

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

Bank Name	Location	Total Score	Bank Asset Size	Small Business Loans*	
				Dollar Amount	Number
PEOPLES B&TC OF HAZARD	HAZARD	97.5	\$100M-500M	50,580	1,135
INDEPENDENCE BK	OWENSBORO	95.0	\$100M-500M	36,030	846
HERITAGE BK	BURLINGTON	95.0	\$100M-500M	48,843	472
BANK OF MT VERNON	MOUNT VERNON	92.5	\$100M-500M	37,169	679
FRANKLIN B&TC	FRANKLIN	92.5	\$100M-500M	44,593	680
SOUTH CENTRAL BK DAVIESS CTY	OWENSBORO	87.5	<\$100M	32,914	277
FIRST ST BK OF PINEVILLE	PINEVILLE	87.5	\$100M-500M	46,290	616
SOUTH CENTRAL BK	GLASGOW	87.5	\$100M-500M	48,224	915
EAGLE BK	WILLIAMSTOWN	85.0	\$100M-500M	27,434	417
COMMONWEALTH B&TC	MIDDLETOWN	85.0	\$100M-500M	44,392	489
PEOPLES BK	TAYLORSVILLE	85.0	<\$100M	23,653	439
FIRST NB OF MAYFIELD	MAYFIELD	85.0	\$100M-500M	38,608	1,026
STOCK YARDS B&TC	LOUISVILLE	82.5	\$500M-\$1B	190,967	3,334
COMMUNITY TR BK NA	PIKEVILLE	65.0	\$1B-\$10B	282,522	6,355
NATIONAL CITY BK	LOUISVILLE	55.0	>\$10B	599,711	6,507

*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 Kentucky, 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)
Peoples B&Tc Of Hazard	Hazard	97.5	25.0	22.5	25.0	25.0	\$100M-500M	50,580	1,135	97.5	97.5
Independence Bk	Owensboro	95.0	22.5	25.0	22.5	25.0	\$100M-500M	36,030	846	85.0	82.5
Heritage Bk	Burlington	95.0	25.0	25.0	25.0	20.0	\$100M-500M	48,843	472	60.0	50.0
Bank Of Mt Vernon	Mount Vernon	92.5	25.0	22.5	22.5	22.5	\$100M-500M	37,169	679	95.0	97.5
Franklin B&Tc	Franklin	92.5	25.0	22.5	22.5	22.5	\$100M-500M	44,593	680	72.5	62.5
South Central Bk	Glasgow	87.5	25.0	12.5	25.0	25.0	\$100M-500M	48,224	915	92.5	92.5
First St Bk Of Pineville	Pineville	87.5	25.0	15.0	25.0	22.5	\$100M-500M	46,290	616	62.5	62.5
South Central Bk Daviess C	Owensboro	87.5	25.0	25.0	22.5	15.0	<\$100M	32,914	277	55.0	42.5
Peoples Bk	Taylorsville	85.0	22.5	22.5	20.0	20.0	<\$100M	23,653	439	92.5	95.0
First Nb Of Mayfield	Mayfield	85.0	25.0	12.5	22.5	25.0	\$100M-500M	38,608	1,026	85.0	82.5
Eagle Bk	Williamstown	85.0	22.5	25.0	20.0	17.5	\$100M-500M	27,434	417	70.0	62.5
Commonwealth B&Tc	Middletown	85.0	17.5	25.0	22.5	20.0	\$100M-500M	44,392	489	95.0	97.5
First Nb Russell Sprgs	Russell Springs	82.5	22.5	22.5	17.5	20.0	<\$100M	21,009	421	92.5	95.0
Stock Yards B&Tc	Louisville	82.5	25.0	7.5	25.0	25.0	\$500M-\$1B	190,967	3,334	77.5	75.0
