

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

Bank Name	Location	Total Score	Bank Asset Size	Small Business Loans*	
				Dollar Amount	Number
SALIN B&TC	INDIANAPOLIS	95.0	\$500M-\$1B	203,510	1,219
CENTIER BK	WHITING	95.0	\$500M-\$1B	212,048	1,892
SCOTT COUNTY ST BK	SCOTTSBURG	87.5	<\$100M	24,354	541
BLOOMFIELD ST BK	BLOOMFIELD	85.0	\$100M-500M	67,390	579
FIRST NB OF VALPARAISO	VALPARAISO	82.5	\$100M-500M	63,065	1,019
MADISON CMNTY BK	ANDERSON	80.0	\$100M-500M	66,011	982
FIRST ST BK	BRAZIL	80.0	\$100M-500M	19,425	585
FIRST CMNTY B&T	BARGERSVILLE	77.5	\$100M-500M	26,864	457
FIRST NB&TC	KOKOMO	77.5	\$500M-\$1B	216,640	1,994
GRABILL BK	GRABILL	77.5	\$100M-500M	65,889	709
1ST SOURCE BK	SOUTH BEND	77.5	\$1B-\$10B	837,142	7,113
FIRST-CITIZENS B&TC	GREENCASTLE	77.5	\$100M-500M	31,535	378
BANK ONE IN NA	INDIANAPOLIS	57.5	>\$10B	1,343,446	16,356

*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 Indiana , 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)
Salin B&Tc	Indianapolis	95.0	25.0	22.5	25.0	22.5	\$500M-\$1B	203,510	1,219	65.0	57.5
Centier Bk	Whiting	95.0	22.5	22.5	25.0	25.0	\$500M-\$1B	212,048	1,892	90.0	87.5
Scott County St Bk	Scottsburg	87.5	25.0	25.0	17.5	20.0	<\$100M	24,354	541	90.0	92.5
Bloomfield St Bk	Bloomfield	85.0	25.0	17.5	22.5	20.0	\$100M-500M	67,390	579	57.5	50.0
First Nb Of Valparaiso	Valparaiso	82.5	15.0	22.5	22.5	22.5	\$100M-500M	63,065	1,019	72.5	70.0
Madison Cmnty Bk	Anderson	80.0	25.0	10.0	22.5	22.5	\$100M-500M	66,011	982	82.5	80.0
First St Bk	Brazil	80.0	20.0	25.0	15.0	20.0	\$100M-500M	19,425	585	87.5	92.5
First Cmnty B&T	Bargersville	77.5	20.0	22.5	17.5	17.5	\$100M-500M	26,864	457	87.5	92.5
First Nb&Tc	Kokomo	77.5	22.5	5.0	25.0	25.0	\$500M-\$1B	216,640	1,994	70.0	62.5
Grabill Bk	Grabill	77.5	25.0	10.0	22.5	20.0	\$100M-500M	65,889	709	62.5	52.5
First-Citizens B&Tc	Greencastle	77.5	20.0	20.0	20.0	17.5	\$100M-500M	31,535	378	87.5	90.0
1St Source Bk	South Bend	77.5	25.0	2.5	25.0	25.0	\$1B-\$10B	837,142	7,113	72.5	65.0
Peoples B&Tc	Indianapolis	75.0	22.5	5.0	25.0	22.5	\$500M-\$1B	143,344	1,165	55.0	50.0
Horizon Bk Na	Michigan City	75.0	17.5	12.5	22.5	22.5	\$100M-500M	73,343	943	52.5	57.5
National City Bk	New Albany	75.0	22.5	7.5	22.5	22.5	\$100M-500M	74,548	870	65.0	55.0
Peoples St Bk	Ellettsville	75.0	25.0	10.0	20.0	20.0	\$100M-500M	46,441	691	75.0	67.5
Star Fncl Bk Anderson In	Anderson	75.0	17.5	7.5	25.0	25.0	\$1B-\$10B	163,839	3,112	70.0	72.5
Tri Cty B&Tc	Roachdale	75.0	20.0	20.0	15.0	20.0	\$100M-500M	20,714	582	70.0	75.0
First St Bk Middlebury	Middlebury	75.0	22.5	10.0	20.0	22.5	\$100M-500M	46,553	817	82.5	77.5
Union B&Tc	North Vernon	75.0	22.5	17.5	17.5	17.5	\$100M-500M	29,361	407	57.5	60.0
