

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

Bank Name	Location	Total Score	Bank Asset Size	Small Business Loans*	
				Dollar Amount	Number
ALPINE BK IL	ROCKFORD	97.5	\$100M-500M	75,656	914
BANK OF EDWARDSVILLE	EDWARDSVILLE	97.5	\$500M-\$1B	172,969	2,352
NORTHWEST BK ROCKFORD	ROCKFORD	95.0	\$100M-500M	48,282	579
PALMER AMER NB DANVILLE	DANVILLE	95.0	\$100M-500M	85,498	1,261
FIRST NB MORTON GROVE	MORTON GROVE	95.0	\$100M-500M	94,883	428
NORTH CMNTY BK	CHICAGO	92.5	\$100M-500M	55,755	480
FIRST NB OF WHEATON	WHEATON	92.5	<\$100M	37,554	609
FIRST NB OF SUMNER	SUMNER	90.0	<\$100M	40,861	1,187
PEOPLES NB OF KEWANEE	KEWANEE	87.5	\$100M-500M	24,478	697
TOWN & CNTRY BK SPRINGFIELD	SPRINGFIELD	87.5	\$100M-500M	30,636	571
ARCHER BK	CHICAGO	87.5	\$100M-500M	34,713	303
METROPOLITAN B&TC	CHICAGO	87.5	\$100M-500M	38,025	352
FIRST COLLINSVILLE BK	COLLINSVILLE	87.5	\$100M-500M	29,439	502
MANUFACTURERS BK	CHICAGO	75.0	\$1B-\$10B	262,090	2,076
AMERICAN NB&TC CHICAGO	CHICAGO	65.0	>\$10B	1,258,666	4,361

*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 Illinois, 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)
Bank Of Edwardsville	Edwardsville	97.5	22.5	25.0	25.0	25.0	\$500M-\$1B	172,969	2,352	100.0	100.0
Alpine Bk Il	Rockford	97.5	22.5	25.0	25.0	25.0	\$100M-500M	75,656	914	77.5	70.0
Palmer Amer Nb Danville	Danville	95.0	22.5	22.5	25.0	25.0	\$100M-500M	85,498	1,261	97.5	97.5
Northwest Bk Rockford	Rockford	95.0	25.0	25.0	22.5	22.5	\$100M-500M	48,282	579	82.5	80.0
First Nb Morton Grove	Morton Grove	95.0	25.0	22.5	25.0	22.5	\$100M-500M	94,883	428	57.5	42.5
North Cmnty Bk	Chicago	92.5	25.0	22.5	22.5	22.5	\$100M-500M	55,755	480	62.5	60.0
First Nb Of Wheaton	Wheaton	92.5	25.0	22.5	22.5	22.5	<\$100M	37,554	609	85.0	60.0
First Nb Of Sumner	Sumner	90.0	25.0	17.5	22.5	25.0	<\$100M	40,861	1,187	87.5	90.0
Archer Bk	Chicago	87.5	25.0	22.5	22.5	17.5	\$100M-500M	34,713	303	70.0	50.0
Town & Cntry Bk Springfie	Springfield	87.5	20.0	25.0	20.0	22.5	\$100M-500M	30,636	571	97.5	100.0
Metropolitan B&Tc	Chicago	87.5	22.5	22.5	22.5	20.0	\$100M-500M	38,025	352	70.0	47.5
Peoples Nb Of Kewanee	Kewanee	87.5	17.5	25.0	20.0	25.0	\$100M-500M	24,478	697	95.0	100.0
First Collinsville Bk	Collinsville	87.5	20.0	25.0	20.0	22.5	\$100M-500M	29,439	502	95.0	97.5
First Nb Empl Owned	Antioch	85.0	22.5	22.5	20.0	20.0	\$100M-500M	30,572	407	97.5	97.5
Plaza Bk	Norridge	85.0	25.0	12.5	25.0	22.5	\$100M-500M	89,354	594	80.0	57.5
State Bk Geneva	Geneva	85.0	25.0	22.5	20.0	17.5	<\$100M	24,214	257	72.5	52.5
Lake Forest B&Tc	Lake Forest	85.0	25.0	10.0	25.0	25.0	\$100M-500M	160,657	7,910	87.5	90.0
North Shore Cmnty B&T	Wilmette	85.0	22.5	12.5	25.0	25.0	\$100M-500M	87,963	5,788	85.0	90.0
American Ent Bk	Buffalo Grove	85.0	25.0	25.0	20.0	15.0	<\$100M	30,484	217	60.0	47.5
First Nb In Toledo	Toledo	82.5	25.0	15.0	20.0	22.5	<\$100M	27,587	616	90.0	92.5
First Nb In Newton	Newton	82.5	25.0	12.5	20.0	25.0	<\$100M	25,539	2,725	90.0	92.5
Jersey St Bk	Jerseyville	82.5	20.0	25.0	17.5	20.0	<\$100M	18,491	399	67.5	65.0
Holcomb St Bk	Jerseyville	82.5	20.0	25.0	17.5	20.0	<\$100M	15,646	368	92.5	97.5
Union Bk Of Illinois	Swansea	82.5	25.0	10.0	22.5	25.0	\$100M-500M	56,312	988	85.0	85.0
Edgar Cty B&Tc	Paris	82.5	25.0	15.0	22.5	20.0	\$100M-500M	41,839	355	52.5	60.0
Anna Nb	Anna	82.5	20.0	22.5	17.5	22.5	\$100M-500M	19,503	455	92.5	95.0
West Pointe B&Tc	Belleville	82.5	22.5	10.0	25.0	25.0	\$100M-500M	73,276	1,026	82.5	77.5
Citizens Cmnty Bk	Mascoutah	82.5	20.0	25.0	17.5	20.0	<\$100M	18,030	400	72.5	62.5
Libertyville B&Tc	Libertyville	82.5	25.0	10.0	22.5	25.0	\$100M-500M	60,258	3,120	82.5	82.5
Austin Bk Chicago	Chicago	80.0	25.0	10.0	22.5	22.5	\$100M-500M	44,352	486	82.5	85.0
Park Nb&Tc Of Chicago	Chicago	80.0	25.0	5.0	25.0	25.0	\$100M-500M	84,886	881	75.0	62.5
Uptown Nb Chicago	Chicago	80.0	25.0	7.5	25.0	22.5	\$100M-500M	69,817	596	77.5	67.5
American Chartered Bk	Schaumburg	80.0	25.0	5.0	25.0	25.0	\$100M-500M	153,938	1,095	80.0	85.0
Bank Bourbonnais	Bourbonnais	80.0	25.0	25.0	17.5	12.5	<\$100M	17,339	157	70.0	67.5
Community Tr Bk	Irvington	80.0	25.0	22.5	15.0	17.5	<\$100M	13,529	244	87.5	92.5
First Nb&Tc	Carbondale	80.0	20.0	12.5	22.5	25.0	\$100M-500M	47,010	768	75.0	72.5
South Side T&Sb Peoria	Peoria	80.0	22.5	7.5	25.0	25.0	\$100M-500M	79,569	749	72.5	65.0
Peotone B&Tc	Peotone	80.0	25.0	12.5	20.0	22.5	<\$100M	23,018	443	80.0	77.5
La Salle Nb	La Salle	80.0	22.5	12.5	20.0	25.0	\$100M-500M	27,945	793	75.0	75.0
First Nb Dekalb	Dekalb	80.0	22.5	10.0	25.0	22.5	\$100M-500M	69,225	644	75.0	62.5
First Bk Highland Park	Highland Park	80.0	25.0	5.0	25.0	25.0	\$500M-\$1B	247,210	1,495	80.0	70.0
Itasca B&Tc	Itasca	80.0	25.0	5.0	25.0	25.0	\$100M-500M	85,670	912	75.0	65.0

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		Total	SBL/TA	SBL/TBL	SBL(\$)	SBL(#)					
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Germantown T&Sb	Breese	80.0	15.0	25.0	17.5	22.5	\$100M-500M	18,645	592	92.5	97.5
Farmers St Bk Of Hoffman	Hoffman	80.0	17.5	25.0	17.5	20.0	<\$100M	16,375	360	75.0	70.0
Community St Bk Rock Fall	Rock Falls	80.0	20.0	22.5	17.5	20.0	<\$100M	16,901	336	67.5	62.5
Soy Cap B&Tc	Decatur	80.0	15.0	25.0	22.5	17.5	\$100M-500M	31,560	277	65.0	72.5
First Nb Of Allendale	Allendale	80.0	20.0	22.5	17.5	20.0	<\$100M	15,587	350	90.0	97.5
Community Bk-Wheaton/Gl	Glen Ellyn	80.0	25.0	10.0	22.5	22.5	\$100M-500M	38,461	442	75.0	67.5
Foxdale Bk	South Elgin	80.0	25.0	12.5	17.5	25.0	<\$100M	16,727	813	82.5	75.0
Pullman B&Tc	Chicago	77.5	25.0	2.5	25.0	25.0	\$500M-\$1B	345,242	2,031	77.5	67.5
Lakeside Bk	Chicago	77.5	25.0	5.0	25.0	22.5	\$100M-500M	84,717	619	72.5	55.0
Bridgeview B&Tc	Bridgeview	77.5	25.0	5.0	25.0	22.5	\$100M-500M	107,058	467	55.0	45.0
Trustbank	Olney	77.5	20.0	20.0	17.5	20.0	<\$100M	18,127	377	92.5	95.0
Bank Of Bellwood	Bellwood	77.5	25.0	22.5	17.5	12.5	<\$100M	17,626	182	67.5	50.0
Peoples Nb Mcleansboro	Mcleansboro	77.5	20.0	10.0	22.5	25.0	\$100M-500M	62,650	1,992	87.5	87.5
Citizens Bk Il Na	Berwyn	77.5	22.5	7.5	25.0	22.5	\$100M-500M	67,755	529	65.0	60.0
Castle Bk Na	Sandwich	77.5	22.5	10.0	22.5	22.5	\$100M-500M	46,101	522	72.5	70.0
Heartland B&Tc	Bloomington	77.5	20.0	7.5	25.0	25.0	\$100M-500M	70,758	1,212	77.5	75.0
Unionbank	Streator	77.5	22.5	5.0	25.0	25.0	\$100M-500M	100,579	1,519	80.0	77.5
First Nb Of Brookfield	Brookfield	77.5	20.0	22.5	20.0	15.0	\$100M-500M	22,083	254	75.0	57.5
East Side B&Tc	Chicago	77.5	20.0	12.5	22.5	22.5	\$100M-500M	47,671	616	70.0	67.5
Farmers & Merchants Nb	Nashville	77.5	17.5	22.5	17.5	20.0	\$100M-500M	18,632	344	75.0	75.0
Founders Bk	Worth	77.5	20.0	7.5	25.0	25.0	\$100M-500M	84,171	932	72.5	67.5
Suburban B&Tc	Elmhurst	77.5	22.5	5.0	25.0	25.0	\$100M-500M	103,378	850	77.5	77.5
Bank Of Homewood	Homewood	77.5	22.5	7.5	22.5	25.0	\$100M-500M	63,285	758	72.5	65.0
Home St Bk Na	Crystal Lake	77.5	20.0	7.5	25.0	25.0	\$100M-500M	73,382	986	72.5	70.0
First Mid-II B&T Na	Mattoon	77.5	17.5	10.0	25.0	25.0	\$500M-\$1B	88,494	1,807	77.5	77.5
Morton Cmnty Bk	Morton	77.5	17.5	10.0	25.0	25.0	\$100M-500M	71,809	1,181	75.0	72.5
Elgin St Bk	Elgin	77.5	25.0	7.5	22.5	22.5	\$100M-500M	57,899	532	70.0	60.0
Farmers St Bk	Alto Pass	77.5	22.5	12.5	20.0	22.5	<\$100M	21,518	488	87.5	82.5
Union Nb&Tc Elgin	Elgin	77.5	25.0	10.0	22.5	20.0	<\$100M	43,917	319	70.0	55.0
Prairie St B&Tc	Mount Zion	77.5	25.0	10.0	20.0	22.5	<\$100M	30,303	513	82.5	75.0
Bloomingsdale B&T	Bloomingsdale	77.5	25.0	7.5	22.5	22.5	\$100M-500M	64,111	490	65.0	55.0
Prairie B&Tc	Bridgeview	77.5	22.5	10.0	22.5	22.5	\$100M-500M	31,894	587	77.5	75.0
Northview B&Tc	Northfield	77.5	25.0	7.5	22.5	22.5	\$100M-500M	57,662	560	72.5	62.5
Albany B&Tc Na	Chicago	75.0	22.5	2.5	25.0	25.0	\$100M-500M	75,115	775	62.5	55.0
1St St B&Tc Palos Hills	Palos Hills	75.0	22.5	22.5	17.5	12.5	<\$100M	17,778	194	67.5	47.5
First Nb In Staunton	Staunton	75.0	15.0	17.5	20.0	22.5	\$100M-500M	25,016	485	90.0	92.5
Heritage Bk Central II	Trivoli	75.0	20.0	12.5	20.0	22.5	\$100M-500M	23,942	455	82.5	80.0
Nab Bk	Chicago	75.0	25.0	12.5	22.5	15.0	\$100M-500M	35,312	228	60.0	40.0
National Republic Bk Chica	Chicago	75.0	25.0	5.0	25.0	20.0	\$100M-500M	73,930	407	67.5	47.5
Marine Bk Springfield	Springfield	75.0	22.5	2.5	25.0	25.0	\$100M-500M	117,149	727	62.5	55.0
Edens Bk	Wilmette	75.0	25.0	12.5	20.0	17.5	<\$100M	25,255	256	60.0	47.5
Peoples St Bk	Newton	75.0	22.5	12.5	20.0	20.0	\$100M-500M	27,152	305	72.5	67.5
Devon Bk	Chicago	75.0	22.5	7.5	22.5	22.5	\$100M-500M	60,657	553	67.5	57.5

