

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

Bank Name	Location	Total Score	Bank Asset Size	Small Business Loans*	
				Dollar Amount	Number
MARYLAND PERMANENT B&TC	OWINGS MILLS	87.5	\$100M-500M	66,117	723
PENINSULA BK	PRINCESS ANNE	82.5	\$500M-\$1B	148,923	2,535
SUBURBAN BK OF MD	GREENBELT	82.5	\$100M-500M	89,179	950
BANK OF SOUTHERN MD	LA PLATA	80.0	\$100M-500M	58,880	711
UNION NB OF WESTMINSTER	WESTMINSTER	80.0	\$100M-500M	81,743	696
FOREST HILL ST BK	BEL AIR	80.0	\$100M-500M	80,883	774
PEOPLES BK OF KENT CTY MD	CHESTERTOWN	77.5	\$100M-500M	41,607	679
ANNAPOLIS NB	ANNAPOLIS	77.5	\$100M-500M	48,657	711
COMMUNITY BK OF MD	BOWIE	67.5	<\$100M	29,426	294
FCNB BK	FREDERICK	65.0	\$1B-\$10B	199,407	2,137
ALLFIRST BK	BALTIMORE	55.0	>\$10B	1,218,026	15,403

\*Figures reflect business loans of less than \$ 1 million

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

Source: U.S Small Business Administration, Office of Advocacy, Office of Economic Research from the call report data collected by the Federal Reserve.

Table 2: Number of Reporting Banks by Bank Asset Size and by State, 1998-1999

State	1998	1999	1999 Bank Asset Size Class				
			<\$100M	\$100M-\$500M	\$500M-\$1B	\$1B-\$10B	>\$10B
Alabama	170	158	92	56	5	0	5
Alaska	6	6	1	2	1	2	0
Arizona	42	46	27	10	3	4	2
Arkansas	221	200	113	79	7	1	0
California	336	334	127	142	29	33	3
Colorado	210	191	121	62	4	3	1
Connecticut	27	26	11	14	1	0	0
Delaware	34	33	9	8	2	10	4
District of Columbia	6	6	2	4	0	0	0
Florida	259	260	137	96	5	22	0
Georgia	346	336	196	121	13	5	1
Hawaii	13	11	5	1	2	3	0
Idaho	18	17	9	8	0	0	0
Illinois	772	732	449	231	31	15	6
Indiana	184	165	74	70	12	7	2
Iowa	443	441	358	75	5	3	0
Kansas	399	391	324	59	5	3	0
Kentucky	269	255	155	88	4	7	1
Louisiana	155	155	103	47	1	2	2
Maine	17	16	4	10	1	1	0
Maryland	82	78	18	47	6	6	1
Massachusetts	46	45	13	20	3	7	2
Michigan	163	169	82	74	4	5	4
Minnesota	520	507	404	92	4	5	2
Mississippi	101	99	48	43	4	4	0
Missouri	397	377	268	93	9	6	1
Montana	91	88	71	14	0	3	0
Nebraska	325	309	261	42	3	3	0
Nevada	25	25	10	6	0	9	0
New Hampshire	19	20	9	7	1	3	0
New Jersey	72	75	18	41	5	9	2
New Mexico	57	55	25	23	4	3	0
New York	152	153	39	70	12	21	11
North Carolina	63	70	27	26	7	6	4
North Dakota	117	114	96	15	1	2	0
Ohio	224	217	119	65	14	13	6
Oklahoma	317	305	233	64	3	5	0
Oregon	42	44	24	18	1	1	0
Pennsylvania	209	194	44	114	17	16	3
Rhode Island	7	7	1	1	1	3	1
South Carolina	77	79	49	23	2	5	0
South Dakota	105	103	77	18	6	1	1
Tennessee	214	204	108	85	4	4	3
Texas	818	770	528	210	16	13	3
Utah	50	49	24	16	3	4	2
Vermont	21	20	4	11	3	2	0
Virginia	150	151	51	83	8	8	1
Washington	78	78	45	29	1	3	0
West Virginia	95	83	38	36	3	6	0
Wisconsin	350	343	218	101	13	10	1
Wyoming	52	49	33	13	1	2	0
<b>National</b>	<b>8,966</b>	<b>8659</b>	<b>5302</b>	<b>2683</b>	<b>290</b>	<b>309</b>	<b>75</b>

