



Office of Advocacy

U.S. Small Business Administration

Small Business Lending in the United States, 2001 Edition

A Directory of Small Business Lending Reported by Commercial
Banks in June 2001

Published November 2002. This report contains research prepared by the Office of Advocacy of the U.S. Small Business Administration. The opinions and recommendations made herein do not necessarily reflect official policies or statements of the U.S. Small Business Administration or any agency of the U.S. Government. For further information, contact the Office of Advocacy, U.S. Small Business Administration, Mail Code 3112, Washington, DC 20416. The complete study is available on the Office of Advocacy website at <http://www.sba.gov/advo/stats/lending> or on microfiche from the National Technical Information Service, Springfield, VA 22161, tel. (703) 487-4650.

Foreword

The 2001 edition of *Small Business Lending in the United States* is designed to help small firms identify banks in each state that are small-business-friendly in their lending in amounts under \$1 million. The numbers reflect both the outcome of banks supplying loans and small firms' demand for loans. Highlights include:

- The dollar value of small business lending continued to increase in 2001, although more slowly than in the recent past. Small business lending (loans under \$1 million) totaled \$460 billion in June 2001, an increase of \$23 billion or 5.4 percent over 2000.
- For the first time in years, business lending in smaller loans increased more than lending to large firms. Loans over \$1 million increased only 0.9 percent from 2000 to 2001.
- The dollar value of loans under \$100,000 increased by 4.4 percent; those of \$100,000-\$250,000 increased 4.1 percent; and those between \$250,000 and \$1 million increased 6.4 percent.
- The number of smaller business loans—those under \$100,000—continued to grow at a rapid rate—by 10.1 percent, compared with increases of 5.9 percent and 7.0 percent in larger small business loans. Much of the increase in the number of these “micro-business loans” is the result of the promotion of business credit cards by major banks and finance companies.

Thanks to all who contributed to this report. Comments and suggestions are welcome. Visit Advocacy's website at <http://www.sba.gov/advo/stats/lending> for more information.



Thomas M. Sullivan
Chief Counsel for Advocacy
U. S. Small Business Administration

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Introduction

Access to credit is vital for small business survival. A key supplier of credit to small firms is the commercial banking system. Some 67 percent of all small firms that borrowed from traditional sources obtain their money from commercial banks, according to the 1998 Survey of Small Business Finances (SSBF). Of a total of \$609 billion in small business credit outstanding from traditional sources in 1997, commercial banks supplied 64 percent, compared with 12.3 percent for finance companies, the next most prominent lender.¹

How are banks meeting the credit needs of small firms? Knowing such information helps small businesses save precious time and shop efficiently for credit—and it also helps banks to know about the competition in the markets where they participate.

This eighth annual edition of *Small Business Lending in the United States* provides current small business loan data to small firms and the banks that serve them. The study continues to provide a very brief review/analysis of small business lending activities during 2000-2001 based on the data reported by banks to their regulating agencies through call reports for June 2001 and Community Reinvestment Act (CRA) reports for 2000.

The call report and CRA databases, while limited, are the only available sources of information on banks' small business lending patterns. They complement each other, but they provide different

¹ Preliminary estimates from special tabulations of data from the 1998 Survey of Small Business Finance (SSBF) prepared for the Office of Advocacy by Professor George Haynes of Montana State University. See also *Federal Reserve Bulletin*, "Financial Services Used by Small Businesses: Evidence from the 1998 Survey of Small Business Finances," April 2001.

Table A. Comparison of Call Report and CRA Databases

	Call Report Data	CRA Data
Loan information provided	Stock of business loans outstanding as of June 2001	Flow of business loans over entire calendar year 2000
How location is identified	Bank headquartered in the state	Lending activity in the state by all CRA reporting banks
Categories of banks covered	All reporting commercial banks and bank holding companies	Banks with \$250 million or more in assets or members of bank holding companies with more than \$1 billion in assets

kinds of loan information, are identified differently by location, and cover different categories of banks (Table A).

Call reports, officially known as *Consolidated Reports of Condition and Income*, are quarterly reports filed by financial institutions with their bank regulators. The Federal Deposit Insurance Corporation Improvement Act of 1991 requires financial institutions to report annually in their June call reports the number and amount of business loans by loan size. Data first became available to the public in 1993, more reliable data in 1994.

The Community Reinvestment Act of 1977 was designed to encourage banks to meet the credit needs of the local communities from which they obtain deposited funds. The 1994 revision in the regulations implementing the CRA included a requirement that banks report data on small business lending by census tract. To minimize the paperwork burden on small banks, the regulatory authorities required only banks with assets over \$250 million or member banks of a bank holding company with assets over \$1 billion to provide this information. Although only about 18 percent of banks are required to file, these banks make two-thirds of the loans to small businesses. Given the interstate mergers occurring in

the banking industry, the CRA data have become more important in understanding small business lending activities by banks and bank holding companies (BHCs) in a given state. The weakness of this data set is that other financial information on the banks, such as total assets and business loans, are available only by successfully linking the data to the call reports.²

The call report and CRA data both provide useful information, but are not comparable. CRA data reflect the loans being made during a given year, while the call reports measure all the loans outstanding as of June 30 (flow of credit versus the stock of credit).

The call reports attribute all lending of a banking organization to the state where the bank's headquarters is located, while the CRA data report actual lending in a given state. For example, in the call report database, Wells Fargo is shown as located in California, but the CRA database shows Wells Fargo lending in all 50 states. A finding in the CRA data is that many small business loans are made by banks headquartered in other states. For example, of the major 32 lenders with more than \$50 million in small business loans in Florida in 2000, the top 20 lenders had out-of-state bank headquarters. In Massachusetts, only five of the 12 top lenders with over \$50 million in loans had headquarters in the state.

In addition, only the larger banks or bank holding companies are required to report under CRA. Unfortunately the CRA data do not include other information about bank performance, so only the amount and number of loans being made can be reported. Basing a

² Linking the two databases and consolidating the data to the ultimate owning BHC has always been a challenge because, for example, many banks and BHCs have not provided the bank's ID. This problem is especially serious for banks involved in mergers and acquisitions over the period under study.

review solely on the total amount of small business loans—and leaving out ratios of small business loans to bank assets or total business loans—biases the results in favor of larger banks.

This edition combines two reports previously published separately: the reports on small business lending in the states and the bank holding company study.

Part 1 discusses developments in small business lending by commercial banks in the United States.

Part 2 provides directories of top small business lenders in the United States overall (for large bank holding companies) and in the individual states (for all reporting banks), again using both the call report and CRA data.

- Table 1 ranks the 56 BHCs with total assets in excess of \$10 billion each using call report data. The BHCs' standings in total outstanding small business loans (loans under \$1 million) as of June 2001 were ranked in this table.
- Table 2 ranks the 56 BHCs using CRA data according to the value of small business loans in 2000. Since the CRA data provide location-specific information on a bank's small business lending, the table also indicates the top five states for the BHC's small business lending activity.
- Table 3 provides the list of small-business-friendly banks in each state using call report data.³ The list includes the top 10 banks or the top 10 percent in a given state, whichever number is smaller (Ties may increase the number.) More detail about all banks is provided on the Office of Advocacy website at <http://www.sba.gov/advo/stats/lending>.

³This was Table 2 in the previous edition.

- Table 4 lists top small business lenders in each state using the CRA data. Banks with small business loans in excess of \$100 million in 2000 in a given state were identified and listed on the basis of the dollar amount of loans made.
- Numbers of reporting banks by asset size are shown in Table 5.

Accessing the Study

All editions of Advocacy lending studies are on the Internet at: <http://www.sba.gov/advo/stats/lending>. Paper and microfiche copies are also available for purchase from the National Technical Information Service, telephone (703) 487-4650.

Suggestions

Send written comments or suggestions to the Office of Advocacy, U.S. Small Business Administration, Mail Code 3112, 409 Third St., S.W., Washington, D.C. 20416, or by fax to (202) 205-6928. Technical questions may be addressed to Dr. Charles Ou, at (202) 205-6530 or by e-mail: Charles.Ou@sba.gov.

Part 1: Small Business Lending in the United States

Findings from the June 2001 Call Reports

Small Business Loans Outstanding from All Reporting Banks

In contrast to lending patterns during the recession of 1990-1991, when U.S. banks' lending to businesses declined substantially, the dollar value of small business lending continued to increase between June 2000 and June 2001, although at slower rates than in previous years. Both borrowers and lenders held off on new borrowing and lending in reaction to a slowing economy and increased uncertainty.

For the first time in years, lending to small firms increased more than lending to large firms. Small business loans outstanding (loans under \$1 million) amounted to \$460 billion in June 2001, an increase of \$23 billion or 5.4 percent over the June 2000 level (Table B). Business loans outstanding in June 2001 totaled \$1.3 trillion, a slight increase (\$24 billion or 1.9 percent), while the largest loans, those over \$1 million, showed little increase—0.9 percent compared with an average increase of more than 10 percent over the previous four years. There were a number of reasons for the smaller increase in large business loans, including declines in loans related to securities trading caused by a falloff in stock market activity.

Among smaller loans, the smallest loans—those under \$100,000—increased by 4.4 percent, compared with 4.1 percent in loans of \$100,000 to \$250,000, and 6.4 percent in loans of \$250,000 to \$1 million (Table C). Removing the growth in small business credit

Table B. Dollar Amount and Number of Small Business Loans, 1999 to 2001 (Dollars in Billions, Numbers in Millions)

<i>Loan Size</i>		<i>1999</i>	<i>2000</i>	<i>2001</i>	<i>Percent Change 2000-2001</i>
Under \$100,000	Dollars	113.9	121.4	126.8	4.4
	Number	7.73	9.80	10.79	10.12
Under \$250,000	Dollars	195.0	209.4	218.4	4.28
	Number	8.41	10.54	11.57	9.83
Under \$1 Million	Dollars	398.5	437.0	460.4	5.36
	Number	9.00	11.17	12.25	9.67
Total Business Loans	Dollars	1,142.3	1,300.3	1,324.5	1.87

Source: Summary statistics compiled from call reports, various years.

Table C. Change in the Dollar Amount of Business Loans by Loan Size, 1995-2001 (Percent)

<i>Loan Size</i>	<i>95-96</i>	<i>96-97¹</i>	<i>97-98¹</i>	<i>98-99²</i>	<i>99-00</i>	<i>00-01</i>
Under \$100,000	4.8	2.9	3.0	2.5	6.7	4.4
\$100,000-\$250,000	5.7	5.2	8.1	6.3	8.5	4.1
\$250,000-\$1 Million	5.7	5.7	7.7	11.2	11.8	6.4
Over \$1 Million	5.1	11.5	13.0	14.6	16.1	0.9

¹Changes for 1996-1997 and 1997-1998 were estimated based on revised estimates for Keycorp in 1997.

² So that 1998-1999 trends could be shown, 1998 figures were revised to exclude the credit card operation of Mountain West Financial, which was purchased by a non-bank financial intermediary and thus excluded from 1999 data.

Source: Summary statistics compiled from call reports, various years.

Table D. Change in the Number of Small Business Loans by Loan Size, 1995-2000 (Percent)

<i>Loan Size</i>	96-97 ¹	97-98 ¹	98-99 ²	99-00 ²	00-01
<\$100,000	26.6	19.3	10.1	26.9	10.1
\$100,000-\$250,000	8.6	1.8	5.4	7.0	5.9
\$250,000-\$1 Million	8.0	1.4	7.6	8.4	7.0

¹Changes for 1996-1997 and 1997-1998 were estimated based on revised estimates for Keycorp in 1997.

²So that 1998-1999 trends could be shown, 1998 figures were revised to exclude the credit card operation of Mountain West Financial, which was purchased by a nonbank financial intermediary and thus excluded from 1999 data.

Source: Summary statistics compiled from call reports, various years.

cards lowers the growth rate of the smallest loans. The promotion of small business credit cards by major banks and several “credit card” banks over the past several years should benefit small business borrowers, although at much higher costs to small businesses.

The number of small business loans also increased in 2000-2001, especially the smallest loans (Table D). The number of loans of less than \$100,000 increased by 10.1 percent; those of \$100,000 to \$250,000 by 5.9 percent; and those of \$250,000 to \$1 million by 7.0 percent. Again, increases in the smallest loans observed over the past several years have been, to a large extent, the result of the promotion of business credit cards by major banks and major finance companies. So that a more accurate picture of commercial bank small business lending activities can be seen, the research identified banks with significant small business credit card operations and separated small business credit card loans from overall small business lending (Table E). Preliminary results indicate that the growth in the number and amount of non-credit-

Table E. Small Business Loans, Excluding Credit Card Operations, June 2000 to June 2001 (Dollars in Billions, Number in Millions)

<i>Loan Size</i>		2000	2001	<i>Percent Change</i>
All Banks				
Total Assets	Dollars	5,229.6	5,548.3	6.1
Loans under \$100,000	Dollars	121.4	126.8	4.4
	Number	9.80	10.79	10.1
All “Credit Card” Banks				
Total Assets	Dollars	119.1	139.7	17.3
Loans under \$100,000	Dollars	7.9	10.7	34.5
	Number	4.89	5.86	18.7
All Banks Minus Credit Card Banks				
Total Assets	Dollars	5,110.5	5,408.6	5.9
Loans under \$100,000	Dollars	113.5	116.1	2.3
	Number	4.91	4.94	0.4

Source: Summary statistics from call reports for 2000 and 2001. See footnote 4 for methodology.

card loans under \$100,000 declined to 2.3 percent in the amount and to less than 1 percent in the number of loans once the credit card factor was removed.⁴

⁴ “Credit card banks” are banks with high ratios of credit card loans to total assets, small average balances of loans outstanding, and many outstanding loans under \$100,000. Sixteen banks were identified in the June 2000 call reports; 21 in the June 2001 call reports through this process. Only banks that submit separate call reports for their credit card operations were identified. Several large BHCs with major credit card operations did not report credit card activities

Bank consolidations continued to affect the relative importance of banks of different sizes in the small business loan market. The number of commercial banks filing call reports declined again, by 301 between June 2000 and June 2001, mostly in the smallest banks with assets of less than \$100 million (Table F).⁵ Most of the disappearing small banks grew into the next size category, merged, or were acquired by larger banks. Most other bank categories increased or remained the same from 1995 to 2001.⁶ As the banking industry is becoming more concentrated, it is important to examine the performance of large multi-billion-dollar BHCs in the small business loan markets.⁷

Small Business Lending by Multi-Billion-Dollar BHCs

By expanding interstate activities through mergers and acquisitions, most major BHCs have become national lenders in the small business loan markets—extending small business loans to most

separately and thus were not identified for analysis.

⁵ Changes in the number of reporting banks could be caused by the financial reporting consolidation of several BHCs. While the number of banks declined, the number of banking offices, including branches, continued to increase. See FDIC, “Banking Statistics.”

⁶ For a discussion of the issues, see Loretta J. Master, “Banking Industry Consolidation: What’s a Small Business to Do?,” *Business Review*, Federal Reserve Bank of Philadelphia (January/February, 1999), 3-16; and Timothy J. Yeager, “Down, But Not Out: The Future of Community Banks,” *The Regional Economist*, Federal Reserve Bank of St. Louis, October 1999, 5-9.

⁷ The concentration of assets came mostly from mergers and acquisitions, as described in Kevin Stiroh and Jennifer Poole, “Explaining the Rising Concentration of Banking Assets in the 1990s,” *Current Issues in Economics and Finance*, Federal Reserve Bank of New York, vol. 6, no. 9 (August 2000).

Table F. Number of Reporting Banks by Asset Size, 1995-2001

<i>Bank Asset Size</i>	1995	1996	1997	1998	1999	2000	2001
<\$100 Million	6,980	6,465	6,047	5,644	5,302	5,034	4,674
\$100 Million-\$500 Million	2,521	2,548	2,590	2,656	2,683	2,751	2,777
\$500 Million-\$1 Billion	256	260	292	303	290	302	320
\$1 Billion -\$10 Billion	326	326	300	302	309	293	306
>\$10 Billion	66	71	64	61	75	79	76
Total	10,149	9,670	9,293	8,966	8,659	8,459	8158

Source: Summary statistics compiled from call reports for various years.

parts of the United States. Of a total of \$460 billion in small business loans outstanding from all banks in June 2001, \$206 billion was from 56 large BHCs.⁸ As a group, these BHCs accounted for 44.5 percent of small business loans under \$1 million and 70.3 percent of total domestic bank assets in the United States. These large BHCs increased their presence in the small business loan market slightly in 2000-2001, in spite of a slight decline in their share of total assets for the whole industry. Their share of the small business loan market increased from 44.0 percent to 44.5 percent, while their asset share declined from 71.0 percent to 70.3 percent between June 2000 and June 2001 (Table G).⁹

Most of the growth came from the smallest loans, which increased from 36 percent to 38.9 percent of the dollars and from 35.6 percent

⁸ There were 59 multi-billion-dollar BHCs in June 2000, with total assets of \$3.7 billion and small business loans outstanding valued at \$192 billion.

⁹ It is difficult to examine the change in lending activity over time for the group because of the changing composition of the group—caused by mergers and acquisitions of these BHCs.

Table G. Bank Holding Companies' Total Assets, Loans, and Small Business Lending, June 2000 and June 2001 (Dollars in Billions, Numbers in Millions)*

		2000		2001	
		Number	Percent of All Banks	Number	Percent of All Banks
BHCs	Number	59	--	56	--
Loans <\$100,000	Dollars	43.7	36.0	49.4	38.9
	Number	3.5	35.6	4.2	38.6
Loans \$100,000-\$250,000	Dollars	38.4	43.6	40.3	44.0
	Number	0.327	44.5	0.341	43.9
Loans \$250,000-\$1 Million	Dollars	110.0	48.3	116.5	48.1
	Number	0.305	48.3	0.323	47.6
Under \$1 Million	Dollars	192.1	44.0	206.2	44.5
	Number	4.0	36.9	4.8	39.5
Over \$1 Million	Dollars	718.5	83.2	706.2	81.7
Total Business Loans	Dollars	910.6	70.0	912.2	68.9
Total Assets	Dollars	3,713	71.0	3,903	70.3

* These numbers are not strictly comparable to the numbers in last year's study, as the totals and changes are for the currently existing 56 BHCs. With all the mergers and acquisitions, it is not always clear whether all the components of the BHCs have been correctly accounted for.

Source: Summary statistics compiled from call reports for various years.

to 38.6 percent of the number. The shares of loans between \$100,000 and \$250,000 and between \$250,000 and \$1 million declined in proportion to declines in their asset shares (Table G). In sum, the slower demand for loans from large corporate borrowers, together with efforts by large BHCs to promote small business credit card operations allowed BHCs to maintain their share of the

small business loan market during 2000-2001.

Findings from the 2000 CRA Reports

Small Business Lending from all CRA Reporting Banks

The slowdown in small business lending was also observed in the CRA data covering calendar year 2000. In 2000, \$156 billion in small business loans under \$1 million were extended by CRA-reporting banks, compared with \$144 billion in 1999.

This apparent increase in fact may reflect only increased coverage of banks filing CRA reports.¹⁰ Under the Community Reinvestment Act, only large banks must file reports. With recent merger trends, banks are becoming larger, on average. The share of all bank assets (as reflected in the call reports) that are covered in the CRA reports increased by 0.6 percentage points, from 85.8 percent in 1999 to 86.4 percent in 2000 (Table H). The shares of medium-sized loans (those of \$100,000-\$250,000 and \$250,000-\$1 million) increased at the same or a slower rate (0.3 to 0.6 percentage points). Only the share of the smallest loans—those under \$100,000—increased significantly more, by 3.5 percentage points.

¹⁰ In addition, only those banks whose call reports were identified and linked to derive asset information are included in these estimates. In 2000, some \$3 billion in small business loans were made by banks researchers were unable to identify from their respective call reports, while more than \$40 billion in small business loans were made by these unidentified banks in 1999.

Table H. Business Loans Outstanding of all Call Report Banks and CRA-Covered Banks, June 2001 (Billions of Dollars)

Loan Sizes	Call Report Banks	CRA-Covered Banks	Ratio of CRA to Call Report Banks (Percent)	
			2000	1999
Under \$100,000	126.8	81.8	64.5	61.0
\$100,000-\$250,000	91.6	66.9	73.0	72.4
Under \$250,000	218.4	148.7	68.1	65.8
\$250,000-\$ 1 Million	242.	186.7	77.1	76.8
Under \$1 Million	460.4	335.4	72.8	71.5
Total Business Loans	1,324.5	1,168.2	88.2	87.0
Total Assets	5,548.3	4,793.6	86.4	85.8

Source: Summary statistics from call reports and CRA reports. Extensive matching of bank holding company data from both data bases was performed.

Small Business Lending from Multi-Billion-Dollar BHCs

In 2000, according to the CRA data, 56 large BHCs made 1.8 million small business loans (under \$1 million) valued at \$89.9 billion. Of these, 1.6 million were micro-business loans under \$100,000 valued at a total of \$27.7 billion.¹¹ When BHCs' small business credit card operations are excluded from the total, their participation in the smallest business loan market is more limited.

¹¹ American Express, which is not a BHC, made 750,000 loans under \$100,000 valued at a total of \$6.86 billion.

Part 2: Top-Ranking Small Business Lenders

To provide information that will help small businesses shop more efficiently for credit and help banks know about their competitors in small business lending, the performance of individual banks is ranked. Information for all reporting banks is on the Office of Advocacy's website (<http://www.sba.gov/advo/stats/lending>).

Table 1. Top-Ranked Multi-Billion-Dollar BHCs Using Call Report Data

Table 1 ranks the small business friendliness of 56 BHCs with total assets in excess of \$10 billion each.¹² Each bank is ranked from 1 to 56 on each of four variables, which then are totaled and re-ranked from 1 to 56. (The three credit-card banks are not ranked.¹³)

The top five small-business-friendly lenders in 2001, based on call report data, are: Regions Financial (2nd in 2000), BB&T (1st in 2000), U.S. Bancorp (3rd in 1999), Union Planters (4th in 2000), and TB&C Bancshares of Georgia. One premier lender, Wells

¹² The four criteria used include two ratios—small business loans to total assets and small business loans to total business loans—and two values—the total dollar amount and number of small business loans outstanding as of June 2001. For a detailed discussion of the methodology, see Appendix.

¹³ When the ratio of credit card loans to total assets exceeds 0.50, the bank is defined as a credit card bank. Call reports provide information on the sizes of loans, but do not distinguish between firms of different sizes. Many large firms issue business credit cards to their employees. Credit card balances of less than \$1 million of these individual employees of large firms would appear as small loans, or what is called in this report small business loans. Consequently, banks with large amounts of credit card debt may appear more small-business-friendly than they actually are.

Fargo (5th in 1999), dropped to the 9th ranking, likely a casualty of the decline in lending activities in California.¹⁴

Table 2. Top-Ranked Multi-Billion-Dollar BHCs Using CRA Reporting Data

Table 2 ranks the BHCs' small business friendliness using CRA data. Call report data were employed in combination with information from the CRA to perform Advocacy's four-variable ranking. As in the previous studies, member bank data were first consolidated to generate estimates for the ultimate owning companies. Since CRA data provide location-specific information for a bank's small business lending, information on the five states where the BHC has substantial lending operations is also provided.

The five top small business lenders for 2000, using CRA data, are: Regions Financial Corp (1st also in 1999), BB&T (also 2nd in 1999), TB&C Bancshares of Georgia (9th in 1999), U.S. Bancorp (3rd in 1999), and Amsouth Bankcorp (10th in 1999). Again, a premier lender, Wells Fargo, dropped from 5th in 1999 to 8th in 2000, reflecting a drop in the bank's two ratio measures in 2000-2001.

