

Table 1. Small Business Lending in North Carolina, 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)
BANK OF GRANITE	GRANITE FALLS	87.5	25.0	17.5	22.5	22.5	\$500M-\$1B	1	201,931	2,636	77.5	72.5
YADKIN VALLEY B&TC	ELKIN	85.0	22.5	20.0	20.0	22.5	\$100M-500M	1	90,510	1,819	92.5	92.5
TRIANGLE BK	RALEIGH	77.5	17.5	15.0	22.5	22.5	\$1B-\$10B	1	345,670	5,950	80.0	80.0
EAST CAROLINA BK	ENGELHARD	77.5	22.5	20.0	17.5	17.5	\$100M-500M	2	61,583	1,127	85.0	90.0
FOUR OAKS B&TC	FOUR OAKS	75.0	15.0	25.0	15.0	20.0	\$100M-500M	3	45,264	1,473	85.0	90.0
WILKES NB	WILKESBORO	72.5	25.0	20.0	12.5	15.0	<\$100M	1	33,285	654	80.0	85.0
FIRST CMRC BK	CHARLOTTE	70.0	25.0	22.5	12.5	10.0	<\$100M	2	30,290	320	60.0	45.0
FIRST CHARTER NB	CONCORD	67.5	12.5	10.0	22.5	22.5	\$500M-\$1B	2	123,494	2,160	65.0	65.0
FIRST-CITIZENS B&TC	RALEIGH	67.5	10.0	7.5	25.0	25.0	\$1B-\$10B	2	1,411,426	32,849	70.0	75.0
BANK OF CURRITUCK	MOYOCK	67.5	20.0	25.0	10.0	12.5	<\$100M	3	20,776	412	75.0	80.0
BANK OF UNION	MONROE	67.5	20.0	12.5	17.5	17.5	\$100M-500M	4	54,084	999	62.5	62.5
CATAWBA VALLEY BK	HICKORY	67.5	20.0	25.0	10.0	12.5	<\$100M	4	19,928	566	77.5	82.5
HIGH POINT B&TC	HIGH POINT	65.0	17.5	7.5	22.5	17.5	\$100M-500M	5	113,285	1,256	52.5	40.0
FIRST BK	TROY	65.0	15.0	7.5	20.0	22.5	\$100M-500M	6	96,684	1,867	67.5	70.0
PEOPLES BK	NEWTON	65.0	20.0	5.0	22.5	17.5	\$100M-500M	7	103,880	916	47.5	47.5
COMMUNITY BK	PILOT MOUNTAIN	65.0	15.0	17.5	15.0	17.5	\$100M-500M	8	36,026	870	72.5	72.5
NEWSOUTH BK	WASHINGTON	65.0	17.5	15.0	17.5	15.0	\$100M-500M	9	64,462	783	67.5	57.5
FIDELITY BK	FUQUAY-VARINA	62.5	10.0	12.5	20.0	20.0	\$500M-\$1B	3	94,670	1,706	62.5	65.0
CENTURA BK	ROCKY MOUNT	62.5	7.5	5.0	25.0	25.0	\$1B-\$10B	3	1,003,239	13,597	62.5	57.5
BANK OF MECKLENBURG	CHARLOTTE	62.5	20.0	12.5	17.5	12.5	\$100M-500M	10	63,617	523	47.5	40.0
SURREY B&TC	MOUNT AIRY	60.0	25.0	20.0	7.5	7.5	<\$100M	5	10,524	193	62.5	67.5
RANDOLPH B&TC	ASHEBORO	60.0	15.0	17.5	12.5	15.0	\$100M-500M	11	31,627	647	62.5	55.0
MECHANICS & FARMERS BK	DURHAM	60.0	22.5	10.0	15.0	12.5	\$100M-500M	12	39,918	386	37.5	35.0
LINCOLN BK OF NC	LINCOLNTON	60.0	15.0	5.0	20.0	20.0	\$100M-500M	13	95,674	1,388	65.0	72.5
CAROLINA CMNTY BK	MURPHY	60.0	10.0	12.5	17.5	20.0	\$100M-500M	14	67,766	1,376	70.0	70.0
CABARRUS BK OF NC	CONCORD	60.0	17.5	15.0	15.0	12.5	\$100M-500M	15	38,707	466	65.0	67.5
WACHOVIA BK NA	WINSTON-SALEM	57.5	5.0	2.5	25.0	25.0	>\$10B	1	3,854,890	54,647	55.0	55.0
BRANCH BKG&TC	WINSTON-SALEM	57.5	5.0	2.5	25.0	25.0	>\$10B	2	2,615,466	47,533	57.5	62.5