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		Total	SBL/TA	SBL/TBL	SBL(\$)	SBL(#)					
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Amcore Bk Na Nw	Woodstock	75.0	22.5	7.5	22.5	22.5	\$100M-500M	58,310	468	60.0	52.5
Mercantile T&Sb	Quincy	75.0	20.0	5.0	25.0	25.0	\$100M-500M	74,647	953	75.0	75.0
Farmers St B&Tc	Jacksonville	75.0	20.0	12.5	20.0	22.5	\$100M-500M	26,671	698	85.0	82.5
First St Bk Atwood	Atwood	75.0	25.0	20.0	12.5	17.5	<\$100M	7,023	291	82.5	87.5
Manufacturers Bk	Chicago	75.0	22.5	2.5	25.0	25.0	\$1B-\$10B	262,090	2,076	65.0	57.5
Grundy Cty Nb	Morris	75.0	25.0	10.0	20.0	20.0	<\$100M	30,332	430	80.0	72.5
Security Bk Dupage	Naperville	75.0	25.0	12.5	20.0	17.5	<\$100M	23,390	229	50.0	45.0
Downers Grove Nb	Downers Grove	75.0	22.5	10.0	22.5	20.0	\$100M-500M	37,193	303	55.0	42.5
Carrollton Bk	Carrollton	75.0	20.0	7.5	25.0	22.5	\$100M-500M	64,127	700	65.0	62.5
Bank Of Joliet	Joliet	75.0	25.0	22.5	17.5	10.0	<\$100M	15,802	93	47.5	52.5
Community First Bk	Fairview Heigh	75.0	22.5	25.0	15.0	12.5	<\$100M	15,173	154	50.0	40.0
Royal Amer Bk	Inverness	75.0	25.0	5.0	22.5	22.5	\$100M-500M	57,245	429	65.0	42.5
Anchor Bk	Third Lake	75.0	25.0	22.5	17.5	10.0	<\$100M	18,276	131	57.5	27.5
Valley Cmnty Bk	Saint Charles	75.0	25.0	12.5	20.0	17.5	<\$100M	22,783	245	67.5	60.0
Cambridge Bk	Lake Zurich	75.0	25.0	12.5	22.5	15.0	\$100M-500M	33,803	204	52.5	40.0
Heritage Bk	Chicago Height	72.5	22.5	10.0	20.0	20.0	\$100M-500M	30,476	356	67.5	60.0
Community Bks Shelby Cty	Cowden	72.5	22.5	20.0	17.5	12.5	<\$100M	15,507	151	47.5	45.0
First Nb Of Steeleville	Steeleville	72.5	15.0	20.0	17.5	20.0	\$100M-500M	15,762	333	87.5	92.5
Crossroads Bk	Effingham	72.5	22.5	12.5	17.5	20.0	<\$100M	18,156	381	72.5	70.0
Shelby Cty St Bk	Shelbyville	72.5	15.0	20.0	17.5	20.0	\$100M-500M	16,107	388	87.5	92.5
Mercantile Bk Il	Springfield	72.5	17.5	5.0	25.0	25.0	\$1B-\$10B	394,142	4,917	70.0	70.0
First B&Tc Murphysboro	Murphysboro	72.5	22.5	17.5	15.0	17.5	<\$100M	10,604	258	80.0	87.5
Byron Bk	Byron	72.5	17.5	25.0	15.0	15.0	<\$100M	12,210	212	62.5	60.0
Associated Bk Chicago	Chicago	72.5	20.0	2.5	25.0	25.0	\$500M-\$1B	115,669	902	62.5	55.0
Central Il Bk	Champaign	72.5	20.0	2.5	25.0	25.0	\$500M-\$1B	140,758	1,196	62.5	60.0
State Bk Of Jerseyville	Jerseyville	72.5	22.5	7.5	22.5	20.0	\$100M-500M	34,761	419	70.0	65.0
Success Nb	Lincolnshire	72.5	20.0	5.0	25.0	22.5	\$100M-500M	95,805	523	60.0	55.0
Bank Of Lincolnwood	Lincolnwood	72.5	22.5	5.0	22.5	22.5	\$100M-500M	57,621	491	62.5	50.0
Belvidere Nb&Tc	Belvidere	72.5	17.5	12.5	20.0	22.5	\$100M-500M	30,685	475	70.0	75.0
West Suburban Bk	Lombard	72.5	17.5	5.0	25.0	25.0	\$1B-\$10B	222,388	2,699	77.5	80.0
First Nb Blue Island	Blue Island	72.5	22.5	5.0	22.5	22.5	\$100M-500M	57,928	503	65.0	55.0
Bank Of Illinois Na	Mount Vernon	72.5	20.0	5.0	22.5	25.0	\$100M-500M	35,221	711	72.5	72.5
Hinsbrook B&T	Willowbrook	72.5	22.5	5.0	22.5	22.5	\$100M-500M	53,849	514	77.5	80.0
Bankchampaign Na	Champaign	72.5	25.0	10.0	17.5	20.0	<\$100M	20,104	423	80.0	70.0
Bank	Charleston	72.5	20.0	15.0	17.5	20.0	<\$100M	15,759	326	75.0	70.0
Murphy-Wall St B&Tc	Pinckneyville	72.5	20.0	20.0	15.0	17.5	<\$100M	13,768	280	87.5	90.0
Alpha Cmnty Bk	Toluca	72.5	17.5	20.0	17.5	17.5	\$100M-500M	19,648	254	85.0	92.5
Bank & Tc	Litchfield	72.5	17.5	12.5	20.0	22.5	\$100M-500M	25,270	653	80.0	80.0
Banterra Bk	Marion	72.5	17.5	5.0	25.0	25.0	\$500M-\$1B	99,305	2,739	77.5	80.0
National B&Tc Of Sycamor	Sycamore	72.5	20.0	7.5	22.5	22.5	\$100M-500M	60,584	485	75.0	72.5
Galena St B&Tc	Galena	72.5	20.0	10.0	20.0	22.5	\$100M-500M	27,554	450	77.5	67.5
Midwest Bk Of Freeport	Freeport	72.5	22.5	20.0	17.5	12.5	<\$100M	17,318	181	55.0	40.0
Oxford B&T	Addison	72.5	20.0	7.5	22.5	22.5	\$100M-500M	47,764	634	62.5	57.5

Table A.1 Small Business Lending in Illinois, 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)					
Marquette Bk II	Galesburg	72.5	22.5	7.5	22.5	20.0	\$100M-500M	35,273	418	62.5	60.0
State Bk Orion	Orion	72.5	20.0	10.0	20.0	22.5	\$100M-500M	29,340	477	75.0	70.0
East Dubuque Svg Bk	East Dubuque	72.5	25.0	7.5	20.0	20.0	<\$100M	26,702	417	70.0	60.0
Old Second Nb Aurora	Aurora	72.5	17.5	5.0	25.0	25.0	\$500M-\$1B	114,603	1,704	65.0	67.5
Continental Cmnty B&Tc	Maywood	72.5	22.5	12.5	22.5	15.0	\$100M-500M	35,083	222	60.0	17.5
Amcore Bk Na N Central	Mendota	72.5	15.0	10.0	22.5	25.0	\$100M-500M	60,539	975	80.0	75.0
National Bk Of Petersburg	Petersburg	72.5	10.0	25.0	15.0	22.5	\$100M-500M	14,674	562	85.0	95.0
Privatebank & Tc	Chicago	72.5	20.0	5.0	25.0	22.5	\$100M-500M	89,347	505	50.0	40.0
First Nw Bk	Arlington Heigl	72.5	25.0	5.0	22.5	20.0	\$100M-500M	38,643	309	55.0	52.5
Northside Cmnty Bk	Gurnee	72.5	25.0	12.5	22.5	12.5	<\$100M	42,006	133	40.0	27.5
Mount Prospect Nb	Mount Prospect	72.5	22.5	12.5	20.0	17.5	\$100M-500M	27,347	242	50.0	42.5
South Central B&Tc Of Chi	Chicago	70.0	15.0	22.5	17.5	15.0	\$100M-500M	15,874	264	57.5	42.5
First United Bk	Crete	70.0	22.5	5.0	22.5	20.0	\$100M-500M	38,382	374	57.5	50.0
Bank Of Carbondale	Carbondale	70.0	22.5	10.0	17.5	20.0	<\$100M	20,090	338	75.0	65.0
Grand Nb	Wauconda	70.0	17.5	2.5	25.0	25.0	\$1B-\$10B	258,357	2,547	60.0	57.5
Bank Of Springfield	Springfield	70.0	22.5	5.0	22.5	20.0	\$100M-500M	57,787	383	60.0	47.5
Yorkville Nb	Yorkville	70.0	20.0	7.5	20.0	22.5	\$100M-500M	26,918	470	67.5	67.5
Peoples St Bk Mansfield	Mansfield	70.0	17.5	12.5	17.5	22.5	<\$100M	15,274	498	82.5	75.0
City Nb Of Metropolis	Metropolis	70.0	15.0	20.0	17.5	17.5	\$100M-500M	15,800	239	85.0	92.5
First County Bk	New Baden	70.0	15.0	25.0	15.0	15.0	\$100M-500M	14,813	218	85.0	87.5
First Nb	Mulberry Grove	70.0	22.5	15.0	15.0	17.5	<\$100M	10,847	253	72.5	67.5
Corn Belt B&Tc	Pittsfield	70.0	17.5	20.0	15.0	17.5	<\$100M	15,072	248	85.0	90.0
First Nb In Olney	Olney	70.0	15.0	12.5	20.0	22.5	\$100M-500M	23,433	636	67.5	75.0
First Nb Of Raymond	Raymond	70.0	17.5	10.0	17.5	25.0	<\$100M	15,441	732	85.0	87.5
Gifford St Bk	Gifford	70.0	17.5	22.5	12.5	17.5	<\$100M	7,938	252	80.0	90.0
Illini Bk	Springfield	70.0	20.0	7.5	20.0	22.5	\$100M-500M	30,477	531	72.5	72.5
Carlinville Nb	Carlinville	70.0	15.0	12.5	20.0	22.5	\$100M-500M	22,094	578	82.5	90.0
Farmers St Bk Western Il	Alpha	70.0	10.0	25.0	12.5	22.5	<\$100M	9,725	429	85.0	92.5
First St Bk Of Pekin	Pekin	70.0	25.0	25.0	12.5	7.5	<\$100M	7,632	91	72.5	80.0
First Nb In Amboy	Amboy	70.0	15.0	17.5	17.5	20.0	\$100M-500M	15,687	405	72.5	70.0
State Bk Of Arthur	Arthur	70.0	17.5	20.0	12.5	20.0	<\$100M	9,494	394	85.0	92.5
Rock River Bk	Oregon	70.0	25.0	12.5	17.5	15.0	<\$100M	17,667	200	65.0	52.5
State Fncl Bk	Richmond	70.0	22.5	12.5	17.5	17.5	<\$100M	19,974	329	75.0	57.5
Unionbank West	Macomb	70.0	20.0	7.5	20.0	22.5	\$100M-500M	27,821	534	70.0	70.0
Duquoin St Bk	Duquoin	70.0	20.0	20.0	15.0	15.0	<\$100M	13,636	212	55.0	57.5
Palos B&Tc	Palos Heights	70.0	17.5	7.5	22.5	22.5	\$100M-500M	40,683	463	65.0	60.0
Harris Bk Roselle	Roselle	70.0	20.0	2.5	25.0	22.5	\$100M-500M	78,916	522	55.0	50.0
First Nb Of Joliet	Joliet	70.0	15.0	5.0	25.0	25.0	\$500M-\$1B	126,593	1,132	62.5	60.0
Merchants Nb Aurora	Aurora	70.0	15.0	5.0	25.0	25.0	\$500M-\$1B	128,673	1,530	62.5	65.0
Marquette Bk Monmouth	Monmouth	70.0	12.5	22.5	15.0	20.0	\$100M-500M	14,360	314	85.0	92.5
Midwest B&Tc	Elmwood Park	70.0	17.5	2.5	25.0	25.0	\$500M-\$1B	83,958	895	65.0	65.0
Interstate Bk	Oak Forest	70.0	25.0	7.5	22.5	15.0	\$100M-500M	34,292	211	50.0	27.5
Riverton Cmnty Bk	Riverton	70.0	25.0	25.0	12.5	7.5	<\$100M	7,402	80	40.0	45.0

Table A.1 Small Business Lending in Illinois, 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)					
Parkway B&Tc	Harwood Heigh	70.0	17.5	2.5	25.0	25.0	\$500M-\$1B	159,093	968	57.5	50.0
First Nb Il	Lansing	70.0	17.5	7.5	22.5	22.5	\$100M-500M	50,431	466	80.0	82.5
Burling Bk	Chicago	70.0	22.5	12.5	17.5	17.5	<\$100M	20,440	293	60.0	42.5
Cosmopolitan B&T	Chicago	70.0	25.0	2.5	22.5	20.0	\$100M-500M	55,414	351	62.5	52.5
Firststar Bk Usa Na	Waukegan	70.0	2.5	22.5	20.0	25.0	\$1B-\$10B	26,770	40,161	75.0	80.0
First Cap Bk	Peoria	70.0	22.5	7.5	20.0	20.0	<\$100M	25,521	376	70.0	62.5
Standard B&Tc	Hickory Hills	67.5	15.0	2.5	25.0	25.0	\$500M-\$1B	103,186	908	57.5	55.0
Pontiac Nb	Pontiac	67.5	15.0	12.5	20.0	20.0	\$100M-500M	25,616	425	65.0	62.5
Pinnacle Bk	Cicero	67.5	12.5	5.0	25.0	25.0	\$500M-\$1B	101,578	888	65.0	57.5
Illinois One Bk Na	Shawneetown	67.5	17.5	7.5	20.0	22.5	\$100M-500M	21,643	659	77.5	80.0
Farmers & Merchants St Bk	Viridn	67.5	17.5	17.5	15.0	17.5	<\$100M	11,149	245	82.5	90.0
South Shore Bk Chicago	Chicago	67.5	12.5	5.0	25.0	25.0	\$500M-\$1B	95,226	721	57.5	47.5
Bank Of Northern Il Na	Waukegan	67.5	15.0	10.0	22.5	20.0	\$100M-500M	31,730	404	55.0	52.5
Western Springs Nb&T	Western Spring	67.5	22.5	10.0	20.0	15.0	\$100M-500M	30,720	194	50.0	42.5
Resource Bk Na	Dekalb	67.5	17.5	10.0	20.0	20.0	\$100M-500M	28,981	439	75.0	70.0
Broadway Bk	Chicago	67.5	25.0	5.0	22.5	15.0	\$100M-500M	50,905	188	47.5	35.0
Chicago Cmnty Bk	Chicago	67.5	20.0	22.5	17.5	7.5	<\$100M	17,913	91	30.0	22.5
First Il Nb	Savanna	67.5	22.5	5.0	20.0	20.0	\$100M-500M	28,516	331	67.5	62.5
First Bkr Tc Na	Quincy	67.5	17.5	5.0	22.5	22.5	\$100M-500M	41,856	443	67.5	67.5
Villa Park T&Sb	Villa Park	67.5	10.0	22.5	17.5	17.5	\$100M-500M	16,913	297	50.0	55.0
First Crawford St Bk	Robinson	67.5	17.5	15.0	15.0	20.0	<\$100M	14,994	375	67.5	65.0
Longview St Bk	Longview	67.5	22.5	22.5	10.0	12.5	<\$100M	5,822	164	77.5	82.5
Farmers St Bk Somonauk	Somonauk	67.5	12.5	22.5	15.0	17.5	\$100M-500M	13,721	285	85.0	90.0
South Holland T&Sb	South Holland	67.5	15.0	2.5	25.0	25.0	\$500M-\$1B	79,803	1,051	65.0	67.5
Cole Taylor Bk	Chicago	67.5	15.0	2.5	25.0	25.0	\$1B-\$10B	259,843	2,689	60.0	57.5
Busey Bk	Urbana	67.5	15.0	2.5	25.0	25.0	\$500M-\$1B	129,605	1,139	57.5	60.0
Community Nb	Metropolis	67.5	22.5	7.5	20.0	17.5	\$100M-500M	25,828	308	65.0	55.0
Midwest Bk Mchenry Cty	Union	67.5	17.5	7.5	22.5	20.0	\$100M-500M	35,553	348	57.5	57.5
Farmers St Bk	Pittsfield	67.5	12.5	20.0	15.0	20.0	\$100M-500M	14,400	358	82.5	90.0
Bank Of Waukegan	Waukegan	67.5	17.5	2.5	25.0	22.5	\$100M-500M	77,790	660	62.5	55.0
Community Bk	Hoopeston	67.5	22.5	7.5	17.5	20.0	<\$100M	16,398	322	80.0	85.0
Amcore Bk Na Rock River	Dixon	67.5	15.0	2.5	25.0	25.0	\$500M-\$1B	87,357	1,215	65.0	67.5
Bank Of Sugar Grove	Sugar Grove	67.5	25.0	12.5	17.5	12.5	<\$100M	16,531	139	50.0	42.5
First Robinson Sb Na	Robinson	67.5	17.5	15.0	15.0	20.0	<\$100M	15,228	318	82.5	90.0
North Bk	Chicago	67.5	25.0	10.0	17.5	15.0	<\$100M	20,182	230	62.5	55.0
Citizens First Nb	Princeton	67.5	15.0	5.0	22.5	25.0	\$100M-500M	62,261	962	67.5	70.0
Bartelso Svg Bk	Bartelso	67.5	12.5	25.0	12.5	17.5	<\$100M	7,422	269	77.5	87.5
Cornerstone B&T	Carrollton	67.5	20.0	17.5	15.0	15.0	<\$100M	13,716	192	52.5	57.5
Poplar Grove St Bk	Poplar Grove	67.5	20.0	25.0	12.5	10.0	<\$100M	7,962	123	50.0	55.0
American Nb De Kalb Cty	Sycamore	67.5	17.5	7.5	20.0	22.5	\$100M-500M	28,445	523	72.5	70.0
First Amer Bk	Carpentersville	67.5	15.0	2.5	25.0	25.0	\$1B-\$10B	200,210	1,147	57.5	55.0
Security St Bk Hamilton	Hamilton	67.5	20.0	17.5	12.5	17.5	<\$100M	7,411	297	80.0	85.0
Blackhawk St Bk	Milan	67.5	15.0	7.5	22.5	22.5	\$100M-500M	40,142	493	65.0	65.0

