

Table 1. Small Business Lending in Florida, 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)					(6)	(7)
REPUBLIC SECURITY BK	WEST PALM BEACH	90.0	22.5	17.5	25.0	25.0	\$1B-\$10B	1	321,788	1,786	62.5	65.0
CITRUS BK	ORLANDO	85.0	25.0	17.5	22.5	20.0	\$100M-500M	1	81,931	517	60.0	62.5
BANKFIRST	WINTER PARK	85.0	25.0	25.0	17.5	17.5	<\$100M	1	33,337	393	80.0	72.5
FIRST ST BK OF THE FL KEYS	KEY WEST	82.5	20.0	17.5	22.5	22.5	\$100M-500M	2	85,440	666	85.0	87.5
FIDELITY BK OF FL	MERRITT ISLAND	82.5	25.0	22.5	17.5	17.5	<\$100M	2	31,018	399	85.0	85.0
FLORIDA CMNTY BK	IMMOKALEE	80.0	22.5	12.5	22.5	22.5	\$100M-500M	3	60,808	711	85.0	87.5
FIRST NB OF TAMPA	TAMPA	80.0	25.0	25.0	17.5	12.5	<\$100M	3	29,242	220	55.0	55.0
CITRUS & CHEM BK	BARTOW	80.0	17.5	15.0	22.5	25.0	\$100M-500M	4	76,805	1,238	87.5	90.0
FIRST ST BK	SARASOTA	80.0	25.0	25.0	17.5	12.5	<\$100M	4	27,767	237	62.5	52.5
COMMUNITY BK OF HMSTD	HOMESTEAD	80.0	20.0	15.0	22.5	22.5	\$100M-500M	5	70,769	977	62.5	65.0
NORTHSIDE BK OF TAMPA	TAMPA	80.0	22.5	25.0	15.0	17.5	<\$100M	5	23,491	321	70.0	62.5
FIRST AMER BK OF PENSACOLA NA	PENSACOLA	77.5	22.5	10.0	22.5	22.5	\$100M-500M	6	68,530	806	77.5	77.5
SOUTHERN CMRC BK	TAMPA	77.5	25.0	15.0	20.0	17.5	<\$100M	6	38,436	410	77.5	70.0
TALLAHASSEE ST BK	TALLAHASSEE	77.5	22.5	12.5	20.0	22.5	\$100M-500M	7	46,624	648	77.5	80.0
OCALA NB	OCALA	77.5	22.5	25.0	15.0	15.0	<\$100M	7	21,165	272	75.0	65.0
FARMERS & MRCH BK	MONTICELLO	77.5	17.5	20.0	20.0	20.0	\$100M-500M	8	36,673	519	92.5	97.5
FIRST COAST CMNTY BK	FERNANDINA BEACH	77.5	25.0	22.5	15.0	15.0	<\$100M	8	23,491	274	75.0	67.5
VILLAGE BK FL	TAMPA	77.5	20.0	15.0	22.5	20.0	\$100M-500M	9	55,724	552	77.5	60.0
PREMIER BK	TALLAHASSEE	77.5	25.0	15.0	20.0	17.5	<\$100M	9	43,140	337	70.0	57.5
GUARANTY B&TC	VENICE	77.5	15.0	25.0	17.5	20.0	\$100M-500M	10	28,373	534	67.5	70.0
CENTRAL BK OF TAMPA	TAMPA	77.5	22.5	10.0	22.5	22.5	\$100M-500M	11	59,225	661	70.0	65.0
FIRST CMNTY BK	ORANGE CITY	77.5	20.0	20.0	17.5	20.0	\$100M-500M	12	30,483	512	87.5	90.0
WEST COAST BK	SARASOTA	77.5	20.0	25.0	17.5	15.0	\$100M-500M	13	32,939	287	57.5	57.5
PROVIDENT BK OF FL	SARASOTA	77.5	20.0	12.5	22.5	22.5	\$100M-500M	14	73,484	640	70.0	65.0
SECURITY BK NA	NORTH LAUDERDALI	75.0	22.5	15.0	17.5	20.0	<\$100M	10	29,569	463	62.5	75.0
AMERICAN NB	OAKLAND PARK	75.0	25.0	22.5	17.5	10.0	<\$100M	11	30,980	212	50.0	42.5
CITIZENS B&TC	CLEARWATER	75.0	25.0	10.0	20.0	20.0	\$100M-500M	15	51,024	559	72.5	72.5
DESTIN BK	DESTIN	75.0	17.5	22.5	15.0	20.0	\$100M-500M	16	26,186	437	92.5	95.0
MANUFACTURERS BK OF FL	TAMPA	75.0	22.5	10.0	20.0	22.5	\$100M-500M	17	54,675	788	85.0	85.0
BANK OF TAMPA	TAMPA	75.0	20.0	7.5	22.5	25.0	\$100M-500M	18	80,290	1,231	80.0	82.5
FIRST SOUTHERN BK	BOCA RATON	75.0	25.0	15.0	20.0	15.0	\$100M-500M	19	48,091	302	45.0	40.0
FIRST NB OF ALACHUA	ALACHUA	75.0	17.5	15.0	20.0	22.5	\$100M-500M	20	35,750	786	85.0	90.0
UNITED SOUTHERN BK	UMATILLA	75.0	12.5	20.0	20.0	22.5	\$100M-500M	21	40,321	760	87.5	87.5
BANK OF PENSACOLA	PENSACOLA	75.0	25.0	10.0	20.0	20.0	\$100M-500M	22	52,600	599	77.5	72.5
BANK OF CENTRAL FL	ORLANDO	75.0	20.0	12.5	20.0	22.5	\$100M-500M	23	51,391	991	87.5	90.0
INDIAN RIVER NB	VERO BEACH	75.0	15.0	17.5	20.0	22.5	\$100M-500M	24	46,709	843	75.0	82.5
UNITED B&TC	SAINT PETERSBURG	75.0	22.5	7.5	22.5	22.5	\$100M-500M	25	56,206	716	80.0	67.5
TRANSATLANTIC BK	CORAL GABLES	75.0	20.0	12.5	22.5	20.0	\$100M-500M	26	59,371	587	60.0	70.0
FIRST NB NORTHWEST FL	PANAMA CITY	72.5	25.0	10.0	20.0	17.5	<\$100M	12	40,958	385	52.5	55.0
APALACHICOLA ST BK	APALACHICOLA	72.5	25.0	20.0	12.5	15.0	<\$100M	13	20,254	319	85.0	87.5
READY BK OF WEST FL	FORT WALTON BEAC	72.5	22.5	17.5	15.0	17.5	<\$100M	14	22,072	401	75.0	77.5
FIRST ST BK OF PINELLAS	SAINT PETERSBURG	72.5	25.0	25.0	12.5	10.0	<\$100M	15	19,589	169	55.0	57.5