Table 3. Small-Business-Friendly Banks in the State Using Call Report Data

Small business lending/borrowing is primarily local in nature—where both the borrowers and the lending office reside in the same

¹⁴ It is important to remind the readers that banks, including BHC subsidiaries, that participate in the U.S. Small Business Administration's (SBA) preferred or certified lenders program should be considered small-business-friendly. For details, see <http://www.sba.gov/financing/>

community or communities nearby. To facilitate bringing the lenders and small business borrowers together, a directory of small business lending has been prepared by the Office of the Advocacy since 1995, when data on small business lending first became available.¹⁵

Table 3 provides a list of small-business-friendly banks in the states. The list includes the top 10 banks in a state or the top 10 percent, whichever number is smaller. (Ties may increase the number.) The small business lending performance of a bank in a given state is measured on four criteria. The four rankings were summed to create a score for the small business lending activities of individual banks. A bank's score in a category is its decile ranking multiplied by 2.5. The total rank summarizes the four individual scores. (See Appendix for a detailed discussion of the ranking methodology.)

Note again that because the call report data are keyed to the bank headquarters location rather than the location of the lending activity, a significant amount of lending activity by large banks will not appear in the states where the activity occurs.

Table 4. Top Small Business Lenders in the State Using CRA Report Data

State lending information for large banks and BHCs is best captured in the CRA database. Table 4 provides a list of top small business lenders in a given state using CRA data. The list includes banks and BHCs with small business lending in a given state in excess of \$50 million in 2000. Data for members of a BHC were

¹⁵ See Office of Advocacy, U.S. Small Business Administration, "Small Business Lending in the United States—A Directory of Small Business Lending by Commercial Banks," various years.

consolidated first to generate estimates for the ultimate owning companies. Consolidated estimates are then derived for each BHC in each state. Rankings are based solely on the dollar amount of small business lending in this table because of the difficulty of generating two ratio variables for some banks and BHCs. Clearly, large banks and BHCs have an important role in the small business loan markets in many states.

Table 5. Number of Reporting Banks by Bank Asset Size and by State, 1997-2001.

Table 5 summarizes the number of banks in each state for each year from 1997 to 2001 and includes a listing by bank asset size for 2001. The asset sizes are under \$1 million, \$100 million to \$500 million, \$500 million to \$1 billion, \$1 billion to \$10 billion, and over \$10 billion.

Appendix: Ranking Methodology and Table Descriptions

When possible, four variables were used to create a total score for the small business lending activities of individual banks: (1) the ratio of small business loans to total assets, (2) the ratio of small business loans to total business loans, (3) the dollar value of small business loans, and (4) the number of small business loans. The total ranking summarizes the four individual scores. Small banks tend to score higher in some categories than larger banks, and vice versa. For example, smaller banks have a higher percentage of total assets in small business loans, but larger banks lead in the sheer number and value of small loans. Using two ratio variables and two value variables allows a more balanced measure of lending performance by banks of different sizes.

For large BHCs in the call reports (Table 1), simple rankings from

1 to 56 were performed for each of the four variables first. The four individual rankings were summed and re-ranked from 1 to 56 again for the total rank. For BHCs using CRA data, (Table 2), ratio information were retrieved from call report data and used in combination with information from the CRA to perform Advocacy's four-variable scheme for ranking. Again, simple rankings were performed and summed to obtain total rankings.

For lending by all banks in the states in the call reports (Table 3), a decile ranking is used instead of a simple ranking. The decile ranking is a measure of where the individual bank falls in the distribution of all banks within a state for any given variable. Decile rankings range from 1 to 10. Banks in the top 10 percent of all banks in the state receive the maximum score of 10; banks in the lowest 10 percent receive a score of 1. Banks that do not lend to small businesses (loans under \$1 million) receive a 0. To make the total score of 100 rather than 40, each score was multiplied by 2.5. Thus, a bank's final score in any category is its decile ranking score times 2.5. A bank's total score is the sum of the scores in all four categories.

For state lending using the CRA data (Table 4), banks were listed in order of the dollar amount of small business loans made in each state in 2000. Large institutions are, therefore, listed at the top.

Table Descriptions

Table 1: Top-Ranked Lending of Large BHCs Using Call Report Data, June 2001

This table uses call report data to rank the small business friendliness of the large BHCs on the basis of four criteria that measure the small business lending emphasis in a bank's loan portfolio. Small business loans (SBLs) are defined as loans under \$1 million.

1. **Overall Ranking (Total Rank).** Summary “small business friendliness” rankings of BHCs with respect to loans under \$1 million. A simple ranking of 1 through 55 is derived from the data found in columns 2 through 5 (summed and divided by four).¹⁶ The rankings for the four individual criteria are shown on the website.
2. **Ratio of Small Business Loans to Total Assets (SBL/TA).** The ratio of the dollar value of small business loans under \$1 million to total bank assets for each bank holding company. For the 56 large BHCs, the ratios of small business loans to total assets ranged from near 0 percent to 22 percent.
3. **Ratio of Small Business Loans to Total Business Loans (SBL/TBL).** For the 56 large BHCs, the ratios of the value of small business lending to total business lending ranged from near 0 percent to 70 percent.
4. **Total Dollar Amount of Small Business Lending by the BHC (SBL\$).** The total dollar amount (in millions) of small business loans of less than \$1 million.
5. **Total Number of Small Business Loans (SBL#).** The number of small business loans of less than \$1 million.
6. **BHC Asset Size Class (Bk. Size).** Asset size class of the BHC:
 - \$10 billion to under \$50 billion (\$10B–\$50B)
 - \$50 billion and over (>\$50B)

¹⁶ One of the large BHCs is a “credit card bank” and is not ranked. See the explanation for column 10.

7. **Total Dollar Amount of Micro-Business Loans (SSBL\$).** Similar to column 4, but for loans of less than \$100,000, in thousands of dollars.
8. **Total Number of Micro-Business Loans (SSBL#).** Similar to column 5, but for loans of less than \$100,000.
9. **Growth in Total Assets (TA%G).** Percentage growth of the BHC’s total assets from June 1999 to June 2000.
10. **Credit Card Loans to Total Assets (CRD/TA).** The ratio of the dollar value of credit card loans to total assets. When this measure exceeds 0.50 (50 percent), the bank is defined as a credit card bank. Credit card loans may be the credit card accounts of individual employees, including owners, of small or large firms. As the call report information does not distinguish among these types of loans, the summary total statistic in column 1 may be biased, making some banks appear more small-business-friendly than they are.

Table 2. Top-Ranked Multi-Billion-Dollar BHCs Using CRA Data, 2000

Table 2 uses both CRA and call report data to rank-order the 56 largest BHCs on the basis of four criteria that measure the small business lending performance for a BHC. Two ratio variables were derived from the call reports. This table is formatted slightly differently from Table 1. The four individual scores are shown in the tables on the website.

1. **Total Rank.** Summary “small business performance” rankings of BHCs with respect to loans under \$1 million. A simple ranking of 1 through 55 is derived from the sum of the four scores provided on the website.¹⁷ The four criteria used are the

¹⁷ One of the large BHCs is a “credit card bank” and is not ranked.

ratio of small business loans to total assets (SBL/TA); the ratio of small business loans to total business loans (SBL/TBL); the total dollar value of small business lending by the BHC (SBL\$); and the total number of small business loans (SBL#).

2. **Total Dollar Amount of Small Business Lending by the BHC (SBL\$).** The total dollar amount (in millions) of small business loans of less than \$1 million.
 3. **Total Number of Small Business Loans (SBL#).** The number of small business loans of less than \$1 million.
 4. **BHC Asset Size Class (Bk. Size).** Asset size class of the BHC:
 - \$10 billion to under \$50 billion (\$10B–\$50B)
 - \$50 billion and over (>\$50B)
 5. **States w/Loans (#States).** The number of states where the BHC extended small business loans
 6. **States w/Largest Loan Volume.** Listing of five states with largest volume of loans made by the BHC.
 7. **Total Dollar Amount of Micro-Business Loans under \$100K by the BHC (SSBL\$).** Similar to column 2, but for loans of less than \$100,000, in millions of dollars.
 8. **Total Number of Micro-Business Loans under \$100K by the BHC (SSBL#).** Similar to column 3, but for loans of less than \$100,000.
 9. **Total Dollar Amount of Mid-Sized Small Business Loans under \$250K by the BHC (MSBL\$).** Similar to column 2, but for loans of less than \$250,000, in millions of dollars.
-

10. **Total Number of Mid-Sized Small Business Loans under \$250K by the BHC (MSBL#).** Similar to column 3, but for loans of less than \$250,000.

Table 3. Small-Business-Friendly Banks in the State Using Call Report Data, June 2001

This table lists in descending order the top-scoring small-business-friendly banks in the state (The expanded version is available on Advocacy's website, which lists all the banks using call report data in each state as Table 3.A).

1. **Total Rank:** The total found in the first column is the score of the commercial bank in the state in which it is listed. The number is the aggregate measure of small business lending activity based on the sum of the four individual scores provided on the website.
2. **The Ratio of Small Business Loans to Total Assets (SBL/TA):** This column shows the ratio of small business loans (<\$1 million) to total assets for each bank. A high ratio indicates a bank's willingness to place a large portion of its assets in small business lending.
3. **The Ratio of the Dollar Amount of Small Business Loans to Total Business Loans (SBL/TBL):** The ratio of small business loans (<\$1 million) to total business loans for each bank. Banks that make business loans predominately to small firms will rank high in this category.
4. **Total Dollar Amount of Small Business Loans (SBL\$):** The dollar value (in thousands) of small business loans (<\$1 million) outstanding as of June 30, 2001, from the bank. Larger banks will score well in this column and in column 5 because their size allows them to make many small loans, even if their

commitment to small business lending, as shown by the ratios in columns 2 and 3, is low.

5. **Total Number of Small Business Loans (SBL#):** The total number of small business loans (<\$1 million) outstanding for each bank.
6. **Bank Asset Size (Bnk Asset Sz.):** The asset size class of the reporting bank:
 - Under \$100 million (<\$100M)
 - \$100 million to under \$500 million (\$100M–\$500M)
 - \$500 million to under \$1 billion (\$500M–\$1B)
 - \$1 billion to under \$10 billion (\$1B–\$10B)
 - \$10 billion and over (>\$10B)
7. **Total Score of Micro-Business Loans (Total Rank):** The total score of the banks based on their micro-business lending. Total score is the sum of its four scores with respect to micro-business loans of less than \$100,000. A firm looking for a loan of less than \$100,000 might do well to seek out a bank that ranks high in this column.
8. **Dollar Amount of Small Business Loans (SSBL\$):** The dollar value (in thousands) of micro-business loans of less than \$100,000.
9. **Number of Small Business Loans (SSBL#):** The number of small business loans of less than \$100,000 made by the bank.
10. **Credit Card Loans to Total Assets (Cd/TA).** The ratio of the dollar value of credit card loans to total assets. When this measure exceeds 0.50, the bank is defined as a credit card bank. Credit card loans may be the credit card accounts of individual employees, including owners, of small or large firms. As the

call report information does not distinguish among these types of loans, the summary total statistic in column 1 may be biased, making some banks appear more small-business-friendly than they are.

Table 4. Top Small Business Lenders in the State Using CRA Data, 2000

Table 4 is formatted differently from Table 3 which displays call report data. The table lists the bank name—the name of the ultimate owning bank or bank holding company—as well as the home state of the bank. It provides the dollar amount and number of small business loans under \$1 million, mid-sized small business loans under \$250,000, and micro-business loans under \$100,000. Only banks with small business loan totals in excess of \$50 million in a given state in 2000 are listed.

1. **Amount of Small Business Loans (SBL\$):** The dollar amount, in thousands, of loans under \$1 million made in 2000.
2. **Number of Small Business Loans (SBL#):** The number of loans of less than \$1 million made.
3. **Bank Asset Size (Bk Size):** The total assets of the owning bank by size category:
 - \$1 billion to under \$10 billion (\$1B-\$10B)
 - \$10 billion to \$50 billion (\$10B-\$50B)
 - \$50 billion and over (>\$50B)
4. **Dollar Amount of Mid-Sized Small Business Loans (MSBL\$):** The dollar amount, in thousands, of mid-sized business loans of less than \$250,000.
5. **Number of Mid-Sized Loans (MSBL#):** The number of mid-sized business loans.

6. **Dollar Amount of Micro-Business Loans (SSBL\$):** The dollar amount, in thousands, of loans of less than \$100,000.
7. **Number of Micro-Business Loans (SSBL#):** The number of loans of less than \$100,000.
8. **Credit Card Banks (Crd Cd/TA).** The ratio of credit card loans to total assets. Where this percentage is greater than .25, the data are reported and the bank is not ranked. These loans may reflect credit card activity of individual employees of large firms or the credit card activity of small firms. Because the CRA report does not distinguish among these types of loans, the summary total statistic in column 1 may be biased, making some banks appear more small-business-friendly than they are. However, since some of these credit card banks are making loans to small businesses with credit cards, they may be a ready source of small business credit.

Table 1. Top-Ranked Multi-Billion-Dollar BHCs Using Call Report Data, June 2001

Bank Name	HQ State	Small Business Lending (<\$1M)					Small Business Lending (<\$100K)				
		Total Rank	SBL/TA	SBL/TBL	SBL\$ (Millions)	SBL#	BK SIZE	SSBL\$ (Thousands)	SSBL#	TA %G	CRD/TA
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Regions Financial Corporatio	AL	1	0.14	0.56	5,768	67,646	\$10B-\$50B	1,208,522	47,031	(1.24)	
Bb&T Corporation	NC	2	0.11	0.46	7,168	160,937	>\$50B	1,740,734	132,969	34.14	0.01
U.S. Bancorp	MN	3	0.10	0.31	16,008	512,395	>\$50B	4,236,008	470,415	91.78	0.03
Union Planters Corporation	TN	4	0.13	0.43	4,234	56,270	\$10B-\$50B	873,426	40,717	(1.70)	
Tb&C Bancshares Inc.	GA	5	0.21	0.61	3,339	36,284	\$10B-\$50B	815,715	25,773	12.13	0.01
Amsouth Bancorporation	AL	6	0.10	0.45	3,948	71,528	\$10B-\$50B	942,074	58,710	(9.63)	0.01
First Citizens Bancshares I	NC	7	0.18	0.77	1,899	45,044	\$10B-\$50B	540,241	38,870	12.31	0.03
Zions Bancorporation	UT	8	0.15	0.44	3,646	39,714	\$10B-\$50B	649,330	27,571	15.66	
Wells Fargo & Company	CA	9	0.07	0.32	18,961	461,583	>\$50B	6,334,297	408,524	20.61	0.02
Fifth Third Bancorp	OH	10	0.08	0.43	5,836	49,974	>\$50B	793,413	27,758	54.39	
Colonial Bancgroup Inc. Th	AL	11	0.23	0.67	2,765	16,665	\$10B-\$50B	1,731,874	11,616	5.79	
Southtrust Corporation	AL	12	0.11	0.32	5,306	39,427	\$10B-\$50B	651,216	21,524	5.22	0.01
National City Corporation	OH	13	0.07	0.25	7,014	165,077	>\$50B	1,403,826	140,840	11.58	0.01
Compass Bancshares Inc.	AL	14	0.10	0.41	2,242	50,758	\$10B-\$50B	424,770	43,410	14.90	0.02
M&T Bank Corporation	NY	15	0.11	0.31	3,428	46,335	\$10B-\$50B	629,693	35,254	43.61	
Huntington Bancshares Incorp	OH	16	0.11	0.36	3,080	31,510	\$10B-\$50B	616,031	21,607	(1.73)	
Wachovia Corporation	NC	17	0.07	0.22	5,074	147,737	>\$50B	862,589	131,805	4.69	0.07
Keycorp	OH	17	0.07	0.23	5,798	67,541	>\$50B	1,166,836	47,400	2.79	
Bank One Corporation	IL	19	0.05	0.20	13,261	151,658	>\$50B	2,823,030	108,772	5.22	0.02
Centura Bank	NC	20	0.12	0.49	1,603	15,541	\$10B-\$50B	247,664	9,661		0.01
Suntrust Banks Inc.	GA	21	0.06	0.19	5,893	104,912	>\$50B	1,075,113	85,171	1.09	
Firstmerit Corporation	OH	21	0.14	0.51	1,475	12,383	\$10B-\$50B	201,561	6,875	(2.73)	0.01
Bank Of America Corporation	NC	23	0.03	0.15	17,625	485,985	>\$50B	5,553,904	436,597	(2.24)	0.03
Marshall & Ilsley Corporatio	WI	24	0.10	0.32	2,437	22,582	\$10B-\$50B	352,715	11,584	(3.45)	0.01
Hibernia Corporation	LA	25	0.08	0.32	1,273	64,424	\$10B-\$50B	410,776	60,135	1.92	
National Commerce Financial	TN	25	0.08	0.51	1,448	19,126	\$10B-\$50B	272,685	14,516	127.70	
First Tennessee National Cor	TN	27	0.08	0.39	1,539	23,253	\$10B-\$50B	287,650	17,402	(5.18)	0.01
Associated Banc-Corp	WI	28	0.11	0.41	1,405	15,349	\$10B-\$50B	242,706	9,955	(0.29)	
Wachovia Corporation	NC	29	0.03	0.14	7,565	56,210	>\$50B	827,319	28,301	0.60	
Banknorth Group Inc.	ME	29	0.08	0.36	1,554	14,723	\$10B-\$50B	219,792	8,054	(0.32)	
Commerce Bancorp Inc.	NJ	31	0.10	0.52	990	8,790	\$10B-\$50B	158,354	5,168	31.94	
Comerica Incorporated	MI	32	0.08	0.14	4,119	23,825	>\$50B	302,724	9,340	28.45	
Citigroup Inc.	NY	33	0.02	0.13	3,489	726,193	>\$50B	2,069,086	718,526	13.54	0.12
J.P. Morgan Chase & Co.	NY	34	0.01	0.11	4,508	175,671	>\$50B	2,162,593	166,874	46.61	0.03
Commerce Bancshares Inc.	MO	35	0.10	0.35	1,146	14,438	\$10B-\$50B	222,376	10,200	7.59	0.04
Fleetboston Financial Corpor	MA	36	0.03	0.10	5,431	58,253	>\$50B	1,125,000	39,385	4.57	0.05
HSBC Bank USA	NY	37	0.04	0.22	2,638	36,226	>\$50B	363,601	26,070	(1.26)	0.01
Bank Of The West	CA	38	0.07	0.27	1,311	19,734	\$10B-\$50B	195,267	14,374	11.04	0.01
Lasalle Bank Na	IL	39	0.04	0.11	3,204	46,168	>\$50B	756,826	35,676	29.63	
Allfirst Bank	MD	39	0.08	0.26	1,245	15,744	\$10B-\$50B	202,892	10,045	(1.01)	
Mellon Financial Corporation	PA	41	0.04	0.20	1,779	24,130	\$10B-\$50B	380,844	16,428	(8.46)	
North Fork Bancorporation I	NY	42	0.06	0.37	1,010	13,780	\$10B-\$50B	256,917	10,949	10.99	
PNC Financial Services Group	PA	43	0.04	0.13	2,528	33,748	>\$50B	617,037	24,681	(7.59)	
Bok Financial Corporation	OK	44	0.08	0.26	901	7,286	\$10B-\$50B	154,211	4,969	20.71	

Table 1. Top-Ranked Multi-Billion-Dollar BHCs Using Call Report Data, June 2001

Bank Name	HQ State	Small Business Lending (<\$1M)					Small Business Lending (<\$100K)				
		Total Rank	SBL/TA	SBL/TBL	SBL\$ (Millions)	SBL#	BK SIZE	SSBL\$ (Thousands)	SSBL#	TA %G	CRD/TA
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Citizens Bank Of Ma	MA	45	0.06	0.19	1,402	18,771	\$10B-\$50B	117,879	12,725	5.50	
Union Bank Of Ca Na	CA	46	0.04	0.10	1,670	20,337	\$10B-\$50B	317,058	15,178		
Pacific Century Financial Co	HI	47	0.05	0.25	523	10,047	\$10B-\$50B	114,825	8,524	(5.64)	
Bank Of New York Company In	NY	48	0.02	0.25	1,081	14,472	>\$50B	236,071	9,534	(1.04)	
Sanwa Bank Ca	CA	48	0.07	0.20	746	7,184	\$10B-\$50B	117,719	5,003		
Harris T&Sb	IL	50	0.04	0.15	1,025	9,843	\$10B-\$50B	146,343	6,357	0.10	
Provident Financial Group I	OH	51	0.05	0.18	709	4,412	\$10B-\$50B	70,860	2,129	33.14	
TCF Financial Corporation	MN	52	0.03	0.21	336	1,586	\$10B-\$50B	16,183	535	7.00	
Northern Trust Corporation	IL	53	0.02	0.13	722	4,454	\$10B-\$50B	88,090	2,135	(1.44)	
State Street Corporation	MA	54	0.00	0.10	22	114	\$10B-\$50B	2,325	39	1.94	
Bankers TC	NY	55	0.00	0.00	5	22	\$10B-\$50B	43	7	(5.11)	
Mbna Corporation	DE	NR	0.03	1.00	1,048	488,164	\$10B-\$50B	1,047,344	488,160	34.47	0.34

Source: U.S. Small Business Administration, Office of Advocacy, Office of Economic Research, from call report data.

