

Table 1. Small Business Lending in Delaware, June 1998

Bank Name	Location	Total Rank	Rank LSBL/TA	Rank LSBL/TBL	Rank LSBL (\$)	Rank LSBL(#)	Bnk Asset Sz.	Rank by Bnk Sz.	LSBL\$	LSBL#	Total Rank MSBL	Total Rank SSBL
		(1)	(2)	(3)	(4)	(5)		(7)			(8)	(9)
BANK OF DELMAR NA	SEAFORD	82.5	25.0	17.5	20.0	20.0	\$100M-500M	1	31,506	1,071	82.5	80.0
CHRISTIANA B&TC	GREENVILLE	80.0	25.0	22.5	17.5	15.0	<\$100M	1	10,813	66	62.5	55.0
CITIBANK DE	NEW CASTLE	72.5	20.0	5.0	25.0	22.5	\$1B-\$10B	1	229,307	12,324	80.0	90.0
COUNTY BK	REHOBOTH BEACH	72.5	25.0	10.0	20.0	17.5	<\$100M	2	20,990	266	72.5	75.0
BALTIMORE TC	SELBYVILLE	70.0	22.5	7.5	20.0	20.0	\$100M-500M	2	43,182	549	67.5	70.0
WILMINGTON TC	WILMINGTON	70.0	20.0	2.5	25.0	22.5	\$1B-\$10B	2	516,357	5,927	70.0	65.0
DELAWARE NB	GEORGETOWN	67.5	22.5	10.0	17.5	17.5	\$100M-500M	3	20,597	450	67.5	67.5
PNC BK DE	WILMINGTON	67.5	20.0	2.5	22.5	22.5	\$1B-\$10B	4	222,496	2,213	67.5	67.5
FIRST NB OF WYOMING	WYOMING	67.5	20.0	12.5	17.5	17.5	\$100M-500M	4	18,304	360	70.0	72.5
FIRST UNION BK OF DE	WILMINGTON	67.5	17.5	20.0	15.0	15.0	\$100M-500M	5	6,623	76	60.0	57.5
FELTON BK	FELTON	65.0	22.5	12.5	15.0	15.0	<\$100M	3	7,175	81	72.5	62.5
BANKERS TR DE	WILMINGTON	45.0	15.0	2.5	15.0	12.5	\$1B-\$10B	7	4,996	17	40.0	40.0
CHASE MANHATTAN BK DE	WILMINGTON	0.0	10.0		10.0	10.0	\$500M-\$1B	1	0	0		
MBNA AMERICA BK NA	WILMINGTON	0.0	15.0	25.0	25.0	25.0	>\$10B	1	242,961	99,397		92.5
CHASE MANHATTAN BK USA NA	WILMINGTON	0.0	12.5	22.5	22.5	25.0	>\$10B	2	74,349	53,935		82.5
CORESTATES BK OF DE NA	WILMINGTON	0.0	5.0		5.0	5.0	\$500M-\$1B	2	0	0		
GREENWOOD TC	GREENWOOD	0.0	12.5	15.0	12.5	12.5	>\$10B	3	1,178	4		42.5
NATIONSBANK OF DE NA	DOVER	0.0	17.5	5.0	22.5	25.0	\$1B-\$10B	3	189,438	43,710		87.5
CROSS COUNTRY BK	WILMINGTON	0.0	7.5		7.5	7.5	\$500M-\$1B	3	0	0		
FIRST OMNI BK NA	MILLSBORO	0.0	15.0	15.0	12.5	12.5	<\$100M	4	222	3		60.0
MELLON BK DE NA	WILMINGTON	0.0	17.5	7.5	20.0	20.0	\$1B-\$10B	5	67,996	804		65.0
BANK OF NEW CASTLE	NEW CASTLE	0.0	5.0		5.0	5.0	<\$100M	5	0	0		
FIRST NB OF ATLANTA	NEW CASTLE		12.5	17.5	12.5	20.0	\$100M-500M	6	1,068	821		70.0
FCC NB	WILMINGTON	0.0	12.5	20.0	12.5	12.5	\$1B-\$10B	6	26	5		60.0
JCPENNEY CARD BK NA	HARRINGTON	0.0	2.5		2.5	2.5	<\$100M	6	0	0		
ASSOCIATES NB DE	WILMINGTON		7.5		7.5	7.5	\$100M-500M	7	0	0		
WHIRLPOOL FNCL NB	NEW CASTLE	0.0	7.5		7.5	7.5	<\$100M	7	0	0		
FIRST USA BK	WILMINGTON	0.0	2.5		2.5	2.5	\$1B-\$10B	8	0	0		
CALVIN B TAYLOR BK OF DE	OCEAN VIEW	0.0	2.5		2.5	2.5	<\$100M	8	0	0		
ADVANTA NB	WILMINGTON	0.0	2.5		2.5	2.5	\$1B-\$10B	9	0	0		
MBNA AMERICA BK DE	WILMINGTON	0.0	10.0		10.0	10.0	<\$100M	9	0	0		
BANK OF NY DE	NEWARK	0.0	10.0		10.0	10.0	\$1B-\$10B	10	0	0		
TRAVELERS BK USA	NEWARK	0.0	5.0		5.0	5.0	\$1B-\$10B	11	0	0		
PNC NB	WILMINGTON	0.0	7.5		7.5	7.5	\$1B-\$10B	12	0	0		

