



Office of Advocacy

A Voice for Small Business

Small Business and Micro Business Lending in the United States, 2002 Edition

December 2003

Created by Congress in 1976, the Office of Advocacy of the U.S. Small Business Administration (SBA) is an independent voice for small business within the federal government. Appointed by the President and confirmed by the U.S. Senate, the Chief Counsel for Advocacy directs the office. The Chief Counsel advances the views, concerns, and interests of small business before Congress, the White House, federal agencies, federal courts, and state policy makers. Economic research, policy analyses, and small business outreach help identify issues of concern. Regional Advocates and an office in Washington, DC, support the Chief Counsel's efforts.

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Foreword

I am pleased to provide the latest edition of the Office of Advocacy's annual study of bank lending to small and micro businesses. This year we've combined two reports in one. *Small and Micro Business Lending in the United States* covers both bank small business lending—defined as loans of less than \$1 million—and micro business lending—defined as loans of less than \$100,000—for the 2001-2002 period. The source information consists of two types of data reported by banks to their regulating agencies—the call reports for June 2002 and the Community Reinvestment Act (CRA) reports for 2001.

The report provides data on the top small business-friendly banks in each state, and is useful to both small businesses looking for loans and banks looking at how they stack up to the competition. I encourage readers to use this as a resource and, by all means, congratulate the banks that are doing a good job of meeting the need for capital in the small business community.

The lending studies may also be viewed on the Office of Advocacy's homepage, www.sba.gov/advo. If you have questions or comments, write to the Office of Advocacy, U.S. Small Business Administration, Mail Code 3112, 409 Third St., S.W., Washington, D.C. 20416, or fax (202) 205-6928. Technical questions may be addressed to Dr. Charles Ou or Ms. Victoria Williams, at (202) 205-6530 or by e-mail: Charles.Ou@sba.gov or Victoria.Williams@sba.gov. We welcome your comments and suggestions.

Thomas M. Sullivan

Chief Counsel for Advocacy

Contents

Foreword	
Introduction	1
Part One: Developments in Small and Micro Business Lending	3
I. Findings from the June 2002 Call Reports	3
A. Small Business Loans Outstanding from All Reporting Banks	3
B. Total Micro Business Loans Outstanding in the United States	3
C. Small and Micro Business Loans Outstanding from Multi-Billion-Dollar BHCs	5
II. Findings from the Reports by CRA Reporting Banks, Year 2001	8
A. Small Business Lending by CRA Reporting Banks and BHCs	8
B. Micro Business Lending by CRA Reporting Banks and BHCs	8
Part Two: Directory of Top-ranking U.S. Small and Micro Business Lenders	10
Appendix: Ranking Methodology, Table Descriptions, and Tables	13
The Tables	20

Introduction

Access to credit is vital for small business survival. A key supplier of credit to small firms is the commercial banking system, according to the 1998 Survey of Small Business Finances. Of a total of \$700 billion in small business credit outstanding from all credit sources at the end of 1998, commercial banks supplied 57 percent, compared with 12 percent supplied through owners' loans and 11 percent from finance companies.¹

Critical to the health and growth of a small business is knowledge of how banks are meeting small firm credit needs and which banks are investing in small businesses. 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 market(s) in which they participate.

This annual edition of *Small Business and Micro Business Lending in the United States During 2002* provides current data on small and micro business loans to small firms and on the banks that serve them. The study combines two studies on small business and micro business lending, published separately in previous years, to provide a brief review of these lending activities in 2001-2002. The study is based on two types of data reported by banks to their regulating agencies—the call reports for June 2002 and the Community Reinvestment Act (CRA) reports for 2001. Because the data are available only for the size of the loan and not for the size of the business, small business loans are defined as business loans under \$1 million and micro business loans are those under \$100,000.

Part One discusses developments in small and micro business lending activities by commercial banks in the United States. The first section discusses developments apparent in the call report data, and the second section discusses developments based on the CRA database.

Part Two provides directories of the top small business and micro business lenders in the states using both the call report and CRA data. For the reader's convenience, national tables for large bank holding companies (BHCs) are presented before state tables for all banks, not because BHCs are more important in small business lending, but because the tables for BHCs are shorter. Four sets of tables are presented:

Table 1A ranks the small business friendliness of 58 large BHCs with total domestic assets in excess of \$10 billion each, using call report data. Each bank is ranked from 1 to 58 based on the four criteria used in previous editions.

Table 1B ranks the micro business friendliness of the 58 large BHCs.

Table 2A ranks the BHCs' small business friendliness using CRA data. Since CRA data provide location-specific information about a bank's lending activities, information on a large BHC's participation in local markets is better provided in this table.

Table 2B ranks the BHCs' micro business friendliness using CRA data.

Table 3A provides a list of small business-friendly banks in individual states using call report data. The list includes the top 10 banks or the top 10 percent, whichever number is smaller.

¹See Office of Advocacy, US Small Business Administration, *Financing Patterns of Small Firms: Findings from the 1998 Survey of Small Business Finance*, September 2003, Chart 5, p.14. See also *Federal Reserve Bulletin*, "Financial Services Used by Small Businesses: Evidence from the 1998 Survey of Small Business Finances," April 2001.

Table 3B provides a list of micro business-friendly banks in the states—the top 10 banks or the top 10 percent, whichever number is smaller.

Table 4A provides a list of the top small business lenders in a given state using CRA data. The list includes large banks and large BHCs with small business lending in a given state in excess of \$50 million in 2001.

Table 4B provides a list of top micro business lenders in a given state using CRA data. Large banks and BHCs with micro business lending in a given state in excess of \$10 million in 2001 were included.

While these two databases have limitations as indicators of both the supply of loans from commercial banks and the small business demand for bank loans, the usefulness of these databases cannot be denied—they are the only publicly available sources of information on the small business lending activities of individual banks.

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 or Ms. Victoria Williams, at (202) 205-6530 or by e-mail: *Charles.Ou@sba.gov* or *Victoria.Williams@sba.gov*.

Part One: Developments in Small and Micro Business Lending

I. Findings from the June 2002 Call Reports

A. Small Business Loans Outstanding from All Reporting Banks

With the U.S. economy continuing a weak recovery from a relatively mild recession since the fourth quarter of 2001, small business lending by banks showed very moderate increases. Both borrowers and lenders continued to hold off new borrowing and lending in reaction to an uncertain economy. Small business loans outstanding (defined here as loans under \$1 million) totaled \$484 billion in June 2002, an increase of \$23.6 billion or 5.1 percent between June 2001 and June 2002, compared with an increase of 5.4 percent over the previous period (June 2000 to June 2001) (Table A). For the first time in years, total business loans declined over the period, with business loans outstanding down slightly from \$1.32 trillion to \$1.31 trillion, a 1.3 percent drop. The decline came totally from the largest loans (over \$1 million), down 4.8 percent from \$864 billion to \$823 billion, compared with an increase of more than 10 percent over the 1997-2000 period. Contributing to the decline were declines in lending for activities related to securities trading and mergers/acquisitions, as well as portfolio readjustments made by large corporate borrowers to take advantage of lower market rates.

As in the previous year, the smallest dollar increases in small business loans of various sizes were in the smallest loans (those under \$100,000), which grew a meager 1.7 percent, compared with increases of 4.9 percent in the total value of loans of \$100,000 to \$250,000, and 7.04 percent in loans of \$250,000 to \$1 million (Table B). In all three size categories, however, the number of loans increased more than the dollar amount. The number of the smallest loans (less than \$100,000) increased by 45.0 percent, while the number of loans of \$100,000 to \$250,000 increased 8.8 percent and those of \$250,000 to \$1 million increased by 9.8 percent. The very large increase in the number of very small loans seems to be a result primarily of the promotion of small business credit cards (Table C).

B. Total Micro Business Loans Outstanding in the United States

Micro business loans outstanding—micro business loans are defined here as loans under \$100,000—totaled \$129.9 billion in June 2002, an increase of \$2.1 billion or 1.67 percent during this period, compared with an increase of 4.4 percent in the June 2000-June 2001 period. Again, the value of micro business loans increased less than that of other small business loans (Table A)²—and is even less if the impact of the growth in small business credit cards is removed.

The most significant phenomenon in micro business lending over the June 2001-June 2002 period is the huge jump in the number of loans, up from 10.8 million to 15.7 million, an increase of 45 percent (Table C). Again, there is a strong indication that the large increase was primarily the result of the promotion of business credit cards by major banks and finance companies. Banks and member banks of major BHCs with substantial business credit card operations were identified in an attempt to separate this segment of small business loans from overall small business lending activities by commercial banks.

² See U.S. Small Business Administration, Office of Advocacy, *Small Business Lending in the United States, 2001*, (Springfield, Va.: National Technical Information Service, 2002) or on the web at www.sba.gov/advo.

