



Office of Advocacy

U.S. Small Business Administration

Micro-Business-Friendly Banks in the United States

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

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This report contains research prepared by the Office of Advocacy of the U.S. Small Business Administration. The opinions and recommendations made herein do not necessarily reflect official policies or statements of the U.S. Small Business Administration or any agency of the U.S. Government. For further information, contact the Office of Advocacy, U.S. Small Business Administration, Mail Code 3112, Washington, DC 20416. The complete study is available on the Internet at <http://www.sba.gov/advo/stats/lending> or on microfiche from the National Technical Information Service, Springfield, VA 22161, tel. (800) 553-6847. The NTIS publication number is PB2001-106750.

Foreword

The SBA's Office of Advocacy is pleased to present the 2000 edition of *Micro-Business-Friendly Banks in the United States*. This seventh edition provides data not available elsewhere and is designed to help small firms identify "micro-business-friendly" banks with significant lending in small amounts. Micro-business loans are defined here as commercial and industrial loans and commercial mortgage loans of less than \$100,000 made by commercial banks. No information is available about the size of recipient businesses, but research has shown that most small loans go to small businesses.

The study relies on data from two sources. The text provides a description of the two databases (Part 1), as well as analyses of the June 2000 call report data (Part 2) and data gathered under the Community Reinvestment Act or CRA (Part 3).

Among the highlights of the **call report data** in Part 2, are the following:

- The number of micro-business loans reported in the call reports increased by 2 million, up 26.9 percent from June 1999 to June 2000. Actually, there were decreases in the number of micro-loans in every bank asset size class, except for the banks with asset sizes over \$1 billion, where there were dramatic increases.
- The dollar amount of micro-loans increased by 6.7 percent, the smallest increase of all the loan size categories. Again, the largest percentage increases came from the largest banks, and in most cases the micro-loan growth was slightly greater than asset growth.

- In contrast, the dollar amount of large business loans over \$1 million increased by 16 percent over the period. The large increase in the larger loan categories raises questions as to whether an adequate supply of micro-loans is being made available to the smallest borrowers.
- The study uses four criteria to identify and rank 423 micro-business-friendly banks with significant activity in loans of less than \$100,000. The banks represent only 5 percent of the 8,459 commercial banks filing call reports in June 2000. These banks, holding some 1.8 percent of total bank assets, had 12.7 percent (\$15.4 billion) of the total dollar value of micro-business loans outstanding. They made 38 percent of the number of micro-loans.
- There were 118 banks with at least \$100 million in micro-business loans outstanding as of June 2000.

Highlights of Part 3, based on the **CRA data**, include the following:

- Only larger banks and bank holding companies (BHCs) are required to file CRA reports. Since no other financial information is available on these banks, they are ranked only by the dollar amount of their micro-lending.
- A total of 95 large banks reporting under the CRA system made at least \$100 million in micro-loans in 1999 and were ranked by their micro-business friendliness based on the dollar amounts of micro-business loans.
- The CRA data are especially useful in helping small businesses locate out-of-state banks that are micro-business-friendly. For example, CRA data show that 25 of the 34 active micro-lenders in Florida, including the top 14, are based out of state.

In Arizona, Connecticut, and the District of Columbia, all of the CRA reporting banks are headquartered out of state.

- Consequently, with the restructuring of the banking system, the CRA tables become extremely important in finding a larger financial institution to meet the credit needs of small firms.

The Office of Advocacy's two annual companion reports to this study are *Small Business Lending in the United States* and *The Bank Holding Company Study*. The 2000 edition of the first report rank-orders within each state all 8,459 U.S. banks on their small firm lending, as well as large banks' small firm lending under the CRA program. The second lists BHCs that are top lenders to small firms. In both of those studies, a small business loan is a loan of less than \$1 million.

For those involved in financing activities in rural America, the Office of Advocacy produced last year *Small Farm Lending in the United States* for each state and a national edition of *Small Farm Lending by Bank Holding Companies*.

The studies are available on the Internet at:

<http://www.sba.gov/advo/stats/lending>.

No story on micro business lending would be complete without mentioning the U.S. Small Business Administration's loan programs. During fiscal year 2000 SBA's largest lending program, the 7 (a) program, increased by 3.7 percent in the dollars of loans that were guaranteed, while the number of loans increased by 0.2 percent. According to *Guaranteed Lender*, the top five SBA lenders ranked by the dollar amount of lending under the 7 (a) program, as of September 20, 2000, were:¹ CIT

Group, Heller Financial, U.S. Bancorp, Bank United, and Wells Fargo. The top five by number of loans outstanding were Fleet Boston, Wells Fargo, Bank of America, CIT Group, and U.S. Bancorp. These financial institutions are clearly small-business-friendly.

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

Thanks to all who helped fine-tune this effort. Comments and suggestions are valuable and truly welcome.



Robert E. Berney
Chief Economist

¹ *Guaranteed Lender*, November 13, 2000.

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Part 1 Introduction

Micro-Business-Friendly Banks in the United States identifies the micro-business-friendly lenders, or banks with significant lending in loans of less than \$100,000. This report is a companion to the more comprehensive study, the 2000 edition of *Small Business Lending in the United States*, the “small-business-friendly banks” study.²

Access to credit is vital for small business survival, and a key supplier of credit to small firms is the commercial banking system. Some 67 percent of all small firms that borrow from traditional sources obtain their money from commercial banks,

² U.S. Small Business Administration, Office of Advocacy, *Small Business Lending in the United States* (Springfield, Va.: National Technical Information Service, 2001). The study ranks, state-by-state, all 8,459 U.S. commercial banks that reported small firm lending data (loan size < \$1 million) in the June 2000 call reports filed with federal banking regulators.

according to the 1993 National Survey of Small Business Finances (NSSBF).³ Of a total of \$668 billion in small business credit outstanding from traditional sources in the 1993 survey, commercial banks supplied 54 percent of the outstanding loans, a much larger share than the 13 percent supplied by finance companies, the next most prominent lender.⁴

A Comparison of the Data Sets

Like the Office of Advocacy’s earlier banking studies, this edition includes an analysis of call report data filed by commercial banks with their regulators in June.⁵ Again this year, the report also

³ Rebel A. Cole and John D. Wolken, “Financial Services Used by Small Businesses: Evidence from the 1993 National Survey of Small Business Finances,” *Federal Reserve Bulletin* (July 1995), 629–667. The NSSBF was jointly funded by the Federal Reserve Board and the Office of Advocacy. For information on the limited release of the new survey results, see Marianne Bitler, Alicia Robb, and John Wolken, “Financial Services Used by Small Businesses: Evidence from the 1998 Survey of Small Business Finances,” *Federal Reserve Bulletin* (April 2001), 183–205.

⁴ Both banks and finance companies are active participants in SBA’s business loan guaranty programs. Some 400 SBA preferred lenders have full authority to issue guaranteed loans. More than 1,000 SBA-certified lenders perform the primary analyses for SBA lending but are not authorized to approve the loans. The value of SBA business loans outstanding is less than 10 percent of the total stock of commercial bank loans; that is, most small business bank loans are not SBA guaranteed loans.

⁵ Call reports, officially known as *Consolidated Reports of Condition and Income for U.S. Banks*, are quarterly reports filed by financial institutions with bank regulators. Call reports provide detailed information on the current status of a financial institution. Section 122 of the Federal Deposit Insurance Corporation Improvement Act of 1991 requires financial institutions to report annually the number and amount of small firm loans.

offers data from the Community Reinvestment Act (CRA) database.

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

In addition, only the larger banks or bank holding companies (BHCs) are required to report under CRA. Because the CRA data do not include other information about bank performance, only the amount of loans being made can be reported.⁶ Basing rankings solely on the total amount of small business loans and leaving out the ratios of small business loans to bank assets or total business loans biases the results in favor of larger banks.

⁶ Advocacy was successful in matching the call reports with CRA information for the largest bank holding companies, which allowed the use of the four- variable ranking system with CRA data in the 2000 edition of *The Bank Holding Company Study*.

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

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

Limitations of the Study

Call report and CRA data tell only the commercial banking part of the story about lending to small firms. Small firms certainly have access to other sources of credit, including suppliers, finance companies, family and friends. The data do not reflect a major factor affecting a bank’s ability to make loans to small businesses, namely the demand or lack of demand for small business loans. Some banks in a state may have strong demand for small business loans, which increases their score in comparison with other banks in the state. And some lending information may not be reported in call reports or CRA data, or may not be discernible as small firm financing; for example:

- Banks may provide consumer credit cards, lines of credit, or other forms of consumer credit to small businesses for working capital (for example, to buy office equipment). Banks may report these as either small business or consumer loans or as consumer lines of credit.

- Large banks may lend to small firms through their consumer loan divisions, classifying the loans as consumer loans.
- Large banks may send the business owner to a subsidiary finance company that is not required to file a call report.
- Small business owners may use their personal credit cards to finance their businesses.⁷
- Loans to small firms are often in the form of a second mortgage on the owner's home or a personal line of credit.⁸
- SBA-guaranteed loans sold in the secondary market are recorded in the number of small business loans made by banks, but only the non-guaranteed portion of these loans is included in the dollar value of small loans in the call report.
- Call report lending statistics by state are becoming less meaningful as these banks consolidate their accounting and reporting systems. In contrast, CRA data do give a state-by-state accounting of where the loans are located.
- When mergers or acquisitions occur among banks and other financial intermediaries, the reported amount of lending may appear to change, when all that is happening is that loans are being transferred among financial intermediaries. Also, when mergers occur, the lending activity of a given bank or the

⁷The Survey of Small Business Finances found that 33 percent of small businesses used business credit cards and 45 percent used personal credit cards for business purposes in 1998. This was an increase from the 1993 survey numbers of 29 percent for business credit cards and 41 percent for the uses of personal credit cards for business purposes.

⁸ See "Recent Development in Home Equity Lending," *Federal Reserve Bulletin*, April 1998.

bank's holding company affiliate becomes difficult to track, making year-to-year comparisons questionable.

Despite these limitations, the call report and CRA data provide sufficient information to present a reasonably accurate picture of commercial bank lending to small businesses in the U.S. economy. And currently, they are the only source of small business lending information publicly available on individual bank lending patterns.

Suggestions

Suggestions on how to improve the study are welcome. Comments may be addressed to Dr. Robert Berney, Chief Economist, Office of Advocacy, U.S. Small Business Administration, telephone (202) 205-6875, e-mail robert.berney@sba.gov or Dr. Charles Ou, telephone (202) 205-6966, e-mail charles.ou@sba.gov.

Written comments may be sent to: Office of Advocacy, U.S. Small Business Administration, Mail Code 3112, 409 Third Street S.W., Washington, DC 20416, or by fax: (202) 205-6928.

Accessing the Study

This study and its companion studies, *Small Business Lending in the United States*, *The Bank Holding Company Study*, *Small Farm Lending in the United States*, and *Small Farm Lending by Bank Holding Companies* are on the Office of Advocacy's website at <http://www.sba.gov/advo/stats/lending>. The studies may also be purchased on paper or microfiche from the National Technical Information Service, 5285 Port Royal Road, Springfield, VA 22161, telephone (703) 605-6000.

Part 2 The Call Report Data

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

In 1994, the Office of Advocacy first analyzed the call report information in order to help small firms locate the financial institutions most likely to make small business loans. The Advocacy reports provided state-by-state data on small business lending, as well as micro-lending for loans under \$100,000.

The call reports provide various bank data, including the number and dollar amount of loans outstanding by loan size for business loans of less than \$100,000. These data enable researchers to evaluate commercial banks' micro-business lending activities.

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

A bank's score in a category is based on its decile ranking. This decile value is a measure of where the individual bank falls in the distribution of all banks within a state for any given variable.

Decile values range from 1 to 10. Banks in the top 10 percent of all banks in the state receive the top ranking of 10; banks in the lowest 10 percent in the category receive a ranking of 1. To allow for a top score of 100 rather than 40, the sum of the decile rankings was multiplied by 2.5.

Micro-business-friendly banks in each state are identified based on their total score (Table 1, column 1). Included in this table are the top 10 banks or the top 10 percent in each state, whichever number is smaller. Tied scores may increase the number of listings. In summary, the 2000 tables using call report data retain the major features of the 1999 study:

- Four criteria are again used in the total score.
- Data are provided on a state-by-state basis, a format that is most relevant to those relying on local bank credit markets.
- Five bank asset size classes are used.
- Total scores can range from 0 to 100. The four decile values are summed and then are multiplied by 2.5 to give a maximum score of 100.

Findings: Micro-Business Friendly Banks, 2000

A total of 423 banks, or 5 percent of the 8,459 banks that filed call reports in June 2000, were identified as micro-business-friendly U.S. lenders in 2000 using call report data (Table B).⁹

These banks, holding 1.8 percent of total commercial bank assets, had 12.7 percent (\$15.4 billion) of the total value of micro-business loans outstanding in June 2000 (Table C). The total dollar value of micro-business loans at a listed bank range from \$3.0 million to some \$900 million. Sixteen banks, four of

⁹ This year's number of banks (423) is not comparable to last year's (541) because the leading bank in each asset size class was automatically included last year. Some larger banks that were included last year had lower total scores than some smaller banks that were not listed. It was considered inappropriate methodology to keep listing them. For a listing of large banks that are making many micro-loans, check the CRA listings in Table 2 or Advocacy's *The Bank Holding Company Study*.

Table B. Distribution of Micro-Business-Friendly Banks Using Call Report Data, June 2000

<i>Bank Asset Size</i>	<i>Micro-Business-Friendly Banks</i>	<i>All Banks</i>	<i>MBF Banks as a Percentage of All Banks</i>
< \$100 million	158	5,034	3.1
\$100–\$500 million	241	2,751	8.8
\$500 million –\$1 billion	13	302	4.3
\$1–\$10 billion	11	293	3.8
> \$10 billion		79	
Total	423	8,459	5.0

Table C. Total Assets and Micro-Business Loans Outstanding of All Banks and 423 Micro-Business-Friendly Banks, June 2000

	<i>Total Assets (Billions of Dollars)</i>	<i>Micro-Business Loans (Billions of Dollars)</i>	<i>Micro-Business Loans (Thousands of Loans)</i>
423 MBF Banks	92.5	15.4	2,701
All Banks	5,229.6	121.4	9,802
MBF Banks as Percent of All	1.8	12.7	27.6

which were located in Utah, had more than \$100 million in micro loans in June 2000. Since the average micro-business loan size among

the 423 banks is only \$5,700, credit card transactions are clearly an important component.

Findings: Micro-Business Lending by All Banks, 2000

The number of micro-business loans reported in the call reports increased by 2 million, or an increase of 26.9 percent from June 1999 to June 2000. The increase was comparable to that of the 1996-1997 time period (Table D). But part of this increase was attributable to the purchase by a large bank of Office Depot’s accounts receivable—a transaction that amounted to converting trade credit into bank loans. The percent change in the number of loans fell in the smaller three bank classes (-10, -8, and -0.5 percent) but increased in the two larger size classes by 65 percent and 12 percent (Table E).

While the number of loans under \$100,000 increased by 26.9 percent, the dollar amount increased by only 6.7 percent; thus, the average size of these loans continues to decline (Table F). Again, the increase came from the larger banks. Banks with less than \$100 million in assets had a decline in micro loans of 4 percent, while the intermediate asset sizes show increases of 1 percent, 6 percent, and 9 percent. The over-\$10 billion size class increased its micro-loans by 18 percent (Table E).

The percentage increase in micro-loan amounts was less than it was for larger loan sizes (6.7 percent vs. 16 percent for the loans over \$1 million) so whether there is an adequate supply going to the smallest borrowers is an important question to ask.

Fluctuations in the number and amounts of loans, the number of banks, and their change in assets by bank size reflect the churning of the banking industry because of mergers and the rapid development of credit card banks. As the number of small banks with less than \$100 million in assets declines, one would expect the dollar value of their

micro-loans to decline by similar percentages. Assets for banks with less than \$100 million in assets fell by 4 percent while assets for

Table D. Percent Change in the Number of Small Business Loans by Loan Size, 1996-2000 (Percent)

<i>Loan Sizes</i>	1996-1997 ¹	1997 ¹ -1998 ²	1998 ² -1999	1999-2000
<\$100,000	26.6	19.3	10.1	26.9
\$100,000-\$250,000	8.6	1.8	5.4	20.8
\$250,000-\$1 Million	8.0	1.4	7.6	8.4

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

² So that 1998-1999 trends could be seen, the 1998 figure for loans outstanding was revised to exclude the credit card operations of Mountain West Financial, which were purchased by a non-bank financial intermediary and disappeared from the call report database in 1999.

banks with more than \$10 billion in assets increased by 16 percent (Table E).

Bank consolidations continued to affect the relative importance of banks of different sizes in the small firm loan market.¹⁰ The number of very small banks has been declining by about 300 banks annually; but the rate of decline seems to be diminishing recently (Table G). Very few commercial banks have failed in recent years. Most have grown into the next size class, merged, or have been acquired by other banks. The number of banks with assets between \$100 million and \$1 billion increased. Mergers and acquisitions led to a decline in the number of banks in the \$1-\$10 billion asset size class.¹¹

¹⁰ The discussion on changing banking structures should be interpreted with caution. Changes in the number of reporting banks may be caused by the financial reporting consolidation of BHCs.

¹¹ See Loretta J. Master, "Banking Industry Consolidation: What's a Small Business to Do?" *Business Review*, Federal Reserve Bank of Philadelphia

Table E. Changes in Micro-Business Loans, Large Business Loans, Total Assets and Number of Banks by Bank Asset Size, 1999-2000 (Percent)

	Bank Asset Size				
	<\$100 Million	\$100 Million-\$500 Million	\$500 Million-\$1 Billion	\$1 Billion-\$10 Billion	> \$10 Billion
Micro-Loans (\$)	-4.31	1.45	5.92	8.74	18.44
Micro-Loans (#)	-10.31	-8.28	-0.50	65.32	11.77
Large Business Loans (\$)	-0.41	15.66	21.06	4.68	18.44
Total Assets (\$)	-4.05	3.50	4.63	-0.33	16.48
Number of Banks	-5.05	2.53	4.14	-5.18	5.33

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

<i>Loan Sizes</i>	1996-1997 ¹	1997 ¹ -1998 ²	1998 ² -1999	1999-2000
<\$100,000	2.9	3.0	2.5	6.7
\$100,000-\$250,000	5.2	8.1	6.3	8.4
\$250,000-\$1 Million	5.7	7.7	11.2	11.8
>\$1 Million	11.5	13.0	14.6	16.1

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

(January/February 1999), 3-16.

² So that 1998-1999 trends could be seen, the 1998 figure for loans outstanding was revised to exclude the credit card operations of Mountain West Financial, which were purchased by a non-bank financial intermediary and disappeared from the call report database in 1999.

Note: Dollar amounts are not adjusted for inflation.

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

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

Part 3 The CRA Data

A regulatory change under the Community Reinvestment Act (CRA) made available a database that shows the geographical distribution of small loans to businesses. Enacted in 1977, the CRA is designed to encourage banks to meet the credit needs of the local communities from which they obtain deposited funds. Federal banking supervisory agencies revised the regulations implementing the CRA in 1994, adding a requirement that banks report data on small business lending by census tract.¹²

¹² For more information about the history of the CRA, see “Home Purchase Lending in Low Income Neighborhoods and to Low Income Borrowers,” *Federal Reserve Bulletin* (February 1995), 71-105, and Raphael W. Bostic and Glenn B. Canner, “New Information on Lending to Small Business and Small Farms: The 1996 CRA Data,” *Federal Reserve Bulletin* (January 1998), 1-35.

To minimize the paperwork burden on small banks, the bank regulatory authorities require only banks with assets over \$250 million or member banks of a bank holding company with assets over \$1 billion to provide this information. Some 18 percent of banks must file under this requirement, but they make some two-thirds of the loans to small businesses (Table H).¹³

The CRA data cover micro-lending for calendar year 1999 and, as discussed previously, differ from call report data in a number of important respects (see Table A). For example, the number of micro-loans is quite different when reported by location of the loans, as in the CRA data, rather than by location of the headquarters office of a bank, as in the call report data.

In Table 2, the banks’ rankings are based on the dollar amount of their micro-lending. Included in the table are all banks that make more than \$10 million in micro-business loans in a given state. Consequently, a different perspective on micro-business lending, especially by large banks, emerges from the CRA data.

CRA data provide information on the geographic location of small business lending by large “reporting units” (BHCs and independent banks). 430 banks or BHCs made at least \$10 million in micro-business loans in a given state in 1999 (Table 2).¹³

Many large banks are very active in micro-business lending across the states. In fact, in many states more out-of-state than in-state banks are making micro-loans. In Florida, for example,

¹³ All bank reporting units are consolidated under the ultimate owning BHC. Thus a BHC may be listed among the top lenders in multiple states even if the loans are made by different banks in the BHC.

the CRA data show 34 active micro-lenders, only nine of which are Florida-based. The first 14 banks in Florida, ranked by the dollar amount of micro-loans, are out-of-state lenders.

Table H. Business Loans Outstanding as of June 30, 2000 from All Call Report and CRA-Covered Banks* (Billions of Dollars)

Loan Size	Call Report Banks	Banks Subject to CRA	CRA/CRB Percent
<\$100,000	\$121.4	\$74.0	61.0
<\$250,000	209.4	137.7	65.8
<\$1 Million	437.0	312.4	71.5
>\$1 Million	863.3	835.1	96.7
Total Business Loans	1,300.3	1,147.5	88.2

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

A total of 95 BHCs/banks made more than \$100 million in micro-business loans in one or more states in 1999. For example, six of the eight banks/BHCs lending more than \$100 million in Texas were out-of-state lenders; the same was true for California, with one bank being foreign based. Even in New York, three of the nine banks that lent \$100 million or more were from other states or countries.

The banks covered by the CRA in 1999 made 61 percent of the value of all micro-business loans under \$100,000 (Table H). And the CRA reporting banks are even more important in the larger loan categories.

The Tables

Table 1: Micro-Business-Friendly Banks in the United States Using Call Report Data

Table 1 lists micro-business-friendly lenders in each state using call report information. Because of different banking structures in each state, as well as interstate differences in the number of banks, their size distribution, and demand for small business loans, the levels of micro-business lending for these top lenders differ greatly from state to state.

States are listed alphabetically by postal abbreviations. Within each state, the top 10 or 10 percent (plus ties) are listed in descending order.