Ohio Valley Nb Of Henders	Henderson	82.5	20.0	25.0	20.0	17.5	\$100M-500M	25,894	388	72.5	75.0
Georgetown B&Tc	Georgetown	82.5	25.0	25.0	17.5	15.0	<\$100M	17,302	298	87.5	92.5
Peoples Exch Bk	Beattyville	80.0	25.0	12.5	22.5	20.0	\$100M-500M	31,863	432	62.5	62.5
First & Peoples B&Tc	Russell	80.0	15.0	25.0	20.0	20.0	\$100M-500M	28,891	406	92.5	92.5
Bank Of Ky	Florence	80.0	25.0	5.0	25.0	25.0	\$100M-500M	92,148	996	75.0	60.0
Monticello Bkg Co	Monticello	77.5	22.5	10.0	22.5	22.5	\$100M-500M	41,242	640	70.0	67.5
Farmers B&Tc	Bardstown	77.5	15.0	20.0	20.0	22.5	\$100M-500M	26,416	609	92.5	92.5
First Southern Nb	Lancaster	77.5	22.5	5.0	25.0	25.0	\$100M-500M	83,047	1,012	67.5	60.0
Traditional Bk	Mount Sterling	77.5	22.5	5.0	25.0	25.0	\$100M-500M	62,075	1,173	70.0	65.0
Taylor County Bk	Campbellsville	77.5	20.0	22.5	17.5	17.5	<\$100M	20,192	399	72.5	62.5
Peoples Bk Of Northern Ky	Crestview Hills	77.5	25.0	7.5	25.0	20.0	\$100M-500M	56,339	519	70.0	52.5
First Nb Of Northern Ky	Fort Mitchell	77.5	25.0	7.5	22.5	22.5	<\$100M	43,765	668	85.0	72.5
Citizens Cmrc Nb	Versailles	77.5	22.5	25.0	17.5	12.5	<\$100M	20,249	267	52.5	40.0
Citizens Nb	Somerset	75.0	17.5	7.5	25.0	25.0	\$100M-500M	45,126	1,810	67.5	70.0
Central Bk Usa	Jeffersontown	75.0	25.0	10.0	25.0	15.0	\$100M-500M	66,755	228	30.0	20.0
Farmers Nb Of Danville	Danville	75.0	15.0	15.0	22.5	22.5	\$100M-500M	38,013	766	90.0	90.0
Citizens B&Tc	Campbellsville	75.0	20.0	22.5	17.5	15.0	<\$100M	17,511	276	85.0	92.5
Bank Of Columbia	Columbia	75.0	22.5	12.5	17.5	22.5	<\$100M	21,735	749	90.0	92.5
Peoples Bk Of Fleming Cty	Flemingsburg	75.0	17.5	15.0	17.5	25.0	\$100M-500M	21,460	949	90.0	95.0
Bank Oldham Cty	La Grange	75.0	25.0	10.0	20.0	20.0	<\$100M	26,694	457	75.0	57.5
Citizens Bk Of Campbell Ct	Newport	75.0	22.5	10.0	22.5	20.0	\$100M-500M	34,980	492	77.5	62.5
Planters Bk	Hopkinsville	75.0	17.5	25.0	17.5	15.0	<\$100M	17,600	314	65.0	52.5
Springfield St Bk	Springfield	72.5	12.5	22.5	17.5	20.0	\$100M-500M	17,375	406	85.0	92.5
First St Bk	Greenville	72.5	15.0	12.5	22.5	22.5	\$100M-500M	39,224	487	62.5	57.5
Farmers Bk	Hardinsburg	72.5	20.0	15.0	15.0	22.5	<\$100M	12,806	748	82.5	90.0
First Nb Of Central City	Central City	72.5	17.5	20.0	15.0	20.0	<\$100M	15,537	443	85.0	90.0
Trigg County Farmers Bk	Cadiz	72.5	20.0	22.5	17.5	12.5	<\$100M	18,132	225	47.5	47.5
West Ky Bk	Madisonville	72.5	10.0	17.5	22.5	22.5	\$100M-500M	33,779	796	70.0	72.5