CENTRAL CAROLINA B&TC	DURHAM	57.5	5.0	7.5	22.5	22.5	\$1B-\$10B	4	758,489	10,902	62.5	72.5
FIRST GASTON BK OF NC	GASTONIA	57.5	22.5	15.0	10.0	10.0	<\$100M	6	20,905	319	57.5	55.0
PARK MERIDIAN BK	CHARLOTTE	57.5	12.5	22.5	12.5	10.0	\$100M-500M	16	30,663	369	75.0	80.0
NATIONSBANK NA	CHARLOTTE	55.0	2.5	2.5	25.0	25.0	>\$10B	3	9,334,000	147,855	55.0	55.0
FIRST UNION NB	CHARLOTTE	55.0	2.5	2.5	25.0	25.0	>\$10B	4	#####	91,851	55.0	55.0
UNITED NB	FAYETTEVILLE	55.0	22.5	17.5	7.5	7.5	<\$100M	7	13,474	194	57.5	55.0
MOUNTAINBANK	HENDERSONVILLE	55.0	25.0	17.5	7.5	5.0	<\$100M	8	18,357	127	55.0	40.0
INDEPENDENCE BK	KERNERSVILLE	55.0	22.5	25.0	5.0	2.5	<\$100M	9	4,927	65	42.5	45.0
LEXINGTON ST BK	LEXINGTON	52.5	7.5	5.0	20.0	20.0	\$500M-\$1B	4	93,910	1,454	57.5	50.0
SOUTHERN B&TC	MOUNT OLIVE	52.5	5.0	7.5	20.0	20.0	\$500M-\$1B	5	69,404	1,439	52.5	52.5
CAROLINA BK	GREENSBORO	52.5	17.5	25.0	5.0	5.0	<\$100M	10	10,097	78	27.5	22.5
BANK OF ASHEVILLE	ASHEVILLE	52.5	20.0	22.5	5.0	5.0	<\$100M	11	4,462	68	52.5	52.5
FARMERS & MRCH BK	GRANITE QUARRY	52.5	10.0	12.5	15.0	15.0	\$100M-500M	17	34,247	583	57.5	60.0
BLUE RIDGE BK	SPARTA	52.5	10.0	17.5	10.0	15.0	\$100M-500M	18	20,600	593	55.0	65.0
FIRST NB OF SHELBY	SHELBY	50.0	7.5	10.0	15.0	17.5	\$100M-500M	19	51,839	1,047	55.0	60.0

Table 1. Small Business Lending in North Carolina, 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)
FIRST NB&TC	ASHEBORO	50.0	10.0	5.0	17.5	17.5	\$100M-500M	20	65,994	797	42.5	40.0
PINE LEVEL BK	PINE LEVEL	47.5	10.0	25.0	5.0	7.5	<\$100M	12	4,322	237	57.5	65.0
PIEDMONT BK	STATESVILLE	47.5	25.0	10.0	7.5	5.0	<\$100M	13	14,410	122	35.0	22.5
BANK OF STANLY	ALBEMARLE	47.5	12.5	10.0	12.5	12.5	\$100M-500M	21	31,418	510	55.0	62.5
BANK OF NC	THOMASVILLE	47.5	12.5	15.0	10.0	10.0	\$100M-500M	22	24,329	323	45.0	47.5
SOUTHERN CMNTY B&TC	WINSTON-SALEM	47.5	17.5	7.5	12.5	10.0	\$100M-500M	23	32,568	365	42.5	40.0
FIRST NB SOUTHEAST	REIDSVILLE	42.5	7.5	2.5	17.5	15.0	\$100M-500M	24	61,713	642	35.0	40.0
LUMBEE GUARANTY BK	PEMBROKE	40.0	5.0	20.0	5.0	10.0	<\$100M	14	9,298	308	50.0	62.5
CAPITAL BK	RALEIGH	40.0	17.5	5.0	10.0	7.5	<\$100M	15	20,765	203	37.5	32.5
MIDCAROLINA BK	BURLINGTON	40.0	12.5	15.0	7.5	5.0	<\$100M	16	11,586	84	50.0	17.5
HERITAGE BK	LUCAMA	40.0	12.5	10.0	10.0	7.5	\$100M-500M	25	24,560	258	32.5	30.0
COMMUNITY B&TC	RUTHERFORDTON	37.5	7.5	12.5	7.5	10.0	\$100M-500M	26	13,223	368	37.5	50.0
FIRST WESTERN BK	BURNSVILLE	35.0	7.5	22.5	2.5	2.5	<\$100M	17	2,673	55	45.0	55.0
