

Table 2 Top Lending BHCs in Small Business Loans under CRA Reporting Program, 1997

BHC NAME	HQ State	No. of STATE w	LSBL\$ (1)	LSBL# (2)	BK SIZE (3)	Cdt Card Bks (4)	Five Largest LSBL\$ States (5)	SSBL\$ (6)	SSBL# (7)	MSBL\$ (8)	MSBL# (9)
WELLS FARGO & COMPANY	CA	51	5,746,035	192,001	>\$50B		CA TX OR AZ WA	2,851,519	182,651	3,881,094	188,230
NATIONSBANK CORPORATION	NC	48	4,811,674	53,723	>\$50B		FL MO NC GA SC	1,460,694	43,808	2,397,848	49,214
BANC ONE CORPORATION	OH	51	4,648,313	61,923	>\$50B		LA OH TX WI AZ	1,449,728	52,170	2,379,034	57,545
CHASE MANHATTAN CORPORATION	NY	51	4,143,135	75,566	>\$50B		NY TX NJ CT FL	1,687,937	68,931	2,294,795	72,277
NORWEST CORPORATION	MN	48	3,848,727	42,123	>\$50B		MN TX IA CO NV	1,030,078	33,409	1,880,600	38,345
AMERICAN EXPRESS CENTURION B KEYCORP	UT	51	3,505,368	302,127	\$10B-\$50B	**	CA NY TX NJ IL	3,504,530	302,123	3,504,886	302,126
NATIONAL CITY CORPORATION	OH	48	3,450,359	31,301	>\$50B		WA NY OR OH ME	798,085	23,267	1,578,000	27,703
FLEET FINANCIAL GROUP INC.	MA	31	3,228,249	22,533	>\$50B		MI PA IN OH IL	720,288	19,971	1,459,322	24,255
SUNTRUST BANKS INC.	GA	50	3,209,236	32,651	>\$50B		NY MA CT NJ NH	656,543	15,644	1,289,899	19,095
FIRST CHICAGO NBD CORPORATIO	IL	37	3,167,540	20,483	>\$50B		FL GA TN AL SC	781,871	24,939	1,529,535	29,271
BANKAMERICA CORPORATION	CA	41	3,059,611	58,439	>\$50B		MI IL IN WI CA	462,685	13,339	1,057,555	16,656
FIRST UNION CORPORATION	NC	22	2,478,994	22,196	>\$50B		CA WA TX OR AZ	1,324,276	53,774	1,710,704	55,891
MARINE MIDLAND BK	NY	49	2,270,302	15,855	\$10B-\$50B		FL NC CT VA GA	499,468	16,474	1,000,192	19,396
HUNTINGTON BANCSHARES INCORP	OH	38	2,055,260	20,264	\$10B-\$50B		NY CA TX PA NJ	307,842	10,633	739,996	13,074
MARSHALL & ILSLEY CORPORATIO	WI	31	2,038,102	17,218	\$10B-\$50B		OH MI IN WV FL	485,242	15,252	987,444	18,153
PNC BANK CORP.	PA	42	1,930,095	18,772	>\$50B		WI AZ IL MN MI	435,746	12,211	910,451	14,989
UNION BK OF CA NA	CA	23	1,928,151	9,630	\$10B-\$50B		PA NJ KY OH DE	493,825	14,428	910,647	16,799
COMERICA INCORPORATED	MI	39	1,899,984	10,756	\$10B-\$50B		CA OR WA NY TX	240,995	5,331	602,611	7,272
MELLON BANK CORPORATION	PA	32	1,735,946	12,626	\$10B-\$50B		MI TX CA FL OH	273,911	5,974	699,369	8,341
BB&T CORPORATION	NC	30	1,699,157	25,510	\$10B-\$50B		PA CA FL NJ DE	244,560	8,735	576,869	10,531
WACHOVIA CORPORATION	NC	49	1,695,017	21,644	>\$50B		NC SC VA MD GA	587,029	21,673	987,116	24,067
SOUTHTRUST CORPORATION	AL	25	1,423,270	13,700	\$10B-\$50B		NC GA SC FL VA	376,394	18,107	660,416	19,775
REGIONS FINANCIAL CORPORATIO	AL	32	1,386,719	20,223	\$10B-\$50B		AL FL GA MS TN	330,021	10,104	688,675	12,234
OLD KENT FINANCIAL CORPORATI	MI	24	1,236,447	11,812	\$10B-\$50B		AL LA FL TN GA	425,925	17,094	738,916	18,939
FIRSTAR CORPORATION	WI	40	1,188,854	12,173	\$10B-\$50B		MI IL IN FL CA	322,240	8,712	654,196	10,618
FIFTH THIRD BANCORP	OH	26	1,029,059	6,724	\$10B-\$50B		WI IA MN IL AZ	268,091	9,437	521,149	10,869
FIRST SECURITY CORPORATION	UT	21	995,803	8,711	\$10B-\$50B		OH KY IN FL MI	159,883	4,214	387,838	5,531
SUMMIT BANCORP	NJ	24	980,005	6,825	\$10B-\$50B		UT ID NV CA NM	239,368	6,206	488,855	7,636
CRESTAR FINANCIAL CORPORATIO	VA	29	978,456	10,808	\$10B-\$50B		NJ PA NY CT NC	157,039	4,644	347,139	5,676
MERCANTILE BANCORPORATION IN	MO	37	938,679	10,441	\$10B-\$50B		VA MD DC NC PA	183,185	8,706	361,079	9,691
COMMERCE BANCSHARES INC.	MO	31	905,199	14,170	\$10B-\$50B		MO IA KS IL AR	241,476	8,268	443,684	9,461
M & T BANK CORPORATION	NY	18	870,111	5,259	\$10B-\$50B		MO IL KS CO AR	282,606	12,171	477,784	13,318
ZIONS BANCORPORATION	UT	37	779,904	6,633	\$10B-\$50B		NY CT NJ PA FL	117,394	3,371	270,190	4,191
CITICORP	NY	15	767,694	8,168	>\$50B		UT AZ CA NV TX	147,372	4,812	309,228	5,737
LASALLE NB	IL	33	751,676	4,739	\$10B-\$50B		NY NJ NV CT FL	285,675	6,534	495,593	7,668
FIRST AMERICAN CORPORATION	TN	25	718,271	10,032	\$10B-\$50B		NY IL NJ MI IN	112,015	3,182	230,254	3,826
COMPASS BANCSHARES INC.	AL	26	671,675	6,740	\$10B-\$50B		TN MS LA KY AR	231,497	8,442	388,531	9,369
MICHIGAN NB	MI	32	576,245	3,870	\$10B-\$50B		TX AL FL TN LA	149,706	5,175	287,888	5,997
							MI IN CA FL CO	82,953	2,492	201,784	3,159