The table follows the format of previous micro-business lending reports:

- 1. Total Score for Micro-lending under \$100,000 [Total].** The total in the first column represents the bank's overall micro-business lending score within the state in which it is listed. The number is the sum of the four scores found in columns 2 through 5 multiplied by 2.5 to bring the best possible total score to equal 100. A score of 100 indicates that the bank is in the top decile—the top 10 percent—in each of the four categories.
- 2. Decile Value for the Ratio of Micro-Business Loans to Total Bank Assets [SBL/TA].** The bank's score for the ratio of micro-business loans to total bank assets. A score of 10 means that the bank is in the top decile or the top 10 percent of all banks in the state for this variable; a score of 1 means the bank is in the bottom 10 percent.

3. **Decile Value for the Ratio of Micro-Business Loans to Total Business Loans [SBL/TBL].** The bank's score based on its decile ranking for the ratio of micro-business loans to total business loans. A score of 10 means that the bank is in the top decile of all banks in the state for this variable.
4. **Decile Value for the Total Dollar Amount of Micro-Business Loans Lent by the Bank [SBL(\$)].** The score based on the bank's decile ranking in the state for the dollar value of micro-business loans outstanding.
5. **Decile Value for the Total Number of Micro-Business Loans Issued by the Bank [SBL(#)].** The score based on the bank's decile ranking for the total number of micro-business loans.
6. **Bank Asset Size Class [Bk Asset Sz].** Asset size classes include:
 - 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. **Dollar Amount of Micro-Business Loans [Dollars in SBL(<\$100k)].** The dollar amount (in thousands) of micro-business loans of less than \$100,000.
8. **Number of Micro-Business Loans [Number of SBL(<\$100k)].** The number of micro-business loans of less than \$100,000 made by the bank.
9. **Total Score of Small Business Loans under \$1 Million [Total Score (<\$1M)].** The sum of the four scores based on the decile rankings (multiplied by 2.5) for the bank's small-

business-friendliness in loans of less than \$1 million. A firm looking for a loan of between \$250,000 and \$1 million might be better served by a bank ranking high in this column.

10. **Total Score of Small Business Loans under \$250 Million [Total Score (<\$250M)].** The sum of the four scores based on the decile rankings (multiplied by 2.5) for the bank's small-business-friendliness in loans of less than \$250,000. A firm looking for a loan of between \$100,000 and \$250,000 might be better served by a bank ranking high in this column.

Table 2: Micro-Business-Friendly Banks in the United States Using CRA Data

Table 2 lists micro-business-friendly lenders in each state using CRA information. Because of different banking structures in each state, as well as interstate differences in the number of banks, their size distribution, and demand for small business loans, the levels of micro-business lending for these top lenders differ greatly from state to state.

Besides listing the name of the ultimate owning bank or BHC, Table 2 lists the bank's city and home state (HQ STATE) as well as the number of states in which the bank did small business lending (States with Loans). It lists the dollar amount and number of loans under \$100,000, under \$250,000 and under \$1 million made in 1999 by banks that made more than \$10 million in micro-business loans.

States are listed alphabetically by postal abbreviations. Within each state, all banks and BHCs that are subject to CRA reporting and have made more than \$10 million in micro loans in that state in 1999 are listed in descending order of the volume of micro loans.

The numbered columns are as follows:

- 1. Dollar Amount of Micro-Business Loans [SBL\$(<\$100k)]:** The dollar amount (in thousands) of loans of less than \$100,000.
- 2. Number of Micro-Business Loans [SBL#(<\$100k)]:** The number of loans of less than \$100,000.
- 3. Bank Asset Size (BK SIZE):** The total assets of the ultimate owning bank by size category:
 - Less than \$1 billion (<\$1B)
 - \$1 billion to under \$10 billion (\$1B-<\$10B)
 - \$10 billion to under \$50 billion (\$10B-<\$50B)
 - \$50 billion and over (>\$50B)
- 4. Dollar Amount of Mid-Sized Small Business Loans [SBL\$<\$250k]:** The dollar amount (in thousands) of mid-sized business loans (<\$250,000).
- 5. Number of Mid-Sized Small Business Loans [SBL#<\$250k]:** The number of mid-sized business loans (<\$250,000).
- 6. Dollar Amount of Small Business Loans [SBL\$<\$1M]:** The dollar amount (in thousands) of loans of less than \$1 million.
- 7. Number of Small Business Loans [SBL#<\$1M]:** The number of loans of less than \$1 million.
- 8. Credit Card Loans to Total Assets [Cd/TA].** The ratio of the dollar value of credit card loans to total assets. When this measure exceeds 0.50, the bank is defined as a credit card bank. Credit card loans may be the credit card accounts of individual employees, including owners, of small or large firms. As the call report information does not distinguish among these types of loans, the summary total statistic in column 1 may be biased, making some banks appear more small-business-friendly than they are. (Note that ** implies data problems with a credit card bank so the ratio could not be calculated.)

Table 1. Micro-Business-Friendly Banks in the United States using Call Report Data, June 2000

Bank Name	City	State	Small Business Lending (<\$100k)					Bnk asset Sz.	Dollars in SBL (<\$100K)	Number of SBL(<\$100K)	Total Score (<\$1M)	Total Score (<\$250K)
			Decile Value									
			Total	SBL/TA	SBL/TBL	SBL(\$)	SBL(#)					
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)			
National Bk Of Alaska	Anchorage	AK	75.0	7	5	9	9	\$1B-\$10B	150,889	3,866	52.5	55.0
West Al B&Tc	Reform	AL	97.5	10	9	10	10	\$100M-500M	83,988	1,307	92.5	97.5
Community Bk	Blountsville	AL	97.5	9	10	10	10	\$500M-\$1B	129,538	2,479	85.0	97.5
First Cmnty Bk	Chatom	AL	92.5	10	7	10	10	\$100M-500M	48,974	985	80.0	87.5
Citizens Bk Of Fayette	Fayette	AL	92.5	10	8	10	9	\$100M-500M	31,357	614	75.0	87.5
First Nb Of Central Al	Aliceville	AL	90.0	9	10	9	8	\$100M-500M	20,339	584	75.0	87.5
Traders & Farmers Bk	Haleyville	AL	87.5	7	8	10	10	\$100M-500M	30,652	1,140	65.0	77.5
First Bk Of The South	Rainsville	AL	87.5	10	8	8	9	<\$100M	14,135	587	67.5	80.0
Central St Bk	Calera	AL	85.0	9	8	9	8	\$100M-500M	17,356	480	60.0	75.0
Peachtree Bk	Maplesville	AL	85.0	10	10	8	6	<\$100M	14,938	346	72.5	82.5
Peoples Southern Bk	Clanton	AL	85.0	9	10	9	6	\$100M-500M	20,181	300	65.0	80.0
Peoples Bk Of Coffee Cty	Elba	AL	85.0	10	10	8	6	<\$100M	15,613	328	72.5	80.0
Bank Of Yellville	Yellville	AR	100.0	10	10	10	10	\$100M-500M	40,403	1,064	92.5	100.0
Bank Of Salem	Salem	AR	100.0	10	10	10	10	<\$100M	26,233	1,005	92.5	97.5
First Nb Of Crossett	Crossett	AR	97.5	10	9	10	10	\$100M-500M	28,684	2,160	87.5	95.0
First Nb	Hot Springs	AR	95.0	10	8	10	10	<\$100M	25,518	894	82.5	92.5
First Cmnty Bk	Pocahontas	AR	92.5	10	9	10	8	\$100M-500M	41,562	477	85.0	92.5
First Financial Bk	El Dorado	AR	90.0	9	7	10	10	\$100M-500M	49,511	803	72.5	85.0
First St Bk	Plainview	AR	90.0	10	7	10	9	\$100M-500M	40,722	648	85.0	90.0
Bank Of Pocahontas	Pocahontas	AR	90.0	10	7	10	9	\$100M-500M	26,336	583	72.5	85.0
First Nb Of East Arkansas	Forrest City	AR	90.0	8	8	10	10	\$100M-500M	22,182	956	65.0	82.5
Scott County Bk	Waldron	AR	90.0	10	10	9	7	<\$100M	20,221	409	75.0	85.0
Community Bk Of Arizona	Wickenburg	AZ	95.0	10	10	9	9	\$100M-500M	15,190	651	82.5	95.0
County Bk	Prescott	AZ	87.5	9	8	9	9	\$100M-500M	16,620	534	82.5	90.0
Sunstate Bk	Casa Grande	AZ	87.5	10	10	8	7	<\$100M	7,342	324	67.5	85.0
First Intl B&Tc	Scottsdale	AZ	87.5	10	10	8	7	<\$100M	9,412	187	80.0	82.5
Mohave St Bk	Lake Havasu City	AZ	85.0	9	9	8	8	\$100M-500M	11,371	500	75.0	85.0
Western Scty Bk Na	Burbank	CA	100.0	10	10	10	10	\$100M-500M	23,499	994	80.0	90.0
Eldorado Bk	Tustin	CA	100.0	10	10	10	10	\$1B-\$10B	103,566	5,292	72.5	95.0
Wilshire St Bk	Los Angeles	CA	97.5	10	9	10	10	\$100M-500M	34,647	1,124	85.0	95.0
California Ctr Bk	Los Angeles	CA	97.5	10	9	10	10	\$100M-500M	42,374	1,290	77.5	95.0
International City Bk Na	Long Beach	CA	97.5	10	10	10	9	\$100M-500M	47,330	563	82.5	92.5
Nara Bk Na	Los Angeles	CA	97.5	10	9	10	10	\$100M-500M	45,447	1,278	87.5	95.0
Plumas Bk	Quincy	CA	95.0	9	10	9	10	\$100M-500M	14,216	934	60.0	87.5
Community Cmrc Bk	Los Angeles	CA	92.5	10	10	9	8	\$100M-500M	21,442	380	75.0	97.5
Los Robles Bk	Thousand Oaks	CA	92.5	10	9	9	9	\$100M-500M	14,166	572	75.0	87.5
Saehan Bk	Los Angeles	CA	92.5	10	9	9	9	\$100M-500M	16,821	492	82.5	92.5
Bank Of Grand Junction	Grand Junction	CO	97.5	10	10	10	9	<\$100M	16,949	439	87.5	95.0
First Cmnty Ind Bk	Denver	CO	97.5	9	10	10	10	\$100M-500M	63,300	784	87.5	95.0

Table 1. Micro-Business-Friendly Banks in the United States using Call Report Data, June 2000

Bank Name	City	State	Small Business Lending (<\$100k)					Dollars in SBL (<\$100K)	Number of SBL(<\$100K)	Total Score (<\$1M)	Total Score (<\$250K)	
			Decile Value									
			Total	SBL/TA	SBL/TBL	SBL(\$)	SBL(#)					
(1)	(2)	(3)	(4)	(5)	Bnk asset Sz.	(6)	(7)	(8)	(9)	(10)		
Castle Rock Bk	Castle Rock	CO	97.5	10	10	10	9	<\$100M	28,099	367	90.0	95.0
First Nb Of Las Animas	Las Animas	CO	95.0	10	9	10	9	<\$100M	22,953	346	82.5	90.0
Cheyenne Mtn Bk	Colorado Springs	CO	95.0	10	10	9	9	<\$100M	16,040	359	85.0	90.0
Farmers St Bk Of Calhan	Calhan	CO	95.0	10	10	9	9	<\$100M	15,542	446	82.5	90.0
Pine River Valley Bk	Bayfield	CO	92.5	10	10	9	8	<\$100M	11,197	240	67.5	82.5
Weld Cty Bk	Evans	CO	92.5	10	10	10	7	<\$100M	18,704	222	85.0	90.0
First St Bk Of Hotchkiss	Hotchkiss	CO	90.0	10	9	9	8	<\$100M	15,027	291	77.5	87.5
Park St Bk & Tr	Woodland Park	CO	90.0	10	9	9	8	<\$100M	11,202	228	67.5	82.5
First Western Nb	La Jara	CO	90.0	10	9	9	8	<\$100M	15,020	234	70.0	82.5
First City Bk	New Britain	CT	77.5	8	8	8	7	\$100M-500M	5,369	182	47.5	67.5
Castle Bk&Tc	Meriden	CT	77.5	10	10	7	4	<\$100M	3,917	70	45.0	62.5
				0	0	0	0					
Century Nb	Washington	DC	85.0	9	7	9	9	\$100M-500M	11,733	343	72.5	67.5
				0	0	0	0					
Citibank De	New Castle	DE	95.0	10	8	10	10	\$1B-\$10B	248,051	13,862	70.0	85.0
Bank Of Delmarva Na	Seaford	DE	82.5	10	7	8	8	\$100M-500M	11,642	759	85.0	82.5
County Bk	Rehoboth Beach	DE	77.5	10	6	8	7	\$100M-500M	11,087	292	67.5	72.5
Farmers & Mrch Bk	Monticello	FL	100.0	10	10	10	10	\$100M-500M	43,987	583	77.5	97.5
First Nb Of Alachua	Alachua	FL	100.0	10	10	10	10	\$100M-500M	19,371	723	77.5	92.5
Apalachicola St Bk	Apalachicola	FL	100.0	10	10	10	10	<\$100M	27,510	549	82.5	95.0
First Nb Of Wauchula	Wauchula	FL	97.5	10	10	10	9	<\$100M	18,153	511	65.0	92.5
Destin Bk	Destin	FL	97.5	10	10	10	9	\$100M-500M	26,285	447	70.0	90.0
Perkins St Bk	Williston	FL	95.0	10	10	9	9	\$100M-500M	15,441	544	60.0	87.5
Drummond Cmnty Bk	Chiefland	FL	95.0	10	10	8	10	<\$100M	9,461	639	62.5	92.5
Bank Of Bonifay	Bonifay	FL	92.5	10	10	8	9	<\$100M	10,211	436	55.0	75.0
Citrus & Chem Bk	Bartow	FL	92.5	8	9	10	10	\$100M-500M	27,311	1,024	75.0	87.5
Marine Nb Jacksonville	Jacksonville	FL	92.5	10	9	9	9	<\$100M	12,615	349	77.5	85.0
American B&Tc Of Polk Cty	Lake Wales	FL	92.5	10	10	10	7	<\$100M	21,936	258	62.5	85.0
Bank Of Gray	Gray	GA	100.0	10	10	10	10	\$100M-500M	40,810	1,034	82.5	100.0
Patterson Bk	Patterson	GA	100.0	10	10	10	10	<\$100M	39,711	794	90.0	97.5
Farmers & Mrch Bk	Lakeland	GA	100.0	10	10	10	10	\$100M-500M	40,670	862	87.5	100.0
First Nb&Tc	Louisville	GA	100.0	10	10	10	10	\$100M-500M	81,513	1,463	95.0	100.0
Community Nb	Ashburn	GA	100.0	10	10	10	10	\$100M-500M	33,555	1,078	87.5	97.5
First Nb Of Chatsworth	Chatsworth	GA	97.5	10	9	10	10	\$100M-500M	35,287	813	85.0	92.5
Heritage Bk	Hinesville	GA	97.5	10	9	10	10	\$100M-500M	67,279	1,914	92.5	97.5
Mcintosh St Bk	Jackson	GA	97.5	10	9	10	10	\$100M-500M	66,032	1,041	90.0	97.5
First Bk Of Coastal Ga	Pembroke	GA	97.5	10	10	10	9	<\$100M	27,063	590	85.0	95.0
First St Bk	Stockbridge	GA	95.0	10	8	10	10	\$100M-500M	120,990	1,507	85.0	95.0
Altamaha B&Tc	Uvalda	GA	95.0	10	8	10	10	<\$100M	35,412	910	85.0	95.0
Plantersfirst	Cordele	GA	95.0	10	8	10	10	\$100M-500M	42,114	1,263	80.0	95.0
Farmers & Mrch Bk	Washington	GA	95.0	9	9	10	10	\$100M-500M	29,526	815	70.0	87.5

Table 1. Micro-Business-Friendly Banks in the United States using Call Report Data, June 2000

Bank Name	City	State	Small Business Lending (<\$100k)					Dollars in SBL (<\$100K)	Number of SBL(<\$100K)	Total Score (<\$1M)	Total Score (<\$250K)	
			Decile Value									
			Total	SBL/TA	SBL/TBL	SBL(\$)	SBL(#)					
(1)	(2)	(3)	(4)	(5)	Bnk asset Sz.	(6)	(7)	(8)	(9)	(10)		
Bank Of Dudley	Dudley	GA	95.0	10	9	10	9	<\$100M	26,628	562	77.5	90.0
Hawaii Nb	Honolulu	HI	72.5	9	8	5	7	\$100M-500M	15,518	1,280	62.5	70.0
Security B&Tc	Decorah	IA	100.0	10	10	10	10	\$100M-500M	25,930	482	90.0	100.0
Freedom Scty Bk	Coralville	IA	100.0	10	10	10	10	<\$100M	16,209	474	97.5	100.0
Libertyville Svg Bk	Fairfield	IA	97.5	9	10	10	10	<\$100M	12,947	563	85.0	95.0
Farmers & Mrch Svg Bk	Manchester	IA	97.5	10	10	10	9	<\$100M	26,713	307	92.5	97.5
Lincoln Svg Bk	Reinbeck	IA	95.0	10	8	10	10	\$100M-500M	51,498	853	85.0	95.0
Bank Ia	Red Oak	IA	95.0	10	8	10	10	<\$100M	18,166	409	85.0	92.5
Lee Cty B&T Na	Fort Madison	IA	95.0	10	8	10	10	\$100M-500M	32,899	461	92.5	95.0
Farmers St Bk	Jesup	IA	95.0	10	9	10	9	<\$100M	15,181	335	87.5	92.5
Security St Bk	Red Oak	IA	92.5	10	7	10	10	<\$100M	12,218	2,106	82.5	90.0
Waukon St Bk	Waukon	IA	92.5	10	7	10	10	<\$100M	16,370	396	82.5	90.0
Maquoketa St Bk	Maquoketa	IA	92.5	9	8	10	10	\$100M-500M	25,586	490	82.5	92.5
Blue Grass Svg Bk	Blue Grass	IA	92.5	9	9	10	9	\$100M-500M	14,822	320	77.5	90.0
Green Belt B&Tc	Iowa Falls	IA	92.5	9	9	10	9	\$100M-500M	15,259	300	77.5	90.0
Heritage Bk Na	Holstein	IA	92.5	9	9	10	9	\$100M-500M	17,539	363	82.5	92.5
Central St Bk	Muscatine	IA	92.5	8	9	10	10	\$100M-500M	27,583	759	82.5	90.0
				0	0	0	0					
D L Evans Bk	Burley	ID	97.5	10	10	10	9	\$100M-500M	48,779	1,049	70.0	85.0
Farmers & Mrch St Bk	Meridian	ID	90.0	9	8	9	10	\$100M-500M	37,385	1,646	95.0	95.0
Peoples Nb Of Kewanee	Kewanee	IL	100.0	10	10	10	10	\$100M-500M	24,696	652	82.5	95.0
Bank Of Pontiac	Pontiac	IL	100.0	10	10	10	10	\$100M-500M	26,388	592	82.5	92.5
Peotone B&Tc	Peotone	IL	97.5	10	10	10	9	<\$100M	25,316	440	87.5	92.5
Germantown T&Sb	Breese	IL	97.5	10	10	10	9	\$100M-500M	21,489	367	75.0	90.0
Anna Nb	Anna	IL	97.5	10	10	10	9	\$100M-500M	20,323	400	80.0	95.0
First Nb Of Allendale	Allendale	IL	97.5	10	10	10	9	<\$100M	15,685	320	80.0	90.0
National Bk Of Petersburg	Petersburg	IL	97.5	9	10	10	10	\$100M-500M	15,833	635	72.5	90.0
Bank Of Edwardsville	Edwardsville	IL	95.0	10	8	10	10	\$500M-\$1B	214,913	2,619	90.0	95.0
First Nb In Toledo	Toledo	IL	95.0	10	8	10	10	<\$100M	35,293	673	87.5	95.0
Murphy-Wall St B&Tc	Pinckneyville	IL	95.0	10	9	10	9	<\$100M	16,726	316	80.0	90.0
German Amer St Bk	German Valley	IL	95.0	10	9	10	9	<\$100M	15,717	323	72.5	87.5
Holcomb St Bk	Holcomb	IL	95.0	10	9	10	9	<\$100M	15,576	364	75.0	87.5
First Nb Empl Owned	Antioch	IL	95.0	10	9	10	9	\$100M-500M	33,910	399	85.0	95.0
Union B&Tc In	Greensburg	IN	97.5	10	9	10	10	\$100M-500M	47,939	853	77.5	90.0
Citizens St Bk New Castle	New Castle	IN	95.0	10	10	10	8	\$100M-500M	25,134	495	70.0	85.0
Scott County St Bk	Scottsburg	IN	92.5	10	10	9	8	<\$100M	22,125	463	77.5	90.0
Farmers St Bk	Mentone	IN	90.0	10	9	9	8	<\$100M	24,072	421	80.0	85.0
Fowler St Bk	Fowler	IN	90.0	10	10	8	8	\$100M-500M	17,275	601	67.5	85.0
Orange County Bk	Paoli	IN	90.0	10	10	9	7	\$100M-500M	23,720	311	75.0	85.0
First Nb Of Monterey	Monterey	IN	87.5	10	8	9	8	\$100M-500M	21,639	433	62.5	80.0

Table 1. Micro-Business-Friendly Banks in the United States using Call Report Data, June 2000

