

Table 1. Small Business Lending in Maine, 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)	(10)	(11)
UNITED BK	BANGOR	75.0	25.0	22.5	12.5	15.0	<\$100M	1	42,513	793	80.0	82.5
MAINE B&TC	PORTLAND	75.0	22.5	10.0	22.5	20.0	\$100M-500M	1	79,228	1,280	67.5	52.5
KATAHDIN TC	PATTEN	72.5	20.0	20.0	15.0	17.5	\$100M-500M	2	46,987	965	82.5	87.5
FIRST NB OF BAR HARBOR	BAR HARBOR	62.5	20.0	12.5	17.5	12.5	\$100M-500M	3	50,143	677	42.5	45.0
CAMDEN NB	CAMDEN	60.0	12.5	2.5	22.5	22.5	\$100M-500M	4	114,581	2,174	60.0	62.5
UNION TC	ELLSWORTH	57.5	7.5	15.0	15.0	20.0	\$100M-500M	5	48,237	1,030	77.5	82.5
FLEET BK ME	PORTLAND	55.0	2.5	2.5	25.0	25.0	\$1B-\$10B	1	217,047	2,821	55.0	55.0
BAR HARBOR BKG&TC	ELLSWORTH	55.0	5.0	7.5	20.0	22.5	\$100M-500M	6	76,022	1,778	50.0	50.0
BORDER TC	SOUTH CHINA	52.5	22.5	17.5	7.5	5.0	<\$100M	2	22,986	441	52.5	50.0
MERRILL MRCH BK	BANGOR	50.0	15.0	5.0	20.0	10.0	\$100M-500M	7	50,525	649	35.0	27.5
DAMARISCOTTA B&TC	DAMARISCOTTA	47.5	15.0	20.0	5.0	7.5	<\$100M	3	21,413	538	40.0	42.5
LIVERMORE FALLS TC	LIVERMORE FALLS	45.0	12.5	22.5	5.0	5.0	<\$100M	4	14,554	376	37.5	37.5
FIRST CITIZENS BK	PRESQUE ISLE	45.0	10.0	15.0	7.5	12.5	\$100M-500M	8	22,202	755	62.5	75.0
FIRST NB OF DAMARISCOTTA	DAMARISCOTTA	40.0	5.0	7.5	12.5	15.0	\$100M-500M	9	46,472	805	47.5	45.0
PEPPERELL TC	BIDDEFORD	35.0	17.5	12.5	2.5	2.5	<\$100M	5	12,007	278	40.0	37.5
BANKBOSTON ME NA	SOUTH PORTLAND	32.5	2.5	25.0	2.5	2.5	<\$100M	6	56	1	32.5	32.5
OCEAN NB OF KENNEBUNK	KENNEBUNK	30.0	7.5	5.0	10.0	7.5	\$100M-500M	10	35,436	526	27.5	25.0

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 Maine, 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)
UNITED BK	BANGOR	ME	75.0	25.0	22.5	12.5	15.0	<\$100M	1	42,513	793	80.0	82.5
MAINE B&TC	PORTLAND	ME	75.0	22.5	10.0	22.5	20.0	\$100M-500M	1	79,228	1,280	67.5	52.5
FLEET BK ME	PORTLAND	ME	55.0	2.5	2.5	25.0	25.0	\$1B-\$10B	1	217,047	2,821	55.0	55.0

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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 Maine 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)
KEYCORP	OH	318,395	2,735	>\$50B	67,272	1,988	135,600	2,380	
FLEET FINANCIAL GROUP INC.	MA	170,690	1,568	>\$50B	43,905	1,194	82,263	1,401	
CAMDEN NATIONAL CORPORATION	ME	47,586	636	<\$1B	14,365	523	27,381	599	
PEOPLES HERITAGE FINANCIAL G	ME	31,810	81	\$1B-\$10B	922	21	2,910	34	
AMERICAN EXPRESS CENTURION B	UT	14,180	1,251	\$10B-\$50B	14,180	1,251	14,180	1,251	**
BAR HARBOR BANKSHARES	ME	12,346	488	<\$1B	7,270	462	10,666	484	
WELLS FARGO & COMPANY	CA	7,463	425	>\$50B	7,463	425	7,463	425	
ADVANTA FNCL CORP	UT	5,610	592	<\$1B	5,610	592	5,610	592	
CHASE MANHATTAN CORPORATION	NY	1,863	121	>\$50B	1,863	121	1,863	121	
UST CORP.	MA	1,690	5	\$1B-\$10B	0	0	501	3	
MARINE MIDLAND BK	NY	1,548	4	\$10B-\$50B	0	0	278	2	
1ST SOURCE CORPORATION	IN	1,217	7	\$1B-\$10B	25	1	1,217	7	
MELLON BANK CORPORATION	PA	1,000	1	\$10B-\$50B	0	0	0	0	

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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.