Metrobank	Indianapolis	75.0	25.0	10.0	20.0	20.0	\$100M-500M	36,667	634	75.0	70.0
Hometown Nb	New Albany	75.0	25.0	25.0	15.0	10.0	<\$100M	18,250	274	60.0	52.5
First Mrch Bk Na	Muncie	72.5	17.5	5.0	25.0	25.0	\$500M-\$1B	128,706	1,337	60.0	57.5
National City Bk Of Evansv	Evansville	72.5	20.0	2.5	25.0	25.0	\$500M-\$1B	180,819	3,549	72.5	75.0
Community Bk	Noblesville	72.5	25.0	7.5	20.0	20.0	\$100M-500M	39,745	552	67.5	57.5
Farmers St Bk	Lagrange	72.5	20.0	10.0	20.0	22.5	\$100M-500M	46,870	719	67.5	65.0
Frances Slocum B&Tc	Wabash	72.5	20.0	20.0	17.5	15.0	\$100M-500M	29,019	332	82.5	90.0
Monroe Cty Bk	Bloomington	72.5	20.0	7.5	22.5	22.5	\$100M-500M	74,193	1,164	67.5	60.0
Farmers Bk Frankfort In	Frankfort	72.5	22.5	5.0	22.5	22.5	\$100M-500M	71,630	1,005	80.0	82.5
Wayne B&Tc	Cambridge City	72.5	25.0	12.5	20.0	15.0	<\$100M	34,567	431	72.5	25.0
Orange County Bk	Paoli	72.5	22.5	20.0	15.0	15.0	<\$100M	22,505	317	82.5	87.5
First Nb	Cloverdale	70.0	17.5	20.0	17.5	15.0	\$100M-500M	27,527	375	57.5	42.5
Irwin Union B&Tc	Columbus	70.0	15.0	5.0	25.0	25.0	\$1B-\$10B	164,754	1,347	60.0	50.0
Merchants B&Tc	West Harrison	70.0	25.0	20.0	15.0	10.0	<\$100M	21,027	233	52.5	37.5
Farmers St Bk	Mentone	70.0	22.5	17.5	15.0	15.0	<\$100M	20,459	354	82.5	85.0
Terre Haute First Nb	Terre Haute	70.0	12.5	7.5	25.0	25.0	\$1B-\$10B	149,704	3,908	67.5	75.0
Lake City Bk	Warsaw	70.0	17.5	2.5	25.0	25.0	\$500M-\$1B	166,475	4,005	62.5	60.0
North Salem St Bk	North Salem	70.0	20.0	25.0	10.0	15.0	<\$100M	12,394	352	65.0	65.0
Sand Ridge Bk	Highland	67.5	15.0	5.0	22.5	25.0	\$500M-\$1B	90,020	1,537	70.0	65.0
State Bk Of Lizton	Lizton	67.5	12.5	22.5	15.0	17.5	\$100M-500M	19,825	404	47.5	50.0
Bright Nb	Flora	67.5	17.5	12.5	17.5	20.0	\$100M-500M	23,756	526	70.0	65.0
First Nb Of Fremont	Fremont	67.5	22.5	12.5	15.0	17.5	\$100M-500M	21,475	426	65.0	67.5

Table A.1 Small Business Lending in Indiana , June 1999

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		Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$) (4)	SBL(#) (5)					
Citizens St Bk New Castle	New Castle	67.5	15.0	17.5	17.5	17.5	\$100M-500M	27,722	495	82.5	87.5
First Farmers B&T	Converse	65.0	17.5	5.0	20.0	22.5	\$100M-500M	37,461	873	72.5	72.5
Old Nb	Evansville	65.0	12.5	2.5	25.0	25.0	\$1B-\$10B	373,923	4,539	57.5	60.0
Bank Calumet Na	Hammond	65.0	12.5	5.0	22.5	25.0	\$500M-\$1B	106,153	2,581	62.5	67.5
Peoples St Bk Francesville	Francesville	65.0	17.5	20.0	12.5	15.0	<\$100M	16,487	336	77.5	85.0
Community St Bk	Avilla	65.0	20.0	17.5	12.5	15.0	<\$100M	17,781	312	80.0	82.5
Fowler St Bk	Fowler	65.0	17.5	15.0	12.5	20.0	\$100M-500M	17,683	544	77.5	82.5
