

Table 4 Top Lending Multi-billion BHCs in Micro-Business Loans under the CRA Reporting Program, 1997

BHC NAME	HQ State	No. of STATE w SBL	SSBL\$ (1)	SSBL# (2)	BK SIZE (3)	Cdt Card Bks (4)	Five Largest SSBL\$ States (5)	LSBL\$ (6)	LSBL# (7)	MSBL\$ (8)	MSBL# (9)
AMERICAN EXPRESS CENTURION B	UT	51	3,504,530	302,123	\$10B-\$50B	**	CA NY FL TX NJ	3,505,368	302,127	3,504,886	302,126
WELLS FARGO & COMPANY	CA	51	2,851,519	182,651	>\$50B		CA TX NY AZ FL	5,746,035	192,001	3,881,094	188,230
CHASE MANHATTAN CORPORATION	NY	51	1,687,937	68,931	>\$50B		NY TX NJ CA CT	4,143,135	75,566	2,294,795	72,277
NATIONSBANK CORPORATION	NC	48	1,460,694	43,808	>\$50B		FL MO GA NC SC	4,811,674	53,723	2,397,848	49,214
BANC ONE CORPORATION	OH	51	1,449,728	52,170	>\$50B		LA OH TX WI AZ	4,648,313	61,923	2,379,034	57,545
BANKAMERICA CORPORATION	CA	41	1,324,276	53,774	>\$50B		CA TX WA AZ OR	3,059,611	58,439	1,710,704	55,891
NORWEST CORPORATION	MN	48	1,030,078	33,409	>\$50B		TX MN CO IA NM	3,848,727	42,123	1,880,600	38,345
KEYCORP	OH	48	798,085	23,267	>\$50B		WA NY OH OR ME	3,450,359	31,301	1,578,000	27,703
SUNTRUST BANKS INC.	GA	50	781,871	24,939	>\$50B		FL GA TN AL SC	3,209,236	32,651	1,529,535	29,271
NATIONAL CITY CORPORATION	OH	43	720,288	19,971	>\$50B		MN TX SD FL OR	3,279,895	27,769	1,459,322	24,255
FLEET FINANCIAL GROUP INC.	MA	31	656,543	15,644	>\$50B		NY MA CT NJ ME	3,228,249	22,533	1,289,899	19,095
BB&T CORPORATION	NC	30	587,029	21,673	\$10B-\$50B		NC SC VA FL GA	1,699,157	25,510	987,116	24,067
FIRST UNION CORPORATION	NC	22	499,468	16,474	>\$50B		FL NC VA GA SC	2,478,994	22,196	1,000,192	19,396
PNC BANK CORP.	PA	42	493,825	14,428	>\$50B		PA NJ KY OH DE	1,930,095	18,772	910,647	16,799
HUNTINGTON BANCSHARES INCORF	OH	38	485,242	15,252	\$10B-\$50B		MI OH WV FL IN	2,055,260	20,264	987,444	18,153
FIRST CHICAGO NBD CORPORATIO	IL	37	462,685	13,339	>\$50B		MI IN IL WI FL	3,167,540	20,483	1,057,555	16,656
MARSHALL & ILSLEY CORPORATIO	WI	31	435,746	12,211	\$10B-\$50B		WI AZ MN IL MI	2,038,102	17,218	910,451	14,989
REGIONS FINANCIAL CORPORATIO	AL	32	425,925	17,094	\$10B-\$50B		AL LA FL TN GA	1,386,719	20,223	738,916	18,939
WACHOVIA CORPORATION	NC	49	376,394	18,107	>\$50B		NC GA SC FL VA	1,695,017	21,644	660,416	19,775
MBNA CORPORATION	DE	51	357,152	30,502	\$10B-\$50B		CA TX FL NY NJ	370,710	30,554	363,756	30,546
SOUTHTRUST CORPORATION	AL	25	330,021	10,104	\$10B-\$50B		AL FL GA MS NC	1,423,270	13,700	688,675	12,234
OLD KENT FINANCIAL CORPORATI	MI	24	322,240	8,712	\$10B-\$50B		MI IL IN FL GA	1,236,447	11,812	654,196	10,618
MARINE MIDLAND BK	NY	49	307,842	10,633	\$10B-\$50B		NY PA CA NJ MA	2,270,302	15,855	739,996	13,074
CITICORP	NY	15	285,675	6,534	>\$50B		NY NV NJ FL CT	767,694	8,168	495,593	7,668
COMMERCE BANCSHARES INC.	MO	31	282,606	12,171	\$10B-\$50B		MO KS IL TX AR	905,199	14,170	477,784	13,318
COMERICA INCORPORATED	MI	39	273,911	5,974	\$10B-\$50B		MI TX CA FL OH	1,899,984	10,756	699,369	8,341
FIRSTAR CORPORATION	WI	40	268,091	9,437	\$10B-\$50B		WI IA MN IL AZ	1,188,854	12,173	521,149	10,869
MELLON BANK CORPORATION	PA	32	244,560	8,735	\$10B-\$50B		PA FLCA NJ DE	1,735,946	12,626	576,869	10,531
MERCANTILE BANCORPORATION IN	MO	37	241,476	8,268	\$10B-\$50B		MO IA KS IL AR	938,679	10,441	443,684	9,461
UNION BK OF CA NA	CA	23	240,995	5,331	\$10B-\$50B		CA WA OR MA NY	1,928,151	9,630	602,611	7,272
FIRST SECURITY CORPORATION	UT	21	239,368	6,206	\$10B-\$50B		UT ID NV CA NM	995,803	8,711	488,855	7,636
FIRST AMERICAN CORPORATION	TN	25	231,497	8,442	\$10B-\$50B		TN MS LA AR KY	718,271	10,032	388,531	9,369

