

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

Bank Name	Location	Total Score	Bank Asset Size	Small Business Loans*	
				Dollar Amount	Number
VALLEY ST BK	ELDRIDGE	97.5	\$100M-500M	39,860	369
MAHASKA ST BK	OSKALOOSA	92.5	\$100M-500M	38,113	507
IOWA ST BK	ALGONA	90.0	\$100M-500M	26,471	589
MIDSTATES BK NA	HARLAN	90.0	\$100M-500M	26,162	734
SECURITY B&TC	DECORAH	90.0	\$100M-500M	22,509	467
PIONEER BK	SERGEANT BLUFF	90.0	<\$100M	14,153	265
LEE CTY B&T NA	FORT MADISON	90.0	\$100M-500M	31,153	449
CITIZENS B&TC	HUDSON	90.0	<\$100M	14,271	261
SOLON ST BK	SOLON	90.0	<\$100M	13,453	252
EARLHAM SVG BK	WEST DES MOINES	90.0	\$100M-500M	25,342	317
FIRST SCTY ST BK	EVANSDALE	90.0	<\$100M	14,368	262
BLUE GRASS SVG BK	BLUE GRASS	90.0	<\$100M	14,669	563
WEST DES MOINES ST BK	WEST DES MOINES	72.5	\$500M-\$1B	129,164	1,774
MERCANTILE BK MW	DES MOINES	70.0	\$1B-\$10B	511,236	6,484

\*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 Iowa, 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)
Valley St Bk	Eldridge	97.5	25.0	25.0	25.0	22.5	\$100M-500M	39,860	369	75.0	67.5
Mahaska St Bk	Oskaloosa	92.5	25.0	17.5	25.0	25.0	\$100M-500M	38,113	507	95.0	95.0
Citizens B&Tc	Hudson	90.0	25.0	25.0	20.0	20.0	<\$100M	14,271	261	92.5	95.0
Solon St Bk	Solon	90.0	25.0	25.0	20.0	20.0	<\$100M	13,453	252	67.5	55.0
Pioneer Bk	Sergeant Bluff	90.0	25.0	25.0	20.0	20.0	<\$100M	14,153	265	92.5	95.0
Lee Cty B&T Na	Fort Madison	90.0	25.0	17.5	25.0	22.5	\$100M-500M	31,153	449	95.0	95.0
Earlham Svg Bk	West Des Moin	90.0	20.0	25.0	25.0	20.0	\$100M-500M	25,342	317	57.5	47.5
First Scy St Bk	Evansdale	90.0	25.0	25.0	20.0	20.0	<\$100M	14,368	262	77.5	77.5
Midstates Bk Na	Harlan	90.0	17.5	22.5	25.0	25.0	\$100M-500M	26,162	734	70.0	67.5
Iowa St Bk	Algona	90.0	22.5	17.5	25.0	25.0	\$100M-500M	26,471	589	75.0	70.0
Blue Grass Svg Bk	Blue Grass	90.0	17.5	25.0	22.5	25.0	<\$100M	14,669	563	65.0	60.0
Security B&Tc	Decorah	90.0	20.0	22.5	22.5	25.0	\$100M-500M	22,509	467	97.5	100.0
Bank Ia	Red Oak	87.5	22.5	20.0	22.5	22.5	<\$100M	16,786	421	95.0	97.5
Security Svg Bk	Eagle Grove	87.5	22.5	25.0	20.0	20.0	<\$100M	13,837	245	92.5	95.0
Raccoon Valley St Bk	Adel	87.5	22.5	25.0	20.0	20.0	<\$100M	10,130	268	72.5	67.5
State Svg Bk	Bedford	87.5	25.0	22.5	15.0	25.0	<\$100M	6,160	3,493	90.0	92.5
Farmers Svg Bk	Kalona	87.5	22.5	22.5	20.0	22.5	<\$100M	12,994	433	97.5	100.0
Pilot Grove Svg Bk	Pilot Grove	85.0	20.0	17.5	22.5	25.0	\$100M-500M	20,188	660	92.5	95.0
Fort Madison B&Tc	Fort Madison	85.0	22.5	17.5	22.5	22.5	\$100M-500M	21,140	372	92.5	92.5
Farmers T&Sb	Earling	85.0	22.5	22.5	15.0	25.0	<\$100M	5,979	598	90.0	92.5
First Ia St Bk	Albia	85.0	20.0	20.0	22.5	22.5	<\$100M	15,528	431	75.0	67.5
Community St Bk	Indianola	85.0	25.0	25.0	17.5	17.5	<\$100M	7,903	191	87.5	90.0
State Bk	Worthington	82.5	22.5	25.0	15.0	20.0	<\$100M	5,738	244	87.5	90.0
Guaranty B&Tc	Cedar Rapids	82.5	25.0	7.5	25.0	25.0	\$100M-500M	58,737	584	77.5	70.0
Oakland St Bk	Oakland	82.5	25.0	25.0	17.5	15.0	<\$100M	7,579	159	85.0	87.5
Lincoln Svg Bk	Reinbeck	82.5	17.5	15.0	25.0	25.0	\$100M-500M	30,725	698	90.0	90.0
West Liberty St Bk	West Liberty	82.5	20.0	20.0	22.5	20.0	<\$100M	14,792	292	45.0	42.5
Maquoketa St Bk	Maquoketa	82.5	15.0	17.5	25.0	25.0	\$100M-500M	23,514	462	92.5	92.5
Keokuk Svg B&Tc	Keokuk	82.5	22.5	17.5	22.5	20.0	<\$100M	17,521	252	55.0	45.0
First St Bk	Conrad	82.5	20.0	15.0	22.5	25.0	\$100M-500M	18,237	493	77.5	75.0
Hedrick Svg Bk	Hedrick	82.5	25.0	17.5	17.5	22.5	<\$100M	9,165	356	87.5	90.0
Perry St Bk	Perry	80.0	17.5	25.0	20.0	17.5	<\$100M	11,841	223	52.5	47.5
Security St Bk	Anamosa	80.0	22.5	17.5	20.0	20.0	<\$100M	11,055	259	87.5	87.5
Houghton St Bk	Red Oak	80.0	17.5	20.0	22.5	20.0	\$100M-500M	15,860	273	90.0	92.5
Shelby Cty St Bk	Harlan	80.0	10.0	22.5	22.5	25.0	\$100M-500M	17,099	459	87.5	90.0
First St Bk	Webster City	80.0	25.0	7.5	25.0	22.5	\$100M-500M	25,616	380	67.5	60.0
First Nb In Fairfield	Fairfield	80.0	25.0	7.5	25.0	22.5	<\$100M	25,067	439	82.5	80.0
First Nb	Sioux City	80.0	15.0	25.0	20.0	20.0	<\$100M	10,505	247	87.5	90.0
Community Bk	Alton	80.0	22.5	22.5	12.5	22.5	<\$100M	5,657	364	70.0	67.5
Burlington B&Tc	Burlington	80.0	22.5	7.5	25.0	25.0	\$100M-500M	26,989	471	65.0	55.0
State Svg Bk	Baxter	80.0	25.0	17.5	20.0	17.5	<\$100M	10,269	234	87.5	87.5
Heritage Bk Na	Holstein	80.0	17.5	17.5	22.5	22.5	\$100M-500M	16,082	351	90.0	90.0