Table A. Dollar Amount and Number of Small Business Loans, 1999-2002 (Dollars in Billions, Numbers in Millions)

<i>Loan Size</i>	<i>1999</i>	<i>2000</i>	<i>2001</i>	<i>2002</i>	<i>Percent Change, 2001-2002</i>
Under \$100,000 Dollars	\$113.9	\$121.4	\$126.8	\$128.9	1.67
Number	7.73	9.80	10.79	15.65	45.0
Under \$250,000 Dollars	\$195.0	\$209.4	218.4	225.0	3.03
Number	8.41	10.54	11.57	16.50	42.6
Under \$1 Million Dollars	\$398.5	\$437.0	460.4	484.0	5.12
Number	9.00	11.17	12.25	17.24	40.8
Total Business Loans	\$1,142.3	\$1,300.3	1,324.5	1307.0	-1.33

Table B. Percent Change in the Dollar Amount of Business Loans by Loan Size, 1995-2002

<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>	<i>01-02</i>
<\$100,000	4.8	2.9	3.0	2.5	6.7	4.4	1.7
\$100,000-250,000	5.7	5.2	8.1	6.3	8.5	4.1	4.9
\$250,000-\$1 Million	5.7	5.7	7.7	11.2	11.8	6.4	7.0
>\$1 Million	5.1	11.5	13.0	14.6	16.1	0.9	-4.8

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.

Table C. Percent Change in the Number of Small Business Loans by Loan Size, 1995-2002

<i>Loan Size</i>	<i>96-97¹</i>	<i>97-98¹</i>	<i>98-99²</i>	<i>99-00*²</i>	<i>00-01</i>	<i>01-02</i>
<\$100,000	26.6	19.3	10.1	26.9	10.1	45.0
\$100,000-\$250,000	8.6	1.8	5.4	7.0	5.9	8.8
\$250,000-\$1 Million	8.0	1.4	7.6	8.4	7.0	9.8

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 non-bank financial intermediary and thus excluded from 1999 data

Twenty-four banks with significant small business credit card operations (credit card banks) had 10.8 million of the smallest loans, valued at \$16.1 billion (Table D). More than 90 percent of these loans were made by six banks—7.7 million by Citibank, USA of Citigroup, GE Capital, and American Express Centurion and an another 1.9 million by Advanta Bank Corp, Bank One and MBNA. They accounted for 69 percent of the total number and 12.5 percent of the dollar value of the smallest loans outstanding from all banks in June 2002. The average loan outstanding for these banks amounted to \$2,500, another indication of the dominance of credit card lending in these loan portfolios. It is difficult to estimate the

increases in small business credit card activities by large banks over time because of the difficulties of separating the volume of credit card operations from other small business lending operations and identifying credit card operations acquired from other institutions, and because of continual reorganization and restructuring of credit card operations within BHCs. It is nevertheless fair to conjecture that the small increases in the dollar amounts of the smallest loans over this period came totally from business credit card activities (Table D).³

C. Small and Micro Business Loans Outstanding from Multi-Billion-Dollar BHCs

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 continued to decline, though less than the year before. The number of the smallest banks with assets of less than \$100 million declined by 305 (Table E).⁴ Most of these disappearing small banks either grew into the next size category, merged, or were acquired by larger banks. The number of banks in all other size categories has increased or remained at about the same level over the past several years. As the banking industry becomes more concentrated, it is important to examine the performance of large multi-billion-dollar bank holding companies (BHCs) in the small business loan markets.

Most major multi-billion-dollar BHCs have become national lenders in the small business loan markets, extending small business loans in most parts of the United States. (Their participation in small business loan markets across the states is best depicted in the CRA database and will be discussed in section II of this report). Of a total of \$484 billion in small business loans outstanding from all banks in June 2002, \$218 billion was from the 58 large BHCs.⁵ As a group, these BHCs accounted for 45.0 percent of small business loans under \$1 million and 70.9 percent of total domestic bank assets in the United States. These large BHCs increased both their presence in the small business loan market and their total share of assets slightly. Their share of total business loans declined somewhat (Table F).⁶

The increase was primarily in the smallest loans, up in dollar value from 38.9 percent to 42.9 percent and in number even more significantly, from 38.6 percent to 46.4 percent. The next larger loan sizes (\$100,000 to \$250,000 and \$250,000 to \$1 million), saw declines in dollar values from 44.0 percent to 43.6 percent and 48.1 percent to 46.1 percent, respectively (Table F) Again, the increased lending in the smallest size group was most likely the result of the promotion of business credit card programs and the acquisition of credit card operations from other financial institutions by large BHCs. This also explains the large increase in the number of the smallest loans from these banks—up from 4.2 million to 7.3 million over the 2001-2002 period.

³ “Credit card banks” were banks with: a. a high ratio of credit card loans to total assets; b. small average balances of loans outstanding, and c. a large number of outstanding loans under \$100,000. Meeting these criteria were 16 banks in the June 2000 call reports and 21 in June 2001. Only those banks that submit separate call reports for their credit card operations were identified. Several large bank holding companies with major credit card operations did not report credit card activities separately and thus were not identified for analysis.

⁴ 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 offices and branches, continued to increase. See Federal Deposit Insurance Corporation, “Banking Statistics”

⁵ There were 59 multi-billion-dollar BHCs in June 2000, with total assets of \$3.7 billion and small business loans outstanding of \$192 billion.

⁶ It is difficult to examine the change in lending activity over time for the group because of its changing composition as a result of mergers and acquisitions.

Table D. Amount and Percent Change in the Number and the Amount of Small Business Loans Outstanding, Excluding Credit Card Operations, June 2001 and June 2002

<i>Loan Size</i>	<i>2001</i>	<i>2002</i>	<i>Percent of All Banks (June 2002)</i>
All Banks			
Number of Reporting Banks	8,158	7,949	
Total Assets (Trillions of Dollars)	5,548	5,912	100.0
Loans under \$100,000 (Billions of Dollars)	126.8	128.9	100.0
Loans under \$100,000 (Millions of Loans)	10.79	15.65	100.0
All "Credit Card" Banks			
Number of Reporting Banks	21	24	
Total Assets (Trillions of Dollars)	139.7	360.8	6.1
Loans under \$100,000 (Billions of Dollars)	10.7	16.09	12.5
Loans under \$100,000 (Millions of Loans)	5.86	10.81	69.0
All Banks Minus Credit Card Banks			
Number of Reporting Banks	8,137	7,925	
Total Assets (Trillions of Dollars)	5,409	5,551	93.9
Loans under \$100,000 (Billions of Dollars)	116.1	112.8	87.5
Loans under \$100,000 (Millions of Loans)	4.94	4.84	31.0

See footnote 3.

Table E. Number of Reporting Banks by Asset Size, 1995-2002*

<i>Bank Asset Size</i>	1995	1996	1997	1998	1999	2000	2001	2002
<\$100 Million	6,980	6,465	6,047	5,644	5,302	5,034	4,674	4369
\$100 Million-\$500 Million	2,521	2,548	2,590	2,656	2,683	2,751	2,777	2839
\$500 Million-\$1 Billion	256	260	292	303	290	302	320	353
\$1 Billion-\$10 Billion	326	326	300	302	309	293	306	311
>\$10 Billion	66	71	64	61	75	79	76	77
Total	10,149	9,670	9,293	8,966	8,659	8,459	8,158	7,949

Table 5 provides the details of the number of banks by bank size for all states.

Large BHCs were able to maintain their share in the overall small business loan markets during 2001-2002 because of their expanded effort to promote small business credit card operations. Slower demand for loans by large corporate borrowers and larger small business loans resulted in declines in these markets for these BHCs.

Table F. Amount and Share of Total Assets, Business Loans, and Small Business Lending of Large Bank Holding Companies, June 2000 through June 2002 (Dollars in Billions, Numbers in Millions)*

	2000	2000	2001	2001	2002	2002
Loan Sizes	Amount/ Number	As Percent of All Banks	Amount/ Number	As percent of All Banks	Amount/ Number	As Percent of All Banks
Number of Multi-billion-dollar BHCs	59		56		58	
Loans <\$100,000						
Amount (Billions of Dollars)	43.7	36.0	49.4	38.9	55.3	42.9
Number (Millions)	3.5	35.6	4.2	38.6	7.3	46.4
Loans 100K to <\$250,000						
Amount (Billions of Dollars)	38.4	43.6	40.3	44.0	41.9	43.6
Number (Millions)	0.327	44.5	0.341	43.9	0.395	46.6
Loans 250K to <\$1 Million						
Amount (Billions of Dollars)	110.0	48.3	116.5	48.1	120.5	46.5
Number (Millions)	0.305	48.3	0.323	47.6	0.367	49.3
Total Small Business Loans (<\$1 million)						
Amount (Billions of Dollars)	192.1	44.0	206.2	44.5	217.7	45.0
Number (Millions)	4.0	36.9	4.8	39.5	8.03	46.5
Large Business (>\$1 Million) (\$ Billions)	718.5	83.2	706.2	81.7	646.2	78.5
Total Business Loans (Billions of Dollars)	910.6	70.0	912.2	68.9	863.8	66.1
Total Assets (Billions of Dollars)	3,713	71.0	3,903	70.3	4,189	70.9

* Absolute numbers (dollar amount and number) are not strictly comparable for different years, as the total number of BHCs changed constantly. Moreover, because of mergers and acquisitions, it is not always clear whether all components of the BHCs have been correctly accounted for.