AVERY CTY BK	NEWLAND	32.5	2.5	20.0	2.5	7.5	<\$100M	18	3,056	207	37.5	45.0
BANK OF THE CAROLINAS	LANDIS	30.0	2.5	22.5	2.5	2.5	<\$100M	19	437	5	30.0	22.5
SCOTTISH BK	CHARLOTTE	30.0	2.5	22.5	2.5	2.5	<\$100M	20	2	1	32.5	32.5
HIGH ST BKG CO	ASHEVILLE	25.0	15.0	2.5	5.0	2.5	<\$100M	21	6,970	40	12.5	12.5
WACCAMAW BK	WHITEVILLE	15.0	5.0	2.5	2.5	5.0	<\$100M	22	3,547	83	17.5	25.0
FIRST UNION HOME EQUITY BK N	CHARLOTTE	0.0	2.5		2.5	2.5	\$500M-\$1B	6	0	0		
BANK OF WILMINGTON	WILMINGTON	0.0	2.5		2.5	2.5	<\$100M	23	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 North Carolina, 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 GRANITE	GRANITE FALLS	NC	87.5	25.0	17.5	22.5	22.5	\$500M-\$1B	1	201,931	2,636	77.5	72.5
YADKIN VALLEY B&TC	ELKIN	NC	85.0	22.5	20.0	20.0	22.5	\$100M-500M	1	90,510	1,819	92.5	92.5
TRIANGLE BK	RALEIGH	NC	77.5	17.5	15.0	22.5	22.5	\$1B-\$10B	1	345,670	5,950	80.0	80.0
EAST CAROLINA BK	ENGELHARD	NC	77.5	22.5	20.0	17.5	17.5	\$100M-500M	2	61,583	1,127	85.0	90.0
FOUR OAKS B&TC	FOUR OAKS	NC	75.0	15.0	25.0	15.0	20.0	\$100M-500M	3	45,264	1,473	85.0	90.0
WILKES NB	WILKESBORO	NC	72.5	25.0	20.0	12.5	15.0	<\$100M	1	33,285	654	80.0	85.0
FIRST CMRC BK	CHARLOTTE	NC	70.0	25.0	22.5	12.5	10.0	<\$100M	2	30,290	320	60.0	45.0
WACHOVIA BK NA	WINSTON-SALEM	NC	57.5	5.0	2.5	25.0	25.0	>\$10B	1	3,854,890	54,647	55.0	55.0

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 North Carolina 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)
BB&T CORPORATION	NC	1,201,968	17,861	\$10B-\$50B	412,764	15,165	693,257	16,835	
WACHOVIA CORPORATION	NC	611,694	8,862	>\$50B	157,024	7,538	274,892	8,238	
FIRST CITIZENS BANCSHARES I	NC	597,604	8,544	\$1B-\$10B	180,370	7,149	320,717	7,973	
FIRST UNION CORPORATION	NC	597,387	5,692	>\$50B	132,461	4,346	253,667	5,047	
NATIONSBANK CORPORATION	NC	406,148	3,264	>\$50B	87,813	2,417	156,782	2,817	
CENTURA BANKS INC.	NC	334,608	5,750	\$1B-\$10B	116,902	4,999	197,805	5,474	
CCB FINANCIAL CORPORATION	NC	325,480	5,416	\$1B-\$10B	115,558	4,661	194,303	5,140	
TRIANGLE BANCORP INC.	NC	154,729	2,606	\$1B-\$10B	63,177	2,245	102,427	2,484	
BANK OF GRANITE CORPORATION	NC	84,387	1,295	<\$1B	27,643	1,097	46,422	1,213	
FIRST BANCORP	NC	73,384	1,328	<\$1B	28,305	1,158	46,642	1,269	
AMERICAN EXPRESS CENTURION B	UT	69,038	6,341	\$10B-\$50B	69,038	6,341	69,038	6,341	**
CAROLINA FIRST BANCSHARES I	NC	63,388	740	<\$1B	19,755	593	34,445	686	
SOUTHERN BANCSHARES (N.C.)	NC	37,739	892	<\$1B	16,330	812	25,559	866	
WELLS FARGO & COMPANY	CA	27,938	1,609	>\$50B	27,498	1,607	27,638	1,608	
