

Table 1. Small Business Lending in Nevada, June 1998

Bank Name	Location	Total Rank	Rank LSBL/TA	Rank LSBL/TBL	Rank LSBL (\$)	Rank LSBL(#)	Bank Asset Sz.	Rank by Bank Sz.	LSBL\$	LSBL#	Total Rank MSBL	Total Rank SSBL
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
COMMUNITY BK OF NV	LAS VEGAS	80.0	25.0	15.0	20.0	20.0	\$100M-500M	1	54,998	269	65.0	57.5
INTERWEST BK	RENO	77.5	22.5	17.5	17.5	20.0	\$100M-500M	2	37,025	272	77.5	72.5
FIRST SCTY BK OF NV	LAS VEGAS	70.0	12.5	7.5	25.0	25.0	\$1B-\$10B	1	193,025	1,835	67.5	70.0
PIONEER CITIZENS BK OF NV	RENO	70.0	15.0	5.0	25.0	25.0	\$500M-\$1B	1	209,062	1,461	70.0	75.0
NEVADA FIRST BK	LAS VEGAS	70.0	25.0	25.0	12.5	7.5	<\$100M	1	15,986	48	35.0	25.0
BANKWEST OF NV	LAS VEGAS	70.0	20.0	7.5	20.0	22.5	\$100M-500M	3	70,237	873	77.5	75.0
HERITAGE BK OF NV	RENO	67.5	20.0	25.0	10.0	12.5	<\$100M	2	9,640	147	75.0	72.5
SILVER ST BK	HENDERSON	67.5	20.0	15.0	17.5	15.0	\$100M-500M	4	33,461	180	62.5	57.5
NEVADA ST BK	LAS VEGAS	62.5	12.5	5.0	22.5	22.5	\$1B-\$10B	2	159,861	891	60.0	62.5
GREAT BASIN BK OF NV	ELKO	60.0	17.5	12.5	12.5	17.5	<\$100M	3	13,119	210	75.0	72.5
MESQUITE ST BK	MESQUITE	57.5	22.5	22.5	7.5	5.0	<\$100M	4	6,137	48	40.0	50.0
NEVADA BKG CO	STATELINE	57.5	15.0	10.0	15.0	17.5	\$100M-500M	5	20,175	260	62.5	60.0
FIRST NB	ELY	55.0	15.0	20.0	10.0	10.0	<\$100M	5	7,841	124	77.5	85.0
NORWEST BK NV NA	LAS VEGAS	52.5	7.5	2.5	22.5	20.0	\$1B-\$10B	3	117,105	646	50.0	50.0
COMSTOCK BK	RENO	52.5	10.0	12.5	15.0	15.0	\$100M-500M	6	31,707	206	67.5	75.0
LAUGHLIN NB	LAUGHLIN	47.5	10.0	20.0	7.5	10.0	<\$100M	6	4,635	101	62.5	62.5
LAS VEGAS BUS BK	LAS VEGAS	45.0	17.5	2.5	15.0	10.0	<\$100M	7	23,749	104	32.5	30.0
FIRST REPUBLIC BK	LAS VEGAS	42.5	5.0	2.5	20.0	15.0	\$1B-\$10B	4	69,621	176	27.5	25.0
U S SVG BK	LAS VEGAS	42.5	10.0	22.5	5.0	5.0	<\$100M	8	3,320	14	35.0	22.5
NEVADA B&TC	CALIENTE	37.5	7.5	17.5	5.0	7.5	<\$100M	9	3,835	60	55.0	72.5
CITIBANK NV NA	LAS VEGAS	0.0	5.0	10.0	10.0	12.5	\$1B-\$10B	5	6,140	125		50.0
HOUSEHOLD BK NV NA	LAS VEGAS	0.0	2.5		2.5	2.5	\$1B-\$10B	6	0	0		
HOUSEHOLD BK SB NA	LAS VEGAS	0.0	2.5		2.5	2.5	\$1B-\$10B	7	0	0		
EAGLEMARK BK NA	CARSON CITY		2.5		2.5	2.5	\$100M-500M	7	0	0		
USAA SVG BK	LAS VEGAS	0.0	5.0		5.0	5.0	\$1B-\$10B	8	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 Nevada, 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)
COMMUNITY BK OF NV	LAS VEGAS	NV	80.0	25.0	15.0	20.0	20.0	\$100M-500M	1	54,998	269	65.0	57.5
INTERWEST BK	RENO	NV	77.5	22.5	17.5	17.5	20.0	\$100M-500M	2	37,025	272	77.5	72.5
PIONEER CITIZENS BK OF NV	RENO	NV	70.0	15.0	5.0	25.0	25.0	\$500M-\$1B	1	209,062	1,461	70.0	75.0
NEVADA FIRST BK	LAS VEGAS	NV	70.0	25.0	25.0	12.5	7.5	<\$100M	1	15,986	48	35.0	25.0
FIRST SCTY BK OF NV	LAS VEGAS	NV	70.0	12.5	7.5	25.0	25.0	\$1B-\$10B	1	193,025	1,835	67.5	70.0
BANKWEST OF NV	LAS VEGAS	NV	70.0	20.0	7.5	20.0	22.5	\$100M-500M	3	70,237	873	77.5	75.0

