



Office of Advocacy
U.S. Small Business Administration

Micro-Business-Friendly Banks in the United States

A Directory of Small Business Lending Reported by Commercial
Banks in June 1999

Published March 2000

This report contains research prepared by the Office of Advocacy of the U.S. Small Business Administration. The opinions and recommendations made herein do not necessarily reflect official policies or statements of the U.S. Small Business Administration or any agency of the U.S. Government. For further information, contact the Office of Advocacy, U.S. Small Business Administration, Mail Code 3112, Washington, DC 20416. The complete study is available on the Internet at <http://www.sba.gov/advo/stats/lending> or on microfiche from the National Technical Information Service, Springfield, VA 22161, tel. (703) 605-6000.

Foreword

I am pleased to release the 1999 edition of *Micro-Business Friendly Banks in the United States*. This sixth edition provides data not available elsewhere and is designed to help small firms identify “micro-business-friendly” banks with significant lending in amounts under \$100,000.

The study relies on data from two sources. The text provides a description of the two data bases (Part 1), as well as analyses of the June 1999 call report data (Part 2) and data gathered under the Community Reinvestment Act or CRA (Part 3).

Among the highlights of Part 2, based on the call report data, are the following:

- The number of micro-business loans reported in the call reports appeared to decrease by 295,000 or 3.7 percent from June 1998 to June 1999, after two years of dramatic increases. The apparent drop in the number of bank loans resulted directly from the sale of a credit card bank to a finance company—and thus its disappearance from the call report data base of commercial banks. Once adjusted for this divestiture, the number of micro-loans actually increased by 10 percent, a significant increase, but still far below the average 23 percent increase in micro-loans over the past two years.
- The dollar amount of micro-loans, before adjustment for the divestiture, increased by 2.1 percent. The adjustment produced an increase of 2.5 percent.
- In contrast, the dollar amount of large business loans over \$1 million increased by 14.6 percent over the period. The large and small business figures raise questions whether an adequate

supply of micro-loans is being made available to the smallest borrowers.

- The study identifies 541 micro-business-friendly banks with significant activity in loans of less than \$100,000. These banks, holding some 18 percent of total bank assets, had 27.6 percent (\$31.4 billion) of the total dollars in micro-business loans outstanding. They made 35 percent of the number of micro-loans.
- Fifty-three banks had at least \$100 million in micro-business loans outstanding as of June 1999.

Highlights of Part 3, based on the CRA data, include the following:

- A total of 90 large banks that must report under the CRA reporting system made at least \$100 million in micro-loans in 1998 and were ranked by their micro-business friendliness based on the dollar amounts of micro-business loans.
- The CRA data are especially useful in helping small businesses locate out-of-state banks that are micro-business-friendly. For example, CRA data show that 24 of the 32 active micro-lenders in Florida, including the top five, are based out of state. In Arizona, all of the CRA report banks are headquartered out of state.

The Office of Advocacy’s two annual companion reports to this study are *Small Business Lending in the United States* and *The Bank Holding Company Study*. The 1999 edition of the first rank-orders within each state all 8,659 U.S. banks on their small firm lending, as well as large banks’ small firm lending under the CRA program. The second lists BHCs that are top lenders to small firms. In both of those studies, a small business loan is a loan of less than \$1 million.

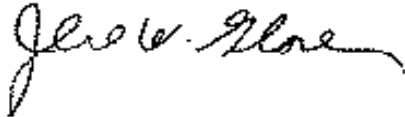
For those involved in financing activities in rural America, the Office of Advocacy will produce for the second time, *Small Farm Lending in the United States* for each state and a national edition of *Small Farm Lending by Bank Holding Companies*.

The studies are available on the Internet at:

<http://www.sba.gov/advo/stats/lending>.

Banks that participate in the U.S. Small Business Administration's (SBA) loan programs and use secondary markets extensively may have artificially low "micro-business friendliness" rankings because only the nonguaranteed portion of guaranteed loans will appear in the bank's loan portfolio. SBA preferred or certified lenders should be considered small-business-friendly, as should all banks making SBA loans. Small firms should certainly seek them out.

Thanks to all who helped fine-tune this effort. Comments and suggestions are valuable and truly welcome.



Jere W. Glover
Chief Counsel for Advocacy
U. S. Small Business Administration

Contents

Foreword	i
Part 1 Introduction	1
Part 2 The Call Report Data	4
Part 3 The CRA Data	9
Tables: Top Micro-Business Lenders	11
Table 1 .. using Call Report Data, June 1999	
Table 2 ...under the CRA Reporting Program, 1998	

Part 1 Introduction

Micro-Business-Friendly Banks in the United States identifies the micro-business-friendly lenders, or banks with significant lending in loans of less than \$100,000. This report is a companion to the more comprehensive study, the 1999 edition of *Small Business Lending in the United States*, the “small-business-friendly banks” study.¹

Access to credit is vital for small business survival, and a key supplier of credit to small firms is the commercial banking system. Some 67 percent of all small firms that borrow from traditional sources obtain their money from commercial banks, according to the 1993 National Survey of Small Business Finances (NSSBF).² Of a total of \$668 billion in small business credit outstanding from traditional sources in the 1993 survey, commercial banks supplied 54 percent of the outstanding loans, a much larger share than the 13 percent supplied by finance companies, the next most prominent lender.³

¹ U.S. Small Business Administration, Office of Advocacy, *Small Business Lending in the United States* (Springfield, Va.: National Technical Information Service, 2000). The study ranks, state-by-state, all 8,659 U.S. commercial banks that reported small firm lending data in June 1999 call reports filed with federal banking regulators.

² Rebel A. Cole and John D. Wolken, “Financial Services Used by Small Businesses: Evidence from the 1993 National Survey of Small Business Finances,” *Federal Reserve Bulletin* (July 1995), 629–667. The NSSBF was jointly funded by the Federal Reserve Board and the Office of Advocacy.

³ Both banks and finance companies are active participants in SBA’s business loan guaranty programs. Some 400 SBA preferred lenders have full authority to issue guaranteed loans. More than 1,000 SBA certified lenders perform the primary analyses for SBA lending but are not authorized to approve the loans. The value of SBA business loans outstanding is less than

A Comparison of the Data Sets

Like the earlier studies, this edition includes an analysis of call report data filed by commercial banks with their regulators in June.⁴ Again this year, the report also offers data from the Community Reinvestment Act (CRA) data base.

The call report and CRA data complement each other, but are not comparable, in that they provide different kinds of loan information, are identified differently by location, and cover different categories of banks (Table A). CRA data reflect the loans being made during a given year, while the call reports measure all the loans outstanding as of June 30, 1999 (flow of credit versus the stock of credit). The call reports attribute all lending of a banking organization to the state where the bank’s headquarters is located, while the CRA data report actual lending in a given state.

In addition, only the larger banks or bank holding companies (BHCs) are required to report under CRA. Because the CRA data do not include other information about bank performance, only the amount of loans being made can be reported. Basing rankings solely on the total amount of small business loans and leaving out the ratios of small business loans to bank assets or total business loans biases the results in favor of larger banks.

10 percent of the total stock of commercial bank loans; that is, most small business bank loans are not SBA guaranteed loans.

⁴ Call reports, officially known as *Consolidated Reports of Condition and Income for U.S. Banks*, are quarterly reports filed by financial institutions with bank regulators. Call reports provide detailed information on the current status of a financial institution. Section 122 of the Federal Deposit Insurance Corporation Improvement Act of 1991 requires financial institutions to report annually the number and amount of small firm loans.

Table A. Comparison of Call Report and CRA Data Bases Used in 1999 Lending Studies

	Call Report Data	CRA Data
Loan data provided	Stock of business loans outstanding as of June 1999	Flow of business loans over entire calendar year 1998
How location is identified	Bank headquartered in the state	Lending activity in the state by all CRA reporting banks
Categories of banks covered	All reporting commercial banks and bank holding companies	Banks with \$250 million or more in assets or members of bank holding companies with more than \$1 billion in assets

Limitations of the Study

Call report and CRA data tell only the commercial banking part of the story about lending to small firms. Small firms certainly have access to other sources of credit, including suppliers, finance companies, family and friends. The data do not reflect a major factor affecting a bank's ability to make loans to small businesses, namely the demand or lack of demand for small business loans. Some banks in a state may have strong demand for small business loans, which increases their score in comparison with other banks in the state. And some lending information may not be reported in call reports or CRA data, or may not be discernible as small firm financing; for example:

- Banks may provide consumer credit cards, lines of credit, or other forms of consumer credit to small businesses for working capital (for example, to buy office equipment). Banks may report these as either small business or consumer loans or as consumer lines of credit.

- Large banks may lend to small firms through their consumer loan divisions, classifying the loans as consumer loans.
- Large banks may send the business owner to a subsidiary finance company that is not required to file a call report.
- Small business owners may use their personal credit cards to finance their businesses.⁵
- Loans to small firms are often in the form of a second mortgage on the owner's home or a personal line of credit.⁶
- SBA-guaranteed loans sold in the secondary market are recorded in the number of small business loans made by banks, but only the non-guaranteed portion of these loans is included in the dollar value of small loans in the call report.
- Call report lending statistics by state are becoming less meaningful as these banks consolidate their accounting and reporting systems. In contrast, CRA data do give a state-by-state accounting of where the loans are located.
- When mergers or acquisitions occur among banks and other financial intermediaries, the reported amount of lending may appear to change, when all that is happening is that loans are being transferred among financial intermediaries. Also, when mergers occur, the lending activity of a given bank or the bank's holding company affiliate becomes difficult to track, making year-to-year comparisons questionable.

⁵The National Survey of Small Business Finances found that 27.6 percent of small businesses used business credit cards and 39.2 percent used personal credit cards for business purposes in 1993.

⁶ See "Recent Development in Home Equity Lending," *Federal Reserve Bulletin*, April 1998.

Despite these limitations, the call report and CRA data provide sufficient information to present a fairly accurate picture of lending to small businesses in the U.S. economy. And they are currently the only source of small business lending information publicly available on individual bank lending patterns.

Suggestions

Suggestions on how to improve the study are welcome. Comments may be addressed to Dr. Robert Berney, Chief Economist, Office of Advocacy, U.S. Small Business Administration, telephone (202) 205-6875, e-mail robert.berney@sba.gov or Dr. Charles Ou, telephone (202) 205-6966, e-mail charles.ou@sba.gov.

Written comments may be sent to: Office of Advocacy, U.S. Small Business Administration, Mail Code 3112, 409 Third Street S.W., Washington, DC 20416, or by fax: (202) 205-6928.

Accessing the Study

This study and its companion studies, *Small Business Lending in the United States*, *The Bank Holding Company Study*, *Small Farm Lending in the United States*, and *Small Farm Lending by Bank Holding Companies* are on the Office of Advocacy's Web site at <http://www.sba.gov/advo/stats/lending>. The studies may also be purchased on paper or microfiche from the National Technical Information Service, 5285 Port Royal Road, Springfield, VA 22161, telephone (703) 605-6000.

Part 2 The Call Report Data

In 1991, Congress, recognizing the importance of small firms to the U.S. economy, mandated that banks report small business loan information to federal banking authorities as part of their call reports. Beginning in June 1993, the banking regulators collected information from commercial banking institutions on all commercial loans under \$1 million.

In 1994, the Office of Advocacy first analyzed the call report information in order to help small firms locate the financial institutions most likely to make small business loans. The Advocacy reports provided state-by-state data on small business lending, as well as micro-lending for loans under \$100,000.

The call reports provide various bank data, including the number and dollar amount of loans outstanding by loan size for business loans of less than \$100,000. These data enable researchers to evaluate commercial banks' micro-business lending activities.

Four variables were used to create a score for the small business lending activities of individual banks: (1) the ratio of micro-business loans to total assets, (2) the ratio of micro-business loans to total business loans, (3) the dollar value of micro-business loans, and (4) the number of micro-business loans.

A bank's score in a category is based on its decile ranking. This decile value is a measure of where the individual bank falls in the distribution of all banks within a state for any given variable. Decile values range from 1 to 10. Banks in the top 10 percent of all banks in the state receive the top ranking of 10; banks in the lowest 10 percent in the category receive a ranking of 1.

To allow for a top score of 100 rather than 40, each decile ranking value was multiplied by 2.5. Thus, a bank's final score in

any category is its decile ranking times 2.5. A bank's total score is the sum of the scores in all four categories.

Micro-business-friendly banks in each state are identified based on their total score (Table 1, column 1). Included in this table are the top 10 banks or the top 10 percent in each state, whichever number is smaller, plus the top bank in each size category, whether or not it is in the top 10 or the top 10 percent. A few larger banks are included as a result. In summary, the 1999 tables using call report data retain the major features of the 1998 study:

- Four criteria are again used in the total score.
- Data are provided on a state-by-state basis, a format that is most relevant to those relying on local bank credit markets.
- Five bank asset size classes are used.
- Scores can range from 0 to 100, rather than 0 to 40. The decile values were multiplied by 2.5 to give this score.

Findings: Micro-Business Friendly Banks, 1999

A total of 541 banks were identified as micro-business-friendly U.S. lenders in 1999 using call report data (Table B).

These banks, holding 18 percent of total commercial bank assets, had 27.6 percent (\$31.4 billion) of the total value of micro-business loans outstanding in June 1999 (Table C).

The total dollar value of micro-business loans ranged from \$1.0 million to \$3.34 billion in the 541 banks. Four banks had more than \$1 billion in micro-loans outstanding; 53 had more than \$100 million in June 1999.

Table B. Distribution of Micro-Business-Friendly Banks Using Call Report Data, June 1998

<i>Bank Asset Size</i>	<i>Micro-Business-Friendly Banks</i>	<i>All Banks</i>	<i>MBF Banks as a Percentage of All Banks</i>
< \$100 million	172	5,302	3.2
\$100–\$500 million	251	2,683	9.4
\$500 million –\$1 billion	48	290	16.5
\$1–\$10 billion	47	309	15.2
> \$10 billion	23	75	30.6
Total	541	8,659	6.2

Table C. Total Assets and Micro-Business Loans Outstanding of All Banks and 541 Micro-Business-Friendly Banks, June 1999

	<i>Total Assets (Billions of Dollars)</i>	<i>Micro-Business Loans (Billions of Dollars)</i>	<i>Micro-Business Loans (Thousands of Loans)</i>
541 MBF Banks	847.8	31.4	2,692
All Banks	4,736.2	113.9	7,727
MBF Banks as Percent of All	17.9	27.6	34.8

The number of micro-business loans reported in the call reports appeared to decrease by 295,000 or 3.7 percent from June 1998 to June 1999, after two years of dramatic increases. The apparent drop in the number of bank loans resulted directly from the sale of a credit card bank to a finance company—and thus its

disappearance from the call report data base, which covers only commercial banks. Once adjusted for this divestiture, the number of micro-loans actually increased by 10 percent, a significant increase, but still below the average 23 percent increase in micro-loans over the past two years (Table D).

While the number of loans under \$100,000 increased by 10 percent, the dollar amount increased by only 2.5 percent; thus, the average size of these loans continues to decline (Table E). The percentage increase in micro-loans was less than it was for larger loan sizes; the question is whether an adequate share is getting to the smallest borrowers.

Fluctuations in the number and amount of loans and in the number of banks and their assets reflect the churning of the banking industry because of mergers and the rapid development of credit card banks. As the number of small banks with less than \$100 million in assets declines, their total assets and the dollar value of their micro-loans declines by similar percentages (Table F).

Bank consolidations continued to affect the relative importance of banks of different sizes in the small firm loan market.⁷ The number of very small banks has been declining since 1995, by about 400 banks annually (Table G). Very few have failed, however; most grew into the next size category, merged, or were acquired by larger banks. The number of banks with assets between \$100 million and \$1 billion increased. Mergers and acquisitions led to a small decline in the number of banks in the over \$10 billion asset size category.⁸

⁷ The discussion on changing banking structures should be interpreted with caution. Changes in the number of reporting banks may be caused by the financial reporting consolidation of BHCs.

⁸ See Loretta J. Master, “Banking Industry Consolidation: What’s a Small Business to Do?” *Business Review*, Federal Reserve Bank of Philadelphia (January/February 1999), 3-16.

Table D. Percent Change in the Number of Small Business Loans by Loan Size, 1995-1999 (Percent)

<i>Loan Sizes</i>	1995-1996	1996-1997 ¹	1997 ¹ -1998 ²	1998 ² -1999
<\$100,000	8.8	26.6	19.3	10.1
\$100,000-\$250,000	6.0	8.6	1.8	5.4
\$250,000-\$1 Million	7.5	8.0	1.4	7.6

¹ Changes for 1996-1997 and 1997-1998 were estimated based on revised estimates for Keycorp in 1997.

² So that 1998-1999 trends could be seen, the 1998 figure for loans outstanding was revised to exclude the credit card operations of Mountain West Financial, which were purchased by a non-bank financial intermediary and disappeared from the call report data base in 1999.

Table E. Percent Change in the Dollar Amount of Business Loans by Loan Size, 1995-1999 (Percent)

<i>Loan Sizes</i>	1995-1996	1996-1997 ¹	1997 ¹ -1998 ²	1998 ² -1999
<\$100,000	4.8	2.9	3.0	2.5
\$100,000-\$250,000	5.7	5.2	8.1	6.3
\$250,000-\$1 Million	5.7	5.7	7.7	11.2
>\$1 Million	5.1	11.5	13.0	14.6

¹ Changes for 1996-1997 and 1997-1998 were estimated based on revised estimates for Keycorp in 1997.

² So that 1998-1999 trends could be seen, the 1998 figure for loans outstanding was revised to exclude the credit card operations of Mountain West Financial, which were purchased by a non-bank financial intermediary and disappeared from the call report data base in 1999.

Note: Dollar amounts are not adjusted for inflation.

Table F. Number of Reporting Banks by Asset Size, 1995-1999

<i>Bank Asset Size</i>	1995	1996	1997	1998	1999
<\$100 Million	6,980	6,465	6,047	5,644	5,302
\$100 Million-\$500 Million	2,521	2,548	2,590	2,656	2,683
\$500 Million-\$1 Billion	256	260	292	303	290
\$1 Billion-\$10 Billion	326	326	300	302	309
>\$10 Billion	66	71	64	61	75
Total	10,149	9,670	9,293	8,966	8,659

Table G. Changes in Micro-Business Loans, Business Loans and Total Assets by Bank Asset Size, 1998-1999 (Percent)

	Bank Asset Size				
	<\$100 Million	\$100 Million-\$500 Million	\$500 Million-\$1 Billion	\$1 Billion-\$10 Billion	> \$10 Billion
Micro-Loans (\$)	6.57	5.18	-3.52	12.91	17.29
Micro-Loans (#)	9.08	16.98	-77.96	6.29	23.16
Business Loans (\$)	21.35	19.18	21.23	23.39	15.71
Total Assets (\$)	11.51	12.06	12.36	19.64	11.96
Number of Banks	-6.06	1.02	-4.29	2.32	22.95

The Table: Micro-Business-Friendly Banks in the United States Using Call Report Data

Tables 1 lists micro-business-friendly lenders in each state using call report information. Because of different banking structures in each state, as well as interstate differences in the number of banks, their size distribution, and demand for small business loans, the levels of micro-business lending for these top lenders differs greatly from state to state.

The table follows the format of previous micro-business lending reports:

1. **Total Score.** The total in the first column represents the bank's overall micro-business lending score within the state in which it is listed. The number is the sum of the four scores found in columns 2 through 5. Each of the decile rankings is multiplied by 2.5 to bring the best possible component scores to 25 and the best total score to 100. A score of 100 indicates that the bank is in the top decile—the top 10 percent—in each of the four categories.
2. **Score Based on the Ratio of Micro-Business Loans to Total Bank Assets (SBL/TA).** The bank's score for the ratio of micro-business loans to total bank assets. A score of 25 (10 x 2.5) means that the bank is in the top decile or the top 10 percent of all banks in the state; a score of 2.5 (1 x 2.5) means the bank is in the bottom 10 percent.
3. **Score Based on the Ratio of Micro-Business Loans to Total Business Loans (SBL/TBL).** The bank's score based on its decile ranking for the ratio of micro-business loans to total business loans. Again, a score of 25 means that the bank is in the top decile of all banks in the state.
4. **Score Based on the Total Dollar Amount of Micro-Business Loans Lent by the Bank (SBL(\$)).** The score based on the bank's decile ranking in the state for the dollar value of micro-business loans outstanding.
5. **Score Based on the Total Number of Micro-Business Loans Issued by the Bank (SBL(#)).** The score based on the bank's decile ranking for the total number of micro-business loans.
6. **Bank Asset Size Class (Bk Asset Sz).** Asset size classes include:
 - Under \$100 million (<\$100M)
 - \$100 million to under \$500 million (\$100M—<\$500M)
 - \$500 million to under \$1 billion (\$500M—<\$1B)
 - \$1 billion to under \$10 billion (\$1B—<\$10B)
 - \$10 billion and over (>\$10B)
7. **Dollar Amount of Micro-Business Loans (Dollars in SBL(<\$100k)).** The dollar amount (in thousands) of micro-business loans of less than \$100,000
8. **Number of Micro-Business Loans (Number of SBL(<\$100k)).** The number of micro-business loans of less than \$100,000 made by the bank.
9. **Total Score of Small Business Loans (Total Score <\$1M).** The sum of the four scores based on the decile rankings (multiplied by 2.5) for the bank's small-business-friendliness in loans of less than \$1 million. A firm looking for a loan of between \$250,000 and \$1 million might be better served by a bank ranking high in this column.

10. Total Score of Small Business Loans (Total Score <\$250M). The sum of the four scores based on the decile rankings (multiplied by 2.5) for the bank's small-business-friendliness in loans of less than \$250,000. A firm looking for a loan of between \$100,000 and \$250,000 might be better served by a bank ranking high in this column.

Part 3 The CRA Data

A regulatory change under the Community Reinvestment Act (CRA) made available a data base that shows the geographical distribution of small loans to businesses. Enacted in 1977, the CRA is designed to encourage banks to meet the credit needs of the local communities from which they obtain deposited funds. Federal banking supervisory agencies revised the regulations implementing the CRA in 1994, adding a requirement that banks report data on small business lending by census tract.⁹

To minimize the paperwork burden on small banks, the bank regulatory authorities require only banks with assets over \$250 million or member banks of a bank holding company with assets over \$1 billion to provide this information. Only 18 percent of banks must file under this requirement, but they make some two-thirds of the loans to small businesses (Table H).¹⁰

The CRA data cover micro-lending for calendar year 1998 and, as discussed previously, differ from call report data in a number of important respects (see Table A). For example, the number of micro-loans is quite different when reported by location of the borrower, as in the CRA data, rather than by location of the headquarters office of a large bank, as in the call report data.

In CRA data, the banks' rankings are based on the dollar amount of their micro-lending. Included are all banks in a given state that

⁹ For more information about the history of the CRA, see "Home Purchase Lending in Low Income Neighborhoods and to Low Income Borrowers," *Federal Reserve Bulletin* (February 1995), 71-105.

¹⁰ Raphael W. Bostic and Glenn B. Canner, "New Information on Lending to Small Business and Small Farms: The 1996 CRA Data," *Federal Reserve Bulletin* (January 1998), 1-35.

make more than \$10 million in micro-business loans (Table 2). Consequently, a different perspective on micro-business lending, especially by large banks, emerges from the CRA data. Large banks make more than half of the micro-loans to small firms.

CRA data provide information on the geographic location of small business lending by large "reporting units" (BHCs and independent banks). Some 805 units made at least \$10 million in micro-business loans in a given state in 1998 (Table 2).¹¹

Many large banks are very active in micro-business lending across the states. In fact, in many states, more out-of-state than in-state banks are making micro-loans. In Florida, for example, the CRA data show 32 active micro-lenders, only eight of which are Florida-based. The first five banks in Florida, ranked by the dollar amount of micro-loans, are out-of-state lenders. In Arizona, all the listed banks making more than \$10 million in micro-loans are out-of-state banks.

A total of 90 BHCs/banks made more than \$100 million in micro-business loans in one or more states in 1998. Of these, 45 were out-of-state banks in the states where they were listed. In fact, the top six of the eight banks/BHCs lending more than \$100 million in Texas were out-of-state lenders, as were three of the eight banks that lent \$100 million or more in New York.

The banks covered by the CRA in 1998 made more than one-half (56.2 percent) of the value of all micro-business loans under \$100,000 reported by banks in their June 1998 call reports (Table H). And the CRA reporting banks are more important in the larger loan categories.

¹¹ All bank reporting units are consolidated under the ultimate owning BHC.

Table H. Small Business Loans Outstanding from All and CRA-Covered Banks, June 1998 (Billions of Dollars)

Loan Size	All Banks	Banks Subject to CRA	CRA/All (Percent)
<\$100,000	111.5	62.7	56.2
<\$250,000	187.8	117.3	62.5
<\$1 Million	370.8	258.2	69.6
>\$1 Million	649.4	628.3	96.8
Total Business Loans	1,020.2	886.5	86.9

The Table: Micro-Business-Friendly Banks in the United States Using CRA Data

Table 2 lists micro-business-friendly lenders in each state using CRA information. Because of different banking structures in each state, as well as interstate differences in the number of banks, their size distribution, and demand for small business loans, the levels of micro-business lending for these top lenders differs greatly from state to state.

Besides listing the name of the ultimate owning bank or BHC, Table 2 lists the bank's city and home state (HQ STATE) as well as the state in which the bank did small business lending (State with Loans). It lists the dollar amount and number of loans under \$100,000, under \$250,000 and under \$1 million made in 1998 by banks that made more than \$10 million in micro-business loans. The columns are as follows:

1. Dollar Amount of Micro-Business Loans (SBL\$ <\$100K): The dollar amount (in thousands) of loans of less than \$100,000.

2. Number of Micro-Business Loans (SBL#<\$100K): The number of loans of less than \$100,000.

3. Bank Asset Size (Bk Size): The total assets of the ultimate owning bank by size category:

- Less than \$1 billion (<\$1B)
- \$1 billion to under \$10 billion (\$1B-<\$10B)
- \$10 billion to under \$50 billion (\$10B-<\$50B)
- \$50 billion and over (>\$50B)

4. Dollar Amount of Mid-Sized Small Business Loans (SBL\$<\$250K): The dollar amount (in thousands) of mid-sized business loans (<\$250,000).

5. Number of Mid-Sized Small Business Loans (SBL# <\$250K): The number of mid-sized business loans (<\$250,000).

6. Dollar Amount of Small Business Loans (SBL\$<\$1M): The dollar amount (in thousands) of loans of less than \$1 million.

7. Number of Small Business Loans (SBL#<\$1M): The number of loans of less than \$1 million.

8. Credit Card Banks (Credit Cd Bank): A double asterisk in this column means that the bank has a significant amount of business credit card activity. These loans may be the credit card accounts of individual employees of large or small firms. Since the CRA report does not distinguish between these types of loans, the double asterisk is a caution flag.