Bank Name	City	State	Small Business Lending (<\$100k)					Dollars in SBL (<\$100K)	Number of SBL(<\$100K)	Total Score (<\$1M)	Total Score (<\$250K)	
			Decile Value									
			Total	SBL/TA	SBL/TBL	SBL(\$)	SBL(#)					
(1)	(2)	(3)	(4)	(5)	Bnk asset Sz.	(6)	(7)	(8)	(9)	(10)		
New Washington St Bk	New Washington	IN	87.5	10	9	9	7	\$100M-500M	19,435	365	60.0	80.0
Peoples St Bk Francesville	Francesville	IN	87.5	10	9	9	7	\$100M-500M	18,448	383	67.5	82.5
Greenfield Bkg Co	Greenfield	IN	87.5	9	10	9	7	\$100M-500M	19,391	383	60.0	77.5
Centier Bk	Whiting	IN	87.5	8	7	10	10	\$500M-\$1B	79,032	1,508	92.5	85.0
Community Nb	Chanute	KS	100.0	10	10	10	10	\$100M-500M	33,158	687	95.0	100.0
First Nb Of Conway Springs	Conway Springs	KS	100.0	10	10	10	10	\$100M-500M	37,130	650	100.0	100.0
First Nb Of Wamego	Wamego	KS	95.0	10	8	10	10	<\$100M	22,367	422	87.5	92.5
Citizens St Bk	Gridley	KS	95.0	10	9	9	10	<\$100M	9,175	6,372	85.0	90.0
First Nb	Independence	KS	95.0	10	10	9	9	<\$100M	10,920	271	85.0	92.5
First St Bk	Norton	KS	92.5	10	7	10	10	\$100M-500M	17,511	427	80.0	85.0
Citizens St Bk	Paola	KS	92.5	10	8	10	9	<\$100M	14,781	291	82.5	90.0
Peoples Bk	Pratt	KS	92.5	9	8	10	10	\$100M-500M	22,622	735	80.0	90.0
First Nb	Palco	KS	92.5	10	8	10	9	<\$100M	16,784	288	85.0	90.0
Gardner Nb	Gardner	KS	92.5	10	8	10	9	<\$100M	15,032	302	85.0	90.0
Bank Of Columbia	Columbia	KY	100.0	10	10	10	10	<\$100M	23,358	755	82.5	95.0
Peoples Bk Of Fleming Cty	Flemingsburg	KY	100.0	10	10	10	10	\$100M-500M	24,804	1,086	90.0	97.5
Peoples B&Tc Of Hazard	Hazard	KY	97.5	10	9	10	10	\$100M-500M	49,139	1,017	92.5	97.5
Bank Of Mt Vernon	Richmond	KY	95.0	10	8	10	10	\$100M-500M	47,641	779	85.0	95.0
South Central Bk	Glasgow	KY	95.0	10	8	10	10	\$100M-500M	53,051	1,043	92.5	95.0
Peoples Bk Of Ky	Richmond	KY	92.5	10	7	10	10	\$100M-500M	34,194	1,312	82.5	92.5
Farmers Bk	Hardinsburg	KY	92.5	10	8	9	10	<\$100M	16,177	836	75.0	90.0
Ohio Valley Nb Of Henderson	Henderson	KY	92.5	10	9	10	8	\$100M-500M	24,354	463	77.5	87.5
First Nb Of Central City	Central City	KY	92.5	10	9	10	8	\$100M-500M	19,367	430	75.0	90.0
Citizens B&Tc	Campbellsville	KY	92.5	10	9	10	8	<\$100M	19,324	386	77.5	90.0
Jeff Davis B&Tc	Jennings	LA	100.0	10	10	10	10	\$100M-500M	56,699	1,160	87.5	97.5
Peoples St Bk	Many	LA	97.5	10	10	10	9	\$100M-500M	60,902	741	95.0	97.5
Liberty B&Tc	New Orleans	LA	92.5	9	8	10	10	\$100M-500M	35,224	772	75.0	87.5
Evangeline B&Tc	Ville Platte	LA	92.5	9	8	10	10	\$100M-500M	57,274	1,191	80.0	92.5
Gulf Coast Bk	Abbeville	LA	90.0	9	8	10	9	\$100M-500M	23,394	688	70.0	85.0
First La Nb	Breaux Bridge	LA	87.5	9	9	9	8	<\$100M	16,218	408	67.5	80.0
South Lafourche B&Tc	Larose	LA	85.0	10	7	9	8	<\$100M	17,920	415	75.0	82.5
City Svg B&Tc	De Ridder	LA	85.0	9	8	9	8	<\$100M	16,434	451	67.5	82.5
Richland St Bk	Rayville	LA	85.0	9	9	9	7	<\$100M	14,089	363	62.5	75.0
Community Bk	Mansfield	LA	85.0	9	10	8	7	<\$100M	12,345	297	62.5	75.0
Franklin St B&Tc	Winnsboro	LA	85.0	9	10	9	6	<\$100M	13,447	248	62.5	72.5
Enterprise B&Tc	Lowell	MA	100.0	10	10	10	10	\$500M-\$1B	64,656	2,740	90.0	97.5
Bank Of Western Ma	Springfield	MA	87.5	10	7	9	9	\$500M-\$1B	33,225	1,166	85.0	80.0
Park West B&Tc	West Springfield	MA	85.0	8	8	9	9	\$100M-500M	21,975	979	75.0	85.0
Rockland Tc	Rockland	MA	82.5	7	6	10	10	\$1B-\$10B	58,880	2,319	70.0	77.5
Milford Nb&Tc	Milford	MA	82.5	9	8	8	8	\$100M-500M	10,130	417	72.5	80.0

Table 1. Micro-Business-Friendly Banks in the United States using Call Report Data, June 2000

Bank Name	City	State	Small Business Lending (<\$100k)					Bnk asset Sz.	Dollars in SBL (<\$100K)	Number of SBL(<\$100K)	Total Score (<\$1M)	Total Score (<\$250K)
			Decile Value									
			Total	SBL/TA	SBL/TBL	SBL(\$)	SBL(#)					
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)			
Peoples Bk Of Kent Cty Md	Chestertown	MD	95.0	10	10	9	9	\$100M-500M	16,216	575	80.0	85.0
Patapsco Bk	Dundalk	MD	90.0	10	10	9	7	\$100M-500M	14,633	387	67.5	70.0
First United B&Tc	Oakland	MD	87.5	6	9	10	10	\$500M-\$1B	34,489	1,605	67.5	80.0
Peninsula Bk	Princess Anne	MD	87.5	9	6	10	10	\$500M-\$1B	38,501	1,963	82.5	85.0
Saint Michaels Bk	Saint Michaels	MD	82.5	9	8	8	8	\$100M-500M	11,057	496	77.5	87.5
Peoples Bk Of Elkton	Elkton	MD	82.5	10	9	8	6	\$100M-500M	11,194	350	72.5	80.0
Talbot Bk Of Easton Md	Easton	MD	82.5	8	7	9	9	\$100M-500M	20,351	717	67.5	80.0
Farmers Bk Of Willards	Willards	MD	80.0	10	10	6	6	\$100M-500M	8,850	351	50.0	75.0
Union Tc	Ellsworth	ME	87.5	9	9	9	8	\$100M-500M	53,983	1,293	62.5	75.0
First Citizens Bk	Presque Isle	ME	80.0	10	10	7	5	\$100M-500M	28,763	869	57.5	70.0
Michigan Heritage Bk	Novi	MI	100.0	10	10	10	10	\$100M-500M	71,898	1,560	97.5	100.0
West Shore Bk	Scottville	MI	97.5	10	10	10	9	\$100M-500M	37,586	580	70.0	90.0
Tri-Cty Bk	Brown City	MI	95.0	10	10	10	8	\$100M-500M	31,257	534	70.0	87.5
Mfc First Nb	Menominee	MI	92.5	10	9	10	8	\$100M-500M	37,688	498	75.0	87.5
Keystone Cmnty Bk	Kalamazoo	MI	92.5	10	10	10	7	<\$100M	35,858	363	77.5	87.5
State Bk Of Escanaba	Escanaba	MI	90.0	10	8	9	9	<\$100M	26,985	573	67.5	85.0
Alden St Bk	Alden	MI	90.0	10	9	9	8	\$100M-500M	27,994	510	70.0	85.0
1st Bk	West Branch	MI	90.0	9	7	10	10	\$100M-500M	30,776	975	85.0	82.5
Hillsdale Cty Nb	Hillsdale	MI	90.0	9	9	10	8	\$100M-500M	36,429	494	67.5	82.5
Firstbank	Mount Pleasant	MI	90.0	10	8	9	9	\$100M-500M	28,825	613	90.0	82.5
Shelby St Bk	Shelby	MI	90.0	10	10	9	7	\$100M-500M	24,452	392	65.0	80.0
Heritage Bk Na	Willmar	MN	100.0	10	10	10	10	<\$100M	21,258	575	82.5	95.0
Peoples Nb Of Mora	Mora	MN	97.5	10	9	10	10	\$100M-500M	39,075	643	87.5	97.5
First Nb Of Moose Lake	Moose Lake	MN	97.5	10	9	10	10	<\$100M	14,949	637	85.0	95.0
United Cmnty Bk	Perham	MN	97.5	10	9	10	10	\$100M-500M	26,890	583	85.0	95.0
Woodland Bk	Remer	MN	95.0	10	9	10	9	<\$100M	15,820	399	82.5	92.5
Citizens Nb Of Park Rapids	Park Rapids	MN	95.0	9	9	10	10	\$100M-500M	21,676	469	77.5	87.5
Grand Marais St Bk	Grand Marais	MN	95.0	10	10	9	9	<\$100M	14,027	397	82.5	92.5
Woodlands Nb	Hinckley	MN	95.0	10	10	10	8	<\$100M	14,971	270	77.5	90.0
Boundary Waters Cmnty Bk	Ely	MN	95.0	10	10	10	8	<\$100M	15,873	314	87.5	92.5
State Bk Of Park Rapids	Park Rapids	MN	92.5	10	8	10	9	<\$100M	25,570	410	82.5	90.0
First Integrity Bk Na	Staples	MN	92.5	10	8	10	9	<\$100M	20,886	405	80.0	90.0
First Nb	Bagley	MN	92.5	10	8	9	10	<\$100M	13,445	482	75.0	85.0
Pine River St Bk	Pine River	MN	92.5	10	9	9	9	<\$100M	13,016	466	80.0	90.0
University Nb	Saint Paul	MN	92.5	10	9	9	9	<\$100M	13,702	385	85.0	90.0
First Cmnty Bk	Knob Noster	MO	97.5	10	9	10	10	\$100M-500M	46,476	773	85.0	95.0
Kearney Tc	Kearney	MO	97.5	10	9	10	10	<\$100M	25,286	725	87.5	95.0
First Mo St Bk	Poplar Bluff	MO	97.5	10	9	10	10	<\$100M	31,588	924	92.5	97.5
Century Bk Of The Ozarks	Gainesville	MO	97.5	9	10	10	10	\$100M-500M	21,681	738	82.5	95.0
First Community Bk	Bernie	MO	97.5	9	10	10	10	\$100M-500M	24,935	715	77.5	92.5

Table 1. Micro-Business-Friendly Banks in the United States using Call Report Data, June 2000

Bank Name	City	State	Small Business Lending (<\$100k)					Dollars in SBL (<\$100K)	Number of SBL(<\$100K)	Total Score (<\$1M)	Total Score (<\$250K)	
			Decile Value									
			Total	SBL/TA	SBL/TBL	SBL(\$)	SBL(#)					
(1)	(2)	(3)	(4)	(5)	Bnk asset Sz.	(6)	(7)	(8)	(9)	(10)		
Southwest Mo Bk	Carthage	MO	95.0	9	9	10	10	\$100M-500M	56,152	1,492	82.5	95.0
Bank Of Bloomsdale	Bloomsdale	MO	95.0	10	9	10	9	\$100M-500M	29,422	400	85.0	92.5
Mid America B&Tc	Dixon	MO	95.0	10	10	9	9	<\$100M	16,303	457	80.0	92.5
Security Bk Of Sw Mo	Cassville	MO	95.0	10	10	9	9	<\$100M	14,999	405	85.0	90.0
Perry St Bk	Perry	MO	92.5	10	7	10	10	<\$100M	20,251	731	75.0	87.5
Citizens Union St B&Tc	Clinton	MO	92.5	9	8	10	10	\$100M-500M	37,478	691	72.5	87.5
United Bk Of Union	Union	MO	92.5	10	8	10	9	\$100M-500M	45,781	566	82.5	92.5
Platte Valley Bk Of Mo	Platte City	MO	92.5	10	8	10	9	\$100M-500M	26,765	462	77.5	90.0
Callaway Bk	Fulton	MO	92.5	9	9	10	9	\$100M-500M	24,901	522	72.5	82.5
First Bk Cbc	Maryville	MO	92.5	10	9	10	8	\$100M-500M	23,735	361	77.5	90.0
Community St Bk	Bowling Green	MO	92.5	9	9	10	9	\$100M-500M	19,682	509	72.5	87.5
O'bannon Bkg Co	Buffalo	MO	92.5	9	10	9	9	\$100M-500M	17,813	525	77.5	90.0
Unico Bk	Irondale	MO	92.5	8	10	10	9	\$100M-500M	20,309	397	72.5	85.0
Ralls County St Bk	New London	MO	92.5	10	10	9	8	<\$100M	13,195	379	82.5	87.5
Bank Of Holly Springs	Holly Springs	MS	92.5	10	9	9	9	\$100M-500M	32,976	1,083	82.5	90.0
Omnibank	Mantee	MS	92.5	10	9	9	9	<\$100M	34,654	1,291	87.5	90.0
First Bk	Mccomb	MS	92.5	10	9	10	8	\$100M-500M	72,621	900	90.0	92.5
Merchants & Marine Bk	Pascagoula	MS	90.0	10	6	10	10	\$100M-500M	82,808	1,642	85.0	90.0
Pike Cty Nb	Mccomb	MS	90.0	10	9	9	8	\$100M-500M	35,969	739	85.0	87.5
Bankfirst Financial Svc	Macon	MS	90.0	9	9	9	9	\$100M-500M	47,638	1,341	85.0	90.0
Guaranty B&Tc	Belzoni	MS	87.5	10	6	10	9	\$100M-500M	51,748	1,011	77.5	82.5
State B&Tc	Brookhaven	MS	87.5	10	7	9	9	\$100M-500M	35,933	1,092	80.0	82.5
First Nb Of Pontotoc	Pontotoc	MS	87.5	8	10	8	9	\$100M-500M	32,435	1,157	80.0	87.5
First Nb Of South Ms	Hattiesburg	MS	85.0	10	10	8	6	<\$100M	27,020	461	80.0	82.5
First Citizens Bk Of Butte	Butte	MT	92.5	10	9	10	8	<\$100M	24,503	388	87.5	90.0
First St Bk	Thompson Falls	MT	90.0	10	7	10	9	<\$100M	24,822	538	75.0	87.5
First Madison Valley Bk	Ennis	MT	85.0	10	7	9	8	<\$100M	13,572	378	70.0	80.0
Citizens St Bk	Hamilton	MT	85.0	10	8	9	7	<\$100M	18,064	286	72.5	80.0
First Security Bk Of Havre	Havre	MT	85.0	7	8	10	9	\$100M-500M	24,925	490	65.0	72.5
United States Nb Of Red Lodge	Red Lodge	MT	85.0	10	9	8	7	<\$100M	11,292	298	72.5	82.5
First Citizens Bk Of Billings	Billings	MT	85.0	9	5	10	10	\$100M-500M	36,576	777	92.5	80.0
Valley Bk Of Kalispell	Kalispell	MT	82.5	9	6	9	9	<\$100M	19,990	494	67.5	75.0
Four Oaks B&Tc	Four Oaks	NC	92.5	10	9	9	9	\$100M-500M	55,750	1,505	70.0	87.5
Catawba Valley Bk	Hickory	NC	92.5	10	10	9	8	\$100M-500M	42,563	983	75.0	87.5
First-Citizens B&Tc	Raleigh	NC	90.0	8	8	10	10	\$1B-\$10B	750,095	25,113	72.5	80.0
East Carolina Bk	Engelhard	NC	90.0	10	9	9	8	\$100M-500M	79,992	1,315	80.0	90.0
Wilkes Nb	Wilkesboro	NC	90.0	10	10	9	7	\$100M-500M	46,680	625	77.5	85.0
Bank Of Currituck	Moyock	NC	80.0	10	10	7	5	<\$100M	20,056	351	52.5	70.0
First Western Bk	Burnsville	NC	80.0	10	10	7	5	<\$100M	19,013	257	55.0	72.5
Farmers & Mrch Bk Valley Cit	Valley City	ND	95.0	10	10	9	9	<\$100M	15,111	362	85.0	95.0

Table 1. Micro-Business-Friendly Banks in the United States using Call Report Data, June 2000

Bank Name	City	State	Small Business Lending (<\$100k)					Dollars in SBL (<\$100K)	Number of SBL(<\$100K)	Total Score (<\$1M)	Total Score (<\$250K)	
			Decile Value									
			Total	SBL/TA	SBL/TBL	SBL(\$)	SBL(#)					Bnk asset Sz.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)			
First United Bk	Park River	ND	92.5	9	10	9	9	<\$100M	10,748	398	85.0	90.0
Stutsman County St Bk	Jamestown	ND	87.5	10	5	10	10	\$100M-500M	23,395	650	77.5	87.5
Dakota Cmnty Bk	Hebron	ND	87.5	9	7	10	9	\$100M-500M	17,351	386	75.0	85.0
First St Bk Of Munich	Munich	ND	85.0	9	8	9	8	<\$100M	10,646	219	72.5	80.0
Union St Bk Of Fargo	Fargo	ND	85.0	10	9	8	7	<\$100M	7,610	155	80.0	82.5
State Bk Of Bottineau	Bottineau	ND	85.0	9	10	8	7	<\$100M	6,835	159	77.5	82.5
First St Bk Langdon	Langdon	ND	82.5	8	8	9	8	<\$100M	8,802	210	70.0	80.0
U S Bk Na Nd	Fargo	ND	82.5	9	4	10	10	\$1B-\$10B	369,858	141,766	67.5	72.5
First International B&Tc	Watford City	ND	80.0	8	4	10	10	\$100M-500M	44,790	1,368	77.5	80.0
American St B&Tc Of Willisto	Williston	ND	80.0	8	5	10	9	\$100M-500M	18,402	473	62.5	75.0
Dakota Western Bk	Bowman	ND	80.0	9	7	8	8	<\$100M	8,012	212	67.5	77.5
Great Plains Nb	Belfield	ND	80.0	7	9	6	10	<\$100M	3,696	545	65.0	72.5
Platte Valley Nb	Scottsbluff	NE	100.0	10	10	10	10	\$100M-500M	35,732	626	97.5	100.0
First Ne Bk	Valley	NE	95.0	10	9	10	9	\$100M-500M	29,649	321	87.5	95.0
Dakota Cty St Bk	South Sioux City	NE	95.0	10	9	10	9	<\$100M	24,026	442	90.0	95.0
Heritage Bk	Wood River	NE	95.0	9	9	10	10	\$100M-500M	21,375	603	85.0	92.5
Midwest Bank Na	Pierce	NE	95.0	9	9	10	10	\$100M-500M	27,281	506	85.0	92.5
Centennial Bk	Omaha	NE	95.0	10	10	9	9	<\$100M	8,973	282	92.5	92.5
Farmers St Bk	Bennet	NE	95.0	10	10	9	9	<\$100M	10,571	281	87.5	95.0
Beatrice Nb&Tc	Beatrice	NE	92.5	10	7	10	10	<\$100M	24,985	693	87.5	92.5
Gothenburg St B&Tc	Gothenburg	NE	92.5	10	8	10	9	<\$100M	14,923	282	85.0	90.0
Commercial St Bk	Wausa	NE	90.0	10	8	9	9	<\$100M	10,392	393	85.0	90.0
City St Bk	Sutton	NE	90.0	10	9	9	8	<\$100M	8,024	192	80.0	87.5
Southern Nh B&Tc	Salem	NH	90.0	10	8	9	9	\$100M-500M	25,336	1,958	75.0	82.5
First Colebrook Bk	Colebrook	NH	82.5	9	8	8	8	<\$100M	13,144	506	72.5	75.0
Union Ctr Nb	Morritown	NJ	92.5	8	10	9	10	\$500M-\$1B	17,512	949	55.0	70.0
Minotola Nb	Vineland	NJ	92.5	10	7	10	10	\$100M-500M	25,030	988	77.5	80.0
Skylands Cmnty Bk	Hackettstown	NJ	92.5	10	9	9	9	\$100M-500M	18,335	564	82.5	92.5
Lakeland Bk	Newfoundland	NJ	90.0	9	9	9	9	\$500M-\$1B	23,988	631	72.5	85.0
Bank Of Gloucester Cty	Deptford Township	NJ	90.0	10	8	9	9	\$100M-500M	16,760	843	72.5	85.0
Newfield Nb	Newfield	NJ	85.0	9	9	8	8	\$100M-500M	14,055	322	77.5	85.0
Commerce Bk Shore Na	Forked River	NJ	82.5	6	8	10	9	\$1B-\$10B	25,487	822	62.5	75.0
First Nb Of Elmer	Elmer	NJ	82.5	9	10	7	7	\$100M-500M	5,884	225	55.0	70.0
Valley Nb	Espanola	NM	95.0	10	9	10	9	\$100M-500M	47,275	622	77.5	95.0
Valley Bk Of Cmrc	Roswell	NM	92.5	10	9	10	8	<\$100M	23,049	386	70.0	85.0
Bank Of The Rio Grande Na	Las Cruces	NM	87.5	10	10	8	7	<\$100M	14,859	343	67.5	85.0
First Nb	Artesia	NM	82.5	8	7	9	9	\$100M-500M	16,448	557	75.0	75.0
First Nm Bk	Silver City	NM	80.0	10	9	8	5	<\$100M	10,443	227	52.5	72.5
First Nb Of New Mexico	Clayton	NM	80.0	9	10	7	6	<\$100M	8,840	258	45.0	65.0
First Nb In Las Vegas	Las Vegas	NM	80.0	10	10	8	4	<\$100M	14,488	179	57.5	70.0

Table 1. Micro-Business-Friendly Banks in the United States using Call Report Data, June 2000