Peoples Tc	Brookville	65.0	12.5	7.5	22.5	22.5	\$100M-500M	56,524	929	70.0	67.5
Jackson County Bk	Seymour	65.0	20.0	7.5	20.0	17.5	\$100M-500M	47,218	493	55.0	42.5
American Nb&Tc Muncie	Muncie	65.0	20.0	2.5	22.5	20.0	\$100M-500M	88,924	639	52.5	37.5
Heartland Cmnty Bk	Franklin	65.0	25.0	10.0	17.5	12.5	<\$100M	25,904	291	60.0	52.5
State Bk Markle	Markle	62.5	10.0	22.5	12.5	17.5	\$100M-500M	13,860	370	75.0	85.0
First Bk Of Huntingburg	Huntingburg	62.5	22.5	7.5	17.5	15.0	\$100M-500M	25,771	349	55.0	40.0
Mercantile Nb In	Hammond	62.5	15.0	2.5	22.5	22.5	\$500M-\$1B	94,706	965	57.5	55.0
New Washington St Bk	New Washington	62.5	10.0	25.0	12.5	15.0	\$100M-500M	15,784	328	57.5	50.0
Lafayette B&Tc	Lafayette	62.5	10.0	5.0	22.5	25.0	\$500M-\$1B	75,447	1,356	65.0	62.5
Peoples L&Tb	Winchester	62.5	17.5	7.5	20.0	17.5	\$100M-500M	33,977	502	57.5	60.0
Peoples Nb	Washington	62.5	17.5	10.0	17.5	17.5	\$100M-500M	26,059	377	55.0	55.0
Ossian St Bk	Ossian	62.5	22.5	22.5	12.5	5.0	<\$100M	16,944	134	35.0	17.5
Citizens Bk	Mooreville	60.0	15.0	7.5	20.0	17.5	\$100M-500M	30,778	481	50.0	50.0
Bank Of Western In	Covington	60.0	12.5	15.0	15.0	17.5	\$100M-500M	17,932	438	75.0	82.5
Citizens First St Bk	Hartford City	60.0	22.5	10.0	15.0	12.5	<\$100M	21,597	289	50.0	42.5
Norwest Bk In Na	Fort Wayne	60.0	5.0	5.0	25.0	25.0	\$1B-\$10B	155,018	2,237	55.0	57.5
First Bk Richmond Na	Richmond	60.0	12.5	5.0	22.5	20.0	\$100M-500M	59,747	662	55.0	47.5
Hendricks Cty B&Tc	Brownsburg	60.0	10.0	25.0	12.5	12.5	\$100M-500M	13,312	263	42.5	35.0
First Nb Of Monterey	Monterey	57.5	12.5	20.0	12.5	12.5	\$100M-500M	16,724	290	75.0	80.0
First Citizens St Bk	Newport	57.5	7.5	25.0	10.0	15.0	\$100M-500M	11,520	308	72.5	77.5
Centrebk	Veedersburg	57.5	22.5	15.0	10.0	10.0	<\$100M	9,204	198	57.5	52.5
Csb State Bk	Cynthiana	57.5	20.0	22.5	7.5	7.5	<\$100M	9,094	177	52.5	42.5
Bank One In Na	Indianapolis	57.5	5.0	2.5	25.0	25.0	>\$10B	#####	16,356	55.0	55.0
First Bk Of Berne	Berne	57.5	5.0	22.5	15.0	15.0	\$100M-500M	21,582	317	75.0	85.0
National City Bk In	Indianapolis	57.5	5.0	2.5	25.0	25.0	>\$10B	877,332	9,842	55.0	55.0
Union B&Tc In	Greensburg	57.5	7.5	15.0	17.5	17.5	\$100M-500M	29,129	436	75.0	85.0
Demotte St Bk	De Motte	57.5	10.0	12.5	17.5	17.5	\$100M-500M	23,060	462	62.5	60.0
Decatur B&Tc	Decatur	57.5	10.0	22.5	12.5	12.5	\$100M-500M	13,661	299	55.0	57.5
United Sw Bk	Washington	57.5	15.0	2.5	20.0	20.0	\$100M-500M	30,409	727	62.5	60.0
Peoples Tr Bk Co	Corydon	57.5	12.5	25.0	10.0	10.0	<\$100M	10,815	205	67.5	77.5
Heritage Bk	Jeffersonville	57.5	25.0	5.0	15.0	12.5	<\$100M	20,025	289	60.0	47.5
English St Bk	English	55.0	20.0	15.0	12.5	7.5	<\$100M	13,208	156	67.5	72.5
