

Table 1 Small-Business-Friendly Banks in Connecticut, June 1999.

Bank Name	Location	Total Score	Bank Asset Size	Small Business Loans*	
				Dollar Amount	Number
EQUITY BK	WETHERSFIELD	77.5	\$100M-500M	57,586	603
FIRST INTL BK NA	HARTFORD	77.5	\$100M-500M	88,851	586
NEW ENGLAND B&TC	WINDSOR	75.0	\$500M-\$1B	144,435	1,172
PRIME BK	ORANGE	60.0	<\$100M	12,152	146

*Figures reflect business loans of less than \$ 1 million

Note: Small businesses seeking loans from small-business-friendly banks should also consider banks that participate in SBA loan programs. To locate an SBA preferred or certified lender near you, call 1-800-8-ASK-SBA or check SBA's home page at www.sba.gov.

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

Table 2: Number of Reporting Banks by Bank Asset Size and by State, 1998-1999

State	1998	1999	1999 Bank Asset Size Class				
			<\$100M	\$100M-\$500M	\$500M-\$1B	\$1B-\$10B	>\$10B
Alabama	170	158	92	56	5	0	5
Alaska	6	6	1	2	1	2	0
Arizona	42	46	27	10	3	4	2
Arkansas	221	200	113	79	7	1	0
California	336	334	127	142	29	33	3
Colorado	210	191	121	62	4	3	1
Connecticut	27	26	11	14	1	0	0
Delaware	34	33	9	8	2	10	4
District of Columbia	6	6	2	4	0	0	0
Florida	259	260	137	96	5	22	0
Georgia	346	336	196	121	13	5	1
Hawaii	13	11	5	1	2	3	0
Idaho	18	17	9	8	0	0	0
Illinois	772	732	449	231	31	15	6
Indiana	184	165	74	70	12	7	2
Iowa	443	441	358	75	5	3	0
Kansas	399	391	324	59	5	3	0
Kentucky	269	255	155	88	4	7	1
Louisiana	155	155	103	47	1	2	2
Maine	17	16	4	10	1	1	0
Maryland	82	78	18	47	6	6	1
Massachusetts	46	45	13	20	3	7	2
Michigan	163	169	82	74	4	5	4
Minnesota	520	507	404	92	4	5	2
Mississippi	101	99	48	43	4	4	0
Missouri	397	377	268	93	9	6	1
Montana	91	88	71	14	0	3	0
Nebraska	325	309	261	42	3	3	0
Nevada	25	25	10	6	0	9	0
New Hampshire	19	20	9	7	1	3	0
New Jersey	72	75	18	41	5	9	2
New Mexico	57	55	25	23	4	3	0
New York	152	153	39	70	12	21	11
North Carolina	63	70	27	26	7	6	4
North Dakota	117	114	96	15	1	2	0
Ohio	224	217	119	65	14	13	6
Oklahoma	317	305	233	64	3	5	0
Oregon	42	44	24	18	1	1	0
Pennsylvania	209	194	44	114	17	16	3
Rhode Island	7	7	1	1	1	3	1
South Carolina	77	79	49	23	2	5	0
South Dakota	105	103	77	18	6	1	1
Tennessee	214	204	108	85	4	4	3
Texas	818	770	528	210	16	13	3
Utah	50	49	24	16	3	4	2
Vermont	21	20	4	11	3	2	0
Virginia	150	151	51	83	8	8	1
Washington	78	78	45	29	1	3	0
West Virginia	95	83	38	36	3	6	0
Wisconsin	350	343	218	101	13	10	1
Wyoming	52	49	33	13	1	2	0
National	8,966	8659	5302	2683	290	309	75