Table 1. Micro-Business-Friendly Banks in the United States using Call Report Data, June 1999

Bank Name	City	State	Small Business Lending (< \$ 100K)					Bk Asset Sz.	Dollars in SBL(<\$100k)	Number of SBL(<\$100k)	Total Score (<\$1M)	Total Score (<\$250K)
			Total	SBL/TA	SBL/TBL	SBL(\$)	SBL(#)					
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
NATIONAL BK OF AK	ANCHORAGE	AK	85.0	17.5	22.5	22.5	22.5	\$1B-\$10B	161,661	5,492	52.5	65.0
FIRST BK	KETCHIKAN	AK	57.5	22.5	12.5	10.0	12.5	\$100M-500M	15,369	632	45.0	55.0
NORTHRIM BK	ANCHORAGE	AK	35.0	10.0	2.5	12.5	10.0	\$500M-\$1B	21,944	560	57.5	50.0
FIRST INTRST BK AK NA	ANCHORAGE	AK	25.0	2.5	17.5	2.5	2.5	<\$100M	1,018	40	30.0	30.0
WEST AL B&TC	REFORM	AL	97.5	25.0	22.5	25.0	25.0	\$100M-500M	79,265	1,265	95.0	97.5
PEOPLES CMNTY BK	COLUMBIA	AL	97.5	25.0	25.0	25.0	22.5	\$100M-500M	51,157	891	95.0	97.5
COMMUNITY BK	BLOUNTSVILLE	AL	97.5	22.5	25.0	25.0	25.0	\$500M-\$1B	102,683	2,260	85.0	95.0
METRO BK	PELL CITY	AL	95.0	25.0	25.0	25.0	20.0	\$100M-500M	38,905	514	85.0	90.0
PEOPLES B&TC	SELMA	AL	92.5	25.0	17.5	25.0	25.0	\$500M-\$1B	145,829	1,507	85.0	92.5
EXCHANGE BK OF AL	ALTOONA	AL	92.5	25.0	25.0	22.5	20.0	\$100M-500M	30,107	557	77.5	90.0
BANK OF PRATTVILLE	PRATTVILLE	AL	90.0	22.5	25.0	22.5	20.0	\$100M-500M	31,125	483	75.0	87.5
CITIZENS BK OF FAYETTE	FAYETTE	AL	90.0	25.0	17.5	25.0	22.5	\$100M-500M	32,012	613	72.5	85.0
FIRST NB OF CENTRAL AL	ALICEVILLE	AL	90.0	22.5	22.5	22.5	22.5	\$100M-500M	20,051	587	70.0	82.5
JACOBS BK	SCOTTSBORO	AL	87.5	22.5	20.0	25.0	20.0	\$100M-500M	33,689	584	72.5	85.0
TRADERS & FARMERS BK	HALEYVILLE	AL	87.5	15.0	25.0	22.5	25.0	\$100M-500M	26,676	1,123	67.5	80.0
CENTRAL ST BK	CALERA	AL	85.0	22.5	25.0	20.0	17.5	<\$100M	17,184	438	70.0	82.5
COLONIAL BK	MONTGOMERY	AL	82.5	20.0	12.5	25.0	25.0	>\$10B	1,233,751	14,786	70.0	72.5
FIRST ST BK	PLAINVIEW	AR	97.5	25.0	25.0	25.0	22.5	<\$100M	26,605	609	90.0	95.0
MALVERN NB	MALVERN	AR	95.0	25.0	20.0	25.0	25.0	\$100M-500M	59,433	794	82.5	95.0
BANK OF YELLVILLE	YELLVILLE	AR	95.0	25.0	22.5	25.0	22.5	\$100M-500M	31,601	635	85.0	95.0
BANK OF SALEM	SALEM	AR	95.0	25.0	20.0	25.0	25.0	<\$100M	21,386	824	82.5	92.5
FIRST NB	HOT SPRINGS	AR	95.0	25.0	20.0	25.0	25.0	<\$100M	23,224	1,294	80.0	92.5
MERCHANTS & PLANTERS BK	NEWPORT	AR	95.0	25.0	20.0	25.0	25.0	\$100M-500M	24,916	885	82.5	92.5
FIRST NB OF EAST ARKANSAS	FORREST CITY	AR	95.0	20.0	25.0	25.0	25.0	\$100M-500M	22,964	995	72.5	90.0
FIRST CMNTY BK	POCAHONTAS	AR	92.5	25.0	25.0	25.0	17.5	<\$100M	25,123	350	82.5	90.0
DIAMOND STATE BK	MURFREESBORO	AR	92.5	22.5	22.5	25.0	22.5	\$100M-500M	22,595	528	75.0	87.5
BANK OF POCAHONTAS	POCAHONTAS	AR	87.5	22.5	22.5	22.5	20.0	\$100M-500M	20,867	480	77.5	87.5
COMMERCIAL B&TC	MONTICELLO	AR	87.5	25.0	20.0	25.0	17.5	\$100M-500M	28,989	407	75.0	87.5
SCOTT COUNTY BK	WALDRON	AR	87.5	22.5	25.0	22.5	17.5	<\$100M	15,240	378	72.5	85.0
BANK OF THE OZARKS	LITTLE ROCK	AR	67.5	10.0	7.5	25.0	25.0	\$500M-\$1B	36,361	1,525	65.0	65.0
MERCANTILE BK OF AR NA	NORTH LITTLE ROCK	AR	57.5	5.0	2.5	25.0	25.0	\$1B-\$10B	66,524	2,450	62.5	60.0
COMMUNITY BK OF AZ	WICKENBURG	AZ	95.0	25.0	25.0	22.5	22.5	\$100M-500M	15,254	706	82.5	87.5
MOHAVE ST BK	LAKE HAVASU CITY	AZ	85.0	22.5	22.5	20.0	20.0	\$100M-500M	11,184	463	82.5	87.5
COUNTY BK	PRESCOTT	AZ	85.0	22.5	20.0	22.5	20.0	\$100M-500M	16,998	510	77.5	85.0
CENTURY BK	SCOTTSDALE	AZ	85.0	25.0	25.0	20.0	15.0	<\$100M	10,302	157	62.5	77.5
BANK OF CASA GRANDE VALLEY	CASA GRANDE	AZ	82.5	25.0	22.5	17.5	17.5	<\$100M	7,114	305	65.0	82.5
M&I THUNDERBIRD BK	PHOENIX	AZ	80.0	17.5	15.0	25.0	22.5	\$500M-\$1B	39,876	871	62.5	65.0
ARIZONA BK	TUCSON	AZ	70.0	7.5	17.5	22.5	22.5	\$1B-\$10B	17,264	569	57.5	70.0
CALIFORNIA CTR BK	LOS ANGELES	CA	100.0	25.0	25.0	25.0	25.0	\$100M-500M	37,074	1,202	80.0	97.5
WILSHIRE ST BK	LOS ANGELES	CA	97.5	25.0	22.5	25.0	25.0	\$100M-500M	28,678	912	85.0	97.5
ELDORADO BK	TUSTIN	CA	97.5	22.5	25.0	25.0	25.0	\$1B-\$10B	63,191	3,179	85.0	90.0
NARA BK NA	LOS ANGELES	CA	97.5	25.0	22.5	25.0	25.0	\$100M-500M	27,984	890	82.5	87.5
INTERNATIONAL CITY BK NA	LONG BEACH	CA	95.0	25.0	25.0	25.0	20.0	<\$100M	41,092	423	80.0	92.5
COMMUNITY CMRC BK	LOS ANGELES	CA	92.5	25.0	25.0	22.5	20.0	\$100M-500M	20,426	353	77.5	95.0
SCRIPPS BK	LA JOLLA	CA	92.5	22.5	20.0	25.0	25.0	\$500M-\$1B	35,214	1,496	80.0	92.5
BANK OF AMER CMNTY DEV BK	WALNUT CREEK	CA	92.5	25.0	17.5	25.0	25.0	\$500M-\$1B	65,215	1,948	90.0	90.0
SAN JOAQUIN BK	BAKERSFIELD	CA	92.5	25.0	22.5	22.5	22.5	\$100M-500M	15,849	485	65.0	90.0

Table 1. Micro-Business-Friendly Banks in the United States using Call Report Data, June 1999

Bank Name	City	State	Small Business Lending (< \$ 100K)					Bk Asset Sz.	Dollars in SBL(<\$100k)	Number of SBL(<\$100k)	Total Score (<\$1M)	Total Score (<\$250K)
			Total	SBL/TA	SBL/TBL	SBL(\$)	SBL(#)					
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
LOS ROBLES BK	THOUSAND OAKS	CA	92.5	25.0	22.5	22.5	22.5	\$100M-500M	14,133	529	75.0	85.0
WELLS FARGO BK NA	SAN FRANCISCO	CA	85.0	17.5	17.5	25.0	25.0	>\$10B	3,336,000	274,232	57.5	65.0
FIRST CMNTY IND BK	DENVER	CO	100.0	25.0	25.0	25.0	25.0	\$100M-500M	66,919	1,022	87.5	97.5
CASTLE ROCK BK	CASTLE ROCK	CO	97.5	25.0	25.0	25.0	22.5	<\$100M	24,047	404	92.5	97.5
BANK OF GRAND JUNCTION	GRAND JUNCTION	CO	97.5	25.0	25.0	25.0	22.5	<\$100M	16,000	397	90.0	95.0
CHEYENNE MTN BK	COLORADO SPRINGS	CO	97.5	25.0	25.0	25.0	22.5	<\$100M	16,476	387	85.0	92.5
FARMERS ST BK OF CALHAN	CALHAN	CO	95.0	25.0	25.0	22.5	22.5	<\$100M	12,159	357	75.0	87.5
CITIZENS ST BK OF OURAY	OURAY	CO	92.5	25.0	22.5	22.5	22.5	<\$100M	10,141	307	75.0	87.5
ROCKY MOUNTAIN B&TC FLORENCE	FLORENCE	CO	90.0	25.0	20.0	25.0	20.0	<\$100M	18,346	279	82.5	87.5
RIO GRANDE CTY BK	DEL NORTE	CO	90.0	25.0	22.5	22.5	20.0	<\$100M	10,401	264	70.0	85.0
CACHE BK	GREELEY	CO	90.0	22.5	25.0	22.5	20.0	<\$100M	13,161	247	72.5	82.5
FIRST NB IN TRINIDAD	TRINIDAD	CO	87.5	20.0	17.5	25.0	25.0	\$100M-500M	13,870	644	77.5	85.0
COMMUNITY FIRST NB	FORT MORGAN	CO	75.0	15.0	10.0	25.0	25.0	\$1B-\$10B	79,301	3,675	75.0	75.0
ALPINE BK	GLENWOOD SPRINGS	CO	67.5	10.0	7.5	25.0	25.0	\$500M-\$1B	23,768	741	72.5	72.5
NORWEST BK COLORADO NA	DENVER	CO	62.5	7.5	5.0	25.0	25.0	>\$10B	169,246	6,257	60.0	62.5
EQUITY BK	WETHERSFIELD	CT	87.5	25.0	12.5	25.0	25.0	\$100M-500M	11,001	391	77.5	80.0
NORTH AMERICAN B&TC	STRATFORD	CT	80.0	22.5	15.0	20.0	22.5	\$100M-500M	7,721	310	67.5	75.0
CORNERSTONE BK	STAMFORD	CT	80.0	20.0	20.0	20.0	20.0	\$100M-500M	6,800	258	62.5	70.0
NEW ENGLAND B&TC	WINDSOR	CT	72.5	17.5	5.0	25.0	25.0	\$500M-\$1B	15,667	584	75.0	72.5
PRIME BK	ORANGE	CT	57.5	25.0	12.5	10.0	10.0	<\$100M	1,959	66	60.0	65.0
NATIONAL CAPITAL BK OF WA	WASHINGTON	DC	75.0	12.5	22.5	17.5	22.5	\$100M-500M	4,778	242	45.0	57.5
FIRST LIBERTY NB	WASHINGTON	DC	60.0	22.5	17.5	10.0	10.0	<\$100M	1,922	45	47.5	65.0
CITIBANK DE	NEW CASTLE	DE	95.0	25.0	20.0	25.0	25.0	\$1B-\$10B	183,707	11,916	72.5	85.0
BANK OF DELMARVA NA	SEAFORD	DE	82.5	25.0	17.5	20.0	20.0	\$100M-500M	11,622	655	82.5	82.5
FIRST NB OF WYOMING	WYOMING	DE	75.0	22.5	17.5	17.5	17.5	\$100M-500M	6,369	317	62.5	75.0
COUNTY BK	REHOBOTH BEACH	DE	72.5	25.0	15.0	17.5	15.0	<\$100M	7,716	217	70.0	72.5
FIDELITY BK OF FL	MERRITT ISLAND	FL	97.5	25.0	25.0	25.0	22.5	<\$100M	45,239	465	87.5	95.0
FARMERS & MRCH BK	MONTICELLO	FL	97.5	25.0	25.0	25.0	22.5	\$100M-500M	38,219	547	75.0	95.0
FIRST NB OF WAUCHULA	WAUCHULA	FL	95.0	25.0	25.0	22.5	22.5	<\$100M	16,976	544	65.0	92.5
WEWAHITCHKA ST BK	WEWAHITCHKA	FL	95.0	25.0	25.0	22.5	22.5	<\$100M	12,439	504	72.5	85.0
FIRST NB OF ALACHUA	ALACHUA	FL	92.5	25.0	22.5	22.5	22.5	\$100M-500M	15,726	679	75.0	87.5
AMERICAN B&TC OF POLK CTY	LAKE WALES	FL	92.5	25.0	25.0	25.0	17.5	<\$100M	18,718	233	62.5	85.0
DESTIN BK	DESTIN	FL	92.5	25.0	25.0	22.5	20.0	\$100M-500M	14,339	316	67.5	82.5
CITRUS & CHEM BK	BARTOW	FL	90.0	20.0	20.0	25.0	25.0	\$100M-500M	24,614	997	80.0	90.0
BANK OF TAMPA	TAMPA	FL	90.0	22.5	17.5	25.0	25.0	\$100M-500M	24,512	1,003	75.0	85.0
PERKINS ST BK	WILLISTON	FL	90.0	22.5	25.0	20.0	22.5	\$100M-500M	11,978	495	52.5	80.0
BANK OF BONIFAY	BONIFAY	FL	90.0	25.0	25.0	20.0	20.0	<\$100M	9,073	328	50.0	72.5
RIVERSIDE NB OF FL	FORT PIERCE	FL	82.5	12.5	20.0	25.0	25.0	\$500M-\$1B	35,990	1,576	67.5	77.5
CAPITAL CITY BK	TALLAHASSEE	FL	75.0	10.0	15.0	25.0	25.0	\$1B-\$10B	35,589	1,447	65.0	70.0
BANK OF GRAY	GRAY	GA	100.0	25.0	25.0	25.0	25.0	\$100M-500M	34,735	972	87.5	100.0
FIRST ST BK	STOCKBRIDGE	GA	100.0	25.0	25.0	25.0	25.0	\$100M-500M	93,000	1,527	90.0	97.5
SOUTH GA CMNTY BK	REYNOLDS	GA	97.5	25.0	22.5	25.0	25.0	\$100M-500M	42,296	1,261	82.5	97.5
ALTAMAHA B&TC	UVALDA	GA	97.5	25.0	22.5	25.0	25.0	<\$100M	31,989	901	87.5	95.0
FARMERS & MRCH BK	LAKELAND	GA	97.5	25.0	22.5	25.0	25.0	\$100M-500M	41,894	867	85.0	92.5
COMMUNITY NB	ASHBURN	GA	97.5	22.5	25.0	25.0	25.0	\$100M-500M	23,569	808	75.0	90.0

Table 1. Micro-Business-Friendly Banks in the United States using Call Report Data, June 1999

Bank Name	City	State	Small Business Lending (< \$ 100K)					Bk Asset Sz.	Dollars in SBL(<\$100k)	Number of SBL(<\$100k)	Total Score (<\$1M)	Total Score (<\$250K)
			Total	SBL/TA	SBL/TBL	SBL(\$)	SBL(#)					
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
MCINTOSH ST BK	JACKSON	GA	95.0	25.0	20.0	25.0	25.0	\$100M-500M	52,079	941	82.5	95.0
PATTERSON BK	PATTERSON	GA	95.0	25.0	22.5	25.0	22.5	<\$100M	32,592	687	87.5	92.5
FIRST NB OF CHATSWORTH	CHATSWORTH	GA	95.0	25.0	22.5	25.0	22.5	<\$100M	28,238	697	80.0	92.5
COASTAL BK	SAVANNAH	GA	95.0	25.0	25.0	25.0	20.0	<\$100M	31,702	451	87.5	92.5
BANK OF DUDLEY	DUDLEY	GA	95.0	25.0	22.5	25.0	22.5	<\$100M	25,330	569	75.0	90.0
FARMERS & MRCH BK	WASHINGTON	GA	95.0	22.5	25.0	25.0	22.5	\$100M-500M	26,160	798	70.0	87.5
BANK OF TOCCOA	TOCCOA	GA	95.0	25.0	22.5	25.0	22.5	\$100M-500M	26,447	535	72.5	87.5
UNITED CMNTY BK	BLAIRSVILLE	GA	70.0	10.0	10.0	25.0	25.0	\$500M-\$1B	29,888	1,355	70.0	70.0
PREMIER BK	ATLANTA	GA	60.0	7.5	2.5	25.0	25.0	\$1B-\$10B	64,150	2,329	70.0	62.5
SUNTRUST BK	ATLANTA	GA	55.0	2.5	2.5	25.0	25.0	>\$10B	106,441	3,907	55.0	55.0
HAWAII NB	HONOLULU	HI	77.5	25.0	17.5	15.0	20.0	\$100M-500M	18,135	1,170	70.0	70.0
CITY BK	HONOLULU	HI	67.5	22.5	10.0	17.5	17.5	\$500M-\$1B	24,254	1,065	65.0	65.0
BANK OF HI	HONOLULU	HI	65.0	12.5	2.5	25.0	25.0	\$1B-\$10B	98,769	11,683	60.0	62.5
BANK OF HONOLULU	HONOLULU	HI	52.5	17.5	12.5	10.0	12.5	<\$100M	1,691	56	52.5	47.5
FARMERS SVG BK	KALONA	IA	100.0	25.0	25.0	25.0	25.0	<\$100M	12,994	433	87.5	97.5
SECURITY B&TC	DECORAH	IA	100.0	25.0	25.0	25.0	25.0	\$100M-500M	22,509	467	90.0	97.5
BANK IA	RED OAK	IA	97.5	25.0	22.5	25.0	25.0	<\$100M	16,786	421	87.5	95.0
LEE CTY B&T NA	FORT MADISON	IA	95.0	25.0	20.0	25.0	25.0	\$100M-500M	31,153	449	90.0	95.0
MAHASKA ST BK	OSKALOOSA	IA	95.0	25.0	20.0	25.0	25.0	\$100M-500M	38,113	507	92.5	95.0
SECURITY SVG BK	EAGLE GROVE	IA	95.0	25.0	25.0	25.0	20.0	<\$100M	13,837	245	87.5	92.5
PILOT GROVE SVG BK	PILOT GROVE	IA	95.0	25.0	20.0	25.0	25.0	\$100M-500M	20,188	660	85.0	92.5
PIONEER BK	SERGEANT BLUFF	IA	95.0	25.0	25.0	25.0	20.0	<\$100M	14,153	265	90.0	92.5
CITIZENS B&TC	HUDSON	IA	95.0	25.0	25.0	25.0	20.0	<\$100M	14,271	261	90.0	92.5
WASHINGTON ST BK	WASHINGTON	IA	95.0	20.0	25.0	25.0	25.0	\$100M-500M	13,371	442	75.0	90.0
WEST DES MOINES ST BK	WEST DES MOINES	IA	60.0	7.5	2.5	25.0	25.0	\$500M-\$1B	29,796	1,284	72.5	62.5
NORWEST BK IA NA	DES MOINES	IA	57.5	5.0	2.5	25.0	25.0	\$1B-\$10B	177,285	3,771	62.5	57.5
D L EVANS BK	BURLEY	ID	95.0	22.5	25.0	25.0	22.5	\$100M-500M	39,501	898	67.5	87.5
PANHANDLE ST BK	SANDPOINT	ID	87.5	22.5	22.5	22.5	20.0	\$100M-500M	35,812	741	60.0	80.0
PEND OREILLE BK	PONDERAY	ID	82.5	25.0	22.5	22.5	12.5	<\$100M	18,655	269	57.5	70.0
BANK OF EDWARDSVILLE	EDWARDSVILLE	IL	100.0	25.0	25.0	25.0	25.0	\$500M-\$1B	172,969	2,352	97.5	100.0
TOWN & CNTRY BK SPRINGFIELD	SPRINGFIELD	IL	100.0	25.0	25.0	25.0	25.0	\$100M-500M	30,636	571	87.5	97.5
PEOPLES NB OF KEWANEE	KEWANEE	IL	100.0	25.0	25.0	25.0	25.0	\$100M-500M	24,478	697	87.5	95.0
FIRST NB EMPL OWNED	ANTIUCH	IL	97.5	25.0	25.0	25.0	22.5	\$100M-500M	30,572	407	85.0	97.5
PALMER AMER NB DANVILLE	DANVILLE	IL	97.5	25.0	22.5	25.0	25.0	\$100M-500M	85,498	1,261	95.0	97.5
FIRST COLLINSVILLE BK	COLLINSVILLE	IL	97.5	25.0	25.0	25.0	22.5	\$100M-500M	29,439	502	87.5	95.0
GERMANTOWN T&SB	BREESE	IL	97.5	22.5	25.0	25.0	25.0	\$100M-500M	18,645	592	80.0	92.5
HOLCOMB ST BK	HOLCOMB	IL	97.5	25.0	25.0	25.0	22.5	<\$100M	15,646	368	82.5	92.5
FIRST NB OF ALLENDALE	ALLENDALE	IL	97.5	25.0	25.0	25.0	22.5	<\$100M	15,587	350	80.0	90.0
ANNA NB	ANNA	IL	95.0	25.0	22.5	25.0	22.5	\$100M-500M	19,503	455	82.5	92.5
TRUSTBANK	OLNEY	IL	95.0	25.0	22.5	25.0	22.5	<\$100M	18,127	377	77.5	92.5
NATIONAL BK OF PETERSBURG	PETERSBURG	IL	95.0	22.5	25.0	22.5	25.0	\$100M-500M	14,674	562	72.5	85.0
WEST SUBURBAN BK	LOMBARD	IL	80.0	17.5	12.5	25.0	25.0	\$1B-\$10B	96,876	1,941	72.5	77.5
NATIONAL CITY BK MI/IL	BANNOCKBURN	IL	57.5	5.0	2.5	25.0	25.0	>\$10B	295,636	11,175	62.5	57.5
SCOTT COUNTY ST BK	SCOTTSBURG	IN	92.5	25.0	25.0	22.5	20.0	<\$100M	24,354	541	87.5	90.0
FIRST ST BK	BRAZIL	IN	92.5	25.0	25.0	20.0	22.5	\$100M-500M	19,425	585	80.0	87.5
FIRST CMNTY B&T	BARGERSVILLE	IN	92.5	25.0	25.0	22.5	20.0	\$100M-500M	26,864	457	77.5	87.5

Table 1. Micro-Business-Friendly Banks in the United States using Call Report Data, June 1999

Bank Name	City	State	Small Business Lending (< \$ 100K)					Bk Asset Sz.	Dollars in SBL(<\$100k)	Number of SBL(<\$100k)	Total Score (<\$1M)	Total Score (<\$250K)
			Total	SBL/TA	SBL/TBL	SBL(\$)	SBL(#)					
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
FIRST-CITIZENS B&TC	GREENCASTLE	IN	90.0	25.0	22.5	25.0	17.5	\$100M-500M	31,535	378	77.5	87.5
FRANCES SLOCUM B&TC	WABASH	IN	90.0	25.0	22.5	25.0	17.5	\$100M-500M	29,019	332	72.5	82.5
CENTIER BK	WHITING	IN	87.5	22.5	15.0	25.0	25.0	\$500M-\$1B	88,688	1,404	95.0	90.0
ORANGE COUNTY BK	PAOLI	IN	87.5	25.0	22.5	22.5	17.5	<\$100M	22,505	317	72.5	82.5
CITIZENS ST BK NEW CASTLE	NEW CASTLE	IN	87.5	25.0	20.0	22.5	20.0	\$100M-500M	27,722	495	67.5	82.5
FARMERS ST BK	MENTONE	IN	85.0	25.0	20.0	22.5	17.5	<\$100M	20,459	354	70.0	82.5
PEOPLES ST BK FRANCESVILLE	FRANCESVILLE	IN	85.0	25.0	22.5	20.0	17.5	<\$100M	16,487	336	65.0	77.5
UNION B&TC IN	GREENSBURG	IN	85.0	20.0	20.0	25.0	20.0	\$100M-500M	29,129	436	57.5	75.0
FIRST BK OF BERNE	BERNE	IN	85.0	20.0	25.0	22.5	17.5	\$100M-500M	21,582	317	57.5	75.0
STATE BK MARKLE	MARKLE	IN	85.0	22.5	25.0	20.0	17.5	\$100M-500M	13,860	370	62.5	75.0
TERRE HAUTE FIRST NB	TERRE HAUTE	IN	75.0	12.5	12.5	25.0	25.0	\$1B-\$10B	56,859	3,326	70.0	67.5
BANK ONE IN NA	INDIANAPOLIS	IN	55.0	2.5	2.5	25.0	25.0	>\$10B	251,299	11,564	57.5	55.0
FIRST NB OF CONWAY SPRINGS	CONWAY SPRINGS	KS	100.0	25.0	25.0	25.0	25.0	<\$100M	29,365	604	97.5	100.0
STATE BK OF COLWICH	COLWICH	KS	100.0	25.0	25.0	25.0	25.0	<\$100M	39,623	1,583	100.0	100.0
ROSE HILL ST BK	ROSE HILL	KS	100.0	25.0	25.0	25.0	25.0	<\$100M	19,137	413	92.5	97.5
MIDAMERICAN B&TC NA	LEAVENWORTH	KS	97.5	25.0	25.0	25.0	22.5	<\$100M	16,957	284	90.0	97.5
GARDNER NB	GARDNER	KS	97.5	25.0	25.0	25.0	22.5	<\$100M	10,708	301	92.5	95.0
FIRST NB OF WAMEGO	WAMEGO	KS	97.5	25.0	22.5	25.0	25.0	<\$100M	20,444	422	90.0	95.0
COMMUNITY NB	CHANUTE	KS	95.0	25.0	20.0	25.0	25.0	\$100M-500M	21,024	548	90.0	95.0
FIRST NB OF SOUTHERN KS	MOUNT HOPE	KS	95.0	25.0	25.0	22.5	22.5	<\$100M	10,388	286	92.5	95.0
FIRST NB	PALCO	KS	95.0	25.0	22.5	25.0	22.5	<\$100M	13,431	267	87.5	90.0
KAW VALLEY ST B&TC	WAMEGO	KS	95.0	25.0	22.5	25.0	22.5	<\$100M	12,785	268	82.5	90.0
INTRUST BK NA	WICHITA	KS	57.5	5.0	2.5	25.0	25.0	\$1B-\$10B	65,901	5,454	67.5	60.0
COMMERCE B&TC	TOPEKA	KS	57.5	5.0	2.5	25.0	25.0	\$500M-\$1B	19,197	944	70.0	60.0
PEOPLES B&TC OF HAZARD	HAZARD	KY	97.5	25.0	22.5	25.0	25.0	\$100M-500M	50,580	1,135	97.5	97.5
COMMONWEALTH B&TC	MIDDLETOWN	KY	97.5	25.0	25.0	25.0	22.5	\$100M-500M	44,392	489	85.0	95.0
BANK OF MT VERNON	MOUNT VERNON	KY	97.5	25.0	22.5	25.0	25.0	\$100M-500M	37,169	679	92.5	95.0
FIRST NB RUSSELL SPRGS	RUSSELL SPRINGS	KY	95.0	25.0	25.0	25.0	20.0	<\$100M	21,009	421	82.5	92.5
PEOPLES BK	TAYLORSVILLE	KY	95.0	25.0	25.0	25.0	20.0	<\$100M	23,653	439	85.0	92.5
PEOPLES BK OF FLEMING CTY	FLEMINGSBURG	KY	95.0	25.0	20.0	25.0	25.0	\$100M-500M	21,460	949	75.0	90.0
FARMERS B&TC	BARDSTOWN	KY	92.5	22.5	22.5	25.0	22.5	\$100M-500M	26,416	609	77.5	92.5
SOUTH CENTRAL BK	GLASGOW	KY	92.5	25.0	17.5	25.0	25.0	\$100M-500M	48,224	915	87.5	92.5
FIRST & PEOPLES B&TC	RUSSELL	KY	92.5	22.5	25.0	25.0	20.0	\$100M-500M	28,891	406	80.0	92.5
BANK OF COLUMBIA	COLUMBIA	KY	92.5	25.0	17.5	25.0	25.0	<\$100M	21,735	749	75.0	90.0
GEORGETOWN B&TC	GEORGETOWN	KY	92.5	25.0	25.0	25.0	17.5	<\$100M	17,302	298	82.5	87.5
CITIZENS B&TC	CAMPBELLSVILLE	KY	92.5	25.0	25.0	25.0	17.5	<\$100M	17,511	276	75.0	85.0
SPRINGFIELD ST BK	SPRINGFIELD	KY	92.5	22.5	25.0	25.0	20.0	\$100M-500M	17,375	406	72.5	85.0
STOCK YARDS B&TC	LOUISVILLE	KY	75.0	17.5	7.5	25.0	25.0	\$500M-\$1B	48,013	1,972	82.5	77.5
COMMUNITY TR BK NA	PIKEVILLE	KY	67.5	10.0	7.5	25.0	25.0	\$1B-\$10B	101,395	5,427	65.0	65.0
NATIONAL CITY BK	LOUISVILLE	KY	55.0	2.5	2.5	25.0	25.0	>\$10B	103,859	4,439	55.0	55.0
FIRST REPUBLIC BK	RAYVILLE	LA	97.5	25.0	22.5	25.0	25.0	\$100M-500M	62,768	942	95.0	97.5
PEOPLES ST BK	MANY	LA	95.0	25.0	22.5	25.0	22.5	\$100M-500M	52,407	764	92.5	95.0
COMMUNITY TR BK	CHOUDRANT	LA	95.0	25.0	20.0	25.0	25.0	\$100M-500M	62,595	999	90.0	95.0
CENTRAL PROGRESSIVE BK AMITE	AMITE	LA	95.0	25.0	22.5	25.0	22.5	\$100M-500M	41,665	660	85.0	95.0
FIRST BANK NA	CROWLEY	LA	95.0	25.0	25.0	25.0	20.0	<\$100M	24,898	393	82.5	90.0
JEFF DAVIS B&TC	JENNINGS	LA	92.5	22.5	20.0	25.0	25.0	\$100M-500M	49,444	1,531	82.5	92.5
FIRST LA NB	BREAUX BRIDGE	LA	92.5	25.0	25.0	22.5	20.0	<\$100M	15,600	432	80.0	90.0
AMERICAN BK	WELSH	LA	92.5	25.0	20.0	25.0	22.5	<\$100M	27,957	560	82.5	90.0

Table 1. Micro-Business-Friendly Banks in the United States using Call Report Data, June 1999