Source : Adapted by the Office of Advocacy, U.S Small Business Administration from the Consolidated Reports of Condition and Income for U.S. Banks.

Table A.1 Small Business Lending in Maryland, 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)
Maryland Permanent B&Tc	Owings Mills	87.5	25.0	25.0	20.0	17.5	\$100M-500M	66,117	723	87.5	90.0
Peninsula Bk	Princess Anne	82.5	22.5	10.0	25.0	25.0	\$500M-\$1B	148,923	2,535	82.5	87.5
Suburban Bk Of Md	Greenbelt	82.5	25.0	12.5	22.5	22.5	\$100M-500M	89,179	950	85.0	80.0
Union Nb Of Westminster	Westminster	80.0	20.0	17.5	22.5	20.0	\$100M-500M	81,743	696	60.0	62.5
Forest Hill St Bk	Bel Air	80.0	22.5	15.0	20.0	22.5	\$100M-500M	80,883	774	62.5	62.5
Bank Of Southern Md	La Plata	80.0	22.5	20.0	20.0	17.5	\$100M-500M	58,880	711	75.0	67.5
Peoples Bk Of Kent Cty Md	Chestertown	77.5	22.5	22.5	15.0	17.5	\$100M-500M	41,607	679	82.5	90.0
Annapolis Nb	Annapolis	77.5	25.0	17.5	17.5	17.5	\$100M-500M	48,657	711	70.0	60.0
Saint Michaels Bk	Saint Michaels	75.0	22.5	20.0	15.0	17.5	\$100M-500M	41,363	752	87.5	80.0
First United B&Tc	Oakland	70.0	7.5	15.0	22.5	25.0	\$500M-\$1B	90,522	1,891	82.5	90.0
Talbot Bk Of Easton Md	Easton	70.0	17.5	10.0	20.0	22.5	\$100M-500M	72,918	968	77.5	80.0
Bank Of The Eastern Shore	Cambridge	70.0	22.5	22.5	12.5	12.5	\$100M-500M	34,663	431	70.0	80.0
First Bk Of Frederick	Frederick	70.0	25.0	15.0	15.0	15.0	\$100M-500M	41,711	520	77.5	82.5
Citizens Nb	Laurel	67.5	12.5	7.5	22.5	25.0	\$500M-\$1B	108,963	1,845	70.0	77.5
Calvert B&Tc	Prince Frederick	67.5	17.5	17.5	15.0	17.5	\$100M-500M	46,001	713	72.5	70.0
County Bkg&Tc	Elkton	67.5	15.0	10.0	20.0	22.5	\$100M-500M	62,213	909	75.0	70.0
Peoples Bk Of Elkton	Elkton	67.5	22.5	17.5	12.5	15.0	\$100M-500M	39,438	570	80.0	82.5
Harford Nb	Aberdeen	67.5	22.5	20.0	12.5	12.5	\$100M-500M	37,137	482	60.0	62.5
Potomac Valley Bk	Gaithersburg	67.5	20.0	12.5	20.0	15.0	\$100M-500M	62,877	573	57.5	37.5
