

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

Bank Name	Location	Total Score	Bank Asset Size	Small Business Loans*	
				Dollar Amount	Number
WASHINGTON TC	WESTERLY	67.5	\$1B-\$10B	168,758	1,653
FIRST B&TC	PROVIDENCE	55.0	\$100M-500M	51,241	432
FLEET NB	PROVIDENCE	52.5	>\$10B	2,490,000	29,059
BANK RHODE ISLAND	EAST PROVIDENCE	47.5	\$500M-\$1B	76,943	516
PIERBANK	NARRAGANSETT	42.5	<\$100M	15,194	231

\*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 Rhode Island, 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)					
Washington Tc	Westerly	67.5	15.0	22.5	15.0	15.0	\$1B-\$10B	168,758	1,653	67.5	77.5
First B&Tc	Providence	55.0	22.5	17.5	7.5	7.5	\$100M-500M	51,241	432	47.5	42.5
Fleet Nb	Providence	52.5	5.0	2.5	22.5	22.5	>\$10B	#####	29,059	52.5	55.0
Citizens Bk Ri	Providence	52.5	7.5	5.0	20.0	20.0	\$1B-\$10B	330,224	3,519	52.5	45.0
Bank Rhode Island	East Providence	47.5	12.5	10.0	12.5	12.5	\$500M-\$1B	76,943	516	47.5	47.5
Pierbank	Narragansett	42.5	20.0	12.5	5.0	5.0	<\$100M	15,194	231	50.0	50.0
Fleet Bk Ri Na	Providence	0.0	2.5	0.0	2.5	2.5	\$1B-\$10B	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 Rhode Island 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)
FLEET FINANCIAL GROUP INC.	MA	112,457	969	>\$50B	55,746	858	27,063	693	
CITIZENS BK RI	RI	69,838	503	\$1B-\$10B	36,732	431	15,859	313	
BANKBOSTON CORPORATION	MA	59,301	1,143	>\$50B	26,596	1,074	17,524	1,021	
BANK RHODE ISLAND	RI	34,366	184	<\$1B	12,611	141	5,315	98	
WASHINGTON TRUST BANCORP IN	RI	23,473	364	\$1B-\$10B	18,275	352	10,153	302	
FIRST INTERNATIONAL BANCORP	CT	21,018	58	<\$1B	3,778	29	962	13	
BANK OF NEWPORT	RI	14,789	143	N/A	7,546	127	3,235	101	
FIRST FEDERAL SAVINGS BANK	MA	12,910	81	N/A	5,046	65	2,019	47	
WELLS FARGO & COMPANY	CA	6,086	248	>\$50B	5,086	247	5,086	247	
SLADE'S FERRY BANCORP	MA	5,218	30	<\$1B	2,066	23	358	13	
ADVANTA BK CORP	UT	4,595	445	<\$1B	4,595	445	4,595	445	
BANK OF AMERICA CORPORATION	NC	3,033	8	>\$50B	322	3	32	1	
FIRST UNION CORPORATION	NC	3,005	29	>\$50B	484	25	284	24	
MORGAN STANLEY DEAN WITTER B	UT	2,811	1,118	<\$1B	2,811	1,118	2,811	1,118	
CHASE MANHATTAN CORPORATION	NY	2,759	123	>\$50B	2,759	123	2,759	123	
REGENCY SAVINGS BANK	IL	2,278	7	N/A	353	4	233	3	
SEACOAST FINANCIAL SERVICES	MA	2,112	13	N/A	1,377	11	179	5	
BB&T CORPORATION	NC	1,713	5	\$10B-\$50B	388	3	13	1	
HOME LOAN AND INVESTMENT BAN	RI	1,705	12	N/A	1,705	12	332	4	
OCWEN FEDERAL BANK FSB	FL	1,514	3	N/A	168	1	0	0	
CENTREVILLE SAVINGS BANK	RI	1,342	54	N/A	1,342	54	1,204	53	
LASALLE BK NA	IL	1,277	2	\$10B-\$50B	0	0	0	0	
AMERICAN EXPRESS CENTURION B	UT	12,042	1,614	\$10B-\$50B	12,042	1,614	12,042	1,614	0.81
MBNA CORPORATION	DE	1,181	125	\$10B-\$50B	1,181	125	1,181	125	0.55

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