

Table 1 Top Micro-Business Lenders in the United States using Call Report Data, 1997

Bank Name	Location	State	Total Rank (1)	Rank SSBL/TA (2)	Rank SSBL/TBL (3)	Rank SSBL(\$) (4)	Rank SSBL(#) (5)	Rank by Bnk Asset Sz. (6)	Rank by Bnk Sz. (7)	SSBL\$ (8)	SSBL# (9)	Total Rank <250k (10)	Total Rank <1M (11)
NATIONAL BK OF AK	ANCHORAGE	AK	65.0	10.0	10.0	22.5	22.5	\$1B-\$10B	1	122,632	3,809	55.0	52.5
FIRST BK	KETCHIKAN	AK	60.0	17.5	17.5	12.5	12.5	\$100M-500M	1	14,742	579	57.5	45.0
FIRST INTRST BK OF AK NA	ANCHORAGE	AK	30.0	2.5	22.5	2.5	2.5	<\$100M	1	1,317	44	30.0	30.0
FIRST NB OF WETUMPKA	WETUMPKA	AL	97.5	25.0	25.0	25.0	22.5	\$100M-500M	1	51,743	874	97.5	90.0
WEST AL B&TC	REFORM	AL	97.5	25.0	22.5	25.0	25.0	\$100M-500M	2	66,764	1,171	97.5	90.0
COMMUNITY BK	BLOUNTSVILLE	AL	95.0	20.0	25.0	25.0	25.0	\$500M-\$1B	1	75,414	1,826	90.0	85.0
EXCHANGE BK OF AL	ALTOONA	AL	95.0	25.0	25.0	25.0	20.0	\$100M-500M	3	30,959	627	92.5	85.0
FARMERS & MRCH BK	PIEDMONT	AL	92.5	25.0	25.0	22.5	20.0	<\$100M	1	22,208	527	90.0	80.0
BANK OF PRATTVILLE	PRATTVILLE	AL	92.5	22.5	25.0	25.0	20.0	\$100M-500M	4	30,142	508	85.0	77.5
JACOBS BK	SCOTTSBORO	AL	90.0	22.5	20.0	25.0	22.5	\$100M-500M	5	35,743	743	85.0	75.0
PEOPLES B&TC	SELMA	AL	90.0	25.0	15.0	25.0	25.0	\$100M-500M	6	93,006	1,237	87.5	80.0
UNITED BK	ATMORE	AL	90.0	25.0	17.5	25.0	22.5	\$100M-500M	7	43,700	659	87.5	77.5
FIRST NB OF CENTRAL AL	ALICEVILLE	AL	87.5	22.5	22.5	22.5	20.0	\$100M-500M	8	19,248	609	82.5	72.5
COLONIAL BK	MONTGOMERY	AL	75.0	15.0	10.0	25.0	25.0	\$1B-\$10B	1	785,569	13,815	70.0	67.5
REGIONS BK	BIRMINGHAM	AL	55.0	2.5	2.5	25.0	25.0	>\$10B	1	99,714	6,769	55.0	55.0
COMMERCIAL NB	TEXARKANA	AR	97.5	25.0	25.0	25.0	22.5	\$100M-500M	1	28,646	620	97.5	90.0
FIRST NB	SEARCY	AR	97.5	22.5	25.0	25.0	25.0	\$100M-500M	2	48,441	1,288	97.5	90.0
MERCHANTS & PLANTERS BK	NEWPORT	AR	95.0	25.0	20.0	25.0	25.0	<\$100M	1	26,536	4,722	92.5	87.5
NATIONAL BK OF CMRC OF EL	EL DORADO	AR	95.0	25.0	25.0	25.0	20.0	\$100M-500M	3	30,814	470	92.5	82.5
BANK OF YELLVILLE	YELLVILLE	AR	95.0	25.0	20.0	25.0	25.0	\$100M-500M	4	27,412	936	95.0	87.5
FIRST NB IN MENA	MENA	AR	95.0	25.0	22.5	25.0	22.5	\$100M-500M	5	24,934	634	92.5	85.0
MERCHANTS & FARMERS BK	WEST HELENA	AR	92.5	25.0	22.5	25.0	20.0	\$100M-500M	6	29,984	481	92.5	87.5
MALVERN NB	MALVERN	AR	92.5	25.0	17.5	25.0	25.0	\$100M-500M	7	59,715	1,460	92.5	92.5
BANK OF LINCOLN	LINCOLN	AR	90.0	22.5	25.0	20.0	22.5	<\$100M	2	12,577	526	80.0	72.5
FIRST NB OF EAST ARKANSAS	FORREST CITY	AR	90.0	17.5	22.5	25.0	25.0	\$100M-500M	8	21,155	971	85.0	72.5
FIRST NB&TC	ROGERS	AR	65.0	7.5	7.5	25.0	25.0	\$500M-\$1B	1	25,230	1,120	67.5	70.0
MERCANTILE BK OF AR NA	NORTH LITTLE ROCK	AR	57.5	5.0	2.5	25.0	25.0	\$1B-\$10B	1	77,119	2,991	60.0	65.0
COMMUNITY BK OF AZ	WICKENBURG	AZ	92.5	25.0	25.0	20.0	22.5	\$100M-500M	1	13,327	761	90.0	80.0
BANK OF CASA GRANDE VALLEY	CASA GRANDE	AZ	90.0	25.0	25.0	22.5	17.5	<\$100M	1	14,883	333	82.5	67.5
COUNTY BK	PRESCOTT	AZ	87.5	22.5	22.5	22.5	20.0	\$100M-500M	2	15,306	437	90.0	75.0
MOHAVE ST BK	LAKE HAVASU CITY	AZ	87.5	25.0	22.5	20.0	20.0	<\$100M	2	11,022	428	87.5	77.5
STOCKMENS BK	KINGMAN	AZ	82.5	20.0	20.0	22.5	20.0	\$100M-500M	3	14,566	533	85.0	65.0
WESTERN SCTY BK	SCOTTSDALE	AZ	82.5	22.5	25.0	17.5	17.5	<\$100M	3	6,215	364	80.0	60.0
NATIONAL BK OF AZ	TUCSON	AZ	75.0	15.0	10.0	25.0	25.0	\$1B-\$10B	1	44,900	1,630	75.0	70.0
M&I THUNDERBIRD BK	PHOENIX	AZ	72.5	15.0	7.5	25.0	25.0	\$500M-\$1B	1	20,589	827	67.5	67.5
BANK ONE AZ NA	PHOENIX	AZ	62.5	7.5	5.0	25.0	25.0	>\$10B	1	137,676	7,971	60.0	57.5
CUPERTINO NB&TC	CUPERTINO	CA	97.5	25.0	25.0	25.0	22.5	\$500M-\$1B	1	70,125	749	82.5	62.5
MID-PENINSULA BK	PALO ALTO	CA	97.5	25.0	25.0	25.0	22.5	\$500M-\$1B	2	51,098	536	77.5	52.5
LOS ROBLES BK	THOUSAND OAKS	CA	95.0	25.0	25.0	22.5	22.5	\$100M-500M	1	16,539	490	92.5	82.5

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INTERNATIONAL CITY BK NA	LONG BEACH	CA	95.0	25.0	25.0	25.0	20.0	<\$100M	1	23,960	429	90.0	67.5
WILSHIRE ST BK	LOS ANGELES	CA	92.5	25.0	22.5	22.5	22.5	\$100M-500M	2	23,439	768	92.5	87.5
SCRIPPS BK	LA JOLLA	CA	92.5	22.5	20.0	25.0	25.0	\$100M-500M	3	28,314	1,185	87.5	82.5
NARA BK NA	LOS ANGELES	CA	92.5	25.0	22.5	22.5	22.5	\$100M-500M	4	23,304	696	90.0	87.5
BUTTE CMNTY BK	PARADISE	CA	92.5	25.0	25.0	22.5	20.0	\$100M-500M	5	12,800	387	87.5	70.0
WELLS FARGO HSBC TRADE BK NA	SAN FRANCISCO	CA	90.0	25.0	15.0	25.0	25.0	\$500M-\$1B	3	54,805	1,725	87.5	82.5
BANK OF SANTA MARIA	SANTA MARIA	CA	90.0	20.0	22.5	22.5	25.0	\$100M-500M	6	17,573	933	82.5	62.5
BANK OF AMER CMNTY DEV BK	WALNUT CREEK	CA	90.0	25.0	15.0	25.0	25.0	\$100M-500M	7	41,583	1,148	87.5	90.0
WELLS FARGO BK NA	SAN FRANCISCO	CA	80.0	15.0	15.0	25.0	25.0	>\$10B	1	#####	268,884	65.0	57.5
WESTAMERICA BK	SAN RAFAEL	CA	77.5	15.0	12.5	25.0	25.0	\$1B-\$10B	1	122,431	7,011	75.0	67.5
FIRST CMNTY IND BK	DENVER	CO	100.0	25.0	25.0	25.0	25.0	\$100M-500M	1	70,121	812	100.0	97.5
COMMUNITY FNB	GREELEY	CO	100.0	25.0	25.0	25.0	25.0	<\$100M	1	20,061	485	95.0	90.0
BANK OF GRAND JUNCTION	GRAND JUNCTION	CO	97.5	25.0	25.0	25.0	22.5	<\$100M	2	14,576	407	95.0	90.0
CHEYENNE MTN BK	COLORADO SPRINGS	CO	97.5	25.0	25.0	25.0	22.5	<\$100M	3	14,375	340	90.0	85.0
CASTLE ROCK BK	CASTLE ROCK	CO	95.0	25.0	25.0	25.0	20.0	<\$100M	4	18,249	313	92.5	90.0
CITIZENS ST BK OF OURAY	OURAY	CO	92.5	25.0	22.5	22.5	22.5	<\$100M	5	10,304	334	87.5	77.5
CANON NB	CANON CITY	CO	92.5	25.0	20.0	25.0	22.5	<\$100M	6	22,305	425	90.0	80.0
FARMERS ST BK OF CALHAN	CALHAN	CO	92.5	22.5	25.0	22.5	22.5	<\$100M	7	10,092	327	87.5	75.0
EVERGREEN NB	EVERGREEN	CO	90.0	25.0	25.0	22.5	17.5	<\$100M	8	11,299	217	85.0	72.5
FIRST NB OF LAS ANIMAS	LAS ANIMAS	CO	90.0	25.0	20.0	25.0	20.0	<\$100M	9	16,166	270	85.0	67.5
BANK SOUTHWEST NA	PAGOSA SPRINGS	CO	90.0	25.0	17.5	25.0	22.5	<\$100M	10	25,963	390	90.0	82.5
COMMUNITY FIRST NB	FORT MORGAN	CO	70.0	12.5	7.5	25.0	25.0	\$1B-\$10B	1	64,524	3,028	70.0	75.0
FIRST NB	FORT COLLINS	CO	70.0	7.5	12.5	25.0	25.0	\$500M-\$1B	1	25,149	785	65.0	65.0
EQUITY BK	WETHERSFIELD	CT	90.0	25.0	20.0	22.5	22.5	\$100M-500M	1	11,017	391	85.0	85.0
BANK OF SOUTH WINDSOR	SOUTH WINDSOR	CT	82.5	22.5	20.0	20.0	20.0	\$100M-500M	2	8,759	367	55.0	40.0
NORTH AMERICAN B&TC	STRATFORD	CT	80.0	22.5	15.0	20.0	22.5	\$100M-500M	3	8,771	369	75.0	70.0
LAFAYETTE AMER BK	BRIDGEPORT	CT	65.0	10.0	5.0	25.0	25.0	\$1B-\$10B	1	42,899	1,488	62.5	67.5
CANAAN NB	CANAAN	CT	65.0	20.0	22.5	12.5	10.0	<\$100M	1	3,727	129	65.0	57.5
FRANKLIN NB OF WA DC	WASHINGTON	DC	90.0	22.5	22.5	22.5	22.5	\$500M-\$1B	1	49,523	622	62.5	57.5
CENTURY NB	WASHINGTON	DC	70.0	17.5	17.5	17.5	17.5	\$100M-500M	1	8,756	211	62.5	55.0
FIRST LIBERTY NB	WASHINGTON	DC	35.0	12.5	12.5	5.0	5.0	<\$100M	1	1,883	55	50.0	55.0
CITIBANK DE	NEW CASTLE	DE	90.0	25.0	17.5	25.0	22.5	\$1B-\$10B	1	187,794	12,095	80.0	72.5
BANK OF DELMAR NA	SEAFORD	DE	80.0	25.0	15.0	20.0	20.0	\$100M-500M	1	10,054	961	82.5	82.5
COUNTY BK	REHOBOTH BEACH	DE	75.0	25.0	12.5	20.0	17.5	<\$100M	1	6,928	206	72.5	72.5
FIRST NB OF WYOMING	WYOMING	DE	72.5	22.5	15.0	17.5	17.5	\$100M-500M	2	5,687	287	70.0	67.5
FARMERS & MRCH BK	MONTICELLO	FL	97.5	25.0	25.0	25.0	22.5	\$100M-500M	1	36,673	519	92.5	77.5
FIRST NB OF WAUCHULA	WAUCHULA	FL	95.0	25.0	25.0	22.5	22.5	<\$100M	1	15,160	529	90.0	65.0
DESTIN BK	DESTIN	FL	95.0	25.0	25.0	25.0	20.0	\$100M-500M	2	26,186	437	92.5	75.0
FIRST AMER BK OF WALTON CTY	SANTA ROSA BEACH	FL	92.5	25.0	25.0	22.5	20.0	<\$100M	2	12,400	358	82.5	60.0
FIRST NB OF ALACHUA	ALACHUA	FL	90.0	22.5	22.5	22.5	22.5	\$100M-500M	3	15,570	680	85.0	75.0

