

Table 1 Small Business Lending of Multi-Billion Dollar BHC, June 1998

Name	Location	HQ State	Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL\$ (4)	LSBL# (5)	BK SIZE (6)	Total Rank MSBL (7)	Total Rank SSBL (8)	% G TA (98/97) (9)	% G LSBL\$ (98/97) (10)	CRD/TA (11)
NORWEST CORPORATION	MINNEAPOLIS	MN	1	0.090	0.571	6,389,422	83,627	>\$50B	3	3	4.67	16.08	0.03
BB&T CORPORATION	WINSTON-SALEM	NC	2	0.123	0.590	3,689,186	70,122	\$10B-\$50B	1	2	32.88	26.74	0.02
SOUTHTRUST CORPORATION	BIRMINGHAM	AL	3	0.130	0.397	4,514,213	42,357	\$10B-\$50B	5	17	19.05	32.06	0.01
WELLS FARGO & COMPANY	SAN FRANCISCO	CA	4	0.082	0.277	7,943,499	293,259	>\$50B	2	1	-6.21	8.33	0.07
FIRSTSTAR CORPORATION	MILWAUKEE	WI	4	0.105	0.401	2,391,046	102,142	\$10B-\$50B	9	12	3.34	3.14	0.03
HUNTINGTON BANCSHARES INCORP	COLUMBUS	OH	5	0.116	0.446	3,276,771	46,679	\$10B-\$50B	6	9	33.62	36.63	0.02
FIRST AMERICAN CORPORATION	NASHVILLE	TN	6	0.126	0.525	2,371,776	30,887	\$10B-\$50B	4	4	87.14	71.61	0.01
NATIONAL CITY CORPORATION	CLEVELAND	OH	6	0.084	0.323	6,880,133	101,933	>\$50B	11	8	55.78	70.20	0.02
MARSHALL & ILSLEY CORPORATIO	MILWAUKEE	WI	7	0.121	0.451	2,502,482	29,106	\$10B-\$50B	12	10	37.91	7.78	0.01
U.S. BANCORP	MINNEAPOLIS	MN	8	0.084	0.249	5,897,320	231,095	>\$50B	10	5	86.24	162.66	0.08
ZIONS BANCORPORATION	SALT LAKE CITY	UT	9	0.151	0.545	1,743,741	28,091	\$10B-\$50B	14	22	47.86	77.06	0.00
BANC ONE CORPORATION	COLUMBUS	OH	10	0.061	0.290	7,851,002	127,610	>\$50B	8	6	8.78	4.89	0.10
UNION PLANTERS CORPORATION	MEMPHIS	TN	11	0.100	0.458	1,832,406	31,960	\$10B-\$50B	7	7	22.38	8.05	0.03
KEYCORP	CLEVELAND	OH	12	0.074	0.274	5,583,703	64,799	>\$50B	15	15	7.62	-52.41	0.02
NATIONSBANK CORPORATION	CHARLOTTE	NC	13	0.043	0.189	12,126,725	251,811	>\$50B	16	16	24.15	15.93	0.03
AMSOUTH BANCORPORATION	BIRMINGHAM	AL	14	0.090	0.381	1,786,347	34,579	\$10B-\$50B	13	13	8.96	9.15	0.01
FIRST UNION CORPORATION	CHARLOTTE	NC	15	0.048	0.188	10,128,063	92,371	>\$50B	19	27	45.41	45.98	0.03
MERCANTILE BANCORPORATION IN	SAINT LOUIS	MO	16	0.074	0.364	2,289,936	30,368	\$10B-\$50B	17	19	36.98	5.25	0.01
FIRST TENNESSEE NATIONAL COR	MEMPHIS	TN	17	0.093	0.468	1,543,276	15,719	\$10B-\$50B	17	21	20.8	9.62	0.03
M & T BANK CORPORATION	BUFFALO	NY	18	0.096	0.348	1,940,481	20,987	\$10B-\$50B	20	18	50.3	35.72	0.01
WACHOVIA CORPORATION	WINSTON-SALEM	NC	18	0.066	0.215	4,089,267	57,563	>\$50B	22	26	30.98	67.10	0.10
SUNTRUST BANKS INC.	ATLANTA	GA	19	0.066	0.224	3,999,692	50,931	>\$50B	18	25	8.31	-1.04	0.02
COMPASS BANCSHARES INC.	BIRMINGHAM	AL	20	0.082	0.421	1,232,348	41,361	\$10B-\$50B	18	14	18.88	16.38	0.02
FIFTH THIRD BANCORP	CINCINNATI	OH	20	0.080	0.501	2,149,601	14,929	\$10B-\$50B	24	28	19.66	33.66	0.01
FIRST CHICAGO NBD CORPORATIO	CHICAGO	IL	21	0.058	0.188	5,454,819	40,137	>\$50B	26	33	6.92	1.76	0.08
COMERICA INCORPORATED	DETROIT	MI	22	0.086	0.163	3,093,985	28,703	\$10B-\$50B	33	37	1.85	0.72	0.02
PNC BANK CORP.	PITTSBURGH	PA	23	0.051	0.186	4,028,995	47,036	>\$50B	22	28	2.21	-0.01	0.11
FLEET FINANCIAL GROUP INC.	BOSTON	MA	24	0.043	0.138	4,713,359	53,831	>\$50B	25	29	22.14	-15.35	0.09
FIRST SECURITY CORPORATION	SALT LAKE CITY	UT	25	0.073	0.406	1,418,485	21,493	\$10B-\$50B	21	24	24.49	18.72	0.02
OLD KENT FINANCIAL CORPORATI	GRAND RAPIDS	MI	25	0.098	0.342	1,334,998	15,070	\$10B-\$50B	32	36	1.22	2.34	0.00
BANKAMERICA CORPORATION	SAN FRANCISCO	CA	26	0.024	0.106	4,426,215	249,275	>\$50B	19	11	-1.82	-12.71	0.03
FIRST NB OF MD	BALTIMORE	MD	27	0.087	0.343	1,453,946	11,186	\$10B-\$50B	30	34	57.03	47.22	0.00
CRESTAR FINANCIAL CORPORATIO	RICHMOND	VA	27	0.060	0.313	1,566,225	30,320	\$10B-\$50B	31	30	17.09	8.42	0.04
COMMERCE BANCSHARES INC.	KANSAS CITY	MO	28	0.089	0.360	924,333	15,601	\$10B-\$50B	27	28	4.78	8.39	0.05
MARINE MIDLAND BK	BUFFALO	NY	28	0.065	0.274	1,986,106	27,485	\$10B-\$50B	29	33	0.25	-0.88	0.04
CHASE MANHATTAN CORPORATION	NEW YORK	NY	29	0.015	0.116	3,819,449	121,829	>\$50B	28	27	16.33	1.96	0.04
CITICORP	NEW YORK	NY	30	0.017	0.133	2,032,272	287,080	>\$50B	23	20	11.18	-6.47	0.10
SUMMIT BANCORP	PRINCETON	NJ	31	0.065	0.260	2,040,924	15,252	\$10B-\$50B	35	40	32	4.84	0.00
HIBERNIA CORPORATION	NEW ORLEANS	LA	32	0.085	0.271	1,090,930	18,684	\$10B-\$50B	26	23	32.44	36.55	0.01