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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)
Bank Of Il In Normal	Normal	67.5	22.5	5.0	20.0	20.0	<\$100M	20,936	301	57.5	52.5
First Midwest Bk Na	Buffalo Grove	67.5	15.0	2.5	25.0	25.0	\$1B-\$10B	681,300	7,860	62.5	62.5
Midwest Bk	Hinsdale	67.5	20.0	5.0	22.5	20.0	\$100M-500M	45,773	271	45.0	32.5
Hawthorn Bk	Mundelein	67.5	25.0	10.0	20.0	12.5	<\$100M	22,729	167	57.5	35.0
South Pointe Bk	Marion	67.5	22.5	10.0	17.5	17.5	<\$100M	18,455	266	67.5	55.0
Bank Commerce	Downers Grove	67.5	25.0	12.5	20.0	10.0	<\$100M	20,926	112	50.0	30.0
First Tr Bk Il	Kankakee	67.5	25.0	10.0	17.5	15.0	<\$100M	16,998	197	65.0	60.0
Nlsb	New Lenox	65.0	10.0	7.5	25.0	22.5	\$500M-\$1B	64,445	529	62.5	52.5
Pleasant Plains St Bk	Pleasant Plains	65.0	12.5	25.0	10.0	17.5	<\$100M	6,670	253	77.5	87.5
First Nb Of Vandalia	Vandalia	65.0	15.0	10.0	17.5	22.5	\$100M-500M	17,223	693	75.0	77.5
First Nb Of Chillicothe	Chillicothe	65.0	12.5	25.0	12.5	15.0	<\$100M	8,827	227	80.0	85.0
State Bk Of Farina	Farina	65.0	22.5	15.0	12.5	15.0	<\$100M	6,989	175	75.0	80.0
First Nb Of Carmi	Carmi	65.0	17.5	10.0	17.5	20.0	\$100M-500M	16,584	385	67.5	70.0
First Nb Of Sparta	Sparta	65.0	15.0	20.0	12.5	17.5	<\$100M	7,251	228	77.5	85.0
First Cmnty St Bk	Staunton	65.0	25.0	17.5	15.0	7.5	<\$100M	10,546	74	32.5	30.0
Bankillinois	Champaign	65.0	12.5	2.5	25.0	25.0	\$500M-\$1B	66,666	738	57.5	55.0
First Nb Of Okawville	Okawville	65.0	15.0	22.5	10.0	17.5	<\$100M	4,756	249	67.5	65.0
Savanna St Bk	Savanna	65.0	25.0	15.0	15.0	10.0	<\$100M	12,037	120	42.5	37.5
First Bk Bc	Capron	65.0	22.5	12.5	15.0	15.0	<\$100M	11,684	221	67.5	65.0
Stewardson Nb	Stewardson	65.0	22.5	20.0	12.5	10.0	<\$100M	7,372	135	57.5	47.5
Bartonville Bk	Bartonville	65.0	10.0	25.0	12.5	17.5	<\$100M	7,261	256	75.0	87.5
State Bk Bement	Bement	65.0	17.5	20.0	12.5	15.0	<\$100M	7,332	204	75.0	85.0
National Bk Of Commerce	Berkeley	65.0	17.5	7.5	22.5	17.5	\$100M-500M	32,380	246	45.0	40.0
American Nb&Tc Chicago	Chicago	65.0	12.5	2.5	25.0	25.0	>\$10B	#####	4,361	55.0	55.0
Granville Nb	Granville	65.0	20.0	20.0	10.0	15.0	<\$100M	6,744	201	77.5	85.0
State Bk Auburn	Auburn	65.0	10.0	25.0	12.5	17.5	<\$100M	9,116	232	77.5	87.5
Buena Vista Nb Of Chester	Chester	65.0	12.5	20.0	15.0	17.5	<\$100M	10,764	254	70.0	70.0
Herget Nb Of Pekin	Pekin	65.0	17.5	7.5	22.5	17.5	\$100M-500M	32,516	260	47.5	40.0
Mid City Nb Of Chicago	Chicago	65.0	12.5	2.5	25.0	25.0	\$500M-\$1B	93,518	692	55.0	52.5
National Bk	Hillsboro	65.0	12.5	10.0	20.0	22.5	\$100M-500M	23,673	659	77.5	77.5
Harris Bk Arlington-Meadow	Rolling Meadows	65.0	17.5	5.0	22.5	20.0	\$100M-500M	34,204	303	47.5	47.5
Commerce Bk Na	Peoria	65.0	12.5	2.5	25.0	25.0	\$500M-\$1B	101,921	1,387	57.5	60.0
Effingham St Bk	Effingham	65.0	20.0	2.5	22.5	20.0	\$100M-500M	33,041	319	55.0	50.0
First Nb Decatur	Decatur	65.0	12.5	5.0	22.5	25.0	\$100M-500M	49,796	963	70.0	75.0
Flora B&Tc	Flora	65.0	20.0	15.0	12.5	17.5	<\$100M	10,151	237	77.5	82.5
First Nb Of Harrisburg	Harrisburg	65.0	15.0	7.5	20.0	22.5	\$100M-500M	27,230	643	70.0	77.5
First Nb Pana	Pana	65.0	17.5	15.0	15.0	17.5	<\$100M	12,008	262	77.5	85.0
Bank Of Pontiac	Pontiac	65.0	12.5	10.0	20.0	22.5	\$100M-500M	20,745	600	72.5	75.0
Amcore Bk Na Rockford	Rockford	65.0	12.5	2.5	25.0	25.0	\$1B-\$10B	227,503	2,243	62.5	60.0
First St Bk Round Lake	Round Lake	65.0	22.5	10.0	17.5	15.0	<\$100M	19,923	195	55.0	47.5
Kent Bk	Kent	65.0	20.0	20.0	10.0	15.0	<\$100M	6,134	175	75.0	80.0
Harris Bk Libertyville	Libertyville	65.0	17.5	5.0	22.5	20.0	\$100M-500M	40,731	343	52.5	45.0
International Bk Chicago	Chicago	65.0	25.0	12.5	17.5	10.0	<\$100M	19,724	147	52.5	25.0

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		Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$) (4)	SBL(#) (5)					
Community Bk Elmhurst	Elmhurst	65.0	22.5	10.0	17.5	15.0	<\$100M	18,838	241	60.0	52.5
Northwest Cmnty Bk	Prospect Heigh	65.0	25.0	12.5	15.0	12.5	<\$100M	13,637	184	65.0	55.0
Community Bk Ravenswood	Chicago	65.0	22.5	10.0	17.5	15.0	<\$100M	17,079	208	62.5	70.0
State Bk	Freeport	65.0	25.0	22.5	10.0	7.5	<\$100M	6,074	90	50.0	37.5
Palmer St Bk	Taylorville	62.5	22.5	15.0	15.0	10.0	<\$100M	12,808	125	60.0	42.5
National City Bk Mi/Il	Bannockburn	62.5	10.0	2.5	25.0	25.0	>\$10B	#####	18,235	57.5	57.5
First Nb Taylorville	Taylorville	62.5	15.0	15.0	15.0	17.5	<\$100M	12,358	248	77.5	82.5
Illini St Bk	Oglesby	62.5	17.5	17.5	12.5	15.0	<\$100M	9,016	223	77.5	85.0
Amerimark Bk	Villa Park	62.5	20.0	10.0	17.5	15.0	<\$100M	20,689	229	60.0	52.5
State Bk Countryside	Countryside	62.5	12.5	5.0	22.5	22.5	\$100M-500M	57,255	621	57.5	55.0
Brickyard Bk	Lincolnwood	62.5	22.5	2.5	22.5	15.0	\$100M-500M	36,911	193	45.0	27.5
First Nb Of Litchfield	Litchfield	62.5	15.0	20.0	12.5	15.0	<\$100M	9,497	207	77.5	85.0
Bank Of Marion	Marion	62.5	7.5	22.5	15.0	17.5	\$100M-500M	13,656	279	57.5	67.5
Dupage Nb	West Chicago	62.5	20.0	22.5	15.0	5.0	<\$100M	11,753	79	40.0	10.0
State Bk Of Lincoln	Lincoln	62.5	15.0	7.5	20.0	20.0	\$100M-500M	22,550	427	62.5	62.5
Peoples Nb Lawrenceville	Lawrenceville	62.5	20.0	10.0	17.5	15.0	<\$100M	18,005	209	50.0	45.0
Durand St Bk	Durand	62.5	12.5	25.0	10.0	15.0	<\$100M	6,827	180	75.0	82.5
German Amer St Bk	German Valley	62.5	12.5	20.0	12.5	17.5	<\$100M	9,746	268	77.5	87.5
First Nb Elmhurst	Elmhurst	62.5	20.0	5.0	22.5	15.0	\$100M-500M	31,007	158	32.5	27.5
State Bk Annawan	Annawan	62.5	25.0	12.5	15.0	10.0	<\$100M	11,243	129	55.0	37.5
Apple River St Bk	Apple River	62.5	10.0	17.5	15.0	20.0	\$100M-500M	11,454	308	75.0	85.0
State Bk The Lakes	Antioch	62.5	12.5	5.0	22.5	22.5	\$100M-500M	40,070	474	57.5	55.0
Marquette Bk Fulton	Fulton	62.5	20.0	12.5	15.0	15.0	<\$100M	13,545	187	55.0	47.5
First Nb Georgetown	Georgetown	62.5	22.5	22.5	10.0	7.5	<\$100M	6,273	94	57.5	67.5
Federated Bk	Onarga	62.5	22.5	12.5	12.5	15.0	<\$100M	9,296	232	75.0	77.5
Harris Bk Palatine Na	Palatine	62.5	12.5	5.0	22.5	22.5	\$500M-\$1B	60,798	432	47.5	40.0
Marquette Nb	Chicago	62.5	10.0	2.5	25.0	25.0	\$1B-\$10B	109,473	1,059	60.0	60.0
Castle Bk Harvard Na	Harvard	62.5	22.5	7.5	17.5	15.0	<\$100M	16,090	198	60.0	52.5
First Nb Of Dieterich	Dieterich	62.5	20.0	7.5	17.5	17.5	<\$100M	17,818	289	75.0	75.0
Plainsbank II Na	Des Plaines	62.5	20.0	2.5	22.5	17.5	\$100M-500M	49,339	198	37.5	17.5
Peoples Bk Kankakee Cty	Bourbonnais	62.5	10.0	25.0	12.5	15.0	<\$100M	9,199	183	50.0	42.5
First Nb Lacon	Lacon	62.5	17.5	20.0	12.5	12.5	<\$100M	8,058	163	50.0	45.0
Harris Bk Glencoe-Northbrk	Glencoe	62.5	15.0	5.0	22.5	20.0	\$100M-500M	56,609	376	50.0	42.5
Hebron St Bk	Hebron	62.5	17.5	22.5	7.5	15.0	<\$100M	4,124	219	77.5	82.5
Cib Bk	Hillside	62.5	15.0	2.5	25.0	20.0	\$500M-\$1B	95,112	274	42.5	32.5
First Farmers St Bk Minier	Minier	62.5	12.5	25.0	12.5	12.5	<\$100M	8,104	164	75.0	82.5
First Nb Of Dwight	Dwight	62.5	20.0	10.0	17.5	15.0	<\$100M	16,858	169	40.0	47.5
La Salle St Bk	La Salle	62.5	17.5	17.5	15.0	12.5	<\$100M	13,679	148	77.5	82.5
Bank Of Calhoun County	Hardin	62.5	15.0	15.0	12.5	20.0	<\$100M	10,036	309	77.5	85.0
Marquette Bk Morrison	Morrison	62.5	15.0	10.0	17.5	20.0	\$100M-500M	15,970	336	62.5	62.5
Greatbank A Na	Evanston	62.5	22.5	5.0	20.0	15.0	\$100M-500M	28,269	183	42.5	20.0
Pacific Global Bk	Chicago	62.5	20.0	25.0	12.5	5.0	<\$100M	6,933	50	27.5	20.0
Builders Bk	Chicago	62.5	25.0	12.5	20.0	5.0	<\$100M	24,715	32	15.0	10.0