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WEWAHITCHKA ST BK	WEWAHITCHKA	FL	90.0	25.0	25.0	22.5	17.5	<\$100M	3	12,723	293	82.5	70.0
CITRUS & CHEM BK	BARTOW	FL	90.0	20.0	20.0	25.0	25.0	\$100M-500M	4	22,245	957	87.5	80.0
FIRST NB OF CRESTVIEW	CRESTVIEW	FL	90.0	25.0	25.0	22.5	17.5	<\$100M	4	14,813	322	80.0	60.0
BANK OF CENTRAL FL	ORLANDO	FL	90.0	22.5	20.0	22.5	25.0	\$100M-500M	5	16,202	806	87.5	75.0
BIG LAKE NB	OKEECHOBEE	FL	90.0	25.0	25.0	22.5	17.5	\$100M-500M	6	17,859	305	82.5	57.5
FIRST CMNTY BK	ORANGE CITY	FL	90.0	25.0	22.5	22.5	20.0	\$100M-500M	7	12,763	439	87.5	77.5
CAPITAL CITY BK	TALLAHASSEE	FL	85.0	15.0	20.0	25.0	25.0	\$1B-\$10B	1	55,928	2,879	77.5	70.0
RIVERSIDE NB OF FL	FORT PIERCE	FL	80.0	12.5	17.5	25.0	25.0	\$500M-\$1B	1	30,067	1,417	70.0	67.5
BARNETT BK NA	JACKSONVILLE	FL	62.5	5.0	7.5	25.0	25.0	>\$10B	1	520,000	37,733	60.0	55.0
FIRST ST BK	STOCKBRIDGE	GA	97.5	22.5	25.0	25.0	25.0	\$100M-500M	1	69,444	1,308	95.0	87.5
ALTAMAHA B&TC	UVALDA	GA	97.5	25.0	22.5	25.0	25.0	<\$100M	1	26,789	833	92.5	87.5
FIRST NB&TC	TENNILLE	GA	97.5	25.0	25.0	25.0	22.5	\$100M-500M	2	39,843	615	97.5	87.5
FIRST NB OF CHATSWORTH	CHATSWORTH	GA	95.0	25.0	22.5	25.0	22.5	<\$100M	2	28,444	640	92.5	85.0
CORDELE BKG CO	CORDELE	GA	95.0	25.0	20.0	25.0	25.0	\$100M-500M	3	27,370	1,676	92.5	80.0
PATTERSON BK	PATTERSON	GA	95.0	25.0	22.5	25.0	22.5	<\$100M	3	24,314	542	90.0	82.5
FARMERS & MRCH BK	LAKELAND	GA	95.0	25.0	20.0	25.0	25.0	\$100M-500M	4	41,322	878	92.5	87.5
FIRST BK OF COASTAL GA	PEMBROKE	GA	92.5	25.0	25.0	22.5	20.0	<\$100M	4	18,894	439	87.5	80.0
BANK OF TOCCOA	TOCCOA	GA	92.5	25.0	22.5	25.0	20.0	\$100M-500M	5	26,357	524	87.5	75.0
PINNACLE BK NA	ELBERTON	GA	92.5	22.5	20.0	25.0	25.0	\$100M-500M	6	53,291	1,251	92.5	77.5
FARMERS & MRCH BK	WASHINGTON	GA	92.5	20.0	25.0	25.0	22.5	\$100M-500M	7	27,446	547	87.5	72.5
MCINTOSH ST BK	JACKSON	GA	92.5	25.0	17.5	25.0	25.0	\$100M-500M	8	44,687	940	92.5	82.5
LANIER NB	GAINESVILLE	GA	92.5	25.0	20.0	25.0	22.5	\$100M-500M	9	25,789	551	87.5	72.5
COMMUNITY NB	ASHBURN	GA	92.5	22.5	22.5	25.0	22.5	\$100M-500M	10	22,515	713	87.5	77.5
SUNTRUST BK SOUTHEAST GA NA	BRUNSWICK	GA	62.5	7.5	5.0	25.0	25.0	\$500M-\$1B	1	25,355	1,152	62.5	70.0
SUNTRUST BK	ATLANTA	GA	55.0	2.5	2.5	25.0	25.0	>\$10B	1	76,402	4,518	55.0	55.0
COLUMBUS B&TC	COLUMBUS	GA	55.0	2.5	2.5	25.0	25.0	\$1B-\$10B	1	42,837	2,141	55.0	57.5
FIRST HAWAIIAN BK	HONOLULU	HI	75.0	17.5	10.0	25.0	22.5	\$1B-\$10B	1	111,082	5,413	65.0	62.5
HAWAII NB	HONOLULU	HI	75.0	22.5	17.5	17.5	17.5	\$100M-500M	1	14,146	946	75.0	72.5
CITY BK	HONOLULU	HI	70.0	20.0	12.5	20.0	17.5	\$500M-\$1B	1	23,996	925	70.0	70.0
REALTY FNC	HILO	HI	70.0	25.0	20.0	15.0	10.0	<\$100M	1	2,568	26	65.0	57.5
HILLS B&TC	HILLS	IA	100.0	25.0	25.0	25.0	25.0	\$500M-\$1B	1	111,536	1,728	100.0	97.5
SECURITY B&TC	DECORAH	IA	97.5	22.5	25.0	25.0	25.0	\$100M-500M	1	19,781	504	97.5	92.5
HARTFORD-CARLISLE SVG BK	CARLISLE	IA	97.5	25.0	25.0	25.0	22.5	<\$100M	1	20,614	281	95.0	92.5
FARMERS SVG BK	KALONA	IA	97.5	25.0	25.0	22.5	25.0	<\$100M	2	10,840	439	97.5	87.5
PILOT GROVE SVG BK	PILOT GROVE	IA	95.0	25.0	20.0	25.0	25.0	\$100M-500M	2	18,549	556	92.5	85.0
BANK IA NA	RED OAK	IA	95.0	25.0	20.0	25.0	25.0	<\$100M	3	15,226	7,043	92.5	90.0
PEOPLES B&T	ROCK VALLEY	IA	95.0	25.0	22.5	25.0	22.5	<\$100M	4	15,784	337	92.5	90.0
WASHINGTON ST BK	WASHINGTON	IA	92.5	20.0	22.5	25.0	25.0	\$100M-500M	3	13,868	420	85.0	82.5
HOUGHTON ST BK	RED OAK	IA	92.5	25.0	20.0	25.0	22.5	\$100M-500M	4	18,166	337	92.5	85.0
LEE CTY B&T NA	FORT MADISON	IA	92.5	25.0	20.0	25.0	22.5	\$100M-500M	5	22,687	339	92.5	90.0
SECURITY SVG BK	EAGLE GROVE	IA	92.5	25.0	25.0	22.5	20.0	<\$100M	5	9,736	261	90.0	85.0
RACCOON VALLEY ST BK	ADEL	IA	92.5	25.0	25.0	22.5	20.0	<\$100M	6	7,926	233	90.0	80.0

