

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

Bank Name	Location	Total Score	Bank Asset Size	Small Business Loans*	
				Dollar Amount	Number
FNB SOUTHEAST	REIDSVILLE	82.5	\$100M-500M	140,850	1,059
TRIANGLE BK	RALEIGH	82.5	\$1B-\$10B	538,070	15,626
YADKIN VALLEY B&TC	ELKIN	80.0	\$100M-500M	97,592	1,672
EAST CAROLINA BK	ENGELHARD	77.5	\$100M-500M	70,279	1,180
BANK OF GRANITE	GRANITE FALLS	77.5	\$500M-\$1B	186,612	2,751
BANK OF MECKLENBURG	CHARLOTTE	77.5	\$100M-500M	84,371	1,158
LINCOLN BK OF NC	LINCOLNTON	75.0	\$100M-500M	138,647	1,683
FOUR OAKS B&TC	FOUR OAKS	75.0	\$100M-500M	48,571	1,438
FIRST CMRC BK	CHARLOTTE	72.5	<\$100M	38,631	361
WACHOVIA BK NA	WINSTON-SALEM	55.0	>\$10B	4,067,322	82,152

*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 North Carolina, 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)					
Fnb Southeast	Reidsville	82.5	22.5	20.0	22.5	17.5	\$100M-500M	140,850	1,059	72.5	67.5
Triangle Bk	Raleigh	82.5	17.5	17.5	22.5	25.0	\$1B-\$10B	538,070	15,626	75.0	77.5
Yadkin Valley B&Tc	Elkin	80.0	20.0	20.0	20.0	20.0	\$100M-500M	97,592	1,672	90.0	90.0
Bank Of Granite	Granite Falls	77.5	22.5	10.0	22.5	22.5	\$500M-\$1B	186,612	2,751	70.0	77.5
East Carolina Bk	Engelhard	77.5	22.5	20.0	17.5	17.5	\$100M-500M	70,279	1,180	87.5	90.0
Bank Of Mecklenburg	Charlotte	77.5	22.5	17.5	20.0	17.5	\$100M-500M	84,371	1,158	45.0	40.0
Four Oaks B&Tc	Four Oaks	75.0	12.5	25.0	17.5	20.0	\$100M-500M	48,571	1,438	87.5	90.0
Lincoln Bk Of Nc	Lincolnton	75.0	20.0	12.5	22.5	20.0	\$100M-500M	138,647	1,683	80.0	77.5
Wilkes Nb	Wilkesboro	72.5	25.0	20.0	12.5	15.0	\$100M-500M	35,417	716	80.0	85.0
First Cmrc Bk	Charlotte	72.5	25.0	22.5	15.0	10.0	<\$100M	38,631	361	52.5	45.0
First-Citizens B&Tc	Raleigh	67.5	10.0	7.5	25.0	25.0	\$1B-\$10B	#####	29,031	67.5	75.0
Fidelity Bk	Fuquay-Varina	67.5	10.0	12.5	22.5	22.5	\$500M-\$1B	141,610	2,423	75.0	75.0
Catawba Valley Bk	Hickory	67.5	17.5	25.0	10.0	15.0	\$100M-500M	27,789	727	80.0	87.5
Newsouth Bk	Washington	65.0	15.0	15.0	17.5	17.5	\$100M-500M	78,242	926	67.5	60.0
First Nb Of Shelby	Shelby	62.5	7.5	15.0	17.5	22.5	\$500M-\$1B	72,396	2,056	62.5	62.5
First Bk	Troy	62.5	12.5	7.5	20.0	22.5	\$500M-\$1B	118,194	2,111	65.0	75.0
Lexington St Bk	Lexington	62.5	10.0	12.5	20.0	20.0	\$500M-\$1B	129,352	1,955	60.0	55.0
