

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

| Bank Name | Location | Total Score | Bank Asset Size | Small Business Loans* | |
|------------------------------|--------------|-------------|-----------------|-----------------------|--------|
| | | | | Dollar Amount | Number |
| FIRST GUARANTY BK | HAMMOND | 95.0 | \$100M-500M | 96,688 | 1,191 |
| FIRST REPUBLIC BK | RAYVILLE | 95.0 | \$100M-500M | 62,768 | 942 |
| PEOPLES ST BK | MANY | 92.5 | \$100M-500M | 52,407 | 764 |
| CITIZENS NB | BOSSIER CITY | 90.0 | <\$100M | 28,592 | 502 |
| COMMUNITY TR BK | CHOUDRANT | 90.0 | \$100M-500M | 62,595 | 999 |
| MISSISSIPPI RIVER BK | BELLE CHASSE | 90.0 | <\$100M | 26,085 | 558 |
| CENTRAL PROGRESSIVE BK AMITE | AMITE | 85.0 | \$100M-500M | 41,665 | 660 |
| FIRST BANK NA | CROWLEY | 82.5 | <\$100M | 24,898 | 393 |
| AMERICAN BK | WELSH | 82.5 | <\$100M | 27,957 | 560 |
| JEFF DAVIS B&TC | JENNINGS | 82.5 | \$100M-500M | 49,444 | 1,531 |
| PROGRESSIVE BK | WINNSBORO | 82.5 | \$100M-500M | 49,684 | 452 |
| HANCOCK BK OF LA | BATON ROUGE | 65.0 | \$500M-\$1B | 127,139 | 2,593 |
| WHITNEY NB | NEW ORLEANS | 62.5 | \$1B-\$10B | 724,042 | 8,709 |
| HIBERNIA NB | NEW ORLEANS | 57.5 | >\$10B | 1,225,492 | 63,986 |

*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 Louisiana , 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) |
| First Republic Bk | Rayville | 95.0 | 25.0 | 20.0 | 25.0 | 25.0 | \$100M-500M | 62,768 | 942 | 97.5 | 97.5 |
| First Guaranty Bk | Hammond | 95.0 | 25.0 | 20.0 | 25.0 | 25.0 | \$100M-500M | 96,688 | 1,191 | 72.5 | 65.0 |
| Peoples St Bk | Many | 92.5 | 25.0 | 20.0 | 25.0 | 22.5 | \$100M-500M | 52,407 | 764 | 95.0 | 95.0 |
| Citizens Nb | Bossier City | 90.0 | 25.0 | 25.0 | 20.0 | 20.0 | <\$100M | 28,592 | 502 | 75.0 | 67.5 |
| Community Tr Bk | Choudrant | 90.0 | 22.5 | 17.5 | 25.0 | 25.0 | \$100M-500M | 62,595 | 999 | 95.0 | 95.0 |
| Mississippi River Bk | Belle Chasse | 90.0 | 25.0 | 25.0 | 20.0 | 20.0 | <\$100M | 26,085 | 558 | 72.5 | 62.5 |
| Central Progressive Bk Ami | Amite | 85.0 | 20.0 | 20.0 | 22.5 | 22.5 | \$100M-500M | 41,665 | 660 | 95.0 | 95.0 |
| American Bk | Welsh | 82.5 | 25.0 | 17.5 | 20.0 | 20.0 | <\$100M | 27,957 | 560 | 90.0 | 92.5 |
| First Bank Na | Crowley | 82.5 | 22.5 | 22.5 | 20.0 | 17.5 | <\$100M | 24,898 | 393 | 90.0 | 95.0 |
| Jeff Davis B&Tc | Jennings | 82.5 | 17.5 | 17.5 | 22.5 | 25.0 | \$100M-500M | 49,444 | 1,531 | 92.5 | 92.5 |
| Progressive Bk | Winnsboro | 82.5 | 25.0 | 15.0 | 22.5 | 20.0 | \$100M-500M | 49,684 | 452 | 52.5 | 50.0 |
| Midsouth Nb | Lafayette | 80.0 | 20.0 | 10.0 | 25.0 | 25.0 | \$100M-500M | 72,360 | 1,274 | 72.5 | 70.0 |