FIRST NB OF FORT MYERS	FORT MYERS	72.5	22.5	22.5	17.5	10.0	<\$100M	16	27,905	217	42.5	40.0

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		(1)	(2)	(3)	(4)	(5)					(6)	(7)
FIRST CMRL BK OF TAMPA	TAMPA	72.5	25.0	15.0	15.0	17.5	<\$100M	17	24,436	359	80.0	72.5
FIRST NB MANATEE	BRADENTON	72.5	17.5	17.5	20.0	17.5	\$100M-500M	27	36,995	378	65.0	55.0
NATIONAL BK CMRC	WINTER PARK	72.5	22.5	10.0	20.0	20.0	\$100M-500M	28	49,875	459	65.0	60.0
BAY B&TC	PANAMA CITY	72.5	17.5	12.5	20.0	22.5	\$100M-500M	29	41,720	604	72.5	75.0
PINELLAS CMNTY BK	LARGO	72.5	22.5	12.5	20.0	17.5	\$100M-500M	30	40,449	372	65.0	47.5
TOTALBANK	MIAMI	72.5	17.5	7.5	25.0	22.5	\$100M-500M	31	110,957	856	82.5	72.5
CAPE CORAL NB	CAPE CORAL	72.5	17.5	12.5	22.5	20.0	\$100M-500M	32	65,098	496	67.5	50.0
FIRST NB OF NAPLES	NAPLES	70.0	10.0	10.0	25.0	25.0	\$500M-\$1B	1	104,151	2,131	70.0	80.0
CAPITAL CITY BK	TALLAHASSEE	70.0	10.0	10.0	25.0	25.0	\$1B-\$10B	2	160,156	3,408	77.5	85.0
WEWAHITCHKA ST BK	WEWAHITCHKA	70.0	25.0	20.0	10.0	15.0	<\$100M	18	12,723	293	82.5	90.0
LIBERTY NB	LONGWOOD	70.0	25.0	12.5	17.5	15.0	<\$100M	19	27,913	307	65.0	60.0
FIRST NB OF OSCEOLA CTY	KISSIMMEE	70.0	20.0	15.0	17.5	17.5	<\$100M	20	28,380	348	77.5	70.0
FIRST BK	TALLAHASSEE	70.0	22.5	12.5	17.5	17.5	<\$100M	21	29,364	400	75.0	75.0
RIVERSIDE NB OF FL	FORT PIERCE	67.5	7.5	10.0	25.0	25.0	\$500M-\$1B	2	115,357	1,795	70.0	80.0
FIRST UNITED BK	BOCA RATON	67.5	12.5	5.0	25.0	25.0	\$1B-\$10B	3	233,309	2,092	65.0	62.5
C&L BK OF BLOUNTSTOWN	BLOUNTSTOWN	67.5	20.0	15.0	12.5	20.0	<\$100M	22	15,829	446	80.0	85.0
GUARANTY NB OF TALLAHASSEE	TALLAHASSEE	67.5	20.0	15.0	17.5	15.0	<\$100M	23	28,132	310	70.0	62.5
TERRACE BK OF FL	TAMPA	67.5	22.5	12.5	15.0	17.5	<\$100M	24	23,876	357	80.0	72.5
FIRST NORTHWEST FL BK	FORT WALTON BEAC	67.5	25.0	22.5	12.5	7.5	<\$100M	25	16,306	121	30.0	37.5
BANK OF ST PETERSBURG	SAINT PETERSBURG	67.5	25.0	25.0	10.0	7.5	<\$100M	26	15,017	124	55.0	40.0
SUNNILAND BK	FORT LAUDERDALE	67.5	25.0	15.0	7.5	20.0	<\$100M	27	9,988	569	65.0	45.0
SOUTH FL BK	FORT MYERS	67.5	20.0	17.5	15.0	15.0	<\$100M	28	24,816	309	72.5	72.5
PREMIER CMNTY BK	VENICE	67.5	25.0	25.0	10.0	7.5	<\$100M	29	14,273	87	50.0	47.5
MERCANTILE BK	SAINT PETERSBURG	67.5	15.0	7.5	22.5	22.5	\$100M-500M	33	63,120	827	70.0	70.0
FIRST CITY BK OF FL	FORT WALTON BEAC	67.5	17.5	10.0	17.5	22.5	\$100M-500M	34	30,318	617	72.5	72.5
CONTINENTAL NB OF MIAMI	MIAMI	67.5	17.5	17.5	20.0	12.5	\$100M-500M	35	36,095	227	40.0	42.5
READY ST BK	HIALEAH	65.0	10.0	7.5	22.5	25.0	\$500M-\$1B	3	98,806	1,261	67.5	70.0
SUNTRUST BK WEST FL	PENSACOLA	65.0	10.0	7.5	22.5	25.0	\$500M-\$1B	4	87,265	1,302	75.0	77.5
SUNTRUST BK NORTH CENTRAL FL	OCALA	65.0	7.5	7.5	25.0	25.0	\$500M-\$1B	5	125,297	1,481	65.0	70.0
FIRST NB OF WAUCHULA	WAUCHULA	65.0	15.0	20.0	10.0	20.0	<\$100M	30	15,160	529	90.0	95.0
C&L BK OF BRISTOL	BRISTOL	65.0	22.5	17.5	10.0	15.0	<\$100M	31	14,977	285	72.5	80.0
BANK OF NEWBERRY	NEWBERRY	65.0	20.0	22.5	7.5	15.0	<\$100M	32	10,890	277	80.0	87.5
EQUITABLE BK	FORT LAUDERDALE	65.0	25.0	10.0	17.5	12.5	<\$100M	33	29,472	247	65.0	70.0
MERCHANTS & SOUTHERN BK	GAINESVILLE	65.0	20.0	17.5	15.0	12.5	<\$100M	34	26,274	235	60.0	50.0
MARINE BK	SAINT PETERSBURG	65.0	22.5	12.5	15.0	15.0	<\$100M	35	22,624	276	67.5	60.0
AMERICAN B&TC OF POLK CTY	LAKE WALES	65.0	17.5	22.5	12.5	12.5	<\$100M	36	19,594	220	82.5	87.5
CNB NB	LAKE CITY	65.0	12.5	10.0	20.0	22.5	\$100M-500M	36	55,177	936	80.0	82.5
COMMERCIAL NB	DAYTONA BEACH	65.0	15.0	20.0	12.5	17.5	<\$100M	37	18,994	328	62.5	52.5
DRUMMOND CMNTY BK	CHIEFLAND	65.0	15.0	20.0	12.5	17.5	<\$100M	38	16,618	408	77.5	82.5
SARASOTA BK	SARASOTA	65.0	22.5	15.0	15.0	12.5	<\$100M	39	23,884	244	55.0	57.5
SUNTRUST BK EAST CENTRAL FL	DAYTONA BEACH	62.5	7.5	5.0	25.0	25.0	\$1B-\$10B	4	114,749	1,218	57.5	60.0
SUNTRUST BK MID-FL NA	WINTER HAVEN	62.5	7.5	5.0	25.0	25.0	\$1B-\$10B	5	105,167	1,131	65.0	62.5
