

Table 1 Small-Business-Friendly Banks in District of Columbia, June 1999.

Bank Name	Location	Total Score	Bank Asset Size	Small Business Loans*	
				Dollar Amount	Number
ADAMS NB	WASHINGTON	70.0	\$100M-500M	70,339	256
FIRST LIBERTY NB	WASHINGTON	47.5	<\$100M	14,450	103

*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 District of Columbia, June 1999

Bank Name	Location	Small Business Lending (< \$ 1 M) Scores					Bnk Asset Sz.	Dollars in SBL	Number of SBL	Total Score (<\$250K)	Total Score (<\$100K)
		Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$) (4)	SBL(#) (5)					
Adams Nb	Washington	70.0	22.5	12.5	22.5	12.5	\$100M-500M	70,339	256	45.0	45.0
Century Nb	Washington	55.0	12.5	2.5	17.5	22.5	\$100M-500M	61,585	546	75.0	70.0
First Liberty Nb	Washington	47.5	17.5	10.0	10.0	10.0	<\$100M	14,450	103	65.0	60.0
National Capital Bk Of Wa	Washington	45.0	10.0	5.0	12.5	17.5	\$100M-500M	23,241	312	57.5	75.0
City First Bk Of Dc Na	Washington	37.5	5.0	22.5	5.0	5.0	<\$100M	1,043	5	20.0	20.0
Treasury Bk	Washington	25.0	2.5	17.5	2.5	2.5	\$100M-500M	541	2	17.5	10.0

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.

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

A.2 Top Small Business Lenders in District of Columbia under the CRA Reporting Program, 1998

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)
SUNTRUST BANKS INC.	GA	44,072	470	>\$50B	13,077	416	6,495	381	
BANK OF AMERICA CORPORATION	NC	43,576	327	>\$50B	15,888	284	8,778	242	
BB&T CORPORATION	NC	36,019	240	\$10B-\$50B	15,796	199	6,975	151	
FIRST UNION CORPORATION	NC	27,370	240	>\$50B	11,921	208	6,832	178	
CITIGROUP INC.	NY	19,126	283	>\$50B	15,003	274	9,893	247	
SAND RIDGE BANK	IN	8,596	57	N/A	4,244	45	1,654	29	
RIGGS NATIONAL CORPORATION	DC	8,452	124	\$1B-\$10B	3,092	114	2,118	108	
WACHOVIA CORPORATION	NC	7,534	20	>\$50B	469	9	225	8	
ALLFIRST BK	MD	7,355	48	\$10B-\$50B	3,549	42	1,289	29	
CHEVY CHASE BANK F.S.B.	MD	6,541	39	N/A	3,358	30	608	15	
OCWEN FEDERAL BANK FSB	FL	3,375	8	N/A	314	2	0	0	
WELLS FARGO & COMPANY	CA	3,279	157	>\$50B	3,279	157	3,279	157	
MORGAN STANLEY DEAN WITTER B	UT	3,195	1,134	<\$1B	3,195	1,134	3,195	1,134	
F & M NATIONAL CORPORATION	VA	2,431	15	\$1B-\$10B	731	12	576	11	
LASALLE BK NA	IL	2,280	3	\$10B-\$50B	0	0	0	0	
CHASE MANHATTAN CORPORATION	NY	2,255	37	>\$50B	1,255	36	1,019	34	
ADVANTA BK CORP	UT	2,174	194	<\$1B	2,174	194	2,060	193	
MELLON BANK CORPORATION	PA	1,885	11	\$10B-\$50B	795	9	202	6	
KEYCORP	OH	1,725	4	>\$50B	25	1	25	1	
MERCANTILE BANKSHARES CORPOR	MD	1,619	15	\$1B-\$10B	944	13	380	9	
SANDY SPRING BANCORP INC.	MD	1,502	8	\$1B-\$10B	1,227	7	99	1	
ATLANTIC BK OF NY	NY	1,150	3	\$1B-\$10B	200	1	0	0	
MERCHANTS NEW YORK BANCORP	NY	1,000	1	\$1B-\$10B	0	0	0	0	
SUSQUEHANNA BANK	MD	1,000	2	N/A	250	1	0	0	
AMERICAN EXPRESS CENTURION B	UT	7,504	949	\$10B-\$50B	7,504	949	7,504	949	0.81
MBNA CORPORATION	DE	1,417	141	\$10B-\$50B	1,417	141	1,312	140	0.55

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