,239	443	\$10B-\$50B	128,821	803	106,582	360
	Citizens National Bancorp, Inc.	TN	21,117	590	<\$1B	85,309	835	64,192	245
	Bancorpsouth, Inc.	MS	19,042	676	\$10B-\$50B	80,140	880	61,098	204
	First Volunteer Corporation	TN	17,442	478	<\$1B	65,644	647	48,202	169
	Robertson Holding Company	TN	15,661	1,583	<\$1B	29,871	1,631	14,210	48
	Home Federal Bank of Tennessee	TN	15,315	450	\$1B-\$10B	48,421	567	33,106	117
	Cavalry Bancorp, Inc.	TN	12,897	399	<\$1B	58,619	546	45,722	147
	Wachovia Corporation	NC	12,856	307	>\$50B	79,919	494	67,063	187
	First Pulaski National Corp.	TN	12,782	521	<\$1B	41,132	615	28,350	94
	Trustmark Corporation	MS	12,241	372	\$1B-\$10B	51,889	503	39,648	131
	First Farmers Bancshares, Inc.	TN	12,193	478	<\$1B	30,051	540	17,858	62
	Fifth Third Bancorp	OH	11,350	301	>\$50B	93,225	492	81,875	191
	Citizens Bank	TN	11,232	521	<\$1B	17,169	553	5,937	32
	First Natl Bank of The Cumbe	TN	10,979	402	<\$1B	46,771	535	35,792	133
	First Citizens Bancorp	TN	10,958	305	<\$1B	65,824	498	54,866	193
	Banctenn Corporation	TN	10,363	293	<\$1B	47,713	414	37,350	121
Texas	Wells Fargo & Company	CA	1,260,951	48,363	>\$50B	2,152,201	51,052	891,250	2,689
	JPMorgan Chase & Co.	NY	1,020,762	44,259	>\$50B	1,724,301	46,483	703,539	2,224
	Citigroup, Inc.	NY	506,441	88,960	>\$50B	513,424	88,998	6,983	38
	Bank of America Corporation	NC	340,876	23,518	>\$50B	751,735	24,657	410,859	1,139
	Capital One FSB	VA	314,522	114,016	\$10B-\$50B	317,722	114,038	3,200	22
	MBNA Corporation	DE	269,265	45,662	>\$50B	334,282	45,873	65,017	211
	Compass Bancshares, Inc.	AL	216,483	5,921	\$10B-\$50B	737,171	7,306	520,688	1,385
	Advanta Bank Corporation	UT	167,034	20,410	\$1B-\$10B	167,034	20,410	0	0
	GE Capital Financial Inc.	UT	135,897	35,918	\$1B-\$10B	137,666	35,927	1,769	9
	American Express Centurion Bank	UT	114,376	12,597	\$10B-\$50B	114,981	12,600	605	3
	Cullen/Frost Bankers, Inc.	TX	114,095	2,339	\$1B-\$10B	937,893	4,628	823,798	2,289
	Texas Regional Bancshares, Inc.	TX	110,053	3,614	\$1B-\$10B	397,037	4,535	286,984	921

