

# **Small Business and Micro Business Lending in the United States, for Data Years 2005-2006**

February 2008

## Small Business and Micro Business Lending in the United States, for Data Years 2005-2006

by Victoria Williams and Charles Ou, U.S. Small Business Administration,  
Office of Advocacy, Office of Economic Research, 2008. 124 pages.

### Introduction

The Office of Advocacy prepares an annual study of institutional lending to small firms. The study provides a review of lending activities based on two types of data that lenders report to their regulating agencies—the Consolidated Reports of Condition and Income (Call Reports) for June 2006 and the Community Reinvestment Act (CRA) reports for 2005. Because data are available only by the size of the loan, small business loans are defined as business loans under \$1 million, and micro business loans are those under \$100,000. The report includes a discussion of developments in the small and micro business lending activities of institutional lenders. The report examines small business lending in the economy by all lenders in the United States. No attempt has been made to distinguish SBA-guaranteed lenders in the analysis. Lenders are ranked based on their overall lending, not lending under SBA programs.

Part one reviews developments apparent in the call report data from June 2004 through June 2006 and the CRA database for the year 2005. Part two provides directories of the top small and micro business lenders in the 50 states, the District of Columbia, and some U.S. territories. For the reader's convenience, national tables for multibillion-dollar banks and bank holding companies are presented before state tables for all banks, not because bank holding companies are more important in small business lending, but because the tables are shorter.

Beginning in 2005, the report was expanded to include savings banks and savings and loan associations, in addition to commercial banks.

Geographic coverage has been expanded to include American Samoa, Guam, Puerto Rico, and the U.S. Virgin Islands.

### Overall Findings

The rate of growth in small business lending outstanding was modest in the 2006 sluggish economy. For micro loans, the growth in dollars exceeded the growth in the number of loans. For mid-sized loans, the increase in the number of loans exceeded the growth in dollars, implying that more loans were made in small amounts.

### Highlights

- In June 2006, small business loans (loans under \$1 million) outstanding from 8,709 U.S. reporting depository institutions were valued at \$634 billion for 21.3 million loans. The comparable figures for 2005 were \$601 billion in 21.0 million loans.
- The 19.0 million micro business loans (loans under \$100,000) outstanding in 2006 were valued at \$146 billion, compared with \$138.4 billion in the same number of micro business loans the previous year. The number of mid-sized business loans outstanding (loans ranging from \$100,000 to under \$1 million) grew by 13 percent from the previous year.
- The rate of increase in small business borrowing was moderate, as the value of small business loans outstanding increased from 4.1 percent in 2005 to 5.5 percent in 2006. The value of micro business loans, mid-sized business loans, and small business loans all increased by 5.5 percent, with a negligible decrease in the number of micro business loans.

- The mid-sized loan share of the dollar value of business loans outstanding increased slightly, while the share of the number of these loans dropped from 42 to 38 percent, reflecting an increase in average account balances.

- The number of multibillion-dollar lending institutions with total domestic assets of more than \$10 billion increased from 101 in June 2005 to 108 in June 2006. They accounted for 75.2 percent of total domestic assets, 64 percent of total business loans and 45 percent of small business loans under \$1 million.

- As of June 2006, the largest lenders—those with more than \$10 billion in assets—continued to control the market for micro business loans, especially in the credit card market, where they accounted for 75.2 percent of the total number of loans (up from 70 percent in 2005) and 53 percent of the total amount outstanding.

## Scope and Methodology

This report observes the environment of lending institution activities using two types of data reported by financial institutions to their regulating agencies. Call Reports include information on the number and dollar amount of loans outstanding by loan size for business loans in June 2006, and Community Reinvestment Act (CRA) data cover lending to small businesses for calendar year 2005.

The data reported are available by loan size, not by business size. Small business loans are defined here as loans under \$1 million; mid-sized loans are those valued at \$100,000 to under \$1 million; and micro loans are loans of less than \$100,000. Large lending institutions with total domestic assets of more than \$10 billion are ranked and reported separately, under the presumption that they serve a national market. Rankings by state are made for all reporting lenders on the basis of the designated headquarters state of the reporting lending institutions (see Table 5 for the number of institutions in each state).

Two ranking methods are used, depending upon the availability of data. For lending institutions filing Call Reports, for which information on total assets and total business loans is available, four criteria are used as the basis for a lender's performance ranking. A decile ranking is first computed for individual criteria; decile rankings range from 1 to 10. Lending institutions in the

top 10 percent of all lenders in the state receive the maximum score of 10; banks in the lowest 10 percent receive a score of 1. Lenders that do not lend to small businesses (loans under \$1 million) receive a 0.

A summary ranking consolidating the four decile rankings is computed for each institution in the state rankings. Four top scores will sum to 40. To make the top score total 100, each score is multiplied by 2.5.

To rank state lending using the CRA data, lenders are listed in order of the dollar amount of small business loans made in each state in 2005. Large institutions therefore appear at the top. Simple rankings are used for multibillion-dollar lending institutions because a small number of lenders is involved.

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

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**Office of Advocacy**

U.S. Small Business Administration

Washington, D.C.

February 2008

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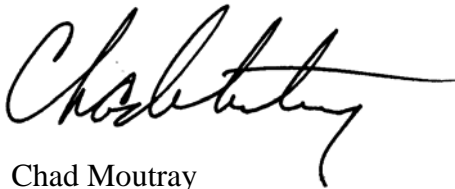
## Foreword

I am pleased to provide the newest edition of the Office of Advocacy's annual study of lending to small and micro businesses by most depository institutions in the United States. This is the second year in which the study coverage has been expanded to include other depository institutions, such as federal and state savings banks and savings and loans associations, and broader geographic coverage to include the U.S. territories. However, with a smaller number of lenders required to submit Community Reinvestment Act (CRA) reports in 2005, the coverage of small business lending activities under the CRA reporting has been reduced relative to the Call Report coverage.

This study covers both small business lending (loans of less than \$1 million) and micro business lending (loans of less than \$100,000) for all reporting institutions, and for multibillion-dollar lending institutions for the 2005–2006 period. The source information consists of two types of data reported by depository institutions to their respective regulating agencies—Call Reports for June 2006 and the CRA reports for year 2005.

The report provides data on the top institutions lending to small businesses in each state. Advocacy's website contains additional data listing the lending activity of all lenders in the 50 states, the District of Columbia and U.S. territories as expanded versions of tables 3A and 3B. The report is useful to both small businesses in search of loans and lenders who seek to compare themselves to their competitors. I encourage readers to use this report as a resource—and I congratulate the lending institutions that are doing a good job of meeting the need for capital in the small business community.

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



Chad Moutray

Chief Economist





## Contents

Contents .....	iii
Introduction .....	1
Part One: Developments in Small and Micro Business Lending .....	3
I. Findings from the June 2006 Call Reports.....	3
A. Small Business Loans Outstanding from All Reporting Lending Institutions .....	3
B. Total Micro Business Loans Outstanding in the United States .....	3
C. Small and Micro Business Loans Outstanding from Multibillion-Dollar Lending Institutions ..	5
II. Findings from Reports by CRA Reporting Institutions for 2005 .....	7
A. Small Business Lending by CRA Reporting Lending Institutions .....	7
B. Micro Business Lending by CRA Lending Institutions.....	7
Part Two: Directory of Top U.S. Small and Micro Business Lenders .....	9
Appendix: Data Notes.....	13
Ranking Methodology and Table Descriptions .....	13
Variables Used in Tables .....	14
Table Descriptions .....	15
<i>Table 1A: Small Business Lending of Large Lending Institutions in the United States Using Call Report Data, June 2006.....</i>	15
<i>Table 1B: Micro Business Lending of Large Lending Institutions in the United States Using Call Report Data, June 2006.....</i>	16
<i>Table 2A: Small Business Lending of Large Lending Institutions in the United States Using CRA Data, 2005 .....</i>	17
<i>Table 2B: Micro Business Lending of Large Lending Institutions in the United States Using CRA Data, 2005 .....</i>	18
<i>Table 3A: Top Small Business Lending of Lending Institutions by State Using Call Report Data, June 2006.....</i>	19
<i>Table 3B: Top Micro Business Lending of Lending Institutions by State Using Call Report Data, June 2006.....</i>	20
<i>Table 4A: Top Small Business Lenders by State Using CRA Data, 2005 .....</i>	21
<i>Table 4B: Top Micro Business Lenders by State Using CRA Data, 2005.....</i>	21

Data Tables

Following page 22

## Text Tables

Table A. Dollar Amount and Number of Small Business Loans, June 2004–June 2006, by Loan Size	4
Table B. Percent Change in the Dollar Amount of Business Loans by Loan Size, June 2003–June 2006	
Table C. Percent Change in the Number of Small Business Loans by Loan Size, June 2003–June 2006	4
Table D. Share of Total Assets and Business Loans by Size of All U.S. Depository Institutions, June 2004–June 2006	6
Table E. Comparison of Assets and Business Loans Outstanding for All Lending Institutions as Reported in Call Reports and by CRA-reporting Institutions	8
Table F. Amount and Number of Loans made by CRA-Reporting Banks in 2004–2005	8

## Introduction

Access to credit is vital for small business survival. The most important institutional supplier of credit to small firms in the United States continues to be the banking system, according to the newly available 2003 Survey of Small Business Finances (SSBF). Of the 60.4 percent of small businesses that used traditional credit (i.e. credit lines, loans, and/ or capital lease) in 2003, 68 percent obtained credit from the banking sector.<sup>1</sup>

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

This annual edition of *Small Business and Micro Business Lending in the United States* provides current data on small and micro business loans to small firms and on the lending institutions that serve these firms. This is the second year the study provides an expanded coverage of small business lending in two respects—the study includes other depository institutions such as savings banks and the savings and loan associations in addition to commercial banks, and the geographic coverage has been expanded to include territorial areas such as Guam, American Samoa, Puerto Rico, and the U.S Virgin Islands. The study continues to combine studies on both small business and micro business lending. This report is based on two types of data reported by these institutions to their respective regulating agencies —the Call Reports for June 2006 (for information on loans outstanding) and the Community Reinvestment Act (CRA) reports for 2005.<sup>2</sup>

Data are available only for the size of the loan and not for the size of the business. The following definitions are used:

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

Part One discusses developments in small and micro business lending activities by commercial banks in the United States. The first section discusses developments apparent in the Call Report data; the second section discusses developments based on the CRA database.

Part Two provides directories of the top small and micro business lenders in the states using both the Call Report and CRA data. For the reader's convenience, national tables for multibillion-dollar lending institutions are presented before state tables for all lending institutions, not

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<sup>1</sup>See *Federal Reserve Bulletin*, "Financial Services Used by Small Businesses: Evidence from the 2003 Survey of Small Business Finances," October 2006, Table 10, Page A186.

<sup>2</sup> The Call Reports, officially known as the Consolidated Reports of Condition and Income, are quarterly reports filed by the financial institutions with their appropriate depository regulators. The Call Reports provide detailed information on the current status of a financial institution.

The CRA data are designed to encourage depository institutions to meet the credit needs of the local communities from which they obtain deposited funds. The CRA data become more important in understanding small business lending activities by lending institutions and BHCs in a given state.

because these giants are more important in small business lending, but because the tables for them are shorter.

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

### **Accessing the Study**

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

### **Suggestions**

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## **Part One: Developments in Small and Micro Business Lending**

### **I. Findings from the June 2006 Call Reports<sup>3</sup>**

#### **A. Small Business Loans Outstanding from All Reporting Lending Institutions**

Borrowing from lending institutions picked up pace from the previous year (June 2004 – June 2005). Overall, the total amount of small business loans (less than \$1 million) made by depository institutions showed larger increases between June 2005 and June 2006 than in the previous period. The dollar amount of small business loans outstanding (loans under \$ 1 million) increased 5.5 percent, from \$601 billion in June 2005 to \$634 billion in June 2006 (Tables A, B, and C). The increase came from all sizes of small business loans—5.5 percent for both loans under \$100,000 and loans from \$100,000 to under \$1 million. The number of small business loans from \$100,000 to \$1 million increased 12.8 percent during this period compared with a very slight drop in the smallest loans under \$100,000 (Table C). Large corporate borrowing contributed the most to total business borrowing during this period as large corporation continued to increase investment and as corporate merger and acquisition (M&A) activities, especially by private equity funds, accelerated the pace of leveraged buyouts in 2006. Borrowing by larger corporations in loan sizes over \$1 million increased at an annual rate of 12.4 percent, compared with 11.1 percent over the previous period.

#### **B. Total Micro Business Loans Outstanding in the United States**

Changes in the number and value of micro business loans (under \$100,000) remain difficult to interpret, for various reasons.<sup>4</sup> After a very large increase of some 25 percent in the total number of micro business loans from June 2004 to June 2005, the number outstanding was unchanged from June 2005 to June 2006, at 19 million. However, the dollar amount of these loans increased 5.5 percent, from \$138.4 billion to \$146 billion, over the period. This reflected an increase in the use of credit provided by business credit card companies (Tables B and C).

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<sup>3</sup>As a reminder, the definition of depository institutions covered in this study was expanded in the 2004-2005 edition to include federal and state savings banks and savings and loan associations. Thus, lending institutions covered include commercial banks (charter types 7 and 8), federal savings banks (charter types 9 through 12), and savings and loan associations (charter types 1 through 4). Credit unions, however, are not included.

<sup>4</sup>Reasons include the continued efforts by major small business credit card issuers to consolidate their data reporting practices. Further complicating the interpretation are the merger and acquisition activities of credit card operations among commercial banks, federal saving banks, and commercial finance companies, and the reduced coverage of lenders required to submit a CRA report in 2005.

Table A. Dollar Amount and Number of Small Business Loans, June 2004–June 2006, by Loan Size (Dollars in Billions, Numbers in Millions)

Loan Size		2004	2005	2006	Percent Change June 2005– June 2006
Under \$100,000	Dollars	135.9	138.4	146.0	5.5
	Number	15.24	19.02	19.0	0
\$100,000 to Under \$1 Million	Dollars	441.3	462.3	487.9	5.5
	Number	1.89	1.98	2.23	12.8
Under \$1 Million	Dollars	577.1	600.8	634.0	5.5
	Number	17.13	21.00	21.3	1.2
Total Business Loans	Dollars	1,512.6	1,680.8	1,848.4	10.0

Source: U.S. Small Business Administration, Office of Advocacy, *Small Business Lending in the United States*, various years, and special tabulations of the June 2006 Call Reports (Consolidated Reports of Condition and Income for U.S. banks and thrift institutions prepared for the Office of Advocacy by James Kolari, Texas A&M University, College Station, Texas).

Table B. Percent Change in the Dollar Amount of Business Loans by Loan Size, June 2003–June 2006

Loan size	June 2003– June 2004	June 2004– June 2005	June 2005– June 2006
Under \$100,000	-0.5	1.9	5.5
\$100,000 to Under \$1 Million	7.2	4.8	5.5
Under \$1 Million	5.3	4.1	5.5
More than \$1 Million	4.6	11.1	12.4

Source: U.S. Small Business Administration, Office of Advocacy, *Small Business Lending in the United States*, various years, and special tabulations of the June 2006 Call Reports (Consolidated Reports of Condition and Income for U.S. banks and thrift institutions prepared for the Office of Advocacy by James Kolari, Texas A&M University, College Station, Texas).

Table C. Percent Change in the Number of Small Business Loans by Loan Size, June 2003–June 2006

Loan size	June 2003– June 2004	June 2004– June 2005	June 2005– June 2006
Under \$100,000	-11.1	24.8	0
\$100,000 to Under \$1 Million	6.6	5.0	12.8
Under \$1 Million	-9.4	22.6	1.2

Source: U.S. Small Business Administration, Office of Advocacy, *Small Business Lending in the United States*, various years, and special tabulations of the June 2006 Call Reports (Consolidated Reports of Condition and Income for U.S. banks and thrift institutions prepared for the Office of Advocacy by James Kolari, Texas A&M University, College Station, Texas).

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

Bank consolidations continued from June 2005 to June 2006, reflected in the continued increase in the multi-billion-dollar institutions' share of the industry's total domestic assets. The total number of banks and other depository institutions (all members of a holding company are consolidated into one parent institution) decreased from 6,533 to 6,391 for lenders with domestic assets of under \$500 million (Table D).<sup>5</sup> All other asset size groups showed increases in the number of lenders. The continued increase in the importance of large lending financial institutions in the United States is evident. The number of multibillion-dollar lending institutions with total domestic assets of more than \$10 billion increased from 101 in June 2005 to 108 in June 2006. They accounted for 75.2 percent of total domestic assets, 64 percent of total business loans, and 45 percent of small business loans under \$1 million. Again, the largest lenders continued to increase their dominance in the market for loans under \$100,000, especially in the business credit card market, where they accounted for 71 percent of the total number of loans and 53 percent of the total loan amount outstanding in June 2006 (Table D).<sup>6</sup>

In the market for loans between \$100,000 and \$1 million, the largest lenders remained relatively passive or at least not aggressive. Their share of the dollar loan amount of loans outstanding increased slightly, corresponding to the increase in their total asset share, but the number of loans showed a large drop from 42 to 38 percent, reflecting an increase in average account balances.

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<sup>5</sup> As discussed in the previous study, Table D is derived by combining the files for reporting institutions and the consolidated holding companies, which consolidated all members of a holding company. Many noncommercial bank members of the holding companies may not be consolidated because of missing ID links. The number of lending institutions as of June 2006 was 7,563, including 1,487 independent institutions and 5,076 bank and financial services holding companies.

<sup>6</sup> C&I loans have always accounted for a large share of the small business loan portfolios of very large lending institutions; they accounted for 50 percent of total C&I loans under \$100,000 and only 20 percent of the smallest nonresidential mortgage loans (under \$100,000) as of June 30, 2006.

Table D. Share of Total Assets and Business Loans by Size of U.S. Depository Institutions, June 2004–June 2006 (Percent, Except Figures for Number of Institutions)\*

		Asset Size of Institutions						All Institutions and BHCs
		Over \$50 Billion	\$10 Billion to \$50 Billion	Over \$10 Billion	\$1 Billion to \$10 Billion	\$500 Million to \$1 Billion	Under \$500 Million	
June 30, 2004								
Number of Institutions		26	78	104	430	491	6,712	7,737
Micro Business Loans (Under \$100,000)	Amount	32.22	17.03	49.25	13.85	6.43	30.46	100.0
	Number	47.93	21.53	69.47	13.92	6.32	10.29	100.0
Small Business Loans (\$100,000-\$1 Million)	Amount	26.93	16.41	43.33	20.92	9.12	26.63	100.0
	Number	26.50	16.02	42.52	20.46	10.49	26.53	100.0
Total Small Business Loans (under \$1 Million)	Amount	28.17	16.56	44.73	19.26	8.49	27.53	100.0
	Number	45.57	20.93	66.50	14.64	6.78	12.08	100.0
Total Business Loans	Amount	44.03	17.49	61.52	18.10	5.95	14.43	100.0
Total Domestic Assets	Amount	53.93	18.87	72.80	13.33	3.85	10.02	100.0
<b>June 30, 2005</b>								
Number of Institutions		31	70	101	449	541	6,533	7,624
Micro Business Loans (Under \$100,000)	Amount	36.49	13.33	49.82	15.05	6.62	28.51	100.0
	Number	52.00	17.98	69.98	13.86	8.83	7.33	100.0
Small Business Loans (\$100,000-\$1 Million)	Amount	30.23	11.76	41.99	21.96	9.95	26.10	100.0
	Number	30.72	11.33	42.05	21.25	9.35	27.36	100.0
Total Small Business Loans (under \$1 Million)	Amount	31.67	12.13	43.80	20.37	9.18	26.65	100.0
	Number	49.99	17.35	67.34	14.55	8.88	9.22	100.0
Total Business Loans	Amount	48.99	13.39	62.37	18.18	6.11	13.33	100.0
Total Domestic Assets	Amount	58.77	15.00	73.77	13.06	3.92	9.25	100.0
<b>June 30, 2006</b>								
Number of Institutions		34	74	108	473	591	6,391	7563
Micro Business Loans (Under \$100,000)	Amount	38.98	13.67	52.65	14.55	7.07	25.63	100.0
	Number	53.11	17.74	70.85	12.44	9.47	7.23	100.0
Small Business Loans (\$100,000-\$1 Million)	Amount	30.29	11.99	42.28	22.46	10.17	25.00	100.0
	Number	27.48	10.36	37.84	20.37	8.79	33.00	100.0
Total Small Business Loans (under \$1 Million)	Amount	32.30	12.37	44.67	20.66	9.45	25.22	100.0
	Number	50.42	16.96	67.38	13.28	9.4	9.94	100.0
Total Business Loans	Amount	50.68	13.33	64.02	17.56	6.12	12.31	100.0
Total Domestic Assets	Amount	60.88	14.35	75.23	12.25	3.96	8.56	100.0

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

Source: U.S. Small Business Administration, Office of Advocacy, *Small Business Lending in the United States*, various years, and special tabulations of the June 2006 Call Reports (Consolidated Reports of Condition and Income for U.S. banks and thrift institutions prepared for the Office of Advocacy by James Kolari, Texas A&M University, College Station, Texas).



## II. Findings from Reports by CRA Reporting Institutions for 2005

### A. Small Business Lending by CRA Reporting Lending Institutions

Community Reinvestment Act (CRA) data provide information on the location of loans made by a lender over a certain time period, for example, from January 1 through December 31 of a given year. This section provides a profile of the overall activities in small business lending by large lending institutions (most are bank holding companies or BHCs) reporting under the CRA program in 2005.<sup>7</sup> Because of changes in reporting requirements, only 774 lending institutions (after ownership consolidation) were found to have submitted reports for 2005, compared with a total of more than 1,500 in 2004 (Table F). A comparison of the coverage of reporting institutions in the Call Reports (covering all lending institutions) and in the CRA-reporting lenders appears in Table E. The CRA-reporting lending institutions now accounted for 77.0 percent of total domestic assets and about two-thirds (64 percent) of small business lending in the United States according to this study (Table E).<sup>8</sup>

Because of the changes in the reporting population in 2005, it is more difficult to interpret the year-to-year movements in small business lending. Information from Call Reports should be consulted for more information about small business lending activities in 2005 by CRA-reporting lenders. In 2005, a total of \$271.1 billion in small business loans under \$1 million was extended in 7.94 million loans by 774 CRA-reporting lenders, compared with \$292.3 billion in 8.1 million loans extended by 1,506 entities in 2004 (Table F).<sup>9</sup> In sum, the dollar amount of the smallest loans (under \$100,000) increased, while the larger small business loans (\$100,000 to \$1 million) decreased, from \$197 billion in 2004 to \$173 billion in 2005. These statistics reflect a significant change in the population of reporting lenders.

### B. Micro Business Lending by CRA Lending Institutions

Large lending institutions made 7.46 million micro business loans valued at \$97.9 billion in 2005, compared with 7.53 million of these loans, valued at \$95.4 billion, in 2004.<sup>10</sup> Total

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<sup>7</sup>Fewer lenders are required to file annual CRA reports in 2005 as a result of a revision in reporting requirements made by federal financial institutions' regulatory agencies. The asset size at which institutions were required to report was increased from \$250 million to \$1 billion; this eliminated a large number of institutions that had reported small business loan data in the past.

<sup>8</sup>The large decline in the percentage of the smallest loans (under \$100,000) made by CRA lenders in 2005 was caused by the omission of data on micro loans formerly supplied by one of the largest lenders—American Express Business Bank.

<sup>9</sup>This includes all reporting lenders with and without asset information obtained from Call Reports. Lenders with assets and loans outstanding identified in Call Reports totaled \$254.5 billion for 726 lenders in 2005 compared with a total of \$287.9 billion for 1,484 lenders in 2004. See *Small Business and Micro Business Lending in the United States for Data Years 2004-2005*.

<sup>10</sup>This includes lenders with and without asset information. For reporting lenders with assets and loans outstanding identified, only \$85.8 billion was extended in 5.95 million loans by 726 lenders in 2005 compared with 7.5 million micro business loans valued at \$95 billion by 1,484 lenders in 2004. See *Small Business and Micro Business Lending in the United States for Data Years 2004-2005* (Table F).

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

Loan Size	Call Report Institutions (CRBs) 6/2006	CRA-covered Institutions (CRA) 2005	CRA/CRBs (Percent) 2005	CRA/CRBs (Percent) 2004
Micro Business Loans <\$100,000*	146.0	89.0	0.59	0.70
Small Business Loans \$100,000-\$1 Million	487.9	318.7	0.65	0.78
Small Business Loans <\$1 Million	634.0	407.7	0.64	0.76
Total Business Loans	1,848.4	1,465.2	0.79	0.87
Total Assets	10,293.3	7,947.5	0.77	0.84
Number of Lending Institutions	7,624	726		

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

Source: U.S. Small Business Administration, Office of Advocacy, *Small Business Lending in the United States*, various years, and special tabulations of the June 2006 Call Reports (Consolidated Reports of Condition and Income for U.S. banks and thrift institutions) and 2005 CRA reports prepared for the Office of Advocacy by James Kolari, Texas A&M University, College Station, Texas.

Table F. Amount and Number of Loans made by CRA-Reporting Banks in 2004–2005 (Amounts in Billions of Dollars)

Loan Size	Amount/Number	2004*	2004**	2005*	2005 **
Number of Banks/BHCs		1,484	1,506	726	774
Under \$100,000	Amount	94.60	95.4	85.81	97.94
	Number	7,509,275	7,532,061	5,94,613	7,458,720
\$100,000-\$1 Million	Amount	193.33	196.89	168.72	173.17
	Number	557,534	567,955	475,892	488,787
Under \$1 Million	Amount	287.93	292.30	254.53	271.11
	Number	8,066,809	8,100,016	6,070,505	7,947,507
Total Assets <sup>1</sup>	Amount	8,016.59	8,016.59	7,947.48	7,947.48
Total Business Loans <sup>1</sup>	Amount	1,146.31	1,146.31	1,465.23	1,465.23

\* As of June 2005 and 2006 for those with balance sheet items identified.

\*\* For all reporting lenders with or without balance sheet information from Call Reports.

Source: U.S. Small Business Administration, Office of Advocacy, *Small Business Lending in the United States*, various years, and special tabulations of the June 2006 Call Reports (Consolidated Reports of Condition and Income for U.S. banks and thrift institutions) and 2005 CRA reports prepared for the Office of Advocacy by James Kolari, Texas A&M University, College Station, Texas.

domestic assets for these lenders decreased from \$8.0 trillion (for 1,484 lenders) in June 2004 to \$7.9 trillion (for 726 lenders) in June 2006 (Table F).<sup>11</sup>

<sup>11</sup> Because small business loan information is reported and available only in the June edition of the report, the CRA lending institutions that were linked to the Call Reports were used in the analysis.

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

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

### **Table 1A. Small Business Lending of Large Lending Institutions Based on Call Report Data, June 2006**

Table 1A ranks the small business lending of the 101 largest lending institutions with total domestic assets of more than \$10 billion.<sup>12</sup> Each lending institution is ranked from 1 to 101 on each of four variables. These variables then are totaled and re-ranked from 1 to 101. (The remaining institutions are not ranked because they had no loan balances in the smallest small business loans (SSBL).<sup>13</sup>

The top five small business lenders in June 2005 based on Call Report data are American Express Bank FSB (first in 2005),<sup>14</sup> Capital One FSB (second in 2005), Regions Financial Corporation (third in 2005), First Citizen Bancshares, Inc. (sixth in 2005), and Synovus Financial Corporation (fifth in 2005).

### **Table 1B. Micro Business Lending of Large Lending Institutions Based on Call Report Data, June 2006**

Table 1B ranks the micro business lending of the 101 banks and bank holding companies with total domestic assets of more than \$10 billion.<sup>15</sup> Each lending institution is ranked from 1 to 101 on each of four variables. These variables then are totaled and re-ranked from 1 to 101; the remaining lending institutions are not ranked because of missing data or lack of micro business lending activity. The top five lenders are American Express Bank FSB (first in 2005 under

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<sup>12</sup> Two major credit card banks—American Express Centurion Bank (since March 2004) and Capital One Bank have organized federal savings banks (FSBs) to conduct their small business credit card operations. As a result, their Call Report submissions are not included in the Call Report filing for commercial banks, which is the focus of this statistical effort. Statistics for Capital One Bank are, therefore, not available in this ranking.

<sup>13</sup> Not ranked because of missing information or a zero value for small business lending activities.

<sup>14</sup> American Express reorganized its small business lending activities under a savings bank charter, American Express Bank FSB, beginning in March 2004.

<sup>15</sup> The four criteria used are the same as those for Table 1A.

American Centurion), Capital One FSB (second in 2005), Citigroup, Inc. (fourth in 2005), Wells Fargo (fifth in 2005), and JPMorgan Chase and Co. (seventh in 2005).<sup>16</sup>

### **Table 2A. Small Business Lending of Large Lending Institutions Based on CRA Data, 2005**

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

Eighty of the largest lending institutions with total small business loans of \$500 million or more in 2005 were ranked. The five top small business lenders for 2005, using the combined ranking criteria are Regions Financial Corp (second in 2004), Capital One FSB (first in 2004), Synovus Financial Corporation (fourth in 2004), and First Citizen (sixth in 2004).<sup>17</sup>

### **Table 2B. Micro Business Lending of Large Banks and BHCs Based on CRA Data, 2005**

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

Eighty large lending institutions with micro business loans in 2005 were ranked. The five top small business lenders for 2005 using CRA data are: Capital One FSB (first in 2004), Citigroup Inc. (fourth in 2004), Wells Fargo and Company (third in 2004), AmSouth Bancorporation (fifth in 2004), and JPMorgan Chase & Co. (sixth in 2004).<sup>18</sup>

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<sup>16</sup> It is important to remember that banks, including BHC subsidiaries, that participate in the U.S. Small Business Administration's preferred or certified lenders' programs are active small business lenders. For details visit [www.sba.gov/financing/sbaloans](http://www.sba.gov/financing/sbaloans).

<sup>17</sup> American Express Bank FSB does not appear on the top list because the bank was not required to submit a CRA report after the reorganization. The bank, however, is ranked in Tables 1A and 1B based on June Call Report information.

<sup>18</sup> See footnote 16 about American Express Bank FSB. The small business lending activities of American Express Centurion Bank were transferred to American Express Bank after its March 2004 reorganization.

### **Table 3A. Top Lenders to Small Businesses in the State Based on Call Report Data, June 2006**

Table 3A provides a list of the top institutions lending to small businesses in individual states. The list includes the top 10 or the top 10 percent, whichever number is smaller. (Ties may increase the number.) The small business lending performance of a lender in a given state is measured on four criteria. The four rankings were summed to create a score for the small business lending activities of individual banks (see page 13). A lender's total score is the sum of the four individual decile rankings multiplied by 2.5 to attain a possible score of 100. Decile rankings range from 1 to 10.<sup>19</sup> A complete ranking of all lending institutions in each state is provided on the Advocacy website, [www.sba.gov/advo/research/lending.html](http://www.sba.gov/advo/research/lending.html).

Note again that Call Report data are keyed to the institution headquarters location rather than the location of the lending activity. A significant amount of lending activity by large lending institutions takes place in states other than the one in which each bank's headquarters is located.

### **Table 3B. Top Micro Business Lending by Lending Institutions in the State Based on Call Report Data, June 2006**

Table 3B provides a list of lending institutions making micro business loans (loans under \$100,000) in individual states. The list includes the top 10 lenders or the top 10 percent, whichever number is smaller (ties may increase the number). The micro business lending performance of a lender in a given state is measured on four criteria. The four rankings were summed to create a score for the micro business lending activities of individual lenders. A lender's total score is the sum of the four individual decile rankings multiplied by 2.5 to attain a possible score of 100. A complete ranking of all lending institutions in each state is provided on the Advocacy website, [www.sba.gov/advo/research/lending.html](http://www.sba.gov/advo/research/lending.html).

### **Table 4A. Top Small Business Lenders in the State Based on CRA Report Data, 2005**

State lending information for large lending institutions is best captured in the CRA database. Table 4A provides a list of top small business lenders in a given state using CRA data. The list includes lending institutions with small business lending of more than \$50 million in a given state in 2005. Data for the members of a holding company were consolidated first to generate estimates for the parent holding company. Consolidated estimates were then derived for each holding company in each state. Rankings are based solely on the dollar amount of small business lending (loans under \$1 million) in this table because of the difficulty of generating two ratio variables for these institutions by state. Clearly, large lending institutions appear more important in the small business loan markets in many states.

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<sup>19</sup> See data notes for detailed information on decile rankings.

**Table 4B. Top Micro Business Lenders in the State Based on CRA Report Data, 2005**

Table 4B provides a list of top micro business lenders in a given state using CRA data. The list includes lending institutions with micro business lending in a given state of more than \$10 million in 2005. Again, rankings are based solely on the dollar amount of micro business lending (loans under \$100,000) in this table for the reasons discussed above.

## **Appendix: Data Notes**

### **Ranking Methodology and Table Descriptions**

When possible, four variables were used to create a total score for the small business lending activities of individual lenders: (1) the ratio of small business loans to total assets, (2) the ratio of small business loans to total business loans, (3) the dollar value of small business loans, and (4) the number of small business loans. The total ranking summarizes the four individual scores. Small lending institutions tend to score higher in some categories than larger lending institutions, and vice versa. For example, smaller lenders have a higher percentage of total assets in small business loans, but larger lenders lead in the sheer number and value of small loans. Using two ratio variables and two value variables allows a more balanced measure of lending performance by lenders of different sizes.<sup>20</sup>

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

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

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

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<sup>20</sup> The exception is financial holding companies that organize special credit lending institutions such as a federal savings bank or commercial bank to conduct business lending. For example, by organizing a special business lending savings bank, American Express Savings Bank will have even higher values for the two ratio criteria used in the ranking process.

## Variables Used in Tables

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Variable Acronym	Explained
LSBL	Small Business Loans (<\$1 Million)
SSBL	Micro Business Loans (<\$100,000)
LSBL (2)	Mid-size Small Business Loans (100,000 -<\$1 Million)
TBL	Total Business Loans
TA	Total Assets
CRD	Credit Card

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## Table Descriptions

*Table 1A: Small Business Lending of Large Lending Institutions in the United States Using Call Report Data, June 2006*

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

- (1) **Overall Ranking (Total Rank).** Summary of small business lending rankings of large lending institutions with respect to loans under \$1 million. A simple ranking of 1 and up is made for each of the four criteria and the total rank derived from the sum of the four rankings from variables is found in columns 2-5.
- (2) **Ratio of Small Business Loans to Total Business Loans (LSBL/TBL).** For the 108 large lending institutions, the ratios of the value of small business lending to total business lending ranged from near 0 percent to 1.00 percent (for American Express Bank FSB).
- (3) **Ratio of Small Business Loans to Total Assets (LSBL/TA).** The ratio of the dollar value of small business loans under \$1 million to total domestic assets for each lending institution. For the 108 large lending institutions, the ratios of small business loans to total assets ranged from near 0 percent to a high of 0.451 (for American Express Bank FSB).
- (4) **Total Dollar Amount of Small Business Lending by the Lending Institution (LSBL\$).** The total dollar amount (in thousands) of small business loans of less than \$1 million.
- (5) **Total Number of Small Business Loans (LSBL#).** The number of small business loans of less than \$1 million.
- (6) **Lending Institution Asset Size Class (Inst. Asset. Size).** Domestic asset size class of the lending institution:
  - \$10 billion to under \$50 billion (\$10B–\$50B)
  - \$50 billion and over (>\$50B)
- (7) **Total Dollar Amount of Micro Business Loans (SSBL\$).** Similar to column 4, but for loans of less than \$100,000, in thousands of dollars.
- (8) **Total Number of Micro Business Loans (SSBL#).** Similar to column 5, but for loans of less than \$100,000.
- (9) **Total Dollar Amount of Larger Small Business Loans (LSBL(2)\$).** Similar to column 4, but for loans between \$100,000 and \$1 million, in thousands of dollars.
- (10) **Total Number of Larger Small Business Loans (LSBL(2)#).** Similar to column 5, but for loans between \$100,000 and \$1 million.
- (11) **Credit Card Loans to Total Assets (CRD/TA).** The ratio of the dollar value of credit card loans to total assets.

*Table 1B: Micro Business Lending of Large Lending Institutions in the United States Using Call Report Data, June 2006*

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

- (1) **Overall Ranking (Total Rank).** Summary rankings of large lending institutions with respect to loans under \$100,000. A simple ranking of 1 and up is made first, and the total rank is derived from the sum of four rankings from the variables found in columns 2 through 5.
- (2) **Ratio of Micro Business Loans to Total Assets (SSBL/TA).** The ratio of the total dollar value of micro business loans under \$100,000 to the total assets for each lending institution. For the 108 largest lending institutions, the ratios of micro business loans to total assets ranged from near 0 to 0.451 percent (for American Express Bank FSB).
- (3) **Ratio of Micro Business Loans to Total Business Loans (SSBL/TBL).** For the 108 large lending institutions, the ratios of the value of micro business lending to total business lending ranged from near 0 percent to 1.000 percent. (American Express Bank FSB scored 1.000 percent because of the dominance of business credit cards and small credit lines in the bank's business loans).
- (4) **Total Dollar Amount of Micro Business Lending by the Lending Institution (SSBL\$).** The total dollar amount (in thousands) of loans of less than \$100,000.
- (5) **Total Number of Micro Business Loans (SSBL#).** The number of loans of less than \$100,000.
- (6) **Lending Institution Asset Size Class (Inst. Asset Size).** Asset size class of the lending institution:
  - \$10 billion to under \$50 billion (\$10B–\$50B)
  - \$50 billion and over (>\$50B)
- (7) **Total Dollar Amount of Small Business Loans (LSBL\$).** Similar to column 4, but for loans of less than \$1 million, in thousands of dollars.
- (8) **Total Number of Small Business Loans (LSBL#).** Similar to column 5, but for loans of less than \$1 million.
- (9) **Total Dollar Amount of Larger Small Business Loans (LSBL(2)\$).** Similar to column 4, but for loans between \$100,000 and \$1 million, in thousands of dollars.
- (10) **Total Number of Larger Small Business Loans (LSBL(2)#).** Similar to column 5, but for loans between \$100,000 and \$1 million.
- (11) **Credit Card Loans to Total Assets (CRD/TA).** The ratio of the dollar value of credit card loans to total assets.

*Table 2A: Small Business Lending of Large Lending Institutions in the United States Using CRA Data, 2005*

Table 2A uses both CRA and Call Report data to rank order the 80 largest lending institutions on the basis of four criteria that measure the small business lending performance for a lender. Two ratio variables were derived from the Call Reports while the two value variables are from the CRA data. Numbers in parentheses represent columns in the table.

- (1) **Total Rank.** Summary “small business performance” rankings of the lending institution with respect to loans under \$1 million. A simple ranking of 1 through 80 for each of the four variables is performed first and the sum of the four scores is used to derive the total rank. The four variables used are described in this table in columns 2 through 5.
- (2) **The Ratio of Small Business Loans to Total Assets (LSBL/TA):** This column shows the ratio of small business loans (<\$1 million) to total assets for each lending institution. A high ratio indicates a lender’s willingness to place a large portion of its assets in small business lending.
- (3) **The Ratio of the Dollar Amount of Small Business Loans to Total Business Loans (LSBL/TBL):** The ratio of small business loans (<\$1 million) to total business loans for each lender. Lending institutions that make business loans predominantly to small firms will rank high in this category.
- (4) **Total Dollar Amount of Small Business Lending by the Lending Institutions (LSBL\$).** The total dollar amount (in thousands) of small business loans of less than \$1 million.
- (5) **Total Number of Small Business Loans (LSBL#).** The number of small business loans of less than \$1 million.
- (6) **States w/Loans (No. of States w/ Loans).** The number of states (and territories) where the lender extended small business loans.
- (7) **Lending Institution Asset Size Class (Inst. Asset Size).** Asset size class of the lending institution:
  - \$10 billion to under \$50 billion (\$10B–\$50B)
  - \$50 billion and over (>\$50B)
- (8) **Total Dollar Amount of Micro Business Loans under \$100,000 by the Lending Institution (SSBL\$).** Similar to column 4, but for loans of less than \$100,000, in thousands of dollars.
- (9) **Total Number of Micro Business Loans under \$100,000 by the Lending Institution (SSBL#).** Similar to column 5, but for loans of less than \$100,000.

*Table 2B: Micro Business Lending of Large Lending Institutions in the United States Using CRA Data, 2005*

Table 2B uses both CRA and Call Report data to rank order 80 large lending institutions on the basis of four criteria that measure the micro business lending performance for a lending institution. Two ratio variables were derived from the Call Reports. The four individual scores will be provided in the tables on the website. Numbers in parentheses represent columns in the table.

- (1) **Total Rank.** Summary “micro business performance” rankings of lending institutions with respect to loans under \$1 million. A simple ranking of 1 through 80 for each of the four variables is performed first and the sum of the four scores is used to derive the total rank. The four criteria used are described in this table as items 2 through 5.
- (2) **The Ratio of Micro Business Loans to Total Assets (SSBL/TA).** This column shows the ratio of micro business loans (<\$100,000) to total assets for each lending institution. A high ratio indicates a lender’s willingness to place a large portion of its assets in small business lending.
- (3) **The Ratio of the Dollar Amount of Micro Business Loans to Total Business Loans (SSBL/TBL).** The ratio of micro business loans (<\$100,000) to total business loans for each bank. Lenders that make business loans predominantly to small firms will rank high in this category.
- (4) **Total Dollar Amount of Micro Business Lending by the Lending Institution (SSBL\$).** The total dollar amount (in thousands) of micro business loans of less than \$100,000.
- (5) **Total Number of Micro Business Loans (SSBL#).** The number of micro business loans of less than \$100,000.
- (6) **States with Loans (No. States w/Loans).** The number of states (territories) where the lender extended micro business loans.
- (7) **Institution Asset Size Class (Inst. Asset Size).** Asset size class of the lending institutions:
  - \$10 billion to under \$50 billion (\$10B–\$50B)
  - \$50 billion and over (>\$50B)
- (8) **Total Dollar Amount of Small Business Loans by the Lending Institution (LSBL\$).** Similar to column 4, but for loans of less than \$1 million, in thousands of dollars.
- (9) **Total Number of Small Business Loans by the Lending Institution (LSBL#).** Similar to column 5, but for loans of less than \$1 million.

*Table 3A: Top Small Business Lending of Lending Institutions by State Using Call Report Data, June 2006*

- (1) **Total Score (Total Rank).** The total rank found in the first column is the score of the lender in the state in which it is listed. The number is the aggregate measure of small business lending activity based on the sum of the four individual decile scores provided on the website.
- (2) **The Ratio of Small Business Loans to Total Assets (LSBL/TA).** This column shows the ratio of small business loans (<\$1 million) to total assets for each lending institution. A high ratio indicates a lender's willingness to place a large portion of its assets in small business lending.
- (3) **The Ratio of the Dollar Amount of Small Business Loans to Total Business Loans (LSBL/TBL).** The ratio of small business loans (<\$1 million) to total business loans for each bank. Lenders that make business loans predominantly to small firms will rank high in this category.
- (4) **Total Dollar Amount of Small Business Loans (LSBL\$).** The dollar value (in thousands) of small business loans (<\$1 million) outstanding as of June 30, 2006, from the lending institution. Larger lenders will score well in this column and in column 5 because their size allows them to make more small loans than smaller lenders, even if their commitment to small business lending, as shown by the ratios in columns 2 and 3, is low.
- (5) **Total Number of Small Business Loans (LSBL#).** The total number of small business loans (<\$1 million) outstanding for each lending institution.
- (6) **Institution Asset Size (Inst. Asset Sz.).** The asset size class of the reporting lending institution:
  - Under \$100 million (<\$100M)
  - \$100 million to under \$500 million (\$100M–\$500M)
  - \$500 million to under \$1 billion (\$500M–\$1B)
  - \$1 billion to under \$10 billion (\$1B–\$10B)
  - \$10 billion and over (>\$10B)
- (7) **Total Score of Micro Business Loans (Total Rank).** The total score of the lending institutions based on their micro business lending. The total score is the sum of the four scores with respect to micro business loans of less than \$100,000. A firm looking for a loan of less than \$100,000 might do well to seek out a lender that ranks high in this column (and/or from table 3B).
- (8) **Dollar Amount of Micro Business Loans (SSBL\$).** The dollar value (in thousands) of micro business loans of less than \$100,000.
- (9) **Number of Micro Business Loans (SSBL#).** The number of small business loans of less than \$100,000 made by the bank.

- (10) **Credit Card Loans to Total Assets (CRD/TA).** The ratio of the dollar value of credit card loans to total assets.

*Table 3B: Top Micro Business Lending of Lending Institutions by State Using Call Report Data, June 2006*

- (1) **Total Score (Total Rank).** The total found in the first column is the score of the lending institution in the state in which it is listed. The number is the aggregate measure of small business lending activity based on the sum of the four individual scores provided on the website.
- (2) **The Ratio of Micro Business Loans to Total Assets (SSBL/TA).** This column shows the ratio of micro business loans (<\$100,000) to total assets for each lender. A high ratio indicates a lender's willingness to place a large portion of its assets in small business lending.
- (3) **The Ratio of the Dollar Amount of Micro Business Loans to Total Business Loans (SSBL/TBL).** The ratio of micro business loans (<\$100,000) to total business loans for each lending institution. Lenders that make business loans predominantly to small firms will rank high in this category.
- (4) **Total Dollar Amount of Micro Business Loans (SSBL\$).** The dollar value (in thousands) of micro business loans (<\$100,000) outstanding from the lending institution. Larger lenders will score well in this column and in column 5 because their size allows them to make many small loans, even if their commitment to micro business lending, as shown by the ratios in columns 2 and 3, is low.
- (5) **Total Number of Micro Business Loans (SSBL#):** The total number of micro business loans (<\$100,000) outstanding for each lending institution.
- (6) **Institution Asset Size (Inst. Asset Sz.):** The asset size class of the reporting lending institution:
- Under \$100 million (<\$100M)
  - \$100 million to under \$500 million (\$100M–\$500M)
  - \$500 million to under \$1 billion (\$500M–\$1B)
  - \$1 billion to under \$10 billion (\$1B–\$10B)
  - \$10 billion and over (>\$10B)
- (7) **Total Score of Small Business Loans (Total Rank).** The total score of the lenders based on their small business lending. The total score is the sum of the four scores with respect to small business loans of less than \$1 million. A firm looking for a loan of less than \$1 million might do well to seek out a lender that ranks high in this column (and/or from Table 3A).
- (8) **Dollar Amount of Small Business Loans (LSBL\$).** The dollar value (in thousands) of micro business loans of less than \$1 million.

- (9) **Number of Small Business Loans (LSBL#).** The number of small business loans of less than \$1 million made by the lender.
- (10) **Credit Card Loans to Total Assets (CRD/TA).** The ratio of the dollar value of credit card loans to total assets.

*Table 4A: Top Small Business Lenders by State Using CRA Data, 2005*

Table 4A is formatted differently from Table 3A because only CRA data are used. The table lists the lending institution name—the name of the owning lending institution—as well as the home state of the lending institution. Lenders are ranked on the basis of the dollar amount of small business loans (under \$1 million) made in 2005. The table also provides the dollar amount and number of small business loans for micro loans under \$100,000 and for large-sized loans between \$100,000 and \$1 million. Only lenders with small business loan totals of more than \$50 million in a given state in 2005 are listed. Numbers in parentheses represent columns in the table.

- (1) **Amount of Small Business Loans (LSBL\$).** The dollar amount, in thousands, of loans under \$1 million made in 2005.
- (2) **Number of Small Business Loans (LSBL#).** The number of loans of less than \$1 million made.
- (3) **Institution Asset Size (Inst. Asset Size):** The total assets of the owning institution by size category:
  - Under \$1 billion (<\$1B)
  - \$1 billion to under \$10 billion (\$1B-\$10B)
  - \$10 billion to \$50 billion (\$10B-\$50B)
  - \$50 billion and over (>\$50B)
- (4) **Dollar Amount of Micro Business Loans (SSBL\$).** The dollar amount, in thousands, of loans of less than \$100,000.
- (5) **Number of Micro Business Loans (SSBL#).** The number of loans of less than \$100,000.
- (6) **Dollar Amount of Larger Small Business Loans (LSBL (2) \$).** The dollar amount, in thousands, of loans between \$100,000 and \$1 million.
- (7) **Number of Larger Small Business Loans (LSBL (2) #).** The number of larger small business loans between \$100,000 and \$1 million.

*Table 4B: Top Micro Business Lenders by State Using CRA Data, 2005*

Table 4B, similar to Table 4A, lists the lending institution’s name—the name of the owning institution or the holding company—as well as the home state of the lending institution. Lenders are ranked on the basis of the dollar amount of loans made in 2005. The table provides the dollar amount and number of micro business loans under \$100,000, supplemented by mid-sized small business loans under \$250,000, and small business loans under \$1 million. Only lenders with

micro business loan totals of more than \$10 million in a given state in 2005 are listed. Numbers in parentheses represent columns in the table.

- (1) **Amount of Micro Business Loans (SSBL\$).** The dollar amount, in thousands, of loans under \$100,000 made in 2005.
- (2) **Number of Micro Business Loans (SSBL#).** The number of loans of less than \$100,000.
- (3) **Institution Asset Size (Inst. Asset Size).** The total assets of the owning institution by size category:
  - Under \$1 billion (<\$1B)
  - \$1 billion to under \$10 billion (\$1B-\$10B)
  - \$10 billion to under \$50 billion (\$10B-\$50B)
  - \$50 billion and over (>\$50B)
- (4) **Dollar Amount of Small Business Loans (LSBL\$).** The dollar amount, in thousands, of loans of less than \$1 million.
- (5) **Number of Small Business Loans (LSBL#).** The number of loans of less than \$1 million.
- (6) **Dollar Amount of Larger Small Business Loans (LSBL (2) \$).** The dollar amount, in thousands, of loans between \$100,000 and \$1 million.
- (7) **Number of Larger Small Business Loans (LSBL (2) #).** The number of larger small business loans between \$100,000 and \$1 million.



## Data Tables

*All data tables follow page 22, except Tables 3A and 3B, which show data for all lending institutions in the 50 states, the District of Columbia, and selected territories. These are available only on Advocacy's website, [www.sba.gov/advo/research/lending.html](http://www.sba.gov/advo/research/lending.html).*

Table 1A. Small Business Lending of Large Lending Institutions Based on Call Report Data, June 2006

Table 1B. Micro Business Lending of Large Lending Institutions Based on Call Report Data, June 2006

Table 2A. Small Business Lending of Large Lending Institutions in the United States Based on CRA Data, 2005

Table 2B. Micro Business Lending of Large Lending Institutions in the United States Based on CRA Data, 2005

Table 3A. Top Small Business Lending Institutions by State Based on Call Report Data, June 2006

Table 3A. Expanded. All Small Business Lending Institutions by State Based on Call Report Data, June 2006 [www.sba.gov/advo/research/lending.html](http://www.sba.gov/advo/research/lending.html).

