

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

Bank Name	Location	Total Score	Bank Asset Size	Small Business Loans*	
				Dollar Amount	Number
OMNIBANK	MANTEE	87.5	<\$100M	29,783	882
LAMAR BK	PURVIS	87.5	\$100M-500M	76,841	1,160
FIRST BK	MCCOMB	85.0	\$100M-500M	72,993	873
FIRST ST BK	WAYNESBORO	85.0	\$100M-500M	54,295	757
STATE B&TC	BROOKHAVEN	82.5	\$100M-500M	37,680	1,108
MECHANICS BK	WATER VALLEY	82.5	<\$100M	24,098	868
MERCHANTS & FARMERS BK	MACON	82.5	\$100M-500M	38,578	1,047
PEOPLES BK	RIPLEY	80.0	\$100M-500M	39,450	1,933
BANK OF HOLLY SPRINGS	HOLLY SPRINGS	80.0	\$100M-500M	30,435	1,024
FIRST NB OF SOUTH MS	HATTIESBURG	80.0	<\$100M	19,811	410
MERCHANTS & FARMERS BK	KOSCIUSKO	75.0	\$500M-\$1B	140,489	2,520
PEOPLES B&TC	TUPELO	75.0	\$1B-\$10B	230,182	5,843

*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 Mississippi , 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)
Lamar Bk	Purvis	87.5	17.5	25.0	22.5	22.5	\$100M-500M	76,841	1,160	70.0	67.5
Omnibank	Mantee	87.5	25.0	25.0	17.5	20.0	<\$100M	29,783	882	90.0	92.5
First Bk	Mccomb	85.0	25.0	17.5	22.5	20.0	\$100M-500M	72,993	873	90.0	90.0
First St Bk	Waynesboro	85.0	20.0	25.0	22.5	17.5	\$100M-500M	54,295	757	90.0	92.5
State B&Tc	Brookhaven	82.5	25.0	15.0	20.0	22.5	\$100M-500M	37,680	1,108	87.5	87.5
Mechanics Bk	Water Valley	82.5	22.5	25.0	15.0	20.0	<\$100M	24,098	868	87.5	90.0
Merchants & Farmers Bk	Macon	82.5	22.5	17.5	20.0	22.5	\$100M-500M	38,578	1,047	85.0	85.0
Peoples Bk	Ripley	80.0	12.5	22.5	20.0	25.0	\$100M-500M	39,450	1,933	87.5	87.5
Bank Of Holly Springs	Holly Springs	80.0	25.0	15.0	17.5	22.5	\$100M-500M	30,435	1,024	85.0	87.5
First Nb Of South Ms	Hattiesburg	80.0	25.0	25.0	15.0	15.0	<\$100M	19,811	410	80.0	82.5
First Nb Of Clarksdale	Clarksdale	77.5	22.5	12.5	20.0	22.5	\$100M-500M	32,061	1,147	77.5	80.0
Community Bk Of Ms	Forest	77.5	22.5	7.5	25.0	22.5	\$100M-500M	85,554	1,348	62.5	52.5
Bank Of Falkner	Falkner	77.5	25.0	22.5	15.0	15.0	<\$100M	23,577	497	80.0	82.5
Pike Cty Nb	Mccomb	77.5	25.0	17.5	17.5	17.5	\$100M-500M	30,887	785	82.5	87.5
Great Southern Nb	Meridian	75.0	22.5	7.5	22.5	22.5	\$100M-500M	48,547	1,107	57.5	52.5
Peoples B&Tc	Tupelo	75.0	17.5	7.5	25.0	25.0	\$1B-\$10B	230,182	5,843	75.0	75.0
Merchants & Farmers Bk	Kosciusko	75.0	17.5	7.5	25.0	25.0	\$500M-\$1B	140,489	2,520	80.0	77.5
National Bk Of Cmrc Of Ms	Starkville	72.5	17.5	5.0	25.0	25.0	\$500M-\$1B	149,587	3,164	67.5	62.5