FIRST NB&TC TREASURE COAST	STUART	62.5	7.5	5.0	25.0	25.0	\$500M-\$1B	6	118,853	1,440	65.0	62.5

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		(1)	(2)	(3)	(4)	(5)		(6)			(7)	(8)
SUNTRUST BK NATURE COAST	BROOKSVILLE	62.5	5.0	7.5	25.0	25.0	\$1B-\$10B	6	133,199	1,561	72.5	70.0
FIRST BK OF CLEWISTON	CLEWISTON	62.5	15.0	15.0	15.0	17.5	\$100M-500M	37	24,323	423	70.0	70.0
EASTERN NB	MIAMI	62.5	12.5	7.5	22.5	20.0	\$100M-500M	38	69,267	430	55.0	52.5
TIB BK OF THE KEYS	KEY LARGO	62.5	15.0	5.0	22.5	20.0	\$100M-500M	39	68,677	587	55.0	55.0
FIRST NB OF THE FL KEYS	MARATHON	62.5	17.5	15.0	17.5	12.5	\$100M-500M	40	33,020	259	52.5	35.0
GULF ST BK	CARRABELLE	62.5	20.0	17.5	12.5	12.5	<\$100M	40	15,354	264	72.5	75.0
COMMUNITY NB AT BARTOW	BARTOW	62.5	15.0	22.5	10.0	15.0	<\$100M	41	15,234	299	72.5	67.5
FIRST NB CENTRAL FL	LONGWOOD	62.5	15.0	17.5	17.5	12.5	\$100M-500M	41	30,695	245	37.5	35.0
METRO BK OF DADE CTY	MIAMI	62.5	17.5	7.5	20.0	17.5	\$100M-500M	42	35,317	409	62.5	70.0
ADMIRALTY BK	PALM BEACH GARDE	62.5	25.0	12.5	15.0	10.0	<\$100M	42	20,379	218	47.5	40.0
FIRST NB&TC	FORT WALTON BEAC	62.5	12.5	10.0	20.0	20.0	\$100M-500M	43	40,657	526	65.0	62.5
PUBLIC BK	SAINT CLOUD	62.5	15.0	25.0	7.5	15.0	<\$100M	43	11,504	283	62.5	60.0
AMERICAN BK	BRADENTON	62.5	12.5	5.0	22.5	22.5	\$100M-500M	44	75,082	953	65.0	65.0
GULF COAST NB	NAPLES	62.5	12.5	20.0	15.0	15.0	\$100M-500M	45	22,098	302	45.0	55.0
OCEAN BK	MIAMI	60.0	7.5	2.5	25.0	25.0	\$1B-\$10B	7	308,774	2,486	57.5	60.0
NORTHERN TR BK OF FL NA	MIAMI	60.0	7.5	2.5	25.0	25.0	\$1B-\$10B	8	261,568	1,599	57.5	60.0
REPUBLIC NB OF MIAMI	CORAL GABLES	60.0	7.5	2.5	25.0	25.0	\$1B-\$10B	9	152,904	2,591	62.5	67.5
COLUMBIA BK	TAMPA	60.0	17.5	17.5	12.5	12.5	<\$100M	44	17,846	232	62.5	62.5
COLUMBIA CTY BK	LAKE CITY	60.0	17.5	17.5	10.0	15.0	<\$100M	45	13,552	293	72.5	75.0
SUNTRUST BK TALLAHASSEE NA	TALLAHASSEE	60.0	7.5	5.0	22.5	25.0	\$100M-500M	46	65,370	3,812	62.5	60.0
SURETY BK	DE LAND	60.0	22.5	20.0	10.0	7.5	<\$100M	46	15,148	105	55.0	67.5
WAUCHULA ST BK	WAUCHULA	60.0	7.5	12.5	17.5	22.5	\$100M-500M	47	32,957	658	75.0	82.5
HORIZON BK OF FL	PENSACOLA	60.0	12.5	25.0	10.0	12.5	<\$100M	47	12,598	221	65.0	65.0
TERRABANK NA	MIAMI	60.0	17.5	15.0	17.5	10.0	\$100M-500M	48	27,847	185	45.0	37.5
FIRST AMER BK OF WALTON CTY	SANTA ROSA BEACH	60.0	15.0	20.0	7.5	17.5	<\$100M	48	12,400	358	82.5	92.5
FIRST NB OF FL	MILTON	60.0	12.5	5.0	22.5	20.0	\$100M-500M	49	61,791	543	62.5	57.5
FIRST NB OF CRESTVIEW	CRESTVIEW	60.0	10.0	22.5	10.0	17.5	<\$100M	49	14,813	322	80.0	90.0
PALM BEACH NB&TC	PALM BEACH	60.0	17.5	5.0	20.0	17.5	\$100M-500M	50	51,686	411	55.0	52.5
REGENT BK	DAVIE	60.0	22.5	17.5	10.0	10.0	<\$100M	50	14,387	187	65.0	65.0
FIRST NB OF HMSTD	HOMESTEAD	60.0	17.5	7.5	20.0	15.0	\$100M-500M	51	34,594	285	55.0	50.0
COMMUNITY BK OF THE ISLANDS	SANIBEL	60.0	20.0	10.0	15.0	15.0	<\$100M	51	26,677	297	52.5	30.0
COMMERCIAL BK FL	MIAMI	60.0	12.5	5.0	22.5	20.0	\$100M-500M	52	73,896	584	50.0	52.5
COMMUNITY NB OF SARASOTA CTY	VENICE	60.0	15.0	25.0	10.0	10.0	<\$100M	52	12,841	196	62.5	70.0
VALRICO ST BK	VALRICO	60.0	20.0	15.0	12.5	12.5	<\$100M	53	20,338	261	67.5	72.5
PEOPLES BK	PALM HARBOR	60.0	22.5	10.0	15.0	12.5	<\$100M	54	23,677	254	55.0	55.0
SUNTRUST BK SOUTH FL NA	FORT LAUDERDALE	57.5	5.0	2.5	25.0	25.0	\$1B-\$10B	10	280,118	3,071	57.5	57.5
UNION PLANTERS BK OF FL	MIAMI	57.5	5.0	2.5	25.0	25.0	\$1B-\$10B	11	133,586	1,769	57.5	57.5
SUNTRUST BK GULF COAST	SARASOTA	57.5	5.0	5.0	25.0	22.5	\$1B-\$10B	12	120,678	945	57.5	52.5
SUNTRUST BK NORTH FL NA	JACKSONVILLE	57.5	5.0	2.5	25.0	25.0	\$1B-\$10B	13	100,574	1,406	62.5	62.5
VANGUARD B&TC	VALPARAISO	57.5	12.5	5.0	20.0	20.0	\$100M-500M	53	42,206	482	57.5	60.0
BIG LAKE NB	OKEECHOBEE	57.5	10.0	20.0	12.5	15.0	\$100M-500M	54	17,859	305	82.5	90.0
PEOPLES ST BK OF GROVELAND	GROVELAND	57.5	17.5	15.0	12.5	12.5	<\$100M	55	17,861	265	67.5	65.0