Table 2. Top-Ranked Multi-Billion-Dollar BHCs Using CRA Data, 2000

Bank Name	HQ State	Small Business Lending (<\$M)					Small Business Lending		Small Business Lending (<\$250K)		
		Total Rank (1)	SBL\$ (Millions) (2)	SBL# (3)	BK SIZE (4)	#STATES (5)	States w/Largest Loan Volume (6)	SSBL\$ (Millions) (7)	SSBL# (8)	MSBL\$ (Millions) (9)	MSBL# (10)
Regions Financial Corporatio	AL	1	2,633	34,396	\$10B-\$50B	36	GA AL AR LA TX	808.3	28,261	1,407.2	31,882
Bb&T Corporation	NC	2	2,989	41,972	>\$50B	37	NC SC VA GA MD	939.6	35,184	1,635.3	39,238
Tb&C Bancshares Inc.	GA	3	1,560	18,556	\$10B-\$50B	29	GA SC AL FL TN	435.2	14,576	836.0	17,064
U.S. Bancorp	MN	4	5,823	106,126	>\$50B	51	WA MN WI OH CA	1,736.5	94,577	2,761.1	100,401
Amsouth Bancorporation	AL	5	2,222	24,885	\$10B-\$50B	42	TN FL AL MS LA	669.9	20,085	1,124.6	22,708
Union Planters Corporation	TN	6	1,754	22,130	\$10B-\$50B	36	TN IN MS FL MO	507.4	18,170	886.8	20,419
Wells Fargo & Company	CA	7	7,791	151,112	>\$50B	51	CA MN TX AZ CO	2,792.6	135,779	4,315.1	144,370
Zions Bancorporation	UT	8	1,725	12,303	\$10B-\$50B	44	CA AZ UT NV CO	282.6	8,420	621.0	10,308
First Citizens Bancshares I	NC	9	733	11,487	\$10B-\$50B	17	NC VA WV SC TN	230.3	9,764	404.1	10,792
Fifth Third Bancorp	OH	10	1,863	15,018	>\$50B	29	MI IL KY IN FL	383.0	10,213	877.5	13,035
Southtrust Corporation	AL	11	1,573	12,370	\$10B-\$50B	23	AL FL GA NC TX	333.3	8,511	702.7	10,633
National City Corporation	OH	12	2,795	39,806	>\$50B	45	OH MI IN PA KY	823.1	33,733	1,394.6	37,031
Marshall & Ilsley Corporatio	WI	13	2,034	12,279	\$10B-\$50B	28	WI AZ IL MN FL	316.8	7,492	728.0	9,836
Compass Bancshares Inc.	AL	13	1,135	10,497	\$10B-\$50B	34	TX AL AZ FL NM	273.9	8,013	491.8	9,266
Keycorp	OH	15	2,614	36,417	>\$50B	49	OH WA NY OR CO	781.3	31,039	1,277.3	33,851
Bank One Corporation	IL	16	6,325	136,127	>\$50B	51	IL MI IN TX OH	1,864.5	124,656	2,784.2	129,717
Colonial Bancgroup Inc. Th	AL	16	409	4,951	\$10B-\$50B	15	AL FL GA TX NV	114.2	3,960	213.7	4,543
Huntington Bancshares Incorp	OH	18	741	10,761	\$10B-\$50B	24	OH MI FL WV IN	320.8	9,429	455.1	10,203
Centura Bank	NC	18	594	6,576	\$10B-\$50B	19	NC VA SC GA TN	133.8	5,173	269.5	5,957
Suntrust Banks Inc.	GA	20	4,182	38,674	>\$50B	42	FL GA VA TN MD	896.3	29,222	1,749.8	34,065
Associated Banc-Corp	WI	21	922	7,724	\$10B-\$50B	26	WI MN IL MI IA	178.8	5,657	360.2	6,690
M&T Bank Corporation	NY	22	1,140	9,494	\$10B-\$50B	29	NY PA CT MA NJ	228.4	7,139	423.9	8,211
Wachovia Corporation	NC	23	2,126	22,858	>\$50B	39	NC GA VA SC FL	477.8	18,174	904.3	20,600
Firstmerit Corporation	OH	24	485	3,633	\$10B-\$50B	16	OH PA MI FL LA	103.9	2,401	229.2	3,112
National Commerce Financial	TN	25	580	7,629	\$10B-\$50B	30	NC TN SC FL GA	167.4	6,223	315.4	7,082
Commerce Bancshares Inc.	MO	26	887	9,222	\$10B-\$50B	32	MO JS IL OK CO	219.6	7,262	399.9	8,310
Bank Of America Corporation	NC	27	5,021	68,233	>\$50B	50	CA FL TX NC WA	1,841.6	59,450	2,598.5	63,779
First Union Corporation	NC	28	2,927	32,871	>\$50B	50	FL PA NJ NC VA	776.3	26,809	1,322.9	29,846
Commerce Bancorp Inc.	NJ	29	401	2,653	\$10B-\$50B	10	NJ PA DE CA NY	68.4	1,703	151.3	2,178
First Tennessee National Cor	TN	30	539	5,593	\$10B-\$50B	27	TN MS AR GA VA	138.4	4,259	275.4	5,050
HSBC Bank Usa	NY	31	2,098	16,924	>\$50B	46	NY CA TX PA MA	306.9	12,264	687.0	14,386
Comerica Incorporated	MI	31	2,435	9,569	>\$50B	43	MI CA TX AZ WA	204.5	4,447	563.2	6,402
J.P. Morgan Chase & Co.	NY	33	3,872	75,611	>\$50B	51	NY TX NJ CT CA	2,252.6	71,065	2,729.7	73,603
Citigroup Inc.	NY	34	2,333	302,959	>\$50B	51	NY CA TX FL IL	1,919.5	301,373	2,157.0	302,619
Banknorth Group Inc.	ME	35	494	4,014	\$10B-\$50B	20	ME MA VT CT NY	103.1	2,833	221.9	3,498
Mellon Financial Corporation	PA	36	1,045	12,971	\$10B-\$50B	25	PA CA FL NJ DE	244.0	10,597	464.9	11,863
FleetBoston Financial Corpor	MA	37	2,460	28,625	>\$50B	51	NJ NY MA PA CT	754.3	24,044	1,159.2	26,209
Bank Of The West	CA	38	557	7,353	\$10B-\$50B	36	CA HI OR NV WA	149.2	6,238	247.8	6,788
North Fork Bancorporation I	NY	39	465	4,764	\$10B-\$50B	12	NY NJ	153.4	3,915	239.4	4,362
Hibernia Corporation	LA	40	209	5,701	\$10B-\$50B	13	LA TX AR MS TN	143.2	5,436	176.8	5,634
Pnc Financial Services Group	PA	41	1,320	10,735	>\$50B	31	PA HJ OH KY DE	287.7	7,974	522.9	9,280
Union Bank Of Ca Na	CA	42	952	12,457	\$10B-\$50B	16	CA OR WA NY AZ	231.7	10,443	412.3	11,415
Allfirst Bank	MD	43	385	3,310	\$10B-\$50B	18	MD PA VA DC NY	92.6	2,387	187.0	2,911
Bok Financial Corporation	OK	43	333	2,375	\$10B-\$50B	14	OK NM AR TX CO	61.9	1,630	123.4	1,975

Table 2. Top-Ranked Multi-Billion-Dollar BHCs Using CRA Data, 2000

Bank Name	HQ State	Small Business Lending (<\$M)					Small Business Lending			Small Business Lending (<\$250K)	
		Total Rank (1)	SBL\$ (Millions) (2)	SBL# (3)	BK SIZE (4)	#STATES (5)	States w/Largest Loan Volume (6)	SSBL\$ (Millions) (7)	SSBL# (8)	MSBL\$ (Millions) (9)	MSBL# (10)
Harris T&Sb	IL	45	621	4,917	\$10B-\$50B	45	IL AZ WI NY CA	135.2	3,471	269.3	4,241
Bank Of New York Company In	NY	46	315	7,182	>\$50B	10	NY NJ CT AZ ME	153.0	6,568	225.2	6,971
Pacific Century Financial Co	HI	46	289	2,635	\$10B-\$50B	14	HI CA AZ NY MI	81.0	2,070	135.0	2,373
Sanwa Bank California	CA	48	285	2,147	\$10B-\$50B	9	CA NJ CO AZ TX	68.1	1,539	118.3	1,826
Lasalle Bank Na	IL	49	544	3,187	>\$50B	23	IL NY WI IN MI	84.6	2,068	167.3	2,523
Citizens Bank Of Ma	MA	50	259	2,195	\$10B-\$50B	15	MA RI NH NY CT	54.7	1,586	114.0	1,924
Provident Financial Group I	OH	51	207	1,074	\$10B-\$50B	21	OH FL KY PA GA	23.6	569	67.9	824
TCF Financial Corporation	MN	52	108	419	\$10B-\$50B	7	MI MN WI IL IA	8.5	174	27.9	279
Northern Trust Corporation	IL	53	343	1,515	\$10B-\$50B	23	IL FL AZ CA TX	37.5	719	106.2	1,102
Bankers TC	NY	54	3	6	\$10B-\$50B	6	***	-	0	0.4	2
Mbna Corporation	DE	NR	1,288	162,806	\$10B-\$50B	51	CA FL TX NY PA	1,283.0	162,788	1,285.3	162,802

Source: U.S. Small Business Administration, Office of Advocacy, Office of Economic Research, form CRA data.

Table 3. Small Business Friendly Banks in the State Using Call Report Data, June 2001

State	Bank Name	Small Business Lending (<\$1M)					Small Business Lending (<\$100K)				
		Total Rank (1)	SBL/TA (2)	SBL/TBL (3)	SBL\$ (Thousands) (4)	SBL# (5)	Bnk Asset Sz. (6)	Total Rank (7)	SSBL\$ (Thousands) (8)	SSBL# (9)	CrdCd/TA (10)
Alabama	Heritage Bank	100.0	0.383	1	222,096	1,606	\$500M-\$1B	22	29,672	1,078	0.002
	United Bank	92.5	0.327	1	69,526	755	\$100M-500M	21	11,987	560	0.005
	First Metro Bank	87.5	0.267	1	50,436	1,432	\$100M-500M	33	24,865	1,266	0.004
	First Cmrl Bank of Huntsville	85.0	0.455	1	133,338	970	\$100M-500M	21	16,257	526	0
	West Alabama B&Tc	85.0	0.223	1	69,300	1,441	\$100M-500M	39	69,300	1,441	0.002
	Community Bank	85.0	0.189	1	138,366	2,649	\$500M-\$1B	39	138,366	2,649	0.002
	First Cmnty Bank	82.5	0.308	1	59,505	959	\$100M-500M	36	59,505	959	0.003
	Bank of Tuscaloosa	82.5	0.440	0.858	119,793	1,632	\$100M-500M	32	35,476	1,228	0
	Vision Bank	82.5	0.401	1	30,717	379	<\$100M	19	6,578	267	0.003
Community B&Tc Alabama	80.0	0.323	1	16,420	521	<\$100M	27	7,020	464	0	
Alaska	First Nb	60.0	0.220	0.706	361,967	3,650	\$1B-\$10B	23	61,444	2,232	0.005
Arizona	Community Bank of Arizona	82.5	0.324	0.862	50,906	750	\$100M-500M	37	14,377	610	0
	Sunrise Bank Arizona	80.0	0.623	0.908	39,416	250	<\$100M	16	1,707	76	0
	Frontier State Bank	75.0	0.304	1	30,538	359	\$100M-500M	33	6,452	258	0
	Sunstate Bank	75.0	0.294	0.997	26,723	429	<\$100M	36	8,996	338	0.006
Arkansas	Midsouth Bank	90.0	0.344	1	142,596	1,784	\$100M-500M	27	21,981	1,406	0.002
	Bank of Yellville	90.0	0.256	1	45,060	774	\$100M-500M	35	22,293	660	0.007
	Bank of Salem	90.0	0.293	1	26,295	1,039	<\$100M	40	26,295	1,039	0
	Pinnacle Bank	90.0	0.380	1	47,782	443	\$100M-500M	24	9,879	319	0.002
	Heritage Bank	87.5	0.380	0.987	84,858	1,133	\$100M-500M	26	13,527	882	0
	First Cmnty Bank	87.5	0.336	0.950	57,673	1,015	\$100M-500M	32	19,397	827	0.002
	Simmons First Bank Jonesboro	85.0	0.253	1	43,579	663	\$100M-500M	25	10,616	537	0
	First State Bank of Warren	85.0	0.298	1	29,965	543	\$100M-500M	23	6,513	460	0
	Bank of Rogers	85.0	0.312	1	28,536	430	<\$100M	24	7,341	317	0
	First Nb&Tc of Mountain Home	82.5	0.230	1	60,938	1,446	\$100M-500M	33	23,808	1,322	0.004
	Pine Bluff Nb	82.5	0.253	1	50,863	698	\$100M-500M	23	10,224	593	0.006
	Southern State Bank	82.5	0.337	1	19,192	402	<\$100M	36	19,192	402	0
Summit Bank	82.5	0.282	0.860	75,862	901	\$100M-500M	27	17,969	670	0	
California	Nara Bank Na	92.5	0.466	0.778	298,014	2,651	\$500M-\$1B	36	36,780	1,860	0.003
	Community Nb	90.0	0.493	0.894	160,252	853	\$100M-500M	37	29,276	340	0
	First Fidelity Inv&La	87.5	0.411	1	246,212	388	\$500M-\$1B	6	599	16	0
	Wilshire State Bank	85.0	0.398	0.614	181,293	1,689	\$100M-500M	39	38,818	1,166	0
	National Bank Of Ca	85.0	0.623	1	90,885	412	\$100M-500M	22	4,816	112	0
	Sonoma Nb	82.5	0.420	0.654	221,729	917	\$500M-\$1B	19	6,832	186	0
	First Nb Of North City	82.5	0.646	1	42,689	430	<\$100M	38	42,689	430	0
	Bank Of Orange City	82.5	0.394	0.732	105,031	816	\$100M-500M	30	11,315	426	0.001
	Saehan Bank	82.5	0.460	0.708	95,311	1,003	\$100M-500M	37	22,459	676	0
Bay Cities Nb	82.5	0.441	0.971	70,153	404	\$100M-500M	30	7,327	218	0.002	
Colorado	Colorado Bus Bank Na	92.5	0.394	0.993	277,733	1,965	\$500M-\$1B	27	26,560	1,134	0

Table 3. Small Business Friendly Banks in the State Using Call Report Data, June 2001

State	Bank Name	Small Business Lending (<\$1M)					Small Business Lending (<\$100K)				
		Total Rank (1)	SBL/TA (2)	SBL/TBL (3)	SBL\$ (Thousands) (4)	SBL# (5)	Bnk Asset Sz. (6)	Total Rank (7)	SSBL\$ (Thousands) (8)	SSBL# (9)	CrdCd/TA (10)
	Peak Nb	92.5	0.361	1	58,846	796	\$100M-500M	31	9,847	582	0.003
	Canon Nb	92.5	0.317	1	37,883	568	\$100M-500M	31	8,979	411	0
	Weld Cty Bank	90.0	0.353	1	29,385	316	<\$100M	39	29,385	316	0
	First Nb In Trinidad	87.5	0.205	1	33,827	796	\$100M-500M	36	15,296	706	0
	Heritage Bank	85.0	0.283	0.829	74,654	784	\$100M-500M	26	10,351	517	0
	Weststar Bank	85.0	0.308	0.877	169,464	1,519	\$500M-\$1B	32	34,279	1,114	0
	First Nb Of Strasburg	85.0	0.264	0.830	61,360	839	\$100M-500M	34	16,582	616	0
	Bank Of Grand Junction	85.0	0.332	1	17,664	452	<\$100M	39	17,664	452	0
	First Nb Of Arvada	85.0	0.370	0.915	50,612	463	\$100M-500M	25	6,857	268	0
Connecticut	First Intl Bank	90.0	0.534	0.954	250,020	2,871	\$100M-500M	28	14,354	721	0
	Westport Nb	72.5	0.505	0.931	35,528	205	<\$100M	29	5,188	102	0
District of Columbia	Century Nb	60.0	0.386	0.877	159,672	917	\$100M-500M	28	15,070	492	0.018
Delaware	Mbna America De Na	100.0	0.647	1	1,047,344	488,160	\$1B-\$10B	40	1,047,344	488,160	0
	Chase Manhattan Bank Usa Na	82.5	0.009	1	424,593	80,454	>\$10B	35	424,593	80,454	0.408
	Bank Of Delmarva Na	75.0	0.250	0.864	44,997	898	\$100M-500M	33	13,560	745	0.002
Florida	Suntrust Bankcard Na	97.5	0.598	1	76,951	42,197	\$100M-500M	40	76,601	42,195	0.056
	Manufacturers Bank Of Florida	95.0	0.519	1	152,369	761	\$100M-500M	29	14,220	446	0.002
	Bank Of Central Florida	90.0	0.338	1	78,486	993	\$100M-500M	35	14,928	715	0.001
	1st Nb&Tc	87.5	0.401	1	78,938	457	\$100M-500M	23	6,919	230	0
	Equitable Bank	87.5	0.533	1	60,684	345	\$100M-500M	4	-	-	0.007
	Apalachicola St Bank	85.0	0.473	1	30,555	662	<\$100M	40	30,555	662	0
	Community Bank Of Florida	85.0	0.360	0.835	104,281	1,316	\$100M-500M	40	75,903	1,067	0.002
	Farmers & Mrch Bank	82.5	0.272	1	49,784	626	\$100M-500M	40	49,784	626	0
	Citrus & Chem Bank	82.5	0.263	0.906	109,163	1,397	\$100M-500M	37	27,516	1,012	0.001
	American Nb	82.5	0.633	1	63,146	259	<\$100M	15	3,173	106	0
	Bankfirst	82.5	0.458	0.877	57,160	585	\$100M-500M	32	9,917	360	0
	Oceanside Bank	82.5	0.364	1	30,052	425	<\$100M	33	7,203	311	0
Georgia	Community Nb	95.0	0.326	1	52,897	1,349	\$100M-500M	40	52,897	1,349	0.002
	First Nb&Tc	92.5	0.300	1	97,073	1,747	\$100M-500M	40	97,073	1,747	0
	First Bank Of Gwinnett	92.5	0.452	1	48,998	620	\$100M-500M	23	7,032	452	0
	Commercial Bank	90.0	0.412	0.999	135,412	980	\$100M-500M	27	22,830	670	0
	Security Bank Of Houston Cty	90.0	0.395	1	44,997	628	\$100M-500M	30	13,011	494	0
	First Bank Of Brunswick	90.0	0.330	1	50,121	521	\$100M-500M	26	10,542	398	0
	Quantum Nb	90.0	0.534	1	58,164	434	\$100M-500M	10	3,015	188	0
	First Nb South	87.5	0.523	0.980	91,761	1,533	\$100M-500M	36	34,853	1,296	0
	Peoples B&Tc	87.5	0.332	1	84,368	1,623	\$100M-500M	29	16,310	1,447	0
	First Cmnty Bank Of Tifton	87.5	0.452	0.998	83,856	957	\$100M-500M	36	27,995	751	0
	Plantersfirst	87.5	0.296	1	75,623	2,172	\$100M-500M	39	75,623	2,172	0.012
	Patterson Bank	87.5	0.463	1	44,988	713	<\$100M	39	44,988	713	0

Table 3. Small Business Friendly Banks in the State Using Call Report Data, June 2001

State	Bank Name	Small Business Lending (<\$1M)					Small Business Lending (<\$100K)				
		Total Rank (1)	SBL/TA (2)	SBL/TBL (3)	SBL\$ (Thousands) (4)	SBL# (5)	Bank Asset Sz. (6)	Total Rank (7)	SSBL\$ (Thousands) (8)	SSBL# (9)	CrdCd/TA (10)
	Citizens & Mrch St Bank	87.5	0.418	1	53,570	470	\$100M-500M	25	11,950	317	0
	Greater Rome Bank	87.5	0.370	1	40,597	533	\$100M-500M	29	10,909	412	0
Hawaii	City Bank	60.0	0.122	0.483	204,883	2,284	\$1B-\$10B	28	34,390	1,533	0
	Hawaii Nb	60.0	0.231	0.646	76,551	1,597	\$100M-500M	26	14,696	1,310	0.009
Iowa	Carroll City State Bank	97.5	0.237	1	27,445	518	\$100M-500M	25	6,544	418	0.003
	Decorah B&Tc	95.0	0.202	1	29,343	510	\$100M-500M	40	29,343	510	0
	Lincoln Svg Bank	92.5	0.259	1	74,314	1,009	\$100M-500M	38	74,314	1,009	0.003
	Freedom Scty Bank	92.5	0.208	1	14,855	665	<\$100M	40	14,855	665	0
	Houghton State Bank	90.0	0.316	1	34,298	651	\$100M-500M	37	34,298	651	0.017
	Lee Cty B&T Na	90.0	0.278	1	30,809	457	\$100M-500M	38	30,809	457	0.001
	Farmers State Bank	90.0	0.210	1	18,410	353	<\$100M	38	18,410	353	0.008
	Pella State Bank	90.0	0.322	1	13,147	322	<\$100M	31	6,560	291	0
	Citizens First Bank	87.5	0.295	1	13,612	194	<\$100M	20	3,516	144	0.001
	Waukon State Bank	85.0	0.238	1	17,884	401	<\$100M	36	17,884	401	0
	Bank Ia	85.0	0.227	1	20,517	402	<\$100M	37	20,517	402	0
	Iowa State Bank	85.0	0.230	1	31,390	516	\$100M-500M	26	8,202	414	0
	Heritage Bank Na	85.0	0.165	1	19,351	358	\$100M-500M	38	19,351	358	0
Idaho	Idaho Independent Bank	82.5	0.336	0.923	87,447	1,164	\$100M-500M	27	22,236	857	0.007
	Panhandle State Bank	75.0	0.272	0.977	57,743	956	\$100M-500M	32	22,655	786	0.004
	D L Evans Bank	75.0	0.224	1	56,918	1,175	\$100M-500M	39	56,918	1,175	0.005
Illinois	Northview B&Tc	100.0	0.453	1	135,806	972	\$100M-500M	28	15,916	514	0.001
	Mount Prospect Nb	97.5	0.427	1	78,475	444	\$100M-500M	36	30,323	349	0
	Plaza Bank	95.0	0.384	1	96,949	546	\$100M-500M	19	6,545	199	0
	Community Bank-Wheaton/Glen El	95.0	0.403	1	65,491	471	\$100M-500M	28	9,865	273	0
	Bank Of Edwardsville	92.5	0.298	1	246,180	2,853	\$500M-\$1B	38	246,180	2,853	0
	First Nb In Toledo	92.5	0.320	1	48,690	839	\$100M-500M	39	48,690	839	0.002
	Northwest Bank Rockford	92.5	0.483	1	66,098	596	\$100M-500M	30	11,956	394	0.002
	First Tr Bank Il	92.5	0.455	1	37,453	460	<\$100M	39	37,453	460	0
	First Nb Empl Owned	90.0	0.299	1	39,322	422	\$100M-500M	27	7,772	253	0.001
	Hinsbrook B&T	87.5	0.432	0.936	128,805	692	\$100M-500M	22	7,142	377	0
	Peotone B&Tc	87.5	0.285	1	28,227	452	<\$100M	39	28,227	452	0
	Elgin St Bank	87.5	0.512	0.998	96,408	626	\$100M-500M	22	6,398	337	0
	Continental Cmnty B&Tc	87.5	0.240	1	45,998	286	\$100M-500M	19	5,073	160	0.005
	North Shore Cmnty B&T	87.5	0.296	0.938	141,793	8,093	\$100M-500M	37	71,887	7,881	0
	Valley Cmnty Bank	87.5	0.422	1	35,888	240	<\$100M	29	8,894	154	0.004
Indiana	Demotte St Bank	87.5	0.235	1	51,837	905	\$100M-500M	35	22,635	789	0.002
	Hometown Nb	85.0	0.407	1	34,007	469	<\$100M	38	34,007	469	0
	First Nb Of Valparaiso	82.5	0.159	1	77,213	1,142	\$100M-500M	32	24,725	930	0
	Heartland Cmnty Bank	82.5	0.279	1	50,850	567	\$100M-500M	34	20,830	407	0.004

Table 3. Small Business Friendly Banks in the State Using Call Report Data, June 2001

State	Bank Name	Small Business Lending (<\$1M)					Small Business Lending (<\$100K)				
		Total Rank (1)	SBL/TA (2)	SBL/TBL (3)	SBL\$ (Thousands) (4)	SBL# (5)	Bank Asset Sz. (6)	Total Rank (7)	SSBL\$ (Thousands) (8)	SSBL# (9)	CrdCd/TA (10)
	Grabill Bank	80.0	0.317	0.835	107,001	934	\$100M-500M	23	14,826	569	0
	Wayne B&Tc	80.0	0.415	1	40,493	291	<\$100M	21	7,513	166	0.007
	Madison Cmnty Bank	80.0	0.380	0.860	81,321	998	\$100M-500M	32	21,108	718	0
	Bloomfield State Bank	77.5	0.352	0.997	88,939	389	\$100M-500M	12	5,950	195	0
	Scott County State Bank	77.5	0.227	1	23,506	461	\$100M-500M	37	23,506	461	0.004
	Jackson County Bank	77.5	0.268	0.851	76,697	999	\$100M-500M	34	27,202	761	0.001
	First State Bank Middlebury	77.5	0.248	0.933	58,965	938	\$100M-500M	32	20,088	736	0.005
Kansas	Community Nb	97.5	0.211	1	52,188	1,204	\$100M-500M	40	52,188	1,204	0.002
	First State B&Tc	95.0	0.263	1	40,227	623	\$100M-500M	27	9,183	530	0.003
	Central B&Tc	95.0	0.379	1	88,113	616	\$100M-500M	25	12,610	414	0.001
	First Nb Of Wamego	90.0	0.319	1	23,481	402	<\$100M	38	23,481	402	0.004
	First Nb	90.0	0.334	1	18,230	342	<\$100M	37	18,230	342	0
	Peoples B&Tc	87.5	0.378	1	62,921	942	\$100M-500M	36	62,921	942	0
	First Nb	87.5	0.345	1	11,640	288	<\$100M	38	11,640	288	0
	University Nb	87.5	0.258	1	14,369	270	<\$100M	29	5,887	223	0
	First State Bank	85.0	0.208	1	21,791	472	\$100M-500M	37	21,791	472	0
	First State Bank	85.0	0.387	1	14,160	179	<\$100M	19	3,001	131	0
	Gardner Nb	85.0	0.272	1	16,317	323	<\$100M	38	16,317	323	0
	Community Bank Of The Midwest	85.0	0.371	1	13,391	289	<\$100M	29	5,115	243	0
Kentucky	Central B&Tc	97.5	0.248	1	219,226	1,201	\$500M-\$1B	23	21,641	722	0.01
	Citizens Bank Of Campbell Cty	97.5	0.352	1	49,298	603	\$100M-500M	30	16,464	448	0.005
	South Central Bank	92.5	0.347	1	63,162	1,079	\$100M-500M	38	63,162	1,079	0
	Peoples B&Tc	90.0	0.245	1	44,504	600	\$100M-500M	38	44,504	600	0
	Peoples Bank Of Fleming Cty	90.0	0.227	1	29,146	1,009	\$100M-500M	40	29,146	1,009	0.003
	Bank Of Columbia	87.5	0.269	1	27,797	796	\$100M-500M	39	27,797	796	0
	PBank Bank	85.0	0.250	1	36,991	1,126	\$100M-500M	33	17,141	1,029	0.002
	First Nb Of Mayfield	85.0	0.332	0.952	53,506	730	\$100M-500M	30	16,265	561	0
	Farmers Deposit Bank	85.0	0.234	1	34,198	874	\$100M-500M	39	34,198	874	0
	First State Bank	85.0	0.394	0.982	75,002	613	\$100M-500M	16	5,804	433	0
Louisiana	Hancock Bank Of Louisiana	92.5	0.196	1	271,419	4,142	\$1B-\$10B	39	271,419	4,142	0
	Ouachita Indp Bank	92.5	0.393	1	48,435	577	\$100M-500M	30	16,465	430	0
	Jeff Davis B&Tc	90.0	0.220	1	64,934	1,538	\$100M-500M	40	64,934	1,538	0
	Resource Bank	90.0	0.472	1	41,587	435	<\$100M	38	41,587	435	0
	Business Bank Of Baton Rouge	90.0	0.543	1	54,256	354	<\$100M	15	6,055	193	0
	Evangeline B&Tc	82.5	0.214	1	68,525	1,294	\$100M-500M	38	68,525	1,294	0.002
	Progressive Bank	82.5	0.387	0.942	71,108	622	\$100M-500M	20	9,986	419	0
	Midsouth Bank Na	80.0	0.264	0.823	89,672	1,526	\$100M-500M	30	27,790	1,212	0.005
	Citizens Nb	80.0	0.304	1	36,956	598	\$100M-500M	29	11,911	476	0
	Bank Of Zachary	80.0	0.230	1	21,818	496	<\$100M	25	7,061	425	0
	Gulf Coast B&Tc	80.0	0.333	0.841	102,996	851	\$100M-500M	20	13,523	425	0.006