First St Bk Of Porter	Porter	55.0	22.5	10.0	12.5	10.0	<\$100M	14,765	239	57.5	45.0
Bank Of Mitchell	Mitchell	55.0	20.0	12.5	10.0	12.5	<\$100M	12,788	302	57.5	55.0
Union Cty Nb Of Liberty	Liberty	55.0	10.0	10.0	17.5	17.5	\$100M-500M	25,095	456	57.5	45.0
Bank Of Wolcott	Wolcott	55.0	17.5	20.0	7.5	10.0	<\$100M	7,819	232	67.5	75.0

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First Farmers St Bk	Sullivan	55.0	12.5	10.0	15.0	17.5	\$100M-500M	17,823	502	57.5	60.0
Onb Bloomington Na	Bloomington	55.0	7.5	7.5	20.0	20.0	\$100M-500M	39,834	570	60.0	50.0
First Nb Portland	Portland	55.0	15.0	12.5	12.5	15.0	\$100M-500M	15,203	337	47.5	55.0
First United Bk	Middletown	55.0	17.5	17.5	10.0	10.0	<\$100M	11,558	187	37.5	42.5
Fifth Third Bk In	Indianapolis	55.0	5.0	2.5	25.0	22.5	\$1B-\$10B	129,748	1,208	50.0	52.5
Indiana Lawrence Bk	North Manches	55.0	17.5	7.5	17.5	12.5	\$100M-500M	24,688	265	42.5	30.0
Merchants Nb Terre Haute	Terre Haute	55.0	7.5	2.5	22.5	22.5	\$500M-\$1B	71,603	839	52.5	47.5
First Parke St Bk	Rockville	55.0	10.0	20.0	10.0	15.0	\$100M-500M	11,339	294	70.0	77.5
St Joseph Cap Bk	Mishawaka	55.0	22.5	5.0	17.5	10.0	\$100M-500M	27,021	215	35.0	22.5
Owen Cty St Bk	Spencer	52.5	10.0	7.5	15.0	20.0	\$100M-500M	18,536	695	47.5	52.5
Community Bk Southern In	New Albany	52.5	15.0	2.5	20.0	15.0	\$100M-500M	35,489	350	40.0	35.0
Dubois County Bk	Jasper	52.5	10.0	2.5	20.0	20.0	\$100M-500M	43,794	574	45.0	50.0
Friendship St Bk	Friendship	52.5	10.0	20.0	10.0	12.5	<\$100M	10,670	284	70.0	77.5
Greenfield Bkg Co	Greenfield	52.5	5.0	22.5	12.5	12.5	\$100M-500M	16,823	289	70.0	80.0
First St Bk	Morgantown	52.5	15.0	25.0	7.5	5.0	<\$100M	6,694	94	27.5	27.5
Vevay Deposit Bk	Vevay	52.5	20.0	12.5	10.0	10.0	<\$100M	9,441	188	40.0	45.0
National Bk Indianapolis	Indianapolis	52.5	15.0	2.5	20.0	15.0	\$100M-500M	56,035	364	37.5	27.5
Tower B&Tc	Fort Wayne	52.5	25.0	7.5	15.0	5.0	<\$100M	21,089	117	32.5	20.0
Ripley Cty Bk	Osgood	50.0	12.5	10.0	12.5	15.0	\$100M-500M	14,064	311	60.0	65.0
Marengo St Bk	Marengo	50.0	20.0	15.0	7.5	7.5	<\$100M	7,074	199	62.5	57.5
Fcn Bk Na	Brookville	50.0	5.0	12.5	10.0	22.5	\$100M-500M	12,492	736	60.0	57.5
Bippus St Bk	Huntington	50.0	17.5	12.5	10.0	10.0	<\$100M	10,455	237	55.0	52.5
Garrett St Bk	Garrett	50.0	10.0	22.5	10.0	7.5	<\$100M	10,351	171	27.5	27.5
Farmers St Bk	Liberty	50.0	10.0	20.0	7.5	12.5	<\$100M	6,630	281	65.0	72.5
Knisely Nb Of Butler	Butler	47.5	15.0	22.5	5.0	5.0	<\$100M	6,072	115	60.0	67.5
Riddell Nb	Brazil	47.5	2.5	25.0	7.5	12.5	\$100M-500M	7,435	269	57.5	72.5
First St Bk Bourbon In	Bourbon	47.5	7.5	12.5	7.5	20.0	<\$100M	8,069	531	55.0	60.0