QUINCY ST BK	QUINCY	57.5	15.0	12.5	15.0	15.0	\$100M-500M	55	20,668	316	52.5	55.0

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PEOPLES NB NICEVILLE	NICEVILLE	57.5	12.5	17.5	10.0	17.5	<\$100M	56	14,752	339	70.0	75.0
PROSPERITY BK OF ST AUGUSTIN	SAINT AUGUSTINE	57.5	15.0	7.5	17.5	17.5	\$100M-500M	56	28,182	400	65.0	65.0
SEMINOLE BK NA	SEMINOLE	57.5	10.0	25.0	10.0	12.5	<\$100M	57	14,230	245	62.5	70.0
LIBERTY NB	BRADENTON	57.5	12.5	5.0	20.0	20.0	\$100M-500M	57	37,682	469	62.5	67.5
FIRST BK OF JACKSONVILLE	JACKSONVILLE	57.5	25.0	22.5	5.0	5.0	<\$100M	58	4,193	52	52.5	55.0
FIRST BK	MIAMI	57.5	15.0	22.5	10.0	10.0	<\$100M	59	13,347	162	47.5	57.5
OCEANSIDE BK	JACKSONVILLE BEA	57.5	20.0	22.5	7.5	7.5	<\$100M	60	9,573	119	60.0	55.0
EDISON NB	FORT MYERS	57.5	22.5	22.5	7.5	5.0	<\$100M	61	9,425	84	52.5	42.5
BARNETT BK NA	JACKSONVILLE	55.0	2.5	2.5	25.0	25.0	>\$10B	1	2,095,000	53,663	60.0	62.5
COMMERCEBANK NA	CORAL GABLES	55.0	5.0	5.0	22.5	22.5	\$500M-\$1B	7	65,439	709	55.0	60.0
REPUBLIC BK	SAINT PETERSBURG	55.0	5.0	2.5	25.0	22.5	\$1B-\$10B	14	129,936	893	50.0	50.0
MELLON UNITED NB	MIAMI	55.0	5.0	2.5	25.0	22.5	\$1B-\$10B	15	100,358	841	52.5	55.0
SUNTRUST BK TAMPA BAY	TAMPA	55.0	2.5	2.5	25.0	25.0	\$1B-\$10B	16	110,734	1,679	55.0	57.5
SUNTRUST BK MIAMI NA	MIAMI	55.0	2.5	2.5	25.0	25.0	\$1B-\$10B	17	193,469	2,517	55.0	60.0
SUNTRUST BK SOUTHWEST FL	FORT MYERS	55.0	5.0	5.0	22.5	22.5	\$1B-\$10B	18	83,528	730	52.5	50.0
SUNTRUST BK CENTRAL FL NA	ORLANDO	55.0	2.5	2.5	25.0	25.0	\$1B-\$10B	19	357,017	3,608	55.0	55.0
CITY NB OF FLORIDA	MIAMI	55.0	5.0	2.5	25.0	22.5	\$1B-\$10B	20	102,202	716	47.5	47.5
FIRST ST BK OF ARCADIA	ARCADIA	55.0	10.0	12.5	12.5	20.0	\$100M-500M	58	17,543	472	70.0	75.0
TRANSFLORIDA BK	BOCA RATON	55.0	12.5	5.0	22.5	15.0	\$100M-500M	59	61,286	308	37.5	27.5
UNION BK OF FL	PLANTATION	55.0	12.5	5.0	20.0	17.5	\$100M-500M	60	35,016	373	45.0	45.0
EXECUTIVE NB	MIAMI	55.0	10.0	10.0	17.5	17.5	\$100M-500M	61	34,099	373	65.0	70.0
CITIZENS BK OF PERRY	PERRY	55.0	20.0	15.0	10.0	10.0	<\$100M	62	14,170	216	50.0	60.0
CITIZENS FIRST NB	CRESCENT CITY	55.0	12.5	20.0	7.5	15.0	<\$100M	63	9,363	269	75.0	87.5
CHARLOTTE ST BK	PORT CHARLOTTE	55.0	22.5	12.5	12.5	7.5	<\$100M	64	15,495	133	45.0	32.5
INDEPENDENT NB	OCALA	55.0	12.5	22.5	7.5	12.5	<\$100M	65	10,953	260	77.5	87.5
CITRUS BK NA	VERO BEACH	55.0	17.5	12.5	12.5	12.5	<\$100M	66	19,681	229	55.0	55.0
MARINE BK OF THE FL KEYS	MARATHON	55.0	20.0	20.0	7.5	7.5	<\$100M	67	12,265	128	47.5	45.0
PLATINUM BK	BRANDON	55.0	20.0	25.0	5.0	5.0	<\$100M	68	6,179	47	50.0	45.0
WAKULLA BK	CRAWFORDVILLE	52.5	10.0	15.0	15.0	12.5	\$100M-500M	62	22,967	260	67.5	60.0
PERKINS ST BK	WILLISTON	52.5	10.0	10.0	12.5	20.0	\$100M-500M	63	18,307	504	77.5	87.5
CITIZENS BK OF MARIANNA	MARIANNA	52.5	10.0	7.5	15.0	20.0	\$100M-500M	64	26,071	489	65.0	72.5
FIRST GUARANTY B&TC JACKSONV	JACKSONVILLE	52.5	10.0	7.5	17.5	17.5	\$100M-500M	65	30,990	400	55.0	42.5
PENINSULA ST BK	ENGLEWOOD	52.5	15.0	7.5	15.0	15.0	<\$100M	69	22,148	311	50.0	57.5
CITIZENS BK WAKULLA	CRAWFORDVILLE	52.5	17.5	20.0	7.5	7.5	<\$100M	70	8,434	146	70.0	80.0
COMMUNITY NB OF PASCO CTY	ZEPHYRHILLS	52.5	15.0	12.5	12.5	12.5	<\$100M	71	18,045	239	62.5	60.0
FIRST NB OF POLK CTY	WINTER HAVEN	52.5	12.5	22.5	7.5	10.0	<\$100M	72	12,084	158	42.5	47.5
COMMERCIAL BK OF VOLUSIA CTY	ORMOND BEACH	52.5	22.5	20.0	5.0	5.0	<\$100M	73	6,658	71	65.0	72.5
HAMILTON BK NA	MIAMI	50.0	5.0	2.5	22.5	20.0	\$1B-\$10B	21	100,034	467	45.0	37.5
INTERNATIONAL FINANCE BK	MIAMI	50.0	12.5	5.0	17.5	15.0	\$100M-500M	66	29,719	280	47.5	50.0
BOCA RATON FIRST NB	BOCA RATON	50.0	15.0	25.0	5.0	5.0	<\$100M	74	3,818	65	47.5	30.0
FIRST AMER BK INDIAN RIVER C	VERO BEACH	50.0	15.0	17.5	7.5	10.0	<\$100M	75	10,394	198	67.5	65.0
FLORIDA BK OF CMRC	PALM HARBOR	50.0	20.0	15.0	7.5	7.5	<\$100M	76	9,790	130	62.5	62.5