Bank Name	City	State	Small Business Lending (<\$100k)					Dollars in SBL (<\$100K)	Number of SBL(<\$100K)	Total Score (<\$1M)	Total Score (<\$250K)	
			Decile Value									
			Total	SBL/TA	SBL/TBL	SBL(\$)	SBL(#)					Bnk asset Sz.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)			
Centinel Bk Of Taos	Taos	NM	80.0	9	7	8	8	<\$100M	11,159	499	80.0	82.5
First Nb	Ely	NV	92.5	10	10	9	8	<\$100M	10,194	218	62.5	87.5
Bankwest Of Nevada	Las Vegas	NV	85.0	8	6	10	10	\$100M-500M	20,974	842	65.0	80.0
Great Basin Bk Of Nevada	Elko	NV	82.5	9	8	8	8	<\$100M	5,336	198	85.0	82.5
Heritage Bk Of Nevada	Reno	NV	82.5	10	9	7	7	<\$100M	3,895	161	65.0	80.0
Bath Nb	Bath	NY	92.5	10	9	9	9	\$100M-500M	36,656	902	75.0	87.5
Tioga St Bk	Spencer	NY	92.5	10	10	9	8	\$100M-500M	22,269	446	67.5	80.0
Champlain Nb	Elizabethtown	NY	90.0	10	10	9	7	\$100M-500M	21,642	306	65.0	80.0
National Bk Of Geneva	Geneva	NY	90.0	9	8	10	9	\$100M-500M	40,792	1,437	85.0	90.0
Adirondack Bk Na	Saranac Lake	NY	87.5	9	8	9	9	\$100M-500M	21,104	957	82.5	85.0
Community Bk Na	Canton	NY	87.5	7	8	10	10	\$1B-\$10B	102,189	5,684	77.5	85.0
Savannah Bk Na	Savannah	NY	87.5	10	10	8	7	<\$100M	14,218	333	67.5	80.0
Solvay Bk	Solvay	NY	87.5	9	8	9	9	\$100M-500M	26,133	1,162	82.5	87.5
Ellenville Nb	Ellenville	NY	87.5	9	8	9	9	\$100M-500M	20,193	926	90.0	87.5
Cattaraugus Cty Bk	Little Valley	NY	85.0	10	10	8	6	\$100M-500M	15,771	261	60.0	75.0
Steuben Tc	Hornell	NY	85.0	8	9	8	9	\$100M-500M	17,580	780	67.5	75.0
Sutton Bk	Attica	OH	92.5	10	8	10	9	\$100M-500M	56,853	687	80.0	87.5
Vinton Cty Nb Of Mearthur	Mearthur	OH	92.5	10	10	9	8	\$100M-500M	26,923	491	72.5	85.0
Henry Cty Bk	Napoleon	OH	92.5	10	10	9	8	\$100M-500M	23,962	486	77.5	90.0
Steel Valley Bk Na	Dillonvale	OH	90.0	10	10	9	7	<\$100M	18,924	300	77.5	85.0
Farmers St Bk	New Madison	OH	87.5	10	9	8	8	\$100M-500M	18,490	423	67.5	82.5
Saint Henry Bk	Saint Henry	OH	87.5	10	9	9	7	\$100M-500M	27,583	287	72.5	82.5
First Nb Of Pandora	Pandora	OH	87.5	10	8	9	8	\$100M-500M	23,164	410	72.5	85.0
1st Nat Cmnty Bk	East Liverpool	OH	87.5	10	10	8	7	<\$100M	14,349	283	72.5	82.5
Savings Bk	Circleville	OH	85.0	9	9	8	8	\$100M-500M	16,473	541	65.0	75.0
Marion Bk	Marion	OH	85.0	10	10	7	7	<\$100M	11,239	302	70.0	80.0
Armstrong Bk	Checotah	OK	97.5	10	9	10	10	\$100M-500M	52,685	806	92.5	97.5
Community St Bk	Poteau	OK	97.5	10	10	10	9	\$100M-500M	23,994	575	85.0	95.0
Landmark Bk Na	Ada	OK	97.5	9	10	10	10	\$100M-500M	25,614	720	87.5	97.5
First B&Tc	Wagoner	OK	95.0	10	8	10	10	\$100M-500M	34,121	631	87.5	92.5
Security First Nb Of Hugo	Hugo	OK	95.0	10	9	10	9	<\$100M	19,067	472	85.0	92.5
Pauls Valley Nb	Pauls Valley	OK	95.0	10	9	10	9	<\$100M	18,427	556	82.5	90.0
First Nb&Tc	Weatherford	OK	95.0	10	9	10	9	<\$100M	17,916	403	82.5	87.5
Mccurtain Cty Nb	Broken Bow	OK	92.5	10	9	9	9	<\$100M	17,635	533	82.5	90.0
Security Bank Na	Pawnee	OK	92.5	10	9	10	8	<\$100M	20,586	304	80.0	87.5
Peoples Nb Of Checotah	Checotah	OK	92.5	8	10	9	10	<\$100M	12,419	726	80.0	87.5
Security Bk	Coos Bay	OR	97.5	10	10	9	10	\$100M-500M	22,137	1,158	52.5	80.0
Columbia River Bk	The Dalles	OR	87.5	7	8	10	10	\$100M-500M	27,233	1,117	75.0	82.5
Pacific Continental Bk	Eugene	OR	80.0	9	4	10	9	\$100M-500M	22,562	961	72.5	77.5

Table 1. Micro-Business-Friendly Banks in the United States using Call Report Data, June 2000

Bank Name	City	State	Small Business Lending (<\$100k)					Bnk asset Sz.	Dollars in SBL (<\$100K)	Number of SBL(<\$100K)	Total Score (<\$1M)	Total Score (<\$250K)
			Decile Value									
			Total	SBL/TA	SBL/TBL	SBL(\$)	SBL(#)					
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)			
Community Bk	Joseph	OR	77.5	8	7	8	8	\$100M-500M	10,508	442	82.5	70.0
Linn Benton Bk	Albany	OR	77.5	9	7	8	7	\$100M-500M	9,203	322	82.5	82.5
First Nb Of Leesport	Leesport	PA	100.0	10	10	10	10	\$100M-500M	112,426	1,346	95.0	97.5
Pioneer American Bk Na	Carbondale	PA	100.0	10	10	10	10	\$100M-500M	100,063	1,735	95.0	100.0
Community B&Tc	Forest City	PA	97.5	10	9	10	10	\$100M-500M	78,326	1,920	90.0	97.5
Old Forge Bk	Old Forge	PA	97.5	10	10	10	9	\$100M-500M	51,728	816	82.5	92.5
Pfc Bk	Ford City	PA	97.5	10	10	10	9	\$100M-500M	42,856	1,044	77.5	92.5
Honesdale Nb	Honesdale	PA	97.5	10	10	10	9	\$100M-500M	67,687	859	90.0	95.0
County Nb	Clearfield	PA	95.0	9	9	10	10	\$500M-\$1B	49,021	1,665	82.5	92.5
New Tripoli Nb	New Tripoli	PA	90.0	10	10	9	7	\$100M-500M	25,032	434	62.5	82.5
Community Bk Na	Millersburg	PA	87.5	9	7	10	9	\$500M-\$1B	52,535	897	75.0	80.0
Luzerne Nb	Luzerne	PA	87.5	10	10	9	6	\$100M-500M	24,929	394	70.0	80.0
Mercer Cty St Bk	Sandy Lake	PA	87.5	9	9	8	9	\$100M-500M	16,754	728	77.5	82.5
Washington Tc	Westerly	RI	62.5	7	8	5	5	\$1B-\$10B	28,797	1,022	52.5	57.5
Bank Of Travelers Rest	Travelers Rest	SC	95.0	10	9	10	9	\$100M-500M	59,647	1,409	82.5	92.5
Horry Cty St Bk	Loris	SC	95.0	10	10	9	9	\$100M-500M	41,738	1,386	85.0	95.0
Bank Of York	York	SC	92.5	10	10	9	8	\$100M-500M	35,840	800	75.0	90.0
Arthur St Bk	Union	SC	90.0	9	10	9	8	\$100M-500M	36,581	775	72.5	87.5
Enterprise Bk Of Sc	Ehrhardt	SC	87.5	9	9	9	8	\$100M-500M	35,047	898	65.0	82.5
Conway Nb	Conway	SC	87.5	8	7	10	10	\$100M-500M	70,924	2,945	70.0	80.0
Palmetto St Bk	Hampton	SC	85.0	10	8	9	7	\$100M-500M	49,424	677	70.0	85.0
Bank Of Greeleyville	Greeleyville	SC	85.0	10	9	8	7	<\$100M	15,876	524	70.0	80.0
Greenwood B&Tc	Greenwood	SC	85.0	9	8	9	8	\$100M-500M	33,259	702	87.5	87.5
Peoples St Bk	De Smet	SD	90.0	10	10	8	8	<\$100M	9,915	226	80.0	90.0
Merchants St Bk	Freeman	SD	87.5	10	8	9	8	<\$100M	11,692	329	75.0	80.0
Fulton St Bk	Fulton	SD	87.5	10	9	7	9	<\$100M	4,208	358	72.5	85.0
Farmers St Bk	Marion	SD	87.5	10	9	8	8	<\$100M	10,236	214	80.0	85.0
Great Plains Bk	Eureka	SD	85.0	10	10	8	6	<\$100M	5,744	128	72.5	80.0
First Fidelity Bk	Burke	SD	82.5	8	6	10	9	\$100M-500M	18,279	500	65.0	75.0
Reliabank Dakota	Estelline	SD	82.5	10	6	9	8	<\$100M	14,775	305	72.5	82.5
First St Bk Of Roscoe	Roscoe	SD	80.0	10	7	8	7	<\$100M	8,299	147	70.0	80.0
Security St Bk	Tyndall	SD	80.0	9	9	7	7	<\$100M	4,116	133	62.5	70.0
Campbell County Bk	Herreid	SD	77.5	9	8	8	6	<\$100M	6,523	105	60.0	70.0
State Bk Of Hudson	Hudson	SD	77.5	10	9	6	6	<\$100M	3,153	112	65.0	75.0
First Nb In Garretson	Garretson	SD	77.5	9	10	7	5	<\$100M	5,090	84	65.0	70.0
Commercial B&Tc	Paris	TN	97.5	10	9	10	10	\$100M-500M	63,812	1,519	85.0	97.5
Citizens Cmnty Bk	Winchester	TN	97.5	10	10	10	9	<\$100M	25,989	519	87.5	90.0
First Volunteer Bk Of Tn	Jasper	TN	95.0	10	8	10	10	\$100M-500M	70,312	987	92.5	95.0
Community South Bk	Parsons	TN	95.0	9	9	10	10	\$100M-500M	32,338	877	80.0	92.5

Table 1. Micro-Business-Friendly Banks in the United States using Call Report Data, June 2000

Bank Name	City	State	Small Business Lending (<\$100k)					Bnk asset Sz.	Dollars in SBL (<\$100K)	Number of SBL(<\$100K)	Total Score (<\$1M)	Total Score (<\$250K)
			Decile Value									
			Total	SBL/TA	SBL/TBL	SBL(\$)	SBL(#)					
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)			
First Bk Of Tn	Spring City	TN	95.0	10	10	10	8	\$100M-500M	43,363	517	90.0	95.0
First Claiborne Bk	Tazewell	TN	95.0	9	10	10	9	\$100M-500M	28,453	601	75.0	87.5
Peoples Bk	Clifton	TN	92.5	10	8	10	9	<\$100M	25,340	602	77.5	87.5
Traders Nb	Tulahoma	TN	92.5	10	9	10	8	<\$100M	26,011	488	80.0	87.5
American City Bk	Tulahoma	TN	92.5	10	10	9	8	\$100M-500M	25,183	488	80.0	90.0
Community Cmrl Bk	Germantown	TN	92.5	10	10	10	7	\$100M-500M	37,762	381	87.5	92.5
First Bk Of Conroe Na	Conroe	TX	97.5	10	9	10	10	\$100M-500M	49,029	933	92.5	97.5
First Cmrl Bk Na	Seguin	TX	95.0	10	8	10	10	\$100M-500M	62,903	1,049	92.5	95.0
Texas Bk	Henderson	TX	95.0	10	8	10	10	<\$100M	33,952	830	87.5	92.5
Austin Bk Tx Na	Jacksonville	TX	95.0	10	8	10	10	\$500M-\$1B	136,967	2,664	92.5	95.0
Bank Of Alice	Alice	TX	95.0	10	9	10	9	\$100M-500M	35,150	500	85.0	92.5
State Nb Tx	Iowa Park	TX	95.0	9	9	10	10	\$100M-500M	21,761	2,021	80.0	90.0
City Nb	Sulphur Springs	TX	95.0	9	9	10	10	\$100M-500M	27,256	891	77.5	90.0
Security St Bk	Mccamey	TX	95.0	10	9	10	9	<\$100M	23,787	599	85.0	92.5
Northwest Bk	Roanoke	TX	95.0	10	9	10	9	<\$100M	22,887	550	87.5	92.5
First Nb	Newton	TX	95.0	10	9	10	9	<\$100M	20,589	569	85.0	92.5
First Nb	Sachse	TX	95.0	10	10	9	9	<\$100M	15,514	527	85.0	92.5
Advanta Bk Corp	Draper	UT	97.5	10	9	10	10	\$1B-\$10B	517,774	516,904	92.5	97.5
Universal Fncl Corp	Salt Lake City	UT	95.0	10	8	10	10	\$100M-500M	414,224	364,078	87.5	95.0
Wright Express Fncl Svc Corp	Salt Lake City	UT	95.0	10	10	9	9	\$100M-500M	204,394	65,535	92.5	95.0
Ge Cap Fncl	Salt Lake City	UT	92.5	9	8	10	10	\$1B-\$10B	896,670	1,153,941	82.5	90.0
Associates Cap Bk	Salt Lake City	UT	92.5	9	9	9	10	\$100M-500M	31,523	117,884	75.0	87.5
F&M Bk-Massanutten	Harrisonburg	VA	97.5	10	10	10	9	\$100M-500M	40,548	757	67.5	90.0
Powell Valley Nb	Jonesville	VA	95.0	10	9	10	9	\$100M-500M	38,595	790	75.0	92.5
Bank Of Lancaster	Kilmarnock	VA	95.0	10	9	10	9	\$100M-500M	37,341	651	70.0	87.5
Grayson Nb	Independence	VA	95.0	10	9	10	9	\$100M-500M	33,882	770	67.5	92.5
Bank Of Marion	Marion	VA	95.0	10	10	10	8	\$100M-500M	34,548	513	62.5	85.0
Highlands Union Bk	Abingdon	VA	95.0	9	9	10	10	\$100M-500M	43,581	2,163	77.5	95.0
Benchmark Cmnty Bk	Kenbridge	VA	92.5	9	9	9	10	\$100M-500M	22,674	1,097	75.0	90.0
Bank Of Hampton Roads	Chesapeake	VA	92.5	10	8	9	10	\$100M-500M	23,872	937	77.5	87.5
New Peoples Bk	Honaker	VA	92.5	10	9	9	9	\$100M-500M	16,382	731	87.5	92.5
Farmers Bk Of Appomattox	Appomattox	VA	90.0	9	10	7	10	\$100M-500M	10,283	4,147	55.0	72.5
Bank Of Charlotte Cty	Phenix	VA	90.0	10	10	8	8	<\$100M	15,724	538	57.5	80.0
Virginia B&Tc	Danville	VA	90.0	10	10	9	7	\$100M-500M	25,328	388	60.0	85.0
Community Nb	Derby	VT	87.5	9	9	9	8	\$100M-500M	40,409	761	50.0	77.5
Peoples Tc Of St Albans	Saint Albans	VT	85.0	9	10	8	7	\$100M-500M	31,807	703	57.5	72.5
Security St Bk	Centralia	WA	95.0	10	9	10	9	\$100M-500M	30,708	565	62.5	85.0
Pend Oreille Bk	Newport	WA	92.5	10	10	10	7	<\$100M	25,842	334	70.0	87.5
First Cmnty Bk Of Wa	Lacey	WA	87.5	9	7	10	9	\$100M-500M	41,019	955	80.0	87.5

Table 1. Micro-Business-Friendly Banks in the United States using Call Report Data, June 2000

Bank Name	City	State	Small Business Lending (<\$100k)					Bnk asset Sz.	Dollars in SBL (<\$100K)	Number of SBL(<\$100K)	Total Score (<\$1M)	Total Score (<\$250K)
			Decile Value									
			Total	SBL/TA	SBL/TBL	SBL(\$)	SBL(#)					
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)			
Pacific Northwest Bk Inter Bk	Seattle	WA	87.5	9	6	10	10	\$500M-\$1B	55,957	1,252	80.0	80.0
Whidbey Island Bk	Duvall	WA	85.0	10	9	8	7	<\$100M	12,270	317	77.5	77.5
Islanders Bk	Oak Harbor	WA	82.5	7	7	9	10	\$100M-500M	25,828	1,091	75.0	85.0
Community First Bk	Friday Harbor	WA	80.0	8	8	8	8	\$100M-500M	10,234	465	70.0	80.0
	Kennewick	WA	80.0	10	9	7	6	<\$100M	8,963	220	75.0	77.5
Stephenson Nb&Tc	Marinette	WI	97.5	10	9	10	10	\$100M-500M	65,643	724	92.5	95.0
Johnson Bk	Hayward	WI	95.0	10	9	10	9	<\$100M	32,960	554	85.0	92.5
Bank Of Luxemburg	Luxemburg	WI	95.0	10	9	10	9	\$100M-500M	36,455	485	82.5	90.0
Northern St Bk	Ashland	WI	95.0	10	9	10	9	\$100M-500M	28,149	562	77.5	90.0
Chippewa Valley Bk	Winter	WI	95.0	10	10	9	9	<\$100M	23,449	472	80.0	90.0
Community First Bk	Boscobel	WI	92.5	10	8	10	9	\$100M-500M	31,582	475	75.0	87.5
Fidelity Nb	Medford	WI	92.5	10	8	10	9	<\$100M	32,614	657	82.5	90.0
Reedsburg Bk	Reedsburg	WI	92.5	10	8	10	9	\$100M-500M	35,236	494	77.5	87.5
Fortress Bk Westby	Westby	WI	92.5	10	8	10	9	<\$100M	28,492	584	77.5	90.0
Community Bk	Superior	WI	92.5	10	10	9	8	<\$100M	20,948	388	80.0	87.5
Farmers St Bk Of Waupaca	Waupaca	WI	92.5	9	10	10	8	\$100M-500M	25,754	443	72.5	87.5
Traders Bk	Spencer	WV	92.5	10	8	10	9	\$100M-500M	43,955	894	82.5	92.5
Calhoun Cty Bk	Grantsville	WV	92.5	10	9	9	9	<\$100M	24,418	767	82.5	90.0
Pendleton Cty Bk	Franklin	WV	87.5	10	8	9	8	\$100M-500M	20,789	412	65.0	80.0
Bank Of Gassaway	Gassaway	WV	87.5	10	8	9	8	\$100M-500M	17,530	502	67.5	82.5
Poca Valley Bk	Walton	WV	87.5	9	10	9	7	\$100M-500M	17,567	316	60.0	80.0
Community Bk Of Parkersburg	Parkersburg	WV	85.0	9	10	9	6	\$100M-500M	17,483	225	62.5	77.5
Bank Of Romney	Romney	WV	82.5	8	8	8	9	\$100M-500M	13,004	572	67.5	82.5
Clay Cty Bk	Clay	WV	82.5	10	10	8	5	<\$100M	11,799	208	62.5	77.5
First Nb Of Buffalo	Buffalo	WY	97.5	10	10	10	9	<\$100M	24,104	502	82.5	95.0
First St Bk Of Wheatland	Wheatland	WY	95.0	10	10	9	9	<\$100M	15,649	540	77.5	87.5
Hilltop Nb	Casper	WY	87.5	8	7	10	10	\$100M-500M	27,446	755	72.5	85.0
Security St Bk	Basin	WY	85.0	9	10	9	6	<\$100M	12,048	217	62.5	72.5
Bank Of Star Valley	Afton	WY	82.5	9	10	7	7	<\$100M	7,578	295	65.0	77.5
									15,387,448	2,700,750	32,608	36,808

Source: Office of Advocacy, Small Business Administration, from the call report data.

Table 2. Micro-Business Lenders in the United States under the CRA Reporting Program, 1999

NAME	HQ	State	State with	SBL\$	SBL#	BK SIZE	SBL\$	SBL\$	SBL#	Credit	
			Loans	(<\$100K)	(<\$100 K)		(<\$250K)	SBL# (<\$250K)	(<\$1 M)		(<\$1 M)
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	
First Nb		AK	AK	76,354	2,257	\$1B-\$10B	152,243	2,681	285,336	2,958	
National Bc Of Ak		AK	AK	44,256	1,464	\$1B-\$10B	71,539	1,630	128,948	1,752	
Keycorp		OH	AK	17,781	446	>\$50B	35,275	547	92,995	664	
Northrim Bk		AK	AK	13,703	326	<\$1B	27,970	410	54,157	463	
American Express Centurion B		UT	AK	12,703	1,676	\$10B-\$50B	12,703	1,676	12,703	1,676	0.77
Regions Fc		AL	AL	250,025	9,146	\$10B-\$50B	440,559	10,274	890,033	11,153	
Amsouth Bc		AL	AL	155,505	5,276	\$10B-\$50B	274,673	5,956	573,158	6,534	
Southtrust Corp		AL	AL	146,579	4,532	\$10B-\$50B	280,578	5,331	566,581	5,940	
Tb&C Bshrs		GA	AL	110,235	3,805	\$10B-\$50B	189,209	4,291	325,900	4,596	
Compass Bshrs		AL	AL	88,790	2,652	\$10B-\$50B	159,359	3,068	359,191	3,455	
Colonial Bancgroup		AL	AL	83,386	3,124	\$10B-\$50B	144,454	3,500	250,939	3,716	
American Express Centurion B		UT	AL	47,177	6,920	\$10B-\$50B	47,177	6,920	47,177	6,920	0.77
Alabama Nbc		AL	AL	44,997	1,650	\$1B-\$10B	82,509	1,874	156,212	2,030	
Peoples Bancrust Co		AL	AL	36,239	1,552	<\$1B	61,521	1,707	100,852	1,785	
Bancorpsouth Inc		MS	AL	29,873	1,174	\$1B-\$10B	47,691	1,280	77,747	1,352	
Community Bshrs		AL	AL	29,748	1,260	<\$1B	44,818	1,351	67,814	1,407	
Aliant Fncl Corp		AL	AL	23,352	703	<\$1B	39,336	801	62,732	850	
Union Planters Corporation		TN	AL	15,427	495	\$10B-\$50B	26,450	563	54,900	620	
Auburn Nbc		AL	AL	14,458	543	<\$1B	25,298	612	37,776	640	
Whitney Holding Corp		LA	AL	13,563	403	\$1B-\$10B	29,035	489	54,400	546	
Advanta Bk Corp		UT	AL	13,443	1,614	\$1B-\$10B	13,443	1,614	13,443	1,614	**
Suntrust Bk		GA	AL	12,542	459	>\$50B	25,871	534	50,026	583	
United Security Bshrs		AL	AL	12,019	635	<\$1B	17,862	674	24,004	686	
Wells Fargo & Co		CA	AL	10,413	420	>\$50B	10,413	420	10,413	420	
Regions Fc		AL	AR	224,825	8,230	\$10B-\$50B	386,902	9,198	697,822	9,837	
Arvest Bank Group Inc		AR	AR	59,866	2,157	\$1B-\$10B	102,943	2,412	195,902	2,598	
Union Planters Corporation		TN	AR	41,840	1,857	\$10B-\$50B	73,393	2,052	118,667	2,141	
Simmons First National Corp		AR	AR	41,601	1,725	\$1B-\$10B	64,570	1,869	97,227	1,939	
American Express Centurion B		UT	AR	35,026	5,024	\$10B-\$50B	35,026	5,024	35,026	5,024	0.77
First Security Bancorp		AR	AR	32,646	1,925	\$1B-\$10B	41,684	1,982	55,215	2,015	
First United Bancshares Inc		AR	AR	31,846	1,345	\$1B-\$10B	54,838	1,485	98,079	1,569	
Firststar Corp		WI	AR	27,481	903	>\$50B	48,619	1,033	87,444	1,115	
Bank Of Amer Corp		NC	AR	24,696	662	>\$50B	47,081	794	129,852	942	
First Bank Corp		AR	AR	12,432	648	<\$1B	21,053	702	32,279	725	
Chase Manhattan Corp		NY	AR	11,211	492	>\$50B	11,211	492	11,211	492	
Wells Fargo & Co		CA	AZ	116,436	5,535	>\$50B	179,982	5,881	371,468	6,250	
Bank One Corp		IL	AZ	95,004	3,778	>\$50B	144,068	4,042	312,675	4,339	
American Express Centurion B		UT	AZ	91,422	11,922	\$10B-\$50B	91,422	11,922	91,422	11,922	0.77
Bank Of Amer Corp		NC	AZ	66,907	2,667	>\$50B	97,431	2,834	146,481	2,931	
Zions Bc		UT	AZ	46,111	941	\$10B-\$50B	110,634	1,296	267,669	1,589	
Marshall & Ilsley Corp		WI	AZ	22,952	489	\$10B-\$50B	53,229	655	161,616	847	
Compass Bshrs		AL	AZ	17,478	390	\$10B-\$50B	34,091	483	69,299	557	