4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2004

State or Territory	Lending Institution	HQ Location	Mirco Business Lending (<\$100k)		Institution Asset Size	Small Business Lending (<\$1M)		Small Business Lending (<\$100k- \$1M)	
			SSBL \$(1,000) (1)	SSBL# (2)		LSBL\$ (1,000) (4)	LSBL# (5)	LSBL(2) \$(1,000) (6)	LSBL(2)# (7)
	The Pitney Bowes Bank	UT	97,987	19,758	<\$1B	98,393	19,760	406	2
	Hibernia Corporation	LA	85,603	2,343	\$10B-\$50B	343,978	3,174	258,375	831
	Regions Financial Corporation	AL	84,712	2,360	>\$50B	433,034	3,378	348,322	1,018
	International Bancshares Corp.	TX	79,375	2,518	\$10B-\$50B	383,065	3,486	303,690	968
	Sterling Bancshares, Inc.	TX	68,335	2,022	\$1B-\$10B	280,286	2,680	211,951	658
	Maedgen & White Ltd.	TX	67,285	1,867	<\$1B	270,598	2,540	203,313	673
	First Financial Bankshares	TX	66,093	2,331	\$1B-\$10B	243,281	2,895	177,188	564
	Incus Co. Ltd.	XX	61,348	1,836	.	220,814	2,398	159,466	562
	American State Financial Corp.	TX	60,560	2,611	\$1B-\$10B	167,075	2,962	106,515	351
	U.S. Bancorp	MN	58,150	4,303	>\$50B	100,528	4,424	42,378	121
	Amarillo National Bancorp, Inc.	TX	49,396	2,703	\$1B-\$10B	145,482	2,987	96,086	284
	First American Bank SSB	TX	46,882	1,485	.	206,603	1,968	159,721	483
	First National Bank Group, Inc.	TX	45,701	1,406	\$1B-\$10B	161,906	1,774	116,205	368
	JSA Family Limited Partnership	TX	44,052	1,480	<\$1B	126,885	1,758	82,833	278
	Lone Star National Bancshare	TX	43,991	1,274	\$1B-\$10B	156,238	1,690	112,247	416
	Eggemeyer Advisory Corp.	CA	43,568	1,286	\$1B-\$10B	159,682	1,652	116,114	366
	Wachovia Corporation	NC	39,360	868	>\$50B	255,810	1,427	216,450	559
	A.N.B. Holding Company Ltd.	TX	38,389	1,148	\$1B-\$10B	146,505	1,479	108,116	331
	BOK Financial Corporation	OK	37,576	756	\$10B-\$50B	247,580	1,318	210,004	562
	Republic Bancshares of Texas	TX	37,175	971	<\$1B	174,481	1,414	137,306	443
	Overton Financial Corporation	TX	35,698	1,223	<\$1B	123,961	1,527	88,263	304