| Liberty B&Tc | New Orleans | 80.0 | 12.5 | 25.0 | 20.0 | 22.5 | \$100M-500M | 26,475 | 621 | 87.5 | 92.5 |
| Parish Nb | Bogalusa | 80.0 | 22.5 | 7.5 | 25.0 | 25.0 | \$100M-500M | 86,215 | 1,064 | 72.5 | 70.0 |
| First La Nb | Breaux Bridge | 80.0 | 20.0 | 25.0 | 17.5 | 17.5 | <\$100M | 15,600 | 432 | 90.0 | 92.5 |
| First B&Tc | New Orleans | 80.0 | 20.0 | 25.0 | 20.0 | 15.0 | \$100M-500M | 32,124 | 270 | 40.0 | 37.5 |
| American Security Bk Of V | Ville Platte | 77.5 | 15.0 | 15.0 | 22.5 | 25.0 | \$100M-500M | 42,600 | 1,000 | 87.5 | 92.5 |
| Community Bk Of Lafourch | Raceland | 77.5 | 25.0 | 7.5 | 22.5 | 22.5 | \$100M-500M | 41,204 | 944 | 72.5 | 67.5 |
| South Lafourche B&Tc | Larose | 77.5 | 22.5 | 22.5 | 15.0 | 17.5 | <\$100M | 15,040 | 390 | 87.5 | 92.5 |
| Gulf Coast Bk | Abbeville | 77.5 | 15.0 | 20.0 | 20.0 | 22.5 | \$100M-500M | 23,672 | 695 | 87.5 | 92.5 |
| First Bk | Eunice | 77.5 | 25.0 | 25.0 | 15.0 | 12.5 | <\$100M | 15,309 | 241 | 82.5 | 87.5 |
| Gulf Coast B&Tc | New Orleans | 77.5 | 22.5 | 7.5 | 25.0 | 22.5 | \$100M-500M | 77,793 | 711 | 62.5 | 47.5 |
| Peoples Bk Of La | Amite | 75.0 | 25.0 | 20.0 | 17.5 | 12.5 | <\$100M | 15,843 | 256 | 82.5 | 85.0 |
| Sabine St B&Tc | Many | 75.0 | 22.5 | 2.5 | 25.0 | 25.0 | \$100M-500M | 59,123 | 1,278 | 75.0 | 70.0 |
| Cameron St Bk | Lake Charles | 75.0 | 20.0 | 5.0 | 25.0 | 25.0 | \$100M-500M | 52,074 | 1,014 | 70.0 | 67.5 |
| South La Bk | Houma | 75.0 | 22.5 | 7.5 | 22.5 | 22.5 | \$100M-500M | 41,835 | 906 | 77.5 | 72.5 |
| Farmers-Merchants B&Tc | Breaux Bridge | 75.0 | 15.0 | 25.0 | 17.5 | 17.5 | \$100M-500M | 21,165 | 364 | 82.5 | 87.5 |
| Saint Mary B&Tc | Franklin | 75.0 | 25.0 | 10.0 | 20.0 | 20.0 | <\$100M | 31,260 | 550 | 70.0 | 65.0 |
| Rayne St B&Tc | Rayne | 75.0 | 25.0 | 10.0 | 20.0 | 20.0 | \$100M-500M | 32,389 | 527 | 62.5 | 57.5 |
| Resource Bk | Mandeville | 75.0 | 25.0 | 25.0 | 15.0 | 10.0 | <\$100M | 12,220 | 196 | 62.5 | 52.5 |
| Citizens B&Tc | Covington | 72.5 | 20.0 | 25.0 | 15.0 | 12.5 | <\$100M | 15,120 | 228 | 55.0 | 45.0 |
| Omni Bk | Metairie | 72.5 | 20.0 | 10.0 | 22.5 | 20.0 | \$100M-500M | 44,433 | 527 | 65.0 | 57.5 |
| Peoples B&Tc Pointe Coup | New Roads | 70.0 | 25.0 | 17.5 | 15.0 | 12.5 | <\$100M | 12,837 | 223 | 75.0 | 80.0 |
| Iberville T&Sb | Plaquemine | 70.0 | 17.5 | 7.5 | 22.5 | 22.5 | \$100M-500M | 33,588 | 755 | 72.5 | 70.0 |
| First Nb Of Gonzales | Gonzales | 70.0 | 20.0 | 10.0 | 17.5 | 22.5 | <\$100M | 22,939 | 418 | 65.0 | 50.0 |
| City B&Tc Of Shreveport L | Shreveport | 70.0 | 22.5 | 5.0 | 22.5 | 20.0 | \$100M-500M | 35,246 | 583 | 67.5 | 57.5 |
| Louisiana B&Tc | Baton Rouge | 70.0 | 22.5 | 22.5 | 12.5 | 12.5 | <\$100M | 11,265 | 248 | 65.0 | 50.0 |