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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 (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$) (4)	SBL(#) (5)					
First Nb Of Waterloo	Waterloo	60.0	12.5	10.0	17.5	20.0	\$100M-500M	19,039	374	67.5	60.0
First Suburban Nb	Maywood	60.0	17.5	10.0	20.0	12.5	\$100M-500M	21,233	169	47.5	40.0
Bank Shorewood	Shorewood	60.0	25.0	12.5	15.0	7.5	<\$100M	11,631	105	52.5	32.5
Bank One Il Na	Springfield	60.0	7.5	2.5	25.0	25.0	\$1B-\$10B	353,596	4,311	57.5	60.0
State Bk Of Blue Mound	Blue Mound	60.0	17.5	25.0	7.5	10.0	<\$100M	3,463	119	70.0	75.0
Town & Country Bk Quincy	Quincy	60.0	22.5	2.5	15.0	20.0	<\$100M	14,481	400	62.5	65.0
First Nb Of Millstadt	Millstadt	60.0	10.0	25.0	12.5	12.5	<\$100M	7,482	169	55.0	47.5
Stillman Bancorp Na	Stillman Valley	60.0	12.5	7.5	20.0	20.0	\$100M-500M	23,317	421	62.5	65.0
First Scty Bk	Mackinaw	60.0	17.5	25.0	7.5	10.0	<\$100M	4,282	109	52.5	50.0
Marine Tc Carthage	Carthage	60.0	12.5	17.5	12.5	17.5	<\$100M	8,967	259	75.0	82.5
Spring Valley City Bk	Spring Valley	60.0	10.0	15.0	15.0	20.0	\$100M-500M	12,971	354	75.0	85.0
First Nb Sullivan	Sullivan	60.0	20.0	12.5	15.0	12.5	<\$100M	10,827	165	55.0	37.5
State Bk Of Lima	Lima	60.0	25.0	15.0	10.0	10.0	<\$100M	5,793	135	67.5	72.5
Pinnacle Bk Quad Cities	Silvis	60.0	12.5	10.0	17.5	20.0	\$100M-500M	15,228	567	52.5	52.5
Community Bk Of Lawndale	Chicago	60.0	20.0	12.5	12.5	15.0	<\$100M	9,003	188	62.5	55.0
First St Bk Of Beecher Cy	Beecher City	60.0	20.0	15.0	10.0	15.0	<\$100M	5,950	188	72.5	80.0
Princeville St Bk	Princeville	60.0	15.0	25.0	10.0	10.0	<\$100M	5,891	116	52.5	47.5
White County Bk	Carmi	60.0	17.5	10.0	12.5	20.0	<\$100M	8,826	326	70.0	75.0
Harris Bk Elk Grove Na	Elk Grove Vill	60.0	17.5	7.5	20.0	15.0	\$100M-500M	24,314	227	47.5	35.0
Harvard St Bk	Harvard	60.0	15.0	10.0	17.5	17.5	\$100M-500M	16,467	303	65.0	62.5
State Bk Of Aviston	Aviston	60.0	10.0	25.0	12.5	12.5	<\$100M	8,720	168	72.5	80.0
Citizens Nb Paris	Paris	60.0	15.0	7.5	20.0	17.5	\$100M-500M	23,905	278	50.0	55.0
Harris Bk Barrington Na	Barrington	60.0	7.5	2.5	25.0	25.0	\$500M-\$1B	83,341	737	57.5	52.5
Park Ridge Cmnty Bk	Park Ridge	60.0	12.5	22.5	15.0	10.0	\$100M-500M	13,855	130	40.0	30.0
First Nb	Chicago Height	57.5	15.0	2.5	22.5	17.5	\$100M-500M	33,954	290	47.5	52.5
Mid Town B&Tc Chicago	Chicago	57.5	10.0	10.0	20.0	17.5	\$100M-500M	31,000	270	47.5	35.0
Wemple St Bk	Waverly	57.5	17.5	20.0	10.0	10.0	<\$100M	4,903	119	67.5	75.0
John Warner Bk	Clinton	57.5	17.5	7.5	15.0	17.5	<\$100M	12,965	233	47.5	50.0
First Tr Bk Shelbyville	Shelbyville	57.5	10.0	20.0	12.5	15.0	<\$100M	7,346	209	70.0	82.5
First Nb Of Manhattan	Manhattan	57.5	10.0	22.5	12.5	12.5	<\$100M	7,230	158	50.0	47.5
State Bk Of Waterloo	Waterloo	57.5	12.5	25.0	10.0	10.0	<\$100M	6,089	142	45.0	37.5
Harris Bk Woodstock	Woodstock	57.5	10.0	10.0	20.0	17.5	\$100M-500M	26,084	264	45.0	35.0
Capstone Bk Na	Watseka	57.5	15.0	5.0	17.5	20.0	\$100M-500M	17,194	358	67.5	65.0
Bank Yates City	Yates City	57.5	15.0	17.5	7.5	17.5	<\$100M	4,312	244	67.5	77.5
Peoples Bk Macon	Macon	57.5	15.0	25.0	5.0	12.5	<\$100M	2,494	153	67.5	75.0
Hill-Dodge Bkg Co	Warsaw	57.5	20.0	17.5	10.0	10.0	<\$100M	5,432	110	67.5	75.0
State Bk Winslow-Warren	Winslow	57.5	20.0	20.0	10.0	7.5	<\$100M	5,316	91	45.0	42.5
Midamerica Nb	Canton	57.5	7.5	7.5	20.0	22.5	\$100M-500M	21,773	496	65.0	65.0
Harris Bk Hinsdale Na	Hinsdale	57.5	10.0	5.0	22.5	20.0	\$500M-\$1B	57,045	383	47.5	42.5
Herrin Security Bk	Herrin	57.5	7.5	22.5	12.5	15.0	<\$100M	7,291	193	52.5	67.5
First Nb Danville	Danville	57.5	15.0	7.5	17.5	17.5	\$100M-500M	19,345	301	57.5	55.0
Bank Of Montgomery	Montgomery	57.5	15.0	22.5	10.0	10.0	<\$100M	5,196	110	45.0	42.5
Bradford Nb	Greenville	57.5	10.0	15.0	15.0	17.5	\$100M-500M	11,624	234	72.5	80.0

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		Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$) (4)	SBL(#) (5)					
Fisher Nb	Fisher	57.5	17.5	22.5	10.0	7.5	<\$100M	5,166	97	70.0	77.5
First Eagle Nb	Hanover Park	57.5	17.5	5.0	20.0	15.0	\$100M-500M	26,949	190	40.0	35.0
Mazon St Bk	Mazon	57.5	12.5	22.5	10.0	12.5	<\$100M	6,534	153	57.5	55.0
Oak Brook Bk	Oak Brook	57.5	5.0	2.5	25.0	25.0	\$1B-\$10B	75,072	830	52.5	52.5
First St Bk	Mendota	57.5	12.5	5.0	20.0	20.0	\$100M-500M	24,281	381	57.5	57.5
Heritage Nb	Lawrenceville	57.5	22.5	12.5	12.5	10.0	<\$100M	8,296	127	62.5	57.5
Bank Of Gibson City	Gibson City	57.5	15.0	15.0	12.5	15.0	<\$100M	7,925	211	75.0	82.5
First Nb Of Gilman	Gilman	57.5	17.5	17.5	10.0	12.5	<\$100M	5,946	152	70.0	77.5
Goodfield St Bk	Goodfield	57.5	10.0	25.0	5.0	17.5	<\$100M	2,249	261	62.5	75.0
Bank Of Palatine	Palatine	57.5	15.0	22.5	12.5	7.5	<\$100M	8,815	114	47.5	27.5
Lakeland Cmnty Bk	Round Lake He	57.5	12.5	10.0	17.5	17.5	\$100M-500M	15,381	317	70.0	57.5
Hinsdale B&Tc	Hinsdale	57.5	12.5	2.5	22.5	20.0	\$100M-500M	34,959	343	47.5	42.5
Farmers St Bk Danforth	Danforth	55.0	20.0	17.5	10.0	7.5	<\$100M	6,102	97	67.5	72.5
State Bk Davis	Davis	55.0	12.5	20.0	10.0	12.5	<\$100M	5,790	166	70.0	77.5
Harris T&Sb	Chicago	55.0	2.5	2.5	25.0	25.0	>\$10B	89,464	1,957	55.0	55.0
Teutopolis St Bk	Teutopolis	55.0	15.0	7.5	15.0	17.5	<\$100M	13,456	272	62.5	65.0
Colchester St Bk	Colchester	55.0	17.5	17.5	7.5	12.5	<\$100M	4,529	170	70.0	77.5
First Nb Of Chicago	Chicago	55.0	2.5	2.5	25.0	25.0	>\$10B	725,612	6,916	55.0	55.0
Northern Tc	Chicago	55.0	2.5	2.5	25.0	25.0	>\$10B	241,234	1,517	55.0	55.0
Homestar Bk	Manteno	55.0	7.5	10.0	20.0	17.5	\$100M-500M	22,365	294	55.0	55.0
Brimfield Bk	Brimfield	55.0	17.5	25.0	7.5	5.0	<\$100M	4,419	69	62.5	72.5
Heritage Bk Of Schaumburg	Schaumburg	55.0	17.5	10.0	15.0	12.5	<\$100M	14,348	172	50.0	35.0
1St Cmnty Bk	Sherrard	55.0	17.5	20.0	10.0	7.5	<\$100M	5,041	96	40.0	37.5
Americaunited B&Tc Usa	Schaumburg	55.0	20.0	2.5	20.0	12.5	\$100M-500M	25,951	141	30.0	22.5
Scott St Bk	Bethany	55.0	12.5	20.0	10.0	12.5	<\$100M	5,153	158	67.5	77.5
Lasalle Bk Na	Chicago	55.0	2.5	2.5	25.0	25.0	>\$10B	720,126	2,032	55.0	55.0
Washington St Bk	Washington	55.0	12.5	25.0	7.5	10.0	<\$100M	3,982	126	65.0	75.0
Village Bk	Saint Libory	55.0	10.0	25.0	7.5	12.5	<\$100M	4,413	140	65.0	75.0
Farmers St B&Tc	Mount Sterling	55.0	15.0	15.0	10.0	15.0	<\$100M	6,810	200	70.0	77.5
State Bk Toulon	Toulon	55.0	5.0	20.0	12.5	17.5	\$100M-500M	8,339	242	67.5	80.0
Thomson St Bk	Thomson	55.0	22.5	15.0	7.5	10.0	<\$100M	4,350	104	62.5	67.5
Tuscola Nb	Tuscola	55.0	15.0	7.5	15.0	17.5	<\$100M	13,934	295	55.0	62.5
First Nb Of Grant Park	Grant Park	55.0	10.0	25.0	10.0	10.0	<\$100M	6,551	136	52.5	45.0
Fairfield Nb	Fairfield	55.0	10.0	7.5	17.5	20.0	\$100M-500M	16,510	412	57.5	62.5
Rochester St Bk	Rochester	55.0	10.0	25.0	7.5	12.5	<\$100M	4,302	157	62.5	75.0
First St Bk Campbell HI	Campbell Hill	55.0	15.0	17.5	7.5	15.0	<\$100M	4,412	185	67.5	77.5
State Bk Of Niantic	Niantic	55.0	10.0	25.0	7.5	12.5	<\$100M	3,318	165	65.0	72.5
Illinois Cmnty Bk	Effingham	55.0	17.5	7.5	15.0	15.0	<\$100M	11,694	185	52.5	47.5
Citizens Bk Edinburg	Edinburg	55.0	25.0	15.0	10.0	5.0	<\$100M	5,655	86	55.0	35.0
State Bk Augusta	Augusta	55.0	20.0	17.5	7.5	10.0	<\$100M	4,662	124	52.5	40.0
Farmers Nb Prophetstown	Prophetstown	55.0	2.5	22.5	12.5	17.5	\$100M-500M	8,768	238	50.0	50.0
Community Bk Galesburg	Galesburg	55.0	20.0	12.5	12.5	10.0	<\$100M	6,976	129	60.0	47.5
First Cmnty Bk	Elgin	55.0	20.0	7.5	15.0	12.5	<\$100M	12,670	152	37.5	35.0

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		Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$) (4)	SBL(#) (5)					
Riverside Cmnty Bk	Rockford	55.0	20.0	7.5	15.0	12.5	<\$100M	14,093	158	40.0	25.0
Citizens Cmnty Bk Decatur	Decatur	55.0	25.0	12.5	10.0	7.5	<\$100M	5,846	97	57.5	45.0
Cmnty Bk Oak Park River F	Oak Park	55.0	22.5	10.0	15.0	7.5	<\$100M	13,834	106	45.0	27.5
1St Eqt Bk	Skokie	55.0	22.5	12.5	15.0	5.0	<\$100M	11,951	74	32.5	22.5
Oak T&Sb	Chicago	52.5	17.5	7.5	15.0	12.5	<\$100M	15,226	144	45.0	35.0
First Nb	Marshall	52.5	15.0	12.5	10.0	15.0	<\$100M	6,204	177	57.5	62.5
Central St Bk	Clayton	52.5	12.5	12.5	7.5	20.0	<\$100M	4,646	353	67.5	77.5
Citizens St Bk Cropsey	Cropsey	52.5	17.5	22.5	5.0	7.5	<\$100M	2,587	90	65.0	70.0
American Bk	Cerro Gordo	52.5	15.0	20.0	5.0	12.5	<\$100M	2,396	160	67.5	72.5
Community Bk Of Trenton	Trenton	52.5	10.0	25.0	7.5	10.0	<\$100M	3,740	107	55.0	55.0
Bk Chenoa	Chenoa	52.5	10.0	22.5	7.5	12.5	<\$100M	3,441	162	67.5	75.0
North Adams St Bk Of Ursa	Ursa	52.5	20.0	12.5	7.5	12.5	<\$100M	3,419	144	65.0	70.0
Corus Bk Na	Chicago	52.5	2.5	2.5	25.0	22.5	\$1B-\$10B	112,286	620	52.5	47.5
State Bk Of Whittington	Benton	52.5	10.0	15.0	10.0	17.5	<\$100M	5,731	268	67.5	80.0
State Bk	Wonder Lake	52.5	10.0	22.5	12.5	7.5	\$100M-500M	10,298	98	40.0	35.0
Buckley St Bk	Buckley	52.5	17.5	17.5	7.5	10.0	<\$100M	4,664	147	60.0	55.0
First Nb Of Nokomis	Nokomis	52.5	7.5	20.0	10.0	15.0	<\$100M	4,729	224	65.0	75.0
First Nb Of Oblong	Oblong	52.5	10.0	15.0	12.5	15.0	\$100M-500M	10,346	209	67.5	77.5
First Nb In Tremont	Tremont	52.5	20.0	7.5	12.5	12.5	<\$100M	8,354	170	57.5	50.0
Citizens St Bk	Lena	52.5	12.5	7.5	15.0	17.5	\$100M-500M	12,431	281	52.5	55.0
Williamsville St B&Tr	Williamsville	52.5	7.5	25.0	7.5	12.5	<\$100M	4,278	144	62.5	75.0
Harris Bk Winnetka Na	Winnetka	52.5	10.0	2.5	22.5	17.5	\$100M-500M	41,003	275	45.0	35.0
First Cmnty B&Tc	Beecher	52.5	17.5	10.0	12.5	12.5	<\$100M	9,870	190	52.5	40.0
Farmers & Traders St Bk	Meredosia	52.5	15.0	20.0	7.5	10.0	<\$100M	4,089	102	65.0	70.0
Hardware St Bk	Lovington	52.5	20.0	20.0	7.5	5.0	<\$100M	4,507	63	62.5	70.0
Municipal T&Sb	Bourbonnais	52.5	10.0	5.0	20.0	17.5	\$100M-500M	23,242	271	47.5	42.5
Harris Bk Argo	Summit	52.5	7.5	10.0	20.0	15.0	\$100M-500M	20,920	184	37.5	35.0
Citizens First St Bk Of Wal	Walnut	52.5	17.5	15.0	10.0	10.0	<\$100M	5,735	136	55.0	52.5
First Nb Of Winnebago	Winnebago	52.5	12.5	25.0	10.0	5.0	<\$100M	4,837	80	35.0	27.5
Kinderhook St Bk	Kinderhook	52.5	17.5	20.0	7.5	7.5	<\$100M	3,138	84	60.0	70.0
Elizabeth St Bk	Elizabeth	52.5	15.0	12.5	12.5	12.5	<\$100M	7,412	178	52.5	52.5
Putnam Cty Bk	Hennepin	52.5	5.0	20.0	10.0	17.5	<\$100M	5,567	297	65.0	77.5
Amcore Bk Aledo	Aledo	52.5	12.5	7.5	17.5	15.0	\$100M-500M	17,248	217	45.0	42.5
United Cmnty Bk	Oakwood	52.5	22.5	5.0	12.5	12.5	<\$100M	9,771	165	52.5	52.5
Seaway Nb Chicago	Chicago	52.5	12.5	2.5	20.0	17.5	\$100M-500M	28,247	307	52.5	45.0
Franklin Grove Bk	Franklin Grove	52.5	20.0	17.5	7.5	7.5	<\$100M	4,243	81	62.5	67.5
Mutual Bk	Harvey	52.5	22.5	12.5	12.5	5.0	<\$100M	8,776	60	35.0	22.5
Macktown St Bk	Rockton	52.5	15.0	10.0	15.0	12.5	<\$100M	12,061	160	35.0	35.0
Citizens St Bk Milford	Milford	52.5	17.5	12.5	10.0	12.5	<\$100M	5,197	174	57.5	57.5
Greenup Nb	Greenup	52.5	15.0	15.0	10.0	12.5	<\$100M	6,682	145	67.5	75.0
Harris Bk Naperville	Naperville	52.5	5.0	2.5	22.5	22.5	\$500M-\$1B	49,826	374	45.0	40.0
Warren-Boynton St Bk	New Berlin	52.5	5.0	25.0	10.0	12.5	<\$100M	4,867	189	50.0	52.5
First Nb Of Ogden	Ogden	52.5	10.0	22.5	10.0	10.0	<\$100M	5,348	134	67.5	75.0