	Amegy Corporation	TX	34,768	859	\$1B-\$10B	224,410	1,375	189,642	516
	Prosperity Bancshares, Inc.	TX	31,632	912	\$1B-\$10B	88,475	1,101	56,843	189
	Texas United Bancshares, Inc.	TX	30,981	1,151	\$1B-\$10B	92,009	1,357	61,028	206
	Guaranty Bancshares, Inc.	TX	30,256	1,159	<\$1B	83,941	1,359	53,685	200
	South Plains Financial, Inc.	TX	30,092	998	\$1B-\$10B	130,691	1,342	100,599	344
	Woodforest Financial Group	TX	30,058	838	\$1B-\$10B	152,287	1,209	122,229	371
	Comerica, Inc.	MI	29,598	661	>\$50B	366,962	1,478	337,364	817
	Southside Bancshares, Inc.	TX	29,421	876	\$1B-\$10B	108,423	1,134	79,002	258
	Summit Bancshares, Inc.	TX	28,388	748	\$1B-\$10B	122,197	1,041	93,809	293
	Security Holding Company	TX	28,139	1,040	<\$1B	95,446	1,261	67,307	221
	Washington Mutual Bank FA	WA	28,067	801	>\$50B	92,933	973	64,866	172
	First Community Capital Corp.	TX	27,847	736	<\$1B	118,665	1,023	90,818	287
	Central Community Corporation	TX	27,259	910	<\$1B	110,735	1,195	83,476	285
	Broadway Bancshares, Inc.	TX	26,735	671	\$1B-\$10B	112,102	943	85,367	272
	Plains Bancorp, Inc.	TX	25,993	1,136	<\$1B	81,539	1,356	55,546	220
	Firstperryton Bancorp, Inc.	TX	25,841	834	<\$1B	70,989	1,000	45,148	166
	MOW/RPW II Ltd.	TX	25,576	733	<\$1B	111,181	1,009	85,605	276
	Doss Ltd.	TX	23,806	888	\$1B-\$10B	67,911	1,046	44,105	158
	Legacytexas Group, Inc.	TX	23,667	990	<\$1B	80,746	1,173	57,079	183
	Diboll State Bancshares, Inc.	TX	22,660	789	<\$1B	56,224	913	33,564	124
	Whitney Holding Corporation	LA	22,180	436	\$1B-\$10B	132,634	758	110,454	322
	American Bank Holding Corp.	TX	22,071	565	<\$1B	78,902	749	56,831	184
	Firstcapital Bank SSB	TX	20,707	621	.	89,078	808	68,371	187
	Central Bancorp, Inc.	TX	19,892	399	<\$1B	131,499	743	111,607	344
	Jefferson Bancshares, Inc.	TX	19,694	525	<\$1B	74,637	687	54,943	162
	Atlantic Bank of New York	NY	18,344	3,133	\$1B-\$10B	21,382	3,152	3,038	19