Midcarolina Bk	Burlington	62.5	20.0	22.5	10.0	10.0	<\$100M	25,421	304	65.0	32.5
American Cmnty Bk	Monroe	62.5	25.0	17.5	10.0	10.0	<\$100M	23,441	263	57.5	57.5
High Point B&Tc	High Point	60.0	15.0	5.0	20.0	20.0	\$100M-500M	116,473	1,341	52.5	47.5
Community Bk	Pilot Mountain	60.0	12.5	15.0	15.0	17.5	\$100M-500M	38,533	969	70.0	75.0
Cabarrus Bk Of Nc	Concord	60.0	17.5	12.5	15.0	15.0	\$100M-500M	47,911	596	72.5	72.5
Peoples Bk	Newton	57.5	15.0	5.0	20.0	17.5	\$100M-500M	111,127	947	47.5	47.5
Mechanics & Farmers Bk	Durham	57.5	17.5	12.5	15.0	12.5	\$100M-500M	42,308	396	45.0	45.0
Bank Of Nc	Thomasville	57.5	15.0	17.5	12.5	12.5	\$100M-500M	34,100	374	50.0	45.0
Southern Cmnty B&Tc	Winston-Salem	57.5	15.0	10.0	17.5	15.0	\$100M-500M	52,945	638	55.0	52.5
High St Bkg Co	Asheville	57.5	25.0	10.0	15.0	7.5	<\$100M	42,221	177	27.5	22.5
Independence Bk	Kernersville	57.5	22.5	25.0	5.0	5.0	<\$100M	10,718	123	35.0	27.5
Bank Of Asheville	Asheville	57.5	22.5	22.5	5.0	7.5	<\$100M	10,798	204	57.5	60.0
First Tr Bk	Charlotte	57.5	22.5	22.5	7.5	5.0	<\$100M	11,091	106	32.5	35.0
First Charter Nb	Concord	55.0	5.0	5.0	22.5	22.5	\$1B-\$10B	208,258	3,232	57.5	60.0
Randolph B&Tc	Asheboro	55.0	12.5	15.0	12.5	15.0	\$100M-500M	32,762	718	65.0	62.5
Heritage Bk	Lucama	55.0	15.0	15.0	12.5	12.5	\$100M-500M	28,586	416	52.5	57.5
Wachovia Bk Na	Winston-Salem	55.0	2.5	2.5	25.0	25.0	>\$10B	#####	82,152	55.0	55.0
Nationsbank Na	Charlotte	55.0	2.5	2.5	25.0	25.0	>\$10B	#####	170,463	55.0	55.0
First Union Nb	Charlotte	55.0	2.5	2.5	25.0	25.0	>\$10B	#####	74,459	55.0	55.0
Central Carolina B&Tc	Durham	55.0	5.0	5.0	22.5	22.5	\$1B-\$10B	768,599	10,887	57.5	57.5
Bank Of Currituck	Moyock	55.0	12.5	25.0	7.5	10.0	<\$100M	17,827	341	72.5	77.5
Carolina Cmnty Bk	Murphy	55.0	7.5	7.5	20.0	20.0	\$500M-\$1B	82,727	1,619	65.0	70.0
Branch Bkg&Tc	Winston-Salem	55.0	2.5	2.5	25.0	25.0	>\$10B	#####	64,555	60.0	60.0
Centura Bk	Rocky Mount	55.0	5.0	2.5	25.0	22.5	\$1B-\$10B	#####	13,509	55.0	55.0
First Gaston Bk Of Nc	Gastonia	55.0	20.0	12.5	10.0	12.5	<\$100M	25,412	406	65.0	62.5

Table A.1 Small Business Lending in North Carolina, 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)					
United Nb	Fayetteville	52.5	20.0	22.5	5.0	5.0	<\$100M	10,695	111	62.5	70.0
Surrey B&Tc	Mount Airy	52.5	25.0	10.0	7.5	10.0	<\$100M	17,084	329	60.0	55.0