Table 2. Micro-Business Lenders in the United States under the CRA Reporting Program, 1999

NAME	HQ	State	State with	SBL\$	SBL#	BK SIZE	SBL\$	SBL\$	SBL#	Credit Cd/TA
			Loans	(<\$100K)	(<\$100 K)		(<\$250K)	SBL# (<\$250K)	(<\$1 M)	
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Advanta Bk Corp	UT	AZ	16,757	2,145	\$1B-\$10B	16,757	2,145	16,757	2,145	**
Mbna Corp	DE	AZ	11,033	1,204	\$10B-\$50B	11,033	1,204	11,033	1,204	0.57
Bank Of Amer Corp	NC	CA	1,080,157	37,275	>\$50B	1,355,935	38,741	2,112,171	40,163	
Wells Fargo & Co	CA	CA	994,636	52,697	>\$50B	1,425,229	55,008	2,511,849	57,149	
American Express Centurion B	UT	CA	841,150	103,496	\$10B-\$50B	841,505	103,499	841,505	103,499	0.77
Bank Of Tokyo-Mitsubishi Lt		CA	221,917	9,495	\$10B-\$50B	414,536	10,519	1,020,129	11,658	
Fremont Inv & Loan	CA	CA	183,297	3,072	\$1B-\$10B	676,629	6,021	2,577,041	9,891	
U S Bc	MN	CA	159,149	9,682	>\$50B	197,830	9,891	334,694	10,148	
Advanta Bk Corp	UT	CA	153,747	18,692	\$1B-\$10B	153,999	18,694	153,999	18,694	**
Mbna Corp	DE	CA	137,265	15,161	\$10B-\$50B	138,596	15,169	139,786	15,172	0.57
Citigroup	NY	CA	81,415	7,833	>\$50B	82,832	7,841	87,812	7,849	0.28
Sanwa Bank Limited The		CA	76,729	1,680	\$1B-\$10B	109,764	1,853	255,466	2,130	
Mellon Bc	PA	CA	69,334	4,621	\$10B-\$50B	120,778	4,910	290,477	5,217	
Zions Bc	UT	CA	69,095	1,429	\$10B-\$50B	162,142	1,932	488,560	2,535	
City Nat Corp	CA	CA	62,186	1,260	\$1B-\$10B	162,985	1,793	635,444	2,625	
Chase Manhattan Corp	NY	CA	53,723	1,999	>\$50B	56,803	2,018	61,548	2,024	
Westamerica Bc	CA	CA	51,039	1,037	\$1B-\$10B	124,809	1,442	289,559	1,777	
First Nat Of Ne	NE	CA	50,648	5,983	\$1B-\$10B	55,513	6,017	61,059	6,026	0.24
Bnp Paribas		CA	48,415	1,486	\$10B-\$50B	90,393	1,724	256,280	2,031	
Pacific Cap Bc	CA	CA	35,891	1,068	\$1B-\$10B	68,807	1,256	135,210	1,389	
Comerica	MI	CA	34,489	600	\$10B-\$50B	100,878	951	446,648	1,543	
Hanmi Bank	CA	CA	28,223	739	.	61,542	924	148,097	1,094	
Frank P Doyle Tr Article Ix	CA	CA	26,498	706	<\$1B	45,130	809	74,964	869	
Farmers & Mrch Bk	CA	CA	23,315	612	\$1B-\$10B	44,488	735	90,093	826	
Scripps Financial Corporatio	CA	CA	19,745	473	<\$1B	36,452	572	86,603	680	
Trico Bshrs	CA	CA	18,680	463	<\$1B	43,294	604	108,581	726	
Bank Of The Sierra	CA	CA	18,384	602	<\$1B	36,833	711	76,834	794	
Farmers & Mrchs Bc	CA	CA	17,236	467	<\$1B	31,974	547	65,264	609	
Commerzbank Aktiengesellscha		CA	17,146	362	<\$1B	29,177	432	78,210	517	
California Ctr Bk	CA	CA	16,561	377	<\$1B	38,381	499	127,050	659	
Mid St Bshrs	CA	CA	16,550	444	\$1B-\$10B	30,170	520	62,961	586	
Santa Monica Bank	CA	CA	16,413	303	.	37,490	416	103,585	539	
First Scty Corp	UT	CA	15,476	364	\$10B-\$50B	34,429	470	110,423	604	
Dai-Ichi Kangyo Bank Limite		CA	14,739	440	<\$1B	29,634	536	72,464	613	
Bay View Cap Corp	CA	CA	14,486	346	\$1B-\$10B	23,142	390	47,512	436	
Central Coast Bc	CA	CA	14,011	375	<\$1B	32,990	480	103,670	609	
Cvb Fc	CA	CA	13,904	347	\$1B-\$10B	30,443	445	91,913	573	
Capital Corp Of The West	CA	CA	13,784	261	<\$1B	24,235	323	64,504	399	
Community Bk	CA	CA	13,778	310	\$1B-\$10B	31,351	413	115,960	570	
Cathay Bc	CA	CA	13,452	258	\$1B-\$10B	29,748	346	133,644	522	
Fbop Corp	IL	CA	13,381	286	\$1B-\$10B	34,427	404	100,786	539	
Dartmouth Cap Group	CA	CA	13,263	216	\$1B-\$10B	42,631	376	139,298	560	
Popular Inc.	PR	CA	12,374	276	\$1B-\$10B	26,021	353	68,463	435	
1867 Western Fc	CA	CA	12,010	284	\$1B-\$10B	24,250	352	74,698	444	

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NAME	HQ	State	State with	SBL\$	SBL#	BK SIZE	SBL\$	SBL\$	SBL#	Credit	
			Loans	(<\$100K)	(<\$100 K)		(<\$250K)	SBL# (<\$250K)	(<\$1 M)		(<\$1 M)
				(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Savings Bk Of Mendocino Cty		CA	CA	11,941	426	<\$1B	19,410	469	33,634	498	
Imperial Bc		CA	CA	11,719	309	\$1B-\$10B	42,889	468	306,920	902	
Tokai Bank Limited The			CA	11,623	260	\$1B-\$10B	25,313	348	55,596	401	
First Northern Bank Of Dixon		CA	CA	11,223	280	.	22,266	344	51,925	402	
First Banks Inc		MO	CA	11,205	214	\$1B-\$10B	26,605	302	110,304	456	
Peninsula Bank Of San Diego		CA	CA	10,679	327	.	26,525	412	77,797	498	
Foothill Independent Bc		CA	CA	10,595	242	<\$1B	22,412	308	65,625	388	
Mechanics Bk		CA	CA	10,573	290	\$1B-\$10B	19,357	338	50,774	394	
Professional Bc		CA	CA	10,518	203	<\$1B	21,007	264	63,451	337	
Pacific Century Fncl Corp		HI	CA	10,315	227	\$10B-\$50B	24,754	301	91,251	417	
U S Bc		MN	CO	281,671	11,991	>\$50B	323,046	12,217	429,307	12,417	
Wells Fargo & Co		CA	CO	123,670	4,117	>\$50B	227,127	4,696	444,337	5,109	
American Express Centurion B		UT	CO	98,054	13,034	\$10B-\$50B	98,054	13,034	98,054	13,034	0.77
Zions Bc		UT	CO	57,326	1,663	\$10B-\$50B	114,901	1,989	241,424	2,248	
Bank One Corp		IL	CO	49,114	1,605	>\$50B	95,374	1,865	229,312	2,112	
Community First Bshrs		ND	CO	45,871	1,321	\$1B-\$10B	92,553	1,597	184,609	1,794	
Keycorp		OH	CO	39,562	1,258	>\$50B	70,817	1,437	171,128	1,629	
Firstbank Hc Of Co		CO	CO	30,022	1,960	\$1B-\$10B	50,552	2,080	120,949	2,223	
First Nat Of Ne		NE	CO	26,533	995	\$1B-\$10B	51,357	1,138	102,698	1,237	0.24
Advanta Bk Corp		UT	CO	23,938	2,893	\$1B-\$10B	23,938	2,893	23,938	2,893	**
Pinnacle Bc		NE	CO	19,630	675	\$1B-\$10B	43,173	808	76,992	879	
Colorado Bus Bshrs		CO	CO	17,477	438	<\$1B	43,498	583	111,693	705	
Guaranty Corp		CO	CO	16,131	370	<\$1B	40,670	501	117,574	652	
Mbna Corp		DE	CO	15,952	1,797	\$10B-\$50B	15,952	1,797	15,952	1,797	0.57
Alpine Bk Of Co		CO	CO	10,683	303	<\$1B	25,773	391	57,923	460	
Chase Manhattan Corp		NY	CT	99,514	3,272	>\$50B	119,977	3,378	173,399	3,472	
American Express Centurion B		UT	CT	86,396	11,109	\$10B-\$50B	86,502	11,110	86,502	11,110	0.77
Fleet Fncl Group		MA	CT	75,969	2,627	>\$50B	119,377	2,865	213,295	3,038	
Hudson United Bc		NJ	CT	24,290	459	\$1B-\$10B	60,253	662	158,769	846	
First Union Corp		NC	CT	20,297	564	>\$50B	42,722	692	115,370	823	
Advanta Bk Corp		UT	CT	16,043	1,881	\$1B-\$10B	16,043	1,881	16,043	1,881	**
Wells Fargo & Co		CA	CT	16,042	654	>\$50B	16,042	654	16,042	654	
Mbna Corp		DE	CT	11,528	1,315	\$10B-\$50B	11,638	1,316	11,638	1,316	0.57
American Express Centurion B		UT	DC	13,799	1,686	\$10B-\$50B	13,799	1,686	13,799	1,686	0.77
Bb&T Corp		NC	DC	10,028	234	>\$50B	23,928	311	52,825	367	
Wilmington Tr Corp		DE	DE	36,276	798	\$1B-\$10B	85,682	1,085	195,123	1,297	
Pnc Bc		PA	DE	13,625	403	>\$50B	26,907	478	68,122	556	
American Express Centurion B		UT	DE	13,593	1,706	\$10B-\$50B	13,593	1,706	13,593	1,706	0.77
Mellon Bc		PA	DE	10,751	302	\$10B-\$50B	24,075	380	43,853	427	
American Express Centurion B		UT	FL	441,942	57,438	\$10B-\$50B	442,058	57,439	442,058	57,439	0.77

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NAME	HQ	State	State with	SBL\$	SBL#	BK SIZE	SBL\$	SBL\$	SBL#	Credit Cd/TA
			Loans	(<\$100K)	(<\$100 K)		(<\$250K)	SBL# (<\$250K)	(<\$1 M)	
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Suntrust Bk	GA	FL	348,955	10,687	>\$50B	684,434	12,592	1,500,745	14,185	
Bank Of Amer Corp	NC	FL	328,763	10,717	>\$50B	492,840	11,668	873,639	12,432	
Amsouth Bc	AL	FL	164,330	5,434	\$10B-\$50B	314,382	6,305	635,292	6,980	
First Union Corp	NC	FL	162,865	4,935	>\$50B	304,669	5,733	676,997	6,437	
Southtrust Corp	AL	FL	97,224	2,496	\$10B-\$50B	214,632	3,179	536,511	3,818	
Advanta Bk Corp	UT	FL	81,986	10,269	\$1B-\$10B	81,986	10,269	81,986	10,269	**
Wells Fargo & Co	CA	FL	81,734	3,445	>\$50B	83,736	3,457	87,308	3,465	
Union Planters Corporation	TN	FL	65,609	1,571	\$10B-\$50B	99,988	1,764	190,995	1,947	
Mbna Corp	DE	FL	58,358	6,250	\$10B-\$50B	58,358	6,250	58,858	6,251	0.57
Mellon Bc	PA	FL	56,940	2,914	\$10B-\$50B	93,500	3,139	158,737	3,275	
Huntington Bshrs	OH	FL	52,524	1,875	\$10B-\$50B	65,040	1,944	102,381	2,011	
Chase Manhattan Corp	NY	FL	45,086	2,669	>\$50B	47,579	2,685	51,311	2,692	
Tb&C Bshrs	GA	FL	37,407	1,171	\$10B-\$50B	65,429	1,348	131,680	1,483	
Capital City Bk Group	FL	FL	36,755	1,464	\$1B-\$10B	60,692	1,609	102,906	1,696	
Colonial Bancgroup	AL	FL	34,162	959	\$10B-\$50B	68,833	1,166	148,080	1,320	
Wachovia Corp	NC	FL	30,039	980	>\$50B	56,897	1,134	111,707	1,241	
Fnb Corp	PA	FL	29,959	1,190	\$1B-\$10B	58,812	1,361	129,066	1,502	
Regions Fc	AL	FL	29,631	853	\$10B-\$50B	66,441	1,071	139,956	1,224	
Nebema		FL	28,981	719	\$1B-\$10B	44,859	807	92,516	893	
Compass Bshrs	AL	FL	22,852	683	\$10B-\$50B	39,634	783	82,436	870	
Citigroup	NY	FL	20,529	2,100	>\$50B	21,000	2,103	21,328	2,104	0.28
Riverside Bkg Co	FL	FL	20,001	765	\$1B-\$10B	31,690	840	43,873	871	
U S Bc	MN	FL	18,288	3,512	>\$50B	19,252	3,519	22,396	3,525	
Citrus & Chemical Bc	FL	FL	18,153	502	<\$1B	30,853	576	52,247	625	
Tampa Bkg Co	FL	FL	15,956	410	<\$1B	28,796	484	59,513	544	
Northern Tr Corp	IL	FL	15,765	302	\$10B-\$50B	36,312	413	120,497	576	
Republic Security Fncl Corp	FL	FL	15,325	354	\$1B-\$10B	29,057	435	71,686	521	
American Bshrs	FL	FL	13,741	395	.	28,013	475	48,817	521	
Bank One Corp	IL	FL	12,976	560	>\$50B	19,862	601	40,983	642	
Mercantil Servicios Financie		FL	11,260	299	\$1B-\$10B	24,713	376	67,480	456	
Cnb Fl Bshrs		FL	11,175	362	<\$1B	22,986	434	46,903	489	
Republic Bshrs		FL	11,143	339	\$1B-\$10B	18,898	381	49,557	434	
Seacoast Bkg Corp Of Fl		FL	10,309	363	\$1B-\$10B	18,002	409	37,964	448	
Suntrust Bk	GA	GA	276,958	8,652	>\$50B	549,867	10,236	1,265,653	11,629	
Tb&C Bshrs	GA	GA	242,685	8,434	\$10B-\$50B	456,468	9,804	811,875	10,547	
Regions Fc	AL	GA	218,778	7,228	\$10B-\$50B	428,580	8,481	850,288	9,349	
American Express Centurion B	UT	GA	152,372	20,156	\$10B-\$50B	152,372	20,156	152,372	20,156	0.77
Wachovia Corp	NC	GA	92,213	3,495	>\$50B	180,638	3,993	437,105	4,488	
Bank Of Amer Corp	NC	GA	77,787	2,474	>\$50B	129,506	2,781	293,083	3,081	
United Cmnty Bk	GA	GA	69,005	2,723	\$1B-\$10B	122,327	3,056	206,419	3,237	
Century South Bk	GA	GA	54,410	1,499	\$1B-\$10B	120,238	1,932	189,404	2,081	
Southtrust Corp	AL	GA	43,707	1,202	\$10B-\$50B	96,807	1,513	277,415	1,855	
First Union Corp	NC	GA	36,932	1,143	>\$50B	67,582	1,315	149,817	1,474	
B C Bshrs	GA	GA	27,376	716	.	42,052	815	62,602	861	

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			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Advanta Bk Corp	UT	GA	25,968	3,303	\$1B-\$10B	25,968	3,303	25,968	3,303	**
Henry Cty Bshrs	GA	GA	24,606	433	<\$1B	47,647	600	72,316	643	
Premier Bshrs	GA	GA	23,700	736	.	43,858	859	101,311	984	
Wells Fargo & Co	CA	GA	23,023	943	>\$50B	23,023	943	23,983	945	
Georgia Bk Fc	GA	GA	21,016	714	<\$1B	38,672	823	66,417	883	
Brand Bkg Co	GA	GA	17,903	920	<\$1B	31,649	1,005	59,446	1,063	
Habersham Bc	GA	GA	17,824	507	<\$1B	32,636	598	64,687	667	
Mbna Corp	DE	GA	17,405	1,906	\$10B-\$50B	17,405	1,906	17,405	1,906	0.57
Chase Manhattan Corp	NY	GA	14,585	570	>\$50B	14,585	570	15,360	572	
Southeastern Bkg Corp	GA	GA	14,085	623	<\$1B	22,162	673	30,319	690	
Colonial Bancgroup	AL	GA	13,378	386	\$10B-\$50B	27,560	473	75,164	560	
Bnp Paribas		HI	62,778	2,974	\$10B-\$50B	89,475	3,124	155,753	3,245	
Pacific Century Fncl Corp	HI	HI	53,521	1,495	\$10B-\$50B	85,364	1,687	152,114	1,828	
American Express Centurion B	UT	HI	24,696	3,053	\$10B-\$50B	24,696	3,053	24,696	3,053	0.77
Cb Bshrs	HI	HI	20,398	510	<\$1B	30,189	566	48,017	603	
Hawaii Nat Bshrs	HI	HI	11,677	378	<\$1B	18,348	417	31,621	443	
Cpb	HI	HI	11,243	280	\$1B-\$10B	19,629	330	52,370	388	
Firststar Corp	WI	IA	99,452	3,776	>\$50B	186,245	4,294	372,195	4,666	
Wells Fargo & Co	CA	IA	69,347	1,911	>\$50B	148,312	2,349	421,033	2,858	
Citizens Bkg Corp	MI	IA	24,096	1,195	\$1B-\$10B	38,932	1,290	69,569	1,350	
West Bc	IA	IA	18,638	625	<\$1B	31,048	698	61,731	753	
Neighbor Ins Agy	IA	IA	18,628	1,087	<\$1B	22,898	1,114	34,176	1,137	
Brenton Bks	IA	IA	18,276	518	\$1B-\$10B	37,654	632	77,844	718	
First Citizens Fc	IA	IA	16,105	873	<\$1B	23,547	917	32,382	935	
Union Planters Corporation	TN	IA	14,812	446	\$10B-\$50B	31,483	545	66,411	620	
U S Bc	MN	IA	14,634	935	>\$50B	20,307	967	34,787	995	
Van Diest Inv Co	IA	IA	14,459	439	<\$1B	27,233	513	54,186	569	
Amtrust	IA	IA	13,181	385	<\$1B	27,980	466	68,836	543	
Hills Bc	IA	IA	13,143	595	<\$1B	23,168	651	39,055	685	
Advanta Bk Corp	UT	IA	12,697	1,471	\$1B-\$10B	12,697	1,471	12,697	1,471	**
Heartland Fncl Usa	IA	IA	10,256	262	\$1B-\$10B	19,675	319	41,973	366	
Mbna Corp	DE	IA	10,072	1,164	\$10B-\$50B	10,072	1,164	10,072	1,164	0.57
U S Bc	MN	ID	74,203	3,370	>\$50B	108,481	3,566	210,308	3,755	
First Scy Corp	UT	ID	44,116	1,265	\$10B-\$50B	90,974	1,544	186,855	1,740	
Keycorp	OH	ID	24,529	764	>\$50B	46,134	901	102,647	1,008	
Wtb Fc	WA	ID	24,140	556	\$1B-\$10B	43,837	677	84,083	751	
American Express Centurion B	UT	ID	19,419	2,748	\$10B-\$50B	19,419	2,748	19,419	2,748	0.77
Bank Of Cmrc	ID	ID	18,561	745	<\$1B	34,449	835	43,363	861	
Wells Fargo & Co	CA	ID	12,973	691	>\$50B	16,982	712	24,736	729	
American Express Centurion B	UT	IL	182,548	24,991	\$10B-\$50B	182,792	24,993	182,792	24,993	0.77
Bank One Corp	IL	IL	180,932	4,331	>\$50B	514,367	6,165	2,210,946	9,050	