Table A.1 Small Business Lending in Iowa, 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)					
Community First Bk	Keosauqua	80.0	12.5	22.5	20.0	25.0	<\$100M	10,369	462	90.0	92.5
Clear Lake B&Tc	Clear Lake	80.0	25.0	5.0	25.0	25.0	\$100M-500M	32,389	566	72.5	65.0
Iowa St Bk	Orange City	77.5	20.0	22.5	20.0	15.0	<\$100M	13,489	160	42.5	30.0
South Ottumwa Svg Bk	Ottumwa	77.5	10.0	22.5	22.5	22.5	\$100M-500M	18,375	380	87.5	90.0
Polk Cty Bk	Polk City	77.5	25.0	7.5	22.5	22.5	<\$100M	15,450	388	82.5	75.0
Citizens St Bk	Oakland	77.5	20.0	25.0	17.5	15.0	<\$100M	7,663	152	47.5	42.5
American St Bk	Osceola	77.5	22.5	12.5	20.0	22.5	<\$100M	12,344	399	85.0	90.0
First Bk	West Des Moin	77.5	25.0	7.5	20.0	25.0	<\$100M	12,985	549	82.5	75.0
First Amer Bk	Ames	77.5	25.0	5.0	25.0	22.5	<\$100M	30,480	374	77.5	60.0
Farmers Svg Bk	Oskaloosa	77.5	20.0	17.5	20.0	20.0	<\$100M	10,661	300	87.5	90.0
Marquette Bk Cedar Rapids	Cedar Rapids	77.5	25.0	2.5	25.0	25.0	\$100M-500M	48,472	568	72.5	57.5
Quad Cty B&Tc	Bettendorf	77.5	25.0	2.5	25.0	25.0	\$100M-500M	96,036	927	70.0	62.5
Northwoods St Bk	Northwood	75.0	17.5	22.5	17.5	17.5	<\$100M	9,238	211	85.0	87.5
Northwestern St Bk Orange	Orange City	75.0	20.0	22.5	20.0	12.5	<\$100M	10,560	144	52.5	37.5
Washington St Bk	Washington	75.0	10.0	22.5	20.0	22.5	\$100M-500M	13,371	442	90.0	95.0
Waukon St Bk	Waukon	75.0	22.5	10.0	20.0	22.5	<\$100M	13,259	360	82.5	85.0
Security St Bk	Sheldon	75.0	20.0	20.0	20.0	15.0	<\$100M	11,429	175	87.5	87.5
American T&Sb	Dubuque	75.0	22.5	2.5	25.0	25.0	\$100M-500M	86,271	892	65.0	60.0
Wayland St Bk	Mount Pleasant	75.0	22.5	15.0	17.5	20.0	<\$100M	7,443	304	80.0	77.5
Hardin Cty Svg Bk	Eldora	75.0	17.5	15.0	22.5	20.0	\$100M-500M	17,765	281	85.0	87.5
State Bk Lawler	Lawler	75.0	25.0	5.0	25.0	20.0	\$100M-500M	30,906	300	60.0	47.5
F&M Bk-Ia Central	Marshalltown	75.0	22.5	2.5	25.0	25.0	\$100M-500M	69,030	775	62.5	55.0
First Nb Ames Ia	Ames	75.0	22.5	2.5	25.0	25.0	\$100M-500M	58,920	605	65.0	52.5
Iowa St B&Tc	Iowa City	75.0	22.5	2.5	25.0	25.0	\$100M-500M	68,918	977	72.5	65.0
Farmers St Bk	Jesup	75.0	22.5	10.0	20.0	22.5	<\$100M	13,175	301	85.0	87.5
Community St Bk	Spencer	75.0	25.0	7.5	22.5	20.0	<\$100M	14,878	244	57.5	50.0
Libertyville Svg Bk	Fairfield	75.0	15.0	17.5	20.0	22.5	<\$100M	10,387	409	85.0	90.0
United Cmnty Bk	Milford	75.0	22.5	5.0	22.5	25.0	\$100M-500M	21,735	468	70.0	62.5
Farmers St Bk	Marion	75.0	22.5	2.5	25.0	25.0	\$100M-500M	54,322	1,173	75.0	72.5
Community Nb	Waterloo	75.0	25.0	2.5	25.0	22.5	\$100M-500M	30,494	403	75.0	55.0
West Des Moines St Bk	West Des Moin	72.5	20.0	2.5	25.0	25.0	\$500M-\$1B	129,164	1,774	62.5	60.0
Peoples Nb	Council Bluffs	72.5	17.5	5.0	25.0	25.0	\$100M-500M	28,301	563	72.5	65.0
First St Bk	Stuart	72.5	20.0	15.0	20.0	17.5	<\$100M	13,666	178	37.5	40.0
Commercial Svg Bk	Carroll	72.5	25.0	5.0	22.5	20.0	<\$100M	21,348	278	65.0	55.0
First Nb In Nw Hampton	New Hampton	72.5	20.0	12.5	17.5	22.5	<\$100M	8,495	351	80.0	85.0
Farmers Bk Northern Mo N	Centerville	72.5	15.0	10.0	22.5	25.0	\$100M-500M	20,108	622	70.0	77.5
Morningside B&Tc	Sioux City	72.5	22.5	25.0	15.0	10.0	<\$100M	5,978	119	50.0	42.5
First B&Tc	Spirit Lake	72.5	22.5	12.5	20.0	17.5	<\$100M	10,312	215	60.0	50.0
Iowa St Bk	Des Moines	72.5	22.5	2.5	25.0	22.5	\$100M-500M	31,977	440	67.5	52.5
De Witt B&Tc	De Witt	72.5	22.5	5.0	22.5	22.5	\$100M-500M	22,540	390	72.5	65.0
Buffalo Svg Bk	Buffalo	72.5	20.0	25.0	15.0	12.5	<\$100M	6,108	137	77.5	85.0
Grinnell St Bk	Marengo	72.5	22.5	5.0	22.5	22.5	\$100M-500M	20,577	320	62.5	65.0
First Nb Of Hampton	Hampton	72.5	15.0	15.0	20.0	22.5	<\$100M	10,442	325	82.5	85.0

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		Total	SBL/TA	SBL/TBL	SBL(\$)	SBL(#)					
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Community St Bk	Ankeny	72.5	20.0	2.5	25.0	25.0	\$100M-500M	53,583	742	65.0	62.5
Citizens Bk	Corydon	72.5	25.0	7.5	22.5	17.5	<\$100M	14,932	194	62.5	55.0
Citizens Bk	Leon	72.5	22.5	5.0	22.5	22.5	<\$100M	19,718	349	60.0	55.0
Hartford-Carlisle Svg Bk	Carlisle	72.5	25.0	5.0	25.0	17.5	<\$100M	33,503	207	57.5	37.5
Farmers & Mrch Svg Bk	Manchester	72.5	25.0	5.0	22.5	20.0	<\$100M	21,570	320	72.5	52.5
First Scy B&Tc	Charles City	72.5	17.5	5.0	25.0	25.0	\$100M-500M	25,611	548	67.5	65.0
Community Bk	Muscatine	72.5	10.0	25.0	17.5	20.0	<\$100M	8,459	281	52.5	52.5
American Nb	Holstein	72.5	17.5	17.5	17.5	20.0	<\$100M	8,052	259	82.5	85.0
Premier Bk	Rock Valley	72.5	17.5	22.5	17.5	15.0	<\$100M	7,679	152	60.0	62.5
American B&Tc	Davenport	72.5	22.5	2.5	25.0	22.5	\$100M-500M	38,832	369	62.5	50.0
Clarke Cty St Bk	Osceola	70.0	17.5	12.5	20.0	20.0	<\$100M	13,361	281	80.0	85.0
Citizens St Bk	Clarinda	70.0	12.5	20.0	17.5	20.0	<\$100M	9,795	260	82.5	85.0
Linn Cty St Bk	Coggon	70.0	25.0	25.0	12.5	7.5	<\$100M	4,873	85	72.5	75.0
First St Bk	Huxley	70.0	20.0	22.5	12.5	15.0	<\$100M	4,975	164	77.5	80.0
First Nb In Creston	Creston	70.0	7.5	22.5	17.5	22.5	\$100M-500M	9,874	324	80.0	82.5
Keokuk Cty St Bk	Sigourney	70.0	20.0	17.5	15.0	17.5	<\$100M	6,383	185	77.5	82.5
Fremont Cty Svg Bk	Sidney	70.0	25.0	15.0	17.5	12.5	<\$100M	8,993	134	75.0	77.5
Commercial T&Sb	Storm Lake	70.0	25.0	5.0	22.5	17.5	<\$100M	20,376	208	50.0	37.5
American St Bk	Sioux Center	70.0	17.5	2.5	25.0	25.0	\$100M-500M	32,868	973	75.0	77.5
Bankiowa	Cedar Rapids	70.0	17.5	2.5	25.0	25.0	\$100M-500M	33,469	714	67.5	67.5
American Intrst Bk	Manning	70.0	25.0	10.0	20.0	15.0	<\$100M	11,636	153	35.0	27.5
Green Belt B&Tc	Iowa Falls	70.0	15.0	15.0	20.0	20.0	\$100M-500M	13,359	276	80.0	87.5
Security Svg Bk	Larchwood	70.0	22.5	17.5	17.5	12.5	<\$100M	7,461	136	77.5	82.5
Mercantile Bk Mw	Des Moines	70.0	17.5	2.5	25.0	25.0	\$1B-\$10B	511,236	6,484	60.0	57.5
Carroll Cty St Bk	Carroll	70.0	22.5	5.0	22.5	20.0	<\$100M	18,731	299	65.0	45.0
First Nb Of Muscatine	Muscatine	70.0	17.5	2.5	25.0	25.0	\$100M-500M	39,308	556	67.5	60.0
Guthrie Cty St Bk	Guthrie Center	70.0	17.5	15.0	17.5	20.0	<\$100M	7,989	260	80.0	82.5
Iowa T&Sb	Oskaloosa	67.5	25.0	5.0	22.5	15.0	<\$100M	19,047	173	45.0	30.0
Panora St Bk	Panora	67.5	20.0	15.0	15.0	17.5	<\$100M	6,408	182	77.5	80.0
Community First Nb	Decorah	67.5	17.5	2.5	25.0	22.5	\$100M-500M	24,170	353	55.0	42.5
First Nb Waverly	Waverly	67.5	17.5	5.0	22.5	22.5	\$100M-500M	20,520	318	55.0	47.5
Peoples St Bk	Winthrop	67.5	22.5	10.0	17.5	17.5	<\$100M	8,617	180	77.5	80.0
Citizens First Nb Storm Lak	Storm Lake	67.5	12.5	10.0	22.5	22.5	\$100M-500M	17,034	307	80.0	82.5
Walker St Bk	Walker	67.5	20.0	25.0	10.0	12.5	<\$100M	3,370	129	70.0	75.0
Dubuque B&Tc	Dubuque	67.5	15.0	2.5	25.0	25.0	\$500M-\$1B	74,817	780	57.5	55.0
First Amer Bk	Fort Dodge	67.5	15.0	2.5	25.0	25.0	\$100M-500M	24,427	563	62.5	60.0
Farmers & Mrch Svg Bk	Lone Tree	67.5	15.0	25.0	17.5	10.0	<\$100M	8,102	112	30.0	25.0
Central St Bk	Elkader	67.5	20.0	12.5	20.0	15.0	<\$100M	11,558	176	45.0	45.0
Grundy Nb Grundy Ctr	Grundy Center	67.5	17.5	5.0	22.5	22.5	\$100M-500M	15,973	354	57.5	57.5
Hills B&Tc	Hills	67.5	15.0	2.5	25.0	25.0	\$500M-\$1B	79,213	1,326	65.0	60.0
Rolling Hills B&T	Atlantic	67.5	22.5	12.5	17.5	15.0	<\$100M	7,980	174	75.0	80.0
Iowa St Bk	Hamburg	67.5	20.0	15.0	15.0	17.5	<\$100M	6,652	179	77.5	80.0
First St Bk	Manchester	67.5	17.5	12.5	20.0	17.5	<\$100M	11,632	205	52.5	55.0