Table A.1 Small Business Lending in Illinois, 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 Ottawa	Ottawa	52.5	5.0	7.5	17.5	22.5	\$100M-500M	18,186	554	62.5	65.0
First Nb Of Barry	Barry	52.5	12.5	12.5	12.5	15.0	<\$100M	9,781	226	55.0	60.0
Bank Herscher	Herscher	52.5	17.5	7.5	15.0	12.5	<\$100M	13,092	187	70.0	70.0
Bank Of Matteson	Matteson	52.5	22.5	10.0	12.5	7.5	<\$100M	9,751	86	40.0	20.0
First St Bk Monticello	Monticello	52.5	15.0	10.0	15.0	12.5	<\$100M	13,488	180	52.5	45.0
Athens St Bk	Athens	52.5	2.5	25.0	5.0	20.0	<\$100M	2,257	345	55.0	70.0
Central T&Sb Geneseo	Geneseo	52.5	5.0	12.5	15.0	20.0	\$100M-500M	14,180	344	57.5	57.5
Havana Nb	Havana	52.5	10.0	20.0	12.5	10.0	<\$100M	8,135	136	37.5	40.0
Schuyler St Bk	Rushville	52.5	20.0	12.5	12.5	7.5	<\$100M	7,626	83	35.0	32.5
Norwest Bk II Na	Galesburg	52.5	5.0	5.0	20.0	22.5	\$100M-500M	25,759	538	55.0	57.5
Old Farmers & Mrch St Bk	Hillsdale	52.5	12.5	25.0	5.0	10.0	<\$100M	2,675	108	62.5	70.0
Bank Of Rantoul	Rantoul	50.0	12.5	5.0	15.0	17.5	\$100M-500M	15,208	238	47.5	50.0
Community B&T Na	Olney	50.0	7.5	5.0	17.5	20.0	\$100M-500M	19,677	380	55.0	55.0
Rushville St Bk	Rushville	50.0	10.0	20.0	10.0	10.0	<\$100M	5,494	139	62.5	72.5
First St Bk Shannon-Polo	Shannon	50.0	7.5	15.0	12.5	15.0	\$100M-500M	10,401	237	55.0	57.5
Citizens St Bk	Shipman	50.0	12.5	17.5	10.0	10.0	<\$100M	5,714	137	67.5	75.0
State Bk Speer	Speer	50.0	10.0	20.0	10.0	10.0	<\$100M	6,781	139	47.5	50.0
Commercial St Bk Of Water	Waterloo	50.0	7.5	25.0	10.0	7.5	<\$100M	5,133	93	62.5	72.5
National St Bk Of Metro	Metropolis	50.0	15.0	7.5	15.0	12.5	<\$100M	12,788	168	50.0	42.5
Harris Bk Cary Grove	Cary	50.0	5.0	22.5	12.5	10.0	\$100M-500M	10,110	149	42.5	35.0
State Street B&Tc	Quincy	50.0	5.0	15.0	12.5	17.5	<\$100M	6,855	233	60.0	72.5
State Bk Of St Jacob	Saint Jacob	50.0	7.5	25.0	7.5	10.0	<\$100M	3,030	135	47.5	52.5
First St Bk Beardstown	Beardstown	50.0	12.5	15.0	10.0	12.5	<\$100M	6,045	160	62.5	72.5
Unionbank Central	Princeton	50.0	10.0	7.5	15.0	17.5	\$100M-500M	11,808	265	55.0	55.0
Bank Of Warrensburg	Warrensburg	50.0	17.5	25.0	2.5	5.0	<\$100M	1,374	67	60.0	62.5
Kane Cty B&Tc	Elburn	50.0	17.5	5.0	15.0	12.5	<\$100M	12,545	157	50.0	42.5
Damen Nb	Schaumburg	50.0	5.0	22.5	15.0	7.5	\$100M-500M	12,661	102	32.5	27.5
First Nb In Paxton	Paxton	50.0	10.0	15.0	10.0	15.0	<\$100M	6,343	179	67.5	72.5
First Nb&Tc Rochelle	Rochelle	50.0	7.5	12.5	15.0	15.0	\$100M-500M	10,957	232	57.5	65.0
First Nb Of Clifton	Clifton	50.0	15.0	17.5	7.5	10.0	<\$100M	3,750	113	57.5	57.5
Midwest Bk Western II	Monmouth	50.0	10.0	5.0	15.0	20.0	\$100M-500M	15,152	365	50.0	60.0
Glenview St Bk	Glenview	50.0	5.0	2.5	22.5	20.0	\$500M-\$1B	38,502	296	40.0	40.0
First Nb Of La Grange	La Grange	50.0	12.5	7.5	17.5	12.5	\$100M-500M	16,354	181	42.5	35.0
Mokena St Bk	Mokena	50.0	17.5	12.5	12.5	7.5	<\$100M	8,348	96	50.0	45.0
Hamel St Bk	Hamel	50.0	7.5	25.0	10.0	7.5	<\$100M	4,738	99	40.0	42.5
Bank Of Herrin	Herrin	50.0	10.0	7.5	15.0	17.5	\$100M-500M	13,391	282	50.0	47.5
Dewey St Bk	Dewey	50.0	15.0	22.5	5.0	7.5	<\$100M	2,396	95	65.0	70.0
First Nb Of Ava	Ava	50.0	10.0	17.5	7.5	15.0	<\$100M	3,780	187	62.5	70.0
Peoples B&T	Pana	50.0	7.5	15.0	12.5	15.0	<\$100M	8,846	218	67.5	75.0
Pan Amer Bk	Chicago	50.0	22.5	12.5	7.5	7.5	<\$100M	4,530	111	62.5	50.0
Illinois St Bk Lake Hills	Lake In The Hi	50.0	25.0	10.0	10.0	5.0	<\$100M	6,658	80	52.5	45.0
Hyde Park B&Tc	Chicago	47.5	12.5	5.0	20.0	10.0	\$100M-500M	23,652	104	25.0	17.5
First Bk Of Oak Park	Oak Park	47.5	12.5	2.5	17.5	15.0	\$100M-500M	19,614	221	42.5	40.0

Table A.1 Small Business Lending in Illinois, 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)					
Highland Cmnty Bk	Chicago	47.5	10.0	5.0	20.0	12.5	\$100M-500M	25,271	164	40.0	32.5
1St St Bk Mason City	Mason City	47.5	15.0	20.0	5.0	7.5	<\$100M	2,789	78	60.0	65.0
Brown County St Bk	Mount Sterling	47.5	17.5	15.0	10.0	5.0	<\$100M	5,002	71	57.5	67.5
Logan Cty Bk	Lincoln	47.5	10.0	17.5	10.0	10.0	<\$100M	4,961	117	50.0	47.5
First Nb Of Jonesboro	Jonesboro	47.5	15.0	12.5	10.0	10.0	<\$100M	6,627	116	50.0	35.0
Valley Bk	Verona	47.5	12.5	22.5	5.0	7.5	<\$100M	2,272	82	57.5	65.0
United Cmnty Bk	Chatham	47.5	5.0	2.5	20.0	20.0	\$100M-500M	20,711	363	40.0	45.0
First St Bk Bloomington	Bloomington	47.5	12.5	22.5	7.5	5.0	<\$100M	3,672	54	27.5	20.0
Lena St Bk	Lena	47.5	12.5	12.5	12.5	10.0	<\$100M	8,782	134	50.0	50.0
First Nb Of Kinmundy	Kinmundy	47.5	7.5	20.0	5.0	15.0	<\$100M	2,070	177	55.0	65.0
First T&Sb Albany	Albany	47.5	7.5	22.5	7.5	10.0	<\$100M	3,770	121	57.5	70.0
First Nb Of Bridgeport	Bridgeport	47.5	17.5	12.5	10.0	7.5	<\$100M	6,336	102	27.5	32.5
Tompkins St Bk	Avon	47.5	5.0	15.0	10.0	17.5	<\$100M	5,429	279	62.5	75.0
Suburban Bk Barrington	Barrington	47.5	5.0	10.0	17.5	15.0	\$100M-500M	18,651	208	40.0	37.5
Parish B&Tc	Momence	47.5	12.5	25.0	5.0	5.0	<\$100M	2,320	73	57.5	65.0
State Bk Ashland	Ashland	47.5	10.0	15.0	7.5	15.0	<\$100M	4,204	209	60.0	70.0
Illinois Nb	Springfield	47.5	5.0	25.0	5.0	12.5	<\$100M	1,652	154	32.5	47.5
Charter Nb&Tc	Hoffman Estate	47.5	12.5	10.0	15.0	10.0	\$100M-500M	15,035	132	32.5	20.0
First St Bk Western Il	La Harpe	47.5	10.0	7.5	15.0	15.0	\$100M-500M	11,005	184	42.5	40.0
Southeast Nb Moline	Moline	47.5	12.5	2.5	15.0	17.5	\$100M-500M	14,485	243	50.0	47.5
Farmer City St Bk	Farmer City	47.5	10.0	15.0	10.0	12.5	<\$100M	6,166	165	62.5	75.0
Columbia Nb	Columbia	47.5	10.0	25.0	7.5	5.0	<\$100M	3,385	74	45.0	45.0
First Cmrl Bk	Chicago	45.0	10.0	2.5	17.5	15.0	\$100M-500M	19,288	210	37.5	40.0
Bank Of Maroa	Maroa	45.0	10.0	25.0	5.0	5.0	<\$100M	1,681	49	52.5	60.0
Security Nb	Witt	45.0	5.0	20.0	7.5	12.5	<\$100M	2,880	155	52.5	67.5
State Bk Chrisman	Chrisman	45.0	12.5	15.0	7.5	10.0	<\$100M	3,746	125	52.5	50.0
Golden St Bk	Golden	45.0	20.0	12.5	7.5	5.0	<\$100M	4,472	73	60.0	65.0
First T&Sb Watseka	Watsseka	45.0	12.5	5.0	15.0	12.5	<\$100M	11,895	154	37.5	37.5
Cisne St Bk	Cisne	45.0	7.5	22.5	5.0	10.0	<\$100M	1,872	100	52.5	62.5
First Nb Of Mount Vernon	Mount Vernon	45.0	12.5	17.5	7.5	7.5	<\$100M	4,358	96	42.5	40.0
Farmers St Bk Chadwick M	Mount Carroll	45.0	15.0	7.5	12.5	10.0	<\$100M	7,935	139	50.0	30.0
Farmers & Mrch St Bk Busl	Bushnell	45.0	7.5	17.5	7.5	12.5	<\$100M	4,287	145	55.0	72.5
First Nb In Pinckneyvi	Pinckneyville	45.0	7.5	20.0	10.0	7.5	<\$100M	6,105	87	57.5	70.0
Farmers St Bk Fulton Cty	Lewistown	45.0	10.0	15.0	10.0	10.0	<\$100M	6,013	136	60.0	70.0
Farmers Bk Of Liberty	Liberty	45.0	10.0	15.0	7.5	12.5	<\$100M	2,942	157	55.0	67.5
Litchfield Nb	Litchfield	45.0	5.0	20.0	10.0	10.0	<\$100M	5,291	127	55.0	70.0
Clay County St Bk	Louisville	45.0	10.0	15.0	10.0	10.0	<\$100M	5,715	129	57.5	70.0
Bank Of Modesto	Modesto	45.0	12.5	20.0	5.0	7.5	<\$100M	2,014	83	55.0	62.5
Harris Bk St Charles	Saint Charles	45.0	7.5	2.5	20.0	15.0	\$100M-500M	28,966	213	37.5	30.0
Harris Bk Huntley	Huntley	45.0	12.5	10.0	12.5	10.0	<\$100M	8,016	108	35.0	30.0
State Bk Saunemin	Saunemin	45.0	15.0	17.5	5.0	7.5	<\$100M	2,368	79	55.0	62.5
Harris Bk Frankfort	Frankfort	45.0	10.0	5.0	17.5	12.5	\$100M-500M	18,591	172	37.5	32.5
Heritage Comm Bk	Glenwood	45.0	7.5	5.0	17.5	15.0	\$100M-500M	20,630	182	35.0	22.5