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			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	
Firststar Corp		WI	IL	92,567	3,030	>\$50B	194,164	3,632	404,019	4,043	
Bank Of Montreal			IL	91,811	2,933	\$10B-\$50B	195,162	3,511	455,307	4,017	
First Midwest Bc		IL	IL	78,612	2,534	\$1B-\$10B	151,962	2,959	313,669	3,277	
Advanta Bk Corp		UT	IL	49,307	5,959	\$1B-\$10B	49,307	5,959	49,307	5,959	**
Union Planters Corporation		TN	IL	42,549	1,428	\$10B-\$50B	73,534	1,603	142,316	1,745	
Wells Fargo & Co		CA	IL	42,260	1,725	>\$50B	52,017	1,782	86,789	1,845	
Old Kent Fc		MI	IL	41,319	982	\$10B-\$50B	96,303	1,293	215,148	1,534	
Mbna Corp		DE	IL	38,674	4,456	\$10B-\$50B	38,949	4,458	38,949	4,458	0.57
Popular Inc.		PR	IL	29,491	614	\$1B-\$10B	55,022	765	117,381	881	
National City Corp		OH	IL	28,938	665	>\$50B	73,967	923	179,907	1,127	
First Banks Inc		MO	IL	26,565	980	\$1B-\$10B	43,505	1,081	88,872	1,177	
West Suburban Bc		IL	IL	25,792	640	\$1B-\$10B	66,433	866	165,405	1,102	
Citigroup		NY	IL	24,763	2,534	>\$50B	24,891	2,535	25,754	2,537	0.28
First Mid-II Bshrs		IL	IL	23,897	882	<\$1B	40,897	984	66,618	1,041	
Commerce Bshrs		MO	IL	22,621	701	\$10B-\$50B	48,380	856	121,943	1,000	
Amcore Fncl		IL	IL	21,628	634	\$1B-\$10B	53,308	829	113,550	959	
Heartland Bc		IL	IL	20,596	747	<\$1B	35,658	837	56,142	877	
Stichting Prioriteit Abn Amr			IL	19,893	444	>\$50B	60,617	665	240,587	992	
Banc Ed Corp		IL	IL	19,081	645	<\$1B	36,772	754	62,578	809	
Chase Manhattan Corp		NY	IL	18,350	702	>\$50B	18,955	705	19,755	707	
Mb Fncl		IL	IL	18,347	352	\$1B-\$10B	48,091	519	159,667	740	
Unionbancorp		IL	IL	18,121	651	<\$1B	36,369	763	71,896	839	
Wintrust Fc		IL	IL	18,109	456	\$1B-\$10B	36,942	562	87,070	668	
U S Bc		MN	IL	17,918	2,333	>\$50B	20,267	2,345	47,024	2,389	
Old National Bancorp		IN	IL	17,345	661	\$1B-\$10B	27,688	723	44,267	765	
Morton Cmnty Bk Esop & Tr		IL	IL	16,795	571	<\$1B	31,451	660	53,675	705	
Midcity Fc		IL	IL	16,643	891	\$1B-\$10B	24,239	936	43,244	976	
First Busey Corp		IL	IL	16,360	466	<\$1B	34,338	576	65,810	637	
Taylor Cap Grp		IL	IL	15,674	337	\$1B-\$10B	37,852	462	103,383	593	
Princeton Nat Bc		IL	IL	15,648	575	<\$1B	30,708	664	65,806	736	
First Amer Bk Corp		IL	IL	14,888	407	\$1B-\$10B	37,926	537	115,792	687	
Marine Bc		IL	IL	14,595	371	<\$1B	35,502	496	80,694	587	
Amcore Bank Na. Rrv		IL	IL	14,569	471	.	28,022	553	47,755	597	
Fbop Corp		IL	IL	13,914	288	\$1B-\$10B	42,197	449	129,131	636	
Associated Banc-Corp		WI	IL	13,274	385	\$10B-\$50B	35,880	514	115,692	667	
American Chartered Bc		IL	IL	13,085	267	<\$1B	35,622	393	86,820	496	
Old Second Bc		IL	IL	11,861	442	\$1B-\$10B	21,276	501	43,802	547	
Landmark Fncl Grp		IL	IL	11,715	295	<\$1B	22,116	360	35,693	389	
Merchants Bc		IL	IL	11,604	361	.	17,497	398	26,826	419	
South Holland Bc		IL	IL	11,355	301	<\$1B	24,860	383	50,808	434	
Fifth Third Bc		OH	IL	11,089	334	\$10B-\$50B	17,903	375	27,468	394	
Northern Tr Corp		IL	IL	11,029	206	\$10B-\$50B	27,152	295	57,724	349	
Mid II Bc		IL	IL	10,709	285	<\$1B	20,369	343	38,669	379	
First Decatur Bshrs		IL	IL	10,659	396	.	17,972	439	33,335	472	
Home St Bc		IL	IL	10,451	342	<\$1B	21,338	405	43,167	448	

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NAME	HQ	State	State with	SBL\$	SBL#	BK SIZE	SBL\$	SBL\$	SBL#	Credit Cd/TA	
			Loans	(<\$100K)	(<\$100 K)		(<\$250K)	SBL# (<\$250K)	(<\$1 M)		(<\$1 M)
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	
Bank One Corp		IL	IN	124,320	3,612	>\$50B	258,915	4,382	681,582	5,163	
National City Corp		OH	IN	96,236	3,024	>\$50B	201,715	3,632	452,853	4,106	
Fifth Third Bc		OH	IN	85,976	2,327	\$10B-\$50B	164,986	2,794	353,392	3,175	
Old National Bancorp		IN	IN	58,264	1,817	\$1B-\$10B	112,714	2,132	229,262	2,377	
1st Source Corp		IN	IN	56,920	1,505	\$1B-\$10B	125,455	1,914	298,603	2,252	
American Express Centurion B		UT	IN	56,792	8,207	\$10B-\$50B	56,792	8,207	56,792	8,207	0.77
Union Planters Corporation		TN	IN	56,784	1,535	\$10B-\$50B	120,325	1,904	295,541	2,230	
Wells Fargo & Co		CA	IN	46,484	1,462	>\$50B	70,568	1,603	152,886	1,757	
First Fncl Bc		OH	IN	40,087	1,435	\$1B-\$10B	72,263	1,634	121,742	1,738	
Keycorp		OH	IN	38,830	1,301	>\$50B	61,482	1,441	114,326	1,552	
Hasten Bshrs		IN	IN	32,344	844	\$1B-\$10B	73,806	1,079	163,296	1,273	
First Mrch Corp		IN	IN	31,921	1,031	\$1B-\$10B	53,943	1,159	106,888	1,266	
Lakeland Fc		IN	IN	31,209	740	\$1B-\$10B	65,258	937	143,777	1,100	
Star Fncl Grp		IN	IN	31,079	892	\$1B-\$10B	60,950	1,066	110,886	1,175	
Lafayette Bc		IN	IN	29,906	1,123	<\$1B	55,296	1,277	84,756	1,340	
Mbna Corp		DE	IN	29,384	3,149	\$10B-\$50B	30,634	3,158	30,634	3,158	0.57
First Fc		IN	IN	26,827	913	\$1B-\$10B	42,123	1,005	85,471	1,086	
Advanta Bk Corp		UT	IN	23,259	2,766	\$1B-\$10B	23,259	2,766	23,259	2,766	**
National City Bancshares Inc		IN	IN	22,787	604	\$1B-\$10B	47,261	750	83,055	825	
Salin Bshrs		IN	IN	20,547	453	<\$1B	46,993	605	105,037	724	
First Bshrs		IN	IN	18,135	466	<\$1B	36,933	579	68,728	651	
Irwin Fc		IN	IN	18,117	424	\$1B-\$10B	43,474	577	120,897	725	
Monroe Bc		IN	IN	16,317	519	<\$1B	36,514	643	60,845	696	
Anb Corp		IN	IN	13,290	417	.	24,008	481	44,518	521	
Huntington Bshrs		OH	IN	11,636	382	\$10B-\$50B	17,235	411	52,749	476	
Farmers Bc		IN	IN	11,495	369	<\$1B	21,574	425	43,894	468	
Ambank Indiana N.A.		IN	IN	10,698	333	.	15,912	367	22,005	381	
Indiana United Bc		IN	IN	10,671	393	<\$1B	16,848	429	24,441	450	
First Mutual Richmond		IN	IN	10,152	251	<\$1B	19,644	312	32,422	344	
Firststar Corp		WI	IN	10,070	324	>\$50B	15,964	356	39,738	400	
Intrust Fc		KS	KS	70,309	2,479	\$1B-\$10B	134,083	2,847	331,267	3,237	
Commerce Bshrs		MO	KS	65,265	2,290	\$10B-\$50B	111,733	2,568	227,976	2,789	
American Express Centurion B		UT	KS	32,632	4,615	\$10B-\$50B	32,632	4,615	32,632	4,615	0.77
Bank Of Amer Corp		NC	KS	31,135	776	>\$50B	66,672	981	155,623	1,152	
Sunflower Bk		KS	KS	26,064	824	<\$1B	48,935	965	84,663	1,042	
Firststar Corp		WI	KS	21,295	601	>\$50B	44,238	735	97,928	842	
Commerce Fc		KS	KS	19,370	737	<\$1B	33,861	823	69,513	891	
Central Of Ks		KS	KS	18,871	825	<\$1B	29,971	894	55,550	947	
Umb Fc		MO	KS	16,919	686	\$1B-\$10B	37,654	805	112,729	941	
Advanta Bk Corp		UT	KS	11,348	1,353	\$1B-\$10B	11,348	1,353	11,348	1,353	**
National City Corp		OH	KY	59,360	1,856	>\$50B	127,408	2,251	291,945	2,580	
Firststar Corp		WI	KY	56,878	2,051	>\$50B	102,635	2,324	195,417	2,515	

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			Loans	(<\$100K)	(<\$100 K)		(<\$250K)	SBL# (<\$250K)	(<\$1 M)		(<\$1 M)
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	
Community Tr Bc		KY	KY	47,200	1,757	\$1B-\$10B	82,641	1,977	159,565	2,124	
Bank One Corp		IL	KY	45,666	1,377	>\$50B	89,160	1,621	202,023	1,832	
Area Bancshares Corporation		KY	KY	39,828	1,618	\$1B-\$10B	76,901	1,834	151,561	1,985	
Fifth Third Bc		OH	KY	39,275	1,059	\$10B-\$50B	85,182	1,326	201,656	1,551	
American Express Centurion B		UT	KY	35,254	5,264	\$10B-\$50B	35,254	5,264	35,254	5,264	0.77
Republic Bancorp Inc		KY	KY	34,311	784	\$1B-\$10B	76,028	1,045	144,139	1,188	
S Y Bancorp Inc		KY	KY	33,346	934	<\$1B	73,477	1,167	128,562	1,289	
Union Planters Corporation		TN	KY	28,933	1,104	\$10B-\$50B	50,007	1,232	85,944	1,302	
Farmers Capital Bank Corp		KY	KY	17,840	952	\$1B-\$10B	28,220	1,014	51,115	1,065	
Pnc Bc		PA	KY	17,290	497	>\$50B	32,322	583	71,431	662	
Mbna Corp		DE	KY	14,890	2,063	\$10B-\$50B	15,533	2,067	15,533	2,067	0.57
Old National Bancorp		IN	KY	14,699	581	\$1B-\$10B	29,557	674	58,406	733	
Bourbon Bshrs		KY	KY	12,158	479	<\$1B	17,211	509	28,186	529	
Advanta Bk Corp		UT	KY	12,098	1,452	\$1B-\$10B	12,098	1,452	12,098	1,452	**
Union Planters Bank Of Ky N		KY	KY	11,893	433	.	22,726	496	33,892	519	
Mid-America Bancorp		KY	KY	10,437	281	\$1B-\$10B	19,551	335	50,202	397	
Bank One Corp		IL	LA	145,299	4,427	>\$50B	252,594	5,034	470,663	5,448	
Hibernia Corp		LA	LA	123,448	5,139	\$10B-\$50B	151,045	5,302	175,918	5,362	
Whitney Holding Corp		LA	LA	97,102	3,150	\$1B-\$10B	185,457	3,651	361,903	4,012	
Regions Fc		AL	LA	82,880	3,123	\$10B-\$50B	159,907	3,565	322,182	3,885	
American Express Centurion B		UT	LA	57,573	8,327	\$10B-\$50B	57,573	8,327	57,573	8,327	0.77
Hancock Hc		MS	LA	46,237	1,807	\$1B-\$10B	71,735	1,964	104,582	2,035	
First American National Bank		TN	LA	31,332	1,105	.	54,247	1,244	108,743	1,355	
Isb Fncl Corp		LA	LA	19,882	652	\$1B-\$10B	37,176	751	72,766	820	
Evangeline Bshrs		LA	LA	16,988	807	<\$1B	24,714	851	37,496	878	
Union Planters Corporation		TN	LA	16,534	496	\$10B-\$50B	28,781	564	66,896	637	
Minden Bshrs		LA	LA	13,829	610	.	23,305	667	38,869	699	
Advanta Bk Corp		UT	LA	13,292	1,579	\$1B-\$10B	13,292	1,579	13,292	1,579	**
One Amer Corp		LA	LA	12,596	515	<\$1B	26,564	602	49,228	651	
Mbna Corp		DE	LA	11,677	1,281	\$10B-\$50B	11,677	1,281	11,677	1,281	0.57
Wells Fargo & Co		CA	LA	10,201	392	>\$50B	10,650	395	11,450	397	
Fleet Fncl Group		MA	MA	159,803	7,911	>\$50B	275,221	8,549	544,131	9,045	
American Express Centurion B		UT	MA	156,471	20,412	\$10B-\$50B	156,471	20,412	156,471	20,412	0.77
Independent Bc		MA	MA	33,506	796	\$1B-\$10B	81,247	1,069	144,301	1,199	
Chase Manhattan Corp		NY	MA	30,921	1,350	>\$50B	31,639	1,354	34,139	1,358	
Wells Fargo & Co		CA	MA	28,701	1,193	>\$50B	29,076	1,195	30,599	1,198	
Advanta Bk Corp		UT	MA	28,232	3,346	\$1B-\$10B	28,346	3,347	28,346	3,347	**
Ust Corp		MA	MA	26,567	748	.	64,741	961	185,494	1,199	
Chittenden Corp		VT	MA	24,770	674	\$1B-\$10B	51,924	831	108,302	940	
Cbct Bancorp		MA	MA	23,732	809	\$1B-\$10B	51,104	963	82,573	1,043	
Mbna Corp		DE	MA	23,582	2,603	\$10B-\$50B	23,582	2,603	23,582	2,603	0.57
Royal Bank Of Scotland Group		MA	MA	18,112	383	\$10B-\$50B	48,605	547	150,557	743	
Enterprise Bc		MA	MA	16,450	477	<\$1B	30,313	560	46,055	597	

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				(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Cambridge Bc	MA	MA		15,362	439	<\$1B	24,011	492	43,583	530	
Citigroup	NY	MA		11,848	1,220	>\$50B	11,848	1,220	12,348	1,221	0.28
Banknorth Group	VT	MA		10,090	297	.	22,696	368	47,958	421	
Mercantile Bshrs Corp	MD	MD		105,805	3,440	\$1B-\$10B	201,730	4,015	394,844	4,412	
American Express Centurion B	UT	MD		99,903	13,313	\$10B-\$50B	99,903	13,313	99,903	13,313	0.77
Bank Of Amer Corp	NC	MD		66,172	2,013	>\$50B	111,953	2,289	236,120	2,519	
Allied Irish Banks P.L.C.		MD		36,431	930	\$10B-\$50B	77,436	1,170	156,158	1,322	
Suntrust Bk	GA	MD		36,422	1,349	>\$50B	65,723	1,516	174,840	1,710	
First Union Corp	NC	MD		29,180	965	>\$50B	55,368	1,112	106,724	1,214	
F&M Bc	MD	MD		28,549	897	\$1B-\$10B	48,020	1,014	114,055	1,149	
Fcnb Corp	MD	MD		27,155	793	\$1B-\$10B	59,083	981	117,218	1,096	
Wells Fargo & Co	CA	MD		22,564	930	>\$50B	22,564	930	22,564	930	
Mbna Corp	DE	MD		22,409	2,702	\$10B-\$50B	23,043	2,706	23,043	2,706	0.57
Advanta Bk Corp	UT	MD		21,805	2,670	\$1B-\$10B	21,805	2,670	21,805	2,670	**
Bb&T Corp	NC	MD		19,653	522	>\$50B	46,383	674	105,492	790	
Sandy Spring Bc	MD	MD		18,595	510	\$1B-\$10B	36,957	615	64,615	674	
First Va Bk	VA	MD		15,198	472	\$1B-\$10B	25,162	529	47,202	571	
Chase Manhattan Corp	NY	MD		12,599	521	>\$50B	13,691	529	16,291	532	
First Fncl Bc	OH	MD		11,714	207	\$1B-\$10B	25,709	293	34,533	317	
Keycorp	OH	ME		41,533	1,216	>\$50B	79,105	1,434	144,510	1,569	
American Express Centurion B	UT	ME		18,972	2,635	\$10B-\$50B	18,972	2,635	18,972	2,635	0.77
Fleet Fncl Group	MA	ME		13,621	402	>\$50B	20,593	443	44,344	484	
Camden Nat Corp	ME	ME		12,298	474	<\$1B	24,228	545	46,590	592	
Old Kent Fc	MI	MI		286,473	7,896	\$10B-\$50B	639,054	9,910	1,288,627	11,212	
Bank One Corp	IL	MI		197,423	7,708	>\$50B	355,890	8,613	933,628	9,631	
Comerica	MI	MI		137,226	3,071	\$10B-\$50B	369,070	4,328	1,234,019	5,857	
American Express Centurion B	UT	MI		124,756	17,420	\$10B-\$50B	124,756	17,420	124,756	17,420	0.77
Huntington Bshrs	OH	MI		104,354	3,150	\$10B-\$50B	156,138	3,473	263,172	3,680	
National City Corp	OH	MI		89,709	2,074	>\$50B	250,745	2,986	654,996	3,750	
Citizens Bkg Corp	MI	MI		75,193	2,408	\$1B-\$10B	150,364	2,861	303,691	3,176	
Chemical Fc	MI	MI		56,361	2,145	\$1B-\$10B	93,684	2,366	149,731	2,485	
National Australia Bank Limi		MI		45,549	1,055	\$10B-\$50B	125,797	1,507	422,924	2,068	
Advanta Bk Corp	UT	MI		37,533	4,571	\$1B-\$10B	38,235	4,576	38,235	4,576	**
U S Bc	MN	MI		35,735	4,625	>\$50B	36,243	4,628	38,373	4,631	
Wells Fargo & Co	CA	MI		29,377	1,214	>\$50B	29,776	1,216	35,291	1,225	
Mbna Corp	DE	MI		27,688	3,390	\$10B-\$50B	27,838	3,391	27,838	3,391	0.57
Chase Manhattan Corp	NY	MI		23,607	1,825	>\$50B	24,752	1,833	24,752	1,833	
North Country Fc	MI	MI		18,095	580	<\$1B	37,868	699	64,163	760	
Monroe B&Tc	MI	MI		16,462	523	\$1B-\$10B	26,377	582	41,507	616	
Keycorp	OH	MI		15,378	491	>\$50B	23,476	540	42,029	578	
Shoreline Fc	MI	MI		14,428	335	\$1B-\$10B	31,794	435	62,787	503	
Empire Banc Corp	MI	MI		13,877	408	.	29,637	502	60,120	575	

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			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	
Ibt Bc		MI	MI	12,128	418	<\$1B	18,173	455	32,155	484	
Republic Bc		MI	MI	12,102	270	\$1B-\$10B	41,171	447	89,428	542	
Michigan Fc		MI	MI	12,022	312	.	25,488	390	47,194	439	
Fentura Bc		MI	MI	11,597	316	<\$1B	22,074	377	47,133	426	
Wells Fargo & Co		CA	MN	224,033	7,295	>\$50B	419,124	8,423	958,676	9,434	
U S Bc		MN	MN	158,932	7,442	>\$50B	236,822	7,872	568,154	8,469	
Otto Bremer Foundation		MN	MN	64,327	2,036	\$1B-\$10B	126,048	2,403	263,133	2,676	
American Express Centurion B		UT	MN	53,329	7,820	\$10B-\$50B	53,329	7,820	53,329	7,820	0.77
Firststar Corp		WI	MN	39,574	1,802	>\$50B	63,927	1,942	177,382	2,146	
Associated Banc-Corp		WI	MN	33,939	780	\$10B-\$50B	74,991	1,021	170,348	1,200	
Marquette Bshrs		MN	MN	31,959	1,045	\$1B-\$10B	53,803	1,177	114,734	1,287	
Community First Bshrs		ND	MN	29,915	1,200	\$1B-\$10B	47,890	1,311	79,959	1,378	
Advanta Bk Corp		UT	MN	19,774	2,299	\$1B-\$10B	19,774	2,299	19,774	2,299	**
United Cmnty Bshrs		MN	MN	15,447	391	<\$1B	44,542	562	94,293	666	
Stearns Fncl Svc Esop		MN	MN	14,329	451	<\$1B	30,475	543	72,702	629	
Mbna Corp		DE	MN	13,322	1,497	\$10B-\$50B	13,432	1,498	13,432	1,498	0.57
Commerce Bshrs		MO	MO	158,307	5,055	\$10B-\$50B	290,863	5,822	608,545	6,431	
Central Banccompany Inc		MO	MO	124,344	4,682	\$1B-\$10B	213,781	5,218	391,088	5,588	
Firststar Corp		WI	MO	117,582	4,207	>\$50B	223,461	4,821	417,506	5,239	
American Express Centurion B		UT	MO	62,232	9,208	\$10B-\$50B	62,232	9,208	62,232	9,208	0.77
Bank Of Amer Corp		NC	MO	57,116	1,569	>\$50B	118,470	1,923	286,233	2,236	
Umb Fc		MO	MO	40,032	1,723	\$1B-\$10B	71,222	1,900	193,549	2,119	
Union Planters Corporation		TN	MO	38,728	1,480	\$10B-\$50B	66,658	1,648	139,842	1,788	
Advanta Bk Corp		UT	MO	23,448	2,822	\$1B-\$10B	23,448	2,822	23,448	2,822	**
Mbna Corp		DE	MO	18,849	2,279	\$10B-\$50B	18,999	2,280	18,999	2,280	0.57
First Banks Inc		MO	MO	17,655	529	\$1B-\$10B	32,031	615	88,569	718	
Allegiant Bancorp Inc		MO	MO	17,362	490	<\$1B	35,182	594	84,384	686	
Dfc Acquisition Corp Two		MO	MO	16,173	706	\$1B-\$10B	21,468	738	33,551	763	
Enterbank Holdings Inc		MO	MO	15,765	347	<\$1B	56,788	591	113,792	710	
Mississippi Valley Bancshare		MO	MO	15,672	338	\$1B-\$10B	46,837	509	118,593	659	
Wells Fargo & Co		CA	MO	15,528	622	>\$50B	16,824	629	24,535	640	
Southern Bancshares Corp		MO	MO	15,067	428	<\$1B	29,053	507	52,659	551	
Stupp Bros Inc		MO	MO	14,926	459	<\$1B	31,994	554	64,342	618	
Diamond Bancorp Inc		MO	MO	11,323	402	<\$1B	20,046	451	38,303	487	
Trustmark Corp		MS	MS	218,042	11,324	\$1B-\$10B	315,510	11,905	503,803	12,305	
Bancorpsouth Inc		MS	MS	139,284	5,293	\$1B-\$10B	217,212	5,772	362,311	6,079	
Union Planters Corporation		TN	MS	105,568	4,549	\$10B-\$50B	156,150	4,856	258,388	5,067	
Peoples Holding Company		MS	MS	95,031	4,039	\$1B-\$10B	151,558	4,396	235,009	4,577	
First American National Bank		TN	MS	73,633	2,760	.	119,949	3,039	214,389	3,230	
Bancplus Corporation Esop		MS	MS	67,745	3,624	\$1B-\$10B	109,984	3,887	172,663	4,018	
Hancock Hc		MS	MS	49,314	2,793	\$1B-\$10B	74,648	2,953	94,860	2,996	
First M & F Corporation		MS	MS	38,878	1,857	\$1B-\$10B	57,662	1,971	87,828	2,038	

Table 2. Micro-Business Lenders in the United States under the CRA Reporting Program, 1999