Table A.1 Small Business Lending in Iowa, 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)					
Viking St B&T	Decorah	67.5	22.5	22.5	12.5	10.0	<\$100M	4,661	118	47.5	45.0
Iowa Svg Bk	Coon Rapids	65.0	20.0	2.5	22.5	20.0	\$100M-500M	19,004	287	52.5	50.0
Manufacturers B&Tc	Forest City	65.0	5.0	22.5	17.5	20.0	\$100M-500M	8,214	263	52.5	50.0
American Bk Na	Le Mars	65.0	20.0	2.5	22.5	20.0	<\$100M	16,945	270	70.0	62.5
Farmers Svg Bk	Walford	65.0	25.0	10.0	17.5	12.5	<\$100M	9,419	147	45.0	42.5
Security Nb Sioux City	Sioux City	65.0	12.5	2.5	25.0	25.0	\$100M-500M	54,049	644	55.0	50.0
Community Bk	Preston	65.0	10.0	17.5	17.5	20.0	<\$100M	9,073	263	75.0	80.0
State Bk Waverly	Waverly	65.0	15.0	10.0	20.0	20.0	\$100M-500M	13,643	270	77.5	82.5
Primghar Svg Bk	Primghar	65.0	15.0	20.0	7.5	22.5	<\$100M	3,203	382	75.0	80.0
1St Central St Bk	De Witt	65.0	12.5	12.5	20.0	20.0	\$100M-500M	12,840	272	77.5	82.5
Community Svg Bk	Edgewood	65.0	17.5	5.0	22.5	20.0	\$100M-500M	16,970	253	57.5	47.5
Hawkeye St Bk	Iowa City	65.0	17.5	7.5	22.5	17.5	\$100M-500M	20,133	253	52.5	45.0
Iowa T&Sb	Emmetsburg	65.0	15.0	20.0	17.5	12.5	<\$100M	8,096	141	50.0	50.0
Boone B&Tc	Boone	65.0	15.0	10.0	20.0	20.0	\$100M-500M	12,217	275	55.0	57.5
Citizens Svg Bk	Anamosa	65.0	10.0	17.5	15.0	22.5	<\$100M	6,862	334	77.5	82.5
Citizens St Bk	Monticello	65.0	12.5	17.5	17.5	17.5	<\$100M	8,290	237	80.0	82.5
First St Bk Of Colfax	Colfax	65.0	22.5	7.5	17.5	17.5	<\$100M	7,600	212	70.0	67.5
First St Bk	Ida Grove	65.0	15.0	17.5	15.0	17.5	<\$100M	6,439	209	55.0	60.0
Valley B&Tc	Cherokee	65.0	25.0	12.5	12.5	15.0	<\$100M	5,399	152	70.0	72.5
Marquette Bk Clinton	Clinton	65.0	20.0	5.0	22.5	17.5	\$100M-500M	16,792	226	55.0	42.5
Iowa St Svg Bk	Knoxville	65.0	12.5	20.0	15.0	17.5	<\$100M	6,914	225	60.0	60.0
Peoples T&Sb	Grand Junction	65.0	15.0	7.5	20.0	22.5	\$100M-500M	14,443	397	62.5	65.0
Freedom Fncl Bk	West Des Moin	65.0	25.0	25.0	12.5	2.5	<\$100M	5,269	11	15.0	10.0
Iowa St Bk	West Bend	62.5	12.5	20.0	12.5	17.5	<\$100M	5,557	241	77.5	82.5
Farmers & Mrch St Bk	Winterset	62.5	10.0	17.5	17.5	17.5	<\$100M	8,768	184	42.5	42.5
Poweshiek Cty Svg Bk	Brooklyn	62.5	17.5	20.0	15.0	10.0	<\$100M	5,714	108	40.0	40.0
Iowa T&Sb	Centerville	62.5	15.0	5.0	20.0	22.5	\$100M-500M	14,162	435	65.0	67.5
Farmers St Bk	Algona	62.5	15.0	17.5	15.0	15.0	<\$100M	5,777	176	75.0	80.0
First Newton Nb	Newton	62.5	17.5	17.5	15.0	12.5	<\$100M	7,271	131	75.0	77.5
First Ia Bk	Monticello	62.5	22.5	7.5	10.0	22.5	<\$100M	4,043	636	62.5	47.5
Iowa St Bk	Sac City	62.5	12.5	20.0	15.0	15.0	<\$100M	6,126	156	72.5	77.5
Security St Bk	Stanton	62.5	25.0	5.0	20.0	12.5	<\$100M	10,618	118	42.5	25.0
Farmers T&Sb	Williamsburg	62.5	10.0	17.5	15.0	20.0	<\$100M	6,117	276	47.5	42.5
Security St Bk	Sutherland	62.5	15.0	20.0	12.5	15.0	<\$100M	4,687	149	72.5	77.5
Norwest Bk Ia Na	Des Moines	62.5	10.0	2.5	25.0	25.0	\$1B-\$10B	559,436	5,443	57.5	57.5
Le Mars B&Tc	Le Mars	62.5	15.0	2.5	22.5	22.5	\$100M-500M	17,327	336	62.5	55.0
American T&Sb	Lowden	62.5	17.5	12.5	12.5	20.0	<\$100M	4,823	298	75.0	77.5
Bank Ia	Denison	62.5	17.5	12.5	15.0	17.5	<\$100M	5,769	223	75.0	80.0
Montezuma St Bk	Montezuma	62.5	22.5	7.5	15.0	17.5	<\$100M	6,565	215	62.5	55.0
First Nb	Davenport	62.5	22.5	2.5	22.5	15.0	<\$100M	18,491	148	35.0	32.5
First St Bk	Britt	62.5	17.5	15.0	15.0	15.0	<\$100M	6,749	149	72.5	75.0
Center Point B&Tc	Center Point	62.5	20.0	25.0	7.5	10.0	<\$100M	2,912	106	67.5	70.0
Iowa St Svg Bk	Creston	62.5	7.5	22.5	15.0	17.5	<\$100M	7,046	201	70.0	75.0