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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 Of Arcola	Arcola	45.0	5.0	15.0	10.0	15.0	<\$100M	5,594	211	45.0	50.0
Gerber St Bk	Argenta	45.0	5.0	25.0	5.0	10.0	<\$100M	2,308	127	40.0	50.0
Orangeville Cmnty Bk	Orangeville	45.0	12.5	20.0	7.5	5.0	<\$100M	3,094	77	55.0	55.0
Raritan St Bk	Raritan	45.0	7.5	17.5	10.0	10.0	<\$100M	5,394	125	57.5	70.0
National Bk Of St Anne	Saint Anne	45.0	10.0	25.0	7.5	2.5	<\$100M	2,877	41	30.0	17.5
Ipava St Bk	Ipava	45.0	10.0	15.0	7.5	12.5	<\$100M	3,049	144	57.5	70.0
State Bk Nauvoo	Nauvoo	45.0	12.5	17.5	5.0	10.0	<\$100M	2,757	136	60.0	65.0
Pekin Nb	Pekin	45.0	7.5	25.0	5.0	7.5	<\$100M	2,076	97	55.0	62.5
First Nb Of Grand Ridge	Grand Ridge	45.0	15.0	17.5	7.5	5.0	<\$100M	3,037	55	55.0	62.5
Millbrook-Newark Bk	Newark	45.0	10.0	22.5	7.5	5.0	<\$100M	2,919	55	55.0	62.5
First St Bk Forrest	Forrest	45.0	12.5	17.5	7.5	7.5	<\$100M	4,100	96	42.5	50.0
Westbank	Westchester	45.0	20.0	10.0	12.5	2.5	<\$100M	10,486	19	12.5	10.0
First B&T Evanston	Evanston	45.0	10.0	5.0	17.5	12.5	\$100M-500M	17,059	144	37.5	27.5
Barrington B&Tc Na	Barrington	45.0	12.5	2.5	17.5	12.5	\$100M-500M	17,298	157	35.0	27.5
American Metro Bk	Chicago	45.0	20.0	12.5	10.0	2.5	<\$100M	5,185	41	42.5	22.5
First Ridge Farm St Bk	Ridge Farm	42.5	10.0	22.5	5.0	5.0	<\$100M	2,436	63	52.5	62.5
First St Bk	Winchester	42.5	7.5	20.0	5.0	10.0	<\$100M	2,860	126	55.0	67.5
First Nb Of Coulterville	Coulterville	42.5	10.0	20.0	5.0	7.5	<\$100M	1,583	80	52.5	60.0
State Bk Cherry	Cherry	42.5	7.5	15.0	7.5	12.5	<\$100M	4,651	152	40.0	45.0
American Bk Of Il In Highl	Highland	42.5	7.5	25.0	5.0	5.0	<\$100M	2,393	74	52.5	62.5
Harris Bk Marengo	Marengo	42.5	10.0	7.5	12.5	12.5	<\$100M	9,857	147	42.5	40.0
Amalgamated Bk Chicago	Chicago	42.5	2.5	2.5	20.0	17.5	\$500M-\$1B	30,055	277	40.0	37.5
Farmers St Bk Sublette	Sublette	42.5	7.5	17.5	5.0	12.5	<\$100M	2,605	158	52.5	65.0
Algonquin St Bk Na	Algonquin	42.5	7.5	10.0	15.0	10.0	\$100M-500M	11,047	146	42.5	27.5
Farmers Mrch Nb Paxton	Paxton	42.5	5.0	15.0	7.5	15.0	<\$100M	4,540	214	57.5	70.0
First Nb	Grand Tower	42.5	15.0	17.5	5.0	5.0	<\$100M	1,680	63	52.5	55.0
State Bk Hammond	Hammond	42.5	15.0	20.0	5.0	2.5	<\$100M	2,219	46	55.0	62.5
Harris Bk Hoffman Schaum	Schaumburg	42.5	7.5	7.5	12.5	15.0	\$100M-500M	9,816	194	47.5	47.5
Anderson St Bk	Oneida	42.5	5.0	17.5	7.5	12.5	<\$100M	2,899	141	50.0	62.5
Forreston St Bk	Forreston	42.5	12.5	12.5	10.0	7.5	<\$100M	6,176	97	40.0	35.0
Henry St Bk	Henry	42.5	5.0	20.0	7.5	10.0	<\$100M	4,150	138	52.5	65.0
State Bk Industry	Industry	42.5	12.5	17.5	5.0	7.5	<\$100M	2,291	90	52.5	65.0
Iroquois Farmers St Bk	Iroquois	42.5	10.0	17.5	7.5	7.5	<\$100M	3,467	93	55.0	65.0
Ayars St Bk	Moweaqua	42.5	10.0	20.0	5.0	7.5	<\$100M	2,443	86	52.5	62.5
First Nb Of Xenia	Xenia	40.0	12.5	15.0	5.0	7.5	<\$100M	2,450	82	52.5	57.5
Harris Bk Oakbrook Terrace	Oakbrook Terr	40.0	12.5	5.0	15.0	7.5	\$100M-500M	13,926	84	20.0	15.0
Oswego Cmnty Bk	Oswego	40.0	2.5	22.5	7.5	7.5	<\$100M	3,075	84	27.5	32.5
Peoples St Bk Colfax	Colfax	40.0	7.5	22.5	5.0	5.0	<\$100M	1,742	56	47.5	57.5
Carterville St & Svg Bk	Carterville	40.0	5.0	22.5	7.5	5.0	<\$100M	2,952	70	47.5	62.5
H F Gehant Bkg Co	West Brooklyn	40.0	7.5	17.5	5.0	10.0	<\$100M	1,934	127	47.5	57.5
Harris Bk Batavia Na	Batavia	40.0	7.5	10.0	12.5	10.0	\$100M-500M	9,431	116	32.5	22.5
Peoples St Bk Chandlerville	Chandlerville	40.0	10.0	15.0	5.0	10.0	<\$100M	2,490	113	52.5	62.5
Buffalo Prairie St Bk	Buffalo Prairie	40.0	5.0	25.0	5.0	5.0	<\$100M	1,979	69	45.0	57.5

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		Total	SBL/TA	SBL/TBL	SBL(\$)	SBL(#)					
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
First Nb Of Marengo	Marengo	40.0	7.5	10.0	12.5	10.0	\$100M-500M	10,424	139	45.0	40.0
Farmers St Bk Buffalo	Buffalo	40.0	7.5	25.0	2.5	5.0	<\$100M	1,505	74	52.5	57.5
Villa Grove St Bk	Villa Grove	40.0	7.5	15.0	7.5	10.0	<\$100M	4,060	130	55.0	67.5
State Bk Latham	Latham	40.0	17.5	17.5	2.5	2.5	<\$100M	1,045	41	50.0	52.5
Fayette County Bk	Saint Elmo	40.0	15.0	15.0	5.0	5.0	<\$100M	2,353	60	52.5	60.0
First Scy T&Sb	Elmwood Park	40.0	2.5	10.0	10.0	17.5	\$100M-500M	6,219	291	52.5	50.0
Clay City Bkg Co	Clay City	40.0	5.0	15.0	7.5	12.5	<\$100M	3,046	164	50.0	62.5
Tcf Nb Il	Burr Ridge	40.0	2.5	5.0	20.0	12.5	\$1B-\$10B	25,705	182	37.5	27.5
Bank Dwight	Dwight	40.0	7.5	17.5	7.5	7.5	<\$100M	2,983	89	50.0	62.5
Chesterfield St Bk	Chesterfield	40.0	10.0	20.0	2.5	7.5	<\$100M	1,229	88	50.0	60.0
Exchange St Bk	Lanark	40.0	10.0	15.0	7.5	7.5	<\$100M	4,582	93	40.0	40.0
National Bk Of Earlville	Earlville	40.0	5.0	17.5	7.5	10.0	<\$100M	3,281	114	47.5	62.5
Citizens Nb Of Albion	Albion	40.0	5.0	5.0	12.5	17.5	\$100M-500M	8,637	236	42.5	50.0
State Bk Paw Paw II	Paw Paw	40.0	12.5	17.5	5.0	5.0	<\$100M	2,181	62	50.0	57.5
Farmers St Bk	Elmwood	40.0	5.0	25.0	5.0	5.0	<\$100M	2,130	74	47.5	57.5
Aurora Nb	Aurora	40.0	10.0	5.0	15.0	10.0	\$100M-500M	13,046	102	27.5	17.5
First Nb Mount Pulaski	Mount Pulaski	40.0	5.0	17.5	7.5	10.0	<\$100M	3,482	131	52.5	62.5
Bank Of Farmington	Farmington	40.0	7.5	15.0	7.5	10.0	<\$100M	4,030	123	52.5	67.5
Flanagan St Bk	Flanagan	40.0	12.5	10.0	10.0	7.5	<\$100M	6,048	106	40.0	30.0
Community St Bk	Galva	40.0	15.0	5.0	7.5	12.5	<\$100M	4,670	151	45.0	27.5
Foster Bk	Chicago	40.0	5.0	2.5	15.0	17.5	\$100M-500M	11,914	319	45.0	50.0
Greatbank	Algonquin	40.0	15.0	2.5	15.0	7.5	<\$100M	12,874	89	25.0	22.5
Whaples & Farmers St Bk	Neponset	37.5	17.5	15.0	2.5	2.5	<\$100M	1,415	50	47.5	30.0
First St Bk Newman	Newman	37.5	10.0	15.0	5.0	7.5	<\$100M	2,069	99	50.0	60.0
South Chicago Bk	Chicago	37.5	7.5	2.5	17.5	10.0	\$100M-500M	18,283	139	32.5	22.5
First Nb Of Sandoval	Sandoval	37.5	2.5	20.0	2.5	12.5	<\$100M	1,329	148	42.5	55.0
Chapin St Bk	Chapin	37.5	5.0	20.0	5.0	7.5	<\$100M	2,768	90	32.5	37.5
San Jose Tri Cty Bk	San Jose	37.5	12.5	20.0	2.5	2.5	<\$100M	938	45	50.0	55.0
First Nb Of Beardstown	Beardstown	37.5	5.0	15.0	7.5	10.0	<\$100M	3,385	100	45.0	57.5
Old Exchange Nb	Okawville	37.5	5.0	22.5	5.0	5.0	<\$100M	2,423	50	30.0	35.0
Wenona St Bk	Wenona	37.5	7.5	20.0	5.0	5.0	<\$100M	2,418	66	50.0	60.0
Harris Bk Westchester	Westchester	37.5	5.0	12.5	12.5	7.5	\$100M-500M	10,354	89	27.5	20.0
State Bk Il	West Chicago	37.5	7.5	12.5	10.0	7.5	<\$100M	6,240	94	27.5	25.0
First Nb	Carlyle	37.5	5.0	10.0	10.0	12.5	\$100M-500M	6,084	152	40.0	37.5
Philo Exchange Bk	Philo	37.5	5.0	22.5	5.0	5.0	<\$100M	2,036	57	47.5	55.0
Harris Bk Bartlett	Bartlett	37.5	5.0	5.0	15.0	12.5	\$100M-500M	14,164	165	32.5	30.0
Bank Of Bluffs	Bluffs	37.5	2.5	20.0	7.5	7.5	<\$100M	2,914	90	45.0	60.0
Community Nb Monmouth	Monmouth	37.5	5.0	22.5	5.0	5.0	<\$100M	1,980	48	42.5	52.5
Community St Bk Plymouth	Plymouth	37.5	7.5	17.5	5.0	7.5	<\$100M	2,548	89	40.0	37.5
Dunlap St Bk	Dunlap	37.5	2.5	25.0	5.0	5.0	<\$100M	1,755	69	40.0	52.5
Heights Bk	Peoria Heights	37.5	5.0	25.0	5.0	2.5	<\$100M	1,996	39	30.0	30.0
Joy St Bk	Joy	37.5	5.0	20.0	5.0	7.5	<\$100M	1,700	89	40.0	47.5
Community Bk Hopedale	Hopedale	37.5	5.0	25.0	2.5	5.0	<\$100M	715	59	40.0	47.5

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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 (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$) (4)	SBL(#) (5)					
Southwest Bk	Belleville	37.5	10.0	10.0	12.5	5.0	<\$100M	8,103	55	12.5	10.0
Associated Bk II Na	Rockford	37.5	2.5	2.5	22.5	10.0	\$1B-\$10B	33,438	62	17.5	12.5
Farmers Nb Of Griggsville	Griggsville	35.0	7.5	20.0	2.5	5.0	<\$100M	1,439	57	45.0	52.5
University Nb	Chicago	35.0	2.5	22.5	7.5	2.5	<\$100M	3,032	47	22.5	20.0
First St Bk	Grand Chain	35.0	7.5	20.0	2.5	5.0	<\$100M	933	54	45.0	52.5
First Nb Mchenry	Mchenry	35.0	7.5	7.5	12.5	7.5	\$100M-500M	9,131	101	30.0	22.5
Citizens Nb	Macomb	35.0	2.5	5.0	12.5	15.0	\$100M-500M	8,100	252	45.0	42.5
Bank Of Chestnut	Chestnut	35.0	7.5	17.5	2.5	7.5	<\$100M	1,277	79	45.0	52.5
Marshall Cty St Bk	Varna	35.0	7.5	20.0	2.5	5.0	<\$100M	1,205	73	45.0	52.5
First St Bk Of Red Bud	Red Bud	35.0	5.0	7.5	10.0	12.5	<\$100M	4,713	177	45.0	40.0
First St Bk Of Olmsted	Olmsted	35.0	7.5	20.0	5.0	2.5	<\$100M	1,845	43	45.0	55.0
Bank Of Kampsville	Kampsville	35.0	5.0	15.0	5.0	10.0	<\$100M	2,642	115	42.5	55.0
Andalusia Cmnty Bk	Andalusia	35.0	5.0	25.0	2.5	2.5	<\$100M	1,069	45	42.5	52.5
Erie St Bk	Erie	35.0	5.0	22.5	5.0	2.5	<\$100M	1,694	47	42.5	27.5
First Nb Assumption	Assumption	35.0	7.5	15.0	5.0	7.5	<\$100M	1,646	99	47.5	55.0
First Nb Ivesdale	Ivesdale	35.0	7.5	22.5	2.5	2.5	<\$100M	786	44	45.0	52.5
Vermillion Valley Bk	Piper City	35.0	5.0	15.0	7.5	7.5	<\$100M	3,318	92	45.0	60.0
Republic Bk Of Chicago	Darien	35.0	2.5	2.5	17.5	12.5	\$100M-500M	18,198	179	35.0	27.5
Atlanta Nb	Atlanta	35.0	5.0	17.5	5.0	7.5	<\$100M	2,334	88	32.5	35.0
Cissna Park St Bk	Cissna Park	35.0	5.0	17.5	5.0	7.5	<\$100M	2,662	90	45.0	57.5
Anna St Bk	Anna	35.0	2.5	22.5	5.0	5.0	<\$100M	2,294	50	37.5	50.0
Port Byron St Bk	Port Byron	35.0	7.5	12.5	7.5	7.5	<\$100M	3,858	95	40.0	47.5
Roberts St Bk	Roberts	35.0	7.5	15.0	5.0	7.5	<\$100M	1,862	84	45.0	55.0
Egyptian St Bk	Carrier Mills	35.0	5.0	20.0	5.0	5.0	<\$100M	1,842	56	45.0	52.5
Milledgeville St Bk	Milledgeville	35.0	7.5	15.0	7.5	5.0	<\$100M	3,149	70	42.5	57.5
Johnson Bk II	Lake Forest	35.0	12.5	2.5	15.0	5.0	\$100M-500M	12,870	45	12.5	10.0
Mid-America Bk	O'Fallon	35.0	12.5	10.0	7.5	5.0	<\$100M	3,313	59	35.0	35.0
Prairie St Bk	Marengo	35.0	15.0	12.5	5.0	2.5	<\$100M	1,914	39	42.5	35.0
First Nb&Tc	Clinton	32.5	7.5	7.5	10.0	7.5	<\$100M	5,367	110	30.0	30.0
Marseilles Bk Na	Marseilles	32.5	7.5	17.5	5.0	2.5	<\$100M	2,074	42	42.5	50.0
Bank Dallas City	Dallas City	32.5	2.5	17.5	2.5	10.0	<\$100M	249	112	35.0	40.0
Mason City Nb	Mason City	32.5	2.5	20.0	5.0	5.0	<\$100M	2,649	65	42.5	52.5
State Bk Seaton	Seaton	32.5	7.5	20.0	2.5	2.5	<\$100M	851	38	40.0	47.5
Iuka St Bk	Iuka	32.5	5.0	20.0	2.5	5.0	<\$100M	843	61	40.0	47.5
Independent Bkr Bk	Springfield	32.5	7.5	2.5	17.5	5.0	\$100M-500M	15,483	58	15.0	12.5
Table Grove St Bk	Table Grove	32.5	5.0	15.0	5.0	7.5	<\$100M	1,652	84	40.0	52.5
First Nb Lincolnwood	Lincolnwood	32.5	2.5	7.5	15.0	7.5	\$100M-500M	12,336	101	30.0	20.0
First St Bk Van Orin	Van Orin	32.5	10.0	15.0	5.0	2.5	<\$100M	1,537	36	42.5	47.5
Lemont Nb	Lemont	32.5	2.5	22.5	5.0	2.5	<\$100M	2,279	24	20.0	15.0
Farmers & Traders St Bk	Shabbona	32.5	2.5	22.5	2.5	5.0	<\$100M	1,280	60	37.5	47.5
Sheridan St Bk	Sheridan	32.5	10.0	12.5	5.0	5.0	<\$100M	1,561	73	42.5	47.5
Bluestem Nb	Fairbury	32.5	5.0	7.5	10.0	10.0	<\$100M	5,707	129	32.5	40.0
Central Bk	Ashkum	32.5	7.5	17.5	5.0	2.5	<\$100M	2,669	42	42.5	52.5