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STATE SVG BK	BEDFORD	IA	92.5	25.0	22.5	20.0	25.0	<\$100M	7	5,853	5,030	90.0	87.5
MERCANTILE BK EASTERN IA	WATERLOO	IA	57.5	5.0	2.5	25.0	25.0	\$1B-\$10B	1	52,814	2,387	60.0	70.0
FARMERS NB	BUHL	ID	92.5	20.0	25.0	22.5	25.0	\$100M-500M	1	33,223	911	82.5	67.5
PANHANDLE ST BK	SANDPOINT	ID	87.5	22.5	20.0	25.0	20.0	\$100M-500M	2	33,680	707	82.5	62.5
PEND OREILLE BK	PONDERAY	ID	77.5	25.0	22.5	17.5	12.5	<\$100M	1	17,767	249	67.5	57.5
BANK OF EDWARDSVILLE	EDWARDSVILLE	IL	100.0	25.0	25.0	25.0	25.0	\$500M-\$1B	1	160,785	2,083	100.0	100.0
PEOPLES NB OF KEWANEE	KEWANEE	IL	100.0	25.0	25.0	25.0	25.0	\$100M-500M	1	21,919	662	95.0	85.0
HERITAGE BK CENTRAL IL	TRIVOLI	IL	97.5	25.0	25.0	25.0	22.5	<\$100M	1	16,911	354	92.5	85.0
PALMER AMER NB DANVILLE	DANVILLE	IL	97.5	25.0	22.5	25.0	25.0	\$100M-500M	2	79,465	1,192	97.5	92.5
BANKCHAMPAIGN NA	CHAMPAIGN	IL	97.5	25.0	25.0	25.0	22.5	<\$100M	2	19,315	403	95.0	87.5
TOWN & CNTRY BK SPRINGFIELD	SPRINGFIELD	IL	97.5	25.0	25.0	25.0	22.5	\$100M-500M	3	22,078	538	92.5	85.0
FIRST NB EMPL OWNED	ANTIOCH	IL	97.5	25.0	25.0	25.0	22.5	\$100M-500M	4	31,722	445	97.5	92.5
FIRST COLLINSVILLE BK	COLLINSVILLE	IL	97.5	25.0	25.0	25.0	22.5	\$100M-500M	5	21,604	454	92.5	85.0
OLNEY TR BK	OLNEY	IL	95.0	25.0	22.5	25.0	22.5	<\$100M	3	16,063	391	90.0	75.0
CORN BELT B&TC	PITTSFIELD	IL	95.0	25.0	22.5	25.0	22.5	<\$100M	4	15,900	323	90.0	80.0
HOLCOMB ST BK	HOLCOMB	IL	95.0	25.0	25.0	22.5	22.5	<\$100M	5	14,696	362	90.0	85.0
AMERICAN BK ROCK ISLAND	ROCK ISLAND	IL	95.0	22.5	25.0	25.0	22.5	\$100M-500M	6	24,184	469	92.5	80.0
FARMERS ST BK	ALTO PASS	IL	95.0	25.0	22.5	25.0	22.5	<\$100M	6	15,805	369	92.5	82.5
SECURITY B&TC	MOUNT CARMEL	IL	95.0	25.0	22.5	25.0	22.5	\$100M-500M	7	28,290	356	92.5	85.0
STATE BK GENEVA	GENEVA	IL	95.0	25.0	25.0	25.0	20.0	<\$100M	7	23,403	253	90.0	85.0
NATIONAL BK	HILLSBORO	IL	95.0	22.5	22.5	25.0	25.0	\$100M-500M	8	19,523	575	87.5	72.5
GERMANTOWN T&SB	BREESE	IL	95.0	22.5	25.0	22.5	25.0	\$100M-500M	9	14,971	572	87.5	77.5
NATIONAL BK OF PETERSBURG	PETERSBURG	IL	95.0	22.5	25.0	25.0	22.5	\$100M-500M	10	17,439	428	90.0	77.5
FIRSTAR BK USA NA	WAUKEGAN	IL	80.0	5.0	25.0	25.0	25.0	\$1B-\$10B	1	22,084	39,467	75.0	70.0
HARRIS T&SB	CHICAGO	IL	55.0	2.5	2.5	25.0	25.0	>\$10B	1	34,098	1,344	55.0	55.0
CENTIER BK	WHITING	IN	100.0	25.0	25.0	25.0	25.0	\$500M-\$1B	1	168,753	1,759	100.0	95.0
COMMUNITY BK SOUTHERN IN	NEW ALBANY	IN	97.5	25.0	25.0	25.0	22.5	\$100M-500M	1	47,168	618	92.5	87.5
SCOTT COUNTY ST BK	SCOTTSBURG	IN	92.5	25.0	25.0	22.5	20.0	<\$100M	1	22,346	529	90.0	82.5
FIRST-CITIZENS B&TC	GREENCASTLE	IN	92.5	25.0	22.5	25.0	20.0	\$100M-500M	2	29,810	590	87.5	75.0
FIRST CMNTY B&T	BARGERSVILLE	IN	90.0	25.0	25.0	22.5	17.5	\$100M-500M	3	21,113	397	87.5	80.0
FIRST ST BK	BRAZIL	IN	90.0	25.0	25.0	20.0	20.0	\$100M-500M	4	18,408	604	87.5	80.0
FIRST NB	CLOVERDALE	IN	87.5	25.0	22.5	22.5	17.5	\$100M-500M	5	23,187	345	80.0	70.0
CITIZENS ST BK NEW CASTLE	NEW CASTLE	IN	87.5	22.5	20.0	22.5	22.5	\$100M-500M	6	26,569	708	85.0	70.0
FRANCES SLOCUM B&TC	WABASH	IN	85.0	25.0	22.5	22.5	15.0	\$100M-500M	7	23,535	312	82.5	72.5
1ST SOURCE BK	SOUTH BEND	IN	82.5	22.5	10.0	25.0	25.0	\$1B-\$10B	1	368,653	20,139	82.5	80.0
PEOPLES ST BK FRANCESVILLE	FRANCESVILLE	IN	82.5	25.0	22.5	20.0	15.0	<\$100M	2	13,397	285	72.5	62.5
BANK OF WESTERN IN	COVINGTON	IN	82.5	22.5	17.5	22.5	20.0	\$100M-500M	8	20,429	477	77.5	65.0
STATE BK MARKLE	MARKLE	IN	82.5	22.5	22.5	17.5	20.0	\$100M-500M	9	12,289	445	75.0	65.0
FIRST ST B&TC	TONGANOXIE	KS	100.0	25.0	25.0	25.0	25.0	\$100M-500M	1	24,976	552	100.0	95.0
FIRST NB OF WELLINGTON	WELLINGTON	KS	100.0	25.0	25.0	25.0	25.0	<\$100M	1	13,872	777	100.0	92.5
FIRST NB OF CONWAY SPRINGS	CONWAY SPRINGS	KS	100.0	25.0	25.0	25.0	25.0	<\$100M	2	25,743	515	100.0	97.5

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ROSE HILL ST BK	ROSE HILL	KS	97.5	25.0	25.0	25.0	22.5	<\$100M	3	15,450	352	97.5	92.5
LEAVENWORTH NB&TC	LEAVENWORTH	KS	95.0	25.0	25.0	25.0	20.0	<\$100M	4	14,893	244	95.0	90.0
FIRST NB&TC	OSAWATOMIE	KS	95.0	25.0	25.0	25.0	20.0	<\$100M	5	12,390	249	90.0	85.0
FIRST NB OF SCOTT CITY	SCOTT CITY	KS	95.0	25.0	22.5	25.0	22.5	<\$100M	6	9,957	359	92.5	87.5
FIRST NB	PALCO	KS	95.0	25.0	22.5	25.0	22.5	<\$100M	7	11,382	262	90.0	87.5
COMMUNITY NB	CHANUTE	KS	95.0	25.0	20.0	25.0	25.0	<\$100M	8	16,114	420	95.0	87.5
FIRST NB&TC	PHILLIPSBURG	KS	92.5	22.5	22.5	25.0	22.5	\$100M-500M	2	17,673	358	92.5	82.5
PEOPLES BK	PRATT	KS	92.5	20.0	22.5	25.0	25.0	\$100M-500M	3	19,533	382	87.5	80.0
FIRST NB OF SOUTHERN KS	MOUNT HOPE	KS	92.5	25.0	25.0	22.5	20.0	<\$100M	9	8,076	210	87.5	85.0
FIRST SECURITY B&TC	NORTON	KS	92.5	25.0	20.0	22.5	25.0	<\$100M	10	7,910	561	90.0	85.0
FIRST NB OF CLIFTON	CLIFTON	KS	92.5	25.0	25.0	20.0	22.5	<\$100M	11	5,253	252	87.5	80.0
EMPRISE BK	WICHITA	KS	62.5	7.5	5.0	25.0	25.0	\$500M-\$1B	1	24,037	774	62.5	72.5
INTRUST BK NA	WICHITA	KS	57.5	5.0	2.5	25.0	25.0	\$1B-\$10B	1	66,763	5,332	62.5	70.0
BANK OF MT VERNON	MOUNT VERNON	KY	97.5	25.0	22.5	25.0	25.0	\$100M-500M	1	36,134	664	95.0	90.0
PEOPLES B&TC OF HAZARD	HAZARD	KY	97.5	25.0	22.5	25.0	25.0	\$100M-500M	2	48,781	1,302	97.5	95.0
COMMONWEALTH B&TC	MIDDLETOWN	KY	97.5	25.0	25.0	25.0	22.5	\$100M-500M	3	44,896	532	97.5	90.0
FIRST NB OF GRAYSON	GRAYSON	KY	95.0	22.5	25.0	22.5	25.0	<\$100M	1	14,926	638	87.5	77.5
EAGLE BK	WILLIAMSTOWN	KY	95.0	25.0	25.0	25.0	20.0	\$100M-500M	4	25,817	379	92.5	82.5
FARMERS B&TC	BARDSTOWN	KY	95.0	22.5	22.5	25.0	25.0	\$100M-500M	5	28,328	649	92.5	82.5
FIRST NB RUSSELL SPRGS	RUSSELL SPRINGS	KY	92.5	25.0	22.5	25.0	20.0	<\$100M	2	20,030	421	90.0	82.5
CITIZENS GUARANTY BK	RICHMOND	KY	92.5	22.5	25.0	20.0	25.0	<\$100M	3	10,861	945	87.5	75.0
CITIZENS NB&TC HAZARD KY	HAZARD	KY	92.5	25.0	22.5	25.0	20.0	\$100M-500M	6	30,997	340	90.0	82.5
FARMERS BK	HARDINSBURG	KY	90.0	25.0	17.5	22.5	25.0	<\$100M	4	12,067	730	85.0	70.0
CITIZENS B&TC	CAMPBELLSVILLE	KY	90.0	25.0	22.5	22.5	20.0	<\$100M	5	16,571	360	85.0	77.5
BANK OF COLUMBIA	COLUMBIA	KY	90.0	25.0	15.0	25.0	25.0	<\$100M	6	19,795	709	87.5	72.5
FIRST & PEOPLES B&TC	RUSSELL	KY	90.0	20.0	25.0	25.0	20.0	\$100M-500M	7	22,770	371	82.5	72.5
SOUTH CENTRAL BK	GLASGOW	KY	90.0	25.0	15.0	25.0	25.0	\$100M-500M	8	40,374	741	90.0	85.0
FIRST NB OF MANCHESTER	MANCHESTER	KY	90.0	25.0	17.5	25.0	22.5	\$100M-500M	9	33,085	601	90.0	85.0
FARMERS NB OF DANVILLE	DANVILLE	KY	90.0	22.5	17.5	25.0	25.0	\$100M-500M	10	35,440	807	90.0	75.0
PEOPLES BK OF FLEMING CTY	FLEMINGSBURG	KY	90.0	22.5	17.5	25.0	25.0	\$100M-500M	11	18,137	993	87.5	72.5
STOCK YARDS B&TC	LOUISVILLE	KY	75.0	17.5	7.5	25.0	25.0	\$500M-\$1B	1	44,989	1,929	80.0	80.0
PEOPLES FIRST NB&TC	PADUCAH	KY	65.0	7.5	7.5	25.0	25.0	\$1B-\$10B	1	57,203	2,557	65.0	65.0
CENTRAL PROGRESSIVE BK AMITE	AMITE	LA	95.0	25.0	22.5	25.0	22.5	\$100M-500M	1	30,544	643	92.5	82.5
COMMUNITY TR BK	CHOUDRANT	LA	95.0	25.0	20.0	25.0	25.0	\$100M-500M	2	45,634	891	92.5	87.5
PEOPLES ST BK	MANY	LA	95.0	25.0	22.5	25.0	22.5	\$100M-500M	3	37,184	667	95.0	87.5
FIRST REPUBLIC BK	RAYVILLE	LA	92.5	25.0	20.0	25.0	22.5	\$100M-500M	4	49,717	798	92.5	87.5
GULF COAST BK	ABBEVILLE	LA	92.5	22.5	22.5	25.0	22.5	\$100M-500M	5	24,499	830	90.0	80.0
AMERICAN SECURITY BK OF VILL	VILLE PLATTE	LA	90.0	22.5	17.5	25.0	25.0	\$100M-500M	6	43,605	1,184	90.0	80.0
EVANGELINE B&TC	VILLE PLATTE	LA	90.0	22.5	17.5	25.0	25.0	\$100M-500M	7	57,896	1,179	90.0	82.5
SOUTH LAFOURCHE B&TC	LAROSE	LA	87.5	25.0	25.0	20.0	17.5	<\$100M	1	13,075	392	85.0	77.5
AMERICAN BK	WELSH	LA	87.5	25.0	20.0	22.5	20.0	<\$100M	2	20,615	474	85.0	80.0
FIRST BANK NA	CROWLEY	LA	87.5	25.0	25.0	22.5	15.0	<\$100M	3	20,637	264	82.5	77.5
LIBERTY B&TC	NEW ORLEANS	LA	87.5	20.0	25.0	22.5	20.0	\$100M-500M	8	21,329	439	77.5	72.5