Bankplus	Belzoni	72.5	17.5	5.0	25.0	25.0	\$500M-\$1B	162,198	4,414	72.5	67.5
Bank Of Wiggins	Wiggins	72.5	22.5	20.0	15.0	15.0	<\$100M	22,465	603	75.0	77.5
First St Bk	Holly Springs	72.5	22.5	15.0	17.5	17.5	\$100M-500M	26,048	629	77.5	77.5
Britton & Koontz First Nb	Natchez	70.0	20.0	7.5	22.5	20.0	\$100M-500M	41,154	936	67.5	57.5
First Nb Of Oxford	Oxford	70.0	20.0	15.0	20.0	15.0	\$100M-500M	32,001	585	50.0	42.5
Bancorpsouth Bk	Tupelo	70.0	15.0	5.0	25.0	25.0	\$1B-\$10B	911,561	14,620	60.0	60.0
Valley Bk	Cleveland	70.0	20.0	5.0	22.5	22.5	\$100M-500M	48,456	1,198	60.0	47.5
Peoples Bk	Senatobia	70.0	15.0	22.5	15.0	17.5	\$100M-500M	19,591	694	75.0	77.5
First American Nb	Iuka	70.0	15.0	22.5	15.0	17.5	\$100M-500M	24,191	729	77.5	80.0
Bank Of New Albany	New Albany	70.0	12.5	22.5	20.0	15.0	\$100M-500M	38,885	487	77.5	80.0
Senatobia Bk	Senatobia	70.0	17.5	22.5	17.5	12.5	\$100M-500M	24,329	346	75.0	77.5
Guaranty B&Tc	Belzoni	67.5	17.5	12.5	20.0	17.5	\$100M-500M	38,161	789	80.0	80.0
Merchants & Marine Bk	Pascagoula	67.5	20.0	2.5	22.5	22.5	\$100M-500M	55,905	1,487	70.0	67.5
Farmers & Merchants Bk	Baldwyn	67.5	15.0	20.0	15.0	17.5	\$100M-500M	19,500	648	72.5	75.0
Community Bk Ellisville Ms	Ellisville	67.5	20.0	2.5	22.5	22.5	\$100M-500M	45,127	1,156	67.5	57.5
United Ms Bk	Natchez	67.5	22.5	10.0	17.5	17.5	<\$100M	25,613	792	62.5	52.5
First Nb Of Pontotoc	Pontotoc	67.5	12.5	17.5	17.5	20.0	\$100M-500M	26,820	980	77.5	80.0
First Nb Of Lucedale	Lucedale	65.0	20.0	12.5	17.5	15.0	\$100M-500M	25,108	577	70.0	72.5
Newton Cty Bk	Newton	65.0	20.0	17.5	17.5	10.0	\$100M-500M	27,424	250	37.5	37.5
Security Bk	Amory	65.0	12.5	17.5	15.0	20.0	\$100M-500M	22,282	855	72.5	75.0
Community Bk Indianola	Indianola	65.0	20.0	20.0	12.5	12.5	<\$100M	18,634	321	32.5	27.5
Jasper Cty Bk	Bay Springs	62.5	17.5	15.0	15.0	15.0	\$100M-500M	21,695	386	42.5	37.5
First Nb Of Picayune	Picayune	62.5	22.5	7.5	17.5	15.0	\$100M-500M	24,857	465	55.0	45.0
Tylertown Br	Tylertown	62.5	17.5	22.5	12.5	10.0	<\$100M	13,046	275	67.5	72.5

Table A.1 Small Business Lending in Mississippi , 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)					
Citizens St Bk	Magee	62.5	15.0	7.5	20.0	20.0	\$100M-500M	34,059	994	55.0	55.0
Peoples Bk	Mendenhall	60.0	10.0	20.0	15.0	15.0	\$100M-500M	19,485	536	65.0	70.0
Trustmark Nb	Jackson	60.0	7.5	2.5	25.0	25.0	\$1B-\$10B	741,037	17,012	57.5	57.5