Table A.1 Small Business Lending in Iowa, 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)
Farmers Svg Bk	West Union	62.5	17.5	15.0	15.0	15.0	<\$100M	6,950	175	75.0	77.5
Humboldt T&Sb	Humboldt	62.5	10.0	17.5	17.5	17.5	<\$100M	9,365	215	72.5	80.0
Fidelity B&T	Dyersville	62.5	20.0	5.0	20.0	17.5	<\$100M	12,654	237	62.5	52.5
Union Nb	Anita	62.5	17.5	12.5	15.0	17.5	<\$100M	6,233	209	62.5	55.0
Iowa St Bk	Sheldon	62.5	20.0	5.0	20.0	17.5	<\$100M	10,433	206	62.5	50.0
Cedar Valley B&Tc	La Porte City	62.5	17.5	25.0	10.0	10.0	<\$100M	3,334	113	67.5	70.0
Hills Bk Kalona	Kalona	62.5	17.5	22.5	15.0	7.5	<\$100M	6,079	94	20.0	22.5
First Nb Cedar Falls	Cedar Falls	62.5	25.0	25.0	10.0	2.5	<\$100M	3,676	65	45.0	25.0
First T&Sb	Oxford	60.0	20.0	25.0	10.0	5.0	<\$100M	3,564	71	65.0	67.5
Marion Cty St Bk	Pella	60.0	15.0	5.0	22.5	17.5	\$100M-500M	14,971	243	55.0	40.0
Wilton Svg Bk	Wilton	60.0	12.5	20.0	15.0	12.5	<\$100M	7,155	138	47.5	52.5
Davis Cty Svg Bk	Bloomfield	60.0	15.0	12.5	15.0	17.5	<\$100M	6,562	237	75.0	77.5
First Citizens Nb	Mason City	60.0	7.5	2.5	25.0	25.0	\$500M-\$1B	51,130	1,329	60.0	60.0
F&M Bk-Ia Story Cty	Story City	60.0	22.5	2.5	22.5	12.5	<\$100M	18,456	140	32.5	17.5
West Burlington Bk	West Burlington	60.0	20.0	7.5	17.5	15.0	<\$100M	8,030	167	47.5	30.0
Randall-Story St Bk	Story City	60.0	12.5	22.5	15.0	10.0	<\$100M	6,227	120	70.0	75.0
Farmers St Bk	Northwood	60.0	7.5	25.0	10.0	17.5	<\$100M	3,447	242	67.5	75.0
Home St Bk	Jefferson	60.0	15.0	2.5	20.0	22.5	<\$100M	11,496	310	52.5	55.0
F&M Bk-Ia South Central	Grinnell	60.0	15.0	5.0	22.5	17.5	\$100M-500M	14,630	249	50.0	50.0
United Bk Ia	Ida Grove	60.0	10.0	2.5	22.5	25.0	\$100M-500M	21,033	574	60.0	57.5
First Amer Bk	Jewell	60.0	22.5	15.0	12.5	10.0	<\$100M	5,348	106	30.0	20.0
Farmers St Bk	Lake View	60.0	15.0	22.5	7.5	15.0	<\$100M	2,689	170	65.0	72.5
Burt Svg Bk	Burt	60.0	17.5	17.5	10.0	15.0	<\$100M	3,777	156	70.0	72.5
Community St Bk	Tipton	60.0	12.5	12.5	15.0	20.0	<\$100M	5,852	274	70.0	77.5
Central T&Sb	Cherokee	60.0	25.0	5.0	20.0	10.0	<\$100M	14,580	113	40.0	25.0
State Central Bk	Keokuk	60.0	20.0	2.5	25.0	12.5	\$100M-500M	28,185	135	32.5	10.0
Security St Bk	Lake Park	60.0	20.0	12.5	15.0	12.5	<\$100M	6,054	156	50.0	30.0
Bankers Tc	Des Moines	60.0	7.5	2.5	25.0	25.0	\$500M-\$1B	70,025	485	52.5	40.0
First St Bk	Belmond	60.0	10.0	25.0	12.5	12.5	<\$100M	5,489	135	67.5	75.0
Security St Bk	Stuart	60.0	20.0	15.0	15.0	10.0	<\$100M	6,344	106	67.5	72.5
Security St Bk	Independence	60.0	17.5	5.0	17.5	20.0	<\$100M	7,536	246	47.5	45.0
Valley B&T	Mapleton	60.0	12.5	20.0	15.0	12.5	<\$100M	6,344	137	70.0	77.5
Page Cty St Bk	Clarinda	57.5	10.0	20.0	12.5	15.0	<\$100M	4,448	159	67.5	72.5
Sanborn Svg Bk	Sanborn	57.5	15.0	20.0	10.0	12.5	<\$100M	4,187	123	67.5	72.5
Brenton Bk	Des Moines	57.5	5.0	2.5	25.0	25.0	\$1B-\$10B	116,886	2,003	55.0	55.0
Kerndt Bros Svg Bk	Lansing	57.5	12.5	10.0	15.0	20.0	<\$100M	7,102	272	72.5	72.5
Luana Svg Bk	Luana	57.5	12.5	12.5	15.0	17.5	<\$100M	7,100	227	70.0	75.0
First Whitney B&Tc	Atlantic	57.5	10.0	12.5	17.5	17.5	<\$100M	8,379	245	55.0	57.5
Clinton Nb	Clinton	57.5	10.0	2.5	22.5	22.5	\$100M-500M	22,935	398	52.5	47.5
Farmers T&Sb	Buffalo Center	57.5	5.0	22.5	12.5	17.5	<\$100M	5,040	234	67.5	75.0
Central St Bk	Muscatine	57.5	7.5	5.0	22.5	22.5	\$100M-500M	21,100	324	47.5	47.5
Leighton St Bk	Pella	57.5	15.0	20.0	10.0	12.5	<\$100M	3,818	134	65.0	67.5
Iowa St Bk	Wapello	57.5	20.0	17.5	10.0	10.0	<\$100M	4,128	107	40.0	37.5