HIGHLANDS INDEPENDENT BK	SEBRING	50.0	10.0	20.0	7.5	12.5	<\$100M	77	10,813	249	75.0	87.5

Table 1. Small Business Lending in Florida, 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)		(6)			(7)	(8)
MARINE NB JACKSONVILLE	JACKSONVILLE	50.0	15.0	15.0	10.0	10.0	<\$100M	78	15,178	205	52.5	60.0
GATEWAY AMER BK OF FL	FORT LAUDERDALE	50.0	15.0	12.5	12.5	10.0	<\$100M	79	18,006	157	37.5	32.5
ENGLEWOOD BK	ENGLEWOOD	50.0	15.0	10.0	12.5	12.5	<\$100M	80	18,312	239	57.5	45.0
BANK BREVARD	MELBOURNE	50.0	20.0	12.5	10.0	7.5	<\$100M	81	13,369	97	30.0	35.0
FIFTH THIRD BK OF FL	NAPLES	47.5	10.0	7.5	17.5	12.5	\$100M-500M	67	33,804	233	42.5	52.5
CITIZENS BK OF OVIEDO	OVIEDO	47.5	12.5	10.0	12.5	12.5	<\$100M	82	17,480	225	42.5	45.0
CLAY CTY BK	ORANGE PARK	47.5	20.0	12.5	7.5	7.5	<\$100M	83	9,260	102	52.5	52.5
BANK OF BELLE GLADE	BELLE GLADE	47.5	10.0	25.0	5.0	7.5	<\$100M	84	6,328	103	45.0	55.0
PRIME BK OF CENTRAL FL	TITUSVILLE	47.5	17.5	7.5	12.5	10.0	<\$100M	85	16,630	185	45.0	40.0
HELM BK	MIAMI	47.5	10.0	22.5	10.0	5.0	<\$100M	86	13,174	71	32.5	35.0
COMMUNITY BK OF MANATEE	BRADENTON	47.5	17.5	15.0	7.5	7.5	<\$100M	87	9,003	97	42.5	35.0
VILLAGE BANC	NAPLES	47.5	15.0	22.5	5.0	5.0	<\$100M	88	7,071	45	27.5	22.5
ALLIANCE BK	ORLANDO	47.5	22.5	17.5	5.0	2.5	<\$100M	89	7,090	33	20.0	20.0
BANK AT ORMOND BY-THE-SEA	ORMOND BEACH	45.0	7.5	17.5	10.0	10.0	\$100M-500M	68	13,802	152	50.0	35.0
FIRST NB OF MT DORA	MOUNT DORA	45.0	5.0	25.0	5.0	10.0	<\$100M	90	8,175	201	60.0	80.0
TRI-COUNTY BK	TRENTON	45.0	10.0	20.0	5.0	10.0	<\$100M	91	6,836	172	62.5	80.0
BANK OF BONIFAY	BONIFAY	45.0	7.5	20.0	5.0	12.5	<\$100M	92	7,120	259	65.0	82.5
FIRST BK OF INDIANTOWN	INDIANTOWN	45.0	15.0	17.5	5.0	7.5	<\$100M	93	6,655	117	52.5	55.0
GULF BK	MIAMI	45.0	12.5	17.5	10.0	5.0	<\$100M	94	12,861	74	20.0	17.5
SOUTHERN SCTY BK	HOLLYWOOD	45.0	12.5	22.5	5.0	5.0	<\$100M	95	4,773	79	62.5	67.5
HEMISPHERE NB	MIAMI	42.5	12.5	5.0	15.0	10.0	\$100M-500M	69	20,768	177	42.5	45.0
FIRST NB PASCO	DADE CITY	42.5	12.5	17.5	5.0	7.5	<\$100M	96	7,385	105	52.5	50.0
CITIZENS BK OF FROSTPROOF	FROSTPROOF	42.5	7.5	22.5	5.0	7.5	<\$100M	97	7,393	100	35.0	35.0
PANAMERICAN BK	MIAMI	42.5	20.0	10.0	7.5	5.0	<\$100M	98	12,533	85	32.5	27.5
PEOPLES NB OF CMRC	MIAMI	42.5	12.5	17.5	5.0	7.5	<\$100M	99	7,449	95	57.5	52.5
HERNANDO CTY BK	BROOKSVILLE	42.5	7.5	25.0	5.0	5.0	<\$100M	100	5,195	48	45.0	37.5
MADISON BK	PALM HARBOR	40.0	10.0	7.5	15.0	7.5	\$100M-500M	70	20,361	126	27.5	25.0
POPULAR BK OF FL	MIAMI	40.0	5.0	10.0	15.0	10.0	\$100M-500M	71	22,487	186	45.0	45.0
POINTE BK	BOCA RATON	40.0	7.5	5.0	15.0	12.5	\$100M-500M	72	25,335	262	37.5	35.0
EUROBANK	BOCA RATON	40.0	15.0	7.5	12.5	5.0	<\$100M	101	15,509	67	17.5	12.5
FIRST CMNTY BK OF PALM BEACH	PAHOKEE	40.0	10.0	10.0	10.0	10.0	<\$100M	102	13,227	186	40.0	50.0
BANK OF JACKSON CTY	GRACEVILLE	40.0	10.0	20.0	5.0	5.0	<\$100M	103	4,532	81	60.0	70.0
GREAT EASTERN BK OF FL	MIAMI	40.0	17.5	10.0	7.5	5.0	<\$100M	104	9,290	77	27.5	37.5
COMMUNITY BK OF NAPLES NA	NAPLES	40.0	7.5	17.5	7.5	7.5	<\$100M	105	9,867	124	45.0	52.5
EMERALD COAST BK	PANAMA CITY BEACH	40.0	12.5	7.5	10.0	10.0	<\$100M	106	13,170	167	45.0	52.5
MARINE B&TC	VERO BEACH	40.0	17.5	12.5	5.0	5.0	<\$100M	107	7,191	53	27.5	22.5
INTERCREDIT BK NA	MIAMI	37.5	7.5	7.5	15.0	7.5	\$100M-500M	73	20,997	143	35.0	25.0
BANCO POPULAR NA-FL	SANFORD	37.5	7.5	7.5	12.5	10.0	\$100M-500M	74	16,345	202	37.5	45.0
COCONUT GROVE BK	MIAMI	37.5	5.0	5.0	12.5	15.0	\$100M-500M	75	19,276	276	42.5	45.0
FIRST NB	TARPON SPRINGS	37.5	5.0	25.0	2.5	5.0	<\$100M	108	1,673	72	42.5	57.5
GADSDEN ST BK	CHATTAHOOCHEE	37.5	7.5	25.0	2.5	2.5	<\$100M	109	3,628	41	52.5	65.0
CITIZENS & PEOPLES BK NA	CANTONMENT	37.5	7.5	25.0	2.5	2.5	<\$100M	110	2,853	21	32.5	25.0
FIRST BK OF THE VILLAGES	LADY LAKE	35.0	7.5	12.5	7.5	7.5	\$100M-500M	76	12,217	146	40.0	32.5