| M C B&Tc | Morgan City | 70.0 | 22.5 | 5.0 | 22.5 | 20.0 | \$100M-500M | 48,230 | 469 | 67.5 | 55.0 |
| Concordia B&Tc | Vidalia | 67.5 | 10.0 | 12.5 | 22.5 | 22.5 | \$100M-500M | 45,197 | 648 | 52.5 | 57.5 |
| Saint Martin B&Tc | Saint Martinvill | 67.5 | 20.0 | 7.5 | 20.0 | 20.0 | \$100M-500M | 28,306 | 640 | 70.0 | 65.0 |
| City B&Tc | Natchitoches | 67.5 | 17.5 | 10.0 | 20.0 | 20.0 | \$100M-500M | 27,454 | 501 | 62.5 | 50.0 |
| Saint Landry B&Tc | Opelousas | 67.5 | 20.0 | 5.0 | 22.5 | 20.0 | \$100M-500M | 47,120 | 619 | 60.0 | 60.0 |

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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) | | | | | |
| Bank Of Sunset & Tc | Sunset | 67.5 | 17.5 | 25.0 | 15.0 | 10.0 | <\$100M | 11,489 | 165 | 30.0 | 32.5 |
| First Nb | Benton | 65.0 | 17.5 | 25.0 | 10.0 | 12.5 | <\$100M | 7,230 | 216 | 72.5 | 75.0 |
| Plaquemine B&Tc | Plaquemine | 65.0 | 17.5 | 15.0 | 15.0 | 17.5 | <\$100M | 15,106 | 433 | 65.0 | 65.0 |
| Evangeline B&Tc | Ville Platte | 65.0 | 12.5 | 5.0 | 22.5 | 25.0 | \$100M-500M | 47,147 | 1,296 | 70.0 | 72.5 |
| Bank Of Erath | Erath | 65.0 | 17.5 | 20.0 | 12.5 | 15.0 | <\$100M | 11,174 | 275 | 75.0 | 80.0 |
| Bank Of Greensburg | Greensburg | 65.0 | 17.5 | 20.0 | 12.5 | 15.0 | <\$100M | 9,926 | 301 | 75.0 | 77.5 |
| Vermilion B&Tc | Kaplan | 65.0 | 15.0 | 22.5 | 12.5 | 15.0 | <\$100M | 10,952 | 270 | 72.5 | 77.5 |
| Bank Of Zachary | Zachary | 65.0 | 20.0 | 10.0 | 17.5 | 17.5 | <\$100M | 20,613 | 480 | 65.0 | 52.5 |
| Hancock Bk Of La | Baton Rouge | 65.0 | 10.0 | 5.0 | 25.0 | 25.0 | \$500M-\$1B | 127,139 | 2,593 | 65.0 | 67.5 |
| Guaranty Bk Of Mamou | Mamou | 62.5 | 20.0 | 15.0 | 15.0 | 12.5 | <\$100M | 13,979 | 258 | 75.0 | 80.0 |
| American B&Tc | Opelousas | 62.5 | 12.5 | 22.5 | 12.5 | 15.0 | <\$100M | 11,361 | 291 | 72.5 | 80.0 |
| First Amer B&Tc | Vacherie | 62.5 | 12.5 | 2.5 | 25.0 | 22.5 | \$100M-500M | 52,437 | 850 | 60.0 | 60.0 |
| Security First Nb | Alexandria | 62.5 | 12.5 | 5.0 | 22.5 | 22.5 | \$100M-500M | 39,583 | 748 | 67.5 | 67.5 |
| State B&Tc Of Golden Mea | Golden Meadow | 62.5 | 22.5 | 10.0 | 17.5 | 12.5 | <\$100M | 20,262 | 219 | 32.5 | 35.0 |
| American B&Tc | Coushatta | 62.5 | 17.5 | 17.5 | 12.5 | 15.0 | <\$100M | 10,298 | 281 | 62.5 | 65.0 |
| Richland St Bk | Rayville | 62.5 | 10.0 | 20.0 | 15.0 | 17.5 | <\$100M | 12,242 | 401 | 72.5 | 82.5 |
| Cross Keys Bk | Saint Joseph | 62.5 | 15.0 | 5.0 | 20.0 | 22.5 | \$100M-500M | 26,432 | 686 | 67.5 | 67.5 |
| Whitney Nb | New Orleans | 62.5 | 10.0 | 2.5 | 25.0 | 25.0 | \$1B-\$10B | 724,042 | 8,709 | 57.5 | 57.5 |
| Metro Bk | Kenner | 62.5 | 25.0 | 7.5 | 17.5 | 12.5 | <\$100M | 21,236 | 233 | 55.0 | 32.5 |