Table A.1 Small Business Lending in Iowa, 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)					
Iowa Falls St Bk	Iowa Falls	57.5	10.0	15.0	17.5	15.0	<\$100M	7,319	165	67.5	72.5
Community Svg Bk	Robins	57.5	20.0	25.0	10.0	2.5	<\$100M	3,331	54	45.0	25.0
Northstar Bk	Estherville	57.5	20.0	15.0	12.5	10.0	<\$100M	4,442	118	70.0	72.5
Premier Bk	Dubuque	57.5	25.0	7.5	17.5	7.5	<\$100M	8,837	93	50.0	20.0
Palo Svg Bk	Palo	55.0	15.0	25.0	7.5	7.5	<\$100M	2,586	99	62.5	65.0
First Nb Of West Union	West Union	55.0	12.5	5.0	17.5	20.0	<\$100M	9,329	280	60.0	50.0
Peoples St Bk	Albia	55.0	7.5	20.0	10.0	17.5	<\$100M	3,901	198	65.0	72.5
Pocahontas St Bk	Pocahontas	55.0	12.5	20.0	10.0	12.5	<\$100M	3,687	126	65.0	70.0
Great River B&Tc	Princeton	55.0	20.0	2.5	17.5	15.0	<\$100M	8,789	159	50.0	42.5
State Bk	Spirit Lake	55.0	15.0	12.5	12.5	15.0	<\$100M	4,243	155	65.0	67.5
State Bk	Spencer	55.0	17.5	12.5	12.5	12.5	<\$100M	4,984	124	65.0	67.5
First Cmnty Nb	Corning	55.0	25.0	7.5	15.0	7.5	<\$100M	5,919	79	32.5	32.5
Audubon St Bk	Audubon	55.0	15.0	10.0	15.0	15.0	<\$100M	6,474	175	65.0	72.5
Western B&Tc	Moville	55.0	12.5	25.0	7.5	10.0	<\$100M	3,206	116	62.5	70.0
Laurens St Bk	Laurens	55.0	12.5	20.0	12.5	10.0	<\$100M	4,788	103	65.0	70.0
Fortress Bk Cresco	Cresco	55.0	12.5	15.0	12.5	15.0	<\$100M	5,546	174	70.0	77.5
Iowa Bk	Bellevue	55.0	20.0	17.5	10.0	7.5	<\$100M	3,535	86	65.0	67.5
Bank Plus	Estherville	52.5	12.5	7.5	17.5	15.0	<\$100M	7,855	180	50.0	50.0
American Svg Bk	Tripoli	52.5	20.0	10.0	12.5	10.0	<\$100M	5,466	107	62.5	65.0
Northeast Scrty Bk	Sumner	52.5	17.5	10.0	10.0	15.0	<\$100M	3,941	184	62.5	60.0
Security Svg Bk	Gowrie	52.5	7.5	22.5	10.0	12.5	<\$100M	3,440	141	60.0	70.0
Farmers St Bk	Hawarden	52.5	12.5	22.5	12.5	5.0	<\$100M	4,366	62	17.5	12.5
Ackley St Bk	Ackley	52.5	20.0	5.0	17.5	10.0	<\$100M	8,644	116	40.0	22.5
Crawford Cty T&Sb	Denison	52.5	5.0	12.5	12.5	22.5	<\$100M	4,952	335	62.5	70.0
First Nb Of Manning	Manning	52.5	17.5	10.0	15.0	10.0	<\$100M	6,798	117	67.5	70.0
Corydon St Bk	Corydon	52.5	10.0	22.5	7.5	12.5	<\$100M	3,080	129	62.5	67.5
Bridge Cmnty Bk	Mechanicsville	52.5	12.5	12.5	10.0	17.5	<\$100M	3,494	200	62.5	67.5
Mount Vernon B&Tc	Mount Vernon	52.5	17.5	7.5	15.0	12.5	<\$100M	6,827	133	50.0	32.5
Cresco Union Svg Bk	Cresco	52.5	5.0	5.0	20.0	22.5	\$100M-500M	11,197	410	57.5	62.5
City St Bk	Madrid	52.5	17.5	10.0	12.5	12.5	<\$100M	5,059	122	62.5	67.5
Security St Bk	Milford	52.5	15.0	12.5	12.5	12.5	<\$100M	4,290	148	55.0	37.5
Community Bk Oelwein	Oelwein	52.5	22.5	15.0	10.0	5.0	<\$100M	3,287	66	57.5	60.0
Saint Ansgar St Bk	Saint Ansgar	50.0	10.0	7.5	17.5	15.0	<\$100M	8,847	173	52.5	40.0
Bellevue St Bk	Bellevue	50.0	10.0	17.5	10.0	12.5	<\$100M	3,623	141	60.0	67.5
Farmers & Mrch Svg Bk	Waukon	50.0	10.0	7.5	12.5	20.0	<\$100M	5,614	274	65.0	72.5
Cherokee St Bk	Cherokee	50.0	7.5	7.5	20.0	15.0	\$100M-500M	10,883	190	40.0	32.5
Citizens St Bk	Wyoming	50.0	5.0	17.5	10.0	17.5	<\$100M	3,972	213	57.5	67.5
Marquette Bk Oelwein Na	Oelwein	50.0	15.0	5.0	17.5	12.5	<\$100M	10,028	133	27.5	25.0
Mills Cty St Bk	Glenwood	50.0	7.5	20.0	7.5	15.0	<\$100M	2,612	153	55.0	60.0
Security T&Sb	Storm Lake	50.0	7.5	10.0	15.0	17.5	<\$100M	6,316	220	62.5	72.5
Citizens St Bk	Postville	50.0	12.5	10.0	12.5	15.0	<\$100M	4,274	163	57.5	62.5
Randolph St Bk	Randolph	50.0	5.0	15.0	5.0	25.0	<\$100M	2,034	1,257	55.0	62.5
West Chester Svg Bk	Washington	50.0	12.5	22.5	7.5	7.5	<\$100M	2,962	97	62.5	67.5



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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)
First Amer Bk	Webster City	50.0	17.5	2.5	20.0	10.0	<\$100M	13,901	104	22.5	15.0
South Story B&Tc	Slater	50.0	7.5	22.5	7.5	12.5	<\$100M	3,263	141	40.0	40.0
Liberty T&Sb	Durant	50.0	10.0	12.5	15.0	12.5	<\$100M	7,111	145	32.5	32.5
First St Bk	Lynnville	50.0	10.0	17.5	10.0	12.5	<\$100M	3,542	145	62.5	67.5
First Nb Of Logan	Logan	50.0	15.0	15.0	7.5	12.5	<\$100M	2,981	145	62.5	67.5
Tri Cty B&T	Cascade	50.0	7.5	25.0	7.5	10.0	<\$100M	2,821	115	52.5	65.0
Iowa St Bk	Onawa	50.0	20.0	20.0	7.5	2.5	<\$100M	2,696	54	57.5	62.5
First St Bk	Hawarden	50.0	20.0	7.5	12.5	10.0	<\$100M	4,816	121	57.5	47.5
Iowa St Bk	Oelwein	50.0	25.0	15.0	7.5	2.5	<\$100M	2,562	51	52.5	55.0
Security St Bk	Waverly	47.5	10.0	10.0	12.5	15.0	<\$100M	4,456	161	60.0	65.0
Tama St Bk	Tama	47.5	15.0	7.5	17.5	7.5	<\$100M	7,825	86	17.5	15.0
Citizens St Bk	Sheldon	47.5	15.0	7.5	15.0	10.0	<\$100M	6,461	113	35.0	30.0
First B&Tc	Glidden	47.5	7.5	10.0	12.5	17.5	<\$100M	4,253	191	47.5	50.0
First St Bk	Riceville	47.5	12.5	20.0	10.0	5.0	<\$100M	3,553	62	15.0	15.0
State Bk Schaller	Schaller	47.5	12.5	22.5	5.0	7.5	<\$100M	2,032	84	55.0	57.5
Farmers T&Sb	Spencer	47.5	7.5	5.0	17.5	17.5	\$100M-500M	9,846	204	47.5	45.0
Hancock Cty B&T	Garner	47.5	12.5	5.0	20.0	10.0	<\$100M	10,460	94	20.0	15.0
Union B&Tc	Strawberry Poir	47.5	15.0	12.5	12.5	7.5	<\$100M	5,338	81	57.5	62.5
Iowa St B&Tc	Fairfield	47.5	12.5	5.0	17.5	12.5	<\$100M	9,342	143	35.0	37.5
Alliance Bk	Rockwell City	47.5	7.5	10.0	12.5	17.5	<\$100M	5,138	186	60.0	65.0
Hills Bk	Lisbon	47.5	7.5	25.0	7.5	7.5	<\$100M	3,100	82	55.0	60.0
Hampton St Bk	Hampton	47.5	15.0	15.0	12.5	5.0	<\$100M	4,893	75	57.5	62.5
Metrobank Na	Davenport	47.5	2.5	2.5	22.5	20.0	\$100M-500M	16,384	265	42.5	40.0
Security St Bk	Hubbard	47.5	12.5	15.0	12.5	7.5	<\$100M	4,207	94	35.0	32.5
Farmers Svg Bk	Colesburg	47.5	15.0	12.5	7.5	12.5	<\$100M	3,031	133	60.0	65.0
Columbus Junction St Bk	Columbus Junc	47.5	7.5	17.5	7.5	15.0	<\$100M	3,139	161	57.5	65.0
Farmers Svg Bk	Halbur	47.5	20.0	12.5	7.5	7.5	<\$100M	2,514	90	52.5	60.0
Valley St Bk	Guttenberg	47.5	22.5	12.5	7.5	5.0	<\$100M	2,879	76	55.0	60.0
Union St Bk	Winterset	45.0	10.0	7.5	15.0	12.5	<\$100M	5,936	152	52.5	45.0
Norwalk-Cumming St Bk	Norwalk	45.0	15.0	5.0	15.0	10.0	<\$100M	5,766	128	47.5	40.0
Citizens Bk	Sac City	45.0	10.0	22.5	7.5	5.0	<\$100M	3,041	66	52.5	57.5
Treynor St Bk	Treynor	45.0	5.0	25.0	5.0	10.0	<\$100M	2,054	114	45.0	57.5
Peoples St Bk	Elkader	45.0	7.5	12.5	12.5	12.5	<\$100M	4,581	128	40.0	32.5
Fairfax St Svg Bk	Fairfax	45.0	12.5	5.0	17.5	10.0	<\$100M	7,642	114	42.5	32.5
Farmers Svg Bk	Mitchellville	45.0	7.5	25.0	7.5	5.0	<\$100M	3,046	63	50.0	57.5
Chelsea Svg Bk	Belle Plaine	45.0	15.0	10.0	15.0	5.0	<\$100M	6,840	80	57.5	60.0
Iowa St Bk	Clarksville	45.0	12.5	10.0	12.5	10.0	<\$100M	5,453	121	60.0	65.0
State Bk Wapello	Wapello	42.5	10.0	17.5	7.5	7.5	<\$100M	2,921	99	27.5	22.5
Corwith St Bk	Corwith	42.5	10.0	15.0	7.5	10.0	<\$100M	2,597	113	50.0	57.5
Security St Bk	New Hampton	42.5	7.5	7.5	12.5	15.0	<\$100M	5,055	176	52.5	60.0
New Albin Svg Bk	New Albin	42.5	5.0	10.0	12.5	15.0	<\$100M	4,274	159	47.5	55.0
Farmers Svg Bk	Remsen	42.5	2.5	20.0	10.0	10.0	<\$100M	4,087	112	27.5	30.0
Farmers St Bk	Schleswig	42.5	5.0	12.5	10.0	15.0	<\$100M	3,777	151	50.0	62.5