Table 3B. Top Micro Business Lending Institutions by State Based on Call Report Data, June 2006

Table 4A. Top Small Business Lenders by State Based on CRA Data, 2005

Table 4B. Top Micro Business Lenders by State Based on CRA Data, 2005

Table 5. Number of Reporting Institutions by Asset Size and State, 2005–2006



Table 1A. Small Business Lending of Large Lending Institutions in the United States Using Call Report Data, June 2006

Name of Lending Institution	HQ State or Territory	Total Rank (1)	Small Business Lending (<\$1M)				Micro Business Lending (<\$100k)		Small Business Lending (\$100k-			CRD/TA (11)
			LSBL/TBL (2)	LSBL/TA (3)	LSBL\$(1,000) (4)	LSBL # (5)	Institution Asset Size (6)	SSBL \$ (1,000) (7)	SSBL # (8)	LSBL(2)\$ (1,000) (9)	LSBL(2) # (10)	
American Express Bank, FSB	UT	1	1.000	0.451	7,323,472	1,450,742	\$10B-\$50B	7,323,472	1,450,742	0	0	0.4
Capital One, FSB	VA	2	0.975	0.199	3,283,046	1,062,393	\$10B-\$50B	3,252,736	1,062,167	30,310	226	0.18
Regions Financial Corporation	AL	3	0.542	0.131	10,057,042	88,586	>\$50B	1,396,346	51,500	8,660,696	37,086	0
First Citizens Bancshares Inc.	NC	4	0.669	0.188	2,516,309	60,448	\$10B-\$50B	469,183	52,152	2,047,126	8,296	0.01
Synovus Financial Corp.	GA	5	0.464	0.148	4,687,135	42,524	\$10B-\$50B	797,303	26,331	3,889,832	16,193	0.01
BB&T Corporation	NC	6	0.386	0.068	8,230,658	174,493	>\$50B	842,354	135,258	7,388,304	39,235	0.01
Zions Bancorporation	UT	7	0.322	0.120	5,432,538	53,530	\$10B-\$50B	707,501	34,984	4,725,037	18,546	0
North Fork Bancorporation Inc.	NY	8	0.407	0.084	5,012,824	43,739	>\$50B	785,615	27,936	4,227,209	15,803	0
Sky Financial Group Inc.	OH	9	0.477	0.177	2,761,147	21,005	\$10B-\$50B	353,704	11,110	2,407,443	9,895	0
Compass Bancshares Inc.	AL	10	0.377	0.091	3,054,406	62,596	\$10B-\$50B	476,987	53,860	2,577,419	8,736	0.02
Fifth Third Bancorp	OH	11	0.313	0.082	8,835,804	56,740	>\$50B	953,402	28,499	7,882,402	28,241	0.01
Wells Fargo & Company	CA	12	0.313	0.051	22,309,326	743,653	>\$50B	8,770,117	690,157	13,539,209	53,496	0.03
Mercantile Bankshares Corporation	MD	12	0.416	0.139	2,418,095	27,006	\$10B-\$50B	421,413	18,923	1,996,682	8,083	0
Lauritzen Corporation	NE	14	0.415	0.096	1,364,199	96,195	\$10B-\$50B	472,583	91,199	891,616	4,996	0.07
Manufacturers & Traders TC	NY	15	0.267	0.094	5,337,282	60,928	>\$50B	1,402,251	46,237	3,935,031	14,691	0
Fulton Financial Corporation	PA	16	0.467	0.139	2,116,877	21,836	\$10B-\$50B	242,250	12,305	1,874,627	9,531	0
Bancorpsouth Inc.	MS	17	0.553	0.142	1,679,581	20,076	\$10B-\$50B	297,823	13,679	1,381,758	6,397	0.01
South Financial Group	SC	17	0.445	0.155	2,287,563	17,200	\$10B-\$50B	315,844	9,641	1,971,719	7,559	0
Citigroup Inc.	NY	19	0.327	0.028	11,848,174	3,504,935	>\$50B	8,764,304	3,491,685	3,083,870	13,250	0.1
Popular Inc.	PR	20	0.348	0.093	3,406,829	27,063	\$10B-\$50B	301,485	14,226	3,105,344	12,837	0.03
Amsouth Bancorporation	AL	21	0.346	0.071	3,805,292	52,527	>\$50B	1,182,517	39,751	2,622,775	12,776	0
U.S. Bancorp	MN	22	0.249	0.057	12,230,951	519,334	>\$50B	3,159,964	481,725	9,070,987	37,609	0.03
Webster Financial Corporation	CT	23	0.414	0.096	1,703,188	32,081	\$10B-\$50B	411,166	25,639	1,292,022	6,442	0
National City Corporation	OH	24	0.221	0.051	7,475,690	264,309	>\$50B	1,578,264	239,189	5,897,426	25,120	0.01
Sovereign Bank	PA	25	0.277	0.062	4,250,028	44,659	>\$50B	948,128	30,529	3,301,900	14,130	0
Associated Banc-Corp	WI	25	0.336	0.100	2,082,955	17,406	\$10B-\$50B	343,675	11,819	1,739,280	5,587	0
Huntington Bancshares Incorporated	OH	27	0.324	0.072	2,584,764	22,694	\$10B-\$50B	412,331	13,716	2,172,433	8,978	0
JPMorgan Chase & Co.	NY	28	0.214	0.024	17,726,903	1,709,415	>\$50B	8,569,075	1,667,340	9,157,828	42,075	0.06
Marshall & Ilsley Corporation	WI	29	0.243	0.080	4,011,112	26,018	>\$50B	381,565	11,562	3,629,547	14,456	0
Bank of America Corporation	NC	30	0.184	0.022	26,855,104	2,676,415	>\$50B	8,930,686	2,598,499	17,924,418	77,916	0.05
First Horizon National Corporation	TN	31	0.305	0.057	2,126,572	45,466	\$10B-\$50B	487,925	38,067	1,638,647	7,399	0
Cullen/Frost Bankers Inc.	TX	31	0.329	0.116	1,334,091	12,732	\$10B-\$50B	172,984	7,161	1,161,107	5,571	0
Banco Bilbao Vizcaya Argentari	PR	33	0.543	0.082	903,597	11,515	\$10B-\$50B	181,649	7,634	721,948	3,881	0
Colonial Bancgroup Inc.	AL	33	0.358	0.077	1,768,612	13,023	\$10B-\$50B	180,514	7,113	1,588,098	5,910	0
Wachovia Corporation	NC	35	0.168	0.034	16,498,532	92,355	>\$50B	1,174,055	36,528	15,324,477	55,827	0
TD Banknorth NA	ME	36	0.272	0.060	3,004,874	26,942	>\$50B	311,243	14,280	2,693,631	12,662	0.01
Capital One Financial Corporation	VA	37	0.365	0.028	1,494,908	79,335	>\$50B	452,275	71,949	1,042,633	7,386	0.26
Firstmerit Corporation	OH	37	0.382	0.101	1,039,014	7,365	\$10B-\$50B	102,875	3,389	936,139	3,976	0.01
GE Money Bank	UT	39	1.000	0.022	329,153	329,153	\$10B-\$50B	329,153	329,153	0	0	0.61
Bank of the West	CA	40	0.260	0.049	3,271,008	37,150	>\$50B	478,726	26,743	2,792,282	10,407	0
RBC Centura Bk	NC	41	0.340	0.073	1,510,267	10,488	\$10B-\$50B	125,427	4,905	1,384,840	5,583	0.01
Suntrust Banks Inc.	GA	42	0.164	0.033	5,898,130	167,831	>\$50B	1,172,733	149,039	4,725,397	18,792	0
Whitney Holding Corporation	LA	43	0.296	0.108	1,135,335	9,353	\$10B-\$50B	130,813	5,109	1,004,522	4,244	0
Charter One Bk NA	OH	44	0.210	0.029	4,895,156	51,678	>\$50B	1,187,695	37,239	3,707,461	14,439	0.01
Keycorp	OH	44	0.158	0.051	4,509,586	49,919	>\$50B	872,203	35,156	3,637,383	14,763	0
Commerce Bancorp Inc.	NJ	46	0.328	0.047	2,047,337	13,362	\$10B-\$50B	180,256	5,965	1,867,081	7,397	0
Comerica Incorporated	MI	47	0.116	0.071	3,962,823	24,816	>\$50B	212,194	9,658	3,750,629	15,158	0

Table 1A. Small Business Lending of Large Lending Institutions in the United States Using Call Report Data, June 2006

Name of Lending Institution	HQ State or Territory	Total Rank (1)	Small Business Lending (<\$1M)				Micro Business Lending (<\$100k)			Small Business Lending (\$100k-		CRD/TA (11)
			LSBL/TBL (2)	LSBL/TA (3)	LSBL\$ (1,000) (4)	LSBL # (5)	Institution Asset Size (6)	SSBL \$ (1,000) (7)	SSBL # (8)	LSBL(2)\$ (1,000) (9)	LSBL(2) # (10)	
PNC Financial Services Group Inc.	PA	48	0.165	0.038	3,320,856	46,784	>\$50B	1,089,582	36,731	2,231,274	10,053	0
Washington Mutual Bank	NV	49	0.275	0.005	1,773,058	61,708	>\$50B	627,304	57,752	1,145,754	3,956	0.02
East West Bancorp Inc.	CA	49	0.258	0.112	1,126,409	3,344	\$10B-\$50B	14,216	342	1,112,193	3,002	0
International Bancshares Corporation	TX	51	0.334	0.070	743,475	6,596	\$10B-\$50B	102,348	3,847	641,127	2,749	0
BOK Financial Corporation	OK	52	0.230	0.078	1,315,751	7,722	\$10B-\$50B	152,229	4,286	1,163,522	3,436	0
Valley National Bancorp	NJ	53	0.259	0.074	915,586	4,875	\$10B-\$50B	50,944	1,674	864,642	3,201	0
Commerce Bancshares Inc.	MO	54	0.243	0.065	922,045	9,841	\$10B-\$50B	139,146	6,213	782,899	3,628	0.04
Wilmington Trust Corporation	DE	55	0.236	0.074	782,528	5,882	\$10B-\$50B	70,287	2,926	712,241	2,956	0.01
Union Bk of CA NA	CA	56	0.118	0.035	1,893,460	26,354	>\$50B	411,773	20,118	1,481,687	6,236	0
UBS Bk USA	UT	57	0.259	0.052	977,662	3,377	\$10B-\$50B	38,536	943	939,126	2,434	0
Doral Financial Corporation	PR	58	0.517	0.030	316,230	2,392	\$10B-\$50B	36,350	1,482	279,880	910	0
Harris NA	IL	59	0.176	0.034	1,310,822	18,081	\$10B-\$50B	138,104	13,889	1,172,718	4,192	0
TCF Financial Corporation	MN	60	0.270	0.048	686,537	5,147	\$10B-\$50B	76,570	2,632	609,967	2,515	0
People's Mutual Holdings	CT	61	0.240	0.067	733,485	3,008	\$10B-\$50B	24,970	829	708,515	2,179	0
W Holding Company Inc.	PR	62	0.179	0.056	922,277	4,657	\$10B-\$50B	59,950	1,611	862,327	3,046	0
Lasalle Bk NA	IL	63	0.076	0.022	2,544,437	18,001	>\$50B	332,292	10,402	2,212,145	7,599	0
HSBC Bk USA NA	DE	64	0.093	0.010	1,558,574	45,685	>\$50B	478,918	41,240	1,079,656	4,445	0.09
Mid America Bank, FSB	IL	64	0.388	0.027	310,512	1,840	\$10B-\$50B	23,222	754	287,290	1,086	0
Mellon Financial Corporation	PA	66	0.265	0.018	698,042	8,544	\$10B-\$50B	102,119	6,068	595,923	2,476	0
Bank of New York Company Inc.	NY	67	0.235	0.013	835,000	14,151	>\$50B	289,000	11,069	546,000	3,082	0
Independence Cmnty Bk	NY	68	0.166	0.041	810,943	2,910	\$10B-\$50B	24,748	631	786,195	2,279	0
Northern Trust Corporation	IL	69	0.159	0.022	877,575	4,391	\$10B-\$50B	76,074	1,485	801,501	2,906	0
FBOP Corporation	IL	70	0.148	0.047	568,926	2,896	\$10B-\$50B	47,481	1,335	521,445	1,561	0
City National Corporation	CA	71	0.110	0.041	589,905	4,039	\$10B-\$50B	45,130	1,472	544,775	2,567	0
First Republic Bk	NV	72	0.193	0.031	318,418	1,707	\$10B-\$50B	19,264	748	299,154	959	0
Astoria FS & LA	NY	72	0.266	0.014	302,863	1,138	\$10B-\$50B	10,548	488	292,315	650	0
Citibank, Federal Savings Bank	VA	74	0.231	0.012	434,194	2,866	\$10B-\$50B	59,769	1,792	374,425	1,074	0
Citibank (West), FSB	CA	75	0.150	0.006	770,008	6,132	>\$50B	148,034	4,276	621,974	1,856	0
First Federal Bank of California	CA	76	0.280	0.009	89,538	370	\$10B-\$50B	2,039	99	87,499	271	0
State Farm Bank, FSB	IL	77	0.256	0.010	125,106	809	\$10B-\$50B	18,851	440	106,255	369	0.08
USAA Federal Savings Bank	TX	77	1.000	0.000	1,064	4	\$10B-\$50B	0	0	1,064	4	0.26
New York Private Bank & Trust Corporation	NY	79	0.219	0.016	218,759	605	\$10B-\$50B	1,785	21	216,974	584	0
New York Community Bancorp Inc.	NY	80	0.121	0.015	438,383	1,843	\$10B-\$50B	27,831	738	410,552	1,105	0
Flagstar Bank, FSB	MI	81	0.177	0.011	169,775	518	\$10B-\$50B	3,065	84	166,710	434	0
Midfirst Bank	OK	82	0.086	0.019	200,590	1,823	\$10B-\$50B	16,735	1,008	183,855	815	0
Investors Financial Services Corp.	MA	82	0.320	0.000	4,292	18	\$10B-\$50B	247	7	4,045	11	0
Merrill Lynch Bk USA	UT	84	0.021	0.009	528,872	2,637	>\$50B	22,553	629	506,319	2,008	0
First Bancorp	PR	85	0.086	0.014	264,779	1,212	\$10B-\$50B	11,327	298	253,452	914	0
Guaranty Bank	TX	86	0.045	0.007	119,749	4,060	\$10B-\$50B	57,533	3,772	62,216	288	0
Chevy Chase Bank, FSB	VA	87	0.109	0.008	112,679	823	\$10B-\$50B	4,685	276	107,994	547	0
Downey S & LA, FA	CA	88	0.227	0.000	6,343	18	\$10B-\$50B	0	0	6,343	18	0
Charles Schwab Corporation	CA	89	0.173	0.001	22,534	98	\$10B-\$50B	435	15	22,099	83	0
Lehman Brothers Bank, FSB	DE	90	0.031	0.004	69,563	208	\$10B-\$50B	2,712	70	66,851	138	0
GMAC Bank	PA	91	0.096	0.001	17,903	30	\$10B-\$50B	0	0	17,903	30	0
Bankunited, FSB	FL	92	0.028	0.001	16,075	100	\$10B-\$50B	2,430	62	13,645	38	0
Ohio Savings Bank	OH	93	0.032	0.000	2,797	38	\$10B-\$50B	253	25	2,544	13	0
Washington Mutual Bank FSB	UT	94	0.000	0.000	1,558	262	\$10B-\$50B	1,066	261	492	1	0.06

Table 1A. Small Business Lending of Large Lending Institutions in the United States Using Call Report Data, June 2006

Name of Lending Institution	HQ State or Territory	Small Business Lending (<\$1M)					Micro Business Lending (<\$100k)		Small Business Lending (\$100k-			CRD/TA (11)
		Total Rank (1)	LSBL/TBL (2)	LSBL/TA (3)	LSBL\$ (1,000) (4)	LSBL # (5)	Institution Asset Size (6)	SSBL \$ (1,000) (7)	SSBL # (8)	LSBL(2)\$ (1,000) (9)	LSBL(2) # (10)	
Deutsche Bk TC Americas	NY	95	0.001	0.000	4,000	10	\$10B-\$50B	0	0	4,000	7	0
Morgan Stanley Bk	UT	96	0.000	0.000	746	5	\$10B-\$50B	91	2	655	3	0
American Express Centurion Bank	UT	97	N/A	0.000	1,554	159	\$10B-\$50B	1,554	159	0	0	0.85
Discover Bk	DE	98	N/A	0.000	325	419	\$10B-\$50B	325	419	0	0	0.9
Citicorp Trust Bank, FSB	DE	99	N/A	0.000	375	138	\$10B-\$50B	375	138	0	0	0.1
Countrywide Financial Corporation	CA	100	N/A	0.000	383	1	>\$50B	0	0	383	1	0
Hudson City Savings Bank	NJ	101	N/A	0.000	255	4	\$10B-\$50B	126	2	129	2	0
Fremont Inv & Loan	CA	NR	0.000	0.000	0	0	\$10B-\$50B	0	0	0	0	0
E*Trade Bank	VA	NR	0.000	0.000	0	0	\$10B-\$50B	0	0	0	0	0.01
ING Bank, FSB	DE	NR	N/A	0.000	0	0	>\$50B	0	0	0	0	0
World Savings Bank, FSB (Tex.)	TX	NR	N/A	0.000	0	0	\$10B-\$50B	0	0	0	0	0
Indymac Bank, FSB	CA	NR	0.000	0.000	0	0	\$10B-\$50B	0	0	0	0	0
World Savings Bank, FSB	CA	NR	0.000	0.000	0	0	>\$50B	0	0	0	0	0
State Street Corporation	MA	NR	0.000	0.000	0	0	>\$50B	0	0	0	0	0

Note: Capital One FSB was ranked separately from Capital One Financial Corporation because the FSB was not listed as a member of the holding company.

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

Table 1B. Micro Business Lending of Large lending Institutions in the United States Using Call Report Data, June 2006

Name of Lending Institution	HQ State or Territory	Micro Business Lending (<\$100k)						Small Business Lending		Small Business Lending (\$100k- <\$1M)		CRD/TA
		Total Rank	SSBL/TA	SSBL/TBL	SSBL\$ (1,000)	SSBL #	Institution Asset Size	LSBL\$ (1,000)	LSBL #	LSBL(2)\$ (1,000)	LSBL(2) #	
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
American Express Bank, FSB	UT	1	0.451	1.000	7,323,472	1,450,742	\$10B-\$50B	7,323,472	1,450,742	0	0	0.4
Capital One, FSB	VA	2	0.198	0.966	3,252,736	1,062,167	\$10B-\$50B	3,283,046	1,062,393	30,310	226	0.18
Citigroup Inc.	NY	3	0.021	0.242	8,764,304	3,491,685	>\$50B	11,848,174	3,504,935	3,083,870	13,250	0.1
Wells Fargo & Company	CA	4	0.020	0.123	8,770,117	690,157	>\$50B	22,309,326	743,653	13,539,209	53,496	0.03
JPMorgan Chase & Co.	NY	5	0.012	0.103	8,569,075	1,667,340	>\$50B	17,726,903	1,709,415	9,157,828	42,075	0.06
Lauritzen Corporation	NE	6	0.033	0.144	472,583	91,199	\$10B-\$50B	1,364,199	96,195	891,616	4,996	0.07
Manufacturers & Traders TC	NY	7	0.025	0.070	1,402,251	46,237	>\$50B	5,337,282	60,928	3,935,031	14,691	0
First Citizens Bancshares Inc.	NC	8	0.035	0.125	469,183	52,152	\$10B-\$50B	2,516,309	60,448	2,047,126	8,296	0.01
Amsouth Bancorporation	AL	8	0.022	0.108	1,182,517	39,751	>\$50B	3,805,292	52,527	2,622,775	12,776	0
U.S. Bancorp	MN	10	0.015	0.064	3,159,964	481,725	>\$50B	12,230,951	519,334	9,070,987	37,609	0.03
GE Money Bank	UT	11	0.022	1.000	329,153	329,153	\$10B-\$50B	329,153	329,153	0	0	0.61
Regions Financial Corporation	AL	11	0.018	0.075	1,396,346	51,500	>\$50B	10,057,042	88,586	8,660,696	37,086	0
Bank of America Corporation	NC	13	0.007	0.061	8,930,686	2,598,499	>\$50B	26,855,104	2,676,415	17,924,418	77,916	0.05
Synovus Financial Corp.	GA	14	0.025	0.079	797,303	26,331	\$10B-\$50B	4,687,135	42,524	3,889,832	16,193	0.01
National City Corporation	OH	15	0.011	0.047	1,578,264	239,189	>\$50B	7,475,690	264,309	5,897,426	25,120	0.01
Webster Financial Corporation	CT	16	0.023	0.100	411,166	25,639	\$10B-\$50B	1,703,188	32,081	1,292,022	6,442	0
Capital One Financial Corporation	VA	17	0.008	0.110	452,275	71,949	>\$50B	1,494,908	79,335	1,042,633	7,386	0.26
Mercantile Bankshares Corporation	MD	18	0.024	0.073	421,413	18,923	\$10B-\$50B	2,418,095	27,006	1,996,682	8,083	0
First Horizon National Corporation	TN	18	0.013	0.070	487,925	38,067	\$10B-\$50B	2,126,572	45,466	1,638,647	7,399	0
Sovereign Bank	PA	18	0.014	0.062	948,128	30,529	>\$50B	4,250,028	44,659	3,301,900	14,130	0
Compass Bancshares Inc.	AL	21	0.014	0.059	476,987	53,860	\$10B-\$50B	3,054,406	62,596	2,577,419	8,736	0.02
PNC Financial Services Group Inc. The	PA	22	0.012	0.054	1,089,582	36,731	>\$50B	3,320,856	46,784	2,231,274	10,053	0
North Fork Bancorporation Inc.	NY	23	0.013	0.064	785,615	27,936	>\$50B	5,012,824	43,739	4,227,209	15,803	0
Bancorpsouth Inc.	MS	24	0.025	0.098	297,823	13,679	\$10B-\$50B	1,679,581	20,076	1,381,758	6,397	0.01
Zions Bancorporation	UT	25	0.016	0.042	707,501	34,984	\$10B-\$50B	5,432,538	53,530	4,725,037	18,546	0
Charter One Bk NA	OH	26	0.007	0.051	1,187,695	37,239	>\$50B	4,895,156	51,678	3,707,461	14,439	0.01
Sky Financial Group Inc.	OH	27	0.023	0.061	353,704	11,110	\$10B-\$50B	2,761,147	21,005	2,407,443	9,895	0
BB&T Corporation	NC	27	0.007	0.039	842,354	135,258	>\$50B	8,230,658	174,493	7,388,304	39,235	0.01
Suntrust Banks Inc.	GA	29	0.006	0.033	1,172,733	149,039	>\$50B	5,898,130	167,831	4,725,397	18,792	0
Banco Bilbao Vizcaya Argentari	PR	30	0.016	0.109	181,649	7,634	\$10B-\$50B	903,597	11,515	721,948	3,881	0
Washington Mutual Bank	NV	30	0.002	0.097	627,304	57,752	>\$50B	1,773,058	61,708	1,145,754	3,956	0.02
South Financial Group	SC	32	0.021	0.061	315,844	9,641	\$10B-\$50B	2,287,563	17,200	1,971,719	7,559	0
Associated Banc-Corp	WI	32	0.016	0.055	343,675	11,819	\$10B-\$50B	2,082,955	17,406	1,739,280	5,587	0
Keycorp	OH	34	0.010	0.031	872,203	35,156	>\$50B	4,509,586	49,919	3,637,383	14,763	0
Fifth Third Bancorp	OH	35	0.009	0.034	953,402	28,499	>\$50B	8,835,804	56,740	7,882,402	28,241	0.01
Huntington Bancshares Incorporated	OH	36	0.011	0.052	412,331	13,716	\$10B-\$50B	2,584,764	22,694	2,172,433	8,978	0
Fulton Financial Corporation	PA	37	0.016	0.053	242,250	12,305	\$10B-\$50B	2,116,877	21,836	1,874,627	9,531	0
Bank of the West	CA	38	0.007	0.038	478,726	26,743	>\$50B	3,271,008	37,150	2,792,282	10,407	0
Bank of New York Company Inc.	NY	39	0.005	0.081	289,000	11,069	>\$50B	835,000	14,151	546,000	3,082	0
Cullen/Frost Bankers Inc.	TX	40	0.015	0.043	172,984	7,161	\$10B-\$50B	1,334,091	12,732	1,161,107	5,571	0
HSBC Bk USA NA	DE	41	0.003	0.029	478,918	41,240	>\$50B	1,558,574	45,685	1,079,656	4,445	0.09
Popular Inc.	PR	42	0.008	0.031	301,485	14,226	\$10B-\$50B	3,406,829	27,063	3,105,344	12,837	0.03
Union Bk of CA NA	CA	43	0.008	0.026	411,773	20,118	>\$50B	1,893,460	26,354	1,481,687	6,236	0
Wachovia Corporation	NC	44	0.002	0.012	1,174,055	36,528	>\$50B	16,498,532	92,355	15,324,477	55,827	0
Marshall & Ilsley Corporation	WI	45	0.008	0.023	381,565	11,562	>\$50B	4,011,112	26,018	3,629,547	14,456	0
Commerce Bancshares Inc.	MO	46	0.010	0.037	139,146	6,213	\$10B-\$50B	922,045	9,841	782,899	3,628	0.04
Whitney Holding Corporation	LA	46	0.012	0.034	130,813	5,109	\$10B-\$50B	1,135,335	9,353	1,004,522	4,244	0
Colonial Bancgroup Inc.	AL	48	0.008	0.036	180,514	7,113	\$10B-\$50B	1,768,612	13,023	1,588,098	5,910	0
TD Banknorth NA	ME	48	0.006	0.028	311,243	14,280	>\$50B	3,004,874	26,942	2,693,631	12,662	0.01
International Bancshares Corporation	TX	50	0.010	0.046	102,348	3,847	\$10B-\$50B	743,475	6,596	641,127	2,749	0

Table 1B. Micro Business Lending of Large lending Institutions in the United States Using Call Report Data, June 2006

Name of Lending Institution	HQ State or Territory	Micro Business Lending (<\$100k)						Small Business Lending		Small Business Lending (\$100k- <\$1M)		CRD/TA
		Total Rank	SSBL/TA	SSBL/TBL	SSBL\$ (1,000)	SSBL #	Institution Asset Size	LSBL\$ (1,000)	LSBL #	LSBL(2)\$ (1,000)	LSBL(2) #	
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Firstmerit Corporation	OH	51	0.010	0.038	102,875	3,389	\$10B-\$50B	1,039,014	7,365	936,139	3,976	0.01
BOK Financial Corporation	OK	52	0.009	0.027	152,229	4,286	\$10B-\$50B	1,315,751	7,722	1,163,522	3,436	0
Commerce Bancorp Inc.	NJ	53	0.004	0.029	180,256	5,965	\$10B-\$50B	2,047,337	13,362	1,867,081	7,397	0
Harris NA	IL	54	0.004	0.018	138,104	13,889	\$10B-\$50B	1,310,822	18,081	1,172,718	4,192	0
Mellon Financial Corporation	PA	55	0.003	0.039	102,119	6,068	\$10B-\$50B	698,042	8,544	595,923	2,476	0
RBC Centura Bk	NC	56	0.006	0.028	125,427	4,905	\$10B-\$50B	1,510,267	10,488	1,384,840	5,583	0.01
Lasalle Bk NA	IL	57	0.003	0.010	332,292	10,402	>\$50B	2,544,437	18,001	2,212,145	7,599	0
Doral Financial Corporation	PR	58	0.003	0.059	36,350	1,482	\$10B-\$50B	316,230	2,392	279,880	910	0
TCF Financial Corporation	MN	59	0.005	0.030	76,570	2,632	\$10B-\$50B	686,537	5,147	609,967	2,515	0
Comerica Incorporated	MI	60	0.004	0.006	212,194	9,658	>\$50B	3,962,823	24,816	3,750,629	15,158	0
Wilmington Trust Corporation	DE	61	0.007	0.021	70,287	2,926	\$10B-\$50B	782,528	5,882	712,241	2,956	0.01
Citibank (West), FSB	CA	62	0.001	0.029	148,034	4,276	>\$50B	770,008	6,132	621,974	1,856	0
Guaranty Bank	TX	63	0.003	0.022	57,533	3,772	\$10B-\$50B	119,749	4,060	62,216	288	0
Citibank, Federal Savings Bank	VA	64	0.002	0.032	59,769	1,792	\$10B-\$50B	434,194	2,866	374,425	1,074	0
Valley National Bancorp	NJ	65	0.004	0.014	50,944	1,674	\$10B-\$50B	915,586	4,875	864,642	3,201	0
W Holding Company Inc.	PR	66	0.004	0.012	59,950	1,611	\$10B-\$50B	922,277	4,657	862,327	3,046	0
FBOP Corporation	IL	67	0.004	0.012	47,481	1,335	\$10B-\$50B	568,926	2,896	521,445	1,561	0
Northern Trust Corporation	IL	68	0.002	0.014	76,074	1,485	\$10B-\$50B	877,575	4,391	801,501	2,906	0
Mid America Bank, FSB	IL	69	0.002	0.029	23,222	754	\$10B-\$50B	310,512	1,840	287,290	1,086	0
State Farm Bank, FSB	IL	70	0.001	0.039	18,851	440	\$10B-\$50B	125,106	809	106,255	369	0.08
City National Corporation	CA	71	0.003	0.008	45,130	1,472	\$10B-\$50B	589,905	4,039	544,775	2,567	0
UBS Bk USA	UT	72	0.002	0.010	38,536	943	\$10B-\$50B	977,662	3,377	939,126	2,434	0
People's Mutual Holdings	CT	73	0.002	0.008	24,970	829	\$10B-\$50B	733,485	3,008	708,515	2,179	0
First Republic Bk	NV	74	0.002	0.012	19,264	748	\$10B-\$50B	318,418	1,707	299,154	959	0
Midfirst Bank	OK	75	0.002	0.007	16,735	1,008	\$10B-\$50B	200,590	1,823	183,855	815	0
New York Community Bancorp Inc.	NY	76	0.001	0.008	27,831	738	\$10B-\$50B	438,383	1,843	410,552	1,105	0
Independence Cmnty Bk	NY	77	0.001	0.005	24,748	631	\$10B-\$50B	810,943	2,910	786,195	2,279	0
Astoria FS & LA	NY	78	0.000	0.009	10,548	488	\$10B-\$50B	302,863	1,138	292,315	650	0
East West Bancorp Inc.	CA	79	0.001	0.003	14,216	342	\$10B-\$50B	1,126,409	3,344	1,112,193	3,002	0
Merrill Lynch Bk USA	UT	80	0.000	0.001	22,553	629	>\$50B	528,872	2,637	506,319	2,008	0
First Bancorp	PR	81	0.001	0.004	11,327	298	\$10B-\$50B	264,779	1,212	253,452	914	0
Chevy Chase Bank, FSB	VA	82	0.000	0.005	4,685	276	\$10B-\$50B	112,679	823	107,994	547	0
First Federal Bank of California	CA	83	0.000	0.006	2,039	99	\$10B-\$50B	89,538	370	87,499	271	0
Flagstar Bank, FSB	MI	84	0.000	0.003	3,065	84	\$10B-\$50B	169,775	518	166,710	434	0
Bankunited, FSB	FL	85	0.000	0.004	2,430	62	\$10B-\$50B	16,075	100	13,645	38	0
Investors Financial Services Corp.	MA	86	0.000	0.018	247	7	\$10B-\$50B	4,292	18	4,045	11	0
Lehman Brothers Bank, FSB	DE	87	0.000	0.001	2,712	70	\$10B-\$50B	69,563	208	66,851	138	0
Washington Mutual Bank FSB	UT	88	0.000	0.000	1,066	261	\$10B-\$50B	1,558	262	492	1	0.06
New York Private Bank & Trust Corporation	NY	89	0.000	0.002	1,785	21	\$10B-\$50B	218,759	605	216,974	584	0
Charles Schwab Corporation	CA	90	0.000	0.003	435	15	\$10B-\$50B	22,534	98	22,099	83	0
Ohio Savings Bank	OH	91	0.000	0.003	253	25	\$10B-\$50B	2,797	38	2,544	13	0
American Express Centurion Bank	UT	92	0.000	N/A	1,554	159	\$10B-\$50B	1,554	159	0	0	0.85
Discover Bk	DE	93	0.000	N/A	325	419	\$10B-\$50B	325	419	0	0	0.9
Citicorp Trust Bank, FSB	DE	94	0.000	N/A	375	138	\$10B-\$50B	375	138	0	0	0.1
Morgan Stanley Bk	UT	94	0.000	0.000	91	2	\$10B-\$50B	746	5	655	3	0
GMAC Bank	PA	96	0.000	0.000	0	0	\$10B-\$50B	17,903	30	17,903	30	0
Downey S & LA, FA	CA	97	0.000	0.000	0	0	\$10B-\$50B	6,343	18	6,343	18	0
Hudson City Savings Bank	NJ	98	0.000	N/A	126	2	\$10B-\$50B	255	4	129	2	0
Deutsche Bk TC Americas	NY	99	0.000	0.000	0	0	\$10B-\$50B	4,000	10	4,000	7	0
USAA Federal Savings Bank	TX	100	0.000	0.000	0	0	\$10B-\$50B	1,064	4	1,064	4	0.26

Table 1B. Micro Business Lending of Large lending Institutions in the United States Using Call Report Data, June 2006

Name of Lending Institution	HQ State or Territory	Micro Business Lending (<\$100k)					Insitution Asset Size (6)	Small Business Lending		Small Business Lending (\$100k- <\$1M)		CRD/TA (11)
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1,000) (4)	SSBL # (5)		LSBL\$ (1,000) (7)	LSBL # (8)	LSBL(2)\$ (1,000) (9)	LSBL(2) # (10)	
Fremont Inv & Loan	CA	101	0.000	0.000	0	0	\$10B-\$50B	0	0	0	0	0
ING Bank, FSB	DE	102	0.000	N/A	0	0	>\$50B	0	0	0	0	0
E*Trade Bank	VA	103	0.000	0.000	0	0	\$10B-\$50B	0	0	0	0	0.01
World Savings Bank, FSB (Texas)	TX	104	0.000	N/A	0	0	\$10B-\$50B	0	0	0	0	0
Countrywide Financial Corporation	CA	105	0.000	N/A	0	0	>\$50B	383	1	383	1	0
Indymac Bank, FSB	CA	106	0.000	0.000	0	0	\$10B-\$50B	0	0	0	0	0
World Savings Bank, FSB	CA	107	0.000	0.000	0	0	>\$50B	0	0	0	0	0
State Street Corporation	MA	108	0.000	0.000	0	0	>\$50B	0	0	0	0	0

Note: Capital One FSB was ranked separately from Capital One Financial Corporation because the FSB was not listed as a member of the holding company.

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



Table 2A. Small Business Lending of Large Lending Institutions in the United States Using CRA Data, 2005

Name of Lending Institution	HQ State or Territory	Small Business Lending (<\$1M)					No. of States and Territories w/Loans	Institution Asset Size	Micro Business Lending (<\$100k)	
		Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL \$ (1,000) (4)	LSBL# (5)			SSBL \$(1,000) (8)	SSBL# (9)
Regions Financial Corporation	AL	1	0.131	0.542	4,176,312	32,242	45	>\$50B	789,239	21,970
Capital One FSB	VA	2	0.199	0.315	5,133,973	1,022,255	54	\$10B-\$50B	5,114,248	1,022,113
Synovus Financial Corp.	GA	3	0.148	0.464	3,053,703	24,929	35	\$10B-\$50B	589,980	17,500
BB&T Corporation	NC	4	0.068	0.386	6,596,359	54,463	44	>\$50B	1,283,731	39,158
First Citizens Bancshares	NC	4	0.188	0.669	1,285,671	14,817	25	\$10B-\$50B	331,299	11,831
Zions Bancorporation	UT	6	0.120	0.322	3,112,216	22,302	48	\$10B-\$50B	539,697	15,731
Wells Fargo & Company	CA	7	0.051	0.313	26,287,284	714,019	52	>\$50B	18,098,174	685,583
Fifth Third Bancorp	OH	7	0.082	0.313	5,737,533	25,450	42	>\$50B	615,446	11,746
Popular Inc.	PR	9	0.093	0.348	2,297,881	24,524	40	\$10B-\$50B	640,966	19,444
Amsouth Bancorporation	AL	10	0.071	0.346	2,977,731	40,174	45	>\$50B	1,382,611	36,247
Lauritzen Corporation	NE	11	0.096	0.415	1,017,169	23,664	50	\$10B-\$50B	300,927	21,694
Compass Bancshares Inc.	AL	12	0.091	0.377	1,843,784	18,269	34	\$10B-\$50B	509,645	14,704
Citigroup Inc.	NY	13	0.028	0.327	8,906,369	1,340,470	54	>\$50B	7,504,030	1,336,441
BancorpSouth Inc.	MS	14	0.142	0.553	756,366	9,142	22	\$10B-\$50B	205,677	7,253
North Fork Bancorporation	NY	15	0.084	0.407	1,762,285	13,669	19	>\$50B	466,489	10,414
Mercantile Bankshares Corporation	MD	16	0.139	0.416	1,099,633	6,761	19	\$10B-\$50B	159,606	4,287
U.S. Bancorp	MN	17	0.057	0.249	7,130,081	129,465	52	>\$50B	1,631,686	115,198
South Financial Group	SC	18	0.155	0.445	879,871	6,490	24	\$10B-\$50B	156,500	4,048
Fulton Financial Corporation	PA	19	0.139	0.467	999,391	5,910	15	\$10B-\$50B	150,486	3,447
Manufacturers & Traders Trust	NY	20	0.094	0.267	2,546,856	14,768	29	>\$50B	409,813	9,092
Associated Banc-Corp	WI	21	0.100	0.336	1,317,383	8,033	26	\$10B-\$50B	184,698	4,917
Sky Financial Group Inc.	OH	22	0.177	0.477	611,092	4,111	16	\$10B-\$50B	109,488	2,611
Huntington Bancshares Inc.	OH	23	0.072	0.324	1,419,620	16,135	32	\$10B-\$50B	483,194	13,640
Marshall & Ilsley Corporation	WI	24	0.080	0.243	2,987,910	15,755	40	>\$50B	376,311	8,899
JPMorgan Chase & Co.	NY	25	0.024	0.214	12,886,972	797,878	51	>\$50B	8,606,918	785,476
Cullen/Frost Bankers Inc.	TX	25	0.116	0.329	1,060,901	5,277	21	\$10B-\$50B	122,607	2,756
National City Corporation	OH	27	0.051	0.221	3,345,045	38,372	49	>\$50B	700,807	31,008
Whitney Holding Corporation	LA	28	0.108	0.296	1,252,607	7,287	24	\$10B-\$50B	185,517	4,270
Wachovia Corporation	NC	29	0.034	0.168	11,122,853	57,041	48	>\$50B	1,628,652	33,252
Bank of America Corporation	NC	30	0.022	0.184	14,200,066	549,016	53	>\$50B	7,345,653	530,644
TD Banknorth NA	ME	31	0.060	0.272	1,893,994	14,601	18	>\$50B	389,130	10,259
Colonial Bancgroup Inc.	AL	32	0.077	0.358	943,759	5,833	23	\$10B-\$50B	155,759	3,613
Suntrust Banks Inc.	GA	33	0.033	0.164	5,470,922	62,706	51	>\$50B	1,250,494	51,016
Bank of the West	CA	33	0.049	0.260	2,242,623	19,256	44	>\$50B	533,608	14,906
BBVA Puerto Rico	PR	35	0.082	0.543	383,939	3,898	7	\$10B-\$50B	104,148	2,996
First Horizon National Corporation	TN	36	0.057	0.305	1,338,972	10,787	51	\$10B-\$50B	320,557	7,911
PNC Financial Services Group	PA	37	0.038	0.165	3,547,121	41,777	39	>\$50B	1,501,785	36,134
Firstmerit Corporation	OH	38	0.101	0.382	525,813	2,246	15	\$10B-\$50B	53,329	987

Table 2A. Small Business Lending of Large Lending Institutions in the United States Using CRA Data, 2005

Name of Lending Institution	HQ State or Territory	Small Business Lending (<\$1M)					No. of States and Territories w/Loans	Institution Asset Size	Micro Business Lending (<\$100k)	
		Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL \$ (1,000) (4)	LSBL# (5)			SSBL \$(1,000) (8)	SSBL# (9)
GE Money Bank	UT	39	0.022	1.000	123,033	42,277	52	\$10B-\$50B	119,366	42,272
Webster Financial Corporation	CT	40	0.096	0.414	318,664	2,972	9	\$10B-\$50B	115,598	2,361
Comerica Inc.	MI	41	0.071	0.116	3,648,441	11,883	49	>\$50B	229,157	4,018
Charter One Bank	OH	41	0.029	0.210	2,528,712	39,116	33	>\$50B	1,139,817	35,066
Capital One Financial Corporation	VA	43	0.028	0.365	1,086,345	9,742	24	>\$50B	250,968	7,205
Sovereign Bank	PA	44	0.062	0.277	1,038,776	7,509	46	>\$50B	230,600	5,153
Commerce Bancorp Inc.	NJ	45	0.047	0.328	973,943	7,921	18	\$10B-\$50B	205,344	5,773
RBC Centura	NC	46	0.073	0.340	607,726	3,349	12	\$10B-\$50B	78,763	2,000
Keycorp	OH	47	0.051	0.158	2,575,940	13,209	41	>\$50B	282,039	7,349
Union Bank of California	CA	48	0.035	0.118	2,018,493	30,817	18	>\$50B	855,077	27,855
Commerce Bancshares Inc.	MO	49	0.065	0.243	877,516	7,979	48	\$10B-\$50B	179,662	6,031
International Bancshares Corporation	TX	49	0.070	0.334	427,500	3,245	12	\$10B-\$50B	76,306	2,223
East West Bancorp Inc.	CA	51	0.112	0.258	470,653	1,081	12	\$10B-\$50B	10,060	138
BOK Financial Corporation	OK	52	0.078	0.230	826,508	3,586	28	\$10B-\$50B	89,264	1,686
Washington Mutual Bank Fa	NY	53	0.005	0.275	762,914	20,105	19	>\$50B	521,819	19,535
Valley National Bancorp	NJ	53	0.074	0.259	481,889	2,844	5	\$10B-\$50B	82,892	1,876
HSBC Bank USA National Association	NY	55	0.010	0.093	2,482,556	30,515	37	>\$50B	1,209,641	26,843
Wilmington Trust Corporation	DE	56	0.074	0.236	408,736	1,647	13	\$10B-\$50B	32,527	604
LaSalle Bank	IL	57	0.022	0.076	1,947,351	13,087	33	>\$50B	404,576	9,499
Harris Trust and Savings Bank	IL	58	0.034	0.176	727,020	8,221	24	\$10B-\$50B	108,361	6,474
Doral Financial Corporation	PR	59	0.030	0.517	108,612	454	1	\$10B-\$50B	5,556	77
Mellon Financial Corporation	PA	60	0.018	0.265	744,260	5,261	25	\$10B-\$50B	103,672	3,599
People's Mutual Holdings	CT	61	0.067	0.240	193,719	756	5	\$10B-\$50B	14,982	352
TCF Financial Corporation	MN	62	0.048	0.270	199,579	688	9	\$10B-\$50B	11,210	251
City National Corporation	CA	63	0.041	0.110	845,497	3,089	26	\$10B-\$50B	72,391	1,313
W Holding Company Inc.	PR	64	0.056	0.179	203,979	889	1	\$10B-\$50B	18,867	396
Bank of New York Company Inc.	NY	65	0.013	0.235	286,916	6,002	11	>\$50B	171,329	5,662
American Express Centurion Bank	UT	66	0.000	1.000	729	38	21	\$10B-\$50B	729	38
FBOP Corporation	IL	67	0.047	0.148	248,760	1,109	22	\$10B-\$50B	25,515	561
Northern Trust Corporation	IL	68	0.022	0.159	364,108	1,507	28	\$10B-\$50B	38,749	677
First Republic Bank	CA	69	0.031	0.193	149,202	582	13	\$10B-\$50B	16,374	264
Astoria Federal Savings	NY	70	0.014	0.266	32,120	676	1	\$10B-\$50B	16,283	621
Independence Community Bank	NY	71	0.041	0.166	74,728	271	2	\$10B-\$50B	4,789	68
First Federal Bank of CA	CA	72	0.009	0.280	34,632	90	1	\$10B-\$50B	951	16
New York Private Bank & Trust	NY	73	0.016	0.219	46,110	112	12	\$10B-\$50B	220	3
Merrill Lynch Bank USA	UT	74	0.009	0.021	314,651	1,065	49	>\$50B	13,514	250
Midfirst Bank	OK	75	0.019	0.086	133,137	606	13	\$10B-\$50B	13,283	309
First Bancorp	PR	76	0.014	0.086	180,583	714	2	\$10B-\$50B	13,628	242

Table 2A. Small Business Lending of Large Lending Institutions in the United States Using CRA Data, 2005

Name of Lending Institution	HQ State or Territory	Small Business Lending (<\$1M)					Micro Business Lending (<\$100k)			
		Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL \$ (1,000) (4)	LSBL# (5)	No. of States and Territories w/Loans (6)	Institution Asset Size (7)	SSBL \$(1,000) (8)	SSBL# (9)
Guaranty Bank	TX	77	0.007	0.045	84,192	900	7	\$10B-\$50B	30,033	742
New York Community Bancorp	NY	78	0.015	0.121	10,331	62	3	\$10B-\$50B	1,894	43
Charles Schwab Corporation	CA	79	0.001	0.173	16,008	36	11	\$10B-\$50B	284	4
Deutsche Bank	NY	80	0.000	0.001	1,493	4	1	\$10B-\$50B	30	1

Note: Capital One FSB was ranked separately from Capital One Financial Corporation because the FSB was not listed as a member of the holding company.

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

Table 2B. Micro Business Lending of Large Lending Institutions in the United States Using CRA Data, 2005

Name of Lending Institution	HQ State or Territory	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)			
		Total Rank SSBL (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1,000) (4)	SSBL# (5)	No. of States and Territories w/Loans (6)	Institution Asset Size (7)	LSBL\$ (1,000) (8)	LSBL# (9)
Capital One FSB	VA	1	0.198	0.315	5,114,248	1,022,113	54	\$10B-\$50B	5,133,973	1,022,255
Citigroup Inc.	NY	2	0.021	0.242	7,504,030	1,336,441	54	>\$50B	8,906,369	1,340,470
Wells Fargo & Company	CA	3	0.020	0.123	18,098,174	685,583	52	>\$50B	26,287,284	714,019
Amsouth Bancorporation	AL	4	0.022	0.108	1,382,611	36,247	45	>\$50B	2,977,731	40,174
JPMorgan Chase & Co.	NY	5	0.012	0.103	8,606,918	785,476	51	>\$50B	12,886,972	797,878
U.S. Bancorp	MN	6	0.015	0.064	1,631,686	115,198	52	>\$50B	7,130,081	129,465
Lauritzen Corporation	NE	7	0.033	0.144	300,927	21,694	50	\$10B-\$50B	1,017,169	23,664
Synovus Financial Corp.	GA	8	0.025	0.079	589,980	17,500	35	\$10B-\$50B	3,053,703	24,929
Regions Financial Corporation	AL	9	0.018	0.075	789,239	21,970	45	>\$50B	4,176,312	32,242
First Citizens Bancshares	NC	9	0.035	0.125	331,299	11,831	25	\$10B-\$50B	1,285,671	14,817
GE Money Bank	UT	11	0.022	1.000	119,366	42,272	52	\$10B-\$50B	123,033	42,277
PNC Financial Services Group	PA	12	0.012	0.054	1,501,785	36,134	39	>\$50B	3,547,121	41,777
Bank of America Corporation	NC	13	0.007	0.061	7,345,653	530,644	53	>\$50B	14,200,066	549,016
Manufacturers & Traders Trust	NY	14	0.025	0.070	409,813	9,092	29	>\$50B	2,546,856	14,768
BancorpSouth Inc.	MS	15	0.025	0.098	205,677	7,253	22	\$10B-\$50B	756,366	9,142
National City Corporation	OH	16	0.011	0.047	700,807	31,008	49	>\$50B	3,345,045	38,372
Compass Bancshares Inc.	AL	17	0.014	0.059	509,645	14,704	34	\$10B-\$50B	1,843,784	18,269
Zions Bancorporation	UT	18	0.016	0.042	539,697	15,731	48	\$10B-\$50B	3,112,216	22,302
North Fork Bancorporation Inc	NY	19	0.013	0.064	466,489	10,414	19	>\$50B	1,762,285	13,669
BB&T Corporation	NC	20	0.007	0.039	1,283,731	39,158	44	>\$50B	6,596,359	54,463
Charter One Bank	OH	20	0.007	0.051	1,139,817	35,066	33	>\$50B	2,528,712	39,116
First Horizon National Corporation	TN	22	0.013	0.070	320,557	7,911	51	\$10B-\$50B	1,338,972	10,787
Huntington Bancshares Inc.	OH	23	0.011	0.052	483,194	13,640	32	\$10B-\$50B	1,419,620	16,135
Suntrust Banks Inc.	GA	24	0.006	0.033	1,250,494	51,016	51	>\$50B	5,470,922	62,706
Mercantile Bankshares Corporation	MD	24	0.024	0.073	159,606	4,287	19	\$10B-\$50B	1,099,633	6,761
Capital One Financial Corporation	VA	26	0.008	0.110	250,968	7,205	24	>\$50B	1,086,345	9,742
Sovereign Bank	PA	27	0.014	0.062	230,600	5,153	46	>\$50B	1,038,776	7,509
Popular Inc.	PR	27	0.008	0.031	640,966	19,444	40	\$10B-\$50B	2,297,881	24,524
Webster Financial Corporation	CT	27	0.023	0.100	115,598	2,361	9	\$10B-\$50B	318,664	2,972
Washington Mutual Bank FA	NY	30	0.002	0.097	521,819	19,535	19	>\$50B	762,914	20,105
Union Bank of California NA	CA	31	0.008	0.026	855,077	27,855	18	>\$50B	2,018,493	30,817
South Financial Group	SC	32	0.021	0.061	156,500	4,048	24	\$10B-\$50B	879,871	6,490
Fifth Third Bancorp	OH	33	0.009	0.034	615,446	11,746	42	>\$50B	5,737,533	25,450
Bank of the West	CA	34	0.007	0.038	533,608	14,906	44	>\$50B	2,242,623	19,256
Associated Banc-Corp	WI	34	0.016	0.055	184,698	4,917	26	\$10B-\$50B	1,317,383	8,033
BBVA Puerto Rico	PR	36	0.016	0.109	104,148	2,996	7	\$10B-\$50B	383,939	3,898
Sky Financial Group Inc.	OH	37	0.023	0.061	109,488	2,611	16	\$10B-\$50B	611,092	4,111

Table 2B. Micro Business Lending of Large Lending Institutions in the United States Using CRA Data, 2005

Name of Lending Institution	HQ State or Territory	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)			
		Total Rank SSBL (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1,000) (4)	SSBL# (5)	No. of States and Territories w/Loans (6)	Institution Asset Size (7)	LSBL\$ (1,000) (8)	LSBL# (9)
HSBC Bank USA National Association	NY	38	0.003	0.029	1,209,641	26,843	37	>\$50B	2,482,556	30,515
Fulton Financial Corporation	PA	39	0.016	0.053	150,486	3,447	15	\$10B-\$50B	999,391	5,910
Wachovia Corporation	NC	40	0.002	0.012	1,628,652	33,252	48	>\$50B	11,122,853	57,041
Keycorp	OH	40	0.010	0.031	282,039	7,349	41	>\$50B	2,575,940	13,209
Bank of New York Company Inc.	NY	42	0.005	0.081	171,329	5,662	11	>\$50B	286,916	6,002
Whitney Holding Corporation	LA	43	0.012	0.034	185,517	4,270	24	\$10B-\$50B	1,252,607	7,287
Commerce Bancshares Inc.	MO	44	0.010	0.037	179,662	6,031	48	\$10B-\$50B	877,516	7,979
Cullen/Frost Bankers Inc.	TX	44	0.015	0.043	122,607	2,756	21	\$10B-\$50B	1,060,901	5,277
Marshall & Ilsley Corporation	WI	46	0.008	0.023	376,311	8,899	40	>\$50B	2,987,910	15,755
TD Banknorth NA	ME	46	0.006	0.028	389,130	10,259	18	>\$50B	1,893,994	14,601
Colonial Bancgroup Inc.	AL	48	0.008	0.036	155,759	3,613	23	\$10B-\$50B	943,759	5,833
Commerce Bancorp Inc.	NJ	49	0.004	0.029	205,344	5,773	18	\$10B-\$50B	973,943	7,921
International Bancshares Corp.	TX	50	0.010	0.046	76,306	2,223	12	\$10B-\$50B	427,500	3,245
Lasalle Bank	IL	51	0.003	0.010	404,576	9,499	33	>\$50B	1,947,351	13,087
Firstmerit Corporation	OH	52	0.010	0.038	53,329	987	15	\$10B-\$50B	525,813	2,246
BOK Financial Corporation	OK	53	0.009	0.027	89,264	1,686	28	\$10B-\$50B	826,508	3,586
Mellon Financial Corporation	PA	54	0.003	0.039	103,672	3,599	25	\$10B-\$50B	744,260	5,261
Harris Trust and Savings Bank	IL	55	0.004	0.018	108,361	6,474	24	\$10B-\$50B	727,020	8,221
Comerica Inc.	MI	56	0.004	0.006	229,157	4,018	49	>\$50B	3,648,441	11,883
RBC Centura	NC	57	0.006	0.028	78,763	2,000	12	\$10B-\$50B	607,726	3,349
Valley National Bancorp	NJ	58	0.004	0.014	82,892	1,876	5	\$10B-\$50B	481,889	2,844
Wilmington Trust Corporation	DE	59	0.007	0.021	32,527	604	13	\$10B-\$50B	408,736	1,647
Doral Financial Corporation	PR	60	0.003	0.059	5,556	77	1	\$10B-\$50B	108,612	454
American Express Centurion Bank	UT	61	0.000	1.000	729	38	21	\$10B-\$50B	729	38
Guaranty Bank	TX	62	0.003	0.022	30,033	742	7	\$10B-\$50B	84,192	900
TCF Financial Corporation	MN	63	0.005	0.030	11,210	251	9	\$10B-\$50B	199,579	688
FBOP Corporation	IL	64	0.004	0.012	25,515	561	22	\$10B-\$50B	248,760	1,109
City National Corporation	CA	65	0.003	0.008	72,391	1,313	26	\$10B-\$50B	845,497	3,089
Northern Trust Corporation	IL	66	0.002	0.014	38,749	677	28	\$10B-\$50B	364,108	1,507
W Holding Company Inc.	PR	67	0.004	0.012	18,867	396	1	\$10B-\$50B	203,979	889
First Republic Bank	CA	68	0.002	0.012	16,374	264	13	\$10B-\$50B	149,202	582
People's Mutual Holdings	CT	69	0.002	0.008	14,982	352	5	\$10B-\$50B	193,719	756
Astoria Federal Savings	NY	70	0.000	0.009	16,283	621	1	\$10B-\$50B	32,120	676
Midfirst Bank	OK	71	0.002	0.007	13,283	309	13	\$10B-\$50B	133,137	606
First Bancorp	PR	72	0.001	0.004	13,628	242	2	\$10B-\$50B	180,583	714
East West Bancorp Inc.	CA	73	0.001	0.003	10,060	138	12	\$10B-\$50B	470,653	1,081
New York Community Bancorp	NY	74	0.001	0.008	1,894	43	3	\$10B-\$50B	10,331	62

Table 2B. Micro Business Lending of Large Lending Institutions in the United States Using CRA Data, 2005

Name of Lending Institution	HQ State or Territory	Total Rank SSBL (1)	Micro Business Lending (<\$100k)				SSBL# (5)	No. of States and Territories w/Loans (6)	Institution Asset Size (7)	Small Business Lending (<\$1M)	
			SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1,000) (4)	LSBL\$ (1,000) (8)				LSBL# (9)	
Merrill Lynch Bank USA	UT	75	0.000	0.001	13,514	250	49	>\$50B	314,651	1,065	
Independence Community Bank	NY	75	0.001	0.005	4,789	68	2	\$10B-\$50B	74,728	271	
First Federal Bank of CA	CA	77	0.000	0.006	951	16	1	\$10B-\$50B	34,632	90	
Charles Schwab Corporation	CA	78	0.000	0.003	284	4	11	\$10B-\$50B	16,008	36	
New York Private Bank & Trust	NY	79	0.000	0.002	220	3	12	\$10B-\$50B	46,110	112	
Deutsche Bank	NY	80	0.000	0.000	30	1	1	\$10B-\$50B	1,493	4	

Note: Capital One FSB was ranked separately from Capital One Financial Corporation because the FSB was not listed as a member of the holding company.

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

3A. Top Small Business Lending Institutions by State and Territory Using Call Report Data, June 2006

Name of Lending Institution	City	HQ State or Territory	Small Business Lending (<\$1M)					Micro Business Lending (<\$100k)				
			Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL \$ (1,000) (4)	LSBL# (5)	Institution Asset Size (.6)	Total Rank (7)	SSBL\$ (1,000) (8)	SSBL# (9)	CRD/TA (10)
Alaska Pacific Bank	Juneau	AK	80.0	0.28	0.765	48,636	256	\$100M-500M	75.0	4,476	99	0
Amerifirst Bk	Union Springs	AL	87.5	0.401	1	74,287	610	\$100M-500M	62.5	10,486	401	0
First NB f Jasper	Jasper	AL	87.5	0.255	0.867	133,528	1,498	\$500M-\$1B	92.5	54,373	1,102	0
First Metro Bk	Muscle Shoals	AL	85.0	0.265	0.882	81,974	1,329	\$100M-500M	90.0	27,597	1,098	0.003
First Lowndes Bk	Fort Deposit	AL	85.0	0.259	1	42,823	848	\$100M-500M	95.0	42,823	848	0
Farmers & Mrch Bk	Piedmont	AL	85.0	0.27	1	39,633	1,210	\$100M-500M	100.0	39,633	1,210	0
Camden NB	Camden	AL	85.0	0.345	1	37,026	583	\$100M-500M	97.5	37,026	583	0
Bank of Vernon	Vernon	AL	82.5	0.456	0.86	66,446	780	\$100M-500M	72.5	12,412	464	0.008
Bank of Tuscaloosa	Tuscaloosa	AL	82.5	0.363	0.683	145,287	1,586	\$100M-500M	82.5	32,565	1,057	0
Southfirst Bank	Sylacauga	AL	82.5	0.144	1	20,560	185	\$100M-500M	85.0	4,854	123	0
Covington Cty Bk	Andalusia	AL	80.0	0.335	0.75	81,659	1,059	\$100M-500M	75.0	18,054	739	0.002
Bank of Salem	Salem	AR	92.5	0.329	1	37,960	896	\$100M-500M	100.0	37,960	896	0
Community First Bk	Harrison	AR	85.0	0.213	0.851	81,957	1,282	\$100M-500M	80.0	23,256	985	0.012
Community Bk	Cabot	AR	85.0	0.284	0.986	98,109	578	\$100M-500M	57.5	11,899	395	0.001
First Cmnty Bk	Batesville	AR	85.0	0.266	0.756	106,753	1,540	\$100M-500M	82.5	27,881	1,175	0.001
Union B&TC	Monticello	AR	85.0	0.325	1	59,874	650	\$100M-500M	65.0	9,653	479	0
First Scty Bk	Mountain Home	AR	82.5	0.221	1	65,788	464	\$100M-500M	45.0	7,447	282	0.003
First NB&TC	Mountain Home	AR	82.5	0.218	1	78,496	980	\$100M-500M	77.5	18,284	787	0.002
First St Bk	Conway	AR	82.5	0.241	0.72	120,517	1,031	\$100M-500M	70.0	21,889	731	0.001
First Federal Bank of Arkansas	Harrison	AR	82.5	0.125	0.708	110,384	974	\$500M-\$1B	87.5	19,013	634	0
Bank of Little Rock	Little Rock	AR	80.0	0.292	1	39,004	472	\$100M-500M	70.0	8,691	340	0
Peoples Bk	Sheridan	AR	80.0	0.355	1	27,291	422	<\$100M	77.5	10,672	332	0
Amerika Samoa Bk	Pago Pago	AS	10.0	0.098	0.699	11,285	169	\$100M-500M	10.0	3,873	121	0
Sunstate Bk	Casa Grande	AZ	82.5	0.321	1	68,203	565	\$100M-500M	95.0	9,062	364	0.003
Commerce Bk of AZ	Tucson	AZ	80.0	0.39	0.865	61,122	379	\$100M-500M	87.5	5,701	191	0
Bank of Amer NA USA	Phoenix	AZ	77.5	0.074	0.993	4,174,011	1,291,757	>\$10B	100.0	3,948,944	1,287,569	0.889
1st Bk Yuma	Yuma	AZ	72.5	0.298	0.753	34,879	236,152	\$100M-500M	42.5	1,787	54	0
Horizon Cmty Bk	Lake Havasu City	AZ	70.0	0.274	0.98	34,287	293	\$100M-500M	90.0	5,131	157	0.002
Sunrise Bk Arizona	Phoenix	AZ	70.0	0.386	0.635	48,127	281	\$100M-500M	20.0	740	42	0
Innovative Bk	Oakland	CA	97.5	0.59	1	138,335	10,743	\$100M-500M	100.0	26,980	10,397	0
Interbusiness Bk NA	City of Industry	CA	97.5	0.499	1	175,845	4,662	\$100M-500M	100.0	175,845	4,662	0
National Bk of CA	Los Angeles	CA	92.5	0.734	0.997	202,200	602	\$100M-500M	67.5	4,581	142	0
Community Cmrc Bk	Los Angeles	CA	90.0	0.449	0.755	144,850	641	\$100M-500M	85.0	9,808	174	0
Hanmi Bk	Los Angeles	CA	87.5	0.329	0.51	1,192,849	5,968	\$1B-\$10B	97.5	148,427	2,909	0.001
Canyon NB	Palm Springs	CA	87.5	0.404	1	96,948	437	\$100M-500M	85.0	6,746	206	0
Tri Cty Bk	Chico	CA	85.0	0.198	0.669	370,041	4,091	\$1B-\$10B	97.5	50,186	2,787	0
Uniti Bk	Buena Park	CA	85.0	0.428	0.604	97,465	743	\$100M-500M	92.5	9,645	316	0
Nara Bk	Los Angeles	CA	82.5	0.323	0.431	641,490	3,710	\$1B-\$10B	90.0	52,781	1,313	0
Saehan Bk	Los Angeles	CA	82.5	0.336	0.448	179,855	1,709	\$500M-\$1B	90.0	22,146	523	0

3A. Top Small Business Lending Institutions by State and Territory Using Call Report Data, June 2006

Name of Lending Institution	City	HQ State or Territory	Small Business Lending (<\$1M)					Micro Business Lending (<\$100k)				
			Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL \$ (1,000) (4)	LSBL# (5)	Institution Asset Size (.6)	Total Rank (7)	SSBL\$ (1,000) (8)	SSBL# (9)	CRD/TA (10)
Five Star Bk	Rocklin	CA	82.5	0.41	0.928	108,769	166	\$100M-500M	32.5	887	34	0
Business First NB	Santa Barbara	CA	82.5	0.563	0.996	68,812	274	\$100M-500M	70.0	2,898	74	0
Premier Bk	Denver	CO	95.0	0.691	1	69,984	508	\$100M-500M	62.5	3,672	135	0.001
Citywide Bks	Aurora	CO	95.0	0.448	1	392,307	1,760	\$500M-\$1B	72.5	22,981	948	0
Montrosebank	Montrose	CO	92.5	0.403	1	61,510	595	\$100M-500M	90.0	10,230	341	0
High Country Bank	Salida	CO	90.0	0.258	1	51,586	245	\$100M-500M	97.5	51,586	245	0.001
First NB of Durango	Durango	CO	90.0	0.273	0.999	93,014	524	\$100M-500M	67.5	6,297	308	0
Front Range Bk	Lakewood	CO	90.0	0.44	1	42,736	332	<\$100M	77.5	4,991	190	0
Bank of the San Juans	Durango	CO	90.0	0.357	1	41,929	303	\$100M-500M	75.0	4,698	192	0
Bank of Denver	Denver	CO	87.5	0.404	1	73,419	194	\$100M-500M	30.0	1,785	63	0
Colorado Mountain Bk	Westcliffe	CO	85.0	0.44	1	32,673	208	<\$100M	62.5	2,718	107	0
Collegiate Peaks Bk	Buena Vista	CO	85.0	0.3	1	28,653	260	<\$100M	67.5	3,276	144	0
Bank of Choice Colorado	Arvada	CO	85.0	0.408	0.743	82,259	507	\$100M-500M	65.0	5,594	209	0
Insurbanc	Farmington	CT	85.0	0.318	1	31,254	106	<\$100M	47.5	942	26	0
Valley Bk	Bristol	CT	82.5	0.416	1	70,061	430	\$100M-500M	82.5	8,268	215	0
Naugatuck Svg Bk	Naugatuck	CT	77.5	0.181	0.706	122,647	1,025	\$500M-\$1B	85.0	16,526	591	0
Connecticut Cmnty Bk NA	Westport	CT	75.0	0.295	0.725	93,947	606	\$100M-500M	67.5	7,468	267	0
Bank of Southern CT	New Haven	CT	75.0	0.49	0.946	46,024	307	<\$100M	70.0	4,605	137	0
National Capital Bk of WA	Washington	DC	85.0	0.269	0.998	61,665	203	\$100M-500M	75.0	2,088	84	0.003
MBNA America DE NA	Wilmington	DE	97.5	0.481	0.961	3,626,017	1,217,277	\$1B-\$10B	97.5	2,165,113	1,209,719	0
Chase Bk USA NA	Newark	DE	82.5	0.036	0.791	2,670,903	899,572	>\$10B	95.0	2,523,075	898,660	0.568
Mercantile Peninsula Bk	Selbyville	DE	80.0	0.199	0.511	356,999	3,781	\$1B-\$10B	82.5	51,399	2,482	0
Gulfstream Bus Bk	Stuart	FL	97.5	0.526	0.911	226,785	713	\$100M-500M	70.0	9,601	262	0
First Cmnty Bk	Debary	FL	95.0	0.422	0.945	110,030	621	\$100M-500M	80.0	8,584	152	0.005
Bankfirst	Winter Park	FL	92.5	0.323	0.768	110,289	838	\$100M-500M	92.5	11,741	454	0
Centerstate Bk W FL NA	Zephyrhills	FL	92.5	0.367	0.803	101,274	818	\$100M-500M	95.0	14,153	422	0
Intercredit Bk NA	Miami	FL	90.0	0.273	1	117,421	398	\$100M-500M	62.5	5,618	179	0.001
Citizens Bk of Oviedo	Oviedo	FL	90.0	0.472	0.999	83,593	362	\$100M-500M	10.0	-	-	0.001
Regent Bk	Davie	FL	90.0	0.404	1	98,971	349	\$100M-500M	67.5	5,027	184	0
Fidelity Bk of FL NA	Merritt Island	FL	90.0	0.46	0.73	148,556	635	\$100M-500M	77.5	10,429	150	0
Heritage Bk of FL	Lutz	FL	90.0	0.401	0.877	69,675	526	\$100M-500M	95.0	11,454	324	0
Peoples First Community Bank	Panama City	FL	87.5	0.13	0.995	212,943	919	\$1B-\$10B	80.0	18,191	524	0.006
Bay B&TC	Panama City	FL	87.5	0.273	1	72,130	504	\$100M-500M	82.5	6,144	291	0.001
First St Bk	Sarasota	FL	87.5	0.423	0.655	174,369	667	\$100M-500M	92.5	24,925	289	0
Putnam St Bk	Palatka	FL	87.5	0.508	0.813	72,233	440	\$100M-500M	87.5	7,730	216	0
Platinum Bk	Brandon	FL	87.5	0.309	0.773	96,248	712	\$100M-500M	92.5	13,140	403	0
First NB S	Alma	GA	95.0	0.341	1	106,759	1,837	\$100M-500M	100.0	106,759	1,837	0
Farmers & Mrch Bk	Lakeland	GA	92.5	0.273	0.979	94,875	1,146	\$100M-500M	90.0	19,094	885	0.004