NAME	HQ	State	State with	SBL\$	SBL#	BK SIZE	SBL\$	SBL\$	SBL#	Credit
			Loans	(<\$100K)	(<\$100 K)		(<\$250K)	SBL# (<\$250K)	(<\$1 M)	
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Citizens Hc	MS	MS	30,021	1,642	<\$1B	38,733	1,699	47,742	1,717	
Nbc Capital Corporation	MS	MS	24,492	1,250	<\$1B	36,962	1,326	49,457	1,354	
American Express Centurion B	UT	MS	23,100	3,685	\$10B-\$50B	23,100	3,685	23,100	3,685	0.77
Peoples Fc	MS	MS	17,137	615	<\$1B	30,279	693	56,535	751	
First Tennessee National Cor	TN	MS	15,639	775	\$10B-\$50B	26,836	847	43,798	886	
Citizens Nb Of Meridian	MS	MS	15,197	692	<\$1B	25,461	757	45,628	800	
Mbna Corp	DE	MS	10,679	1,262	\$10B-\$50B	10,794	1,263	10,794	1,263	0.57
First Intrst Bancsystem	MT	MT	77,964	2,664	\$1B-\$10B	136,118	3,017	242,299	3,238	
U S Bc	MN	MT	29,792	1,445	>\$50B	45,103	1,526	84,221	1,598	
Wells Fargo & Co	CA	MT	25,921	831	>\$50B	49,174	963	103,076	1,071	
American Express Centurion B	UT	MT	17,228	2,449	\$10B-\$50B	17,228	2,449	17,228	2,449	0.77
Stockman Fc	MT	MT	14,298	566	<\$1B	23,817	622	39,748	652	
Glacier Bc	MT	MT	11,475	308	\$1B-\$10B	23,140	379	39,028	412	
Bb&T Corp	NC	NC	539,348	21,197	>\$50B	912,754	23,402	1,601,668	24,810	
First Citizens Bshrs	NC	NC	224,429	10,314	\$1B-\$10B	419,830	11,474	802,923	12,282	
Wachovia Corp	NC	NC	137,841	4,988	>\$50B	275,393	5,773	657,709	6,490	
Centura Bk	NC	NC	133,938	5,814	\$10B-\$50B	244,197	6,454	504,047	6,981	
Ccb Fc	NC	NC	124,287	4,582	\$1B-\$10B	238,011	5,276	418,119	5,651	
Triangle Bc	NC	NC	94,862	3,412	.	162,675	3,804	288,974	4,052	
American Express Centurion B	UT	NC	92,736	13,370	\$10B-\$50B	92,736	13,370	92,736	13,370	0.77
Bank Of Amer Corp	NC	NC	73,146	2,248	>\$50B	137,700	2,629	313,995	2,964	
First Union Corp	NC	NC	56,173	1,746	>\$50B	111,177	2,055	332,058	2,454	
First Bc	NC	NC	41,398	1,534	<\$1B	68,244	1,689	113,247	1,784	
Bank Of Granite Corp	NC	NC	30,724	1,153	<\$1B	57,803	1,326	109,400	1,436	
Fidelity Bshrs Nc	NC	NC	28,292	1,037	<\$1B	52,922	1,196	100,244	1,288	
First Charter Corp	NC	NC	26,712	878	\$1B-\$10B	52,179	1,029	121,496	1,166	
Advanta Bk Corp	UT	NC	24,342	3,010	\$1B-\$10B	24,342	3,010	24,342	3,010	**
Wells Fargo & Co	CA	NC	22,948	955	>\$50B	23,698	958	24,174	959	
Yadkin Valley B&Tc	NC	NC	21,779	711	<\$1B	37,829	808	57,111	847	
United Cmnty Bk	GA	NC	21,511	808	\$1B-\$10B	38,248	906	58,550	949	
Southtrust Corp	AL	NC	20,759	549	\$10B-\$50B	51,354	716	158,479	909	
Mbna Corp	DE	NC	15,764	1,832	\$10B-\$50B	15,889	1,833	15,889	1,833	0.57
Southern Bshrs Nc	NC	NC	15,537	683	<\$1B	28,666	761	47,824	806	
Carolina First Bshrs	NC	NC	14,122	425	.	25,442	492	50,912	542	
Fnb Corp	NC	NC	13,887	376	<\$1B	27,673	456	45,807	496	
First Nb Of Shelby	NC	NC	13,860	565	<\$1B	21,924	615	33,007	639	
Chase Manhattan Corp	NY	NC	13,673	546	>\$50B	13,873	547	14,373	548	
Lsb Bshrs	NC	NC	12,526	456	<\$1B	19,128	497	27,163	513	
High Point Bk Corp	NC	NC	11,714	404	<\$1B	25,080	477	52,459	534	
Fnb Fncl Svc Corp	NC	NC	11,376	309	<\$1B	32,345	432	66,405	503	
First Cmnty Bshrs	VA	NC	11,308	428	\$1B-\$10B	13,900	444	16,954	450	
Peoples Bancorp Of North Car	NC	NC	10,448	281	<\$1B	30,285	403	68,426	477	

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NAME	HQ	State	State with	SBL\$	SBL#	BK SIZE	SBL\$	SBL\$	SBL#	Credit
			Loans	(<\$100K)	(<\$100 K)		(<\$250K)	SBL# (<\$250K)	(<\$1 M)	
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Wells Fargo & Co	CA	ND	47,181	1,544	>\$50B	79,483	1,736	160,148	1,886	
Otto Bremer Foundation	MN	ND	31,747	1,052	\$1B-\$10B	58,601	1,206	102,867	1,299	
Watford City Bshrs	ND	ND	20,886	744	<\$1B	34,744	834	67,940	893	
First Nat Corp Nd	ND	ND	17,817	471	<\$1B	32,613	557	68,175	625	
State Bshrs	ND	ND	16,723	447	<\$1B	34,198	548	79,838	633	
U S Bc	MN	ND	15,695	726	>\$50B	23,878	773	50,981	819	
Community First Bshrs	ND	ND	12,919	440	\$1B-\$10B	25,512	513	58,916	578	
First Nat Of Ne	NE	NE	67,143	2,657	\$1B-\$10B	126,750	2,993	303,135	3,319	0.24
U S Bc	MN	NE	64,410	2,659	>\$50B	90,260	2,805	178,826	2,965	
Pinnacle Bc	NE	NE	57,704	2,285	\$1B-\$10B	87,288	2,466	135,555	2,570	
Scott Stuart Fam Partshp	NE	NE	50,562	1,737	.	88,347	1,962	170,632	2,114	
Wells Fargo & Co	CA	NE	29,744	1,007	>\$50B	52,447	1,137	108,302	1,237	
Farmers & Mrch Inv	NE	NE	22,640	632	<\$1B	44,584	754	81,085	821	
Great Western Scy	NE	NE	22,137	654	<\$1B	46,538	795	104,317	906	
United Ne Fncl Co	NE	NE	19,792	837	<\$1B	30,194	900	44,973	927	
American Nat Corp	NE	NE	16,880	563	<\$1B	34,668	663	67,975	726	
American Express Centurion B	UT	NE	16,878	2,500	\$10B-\$50B	16,878	2,500	16,878	2,500	0.77
First York Bc	NE	NE	10,162	466	<\$1B	17,836	509	41,452	558	
Peoples Heritage Fncl Group	ME	NH	35,065	874	\$10B-\$50B	76,688	1,108	168,627	1,292	
American Express Centurion B	UT	NH	30,018	4,012	\$10B-\$50B	30,018	4,012	30,018	4,012	0.77
Fleet Fncl Group	MA	NH	23,754	827	>\$50B	38,940	912	74,332	981	
Mbna Corp	DE	NH	12,433	1,354	\$10B-\$50B	12,666	1,356	12,666	1,356	0.57
Granite St Bshrs	NH	NH	12,371	316	<\$1B	27,939	412	53,803	467	
American Express Centurion B	UT	NJ	271,911	34,447	\$10B-\$50B	271,911	34,447	272,403	34,448	0.77
Chase Manhattan Corp	NY	NJ	158,167	5,314	>\$50B	181,423	5,439	254,407	5,559	
Summit Bc	NJ	NJ	111,976	2,955	\$10B-\$50B	254,020	3,733	731,783	4,606	
First Union Corp	NC	NJ	97,769	2,792	>\$50B	185,259	3,282	455,157	3,804	
Pnc Bc	PA	NJ	59,592	1,665	>\$50B	126,329	2,031	282,109	2,323	
Fleet Fncl Group	MA	NJ	46,554	1,135	>\$50B	74,085	1,288	149,302	1,424	
Advanta Bk Corp	UT	NJ	42,991	5,259	\$1B-\$10B	42,991	5,259	43,416	5,260	**
Commerce Bc	NJ	NJ	40,709	1,017	\$1B-\$10B	96,708	1,336	230,288	1,596	
Wells Fargo & Co	CA	NJ	38,489	1,531	>\$50B	38,689	1,532	39,589	1,534	
Valley Nbc	NJ	NJ	30,387	661	\$1B-\$10B	81,083	949	206,109	1,201	
Mbna Corp	DE	NJ	29,263	3,099	\$10B-\$50B	29,413	3,100	29,413	3,100	0.57
Bank Of Ny Co	NY	NJ	26,319	553	>\$50B	50,363	684	95,940	783	
Hudson United Bc	NJ	NJ	26,170	557	\$1B-\$10B	63,642	759	144,216	909	
Newfield Bc	NJ	NJ	18,886	498	<\$1B	39,186	623	64,044	676	
Fulton Fncl Corp	PA	NJ	13,147	327	\$1B-\$10B	28,063	411	53,859	461	
Citigroup	NY	NJ	11,289	905	>\$50B	15,563	926	17,763	931	0.28
Trust Co Of Nj	NJ	NJ	11,228	414	\$1B-\$10B	14,165	433	15,579	437	
Merchants Ny Bc	NY	NJ	11,189	232	\$1B-\$10B	26,211	328	44,673	370	
Skylands Financial Corporati	NJ	NJ	11,163	306	<\$1B	28,895	411	57,825	477	

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			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	
Sun Bc		NJ	NJ	10,382	190	\$1B-\$10B	33,499	322	102,030	454	
Wells Fargo & Co		CA	NM	56,017	1,800	>\$50B	96,255	2,034	190,369	2,225	
Bok Fc		OK	NM	41,105	789	\$1B-\$10B	100,790	1,216	130,215	1,272	
American Express Centurion B		UT	NM	28,820	3,929	\$10B-\$50B	28,820	3,929	28,820	3,929	0.77
First St Bc		NM	NM	27,083	884	<\$1B	49,556	1,019	96,361	1,110	
Bank Of Amer Corp		NC	NM	22,303	644	>\$50B	42,083	759	93,248	860	
Wells Fargo & Co		CA	NV	46,299	2,335	>\$50B	84,355	2,547	180,041	2,741	
U S Bc		MN	NV	41,381	1,890	>\$50B	50,857	1,939	72,258	1,979	
American Express Centurion B		UT	NV	41,336	5,321	\$10B-\$50B	41,336	5,321	41,336	5,321	0.77
Bank Of Amer Corp		NC	NV	27,728	1,175	>\$50B	57,963	1,333	125,766	1,461	
Zions Bc		UT	NV	20,743	691	\$10B-\$50B	38,555	788	96,797	895	
First Scty Corp		UT	NV	15,622	386	\$10B-\$50B	41,765	531	101,262	650	
Pioneer Citizens Bank Of Nv		NV	NV	15,009	320	.	34,806	426	107,504	558	
Chase Manhattan Corp		NY	NY	1,197,832	35,670	>\$50B	1,516,037	37,342	2,304,953	38,762	
American Express Centurion B		UT	NY	486,093	63,267	\$10B-\$50B	486,564	63,271	486,564	63,271	0.77
Citigroup		NY	NY	305,869	9,940	>\$50B	528,015	11,130	708,489	11,483	0.28
Hsbc Holdings Plc			NY	282,677	10,836	>\$50B	606,761	12,615	1,932,497	14,960	
M&T Bc		NY	NY	200,510	6,209	\$10B-\$50B	383,841	7,209	1,048,249	8,390	
Keycorp		OH	NY	134,908	3,989	>\$50B	242,536	4,614	458,176	5,056	
Merchants Ny Bc		NY	NY	121,035	2,698	\$1B-\$10B	257,089	3,462	556,332	4,078	
Fleet Fncl Group		MA	NY	119,699	3,125	>\$50B	196,119	3,553	387,133	3,896	
North Fork Bc		NY	NY	103,732	3,125	\$10B-\$50B	174,118	3,502	380,399	3,889	
Bank Of Ny Co		NY	NY	94,844	2,144	>\$50B	176,339	2,584	345,754	2,917	
Wells Fargo & Co		CA	NY	79,995	3,337	>\$50B	81,416	3,346	84,906	3,351	
Advanta Bk Corp		UT	NY	75,985	9,252	\$1B-\$10B	76,164	9,253	76,164	9,253	**
Mbna Corp		DE	NY	61,469	6,272	\$10B-\$50B	62,107	6,276	62,912	6,278	0.57
Stichting Prioriteit Abn Amr			NY	46,850	1,218	>\$50B	93,004	1,467	361,811	1,920	
Nbt Bc		NY	NY	38,331	1,348	\$1B-\$10B	60,596	1,477	98,349	1,550	
Community Bk System		NY	NY	33,050	1,332	\$1B-\$10B	50,301	1,438	75,545	1,492	
Financial Inst		NY	NY	32,155	1,128	\$1B-\$10B	53,790	1,257	91,233	1,337	
Republic National Bank Ny		NY	NY	31,837	847	.	61,485	1,018	138,607	1,161	
George Gale Foster Corp		NY	NY	29,207	863	\$1B-\$10B	56,227	1,016	110,864	1,122	
Bsb Bc		NY	NY	23,912	602	\$1B-\$10B	50,182	756	128,850	906	
Tompkins Trustco		NY	NY	23,046	686	\$1B-\$10B	38,376	775	58,003	816	
State Bc		NY	NY	20,629	373	<\$1B	65,401	631	190,304	869	
473 Broadway Hc		NY	NY	15,424	578	<\$1B	31,189	673	56,391	719	
Canandaigua Nat Corp		NY	NY	15,036	505	<\$1B	32,233	602	63,747	666	
Popular Inc.		PR	NY	14,551	300	\$1B-\$10B	35,136	420	89,424	535	
Suffolk Bc		NY	NY	14,425	364	\$1B-\$10B	27,307	436	58,776	501	
First Union Corp		NC	NY	13,938	470	>\$50B	25,013	531	64,645	605	
Usb Hc		NY	NY	13,015	326	\$1B-\$10B	36,670	457	141,902	639	
National Bank Of Greece S.A			NY	12,685	222	\$1B-\$10B	23,687	280	73,602	361	

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				(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
First Of Long Island Corp		NY	NY	11,653	272	<\$1B	21,814	329	38,038	368	
Arrow Fc		NY	NY	11,602	431	\$1B-\$10B	19,192	475	36,584	511	
U S Bc		MN	NY	11,289	2,576	>\$50B	12,272	2,581	13,272	2,583	
Banknorth Group		VT	NY	10,816	353	.	19,306	403	34,242	432	
Bank One Corp		IL	NY	10,790	529	>\$50B	11,008	531	18,172	543	
Chemung Fc		NY	NY	10,718	295	<\$1B	17,750	340	36,627	374	
Bath Nat Corp		NY	NY	10,334	349	<\$1B	17,984	396	26,103	417	
Bank One Corp		IL	OH	185,434	5,272	>\$50B	349,329	6,217	737,796	6,985	
National City Corp		OH	OH	176,935	6,262	>\$50B	345,964	7,222	882,388	8,241	
Keycorp		OH	OH	140,936	4,364	>\$50B	246,541	4,984	483,366	5,450	
American Express Centurion B		UT	OH	126,983	17,965	\$10B-\$50B	126,983	17,965	126,983	17,965	0.77
Fifth Third Bc		OH	OH	126,069	3,066	\$10B-\$50B	289,622	3,974	706,860	4,777	
Firststar Corp		WI	OH	121,943	4,262	>\$50B	237,207	4,935	544,848	5,517	
Firstmerit Corp		OH	OH	111,318	2,816	\$10B-\$50B	258,738	3,677	645,273	4,438	
Huntington Bshrs		OH	OH	92,130	3,194	\$10B-\$50B	154,523	3,559	269,430	3,795	
Sky Fncl Group Inc		OH	OH	85,911	2,474	\$1B-\$10B	176,113	3,020	360,657	3,402	
Park Nat Corp		OH	OH	82,172	2,533	\$1B-\$10B	151,087	2,948	265,789	3,189	
Chase Manhattan Corp		NY	OH	66,501	6,142	>\$50B	78,388	6,215	85,628	6,234	
Advanta Bk Corp		UT	OH	37,768	4,500	\$1B-\$10B	37,768	4,500	37,768	4,500	**
Wells Fargo & Co		CA	OH	30,988	1,276	>\$50B	32,168	1,283	34,741	1,289	
First Fncl Bc		OH	OH	29,741	908	\$1B-\$10B	64,576	1,118	119,588	1,238	
Mbna Corp		DE	OH	28,225	3,289	\$10B-\$50B	28,225	3,289	28,225	3,289	0.57
Provident Fncl Group		OH	OH	25,589	555	\$10B-\$50B	65,618	784	236,325	1,098	
Farmers & Mrch Bc		OH	OH	19,188	725	<\$1B	31,833	800	58,000	856	
Lnb Bc		OH	OH	17,291	483	<\$1B	36,114	599	67,407	671	
Bancfirst Oh Corp		OH	OH	17,237	386	\$1B-\$10B	47,390	559	135,889	734	
Dbc Fncl Corp		OH	OH	15,168	515	<\$1B	28,919	601	50,712	646	
Rurban Fncl Corp		OH	OH	15,058	455	<\$1B	26,755	527	52,913	580	
Pnc Bc		PA	OH	14,862	380	>\$50B	36,411	506	104,808	635	
Csb Bc		OH	OH	14,705	665	<\$1B	21,338	706	29,769	725	
Citizens Nb		OH	OH	13,674	487	<\$1B	24,293	549	43,964	597	
Esop Intercounty Bancshares		OH	OH	11,477	370	<\$1B	19,839	419	37,919	455	
Second Bc		OH	OH	11,474	223	\$1B-\$10B	25,757	313	58,845	375	
Capital Holdings		OH	OH	11,049	212	\$1B-\$10B	32,517	332	83,172	430	
U S Bc		MN	OH	10,597	2,021	>\$50B	12,072	2,028	15,497	2,034	
Unb Corp		OH	OH	10,512	293	\$1B-\$10B	21,887	363	50,912	421	
Bancfirst Corp		OK	OK	97,154	3,897	\$1B-\$10B	162,601	4,287	288,899	4,549	
Bok Fc		OK	OK	78,810	1,643	\$1B-\$10B	261,236	2,846	423,777	3,178	
American Express Centurion B		UT	OK	45,537	6,315	\$10B-\$50B	45,537	6,315	45,537	6,315	0.77
Arvest Bank Group Inc		AR	OK	30,701	1,341	\$1B-\$10B	49,175	1,454	79,669	1,516	
Countrybanc Hc		OK	OK	25,164	1,199	.	39,941	1,293	70,399	1,349	
Southwest Bc		OK	OK	22,334	588	\$1B-\$10B	46,775	732	110,801	857	
Guaranty Bshrs		OK	OK	20,312	684	<\$1B	39,511	790	66,805	848	

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NAME	HQ	State	State with	SBL\$	SBL#	BK SIZE	SBL\$	SBL\$	SBL#	SBL\$	SBL#	Credit Cd/TA
			Loans	(<\$100K)	(<\$100 K)		(<\$250K)	SBL# (<\$250K)	(<\$1 M)	(<\$1 M)		
				(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	
Bank Of Amer Corp		NC	OK	18,191	496	>\$50B	37,580	609	92,462	707		
Bank One Corp		IL	OK	18,153	638	>\$50B	33,042	719	64,679	781		
F&M Bc		OK	OK	17,961	519	<\$1B	38,488	638	89,807	739		
Durant Bc		OK	OK	14,126	866	<\$1B	20,161	902	36,041	932		
First Fidelity Bc		OK	OK	13,746	547	<\$1B	21,932	597	34,611	625		
Local Fncl Corp		OK	OK	13,441	500	\$1B-\$10B	25,918	576	65,725	650		
Advanta Bk Corp		UT	OK	13,352	1,564	\$1B-\$10B	13,352	1,564	13,352	1,564	**	
Rcb Hc		OK	OK	12,639	542	<\$1B	19,933	584	29,745	604		
U S Bc		MN	OR	243,894	9,752	>\$50B	324,191	10,173	635,211	10,733		
Wells Fargo & Co		CA	OR	82,801	4,322	>\$50B	109,661	4,463	161,215	4,570		
Keycorp		OH	OR	70,037	2,087	>\$50B	135,466	2,466	259,756	2,718		
American Express Centurion B		UT	OR	60,040	8,323	\$10B-\$50B	60,040	8,323	60,040	8,323	0.77	
Bank Of Amer Corp		NC	OR	38,941	1,929	>\$50B	61,961	2,053	113,540	2,143		
Centennial Bc		OR	OR	25,461	553	<\$1B	68,584	789	201,339	1,028		
West Coast Bc		OR	OR	23,433	609	\$1B-\$10B	51,432	769	102,433	872		
Bnp Paribas			OR	21,238	652	\$10B-\$50B	40,257	765	87,939	854		
Advanta Bk Corp		UT	OR	16,988	2,056	\$1B-\$10B	16,988	2,056	16,988	2,056	**	
Mbna Corp		DE	OR	10,212	1,189	\$10B-\$50B	10,212	1,189	10,212	1,189	0.57	
American Express Centurion B		UT	PA	179,236	24,362	\$10B-\$50B	179,236	24,362	179,236	24,362	0.77	
Pnc Bc		PA	PA	147,472	3,932	>\$50B	325,021	4,927	797,261	5,802		
Mellon Bc		PA	PA	110,171	2,912	\$10B-\$50B	250,493	3,713	542,056	4,268		
National City Corp		OH	PA	108,355	3,411	>\$50B	177,558	3,822	279,181	4,027		
Keystone Fncl		PA	PA	96,093	2,246	\$1B-\$10B	200,648	2,863	406,391	3,257		
First Union Corp		NC	PA	88,726	2,553	>\$50B	199,003	3,163	577,244	3,856		
Mbna Corp		DE	PA	55,081	6,398	\$10B-\$50B	57,045	6,411	58,909	6,415	0.57	
Fulton Fncl Corp		PA	PA	47,799	1,065	\$1B-\$10B	113,147	1,445	255,587	1,732		
Advanta Bk Corp		UT	PA	47,746	5,557	\$1B-\$10B	48,014	5,559	48,520	5,560	**	
First Commonwealth Fncl Corp		PA	PA	47,677	1,448	\$1B-\$10B	88,896	1,700	176,935	1,887		
Allied Irish Banks P.L.C.			PA	41,299	1,283	\$10B-\$50B	76,030	1,487	163,163	1,652		
Wells Fargo & Co		CA	PA	34,354	1,433	>\$50B	34,854	1,435	35,154	1,436		
Citigroup		NY	PA	31,670	2,986	>\$50B	34,936	3,005	36,946	3,008	0.28	
Univest Corp Of Pa		PA	PA	31,612	686	\$1B-\$10B	71,474	918	173,568	1,134		
Summit Bc		NJ	PA	29,840	732	\$10B-\$50B	67,987	941	209,108	1,199		
Fnb Corp		PA	PA	27,884	689	\$1B-\$10B	58,531	866	119,795	990		
National Penn Bshrs		PA	PA	27,087	595	\$1B-\$10B	67,312	830	162,041	1,019		
Bt Fncl Corp		PA	PA	24,610	987	\$1B-\$10B	40,901	1,084	65,564	1,136		
Susquehanna Bshrs		PA	PA	24,199	870	\$1B-\$10B	45,108	996	87,159	1,074		
S&T Bc		PA	PA	22,286	574	\$1B-\$10B	46,859	717	103,962	836		
Harleysville Nat Corp		PA	PA	19,857	647	\$1B-\$10B	34,918	734	66,189	792		
First Nat Cmnty Bc		PA	PA	19,769	541	<\$1B	27,193	583	47,817	623		
Chase Manhattan Corp		NY	PA	17,177	741	>\$50B	18,283	747	24,817	755		
Sterling Fncl Corp		PA	PA	17,152	482	\$1B-\$10B	30,256	560	56,559	613		
Community Bks		PA	PA	16,642	469	\$1B-\$10B	30,705	552	61,914	616		