| Ouachita Indp Bk | West Monroe | 62.5 | 20.0 | 10.0 | 17.5 | 15.0 | <\$100M | 23,573 | 331 | 60.0 | 45.0 |
| Jackson Parish Bk | Jonesboro | 60.0 | 17.5 | 17.5 | 10.0 | 15.0 | <\$100M | 7,411 | 306 | 70.0 | 72.5 |
| Fidelity B&Tc | Baton Rouge | 60.0 | 22.5 | 2.5 | 20.0 | 15.0 | <\$100M | 23,881 | 372 | 57.5 | 47.5 |
| City Svg B&Tc | De Ridder | 60.0 | 15.0 | 12.5 | 15.0 | 17.5 | <\$100M | 14,798 | 399 | 75.0 | 80.0 |
| Citizens B&Tc | Springhill | 60.0 | 12.5 | 25.0 | 12.5 | 10.0 | <\$100M | 10,482 | 175 | 70.0 | 75.0 |
| Citizens B&Tc Of Vivian L | Vivian | 60.0 | 12.5 | 25.0 | 7.5 | 15.0 | <\$100M | 6,571 | 292 | 67.5 | 72.5 |
| United B&Tc | New Orleans | 60.0 | 20.0 | 25.0 | 7.5 | 7.5 | <\$100M | 5,140 | 152 | 67.5 | 72.5 |
| Hibernia Nb | New Orleans | 57.5 | 5.0 | 2.5 | 25.0 | 25.0 | >\$10B | ##### | 63,986 | 55.0 | 57.5 |
| Merchants & Farmers B&Tc | Leesville | 57.5 | 15.0 | 5.0 | 17.5 | 20.0 | \$100M-500M | 19,663 | 484 | 60.0 | 52.5 |
| Bank Of Abbeville & Tc | Abbeville | 57.5 | 7.5 | 20.0 | 15.0 | 15.0 | \$100M-500M | 12,491 | 340 | 70.0 | 80.0 |
| Citizens B&Tc | Plaquemine | 57.5 | 17.5 | 7.5 | 17.5 | 15.0 | \$100M-500M | 22,987 | 265 | 35.0 | 32.5 |
| Tri Parish Bk | Eunice | 57.5 | 10.0 | 22.5 | 15.0 | 10.0 | <\$100M | 11,700 | 195 | 65.0 | 77.5 |
| Farmers St B&Tc | Church Point | 57.5 | 7.5 | 22.5 | 10.0 | 17.5 | <\$100M | 7,268 | 411 | 70.0 | 80.0 |
| Bank One La Na | Baton Rouge | 57.5 | 5.0 | 2.5 | 25.0 | 25.0 | >\$10B | ##### | 19,979 | 57.5 | 55.0 |
| Marion St Bk | Marion | 57.5 | 10.0 | 20.0 | 10.0 | 17.5 | <\$100M | 8,582 | 354 | 70.0 | 75.0 |
| Iberiabank | New Iberia | 57.5 | 5.0 | 2.5 | 25.0 | 25.0 | \$1B-\$10B | 102,152 | 2,239 | 55.0 | 60.0 |
| Community Bk | Mansfield | 57.5 | 10.0 | 15.0 | 12.5 | 20.0 | <\$100M | 10,827 | 473 | 70.0 | 75.0 |
| United Cmnty Bk | Gonzales | 57.5 | 22.5 | 22.5 | 7.5 | 5.0 | <\$100M | 5,706 | 92 | 47.5 | 40.0 |
| Louisiana Central Bk | Ferriday | 55.0 | 15.0 | 12.5 | 10.0 | 17.5 | <\$100M | 9,283 | 355 | 67.5 | 75.0 |
| Minden B&Tc | Minden | 55.0 | 7.5 | 2.5 | 22.5 | 22.5 | \$100M-500M | 40,024 | 872 | 55.0 | 62.5 |
| Bank Of Cmrc & Tc | Crowley | 55.0 | 10.0 | 2.5 | 20.0 | 22.5 | \$100M-500M | 25,696 | 624 | 47.5 | 50.0 |
| Feliciana B&Tc | Clinton | 55.0 | 15.0 | 15.0 | 10.0 | 15.0 | <\$100M | 7,676 | 314 | 65.0 | 72.5 |
| First Southwest Bk | Jennings | 55.0 | 20.0 | 17.5 | 12.5 | 5.0 | <\$100M | 10,405 | 103 | 35.0 | 17.5 |
| Saint James B&Tc | Lutcher | 52.5 | 12.5 | 2.5 | 20.0 | 17.5 | \$100M-500M | 25,121 | 375 | 45.0 | 35.0 |