II. Findings from the Reports by CRA Reporting Banks—Year 2001

A. Small Business Lending by CRA Reporting Banks and BHCs

As discussed in the previous editions of this report, CRA data provide the best information on the location of loans made by a bank or a BHC during a certain time period, for example, in the year 2001. This section provides a profile of the geographic activities of small business lending by large reporting banks and BHCs in 2001. The increases in the shares of small business loans in the larger sizes (\$100,000-\$250,000 and \$250,000 to \$1 million) made by the CRA reporting banks were, at most, comparable to the increase in their shares of total assets (Table G).

In 2001, a total of \$203 billion in small business loans under \$1 million were extended by the CRA-reporting banks, compared with \$156 billion in 2000.⁷ Table H provides a profile of the small business lending activities by CRA-reporting banks by asset size in 2001.⁸ The CRA data confirm the findings in the call report data of the importance of multi-billion-dollar banks and BHCs in the market for the smallest loans. These banks account for a relatively large market share—66 percent of the dollar amount and 69 percent of the number of the smallest loans, compared with a smaller share of the larger small business loans (those of \$250,000 to \$1 million)—61 percent of the dollar amount and 59 percent of the number.

B. Micro Business Lending by CRA Reporting Banks and BHCs

In 2001, some 764 large banks and large BHCs made 4.90 million micro business loans valued at \$62 billion. Again, multi-billion-dollar banks and BHCs are the major suppliers of these loans, accounting for 66 percent of the dollar amount and 69 percent of the number (Table H). Comparisons in micro lending over time are difficult using the CRA database because the number of banks required to report under the program changes—more banks are required to report as their assets increase over time.⁹

⁷ It is important to remind the readers that it is difficult to compare the changes in lending over time using CRA data because of the changes in the bank coverage under the CRA reporting. For example, the observed increases in small business loans (of under \$1 million) from \$156 billion in 2000 to \$205 billion in 2001 could have come from the increased coverage of the banks filing report which is indicated by the increased in the assets share from 85.8 percent to 86.4 percent for the group as well as acquisition of small non-reporting banks by large banks/BHC. In addition, only those banks whose call reports were identified and linked (to derive asset information) are included in this estimates.

⁸ Total domestic assets of the BHCs are used here. See “Small Business Lending in 2000” for details on data consolidation for all members of a BHC for the CRA data analysis.

⁹ Only banks with \$250 million or more in assets or all members of bank holding companies (BHCs) with more than \$1 billion in assets are required to report under the CRA reporting requirements. With the banks’ assets grow over time, more banks are required to report under the program.

Table G. Assets and Business Loans Outstanding as Reported by Call Report Banks and by CRA-covered Banks. June 2002—A Comparison

Loan Sizes	Call Report Banks (CRBs)	CRA-Covered Banks (CRA)	CRA/CRBs (percent) 2002	CRA/CRBs (percent) 2001*	CRA/CRBs (percent) 2000 *
Business Loans <\$100,000 (\$ Billions)	128.9	86.9	67.4	64.5	61.0
Business Loans \$100K-\$250K (\$ Billion)	96.1	70.2	73.0	73.	72.4
Business Loans <250,000 (\$ Billions)	225.0	157.0	69.8	68.1	65.8
Business Loans \$250K-\$ 1M (\$ Billion)	259.0	197.5	76.3	77.1	76.8
Business Loans <\$1 Million (\$ Billions)	484.0	354.6	73.3	72.8	71.5
Total Business Loans (\$ Billions)	1,307.0	1,136.3	86.9	88.2	87.0
Total Assets (Billions of Dollars)	5,912.0	5,098.8	86.2	86.4	85.8

U.S. Small Business Administration, Office of Advocacy, *Small Business Lending in the United States*, 1999 and 2000.

Table H. Amount and Number of Loans made by CRA Reporting Banks in 2001**

	Bank Asset Size				
	Over \$50B	\$10B-\$50 B	\$1B - \$10B	Less than \$1B	All CRA Banks
Loans under \$100,000					
Amount (Billions of Dollars)	\$24.43	\$16.74	\$12.47	\$8.36	\$62.00
Number	1,948,852	1,413,423	1,096,652	439,146	4,898,073
Loans \$250,000 to \$1 million					
Amount (Billions of Dollars)	\$53.56	\$32.75	\$33.73	\$20.61	\$140.65
Number	151,610	96,586	102,958	66,699	417,853
Loans under \$1 million					
Amount (Billions of Dollars)	\$77.99	\$49.49	\$446.20	428.97	\$202.65
Number	2,100,462	1,510,009	1,199,610	505,845	5,315,926
Total Assets June 2002 (Billions of Dollars)	3,283.05	915.03	627.08	285.12	5,110.30
Total Business Loans June 2002 (Billions of Dollars)	644.78	223.64	181.30	86.57	1,136.30
	Over \$50B	\$10B-\$50 B	\$1B - \$10B	Less than \$1B	All CRA Banks
Loans under \$100,000					
Amount (Billions of Dollars)	39.4	27.0	20.1	13.5	100.0
Number	39.8	28.9	22.4	9.0	100.0
Loans under \$250,000					
Amount (Billions of Dollars)	38.1	23.3	24.0	14.7	100.0
Number	36.3	23.1	24.6	16.0	100.0
Loans under \$1 million					
Amount (Billions of Dollars)	38.5	24.4	22.8	14.3	100.0
Number	39.5	28.4	22.6	9.5	100.0
Total Assets June 2002 (Billions of Dollars)	64.2	17.9	12.3	5.6	100.0
Total Business Loans June 2002 (Billions of Dollars)	56.7	19.7	16.0	7.6	100.0

** For banks with balance sheet items identified from call reports (June 2002).

Part Two: Directory of Top-ranking U.S. Small and Micro Business Lenders

Small business lending and borrowing is mostly local in nature: both the borrowers and the lending offices are located in the same community or communities nearby. In an effort to provide information that will help small businesses shop more efficiently for credit and let banks know about their competitors in small business lending, the Office of Advocacy prepares a directory of micro business lenders. The micro business lending performance of individual banks is ranked in each state, and a top lender list is compiled (Tables 1A through 4B). Information for all reporting banks is available at the Advocacy website (<http://www.sba.gov/advo/stats/lending>).

Table 1A. Small Business Lending of Large BHCs Using Call Report Data, June 2002

Table 1A ranks the small business friendliness of the 58 BHCs with total domestic assets in excess of \$10 billion each.¹⁰ Each bank is ranked from 1 to 58 on each of four variables, which then are totaled and re-ranked from 1 to 58.¹¹ For the first time, because of the increasing importance of small business credit card promotion by large banks, credit card banks are not excluded from these rankings.¹²

The top five small business-friendly lenders in June 2002, based on call report data, are :BB&T Corporation (2nd in 2001), Regions Financial Corporation (1st in 2001), Synovus Financial Corp, (5th in 2000 as TB&C Bancshares), First Citizens Bancshares (7th in 2001) and Citigroup, Inc.

Table 1B. Micro Business Lending of Large BHCs Using Call Report Data , June 2002

Table 1B ranks the micro business friendliness of the 58 BHCs with total domestic assets in excess of \$10 billion each.¹³ Each bank is ranked from 1 to 58 on each of four variables, which then are totaled and re-ranked from 1 to 58. The top five lenders in June 2002 are: Citigroup, Inc., MBNA

¹⁰ 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.

¹¹ 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.

¹² The inclusion of MBNA in the top ranking list is the result of this change. American Express Centurian Bank is not a BHC and thus is not included.

¹³ The four criteria used are the same as those for Table 1A.

Corporation (Not ranked in 2000) BB&T Corporation (1st in 2000), Wells Fargo (9th in 2001) and Colonial Bancgroup. One premier lender, Wells Fargo returned to the 4th place this year.¹⁴

Table 2A. Small Business Lending of Large BHCs Using CRA Data, 2001

Table 2A 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 number of states in which the BHC has substantial lending operations is also provided. Because of the increasing importance of small business credit card promotion by large banks, credit card banks are ranked for the first time.¹⁵ One major credit card bank has moved to the top as a result.

The five top small business lenders for 2001, using CRA data, are: MBNA Corporation (not ranked in 2000); Citigroup; BB&T (2nd in 2000), Regions Financial Corp (1st in 2000), Synovus Financial Corporation. (3rd in 2000 as TB&C Bancshares).