FIRST CHARTER CORPORATION	NC	26,642	360	<\$1B	8,678	300	14,206	336	
MOUNTAINWEST FNCL	UT	23,804	7,941	<\$1B	23,804	7,941	23,804	7,941	
ADVANTA FNCL CORP	UT	21,422	2,299	<\$1B	21,422	2,299	21,422	2,299	
YADKIN VALLEY B&TC	NC	18,142	251	<\$1B	6,852	209	10,997	234	
LSB BANCSHARES INC.	NC	17,762	426	<\$1B	9,843	389	14,397	417	
NATIONAL COMMERCE BANCORPORA	TN	17,058	96	\$1B-\$10B	1,765	30	9,822	78	
FIRST NB OF MD	MD	16,709	90	\$10B-\$50B	2,114	29	8,330	67	
CHASE MANHATTAN CORPORATION	NY	14,485	732	>\$50B	14,249	730	14,485	732	
SYNOVUS FINANCIAL CORP.	GA	9,990	58	\$1B-\$10B	803	39	2,090	47	
BANC ONE CORPORATION	OH	9,755	307	>\$50B	6,408	297	7,455	304	
1ST SOURCE CORPORATION	IN	9,629	61	\$1B-\$10B	1,379	28	5,479	53	
ANCHOR FINANCIAL CORPORATION	SC	9,106	96	<\$1B	2,286	70	5,868	89	
MARINE MIDLAND BK	NY	7,730	32	\$10B-\$50B	358	8	2,198	19	
MBNA CORPORATION	DE	6,239	545	\$10B-\$50B	6,239	545	6,239	545	**
SOUTHTRUST CORPORATION	AL	3,519	23	\$10B-\$50B	699	16	977	18	
REGIONS FINANCIAL CORPORATIO	AL	2,884	8	\$10B-\$50B	92	2	342	3	
CAROLINA FIRST CORPORATION	SC	2,710	25	\$1B-\$10B	565	18	1,585	23	
REPUBLIC NEW YORK CORPORATIO	NY	2,355	5	\$10B-\$50B	75	1	380	3	
PRUDENTIAL B&TC	GA	2,093	262	<\$1B	1,633	260	1,743	261	**
MICHIGAN NB	MI	2,053	14	\$10B-\$50B	72	12	72	12	
FLEET FINANCIAL GROUP INC.	MA	2,001	5	>\$50B	130	2	251	3	
FIRST NATIONAL CORPORATION	SC	1,962	12	<\$1B	254	6	669	8	
FIRST AMERICAN CORPORATION	TN	1,952	10	\$10B-\$50B	183	6	333	7	
SUMMIT BANCORP	NJ	1,900	3	\$10B-\$50B	50	1	50	1	
AMERICAN NATIONAL BANKSHARES	VA	1,807	69	<\$1B	1,425	67	1,547	68	
FIRST COMMUNITY BANCSHARES	WV	1,665	10	\$1B-\$10B	368	8	368	8	
TRANS FINANCIAL INC.	KY	1,640	4	\$1B-\$10B	40	2	40	2	
FIRST VIRGINIA BANKS INC.	VA	1,629	34	\$1B-\$10B	630	31	830	32	

Table 3. Top Lenders in Small Business Loans in North Carolina 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)
SILICON VALLEY BANCSHARES	CA	1,607	4	\$1B-\$10B	30	1	280	2	
PNC BANK CORP.	PA	1,570	6	>\$50B	50	3	50	3	
MAINSTREET FINANCIAL CORPORA	VA	1,340	11	\$1B-\$10B	191	7	631	9	
UNION PLANTERS CORPORATION	TN	1,299	5	\$10B-\$50B	38	1	608	4	
M & T BANK CORPORATION	NY	1,210	3	\$10B-\$50B	0	0	110	1	
J.P. MORGAN & CO. INCORPORAT	NY	1,178	2	>\$50B	0	0	250	1	
COMERICA INCORPORATED	MI	1,126	9	\$10B-\$50B	142	4	1,126	9	
LASALLE NB	IL	1,001	2	\$10B-\$50B	1	1	1	1	
NATIONAL CITY CORPORATION	OH	1,000	7	>\$50B	300	5	300	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 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.