

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

Bank Name	Location	Total Score	Bank Asset Size	Small Business Loans*	
				Dollar Amount	Number
MANUFACTURERS BK OF FL	TAMPA	97.5	\$100M-500M	98,226	981
FIRST AMER BK OF PENSACOLA NA	PENSACOLA	90.0	\$100M-500M	101,860	938
CITRUS BK	ORLANDO	90.0	\$100M-500M	121,473	671
FIDELITY BK OF FL	MERRITT ISLAND	87.5	<\$100M	45,239	465
CITRUS & CHEM BK	BARTOW	80.0	\$100M-500M	87,779	1,413
CENTRAL BK OF TAMPA	TAMPA	80.0	\$100M-500M	65,223	721
FIRST SOUTHERN BK	BOCA RATON	80.0	\$100M-500M	73,754	277
WEST COAST GUARANTY BK NA	SARASOTA	80.0	\$100M-500M	69,689	1,397
TERRACE BK OF FL	TAMPA	80.0	<\$100M	25,892	390
READY BK OF WEST FL	FORT WALTON BEAC	80.0	<\$100M	25,349	468
REPUBLIC SECURITY BK	WEST PALM BEACH	70.0	\$1B-\$10B	394,792	2,243
RIVERSIDE NB OF FL	FORT PIERCE	67.5	\$500M-\$1B	119,409	2,062

*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 Florida , 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	SBL/TA	SBL/TBL	SBL(\$)	SBL(#)					
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Manufacturers Bk Of Fl	Tampa	97.5	25.0	25.0	25.0	22.5	\$100M-500M	98,226	981	80.0	77.5
First Amer Bk Of Penscola	Pensacola	90.0	25.0	17.5	25.0	22.5	\$100M-500M	101,860	938	77.5	75.0
Citrus Bk	Orlando	90.0	25.0	17.5	25.0	22.5	\$100M-500M	121,473	671	60.0	62.5
Fidelity Bk Of Fl	Merritt Island	87.5	25.0	22.5	20.0	20.0	<\$100M	45,239	465	95.0	97.5
First Southern Bk	Boca Raton	80.0	25.0	17.5	22.5	15.0	\$100M-500M	73,754	277	45.0	40.0
West Coast Guaranty Bk Na	Sarasota	80.0	17.5	15.0	22.5	25.0	\$100M-500M	69,689	1,397	82.5	85.0
Terrace Bk Of Fl	Tampa	80.0	22.5	25.0	15.0	17.5	<\$100M	25,892	390	77.5	67.5
Citrus & Chem Bk	Bartow	80.0	17.5	15.0	22.5	25.0	\$100M-500M	87,779	1,413	90.0	90.0
Central Bk Of Tampa	Tampa	80.0	22.5	12.5	22.5	22.5	\$100M-500M	65,223	721	82.5	85.0
Ready Bk Of West Fl	Fort Walton Be	80.0	22.5	22.5	15.0	20.0	<\$100M	25,349	468	85.0	82.5
Wakulla Bk	Crawfordville	77.5	20.0	20.0	20.0	17.5	\$100M-500M	45,265	434	85.0	77.5
C&L Bk	Bristol	77.5	22.5	15.0	17.5	22.5	\$100M-500M	37,950	640	82.5	87.5
Bank Of Pensacola	Pensacola	77.5	25.0	10.0	22.5	20.0	\$100M-500M	64,166	638	77.5	77.5
Bank Of Central Fl	Orlando	77.5	20.0	12.5	20.0	25.0	\$100M-500M	58,342	1,063	85.0	85.0
Florida Bk Na	Tampa	77.5	25.0	10.0	22.5	20.0	\$100M-500M	60,498	515	75.0	72.5
First Nb Of Fort Myers	Fort Myers	77.5	25.0	17.5	20.0	15.0	<\$100M	40,629	268	47.5	40.0
Premier Bk	Tallahassee	77.5	25.0	15.0	20.0	17.5	<\$100M	49,977	403	75.0	67.5
Florida Cmnty Bk	Immokalee	75.0	20.0	12.5	20.0	22.5	\$100M-500M	57,715	782	75.0	75.0
Farmers & Mrch Bk	Monticello	75.0	17.5	20.0	17.5	20.0	\$100M-500M	38,219	547	95.0	97.5
Bank Of Tampa	Tampa	75.0	20.0	7.5	22.5	25.0	\$100M-500M	94,423	1,423	85.0	90.0
First Nb Of Alachua	Alachua	75.0	17.5	15.0	20.0	22.5	\$100M-500M	39,470	835	87.5	92.5
Guaranty Nb Of Tallahassee	Tallahassee	75.0	20.0	25.0	15.0	15.0	<\$100M	28,012	319	75.0	62.5
Indian River Nb	Vero Beach	75.0	17.5	15.0	20.0	22.5	\$100M-500M	56,767	931	82.5	87.5
Hemisphere Nb	Miami	75.0	15.0	22.5	20.0	17.5	\$100M-500M	44,362	404	65.0	67.5
Marine Nb Jacksonville	Jacksonville	75.0	20.0	22.5	15.0	17.5	<\$100M	22,549	372	80.0	87.5
First St Bk	Sarasota	75.0	25.0	17.5	17.5	15.0	<\$100M	32,965	267	72.5	72.5
Putnam St Bk	Palatka	75.0	25.0	17.5	17.5	15.0	<\$100M	34,474	354	72.5	70.0
Bankfirst	Winter Park	75.0	22.5	12.5	20.0	20.0	\$100M-500M	40,039	546	75.0	70.0
Oceanside Bk	Jacksonville Be	75.0	25.0	22.5	12.5	15.0	<\$100M	21,059	296	75.0	75.0
Tallahassee St Bk	Tallahassee	72.5	22.5	10.0	20.0	20.0	\$100M-500M	52,420	651	80.0	85.0
First St Bk Of The Fl Keys	Key West	72.5	17.5	10.0	22.5	22.5	\$100M-500M	83,842	736	70.0	72.5
Wawahitchka St Bk	Wawahitchka	72.5	22.5	20.0	10.0	20.0	<\$100M	12,439	504	85.0	95.0
First Nb Northwest Fl	Panama City	72.5	25.0	10.0	20.0	17.5	<\$100M	42,552	309	57.5	52.5
Apalachicola St Bk	Apalachicola	72.5	25.0	15.0	15.0	17.5	<\$100M	25,438	380	82.5	85.0