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BANK ONE LA NA	BATON ROUGE	LA	77.5	15.0	12.5	25.0	25.0	\$1B-\$10B	1	532,659	6,550	70.0	62.5
HANCOCK BK OF LA	BATON ROUGE	LA	65.0	7.5	7.5	25.0	25.0	\$500M-\$1B	1	38,852	1,958	65.0	62.5
HIBERNIA NB	NEW ORLEANS	LA	57.5	5.0	2.5	25.0	25.0	>\$10B	1	305,133	12,532	57.5	57.5
BANK OF WESTERN MA	SPRINGFIELD	MA	87.5	25.0	17.5	22.5	22.5	\$100M-500M	1	30,725	1,230	85.0	87.5
LUZO CMNTY BK	NEW BEDFORD	MA	87.5	25.0	25.0	17.5	20.0	<\$100M	1	11,019	446	77.5	67.5
PARK WEST B&TC	WEST SPRINGFIELD	MA	87.5	22.5	20.0	22.5	22.5	\$100M-500M	2	20,518	1,009	82.5	70.0
ENTERPRISE B&TC	LOWELL	MA	87.5	22.5	20.0	22.5	22.5	\$100M-500M	3	28,837	1,070	90.0	85.0
CAPE COD B&TC	HYANNIS	MA	82.5	17.5	15.0	25.0	25.0	\$1B-\$10B	1	42,475	1,769	77.5	72.5
MILFORD NB&TC	MILFORD	MA	82.5	22.5	22.5	17.5	20.0	\$100M-500M	4	12,024	527	80.0	77.5
CENTURY B&TC	SOMERVILLE	MA	67.5	12.5	10.0	22.5	22.5	\$500M-\$1B	1	18,284	663	65.0	65.0
BANKBOSTON NA	BOSTON	MA	60.0	7.5	2.5	25.0	25.0	>\$10B	1	201,792	5,469	60.0	60.0
PEOPLES BK OF KENT CTY MD	CHESTERTOWN	MD	92.5	25.0	25.0	22.5	20.0	\$100M-500M	1	13,990	480	85.0	77.5
BANK OF THE EASTERN SHORE	CAMBRIDGE	MD	92.5	25.0	25.0	25.0	17.5	<\$100M	1	24,801	376	82.5	60.0
FIRST UNITED NB&TC	OAKLAND	MD	90.0	17.5	22.5	25.0	25.0	\$500M-\$1B	1	32,324	1,523	85.0	70.0
MARYLAND PERMANENT B&TC	OWINGS MILLS	MD	85.0	25.0	22.5	20.0	17.5	<\$100M	2	12,023	402	85.0	77.5
PEOPLES BK OF ELKTON	ELKTON	MD	82.5	25.0	22.5	20.0	15.0	\$100M-500M	2	12,283	329	82.5	75.0
PENINSULA BK	PRINCESS ANNE	MD	80.0	17.5	12.5	25.0	25.0	\$500M-\$1B	2	26,922	1,201	80.0	82.5
SAINT MICHAELS BK	SAINT MICHAELS	MD	80.0	22.5	20.0	17.5	20.0	\$100M-500M	3	10,548	488	87.5	77.5
COMMERCIAL & FARMERS BK	ELLCOTT CITY	MD	80.0	25.0	22.5	20.0	12.5	\$100M-500M	4	13,293	262	60.0	55.0
SUBURBAN BK OF MD	GREENBELT	MD	80.0	22.5	12.5	22.5	22.5	\$100M-500M	5	16,760	635	82.5	85.0
FIRST BK OF FREDERICK	FREDERICK	MD	80.0	25.0	20.0	20.0	15.0	\$100M-500M	6	12,034	352	77.5	72.5
MERCANTILE-SAFE DEPOSIT & TC	BALTIMORE	MD	67.5	12.5	5.0	25.0	25.0	\$1B-\$10B	1	125,798	2,437	60.0	60.0
KATAHDIN TC	PATTEN	ME	87.5	22.5	22.5	22.5	20.0	\$100M-500M	1	46,987	965	82.5	72.5
UNITED BK	BANGOR	ME	82.5	25.0	22.5	20.0	15.0	<\$100M	1	42,513	793	80.0	75.0
UNION TC	ELLSWORTH	ME	82.5	20.0	20.0	22.5	20.0	\$100M-500M	2	48,237	1,030	77.5	57.5
FLEET BK ME	PORTLAND	ME	55.0	2.5	2.5	25.0	25.0	\$1B-\$10B	1	51,436	2,035	55.0	55.0
FIRST ST BK EAST DETROIT	EASTPOINTE	MI	97.5	22.5	25.0	25.0	25.0	\$100M-500M	1	86,194	1,554	95.0	82.5
1ST BK	WEST BRANCH	MI	97.5	25.0	22.5	25.0	25.0	\$100M-500M	2	51,968	1,045	95.0	87.5
STATE BK OF ESCANABA	ESCANABA	MI	92.5	25.0	20.0	22.5	25.0	<\$100M	1	20,672	1,802	87.5	75.0
CSB BK	CAPAC	MI	92.5	25.0	25.0	22.5	20.0	<\$100M	2	19,556	524	85.0	67.5
SIGNATURE BK	BAD AXE	MI	92.5	25.0	20.0	25.0	22.5	\$100M-500M	3	37,339	672	90.0	75.0
MFC FIRST NB	IRON RIVER	MI	90.0	25.0	22.5	22.5	20.0	<\$100M	3	21,863	510	82.5	72.5
CITIZENS NB CHEBOYGAN	CHEBOYGAN	MI	90.0	22.5	20.0	25.0	22.5	\$100M-500M	4	31,147	597	80.0	62.5
BANK OF LAKEVIEW	LAKEVIEW	MI	87.5	25.0	22.5	22.5	17.5	<\$100M	4	20,564	438	80.0	62.5
WEST SHORE BK	SCOTTVILLE	MI	87.5	22.5	22.5	22.5	20.0	\$100M-500M	5	26,448	448	80.0	65.0
SHELBY ST BK	SHELBY	MI	87.5	25.0	22.5	22.5	17.5	\$100M-500M	6	22,204	366	77.5	65.0
MONROE B&TC	MONROE	MI	75.0	15.0	10.0	25.0	25.0	\$1B-\$10B	1	82,777	4,960	72.5	75.0
SHORELINE BK	BENTON HARBOR	MI	62.5	7.5	7.5	25.0	22.5	\$500M-\$1B	1	38,801	772	55.0	55.0
FIRST OF AMER BK NA	KALAMAZOO	MI	55.0	2.5	2.5	25.0	25.0	>\$10B	1	290,387	11,552	55.0	57.5
PIONEER NB OF DULUTH	DULUTH	MN	100.0	25.0	25.0	25.0	25.0	<\$100M	1	27,806	523	100.0	92.5

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PREFERRED BK	BIG LAKE	MN	97.5	25.0	25.0	22.5	25.0	<\$100M	2	9,956	928	95.0	90.0
UNITED CMNTY BK	PERHAM	MN	97.5	25.0	22.5	25.0	25.0	<\$100M	3	23,308	525	95.0	82.5
ROSEVILLE CMNTY BK NA	ROSEVILLE	MN	97.5	25.0	25.0	22.5	25.0	<\$100M	4	13,696	501	95.0	92.5
COMMUNITY FIRST NB	FERGUS FALLS	MN	95.0	22.5	22.5	25.0	25.0	\$500M-\$1B	1	165,599	3,951	92.5	85.0
FIRST INTEGRITY BK NA	STAPLES	MN	95.0	25.0	22.5	25.0	22.5	<\$100M	5	14,720	366	92.5	80.0
STATE BK OF DELANO	DELANO	MN	95.0	25.0	25.0	22.5	22.5	<\$100M	6	12,698	310	90.0	85.0
RURAL AMER BK	EAST GRAND FORKS	MN	95.0	22.5	25.0	25.0	22.5	<\$100M	7	15,106	456	87.5	77.5
VILLAGE BK	SAINT FRANCIS	MN	95.0	25.0	25.0	25.0	20.0	<\$100M	8	16,095	257	90.0	87.5
BANK MIDWEST MN IA NA	FAIRMONT	MN	92.5	22.5	20.0	25.0	25.0	\$100M-500M	1	46,099	627	92.5	82.5
PEOPLES NB OF MORA	MORA	MN	92.5	25.0	17.5	25.0	25.0	\$100M-500M	2	29,624	603	92.5	82.5
MINNWEST BK LUVERNE	LUVERNE	MN	92.5	20.0	22.5	25.0	25.0	\$100M-500M	3	17,035	628	85.0	75.0
AMERICAN BK LAKE CITY	LAKE CITY	MN	92.5	25.0	22.5	25.0	20.0	<\$100M	9	14,426	257	87.5	77.5
YELLOW MEDICINE COUNTY BK	GRANITE FALLS	MN	92.5	25.0	22.5	25.0	20.0	<\$100M	10	17,200	241	85.0	77.5
BUFFALO NB	BUFFALO	MN	92.5	20.0	25.0	25.0	22.5	<\$100M	11	14,394	364	85.0	75.0
HERITAGE BK NA	WILLMAR	MN	92.5	25.0	17.5	25.0	25.0	<\$100M	12	18,276	472	85.0	77.5
LA CRESCENT ST BK	LA CRESCENT	MN	92.5	25.0	25.0	22.5	20.0	<\$100M	13	9,263	257	85.0	75.0
MARQUETTE BK NA	GOLDEN VALLEY	MN	62.5	5.0	7.5	25.0	25.0	\$1B-\$10B	1	42,779	1,762	60.0	60.0
U S BK NA	MINNEAPOLIS	MN	55.0	2.5	2.5	25.0	25.0	>\$10B	1	#####	74,737	55.0	55.0
KEARNEY TC	KEARNEY	MO	100.0	25.0	25.0	25.0	25.0	<\$100M	1	19,449	844	97.5	90.0
HERITAGE BK OF ST JOSEPH	SAINT JOSEPH	MO	97.5	25.0	25.0	25.0	22.5	\$100M-500M	1	21,979	448	92.5	87.5
PEOPLES BK	NIXA	MO	97.5	25.0	25.0	25.0	22.5	<\$100M	2	21,194	449	95.0	90.0
TEAMBANK NA	FREEMAN	MO	95.0	22.5	22.5	25.0	25.0	\$100M-500M	2	42,162	904	92.5	85.0
UNITED BK OF UNION	UNION	MO	95.0	25.0	25.0	25.0	20.0	\$100M-500M	3	34,687	383	95.0	90.0
FIRST MIDWEST BK DEXTER	DEXTER	MO	95.0	25.0	22.5	25.0	22.5	<\$100M	3	26,666	402	90.0	87.5
SOUTHWEST MO BK	CARTHAGE	MO	95.0	22.5	22.5	25.0	25.0	\$100M-500M	4	43,754	1,492	95.0	87.5
CITIZENS BK	NEW HAVEN	MO	95.0	25.0	25.0	25.0	20.0	<\$100M	4	22,059	335	92.5	87.5
NODAWAY VALLEY BK	MARYVILLE	MO	95.0	25.0	20.0	25.0	25.0	\$100M-500M	5	57,376	895	95.0	87.5
FIRST COMMUNITY BK	BERNIE	MO	95.0	22.5	22.5	25.0	25.0	\$100M-500M	6	22,303	588	90.0	80.0
BOONE COUNTY NB OF COLUMBIA	COLUMBIA	MO	62.5	7.5	5.0	25.0	25.0	\$500M-\$1B	1	26,499	1,086	65.0	70.0
FIRST BK	CREVE COEUR	MO	60.0	5.0	5.0	25.0	25.0	\$1B-\$10B	1	109,030	5,252	60.0	62.5
MERCHANTS & MARINE BK	PASCAGOULA	MS	100.0	25.0	25.0	25.0	25.0	\$100M-500M	1	80,897	1,814	100.0	100.0
LAMAR BK	PURVIS	MS	95.0	22.5	25.0	25.0	22.5	\$100M-500M	2	64,219	936	95.0	87.5
FIRST ST BK	WAYNESBORO	MS	92.5	25.0	22.5	25.0	20.0	\$100M-500M	3	61,267	854	92.5	87.5
HANCOCK BK	GULFPORT	MS	90.0	15.0	25.0	25.0	25.0	\$1B-\$10B	1	214,668	4,754	87.5	85.0
PEOPLES BK	RIPLEY	MS	90.0	20.0	22.5	22.5	25.0	\$100M-500M	4	41,405	1,694	90.0	87.5
MECHANICS BK	WATER VALLEY	MS	87.5	22.5	25.0	20.0	20.0	<\$100M	1	18,698	768	82.5	77.5
BANK OF HOLLY SPRINGS	HOLLY SPRINGS	MS	87.5	25.0	17.5	22.5	22.5	\$100M-500M	5	27,039	1,084	85.0	80.0
FIRST BK	MCCOMB	MS	87.5	25.0	17.5	25.0	20.0	\$100M-500M	6	55,492	825	85.0	85.0
BANK OF FALKNER	FALKNER	MS	85.0	25.0	22.5	20.0	17.5	<\$100M	2	19,291	620	82.5	80.0
STATE B&TC	BROOKHAVEN	MS	85.0	25.0	15.0	22.5	22.5	\$100M-500M	7	39,045	1,067	85.0	82.5
BANKPLUS	BELZONI	MS	72.5	12.5	10.0	25.0	25.0	\$500M-\$1B	1	52,067	3,318	72.5	70.0
ROCKY MOUNTAIN BK	BILLINGS	MT	100.0	25.0	25.0	25.0	25.0	\$100M-500M	1	66,460	1,450	97.5	95.0