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

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		Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$) (4)	SBL(#) (5)					
Community First Bk Na	Maysville	70.0	20.0	5.0	22.5	22.5	\$100M-500M	35,538	732	67.5	65.0
Bullitt County Bk	Shepherdsville	70.0	25.0	7.5	20.0	17.5	\$100M-500M	31,542	359	65.0	50.0
Paducah B&Tc	Paducah	70.0	15.0	7.5	22.5	25.0	\$100M-500M	37,032	1,974	70.0	65.0
Citizens Deposit B&Tc	Vanceburg	70.0	22.5	5.0	20.0	22.5	\$100M-500M	29,889	703	77.5	72.5
First Nb Of Paintsville	Paintsville	70.0	22.5	17.5	17.5	12.5	<\$100M	18,185	235	40.0	37.5
First Farmers B&Tc	Owenton	70.0	17.5	20.0	12.5	20.0	<\$100M	11,223	482	85.0	87.5
Peoples B&Tc	Greensburg	70.0	25.0	7.5	22.5	15.0	<\$100M	36,607	290	50.0	32.5
Citizens Guaranty Bk	Richmond	70.0	12.5	25.0	10.0	22.5	<\$100M	10,144	610	82.5	90.0
Farmers Deposit Bk	Eminence	70.0	20.0	7.5	20.0	22.5	\$100M-500M	27,964	775	90.0	87.5
Bowling Green B&Tc Na	Bowling Green	70.0	22.5	5.0	22.5	20.0	\$100M-500M	42,505	547	67.5	62.5
Bank Of The Bluegrass & T	Lexington	70.0	15.0	25.0	12.5	17.5	<\$100M	12,258	327	82.5	87.5
South Central Bk Of Bowlin	Franklin	70.0	22.5	5.0	22.5	20.0	\$100M-500M	37,035	435	72.5	75.0
First Capital Bk Of Ky	Louisville	70.0	25.0	2.5	25.0	17.5	\$100M-500M	51,238	335	57.5	35.0
Peoples Bk Of Ky	Junction City	67.5	17.5	10.0	17.5	22.5	<\$100M	19,154	636	80.0	75.0
Deposit Bk Of Monroe Cou	Tompkinsville	67.5	22.5	12.5	20.0	12.5	<\$100M	23,880	257	57.5	52.5
Cumberland Security Bk	Somerset	67.5	20.0	12.5	17.5	17.5	<\$100M	20,877	374	65.0	47.5
Hyden Citizens Bk	Hyden	67.5	17.5	17.5	17.5	15.0	<\$100M	16,625	269	80.0	85.0
Farmers B&Tc Of M	Madisonville	67.5	17.5	7.5	22.5	20.0	\$100M-500M	34,694	467	60.0	45.0
Peoples Bk	Morehead	67.5	20.0	22.5	12.5	12.5	<\$100M	10,588	231	77.5	85.0
Morganfield Nb	Morganfield	67.5	12.5	22.5	17.5	15.0	\$100M-500M	17,273	270	45.0	40.0
Farmers Bk	Nicholasville	67.5	15.0	25.0	12.5	15.0	<\$100M	11,330	279	77.5	85.0
Commonwealth Cmnty Bk	Hartford	67.5	15.0	20.0	15.0	17.5	<\$100M	14,282	361	67.5	57.5
Bank Of Benton	Benton	67.5	15.0	7.5	22.5	22.5	\$100M-500M	33,507	744	60.0	67.5
First Nb Of Manchester	Manchester	67.5	20.0	5.0	20.0	22.5	\$100M-500M	24,227	640	72.5	75.0
Bank Of Ohio County	Dundee	67.5	22.5	20.0	12.5	12.5	<\$100M	12,441	225	55.0	35.0
Vine Street Tc	Lexington	67.5	22.5	2.5	25.0	17.5	\$100M-500M	52,224	337	40.0	27.5
Louisville Cmnty Develop E	Louisville	67.5	25.0	25.0	12.5	5.0	<\$100M	10,355	127	47.5	45.0
Farmers Nb	Walton	65.0	20.0	25.0	10.0	10.0	<\$100M	8,395	171	72.5	77.5
Owensboro Nb	Owensboro	65.0	12.5	2.5	25.0	25.0	\$500M-\$1B	67,533	891	65.0	65.0
Salyersville Nb	Salyersville	65.0	20.0	10.0	15.0	20.0	<\$100M	13,757	482	62.5	45.0
Community Tr Bk Na	Pikeville	65.0	12.5	2.5	25.0	25.0	\$1B-\$10B	282,522	6,355	65.0	67.5
First Commonwealth Bk	Prestonsburg	65.0	15.0	10.0	17.5	22.5	\$100M-500M	22,893	755	55.0	57.5
Farmers B&Tc	Georgetown	65.0	20.0	7.5	20.0	17.5	\$100M-500M	27,845	403	67.5	70.0
First Nb Of Grayson	Sandy Hook	65.0	12.5	15.0	15.0	22.5	\$100M-500M	15,303	624	70.0	70.0
Kentucky Bkg Centers	Glasgow	65.0	17.5	12.5	15.0	20.0	<\$100M	15,275	419	80.0	85.0
Leitchfield Deposit B&Tc	Leitchfield	65.0	22.5	10.0	15.0	17.5	<\$100M	16,227	275	52.5	40.0
Cumberland Valley Nb&Tc	Berea	65.0	12.5	5.0	25.0	22.5	\$100M-500M	53,068	843	65.0	60.0
Farmers Bk & Capital Tc	Frankfort	65.0	10.0	5.0	25.0	25.0	\$100M-500M	54,986	956	70.0	75.0
Hebron Deposit Bk	Hebron	65.0	17.5	12.5	17.5	17.5	\$100M-500M	17,987	400	57.5	50.0
Citizens Bk	Morehead	65.0	20.0	22.5	10.0	12.5	<\$100M	9,372	235	77.5	82.5
First Bk	Louisville	65.0	17.5	25.0	17.5	5.0	<\$100M	17,070	78	20.0	10.0
Green River Bk	Morgantown	62.5	22.5	15.0	15.0	10.0	<\$100M	12,965	194	40.0	35.0
Fifth Third Bk Northern Ky	Covington	62.5	10.0	2.5	25.0	25.0	\$1B-\$10B	134,820	1,150	57.5	52.5