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Netbank	Alpharetta	GA	92.5	0.106	1	441,709	12,651	\$1B-\$10B	100.0	441,709	12,651	0
First NB of Chatsworth	Chatsworth	GA	90.0	0.381	1	55,676	736	\$100M-500M	97.5	55,676	736	0.002
Gateway B&TC	Ringgold	GA	90.0	0.359	0.875	73,834	1,057	\$100M-500M	92.5	19,432	862	0.001
Citizens Bk of Effingham	Springfield	GA	90.0	0.32	1	53,388	518	\$100M-500M	75.0	9,201	382	0
First GA Bkg Co	Franklin	GA	90.0	0.316	0.763	140,274	1,331	\$100M-500M	90.0	29,745	870	0
Central Bk of GA	Ellaville	GA	87.5	0.271	1	69,540	598	\$100M-500M	75.0	10,576	429	0
Cohutta Bkg Co.	Chatsworth	GA	87.5	0.413	0.969	98,270	437	\$100M-500M	65.0	10,403	216	0
Citizens Bk of Swainsboro	Swainsboro	GA	87.5	0.434	1	48,963	572	\$100M-500M	82.5	12,432	431	0
Bankpacific Ltd	Hagatna	GU	80.0	0.224	1	18,917	100	<\$100M	60.0	1,232	35	0
Bank of Hawaii	Honolulu	HI	72.5	0.052	0.389	503,762	9,965	\$1B-\$10B	85.0	238,783	9,012	0
Libertyville Svg Bk	Fairfield	IA	95.0	0.234	1	28,630	618	\$100M-500M	100.0	28,630	618	0.001
C US Bk	Cresco	IA	95.0	0.192	1	51,855	1,549	\$100M-500M	100.0	51,855	1,549	0.001
Houghton St Bk	Red Oak	IA	90.0	0.345	1	42,876	780	\$100M-500M	97.5	42,876	780	0.015
Raccoon Valley Bk	Perry	IA	90.0	0.371	1	59,637	617	\$100M-500M	92.5	24,826	505	0.001
Midwestone Bk	Oskaloosa	IA	90.0	0.308	1	213,882	2,258	\$500M-\$1B	87.5	77,805	1,623	0
First IA St Bk	Albia	IA	90.0	0.227	1	26,868	588	\$100M-500M	85.0	10,898	495	0
1st Cent St Bk	De Witt	IA	87.5	0.285	0.955	55,136	545	\$100M-500M	77.5	13,153	375	0
Farmers Svg Bk	Marshalltown	IA	87.5	0.228	1	27,760	411	\$100M-500M	82.5	10,625	329	0
First Federal SB of Iowa	Fort Dodge	IA	87.5	0.168	1	83,487	198	\$100M-500M	50.0	1,612	62	0
Northwest Bank and Trust	Davenport	IA	85.0	0.233	0.768	45,046	772	\$100M-500M	95.0	12,346	609	0.003
Northwoods St Bk	Mason City	IA	85.0	0.317	1	30,360	488	<\$100M	95.0	30,360	488	0.002
State Svg Bk	Baxter	IA	85.0	0.265	1	27,005	262	\$100M-500M	47.5	4,135	149	0
Hedrick Svg Bk	Ottumwa	IA	85.0	0.465	0.949	28,732	535	<\$100M	87.5	10,902	451	0
Viking St B&T	Decorah	IA	85.0	0.237	1	20,646	365	<\$100M	75.0	7,397	307	0
Premier Bk	Rock Valley	IA	85.0	0.174	1	25,411	446	\$100M-500M	87.5	14,088	397	0
First Federal SB of Twin Falls	Twin Falls	ID	82.5	0.122	0.784	48,048	657	\$100M-500M	90.0	11,620	489	0.003
Community St Bk Rock Falls	Rock Falls	IL	95.0	0.276	1	39,559	730	\$100M-500M	100.0	39,559	730	0
State Bk	Freeport	IL	92.5	0.475	1	59,192	378	\$100M-500M	70.0	5,693	192	0
Peoples NB of Kewanee	Kewanee	IL	90.0	0.209	1	41,167	685	\$100M-500M	100.0	41,167	685	0.002
North Cmnty Bk	Chicago	IL	90.0	0.293	0.999	142,216	427	\$100M-500M	40.0	3,301	171	0
Archer Bk	Chicago	IL	90.0	0.259	1	143,983	538	\$500M-\$1B	45.0	5,554	135	0
Benchmark Bk	Aurora	IL	90.0	0.36	1	58,011	476	\$100M-500M	67.5	5,985	247	0
Herrin Security Bk	Herrin	IL	90.0	0.273	1	37,588	550	\$100M-500M	92.5	17,446	452	0
Metropolitan B&TC	Chicago	IL	90.0	0.476	0.999	131,442	494	\$100M-500M	45.0	4,131	127	0
Plaza Bk	Norridge	IL	90.0	0.341	0.993	147,156	526	\$100M-500M	42.5	4,904	141	0
First Eagle NB	Hanover Park	IL	90.0	0.31	1	89,677	293	\$100M-500M	32.5	1,959	121	0
Peoples B&T	Pana	IL	90.0	0.248	1	35,926	531	\$100M-500M	100.0	35,926	531	0
Your Cmnty Bk	New Albany	IN	95.0	0.402	1	275,884	1,497	\$500M-\$1B	70.0	28,432	817	0

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Jackson County Bk	Seymour	IN	90.0	0.245	1	86,632	1,018	\$100M-500M	90.0	26,550	732	0
Lincoln Bank	Plainfield	IN	87.5	0.172	0.795	151,023	1,080	\$500M-\$1B	90.0	25,370	649	0.001
Mutual Federal Savings Bank	Muncie	IN	85.0	0.111	0.873	108,516	906	\$500M-\$1B	97.5	47,719	676	0
City Savings Bank	Michigan City	IN	85.0	0.241	0.981	33,946	294	\$100M-500M	87.5	6,253	171	0
Americantrust Federal Saving	Peru	IN	82.5	0.229	0.986	28,100	186	\$100M-500M	80.0	3,367	97	0
Friendship St Bk	Friendship	IN	80.0	0.222	1	44,477	680	\$100M-500M	97.5	44,477	680	0.009
First Harrison Bank	Corydon	IN	80.0	0.126	0.76	56,223	826	\$100M-500M	92.5	14,967	612	0.001
Salin B&TC	Indianapolis	IN	80.0	0.264	0.636	231,860	1,619	\$500M-\$1B	72.5	34,553	887	0
First NB of Valparaiso	Valparaiso	IN	80.0	0.148	1	91,310	829	\$500M-\$1B	60.0	13,552	549	0
Shelby County Bank	Shelbyville	IN	80.0	0.25	0.831	32,724	240	\$100M-500M	77.5	4,046	118	0
Irwin Union Bank FSB	Columbus	IN	80.0	0.175	0.593	89,976	502	\$500M-\$1B	72.5	6,716	182	0
Bank of the Prairie	Olathe	KS	95.0	0.295	1	30,509	350	\$100M-500M	65.0	6,364	258	0
Capital City Bk	Topeka	KS	92.5	0.292	1	112,067	707	\$100M-500M	62.5	12,198	500	0
Alliance Bk	Topeka	KS	92.5	0.426	1	26,592	302	<\$100M	67.5	5,536	220	0
Peoples Bk	Pratt	KS	90.0	0.201	1	42,414	633	\$100M-500M	77.5	12,554	504	0.007
Peoples B&TC	McPherson	KS	90.0	0.315	1	65,539	763	\$100M-500M	95.0	65,539	763	0
Union St Bk	Everest	KS	87.5	0.216	1	21,360	528	<\$100M	97.5	21,360	528	0
First NB of Southern KS	Mount Hope	KS	85.0	0.338	1	23,507	426	<\$100M	80.0	7,951	339	0
Home B&TC	Eureka	KS	85.0	0.368	1	22,297	240	<\$100M	95.0	22,297	240	0
First NB	Independence	KS	85.0	0.266	1	14,974	245	<\$100M	95.0	14,974	245	0
Rose Hill Bk	Rose Hill	KS	82.5	0.275	0.973	38,003	550	\$100M-500M	70.0	7,562	453	0
Girard NB	Girard	KS	82.5	0.212	0.867	65,331	1,560	\$100M-500M	85.0	24,715	1,377	0
Community NB	Topeka	KS	82.5	0.405	0.99	34,496	386	<\$100M	77.5	7,608	276	0
University NB	Pittsburg	KS	82.5	0.296	0.974	29,475	459	<\$100M	70.0	6,319	329	0
Peoples B&TC	Hazard	KY	97.5	0.366	1	94,228	1,307	\$100M-500M	100.0	94,228	1,307	0
Peoples Bk of Fleming Cty	Flemingsburg	KY	92.5	0.254	1	42,964	1,280	\$100M-500M	100.0	42,964	1,280	0.004
Bank of Columbia	Columbia	KY	92.5	0.305	1	36,711	1,989	\$100M-500M	100.0	36,711	1,989	0
South Central Bank FSB	Elizabethtown	KY	90.0	0.457	1	22,568	303	<\$100M	97.5	22,568	303	0
American Bk&TR Co	Bowling Green	KY	87.5	0.298	1	47,051	361	\$100M-500M	55.0	6,391	232	0.001
Peoples Exch Bk	Stanton	KY	87.5	0.298	0.942	72,135	1,224	\$100M-500M	87.5	20,227	990	0
Kentucky NB	Pikeville	KY	82.5	0.275	1	20,846	355	<\$100M	77.5	7,610	286	0.003
South Central Bk	Glasgow	KY	82.5	0.279	0.724	75,854	1,101	\$100M-500M	87.5	21,725	895	0
Kentucky Bkg Centers	Glasgow	KY	82.5	0.252	1	31,878	641	\$100M-500M	95.0	31,878	641	0
Bank of Edmonson Cty	Brownsville	KY	82.5	0.195	1	33,282	972	\$100M-500M	90.0	13,824	875	0
Red River Bk	Alexandria	LA	100.0	0.368	1	175,260	1,481	\$100M-500M	75.0	26,236	1,084	0
Home Bank	Lafayette	LA	90.0	0.207	0.996	81,638	622	\$100M-500M	85.0	9,474	375	0.002
Community Bk	Raceland	LA	87.5	0.418	1	100,361	881	\$100M-500M	80.0	21,600	619	0
Jeff Davis B&TC	Jennings	LA	87.5	0.189	1	85,752	1,240	\$100M-500M	100.0	85,752	1,240	0
Progressive Bk	Winnsboro	LA	87.5	0.53	0.95	162,664	999	\$100M-500M	57.5	13,172	687	0
Gulf Coast B&TC	New Orleans	LA	85.0	0.357	0.8	239,709	1,470	\$500M-\$1B	57.5	23,272	596	0.002
First NB of LA	Crowley	LA	85.0	0.329	1	55,079	647	\$100M-500M	70.0	11,648	506	0

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Gibbsland B&TC	Gibbsland	LA	85.0	0.289	1	30,710	728	\$100M-500M	95.0	30,710	728	0
Minden B & LA	Minden	LA	85.0	0.198	1	22,904	236	\$100M-500M	97.5	22,904	236	0
Homeland Federal Savings Bank	Columbia	LA	85.0	0.319	0.941	30,891	609	<\$100M	95.0	11,276	504	0
Enterprise B&TC	Lowell	MA	87.5	0.295	0.584	289,428	2,306	\$500M-\$1B	92.5	37,527	1,278	0
Provident Bk	Amesbury	MA	85.0	0.268	0.973	92,738	461	\$100M-500M	70.0	5,481	238	0
Bank of Western MA	Springfield	MA	85.0	0.311	0.512	226,949	1,496	\$500M-\$1B	80.0	15,753	604	0
Cape Cod Five Cents Svg Bk	Harwich Port	MA	85.0	0.114	0.698	182,328	1,546	\$1B-\$10B	87.5	20,990	909	0
First Trade Union Bank	Boston	MA	85.0	0.204	0.782	81,902	292	\$100M-500M	60.0	3,267	61	0
North Middlesex Svg Bk	Ayer	MA	82.5	0.174	0.911	62,401	642	\$100M-500M	92.5	9,401	417	0
Bank of Canton	Canton	MA	80.0	0.159	0.664	123,946	569	\$500M-\$1B	62.5	7,238	205	0.001
Bridgewater Svg Bk	Raynham	MA	80.0	0.261	0.845	96,036	321	\$100M-500M	30.0	1,891	51	0
Strata Bk	Medway	MA	80.0	0.192	0.734	77,134	552	\$100M-500M	77.5	6,754	324	0
Northern B&TC	Woburn	MA	80.0	0.305	0.552	130,543	659	\$100M-500M	72.5	8,549	272	0
Peoples Bk of Kent Cty MD	Chestertown	MD	90.0	0.456	1	110,890	1,088	\$100M-500M	95.0	22,683	765	0
Bank of the Eastern Shore	Cambridge	MD	90.0	0.456	1	85,522	645	\$100M-500M	90.0	14,003	434	0
BUCS Federal Bank	Owings Mills	MD	87.5	0.23	1	32,895	159	\$100M-500M	67.5	2,363	72	0
First United B&TC	Oakland	MD	82.5	0.155	0.967	200,386	1,778	\$1B-\$10B	97.5	62,104	1,465	0
Colombo Bank	Rockville	MD	82.5	0.289	0.96	37,650	191	\$100M-500M	80.0	4,121	93	0
Queenstown Bk of MD	Queenstown	MD	80.0	0.265	0.852	92,331	725	\$100M-500M	75.0	11,588	391	0
Mercantile Cty Bk	Elkton	MD	80.0	0.227	0.625	215,894	3,059	\$500M-\$1B	92.5	46,231	2,347	0
Mercantile Eastern Shore Bk	Chestertown	MD	80.0	0.258	0.729	159,309	1,427	\$500M-\$1B	82.5	22,572	860	0
Provident St Bk	Preston	MD	77.5	0.35	0.909	66,407	632	\$100M-500M	87.5	13,126	384	0
American Bank	Rockville	MD	77.5	0.157	0.632	50,781	375	\$100M-500M	77.5	6,036	190	0
Gardiner Savings Institution	Gardiner	ME	100.0	0.406	1	304,992	2,459	\$500M-\$1B	100.0	304,992	2,459	0.001
Franklin Svg Bk	Farmington	ME	77.5	0.267	1	78,647	1,341	\$100M-500M	95.0	78,647	1,341	0
First NA	Damariscotta	ME	72.5	0.211	0.718	225,243	2,429	\$1B-\$10B	75.0	42,258	1,654	0
Wolverine Bank Federal Savings	Midland	MI	87.5	0.233	1	67,489	262	\$100M-500M	65.0	3,594	68	0
Bank of Lenawee	Adrian	MI	85.0	0.341	1	102,838	716	\$100M-500M	67.5	12,362	469	0.003
First Federal of Northern MI	Alpena	MI	85.0	0.211	0.818	60,131	432	\$100M-500M	82.5	7,406	217	0.002
Peninsula Bk of Ishpeming	Ishpeming	MI	82.5	0.408	1	48,361	710	\$100M-500M	100.0	48,361	710	0.003
Edgewater Bank	Buchanan	MI	82.5	0.195	1	36,443	157	\$100M-500M	67.5	3,030	71	0
First NB&TC Iron Mountain	Iron Mountain	MI	80.0	0.344	1	69,088	622	\$100M-500M	67.5	9,039	380	0.002
Independent Bk	Bay City	MI	80.0	0.231	0.926	343,647	14,637	\$1B-\$10B	100.0	120,880	13,477	0
Alden St Bk	Alden	MI	77.5	0.363	0.94	65,582	753	\$100M-500M	85.0	12,913	528	0.003
Community Shores Bk	Muskegon	MI	77.5	0.433	0.716	102,512	762	\$100M-500M	82.5	19,010	482	0.002
Northern Michigan B&T	Escanaba	MI	77.5	0.403	0.905	69,903	550	\$100M-500M	82.5	13,902	296	0
First NB of Milaca	Milaca	MN	92.5	0.324	1	44,098	652	\$100M-500M	87.5	12,292	494	0.002
Republic Bk	Duluth	MN	92.5	0.623	1	148,468	662	\$100M-500M	60.0	9,231	311	0
Lakes St Bk	Pequot Lakes	MN	90.0	0.364	1	31,356	458	<\$100M	92.5	15,088	311	0

3A. Top Small Business Lending Institutions by State and Territory Using Call Report Data, June 2006

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Queen City Federal Savings B	Virginia	MN	87.5	0.167	1	29,648	265	\$100M-500M	97.5	29,648	265	0.001
Americana Cmnty Bk	Sleepy Eye	MN	87.5	0.519	0.989	93,112	536	\$100M-500M	60.0	8,211	238	0
Wadena St Bk	Wadena	MN	87.5	0.398	1	44,604	423	\$100M-500M	75.0	7,678	298	0
State Bk of Park Rapids	Park Rapids	MN	85.0	0.43	1	46,334	288	\$100M-500M	87.5	15,342	198	0.003
First NB of Walker	Walker	MN	85.0	0.333	0.912	78,549	911	\$100M-500M	92.5	28,262	696	0.001
Frandsen B&T	Lonsdale	MN	85.0	0.301	0.966	75,281	710	\$100M-500M	92.5	27,417	486	0
Prinsburg St Bk	Prinsburg	MN	85.0	0.484	1	22,247	323	<\$100M	97.5	22,247	323	0
Community Bk Plymouth	Plymouth	MN	85.0	0.499	1	32,265	206	<\$100M	45.0	2,965	124	0
Northwoods Bank of Minnesota	Park Rapids	MN	85.0	0.306	0.954	34,237	342	\$100M-500M	90.0	6,999	230	0
First Cmnty Bk	Lees Summit	MO	95.0	0.303	1	146,008	1,383	\$100M-500M	85.0	34,681	1,029	0
Northstar Bk NA	North Kansas City	MO	92.5	0.611	1	114,987	377	\$100M-500M	27.5	3,553	126	0
Saint Johns B&TC	Saint John	MO	90.0	0.453	1	148,715	669	\$100M-500M	52.5	9,378	358	0
Farmers & Merchants Bk	Saint Clair	MO	90.0	0.423	1	67,720	1,049	\$100M-500M	85.0	14,485	792	0
Village Bk	Springfield	MO	90.0	0.483	1	63,673	396	\$100M-500M	57.5	7,533	228	0
First St Cmnty Bk	Farmington	MO	87.5	0.307	1	208,972	1,744	\$500M-\$1B	75.0	29,877	1,215	0
Bank of Crocker	Waynesville	MO	87.5	0.311	1	47,590	481	\$100M-500M	67.5	8,817	352	0
Heartland Bank	St. Louis	MO	85.0	0.244	0.583	161,206	2,531	\$500M-\$1B	97.5	74,678	2,265	0.001
Callaway Bk	Fulton	MO	85.0	0.23	1	66,821	592	\$100M-500M	85.0	21,957	466	0
Allen B&TC	Harrisonville	MO	85.0	0.339	1	37,297	356	\$100M-500M	77.5	10,985	261	0
Kearney TC	Kearney	MO	85.0	0.268	1	34,135	527	\$100M-500M	62.5	5,768	393	0
O Bannon Bkg Co	Buffalo	MO	85.0	0.25	1	34,696	503	\$100M-500M	97.5	34,696	503	0
Bankfirst Financial Svc	Macon	MS	95.0	0.262	1	133,172	1,766	\$500M-\$1B	67.5	26,198	1,393	0.003
First St Bk	Waynesboro	MS	95.0	0.328	1	110,747	1,380	\$100M-500M	97.5	110,747	1,380	0.001
Renasant Bk	Tupelo	MS	95.0	0.304	1	758,886	5,873	\$1B-\$10B	82.5	180,727	4,270	0
State B&TC	Greenwood	MS	90.0	0.331	0.944	261,112	8,391	\$500M-\$1B	70.0	45,603	7,044	0
Pike Cty NB	McComb	MS	87.5	0.345	1	58,857	991	\$100M-500M	95.0	58,857	991	0
Bank of Holly Springs	Holly Springs	MS	85.0	0.302	1	44,983	1,244	\$100M-500M	95.0	44,983	1,244	0
First NB of Pontotoc	Pontotoc	MS	85.0	0.231	1	47,811	1,315	\$100M-500M	95.0	47,811	1,315	0
Farmers & Merchants Bk	Baldwyn	MS	80.0	0.309	1	46,691	1,219	\$100M-500M	90.0	46,691	1,219	0.006
United MS Bk	Natchez	MS	80.0	0.319	0.988	59,293	901	\$100M-500M	67.5	12,897	737	0
First Citizens Bk of Billing	Billings	MT	90.0	0.432	1	75,756	756	\$100M-500M	67.5	12,723	499	0.002
First Citizens Bk of Butte	Butte	MT	82.5	0.469	1	29,100	471	<\$100M	95.0	29,100	471	0.001
Three Rivers Bk of MT	Kalispell	MT	80.0	0.474	0.952	43,566	894	<\$100M	95.0	22,509	745	0.009
First Madison Valley Bk	Ennis	MT	80.0	0.393	1	34,389	628	<\$100M	65.0	6,727	498	0
Mountain West Bk NA	Helena	MT	80.0	0.412	0.784	231,075	1,879	\$500M-\$1B	60.0	24,606	1,055	0
Native American Bk NA	Browning	MT	77.5	0.594	1	44,014	179	<\$100M	27.5	3,753	64	0
American Federal Savings Bank	Helena	MT	77.5	0.092	1	20,481	215	\$100M-500M	80.0	4,003	147	0
Mountain West Bk NA	Kalispell	MT	72.5	0.451	0.936	42,938	354	<\$100M	47.5	5,111	231	0
First Valley Bk	Seeley Lake	MT	72.5	0.433	1	17,978	239	<\$100M	60.0	5,051	168	0
Community Bk	Ronan	MT	72.5	0.324	0.955	34,023	689	\$100M-500M	77.5	10,822	527	0

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First Federal Bank	Dunn	NC	95.0	0.226	1	44,404	284	\$100M-500M	77.5	4,383	180	0
American Cmnty Bk	Monroe	NC	92.5	0.382	1	175,965	1,483	\$100M-500M	82.5	25,056	944	0
Hometrust Bank	Clyde	NC	90.0	0.206	0.853	190,503	1,209	\$500M-\$1B	75.0	10,885	590	0
Bank of NC	Thomasville	NC	87.5	0.386	0.971	257,286	1,134	\$500M-\$1B	57.5	18,560	588	0
New Century Bk	Dunn	NC	87.5	0.388	1	125,233	1,476	\$100M-500M	72.5	14,170	782	0
AF Bank	West Jefferson	NC	87.5	0.204	0.945	46,310	313	\$100M-500M	85.0	6,017	199	0
Surrey B&T	Mount Airy	NC	85.0	0.524	1	93,277	1,298	\$100M-500M	97.5	93,277	1,298	0
Bank of Granite	Granite Falls	NC	82.5	0.291	0.637	334,237	3,351	\$1B-\$10B	82.5	54,126	2,151	0
Citizens South Bank	Gastonia	NC	82.5	0.151	0.626	107,945	842	\$500M-\$1B	90.0	23,095	524	0
Four Oaks B&TC	Four Oaks	NC	80.0	0.239	1	134,369	924	\$500M-\$1B	95.0	134,369	924	0.004
Fidelity Bk	Fuquay-Varina	NC	80.0	0.253	0.716	337,556	2,903	\$1B-\$10B	80.0	50,231	1,677	0.003
Kirkwood B&TC	Bismarck	ND	90.0	0.576	1	69,146	390	\$100M-500M	60.0	7,539	227	0
First St Bk	Buxton	ND	85.0	0.338	1	29,960	305	<\$100M	52.5	4,803	188	0.001
First International B&TC	Watford City	ND	80.0	0.282	0.779	230,151	1,765	\$500M-\$1B	72.5	49,052	1,245	0.008
First United Bk	Park River	ND	80.0	0.163	1	16,502	572	\$100M-500M	97.5	16,502	572	0
Unison Bk	Jamestown	ND	77.5	0.301	0.902	44,167	549	\$100M-500M	72.5	10,328	414	0.002
Northland FNCL	Steele	ND	77.5	0.176	1	22,577	350	\$100M-500M	55.0	4,959	241	0
Citizens St Bk of Lankin	Lankin	ND	77.5	0.237	1	12,077	150	<\$100M	52.5	3,332	112	0
Ramsey NB&TC of Devils Lake	Devils Lake	ND	77.5	0.291	0.958	48,679	383	\$100M-500M	57.5	7,798	213	0
First St Bk of ND	Arthur	ND	75.0	0.195	0.974	35,591	472	\$100M-500M	72.5	11,466	362	0
Goose River Bk	Mayville	ND	75.0	0.265	1	20,338	244	<\$100M	57.5	4,821	179	0
Elkhorn Valley B&TC	Norfolk	NE	95.0	0.26	1	74,779	1,650	\$100M-500M	92.5	35,466	1,439	0.003
First B&TC	Cozad	NE	92.5	0.328	1	48,243	667	\$100M-500M	95.0	48,243	667	0
Commercial St Bk	Wausa	NE	90.0	0.309	1	15,698	959	<\$100M	97.5	15,698	959	0.002
Saline St Bk	Wilber	NE	90.0	0.266	1	26,302	405	<\$100M	95.0	26,302	405	0
Dakota Cty St Bk	South Sioux City	NE	87.5	0.252	1	20,584	262	<\$100M	95.0	20,584	262	0
York St B&TC	York	NE	85.0	0.295	1	43,245	608	\$100M-500M	92.5	21,824	544	0.024
Gothenburg St B&TC	Gothenburg	NE	85.0	0.215	1	18,863	313	<\$100M	95.0	18,863	313	0
Heritage Bk	Wood River	NE	85.0	0.222	0.989	89,542	897	\$100M-500M	70.0	16,182	631	0
Midwest Bank NA	Pierce	NE	85.0	0.152	1	43,712	414	\$100M-500M	62.5	8,780	310	0
Community Bk	Alma	NE	85.0	0.176	1	8,238	8,312	<\$100M	97.5	8,238	8,312	0
Federal Savings Bank	Dover	NH	87.5	0.199	0.949	50,803	334	\$100M-500M	80.0	5,753	153	0
Mascoma Savings Bank	Lebanon	NH	82.5	0.118	0.659	89,581	765	\$500M-\$1B	82.5	12,166	444	0.001
Custodial TC	Princeton	NJ	97.5	0.437	1	319,591	-	\$500M-\$1B	10.0	-	-	0
Shore Cmnty Bk	Toms River	NJ	82.5	0.433	1	78,595	320	\$100M-500M	75.0	4,021	117	0
Peoples Savings Bank	Bordentown	NJ	82.5	0.204	1	21,659	79	\$100M-500M	60.0	1,667	22	0
Atlantic Stewardship Bk	Midland Park	NJ	80.0	0.233	0.653	114,206	646	\$100M-500M	90.0	12,374	317	0.007
Bank	Woodbury	NJ	80.0	0.234	0.588	298,688	2,688	\$1B-\$10B	92.5	30,756	1,400	0.002
Skylands Cmnty Bk	Hackettstown	NJ	80.0	0.277	0.637	153,024	1,302	\$500M-\$1B	95.0	16,639	713	0.002
BNB Bk NA	Fort Lee	NJ	80.0	0.417	0.619	113,574	582	\$100M-500M	72.5	6,206	163	0

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American Bank of New Jersey Unity Bk	Bloomfield Clinton	NJ	80.0	0.091	1	43,385	143	\$100M-500M	45.0	1,057	40	0
Harvest Cmnty Bk	Pennsville	NJ	77.5	0.275	0.51	184,022	1,903	\$500M-\$1B	80.0	11,586	584	0
			77.5	0.349	0.797	55,782	425	\$100M-500M	90.0	6,729	232	0
Bank of the Rio Grande NA	Las Cruces	NM	87.5	0.329	1	37,195	512	\$100M-500M	82.5	7,462	356	0
First Federal Bank	Roswell	NM	85.0	0.151	0.66	84,670	677	\$500M-\$1B	80.0	10,727	337	0
Portales NB	Portales	NM	82.5	0.241	1	29,957	607	\$100M-500M	97.5	29,957	607	0
International Bk	Raton	NM	80.0	0.315	0.796	52,738	534	\$100M-500M	75.0	8,922	347	0
Pioneer Bank	Roswell	NM	77.5	0.064	1	33,667	334	\$500M-\$1B	95.0	33,667	334	0
Union Savings Bank	Albuquerque	NM	77.5	0.237	1	16,152	66	<\$100M	42.5	498	13	0
Business Bk of NV	Las Vegas	NV	95.0	0.488	1	223,188	705	\$100M-500M	77.5	8,498	307	0
Citibank NV NA	Las Vegas	NV	87.5	0.143	1	2,088,261	1,421,902	>\$10B	100.0	2,088,261	1,421,902	0.528
Heritage Bk of NV	Reno	NV	85.0	0.366	0.661	92,920	500	\$100M-500M	87.5	9,114	280	0
Ponce De Leon Federal Bank	Bronx	NY	95.0	0.24	1	146,188	619	\$500M-\$1B	67.5	5,267	206	0
Suffolk Cty NB	Riverhead	NY	87.5	0.234	0.687	336,896	2,824	\$1B-\$10B	85.0	48,294	2,051	0
Steuben TC	Hornell	NY	87.5	0.243	1	74,616	1,288	\$100M-500M	92.5	15,191	1,075	0
Lyons NB	Lyons	NY	85.0	0.258	0.925	84,414	1,189	\$100M-500M	92.5	19,099	874	0
Riverside Bk	Poughkeepsie	NY	85.0	0.652	0.937	94,540	730	\$100M-500M	82.5	11,810	410	0
Doral Bank FSB	New York	NY	85.0	0.148	0.798	99,147	295	\$500M-\$1B	45.0	1,193	36	0
Solvay Bk	Solvay	NY	82.5	0.202	0.926	94,766	1,378	\$100M-500M	90.0	22,526	952	0.004
Canandaigua NB&TC	Canandaigua	NY	82.5	0.213	0.576	236,774	3,160	\$1B-\$10B	90.0	51,737	2,399	0
Five Star Bk	Warsaw	NY	82.5	0.129	0.764	246,236	3,675	\$1B-\$10B	90.0	59,372	2,570	0
Community Capital Bk	Brooklyn	NY	82.5	0.467	1	77,501	310	\$100M-500M	62.5	5,698	155	0
Buckeye Cmnty Bk	Lorain	OH	95.0	0.622	1	76,266	834	\$100M-500M	70.0	7,837	430	0
Citizens Svg Bk	Martins Ferry	OH	92.5	0.253	1	75,843	1,299	\$100M-500M	82.5	14,959	425	0
Park View Federal Savings Bank	Solon	OH	92.5	0.233	1	212,114	600	\$500M-\$1B	57.5	4,934	88	0
Cortland Svg & Bkg Co	Cortland	OH	87.5	0.234	1	106,999	745	\$100M-500M	60.0	10,064	459	0
First Federal Community Bank	Dover	OH	85.0	0.298	0.783	48,060	502	\$100M-500M	87.5	8,645	326	0
Miami Savings Bank	Miamitown	OH	85.0	0.19	1	20,812	198	\$100M-500M	97.5	20,812	198	0
Heartland Bk	Gahanna	OH	82.5	0.327	0.789	144,960	910	\$100M-500M	72.5	19,428	492	0.004
Home City FSB of Springfield	Springfield	OH	82.5	0.273	0.854	40,427	384	\$100M-500M	87.5	6,523	208	0.002
Commercial Svg Bk	Upper Sandusky	OH	82.5	0.313	0.991	90,273	611	\$100M-500M	67.5	10,206	377	0
Commerce NB	Columbus	OH	82.5	0.404	0.755	202,045	1,112	\$500M-\$1B	62.5	14,636	431	0
Centerbank	Milford	OH	82.5	0.626	1	34,242	290	<\$100M	65.0	4,716	136	0
First Federal Bank of the Midwest	Defiance	OH	82.5	0.197	0.455	297,038	2,623	\$1B-\$10B	85.0	43,545	1,593	0
Wayne Savings Community Bank	Wooster	OH	82.5	0.154	0.818	61,577	435	\$100M-500M	80.0	7,686	230	0
American Savings Bank FSB	Portsmouth	OH	82.5	0.206	0.902	40,929	411	\$100M-500M	95.0	15,645	315	0
Bank of the Lakes NA	Owasso	OK	97.5	0.562	1	97,890	521	\$100M-500M	55.0	7,556	337	0
Eastman NB of Newkirk	Newkirk	OK	90.0	0.329	1	32,814	419	<\$100M	97.5	32,814	419	0.001
Pioneer B&TC	Ponca City	OK	90.0	0.331	0.999	78,432	968	\$100M-500M	62.5	10,025	745	0

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Bank of Nichols Hills	Oklahoma City	OK	90.0	0.345	1	48,882	332	\$100M-500M	37.5	4,326	185	0
Vision Bk NA	Ada	OK	87.5	0.219	1	90,349	914	\$100M-500M	67.5	15,951	671	0
Pauls Valley NB	Pauls Valley	OK	87.5	0.252	1	28,964	733	\$100M-500M	97.5	28,964	733	0
First NB&TC	Miami	OK	85.0	0.248	1	29,157	359	\$100M-500M	95.0	29,157	359	0
Canadian St Bk	Yukon	OK	85.0	0.368	1	33,929	221	<\$100M	32.5	3,493	133	0
Great Plains NB	Elk City	OK	85.0	0.238	0.955	66,872	1,378	\$100M-500M	85.0	29,248	1,209	0
Security NB of Enid	Enid	OK	82.5	0.216	1	46,502	530	\$100M-500M	65.0	9,796	431	0
Firstbank	Antlers	OK	82.5	0.224	1	27,287	545	\$100M-500M	95.0	27,287	545	0
First St Bk	Valliant	OK	82.5	0.305	1	14,047	413	<\$100M	92.5	14,047	413	0
Security Bk	Pawnee	OK	82.5	0.39	0.741	116,966	1,187	\$100M-500M	72.5	17,993	663	0
First NB of OK	Ponca City	OK	82.5	0.376	0.926	39,454	601	\$100M-500M	72.5	9,011	422	0
Community St Bk	Poteau	OK	82.5	0.215	1	25,879	429	\$100M-500M	65.0	6,874	320	0
Exchange NB	Moore	OK	82.5	0.336	1	28,977	180	<\$100M	22.5	1,992	94	0
1st Bank Oklahoma	Claremore	OK	82.5	0.268	0.823	40,914	553	\$100M-500M	92.5	10,032	383	0
Columbia Cmnty Bk	Hillsboro	OR	77.5	0.35	0.736	77,835	496	\$100M-500M	62.5	7,003	203	0
Siuslaw Bk	Florence	OR	70.0	0.272	0.605	79,385	1,666	\$100M-500M	77.5	9,324	1,396	0.002
Bank of Amer or NA	Portland	OR	67.5	0.025	0.942	307,845	1,492	>\$10B	62.5	22,912	347	0
Capital Pacific Bk	Portland	OR	67.5	0.509	0.643	49,706	329	<\$100M	67.5	5,175	144	0
Bank of Lancaster Cty NA	Strasburg	PA	87.5	0.298	0.677	557,190	6,544	\$1B-\$10B	90.0	112,788	4,242	0
Eureka Bank	Pittsburgh	PA	85.0	0.276	1	25,867	224	<\$100M	95.0	25,867	224	0
Elderton St Bk	Elderton	PA	82.5	0.357	0.966	50,773	1,533	\$100M-500M	90.0	15,757	1,307	0
Peoples St Bk of Wyalusing	Wyalusing	PA	80.0	0.295	0.937	53,941	1,010	\$100M-500M	90.0	19,107	830	0.003
First Citizens NB	Mansfield	PA	80.0	0.178	0.875	98,112	1,235	\$500M-\$1B	90.0	28,881	885	0.003
Iron & Glass Bk	Pittsburgh	PA	80.0	0.333	0.707	98,065	917	\$100M-500M	85.0	19,640	585	0
Dime Bk	Honesdale	PA	80.0	0.319	0.603	118,117	1,419	\$100M-500M	82.5	22,148	967	0
Leesport Bk	Wyomissing	PA	80.0	0.21	0.654	203,539	5,512	\$500M-\$1B	82.5	34,479	4,961	0
Mercer Cty St Bk	Sandy Lake	PA	80.0	0.208	1	51,819	1,017	\$100M-500M	95.0	21,395	856	0
Woodlands Bk	WilliamSPORT	PA	80.0	0.293	0.896	62,788	759	\$100M-500M	85.0	14,317	549	0
Premier Bk	Doylestown	PA	80.0	0.298	0.607	157,416	1,046	\$500M-\$1B	57.5	11,676	492	0
Willow Grove Bank	Wayne	PA	80.0	0.134	0.609	209,857	1,505	\$1B-\$10B	80.0	21,219	706	0
Guard Security Bank	Plains	PA	80.0	0.191	0.995	15,724	2,082	<\$100M	97.5	14,256	2,069	0
Team Capital Bank	Bethlehem	PA	80.0	0.212	1	17,613	55	<\$100M	42.5	523	16	0
Banco Santander PR	San Juan	PR	75.0	0.106	0.464	844,245	6,988	\$1B-\$10B	77.5	117,995	4,595	0.026
Newport Federal Savings Bank	Newport	RI	82.5	0.161	0.856	48,581	461	\$100M-500M	65.0	2,690	184	0
Arthur St Bk	Union	SC	95.0	0.392	1	215,121	2,013	\$500M-\$1B	80.0	44,132	1,488	0.003
Palmetto Bk	Laurens	SC	90.0	0.509	0.931	568,453	3,574	\$1B-\$10B	70.0	59,465	2,448	0.01
Sentry Bank & Trust	Cheraw	SC	85.0	0.261	0.956	55,310	256	\$100M-500M	75.0	4,994	161	0.002
First Palmetto Savings Bank	Camden	SC	82.5	0.168	0.595	147,944	1,434	\$500M-\$1B	85.0	21,927	938	0.001
Enterprise Bk of SC	Ehrhardt	SC	80.0	0.256	1	85,273	1,709	\$100M-500M	92.5	58,479	1,523	0.001

3A. Top Small Business Lending Institutions by State and Territory Using Call Report Data, June 2006

Name of Lending Institution	City	HQ State or Territory	Small Business Lending (<\$1M)					Micro Business Lending (<\$100k)				
			Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL \$ (1,000) (4)	LSBL# (5)	Institution Asset Size (.6)	Total Rank (7)	SSBL\$ (1,000) (8)	SSBL# (9)	CRD/TA (10)
Bank of Walterboro	Walterboro	SC	80.0	0.418	0.941	66,922	918	\$100M-500M	77.5	14,812	704	0
First Piedmont FS & LA of GA	Gaffney	SC	80.0	0.137	1	34,337	194	\$100M-500M	70.0	3,187	116	0
First Savers Bank	Greenville	SC	80.0	0.157	0.93	31,508	202	\$100M-500M	77.5	3,737	101	0
Community First Bk	Walhalla	SC	77.5	0.2	1	67,639	968	\$100M-500M	92.5	40,594	878	0.002
Security Federal Bank	Aiken	SC	77.5	0.121	0.587	81,675	853	\$500M-\$1B	87.5	14,919	570	0.002
Peoples NB	Easley	SC	77.5	0.283	1	80,477	478	\$100M-500M	92.5	80,477	478	0
Sumter NB	Sumter	SC	77.5	0.443	1	60,234	848	\$100M-500M	85.0	19,784	642	0
Coastal Federal Bank	Myrtle Beach	SC	77.5	0.097	0.607	157,771	1,567	\$1B-\$10B	82.5	24,645	1,040	0
First Capital Bank	Bennettsville	SC	77.5	0.332	0.906	17,223	253	<\$100M	87.5	4,289	204	0
Peoples St Bk	De Smet	SD	87.5	0.323	1	18,690	214	<\$100M	92.5	18,690	214	0.002
First NB SD	Yankton	SD	82.5	0.159	1	64,032	644	\$100M-500M	95.0	64,032	644	0.084
Citibank USA NA	Sioux Falls	SD	80.0	0.442	0.591	3,144,708	1,602,877	\$1B-\$10B	92.5	2,974,640	1,602,041	0.142
First Savings Bank	Beresford	SD	80.0	0.215	0.456	91,953	579	\$100M-500M	75.0	8,037	276	0.043
Dacotah Bk	Aberdeen	SD	80.0	0.215	0.696	252,372	3,426	\$1B-\$10B	77.5	66,761	2,735	0
Home Federal Bank	Sioux Falls	SD	80.0	0.148	0.411	142,345	1,743	\$500M-\$1B	90.0	39,466	1,283	0
Cortrust Bk NA	Mitchell	SD	77.5	0.214	0.617	89,425	1,225	\$100M-500M	72.5	19,277	949	0.047
Fulton St Bk	Fulton	SD	77.5	0.215	1	7,750	163	<\$100M	65.0	2,655	136	0.003
First Bk & TR NA	Sioux Falls	SD	77.5	0.3	0.709	68,176	531	\$100M-500M	60.0	8,822	325	0
First Bk of TN	Spring City	TN	92.5	0.411	1	72,517	584	\$100M-500M	70.0	10,320	386	0
Southern Heritage Bk	Cleveland	TN	92.5	0.465	1	93,191	616	\$100M-500M	70.0	10,841	352	0
American City Bk	Tullahoma	TN	90.0	0.352	1	56,126	539	\$100M-500M	77.5	11,910	351	0
First NB	Oneida	TN	87.5	0.348	0.986	62,486	753	\$100M-500M	85.0	14,304	566	0
Cumberland Cty Bk	Crossville	TN	87.5	0.25	1	43,620	501	\$100M-500M	85.0	15,766	367	0
Tennessee CMRC Bk	Franklin	TN	85.0	0.484	0.705	243,846	4,149	\$500M-\$1B	95.0	92,886	3,270	0.001
First Federal Bank	Dickson	TN	85.0	0.182	0.834	74,623	974	\$100M-500M	97.5	24,199	790	0
Progressive Savings Bank FS	Jamestown	TN	85.0	0.167	0.931	34,017	696	\$100M-500M	92.5	8,378	549	0
Citizens Bk	Carthage	TN	82.5	0.176	1	79,698	2,234	\$100M-500M	97.5	79,698	2,234	0
Traders NB	Tullahoma	TN	82.5	0.315	1	34,778	374	\$100M-500M	75.0	8,545	291	0
Bank of Greeneville	Greeneville	TN	82.5	0.361	0.88	32,532	938	<\$100M	82.5	8,003	750	0
Security FSB of McMinnville	McMinnville	TN	82.5	0.187	0.968	25,808	308	\$100M-500M	92.5	7,676	238	0
First St Bk	Chico	TX	92.5	0.424	1	46,198	683	\$100M-500M	100.0	46,198	683	0
Park Cities Bk	Dallas	TX	92.5	0.379	1	165,323	324	\$100M-500M	27.5	6,011	104	0
Community Bk	Granbury	TX	90.0	0.34	0.94	129,774	1,369	\$100M-500M	77.5	21,315	884	0
Texas Star Bk	Van Alstyne	TX	90.0	0.47	1	85,542	895	\$100M-500M	77.5	15,615	672	0
First NB	George West	TX	90.0	0.39	1	48,275	910	\$100M-500M	97.5	48,275	910	0
City NB	Kilgore	TX	90.0	0.282	1	44,842	531	\$100M-500M	97.5	44,842	531	0
Viewpoint Bank	Plano	TX	90.0	0.081	1	124,993	737	\$1B-\$10B	100.0	124,993	737	0
First NB of Albany Breckenri	Albany	TX	87.5	0.222	1	54,513	1,163	\$100M-500M	97.5	54,513	1,163	0
First NB	Hughes Springs	TX	87.5	0.259	1	38,898	874	\$100M-500M	100.0	38,898	874	0
Rio Bk	McAllen	TX	87.5	0.293	1	34,128	429	\$100M-500M	67.5	7,028	318	0



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			Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL \$ (1,000) (4)	LSBL# (5)	Institution Asset Size (6)	Total Rank (7)	SSBL\$ (1,000) (8)	SSBL# (9)	CRD/TA (10)
American Express Bank FSB	Salt Lake City	UT	100.0	0.451	1	7,323,472	1,450,742	>\$10B	100.0	7,323,472	1,450,742	0.395
Advanta Bk Corp	Draper	UT	95.0	0.628	1	1,056,499	237,600	\$1B-\$10B	97.5	1,056,499	237,600	0
Pitney Bowes Bk	Salt Lake City	UT	95.0	0.69	1	396,340	1,337,183	\$500M-\$1B	95.0	381,612	1,337,123	0
Universal FC	Salt Lake City	UT	90.0	0.966	1	511,262	271,197	\$500M-\$1B	97.5	510,824	271,195	0
Wright Express FS Corp	Salt Lake City	UT	90.0	0.859	0.887	731,487	126,516	\$500M-\$1B	95.0	591,821	125,903	0
GE Capital Financial	Salt Lake City	UT	87.5	0.758	0.803	1,473,927	1,288,296	\$1B-\$10B	95.0	1,428,538	1,285,354	0.029
Allegiance Dir Bk	Cedar City	UT	87.5	0.817	1	27,068	3,421	<\$100M	95.0	27,068	3,421	0
Planters B&TC of VA	Staunton	VA	100.0	0.402	1	340,588	1,712	\$500M-\$1B	77.5	26,805	1,020	0
Valley Bk	Roanoke	VA	97.5	0.472	1	253,667	1,378	\$500M-\$1B	97.5	85,574	958	0.001
Community Bank	Staunton	VA	97.5	0.241	1	105,115	971	\$100M-500M	100.0	105,115	971	0.001
Capital One FSB	McLean	VA	92.5	0.199	0.975	3,283,046	1,062,393	>\$10B	97.5	3,252,736	1,062,167	0.18
First NB of Altavista	Altavista	VA	90.0	0.381	0.992	91,270	1,821	\$100M-500M	92.5	17,462	644	0
EVB	Tappahannock	VA	87.5	0.232	0.845	184,135	1,649	\$500M-\$1B	90.0	34,406	1,220	0.003
Virginia Heartland Bk	Fredericksburg	VA	87.5	0.441	1	127,627	454	\$100M-500M	47.5	7,481	212	0
Second B&TC	Culpeper	VA	85.0	0.345	1	145,469	540	\$100M-500M	45.0	7,634	309	0
Bank of Fincastle	Fincastle	VA	82.5	0.353	0.994	55,408	962	\$100M-500M	82.5	8,301	700	0.004
American NB&TC	Danville	VA	82.5	0.225	0.684	182,385	1,777	\$500M-\$1B	87.5	32,652	1,198	0
Bank of the James	Lynchburg	VA	82.5	0.322	0.875	65,697	825	\$100M-500M	90.0	15,753	581	0
Bank of Saint Croix	Christiansted	VI	40.0	0.157	0.805	14,862	100	<\$100M	40.0	1,468	43	0
The Bank of Bennington	Bennington	VT	90.0	0.241	1	48,483	270	\$100M-500M	72.5	3,496	122	0
Kitsap Bk	Port Orchard	WA	87.5	0.29	0.662	198,378	1,421	\$500M-\$1B	87.5	25,668	753	0.001
Coastal Cmnty Bk	Everett	WA	85.0	0.431	1	66,174	477	\$100M-500M	77.5	7,016	255	0.003
South Sound Bk	Olympia	WA	82.5	0.427	1	52,624	523	\$100M-500M	82.5	6,358	317	0
Whidbey Island Bk	Coupeville	WA	80.0	0.248	0.673	189,919	1,806	\$500M-\$1B	90.0	25,153	1,056	0.003
Americanwest Bk	Spokane	WA	80.0	0.251	0.552	345,859	2,364	\$1B-\$10B	87.5	47,684	1,287	0
Bank of the Pacific	Aberdeen	WA	77.5	0.262	0.635	135,429	1,286	\$500M-\$1B	85.0	18,641	763	0.003
F&M Bk	Spokane	WA	75.0	0.288	0.527	112,864	1,093	\$100M-500M	70.0	10,251	629	0.006
Cowlitz Bk	Longview	WA	75.0	0.29	0.581	122,822	807	\$100M-500M	70.0	11,694	436	0.003
Riverview Community Bank	Camas	WA	75.0	0.113	0.306	89,618	789	\$500M-\$1B	70.0	5,845	372	0
First NB	Waupaca	WI	97.5	0.455	1	203,618	1,770	\$100M-500M	82.5	28,783	1,356	0
River Valley St Bk	Wausau	WI	92.5	0.42	1	301,906	2,146	\$500M-\$1B	75.0	36,328	1,288	0.002
First NB Manitowoc	Manitowoc	WI	90.0	0.316	0.952	203,792	2,314	\$500M-\$1B	97.5	141,487	2,023	0.001
West Bend Savings Bank	West Bend	WI	90.0	0.224	0.869	91,629	2,183	\$100M-500M	90.0	15,241	1,591	0
Community St Bk	Union Grove	WI	87.5	0.373	0.786	90,959	979	\$100M-500M	90.0	22,122	725	0.005
Riverbank	Osceola	WI	87.5	0.379	0.768	116,663	928	\$100M-500M	72.5	15,965	519	0.001
Oak Bk	Fitchburg	WI	85.0	0.434	0.931	65,391	544	\$100M-500M	95.0	29,458	447	0.002
First Bk FNCL Centre	Oconomowoc	WI	85.0	0.395	0.713	183,049	1,243	\$100M-500M	72.5	23,447	715	0.001
Northern St Bk	Ashland	WI	82.5	0.266	1	41,371	603	\$100M-500M	100.0	41,371	603	0.001
Business Bk	Appleton	WI	82.5	0.493	0.705	99,947	630	\$100M-500M	57.5	10,081	260	0.001

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Hometown Bk	Saint Cloud	WI	82.5	0.45	0.868	54,114	628	\$100M-500M	67.5	8,050	288	0
Bank of Luxemburg	Luxemburg	WI	82.5	0.317	0.855	63,965	672	\$100M-500M	80.0	13,649	457	0
Citizens NB of Elkins	Elkins	WV	87.5	0.301	0.999	71,784	481	\$100M-500M	77.5	14,351	354	0
Poca Valley Bk	Walton	WV	85.0	0.251	0.996	57,156	561	\$100M-500M	77.5	12,995	395	0.005
First Sentry Bk	Huntington	WV	85.0	0.379	0.82	89,236	866	\$100M-500M	75.0	15,426	512	0
Grant Cty Bk	Petersburg	WV	82.5	0.271	0.831	55,144	874	\$100M-500M	80.0	14,114	660	0
Main St Bk Corp	Wheeling	WV	80.0	0.262	0.972	42,161	444	\$100M-500M	82.5	11,234	318	0
First Exch Bk	Mannington	WV	77.5	0.235	1	34,211	396	\$100M-500M	60.0	6,253	270	0
Ameribank	Welch	WV	77.5	0.167	0.759	26,137	432	\$100M-500M	77.5	3,575	314	0
Bank of Star Valley	Afton	WY	82.5	0.305	1	26,311	465	<\$100M	100.0	26,311	465	0
Wyoming NB	Riverton	WY	80.0	0.374	1	26,351	335	<\$100M	72.5	7,502	255	0
Buffalo Federal Savings Bank	Buffalo	WY	80.0	0.262	0.827	29,283	274	\$100M-500M	90.0	5,531	178	0
First NB of Buffalo	Buffalo	WY	75.0	0.216	1	30,522	482	\$100M-500M	77.5	8,755	373	0.003

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

3B. Top Micro Business Lending Institutions by State and Territory Using Call Report Data, June 2006

Name of Lending Institution	City	HQ State or Territory	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
			Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1,000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1,000) (8)	LSBL# (9)	CRD/TA (10)
Alaska Pacific Bank	Juneau	AK	75.0	0.026	0.07	4,476	99	\$100M-500M	80.0	48,636	256	0
Farmers & Mrch Bk	Piedmont	AL	100.0	0.27	1	39,633	1,210	\$100M-500M	85.0	39,633	1,210	0
Traders & Farmers Bk	Haleyville	AL	97.5	0.146	1	52,758	1,063	\$100M-500M	75.0	52,758	1,063	0
Camden NB	Camden	AL	97.5	0.345	1	37,026	583	\$100M-500M	85.0	37,026	583	0
First Lowndes Bk	Fort Deposit	AL	95.0	0.259	1	42,823	848	\$100M-500M	85.0	42,823	848	0
First NB of Jasper	Jasper	AL	92.5	0.104	0.353	54,373	1,102	\$500M-\$1B	87.5	133,528	1,498	0
First Metro Bk	Muscle Shoals	AL	90.0	0.089	0.297	27,597	1,098	\$100M-500M	85.0	81,974	1,329	0.003
Town-Country NB	Camden	AL	90.0	0.268	1	21,382	471	<\$100M	72.5	21,382	471	0
Firststate Bk	Lineville	AL	90.0	0.171	1	21,892	397	\$100M-500M	65.0	21,892	397	0
First St Bk of Dekalb Cty	Fort Payne	AL	87.5	0.182	0.429	13,778	617	<\$100M	77.5	31,751	724	0.002
First Bk	Wadley	AL	87.5	0.282	1	16,691	342	<\$100M	67.5	16,691	342	0
Peachtree Bk	Maplesville	AL	87.5	0.24	1	15,604	351	<\$100M	70.0	15,604	351	0
Bank of Salem	Salem	AR	100.0	0.329	1	37,960	896	\$100M-500M	92.5	37,960	896	0
Diamond State Bk	Murfreesboro	AR	95.0	0.145	1	32,499	856	\$100M-500M	67.5	32,499	856	0.002
First NB of East Arkansas	Forrest City	AR	95.0	0.135	1	36,140	932	\$100M-500M	72.5	36,140	932	0.002
Union Bk of Mena	Mena	AR	95.0	0.186	1	26,668	645	\$100M-500M	72.5	26,668	645	0
Farmers Bk	Greenwood	AR	95.0	0.204	1	38,498	514	\$100M-500M	77.5	38,498	514	0
Commercial B&TC	Monticello	AR	92.5	0.21	1	34,338	472	\$100M-500M	72.5	34,338	472	0
Southern St Bk	Malvern	AR	92.5	0.314	1	26,675	330	<\$100M	77.5	26,675	330	0
First NB of Lawrence County	Walnut Ridge	AR	90.0	0.156	1	20,238	490	\$100M-500M	70.0	20,238	490	0.008
Allied Bk	Mulberry	AR	90.0	0.273	1	33,012	336	\$100M-500M	70.0	33,012	336	0
Fordyce B&TC	Fordyce	AR	90.0	0.222	1	21,004	489	<\$100M	70.0	21,004	489	0
First St Bk of DeQueen	Dequeen	AR	90.0	0.236	1	13,293	464	<\$100M	70.0	13,293	464	0
Amerika Samoa Bk	Pago Pago	AS	10.0	0.033	0.24	3,873	121	\$100M-500M	10.0	11,285	169	0
Bank of Amer NA USA	Phoenix	AZ	100.0	0.07	0.939	3,948,944	1,287,569	>\$10B	77.5	4,174,011	1,291,757	0.889
Sunstate Bk	Casa Grande	AZ	95.0	0.043	0.133	9,062	364	\$100M-500M	82.5	68,203	565	0.003
Horizon Cmty Bk	Lake Havasu City	AZ	90.0	0.041	0.147	5,131	157	\$100M-500M	70.0	34,287	293	0.002
Mohave St Bk	Lake Havasu City	AZ	87.5	0.031	0.094	10,025	364	\$100M-500M	67.5	68,491	620	0
Commerce Bk of AZ	Tucson	AZ	87.5	0.036	0.081	5,701	191	\$100M-500M	80.0	61,122	379	0
Foothills Bk	Yuma	AZ	80.0	0.033	0.096	3,915	136	\$100M-500M	62.5	32,013	228	0
First St Bk	Flagstaff	AZ	80.0	0.04	0.131	3,473	117	<\$100M	52.5	22,129	192	0
Stockmens Bk	Kingman	AZ	77.5	0.015	0.047	18,326	630	\$1B-\$10B	67.5	206,863	1,328	0.001
Bank of AZ NA	Phoenix	AZ	77.5	0.024	0.106	4,853	128	\$100M-500M	65.0	42,791	241	0
Country Bk	Prescott	AZ	72.5	0.028	0.106	3,013	89	\$100M-500M	57.5	27,260	192	0
Cactus Cmrc Bk AZ Bk Corp	Glendale	AZ	72.5	0.058	0.124	2,385	93	<\$100M	65.0	19,255	142	0
Innovative Bk	Oakland	CA	100.0	0.115	0.195	26,980	10,397	\$100M-500M	97.5	138,335	10,743	0
Interbusiness Bk NA	City of Industry	CA	100.0	0.499	1	175,845	4,662	\$100M-500M	97.5	175,845	4,662	0