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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)
First Nb Sioux Ctr	Sioux Center	42.5	10.0	5.0	17.5	10.0	<\$100M	8,051	108	27.5	20.0
First St Bk	Tabor	42.5	10.0	15.0	5.0	12.5	<\$100M	1,980	135	52.5	57.5
George St Bk	George	42.5	10.0	17.5	10.0	5.0	<\$100M	3,934	81	30.0	30.0
United Nb Of Ia	Sidney	42.5	12.5	5.0	10.0	15.0	<\$100M	3,897	174	55.0	50.0
Walcott T&Sb	Walcott	42.5	15.0	2.5	15.0	10.0	<\$100M	6,616	129	42.5	35.0
Heartland Bk	Somers	42.5	7.5	10.0	12.5	12.5	<\$100M	4,264	122	52.5	60.0
Victor St Bk	Victor	42.5	12.5	17.5	10.0	2.5	<\$100M	3,508	51	52.5	57.5
First Nb	Greenfield	42.5	5.0	7.5	12.5	17.5	<\$100M	5,010	230	50.0	62.5
First T&Sb	Wheatland	42.5	5.0	12.5	10.0	15.0	<\$100M	3,350	160	47.5	57.5
Rubio Svg Bk Brighton Ia	Brighton	42.5	5.0	22.5	5.0	10.0	<\$100M	1,701	113	50.0	55.0
Okey-Vernon First Nb	Corning	42.5	5.0	7.5	7.5	22.5	<\$100M	2,933	315	55.0	62.5
Security St Bk	Guttenberg	42.5	7.5	12.5	10.0	12.5	<\$100M	3,745	122	50.0	57.5
First T&Sb	Aurelia	42.5	12.5	12.5	10.0	7.5	<\$100M	3,413	81	52.5	55.0
Farmers Svg Bk	Boyden	42.5	10.0	22.5	5.0	5.0	<\$100M	1,779	66	50.0	55.0
First T&Sb	Moville	42.5	2.5	25.0	5.0	10.0	<\$100M	1,900	106	42.5	47.5
Breda Svg Bk	Breda	42.5	15.0	12.5	7.5	7.5	<\$100M	2,776	100	52.5	57.5
Farmers & Mrch St Bk	Neola	42.5	5.0	25.0	5.0	7.5	<\$100M	1,949	80	45.0	52.5
First St Bk Mapleton	Mapleton	42.5	7.5	20.0	7.5	7.5	<\$100M	2,551	81	47.5	55.0
Defiance St Bk	Defiance	42.5	12.5	22.5	2.5	5.0	<\$100M	1,432	74	50.0	52.5
Pella St Bk	Pella	42.5	25.0	2.5	12.5	2.5	<\$100M	5,683	24	12.5	12.5
Fort Des Moines Cmnty Bk	Des Moines	42.5	12.5	25.0	2.5	2.5	<\$100M	692	5	15.0	10.0
First Amer Bk	Sioux City	42.5	25.0	5.0	10.0	2.5	<\$100M	4,190	17	27.5	10.0
Community Bk Boone	Boone	42.5	22.5	10.0	7.5	2.5	<\$100M	3,146	51	50.0	45.0
Home T&Sb	Osage	40.0	5.0	2.5	17.5	15.0	\$100M-500M	7,993	178	40.0	37.5
United B&Tc	Sheffield	40.0	2.5	15.0	7.5	15.0	<\$100M	2,766	156	42.5	50.0
Swisher T&Sb	Swisher	40.0	5.0	25.0	5.0	5.0	<\$100M	1,702	67	40.0	47.5
Danville St Svg Bk	Danville	40.0	5.0	12.5	10.0	12.5	<\$100M	3,477	129	50.0	60.0
State B&Tc	Nevada	40.0	5.0	5.0	15.0	15.0	<\$100M	6,039	153	37.5	32.5
City Nb Of Shenandoah	Shenandoah	40.0	5.0	20.0	10.0	5.0	<\$100M	3,300	78	45.0	57.5
Citizens St Bk	Pocahontas	40.0	5.0	20.0	7.5	7.5	<\$100M	2,687	80	45.0	52.5
Garnavillo Svg Bk	Garnavillo	40.0	12.5	12.5	7.5	7.5	<\$100M	2,461	95	47.5	55.0
Gibson Svg Bk	Gibson	40.0	7.5	17.5	7.5	7.5	<\$100M	2,499	85	27.5	25.0
Citizens Svg Bk	Spillville	40.0	7.5	22.5	5.0	5.0	<\$100M	2,073	73	27.5	32.5
First St Bk	Sumner	40.0	10.0	10.0	12.5	7.5	<\$100M	4,200	105	40.0	35.0
Glenwood St Bk	Glenwood	40.0	2.5	5.0	12.5	20.0	<\$100M	4,402	260	47.5	50.0
First Nb Farragut	Shenandoah	40.0	10.0	20.0	5.0	5.0	<\$100M	1,762	69	47.5	52.5
Community Bk	Dunlap	40.0	7.5	15.0	7.5	10.0	<\$100M	3,054	114	52.5	57.5
Farmers Svg Bk	Beaman	40.0	5.0	15.0	10.0	10.0	<\$100M	3,374	118	47.5	55.0
Exchange St Bk	Adair	40.0	17.5	7.5	7.5	7.5	<\$100M	3,080	97	22.5	15.0
Kingsley St Bk	Kingsley	40.0	5.0	20.0	10.0	5.0	<\$100M	3,969	72	47.5	55.0
Ashton St Bk	Ashton	40.0	17.5	7.5	7.5	7.5	<\$100M	3,262	98	52.5	45.0
Mediapolis Svg Bk	Mediapolis	40.0	5.0	7.5	12.5	15.0	<\$100M	4,369	174	42.5	42.5
Farmers Svg Bk	Keota	40.0	2.5	17.5	5.0	15.0	<\$100M	2,080	153	45.0	52.5

