

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

Bank Name	Location	Total Score	Bank Asset Size	Small Business Loans*	
				Dollar Amount	Number
HAWAII NB	HONOLULU	70.0	\$100M-500M	68,918	1,408
CITY BK	HONOLULU	65.0	\$500M-\$1B	162,289	1,577
BANK OF HI	HONOLULU	60.0	\$1B-\$10B	424,669	12,851
REALTY FNC	HILO	55.0	<\$100M	2,547	35

\*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](http://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
<b>National</b>	<b>8,966</b>	<b>8659</b>	<b>5302</b>	<b>2683</b>	<b>290</b>	<b>309</b>	<b>75</b>

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 Hawaii, 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)					
Hawaii Nb	Honolulu	70.0	25.0	12.5	15.0	17.5	\$100M-500M	68,918	1,408	70.0	77.5
City Bk	Honolulu	65.0	20.0	7.5	17.5	20.0	\$500M-\$1B	162,289	1,577	65.0	67.5
Bank Of Hi	Honolulu	60.0	7.5	2.5	25.0	25.0	\$1B-\$10B	424,669	12,851	62.5	65.0
First Hawaiian Bk	Honolulu	57.5	10.0	2.5	22.5	22.5	\$1B-\$10B	340,417	9,316	60.0	57.5
Central Pacific Bk	Honolulu	55.0	15.0	5.0	20.0	15.0	\$1B-\$10B	199,142	1,277	55.0	55.0
Realty Fnc	Hilo	55.0	22.5	17.5	7.5	7.5	<\$100M	2,547	35	57.5	50.0
Bank Of Honolulu	Honolulu	52.5	17.5	15.0	10.0	10.0	<\$100M	12,974	82	47.5	52.5
Finance Fact	Honolulu	47.5	12.5	10.0	12.5	12.5	\$500M-\$1B	27,472	116	45.0	35.0
Oahu Fnc Co	Waipahu	35.0	5.0	22.5	2.5	5.0	<\$100M	21	3	35.0	37.5
Standard Fnc Corp	Honolulu	30.0	2.5	20.0	5.0	2.5	<\$100M	79	2	30.0	30.0
Gecc Fnc Corp	Honolulu	10.0	2.5	0.0	2.5	2.5	<\$100M	0	0		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](http://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 Hawaii 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)
PACIFIC CENTURY FINANCIAL CO	HI	158,789	1,867	\$10B-\$50B	86,342	1,724	51,188	1,521	
BANCWEST CORPORATION	HI	114,134	2,517	\$10B-\$50B	68,861	2,429	48,635	2,318	
CB BANCSHARES INC.	HI	44,286	490	<\$1B	22,144	445	13,448	396	
CPB INC.	HI	40,959	336	\$1B-\$10B	16,492	287	8,933	244	
HAWAII NATIONAL BANCSHARES	HI	32,502	469	<\$1B	20,670	443	11,685	390	
AMERICAN SAVINGS BANK	HI	11,969	101	N/A	6,843	91	3,131	69	
WELLS FARGO & COMPANY	CA	7,639	340	>\$50B	7,239	339	7,239	339	
ADVANTA BK CORP	UT	5,038	490	<\$1B	5,038	490	5,038	490	
BANK OF AMERICA CORPORATION	NC	3,526	14	>\$50B	589	9	479	8	
U.S. BANCORP	MN	3,299	443	>\$50B	2,474	441	2,339	440	
MORGAN STANLEY DEAN WITTER B	UT	2,738	802	<\$1B	2,738	802	2,738	802	
FINANCE FACT	HI	2,670	12	<\$1B	560	6	62	3	
AMERICAN EXPRESS CENTURION B	UT	11,005	1,574	\$10B-\$50B	11,005	1,574	11,005	1,574	0.81
MBNA CORPORATION	DE	1,434	185	\$10B-\$50B	1,434	185	1,434	185	0.55

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