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FIRST ST BK OF MONTANA	THOMPSON FALLS	MT	95.0	25.0	22.5	25.0	22.5	<\$100M	1	17,780	448	90.0	82.5
FIRST CITIZENS BK OF BILLING	BILLINGS	MT	87.5	25.0	12.5	25.0	25.0	\$100M-500M	2	43,745	708	85.0	100.0
CITIZENS ST BK	HAMILTON	MT	87.5	22.5	22.5	22.5	20.0	<\$100M	2	12,577	316	82.5	72.5
VALLEY BK OF KALISPELL	KALISPELL	MT	85.0	20.0	17.5	25.0	22.5	<\$100M	3	18,063	535	80.0	67.5
FIRST NB OF FAIRFIELD	FAIRFIELD	MT	82.5	20.0	25.0	20.0	17.5	<\$100M	4	8,900	306	77.5	67.5
FIRST CITIZENS BK NA	COLUMBIA FALLS	MT	82.5	25.0	17.5	22.5	17.5	<\$100M	5	15,318	233	80.0	72.5
RUBY VALLEY NB	TWIN BRIDGES	MT	80.0	22.5	20.0	17.5	20.0	<\$100M	6	6,883	323	72.5	65.0
FARMERS ST BK OF MT	CONRAD	MT	80.0	17.5	20.0	22.5	20.0	<\$100M	7	14,006	352	72.5	65.0
FIRST SECURITY BK OF HAVRE	HAVRE	MT	77.5	12.5	17.5	25.0	22.5	\$100M-500M	3	18,060	533	70.0	65.0
FIRST SECURITY BK MISSOULA	MISSOULA	MT	77.5	20.0	7.5	25.0	25.0	\$100M-500M	4	27,855	1,181	77.5	80.0
FIRST NB OF THE ROCKIES	WHITE SULPHUR SPRING	MT	77.5	22.5	20.0	17.5	17.5	<\$100M	8	6,627	230	70.0	60.0
STATE B&TC	DILLON	MT	77.5	22.5	12.5	22.5	20.0	<\$100M	9	14,096	371	72.5	67.5
UNITED STATES NB OF RED LODGE	RED LODGE	MT	77.5	25.0	15.0	20.0	17.5	<\$100M	10	10,613	251	75.0	67.5
FIRST INSTRST BK	BILLINGS	MT	57.5	5.0	2.5	25.0	25.0	\$1B-\$10B	1	100,039	5,457	62.5	70.0
YADKIN VALLEY B&TC	ELKIN	NC	92.5	25.0	22.5	22.5	22.5	\$100M-500M	1	90,510	1,819	92.5	85.0
FOUR OAKS B&TC	FOUR OAKS	NC	90.0	22.5	25.0	22.5	20.0	\$100M-500M	2	45,264	1,473	85.0	75.0
EAST CAROLINA BK	ENGELHARD	NC	90.0	25.0	22.5	22.5	20.0	\$100M-500M	3	61,583	1,127	85.0	77.5
WILKES NB	WILKESBORO	NC	85.0	25.0	22.5	20.0	17.5	<\$100M	1	33,285	654	80.0	72.5
CATAWBA VALLEY BK	HICKORY	NC	82.5	25.0	25.0	17.5	15.0	<\$100M	2	19,928	566	77.5	67.5
TRIANGLE BK	RALEIGH	NC	80.0	17.5	17.5	22.5	22.5	\$1B-\$10B	1	132,281	5,031	80.0	77.5
BANK OF CURRITUCK	MOYOCK	NC	80.0	25.0	25.0	17.5	12.5	<\$100M	3	20,776	412	75.0	67.5
PARK MERIDIAN BK	CHARLOTTE	NC	80.0	22.5	25.0	20.0	12.5	\$100M-500M	4	30,663	369	75.0	57.5
BANK OF GRANITE	GRANITE FALLS	NC	72.5	17.5	10.0	22.5	22.5	\$500M-\$1B	1	49,851	1,979	77.5	87.5
BRANCH BKG&TC	WINSTON-SALEM	NC	62.5	5.0	7.5	25.0	25.0	>\$10B	1	687,322	36,160	57.5	57.5
FIRST WESTERN B&TC	MINOT	ND	97.5	25.0	22.5	25.0	25.0	\$100M-500M	1	47,421	861	97.5	97.5
KIRKWOOD B&TC	BISMARCK	ND	97.5	25.0	25.0	25.0	22.5	<\$100M	1	27,213	370	97.5	95.0
COMMUNITY NB GRAND FORKS	LARIMORE	ND	97.5	25.0	25.0	25.0	22.5	\$100M-500M	2	22,788	463	95.0	92.5
DAKOTA CMNTY BK	HEBRON	ND	90.0	20.0	25.0	22.5	22.5	<\$100M	2	8,896	273	87.5	80.0
STUTSMAN COUNTY ST BK	JAMESTOWN	ND	90.0	22.5	20.0	22.5	25.0	\$100M-500M	3	19,633	785	90.0	87.5
FIRST UNITED BK	PARK RIVER	ND	90.0	22.5	22.5	22.5	22.5	<\$100M	3	9,927	417	90.0	85.0
AMERICAN ST B&TC OF WILLISTO	WILLISTON	ND	87.5	20.0	22.5	22.5	22.5	\$100M-500M	4	17,808	471	85.0	82.5
NATIONAL BK OF HARVEY	HARVEY	ND	87.5	25.0	22.5	20.0	20.0	<\$100M	4	5,874	165	85.0	80.0
GOOSE RIVER BK	MAYVILLE	ND	87.5	22.5	22.5	22.5	20.0	<\$100M	5	6,857	158	82.5	77.5
PAGE ST BK	PAGE	ND	82.5	25.0	25.0	7.5	25.0	<\$100M	6	1,717	658	77.5	77.5
UNION ST BK OF FARGO	FARGO	ND	82.5	25.0	25.0	20.0	12.5	<\$100M	7	5,628	95	80.0	77.5
U S BK NA ND	FARGO	ND	75.0	20.0	5.0	25.0	25.0	\$1B-\$10B	1	208,748	128,828	72.5	70.0
COMMUNITY FIRST NB	FARGO	ND	57.5	5.0	2.5	25.0	25.0	\$500M-\$1B	1	25,571	1,302	65.0	75.0
DAKOTA CTY ST BK	SOUTH SIOUX CITY	NE	100.0	25.0	25.0	25.0	25.0	<\$100M	1	23,843	512	100.0	100.0
FARMERS & MRCH BK	MILFORD	NE	97.5	22.5	25.0	25.0	25.0	\$100M-500M	1	20,940	533	95.0	87.5
PLATTE VALLEY NB	SCOTTSBLUFF	NE	97.5	25.0	25.0	25.0	22.5	\$100M-500M	2	21,624	378	95.0	90.0
SAPP CITY BK	OMAHA	NE	97.5	25.0	25.0	22.5	25.0	<\$100M	2	7,329	548	95.0	92.5
ADAMS B&TC	OGALLALA	NE	95.0	25.0	20.0	25.0	25.0	\$100M-500M	3	31,652	636	92.5	87.5

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TWO RIVERS ST BK	BLAIR	NE	95.0	25.0	25.0	22.5	22.5	<\$100M	3	9,319	272	95.0	90.0
FIRST NE BK	VALLEY	NE	95.0	22.5	25.0	25.0	22.5	\$100M-500M	4	17,683	369	92.5	87.5
FARMERS ST BK	BENNET	NE	92.5	25.0	25.0	22.5	20.0	<\$100M	4	6,919	227	90.0	85.0
FIRST NB OF GORDON	GORDON	NE	90.0	20.0	25.0	22.5	22.5	<\$100M	5	7,904	311	85.0	77.5
HOME ST BK	LOUISVILLE	NE	90.0	25.0	25.0	22.5	17.5	<\$100M	6	7,608	146	87.5	85.0
BANK OF MADISON	MADISON	NE	90.0	22.5	20.0	22.5	25.0	<\$100M	7	7,826	381	82.5	77.5
HERSHEY ST BK	HERSHEY	NE	90.0	25.0	20.0	22.5	22.5	<\$100M	8	7,434	261	85.0	82.5
COMMERCIAL ST BK	WAUSA	NE	90.0	25.0	20.0	22.5	22.5	<\$100M	9	9,158	344	90.0	85.0
FIRST NB IN ORD	ORD	NE	90.0	20.0	25.0	22.5	22.5	<\$100M	10	7,503	294	87.5	82.5
UNION B&TC	LINCOLN	NE	77.5	17.5	10.0	25.0	25.0	\$500M-\$1B	1	64,708	1,855	75.0	75.0
NATIONAL BK OF CMRC TR&SA	LINCOLN	NE	55.0	2.5	2.5	25.0	25.0	\$1B-\$10B	1	28,174	1,686	57.5	62.5
FIRST COLEBROOK BK	COLEBROOK	NH	77.5	22.5	22.5	17.5	15.0	<\$100M	1	10,564	409	72.5	70.0
BANK OF NH	MANCHESTER	NH	75.0	12.5	12.5	25.0	25.0	\$1B-\$10B	1	199,810	3,848	67.5	60.0
FIRST & OCEAN NB	SEABROOK	NH	72.5	17.5	15.0	20.0	20.0	\$100M-500M	1	12,219	483	72.5	72.5
GRANITE BK	KEENE	NH	60.0	10.0	7.5	22.5	20.0	\$500M-\$1B	1	31,170	1,206	60.0	60.0
FARMERS & MRCH NB OF BRIDGET	BRIDGETON	NJ	92.5	22.5	20.0	25.0	25.0	\$100M-500M	1	24,872	1,146	80.0	67.5
MINOTOLA NB	VINELAND	NJ	92.5	25.0	17.5	25.0	25.0	\$100M-500M	2	24,833	888	80.0	80.0
BANK OF GLOUCESTER CTY	DEPTFORD TOWNSHIP	NJ	85.0	22.5	17.5	22.5	22.5	\$100M-500M	3	14,444	682	85.0	72.5
SKYLANDS CMNTY BK	HACKETTSTOWN	NJ	85.0	25.0	22.5	20.0	17.5	\$100M-500M	4	12,242	380	85.0	65.0
PANASIA BK	FORT LEE	NJ	82.5	25.0	22.5	15.0	20.0	<\$100M	1	6,932	441	72.5	65.0
UNION CTR NB	UNION	NJ	82.5	15.0	25.0	22.5	20.0	\$100M-500M	5	13,391	426	62.5	62.5
TINTON FALLS ST BK	TINTON FALLS	NJ	82.5	25.0	15.0	20.0	22.5	\$100M-500M	6	11,139	460	92.5	85.0
PRESTIGE ST BK	FLEMINGTON	NJ	82.5	22.5	17.5	22.5	20.0	\$100M-500M	7	15,918	436	75.0	67.5
COMMERCE BK NA	EVESHAM TOWNSHIP	NJ	75.0	12.5	12.5	25.0	25.0	\$1B-\$10B	1	58,401	1,832	67.5	62.5
BROAD NB	NEWARK	NJ	62.5	12.5	7.5	22.5	20.0	\$500M-\$1B	1	15,673	420	80.0	92.5
SUMMIT BK	HACKENSACK	NJ	57.5	5.0	2.5	25.0	25.0	>\$10B	1	204,271	6,922	57.5	57.5
WESTERN BK	LAS CRUCES	NM	100.0	25.0	25.0	25.0	25.0	\$100M-500M	1	51,704	762	97.5	92.5
CITIZENS BK	LAS CRUCES	NM	90.0	22.5	25.0	25.0	17.5	\$100M-500M	2	29,773	428	85.0	70.0
PEOPLES BK	TAOS	NM	85.0	25.0	22.5	22.5	15.0	<\$100M	1	16,586	323	82.5	70.0
RUIDOSO ST BK	RUIDOSO	NM	82.5	22.5	22.5	22.5	15.0	<\$100M	2	15,453	318	75.0	57.5
BANK OF BELEN	BELEN	NM	82.5	25.0	25.0	20.0	12.5	<\$100M	3	11,190	241	72.5	65.0
BANK OF THE RIO GRANDE NA	LAS CRUCES	NM	77.5	22.5	25.0	15.0	15.0	<\$100M	4	7,387	281	67.5	57.5
PORTALES NB	PORTALES	NM	77.5	17.5	22.5	12.5	25.0	<\$100M	5	6,118	2,324	62.5	57.5
NORWEST BK NM NA	ALBUQUERQUE	NM	60.0	5.0	5.0	25.0	25.0	\$1B-\$10B	1	83,335	4,164	57.5	62.5
FIRST NB OF FARMINGTON	FARMINGTON	NM	60.0	5.0	5.0	25.0	25.0	\$500M-\$1B	1	25,695	740	57.5	57.5
FIRST NB	ELY	NV	85.0	25.0	25.0	20.0	15.0	<\$100M	1	7,841	124	77.5	55.0
PIONEER CITIZENS BK OF NV	RENO	NV	75.0	15.0	10.0	25.0	25.0	\$500M-\$1B	1	29,946	842	70.0	70.0
COMSTOCK BK	RENO	NV	75.0	20.0	20.0	20.0	15.0	\$100M-500M	1	8,907	126	67.5	52.5
BANKWEST OF NV	LAS VEGAS	NV	75.0	17.5	12.5	22.5	22.5	\$100M-500M	2	11,545	664	77.5	70.0
FIRST SCTY BK OF NV	LAS VEGAS	NV	70.0	12.5	7.5	25.0	25.0	\$1B-\$10B	1	26,148	1,081	67.5	70.0