4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2004

State or Territory	Lending Institution	HQ Location	Mirco Business Lending (<\$100k)		Institution Asset Size	Small Business Lending (<\$1M)		Small Business Lending (<\$100k- \$1M)	
			SSBL \$(1,000)	SSBL#		LSBL\$ (1,000)	LSBL#	LSBL(2) \$(1,000)	LSBL(2)#
			(1)	(2)	(3)	(4)	(5)	(6)	(7)
	National United Bancshares	TX	16,990	937	<\$1B	41,222	1,027	24,232	90
	West Financial, Inc.	TX	16,719	388	<\$1B	93,339	614	76,620	226
	Midland Bancshares, Inc.	TX	16,109	450	<\$1B	70,272	608	54,163	158
	Colonial Bancgroup, Inc.	AL	15,821	346	\$10B-\$50B	93,129	575	77,308	229
	Herring Bancorp, Inc.	TX	15,433	628	<\$1B	40,849	715	25,416	87
	Commerce National Financial	TX	15,318	433	<\$1B	61,456	584	46,138	151
	INB Financial Corporation	TX	14,861	422	<\$1B	91,248	628	76,387	206
	Bancorpsouth, Inc.	MS	14,844	558	\$10B-\$50B	49,402	683	34,558	125
	Americo Bancshares, Inc.	TX	14,784	509	<\$1B	54,640	637	39,856	128
	Extraco Corporation	TX	14,732	496	<\$1B	55,760	637	41,028	141
	Horizon Capital Bank	TX	14,716	545	<\$1B	85,636	738	70,920	193
	Inwood Bancshares, Inc.	TX	14,702	344	<\$1B	69,723	514	55,021	170
	Legend Bancorp, Inc.	TX	13,526	767	<\$1B	27,176	814	13,650	47
	The Community Company	TX	13,408	440	<\$1B	50,687	564	37,279	124
	Guaranty Bank	TX	13,235	353	\$10B-\$50B	44,775	454	31,540	101
	SNB Bancshares, Inc.	TX	12,844	288	\$1B-\$10B	83,513	483	70,669	195
	WNB Bancshares, Inc.	TX	12,485	290	<\$1B	109,484	516	96,999	226
	Texas Capital Bancshares, Inc.	TX	12,235	248	\$1B-\$10B	97,323	470	85,088	222
	Alliance Bancshares, Inc.	TX	12,226	1,102	<\$1B	16,826	1,119	4,600	17
	Moody Bancshares, Inc.	TX	11,655	304	\$1B-\$10B	58,716	438	47,061	134
	Century Bancshares, Inc.	TX	11,260	328	<\$1B	57,577	472	46,317	144
	First National Bank of Bryant	TX	11,078	386	<\$1B	39,785	462	28,707	76
	Wright Express FSC	UT	11,047	935	<\$1B	16,193	953	5,146	18
	Community Bankers, Inc.	TX	10,894	361	<\$1B	49,551	489	38,657	128
	North Dallas Bank & Trust Co.	TX	10,764	298	<\$1B	41,801	408	31,037	110
	Jane Austin Chapman Limited	TX	10,372	441	<\$1B	21,827	497	11,455	56
	Briscoe Ranch, Inc.	TX	10,249	556	<\$1B	24,517	605	14,268	49
	North American Bancshares, Inc.	TX	10,083	338	\$1B-\$10B	44,788	449	34,705	111
	Metrocorp Bancshares, Inc.	TX	10,004	201	<\$1B	93,720	433	83,716	232
Utah	Wells Fargo & Company	CA	294,044	12,977	>\$50B	777,063	14,385	483,019	1,408
	Zions Bancorporation	UT	134,993	4,109	\$10B-\$50B	616,360	5,473	481,367	1,364
	Capital One FSB	VA	37,022	12,247	\$10B-\$50B	37,172	12,248	150	1
	Citigroup, Inc.	NY	34,791	6,949	>\$50B	35,226	6,952	435	3
	JPMorgan Chase & Co.	NY	30,269	2,721	>\$50B	69,376	2,829	39,107	108
	American Express Centurion Bank	UT	26,141	3,121	\$10B-\$50B	26,476	3,123	335	2
	MBNA Corporation	DE	25,465	4,284	>\$50B	32,977	4,309	7,512	25
	U.S. Bancorp	MN	23,707	1,849	>\$50B	111,947	2,086	88,240	237
	People S Utah Bancorp	UT	19,702	758	<\$1B	77,711	958	58,009	200
	Advanta Bank Corporation	UT	18,956	2,332	\$1B-\$10B	18,956	2,332	0	0
	Southern Utah Bancorporation	UT	16,638	535	<\$1B	50,748	669	34,110	134
	BOU Bancorp, Inc.	UT	13,108	347	<\$1B	96,694	589	83,586	242
	Far West Bancorporation	UT	11,803	385	<\$1B	47,477	504	35,674	119
	GE Capital Financial Inc.	UT	10,964	2,958	\$1B-\$10B	11,164	2,959	200	1
	Keycorp	OH	10,098	300	>\$50B	91,478	504	81,380	204
Vermont	TD Banknorth Inc.	ME	38,767	1,104	.	190,564	1,547	151,797	443