Bank Name	City	State	Small Business Lending (< \$ 100K)					Bk Asset Sz.	Dollars in SBL(<\$100k)	Number of SBL(<\$100k)	Total Score (<\$1M)	Total Score (<\$250K)
			Total	SBL/TA	SBL/TBL	SBL(\$)	SBL(#)					
			(1)	(2)	(3)	(4)	(5)					
GULF COAST BK	ABBEVILLE	LA	92.5	22.5	22.5	25.0	22.5	\$100M-500M	23,672	695	77.5	87.5
LIBERTY B&TC	NEW ORLEANS	LA	92.5	20.0	25.0	25.0	22.5	\$100M-500M	26,475	621	80.0	87.5
SOUTH LAFOURCHE B&TC	LAROSE	LA	92.5	25.0	25.0	22.5	20.0	<\$100M	15,040	390	77.5	87.5
AMERICAN SECURITY BK OF VILL	VILLE PLATTE	LA	92.5	22.5	20.0	25.0	25.0	\$100M-500M	42,600	1,000	77.5	87.5
HANCOCK BK OF LA	BATON ROUGE	LA	67.5	7.5	10.0	25.0	25.0	\$500M-\$1B	43,011	2,065	65.0	65.0
IBERIABANK	NEW IBERIA	LA	60.0	5.0	5.0	25.0	25.0	\$1B-\$10B	33,925	1,869	57.5	55.0
HIBERNIA NB	NEW ORLEANS	LA	57.5	5.0	2.5	25.0	25.0	>\$10B	391,118	59,086	57.5	55.0
ENTERPRISE B&TC	LOWELL	MA	90.0	25.0	20.0	22.5	22.5	\$100M-500M	28,808	1,146	77.5	90.0
BANK OF WESTERN MA	SPRINGFIELD	MA	87.5	25.0	17.5	22.5	22.5	\$100M-500M	31,212	1,094	82.5	85.0
GLOUCESTER B&TC	GLOUCESTER	MA	87.5	25.0	22.5	20.0	20.0	\$100M-500M	12,723	574	75.0	77.5
CAPE COD B&TC	HYANNIS	MA	82.5	17.5	15.0	25.0	25.0	\$1B-\$10B	40,821	1,714	72.5	80.0
PARK WEST B&TC	WEST SPRINGFIELD	MA	82.5	20.0	17.5	22.5	22.5	\$100M-500M	17,397	879	72.5	77.5
MILLBURY NB	MILLBURY	MA	77.5	25.0	25.0	12.5	15.0	<\$100M	4,463	246	62.5	77.5
BANKBOSTON NA	BOSTON	MA	57.5	5.0	2.5	25.0	25.0	>\$10B	202,299	5,358	57.5	57.5
CENTURY B&TC	SOMERVILLE	MA	57.5	10.0	7.5	20.0	20.0	\$500M-\$1B	15,595	593	62.5	55.0
MARYLAND PERMANENT B&TC	OWINGS MILLS	MD	90.0	25.0	25.0	22.5	17.5	\$100M-500M	21,766	463	87.5	87.5
PEOPLES BK OF KENT CTY MD	CHESTERTOWN	MD	90.0	25.0	25.0	20.0	20.0	\$100M-500M	14,117	525	77.5	82.5
FIRST UNITED B&TC	OAKLAND	MD	90.0	17.5	22.5	25.0	25.0	\$500M-\$1B	31,274	1,491	70.0	82.5
PENINSULA BK	PRINCESS ANNE	MD	87.5	22.5	15.0	25.0	25.0	\$500M-\$1B	33,986	1,869	82.5	82.5
PEOPLES BK OF ELKTON	ELKTON	MD	82.5	25.0	22.5	20.0	15.0	\$100M-500M	12,002	342	67.5	80.0
FIRST BK OF FREDERICK	FREDERICK	MD	82.5	25.0	22.5	20.0	15.0	\$100M-500M	12,652	356	70.0	77.5
SAINT MICHAELS BK	SAINT MICHAELS	MD	80.0	22.5	20.0	17.5	20.0	\$100M-500M	10,439	474	75.0	87.5
SUBURBAN BK OF MD	GREENBELT	MD	80.0	22.5	12.5	22.5	22.5	\$100M-500M	16,742	580	82.5	85.0
TALBOT BK OF EASTON MD	EASTON	MD	80.0	20.0	15.0	22.5	22.5	\$100M-500M	17,070	690	70.0	77.5
BANK OF THE EASTERN SHORE	CAMBRIDGE	MD	80.0	25.0	22.5	17.5	15.0	\$100M-500M	10,528	347	70.0	70.0
PEOPLES BK OF MD	DENTON	MD	67.5	22.5	25.0	10.0	10.0	<\$100M	6,291	244	47.5	57.5
MERCANTILE-SAFE DEPOSIT & TC	BALTIMORE	MD	67.5	12.5	5.0	25.0	25.0	\$1B-\$10B	107,577	5,068	57.5	57.5
ALLFIRST BK	BALTIMORE	MD	55.0	2.5	2.5	25.0	25.0	>\$10B	216,860	9,861	55.0	55.0
UNITED BK	BANGOR	ME	92.5	25.0	25.0	25.0	17.5	\$100M-500M	49,948	974	77.5	90.0
UNION TC	ELLSWORTH	ME	87.5	22.5	22.5	22.5	20.0	\$100M-500M	48,581	1,256	52.5	75.0
CAMDEN NB	CAMDEN	ME	60.0	10.0	5.0	20.0	25.0	\$500M-\$1B	37,555	1,790	60.0	62.5
BORDER TC	SOUTH CHINA	ME	52.5	20.0	20.0	7.5	5.0	<\$100M	9,943	353	55.0	50.0
FLEET BK ME	PORTLAND	ME	50.0	2.5	2.5	22.5	22.5	\$1B-\$10B	40,733	1,520	52.5	52.5
FIRST ST BK EAST DETROIT	EASTPOINTE	MI	97.5	22.5	25.0	25.0	25.0	\$500M-\$1B	87,114	1,046	77.5	90.0
FIRST CMNTY BK	HARBOR SPRINGS	MI	95.0	25.0	20.0	25.0	25.0	<\$100M	37,149	1,358	82.5	92.5
MICHIGAN HERITAGE BK	NOVI	MI	92.5	25.0	17.5	25.0	25.0	\$100M-500M	31,657	1,023	85.0	92.5
HILLSDALE CTY NB	HILLSDALE	MI	92.5	22.5	20.0	25.0	25.0	\$100M-500M	33,219	1,481	72.5	85.0
HURON CMNTY BK	EAST TAWAS	MI	90.0	25.0	22.5	25.0	17.5	\$100M-500M	39,474	422	72.5	87.5
MFC FIRST NB	MENOMINEE	MI	90.0	25.0	22.5	25.0	17.5	<\$100M	30,968	402	70.0	82.5
CSB BK	CAPAC	MI	87.5	25.0	25.0	22.5	15.0	\$100M-500M	25,994	331	65.0	85.0
TRI-CTY BK	BROWN CITY	MI	87.5	25.0	22.5	22.5	17.5	\$100M-500M	26,997	471	70.0	82.5
WEST SHORE BK	SCOTTVILLE	MI	87.5	22.5	22.5	22.5	20.0	\$100M-500M	30,784	506	65.0	80.0
CITIZENS NB CHEBOYGAN	CHEBOYGAN	MI	87.5	22.5	20.0	25.0	20.0	\$100M-500M	33,077	556	62.5	80.0
STATE BK OF ESCANABA	ESCANABA	MI	87.5	25.0	20.0	22.5	20.0	<\$100M	22,602	494	65.0	80.0
1ST BK	WEST BRANCH	MI	87.5	22.5	17.5	22.5	25.0	\$100M-500M	24,862	1,065	80.0	77.5
MONROE B&TC	MONROE	MI	72.5	12.5	10.0	25.0	25.0	\$1B-\$10B	73,043	5,668	67.5	65.0
COMERICA BK	DETROIT	MI	55.0	2.5	2.5	25.0	25.0	>\$10B	228,000	11,520	55.0	55.0

Table 1. Micro-Business-Friendly Banks in the United States using Call Report Data, June 1999

Bank Name	City	State	Small Business Lending (< \$ 100K)					Bk Asset Sz.	Dollars in SBL(<\$100k)	Number of SBL(<\$100k)	Total Score (<\$1M)	Total Score (<\$250K)
			Total	SBL/TA	SBL/TBL	SBL(\$)	SBL(#)					
			(1)	(2)	(3)	(4)	(5)					
UNITED CMNTY BK	PERHAM	MN	97.5	25.0	22.5	25.0	25.0	\$100M-500M	24,370	530	82.5	95.0
CITIZENS ST BK OF ST JAMES	SAINT JAMES	MN	97.5	25.0	25.0	25.0	22.5	<\$100M	14,528	327	80.0	90.0
FARMERS ST BK OF MADELIA	MADELIA	MN	95.0	25.0	25.0	22.5	22.5	<\$100M	9,730	427	80.0	90.0
TOWN & COUNTRY BK	ALMELUND	MN	95.0	25.0	25.0	22.5	22.5	<\$100M	12,820	335	87.5	90.0
RURAL AMER BK	EAST GRAND FORKS	MN	95.0	22.5	25.0	25.0	22.5	<\$100M	15,724	391	80.0	90.0
FIRST INTEGRITY BK NA	STAPLES	MN	95.0	25.0	22.5	25.0	22.5	<\$100M	14,609	344	77.5	90.0
PEOPLES NB OF MORA	MORA	MN	92.5	25.0	17.5	25.0	25.0	\$100M-500M	34,402	579	85.0	92.5
UNIVERSITY NB	SAINT PAUL	MN	92.5	25.0	25.0	22.5	20.0	<\$100M	11,735	279	87.5	90.0
NORTHERN ST BK OF VIRGINIA	VIRGINIA	MN	92.5	25.0	25.0	22.5	20.0	<\$100M	10,579	286	77.5	90.0
ANNANDALE ST BK	ANNANDALE	MN	92.5	22.5	25.0	25.0	20.0	<\$100M	13,998	301	77.5	87.5
FIRST ST BK OF CASTLE ROCK	CASTLE ROCK	MN	92.5	25.0	25.0	22.5	20.0	<\$100M	13,216	278	80.0	87.5
FIRST ST BK OF FINLAYSON	FINLAYSON	MN	92.5	25.0	22.5	22.5	22.5	<\$100M	9,679	358	72.5	87.5
BOUNDARY WATERS CMNTY BK	ELY	MN	92.5	25.0	25.0	22.5	20.0	<\$100M	9,499	256	77.5	85.0
SECURITY ST BK OF LEWISTON	LEWISTON	MN	92.5	22.5	25.0	22.5	22.5	<\$100M	11,082	370	70.0	85.0
COMMUNITY FIRST NB	FERGUS FALLS	MN	72.5	10.0	12.5	25.0	25.0	\$500M-\$1B	57,306	2,983	70.0	70.0
NORWEST BK MN SOUTH NA	ROCHESTER	MN	67.5	10.0	7.5	25.0	25.0	\$1B-\$10B	152,346	4,495	70.0	65.0
U S BK NA	MINNEAPOLIS	MN	55.0	2.5	2.5	25.0	25.0	>\$10B	1,773,482	108,010	57.5	55.0
KEARNEY TC	KEARNEY	MO	100.0	25.0	25.0	25.0	25.0	<\$100M	22,769	632	87.5	95.0
UNITED BK OF UNION	UNION	MO	97.5	25.0	25.0	25.0	22.5	\$100M-500M	45,679	550	92.5	97.5
PEOPLES BK	CUBA	MO	97.5	25.0	25.0	25.0	22.5	\$100M-500M	26,866	562	92.5	95.0
PLATTE VALLEY BK OF MO	PLATTE CITY	MO	97.5	25.0	25.0	25.0	22.5	<\$100M	22,315	464	87.5	95.0
NODAWAY VALLEY BK	MARYVILLE	MO	95.0	25.0	20.0	25.0	25.0	\$100M-500M	63,518	951	87.5	95.0
SOUTHWEST MO BK	CARTHAGE	MO	95.0	22.5	22.5	25.0	25.0	\$100M-500M	44,105	1,404	85.0	92.5
BANK 10	BELTON	MO	95.0	25.0	25.0	25.0	20.0	<\$100M	21,300	392	85.0	92.5
UNION SVG BK	SEDALIA	MO	95.0	25.0	20.0	25.0	25.0	<\$100M	19,411	656	80.0	90.0
FIRST COMMUNITY BK	BERNIE	MO	95.0	22.5	22.5	25.0	25.0	\$100M-500M	22,486	645	77.5	87.5
STATE BK OF DIXON	DIXON	MO	92.5	25.0	22.5	22.5	22.5	<\$100M	17,513	536	85.0	92.5
PERRY ST BK	PERRY	MO	92.5	22.5	22.5	22.5	25.0	<\$100M	15,860	699	80.0	92.5
BANK OF BLOOMSDALE	BLOOMSDALE	MO	92.5	25.0	22.5	25.0	20.0	\$100M-500M	27,897	389	85.0	90.0
CENTURY BK OF THE OZARKS	GAINESVILLE	MO	92.5	22.5	20.0	25.0	25.0	\$100M-500M	21,221	869	77.5	87.5
FIRST BK CBC	MARYVILLE	MO	92.5	25.0	20.0	25.0	22.5	\$100M-500M	25,735	404	80.0	87.5
LEMAY B&TC	LEMAY	MO	65.0	10.0	5.0	25.0	25.0	\$500M-\$1B	33,778	711	100.0	70.0
FIRST BK	CREVE COEUR	MO	60.0	7.5	2.5	25.0	25.0	\$1B-\$10B	108,680	4,854	62.5	60.0
MERCANTILE BK NA	SAINT LOUIS	MO	55.0	2.5	2.5	25.0	25.0	>\$10B	209,373	8,252	55.0	55.0
FIRST ST BK	WAYNESBORO	MS	92.5	22.5	25.0	25.0	20.0	\$100M-500M	54,295	757	85.0	90.0
OMNIBANK	MANTEE	MS	92.5	25.0	25.0	22.5	20.0	<\$100M	29,783	882	87.5	90.0
FIRST BK	MCCOMB	MS	90.0	25.0	20.0	25.0	20.0	\$100M-500M	72,993	873	85.0	90.0
MECHANICS BK	WATER VALLEY	MS	90.0	25.0	25.0	20.0	20.0	<\$100M	24,098	868	82.5	87.5
PEOPLES BK	RIPLEY	MS	87.5	17.5	22.5	22.5	25.0	\$100M-500M	39,450	1,933	80.0	87.5
STATE B&TC	BROOKHAVEN	MS	87.5	25.0	17.5	22.5	22.5	\$100M-500M	37,680	1,108	82.5	87.5
BANK OF HOLLY SPRINGS	HOLLY SPRINGS	MS	87.5	25.0	17.5	22.5	22.5	\$100M-500M	30,435	1,024	80.0	85.0
PIKE CTY NB	MCCOMB	MS	87.5	25.0	20.0	22.5	20.0	\$100M-500M	30,887	785	77.5	82.5
MERCHANTS & FARMERS BK	MACON	MS	85.0	22.5	17.5	22.5	22.5	\$100M-500M	38,578	1,047	82.5	85.0
FIRST NB OF SOUTH MS	HATTIESBURG	MS	82.5	25.0	25.0	17.5	15.0	<\$100M	19,811	410	80.0	80.0
BANK OF FALKNER	FALKNER	MS	82.5	25.0	22.5	20.0	15.0	<\$100M	23,577	497	77.5	80.0
MERCHANTS & FARMERS BK	KOSCIUSKO	MS	77.5	15.0	12.5	25.0	25.0	\$500M-\$1B	82,135	2,214	75.0	80.0
PEOPLES B&TC	TUPELO	MS	75.0	15.0	10.0	25.0	25.0	\$1B-\$10B	112,119	5,029	75.0	75.0

Table 1. Micro-Business-Friendly Banks in the United States using Call Report Data, June 1999

Bank Name	City	State	Small Business Lending (< \$ 100K)					Bk Asset Sz.	Dollars in SBL(<\$100k)	Number of SBL(<\$100k)	Total Score (<\$1M)	Total Score (<\$250K)
			Total	SBL/TA	SBL/TBL	SBL(\$)	SBL(#)					
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
FIRST ST BK OF MONTANA	THOMPSON FALLS	MT	95.0	25.0	22.5	25.0	22.5	<\$100M	21,157	494	85.0	92.5
FIRST CITIZENS BK OF BUTTE	BUTTE	MT	92.5	25.0	22.5	25.0	20.0	<\$100M	20,152	357	87.5	90.0
FIRST CITIZENS BK OF BILLING	BILLINGS	MT	87.5	25.0	12.5	25.0	25.0	\$100M-500M	43,313	697	97.5	82.5
CITIZENS ST BK	HAMILTON	MT	87.5	25.0	22.5	22.5	17.5	<\$100M	15,152	250	75.0	82.5
RUBY VALLEY NB	TWIN BRIDGES	MT	82.5	22.5	20.0	20.0	20.0	<\$100M	8,629	341	67.5	77.5
VALLEY BK OF KALISPELL	KALISPELL	MT	82.5	22.5	15.0	22.5	22.5	<\$100M	19,266	483	65.0	77.5
FIRST NB OF THE ROCKIES	WHITE SULPHUR SPRING	MT	80.0	25.0	20.0	20.0	15.0	<\$100M	9,114	201	62.5	72.5
MARQUETTE BK MT NA	CONRAD	MT	80.0	17.5	20.0	22.5	20.0	<\$100M	14,671	347	62.5	70.0
UNITED STATES NB OF RED LODGE	RED LODGE	MT	77.5	25.0	15.0	20.0	17.5	<\$100M	9,578	264	62.5	72.5
FIRST SECURITY BK OF HAVRE	HAVRE	MT	77.5	15.0	17.5	22.5	22.5	\$100M-500M	19,429	472	62.5	67.5
NORWEST BK MT NA	BILLINGS	MT	57.5	2.5	5.0	25.0	25.0	\$1B-\$10B	54,553	1,845	57.5	55.0
YADKIN VALLEY B&TC	ELKIN	NC	90.0	25.0	22.5	22.5	20.0	\$100M-500M	97,592	1,672	80.0	90.0
EAST CAROLINA BK	ENGELHARD	NC	90.0	25.0	22.5	22.5	20.0	\$100M-500M	70,279	1,180	77.5	87.5
FOUR OAKS B&TC	FOUR OAKS	NC	90.0	22.5	25.0	22.5	20.0	\$100M-500M	48,571	1,438	75.0	87.5
CATAWBA VALLEY BK	HICKORY	NC	87.5	25.0	25.0	20.0	17.5	\$100M-500M	27,789	727	67.5	80.0
WILKES NB	WILKESBORO	NC	85.0	25.0	22.5	20.0	17.5	\$100M-500M	35,417	716	72.5	80.0
LINCOLN BK OF NC	LINCOLNTON	NC	77.5	20.0	17.5	20.0	20.0	\$100M-500M	44,106	1,237	75.0	80.0
TRIANGLE BK	RALEIGH	NC	77.5	15.0	15.0	22.5	25.0	\$1B-\$10B	127,565	12,816	82.5	75.0
BANK OF CURRITUCK	MOYOCK	NC	77.5	25.0	25.0	15.0	12.5	<\$100M	17,827	341	55.0	72.5
BANK OF GRANITE	GRANITE FALLS	NC	77.5	20.0	12.5	22.5	22.5	\$500M-\$1B	47,689	1,987	77.5	70.0
BRANCH BKG&TC	WINSTON-SALEM	NC	60.0	5.0	5.0	25.0	25.0	>\$10B	758,831	49,145	55.0	60.0
KIRKWOOD B&TC	BISMARCK	ND	97.5	25.0	25.0	25.0	22.5	<\$100M	28,113	348	95.0	97.5
FIRST WESTERN B&TC	MINOT	ND	97.5	25.0	22.5	25.0	25.0	\$100M-500M	51,181	723	97.5	97.5
DAKOTA CMNTY BK	HEBRON	ND	92.5	22.5	25.0	22.5	22.5	<\$100M	13,026	343	85.0	92.5
STUTSMAN COUNTY ST BK	JAMESTOWN	ND	92.5	22.5	20.0	25.0	25.0	\$100M-500M	20,045	679	85.0	87.5
FIRST UNITED BK	PARK RIVER	ND	90.0	22.5	22.5	22.5	22.5	<\$100M	10,127	428	85.0	90.0
UNION ST BK OF FARGO	FARGO	ND	87.5	25.0	25.0	20.0	17.5	<\$100M	7,170	150	87.5	87.5
AMERICAN ST B&TC OF WILLISTO	WILLISTON	ND	87.5	20.0	22.5	22.5	22.5	\$100M-500M	18,332	443	82.5	87.5
GOOSE RIVER BK	MAYVILLE	ND	87.5	22.5	22.5	22.5	20.0	<\$100M	8,925	194	82.5	85.0
CITIZENS ST BK	MOHALL	ND	85.0	25.0	20.0	20.0	20.0	<\$100M	6,343	161	77.5	82.5
NATIONAL BK OF HARVEY	HARVEY	ND	82.5	22.5	22.5	20.0	17.5	<\$100M	6,437	150	77.5	82.5
U S BK NA ND	FARGO	ND	75.0	20.0	5.0	25.0	25.0	\$1B-\$10B	237,251	89,073	67.5	72.5
COMMUNITY FIRST NB	FARGO	ND	60.0	7.5	2.5	25.0	25.0	\$500M-\$1B	26,798	1,311	72.5	65.0
VALLEY B&TC	SCOTTSBLUFF	NE	100.0	25.0	25.0	25.0	25.0	\$100M-500M	34,685	2,004	95.0	100.0
DAKOTA CTY ST BK	SOUTH SIOUX CITY	NE	100.0	25.0	25.0	25.0	25.0	<\$100M	23,924	433	95.0	100.0
PLATTE VALLEY NB	SCOTTSBLUFF	NE	97.5	25.0	25.0	25.0	22.5	\$100M-500M	26,823	395	92.5	97.5
FARMERS & MRCH BK	MILFORD	NE	97.5	22.5	25.0	25.0	25.0	\$100M-500M	20,087	646	87.5	95.0
FARMERS ST BK	BENNET	NE	95.0	25.0	25.0	22.5	22.5	<\$100M	9,013	368	90.0	95.0
CENTENNIAL BK	OMAHA	NE	95.0	25.0	25.0	22.5	22.5	<\$100M	8,171	402	92.5	92.5
MIDWEST BANK NA	PIERCE	NE	95.0	22.5	22.5	25.0	25.0	\$100M-500M	24,632	513	85.0	92.5
ADAMS B&TC	OGALLALA	NE	92.5	22.5	20.0	25.0	25.0	\$100M-500M	29,505	597	85.0	92.5
BEATRICE NB&TC	BEATRICE	NE	92.5	25.0	17.5	25.0	25.0	<\$100M	23,450	815	87.5	92.5
BANK OF MADISON	MADISON	NE	92.5	25.0	20.0	22.5	25.0	<\$100M	9,868	415	80.0	87.5
UNION B&TC	LINCOLN	NE	77.5	17.5	10.0	25.0	25.0	\$500M-\$1B	73,315	2,584	75.0	75.0
NORWEST BK NE NA	OMAHA	NE	57.5	5.0	2.5	25.0	25.0	\$1B-\$10B	64,078	1,791	65.0	57.5
BANK OF NH	MANCHESTER	NH	85.0	15.0	20.0	25.0	25.0	\$1B-\$10B	284,800	5,658	65.0	70.0
FIRST COLEBROOK BK	COLEBROOK	NH	82.5	22.5	20.0	20.0	20.0	<\$100M	12,285	469	67.5	75.0

Table 1. Micro-Business-Friendly Banks in the United States using Call Report Data, June 1999

Bank Name	City	State	Small Business Lending (< \$ 100K)					Bk Asset Sz.	Dollars in SBL(<\$100k)	Number of SBL(<\$100k)	Total Score (<\$1M)	Total Score (<\$250K)
			Total	SBL/TA	SBL/TBL	SBL(\$)	SBL(#)					
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
GRANITE BK	KEENE	NH	60.0	7.5	7.5	22.5	22.5	\$500M-\$1B	26,323	1,030	62.5	60.0
FIRST & OCEAN NB	SEABROOK	NH	57.5	15.0	10.0	15.0	17.5	\$100M-500M	10,847	446	70.0	67.5
FARMERS & MRCH NB OF BRIDGET	BRIDGETON	NJ	100.0	25.0	25.0	25.0	25.0	\$100M-500M	36,954	2,452	80.0	97.5
SKYLANDS CMNTY BK	HACKETTSTOWN	NJ	90.0	25.0	22.5	22.5	20.0	\$100M-500M	14,651	487	85.0	90.0
MINOTOLA NB	VINELAND	NJ	90.0	22.5	17.5	25.0	25.0	\$100M-500M	24,185	857	75.0	80.0
BANK OF GLOUCESTER CTY	DEPTFORD TOWNSHIP	NJ	87.5	22.5	20.0	22.5	22.5	\$100M-500M	17,875	840	70.0	87.5
WOODSTOWN NB&TC	WOODSTOWN	NJ	85.0	22.5	20.0	20.0	22.5	\$100M-500M	13,358	724	62.5	80.0
NEWFIELD NB	NEWFIELD	NJ	82.5	22.5	22.5	20.0	17.5	\$100M-500M	12,497	290	70.0	82.5
COMMERCE BK SHORE NA	FORKED RIVER	NJ	82.5	17.5	20.0	22.5	22.5	\$500M-\$1B	21,063	779	65.0	80.0
METROPOLITAN ST BK	MONTVILLE	NJ	82.5	25.0	25.0	17.5	15.0	\$100M-500M	8,531	218	70.0	65.0
PANASIA BK	FORT LEE	NJ	80.0	25.0	25.0	15.0	15.0	<\$100M	5,815	256	60.0	72.5
COMMERCE BK NA	CHERRY HILL	NJ	80.0	15.0	15.0	25.0	25.0	\$1B-\$10B	67,459	2,151	62.5	67.5
FLEET BK NA	JERSEY CITY	NJ	60.0	7.5	2.5	25.0	25.0	>\$10B	257,000	8,519	57.5	57.5
VALLEY NB	ESPANOLA	NM	92.5	25.0	20.0	25.0	22.5	\$100M-500M	39,370	569	80.0	90.0
CITIZENS BK	CLOVIS	NM	90.0	22.5	20.0	22.5	25.0	\$100M-500M	23,357	720	65.0	82.5
COMMUNITY FNB	LAS CRUCES	NM	90.0	22.5	25.0	22.5	20.0	\$100M-500M	17,638	412	60.0	77.5
BANK OF BELEN	BELEN	NM	87.5	25.0	25.0	22.5	15.0	<\$100M	16,026	299	67.5	82.5
RUIDOSO ST BK	RUIDOSO	NM	85.0	22.5	22.5	22.5	17.5	\$100M-500M	16,361	318	57.5	75.0
BANK OF THE RIO GRANDE NA	LAS CRUCES	NM	85.0	25.0	25.0	17.5	17.5	<\$100M	9,332	314	57.5	72.5
FIRST ST BK TAOS	TAOS	NM	77.5	17.5	10.0	25.0	25.0	\$500M-\$1B	35,503	1,402	80.0	80.0
VECTRA BK COLORADO NA	FARMINGTON	NM	67.5	10.0	7.5	25.0	25.0	\$1B-\$10B	85,635	17,783	72.5	70.0
BANKWEST OF NEVADA	LAS VEGAS	NV	87.5	22.5	17.5	25.0	22.5	\$100M-500M	20,714	812	65.0	85.0
FIRST NB	ELY	NV	87.5	25.0	25.0	20.0	17.5	<\$100M	9,182	173	62.5	82.5
FIRST SCTY BK OF NEVADA	LAS VEGAS	NV	85.0	17.5	17.5	25.0	25.0	\$1B-\$10B	43,261	1,253	85.0	80.0
WYOMING CTY BK	WARSAW	NY	97.5	25.0	25.0	25.0	22.5	\$100M-500M	69,495	1,161	82.5	95.0
NATIONAL BK	GENEVA	NY	92.5	22.5	20.0	25.0	25.0	\$100M-500M	36,210	1,294	92.5	87.5
FIRST NB OF SCOTIA	SCOTIA	NY	92.5	25.0	25.0	22.5	20.0	\$100M-500M	30,184	645	72.5	87.5
TIOGA ST BK	SPENCER	NY	92.5	25.0	25.0	22.5	20.0	\$100M-500M	19,842	449	67.5	80.0
COMMUNITY BK NA	CANTON	NY	90.0	20.0	20.0	25.0	25.0	\$1B-\$10B	95,998	5,193	77.5	85.0
SOLVAY BK	SOLVAY	NY	87.5	22.5	20.0	22.5	22.5	\$100M-500M	24,092	1,154	90.0	87.5
BATH NB	BATH	NY	87.5	22.5	20.0	22.5	22.5	\$100M-500M	32,335	835	75.0	87.5
ADIRONDACK BK NA	SARANAC LAKE	NY	85.0	22.5	20.0	20.0	22.5	\$100M-500M	18,460	997	80.0	85.0
CHAMPLAIN NB	ELIZABETHTOWN	NY	85.0	25.0	22.5	20.0	17.5	\$100M-500M	18,444	298	62.5	80.0
BANK OF RICHMONDVILLE	RICHMONDVILLE	NY	85.0	25.0	25.0	17.5	17.5	<\$100M	12,033	283	62.5	77.5
STEUBEN TC	HORNELL	NY	85.0	20.0	22.5	20.0	22.5	\$100M-500M	16,484	769	67.5	75.0
FIRST NB OF NORTHERN NEW YOR	NORFOLK	NY	85.0	25.0	25.0	20.0	15.0	\$100M-500M	12,764	229	60.0	67.5
EUROPEAN AMER BK	NEW YORK	NY	77.5	12.5	15.0	25.0	25.0	>\$10B	418,629	19,987	65.0	70.0
WILBER NB	ONEONTA	NY	75.0	15.0	15.0	22.5	22.5	\$500M-\$1B	21,448	960	67.5	75.0
COMMUNITY FIRST B&TC	CELINA	OH	97.5	25.0	22.5	25.0	25.0	\$500M-\$1B	149,539	1,604	87.5	97.5
FIRST NB OF SHELBY	SHELBY	OH	97.5	25.0	25.0	25.0	22.5	\$100M-500M	37,164	803	85.0	95.0
SUTTON ST BK	ATTICA	OH	92.5	25.0	22.5	25.0	20.0	\$100M-500M	45,296	608	85.0	90.0
STEEL VALLEY BK NA	DILLONVALE	OH	90.0	25.0	25.0	22.5	17.5	<\$100M	19,688	346	82.5	87.5
SKY BK	SALINEVILLE	OH	90.0	22.5	17.5	25.0	25.0	\$1B-\$10B	256,130	4,928	77.5	87.5
CITIZENS SVG BK CO	PEMBERVILLE	OH	90.0	25.0	25.0	22.5	17.5	<\$100M	24,710	317	82.5	87.5
CLYDE SVG BK CO	CLYDE	OH	90.0	25.0	22.5	22.5	20.0	<\$100M	21,622	447	77.5	87.5
HENRY CTY BK	NAPOLEON	OH	87.5	25.0	20.0	22.5	20.0	\$100M-500M	20,492	422	67.5	80.0

Table 1. Micro-Business-Friendly Banks in the United States using Call Report Data, June 1999