Southern Cmrc Bk	Tampa	72.5	25.0	12.5	17.5	17.5	<\$100M	37,586	397	72.5	72.5
United Southern Bk	Umatilla	72.5	12.5	17.5	20.0	22.5	\$100M-500M	49,269	840	85.0	87.5
Liberty Nb	Longwood	72.5	25.0	12.5	17.5	17.5	<\$100M	29,999	405	70.0	67.5
Premier Cmnty Bk Of Fl	Largo	72.5	17.5	10.0	22.5	22.5	\$100M-500M	74,451	688	67.5	50.0
First Nb&Tc	Fort Walton Be	72.5	15.0	17.5	20.0	20.0	\$100M-500M	51,788	533	62.5	60.0
United B&Tc	Saint Petersburg	72.5	22.5	5.0	22.5	22.5	\$100M-500M	68,746	806	80.0	72.5
First St Bk Of Pinellas	Saint Petersburg	72.5	25.0	25.0	12.5	10.0	<\$100M	21,630	173	60.0	60.0
First Nb Of Osceola Cty	Kissimmee	72.5	20.0	17.5	17.5	17.5	\$100M-500M	32,653	380	80.0	72.5

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		Total	SBL/TA	SBL/TBL	SBL(\$)	SBL(#)					
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Cape Coral Nb	Cape Coral	72.5	17.5	12.5	22.5	20.0	\$100M-500M	78,671	648	65.0	60.0
Premier Cmnty Bk	Venice	72.5	25.0	25.0	12.5	10.0	<\$100M	20,519	156	60.0	50.0
Republic Security Bk	West Palm Bea	70.0	7.5	12.5	25.0	25.0	\$1B-\$10B	394,792	2,243	60.0	60.0
Columbia Cty Bk	Lake City	70.0	20.0	20.0	12.5	17.5	<\$100M	18,729	377	80.0	82.5
Village Bk Fl	Tampa	70.0	15.0	15.0	20.0	20.0	\$100M-500M	46,152	559	72.5	60.0
Ocala Nb	Ocala	70.0	22.5	22.5	12.5	12.5	<\$100M	20,178	281	72.5	67.5
Bay B&Tc	Panama City	70.0	17.5	10.0	20.0	22.5	\$100M-500M	45,534	674	80.0	72.5
Prosperity Bk Of St Augusti	Saint Augustine	70.0	17.5	12.5	20.0	20.0	\$100M-500M	45,826	587	75.0	75.0
Transatlantic Bk	Coral Gables	70.0	17.5	7.5	22.5	22.5	\$100M-500M	59,802	646	75.0	87.5
Bank Brevard	Melbourne	70.0	22.5	22.5	15.0	10.0	<\$100M	27,957	173	45.0	32.5
Riverside Nb Of Fl	Fort Pierce	67.5	7.5	10.0	25.0	25.0	\$500M-\$1B	119,409	2,062	77.5	82.5
Destin Bk	Destin	67.5	15.0	20.0	15.0	17.5	\$100M-500M	28,725	442	82.5	92.5
First Nb Of The Fl Keys	Marathon	67.5	15.0	20.0	17.5	15.0	\$100M-500M	38,805	275	47.5	40.0
1St Nb&Tc	Bradenton	67.5	17.5	12.5	20.0	17.5	\$100M-500M	41,910	405	60.0	55.0
Florida Bk Of Cmrc	Palm Harbor	67.5	22.5	25.0	10.0	10.0	<\$100M	14,267	168	65.0	70.0
National Bk Cmrc	Winter Park	67.5	20.0	7.5	20.0	20.0	\$100M-500M	55,118	473	60.0	60.0
First Nb Of Fl	Clearwater	67.5	20.0	5.0	22.5	20.0	\$100M-500M	88,135	576	57.5	45.0
American Bk	Bradenton	67.5	12.5	5.0	25.0	25.0	\$100M-500M	101,448	1,248	72.5	67.5
First Nb Of Naples	Naples	67.5	10.0	7.5	25.0	25.0	\$500M-\$1B	116,035	1,942	70.0	75.0
First Cmrl Bk Of Tampa	Tampa	67.5	22.5	15.0	15.0	15.0	<\$100M	24,191	320	70.0	72.5
First Bk	Tallahassee	67.5	22.5	10.0	17.5	17.5	<\$100M	33,582	417	72.5	72.5
Sarasota Bk	Sarasota	67.5	22.5	15.0	17.5	12.5	<\$100M	33,823	266	57.5	50.0
Peoples Bk	Palm Harbor	67.5	22.5	12.5	17.5	15.0	<\$100M	37,751	314	62.5	57.5
First Nb Of Wauchula	Wauchula	65.0	15.0	20.0	10.0	20.0	<\$100M	16,976	544	92.5	95.0
First Bk Of Clewiston	Clewiston	65.0	15.0	15.0	15.0	20.0	\$100M-500M	25,732	468	72.5	70.0
Peoples St Bk Of Groveland	Groveland	65.0	20.0	12.5	15.0	17.5	<\$100M	29,075	374	75.0	72.5
Suntrust Bk West Fl	Pensacola	65.0	10.0	7.5	22.5	25.0	\$500M-\$1B	91,486	1,396	77.5	80.0
Tib Bk Of The Keys	Key Largo	65.0	15.0	5.0	22.5	22.5	\$100M-500M	87,429	718	62.5	62.5
Community Nb At Bartow	Bartow	65.0	17.5	22.5	10.0	15.0	<\$100M	16,701	315	70.0	70.0
American Nb	Oakland Park	65.0	25.0	10.0	17.5	12.5	<\$100M	33,276	246	60.0	45.0
Suntrust Bk North Central F	Ocala	65.0	7.5	7.5	25.0	25.0	\$1B-\$10B	138,986	1,504	65.0	67.5
First Northwest Fl Bk	Fort Walton Be	65.0	25.0	20.0	12.5	7.5	<\$100M	17,675	99	37.5	42.5
Merchants & Southern Bk	Gainesville	65.0	17.5	15.0	17.5	15.0	\$100M-500M	30,492	299	65.0	52.5
Capital City Bk	Tallahassee	65.0	7.5	7.5	25.0	25.0	\$1B-\$10B	167,424	2,131	70.0	75.0
Cnb Nb	Lake City	65.0	12.5	7.5	22.5	22.5	\$100M-500M	64,949	874	75.0	77.5
Community Bk Of Manatee	Bradenton	65.0	25.0	17.5	12.5	10.0	<\$100M	19,325	170	55.0	57.5