First Security Bk	Batesville	60.0	15.0	7.5	20.0	17.5	\$100M-500M	36,632	725	57.5	55.0
Peoples Bk	Biloxi	60.0	12.5	2.5	25.0	20.0	\$500M-\$1B	85,306	993	50.0	40.0
Citizens Bk	Philadelphia	57.5	7.5	2.5	22.5	25.0	\$100M-500M	43,028	1,494	60.0	60.0
Hancock Bk	Gulfport	57.5	5.0	2.5	25.0	25.0	\$1B-\$10B	168,743	4,544	55.0	60.0
Bank Of Kilmichael	Kilmichael	57.5	20.0	17.5	10.0	10.0	<\$100M	10,563	255	60.0	62.5
Bank Of Jones Cty	Laurel	57.5	25.0	15.0	10.0	7.5	<\$100M	11,133	170	60.0	60.0
Holmes County B&Tc	Lexington	55.0	15.0	12.5	10.0	17.5	<\$100M	11,471	645	62.5	67.5
Citizens B&Tc	Marks	55.0	10.0	20.0	12.5	12.5	<\$100M	13,809	336	62.5	65.0
Citizens Nb Of Meridian	Meridian	52.5	5.0	5.0	22.5	20.0	\$100M-500M	45,084	834	40.0	40.0
Bank Of Forest	Forest	52.5	7.5	20.0	12.5	12.5	\$100M-500M	13,619	366	45.0	42.5
Commercial Bk	Woodville	52.5	7.5	25.0	7.5	12.5	<\$100M	7,495	330	60.0	62.5
Planters B&Tc	Indianola	52.5	10.0	2.5	20.0	20.0	\$100M-500M	35,231	893	57.5	50.0
Coast Cmnty Bk	Biloxi	52.5	22.5	5.0	12.5	12.5	<\$100M	17,508	349	52.5	35.0
Citizens Bk	Byhalia	47.5	15.0	15.0	7.5	10.0	<\$100M	7,888	218	57.5	57.5
Copiah Bk Na	Hazlehurst	47.5	10.0	12.5	10.0	15.0	<\$100M	11,053	421	57.5	60.0
Port Gibson Bk	Port Gibson	47.5	17.5	10.0	12.5	7.5	<\$100M	14,750	189	57.5	60.0
Commercial Bk Of Dekalb	De Kalb	47.5	12.5	15.0	10.0	10.0	<\$100M	9,931	208	30.0	25.0
First Nb Of Wiggins	Wiggins	47.5	10.0	20.0	7.5	10.0	<\$100M	7,907	297	60.0	65.0
First Nb Of The Pine Belt	Laurel	47.5	25.0	10.0	7.5	5.0	<\$100M	5,735	109	40.0	35.0
Citizens B&Tc	Louisville	45.0	5.0	25.0	7.5	7.5	<\$100M	6,567	185	50.0	57.5
Bank Of Winona	Winona	45.0	10.0	17.5	10.0	7.5	<\$100M	11,334	168	52.5	55.0
Bank Of Anguilla	Anguilla	42.5	7.5	20.0	7.5	7.5	<\$100M	7,129	160	45.0	52.5
Bank Of Yazoo City	Yazoo City	42.5	10.0	7.5	12.5	12.5	\$100M-500M	17,076	350	37.5	40.0
Merchants & Planters Bk	Raymond	42.5	5.0	25.0	5.0	7.5	<\$100M	4,810	129	47.5	52.5
Delta B&Tc	Drew	42.5	12.5	22.5	5.0	2.5	<\$100M	2,765	41	17.5	15.0
Century Bk	Lucedale	40.0	5.0	12.5	10.0	12.5	\$100M-500M	12,971	368	52.5	60.0
Bank Of Franklin	Meadville	40.0	7.5	12.5	10.0	10.0	<\$100M	10,249	273	47.5	52.5
Carthage Bk	Carthage	40.0	10.0	5.0	12.5	12.5	\$100M-500M	18,689	363	42.5	35.0
Peoples Bk Of Franklin Cty	Bude	40.0	15.0	12.5	5.0	7.5	<\$100M	4,053	130	47.5	50.0