Bank Name	City	State	Small Business Lending (< \$ 100K)					Bk Asset Sz.	Dollars in SBL(<\$100k)	Number of SBL(<\$100k)	Total Score (<\$1M)	Total Score (<\$250K)
			Total	SBL/TA	SBL/TBL	SBL(\$)	SBL(#)					
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
SAVINGS BK	CIRCLEVILLE	OH	87.5	22.5	25.0	20.0	20.0	\$100M-500M	14,475	567	65.0	77.5
PEOPLES BKG CO	FINDLAY	OH	85.0	25.0	17.5	22.5	20.0	<\$100M	22,771	403	77.5	80.0
SOMERVILLE NB	SOMERVILLE	OH	85.0	25.0	25.0	17.5	17.5	<\$100M	11,208	281	70.0	80.0
FARMERS ST BK	NEW MADISON	OH	85.0	25.0	20.0	20.0	20.0	<\$100M	16,977	411	65.0	80.0
SAINT HENRY BK	SAINT HENRY	OH	85.0	25.0	22.5	22.5	15.0	\$100M-500M	18,603	197	62.5	75.0
HUNTINGTON NB	COLUMBUS	OH	57.5	5.0	2.5	25.0	25.0	>\$10B	576,965	33,844	62.5	57.5
FIRST B&TC	WAGONER	OK	100.0	25.0	25.0	25.0	25.0	<\$100M	22,168	529	92.5	97.5
LANDMARK BK NA	ADA	OK	95.0	22.5	22.5	25.0	25.0	\$100M-500M	22,519	601	85.0	95.0
FIRST NB&TC OF ADA	ADA	OK	95.0	22.5	22.5	25.0	25.0	\$100M-500M	31,863	656	85.0	95.0
CITIZENS SECURITY B&TC	BIXBY	OK	95.0	25.0	25.0	25.0	20.0	\$100M-500M	24,095	329	87.5	95.0
MCCURTAIN CTY NB	BROKEN BOW	OK	95.0	25.0	20.0	25.0	25.0	<\$100M	18,062	606	85.0	92.5
AMERICAN NB&TC	SAPULPA	OK	95.0	20.0	25.0	25.0	25.0	\$100M-500M	34,780	1,153	87.5	92.5
HOME NB	BLACKWELL	OK	92.5	25.0	17.5	25.0	25.0	\$100M-500M	114,332	1,283	87.5	92.5
BANK OF KREMLIN	KREMLIN	OK	92.5	22.5	22.5	25.0	22.5	<\$100M	16,727	488	82.5	90.0
PAULS VALLEY NB	PAULS VALLEY	OK	92.5	25.0	17.5	25.0	25.0	<\$100M	16,815	531	75.0	82.5
FIRST B&TC	BROKEN BOW	OK	90.0	25.0	20.0	22.5	22.5	<\$100M	14,503	497	77.5	90.0
AMERICAN ST BK	BROKEN BOW	OK	90.0	25.0	20.0	22.5	22.5	<\$100M	11,445	386	77.5	85.0
CHICKASHA B&TC	CHICKASHA	OK	90.0	25.0	17.5	25.0	22.5	<\$100M	16,588	372	77.5	85.0
FIRST NB	ANTLERS	OK	90.0	22.5	22.5	22.5	22.5	<\$100M	10,580	449	77.5	85.0
CENTRAL NB OF ALVA	ALVA	OK	90.0	22.5	22.5	25.0	20.0	\$100M-500M	24,056	292	77.5	85.0
FIRST ST BK	NOBLE	OK	90.0	22.5	25.0	20.0	22.5	<\$100M	8,787	363	77.5	85.0
FIRST UNITED B&TC	DURANT	OK	67.5	12.5	5.0	25.0	25.0	\$500M-\$1B	39,416	3,125	65.0	65.0
BANCFIRST	OKLAHOMA CITY	OK	62.5	7.5	5.0	25.0	25.0	\$1B-\$10B	105,091	5,883	70.0	62.5
SECURITY BK	COOS BAY	OR	95.0	25.0	22.5	22.5	25.0	\$100M-500M	20,039	1,300	57.5	80.0
BANK OF SALEM	SALEM	OR	92.5	25.0	25.0	25.0	17.5	<\$100M	23,670	294	67.5	85.0
COLUMBIA RIVER BK	THE DALLES	OR	85.0	20.0	20.0	22.5	22.5	\$100M-500M	21,331	921	72.5	77.5
PACIFIC CONTINENTAL BK	EUGENE	OR	82.5	20.0	12.5	25.0	25.0	\$100M-500M	21,499	969	75.0	80.0
WEST COAST BK	LAKE OSWEGO	OR	65.0	10.0	5.0	25.0	25.0	\$1B-\$10B	54,265	2,661	67.5	65.0
CENTENNIAL BK	EUGENE	OR	55.0	5.0	2.5	25.0	22.5	\$500M-\$1B	22,878	872	65.0	60.0
PIONEER AMERICAN BK NA	CARBONDALE	PA	100.0	25.0	25.0	25.0	25.0	\$100M-500M	90,968	1,857	95.0	100.0
FIRST NB OF LEESPORT	LEESPORT	PA	97.5	25.0	25.0	25.0	22.5	\$100M-500M	77,414	871	92.5	97.5
OLD FORGE BK	OLD FORGE	PA	97.5	25.0	25.0	25.0	22.5	\$100M-500M	49,866	827	87.5	92.5
CITIZENS & NORTHERN BK	WELLSBORO	PA	97.5	25.0	22.5	25.0	25.0	\$500M-\$1B	73,586	1,227	75.0	90.0
COMMUNITY B&TC	FOREST CITY	PA	95.0	25.0	22.5	25.0	22.5	\$100M-500M	64,418	1,057	80.0	95.0
COUNTY NB	CLEARFIELD	PA	92.5	22.5	20.0	25.0	25.0	\$100M-500M	40,218	1,536	80.0	90.0
PFC BK	FORD CITY	PA	92.5	25.0	22.5	22.5	22.5	\$100M-500M	36,939	1,044	67.5	90.0
HONESDALE NB	HONESDALE	PA	92.5	25.0	22.5	25.0	20.0	\$100M-500M	56,147	642	82.5	87.5
FIRST PHILSON BK NA	BERLIN	PA	92.5	25.0	25.0	22.5	20.0	\$100M-500M	27,520	675	65.0	82.5
FARMERS NB OF EMLENTON	EMLENTON	PA	90.0	25.0	22.5	22.5	20.0	\$100M-500M	31,205	650	67.5	85.0
LUZERNE NB	LUZERNE	PA	90.0	25.0	25.0	22.5	17.5	\$100M-500M	22,956	427	70.0	82.5
FIRST NB OF PORT ALLEGANY	PORT ALLEGANY	PA	80.0	25.0	22.5	20.0	12.5	<\$100M	15,525	267	60.0	70.0
FIRST WESTERN BK NA	NEW CASTLE	PA	77.5	15.0	12.5	25.0	25.0	\$1B-\$10B	76,450	4,904	62.5	62.5
NATIONAL CITY BK OF PA	PITTSBURGH	PA	62.5	7.5	5.0	25.0	25.0	>\$10B	295,034	15,080	57.5	60.0
WASHINGTON TC	WESTERLY	RI	77.5	20.0	22.5	20.0	15.0	\$1B-\$10B	83,440	1,231	67.5	67.5
FLEET NB	PROVIDENCE	RI	55.0	7.5	2.5	22.5	22.5	>\$10B	548,000	18,857	52.5	52.5
PIERBANK	NARRAGANSETT	RI	50.0	22.5	17.5	5.0	5.0	<\$100M	4,950	143	42.5	50.0
BANK RHODE ISLAND	EAST PROVIDENCE	RI	47.5	12.5	10.0	12.5	12.5	\$500M-\$1B	9,423	244	47.5	47.5

Table 1. Micro-Business-Friendly Banks in the United States using Call Report Data, June 1999

Bank Name	City	State	Small Business Lending (< \$ 100K)					Bk Asset Sz.	Dollars in SBL(<\$100k)	Number of SBL(<\$100k)	Total Score (<\$1M)	Total Score (<\$250K)
			Total	SBL/TA	SBL/TBL	SBL(\$)	SBL(#)					
			(1)	(2)	(3)	(4)	(5)					
FIRST B&TC	PROVIDENCE	RI	42.5	15.0	12.5	7.5	7.5	\$100M-500M	6,252	164	55.0	47.5
BANK OF TRAVELERS REST	TRAVELERS REST	SC	92.5	22.5	25.0	22.5	22.5	\$100M-500M	46,629	893	82.5	92.5
BANK OF YORK	YORK	SC	92.5	25.0	25.0	22.5	20.0	\$100M-500M	32,228	756	77.5	90.0
HORRY CTY ST BK	LORIS	SC	92.5	25.0	25.0	20.0	22.5	\$100M-500M	29,260	870	80.0	87.5
ANDERSON BROS BK	MULLINS	SC	90.0	25.0	22.5	22.5	20.0	<\$100M	32,271	806	80.0	87.5
PALMETTO ST BK	HAMPTON	SC	87.5	25.0	20.0	22.5	20.0	\$100M-500M	45,272	641	75.0	87.5
ARTHUR ST BK	UNION	SC	87.5	22.5	22.5	22.5	20.0	\$100M-500M	34,811	587	70.0	85.0
ENTERPRISE BK OF SC	EHRHARDT	SC	87.5	22.5	20.0	22.5	22.5	\$100M-500M	35,104	939	67.5	85.0
CONWAY NB	CONWAY	SC	87.5	20.0	17.5	25.0	25.0	\$100M-500M	65,729	2,881	70.0	82.5
PALMETTO BK	LAURENS	SC	72.5	12.5	10.0	25.0	25.0	\$500M-\$1B	52,256	2,316	82.5	72.5
FIRST-CITIZENS B&TC OF SC	COLUMBIA	SC	70.0	7.5	12.5	25.0	25.0	\$1B-\$10B	142,989	7,261	62.5	65.0
FARMERS ST BK	MARION	SD	90.0	25.0	25.0	20.0	20.0	<\$100M	8,095	198	82.5	85.0
MERCHANTS ST BK	FREEMAN	SD	87.5	25.0	20.0	22.5	20.0	<\$100M	10,209	299	77.5	82.5
PEOPLES ST BK	DE SMET	SD	85.0	25.0	22.5	20.0	17.5	<\$100M	8,326	189	75.0	85.0
FARMERS ST BK OF ESTELLINE	ESTELLINE	SD	85.0	25.0	17.5	22.5	20.0	<\$100M	11,692	245	77.5	82.5
FIRST FIDELITY BK	BURKE	SD	85.0	20.0	17.5	25.0	22.5	\$100M-500M	16,610	493	70.0	77.5
FIRST ST BK MILLER	MILLER	SD	82.5	22.5	17.5	22.5	20.0	<\$100M	11,998	255	75.0	80.0
FIRST NB IN GARRETSON	GARRETSON	SD	82.5	25.0	25.0	17.5	15.0	<\$100M	6,303	108	75.0	80.0
FULTON ST BK	FULTON	SD	82.5	25.0	20.0	15.0	22.5	<\$100M	3,673	348	70.0	77.5
FARMERS ST BK OF CANTON	CANTON	SD	80.0	22.5	25.0	17.5	15.0	<\$100M	4,169	123	70.0	75.0
AMERICAN ST BK	WESSINGTON SPRING	SD	80.0	22.5	20.0	20.0	17.5	<\$100M	7,639	187	70.0	72.5
DACOTAH BK	ABERDEEN	SD	70.0	12.5	7.5	25.0	25.0	\$500M-\$1B	28,684	1,374	75.0	72.5
NORWEST BK SD NA	SIOUX FALLS	SD	60.0	5.0	5.0	25.0	25.0	\$1B-\$10B	94,562	3,287	60.0	57.5
FIRST CMNTY BK OF EAST TN	ROGERSVILLE	TN	100.0	25.0	25.0	25.0	25.0	\$100M-500M	31,456	1,587	95.0	97.5
VOLUNTEER B&TC	JASPER	TN	97.5	25.0	25.0	25.0	22.5	\$100M-500M	46,827	634	90.0	97.5
FIRST ST BK	COVINGTON	TN	97.5	25.0	25.0	25.0	22.5	\$100M-500M	32,982	621	87.5	95.0
FARMERS BK	PORTLAND	TN	95.0	22.5	25.0	25.0	22.5	\$100M-500M	38,683	737	87.5	95.0
CITIZENS BK	CARTHAGE	TN	95.0	20.0	25.0	25.0	25.0	\$100M-500M	48,682	1,637	82.5	95.0
PEOPLES BK	CLIFTON	TN	95.0	25.0	25.0	22.5	22.5	<\$100M	19,851	561	82.5	90.0
COMMERCIAL B&TC	PARIS	TN	92.5	22.5	20.0	25.0	25.0	\$100M-500M	57,062	1,486	82.5	92.5
LINCOLN CTY BK	FAYETTEVILLE	TN	92.5	25.0	22.5	25.0	20.0	\$100M-500M	36,185	529	80.0	87.5
FIRST BK OF RHEA CTY	SPRING CITY	TN	90.0	25.0	22.5	25.0	17.5	<\$100M	31,506	419	85.0	87.5
MUNFORD UNION BK	MUNFORD	TN	90.0	25.0	25.0	22.5	17.5	<\$100M	20,208	356	75.0	87.5
BANK OF ADAMSVILLE	ADAMSVILLE	TN	90.0	22.5	22.5	22.5	22.5	\$100M-500M	18,967	653	72.5	85.0
BANKFIRST	KNOXVILLE	TN	70.0	15.0	5.0	25.0	25.0	\$500M-\$1B	44,430	1,135	75.0	75.0
FIRST AMER NB	NASHVILLE	TN	62.5	7.5	5.0	25.0	25.0	>\$10B	856,767	21,444	62.5	57.5
SUNTRUST BK EAST TN NA	KNOXVILLE	TN	55.0	2.5	2.5	25.0	25.0	\$1B-\$10B	41,781	1,543	62.5	55.0
HERITAGE BK	WAXAHACHIE	TX	100.0	25.0	25.0	25.0	25.0	\$100M-500M	43,062	1,032	92.5	100.0
FIRST BK OF CONROE NA	CONROE	TX	100.0	25.0	25.0	25.0	25.0	\$100M-500M	39,775	853	97.5	100.0
FIRST CMRL BK NA	SEGUIN	TX	100.0	25.0	25.0	25.0	25.0	\$100M-500M	58,188	1,032	100.0	100.0
COMMUNITY B&T	WACO	TX	100.0	25.0	25.0	25.0	25.0	\$100M-500M	41,620	750	90.0	97.5
TEXAS BK	HENDERSON	TX	97.5	25.0	22.5	25.0	25.0	<\$100M	29,372	794	90.0	97.5
CITIZENS NB	BENBROOK	TX	97.5	25.0	25.0	25.0	22.5	<\$100M	33,481	590	92.5	97.5
HOME BANK	SEAGOVILLE	TX	97.5	25.0	25.0	25.0	22.5	<\$100M	18,900	527	85.0	95.0
FIRST NB	VAN ALSTYNE	TX	97.5	25.0	25.0	25.0	22.5	\$100M-500M	23,099	666	87.5	95.0
ARLINGTON NB	ARLINGTON	TX	97.5	25.0	25.0	25.0	22.5	<\$100M	22,542	706	87.5	95.0
STATE NB TX	IOWA PARK	TX	97.5	25.0	25.0	25.0	22.5	\$100M-500M	23,108	539	85.0	92.5

Table 1. Micro-Business-Friendly Banks in the United States using Call Report Data, June 1999

Bank Name	City	State	Small Business Lending (< \$ 100K)					Bk Asset Sz.	Dollars in SBL(<\$100k)	Number of SBL(<\$100k)	Total Score (<\$1M)	Total Score (<\$250K)
			Total	SBL/TA	SBL/TBL	SBL(\$)	SBL(#)					
			(1)	(2)	(3)	(4)	(5)					
COMMUNITY NB	MIDLAND	TX	97.5	25.0	25.0	25.0	22.5	<\$100M	24,725	408	87.5	92.5
FARMERS ST BK	CENTER	TX	97.5	25.0	22.5	25.0	25.0	\$100M-500M	21,973	761	80.0	90.0
STERLING BK	HOUSTON	TX	70.0	15.0	5.0	25.0	25.0	\$1B-\$10B	117,840	5,304	80.0	80.0
AMERICAN NB TX	TERRELL	TX	70.0	10.0	10.0	25.0	25.0	\$500M-\$1B	37,566	1,817	67.5	70.0
CHASE BK TX NA	HOUSTON	TX	55.0	2.5	2.5	25.0	25.0	>\$10B	268,809	18,227	55.0	55.0
UNIVERSAL FNCL CORP	SALT LAKE CITY	UT	97.5	25.0	22.5	25.0	25.0	\$100M-500M	340,211	306,785	92.5	97.5
WRIGHT EXPRESS FNCL SVCS COR	SALT LAKE CITY	UT	95.0	25.0	25.0	22.5	22.5	\$100M-500M	116,554	48,413	95.0	95.0
GE CAP FNCL	SALT LAKE CITY	UT	95.0	25.0	20.0	25.0	25.0	\$1B-\$10B	571,662	652,281	82.5	95.0
ADVANTA BK CORP	DRAPER	UT	92.5	22.5	22.5	22.5	25.0	\$100M-500M	174,735	280,565	92.5	92.5
PITNEY BOWES BK	SALT LAKE CITY	UT	92.5	25.0	25.0	20.0	22.5	<\$100M	18,822	46,892	85.0	87.5
CHESAPEAKE BK	KILMARNOCK	VA	97.5	25.0	25.0	25.0	22.5	\$100M-500M	67,759	765	90.0	97.5
POWELL VALLEY NB	JONESVILLE	VA	97.5	25.0	25.0	25.0	22.5	\$100M-500M	36,448	826	80.0	95.0
F&M BK-MASSANUTTEN	HARRISONBURG	VA	97.5	25.0	25.0	25.0	22.5	\$100M-500M	40,275	809	77.5	92.5
BENCHMARK CMNTY BK	KENBRIDGE	VA	95.0	25.0	22.5	22.5	25.0	\$100M-500M	24,395	1,159	80.0	95.0
HIGHLANDS UNION BK	ABINGDON	VA	95.0	22.5	22.5	25.0	25.0	\$100M-500M	35,490	1,197	82.5	92.5
GRAYSON NB	INDEPENDENCE	VA	95.0	25.0	22.5	25.0	22.5	\$100M-500M	27,094	714	67.5	87.5
BANK OF LANCASTER	KILMARNOCK	VA	95.0	25.0	25.0	25.0	20.0	\$100M-500M	33,388	515	67.5	87.5
BANK OF MARION	MARION	VA	92.5	22.5	25.0	25.0	20.0	\$100M-500M	29,016	528	62.5	82.5
VIRGINIA B&TC	DANVILLE	VA	90.0	25.0	25.0	22.5	17.5	\$100M-500M	25,499	430	65.0	87.5
BANK OF CHARLOTTE CTY	PHENIX	VA	87.5	25.0	22.5	20.0	20.0	<\$100M	14,665	492	57.5	77.5
FARMERS & MINERS BK OF LEE C	PENNINGTON GAP	VA	87.5	25.0	25.0	17.5	20.0	<\$100M	10,040	495	52.5	72.5
FIRST CMNTY BK NA	BLUEFIELD	VA	77.5	15.0	12.5	25.0	25.0	\$1B-\$10B	50,387	2,293	65.0	72.5
UNION B&TC	BOWLING GREEN	VA	70.0	12.5	10.0	22.5	25.0	\$500M-\$1B	25,308	1,174	77.5	75.0
CRESTAR BK	RICHMOND	VA	55.0	2.5	2.5	25.0	25.0	>\$10B	218,423	19,840	55.0	55.0
UNION BK	MORRISVILLE	VT	90.0	25.0	22.5	22.5	20.0	\$100M-500M	52,995	991	75.0	87.5
COMMUNITY NB	DERBY	VT	77.5	17.5	22.5	20.0	17.5	\$100M-500M	29,485	727	47.5	65.0
CHITTENDEN TC	BURLINGTON	VT	72.5	10.0	12.5	25.0	25.0	\$1B-\$10B	100,585	1,928	67.5	65.0
RANDOLPH NB	RANDOLPH	VT	67.5	20.0	17.5	12.5	17.5	<\$100M	12,218	654	60.0	62.5
MERCHANTS BK	SOUTH BURLINGTON	VT	50.0	5.0	5.0	17.5	22.5	\$500M-\$1B	24,403	1,161	65.0	55.0
SECURITY ST BK	CENTRALIA	WA	92.5	25.0	22.5	25.0	20.0	\$100M-500M	29,346	566	67.5	87.5
BANK OF WHITMAN	COLFAX	WA	87.5	22.5	25.0	22.5	17.5	\$100M-500M	17,010	346	47.5	72.5
WHIDBEY ISLAND BK	OAK HARBOR	WA	85.0	17.5	17.5	25.0	25.0	\$100M-500M	21,285	992	77.5	85.0
YAKIMA NB NA	YAKIMA	WA	85.0	25.0	25.0	20.0	15.0	<\$100M	12,461	255	70.0	75.0
BANK OF THE WEST	WALLA WALLA	WA	82.5	22.5	20.0	20.0	20.0	\$100M-500M	13,554	455	75.0	70.0
TOWNE BK	WOODINVILLE	WA	77.5	17.5	10.0	25.0	25.0	\$100M-500M	22,174	1,693	80.0	80.0
ISLANDERS BK	FRIDAY HARBOR	WA	77.5	20.0	20.0	17.5	20.0	\$100M-500M	9,888	468	70.0	80.0
FIRST HERITAGE BK	SNOHOMISH	WA	77.5	22.5	20.0	17.5	17.5	<\$100M	8,332	391	72.5	80.0
HARBOR BK NA	GIG HARBOR	WA	77.5	25.0	22.5	17.5	12.5	<\$100M	9,922	193	62.5	75.0
NATIONAL BK OF TUKWILA	TUKWILA	WA	77.5	25.0	17.5	17.5	17.5	<\$100M	7,736	267	82.5	75.0
WHEATLAND BK	DAVENPORT	WA	77.5	22.5	22.5	20.0	12.5	<\$100M	11,222	193	47.5	62.5
WASHINGTON TR BK	SPOKANE	WA	67.5	10.0	7.5	25.0	25.0	\$1B-\$10B	74,941	9,837	67.5	70.0
FIRST INDEPENDENT BK	VANCOUVER	WA	47.5	2.5	5.0	20.0	20.0	\$500M-\$1B	9,968	429	45.0	47.5
F&M BK WINNEBAGO CTY	OMRO	WI	100.0	25.0	25.0	25.0	25.0	\$100M-500M	31,117	1,189	90.0	97.5
F&M BK WAUSHARA CTY	WAUTOMA	WI	97.5	25.0	25.0	25.0	22.5	\$100M-500M	32,475	484	85.0	92.5
FIRST NB FOX VALLEY	MENASHA	WI	95.0	25.0	25.0	25.0	20.0	<\$100M	31,277	415	85.0	92.5
FIRST CITIZENS ST BK WHITEWT	WHITEWATER	WI	95.0	22.5	25.0	22.5	25.0	\$100M-500M	22,948	766	75.0	90.0

Table 1. Micro-Business-Friendly Banks in the United States using Call Report Data, June 1999

Bank Name	City	State	Small Business Lending (< \$ 100K)					Bk Asset Sz.	Dollars in SBL(<\$100k)	Number of SBL(<\$100k)	Total Score (<\$1M)	Total Score (<\$250K)
			Total	SBL/TA	SBL/TBL	SBL(\$)	SBL(#)					
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
FORTRESS BK WESTBY	WESTBY	WI	95.0	25.0	22.5	25.0	22.5	<\$100M	25,981	562	82.5	90.0
FIDELITY NB	MEDFORD	WI	95.0	25.0	22.5	25.0	22.5	<\$100M	28,760	519	85.0	90.0
STEPHENSON NB&TC	MARINETTE	WI	92.5	25.0	20.0	25.0	22.5	\$100M-500M	53,113	669	90.0	92.5
FARMERS & MRCH BK	TOMAH	WI	92.5	25.0	22.5	25.0	20.0	\$100M-500M	37,041	428	82.5	92.5
JOHNSON BK	HAYWARD	WI	92.5	25.0	22.5	25.0	20.0	<\$100M	26,599	446	80.0	90.0
REEDSBURG BK	REEDSBURG	WI	92.5	25.0	22.5	25.0	20.0	\$100M-500M	31,194	449	80.0	90.0
PREMIERBANK	FORT ATKINSON	WI	92.5	22.5	20.0	25.0	25.0	\$100M-500M	31,943	1,407	75.0	87.5
BAYLAKE BK	STURGEON BAY	WI	75.0	15.0	10.0	25.0	25.0	\$500M-\$1B	50,457	2,232	80.0	77.5
M&I BK SOUTHERN WI	MADISON	WI	62.5	7.5	5.0	25.0	25.0	\$1B-\$10B	108,619	1,592	60.0	57.5
M&I MARSHALL & ILSLEY BK	MILWAUKEE	WI	55.0	2.5	2.5	25.0	25.0	>\$10B	48,586	1,766	55.0	55.0
TRADERS BK	SPENCER	WV	97.5	25.0	25.0	25.0	22.5	\$100M-500M	37,579	672	87.5	95.0
CALHOUN CTY BK	GRANTSVILLE	WV	87.5	25.0	20.0	20.0	22.5	<\$100M	16,720	725	75.0	85.0
PENDLETON CTY BK	FRANKLIN	WV	87.5	25.0	22.5	22.5	17.5	\$100M-500M	17,221	361	67.5	82.5
CITIZENS NB BERKELEY SPRINGS	BERKELEY SPRINGS	WV	87.5	22.5	22.5	22.5	20.0	\$100M-500M	16,979	495	65.0	80.0
COMMUNITY BK OF PARKERSBURG	PARKERSBURG	WV	82.5	25.0	25.0	20.0	12.5	\$100M-500M	15,376	210	62.5	77.5
BANK OF GASSAWAY	GASSAWAY	WV	82.5	25.0	17.5	20.0	20.0	\$100M-500M	16,594	490	62.5	77.5
BELINGTON BK	BELINGTON	WV	80.0	22.5	17.5	20.0	20.0	\$100M-500M	13,886	505	75.0	80.0
FIRST CENTURY BK NA	BLUEFIELD	WV	80.0	20.0	12.5	25.0	22.5	\$100M-500M	39,897	757	72.5	80.0
MOUNTAIN VALLEY BK NA	ELKINS	WV	80.0	22.5	25.0	17.5	15.0	<\$100M	10,345	224	57.5	72.5
CITY NB OF WV	CHARLESTON	WV	75.0	15.0	10.0	25.0	25.0	\$1B-\$10B	143,824	9,048	72.5	72.5
MATEWAN NB	WILLIAMSON	WV	72.5	12.5	10.0	25.0	25.0	\$500M-\$1B	32,952	1,817	85.0	70.0
FIRST ST BK OF WHEATLAND	WHEATLAND	WY	92.5	25.0	22.5	22.5	22.5	<\$100M	15,267	595	80.0	90.0
FIRST NB OF BUFFALO	BUFFALO	WY	92.5	25.0	22.5	22.5	22.5	<\$100M	19,978	478	75.0	87.5
HILLTOP NB	CASPER	WY	85.0	17.5	17.5	25.0	25.0	\$100M-500M	25,003	745	82.5	82.5
BANK OF CMRC	RAWLINS	WY	82.5	22.5	20.0	20.0	20.0	<\$100M	8,578	384	57.5	75.0
CONVERSE CTY BK	DOUGLAS	WY	77.5	15.0	20.0	20.0	22.5	\$100M-500M	8,768	731	55.0	65.0
FIRST INTRST BK	SHERIDAN	WY	70.0	12.5	7.5	25.0	25.0	\$500M-\$1B	57,645	2,260	75.0	70.0
COMMUNITY FIRST NB	CHEYENNE	WY	62.5	7.5	5.0	25.0	25.0	\$1B-\$10B	38,292	1,833	60.0	60.0

Source: U.S. Small Business Administration, Office of Advocacy, form the Call Report Data

Table 2. Top Micro-Business Lenders in the United States under the CRA Reporting Program, 1998

Bank Name	City	HQ State	State with Loans	SBL \$ (<\$100K) (1)	SBL # (<\$100K) (2)	BK Size (3)	SBL \$ (<\$250K) (4)	SBL # (<\$250K) (5)	SBL\$ (<\$1M) (6)	SBL# (<\$1M) (7)	Credit Cd/TA (8)
FIRST NB	ANCHORAGE	AK	AK	75,874	2,349	\$1B-\$10B	145,477	2,770	247,455	3,000	
NATIONAL BANCORP OF ALASKA	ANCHORAGE	AK	AK	43,507	1,445	\$1B-\$10B	73,715	1,630	139,005	1,762	
KEYCORP	CLEVELAND	OH	AK	18,032	534	>\$50B	42,697	670	104,840	799	
REGIONS FINANCIAL CORPORATIO	BIRMINGHAM	AL	AL	317,051	12,182	\$10B-\$50B	576,211	13,714	1,132,647	14,822	
SOUTHTRUST CORPORATION	BIRMINGHAM	AL	AL	195,842	6,179	\$10B-\$50B	387,107	7,296	782,082	8,109	
AMSOUTH BANCORPORATION	BIRMINGHAM	AL	AL	108,949	3,313	\$10B-\$50B	201,598	3,868	382,032	4,236	
SYNOVUS FINANCIAL CORP.	COLUMBUS	GA	AL	88,394	3,059	\$10B-\$50B	157,567	3,479	281,638	3,739	
COMPASS BANCSHARES INC.	BIRMINGHAM	AL	AL	76,848	2,387	\$10B-\$50B	143,626	2,786	347,042	3,182	
COLONIAL BANCGROUP INC. TH	MONTGOMERY	AL	AL	75,070	2,990	\$10B-\$50B	134,804	3,361	236,450	3,584	
PEOPLES BANCTRUST COMPANY I	SELMA	AL	AL	33,483	1,617	<\$1B	50,557	1,719	69,353	1,757	
AMERICAN EXPRESS CENTURION B	MIDVALE	UT	AL	29,487	4,375	\$10B-\$50B	29,487	4,375	29,487	4,375	0.81
COMMUNITY BANCSHARES INC.	BLOUNTSVILLE	AL	AL	25,366	1,267	<\$1B	39,873	1,355	52,277	1,381	
ALABAMA NATIONAL BANCORPORAT	BIRMINGHAM	AL	AL	13,962	471	\$1B-\$10B	31,685	574	61,844	640	
SUNTRUST BANKS INC.	ATLANTA	GA	AL	13,934	499	>\$50B	25,566	567	45,538	608	
WHITNEY HOLDING CORPORATION	NEW ORLEANS	LA	AL	13,475	370	\$1B-\$10B	30,390	467	57,551	524	
BANCINDEPENDENT INCORPORATED	SHEFFIELD	AL	AL	12,973	614	<\$1B	21,977	670	37,544	701	
UNION PLANTERS CORPORATION	MEMPHIS	TN	AL	11,337	390	\$10B-\$50B	19,893	442	33,278	470	
AUBURN NATIONAL BANCORPORATI	AUBURN	AL	AL	11,240	472	<\$1B	17,618	511	30,206	538	
ADVANTA BK CORP	DRAPER	UT	AL	11,214	1,189	<\$1B	11,214	1,189	11,214	1,189	
WELLS FARGO & COMPANY	SAN FRANCISCO	CA	AL	10,644	530	>\$50B	10,644	530	10,644	530	
CHASE MANHATTAN CORPORATION	NEW YORK	NY	AL	10,037	427	>\$50B	10,037	427	11,537	429	
REGIONS FINANCIAL CORPORATIO	BIRMINGHAM	AL	AR	123,474	4,761	\$10B-\$50B	236,844	5,441	428,945	5,829	
BANK OF AMERICA CORPORATION	CHARLOTTE	NC	AR	56,463	1,523	>\$50B	92,294	1,747	193,704	1,935	
ARVEST BANK GROUP INC.	BENTONVILLE	AR	AR	52,746	2,310	\$1B-\$10B	92,901	2,563	176,279	2,734	
FIRST UNITED BANCSHARES INC	EL DORADO	AR	AR	44,129	1,860	\$1B-\$10B	75,238	2,049	118,040	2,140	
UNION PLANTERS CORPORATION	MEMPHIS	TN	AR	36,615	1,728	\$10B-\$50B	57,508	1,855	105,001	1,953	
MERCANTILE BANCORPORATION IN	SAINT LOUIS	MO	AR	35,330	1,181	\$10B-\$50B	60,944	1,335	106,108	1,427	
FIRST SECURITY BANCORP	SEARCY	AR	AR	31,331	1,883	\$1B-\$10B	41,955	1,949	51,881	1,971	
ROGERS BANCSHARES INC.	LITTLE ROCK	AR	AR	24,437	785	<\$1B	52,471	963	86,961	1,033	
SIMMONS FIRST NATIONAL CORPO	PINE BLUFF	AR	AR	19,267	815	\$1B-\$10B	31,326	891	55,358	934	
AMERICAN EXPRESS CENTURION B	MIDVALE	UT	AR	18,604	2,666	\$10B-\$50B	18,604	2,666	18,604	2,666	0.81
FIRST BANK CORP	FORT SMITH	AR	AR	14,471	652	<\$1B	22,920	704	40,202	738	
CHASE MANHATTAN CORPORATION	NEW YORK	NY	AR	11,494	491	>\$50B	11,494	491	13,490	495	
WELLS FARGO & COMPANY	SAN FRANCISCO	CA	AZ	111,854	5,263	>\$50B	184,907	5,666	381,586	6,042	
BANK ONE CORPORATION	CHICAGO	IL	AZ	95,572	3,949	>\$50B	153,469	4,280	298,745	4,554	
BANK OF AMERICA CORPORATION	CHARLOTTE	NC	AZ	83,793	4,091	>\$50B	99,560	4,185	138,802	4,263	
ZIONS BANCORPORATION	SALT LAKE CITY	UT	AZ	44,880	991	\$10B-\$50B	109,603	1,344	264,192	1,640	
AMERICAN EXPRESS CENTURION B	MIDVALE	UT	AZ	43,344	5,822	\$10B-\$50B	43,344	5,822	43,344	5,822	0.81
MARSHALL & ILSLEY CORPORATIO	MILWAUKEE	WI	AZ	23,597	535	\$10B-\$50B	56,685	712	152,937	887	