Table 3. Small Business Friendly Banks in the State Using Call Report Data, June 2001

State	Bank Name	Small Business Lending (<\$1M)					Small Business Lending (<\$100K)				
		Total Rank (1)	SBL/TA (2)	SBL/TBL (3)	SBL\$ (Thousands) (4)	SBL# (5)	Bnk Asset Sz. (6)	Total Rank (7)	SSBL\$ (Thousands) (8)	SSBL# (9)	CrdCd/TA (10)
Massachusetts	Enterprise B&Tc	82.5	0.291	0.795	181,495	2,626	\$500M-\$1B	38	41,796	1,839	0
	Bank Of Western Ma	80.0	0.401	0.775	195,323	1,833	\$100M-500M	34	31,036	1,127	0
	Park West B&Tc	80.0	0.227	0.873	98,672	1,193	\$100M-500M	34	19,985	852	0
	Horizon B&Tc	77.5	0.540	1	43,513	358	<\$100M	32	10,729	182	0
Maryland	Saint Michaels Bank	80.0	0.323	0.966	55,351	763	\$100M-500M	33	12,045	526	0
	Peninsula Bank	80.0	0.300	0.700	203,371	2,955	\$500M-\$1B	35	47,018	2,206	0
	Maryland Permanent B&Tc	80.0	0.512	1	60,310	565	\$100M-500M	29	10,822	312	0
	Community Bank Of Tri-Cty	80.0	0.318	1	81,614	496	\$100M-500M	27	13,450	327	0
	Peoples Bank Of Kent Cty Md	80.0	0.326	1	47,169	704	\$100M-500M	37	16,056	575	0
	Forest Hill State Bank	77.5	0.278	0.780	83,176	1,031	\$100M-500M	29	13,299	756	0
	Westminster Union Bank	75.0	0.225	0.832	119,464	1,242	\$500M-\$1B	28	17,635	766	0
	Talbot Bank Of Easton Md	75.0	0.257	0.755	86,647	1,045	\$100M-500M	33	21,241	778	0.002
	Bank Of Southern Md	75.0	0.315	0.838	63,986	682	\$100M-500M	26	10,458	420	0
Bank Of The Eastern Shore	75.0	0.324	1	40,951	528	\$100M-500M	35	13,687	432	0	
Maine	Maine B&Tc	72.5	0.379	0.898	97,618	1,387	\$100M-500M	23	20,962	962	0.001
	Union Tc	62.5	0.209	1	69,640	1,649	\$100M-500M	36	69,640	1,649	0.005
Michigan	Michigan Heritage Bank	97.5	0.644	1	81,618	1,562	\$100M-500M	40	81,618	1,562	0
	Capital Nb	85.0	0.484	0.957	76,806	963	\$100M-500M	29	15,189	672	0
	Warren Bank	85.0	0.378	1	101,880	467	\$100M-500M	9	4,633	168	0
	Firstbank-West Branch	82.5	0.402	0.999	73,923	1,144	\$100M-500M	37	41,347	1,029	0
	Metrobank	82.5	0.494	1	65,327	491	\$100M-500M	22	9,083	302	0
	Firstbank	82.5	0.361	1	50,667	657	\$100M-500M	35	28,439	581	0.002
	Macatawa Bank	82.5	0.393	0.847	230,196	2,514	\$500M-\$1B	35	67,049	1,755	0
	First Nb In Howell	80.0	0.391	0.873	139,476	1,508	\$100M-500M	29	27,121	1,048	0
	Isabella B&T	77.5	0.213	1	97,087	1,758	\$100M-500M	33	32,128	1,403	0.004
	Huron Cmnty Bank	77.5	0.376	1	57,138	457	\$100M-500M	25	13,055	278	0.003
	Northern Michigan Bank	77.5	0.388	1	52,713	736	\$100M-500M	29	13,079	527	0.001
	Midwest Guaranty Bank	77.5	0.532	0.862	81,679	643	\$100M-500M	25	12,195	355	0.004
	Founders TR Personal Bank	77.5	0.358	1	49,075	452	\$100M-500M	24	9,644	307	0.002
Minnesota	First Nb Of Walker	92.5	0.342	1	63,457	924	\$100M-500M	30	15,943	729	0.001
	State Bank Of Rogers	92.5	0.531	1	36,397	508	<\$100M	32	11,000	388	0
	Security Bank Usa	92.5	0.452	1	33,021	392	<\$100M	20	4,818	262	0
	Village Bank	92.5	0.555	1	36,876	358	<\$100M	26	7,558	221	0
	Alliance Bank	90.0	0.361	1	108,179	939	\$100M-500M	24	14,382	571	0
	Lakes State Bank	90.0	0.465	1	23,561	382	<\$100M	39	23,561	382	0
	Boundary Waters Cmnty Bank	90.0	0.485	1	20,190	358	<\$100M	39	20,190	358	0.003
	Peoples Nb Of Mora	87.5	0.281	1	38,508	658	\$100M-500M	39	38,508	658	0.001
	United Cmnty Bank	87.5	0.266	1	32,882	540	\$100M-500M	40	32,882	540	0
	Prior Lake State Bank	87.5	0.326	1	38,059	364	\$100M-500M	28	10,732	259	0.006
	University Nb	87.5	0.430	1	16,622	394	<\$100M	39	16,622	394	0

Table 3. Small Business Friendly Banks in the State Using Call Report Data, June 2001

State	Bank Name	Small Business Lending (<\$1M)					Small Business Lending (<\$100K)				
		Total Rank (1)	SBL/TA (2)	SBL/TBL (3)	SBL\$ (Thousands) (4)	SBL# (5)	Bnk Asset Sz. (6)	Total Rank (7)	SSBL\$ (Thousands) (8)	SSBL# (9)	CrdCd/TA (10)
Missouri	Heritage Bank Na	87.5	0.273	1	26,865	632	<\$100M	40	26,865	632	0.002
	Landmark Cmnty Bank Na	87.5	0.380	1	22,984	357	<\$100M	39	22,984	357	0
	Washington City Bank Na	87.5	0.500	1	31,691	216	<\$100M	17	4,729	108	0
	Peoples Bank	95.0	0.327	1	35,284	1,333	\$100M-500M	40	35,284	1,333	0
	Signature Bank Of Sw Missouri	95.0	0.410	1	79,436	522	\$100M-500M	21	8,936	296	0
	First Missouri State Bank	92.5	0.333	1	34,751	967	\$100M-500M	39	34,751	967	0.002
	Bank Of Grain Valley	92.5	0.408	1	32,417	423	<\$100M	24	7,342	274	0
	Southwest Missouri Bank	90.0	0.221	1	79,030	1,558	\$100M-500M	39	79,030	1,558	0.007
	First Cmnty Bank	87.5	0.211	1	45,726	797	\$100M-500M	39	45,726	797	0
	Central Bank Of Kansas City	85.0	0.413	1	30,097	431	<\$100M	27	8,692	324	0
Kearney TC	85.0	0.291	1	29,448	676	\$100M-500M	39	29,448	676	0.004	
Bank Of Bloomsdale	85.0	0.273	1	32,569	409	\$100M-500M	37	32,569	409	0	
Concord Bank	85.0	0.402	1	38,826	216	<\$100M	9	2,844	98	0	
Mississippi	Bank Of Holly Springs	87.5	0.299	1	37,718	1,072	\$100M-500M	37	37,718	1,072	0
	Pike City Nb	87.5	0.290	1	39,126	814	\$100M-500M	36	39,126	814	0
	First Nb Of South Mississipp	85.0	0.352	1	30,122	526	<\$100M	36	30,122	526	0
	Merchants & Marine Bank	82.5	0.299	1	82,530	1,256	\$100M-500M	35	82,530	1,256	0
	State B&Tc	82.5	0.313	0.859	141,672	2,799	\$100M-500M	26	37,160	2,296	0.002
	Omnibank	82.5	0.272	1	29,511	1,020	\$100M-500M	37	29,511	1,020	0.001
	Lamar Bank	80.0	0.210	1	89,197	1,225	\$100M-500M	34	89,197	1,225	0
	Guaranty B&Tc	77.5	0.274	0.999	57,707	977	\$100M-500M	22	14,663	824	0.002
	Community Bank Of Mississippi	77.5	0.273	0.913	98,471	1,260	\$100M-500M	21	18,997	982	0
	Britton & Koontz First Nb	77.5	0.271	0.959	73,330	1,146	\$100M-500M	23	20,637	877	0
	United Mississippi Bank	77.5	0.354	1	40,064	779	\$100M-500M	21	10,437	665	0
	Peoples B&Tc	77.5	0.220	0.835	273,179	5,771	\$1B-\$10B	31	134,954	5,053	0
	First State Bank	77.5	0.263	1	31,061	599	\$100M-500M	26	18,699	534	0
Bank Of New Albany	77.5	0.185	1	49,891	672	\$100M-500M	34	49,891	672	0	
Montana	First Citizens Bank Of Billing	92.5	0.424	1	66,264	799	\$100M-500M	21	10,308	610	0.006
	Rocky Mountain Bank	92.5	0.306	1	89,609	1,301	\$100M-500M	39	89,609	1,301	0
	First Citizens Bank Of Butte	87.5	0.515	1	27,145	-	<\$100M	40	27,145	-	0.001
	Bitterroot Valley Bank	85.0	0.473	1	47,852	571	\$100M-500M	23	10,729	445	0
	First Citizens Bank Na	80.0	0.488	1	17,281	247	<\$100M	19	4,711	184	0
	Bankwest Na	77.5	0.448	1	24,688	349	<\$100M	19	5,409	269	0
	State B&Tc	77.5	0.310	1	19,156	346	<\$100M	27	10,339	303	0
	Mountain West Bank Na	77.5	0.403	0.686	126,228	1,295	\$100M-500M	22	18,854	740	0
North Carolina	Yadkin Valley B&Tc	82.5	0.284	1	103,006	1,694	\$100M-500M	34	30,732	1,365	0.003
	American Cmnty Bank	82.5	0.423	1	69,787	927	\$100M-500M	32	20,052	746	0
	Bank Of Granite	77.5	0.329	0.773	220,264	3,006	\$500M-\$1B	31	48,785	2,267	0
	Catawba Valley Bank	77.5	0.305	1	53,626	1,092	\$100M-500M	37	53,626	1,092	0
	First South Bank	75.0	0.270	0.856	144,313	1,429	\$500M-\$1B	27	30,820	909	0.003

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State	Bank Name	Small Business Lending (<\$1M)					Small Business Lending (<\$100K)				
		Total Rank (1)	SBL/TA (2)	SBL/TBL (3)	SBL\$ (Thousands) (4)	SBL# (5)	Bnk Asset Sz. (6)	Total Rank (7)	SSBL\$ (Thousands) (8)	SSBL# (9)	CrdCd/TA (10)
	Northwestern Nb	75.0	0.384	1	47,034	573	\$100M-500M	35	47,034	573	0
	Surrey B&TC	75.0	0.416	1	33,275	754	<\$100M	36	33,275	754	0
North Dakota	Kirkwood B&Tc	90.0	0.635	1	40,738	411	<\$100M	31	12,672	291	0
	United Valley Bank	87.5	0.321	1	21,360	305	<\$100M	31	13,086	266	0
	Farmers & Mrch Bank Valley Cit	87.5	0.208	1	15,530	337	<\$100M	38	15,530	337	0.004
	First Security Bank West	85.0	0.348	1	21,634	161	<\$100M	11	2,112	84	0
	First United Bank	85.0	0.156	1	11,999	416	<\$100M	37	11,999	416	0.005
	First International B&Tc	80.0	0.302	0.904	141,460	1,911	\$100M-500M	34	70,837	1,632	0.015
	Union State Bank Of Fargo	80.0	0.363	1	9,143	167	<\$100M	21	2,503	140	0
	Western State Bank	77.5	0.187	1	48,872	490	\$100M-500M	22	9,187	368	0.002
	Stutsman County St Bank	77.5	0.207	1	23,004	624	\$100M-500M	36	23,004	624	0.002
	Dakota Cmnty Bank	77.5	0.174	1	20,709	428	\$100M-500M	26	7,410	345	0
	First State Bank Langdon	77.5	0.174	1	11,607	252	<\$100M	34	11,607	252	0.002
	Alerus Fncl Na	77.5	0.264	0.622	111,743	1,690	\$100M-500M	25	21,348	1,278	0.007
	State Bank Of Bottineau	77.5	0.205	1	8,634	167	<\$100M	35	8,634	167	0.007
Nebraska	Washington Cty Bank	100.0	0.288	1	47,246	641	\$100M-500M	26	9,096	528	0.073
	Platte Valley Nb	97.5	0.208	1	42,976	635	\$100M-500M	40	42,976	635	0.004
	York State B&Tc	92.5	0.216	1	36,812	441	\$100M-500M	33	17,988	382	0.021
	Dakota City St Bank	90.0	0.271	1	23,470	421	<\$100M	39	23,470	421	0
	Centennial Bank	90.0	0.327	1	10,099	197	<\$100M	37	10,099	197	0
	Nebraskaland Nb	90.0	0.338	1	17,324	169	<\$100M	21	3,157	96	0
	Bank Of Madison	87.5	0.177	1	12,516	348	<\$100M	27	4,381	319	0
	Beatrice Nb&Tc	87.5	0.285	1	29,577	729	\$100M-500M	38	29,577	729	0.006
	Commercial State Bank	87.5	0.248	1	11,414	429	<\$100M	37	11,414	429	0.003
	Gothenburg State B&Tc	87.5	0.224	1	16,741	304	<\$100M	38	16,741	304	0
	Midwest Bank Na	87.5	0.137	1	28,752	525	\$100M-500M	38	28,752	525	0
	American Exch Bank	87.5	0.198	1	4,896	1,160	<\$100M	38	4,896	1,160	0
New Hampshire	First Colebrook Bank	77.5	0.374	1	39,753	669	\$100M-500M	32	13,812	521	0
	Community B&Tc	72.5	0.297	0.789	84,526	703	\$100M-500M	23	12,708	419	0
New Jersey	Skylands Cmnty Bank	82.5	0.300	0.904	88,311	1,228	\$100M-500M	37	18,624	823	0.001
	1st Constitution Bank	77.5	0.330	0.845	73,403	561	\$100M-500M	33	11,790	340	0
	Monmouth Cmnty Bank Na	77.5	0.378	1	36,778	287	<\$100M	28	5,135	180	0
	Minotola Nb	75.0	0.330	0.635	168,768	1,401	\$500M-\$1B	34	23,392	842	0.001
	Bank Of Gloucester City	75.0	0.255	0.738	106,397	1,325	\$100M-500M	35	18,004	868	0.001
	Newfield Nb	72.5	0.229	0.965	77,491	580	\$100M-500M	33	13,244	306	0.001
	Advantage Bank	72.5	0.444	1	33,439	187	<\$100M	19	2,505	96	0
	Lakeland Bank	70.0	0.159	0.749	152,172	1,303	\$500M-\$1B	36	34,017	793	0.001
	Panasia Bank Na	70.0	0.290	0.949	44,219	441	\$100M-500M	36	10,858	294	0
	Two River Comm Bank	70.0	0.426	0.999	26,253	211	<\$100M	27	3,886	112	0

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New Mexico	Ranchers Banks	80.0	0.366	1	46,994	270	\$100M-500M	20	6,842	191	0.004
	Bank 1st	80.0	0.576	1	34,363	303	<\$100M	23	5,650	190	0
	First Nm Bank	77.5	0.280	0.994	34,880	437	\$100M-500M	28	8,631	359	0
	First State Bank Taos	75.0	0.272	0.637	195,762	2,351	\$500M-\$1B	27	34,079	1,679	0.005
	Bank Of Santa Fe	75.0	0.375	0.816	58,579	425	\$100M-500M	14	4,777	200	0
Nevada	First Independent Bank Of Neva	85.0	0.466	1	43,720	204	<\$100M	29	4,069	109	0
	Great Basin Bank Of Nevada	80.0	0.375	0.884	31,735	348	<\$100M	36	5,645	233	0.026
	Community Bank Of Nevada	80.0	0.320	0.620	90,460	618	\$100M-500M	27	7,690	314	0.001
New York	Solvay Bank	92.5	0.259	1	92,150	1,536	\$100M-500M	35	27,061	1,143	0.004
	Ellenville Nb	92.5	0.323	1	87,405	1,163	\$100M-500M	36	23,391	937	0
	National Bank Of Geneva	85.0	0.274	0.947	143,048	1,986	\$500M-\$1B	36	44,268	1,559	0.002
	State Bank Of Long Island	82.5	0.321	0.712	308,321	1,503	\$500M-\$1B	27	30,917	776	0
	Great Eastern Bank	82.5	0.366	0.776	93,953	838	\$100M-500M	31	17,453	521	0
	Victory State Bank	82.5	0.421	1	34,562	505	<\$100M	33	11,068	401	0
	Bank Of Castile	80.0	0.219	0.883	74,675	1,126	\$100M-500M	35	22,573	877	0.004
	Suffolk City Nb	80.0	0.194	0.679	207,828	2,750	\$1B-\$10B	33	53,901	2,117	0
	Bath Nb	77.5	0.227	0.945	78,786	1,038	\$100M-500M	36	27,730	792	0.004
	Adirondack Bank Na	77.5	0.303	0.820	57,633	1,125	\$100M-500M	36	19,929	890	0
	Wyoming City Bank	77.5	0.183	0.817	98,135	1,345	\$500M-\$1B	32	25,461	964	0.003
Capital Bank&Tc	77.5	0.569	0.921	51,588	620	<\$100M	33	13,572	427	0	
Ohio	Community First B&Tc	95.0	0.300	1	230,449	3,483	\$500M-\$1B	35	76,719	3,060	0.006
	Citizens Svg Bank	87.5	0.280	1	70,582	1,141	\$100M-500M	31	20,960	519	0
	Union Bank Co	85.0	0.282	1	53,741	573	\$100M-500M	34	22,174	448	0.004
	Citizens Bankg Co	82.5	0.226	1	67,468	598	\$100M-500M	20	9,462	379	0.004
	Sutton Bank	80.0	0.311	1	64,537	756	\$100M-500M	36	39,211	639	0.003
	Wayne City Nb	80.0	0.309	0.791	128,052	1,855	\$100M-500M	32	31,647	1,322	0
	North Valley Bank	80.0	0.323	1	19,439	341	<\$100M	36	19,439	341	0
	Commerce Nb	80.0	0.361	0.826	103,733	994	\$100M-500M	24	16,267	583	0
	Portage Cmnty Bank	80.0	0.310	1	20,676	293	<\$100M	27	6,089	211	0.009
	First Nb	77.5	0.379	1	37,604	261	<\$100M	12	2,623	179	0.007
	Community Nb	77.5	0.291	1	32,820	323	\$100M-500M	26	8,385	210	0
	First Nb	77.5	0.217	0.999	46,510	1,005	\$100M-500M	34	19,579	829	0.004
	First Nb	77.5	0.322	0.964	36,899	510	\$100M-500M	31	12,510	399	0
	Sky Bank Ohio Bank Region	77.5	0.258	0.649	369,233	4,204	\$1B-\$10B	29	73,749	2,887	0
	Rfc Bankg Co	77.5	0.356	0.819	105,805	1,115	\$100M-500M	30	21,648	753	0.003
Heartland Bank	77.5	0.393	0.901	103,461	853	\$100M-500M	29	20,458	543	0.007	
Sky Bank Mid Am Region	77.5	0.244	0.596	493,427	5,356	\$1B-\$10B	27	80,236	3,358	0.003	
Oklahoma	Bank Of The Lakes Na	95.0	0.488	1	53,668	638	\$100M-500M	26	10,712	506	0
	Rcb Bank	95.0	0.199	1	113,022	1,429	\$500M-\$1B	26	23,164	1,166	0
	Security Bank	92.5	0.425	1	67,950	637	\$100M-500M	24	10,710	419	0