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NAME	HQ	State	State with	SBL\$	SBL#	BK SIZE	SBL\$	SBL\$	SBL#	Credit	
			Loans	(<\$100K)	(<\$100 K)		(<\$250K)	SBL# (<\$250K)	(<\$1 M)		(<\$1 M)
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	
Cnb Fncl Corp		PA	PA	16,541	466	<\$1B	31,923	559	50,272	601	
Hsbc Holdings Plc			PA	15,444	335	>\$50B	39,573	480	86,389	589	
Citizens & Northern Corp		PA	PA	15,007	469	<\$1B	21,218	508	32,621	529	
Pennrock Fncl Svc Corp		PA	PA	13,855	366	<\$1B	30,658	470	64,651	537	
Lake Ariel Bc		PA	PA	12,771	363	.	26,169	444	57,065	509	
Usbancorp		PA	PA	12,192	331	\$1B-\$10B	24,645	402	56,784	457	
Commerce Bc		NJ	PA	10,605	315	\$1B-\$10B	24,027	388	70,443	481	
Penns Woods Bc		PA	PA	10,434	385	<\$1B	17,330	426	26,004	445	
Hibshman Tr For Ephrata Nb S		PA	PA	10,251	344	<\$1B	17,631	389	27,943	413	
Fleet Fncl Group		MA	RI	36,595	1,600	>\$50B	68,079	1,771	149,118	1,917	
American Express Centurion B		UT	RI	22,546	2,961	\$10B-\$50B	22,546	2,961	22,546	2,961	0.77
Royal Bank Of Scotland Group			RI	21,022	468	\$10B-\$50B	42,895	595	88,400	678	
Bb&T Corp		NC	SC	199,373	7,929	>\$50B	331,436	8,715	565,448	9,200	
Tb&C Bshrs		GA	SC	81,196	2,940	\$10B-\$50B	149,669	3,337	299,182	3,622	
Wachovia Corp		NC	SC	81,116	2,886	>\$50B	152,322	3,293	349,030	3,667	
First Citizens Bc Sc		SC	SC	77,538	3,641	\$1B-\$10B	117,446	3,881	173,255	4,006	
Cnb Corp		SC	SC	71,923	3,687	<\$1B	105,214	3,894	154,741	3,999	
Anchor Fc		SC	SC	64,812	1,967	.	128,467	2,347	255,688	2,599	
Bank Of Amer Corp		NC	SC	62,609	1,801	>\$50B	122,842	2,152	275,803	2,446	
American Express Centurion B		UT	SC	46,398	6,552	\$10B-\$50B	46,398	6,552	46,398	6,552	0.77
Carolina First Corp		SC	SC	44,189	1,216	\$1B-\$10B	101,325	1,545	288,827	1,899	
Palmetto Bshrs		SC	SC	38,187	1,484	<\$1B	60,641	1,619	90,413	1,687	
Regions Fc		AL	SC	35,486	953	\$10B-\$50B	72,511	1,172	147,021	1,321	
First Nat Corp		SC	SC	26,072	1,178	\$1B-\$10B	35,402	1,235	57,626	1,278	
Southtrust Corp		AL	SC	17,055	426	\$10B-\$50B	40,799	569	123,443	720	
Advanta Bk Corp		UT	SC	11,181	1,390	\$1B-\$10B	11,181	1,390	11,181	1,390	**
Wells Fargo & Co		CA	SD	65,122	1,945	>\$50B	116,406	2,237	252,164	2,494	
Minnehaha Bshrs		SD	SD	33,203	955	<\$1B	61,577	1,123	143,125	1,284	
U S Bc		MN	SD	25,865	1,043	>\$50B	44,263	1,148	94,914	1,236	
Dacotah Bks		SD	SD	14,543	770	<\$1B	22,765	823	37,990	855	
Marquette Bshrs		MN	SD	13,774	561	\$1B-\$10B	21,846	610	36,579	640	
United Nat Corp		SD	SD	13,745	505	<\$1B	24,226	571	35,075	596	
Fishback Fc		SD	SD	11,211	423	<\$1B	22,852	492	36,273	520	
First American National Bank		TN	TN	143,033	6,533	.	251,332	7,170	485,187	7,627	
Suntrust Bk		GA	TN	130,558	4,138	>\$50B	259,207	4,874	585,444	5,517	
First Tennessee National Cor		TN	TN	128,628	3,764	\$10B-\$50B	251,622	4,478	548,894	5,052	
Union Planters Corporation		TN	TN	96,595	3,330	\$10B-\$50B	171,256	3,779	293,456	4,029	
American Express Centurion B		UT	TN	63,562	9,175	\$10B-\$50B	63,562	9,175	63,562	9,175	0.77
Regions Fc		AL	TN	45,135	1,430	\$10B-\$50B	84,978	1,665	198,226	1,896	
Greene Cty Bshrs		TN	TN	35,678	1,017	<\$1B	69,282	1,217	135,748	1,360	
Bank Of Amer Corp		NC	TN	24,852	691	>\$50B	51,082	848	140,127	1,014	

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				(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Mbna Corp	DE	TN		24,450	3,165	\$10B-\$50B	25,275	3,171	25,878	3,173	0.57
Amsouth Bc	AL	TN		23,254	715	\$10B-\$50B	46,221	849	97,281	957	
First South Bancorp Inc	TN	TN		20,429	819	<\$1B	34,600	909	65,861	972	
Bancorpsouth Inc	MS	TN		19,863	672	\$1B-\$10B	36,530	774	76,049	849	
National Commerce Bancorp	TN	TN		17,822	586	\$1B-\$10B	36,135	690	84,583	772	
Advanta Bk Corp	UT	TN		16,882	2,063	\$1B-\$10B	16,882	2,063	16,882	2,063	**
Farmers & Mrch Bc	TN	TN		14,365	784	<\$1B	14,365	784	14,365	784	
Wells Fargo & Co	CA	TN		12,960	536	>\$50B	13,220	538	13,970	539	
Franklin Fc	TN	TN		12,585	450	<\$1B	23,891	516	41,471	554	
First Citizens Bancshares In	TN	TN		12,417	423	<\$1B	21,460	478	37,371	513	
Commercial Holding Company	TN	TN		11,769	447	<\$1B	18,822	490	33,433	521	
First Union Corp	NC	TN		11,192	359	>\$50B	20,081	410	45,455	458	
Southtrust Corp	AL	TN		10,724	285	\$10B-\$50B	23,345	360	62,390	438	
First Pulaski Nat Corp	TN	TN		10,227	441	<\$1B	14,523	468	23,193	487	
American Express Centurion B	UT	TX		404,169	53,441	\$10B-\$50B	404,389	53,443	404,389	53,443	0.77
Chase Manhattan Corp	NY	TX		333,498	9,027	>\$50B	481,154	9,854	931,465	10,657	
Wells Fargo & Co	CA	TX		286,619	10,583	>\$50B	439,009	11,461	743,499	12,050	
Bank One Corp	IL	TX		180,451	5,659	>\$50B	293,388	6,281	623,952	6,892	
Compass Bshrs	AL	TX		144,736	4,130	\$10B-\$50B	268,238	4,829	653,838	5,563	
Bank Of Amer Corp	NC	TX		141,861	4,172	>\$50B	244,254	4,745	508,178	5,233	
Cullen/Frost Bkr	TX	TX		122,551	3,582	\$1B-\$10B	246,997	4,291	562,829	4,879	
Sterling Bshrs	TX	TX		117,278	3,536	\$1B-\$10B	227,529	4,168	416,676	4,555	
Advanta Bk Corp	UT	TX		83,960	10,474	\$1B-\$10B	84,076	10,475	84,076	10,475	**
Amarillo Nat Bc	TX	TX		83,630	4,681	\$1B-\$10B	103,885	4,807	133,168	4,866	
Texas Rgnl Bshrs	TX	TX		60,002	2,122	\$1B-\$10B	99,301	2,361	191,821	2,548	
Mbna Corp	DE	TX		57,783	6,491	\$10B-\$50B	58,111	6,493	58,111	6,493	0.57
International Bshrs Corp	TX	TX		55,975	1,911	\$1B-\$10B	102,806	2,182	206,898	2,388	
First FncI Bshrs	TX	TX		50,788	2,145	\$1B-\$10B	76,815	2,307	125,089	2,414	
Regions Fc	AL	TX		49,916	1,613	\$10B-\$50B	84,652	1,820	166,230	1,990	
Maedgen&White Ltd	TX	TX		43,305	1,576	\$1B-\$10B	76,748	1,778	153,434	1,926	
Citigroup	NY	TX		40,723	4,118	>\$50B	41,198	4,121	41,198	4,121	0.28
Comerica	MI	TX		38,403	984	\$10B-\$50B	85,821	1,242	258,905	1,560	
Southwest Bc Of Tx	TX	TX		37,101	933	\$1B-\$10B	73,133	1,138	188,425	1,352	
American St FncI Corp	TX	TX		36,739	1,829	\$1B-\$10B	57,876	1,953	99,724	2,037	
Hibernia Corp	LA	TX		34,509	1,299	\$10B-\$50B	42,676	1,346	50,110	1,359	
Overton Fc	TX	TX		34,432	1,187	<\$1B	55,886	1,317	84,263	1,379	
Prime Bshrs	TX	TX		30,279	1,175	.	49,032	1,286	84,487	1,364	
Texas FncI Bc	MN	TX		29,097	1,111	\$1B-\$10B	45,068	1,205	75,461	1,275	
Firstperryton Bc	TX	TX		28,832	1,186	<\$1B	45,267	1,280	78,343	1,349	
Incus		TX		26,263	810	\$1B-\$10B	46,952	929	86,414	1,004	
Bok Fc	OK	TX		25,938	607	\$1B-\$10B	76,673	904	173,765	1,101	
Doss Ltd.	TX	TX		23,189	965	<\$1B	35,391	1,036	62,463	1,091	
Union Planters Corporation	TN	TX		22,072	838	\$10B-\$50B	37,435	935	79,612	1,014	
Metrocorp Bshrs	TX	TX		21,405	440	<\$1B	48,732	603	116,525	736	

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				(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Southside Bshrs		TX	TX	21,215	815	\$1B-\$10B	35,747	902	74,833	983	
Independent Bshrs		TX	TX	20,214	1,109	<\$1B	34,147	1,191	46,920	1,218	
Summit Bshrs		TX	TX	18,321	570	<\$1B	29,521	637	50,561	682	
Security Hc		TX	TX	18,023	826	<\$1B	30,318	898	45,939	931	
Plano Bshrs		TX	TX	17,987	539	<\$1B	32,141	621	71,117	702	
Fvnb Corp		TX	TX	17,795	648	<\$1B	30,352	716	56,158	763	
American Bk Holding Corp		TX	TX	17,747	558	<\$1B	27,835	617	47,187	654	
First United Bancshares Inc		AR	TX	17,343	685	\$1B-\$10B	25,639	739	40,233	772	
Jefferson Bshrs		TX	TX	17,326	591	<\$1B	25,471	640	40,620	668	
Woodforest Bshrs		TX	TX	17,261	598	<\$1B	32,374	689	50,322	727	
Broadway Bshrs		TX	TX	15,547	499	\$1B-\$10B	25,848	559	51,274	613	
Anb Hc		TX	TX	14,595	622	<\$1B	17,692	641	26,031	656	
Cnbt Bshrs		TX	TX	14,408	604	<\$1B	18,953	633	24,963	647	
North Dallas B&Tc		TX	TX	14,008	463	<\$1B	23,252	518	36,655	542	
First Natl Bk Group		TX	TX	13,410	429	<\$1B	25,333	501	55,802	562	
U S Bc		MN	TX	13,353	2,509	>\$50B	15,546	2,521	22,643	2,532	
First Bank & Trust		TX	TX	12,669	551	.	22,680	608	40,880	645	
Briscoe Ranch		TX	TX	11,687	559	<\$1B	16,591	589	25,114	605	
Zions Bc		UT	UT	83,383	2,631	\$10B-\$50B	174,134	3,158	401,044	3,583	
American Express Centurion B		UT	UT	42,023	5,708	\$10B-\$50B	42,023	5,708	42,023	5,708	0.77
First Scty Corp		UT	UT	38,438	1,112	\$10B-\$50B	76,603	1,333	152,292	1,490	
U S Bc		MN	UT	31,815	1,564	>\$50B	50,175	1,663	101,090	1,765	
Keycorp		OH	UT	18,979	654	>\$50B	38,508	770	96,389	881	
Wells Fargo & Co		CA	UT	18,970	841	>\$50B	27,224	890	54,060	948	
Bank One Corp		IL	UT	11,337	371	>\$50B	24,218	439	78,030	534	
Suntrust Bk		GA	VA	128,880	4,851	>\$50B	250,860	5,547	631,354	6,228	
Wachovia Corp		NC	VA	122,246	4,428	>\$50B	235,596	5,069	514,519	5,582	
American Express Centurion B		UT	VA	109,001	14,485	\$10B-\$50B	109,001	14,485	109,001	14,485	0.77
Bb&T Corp		NC	VA	72,595	2,991	>\$50B	132,127	3,334	244,279	3,560	
First Va Bk		VA	VA	56,102	1,800	\$1B-\$10B	96,616	2,033	180,625	2,196	
F&M Nat Corp		VA	VA	53,460	1,861	\$1B-\$10B	100,392	2,142	179,774	2,316	
Bank Of Amer Corp		NC	VA	52,407	1,478	>\$50B	90,875	1,708	208,354	1,924	
First Union Corp		NC	VA	50,702	2,040	>\$50B	98,600	2,305	226,957	2,539	
Mbna Corp		DE	VA	27,039	3,201	\$10B-\$50B	27,966	3,207	27,966	3,207	0.57
Advanta Bk Corp		UT	VA	24,761	3,016	\$1B-\$10B	24,761	3,016	24,761	3,016	**
Wells Fargo & Co		CA	VA	22,069	928	>\$50B	22,463	930	23,479	932	
First Citizens Bshrs		NC	VA	20,871	829	\$1B-\$10B	40,749	951	89,503	1,054	
Chase Manhattan Corp		NY	VA	19,213	819	>\$50B	19,660	822	19,660	822	
Union Bshrs		VA	VA	17,842	566	<\$1B	31,681	653	58,466	705	
Virginia Fc		VA	VA	17,763	538	<\$1B	31,823	626	54,982	677	
One Valley Bc		WV	VA	16,549	512	\$1B-\$10B	36,650	630	80,001	713	
Highlands Bshrs		VA	VA	16,247	644	<\$1B	24,424	696	35,196	716	
Fnb Corp		VA	VA	14,592	481	<\$1B	27,951	557	41,705	587	

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				(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
American Nat Bshrs	VA	VA		14,321	525	<\$1B	25,041	588	37,055	612	
Mercantile Bshrs Corp	MD	VA		12,956	592	\$1B-\$10B	23,086	650	42,966	694	
Old Point Fc	VA	VA		11,441	338	<\$1B	19,416	384	31,320	408	
Chittenden Corp	VT	VT		38,410	1,150	\$1B-\$10B	77,361	1,385	143,980	1,527	
Banknorth Group	VT	VT		26,320	916	.	48,448	1,038	87,228	1,116	
General Educ Fund	VT	VT		13,650	369	<\$1B	32,645	475	69,296	548	
American Express Centurion B	UT	VT		11,997	1,625	\$10B-\$50B	11,997	1,625	11,997	1,625	0.77
U S Bc	MN	WA		232,421	9,724	>\$50B	327,540	10,232	707,237	10,910	
Keycorp	OH	WA		135,546	4,065	>\$50B	248,793	4,705	521,927	5,214	
Bank Of Amer Corp	NC	WA		95,868	4,402	>\$50B	155,850	4,731	304,775	5,016	
American Express Centurion B	UT	WA		86,920	11,887	\$10B-\$50B	86,920	11,887	86,920	11,887	0.77
Wells Fargo & Co	CA	WA		72,401	3,658	>\$50B	91,743	3,763	156,381	3,888	
Wtb Fc	WA	WA		58,313	1,611	\$1B-\$10B	139,951	2,081	283,486	2,365	
Columbia Bkg Sys	WA	WA		47,959	1,275	\$1B-\$10B	109,619	1,627	290,333	1,979	
Advanta Bk Corp	UT	WA		24,843	2,984	\$1B-\$10B	24,843	2,984	24,843	2,984	**
Frontier Fc	WA	WA		22,147	670	\$1B-\$10B	53,534	850	131,306	990	
West Coast Bc	OR	WA		16,008	387	\$1B-\$10B	32,040	481	66,722	549	
Mbna Corp	DE	WA		14,098	1,532	\$10B-\$50B	14,098	1,532	14,098	1,532	0.57
Olympic Bc	WA	WA		11,589	376	<\$1B	22,407	438	54,863	505	
First Independent Inv Group	WA	WA		11,548	429	<\$1B	17,861	465	29,527	489	
City Bk	WA	WA		11,034	305	<\$1B	25,314	394	61,019	465	
Marshall & Ilsley Corp	WI	WI		327,063	8,102	\$10B-\$50B	752,428	10,568	1,806,088	12,622	
Associated Banc-Corp	WI	WI		135,825	4,600	\$10B-\$50B	266,568	5,365	615,318	6,010	
Firststar Corp	WI	WI		126,303	4,934	>\$50B	221,123	5,485	552,367	6,066	
Citizens Bkg Corp	MI	WI		82,024	2,926	\$1B-\$10B	149,312	3,340	283,541	3,609	
Bank One Corp	IL	WI		62,487	1,812	>\$50B	124,681	2,167	376,114	2,610	
Wells Fargo & Co	CA	WI		56,571	1,744	>\$50B	103,118	2,010	214,555	2,240	
American Express Centurion B	UT	WI		41,963	5,975	\$10B-\$50B	41,963	5,975	41,963	5,975	0.77
Mid-Wisconsin Fncl Svc	WI	WI		26,843	886	<\$1B	46,396	1,013	85,276	1,092	
Johnson Intl	WI	WI		24,055	585	\$1B-\$10B	53,829	755	141,125	915	
Neb Corp	WI	WI		22,322	820	<\$1B	37,420	914	59,149	959	
Advanta Bk Corp	UT	WI		21,399	2,585	\$1B-\$10B	21,399	2,585	21,399	2,585	**
Baylake Corp	WI	WI		20,358	688	<\$1B	43,105	827	86,787	924	
U S Bc	MN	WI		19,711	1,778	>\$50B	28,392	1,828	71,233	1,907	
First Bkg Ctr	WI	WI		18,999	585	<\$1B	40,360	721	68,950	776	
Otto Bremer Foundation	MN	WI		18,800	567	\$1B-\$10B	28,517	629	38,626	654	
First Manitowoc Bc	WI	WI		18,271	666	<\$1B	32,494	756	55,229	805	
Waukesha St Bk	WI	WI		17,276	612	<\$1B	24,993	657	48,751	707	
Mbna Corp	DE	WI		14,798	1,722	\$10B-\$50B	14,798	1,722	14,798	1,722	0.57
Amcore Fncl	IL	WI		14,216	296	\$1B-\$10B	22,844	350	34,273	376	
Amcore Bank Na South Central	WI	WI		14,020	478	.	28,509	568	44,178	604	
Bankmanagers Corp	WI	WI		13,426	301	<\$1B	32,297	408	81,862	506	

Table 2. Micro-Business Lenders in the United States under the CRA Reporting Program, 1999

NAME	HQ	State	State with Loans	SBL\$	SBL#	BK SIZE	SBL\$	SBL\$	SBL#	Credit Cd/TA	
				(<\$100K)	(<\$100 K)		(<\$250K)	SBL# (<\$250K)	(<\$1 M)		(<\$1 M)
				(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Ozaukee Bk		WI	WI	10,681	330	<\$1B	24,816	407	52,491	462	
One Valley Bc		WV	WV	54,270	1,731	\$1B-\$10B	103,674	2,020	202,124	2,216	
Wesbanco		WV	WV	30,476	1,043	\$1B-\$10B	51,362	1,169	88,035	1,241	
United Bshrs		WV	WV	28,503	855	\$1B-\$10B	54,203	1,014	101,796	1,112	
City Hc		WV	WV	27,640	857	\$1B-\$10B	54,370	1,018	86,246	1,077	
First Cmnty Bshrs		VA	WV	20,929	838	\$1B-\$10B	29,091	890	45,334	926	
Bank One Corp		IL	WV	18,828	514	>\$50B	38,287	625	76,658	695	
American Express Centurion B		UT	WV	12,578	1,945	\$10B-\$50B	12,578	1,945	12,578	1,945	0.77
Bb&T Corp		NC	WV	10,195	806	>\$50B	12,773	821	17,077	829	
First Intrst Bancsystem		MT	WY	27,144	966	\$1B-\$10B	46,134	1,079	76,449	1,141	
Community First Bshrs		ND	WY	23,283	755	\$1B-\$10B	41,972	871	76,454	945	
United Bc Of Wy		WY	WY	13,185	380	<\$1B	27,466	462	52,662	509	
Pinnacle Bc		NE	WY	10,926	384	\$1B-\$10B	16,494	419	23,043	432	

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

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