4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2004

State or Territory	Lending Institution	HQ Location	Mirco Business Lending (<\$100k)		Institution Asset Size	Small Business Lending (<\$1M)		Small Business Lending (<\$100k- \$1M)	
			SSBL \$(1,000) (1)	SSBL# (2)		LSBL\$ (1,000) (4)	LSBL# (5)	LSBL(2) \$(1,000) (6)	LSBL(2)# (7)
	Chittenden Corporation	VT	38,565	937	\$1B-\$10B	206,475	1,452	167,910	515
	Capital One FSB	VA	19,473	5,690	\$10B-\$50B	19,473	5,690	0	0
	Wells Fargo & Company	CA	16,245	583	>\$50B	17,920	592	1,675	9
	Citigroup, Inc.	NY	15,701	2,894	>\$50B	15,810	2,895	109	1
	Factory Point Bancorp, Inc.	VT	15,044	379	<\$1B	52,291	521	37,247	142
	MBNA Corporation	DE	12,631	1,599	>\$50B	14,121	1,606	1,490	7
	JPMorgan Chase & Co.	NY	12,121	1,061	>\$50B	12,121	1,061	0	0
	Merchants Bank	VT	10,600	387	\$1B-\$10B	54,272	534	43,672	147
	Community Bancorp.	VT	10,533	325	<\$1B	35,863	412	25,330	87
Virginia	BB&T Corporation	NC	248,974	7,303	>\$50B	1,206,341	10,128	957,367	2,825
	Wachovia Corporation	NC	187,442	4,279	>\$50B	1,045,954	6,410	858,512	2,131
	Suntrust Banks, Inc.	GA	154,805	7,128	>\$50B	824,075	8,891	669,270	1,763
	MBNA Corporation	DE	143,207	25,416	>\$50B	164,359	25,482	21,152	66
	Bank of America Corporation	NC	130,728	8,385	>\$50B	382,595	9,124	251,867	739
	Citigroup, Inc.	NY	124,200	22,923	>\$50B	125,127	22,926	927	3
	Wells Fargo & Company	CA	122,980	4,044	>\$50B	128,788	4,089	5,808	45
	Capital One FSB	VA	118,949	35,184	\$10B-\$50B	119,549	35,188	600	4
	JPMorgan Chase & Co.	NY	86,391	7,957	>\$50B	90,283	7,976	3,892	19
	Advanta Bank Corporation	UT	48,842	6,121	\$1B-\$10B	48,842	6,121	0	0
	American Express Centurion Bank	UT	41,492	5,555	\$10B-\$50B	41,822	5,557	330	2
	GE Capital Financial Inc.	UT	39,506	11,012	\$1B-\$10B	40,206	11,014	700	2
	First Citizens Bancshares, Inc.	NC	36,530	1,178	\$10B-\$50B	183,139	1,639	146,609	461
	The Pitney Bowes Bank	UT	30,198	6,190	<\$1B	30,198	6,190	0	0
	Union Bankshares Corporation	VA	28,998	810	\$1B-\$10B	124,140	1,128	95,142	318
	FNB Corporation	VA	25,153	844	\$1B-\$10B	82,593	1,026	57,440	182
	Townebank	VA	24,052	770	\$1B-\$10B	108,577	1,049	84,525	279
	Virginia Financial Group, Inc.	VA	19,804	573	\$1B-\$10B	123,236	859	103,432	286
	Mercantile Bankshares Corp.	MD	16,737	453	\$10B-\$50B	111,188	710	94,451	257
	Old Point Financial Corp.	VA	16,501	389	<\$1B	59,397	538	42,896	149
	Burke & Herbert Bank & Trust	VA	13,677	357	\$1B-\$10B	82,046	576	68,369	219
	U.S. Bancorp	MN	13,475	1,403	>\$50B	45,959	1,496	32,484	93
	American National Bankshares	VA	13,277	369	<\$1B	55,642	486	42,365	117
	New Peoples Bankshares, Inc.	VA	12,638	482	<\$1B	45,830	594	33,192	112
	Highlands Bankshares, Inc.	VA	12,167	446	<\$1B	31,810	516	19,643	70
	C&F Financial Corporation	VA	11,948	269	<\$1B	62,399	438	50,451	169
	First Bancorp, Inc.	VA	11,842	441	<\$1B	52,205	570	40,363	129
	Fulton Financial Corporation	PA	11,587	237	\$10B-\$50B	85,002	458	73,415	221
	Virginia Commerce Bancorp, Inc.	VA	11,576	223	\$1B-\$10B	96,768	449	85,192	226
	Eagle Financial Services, Inc.	VA	11,420	344	<\$1B	46,715	460	35,295	116
	Eastern Virginia Bankshares	VA	10,408	354	<\$1B	33,132	436	22,724	82
	First National Corporation	VA	10,158	274	<\$1B	42,989	383	32,831	109
Washington	Wells Fargo & Company	CA	400,535	16,840	>\$50B	741,482	17,838	340,947	998
	Bank of America Corporation	NC	262,637	16,217	>\$50B	598,758	17,107	336,121	890
	U.S. Bancorp	MN	131,140	7,652	>\$50B	818,456	9,340	687,316	1,688
	Citigroup, Inc.	NY	122,017	23,082	>\$50B	123,727	23,087	1,710	5