Table 2. Top Micro-Business Lenders in the United States under the CRA Reporting Program, 1998

Bank Name	City	HQ State	State with Loans	SBL \$ (<\$100K) (1)	SBL # (<\$100K) (2)	BK Size (3)	SBL \$ (<\$250K) (4)	SBL # (<\$250K) (5)	SBL\$ (<\$1M) (6)	SBL# (<\$1M) (7)	Credit Cd/TA (8)
ADVANTA BK CORP	DRAPER	UT	AZ	16,136	1,606	<\$1B	16,237	1,607	16,237	1,607	
COMPASS BANCSHARES INC.	BIRMINGHAM	AL	AZ	14,638	306	\$10B-\$50B	25,830	367	47,989	411	
MORGAN STANLEY DEAN WITTER B	SANDY	UT	AZ	14,113	4,895	<\$1B	14,113	4,895	14,113	4,895	
WELLS FARGO & COMPANY	SAN FRANCISCO	CA	CA	1,035,417	57,734	>\$50B	1,419,228	59,792	2,311,979	61,537	
BANK OF AMERICA CORPORATION	CHARLOTTE	NC	CA	952,024	44,834	>\$50B	1,139,449	45,872	1,875,123	47,274	
AMERICAN EXPRESS CENTURION B	MIDVALE	UT	CA	425,754	54,538	\$10B-\$50B	425,754	54,538	425,754	54,538	0.81
UNION BK OF CA NA	SAN FRANCISCO	CA	CA	240,620	8,616	\$10B-\$50B	550,862	10,281	1,717,999	12,385	
U.S. BANCORP	MINNEAPOLIS	MN	CA	158,485	7,947	>\$50B	208,859	8,226	350,437	8,499	
ADVANTA BK CORP	DRAPER	UT	CA	143,275	13,966	<\$1B	143,275	13,966	143,275	13,966	
MORGAN STANLEY DEAN WITTER B	SANDY	UT	CA	121,565	44,863	<\$1B	121,565	44,863	121,565	44,863	
FREMONT BANCORPORATION	FREMONT	CA	CA	106,223	13,519	\$1B-\$10B	141,089	13,729	198,220	13,831	
WASHINGTON MUTUAL BANK FA	SEATTLE	WA	CA	89,545	2,882	.	101,806	2,950	129,847	3,013	
SANWA BK CA	SAN FRANCISCO	CA	CA	80,215	1,774	\$1B-\$10B	110,150	1,937	289,616	2,249	
GLENDALE FEDERAL BANK	GLENDALE	CA	CA	69,343	2,500	.	82,369	2,574	115,491	2,639	
CHASE MANHATTAN CORPORATION	NEW YORK	NY	CA	66,747	2,472	>\$50B	72,196	2,506	75,341	2,512	
ZIONS BANCORPORATION	SALT LAKE CITY	UT	CA	64,886	1,491	\$10B-\$50B	135,367	1,885	411,945	2,395	
CITIGROUP INC.	NEW YORK	NY	CA	62,827	1,659	>\$50B	117,633	1,962	211,025	2,146	
WESTAMERICA BANCORPORATION	SAN RAFAEL	CA	CA	62,679	1,322	\$1B-\$10B	146,531	1,802	333,563	2,167	
MELLON BANK CORPORATION	PITTSBURGH	PA	CA	60,092	3,911	\$10B-\$50B	101,014	4,144	243,048	4,409	
CITY NATIONAL CORPORATION	BEVERLY HILLS	CA	CA	54,394	1,014	\$1B-\$10B	141,240	1,485	548,844	2,185	
MBNA CORPORATION	WILMINGTON	DE	CA	48,571	5,237	\$10B-\$50B	49,123	5,241	49,123	5,241	0.55
COMERICA INCORPORATED	DETROIT	MI	CA	41,367	741	\$10B-\$50B	124,905	1,175	489,906	1,796	
PACIFIC CAPITAL BANCORP	SANTA BARBARA	CA	CA	35,839	973	\$1B-\$10B	74,307	1,201	181,856	1,414	
CALIFORNIA FEDERAL BANK	GLENDALE	CA	CA	35,668	1,407	.	45,118	1,464	63,250	1,499	
BANCWEST CORPORATION	HONOLULU	HI	CA	33,863	797	\$10B-\$50B	54,285	909	130,296	1,046	
WESTERN BANCORP	LAGUNA NIGUEL	CA	CA	33,172	727	\$1B-\$10B	63,178	893	130,794	1,028	
EXCHANGE BK	SANTA ROSA	CA	CA	23,710	654	<\$1B	40,286	750	70,787	809	
FARMERS & MRCH BK	LONG BEACH	CA	CA	23,654	660	\$1B-\$10B	50,544	820	106,916	929	
TRICO BANCSHARES	CHICO	CA	CA	23,560	668	<\$1B	48,586	808	106,249	917	
HANMI BK	LOS ANGELES	CA	CA	21,384	588	<\$1B	42,015	706	100,904	828	
SCRIPPS BK	LA JOLLA	CA	CA	21,201	514	<\$1B	45,743	656	74,148	723	
FIRST SECURITY BANK OF CALIF	WEST COVINA	CA	CA	21,148	485	.	48,936	634	153,534	836	
BANK OF THE SIERRA	PORTERVILLE	CA	CA	19,634	738	<\$1B	38,690	851	79,944	929	
CVB FINANCIAL CORP.	ONTARIO	CA	CA	19,081	481	\$1B-\$10B	35,753	576	100,970	708	
FARMERS & MERCHANTS BANK OF	LODI	CA	CA	17,267	402	.	61,036	677	108,618	775	
ELDORADO BANCSHARES INC.	LAGUNA HILLS	CA	CA	17,259	369	\$1B-\$10B	46,233	526	140,979	708	
SIERRAWEST BANCORP	TRUCKEE	CA	CA	17,087	404	<\$1B	46,671	576	164,035	804	
1ST SOURCE CORPORATION	SOUTH BEND	IN	CA	16,506	599	\$1B-\$10B	28,909	681	66,465	762	
COMMUNITY BK	PASADENA	CA	CA	16,465	404	\$1B-\$10B	34,516	510	96,883	650	
CATHAY BANCORP INC.	LOS ANGELES	CA	CA	16,253	294	\$1B-\$10B	33,930	391	123,470	548	
PACIFIC CENTURY FINANCIAL CO	HONOLULU	HI	CA	16,001	395	\$10B-\$50B	40,137	523	146,274	708	

Table 2. Top Micro-Business Lenders in the United States under the CRA Reporting Program, 1998

Bank Name	City	HQ State	State with Loans	SBL \$ (<\$100K) (1)	SBL # (<\$100K) (2)	BK Size (3)	SBL \$ (<\$250K) (4)	SBL # (<\$250K) (5)	SBL\$ (<\$1M) (6)	SBL# (<\$1M) (7)	Credit Cd/TA (8)
1867 WESTERN FINANCIAL CORPO	STOCKTON	CA	CA	15,097	369	<\$1B	27,076	434	66,483	505	
MID-STATE BANCSHARES	ARROYO GRANDE	CA	CA	15,011	512	\$1B-\$10B	26,437	578	48,648	625	
IMPERIAL BANCORP	INGLEWOOD	CA	CA	14,922	298	\$1B-\$10B	60,043	526	502,767	1,203	
FOOTHILL INDEPENDENT BANCORP	GLENDORA	CA	CA	12,909	297	<\$1B	27,185	379	58,405	442	
GREATER BAY BANCORP	PALO ALTO	CA	CA	12,647	226	\$1B-\$10B	34,383	343	135,937	519	
CENTRAL COAST BANCORP	SALINAS	CA	CA	12,522	312	<\$1B	21,432	362	59,355	430	
CALIFORNIA CTR BK	LOS ANGELES	CA	CA	12,406	310	<\$1B	27,773	397	65,071	471	
NORTH COUNTY BANCORP	ESCONDIDO	CA	CA	11,992	433	<\$1B	24,630	510	67,718	592	
FIRST BANKS INC.	CREVE COEUR	MO	CA	11,906	275	\$1B-\$10B	31,456	381	121,255	538	
PENINSULA BK	SAN DIEGO	CA	CA	11,371	397	<\$1B	27,407	485	61,316	547	
BANK OF CMRC	SAN DIEGO	CA	CA	10,989	200	<\$1B	32,646	320	152,419	554	
SAVINGS BK OF MENDOCINO CTY	UKIAH	CA	CA	10,694	389	<\$1B	16,871	428	31,350	457	
PROFESSIONAL BANCORP INC.	SANTA MONICA	CA	CA	10,655	209	<\$1B	24,685	290	64,496	364	
FIRST NATIONAL OF NEBRASKA	OMAHA	NE	CA	10,423	1,700	\$1B-\$10B	11,278	1,704	13,879	1,710	0.35
CALIFORNIA KOREA BK	LOS ANGELES	CA	CA	10,313	215	<\$1B	17,904	259	46,174	312	
PACIFIC BK NA	SAN FRANCISCO	CA	CA	10,155	192	<\$1B	29,398	293	128,943	467	
U.S. BANCORP	MINNEAPOLIS	MN	CO	278,838	7,476	>\$50B	308,745	7,650	416,480	7,852	
WELLS FARGO & COMPANY	SAN FRANCISCO	CA	CO	126,763	4,575	>\$50B	230,393	5,160	474,686	5,620	
COMMUNITY FIRST BANKSHARES	FARGO	ND	CO	68,272	2,009	\$1B-\$10B	141,190	2,448	281,552	2,735	
BANK ONE CORPORATION	CHICAGO	IL	CO	49,216	1,668	>\$50B	90,573	1,906	190,655	2,104	
AMERICAN EXPRESS CENTURION B	MIDVALE	UT	CO	47,928	6,610	\$10B-\$50B	47,928	6,610	47,928	6,610	0.81
FIRSTBANK HOLDING COMPANY OF	LAKEWOOD	CO	CO	32,888	1,574	\$1B-\$10B	59,394	1,725	112,713	1,836	
FIRST NATIONAL OF NEBRASKA	OMAHA	NE	CO	28,536	1,052	\$1B-\$10B	54,191	1,194	116,528	1,311	0.35
KEYCORP	CLEVELAND	OH	CO	28,018	930	>\$50B	51,212	1,066	113,805	1,180	
COLORADO BUSINESS BANKSHARES	DENVER	CO	CO	22,412	510	<\$1B	51,997	684	104,784	787	
ADVANTA BK CORP	DRAPER	UT	CO	21,392	2,174	<\$1B	21,392	2,174	21,392	2,174	
PINNACLE BANCORP INC.	CENTRAL CITY	NE	CO	18,054	670	\$1B-\$10B	32,987	757	54,803	801	
GUARANTY CORPORATION	DENVER	CO	CO	18,043	412	<\$1B	42,593	545	115,987	680	
MORGAN STANLEY DEAN WITTER B	SANDY	UT	CO	11,033	4,151	<\$1B	11,033	4,151	11,033	4,151	
CHASE MANHATTAN CORPORATION	NEW YORK	NY	CT	90,967	2,994	>\$50B	112,223	3,100	156,482	3,180	
FLEET FINANCIAL GROUP INC.	BOSTON	MA	CT	64,541	1,686	>\$50B	105,475	1,909	187,287	2,062	
AMERICAN EXPRESS CENTURION B	MIDVALE	UT	CT	46,437	6,115	\$10B-\$50B	46,437	6,115	46,437	6,115	0.81
PEOPLE'S MUTUAL HOLDINGS	BRIDGEPORT	CT	CT	39,863	1,665	.	75,758	1,860	213,412	2,115	
WEBSTER BANK	CHESHIRE	CT	CT	27,229	793	.	58,534	970	121,563	1,091	
BANKBOSTON CORPORATION	BOSTON	MA	CT	25,648	1,421	>\$50B	40,083	1,501	81,183	1,582	
CONNECTICUT BANKSHARES MHC	MANCHESTER	CT	CT	18,854	533	.	35,192	631	61,507	687	
HUDSON UNITED BANCORP	MAHWAH	NJ	CT	17,461	377	\$1B-\$10B	38,838	493	82,697	579	
FIRST UNION CORPORATION	CHARLOTTE	NC	CT	16,479	483	>\$50B	34,928	588	92,648	706	
ADVANTA BK CORP	DRAPER	UT	CT	15,201	1,523	<\$1B	15,201	1,523	15,201	1,523	
WELLS FARGO & COMPANY	SAN FRANCISCO	CA	CT	15,191	772	>\$50B	15,668	775	15,924	776	

Table 2. Top Micro-Business Lenders in the United States under the CRA Reporting Program, 1998

Bank Name	City	HQ State	State with Loans	SBL \$ (<\$100K) (1)	SBL # (<\$100K) (2)	BK Size (3)	SBL \$ (<\$250K) (4)	SBL # (<\$250K) (5)	SBL\$ (<\$1M) (6)	SBL# (<\$1M) (7)	Credit Cd/TA (8)
CITIGROUP INC.	NEW YORK	NY	CT	10,673	300	>\$50B	18,255	342	27,703	361	
UNION SAVINGS BANK	DANBURY	CT	CT	10,141	265	.	24,442	343	47,987	397	
WILMINGTON TRUST CORPORATION	WILMINGTON	DE	DE	40,530	896	\$1B-\$10B	89,564	1,175	215,665	1,435	
PNC BANK CORP.	PITTSBURGH	PA	DE	16,257	498	>\$50B	28,858	571	69,578	656	
SUN BANCORP INC	VINELAND	NJ	DE	12,044	341	\$1B-\$10B	25,351	417	63,114	489	
FIRST UNION CORPORATION	CHARLOTTE	NC	DE	10,192	422	>\$50B	21,248	487	48,764	541	
BANK OF AMERICA CORPORATION	CHARLOTTE	NC	FL	410,190	12,770	>\$50B	608,280	13,908	1,081,782	14,803	
SUNTRUST BANKS INC.	ATLANTA	GA	FL	319,081	9,569	>\$50B	651,389	11,484	1,424,278	12,999	
AMERICAN EXPRESS CENTURION B	MIDVALE	UT	FL	233,537	33,088	\$10B-\$50B	233,737	33,089	233,737	33,089	0.81
FIRST UNION CORPORATION	CHARLOTTE	NC	FL	156,018	5,326	>\$50B	292,554	6,113	654,387	6,806	
SOUTHTRUST CORPORATION	BIRMINGHAM	AL	FL	97,771	2,641	\$10B-\$50B	229,365	3,399	555,825	4,042	
BANKATLANTIC F.S.B.	FORT LAUDERDALE	FL	FL	95,434	2,391	.	113,554	2,493	142,878	2,557	
WELLS FARGO & COMPANY	SAN FRANCISCO	CA	FL	84,179	4,159	>\$50B	85,808	4,168	89,935	4,174	
AMSOUTH BANCORPORATION	BIRMINGHAM	AL	FL	80,001	2,567	\$10B-\$50B	138,478	2,914	266,031	3,161	
MELLON BANK CORPORATION	PITTSBURGH	PA	FL	64,129	4,056	\$10B-\$50B	98,831	4,267	143,222	4,365	
ADVANTA BK CORP	DRAPER	UT	FL	58,104	5,898	<\$1B	58,104	5,898	58,104	5,898	
HUNTINGTON BANCSHARES INCORP	COLUMBUS	OH	FL	53,672	2,121	\$10B-\$50B	87,692	2,321	159,733	2,468	
MORGAN STANLEY DEAN WITTER B	SANDY	UT	FL	46,915	19,637	<\$1B	46,915	19,637	46,915	19,637	
FIRST SOUTH BANK	TALLAHASSEE	FL	FL	46,110	701	.	84,561	972	101,562	1,016	
CHASE MANHATTAN CORPORATION	NEW YORK	NY	FL	43,280	1,829	>\$50B	45,540	1,843	50,242	1,852	
CITIGROUP INC.	NEW YORK	NY	FL	42,143	976	>\$50B	80,627	1,181	147,482	1,320	
COLONIAL BANGROUP INC. TH	MONTGOMERY	AL	FL	37,738	1,146	\$10B-\$50B	75,253	1,357	156,836	1,519	
OCEAN BANKSHARES INC.	MIAMI	FL	FL	37,421	1,019	\$1B-\$10B	65,446	1,171	132,727	1,291	
CAPITAL CITY BANK GROUP INC	TALLAHASSEE	FL	FL	31,771	1,337	\$1B-\$10B	54,007	1,471	92,995	1,545	
REGIONS FINANCIAL CORPORATIO	BIRMINGHAM	AL	FL	31,144	926	\$10B-\$50B	64,435	1,120	152,179	1,294	
COMPASS BANCSHARES INC.	BIRMINGHAM	AL	FL	26,308	793	\$10B-\$50B	53,266	948	114,763	1,075	
REPUBLIC NB OF MIAMI	CORAL GABLES	FL	FL	25,919	711	\$1B-\$10B	42,650	808	94,848	906	
UNION PLANTERS CORPORATION	MEMPHIS	TN	FL	25,596	587	\$10B-\$50B	46,378	702	83,652	775	
SYNOVUS FINANCIAL CORP.	COLUMBUS	GA	FL	20,150	633	\$10B-\$50B	37,581	740	82,071	831	
NORTHERN TRUST CORPORATION	CHICAGO	IL	FL	16,741	325	\$10B-\$50B	38,725	445	106,158	568	
WACHOVIA CORPORATION	WINSTON-SALEM	NC	FL	16,685	561	>\$50B	34,682	660	82,940	754	
RIVERSIDE BANKING COMPANY	FORT PIERCE	FL	FL	16,421	578	<\$1B	24,466	633	36,460	659	
F.N.B. CORPORATION	HERMITAGE	PA	FL	16,149	795	\$1B-\$10B	25,404	849	46,219	895	
MBNA CORPORATION	WILMINGTON	DE	FL	15,519	1,699	\$10B-\$50B	15,519	1,699	15,519	1,699	0.55
CITRUS & CHEMICAL BANCORPORA	BARTOW	FL	FL	14,532	428	<\$1B	25,571	495	36,464	522	
U.S. BANCORP	MINNEAPOLIS	MN	FL	13,902	2,498	>\$50B	15,035	2,503	18,465	2,508	
REPUBLIC SECURITY FINANCIAL	WEST PALM BEACH	FL	FL	13,588	347	\$1B-\$10B	29,514	436	69,932	508	
1ST SOURCE CORPORATION	SOUTH BEND	IN	FL	11,900	385	\$1B-\$10B	21,076	444	45,354	493	
SUNTRUST BANKS INC.	ATLANTA	GA	GA	284,571	9,269	>\$50B	581,019	10,979	1,282,071	12,364	

Table 2. Top Micro-Business Lenders in the United States under the CRA Reporting Program, 1998

Bank Name	City	HQ State	State with Loans	SBL \$ (<\$100K) (1)	SBL # (<\$100K) (2)	BK Size (3)	SBL \$ (<\$250K) (4)	SBL # (<\$250K) (5)	SBL\$ (<\$1M) (6)	SBL# (<\$1M) (7)	Credit Cd/TA (8)
REGIONS FINANCIAL CORPORATIO	BIRMINGHAM	AL	GA	274,747	9,070	\$10B-\$50B	490,309	10,369	925,663	11,273	
SYNOVUS FINANCIAL CORP.	COLUMBUS	GA	GA	223,020	7,559	\$10B-\$50B	418,060	8,801	725,586	9,429	
WACHOVIA CORPORATION	WINSTON-SALEM	NC	GA	104,829	4,344	>\$50B	192,225	4,867	526,091	5,475	
BANK OF AMERICA CORPORATION	CHARLOTTE	NC	GA	96,758	2,948	>\$50B	161,616	3,315	322,475	3,618	
AMERICAN EXPRESS CENTURION B	MIDVALE	UT	GA	81,645	11,811	\$10B-\$50B	81,645	11,811	81,645	11,811	0.81
UNITED COMMUNITY BANKS INC.	BLAIRSVILLE	GA	GA	37,207	1,703	\$1B-\$10B	58,238	1,835	105,861	1,929	
SOUTHTRUST CORPORATION	BIRMINGHAM	AL	GA	36,555	1,137	\$10B-\$50B	81,338	1,398	197,467	1,625	
FIRST UNION CORPORATION	CHARLOTTE	NC	GA	32,183	1,123	>\$50B	59,069	1,281	145,114	1,442	
FIRST LIBERTY BANK	MACON	GA	GA	30,356	1,008	.	58,499	1,179	105,302	1,277	
WELLS FARGO & COMPANY	SAN FRANCISCO	CA	GA	23,135	1,044	>\$50B	23,498	1,046	25,790	1,049	
ADVANTA BK CORP	DRAPER	UT	GA	20,977	2,200	<\$1B	20,977	2,200	20,977	2,200	
B C BANKSHARES INC.	CANTON	GA	GA	17,324	512	<\$1B	27,655	581	44,766	616	
MORGAN STANLEY DEAN WITTER B	SANDY	UT	GA	16,448	5,284	<\$1B	16,448	5,284	16,448	5,284	
COLONIAL BANCROUP INC. TH	MONTGOMERY	AL	GA	15,735	426	\$10B-\$50B	34,747	540	83,613	638	
SOUTHEASTERN BANKING CORPORA	DARIEN	GA	GA	15,707	697	<\$1B	22,975	740	29,989	756	
CHASE MANHATTAN CORPORATION	NEW YORK	NY	GA	14,083	538	>\$50B	14,445	540	15,908	543	
HENRY COUNTY BANCSHARES INC	STOCKBRIDGE	GA	GA	10,723	216	<\$1B	22,081	297	38,167	323	
PACIFIC CENTURY FINANCIAL CO	HONOLULU	HI	HI	51,188	1,521	\$10B-\$50B	86,342	1,724	158,789	1,867	
BANCWEST CORPORATION	HONOLULU	HI	HI	48,635	2,318	\$10B-\$50B	68,861	2,429	114,134	2,517	
CB BANCSHARES INC.	HONOLULU	HI	HI	13,448	396	<\$1B	22,144	445	44,286	490	
HAWAII NATIONAL BANCSHARES	HONOLULU	HI	HI	11,685	390	<\$1B	20,670	443	32,502	469	
AMERICAN EXPRESS CENTURION B	MIDVALE	UT	HI	11,005	1,574	\$10B-\$50B	11,005	1,574	11,005	1,574	0.81
WELLS FARGO & COMPANY	SAN FRANCISCO	CA	IA	83,751	2,419	>\$50B	178,164	2,947	469,325	3,506	
MERCANTILE BANCORPORATION IN	SAINT LOUIS	MO	IA	70,064	2,352	\$10B-\$50B	129,202	2,696	278,385	2,988	
FIRSTAR CORPORATION	MILWAUKEE	WI	IA	50,352	2,282	\$10B-\$50B	92,014	2,536	209,066	2,755	
MAGNA BANK N.A. 0	BELLEVILLE	IL	IA	17,999	569	.	35,784	676	80,884	762	
WEST BANCORPORATION INC.	WEST DES MOINES	IA	IA	17,656	586	<\$1B	27,059	642	60,532	702	
U.S. BANCORP	MINNEAPOLIS	MN	IA	16,165	808	>\$50B	20,493	834	34,705	857	
BRENTON BANKS INC.	DES MOINES	IA	IA	15,296	536	\$1B-\$10B	28,571	615	50,451	662	
HILLS BANCORPORATION	HILLS	IA	IA	14,443	606	<\$1B	27,173	678	48,222	729	
AMTRUST INC.	DUBUQUE	IA	IA	13,465	420	<\$1B	28,302	502	61,315	572	
AMES NATIONAL CORPORATION	AMES	IA	IA	12,591	341	<\$1B	22,898	402	36,628	428	
F & M BANCORPORATION INC.	KAUKAUNA	WI	IA	12,095	451	\$1B-\$10B	18,338	490	38,365	528	
ADVANTA BK CORP	DRAPER	UT	IA	11,767	1,228	<\$1B	11,767	1,228	11,767	1,228	
BANK OF AMERICA CORPORATION	CHARLOTTE	NC	IA	10,442	292	>\$50B	19,572	343	50,016	395	
U.S. BANCORP	MINNEAPOLIS	MN	ID	117,338	3,499	>\$50B	181,498	3,877	307,032	4,129	
FIRST SECURITY CORPORATION	SALT LAKE CITY	UT	ID	43,632	1,205	\$10B-\$50B	91,461	1,497	174,022	1,662	
KEYCORP	CLEVELAND	OH	ID	26,141	867	>\$50B	50,328	1,009	112,766	1,133	
BANK OF CMRC	IDAHO FALLS	ID	ID	20,559	824	<\$1B	32,195	888	44,312	913	

Table 2. Top Micro-Business Lenders in the United States under the CRA Reporting Program, 1998

Bank Name	City	HQ State	State with Loans	SBL \$ (<\$100K) (1)	SBL # (<\$100K) (2)	BK Size (3)	SBL \$ (<\$250K) (4)	SBL # (<\$250K) (5)	SBL\$ (<\$1M) (6)	SBL# (<\$1M) (7)	Credit Cd/TA (8)
W.T.B. FINANCIAL CORPORATION	SPOKANE	WA	ID	15,138	511	\$1B-\$10B	28,558	587	59,633	649	
WELLS FARGO & COMPANY	SAN FRANCISCO	CA	ID	14,041	708	>\$50B	16,916	725	23,927	738	
WASHINGTON MUTUAL BANK	SEATTLE	WA	ID	10,415	233	.	26,699	328	47,584	372	
BANK ONE CORPORATION	CHICAGO	IL	IL	135,820	3,919	>\$50B	295,538	4,808	1,005,063	6,054	
AMERICAN EXPRESS CENTURION B	MIDVALE	UT	IL	106,967	14,932	\$10B-\$50B	106,967	14,932	106,967	14,932	0.81
HARRIS T&SB	CHICAGO	IL	IL	98,911	2,556	\$10B-\$50B	221,540	3,262	532,960	3,878	
FIRST MIDWEST BANCORP INC.	ITASCA	IL	IL	82,286	2,671	\$1B-\$10B	155,434	3,111	305,009	3,397	
MERCANTILE BANCORPORATION IN	SAINT LOUIS	MO	IL	73,192	2,340	\$10B-\$50B	135,663	2,712	281,027	2,997	
AMCORE FINANCIAL INC.	ROCKFORD	IL	IL	60,873	1,955	\$1B-\$10B	125,327	2,346	225,446	2,565	
CITIGROUP INC.	NEW YORK	NY	IL	51,673	1,187	>\$50B	101,721	1,464	203,202	1,677	
LASALLE BK NA	CHICAGO	IL	IL	48,831	1,170	\$10B-\$50B	110,912	1,521	323,956	1,913	
ADVANTA BK CORP	DRAPER	UT	IL	44,908	4,575	<\$1B	44,908	4,575	44,908	4,575	
NATIONAL CITY CORPORATION	CLEVELAND	OH	IL	43,727	1,162	>\$50B	89,513	1,423	228,145	1,669	
WELLS FARGO & COMPANY	SAN FRANCISCO	CA	IL	41,970	1,884	>\$50B	49,764	1,932	77,087	1,981	
OLD KENT FINANCIAL CORPORATI	GRAND RAPIDS	MI	IL	37,569	861	\$10B-\$50B	86,920	1,141	189,240	1,351	
FIRST BANKS INC.	CREVE COEUR	MO	IL	34,779	1,312	\$1B-\$10B	57,462	1,449	105,285	1,548	
MAGNA BANK N.A. 0	BELLEVILLE	IL	IL	31,890	1,050	.	58,811	1,209	130,410	1,345	
FIRSTAR CORPORATION	MILWAUKEE	WI	IL	30,017	1,234	\$10B-\$50B	74,346	1,488	193,711	1,719	
U.S. BANCORP	MINNEAPOLIS	MN	IL	29,604	1,991	>\$50B	33,399	2,015	54,496	2,054	
COMMERCE BANCSHARES INC.	KANSAS CITY	MO	IL	27,315	855	\$10B-\$50B	52,624	1,003	124,828	1,135	
MORGAN STANLEY DEAN WITTER B	SANDY	UT	IL	27,162	8,794	<\$1B	27,162	8,794	27,162	8,794	
PRINCETON NATIONAL BANCORP	PRINCETON	IL	IL	22,894	1,246	<\$1B	33,875	1,315	58,564	1,368	
WEST SUBURBAN BANCORP INC.	LOMBARD	IL	IL	22,172	585	\$1B-\$10B	62,000	797	124,673	952	
FIRST MID-ILLINOIS BANCSHARE	MATTOON	IL	IL	20,889	822	<\$1B	35,184	909	54,595	954	
HOMETOWN INDEPENDENT BANCORP	MORTON	IL	IL	20,094	634	<\$1B	35,201	726	59,443	774	
TAYLOR CAPITAL GROUP INC.	WHEELING	IL	IL	20,080	490	\$1B-\$10B	51,270	668	144,278	848	
OLD NATIONAL BANCORP	EVANSVILLE	IN	IL	20,073	808	\$1B-\$10B	33,336	888	60,964	943	
MANUFACTURERS BANK	CHICAGO	IL	IL	19,255	375	.	51,660	558	147,482	764	
UNIONBANCORP INC.	OTTAWA	IL	IL	18,782	665	<\$1B	34,569	762	58,127	812	
MIDCITY FINANCIAL CORPORATIO	CHICAGO	IL	IL	16,541	841	\$1B-\$10B	31,848	927	71,753	1,014	
BANC ED CORP. THE	EDWARDSVILLE	IL	IL	15,414	548	<\$1B	26,155	619	47,332	665	
BANK OF AMERICA CORPORATION	CHARLOTTE	NC	IL	15,162	477	>\$50B	29,705	559	91,577	675	
FIRST AMERICAN BANK CORPORAT	ELK GROVE VILLAGE	IL	IL	15,074	423	\$1B-\$10B	40,667	568	134,505	745	
SOUTH HOLLAND BANCORP INC.	SOUTH HOLLAND	IL	IL	14,891	388	<\$1B	27,172	464	41,979	494	
POPULAR INC.	SAN JUAN	PR	IL	14,118	356	\$1B-\$10B	22,493	407	46,455	449	
OLD SECOND BANCORP INC.	AURORA	IL	IL	13,772	474	<\$1B	22,597	527	45,214	574	
AMERICAN CHARTERED BANCORP	SCHAUMBURG	IL	IL	12,222	291	<\$1B	25,426	365	77,866	469	
CHASE MANHATTAN CORPORATION	NEW YORK	NY	IL	11,779	471	>\$50B	11,779	471	13,079	473	
NORTHERN TRUST CORPORATION	CHICAGO	IL	IL	10,715	220	\$10B-\$50B	24,538	298	74,752	385	
MBNA CORPORATION	WILMINGTON	DE	IL	10,464	1,185	\$10B-\$50B	10,464	1,185	10,464	1,185	0.55
MID ILLINOIS BANCORP INC.	PEORIA	IL	IL	10,247	328	<\$1B	17,227	371	36,937	412	