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		Total	SBL/TA	SBL/TBL	SBL(\$)	SBL(#)					
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Bank Of Harlan	Harlan	62.5	17.5	17.5	15.0	12.5	<\$100M	15,038	237	77.5	82.5
Farmers Nb	Bowling Green	62.5	20.0	10.0	20.0	12.5	\$100M-500M	30,758	262	42.5	32.5
Bank Of Mccreary Cty	Whitley City	62.5	15.0	20.0	15.0	12.5	<\$100M	13,460	253	75.0	82.5
New Farmers Nb Of Glasgo	Glasgow	62.5	15.0	5.0	20.0	22.5	\$100M-500M	23,842	643	70.0	77.5
Bank Of Jamestown	Jamestown	62.5	10.0	22.5	12.5	17.5	<\$100M	11,131	383	60.0	55.0
Progressive Bk Na The	Lexington	62.5	17.5	7.5	20.0	17.5	\$100M-500M	27,027	303	40.0	37.5
First Nb&Tc Of Corbin	Corbin	62.5	17.5	2.5	22.5	20.0	\$100M-500M	39,340	465	57.5	47.5
First Kentucky Bk	Sturgis	62.5	12.5	5.0	20.0	25.0	\$100M-500M	30,484	858	72.5	75.0
Brownsville Deposit Bk	Brownsville	62.5	25.0	12.5	15.0	10.0	<\$100M	14,970	192	50.0	47.5
Bank Of Clinton County	Albany	62.5	22.5	15.0	10.0	15.0	<\$100M	9,619	272	75.0	77.5
Citizens Bk	Mckee	62.5	12.5	17.5	15.0	17.5	<\$100M	12,700	355	75.0	82.5
Bank Of Cadiz & Tc	Cadiz	62.5	15.0	22.5	12.5	12.5	<\$100M	10,695	234	77.5	82.5
Cecilian Bk	Cecilia	62.5	15.0	7.5	20.0	20.0	\$100M-500M	31,817	485	70.0	60.0
Elkton B&Tc	Elkton	62.5	12.5	22.5	12.5	15.0	<\$100M	10,889	298	80.0	85.0
Heritage Cmnty Bk	Danville	62.5	25.0	15.0	12.5	10.0	<\$100M	10,777	171	70.0	72.5
Kentucky Nb	Elizabethtown	62.5	17.5	17.5	10.0	17.5	<\$100M	8,192	341	72.5	82.5
Heritage Bk Of Ashland	Ashland	62.5	25.0	25.0	7.5	5.0	<\$100M	7,667	101	52.5	42.5
Shelby County Tr Bk	Shelbyville	60.0	12.5	10.0	20.0	17.5	\$100M-500M	22,972	412	72.5	72.5
Bank Of Magnolia	Magnolia	60.0	15.0	17.5	10.0	17.5	<\$100M	10,137	401	75.0	80.0
Farmers B&Tc	Marion	60.0	12.5	15.0	12.5	20.0	<\$100M	10,964	536	75.0	85.0
Exchange Bk	Mayfield	60.0	20.0	10.0	17.5	12.5	\$100M-500M	21,524	255	47.5	32.5
Union Planters Bk Ky Na	Paducah	60.0	7.5	2.5	25.0	25.0	\$1B-\$10B	121,279	2,126	60.0	60.0
Republic B&Tc	Louisville	60.0	5.0	5.0	25.0	25.0	\$1B-\$10B	93,900	1,292	60.0	57.5
Kentucky Bk	Paris	60.0	7.5	7.5	22.5	22.5	\$100M-500M	33,086	714	65.0	65.0
Peoples Bk Of Murray	Murray	60.0	10.0	7.5	20.0	22.5	\$100M-500M	31,029	631	60.0	57.5
Lewisburg Bkg Co	Lewisburg	60.0	17.5	20.0	10.0	12.5	<\$100M	8,257	251	72.5	77.5
First Nb&T	London	60.0	17.5	2.5	20.0	20.0	\$100M-500M	31,714	571	60.0	55.0
First Citizens Bk	Sheperdsville	60.0	20.0	5.0	20.0	15.0	\$100M-500M	24,597	295	62.5	62.5
Central B&Tc	Lexington	60.0	7.5	2.5	25.0	25.0	\$500M-\$1B	74,666	1,091	57.5	52.5
Peoples Bk Of Bullitt Count	Shepherdsville	57.5	7.5	25.0	15.0	10.0	\$100M-500M	15,884	180	70.0	77.5
Bank One Ky Na	Louisville	57.5	5.0	2.5	25.0	25.0	\$1B-\$10B	534,541	7,848	55.0	55.0
United Cmnty Bk	Glasgow	57.5	20.0	10.0	15.0	12.5	<\$100M	14,127	264	55.0	50.0
Citizens Nb Of Paintsville	Paintsville	57.5	10.0	7.5	22.5	17.5	\$100M-500M	33,435	403	45.0	47.5
Bk Of Louisville	Louisville	57.5	5.0	2.5	25.0	25.0	\$1B-\$10B	130,888	877	52.5	47.5
Citizens Nb Of Lebanon	Lebanon	57.5	5.0	20.0	7.5	25.0	<\$100M	6,764	865	70.0	80.0
Williamsburg Nb	Williamsburg	57.5	10.0	25.0	7.5	15.0	<\$100M	5,878	285	70.0	77.5
Whitaker Bk Na	Lexington	57.5	15.0	5.0	20.0	17.5	\$100M-500M	28,708	392	60.0	70.0
Campbellsville Nb	Campbellsville	57.5	17.5	22.5	10.0	7.5	<\$100M	8,367	162	70.0	77.5
Citizens Nb Of Jessamine C	Nicholasville	57.5	17.5	10.0	15.0	15.0	<\$100M	15,280	272	52.5	50.0
Farmers St Bk	Booneville	55.0	20.0	22.5	7.5	5.0	<\$100M	6,873	121	65.0	70.0
Peoples Bk	Tompkinsville	55.0	12.5	20.0	7.5	15.0	<\$100M	7,607	288	65.0	62.5
Peoples Bk	Mount Washing	55.0	15.0	10.0	17.5	12.5	\$100M-500M	16,892	271	42.5	27.5
Commercial Bk	West Liberty	55.0	7.5	20.0	12.5	15.0	<\$100M	10,439	275	67.5	80.0