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MICHIGAN NB	FARMINGTON HILLS	MI	33	0.107	0.222	1,101,506	8,780	\$10B-\$50B	36	41	11.38	7.35	0.02
STAR BANC CORPORATION	CINCINNATI	OH	34	0.071	0.307	1,033,319	12,257	\$10B-\$50B	34	35	38.17	11.73	0.03
PACIFIC CENTURY FINANCIAL CO	HONOLULU	HI	35	0.070	0.258	760,938	12,484	\$10B-\$50B	37	32	8.88	47.17	0.03
MELLON BANK CORPORATION	PITTSBURGH	PA	36	0.033	0.133	1,529,277	27,963	\$10B-\$50B	36	38	6.6	28.83	0.02
UNION BK OF CA NA	SAN FRANCISCO	CA	37	0.048	0.116	1,691,554	15,700	\$10B-\$50B	39	39	-0.13	12.55	0.00
LASALLE NB	CHICAGO	IL	38	0.040	0.110	1,445,339	22,977	\$10B-\$50B	38	31	9.84	-3.44	0.01
BANK OF NEW YORK COMPANY IN	NEW YORK	NY	39	0.027	0.191	1,144,934	10,662	\$10B-\$50B	40	43	-5.37	-1.62	0.00
BANKBOSTON CORPORATION	BOSTON	MA	40	0.032	0.086	1,648,265	9,718	>\$50B	41	45	14.83	6.13	0.02
HARRIS T&SB	CHICAGO	IL	41	0.040	0.147	930,293	8,610	\$10B-\$50B	42	44	9.13	-11.37	0.00
NORTHERN TRUST CORPORATION	CHICAGO	IL	42	0.021	0.129	574,761	3,885	\$10B-\$50B	45	47	17.62	10.12	0.00
REPUBLIC NEW YORK CORPORATIO	NEW YORK	NY	43	0.008	0.154	260,061	2,925	\$10B-\$50B	44	46	10.33	-2.97	0.00
REGIONS FINANCIAL CORPORATIO	BIRMINGHAM	AL	44	0.010	0.047	255,133	9,120	\$10B-\$50B	43	42	21.78	-88.94	0.01
STATE STREET CORPORATION	BOSTON	MA	45	0.002	0.023	46,697	196	\$10B-\$50B	46	48	11.46	4.67	0.00
J.P. MORGAN & CO. INCORPORAT	NEW YORK	NY	46	0.001	0.017	37,542	123	>\$50B	47	49	21.33	79.88	0.00
BANKERS TRUST CORPORATION	NEW YORK	NY	47	0.000	0.003	19,899	56	>\$50B	48	50	36.76	-48.67	0.00
GREENWOOD TC	GREENWOOD	DE		0.000	1.000	1,178	3	\$10B-\$50B					0.88
AMERICAN EXPRESS CENTURION B	MIDVALE	UT		0.096	1.000	1,055,273	752,494	\$10B-\$50B			-1.59	71.15	0.87
MBNA CORPORATION	WILMINGTON	DE		0.013	1.000	242,961	99,397	\$10B-\$50B			13.55	123.24	0.55

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