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	First Amer B&Tc	90.0	0.260	1	48,805	1,223	\$100M-500M	39	48,805	1,223	0
	Citizens B&Tc	90.0	0.229	1	27,536	548	\$100M-500M	23	6,371	464	0.009
	Bank Of Nichols Hills	90.0	0.383	1	31,833	328	<\$100M	19	5,152	217	0
	First Nb In Durant	87.5	0.302	1	47,730	397	\$100M-500M	31	21,362	315	0.003
	Tulsa Nb	85.0	0.326	1	47,803	391	\$100M-500M	18	6,140	261	0
	Pauls Valley Nb	85.0	0.227	1	20,672	594	<\$100M	39	20,672	594	0
	Bank Of Union	85.0	0.305	1	26,557	285	<\$100M	36	26,557	285	0.001
	First Nb&Tc	85.0	0.243	1	21,762	395	<\$100M	38	21,762	395	0.01
	Community State Bank	85.0	0.195	1	25,589	566	\$100M-500M	39	25,589	566	0
	Bank Of Cherokee Cty	85.0	0.288	1	18,301	290	<\$100M	36	18,301	290	0
	First Nb Of Edmond	85.0	0.328	1	22,167	246	<\$100M	19	4,453	158	0
Oregon	Community Bank	85.0	0.401	0.994	71,971	708	\$100M-500M	31	13,732	510	0
	Linn-Benton Bank	85.0	0.492	1	55,856	497	\$100M-500M	30	9,537	350	0.002
	Merchants Bank	85.0	0.480	1	58,241	424	\$100M-500M	20	5,603	227	0
	Bank Of The Cascades	75.0	0.299	0.692	141,953	1,522	\$100M-500M	27	22,860	1,017	0.009
Pennsylvania	Honesdale Nb	87.5	0.323	1	75,733	892	\$100M-500M	39	75,733	892	0.002
	Community Bank Na	85.0	0.238	0.774	173,668	1,633	\$500M-\$1B	35	54,137	1,078	0.005
	Firstservice Bank	85.0	0.343	0.998	119,466	759	\$100M-500M	25	14,940	428	0
	Iron & Glass Bank	82.5	0.320	0.820	77,582	936	\$100M-500M	31	17,772	669	0
	Commerce Bank Harrisburg Na	82.5	0.275	0.851	145,258	1,438	\$500M-\$1B	31	28,716	889	0
	Old Forge Bank	80.0	0.275	1	51,579	755	\$100M-500M	39	51,579	755	0
	County Nb	80.0	0.185	0.792	107,036	1,705	\$500M-\$1B	37	38,855	1,349	0.005
	Leesport Bank	80.0	0.259	0.787	112,925	1,268	\$100M-500M	31	23,647	862	0
	National Penn Bank	80.0	0.219	0.632	527,627	4,436	\$1B-\$10B	26	67,782	2,507	0
	Elderton State Bank	77.5	0.327	1	32,612	717	<\$100M	35	15,806	587	0.012
	First Nb Of Pennsylvania	77.5	0.216	0.677	319,900	3,386	\$1B-\$10B	31	66,541	2,243	0
	Jersey Shore State Bank	77.5	0.184	0.890	71,732	1,219	\$100M-500M	34	22,128	970	0
	Csb Bank	77.5	0.293	1	42,613	554	\$100M-500M	35	23,647	480	0
	Premier Bank	77.5	0.382	0.683	152,246	894	\$100M-500M	20	13,702	398	0
Rhode Island	Washington Tc	60.0	0.109	0.607	143,533	1,532	\$1B-\$10B	28	27,782	999	0
South Carolina	Carolina B&Tc	87.5	0.449	1	89,738	2,274	\$100M-500M	29	24,878	1,865	0.008
	Grandsouth Bank	82.5	0.522	1	52,020	438	<\$100M	13	6,213	248	0
	Bank Of Travelers Rest	80.0	0.301	1	67,737	902	\$100M-500M	25	18,639	754	0.008
	Capitalbank	80.0	0.262	1	93,523	1,592	\$100M-500M	39	93,523	1,592	0
	Sumter Nb	80.0	0.467	1	38,147	597	<\$100M	28	13,671	498	0
	Anderson Bros Bank	77.5	0.330	1	65,734	1,297	\$100M-500M	37	65,734	1,297	0.003
	Arthur State Bank	77.5	0.319	1	54,425	1,004	\$100M-500M	38	54,425	1,004	0.005
South Dakota	First State Bank Miller	85.0	0.226	1	20,345	212	<\$100M	19	3,310	151	0.005
	American St Bank Of Rapid City	82.5	0.452	0.884	71,576	716	\$100M-500M	26	11,589	453	0.004

Table 3. Small Business Friendly Banks in the State Using Call Report Data, June 2001

State	Bank Name	Small Business Lending (<\$1M)					Small Business Lending (<\$100K)				
		Total Rank (1)	SBL/TA (2)	SBL/TBL (3)	SBL\$ (Thousands) (4)	SBL# (5)	Bnk Asset Sz. (6)	Total Rank (7)	SSBL\$ (Thousands) (8)	SSBL# (9)	CrdCd/TA (10)
	First Western Bank Sturgis	80.0	0.272	0.752	66,926	933	\$100M-500M	29	16,972	693	0.001
	Peoples State Bank	80.0	0.248	1	12,542	237	<\$100M	37	12,542	237	0.002
	First Midwest Bank	77.5	0.439	0.985	31,848	348	<\$100M	24	5,313	255	0.002
	Reliabank Dakota	77.5	0.204	1	17,630	1,792	<\$100M	21	4,101	170	0.003
	Dacotah Bank	77.5	0.194	0.857	123,246	2,054	\$500M-\$1B	30	38,124	1,739	0.002
	Merchants State Bank	77.5	0.193	1	15,576	359	<\$100M	36	15,576	359	0.001
	First Nb In Sioux Falls	77.5	0.239	0.732	136,075	1,627	\$500M-\$1B	27	31,363	1,180	0
	Rushmore B&Tc	77.5	0.332	0.692	81,105	858	\$100M-500M	26	15,278	552	0.001
	American State Bank Of Pierre	77.5	0.294	0.973	24,480	390	<\$100M	28	7,587	299	0
Tennessee	Farmers & Mrch Bank	95.0	0.298	1	95,655	1,458	\$100M-500M	34	26,518	1,205	0
	First Volunteer Bank Of Tennessee	92.5	0.380	1	122,850	1,468	\$100M-500M	39	122,850	1,468	0.003
	First Bank Of Tennessee	92.5	0.396	1	49,933	596	\$100M-500M	39	49,933	596	0
	Bank Of Sharon	90.0	0.361	1	52,906	438	\$100M-500M	19	6,203	295	0.002
	Peoples Cmnty Bank	90.0	0.323	1	41,605	596	\$100M-500M	26	8,528	430	0
	Citizens Bank Of Blount City	87.5	0.329	1	97,448	539	\$100M-500M	14	3,867	365	0.006
	Commercial B&Tc	87.5	0.197	1	65,584	1,356	\$100M-500M	39	65,584	1,356	0
	American City Bank	87.5	0.355	1	34,867	410	<\$100M	38	34,867	410	0
	Citizens Cmnty Bank	87.5	0.333	1	26,953	539	<\$100M	39	26,953	539	0
	First South Bank	85.0	0.351	0.961	75,307	761	\$100M-500M	26	11,960	562	0
	Citizens Nb	85.0	0.344	0.941	108,429	1,302	\$100M-500M	36	46,934	1,034	0.001
Texas	First Nb	95.0	0.317	1	42,309	1,096	\$100M-500M	40	42,309	1,096	0
	Union State Bank	92.5	0.309	1	66,059	925	\$100M-500M	30	19,443	753	0
	Austin Bank Tx Na	92.5	0.278	1	151,938	4,163	\$500M-\$1B	35	85,614	3,894	0
	Western B&Tc	92.5	0.404	1	60,853	527	\$100M-500M	25	12,189	364	0
	State Nb W Tx	92.5	0.208	1	140,078	2,088	\$500M-\$1B	31	51,884	1,785	0
	Woodhaven Nb	90.0	0.337	1	40,705	746	\$100M-500M	31	13,273	586	0
	Security State Bank	90.0	0.388	1	33,537	800	<\$100M	39	33,537	800	0.002
	First Nb	90.0	0.326	1	24,684	455	<\$100M	39	24,684	455	0
	Liberty Nb	87.5	0.361	1	23,928	334	<\$100M	23	6,057	242	0
	Community Nb	85.0	0.423	1	51,994	577	\$100M-500M	29	12,751	422	0
	Alamo Bank Of Texas	85.0	0.351	0.917	62,406	1,050	\$100M-500M	31	18,501	816	0
	Texas Bank	85.0	0.318	1	33,167	778	\$100M-500M	38	33,167	778	0
	Ennis State Bank	85.0	0.350	1	28,071	615	<\$100M	37	28,071	615	0
	East Texas Nb	85.0	0.235	1	24,933	492	\$100M-500M	27	8,753	397	0
	Republic Nb	85.0	0.605	0.985	166,001	1,398	\$100M-500M	29	27,666	881	0
	Clear Lake Nb	85.0	0.379	1	19,362	376	<\$100M	31	10,280	324	0
Utah	Pitney Bowes Bank	95.0	0.864	1	267,410	162,484	\$100M-500M	40	267,410	162,484	0
	Advanta Bank Corp	90.0	0.381	1	377,544	377,544	\$500M-\$1B	38	377,544	377,544	***
	Ge Cap Fncl	87.5	0.599	0.945	1,195,370	1,374,985	\$1B-\$10B	37	1,189,602	#####	0.07
	Universal Fncl Corp	85.0	0.828	1	501,024	468,711	\$500M-\$1B	38	500,634	468,702	0
	American Express Centurion B	82.5	0.257	1	4,450,620	1,939,001	>\$10B	38	4,450,620	#####	0.654

Table 3. Small Business Friendly Banks in the State Using Call Report Data, June 2001

State	Bank Name	Small Business Lending (<\$1M)					Small Business Lending (<\$100K)				
		Total Rank (1)	SBL/TA (2)	SBL/TBL (3)	SBL\$ (Thousands) (4)	SBL# (5)	Bnk Asset Sz. (6)	Total Rank (7)	SSBL\$ (Thousands) (8)	SSBL# (9)	CrdCd/TA (10)
	Wright Express Fncl Svc Corp	82.5	0.868	0.920	237,879	66,742	\$100M-500M	35	192,228	66,152	0
Virginia	F&M Bank Atlantic	92.5	0.229	1	94,718	1,286	\$100M-500M	36	24,997	1,014	0.002
	Chesapeake Bank	90.0	0.422	1	97,802	841	\$100M-500M	31	16,705	574	0
	Rockingham Heritage Bank	90.0	0.569	1	70,182	572	\$100M-500M	28	11,726	360	0
	New Peoples Bank	90.0	0.314	1	59,143	1,131	\$100M-500M	39	24,947	906	0
	Bank Of Essex	82.5	0.393	0.857	78,081	894	\$100M-500M	32	17,304	638	0.003
	Citizens B&Tc	82.5	0.223	1	59,791	815	\$100M-500M	32	16,107	691	0
	Bank Of Tidewater	80.0	0.249	0.897	73,557	1,044	\$100M-500M	33	17,854	799	0.004
	First Bank	80.0	0.300	0.795	70,502	889	\$100M-500M	33	17,345	663	0.002
	Bank Of Floyd	77.5	0.289	1	49,519	476	\$100M-500M	19	7,004	257	0
	Bank Of Botetourt	77.5	0.304	0.991	47,054	656	\$100M-500M	34	15,115	533	0.008
	Highlands Union Bank	77.5	0.206	0.893	87,582	1,434	\$100M-500M	38	40,770	1,224	0.002
	Bank Of Hampton Roads	77.5	0.326	0.671	67,797	1,156	\$100M-500M	34	19,765	959	0.002
	Valley Bank	77.5	0.382	0.850	66,321	572	\$100M-500M	23	10,004	354	0.003
	Townebank	77.5	0.216	0.756	107,568	1,264	\$100M-500M	27	17,870	812	0.001
Vermont	Factory Point Nb Of Manchest	72.5	0.304	0.923	74,132	853	\$100M-500M	24	16,036	583	0
	Union Bank	67.5	0.261	0.796	54,967	956	\$100M-500M	21	13,070	717	0.001
Washington	Inland Northwest Bank	87.5	0.547	1	103,277	520	\$100M-500M	17	6,335	227	0.008
	Whidbey Island Bank	72.5	0.301	0.836	121,728	1,652	\$100M-500M	36	29,470	1,197	0.004
	Kitsap Bank	72.5	0.319	0.764	139,471	1,526	\$100M-500M	29	22,959	952	0.003
	Prime Pacific Bank Na	72.5	0.588	1	20,317	272	<\$100M	36	20,317	272	0.016
	Yakima Nb Na	72.5	0.525	1	19,430	248	<\$100M	36	19,430	248	0.008
	Northwest Intl Bank	72.5	0.534	1	32,470	175	<\$100M	10	2,184	56	0
	Bank Of The Pacific	70.0	0.325	0.683	78,660	935	\$100M-500M	30	15,775	655	0.003
	Cowlitz Bank	70.0	0.304	0.741	116,336	1,000	\$100M-500M	25	17,340	590	0.005
	Bank Northwest	70.0	0.506	1	21,233	239	<\$100M	24	3,481	134	0.005
	Coastal Cmnty Bank	70.0	0.553	0.944	32,949	271	<\$100M	25	5,307	167	0.005
	Charter Bank	70.0	0.483	0.953	54,113	333	\$100M-500M	22	6,744	194	0.005
	Today's Bank	70.0	0.473	1	23,096	239	<\$100M	22	3,493	142	0
Wisconsin	Citizens State Bank	90.0	0.379	1	37,922	500	\$100M-500M	26	8,729	379	0
	Community Bank Central Wi	87.5	0.422	1	34,639	557	<\$100M	38	34,639	557	0.001
	Chippewa Valley Bank	87.5	0.372	1	29,717	473	<\$100M	39	29,717	473	0
	West Pointe Bank	87.5	0.377	1	56,136	297	\$100M-500M	5	2,807	32	0.002
	Hometown Bank	85.0	0.410	1	35,783	716	<\$100M	23	6,869	316	0.001
	State Bank Chilton	85.0	0.450	0.970	44,181	673	<\$100M	32	15,417	471	0.002
	Community State Bank	85.0	0.437	0.965	79,854	879	\$100M-500M	31	20,576	691	0.007
	Fidelity Nb	85.0	0.436	1	38,560	741	<\$100M	38	38,560	741	0.001
	Johnson Bank	85.0	0.346	1	33,690	543	<\$100M	38	33,690	543	0.001
	First Citizens State Bank Whitewt	85.0	0.258	1	37,791	570	\$100M-500M	30	13,494	455	0.003

Table 3. Small Business Friendly Banks in the State Using Call Report Data, June 2001

State	Bank Name	Small Business Lending (<\$1M)					Small Business Lending (<\$100K)				
		Total Rank (1)	SBL/TA (2)	SBL/TBL (3)	SBL\$ (Thousands) (4)	SBL# (5)	Bank Asset Sz. (6)	Total Rank (7)	SSBL\$ (Thousands) (8)	SSBL# (9)	CrdCd/TA (10)
West Virginia	Traders Bank	87.5	0.405	1	51,589	848	\$100M-500M	38	51,589	848	0.003
	Logan B&Tc	87.5	0.234	1	40,530	580	\$100M-500M	28	10,801	470	0
	Calhoun Cty Bank	85.0	0.303	1	22,852	701	<\$100M	37	14,812	669	0.003
	First Sentry Bank	85.0	0.463	0.902	61,692	795	\$100M-500M	31	14,882	560	0
	First Nb	80.0	0.269	1	34,364	313	\$100M-500M	13	4,091	211	0
	Belmont Nb	77.5	0.203	0.941	57,205	710	\$100M-500M	27	14,422	479	0.001
	Citizens Nb Of Elkins	77.5	0.224	0.941	34,939	493	\$100M-500M	32	13,603	408	0
	Grant City Bank	77.5	0.229	0.892	35,586	611	\$100M-500M	29	10,764	495	0.001
Wyoming	First Nb Of Buffalo	90.0	0.304	1	30,252	563	<\$100M	39	30,252	563	0.005
	First Nb In Evanston	85.0	0.231	1	34,648	497	\$100M-500M	29	10,307	390	0.003
	First Nb&TC	77.5	0.247	0.918	46,841	981	\$100M-500M	31	16,550	819	0.012
	Western Bank Cheyenne	77.5	0.390	1	17,820	318	<\$100M	30	7,214	254	0.002

Note: Small businesses seeking loans from small-business-friendly banks should also consider banks that participate in SBA loan programs. To locate an SBA preferred or certified lender near you, call 1-800-8-ASK-SBA or check SBA's website at www.sba.gov/gopher/Local-Information/Certified-Preferred-Lenders/.

Source: U.S Small Business Administration, Office of Advocacy, Office of Economic Research, from the call report data collected by the Board of Governors of the Federal Reserve System.

Table 4. Top Small Business Lenders in the State Using CRA Data, 2000

Bank Name	HQ STATE	Small Business Lending (<\$1 M)			Small Business Lending (<\$250K)		Small Business Lending (<\$100K)		Crd Cd/TA (8)
		SBL\$ (Thousands) (1)	SBL# (2)	BK Size (3)	MSBL\$ (Thousands) (4)	MSBL# (5)	SSBL\$ (Thousands) (6)	SSBL# (7)	
Alaska									
First Nb	AK	243,464	2,794	\$1B-\$10B	152,904	2,594	74,171	2,127	
Wells Fargo & Company	CA	119,880	1,714	>\$50B	72,685	1,621	43,879	1,447	
Keycorp	OH	100,969	740	>\$50B	35,436	612	15,446	501	
Northrim Bank	AK	60,363	434	<\$1B	24,333	365	11,272	293	
Alabama									
Regions Financial Corporatio	AL	669,360	8,960	\$10B-\$50B	350,619	8,309	207,433	7,451	
Southtrust Corporation	AL	521,339	4,633	\$10B-\$50B	249,361	4,082	122,467	3,335	
Amsouth Bancorporation	AL	505,819	5,483	\$10B-\$50B	248,715	4,979	140,789	4,360	
Compass Bancshares Inc.	AL	309,052	3,027	\$10B-\$50B	144,472	2,705	77,254	2,314	
Tb&C Bancshares Inc.	GA	292,469	3,565	\$10B-\$50B	153,891	3,283	86,708	2,883	
Colonial Bancgroup Inc. Th	AL	196,146	3,201	\$10B-\$50B	120,107	3,039	73,161	2,761	
Alabama National Bancorporat	AL	160,955	2,023	\$1B-\$10B	80,420	1,863	44,731	1,645	
Banc Corporation The	AL	155,451	2,178	\$1B-\$10B	104,680	2,075	56,678	1,796	
Aliant Financial Corporation	AL	109,163	1,126	<\$1B	58,417	1,012	30,370	838	
Peoples Banctrust Company I	AL	81,223	1,184	<\$1B	46,847	1,110	26,144	984	
GE Cap Fncl	UT	73,277	16,413	\$1B-\$10B	73,277	16,413	73,277	16,413	
Community Bancshares Inc.	AL	71,925	1,565	<\$1B	46,598	1,513	31,631	1,423	
Union Planters Corporation	TN	71,841	746	\$10B-\$50B	35,726	673	18,829	573	
American Express Centurion B	UT	68,202	9,783	\$10B-\$50B	68,202	9,783	68,202	9,783	0.72
Bancorpsouth Inc.	MS	66,134	1,171	\$1B-\$10B	40,575	1,118	25,413	1,027	
Auburn National Bancorporati	AL	62,963	854	<\$1B	37,365	803	20,901	698	
Whitney Holding Corporation	LA	52,129	524	\$1B-\$10B	26,954	472	13,589	396	
Arkansas									
Regions Financial Corporatio	AL	438,284	7,625	\$10B-\$50B	273,355	7,290	171,394	6,667	
Arvest Bank Group Inc.	AR	358,321	3,939	\$1B-\$10B	177,314	3,575	95,863	3,102	
Simmons First National Corpo	AR	103,590	2,083	\$1B-\$10B	69,399	2,012	44,383	1,850	
Union Planters Corporation	TN	87,560	1,686	\$10B-\$50B	49,994	1,616	33,339	1,516	
Bank Of America Corporation	NC	63,119	511	>\$50B	23,968	442	14,400	384	0.87
First Security Bancorp	AR	60,206	1,854	\$1B-\$10B	43,386	1,821	31,998	1,755	
First Bank Corp	AR	57,709	999	<\$1B	34,177	948	20,619	865	
U.S. Bancorp	MN	52,152	848	>\$50B	30,533	804	18,758	734	0.25
Arizona									
Wells Fargo & Company	CA	581,403	8,074	>\$50B	272,298	7,445	147,423	6,762	
Zions Bancorporation	UT	298,944	2,042	\$10B-\$50B	112,009	1,708	48,966	1,363	
Bank One Corporation	IL	241,215	6,123	>\$50B	142,681	5,947	104,200	5,746	
Marshall & Ilsley Corporatio	WI	202,896	938	\$10B-\$50B	52,557	676	22,973	512	
Compass Bancshares Inc.	AL	136,702	1,067	\$10B-\$50B	54,712	924	28,223	780	
American Express Centurion B	UT	132,970	19,596	\$10B-\$50B	132,711	19,595	132,584	19,594	0.72
Bank Of America Corporation	NC	117,702	1,491	>\$50B	74,211	1,407	46,697	1,260	0.87
Capitol Bancorp Ltd.	MI	94,278	548	\$1B-\$10B	35,885	418	13,286	286	
GE Cap Fncl	UT	87,841	17,819	\$1B-\$10B	87,841	17,819	87,421	17,816	
California									
Wells Fargo & Company	CA	2,133,446	60,701	>\$50B	1,299,226	59,072	915,118	56,984	
Bank Of America Corporation	NC	1,774,934	32,081	>\$50B	1,052,723	30,792	912,452	30,034	0.87

Table 4. Top Small Business Lenders in the State Using CRA Data, 2000

Bank Name	HQ STATE	Small Business Lending (<\$1 M)			Small Business Lending (<\$250K)		Small Business Lending (<\$100K)		Crd Cd/TA (8)
		SBL\$ (Thousands) (1)	SBL# (2)	BK Size (3)	MSBL\$ (Thousands) (4)	MSBL# (5)	SSBL\$ (Thousands) (6)	SSBL# (7)	
American Express Centurion B	UT	1,173,914	165,425	\$10B-\$50B	1,172,535	165,420	1,169,211	165,399	0.72
City National Corporation	CA	957,307	3,970	\$1B-\$10B	247,523	2,746	95,198	1,936	
Union Bank Of Ca Na	CA	880,605	12,184	\$10B-\$50B	398,978	11,252	227,122	10,326	
Comerica Incorporated	MI	796,026	2,487	>\$50B	138,609	1,397	42,105	874	
GE Cap Fncl	UT	485,810	98,666	\$1B-\$10B	484,682	98,663	483,814	98,657	
U.S. Bancorp	MN	482,928	10,999	>\$50B	282,222	10,612	206,969	10,210	0.25
Zions Bancorporation	UT	464,044	2,615	\$10B-\$50B	159,975	2,058	80,937	1,629	
Advanta Bank Corp	UT	420,949	49,765	<\$1B	419,624	49,762	414,459	49,719	
Citigroup Inc.	NY	337,401	47,055	>\$50B	323,162	47,038	321,652	47,031	0.76
Mellon Financial Corporation	PA	300,621	4,906	\$10B-\$50B	122,149	4,579	71,828	4,288	
Sanwa Bank California	CA	280,430	2,134	.	118,151	1,823	67,866	1,536	
Greater Bay Bancorp	CA	280,186	1,162	\$1B-\$10B	65,189	796	25,252	593	
Westamerica Bancorporation	CA	261,492	1,607	\$1B-\$10B	112,266	1,312	46,968	952	
Bank Of The West	CA	242,078	2,741	\$10B-\$50B	98,891	2,478	58,720	2,258	
Mbna Corporation	DE	186,183	22,406	\$10B-\$50B	185,883	22,405	185,463	22,402	0.48
Dartmouth Capital Group Inc	CA	169,587	1,001	.	62,843	801	23,568	583	
Silicon Valley Bancshares	CA	147,385	254	\$1B-\$10B	9,650	53	1,126	13	
Community Bank	CA	127,665	715	\$1B-\$10B	45,537	560	20,159	411	
Pacific Capital Bancorp	CA	126,617	1,296	\$1B-\$10B	62,388	1,177	36,784	1,033	
California Ctr Bank	CA	124,555	733	<\$1B	45,327	579	21,488	444	
Fremont Inv & Loan	CA	123,642	14,030	\$1B-\$10B	111,093	13,998	94,040	13,879	
Ibj Whitehall B & Tc	NY	117,866	1,514	\$1B-\$10B	60,646	1,399	34,532	1,243	
First Banks Inc.	MO	113,782	504	\$1B-\$10B	32,832	354	10,537	231	
Cvb Financial Corp.	CA	110,623	757	\$1B-\$10B	41,020	617	21,281	507	
Hanmi Financial Corporation	CA	109,574	808	\$1B-\$10B	45,387	681	20,203	540	
Bank One Corporation	IL	109,256	10,051	>\$50B	87,027	10,017	84,774	10,004	
Cathay Bancorp Inc.	CA	109,247	458	\$1B-\$10B	26,375	311	11,424	229	
Gbc Bancorp	CA	108,733	337	\$1B-\$10B	15,251	186	7,546	146	
Mid-State Bancshares	CA	104,433	961	\$1B-\$10B	46,475	841	26,389	727	
Nara Bank	CA	102,966	634	.	38,229	514	20,590	419	
Pacific Century Financial Co	HI	100,928	467	\$10B-\$50B	25,970	344	14,122	280	
Farmers & Mrch Bank	CA	97,618	791	\$1B-\$10B	43,990	681	22,857	561	
Ucbh Holdings Inc.	CA	95,571	251	\$1B-\$10B	16,519	111	3,288	40	
J.P. Morgan Chase & Co.	NY	87,252	2,793	>\$50B	78,366	2,780	75,060	2,758	0.49
Trico Bancshares	CA	86,199	661	<\$1B	39,602	575	17,053	430	
First National Of Nebraska	NE	85,535	9,312	\$1B-\$10B	82,606	9,306	78,348	9,279	
Capital Corp Of The West	CA	84,753	479	<\$1B	33,981	388	16,920	289	
Bank Of The Sierra	CA	82,189	1,016	<\$1B	43,721	939	20,147	798	
Pacific Union Bank	CA	80,926	660	<\$1B	39,527	576	23,686	484	
Central Coast Bancorp	CA	80,379	497	<\$1B	26,366	394	11,665	313	
Exchange Bank	CA	78,855	903	<\$1B	45,477	832	24,889	714	
Fbop Corporation	IL	78,198	405	\$1B-\$10B	29,008	307	10,777	208	
Montecito Bancorp	CA	77,007	444	<\$1B	28,757	351	11,382	259	
Farmers & Merchants Bancorp	CA	75,738	588	<\$1B	30,833	506	15,554	422	
Mechanics Bank	CA	71,760	480	\$1B-\$10B	21,699	392	11,803	339	