3B. Top Micro Business Lending Institutions by State and Territory Using Call Report Data, June 2006

Name of Lending Institution	City	HQ State or Territory	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
			Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1,000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1,000) (8)	LSBL# (9)	CRD/TA (10)
Hanmi Bk	Los Angeles	CA	97.5	0.041	0.064	148,427	2,909	\$1B-\$10B	87.5	1,192,849	5,968	0.001
Tri Cty Bk	Chico	CA	97.5	0.027	0.091	50,186	2,787	\$1B-\$10B	85.0	370,041	4,091	0
Bank of Marin	Corte Madera	CA	97.5	0.032	0.068	28,061	1,461	\$500M-\$1B	70.0	160,543	1,955	0
Plumas Bk	Quincy	CA	95.0	0.03	0.125	14,116	716	\$100M-500M	67.5	70,287	961	0.003
Murphy Bk	Fresno	CA	95.0	0.111	1	11,690	517	\$100M-500M	57.5	11,690	517	0
First NB	Rancho Santa Fe	CA	95.0	0.028	0.066	32,830	800	\$1B-\$10B	67.5	206,922	1,577	0
Bank of the Sierra	Porterville	CA	92.5	0.02	0.063	23,146	785	\$1B-\$10B	67.5	176,956	1,510	0.007
Center Bk	Los Angeles	CA	92.5	0.032	0.044	52,163	1,772	\$1B-\$10B	65.0	277,755	3,065	0.001
Mid-State B&TC	Arroyo Grande	CA	92.5	0.019	0.058	44,146	2,187	\$1B-\$10B	65.0	263,626	3,076	0
Exchange Bk	Santa Rosa	CA	92.5	0.02	0.068	29,179	1,159	\$1B-\$10B	65.0	169,805	1,619	0
Community Bk	Santa Maria	CA	92.5	0.07	0.167	7,173	272	\$100M-500M	75.0	34,103	387	0
Uniti Bk	Buena Park	CA	92.5	0.042	0.06	9,645	316	\$100M-500M	85.0	97,465	743	0
Pacific City Bk	Los Angeles	CA	92.5	0.049	0.078	15,239	514	\$100M-500M	77.5	94,188	805	0
Farmers St Bk of Calhan	Calhan	CO	97.5	0.191	1	24,018	385	\$100M-500M	80.0	24,018	385	0.006
High Country Bank	Salida	CO	97.5	0.258	1	51,586	245	\$100M-500M	90.0	51,586	245	0.001
Dolores St Bk	Dolores	CO	97.5	0.165	1	14,524	280	<\$100M	67.5	14,524	280	0
First NB of Las Animas	Las Animas	CO	90.0	0.061	0.225	10,559	413	\$100M-500M	77.5	36,475	543	0
Montrosebank	Montrose	CO	90.0	0.067	0.166	10,230	341	\$100M-500M	92.5	61,510	595	0
First NB	Fort Collins	CO	87.5	0.036	0.139	48,993	8,288	\$1B-\$10B	70.0	185,959	9,023	0.049
Valley St Bk	Lamar	CO	87.5	0.06	0.295	5,956	284	<\$100M	67.5	16,414	335	0.003
Union Colony Bk	Greeley	CO	87.5	0.032	0.166	13,800	522	\$100M-500M	67.5	52,230	692	0
Cheyenne Mtn Bk	Colorado Springs	CO	87.5	0.106	0.294	4,939	175	<\$100M	82.5	16,783	240	0
Colorado B&TC of LA Junta	La Junta	CO	85.0	0.064	0.362	4,548	158	<\$100M	55.0	10,712	198	0.007
Citizens St Bk of Ouray	Ouray	CO	85.0	0.071	0.276	4,722	147	<\$100M	72.5	17,134	198	0.004
Kit Carson St Bk	Kit Carson	CO	85.0	0.065	0.366	3,327	166	<\$100M	57.5	9,044	199	0
Colorado East B&TC	Lamar	CO	85.0	0.034	0.121	12,255	558	\$100M-500M	70.0	58,226	754	0
Mountain Valley Bank	Walden	CO	85.0	0.071	0.203	5,779	202	<\$100M	70.0	21,169	288	0
Canon NB	Canon City	CO	85.0	0.055	0.136	11,207	373	\$100M-500M	82.5	65,707	623	0
International Bk	Trinidad	CO	85.0	0.08	0.293	4,367	194	<\$100M	72.5	14,349	278	0
Grand Mountain Bank FSB	Granby	CO	85.0	0.048	0.182	3,484	127	<\$100M	80.0	17,525	191	0
Webster Bk NA	Waterbury	CT	87.5	0.023	0.1	411,166	25,639	>\$10B	65.0	1,703,188	32,081	0
Naugatuck Svg Bk	Naugatuck	CT	85.0	0.024	0.095	16,526	591	\$500M-\$1B	77.5	122,647	1,025	0
Salisbury B&TC	Lakeville	CT	82.5	0.019	0.129	7,922	412	\$100M-500M	67.5	48,596	608	0.005
Valley Bk	Bristol	CT	82.5	0.049	0.118	8,268	215	\$100M-500M	82.5	70,061	430	0
Chelsea Groton Svg Bk	Norwich	CT	75.0	0.016	0.1	10,528	319	\$500M-\$1B	62.5	71,985	603	0
Citizens NB	Putnam	CT	75.0	0.026	0.123	5,606	188	\$100M-500M	65.0	36,832	335	0
National Capital Bk of WA	Washington	DC	75.0	0.009	0.034	2,088	84	\$100M-500M	85.0	61,665	203	0.003

3B. Top Micro Business Lending Institutions by State and Territory Using Call Report Data, June 2006

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MBNA America DE NA	Wilmington	DE	97.5	0.287	0.574	2,165,113	1,209,719	\$1B-\$10B	97.5	3,626,017	1,217,277	0
Chase Bk USA NA	Newark	DE	95.0	0.034	0.747	2,523,075	898,660	>\$10B	82.5	2,670,903	899,572	0.568
Wilmington Savings Fund Soc	Wilmington	DE	82.5	0.019	0.061	56,582	755	\$1B-\$10B	77.5	365,950	1,551	0.004
Bank of Delmarva	Seaford	DE	82.5	0.041	0.113	12,903	427	\$100M-500M	65.0	51,747	621	0.001
Mercantile Peninsula Bk	Selbyville	DE	82.5	0.029	0.074	51,399	2,482	\$1B-\$10B	80.0	356,999	3,781	0
Highlands Indep Bk	Sebring	FL	100.0	0.044	0.184	12,729	494	\$100M-500M	82.5	61,569	702	0
Drummond Cmnty Bk	Chiefland	FL	100.0	0.073	0.453	11,533	456	\$100M-500M	67.5	24,318	530	0
First NB of Wauchula	Wauchula	FL	97.5	0.178	1	14,465	274	<\$100M	62.5	14,465	274	0
Wauchula St Bk	Wauchula	FL	97.5	0.036	0.159	18,658	882	\$500M-\$1B	75.0	77,935	1,135	0
Citrus & Chem Bk	Bartow	FL	95.0	0.032	0.137	27,162	1,058	\$500M-\$1B	85.0	157,303	1,614	0.001
Perkins St Bk	Williston	FL	95.0	0.052	0.235	8,618	385	\$100M-500M	67.5	31,054	492	0
Farmers & Mrch Bk	Monticello	FL	95.0	0.047	0.093	17,779	719	\$100M-500M	85.0	119,917	1,145	0
Capital City Bk	Tallahassee	FL	95.0	0.042	0.157	113,409	5,109	\$1B-\$10B	80.0	473,437	6,755	0
Centerstate Bk W FI NA	Zephyrhills	FL	95.0	0.051	0.112	14,153	422	\$100M-500M	92.5	101,274	818	0
Heartland NB	Sebring	FL	95.0	0.043	0.226	9,970	381	\$100M-500M	70.0	36,871	525	0
Heritage Bk of FL	Lutz	FL	95.0	0.066	0.144	11,454	324	\$100M-500M	90.0	69,675	526	0
First NB South	Alma	GA	100.0	0.341	1	106,759	1,837	\$100M-500M	95.0	106,759	1,837	0
State Bk of Cochran	Cochran	GA	100.0	0.237	1	40,021	875	\$100M-500M	82.5	40,021	875	0
Glennville Bk	Glennville	GA	100.0	0.19	1	22,405	794	\$100M-500M	70.0	22,405	794	0
Commercial St Bk	Donalsonville	GA	100.0	0.301	1	23,232	8,387	<\$100M	82.5	23,232	8,387	0
Netbank	Alpharetta	GA	100.0	0.106	1	441,709	12,651	\$1B-\$10B	92.5	441,709	12,651	0
Citizens Bk Washington Cty	Sandersville	GA	97.5	0.208	1	31,573	746	\$100M-500M	75.0	31,573	746	0.002
First NB of Chatsworth	Chatsworth	GA	97.5	0.381	1	55,676	736	\$100M-500M	90.0	55,676	736	0.002
Citizens Cmnty Bk	Hahira	GA	97.5	0.202	1	20,026	482	<\$100M	65.0	20,026	482	0
BB&T Bankcard Corp	Columbus	GA	95.0	0.148	0.852	17,906	44,091	\$100M-500M	67.5	20,518	44,795	0.747
First St Bk	Wrens	GA	95.0	0.262	1	24,361	360	<\$100M	70.0	24,361	360	0
Monroe Cty Bk	Forsyth	GA	95.0	0.335	1	26,978	427	<\$100M	77.5	26,978	427	0
Claxton Bk	Claxton	GA	95.0	0.314	1	33,960	400	\$100M-500M	75.0	33,960	400	0
Bankpacific Ltd	Hagatna	GU	60.0	0.015	0.065	1,232	35	<\$100M	80.0	18,917	100	0
Bank of Hawaii	Honolulu	HI	85.0	0.025	0.184	238,783	9,012	\$1B-\$10B	72.5	503,762	9,965	0
Libertyville Svg Bk	Fairfield	IA	100.0	0.234	1	28,630	618	\$100M-500M	95.0	28,630	618	0.001
C US Bk	Cresco	IA	100.0	0.192	1	51,855	1,549	\$100M-500M	95.0	51,855	1,549	0.001
Crawford Cty T&SB	Denison	IA	97.5	0.163	1	17,579	361	\$100M-500M	75.0	17,579	361	0.052
Houghton St Bk	Red Oak	IA	97.5	0.345	1	42,876	780	\$100M-500M	90.0	42,876	780	0.015
Community First Bk	Keosauqua	IA	97.5	0.138	1	15,072	565	\$100M-500M	75.0	15,072	565	0.002
Northwest Bank and Trust Co	Davenport	IA	95.0	0.064	0.211	12,346	609	\$100M-500M	85.0	45,046	772	0.003

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Northwoods St Bk	Mason City	IA	95.0	0.317	1	30,360	488	<\$100M	85.0	30,360	488	0.002
American St Bk	Osceola	IA	95.0	0.242	1	23,449	439	<\$100M	82.5	23,449	439	0.002
Pilot Grove Svg Bk	Pilot Grove	IA	95.0	0.114	1	27,042	961	\$100M-500M	75.0	27,042	961	0.002
First NB of Hampton	Hampton	IA	95.0	0.128	1	12,203	416	<\$100M	70.0	12,203	416	0
Blue Grass Svg Bk	Blue Grass	IA	95.0	0.167	1	24,036	273	\$100M-500M	75.0	24,036	273	0
Farmers T&SB	Buffalo Center	IA	95.0	0.115	1	15,001	417	\$100M-500M	70.0	15,001	417	0
Northstar Bk	Estherville	IA	95.0	0.163	1	11,567	387	<\$100M	72.5	11,567	387	0
Citizens Cmnty Bk	Pocatello	ID	95.0	0.18	0.476	29,537	1,516	\$100M-500M	72.5	55,150	1,703	0
Peoples NB of Kewanee	Kewanee	IL	100.0	0.209	1	41,167	685	\$100M-500M	90.0	41,167	685	0.002
State Bk Arthur	Arthur	IL	100.0	0.217	1	17,012	471	<\$100M	80.0	17,012	471	0
Community St Bk Rock Falls	Rock Falls	IL	100.0	0.276	1	39,559	730	\$100M-500M	95.0	39,559	730	0
Peoples B&T	Pana	IL	100.0	0.248	1	35,926	531	\$100M-500M	90.0	35,926	531	0
First NB of Allendale	Allendale	IL	97.5	0.171	1	17,000	335	<\$100M	77.5	17,000	335	0.004
Central St Bk	Clayton	IL	97.5	0.214	1	16,537	582	<\$100M	75.0	16,537	582	0
Farmers St Bk	Pittsfield	IL	97.5	0.177	1	32,651	699	\$100M-500M	82.5	32,651	699	0
First Robinson SB NA	Robinson	IL	97.5	0.126	1	14,119	279	\$100M-500M	65.0	14,119	279	0
Ipava St Bk	Ipava	IL	97.5	0.225	1	16,256	330	<\$100M	80.0	16,256	330	0
Germantown T&SB	Breese	IL	97.5	0.105	1	29,280	658	\$100M-500M	75.0	29,280	658	0
First NB Pana	Pana	IL	97.5	0.242	1	25,713	390	\$100M-500M	85.0	25,713	390	0
Beverly B&TC NA	Chicago	IL	97.5	0.247	0.728	38,513	1,835	\$100M-500M	87.5	50,044	1,875	0
Park Federal Savings Bank	Chicago	IL	97.5	0.09	1	21,146	17,282	\$100M-500M	80.0	21,146	17,282	0
Friendship St Bk	Friendship	IN	97.5	0.222	1	44,477	680	\$100M-500M	80.0	44,477	680	0.009
Mutual Federal Savings Bank	Muncie	IN	97.5	0.049	0.384	47,719	676	\$500M-\$1B	85.0	108,516	906	0
FCN Bk NA	Brookville	IN	95.0	0.11	1	27,517	431	\$100M-500M	60.0	27,517	431	0
Security Federal Savings Bank	Logansport	IN	95.0	0.113	1	17,542	165	\$100M-500M	75.0	17,542	165	0
First Harrison Bank	Corydon	IN	92.5	0.033	0.202	14,967	612	\$100M-500M	80.0	56,223	826	0.001
Fowler St Bk	Fowler	IN	90.0	0.174	1	20,318	364	\$100M-500M	65.0	20,318	364	0.009
DeMotte St Bk	DeMotte	IN	90.0	0.078	0.369	24,454	634	\$100M-500M	67.5	53,935	763	0.001
Lincoln Bank	Plainfield	IN	90.0	0.029	0.133	25,370	649	\$500M-\$1B	87.5	151,023	1,080	0.001
Jackson County Bk	Seymour	IN	90.0	0.075	0.306	26,550	732	\$100M-500M	90.0	86,632	1,018	0
First Federal Savings Bank	Wabash	IN	90.0	0.039	0.209	10,787	371	\$100M-500M	75.0	38,203	478	0
Union St Bk	Everest	KS	97.5	0.216	1	21,360	528	<\$100M	87.5	21,360	528	0
Baldwin St Bk	Baldwin City	KS	97.5	0.162	1	8,885	1,646	<\$100M	80.0	8,885	1,646	0
First NB In Belleville	Belleville	KS	95.0	0.161	1	13,172	228	<\$100M	77.5	13,172	228	0.005
Peoples B&TC	McPherson	KS	95.0	0.315	1	65,539	763	\$100M-500M	90.0	65,539	763	0
Home B&TC	Eureka	KS	95.0	0.368	1	22,297	240	<\$100M	85.0	22,297	240	0
First NB	Independence	KS	95.0	0.266	1	14,974	245	<\$100M	85.0	14,974	245	0

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United NB	Natoma	KS	92.5	0.166	1	12,536	305	<\$100M	72.5	12,536	305	0.002
St Marys St Bk	Saint Marys	KS	92.5	0.259	1	18,391	299	<\$100M	80.0	18,391	299	0
First St Bk	Norton	KS	92.5	0.158	1	31,719	509	\$100M-500M	80.0	31,719	509	0
Farmers St Bk	McPherson	KS	92.5	0.167	1	11,835	273	<\$100M	75.0	11,835	273	0
First NB In Fredonia	Fredonia	KS	92.5	0.116	1	8,451	270	<\$100M	65.0	8,451	270	0
Citizens St Bk	Gridley	KS	92.5	0.144	1	11,201	330	<\$100M	75.0	11,201	330	0
Citizens NB	Arlington	KS	92.5	0.159	1	6,342	364	<\$100M	77.5	6,342	364	0
Guaranty St B&TC	Beloit	KS	92.5	0.138	1	16,503	239	\$100M-500M	72.5	16,503	239	0
Peoples Bk of Fleming Cty	Flemingsburg	KY	100.0	0.254	1	42,964	1,280	\$100M-500M	92.5	42,964	1,280	0.004
Peoples B&TC	Hazard	KY	100.0	0.366	1	94,228	1,307	\$100M-500M	97.5	94,228	1,307	0
Bank of Columbia	Columbia	KY	100.0	0.305	1	36,711	1,989	\$100M-500M	92.5	36,711	1,989	0
Citizens NB of Lebanon	Lebanon	KY	97.5	0.124	1	13,235	2,171	\$100M-500M	67.5	13,235	2,171	0
South Central Bank FSB	Elizabethtown	KY	97.5	0.457	1	22,568	303	<\$100M	90.0	22,568	303	0
Hancock B&TC	Hawesville	KY	95.0	0.216	1	34,966	527	\$100M-500M	80.0	34,966	527	0.001
Kentucky Bkg Centers	Glasgow	KY	95.0	0.252	1	31,878	641	\$100M-500M	82.5	31,878	641	0
Casey County Bk	Liberty	KY	95.0	0.139	1	17,634	532	\$100M-500M	67.5	17,634	532	0
Farmers Bk	Nicholasville	KY	92.5	0.346	1	30,989	358	<\$100M	80.0	30,989	358	0.002
Citizens B&TC	Campbellsville	KY	92.5	0.157	1	21,858	316	\$100M-500M	65.0	21,858	316	0
Jeff Davis B&TC	Jennings	LA	100.0	0.189	1	85,752	1,240	\$100M-500M	87.5	85,752	1,240	0
Minden B&LA	Minden	LA	97.5	0.198	1	22,904	236	\$100M-500M	85.0	22,904	236	0
Florida Parishes Bank	Hammond	LA	95.0	0.134	1	16,988	165	\$100M-500M	77.5	16,988	165	0.001
Gibbsland B&TC	Gibbsland	LA	95.0	0.289	1	30,710	728	\$100M-500M	85.0	30,710	728	0
Homeland FSB	Columbia	LA	95.0	0.116	0.344	11,276	504	<\$100M	85.0	30,891	609	0
Bank of Ruston	Ruston	LA	92.5	0.145	1	9,807	136	<\$100M	75.0	9,807	136	0
Vermilion B&TC	Kaplan	LA	87.5	0.27	1	19,879	339	<\$100M	72.5	19,879	339	0.007
Bank of Erath	Erath	LA	87.5	0.308	1	22,023	328	<\$100M	72.5	22,023	328	0
First NB In DeRidder	DeRidder	LA	87.5	0.118	1	18,233	425	\$100M-500M	57.5	18,233	425	0
Marion St Bk	Marion	LA	87.5	0.181	1	15,077	388	<\$100M	62.5	15,077	388	0
North Middlesex Svg Bk	Ayer	MA	92.5	0.026	0.137	9,401	417	\$100M-500M	82.5	62,401	642	0
Enterprise B&TC	Lowell	MA	92.5	0.038	0.076	37,527	1,278	\$500M-\$1B	87.5	289,428	2,306	0
Spencer Svg Bk	Spencer	MA	90.0	0.027	0.183	8,097	277	\$100M-500M	65.0	38,480	399	0
Chicopee Svg Bk	Chicopee	MA	90.0	0.025	0.077	10,815	410	\$100M-500M	77.5	81,566	740	0
Georgetown Savings Bank	Georgetown	MA	90.0	0.079	1	13,337	52	\$100M-500M	67.5	13,337	52	0
Eastern Bk	Boston	MA	87.5	0.015	0.063	97,685	2,054	\$1B-\$10B	72.5	707,688	4,579	0
Cape Cod Five Cents Svg Bk	Harwich Port	MA	87.5	0.013	0.08	20,990	909	\$1B-\$10B	85.0	182,328	1,546	0
United Bank	West Springfield	MA	87.5	0.023	0.116	21,853	880	\$500M-\$1B	77.5	98,699	1,230	0
Berkshire Bk	Pittsfield	MA	85.0	0.013	0.056	28,517	1,227	\$1B-\$10B	72.5	223,495	2,048	0
Lee Bk	Lee	MA	85.0	0.023	0.111	6,490	396	\$100M-500M	72.5	41,239	543	0

3B. Top Micro Business Lending Institutions by State and Territory Using Call Report Data, June 2006

Name of Lending Institution	City	HQ State or Territory	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
			Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1,000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1,000) (8)	LSBL# (9)	CRD/TA (10)
Bankfive	Fall River	MA	85.0	0.015	0.078	9,064	494	\$500M-\$1B	67.5	66,080	726	0
Easthampton Svg Bk	Easthampton	MA	85.0	0.012	0.197	8,280	475	\$500M-\$1B	57.5	31,029	610	0
First United B&TC	Oakland	MD	97.5	0.048	0.3	62,104	1,465	\$1B-\$10B	82.5	200,386	1,778	0
Peoples Bk of Kent Cty MD	Chestertown	MD	95.0	0.093	0.205	22,683	765	\$100M-500M	90.0	110,890	1,088	0
Mercantile Cty Bk	Elkton	MD	92.5	0.049	0.134	46,231	2,347	\$500M-\$1B	80.0	215,894	3,059	0
Bank of the Eastern Shore	Cambridge	MD	90.0	0.075	0.164	14,003	434	\$100M-500M	90.0	85,522	645	0
United Medical Bank FSB	Baltimore	MD	90.0	0.053	1	1,915	1,315	<\$100M	70.0	1,915	1,315	0
Provident St Bk	Preston	MD	87.5	0.069	0.18	13,126	384	\$100M-500M	77.5	66,407	632	0
Farmers & Mechanics Bk	Frederick	MD	87.5	0.03	0.133	60,448	2,828	\$1B-\$10B	67.5	247,576	3,759	0
BankAnnapolis	Annapolis	MD	85.0	0.047	0.157	15,335	407	\$100M-500M	62.5	67,259	588	0
Mercantile Eastern Shore Bk	Chestertown	MD	82.5	0.037	0.103	22,572	860	\$500M-\$1B	80.0	159,309	1,427	0
Colombo Bank	Rockville	MD	80.0	0.032	0.105	4,121	93	\$100M-500M	82.5	37,650	191	0
Gardiner Savings Institution	Gardiner	ME	100.0	0.406	1	304,992	2,459	\$500M-\$1B	100.0	304,992	2,459	0.001
Franklin Svg Bk	Farmington	ME	95.0	0.267	1	78,647	1,341	\$100M-500M	77.5	78,647	1,341	0
Rockland S&LA	Rockland	ME	92.5	0.09	1	6,521	140	<\$100M	67.5	6,521	140	0
Aroostook County FS&LA	Caribou	ME	92.5	0.09	1	7,468	152	<\$100M	70.0	7,468	152	0
Peninsula Bk of Ishpeming	Ishpeming	MI	100.0	0.408	1	48,361	710	\$100M-500M	82.5	48,361	710	0.003
Independent Bk	Bay City	MI	100.0	0.081	0.326	120,880	13,477	\$1B-\$10B	80.0	343,647	14,637	0
Superior NB&TC	Hancock	MI	97.5	0.07	0.338	20,888	722	\$100M-500M	65.0	55,534	900	0
First Bk Upper Michigan	Gladstone	MI	90.0	0.089	0.263	14,283	390	\$100M-500M	65.0	48,680	538	0.001
Huron NB	Rogers City	MI	90.0	0.262	1	12,976	395	<\$100M	57.5	12,976	395	0
Independent Bk West MI	Grand Rapids	MI	90.0	0.06	0.197	43,675	1,200	\$500M-\$1B	60.0	127,300	1,586	0
Northern Trust Bank FSB	Bloomfield Hills	MI	87.5	0.022	0.209	16,659	198	\$500M-\$1B	60.0	34,910	260	0
Alden St Bk	Alden	MI	85.0	0.071	0.185	12,913	528	\$100M-500M	77.5	65,582	753	0.003
Ionia Cty NB of Ionia	Ionia	MI	85.0	0.059	0.198	13,705	596	\$100M-500M	70.0	59,042	797	0.002
First NB America	East Lansing	MI	85.0	0.049	0.374	18,887	459	\$100M-500M	60.0	50,348	669	0
Hillsdale Cty NB	Hillsdale	MI	85.0	0.062	0.215	17,018	551	\$100M-500M	75.0	72,734	826	0
Farmers & Merchants St Bk	Blooming Prairie	MN	100.0	0.287	1	16,261	414	<\$100M	77.5	16,261	414	0
First NB	Bagley	MN	100.0	0.22	1	13,513	427	<\$100M	72.5	13,513	427	0
State Bk of McGregor	McGregor	MN	97.5	0.337	1	16,945	323	<\$100M	82.5	16,945	323	0.004
Queen City FSB	Virginia	MN	97.5	0.167	1	29,648	265	\$100M-500M	87.5	29,648	265	0.001
Lake Region Bk	New London	MN	97.5	0.337	1	29,620	417	<\$100M	82.5	29,620	417	0
Prinsburg St Bk	Prinsburg	MN	97.5	0.484	1	22,247	323	<\$100M	85.0	22,247	323	0
Farmers St Bk of Madelia	Madelia	MN	97.5	0.288	1	15,208	406	<\$100M	77.5	15,208	406	0
Eagle Bk	Glenwood	MN	97.5	0.28	1	26,051	390	<\$100M	82.5	26,051	390	0
Elysian Bk	Elysian	MN	95.0	0.278	1	8,996	872	<\$100M	70.0	8,996	872	0
Citizens St Bk of Hayfield	Hayfield	MN	95.0	0.272	1	14,382	353	<\$100M	67.5	14,382	353	0



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First St Bk of Le Center	Le Center	MN	95.0	0.2	1	12,858	265	<\$100M	67.5	12,858	265	0
Community St Bk of Missouri	Bowling Green	MO	100.0	0.227	1	39,143	795	\$100M-500M	82.5	39,143	795	0
Century Bk of the Ozarks	Gainesville	MO	100.0	0.178	1	27,473	625	\$100M-500M	77.5	27,473	625	0
Peoples Community Bk	Greenville	MO	97.5	0.265	1	20,745	497	<\$100M	80.0	20,745	497	0.001
Heartland Bank	St. Louis	MO	97.5	0.113	0.27	74,678	2,265	\$500M-\$1B	85.0	161,206	2,531	0.001
Perry St Bk	Perry	MO	97.5	0.22	1	32,816	738	\$100M-500M	77.5	32,816	738	0
O'Bannon Bkg Co	Buffalo	MO	97.5	0.25	1	34,696	503	\$100M-500M	85.0	34,696	503	0
First NB	Malden	MO	97.5	0.199	1	24,680	569	\$100M-500M	75.0	24,680	569	0
Farmers & Cmrl Bk	Holden	MO	95.0	0.226	1	23,131	579	\$100M-500M	70.0	23,131	579	0
Union Svg Bk	Sedalia	MO	95.0	0.256	1	24,623	430	<\$100M	75.0	24,623	430	0
Town & Country Bk	Salem	MO	95.0	0.118	1	49,456	887	\$100M-500M	70.0	49,456	887	0
Saint Clair Cty St Bk	Osceola	MO	95.0	0.218	1	21,400	445	<\$100M	72.5	21,400	445	0
Kennett NB	Kennett	MO	95.0	0.154	1	17,313	15,384	\$100M-500M	70.0	17,313	15,384	0
Mid America Bk	Linn	MO	95.0	0.27	1	31,819	429	\$100M-500M	82.5	31,819	429	0
Shelter Financial Bank	Columbia	MO	95.0	0.085	1	11,226	329	\$100M-500M	80.0	11,226	329	0
First St Bk	Waynesboro	MS	97.5	0.328	1	110,747	1,380	\$100M-500M	95.0	110,747	1,380	0.001
Bank of Holly Springs	Holly Springs	MS	95.0	0.302	1	44,983	1,244	\$100M-500M	85.0	44,983	1,244	0
Pike Cty NB	McComb	MS	95.0	0.345	1	58,857	991	\$100M-500M	87.5	58,857	991	0
First NB of Pontotoc	Pontotoc	MS	95.0	0.231	1	47,811	1,315	\$100M-500M	85.0	47,811	1,315	0
Farmers & Merchants Bk	Baldwyn	MS	90.0	0.309	1	46,691	1,219	\$100M-500M	80.0	46,691	1,219	0.006
Mechanics Bk	Water Valley	MS	90.0	0.25	1	41,095	750	\$100M-500M	77.5	41,095	750	0.002
Century Bk	Lucedale	MS	87.5	0.234	1	48,424	876	\$100M-500M	77.5	48,424	876	0.003
Grand Bank for Savings FSB	Hattiesburg	MS	87.5	0.038	1	3,109	171	<\$100M	62.5	3,109	171	0
Bank of Wiggins	Wiggins	MS	85.0	0.204	1	37,605	837	\$100M-500M	67.5	37,605	837	0
Three Rivers Bk of MT	Kalispell	MT	95.0	0.245	0.492	22,509	745	<\$100M	80.0	43,566	894	0.009
First Citizens Bk of Butte	Butte	MT	95.0	0.469	1	29,100	471	<\$100M	82.5	29,100	471	0.001
Lake County Bk	Saint Ignatius	MT	90.0	0.196	1	5,445	1,179	<\$100M	67.5	5,445	1,179	0
Bank of the Rockies NA	White Sulphur Spri	MT	87.5	0.288	1	22,876	266	<\$100M	62.5	22,876	266	0
Bank of Baker	Baker	MT	85.0	0.224	1	14,150	361	<\$100M	60.0	14,150	361	0
First Boulder Valley Bk	Boulder	MT	85.0	0.479	1	13,084	187	<\$100M	67.5	13,084	187	0
1st Bk	Sidney	MT	80.0	0.185	1	10,321	176	<\$100M	47.5	10,321	176	0
First St Bk of Malta	Malta	MT	80.0	0.085	1	7,661	684	<\$100M	50.0	7,661	684	0
American FSB	Helena	MT	80.0	0.018	0.195	4,003	147	\$100M-500M	77.5	20,481	215	0
Surrey B&T	Mount Airy	NC	97.5	0.524	1	93,277	1,298	\$100M-500M	85.0	93,277	1,298	0
Four Oaks B&TC	Four Oaks	NC	95.0	0.239	1	134,369	924	\$500M-\$1B	80.0	134,369	924	0.004
Yadkin Valley B&TC	Elkin	NC	90.0	0.051	0.135	55,570	2,226	\$1B-\$10B	77.5	269,845	3,252	0.002
Citizens South Bank	Gastonia	NC	90.0	0.032	0.134	23,095	524	\$500M-\$1B	82.5	107,945	842	0

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Cherryville FS&LA	Cherryville	NC	90.0	0.101	1	8,099	74	<\$100M	67.5	8,099	74	0
First-Citizens B&TC	Raleigh	NC	85.0	0.035	0.125	469,183	52,152	>\$10B	72.5	2,516,309	60,448	0.015
First Bk	Troy	NC	85.0	0.035	0.128	70,570	3,001	\$1B-\$10B	75.0	377,273	4,293	0.003
Alliance Bk Tr Co	Shelby	NC	85.0	0.19	0.307	18,140	543	<\$100M	75.0	52,602	726	0
AF Bank	West Jefferson	NC	85.0	0.026	0.123	6,017	199	\$100M-500M	87.5	46,310	313	0
Taylorville Svg Bk SSB	Taylorville	NC	82.5	0.25	1	20,615	246	<\$100M	62.5	20,615	246	0
Bank of Granite	Granite Falls	NC	82.5	0.047	0.103	54,126	2,151	\$1B-\$10B	82.5	334,237	3,351	0
American Cmnty Bk	Monroe	NC	82.5	0.054	0.142	25,056	944	\$100M-500M	92.5	175,965	1,483	0
First United Bk	Park River	ND	97.5	0.163	1	16,502	572	\$100M-500M	80.0	16,502	572	0
US Bk NA ND	Fargo	ND	87.5	0.144	0.37	638,580	175,056	\$1B-\$10B	72.5	813,879	177,339	0.081
Drayton St Bk	Drayton	ND	85.0	0.162	1	6,391	353	<\$100M	62.5	6,391	353	0.003
Scandia Amer B&TC	Stanley	ND	85.0	0.179	1	9,246	102	<\$100M	67.5	9,246	102	0.002
State Bk of Bottineau	Bottineau	ND	82.5	0.141	1	6,376	140	<\$100M	67.5	6,376	140	0.007
Security First Bk of ND	New Salem	ND	80.0	0.141	0.383	12,708	271	<\$100M	67.5	25,674	353	0.004
First NB of Milnor	Milnor	ND	80.0	0.156	1	8,398	96	<\$100M	55.0	8,398	96	0
Sargent County Bk	Forman	ND	80.0	0.093	1	6,094	182	<\$100M	62.5	6,094	182	0
McVile St Bk	McVile	ND	77.5	0.269	1	7,172	129	<\$100M	67.5	7,172	129	0
Garrison St Bk & TR	Garrison	ND	77.5	0.128	1	7,057	155	<\$100M	55.0	7,057	155	0
Dakota Heritage Bk ND	Hunter	ND	77.5	0.098	1	5,257	224	<\$100M	52.5	5,257	224	0
Lakeside St Bk	New Town	ND	77.5	0.123	1	6,527	126	<\$100M	55.0	6,527	126	0
Commercial St Bk	Wausa	NE	97.5	0.309	1	15,698	959	<\$100M	90.0	15,698	959	0.002
Community Bk	Alma	NE	97.5	0.176	1	8,238	8,312	<\$100M	85.0	8,238	8,312	0
First B&TC	Cozad	NE	95.0	0.328	1	48,243	667	\$100M-500M	92.5	48,243	667	0
Saline St Bk	Wilber	NE	95.0	0.266	1	26,302	405	<\$100M	90.0	26,302	405	0
Gothenburg St B&TC	Gothenburg	NE	95.0	0.215	1	18,863	313	<\$100M	85.0	18,863	313	0
Dakota Cty St Bk	South Sioux City	NE	95.0	0.252	1	20,584	262	<\$100M	87.5	20,584	262	0
York St B&TC	York	NE	92.5	0.149	0.505	21,824	544	\$100M-500M	85.0	43,245	608	0.024
Elkhorn Valley B&TC	Norfolk	NE	92.5	0.124	0.474	35,466	1,439	\$100M-500M	95.0	74,779	1,650	0.003
First NB of Friend	Friend	NE	92.5	0.123	1	4,806	758	<\$100M	70.0	4,806	758	0
First NB In Ord	Ord	NE	92.5	0.091	1	7,014	334	<\$100M	67.5	7,014	334	0
Home FS&LA of Grand Island	Grand Island	NE	92.5	0.044	0.183	7,593	389	\$100M-500M	77.5	30,008	468	0
Profile Bank FSB	Rochester	NH	97.5	0.141	1	19,834	190	\$100M-500M	80.0	19,834	190	0
Monadnock Community Bank	Peterborough	NH	85.0	0.041	0.231	3,373	102	<\$100M	80.0	14,584	163	0
Skylands Cmnty Bk	Hackettstown	NJ	95.0	0.03	0.069	16,639	713	\$500M-\$1B	80.0	153,024	1,302	0.002
Newfield NB	Newfield	NJ	95.0	0.028	0.095	12,393	382	\$100M-500M	67.5	77,588	630	0.001
Bank	Woodbury	NJ	92.5	0.024	0.061	30,756	1,400	\$1B-\$10B	80.0	298,688	2,688	0.002
Cornerstone Bk	Moorestown	NJ	92.5	0.036	0.103	6,210	273	\$100M-500M	72.5	49,481	446	0

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Atlantic Stewardship Bk	Midland Park	NJ	90.0	0.025	0.071	12,374	317	\$100M-500M	80.0	114,206	646	0.007
Interchange Bk	Saddle Brook	NJ	90.0	0.02	0.049	32,955	1,131	\$1B-\$10B	70.0	291,236	2,103	0
Sussex Bk	Franklin	NJ	90.0	0.03	0.071	9,887	253	\$100M-500M	70.0	83,146	506	0
Sun NB	Vineland	NJ	90.0	0.023	0.046	75,131	2,698	\$1B-\$10B	70.0	581,355	4,979	0
Harvest Cmnty Bk	Pennsville	NJ	90.0	0.042	0.096	6,729	232	\$100M-500M	77.5	55,782	425	0
1st Colonial NB	Collingswood	NJ	90.0	0.034	0.142	6,454	208	\$100M-500M	67.5	41,244	354	0
Liberty Bell Bk	Cherry Hill	NJ	90.0	0.057	0.141	6,099	221	\$100M-500M	75.0	36,305	310	0
Portales NB	Portales	NM	97.5	0.241	1	29,957	607	\$100M-500M	82.5	29,957	607	0
Pioneer Bank	Roswell	NM	95.0	0.064	1	33,667	334	\$500M-\$1B	77.5	33,667	334	0
Bank of Clovis	Clovis	NM	90.0	0.179	1	16,469	287	<\$100M	57.5	16,469	287	0
Bank of the Rio Grande NA	Las Cruces	NM	82.5	0.066	0.201	7,462	356	\$100M-500M	87.5	37,195	512	0
American Heritage Bk	Clovis	NM	80.0	0.125	0.447	6,166	243	<\$100M	57.5	13,806	272	0.012
First Federal Bank	Roswell	NM	80.0	0.019	0.084	10,727	337	\$500M-\$1B	85.0	84,670	677	0
Citibank NV NA	Las Vegas	NV	100.0	0.143	1	2,088,261	1,421,902	>\$10B	87.5	2,088,261	1,421,902	0.528
Farm Bureau Bank FSB	Sparks	NV	97.5	0.083	0.669	37,158	3,932	\$100M-500M	77.5	42,106	3,982	0.234
First NB	Ely	NV	95.0	0.202	1	9,964	430	<\$100M	70.0	9,964	430	0
First NB of Scotia	Scotia	NY	97.5	0.074	0.342	19,717	1,041	\$100M-500M	80.0	56,608	1,226	0.001
Lyons NB	Lyons	NY	92.5	0.058	0.209	19,099	874	\$100M-500M	85.0	84,414	1,189	0
Steuben TC	Hornell	NY	92.5	0.049	0.204	15,191	1,075	\$100M-500M	87.5	74,616	1,288	0
Gouverneur S&LA	Gouverneur	NY	92.5	0.076	1	9,730	119	\$100M-500M	67.5	9,730	119	0
Solvay Bk	Solvay	NY	90.0	0.048	0.22	22,526	952	\$100M-500M	82.5	94,766	1,378	0.004
First NB of Groton	Groton	NY	90.0	0.107	1	10,616	380	<\$100M	62.5	10,616	380	0.004
Canandaigua NB&TC	Canandaigua	NY	90.0	0.047	0.126	51,737	2,399	\$1B-\$10B	82.5	236,774	3,160	0
Bank of Castile	Castile	NY	90.0	0.044	0.152	25,191	847	\$500M-\$1B	80.0	119,596	1,284	0
Five Star Bk	Warsaw	NY	90.0	0.031	0.184	59,372	2,570	\$1B-\$10B	82.5	246,236	3,675	0
Lake Shore Savings Bank	Dunkirk	NY	90.0	0.026	0.341	8,952	251	\$100M-500M	70.0	21,143	322	0
The Rome Savings Bank	Rome	NY	90.0	0.038	0.155	11,306	419	\$100M-500M	80.0	51,855	601	0
Miami Savings Bank	Miamitown	OH	97.5	0.19	1	20,812	198	\$100M-500M	85.0	20,812	198	0
American Savings Bank FSB	Portsmouth	OH	95.0	0.079	0.345	15,645	315	\$100M-500M	82.5	40,929	411	0
Savings Bk	Circleville	OH	92.5	0.106	1	21,879	281	\$100M-500M	62.5	21,879	281	0.001
Hicksville Bk	Hicksville	OH	92.5	0.098	0.346	15,607	436	\$100M-500M	77.5	43,316	579	0
First Federal Community Bk	Bucyrus	OH	92.5	0.061	0.344	7,759	252	\$100M-500M	80.0	20,528	320	0
The Grange Bank	Columbus	OH	90.0	0.03	0.22	8,382	494	\$100M-500M	80.0	38,041	603	0.001
Vinton Cty NB	McArthur	OH	90.0	0.072	0.514	19,935	512	\$100M-500M	72.5	38,763	614	0
Hicksville Bldg Loan & SB	Hicksville	OH	90.0	0.191	1	14,001	219	<\$100M	67.5	14,001	219	0
Leesburg FSB	Leesburg	OH	90.0	0.055	0.328	3,295	178	<\$100M	57.5	5,325	190	0
Home City FSB of Springfield	Springfield	OH	87.5	0.044	0.138	6,523	208	\$100M-500M	82.5	40,427	384	0.002

3B. Top Micro Business Lending Institutions by State and Territory Using Call Report Data, June 2006

Name of Lending Institution	City	HQ State or Territory	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
			Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1,000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1,000) (8)	LSBL# (9)	CRD/TA (10)
Morgan Bk NA	Hudson	OH	87.5	0.065	0.387	8,214	429	\$100M-500M	65.0	20,456	487	0
People's FS&LA	Sidney	OH	87.5	0.035	0.254	4,897	195	\$100M-500M	70.0	15,297	241	0
First Federal Community Bank	Dover	OH	87.5	0.054	0.141	8,645	326	\$100M-500M	85.0	48,060	502	0
First NB&TC	Weatherford	OK	97.5	0.233	1	21,241	409	<\$100M	80.0	21,241	409	0.008
Eastman NB of Newkirk	Newkirk	OK	97.5	0.329	1	32,814	419	<\$100M	90.0	32,814	419	0.001
Pauls Valley NB	Pauls Valley	OK	97.5	0.252	1	28,964	733	\$100M-500M	87.5	28,964	733	0
Liberty Nat Bk	Lawton	OK	95.0	0.191	1	30,620	833	\$100M-500M	77.5	30,620	833	0
Bank of Western OK	Elk City	OK	95.0	0.2	1	29,373	635	\$100M-500M	77.5	29,373	635	0
Stockmans Bank	Altus	OK	95.0	0.219	1	23,415	434	\$100M-500M	77.5	23,415	434	0
Firstbank	Antlers	OK	95.0	0.224	1	27,287	545	\$100M-500M	82.5	27,287	545	0
First NB&TC	Miami	OK	95.0	0.248	1	29,157	359	\$100M-500M	85.0	29,157	359	0
Welch St Bk	Welch	OK	92.5	0.171	1	26,674	415	\$100M-500M	75.0	26,674	415	0.001
First St Bk	Valliant	OK	92.5	0.305	1	14,047	413	<\$100M	82.5	14,047	413	0
McClain Bk	Purcell	OK	92.5	0.149	1	21,509	311	\$100M-500M	70.0	21,509	311	0
1st Bank Oklahoma	Claremore	OK	92.5	0.066	0.202	10,032	383	\$100M-500M	82.5	40,914	553	0
Columbia River Bk	The Dalles	OR	87.5	0.032	0.091	30,878	1,033	\$500M-\$1B	60.0	195,542	1,596	0.006
Bank of the Cascades	Bend	OR	82.5	0.031	0.065	65,974	3,091	\$1B-\$10B	65.0	515,923	5,072	0.003
Citizens Bk	Corvallis	OR	82.5	0.034	0.077	11,222	391	\$100M-500M	60.0	84,064	692	0
Community Bk	Joseph	OR	82.5	0.033	0.108	10,476	382	\$100M-500M	60.0	69,651	640	0
County NB	Clearfield	PA	97.5	0.102	0.242	78,032	1,677	\$500M-\$1B	75.0	190,365	2,237	0.004
Guard Security Bank	Plains	PA	97.5	0.174	0.902	14,256	2,069	<\$100M	80.0	15,724	2,082	0
Community B&TC	Clarks Summit	PA	95.0	0.068	0.167	36,304	2,065	\$500M-\$1B	77.5	120,420	2,643	0.002
Earthstar Bk	Southampton	PA	95.0	0.254	1	46,296	464	\$100M-500M	77.5	46,296	464	0.002
Mercer Cty St Bk	Sandy Lake	PA	95.0	0.086	0.413	21,395	856	\$100M-500M	80.0	51,819	1,017	0
Eureka Bank	Pittsburgh	PA	95.0	0.276	1	25,867	224	<\$100M	85.0	25,867	224	0
First United NB	Fryburg	PA	92.5	0.114	0.772	19,970	497	\$100M-500M	65.0	25,882	519	0
CSB Bk	Curwensville	PA	92.5	0.14	0.327	29,891	704	\$100M-500M	75.0	61,851	854	0
Peoples St Bk of Wyalusing	Wyalusing	PA	90.0	0.105	0.332	19,107	830	\$100M-500M	80.0	53,941	1,010	0.003
First Citizens NB	Mansfield	PA	90.0	0.052	0.258	28,881	885	\$500M-\$1B	80.0	98,112	1,235	0.003
Elderton St Bk	Elderton	PA	90.0	0.111	0.3	15,757	1,307	\$100M-500M	82.5	50,773	1,533	0
Hamlin B&TC	Smethport	PA	90.0	0.064	1	23,612	588	\$100M-500M	52.5	23,612	588	0
Bank of Lancaster Cty NA	Strasburg	PA	90.0	0.06	0.137	112,788	4,242	\$1B-\$10B	87.5	557,190	6,544	0
Bank of Canton	Canton	PA	90.0	0.257	1	20,688	374	<\$100M	70.0	20,688	374	0
Banco Santander PR	San Juan	PR	77.5	0.015	0.065	117,995	4,595	\$1B-\$10B	75.0	844,245	6,988	0.026
Citizens Bk RI	Providence	RI	67.5	0.006	0.077	89,008	3,194	>\$10B	55.0	371,020	4,398	0.032

3B. Top Micro Business Lending Institutions by State and Territory Using Call Report Data, June 2006

Name of Lending Institution	City	HQ State or Territory	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
			Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1,000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1,000) (8)	LSBL# (9)	CRD/TA (10)
Conway NB	Conway	SC	92.5	0.098	0.342	80,067	2,791	\$500M-\$1B	75.0	182,117	3,242	0.003
Community First Bk	Walhalla	SC	92.5	0.12	0.6	40,594	878	\$100M-500M	77.5	67,639	968	0.002
Enterprise Bk of SC	Ehrhardt	SC	92.5	0.176	0.686	58,479	1,523	\$100M-500M	80.0	85,273	1,709	0.001
Peoples NB	Easley	SC	92.5	0.283	1	80,477	478	\$100M-500M	77.5	80,477	478	0
Carolina Federal Savings Bk	Charleston	SC	92.5	0.121	1	8,593	118	<\$100M	75.0	8,593	118	0
Security Federal Bank	Aiken	SC	87.5	0.022	0.107	14,919	570	\$500M-\$1B	77.5	81,675	853	0.002
Citizens Bk	Olanta	SC	87.5	0.108	0.391	27,471	1,500	\$100M-500M	72.5	65,400	1,704	0
First Capital Bank	Bennettsville	SC	87.5	0.083	0.226	4,289	204	<\$100M	77.5	17,223	253	0
First FS&LA of Charleston	Charleston	SC	85.0	0.014	0.135	36,686	2,121	\$1B-\$10B	75.0	170,798	2,764	0.005
Anderson Bros Bk	Mullins	SC	85.0	0.078	0.359	25,404	1,013	\$100M-500M	70.0	66,201	1,251	0.003
First Palmetto Savings Bank	Camden	SC	85.0	0.025	0.088	21,927	938	\$500M-\$1B	82.5	147,944	1,434	0.001
Exchange Bk of SC	Kingstree	SC	85.0	0.163	1	18,487	430	\$100M-500M	52.5	18,487	430	0
Sumter NB	Sumter	SC	85.0	0.145	0.328	19,784	642	\$100M-500M	77.5	60,234	848	0
First NB SD	Yankton	SD	95.0	0.159	1	64,032	644	\$100M-500M	82.5	64,032	644	0.084
Citibank USA NA	Sioux Falls	SD	92.5	0.418	0.559	2,974,640	1,602,041	\$1B-\$10B	80.0	3,144,708	1,602,877	0.142
Peoples St Bk	De Smet	SD	92.5	0.323	1	18,690	214	<\$100M	87.5	18,690	214	0.002
Home Federal Bank	Sioux Falls	SD	90.0	0.041	0.114	39,466	1,283	\$500M-\$1B	80.0	142,345	1,743	0
First Fidelity Bk	Burke	SD	87.5	0.094	1	20,945	529	\$100M-500M	65.0	20,945	529	0
Farmers St Bk of Canton	Canton	SD	87.5	0.191	1	7,183	385	<\$100M	67.5	7,183	385	0
First St Bk of Roscoe	Roscoe	SD	87.5	0.214	1	12,273	192	<\$100M	72.5	12,273	192	0
Security St Bk	Tyndall	SD	85.0	0.227	1	6,127	125	<\$100M	72.5	6,127	125	0
Dakota Prairie Bk	Presho	SD	80.0	0.171	1	4,991	73	<\$100M	62.5	4,991	73	0
Hardin County Bk	Savannah	TN	100.0	0.16	1	37,096	4,070	\$100M-500M	77.5	37,096	4,070	0
Citizens Bk	Carthage	TN	97.5	0.176	1	79,698	2,234	\$100M-500M	82.5	79,698	2,234	0
Macon B&TC	Lafayette	TN	97.5	0.136	1	33,872	562	\$100M-500M	72.5	33,872	562	0
First Federal Bank	Dickson	TN	97.5	0.059	0.271	24,199	790	\$100M-500M	85.0	74,623	974	0
Tennessee Cmrc Bk	Franklin	TN	95.0	0.184	0.268	92,886	3,270	\$500M-\$1B	85.0	243,846	4,149	0.001
Peoples NB of LaFollette	LaFollette	TN	95.0	0.277	1	35,562	358	\$100M-500M	77.5	35,562	358	0
Wayne Cty Bk	Waynesboro	TN	95.0	0.176	1	29,129	467	\$100M-500M	70.0	29,129	467	0
Citizens First Bk	Wartburg	TN	95.0	0.214	1	23,744	378	\$100M-500M	72.5	23,744	378	0
Bank of Camden	Camden	TN	92.5	0.091	0.92	14,232	1,478	\$100M-500M	60.0	15,472	1,488	0
Peoples Bk	Clifton	TN	92.5	0.277	1	31,421	416	\$100M-500M	75.0	31,421	416	0
Coffee Cty Bk	Manchester	TN	92.5	0.268	1	25,917	292	<\$100M	72.5	25,917	292	0
First T&SB	Oneida	TN	92.5	0.246	1	28,017	342	\$100M-500M	75.0	28,017	342	0
Security FSB of McMinnville	McMinnville	TN	92.5	0.056	0.288	7,676	238	\$100M-500M	82.5	25,808	308	0
Progressive Savings Bank FS	Jamestown	TN	92.5	0.041	0.229	8,378	549	\$100M-500M	85.0	34,017	696	0
First St Bk	Chico	TX	100.0	0.424	1	46,198	683	\$100M-500M	92.5	46,198	683	0
First NB	Hughes Springs	TX	100.0	0.259	1	38,898	874	\$100M-500M	87.5	38,898	874	0

3B. Top Micro Business Lending Institutions by State and Territory Using Call Report Data, June 2006

Name of Lending Institution	City	HQ State or Territory	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
			Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1,000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1,000) (8)	LSBL# (9)	CRD/TA (10)
Viewpoint Bank	Plano	TX	100.0	0.081	1	124,993	737	\$1B-\$10B	90.0	124,993	737	0
First Command Bank	Fort Worth	TX	97.5	0.026	1	14,567	461	\$500M-\$1B	72.5	14,567	461	0.051
Round Top St Bk	Round Top	TX	97.5	0.195	1	32,478	579	\$100M-500M	82.5	32,478	579	0.002
Affiliated Bank	Bedford	TX	97.5	0.188	1	20,534	188	\$100M-500M	85.0	20,534	188	0.002
First St Bk	Athens	TX	97.5	0.211	1	64,434	1,938	\$100M-500M	82.5	64,434	1,938	0
First NB of Albany Breckenri	Albany	TX	97.5	0.222	1	54,513	1,163	\$100M-500M	87.5	54,513	1,163	0
First NB	George West	TX	97.5	0.39	1	48,275	910	\$100M-500M	90.0	48,275	910	0
City NB	Sulphur Springs	TX	97.5	0.18	1	53,720	1,171	\$100M-500M	85.0	53,720	1,171	0
City NB	Kilgore	TX	97.5	0.282	1	44,842	531	\$100M-500M	90.0	44,842	531	0
American Express Bank FSB	Salt Lake City	UT	100.0	0.451	1	7,323,472	1,450,742	>\$10B	100.0	7,323,472	1,450,742	0.395
Universal FC	Salt Lake City	UT	97.5	0.965	0.999	510,824	271,195	\$500M-\$1B	90.0	511,262	271,197	0
Advanta Bk Corp	Draper	UT	97.5	0.628	1	1,056,499	237,600	\$1B-\$10B	95.0	1,056,499	237,600	0
GE Money Bank	Salt Lake City	UT	95.0	0.022	1	329,153	329,153	>\$10B	85.0	329,153	329,153	0.613
Wells Fargo Bk Northwest NA	Ogden	UT	95.0	0.147	0.986	2,756,899	119,340	>\$10B	77.5	2,756,899	119,340	0.09
GE Cap Financial	Salt Lake City	UT	95.0	0.734	0.778	1,428,538	1,285,354	\$1B-\$10B	87.5	1,473,927	1,288,296	0.029
Pitney Bowes Bk	Salt Lake City	UT	95.0	0.664	0.963	381,612	1,337,123	\$500M-\$1B	95.0	396,340	1,337,183	0
Wright Express FS Corp	Salt Lake City	UT	95.0	0.695	0.718	591,821	125,903	\$500M-\$1B	90.0	731,487	126,516	0
Allegiance Dir Bk	Cedar City	UT	95.0	0.817	1	27,068	3,421	<\$100M	87.5	27,068	3,421	0
Community Bank	Staunton	VA	100.0	0.241	1	105,115	971	\$100M-500M	97.5	105,115	971	0.001
Capital One FSB	McLean	VA	97.5	0.198	0.966	3,252,736	1,062,167	>\$10B	92.5	3,283,046	1,062,393	0.18
Valley Bk	Roanoke	VA	97.5	0.159	0.337	85,574	958	\$500M-\$1B	97.5	253,667	1,378	0.001
Powell Valley NB	Jonesville	VA	97.5	0.171	0.471	39,526	681	\$100M-500M	75.0	61,415	820	0
New Peoples Bk	Honaker	VA	95.0	0.062	0.182	36,212	1,761	\$500M-\$1B	80.0	139,294	2,212	0
Peoples Cmnty Bk	Montross	VA	92.5	0.277	1	29,560	355	\$100M-500M	70.0	29,560	355	0
First NB of Altavista	Altavista	VA	92.5	0.073	0.19	17,462	644	\$100M-500M	90.0	91,270	1,821	0
EVB	Tappahannock	VA	90.0	0.043	0.158	34,406	1,220	\$500M-\$1B	87.5	184,135	1,649	0.003
Highlands Union Bk	Abingdon	VA	90.0	0.041	0.178	25,085	994	\$500M-\$1B	72.5	100,828	1,335	0.002
Benchmark Cmnty Bk	Kenbridge	VA	90.0	0.057	0.248	17,438	769	\$100M-500M	77.5	65,291	1,023	0
Bank of the James	Lynchburg	VA	90.0	0.077	0.21	15,753	581	\$100M-500M	82.5	65,697	825	0
Bank of Saint Croix	Christiansted	VI	40.0	0.016	0.08	1,468	43	<\$100M	40.0	14,862	100	0
The Brattleboro SLA FA	Brattleboro	VT	87.5	0.04	0.251	6,202	160	\$100M-500M	77.5	24,052	225	0
Whidbey Island Bk	Coupeville	WA	90.0	0.033	0.089	25,153	1,056	\$500M-\$1B	80.0	189,919	1,806	0.003
Twin River NB	Clarkston	WA	90.0	0.302	1	16,755	234	<\$100M	57.5	16,755	234	0
Kitsap Bk	Port Orchard	WA	87.5	0.037	0.086	25,668	753	\$500M-\$1B	87.5	198,378	1,421	0.001
Americanwest Bk	Spokane	WA	87.5	0.035	0.076	47,684	1,287	\$1B-\$10B	80.0	345,859	2,364	0
Bank of the Pacific	Aberdeen	WA	85.0	0.036	0.087	18,641	763	\$500M-\$1B	77.5	135,429	1,286	0.003

3B. Top Micro Business Lending Institutions by State and Territory Using Call Report Data, June 2006

Name of Lending Institution	City	HQ State or Territory	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
			Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1,000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1,000) (8)	LSBL# (9)	CRD/TA (10)
First Heritage Bk	Snohomish	WA	85.0	0.06	0.163	8,226	270	\$100M-500M	67.5	39,478	389	0
First Sound Bk	Seattle	WA	85.0	0.062	0.109	7,686	337	\$100M-500M	45.0	27,166	407	0
South Sound Bk	Olympia	WA	82.5	0.052	0.121	6,358	317	\$100M-500M	82.5	52,624	523	0
Viking Cmnty Bk	Seattle	WA	80.0	0.028	0.075	11,229	772	\$100M-500M	72.5	96,852	1,110	0.001
State NB	Garfield	WA	80.0	0.066	0.153	4,959	182	<\$100M	67.5	32,149	268	0
Northern St Bk	Ashland	WI	100.0	0.266	1	41,371	603	\$100M-500M	82.5	41,371	603	0.001
First NB Manitowoc	Manitowoc	WI	97.5	0.22	0.661	141,487	2,023	\$500M-\$1B	90.0	203,792	2,314	0.001
Shell Lake St Bk	Shell Lake	WI	97.5	0.212	1	25,567	523	\$100M-500M	70.0	25,567	523	0.001
Oak Bk	Fitchburg	WI	95.0	0.196	0.419	29,458	447	\$100M-500M	85.0	65,391	544	0.002
Laona St Bk	Laona	WI	95.0	0.267	1	27,994	472	\$100M-500M	75.0	27,994	472	0.001
Peshtigo NB	Peshtigo	WI	95.0	0.276	1	29,408	471	\$100M-500M	75.0	29,408	471	0.001
Peoples St Bk of Bloomer	Bloomer	WI	95.0	0.256	1	26,082	556	\$100M-500M	70.0	26,082	556	0
Community Bk of Cameron	Cameron	WI	95.0	0.242	1	17,473	15,492	<\$100M	72.5	17,473	15,492	0
First NB of Park Falls	Park Falls	WI	92.5	0.286	1	20,570	299	<\$100M	65.0	20,570	299	0.003
Farmers Exch Bk	Neshkoro	WI	92.5	0.257	1	13,860	495	<\$100M	65.0	13,860	495	0
Brill St Bk	Rice Lake	WI	92.5	0.301	1	19,345	282	<\$100M	70.0	19,345	282	0
State Bk of Gilman	Gilman	WI	92.5	0.262	1	14,575	339	<\$100M	65.0	14,575	339	0
River Falls St Bk	River Falls	WI	92.5	0.19	1	14,664	349	<\$100M	60.0	14,664	349	0
Community Bk of Parkersburg	Parkersburg	WV	100.0	0.153	1	30,126	634	\$100M-500M	70.0	30,126	634	0.008
Bank of Mingo	Williamson	WV	95.0	0.183	1	19,324	292	\$100M-500M	60.0	19,324	292	0
Calhoun Cty Bk	Grantsville	WV	90.0	0.187	1	16,391	379	<\$100M	65.0	16,391	379	0
Bank of Monroe	Union	WV	85.0	0.096	0.526	9,707	376	\$100M-500M	70.0	18,445	426	0
Traders Bk	Spencer	WV	82.5	0.126	0.5	12,893	264	\$100M-500M	62.5	25,661	328	0.003
Bank of Romney	Romney	WV	82.5	0.057	0.346	11,730	507	\$100M-500M	65.0	32,829	623	0
Main St Bk Corp	Wheeling	WV	82.5	0.07	0.259	11,234	318	\$100M-500M	80.0	42,161	444	0
Hancock County Savings Bk	Chester	WV	82.5	0.022	1	5,801	57	\$100M-500M	52.5	5,801	57	0
Bank of Star Valley	Afton	WY	100.0	0.305	1	26,311	465	<\$100M	82.5	26,311	465	0
Hilltop NB	Casper	WY	95.0	0.113	0.587	48,716	818	\$100M-500M	72.5	74,235	945	0.004
Bank of Commerce	Rawlins	WY	95.0	0.241	1	18,393	356	<\$100M	65.0	18,393	356	0
Buffalo Federal Savings Bank	Buffalo	WY	90.0	0.05	0.156	5,531	178	\$100M-500M	80.0	29,283	274	0

Source: U.S. Small Business Administration, Office of Advocacy, Office of Economic Research, from Call Reports submitted to the Federal Reserve System.