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		Total	SBL/TA	SBL/TBL	SBL(\$)	SBL(#)					
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
City St Bk	Central City	40.0	5.0	25.0	5.0	5.0	<\$100M	2,338	79	45.0	25.0
Keystone Svg Bk	Keystone	40.0	12.5	10.0	10.0	7.5	<\$100M	4,200	95	50.0	57.5
Waukee St Bk	Waukee	40.0	17.5	5.0	12.5	5.0	<\$100M	5,215	74	42.5	22.5
Peoples Svg Bk	Indianola	40.0	22.5	7.5	7.5	2.5	<\$100M	3,154	55	37.5	17.5
First St Bk	Nora Springs	37.5	10.0	15.0	7.5	5.0	<\$100M	2,954	78	47.5	55.0
City St Bk	Ogden	37.5	7.5	7.5	10.0	12.5	<\$100M	3,856	133	32.5	27.5
State Svg Bk	Rake	37.5	7.5	22.5	2.5	5.0	<\$100M	1,449	65	47.5	52.5
Rowley Svg Bk	Rowley	37.5	20.0	7.5	5.0	5.0	<\$100M	2,206	84	50.0	32.5
White St Bk	South English	37.5	7.5	17.5	5.0	7.5	<\$100M	1,891	87	42.5	35.0
Templeton Svg Bk	Templeton	37.5	7.5	10.0	10.0	10.0	<\$100M	3,663	117	50.0	60.0
Rolfe St Bk	Rolfe	37.5	7.5	20.0	5.0	5.0	<\$100M	1,592	87	27.5	15.0
Peoples T&Sb	Riverside	37.5	10.0	22.5	2.5	2.5	<\$100M	1,270	32	45.0	50.0
Central St Bk	State Center	37.5	15.0	7.5	12.5	2.5	<\$100M	4,630	35	10.0	10.0
Peoples Svg Bk	Elma	37.5	10.0	7.5	10.0	10.0	<\$100M	3,632	109	50.0	55.0
Emmet Cty St Bk	Estherville	37.5	2.5	15.0	10.0	10.0	<\$100M	3,951	120	37.5	32.5
Benton Cty St Bk	Blairstown	37.5	12.5	10.0	10.0	5.0	<\$100M	3,454	70	47.5	52.5
State Bk Ledyard	Ledyard	37.5	10.0	17.5	5.0	5.0	<\$100M	2,262	79	50.0	55.0
Manson St Bk	Manson	37.5	15.0	10.0	5.0	7.5	<\$100M	2,294	81	50.0	55.0
Peoples Svg Bk	Crawfordsville	37.5	7.5	22.5	2.5	5.0	<\$100M	1,098	69	45.0	52.5
Blencoe St Bk	Blencoe	37.5	10.0	20.0	2.5	5.0	<\$100M	1,432	69	42.5	50.0
Community Bk	Nevada	37.5	2.5	22.5	7.5	5.0	<\$100M	3,149	79	45.0	52.5
Prairie St Bk	Brunsville	35.0	2.5	20.0	5.0	7.5	<\$100M	1,563	89	37.5	42.5
Farmers Svg B&Tc Vinton	Vinton	35.0	7.5	10.0	7.5	10.0	<\$100M	3,193	121	45.0	52.5
Heritage Bk	Marion	35.0	5.0	25.0	2.5	2.5	<\$100M	1,440	51	40.0	45.0
New Vienna Svg Bk	New Vienna	35.0	5.0	25.0	2.5	2.5	<\$100M	1,540	46	40.0	45.0
Titonka Svg Bk	Titonka	35.0	2.5	17.5	5.0	10.0	<\$100M	1,720	111	37.5	40.0
Farmers Svg B&T Traer	Traer	35.0	2.5	22.5	5.0	5.0	<\$100M	2,335	69	37.5	45.0
Farmers Svg Bk	Wever	35.0	5.0	17.5	5.0	7.5	<\$100M	2,214	94	42.5	52.5
Citizens Svg Bk	Gilman	35.0	12.5	7.5	10.0	5.0	<\$100M	3,954	84	42.5	32.5
Gateway St Bk	Clinton	35.0	10.0	12.5	7.5	5.0	<\$100M	2,481	75	42.5	47.5
Westside St Svg Bk	Westside	35.0	12.5	12.5	5.0	5.0	<\$100M	2,244	79	47.5	55.0
First Nb Of Rembrandt	Rembrandt	35.0	7.5	10.0	5.0	12.5	<\$100M	2,142	131	42.5	50.0
Farmers Svg Bk	Fostoria	35.0	7.5	12.5	5.0	10.0	<\$100M	2,383	117	37.5	37.5
Exchange St Bk	Exira	35.0	10.0	10.0	7.5	7.5	<\$100M	2,519	101	45.0	50.0
Farmers & Traders Svg Bk	Bancroft	35.0	5.0	17.5	5.0	7.5	<\$100M	2,090	84	42.5	50.0
Exchange St Bk	Collins	35.0	2.5	22.5	2.5	7.5	<\$100M	1,044	83	35.0	37.5
Monroe St Bk	Monroe	35.0	5.0	17.5	2.5	10.0	<\$100M	1,219	103	42.5	50.0
Union St Bk	Monona	35.0	2.5	12.5	7.5	12.5	<\$100M	2,574	145	40.0	47.5
Farmers & Mrch B&Tc	Burlington	35.0	2.5	2.5	17.5	12.5	\$100M-500M	7,581	146	35.0	27.5
Maynard Svg Bk	Maynard	35.0	2.5	15.0	5.0	12.5	<\$100M	1,723	125	40.0	47.5
Peoples Svg Bk Corp	Montezuma	35.0	12.5	7.5	7.5	7.5	<\$100M	3,162	103	47.5	32.5
Bank Altoona	Altoona	35.0	2.5	25.0	5.0	2.5	<\$100M	1,709	55	37.5	47.5
Southeast Scty Bk	Mediapolis	35.0	10.0	12.5	5.0	7.5	<\$100M	2,080	89	45.0	50.0

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		Total	SBL/TA	SBL/TBL	SBL(\$)	SBL(#)					
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Farmers Svg Bk	Mount Pleasant	32.5	7.5	15.0	5.0	5.0	<\$100M	2,221	66	32.5	15.0
Ruthven St Bk	Ruthven	32.5	2.5	20.0	2.5	7.5	<\$100M	977	80	35.0	37.5
Sloan St Bk	Sloan	32.5	10.0	7.5	7.5	7.5	<\$100M	3,080	97	30.0	17.5
Sibley St Bk	Sibley	32.5	7.5	7.5	10.0	7.5	<\$100M	3,948	101	30.0	32.5
Dysart St Bk	Dysart	32.5	5.0	22.5	2.5	2.5	<\$100M	936	45	35.0	40.0
Farmers Nb Winfield	Mount Pleasant	32.5	2.5	15.0	2.5	12.5	<\$100M	1,396	144	40.0	50.0
Fairbank St Bk	Fairbank	32.5	10.0	10.0	5.0	7.5	<\$100M	2,202	94	45.0	50.0
Farmers & Traders Svg Bk	Douds	32.5	5.0	22.5	2.5	2.5	<\$100M	802	32	35.0	40.0
Moorhead St Bk	Moorhead	32.5	5.0	20.0	2.5	5.0	<\$100M	735	66	37.5	42.5
First Nb Of Akron	Akron	32.5	5.0	20.0	5.0	2.5	<\$100M	2,241	42	40.0	47.5
Atkins Svg B&Tc	Atkins	32.5	12.5	10.0	5.0	5.0	<\$100M	2,278	70	42.5	47.5
Landmans Nb	Audubon	32.5	5.0	10.0	7.5	10.0	<\$100M	3,051	111	40.0	47.5
Malvern T&Sb	Malvern	32.5	2.5	20.0	5.0	5.0	<\$100M	1,846	79	37.5	45.0
Melvin Svg Bk	Melvin	32.5	2.5	20.0	5.0	5.0	<\$100M	1,707	77	37.5	42.5
Cedar Valley St Bk	Saint Ansgar	32.5	7.5	20.0	2.5	2.5	<\$100M	765	55	35.0	42.5
Ossian St Bk	Ossian	30.0	2.5	22.5	2.5	2.5	<\$100M	360	46	32.5	32.5
Denver Svg Bk	Denver	30.0	7.5	10.0	5.0	7.5	<\$100M	2,232	91	37.5	50.0
Peoples St Bk	Winfield	30.0	5.0	15.0	2.5	7.5	<\$100M	978	95	32.5	42.5
Pleasantville St Bk	Pleasantville	30.0	5.0	17.5	2.5	5.0	<\$100M	1,499	76	37.5	47.5
Elgin St Bk	Elgin	30.0	5.0	15.0	2.5	7.5	<\$100M	1,301	98	40.0	47.5
State Bk Bussey	Bussey	30.0	5.0	20.0	2.5	2.5	<\$100M	1,115	50	32.5	40.0
Iowa St Bk	Calmar	30.0	2.5	22.5	2.5	2.5	<\$100M	551	24	32.5	32.5
Peoples Svg Bk	Wellsburg	27.5	2.5	15.0	2.5	7.5	<\$100M	1,365	93	30.0	40.0
Odebolt St Bk	Odebolt	27.5	2.5	20.0	2.5	2.5	<\$100M	105	18	30.0	30.0
Postville St Bk	Postville	27.5	2.5	10.0	5.0	10.0	<\$100M	2,392	109	35.0	42.5
Readlyn Svg Bk	Readlyn	27.5	7.5	10.0	5.0	5.0	<\$100M	2,111	62	37.5	45.0
First Nb Of Primghar	Primghar	27.5	2.5	20.0	2.5	2.5	<\$100M	474	23	30.0	30.0
Ute St Bk	Ute	27.5	2.5	20.0	2.5	2.5	<\$100M	718	47	30.0	35.0
Watkins Svg Bk	Watkins	27.5	5.0	10.0	5.0	7.5	<\$100M	1,965	92	32.5	42.5
Farmers St Bk	Yale	27.5	5.0	15.0	2.5	5.0	<\$100M	1,414	64	30.0	40.0
Farmers Svg Bk	Frederika	27.5	7.5	10.0	5.0	5.0	<\$100M	2,193	75	37.5	42.5
Hartwick St Bk	Hartwick	27.5	2.5	20.0	2.5	2.5	<\$100M	415	20	30.0	30.0
Union St Bk	Rockwell City	25.0	7.5	10.0	5.0	2.5	<\$100M	2,414	52	15.0	15.0
Farmers Svg Bk	Victor	25.0	10.0	5.0	7.5	2.5	<\$100M	2,514	47	30.0	40.0
State Bk Toledo	Toledo	25.0	2.5	2.5	10.0	10.0	<\$100M	3,416	106	22.5	27.5
Bennett St Bk	Bennett	25.0	2.5	12.5	5.0	5.0	<\$100M	1,807	80	32.5	40.0
Farmers St Bk	Marcus	25.0	2.5	12.5	5.0	5.0	<\$100M	1,681	71	27.5	32.5
Community St Bk	Paton	22.5	2.5	15.0	2.5	2.5	<\$100M	885	20	25.0	27.5
Rippey Svg Bk	Rippey	22.5	2.5	15.0	2.5	2.5	<\$100M	691	34	25.0	25.0
First St Bk Thornton	Thornton	22.5	5.0	12.5	2.5	2.5	<\$100M	1,435	50	30.0	37.5
Home St Bk	Royal	22.5	2.5	12.5	2.5	5.0	<\$100M	1,451	70	30.0	32.5
Security St Bk	Radcliffe	22.5	2.5	15.0	2.5	2.5	<\$100M	900	34	25.0	30.0
Iowa Svg Bk	Dike	22.5	2.5	15.0	2.5	2.5	<\$100M	1,157	26	27.5	35.0