Citizens Cmnty Bk Of Fl	Marco Island	65.0	17.5	22.5	15.0	10.0	<\$100M	23,031	160	52.5	32.5
First Nb&Tc Treasure Coast	Stuart	62.5	7.5	5.0	25.0	25.0	\$1B-\$10B	135,910	1,323	65.0	65.0
Net First Nb	Boca Raton	62.5	25.0	25.0	7.5	5.0	<\$100M	10,365	41	27.5	27.5
Mercantile Bk	Saint Petersburg	62.5	15.0	2.5	22.5	22.5	\$100M-500M	87,076	1,042	65.0	70.0
Suntrust Bk Mid-Fl Na	Winter Haven	62.5	7.5	5.0	25.0	25.0	\$1B-\$10B	110,806	1,198	65.0	65.0
Suntrust Bk Nature Coast	Brooksville	62.5	5.0	7.5	25.0	25.0	\$1B-\$10B	156,618	1,833	70.0	70.0
Horizon Bk Of Fl	Pensacola	62.5	15.0	25.0	10.0	12.5	<\$100M	14,023	256	67.5	72.5

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		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
First City Bk Of Fl	Fort Walton Be	62.5	15.0	10.0	17.5	20.0	\$100M-500M	32,927	545	72.5	70.0
Totalbank	Miami	62.5	12.5	5.0	22.5	22.5	\$100M-500M	86,666	804	65.0	65.0
American B&Tc Of Polk Ct	Lake Wales	62.5	15.0	22.5	12.5	12.5	<\$100M	18,718	233	85.0	92.5
Charlotte St Bk	Port Charlotte	62.5	22.5	12.5	15.0	12.5	<\$100M	23,939	236	57.5	50.0
Community Nb Of Sarasota	Venice	62.5	12.5	25.0	12.5	12.5	<\$100M	18,206	230	65.0	67.5
Provident Bk Of Fl	Sarasota	62.5	12.5	7.5	22.5	20.0	\$100M-500M	79,276	597	57.5	55.0
Fifth Third Bk Fl	Naples	62.5	12.5	7.5	22.5	20.0	\$100M-500M	67,631	634	65.0	60.0
Valrico St Bk	Valrico	62.5	20.0	15.0	15.0	12.5	<\$100M	24,008	276	75.0	62.5
Great Eastern Bk Of Fl	Miami	62.5	22.5	22.5	10.0	7.5	<\$100M	14,936	77	27.5	35.0
Columbia Bk	Tampa	60.0	12.5	25.0	10.0	12.5	<\$100M	14,105	210	57.5	57.5
Clay Cty Bk	Orange Park	60.0	22.5	22.5	7.5	7.5	<\$100M	12,346	110	57.5	62.5
Wauchula St Bk	Wauchula	60.0	7.5	12.5	17.5	22.5	\$100M-500M	34,105	735	77.5	85.0
First Nb Of Fl	Milton	60.0	12.5	5.0	22.5	20.0	\$100M-500M	75,194	624	57.5	52.5
Gulf St Cmnty Bk	Carrabelle	60.0	20.0	15.0	12.5	12.5	<\$100M	17,594	266	70.0	72.5
Surety Bk	De Land	60.0	22.5	17.5	12.5	7.5	<\$100M	20,321	125	45.0	42.5
Peoples Nb Niceville	Niceville	60.0	15.0	17.5	12.5	15.0	<\$100M	18,301	362	75.0	75.0
Ocean Bk	Miami	60.0	7.5	2.5	25.0	25.0	\$1B-\$10B	346,299	2,797	60.0	60.0
Metro Bk Of Dade Cty	Miami	60.0	15.0	5.0	20.0	20.0	\$100M-500M	40,547	478	60.0	65.0
Northern Tr Bk Of Fl Na	Miami	60.0	7.5	2.5	25.0	25.0	\$1B-\$10B	296,522	1,676	57.5	60.0
Republic Nb Of Miami	Coral Gables	60.0	7.5	2.5	25.0	25.0	\$1B-\$10B	172,962	2,291	65.0	72.5
Admiralty Bk	Palm Beach Ga	60.0	20.0	5.0	17.5	17.5	\$100M-500M	30,984	368	45.0	45.0
Gulf Bk	Miami	60.0	17.5	22.5	12.5	7.5	<\$100M	19,980	76	20.0	17.5
Hamilton Bk Na	Miami	60.0	7.5	2.5	25.0	25.0	\$1B-\$10B	147,830	1,077	60.0	60.0
Executive Nb	Miami	60.0	12.5	12.5	17.5	17.5	\$100M-500M	37,733	366	62.5	70.0
Regent Bk	Davie	60.0	17.5	17.5	12.5	12.5	<\$100M	17,218	258	65.0	65.0
First Coast Cmnty Bk	Fernandina Bea	60.0	22.5	10.0	15.0	12.5	<\$100M	24,873	197	52.5	55.0
Englewood Bk	Englewood	60.0	20.0	10.0	15.0	15.0	<\$100M	26,028	295	62.5	50.0
Independent Nb	Ocala	60.0	12.5	22.5	10.0	15.0	<\$100M	14,728	343	77.5	77.5
Community Nb Of Pasco Ct	Zephyrhills	60.0	17.5	12.5	15.0	15.0	<\$100M	23,020	335	75.0	65.0
Drummond Cmnty Bk	Chiefland	60.0	10.0	20.0	10.0	20.0	<\$100M	14,397	454	80.0	87.5
Citizens First Bk	Lady Lake	60.0	10.0	25.0	12.5	12.5	\$100M-500M	20,473	230	52.5	50.0
Commercial Bk Of Volusia	Ormond Beach	60.0	25.0	20.0	7.5	7.5	<\$100M	10,205	139	67.5	67.5
Alliance Bk	Orlando	60.0	25.0	17.5	10.0	7.5	<\$100M	14,279	78	42.5	35.0
Platinum Bk	Brandon	60.0	22.5	15.0	12.5	10.0	<\$100M	20,183	193	60.0	52.5
Republic Bk	Saint Petersburg	57.5	5.0	2.5	25.0	25.0	\$1B-\$10B	139,575	1,016	52.5	52.5
Suntrust Bk East Central Fl	Daytona Beach	57.5	5.0	2.5	25.0	25.0	\$1B-\$10B	113,002	1,192	60.0	57.5
Suntrust Bk Tallahassee Na	Tallahassee	57.5	7.5	5.0	22.5	22.5	\$500M-\$1B	81,087	963	62.5	65.0
Peninsula St Bk	Englewood	57.5	15.0	7.5	17.5	17.5	\$100M-500M	32,874	366	50.0	55.0
Suntrust Bk South Fl Na	Fort Lauderdale	57.5	5.0	2.5	25.0	25.0	\$1B-\$10B	286,480	3,294	57.5	57.5