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		SBL\$ (Thousands) (1)	SBL# (2)	BK Size (3)	MSBL\$ (Thousands) (4)	MSBL# (5)	SSBL\$ (Thousands) (6)	SSBL# (7)	
1st Source Corporation	IN	70,885	584	\$1B-\$10B	35,546	503	15,791	376	
Popular Inc.	PR	70,703	496	\$1B-\$10B	27,297	409	11,904	321	
Byl Bancorp	CA	68,102	272	<\$1B	14,707	175	4,121	118	
Northern Empire Bancshares	CA	68,051	223	<\$1B	11,640	123	2,975	73	
First Union Corporation	NC	66,546	423	>\$50B	6,407	315	2,042	293	
1867 Western Financial Corpo	CA	65,275	369	\$1B-\$10B	22,709	294	9,882	222	
Civic Bancorp	CA	57,580	227	<\$1B	16,566	155	5,056	93	
East West Bancorp Inc.	CA	56,411	261	\$1B-\$10B	15,328	191	7,455	146	
Heritage Commerce Corp	CA	56,348	251	<\$1B	12,389	170	4,226	125	
Fremont Bancorporation	CA	52,036	250	<\$1B	16,650	179	6,480	123	
Keycorp	OH	51,901	1,820	>\$50B	44,531	1,807	43,157	1,799	
Colorado									
Wells Fargo & Company	CA	547,937	5,961	>\$50B	257,631	5,404	132,932	4,693	
U.S. Bancorp	MN	240,464	7,805	>\$50B	161,283	7,654	134,723	7,503	0.25
Bank One Corporation	IL	178,291	4,249	>\$50B	87,941	4,083	60,368	3,931	
Keycorp	OH	177,855	2,460	>\$50B	75,290	2,271	50,622	2,130	
Zions Bancorporation	UT	170,575	1,951	\$10B-\$50B	79,673	1,785	37,573	1,548	
Guaranty Corporation	CO	148,794	809	\$1B-\$10B	53,078	626	21,101	455	
First National Of Nebraska	NE	142,437	2,185	\$1B-\$10B	62,092	2,036	34,666	1,879	
American Express Centurion B	UT	130,921	18,340	\$10B-\$50B	130,921	18,340	130,813	18,339	0.72
Cobiz Inc.	CO	114,932	745	<\$1B	49,349	621	19,777	452	
Union Bankshares Ltd.	CO	105,931	683	<\$1B	43,892	558	15,984	389	
Firstbank Holding Company Of	CO	87,489	1,779	\$1B-\$10B	41,594	1,686	23,985	1,584	
GE Cap Fncl	UT	77,462	15,935	\$1B-\$10B	77,162	15,934	77,162	15,934	
Firstier Corporation	CO	70,820	436	.	29,275	349	9,816	236	
Advanta Bk Corp	UT	63,606	7,485	<\$1B	63,319	7,484	62,249	7,477	
Vail Banks Inc.	CO	58,879	512	<\$1B	28,803	454	13,347	361	
Pinnacle Bancorp Inc.	NE	56,403	773	\$1B-\$10B	28,857	717	16,585	644	
Alpine Banks Of Colorado	CO	52,833	701	<\$1B	28,475	649	15,735	578	
Connecticut									
Fleetboston Financial Corpor	MA	214,230	2,471	>\$50B	131,431	2,324	94,060	2,124	
J.P. Morgan Chase & Co.	NY	145,298	3,277	>\$50B	111,879	3,217	93,279	3,121	0.49
First Union Corporation	NC	115,537	1,012	>\$50B	51,604	894	24,449	742	
American Express Centurion B	UT	114,628	15,634	\$10B-\$50B	114,628	15,634	114,453	15,633	0.72
Hudson United Bancorp	NJ	92,070	506	\$1B-\$10B	37,456	397	13,435	263	
GE Cap Fncl	UT	70,269	14,733	\$1B-\$10B	70,269	14,733	69,984	14,731	
First International Bancorp	CT	64,559	280	<\$1B	22,130	195	7,912	122	
District of Columbia									
Bb&T Corporation	NC	70,084	382	>\$50B	24,609	297	8,469	211	0.61
Suntrust Banks Inc.	GA	50,131	317	>\$50B	16,646	259	6,763	205	
Delaware									
Wilmington Trust Corporation	DE	140,756	930	\$1B-\$10B	59,988	769	25,544	571	
Pnc Financial Services Group	PA	54,877	490	>\$50B	25,212	431	12,679	359	
Florida									
Suntrust Banks Inc.	GA	1,349,150	13,556	>\$50B	617,597	12,142	323,564	10,488	

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		SBL\$ (Thousands) (1)	SBL# (2)	BK Size (3)	MSBL\$ (Thousands) (4)	MSBL# (5)	SSBL\$ (Thousands) (6)	SSBL# (7)	
First Union Corporation	NC	650,119	8,412	>\$50B	336,119	7,807	212,796	7,111	
Bank Of America Corporation	NC	615,822	9,266	>\$50B	376,258	8,804	252,124	8,066	0.87
American Express Centurion B	UT	613,453	82,447	\$10B-\$50B	613,453	82,447	612,153	82,438	0.72
Amsouth Bancorporation	AL	607,319	6,432	\$10B-\$50B	279,738	5,770	165,194	5,111	
Southtrust Corporation	AL	455,224	3,255	\$10B-\$50B	196,101	2,736	91,498	2,140	
GE Cap Fncl	UT	445,108	95,712	\$1B-\$10B	444,016	95,709	443,651	95,707	
Advanta Bank Corp	UT	245,780	30,109	<\$1B	244,805	30,107	242,634	30,091	
Union Planters Corporation	TN	176,357	1,370	\$10B-\$50B	85,569	1,191	47,017	977	
Huntington Bancshares Incorp	OH	150,483	2,844	\$10B-\$50B	108,873	2,763	95,937	2,691	
Colonial Bancgroup Inc. Th	AL	136,745	1,127	\$10B-\$50B	63,917	969	27,573	758	
Mellon Financial Corporation	PA	134,495	2,540	\$10B-\$50B	85,212	2,431	49,717	2,224	
Northern Trust Corporation	IL	131,760	590	\$10B-\$50B	39,803	433	13,353	276	
Wachovia Corporation	NC	119,752	1,241	>\$50B	54,493	1,127	28,351	978	
F.N.B. Corporation	PA	118,633	1,462	.	57,992	1,344	30,434	1,185	
Citigroup Inc.	NY	115,509	21,213	>\$50B	115,239	21,212	114,709	21,209	0.76
Regions Financial Corporatio	AL	114,564	1,076	\$10B-\$50B	58,368	955	29,097	777	
Compass Bancshares Inc.	AL	109,708	926	\$10B-\$50B	43,819	792	24,352	679	
Tb&C Bancshares Inc.	GA	106,859	1,246	\$10B-\$50B	56,510	1,136	29,306	968	
Bank One Corporation	IL	98,247	7,422	>\$50B	72,839	7,383	67,261	7,352	
Capital City Bank Group Inc	FL	95,302	1,587	\$1B-\$10B	55,859	1,511	36,473	1,394	
Ocean Bankshares Inc.	FL	94,484	952	\$1B-\$10B	49,457	857	28,452	738	
Mbna Corporation	DE	85,865	10,436	\$10B-\$50B	85,865	10,436	85,865	10,436	0.48
Commercebank Na	FL	73,862	608	\$1B-\$10B	32,944	529	18,053	448	
Republic Security Financial	FL	72,983	721	.	39,058	653	21,377	546	
Tampa Banking Company The	FL	67,705	577	<\$1B	32,311	510	15,417	417	
Cnb Florida Bancshares Inc.	FL	60,932	643	<\$1B	29,715	579	14,462	481	
Totalbank	FL	59,471	3,574	<\$1B	46,191	3,546	38,465	3,496	
Wells Fargo & Company	CA	57,881	2,614	>\$50B	50,738	2,599	46,485	2,573	
Riverside Banking Company	FL	55,064	849	\$1B-\$10B	30,893	801	19,651	733	
City National Bancshares In	FL	54,373	210	\$1B-\$10B	12,868	137	4,264	92	
J.P. Morgan Chase & Co.	NY	54,373	1,846	>\$50B	48,546	1,834	44,547	1,809	0.49
Banc Corporation The	AL	50,871	463	\$1B-\$10B	24,043	409	9,981	321	
Georgia									
Suntrust Banks Inc.	GA	1,152,442	10,975	>\$50B	513,017	9,736	262,982	8,290	
Tb&C Bancshares Inc.	GA	842,395	10,337	\$10B-\$50B	475,547	9,576	238,808	8,052	
Regions Financial Corporatio	AL	677,838	7,606	\$10B-\$50B	330,426	6,892	178,971	5,973	
Wachovia Corporation	NC	468,029	5,087	>\$50B	200,259	4,577	105,400	4,046	
Century South Banks Inc.	GA	294,746	2,624	.	161,143	2,325	70,378	1,719	
Bb&T Corporation	NC	229,928	2,363	>\$50B	100,293	2,108	49,088	1,811	0.61
American Express Centurion B	UT	228,763	30,529	\$10B-\$50B	228,243	30,527	227,961	30,525	0.72
Southtrust Corporation	AL	226,733	1,631	\$10B-\$50B	96,155	1,375	43,167	1,077	
United Community Banks Inc.	GA	226,408	3,502	\$1B-\$10B	131,376	3,296	72,621	2,924	
GE Cap Fncl	UT	199,104	42,083	\$1B-\$10B	199,104	42,083	199,104	42,083	
Bank Of America Corporation	NC	193,200	2,285	>\$50B	98,525	2,103	61,089	1,882	0.87
First Union Corporation	NC	184,905	1,938	>\$50B	77,918	1,738	46,904	1,559	

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Advanta Bank Corp	UT	80,979	9,945	<\$1B	80,979	9,945	80,309	9,939	
Brand Bkg Co	GA	78,132	1,303	<\$1B	37,947	1,215	21,732	1,116	
Henry County Bancshares Inc	GA	68,995	594	<\$1B	49,746	554	19,725	355	
Habersham Bancorp	GA	59,455	793	<\$1B	32,626	737	18,913	647	
Georgia Bank Financial Corpo	GA	55,742	876	<\$1B	35,272	833	20,901	746	
Colonial Bancgroup Inc. Th	AL	54,196	436	\$10B-\$50B	19,750	372	8,592	307	
Hawaii									
Bank Of The West	CA	148,182	3,091	\$10B-\$50B	93,501	2,984	60,040	2,795	
Pacific Century Financial Co	HI	147,712	1,950	\$10B-\$50B	94,491	1,854	60,144	1,656	
CB Bancshares Inc.	HI	61,009	660	\$1B-\$10B	37,024	609	23,698	536	
Iowa									
Wells Fargo & Company	CA	335,162	2,991	>\$50B	139,918	2,633	69,005	2,232	
U.S. Bancorp	MN	306,379	4,776	>\$50B	163,178	4,490	101,716	4,124	0.25
Ruan Financial Corporation	IA	66,551	281	\$1B-\$10B	17,936	201	7,367	144	
Quad City Holdings Inc.	IL	65,055	793	<\$1B	29,502	725	19,475	664	
West Bancorporation Inc.	IA	57,860	665	<\$1B	29,531	614	17,454	545	
Amtrust Inc.	IA	57,735	494	<\$1B	27,438	430	11,804	341	
Idaho									
U.S. Bancorp	MN	168,905	2,699	>\$50B	79,513	2,535	49,253	2,359	0.25
Wells Fargo & Company	CA	153,632	1,851	>\$50B	80,669	1,706	42,995	1,490	
Keycorp	OH	109,752	1,399	>\$50B	54,620	1,294	31,531	1,157	
W.T.B. Financial Corporation	WA	62,366	529	\$1B-\$10B	27,996	467	14,018	388	
Illinois									
Bank One Corporation	IL	1,431,613	11,541	>\$50B	410,989	9,725	193,029	8,547	
Harris T&Sb	IL	558,499	4,296	\$10B-\$50B	227,255	3,662	116,290	3,034	
U.S. Bancorp	MN	360,970	5,207	>\$50B	170,923	4,845	104,529	4,443	0.25
Fifth Third Bancorp	OH	359,265	2,862	>\$50B	170,843	2,480	73,046	1,917	
First Midwest Bancorp Inc.	IL	317,478	3,265	\$1B-\$10B	150,233	2,942	81,024	2,545	
Lasalle Bank Na	IL	300,343	1,770	>\$50B	96,670	1,405	45,109	1,121	
American Express Centurion B	UT	251,167	34,502	\$10B-\$50B	251,167	34,502	250,865	34,500	0.72
Cib Marine Bancshares Inc.	WI	210,034	898	\$1B-\$10B	54,599	635	18,806	442	
National City Corporation	OH	187,112	2,409	>\$50B	83,027	2,212	44,072	1,990	
West Suburban Bancorp Inc.	IL	182,892	1,122	\$1B-\$10B	70,100	871	27,003	641	
GE Cap Fncl	UT	166,392	33,345	\$1B-\$10B	165,942	33,344	165,498	33,341	
Union Planters Corporation	TN	143,886	1,491	\$10B-\$50B	70,432	1,350	36,654	1,150	
Amcore Financial Inc.	IL	142,846	1,591	\$1B-\$10B	71,973	1,441	38,159	1,239	
Midwest Banc Holdings Inc.	IL	142,523	1,128	\$1B-\$10B	61,018	983	28,759	799	
Northern Trust Corporation	IL	133,892	614	\$10B-\$50B	48,227	464	16,107	296	
Mb Financial Inc.	IL	132,150	576	\$1B-\$10B	38,186	391	15,633	273	
Wintrust Financial Corporati	IL	129,504	785	\$1B-\$10B	47,160	613	19,746	458	
American Chartered Bancorp	IL	116,254	533	<\$1B	33,504	380	12,333	265	
Associated Banc-Corp	WI	113,821	699	\$10B-\$50B	37,369	561	13,960	430	
Commerce Bancshares Inc.	MO	108,426	764	\$10B-\$50B	38,488	638	18,440	520	
Advanta Bank Corp	UT	106,160	12,122	<\$1B	106,160	12,122	104,944	12,112	
First American Bank Corporat	IL	105,727	649	\$1B-\$10B	33,130	496	14,057	389	

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Citigroup Inc.	NY	99,197	15,290	>\$50B	98,197	15,289	98,197	15,289	0.76
Fbop Corporation	IL	86,881	500	\$1B-\$10B	31,284	379	11,056	263	
Popular Inc.	PR	80,465	726	\$1B-\$10B	40,692	640	25,894	552	
Hometown Independent Bancorp	IL	75,651	771	<\$1B	34,360	686	17,342	583	
First Busey Corporation	IL	73,213	633	\$1B-\$10B	34,066	558	16,639	447	
Heartland Bancorp Inc.	IL	72,527	973	<\$1B	45,068	916	23,944	787	
Princeton National Bancorp	IL	72,434	812	<\$1B	33,407	729	15,976	626	
Banc Ed Corp. The	IL	72,192	841	<\$1B	35,310	769	19,863	672	
First Banks Inc.	MO	67,687	1,173	\$1B-\$10B	40,819	1,117	25,613	1,027	
Itasca Bancorp Inc.	IL	67,067	391	<\$1B	27,411	316	9,715	216	
First Mid-Illinois Bancshare	IL	66,002	1,041	<\$1B	38,592	988	25,433	910	
Wells Fargo & Company	CA	64,736	1,525	>\$50B	42,749	1,488	30,738	1,420	
Taylor Capital Group Inc.	IL	61,717	500	\$1B-\$10B	22,621	415	8,945	338	
Old Second Bancorp Inc.	IL	61,126	600	\$1B-\$10B	27,329	532	14,403	455	
Main Street Trust Inc.	IL	58,505	803	\$1B-\$10B	30,464	746	18,159	672	
Unionbancorp Inc.	IL	57,385	719	<\$1B	29,640	662	15,742	581	
Privatebancorp Inc.	IL	55,402	269	<\$1B	19,206	198	6,727	132	
Castle Bancgroup Inc.	IL	55,024	592	<\$1B	25,604	535	13,526	465	
Peotone Bancorp Inc.	IL	55,003	419	<\$1B	24,781	354	11,794	279	
Marine Bancorp Inc.	IL	54,309	384	<\$1B	20,792	318	8,843	251	
Indiana									
Bank One Corporation	IL	543,767	5,815	>\$50B	206,786	5,192	109,821	4,650	
National City Corporation	OH	376,752	4,991	>\$50B	184,929	4,621	103,435	4,147	
1st Source Corporation	IN	283,802	2,234	\$1B-\$10B	121,968	1,920	58,711	1,547	
Union Planters Corporation	TN	255,203	2,088	\$10B-\$50B	110,668	1,815	53,383	1,485	
Old National Bancorp	IN	186,232	2,392	\$1B-\$10B	105,918	2,244	57,213	1,954	
Irwin Financial Corporation	IN	158,592	885	\$1B-\$10B	57,379	688	20,536	471	
Hasten Bancshares	IN	156,456	1,061	\$1B-\$10B	57,247	864	25,891	685	
First Financial Bancorp	OH	128,868	2,292	\$1B-\$10B	76,746	2,185	46,400	2,002	
First Merchants Corporation	IN	118,917	1,480	\$1B-\$10B	58,365	1,350	31,801	1,197	
Keycorp	OH	112,434	2,016	>\$50B	64,200	1,917	44,463	1,799	
Wells Fargo & Company	CA	111,092	1,535	>\$50B	55,967	1,433	33,856	1,301	
Salin Bancshares Inc.	IN	98,046	617	<\$1B	45,124	513	16,932	358	
Lakeland Financial Corporati	IN	88,636	740	\$1B-\$10B	37,191	635	17,617	526	
First Financial Corporation	IN	83,376	1,101	\$1B-\$10B	43,887	1,029	26,981	932	
Star Financial Group Inc.	IN	76,601	926	\$1B-\$10B	44,773	857	24,443	738	
American Express Centurion B	UT	76,414	10,938	\$10B-\$50B	76,414	10,938	76,050	10,936	0.72
GE Cap Fncl	UT	71,649	14,986	\$1B-\$10B	71,649	14,986	71,649	14,986	
First Bancshares Inc.	IN	64,524	571	\$1B-\$10B	36,400	510	15,197	378	
Lafayette Bancorporation	IN	61,788	886	<\$1B	37,180	834	21,331	744	
Monroe Bancorp	IN	61,685	717	<\$1B	31,654	653	15,713	554	
German American Bancorp	IN	52,803	200	<\$1B	10,239	114	2,006	69	
Cib Marine Bancshares Inc.	WI	51,806	184	\$1B-\$10B	9,314	115	3,918	90	
Integra Bank Corporation	IN	50,111	502	\$1B-\$10B	26,504	456	13,804	380	

Kansas

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		SBL\$ (Thousands) (1)	SBL# (2)	BK Size (3)	MSBL\$ (Thousands) (4)	MSBL# (5)	SSBL\$ (Thousands) (6)	SSBL# (7)	
Intrust Financial Corporatio	KS	320,053	3,134	\$1B-\$10B	128,357	2,780	65,713	2,424	
Commerce Bancshares Inc.	MO	213,170	2,536	\$10B-\$50B	104,650	2,320	59,851	2,057	
U.S. Bancorp	MN	167,546	1,757	>\$50B	81,185	1,586	33,112	1,288	0.25
Umb Financial Corporation	MO	150,627	1,195	\$1B-\$10B	49,598	1,018	22,649	868	
Bank Of America Corporation	NC	97,637	733	>\$50B	39,415	623	20,734	510	0.87
Sunflower Banks Inc.	KS	76,574	896	<\$1B	41,678	823	22,344	713	
Commerce Financial Corporati	KS	74,346	919	<\$1B	36,057	853	20,155	763	
Hillcrest Bancshares Inc.	KS	60,121	609	<\$1B	38,823	568	19,573	451	
Central Of Kansas Inc.	KS	56,097	1,006	<\$1B	32,242	961	19,048	882	
Kentucky									
National City Corporation	OH	315,644	3,727	>\$50B	140,178	3,372	73,372	2,992	
U.S. Bancorp	MN	176,887	2,906	>\$50B	95,124	2,746	57,778	2,526	0.25
Fifth Third Bancorp	OH	141,840	920	>\$50B	54,843	753	22,961	563	
Community Trust Bancorp Inc	KY	133,976	2,044	\$1B-\$10B	82,937	1,937	48,805	1,727	
Bank One Corporation	IL	132,664	2,509	>\$50B	64,379	2,381	40,866	2,254	
S. Y. Bancorp Inc.	KY	116,513	1,137	<\$1B	62,359	1,011	30,342	821	
Republic Bancorp Inc.	KY	108,469	867	\$1B-\$10B	57,099	752	25,363	561	
Union Planters Corporation	TN	95,402	1,575	\$10B-\$50B	55,854	1,490	32,274	1,350	
Pnc Financial Services Group	PA	91,077	670	>\$50B	37,599	570	17,695	457	
Traditional Bancorporation	KY	67,566	1,002	<\$1B	34,253	936	19,704	851	
Area Bancshares Corporation	KY	65,386	853	\$1B-\$10B	30,125	782	17,489	707	
Bank Of Kentucky Financial C	KY	56,444	378	<\$1B	18,903	305	9,851	249	
GE Cap Fncl	UT	54,079	12,344	\$1B-\$10B	54,079	12,344	54,079	12,344	
Central Bancshares Inc.	KY	52,955	438	<\$1B	23,654	379	11,422	307	
American Express Centurion B	UT	51,589	7,304	\$10B-\$50B	51,589	7,304	51,372	7,303	0.72
Integra Bank Corporation	IN	51,056	614	\$1B-\$10B	28,030	559	13,585	471	
Louisiana									
Bank One Corporation	IL	366,440	5,653	>\$50B	171,427	5,290	109,338	4,942	
Whitney Holding Corporation	LA	331,970	3,818	\$1B-\$10B	185,420	3,509	95,711	3,008	
Regions Financial Corporatio	AL	277,620	3,911	\$10B-\$50B	154,053	3,645	87,958	3,247	
Hibernia Corporation	LA	160,332	4,312	\$10B-\$50B	131,616	4,254	107,093	4,111	
Amsouth Bancorporation	AL	120,688	1,321	\$10B-\$50B	61,210	1,199	35,385	1,047	
Hancock Holding Company	MS	99,449	2,243	\$1B-\$10B	70,956	2,182	43,810	2,011	
Iberiabank Corporation	LA	90,112	1,073	\$1B-\$10B	55,898	1,006	27,075	818	
American Express Centurion B	UT	77,386	11,402	\$10B-\$50B	77,386	11,402	77,266	11,401	0.72
GE Cap Fncl	UT	75,101	16,151	\$1B-\$10B	75,101	16,151	75,101	16,151	
Union Planters Corporation	TN	61,168	598	\$10B-\$50B	28,119	531	14,666	451	
Massachusetts									
Fleetboston Financial Corpor	MA	404,385	4,910	>\$50B	183,019	4,505	111,281	4,123	
American Express Centurion B	UT	207,021	28,074	\$10B-\$50B	207,021	28,074	206,108	28,068	0.72
Citizens Bank Of Massachuett	MA	165,108	1,225	\$10B-\$50B	68,319	1,045	30,063	831	
Banknorth Group Inc.	ME	151,385	868	\$10B-\$50B	59,182	703	23,543	508	
GE Cap Fncl	UT	104,577	20,615	\$1B-\$10B	104,577	20,615	104,577	20,615	
Chittenden Corporation	VT	86,884	722	\$1B-\$10B	40,375	626	19,842	504	
CCBT Financial Companies In	MA	78,699	875	\$1B-\$10B	44,471	797	20,432	656	