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|------------------------------|------------------|--|---------------|----------------|----------------|---------------|---------------|-------------------|------------------|--------------------------|-----------------------------|
| | | Total (1) | SBL/TA (2) | SBL/TBL (3) | SBL(\$) (4) | SBL(#) (5) | | | | | |
| Farmers B&Tc | Cheneyville | 52.5 | 15.0 | 22.5 | 5.0 | 10.0 | <\$100M | 3,935 | 192 | 65.0 | 70.0 |
| American Bk Of Ruston Na | Ruston | 52.5 | 15.0 | 17.5 | 12.5 | 7.5 | <\$100M | 10,546 | 157 | 30.0 | 37.5 |
| Citizens Bk | Ville Platte | 52.5 | 7.5 | 10.0 | 15.0 | 20.0 | \$100M-500M | 13,139 | 474 | 57.5 | 60.0 |
| Caldwell B&Tc | Columbia | 52.5 | 15.0 | 12.5 | 12.5 | 12.5 | <\$100M | 10,691 | 230 | 67.5 | 70.0 |
| Southern Heritage Bk | Jonesville | 52.5 | 5.0 | 12.5 | 15.0 | 20.0 | \$100M-500M | 11,847 | 463 | 62.5 | 72.5 |
| Guaranty B&Tc Of Delhi La | Delhi | 52.5 | 10.0 | 20.0 | 10.0 | 12.5 | <\$100M | 9,704 | 229 | 62.5 | 72.5 |
| Red River Bk | Alexandria | 52.5 | 22.5 | 5.0 | 17.5 | 7.5 | <\$100M | 16,657 | 140 | 35.0 | 25.0 |
| Synergy Bk | Houma | 52.5 | 17.5 | 22.5 | 7.5 | 5.0 | <\$100M | 5,577 | 80 | 32.5 | 27.5 |
| First Nb Bienville Parish | Arcadia | 50.0 | 15.0 | 10.0 | 12.5 | 12.5 | <\$100M | 10,201 | 243 | 52.5 | 45.0 |
| Cottonport Bk | Cottonport | 50.0 | 15.0 | 5.0 | 20.0 | 10.0 | \$100M-500M | 27,065 | 215 | 40.0 | 35.0 |
| Bank Of Winnfield & Tc | Winnfield | 50.0 | 12.5 | 7.5 | 15.0 | 15.0 | <\$100M | 12,934 | 344 | 52.5 | 52.5 |
| First Nb Of St Charles Paris | Boutte | 50.0 | 7.5 | 25.0 | 10.0 | 7.5 | <\$100M | 7,917 | 161 | 42.5 | 42.5 |
| Franklin St B&Tc | Winnsboro | 50.0 | 10.0 | 15.0 | 15.0 | 10.0 | <\$100M | 11,923 | 199 | 65.0 | 72.5 |
| Bank | Jennings | 50.0 | 12.5 | 17.5 | 7.5 | 12.5 | <\$100M | 6,442 | 206 | 62.5 | 65.0 |
| Horizons Bk | Monroe | 50.0 | 22.5 | 2.5 | 17.5 | 7.5 | <\$100M | 16,056 | 153 | 32.5 | 22.5 |
| Teche B&Tc | Saint Martinvill | 47.5 | 7.5 | 22.5 | 7.5 | 10.0 | <\$100M | 5,838 | 168 | 40.0 | 45.0 |
| First Nb In De Ridder | De Ridder | 47.5 | 5.0 | 12.5 | 12.5 | 17.5 | \$100M-500M | 10,898 | 373 | 55.0 | 67.5 |
| Bank Of Jackson | Jackson | 47.5 | 17.5 | 7.5 | 12.5 | 10.0 | <\$100M | 10,350 | 166 | 30.0 | 27.5 |
| Citizens Progressive Bk | Columbia | 47.5 | 17.5 | 12.5 | 7.5 | 10.0 | <\$100M | 6,235 | 197 | 60.0 | 67.5 |
| Tensas St Bk | Newellton | 45.0 | 7.5 | 20.0 | 7.5 | 10.0 | <\$100M | 6,047 | 199 | 57.5 | 65.0 |
| Colfax Bkg Co | Colfax | 45.0 | 7.5 | 15.0 | 7.5 | 15.0 | <\$100M | 5,317 | 310 | 57.5 | 70.0 |
| Bank Of La | New Orleans | 45.0 | 12.5 | 7.5 | 17.5 | 7.5 | \$100M-500M | 15,660 | 136 | 22.5 | 12.5 |
| Bank Of Coushatta | Coushatta | 45.0 | 7.5 | 17.5 | 10.0 | 10.0 | <\$100M | 6,698 | 191 | 40.0 | 35.0 |