4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2004

State or Territory	Lending Institution	HQ Location	Mirco Business Lending (<\$100k)		Institution Asset Size	Small Business Lending (<\$1M)		Small Business Lending (<\$100k- \$1M)	
			SSBL \$(1,000) (1)	SSBL# (2)		LSBL\$ (1,000) (4)	LSBL# (5)	LSBL(2) \$(1,000) (6)	LSBL(2)# (7)
	Capital One FSB	VA	115,498	36,557	\$10B-\$50B	116,223	36,562	725	5
	MBNA Corporation	DE	60,801	10,952	>\$50B	81,113	11,007	20,312	55
	W.T.B. Financial Corporation	WA	59,492	1,478	\$1B-\$10B	383,381	2,406	323,889	928
	JPMorgan Chase & Co.	NY	51,596	5,305	>\$50B	54,414	5,312	2,818	7
	Frontier Financial Corporation	WA	48,273	1,105	\$1B-\$10B	261,121	1,782	212,848	677
	Advanta Bank Corporation	UT	47,595	5,813	\$1B-\$10B	47,595	5,813	0	0
	Keycorp	OH	44,753	1,203	>\$50B	358,081	2,031	313,328	828
	Columbia Banking System, Inc.	WA	41,018	960	\$1B-\$10B	263,920	1,541	222,902	581
	Banner Corporation	WA	40,739	826	\$1B-\$10B	249,501	1,451	208,762	625
	American Express Centurion Bank	UT	33,952	6,740	\$10B-\$50B	33,952	6,740	0	0
	Americanwest Bancorporation	WA	28,748	746	\$1B-\$10B	129,275	1,075	100,527	329
	The Pitney Bowes Bank	UT	28,372	5,489	<\$1B	28,778	5,491	406	2
	Washington Banking Company	WA	28,296	835	<\$1B	105,628	1,092	77,332	257
	GE Capital Financial Inc.	UT	18,225	4,395	\$1B-\$10B	18,880	4,397	655	2
	Peoples Bancorp	WA	14,395	348	<\$1B	79,748	559	65,353	211
	Sterling Savings Bank	WA	14,306	355	\$1B-\$10B	102,942	610	88,636	255
	Olympic Bancorp, Inc.	WA	13,983	346	<\$1B	96,659	612	82,676	266
	Citibank	WA	12,633	288	<\$1B	95,345	530	82,712	242
	Venture Financial Group, Inc.	WA	12,626	342	<\$1B	70,007	513	57,381	171
	Heritage Financial Corporation	WA	12,320	276	<\$1B	78,651	457	66,331	181
	Cashmere Valley Bank	WA	11,958	438	.	48,708	557	36,750	119
	Cascade Financial Corporation	WA	10,146	225	\$1B-\$10B	93,472	447	83,326	222
	Skagit State Bank	WA	10,082	350	<\$1B	49,521	490	39,439	140
West Virginia									
	BB&T Corporation	NC	60,668	1,893	>\$50B	282,824	2,510	222,156	617
	United Bankshares, Inc.	WV	53,745	1,457	\$1B-\$10B	200,003	1,920	146,258	463
	Wesbanco, Inc.	WV	31,817	1,052	\$1B-\$10B	108,216	1,306	76,399	254
	Huntington Bancshares, Inc.	OH	30,755	845	\$10B-\$50B	92,022	1,028	61,267	183
	JPMorgan Chase & Co.	NY	19,868	1,775	>\$50B	77,255	1,926	57,387	151
	Capital One FSB	VA	18,605	6,680	\$10B-\$50B	18,755	6,681	150	1
	Wells Fargo & Company	CA	18,056	606	>\$50B	18,161	607	105	1
	First Community Bancshares	VA	17,437	660	\$1B-\$10B	50,187	786	32,750	126
	Citigroup, Inc.	NY	15,674	2,757	>\$50B	15,674	2,757	0	0
	MBNA Corporation	DE	14,580	2,916	>\$50B	17,228	2,926	2,648	10
	GE Capital Financial Inc.	UT	13,079	3,576	\$1B-\$10B	13,079	3,576	0	0
	City Holding Company	WV	12,121	260	\$1B-\$10B	55,979	383	43,858	123
Wisconsin									
	Marshall & Ilsley Corporation	WI	282,671	6,911	\$10B-\$50B	1,986,241	11,663	1,703,570	4,752
	Wells Fargo & Company	CA	156,061	6,327	>\$50B	304,155	6,807	148,094	480
	Associated Banc-Corp	WI	129,327	3,852	\$10B-\$50B	754,058	5,673	624,731	1,821
	U.S. Bancorp	MN	122,328	8,401	>\$50B	544,411	9,577	422,083	1,176
	JPMorgan Chase & Co.	NY	106,202	8,231	>\$50B	316,936	8,754	210,734	523
	Capital One FSB	VA	103,404	30,190	\$10B-\$50B	103,404	30,190	0	0
	Citigroup, Inc.	NY	83,775	15,562	>\$50B	83,970	15,563	195	1
	MBNA Corporation	DE	64,866	13,333	>\$50B	67,942	13,341	3,076	8
	Advanta Bank Corporation	UT	44,251	5,499	\$1B-\$10B	44,251	5,499	0	0
	Johnson Financial Group, Inc.	WI	40,553	867	\$1B-\$10B	377,335	1,748	336,782	881