Community Bk Of Md	Bowie	67.5	25.0	25.0	10.0	7.5	<\$100M	29,426	294	60.0	67.5
Bank Of Md	Towson	65.0	17.5	5.0	22.5	20.0	\$100M-500M	83,607	708	55.0	50.0
First Mariner Bk	Baltimore	65.0	15.0	12.5	22.5	15.0	\$500M-\$1B	105,927	601	57.5	50.0
Westminster B&Tc Carroll	Westminster	65.0	15.0	12.5	17.5	20.0	\$100M-500M	51,429	787	70.0	67.5
Sequoia Nb	Bethesda	65.0	20.0	15.0	17.5	12.5	\$100M-500M	50,821	413	45.0	42.5
Fcnb Bk	Frederick	65.0	10.0	5.0	25.0	25.0	\$1B-\$10B	199,407	2,137	67.5	67.5
Farmers Bk Of Md	Annapolis	65.0	5.0	12.5	25.0	22.5	\$1B-\$10B	141,788	1,091	52.5	52.5
Damascus Cmnty Bk	Damascus	65.0	20.0	20.0	10.0	15.0	\$100M-500M	27,910	455	60.0	70.0
F&M Bk-Allegiance	Bethesda	62.5	20.0	7.5	17.5	17.5	\$100M-500M	49,372	638	65.0	70.0
Key B&Tc	Owings Mills	62.5	10.0	15.0	17.5	20.0	\$100M-500M	48,757	881	82.5	77.5
Fredericktown B&Tc	Frederick	62.5	20.0	10.0	17.5	15.0	\$100M-500M	54,291	545	52.5	37.5
Hagerstown Tc	Hagerstown	62.5	10.0	10.0	20.0	22.5	\$100M-500M	61,264	825	60.0	65.0
First Nb Of North East	North East	60.0	20.0	22.5	7.5	10.0	<\$100M	23,981	330	65.0	52.5
Farmers & Mrch B&Tc	Hagerstown	60.0	7.5	7.5	22.5	22.5	\$500M-\$1B	87,450	859	62.5	72.5
Easton B&Tc	Easton	60.0	25.0	22.5	5.0	7.5	<\$100M	17,369	290	62.5	65.0
Mercantile-Safe Deposit & T	Baltimore	57.5	5.0	2.5	25.0	25.0	\$1B-\$10B	339,436	5,888	57.5	67.5
Sandy Spring Nb Of Md	Olney	57.5	5.0	5.0	25.0	22.5	\$1B-\$10B	142,161	1,684	57.5	60.0
Harbor Bk Of Md	Baltimore	57.5	15.0	25.0	12.5	5.0	\$100M-500M	35,632	256	35.0	35.0
Hebron Svg Bk	Hebron	57.5	12.5	25.0	7.5	12.5	\$100M-500M	20,572	397	70.0	72.5
Annapolis Bkg&Tc	Annapolis	57.5	15.0	7.5	20.0	15.0	\$100M-500M	71,195	542	40.0	35.0
County Nb	Glen Burnie	57.5	25.0	17.5	10.0	5.0	<\$100M	26,523	229	47.5	45.0
First Nb Of St Marys	Leonardtown	55.0	7.5	12.5	15.0	20.0	\$100M-500M	44,214	691	57.5	67.5
Maryland B&Tc Na	Lexington Park	55.0	17.5	7.5	17.5	12.5	\$100M-500M	48,592	393	42.5	32.5