Suntrust Bk Tampa Bay	Tampa	57.5	5.0	2.5	25.0	25.0	\$1B-\$10B	128,261	2,038	57.5	57.5
Madison Bk	Palm Harbor	57.5	20.0	5.0	17.5	15.0	\$100M-500M	36,576	259	42.5	42.5
Terrabank Na	Miami	57.5	15.0	12.5	15.0	15.0	\$100M-500M	29,730	267	50.0	47.5
Big Lake Nb	Okeechobee	57.5	10.0	15.0	15.0	17.5	\$100M-500M	23,371	416	72.5	70.0

Table A.1 Small Business Lending in Florida , 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)					
Suntrust Bk Gulf Coast	Sarasota	57.5	5.0	5.0	25.0	22.5	\$1B-\$10B	132,950	1,033	57.5	52.5
Quincy St Bk	Quincy	57.5	15.0	12.5	15.0	15.0	\$100M-500M	23,572	281	65.0	75.0
Continental Nb Of Miami	Miami	57.5	15.0	12.5	17.5	12.5	\$100M-500M	32,877	188	32.5	32.5
Regions Bk Na	Bradenton	57.5	12.5	5.0	20.0	20.0	\$100M-500M	41,937	480	72.5	80.0
First Bk Of Jacksonville	Jacksonville	57.5	25.0	22.5	5.0	5.0	<\$100M	3,944	52	50.0	50.0
First Cmrl Bk Of Fl	Orlando	57.5	22.5	25.0	5.0	5.0	<\$100M	5,798	31	35.0	22.5
Mellon United Nb	Miami	55.0	5.0	2.5	25.0	22.5	\$1B-\$10B	124,823	855	52.5	52.5
Suntrust Bk Miami Na	Miami	55.0	2.5	2.5	25.0	25.0	\$1B-\$10B	207,726	2,665	55.0	57.5
Palm Beach Nb&Tc	Palm Beach	55.0	12.5	2.5	20.0	20.0	\$100M-500M	49,630	462	52.5	55.0
Equitable Bk	Fort Lauderdale	55.0	20.0	7.5	15.0	12.5	<\$100M	24,338	223	55.0	62.5
Union Bk Of Fl	Plantation	55.0	12.5	5.0	20.0	17.5	\$100M-500M	45,891	374	47.5	50.0
Suntrust Bk Central Fl Na	Orlando	55.0	2.5	2.5	25.0	25.0	\$1B-\$10B	380,777	4,054	55.0	55.0
First Nb Of Hmstd	Homestead	55.0	15.0	7.5	17.5	15.0	\$100M-500M	38,874	296	52.5	47.5
City Nb Of Florida	Miami	55.0	5.0	2.5	25.0	22.5	\$1B-\$10B	118,104	697	52.5	50.0
Suntrust Bk North Fl Na	Jacksonville	55.0	5.0	2.5	22.5	25.0	\$1B-\$10B	97,182	1,351	60.0	60.0
Commercial Bk Fl	Miami	55.0	10.0	2.5	22.5	20.0	\$100M-500M	68,695	516	45.0	50.0
Community Bk Of Fl	Homestead	55.0	10.0	2.5	20.0	22.5	\$100M-500M	39,476	787	47.5	45.0
Citizens Bk Wakulla	Crawfordville	55.0	17.5	20.0	7.5	10.0	<\$100M	10,358	200	72.5	70.0
Citrus Bk Na	Vero Beach	55.0	20.0	10.0	12.5	12.5	<\$100M	22,154	227	55.0	52.5
Marine Bk Of The Fl Keys	Marathon	55.0	20.0	15.0	10.0	10.0	<\$100M	17,171	185	52.5	55.0
Edison Nb	Fort Myers	55.0	15.0	20.0	10.0	10.0	<\$100M	16,591	163	55.0	52.5
Riverside Bk Of The Gulf C	Cape Coral	55.0	15.0	20.0	10.0	10.0	<\$100M	13,686	159	57.5	55.0
Community Bk Of Marion C	Ocala	55.0	15.0	22.5	7.5	10.0	<\$100M	10,108	138	57.5	65.0
Hillsboro Bk	Plant City	55.0	22.5	17.5	7.5	7.5	<\$100M	9,321	104	55.0	52.5
Landmark Bk Na	Fort Lauderdale	55.0	22.5	20.0	7.5	5.0	<\$100M	10,139	31	20.0	20.0
Commercebna Na	Coral Gables	52.5	5.0	2.5	22.5	22.5	\$500M-\$1B	66,513	629	47.5	50.0
Perkins St Bk	Williston	52.5	10.0	10.0	12.5	20.0	\$100M-500M	20,496	573	80.0	90.0
Eurobank	Boca Raton	52.5	20.0	12.5	12.5	7.5	<\$100M	19,793	144	45.0	32.5
Eastern Nb	Miami	52.5	10.0	5.0	20.0	17.5	\$100M-500M	52,095	369	50.0	47.5
Vanguard B&Tc	Valparaiso	52.5	10.0	5.0	20.0	17.5	\$100M-500M	43,125	425	52.5	50.0
Suntrust Bk Southwest Fl	Fort Myers	52.5	5.0	2.5	22.5	22.5	\$1B-\$10B	89,586	725	50.0	47.5
Citizens Bk Of Perry	Perry	52.5	20.0	10.0	10.0	12.5	<\$100M	14,101	256	55.0	65.0
First Nb Central Fl	Longwood	52.5	17.5	7.5	15.0	12.5	<\$100M	25,267	214	45.0	35.0
Bank Of St Petersburg	Saint Petersburg	52.5	20.0	15.0	10.0	7.5	<\$100M	14,927	131	55.0	42.5
Southern Exch Bk	Tampa	52.5	10.0	7.5	17.5	17.5	\$100M-500M	35,973	371	52.5	55.0
First Nb Of Polk Cty	Winter Haven	52.5	10.0	22.5	7.5	12.5	<\$100M	10,888	203	72.5	85.0
First Bk	Miami	52.5	10.0	22.5	10.0	10.0	<\$100M	14,750	179	50.0	57.5
Intercredit Bk Na	Miami	50.0	7.5	17.5	15.0	10.0	\$100M-500M	23,413	162	45.0	27.5
First Nb Of Mt Dora	Mount Dora	50.0	5.0	25.0	7.5	12.5	\$100M-500M	9,834	233	47.5	57.5
Tri-County Bk	Trenton	50.0	12.5	20.0	7.5	10.0	<\$100M	8,706	147	70.0	82.5
Bank Of Bonifay	Bonifay	50.0	7.5	20.0	7.5	15.0	<\$100M	9,073	328	72.5	90.0
Highlands Independent Bk	Sebring	50.0	10.0	15.0	10.0	15.0	<\$100M	13,854	354	75.0	80.0
