

Table 1. Small Business Lending in Hawaii, June 1998

Bank Name	Location	Total Rank	Rank LSBL/TA	Rank LSBL/TBL	Rank LSBL (\$)	Rank LSBL(#)	Bnk Asset Sz.	Rank by			Total Rank MSBL	Total Rank SSBL
		(1)	(2)	(3)	(4)	(5)		Bnk Sz.	LSBL\$	LSBL#	(10)	(11)
HAWAII NB	HONOLULU	72.5	22.5	15.0	17.5	17.5	\$100M-500M	1	61,819	1,165	75.0	75.0
CITY BK	HONOLULU	70.0	25.0	10.0	17.5	17.5	\$500M-\$1B	1	155,029	1,432	70.0	70.0
CENTRAL PACIFIC BK	HONOLULU	62.5	17.5	5.0	20.0	20.0	\$1B-\$10B	1	167,475	1,676	57.5	55.0
BANK OF HI	HONOLULU	62.5	10.0	2.5	25.0	25.0	\$1B-\$10B	2	483,407	10,801	65.0	67.5
FIRST HAWAIIAN BK	HONOLULU	62.5	15.0	2.5	22.5	22.5	\$1B-\$10B	3	385,253	6,837	65.0	75.0
BANK OF HONOLULU	HONOLULU	57.5	17.5	12.5	12.5	15.0	<\$100M	1	11,475	119	60.0	57.5
REALTY FNC	HILO	57.5	20.0	17.5	10.0	10.0	<\$100M	2	2,568	26	65.0	70.0
RAINBOW FNC CORP	HONOLULU	52.5	12.5	20.0	10.0	10.0	<\$100M	3	2,181	11	35.0	25.0
FINANCE FACT	HONOLULU	45.0	10.0	7.5	15.0	12.5	\$100M-500M	2	23,075	109	47.5	40.0
OAHU FNC CO	WAIPAHU	45.0	7.5	25.0	5.0	7.5	<\$100M	4	24	3	47.5	47.5
STANDARD FNCL CORP	HONOLULU	40.0	5.0	22.5	7.5	5.0	<\$100M	5	89	2	40.0	45.0
COMMERCIAL CR CORP HI	HONOLULU	0.0	2.5		2.5	2.5	<\$100M	6	0	0		
GECC FNCL CORP	HONOLULU	0.0	2.5		2.5	2.5	<\$100M	7	0	0		

Note: Small businesses seeking loans from small-business-friendly banks should also consider banks that participate in SBA loan program. To locate the SBA preferred or certified lender nearest to you call 1-800-8-ASK-SBA or check SBA's home page at <http://www.sba.gov>.

Source: Office of Economic Research, Office of Advocacy, U.S. Small Business Administration, from call report data.

Table 2. Small-Business-Friendly Banks by Bank Size in Hawaii, June 1998

Bank Name	Location	State	Total Rank (1)	Rank LSBL/TA (2)	Rank LSBL/TBL (3)	Rank LSBL(\$) (4)	Rank LSBL(#) (5)	Bnk Asset Sz. (6)	Rank by Bnk Sz. (7)	LSBL\$ (8)	LSBL# (9)	Total Rank MSBL (10)	Total Rank SSBL (11)
HAWAII NB	HONOLULU	HI	72.5	22.5	15.0	17.5	17.5	\$100M-500M	1	61,819	1,165	75.0	75.0
CITY BK	HONOLULU	HI	70.0	25.0	10.0	17.5	17.5	\$500M-\$1B	1	155,029	1,432	70.0	70.0
CENTRAL PACIFIC BK	HONOLULU	HI	62.5	17.5	5.0	20.0	20.0	\$1B-\$10B	1	167,475	1,676	57.5	55.0
BANK OF HONOLULU	HONOLULU	HI	57.5	17.5	12.5	12.5	15.0	<\$100M	1	11,475	119	60.0	57.5

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Source: Office of Economic Research, Office of Advocacy, U.S. Small Business Administration, from call report data.