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WYOMING CTY BK	WARSAW	NY	97.5	25.0	25.0	25.0	22.5	\$100M-500M	1	58,023	1,055	92.5	82.5
FIRST NB	CORTLAND	NY	90.0	25.0	22.5	22.5	20.0	\$100M-500M	2	33,962	575	85.0	67.5
NATIONAL BK	GENEVA	NY	90.0	22.5	20.0	25.0	22.5	\$100M-500M	3	35,603	1,282	95.0	95.0
TIOGA ST BK	SPENCER	NY	90.0	25.0	25.0	20.0	20.0	\$100M-500M	4	16,216	470	77.5	62.5
CHO HUNG BK OF NY	NEW YORK	NY	90.0	25.0	20.0	22.5	22.5	\$100M-500M	5	26,597	699	87.5	82.5
COMMUNITY BK NA	CANTON	NY	87.5	17.5	20.0	25.0	25.0	\$1B-\$10B	1	91,246	4,974	82.5	75.0
BATH NB	BATH	NY	87.5	22.5	20.0	22.5	22.5	\$100M-500M	6	25,205	1,081	85.0	72.5
SOLVAY BK	SOLVAY	NY	87.5	22.5	20.0	22.5	22.5	\$100M-500M	7	28,108	1,200	90.0	90.0
CAYUGA LAKE NB	UNION SPRINGS	NY	85.0	25.0	25.0	17.5	17.5	<\$100M	1	10,470	363	80.0	67.5
ELLENVILLE NB	ELLENVILLE	NY	85.0	22.5	17.5	22.5	22.5	\$100M-500M	8	17,872	833	82.5	85.0
FIRST NB OF THE HUDSON VALLEY	POUGHKEEPSIE	NY	82.5	17.5	15.0	25.0	25.0	\$500M-\$1B	1	41,496	1,763	82.5	77.5
EUROPEAN AMER BK	NEW YORK	NY	77.5	12.5	15.0	25.0	25.0	>\$10B	1	331,763	16,620	70.0	62.5
CITIZENS BKG CO	SALINEVILLE	OH	100.0	25.0	25.0	25.0	25.0	\$1B-\$10B	1	335,080	3,425	100.0	97.5
CROGHAN COLONIAL BK	FREMONT	OH	97.5	25.0	22.5	25.0	25.0	\$100M-500M	1	62,515	1,449	97.5	85.0
COMMUNITY FIRST B&TC	CELINA	OH	95.0	25.0	20.0	25.0	25.0	\$500M-\$1B	1	101,413	1,255	90.0	82.5
FIRST NB OF SHELBY	SHELBY	OH	95.0	25.0	25.0	22.5	22.5	\$100M-500M	2	30,361	670	90.0	85.0
CLYDE SVG BK CO	CLYDE	OH	90.0	25.0	22.5	22.5	20.0	<\$100M	1	17,963	536	87.5	77.5
FIRST NB OF PANDORA	PANDORA	OH	90.0	25.0	22.5	22.5	20.0	<\$100M	2	23,289	390	85.0	80.0
SUTTON ST BK	ATTICA	OH	90.0	25.0	22.5	22.5	20.0	\$100M-500M	3	28,497	586	87.5	82.5
FARMERS & MRCH ST BK	ARCHBOLD	OH	87.5	20.0	17.5	25.0	25.0	\$500M-\$1B	2	47,489	1,508	82.5	75.0
NEW RICHMOND NB	NEW RICHMOND	OH	87.5	25.0	25.0	20.0	17.5	<\$100M	3	13,060	338	82.5	75.0
SAVINGS BK	CIRCLEVILLE	OH	87.5	20.0	25.0	20.0	22.5	\$100M-500M	4	15,957	668	80.0	67.5
STEEL VALLEY BK NA	DILLONVALE	OH	87.5	25.0	25.0	20.0	17.5	<\$100M	4	14,450	325	85.0	77.5
VINTON CTY NB OF MCARTHUR	MCARTHUR	OH	87.5	22.5	22.5	22.5	20.0	\$100M-500M	5	22,708	441	82.5	70.0
1ST NAT CMNTY BK	EAST LIVERPOOL	OH	87.5	25.0	25.0	20.0	17.5	<\$100M	5	10,972	294	80.0	72.5
HUNTINGTON NB	COLUMBUS	OH	57.5	5.0	2.5	25.0	25.0	>\$10B	1	627,151	34,411	60.0	65.0
ARMSTRONG BK	VIAN	OK	97.5	25.0	22.5	25.0	25.0	\$100M-500M	1	37,960	599	97.5	95.0
FIRST B&TC	WAGONER	OK	97.5	25.0	25.0	25.0	22.5	<\$100M	1	27,034	518	97.5	95.0
CITIZENS SECURITY B&TC	BIXBY	OK	95.0	22.5	25.0	25.0	22.5	\$100M-500M	2	18,014	418	92.5	85.0
OKLAHOMA NB	DUNCAN	OK	95.0	25.0	22.5	22.5	25.0	<\$100M	2	14,616	598	95.0	85.0
AMERICAN NB&TC	SAPULPA	OK	95.0	20.0	25.0	25.0	25.0	\$100M-500M	3	33,946	1,180	92.5	90.0
FIRST ST B&TC	SHAWNEE	OK	95.0	22.5	25.0	25.0	22.5	<\$100M	3	15,413	422	92.5	82.5
LANDMARK BK NA	ADA	OK	95.0	22.5	22.5	25.0	25.0	\$100M-500M	4	20,175	603	92.5	82.5
BANK OF CUSHING & TC	CUSHING	OK	92.5	25.0	20.0	25.0	22.5	<\$100M	4	20,966	416	92.5	90.0
FIRST NB&TC OF ADA	ADA	OK	92.5	22.5	20.0	25.0	25.0	\$100M-500M	5	28,627	605	90.0	85.0
LANDMARK BK CO NA	MADILL	OK	92.5	25.0	20.0	25.0	22.5	<\$100M	5	20,473	447	90.0	85.0
WESTSTAR BK	BARTLESVILLE	OK	62.5	7.5	5.0	25.0	25.0	\$500M-\$1B	1	23,820	905	62.5	62.5
BANCFIRST	OKLAHOMA CITY	OK	60.0	7.5	2.5	25.0	25.0	\$1B-\$10B	1	71,308	4,265	60.0	65.0
SECURITY BK	COOS BAY	OR	100.0	25.0	25.0	25.0	25.0	\$100M-500M	1	22,623	1,334	87.5	70.0
PACIFIC CONTINENTAL BK	EUGENE	OR	85.0	22.5	12.5	25.0	25.0	\$100M-500M	2	20,036	940	82.5	75.0
COLUMBIA RIVER BKG CO	THE DALLES	OR	82.5	17.5	20.0	22.5	22.5	\$100M-500M	3	18,665	850	77.5	72.5
BANK OF THE CASCADES	BEND	OR	80.0	15.0	17.5	22.5	25.0	\$100M-500M	4	18,852	887	80.0	75.0