Table A.1 Small Business Lending in Kentucky, 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)					
National City Bk	Louisville	55.0	2.5	2.5	25.0	25.0	>\$10B	599,711	6,507	55.0	55.0
First Cmnty Bk Lewis Cty	Vanceburg	55.0	20.0	20.0	7.5	7.5	<\$100M	6,353	136	42.5	42.5
Fifth Third Bk Ky	Louisville	55.0	2.5	2.5	25.0	25.0	\$1B-\$10B	116,531	912	52.5	52.5
Fulton Bk	Fulton	55.0	22.5	7.5	12.5	12.5	<\$100M	12,509	273	47.5	35.0
Peoples Bk	Lebanon	55.0	25.0	10.0	12.5	7.5	<\$100M	10,709	162	47.5	42.5
Bank Of Germantown	Germantown	55.0	25.0	15.0	10.0	5.0	<\$100M	9,217	139	55.0	52.5
Union Nb&Tc	Barbourville	55.0	17.5	7.5	20.0	10.0	\$100M-500M	25,890	203	40.0	27.5
Auburn Bkg Co	Auburn	55.0	12.5	20.0	10.0	12.5	<\$100M	8,531	235	67.5	77.5
Bank Of Edmonson Cty	Brownsville	55.0	7.5	15.0	12.5	20.0	\$100M-500M	12,633	589	75.0	82.5
United Southern Bk	Hopkinsville	52.5	12.5	12.5	12.5	15.0	<\$100M	12,141	309	60.0	55.0
Farmers Bk Of Vine Grove	Vine Grove	52.5	17.5	17.5	7.5	10.0	<\$100M	6,888	215	60.0	57.5
Mercantile Bk	Paducah	52.5	2.5	2.5	22.5	25.0	\$500M-\$1B	43,765	855	52.5	52.5
Bank Of The Mtns	West Liberty	52.5	20.0	12.5	7.5	12.5	<\$100M	7,908	279	62.5	52.5
State B&Tc	Harrodsburg	52.5	5.0	20.0	7.5	20.0	<\$100M	7,764	457	65.0	77.5
First City B&Tc	Hopkinsville	52.5	5.0	2.5	22.5	22.5	\$100M-500M	32,459	878	47.5	52.5
Lawrenceburg Nb	Lawrenceburg	52.5	10.0	12.5	15.0	15.0	\$100M-500M	13,085	287	70.0	77.5
Casey County Bk	Liberty	52.5	7.5	15.0	10.0	20.0	\$100M-500M	10,102	544	70.0	80.0
Pioneer Bk	Canmer	52.5	17.5	7.5	12.5	15.0	<\$100M	11,128	309	52.5	50.0
First Nb Of Columbia	Columbia	52.5	10.0	12.5	10.0	20.0	<\$100M	9,389	437	70.0	75.0
First Nb In Clinton	Clinton	52.5	20.0	12.5	10.0	10.0	<\$100M	9,666	219	50.0	45.0
Edmonton St Bk	Glasgow	52.5	7.5	12.5	12.5	20.0	\$100M-500M	12,446	458	62.5	62.5
Jefferson Bkg Co	Louisville	52.5	22.5	2.5	20.0	7.5	<\$100M	23,570	137	35.0	27.5
Kentucky Home Bk	Bardstown	52.5	20.0	20.0	7.5	5.0	<\$100M	5,646	123	47.5	37.5
Somerset Nb	Somerset	52.5	15.0	22.5	10.0	5.0	<\$100M	8,189	95	37.5	25.0
First Sec Bk Of Lexington	Lexington	52.5	22.5	5.0	17.5	7.5	<\$100M	16,898	150	32.5	17.5
Citizens Union Bk	Shelbyville	50.0	5.0	10.0	17.5	17.5	\$100M-500M	21,091	413	50.0	50.0
Southern Deposit Bk	Russellville	50.0	20.0	7.5	15.0	7.5	<\$100M	16,072	163	42.5	52.5
Peoples Cmrl Bk	Winchester	50.0	10.0	5.0	17.5	17.5	\$100M-500M	17,907	315	42.5	45.0
Morgantown B&Tc	Morgantown	50.0	7.5	15.0	10.0	17.5	<\$100M	9,567	338	65.0	75.0
Grant Cty Deposit Bk	Williamstown	50.0	10.0	25.0	10.0	5.0	<\$100M	9,798	109	40.0	25.0
Citizens Nb&Tc Hazard Ky	Hazard	50.0	15.0	2.5	17.5	15.0	\$100M-500M	21,577	311	42.5	37.5
Dixon Bk	Dixon	50.0	15.0	22.5	7.5	5.0	<\$100M	6,345	92	62.5	67.5
Mount Sterling Nb	Mount Sterling	50.0	12.5	7.5	15.0	15.0	<\$100M	12,942	304	50.0	52.5
Farmers Nb Of Cynthiana	Cynthiana	50.0	15.0	5.0	15.0	15.0	<\$100M	14,072	303	40.0	42.5
Alliance Bk	Somerset	50.0	15.0	2.5	20.0	12.5	\$100M-500M	27,120	226	37.5	42.5
Wilson & Muir B&Tc	Bardstown	50.0	12.5	5.0	17.5	15.0	\$100M-500M	19,904	281	42.5	32.5
Calvert Bk	Calvert City	50.0	15.0	12.5	10.0	12.5	<\$100M	8,860	263	57.5	62.5
United Ky Bk Of Pendleton	Falmouth	50.0	12.5	25.0	5.0	7.5	<\$100M	4,282	143	60.0	65.0
Madison Bk	Richmond	50.0	20.0	10.0	12.5	7.5	<\$100M	12,669	148	27.5	25.0
United B&Tc	Versailles	47.5	10.0	7.5	15.0	15.0	\$100M-500M	14,077	290	47.5	57.5
Hancock B&Tc	Hawesville	47.5	5.0	17.5	7.5	17.5	<\$100M	7,124	327	55.0	62.5
Security B&Tc	Maysville	47.5	12.5	20.0	7.5	7.5	<\$100M	6,296	143	60.0	67.5
Bardwell Deposit Bk	Bardwell	47.5	12.5	15.0	10.0	10.0	<\$100M	8,731	202	67.5	72.5