Note: Small businesses seeking loans from small-business-friendly banks should also consider banks that participate in SBA loan program. To locate the SBA preferred or certified lender nearest to you call 1-800-8-ASK-SBA or check SBA's home page at <http://www.sba.gov>.

Source: Office of Economic Research, Office of Advocacy, U.S. Small Business Administration, from call report data.

Table 2. Small-Business-Friendly Banks by Bank Size in Delaware, June 1998

Bank Name	Location	State	Total Rank (1)	Rank LSBL/TA (2)	Rank LSBL/TBL (3)	Rank LSBL(\$) (4)	Rank LSBL(#) (5)	Bank Asset Sz. (6)	Rank by Bank Sz. (7)	LSBL\$ (8)	LSBL# (9)	Total Rank MSBL (10)	Total Rank SSBL (11)
BANK OF DELMAR NA	SEAFORD	DE	82.5	25.0	17.5	20.0	20.0	\$100M-500M	1	31,506	1,071	82.5	80.0
CHRISTIANA B&TC	GREENVILLE	DE	80.0	25.0	22.5	17.5	15.0	<\$100M	1	10,813	66	62.5	55.0
CITIBANK DE	NEW CASTLE	DE	72.5	20.0	5.0	25.0	22.5	\$1B-\$10B	1	229,307	12,324	80.0	90.0
COUNTY BK	REHOBOTH BEACH	DE	72.5	25.0	10.0	20.0	17.5	<\$100M	2	20,990	266	72.5	75.0

Note: Small businesses seeking loans from small-business-friendly banks should also consider banks that participate in SBA loan program. To locate the SBA preferred or certified lender nearest to you call 1-800-8-ASK-SBA or check SBA's home page at <http://www.sba.gov>.

Source: Office of Economic Research, Office of Advocacy, U.S. Small Business Administration, from call report data.

Table 3. Top Lenders in Small Business Loans in Delaware under the CRA Reporting Program, 1998

BANK/BHC NAME	HQ STATE	LSBL\$ (1)	LSBL# (2)	BK SIZE (3)	SSBL\$ (4)	SSBL# (5)	MSBL\$ (6)	MSBL# (7)	Cdt Card Bk (8)
WILMINGTON TRUST CORPORATION	DE	190,903	1,354	\$1B-\$10B	36,910	886	82,121	1,148	
PNC BANK CORP.	PA	69,735	728	>\$50B	17,627	576	32,165	661	
MELLON BANK CORPORATION	PA	42,612	509	\$10B-\$50B	9,879	406	20,166	464	
MERCANTILE BANKSHARES CORPOR	MD	25,907	261	\$1B-\$10B	7,067	196	12,944	233	
AMERICAN EXPRESS CENTURION B	UT	9,063	770	\$10B-\$50B	9,063	770	9,063	770	**
FIRST UNION CORPORATION	NC	8,926	175	>\$50B	1,980	159	2,937	164	
FULTON FINANCIAL CORPORATION	PA	6,625	110	\$1B-\$10B	2,392	90	5,039	106	
CHASE MANHATTAN CORPORATION	NY	4,984	218	>\$50B	4,819	217	4,984	218	
1ST SOURCE CORPORATION	IN	4,230	12	\$1B-\$10B	128	2	758	6	
ADVANTA FNCL CORP	UT	3,098	330	<\$1B	3,098	330	3,098	330	
WELLS FARGO & COMPANY	CA	2,717	172	>\$50B	2,717	172	2,717	172	
MOUNTAINWEST FNCL	UT	1,996	704	<\$1B	1,996	704	1,996	704	
MBNA CORPORATION	DE	1,532	118	\$10B-\$50B	1,532	118	1,532	118	**
COMMERCE BANCORP INC.	NJ	1,496	6	\$1B-\$10B	125	2	550	4	
SUMMIT BANCORP	NJ	1,409	4	\$10B-\$50B	8	1	109	2	
NATIONSBANK CORPORATION	NC	1,311	7	>\$50B	152	3	421	5	
REPUBLIC NEW YORK CORPORATIO	NY	1,000	1	\$10B-\$50B	0	0	0	0	