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

Table A.1 Small Business Lending in Connecticut , June 1999

	Location						Bnk Asset Sz.	Dollars	Number	Total Score	Total
		Total		SBL/TBL	SBL(\$)			in SBL	of SBL	(<\$250K)	Score
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Equity Bk	Wethersfield	77.5		10.0	20.0	22.5	\$100M-500M	57,586	603	80.0	
First Intl Bk Na	Hartford	77.5	22.5		25.0	25.0	\$100M-500M	88,851	586		52.5
	Windsor	75.0	20.0	5.0	25.0	25.0	\$500M-\$1B		1,172	72.5	72.5
Nmbt		70.0	12.5	12.5		22.5		59,492	612	72.5	67.5
Salisbury B&Tc	Lakeville		10.0	25.0	15.0		\$100M-500M	24,455		62.5	67.5
North American B&Tc	Stratford	67.5		7.5	20.0	20.0	\$100M-500M	37,801	470	75.0	
Citizens Nb	Putnam	62.5	17.5		17.5	15.0	\$100M-500M	27,236	316		70.0
	Litchfield	62.5	7.5	22.5	15.0	17.5	\$100M-500M		322	52.5	55.0
Cornerstone Bk		62.5	17.5	10.0		17.5		31,078	406	70.0	80.0
Patriot Nb	Stamford		22.5	7.5	20.0		\$100M-500M	31,644		40.0	32.5
Glastonbury B&Tc	Glastonbury	60.0		2.5	22.5	20.0	\$100M-500M	61,768	515	62.5	
Prime Bk	Orange	60.0	25.0		10.0	10.0	<\$100M	12,152	146		57.5
	Canaan	55.0	15.0	15.0	12.5	12.5	<\$100M		213	67.5	52.5
Wilton Bk		50.0	10.0	20.0		10.0		13,251	143	42.5	45.0
First City Bk	New Britain		15.0	7.5	12.5		\$100M-500M	21,146		72.5	75.0
Connecticut Bk Of Commer	Stamford	47.5		2.5	15.0	10.0	<\$100M	21,874	109	37.5	
First Nb	Suffield	45.0	7.5		10.0	15.0	\$100M-500M	9,710	222		62.5
	Westport	45.0	12.5	22.5	5.0	5.0	<\$100M		30	35.0	22.5
National Iron Bk		42.5	5.0	25.0		5.0		5,739	65	40.0	30.0
Simsbury B&Tc	Simsbury		5.0	17.5	5.0		<\$100M	3,992		42.5	47.5
Greenwich Bk & Tc	Greenwich	35.0		20.0	5.0	5.0	<\$100M	2,049	11	17.5	
Community Bk	Bristol	27.5	10.0		7.5	7.5	<\$100M	9,383	76		40.0
	Meriden	27.5	2.5	20.0	2.5	2.5	<\$100M		5	35.0	45.0
Bank Of Westport		25.0	2.5	17.5		2.5		396	9	35.0	45.0
U S Tc	Greenwich		2.5	0.0	2.5		\$100M-500M	0		0.0	10.0
Bankers Bk Northeast	Glastonbury	0.0		0.0	0.0	0.0	<\$100M	0	0	0.0	

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

A.2 Top Small Business Lenders in Connecticut under the CRA Reporting Program, 1998

NAME	HQ STATE	SBL\$ (<\$1 M)	SBL# (<\$1 M) (2)	BK SIZE	SBL\$ (<\$250K) (4)	SBL#	SBL\$ (<\$100K) (b)	SBL#	Credit Cd/TA (8)
FLEET FINANCIAL GROUP INC.	CT	187,287	2,115	>\$50B	75,758	1,909	39,863	1,686	
WEBSTER BANK	NY	121,563	3,180	N/A	112,223	970	90,967	793	
HUDSON UNITED BANCORP	NC	82,697	706	\$1B-\$10B	34,928	493	16,479	377	
FIRST INTERNATIONAL BANCORP	MA	68,035	1,582	<\$1B	40,083	125	25,648	72	
CITIZENS BK RI	CT	61,329	687	\$1B-\$10B	35,192	273	18,854	191	
UNION SAVINGS BANK	CT	47,987	295	N/A	19,200	343	7,274	265	
LIBERTY BANK	MA	39,805	328	N/A	16,030	179	7,690	126	
FARMINGTON SAVINGS BANK	CT	29,812	208	N/A	14,714	172	6,241	114	
CITIGROUP INC.	CT	27,703	173	>\$50B	8,866	342	3,782	300	
CHELSEA GROTON SAVINGS BANK	NJ	25,234	128	N/A	7,409	160	3,614	116	
NAUGATUCK SAVINGS BANK	CT	22,358	104	N/A	7,245	147	2,588	90	
CHARTER OAK COMMUNITY BANK C	CT	20,811	147	N/A	10,735	186	3,534	146	
RIDGEFIELD BANK	CT	19,842	146	N/A	6,916	65	3,804	48	
REGENCY SAVINGS BANK	CT	15,972	160	N/A	10,367	22	4,767	5	
ADVANTA BK CORP	CA	15,201	776	<\$1B	15,668	1,523	15,191	1,523	
THOMASTON SAVINGS BANK	CT	10,361	111	N/A	8,435	143	2,802	130	
NEWMIL BANCORP INC.	NY	10,112	52	N/A	4,651	59	767	50	
WASHINGTON TRUST BANCORP IN	UT	8,326	3,682	\$1B-\$10B	9,268	74	9,268	63	
PREMIER NATIONAL BANCORP IN	FL	7,775	21	\$1B-\$10B	929	14	145	6	
U.S.B. HOLDING CO. INC.	PA	6,406	21	\$1B-\$10B	984	7	334	2	
BANK ONE CORPORATION	NY	5,044	68	>\$50B	3,276	56	2,331	53	
NEW LONDON TRUST	NY	4,556	10	N/A	250	41	50	36	
MERCHANTS NEW YORK BANCORP	NY	3,741	5	\$1B-\$10B	0	122	0	118	