Table 4A. Top Small Business Lenders by State and Territory Using CRA Data, 2005

State or Territory	Lending Institution	HQ Location	Small Business Lending (<\$1M)		Institution Asset Size (3)	Micro Business Lending (<\$100k)		Small Business Lending (<\$100k-	
			LSBL\$ (1,000) (1)	LSBL# (2)		SSBL\$ (1,000) (4)	SSBL# (5)	LSBL(2) \$ (1,000) (6)	LSBL(2) # (7)
Alabama	Regions Financial Corporation	AL	984,224	8,047	>\$50B	200,209	5,644	784,015	2,403
	Amsouth Bancorporation	AL	692,191	9,493	>\$50B	321,566	8,506	370,625	987
	Synovus Financial Corp.	GA	651,889	5,300	\$10B-\$50B	128,440	3,658	523,449	1,642
	Wachovia Corporation	NC	582,150	3,434	>\$50B	88,226	1,971	493,924	1,463
	Compass Bancshares Inc.	AL	508,624	4,024	\$10B-\$50B	101,000	2,897	407,624	1,127
	Colonial Bancgroup Inc.	AL	288,911	2,387	\$10B-\$50B	63,424	1,706	225,487	681
	MBNA Corporation	DE	265,012	24,410	.	233,472	24,286	31,540	124
	Alabama National Bancorporation	AL	134,973	1,237	\$1B-\$10B	32,139	916	102,834	321
	Whitney Holding Corporation	LA	124,887	733	\$10B-\$50B	17,403	419	107,484	314
	Aliant Financial Corporation	AL	89,017	674	<\$1B	17,959	456	71,058	218
	Superior Bank	AL	80,357	536	\$1B-\$10B	14,444	327	65,913	209
	Community Bancshares Inc.	AL	79,966	817	<\$1B	20,343	610	59,623	207
	Wells Fargo & Company	CA	68,633	2,252	>\$50B	63,728	2,209	4,905	43
	BancorpSouth Inc.	MS	67,089	659	\$10B-\$50B	13,940	472	53,149	187
	Peoples Banctrust Company Inc.	AL	61,544	431	<\$1B	11,668	285	49,876	146
	Citigroup Inc.	NY	60,940	12,173	>\$50B	60,134	12,168	806	5
	Renasant Corporation	MS	58,896	466	\$1B-\$10B	13,088	307	45,808	159
	GE Capital Financial Inc.	UT	57,547	16,263	\$1B-\$10B	57,197	16,261	350	2
	JPMorgan Chase & Co.	NY	55,147	7,133	>\$50B	53,863	7,129	1,284	4
Alaska	First National Bank Alaska	AK	272,772	2,231	\$1B-\$10B	51,679	1,487	221,093	744
	Wells Fargo & Company	CA	244,354	4,876	>\$50B	125,875	4,531	118,479	345
	Northrim Bancorp Inc.	AK	129,513	793	<\$1B	21,922	448	107,591	345
	Keycorp	OH	91,808	339	>\$50B	6,587	143	85,221	196
	Bank of America Corporation	NC	64,735	4,701	>\$50B	62,635	4,696	2,100	5
Arizona	Wells Fargo & Company	CA	1,327,980	36,253	>\$50B	850,220	34,725	477,760	1,528
	JPMorgan Chase & Co.	NY	426,637	24,109	>\$50B	271,144	23,666	155,493	443
	Bank of America Corporation	NC	410,572	14,753	>\$50B	194,423	14,112	216,149	641
	Zions Bancorporation	UT	392,812	2,293	\$10B-\$50B	43,969	1,419	348,843	874
	Marshall & Ilsley Corporation	WI	370,286	1,880	>\$50B	43,616	1,044	326,670	836
	Compass Bancshares Inc.	AL	228,366	1,914	\$10B-\$50B	53,617	1,491	174,749	423
	Cobiz Inc.	CO	128,598	449	\$1B-\$10B	8,867	148	119,731	301
	MBNA Corporation	DE	123,591	10,258	.	74,663	10,115	48,928	143
	Citigroup Inc.	NY	120,804	24,199	>\$50B	120,804	24,199	-	-
	Capital One FSB	VA	94,071	19,635	.	93,271	19,629	800	6
	Western Alliance Bancorporation	NV	90,600	323	\$1B-\$10B	6,791	102	83,809	221
	Northern Trust Corporation	IL	90,007	362	\$10B-\$50B	9,794	156	80,213	206
	Johnson Financial Group Inc.	WI	72,083	264	\$1B-\$10B	6,706	108	65,377	156
	Advanta Bank	UT	63,086	7,010	\$1B-\$10B	63,086	7,010	-	-



Table 4A. Top Small Business Lenders by State and Territory Using CRA Data, 2005

State or Territory	Lending Institution	HQ Location	Small Business Lending (<\$1M)		Institution Asset Size (3)	Micro Business Lending (<\$100k)		Small Business Lending (<\$100k-	
			LSBL\$ (1,000) (1)	LSBL# (2)		SSBL\$ (1,000) (4)	SSBL# (5)	LSBL(2) \$ (1,000) (6)	LSBL(2) # (7)
Arkansas	U.S. Bancorp	MN	59,634	1,234	>\$50B	14,143	1,121	45,491	113
	First National Bank Holding	AZ	59,474	197	\$1B-\$10B	4,398	67	55,076	130
	Arvest Bank Group Inc.	AR	576,894	5,882	\$1B-\$10B	125,969	4,523	450,925	1,359
	Regions Financial Corporation	AL	467,155	4,914	>\$50B	121,282	3,796	345,873	1,118
	Bank of The Ozarks Inc.	AR	161,146	2,510	\$1B-\$10B	57,022	2,154	104,124	356
	Liberty Bancshares Inc.	AR	113,839	1,092	\$1B-\$10B	29,231	818	84,608	274
	First Bank Corp	AR	100,634	1,018	\$1B-\$10B	22,236	713	78,398	305
	BancorpSouth Inc.	MS	84,230	1,358	\$10B-\$50B	29,884	1,161	54,346	197
	Bank of America Corporation	NC	79,081	3,232	>\$50B	38,617	3,136	40,464	96
	Simmons First National Corporation	AR	74,387	1,145	\$1B-\$10B	26,950	989	47,437	156
	U.S. Bancorp	MN	65,379	885	>\$50B	16,018	730	49,361	155
	First Security Bancorp	AR	62,829	1,055	\$1B-\$10B	23,059	899	39,770	156
	ANB Bancshares Inc.	AR	57,530	423	\$1B-\$10B	8,796	274	48,734	149
Summit Bancorp Inc.	AR	55,797	601	<\$1B	15,280	471	40,517	130	
Wells Fargo & Company	CA	55,333	1,808	>\$50B	51,299	1,780	4,034	28	
California	Wells Fargo & Company	CA	9,488,369	275,953	>\$50B	6,875,189	266,164	2,613,180	9,789
	Bank of America Corporation	NC	2,939,652	115,649	>\$50B	1,616,782	112,546	1,322,870	3,103
	Union Bank of California NA	CA	1,916,277	30,497	>\$50B	849,303	27,730	1,066,974	2,767
	Citigroup Inc.	NY	1,202,454	220,093	>\$50B	1,192,289	220,049	10,165	44
	Bank of the West	CA	975,585	7,226	>\$50B	244,436	5,568	731,149	1,658
	Comerica Inc.	MI	875,601	2,362	>\$50B	35,661	615	839,940	1,747
	Zions Bancorporation	UT	857,274	4,529	\$10B-\$50B	127,695	2,847	729,579	1,682
	City National Corporation	CA	814,194	2,966	\$10B-\$50B	70,183	1,265	744,011	1,701
	U.S. Bancorp	MN	797,742	13,463	>\$50B	149,558	12,024	648,184	1,439
	MBNA Corporation	DE	793,417	82,878	.	654,347	82,440	139,070	438
	Capital One FSB	VA	766,609	155,004	.	762,809	154,977	3,800	27
	JPMorgan Chase & Co.	NY	753,203	85,498	>\$50B	727,260	85,379	25,943	119
	Advanta Bank	UT	593,705	61,433	\$1B-\$10B	593,705	61,433	-	-
	Greater Bay Bancorp	CA	553,040	1,585	\$1B-\$10B	26,306	417	526,734	1,168
	Citibank (West) FSB	NY	541,670	8,640	.	288,862	7,897	252,808	743
	Hanmi Financial Corporation	CA	493,838	2,415	\$1B-\$10B	66,735	1,232	427,103	1,183
	East West Bancorp Inc.	CA	458,481	1,056	\$10B-\$50B	9,892	135	448,589	921
	Westamerica Bancorporation	CA	392,893	1,856	\$1B-\$10B	54,484	892	338,409	964
	UCBH Holdings Inc.	CA	383,005	808	\$1B-\$10B	7,051	93	375,954	715
	Eggemeyer Advisory Corp.	CA	370,956	1,355	\$1B-\$10B	33,471	525	337,485	830
	CVB Financial Corp.	CA	353,852	1,568	\$1B-\$10B	40,592	799	313,260	769
	Washington Mutual Bank FA	NY	335,279	8,290	>\$50B	202,026	8,047	133,253	243
Mellon Financial Corporation	PA	310,365	2,066	\$10B-\$50B	32,201	1,392	278,164	674	
Pacific Capital Bancorp	CA	288,196	1,442	\$1B-\$10B	36,891	873	251,305	569	

Table 4A. Top Small Business Lenders by State and Territory Using CRA Data, 2005

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			LSBL\$ (1,000) (1)	LSBL# (2)		SSBL\$ (1,000) (4)	SSBL# (5)	LSBL(2) \$ (1,000) (6)	LSBL(2) # (7)
	First Banks Inc.	MO	255,735	889	\$1B-\$10B	19,640	346	236,095	543
	Umpqua Holdings Corporation	OR	212,081	896	\$1B-\$10B	19,148	358	192,933	538
	Community Bank	CA	210,198	957	\$1B-\$10B	23,483	515	186,715	442
	Nara Bancorp Inc.	CA	209,526	781	\$1B-\$10B	16,319	254	193,207	527
	Center Financial Corporation	CA	206,273	1,053	\$1B-\$10B	32,788	550	173,485	503
	Cathay General Bancorp	CA	204,258	555	\$1B-\$10B	9,865	166	194,393	389
	Farmers & Merchants Bank	CA	192,485	854	\$1B-\$10B	21,145	417	171,340	437
	Wilshire Bancorp Inc.	CA	190,620	749	\$1B-\$10B	23,013	334	167,607	415
	Mid-State Bancshares	CA	186,434	766	\$1B-\$10B	18,473	334	167,961	432
	Central Coast Bancorp	CA	181,038	723	.	16,914	336	164,124	387
	Trico Bancshares	CA	176,196	1,290	\$1B-\$10B	35,853	863	140,343	427
	California Community Financial	CA	163,699	618	.	15,279	254	148,420	364
	Fremont Bancorporation	CA	155,839	472	\$1B-\$10B	9,208	134	146,631	338
	GE Capital Financial Inc.	UT	152,651	32,700	\$1B-\$10B	149,181	32,686	3,470	14
	Heritage Commerce Corp	CA	152,392	477	\$1B-\$10B	9,072	137	143,320	340
	Signature Bank	NY	143,393	288	\$1B-\$10B	505	6	142,888	282
	Sierra Bancorp	CA	129,385	983	\$1B-\$10B	21,841	643	107,544	340
	The Mechanics Bank	CA	128,383	784	\$1B-\$10B	22,770	559	105,613	225
	Manufacturers Bank	CA	126,218	322	\$1B-\$10B	4,874	77	121,344	245
	Far East National Bank	CA	124,500	271	\$1B-\$10B	3,107	40	121,393	231
	First Republic Bank	CA	122,765	475	\$10B-\$50B	13,292	218	109,473	257
	First Northern Community Bank	CA	115,365	543	<\$1B	14,881	286	100,484	257
	Northern Empire Bancshares	CA	114,503	317	\$1B-\$10B	4,742	90	109,761	227
	Valley Independent Bank	CA	114,099	701	\$1B-\$10B	18,182	446	95,917	255
	SVB Financial Group	CA	106,098	190	\$1B-\$10B	957	12	105,141	178
	FBOP Corporation	IL	102,944	439	\$10B-\$50B	11,687	209	91,257	230
	1867 Western Financial Corporatior	CA	100,243	458	\$1B-\$10B	11,458	224	88,785	234
	Exchange Bank	CA	93,366	715	\$1B-\$10B	22,427	513	70,939	202
	Farmers & Merchants Bancorp	CA	89,021	494	\$1B-\$10B	7,784	297	81,237	197
	Wachovia Corporation	NC	84,484	171	>\$50B	1,020	19	83,464	152
	HSBC Bank USA NA	NY	81,868	1,243	>\$50B	47,912	1,135	33,956	108
	Ironstone Bank	NC	79,212	260	\$1B-\$10B	5,324	98	73,888	162
	American River Bankshares	CA	78,463	422	<\$1B	11,858	226	66,605	196
	Popular Inc.	PR	75,193	392	\$10B-\$50B	6,659	242	68,534	150
	RCB Corporation	CA	74,144	339	<\$1B	8,317	158	65,827	181
	PFF Bank & Trust	CA	73,134	394	\$1B-\$10B	9,955	235	63,179	159
	Lauritzen Corporation	NE	60,958	6,812	\$10B-\$50B	54,801	6,790	6,157	22
	Capital Corp of the West	CA	60,812	249	\$1B-\$10B	5,580	97	55,232	152
Colorado	Wells Fargo & Company	CA	1,429,668	33,845	>\$50B	801,740	32,041	627,928	1,804
	U.S. Bancorp	MN	339,035	9,873	>\$50B	101,645	9,263	237,390	610

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			LSBL\$ (1,000) (1)	LSBL# (2)	Institution Asset Size (3)	SSBL\$ (1,000) (4)	SSBL# (5)	LSBL(2) \$ (1,000) (6)	LSBL(2) # (7)
	JPMorgan Chase & Co.	NY	310,939	23,261	>\$50B	214,242	22,991	96,697	270
	Centennial Bank Holdings Inc.	CO	300,420	1,782	\$1B-\$10B	44,631	1,037	255,789	745
	Lauritzen Corporation	NE	281,324	2,418	\$10B-\$50B	47,812	1,803	233,512	615
	Cobiz Inc.	CO	251,964	1,206	\$1B-\$10B	30,809	601	221,155	605
	Firstbank Holding Company	CO	234,606	3,534	\$1B-\$10B	43,263	3,030	191,343	504
	Zions Bancorporation	UT	226,619	2,166	\$10B-\$50B	45,678	1,660	180,941	506
	Keycorp	OH	192,589	1,126	>\$50B	22,918	679	169,671	447
	Bank of the West	CA	172,130	1,607	>\$50B	39,254	1,186	132,876	421
	Capital One FSB	VA	139,162	25,142	.	138,737	25,139	425	3
	Pinnacle Bancorp Inc.	NE	130,291	1,247	\$1B-\$10B	30,404	929	99,887	318
	Citigroup Inc.	NY	128,295	25,226	>\$50B	126,785	25,219	1,510	7
	MBNA Corporation	DE	124,235	14,202	.	101,313	14,140	22,922	62
	Alpine Banks of Colorado	CO	109,763	984	\$1B-\$10B	21,352	728	88,411	256
	Advanta Bank	UT	102,906	10,708	\$1B-\$10B	102,906	10,708	-	-
	Compass Bancshares Inc.	AL	78,587	1,108	\$10B-\$50B	33,621	997	44,966	111
	UMB Financial Corporation	MO	75,992	578	\$1B-\$10B	12,778	429	63,214	149
	GE Capital Financial Inc.	UT	66,875	11,600	\$1B-\$10B	65,265	11,594	1,610	6
	Front Range Capital Corporation	CO	62,180	486	<\$1B	12,708	334	49,472	152
	Bank of America Corporation	NC	56,917	4,626	>\$50B	48,360	4,611	8,557	15
	First State Bancorporation	NM	56,066	413	\$1B-\$10B	8,228	277	47,838	136
	Mountain States Bancorporation	CO	53,063	341	<\$1B	8,834	215	44,229	126
Connecticut	Bank of America Corporation	NC	272,311	9,401	>\$50B	127,431	8,995	144,880	406
	Webster Financial Corporation	CT	260,946	2,566	\$10B-\$50B	99,288	2,087	161,658	479
	Wachovia Corporation	NC	243,166	1,462	>\$50B	49,617	946	193,549	516
	JPMorgan Chase & Co.	NY	239,786	12,823	>\$50B	166,147	12,603	73,639	220
	Newalliance Bancshares Inc.	CT	200,212	1,224	\$1B-\$10B	32,752	748	167,460	476
	People's Mutual Holdings	CT	187,076	738	\$10B-\$50B	14,871	349	172,205	389
	TD Banknorth Na	ME	149,946	1,070	>\$50B	28,895	734	121,051	336
	Charter One Bank	OH	142,604	2,172	>\$50B	57,300	1,948	85,304	224
	Hudson United Bancorp	NJ	132,818	663	.	17,962	328	114,856	335
	Citigroup Inc.	NY	116,949	21,037	>\$50B	114,297	21,026	2,652	11
	Wells Fargo & Company	CA	109,218	3,271	>\$50B	97,780	3,182	11,438	89
	MBNA Corporation	DE	91,216	11,456	.	84,938	11,434	6,278	22
	Capital One FSB	VA	79,421	14,225	.	79,021	14,222	400	3
	Farmington Savings Bank	CT	61,473	245	.	5,144	93	56,329	152
	Advanta Bank	UT	59,148	6,095	\$1B-\$10B	59,011	6,094	137	1
	Sovereign Bank	PA	52,627	380	>\$50B	12,241	266	40,386	114
Delaware	Wilmington Trust Corporation	DE	289,959	1,267	\$10B-\$50B	26,548	499	263,411	768
	PNC Financial Services Group	PA	127,522	1,483	>\$50B	49,197	1,270	78,325	213

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District of Columbia	Wachovia Corporation	NC	75,620	397	>\$50B	10,780	234	64,840	163
	Charter One Bank	OH	54,052	724	>\$50B	23,515	632	30,537	92
	Mercantile Bankshares Corporation	MD	50,172	339	\$10B-\$50B	8,059	217	42,113	122
	BB&T Corporation	NC	93,057	401	>\$50B	9,327	212	83,730	189
	Wachovia Corporation	NC	80,899	360	>\$50B	10,892	205	70,007	155
	Bank of America Corporation	NC	64,473	1,429	>\$50B	20,878	1,304	43,595	125
Florida	Suntrust Banks Inc.	GA	55,063	658	>\$50B	11,732	554	43,331	104
	Wachovia Corporation	NC	2,291,327	11,749	>\$50B	345,343	6,863	1,945,984	4,886
	Bank of America Corporation	NC	2,037,365	68,883	>\$50B	976,012	65,812	1,061,353	3,071
	Suntrust Banks Inc.	GA	1,640,123	23,870	>\$50B	470,665	20,653	1,169,458	3,217
	Amsouth Bancorporation	AL	1,085,815	15,036	>\$50B	532,788	13,726	553,027	1,310
	MBNA Corporation	DE	776,775	79,563	.	667,921	79,147	108,854	416
	Wells Fargo & Company	CA	603,931	18,727	>\$50B	529,834	18,230	74,097	497
	Citigroup Inc.	NY	534,609	111,762	>\$50B	529,975	111,740	4,634	22
	Colonial Bancgroup Inc.	AL	398,376	2,099	\$10B-\$50B	60,018	1,171	338,358	928
	JPMorgan Chase & Co.	NY	390,871	42,933	>\$50B	352,648	42,780	38,223	153
	Capital One FSB	VA	386,609	86,996	.	384,359	86,980	2,250	16
	Regions Financial Corporation	AL	344,149	1,874	>\$50B	46,977	985	297,172	889
	Advanta Bank	UT	311,025	32,782	\$1B-\$10B	311,025	32,782	-	-
	Synovus Financial Corp.	GA	308,204	2,168	\$10B-\$50B	60,029	1,428	248,175	740
	Fifth Third Bancorp	OH	269,931	1,103	>\$50B	26,684	491	243,247	612
	Mellon Financial Corporation	PA	263,746	1,927	\$10B-\$50B	45,804	1,327	217,942	600
	BB&T Corporation	NC	230,038	1,619	>\$50B	34,686	1,059	195,352	560
	South Financial Group The	SC	229,010	1,774	\$10B-\$50B	40,386	1,117	188,624	657
	GE Capital Financial Inc.	UT	221,048	53,191	\$1B-\$10B	217,658	53,178	3,390	13
	Compass Bancshares Inc.	AL	194,843	1,930	\$10B-\$50B	52,501	1,537	142,342	393
	Riverside Banking Company	FL	193,719	1,938	\$1B-\$10B	50,259	1,505	143,460	433
Tampa Banking Company The	FL	188,242	1,267	<\$1B	36,456	845	151,786	422	
Fidelity Federal Bank & Trusy	FL	137,931	484	\$1B-\$10B	9,517	165	128,414	319	
Citibank FSB	NY	120,403	1,086	.	35,891	857	84,512	229	
Bankatlantic	FL	114,613	622	\$1B-\$10B	16,960	351	97,653	271	
Whitney Holding Corporation	LA	105,760	566	\$10B-\$50B	12,872	309	92,888	257	
Capital City Bank Group Inc	FL	104,490	1,646	\$1B-\$10B	40,542	1,419	63,948	227	
Harbor Federal Savings Bank	FL	97,426	718	\$1B-\$10B	20,701	466	76,725	252	
Gold Banc Corporation Inc.	KS	96,495	473	.	12,052	241	84,443	232	
Northern Trust Corporation	IL	94,105	467	\$10B-\$50B	14,529	232	79,576	235	
Citrus & Chemical Bancorporation	FL	91,446	853	<\$1B	23,696	618	67,750	235	
Comerica Inc.	MI	90,855	242	>\$50B	3,368	50	87,487	192	
HSBC Bank USA NA	NY	90,423	961	>\$50B	52,799	833	37,624	128	

Table 4A. Top Small Business Lenders by State and Territory Using CRA Data, 2005

State or Territory	Lending Institution	HQ Location	Small Business Lending (<\$1M)		Institution Asset Size (3)	Micro Business Lending (<\$100k)		Small Business Lending (<\$100k-	
			LSBL\$ (1,000) (1)	LSBL# (2)		SSBL\$ (1,000) (4)	SSBL# (5)	LSBL(2) \$ (1,000) (6)	LSBL(2) # (7)
	TIB Financial Corp.	FL	85,560	428	\$1B-\$10B	11,393	234	74,167	194
	City National Bancshares Inc	FL	84,654	251	\$1B-\$10B	4,742	92	79,912	159
	Ocean Bankshares Inc.	FL	83,865	475	\$1B-\$10B	11,607	257	72,258	218
	RBC Centura	NC	83,032	300	\$10B-\$50B	6,149	134	76,883	166
	Popular Inc.	PR	76,162	381	\$10B-\$50B	7,497	208	68,665	173
	Bankunited FSB	FL	74,830	288	.	6,527	125	68,303	163
	Total Bancshares Corp.	FL	74,323	2,636	\$1B-\$10B	28,107	2,488	46,216	148
	Peoples First Community Bank	FL	72,116	541	\$1B-\$10B	15,494	356	56,622	185
	Ironstone Bank	NC	68,243	350	\$1B-\$10B	8,242	186	60,001	164
	Zions Bancorporation	UT	67,005	238	\$10B-\$50B	5,789	74	61,216	164
	Washington Mutual Bank FA	NY	64,342	2,064	>\$50B	56,681	2,031	7,661	33
	Alabama National Bancorporation	AL	61,503	388	\$1B-\$10B	8,994	235	52,509	153
	Trustmark Corporation	MS	61,446	302	\$1B-\$10B	6,673	151	54,773	151
	Commercial Bankshares Inc.	FL	53,334	250	\$1B-\$10B	6,602	128	46,732	122
	Seacoast Banking Corporation	FL	50,582	436	\$1B-\$10B	10,335	312	40,247	124
Georgia	Synovus Financial Corp.	GA	1,464,889	12,462	\$10B-\$50B	276,545	8,921	1,188,344	3,541
	Suntrust Banks Inc.	GA	1,106,761	10,943	>\$50B	206,607	8,423	900,154	2,520
	Wachovia Corporation	NC	1,093,043	5,620	>\$50B	157,150	3,346	935,893	2,274
	BB&T Corporation	NC	814,443	5,536	>\$50B	126,740	3,637	687,703	1,899
	Regions Financial Corporation	AL	715,368	5,368	>\$50B	125,897	3,562	589,471	1,806
	Bank of America Corporation	NC	596,330	19,660	>\$50B	274,048	18,761	322,282	899
	United Community Banks Inc.	GA	401,543	4,187	\$1B-\$10B	85,682	3,171	315,861	1,016
	Main Street Banks Inc.	GA	291,929	1,587	.	31,903	894	260,026	693
	MBNA Corporation	DE	284,422	32,579	.	240,121	32,418	44,301	161
	Wells Fargo & Company	CA	199,600	6,364	>\$50B	180,568	6,227	19,032	137
	Citigroup Inc.	NY	185,664	39,575	>\$50B	178,180	39,545	7,484	30
	JPMorgan Chase & Co.	NY	142,514	16,519	>\$50B	136,568	16,493	5,946	26
	Flag Financial Corporation	GA	125,566	876	\$1B-\$10B	19,730	453	105,836	423
	Capital One FSB	VA	114,985	25,432	.	114,685	25,430	300	2
	Advanta Bank	UT	110,670	11,737	\$1B-\$10B	110,670	11,737	-	-
	GE Capital Financial Inc.	UT	108,592	26,730	\$1B-\$10B	106,507	26,724	2,085	6
	Southeastern Bank Financial	GA	93,808	821	<\$1B	18,002	583	75,806	238
	PAB Bankshares Inc.	GA	87,817	618	\$1B-\$10B	15,636	415	72,181	203
	Brand Group Holdings Inc.	GA	85,263	857	<\$1B	17,989	667	67,274	190
	Queensborough Company The	GA	81,330	1,346	<\$1B	32,075	1,175	49,255	171
	Colonial Bancgroup Inc.	AL	80,411	497	\$10B-\$50B	11,893	291	68,518	206
	Fidelity Southern Corporation	GA	74,419	558	\$1B-\$10B	12,805	420	61,614	138
	Security Bank Corporation	GA	72,884	489	\$1B-\$10B	12,320	305	60,564	184
	Ironstone Bank	NC	69,272	475	\$1B-\$10B	11,242	285	58,030	190
	Summit Bank Corporation	GA	65,107	211	<\$1B	4,016	70	61,091	141

Table 4A. Top Small Business Lenders by State and Territory Using CRA Data, 2005

State or Territory	Lending Institution	HQ Location	Small Business Lending (<\$1M)		Institution Asset Size (3)	Micro Business Lending (<\$100k)		Small Business Lending (<\$100k-	
			LSBL\$ (1,000) (1)	LSBL# (2)		SSBL\$ (1,000) (4)	SSBL# (5)	LSBL(2) \$ (1,000) (6)	LSBL(2) # (7)
Hawaii	WGNB Corp.	GA	53,590	563	<\$1B	12,251	411	41,339	152
	Capital City Bank Group Inc	FL	52,191	796	\$1B-\$10B	17,596	673	34,595	123
	Bank of the West	CA	326,989	4,360	>\$50B	96,292	3,728	230,697	632
	Central Pacific Financial Co	HI	161,819	801	\$1B-\$10B	23,279	448	138,540	353
	Bank of Hawaii Corporation	HI	144,842	1,647	\$1B-\$10B	45,919	1,332	98,923	315
Idaho	American Savings Bank FSB	HI	94,622	646	.	17,296	441	77,326	205
	Wells Fargo & Company	CA	50,895	1,559	>\$50B	46,228	1,521	4,667	38
	Wells Fargo & Company	CA	383,237	8,646	>\$50B	200,830	8,072	182,407	574
	U.S. Bancorp	MN	247,273	4,119	>\$50B	54,652	3,608	192,621	511
	WTB Financial Corporation	WA	131,771	737	\$1B-\$10B	17,356	446	114,415	291
	Zions Bancorporation	UT	129,703	1,400	\$10B-\$50B	34,782	1,076	94,921	324
	Keycorp	OH	109,364	578	>\$50B	13,115	323	96,249	255
Illinois	Farmers Bancorporation Inc.	ID	67,229	840	<\$1B	22,601	674	44,628	166
	Bank of America Corporation	NC	51,820	2,382	>\$50B	29,285	2,334	22,535	48
	JPMorgan Chase & Co.	NY	871,520	46,605	>\$50B	434,066	45,484	437,454	1,121
	Lasalle Bank	IL	846,740	6,162	>\$50B	198,739	4,687	648,001	1,475
	Harris Trust and Savings Bank	IL	683,019	7,956	\$10B-\$50B	101,811	6,316	581,208	1,640
	First Midwest Bancorp Inc.	IL	559,323	3,194	\$1B-\$10B	78,989	1,833	480,334	1,361
	Fifth Third Bancorp	OH	527,479	1,910	>\$50B	38,092	668	489,387	1,242
	MB Financial Inc	IL	516,508	1,897	\$1B-\$10B	37,294	693	479,214	1,204
	Wintrust Financial Corporation	IL	361,682	1,710	\$1B-\$10B	44,258	863	317,424	847
	U.S. Bancorp	MN	347,502	4,932	>\$50B	77,589	4,191	269,913	741
	Citigroup Inc.	NY	344,654	59,803	>\$50B	343,836	59,797	818	6
	Wells Fargo & Company	CA	303,120	9,228	>\$50B	251,271	8,994	51,849	234
	American Chartered Bancorp	IL	291,411	1,347	\$1B-\$10B	38,065	690	253,346	657
	Amcore Financial Inc.	IL	231,127	1,267	\$1B-\$10B	34,977	739	196,150	528
	Associated Banc-Corp	WI	223,761	1,095	\$10B-\$50B	23,958	603	199,803	492
	MBNA Corporation	DE	216,236	26,403	.	189,681	26,318	26,555	85
	Capital One FSB	VA	205,237	38,677	.	204,512	38,672	725	5
	First American Bank Corporation	IL	203,202	882	\$1B-\$10B	20,127	468	183,075	414
	Metropolitan Bank Group Inc.	IL	194,519	837	\$1B-\$10B	15,365	321	179,154	516
	Old Second Bancorp Inc.	IL	182,718	1,201	\$1B-\$10B	28,185	771	154,533	430
	National City Corporation	OH	181,935	2,621	>\$50B	45,707	2,217	136,228	404
First Banks Inc.	MO	172,127	1,355	\$1B-\$10B	33,996	961	138,131	394	
Bank of America Corporation	NC	167,860	9,356	>\$50B	111,289	9,218	56,571	138	
Privatebancorp Inc.	IL	152,137	525	\$1B-\$10B	9,801	170	142,336	355	
Advanta Bank	UT	148,509	16,324	\$1B-\$10B	148,509	16,324	-	-	
Main Street Trust Inc.	IL	147,458	1,102	\$1B-\$10B	27,495	752	119,963	350	

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			LSBL\$ (1,000) (1)	LSBL# (2)		SSBL\$ (1,000) (4)	SSBL# (5)	LSBL(2) \$ (1,000) (6)	LSBL(2) # (7)
	West Suburban Bancorp Inc.	IL	143,689	813	\$1B-\$10B	21,308	454	122,381	359
	Standard Bancshares Inc.	IL	142,361	651	\$1B-\$10B	14,009	286	128,352	365
	First Mid-Illinois Bancshare	IL	132,457	1,512	<\$1B	35,720	1,203	96,737	309
	GE Capital Financial Inc.	UT	127,743	25,143	\$1B-\$10B	125,303	25,134	2,440	9
	Citibank FSB	NY	111,699	1,101	.	35,698	884	76,001	217
	FBOP Corporation	IL	107,846	458	\$10B-\$50B	10,475	208	97,371	250
	Taylor Capital Group Inc.	IL	106,092	393	\$1B-\$10B	7,845	140	98,247	253
	Heartland Bancorp Inc.	IL	104,498	932	<\$1B	21,429	683	83,069	249
	Bridgeview Bancorp Inc.	IL	103,253	347	\$1B-\$10B	6,698	121	96,555	226
	Home State Bancorp Inc.	IL	102,691	696	<\$1B	14,209	470	88,482	226
	Banc Ed Corp. The	IL	98,195	682	\$1B-\$10B	18,024	457	80,171	225
	Bankfinancial F.S.B	IL	93,903	361	.	8,209	159	85,694	202
	Northern Trust Corporation	IL	93,818	435	\$10B-\$50B	9,863	223	83,955	212
	Commerce Bancshares Inc.	MO	92,018	568	\$10B-\$50B	12,884	361	79,134	207
	Peotone Bancorp Inc.	IL	88,805	480	\$1B-\$10B	12,800	261	76,005	219
	Charter One Bank	OH	88,022	1,539	>\$50B	56,344	1,458	31,678	81
	Lauritzen Corporation	NE	85,927	1,182	\$10B-\$50B	20,433	988	65,494	194
	Midwest Banc Holdings Inc.	IL	83,536	389	\$1B-\$10B	8,729	187	74,807	202
	Popular Inc.	PR	80,191	451	\$10B-\$50B	10,097	263	70,094	188
	West Pointe Bancshares Inc.	WI	77,340	565	<\$1B	14,628	363	62,712	202
	Regions Financial Corporation	AL	76,882	552	>\$50B	13,579	353	63,303	199
	Marshall & Ilsley Corporation	WI	69,179	249	>\$50B	4,906	101	64,273	148
	Marquette National Corporation	IL	67,860	320	\$1B-\$10B	7,757	147	60,103	173
	Morton Community Bank	IL	64,633	652	\$1B-\$10B	16,798	508	47,835	144
	First Busey Corporation	IL	64,436	527	\$1B-\$10B	13,559	348	50,877	179
	Old National Bancorp	IN	62,021	662	\$1B-\$10B	17,194	509	44,827	153
	BB&T Bancshares Corp.	IL	61,914	263	<\$1B	7,024	110	54,890	153
	CBX Corporation	IL	55,698	431	<\$1B	11,290	282	44,408	149
	Mid America Bank FSB	IL	53,699	221	.	4,839	98	48,860	123
	Midamerica National Bancshar	IL	52,864	458	<\$1B	12,431	323	40,433	135
	Comerica Inc.	MI	50,918	110	>\$50B	327	5	50,591	105
Indiana	Fifth Third Bancorp	OH	703,642	3,314	>\$50B	81,437	1,656	622,205	1,658
	JPMorgan Chase & Co.	NY	408,351	17,317	>\$50B	164,662	16,711	243,689	606
	Old National Bancorp	IN	396,349	3,131	\$1B-\$10B	87,013	2,180	309,336	951
	National City Corporation	OH	358,678	4,235	>\$50B	76,988	3,445	281,690	790
	Lakeland Financial Corporation	IN	287,484	1,537	\$1B-\$10B	38,002	847	249,482	690
	Wells Fargo & Company	CA	261,192	6,170	>\$50B	158,481	5,849	102,711	321
	Irwin Financial Corporation	IN	197,424	843	\$1B-\$10B	19,805	354	177,619	489
	1st Source Corporation	IN	189,876	1,355	\$1B-\$10B	35,050	819	154,826	536
	Star Financial Group Inc.	IN	166,882	1,149	\$1B-\$10B	31,028	743	135,854	406

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			LSBL\$ (1,000) (1)	LSBL# (2)		SSBL\$ (1,000) (4)	SSBL# (5)	LSBL(2) \$ (1,000) (6)	LSBL(2) # (7)
	Keycorp	OH	140,224	751	>\$50B	17,089	436	123,135	315
	Community Bank Shares of Indiana	IN	118,963	655	<\$1B	18,191	346	100,772	309
	MBNA Corporation	DE	118,693	15,640	.	108,284	15,600	10,409	40
	Regions Financial Corporation	AL	105,138	665	>\$50B	15,784	408	89,354	257
	First Financial Corporation	IN	104,473	928	\$1B-\$10B	22,452	687	82,021	241
	Citigroup Inc.	NY	83,618	15,942	>\$50B	83,192	15,939	426	3
	Capital One FSB	VA	82,892	16,130	.	82,592	16,128	300	2
	Bank Calumet Inc.	IN	80,233	457	.	13,753	280	66,480	177
	Mainsource Financial Group	IN	79,539	1,901	\$1B-\$10B	34,876	1,742	44,663	159
	First Financial Bancorp	OH	78,080	855	\$1B-\$10B	23,064	683	55,016	172
	Advanta Bank	UT	73,348	7,838	\$1B-\$10B	73,348	7,838	-	-
	Huntington Bancshares Inc.	OH	73,058	907	\$10B-\$50B	28,459	787	44,599	120
	First Bancshares Inc.	IN	69,532	524	\$1B-\$10B	16,514	344	53,018	180
	GE Capital Financial Inc.	UT	67,459	18,451	\$1B-\$10B	66,809	18,449	650	2
	First Indiana Corporation	IN	62,757	373	\$1B-\$10B	9,144	223	53,613	150
	Horizon Bancorp	IN	56,490	416	\$1B-\$10B	9,410	267	47,080	149
	Hasten Bancshares	IN	53,417	412	\$1B-\$10B	11,055	282	42,362	130
Iowa	Wells Fargo & Company	CA	429,660	7,913	>\$50B	187,253	7,253	242,407	660
	U.S. Bancorp	MN	394,478	4,734	>\$50B	83,305	3,852	311,173	882
	Stark Bank Group Ltd.	IA	189,316	1,007	\$1B-\$10B	24,733	565	164,583	442
	Hills Bancorporation	IA	151,248	1,893	\$1B-\$10B	44,860	1,513	106,388	380
	BTC Financial Corporation	IA	86,188	325	\$1B-\$10B	6,979	137	79,209	188
	Neighbor Insurance Agency	IA	80,554	2,487	<\$1B	43,359	2,345	37,195	142
	Bank of the West	CA	67,058	546	>\$50B	12,526	387	54,532	159
	JPMorgan Chase & Co.	NY	55,090	7,059	>\$50B	53,946	7,056	1,144	3
	Citigroup Inc.	NY	51,401	9,268	>\$50B	51,401	9,268	-	-
Kansas	Intrust Financial Corporation	KS	194,550	1,808	\$1B-\$10B	35,494	1,358	159,056	450
	Commerce Bancshares Inc.	MO	189,698	1,823	\$10B-\$50B	43,308	1,417	146,390	406
	Bank of America Corporation	NC	138,468	4,141	>\$50B	56,846	3,922	81,622	219
	UMB Financial Corporation	MO	138,063	1,189	\$1B-\$10B	25,529	894	112,534	295
	U.S. Bancorp	MN	125,133	1,530	>\$50B	23,470	1,244	101,663	286
	Hillcrest Bancshares Inc.	KS	119,663	1,405	\$1B-\$10B	63,590	1,096	56,073	309
	Emprise Financial Corporation	KS	101,243	967	<\$1B	16,443	734	84,800	233
	Commerce Bank and Trust	KS	91,184	1,188	\$1B-\$10B	22,606	973	68,578	215
	Sunflower Banks Inc.	KS	82,818	671	\$1B-\$10B	16,106	471	66,712	200
	Gold Banc Corporation Inc.	KS	76,349	513	.	13,368	332	62,981	181
	Manhattan Banking Corporation	KS	66,963	699	<\$1B	14,254	546	52,709	153
	Wells Fargo & Company	CA	59,056	1,914	>\$50B	53,362	1,883	5,694	31
	Citigroup Inc.	NY	55,518	10,634	>\$50B	54,985	10,631	533	3



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Kentucky	JPMorgan Chase & Co.	NY	53,506	6,551	>\$50B	51,506	6,549	2,000	2
	MBNA Corporation	DE	53,153	7,046	.	46,437	7,026	6,716	20
	Fifth Third Bancorp	OH	419,394	1,880	>\$50B	47,137	917	372,257	963
	National City Corporation	OH	285,088	2,781	>\$50B	52,370	2,189	232,718	592
	BB&T Corporation	NC	280,455	2,334	>\$50B	52,264	1,687	228,191	647
	U.S. Bancorp	MN	234,555	3,556	>\$50B	55,088	3,047	179,467	509
	JPMorgan Chase & Co.	NY	181,520	9,463	>\$50B	83,945	9,214	97,575	249
	PNC Financial Services Group	PA	180,399	2,079	>\$50B	69,249	1,760	111,150	319
	Central Bancshares Inc.	KY	151,399	1,200	\$1B-\$10B	31,363	810	120,036	390
	Community Trust Bancorp Inc.	KY	134,860	1,447	\$1B-\$10B	38,323	1,106	96,537	341
	SY Bancorp Inc.	KY	128,690	784	\$1B-\$10B	19,155	428	109,535	356
	Bank of Kentucky Financial	KY	117,218	820	<\$1B	23,335	518	93,883	302
	Whitaker Bank Corporation	KY	103,666	1,741	\$1B-\$10B	32,499	1,491	71,167	250
	Lea M. McMullan Trust	KY	102,766	729	<\$1B	15,657	374	87,109	355
	Republic Bancorp Inc.	KY	94,048	478	\$1B-\$10B	10,733	222	83,315	256
	Old National Bancorp	IN	92,588	743	\$1B-\$10B	19,726	516	72,862	227
	Community Bank Shares of Indiana	IN	86,165	436	<\$1B	11,063	197	75,102	239
	Traditional Bancorporation	KY	80,373	877	<\$1B	17,059	667	63,314	210
	Wells Fargo & Company	CA	63,874	2,048	>\$50B	57,941	2,015	5,933	33
MBNA Corporation	DE	62,914	8,246	.	55,183	8,221	7,731	25	
GE Capital Financial Inc.	UT	58,911	15,353	\$1B-\$10B	58,393	15,350	518	3	
Huntington Bancshares Inc.	OH	51,817	648	\$10B-\$50B	17,301	567	34,516	81	
Citigroup Inc.	NY	51,753	10,262	>\$50B	51,753	10,262	-	-	
Louisiana	Whitney Holding Corporation	LA	818,140	4,979	\$10B-\$50B	130,065	3,025	688,075	1,954
	Capital One Financial Corporation	VA	653,226	5,913	>\$50B	145,793	4,343	507,433	1,570
	JPMorgan Chase & Co.	NY	378,084	14,458	>\$50B	142,314	13,788	235,770	670
	Regions Financial Corporation	AL	375,783	2,845	>\$50B	73,027	1,960	302,756	885
	Hancock Holding Company	MS	275,535	1,894	\$1B-\$10B	44,090	951	231,445	943
	Iberiabank Corporation	LA	200,173	1,615	\$1B-\$10B	42,426	1,128	157,747	487
	Amsouth Bancorporation	AL	172,109	2,019	>\$50B	63,258	1,735	108,851	284
	BancorpSouth Inc.	MS	107,331	960	\$10B-\$50B	22,532	685	84,799	275
	Sabine Bancshares Inc.	LA	103,722	1,152	<\$1B	28,335	880	75,387	272
	MBNA Corporation	DE	91,252	10,941	.	82,487	10,904	8,765	37
	Midsouth Bancorp Inc.	LA	83,290	990	<\$1B	24,501	800	58,789	190
	Red River Bancshares Inc.	LA	79,419	761	<\$1B	19,582	567	59,837	194
	Wells Fargo & Company	CA	71,967	2,266	>\$50B	65,554	2,223	6,413	43
	CTB Financial Corporation	LA	71,664	1,055	<\$1B	24,499	898	47,165	157
	Parish National Corporation	LA	66,737	528	<\$1B	12,381	375	54,356	153
	Citigroup Inc.	NY	64,634	13,264	>\$50B	64,331	13,262	303	2

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			LSBL\$ (1,000) (1)	LSBL# (2)		SSBL\$ (1,000) (4)	SSBL# (5)	LSBL(2) \$ (1,000) (6)	LSBL(2) # (7)
Maine	GE Capital Financial Inc.	UT	53,369	13,126	\$1B-\$10B	52,669	13,124	700	2
	Jeff Davis Bancshares Inc.	LA	52,220	858	<\$1B	16,514	726	35,706	132
	TD Banknorth NA	ME	399,003	3,070	>\$50B	86,179	2,180	312,824	890
	Camden National Corporation	ME	164,466	1,550	\$1B-\$10B	40,762	1,094	123,704	456
	Bangor Savings Bank	ME	131,194	2,030	\$1B-\$10B	52,109	1,797	79,085	233
	Keycorp	OH	121,846	732	>\$50B	16,445	427	105,401	305
	First National Lincoln Corporation	ME	89,765	937	\$1B-\$10B	20,623	704	69,142	233
	Chittenden Corporation	VT	83,285	605	\$1B-\$10B	17,282	404	66,003	201
	Norway Bancorp MHC	ME	66,992	457	<\$1B	12,170	281	54,822	176
Maryland	Kennebunk Savings Bank	ME	64,246	534	<\$1B	14,451	336	49,795	198
	Bank of America Corporation	NC	56,369	2,717	>\$50B	33,375	2,642	22,994	75
	Gorham Savings Bank	ME	53,016	362	<\$1B	10,606	237	42,410	125
	Mercantile Bankshares Corp.	MD	841,123	5,373	\$10B-\$50B	131,463	3,452	709,660	1,921
	Bank of America Corporation	NC	522,688	14,063	>\$50B	205,484	13,150	317,204	913
	BB&T Corporation	NC	437,999	2,909	>\$50B	67,500	1,902	370,499	1,007
	Manufacturers & Traders Trust	NY	409,538	2,758	>\$50B	76,888	1,798	332,650	960
	Wachovia Corporation	NC	311,099	1,882	>\$50B	62,187	1,226	248,912	656
	Suntrust Banks Inc.	GA	260,531	4,153	>\$50B	83,781	3,669	176,750	484
Massachusetts	Sandy Spring Bancorp Inc.	MD	177,182	879	\$1B-\$10B	20,599	451	156,583	428
	Susquehanna Bancshares Inc.	PA	172,497	1,099	\$1B-\$10B	30,040	678	142,457	421
	MBNA Corporation	DE	167,492	19,391	.	146,103	19,314	21,389	77
	Wells Fargo & Company	CA	159,359	4,698	>\$50B	144,465	4,581	14,894	117
	Citigroup Inc.	NY	130,898	26,576	>\$50B	129,233	26,564	1,665	12
	JPMorgan Chase & Co.	NY	127,153	14,867	>\$50B	122,939	14,851	4,214	16
	Provident Bankshares Corp.	MD	102,990	375	\$1B-\$10B	9,742	169	93,248	206
	Capital One FSB	VA	97,135	18,670	.	96,585	18,666	550	4
	Advanta Bank	UT	76,690	8,055	\$1B-\$10B	76,690	8,055	-	-
	Columbia Bancorp	MD	54,489	219	.	4,458	89	50,031	130
	TD Banknorth NA	ME	651,866	4,823	>\$50B	127,737	3,347	524,129	1,476
	Charter One Bank	OH	632,775	9,058	>\$50B	235,543	7,969	397,232	1,089
Bank of America Corporation	NC	429,813	17,271	>\$50B	215,472	16,730	214,341	541	
Eastern Bank Corporation	MA	353,542	1,965	\$1B-\$10B	43,334	1,153	310,208	812	
Sovereign Bank	PA	307,058	2,515	>\$50B	82,460	1,865	224,598	650	
Citigroup Inc.	NY	213,775	38,400	>\$50B	212,970	38,397	805	3	
Wells Fargo & Company	CA	206,024	6,451	>\$50B	191,056	6,322	14,968	129	
JPMorgan Chase & Co.	NY	182,454	17,861	>\$50B	171,781	17,826	10,673	35	
MBNA Corporation	DE	157,878	20,735	.	148,953	20,709	8,925	26	
Capital One FSB	VA	147,968	24,666	.	147,443	24,662	525	4	

Table 4A. Top Small Business Lenders by State and Territory Using CRA Data, 2005

State or Territory	Lending Institution	HQ Location	Small Business Lending (<\$1M)		Institution Asset Size (3)	Micro Business Lending (<\$100k)		Small Business Lending (<\$100k-	
			LSBL\$ (1,000) (1)	LSBL# (2)		SSBL\$ (1,000) (4)	SSBL# (5)	LSBL(2) \$ (1,000) (6)	LSBL(2) # (7)
	Chittenden Corporation	VT	144,882	854	\$1B-\$10B	23,959	507	120,923	347
	Middlesex Savings Bank	MA	131,200	710	\$1B-\$10B	17,046	419	114,154	291
	Advanta Bank	UT	106,406	10,889	\$1B-\$10B	106,406	10,889	-	-
	Salem Five Cents Savings Bank	MA	101,690	391	.	9,116	163	92,574	228
	Independent Bank Corp.	MA	100,832	1,286	\$1B-\$10B	34,623	1,069	66,209	217
	Boston Private Fncl Holdings	MA	72,519	249	\$1B-\$10B	5,490	96	67,029	153
	Cape Cod Five Cents Savings	MA	64,626	508	\$1B-\$10B	12,631	334	51,995	174
	Century Bancorp Inc.	MA	61,792	519	\$1B-\$10B	18,644	382	43,148	137
	Beacon Bancorp	MA	59,155	329	\$1B-\$10B	10,326	194	48,829	135
	Mellon Financial Corporation	PA	55,064	513	\$10B-\$50B	10,435	377	44,629	136
	Westbank Corporation	MA	53,268	375	<\$1B	9,667	246	43,601	129
Michigan	Comerica Incorporated	MI	1,964,613	6,998	>\$50B	153,677	2,631	1,810,936	4,367
	Fifth Third Bancorp	OH	1,820,677	8,689	>\$50B	216,977	4,285	1,603,700	4,404
	LaSalle Bank	IL	963,219	6,527	>\$50B	198,221	4,651	764,998	1,876
	JPMorgan Chase & Co.	NY	651,970	28,947	>\$50B	266,488	27,948	385,482	999
	Citizens Banking Corporation	MI	621,165	2,805	\$1B-\$10B	63,014	1,383	558,151	1,422
	National City Corporation	OH	586,624	7,679	>\$50B	123,447	6,471	463,177	1,208
	Mercantile Bank Corporation	MI	451,144	2,113	\$1B-\$10B	53,164	1,020	397,980	1,093
	Macatawa Bank Corporation	MI	446,341	3,005	\$1B-\$10B	86,096	1,909	360,245	1,096
	Huntington Bancshares Inc.	OH	359,821	4,341	\$10B-\$50B	134,384	3,701	225,437	640
	Wells Fargo & Company	CA	296,775	9,099	>\$50B	245,435	8,869	51,340	230
	Chemical Financial Corporate	MI	251,467	2,635	\$1B-\$10B	67,984	1,987	183,483	648
	Independent Bank Corporation	MI	244,801	1,731	\$1B-\$10B	48,558	1,120	196,243	611
	MBNA Corporation	DE	195,877	24,026	.	171,627	23,948	24,250	78
	Citigroup Inc.	NY	190,060	39,704	>\$50B	188,573	39,700	1,487	4
	Capital One FSB	VA	174,675	32,921	.	173,600	32,913	1,075	8
	GE Capital Financial Inc.	UT	140,698	26,720	\$1B-\$10B	138,323	26,708	2,375	12
	Advanta Bank	UT	136,517	14,863	\$1B-\$10B	136,517	14,863	-	-
	MBT Financial Corp.	MI	134,975	1,006	\$1B-\$10B	26,356	642	108,619	364
	Charter One Bank	OH	114,615	1,541	>\$50B	71,862	1,420	42,753	121
	Dearborn Bancorp Inc.	MI	112,755	443	<\$1B	9,934	172	102,821	271
	Irwin Financial Corporation	IN	89,804	438	\$1B-\$10B	10,309	174	79,495	264
	TCF Financial Corporation	MN	88,314	311	\$10B-\$50B	4,898	101	83,416	210
	Republic Bancorp Inc.	MI	86,585	346	\$1B-\$10B	6,670	113	79,915	233
	Bank of America Corporation	NC	80,596	7,044	>\$50B	73,405	7,026	7,191	18
	Arbor Bancorp Inc.	MI	80,039	347	<\$1B	8,644	177	71,395	170
	Citizens First Savings Bank	MI	62,365	301	\$1B-\$10B	7,826	141	54,539	160
	Keycorp	OH	60,321	307	>\$50B	6,986	172	53,335	135
	U.S. Bancorp	MN	58,366	5,038	>\$50B	49,856	5,021	8,510	17
	FNBH Bancorp Inc.	MI	57,119	491	<\$1B	14,086	347	43,033	144

Table 4A. Top Small Business Lenders by State and Territory Using CRA Data, 2005

State or Territory	Lending Institution	HQ Location	Small Business Lending (<\$1M)		Institution Asset Size (3)	Micro Business Lending (<\$100k)		Small Business Lending (<\$100k-	
			LSBL\$ (1,000) (1)	LSBL# (2)		SSBL\$ (1,000) (4)	SSBL# (5)	LSBL(2) \$ (1,000) (6)	LSBL(2) # (7)
Minnesota	Fentura Financial Inc.	MI	56,799	405	<\$1B	11,879	262	44,920	143
	Mackinac Financial Corporation	MI	56,753	352	<\$1B	8,307	195	48,446	157
	First Place Bank	OH	56,568	226	<\$1B	5,666	112	50,902	114
	Flagstar Bank	MI	54,834	160	.	2,615	49	52,219	111
	Wells Fargo & Company	CA	1,319,869	30,219	>\$50B	691,376	28,391	628,493	1,828
	U.S. Bancorp	MN	640,745	14,970	>\$50B	164,323	13,814	476,422	1,156
	Otto Bremer Foundation	MN	531,484	3,048	\$1B-\$10B	79,017	1,786	452,467	1,262
	Marshall & Ilsley Corporation	WI	301,376	1,117	>\$50B	21,877	469	279,499	648
	Associated Banc-Corp	WI	294,281	1,481	\$10B-\$50B	35,068	799	259,213	682
	Klein Financial Inc.	MN	146,701	1,303	\$1B-\$10B	33,028	952	113,673	351
	JPMorgan Chase & Co.	NY	119,984	12,971	>\$50B	118,239	12,965	1,745	6
	Voyager Financial Services	MN	101,646	561	<\$1B	15,704	310	85,942	251
	Capital One FSB	VA	97,682	17,763	.	97,682	17,763	-	-
	Citigroup Inc.	NY	89,151	16,291	>\$50B	87,334	16,284	1,817	7
	MBNA Corporation	DE	85,285	11,805	.	80,890	11,793	4,395	12
	Bank of the West	CA	84,451	762	>\$50B	21,677	584	62,774	178
Advanta Bank	UT	78,908	7,961	\$1B-\$10B	78,908	7,961	-	-	
Home Federal Savings Bank	MN	74,339	351	\$1B-\$10B	8,231	164	66,108	187	
Mississippi	Trustmark Corporation	MS	457,377	4,800	\$1B-\$10B	126,832	3,802	330,545	998
	BancorpSouth Inc.	MS	306,543	4,259	\$10B-\$50B	96,171	3,522	210,372	737
	Amsouth Bancorporation	AL	205,323	3,201	>\$50B	101,937	2,914	103,386	287
	Bancplus Corporation	MS	190,941	2,956	\$1B-\$10B	60,482	2,523	130,459	433
	Hancock Holding Company	MS	181,166	1,652	\$1B-\$10B	46,711	1,143	134,455	509
	Renasant Corporation	MS	162,671	1,822	\$1B-\$10B	44,985	1,426	117,686	396
	First M & F Corporation	MS	121,348	2,362	\$1B-\$10B	50,403	2,099	70,945	263
	Regions Financial Corporation	AL	87,092	637	>\$50B	15,980	431	71,112	206
	Cadence Financial Corporation	MS	79,610	1,847	\$1B-\$10B	33,003	1,678	46,607	169
	Citizens National Banc Corp.	MS	70,070	743	<\$1B	17,221	574	52,849	169
	MBNA Corporation	DE	66,906	7,369	.	60,567	7,339	6,339	30
	Wachovia Corporation	NC	66,699	440	>\$50B	11,216	260	55,483	180
	First Horizon National Corporation	TN	52,019	313	\$10B-\$50B	5,763	198	46,256	115
	Missouri	U.S. Bancorp	MN	625,162	7,266	>\$50B	141,919	5,807	483,243
Commerce Bancshares Inc.		MO	568,932	5,289	\$10B-\$50B	118,740	4,003	450,192	1,286
Central Bancompany		MO	555,983	5,028	\$1B-\$10B	121,209	3,632	434,774	1,396
Bank of America Corporation		NC	287,868	8,929	>\$50B	116,788	8,448	171,080	481
Marshall & Ilsley Corporatio		WI	236,037	979	>\$50B	20,150	429	215,887	550
UMB Financial Corporation		MO	231,144	1,731	\$1B-\$10B	42,399	1,248	188,745	483
Enterprise Financial Service		MO	215,203	901	\$1B-\$10B	23,263	414	191,940	487