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CRESTAR FINANCIAL CORPORATIO	VA	29	183,185	8,706	\$10B-\$50B		VA MD DC NC FL	978,456	10,808	361,079	9,691
HIBERNIA CORPORATION	LA	26	173,532	8,469	\$10B-\$50B		LA TX MS AR FL	226,651	8,681	200,229	8,626
FIFTH THIRD BANCORP	OH	26	159,883	4,214	\$10B-\$50B		OH KY IN FL MI	1,029,059	6,724	387,838	5,531
SUMMIT BANCORP	NJ	24	157,039	4,644	\$10B-\$50B		NJ PA NY MA FL	980,005	6,825	347,139	5,676
COMPASS BANCSHARES INC.	AL	26	149,706	5,175	\$10B-\$50B		TX AL FL GA AR	671,675	6,740	287,888	5,997
ZIONS BANCORPORATION	UT	37	147,372	4,812	\$10B-\$50B		UT AZ NV CA ID	779,904	6,633	309,228	5,737
BANKBOSTON CORPORATION	MA	32	126,331	6,914	>\$50B		MA CT NH RI CA	481,871	7,913	217,442	7,421
AMSOUTH BANCORPORATION	AL	24	124,419	4,220	\$10B-\$50B		AL FL TN GA MS	331,901	4,916	197,835	4,641
FIRST TENNESSEE NATIONAL COR	TN	24	120,182	3,832	\$10B-\$50B		TN MS AR NC GA	544,632	5,093	235,222	4,516
M & T BANK CORPORATION	NY	18	117,394	3,371	\$10B-\$50B		NY NJ CT VA CA	870,111	5,259	270,190	4,191
LASALLE NB	IL	33	112,015	3,182	\$10B-\$50B		NY IL NJ FL TX	751,676	4,739	230,254	3,826
HARRIS T&SB	IL	39	94,445	3,717	\$10B-\$50B		IL AZ CA NY WI	436,661	4,743	190,977	4,260
PACIFIC CENTURY FINANCIAL CO	HI	14	90,161	2,646	\$10B-\$50B		HI CA AZ NV NY	414,560	3,541	163,532	3,073
BANK OF NEW YORK COMPANY IN	NY	13	87,699	1,996	\$10B-\$50B		NY NJ CT FL DE	486,834	3,159	198,116	2,618
MICHIGAN NB	MI	32	82,953	2,492	\$10B-\$50B		MI IN FL CA OH	576,245	3,870	201,784	3,159
FIRST NB OF MD	MD	19	77,711	1,914	\$10B-\$50B		MD PA NC DC VA	367,435	2,871	173,188	2,469
REPUBLIC NEW YORK CORPORATIO	NY	16	69,958	1,743	\$10B-\$50B		NY CA NJ FL CT	212,722	2,181	115,603	2,005
STAR BANC CORPORATION	OH	16	61,678	1,755	\$10B-\$50B		OH KY IN WV GA	312,893	2,497	129,723	2,150
UNION PLANTERS CORPORATION	TN	19	42,161	1,248	\$10B-\$50B		FL TN AR MS KY	154,704	1,607	77,832	1,456
NORTHERN TRUST CORPORATION	IL	29	33,625	738	\$10B-\$50B		FL IL AZ TX CA	254,375	1,324	80,521	1,003
U.S. BANCORP	MN	9	17,773	585	>\$50B		MT CO WA ID WY	80,099	772	35,565	692
STATE STREET CORPORATION	MA	23	6,672	120	\$10B-\$50B		MA NY NJ CA NH	147,288	414	24,581	216
BANKERS TRUST CORPORATION	NY	9	1,297	20	>\$50B		MA NH NY RI CO	33,445	95	6,629	49
J.P. MORGAN & CO. INCORPORAT	NY	12	518	9	>\$50B		NY GA FL NJ CA	13,480	38	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.