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		Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$) (4)	SBL(#) (5)					
Waterman St Bk	Waterman	32.5	2.5	22.5	2.5	5.0	<\$100M	1,443	51	42.5	50.0
Farmers St Bk Of Camp Poi	Camp Point	32.5	7.5	12.5	7.5	5.0	<\$100M	3,024	68	32.5	32.5
Glasford St Bk	Glasford	32.5	2.5	25.0	2.5	2.5	<\$100M	628	34	32.5	37.5
First St Bk	Dix	32.5	7.5	17.5	2.5	5.0	<\$100M	1,283	64	40.0	52.5
C P Burnett & Sons Bkr	Eldorado	32.5	2.5	20.0	5.0	5.0	<\$100M	1,977	76	37.5	45.0
First B&Tc Of Il	Palatine	32.5	2.5	2.5	20.0	7.5	\$500M-\$1B	21,535	76	12.5	10.0
First St Bk Heyworth	Heyworth	32.5	5.0	22.5	2.5	2.5	<\$100M	1,254	15	42.5	50.0
First Nb In Homer	Homer	32.5	5.0	22.5	2.5	2.5	<\$100M	839	18	40.0	47.5
Midland Cmnty Bk	Kincaid	32.5	7.5	15.0	5.0	5.0	<\$100M	2,613	75	47.5	55.0
Forest Park Nb&Tc	Forest Park	32.5	7.5	7.5	12.5	5.0	<\$100M	7,401	70	30.0	20.0
Reynolds St Bk	Reynolds	32.5	2.5	25.0	2.5	2.5	<\$100M	324	44	35.0	35.0
State Bk Of Graymont	Graymont	32.5	2.5	17.5	7.5	5.0	<\$100M	3,083	63	40.0	55.0
Village B&T	North Barringt	32.5	10.0	10.0	10.0	2.5	<\$100M	6,142	49	25.0	10.0
First Cmnty Bk	Hillsboro	32.5	10.0	12.5	5.0	5.0	<\$100M	2,157	54	37.5	45.0
Peoples St Bk	Manito	30.0	5.0	12.5	7.5	5.0	<\$100M	3,383	65	37.5	45.0
Sidell St Bk	Sidell	30.0	2.5	22.5	2.5	2.5	<\$100M	366	33	30.0	35.0
Wyoming B&Tc	Wyoming	30.0	5.0	20.0	2.5	2.5	<\$100M	1,013	45	37.5	47.5
First Nb Of Catlin	Catlin	30.0	2.5	22.5	2.5	2.5	<\$100M	717	33	30.0	35.0
Oakdale St Bk	Oakdale	30.0	2.5	22.5	2.5	2.5	<\$100M	563	36	37.5	42.5
Laura St Bk	Williamsfield	30.0	7.5	17.5	2.5	2.5	<\$100M	655	38	37.5	42.5
Bank Of O'Fallon	O'Fallon	30.0	2.5	5.0	12.5	10.0	\$100M-500M	7,394	111	30.0	27.5
Chicago City B&Tc	Chicago	30.0	5.0	5.0	12.5	7.5	\$100M-500M	9,648	79	20.0	17.5
First Nb Of Arenzville	Arenzville	30.0	7.5	15.0	5.0	2.5	<\$100M	2,298	44	37.5	52.5
Bank Of Stronghurst	Stronghurst	30.0	2.5	17.5	5.0	5.0	<\$100M	1,773	65	25.0	27.5
First St Bk Of Dongola	Dongola	30.0	2.5	22.5	2.5	2.5	<\$100M	386	9	30.0	35.0
First St Bk	Eldorado	30.0	7.5	5.0	10.0	7.5	<\$100M	5,960	80	17.5	25.0
Franklin Bk	Franklin	30.0	5.0	20.0	2.5	2.5	<\$100M	994	46	37.5	47.5
State Bk Allerton	Allerton	30.0	2.5	22.5	2.5	2.5	<\$100M	628	36	32.5	40.0
Middletown St Bk	Middletown	30.0	7.5	17.5	2.5	2.5	<\$100M	792	38	40.0	45.0
Odell St Bk	Odell	30.0	5.0	17.5	5.0	2.5	<\$100M	1,662	25	40.0	47.5
Farmers St Bk Emden	Emden	30.0	2.5	17.5	2.5	7.5	<\$100M	715	85	32.5	40.0
Harris Bk Aurora Na	Aurora	30.0	2.5	10.0	10.0	7.5	<\$100M	5,024	87	30.0	22.5
Community Bk Easton	Easton	30.0	5.0	20.0	2.5	2.5	<\$100M	1,205	43	40.0	50.0
First Nb Of Mount Auburn	Mount Auburn	30.0	7.5	15.0	2.5	5.0	<\$100M	1,422	57	40.0	47.5
State Bk Colusa	Colusa	27.5	5.0	17.5	2.5	2.5	<\$100M	880	30	35.0	42.5
First Nb Of Brownstown	Brownstown	27.5	5.0	15.0	2.5	5.0	<\$100M	1,396	64	40.0	50.0
Saline County St Bk	Stonefort	27.5	2.5	20.0	2.5	2.5	<\$100M	724	9	32.5	40.0
White Hall Nb	White Hall	27.5	2.5	17.5	2.5	5.0	<\$100M	949	70	30.0	40.0
Farmers St Bk	Medora	27.5	5.0	17.5	2.5	2.5	<\$100M	819	48	37.5	45.0
Camp Grove St Bk	Camp Grove	27.5	2.5	20.0	2.5	2.5	<\$100M	24	7	30.0	30.0
State Bk Of Prarie Du Roch	Prairie Du Roch	27.5	2.5	20.0	2.5	2.5	<\$100M	732	47	35.0	40.0
State Bk Of Rosiclare	Rosiclare	27.5	2.5	17.5	5.0	2.5	<\$100M	1,780	44	35.0	47.5
Bank Of Palmyra	Palmyra	27.5	2.5	20.0	2.5	2.5	<\$100M	525	38	35.0	30.0

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		Total	SBL/TA	SBL/TBL	SBL(\$)	SBL(#)					
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Sumner Nb Of Sheldon	Sheldon	27.5	5.0	17.5	2.5	2.5	<\$100M	667	34	37.5	42.5
Fairview St Bkg Co	Fairview	27.5	5.0	15.0	2.5	5.0	<\$100M	1,064	74	37.5	47.5
First Illinois Bk	East St Louis	27.5	7.5	5.0	7.5	7.5	<\$100M	4,318	101	37.5	32.5
Hartsburg St Bk	Hartsburg	27.5	5.0	17.5	2.5	2.5	<\$100M	601	11	35.0	40.0
First Amer Bk	Joliet	27.5	5.0	5.0	12.5	5.0	\$100M-500M	7,653	51	15.0	15.0
Elkville St Bk	Elkville	27.5	5.0	17.5	2.5	2.5	<\$100M	867	43	32.5	30.0
State Bk Pearl City	Pearl City	27.5	7.5	10.0	5.0	5.0	<\$100M	2,423	77	35.0	42.5
Unionbank Northwest	Hanover	27.5	12.5	2.5	7.5	5.0	<\$100M	3,461	75	25.0	37.5
State Bk Of Eldred	Eldred	25.0	2.5	17.5	2.5	2.5	<\$100M	400	27	30.0	37.5
Texico St Bk	Texico	25.0	2.5	17.5	2.5	2.5	<\$100M	188	14	27.5	32.5
First St Bk	West Salem	25.0	2.5	15.0	2.5	5.0	<\$100M	630	52	30.0	40.0
Weldon St B&Tc	Weldon	25.0	5.0	15.0	2.5	2.5	<\$100M	723	41	30.0	37.5
Bowen St Bk	Bowen	25.0	2.5	17.5	2.5	2.5	<\$100M	567	29	30.0	35.0
Sainte Marie St Bk	Saint Marie	25.0	2.5	17.5	2.5	2.5	<\$100M	283	10	27.5	27.5
First St Bk Biggsville	Biggsville	25.0	2.5	17.5	2.5	2.5	<\$100M	766	30	22.5	30.0
Malden St Bk	Malden	25.0	7.5	12.5	2.5	2.5	<\$100M	995	25	32.5	35.0
Campus St Bk	Campus	25.0	2.5	17.5	2.5	2.5	<\$100M	9	3	27.5	27.5
First St Bk	Saint Peter	25.0	2.5	15.0	2.5	5.0	<\$100M	587	51	32.5	37.5
Citizens Bk Chatsworth	Chatsworth	25.0	2.5	17.5	2.5	2.5	<\$100M	955	26	22.5	25.0
First Nb Of Lerna	Lerna	25.0	5.0	15.0	2.5	2.5	<\$100M	700	38	32.5	40.0
Covest Bk Na	Des Plaines	25.0	2.5	2.5	15.0	5.0	\$500M-\$1B	12,870	64	17.5	12.5
Farmers Bk Of Mount Pulas	Mount Pulaski	25.0	2.5	17.5	2.5	2.5	<\$100M	1,279	44	30.0	40.0
Crystal Lake B&Tc Na	Crystal Lake	25.0	7.5	2.5	10.0	5.0	<\$100M	6,457	56	17.5	12.5
Bank Of Lawrence Cty	Bridgeport	25.0	2.5	17.5	2.5	2.5	<\$100M	463	14	30.0	37.5
New Century Bk	Chicago	25.0	7.5	7.5	7.5	2.5	<\$100M	3,269	16	12.5	10.0
Timewell St Bk	Timewell	22.5	2.5	15.0	2.5	2.5	<\$100M	144	20	25.0	27.5
Vermont St Bk	Vermont	22.5	2.5	15.0	2.5	2.5	<\$100M	89	21	27.5	30.0
Chester Nb	Chester	22.5	2.5	7.5	10.0	2.5	\$100M-500M	5,484	52	17.5	12.5
Casey Nb	Casey	22.5	2.5	2.5	7.5	10.0	<\$100M	3,584	138	30.0	35.0
Delaware Place Bk	Chicago	22.5	5.0	2.5	12.5	2.5	\$100M-500M	7,655	38	12.5	10.0
Petefish Skiles & Co	Virginia	22.5	2.5	2.5	2.5	15.0	<\$100M	1,196	178	22.5	22.5
Anchor St Bk	Anchor	22.5	10.0	5.0	2.5	5.0	<\$100M	1,349	51	30.0	37.5
Farmers & Merchants Bk	Hutsonville	22.5	2.5	15.0	2.5	2.5	<\$100M	1,116	27	20.0	22.5
Bank Kenney	Kenney	22.5	15.0	2.5	2.5	2.5	<\$100M	1,039	10	15.0	12.5
Farmers St Bk Astoria	Astoria	22.5	2.5	15.0	2.5	2.5	<\$100M	431	43	30.0	35.0
Umb First St Bk Morrisonvi	Morrisonville	22.5	2.5	15.0	2.5	2.5	<\$100M	251	18	25.0	27.5
Liberty Bk	Alton	22.5	2.5	2.5	10.0	7.5	\$100M-500M	5,351	87	20.0	17.5
Harris Bk Wilmette Na	Wilmette	20.0	2.5	7.5	7.5	2.5	<\$100M	4,322	37	10.0	10.0
Burlington Bk	Burlington	17.5	5.0	2.5	5.0	5.0	<\$100M	2,656	58	22.5	25.0
First Amer Bk Kankakee	Kankakee	17.5	2.5	2.5	10.0	2.5	\$100M-500M	5,415	27	10.0	10.0
First Nb Chrisman	Chrisman	12.5	2.5	2.5	5.0	2.5	<\$100M	2,198	29	10.0	15.0
Lnb Nb	Leland	10.0	2.5	2.5	2.5	2.5	<\$100M	1,180	41	15.0	17.5
National Bk Of The Great L	Elmhurst	0.0	2.5	0.0	2.5	2.5	<\$100M	0	0	0.0	0.0