4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2004

State or Territory	Lending Institution	HQ Location	Mirco Business Lending (<\$100k)		Institution Asset Size	Small Business Lending (<\$1M)		Small Business Lending (<\$100k- \$1M)	
			SSBL \$(1,000)	SSBL#		LSBL\$(1,000)	LSBL#	LSBL(2) \$(1,000)	LSBL(2)#
			(1)	(2)	(3)	(4)	(5)	(6)	(7)
	Waupaca Bancorporation, Inc.	WI	38,976	1,893	<\$1B	95,410	2,095	56,434	202
	River Valley Bancorporation	WI	34,186	941	<\$1B	158,059	1,366	123,873	425
	NEB Corporation	WI	33,933	934	\$1B-\$10B	129,078	1,256	95,145	322
	Citizens Banking Corporation	MI	32,354	818	\$1B-\$10B	145,544	1,242	113,190	424
	Baylake Corp.	WI	28,526	731	\$1B-\$10B	184,399	1,189	155,873	458
	First Banking Center, Inc.	WI	27,160	711	<\$1B	163,381	1,206	136,221	495
	Anchorbank FSB	WI	25,528	556	\$1B-\$10B	190,031	1,071	164,503	515
	The Pitney Bowes Bank	UT	24,748	4,406	<\$1B	24,951	4,407	203	1
	First Manitowoc Bancorp, Inc.	WI	24,734	788	<\$1B	102,037	1,035	77,303	247
	GE Capital Financial Inc.	UT	20,215	5,245	\$1B-\$10B	20,215	5,245	0	0
	Tri City Bankshares Corp.	WI	19,227	565	<\$1B	93,370	816	74,143	251
	Waukesha State Bank	WI	17,933	454	<\$1B	85,369	649	67,436	195
	Otto Bremer Foundation	MN	17,084	546	\$1B-\$10B	60,945	696	43,861	150
	Oconomowoc Bancshares, Inc.	WI	16,938	353	<\$1B	115,559	660	98,621	307
	First Business Financial Services	WI	16,539	361	<\$1B	140,072	692	123,533	331
	State Financial Services Corp.	WI	15,910	393	\$1B-\$10B	105,204	635	89,294	242
	S.B.C.P. Bancorp, Inc.	WI	15,369	399	<\$1B	78,355	606	62,986	207
	Bank of America Corporation	NC	14,854	1,534	>\$50B	18,954	1,540	4,100	6
	Sword Financial Corporation	WI	14,545	396	<\$1B	61,905	563	47,360	167
	American Express Centurion Bank	UT	14,009	1,467	\$10B-\$50B	14,009	1,467	0	0
	Citizens Bank Holding, Inc.	WI	13,461	436	<\$1B	58,792	584	45,331	148
	First State Bancshares, Inc.	WI	12,741	351	<\$1B	44,040	465	31,299	114
	Community Banc-Corp of Sheboygan	WI	12,172	300	<\$1B	79,580	516	67,408	216
	Mid America Bank FSB	IL	12,096	276	\$1B-\$10B	65,950	461	53,854	185
	Bankmanagers Corp.	WI	11,449	237	<\$1B	114,323	512	102,874	275
	Mid-Wisconsin Financial Services	WI	10,649	473	<\$1B	42,138	599	31,489	126
	Ozaukee Bank	WI	10,403	292	<\$1B	47,788	412	37,385	120
	NW Bancshares, Inc.	WI	10,324	322	<\$1B	41,784	438	31,460	116
	Denmark Bancshares, Inc.	WI	10,309	337	<\$1B	42,105	441	31,796	104
Wyoming	First Interstate Bancsystem	MT	45,414	1,552	\$1B-\$10B	140,240	1,856	94,826	304
	Wells Fargo & Company	CA	42,147	1,666	>\$50B	88,673	1,821	46,526	155
	Bank of The West	CA	20,157	697	>\$50B	57,509	839	37,352	142
	Midland Financial Corporation	WY	19,338	567	<\$1B	56,034	704	36,696	137
	Pinnacle Bancorp, Inc.	NE	13,492	405	\$1B-\$10B	38,385	499	24,893	94
	Capital One FSB	VA	12,814	4,023	\$10B-\$50B	12,964	4,024	150	1
	MBNA Corporation	DE	12,107	2,538	>\$50B	12,430	2,540	323	2
	JPMorgan Chase & Co.	NY	11,240	894	>\$50B	11,240	894	0	0
	United Bancorporation of WY	WY	10,676	286	\$1B-\$10B	68,323	439	57,647	153

Note: Small businesses seeking loans should also consider banks that participate in SBA loan programs. To locate an SBA certified lender near you, call 1-800-8-ASK- SBA or check SBA's website at: <http://www.sba.gov>.

