

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

Bank Name	Location	Total Score	Bank Asset Size	Small Business Loans*	
				Dollar Amount	Number
UNITED BK	BANGOR	77.5	\$100M-500M	49,948	974
MAINE B&TC	PORTLAND	75.0	\$100M-500M	89,094	1,485
CAMDEN NB	CAMDEN	60.0	\$500M-\$1B	133,451	2,352
BORDER TC	SOUTH CHINA	55.0	<\$100M	23,015	471
FLEET BK ME	PORTLAND	52.5	\$1B-\$10B	188,448	2,230

*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 Maine , 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)
United Bk	Bangor	77.5	22.5	25.0	12.5	17.5	\$100M-500M	49,948	974	90.0	92.5
Maine B&Tc	Portland	75.0	22.5	10.0	22.5	20.0	\$100M-500M	89,094	1,485	65.0	57.5
Camden Nb	Camden	60.0	10.0	2.5	22.5	25.0	\$500M-\$1B	133,451	2,352	62.5	60.0
First Nb Of Damariscotta	Damariscotta	57.5	5.0	20.0	17.5	15.0	\$100M-500M	63,559	987	50.0	45.0
Border Tc	South China	55.0	25.0	20.0	5.0	5.0	<\$100M	23,015	471	50.0	52.5
Katahdin Tc	Patten	55.0	20.0	10.0	12.5	12.5	\$100M-500M	49,903	983	55.0	57.5
Bar Harbor Bkg&Tc	Bar Harbor	55.0	5.0	7.5	20.0	22.5	\$100M-500M	70,202	1,700	55.0	52.5
First Nb Of Bar Harbor	Bar Harbor	55.0	17.5	12.5	15.0	10.0	\$100M-500M	51,408	666	37.5	42.5
Fleet Bk Me	Portland	52.5	2.5	2.5	25.0	22.5	\$1B-\$10B	188,448	2,230	52.5	50.0
Damariscotta B&Tc	Damariscotta	52.5	15.0	22.5	7.5	7.5	<\$100M	25,709	670	42.5	42.5
Union Tc	Ellsworth	52.5	7.5	17.5	10.0	17.5	\$100M-500M	48,581	1,256	75.0	87.5
Merrill Mrch Bk	Bangor	45.0	12.5	5.0	17.5	10.0	\$100M-500M	59,109	755	35.0	30.0
First Citizens Bk	Presque Isle	45.0	12.5	15.0	5.0	12.5	\$100M-500M	25,468	785	62.5	75.0
Pepperell Tc	Biddeford	37.5	17.5	15.0	2.5	2.5	<\$100M	16,075	396	47.5	40.0
Ocean Nb Of Kennebunk	Kennebunk	30.0	10.0	5.0	10.0	5.0	\$100M-500M	41,596	599	25.0	20.0
Bankboston Me Na	South Portland	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.

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 Maine 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)
KEYCORP	OH	205,218	1,800	>\$50B	87,773	1,572	41,069	1,308	
PEOPLES HERITAGE FINANCIAL G	ME	188,114	1,852	\$1B-\$10B	96,383	1,676	49,706	1,397	
FLEET FINANCIAL GROUP INC.	MA	64,441	655	>\$50B	29,885	592	18,392	526	
CAMDEN NATIONAL CORPORATION	ME	56,584	745	<\$1B	32,596	694	17,057	601	
GARDINER SAVINGS INSTITUTION	ME	40,849	576	N/A	22,453	540	12,330	482	
BANGOR SAVINGS BANK	ME	37,157	547	N/A	21,305	515	13,565	471	
NORWAY SAVINGS BANK	ME	21,111	271	N/A	13,896	255	7,816	216	
SKOWHEGAN SAVINGS BANK	ME	18,545	337	N/A	14,413	327	9,737	298	
BAR HARBOR BANKSHARES	ME	17,133	492	<\$1B	12,915	482	8,483	457	
ANDROSCOGGIN SAVINGS BANK	ME	15,259	121	N/A	5,663	102	3,734	89	
CITIZENS BK RI	RI	7,477	25	\$1B-\$10B	1,058	15	464	12	
KENNEBEC SAVINGS BANK	ME	6,172	52	N/A	4,004	47	1,524	32	
ADVANTA BK CORP	UT	5,925	607	<\$1B	5,925	607	5,823	606	
WACHOVIA CORPORATION	NC	5,277	9	>\$50B	0	0	0	0	
WELLS FARGO & COMPANY	CA	5,091	271	>\$50B	5,091	271	5,091	271	
BANK ONE CORPORATION	IL	4,495	26	>\$50B	385	20	385	20	
HSBC BK USA	NY	4,143	7	\$10B-\$50B	143	3	143	3	
BANKBOSTON CORPORATION	MA	3,772	18	>\$50B	958	13	271	9	
MORGAN STANLEY DEAN WITTER B	UT	3,580	1,363	<\$1B	3,580	1,363	3,580	1,363	
CHASE MANHATTAN CORPORATION	NY	2,191	100	>\$50B	2,191	100	1,991	99	
GORHAM SAVINGS BANK	ME	2,024	10	N/A	184	6	184	6	
CHITTENDEN CORPORATION	VT	1,358	3	\$1B-\$10B	75	1	75	1	
GRANITE STATE BANKSHARES IN	NH	1,332	15	<\$1B	1,052	14	469	11	
1ST SOURCE CORPORATION	IN	1,319	8	\$1B-\$10B	1,319	8	0	0	
ALLFIRST BK	MD	1,193	4	\$10B-\$50B	143	2	143	2	
UST CORP.	MA	1,165	2	\$1B-\$10B	165	1	0	0	
OCWEN FEDERAL BANK FSB	FL	1,070	3	N/A	370	2	0	0	
PNC BANK CORP.	PA	1,000	1	>\$50B	0	0	0	0	
AMERICAN EXPRESS CENTURION B	UT	10,063	1,406	\$10B-\$50B	10,063	1,406	10,063	1,406	0.81
MBNA CORPORATION	DE	1,928	244	\$10B-\$50B	1,928	244	1,928	244	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.