First Guaranty B&Tc Jacksc	Jacksonville	50.0	10.0	5.0	17.5	17.5	\$100M-500M	36,606	432	52.5	57.5

Table A.1 Small Business Lending in Florida , 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)					
First Nb Of Crestview	Crestview	50.0	7.5	20.0	10.0	12.5	\$100M-500M	16,639	262	62.5	67.5
Coquina Bk	Ormond Beach	50.0	17.5	15.0	7.5	10.0	<\$100M	11,319	144	47.5	50.0
Old Fl Bk	Fort Myers	50.0	22.5	12.5	10.0	5.0	<\$100M	12,542	41	25.0	25.0
Citizens Bk Of Oviedo	Oviedo	47.5	12.5	7.5	12.5	15.0	\$100M-500M	21,076	273	47.5	50.0
International Finance Bk	Miami	47.5	10.0	5.0	17.5	15.0	\$100M-500M	30,991	284	42.5	57.5
Peoples Nb Of Cmrc	Miami	47.5	12.5	22.5	5.0	7.5	<\$100M	6,519	92	55.0	65.0
Gateway Amer Bk Of Fl	Fort Lauderdale	47.5	17.5	5.0	15.0	10.0	<\$100M	23,065	172	35.0	35.0
Gulf Coast Nb	Naples	47.5	7.5	7.5	15.0	17.5	\$100M-500M	23,443	338	45.0	55.0
Citizens & Peoples Bk Na	Cantonment	47.5	20.0	12.5	7.5	7.5	<\$100M	11,804	115	47.5	40.0
Tarpon Coast Nb	Port Charlotte	47.5	17.5	15.0	7.5	7.5	<\$100M	8,815	83	42.5	25.0
Independent Cmnty Bk	Tequesta	47.5	15.0	25.0	5.0	2.5	<\$100M	3,612	25	30.0	45.0
Grand Bk Of Fl	West Palm Bea	47.5	20.0	12.5	7.5	7.5	<\$100M	10,435	115	52.5	52.5
First St Bk Of Arcadia	Arcadia	45.0	10.0	10.0	10.0	15.0	\$100M-500M	16,624	308	65.0	67.5
Bank Of Jackson Cty	Graceville	45.0	12.5	20.0	5.0	7.5	<\$100M	5,410	95	62.5	75.0
Panamerican Bk	Miami	45.0	22.5	10.0	7.5	5.0	<\$100M	9,810	60	35.0	32.5
Community St Bk Of Starke	Starke	45.0	12.5	17.5	5.0	10.0	<\$100M	7,532	141	57.5	62.5
First Bk Of Indiantown	Indiantown	45.0	12.5	20.0	5.0	7.5	<\$100M	6,756	136	60.0	60.0
First Amer Bk Of Walton Ct	Santa Rosa Bea	45.0	12.5	7.5	12.5	12.5	<\$100M	17,640	256	52.5	52.5
Sunniland Bk	Fort Lauderdale	45.0	17.5	17.5	5.0	5.0	<\$100M	6,930	41	37.5	35.0
Southern Scty Bk	Hollywood	45.0	15.0	20.0	5.0	5.0	<\$100M	4,730	88	65.0	65.0
Hernando Cty Bk	Brooksville	45.0	7.5	25.0	5.0	7.5	<\$100M	5,899	96	50.0	47.5
Village Banc	Naples	45.0	10.0	22.5	7.5	5.0	<\$100M	11,227	58	25.0	20.0
Marine B&Tc	Vero Beach	45.0	20.0	10.0	7.5	7.5	<\$100M	12,018	89	35.0	32.5
Florida Citizens Bk	Ocala	45.0	10.0	25.0	5.0	5.0	<\$100M	4,410	38	37.5	35.0
Community Bk Of Naples N	Naples	45.0	12.5	12.5	10.0	10.0	<\$100M	16,724	156	47.5	47.5
First Cmnty Bk Of Palm Be	Pahokee	42.5	10.0	10.0	10.0	12.5	<\$100M	15,934	243	55.0	62.5
Bank At Ormond By-The-St	Ormond Beach	42.5	7.5	15.0	10.0	10.0	\$100M-500M	13,760	203	50.0	40.0
Pcb The Cmnty Bk	Malone	42.5	17.5	15.0	5.0	5.0	<\$100M	4,873	64	37.5	52.5
Southern Cmnty Bk	Orlando	42.5	20.0	7.5	7.5	7.5	<\$100M	10,719	88	37.5	32.5
First Cmnty Bk Of Southwe	Fort Myers	42.5	15.0	20.0	5.0	2.5	<\$100M	4,321	29	30.0	32.5
Cornerstone Cmnty Bk	Saint Petersburg	42.5	10.0	25.0	5.0	2.5	<\$100M	3,209	5	10.0	10.0
First Nb	Tarpon Springs	40.0	7.5	25.0	2.5	5.0	<\$100M	2,408	70	55.0	65.0
Lafayette Cty St Bk	Mayo	40.0	10.0	17.5	5.0	7.5	<\$100M	5,233	89	47.5	50.0
Pointe Bk	Boca Raton	40.0	7.5	5.0	15.0	12.5	\$100M-500M	27,962	254	40.0	47.5
Pelican Nb	Naples	40.0	15.0	10.0	10.0	5.0	<\$100M	12,920	51	27.5	15.0
First Home Bk	Seminole	40.0	7.5	25.0	2.5	5.0	<\$100M	1,750	32	50.0	62.5
First Nb Pasco	Dade City	37.5	10.0	15.0	5.0	7.5	<\$100M	7,493	121	52.5	47.5
Bank Of Belle Glade	Belle Glade	37.5	7.5	17.5	5.0	7.5	<\$100M	5,729	103	45.0	52.5
Coconut Grove Bk	Miami	37.5	5.0	5.0	12.5	15.0	\$100M-500M	21,797	301	47.5	47.5
International Bk Of Miami	Miami	37.5	5.0	2.5	17.5	12.5	\$100M-500M	38,183	146	22.5	15.0
Peoples Bk Of Graceville	Graceville	37.5	5.0	20.0	5.0	7.5	<\$100M	3,483	122	55.0	70.0
Bac Fl Bk	Miami	37.5	5.0	10.0	12.5	10.0	\$100M-500M	18,050	158	40.0	35.0
Public Bk	Saint Cloud	37.5	12.5	5.0	7.5	12.5	<\$100M	10,780	256	67.5	80.0

Table A.1 Small Business Lending in Florida , 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)					
First Citrus Bk	Tampa	37.5	7.5	25.0	2.5	2.5	<\$100M	1,980	21	37.5	20.0
Millennium Bk	Gainesville	37.5	12.5	17.5	5.0	2.5	<\$100M	2,971	24	22.5	15.0