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BANK OF EASTERN OR	ARLINGTON	OR	77.5	25.0	25.0	17.5	10.0	<\$100M	1	7,485	141	60.0	35.0
INLAND EMPIRE BK	HERMISTON	OR	77.5	17.5	17.5	20.0	22.5	\$100M-500M	5	14,735	878	70.0	52.5
PACIFIC ONE BK	PORTLAND	OR	60.0	5.0	5.0	25.0	25.0	\$500M-\$1B	1	32,141	1,725	57.5	55.0
PIONEER AMERICAN BK NA	CARBONDALE	PA	100.0	25.0	25.0	25.0	25.0	\$100M-500M	1	79,057	1,809	100.0	92.5
OLD FORGE BK	OLD FORGE	PA	97.5	25.0	25.0	25.0	22.5	\$100M-500M	2	45,067	795	92.5	87.5
WILLIAMSPORT NB	WILLIAMSPORT	PA	97.5	25.0	25.0	25.0	22.5	\$100M-500M	3	40,336	783	92.5	77.5
FIRST NB OF LEESPORT	LEESPORT	PA	97.5	25.0	25.0	25.0	22.5	\$100M-500M	4	49,545	743	92.5	85.0
COMMUNITY B&TC	FOREST CITY	PA	95.0	25.0	22.5	25.0	22.5	\$100M-500M	5	57,899	1,031	90.0	77.5
FIRST PHILSON BK NA	BERLIN	PA	92.5	25.0	25.0	22.5	20.0	\$100M-500M	6	27,065	671	82.5	65.0
HONESDALE NB	HONESDALE	PA	92.5	25.0	22.5	25.0	20.0	\$100M-500M	7	49,560	620	87.5	80.0
FARMERS NB OF EMLENTON	EMLENTON	PA	90.0	25.0	22.5	22.5	20.0	\$100M-500M	8	27,025	663	82.5	70.0
PFC BK	FORD CITY	PA	90.0	25.0	22.5	22.5	20.0	\$100M-500M	9	33,114	684	82.5	62.5
COUNTY NB	CLEARFIELD	PA	90.0	22.5	20.0	22.5	25.0	\$100M-500M	10	33,227	1,372	87.5	80.0
SUN BK	SELINGROVE	PA	87.5	20.0	20.0	25.0	22.5	\$500M-\$1B	1	41,919	823	82.5	70.0
FIRST NB OF PORT ALLEGANY	PORT ALLEGANY	PA	80.0	25.0	22.5	20.0	12.5	<\$100M	1	16,198	328	72.5	65.0
LAUREL BK	JOHNSTOWN	PA	75.0	15.0	10.0	25.0	25.0	\$1B-\$10B	1	73,365	2,317	72.5	70.0
NATIONAL CITY BK OF PA	PITTSBURGH	PA	60.0	5.0	5.0	25.0	25.0	>\$10B	1	289,212	19,147	60.0	57.5
WASHINGTON TC	WESTERLY	RI	80.0	22.5	22.5	20.0	15.0	\$500M-\$1B	1	78,663	1,163	62.5	62.5
FLEET NB	PROVIDENCE	RI	55.0	7.5	2.5	22.5	22.5	>\$10B	1	600,000	20,779	52.5	52.5
PIERBANK	NARRAGANSETT	RI	47.5	20.0	17.5	5.0	5.0	<\$100M	1	4,340	113	55.0	42.5
CITIZENS BK RI	PROVIDENCE	RI	45.0	5.0	5.0	15.0	20.0	\$1B-\$10B	1	39,311	1,224	52.5	52.5
FIRST B&TC	PROVIDENCE	RI	42.5	15.0	12.5	7.5	7.5	\$100M-500M	1	5,972	160	52.5	60.0
BANK OF TRAVELERS REST	TRAVELERS REST	SC	92.5	22.5	25.0	22.5	22.5	\$100M-500M	1	34,549	876	87.5	77.5
ANDERSON BROS BK	MULLINS	SC	90.0	25.0	22.5	22.5	20.0	<\$100M	1	28,295	694	87.5	77.5
PALMETTO ST BK	HAMPTON	SC	87.5	25.0	20.0	25.0	17.5	\$100M-500M	2	40,609	621	85.0	72.5
HORRY CTY ST BK	LORIS	SC	87.5	22.5	25.0	20.0	20.0	<\$100M	2	17,887	634	77.5	67.5
ARTHUR ST BK	UNION	SC	85.0	22.5	22.5	22.5	17.5	\$100M-500M	3	29,371	566	80.0	65.0
EXCHANGE BK OF SC	KINGSTREE	SC	85.0	25.0	22.5	20.0	17.5	<\$100M	3	24,554	566	80.0	70.0
CONWAY NB	CONWAY	SC	85.0	17.5	17.5	25.0	25.0	\$100M-500M	4	58,636	2,555	82.5	72.5
BANK OF WALTERBORO	WALTERBORO	SC	85.0	25.0	20.0	20.0	20.0	<\$100M	4	26,897	768	82.5	72.5
BANK OF YORK	YORK	SC	85.0	22.5	22.5	20.0	20.0	\$100M-500M	5	26,467	736	82.5	72.5
GREENWOOD B&TC	GREENWOOD	SC	85.0	22.5	17.5	20.0	25.0	\$100M-500M	6	25,622	3,878	87.5	82.5
PALMETTO BK	LAURENS	SC	72.5	15.0	7.5	25.0	25.0	\$500M-\$1B	1	50,733	2,432	72.5	72.5
FIRST-CITIZENS B&TC OF SC	COLUMBIA	SC	62.5	5.0	7.5	25.0	25.0	\$1B-\$10B	1	98,956	5,281	62.5	57.5
BANKWEST	PIERRE	SD	87.5	20.0	20.0	25.0	22.5	\$100M-500M	1	28,441	671	80.0	75.0
DAKOTA ST BK	COLMAN	SD	87.5	25.0	22.5	20.0	20.0	<\$100M	1	8,505	257	85.0	77.5
FARMERS ST BK	MARION	SD	87.5	25.0	25.0	20.0	17.5	<\$100M	2	6,832	188	82.5	77.5
FIRST FIDELITY BK	BURKE	SD	85.0	20.0	17.5	25.0	22.5	\$100M-500M	2	17,998	494	77.5	70.0
FARMERS ST BK OF ESTELLINE	ESTELLINE	SD	85.0	25.0	17.5	22.5	20.0	<\$100M	3	9,376	223	82.5	77.5
PEOPLES ST BK	DE SMET	SD	85.0	25.0	20.0	20.0	20.0	<\$100M	4	8,548	226	85.0	80.0
FIRST NB IN GARRETSON	GARRETSON	SD	85.0	25.0	25.0	20.0	15.0	<\$100M	5	8,885	142	85.0	82.5

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MERCHANTS ST BK	FREEMAN	SD	82.5	22.5	20.0	20.0	20.0	<\$100M	6	8,968	297	82.5	77.5
CITIZENS ST BK OF ARLINGTON	ARLINGTON	SD	80.0	22.5	20.0	20.0	17.5	<\$100M	7	7,443	158	75.0	67.5
PEOPLES BK	CONDE	SD	80.0	20.0	22.5	20.0	17.5	<\$100M	8	5,788	181	77.5	70.0
MARQUETTE BK SD NA	SIOUX FALLS	SD	60.0	7.5	2.5	25.0	25.0	\$500M-\$1B	1	20,675	912	67.5	70.0
NORWEST BK SD NA	SIOUX FALLS	SD	57.5	5.0	2.5	25.0	25.0	\$1B-\$10B	1	78,600	3,881	57.5	60.0
FIRST ST BK	COVINGTON	TN	97.5	25.0	25.0	25.0	22.5	\$100M-500M	1	30,619	626	95.0	90.0
BARRETVILLE B&TC	BARRETVILLE	TN	97.5	22.5	25.0	25.0	25.0	\$100M-500M	2	47,196	1,067	97.5	87.5
CITIZENS NB	ATHENS	TN	95.0	25.0	20.0	25.0	25.0	\$100M-500M	3	49,381	875	92.5	85.0
FARMERS BK	PORTLAND	TN	95.0	22.5	25.0	25.0	22.5	\$100M-500M	4	33,249	680	92.5	85.0
VOLUNTEER B&TC	CHATTANOOGA	TN	92.5	25.0	25.0	25.0	17.5	<\$100M	1	26,466	347	90.0	82.5
FIRST CMNTY BK OF EAST TN	ROGERSVILLE	TN	92.5	25.0	25.0	22.5	20.0	<\$100M	2	22,608	499	90.0	82.5
CITIZENS BK	CARTHAGE	TN	92.5	20.0	22.5	25.0	25.0	\$100M-500M	5	46,855	1,486	90.0	82.5
COMMERCIAL B&TC	PARIS	TN	92.5	25.0	20.0	25.0	22.5	\$100M-500M	6	53,587	643	90.0	85.0
LINCOLN CTY BK	FAYETTEVILLE	TN	92.5	25.0	20.0	25.0	22.5	\$100M-500M	7	36,215	525	90.0	82.5
PEOPLES BK	CLIFTON	TN	90.0	25.0	25.0	20.0	20.0	<\$100M	3	14,129	445	85.0	80.0
MUNFORD UNION BK	MUNFORD	TN	90.0	25.0	25.0	22.5	17.5	<\$100M	4	17,697	341	85.0	77.5
CARTER CTY BK	ELIZABETHTON	TN	90.0	22.5	25.0	25.0	17.5	\$100M-500M	8	29,805	332	85.0	75.0
FIRST AMER NB	NASHVILLE	TN	62.5	7.5	5.0	25.0	25.0	>\$10B	1	477,495	14,266	60.0	62.5
FIRST FARMERS & MRCH NB	COLUMBIA	TN	62.5	7.5	7.5	22.5	25.0	\$500M-\$1B	1	22,448	1,057	65.0	60.0
NATIONSBANK OF TN NA	NASHVILLE	TN	55.0	2.5	2.5	25.0	25.0	\$1B-\$10B	1	63,634	1,978	55.0	55.0
FIRST CMRL BK NA	SEGUIN	TX	100.0	25.0	25.0	25.0	25.0	\$100M-500M	1	53,548	1,034	100.0	100.0
WOODHAVEN NB	FORT WORTH	TX	100.0	25.0	25.0	25.0	25.0	<\$100M	1	31,588	781	100.0	92.5
EAST TX NB	MARSHALL	TX	100.0	25.0	25.0	25.0	25.0	\$100M-500M	2	57,830	1,022	100.0	100.0
MIDLAND AMER BK	MIDLAND	TX	100.0	25.0	25.0	25.0	25.0	\$100M-500M	3	103,758	1,419	100.0	100.0
FIRST BK OF CONROE NA	CONROE	TX	100.0	25.0	25.0	25.0	25.0	\$100M-500M	4	35,134	729	97.5	95.0
AZLE ST BK	AZLE	TX	97.5	25.0	22.5	25.0	25.0	<\$100M	2	21,634	1,073	95.0	90.0
ARLINGTON NB	ARLINGTON	TX	97.5	25.0	25.0	25.0	22.5	<\$100M	3	19,565	621	95.0	87.5
FIRST NB	WICHITA FALLS	TX	97.5	25.0	25.0	25.0	22.5	<\$100M	4	21,563	507	95.0	90.0
FIRST B&TC	GROVES	TX	97.5	25.0	22.5	25.0	25.0	\$100M-500M	5	96,871	3,624	95.0	90.0
AUSTIN BK NA	LONGVIEW	TX	97.5	25.0	25.0	25.0	22.5	\$100M-500M	6	32,484	686	95.0	87.5
SOUTHSIDE BK	TYLER	TX	77.5	15.0	12.5	25.0	25.0	\$500M-\$1B	1	59,042	1,503	75.0	72.5
STERLING BK	HOUSTON	TX	70.0	15.0	5.0	25.0	25.0	\$1B-\$10B	1	99,862	4,617	80.0	80.0
CHASE BK TX NA	HOUSTON	TX	55.0	2.5	2.5	25.0	25.0	>\$10B	1	240,989	14,575	55.0	55.0
MOUNTAINWEST FNCL	SANDY	UT	97.5	25.0	22.5	25.0	25.0	\$500M-\$1B	1	381,853	1,003,775	97.5	97.5
ADVANTA FNCL CORP	MURRAY	UT	97.5	25.0	22.5	25.0	25.0	\$100M-500M	1	111,454	218,808	95.0	95.0
FIRST USA FNCL SVC	SALT LAKE CITY	UT	95.0	25.0	25.0	22.5	22.5	<\$100M	1	42,805	8,000	92.5	90.0
WRIGHT EXPRESS FNCL SVCS COR	SALT LAKE CITY	UT	95.0	25.0	25.0	22.5	22.5	<\$100M	2	87,481	40,427	95.0	92.5
FAR WEST BK	PROVO	UT	85.0	22.5	20.0	22.5	20.0	\$100M-500M	2	40,248	832	80.0	72.5
GE CAP FNCL	SALT LAKE CITY	UT	85.0	22.5	15.0	22.5	25.0	\$100M-500M	3	98,265	602,283	82.5	72.5
ZIONS FIRST NB	SALT LAKE CITY	UT	55.0	7.5	2.5	22.5	22.5	\$1B-\$10B	1	108,485	14,474	57.5	60.0
F&M BK-MASSANUTTEN	HARRISONBURG	VA	97.5	25.0	25.0	25.0	22.5	\$100M-500M	1	35,156	642	90.0	77.5