Bank Of The South	Crystal Springs	37.5	12.5	12.5	5.0	7.5	<\$100M	4,119	131	45.0	50.0
Commerce Nb	Corinth	37.5	15.0	10.0	5.0	7.5	<\$100M	3,255	123	45.0	45.0
Cleveland St Bk	Cleveland	35.0	7.5	5.0	12.5	10.0	\$100M-500M	17,606	270	30.0	25.0
Mississippi Southern Bk	Port Gibson	35.0	12.5	10.0	7.5	5.0	<\$100M	6,009	114	15.0	12.5
Consumer Nb	Jackson	35.0	5.0	25.0	2.5	2.5	<\$100M	1,999	48	40.0	47.5
Citizens Bk	Columbia	35.0	7.5	2.5	12.5	12.5	\$100M-500M	19,124	358	30.0	30.0
Jefferson Bk	Fayette	35.0	12.5	15.0	5.0	2.5	<\$100M	2,540	62	32.5	20.0
Bank Of Ruleville	Ruleville	35.0	7.5	20.0	2.5	5.0	<\$100M	2,501	106	45.0	50.0
Spirit Bk	Belmont	35.0	7.5	22.5	2.5	2.5	<\$100M	1,613	41	40.0	45.0
Tallahatchie County Bk	Charleston	32.5	2.5	22.5	2.5	5.0	<\$100M	2,359	88	37.5	42.5
Planters Bk	Tunica	32.5	10.0	7.5	10.0	5.0	<\$100M	8,374	132	22.5	12.5

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		Total	SBL/TA	SBL/TBL	SBL(\$)	SBL(#)					
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Covington Cty Bk	Collins	32.5	5.0	12.5	5.0	10.0	<\$100M	4,619	239	42.5	47.5
Merchants & Farmers Bk	Holly Springs	32.5	2.5	17.5	7.5	5.0	<\$100M	4,892	99	37.5	42.5
Bank Of Morton	Morton	32.5	2.5	20.0	5.0	5.0	<\$100M	3,575	87	35.0	42.5
Richton B&Tc	Richton	30.0	2.5	17.5	5.0	5.0	<\$100M	4,762	87	40.0	45.0
First Nb Of Holmes County	Lexington	30.0	5.0	5.0	10.0	10.0	\$100M-500M	12,823	262	25.0	20.0
Bank Of Okolona	Okolona	27.5	5.0	10.0	5.0	7.5	<\$100M	3,735	134	32.5	40.0
Community Bk Desoto Cty	Southaven	25.0	10.0	2.5	7.5	5.0	<\$100M	7,020	76	15.0	10.0
Bank Of Walnut Grove	Walnut Grove	22.5	2.5	15.0	2.5	2.5	<\$100M	1,811	59	25.0	32.5
Bank Of Commerce	Greenwood	20.0	2.5	5.0	7.5	5.0	\$100M-500M	6,594	114	25.0	20.0
Bank Of Bolivar County	Shelby	20.0	5.0	10.0	2.5	2.5	<\$100M	1,828	57	25.0	32.5
First Nb	Rosedale	17.5	2.5	10.0	2.5	2.5	<\$100M	2,493	59	10.0	15.0
Bank Of Benoit	Benoit	17.5	2.5	10.0	2.5	2.5	<\$100M	1,117	64	22.5	30.0
Peoples B&Tc	North Carrollto	17.5	2.5	10.0	2.5	2.5	<\$100M	657	30	20.0	20.0
First Amer Bk	Jackson	10.0	2.5	2.5	2.5	2.5	<\$100M	0	0	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 Mississippi 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)
TRUSTMARK CORPORATION	MS	462,168	10,287	\$1B-\$10B	285,050	9,917	187,788	9,344	
FIRST AMERICAN CORPORATION	TN	421,325	6,037	\$10B-\$50B	202,074	5,617	121,722	5,137	
BANCORPSOUTH INC.	MS	294,122	4,935	\$1B-\$10B	181,548	4,685	110,157	4,241	