Table 2. Top Micro-Business Lenders in the United States under the CRA Reporting Program, 1998

Bank Name	City	HQ State	State with Loans	SBL \$ (<\$100K) (1)	SBL # (<\$100K) (2)	BK Size (3)	SBL \$ (<\$250K) (4)	SBL # (<\$250K) (5)	SBL\$ (<\$1M) (6)	SBL# (<\$1M) (7)	Credit Cd/TA (8)
BANK ONE CORPORATION	CHICAGO	IL	IN	208,840	6,104	>\$50B	431,277	7,378	1,044,498	8,554	
NATIONAL CITY CORPORATION	CLEVELAND	OH	IN	82,066	2,271	>\$50B	172,849	2,789	401,473	3,228	
OLD NATIONAL BANCORP	EVANSVILLE	IN	IN	71,770	2,300	\$1B-\$10B	130,046	2,640	251,075	2,879	
1ST SOURCE CORPORATION	SOUTH BEND	IN	IN	58,369	1,635	\$1B-\$10B	123,354	2,016	298,180	2,376	
CNB BANCSHARES INC.	EVANSVILLE	IN	IN	53,181	1,618	\$1B-\$10B	101,335	1,903	188,777	2,087	
WELLS FARGO & COMPANY	SAN FRANCISCO	CA	IN	45,460	1,606	>\$50B	72,825	1,755	162,842	1,926	
AMERICAN EXPRESS CENTURION B	MIDVALE	UT	IN	34,813	5,146	\$10B-\$50B	34,938	5,147	34,938	5,147	0.81
LAKELAND FINANCIAL CORPORATI	WARSAW	IN	IN	34,431	851	<\$1B	74,293	1,079	180,744	1,286	
HASTEN BANCSHARES	INDIANAPOLIS	IN	IN	31,791	906	<\$1B	71,552	1,134	151,970	1,298	
KEYCORP	CLEVELAND	OH	IN	30,802	1,116	>\$50B	49,960	1,228	107,641	1,337	
UNION PLANTERS CORPORATION	MEMPHIS	TN	IN	30,048	979	\$10B-\$50B	47,739	1,089	67,394	1,134	
FIRST FINANCIAL CORPORATION	TERRE HAUTE	IN	IN	24,982	902	\$1B-\$10B	44,132	1,016	78,629	1,081	
STAR FINANCIAL GROUP INC.	MARION	IN	IN	24,575	755	\$1B-\$10B	43,982	877	85,135	968	
ADVANTA BK CORP	DRAPER	UT	IN	21,706	2,231	<\$1B	21,706	2,231	21,706	2,231	
FIFTH THIRD BANCORP	CINCINNATI	OH	IN	21,566	521	\$10B-\$50B	41,271	636	113,788	771	
MORGAN STANLEY DEAN WITTER B	SANDY	UT	IN	19,951	6,543	<\$1B	19,951	6,543	19,951	6,543	
NATIONAL CITY BANCSHARES IN	EVANSVILLE	IN	IN	19,288	588	\$1B-\$10B	45,167	741	98,853	854	
SALIN BANCSHARES INC.	INDIANAPOLIS	IN	IN	18,412	388	<\$1B	42,894	524	94,423	627	
FIRST FINANCIAL BANCORP	HAMILTON	OH	IN	18,248	697	\$1B-\$10B	32,356	782	48,164	817	
IRWIN FINANCIAL CORPORATION	COLUMBUS	IN	IN	18,133	425	\$1B-\$10B	49,829	619	124,098	768	
FIRST BANCSHARES INC.	HIGHLAND	IN	IN	15,775	418	<\$1B	35,872	542	64,563	596	
LAFAYETTE BANCORPORATION	LAFAYETTE	IN	IN	15,705	600	<\$1B	27,814	673	49,454	713	
INDIANA UNITED BANCORP	GREENSBURG	IN	IN	13,674	454	<\$1B	22,653	509	34,728	535	
MONROE BANCORP	BLOOMINGTON	IN	IN	13,323	424	<\$1B	23,854	487	35,746	513	
SAND RIDGE BANK	HIGHLAND	IN	IN	13,279	489	.	25,352	560	46,503	605	
FIRST MERCHANTS CORPORATION	MUNCIE	IN	IN	12,646	380	\$1B-\$10B	22,036	435	54,614	504	
HUNTINGTON BANCSHARES INCORP	COLUMBUS	OH	IN	11,073	387	\$10B-\$50B	23,385	453	80,265	552	
FINA BANCORP INC.	VALPARAISO	IN	IN	10,937	397	<\$1B	17,991	440	29,744	465	
HOME FEDERAL SAVINGS BANK	SEYMOUR	IN	IN	10,495	277	.	20,094	331	41,641	371	
INTRUST FINANCIAL CORPORATIO	WICHITA	KS	KS	69,582	2,470	\$1B-\$10B	139,742	2,876	331,446	3,244	
COMMERCE BANCSHARES INC.	KANSAS CITY	MO	KS	51,984	1,945	\$10B-\$50B	90,228	2,171	193,453	2,375	
BANK OF AMERICA CORPORATION	CHARLOTTE	NC	KS	46,985	1,235	>\$50B	88,924	1,480	217,027	1,720	
MERCANTILE BANCORPORATION IN	SAINT LOUIS	MO	KS	28,636	900	\$10B-\$50B	59,508	1,078	132,980	1,230	
SUNFLOWER BANKS INC.	SALINA	KS	KS	24,809	837	<\$1B	44,215	954	74,103	1,021	
CENTRAL OF KANSAS INC.	JUNCTION CITY	KS	KS	20,633	902	<\$1B	34,587	988	66,410	1,049	
UMB FINANCIAL CORPORATION	KANSAS CITY	MO	KS	18,817	751	\$1B-\$10B	42,797	882	135,409	1,043	
COMMERCE FINANCIAL CORPORATI	TOPEKA	KS	KS	18,201	737	<\$1B	31,643	818	60,828	873	
AMERICAN EXPRESS CENTURION B	MIDVALE	UT	KS	17,143	2,603	\$10B-\$50B	17,143	2,603	17,143	2,603	0.81
ADVANTA BK CORP	DRAPER	UT	KS	11,857	1,174	<\$1B	11,857	1,174	11,857	1,174	
EMPRISE FINANCIAL CORPORATIO	WICHITA	KS	KS	10,184	367	<\$1B	18,024	418	34,030	453	

Table 2. Top Micro-Business Lenders in the United States under the CRA Reporting Program, 1998

Bank Name	City	HQ State	State with Loans	SBL \$ (<\$100K) (1)	SBL # (<\$100K) (2)	BK Size (3)	SBL \$ (<\$250K) (4)	SBL # (<\$250K) (5)	SBL\$ (<\$1M) (6)	SBL# (<\$1M) (7)	Credit Cd/TA (8)
NATIONAL CITY CORPORATION	CLEVELAND	OH	KY	69,155	2,440	>\$50B	135,124	2,821	302,686	3,153	
BANK ONE CORPORATION	CHICAGO	IL	KY	57,060	1,801	>\$50B	106,876	2,087	220,070	2,315	
FIRSTAR CORPORATION	MILWAUKEE	WI	KY	43,782	1,468	\$10B-\$50B	80,472	1,687	178,350	1,869	
COMMUNITY TRUST BANCORP INC	PIKEVILLE	KY	KY	42,342	1,709	\$1B-\$10B	72,914	1,890	133,230	2,018	
REPUBLIC BANCORP INC.	LOUISVILLE	KY	KY	38,905	942	\$1B-\$10B	90,553	1,257	147,029	1,385	
UNION PLANTERS CORPORATION	MEMPHIS	TN	KY	38,643	1,469	\$10B-\$50B	67,370	1,641	118,540	1,742	
PNC BANK CORP.	PITTSBURGH	PA	KY	35,269	1,220	>\$50B	62,929	1,383	120,913	1,499	
FIFTH THIRD BANCORP	CINCINNATI	OH	KY	31,954	725	\$10B-\$50B	69,350	941	183,901	1,157	
S. Y. BANCORP INC.	LOUISVILLE	KY	KY	27,451	778	<\$1B	58,074	959	104,538	1,071	
AREA BANCSHARES CORPORATION	OWENSBORO	KY	KY	26,944	1,246	\$1B-\$10B	48,413	1,374	71,197	1,422	
AMERICAN EXPRESS CENTURION B	MIDVALE	UT	KY	21,060	3,127	\$10B-\$50B	21,060	3,127	21,060	3,127	0.81
OLD NATIONAL BANCORP	EVANSVILLE	IN	KY	17,610	622	\$1B-\$10B	30,630	702	56,084	755	
MERCANTILE BANCORPORATION IN	SAINT LOUIS	MO	KY	14,346	520	\$10B-\$50B	32,919	623	69,868	696	
CNB BANCSHARES INC.	EVANSVILLE	IN	KY	11,004	345	\$1B-\$10B	23,684	422	49,125	474	
MORGAN STANLEY DEAN WITTER B	SANDY	UT	KY	10,882	5,484	<\$1B	10,882	5,484	10,882	5,484	
CENTRAL BANCSHARES INC.	LEXINGTON	KY	KY	10,463	344	<\$1B	20,109	399	47,257	446	
ADVANTA BK CORP	DRAPER	UT	KY	10,174	1,096	<\$1B	10,174	1,096	10,174	1,096	
HIBERNIA CORPORATION	NEW ORLEANS	LA	LA	138,352	5,964	\$10B-\$50B	180,314	6,201	228,035	6,306	
BANK ONE CORPORATION	CHICAGO	IL	LA	117,708	3,494	>\$50B	218,789	4,058	436,147	4,479	
REGIONS FINANCIAL CORPORATIO	BIRMINGHAM	AL	LA	98,378	3,553	\$10B-\$50B	171,270	3,978	316,194	4,268	
WHITNEY HOLDING CORPORATION	NEW ORLEANS	LA	LA	81,965	2,645	\$1B-\$10B	154,840	3,062	348,550	3,412	
FIRST AMERICAN CORPORATION	NASHVILLE	TN	LA	48,997	1,690	\$10B-\$50B	90,869	1,925	182,235	2,102	
AMERICAN EXPRESS CENTURION B	MIDVALE	UT	LA	30,375	4,517	\$10B-\$50B	30,375	4,517	30,375	4,517	0.81
HANCOCK HOLDING COMPANY	GULFPORT	MS	LA	26,547	1,240	\$1B-\$10B	40,702	1,330	55,068	1,366	
ISB FINANCIAL CORPORATION	NEW IBERIA	LA	LA	17,253	573	\$1B-\$10B	28,990	640	56,336	701	
UNION PLANTERS CORPORATION	MEMPHIS	TN	LA	16,361	493	\$10B-\$50B	29,364	565	64,235	632	
EVANGELINE BANCSHARES INC.	VILLE PLATTE	LA	LA	15,698	749	<\$1B	23,189	795	31,920	815	
MORGAN STANLEY DEAN WITTER B	SANDY	UT	LA	12,708	4,375	<\$1B	12,708	4,375	12,708	4,375	
ADVANTA BK CORP	DRAPER	UT	LA	11,129	1,162	<\$1B	11,129	1,162	11,129	1,162	
ONE AMERICAN CORP.	VACHERIE	LA	LA	11,063	382	<\$1B	21,859	448	40,195	487	
BANKBOSTON CORPORATION	BOSTON	MA	MA	129,923	8,528	>\$50B	208,305	8,952	409,410	9,340	
FLEET FINANCIAL GROUP INC.	BOSTON	MA	MA	88,316	2,335	>\$50B	164,886	2,761	364,309	3,116	
AMERICAN EXPRESS CENTURION B	MIDVALE	UT	MA	81,883	11,240	\$10B-\$50B	81,883	11,240	81,883	11,240	0.81
UST CORP.	BOSTON	MA	MA	35,329	904	\$1B-\$10B	79,331	1,151	218,330	1,409	
INDEPENDENT BANK CORP.	ROCKLAND	MA	MA	31,368	751	\$1B-\$10B	75,808	1,015	130,105	1,136	
WELLS FARGO & COMPANY	SAN FRANCISCO	CA	MA	28,393	1,340	>\$50B	28,750	1,342	35,777	1,356	
ADVANTA BK CORP	DRAPER	UT	MA	27,926	2,757	<\$1B	27,926	2,757	27,926	2,757	
CHASE MANHATTAN CORPORATION	NEW YORK	NY	MA	26,946	1,240	>\$50B	28,570	1,247	34,870	1,257	
BANKNORTH GROUP INC.	BURLINGTON	VT	MA	25,040	645	\$1B-\$10B	50,500	795	121,128	936	

Table 2. Top Micro-Business Lenders in the United States under the CRA Reporting Program, 1998

Bank Name	City	HQ State	State with Loans	SBL \$ (<\$100K) (1)	SBL # (<\$100K) (2)	BK Size (3)	SBL \$ (<\$250K) (4)	SBL # (<\$250K) (5)	SBL\$ (<\$1M) (6)	SBL# (<\$1M) (7)	Credit Cd/TA (8)
CAPE COD BANK AND TRUST CO	SOUTH YARMOUTH	MA	MA	24,098	828	.	47,958	973	71,283	1,026	
MORGAN STANLEY DEAN WITTER B	SANDY	UT	MA	17,389	7,217	<\$1B	17,389	7,217	17,389	7,217	
ENTERPRISE BANCORP INC.	LOWELL	MA	MA	16,153	457	<\$1B	30,841	542	46,141	578	
CAMBRIDGE BANCORP	CAMBRIDGE	MA	MA	16,001	550	<\$1B	24,872	602	38,588	636	
CHITTENDEN CORPORATION	BURLINGTON	VT	MA	15,742	457	\$1B-\$10B	28,462	530	66,861	607	
EASTERN BANK CORPORATION	LYNN	MA	MA	15,068	408	<\$1B	37,331	532	83,684	635	
CITIZENS BK RI	PROVIDENCE	RI	MA	14,128	275	\$1B-\$10B	40,644	423	138,646	609	
SPRINGFIELD INSTITUTION FOR	SPRINGFIELD	MA	MA	11,391	425	.	28,485	521	73,770	602	
FAMILY BANK FSB	HAVERTHILL	MA	MA	11,384	278	.	25,565	360	67,065	439	
BERKSHIRE BANCORP	PITTSFIELD	MA	MA	11,382	354	.	20,229	407	44,465	450	
WESTBANK CORPORATION	WEST SPRINGFIELD	MA	MA	10,775	404	<\$1B	15,954	434	28,243	459	
MIDDLESEX SAVINGS BANK	NATICK	MA	MA	10,731	261	.	18,304	303	27,999	326	
MERCANTILE BANKSHARES CORPOR	BALTIMORE	MD	MD	114,118	3,621	\$1B-\$10B	218,791	4,270	410,882	4,647	
BANK OF AMERICA CORPORATION	CHARLOTTE	NC	MD	72,586	2,055	>\$50B	135,684	2,416	260,812	2,666	
AMERICAN EXPRESS CENTURION B	MIDVALE	UT	MD	55,012	7,776	\$10B-\$50B	55,012	7,776	55,012	7,776	0.81
ALLFIRST BK	BALTIMORE	MD	MD	49,503	1,118	\$10B-\$50B	101,296	1,420	206,177	1,640	
SUNTRUST BANKS INC.	ATLANTA	GA	MD	29,431	1,235	>\$50B	60,262	1,406	176,910	1,614	
FIRST UNION CORPORATION	CHARLOTTE	NC	MD	21,771	649	>\$50B	39,262	750	85,673	842	
WELLS FARGO & COMPANY	SAN FRANCISCO	CA	MD	20,463	1,010	>\$50B	20,463	1,010	20,963	1,011	
ADVANTA BK CORP	DRAPER	UT	MD	20,150	2,004	<\$1B	20,150	2,004	20,150	2,004	
FIRST VIRGINIA BANKS INC.	FALLS CHURCH	VA	MD	18,141	581	\$1B-\$10B	36,827	689	77,674	768	
F&M BANCORP	FREDERICK	MD	MD	15,461	539	\$1B-\$10B	29,865	625	71,311	712	
SANDY SPRING BANCORP INC.	OLNEY	MD	MD	15,084	442	\$1B-\$10B	25,365	504	55,232	565	
CHASE MANHATTAN CORPORATION	NEW YORK	NY	MD	13,666	561	>\$50B	14,056	563	20,906	572	
MORGAN STANLEY DEAN WITTER B	SANDY	UT	MD	13,393	5,560	<\$1B	13,393	5,560	13,393	5,560	
SAND RIDGE BANK	HIGHLAND	IN	MD	11,307	203	.	23,472	281	33,095	309	
PEOPLES HERITAGE FINANCIAL G	PORTLAND	ME	ME	49,706	1,397	\$1B-\$10B	96,383	1,676	188,114	1,852	
KEYCORP	CLEVELAND	OH	ME	41,069	1,308	>\$50B	87,773	1,572	205,218	1,800	
FLEET FINANCIAL GROUP INC.	BOSTON	MA	ME	18,392	526	>\$50B	29,885	592	64,441	655	
CAMDEN NATIONAL CORPORATION	CAMDEN	ME	ME	17,057	601	<\$1B	32,596	694	56,584	745	
BANGOR SAVINGS BANK	BANGOR	ME	ME	13,565	471	.	21,305	515	37,157	547	
GARDINER SAVINGS INSTITUTION	GARDINER	ME	ME	12,330	482	.	22,453	540	40,849	576	
AMERICAN EXPRESS CENTURION B	MIDVALE	UT	ME	10,063	1,406	\$10B-\$50B	10,063	1,406	10,063	1,406	0.81
OLD KENT FINANCIAL CORPORATI	GRAND RAPIDS	MI	MI	274,399	7,522	\$10B-\$50B	581,491	9,271	1,134,714	10,409	
BANK ONE CORPORATION	CHICAGO	IL	MI	234,078	7,223	>\$50B	523,568	8,861	1,431,454	10,528	
COMERICA INCORPORATED	DETROIT	MI	MI	152,911	3,488	\$10B-\$50B	399,660	4,846	1,327,380	6,480	
NATIONAL CITY CORPORATION	CLEVELAND	OH	MI	126,155	3,249	>\$50B	262,576	4,021	583,489	4,634	
HUNTINGTON BANCSHARES INCORP	COLUMBUS	OH	MI	113,169	3,063	\$10B-\$50B	225,068	3,710	458,878	4,166	
CITIZENS BANKING CORPORATION	FLINT	MI	MI	85,955	2,976	\$1B-\$10B	140,125	3,288	247,161	3,501	

Table 2. Top Micro-Business Lenders in the United States under the CRA Reporting Program, 1998

Bank Name	City	HQ State	State with Loans	SBL \$ (<\$100K) (1)	SBL # (<\$100K) (2)	BK Size (3)	SBL \$ (<\$250K) (4)	SBL # (<\$250K) (5)	SBL\$ (<\$1M) (6)	SBL# (<\$1M) (7)	Credit Cd/TA (8)
AMERICAN EXPRESS CENTURION B	MIDVALE	UT	MI	64,931	8,966	\$10B-\$50B	64,931	8,966	64,931	8,966	0.81
MICHIGAN NB	FARMINGTON HILLS	MI	MI	58,489	1,436	\$10B-\$50B	171,856	2,068	527,452	2,751	
CHEMICAL FINANCIAL CORPORATI	MIDLAND	MI	MI	50,304	1,953	\$1B-\$10B	82,290	2,147	129,150	2,246	
U.S. BANCORP	MINNEAPOLIS	MN	MI	39,734	4,616	>\$50B	40,009	4,618	41,509	4,620	
ADVANTA BK CORP	DRAPER	UT	MI	34,737	3,574	<\$1B	35,311	3,578	37,029	3,582	
MORGAN STANLEY DEAN WITTER B	SANDY	UT	MI	33,125	10,872	<\$1B	33,125	10,872	33,125	10,872	
WELLS FARGO & COMPANY	SAN FRANCISCO	CA	MI	25,614	1,243	>\$50B	26,616	1,249	27,910	1,252	
MONROE B&TC	MONROE	MI	MI	19,135	622	\$1B-\$10B	35,088	716	62,305	774	
REPUBLIC BANCORP INC.	OWOSSO	MI	MI	18,679	364	\$1B-\$10B	65,936	649	145,846	805	
FRANKLIN BK NA	SOUTHFIELD	MI	MI	16,256	447	<\$1B	25,441	502	47,486	547	
STANDARD FEDERAL BANK	TROY	MI	MI	13,030	268	.	34,115	382	103,163	515	
EMPIRE BANC CORPORATION	TRAVERSE CITY	MI	MI	12,925	375	<\$1B	24,857	448	51,775	502	
1ST SOURCE CORPORATION	SOUTH BEND	IN	MI	12,262	269	\$1B-\$10B	23,944	338	40,070	375	
MICHIGAN FINANCIAL CORPORATI	MARQUETTE	MI	MI	11,640	336	<\$1B	23,847	412	42,059	452	
NORTH COUNTRY FINANCIAL CORP	MANISTIQUE	MI	MI	10,685	359	<\$1B	22,163	432	35,509	464	
IBT BANCORP INC.	MOUNT PLEASANT	MI	MI	10,651	359	<\$1B	18,794	409	29,701	431	
FENTURA BANCORP INC.	FENTON	MI	MI	10,622	328	<\$1B	20,098	389	37,622	429	
WELLS FARGO & COMPANY	SAN FRANCISCO	CA	MN	226,228	7,462	>\$50B	433,324	8,634	1,037,330	9,766	
U.S. BANCORP	MINNEAPOLIS	MN	MN	182,744	7,313	>\$50B	246,927	7,670	474,675	8,095	
BREMER FINANCIAL CORPORATION	SAINT PAUL	MN	MN	74,666	2,319	\$1B-\$10B	141,906	2,728	295,016	3,035	
COMMUNITY FIRST BANKSHARES	FARGO	ND	MN	44,750	1,820	\$1B-\$10B	73,611	1,998	138,718	2,122	
FIRSTAR CORPORATION	MILWAUKEE	WI	MN	44,155	2,423	\$10B-\$50B	73,074	2,586	164,690	2,762	
MARQUETTE BANCSHARES INC.	MINNEAPOLIS	MN	MN	36,847	1,148	\$1B-\$10B	71,060	1,354	126,438	1,470	
AMERICAN EXPRESS CENTURION B	MIDVALE	UT	MN	28,370	4,320	\$10B-\$50B	28,370	4,320	28,370	4,320	0.81
ADVANTA BK CORP	DRAPER	UT	MN	17,377	1,801	<\$1B	17,596	1,802	17,596	1,802	
STEARNS FINANCIAL SERVICES	ST CLOUD	MN	MN	13,698	502	<\$1B	22,633	558	47,028	608	
COMMERCE BANCSHARES INC.	KANSAS CITY	MO	MO	181,336	5,984	\$10B-\$50B	333,292	6,858	683,456	7,543	
MERCANTILE BANCORPORATION IN	SAINT LOUIS	MO	MO	122,872	4,522	\$10B-\$50B	222,694	5,113	482,582	5,633	
CENTRAL BANCOMPANY	JEFFERSON CITY	MO	MO	101,936	4,203	\$1B-\$10B	180,700	4,664	317,165	4,948	
BANK OF AMERICA CORPORATION	CHARLOTTE	NC	MO	86,812	2,386	>\$50B	169,775	2,869	391,408	3,279	
UMB FINANCIAL CORPORATION	KANSAS CITY	MO	MO	41,102	1,802	\$1B-\$10B	76,808	2,004	207,419	2,247	
UNION PLANTERS CORPORATION	MEMPHIS	TN	MO	35,955	1,554	\$10B-\$50B	56,755	1,675	111,062	1,782	
AMERICAN EXPRESS CENTURION B	MIDVALE	UT	MO	32,786	4,918	\$10B-\$50B	32,786	4,918	32,786	4,918	0.81
ADVANTA BK CORP	DRAPER	UT	MO	21,716	2,247	<\$1B	21,716	2,247	21,716	2,247	
FIRST BANKS INC.	CREVE COEUR	MO	MO	20,867	605	\$1B-\$10B	43,404	737	114,671	876	
ALLEGiant BANCORP INC.	SAINT LOUIS	MO	MO	17,614	523	<\$1B	32,501	612	72,981	686	
MISSISSIPPI VALLEY BANCSHARE	CLAYTON	MO	MO	16,522	360	\$1B-\$10B	41,770	503	118,489	649	
WELLS FARGO & COMPANY	SAN FRANCISCO	CA	MO	14,644	711	>\$50B	15,007	713	16,850	716	
DFC ACQUISITION CORPORATION	KANSAS CITY	MO	MO	12,978	676	\$1B-\$10B	18,973	712	25,857	728	
MAGNA BANK N.A.	0	BELLEVILLE	IL	12,849	318	.	28,078	408	68,424	485	

Table 2. Top Micro-Business Lenders in the United States under the CRA Reporting Program, 1998