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BENCHMARK CMNTY BK	KENBRIDGE	VA	97.5	25.0	22.5	25.0	25.0	\$100M-500M	2	52,156	1,259	97.5	90.0
POWELL VALLEY NB	JONESVILLE	VA	95.0	25.0	22.5	25.0	22.5	\$100M-500M	3	35,984	812	92.5	82.5
BANK OF NORTHUMBERLAND	HEATHSVILLE	VA	95.0	25.0	25.0	22.5	22.5	\$100M-500M	4	24,076	750	87.5	70.0
BANK OF ROCKBRIDGE	RAPHINE	VA	95.0	25.0	25.0	25.0	20.0	\$100M-500M	5	36,647	467	90.0	72.5
VIRGINIA B&TC	DANVILLE	VA	95.0	25.0	25.0	25.0	20.0	\$100M-500M	6	27,211	480	90.0	72.5
HIGHLANDS UNION BK	ABINGDON	VA	95.0	22.5	22.5	25.0	25.0	\$100M-500M	7	29,733	972	87.5	87.5
GRAYSON NB	INDEPENDENCE	VA	92.5	25.0	22.5	22.5	22.5	\$100M-500M	8	23,180	715	87.5	62.5
CHESAPEAKE BK	KILMARNOCK	VA	92.5	25.0	22.5	25.0	20.0	\$100M-500M	9	48,839	540	92.5	85.0
FIRST BK OF STUART	STUART	VA	92.5	22.5	25.0	22.5	22.5	\$100M-500M	10	21,442	776	82.5	65.0
BANK OF SUFFOLK	SUFFOLK	VA	92.5	25.0	25.0	25.0	17.5	\$100M-500M	11	26,994	350	87.5	72.5
BANK OF FRANKLIN	FRANKLIN	VA	87.5	25.0	25.0	22.5	15.0	<\$100M	1	24,279	318	82.5	72.5
PIEDMONT TR BK	MARTINSVILLE	VA	82.5	17.5	15.0	25.0	25.0	\$500M-\$1B	1	35,279	2,608	72.5	67.5
ONE VALLEY BK CENTRAL VA NA	LYNCHBURG	VA	67.5	5.0	12.5	25.0	25.0	\$1B-\$10B	1	28,965	994	65.0	60.0
CRESTAR BK	RICHMOND	VA	55.0	2.5	2.5	25.0	25.0	>\$10B	1	258,598	24,510	55.0	57.5
UNION BK	MORRISVILLE	VT	95.0	25.0	22.5	25.0	22.5	\$100M-500M	1	50,525	1,059	87.5	77.5
PEOPLES TC OF ST ALBANS	SAINT ALBANS	VT	82.5	22.5	25.0	20.0	15.0	\$100M-500M	2	28,929	658	75.0	60.0
COMMUNITY NB	DERBY	VT	80.0	17.5	22.5	20.0	20.0	\$100M-500M	3	29,454	741	67.5	50.0
CHITTENDEN TC	BURLINGTON	VT	77.5	12.5	15.0	25.0	25.0	\$1B-\$10B	1	106,724	1,966	70.0	72.5
CITIZENS SVG B&TC	SAINT JOHNSBURY	VT	75.0	22.5	20.0	15.0	17.5	<\$100M	1	19,881	662	70.0	52.5
MERCHANTS BK	SOUTH BURLINGTON	VT	52.5	7.5	5.0	17.5	22.5	\$500M-\$1B	1	25,781	1,310	57.5	65.0
BANK OF THE WEST	WALLA WALLA	WA	95.0	25.0	25.0	25.0	20.0	\$100M-500M	1	28,273	547	87.5	65.0
FIRST HERITAGE BK	SNOHOMISH	WA	95.0	25.0	25.0	25.0	20.0	<\$100M	1	32,584	599	92.5	85.0
SECURITY ST BK	CENTRALIA	WA	87.5	22.5	20.0	25.0	20.0	\$100M-500M	2	29,529	577	85.0	70.0
INTER BK	DUVALL	WA	85.0	25.0	22.5	20.0	17.5	<\$100M	2	12,185	382	80.0	70.0
TOWNE BK	WOODINVILLE	WA	82.5	22.5	12.5	22.5	25.0	\$100M-500M	3	20,499	1,461	82.5	80.0
WHIDBEY ISLAND BK	OAK HARBOR	WA	80.0	17.5	17.5	22.5	22.5	\$100M-500M	4	17,603	855	80.0	72.5
PEOPLES BK	LYNDEN	WA	80.0	17.5	15.0	25.0	22.5	\$100M-500M	5	22,131	659	70.0	62.5
ISLANDERS BK	FRIDAY HARBOR	WA	77.5	20.0	20.0	17.5	20.0	<\$100M	3	9,353	462	67.5	67.5
GRANT NB	EPHRATA	WA	77.5	25.0	22.5	17.5	12.5	<\$100M	4	8,182	215	65.0	47.5
NORTH SOUND BK	POULSBO	WA	77.5	17.5	15.0	22.5	22.5	\$100M-500M	6	16,158	753	75.0	72.5
WASHINGTON TR BK	SPOKANE	WA	67.5	10.0	7.5	25.0	25.0	\$1B-\$10B	1	76,042	6,160	67.5	67.5
COLUMBIA ST BK	TACOMA	WA	67.5	12.5	5.0	25.0	25.0	\$500M-\$1B	1	61,573	2,235	67.5	60.0
FIRST NB HARTFORD	HARTFORD	WI	100.0	25.0	25.0	25.0	25.0	\$100M-500M	1	32,629	932	97.5	90.0
FIRST NB FOX VALLEY	MENASHA	WI	97.5	25.0	25.0	25.0	22.5	<\$100M	1	29,215	471	92.5	87.5
NORTHWESTERN BK	CHIPPEWA FALLS	WI	97.5	25.0	25.0	25.0	22.5	\$100M-500M	2	38,832	704	95.0	85.0
F&M BK WINNEBAGO CTY	OMRO	WI	97.5	25.0	25.0	25.0	22.5	\$100M-500M	3	29,429	616	95.0	87.5
COMMUNITY FIRST NB	SPOONER	WI	97.5	25.0	25.0	25.0	22.5	\$100M-500M	4	32,331	546	95.0	85.0
CITIZENS BK NA	SHAWANO	WI	95.0	25.0	22.5	25.0	22.5	\$100M-500M	5	34,504	482	90.0	80.0
FORTRESS BK WESTBY	WESTBY	WI	92.5	25.0	22.5	22.5	22.5	<\$100M	2	22,394	545	90.0	77.5
REEDSBURG BK	REEDSBURG	WI	92.5	25.0	22.5	25.0	20.0	\$100M-500M	6	29,680	413	90.0	80.0
STEPHENSON NB&TC	MARINETTE	WI	92.5	25.0	20.0	25.0	22.5	\$100M-500M	7	49,304	653	92.5	87.5
FARMERS & MRCH BK	TOMAH	WI	90.0	25.0	20.0	25.0	20.0	<\$100M	3	31,457	441	87.5	80.0

Table 1 Top Micro-Business Lenders in the United States using Call Report Data, 1997

Bank Name	Location	State	Total Rank (1)	Rank SSBL/TA (2)	Rank SSBL/TBL (3)	Rank SSBL(\$) (4)	Rank SSBL(#) (5)	Rank Bnk Asset Sz. (6)	Rank by Bnk Sz. (7)	SSBL\$ (8)	SSBL# (9)	Total Rank <250k (10)	Total Rank <1M (11)
FIRST NB OF NEW RICHMOND	NEW RICHMOND	WI	90.0	25.0	25.0	22.5	17.5	<\$100M	4	21,392	334	87.5	85.0
FIRST NB OF PARK FALLS	PARK FALLS	WI	90.0	25.0	22.5	22.5	20.0	<\$100M	5	19,995	395	87.5	75.0
PARK BK	HOLMEN	WI	90.0	25.0	25.0	20.0	20.0	<\$100M	6	12,503	414	85.0	82.5
JOHNSON BK	HAYWARD	WI	90.0	25.0	22.5	22.5	20.0	<\$100M	7	23,455	446	87.5	82.5
JACKSON CTY BK	BLACK RIVER FALLS	WI	90.0	25.0	20.0	25.0	20.0	\$100M-500M	8	27,335	404	85.0	70.0
CHIPPEWA VALLEY BK	WINTER	WI	90.0	25.0	22.5	22.5	20.0	<\$100M	8	18,412	431	87.5	77.5
PEOPLES ST BK	PRAIRIE DU CHIEN	WI	90.0	25.0	17.5	25.0	22.5	\$100M-500M	9	35,959	489	85.0	72.5
NATIONAL EXCHANGE B&T	FOND DU LAC	WI	70.0	12.5	7.5	25.0	25.0	\$500M-\$1B	1	40,585	1,475	67.5	70.0
FIRSTAR BK WI	MADISON	WI	57.5	5.0	2.5	25.0	25.0	\$1B-\$10B	1	186,807	12,351	60.0	70.0
TRADERS BK	SPENCER	WV	92.5	25.0	22.5	25.0	20.0	\$100M-500M	1	30,762	498	90.0	87.5
GREENBRIER VALLEY NB	LEWISBURG	WV	92.5	25.0	20.0	25.0	22.5	\$100M-500M	2	43,721	653	87.5	82.5
FIRST NB IN MARLINTON	MARLINTON	WV	90.0	25.0	22.5	22.5	20.0	<\$100M	1	20,096	555	87.5	82.5
BANK OF GASSAWAY	GASSAWAY	WV	82.5	25.0	17.5	20.0	20.0	<\$100M	2	16,881	473	77.5	65.0
PENDLETON CTY BK	FRANKLIN	WV	82.5	22.5	22.5	20.0	17.5	\$100M-500M	3	16,228	367	77.5	65.0
CALHOUN CTY BK	GRANTSVILLE	WV	82.5	25.0	17.5	20.0	20.0	<\$100M	3	15,332	423	77.5	67.5
CITIZENS NB BERKELEY SPRINGS	BERKELEY SPRINGS	WV	80.0	20.0	22.5	20.0	17.5	\$100M-500M	4	14,801	378	75.0	60.0
MCDOWELL CTY NB IN WELCH	WELCH	WV	77.5	22.5	20.0	20.0	15.0	\$100M-500M	5	18,378	249	75.0	60.0
WEST UNION BK	WEST UNION	WV	77.5	22.5	17.5	20.0	17.5	\$100M-500M	6	14,645	357	72.5	57.5
FIRST CITIZENS B&TC	WHITE SULPHUR SPRING	WV	77.5	22.5	20.0	22.5	12.5	\$100M-500M	7	20,243	220	75.0	62.5
POCA VALLEY BK	WALTON	WV	77.5	20.0	22.5	20.0	15.0	\$100M-500M	8	13,922	334	72.5	60.0
CITY NB OF WV	CHARLESTON	WV	75.0	12.5	12.5	25.0	25.0	\$1B-\$10B	1	75,704	4,009	75.0	70.0
MATEWAN NB	WILLIAMSON	WV	72.5	12.5	10.0	25.0	25.0	\$500M-\$1B	1	31,500	1,642	67.5	87.5
FIRST NB OF BUFFALO	BUFFALO	WY	92.5	25.0	20.0	25.0	22.5	<\$100M	1	17,613	452	90.0	77.5
RIVERTON ST BK	RIVERTON	WY	87.5	25.0	17.5	22.5	22.5	<\$100M	2	13,603	433	82.5	70.0
FIRST ST BK OF WHEATLAND	WHEATLAND	WY	85.0	22.5	22.5	20.0	20.0	<\$100M	3	9,214	302	80.0	65.0
HILLTOP NB	CASPER	WY	80.0	17.5	12.5	25.0	25.0	\$100M-500M	1	24,791	801	77.5	85.0
CONVERSE CTY BK	DOUGLAS	WY	80.0	15.0	17.5	22.5	25.0	\$100M-500M	2	10,634	1,019	72.5	57.5
FRONTIER BK OF LARAMIE CTY	CHEYENNE	WY	75.0	25.0	25.0	15.0	10.0	<\$100M	4	5,191	142	70.0	60.0
STOCKGROWERS ST BK NA	WORLAND	WY	75.0	20.0	25.0	17.5	12.5	<\$100M	5	7,374	174	70.0	60.0
LUSK ST BK	LUSK	WY	75.0	25.0	20.0	15.0	15.0	<\$100M	6	5,671	198	70.0	60.0
FIRST INTRST BK	SHERIDAN	WY	67.5	10.0	7.5	25.0	25.0	\$500M-\$1B	1	53,623	2,650	70.0	70.0
COMMUNITY FIRST NB	CHEYENNE	WY	60.0	5.0	5.0	25.0	25.0	\$1B-\$10B	1	35,367	1,829	57.5	60.0

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