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		Total	SBL/TA	SBL/TBL	SBL(\$)	SBL(#)					
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Bank Of Ocean City	Ocean City	55.0	20.0	20.0	7.5	7.5	<\$100M	20,682	291	57.5	57.5
Allfirst Bk	Baltimore	55.0	2.5	2.5	25.0	25.0	>\$10B	#####	15,403	55.0	55.0
Calvin B Taylor Bkg Co Be	Berlin	52.5	10.0	7.5	15.0	20.0	\$100M-500M	42,570	719	55.0	57.5
Farmers Bk Of Willards	Willards	52.5	12.5	22.5	5.0	12.5	\$100M-500M	18,470	431	70.0	77.5
Bank Of Glen Burnie	Glen Burnie	52.5	12.5	7.5	12.5	20.0	\$100M-500M	39,591	707	62.5	77.5
Farmers & Mechanics Nb	Frederick	52.5	2.5	2.5	22.5	25.0	\$1B-\$10B	106,627	2,028	55.0	62.5
Bank Of Fruitland	Fruitland	52.5	12.5	20.0	10.0	10.0	\$100M-500M	25,070	348	55.0	57.5
Provident Bk Of Md	Baltimore	50.0	2.5	2.5	25.0	20.0	\$1B-\$10B	119,113	754	45.0	35.0
Community Bk Of Tri-Cty	Waldorf	50.0	10.0	17.5	12.5	10.0	\$100M-500M	34,925	371	47.5	55.0
New Windsor St Bk	New Windsor	47.5	17.5	20.0	5.0	5.0	<\$100M	17,073	259	65.0	57.5
Patapsco Bk	Dundalk	47.5	12.5	22.5	5.0	7.5	<\$100M	16,613	287	67.5	57.5
Sparks St Bk	Sparks	47.5	15.0	7.5	15.0	10.0	\$100M-500M	47,620	291	20.0	17.5
Peoples Bk Of Md	Denton	47.5	15.0	17.5	5.0	10.0	<\$100M	18,488	322	57.5	67.5
Chestertown Bk Of Md	Chestertown	47.5	12.5	12.5	10.0	12.5	\$100M-500M	30,907	438	47.5	42.5
Farmers & Mrch Bk	Fowblesburg	45.0	17.5	15.0	7.5	5.0	<\$100M	21,287	216	37.5	27.5
Centreville Nb Of Md	Centreville	45.0	5.0	22.5	7.5	10.0	\$100M-500M	20,829	341	40.0	55.0
Columbia Bk	Columbia	45.0	5.0	10.0	17.5	12.5	\$100M-500M	50,421	465	47.5	47.5
National Bk Of Rising Sun	Rising Sun	42.5	10.0	25.0	5.0	2.5	<\$100M	13,931	113	30.0	17.5
Queenstown Bk Of Md	Queenstown	42.5	7.5	17.5	7.5	10.0	\$100M-500M	23,695	345	45.0	60.0
Grandbank	Rockville	42.5	17.5	10.0	10.0	5.0	\$100M-500M	27,012	173	27.5	37.5
Old Line Nb	Waldorf	40.0	12.5	22.5	2.5	2.5	<\$100M	8,014	110	32.5	37.5
Fidelity Bk	Frostburg	37.5	7.5	25.0	2.5	2.5	<\$100M	5,539	146	47.5	52.5
Carrollton Bk	Baltimore	37.5	5.0	2.5	12.5	17.5	\$100M-500M	31,621	631	40.0	50.0
Atlantic Bk	Ocean City	35.0	5.0	15.0	7.5	7.5	\$100M-500M	21,714	276	45.0	42.5
Provident St Bk Of Preston	Preston	35.0	7.5	20.0	2.5	5.0	<\$100M	12,619	237	52.5	42.5
County First Bk	La Plata	35.0	17.5	5.0	5.0	7.5	<\$100M	17,255	263	42.5	32.5
Middletown Valley Bk	Middletown	32.5	2.5	25.0	2.5	2.5	\$100M-500M	7,172	109	35.0	27.5
Chesapeake B&Tc	Chestertown	27.5	10.0	12.5	2.5	2.5	<\$100M	10,504	112	35.0	22.5
Commercial & Farmers Bk	Ellicott City	27.5	7.5	5.0	10.0	5.0	\$100M-500M	26,202	201	30.0	20.0
Mellon Bk Md Na	Rockville	27.5	2.5	5.0	12.5	7.5	\$100M-500M	33,965	290	25.0	17.5
Carroll Cty B&Tc	Westminster	25.0	2.5	2.5	10.0	10.0	\$500M-\$1B	30,990	362	20.0	22.5
National Bk Of Cambridge	Cambridge	25.0	7.5	5.0	5.0	7.5	\$100M-500M	19,772	296	27.5	30.0
Woodsboro Bk	Woodsboro	20.0	5.0	10.0	2.5	2.5	<\$100M	9,255	144	27.5	30.0
Industrial Bk Na	Oxon Hill	20.0	2.5	5.0	7.5	5.0	\$100M-500M	22,049	189	25.0	32.5
Eaglebank	Bethesda	17.5	10.0	2.5	2.5	2.5	<\$100M	11,385	80	17.5	12.5
Commerce Bk Corp	College Park	10.0	2.5	2.5	2.5	2.5	<\$100M	412	1	10.0	10.0