Carolina Bk	Greensboro	52.5	20.0	15.0	10.0	7.5	<\$100M	19,724	127	25.0	25.0
Bank Of Davie	Mocksville	52.5	25.0	15.0	7.5	5.0	<\$100M	11,029	92	40.0	37.5
Farmers & Mrch Bk	Granite Quarry	50.0	7.5	12.5	15.0	15.0	\$100M-500M	41,669	615	57.5	67.5
Southern B&Tc	Mount Olive	50.0	5.0	7.5	17.5	20.0	\$500M-\$1B	73,116	1,503	55.0	60.0
Park Meridian Bk	Charlotte	50.0	7.5	17.5	12.5	12.5	\$100M-500M	28,117	404	47.5	40.0
First Nb&Tc	Asheboro	47.5	10.0	2.5	17.5	17.5	\$100M-500M	67,879	1,009	47.5	42.5
Capital Bk	Raleigh	47.5	17.5	5.0	15.0	10.0	\$100M-500M	37,924	291	40.0	35.0
Piedmont Bk	Statesville	47.5	20.0	10.0	10.0	7.5	<\$100M	25,354	246	45.0	35.0
First Western Bk	Burnsville	47.5	10.0	22.5	7.5	7.5	<\$100M	12,322	193	65.0	72.5
Scottish Bk	Charlotte	47.5	17.5	22.5	5.0	2.5	<\$100M	8,326	71	40.0	45.0
Bank Of Stanly	Albemarle	45.0	10.0	7.5	12.5	15.0	\$100M-500M	33,824	599	65.0	67.5
Lumbee Guaranty Bk	Pembroke	45.0	5.0	20.0	7.5	12.5	\$100M-500M	12,703	390	57.5	72.5
Mountainbank	Hendersonville	45.0	17.5	7.5	10.0	10.0	<\$100M	23,995	308	55.0	45.0
Crescent St Bk	Cary	45.0	15.0	25.0	2.5	2.5	<\$100M	6,133	58	27.5	30.0
Pine Level Bk	Pine Level	40.0	7.5	25.0	2.5	5.0	<\$100M	4,069	84	52.5	60.0
1St St Bk	Burlington	35.0	5.0	5.0	12.5	12.5	\$100M-500M	35,421	333	27.5	30.0
Avery Cty Bk	Newland	32.5	2.5	20.0	2.5	7.5	<\$100M	2,573	172	35.0	45.0
Community B&Tc	Rutherfordton	30.0	5.0	10.0	7.5	7.5	\$100M-500M	12,818	244	32.5	37.5
Bank Of Wilmington	Wilmington	30.0	12.5	10.0	5.0	2.5	<\$100M	6,380	56	22.5	15.0
Alamance Nb	Graham	30.0	7.5	17.5	2.5	2.5	<\$100M	2,956	60	47.5	35.0
Gateway B&Tc	Elizabeth City	30.0	12.5	7.5	5.0	5.0	<\$100M	7,243	95	40.0	35.0
Bank Of The Carolinas	Landis	27.5	2.5	20.0	2.5	2.5	<\$100M	671	11	30.0	27.5
High Country Bk	Boone	25.0	2.5	17.5	2.5	2.5	<\$100M	2,792	40	30.0	30.0
Waccamaw Bk	Whiteville	22.5	7.5	5.0	5.0	5.0	<\$100M	7,038	127	32.5	47.5
Paragon Cmrl Bk	Raleigh	17.5	10.0	2.5	2.5	2.5	<\$100M	3,444	12	10.0	10.0
First Union Home Equity BI	Charlotte	10.0	2.5	0.0	2.5	2.5	\$1B-\$10B	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 North Carolina 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)
BB&T CORPORATION	NC	1,486,539	20,928	\$10B-\$50B	843,823	19,643	496,843	17,593	
FIRST CITIZENS BANCSHARES I	NC	849,765	10,727	\$1B-\$10B	437,857	9,874	221,977	8,600	