First Western Bk	Cooper City	35.0	12.5	12.5	5.0	5.0	<\$100M	5,089	79	57.5	42.5
Security Bk Na	North Lauderdale	35.0	10.0	5.0	10.0	10.0	<\$100M	15,044	189	35.0	37.5
Citizens Bk Of Frostproof	Frostproof	35.0	7.5	10.0	7.5	10.0	<\$100M	8,478	155	47.5	52.5
Espirito Santo Bk	Miami	35.0	5.0	10.0	12.5	7.5	\$100M-500M	17,373	91	30.0	50.0
Eagle Nb Of Miami	Miami	35.0	5.0	7.5	12.5	10.0	\$100M-500M	19,128	154	35.0	35.0
Intervest Bk	Clearwater	35.0	10.0	2.5	15.0	7.5	\$100M-500M	26,769	98	22.5	22.5
Skylake St Bk	North Miami Bk	32.5	7.5	2.5	12.5	10.0	\$100M-500M	21,734	123	22.5	30.0
Bank Of The South	Pensacola	32.5	2.5	25.0	2.5	2.5	<\$100M	407	5	32.5	32.5
Warrington Bk	Pensacola	32.5	2.5	25.0	2.5	2.5	<\$100M	2,064	16	25.0	20.0
Dunnellon St Bk	Dunnellon	32.5	2.5	22.5	2.5	5.0	<\$100M	2,146	41	30.0	35.0
First Scty Bk	Sarasota	32.5	2.5	25.0	2.5	2.5	<\$100M	280	5	32.5	32.5
Sofisa Bk Of Fl	Miami	32.5	5.0	22.5	2.5	2.5	<\$100M	1,218	6	25.0	40.0
Flagship Nb	Bradenton	32.5	2.5	25.0	2.5	2.5	<\$100M	81	1	32.5	35.0
Florida Choice Bk	Mount Dora	32.5	2.5	25.0	2.5	2.5	<\$100M	442	7	37.5	15.0
Crystal River Bk	Crystal River	30.0	2.5	17.5	5.0	5.0	<\$100M	3,105	49	35.0	35.0
Pacific Nb	Miami	30.0	2.5	22.5	2.5	2.5	\$100M-500M	156	2	12.5	22.5
First Nb Of South Miami	South Miami	30.0	2.5	5.0	7.5	15.0	\$100M-500M	11,759	296	42.5	50.0
Citizens First Nb	Crescent City	30.0	2.5	20.0	2.5	5.0	<\$100M	2,404	67	42.5	55.0
Pinebank Na	Miami	30.0	2.5	22.5	2.5	2.5	\$100M-500M	1,354	8	17.5	22.5
Peoples St Bk	Lake City	30.0	5.0	20.0	2.5	2.5	<\$100M	337	9	37.5	47.5
Peninsula Bk Of Central Fl	Daytona Beach	30.0	12.5	7.5	5.0	5.0	<\$100M	5,064	34	20.0	25.0
Jacksonville Bk	Jacksonville	30.0	2.5	22.5	2.5	2.5	<\$100M	38	2	32.5	32.5
Bank Of Inverness	Inverness	27.5	2.5	10.0	7.5	7.5	\$100M-500M	10,512	133	40.0	27.5
Homosassa Springs Bk	Homosassa Spr	27.5	2.5	17.5	2.5	5.0	<\$100M	2,116	38	40.0	37.5
Natbank Na	Hollywood	27.5	5.0	12.5	5.0	5.0	<\$100M	4,772	69	27.5	35.0
First Peoples Bk	Port Saint Lucie	27.5	5.0	17.5	2.5	2.5	<\$100M	534	6	27.5	27.5
Madison Cty Cmnty Bk	Madison	27.5	2.5	20.0	2.5	2.5	<\$100M	87	6	32.5	35.0
Delta Nb&Tc Of Fl	Miami	25.0	2.5	17.5	2.5	2.5	\$100M-500M	2,662	31	35.0	30.0
Friendship Cmnty Bk	Ocala	25.0	7.5	7.5	5.0	5.0	<\$100M	5,263	47	37.5	27.5
Helm Bk	Miami	25.0	5.0	7.5	7.5	5.0	\$100M-500M	8,573	67	30.0	27.5
Gulfstream Bus Bk	Stuart	25.0	5.0	15.0	2.5	2.5	<\$100M	1,287	7	17.5	10.0
Independent Bkr Bk Of Fl	Lake Mary	20.0	5.0	2.5	7.5	5.0	\$100M-500M	7,877	21	10.0	10.0
Enterprise Nb Of Palm Beach	North Palm Beach	20.0	5.0	2.5	7.5	5.0	\$100M-500M	9,568	56	17.5	15.0
Bank One Fl	Venice	17.5	2.5	7.5	5.0	2.5	\$100M-500M	5,792	12	10.0	10.0
Kislak Nb	North Miami	15.0	2.5	2.5	5.0	5.0	\$100M-500M	3,692	46	15.0	12.5
Harris Tr/Bk Of Montreal	West Palm Beach	10.0	0.0	0.0	0.0	0.0	<\$100M	0	0	0.0	10.0
Bankers Tr Fl Na	Palm Beach	10.0	2.5	0.0	2.5	2.5	<\$100M	0	0	0.0	10.0
First Navy Bk	Pensacola	10.0	0.0	0.0	0.0	0.0	<\$100M	0	0	0.0	10.0
Chase Manhattan Private Bk	Tampa	10.0	2.5	0.0	2.5	2.5	<\$100M	0	0	0.0	10.0
Bank Of Boston-Fl Na	Boca Raton	10.0	2.5	0.0	2.5	2.5	<\$100M	0	0	0.0	10.0
First Cmnty Bk	Orange City	10.0	0.0	0.0	0.0	0.0	\$100M-500M	0	0	0.0	10.0

Table A.1 Small Business Lending in Florida , 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)					
Citibank Fl Na	Dania	0.0	2.5	0.0	2.5	2.5	<\$100M	0	0	0.0	0.0
Suntrust Bankcard Na	Orlando	0.0	2.5	2.5	2.5	2.5	\$1B-\$10B	0	0	0.0	0.0
Tcm Bk Na	Tampa	0.0	2.5	0.0	2.5	2.5	<\$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 Florida 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	1,424,278	12,999	>\$50B	651,389	11,484	319,081	9,569	
BANK OF AMERICA CORPORATION	NC	1,081,782	14,803	>\$50B	608,280	13,908	410,190	12,770	
FIRST UNION CORPORATION	NC	654,387	6,806	>\$50B	292,554	6,113	156,018	5,326	
SOUTHTRUST CORPORATION	AL	555,825	4,042	\$10B-\$50B	229,365	3,399	97,771	2,641	