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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 Maryland 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)
MERCANTILE BANKSHARES CORPOR	MD	410,882	4,647	\$1B-\$10B	218,791	4,270	114,118	3,621	
BANK OF AMERICA CORPORATION	NC	260,812	2,666	>\$50B	135,684	2,416	72,586	2,055	
ALLFIRST BK	MD	206,177	1,640	\$10B-\$50B	101,296	1,420	49,503	1,118	
SUNTRUST BANKS INC.	GA	176,910	1,614	>\$50B	60,262	1,406	29,431	1,235	
FIRST UNION CORPORATION	NC	85,673	842	>\$50B	39,262	750	21,771	649	
FIRST VIRGINIA BANKS INC.	VA	77,674	768	\$1B-\$10B	36,827	689	18,141	581	
F&M BANCORP	MD	71,311	712	\$1B-\$10B	29,865	625	15,461	539	
SANDY SPRING BANCORP INC.	MD	55,232	565	\$1B-\$10B	25,365	504	15,084	442	
BB&T CORPORATION	NC	43,666	214	\$10B-\$50B	13,091	161	5,911	120	
PROVIDENT BANKSHARES CORPORA	MD	41,895	274	\$1B-\$10B	17,877	225	7,605	165	
SUSQUEHANNA BANCSHARES INC.	PA	34,920	324	\$1B-\$10B	18,980	294	9,121	235	
SAND RIDGE BANK	IN	33,095	309	N/A	23,472	281	11,307	203	
TALBOT BANCSHARES INC.	MD	32,847	397	<\$1B	16,352	371	9,003	326	
CARROLLTON BANCORP	MD	28,524	234	<\$1B	11,034	199	5,533	168	
AMERICAN TRUST BANK NA	PA	27,827	311	N/A	16,647	286	9,413	241	
KEY CAPITAL CORPORATION	MD	27,637	225	<\$1B	14,949	195	6,829	151	
FULTON FINANCIAL CORPORATION	PA	24,291	215	\$1B-\$10B	11,644	187	5,070	148	
FIRST UNITED CORPORATION	MD	24,184	296	<\$1B	13,222	271	6,978	233	
COLUMBIA BANCORP	MD	21,690	163	<\$1B	11,891	145	5,473	107	
WELLS FARGO & COMPANY	CA	20,963	1,011	>\$50B	20,463	1,010	20,463	1,010	
CHASE MANHATTAN CORPORATION	NY	20,906	572	>\$50B	14,056	563	13,666	561	
ADVANTA BK CORP	UT	20,150	2,004	<\$1B	20,150	2,004	20,150	2,004	
CITIGROUP INC.	NY	19,045	279	>\$50B	15,545	270	8,979	237	
FCNB CORP.	MD	18,355	353	\$1B-\$10B	13,925	345	9,306	316	
PIEDMONT TRUST BANK	VA	17,951	135	N/A	8,654	116	3,447	87	
MELLON BANK CORPORATION	PA	16,735	444	\$10B-\$50B	8,630	428	5,118	407	
CHEVY CHASE BANK F.S.B.	MD	16,304	127	N/A	6,656	109	3,796	93	
F & M NATIONAL CORPORATION	VA	15,476	198	\$1B-\$10B	9,305	185	5,504	164	
PNC BANK CORP.	PA	13,620	50	>\$50B	1,995	33	790	26	
MORGAN STANLEY DEAN WITTER B	UT	13,393	5,560	<\$1B	13,393	5,560	13,393	5,560	
WACHOVIA CORPORATION	NC	11,257	35	>\$50B	1,388	22	668	18	
SUSQUEHANNA BANK	MD	11,246	95	N/A	5,671	85	2,717	70	
WILMINGTON TRUST CORPORATION	DE	11,187	64	\$1B-\$10B	3,523	48	1,503	36	
MASON-DIXON BANCSHARES INC.	MD	11,007	115	\$1B-\$10B	5,345	104	2,909	90	
WILMINGTON TRUST FSB	DE	10,587	42	N/A	2,912	27	899	16	
HOME FEDERAL SAVINGS BANK	MD	9,711	139	N/A	6,199	131	3,910	115	
RIGGS NATIONAL CORPORATION	DC	6,804	84	\$1B-\$10B	3,115	76	1,584	67	
HSBC BK USA	NY	5,156	16	\$10B-\$50B	781	8	157	4	
UNITED BANK	VA	4,306	26	N/A	1,676	20	724	15	
U.S. BANCORP	MN	4,210	534	>\$50B	3,410	532	2,722	528	
REGENCY SAVINGS BANK	IL	3,944	6	N/A	0	0	0	0	
FINANCIAL TRUST COMPANY	PA	3,678	18	N/A	1,096	14	854	13	
BANK ONE CORPORATION	IL	3,226	78	>\$50B	1,970	75	1,369	72	
SUMMIT BANCORP.	NJ	2,935	7	\$10B-\$50B	535	4	135	2	
DROVERS BANCSHARES CORPORATI	PA	2,864	10	<\$1B	734	6	170	3	
ONE VALLEY BANCORP INC.	WV	2,756	10	\$1B-\$10B	756	8	356	6	