Source: U.S. Small Business Administration, Office of Advocacy, from Community Reinvestment Act reports.

Table 5. Number of Reporting Institutions by Asset Size and by State and Territory, June 2004-June 2005

State or Territory	2004	2005	2005 Lending Institutions by Asset Size Class					
			<\$100M	\$100M-\$500M	\$500M-\$1B	\$1B-\$10B	\$10-\$50B	>\$50B
National	9,100	8,799	3,971	3,643	579	493	84	29
Alabama	164	161	72	72	9	4	2	2
Alaska	7	7	1	4	1	1	-	-
American Samoa	1	1	1	-	-	-	-	-
Arizona	50	51	21	21	3	5	-	1
Arkansas	169	163	56	94	7	6	-	-
California	302	298	64	133	35	55	8	3
Colorado	177	175	78	80	8	9	-	-
Connecticut	69	58	11	27	12	6	2	-
Delaware	36	35	6	7	4	11	5	2
District of Columbia	6	7	3	4	-	-	-	-
Florida	308	293	77	170	24	22	-	-
Federated States of Micronesia	1	1	1	-	-	-	-	-
Georgia	349	346	126	186	24	9	-	1
Guam	3	3	1	1	1	-	-	-
Hawaii	8	7	-	1	1	4	1	-
Idaho	18	17	2	9	6	-	-	-
Illinois	766	717	352	288	43	29	4	1
Indiana	202	193	62	98	17	15	1	-
Iowa	420	413	272	123	13	5	-	-
Kansas	378	371	266	86	10	9	-	-
Kentucky	243	230	98	118	8	5	1	-
Louisiana	168	164	80	70	10	3	1	-
Maine	38	37	9	13	12	2	1	-
Maryland	122	113	31	61	12	9	-	-
Massachusetts	140	127	9	70	28	17	2	1
Michigan	177	173	54	94	12	9	3	1
Minnesota	484	470	315	143	7	4	1	-
Mississippi	100	99	38	49	5	6	1	-
Missouri	377	372	209	134	17	11	1	-
Montana	80	82	55	23	2	2	-	-
Nebraska	269	262	197	58	-	6	1	-
Nevada	37	38	6	19	2	10	1	-
New Hampshire	31	30	5	17	5	2	1	-
New Jersey	146	136	19	68	20	24	5	-
New Mexico	60	57	23	27	2	5	-	-
New York	207	199	38	94	23	33	7	4
North Carolina	106	108	32	46	18	7	2	3
North Dakota	104	100	74	19	4	3	-	-
Ohio	309	281	128	111	16	16	5	5
Oklahoma	274	274	172	91	5	5	1	-
Oregon	40	39	13	17	5	4	-	-
Pennsylvania	272	254	65	120	40	24	3	2
Puerto Rico	10	10	-	-	-	6	4	-
Rhode Island	15	14	5	3	2	3	1	-
South Carolina	98	97	35	49	4	8	1	-
South Dakota	93	90	60	19	6	4	-	1
Tennessee	211	202	80	105	12	4	1	-
Texas	699	677	375	238	33	28	3	-
Utah	64	68	25	20	9	7	6	1
Vermont	19	19	3	14	-	2	-	-
Virginia	143	140	26	86	11	10	6	1
Virginia Islands	2	2	2	-	-	-	-	-
Washington	99	100	30	43	15	12	-	-
West Virginia	74	71	30	37	1	3	-	-
Wisconsin	311	303	133	145	14	9	2	-
Wyoming	44	44	25	18	1	-	-	-

Source: U.S Small Business Administration, Office of Advocacy, from the Federal Reserve Board's Call Reports.