

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

Bank Name	Location	Total Score	Bank Asset Size	Small Business Loans*	
				Dollar Amount	Number
FIRST SCTY BK OF NEVADA	LAS VEGAS	85.0	\$1B-\$10B	423,822	1,921
COMMUNITY BK OF NEVADA	LAS VEGAS	77.5	\$100M-500M	64,164	443
SILVER ST BK	HENDERSON	72.5	\$100M-500M	60,221	324
GREAT BASIN BK OF NEVADA	ELKO	70.0	<\$100M	21,159	252

\*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 Nevada, 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)
First Scty Bk Of Nevada	Las Vegas	85.0	17.5	17.5	25.0	25.0	\$1B-\$10B	423,822	1,921	80.0	85.0
Community Bk Of Nevada	Las Vegas	77.5	25.0	12.5	20.0	20.0	\$100M-500M	64,164	443	72.5	72.5
Silver St Bk	Henderson	72.5	22.5	12.5	17.5	20.0	\$100M-500M	60,221	324	75.0	70.0
Great Basin Bk Of Nevada	Elko	70.0	22.5	15.0	15.0	17.5	<\$100M	21,159	252	75.0	62.5
Heritage Bk Of Nevada	Reno	70.0	20.0	25.0	12.5	12.5	<\$100M	12,579	177	75.0	77.5
Nevada St Bk	Las Vegas	67.5	12.5	5.0	25.0	25.0	\$1B-\$10B	170,401	1,607	72.5	70.0
Bankwest Of Nevada	Las Vegas	65.0	15.0	7.5	20.0	22.5	\$100M-500M	97,263	1,204	85.0	87.5
Bank Of Cmrc	Las Vegas	65.0	20.0	25.0	12.5	7.5	<\$100M	12,145	29	37.5	37.5
First Nb	Ely	62.5	17.5	20.0	10.0	15.0	<\$100M	9,182	173	82.5	87.5
Business Bk Nv	Las Vegas	62.5	20.0	10.0	17.5	15.0	\$100M-500M	35,781	200	50.0	52.5
Nevada First Bk	Las Vegas	62.5	25.0	10.0	15.0	12.5	<\$100M	29,410	134	57.5	40.0
Pioneer Citizens Bk Of Nv	Reno	60.0	12.5	2.5	22.5	22.5	\$1B-\$10B	152,801	935	60.0	62.5
Norwest Bk Nevada Na	Las Vegas	52.5	7.5	5.0	20.0	20.0	\$1B-\$10B	101,966	541	50.0	50.0
Mesquite St Bk	Mesquite	52.5	15.0	22.5	7.5	7.5	<\$100M	6,221	44	32.5	57.5
First Republic Bk	Las Vegas	50.0	7.5	2.5	22.5	17.5	\$1B-\$10B	131,388	146	37.5	27.5
Sun West Bk	Las Vegas	47.5	15.0	7.5	15.0	10.0	<\$100M	14,057	63	45.0	45.0
Nevada B&Tc	Caliente	45.0	10.0	17.5	7.5	10.0	<\$100M	4,397	80	60.0	77.5
First Nb Of Nevada	Laughlin	45.0	10.0	15.0	10.0	10.0	<\$100M	6,770	103	52.5	57.5
Valley Bk	Henderson	22.5	10.0	2.5	5.0	5.0	<\$100M	2,380	22	27.5	25.0
Citibank Nevada Na	Las Vegas	0.0	5.0	20.0	10.0	15.0	\$1B-\$10B	7,087	189	0.0	0.0
First Nb Of Marin	Las Vegas	0.0	5.0	22.5	5.0	5.0	\$100M-500M	12	2	0.0	0.0
Household Bk Nevada Na	Las Vegas	0.0	2.5	0.0	2.5	2.5	\$1B-\$10B	0	0	0.0	0.0