Table A.1 Small Business Lending in Iowa, 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)					
Citizens Svg Bk	Hawkeye	22.5	2.5	15.0	2.5	2.5	<\$100M	974	58	30.0	35.0
Union St Bk	Greenfield	22.5	2.5	7.5	5.0	7.5	<\$100M	1,695	94	30.0	37.5
United Bk Ia	Churdan	22.5	2.5	15.0	2.5	2.5	<\$100M	804	8	17.5	22.5
Maxwell St Bk	Maxwell	20.0	7.5	7.5	2.5	2.5	<\$100M	1,260	28	30.0	10.0
First Cmnty Bk	Newell	17.5	2.5	10.0	2.5	2.5	<\$100M	940	35	22.5	27.5
First St Bk	Sioux Rapids	17.5	2.5	10.0	2.5	2.5	<\$100M	1,021	56	15.0	20.0
State Bk Brooks	Corning	15.0	2.5	7.5	2.5	2.5	<\$100M	467	36	20.0	25.0
Farmers Svg Bk	Martelle	15.0	2.5	7.5	2.5	2.5	<\$100M	546	24	15.0	17.5
Exchange St Bk	Springville	12.5	5.0	2.5	2.5	2.5	<\$100M	1,337	27	10.0	10.0
Hiawatha B&Tc	Hiawatha	12.5	5.0	2.5	2.5	2.5	<\$100M	356	4	15.0	10.0
Firstar Bk Burlington Na	Burlington	10.0	2.5	0.0	2.5	2.5	<\$100M	0	0	0.0	10.0
Dial Nb	Des Moines	0.0	2.5	0.0	2.5	2.5	\$100M-500M	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](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 Iowa 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)
WELLS FARGO & COMPANY	CA	469,325	3,506	>\$50B	178,164	2,947	83,751	2,419	
MERCANTILE BANCORPORATION IN	MO	278,385	2,988	\$10B-\$50B	129,202	2,696	70,064	2,352	
FIRSTAR CORPORATION	WI	209,066	2,755	\$10B-\$50B	92,014	2,536	50,352	2,282	
MAGNA BANK N.A.	IL	80,884	762	N/A	35,784	676	17,999	569	
AMTRUST INC.	IA	61,315	572	<\$1B	28,302	502	13,465	420	
WEST BANCORPORATION INC.	IA	60,532	702	<\$1B	27,059	642	17,656	586	
HEARTLAND FINANCIAL USA INC	IA	50,943	390	<\$1B	22,377	333	9,403	258	
BRENTON BANKS INC.	IA	50,451	662	\$1B-\$10B	28,571	615	15,296	536	
BANK OF AMERICA CORPORATION	NC	50,016	395	>\$50B	19,572	343	10,442	292	
HILLS BANCORPORATION	IA	48,222	729	<\$1B	27,173	678	14,443	606	
F & M BANCORPORATION INC.	WI	38,365	528	\$1B-\$10B	18,338	490	12,095	451	
AMES NATIONAL CORPORATION	IA	36,628	428	<\$1B	22,898	402	12,591	341	
U.S. BANCORP	MN	34,705	857	>\$50B	20,493	834	16,165	808	
ISB FINANCIAL CORP.	IA	32,788	410	<\$1B	16,842	377	9,002	330	
SECURITY NATIONAL CORPORATIO	IA	28,000	137	<\$1B	6,673	99	2,895	78	
FIRST CITIZENS FINANCIAL COR	IA	21,569	572	<\$1B	11,661	552	9,808	539	
GREAT WESTERN SECURITIES INC	NE	18,083	136	<\$1B	11,193	120	4,770	83	
NORTHWEST FEDERAL SAVINGS BA	IA	18,069	204	N/A	12,712	191	4,913	142	
COMMUNITY FIRST BANKSHARES	ND	16,778	160	\$1B-\$10B	6,727	142	3,201	122	
ADVANTA BK CORP	UT	11,767	1,228	<\$1B	11,767	1,228	11,767	1,228	
RUAN FINANCIAL CORPORATION	IA	11,556	97	<\$1B	5,515	84	2,757	68	
MORGAN STANLEY DEAN WITTER B	UT	9,795	3,367	<\$1B	9,795	3,367	9,795	3,367	
BANK ONE CORPORATION	IL	8,216	223	>\$50B	4,096	215	2,297	207	
FIRST FSB OF THE MIDWEST	IA	7,905	72	N/A	3,036	61	1,283	51	
FIRST MIDWEST BANCORP INC.	IL	7,520	70	\$1B-\$10B	4,122	65	2,072	53	
UNION PLANTERS CORPORATION	TN	7,337	69	\$10B-\$50B	2,967	60	1,868	53	
FIRST FEDERAL SAVINGS BANK	IA	5,847	90	N/A	4,382	86	2,106	73	
COMMERCIAL FEDERAL BANK	NE	5,323	39	N/A	2,720	35	624	22	
WACHOVIA CORPORATION	NC	3,750	5	>\$50B	0	0	0	0	
BRENTON SAVINGS BANK FSB	IA	3,296	40	N/A	1,546	38	1,226	36	
LASALLE BK NA	IL	3,230	5	\$10B-\$50B	250	1	0	0	
HSBC BK USA	NY	3,111	10	\$10B-\$50B	688	4	52	1	
BNCCORP INC.	ND	2,937	7	<\$1B	300	2	100	1	
STEARNS FINANCIAL SERVICES	MN	2,415	33	<\$1B	715	30	715	30	
FARMERS & MERCHANTS INVESTME	NE	2,412	12	<\$1B	912	10	277	7	
UMB FINANCIAL CORPORATION	MO	2,225	8	\$1B-\$10B	206	4	206	4	
CHASE MANHATTAN CORPORATION	NY	2,224	99	>\$50B	2,224	99	2,224	99	
NATIONAL CITY CORPORATION	OH	1,797	15	>\$50B	887	13	445	10	
METROCORP INC.	IL	1,574	32	<\$1B	1,574	32	767	27	
TEXAS FINANCIAL BANCORPORATI	MN	1,209	25	\$1B-\$10B	709	24	576	23	
MINNEHAHA BANSHARES INC.	SD	1,123	10	<\$1B	623	9	173	7	
HOME FEDERAL SAVINGS BANK	SD	1,085	2	N/A	85	1	85	1	
CITIZENS BANCSHARES CO.	MO	1,070	3	<\$1B	70	2	70	2	
COMMERCE BANCSHARES INC.	MO	1,047	9	\$10B-\$50B	312	8	312	8	
1ST SOURCE CORPORATION	IN	1,040	5	\$1B-\$10B	409	3	26	1	
PINNACLE BANCORP INC.	NE	1,039	10	\$1B-\$10B	465	8	107	6	

A.2 Top Small Business Lenders in Iowa 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)
FIRST UNION CORPORATION	NC	1,021	58	>\$50B	1,021	58	521	56	
HARRIS T&SB	IL	1,012	3	\$10B-\$50B	12	2	12	2	
FIRST NATIONAL OF NEBRASKA	NE	6,790	195	\$1B-\$10B	1,871	185	1,463	183	0.35
MBNA CORPORATION	DE	3,648	457	\$10B-\$50B	3,648	457	3,461	456	0.55

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