Table 2B. Micro Business Lending of Large BHCs Using CRA Data, 2001

Table 2B ranks the BHCs' micro 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 on a bank's small business lending, information on the number of states in which the BHC has substantial lending operations is also provided. Again, MBNA ranked near the top in 2001 because the bank was ranked for the first time.

The five top small business lenders for 2001, using CRA data, are: Citigroup Inc., MBNA Corporation; Wells Fargo; BB&T Corporation, and Synovue Financial Corporation.

Table 3A. Small Business-Friendly Banks by State Using Call Report Data, June 2002

Table 3A provides a list of small business-friendly banks in individual states. The list includes the top 10 banks 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 total score is the sum of the four individual decile rankings multiplied by 2.5¹⁶ A complete ranking of all banks in each state is provided in the Advocacy website.

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' programs should be considered small business-friendly. For details, see <http://www.sba.gov/financing/>

¹⁵ The inclusion of MBNA in the top ranking list is the result of this change. American Express Centurion Bank is not a BHC and thus is not included.

¹⁶ 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 3B. Micro Business-Friendly Banks by State Using Call Report Data, June 2002

Table 3B provides a list of micro business-friendly banks in the states. The list includes the top 10 banks or the top 10 percent, whichever number is smaller. (Ties may increase the number.) The micro 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 micro business lending activities of individual banks. A bank's total score is the sum of the four individual decile rankings multiplied by 2.5 (See the appendix for a detailed discussion of the ranking methodology.)

Table 4A. Top Small Business Lenders by State Using CRA Report Data, 2001

State lending information for large banks and BHCs is best captured in the CRA database. Table 4A 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 2001. Data for the members of a BHC were 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 (loans under \$1 million) 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 4B. Top Micro Business Lenders by State Using CRA Report Data, 2001

Table 4B provides a list of top micro business lenders in a given state using CRA data. The list includes banks and BHCs with micro business lending in a given state in excess of \$10 million in 2001. Again, rankings are based solely on the dollar amount of micro business lending (loans under \$100,000) in this table for the reasons discussed above.

Table 5. Number of Reporting Banks by Asset Size and by State, 1998-2002

Table 5 summarizes the number of banks in each state for each year from 1998 to 2002 and includes a listing by bank asset size for 2002. 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, Table Descriptions, and Tables

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 (Tables 1A and 1B), simple rankings from 1 to 58 were performed for each of the four variables first. The four individual rankings were summed and re-ranked from 1 to 58 again for the total rank. For BHCs using CRA data (Tables 2A & 2B), ratio information was 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.

To rank lending by all banks in a state based on call report data (Tables 3A & 3B), 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. Four top scores will sum to 40. To make the top score total 100 rather than 40, each score is multiplied by 2.5.

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

Table Descriptions

Table 1A. Small Business Lending of Large BHCs Using Call Report Data, June 2002

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 58 is derived from the sum of the four rankings from data found in columns 2 through 5.¹⁷
- 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 58 large BHCs, the ratios of small business loans to total assets ranged from near 0 percent to 0.207 percent.

¹⁷ One of the large BHCs is a "credit card bank" and is not ranked. See the explanation for column 10.

3. **Ratio of Small Business Loans to Total Business Loans (SBL/TBL).** For the 58 large BHCs, the ratios of the value of small business lending to total business lending ranged from near 0 percent to 0.996 percent (for MBNA which has no business loans other than business credit cards).
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)
7. **Total Dollar Amount of Micro Business Loans (SSBL\$).** Similar to column 4, but for loans of less than \$100,000, in millions of dollars.
8. **Total Number of Micro Business Loans (SSBL#).** Similar to column 5, but for loans of less than \$100,000.
9. **Total Dollar Amount of Mid-size Small Business Loans (MSBL\$).** Similar to column 4, but for loans of less than \$250,000, in millions of dollars.
10. **Total Number of Mid-size Small Business Loans (MSBL#).** Similar to column 5, but for loans of less than \$250,000.
11. **Credit Card Loans to Total Assets (CRD/TA).** The ratio of the dollar value of credit card loans to total assets.

Table 1B. Micro Business Lending of Large BHCs Using Call Report Data, June 2002

This table uses call report data to rank the micro business friendliness of the large BHCs on the basis of four criteria that measure the micro business lending emphasis in a bank's loan portfolio. Micro business loans (SSBLs) are defined as loans under \$100,000.

1. **Overall Ranking (Total Rank).** Summary "micro business friendliness" rankings of BHCs with respect to loans under \$100,000. A simple ranking of 1 through 58 is derived from the sum of four rankings from data found in columns 2 through 5.
2. **Ratio of Micro Business Loans to Total Assets (SSBL/TA).** The ratio of the dollar value of micro business loans under \$100,000 to total bank assets for each bank holding company. For the 58 large BHCs, the ratios of micro business loans to total assets ranged from near 0 percent to 0.095 percent.
3. **Ratio of Micro Business Loans to Total Business Loans (SSBL/TBL).** For the 58 large BHCs, the ratios of the value of micro business lending to total business lending ranged from near 0 percent to 0.993 percent (for MBNA, again because of the dominance of business credit cards in the bank's business loans).
4. **Total Dollar Amount of Micro Business Lending by the BHC (SSBL\$).** The total dollar amount (in millions) of micro business loans of less than \$100,000.
5. **Total Number of Micro Business Loans (SSBL#).** The number of micro business loans of less than \$100,000.

6. **Bk. Size.** Asset size class of the BHC:
 - \$10 billion to under \$50 billion (\$10B–\$50B)
 - \$50 billion and over (>\$50B)
7. **Total Dollar Amount of Small Business Loans (LSBL\$).** Similar to column 4, but for loans of less than \$1 million, in millions of dollars.
8. **Total Number of Small Business Loans (LSBL#).** Similar to column 5, but for loans of less than \$1 million.
9. **Total Dollar Amount of Mid-size Small Business Loans (MSBL\$).** Similar to column 4, but for loans of less than \$250,000, in millions of dollars.
10. **Total Number of Mid-size Small Business Loans (MSBL#).** Similar to column 5, but for loans of less than \$250,000.
11. **Credit Card Loans to Total Assets (CRD/TA).** The ratio of the dollar value of credit card loans to total assets.

Table 2A. Small Business Lending of Large BHCs Using CRA Data, 2001

Table 2A uses both CRA and call report data to rank-order the 58 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 will instead be provided 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.¹⁸ The four criteria used are the 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. **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 predominantly to small firms will rank high in this category.
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. **States w/Loans (#States).** The number of states where the BHC extended small business loans

¹⁸ One of the large BHCs is a “credit card bank” and is not ranked.

7. **Bk. Size.** Asset size class of the BHC:
 - \$10 billion to under \$50 billion (\$10B–\$50B)
 - \$50 billion and over (>\$50B)
8. **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.
9. **Total Number of Micro Business Loans under \$100K by the BHC (SSBL#).** Similar to column 3, but for loans of less than \$100,000.

Table 2B. Micro Business Lending of Large BHCs Using CRA Data, 2001

Table 2B uses both CRA and call report data to rank-order the 58 largest BHCs on the basis of four criteria that measure the micro business lending performance for a BHC. Two ratio variables were derived from the call reports. The four individual scores will be provided in the tables on the website.

1. **Total Rank.** Summary “micro business performance” rankings of BHCs with respect to loans under \$100,000. A simple ranking of 1 through 58 is derived from the sum of the four scores provided on the website.¹⁹ The four criteria used are the ratio of micro business loans to total assets (SSBL/TA); the ratio of micro business loans to total business loans (SSBL/TBL); the total dollar value of micro business lending by the BHC (SSBL\$); and the total number of micro business loans (SSBL#).
2. **The Ratio of Micro Business Loans to Total Assets (SSBL/TA).** This column shows the ratio of micro business loans (<\$100,000) 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 Micro Business Loans to Total Business Loans (SSBL/TBL).** The ratio of micro business loans (<\$100,000) to total business loans for each bank. Banks that make business loans predominantly to small firms will rank high in this category
4. **Total Dollar Amount of Micro Business Lending by the BHC (SSBL\$).** The total dollar amount (in millions) of micro business loans of less than \$100,000.
5. **Total Number of Micro Business Loans (SSBL#).** The number of micro business loans of less than \$100,000.
6. **States w/Loans (#States).** The number of states where the BHC extended micro business loans.
7. **Bk. Size.** Asset size class of the BHC:
 - \$10 billion to under \$50 billion (\$10B–\$50B)
 - \$50 billion and over (>\$50B)
8. **Total Dollar Amount of Small Business Loans by the BHC (LSBL\$).** Similar to column 2, but for loans of less than \$1 million, in millions of dollars.
9. **Total Number of Small Business Loans by the BHC (LSBL#).** Similar to column 3, but for loans of less than \$1 million.

¹⁹ One of the large BHCs is a “credit card bank” and is not ranked.

Table 3A. Small Business-Friendly Banks by State Using Call Report Data, June 2002

1. **Total Score (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 predominantly 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, 2002, 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. **Bk. Size.** 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 (CRD/TA).** The ratio of the dollar value of credit card loans to total assets.