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			LSBL\$ (1,000) (1)	LSBL# (2)		SSBL\$ (1,000) (4)	SSBL# (5)	LSBL(2) \$ (1,000) (6)	LSBL(2) # (7)
	National City Corporation	OH	151,035	710	>\$50B	15,871	344	135,164	366
	Citigroup Inc.	NY	126,754	23,423	>\$50B	126,354	23,421	400	2
	First Banks Inc.	MO	124,349	757	\$1B-\$10B	18,173	457	106,176	300
	Wells Fargo & Company	CA	119,402	3,946	>\$50B	111,977	3,891	7,425	55
	JPMorgan Chase & Co.	NY	115,923	12,896	>\$50B	112,005	12,884	3,918	12
	MBNA Corporation	DE	107,480	13,524	.	95,167	13,477	12,313	47
	Great Southern Bancorp Inc.	MO	101,891	525	\$1B-\$10B	12,476	290	89,415	235
	Capital One FSB	VA	95,545	18,620	.	95,420	18,619	125	1
	Regions Financial Corporation	AL	87,274	735	>\$50B	16,640	533	70,634	202
	GE Capital Financial Inc.	UT	86,677	19,085	\$1B-\$10B	86,350	19,083	327	2
	Advanta Bank	UT	78,218	8,314	\$1B-\$10B	78,218	8,314	-	-
	Dickinson Financial Corporation	MO	71,974	854	\$1B-\$10B	19,477	683	52,497	171
	Gold Banc Corporation Inc.	KS	66,836	415	.	10,948	255	55,888	160
	Arvest Bank Group Inc.	AR	66,324	458	\$1B-\$10B	9,231	295	57,093	163
	Liberty Bancshares Inc.	MO	64,363	757	<\$1B	16,849	605	47,514	152
	The Privatebank	MO	54,987	228	<\$1B	5,721	88	49,266	140
Montana	First Interstate Bancsystem	MT	202,679	2,460	\$1B-\$10B	58,855	1,963	143,824	497
	Wells Fargo & Company	CA	157,938	4,003	>\$50B	92,247	3,805	65,691	198
	Stockman Financial Corporation	MT	89,685	1,023	\$1B-\$10B	25,845	804	63,840	219
	U.S. Bancorp	MN	74,378	1,416	>\$50B	16,603	1,262	57,775	154
Nebraska	Lauritzen Corporation	NE	359,023	4,117	\$10B-\$50B	86,779	3,329	272,244	788
	Wells Fargo & Company	CA	263,530	5,689	>\$50B	126,094	5,314	137,436	375
	Pinnacle Bancorp Inc.	NE	195,151	3,222	\$1B-\$10B	66,625	2,779	128,526	443
	U.S. Bancorp	MN	127,579	2,323	>\$50B	29,524	2,069	98,055	254
	TierOne Bank	NE	112,231	1,227	\$1B-\$10B	29,959	953	82,272	274
	Farmers & Merchants Investment	NE	86,837	643	\$1B-\$10B	21,890	446	64,947	197
	American National Corporation	NE	76,476	668	\$1B-\$10B	17,293	492	59,183	176
Nevada	Wells Fargo & Company	CA	520,603	18,739	>\$50B	386,793	18,324	133,810	415
	Western Alliance Bancorporation	NV	249,185	1,148	\$1B-\$10B	29,887	531	219,298	617
	Zions Bancorporation	UT	241,352	2,047	\$10B-\$50B	44,864	1,569	196,488	478
	Bank of America Corporation	NC	199,126	7,030	>\$50B	94,114	6,765	105,012	265
	U.S. Bancorp	MN	118,260	2,427	>\$50B	24,637	2,211	93,623	216
	First National Bank Holding	AZ	62,151	307	\$1B-\$10B	3,997	168	58,154	139
	Citigroup Inc.	NY	57,428	11,013	>\$50B	55,239	11,006	2,189	7
	Bank of the West	CA	50,388	285	>\$50B	7,569	184	42,819	101
New Hampshire	TD Banknorth NA	ME	402,129	3,345	>\$50B	86,878	2,364	315,251	981
	Charter One Bank	OH	197,864	3,628	>\$50B	93,781	3,296	104,083	332

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New Jersey	Bank of America Corporation	NC	89,426	3,176	>\$50B	41,468	3,061	47,958	115
	Chittenden Corporation	VT	84,856	514	\$1B-\$10B	12,998	299	71,858	215
	Wells Fargo & Company	CA	55,445	1,689	>\$50B	50,512	1,646	4,933	43
	Wachovia Corporation	NC	1,116,720	6,006	>\$50B	186,290	3,598	930,430	2,408
	PNC Financial Services Group	PA	1,111,458	14,394	>\$50B	557,243	12,886	554,215	1,508
	Bank of America Corporation	NC	593,382	23,188	>\$50B	319,401	22,452	273,981	736
	JPMorgan Chase & Co.	NY	479,624	30,361	>\$50B	396,335	30,053	83,289	308
	Commerce Bancorp Inc.	NJ	447,198	3,714	\$10B-\$50B	98,167	2,727	349,031	987
	Valley National Bancorp	NJ	374,318	2,411	\$10B-\$50B	68,356	1,642	305,962	769
	Wells Fargo & Company	CA	260,880	7,729	>\$50B	238,275	7,553	22,605	176
	MBNA Corporation	DE	260,465	30,842	.	232,923	30,748	27,542	94
	Citigroup Inc.	NY	257,024	49,088	>\$50B	243,568	49,057	13,456	31
	Fulton Financial Corporation	PA	254,320	1,491	\$10B-\$50B	40,538	859	213,782	632
	Yardville National Bancorp	NJ	239,027	972	\$1B-\$10B	24,279	422	214,748	550
	North Fork Bancorporation Inc.	NY	224,619	1,388	>\$50B	38,338	903	186,281	485
	Capital One FSB	VA	188,116	35,193	.	187,391	35,188	725	5
	Sun Bancorp Inc.	NJ	175,834	986	\$1B-\$10B	35,766	619	140,068	367
	Hudson United Bancorp	NJ	158,984	694	.	17,304	324	141,680	370
	Advanta Bank	UT	136,769	14,524	\$1B-\$10B	136,769	14,524	-	-
	Lakeland Bancorp Inc.	NJ	128,880	656	\$1B-\$10B	17,915	341	110,965	315
HSBC Bank USA NA	NY	106,439	1,227	>\$50B	66,077	1,123	40,362	104	
Sovereign Bank	PA	92,269	936	>\$50B	34,347	762	57,922	174	
Atlantic Bank of New York	NY	78,421	5,674	.	50,394	5,567	28,027	107	
Center Bancorp Inc.	NJ	68,107	239	\$1B-\$10B	3,655	84	64,452	155	
Bank of New York Company Inc.	NY	67,279	1,510	>\$50B	47,987	1,448	19,292	62	
Interchange Financial Services	NJ	60,034	268	\$1B-\$10B	10,390	142	49,644	126	
Unity Bancorp Inc.	NJ	57,922	231	<\$1B	4,491	82	53,431	149	
Stewardship Financial Corporation	NJ	57,333	269	<\$1B	7,621	139	49,712	130	
Greater Community Bancorp	NJ	56,083	237	<\$1B	6,122	106	49,961	131	
Susquehanna Bancshares Inc.	PA	55,417	269	\$1B-\$10B	6,702	124	48,715	145	
Columbia Bank	NJ	53,432	285	\$1B-\$10B	9,188	165	44,244	120	
Independence Community Bank	NY	53,371	198	\$10B-\$50B	3,138	47	50,233	151	
Provident Financial Services	NJ	52,481	480	\$1B-\$10B	12,209	357	40,272	123	
Peapack-Gladstone Financial	NJ	50,377	274	\$1B-\$10B	6,899	145	43,478	129	
New Mexico	Wells Fargo & Company	CA	360,164	8,465	>\$50B	217,482	8,004	142,682	461
	First State Bancorporation	NM	202,887	1,622	\$1B-\$10B	35,700	1,100	167,187	522
	Bank of America Corporation	NC	99,677	3,502	>\$50B	46,979	3,321	52,698	181
	BOK Financial Corporation	OK	95,440	419	\$10B-\$50B	11,363	208	84,077	211
	Trinity Capital Corporation	NM	82,807	564	<\$1B	13,536	358	69,271	206

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New York	Bank of the West	CA	56,529	462	>\$50B	11,612	330	44,917	132
	Compass Bancshares Inc.	AL	50,048	636	\$10B-\$50B	18,510	548	31,538	88
	JPMorgan Chase & Co.	NY	2,705,586	86,868	>\$50B	1,761,732	83,687	943,854	3,181
	HSBC Bank USA NA	NY	2,114,818	26,096	>\$50B	1,016,461	22,918	1,098,357	3,178
	Citigroup Inc.	NY	1,507,254	105,800	>\$50B	790,004	103,817	717,250	1,983
	North Fork Bancorporation Inc.	NY	1,388,219	11,847	>\$50B	425,021	9,431	963,198	2,416
	Manufacturers & Traders Trust	NY	1,284,165	7,180	>\$50B	198,679	4,350	1,085,486	2,830
	Bank of America Corporation	NC	751,374	32,122	>\$50B	442,009	31,311	309,365	811
	Wells Fargo & Company	CA	565,265	16,797	>\$50B	515,733	16,382	49,532	415
	MBNA Corporation	DE	358,845	41,334	.	311,661	41,181	47,184	153
	Keycorp	OH	354,674	1,998	>\$50B	43,669	1,172	311,005	826
	Capital One FSB	VA	332,401	65,546	.	331,751	65,541	650	5
	First Niagara Bank	NY	296,465	1,711	\$1B-\$10B	44,253	1,001	252,212	710
	Commerce Bancorp Inc.	NJ	275,326	2,368	\$10B-\$50B	61,951	1,812	213,375	556
	State Bancorp Inc.	NY	257,057	935	\$1B-\$10B	19,212	354	237,845	581
	Advanta Bank	UT	250,130	27,057	\$1B-\$10B	250,130	27,057	-	-
	Wachovia Corporation	NC	245,805	1,390	>\$50B	42,917	910	202,888	480
	NBT Bancorp Inc.	NY	224,642	2,110	\$1B-\$10B	57,182	1,540	167,460	570
	Bank of New York Company Inc.	NY	208,240	4,328	>\$50B	119,192	4,070	89,048	258
	Charter One Bank	OH	190,402	3,105	>\$50B	83,142	2,817	107,260	288
	Tompkins Trustco Inc.	NY	127,433	1,088	\$1B-\$10B	29,483	758	97,950	330
	Atlantic Bank of New York	NY	114,792	4,849	.	47,233	4,644	67,559	205
	Valley National Bancorp	NJ	104,289	414	\$10B-\$50B	14,042	225	90,247	189
TD Banknorth NA	ME	102,031	832	>\$50B	22,282	611	79,749	221	
Provident Bank	NY	100,972	871	\$1B-\$10B	23,555	608	77,417	263	
Popular Inc.	PR	98,451	628	\$10B-\$50B	14,913	436	83,538	192	
Nara Bancorp Inc.	CA	95,944	324	\$1B-\$10B	6,968	96	88,976	228	
Community Bank System Inc.	NY	89,657	1,368	\$1B-\$10B	36,278	1,186	53,379	182	
Hudson Valley Holding Corp.	NY	85,603	239	\$1B-\$10B	3,292	63	82,311	176	
GE Capital Financial Inc.	UT	83,075	19,017	\$1B-\$10B	82,415	19,013	660	4	
Washington Mutual Bank FA	NY	82,232	1,498	>\$50B	42,298	1,386	39,934	112	
U.S.B. Holding Co. Inc.	NY	79,657	445	\$1B-\$10B	9,695	260	69,962	185	
Suffolk Bancorp	NY	78,992	443	\$1B-\$10B	11,296	245	67,696	198	
Alliance Financial Corporation	NY	74,219	497	<\$1B	12,696	316	61,523	181	
Partners Trust Bank	NY	69,869	421	\$1B-\$10B	11,105	263	58,764	158	
Arrow Financial Corporation	NY	68,017	667	\$1B-\$10B	18,412	527	49,605	140	
Putnam County Savings Bank	NY	63,869	211	<\$1B	4,085	80	59,784	131	
Hudson United Bancorp	NJ	62,034	230	.	4,986	101	57,048	129	
Sterling Bancorp	NY	53,455	273	\$1B-\$10B	8,541	136	44,914	137	
Chemung Financial Corporation	NY	51,067	321	<\$1B	8,412	205	42,655	116	

Table 4A. Top Small Business Lenders by State and Territory Using CRA Data, 2005

State or Territory	Lending Institution	HQ Location	Small Business Lending (<\$1M)		Institution Asset Size (3)	Micro Business Lending (<\$100k)		Small Business Lending (<\$100k-	
			LSBL\$ (1,000) (1)	LSBL# (2)		SSBL\$ (1,000) (4)	SSBL# (5)	LSBL(2) \$ (1,000) (6)	LSBL(2) # (7)
North Carolina									
	BB&T Corporation	NC	2,360,243	21,545	>\$50B	524,567	16,079	1,835,676	5,466
	Wachovia Corporation	NC	1,609,463	8,695	>\$50B	241,207	5,268	1,368,256	3,427
	First Citizens Bancshares Inc.	NC	1,087,436	12,916	\$10B-\$50B	289,954	10,393	797,482	2,523
	Suntrust Banks Inc.	GA	551,503	5,905	>\$50B	138,942	4,618	412,561	1,287
	Bank of America Corporation	NC	497,113	15,287	>\$50B	215,012	14,510	282,101	777
	RBC Centura	NC	408,130	2,549	\$10B-\$50B	61,604	1,611	346,526	938
	South Financial Group The	SC	384,080	2,516	\$10B-\$50B	63,501	1,452	320,579	1,064
	Fidelity Bancshares (N.C.)	NC	257,371	1,957	\$1B-\$10B	46,860	1,252	210,511	705
	MBNA Corporation	DE	257,004	30,744	.	227,262	30,633	29,742	111
	First Charter Corporation	NC	197,735	1,092	\$1B-\$10B	29,976	629	167,759	463
	Wells Fargo & Company	CA	155,585	5,326	>\$50B	155,068	5,235	10,517	91
	Citigroup Inc.	NY	151,875	29,082	>\$50B	147,567	29,071	4,308	11
	Southern Bancshares (N.C.)	NC	151,380	1,540	\$1B-\$10B	36,692	1,162	114,688	378
	LSB Bancshares Inc.	NC	146,194	1,095	<\$1B	33,551	721	112,643	374
	GE Capital Financial Inc.	UT	136,626	41,045	\$1B-\$10B	134,207	41,036	2,419	9
	JPMorgan Chase & Co.	NY	123,057	14,669	>\$50B	119,727	14,659	3,330	10
	First Bancorp	NC	114,992	1,442	\$1B-\$10B	32,699	1,165	82,293	277
	Capital One FSB	VA	112,984	22,645	.	112,184	22,639	800	6
	ECB Bancorp Inc.	NC	111,933	893	<\$1B	23,783	608	88,150	285
	FNB Financial Services Corp.	NC	111,071	610	\$1B-\$10B	10,785	227	100,286	383
	Advanta Bank	UT	104,589	10,610	\$1B-\$10B	104,589	10,610	-	-
	Regions Financial Corporatio	AL	102,398	521	>\$50B	12,114	275	90,284	246
	Southern Community Financial	NC	88,837	629	\$1B-\$10B	15,325	398	73,512	231
	Peoples Bancorp of North Carolina	NC	85,509	777	<\$1B	21,278	561	64,231	216
	United Community Banks Inc.	GA	67,411	906	\$1B-\$10B	21,074	723	46,337	183
	Citizens South Bank	NC	60,936	362	<\$1B	9,255	208	51,681	154
	F&M Financial Corporation	NC	59,486	387	<\$1B	10,468	243	49,018	144
	Frist National Bank	NC	57,058	655	<\$1B	16,267	508	40,791	147
North Dakota									
	Wells Fargo & Company	CA	196,637	2,794	>\$50B	69,012	2,455	127,625	339
	Otto Bremer Foundation	MN	150,604	1,121	\$1B-\$10B	27,974	763	122,630	358
	Alerus Financial Corporation	ND	88,867	456	<\$1B	10,522	242	78,345	214
	U.S. Bancorp	MN	50,456	1,419	>\$50B	14,941	1,337	35,515	82
Ohio									
	Fifth Third Bancorp	OH	1,778,513	7,699	>\$50B	186,362	3,355	1,592,151	4,344
	National City Corporation	OH	1,218,761	13,317	>\$50B	243,662	10,606	975,099	2,711
	Huntington Bancshares Inc.	OH	797,309	8,504	\$10B-\$50B	255,316	7,074	541,993	1,430
	JPMorgan Chase & Co.	NY	767,960	34,104	>\$50B	332,735	32,968	435,225	1,136
	Keycorp	OH	635,683	3,241	>\$50B	72,050	1,774	563,633	1,467
	U.S. Bancorp	MN	565,355	9,851	>\$50B	137,911	8,683	427,444	1,168



Table 4A. Top Small Business Lenders by State and Territory Using CRA Data, 2005

State or Territory	Lending Institution	HQ Location	Small Business Lending (<\$1M)		Institution Asset Size (3)	Micro Business Lending (<\$100k)		Small Business Lending (<\$100k-	
			LSBL\$ (1,000) (1)	LSBL# (2)		SSBL\$ (1,000) (4)	SSBL# (5)	LSBL(2) \$ (1,000) (6)	LSBL(2) # (7)
	Firstmerit Corporation	OH	514,120	2,199	\$10B-\$50B	52,240	968	461,880	1,231
	Park National Corporation	OH	486,060	4,075	\$1B-\$10B	109,122	2,877	376,938	1,198
	Sky Financial Group Inc.	OH	467,626	3,170	\$10B-\$50B	84,353	2,002	383,273	1,168
	Wells Fargo & Company	CA	229,708	7,343	>\$50B	210,308	7,211	19,400	132
	MBNA Corporation	DE	220,394	24,604	.	188,020	24,491	32,374	113
	First Federal Bank of the Midwest	OH	219,453	1,617	\$1B-\$10B	39,021	1,019	180,432	598
	Citigroup Inc.	NY	186,586	37,419	>\$50B	185,126	37,411	1,460	8
	PNC Financial Services Group	PA	182,728	1,677	>\$50B	54,262	1,339	128,466	338
	First Financial Bancorp	OH	160,982	1,542	\$1B-\$10B	42,579	1,162	118,403	380
	Capital One FSB	VA	157,302	29,479	.	156,927	29,476	375	3
	GE Capital Financial Inc.	UT	146,276	36,386	\$1B-\$10B	144,926	36,383	1,350	3
	Charter One Bank	OH	144,662	2,624	>\$50B	86,192	2,457	58,470	167
	Advanta Bank	UT	140,013	14,283	\$1B-\$10B	140,013	14,283	-	-
	DCB Financial Corp	OH	93,121	623	<\$1B	16,765	370	76,356	253
	Bank of America Corporation	NC	84,564	7,430	>\$50B	80,457	7,419	4,107	11
	Oak Hill Financial Inc.	OH	77,087	492	\$1B-\$10B	11,957	298	65,130	194
	Peoples Bancorp Inc.	OH	69,090	443	\$1B-\$10B	9,684	253	59,406	190
	F.N.B. Corporation	PA	66,468	331	\$1B-\$10B	7,626	148	58,842	183
	Unizan Financial Corp.	OH	63,824	368	.	7,993	194	55,831	174
	Citizens Bancshares Inc.	OH	58,508	422	<\$1B	11,589	274	46,919	148
	Wesbanco Inc.	WV	51,002	515	\$1B-\$10B	11,913	389	39,089	126
Oklahoma	BOK Financial Corporation	OK	385,527	1,670	\$10B-\$50B	40,208	760	345,319	910
	Bancfirst Corporation	OK	356,750	4,746	\$1B-\$10B	105,461	3,941	251,289	805
	Arvest Bank Group Inc.	AR	305,989	4,164	\$1B-\$10B	89,592	3,467	216,397	697
	One Rich Hill Mining LLC	TX	194,619	1,112	\$1B-\$10B	26,694	639	167,925	473
	Southwest Bancorp Inc.	OK	120,626	680	\$1B-\$10B	18,466	377	102,160	303
	Midfirst Bank	OK	119,232	573	\$10B-\$50B	12,756	300	106,476	273
	JPMorgan Chase & Co.	NY	118,191	8,846	>\$50B	83,662	8,758	34,529	88
	Bank of America Corporation	NC	94,328	4,398	>\$50B	52,571	4,270	41,757	128
	Citigroup Inc.	NY	73,667	13,940	>\$50B	72,914	13,936	753	4
	International Bancshares Corp.	TX	73,628	563	\$10B-\$50B	14,587	422	59,041	141
	Wells Fargo & Company	CA	72,989	2,428	>\$50B	66,937	2,388	6,052	40
	Gold Banc Corporation Inc.	KS	60,547	406	.	10,516	280	50,031	126
	Capital One FSB	VA	53,468	11,521	.	53,468	11,521	-	-
	First Fidelity Bancorp Inc.	OK	52,630	596	<\$1B	14,319	461	38,311	135
	Arkansas Valley Bancshares	OK	52,531	451	<\$1B	11,689	317	40,842	134
Oregon	Wells Fargo & Company	CA	700,322	18,938	>\$50B	474,713	18,106	225,609	832
	U.S. Bancorp	MN	532,211	9,647	>\$50B	107,284	8,575	424,927	1,072
	Umpqua Holdings Corporation	OR	363,060	1,821	\$1B-\$10B	45,572	917	317,488	904

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			LSBL\$ (1,000) (1)	LSBL# (2)		SSBL\$ (1,000) (4)	SSBL# (5)	LSBL(2) \$ (1,000) (6)	LSBL(2) # (7)
	Keycorp	OH	215,741	1,096	>\$50B	22,540	619	193,201	477
	Bank of America Corporation	NC	196,987	9,502	>\$50B	131,236	9,340	65,751	162
	Cascade Bancorp	OR	186,340	1,206	\$1B-\$10B	27,631	783	158,709	423
	West Coast Bancorp	OR	151,346	908	\$1B-\$10B	23,583	503	127,763	405
	Sterling Financial Corporation	WA	129,025	745	\$1B-\$10B	18,587	429	110,438	316
	Bank of the West	CA	120,919	776	>\$50B	19,297	575	101,622	201
	Pacific Continental Corporation	OR	114,354	687	<\$1B	18,053	403	96,301	284
	Columbia Bancorp	OR	96,619	739	<\$1B	20,393	497	76,226	242
	Citigroup Inc.	NY	84,507	16,307	>\$50B	84,077	16,305	430	2
	Capital One FSB	VA	80,862	16,099	.	80,862	16,099	-	-
	Liberty Financial Group Inc.	OR	76,091	428	<\$1B	11,021	237	65,070	191
	JPMorgan Chase & Co.	NY	70,064	8,923	>\$50B	69,064	8,922	1,000	1
	Advanta Bank	UT	67,482	6,751	\$1B-\$10B	67,482	6,751	-	-
	MBNA Corporation	DE	66,576	8,109	.	56,580	8,081	9,996	28
Pennsylvania									
	PNC Financial Services Group	PA	1,730,344	20,512	>\$50B	720,759	17,614	1,009,585	2,898
	Wachovia Corporation	NC	1,125,196	5,351	>\$50B	157,938	2,978	967,258	2,373
	Manufacturers & Traders Trust	NY	736,386	4,358	>\$50B	122,911	2,701	613,475	1,657
	Charter One Bank	OH	643,665	9,360	>\$50B	285,984	8,244	357,681	1,116
	Fulton Financial Corporation	PA	624,016	3,691	\$10B-\$50B	92,051	2,185	531,965	1,506
	National City Corporation	OH	401,345	6,126	>\$50B	128,365	5,235	272,980	891
	F.N.B. Corporation	PA	393,690	3,191	\$1B-\$10B	85,176	2,146	308,514	1,045
	Sovereign Bank	PA	380,372	2,647	>\$50B	75,527	1,731	304,845	916
	Susquehanna Bancshares Inc.	PA	336,204	2,593	\$1B-\$10B	74,359	1,870	261,845	723
	MBNA Corporation	DE	329,710	43,471	.	310,094	43,383	19,616	88
	S & T Bancorp Inc.	PA	265,633	2,480	\$1B-\$10B	57,278	1,866	208,355	614
	JPMorgan Chase & Co.	NY	252,429	27,163	>\$50B	237,469	27,122	14,960	41
	Wells Fargo & Company	CA	252,146	8,163	>\$50B	234,954	8,027	17,192	136
	Bank of America Corporation	NC	249,394	12,372	>\$50B	156,382	12,151	93,012	221
	Citigroup Inc.	NY	234,526	49,313	>\$50B	233,076	49,307	1,450	6
	Commerce Bancorp Inc.	NJ	207,246	1,592	\$10B-\$50B	39,675	1,082	167,571	510
	Capital One FSB	VA	199,493	36,366	.	198,918	36,362	575	4
	Community Banks Inc.	PA	197,735	1,430	\$1B-\$10B	37,182	944	160,553	486
	National Penn Bancshares Inc.	PA	187,314	937	\$1B-\$10B	22,794	452	164,520	485
	First Commonwealth Financial	PA	169,404	1,671	\$1B-\$10B	45,638	1,277	123,766	394
	Advanta Bank	UT	156,794	16,195	\$1B-\$10B	156,794	16,195	-	-
	Univest Corp.of Pennsylvania	PA	118,361	953	\$1B-\$10B	27,415	653	90,946	300
	GE Capital Financial Inc.	UT	111,070	31,018	\$1B-\$10B	110,800	31,016	270	2
	Harleysville National Corporation	PA	108,782	665	\$1B-\$10B	17,439	392	91,343	273
	Wilmington Trust Corporation	DE	93,353	285	\$10B-\$50B	4,440	75	88,913	210
	Northwest Savings Bank	PA	87,859	796	\$1B-\$10B	22,721	532	65,138	264

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			LSBL\$ (1,000) (1)	LSBL# (2)		SSBL\$ (1,000) (4)	SSBL# (5)	LSBL(2) \$ (1,000) (6)	LSBL(2) # (7)
	Dollar Bank FSB	PA	83,146	432	.	10,542	227	72,604	205
	Sky Financial Group Inc.	OH	81,493	618	\$10B-\$50B	16,444	427	65,049	191
	First National Community Bank	PA	80,314	817	\$1B-\$10B	27,449	688	52,865	129
	Mellon Financial Corporation	PA	77,719	545	\$10B-\$50B	11,460	370	66,259	175
	KNBT Bancorp Inc.	PA	76,594	406	\$1B-\$10B	9,869	202	66,725	204
	CNB Financial Corporation	PA	75,740	736	<\$1B	22,534	533	53,206	203
	QNB Corp.	PA	71,064	521	<\$1B	16,257	349	54,807	172
	Omega Financial Corporation	PA	70,908	599	\$1B-\$10B	17,160	418	53,748	181
	Pennsylvania Commerce Bancorp	PA	70,609	382	\$1B-\$10B	9,859	192	60,750	190
	Hudson United Bancorp	NJ	68,804	259	.	5,637	99	63,167	160
	Union National Financial Corp.	PA	68,607	363	<\$1B	7,793	170	60,814	193
	Sterling Financial Corporation	PA	68,347	416	\$1B-\$10B	11,190	246	57,157	170
	Willow Grove Bank	PA	68,071	326	\$1B-\$10B	7,066	151	61,005	175
	Hibshman Trust for Ephrata NBS	PA	51,680	541	<\$1B	12,822	412	38,858	129
	NBT Bancorp Inc.	NY	50,901	492	\$1B-\$10B	13,295	369	37,606	123
Puerto Rico	Popular Inc.	PR	1,824,689	21,867	\$10B-\$50B	584,884	17,837	1,239,805	4,030
	Banco Santander Puerto Rico	PR	531,114	3,520	\$1B-\$10B	88,412	2,158	442,702	1,362
	Eurobancshares Inc.	PR	272,727	1,857	\$1B-\$10B	51,741	1,202	220,986	655
	BBVA Puerto Rico	PR	205,916	1,933	\$10B-\$50B	50,908	1,439	155,008	494
	W Holding Company Inc.	PR	203,979	889	\$10B-\$50B	18,867	396	185,112	493
	First Bancorp	PR	169,238	681	\$10B-\$50B	13,191	234	156,047	447
	R&G Financial Corporation	PR	147,831	758	\$1B-\$10B	18,200	420	129,631	338
	Doral Financial Corporation	PR	108,612	454	\$10B-\$50B	5,556	77	103,056	377
Rhode Island	Charter One Bank	OH	208,131	3,690	>\$50B	92,321	3,307	115,810	383
	Bank of America Corporation	NC	117,792	2,785	>\$50B	36,439	2,584	81,353	201
	Bancorp Rhode Island Inc.	RI	106,789	789	\$1B-\$10B	21,716	522	85,073	267
	Washington Trust Bancorp Inc.	RI	80,512	582	\$1B-\$10B	11,656	376	68,856	206
	Sovereign Bank	PA	64,194	378	>\$50B	11,098	230	53,096	148
South Carolina	Wachovia Corporation	NC	669,360	2,840	>\$50B	68,014	1,396	601,346	1,444
	BB&T Corporation	NC	624,554	5,913	>\$50B	134,958	4,413	489,596	1,500
	Synovus Financial Corp.	GA	459,395	4,019	\$10B-\$50B	98,793	2,925	360,602	1,094
	First Citizens Bancorporation	SC	373,086	3,635	\$1B-\$10B	90,944	2,706	282,142	929
	Bank of America Corporation	NC	327,339	7,520	>\$50B	112,019	6,931	215,320	589
	CNB Corporation	SC	277,587	3,994	<\$1B	88,621	3,242	188,966	752
	South Financial Group The	SC	253,460	2,122	\$10B-\$50B	50,430	1,435	203,030	687
	SCBT Financial Corporation	SC	240,192	2,272	\$1B-\$10B	55,537	1,664	184,655	608
	Palmetto Bancshares Inc.	SC	132,954	1,477	\$1B-\$10B	36,341	1,165	96,613	312
	Regions Financial Corporation	AL	125,045	861	>\$50B	20,563	542	104,482	319

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			LSBL\$ (1,000) (1)	LSBL# (2)		SSBL\$ (1,000) (4)	SSBL# (5)	LSBL(2) \$ (1,000) (6)	LSBL(2) # (7)
	Suntrust Banks Inc.	GA	111,458	841	>\$50B	19,359	582	92,099	259
	MBNA Corporation	DE	107,250	13,156	.	95,696	13,118	11,554	38
	Coastal Federal Bank	SC	71,012	567	\$1B-\$10B	14,731	395	56,281	172
	Wells Fargo & Company	CA	67,649	2,160	>\$50B	61,112	2,119	6,537	41
	First Federal	SC	63,200	602	\$1B-\$10B	16,935	423	46,265	179
	GE Capital Financial Inc.	UT	59,442	16,737	\$1B-\$10B	59,117	16,735	325	2
	Citigroup Inc.	NY	52,735	11,294	>\$50B	52,735	11,294	-	-
	Capital One FSB	VA	50,221	9,958	.	49,946	9,956	275	2
	Wells Fargo & Company	CA	320,874	4,779	>\$50B	112,514	4,210	208,360	569
	U.S. Bancorp	MN	148,431	1,574	>\$50B	23,555	1,241	124,876	333
	Minnehaha Bancshares Inc.	SD	136,155	1,003	<\$1B	25,367	697	110,788	306
	Dacotah Banks Inc.	SD	129,865	1,714	\$1B-\$10B	33,156	1,379	96,709	335
	Great Western Bancorporation	NE	78,339	869	\$1B-\$10B	20,351	675	57,988	194
Tennessee	First Horizon National Corporation	TN	1,008,943	6,529	\$10B-\$50B	179,773	4,121	829,170	2,408
	Suntrust Banks Inc.	GA	712,790	5,923	>\$50B	113,573	4,313	599,217	1,610
	Amsouth Bancorporation	AL	646,814	9,266	>\$50B	332,222	8,509	314,592	757
	Regions Financial Corporation	AL	270,928	1,934	>\$50B	46,376	1,280	224,552	654
	Bank of America Corporation	NC	223,647	6,598	>\$50B	90,996	6,255	132,651	343
	MBNA Corporation	DE	186,719	18,954	.	172,765	18,892	13,954	62
	BB&T Corporation	NC	182,352	1,422	>\$50B	35,667	996	146,685	426
	Greene County Bancshares Inc.	TN	178,883	1,467	\$1B-\$10B	39,274	1,016	139,609	451
	First South Bancorp Inc.	TN	166,253	3,155	\$1B-\$10B	49,627	2,772	116,626	383
	Community First Bancshares	TN	142,209	960	<\$1B	22,839	569	119,370	391
	Synovus Financial Corp.	GA	131,361	768	\$10B-\$50B	21,468	437	109,893	331
	BancorpSouth Inc.	MS	117,206	1,037	\$10B-\$50B	22,795	730	94,411	307
	Fifth Third Bancorp	OH	104,895	476	>\$50B	11,215	229	93,680	247
	First Security Group Inc.	TN	104,310	775	\$1B-\$10B	20,572	521	83,738	254
	Wells Fargo & Company	CA	98,140	3,170	>\$50B	92,653	3,124	5,487	46
	Citigroup Inc.	NY	94,504	18,409	>\$50B	93,106	18,403	1,398	6
	U.S. Bancorp	MN	86,898	2,180	>\$50B	27,134	1,995	59,764	185
	Pinnacle Financial Partners	TN	84,826	434	\$1B-\$10B	10,052	211	74,774	223
	Citizens National Bancorp Inc.	TN	83,631	846	<\$1B	20,736	606	62,895	240
	GE Capital Financial Inc.	UT	78,840	20,436	\$1B-\$10B	78,040	20,433	800	3
	JPMorgan Chase & Co.	NY	74,751	9,269	>\$50B	70,226	9,258	4,525	11
	Wachovia Corporation	NC	65,792	321	>\$50B	8,291	175	57,501	146
	Capital One FSB	VA	64,971	14,212	.	64,971	14,212	-	-
	Moneytree Corporation	TN	57,041	443	<\$1B	12,317	274	44,724	169
	Advanta Bank	UT	53,691	5,755	\$1B-\$10B	53,691	5,755	-	-
Texas	Wells Fargo & Company	CA	2,542,430	60,637	>\$50B	1,569,755	57,531	972,675	3,106

Table 4A. Top Small Business Lenders by State and Territory Using CRA Data, 2005

State or Territory	Lending Institution	HQ Location	Small Business Lending (<\$1M)		Institution Asset Size (3)	Micro Business Lending (<\$100k)		Small Business Lending (<\$100k-	
			LSBL\$ (1,000) (1)	LSBL# (2)		SSBL\$ (1,000) (4)	SSBL# (5)	LSBL(2) \$ (1,000) (6)	LSBL(2) # (7)
	JPMorgan Chase & Co.	NY	1,576,848	66,486	>\$50B	961,338	64,685	615,510	1,801
	Cullen/Frost Bankers Inc.	TX	1,045,797	5,237	\$10B-\$50B	122,169	2,745	923,628	2,492
	Bank of America Corporation	NC	955,164	38,595	>\$50B	494,401	37,274	460,763	1,321
	Compass Bancshares Inc.	AL	742,146	8,503	\$10B-\$50B	247,357	7,170	494,789	1,333
	Citigroup Inc.	NY	695,706	103,753	>\$50B	589,937	103,418	105,769	335
	Texas Regional Bancshares Inc.	TX	619,403	7,024	\$1B-\$10B	169,774	5,597	449,629	1,427
	Capital One Financial Corporation	VA	408,971	3,672	>\$50B	101,641	2,767	307,330	905
	MBNA Corporation	DE	388,285	41,774	.	311,247	41,524	77,038	250
	Comerica Incorporated	MI	338,664	1,440	>\$50B	31,525	642	307,139	798
	Regions Financial Corporation	AL	338,006	2,718	>\$50B	67,489	1,859	270,517	859
	International Bancshares Corp.	TX	334,912	2,615	\$10B-\$50B	61,421	1,794	273,491	821
	Capital One FSB	VA	334,888	73,533	.	332,813	73,518	2,075	15
	Sterling Bancshares Inc.	TX	311,630	2,253	\$1B-\$10B	61,978	1,504	249,652	749
	Wachovia Corporation	NC	306,795	1,693	>\$50B	47,905	1,006	258,890	687
	BOK Financial Corporation	OK	284,998	1,365	\$10B-\$50B	36,343	697	248,655	668
	Advanta Bank	UT	276,115	30,287	\$1B-\$10B	276,115	30,287	-	-
	Zions Bancorporation	UT	275,196	1,705	\$10B-\$50B	46,973	1,108	228,223	597
	Maedgen & White Ltd.	TX	273,882	2,463	\$1B-\$10B	65,316	1,775	208,566	688
	GE Capital Financial Inc.	UT	271,202	59,729	\$1B-\$10B	265,812	59,704	5,390	25
	Eggemeyer Advisory Corp.	CA	236,768	2,213	\$1B-\$10B	58,797	1,686	177,971	527
	Prosperity Bancshares Inc.	TX	221,032	1,955	\$1B-\$10B	51,345	1,400	169,687	555
	Texas Capital Bancshares Inc.	TX	217,952	786	\$1B-\$10B	16,807	330	201,145	456
	First National Bank Group Inc.	TX	209,208	1,940	\$1B-\$10B	48,426	1,441	160,782	499
	First Financial Bankshares	TX	204,477	2,546	\$1B-\$10B	53,339	2,039	151,138	507
	Lone Star National Bancshare	TX	190,063	1,824	\$1B-\$10B	46,189	1,367	143,874	457
	American State Financial Corp.	TX	175,443	2,853	\$1B-\$10B	55,705	2,497	119,738	356
	BBVA Puerto Rico	PR	174,785	1,956	\$10B-\$50B	52,992	1,553	121,793	403
	Whitney Holding Corporation	LA	157,393	778	\$10B-\$50B	19,818	397	137,575	381
	Amarillo National Bancorp Inc.	TX	155,001	3,151	\$1B-\$10B	56,997	2,858	98,004	293
	Woodforest Financial Group	TX	149,636	1,205	\$1B-\$10B	28,988	822	120,648	383
	ANB Holding Company Ltd.	TX	148,054	1,473	\$1B-\$10B	36,938	1,119	111,116	354
	Summit Bancshares Inc.	TX	147,657	1,157	\$1B-\$10B	30,762	793	116,895	364
	MOW/RPW II Ltd.	TX	128,289	1,147	\$1B-\$10B	29,938	843	98,351	304
	Central Community Corporation	TX	124,154	1,202	<\$1B	27,046	915	97,108	287
	Broadway Bancshares Inc.	TX	117,198	914	\$1B-\$10B	23,686	634	93,512	280
	Metrocorp Bancshares Inc.	TX	116,454	460	\$1B-\$10B	9,469	169	106,985	291
	INB Financial Corporation	TX	114,448	762	\$1B-\$10B	18,159	459	96,289	303
	Colonial Bancgroup Inc.	AL	113,133	551	\$10B-\$50B	13,801	296	99,332	255
	Southside Bancshares Inc.	TX	104,407	1,112	\$1B-\$10B	29,749	863	74,658	249
	Washington Mutual Bank FA	NY	95,054	3,024	>\$50B	82,735	2,984	12,319	40
	Security Holding Company	TX	94,937	1,187	<\$1B	25,974	972	68,963	215

Table 4A. Top Small Business Lenders by State and Territory Using CRA Data, 2005

State or Territory	Lending Institution	HQ Location	Small Business Lending (<\$1M)		Institution Asset Size (3)	Micro Business Lending (<\$100k)		Small Business Lending (<\$100k-	
			LSBL\$ (1,000) (1)	LSBL# (2)		SSBL\$ (1,000) (4)	SSBL# (5)	LSBL(2) \$ (1,000) (6)	LSBL(2) # (7)
	LegacyTexas Group Inc.	TX	88,213	680	\$1B-\$10B	15,820	483	72,393	197
	Doss Ltd.	TX	83,009	1,017	.	22,869	830	60,140	187
	American Bank Holding Corp.	TX	76,782	682	<\$1B	19,836	510	56,946	172
	Century Bancshares Inc.	TX	74,900	544	\$1B-\$10B	12,714	381	62,186	163
	Jefferson Bancshares Inc.	TX	74,538	696	<\$1B	18,895	531	55,643	165
	Firstperryton Bancorp Inc.	TX	73,388	943	<\$1B	24,579	788	48,809	155
	BancorpSouth Inc.	MS	65,397	800	\$10B-\$50B	18,493	638	46,904	162
	Diboll State Bancshares Inc.	TX	60,923	994	<\$1B	25,942	868	34,981	126
	Moody Bancshares Inc.	TX	60,353	440	\$1B-\$10B	10,538	283	49,815	157
	Community Company The	TX	59,577	595	<\$1B	14,007	454	45,570	141
	Guaranty Bank	TX	50,122	545	\$10B-\$50B	17,673	456	32,449	89
Utah	Zions Bancorporation	UT	628,386	6,895	\$10B-\$50B	173,674	5,596	454,712	1,299
	Wells Fargo & Company	CA	567,075	15,336	>\$50B	348,884	14,707	218,191	629
	Keycorp	OH	120,092	563	>\$50B	10,759	305	109,333	258
	JPMorgan Chase & Co.	NY	118,402	6,102	>\$50B	58,459	5,934	59,943	168
	U.S. Bancorp	MN	96,469	1,588	>\$50B	18,628	1,400	77,841	188
	Southern Utah Bancorporation	UT	58,839	683	<\$1B	17,695	520	41,144	163
Vermont	Chittenden Corporation	VT	201,699	1,371	\$1B-\$10B	38,792	863	162,907	508
	TD Banknorth NA	ME	169,468	1,375	>\$50B	36,331	979	133,137	396
Virgina	BB&T Corporation	NC	1,167,779	9,470	>\$50B	224,211	6,805	943,568	2,665
	Wachovia Corporation	NC	987,703	4,783	>\$50B	133,905	2,736	853,798	2,047
	Suntrust Banks Inc.	GA	818,172	8,883	>\$50B	168,244	7,136	649,928	1,747
	Bank of America Corporation	NC	454,186	13,390	>\$50B	188,348	12,613	265,838	777
	MBNA Corporation	DE	224,488	26,654	.	198,202	26,552	26,286	102
	Wells Fargo & Company	CA	170,349	5,251	>\$50B	155,268	5,120	15,081	131
	First Citizens Bancshares Inc.	NC	168,006	1,504	\$10B-\$50B	33,713	1,107	134,293	397
	Mercantile Bankshares Corporation	MD	144,846	816	\$10B-\$50B	15,569	508	129,277	308
	Citigroup Inc.	NY	140,966	26,897	>\$50B	139,101	26,889	1,865	8
	Townebank	VA	132,000	1,264	\$1B-\$10B	28,873	931	103,127	333
	Virginia Commerce Bancorp Inc.	VA	126,728	518	\$1B-\$10B	13,276	241	113,452	277
	JPMorgan Chase & Co.	NY	125,584	15,004	>\$50B	120,049	14,990	5,535	14
	Capital One FSB	VA	117,071	22,123	.	116,621	22,120	450	3
	Union Bankshares Corporation	VA	113,206	822	\$1B-\$10B	21,039	558	92,167	264
	Virginia Financial Group Inc.	VA	105,971	677	\$1B-\$10B	14,146	418	91,825	259
	Burke & Herbert Bank & Trust	VA	102,005	614	\$1B-\$10B	14,470	357	87,535	257
	Advanta Bank	UT	87,100	9,200	\$1B-\$10B	87,100	9,200	-	-
	Ge Capital Financial Inc.	UT	77,174	21,955	\$1B-\$10B	75,941	21,951	1,233	4
	Old Point Financial Corporation	VA	75,430	557	<\$1B	15,226	387	60,204	170

Table 4A. Top Small Business Lenders by State and Territory Using CRA Data, 2005

State or Territory	Lending Institution	HQ Location	Small Business Lending (<\$1M)		Institution Asset Size (3)	Micro Business Lending (<\$100k)		Small Business Lending (<\$100k-	
			LSBL\$ (1,000) (1)	LSBL# (2)		SSBL\$ (1,000) (4)	SSBL# (5)	LSBL(2) \$ (1,000) (6)	LSBL(2) # (7)
Washington	FNB Corporation	VA	63,366	833	\$1B-\$10B	22,867	685	40,499	148
	Fulton Financial Corporation	PA	57,333	315	\$10B-\$50B	6,979	152	50,354	163
	United Bankshares Inc.	WV	56,012	324	\$1B-\$10B	9,292	199	46,720	125
	C&F Financial Corporation	VA	54,231	312	<\$1B	6,939	171	47,292	141
	New Peoples Bankshares Inc.	VA	52,979	760	<\$1B	17,519	636	35,460	124
	FNB Financial Services Corp.	NC	52,200	251	\$1B-\$10B	3,915	75	48,285	176
	Wells Fargo & Company	CA	817,088	20,128	>\$50B	489,324	19,150	327,764	978
	U.S. Bancorp	MN	728,788	10,074	>\$50B	122,302	8,646	606,486	1,428
	Bank of America Corporation	NC	619,920	21,759	>\$50B	312,627	20,962	307,293	797
	Keycorp	OH	409,105	2,008	>\$50B	41,307	1,079	367,798	929
	WTB Financial Corporation	WA	378,564	2,240	\$1B-\$10B	56,459	1,345	322,105	895
	Columbia Banking System Inc.	WA	272,962	1,504	\$1B-\$10B	40,695	929	232,267	575
	Frontier Financial Corporation	WA	271,241	1,726	\$1B-\$10B	46,726	1,056	224,515	670
	Banner Corporation	WA	245,457	1,381	\$1B-\$10B	37,732	744	207,725	637
	Olympic Bancorp Inc.	WA	162,131	792	<\$1B	14,723	338	147,408	454
	Americanwest Bancorporation	WA	143,492	1,010	\$1B-\$10B	26,795	663	116,697	347
	Sterling Financial Corporation	WA	137,530	802	\$1B-\$10B	16,691	453	120,839	349
	Citigroup Inc.	NY	134,114	26,569	>\$50B	133,851	26,567	263	2
	Cascade Financial Corporation	WA	125,301	488	\$1B-\$10B	11,070	199	114,231	289
	Capital One FSB	VA	117,492	23,637	.	116,792	23,632	700	5
	Zions Bancorporation	UT	110,095	463	\$10B-\$50B	9,444	216	100,651	247
	Washington Banking Company	WA	106,799	1,103	<\$1B	27,761	838	79,038	265
	JPMorgan Chase & Co.	NY	94,231	10,726	>\$50B	90,388	10,717	3,843	9
	Advanta Bank	UT	93,975	9,566	\$1B-\$10B	93,975	9,566	-	-
	Horizon Financial Corp.	WA	83,088	382	\$1B-\$10B	9,813	178	73,275	204
	MBNA Corporation	DE	80,902	10,499	.	74,009	10,477	6,893	22
	Peoples Bancorp	WA	75,538	497	<\$1B	13,745	311	61,793	186
First Mutual Bancshares Inc.	WA	58,048	264	\$1B-\$10B	6,807	139	51,241	125	
Washington Mutual Bank FA	NY	53,889	1,294	>\$50B	29,846	1,231	24,043	63	
West Virginia	BB&T Corporation	NC	267,412	2,615	>\$50B	60,630	2,008	206,782	607
United Bankshares Inc.	WV	199,575	1,927	\$1B-\$10B	56,140	1,443	143,435	484	
Huntington Bancshares Inc.	OH	98,349	1,085	\$10B-\$50B	31,855	908	66,494	177	
JPMorgan Chase & Co.	NY	80,539	3,476	>\$50B	30,256	3,345	50,283	131	
Wesbanco Inc.	WV	76,914	1,064	\$1B-\$10B	25,616	883	51,298	181	
First Community Bancshares	VA	59,637	775	\$1B-\$10B	18,485	619	41,152	156	
Wisconsin	Marshall & Ilsley Corporation	WI	1,938,219	11,281	>\$50B	281,106	6,765	1,657,113	4,516
Associated Banc-Corp	WI	759,274	5,281	\$10B-\$50B	122,273	3,444	637,001	1,837	
U.S. Bancorp	MN	478,162	7,791	>\$50B	98,055	6,763	380,107	1,028	

Table 4A. Top Small Business Lenders by State and Territory Using CRA Data, 2005

State or Territory	Lending Institution	HQ Location	Small Business Lending (<\$1M)		Institution Asset Size	Micro Business Lending (<\$100k)		Small Business Lending (<\$100k-	
			LSBL\$ (1,000) (1)	LSBL# (2)		SSBL\$ (1,000) (4)	SSBL# (5)	LSBL(2) \$ (1,000) (6)	LSBL(2) # (7)
	Johnson Financial Group Inc.	WI	412,234	1,860	\$1B-\$10B	43,438	896	368,796	964
	JPMorgan Chase & Co.	NY	337,458	16,608	>\$50B	152,943	16,139	184,515	469
	Wells Fargo & Company	CA	320,066	7,491	>\$50B	184,902	7,050	135,164	441
	Baylake Corp.	WI	195,676	1,203	\$1B-\$10B	28,902	701	166,774	502
	First Banking Center Inc.	WI	174,879	1,154	<\$1B	25,053	647	149,826	507
	River Valley Bancorporation	WI	174,193	1,584	<\$1B	36,512	1,107	137,681	477
	Citizens Banking Corporation	MI	139,761	991	\$1B-\$10B	24,970	626	114,791	365
	Anchorbank FSB	WI	137,130	692	.	17,634	343	119,496	349
	NEB Corporation	WI	121,139	1,193	\$1B-\$10B	33,326	902	87,813	291
	Capital One FSB	VA	102,251	19,106	.	102,101	19,105	150	1
	Bankmanagers Corp.	WI	101,346	454	<\$1B	10,093	211	91,253	243
	Mid America Bank FSB	IL	92,839	475	.	11,990	243	80,849	232
	Waupaca Bancorporation Inc.	WI	92,319	1,830	<\$1B	36,129	1,622	56,190	208
	Citigroup Inc.	NY	88,528	16,896	>\$50B	87,787	16,892	741	4
	Amcore Financial Inc.	IL	84,442	706	\$1B-\$10B	20,770	500	63,672	206
	Community Banc-Corp of Shebo	WI	81,674	532	<\$1B	12,595	317	69,079	215
	Advanta Bank	UT	75,693	8,088	\$1B-\$10B	75,693	8,088	-	-
	MBNA Corporation	DE	74,000	10,205	.	69,160	10,193	4,840	12
	Otto Bremer Foundation	MN	51,998	576	\$1B-\$10B	15,346	443	36,652	133
Wyoming	First Interstate Bancsystem	MT	130,118	1,859	\$1B-\$10B	46,587	1,574	83,531	285
	Wells Fargo & Company	CA	107,236	2,214	>\$50B	54,830	2,047	52,406	167
	Midland Financial Corporation	WY	56,435	664	<\$1B	16,564	505	39,871	159
	Bank of the West	CA	51,600	645	>\$50B	18,574	517	33,026	128

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

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



4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2005

State or Territory	Lending Institution	Micro Business Lending (<\$100k)			Small Business Lending (<\$1M)		Small Business Lending (<\$100k-		
		HQ Location	SSBL\$ (1,000)	SSBL# (2)	Institution Asset Size (3)	LSBL\$ (1,000)	LSBL# (5)	LSBL(2) \$ (1,000)	LSBL(2) # (7)
<b>Alaska</b>									
	Wells Fargo & Company	CA	125,875	4,531	>\$50B	244,354	4,876	118,479	345
	Bank of America Corporation	NC	62,635	4,696	>\$50B	64,735	4,701	2,100	5
	First National Bank Alaska	AK	51,679	1,487	\$1B-\$10B	272,772	2,231	221,093	744
	Northrim Bancorp Inc.	AK	21,922	448	<\$1B	129,513	793	107,591	345
	Citigroup Inc.	NY	12,741	2,256	>\$50B	12,866	2,257	125	1
	Capital One FSB	VA	11,188	2,738	.	11,188	2,738	-	-
<b>Alabama</b>									
	AmSouth Bancorporation	AL	321,566	8,506	>\$50B	692,191	9,493	370,625	987
	MBNA Corporation	DE	233,472	24,286	.	265,012	24,410	31,540	124
	Regions Financial Corporation	AL	200,209	5,644	>\$50B	984,224	8,047	784,015	2,403
	Synovus Financial Corp.	GA	128,440	3,658	\$10B-\$50B	651,889	5,300	523,449	1,642
	Compass Bancshares Inc.	AL	101,000	2,897	\$10B-\$50B	508,624	4,024	407,624	1,127
	Wachovia Corporation	NC	88,226	1,971	>\$50B	582,150	3,434	493,924	1,463
	Wells Fargo & Company	CA	63,728	2,209	>\$50B	68,633	2,252	4,905	43
	Colonial Bancgroup Inc.	AL	63,424	1,706	\$10B-\$50B	288,911	2,387	225,487	681
	Citigroup Inc.	NY	60,134	12,168	>\$50B	60,940	12,173	806	5
	GE Capital Financial Inc.	UT	57,197	16,261	\$1B-\$10B	57,547	16,263	350	2
	JPMorgan Chase & Co.	NY	53,863	7,129	>\$50B	55,147	7,133	1,284	4
	Capital One FSB	VA	49,756	10,279	.	49,906	10,280	150	1
	Advanta Bank	UT	39,801	4,248	\$1B-\$10B	39,801	4,248	-	-
	Alabama National Bancorporation	AL	32,139	916	\$1B-\$10B	134,973	1,237	102,834	321
	Bank of America Corporation	NC	23,931	2,424	>\$50B	26,567	2,430	2,636	6
	Community Bancshares Inc.	AL	20,343	610	<\$1B	79,966	817	59,623	207
	Aliant Financial Corporation	AL	17,959	456	<\$1B	89,017	674	71,058	218
	Whitney Holding Corporation	LA	17,403	419	\$10B-\$50B	124,887	733	107,484	314
	Superior Bank	AL	14,444	327	\$1B-\$10B	80,357	536	65,913	209
	BancorpSouth Inc.	MS	13,940	472	\$10B-\$50B	67,089	659	53,149	187
	West Alabama Capital Corp.	AL	13,562	519	<\$1B	47,394	638	33,832	119
	Renasant Corporation	MS	13,088	307	\$1B-\$10B	58,896	466	45,808	159
	Peoples Banctrust Company	AL	11,668	285	<\$1B	61,544	431	49,876	146
	SunTrust Banks Inc.	GA	11,208	380	>\$50B	34,969	451	23,761	71
<b>Arkansas</b>									
	Arvest Bank Group Inc.	AR	125,969	4,523	\$1B-\$10B	576,894	5,882	450,925	1,359
	Regions Financial Corporation	AL	121,282	3,796	>\$50B	467,155	4,914	345,873	1,118
	Bank of the Ozarks Inc	AR	57,022	2,154	\$1B-\$10B	161,146	2,510	104,124	356
	Wells Fargo & Company	CA	51,299	1,780	>\$50B	55,333	1,808	4,034	28
	MBNA Corporation	DE	42,504	6,524	.	45,523	6,533	3,019	9
	Citigroup Inc.	NY	42,484	8,279	>\$50B	42,484	8,279	-	-
	JPMorgan Chase & Co.	NY	41,516	4,754	>\$50B	44,918	4,762	3,402	8

4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2005

State or Territory	Lending Institution	Micro Business Lending (<\$100k)			Small Business Lending (<\$1M)		Small Business Lending (<\$100k-		
		HQ Location	SSBL\$ (1,000) (1)	SSBL# (2)	Institution Asset Size (3)	LSBL\$ (1,000) (4)	LSBL# (5)	LSBL(2) \$ (1,000) (6)	LSBL(2) # (7)
	GE Capital Financial Inc.	UT	39,101	9,645	\$1B-\$10B	39,101	9,645	-	-
	Bank of America Corporation	NC	38,617	3,136	>\$50B	79,081	3,232	40,464	96
	Capital One FSB	VA	38,288	8,263	.	38,413	8,264	125	1
	Advanta Bank	UT	31,865	3,390	\$1B-\$10B	31,865	3,390	-	-
	BancorpSouth Inc.	MS	29,884	1,161	\$10B-\$50B	84,230	1,358	54,346	197
	Liberty Bancshares Inc	AR	29,231	818	\$1B-\$10B	113,839	1,092	84,608	274
	Simmons First National Corporation	AR	26,950	989	\$1B-\$10B	74,387	1,145	47,437	156
	First Security Bancorp	AR	23,059	899	\$1B-\$10B	62,829	1,055	39,770	156
	First Bank Corp	AR	22,236	713	\$1B-\$10B	100,634	1,018	78,398	305
	U.S. Bancorp	MN	16,018	730	>\$50B	65,379	885	49,361	155
	Summit Bancorp Inc.	AR	15,280	471	<\$1B	55,797	601	40,517	130
	Rogers Bancshares Inc.	AR	10,466	304	\$1B-\$10B	49,904	421	39,438	117
Arizona	Wells Fargo & Company	CA	850,220	34,725	>\$50B	1,327,980	36,253	477,760	1,528
	JPMorgan Chase & Co.	NY	271,144	23,666	>\$50B	426,637	24,109	155,493	443
	Bank of America Corporation	NC	194,423	14,112	>\$50B	410,572	14,753	216,149	641
	Citigroup Inc.	NY	120,804	24,199	>\$50B	120,804	24,199	-	-
	Capital One FSB	VA	93,271	19,629	.	94,071	19,635	800	6
	MBNA Corporation	DE	74,663	10,115	.	123,591	10,258	48,928	143
	Advanta Bank	UT	63,086	7,010	\$1B-\$10B	63,086	7,010	-	-
	Compass Bancshares Inc.	AL	53,617	1,491	\$10B-\$50B	228,366	1,914	174,749	423
	Zions Bancorporation	UT	43,969	1,419	\$10B-\$50B	392,812	2,293	348,843	874
	Marshall & Ilsley Corporation	WI	43,616	1,044	>\$50B	370,286	1,880	326,670	836
	GE Capital Financial Inc.	UT	40,023	7,783	\$1B-\$10B	41,523	7,786	1,500	3
	Atlantic Bank of New York	NY	16,445	2,234	.	19,487	2,251	3,042	17
	U.S. Bancorp	MN	14,143	1,121	>\$50B	59,634	1,234	45,491	113
California	Wells Fargo & Company	CA	6,875,189	266,164	>\$50B	9,488,369	275,953	2,613,180	9,789
	Bank of America Corporation	NC	1,616,782	112,546	>\$50B	2,939,652	115,649	1,322,870	3,103
	Citigroup Inc.	NY	1,192,289	220,049	>\$50B	1,202,454	220,093	10,165	44
	Union Bank of California NA.	CA	849,303	27,730	>\$50B	1,916,277	30,497	1,066,974	2,767
	Capital One FSB	VA	762,809	154,977	.	766,609	155,004	3,800	27
	JPMorgan Chase & Co.	NY	727,260	85,379	>\$50B	753,203	85,498	25,943	119
	MBNA Corporation	DE	654,347	82,440	.	793,417	82,878	139,070	438
	Advanta Bank	UT	593,705	61,433	\$1B-\$10B	593,705	61,433	-	-
	Citibank (West) FSB	NY	288,862	7,897	.	541,670	8,640	252,808	743
	Bank of the West	CA	244,436	5,568	>\$50B	975,585	7,226	731,149	1,658
	Washington Mutual Bank FA	NY	202,026	8,047	>\$50B	335,279	8,290	133,253	243
	U.S. Bancorp	MN	149,558	12,024	>\$50B	797,742	13,463	648,184	1,439
	GE Capital Financial Inc.	UT	149,181	32,686	\$1B-\$10B	152,651	32,700	3,470	14