Table 1. Small Business Lending in Florida, 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)		(6)			(7)	(8)
CRYSTAL RIVER BK	CRYSTAL RIVER	35.0	5.0	20.0	5.0	5.0	<\$100M	111	3,967	47	27.5	32.5
LAFAYETTE CTY ST BK	MAYO	35.0	7.5	20.0	2.5	5.0	<\$100M	112	3,463	58	52.5	67.5
PEOPLES BK OF GRACEVILLE	GRACEVILLE	35.0	5.0	20.0	2.5	7.5	<\$100M	113	3,744	139	52.5	67.5
CITIZENS CMNTY BK OF FL	MARCO ISLAND	35.0	10.0	15.0	7.5	2.5	<\$100M	114	10,223	42	25.0	17.5
INTERNATIONAL BK OF MIAMI NA	MIAMI	32.5	5.0	2.5	15.0	10.0	\$100M-500M	77	24,530	179	17.5	12.5
FIRST NB OF SOUTH MIAMI	SOUTH MIAMI	32.5	2.5	7.5	7.5	15.0	\$100M-500M	78	12,376	268	37.5	45.0
EAGLE NB OF MIAMI	MIAMI	32.5	5.0	5.0	12.5	10.0	\$100M-500M	79	15,767	156	27.5	30.0
BANK OF THE SOUTH	PENSACOLA	32.5	2.5	25.0	2.5	2.5	<\$100M	115	5	1	32.5	32.5
WARRINGTON BK	PENSACOLA	32.5	2.5	25.0	2.5	2.5	<\$100M	116	2,002	14	20.0	17.5
PEOPLES CMNTY BK	MALONE	32.5	5.0	20.0	2.5	5.0	<\$100M	117	1,577	47	45.0	57.5
FIRST NB OF FL	LARGO	32.5	10.0	2.5	12.5	7.5	<\$100M	118	16,241	150	25.0	27.5
COMMUNITY ST BK OF STARKE	STARKE	32.5	10.0	12.5	5.0	5.0	<\$100M	119	5,613	65	37.5	35.0
FRIENDSHIP CMNTY BK	OCALA	32.5	7.5	17.5	5.0	2.5	<\$100M	120	4,051	31	37.5	20.0
RIVERSIDE BK OF THE GULF COA	CAPE CORAL	32.5	5.0	22.5	2.5	2.5	<\$100M	121	2,646	32	40.0	25.0
TARPON COAST NB	PORT CHARLOTTE	32.5	2.5	25.0	2.5	2.5	<\$100M	122	644	3	27.5	10.0
SOUTHERN EXCH BK	TAMPA	30.0	7.5	5.0	10.0	7.5	\$100M-500M	80	13,486	114	25.0	22.5
DUNNELLON ST BK	DUNNELLON	30.0	2.5	22.5	2.5	2.5	<\$100M	123	2,157	34	25.0	32.5
PELICAN NB	NAPLES	30.0	2.5	22.5	2.5	2.5	<\$100M	124	1,431	7	20.0	10.0
COMMUNITY BK OF MARION CTY	OCALA	30.0	2.5	22.5	2.5	2.5	<\$100M	125	472	14	35.0	40.0
COQUINA BK	ORMOND BEACH	30.0	2.5	22.5	2.5	2.5	<\$100M	126	1,054	24	37.5	35.0
SKYLAKE ST BK	NORTH MIAMI BEACH	27.5	10.0	2.5	10.0	5.0	\$100M-500M	81	14,541	63	12.5	15.0
FIRST WESTERN BK	COOPER CITY	27.5	7.5	10.0	5.0	5.0	<\$100M	127	5,350	60	35.0	32.5
HOMOSASSA SPRINGS BK	HOMOSASSA SPRING	27.5	2.5	20.0	2.5	2.5	<\$100M	128	2,122	28	32.5	30.0
NATBK NA	HOLLYWOOD	25.0	5.0	12.5	2.5	5.0	<\$100M	129	3,206	44	32.5	30.0
ESPIRITO SANTO BK FL	MIAMI	22.5	2.5	7.5	7.5	5.0	\$100M-500M	82	10,521	69	15.0	17.5
BANK OF INVERNESS	INVERNESS	22.5	2.5	7.5	5.0	7.5	\$100M-500M	83	7,670	101	37.5	32.5
INTERVEST BK	CLEARWATER	22.5	5.0	2.5	7.5	7.5	\$100M-500M	84	10,063	136	25.0	20.0
ENTERPRISE NB OF PALM BEACH	NORTH PALM BEACH	22.5	5.0	5.0	7.5	5.0	\$100M-500M	85	8,288	64	20.0	15.0
CITY FIRST BK	TAMPA	22.5	5.0	2.5	5.0	10.0	<\$100M	130	7,210	153	30.0	40.0
PUTNAM ST BK	PALATKA	22.5	7.5	2.5	7.5	5.0	<\$100M	131	8,525	64	17.5	17.5
INDEPENDENT BKR BK OF FL	ORLANDO	15.0	5.0	2.5	5.0	2.5	<\$100M	132	7,977	28	10.0	10.0
DELTA NB&TC OF FL	MIAMI	12.5	2.5	5.0	2.5	2.5	\$100M-500M	86	1,601	8	20.0	10.0
KISLAK NB	NORTH MIAMI	12.5	2.5	2.5	5.0	2.5	<\$100M	133	3,949	10	10.0	10.0
PACIFIC NB	MIAMI	10.0	2.5	2.5	2.5	2.5	\$100M-500M	87	960	11	10.0	10.0
NBD BK	VENICE	10.0	2.5	2.5	2.5	2.5	\$100M-500M	88	897	2	10.0	10.0
PINEBANK NA	MIAMI	10.0	2.5	2.5	2.5	2.5	\$100M-500M	89	209	2	10.0	10.0
SUNTRUST BANKCARD NA	ORLANDO	0.0	2.5	2.5	2.5	2.5	\$1B-\$10B	22	0	0		10.0
HARRIS TR/BK OF MONTREAL	WEST PALM BEACH	0.0					<\$100M	134				
BANKERS TR FL NA	PALM BEACH	0.0	2.5		2.5	2.5	<\$100M	135	0	0		
FIRST NAVY BK	PENSACOLA	0.0					<\$100M	136				
CHASE MANHATTAN PRIVATE BK N	TAMPA	0.0	2.5		2.5	2.5	<\$100M	137	0	0		
BANK OF BOSTON-FL NA	BOCA RATON	0.0	2.5		2.5	2.5	<\$100M	138	0	0		
CITIBANK FL NA	DANIA	0.0	2.5		2.5	2.5	<\$100M	139	0	0		

Table 1. Small Business Lending in Florida, June 1998

Bank Name	Location	Total Rank (1)	Rank LSBL/TA (2)	Rank LSBL/TBL (3)	Rank LSBL (\$) (4)	Rank LSBL(#) (5)	Bnk Asset Sz. (6)	Rank by Bnk Sz. (7)	LSBL\$ (8)	LSBL# (9)	Total Rank MSBL (10)	Total Rank SSBL (11)
