

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

Bank Name	Location	Total Score	Bank Asset Size	Small Business Loans*	
				Dollar Amount	Number
OLDE PORT B&TC	PORTSMOUTH	80.0	<\$100M	31,587	508
FIRST & OCEAN NB	SEABROOK	70.0	\$100M-500M	49,762	694
COMMUNITY B&TC	WOLFEBORO	70.0	\$100M-500M	79,414	673
BANK OF NH	MANCHESTER	65.0	\$1B-\$10B	617,214	7,710
GRANITE BK	KEENE	62.5	\$500M-\$1B	145,484	1,698

\*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 New Hampshire , 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)					
Olde Port B&Tc	Portsmouth	80.0	25.0	25.0	15.0	15.0	<\$100M	31,587	508	70.0	57.5
First & Ocean Nb	Seabrook	70.0	20.0	12.5	17.5	20.0	\$100M-500M	49,762	694	67.5	57.5
Community B&Tc	Wolfeboro	70.0	22.5	10.0	20.0	17.5	\$100M-500M	79,414	673	57.5	52.5
Berlin City Bk	Berlin	67.5	17.5	10.0	20.0	20.0	\$100M-500M	67,165	759	57.5	55.0
First Colebrook Bk	Colebrook	67.5	20.0	17.5	12.5	17.5	<\$100M	30,080	615	75.0	82.5
Bank Of Nh	Manchester	65.0	7.5	7.5	25.0	25.0	\$1B-\$10B	617,214	7,710	70.0	85.0
Peoples Bk Of Littleton	Littleton	62.5	22.5	20.0	10.0	10.0	<\$100M	17,055	259	55.0	55.0
Granite Bk	Keene	62.5	10.0	7.5	22.5	22.5	\$500M-\$1B	145,484	1,698	60.0	60.0
Pemigewasset Nb Of Plymo	Plymouth	55.0	12.5	15.0	15.0	12.5	\$100M-500M	30,242	471	52.5	52.5
Village B&Tc	Gilford	52.5	15.0	17.5	7.5	12.5	<\$100M	14,642	283	70.0	80.0
Fleet Bk Nh	Manchester	52.5	5.0	2.5	22.5	22.5	\$1B-\$10B	253,179	2,912	52.5	52.5
Bow Mills Bk & Tr	Bow	50.0	17.5	12.5	10.0	10.0	<\$100M	16,163	286	60.0	50.0
Farmington Nb	Farmington	47.5	10.0	5.0	17.5	15.0	\$100M-500M	52,023	489	42.5	40.0
First Alliance B & Tc	Manchester	45.0	12.5	22.5	5.0	5.0	<\$100M	5,935	64	42.5	32.5
Lancaster Nb	Lancaster	42.5	7.5	20.0	7.5	7.5	<\$100M	6,676	167	55.0	65.0
Southern Nh B&Tc	Salem	40.0	15.0	5.0	12.5	7.5	<\$100M	20,018	168	40.0	50.0
Centrix B&Tc	Bedford	32.5	5.0	22.5	2.5	2.5	<\$100M	75	2	35.0	35.0
First Signature B&Tc	Portsmouth	10.0	2.5	0.0	2.5	2.5	\$100M-500M	0	0	0.0	10.0
Providian Nb	Tilton	0.0	2.5	2.5	5.0	5.0	\$1B-\$10B	4,647	91	0.0	0.0
Bankboston Nh Na	Nashua	0.0	2.5	0.0	2.5	2.5	\$100M-500M	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](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

A.2 Top Small Business Lenders in New Hampshire 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)
CITIZENS BK RI	RI	132,535	844	\$1B-\$10B	53,957	696	23,251	531	
PEOPLES HERITAGE FINANCIAL G	ME	126,160	997	\$1B-\$10B	61,845	866	27,685	674	
FLEET FINANCIAL GROUP INC.	MA	85,951	945	>\$50B	50,797	877	29,724	759	
GRANITE STATE BANKSHARES IN	NH	46,957	417	<\$1B	25,510	373	10,905	287	
FIRST ESSEX BANK FSB	MA	32,452	172	N/A	15,067	136	3,819	72	
INDEPENDENT MUTUAL HOLDING C	NH	30,404	333	N/A	19,304	310	9,192	256	
KEYCORP	OH	27,627	197	>\$50B	11,363	165	5,029	128	
CFX BANK	NH	26,583	196	N/A	10,295	166	5,081	135	
BANKBOSTON CORPORATION	MA	19,758	449	>\$50B	12,425	433	6,698	402	
BANKNORTH GROUP INC.	VT	19,313	288	\$1B-\$10B	11,127	271	6,255	244	
FAMILY BANK FSB	MA	15,390	113	N/A	6,483	93	2,588	72	
LAKE SUNAPEE BANK FSB	NH	14,879	157	N/A	6,551	144	3,561	125	
VERMONT NATIONAL BANK	VT	13,408	114	N/A	7,005	102	2,776	78	
NEW LONDON TRUST	NH	13,075	120	N/A	6,159	106	2,929	87	
ANDOVER BANCORP INC.	MA	12,971	73	N/A	4,498	55	1,277	38	
MASCOMA SAVINGS BANK	NH	11,719	151	N/A	6,452	141	4,029	125	
PASSUMPSIC BANCORP	VT	10,549	88	N/A	4,928	77	2,926	66	
WELLS FARGO & COMPANY	CA	9,168	426	>\$50B	8,668	425	8,558	424	
ADVANTA BK CORP	UT	7,677	773	<\$1B	7,677	773	7,677	773	
HSBC BK USA	NY	5,199	24	\$10B-\$50B	1,726	17	381	9	
MORGAN STANLEY DEAN WITTER B	UT	5,071	2,023	<\$1B	5,071	2,023	5,071	2,023	
CHASE MANHATTAN CORPORATION	NY	4,936	236	>\$50B	4,936	236	4,936	236	
UST CORP.	MA	4,805	19	\$1B-\$10B	755	13	405	11	
ENTERPRISE BANCORP INC.	MA	3,148	26	<\$1B	1,618	23	753	17	
EASTERN BANK CORPORATION	MA	2,067	11	<\$1B	554	7	227	5	
FIRST UNION CORPORATION	NC	1,976	40	>\$50B	476	38	476	38	
CHITTENDEN CORPORATION	VT	1,788	14	\$1B-\$10B	433	12	278	11	
LIBERTY BANK	CT	1,530	2	N/A	0	0	0	0	
MERCHANTS BANCSHARES INC.	VT	1,529	17	<\$1B	1,029	16	346	12	
IMPERIAL BANCORP	CA	1,435	3	\$1B-\$10B	35	1	35	1	
BANK OF AMERICA CORPORATION	NC	1,132	7	>\$50B	259	5	101	4	
REGENCY SAVINGS BANK	IL	1,063	3	N/A	0	0	0	0	
WACHOVIA CORPORATION	NC	1,000	1	>\$50B	0	0	0	0	
AMERICAN EXPRESS CENTURION B	UT	16,338	2,274	\$10B-\$50B	16,338	2,274	16,338	2,274	0.81
MBNA CORPORATION	DE	1,688	197	\$10B-\$50B	1,688	197	1,688	197	0.55
PROVIDIAN NB	NH	1,254	18	\$1B-\$10B	1,254	18	541	14	0.75

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