Table 3B. Micro Business-Friendly Banks by State Using Call Report Data, June 2002

1. **Total Score (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 Micro Business Loans to Total Assets (SSBL/TA).** This column shows the ratio of micro business loans (<\$100,000) 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 Micro Business Loans to Total Business Loans (SSBL/TBL).** The ratio of micro business loans (<\$100,000) to total business loans for each bank. Banks that make business loans predominantly to small firms will rank high in this category.
4. **Total Dollar Amount of Micro Business Loans (SSBL\$).** The dollar value (in thousands) of micro business loans (<\$100,000) outstanding as of June 30, 2002, 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 micro business lending, as shown by the ratios in columns 2 and 3, is low.
5. **Total Number of Micro Business Loans (SSBL#).** The total number of micro business loans (<\$100,000) outstanding for each bank.
6. **Bk. Size.** 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 Small Business Loans (Total Rank).** The total score of the banks based on their small business lending. Total score is the sum of its four scores with respect to small business loans of less than \$1 million. A firm looking for a loan of less than \$1 million might do well to seek out a bank that ranks high in this column.
8. **Dollar Amount of Small Business Loans (LSBL\$).** The dollar value (in thousands) of micro business loans of less than \$1 million.
9. **Number of Small Business Loans (LSBL#).** The number of small business loans of less than \$1 million made by the bank.

Table 4A Top Small Business Lenders by State Using CRA Data

Table 4A is formatted differently from Table 3A, 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 2001 are listed.

1. **Amount of Small Business Loans (SBL\$).** The dollar amount, in thousands, of loans under \$1 million made in 2001.
2. **Number of Small Business Loans (SBL#).** The number of loans of less than \$1 million made.
3. **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.

Table 4B Top Micro Business Lenders by State Using CRA Data, 2001

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 micro business loans under \$100,000, supplemented by mid-sized small business loans under \$250,000, and small business loans under \$1 million. Only banks with micro business loan totals in excess of \$10 million in a given state in 2001 are listed.

1. **Amount of Micro Business Loans (SSBL\$).** The dollar amount, in thousands, of loans under \$100,000 made in 2000.
2. **Number of Micro Business Loans (SSBL#).** The number of loans of less than \$100,000 million made.
3. **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 Small Business Loans (LSBL\$).** The dollar amount, in thousands, of loans of less than \$1 million.
7. **Number of Small Business Loans (LSBL#).** The number of loans of less than \$1 million.

Table 1A. Small Business Lending of Large BHCs in the U.S. Using Call Report Data, June 2002

Bank Name	HQ State	Small Business Lending (<\$1M)					Small Business Lending (<\$100k)			Small Business Lending (<\$250k)		CRD/TA (11)
		Total Rank	LSBL/TA	LSBL/TBL	SBL \$ (1,000)	SBL #	Bk Size	SSBL\$ (1,000)	SSBL#	MSBL\$ (1,000)	MSBL#	
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	
BB&T Corporation	NC	1	0.114	0.500	9,136,816	218,166	>\$50B	2,099,300	179,585	4,288,910	201,958	0.01
Regions Financial Corporation	AL	2	0.143	0.538	6,164,783	67,389	\$10B-\$50B	1,172,805	45,209	2,747,194	58,194	0
Synovus Financial Corp.	GA	3	0.207	0.582	3,717,533	36,240	\$10B-\$50B	858,075	24,539	1,645,560	30,959	0.01
First Citizens Bancshares	NC	4	0.173	0.706	1,897,870	50,021	\$10B-\$50B	505,646	43,536	873,765	47,196	0.03
Citigroup Inc.	NY	5	0.050	0.435	15,095,817	3,404,184	>\$50B	9,878,073	3,299,044	12,041,049	3,359,138	0.15
Union Planters Corporation	TN	6	0.129	0.411	4,160,025	52,639	\$10B-\$50B	768,492	37,007	1,718,081	45,663	0
U.S. Bancorp	MN	7	0.083	0.295	14,099,301	373,462	>\$50B	3,050,866	338,358	5,904,889	356,102	0.03
Amsouth Bancorporation	AL	8	0.094	0.450	3,600,154	63,599	\$10B-\$50B	840,697	51,746	1,645,024	58,199	0.01
Southtrust Corporation	AL	9	0.115	0.340	5,581,538	46,190	\$10B-\$50B	716,856	27,066	1,896,107	36,595	0.01
Zions Bancorporation	UT	10	0.136	0.401	3,670,335	40,914	\$10B-\$50B	549,383	27,947	1,230,053	34,064	0
Colonial Bancgroup Inc.	AL	11	0.168	0.576	2,302,789	20,250	\$10B-\$50B	1,304,640	15,806	1,579,981	18,233	0
Wells Fargo & Company	CA	12	0.054	0.304	17,626,429	487,990	>\$50B	6,043,454	440,872	9,082,317	465,271	0.02
Fifth Third Bancorp	OH	12	0.079	0.412	6,228,880	45,659	>\$50B	808,816	25,419	2,240,036	35,843	0.01
Bank One Corporation	IL	14	0.046	0.247	13,139,409	713,960	>\$50B	3,433,168	673,767	5,829,018	694,131	0.03
Mercantile Bankshares Corp.	MD	14	0.165	0.476	1,731,041	21,973	\$10B-\$50B	337,872	15,927	697,103	19,142	0
National City Corporation	OH	16	0.061	0.265	6,856,050	150,228	>\$50B	1,414,218	127,076	2,875,279	139,047	0.01
M&T Bank Corporation	NY	17	0.103	0.287	3,273,243	47,270	\$10B-\$50B	610,155	36,681	1,301,944	42,239	0
Compass Bancshares Inc.	AL	18	0.094	0.383	2,217,610	41,786	\$10B-\$50B	367,613	34,269	810,513	37,964	0.02
Mbna Corporation	DE	19	0.034	0.996	1,419,789	555,398	\$10B-\$50B	1,414,971	555,382	1,415,872	555,386	0.33
Suntrust Banks Inc.	GA	20	0.062	0.218	6,496,139	133,381	>\$50B	1,216,985	112,427	2,551,277	123,124	0
Huntington Bancshares Incorp	OH	20	0.098	0.347	2,469,864	23,713	\$10B-\$50B	423,790	14,464	907,153	18,881	0
Lauritzen Corporation	NE	22	0.089	0.397	1,011,554	84,364	\$10B-\$50B	394,660	80,722	562,254	82,780	0.15
Marshall & Ilsley Corporation	WI	23	0.098	0.313	2,707,137	22,383	\$10B-\$50B	331,330	10,964	900,372	15,917	0.01
Keycorp	OH	24	0.065	0.233	5,241,846	60,077	>\$50B	1,031,558	41,883	2,133,441	51,428	0
Associated Banc-Corp	WI	24	0.121	0.407	1,764,381	18,122	\$10B-\$50B	370,726	13,430	796,874	16,051	0
Firstmerit Corporation	OH	26	0.140	0.506	1,467,018	11,371	\$10B-\$50B	181,706	5,897	525,186	8,739	0.01
Banknorth Group Inc.	ME	27	0.088	0.350	1,863,075	24,418	\$10B-\$50B	303,260	11,550	710,578	17,431	0
Bank Of America Corporation	NC	28	0.028	0.156	15,322,923	421,459	>\$50B	4,007,717	377,201	6,647,529	399,482	0.04
Wachovia Corporation	NC	29	0.041	0.179	12,072,245	96,887	>\$50B	1,451,651	55,180	3,890,538	74,902	0
Rbc Centura Bk	NC	30	0.104	0.455	1,459,949	13,240	\$10B-\$50B	196,077	7,752	519,992	10,641	0.01
Hibernia Corporation	LA	31	0.076	0.338	1,229,819	63,976	\$10B-\$50B	382,792	59,637	585,442	62,119	0
First Tennessee National Corp.	TN	32	0.079	0.390	1,563,688	22,878	\$10B-\$50B	274,162	17,121	586,783	20,003	0.01
National Commerce Financial	TN	33	0.075	0.478	1,554,789	19,776	\$10B-\$50B	268,026	14,588	641,704	17,436	0
Commerce Bancorp Inc.	NJ	34	0.084	0.499	1,226,970	10,186	\$10B-\$50B	174,482	5,718	440,967	7,971	0
Comerica Incorporated	MI	35	0.077	0.144	4,240,205	24,038	>\$50B	291,651	8,907	950,344	14,765	0
J.P. Morgan Chase & Co.	NY	36	0.014	0.138	4,751,869	201,834	>\$50B	2,488,869	192,483	3,078,869	198,014	0.03
Fleetboston Financial Corporation	MA	37	0.031	0.111	5,002,000	59,599	>\$50B	1,262,000	43,909	2,195,000	51,799	0.05
Bank Of The West	CA	38	0.055	0.228	1,861,659	25,936	\$10B-\$50B	279,244	19,083	542,077	21,785	0.01
First Virginia Banks Inc.	VA	38	0.073	0.572	774,560	11,940	\$10B-\$50B	247,796	9,978	397,748	11,075	0
Allfirst Bk	MD	40	0.080	0.251	1,284,689	16,636	\$10B-\$50B	200,632	10,751	503,297	13,820	0
Hsbc Bk Usa	NY	41	0.033	0.190	2,399,945	36,625	>\$50B	296,835	27,895	763,774	32,069	0.01
Citizens Bk Of MA	MA	42	0.048	0.221	2,253,084	20,009	\$10B-\$50B	310,770	10,421	842,326	15,297	0
Commerce Bancshares Inc.	MO	43	0.081	0.312	998,837	11,931	\$10B-\$50B	181,987	8,328	381,321	10,128	0.04