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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 Nevada 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)
FIRST SECURITY CORPORATION	UT	149,928	985	\$10B-\$50B	26,524	614	62,214	801	
ZIONS BANCORPORATION	UT	106,242	871	\$10B-\$50B	21,883	653	39,125	751	
WELLS FARGO & COMPANY	CA	103,962	2,882	>\$50B	43,088	2,700	61,663	2,797	
BANKAMERICA CORPORATION	CA	91,862	1,617	>\$50B	32,121	1,451	46,869	1,529	
PIONEER BANCORPORATION	NV	88,830	580	<\$1B	16,467	368	33,357	465	
SIERRAWEST BANCORP	CA	41,709	324	<\$1B	10,365	231	18,277	278	
NORWEST CORPORATION	MN	31,629	349	>\$50B	7,494	281	14,708	319	
AMERICAN EXPRESS CENTURION B CITICORP	UT NY	26,719 10,650	2,258 126	\$10B-\$50B >\$50B	26,719 4,386	2,258 93	26,719 9,400	2,258 123	**
1ST SOURCE CORPORATION	IN	10,506	28	\$1B-\$10B	162	5	1,160	11	
TRUSTMARK CORPORATION	MS	10,138	31	\$1B-\$10B	890	13	1,338	16	
BANK OF CMRC	CA	8,827	23	<\$1B	71	1	1,439	9	
MARINE MIDLAND BK	NY	8,037	21	\$10B-\$50B	24	1	869	7	
ADVANTA FNCL CORP	UT	7,712	739	<\$1B	7,712	739	7,712	739	
CHASE MANHATTAN CORPORATION	NY	7,186	331	>\$50B	6,498	329	6,632	330	
BANK OF THE WEST	CA	6,168	38	\$1B-\$10B	962	25	1,972	32	
MOUNTAINWEST FNCL	UT	5,873	2,383	<\$1B	5,873	2,383	5,873	2,383	
PACIFIC CENTURY FINANCIAL CO	HI	4,696	14	\$10B-\$50B	100	1	1,008	7	
BANC ONE CORPORATION	OH	4,506	104	>\$50B	1,663	99	1,874	100	
MBNA CORPORATION	DE	4,122	318	\$10B-\$50B	4,012	317	4,122	318	**
IMPERIAL BANCORP	CA	3,923	8	\$1B-\$10B	0	0	415	2	
UNION BK OF CA NA	CA	2,670	6	\$10B-\$50B	60	1	325	3	
CATHAY BANCORP INC.	CA	2,536	5	\$1B-\$10B	0	0	0	0	
IMPERIAL T&LA	CA	2,288	5	<\$1B	0	0	462	2	
FIRST REPUBLIC BK	NV	2,280	3	\$1B-\$10B	0	0	0	0	
FIRST CHICAGO NBD CORPORATIO	IL	1,857	4	>\$50B	12	1	12	1	
NATIONSBANK CORPORATION	NC	1,423	13	>\$50B	273	9	823	12	
FIRST NATIONAL OF NEBRASKA	NE	1,394	6	\$1B-\$10B	2	1	469	4	**

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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.