Farmers & Mrch Bk	Boswell	47.5	15.0	15.0	7.5	10.0	<\$100M	8,144	233	62.5	72.5
Security B&Tc	Vincennes	47.5	12.5	5.0	17.5	12.5	\$100M-500M	24,226	267	35.0	42.5
State Bk Oxford	Oxford	47.5	12.5	15.0	10.0	10.0	<\$100M	9,795	218	62.5	72.5
Farmers St Bk	New Ross	45.0	15.0	17.5	5.0	7.5	<\$100M	5,372	154	57.5	65.0
First Nb Of Dana	Dana	45.0	15.0	25.0	2.5	2.5	<\$100M	2,214	66	45.0	35.0
First Nb Of Mitchell	Mitchell	45.0	17.5	12.5	7.5	7.5	<\$100M	7,331	167	47.5	47.5
Kentland Bk	Kentland	45.0	7.5	12.5	12.5	12.5	\$100M-500M	13,743	290	52.5	60.0
Campbell & Fetter Bk	Kendallville	45.0	2.5	17.5	12.5	12.5	\$100M-500M	13,477	269	55.0	70.0
Home Nb Of Thorntown	Thorntown	45.0	10.0	25.0	5.0	5.0	<\$100M	4,156	119	40.0	42.5
Morris Plan Co Terre Haute	Terre Haute	45.0	7.5	25.0	5.0	7.5	<\$100M	3,763	185	45.0	47.5
Peoples B&Tc	Sunman	42.5	15.0	12.5	7.5	7.5	<\$100M	8,159	165	45.0	45.0
German American Bk	Jasper	42.5	7.5	2.5	20.0	12.5	\$100M-500M	33,468	266	27.5	25.0
Farmers St Bk	Lanesville	42.5	5.0	25.0	5.0	7.5	<\$100M	5,494	142	52.5	65.0
Bath St Bk	Bath	42.5	12.5	15.0	7.5	7.5	<\$100M	6,928	172	50.0	50.0
Elberfeld St Bk	Elberfeld	40.0	7.5	22.5	5.0	5.0	<\$100M	3,957	115	50.0	60.0
Madison B&Tc	Madison	40.0	5.0	10.0	15.0	10.0	\$100M-500M	18,106	268	37.5	27.5

Table A.1 Small Business Lending in Indiana , 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 Geneva	Geneva	40.0	7.5	12.5	10.0	10.0	<\$100M	9,892	238	32.5	35.0
Cib Bk	Indianapolis	40.0	25.0	2.5	10.0	2.5	<\$100M	12,497	82	22.5	12.5
Springs Valley B&Tc	French Lick	37.5	7.5	5.0	15.0	10.0	\$100M-500M	20,286	218	25.0	20.0
Lynnville Nb	Lynnville	37.5	7.5	22.5	5.0	2.5	<\$100M	5,952	52	20.0	12.5
Pacesetter Bk	Hartford City	37.5	5.0	15.0	7.5	10.0	<\$100M	7,665	185	50.0	65.0
American St Bk	Lawrenceburg	37.5	10.0	20.0	5.0	2.5	<\$100M	5,488	91	55.0	65.0
Spencer County Bk	Santa Claus	37.5	15.0	10.0	7.5	5.0	<\$100M	7,485	103	35.0	35.0
Napoleon St Bk	Napoleon	37.5	5.0	20.0	5.0	7.5	<\$100M	4,418	147	37.5	47.5
First St Bk Southwest In	Tell City	37.5	12.5	10.0	7.5	7.5	<\$100M	7,023	180	47.5	55.0
Peoples T&Sb	Boonville	35.0	2.5	22.5	5.0	5.0	<\$100M	4,713	111	40.0	55.0
Stone City Bk Of Bedford	Bedford	35.0	10.0	17.5	5.0	2.5	<\$100M	5,253	74	50.0	55.0
Community St Bk	Brook	35.0	10.0	17.5	2.5	5.0	<\$100M	2,765	105	50.0	55.0
Farmers St Bk	Brookston	35.0	5.0	20.0	5.0	5.0	<\$100M	3,777	123	37.5	32.5
Peoples Bk	Brownstown	32.5	5.0	17.5	5.0	5.0	<\$100M	5,898	129	37.5	37.5
Farmers & Mrch Bk	Laotto	32.5	12.5	7.5	5.0	7.5	<\$100M	5,328	157	40.0	30.0
American T&Sb Whiting In	Whiting	32.5	7.5	10.0	10.0	5.0	\$100M-500M	10,206	121	32.5	20.0
Central Bk	Russiaville	32.5	2.5	25.0	2.5	2.5	<\$100M	2,684	54	35.0	47.5