Table 3. Top Lenders in Small Business Loans in Hawaii under the CRA Reporting Program, 1998

BANK/BHC NAME	HQ STATE	LSBL\$ (1)	LSBL# (2)	BK SIZE (3)	SSBL\$ (4)	SSBL# (5)	MSBL\$ (6)	MSBL# (7)	Cdt Card Bk (8)
PACIFIC CENTURY FINANCIAL CO	HI	194,591	2,435	\$10B-\$50B	62,007	2,001	103,984	2,255	
FIRST HAWAIIAN INC.	HI	159,681	3,238	\$1B-\$10B	59,672	2,951	86,518	3,098	
CPB INC.	HI	57,545	414	\$1B-\$10B	11,402	289	23,043	350	
HAWAII NATIONAL BANCSHARES	HI	35,986	431	<\$1B	12,682	351	21,729	404	
CB BANCSHARES INC.	HI	24,310	325	<\$1B	8,057	273	12,912	300	
BANKAMERICA CORPORATION	CA	17,035	665	>\$50B	16,179	662	16,586	664	
AMERICAN EXPRESS CENTURION B	UT	13,424	1,260	\$10B-\$50B	13,424	1,260	13,424	1,260	**
WELLS FARGO & COMPANY	CA	8,791	424	>\$50B	7,295	420	7,671	422	
ADVANTA FNCL CORP	UT	4,640	453	<\$1B	4,640	453	4,640	453	
MOUNTAINWEST FNCL	UT	3,266	1,185	<\$1B	3,266	1,185	3,266	1,185	
MBNA CORPORATION	DE	1,900	155	\$10B-\$50B	1,900	155	1,900	155	**
BANC ONE CORPORATION	OH	1,776	43	>\$50B	781	38	1,133	41	
SUNTRUST BANKS INC.	GA	1,224	5	>\$50B	24	1	24	1	
IMPERIAL BANCORP	CA	1,000	1	\$1B-\$10B	0	0	0	0	
SANWA BK CA	CA	1,000	1	\$1B-\$10B	0	0	0	0	

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Source: Office of Economic Research, Office of Advocacy, U.S. Small Business Administration, from Community Reinvestment Act (CRA) data.

Table 4. Number of Reporting Banks by Bank Asset Size and by State, 1997 - 1998

State	1997	1998	1998 Bank Asset Size Class				
			<\$100M	\$100M-500M	\$500M-\$1B	\$1B-\$10B	>\$10B
Alabama	178	170	105	56	4	2	3
Alaska	6	6	1	3	-	2	-
Arizona	37	42	23	9	5	4	1
Arkansas	234	221	133	82	4	2	-
California	339	336	135	143	31	24	3
Colorado	216	210	138	64	4	4	-
Connecticut	29	27	11	15	-	1	-
Delaware	38	34	9	7	3	12	3
District of Columbia	7	6	2	3	1	-	-
Florida	274	259	140	89	7	22	1
Georgia	348	346	214	115	12	4	1
Hawaii	14	13	7	2	1	3	-
Idaho	18	18	10	8	-	-	-
Illinois	801	772	488	230	32	17	5
Indiana	193	184	79	80	14	11	-
Iowa	462	443	363	68	7	5	-
Kansas	408	399	333	59	5	2	-
Kentucky	271	269	174	82	4	9	-
Louisiana	167	155	98	46	6	4	1
Maine	19	17	6	10	-	1	-
Maryland	86	82	22	47	8	5	-
Massachusetts	49	46	15	21	2	6	2
Michigan	176	163	82	69	2	5	5
Minnesota	519	520	421	89	4	4	2
Mississippi	108	101	50	43	3	5	-
Missouri	408	397	297	84	6	10	-
Montana	97	91	75	13	-	3	-
Nebraska	328	325	278	43	1	3	-
Nevada	23	25	9	7	1	8	-
New Hampshire	22	19	8	7	1	3	-
New Jersey	70	72	15	42	4	9	2
New Mexico	67	57	30	24	1	2	-
New York	157	152	47	59	18	19	9
North Carolina	57	63	23	26	6	4	4
North Dakota	119	117	98	16	1	2	-
Ohio	244	224	122	68	16	12	6
Oklahoma	326	317	247	63	4	3	-
Oregon	41	42	23	17	2	-	-
Pennsylvania	217	209	48	126	14	18	3
Rhode Island	7	7	1	1	2	2	1
South Carolina	80	77	44	26	3	4	-
South Dakota	113	105	80	21	1	2	1
Tennessee	234	214	120	79	7	5	3
Texas	856	818	572	209	20	15	2
Utah	48	50	29	15	2	2	2
Virginia	155	150	53	82	8	6	1
Vermont	22	21	7	9	3	2	-
Washington	78	78	46	28	3	1	-
Wisconsin	364	350	230	100	13	7	-
West Virginia	110	95	45	40	6	4	-
Wyoming	53	52	38	11	1	2	-
National	9,293	8,966	5,644	2,656	303	302	61

Source: Office of Advocacy, U.S. Small Business Administration from the Consolidated Reports of Condition and Income for U.S. Banks.