Table A.1 Small Business Lending in Illinois, 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 Godfrey	Godfrey	0.0	2.5	0.0	2.5	2.5	<\$100M	0	0	0.0	0.0
First Dupage Bk	Westmont	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 Illinois 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)
BANK ONE CORPORATION	IL	1,005,063	6,054	>\$50B	295,538	4,808	135,820	3,919	
HARRIS T&SB	IL	532,960	3,878	\$10B-\$50B	221,540	3,262	98,911	2,556	
LASALLE BK NA	IL	323,956	1,913	\$10B-\$50B	110,912	1,521	48,831	1,170	
FIRST MIDWEST BANCORP INC.	IL	305,009	3,397	\$1B-\$10B	155,434	3,111	82,286	2,671	
MERCANTILE BANCORPORATION IN	MO	281,027	2,997	\$10B-\$50B	135,663	2,712	73,192	2,340	
NATIONAL CITY CORPORATION	OH	228,145	1,669	>\$50B	89,513	1,423	43,727	1,162	
AMCORE FINANCIAL INC.	IL	225,446	2,565	\$1B-\$10B	125,327	2,346	60,873	1,955	
CITIGROUP INC.	NY	203,202	1,677	>\$50B	101,721	1,464	51,673	1,187	
FIRSTAR CORPORATION	WI	193,711	1,719	\$10B-\$50B	74,346	1,488	30,017	1,234	
OLD KENT FINANCIAL CORPORATI	MI	189,240	1,351	\$10B-\$50B	86,920	1,141	37,569	861	
MANUFACTURERS BANK	IL	147,482	764	N/A	51,660	558	19,255	375	
TAYLOR CAPITAL GROUP INC.	IL	144,278	848	\$1B-\$10B	51,270	668	20,080	490	
FIRST AMERICAN BANK CORPORAT	IL	134,505	745	\$1B-\$10B	40,667	568	15,074	423	
MAGNA BANK N.A. 0	IL	130,410	1,345	N/A	58,811	1,209	31,890	1,050	
COMMERCE BANCSHARES INC.	MO	124,828	1,135	\$10B-\$50B	52,624	1,003	27,315	855	
WEST SUBURBAN BANCORP INC.	IL	124,673	952	\$1B-\$10B	62,000	797	22,172	585	
FIRST BANKS INC.	MO	105,285	1,548	\$1B-\$10B	57,462	1,449	34,779	1,312	
BANK OF AMERICA CORPORATION	NC	91,577	675	>\$50B	29,705	559	15,162	477	
ASSOCIATED BANK CHICAGO	IL	83,376	470	N/A	25,154	348	7,967	251	
AMERICAN CHARTERED BANCORP	IL	77,866	469	<\$1B	25,426	365	12,222	291	
WELLS FARGO & COMPANY	CA	77,087	1,981	>\$50B	49,764	1,932	41,970	1,884	
NORTHERN TRUST CORPORATION	IL	74,752	385	\$10B-\$50B	24,538	298	10,715	220	
MIDCITY FINANCIAL CORPORATIO	IL	71,753	1,014	\$1B-\$10B	31,848	927	16,541	841	
OLD NATIONAL BANCORP	IN	60,964	943	\$1B-\$10B	33,336	888	20,073	808	
HOMETOWN INDEPENDENT BANCORP	IL	59,443	774	<\$1B	35,201	726	20,094	634	
PRINCETON NATIONAL BANCORP	IL	58,564	1,368	<\$1B	33,875	1,315	22,894	1,246	
UNIONBANCORP INC.	IL	58,127	812	<\$1B	34,569	762	18,782	665	
PULLMAN BANK AND TRUST COMPA	IL	56,604	383	N/A	25,915	315	8,457	213	
FIRST MID-ILLINOIS BANCSHARE	IL	54,595	954	<\$1B	35,184	909	20,889	822	
U.S. BANCORP	MN	54,496	2,054	>\$50B	33,399	2,015	29,604	1,991	
LAKESIDE BANCORP INC.	IL	49,641	322	<\$1B	21,081	265	8,471	190	
SUCCESS BANCSHARES INC.	IL	48,688	203	<\$1B	12,008	131	4,260	89	
BANC ED CORP. THE	IL	47,332	665	<\$1B	26,155	619	15,414	548	
POPULAR INC.	PR	46,455	449	\$1B-\$10B	22,493	407	14,118	356	
GRAND PREMIER FINANCIAL INC	IL	46,383	354	\$1B-\$10B	18,886	295	8,504	238	
OLD SECOND BANCORP INC.	IL	45,214	574	<\$1B	22,597	527	13,772	474	
ADVANTA BK CORP	UT	44,908	4,575	<\$1B	44,908	4,575	44,908	4,575	
PARKWAY BANCORP INC.	IL	42,037	213	<\$1B	12,869	166	3,998	115	
SOUTH HOLLAND BANCORP INC.	IL	41,979	494	<\$1B	27,172	464	14,891	388	
CITIZENS SAVINGS BANK FSB	IL	41,617	306	N/A	18,223	263	8,386	202	
FIRST OAK BROOK BANCSHARES	IL	40,343	185	\$1B-\$10B	13,028	133	4,547	87	
MID ILLINOIS BANCORP INC.	IL	36,937	412	<\$1B	17,227	371	10,247	328	
MIDWEST BANC HOLDINGS INC.	IL	36,303	346	\$1B-\$10B	15,570	304	9,255	265	
CORUS BANKSHARES INC.	IL	36,110	217	\$1B-\$10B	15,188	173	5,986	118	
MARSHALL & ILSLEY CORPORATIO	WI	34,954	130	\$10B-\$50B	6,571	80	2,758	60	
WINTRUST FINANCIAL CORPORATI	IL	31,363	180	\$1B-\$10B	8,935	139	4,468	109	

A.2 Top Small Business Lenders in Illinois 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)
BANKILLINOIS FINANCIAL CORPO	IL	30,971	325	<\$1B	13,174	291	6,588	252	
CNB BANCSHARES INC.	IN	29,628	363	\$1B-\$10B	17,251	337	8,948	288	
FIRST BUSEY CORPORATION	IL	29,243	320	<\$1B	18,415	296	8,548	235	
MERCANTILE BANCORP INC.	IL	28,130	271	<\$1B	13,199	243	7,399	208	
WACHOVIA CORPORATION	NC	27,939	49	>\$50B	1,046	9	147	4	
HOME STATE BANCORP INC.	IL	27,891	398	<\$1B	14,305	371	9,149	342	
MORGAN STANLEY DEAN WITTER B	UT	27,162	8,794	<\$1B	27,162	8,794	27,162	8,794	
ANTIOCH HOLDING COMPANY	IL	27,130	246	<\$1B	15,474	224	7,251	176	
NORTHERN STATES FINANCIAL CO	IL	26,826	240	<\$1B	11,976	210	5,914	173	
SBC INCORPORATED	IL	25,697	205	<\$1B	12,855	178	5,265	133	
FIRST NATIONAL BANCORP INC.	IL	24,941	240	<\$1B	12,670	213	6,342	178	
NI BANCSHARES CORPORATION	IL	24,349	237	<\$1B	9,084	208	4,681	180	
MERCHANTS BANCORP INC.	IL	23,557	366	<\$1B	16,459	349	9,392	308	
FIRST FINANCIAL CORPORATION	IN	23,526	793	\$1B-\$10B	14,865	775	9,652	744	
FIRST DECATUR BANCSHARES IN	IL	22,106	354	<\$1B	13,278	335	7,161	299	
UNION PLANTERS CORPORATION	TN	22,032	392	\$10B-\$50B	12,534	374	7,870	346	
FBOP CORPORATION	IL	20,200	166	\$1B-\$10B	10,337	143	5,188	113	
LANDMARK FINANCIAL GROUP IN	IL	20,164	275	<\$1B	13,551	260	7,314	222	
MARQUETTE NATIONAL CORPORATI	IL	19,552	234	\$1B-\$10B	11,042	216	6,977	193	
FIRST LANSING BANCORP INC.	IL	18,769	219	<\$1B	12,030	206	6,316	172	
BANK OF HOMEWOOD	IL	18,607	316	<\$1B	14,047	305	8,582	272	
1ST SOURCE CORPORATION	IN	18,311	74	\$1B-\$10B	5,666	50	1,324	23	
P.N.B. FINANCIAL CORP.	IL	17,778	93	<\$1B	5,969	70	2,624	50	
PINNACLE BANC GROUP INC.	IL	16,918	166	<\$1B	10,995	154	5,184	119	
SHOREBANK CORPORATION THE	IL	16,667	108	<\$1B	8,282	91	3,167	61	
CITIZENS BANKING CORPORATION	MI	16,311	165	\$1B-\$10B	8,888	150	4,719	126	
JOHNSON INTERNATIONAL INC.	WI	16,287	111	\$1B-\$10B	7,247	91	2,730	65	
KANKAKEE FEDERAL SAVINGS BAN	IL	15,985	166	N/A	5,985	149	3,693	134	
STANDARD BANCSHARES INC.	IL	15,887	166	<\$1B	8,894	149	5,123	127	
CUMMINS-AMERICAN CORP.	IL	15,145	116	<\$1B	5,221	99	2,826	86	
UMB FINANCIAL CORPORATION	MO	14,978	121	\$1B-\$10B	4,088	101	2,158	90	
NEW LENOX HOLDING COMPANY	IL	14,905	126	<\$1B	7,327	106	2,363	77	
TEXAS FINANCIAL BANCORPORATI	MN	13,465	381	\$1B-\$10B	11,174	377	6,947	351	
CHASE MANHATTAN CORPORATION	NY	13,079	473	>\$50B	11,779	471	11,779	471	
ALBANK CORPORATION	IL	12,779	104	<\$1B	6,368	89	2,833	68	
HSBC BK USA	NY	11,740	48	\$10B-\$50B	3,390	29	716	13	
COMERICA INCORPORATED	MI	10,945	22	\$10B-\$50B	645	6	88	3	
BANK LEUMI USA	NY	10,036	35	\$1B-\$10B	2,187	18	500	8	
ST. PAUL FEDERAL BANK	IL	9,943	99	N/A	5,864	88	3,064	70	
FIRST MUTUAL BANK S.B.	IL	9,812	128	N/A	6,536	122	4,312	109	
ELGIN FINANCIAL SAVINGS BANK	IL	8,827	81	N/A	3,443	69	1,883	61	
AMALGAMATED INVESTMENTS COMP	IL	8,614	64	<\$1B	2,860	53	1,462	45	
REPUBLIC BANCORP CO.	IL	7,634	59	<\$1B	4,029	51	1,856	39	
ASSOCIATED BANC-CORP	WI	6,707	26	\$10B-\$50B	1,601	19	365	11	
NATIONAL CITY BANCSHARES IN	IN	6,696	228	\$1B-\$10B	5,009	224	4,076	219	
SECURITY BANK & TRUST CO.	IL	6,437	82	N/A	3,617	76	1,424	62	
PROVIDENT FINANCIAL GROUP I	OH	6,425	15	\$1B-\$10B	1,350	7	0	0	

A.2 Top Small Business Lenders in Illinois 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)
MISSISSIPPI VALLEY BANCSHARE	MO	5,985	35	\$1B-\$10B	2,159	24	630	15	
FIRST SECURITY FSB	IL	5,841	32	N/A	3,172	25	593	8	
TCF FINANCIAL CORPORATION	MN	5,798	30	\$10B-\$50B	1,882	22	1,265	19	
HERSHENHORN BANCORPORATION	IL	5,748	34	<\$1B	2,185	27	759	19	
BANK CALUMET INC.	IN	5,532	95	<\$1B	3,448	90	2,531	83	
COVEST BANCSHARES INC.	IL	5,471	32	<\$1B	2,079	24	875	16	
FINANCIAL FEDERAL T&SB	IL	5,397	45	N/A	2,667	39	1,856	34	
LIBERTY FEDERAL BANK	IL	5,235	16	N/A	1,144	7	0	0	
TRUSTMARK CORPORATION	MS	5,185	19	\$1B-\$10B	2,429	13	141	3	
IROQUOIS FEDERAL SAV & LN	IL	4,808	41	N/A	2,015	36	978	29	
FIRST UNION CORPORATION	NC	4,535	214	>\$50B	2,685	211	2,485	210	
COMPASS BANCSHARES INC.	AL	4,486	16	\$10B-\$50B	1,644	11	251	3	
FIRST SECURITY BANCORP INC.	IL	4,116	76	<\$1B	3,538	74	1,366	61	
LASALLE BANK FSB	IL	4,068	7	N/A	150	1	0	0	
HEARTLAND FINANCIAL USA INC	IA	3,910	28	<\$1B	2,132	24	756	16	
MERCANTILE BANCORP INC.	IN	3,848	25	<\$1B	1,198	19	798	17	
DELTA BANCSHARES COMPANY	MO	3,470	11	<\$1B	49	2	49	2	
LISLE SAVINGS AND LOAN	IL	3,434	16	N/A	1,300	11	441	6	
REGIONS FINANCIAL CORPORATIO	AL	3,406	11	\$10B-\$50B	430	7	255	6	
UNION FEDERAL SAVINGS BANK	IN	3,234	10	N/A	154	5	154	5	
METROCORP INC.	IL	3,182	72	<\$1B	2,082	69	1,518	65	
STERLING FEDERAL BANK	IL	3,158	14	N/A	788	11	385	8	
M&I BANK FSB	IL	3,056	12	N/A	428	7	317	6	
THE FNB OF WAYNE CITY	IL	3,002	30	N/A	1,063	26	425	22	
SAND RIDGE BANK	IN	2,941	85	N/A	2,541	84	1,691	79	
SKY FINANCIAL GROUP INC.	OH	2,875	9	\$1B-\$10B	160	5	160	5	
IMPERIAL BANCORP	CA	2,801	7	\$1B-\$10B	801	5	0	0	
FLEET FINANCIAL GROUP INC.	MA	2,778	10	>\$50B	11	6	11	6	
STERLING BANK & TRUST	MI	2,774	18	N/A	1,220	14	415	9	
AMTRUST INC.	IA	2,739	15	<\$1B	489	12	289	11	
ST. FRANCIS BANK F.S.B.	WI	2,696	4	N/A	0	0	0	0	
LIBERTY BANK FOR SAVINGS	IL	2,688	12	N/A	1,542	9	97	1	
M&T BANK CORPORATION	NY	2,545	5	\$10B-\$50B	15	1	15	1	
SILICON VALLEY BANCSHARES	CA	2,300	4	\$1B-\$10B	0	0	0	0	
MELLON BANK CORPORATION	PA	2,087	5	\$10B-\$50B	537	3	0	0	
FIRST FEDERAL S&L OF WESTCHE	IL	2,084	9	N/A	994	7	51	2	
MID AMERICA BANK FSB	IL	1,868	7	N/A	716	5	29	1	
MERRILL LYNCH BK USA	UT	1,857	5	\$1B-\$10B	557	3	0	0	
FREMONT BANCORPORATION	CA	1,774	131	\$1B-\$10B	1,074	130	855	128	
COMMUNITY SAVINGS BANK	IL	1,772	11	N/A	854	8	297	5	
NORTHWEST INDIANA BANCORP	IN	1,761	13	N/A	591	11	338	9	
FIRST BANCSHARES INC.	IN	1,671	20	<\$1B	811	17	404	14	
UNION BK OF CA NA	CA	1,610	5	\$10B-\$50B	214	3	64	2	
KOREA EXCHANGE BANK	IL	1,591	31	N/A	1,293	30	1,080	29	
FIRST BANKING CENTER INC.	WI	1,444	14	<\$1B	1,444	14	157	4	
AMERICAN HOLDING COMPANY	IL	1,370	32	<\$1B	1,370	32	1,027	30	
COMMUNITY FIRST BANKSHARES	ND	1,343	8	\$1B-\$10B	424	6	294	5	

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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)
BRENTON BANKS INC.	IA	1,337	7	\$1B-\$10B	537	6	387	5	
CENTRAL BANCOMPANY	MO	1,283	11	\$1B-\$10B	643	10	383	8	
STEARNS FINANCIAL SERVICES	MN	1,151	2	<\$1B	151	1	0	0	
PNC BANK CORP.	PA	1,106	8	>\$50B	236	6	86	5	
SOUTHSIDE BANCSHARES CORP.	MO	1,065	4	<\$1B	262	3	147	2	
HUNTINGTON BANCSHARES INCORP	OH	1,041	15	\$10B-\$50B	258	13	258	13	
INTERNATIONAL BANCSHARES COR	TX	1,000	1	\$1B-\$10B	0	0	0	0	
REPUBLIC NEW YORK CORPORATIO	NY	1,000	1	\$10B-\$50B	0	0	0	0	
AMERICAN EXPRESS CENTURION B	UT	106,967	14,932	\$10B-\$50B	106,967	14,932	106,967	14,932	0.81
MBNA CORPORATION	DE	10,464	1,185	\$10B-\$50B	10,464	1,185	10,464	1,185	0.55
FIRST NATIONAL OF NEBRASKA	NE	2,148	116	\$1B-\$10B	684	113	684	113	0.35

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