Table A.1 Small Business Lending in Kentucky, 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)					
Kentucky Nb Of Pikeville	Pikeville	47.5	10.0	22.5	7.5	7.5	<\$100M	5,964	143	55.0	65.0
First Scty Bk	Owensboro	47.5	22.5	2.5	15.0	7.5	<\$100M	14,637	128	22.5	22.5
First & Peoples Bk	Springfield	45.0	10.0	22.5	7.5	5.0	<\$100M	6,814	82	12.5	20.0
River City Bk	Louisville	45.0	2.5	25.0	10.0	7.5	\$100M-500M	9,271	182	42.5	27.5
Greensburg Deposit Bk	Greensburg	45.0	7.5	17.5	7.5	12.5	<\$100M	6,964	214	35.0	40.0
Dees Bk Of Hazel	Hazel	45.0	17.5	15.0	5.0	7.5	<\$100M	5,364	138	60.0	65.0
Hnb Bk Na	Harlan	45.0	10.0	2.5	20.0	12.5	\$100M-500M	24,255	221	25.0	30.0
Peoples B&Tc Of Madison	Berea	45.0	7.5	7.5	15.0	15.0	\$100M-500M	14,182	294	47.5	50.0
Bank Of Maysville	Maysville	45.0	5.0	20.0	10.0	10.0	\$100M-500M	9,852	189	60.0	70.0
Commercial Bk Of Grayson	Grayson	45.0	2.5	25.0	7.5	10.0	\$100M-500M	7,569	213	55.0	65.0
Traditional Bk Of Ky	Lexington	45.0	20.0	7.5	12.5	5.0	<\$100M	11,449	105	32.5	12.5
Citizens Nb	Russellville	42.5	7.5	2.5	15.0	17.5	\$100M-500M	14,900	362	42.5	47.5
United Citizens B&Tc	Campbellsburg	42.5	10.0	17.5	10.0	5.0	<\$100M	8,984	107	22.5	15.0
Powell Cty Bk	Stanton	42.5	10.0	5.0	12.5	15.0	\$100M-500M	11,744	276	45.0	47.5
Farmers Deposit Bk	Middleburg	42.5	10.0	15.0	5.0	12.5	<\$100M	5,449	241	60.0	67.5
Citizens Bk	New Liberty	42.5	15.0	22.5	2.5	2.5	<\$100M	2,146	44	50.0	52.5
Citizens B&Tc Grayson Cou	Leitchfield	42.5	15.0	5.0	12.5	10.0	<\$100M	10,950	190	30.0	27.5
Tri-County Nb	Corbin	42.5	12.5	7.5	12.5	10.0	<\$100M	11,055	190	37.5	22.5
Peoples St Bk	Chaplin	42.5	12.5	20.0	5.0	5.0	<\$100M	3,725	83	52.5	60.0
Bank Of Lyon Cty	Eddyville	42.5	10.0	20.0	7.5	5.0	<\$100M	5,537	126	55.0	62.5
Prp Nb	Pleasure Ridge	42.5	10.0	25.0	5.0	2.5	<\$100M	4,752	48	17.5	17.5
Citizens First Bk	Bowling Green	42.5	22.5	12.5	5.0	2.5	<\$100M	4,818	48	30.0	22.5
Lincoln Nb Of Hodgenville	Hodgenville	40.0	5.0	17.5	7.5	10.0	<\$100M	7,575	208	55.0	65.0
First Security B&Tc	Island	40.0	12.5	20.0	2.5	5.0	<\$100M	3,212	102	52.5	57.5
Citizens St Bk	Wickliffe	40.0	12.5	12.5	7.5	7.5	<\$100M	8,146	130	22.5	30.0
Citizens B&Tc Of Jackson	Jackson	40.0	12.5	10.0	12.5	5.0	<\$100M	12,553	100	22.5	10.0
Berea Nb	Berea	40.0	10.0	12.5	10.0	7.5	<\$100M	9,352	164	35.0	35.0
Farmers & Traders Bk Of C	Campton	40.0	5.0	25.0	2.5	7.5	<\$100M	2,936	137	50.0	57.5
Deposit Bk	Carlisle	40.0	7.5	20.0	5.0	7.5	<\$100M	4,691	147	50.0	65.0
Farmers B&Tc	Princeton	37.5	5.0	15.0	7.5	10.0	<\$100M	7,513	199	52.5	65.0
Fredonia Valley Bk	Fredonia	37.5	5.0	15.0	5.0	12.5	<\$100M	3,833	222	47.5	62.5
First Nb Of Jackson	Jackson	37.5	10.0	10.0	10.0	7.5	<\$100M	10,161	124	17.5	20.0
Bank Of Clarkson	Clarkson	37.5	2.5	17.5	5.0	12.5	<\$100M	4,997	230	35.0	45.0
First Nb Of Brooksville	Brooksville	37.5	7.5	15.0	5.0	10.0	<\$100M	4,396	193	47.5	60.0
Citizens Deposit Bk	Calhoun	37.5	7.5	20.0	5.0	5.0	<\$100M	4,014	120	50.0	60.0
Bank Of Caneyville	Caneyville	37.5	7.5	17.5	2.5	10.0	<\$100M	3,031	183	50.0	60.0
Jackson Cty Bk	Mckee	37.5	2.5	17.5	7.5	10.0	<\$100M	5,622	171	47.5	57.5
Laurel Nb	London	37.5	10.0	17.5	7.5	2.5	<\$100M	5,771	65	20.0	12.5
Peoples B&Tc	Owenton	35.0	2.5	20.0	5.0	7.5	<\$100M	4,076	153	45.0	57.5
Bank Of Whitesburg	Whitesburg	35.0	5.0	5.0	15.0	10.0	\$100M-500M	13,807	230	30.0	32.5
State Nb Of Frankfort	Frankfort	35.0	10.0	2.5	15.0	7.5	\$100M-500M	14,290	193	27.5	20.0
First Nb&Tc	Georgetown	35.0	7.5	2.5	15.0	10.0	\$100M-500M	12,926	218	32.5	32.5
Citizens Deposit Bk	Arlington	35.0	5.0	15.0	5.0	10.0	<\$100M	5,155	194	47.5	62.5