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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)
MICHIGAN NB	MI	2,613	4	\$10B-\$50B	213	1	0	0	
HUNTINGTON BANCSHARES INCORP	OH	2,467	10	\$10B-\$50B	617	8	192	6	
FIRST INTERNATIONAL BANCORP	CT	2,365	9	<\$1B	565	6	275	4	
EASTERN SAVINGS BANK FSB	MD	2,241	15	N/A	1,061	11	397	7	
FLEET FINANCIAL GROUP INC.	MA	1,703	7	>\$50B	243	5	243	5	
OCWEN FEDERAL BANK FSB	FL	1,677	9	N/A	1,069	7	96	1	
1ST SOURCE CORPORATION	IN	1,639	9	\$1B-\$10B	1,349	8	78	1	
SUN BANCORP INC	NJ	1,589	9	\$1B-\$10B	589	8	264	6	
ONBANK	NY	1,439	20	N/A	1,045	19	191	13	
SOUTHTRUST CORPORATION	AL	1,319	8	\$10B-\$50B	653	7	81	2	
WSFS	DE	1,204	7	N/A	684	6	104	3	
COMERICA INCORPORATED	MI	1,049	3	\$10B-\$50B	174	2	174	2	
MERRILL LYNCH BK USA	UT	1,045	5	\$1B-\$10B	255	3	255	3	
BANKBOSTON CORPORATION	MA	1,027	2	>\$50B	27	1	27	1	
PENSECO FINANCIAL SERVICES C	PA	1,010	4	<\$1B	310	3	35	1	
IMPERIAL BANCORP	CA	1,000	1	\$1B-\$10B	0	0	0	0	
AMERICAN EXPRESS CENTURION B	UT	55,012	7,776	\$10B-\$50B	55,012	7,776	55,012	7,776	0.81
MBNA CORPORATION	DE	6,148	678	\$10B-\$50B	6,148	678	6,027	677	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.