| Catahoula-Lasalle Bk | Jonesville | 45.0 | 7.5 | 12.5 | 10.0 | 15.0 | <\$100M | 7,212 | 259 | 52.5 | 65.0 |
| Patterson St Bk | Patterson | 42.5 | 10.0 | 7.5 | 12.5 | 12.5 | <\$100M | 9,858 | 220 | 40.0 | 35.0 |
| Union Bk | Marksville | 42.5 | 7.5 | 12.5 | 10.0 | 12.5 | <\$100M | 9,787 | 201 | 52.5 | 65.0 |
| Bank Of West Baton Rouge | Port Allen | 42.5 | 10.0 | 5.0 | 17.5 | 10.0 | \$100M-500M | 18,959 | 232 | 40.0 | 27.5 |
| Crescent B&T | New Orleans | 42.5 | 2.5 | 5.0 | 17.5 | 17.5 | \$100M-500M | 17,626 | 361 | 42.5 | 47.5 |
| Metairie B&Tc | Metairie | 40.0 | 2.5 | 10.0 | 10.0 | 17.5 | \$100M-500M | 9,213 | 446 | 50.0 | 47.5 |
| Progressive Nb Desoto Paris | Mansfield | 40.0 | 17.5 | 12.5 | 5.0 | 5.0 | <\$100M | 3,200 | 110 | 52.5 | 55.0 |
| Mer Rouge St Bk | Mer Rouge | 40.0 | 10.0 | 17.5 | 5.0 | 7.5 | <\$100M | 4,333 | 158 | 52.5 | 60.0 |
| Coastal Cmrc Bk | Houma | 40.0 | 20.0 | 10.0 | 5.0 | 5.0 | <\$100M | 4,139 | 80 | 45.0 | 25.0 |
| Bank Of Cmrc | White Castle | 37.5 | 15.0 | 7.5 | 10.0 | 5.0 | <\$100M | 7,069 | 95 | 25.0 | 20.0 |
| Jonesboro St Bk | Jonesboro | 37.5 | 5.0 | 15.0 | 7.5 | 10.0 | <\$100M | 5,218 | 186 | 40.0 | 42.5 |
| Bank Of Jena | Jena | 37.5 | 5.0 | 17.5 | 5.0 | 10.0 | <\$100M | 4,022 | 198 | 47.5 | 57.5 |
| Church Point B&Tc | Church Point | 37.5 | 5.0 | 22.5 | 5.0 | 5.0 | <\$100M | 3,148 | 80 | 22.5 | 25.0 |
| Hodge B&Tc | Hodge | 37.5 | 7.5 | 17.5 | 5.0 | 7.5 | <\$100M | 4,267 | 151 | 45.0 | 57.5 |
| Exchange B&Tc Natchitoch | Natchitoches | 37.5 | 10.0 | 10.0 | 10.0 | 7.5 | <\$100M | 7,451 | 129 | 30.0 | 35.0 |
| Bank Of Maringouin | Maringouin | 37.5 | 12.5 | 15.0 | 5.0 | 5.0 | <\$100M | 4,938 | 95 | 35.0 | 32.5 |
| Bank Of St Francisville | Saint Francisvil | 35.0 | 15.0 | 5.0 | 10.0 | 5.0 | <\$100M | 6,642 | 105 | 32.5 | 30.0 |
| Gibsland B&Tc | Gibsland | 35.0 | 7.5 | 12.5 | 7.5 | 7.5 | <\$100M | 5,247 | 124 | 47.5 | 55.0 |
| Kaplan St Bk | Kaplan | 35.0 | 2.5 | 22.5 | 5.0 | 5.0 | <\$100M | 3,403 | 107 | 27.5 | 32.5 |
| Commercial Cap Bk | Delhi | 35.0 | 10.0 | 20.0 | 2.5 | 2.5 | <\$100M | 1,238 | 15 | 27.5 | 10.0 |

Table A.1 Small Business Lending in Louisiana , 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) | | | | | |
| Basile St Bk | Basile | 32.5 | 5.0 | 15.0 | 5.0 | 7.5 | <\$100M | 3,109 | 114 | 30.0 | 37.5 |
| First United Bk | Farmerville | 32.5 | 5.0 | 10.0 | 7.5 | 10.0 | <\$100M | 5,851 | 176 | 40.0 | 42.5 |
| Schwegmann B&Tc | Harvey | 32.5 | 12.5 | 7.5 | 7.5 | 5.0 | <\$100M | 5,557 | 110 | 30.0 | 30.0 |
| Merchants & Farmers Bk | Melville | 30.0 | 2.5 | 22.5 | 2.5 | 2.5 | <\$100M | 204 | 22 | 32.5 | 32.5 |
| Vernon Bk | Leesville | 30.0 | 2.5 | 22.5 | 2.5 | 2.5 | <\$100M | 1,061 | 54 | 30.0 | 22.5 |