WACHOVIA CORPORATION	NC	706,416	8,568	>\$50B	313,381	7,817	174,139	6,958	
FIRST UNION CORPORATION	NC	425,478	4,079	>\$50B	164,635	3,615	90,463	3,191	
CCB FINANCIAL CORPORATION	NC	398,692	5,981	\$1B-\$10B	219,698	5,596	126,372	5,042	
BANK OF AMERICA CORPORATION	NC	389,280	3,111	>\$50B	156,570	2,695	79,099	2,250	
CENTURA BANKS INC.	NC	292,018	4,422	\$1B-\$10B	158,730	4,136	87,856	3,717	
TRIANGLE BANCORP INC.	NC	224,188	3,012	\$1B-\$10B	116,371	2,795	68,690	2,516	
SOUTHTRUST CORPORATION	AL	133,247	981	\$10B-\$50B	57,527	840	24,139	649	
FIDELITY BANCSHARES (N.C.)	NC	92,308	1,373	<\$1B	54,556	1,291	31,636	1,152	
BANK OF GRANITE CORPORATION	NC	92,083	1,337	<\$1B	47,564	1,244	28,182	1,125	
PEOPLES BK	NC	80,506	635	<\$1B	33,022	544	16,468	442	
CAROLINA FIRST BANCSHARES I	NC	62,931	657	<\$1B	29,379	600	17,795	527	
FIRST CHARTER CORPORATION	NC	60,512	708	\$1B-\$10B	27,869	646	15,826	578	
FIRST BANCORP	NC	57,863	1,388	<\$1B	38,268	1,346	28,016	1,287	
HIGH POINT BANK CORPORATION	NC	48,336	519	<\$1B	23,084	462	11,693	393	
LSB BANCSHARES INC.	NC	44,776	648	<\$1B	25,973	606	16,284	545	
FNB CORP.	NC	42,840	392	<\$1B	20,806	345	10,062	281	
SOUTHERN BANCSHARES (N.C.)	NC	33,620	794	<\$1B	24,390	773	16,682	724	
COOPERATIVE BANKSHARES INC.	NC	30,178	232	N/A	12,434	198	5,605	154	
FIRST NB OF SHELBY	NC	28,726	519	<\$1B	14,815	491	10,833	466	
MORGAN STANLEY DEAN WITTER B	UT	25,525	11,631	<\$1B	25,525	11,631	25,525	11,631	
YADKIN VALLEY B&TC	NC	25,056	254	<\$1B	12,937	228	6,417	188	
WELLS FARGO & COMPANY	CA	23,540	1,031	>\$50B	21,326	1,028	21,326	1,028	
ADVANTA BK CORP	UT	23,336	2,392	<\$1B	23,336	2,392	23,336	2,392	
ANCHOR FINANCIAL CORPORATION	SC	20,740	249	\$1B-\$10B	11,618	231	5,314	194	
1ST SOURCE CORPORATION	IN	17,148	122	\$1B-\$10B	9,190	105	3,562	68	
CHASE MANHATTAN CORPORATION	NY	16,838	562	>\$50B	15,278	560	15,108	559	
FIRST COMMUNITY BANCSHARES	VA	13,241	417	\$1B-\$10B	11,441	415	9,283	401	
NATIONAL COMMERCE BANCORPORA	TN	9,344	59	\$1B-\$10B	4,849	46	1,577	24	
BANK ONE CORPORATION	IL	9,162	73	>\$50B	2,354	61	883	53	
REGIONS FINANCIAL CORPORATIO	AL	9,002	53	\$10B-\$50B	2,357	40	1,305	35	
THE HOMETOWN BANK	NC	8,093	32	N/A	2,145	21	583	12	
FIRSTAR CORPORATION	WI	6,954	21	\$10B-\$50B	312	9	312	9	
HSBC BK USA	NY	6,633	27	\$10B-\$50B	1,370	15	256	9	