AMSOUTH BANCORPORATION	AL	266,031	3,161	\$10B-\$50B	138,478	2,914	80,001	2,567	
HUNTINGTON BANCSHARES INCORP	OH	159,733	2,468	\$10B-\$50B	87,692	2,321	53,672	2,121	
COLONIAL BANCGROUP INC. TH	AL	156,836	1,519	\$10B-\$50B	75,253	1,357	37,738	1,146	
REGIONS FINANCIAL CORPORATIO	AL	152,179	1,294	\$10B-\$50B	64,435	1,120	31,144	926	
CITIGROUP INC.	NY	147,482	1,320	>\$50B	80,627	1,181	42,143	976	
MELLON BANK CORPORATION	PA	143,222	4,365	\$10B-\$50B	98,831	4,267	64,129	4,056	
BANKATLANTIC F.S.B.	FL	142,878	2,557	N/A	113,554	2,493	95,434	2,391	
OCEAN BANKSHARES INC.	FL	132,727	1,291	\$1B-\$10B	65,446	1,171	37,421	1,019	
COMPASS BANCSHARES INC.	AL	114,763	1,075	\$10B-\$50B	53,266	948	26,308	793	
NORTHERN TRUST CORPORATION	IL	106,158	568	\$10B-\$50B	38,725	445	16,741	325	
FIRST SOUTH BANK	FL	101,562	1,016	N/A	84,561	972	46,110	701	
REPUBLIC NB OF MIAMI	FL	94,848	906	\$1B-\$10B	42,650	808	25,919	711	
CAPITAL CITY BANK GROUP INC	FL	92,995	1,545	\$1B-\$10B	54,007	1,471	31,771	1,337	
WELLS FARGO & COMPANY	CA	89,935	4,174	>\$50B	85,808	4,168	84,179	4,159	
UNION PLANTERS CORPORATION	TN	83,652	775	\$10B-\$50B	46,378	702	25,596	587	
WACHOVIA CORPORATION	NC	82,940	754	>\$50B	34,682	660	16,685	561	
SYNOVUS FINANCIAL CORP.	GA	82,071	831	\$10B-\$50B	37,581	740	20,150	633	
REPUBLIC SECURITY FINANCIAL	FL	69,932	508	\$1B-\$10B	29,514	436	13,588	347	
CITY NATIONAL BANCSHARES IN	FL	59,209	311	\$1B-\$10B	19,358	242	8,937	184	
ADVANTA BK CORP	UT	58,104	5,898	<\$1B	58,104	5,898	58,104	5,898	
CHASE MANHATTAN CORPORATION	NY	50,242	1,852	>\$50B	45,540	1,843	43,280	1,829	
REPUBLIC BANCSHARES INC.	FL	47,956	344	\$1B-\$10B	18,790	285	9,149	230	
MORGAN STANLEY DEAN WITTER B	UT	46,915	19,637	<\$1B	46,915	19,637	46,915	19,637	
SEACOAST BANKING CORPORATION	FL	46,783	454	\$1B-\$10B	16,984	396	9,148	348	
F.N.B. CORPORATION	PA	46,219	895	\$1B-\$10B	25,404	849	16,149	795	
WHITNEY HOLDING CORPORATION	LA	45,862	285	\$1B-\$10B	16,004	228	5,553	169	
1ST SOURCE CORPORATION	IN	45,354	493	\$1B-\$10B	21,076	444	11,900	385	
COMERICA INCORPORATED	MI	38,260	86	\$10B-\$50B	3,071	28	771	16	
CITRUS & CHEMICAL BANCORPORA	FL	36,464	522	<\$1B	25,571	495	14,532	428	
RIVERSIDE BANKING COMPANY	FL	36,460	659	<\$1B	24,466	633	16,421	578	
COMMERCEBANK NA	FL	33,568	343	<\$1B	16,107	308	9,381	269	
BANK ONE CORPORATION	IL	29,486	376	>\$50B	9,939	346	6,717	328	
FIRST NB OF FL	FL	27,094	217	<\$1B	13,179	189	4,968	144	
COMMERCIAL BANKSHARES INCORP	FL	26,724	170	<\$1B	8,923	138	3,232	107	
CNB FLORIDA BANCSHARES INC.	FL	25,818	401	<\$1B	14,841	380	8,606	340	
HARBOR FEDERAL SAVINGS BANK	FL	25,443	154	N/A	13,310	125	4,250	70	
PROVIDENT FINANCIAL GROUP I	OH	23,925	177	\$1B-\$10B	9,883	147	4,129	115	
FIFTH THIRD BANCORP	OH	23,042	138	\$10B-\$50B	7,337	107	3,261	82	
FIDELITY FEDERAL SB/FL	FL	20,577	158	N/A	9,365	136	4,179	105	
BANKUNITED FSB	FL	18,958	90	N/A	6,649	65	1,986	38	
POPULAR INC.	PR	18,894	152	\$1B-\$10B	8,867	129	3,929	100	
U.S. BANCORP	MN	18,465	2,508	>\$50B	15,035	2,503	13,902	2,498	

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HSBC BK USA	NY	18,068	70	\$10B-\$50B	5,290	46	557	18	
MERCHANTS NEW YORK BANCORP	NY	13,533	74	\$1B-\$10B	8,005	60	716	12	
EASTERN NB	FL	13,460	91	<\$1B	5,879	76	2,885	61	
INTERNATIONAL BANCORP OF MIA	FL	12,064	31	<\$1B	1,088	9	182	3	
READY STATE BANK	FL	9,970	208	N/A	8,332	203	6,195	189	
FIRST FSB OF LAKE COUNTY	FL	9,845	40	N/A	2,506	26	1,063	17	
MERRILL LYNCH BK USA	UT	9,328	36	\$1B-\$10B	2,703	21	440	8	
WASHINGTON MUTUAL BANK FA	WA	8,751	490	N/A	8,751	490	8,751	490	
HAMILTON BANCORP INC.	FL	8,642	67	\$1B-\$10B	3,850	58	1,474	44	
NATIONAL CITY CORPORATION	OH	8,418	44	>\$50B	2,757	35	1,067	25	
FIRST MIAMI BANCORP INC.	FL	7,534	158	<\$1B	5,140	152	3,684	143	
SAND RIDGE BANK	IN	7,197	52	N/A	5,598	48	774	14	
REPUBLIC NEW YORK CORPORATIO	NY	6,983	50	\$10B-\$50B	3,001	42	1,636	34	
PEOPLES FIRST COMMUNITY BANK	FL	6,636	79	N/A	4,825	75	2,099	57	
FIRST FEDERAL FLORIDA	FL	6,367	24	N/A	1,883	15	399	7	