Table 1A. Small Business Lending of Large BHCs in the U.S. Using Call Report Data, June 2002

Bank Name	HQ State	Small Business Lending (<\$1M)					Small Business Lending (<\$100k)			Small Business Lending (<\$250k)		CRD/TA (11)
		Total Rank	LSBL/TA	LSBL/TBL	SBL \$ (1,000)	SBL #	Bk Size	SSBL\$ (1,000)	SSBL#	MSBL\$ (1,000)	MSBL#	
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	
Pnc Financial Services Group	PA	44	0.038	0.139	2,308,340	32,389	>\$50B	611,004	24,334	1,143,870	28,955	0
North Fork Bancorporation	NY	45	0.056	0.305	1,086,115	14,442	\$10B-\$50B	272,597	11,383	459,438	12,864	0
Bok Financial Corporation	OK	46	0.076	0.249	942,480	7,393	\$10B-\$50B	157,608	4,960	355,322	6,199	0
Union Bk Of CA NA	CA	47	0.042	0.107	1,615,922	20,855	\$10B-\$50B	347,231	16,157	549,822	18,168	0
Lasalle Bk Na	IL	48	0.025	0.099	2,522,714	16,201	>\$50B	216,923	8,125	655,735	11,568	0
City National Corporation	CA	49	0.076	0.180	827,532	5,493	\$10B-\$50B	59,701	1,792	175,879	3,084	0
Bank Of New York Company	NY	50	0.020	0.213	1,167,279	16,469	>\$50B	324,180	12,089	557,471	14,482	0
Harris T&Sb	IL	51	0.038	0.173	1,056,732	9,050	\$10B-\$50B	135,968	5,569	346,998	7,252	0
Charter One Financial Inc.	OH	52	0.017	0.326	693,975	6,959	\$10B-\$50B	111,782	4,459	265,768	5,789	0
Provident Financial Group	OH	53	0.045	0.183	709,731	4,376	\$10B-\$50B	62,611	1,936	209,498	3,131	0
Mellon Financial Corporation	PA	54	0.024	0.145	778,082	12,505	\$10B-\$50B	149,358	9,850	299,127	11,111	0
Tcf Financial Corporation	MN	55	0.025	0.168	291,991	1,261	\$10B-\$50B	11,756	342	52,808	680	0
Northern Trust Corporation	IL	56	0.024	0.142	709,574	4,295	\$10B-\$50B	66,536	1,999	182,022	2,971	0
State Street Corporation	MA	57	0.000	0.036	9,265	58	\$10B-\$50B	1,326	23	4,912	47	0
Deutsche Bk Tc Americas	NY	58	0.000	0.001	7,412	18	\$10B-\$50B	88	4	2,558	11	0

Source: U.S. Small Business Administration, Office of Advocacy, Office of Economic Research, from Call Report Data.

Table 1B. Micro-Business Lending of Large BHCs in the U.S. Using Call Report Data, June 2002

Bank Name	HQ State	Total Rank (1)	Small Business Lending (<\$100k)				Small Business Lending (<\$1M)			Small Business Lending (<\$250)			CRD/TA (11)
			SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1,000) (4)	SSBL# (5)	Bk. Size (6)	LSBL\$ (1,000) (7)	LSBL# (8)	MSBL\$ (1,000) (9)	MSBL# (10)		
Citigroup Inc.	NY	1	0.124	0.541	9,878,073	3,299,044	>\$50B	15,095,817	3,404,184	12,041,049	3,359,138	0.15	
MBNA Corporation	DE	2	0.033	0.123	1,414,971	555,382	\$10B-\$50B	1,419,789	555,398	1,415,872	555,386	0.33	
BB&T Corporation	NC	3	0.117	0.329	2,099,300	179,585	>\$50B	9,136,816	218,166	4,288,910	201,958	0.01	
Wells Fargo & Company	CA	4	0.552	2.248	6,043,454	440,872	>\$50B	17,626,429	487,990	9,082,317	465,271	0.02	
Colonial Bancgroup Inc.	AL	5	0.004	0.038	1,304,640	15,806	\$10B-\$50B	2,302,789	20,250	1,579,981	18,233	0	
Lauritzen Corporation	NE	6	0.012	0.039	394,660	80,722	\$10B-\$50B	1,011,554	84,364	562,254	82,780	0.15	
First Citizens Bancshares	NC	7	0.003	0.011	505,646	43,536	\$10B-\$50B	1,897,870	50,021	873,765	47,196	0.03	
Regions Financial Corporation	AL	8	0.031	0.147	1,172,805	45,209	\$10B-\$50B	6,164,783	67,389	2,747,194	58,194	0	
Synovus Financial Corp.	GA	9	0.018	0.052	858,075	24,539	\$10B-\$50B	3,717,533	36,240	1,645,560	30,959	0.01	
U.S. Bancorp	MN	9	0.113	0.333	3,050,866	338,358	>\$50B	14,099,301	373,462	5,904,889	356,102	0.03	
Amsouth Bancorporation	AL	11	0.062	0.210	840,697	51,746	\$10B-\$50B	3,600,154	63,599	1,645,024	58,199	0.01	
Hibernia Corporation	LA	12	0.001	0.007	382,792	59,637	\$10B-\$50B	1,229,819	63,976	585,442	62,119	0	
Bank One Corporation	IL	13	0.043	0.227	3,433,168	673,767	>\$50B	13,139,409	713,960	5,829,018	694,131	0.03	
Union Planters Corporation	TN	14	0.003	0.014	768,492	37,007	\$10B-\$50B	4,160,025	52,639	1,718,081	45,663	0	
J.P. Morgan Chase & Co.	NY	15	0.237	0.685	2,488,869	192,483	>\$50B	4,751,869	201,834	3,078,869	198,014	0.03	
National City Corporation	OH	16	0.013	0.055	1,414,218	127,076	>\$50B	6,856,050	150,228	2,875,279	139,047	0.01	
Mercantile Bankshares Corp.	MD	17	0.011	0.030	337,872	15,927	\$10B-\$50B	1,731,041	21,973	697,103	19,142	0	
Zions Bancorporation	UT	18	0.023	0.095	549,383	27,947	\$10B-\$50B	3,670,335	40,914	1,230,053	34,064	0	
Associated Banc-Corp	WI	19	0.009	0.260	370,726	13,430	\$10B-\$50B	1,764,381	18,122	796,874	16,051	0	
Bank Of America Corporation	NC	20	0.038	0.134	4,007,717	377,201	>\$50B	15,322,923	421,459	6,647,529	399,482	0.04	
M&T Bank Corporation	NY	21	0.024	0.086	610,155	36,681	\$10B-\$50B	3,273,243	47,270	1,301,944	42,239	0	
Compass Bancshares Inc.	AL	22	0.032	0.144	367,613	34,269	\$10B-\$50B	2,217,610	41,786	810,513	37,964	0.02	
Keycorp	OH	23	0.037	0.119	1,031,558	41,883	>\$50B	5,241,846	60,077	2,133,441	51,428	0	
Suntrust Banks Inc.	GA	24	0.015	0.054	1,216,985	112,427	>\$50B	6,496,139	133,381	2,551,277	123,124	0	
Southtrust Corporation	AL	25	0.049	0.166	716,856	27,066	\$10B-\$50B	5,581,538	46,190	1,896,107	36,595	0.01	
First Virginia Banks Inc.	VA	25	0.024	0.085	247,796	9,978	\$10B-\$50B	774,560	11,940	397,748	11,075	0	
Huntington Bancshares Incorp	OH	27	0.020	0.080	423,790	14,464	\$10B-\$50B	2,469,864	23,713	907,153	18,881	0	
Fifth Third Bancorp	OH	28	0.002	0.008	808,816	25,419	>\$50B	6,228,880	45,659	2,240,036	35,843	0.01	
Fleetboston Financial Corp.	MA	29	0.004	0.019	1,262,000	43,909	>\$50B	5,002,000	59,599	2,195,000	51,799	0.05	
First Tennessee National Corp.	TN	30	0.019	0.085	274,162	17,121	\$10B-\$50B	1,563,688	22,878	586,783	20,003	0.01	
National Commerce Financial	TN	31	0.017	0.074	268,026	14,588	\$10B-\$50B	1,554,789	19,776	641,704	17,436	0	
Wachovia Corporation	NC	32	0.074	0.362	1,451,651	55,180	>\$50B	12,072,245	96,887	3,890,538	74,902	0	
North Fork Bancorporation	NY	33	0.013	0.084	272,597	11,383	\$10B-\$50B	1,086,115	14,442	459,438	12,864	0	
Banknorth Group Inc.	ME	34	0.021	0.123	303,260	11,550	\$10B-\$50B	1,863,075	24,418	710,578	17,431	0	
Pnc Financial Services Group	PA	35	0.011	0.021	611,004	24,334	>\$50B	2,308,340	32,389	1,143,870	28,955	0	
Firstmerit Corporation	OH	36	0.001	0.005	181,706	5,897	\$10B-\$50B	1,467,018	11,371	525,186	8,739	0.01	
Bank Of New York Company	NY	37	0.002	0.007	324,180	12,089	>\$50B	1,167,279	16,469	557,471	14,482	0	
Rbc Centura Bk	NC	38	0.006	0.024	196,077	7,752	\$10B-\$50B	1,459,949	13,240	519,992	10,641	0.01	
Commerce Bancshares Inc.	MO	39	0.017	0.134	181,987	8,328	\$10B-\$50B	998,837	11,931	381,321	10,128	0.04	
Marshall & Ilsley Corporation	WI	40	0.021	0.065	331,330	10,964	\$10B-\$50B	2,707,137	22,383	900,372	15,917	0.01	
Union Bk Of CA NA	CA	41	0.005	0.028	347,231	16,157	\$10B-\$50B	1,615,922	20,855	549,822	18,168	0	
Bank Of The West	CA	42	0.006	0.027	279,244	19,083	\$10B-\$50B	1,861,659	25,936	542,077	21,785	0.01	
Commerce Bancorp Inc.	NJ	43	0.014	0.055	174,482	5,718	\$10B-\$50B	1,226,970	10,186	440,967	7,971	0	
Allfirst Bk	MD	44	0.003	0.012	200,632	10,751	\$10B-\$50B	1,284,689	16,636	503,297	13,820	0	