TCM BK NA	TAMPA	0.0	2.5		2.5	2.5	<\$100M	140	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 Florida, 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)
REPUBLIC SECURITY BK	WEST PALM BEACH	FL	90.0	22.5	17.5	25.0	25.0	\$1B-\$10B	1	321,788	1,786	62.5	65.0
BANKFIRST	WINTER PARK	FL	85.0	25.0	25.0	17.5	17.5	<\$100M	1	33,337	393	80.0	72.5
CITRUS BK	ORLANDO	FL	85.0	25.0	17.5	22.5	20.0	\$100M-500M	1	81,931	517	60.0	62.5
FIRST ST BK OF THE FL KEYS	KEY WEST	FL	82.5	20.0	17.5	22.5	22.5	\$100M-500M	2	85,440	666	85.0	87.5
FIDELITY BK OF FL	MERRITT ISLAND	FL	82.5	25.0	22.5	17.5	17.5	<\$100M	2	31,018	399	85.0	85.0
FIRST NB OF TAMPA	TAMPA	FL	80.0	25.0	25.0	17.5	12.5	<\$100M	3	29,242	220	55.0	55.0
FLORIDA CMNTY BK	IMMOKALEE	FL	80.0	22.5	12.5	22.5	22.5	\$100M-500M	3	60,808	711	85.0	87.5
CITRUS & CHEM BK	BARTOW	FL	80.0	17.5	15.0	22.5	25.0	\$100M-500M	4	76,805	1,238	87.5	90.0
FIRST ST BK	SARASOTA	FL	80.0	25.0	25.0	17.5	12.5	<\$100M	4	27,767	237	62.5	52.5
COMMUNITY BK OF HMSTD	HOMESTEAD	FL	80.0	20.0	15.0	22.5	22.5	\$100M-500M	5	70,769	977	62.5	65.0
NORTHSIDE BK OF TAMPA	TAMPA	FL	80.0	22.5	25.0	15.0	17.5	<\$100M	5	23,491	321	70.0	62.5
FIRST NB OF NAPLES	NAPLES	FL	70.0	10.0	10.0	25.0	25.0	\$500M-\$1B	1	104,151	2,131	70.0	80.0
BARNETT BK NA	JACKSONVILLE	FL	55.0	2.5	2.5	25.0	25.0	>\$10B	1	2,095,000	53,663	60.0	62.5

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 Florida 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)
1ST SOURCE CORPORATION	IN	26,932	137	\$1B-\$10B	2,952	59	9,276	99	
ADVANTA FNCL CORP	UT	62,150	6,388	<\$1B	62,150	6,388	62,150	6,388	
AMERICAN EXPRESS CENTURION B	UT	289,216	25,598	\$10B-\$50B	289,216	25,598	289,216	25,598	**
AMSOUTH BANCORPORATION	AL	109,148	1,596	\$10B-\$50B	40,229	1,369	65,604	1,509	
ASSOCIATED BANC-CORP.	WI	1,318	7	\$1B-\$10B	103	4	103	4	
BANC ONE CORPORATION	OH	31,737	1,009	>\$50B	19,135	971	22,740	991	
BANK AUDI USA	NY	2,770	9	<\$1B	224	3	774	6	
BANK LEUMI USA	NY	1,176	3	\$1B-\$10B	0	0	241	2	
BANK OF NEW YORK COMPANY IN	NY	1,152	9	\$10B-\$50B	232	4	817	8	
BANKAMERICA CORPORATION	CA	4,860	15	>\$50B	245	8	405	9	
BANKBOSTON CORPORATION	MA	3,816	22	>\$50B	443	13	1,025	16	
BB&T CORPORATION	NC	3,953	40	\$10B-\$50B	922	30	1,727	35	
BELMONT BANCORP	OH	1,263	8	<\$1B	142	4	393	6	
CAPITAL CITY BANK GROUP INC	FL	50,670	967	\$1B-\$10B	20,080	856	31,186	922	
CHASE MANHATTAN CORPORATION	NY	46,863	2,783	>\$50B	42,835	2,771	43,783	2,777	
CITICORP	NY	2,835	16	>\$50B	697	13	835	14	
CITY NATIONAL BANCSHARES IN	FL	42,337	291	\$1B-\$10B	8,071	184	19,574	247	
CITY NATIONAL CORPORATION	CA	1,595	7	\$1B-\$10B	45	4	245	5	
COLONIAL BANCGROUP INC. TH	AL	118,409	965	\$1B-\$10B	24,892	688	50,272	838	
COMERICA INCORPORATED	MI	26,472	87	\$10B-\$50B	1,337	27	5,369	48	
COMMERCE BANCSHARES INC.	MO	2,070	20	\$10B-\$50B	334	13	688	16	
COMMERCEBANK NA	FL	25,991	318	<\$1B	9,433	257	15,389	294	
COMMERCIAL BANKSHARES INCORP	FL	26,055	193	<\$1B	5,029	134	9,903	161	
COMPASS BANCSHARES INC.	AL	29,732	385	\$10B-\$50B	9,045	319	15,300	356	
CRESTAR FINANCIAL CORPORATIO	VA	2,897	49	\$10B-\$50B	257	43	597	45	
EASTERN NB	FL	36,038	216	<\$1B	6,416	148	12,044	179	
F.N.B. CORPORATION	PA	33,969	739	\$1B-\$10B	13,558	675	18,378	704	
FIFTH THIRD BANCORP	OH	24,321	155	\$10B-\$50B	3,351	103	7,165	124	
FIRST AMERICAN CORPORATION	TN	2,621	6	\$10B-\$50B	62	3	62	3	
FIRST BUSEY CORPORATION	IL	1,533	7	<\$1B	153	4	283	5	
FIRST CHARTER CORPORATION	NC	1,536	61	<\$1B	1,313	60	1,536	61	
FIRST CHICAGO NBD CORPORATIO	IL	11,770	48	>\$50B	976	19	3,774	33	
FIRST MIAMI BANCORP INC.	FL	6,643	125	<\$1B	2,614	113	3,858	120	
FIRST NB OF MD	MD	2,230	7	\$10B-\$50B	155	3	505	5	
FIRST UNION CORPORATION	NC	952,095	7,550	>\$50B	180,102	5,216	385,420	6,443	
FIRSTAR CORPORATION	WI	2,589	23	\$10B-\$50B	639	16	1,639	21	
FIRSTMERIT CORPORATION	OH	1,962	5	\$1B-\$10B	161	2	161	2	
FLEET FINANCIAL GROUP INC.	MA	6,192	30	>\$50B	990	16	2,004	22	