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						Bks (4)						
FIRST TENNESSEE NATIONAL COR	TN	24	544,632	5,093	\$10B-\$50B			TN MS AR GA AL	120,182	3,832	235,222	4,516
BANK OF NEW YORK COMPANY IN	NY	13	486,834	3,159	\$10B-\$50B			NY NJ CT SC MO	87,699	1,996	198,116	2,618
BANKBOSTON CORPORATION	MA	32	481,871	7,913	>\$50B			MA CT NH RI VA	126,331	6,914	217,442	7,421
HARRIS T&SB	IL	39	436,661	4,743	\$10B-\$50B			IL AZ WI CA IN	94,445	3,717	190,977	4,260
PACIFIC CENTURY FINANCIAL CO	HI	14	414,560	3,541	\$10B-\$50B			HI CA AZ CO NV	90,161	2,646	163,532	3,073
MBNA CORPORATION	DE	51	370,710	30,554	\$10B-\$50B			CA IL TX NJ NY	357,152	30,502	363,756	30,546
FIRST NB OF MD	MD	19	367,435	2,871	\$10B-\$50B			MD PA NC VA DC	77,711	1,914	173,188	2,469
AMSOUTH BANCORPORATION	AL	24	331,901	4,916	\$10B-\$50B			AL FL TN GA MS	124,419	4,220	197,835	4,641
STAR BANC CORPORATION	OH	16	312,893	2,497	\$10B-\$50B			OH KY IN GA FL	61,678	1,755	129,723	2,150
NORTHERN TRUST CORPORATION	IL	29	254,375	1,324	\$10B-\$50B			IL FL AZ TX CA	33,625	738	80,521	1,003
HIBERNIA CORPORATION	LA	26	226,651	8,681	\$10B-\$50B			LA TX MS AR NC	173,532	8,469	200,229	8,626
REPUBLIC NEW YORK CORPORATIO	NY	16	212,722	2,181	\$10B-\$50B			NY CA NJ FL NC	69,958	1,743	115,603	2,005
UNION PLANTERS CORPORATION	TN	19	154,704	1,607	\$10B-\$50B			FL TN AR MS NC	42,161	1,248	77,832	1,456
STATE STREET CORPORATION	MA	23	147,288	414	\$10B-\$50B			MA FL CT NH RI	6,672	120	24,581	216
U.S. BANCORP	MN	9	80,099	772	>\$50B			MT CO WA UT NC	17,773	585	35,565	692
BANKERS TRUST CORPORATION	NY	9	33,445	95	>\$50B			MA NH NY CT RI	1,297	20	6,629	49
J.P. MORGAN & CO. INCORPORAT	NY	12	13,480	38	>\$50B			NY CA NJ NC GA	518	9	1,552	15

** : Banks with the ratio of credit card balance to total assets in excess of 20%.

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