First Internet Bk In	Indianapolis	32.5	2.5	25.0	2.5	2.5	<\$100M	271	7	32.5	32.5
State Bk Of Medora	Medora	30.0	5.0	17.5	2.5	5.0	<\$100M	3,260	133	40.0	52.5
Peoples Tc	Linton	30.0	7.5	2.5	10.0	10.0	\$100M-500M	11,857	207	22.5	25.0
First Nb Of Odon	Odon	30.0	5.0	15.0	2.5	7.5	<\$100M	3,452	147	47.5	55.0
Farmers St Bk	Sweetser	27.5	7.5	15.0	2.5	2.5	<\$100M	1,623	49	42.5	45.0
Fountain Tc	Covington	27.5	2.5	15.0	5.0	5.0	\$100M-500M	3,779	108	25.0	27.5
State Bk Burnettsville	Burnettsville	27.5	2.5	20.0	2.5	2.5	<\$100M	1,080	64	32.5	40.0
Citizens Exchange Bk	Fairmount	27.5	5.0	15.0	2.5	5.0	<\$100M	3,068	127	37.5	42.5
Greensfork Township St Bk	Spartanburg	27.5	2.5	20.0	2.5	2.5	<\$100M	270	12	30.0	37.5
Holland Nb	Holland	25.0	2.5	15.0	5.0	2.5	<\$100M	4,060	70	35.0	50.0
Linden St Bk	Linden	25.0	2.5	17.5	2.5	2.5	<\$100M	1,948	79	30.0	37.5
Dupont St Bk	Dupont	25.0	2.5	17.5	2.5	2.5	<\$100M	427	18	27.5	30.0
Heritage B&Tc	Darlington	25.0	2.5	17.5	2.5	2.5	<\$100M	466	19	30.0	32.5
Fairmount St Bk	Fairmount	25.0	2.5	15.0	2.5	5.0	<\$100M	1,879	131	35.0	45.0
Grant Cty St Bk	Swayzee	25.0	2.5	17.5	2.5	2.5	<\$100M	3,482	87	27.5	27.5
Harrison County Bk	Palmyra	25.0	7.5	5.0	7.5	5.0	<\$100M	9,013	149	30.0	22.5
Citizens St Bk	Petersburg	25.0	2.5	7.5	7.5	7.5	\$100M-500M	7,030	145	25.0	27.5
Randolph Cty Bk	Winchester	22.5	5.0	5.0	5.0	7.5	<\$100M	5,363	155	22.5	27.5
Community St Bk	Royal Center	22.5	2.5	15.0	2.5	2.5	<\$100M	2,977	90	32.5	45.0
Central Nb&Tc	Attica	20.0	2.5	12.5	2.5	2.5	<\$100M	3,160	52	22.5	17.5

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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 Indiana 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	1,044,498	8,554	>\$50B	431,277	7,378	208,840	6,104	
NATIONAL CITY CORPORATION	OH	401,473	3,228	>\$50B	172,849	2,789	82,066	2,271	
1ST SOURCE CORPORATION	IN	298,180	2,376	\$1B-\$10B	123,354	2,016	58,369	1,635	
OLD NATIONAL BANCORP	IN	251,075	2,879	\$1B-\$10B	130,046	2,640	71,770	2,300	
CNB BANCSHARES INC.	IN	188,777	2,087	\$1B-\$10B	101,335	1,903	53,181	1,618	
LAKELAND FINANCIAL CORPORATI	IN	180,744	1,286	<\$1B	74,293	1,079	34,431	851	
WELLS FARGO & COMPANY	CA	162,842	1,926	>\$50B	72,825	1,755	45,460	1,606	
HASTEN BANCSHARES	IN	151,970	1,298	<\$1B	71,552	1,134	31,791	906	
IRWIN FINANCIAL CORPORATION	IN	124,098	768	\$1B-\$10B	49,829	619	18,133	425	
FIFTH THIRD BANCORP	OH	113,788	771	\$10B-\$50B	41,271	636	21,566	521	
KEYCORP	OH	107,641	1,337	>\$50B	49,960	1,228	30,802	1,116	
NATIONAL CITY BANCSHARES IN	IN	98,853	854	\$1B-\$10B	45,167	741	19,288	588	
SALIN BANCSHARES INC.	IN	94,423	627	<\$1B	42,894	524	18,412	388	