Table A.1 Small Business Lending in Kentucky, 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)					
Peoples Security Bk	Louisa	35.0	7.5	12.5	5.0	10.0	<\$100M	3,875	181	40.0	47.5
First United Bk	Madisonville	35.0	7.5	17.5	5.0	5.0	<\$100M	5,476	123	35.0	32.5
Broadway B&Tr	Paducah	35.0	17.5	12.5	2.5	2.5	<\$100M	1,685	16	17.5	15.0
Sebree Deposit Bk	Sebree	32.5	5.0	22.5	2.5	2.5	<\$100M	1,136	53	40.0	45.0
Morehead Nb	Morehead	32.5	10.0	10.0	5.0	7.5	<\$100M	4,386	139	40.0	42.5
Sacramento Deposit Bk	Sacramento	32.5	2.5	20.0	2.5	7.5	<\$100M	2,079	140	37.5	37.5
Farmers Bk	Milton	32.5	2.5	22.5	2.5	5.0	<\$100M	2,737	101	37.5	45.0
First St Bk	Irvington	32.5	2.5	15.0	7.5	7.5	\$100M-500M	5,762	179	35.0	35.0
Citizens Bk	Albany	32.5	2.5	15.0	5.0	10.0	<\$100M	4,616	172	45.0	55.0
Harrison Deposit B&Tc	Cynthiana	32.5	5.0	17.5	5.0	5.0	<\$100M	3,842	105	40.0	52.5
First B&Tc	Princeton	30.0	7.5	5.0	10.0	7.5	<\$100M	8,420	171	35.0	30.0
Ncf B&Tc	Bardstown	30.0	15.0	5.0	7.5	2.5	<\$100M	6,836	13	10.0	10.0
Peoples Bk	Marion	30.0	7.5	15.0	2.5	5.0	<\$100M	2,735	120	45.0	55.0
Owingsville Bkg Co	Owingsville	30.0	5.0	12.5	2.5	10.0	<\$100M	3,342	185	45.0	55.0
City Nb Of Fulton	Fulton	30.0	5.0	5.0	10.0	10.0	\$100M-500M	9,481	218	37.5	42.5
Bank Of Livingston County	Tiline	30.0	5.0	20.0	2.5	2.5	<\$100M	3,009	70	40.0	52.5
Bedford L&D Bk	Bedford	30.0	2.5	22.5	2.5	2.5	<\$100M	2,211	49	35.0	42.5
Bank Of Hindman	Hindman	30.0	2.5	17.5	5.0	5.0	<\$100M	5,414	105	37.5	52.5
Clinton Bk	Clinton	30.0	7.5	10.0	5.0	7.5	<\$100M	4,410	147	47.5	40.0
Hart County B&Tc	Munfordville	27.5	5.0	17.5	2.5	2.5	<\$100M	3,132	71	42.5	50.0
Citizens Bk	Hartford	27.5	2.5	20.0	2.5	2.5	<\$100M	233	23	30.0	30.0
Farmers Nb Of Lebanon	Lebanon	27.5	2.5	10.0	5.0	10.0	<\$100M	3,949	200	37.5	45.0
Kentucky-Farmers Bk Of C	Catlettsburg	27.5	5.0	7.5	10.0	5.0	\$100M-500M	9,007	130	20.0	20.0
Meade County Bk	Brandenburg	27.5	2.5	20.0	2.5	2.5	<\$100M	1,363	40	22.5	22.5
First Nb Of Carrollton	Carrollton	27.5	5.0	15.0	2.5	5.0	<\$100M	2,869	89	37.5	47.5
Kentucky B&Tr	Russell	27.5	7.5	2.5	12.5	5.0	\$100M-500M	10,857	85	12.5	10.0
First Guaranty Bk	Martin	27.5	5.0	17.5	2.5	2.5	<\$100M	1,594	56	37.5	42.5
West Point Bk	Radcliff	25.0	2.5	17.5	2.5	2.5	<\$100M	2,270	45	27.5	25.0
Salt Lick Deposit Bk	Salt Lick	25.0	5.0	12.5	5.0	2.5	<\$100M	3,862	60	30.0	40.0
Peoples St Bk	Hodgenville	25.0	7.5	10.0	5.0	2.5	<\$100M	4,111	68	25.0	22.5
Citizens Bk	Hickman	25.0	2.5	17.5	2.5	2.5	<\$100M	2,732	71	32.5	42.5
Kevil Bk	Kevil	25.0	7.5	12.5	2.5	2.5	<\$100M	3,298	77	32.5	30.0
Fort Knox Nb	Radcliff	25.0	2.5	17.5	2.5	2.5	<\$100M	101	2	27.5	10.0
Bank Of Buffalo	Buffalo	25.0	2.5	17.5	2.5	2.5	<\$100M	1,313	23	20.0	22.5
Breckinridge Bk	Cloverport	22.5	2.5	15.0	2.5	2.5	<\$100M	686	28	25.0	30.0
Inez Deposit Bk	Inez	22.5	2.5	10.0	5.0	5.0	<\$100M	5,313	90	30.0	17.5
Citizens Bk	Sharpsburg	20.0	2.5	12.5	2.5	2.5	<\$100M	2,301	60	27.5	40.0
Beaver Dam Deposit Bk	Beaver Dam	20.0	2.5	10.0	5.0	2.5	<\$100M	4,124	56	17.5	15.0
Bankers Bk Of Ky	Frankfort	20.0	10.0	2.5	5.0	2.5	<\$100M	4,712	25	10.0	10.0
Mccreary Nb	Whitley City	12.5	5.0	2.5	2.5	2.5	<\$100M	2,394	55	22.5	20.0
Bank Of Lowes	Lowes	10.0	2.5	0.0	2.5	2.5	<\$100M	0	0	0.0	10.0