Note: Small businesses seeking loans from small-business-friendly banks should also consider banks that participate in SBA loan program. To locate the SBA preferred or certified lender nearest to you call 1-800-8-ASK-SBA or check SBA's home page at <http://www.sba.gov>.

Source: Office of Economic Research, Office of Advocacy, U.S. Small Business Administration, from Community Reinvestment Act (CRA) data.

Table 4. Number of Reporting Banks by Bank Asset Size and by State, 1997 - 1998

State	1997	1998	1998 Bank Asset Size Class				
			<\$100M	\$100M-500M	\$500M-\$1B	\$1B-\$10B	>\$10B
Alabama	178	170	105	56	4	2	3
Alaska	6	6	1	3	-	2	-
Arizona	37	42	23	9	5	4	1
Arkansas	234	221	133	82	4	2	-
California	339	336	135	143	31	24	3
Colorado	216	210	138	64	4	4	-
Connecticut	29	27	11	15	-	1	-
Delaware	38	34	9	7	3	12	3
District of Columbia	7	6	2	3	1	-	-
Florida	274	259	140	89	7	22	1
Georgia	348	346	214	115	12	4	1
Hawaii	14	13	7	2	1	3	-
Idaho	18	18	10	8	-	-	-
Illinois	801	772	488	230	32	17	5
Indiana	193	184	79	80	14	11	-
Iowa	462	443	363	68	7	5	-
Kansas	408	399	333	59	5	2	-
Kentucky	271	269	174	82	4	9	-
Louisiana	167	155	98	46	6	4	1
Maine	19	17	6	10	-	1	-
Maryland	86	82	22	47	8	5	-
Massachusetts	49	46	15	21	2	6	2
Michigan	176	163	82	69	2	5	5
Minnesota	519	520	421	89	4	4	2
Mississippi	108	101	50	43	3	5	-
Missouri	408	397	297	84	6	10	-
Montana	97	91	75	13	-	3	-
Nebraska	328	325	278	43	1	3	-
Nevada	23	25	9	7	1	8	-
New Hampshire	22	19	8	7	1	3	-
New Jersey	70	72	15	42	4	9	2
New Mexico	67	57	30	24	1	2	-
New York	157	152	47	59	18	19	9
North Carolina	57	63	23	26	6	4	4
North Dakota	119	117	98	16	1	2	-
Ohio	244	224	122	68	16	12	6
Oklahoma	326	317	247	63	4	3	-
Oregon	41	42	23	17	2	-	-
Pennsylvania	217	209	48	126	14	18	3
Rhode Island	7	7	1	1	2	2	1
South Carolina	80	77	44	26	3	4	-
South Dakota	113	105	80	21	1	2	1
Tennessee	234	214	120	79	7	5	3
Texas	856	818	572	209	20	15	2
Utah	48	50	29	15	2	2	2
Virginia	155	150	53	82	8	6	1
Vermont	22	21	7	9	3	2	-
Washington	78	78	46	28	3	1	-
Wisconsin	364	350	230	100	13	7	-
West Virginia	110	95	45	40	6	4	-
Wyoming	53	52	38	11	1	2	-
National	9,293	8,966	5,644	2,656	303	302	61

Source: Office of Advocacy, U.S. Small Business Administration from the Consolidated Reports of Condition and Income for U.S. Banks.