STAR FINANCIAL GROUP INC.	IN	85,135	968	\$1B-\$10B	43,982	877	24,575	755	
HUNTINGTON BANCSHARES INCORP	OH	80,265	552	\$10B-\$50B	23,385	453	11,073	387	
FIRST FINANCIAL CORPORATION	IN	78,629	1,081	\$1B-\$10B	44,132	1,016	24,982	902	
UNION PLANTERS CORPORATION	TN	67,394	1,134	\$10B-\$50B	47,739	1,089	30,048	979	
FIRST BANCSHARES INC.	IN	64,563	596	<\$1B	35,872	542	15,775	418	
FIRST MERCHANTS CORPORATION	IN	54,614	504	\$1B-\$10B	22,036	435	12,646	380	
PEOPLES BANK CORPORATION OF	IN	51,364	301	<\$1B	19,958	230	7,521	162	
LAFAYETTE BANCORPORATION	IN	49,454	713	<\$1B	27,814	673	15,705	600	
FIRST FINANCIAL BANCORP	OH	48,164	817	\$1B-\$10B	32,356	782	18,248	697	
SAND RIDGE BANK	IN	46,503	605	N/A	25,352	560	13,279	489	
HOME FEDERAL SAVINGS BANK	IN	41,641	371	N/A	20,094	331	10,495	277	
MONROE BANCORP	IN	35,746	513	<\$1B	23,854	487	13,323	424	
INDIANA UNITED BANCORP	IN	34,728	535	<\$1B	22,653	509	13,674	454	
FIRST INDIANA BANK	IN	33,862	271	N/A	15,670	234	7,330	186	
ANB CORPORATION	IN	32,549	355	<\$1B	14,746	318	8,559	284	
FINA BANCORP INC.	IN	29,744	465	<\$1B	17,991	440	10,937	397	
FIRSTAR CORPORATION	WI	28,412	273	\$10B-\$50B	10,611	238	6,547	215	
MERCANTILE BANCORP INC.	IN	27,853	296	<\$1B	16,321	272	8,188	225	
FIRST MUTUAL OF RICHMOND IN	IN	27,173	230	<\$1B	13,274	207	6,312	165	
BANK CALUMET INC.	IN	25,712	227	<\$1B	12,291	201	7,240	172	
GERMAN AMERICAN BANCORP	IN	24,650	218	<\$1B	8,117	188	4,823	167	
PNC BANK CORP.	PA	24,610	250	>\$50B	9,045	225	4,837	202	
PERMANENT FEDERAL SAVINGS BA	IN	24,087	114	N/A	8,283	83	2,742	52	
OLD KENT FINANCIAL CORPORATI	MI	23,278	143	\$10B-\$50B	8,817	114	3,403	84	
ADVANTA BK CORP	UT	21,706	2,231	<\$1B	21,706	2,231	21,706	2,231	
MORGAN STANLEY DEAN WITTER B	UT	19,951	6,543	<\$1B	19,951	6,543	19,951	6,543	
UNION FEDERAL SAVINGS BANK	IN	19,522	107	N/A	7,460	82	1,866	50	
NORTHWEST INDIANA BANCORP	IN	17,024	164	N/A	10,103	147	4,763	115	
SKY FINANCIAL GROUP INC.	OH	15,378	82	\$1B-\$10B	5,308	62	1,670	42	
COMERICA INCORPORATED	MI	14,783	36	\$10B-\$50B	2,197	16	179	5	
BANK OF AMERICA CORPORATION	NC	11,452	28	>\$50B	719	11	384	9	
SECURITY FEDERAL BANK	IN	10,905	52	N/A	3,086	39	1,476	30	
CITIZENS FINANCIAL SERVICES	IN	10,172	48	N/A	3,170	35	928	21	

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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)
FIRST LANSING BANCORP INC.	IL	9,426	133	<\$1B	7,576	129	5,102	114	
LASALLE BK NA	IL	9,076	16	\$10B-\$50B	0	0	0	0	
ALLIANCE BANK	IN	7,732	132	N/A	5,127	127	3,490	116	
LINCOLN FEDERAL SAVINGS BANK	IN	6,882	30	N/A	3,327	23	516	8	
CITIZENS NATIONAL BANK	IN	6,732	78	N/A	4,477	73	2,126	61	
MUTUAL FEDERAL SAVINGS BANK	IN	6,666	63	N/A	3,082	56	1,166	45	