Table 1B. Micro-Business Lending of Large BHCs in the U.S. Using Call Report Data, June 2002

Bank Name	HQ State	Total Rank (1)	Small Business Lending (<\$100k)				Bk. Size (6)	Small Business Lending (<\$1M)		Small Business Lending (<\$250)		CRD/TA (11)
			SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1,000) (4)	SSBL# (5)		LSBL\$ (1,000) (7)	LSBL# (8)	MSBL\$ (1,000) (9)	MSBL# (10)	
Hsbc Bk Usa	NY	45	0.015	0.083	296,835	27,895	>\$50B	2,399,945	36,625	763,774	32,069	0.01
Citizens Bk Of MA	MA	46	0.025	0.082	310,770	10,421	\$10B-\$50B	2,253,084	20,009	842,326	15,297	0
Bok Financial Corporation	OK	47	0.004	0.010	157,608	4,960	\$10B-\$50B	942,480	7,393	355,322	6,199	0
Comerica Incorporated	MI	48	0.003	0.011	291,651	8,907	>\$50B	4,240,205	24,038	950,344	14,765	0
Mellon Financial Corporation	PA	49	0.014	0.033	149,358	9,850	\$10B-\$50B	778,082	12,505	299,127	11,111	0
Charter One Financial Inc.	OH	50	0.002	0.020	111,782	4,459	\$10B-\$50B	693,975	6,959	265,768	5,789	0
Lasalle Bk NA	IL	51	0.008	0.036	216,923	8,125	>\$50B	2,522,714	16,201	655,735	11,568	0
Harris T&Sb	IL	52	0.003	0.064	135,968	5,569	\$10B-\$50B	1,056,732	9,050	346,998	7,252	0
City National Corporation	CA	53	0.004	0.015	59,701	1,792	\$10B-\$50B	827,532	5,493	175,879	3,084	0
Provident Financial Group	OH	54	0.002	0.012	62,611	1,936	\$10B-\$50B	709,731	4,376	209,498	3,131	0
Northern Trust Corporation	IL	55	0.006	0.038	66,536	1,999	\$10B-\$50B	709,574	4,295	182,022	2,971	0
Tcf Financial Corporation	MN	56	0.000	0.002	11,756	342	\$10B-\$50B	291,991	1,261	52,808	680	0
State Street Corporation	MA	57	0.000	0.005	1,326	23	\$10B-\$50B	9,265	58	4,912	47	0
Deutsche Bk Tc Americas	NY	58	0.000	0.000	88	4	\$10B-\$50B	7,412	18	2,558	11	0

Source: U.S. Small Business Administration, Office of Advocacy, Office of Economic Research, from Call Report Data.

Table 2A. Small Business Lending of Large BHCs in the U.S. Using CRA Data, 2001

Bank Name	HQ State	Small Business Lending (<\$1M)					Small Business Lending (<\$100k)			
		Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL\$ (1,000) (4)	#LSBL (5)	Number of States w/ Loans (6)	Bk. Size (7)	SSBL\$ (1,000) (8)	SSBL# (9)
MBNA Corporation	DE	1	0.034	0.996	3,543,449	443,339	51	\$10B-\$50B	3,473,384	443,041
Citigroup Inc.	NY	2	0.050	0.435	4,732,131	1,031,103	54	>\$50B	4,166,445	1,029,132
BB&T Corporation	NC	3	0.114	0.500	4,819,587	56,540	43	>\$50B	1,292,124	45,149
Regions Financial Corporation	AL	4	0.143	0.538	3,918,873	41,138	41	\$10B-\$50B	992,816	31,467
Synovus Financial Corp.	GA	5	0.207	0.582	3,044,210	27,665	29	\$10B-\$50B	650,759	20,164
Wells Fargo & Company	CA	6	0.054	0.304	9,402,756	182,485	52	>\$50B	3,059,445	162,321
Amsouth Bancorporation	AL	7	0.094	0.450	3,530,233	45,686	42	\$10B-\$50B	1,298,519	38,909
U.S. Bancorp	MN	8	0.083	0.295	6,744,638	164,407	51	>\$50B	2,298,518	150,470
First Citizens Bancshares	NC	9	0.173	0.706	1,478,957	15,929	18	\$10B-\$50B	346,834	12,315
Zions Bancorporation	UT	10	0.136	0.401	2,753,444	17,741	46	\$10B-\$50B	431,470	11,485
Union Planters Corporation	TN	11	0.129	0.411	1,624,472	19,349	39	\$10B-\$50B	425,716	15,590
Fifth Third Bancorp	OH	12	0.079	0.412	4,468,494	26,726	35	>\$50B	672,396	15,555
Bank One Corporation	IL	13	0.046	0.247	3,857,699	143,273	51	>\$50B	1,878,555	137,353
Compass Bancshares Inc.	AL	14	0.094	0.383	2,042,023	15,454	39	\$10B-\$50B	402,342	10,868
National City Corporation	OH	15	0.061	0.265	3,079,030	38,923	45	>\$50B	803,260	32,199
Mercantile Bankshares Corporation	MD	16	0.165	0.476	846,031	7,520	18	\$10B-\$50B	183,975	5,408
Colonial Bancgroup Inc.	AL	17	0.168	0.576	630,813	6,099	19	\$10B-\$50B	153,863	4,592
Suntrust Banks Inc.	GA	18	0.062	0.218	4,947,637	41,739	48	>\$50B	953,976	30,378
Southtrust Corporation	AL	19	0.115	0.340	1,798,305	13,068	29	\$10B-\$50B	330,364	8,622
Bank Of America Corporation	NC	20	0.028	0.156	7,497,234	76,323	51	>\$50B	1,442,046	60,939
Wachovia Corporation	NC	21	0.041	0.179	9,516,597	70,845	51	>\$50B	1,833,032	50,277
Associated Banc-Corp	WI	22	0.121	0.407	811,234	7,013	29	\$10B-\$50B	169,606	5,042
Huntington Bancshares Incorp	OH	23	0.098	0.347	1,111,208	9,506	18	\$10B-\$50B	243,861	7,047
M&T Bank Corporation	NY	24	0.103	0.287	1,407,461	10,916	19	\$10B-\$50B	275,525	7,872
J.P. Morgan Chase & Co.	NY	25	0.014	0.138	4,587,014	109,252	52	>\$50B	2,957,166	104,606
Marshall & Ilsley Corporation	WI	26	0.098	0.313	1,895,290	12,399	31	\$10B-\$50B	300,639	7,453
First Tennessee National Corp.	TN	27	0.079	0.390	1,087,924	8,239	24	\$10B-\$50B	220,614	5,615
Firstmerit Corporation	OH	28	0.140	0.506	719,301	4,012	18	\$10B-\$50B	118,195	2,281
Keycorp	OH	29	0.065	0.233	1,712,311	16,343	46	>\$50B	357,556	12,418
Commerce Bancshares Inc.	MO	30	0.081	0.312	1,004,810	9,356	36	\$10B-\$50B	223,192	7,119
Fleetboston Financial Corporation	MA	31	0.031	0.111	2,775,143	74,377	52	>\$50B	1,111,716	70,198
First Virginia Banks Inc.	VA	32	0.073	0.572	208,017	2,232	16	\$10B-\$50B	56,819	1,748
Pnc Financial Services Group	PA	33	0.038	0.139	2,852,165	25,219	41	>\$50B	721,410	19,863
Banknorth Group Inc.	ME	34	0.088	0.350	810,436	5,956	15	\$10B-\$50B	158,514	3,996
Rbc Centura Bk	NC	35	0.104	0.455	589,717	5,768	20	\$10B-\$50B	120,842	4,349
North Fork Bancorporation	NY	36	0.056	0.305	669,351	6,932	10	\$10B-\$50B	242,691	5,753
Hsbc Bk Usa	NY	37	0.033	0.190	2,194,164	17,398	48	>\$50B	324,635	12,570
Hibernia Corporation	LA	38	0.076	0.338	188,007	5,156	17	\$10B-\$50B	126,997	4,916
Commerce Bancorp Inc.	NJ	39	0.084	0.499	649,729	4,018	14	\$10B-\$50B	111,190	2,411
Union Bk of CA NA	CA	40	0.042	0.107	1,722,325	21,741	28	\$10B-\$50B	563,332	18,711
Bank Of The West	CA	41	0.055	0.228	966,157	9,369	36	\$10B-\$50B	213,318	7,338
National Commerce Financial	TN	42	0.075	0.478	165,909	1,453	27	\$10B-\$50B	33,979	1,022
Comerica Incorporated	MI	43	0.077	0.144	2,199,189	8,774	37	>\$50B	188,391	3,994
Mellon Financial Corporation	PA	44	0.024	0.145	1,534,786	12,818	32	\$10B-\$50B	249,328	9,426
Bok Financial Corporation	OK	45	0.076	0.249	658,215	4,114	25	\$10B-\$50B	106,109	2,619
Allfirst Bk	MD	46	0.080	0.251	408,258	3,556	21	\$10B-\$50B	89,394	2,550