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		SBL\$ (Thousands) (1)	SBL# (2)	BK Size (3)	MSBL\$ (Thousands) (4)	MSBL# (5)	SSBL\$ (Thousands) (6)	SSBL# (7)	
Independent Bank Corp.	MA	73,876	1,059	\$1B-\$10B	52,214	1,009	34,722	905	
Advanta Bank Corp	UT	70,758	7,894	<\$1B	70,434	7,893	69,534	7,886	
Enterprise Bancorp Inc.	MA	62,686	739	<\$1B	40,340	685	21,223	570	
Citigroup Inc.	NY	56,802	9,557	>\$50B	54,802	9,555	54,552	9,554	0.76
First International Bancorp	CT	51,303	147	<\$1B	10,062	76	2,819	39	
Maryland									
Mercantile Bankshares Corpor	MD	440,200	5,161	\$1B-\$10B	228,155	4,727	128,617	4,128	
Suntrust Banks Inc.	GA	224,631	1,909	>\$50B	71,065	1,641	38,770	1,457	
Allfirst Bank	MD	177,074	1,516	\$10B-\$50B	88,776	1,329	42,222	1,072	
Bank Of America Corporation	NC	176,744	1,890	>\$50B	89,374	1,721	51,341	1,507	0.87
Bb&T Corporation	NC	150,263	1,023	>\$50B	50,547	838	25,627	699	0.61
American Express Centurion B	UT	138,947	19,212	\$10B-\$50B	138,947	19,212	138,625	19,209	0.72
First Union Corporation	NC	118,806	1,681	>\$50B	69,993	1,581	45,990	1,450	
F&M Bancorp	MD	116,574	1,196	\$1B-\$10B	58,816	1,080	31,052	923	
GE Cap Fncl	UT	100,374	20,774	\$1B-\$10B	100,374	20,774	100,374	20,774	
FCNB Corp.	MD	95,453	918	.	48,939	817	23,101	668	
Advanta Bk Corp	UT	54,296	6,017	<\$1B	54,045	6,016	53,750	6,014	
Maine									
Banknorth Group Inc.	ME	160,606	1,426	\$10B-\$50B	82,279	1,270	38,479	1,021	
Keycorp	OH	122,135	1,870	>\$50B	72,259	1,772	43,399	1,600	
Camden National Corporation	ME	55,367	691	<\$1B	29,808	639	14,698	548	
Michigan									
Fifth Third Bancorp	OH	1,254,172	10,520	>\$50B	609,286	9,215	267,941	7,284	
Bank One Corporation	IL	1,201,733	10,164	>\$50B	360,177	8,663	182,308	7,689	
Comerica Incorporated	MI	1,035,772	4,745	>\$50B	303,772	3,458	113,890	2,419	
National City Corporation	OH	586,430	7,915	>\$50B	281,449	7,308	154,813	6,585	
Michigan National Bank	MI	410,623	2,372	.	128,445	1,871	52,284	1,445	
Citizens Banking Corporation	MI	323,389	3,283	\$1B-\$10B	157,836	2,957	81,382	2,510	
Capitol Bancorp Ltd.	MI	207,406	1,849	\$1B-\$10B	107,214	1,631	47,373	1,283	
Huntington Bancshares Incorp	OH	192,197	2,931	\$10B-\$50B	131,009	2,805	92,711	2,573	
GE Cap Fncl	UT	162,457	34,086	\$1B-\$10B	162,457	34,086	161,959	34,083	
American Express Centurion B	UT	160,154	23,330	\$10B-\$50B	160,154	23,330	160,154	23,330	0.72
Chemical Financial Corporati	MI	122,038	2,070	\$1B-\$10B	77,472	1,963	45,160	1,762	
Republic Bancorp Inc.	MI	98,701	576	\$1B-\$10B	38,665	456	15,650	323	
Irwin Financial Corporation	IN	83,013	348	\$1B-\$10B	26,373	241	7,611	134	
Advanta Bk Corp	UT	79,537	9,659	<\$1B	79,537	9,659	79,215	9,656	
North Country Financial Corp	MI	72,516	718	<\$1B	38,499	640	19,774	525	
Wells Fargo & Company	CA	69,858	1,647	>\$50B	43,526	1,591	32,784	1,523	
FNBH Bancorp Inc.	MI	63,264	724	<\$1B	36,265	666	17,861	553	
Independent Bank Corporation	MI	61,157	618	\$1B-\$10B	35,805	561	18,195	454	
Shoreline Financial Corporat	MI	53,997	446	.	26,438	392	12,742	306	
Tcf Financial Corporation	MN	50,556	174	\$10B-\$50B	12,671	105	3,460	55	
Minnesota									
Wells Fargo & Company	CA	815,957	9,066	>\$50B	373,076	8,225	207,052	7,266	
U.S. Bancorp	MN	520,185	7,526	>\$50B	214,895	6,959	134,622	6,515	0.25

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Otto Bremer Foundation	MN	335,222	3,221	\$1B-\$10B	155,154	2,874	78,146	2,422	
Associated Banc-Corp	WI	199,899	1,273	\$10B-\$50B	81,667	1,048	38,094	808	
Signal Financial Corporation	MN	142,286	1,201	\$1B-\$10B	60,904	1,022	29,713	840	
Marquette Bancshares Inc.	MN	118,144	1,348	\$1B-\$10B	52,770	1,231	28,734	1,093	
First National Financial Ser	MN	79,654	705	<\$1B	35,594	612	16,695	505	
American Express Centurion B	UT	68,145	9,750	\$10B-\$50B	68,145	9,750	68,006	9,749	0.72
Stearns Financial Services	MN	58,055	580	<\$1B	22,921	505	11,467	438	
National City Bancorporation	MN	51,421	223	<\$1B	14,621	154	4,179	99	
GE Cap Fncl	UT	50,053	10,351	\$1B-\$10B	49,717	10,350	49,717	10,350	
Missouri									
Commerce Bancshares Inc.	MO	541,889	5,726	\$10B-\$50B	249,109	5,188	137,459	4,543	
U.S. Bancorp	MN	442,482	5,300	>\$50B	201,957	4,843	119,235	4,362	0.25
Central Banccompany	MO	412,782	5,345	\$1B-\$10B	220,756	4,965	128,441	4,408	
UMB Financial Corporation	MO	224,014	1,874	\$1B-\$10B	75,654	1,610	36,588	1,397	
Bank Of America Corporation	NC	190,547	1,554	>\$50B	81,813	1,357	40,151	1,119	0.87
Union Planters Corporation	TN	169,295	1,760	\$10B-\$50B	72,982	1,574	36,858	1,368	
Mississippi Valley Bancshare	MO	120,842	568	\$1B-\$10B	36,964	403	12,596	265	
Allegiant Bancorp Inc.	MO	115,648	808	\$1B-\$10B	41,381	666	17,220	531	
GE Cap Fncl	UT	95,797	19,044	\$1B-\$10B	95,797	19,044	95,797	19,044	
American Express Centurion B	UT	84,031	12,111	\$10B-\$50B	84,031	12,111	84,031	12,111	0.72
Arvest Bank Group Inc.	AR	73,750	764	\$1B-\$10B	34,319	686	19,104	598	
Stupp Bros. Inc.	MO	66,841	600	<\$1B	29,347	530	15,208	450	
Enterbank Holdings Inc	MO	64,946	410	<\$1B	27,240	332	11,869	245	
First Banks Inc.	MO	56,012	504	\$1B-\$10B	22,967	438	12,911	380	
Great Southern Bancorp Inc.	MO	53,323	329	\$1B-\$10B	18,631	266	9,009	212	
Advanta Bk Corp	UT	50,616	5,929	<\$1B	50,616	5,929	50,501	5,928	
Mississippi									
Trustmark Corporation	MS	429,559	12,070	\$1B-\$10B	302,522	11,811	218,661	11,305	
Bancorpsouth Inc.	MS	338,368	5,993	\$1B-\$10B	208,003	5,713	134,000	5,255	
Union Planters Corporation	TN	240,847	5,240	\$10B-\$50B	143,983	5,049	100,843	4,784	
Amsouth Bancorporation	AL	219,212	3,099	\$10B-\$50B	131,863	2,921	86,085	2,651	
Peoples Holding Company The	MS	218,390	4,160	\$1B-\$10B	139,098	3,985	87,337	3,673	
Bancplus Corporation	MS	165,927	3,671	\$1B-\$10B	102,572	3,534	63,199	3,304	
Hancock Holding Company	MS	131,339	3,327	\$1B-\$10B	86,035	3,224	57,997	3,046	
First M & F Corporation	MS	92,758	2,130	\$1B-\$10B	61,096	2,060	40,830	1,938	
Planters Holding Company	MS	67,416	1,481	<\$1B	47,917	1,440	29,193	1,323	
Peoples Financial Corporatio	MS	53,495	663	<\$1B	25,588	614	13,085	536	
Montana									
First Interstate Bancsystem	MT	199,670	2,781	\$1B-\$10B	117,821	2,597	64,632	2,285	
North Carolina									
Bb&T Corporation	NC	1,571,791	23,892	>\$50B	896,580	22,518	535,395	20,403	0.61
Wachovia Corporation	NC	683,197	6,904	>\$50B	278,560	6,168	146,568	5,409	
First Citizens Bancshares I	NC	639,833	10,238	\$10B-\$50B	356,153	9,636	204,622	8,735	
Centura Bank	NC	525,718	5,961	\$10B-\$50B	241,804	5,422	121,062	4,722	
National Commerce Financial	TN	392,987	5,724	\$10B-\$50B	230,983	5,377	124,173	4,753	

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First Union Corporation	NC	330,313	3,406	>\$50B	142,846	3,059	79,003	2,714	
Bank Of America Corporation	NC	238,016	2,049	>\$50B	94,988	1,802	48,573	1,519	0.87
GE Cap Fncl	UT	191,473	42,127	\$1B-\$10B	191,473	42,127	191,323	42,126	
Bank Of Granite Corporation	NC	137,991	1,742	<\$1B	75,667	1,614	38,271	1,380	
American Express Centurion B	UT	130,493	18,620	\$10B-\$50B	130,493	18,620	130,167	18,618	0.72
Southtrust Corporation	AL	122,415	876	\$10B-\$50B	56,090	746	24,203	567	
First Bancorp	NC	107,491	1,863	\$1B-\$10B	72,540	1,786	41,387	1,602	
Peoples Bancorp Of North Car	NC	94,460	737	<\$1B	45,004	635	20,760	490	
Fidelity Bancshares (N.C.)	NC	84,605	1,201	<\$1B	47,856	1,123	25,707	988	
First Charter Corporation	NC	76,772	631	\$1B-\$10B	30,416	545	15,996	459	
Fnb Financial Services Corpo	NC	73,570	571	<\$1B	42,791	503	15,475	340	
United Community Banks Inc.	GA	71,568	1,049	\$1B-\$10B	44,478	989	26,025	880	
First South Bancorp Inc.	NC	70,046	554	<\$1B	36,475	487	15,970	361	
Lsb Bancshares Inc.	NC	70,008	965	<\$1B	43,271	903	23,367	781	
Advanta Bank Corp	UT	65,277	7,508	<\$1B	65,023	7,507	63,731	7,498	
High Point Bank Corporation	NC	60,257	601	<\$1B	26,766	529	13,569	451	
Southern Bancshares (N.C.)	NC	58,103	967	<\$1B	34,966	923	21,056	841	
North Dakota									
Wells Fargo & Company	CA	123,321	1,482	>\$50B	61,828	1,367	33,858	1,205	
Otto Bremer Foundation	MN	111,107	1,120	\$1B-\$10B	54,602	1,017	26,124	845	
Alerus Financial Corporation	ND	85,784	617	<\$1B	35,117	516	15,842	408	
State Bankshares Inc.	ND	77,369	620	<\$1B	33,710	533	16,467	430	
Watford City Bancshares Inc	ND	64,879	993	<\$1B	40,647	943	23,669	838	
Community First Bankshares	ND	58,207	639	\$1B-\$10B	28,326	581	14,548	499	
Nebraska									
First National Of Nebraska	NE	305,322	3,538	\$1B-\$10B	131,428	3,211	68,153	2,857	
Wells Fargo & Company	CA	186,078	2,789	>\$50B	101,654	2,630	60,875	2,388	
Pinnacle Bancorp Inc.	NE	185,002	3,310	\$1B-\$10B	115,752	3,161	72,260	2,895	
U.S. Bancorp	MN	131,124	1,841	>\$50B	51,557	1,707	31,729	1,595	0.25
Great Western Securities Inc	NE	93,226	809	.	43,081	713	20,935	584	
Farmers & Merchants Investme	NE	84,286	764	\$1B-\$10B	39,394	690	22,974	599	
American National Corporatio	NE	71,016	710	<\$1B	32,943	630	16,459	536	
New Hampshire									
Fleetboston Financial Corpor	MA	62,988	654	>\$50B	33,843	595	22,595	536	
New Jersey									
Fleetboston Financial Corpor	MA	789,688	6,418	>\$50B	323,226	5,541	188,313	4,821	
First Union Corporation	NC	423,208	4,554	>\$50B	215,580	4,152	124,354	3,651	
American Express Centurion B	UT	342,724	46,860	\$10B-\$50B	342,324	46,859	341,871	46,856	0.72
Commerce Bancorp Inc.	NJ	295,537	1,907	\$10B-\$50B	108,710	1,554	49,696	1,219	
PNC Financial Services Group	PA	279,464	2,885	>\$50B	129,577	2,605	78,424	2,319	
J.P. Morgan Chase & Co.	NY	229,862	6,000	>\$50B	186,889	5,931	166,075	5,823	0.49
Valley National Bancorp	NJ	161,739	979	\$1B-\$10B	59,660	773	23,392	565	
GE Cap Fncl	UT	126,921	26,323	\$1B-\$10B	126,921	26,323	126,646	26,321	
Yardville National Bancorp	NJ	116,094	510	\$1B-\$10B	36,566	352	11,680	218	
Hudson United Bancorp	NJ	114,514	728	\$1B-\$10B	44,144	584	19,202	444	

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Advanta Bk Corp	UT	103,964	11,509	<\$1B	103,476	11,508	101,489	11,492	
Fulton Financial Corporation	PA	88,966	774	\$1B-\$10B	45,593	678	20,397	527	
United National Bancorp	NJ	75,347	435	\$1B-\$10B	31,439	346	11,610	238	
Sun Bancorp Inc	NJ	71,406	310	\$1B-\$10B	21,714	213	7,509	136	
Bank Of New York Company In	NY	67,723	1,382	>\$50B	48,221	1,335	31,233	1,242	
Citigroup Inc.	NY	58,995	10,683	>\$50B	55,132	10,675	51,299	10,654	0.76
Lakeland Bancorp Inc.	NJ	57,013	465	<\$1B	31,197	412	12,923	309	
Amboy Bancorporation	NJ	52,750	363	\$1B-\$10B	21,142	300	8,303	227	
New Mexico									
Wells Fargo & Company	CA	173,661	2,605	>\$50B	100,420	2,462	63,303	2,243	
First State Bancorporation	NM	116,492	1,277	<\$1B	60,875	1,164	31,001	984	
BOK Financial Corporation	OK	56,853	479	\$10B-\$50B	23,378	415	14,284	365	
Bank Of America Corporation	NC	54,805	646	>\$50B	33,373	601	19,106	519	0.87
Nevada									
Zions Bancorporation	UT	293,615	1,697	\$10B-\$50B	92,310	1,334	41,302	1,054	
Wells Fargo & Company	CA	227,448	3,445	>\$50B	116,564	3,233	64,971	2,953	
Bank Of America Corporation	NC	75,933	598	>\$50B	30,722	515	15,635	428	0.87
Bankwest Nevada Corporation	NV	71,628	550	<\$1B	33,717	481	17,221	387	
U.S. Bancorp	MN	63,187	1,364	>\$50B	31,983	1,306	20,802	1,248	0.25
American Express Centurion B	UT	59,876	8,472	\$10B-\$50B	59,876	8,472	59,762	8,471	0.72
New York									
J.P. Morgan Chase & Co.	NY	1,958,314	35,669	>\$50B	1,361,797	34,598	1,085,581	33,160	0.49
HSBC Bk Usa	NY	1,807,899	15,544	>\$50B	601,087	13,441	286,701	11,699	
M&T Bank Corporation	NY	1,028,928	8,770	\$10B-\$50B	389,851	7,615	210,590	6,632	
Citigroup Inc.	NY	821,763	36,050	>\$50B	680,189	35,760	454,357	34,575	0.76
American Express Centurion B	UT	662,338	88,582	\$10B-\$50B	662,038	88,581	659,677	88,565	0.72
Merchants New York Bancorp	NY	564,147	3,769	.	250,833	3,157	117,626	2,411	
Fleetboston Financial Corpor	MA	498,076	4,783	>\$50B	269,158	4,336	184,998	3,890	
North Fork Bancorporation I	NY	454,100	4,640	\$10B-\$50B	235,584	4,251	150,866	3,811	
Keycorp	OH	384,037	5,703	>\$50B	211,305	5,366	128,167	4,894	
Bank Of New York Company In	NY	240,379	5,623	>\$50B	171,341	5,463	118,267	5,165	
GE Cap Fncl	UT	208,180	43,116	\$1B-\$10B	208,180	43,116	208,030	43,115	
Lasalle Bk Na	IL	199,347	1,316	>\$50B	66,482	1,081	38,041	924	
Advanta Bk Corp	UT	195,275	23,542	<\$1B	195,275	23,542	193,310	23,527	
Popular Inc.	PR	186,814	779	\$1B-\$10B	47,650	451	9,167	232	
State Bancorp Inc.	NY	185,301	824	<\$1B	63,268	603	19,550	365	
U.S.B. Holding Co. Inc.	NY	111,852	607	\$1B-\$10B	36,705	473	14,227	350	
Nbt Bancorp Inc.	NY	106,874	1,531	\$1B-\$10B	65,623	1,449	36,560	1,280	
Financial Institutions Inc.	NY	104,686	1,357	\$1B-\$10B	57,580	1,252	31,799	1,101	
First Union Corporation	NC	84,934	998	>\$50B	36,497	907	22,565	831	
Mbna Corporation	DE	82,728	9,959	\$10B-\$50B	82,728	9,959	82,428	9,957	0.48
Community Bank System Inc.	NY	80,402	1,338	\$1B-\$10B	47,902	1,270	28,989	1,158	
George Gale Foster Corporati	NY	79,111	969	.	46,658	892	26,525	771	
Atlantic Bank Of New York	NY	75,754	398	\$1B-\$10B	26,346	320	12,445	246	
Hudson Valley Holding Corp.	NY	72,333	342	\$1B-\$10B	20,705	249	8,612	182	

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BSB Bancorp Inc.	NY	66,449	603	\$1B-\$10B	33,436	533	17,562	442	
Chemung Financial Corporatio	NY	63,923	444	<\$1B	26,161	377	11,635	295	
Tompkins Trustco Inc.	NY	63,406	877	\$1B-\$10B	39,227	833	23,614	736	
Canandaigua National Corpora	NY	60,082	723	<\$1B	32,589	667	18,510	584	
Bank One Corporation	IL	57,202	5,265	>\$50B	51,587	5,254	49,778	5,245	
Wells Fargo & Company	CA	55,075	2,507	>\$50B	48,875	2,499	47,121	2,490	
Suffolk Bancorp	NY	51,837	455	\$1B-\$10B	26,524	405	12,650	328	
Ohio									
National City Corporation	OH	885,151	12,725	>\$50B	431,193	11,832	261,911	10,858	
Bank One Corporation	IL	524,946	9,022	>\$50B	264,229	8,506	160,975	7,915	
Keycorp	OH	518,693	6,785	>\$50B	228,929	6,237	133,494	5,688	
U.S. Bancorp	MN	496,807	8,596	>\$50B	251,753	8,134	155,720	7,589	0.25
Firstmerit Corporation	OH	464,721	3,475	\$10B-\$50B	218,202	2,973	99,159	2,297	
Sky Financial Group Inc.	OH	346,977	2,853	\$1B-\$10B	161,818	2,482	73,748	1,966	
Huntington Bancshares Incorp	OH	295,573	3,697	\$10B-\$50B	160,914	3,436	97,974	3,084	
Park National Corporation	OH	276,148	3,477	\$1B-\$10B	159,527	3,231	87,205	2,802	
American Express Centurion B	UT	166,155	23,111	\$10B-\$50B	166,155	23,111	166,017	23,110	0.72
GE Cap Fncl	UT	162,497	35,439	\$1B-\$10B	162,497	35,439	162,497	35,439	
Provident Financial Group I	OH	147,596	763	\$10B-\$50B	49,705	590	17,872	407	
Bancfirst Ohio Corp.	OH	120,760	667	\$1B-\$10B	46,037	523	16,509	356	
Pnc Financial Services Group	PA	92,711	563	>\$50B	32,865	455	13,977	358	
First Financial Bancorp	OH	81,751	1,128	\$1B-\$10B	48,149	1,052	27,958	934	
Rurban Financial Corp.	OH	80,277	812	<\$1B	41,690	736	21,679	617	
Advanta Bk Corp	UT	79,737	9,133	<\$1B	79,737	9,133	79,513	9,131	
Capital Holdings Inc.	OH	73,047	381	.	26,660	286	10,817	203	
Lnb Bancorp Inc.	OH	71,280	628	<\$1B	30,861	537	17,033	450	
Dcb Financial Corp	OH	57,550	697	<\$1B	30,970	637	16,490	553	
Second Bancorp Incorporated	OH	53,505	375	\$1B-\$10B	28,277	329	12,021	229	
Oklahoma									
Bancfirst Corporation	OK	294,844	4,306	\$1B-\$10B	149,415	4,013	89,354	3,664	
Bok Financial Corporation	OK	231,153	1,709	\$10B-\$50B	89,402	1,439	44,093	1,185	
Arvest Bank Group Inc.	AR	202,080	2,927	\$1B-\$10B	109,335	2,738	64,877	2,480	
Southwest Bancorp Inc.	OK	108,068	768	\$1B-\$10B	44,368	653	21,283	522	
F & M Bancorporation	OK	90,332	708	<\$1B	37,394	616	17,733	507	
Guaranty Bancshares Inc.	OK	77,345	906	<\$1B	46,229	840	24,434	713	
Bank Of America Corporation	NC	72,095	495	>\$50B	23,547	405	11,647	335	0.87
Local Financial Corporation	OK	68,055	620	\$1B-\$10B	29,244	546	13,469	453	
Anb Bankcorp Inc.	OK	66,494	973	<\$1B	35,111	907	18,925	815	
Bank One Corporation	IL	62,022	1,718	>\$50B	34,918	1,671	25,269	1,620	
American Express Centurion B	UT	58,429	8,323	\$10B-\$50B	58,429	8,323	58,429	8,323	0.72
Gold Banc Corporation Inc.	KS	54,133	1,096	\$1B-\$10B	31,573	1,044	18,958	966	
Oregon									
U.S. Bancorp	MN	449,440	5,830	>\$50B	189,759	5,342	105,064	4,896	0.25
Keycorp	OH	242,250	3,491	>\$50B	129,629	3,271	75,674	2,975	
Centennial Bancorp	OR	163,450	908	<\$1B	58,989	715	22,598	518	