HAMILTON BANCORP INC.	FL	11,491	72	\$1B-\$10B	2,124	46	4,478	59	
HORIZON BANCORP INC.	WV	1,353	23	\$1B-\$10B	558	18	1,353	23	
HUNTINGTON BANCSHARES INCORP	OH	56,637	935	\$10B-\$50B	19,554	804	32,529	885	
INTERCHANGE FINANCIAL SERVIC	NJ	1,008	2	<\$1B	0	0	0	0	

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INTERCOUNTY BANCSHARES INC.	OH	1,750	2	<\$1B	0	0	0	0	
KEYCORP	OH	3,838	37	>\$50B	1,055	22	3,838	37	
LASALLE NB	IL	2,707	22	\$10B-\$50B	626	17	986	19	
M & T BANK CORPORATION	NY	1,800	5	\$10B-\$50B	0	0	400	2	
MAGNA GROUP INC.	MO	2,157	17	\$1B-\$10B	441	13	563	14	
MARINE MIDLAND BK	NY	28,261	91	\$10B-\$50B	740	19	5,388	48	
MARSHALL & ILSLEY CORPORATIO	WI	3,735	19	\$10B-\$50B	234	10	623	12	
MBNA CORPORATION	DE	25,723	2,068	\$10B-\$50B	22,983	2,061	23,519	2,065	**
MELLON BANK CORPORATION	PA	90,494	589	\$10B-\$50B	20,562	389	40,230	496	
MERCANTILE BANCORPORATION IN	MO	2,575	18	\$10B-\$50B	511	10	1,346	14	
MERCHANTS NEW YORK BANCORP	NY	1,485	12	\$1B-\$10B	600	9	785	10	
MICHIGAN NB	MI	2,320	12	\$10B-\$50B	390	6	970	9	
MID AM INC.	OH	1,580	12	\$1B-\$10B	197	7	355	8	
MOUNTAINWEST FNCL	UT	56,279	23,416	<\$1B	56,279	23,416	56,279	23,416	
NATIONAL CITY CORPORATION	OH	7,473	46	>\$50B	1,083	24	2,930	35	
NATIONAL COMMERCE BANCORPORA	TN	1,102	9	\$1B-\$10B	261	5	677	8	
NATIONSBANK CORPORATION	NC	1,489,617	19,038	>\$50B	537,722	16,063	841,926	17,787	
NORTH FORK BANCORPORATION I	NY	2,755	8	\$1B-\$10B	20	1	370	3	
NORTHERN TRUST CORPORATION	IL	89,830	535	\$10B-\$50B	13,885	321	30,152	416	
NORWEST CORPORATION	MN	2,980	26	>\$50B	810	20	1,430	23	
OCEAN BANCSHARES INC.	FL	168,620	1,329	\$1B-\$10B	36,571	976	64,451	1,132	
OLD KENT FINANCIAL CORPORATI	MI	2,513	14	\$10B-\$50B	456	9	1,013	12	
PEOPLES FIRST CORPORATION	KY	1,376	6	\$1B-\$10B	190	4	376	5	
PLAINS CAPITAL CORPORATION	TX	1,079	2	<\$1B	0	0	250	1	
PNC BANK CORP.	PA	7,220	36	>\$50B	714	13	3,168	27	
POPULAR BK OF FL	FL	11,283	87	<\$1B	2,785	55	6,565	78	
PROVIDENT FINANCIAL GROUP I	OH	2,589	8	\$1B-\$10B	89	5	89	5	
PRUDENTIAL B&TC	GA	6,150	436	<\$1B	2,770	426	3,760	432	**
READY ST BK	FL	17,984	348	<\$1B	9,131	315	12,151	336	
REBANK NETHERLANDS ANTILLES		88,781	890	\$1B-\$10B	25,919	711	41,658	799	
REGIONS FINANCIAL CORPORATIO	AL	109,067	1,141	\$10B-\$50B	25,839	888	48,871	1,023	
REPUBLIC BANCSHARES INC.	FL	40,143	233	\$1B-\$10B	5,798	141	12,307	180	
REPUBLIC NEW YORK CORPORATIO	NY	3,893	33	\$10B-\$50B	1,092	23	2,333	30	
REPUBLIC SECURITY FINANCIAL	FL	17,414	139	\$1B-\$10B	4,100	97	7,717	119	
RIVERSIDE BANKING COMPANY	FL	40,090	692	<\$1B	14,204	607	21,598	653	
S & T BANCORP INC.	PA	1,991	7	\$1B-\$10B	43	2	441	5	
SAND RIDGE FINANCIAL CORPORA	IN	12,951	83	<\$1B	1,550	31	9,123	74	
SEACOAST BANKING CORPORATION	FL	22,774	349	<\$1B	7,991	299	12,522	327	
SOUTHEASTERN BANKING CORPORA	GA	1,413	34	<\$1B	581	32	581	32	
SOUTHTRUST CORPORATION	AL	13,449	92	\$10B-\$50B	2,022	56	4,667	74	
STAR BANC CORPORATION	OH	1,150	3	\$10B-\$50B	0	0	300	2	
STATE STREET CORPORATION	MA	5,489	10	\$10B-\$50B	0	0	507	3	

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SUNTRUST BANKS INC.	GA	1,352,222	12,403	>\$50B	313,770	9,124	636,813	10,980	
SYNOVUS FINANCIAL CORP.	GA	84,906	898	\$1B-\$10B	22,180	683	42,704	809	
TRANS FINANCIAL INC.	KY	2,278	10	\$1B-\$10B	105	6	307	7	
TRANSFLORIDA BK	FL	13,883	42	<\$1B	443	13	1,413	18	
UNION BK OF CA NA	CA	1,150	2	\$10B-\$50B	0	0	150	1	
UNION PLANTERS CORPORATION	TN	58,521	495	\$10B-\$50B	16,201	373	27,068	434	
UST CORP.	MA	1,716	5	\$1B-\$10B	100	1	100	1	
WACHOVIA CORPORATION	NC	99922	708	>\$50B	18369	475	37592	586	
WELLS FARGO & COMPANY	CA	101,503	6,052	>\$50B	100,961	6,050	101,211	6,051	
WHITNEY HOLDING CORPORATION	LA	2,257	19	\$1B-\$10B	375	15	478	16	
ZIONS BANCORPORATION	UT	4,302	10	\$10B-\$50B	200	2	200	2	

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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.