Bank Name	City	HQ State	State with Loans	SBL \$ (<\$100K) (1)	SBL # (<\$100K) (2)	BK Size (3)	SBL \$ (<\$250K) (4)	SBL # (<\$250K) (5)	SBL\$ (<\$1M) (6)	SBL# (<\$1M) (7)	Credit Cd/TA (8)
DIAMOND BANCORP INC	WASHINGTON	MO	MO	12,570	462	<\$1B	19,374	502	25,774	520	
CITIZENS BANCSHARES CO.	CHILLICOTHE	MO	MO	11,835	546	<\$1B	18,479	590	24,560	605	
TRUSTMARK CORPORATION	JACKSON	MS	MS	187,788	9,344	\$1B-\$10B	285,050	9,917	462,168	10,287	
FIRST AMERICAN CORPORATION	NASHVILLE	TN	MS	121,722	5,137	\$10B-\$50B	202,074	5,617	421,325	6,037	
BANCORPSOUTH INC.	TUPELO	MS	MS	110,157	4,241	\$1B-\$10B	181,548	4,685	294,122	4,935	
UNION PLANTERS CORPORATION	MEMPHIS	TN	MS	99,524	4,720	\$10B-\$50B	150,673	5,030	253,848	5,244	
PEOPLES HOLDING COMPANY THE	TUPELO	MS	MS	82,916	3,891	\$1B-\$10B	127,815	4,167	191,712	4,299	
BANCPLUS CORPORATION	BELZONI	MS	MS	72,846	4,039	<\$1B	118,504	4,333	169,278	4,441	
HANCOCK HOLDING COMPANY	GULFPORT	MS	MS	50,591	3,068	\$1B-\$10B	70,185	3,190	94,025	3,241	
FIRST M & F CORPORATION	KOSCIUSKO	MS	MS	40,293	2,020	<\$1B	56,990	2,123	85,491	2,185	
CITIZENS HOLDING COMPANY	PHILADELPHIA	MS	MS	31,544	1,659	<\$1B	40,403	1,713	49,717	1,732	
FIRST TENNESSEE NATIONAL COR	MEMPHIS	TN	MS	20,760	1,056	\$10B-\$50B	35,625	1,152	56,350	1,190	
CITIZENS NB OF MERIDIAN	MERIDIAN	MS	MS	16,931	748	<\$1B	29,720	826	53,215	877	
NBC CAPITAL CORPORATION	STARKVILLE	MS	MS	16,796	918	<\$1B	24,193	964	31,497	981	
AMERICAN EXPRESS CENTURION B	MIDVALE	UT	MS	14,148	2,231	\$10B-\$50B	14,148	2,231	14,148	2,231	0.81
PEOPLES FINANCIAL CORPORATIO	BILOXI	MS	MS	10,228	365	<\$1B	20,921	429	39,471	467	
FIRST INTERSTATE BANCSYSTEM	BILLINGS	MT	MT	90,756	4,274	\$1B-\$10B	126,520	4,494	198,887	4,650	
WELLS FARGO & COMPANY	SAN FRANCISCO	CA	MT	31,694	1,034	>\$50B	56,771	1,181	113,630	1,290	
U.S. BANCORP	MINNEAPOLIS	MN	MT	28,388	930	>\$50B	38,448	987	60,803	1,031	
GLACIER BANCORP INC.	KALISPELL	MT	MT	12,159	325	<\$1B	21,272	380	42,183	425	
WESTERN SECURITY BANK	BILLINGS	MT	MT	11,732	454	.	22,138	514	45,951	563	
BB&T CORPORATION	WINSTON-SALEM	NC	NC	496,843	17,593	\$10B-\$50B	843,823	19,643	1,486,539	20,928	
FIRST CITIZENS BANCSHARES I	RALEIGH	NC	NC	221,977	8,600	\$1B-\$10B	437,857	9,874	849,765	10,727	
WACHOVIA CORPORATION	WINSTON-SALEM	NC	NC	174,139	6,958	>\$50B	313,381	7,817	706,416	8,568	
CCB FINANCIAL CORPORATION	DURHAM	NC	NC	126,372	5,042	\$1B-\$10B	219,698	5,596	398,692	5,981	
FIRST UNION CORPORATION	CHARLOTTE	NC	NC	90,463	3,191	>\$50B	164,635	3,615	425,478	4,079	
CENTURA BANKS INC.	ROCKY MOUNT	NC	NC	87,856	3,717	\$1B-\$10B	158,730	4,136	292,018	4,422	
BANK OF AMERICA CORPORATION	CHARLOTTE	NC	NC	79,099	2,250	>\$50B	156,570	2,695	389,280	3,111	
TRIANGLE BANCORP INC.	RALEIGH	NC	NC	68,690	2,516	\$1B-\$10B	116,371	2,795	224,188	3,012	
AMERICAN EXPRESS CENTURION B	MIDVALE	UT	NC	54,632	7,944	\$10B-\$50B	54,632	7,944	54,632	7,944	0.81
FIDELITY BANCSHARES (N.C.)	FUQUAY-VARINA	NC	NC	31,636	1,152	<\$1B	54,556	1,291	92,308	1,373	
BANK OF GRANITE CORPORATION	GRANITE FALLS	NC	NC	28,182	1,125	<\$1B	47,564	1,244	92,083	1,337	
FIRST BANCORP	TROY	NC	NC	28,016	1,287	<\$1B	38,268	1,346	57,863	1,388	
MORGAN STANLEY DEAN WITTER B	SANDY	UT	NC	25,525	11,631	<\$1B	25,525	11,631	25,525	11,631	
SOUTHTRUST CORPORATION	BIRMINGHAM	AL	NC	24,139	649	\$10B-\$50B	57,527	840	133,247	981	
ADVANTA BK CORP	DRAPER	UT	NC	23,336	2,392	<\$1B	23,336	2,392	23,336	2,392	
WELLS FARGO & COMPANY	SAN FRANCISCO	CA	NC	21,326	1,028	>\$50B	21,326	1,028	23,540	1,031	
CAROLINA FIRST BANCSHARES I	LINCOLNTON	NC	NC	17,795	527	<\$1B	29,379	600	62,931	657	
SOUTHERN BANCSHARES (N.C.)	MOUNT OLIVE	NC	NC	16,682	724	<\$1B	24,390	773	33,620	794	

Table 2. Top Micro-Business Lenders in the United States under the CRA Reporting Program, 1998

Bank Name	City	HQ State	State with Loans	SBL \$ (<\$100K) (1)	SBL # (<\$100K) (2)	BK Size (3)	SBL \$ (<\$250K) (4)	SBL # (<\$250K) (5)	SBL\$ (<\$1M) (6)	SBL# (<\$1M) (7)	Credit Cd/TA (8)
PEOPLES BK	NEWTON	NC	NC	16,468	442	<\$1B	33,022	544	80,506	635	
LSB BANCSHARES INC.	LEXINGTON	NC	NC	16,284	545	<\$1B	25,973	606	44,776	648	
FIRST CHARTER CORPORATION	CONCORD	NC	NC	15,826	578	\$1B-\$10B	27,869	646	60,512	708	
CHASE MANHATTAN CORPORATION	NEW YORK	NY	NC	15,108	559	>\$50B	15,278	560	16,838	562	
HIGH POINT BANK CORPORATION	HIGH POINT	NC	NC	11,693	393	<\$1B	23,084	462	48,336	519	
FIRST NB OF SHELBY	SHELBY	NC	NC	10,833	466	<\$1B	14,815	491	28,726	519	
FNB CORP.	ASHEBORO	NC	NC	10,062	281	<\$1B	20,806	345	42,840	392	
WELLS FARGO & COMPANY	SAN FRANCISCO	CA	ND	52,174	1,767	>\$50B	87,401	1,973	172,363	2,122	
BREMER FINANCIAL CORPORATION	SAINT PAUL	MN	ND	29,384	1,004	\$1B-\$10B	57,392	1,171	114,171	1,278	
COMMUNITY FIRST BANKSHARES	FARGO	ND	ND	26,776	845	\$1B-\$10B	62,048	1,050	147,040	1,223	
FIRST NATIONAL CORPORATION N	GRAND FORKS	ND	ND	21,421	587	<\$1B	40,435	701	85,360	788	
U.S. BANCORP	MINNEAPOLIS	MN	ND	21,406	842	>\$50B	27,596	877	42,999	904	
WATFORD CITY BANCSHARES INC	WATFORD CITY	ND	ND	19,625	770	<\$1B	33,058	856	58,941	904	
STATE BANKSHARES INC.	FARGO	ND	ND	14,602	437	<\$1B	32,935	541	79,824	638	
FIRST NATIONAL OF NEBRASKA	OMAHA	NE	NE	64,825	2,759	\$1B-\$10B	121,760	3,091	323,182	3,456	0.35
U.S. BANCORP	MINNEAPOLIS	MN	NE	60,304	1,717	>\$50B	81,184	1,840	161,575	1,979	
PINNACLE BANCORP INC.	CENTRAL CITY	NE	NE	59,031	2,272	\$1B-\$10B	108,063	2,576	170,783	2,709	
NATIONAL BK OF CMRC TR&SA	LINCOLN	NE	NE	51,910	1,809	\$1B-\$10B	92,480	2,057	185,979	2,231	
WELLS FARGO & COMPANY	SAN FRANCISCO	CA	NE	35,958	1,096	>\$50B	70,604	1,288	168,688	1,475	
FARMERS & MERCHANTS INVESTME	MILFORD	NE	NE	26,706	788	<\$1B	46,060	900	85,004	977	
GREAT WESTERN SECURITIES INC	OMAHA	NE	NE	22,305	633	<\$1B	44,689	766	94,000	865	
UNITED NEBRASKA FINANCIAL CO	GRAND ISLAND	NE	NE	21,811	956	<\$1B	31,917	1,015	48,550	1,048	
AMERICAN NATIONAL CORPORATIO	OMAHA	NE	NE	17,010	513	<\$1B	33,878	607	65,783	669	
COMMUNITY FIRST BANKSHARES	FARGO	ND	NE	10,083	426	\$1B-\$10B	13,796	448	23,737	469	
FLEET FINANCIAL GROUP INC.	BOSTON	MA	NH	29,724	759	>\$50B	50,797	877	85,951	945	
PEOPLES HERITAGE FINANCIAL G	PORTLAND	ME	NH	27,685	674	\$1B-\$10B	61,845	866	126,160	997	
CITIZENS BK RI	PROVIDENCE	RI	NH	23,251	531	\$1B-\$10B	53,957	696	132,535	844	
AMERICAN EXPRESS CENTURION B	MIDVALE	UT	NH	16,338	2,274	\$10B-\$50B	16,338	2,274	16,338	2,274	0.81
GRANITE STATE BANKSHARES IN	KEENE	NH	NH	10,905	287	<\$1B	25,510	373	46,957	417	
CHASE MANHATTAN CORPORATION	NEW YORK	NY	NJ	151,446	4,825	>\$50B	168,783	4,916	231,697	5,014	
AMERICAN EXPRESS CENTURION B	MIDVALE	UT	NJ	138,959	18,795	\$10B-\$50B	138,959	18,795	138,959	18,795	0.81
SUMMIT BANCORP.	PRINCETON	NJ	NJ	114,996	3,672	\$10B-\$50B	257,791	4,452	710,970	5,270	
PNC BANK CORP.	PITTSBURGH	PA	NJ	90,779	2,755	>\$50B	159,274	3,135	319,766	3,443	
FIRST UNION CORPORATION	CHARLOTTE	NC	NJ	83,757	2,581	>\$50B	179,756	3,121	458,115	3,656	
FLEET FINANCIAL GROUP INC.	BOSTON	MA	NJ	43,548	1,101	>\$50B	83,945	1,316	172,218	1,478	
ADVANTA BK CORP	DRAPER	UT	NJ	39,491	3,962	<\$1B	39,966	3,965	40,259	3,966	
WELLS FARGO & COMPANY	SAN FRANCISCO	CA	NJ	37,182	1,727	>\$50B	37,899	1,731	38,962	1,733	
COMMERCE BANCORP INC.	CHERRY HILL	NJ	NJ	27,725	816	\$1B-\$10B	59,374	995	129,494	1,137	

Table 2. Top Micro-Business Lenders in the United States under the CRA Reporting Program, 1998

Bank Name	City	HQ State	State with Loans	SBL \$ (<\$100K) (1)	SBL # (<\$100K) (2)	BK Size (3)	SBL \$ (<\$250K) (4)	SBL # (<\$250K) (5)	SBL\$ (<\$1M) (6)	SBL# (<\$1M) (7)	Credit Cd/TA (8)
VALLEY NATIONAL BANCORP	WAYNE	NJ	NJ	27,229	609	\$1B-\$10B	78,247	889	200,456	1,143	
MORGAN STANLEY DEAN WITTER B	SANDY	UT	NJ	24,768	10,148	<\$1B	24,768	10,148	24,768	10,148	
BANK OF NEW YORK COMPANY IN	NEW YORK	NY	NJ	19,813	456	\$10B-\$50B	30,346	518	46,782	552	
SOVEREIGN BANK	WYOMISSING	PA	NJ	16,791	382	.	42,857	534	108,954	663	
UNITED NATIONAL BANCORP	BRIDGEWATER	NJ	NJ	11,637	268	\$1B-\$10B	24,703	341	66,670	425	
MERCHANTS NEW YORK BANCORP	NEW YORK	NY	NJ	11,572	259	\$1B-\$10B	23,432	339	34,639	365	
HUDSON UNITED BANCORP	MAHWAH	NJ	NJ	11,493	211	\$1B-\$10B	32,104	322	84,268	424	
TRUST CO OF NJ	JERSEY CITY	NJ	NJ	11,167	435	\$1B-\$10B	12,254	441	25,093	465	
SKYLANDS CMNTY BK	HACKETTSTOWN	NJ	NJ	10,801	253	<\$1B	27,612	350	47,005	389	
MINOTOLA NB	VINELAND	NJ	NJ	10,529	321	<\$1B	16,881	361	35,167	399	
MBNA CORPORATION	WILMINGTON	DE	NJ	10,472	1,117	\$10B-\$50B	10,472	1,117	10,472	1,117	0.55
FULTON FINANCIAL CORPORATION	LANCASTER	PA	NJ	10,210	287	\$1B-\$10B	21,762	357	44,896	403	
SUN BANCORP INC	VINELAND	NJ	NJ	10,111	187	\$1B-\$10B	27,438	284	77,707	374	
WELLS FARGO & COMPANY	SAN FRANCISCO	CA	NM	85,747	2,664	>\$50B	155,271	3,065	301,140	3,350	
BANK OF AMERICA CORPORATION	CHARLOTTE	NC	NM	52,115	1,646	>\$50B	86,734	1,847	140,625	1,952	
FIRST STATE BANCORPORATION	TAOS	NM	NM	23,177	752	<\$1B	44,743	874	75,584	940	
AMERICAN EXPRESS CENTURION B	MIDVALE	UT	NM	15,454	2,278	\$10B-\$50B	15,454	2,278	15,454	2,278	0.81
FIRST SECURITY CORPORATION	SALT LAKE CITY	UT	NM	10,804	367	\$10B-\$50B	22,057	433	35,890	462	
U.S. BANCORP	MINNEAPOLIS	MN	NV	52,676	1,453	>\$50B	73,006	1,562	118,554	1,643	
BANK OF AMERICA CORPORATION	CHARLOTTE	NC	NV	43,619	2,241	>\$50B	55,384	2,305	107,416	2,408	
WELLS FARGO & COMPANY	SAN FRANCISCO	CA	NV	39,911	2,230	>\$50B	55,011	2,312	106,334	2,410	
FIRST SECURITY CORPORATION	SALT LAKE CITY	UT	NV	22,704	503	\$10B-\$50B	59,965	707	123,539	839	
AMERICAN EXPRESS CENTURION B	MIDVALE	UT	NV	21,652	2,809	\$10B-\$50B	21,652	2,809	21,652	2,809	0.81
PIONEER BANCORPORATION	RENO	NV	NV	17,421	417	\$1B-\$10B	38,277	536	101,647	662	
ZIONS BANCORPORATION	SALT LAKE CITY	UT	NV	14,580	495	\$10B-\$50B	30,859	584	94,707	699	
CHASE MANHATTAN CORPORATION	NEW YORK	NY	NY	1,097,221	30,359	>\$50B	1,367,728	31,815	2,136,485	33,192	
CITIGROUP INC.	NEW YORK	NY	NY	311,407	7,445	>\$50B	562,549	8,806	776,272	9,225	
HSBC BK USA	BUFFALO	NY	NY	273,649	10,236	\$10B-\$50B	612,551	12,067	1,939,372	14,413	
AMERICAN EXPRESS CENTURION B	MIDVALE	UT	NY	259,624	35,295	\$10B-\$50B	259,769	35,296	259,769	35,296	0.81
M&T BANK CORPORATION	BUFFALO	NY	NY	139,230	4,461	\$10B-\$50B	293,039	5,308	902,943	6,413	
MERCHANTS NEW YORK BANCORP	NEW YORK	NY	NY	129,986	3,587	\$1B-\$10B	241,340	4,262	463,042	4,712	
FLEET FINANCIAL GROUP INC.	BOSTON	MA	NY	129,513	3,260	>\$50B	216,631	3,745	436,950	4,166	
KEYCORP	CLEVELAND	OH	NY	121,918	3,988	>\$50B	245,762	4,693	518,794	5,224	
NORTH FORK BANCORPORATION I	MELVILLE	NY	NY	89,270	2,672	\$10B-\$50B	151,427	3,005	368,546	3,432	
BANK OF NEW YORK COMPANY IN	NEW YORK	NY	NY	86,473	2,129	\$10B-\$50B	138,350	2,416	246,123	2,635	
WELLS FARGO & COMPANY	SAN FRANCISCO	CA	NY	76,531	3,659	>\$50B	77,291	3,663	81,598	3,671	
ADVANTA BK CORP	DRAPER	UT	NY	70,664	7,029	<\$1B	70,664	7,029	70,664	7,029	
LASALLE BK NA	CHICAGO	IL	NY	52,095	1,461	\$10B-\$50B	94,890	1,688	322,851	2,074	
REPUBLIC NEW YORK CORPORATIO	NEW YORK	NY	NY	49,497	1,245	\$10B-\$50B	83,538	1,443	181,170	1,611	

Table 2. Top Micro-Business Lenders in the United States under the CRA Reporting Program, 1998

Bank Name	City	HQ State	State with Loans	SBL \$ (<\$100K) (1)	SBL # (<\$100K) (2)	BK Size (3)	SBL \$ (<\$250K) (4)	SBL # (<\$250K) (5)	SBL\$ (<\$1M) (6)	SBL# (<\$1M) (7)	Credit Cd/TA (8)
MORGAN STANLEY DEAN WITTER B	SANDY	UT	NY	48,321	19,054	<\$1B	48,321	19,054	48,321	19,054	
COMMUNITY BANK SYSTEM INC.	DEWITT	NY	NY	40,483	1,522	\$1B-\$10B	61,718	1,652	96,329	1,722	
NBT BANCORP INC.	NORWICH	NY	NY	34,410	1,660	\$1B-\$10B	54,215	1,777	95,099	1,859	
FINANCIAL INSTITUTIONS INC.	WARSAW	NY	NY	28,507	1,032	\$1B-\$10B	44,031	1,130	71,709	1,192	
PREMIER NATIONAL BANCORP IN	LAGRANGEVILLE	NY	NY	27,454	860	\$1B-\$10B	51,534	998	98,181	1,089	
STATE BANCORP INC.	NEW HYDE PARK	NY	NY	23,042	449	<\$1B	60,080	651	159,380	840	
BSB BANCORP INC.	BINGHAMTON	NY	NY	19,455	467	\$1B-\$10B	45,865	614	117,744	748	
STERLING BANCORP	NEW YORK	NY	NY	17,985	472	\$1B-\$10B	34,530	557	57,389	602	
MBNA CORPORATION	WILMINGTON	DE	NY	16,955	1,823	\$10B-\$50B	17,078	1,824	17,078	1,824	0.55
STATEN ISLAND SAVINGS BANK	STATEN ISLAND	NY	NY	15,603	406	.	32,982	505	67,125	583	
ADIRONDACK TC	SARATOGA SPRINGE	NY	NY	15,123	576	<\$1B	26,602	648	44,563	686	
SUFFOLK BANCORP	RIVERHEAD	NY	NY	14,740	463	<\$1B	29,076	547	57,838	594	
U.S.B. HOLDING CO. INC.	ORANEBURG	NY	NY	12,749	307	\$1B-\$10B	32,516	422	118,892	564	
CHEMUNG FINANCIAL CORPORATIO	ELMIRA	NY	NY	12,706	353	<\$1B	23,390	420	44,871	461	
CANANDAIGUA NATIONAL CORPORA	CANANDAIGUA	NY	NY	12,618	460	<\$1B	23,044	522	45,264	568	
FIRST UNION CORPORATION	CHARLOTTE	NC	NY	12,535	600	>\$50B	24,337	664	77,594	750	
CHARTER ONE FINANCIAL INC.	CLEVELAND	OH	NY	12,443	333	<\$1B	19,820	376	30,342	399	
FIRST NATIONAL BANK OF ROCHE	ROCHESTER	NY	NY	12,351	305	.	25,111	380	49,943	433	
FIRST OF LONG ISLAND CORPORA	GLEN HEAD	NY	NY	11,024	248	<\$1B	21,401	307	31,096	331	
TOMPKINS TRUSTCO INC.	ITHACA	NY	NY	10,610	305	<\$1B	18,326	347	27,613	368	
HUDSON RIVER BANK & TRUST CO	HUDSON	NY	NY	10,486	228	.	21,506	297	37,073	328	
BANK ONE CORPORATION	CHICAGO	IL	OH	198,032	6,096	>\$50B	351,302	6,999	677,803	7,627	
NATIONAL CITY CORPORATION	CLEVELAND	OH	OH	186,569	5,671	>\$50B	403,086	6,909	1,016,003	8,107	
HUNTINGTON BANCSHARES INCORP	COLUMBUS	OH	OH	134,126	4,486	\$10B-\$50B	261,273	5,215	596,836	5,883	
FIFTH THIRD BANCORP	CINCINNATI	OH	OH	126,758	3,256	\$10B-\$50B	304,233	4,276	814,770	5,261	
FIRSTMERIT CORPORATION	AKRON	OH	OH	119,534	3,061	\$1B-\$10B	316,217	4,206	731,087	5,056	
KEYCORP	CLEVELAND	OH	OH	109,018	3,863	>\$50B	190,749	4,347	413,219	4,779	
FIRSTAR CORPORATION	MILWAUKEE	WI	OH	92,879	2,787	\$10B-\$50B	188,143	3,330	448,256	3,828	
PARK NATIONAL CORPORATION	NEWARK	OH	OH	85,567	2,581	\$1B-\$10B	162,142	3,059	281,936	3,313	
AMERICAN EXPRESS CENTURION B	MIDVALE	UT	OH	73,433	10,636	\$10B-\$50B	73,433	10,636	73,433	10,636	0.81
SKY FINANCIAL GROUP INC.	BOWLING GREEN	OH	OH	70,600	2,133	\$1B-\$10B	136,758	2,526	296,046	2,858	
MORGAN STANLEY DEAN WITTER B	SANDY	UT	OH	42,132	12,813	<\$1B	42,132	12,813	42,132	12,813	
FIRST FINANCIAL BANCORP	HAMILTON	OH	OH	38,612	1,435	\$1B-\$10B	73,153	1,641	136,420	1,773	
ADVANTA BK CORP	DRAPER	UT	OH	32,620	3,325	<\$1B	32,620	3,325	32,620	3,325	
WELLS FARGO & COMPANY	SAN FRANCISCO	CA	OH	27,488	1,357	>\$50B	28,673	1,364	30,594	1,368	
PROVIDENT FINANCIAL GROUP I	CINCINNATI	OH	OH	25,268	620	\$1B-\$10B	77,671	909	314,985	1,314	
PNC BANK CORP.	PITTSBURGH	PA	OH	22,791	751	>\$50B	44,452	876	117,920	1,013	
BANCFIRST OHIO CORP.	ZANESVILLE	OH	OH	20,278	518	\$1B-\$10B	41,658	648	118,440	788	
SECOND BANCORP INCORPORATED	WARREN	OH	OH	17,515	375	\$1B-\$10B	33,966	474	82,282	562	
LNB BANCORP INC.	LORAIN	OH	OH	16,701	473	<\$1B	32,177	563	59,197	632	
FARMERS & MERCHANTS BANCORP	ARCHBOLD	OH	OH	16,465	650	<\$1B	30,417	731	50,550	772	

Table 2. Top Micro-Business Lenders in the United States under the CRA Reporting Program, 1998

Bank Name	City	HQ State	State with Loans	SBL \$ (<\$100K) (1)	SBL # (<\$100K) (2)	BK Size (3)	SBL \$ (<\$250K) (4)	SBL # (<\$250K) (5)	SBL\$ (<\$1M) (6)	SBL# (<\$1M) (7)	Credit Cd/TA (8)
CSB BANCORP INC.	MILLERSBURG	OH	OH	15,145	721	<\$1B	23,124	772	31,238	790	
DCB FINANCIAL CORP	DELAWARE	OH	OH	12,326	372	<\$1B	23,020	438	35,765	467	
RURBAN FINANCIAL CORP.	DEFIANCE	OH	OH	12,226	397	<\$1B	21,069	449	41,832	492	
BELMONT BANCORP	BRIDGEPORT	OH	OH	11,887	308	<\$1B	22,245	377	36,374	408	
SIGNAL BANK N.A.	WOOSTER	OH	OH	11,783	250	.	26,677	339	54,557	394	
CAPITAL HOLDINGS INC.	SYLVANIA	OH	OH	11,715	241	<\$1B	32,056	346	114,507	491	
SECURITY BANC CORPORATION	SPRINGFIELD	OH	OH	11,538	430	<\$1B	17,912	470	40,606	512	
UNB CORP.	CANTON	OH	OH	10,713	336	<\$1B	20,066	393	38,374	434	
FIRST FEDERAL SAVINGS AND LO	DEFIANCE	OH	OH	10,481	265	.	20,342	324	42,961	371	
BANCFIRST CORPORATION	OKLAHOMA CITY	OK	OK	83,880	3,431	\$1B-\$10B	144,454	3,783	261,974	4,021	
BOK FINANCIAL CORPORATION	TULSA	OK	OK	54,844	1,472	\$1B-\$10B	100,514	1,733	222,407	1,983	
BANK OF AMERICA CORPORATION	CHARLOTTE	NC	OK	30,524	768	>\$50B	59,521	935	158,027	1,109	
SOUTHWEST BANCORP INC.	STILLWATER	OK	OK	26,476	745	\$1B-\$10B	55,159	907	126,664	1,046	
AMERICAN EXPRESS CENTURION B	MIDVALE	UT	OK	23,897	3,741	\$10B-\$50B	23,897	3,741	23,897	3,741	0.81
BANK ONE CORPORATION	CHICAGO	IL	OK	23,810	815	>\$50B	37,895	892	70,253	953	
GUARANTY BANCSHARES INC.	OKLAHOMA CITY	OK	OK	20,275	693	<\$1B	35,778	780	60,649	834	
F & M BANCORPORATION	TULSA	OK	OK	18,592	562	<\$1B	39,924	691	96,799	796	
ADVANTA BK CORP	DRAPER	UT	OK	15,654	1,575	<\$1B	15,654	1,575	15,654	1,575	
MIDFIRST BANK	OKLAHOMA CITY	OK	OK	15,197	518	.	26,046	582	45,780	624	
FIRST FIDELITY BANCORP INC.	OKLAHOMA CITY	OK	OK	15,171	637	<\$1B	24,025	690	48,723	735	
STATE BANK AND TRUST N.A	TULSA	OK	OK	12,982	474	.	23,424	532	53,265	589	
ARVEST BANK GROUP INC.	BENTONVILLE	AR	OK	12,970	559	\$1B-\$10B	21,193	607	30,594	627	
DURANT BANCORP INC.	DURANT	OK	OK	12,270	677	<\$1B	18,426	713	25,638	730	
WELLS FARGO & COMPANY	SAN FRANCISCO	CA	OK	10,417	510	>\$50B	10,417	510	12,758	514	
U.S. BANCORP	MINNEAPOLIS	MN	OR	274,070	8,045	>\$50B	378,311	8,622	630,690	9,115	
WELLS FARGO & COMPANY	SAN FRANCISCO	CA	OR	71,128	3,659	>\$50B	93,597	3,783	161,594	3,913	
KEYCORP	CLEVELAND	OH	OR	60,951	1,921	>\$50B	125,599	2,283	304,613	2,606	
BANK OF AMERICA CORPORATION	CHARLOTTE	NC	OR	46,675	2,284	>\$50B	64,972	2,380	138,041	2,509	
WASHINGTON MUTUAL BANK	SEATTLE	WA	OR	34,240	978	.	75,967	1,217	162,045	1,374	
AMERICAN EXPRESS CENTURION B	MIDVALE	UT	OR	33,100	4,583	\$10B-\$50B	33,100	4,583	33,100	4,583	0.81
CENTENNIAL BANCORP	EUGENE	OR	OR	22,684	480	<\$1B	54,203	654	153,973	835	
ADVANTA BK CORP	DRAPER	UT	OR	15,144	1,552	<\$1B	15,144	1,552	15,144	1,552	
MORGAN STANLEY DEAN WITTER B	SANDY	UT	OR	14,817	4,236	<\$1B	14,817	4,236	14,817	4,236	
PACIFIC ONE BANK	WALNUT CREEK	CA	OR	13,493	309	.	25,276	376	71,638	461	
PNC BANK CORP.	PITTSBURGH	PA	PA	216,240	6,655	>\$50B	403,804	7,735	857,679	8,596	
NATIONAL CITY CORPORATION	CLEVELAND	OH	PA	160,203	4,809	>\$50B	281,640	5,501	502,721	5,961	
FIRST UNION CORPORATION	CHARLOTTE	NC	PA	129,005	4,110	>\$50B	258,344	4,847	652,605	5,610	
AMERICAN EXPRESS CENTURION B	MIDVALE	UT	PA	98,041	14,026	\$10B-\$50B	98,041	14,026	98,041	14,026	0.81
MELLON BANK CORPORATION	PITTSBURGH	PA	PA	84,821	2,779	\$10B-\$50B	189,821	3,381	384,451	3,767	

Table 2. Top Micro-Business Lenders in the United States under the CRA Reporting Program, 1998