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NAME	HQ STATE	SBL\$ (<\$1 M) (1)	SBL# (<\$1 M) (2)	BK SIZE (3)	SBL\$ (<\$250K) (4)	SBL# (<\$250K) (5)	SBL\$ (<\$100K) (6)	SBL# (<\$100K) (7)	Credit Cd/TA (8)
WACHOVIA CORPORATION	NC	3,614	10	>\$50B	308	4	108	3	
SUNTRUST BANKS INC.	GA	3,408	23	>\$50B	1,204	19	395	14	
U.S. BANCORP	MN	3,363	377	>\$50B	2,064	375	2,064	375	
BANK OF AMERICA CORPORATION	NC	3,231	9	>\$50B	106	2	106	2	
SAVINGS BANK OF DANBURY	CT	3,226	29	N/A	2,326	27	1,011	20	
HARRIS T&SB	IL	3,207	12	\$10B-\$50B	614	8	368	6	
1ST SOURCE CORPORATION	IN	2,570	12	\$1B-\$10B	1,176	9	304	4	
ZIONS BANCORPORATION	UT	2,233	4	\$10B-\$50B	0	0	0	0	
KEYCORP	OH	2,175	10	>\$50B	507	6	97	4	
FIRST FEDERAL EAST HARTFORD	CT	2,163	42	N/A	1,846	41	1,426	38	
POPULAR INC.	PR	2,157	6	\$1B-\$10B	307	3	117	2	
BANKNORTH GROUP INC.	VT	1,911	14	\$1B-\$10B	736	12	211	8	
UNITED COOPERATIVE BANK	MA	1,862	10	N/A	241	7	241	7	
MERRILL LYNCH BK USA	UT	1,775	4	\$1B-\$10B	50	1	50	1	
HOME LOAN AND INVESTMENT BAN	RI	1,697	6	N/A	565	4	105	2	
SILICON VALLEY BANCSHARES	CA	1,550	4	\$1B-\$10B	250	1	0	0	
REGIONS FINANCIAL CORPORATIO	AL	1,461	3	\$10B-\$50B	0	0	0	0	
UST CORP.	MA	1,455	4	\$1B-\$10B	280	2	80	1	
PROVIDENT FINANCIAL GROUP I	OH	1,394	3	\$1B-\$10B	232	1	0	0	
NEWTOWN SAVINGS BANK	CT	1,148	22	N/A	1,148	22	748	20	
CCB FINANCIAL CORPORATION	NC	1,100	3	\$1B-\$10B	0	0	0	0	
NATIONAL CITY CORPORATION	OH	1,071	4	>\$50B	171	2	171	2	
LASALLE BK NA	IL	1,017	6	\$10B-\$50B	149	4	149	4	
BANKERS TRUST CORPORATION	NY	1,000	1	N/A	0	0	0	0	
AMERICAN EXPRESS CENTURION B	UT	46,437	6,115	\$10B-\$50B	46,437	6,115	46,437	6,115	0.81
MBNA CORPORATION	DE	3,627	387	\$10B-\$50B	3,627	387	3,627	387	0.55
PRUDENTIAL B&TC	GA	1,105	6	<\$1B	555	5	185	3	0.32

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