| Guaranty B&Tc | New Roads | 30.0 | 5.0 | 17.5 | 5.0 | 2.5 | <\$100M | 3,126 | 46 | 22.5 | 15.0 |
| Bank Of Gueydan | Gueydan | 30.0 | 2.5 | 20.0 | 2.5 | 5.0 | <\$100M | 1,531 | 102 | 32.5 | 37.5 |
| Simmesport St Bk | Simmesport | 30.0 | 7.5 | 12.5 | 5.0 | 5.0 | <\$100M | 3,290 | 68 | 37.5 | 47.5 |
| Louisiana Delta Bk | Lake Providenc | 30.0 | 5.0 | 15.0 | 5.0 | 5.0 | <\$100M | 3,482 | 99 | 35.0 | 50.0 |
| First Woodlands Bk | Homer | 30.0 | 12.5 | 12.5 | 2.5 | 2.5 | <\$100M | 3,064 | 60 | 40.0 | 35.0 |
| Washington St Bk | Washington | 27.5 | 7.5 | 2.5 | 10.0 | 7.5 | <\$100M | 9,294 | 125 | 27.5 | 27.5 |
| Bank Of Montgomery | Montgomery | 27.5 | 5.0 | 15.0 | 2.5 | 5.0 | <\$100M | 1,967 | 86 | 37.5 | 45.0 |
| Tri-State B&Tc | Haughton | 27.5 | 10.0 | 2.5 | 7.5 | 7.5 | <\$100M | 6,360 | 136 | 30.0 | 20.0 |
| Bank Of Oak Ridge | Oak Ridge | 25.0 | 2.5 | 17.5 | 2.5 | 2.5 | <\$100M | 344 | 11 | 27.5 | 27.5 |
| Peoples Bk | Chatham | 25.0 | 2.5 | 17.5 | 2.5 | 2.5 | <\$100M | 278 | 4 | 27.5 | 22.5 |
| Bank Of Lecompte | Lecompte | 25.0 | 5.0 | 7.5 | 5.0 | 7.5 | <\$100M | 3,368 | 108 | 22.5 | 30.0 |
| Business Bk Of Baton Roug | Baton Rouge | 25.0 | 12.5 | 2.5 | 7.5 | 2.5 | <\$100M | 6,048 | 61 | 20.0 | 17.5 |
| Clinton B&Tc | Clinton | 22.5 | 2.5 | 15.0 | 2.5 | 2.5 | <\$100M | 2,281 | 35 | 30.0 | 35.0 |
| Bank Of Saline | Saline | 22.5 | 5.0 | 12.5 | 2.5 | 2.5 | <\$100M | 568 | 55 | 27.5 | 37.5 |
| Community First Bk | New Iberia | 22.5 | 2.5 | 15.0 | 2.5 | 2.5 | <\$100M | 702 | 38 | 27.5 | 30.0 |
| Bank Of Ringgold | Ringgold | 20.0 | 2.5 | 12.5 | 2.5 | 2.5 | <\$100M | 653 | 18 | 25.0 | 22.5 |
| Sicily Island St Bk | Sicily Island | 20.0 | 5.0 | 10.0 | 2.5 | 2.5 | <\$100M | 1,392 | 33 | 22.5 | 17.5 |
| First Nb Of Jeanerette | Jeanerette | 17.5 | 2.5 | 2.5 | 5.0 | 7.5 | <\$100M | 3,667 | 207 | 22.5 | 22.5 |
| Winnsboro St B&Tc | Winnsboro | 15.0 | 2.5 | 5.0 | 2.5 | 5.0 | <\$100M | 3,031 | 108 | 25.0 | 27.5 |
| First Nat Bkrs Bk | Baton Rouge | 12.5 | 2.5 | 2.5 | 5.0 | 2.5 | \$100M-500M | 3,391 | 14 | 10.0 | 10.0 |
| Dillard Nb | Baton Rouge | 0.0 | 2.5 | 0.0 | 2.5 | 2.5 | <\$100M | 0 | 0 | 0.0 | 0.0 |
| United Cr Card Bk Na | Baton Rouge | 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 Louisiana 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 | 436,147 | 4,479 | >\$50B | 218,789 | 4,058 | 117,708 | 3,494 | |
| WHITNEY HOLDING CORPORATION | LA | 348,550 | 3,412 | \$1B-\$10B | 154,840 | 3,062 | 81,965 | 2,645 | |
| REGIONS FINANCIAL CORPORATIO | AL | 316,194 | 4,268 | \$10B-\$50B | 171,270 | 3,978 | 98,378 | 3,553 | |
| HIBERNIA CORPORATION | LA | 228,035 | 6,306 | \$10B-\$50B | 180,314 | 6,201 | 138,352 | 5,964 | |