Bank Name	City	HQ State	State with Loans	SBL \$ (<\$100K) (1)	SBL # (<\$100K) (2)	BK Size (3)	SBL \$ (<\$250K) (4)	SBL # (<\$250K) (5)	SBL\$ (<\$1M) (6)	SBL# (<\$1M) (7)	Credit Cd/TA (8)
FIRST COMMONWEALTH FINANCIAL	INDIANA	PA	PA	50,931	1,575	\$1B-\$10B	88,180	1,803	158,451	1,950	
FULTON FINANCIAL CORPORATION	LANCASTER	PA	PA	48,438	1,154	\$1B-\$10B	114,973	1,556	228,328	1,785	
ADVANTA BK CORP	DRAPER	UT	PA	46,904	4,699	<\$1B	46,904	4,699	47,583	4,700	
MORGAN STANLEY DEAN WITTER B	SANDY	UT	PA	40,762	14,289	<\$1B	40,762	14,289	40,762	14,289	
UNIVEST CORPORATION OF PENNS	SOUDERTON	PA	PA	39,169	866	<\$1B	87,740	1,144	227,934	1,415	
WELLS FARGO & COMPANY	SAN FRANCISCO	CA	PA	32,699	1,631	>\$50B	33,956	1,638	38,654	1,647	
BT FINANCIAL CORPORATION	JOHNSTOWN	PA	PA	29,999	1,030	\$1B-\$10B	51,701	1,162	73,531	1,214	
SOVEREIGN BANK	WYOMISSING	PA	PA	29,542	707	.	76,305	966	182,725	1,171	
ALLFIRST BK	BALTIMORE	MD	PA	27,375	631	\$10B-\$50B	65,812	855	143,325	1,013	
SUSQUEHANNA BANCSHARES INC.	LITITZ	PA	PA	27,299	896	\$1B-\$10B	53,681	1,066	97,271	1,154	
MID-STATE BANK	WILLIAMSPORT	PA	PA	23,610	638	.	44,314	759	85,965	840	
S & T BANCORP INC.	INDIANA	PA	PA	23,608	640	\$1B-\$10B	47,952	781	121,859	926	
F.N.B. CORPORATION	HERMITAGE	PA	PA	23,007	625	\$1B-\$10B	46,041	763	97,253	867	
NATIONAL PENN BANCSHARES IN	BOYERTOWN	PA	PA	22,911	512	\$1B-\$10B	57,873	722	122,579	867	
SUMMIT BANCORP.	PRINCETON	NJ	PA	21,128	589	\$10B-\$50B	43,082	710	126,172	856	
CHASE MANHATTAN CORPORATION	NEW YORK	NY	PA	18,804	809	>\$50B	19,893	815	23,443	820	
FIRST NATIONAL COMMUNITY BAN	DUNMORE	PA	PA	18,581	482	<\$1B	27,209	530	48,785	570	
NORTHERN CENTRAL BANK	WILLIAMSPORT	PA	PA	18,579	484	.	39,742	600	88,604	697	
FINANCIAL TRUST COMPANY	WILLIAMSPORT	PA	PA	17,696	455	.	45,591	611	90,047	705	
CNB FINANCIAL CORPORATION	CLEARFIELD	PA	PA	16,270	493	<\$1B	26,595	555	50,362	605	
KEYSTONE FINANCIAL INC.	HARRISBURG	PA	PA	15,733	375	\$1B-\$10B	33,701	480	75,995	559	
PENNS ROCK FINANCIAL SERVICES	BLUE BALL	PA	PA	14,756	396	<\$1B	31,198	492	63,699	561	
PRIME BANCORP INC.	FORT WASHINGTON	PA	PA	14,627	344	\$1B-\$10B	38,856	479	101,077	588	
MBNA CORPORATION	WILMINGTON	DE	PA	14,598	1,721	\$10B-\$50B	14,898	1,723	14,898	1,723	0.55
FIRST WESTERN BANCORP INC.	NEW CASTLE	PA	PA	13,810	371	\$1B-\$10B	30,608	469	71,196	544	
HARLEYSVILLE NATIONAL CORPOR	HARLEYSVILLE	PA	PA	13,665	436	\$1B-\$10B	25,541	502	58,182	568	
CITIZENS AND NORTHERN CORPOR	WELLSBORO	PA	PA	12,608	475	<\$1B	18,299	509	30,125	534	
MAIN STREET BANCORP INC	READING	PA	PA	11,703	299	\$1B-\$10B	21,051	357	32,508	383	
STERLING FINANCIAL CORPORATI	LANCASTER	PA	PA	11,631	382	\$1B-\$10B	20,904	434	38,132	470	
OMEGA FINANCIAL CORPORATION	STATE COLLEGE	PA	PA	11,606	344	\$1B-\$10B	22,117	404	42,505	443	
USBANCORP INC.	JOHNSTOWN	PA	PA	11,361	341	\$1B-\$10B	24,331	422	53,170	474	
NORTHWEST BANCORP M.H.C.	WARREN	PA	PA	10,537	265	.	21,257	337	33,930	367	
PENNS WOODS BANCORP INC.	JERSEY SHORE	PA	PA	10,387	391	<\$1B	16,365	430	23,888	445	
PIONEER AMERICAN HOLDING COM	CARBONDALE	PA	PA	10,143	320	<\$1B	17,589	366	23,632	381	
FLEET FINANCIAL GROUP INC.	BOSTON	MA	RI	27,063	693	>\$50B	55,746	858	112,457	969	
BANKBOSTON CORPORATION	BOSTON	MA	RI	17,524	1,021	>\$50B	26,596	1,074	59,301	1,143	
CITIZENS BK RI	PROVIDENCE	RI	RI	15,859	313	\$1B-\$10B	36,732	431	69,838	503	
AMERICAN EXPRESS CENTURION B	MIDVALE	UT	RI	12,042	1,614	\$10B-\$50B	12,042	1,614	12,042	1,614	0.81
WASHINGTON TRUST BANCORP IN	WESTERLY	RI	RI	10,153	302	\$1B-\$10B	18,275	352	23,473	364	
BB&T CORPORATION	WINSTON-SALEM	NC	SC	174,920	6,451	\$10B-\$50B	302,791	7,214	507,514	7,631	

Table 2. Top Micro-Business Lenders in the United States under the CRA Reporting Program, 1998

Bank Name	City	HQ State	State with Loans	SBL \$ (<\$100K) (1)	SBL # (<\$100K) (2)	BK Size (3)	SBL \$ (<\$250K) (4)	SBL # (<\$250K) (5)	SBL\$ (<\$1M) (6)	SBL# (<\$1M) (7)	Credit Cd/TA (8)
FIRST CITIZENS BANCORPORATIO	COLUMBIA	SC	SC	87,183	4,523	\$1B-\$10B	125,200	4,757	182,162	4,876	
WACHOVIA CORPORATION	WINSTON-SALEM	NC	SC	86,803	3,476	>\$50B	158,854	3,915	328,821	4,245	
SYNOVUS FINANCIAL CORP.	COLUMBUS	GA	SC	85,139	3,049	\$10B-\$50B	153,597	3,460	314,984	3,769	
BANK OF AMERICA CORPORATION	CHARLOTTE	NC	SC	71,269	2,015	>\$50B	141,036	2,418	359,066	2,826	
CAROLINA FIRST CORPORATION	GREENVILLE	SC	SC	67,286	1,786	\$1B-\$10B	159,015	2,325	378,911	2,750	
CNB CORPORATION	CONWAY	SC	SC	67,076	3,347	<\$1B	102,730	3,569	150,559	3,676	
ANCHOR FINANCIAL CORPORATION	MYRTLE BEACH	SC	SC	42,541	1,307	\$1B-\$10B	78,133	1,519	155,135	1,670	
PALMETTO BANCSHARES INC.	LAURENS	SC	SC	35,238	1,344	<\$1B	55,334	1,464	82,791	1,526	
FIRST PALMETTO SAVINGS BANK	CAMDEN	SC	SC	28,928	1,033	.	46,954	1,141	73,855	1,195	
REGIONS FINANCIAL CORPORATIO	BIRMINGHAM	AL	SC	28,738	834	\$10B-\$50B	59,246	1,020	110,507	1,131	
AMERICAN EXPRESS CENTURION B	MIDVALE	UT	SC	25,601	3,873	\$10B-\$50B	25,601	3,873	25,601	3,873	0.81
SOUTHTRUST CORPORATION	BIRMINGHAM	AL	SC	23,633	643	\$10B-\$50B	58,661	848	134,503	996	
FIRST NATIONAL CORPORATION	ORANGEBURG	SC	SC	19,895	954	<\$1B	26,077	991	36,934	1,011	
FIRST UNION CORPORATION	CHARLOTTE	NC	SC	17,512	583	>\$50B	32,540	670	89,898	782	
MORGAN STANLEY DEAN WITTER B	SANDY	UT	SC	10,936	3,717	<\$1B	10,936	3,717	10,936	3,717	
WELLS FARGO & COMPANY	SAN FRANCISCO	CA	SD	62,691	2,045	>\$50B	110,527	2,326	236,037	2,579	
U.S. BANCORP	MINNEAPOLIS	MN	SD	29,835	874	>\$50B	47,933	974	84,732	1,044	
MINNEHAHA BANSHARES INC.	SIOUX FALLS	SD	SD	20,752	595	<\$1B	39,103	698	96,758	811	
COMMUNITY FIRST BANKSHARES	FARGO	ND	SD	14,339	657	\$1B-\$10B	20,258	692	33,574	717	
UNITED NATIONAL CORPORATION	SIOUX FALLS	SD	SD	13,944	509	<\$1B	22,612	565	39,800	598	
FISHBACK FINANCIAL CORPORATI	BROOKINGS	SD	SD	10,951	482	<\$1B	23,237	550	36,984	576	
SUNTRUST BANKS INC.	ATLANTA	GA	TN	143,873	4,860	>\$50B	281,142	5,671	597,678	6,293	
FIRST AMERICAN CORPORATION	NASHVILLE	TN	TN	116,210	3,942	\$10B-\$50B	217,860	4,533	448,477	4,993	
FIRST TENNESSEE NATIONAL COR	MEMPHIS	TN	TN	115,711	3,306	\$10B-\$50B	230,299	3,962	489,698	4,484	
UNION PLANTERS CORPORATION	MEMPHIS	TN	TN	104,261	4,045	\$10B-\$50B	179,468	4,498	311,481	4,764	
AMERICAN EXPRESS CENTURION B	MIDVALE	UT	TN	35,536	5,288	\$10B-\$50B	35,536	5,288	35,536	5,288	0.81
REGIONS FINANCIAL CORPORATIO	BIRMINGHAM	AL	TN	34,409	1,068	\$10B-\$50B	66,247	1,252	163,785	1,451	
BANK OF AMERICA CORPORATION	CHARLOTTE	NC	TN	21,034	567	>\$50B	46,758	709	152,394	895	
AMSOUTH BANCORPORATION	BIRMINGHAM	AL	TN	20,013	518	\$10B-\$50B	41,845	655	73,689	730	
FIRST SOUTH BANCORP INC.	LEXINGTON	TN	TN	19,349	787	<\$1B	35,503	886	55,893	927	
FARMERS AND MERCHANTS BANCOR	DOVER	TN	TN	18,433	935	<\$1B	24,112	972	29,921	985	
BANCORPSOUTH INC.	TUPELO	MS	TN	17,942	666	\$1B-\$10B	31,469	750	70,363	824	
GREENE COUNTY BANCSHARES IN	GREENEVILLE	TN	TN	17,884	502	<\$1B	36,433	613	71,158	678	
SOUTHTRUST CORPORATION	BIRMINGHAM	AL	TN	16,857	452	\$10B-\$50B	35,026	558	91,031	663	
PIONEER BANK	CHATTANOOGA	TN	TN	16,498	629	.	31,941	723	65,593	793	
MORGAN STANLEY DEAN WITTER B	SANDY	UT	TN	15,828	4,836	<\$1B	15,828	4,836	15,828	4,836	
CITIZENS BK	CARTHAGE	TN	TN	15,404	752	<\$1B	21,633	794	26,253	803	
BANKFIRST CORPORATION	KNOXVILLE	TN	TN	14,488	585	<\$1B	24,869	645	37,822	672	
FIRST CITIZENS BANCSHARES I	DYERSBURG	TN	TN	13,816	497	<\$1B	24,320	560	37,162	587	
ADVANTA BK CORP	DRAPER	UT	TN	13,506	1,427	<\$1B	13,506	1,427	13,506	1,427	

Table 2. Top Micro-Business Lenders in the United States under the CRA Reporting Program, 1998

Bank Name	City	HQ State	State with Loans	SBL \$ (<\$100K) (1)	SBL # (<\$100K) (2)	BK Size (3)	SBL \$ (<\$250K) (4)	SBL # (<\$250K) (5)	SBL\$ (<\$1M) (6)	SBL# (<\$1M) (7)	Credit Cd/TA (8)
WELLS FARGO & COMPANY	SAN FRANCISCO	CA	TN	13,235	654	>\$50B	13,235	654	13,902	655	
FIRST PULASKI NATIONAL CORPO	PULASKI	TN	TN	12,902	581	<\$1B	18,878	620	26,814	640	
FIRST UNION CORPORATION	CHARLOTTE	NC	TN	12,887	454	>\$50B	28,414	538	56,473	596	
NATIONAL COMMERCE BANCORPORA	MEMPHIS	TN	TN	12,559	389	\$1B-\$10B	28,028	481	74,198	561	
FIRST FARMERS AND MERCHANTS	COLUMBIA	TN	TN	11,689	488	<\$1B	17,369	522	26,819	541	
CHASE MANHATTAN CORPORATION	NEW YORK	NY	TX	462,632	11,623	>\$50B	672,272	12,777	1,344,856	13,972	
WELLS FARGO & COMPANY	SAN FRANCISCO	CA	TX	330,368	13,353	>\$50B	508,241	14,381	810,938	14,972	
BANK OF AMERICA CORPORATION	CHARLOTTE	NC	TX	259,489	8,543	>\$50B	374,774	9,201	753,851	9,896	
AMERICAN EXPRESS CENTURION B	MIDVALE	UT	TX	205,125	28,509	\$10B-\$50B	205,271	28,510	205,271	28,510	0.81
BANK ONE CORPORATION	CHICAGO	IL	TX	161,553	5,313	>\$50B	274,674	5,942	593,939	6,521	
COMPASS BANCSHARES INC.	BIRMINGHAM	AL	TX	126,300	3,681	\$10B-\$50B	225,826	4,253	529,873	4,840	
AMARILLO NATIONAL BANCORP I	AMARILLO	TX	TX	123,480	5,271	\$1B-\$10B	146,584	5,417	180,528	5,484	
CULLEN/FROST BANKERS INC.	SAN ANTONIO	TX	TX	107,090	3,181	\$1B-\$10B	201,823	3,721	441,009	4,189	
STERLING BANCSHARES INC.	HOUSTON	TX	TX	98,859	3,156	\$1B-\$10B	190,619	3,687	343,154	4,002	
ADVANTA BK CORP	DRAPER	UT	TX	60,690	6,172	<\$1B	60,910	6,173	60,910	6,173	
COMERICA INCORPORATED	DETROIT	MI	TX	57,162	1,402	\$10B-\$50B	133,198	1,833	371,886	2,266	
INTERNATIONAL BANCSHARES COR	LAREDO	TX	TX	53,956	1,798	\$1B-\$10B	105,135	2,097	200,173	2,295	
TEXAS REGIONAL BANCSHARES I	MCALLEN	TX	TX	49,937	1,853	\$1B-\$10B	86,421	2,070	155,654	2,206	
FIRST FINANCIAL BANKSHARES	ABILENE	TX	TX	48,938	2,180	\$1B-\$10B	85,381	2,399	141,336	2,508	
MORGAN STANLEY DEAN WITTER B	SANDY	UT	TX	41,743	13,825	<\$1B	41,743	13,825	41,743	13,825	
REGIONS FINANCIAL CORPORATIO	BIRMINGHAM	AL	TX	39,663	1,322	\$10B-\$50B	73,009	1,525	174,642	1,693	
LONGVIEW FINANCIAL CORPORATI	LONGVIEW	TX	TX	37,945	1,318	<\$1B	59,673	1,450	93,672	1,519	
PLAINS CAPITAL CORPORATION	LUBBOCK	TX	TX	35,779	1,311	\$1B-\$10B	63,585	1,477	128,606	1,616	
SOUTHWEST BANCORPORATION OF	HOUSTON	TX	TX	34,551	898	\$1B-\$10B	70,544	1,099	188,511	1,318	
TEXAS FINANCIAL BANCORPORATI	MINNEAPOLIS	MN	TX	30,066	1,130	\$1B-\$10B	52,793	1,268	113,168	1,393	
PRIME BANCSHARES INC.	HOUSTON	TX	TX	29,546	1,176	\$1B-\$10B	54,685	1,324	111,588	1,443	
COMMUNITY BANK AND TRUST SSB	BEAUMONT	TX	TX	28,780	1,127	.	40,827	1,200	53,966	1,228	
COASTAL BANC SSB	HOUSTON	TX	TX	28,148	904	.	47,219	1,016	99,046	1,115	
LAREDO NB	LAREDO	TX	TX	27,994	875	\$1B-\$10B	53,585	1,032	108,134	1,141	
FIRSTPERRYTON BANCORP INC.	PERRYTON	TX	TX	27,633	1,117	<\$1B	44,345	1,215	66,169	1,261	
AMERICAN STATE FINANCIAL COR	LUBBOCK	TX	TX	23,103	1,052	\$1B-\$10B	37,745	1,142	63,082	1,190	
HIBERNIA CORPORATION	NEW ORLEANS	LA	TX	22,784	1,011	\$10B-\$50B	27,313	1,038	34,911	1,054	
PACIFIC SOUTHWEST BANK	CORPUS CHRISTI	TX	TX	22,548	803	.	35,645	880	73,014	952	
METROCORP BANCSHARES INC.	HOUSTON	TX	TX	22,547	489	<\$1B	45,949	622	107,342	732	
BROADWAY BANCSHARES INC.	SAN ANTONIO	TX	TX	21,509	628	\$1B-\$10B	32,439	691	55,788	744	
MBNA CORPORATION	WILMINGTON	DE	TX	21,505	2,365	\$10B-\$50B	21,905	2,367	21,905	2,367	0.55
AMERICAN BANK HOLDING CORPOR	CORPUS CHRISTI	TX	TX	19,901	620	<\$1B	33,567	701	57,694	751	
PLANO BANCSHARES INC.	PLANO	TX	TX	19,590	569	<\$1B	33,607	653	67,844	718	
UNION PLANTERS CORPORATION	MEMPHIS	TN	TX	17,275	630	\$10B-\$50B	32,461	721	48,046	758	
M & F BANCSHARES INC.	WEATHERFORD	TX	TX	17,088	723	<\$1B	26,000	777	39,343	804	
ANB CORPORATION THE	TERRELL	TX	TX	16,948	738	<\$1B	23,972	780	36,407	809	

Table 2. Top Micro-Business Lenders in the United States under the CRA Reporting Program, 1998

Bank Name	City	HQ State	State with Loans	SBL \$ (<\$100K) (1)	SBL # (<\$100K) (2)	BK Size (3)	SBL \$ (<\$250K) (4)	SBL # (<\$250K) (5)	SBL\$ (<\$1M) (6)	SBL# (<\$1M) (7)	Credit Cd/TA (8)
SECURITY HOLDING COMPANY	FREDERICKSBURG	TX	TX	16,833	752	<\$1B	25,715	808	40,303	839	
SOUTHSIDE BANCSHARES INCORP	TYLER	TX	TX	16,026	663	<\$1B	26,590	728	45,633	769	
FVNB CORP.	VICTORIA	TX	TX	15,864	557	<\$1B	26,765	619	50,154	657	
MERCANTILE BANK N.A.	BROWNSVILLE	TX	TX	15,654	448	.	31,166	540	64,216	611	
JEFFERSON BANCSHARES INC.	SAN ANTONIO	TX	TX	14,978	531	<\$1B	29,370	615	46,587	655	
BOK FINANCIAL CORPORATION	TULSA	OK	TX	14,541	422	\$1B-\$10B	31,136	520	75,086	612	
FIRST OF GROVES CORPORATION	GROVES	TX	TX	14,350	565	<\$1B	23,512	618	49,230	660	
OVERTON BANK AND TRUST N. A	FORT WORTH	TX	TX	13,421	446	.	26,630	523	53,239	573	
NORTH DALLAS B&TC	DALLAS	TX	TX	12,916	442	<\$1B	20,493	485	37,016	520	
WOODFOREST BANCSHARES INC.	HOUSTON	TX	TX	12,784	495	<\$1B	21,150	549	28,963	564	
CNBT BANCSHARES INC.	BELLAIRE	TX	TX	12,395	580	<\$1B	15,961	601	24,679	619	
U.S. BANCORP	MINNEAPOLIS	MN	TX	10,906	2,148	>\$50B	12,495	2,157	16,526	2,163	
ZIONS BANCORPORATION	SALT LAKE CITY	UT	UT	70,311	2,300	\$10B-\$50B	136,164	2,674	355,798	3,099	
U.S. BANCORP	MINNEAPOLIS	MN	UT	45,885	1,248	>\$50B	66,779	1,370	125,843	1,483	
FIRST SECURITY CORPORATION	SALT LAKE CITY	UT	UT	39,495	1,143	\$10B-\$50B	80,980	1,380	161,031	1,546	
WELLS FARGO & COMPANY	SAN FRANCISCO	CA	UT	20,854	806	>\$50B	32,262	870	64,454	942	
AMERICAN EXPRESS CENTURION B	MIDVALE	UT	UT	19,425	2,845	\$10B-\$50B	19,425	2,845	19,425	2,845	0.81
KEYCORP	CLEVELAND	OH	UT	17,903	639	>\$50B	40,859	771	104,508	891	
BANK ONE CORPORATION	CHICAGO	IL	UT	16,709	490	>\$50B	32,262	576	84,319	683	
SUNTRUST BANKS INC.	ATLANTA	GA	VA	142,708	5,908	>\$50B	274,265	6,646	743,270	7,501	
WACHOVIA CORPORATION	WINSTON-SALEM	NC	VA	120,207	4,334	>\$50B	214,108	4,893	394,178	5,252	
FIRST VIRGINIA BANKS INC.	FALLS CHURCH	VA	VA	73,165	2,561	\$1B-\$10B	120,297	2,834	213,966	3,020	
BANK OF AMERICA CORPORATION	CHARLOTTE	NC	VA	64,707	1,800	>\$50B	114,130	2,102	246,554	2,340	
AMERICAN EXPRESS CENTURION B	MIDVALE	UT	VA	58,883	8,420	\$10B-\$50B	58,883	8,420	58,883	8,420	0.81
F & M NATIONAL CORPORATION	WINCHESTER	VA	VA	53,058	1,968	\$1B-\$10B	98,219	2,232	180,594	2,405	
FIRST UNION CORPORATION	CHARLOTTE	NC	VA	49,868	1,617	>\$50B	94,442	1,880	233,005	2,136	
BB&T CORPORATION	WINSTON-SALEM	NC	VA	44,804	1,347	\$10B-\$50B	89,854	1,609	173,070	1,770	
PIEDMONT TRUST BANK	MARTINSVILLE	VA	VA	38,707	1,298	.	70,084	1,492	131,242	1,610	
ONE VALLEY BANCORP INC.	CHARLESTON	WV	VA	28,504	937	\$1B-\$10B	48,407	1,058	90,461	1,147	
VIRGINIA FINANCIAL CORPORATI	STAUNTON	VA	VA	23,110	807	<\$1B	38,337	898	74,740	967	
ADVANTA BK CORP	DRAPER	UT	VA	21,880	2,231	<\$1B	21,880	2,231	21,880	2,231	
WELLS FARGO & COMPANY	SAN FRANCISCO	CA	VA	21,483	1,058	>\$50B	21,823	1,060	22,596	1,062	
CHASE MANHATTAN CORPORATION	NEW YORK	NY	VA	20,155	845	>\$50B	21,031	849	21,031	849	
FIRST CITIZENS BANCSHARES I	RALEIGH	NC	VA	20,050	620	\$1B-\$10B	44,441	764	90,076	854	
MORGAN STANLEY DEAN WITTER B	SANDY	UT	VA	19,769	8,573	<\$1B	19,769	8,573	19,769	8,573	
OLD POINT FINANCIAL CORPORAT	HAMPTON	VA	VA	16,078	439	<\$1B	33,946	544	58,243	598	
AMERICAN NATIONAL BANKSHARES	DANVILLE	VA	VA	15,690	658	<\$1B	26,284	722	38,845	749	
UNION BANKSHARES CORPORATION	BOWLING GREEN	VA	VA	13,123	455	<\$1B	22,614	512	38,449	550	
BANK OF SOUTHSIDE VIRGINIA C	CARSON	VA	VA	12,171	626	<\$1B	16,635	653	24,587	671	
MERCANTILE BANKSHARES CORPOR	BALTIMORE	MD	VA	10,931	537	\$1B-\$10B	17,446	576	40,050	618	

Table 2. Top Micro-Business Lenders in the United States under the CRA Reporting Program, 1998

Bank Name	City	HQ State	State with Loans	SBL \$ (<\$100K) (1)	SBL # (<\$100K) (2)	BK Size (3)	SBL \$ (<\$250K) (4)	SBL # (<\$250K) (5)	SBL\$ (<\$1M) (6)	SBL# (<\$1M) (7)	Credit Cd/TA (8)
BANKNORTH GROUP INC.	BURLINGTON	VT	VT	31,340	1,578	\$1B-\$10B	55,707	1,722	102,890	1,821	
CHITTENDEN CORPORATION	BURLINGTON	VT	VT	22,157	678	\$1B-\$10B	42,014	799	77,429	879	
VERMONT NATIONAL BANK	BRATTLEBORO	VT	VT	13,632	426	.	31,676	527	74,115	623	
MERCHANTS BANCSHARES INC.	BURLINGTON	VT	VT	12,537	358	<\$1B	27,826	450	58,528	512	
U.S. BANCORP	MINNEAPOLIS	MN	WA	248,745	7,479	>\$50B	392,638	8,275	837,659	9,085	
BANK OF AMERICA CORPORATION	CHARLOTTE	NC	WA	141,611	6,706	>\$50B	245,390	7,290	544,516	7,885	
KEYCORP	CLEVELAND	OH	WA	130,914	3,909	>\$50B	251,464	4,587	585,421	5,205	
W.T.B. FINANCIAL CORPORATION	SPOKANE	WA	WA	66,597	2,314	\$1B-\$10B	107,537	2,563	204,295	2,761	
WELLS FARGO & COMPANY	SAN FRANCISCO	CA	WA	62,548	3,234	>\$50B	82,304	3,342	135,378	3,440	
COLUMBIA BANKING SYSTEM INC	TACOMA	WA	WA	51,811	1,485	\$1B-\$10B	114,557	1,850	293,637	2,213	
AMERICAN EXPRESS CENTURION B	MIDVALE	UT	WA	45,918	6,332	\$10B-\$50B	45,918	6,332	45,918	6,332	0.81
FRONTIER FINANCIAL CORPORATI	EVERETT	WA	WA	28,969	803	\$1B-\$10B	65,228	1,006	161,148	1,198	
STERLING SAVINGS BANK	SPOKANE	WA	WA	24,993	526	.	57,447	708	122,085	838	
ADVANTA BK CORP	DRAPER	UT	WA	22,243	2,243	<\$1B	22,243	2,243	22,243	2,243	
INTERWEST BANCORP INC.	OAK HARBOR	WA	WA	17,344	481	<\$1B	37,340	599	77,164	682	
MORGAN STANLEY DEAN WITTER B	SANDY	UT	WA	15,258	4,411	<\$1B	15,258	4,411	15,258	4,411	
WASHINGTON MUTUAL BANK	SEATTLE	WA	WA	14,949	281	.	43,294	431	105,703	548	
OLYMPIC BANCORP INC.	PORT ORCHARD	WA	WA	12,642	410	<\$1B	22,779	474	41,129	516	
MARSHALL & ILSLEY CORPORATIO	MILWAUKEE	WI	WI	369,837	9,447	\$10B-\$50B	844,361	12,193	2,051,903	14,571	
FIRSTAR CORPORATION	MILWAUKEE	WI	WI	143,813	5,393	\$10B-\$50B	272,243	6,133	656,177	6,821	
ASSOCIATED BANC-CORP	GREEN BAY	WI	WI	102,385	3,097	\$10B-\$50B	204,573	3,717	492,774	4,260	
BANK ONE CORPORATION	CHICAGO	IL	WI	75,011	2,260	>\$50B	140,581	2,633	302,088	2,933	
F & M BANCORPORATION INC.	KAUKAUNA	WI	WI	59,119	2,382	\$1B-\$10B	111,530	2,706	168,268	2,832	
WELLS FARGO & COMPANY	SAN FRANCISCO	CA	WI	58,632	1,856	>\$50B	110,127	2,152	222,396	2,373	
U.S. BANCORP	MINNEAPOLIS	MN	WI	30,008	1,983	>\$50B	45,304	2,069	88,511	2,150	
AMERICAN EXPRESS CENTURION B	MIDVALE	UT	WI	25,233	3,970	\$10B-\$50B	25,233	3,970	25,233	3,970	0.81
ADVANTA BK CORP	DRAPER	UT	WI	21,528	2,288	<\$1B	21,528	2,288	21,528	2,288	
NEB CORPORATION	FOND DU LAC	WI	WI	19,595	765	<\$1B	32,589	849	56,660	899	
BREMER FINANCIAL CORPORATION	SAINT PAUL	MN	WI	19,307	608	\$1B-\$10B	32,030	693	50,664	738	
FIRST MANITOWOC BANCORP INC	MANITOWOC	WI	WI	18,857	701	<\$1B	31,627	779	48,254	812	
WAUKESHA ST BK	WAUKESHA	WI	WI	17,775	607	<\$1B	26,854	662	43,406	696	
BAYLAKE CORP.	STURGEON BAY	WI	WI	17,685	628	<\$1B	33,812	719	79,106	806	
MID-WISCONSIN FINANCIAL SERV	MEDFORD	WI	WI	17,464	669	<\$1B	27,032	726	41,214	759	
FIRST BANKING CENTER INC.	BURLINGTON	WI	WI	14,885	466	<\$1B	35,633	598	60,387	648	
JOHNSON INTERNATIONAL INC.	RACINE	WI	WI	14,328	409	\$1B-\$10B	34,444	526	75,331	609	
ANCHORBANK S.S.B	MADISON	WI	WI	14,096	385	.	24,518	449	51,238	501	
BANKMANAGERS CORP.	MILWAUKEE	WI	WI	13,942	331	<\$1B	32,412	438	81,550	530	
MORGAN STANLEY DEAN WITTER B	SANDY	UT	WI	11,336	3,214	<\$1B	11,336	3,214	11,336	3,214	
OZAUKEE BK	CEDARBURG	WI	WI	10,118	280	<\$1B	23,909	358	49,830	408	

Table 2. Top Micro-Business Lenders in the United States under the CRA Reporting Program, 1998

Bank Name	City	HQ State	State with Loans	SBL \$ (<\$100K) (1)	SBL # (<\$100K) (2)	BK Size (3)	SBL \$ (<\$250K) (4)	SBL # (<\$250K) (5)	SBL\$ (<\$1M) (6)	SBL# (<\$1M) (7)	Credit Cd/TA (8)
ONE VALLEY BANCORP INC.	CHARLESTON	WV	WV	56,689	1,830	\$1B-\$10B	109,053	2,145	193,075	2,316	
CITY HOLDING COMPANY	CROSS LANES	WV	WV	38,659	1,284	\$1B-\$10B	67,486	1,458	111,394	1,553	
UNITED BANKSHARES INC.	CHARLESTON	WV	WV	35,565	1,067	\$1B-\$10B	61,889	1,238	103,145	1,318	
WESBANCO INC.	WHEELING	WV	WV	30,927	1,130	\$1B-\$10B	52,884	1,262	89,471	1,340	
HUNTINGTON BANCSHARES INCORP	COLUMBUS	OH	WV	17,318	566	\$10B-\$50B	32,516	653	64,220	713	
FIRST COMMUNITY BANCSHARES	BLUEFIELD	VA	WV	16,301	711	\$1B-\$10B	25,437	769	37,015	790	
BANK ONE CORPORATION	CHICAGO	IL	WV	16,125	418	>\$50B	30,003	497	55,239	539	
MATEWAN BANCSHARES INC.	WILLIAMSON	WV	WV	10,127	627	<\$1B	13,998	651	21,757	665	
FIRST INTERSTATE BANCSYSTEM	BILLINGS	MT	WY	31,390	1,141	\$1B-\$10B	53,796	1,279	70,517	1,325	
COMMUNITY FIRST BANKSHARES	FARGO	ND	WY	27,838	840	\$1B-\$10B	44,234	940	78,658	1,008	
WELLS FARGO & COMPANY	SAN FRANCISCO	CA	WY	12,311	404	>\$50B	19,951	448	34,842	478	
PINNACLE BANCORP INC.	CENTRAL CITY	NE	WY	11,708	486	\$1B-\$10B	16,898	518	21,416	529	

Source: U.S. Small Business Administration, Office of Advocacy, form the Call Report Data