Household Bk Sb Na	Las Vegas	0.0	2.5	0.0	2.5	2.5	\$1B-\$10B	0	0	0.0	0.0
Usaa Svg Bk	Las Vegas	0.0	5.0	0.0	5.0	5.0	\$1B-\$10B	0	0	0.0	0.0
Eaglemark Bk Na	Carson City	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 Nevada 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)
FIRST SECURITY CORPORATION	UT	123,539	839	\$10B-\$50B	59,965	707	22,704	503	
U.S. BANCORP	MN	118,554	1,643	>\$50B	73,006	1,562	52,676	1,453	
BANK OF AMERICA CORPORATION	NC	107,416	2,408	>\$50B	55,384	2,305	43,619	2,241	
WELLS FARGO & COMPANY	CA	106,334	2,410	>\$50B	55,011	2,312	39,911	2,230	
PIONEER BANCORPORATION	NV	101,647	662	\$1B-\$10B	38,277	536	17,421	417	
ZIONS BANCORPORATION	UT	94,707	699	\$10B-\$50B	30,859	584	14,580	495	
SIERRAWEST BANCORP	CA	42,183	305	<\$1B	17,598	256	9,020	206	
1ST SOURCE CORPORATION	IN	19,382	87	\$1B-\$10B	5,376	60	1,902	39	
TRUSTMARK CORPORATION	MS	13,624	39	\$1B-\$10B	2,016	17	656	9	
BANK OF CMRC	CA	11,917	34	<\$1B	2,067	14	293	4	
CITIGROUP INC.	NY	9,748	128	>\$50B	7,863	123	4,843	106	
HSBC BK USA	NY	7,865	23	\$10B-\$50B	1,307	10	125	4	
ADVANTA BK CORP	UT	7,231	719	<\$1B	7,231	719	7,231	719	
MORGAN STANLEY DEAN WITTER B	UT	4,751	1,785	<\$1B	4,751	1,785	4,751	1,785	
BANK ONE CORPORATION	IL	4,661	63	>\$50B	2,001	59	678	53	
COLONIAL BANGROUP INC. TH	AL	3,387	13	\$10B-\$50B	636	8	317	6	
CHASE MANHATTAN CORPORATION	NY	3,358	129	>\$50B	3,358	129	3,358	129	
IMPERIAL BANCORP	CA	2,934	7	\$1B-\$10B	634	4	0	0	
UNION BK OF CA NA	CA	2,638	11	\$10B-\$50B	815	8	115	5	
TOKAI BK OF CA	CA	2,441	6	\$1B-\$10B	300	2	100	1	
PACIFIC CENTURY FINANCIAL CO	HI	2,060	3	\$10B-\$50B	0	0	0	0	
REGIONS FINANCIAL CORPORATIO	AL	1,964	24	\$10B-\$50B	1,964	24	770	15	
PACIFIC CREST BK	CA	1,812	3	<\$1B	0	0	0	0	
OCWEN FEDERAL BANK FSB	FL	1,619	3	N/A	179	1	0	0	
GLENDALE FEDERAL BANK	CA	1,510	3	N/A	2	1	2	1	
SILICON VALLEY BANCSHARES	CA	1,400	3	\$1B-\$10B	0	0	0	0	
CITY NATIONAL CORPORATION	CA	1,186	7	\$1B-\$10B	461	5	236	4	
AMCORE FINANCIAL INC.	IL	1,125	2	\$1B-\$10B	0	0	0	0	
IMPERIAL T&LA	CA	1,100	2	\$1B-\$10B	250	1	0	0	
COMERICA INCORPORATED	MI	1,008	4	\$10B-\$50B	508	3	83	1	
AMERICAN EXPRESS CENTURION B	UT	21,652	2,809	\$10B-\$50B	21,652	2,809	21,652	2,809	0.81
MBNA CORPORATION	DE	2,109	236	\$10B-\$50B	2,109	236	2,109	236	0.55

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