| FIRST AMERICAN CORPORATION | TN | 182,235 | 2,102 | \$10B-\$50B | 90,869 | 1,925 | 48,997 | 1,690 | |
| UNION PLANTERS CORPORATION | TN | 64,235 | 632 | \$10B-\$50B | 29,364 | 565 | 16,361 | 493 | |
| ISB FINANCIAL CORPORATION | LA | 56,336 | 701 | \$1B-\$10B | 28,990 | 640 | 17,253 | 573 | |
| HANCOCK HOLDING COMPANY | MS | 55,068 | 1,366 | \$1B-\$10B | 40,702 | 1,330 | 26,547 | 1,240 | |
| ONE AMERICAN CORP. | LA | 40,195 | 487 | <\$1B | 21,859 | 448 | 11,063 | 382 | |
| EVANGELINE BANCSHARES INC. | LA | 31,920 | 815 | <\$1B | 23,189 | 795 | 15,698 | 749 | |
| ACADIANA BANCSHARES INC. | LA | 14,783 | 163 | N/A | 9,353 | 150 | 4,531 | 123 | |
| CONCORDIA CAPITAL CORPORATIO | LA | 13,139 | 363 | <\$1B | 10,803 | 357 | 7,219 | 335 | |
| MORGAN STANLEY DEAN WITTER B | UT | 12,708 | 4,375 | <\$1B | 12,708 | 4,375 | 12,708 | 4,375 | |
| ADVANTA BK CORP | UT | 11,129 | 1,162 | <\$1B | 11,129 | 1,162 | 11,129 | 1,162 | |
| ARGENTBANK | LA | 10,961 | 80 | N/A | 3,620 | 67 | 2,198 | 58 | |
| WACHOVIA CORPORATION | NC | 10,853 | 24 | >\$50B | 316 | 2 | 83 | 1 | |
| WELLS FARGO & COMPANY | CA | 8,941 | 426 | >\$50B | 8,941 | 426 | 8,741 | 425 | |
| CHASE MANHATTAN CORPORATION | NY | 8,900 | 334 | >\$50B | 8,120 | 332 | 7,720 | 330 | |
| HSBC BK USA | NY | 7,141 | 24 | \$10B-\$50B | 1,265 | 13 | 328 | 7 | |
| BANK OF AMERICA CORPORATION | NC | 5,967 | 20 | >\$50B | 1,667 | 15 | 363 | 9 | |
| FIRST FEDERAL SAVINGS & LOAN | LA | 5,774 | 46 | N/A | 1,519 | 38 | 877 | 34 | |
| 1ST SOURCE CORPORATION | IN | 5,295 | 35 | \$1B-\$10B | 2,270 | 26 | 1,037 | 18 | |
| CULLEN/FROST BANKERS INC. | TX | 3,510 | 9 | \$1B-\$10B | 544 | 3 | 100 | 1 | |
| TECHE FEDERAL SAVING BANK | LA | 2,262 | 22 | N/A | 1,998 | 21 | 372 | 11 | |
| U.S. BANCORP | MN | 2,037 | 321 | >\$50B | 1,127 | 319 | 1,127 | 319 | |
| COMERICA INCORPORATED | MI | 1,870 | 9 | \$10B-\$50B | 489 | 6 | 124 | 4 | |
| COLONIAL BANCGROUP INC. TH | AL | 1,768 | 5 | \$10B-\$50B | 213 | 3 | 13 | 2 | |
| FIRST UNITED BANCSHARES INC | AR | 1,708 | 7 | \$1B-\$10B | 288 | 5 | 148 | 4 | |
| FIRST UNION CORPORATION | NC | 1,580 | 54 | >\$50B | 1,217 | 53 | 833 | 51 | |
| OCWEN FEDERAL BANK FSB | FL | 1,244 | 3 | N/A | 48 | 1 | 48 | 1 | |
| MERCANTILE BANCORPORATION IN | MO | 1,240 | 5 | \$10B-\$50B | 42 | 3 | 42 | 3 | |
| FIFTH THIRD BANCORP | OH | 1,000 | 1 | \$10B-\$50B | 0 | 0 | 0 | 0 | |
| LAREDO NB | TX | 1,000 | 1 | \$1B-\$10B | 0 | 0 | 0 | 0 | |
| AMERICAN EXPRESS CENTURION B | UT | 30,375 | 4,517 | \$10B-\$50B | 30,375 | 4,517 | 30,375 | 4,517 | 0.81 |
| MBNA CORPORATION | DE | 3,756 | 413 | \$10B-\$50B | 3,756 | 413 | 3,756 | 413 | 0.55 |

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