

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

Bank Name	Location	Total Score	Bank Asset Size	Small Business Loans*	
				Dollar Amount	Number
BANK OF DELMARVA NA	SEAFORD	82.5	\$100M-500M	37,666	789
CHRISTIANA B&TC	GREENVILLE	75.0	<\$100M	10,392	84
CITIBANK DE	NEW CASTLE	72.5	\$1B-\$10B	240,573	12,636
MBNA AMERICA BK NA	WILMINGTON	0.0	>\$10B	321,974	137,286
MELLON BK DE NA	WILMINGTON	0.0	\$500M-\$1B	76,143	961

*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 Delaware, 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)					
Bank Of Delmarva Na	Seaford	82.5	25.0	17.5	20.0	20.0	\$100M-500M	37,666	789	82.5	82.5
Christiana B&Tc	Greenville	75.0	22.5	22.5	15.0	15.0	<\$100M	10,392	84	60.0	52.5
Citibank De	New Castle	72.5	15.0	7.5	25.0	25.0	\$1B-\$10B	240,573	12,636	85.0	95.0
Delaware Nb	Georgetown	70.0	22.5	12.5	17.5	17.5	\$100M-500M	22,778	440	65.0	65.0
Baltimore Tc	Selbyville	70.0	22.5	10.0	20.0	17.5	\$100M-500M	47,164	633	67.5	67.5
Wilmington Tc	Wilmington	70.0	17.5	5.0	25.0	22.5	\$1B-\$10B	551,537	5,934	70.0	67.5
County Bk	Rehoboth Beach	70.0	25.0	12.5	17.5	15.0	<\$100M	25,181	309	72.5	72.5
Sun Nb De	Wilmington	70.0	25.0	10.0	17.5	17.5	\$100M-500M	34,641	467	65.0	67.5
First Union Bk Of De	Wilmington	67.5	20.0	5.0	22.5	20.0	\$1B-\$10B	116,151	930	62.5	62.5
Pnc Bk De	Wilmington	62.5	15.0	2.5	22.5	22.5	\$1B-\$10B	172,078	1,743	62.5	65.0
Felton Bk	Felton	62.5	20.0	15.0	15.0	12.5	<\$100M	5,600	83	75.0	67.5
First Nb Of Wyoming	Wyoming	62.5	20.0	12.5	15.0	15.0	\$100M-500M	19,531	439	75.0	75.0
Calvin B Taylor Bk Of De	Ocean View	62.5	17.5	20.0	12.5	12.5	<\$100M	655	6	55.0	37.5
Bankers Tr De	Wilmington	40.0	12.5	2.5	12.5	12.5	\$1B-\$10B	1,816	2	35.0	32.5
Chase Manhattan Bk De	Wilmington	10.0	7.5	0.0	7.5	7.5	\$1B-\$10B	0	0	0.0	10.0
Mbna America Bk De	Wilmington	10.0	7.5	0.0	7.5	7.5	\$100M-500M	0	0	0.0	10.0
Greenwood Tc	Greenwood	0.0	10.0	15.0	12.5	12.5	>\$10B	1,427	5	0.0	0.0
Allfirst Fncl Ctr Na	Millsboro	0.0	12.5	17.5	10.0	10.0	<\$100M	210	3	0.0	0.0
First Nb Of Atlanta	New Castle	0.0	12.5	20.0	12.5	22.5	\$100M-500M	1,577	1,248	0.0	0.0
First Usa Bk Na	Wilmington	0.0	2.5	0.0	2.5	2.5	\$1B-\$10B	0	0	0.0	0.0
Advanta Nb	Wilmington	0.0	2.5	0.0	2.5	2.5	\$1B-\$10B	0	0	0.0	0.0
Fcc Nb	Wilmington	0.0	10.0	22.5	10.0	10.0	>\$10B	12	4	0.0	0.0
Bank Of Ny De	Newark	0.0	10.0	0.0	10.0	10.0	\$500M-\$1B	0	0	0.0	0.0
Chase Manhattan Bk Usa N	Wilmington	0.0	12.5	25.0	22.5	25.0	>\$10B	135,551	50,418	0.0	0.0
Mellon Bk De Na	Wilmington	0.0	17.5	7.5	20.0	20.0	\$500M-\$1B	76,143	961	0.0	0.0
Travelers Bk Usa	Newark	0.0	2.5	0.0	2.5	2.5	\$1B-\$10B	0	0	0.0	0.0
Bank Of New Castle	New Castle	0.0	5.0	0.0	5.0	5.0	<\$100M	0	0	0.0	0.0
Mbna America Bk Na	Wilmington	0.0	15.0	25.0	25.0	25.0	>\$10B	321,974	137,286	0.0	0.0
Associates Nb De	Wilmington	0.0	5.0	0.0	5.0	5.0	\$100M-500M	0	0	0.0	0.0
Jcpenney Card Bk Na	Harrington	0.0	2.5	0.0	2.5	2.5	<\$100M	0	0	0.0	0.0
Transamerica Bk Na	New Castle	0.0	5.0	0.0	5.0	5.0	<\$100M	0	0	0.0	0.0
Cross Country Bk	Wilmington	0.0	7.5	2.5	7.5	7.5	\$1B-\$10B	0	0	0.0	0.0
Republic First Bk Of De	Brandywine Hu	0.0	0.0	0.0	0.0	0.0	<\$100M	0	0	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.