4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2005

State or Territory	Lending Institution	Micro Business Lending (<\$100k)			Small Business Lending (<\$1M)		Small Business Lending (<\$100k-		
		HQ Location	SSBL\$ (1,000) (1)	SSBL# (2)	Institution Asset Size (3)	LSBL\$ (1,000) (4)	LSBL# (5)	LSBL(2) \$ (1,000) (6)	LSBL(2) # (7)
	Zions Bancorporation	UT	127,695	2,847	\$10B-\$50B	857,274	4,529	729,579	1,682
	City National Corporation	CA	70,183	1,265	\$10B-\$50B	814,194	2,966	744,011	1,701
	Hanmi Financial Corporation	CA	66,735	1,232	\$1B-\$10B	493,838	2,415	427,103	1,183
	Lauritzen Corporation	NE	54,801	6,790	\$10B-\$50B	60,958	6,812	6,157	22
	Westamerica Bancorporation	CA	54,484	892	\$1B-\$10B	392,893	1,856	338,409	964
	HSBC Bank USA NA	NY	47,912	1,135	>\$50B	81,868	1,243	33,956	108
	CVB Financial Corp.	CA	40,592	799	\$1B-\$10B	353,852	1,568	313,260	769
	Pacific Capital Bancorp	CA	36,891	873	\$1B-\$10B	288,196	1,442	251,305	569
	TriCo Bancshares	CA	35,853	863	\$1B-\$10B	176,196	1,290	140,343	427
	Comerica Incorporated	MI	35,661	615	>\$50B	875,601	2,362	839,940	1,747
	Eggemeyer Advisory Corp.	CA	33,471	525	\$1B-\$10B	370,956	1,355	337,485	830
	Center Financial Corporation	CA	32,788	550	\$1B-\$10B	206,273	1,053	173,485	503
	Mellon Financial Corporation	PA	32,201	1,392	\$10B-\$50B	310,365	2,066	278,164	674
	Greater Bay Bancorp	CA	26,306	417	\$1B-\$10B	553,040	1,585	526,734	1,168
	Community Bank	CA	23,483	515	\$1B-\$10B	210,198	957	186,715	442
	Wilshire Bancorp Inc.	CA	23,013	334	\$1B-\$10B	190,620	749	167,607	415
	The Mechanics Bank	CA	22,770	559	\$1B-\$10B	128,383	784	105,613	225
	Exchange Bank	CA	22,427	513	\$1B-\$10B	93,366	715	70,939	202
	Sierra Bancorp	CA	21,841	643	\$1B-\$10B	129,385	983	107,544	340
	Farmers & Merchants Bank of	CA	21,145	417	\$1B-\$10B	192,485	854	171,340	437
	First Banks Inc.	MO	19,640	346	\$1B-\$10B	255,735	889	236,095	543
	Umpqua Holdings Corporation	OR	19,148	358	\$1B-\$10B	212,081	896	192,933	538
	Mid-State Bancshares	CA	18,473	334	\$1B-\$10B	186,434	766	167,961	432
	Valley Independent Bank	CA	18,182	446	\$1B-\$10B	114,099	701	95,917	255
	Central Coast Bancorp	CA	16,914	336	.	181,038	723	164,124	387
	Nara Bancorp Inc.	CA	16,319	254	\$1B-\$10B	209,526	781	193,207	527
	California Community Financial	CA	15,279	254	.	163,699	618	148,420	364
	First Northern Community Ban	CA	14,881	286	<\$1B	115,365	543	100,484	257
	First Republic Bank	CA	13,292	218	\$10B-\$50B	122,765	475	109,473	257
	Guaranty Bank	TX	12,215	280	\$10B-\$50B	29,632	341	17,417	61
	American River Bankshares	CA	11,858	226	<\$1B	78,463	422	66,605	196
	FBOP Corporation	IL	11,687	209	\$10B-\$50B	102,944	439	91,257	230
	1867 Western Financial Corporation	CA	11,458	224	\$1B-\$10B	100,243	458	88,785	234
	First Horizon National Corporation	TN	10,516	267	\$10B-\$50B	14,212	277	3,696	10
Colorado	Wells Fargo & Company	CA	801,740	32,041	>\$50B	1,429,668	33,845	627,928	1,804
	JPMorgan Chase & Co.	NY	214,242	22,991	>\$50B	310,939	23,261	96,697	270
	Capital One FSB	VA	138,737	25,139	.	139,162	25,142	425	3
	Citigroup Inc.	NY	126,785	25,219	>\$50B	128,295	25,226	1,510	7
	Advanta Bank	UT	102,906	10,708	\$1B-\$10B	102,906	10,708	-	-

4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2005

State or Territory	Lending Institution	Micro Business Lending (<\$100k)			Small Business Lending (<\$1M)		Small Business Lending (<\$100k-		
		HQ Location	SSBL\$ (1,000) (1)	SSBL# (2)	Institution Asset Size (3)	LSBL\$ (1,000) (4)	LSBL# (5)	LSBL(2) \$ (1,000) (6)	LSBL(2) # (7)
	U.S. Bancorp	MN	101,645	9,263	>\$50B	339,035	9,873	237,390	610
	MBNA Corporation	DE	101,313	14,140	.	124,235	14,202	22,922	62
	GE Capital Financial Inc.	UT	65,265	11,594	\$1B-\$10B	66,875	11,600	1,610	6
	Bank of America Corporation	NC	48,360	4,611	>\$50B	56,917	4,626	8,557	15
	Lauritzen Corporation	NE	47,812	1,803	\$10B-\$50B	281,324	2,418	233,512	615
	Zions Bancorporation	UT	45,678	1,660	\$10B-\$50B	226,619	2,166	180,941	506
	Centennial Bank Holdings Inc.	CO	44,631	1,037	\$1B-\$10B	300,420	1,782	255,789	745
	Firstbank Holding Company	CO	43,263	3,030	\$1B-\$10B	234,606	3,534	191,343	504
	Bank of the West	CA	39,254	1,186	>\$50B	172,130	1,607	132,876	421
	Compass Bancshares Inc.	AL	33,621	997	\$10B-\$50B	78,587	1,108	44,966	111
	Cobiz Inc.	CO	30,809	601	\$1B-\$10B	251,964	1,206	221,155	605
	Pinnacle Bancorp Inc.	NE	30,404	929	\$1B-\$10B	130,291	1,247	99,887	318
	Keycorp	OH	22,918	679	>\$50B	192,589	1,126	169,671	447
	Alpine Banks of Colorado	CO	21,352	728	\$1B-\$10B	109,763	984	88,411	256
	Washington Mutual Bank FA	NY	16,564	587	>\$50B	17,439	591	875	4
	UMB Financial Corporation	MO	12,778	429	\$1B-\$10B	75,992	578	63,214	149
	Front Range Capital Corporation	CO	12,708	334	<\$1B	62,180	486	49,472	152
	JPMorgan Chase & Co.	NY	166,147	12,603	>\$50B	239,786	12,823	73,639	220
	Bank of America Corporation	NC	127,431	8,995	>\$50B	272,311	9,401	144,880	406
	Citigroup Inc.	NY	114,297	21,026	>\$50B	116,949	21,037	2,652	11
	Webster Financial Corporation	CT	99,288	2,087	\$10B-\$50B	260,946	2,566	161,658	479
	Wells Fargo & Company	CA	97,780	3,182	>\$50B	109,218	3,271	11,438	89
	MBNA Corporation	DE	84,938	11,434	.	91,216	11,456	6,278	22
	Capital One FSB	VA	79,021	14,222	.	79,421	14,225	400	3
	Advanta Bank	UT	59,011	6,094	\$1B-\$10B	59,148	6,095	137	1
	Charter One Bank	OH	57,300	1,948	>\$50B	142,604	2,172	85,304	224
	Wachovia Corporation	NC	49,617	946	>\$50B	243,166	1,462	193,549	516
	Newalliance Bancshares Inc.	CT	32,752	748	\$1B-\$10B	200,212	1,224	167,460	476
	TD Banknorth NA	ME	28,895	734	>\$50B	149,946	1,070	121,051	336
	GE Capital Financial Inc.	UT	18,184	4,728	\$1B-\$10B	18,334	4,729	150	1
	Hudson United Bancorp	NJ	17,962	328	.	132,818	663	114,856	335
	People's Mutual Holdings	CT	14,871	349	\$10B-\$50B	187,076	738	172,205	389
	Sovereign Bank	PA	12,241	266	>\$50B	52,627	380	40,386	114
District of Columbia	Bank of America Corporation	NC	20,878	1,304	>\$50B	64,473	1,429	43,595	125
	MBNA Corporation	DE	20,157	1,971	.	23,678	1,982	3,521	11
	Wells Fargo & Company	CA	17,131	538	>\$50B	19,214	553	2,083	15
	Citigroup Inc.	NY	16,765	2,873	>\$50B	16,915	2,874	150	1
	SunTrust Banks Inc.	GA	11,732	554	>\$50B	55,063	658	43,331	104

4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2005

State or Territory	Lending Institution	Micro Business Lending (<\$100k)			Small Business Lending (<\$1M)			Small Business Lending (<\$100k-	
		HQ Location	SSBL\$ (1,000) (1)	SSBL# (2)	Institution Asset Size (3)	LSBL\$ (1,000) (4)	LSBL# (5)	LSBL(2) \$ (1,000) (6)	LSBL(2) # (7)
Delaware	Wachovia Corporation	NC	10,892	205	>\$50B	80,899	360	70,007	155
	PNC Financial Services Group	PA	49,197	1,270	>\$50B	127,522	1,483	78,325	213
	MBNA Corporation	DE	28,460	3,933	.	29,073	3,935	613	2
	Wilmington Trust Corporation	DE	26,548	499	\$10B-\$50B	289,959	1,267	263,411	768
	JPMorgan Chase & Co.	NY	24,487	2,138	>\$50B	26,265	2,142	1,778	4
	Charter One Bank	OH	23,515	632	>\$50B	54,052	724	30,537	92
	Wells Fargo & Company	CA	18,238	589	>\$50B	19,902	601	1,664	12
	Citigroup Inc.	NY	16,737	3,558	>\$50B	17,646	3,560	909	2
	Capital One FSB	VA	13,921	2,567	.	13,921	2,567	-	-
Wachovia Corporation	NC	10,780	234	>\$50B	75,620	397	64,840	163	
Florida	Bank of America Corporation	NC	976,012	65,812	>\$50B	2,037,365	68,883	1,061,353	3,071
	MBNA Corporation	DE	667,921	79,147	.	776,775	79,563	108,854	416
	AmSouth Bancorporation	AL	532,788	13,726	>\$50B	1,085,815	15,036	553,027	1,310
	Citigroup Inc.	NY	529,975	111,740	>\$50B	534,609	111,762	4,634	22
	Wells Fargo & Company	CA	529,834	18,230	>\$50B	603,931	18,727	74,097	497
	SunTrust Banks Inc.	GA	470,665	20,653	>\$50B	1,640,123	23,870	1,169,458	3,217
	Capital One FSB	VA	384,359	86,980	.	386,609	86,996	2,250	16
	JPMorgan Chase & Co.	NY	352,648	42,780	>\$50B	390,871	42,933	38,223	153
	Wachovia Corporation	NC	345,343	6,863	>\$50B	2,291,327	11,749	1,945,984	4,886
	Advanta Bank	UT	311,025	32,782	\$1B-\$10B	311,025	32,782	-	-
	GE Capital Financial Inc.	UT	217,658	53,178	\$1B-\$10B	221,048	53,191	3,390	13
	Synovus Financial Corp.	GA	60,029	1,428	\$10B-\$50B	308,204	2,168	248,175	740
	Colonial Bancgroup Inc.	AL	60,018	1,171	\$10B-\$50B	398,376	2,099	338,358	928
	Washington Mutual Bank FA	NY	56,681	2,031	>\$50B	64,342	2,064	7,661	33
	HSBC Bank USA NA	NY	52,799	833	>\$50B	90,423	961	37,624	128
	Compass Bancshares Inc.	AL	52,501	1,537	\$10B-\$50B	194,843	1,930	142,342	393
	Riverside Banking Company	FL	50,259	1,505	\$1B-\$10B	193,719	1,938	143,460	433
	Regions Financial Corporation	AL	46,977	985	>\$50B	344,149	1,874	297,172	889
	Mellon Financial Corporation	PA	45,804	1,327	\$10B-\$50B	263,746	1,927	217,942	600
	Capital City Bank Group Inc	FL	40,542	1,419	\$1B-\$10B	104,490	1,646	63,948	227
	South Financial Group The	SC	40,386	1,117	\$10B-\$50B	229,010	1,774	188,624	657
	Tampa Banking Company The	FL	36,456	845	<\$1B	188,242	1,267	151,786	422
	Citibank FSB	NY	35,891	857	.	120,403	1,086	84,512	229
	BB&T Corporation	NC	34,686	1,059	>\$50B	230,038	1,619	195,352	560
	Total Bancshares Corp.	FL	28,107	2,488	\$1B-\$10B	74,323	2,636	46,216	148
	Fifth Third Bancorp	OH	26,684	491	>\$50B	269,931	1,103	243,247	612
	Citrus & Chemical Bancorporation	FL	23,696	618	<\$1B	91,446	853	67,750	235
Harbor Federal Savings Bank	FL	20,701	466	\$1B-\$10B	97,426	718	76,725	252	

4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2005

State or Territory	Lending Institution	Micro Business Lending (<\$100k)			Small Business Lending (<\$1M)		Small Business Lending (<\$100k-		
		HQ Location	SSBL\$ (1,000) (1)	SSBL# (2)	Institution Asset Size (3)	LSBL\$ (1,000) (4)	LSBL# (5)	LSBL(2) \$ (1,000) (6)	LSBL(2) # (7)
Georgia	BankAtlantic	FL	16,960	351	\$1B-\$10B	114,613	622	97,653	271
	People's First Community Bank	FL	15,494	356	\$1B-\$10B	72,116	541	56,622	185
	Northern Trust Corporation	IL	14,529	232	\$10B-\$50B	94,105	467	79,576	235
	Whitney Holding Corporation	LA	12,872	309	\$10B-\$50B	105,760	566	92,888	257
	Gold Banc Corporation Inc.	KS	12,052	241	.	96,495	473	84,443	232
	Ocean Bankshares Inc.	FL	11,607	257	\$1B-\$10B	83,865	475	72,258	218
	TIB Financial Corp.	FL	11,393	234	\$1B-\$10B	85,560	428	74,167	194
	Lauritzen Corporation	NE	10,824	1,228	\$10B-\$50B	11,800	1,232	976	4
	Seacoast Banking Corporation	FL	10,335	312	\$1B-\$10B	50,582	436	40,247	124
	Synovus Financial Corp.	GA	276,545	8,921	\$10B-\$50B	1,464,889	12,462	1,188,344	3,541
	Bank of America Corporation	NC	274,048	18,761	>\$50B	596,330	19,660	322,282	899
	MBNA Corporation	DE	240,121	32,418	.	284,422	32,579	44,301	161
	SunTrust Banks Inc.	GA	206,607	8,423	>\$50B	1,106,761	10,943	900,154	2,520
	Wells Fargo & Company	CA	180,568	6,227	>\$50B	199,600	6,364	19,032	137
	Citigroup Inc.	NY	178,180	39,545	>\$50B	185,664	39,575	7,484	30
	Wachovia Corporation	NC	157,150	3,346	>\$50B	1,093,043	5,620	935,893	2,274
	JPMorgan Chase & Co.	NY	136,568	16,493	>\$50B	142,514	16,519	5,946	26
	BB&T Corporation	NC	126,740	3,637	>\$50B	814,443	5,536	687,703	1,899
	Regions Financial Corporation	AL	125,897	3,562	>\$50B	715,368	5,368	589,471	1,806
	Capital One FSB	VA	114,685	25,430	.	114,985	25,432	300	2
	Advanta Bank	UT	110,670	11,737	\$1B-\$10B	110,670	11,737	-	-
	GE Capital Financial Inc.	UT	106,507	26,724	\$1B-\$10B	108,592	26,730	2,085	6
	United Community Banks Inc.	GA	85,682	3,171	\$1B-\$10B	401,543	4,187	315,861	1,016
	Queensborough Company	GA	32,075	1,175	<\$1B	81,330	1,346	49,255	171
	Main Street Banks Inc.	GA	31,903	894	.	291,929	1,587	260,026	693
	Washington Mutual Bank FA	NY	21,722	763	>\$50B	22,590	767	868	4
	Flag Financial Corporation	GA	19,730	453	\$1B-\$10B	125,566	876	105,836	423
	Southeastern Bank Financial	GA	18,002	583	<\$1B	93,808	821	75,806	238
	Brand Group Holdings Inc.	GA	17,989	667	<\$1B	85,263	857	67,274	190
	AmSouth Bancorporation	AL	17,769	533	>\$50B	44,811	592	27,042	59
	Capital City Bank Group Inc	FL	17,596	673	\$1B-\$10B	52,191	796	34,595	123
	PAB Bankshares Inc.	GA	15,636	415	\$1B-\$10B	87,817	618	72,181	203
	Mid State Banks Inc.	GA	13,548	569	<\$1B	43,080	673	29,532	104
Fidelity Southern Corporation	GA	12,805	420	\$1B-\$10B	74,419	558	61,614	138	
Security Bank Corporation	GA	12,320	305	\$1B-\$10B	72,884	489	60,564	184	
WGNB Corp.	GA	12,251	411	<\$1B	53,590	563	41,339	152	
Colonial Bancgroup Inc.	AL	11,893	291	\$10B-\$50B	80,411	497	68,518	206	
Pinnacle Financial Corporation	GA	11,708	441	<\$1B	36,971	536	25,263	95	
First Citizens Bancorporation	SC	11,683	411	\$1B-\$10B	30,912	490	19,229	79	

4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2005

State or Territory	Lending Institution	Micro Business Lending (<\$100k)			Small Business Lending (<\$1M)			Small Business Lending (<\$100k-	
		HQ Location	SSBL\$ (1,000) (1)	SSBL# (2)	Institution Asset Size (3)	LSBL\$ (1,000) (4)	LSBL# (5)	LSBL(2) \$ (1,000) (6)	LSBL(2) # (7)
Hawaii	Ironstone Bank	NC	11,242	285	\$1B-\$10B	69,272	475	58,030	190
	Bank of the West	CA	96,292	3,728	>\$50B	326,989	4,360	230,697	632
	Wells Fargo & Company	CA	46,228	1,521	>\$50B	50,895	1,559	4,667	38
	Bank of Hawaii Corporation	HI	45,919	1,332	\$1B-\$10B	144,842	1,647	98,923	315
	Citigroup Inc.	NY	33,610	6,007	>\$50B	33,910	6,008	300	1
	JPMorgan Chase & Co.	NY	31,132	3,809	>\$50B	31,436	3,810	304	1
	Capital One FSB	VA	27,733	5,467	.	27,733	5,467	-	-
	Central Pacific Financial Co	HI	23,279	448	\$1B-\$10B	161,819	801	138,540	353
	Advanta Bank	UT	19,156	1,982	\$1B-\$10B	19,156	1,982	-	-
	American Savings Bank FSB	HI	17,296	441	.	94,622	646	77,326	205
	MBNA Corporation	DE	16,816	2,452	.	19,973	2,464	3,157	12
Bank of America Corporation	NC	16,371	1,543	>\$50B	16,829	1,545	458	2	
GE Capital Financial Inc.	UT	14,909	2,329	\$1B-\$10B	14,909	2,329	-	-	
Iowa	Wells Fargo & Company	CA	187,253	7,253	>\$50B	429,660	7,913	242,407	660
	U.S. Bancorp	MN	83,305	3,852	>\$50B	394,478	4,734	311,173	882
	JPMorgan Chase & Co.	NY	53,946	7,056	>\$50B	55,090	7,059	1,144	3
	Citigroup Inc.	NY	51,401	9,268	>\$50B	51,401	9,268	-	-
	Capital One FSB	VA	49,578	9,180	.	49,578	9,180	-	-
	MBNA Corporation	DE	46,413	7,407	.	49,964	7,419	3,551	12
	Hills Bancorporation	IA	44,860	1,513	\$1B-\$10B	151,248	1,893	106,388	380
	Advanta Bank	UT	44,265	4,169	\$1B-\$10B	44,265	4,169	-	-
	Neighbor Insurance Agency Inc.	IA	43,359	2,345	<\$1B	80,554	2,487	37,195	142
	Bank of America Corporation	NC	28,061	2,438	>\$50B	41,115	2,484	13,054	46
	GE Capital Financial Inc.	UT	27,251	6,103	\$1B-\$10B	27,251	6,103	-	-
	Stark Bank Group Ltd.	IA	24,733	565	\$1B-\$10B	189,316	1,007	164,583	442
	First Citizens Financial Corp.	IA	19,517	903	<\$1B	47,079	1,010	27,562	107
Bank of the West	CA	12,526	387	>\$50B	67,058	546	54,532	159	
Idaho	Wells Fargo & Company	CA	200,830	8,072	>\$50B	383,237	8,646	182,407	574
	U.S. Bancorp	MN	54,652	3,608	>\$50B	247,273	4,119	192,621	511
	Zions Bancorporation	UT	34,782	1,076	\$10B-\$50B	129,703	1,400	94,921	324
	Capital One FSB	VA	31,674	6,569	.	31,674	6,569	-	-
	Bank of America Corporation	NC	29,285	2,334	>\$50B	51,820	2,382	22,535	48
	Citigroup Inc.	NY	28,684	6,209	>\$50B	28,834	6,210	150	1
	JPMorgan Chase & Co.	NY	27,492	3,409	>\$50B	27,817	3,411	325	2
	Advanta Bank	UT	25,742	2,597	\$1B-\$10B	25,742	2,597	-	-
	Farmers Bancorporation Inc.	ID	22,601	674	<\$1B	67,229	840	44,628	166
	MBNA Corporation	DE	22,407	3,308	.	26,453	3,320	4,046	12

4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2005

State or Territory	Lending Institution	Micro Business Lending (<\$100k)			Small Business Lending (<\$1M)			Small Business Lending (<\$100k-	
		HQ Location	SSBL\$ (1,000) (1)	SSBL# (2)	Institution Asset Size (3)	LSBL\$ (1,000) (4)	LSBL# (5)	LSBL(2) \$ (1,000) (6)	LSBL(2) # (7)
	WTB Financial Corporation	WA	17,356	446	\$1B-\$10B	131,771	737	114,415	291
	Keycorp	OH	13,115	323	>\$50B	109,364	578	96,249	255
	GE Capital Financial Inc.	UT	11,939	2,419	\$1B-\$10B	12,189	2,420	250	1
	First Horizon National Corporation	TN	11,268	295	\$10B-\$50B	11,628	297	360	2
	AmericanWest Bancorporation	WA	11,126	308	\$1B-\$10B	35,408	394	24,282	86
Illinois	JPMorgan Chase & Co.	NY	434,066	45,484	>\$50B	871,520	46,605	437,454	1,121
	Citigroup Inc.	NY	343,836	59,797	>\$50B	344,654	59,803	818	6
	Wells Fargo & Company	CA	251,271	8,994	>\$50B	303,120	9,228	51,849	234
	Capital One FSB	VA	204,512	38,672	.	205,237	38,677	725	5
	LaSalle Bank	IL	198,739	4,687	>\$50B	846,740	6,162	648,001	1,475
	MBNA Corporation	DE	189,681	26,318	.	216,236	26,403	26,555	85
	Advanta Bank	UT	148,509	16,324	\$1B-\$10B	148,509	16,324	-	-
	GE Capital Financial Inc.	UT	125,303	25,134	\$1B-\$10B	127,743	25,143	2,440	9
	Bank of America Corporation	NC	111,289	9,218	>\$50B	167,860	9,356	56,571	138
	Harris Trust and Savings Bank	IL	101,811	6,316	\$10B-\$50B	683,019	7,956	581,208	1,640
	First Midwest Bancorp Inc.	IL	78,989	1,833	\$1B-\$10B	559,323	3,194	480,334	1,361
	U.S. Bancorp	MN	77,589	4,191	>\$50B	347,502	4,932	269,913	741
	Charter One Bank	OH	56,344	1,458	>\$50B	88,022	1,539	31,678	81
	National City Corporation	OH	45,707	2,217	>\$50B	181,935	2,621	136,228	404
	Wintrust Financial Corporation	IL	44,258	863	\$1B-\$10B	361,682	1,710	317,424	847
	Fifth Third Bancorp	OH	38,092	668	>\$50B	527,479	1,910	489,387	1,242
	American Chartered Bancorp	IL	38,065	690	\$1B-\$10B	291,411	1,347	253,346	657
	MB Financial Inc	IL	37,294	693	\$1B-\$10B	516,508	1,897	479,214	1,204
	First Mid-Illinois Bancshare	IL	35,720	1,203	<\$1B	132,457	1,512	96,737	309
	Citibank FSB	NY	35,698	884	.	111,699	1,101	76,001	217
	Amcore Financial Inc.	IL	34,977	739	\$1B-\$10B	231,127	1,267	196,150	528
	First Banks Inc.	MO	33,996	961	\$1B-\$10B	172,127	1,355	138,131	394
	Old Second Bancorp Inc.	IL	28,185	771	\$1B-\$10B	182,718	1,201	154,533	430
	Main Street Trust Inc.	IL	27,495	752	\$1B-\$10B	147,458	1,102	119,963	350
	Associated Banc-Corp	WI	23,958	603	\$10B-\$50B	223,761	1,095	199,803	492
	Heartland Bancorp Inc.	IL	21,429	683	<\$1B	104,498	932	83,069	249
	West Suburban Bancorp Inc.	IL	21,308	454	\$1B-\$10B	143,689	813	122,381	359
	Lauritzen Corporation	NE	20,433	988	\$10B-\$50B	85,927	1,182	65,494	194
	First American Bank Corporation	IL	20,127	468	\$1B-\$10B	203,202	882	183,075	414
	Washington Mutual Bank FA	NY	19,076	624	>\$50B	20,095	628	1,019	4
	Banc Ed Corp. The	IL	18,024	457	\$1B-\$10B	98,195	682	80,171	225
	Old National Bancorp	IN	17,194	509	\$1B-\$10B	62,021	662	44,827	153
	Morton Community Bank	IL	16,798	508	\$1B-\$10B	64,633	652	47,835	144
	Metropolitan Bank Group Inc	IL	15,365	321	\$1B-\$10B	194,519	837	179,154	516



4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2005

State or Territory	Lending Institution	Micro Business Lending (<\$100k)			Small Business Lending (<\$1M)			Small Business Lending (<\$100k-	
		HQ Location	SSBL\$ (1,000) (1)	SSBL# (2)	Institution Asset Size (3)	LSBL\$ (1,000) (4)	LSBL# (5)	LSBL(2) \$ (1,000) (6)	LSBL(2) # (7)
	First Oak Brook Bancshares	IL	15,266	378	\$1B-\$10B	35,628	423	20,362	45
	West Pointe Bancshares Inc.	WI	14,628	363	<\$1B	77,340	565	62,712	202
	Home State Bancorp Inc.	IL	14,209	470	<\$1B	102,691	696	88,482	226
	Standard Bancshares Inc.	IL	14,009	286	\$1B-\$10B	142,361	651	128,352	365
	Regions Financial Corporation	AL	13,579	353	>\$50B	76,882	552	63,303	199
	First Busey Corporation	IL	13,559	348	\$1B-\$10B	64,436	527	50,877	179
	Commerce Bancshares Inc.	MO	12,884	361	\$10B-\$50B	92,018	568	79,134	207
	Peotone Bancorp Inc.	IL	12,800	261	\$1B-\$10B	88,805	480	76,005	219
	Midamerica National Bancshares	IL	12,431	323	<\$1B	52,864	458	40,433	135
	CBX Corporation	IL	11,290	282	<\$1B	55,698	431	44,408	149
	FBOP Corporation	IL	10,475	208	\$10B-\$50B	107,846	458	97,371	250
	Popular Inc.	PR	10,097	263	\$10B-\$50B	80,191	451	70,094	188
Indiana	JPMorgan Chase & Co.	NY	164,662	16,711	>\$50B	408,351	17,317	243,689	606
	Wells Fargo & Company	CA	158,481	5,849	>\$50B	261,192	6,170	102,711	321
	MBNA Corporation	DE	108,284	15,600	.	118,693	15,640	10,409	40
	Old National Bancorp	IN	87,013	2,180	\$1B-\$10B	396,349	3,131	309,336	951
	Citigroup Inc.	NY	83,192	15,939	>\$50B	83,618	15,942	426	3
	Capital One FSB	VA	82,592	16,128	.	82,892	16,130	300	2
	Fifth Third Bancorp	OH	81,437	1,656	>\$50B	703,642	3,314	622,205	1,658
	National City Corporation	OH	76,988	3,445	>\$50B	358,678	4,235	281,690	790
	Advanta Bank	UT	73,348	7,838	\$1B-\$10B	73,348	7,838	-	-
	GE Capital Financial Inc.	UT	66,809	18,449	\$1B-\$10B	67,459	18,451	650	2
	Lakeland Financial Corporation	IN	38,002	847	\$1B-\$10B	287,484	1,537	249,482	690
	Bank of America Corporation	NC	37,136	3,644	>\$50B	42,332	3,657	5,196	13
	1st Source Corporation	IN	35,050	819	\$1B-\$10B	189,876	1,355	154,826	536
	Mainsource Financial Group	IN	34,876	1,742	\$1B-\$10B	79,539	1,901	44,663	159
	Star Financial Group Inc.	IN	31,028	743	\$1B-\$10B	166,882	1,149	135,854	406
	Huntington Bancshares Inc.	OH	28,459	787	\$10B-\$50B	73,058	907	44,599	120
	First Financial Bancorp	OH	23,064	683	\$1B-\$10B	78,080	855	55,016	172
	First Financial Corporation	IN	22,452	687	\$1B-\$10B	104,473	928	82,021	241
	Irwin Financial Corporation	IN	19,805	354	\$1B-\$10B	197,424	843	177,619	489
	Community Bank Shares of Indiana	IN	18,191	346	<\$1B	118,963	655	100,772	309
	Keycorp	OH	17,089	436	>\$50B	140,224	751	123,135	315
	First Bancshares Inc.	IN	16,514	344	\$1B-\$10B	69,532	524	53,018	180
	Regions Financial Corporation	AL	15,784	408	>\$50B	105,138	665	89,354	257
	Charter One Bank	OH	14,522	473	>\$50B	26,042	499	11,520	26
	Bank Calumet Inc.	IN	13,753	280	.	80,233	457	66,480	177
	PNC Financial Services Group	PA	11,760	297	>\$50B	30,709	354	18,949	57
	Hasten Bancshares	IN	11,055	282	\$1B-\$10B	53,417	412	42,362	130

4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2005

State or Territory	Lending Institution	Micro Business Lending (<\$100k)			Small Business Lending (<\$1M)			Small Business Lending (<\$100k-	
		HQ Location	SSBL\$ (1,000) (1)	SSBL# (2)	Institution Asset Size (3)	LSBL\$ (1,000) (4)	LSBL# (5)	LSBL(2) \$ (1,000) (6)	LSBL(2) # (7)
Kansas	U.S. Bancorp	MN	10,552	852	>\$50B	34,903	913	24,351	61
	Hillcrest Bancshares Inc.	KS	63,590	1,096	\$1B-\$10B	119,663	1,405	56,073	309
	Bank of America Corporation	NC	56,846	3,922	>\$50B	138,468	4,141	81,622	219
	Citigroup Inc.	NY	54,985	10,631	>\$50B	55,518	10,634	533	3
	Wells Fargo & Company	CA	53,362	1,883	>\$50B	59,056	1,914	5,694	31
	JPMorgan Chase & Co.	NY	51,506	6,549	>\$50B	53,506	6,551	2,000	2
	Capital One FSB	VA	47,558	8,697	.	47,683	8,698	125	1
	MBNA Corporation	DE	46,437	7,026	.	53,153	7,046	6,716	20
	Commerce Bancshares Inc.	MO	43,308	1,417	\$10B-\$50B	189,698	1,823	146,390	406
	Advanta Bank	UT	39,989	4,099	\$1B-\$10B	39,989	4,099	-	-
	INTRUST Financial Corporation	KS	35,494	1,358	\$1B-\$10B	194,550	1,808	159,056	450
	GE Capital Financial Inc.	UT	32,496	7,097	\$1B-\$10B	32,496	7,097	-	-
	UMB Financial Corporation	MO	25,529	894	\$1B-\$10B	138,063	1,189	112,534	295
	U.S. Bancorp	MN	23,470	1,244	>\$50B	125,133	1,530	101,663	286
	Commerce Bank and Trust	KS	22,606	973	\$1B-\$10B	91,184	1,188	68,578	215
	Emprise Financial Corporation	KS	16,443	734	<\$1B	101,243	967	84,800	233
	Sunflower Banks Inc.	KS	16,106	471	\$1B-\$10B	82,818	671	66,712	200
	Manhattan Banking Corporation	KS	14,254	546	<\$1B	66,963	699	52,709	153
	Gold Banc Corporation Inc.	KS	13,368	332	.	76,349	513	62,981	181
	Central of Kansas Inc.	KS	12,788	524	<\$1B	38,171	618	25,383	94
Farmers Enterprises Inc.	KS	10,356	427	<\$1B	28,091	480	17,735	53	
Lauritzen Corporation	NE	10,038	485	\$10B-\$50B	44,003	576	33,965	91	
Kentucky	JPMorgan Chase & Co.	NY	83,945	9,214	>\$50B	181,520	9,463	97,575	249
	PNC Financial Services Group	PA	69,249	1,760	>\$50B	180,399	2,079	111,150	319
	GE Capital Financial Inc.	UT	58,393	15,350	\$1B-\$10B	58,911	15,353	518	3
	Wells Fargo & Company	CA	57,941	2,015	>\$50B	63,874	2,048	5,933	33
	MBNA Corporation	DE	55,183	8,221	.	62,914	8,246	7,731	25
	U.S. Bancorp	MN	55,088	3,047	>\$50B	234,555	3,556	179,467	509
	National City Corporation	OH	52,370	2,189	>\$50B	285,088	2,781	232,718	592
	BB&T Corporation	NC	52,264	1,687	>\$50B	280,455	2,334	228,191	647
	Citigroup Inc.	NY	51,753	10,262	>\$50B	51,753	10,262	-	-
	Capital One FSB	VA	47,234	9,768	.	47,384	9,769	150	1
	Fifth Third Bancorp	OH	47,137	917	>\$50B	419,394	1,880	372,257	963
	Advanta Bank	UT	40,705	4,415	\$1B-\$10B	40,705	4,415	-	-
	Community Trust Bancorp Inc	KY	38,323	1,106	\$1B-\$10B	134,860	1,447	96,537	341
	Whitaker Bank Corp. of Kentucky	KY	32,499	1,491	\$1B-\$10B	103,666	1,741	71,167	250
	Central Bancshares Inc.	KY	31,363	810	\$1B-\$10B	151,399	1,200	120,036	390
	Bank of Kentucky Fncl Corp.	KY	23,335	518	<\$1B	117,218	820	93,883	302

4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2005

State or Territory	Lending Institution	Micro Business Lending (<\$100k)			Small Business Lending (<\$1M)		Small Business Lending (<\$100k-		
		HQ Location	SSBL\$ (1,000) (1)	SSBL# (2)	Institution Asset Size (3)	LSBL\$ (1,000) (4)	LSBL# (5)	LSBL(2) \$ (1,000) (6)	LSBL(2) # (7)
Louisiana	Bank of America Corporation	NC	22,658	2,181	>\$50B	25,575	2,186	2,917	5
	Old National Bancorp	IN	19,726	516	\$1B-\$10B	92,588	743	72,862	227
	SY Bancorp Inc.	KY	19,155	428	\$1B-\$10B	128,690	784	109,535	356
	Huntington Bancshares Inc.	OH	17,301	567	\$10B-\$50B	51,817	648	34,516	81
	Traditional Bancorporation	KY	17,059	667	<\$1B	80,373	877	63,314	210
	Lea M. McMullan Trust	KY	15,657	374	<\$1B	102,766	729	87,109	355
	Community Bank Shares of Indiana	IN	11,063	197	<\$1B	86,165	436	75,102	239
	Republic Bancorp Inc.	KY	10,733	222	\$1B-\$10B	94,048	478	83,315	256
	Capital One Financial Corporation	VA	145,793	4,343	>\$50B	653,226	5,913	507,433	1,570
	JPMorgan Chase & Co.	NY	142,314	13,788	>\$50B	378,084	14,458	235,770	670
	Whitney Holding Corporation	LA	130,065	3,025	\$10B-\$50B	818,140	4,979	688,075	1,954
	MBNA Corporation	DE	82,487	10,904	.	91,252	10,941	8,765	37
	Regions Financial Corporation	AL	73,027	1,960	>\$50B	375,783	2,845	302,756	885
	Wells Fargo & Company	CA	65,554	2,223	>\$50B	71,967	2,266	6,413	43
	Citigroup Inc.	NY	64,331	13,262	>\$50B	64,634	13,264	303	2
	AmSouth Bancorporation	AL	63,258	1,735	>\$50B	172,109	2,019	108,851	284
	GE Capital Financial Inc.	UT	52,669	13,124	\$1B-\$10B	53,369	13,126	700	2
	Capital One FSB	VA	49,882	11,046	.	49,882	11,046	-	-
	Hancock Holding Company	MS	44,090	951	\$1B-\$10B	275,535	1,894	231,445	943
	IBERIABANK Corporation	LA	42,426	1,128	\$1B-\$10B	200,173	1,615	157,747	487
	Advanta Bank	UT	37,356	4,061	\$1B-\$10B	37,356	4,061	-	-
	Sabine Bancshares Inc.	LA	28,335	880	<\$1B	103,722	1,152	75,387	272
	Midsouth Bancorp Inc.	LA	24,501	800	<\$1B	83,290	990	58,789	190
	CTB Financial Corporation	LA	24,499	898	<\$1B	71,664	1,055	47,165	157
BancorpSouth Inc.	MS	22,532	685	\$10B-\$50B	107,331	960	84,799	275	
Bank of America Corporation	NC	21,427	2,183	>\$50B	27,958	2,194	6,531	11	
Red River Bancshares Inc.	LA	19,582	567	<\$1B	79,419	761	59,837	194	
Jeff Davis Bancshares Inc.	LA	16,514	726	<\$1B	52,220	858	35,706	132	
Parish National Corporation	LA	12,381	375	<\$1B	66,737	528	54,356	153	
Massachusetts	Charter One Bank	OH	235,543	7,969	>\$50B	632,775	9,058	397,232	1,089
Bank of America Corporation	NC	215,472	16,730	>\$50B	429,813	17,271	214,341	541	
Citigroup Inc.	NY	212,970	38,397	>\$50B	213,775	38,400	805	3	
Wells Fargo & Company	CA	191,056	6,322	>\$50B	206,024	6,451	14,968	129	
JPMorgan Chase & Co.	NY	171,781	17,826	>\$50B	182,454	17,861	10,673	35	
MBNA Corporation	DE	148,953	20,709	.	157,878	20,735	8,925	26	
Capital One FSB	VA	147,443	24,662	.	147,968	24,666	525	4	
TD Banknorth NA	ME	127,737	3,347	>\$50B	651,866	4,823	524,129	1,476	
Advanta Bank	UT	106,406	10,889	\$1B-\$10B	106,406	10,889	-	-	

4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2005

State or Territory	Lending Institution	Micro Business Lending (<\$100k)			Small Business Lending (<\$1M)		Small Business Lending (<\$100k-		
		HQ Location	SSBL\$ (1,000) (1)	SSBL# (2)	Institution Asset Size (3)	LSBL\$ (1,000) (4)	LSBL# (5)	LSBL(2) \$ (1,000) (6)	LSBL(2) # (7)
Maryland	Sovereign Bank	PA	82,460	1,865	>\$50B	307,058	2,515	224,598	650
	Eastern Bank Corporation	MA	43,334	1,153	\$1B-\$10B	353,542	1,965	310,208	812
	Independent Bank Corp.	MA	34,623	1,069	\$1B-\$10B	100,832	1,286	66,209	217
	GE Capital Financial Inc.	UT	27,994	6,636	\$1B-\$10B	28,599	6,638	605	2
	Chittenden Corporation	VT	23,959	507	\$1B-\$10B	144,882	854	120,923	347
	Century Bancorp Inc.	MA	18,644	382	\$1B-\$10B	61,792	519	43,148	137
	Middlesex Savings Bank	MA	17,046	419	\$1B-\$10B	131,200	710	114,154	291
	Atlantic Bank of New York	NY	15,586	2,828	.	19,574	2,848	3,988	20
	Cape Cod Five Cents Savings	MA	12,631	334	\$1B-\$10B	64,626	508	51,995	174
	South Shore Bancorp MHC	MA	12,491	203	<\$1B	32,632	269	20,141	66
	First Horizon National Corporation	TN	11,655	313	\$10B-\$50B	13,120	316	1,465	3
	Mellon Financial Corporation	PA	10,435	377	\$10B-\$50B	55,064	513	44,629	136
	Beacon Bancorp	MA	10,326	194	\$1B-\$10B	59,155	329	48,829	135
Maryland	Bank of America Corporation	NC	205,484	13,150	>\$50B	522,688	14,063	317,204	913
	MBNA Corporation	DE	146,103	19,314	.	167,492	19,391	21,389	77
	Wells Fargo & Company	CA	144,465	4,581	>\$50B	159,359	4,698	14,894	117
	Mercantile Bankshares Corporation	MD	131,463	3,452	\$10B-\$50B	841,123	5,373	709,660	1,921
	Citigroup Inc.	NY	129,233	26,564	>\$50B	130,898	26,576	1,665	12
	JPMorgan Chase & Co.	NY	122,939	14,851	>\$50B	127,153	14,867	4,214	16
	Capital One FSB	VA	96,585	18,666	.	97,135	18,670	550	4
	SunTrust Banks Inc.	GA	83,781	3,669	>\$50B	260,531	4,153	176,750	484
	Manufacturers & Traders Trust	NY	76,888	1,798	>\$50B	409,538	2,758	332,650	960
	Advanta Bank	UT	76,690	8,055	\$1B-\$10B	76,690	8,055	-	-
	BB&T Corporation	NC	67,500	1,902	>\$50B	437,999	2,909	370,499	1,007
	Wachovia Corporation	NC	62,187	1,226	>\$50B	311,099	1,882	248,912	656
	GE Capital Financial Inc.	UT	37,204	11,082	\$1B-\$10B	38,854	11,085	1,650	3
Maine	Susquehanna Bancshares Inc.	PA	30,040	678	\$1B-\$10B	172,497	1,099	142,457	421
	Sandy Spring Bancorp Inc.	MD	20,599	451	\$1B-\$10B	177,182	879	156,583	428
	TD Banknorth NA	ME	86,179	2,180	>\$50B	399,003	3,070	312,824	890
	Bangor Savings Bank	ME	52,109	1,797	\$1B-\$10B	131,194	2,030	79,085	233
	Camden National Corporation	ME	40,762	1,094	\$1B-\$10B	164,466	1,550	123,704	456
	MBNA Corporation	DE	35,176	5,776	.	35,652	5,779	476	3
	Wells Fargo & Company	CA	33,569	1,195	>\$50B	36,090	1,217	2,521	22
	Bank of America Corporation	NC	33,375	2,642	>\$50B	56,369	2,717	22,994	75
	Citigroup Inc.	NY	31,217	6,528	>\$50B	31,217	6,528	-	-
	Capital One FSB	VA	28,825	5,136	.	28,825	5,136	-	-
	JPMorgan Chase & Co.	NY	24,780	2,925	>\$50B	24,780	2,925	-	-
	Advanta Bank	UT	21,406	2,215	\$1B-\$10B	21,406	2,215	-	-

4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2005

State or Territory	Lending Institution	Micro Business Lending (<\$100k)			Small Business Lending (<\$1M)			Small Business Lending (<\$100k-	
		HQ Location	SSBL\$ (1,000)	SSBL#	Institution Asset Size	LSBL\$ (1,000)	LSBL#	LSBL(2) \$ (1,000)	LSBL(2) #
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	
Michigan	First National Lincoln Corporation	ME	20,623	704	\$1B-\$10B	89,765	937	69,142	233
	Chittenden Corporation	VT	17,282	404	\$1B-\$10B	83,285	605	66,003	201
	GE Capital Financial Inc.	UT	16,825	2,613	\$1B-\$10B	16,825	2,613	-	-
	Keycorp	OH	16,445	427	>\$50B	121,846	732	105,401	305
	Kennebunk Savings Bank	ME	14,451	336	<\$1B	64,246	534	49,795	198
	Norway Bancorp MHC	ME	12,170	281	<\$1B	66,992	457	54,822	176
	Gorham Savings Bank	ME	10,606	237	<\$1B	53,016	362	42,410	125
	JPMorgan Chase & Co.	NY	266,488	27,948	>\$50B	651,970	28,947	385,482	999
	Wells Fargo & Company	CA	245,435	8,869	>\$50B	296,775	9,099	51,340	230
	Fifth Third Bancorp	OH	216,977	4,285	>\$50B	1,820,677	8,689	1,603,700	4,404
	LaSalle Bank	IL	198,221	4,651	>\$50B	963,219	6,527	764,998	1,876
	Citigroup Inc.	NY	188,573	39,700	>\$50B	190,060	39,704	1,487	4
	Capital One FSB	VA	173,600	32,913	.	174,675	32,921	1,075	8
	MBNA Corporation	DE	171,627	23,948	.	195,877	24,026	24,250	78
	Comerica Incorporated	MI	153,677	2,631	>\$50B	1,964,613	6,998	1,810,936	4,367
	GE Capital Financial Inc.	UT	138,323	26,708	\$1B-\$10B	140,698	26,720	2,375	12
	Advanta Bank	UT	136,517	14,863	\$1B-\$10B	136,517	14,863	-	-
	Huntington Bancshares Inc.	OH	134,384	3,701	\$10B-\$50B	359,821	4,341	225,437	640
	National City Corporation	OH	123,447	6,471	>\$50B	586,624	7,679	463,177	1,208
	Macatawa Bank Corporation	MI	86,096	1,909	\$1B-\$10B	446,341	3,005	360,245	1,096
	Bank of America Corporation	NC	73,405	7,026	>\$50B	80,596	7,044	7,191	18
	Charter One Bank	OH	71,862	1,420	>\$50B	114,615	1,541	42,753	121
	Chemical Financial Corporation	MI	67,984	1,987	\$1B-\$10B	251,467	2,635	183,483	648
	Citizens Banking Corporation	MI	63,014	1,383	\$1B-\$10B	621,165	2,805	558,151	1,422
	Mercantile Bank Corporation	MI	53,164	1,020	\$1B-\$10B	451,144	2,113	397,980	1,093
	U.S. Bancorp	MN	49,856	5,021	>\$50B	58,366	5,038	8,510	17
	Independent Bank Corporation	MI	48,558	1,120	\$1B-\$10B	244,801	1,731	196,243	611
MBT Financial Corp.	MI	26,356	642	\$1B-\$10B	134,975	1,006	108,619	364	
FNBH Bancorp Inc.	MI	14,086	347	<\$1B	57,119	491	43,033	144	
Fentura Financial Inc.	MI	11,879	262	<\$1B	56,799	405	44,920	143	
Irwin Financial Corporation	IN	10,309	174	\$1B-\$10B	89,804	438	79,495	264	
Minnesota	Wells Fargo & Company	CA	691,376	28,391	>\$50B	1,319,869	30,219	628,493	1,828
	U.S. Bancorp	MN	164,323	13,814	>\$50B	640,745	14,970	476,422	1,156
	JPMorgan Chase & Co.	NY	118,239	12,965	>\$50B	119,984	12,971	1,745	6
	Capital One FSB	VA	97,682	17,763	.	97,682	17,763	-	-
	Citigroup Inc.	NY	87,334	16,284	>\$50B	89,151	16,291	1,817	7
	MBNA Corporation	DE	80,890	11,793	.	85,285	11,805	4,395	12
	Otto Bremer Foundation	MN	79,017	1,786	\$1B-\$10B	531,484	3,048	452,467	1,262

4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2005

State or Territory	Lending Institution	Micro Business Lending (<\$100k)			Small Business Lending (<\$1M)		Small Business Lending (<\$100k-		
		HQ Location	SSBL\$ (1,000) (1)	SSBL# (2)	Institution Asset Size (3)	LSBL\$ (1,000) (4)	LSBL# (5)	LSBL(2) \$ (1,000) (6)	LSBL(2) # (7)
Missouri	Advanta Bank	UT	78,908	7,961	\$1B-\$10B	78,908	7,961	-	-
	GE Capital Financial Inc.	UT	39,138	7,198	\$1B-\$10B	39,508	7,201	370	3
	Associated Banc-Corp	WI	35,068	799	\$10B-\$50B	294,281	1,481	259,213	682
	Bank of America Corporation	NC	34,162	3,468	>\$50B	37,362	3,474	3,200	6
	Klein Financial Inc.	MN	33,028	952	\$1B-\$10B	146,701	1,303	113,673	351
	Marshall & Ilsley Corporation	WI	21,877	469	>\$50B	301,376	1,117	279,499	648
	Bank of the West	CA	21,677	584	>\$50B	84,451	762	62,774	178
	Voyager Financial Services	MN	15,704	310	<\$1B	101,646	561	85,942	251
	Mesaba Bancshares Inc.	MN	13,236	446	<\$1B	41,605	545	28,369	99
	First National Bank	MN	13,235	489	<\$1B	36,405	566	23,170	77
	U.S. Bancorp	MN	141,919	5,807	>\$50B	625,162	7,266	483,243	1,459
	Citigroup Inc.	NY	126,354	23,421	>\$50B	126,754	23,423	400	2
	Central Banccompany	MO	121,209	3,632	\$1B-\$10B	555,983	5,028	434,774	1,396
	Commerce Bancshares Inc.	MO	118,740	4,003	\$10B-\$50B	568,932	5,289	450,192	1,286
	Bank of America Corporation	NC	116,788	8,448	>\$50B	287,868	8,929	171,080	481
	JPMorgan Chase & Co.	NY	112,005	12,884	>\$50B	115,923	12,896	3,918	12
	Wells Fargo & Company	CA	111,977	3,891	>\$50B	119,402	3,946	7,425	55
	Capital One FSB	VA	95,420	18,619	.	95,545	18,620	125	1
	MBNA Corporation	DE	95,167	13,477	.	107,480	13,524	12,313	47
	GE Capital Financial Inc.	UT	86,350	19,083	\$1B-\$10B	86,677	19,085	327	2
	Advanta Bank	UT	78,218	8,314	\$1B-\$10B	78,218	8,314	-	-
	UMB Financial Corporation	MO	42,399	1,248	\$1B-\$10B	231,144	1,731	188,745	483
	Enterprise Financial Service	MO	23,263	414	\$1B-\$10B	215,203	901	191,940	487
	Marshall & Ilsley Corporation	WI	20,150	429	>\$50B	236,037	979	215,887	550
	Dickinson Financial Corporation	MO	19,477	683	\$1B-\$10B	71,974	854	52,497	171
	First Banks Inc.	MO	18,173	457	\$1B-\$10B	124,349	757	106,176	300
	Liberty Bancshares Inc	MO	16,849	605	<\$1B	64,363	757	47,514	152
	Regions Financial Corporation	AL	16,640	533	>\$50B	87,274	735	70,634	202
	National City Corporation	OH	15,871	344	>\$50B	151,035	710	135,164	366
	Young Partners LP	MO	15,289	585	<\$1B	47,029	689	31,740	104
	Nodaway Valley Bancshares	MO	14,570	562	<\$1B	48,076	675	33,506	113
Great Southern Bancorp Inc.	MO	12,476	290	\$1B-\$10B	101,891	525	89,415	235	
Gold Banc Corporation Inc.	KS	10,948	255	.	66,836	415	55,888	160	
Mississippi	Trustmark Corporation	MS	126,832	3,802	\$1B-\$10B	457,377	4,800	330,545	998
	AmSouth Bancorporation	AL	101,937	2,914	>\$50B	205,323	3,201	103,386	287
	BancorpSouth Inc.	MS	96,171	3,522	\$10B-\$50B	306,543	4,259	210,372	737
	MBNA Corporation	DE	60,567	7,339	.	66,906	7,369	6,339	30
	Bancplus Corporation	MS	60,482	2,523	\$1B-\$10B	190,941	2,956	130,459	433

4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2005

State or Territory	Lending Institution	Micro Business Lending (<\$100k)			Small Business Lending (<\$1M)		Small Business Lending (<\$100k-		
		HQ Location	SSBL\$ (1,000) (1)	SSBL# (2)	Institution Asset Size (3)	LSBL\$ (1,000) (4)	LSBL# (5)	LSBL(2) \$ (1,000) (6)	LSBL(2) # (7)
	First M & F Corporation	MS	50,403	2,099	\$1B-\$10B	121,348	2,362	70,945	263
	Hancock Holding Company	MS	46,711	1,143	\$1B-\$10B	181,166	1,652	134,455	509
	Renasant Corporation	MS	44,985	1,426	\$1B-\$10B	162,671	1,822	117,686	396
	Wells Fargo & Company	CA	33,633	1,121	>\$50B	35,364	1,137	1,731	16
	Cadence Financial Corporation	MS	33,003	1,678	\$1B-\$10B	79,610	1,847	46,607	169
	JPMorgan Chase & Co.	NY	32,120	4,019	>\$50B	33,696	4,024	1,576	5
	GE Capital Financial Inc.	UT	31,081	7,347	\$1B-\$10B	31,951	7,352	870	5
	Citigroup Inc.	NY	25,597	5,394	>\$50B	25,722	5,395	125	1
	Capital One FSB	VA	24,125	5,684	.	24,125	5,684	-	-
	Advanta Bank	UT	18,978	2,123	\$1B-\$10B	18,978	2,123	-	-
	Citizens National Banc Corp.	MS	17,221	574	<\$1B	70,070	743	52,849	169
	Regions Financial Corporation	AL	15,980	431	>\$50B	87,092	637	71,112	206
	Bank of America Corporation	NC	12,441	1,302	>\$50B	14,325	1,307	1,884	5
	Wachovia Corporation	NC	11,216	260	>\$50B	66,699	440	55,483	180
	Britton & Koontz Capital Corp.	MS	11,026	320	<\$1B	39,852	434	28,826	114
Montana	Wells Fargo & Company	CA	92,247	3,805	>\$50B	157,938	4,003	65,691	198
	First Interstate Bancsystem	MT	58,855	1,963	\$1B-\$10B	202,679	2,460	143,824	497
	Capital One FSB	VA	29,958	5,621	.	30,083	5,622	125	1
	Stockman Financial Corporation	MT	25,845	804	\$1B-\$10B	89,685	1,023	63,840	219
	MBNA Corporation	DE	24,205	3,754	.	25,447	3,759	1,242	5
	JPMorgan Chase & Co.	NY	23,697	2,822	>\$50B	23,697	2,822	-	-
	Citigroup Inc.	NY	20,594	4,207	>\$50B	20,594	4,207	-	-
	Advanta Bank	UT	20,274	2,057	\$1B-\$10B	20,274	2,057	-	-
	U.S. Bancorp	MN	16,603	1,262	>\$50B	74,378	1,416	57,775	154
	Bank of America Corporation	NC	15,626	1,437	>\$50B	17,397	1,443	1,771	6
	GE Capital Financial Inc.	UT	10,279	1,726	\$1B-\$10B	10,279	1,726	-	-
North Carolina	BB&T Corporation	NC	524,567	16,079	>\$50B	2,360,243	21,545	1,835,676	5,466
	First Citizens Bancshares Inc.	NC	289,954	10,393	\$10B-\$50B	1,087,436	12,916	797,482	2,523
	Wachovia Corporation	NC	241,207	5,268	>\$50B	1,609,463	8,695	1,368,256	3,427
	MBNA Corporation	DE	227,262	30,633	.	257,004	30,744	29,742	111
	Bank of America Corporation	NC	215,012	14,510	>\$50B	497,113	15,287	282,101	777
	Wells Fargo & Company	CA	155,068	5,235	>\$50B	165,585	5,326	10,517	91
	Citigroup Inc.	NY	147,567	29,071	>\$50B	151,875	29,082	4,308	11
	SunTrust Banks Inc.	GA	138,942	4,618	>\$50B	551,503	5,905	412,561	1,287
	GE Capital Financial Inc.	UT	134,207	41,036	\$1B-\$10B	136,626	41,045	2,419	9
	JPMorgan Chase & Co.	NY	119,727	14,659	>\$50B	123,057	14,669	3,330	10
	Capital One FSB	VA	112,184	22,639	.	112,984	22,645	800	6
	Advanta Bank	UT	104,589	10,610	\$1B-\$10B	104,589	10,610	-	-