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Wells Fargo & Company	CA	152,489	3,893	>\$50B	86,815	3,777	61,825	3,641	
American Express Centurion B	UT	81,460	13,749	\$10B-\$50B	81,460	13,749	81,319	13,748	0.72
West Coast Bancorp	OR	67,707	584	\$1B-\$10B	33,491	515	16,638	417	
Columbia Bancorp	OR	66,220	713	<\$1B	36,947	656	19,540	552	
Bank Of America Corporation	NC	61,648	1,354	>\$50B	29,325	1,296	20,939	1,251	0.87
Bank Of The West	CA	54,431	797	\$10B-\$50B	25,425	738	15,742	682	
Cascade Bancorp	OR	50,938	738	<\$1B	27,495	688	15,233	613	
Pennsylvania									
Pnc Financial Services Group	PA	711,944	5,774	>\$50B	280,393	4,980	156,737	4,288	
Mellon Financial Corporation	PA	465,777	3,995	\$10B-\$50B	199,733	3,493	96,316	2,905	
First Union Corporation	NC	436,455	4,358	>\$50B	199,314	3,919	105,751	3,391	
National City Corporation	OH	365,675	7,326	>\$50B	249,341	7,083	173,385	6,631	
American Express Centurion B	UT	235,551	32,388	\$10B-\$50B	235,551	32,388	235,227	32,386	0.72
Ge Cap Fncl	UT	228,444	48,273	\$1B-\$10B	228,444	48,273	227,754	48,268	
Fleetboston Financial Corpor	MA	227,890	1,588	>\$50B	66,762	1,309	34,329	1,131	
Fulton Financial Corporation	PA	201,960	1,529	\$1B-\$10B	94,806	1,307	42,486	1,002	
Allfirst Bk	MD	164,513	1,578	\$10B-\$50B	84,270	1,423	45,585	1,205	
First Commonwealth Financial	PA	145,193	1,592	\$1B-\$10B	80,319	1,457	44,644	1,251	
National Penn Bancshares In	PA	127,724	1,102	\$1B-\$10B	55,164	946	24,860	763	
Univest Corporation Of Penns	PA	125,365	779	\$1B-\$10B	48,592	624	21,936	475	
F.N.B. Corporation	PA	119,304	938	.	58,942	820	28,112	643	
Advanta Bk Corp	UT	107,904	12,206	<\$1B	107,490	12,205	106,199	12,194	
Susquehanna Bancshares Inc.	PA	107,022	1,414	\$1B-\$10B	56,941	1,322	33,281	1,182	
Commerce Bancorp Inc.	NJ	86,708	600	\$10B-\$50B	33,936	499	14,756	386	
S & T Bancorp Inc.	PA	84,927	812	\$1B-\$10B	44,830	730	22,240	600	
Sky Financial Group Inc.	OH	82,939	711	\$1B-\$10B	31,835	620	16,982	541	
M&T Bank Corporation	NY	78,108	597	\$10B-\$50B	28,112	514	15,751	446	
Pennsylvania Commerce Bancor	PA	76,379	490	<\$1B	29,507	398	12,075	295	
Omega Financial Corporat	PA	72,455	789	\$1B-\$10B	37,087	717	21,071	616	
Mbna Corporation	DE	69,694	8,873	\$10B-\$50B	69,694	8,873	69,436	8,871	0.48
Sterling Financial Corporati	PA	69,524	674	\$1B-\$10B	36,304	611	16,937	506	
Main Street Bancorp Inc	PA	67,798	331	\$1B-\$10B	15,083	222	5,822	165	
Community Banks Inc.	PA	66,695	667	\$1B-\$10B	35,538	604	16,958	490	
NBT Bancorp Inc.	NY	61,402	738	\$1B-\$10B	37,706	685	20,145	581	
Pennrock Financial Services	PA	60,527	576	<\$1B	33,893	525	14,745	409	
Promistar Financial Corporat	PA	58,383	1,112	\$1B-\$10B	40,736	1,079	26,409	989	
Cnb Financial Corporation	PA	56,433	681	<\$1B	35,848	636	20,169	545	
First National Community Ban	PA	54,965	623	<\$1B	26,403	571	19,778	535	
Harleysville National Corpor	PA	51,848	729	\$1B-\$10B	32,050	686	17,878	601	
Rhode Island									
Fleetboston Financial Corpor	MA	92,694	920	>\$50B	46,369	838	27,879	736	
Citizens Bk Of Ma	MA	79,908	873	\$10B-\$50B	43,368	802	23,005	682	
South Carolina									
Bb&T Corporation	NC	540,878	9,133	>\$50B	344,371	8,702	197,201	7,824	0.61
South Financial Group The	SC	385,180	3,478	\$1B-\$10B	179,202	3,088	86,604	2,543	

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Wachovia Corporation	NC	351,069	3,737	>\$50B	153,413	3,356	77,046	2,920	
Tb&C Bancshares Inc.	GA	299,080	3,292	\$10B-\$50B	145,783	2,988	78,794	2,607	
First Citizens Bancorporatio	SC	263,657	5,760	\$1B-\$10B	175,419	5,565	115,949	5,196	
Bank Of America Corporation	NC	186,223	1,696	>\$50B	86,861	1,502	44,517	1,261	0.87
CNB Corporation	SC	151,228	3,679	<\$1B	97,574	3,557	68,259	3,371	
Palmetto Bancshares Inc.	SC	120,954	2,260	<\$1B	81,833	2,179	53,511	2,008	
Regions Financial Corporatio	AL	109,081	974	\$10B-\$50B	48,462	851	26,358	717	
First National Corporation	SC	105,739	1,470	\$1B-\$10B	63,554	1,375	35,364	1,201	
GE Cap Fncl	UT	82,772	17,656	\$1B-\$10B	82,772	17,656	82,572	17,655	
Southtrust Corporation	AL	76,793	571	\$10B-\$50B	34,522	488	14,555	375	
First Union Corporation	NC	64,893	682	>\$50B	25,446	605	15,958	551	
American Express Centurion B	UT	61,534	8,935	\$10B-\$50B	61,534	8,935	61,534	8,935	0.72
South Dakota									
Wells Fargo & Company	CA	200,745	2,385	>\$50B	105,149	2,206	60,502	1,951	
Minnehaha Banshares Inc.	SD	127,846	1,221	<\$1B	59,336	1,088	32,352	929	
U.S. Bancorp	MN	68,848	805	>\$50B	28,031	727	16,463	660	0.25
Tennessee									
Amsouth Bancorporation	AL	609,042	7,416	\$10B-\$50B	341,558	6,908	217,262	6,190	
Suntrust Banks Inc.	GA	490,132	4,912	>\$50B	212,971	4,366	111,962	3,781	
First Tennessee National Cor	TN	442,388	4,216	\$10B-\$50B	222,017	3,765	111,635	3,129	
Union Planters Corporation	TN	322,714	4,343	\$10B-\$50B	178,110	4,040	103,946	3,581	
Regions Financial Corporatio	AL	155,072	1,925	\$10B-\$50B	84,413	1,786	47,564	1,563	
U.S. Bancorp	MN	140,223	1,801	>\$50B	69,507	1,659	34,246	1,451	0.25
Greene County Bancshares In	TN	114,920	1,362	<\$1B	63,236	1,263	35,380	1,108	
GE Cap Fncl	UT	112,222	24,917	\$1B-\$10B	112,222	24,917	111,798	24,915	
Bank Of America Corporation	NC	111,019	728	>\$50B	30,724	590	18,725	519	0.87
National Commerce Financial	TN	105,157	1,143	\$10B-\$50B	47,674	1,034	24,755	905	
Bancorpsouth Inc.	MS	91,798	918	\$1B-\$10B	34,654	812	21,504	730	
American Express Centurion B	UT	89,940	12,918	\$10B-\$50B	89,940	12,918	89,940	12,918	0.72
First South Bancorp Inc.	TN	64,244	2,281	<\$1B	46,188	2,244	32,348	2,157	
Texas									
J.P. Morgan Chase & Co.	NY	1,050,010	13,167	>\$50B	627,976	12,436	484,704	11,648	0.49
Wells Fargo & Company	CA	754,235	12,847	>\$50B	442,828	12,230	286,697	11,328	
Cullen/Frost Bankers Inc.	TX	583,953	4,567	\$1B-\$10B	254,250	3,964	119,601	3,210	
Bank One Corporation	IL	531,284	12,714	>\$50B	288,087	12,264	212,344	11,846	
American Express Centurion B	UT	525,270	69,131	\$10B-\$50B	524,709	69,129	523,353	69,119	0.72
Compass Bancshares Inc.	AL	509,742	4,861	\$10B-\$50B	221,438	4,311	129,961	3,785	
Sterling Bancshares Inc.	TX	426,932	4,190	\$1B-\$10B	215,962	3,758	109,326	3,143	
Bank Of America Corporation	NC	383,239	3,906	>\$50B	179,367	3,522	111,533	3,135	0.87
GE Cap Fncl	UT	380,614	80,585	\$1B-\$10B	380,614	80,585	379,649	80,580	
Comerica Incorporated	MI	290,224	1,537	>\$50B	83,772	1,173	38,233	920	
Advanta Bk Corp	UT	231,659	28,366	<\$1B	231,240	28,365	229,358	28,350	
Texas Regional Bancshares I	TX	219,942	3,037	\$1B-\$10B	118,825	2,834	68,771	2,538	
Southwest Bancorporation Of	TX	199,814	1,433	\$1B-\$10B	77,824	1,208	37,223	978	
Citigroup Inc.	NY	165,943	25,721	>\$50B	164,346	25,719	164,346	25,719	0.76

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International Bancshares Cor	TX	162,775	1,845	\$1B-\$10B	81,911	1,684	43,504	1,456	
Maedgen & White Ltd.	TX	160,344	2,004	\$1B-\$10B	83,108	1,852	50,704	1,651	
Regions Financial Corporatio	AL	156,270	2,031	\$10B-\$50B	92,529	1,906	52,317	1,668	
First Financial Bankshares	TX	139,575	2,286	\$1B-\$10B	81,794	2,159	49,261	1,966	
American State Financial Cor	TX	125,859	2,301	\$1B-\$10B	69,325	2,195	43,150	2,040	
Incus Co. Ltd.		119,378	1,595	\$1B-\$10B	66,409	1,489	40,638	1,337	
Overton Financial Corporatio	TX	119,297	1,816	<\$1B	74,042	1,723	44,682	1,543	
Amarillo National Bancorp I	TX	108,967	4,268	\$1B-\$10B	77,736	4,207	63,351	4,121	
Plano Bancshares Inc.	TX	102,312	882	<\$1B	43,872	771	21,614	641	
Metrocorp Bancshares Inc.	TX	89,811	536	<\$1B	35,850	434	15,416	320	
MBNA Corporation	DE	84,784	10,557	\$10B-\$50B	84,084	10,556	84,084	10,556	0.48
Texas Financial Bancorporati	MN	79,243	1,143	\$1B-\$10B	39,214	1,069	25,261	986	
Southtrust Corporation	AL	77,472	805	\$10B-\$50B	37,270	725	21,210	630	
Americo Bancshares Inc.	TX	75,926	957	<\$1B	37,428	879	20,532	788	
Firstperryton Bancorp Inc.	TX	73,418	1,121	<\$1B	44,090	1,066	28,449	972	
Southside Bancshares Incorp	TX	69,795	1,168	\$1B-\$10B	39,612	1,105	25,090	1,019	
Woodforest Financial Group	TX	67,914	817	\$1B-\$10B	34,537	753	20,605	670	
Union Planters Corporation	TN	65,524	707	\$10B-\$50B	29,455	638	16,929	565	
Doss Ltd.	TX	57,354	986	\$1B-\$10B	32,650	934	21,735	869	
Bay Bancshares Inc.	TX	56,522	499	.	21,688	435	11,330	376	
Broadway Bancshares Inc.	TX	54,100	616	\$1B-\$10B	27,026	557	15,607	495	
Security Holding Company	TX	53,043	1,035	<\$1B	34,862	996	20,540	910	
1st Source Corporation	IN	51,323	332	\$1B-\$10B	22,164	269	8,794	181	
Utah									
Zions Bancorporation	UT	298,266	3,072	\$10B-\$50B	134,487	2,759	56,260	2,305	
Wells Fargo & Company	CA	277,071	2,572	>\$50B	122,374	2,244	60,017	1,891	
Keycorp	OH	100,106	1,217	>\$50B	44,452	1,107	22,400	986	
U.S. Bancorp	MN	85,954	1,409	>\$50B	35,247	1,318	21,188	1,245	0.25
Bou Bancorp Inc.	UT	57,659	491	<\$1B	26,056	429	11,850	342	
American Express Centurion B	UT	57,477	7,873	\$10B-\$50B	57,477	7,873	57,034	7,870	0.72
Virginia									
Suntrust Banks Inc.	GA	790,792	6,027	>\$50B	277,516	5,095	132,069	4,292	
Wachovia Corporation	NC	413,814	5,007	>\$50B	199,763	4,606	110,874	4,104	
Bb&T Corporation	NC	360,381	4,328	>\$50B	186,351	3,988	105,595	3,529	0.61
First Union Corporation	NC	196,856	2,749	>\$50B	101,845	2,567	64,139	2,363	
F & M National Corporation	VA	166,055	2,271	\$1B-\$10B	93,105	2,117	53,724	1,878	
American Express Centurion B	UT	161,917	22,847	\$10B-\$50B	161,646	22,846	161,516	22,845	0.72
First Virginia Banks Inc.	VA	159,096	1,922	\$1B-\$10B	84,129	1,778	46,149	1,556	
Bank Of America Corporation	NC	150,026	1,510	>\$50B	72,001	1,371	43,640	1,209	0.87
GE Cap Fncl	UT	124,387	25,718	\$1B-\$10B	124,387	25,718	124,387	25,718	
First Citizens Bancshares I	NC	78,141	987	\$10B-\$50B	39,790	908	21,487	804	
Advanta Bank Corp	UT	62,605	6,741	<\$1B	62,271	6,740	61,123	6,732	
Virginia Financial Corporati	VA	62,534	631	<\$1B	29,344	562	14,874	473	
Mercantile Bankshares Corpor	MD	59,719	866	\$1B-\$10B	32,050	813	17,564	737	
Union Bankshares Corporation	VA	50,094	710	<\$1B	28,781	666	16,951	592	

Table 4. Top Small Business Lenders in the State Using CRA Data, 2000

Bank Name	HQ STATE	Small Business Lending (<\$1 M)			Small Business Lending (<\$250K)		Small Business Lending (<\$100K)		Crd Cd/TA (8)
		SBL\$ (Thousands) (1)	SBL# (2)	BK Size (3)	MSBL\$ (Thousands) (4)	MSBL# (5)	SSBL\$ (Thousands) (6)	SSBL# (7)	
Vermont									
Banknorth Group Inc.	ME	87,271	1,007	\$10B-\$50B	40,599	919	22,087	815	
Chittenden Corporation	VT	79,439	1,046	\$1B-\$10B	51,807	984	26,774	832	
Merchants Bank	VT	52,851	410	<\$1B	26,268	360	10,517	273	
Washington									
U.S. Bancorp	MN	552,422	6,791	>\$50B	213,620	6,179	121,739	5,691	0.25
Keycorp	OH	513,983	6,316	>\$50B	231,476	5,775	134,025	5,234	
W.T.B. Financial Corporation	WA	277,894	2,110	\$1B-\$10B	115,283	1,796	57,371	1,466	
Columbia Banking System Inc	WA	268,097	1,904	\$1B-\$10B	103,403	1,595	48,363	1,278	
Bank Of America Corporation	NC	235,963	4,043	>\$50B	115,544	3,815	76,504	3,598	0.87
Pacific Northwest Bancorp	WA	192,223	1,381	\$1B-\$10B	75,036	1,155	33,967	920	
Banner Corporation	WA	136,018	1,125	\$1B-\$10B	68,178	986	29,515	756	
American Express Centurion B	UT	131,382	22,307	\$10B-\$50B	131,382	22,307	131,270	22,306	0.72
Wells Fargo & Company	CA	121,552	3,268	>\$50B	73,626	3,176	51,820	3,058	
Frontier Financial Corporati	WA	115,438	996	\$1B-\$10B	56,331	870	22,997	676	
Ge Cap Fncl	UT	64,373	12,973	\$1B-\$10B	64,373	12,973	64,373	12,973	
City Bank	WA	59,057	443	<\$1B	23,383	376	10,384	297	
Advanta Bk Corp	UT	57,480	6,712	<\$1B	57,480	6,712	57,100	6,710	
Olympic Bancorp Inc.	WA	52,641	437	<\$1B	24,275	376	11,286	295	
Wisconsin									
Marshall & Ilsley Corporatio	WI	1,741,183	10,988	\$10B-\$50B	653,787	8,935	286,598	6,837	
Associated Banc-Corp	WI	576,065	5,589	\$10B-\$50B	231,299	4,960	122,963	4,332	
U.S. Bancorp	MN	509,048	7,467	>\$50B	211,863	6,935	123,587	6,413	0.25
Bank One Corporation	IL	303,364	3,823	>\$50B	111,199	3,494	64,927	3,237	
Wells Fargo & Company	CA	162,789	1,998	>\$50B	81,781	1,836	44,037	1,621	
Citizens Banking Corporation	MI	121,230	1,810	\$1B-\$10B	79,184	1,721	44,192	1,502	
Baylake Corp.	WI	104,091	1,038	<\$1B	47,049	925	23,993	787	
Johnson International Inc.	WI	99,437	820	\$1B-\$10B	45,262	712	22,410	581	
Amcore Financial Inc.	IL	92,231	1,184	\$1B-\$10B	55,638	1,102	31,112	951	
Bankmanagers Corp.	WI	76,144	486	<\$1B	30,683	405	14,466	314	
Cib Marine Bancshares Inc.	WI	75,901	281	\$1B-\$10B	16,892	174	5,313	112	
First Banking Center Inc.	WI	59,456	555	<\$1B	33,213	497	12,728	371	
First Manitowoc Bancorp Inc	WI	58,341	866	<\$1B	36,843	819	20,440	722	
NEB Corporation	WI	56,349	861	<\$1B	33,041	812	19,638	726	
American Express Centurion B	UT	55,353	7,217	\$10B-\$50B	55,353	7,217	55,353	7,217	0.72
TRI City Bankshares Corporat	WI	51,007	565	<\$1B	27,362	518	12,962	431	
GE Cap Fncl	UT	50,000	9,952	\$1B-\$10B	50,000	9,952	49,850	9,951	
West Virginia									
United Bankshares Inc.	WV	92,437	1,172	\$1B-\$10B	54,618	1,087	29,125	933	
City Holding Company	WV	92,385	1,217	\$1B-\$10B	53,215	1,129	30,694	986	
Wesbanco Inc.	WV	62,209	1,057	\$1B-\$10B	40,998	1,008	26,814	919	
Bank One Corporation	IL	57,149	1,029	>\$50B	31,500	975	19,286	905	
Wyoming									
First Interstate Bancsystem	MT	105,673	1,676	\$1B-\$10B	70,853	1,604	40,494	1,418	
United Bancorporation Of Wyo	WY	54,108	463	<\$1B	23,987	408	12,348	341	

Table 4. Top Small Business Lenders in the State Using CRA Data, 2000

Bank Name	HQ STATE	Small Business Lending (<\$1 M)			Small Business Lending (<\$250K)		Small Business Lending (<\$100K)		Crd Cd/TA
		SBL\$ (Thousands) (1)	SBL# (2)	BK Size (3)	MSBL\$ (Thousands) (4)	MSBL# (5)	SSBL\$ (Thousands) (6)	SSBL# (7)	

Note: Small businesses seeking loans from small-business-friendly banks should also consider banks that participate on SBA loan programs.

To locate an SBA preferred or certified lender near you, call 1-800-8-ASK-SBA or check SBA's website at www.sba.gov/gopher/local-Information/Certified-Preferred-Lenders/.

Source: U.S. Small Business Administration, Office of Advocacy, Office of Economic Research, from the CRA collected by the Board of Governors of the Federal Reserve System.

Table 5. Number of Reporting Banks by Bank Asset Size and by State, 1997-2001

State	1997	1998	1999	2000	2001	2001 Bank Asset Size Class				
						<\$100M	\$100M-\$500M	\$500M-\$1B	\$1B-\$10B	>\$10B
National	9,293	8,966	8,659	8,459	8,158	4,678	2,777	320	306	77
Alabama	178	170	158	158	157	90	54	5	3	5
Alaska	6	6	6	6	6	1	2	1	2	0
Arizona	37	42	46	46	43	23	12	3	2	3
Arkansas	234	221	200	194	183	90	86	6	1	0
California	339	336	334	315	300	93	138	29	37	3
Colorado	216	210	191	187	180	105	62	9	3	1
Connecticut	29	27	26	22	25	12	13	0	0	0
Delaware	38	34	33	32	33	8	11	2	8	4
District of Columbia	7	6	6	6	5	2	3	0	0	0
Florida	274	259	260	264	262	130	112	8	12	0
Georgia	348	346	336	343	331	179	135	10	5	2
Hawaii	14	13	11	9	8	2	2	0	4	0
Idaho	18	18	17	15	17	7	10	0	0	0
Illinois	801	772	732	721	703	403	241	34	19	6
Indiana	193	184	165	154	155	62	71	9	11	2
Iowa	462	443	441	441	426	335	81	8	2	0
Kansas	408	399	391	375	376	299	67	5	5	0
Kentucky	271	269	255	250	231	123	97	3	8	0
Louisiana	167	155	155	153	144	91	49	0	3	1
Maine	19	17	16	16	15	3	10	1	1	0
Maryland	86	82	78	76	72	16	43	7	5	1
Massachusetts	49	46	45	44	42	11	18	4	7	2
Michigan	176	163	169	173	163	67	80	7	5	4
Minnesota	519	520	507	501	486	383	92	6	2	3
Mississippi	108	101	99	99	101	46	46	2	7	0
Missouri	408	397	377	363	354	230	107	9	8	0
Montana	97	91	88	85	83	62	16	2	3	0
Nebraska	328	325	309	289	276	226	44	2	4	0
Nevada	23	25	25	30	32	16	8	1	7	0
New Hampshire	22	19	20	17	15	5	7	1	1	1
New Jersey	70	72	75	79	80	30	30	8	11	1
New Mexico	67	57	55	52	52	29	18	2	3	0
New York	157	152	153	149	144	33	64	16	21	10
North Carolina	57	63	70	71	77	25	32	11	2	7
North Dakota	119	117	114	111	107	86	16	2	3	0
Ohio	244	224	217	219	205	97	78	11	11	8
Oklahoma	326	317	305	295	284	199	73	7	5	0
Oregon	41	42	44	44	42	21	17	2	2	0
Pennsylvania	217	209	194	192	182	42	100	22	15	3
Rhode Island	7	7	7	6	7	1	1	1	3	1
South Carolina	80	77	79	79	75	39	29	3	4	0
South Dakota	113	105	103	100	93	66	20	4	2	1
Tennessee	234	214	204	194	194	96	86	9	1	2
Texas	856	818	770	735	693	441	214	20	17	1
Utah	48	50	49	54	57	27	17	5	5	3
Vermont	155	150	20	18	18	4	10	2	2	0
Virginia	22	21	151	148	145	41	83	13	7	1
Washington	78	78	78	83	76	39	29	3	5	0
West Virginia	364	350	83	79	71	33	34	0	4	0
Wisconsin	110	95	343	317	286	179	95	5	6	1
Wyoming	53	52	49	50	46	30	14	0	2	0

Source: U.S Small Business Administration, Office of Advocacy, Office of Economic Research, from the Federal Reserve Board's Consolidated Reports of Condition & Income for U.S. Banks.