FIRST TENNESSEE NATIONAL COR	TN	6,419	38	\$10B-\$50B	976	28	547	26	
HOME FEDERAL SAVINGS	NC	6,244	22	N/A	1,206	10	279	4	
SUNTRUST BANKS INC.	GA	5,997	141	>\$50B	2,669	134	1,414	128	
PIEDMONT TRUST BANK	VA	5,491	93	N/A	2,117	87	1,350	82	
CAROLINA FIRST CORPORATION	SC	5,192	19	\$1B-\$10B	768	13	358	10	
ALLFIRST BK	MD	5,066	28	\$10B-\$50B	3,039	24	505	8	
UNITED COMMUNITY BANKS INC.	GA	4,528	54	\$1B-\$10B	2,642	49	994	39	
SYNOVUS FINANCIAL CORP.	GA	4,176	48	\$10B-\$50B	1,702	44	994	40	
U.S. BANCORP	MN	3,487	660	>\$50B	2,987	659	2,742	658	
ONE VALLEY BANCORP INC.	WV	3,098	11	\$1B-\$10B	576	6	320	4	
COMPASS BANCSHARES INC.	AL	2,432	26	\$10B-\$50B	932	24	821	23	

A.2 Top Small Business Lenders in North Carolina 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)
COMERICA INCORPORATED	MI	2,330	7	\$10B-\$50B	530	4	120	2	
BANKFIRST CORPORATION	TN	2,204	5	<\$1B	234	2	37	1	
AMERICAN NATIONAL BANKSHARES	VA	2,156	53	<\$1B	1,331	52	1,081	51	
IMPERIAL BANCORP	CA	2,100	4	\$1B-\$10B	100	1	100	1	
HARRINGTON BANK FSB	IN	1,873	3	N/A	0	0	0	0	
ONBANK	NY	1,860	3	N/A	50	1	50	1	
MELLON BANK CORPORATION	PA	1,821	3	\$10B-\$50B	0	0	0	0	
HUNTINGTON BANCSHARES INCORP	OH	1,733	4	\$10B-\$50B	33	1	33	1	
TAYLOR CAPITAL GROUP INC.	IL	1,595	4	\$1B-\$10B	145	1	0	0	
EASTERN SAVINGS BANK FSB	MD	1,524	5	N/A	278	3	43	1	
SILICON VALLEY BANCSHARES	CA	1,500	3	\$1B-\$10B	250	1	0	0	
COASTAL FEDERAL SAVINGS BANK	SC	1,354	14	N/A	1,354	14	577	9	
PNC BANK CORP.	PA	1,343	13	>\$50B	680	12	313	10	
INDUSTRIAL BK OF JAPAN TC	NY	1,250	2	\$1B-\$10B	250	1	0	0	
PROVIDENT FINANCIAL GROUP I	OH	1,243	4	\$1B-\$10B	350	3	150	2	
FIRST VIRGINIA BANKS INC.	VA	1,234	25	\$1B-\$10B	834	24	469	22	
FIFTH THIRD BANCORP	OH	1,166	4	\$10B-\$50B	270	3	20	2	
M&T BANK CORPORATION	NY	1,073	4	\$10B-\$50B	73	3	73	3	
BANCORPSOUTH INC.	MS	1,071	3	\$1B-\$10B	6	1	6	1	
MERCANTILE BANCORPORATION IN	MO	1,065	9	\$10B-\$50B	760	8	210	5	
FIRST AMERICAN CORPORATION	TN	1,056	6	\$10B-\$50B	56	4	56	4	
SUMMIT BANCORP.	NJ	1,000	1	\$10B-\$50B	0	0	0	0	
AMERICAN EXPRESS CENTURION B	UT	54,632	7,944	\$10B-\$50B	54,632	7,944	54,632	7,944	0.81
MBNA CORPORATION	DE	5,241	608	\$10B-\$50B	5,241	608	5,241	608	0.55
PRUDENTIAL B&TC	GA	1,108	3	<\$1B	150	2	150	2	0.32
FIRST NATIONAL OF NEBRASKA	NE	1,044	11	\$1B-\$10B	44	10	44	10	0.35

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.