4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2005

State or Territory	Lending Institution	Micro Business Lending (<\$100k)			Small Business Lending (<\$1M)		Small Business Lending (<\$100k-		
		HQ Location	SSBL\$ (1,000) (1)	SSBL# (2)	Institution Asset Size (3)	LSBL\$ (1,000) (4)	LSBL# (5)	LSBL(2) \$ (1,000) (6)	LSBL(2) # (7)
	South Financial Group The	SC	63,501	1,452	\$10B-\$50B	384,080	2,516	320,579	1,064
	RBC Centura	NC	61,604	1,611	\$10B-\$50B	408,130	2,549	346,526	938
	Fidelity Bancshares (N.C.)	NC	46,860	1,252	\$1B-\$10B	257,371	1,957	210,511	705
	Southern Bancshares (N.C.)	NC	36,692	1,162	\$1B-\$10B	151,380	1,540	114,688	378
	LSB Bancshares Inc.	NC	33,551	721	<\$1B	146,194	1,095	112,643	374
	First Bancorp	NC	32,699	1,165	\$1B-\$10B	114,992	1,442	82,293	277
	First Charter Corporation	NC	29,976	629	\$1B-\$10B	197,735	1,092	167,759	463
	ECB Bancorp Inc.	NC	23,783	608	<\$1B	111,933	893	88,150	285
	Peoples Bancorp of North Carolina	NC	21,278	561	<\$1B	85,509	777	64,231	216
	United Community Banks Inc.	GA	21,074	723	\$1B-\$10B	67,411	906	46,337	183
	Four Oaks Fincorp Inc.	NC	17,263	623	<\$1B	44,309	734	27,046	111
	Frist National Bank	NC	16,267	508	<\$1B	57,058	655	40,791	147
	Southern Community Financial	NC	15,325	398	\$1B-\$10B	88,837	629	73,512	231
	Capital Bank Corporation	NC	12,242	364	\$1B-\$10B	47,469	489	35,227	125
	Regions Financial Corporation	AL	12,114	275	>\$50B	102,398	521	90,284	246
	FNB Financial Services Corporation	NC	10,785	227	\$1B-\$10B	111,071	610	100,286	383
	F&M Financial Corporation	NC	10,468	243	<\$1B	59,486	387	49,018	144
North Dakota									
	Wells Fargo & Company	CA	69,012	2,455	>\$50B	196,637	2,794	127,625	339
	Otto Bremer Foundation	MN	27,974	763	\$1B-\$10B	150,604	1,121	122,630	358
	U.S. Bancorp	MN	14,941	1,337	>\$50B	50,456	1,419	35,515	82
	Capital One FSB	VA	14,626	2,602	.	14,626	2,602	-	-
	MBNA Corporation	DE	11,895	1,673	.	12,467	1,675	572	2
	Alerus Financial Corporation	ND	10,522	242	<\$1B	88,867	456	78,345	214
Nebraska									
	Wells Fargo & Company	CA	126,094	5,314	>\$50B	263,530	5,689	137,436	375
	Lauritzen Corporation	NE	86,779	3,329	\$10B-\$50B	359,023	4,117	272,244	788
	Pinnacle Bancorp Inc.	NE	66,625	2,779	\$1B-\$10B	195,151	3,222	128,526	443
	JPMorgan Chase & Co.	NY	32,322	4,287	>\$50B	32,598	4,289	276	2
	Capital One FSB	VA	31,368	5,807	.	31,368	5,807	-	-
	Citigroup Inc.	NY	30,940	5,947	>\$50B	31,090	5,948	150	1
	TierOne Bank	NE	29,959	953	\$1B-\$10B	112,231	1,227	82,272	274
	U.S. Bancorp	MN	29,524	2,069	>\$50B	127,579	2,323	98,055	254
	MBNA Corporation	DE	26,890	4,209	.	27,736	4,211	846	2
	Advanta Bank	UT	26,314	2,623	\$1B-\$10B	26,314	2,623	-	-
	Farmers & Merchants Investment	NE	21,890	446	\$1B-\$10B	86,837	643	64,947	197
	GE Capital Financial Inc.	UT	17,636	3,771	\$1B-\$10B	18,336	3,773	700	2
	American National Corporation	NE	17,293	492	\$1B-\$10B	76,476	668	59,183	176
	Bank of America Corporation	NC	12,284	1,223	>\$50B	16,410	1,230	4,126	7
New Hampshire									



4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2005

State or Territory	Lending Institution	Micro Business Lending (<\$100k)			Small Business Lending (<\$1M)		Small Business Lending (<\$100k-		
		HQ Location	SSBL\$ (1,000) (1)	SSBL# (2)	Institution Asset Size (3)	LSBL\$ (1,000) (4)	LSBL# (5)	LSBL(2) \$ (1,000) (6)	LSBL(2) # (7)
	Charter One Bank	OH	93,781	3,296	>\$50B	197,864	3,628	104,083	332
	TD Banknorth NA	ME	86,878	2,364	>\$50B	402,129	3,345	315,251	981
	Wells Fargo & Company	CA	50,512	1,646	>\$50B	55,445	1,689	4,933	43
	Citigroup Inc.	NY	45,269	9,181	>\$50B	45,389	9,182	120	1
	MBNA Corporation	DE	42,818	6,160	.	43,846	6,166	1,028	6
	Bank of America Corporation	NC	41,468	3,061	>\$50B	89,426	3,176	47,958	115
	JPMorgan Chase & Co.	NY	37,555	4,386	>\$50B	38,686	4,392	1,131	6
	Capital One FSB	VA	35,136	6,557	.	35,411	6,559	275	2
	Advanta Bank	UT	26,457	2,851	\$1B-\$10B	26,457	2,851	-	-
	GE Capital Financial Inc.	UT	15,279	2,527	\$1B-\$10B	15,384	2,528	105	1
	Chittenden Corporation	VT	12,998	299	\$1B-\$10B	84,856	514	71,858	215
New Jersey									
	PNC Financial Services Group	PA	557,243	12,886	>\$50B	1,111,458	14,394	554,215	1,508
	JPMorgan Chase & Co.	NY	396,335	30,053	>\$50B	479,624	30,361	83,289	308
	Bank of America Corporation	NC	319,401	22,452	>\$50B	593,382	23,188	273,981	736
	Citigroup Inc.	NY	243,568	49,057	>\$50B	257,024	49,088	13,456	31
	Wells Fargo & Company	CA	238,275	7,553	>\$50B	260,880	7,729	22,605	176
	MBNA Corporation	DE	232,923	30,748	.	260,465	30,842	27,542	94
	Capital One FSB	VA	187,391	35,188	.	188,116	35,193	725	5
	Wachovia Corporation	NC	186,290	3,598	>\$50B	1,116,720	6,006	930,430	2,408
	Advanta Bank	UT	136,769	14,524	\$1B-\$10B	136,769	14,524	-	-
	Commerce Bancorp Inc.	NJ	98,167	2,727	\$10B-\$50B	447,198	3,714	349,031	987
	Valley National Bancorp	NJ	68,356	1,642	\$10B-\$50B	374,318	2,411	305,962	769
	HSBC Bank USA NA	NY	66,077	1,123	>\$50B	106,439	1,227	40,362	104
	Atlantic Bank of New York	NY	50,394	5,567	.	78,421	5,674	28,027	107
	Bank of New York Company Inc.	NY	47,987	1,448	>\$50B	67,279	1,510	19,292	62
	GE Capital Financial Inc.	UT	44,782	11,165	\$1B-\$10B	46,232	11,170	1,450	5
	Fulton Financial Corporation	PA	40,538	859	\$10B-\$50B	254,320	1,491	213,782	632
	North Fork Bancorporation Inc.	NY	38,338	903	>\$50B	224,619	1,388	186,281	485
	Sun Bancorp Inc	NJ	35,766	619	\$1B-\$10B	175,834	986	140,068	367
	Sovereign Bank	PA	34,347	762	>\$50B	92,269	936	57,922	174
	Charter One Bank	OH	27,354	591	>\$50B	47,616	650	20,262	59
	Yardville National Bancorp	NJ	24,279	422	\$1B-\$10B	239,027	972	214,748	550
	Lakeland Bancorp Inc.	NJ	17,915	341	\$1B-\$10B	128,880	656	110,965	315
	Hudson United Bancorp	NJ	17,304	324	.	158,984	694	141,680	370
	Provident Financial Services	NJ	12,209	357	\$1B-\$10B	52,481	480	40,272	123
	Interchange Financial Services	NJ	10,390	142	\$1B-\$10B	60,034	268	49,644	126
New Mexico									
	Wells Fargo & Company	CA	217,482	8,004	>\$50B	360,164	8,465	142,682	461
	Bank of America Corporation	NC	46,979	3,321	>\$50B	99,677	3,502	52,698	181

4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2005

State or Territory	Lending Institution	Micro Business Lending (<\$100k)			Small Business Lending (<\$1M)		Small Business Lending (<\$100k-		
		HQ Location	SSBL\$ (1,000) (1)	SSBL# (2)	Institution Asset Size (3)	LSBL\$ (1,000) (4)	LSBL# (5)	LSBL(2) \$ (1,000) (6)	LSBL(2) # (7)
	Citigroup Inc.	NY	37,944	7,082	>\$50B	38,094	7,083	150	1
	First State Bancorporation	NM	35,700	1,100	\$1B-\$10B	202,887	1,622	167,187	522
	Capital One FSB	VA	30,534	6,325	.	30,534	6,325	-	-
	MBNA Corporation	DE	29,022	4,218	.	33,585	4,239	4,563	21
	JPMorgan Chase & Co.	NY	28,418	3,488	>\$50B	30,528	3,495	2,110	7
	Advanta Bank	UT	26,425	2,712	\$1B-\$10B	26,425	2,712	-	-
	GE Capital Financial Inc.	UT	19,523	4,131	\$1B-\$10B	19,523	4,131	-	-
	Compass Bancshares Inc.	AL	18,510	548	\$10B-\$50B	50,048	636	31,538	88
	Trinity Capital Corporation	NM	13,536	358	<\$1B	82,807	564	69,271	206
	Bank of the West	CA	11,612	330	>\$50B	56,529	462	44,917	132
	BOK Financial Corporation	OK	11,363	208	\$10B-\$50B	95,440	419	84,077	211
	Eggemeyer Advisory Corp.	CA	10,426	290	\$1B-\$10B	39,953	390	29,527	100
Nevada									
	Wells Fargo & Company	CA	386,793	18,324	>\$50B	520,603	18,739	133,810	415
	Bank of America Corporation	NC	94,114	6,765	>\$50B	199,126	7,030	105,012	265
	Citigroup Inc.	NY	55,239	11,006	>\$50B	57,428	11,013	2,189	7
	Zions Bancorporation	UT	44,864	1,569	\$10B-\$50B	241,352	2,047	196,488	478
	Capital One FSB	VA	43,448	9,881	.	43,873	9,884	425	3
	JPMorgan Chase & Co.	NY	42,516	4,869	>\$50B	45,058	4,883	2,542	14
	MBNA Corporation	DE	35,634	4,666	.	42,967	4,691	7,333	25
	Advanta Bank	UT	29,988	3,384	\$1B-\$10B	29,988	3,384	-	-
	Western Alliance Bancorporation	NV	29,887	531	\$1B-\$10B	249,185	1,148	219,298	617
	U.S. Bancorp	MN	24,637	2,211	>\$50B	118,260	2,427	93,623	216
	GE Capital Financial Inc.	UT	17,014	3,918	\$1B-\$10B	17,314	3,919	300	1
New York									
	JPMorgan Chase & Co.	NY	1,761,732	83,687	>\$50B	2,705,586	86,868	943,854	3,181
	HSBC Bank USA NA	NY	1,016,461	22,918	>\$50B	2,114,818	26,096	1,098,357	3,178
	Citigroup Inc.	NY	790,004	103,817	>\$50B	1,507,254	105,800	717,250	1,983
	Wells Fargo & Company	CA	515,733	16,382	>\$50B	565,265	16,797	49,532	415
	Bank of America Corporation	NC	442,009	31,311	>\$50B	751,374	32,122	309,365	811
	North Fork Bancorporation Inc	NY	425,021	9,431	>\$50B	1,388,219	11,847	963,198	2,416
	Capital One FSB	VA	331,751	65,541	.	332,401	65,546	650	5
	MBNA Corporation	DE	311,661	41,181	.	358,845	41,334	47,184	153
	Advanta Bank	UT	250,130	27,057	\$1B-\$10B	250,130	27,057	-	-
	Manufacturers & Traders Trust	NY	198,679	4,350	>\$50B	1,284,165	7,180	1,085,486	2,830
	Bank of New York Company Inc	NY	119,192	4,070	>\$50B	208,240	4,328	89,048	258
	Charter One Bank	OH	83,142	2,817	>\$50B	190,402	3,105	107,260	288
	GE Capital Financial Inc.	UT	82,415	19,013	\$1B-\$10B	83,075	19,017	660	4
	Commerce Bancorp Inc.	NJ	61,951	1,812	\$10B-\$50B	275,326	2,368	213,375	556
	NBT Bancorp Inc.	NY	57,182	1,540	\$1B-\$10B	224,642	2,110	167,460	570

4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2005

State or Territory	Lending Institution	Micro Business Lending (<\$100k)			Small Business Lending (<\$1M)		Small Business Lending (<\$100k-		
		HQ Location	SSBL\$ (1,000)	SSBL#	Institution Asset Size	LSBL\$ (1,000)	LSBL#	LSBL(2) \$ (1,000)	LSBL(2) #
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	
	Atlantic Bank of New York	NY	47,233	4,644	.	114,792	4,849	67,559	205
	First Niagara Bank	NY	44,253	1,001	\$1B-\$10B	296,465	1,711	252,212	710
	Keycorp	OH	43,669	1,172	>\$50B	354,674	1,998	311,005	826
	Wachovia Corporation	NC	42,917	910	>\$50B	245,805	1,390	202,888	480
	Washington Mutual Bank FA	NY	42,298	1,386	>\$50B	82,232	1,498	39,934	112
	Community Bank System Inc.	NY	36,278	1,186	\$1B-\$10B	89,657	1,368	53,379	182
	Tompkins Trustco Inc.	NY	29,483	758	\$1B-\$10B	127,433	1,088	97,950	330
	Provident Bank	NY	23,555	608	\$1B-\$10B	100,972	871	77,417	263
	TD Banknorth NA	ME	22,282	611	>\$50B	102,031	832	79,749	221
	State Bancorp Inc.	NY	19,212	354	\$1B-\$10B	257,057	935	237,845	581
	Arrow Financial Corporation	NY	18,412	527	\$1B-\$10B	68,017	667	49,605	140
	Astoria Federal Savings	NY	16,283	621	\$10B-\$50B	32,120	676	15,837	55
	Popular Inc.	PR	14,913	436	\$10B-\$50B	98,451	628	83,538	192
	Valley National Bancorp	NJ	14,042	225	\$10B-\$50B	104,289	414	90,247	189
	Alliance Financial Corporation	NY	12,696	316	<\$1B	74,219	497	61,523	181
	Suffolk Bancorp	NY	11,296	245	\$1B-\$10B	78,992	443	67,696	198
	Partners Trust Bank	NY	11,105	263	\$1B-\$10B	69,869	421	58,764	158
Ohio	JPMorgan Chase & Co.	NY	332,735	32,968	>\$50B	767,960	34,104	435,225	1,136
	Huntington Bancshares Inc.	OH	255,316	7,074	\$10B-\$50B	797,309	8,504	541,993	1,430
	National City Corporation	OH	243,662	10,606	>\$50B	1,218,761	13,317	975,099	2,711
	Wells Fargo & Company	CA	210,308	7,211	>\$50B	229,708	7,343	19,400	132
	MBNA Corporation	DE	188,020	24,491	.	220,394	24,604	32,374	113
	Fifth Third Bancorp	OH	186,362	3,355	>\$50B	1,778,513	7,699	1,592,151	4,344
	Citigroup Inc.	NY	185,126	37,411	>\$50B	186,586	37,419	1,460	8
	Capital One FSB	VA	156,927	29,476	.	157,302	29,479	375	3
	GE Capital Financial Inc.	UT	144,926	36,383	\$1B-\$10B	146,276	36,386	1,350	3
	Advanta Bank	UT	140,013	14,283	\$1B-\$10B	140,013	14,283	-	-
	U.S. Bancorp	MN	137,911	8,683	>\$50B	565,355	9,851	427,444	1,168
	Park National Corporation	OH	109,122	2,877	\$1B-\$10B	486,060	4,075	376,938	1,198
	Charter One Bank	OH	86,192	2,457	>\$50B	144,662	2,624	58,470	167
	Sky Financial Group Inc.	OH	84,353	2,002	\$10B-\$50B	467,626	3,170	383,273	1,168
	Bank of America Corporation	NC	80,457	7,419	>\$50B	84,564	7,430	4,107	11
	Keycorp	OH	72,050	1,774	>\$50B	635,683	3,241	563,633	1,467
	PNC Financial Services Group	PA	54,262	1,339	>\$50B	182,728	1,677	128,466	338
	Firstmerit Corporation	OH	52,240	968	\$10B-\$50B	514,120	2,199	461,880	1,231
	First Financial Bancorp	OH	42,579	1,162	\$1B-\$10B	160,982	1,542	118,403	380
	First Federal Bank of the Midwest	OH	39,021	1,019	\$1B-\$10B	219,453	1,617	180,432	598
	DCB Financial Corp	OH	16,765	370	<\$1B	93,121	623	76,356	253
	Oak Hill Financial Inc.	OH	11,957	298	\$1B-\$10B	77,087	492	65,130	194

4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2005

State or Territory	Lending Institution	Micro Business Lending (<\$100k)			Small Business Lending (<\$1M)			Small Business Lending (<\$100k-	
		HQ Location	SSBL\$ (1,000) (1)	SSBL# (2)	Institution Asset Size (3)	LSBL\$ (1,000) (4)	LSBL# (5)	LSBL(2) \$ (1,000) (6)	LSBL(2) # (7)
Oklahoma	Wesbanco Inc.	WV	11,913	389	\$1B-\$10B	51,002	515	39,089	126
	National Bank & Trust Company	OH	11,870	298	<\$1B	43,978	415	32,108	117
	Citizens Bancshares Inc.	OH	11,589	274	<\$1B	58,508	422	46,919	148
	Farmers & Merchants Bancorp	OH	11,446	379	<\$1B	37,375	457	25,929	78
	Bancfirst Corporation	OK	105,461	3,941	\$1B-\$10B	356,750	4,746	251,289	805
	Arvest Bank Group Inc.	AR	89,592	3,467	\$1B-\$10B	305,989	4,164	216,397	697
	JPMorgan Chase & Co.	NY	83,662	8,758	>\$50B	118,191	8,846	34,529	88
	Citigroup Inc.	NY	72,914	13,936	>\$50B	73,667	13,940	753	4
	Wells Fargo & Company	CA	66,937	2,388	>\$50B	72,989	2,428	6,052	40
	Capital One FSB	VA	53,468	11,521	.	53,468	11,521	-	-
	Bank of America Corporation	NC	52,571	4,270	>\$50B	94,328	4,398	41,757	128
	GE Capital Financial Inc.	UT	47,513	12,467	\$1B-\$10B	47,763	12,468	250	1
	MBNA Corporation	DE	46,769	6,571	.	49,930	6,585	3,161	14
	BOK Financial Corporation	OK	40,208	760	\$10B-\$50B	385,527	1,670	345,319	910
	Advanta Bank	UT	39,690	4,388	\$1B-\$10B	39,690	4,388	-	-
	One Rich Hill Mining LLC	TX	26,694	639	\$1B-\$10B	194,619	1,112	167,925	473
Southwest Bancorp Inc.	OK	18,466	377	\$1B-\$10B	120,626	680	102,160	303	
International Bancshares Corp.	TX	14,587	422	\$10B-\$50B	73,628	563	59,041	141	
First Fidelity Bancorp Inc.	OK	14,319	461	<\$1B	52,630	596	38,311	135	
MidFirst Bank	OK	12,756	300	\$10B-\$50B	119,232	573	106,476	273	
Arkansas Valley Bancshares	OK	11,689	317	<\$1B	52,531	451	40,842	134	
Gold Banc Corporation Inc.	KS	10,516	280	.	60,547	406	50,031	126	
Oregon	Wells Fargo & Company	CA	474,713	18,106	>\$50B	700,322	18,938	225,609	832
	Bank of America Corporation	NC	131,236	9,340	>\$50B	196,987	9,502	65,751	162
	U.S. Bancorp	MN	107,284	8,575	>\$50B	532,211	9,647	424,927	1,072
	Citigroup Inc.	NY	84,077	16,305	>\$50B	84,507	16,307	430	2
	Capital One FSB	VA	80,862	16,099	.	80,862	16,099	-	-
	JPMorgan Chase & Co.	NY	69,064	8,922	>\$50B	70,064	8,923	1,000	1
	Advanta Bank	UT	67,482	6,751	\$1B-\$10B	67,482	6,751	-	-
	MBNA Corporation	DE	56,580	8,081	.	66,576	8,109	9,996	28
	Umpqua Holdings Corporation	OR	45,572	917	\$1B-\$10B	363,060	1,821	317,488	904
	Cascade Bancorp	OR	27,631	783	\$1B-\$10B	186,340	1,206	158,709	423
	West Coast Bancorp	OR	23,583	503	\$1B-\$10B	151,346	908	127,763	405
	Keycorp	OH	22,540	619	>\$50B	215,741	1,096	193,201	477
	Washington Mutual Bank FA	NY	21,465	876	>\$50B	25,875	893	4,410	17
	Columbia Bancorp	OR	20,393	497	<\$1B	96,619	739	76,226	242
	Bank of the West	CA	19,297	575	>\$50B	120,919	776	101,622	201
Sterling Financial Corporation	WA	18,587	429	\$1B-\$10B	129,025	745	110,438	316	

4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2005

State or Territory	Lending Institution	Micro Business Lending (<\$100k)			Small Business Lending (<\$1M)			Small Business Lending (<\$100k-	
		HQ Location	SSBL\$ (1,000) (1)	SSBL# (2)	Institution Asset Size (3)	LSBL\$ (1,000) (4)	LSBL# (5)	LSBL(2) \$ (1,000) (6)	LSBL(2) # (7)
	Pacific Continental Corporation	OR	18,053	403	<\$1B	114,354	687	96,301	284
	Liberty Financial Group Inc	OR	11,021	237	<\$1B	76,091	428	65,070	191
	GE Capital Financial Inc.	UT	10,237	2,848	\$1B-\$10B	10,237	2,848	-	-
Pennsylvania									
	PNC Financial Services Group	PA	720,759	17,614	>\$50B	1,730,344	20,512	1,009,585	2,898
	MBNA Corporation	DE	310,094	43,383	.	329,710	43,471	19,616	88
	Charter One Bank	OH	285,984	8,244	>\$50B	643,665	9,360	357,681	1,116
	JPMorgan Chase & Co.	NY	237,469	27,122	>\$50B	252,429	27,163	14,960	41
	Wells Fargo & Company	CA	234,954	8,027	>\$50B	252,146	8,163	17,192	136
	Citigroup Inc.	NY	233,076	49,307	>\$50B	234,526	49,313	1,450	6
	Capital One FSB	VA	198,918	36,362	.	199,493	36,366	575	4
	Wachovia Corporation	NC	157,938	2,978	>\$50B	1,125,196	5,351	967,258	2,373
	Advanta Bank	UT	156,794	16,195	\$1B-\$10B	156,794	16,195	-	-
	Bank of America Corporation	NC	156,382	12,151	>\$50B	249,394	12,372	93,012	221
	National City Corporation	OH	128,365	5,235	>\$50B	401,345	6,126	272,980	891
	Manufacturers & Traders Trust	NY	122,911	2,701	>\$50B	736,386	4,358	613,475	1,657
	GE Capital Financial Inc.	UT	110,800	31,016	\$1B-\$10B	111,070	31,018	270	2
	Fulton Financial Corporation	PA	92,051	2,185	\$10B-\$50B	624,016	3,691	531,965	1,506
	F.N.B. Corporation	PA	85,176	2,146	\$1B-\$10B	393,690	3,191	308,514	1,045
	Sovereign Bank	PA	75,527	1,731	>\$50B	380,372	2,647	304,845	916
	Susquehanna Bancshares Inc.	PA	74,359	1,870	\$1B-\$10B	336,204	2,593	261,845	723
	S & T Bancorp Inc.	PA	57,278	1,866	\$1B-\$10B	265,633	2,480	208,355	614
	First Commonwealth Financial	PA	45,638	1,277	\$1B-\$10B	169,404	1,671	123,766	394
	Commerce Bancorp Inc.	NJ	39,675	1,082	\$10B-\$50B	207,246	1,592	167,571	510
	Community Banks Inc.	PA	37,182	944	\$1B-\$10B	197,735	1,430	160,553	486
	First Natl Community Bancorp	PA	27,449	688	\$1B-\$10B	80,314	817	52,865	129
	Univest Corp. of Pennsylvania	PA	27,415	653	\$1B-\$10B	118,361	953	90,946	300
	National Penn Bancshares Inc	PA	22,794	452	\$1B-\$10B	187,314	937	164,520	485
	Northwest Savings Bank	PA	22,721	532	\$1B-\$10B	87,859	796	65,138	264
	CNB Financial Corporation	PA	22,534	533	<\$1B	75,740	736	53,206	203
	Harleysville National Corporation	PA	17,439	392	\$1B-\$10B	108,782	665	91,343	273
	Omega Financial Corporation	PA	17,160	418	\$1B-\$10B	70,908	599	53,748	181
	Sky Financial Group Inc.	OH	16,444	427	\$10B-\$50B	81,493	618	65,049	191
	QNB Corp.	PA	16,257	349	<\$1B	71,064	521	54,807	172
	NBT Bancorp Inc.	NY	13,295	369	\$1B-\$10B	50,901	492	37,606	123
	Hibshman Trust For Ephrata NA	PA	12,822	412	<\$1B	51,680	541	38,858	129
	Citizens Financial Services	PA	12,188	326	<\$1B	37,449	415	25,261	89
	Mellon Financial Corporation	PA	11,460	370	\$10B-\$50B	77,719	545	66,259	175
	Sterling Financial Corporation	PA	11,190	246	\$1B-\$10B	68,347	416	57,157	170
	Community Bank System Inc.	NY	11,004	337	\$1B-\$10B	38,692	428	27,688	91

4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2005

State or Territory	Lending Institution	Micro Business Lending (<\$100k)			Small Business Lending (<\$1M)		Small Business Lending (<\$100k-		
		HQ Location	SSBL\$ (1,000) (1)	SSBL# (2)	Institution Asset Size (3)	LSBL\$ (1,000) (4)	LSBL# (5)	LSBL(2) \$ (1,000) (6)	LSBL(2) # (7)
Puerto Rico	Dollar Bank FSB	PA	10,542	227	.	83,146	432	72,604	205
	1st Summit Bancorp of Johnst	PA	10,112	315	<\$1B	37,825	410	27,713	95
	Fidelity D&D Bancorp Inc.	PA	10,019	246	<\$1B	34,658	331	24,639	85
	Popular Inc.	PR	584,884	17,837	\$10B-\$50B	1,824,689	21,867	1,239,805	4,030
	Banco Santander Puerto Rico	PR	88,412	2,158	\$1B-\$10B	531,114	3,520	442,702	1,362
	EuroBancshares Inc.	PR	51,741	1,202	\$1B-\$10B	272,727	1,857	220,986	655
	BBVA Puerto Rico	PR	50,908	1,439	\$10B-\$50B	205,916	1,933	155,008	494
	Wells Fargo & Company	CA	29,628	1,065	>\$50B	30,934	1,077	1,306	12
	W Holding Company Inc.	PR	18,867	396	\$10B-\$50B	203,979	889	185,112	493
	R&G Financial Corporation	PR	18,200	420	\$1B-\$10B	147,831	758	129,631	338
First Bancorp	PR	13,191	234	\$10B-\$50B	169,238	681	156,047	447	
Citigroup Inc.	NY	10,137	975	>\$50B	11,459	981	1,322	6	
Rhode Island									
Charter One Bank	OH	92,321	3,307	>\$50B	208,131	3,690	115,810	383	
Bank of America Corporation	NC	36,439	2,584	>\$50B	117,792	2,785	81,353	201	
Wells Fargo & Company	CA	31,146	1,043	>\$50B	33,711	1,066	2,565	23	
Citigroup Inc.	NY	27,722	5,676	>\$50B	27,722	5,676	-	-	
Capital One FSB	VA	23,031	4,121	.	23,031	4,121	-	-	
JPMorgan Chase & Co.	NY	22,404	2,713	>\$50B	24,056	2,725	1,652	12	
Bancorp Rhode Island Inc.	RI	21,716	522	\$1B-\$10B	106,789	789	85,073	267	
MBNA Corporation	DE	21,559	3,363	.	22,059	3,365	500	2	
Advanta Bank	UT	16,332	1,667	\$1B-\$10B	16,332	1,667	-	-	
Washington Trust Bancorp Inc	RI	11,656	376	\$1B-\$10B	80,512	582	68,856	206	
Sovereign Bank	PA	11,098	230	>\$50B	64,194	378	53,096	148	
First Horizon National Corp.	TN	10,706	261	\$10B-\$50B	11,219	262	513	1	
South Carolina									
BB&T Corporation	NC	134,958	4,413	>\$50B	624,554	5,913	489,596	1,500	
Bank of America Corporation	NC	112,019	6,931	>\$50B	327,339	7,520	215,320	589	
Synovus Financial Corp.	GA	98,793	2,925	\$10B-\$50B	459,395	4,019	360,602	1,094	
MBNA Corporation	DE	95,696	13,118	.	107,250	13,156	11,554	38	
First Citizens Bancorporation	SC	90,944	2,706	\$1B-\$10B	373,086	3,635	282,142	929	
CNB Corporation	SC	88,621	3,242	<\$1B	277,587	3,994	188,966	752	
Wachovia Corporation	NC	68,014	1,396	>\$50B	669,360	2,840	601,346	1,444	
Wells Fargo & Company	CA	61,112	2,119	>\$50B	67,649	2,160	6,537	41	
GE Capital Financial Inc.	UT	59,117	16,735	\$1B-\$10B	59,442	16,737	325	2	
SCBT Financial Corporation	SC	55,537	1,664	\$1B-\$10B	240,192	2,272	184,655	608	
Citigroup Inc.	NY	52,735	11,294	>\$50B	52,735	11,294	-	-	
South Financial Group The	SC	50,430	1,435	\$10B-\$50B	253,460	2,122	203,030	687	
Capital One FSB	VA	49,946	9,956	.	50,221	9,958	275	2	

4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2005

State or Territory	Lending Institution	Micro Business Lending (<\$100k)			Small Business Lending (<\$1M)		Small Business Lending (<\$100k-		
		HQ Location	SSBL\$ (1,000) (1)	SSBL# (2)	Institution Asset Size (3)	LSBL\$ (1,000) (4)	LSBL# (5)	LSBL(2) \$ (1,000) (6)	LSBL(2) # (7)
	JPMorgan Chase & Co.	NY	42,773	5,902	>\$50B	45,067	5,912	2,294	10
	Advanta Bank	UT	37,712	3,965	\$1B-\$10B	37,712	3,965	-	-
	Palmetto Bancshares Inc.	SC	36,341	1,165	\$1B-\$10B	132,954	1,477	96,613	312
	Regions Financial Corp.	AL	20,563	542	>\$50B	125,045	861	104,482	319
	SunTrust Banks Inc.	GA	19,359	582	>\$50B	111,458	841	92,099	259
	First Federal	SC	16,935	423	\$1B-\$10B	63,200	602	46,265	179
	Coastal Federal Bank	SC	14,731	395	\$1B-\$10B	71,012	567	56,281	172
South Dakota									
	Wells Fargo & Company	CA	112,514	4,210	>\$50B	320,874	4,779	208,360	569
	Dacotah Banks Inc.	SD	33,156	1,379	\$1B-\$10B	129,865	1,714	96,709	335
	Minnehaha Banshares Inc.	SD	25,367	697	<\$1B	136,155	1,003	110,788	306
	U.S. Bancorp	MN	23,555	1,241	>\$50B	148,431	1,574	124,876	333
	Great Western Bancorporation	NE	20,351	675	\$1B-\$10B	78,339	869	57,988	194
	JPMorgan Chase & Co.	NY	14,444	1,943	>\$50B	14,916	1,947	472	4
	Capital One FSB	VA	13,716	2,663	.	13,716	2,663	-	-
	MBNA Corporation	DE	13,366	1,781	.	14,541	1,785	1,175	4
	Advanta Bank	UT	13,050	1,314	\$1B-\$10B	13,050	1,314	-	-
	Citigroup Inc.	NY	10,686	2,096	>\$50B	11,099	2,099	413	3
Tennessee									
	AmSouth Bancorporation	AL	332,222	8,509	>\$50B	646,814	9,266	314,592	757
	First Horizon National Corpo	TN	179,773	4,121	\$10B-\$50B	1,008,943	6,529	829,170	2,408
	MBNA Corporation	DE	172,765	18,892	.	186,719	18,954	13,954	62
	SunTrust Banks Inc.	GA	113,573	4,313	>\$50B	712,790	5,923	599,217	1,610
	Citigroup Inc.	NY	93,106	18,403	>\$50B	94,504	18,409	1,398	6
	Wells Fargo & Company	CA	92,653	3,124	>\$50B	98,140	3,170	5,487	46
	Bank of America Corporation	NC	90,996	6,255	>\$50B	223,647	6,598	132,651	343
	GE Capital Financial Inc.	UT	78,040	20,433	\$1B-\$10B	78,840	20,436	800	3
	JPMorgan Chase & Co.	NY	70,226	9,258	>\$50B	74,751	9,269	4,525	11
	Capital One FSB	VA	64,971	14,212	.	64,971	14,212	-	-
	Advanta Bank	UT	53,691	5,755	\$1B-\$10B	53,691	5,755	-	-
	First South Bancorp Inc.	TN	49,627	2,772	\$1B-\$10B	166,253	3,155	116,626	383
	Regions Financial Corporatio	AL	46,376	1,280	>\$50B	270,928	1,934	224,552	654
	Greene County Bancshares Inc	TN	39,274	1,016	\$1B-\$10B	178,883	1,467	139,609	451
	BB&T Corporation	NC	35,667	996	>\$50B	182,352	1,422	146,685	426
	U.S. Bancorp	MN	27,134	1,995	>\$50B	86,898	2,180	59,764	185
	Community First Bancshares	TN	22,839	569	<\$1B	142,209	960	119,370	391
	BancorpSouth Inc.	MS	22,795	730	\$10B-\$50B	117,206	1,037	94,411	307
	Synovus Financial Corp.	GA	21,468	437	\$10B-\$50B	131,361	768	109,893	331
	Citizens National Bancorp Inc	TN	20,736	606	<\$1B	83,631	846	62,895	240
	First Security Group Inc.	TN	20,572	521	\$1B-\$10B	104,310	775	83,738	254

4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2005

State or Territory	Lending Institution	Micro Business Lending (<\$100k)			Small Business Lending (<\$1M)		Small Business Lending (<\$100k-		
		HQ Location	SSBL\$ (1,000) (1)	SSBL# (2)	Institution Asset Size (3)	LSBL\$ (1,000) (4)	LSBL# (5)	LSBL(2) \$ (1,000) (6)	LSBL(2) # (7)
	Cavalry Bancorp Inc.	TN	12,935	337	.	47,463	451	34,528	114
	Moneytree Corporation	TN	12,317	274	<\$1B	57,041	443	44,724	169
	Fifth Third Bancorp	OH	11,215	229	>\$50B	104,895	476	93,680	247
	Home Federal Bank of Tennessee	TN	10,691	327	\$1B-\$10B	45,099	440	34,408	113
	Pinnacle Financial Partners	TN	10,052	211	\$1B-\$10B	84,826	434	74,774	223
Texas									
	Wells Fargo & Company	CA	1,569,755	57,531	>\$50B	2,542,430	60,637	972,675	3,106
	JPMorgan Chase & Co.	NY	961,338	64,685	>\$50B	1,576,848	66,486	615,510	1,801
	Citigroup Inc.	NY	589,937	103,418	>\$50B	695,706	103,753	105,769	335
	Bank of America Corporation	NC	494,401	37,274	>\$50B	955,164	38,595	460,763	1,321
	Capital One FSB	VA	332,813	73,518	.	334,888	73,533	2,075	15
	MBNA Corporation	DE	311,247	41,524	.	388,285	41,774	77,038	250
	Advanta Bank	UT	276,115	30,287	\$1B-\$10B	276,115	30,287	-	-
	GE Capital Financial Inc.	UT	265,812	59,704	\$1B-\$10B	271,202	59,729	5,390	25
	Compass Bancshares Inc.	AL	247,357	7,170	\$10B-\$50B	742,146	8,503	494,789	1,333
	Texas Regional Bancshares Inc.	TX	169,774	5,597	\$1B-\$10B	619,403	7,024	449,629	1,427
	Cullen/Frost Bankers Inc.	TX	122,169	2,745	\$10B-\$50B	1,045,797	5,237	923,628	2,492
	Capital One Financial Corporation	VA	101,641	2,767	>\$50B	408,971	3,672	307,330	905
	Washington Mutual Bank FA	NY	82,735	2,984	>\$50B	95,054	3,024	12,319	40
	Regions Financial Corporation	AL	67,489	1,859	>\$50B	338,006	2,718	270,517	859
	Maedgen & White Ltd.	TX	65,316	1,775	\$1B-\$10B	273,882	2,463	208,566	688
	Sterling Bancshares Inc.	TX	61,978	1,504	\$1B-\$10B	311,630	2,253	249,652	749
	International Bancshares Corp.	TX	61,421	1,794	\$10B-\$50B	334,912	2,615	273,491	821
	Eggemeyer Advisory Corp.	CA	58,797	1,686	\$1B-\$10B	236,768	2,213	177,971	527
	Amarillo National Bancorp Inc.	TX	56,997	2,858	\$1B-\$10B	155,001	3,151	98,004	293
	American State Financial Corp.	TX	55,705	2,497	\$1B-\$10B	175,443	2,853	119,738	356
	First Financial Bankshares	TX	53,339	2,039	\$1B-\$10B	204,477	2,546	151,138	507
	BBVA Puerto Rico	PR	52,992	1,553	\$10B-\$50B	174,785	1,956	121,793	403
	Prosperity Bancshares Inc.	TX	51,345	1,400	\$1B-\$10B	221,032	1,955	169,687	555
	First National Bank Group Inc.	TX	48,426	1,441	\$1B-\$10B	209,208	1,940	160,782	499
	Wachovia Corporation	NC	47,905	1,006	>\$50B	306,795	1,693	258,890	687
	Zions Bancorporation	UT	46,973	1,108	\$10B-\$50B	275,196	1,705	228,223	597
	Lone Star National Bancshare	TX	46,189	1,367	\$1B-\$10B	190,063	1,824	143,874	457
	ANB Holding Company Ltd.	TX	36,938	1,119	\$1B-\$10B	148,054	1,473	111,116	354
	BOK Financial Corporation	OK	36,343	697	\$10B-\$50B	284,998	1,365	248,655	668
	Comerica Incorporated	MI	31,525	642	>\$50B	338,664	1,440	307,139	798
	Summit Bancshares Inc.	TX	30,762	793	\$1B-\$10B	147,657	1,157	116,895	364
	MOW/RPW li Ltd.	TX	29,938	843	\$1B-\$10B	128,289	1,147	98,351	304
	Southside Bancshares Inc.	TX	29,749	863	\$1B-\$10B	104,407	1,112	74,658	249
	Woodforest Financial Group	TX	28,988	822	\$1B-\$10B	149,636	1,205	120,648	383



4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2005

State or Territory	Lending Institution	Micro Business Lending (<\$100k)			Small Business Lending (<\$1M)		Small Business Lending (<\$100k-		
		HQ Location	SSBL\$ (1,000) (1)	SSBL# (2)	Institution Asset Size (3)	LSBL\$ (1,000) (4)	LSBL# (5)	LSBL(2) \$ (1,000) (6)	LSBL(2) # (7)
	Central Community Corporation	TX	27,046	915	<\$1B	124,154	1,202	97,108	287
	Security Holding Company	TX	25,974	972	<\$1B	94,937	1,187	68,963	215
	Diboll State Bancshares Inc	TX	25,942	868	<\$1B	60,923	994	34,981	126
	Firstperryton Bancorp Inc.	TX	24,579	788	<\$1B	73,388	943	48,809	155
	Broadway Bancshares Inc.	TX	23,686	634	\$1B-\$10B	117,198	914	93,512	280
	Doss Ltd.	TX	22,869	830	.	83,009	1,017	60,140	187
	American Bank Holding Corporation	TX	19,836	510	<\$1B	76,782	682	56,946	172
	Whitney Holding Corporation	LA	19,818	397	\$10B-\$50B	157,393	778	137,575	381
	Jefferson Bancshares Inc.	TX	18,895	531	<\$1B	74,538	696	55,643	165
	BancorpSouth Inc.	MS	18,493	638	\$10B-\$50B	65,397	800	46,904	162
	INB Financial Corporation	TX	18,159	459	\$1B-\$10B	114,448	762	96,289	303
	Guaranty Bank	TX	17,673	456	\$10B-\$50B	50,122	545	32,449	89
	Atlantic Bank of New York	NY	17,467	3,161	.	20,133	3,176	2,666	15
	Texas Capital Bancshares Inc.	TX	16,807	330	\$1B-\$10B	217,952	786	201,145	456
	LegacyTexas Group Inc.	TX	15,820	483	\$1B-\$10B	88,213	680	72,393	197
	Plains Bancorp Inc.	TX	14,929	553	<\$1B	49,286	662	34,357	109
	Community Company	TX	14,007	454	<\$1B	59,577	595	45,570	141
	Colonial Bancgroup Inc.	AL	13,801	296	\$10B-\$50B	113,133	551	99,332	255
	Century Bancshares Inc.	TX	12,714	381	\$1B-\$10B	74,900	544	62,186	163
	North American Bancshares Inc.	TX	10,847	333	\$1B-\$10B	43,883	440	33,036	107
	North Dallas Bank & Trust Co	TX	10,615	270	<\$1B	41,331	361	30,716	91
	Moody Bancshares Inc.	TX	10,538	283	\$1B-\$10B	60,353	440	49,815	157
	Alliance Bancshares Inc.	TX	10,411	843	<\$1B	18,561	875	8,150	32
	GE Money Bank	UT	10,203	4,231	\$10B-\$50B	10,203	4,231	-	-
Utah	Wells Fargo & Company	CA	348,884	14,707	>\$50B	567,075	15,336	218,191	629
	Zions Bancorporation	UT	173,674	5,596	\$10B-\$50B	628,386	6,895	454,712	1,299
	JPMorgan Chase & Co.	NY	58,459	5,934	>\$50B	118,402	6,102	59,943	168
	Capital One FSB	VA	40,128	8,640	.	40,128	8,640	-	-
	Citigroup Inc.	NY	39,838	8,441	>\$50B	40,052	8,443	214	2
	Advanta Bank	UT	32,760	3,575	\$1B-\$10B	32,760	3,575	-	-
	MBNA Corporation	DE	27,820	3,902	.	38,553	3,935	10,733	33
	GE Capital Financial Inc.	UT	21,657	4,252	\$1B-\$10B	21,782	4,253	125	1
	U.S. Bancorp	MN	18,628	1,400	>\$50B	96,469	1,588	77,841	188
	Southern Utah Bancorporation	UT	17,695	520	<\$1B	58,839	683	41,144	163
	Bank of America Corporation	NC	16,449	1,590	>\$50B	19,517	1,599	3,068	9
	Keycorp	OH	10,759	305	>\$50B	120,092	563	109,333	258
Virginia	BB&T Corporation	NC	224,211	6,805	>\$50B	1,167,779	9,470	943,568	2,665
	MBNA Corporation	DE	198,202	26,552	.	224,488	26,654	26,286	102

4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2005

State or Territory	Lending Institution	Micro Business Lending (<\$100k)			Small Business Lending (<\$1M)		Small Business Lending (<\$100k-		
		HQ Location	SSBL\$ (1,000) (1)	SSBL# (2)	Institution Asset Size (3)	LSBL\$ (1,000) (4)	LSBL# (5)	LSBL(2) \$ (1,000) (6)	LSBL(2) # (7)
	Bank of America Corporation	NC	188,348	12,613	>\$50B	454,186	13,390	265,838	777
	SunTrust Banks Inc.	GA	168,244	7,136	>\$50B	818,172	8,883	649,928	1,747
	Wells Fargo & Company	CA	155,268	5,120	>\$50B	170,349	5,251	15,081	131
	Citigroup Inc.	NY	139,101	26,889	>\$50B	140,966	26,897	1,865	8
	Wachovia Corporation	NC	133,905	2,736	>\$50B	987,703	4,783	853,798	2,047
	JPMorgan Chase & Co.	NY	120,049	14,990	>\$50B	125,584	15,004	5,535	14
	Capital One FSB	VA	116,621	22,120	.	117,071	22,123	450	3
	Advanta Bank	UT	87,100	9,200	\$1B-\$10B	87,100	9,200	-	-
	GE Capital Financial Inc.	UT	75,941	21,951	\$1B-\$10B	77,174	21,955	1,233	4
	First Citizens Bancshares Inc.	NC	33,713	1,107	\$10B-\$50B	168,006	1,504	134,293	397
	Townebank	VA	28,873	931	\$1B-\$10B	132,000	1,264	103,127	333
	FNB Corporation	VA	22,867	685	\$1B-\$10B	63,366	833	40,499	148
	Union Bankshares Corporation	VA	21,039	558	\$1B-\$10B	113,206	822	92,167	264
	New Peoples Bankshares Inc.	VA	17,519	636	<\$1B	52,979	760	35,460	124
	Mercantile Bankshares Corporation	MD	15,569	508	\$10B-\$50B	144,846	816	129,277	308
	Old Point Financial Corporation	VA	15,226	387	<\$1B	75,430	557	60,204	170
	Burke & Herbert Bank & Trust	VA	14,470	357	\$1B-\$10B	102,005	614	87,535	257
	Virginia Financial Group Inc.	VA	14,146	418	\$1B-\$10B	105,971	677	91,825	259
	Highlands Bankshares Inc.	VA	13,809	488	<\$1B	36,489	573	22,680	85
	Virginia Commerce Bancorp Inc.	VA	13,276	241	\$1B-\$10B	126,728	518	113,452	277
	American National Bankshares	VA	12,130	337	<\$1B	47,457	456	35,327	119
	First Community Bancshares	VA	11,085	330	\$1B-\$10B	43,774	430	32,689	100
	Bank of Southside Virginia	VA	10,613	388	<\$1B	19,912	426	9,299	38
	PNC Financial Services Group	PA	10,099	276	>\$50B	26,863	317	16,764	41
Vermont	Chittenden Corporation	VT	38,792	863	\$1B-\$10B	201,699	1,371	162,907	508
	TD Banknorth NA	ME	36,331	979	>\$50B	169,468	1,375	133,137	396
	Wells Fargo & Company	CA	24,397	832	>\$50B	25,961	846	1,564	14
	Capital One FSB	VA	18,035	3,489	.	18,035	3,489	-	-
	Citigroup Inc.	NY	15,106	3,055	>\$50B	15,106	3,055	-	-
	Advanta Bank	UT	13,935	1,480	\$1B-\$10B	13,935	1,480	-	-
	MBNA Corporation	DE	12,032	1,162	.	12,362	1,164	330	2
	JPMorgan Chase & Co.	NY	11,483	1,549	>\$50B	11,883	1,550	400	1
	Passumpsic Bancorp	VT	11,346	307	<\$1B	30,004	389	18,658	82
	Merchants Bank	VT	10,667	399	\$1B-\$10B	49,561	521	38,894	122
Washington	Wells Fargo & Company	CA	489,324	19,150	>\$50B	817,088	20,128	327,764	978
	Bank of America Corporation	NC	312,627	20,962	>\$50B	619,920	21,759	307,293	797
	Citigroup Inc.	NY	133,851	26,567	>\$50B	134,114	26,569	263	2
	U.S. Bancorp	MN	122,302	8,646	>\$50B	728,788	10,074	606,486	1,428

4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2005

State or Territory	Lending Institution	Micro Business Lending (<\$100k)			Small Business Lending (<\$1M)		Small Business Lending (<\$100k-		
		HQ Location	SSBL\$ (1,000) (1)	SSBL# (2)	Institution Asset Size (3)	LSBL\$ (1,000) (4)	LSBL# (5)	LSBL(2) \$ (1,000) (6)	LSBL(2) # (7)
	Capital One FSB	VA	116,792	23,632	.	117,492	23,637	700	5
	Advanta Bank	UT	93,975	9,566	\$1B-\$10B	93,975	9,566	-	-
	JPMorgan Chase & Co.	NY	90,388	10,717	>\$50B	94,231	10,726	3,843	9
	MBNA Corporation	DE	74,009	10,477	.	80,902	10,499	6,893	22
	WTB Financial Corporation	WA	56,459	1,345	\$1B-\$10B	378,564	2,240	322,105	895
	Frontier Financial Corporation	WA	46,726	1,056	\$1B-\$10B	271,241	1,726	224,515	670
	Keycorp	OH	41,307	1,079	>\$50B	409,105	2,008	367,798	929
	Columbia Banking System Inc	WA	40,695	929	\$1B-\$10B	272,962	1,504	232,267	575
	Banner Corporation	WA	37,732	744	\$1B-\$10B	245,457	1,381	207,725	637
	Washington Mutual Bank FA	NY	29,846	1,231	>\$50B	53,889	1,294	24,043	63
	GE Capital Financial Inc.	UT	29,743	6,864	\$1B-\$10B	32,243	6,871	2,500	7
	Washington Banking Company	WA	27,761	838	<\$1B	106,799	1,103	79,038	265
	AmericanWest Bancorporation	WA	26,795	663	\$1B-\$10B	143,492	1,010	116,697	347
	Sterling Financial Corporation	WA	16,691	453	\$1B-\$10B	137,530	802	120,839	349
	Olympic Bancorp Inc.	WA	14,723	338	<\$1B	162,131	792	147,408	454
	Peoples Bancorp	WA	13,745	311	<\$1B	75,538	497	61,793	186
	Cashmere Valley Financial Co	WA	12,401	385	<\$1B	49,203	502	36,802	117
	Cascade Financial Corporation	WA	11,070	199	\$1B-\$10B	125,301	488	114,231	289
Wisconsin	Marshall & Ilsley Corporation	WI	281,106	6,765	>\$50B	1,938,219	11,281	1,657,113	4,516
	Wells Fargo & Company	CA	184,902	7,050	>\$50B	320,066	7,491	135,164	441
	JPMorgan Chase & Co.	NY	152,943	16,139	>\$50B	337,458	16,608	184,515	469
	Associated Banc-Corp	WI	122,273	3,444	\$10B-\$50B	759,274	5,281	637,001	1,837
	Capital One FSB	VA	102,101	19,105	.	102,251	19,106	150	1
	U.S. Bancorp	MN	98,055	6,763	>\$50B	478,162	7,791	380,107	1,028
	Citigroup Inc.	NY	87,787	16,892	>\$50B	88,528	16,896	741	4

4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2005

State or Territory	Lending Institution	Micro Business Lending (<\$100k)			Small Business Lending (<\$1M)		Small Business Lending (<\$100k-		
		HQ Location	SSBL\$ (1,000) (1)	SSBL# (2)	Institution Asset Size (3)	LSBL\$ (1,000) (4)	LSBL# (5)	LSBL(2) \$ (1,000) (6)	LSBL(2) # (7)
	Advanta Bank	UT	75,693	8,088	\$1B-\$10B	75,693	8,088	-	-
	MBNA Corporation	DE	69,160	10,193	.	74,000	10,205	4,840	12
	GE Capital Financial Inc.	UT	44,101	8,257	\$1B-\$10B	45,226	8,262	1,125	5
	Johnson Financial Group Inc	WI	43,438	896	\$1B-\$10B	412,234	1,860	368,796	964
	Bank of America Corporation	NC	41,873	4,031	>\$50B	44,973	4,036	3,100	5
	River Valley Bancorporation	WI	36,512	1,107	<\$1B	174,193	1,584	137,681	477
	Waupaca Bancorporation Inc.	WI	36,129	1,622	<\$1B	92,319	1,830	56,190	208
	NEB Corporation	WI	33,326	902	\$1B-\$10B	121,139	1,193	87,813	291
	Baylake Corp.	WI	28,902	701	\$1B-\$10B	195,676	1,203	166,774	502
	First Banking Center Inc.	WI	25,053	647	<\$1B	174,879	1,154	149,826	507
	Citizens Banking Corporation	MI	24,970	626	\$1B-\$10B	139,761	991	114,791	365
	Amcore Financial Inc.	IL	20,770	500	\$1B-\$10B	84,442	706	63,672	206
	Anchorbank FSB	WI	17,634	343	.	137,130	692	119,496	349
	Otto Bremer Foundation	MN	15,346	443	\$1B-\$10B	51,998	576	36,652	133
	Community Banc-Corp of Shebo	WI	12,595	317	<\$1B	81,674	532	69,079	215
	Mid America Bank FSB	IL	11,990	243	.	92,839	475	80,849	232
	Bankmanagers Corp.	WI	10,093	211	<\$1B	101,346	454	91,253	243
West Virginia									
	BB&T Corporation	NC	60,630	2,008	>\$50B	267,412	2,615	206,782	607
	United Bankshares Inc.	WV	56,140	1,443	\$1B-\$10B	199,575	1,927	143,435	484
	Huntington Bancshares Inc.	OH	31,855	908	\$10B-\$50B	98,349	1,085	66,494	177
	JPMorgan Chase & Co.	NY	30,256	3,345	>\$50B	80,539	3,476	50,283	131
	Wesbanco Inc.	WV	25,616	883	\$1B-\$10B	76,914	1,064	51,298	181
	GE Capital Financial Inc.	UT	23,390	6,734	\$1B-\$10B	23,390	6,734	-	-
	Wells Fargo & Company	CA	21,600	739	>\$50B	22,473	747	873	8
	Capital One FSB	VA	20,151	4,173	.	20,151	4,173	-	-
	First Community Bancshares	VA	18,485	619	\$1B-\$10B	59,637	775	41,152	156
	MBNA Corporation	DE	18,207	2,381	.	18,917	2,385	710	4
	Citigroup Inc.	NY	16,031	3,033	>\$50B	16,031	3,033	-	-
	Advanta Bank	UT	14,444	1,545	\$1B-\$10B	14,444	1,545	-	-
	Bank of America Corporation	NC	12,968	1,178	>\$50B	14,474	1,181	1,506	3
	City Holding Company	WV	10,513	241	\$1B-\$10B	46,882	349	36,369	108
Wyoming									
	Wells Fargo & Company	CA	54,830	2,047	>\$50B	107,236	2,214	52,406	167
	First Interstate Bancsystem	MT	46,587	1,574	\$1B-\$10B	130,118	1,859	83,531	285
	Bank of the West	CA	18,574	517	>\$50B	51,600	645	33,026	128
	Midland Financial Corporatio	WY	16,564	505	<\$1B	56,435	664	39,871	159
	JPMorgan Chase & Co.	NY	15,515	1,630	>\$50B	15,817	1,632	302	2
	MBNA Corporation	DE	12,469	2,069	.	12,739	2,071	270	2
	Capital One FSB	VA	12,162	2,356	.	12,162	2,356	-	-

4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2005

State or Territory	Lending Institution	Micro Business Lending (<\$100k)			Small Business Lending (<\$1M)		Small Business Lending (<\$100k-		
		HQ Location	SSBL\$ (1,000) (1)	SSBL# (2)	Institution Asset Size (3)	LSBL\$ (1,000) (4)	LSBL# (5)	LSBL(2) \$ (1,000) (6)	LSBL(2) # (7)
	Citigroup Inc.	NY	11,835	2,371	>\$50B	11,835	2,371	-	-

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

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

Table 5. Number of Reporting Lending Institutions by Asset Size and by State and Territory, June 2005-2006

State	2005	2006	2006 Lending Institution by Asset Size Class				
			<\$100M	\$100M-\$500M	\$500M-\$1B	\$1B-\$10B	>\$10B
<b>National</b>	<b>8,799</b>	<b>8,709</b>	<b>3,781</b>	<b>3,638</b>	<b>650</b>	<b>519</b>	<b>121</b>
Alabama	161	161	64	79	10	4	4
Alaska	7	7	1	4	1	1	-
American Samoa	1	1	-	1	-	-	-
Arizona	51	53	19	26	2	5	1
Arkansas	163	159	50	93	9	7	-
California	298	295	65	128	37	54	11
Colorado	175	170	72	80	7	11	-
Connecticut	58	57	11	24	13	7	2
Delaware	35	35	7	7	3	11	7
District of Columbia	7	7	1	6	-	-	-
Florida	293	305	81	170	24	29	1
Federated States of Micronesia	1	-	-	-	-	-	-
Georgia	346	353	125	189	24	14	1
Guam	3	3	1	1	1	-	-
Hawaii	7	9	2	1	1	4	1
Idaho	17	17	3	8	6	-	-
Illinois	717	704	342	280	49	27	6
Indiana	193	184	54	97	18	14	1
Iowa	413	404	253	130	16	5	-
Kansas	371	365	261	82	14	8	-
Kentucky	230	223	93	112	11	7	-
Louisiana	164	166	73	75	14	2	2
Maine	37	37	9	12	12	3	1
Maryland	113	112	25	66	12	9	-
Massachusetts	127	127	10	65	32	17	3
Michigan	173	173	55	92	14	8	4
Minnesota	470	455	294	148	8	4	1
Mississippi	99	98	36	48	7	6	1
Missouri	372	373	206	136	20	10	1
Montana	82	82	56	21	3	2	-
Nebraska	262	257	188	61	2	6	-
Nevada	38	38	8	16	2	9	3
New Hampshire	30	26	4	15	5	2	-
New Jersey	136	134	22	66	21	23	2
New Mexico	57	54	20	25	4	5	-
New York	199	203	41	87	28	35	12
North Carolina	108	109	32	43	17	12	5
North Dakota	100	98	69	22	4	3	-
Ohio	281	278	123	113	17	15	10
Oklahoma	274	271	161	96	8	4	2
Oregon	39	39	13	17	5	3	1
Pennsylvania	254	255	61	122	41	24	7
Puerto Rico	10	10	-	-	-	6	4
Rhode Island	14	13	4	3	1	3	2
South Carolina	97	98	35	49	6	8	-
South Dakota	90	91	56	21	8	4	2
Tennessee	202	204	76	104	16	7	1
Texas	677	654	348	237	29	36	4
Utah	68	70	20	23	10	8	9
Vermont	19	19	3	13	1	2	-
Virginia	140	139	26	78	17	11	7
Virgin Islands	2	2	2	-	-	-	-
Washington	100	96	28	35	21	12	-
West Virginia	71	70	24	41	2	3	-
Wisconsin	303	302	126	149	16	9	2
Wyoming	44	44	22	21	1	-	-

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