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 Delaware 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)
WILMINGTON TRUST CORPORATION	DE	215,665	1,435	\$1B-\$10B	89,564	1,175	40,530	896	
PNC BANK CORP.	PA	69,578	656	>\$50B	28,858	571	16,257	498	
SUN BANCORP INC	NJ	63,114	489	\$1B-\$10B	25,351	417	12,044	341	
FIRST UNION CORPORATION	NC	48,764	541	>\$50B	21,248	487	10,192	422	
WSFS	DE	29,465	293	N/A	19,258	270	9,030	206	
MELLON BANK CORPORATION	PA	26,427	407	\$10B-\$50B	15,389	382	7,637	338	
MERCANTILE BANKSHARES CORPOR	MD	24,622	258	\$1B-\$10B	11,657	232	6,535	201	
ARTISANS' BANK	DE	24,036	106	N/A	8,568	72	2,628	38	
FULTON FINANCIAL CORPORATION	PA	9,945	85	\$1B-\$10B	3,914	72	2,148	62	
CHASE MANHATTAN CORPORATION	NY	6,915	262	>\$50B	5,915	260	5,915	260	
BANK OF AMERICA CORPORATION	NC	6,110	27	>\$50B	2,458	21	708	12	
1ST SOURCE CORPORATION	IN	4,679	12	\$1B-\$10B	999	6	193	2	
HOUSEHOLD BANK F.S.B.	IL	3,044	22	N/A	810	18	580	16	
WELLS FARGO & COMPANY	CA	3,016	120	>\$50B	2,266	119	2,266	119	
ALLFIRST BK	MD	2,878	10	\$10B-\$50B	983	8	93	4	
ADVANTA BK CORP	UT	2,700	276	<\$1B	2,700	276	2,700	276	
FIRST VIRGINIA BANKS INC.	VA	2,486	26	\$1B-\$10B	1,112	23	628	20	
MORGAN STANLEY DEAN WITTER B	UT	1,847	737	<\$1B	1,847	737	1,847	737	
SANWA BK CA	CA	1,347	2	\$1B-\$10B	0	0	0	0	
SOVEREIGN BANK	PA	1,232	14	N/A	632	12	232	10	
WACHOVIA CORPORATION	NC	1,112	13	>\$50B	429	12	304	11	
CULLEN/FROST BANKERS INC.	TX	1,060	2	\$1B-\$10B	60	1	60	1	
INTERNATIONAL BANCSHARES COR	TX	1,000	1	\$1B-\$10B	0	0	0	0	
MERCANTILE BANCORPORATION IN	MO	1,000	1	\$10B-\$50B	0	0	0	0	
AMERICAN EXPRESS CENTURION B	UT	6,869	920	\$10B-\$50B	6,869	920	6,869	920	0.81
MBNA CORPORATION	DE	1,334	139	\$10B-\$50B	1,334	139	1,334	139	0.55

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

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