UNION PLANTERS CORPORATION	TN	253,848	5,244	\$10B-\$50B	150,673	5,030	99,524	4,720	
PEOPLES HOLDING COMPANY THE	MS	191,712	4,299	\$1B-\$10B	127,815	4,167	82,916	3,891	
BANCLPLUS CORPORATION	MS	169,278	4,441	<\$1B	118,504	4,333	72,846	4,039	
HANCOCK HOLDING COMPANY	MS	94,025	3,241	\$1B-\$10B	70,185	3,190	50,591	3,068	
FIRST M & F CORPORATION	MS	85,491	2,185	<\$1B	56,990	2,123	40,293	2,020	
FIRST TENNESSEE NATIONAL COR	TN	56,350	1,190	\$10B-\$50B	35,625	1,152	20,760	1,056	
CITIZENS NB OF MERIDIAN	MS	53,215	877	<\$1B	29,720	826	16,931	748	
CITIZENS HOLDING COMPANY	MS	49,717	1,732	<\$1B	40,403	1,713	31,544	1,659	
PEOPLES FINANCIAL CORPORATIO	MS	39,471	467	<\$1B	20,921	429	10,228	365	
SOUTHTRUST CORPORATION	AL	34,862	312	\$10B-\$50B	14,898	271	7,425	227	
NBC CAPITAL CORPORATION	MS	31,497	981	<\$1B	24,193	964	16,796	918	
CONCORDIA CAPITAL CORPORATIO	LA	14,406	185	<\$1B	6,278	170	4,138	158	
WHITNEY HOLDING CORPORATION	LA	7,336	151	\$1B-\$10B	5,245	146	3,786	135	
REGIONS FINANCIAL CORPORATIO	AL	6,961	57	\$10B-\$50B	2,554	48	1,056	38	
ADVANTA BK CORP	UT	6,711	723	<\$1B	6,711	723	6,711	723	
WELLS FARGO & COMPANY	CA	6,132	274	>\$50B	5,382	273	5,382	273	
MORGAN STANLEY DEAN WITTER B	UT	4,728	1,333	<\$1B	4,728	1,333	4,728	1,333	
BANK ONE CORPORATION	IL	4,532	43	>\$50B	1,820	38	503	30	
BANK OF AMERICA CORPORATION	NC	4,011	14	>\$50B	207	7	207	7	
CHASE MANHATTAN CORPORATION	NY	3,807	122	>\$50B	3,307	121	3,111	120	
AMSOUTH BANCORPORATION	AL	3,356	15	\$10B-\$50B	631	10	365	8	
COMPASS BANCSHARES INC.	AL	3,072	13	\$10B-\$50B	825	9	230	5	
WACHOVIA CORPORATION	NC	2,801	5	>\$50B	71	1	71	1	
HSBC BK USA	NY	2,564	8	\$10B-\$50B	516	4	139	2	
CITIZENS BK RI	RI	1,882	2	\$1B-\$10B	0	0	0	0	
MERRILL LYNCH BK USA	UT	1,625	2	\$1B-\$10B	0	0	0	0	
SOUTHBANK	AL	1,485	26	N/A	1,203	25	448	20	
SUNTRUST BANKS INC.	GA	1,393	13	>\$50B	293	10	63	9	
NATIONAL COMMERCE BANCORPORA	TN	1,335	21	\$1B-\$10B	1,335	21	489	16	
HIBERNIA CORPORATION	LA	1,283	45	\$10B-\$50B	1,283	45	1,147	44	
INDEPENDENT SOUTHERN BANCSHA	TN	1,272	4	<\$1B	53	2	53	2	
BB&T CORPORATION	NC	1,115	3	\$10B-\$50B	15	1	15	1	
U.S. BANCORP	MN	1,094	197	>\$50B	1,094	197	1,094	197	
AMERICAN EXPRESS CENTURION B	UT	14,148	2,231	\$10B-\$50B	14,148	2,231	14,148	2,231	0.81
MBNA CORPORATION	DE	2,099	217	\$10B-\$50B	2,099	217	2,099	217	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.