COMERICA BANK & TRUST FSB	FL	5,548	31	N/A	3,235	26	628	13	
OCWEN FEDERAL BANK FSB	FL	5,483	14	N/A	994	7	140	2	
COMMUNITY SAVINGS F.A.	FL	5,107	72	N/A	4,747	71	2,290	56	
MERCANTILE BANCORPORATION IN	MO	4,483	28	\$10B-\$50B	2,140	23	457	15	
PNC BANK CORP.	PA	4,427	19	>\$50B	727	13	317	10	
UST CORP.	MA	4,425	9	\$1B-\$10B	202	3	59	2	
BB&T CORPORATION	NC	4,190	33	\$10B-\$50B	1,490	27	708	21	
FIRSTAR CORPORATION	WI	4,186	29	\$10B-\$50B	1,671	25	846	20	
OLD KENT FINANCIAL CORPORATI	MI	4,120	16	\$10B-\$50B	1,370	13	455	8	
SKY FINANCIAL GROUP INC.	OH	3,944	20	\$1B-\$10B	893	15	527	13	
MARSHALL & ILSLEY CORPORATIO	WI	3,918	17	\$10B-\$50B	993	9	69	4	
KEYCORP	OH	3,842	32	>\$50B	2,604	29	985	22	
LASALLE BK NA	IL	3,794	8	\$10B-\$50B	120	2	120	2	
FIRST BUSEY CORPORATION	IL	3,791	16	<\$1B	1,201	11	259	6	
ZIONS BANCORPORATION	UT	3,635	11	\$10B-\$50B	657	5	155	2	
NATIONAL COMMERCE BANCORPORA	TN	3,521	21	\$1B-\$10B	1,734	18	743	13	
SOUTHEASTERN BANKING CORPORA	GA	3,323	78	<\$1B	1,624	74	1,451	73	
MERCANTILE BANKSHARES CORPOR	MD	3,225	28	\$1B-\$10B	1,266	25	1,016	24	
TRANSFLORIDA BANK	FL	3,072	11	N/A	271	6	106	5	
SILICON VALLEY BANCSHARES	CA	2,700	4	\$1B-\$10B	0	0	0	0	
JAMES F POPE	GA	2,581	11	N/A	551	7	300	5	
STERLING BANCORP	NY	2,558	56	\$1B-\$10B	2,558	56	1,953	52	
FIRST AMERICAN CORPORATION	TN	2,498	17	\$10B-\$50B	688	14	268	12	
FIRSTMERIT CORPORATION	OH	2,460	9	\$1B-\$10B	410	6	305	5	
OLD NATIONAL BANCORP	IN	2,240	9	\$1B-\$10B	85	4	85	4	
REGENCY SAVINGS BANK	IL	2,207	5	N/A	44	1	44	1	
RURBAN FINANCIAL CORP.	OH	2,130	5	<\$1B	260	2	10	1	
NATIONAL BK OF CMRC TR&SA	NE	2,120	3	\$1B-\$10B	120	1	0	0	
STERLING BANK & TRUST	MI	2,046	20	N/A	1,132	18	731	15	
M&T BANK CORPORATION	NY	1,945	6	\$10B-\$50B	545	4	35	1	
BOK FINANCIAL CORPORATION	OK	1,939	6	\$1B-\$10B	267	2	67	1	
S & T BANCORP INC.	PA	1,905	7	\$1B-\$10B	429	4	41	1	

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CHEVY CHASE BANK F.S.B.	MD	1,900	9	N/A	710	5	0	0	
FIRST INTERNATIONAL BANCORP	CT	1,856	6	<\$1B	96	3	96	3	
ALABAMA NATIONAL BANCORPORAT	AL	1,815	8	\$1B-\$10B	355	4	70	2	
BAC FL BK	FL	1,813	11	<\$1B	1,433	10	232	3	
SIERRAWEST BANCORP	CA	1,687	5	<\$1B	18	1	18	1	
MISSISSIPPI VALLEY BANCSHARE	MO	1,668	9	\$1B-\$10B	385	6	130	4	
HARRIS T&SB	IL	1,646	31	\$10B-\$50B	1,371	30	1,199	29	
NATIONAL CITY BANCSHARES IN	IN	1,645	5	\$1B-\$10B	270	2	20	1	
FINANCIAL INSTITUTIONS INC.	NY	1,532	8	\$1B-\$10B	367	6	185	5	
FIRST COMMONWEALTH FINANCIAL	PA	1,433	3	\$1B-\$10B	33	1	33	1	
COMMERCE BANCSHARES INC.	MO	1,428	16	\$10B-\$50B	293	13	293	13	
BREMER FINANCIAL CORPORATION	MN	1,410	8	\$1B-\$10B	120	5	120	5	
FIRST AMERICAN BANK CORPORAT	IL	1,366	4	\$1B-\$10B	87	2	87	2	
JEFFBANKS INC.	PA	1,293	3	\$1B-\$10B	293	2	93	1	
INDEPENDENT SOUTHERN BANCSHA	TN	1,220	3	<\$1B	100	1	100	1	
BSB BANCORP INC.	NY	1,210	2	\$1B-\$10B	0	0	0	0	
FARMERS & MERCHANTS INVESTME	NE	1,191	6	<\$1B	626	5	155	2	
U.S.B. HOLDING CO. INC.	NY	1,175	2	\$1B-\$10B	0	0	0	0	
ONE VALLEY BANCORP INC.	WV	1,148	4	\$1B-\$10B	43	2	43	2	
CORUS BANKSHARES INC.	IL	1,146	9	\$1B-\$10B	716	8	425	6	
PRIME BANCORP INC.	PA	1,100	3	\$1B-\$10B	0	0	0	0	
ALLFIRST BK	MD	1,097	4	\$10B-\$50B	92	2	92	2	
FREMONT BANCORPORATION	CA	1,088	140	\$1B-\$10B	1,088	140	975	139	
SIGNAL BANK N.A.	OH	1,066	6	N/A	691	5	188	2	
KEYSTONE FINANCIAL INC.	PA	1,040	4	\$1B-\$10B	140	2	140	2	
MICHIGAN NB	MI	1,039	7	\$10B-\$50B	383	5	143	3	
NORTHERN CENTRAL BANK	PA	1,030	2	N/A	30	1	30	1	
FIRST CHARTER CORPORATION	NC	1,021	66	\$1B-\$10B	1,021	66	1,021	66	
CAROLINA FIRST CORPORATION	SC	1,015	3	\$1B-\$10B	15	2	15	2	
PALMETTO BANCSHARES INC.	SC	1,013	2	<\$1B	13	1	13	1	
FIRST M & F CORPORATION	MS	1,000	1	<\$1B	0	0	0	0	
AMERICAN EXPRESS CENTURION B	UT	233,737	33,089	\$10B-\$50B	233,737	33,089	233,537	33,088	0.81
MBNA CORPORATION	DE	15,519	1,699	\$10B-\$50B	15,519	1,699	15,519	1,699	0.55
PRUDENTIAL B&TC	GA	5,008	21	<\$1B	1,838	14	397	5	0.32

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.