FIRST BUSEY CORPORATION	IL	6,446	23	<\$1B	2,522	14	200	2	
U.S. BANCORP	MN	6,086	750	>\$50B	3,776	746	3,576	745	
MICHIGAN NB	MI	6,026	22	\$10B-\$50B	1,320	15	392	10	
S. Y. BANCORP INC.	KY	5,802	64	<\$1B	3,489	58	1,842	47	
PULLMAN BANK AND TRUST COMPA	IL	5,453	52	N/A	2,338	45	1,071	35	
AMERIANA BANK OF INDIANA FS	IN	4,684	30	N/A	1,708	23	563	16	
REPUBLIC BANCORP INC.	MI	4,531	11	\$1B-\$10B	440	2	0	0	
SECURITY BANK & TRUST CO.	IL	4,365	15	N/A	318	8	136	7	
FIRST MIDWEST BANCORP INC.	IL	4,323	19	\$1B-\$10B	974	13	394	9	
WACHOVIA CORPORATION	NC	4,279	7	>\$50B	0	0	0	0	
MERRILL LYNCH BK USA	UT	4,225	7	\$1B-\$10B	500	2	0	0	
HSBC BK USA	NY	3,901	14	\$10B-\$50B	1,637	9	9	1	
HARRIS T&SB	IL	3,046	17	\$10B-\$50B	1,164	13	599	10	
AREA BANCSHARES CORPORATION	KY	2,964	43	\$1B-\$10B	2,029	40	974	33	
FIRST UNION CORPORATION	NC	2,886	123	>\$50B	1,567	120	1,367	119	
SOUTH HOLLAND BANCORP INC.	IL	2,848	40	<\$1B	1,608	38	1,081	35	
PIKE COUNTY BANK	IN	2,645	38	N/A	1,499	35	815	31	
SUNTRUST BANKS INC.	GA	2,523	14	>\$50B	707	11	159	8	
MERCANTILE BANCORPORATION IN	MO	2,508	14	\$10B-\$50B	732	10	174	7	
PEOPLES FEDERAL SAVINGS BANK	IN	2,458	11	N/A	698	8	225	5	
CAPITAL HOLDINGS INC.	OH	2,300	5	<\$1B	500	2	0	0	
FIRSTMERIT CORPORATION	OH	2,267	5	\$1B-\$10B	176	2	66	1	
RURBAN FINANCIAL CORP.	OH	2,234	18	<\$1B	923	14	343	10	
FARMERS BANK & TRUST CO	KY	2,144	22	N/A	1,377	20	478	15	
MID-AMERICA BANCORP	KY	2,061	15	\$1B-\$10B	778	12	288	10	
REPUBLIC BANCORP INC.	KY	2,056	17	\$1B-\$10B	926	15	776	14	
SHORELINE FINANCIAL CORPORAT	MI	2,009	20	<\$1B	1,754	19	835	13	
MARSHALL & ILSLEY CORPORATIO	WI	1,983	5	\$10B-\$50B	23	2	23	2	
CHASE MANHATTAN CORPORATION	NY	1,962	89	>\$50B	1,962	89	1,962	89	
PROVIDENT FINANCIAL GROUP I	OH	1,925	8	\$1B-\$10B	350	5	100	4	
FARMERS & MERCHANTS BANCORP	OH	1,736	11	<\$1B	1,371	10	211	3	
HARRINGTON BANK FSB	IN	1,678	8	N/A	640	5	123	2	
FIRST FEDERAL SAVINGS AND LO	OH	1,582	10	N/A	862	8	186	4	
HORIZON BANCORP	IN	1,465	45	<\$1B	1,465	45	974	42	
AMERICOM BANK	OH	1,460	2	N/A	0	0	0	0	
OCWEN FEDERAL BANK FSB	FL	1,441	2	N/A	0	0	0	0	
MISSISSIPPI VALLEY BANCSHARE	MO	1,436	4	\$1B-\$10B	36	2	36	2	
SHOREBANK CORPORATION THE	IL	1,296	4	<\$1B	296	3	146	2	
STERLING BANK & TRUST	MI	1,168	6	N/A	606	4	196	2	
FIDELITY FEDERAL SAVINGS BAN	IN	1,028	51	N/A	739	50	739	50	
TAYLOR CAPITAL GROUP INC.	IL	1,003	4	\$1B-\$10B	253	2	73	1	

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AMERICAN EXPRESS CENTURION B	UT	34,938	5,147	\$10B-\$50B	34,938	5,147	34,813	5,146	0.81
MBNA CORPORATION	DE	5,525	684	\$10B-\$50B	5,525	684	5,525	684	0.55
PRUDENTIAL B&TC	GA	1,943	8	<\$1B	493	5	209	3	0.32

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