Note: Small businesses seeking loans from small-business-friendly banks should also consider banks that participate in SBA loan programs. To locate an SBA preferred or certified lender near you call 1-800-8-ASK-SBA or check SBA's home page at www.sba.gov.

Table A.1 Small Business Lending in Kentucky, 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)

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 Kentucky 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)
NATIONAL CITY CORPORATION	OH	302,686	3,153	>\$50B	135,124	2,821	69,155	2,440	
BANK ONE CORPORATION	IL	220,070	2,315	>\$50B	106,876	2,087	57,060	1,801	
FIFTH THIRD BANCORP	OH	183,901	1,157	\$10B-\$50B	69,350	941	31,954	725	
FIRSTAR CORPORATION	WI	178,350	1,869	\$10B-\$50B	80,472	1,687	43,782	1,468	
REPUBLIC BANCORP INC.	KY	147,029	1,385	\$1B-\$10B	90,553	1,257	38,905	942	
COMMUNITY TRUST BANCORP INC	KY	133,230	2,018	\$1B-\$10B	72,914	1,890	42,342	1,709	
PNC BANK CORP.	PA	120,913	1,499	>\$50B	62,929	1,383	35,269	1,220	
UNION PLANTERS CORPORATION	TN	118,540	1,742	\$10B-\$50B	67,370	1,641	38,643	1,469	
S. Y. BANCORP INC.	KY	104,538	1,071	<\$1B	58,074	959	27,451	778	
AREA BANCSHARES CORPORATION	KY	71,197	1,422	\$1B-\$10B	48,413	1,374	26,944	1,246	
MERCANTILE BANCORPORATION IN	MO	69,868	696	\$10B-\$50B	32,919	623	14,346	520	
OLD NATIONAL BANCORP	IN	56,084	755	\$1B-\$10B	30,630	702	17,610	622	
CNB BANCSHARES INC.	IN	49,125	474	\$1B-\$10B	23,684	422	11,004	345	
CENTRAL BANCSHARES INC.	KY	47,257	446	<\$1B	20,109	399	10,463	344	
MID-AMERICA BANCORP	KY	46,282	413	\$1B-\$10B	19,898	360	9,021	295	
FIRST AND FARMERS BANK	KY	32,219	411	N/A	14,458	379	8,798	345	
HUNTINGTON BANCSHARES INCORP	OH	27,596	321	\$10B-\$50B	10,722	287	6,776	263	
CUMBERLAND VALLEY FINANCIAL	KY	26,301	429	<\$1B	16,233	408	9,585	369	
NATIONAL CITY BANCSHARES IN	IN	20,654	381	\$1B-\$10B	12,974	364	7,097	331	
BOURBON BANCSHARES INC.	KY	17,982	354	<\$1B	11,502	339	8,020	318	
FARMERS BANK & TRUST CO	KY	17,502	171	N/A	6,909	153	3,032	129	
FIRST AMERICAN CORPORATION	TN	16,266	217	\$10B-\$50B	9,337	202	5,048	177	
PROVIDENT FINANCIAL GROUP I	OH	15,315	90	\$1B-\$10B	6,334	73	1,966	48	
FARMERS CAPITAL BANK CORPORA	KY	14,423	293	\$1B-\$10B	9,180	281	5,850	263	
MATEWAN BANCSHARES INC.	WV	13,625	274	<\$1B	8,145	262	5,363	245	
MORGAN STANLEY DEAN WITTER B	UT	10,882	5,484	<\$1B	10,882	5,484	10,882	5,484	
ADVANTA BK CORP	UT	10,174	1,096	<\$1B	10,174	1,096	10,174	1,096	
BANK OF AMERICA CORPORATION	NC	9,039	26	>\$50B	1,555	14	345	8	
WELLS FARGO & COMPANY	CA	8,401	373	>\$50B	7,681	371	7,431	370	
WACHOVIA CORPORATION	NC	7,352	24	>\$50B	1,163	10	229	5	
FIRST FEDERAL SAVINGS BANK	KY	7,216	50	N/A	4,587	45	2,149	29	
COMMUNITY TRUST BANK F. S.	KY	6,157	43	N/A	2,117	38	914	31	
HSBC BK USA	NY	4,374	11	\$10B-\$50B	780	4	0	0	
FIRST UNION CORPORATION	NC	3,348	90	>\$50B	1,106	85	856	84	
PIEDMONT TRUST BANK	VA	1,880	5	N/A	86	2	86	2	
PARK NATIONAL CORPORATION	OH	1,755	25	\$1B-\$10B	1,455	24	781	20	
SUNTRUST BANKS INC.	GA	1,511	15	>\$50B	649	14	192	11	
PERMANENT FEDERAL SAVINGS BA	IN	1,481	4	N/A	431	2	0	0	
U.S. BANCORP	MN	1,344	327	>\$50B	1,344	327	1,344	327	
UNION FEDERAL SAVINGS BANK	IN	1,298	5	N/A	158	2	16	1	
COMERICA INCORPORATED	MI	1,276	2	\$10B-\$50B	0	0	0	0	
STERLING BANK & TRUST	MI	1,196	8	N/A	626	6	168	2	
CITIZENS NATIONAL BANK	IN	1,192	7	N/A	692	6	106	2	
CHASE MANHATTAN CORPORATION	NY	1,186	63	>\$50B	1,186	63	1,186	63	
FIRSTMERIT CORPORATION	OH	1,169	4	\$1B-\$10B	426	2	0	0	
ONE VALLEY BANCORP INC.	WV	1,115	4	\$1B-\$10B	115	3	115	3	

A.2 Top Small Business Lenders in Kentucky 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)
INDUSTRIAL BK OF JAPAN TC	NY	1,100	3	\$1B-\$10B	200	1	0	0	
UNION BK OF CA NA	CA	1,088	2	\$10B-\$50B	150	1	0	0	
REGIONS FINANCIAL CORPORATIO	AL	1,053	6	\$10B-\$50B	219	4	57	3	
COMPASS BANCSHARES INC.	AL	1,021	2	\$10B-\$50B	21	1	21	1	
AMERICAN EXPRESS CENTURION B	UT	21,060	3,127	\$10B-\$50B	21,060	3,127	21,060	3,127	0.81
MBNA CORPORATION	DE	3,059	390	\$10B-\$50B	3,059	390	3,059	390	0.55

Note: Small businesses seeking loans from small-business-friendly banks should also consider banks that participate in SBA loan programs. To locate the SBA preferred cert lender nearest to you, call 1-800-8-ASK-SBA or check SBA's home page at <http://www.sba.gov>.

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