Table 2A. Small Business Lending of Large BHCs in the U.S. Using CRA Data, 2001

Bank Name	HQ State	Small Business Lending (<\$1M)					Small Business Lending (<\$100k)			
		Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL\$ (1,000) (4)	#LSBL (5)	Number of States w/ Loans (6)	Bk. Size (7)	SSBL\$ (1,000) (8)	SSBL# (9)
Citizens Bk Of MA	MA	47	0.048	0.221	698,122	5,990	22	\$10B-\$50B	144,428	4,427
Providian Nb	NH	48	0.001	1.000	6,732	1,813	50	\$10B-\$50B	5,827	1,807
Lasalle Bk Na	IL	49	0.025	0.099	1,974,316	7,951	33	>\$50B	162,206	3,848
Bank Of New York Company	NY	50	0.020	0.213	336,759	7,881	9	>\$50B	193,488	7,368
City National Corporation	CA	51	0.076	0.180	952,300	3,775	23	\$10B-\$50B	83,544	1,701
Harris T&Sb	IL	52	0.038	0.173	693,310	5,161	33	\$10B-\$50B	124,897	3,539
Merrill Lynch Bk Usa	UT	53	0.020	0.253	294,234	903	47	>\$50B	18,021	214
Provident Financial Group	OH	54	0.045	0.183	332,777	1,443	23	\$10B-\$50B	30,505	635
Northern Trust Corporation	IL	55	0.024	0.142	367,207	1,669	24	\$10B-\$50B	45,027	816
Tcf Financial Corporation	MN	56	0.025	0.168	179,484	662	7	\$10B-\$50B	12,639	276
Deutsche Bk Tc Americas	NY	57	0.000	0.001	1,650	2	2	\$10B-\$50B	0	0

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

Table 2B. Micro-Business Lending of Large BHCs in the U.S. Using CRA Data, 2001

Bank Name	HQ State	Small Business Lending (<\$100k)					Number of States w/ Loans (6)	Bk. Size (7)	Small Business Lending (<\$1M)	
		Total Rank (1)	SSBL/TA (2)	SSBL/TB (3)	SSBL\$ (1,000) (4)	SSBL# (5)			LSBL\$ (1,000) (8)	LSBL# (9)
Citigroup Inc.	NY	1	0.033	0.285	4,166,445	1,029,132	54	>\$50B	4,732,131	1,031,103
MBNA Corporation	DE	2	0.034	0.993	3,473,384	443,041	51	\$10B-\$50B	3,543,449	443,339
Wells Fargo & Company	CA	3	0.018	0.104	3,059,445	162,321	52	>\$50B	9,402,756	182,485
BB&T Corporation	NC	4	0.026	0.115	1,292,124	45,149	43	>\$50B	4,819,587	56,540
Synovus Financial Corp.	GA	5	0.048	0.134	650,759	20,164	29	\$10B-\$50B	3,044,210	27,665
Amsouth Bancorporation	AL	6	0.022	0.105	1,298,519	38,909	42	\$10B-\$50B	3,530,233	45,686
Regions Financial Corporation	AL	7	0.027	0.102	992,816	31,467	41	\$10B-\$50B	3,918,873	41,138
U.S. Bancorp	MN	8	0.018	0.064	2,298,518	150,470	51	>\$50B	6,744,638	164,407
First Citizens Bancshares	NC	9	0.046	0.188	346,834	12,315	18	\$10B-\$50B	1,478,957	15,929
Union Planters Corporation	TN	10	0.024	0.076	425,716	15,590	39	\$10B-\$50B	1,624,472	19,349
Bank One Corporation	IL	11	0.012	0.065	1,878,555	137,353	51	>\$50B	3,857,699	143,273
J.P. Morgan Chase & Co.	NY	12	0.008	0.072	2,957,166	104,606	52	>\$50B	4,587,014	109,252
Zions Bancorporation	UT	13	0.020	0.060	431,470	11,485	46	\$10B-\$50B	2,753,444	17,741
Colonial Bancgroup Inc.	AL	13	0.095	0.326	153,863	4,592	19	\$10B-\$50B	630,813	6,099
National City Corporation	OH	15	0.013	0.055	803,260	32,199	45	>\$50B	3,079,030	38,923
Compass Bancshares Inc.	AL	16	0.016	0.064	402,342	10,868	39	\$10B-\$50B	2,042,023	15,454
Mercantile Bankshares Corporation	MD	17	0.032	0.093	183,975	5,408	18	\$10B-\$50B	846,031	7,520
Bank Of America Corporation	NC	18	0.007	0.041	1,442,046	60,939	51	>\$50B	7,497,234	76,323
Associated Banc-Corp.	WI	19	0.025	0.086	169,606	5,042	29	\$10B-\$50B	811,234	7,013
Suntrust Banks Inc.	GA	20	0.012	0.041	953,976	30,378	48	>\$50B	4,947,637	41,739
Hibernia Corporation	LA	20	0.024	0.105	126,997	4,916	17	\$10B-\$50B	188,007	5,156
M&T Bank Corporation	NY	22	0.019	0.054	275,525	7,872	19	\$10B-\$50B	1,407,461	10,916
Fleetboston Financial Corporation	MA	23	0.008	0.028	1,111,716	70,198	52	>\$50B	2,775,143	74,377
North Fork Bancorporation	NY	24	0.014	0.076	242,691	5,753	10	\$10B-\$50B	669,351	6,932
Fifth Third Bancorp	OH	25	0.010	0.053	672,396	15,555	35	>\$50B	4,468,494	26,726
Keycorp	OH	26	0.013	0.046	357,556	12,418	46	>\$50B	1,712,311	16,343
Southtrust Corporation	AL	27	0.015	0.044	330,364	8,622	29	\$10B-\$50B	1,798,305	13,068
Huntington Bancshares Incorp	OH	28	0.017	0.060	243,861	7,047	18	\$10B-\$50B	1,111,208	9,506
Pnc Financial Services Group	PA	29	0.010	0.037	721,410	19,863	41	>\$50B	2,852,165	25,219
Wachovia Corporation	NC	30	0.005	0.022	1,833,032	50,277	51	>\$50B	9,516,597	70,845
First Tennessee National Corp.	TN	30	0.014	0.068	220,614	5,615	24	\$10B-\$50B	1,087,924	8,239
Commerce Bancshares Inc.	MO	32	0.015	0.057	223,192	7,119	36	\$10B-\$50B	1,004,810	9,356
First Virginia Banks Inc.	VA	33	0.024	0.183	56,819	1,748	16	\$10B-\$50B	208,017	2,232
Union Bk of CA NA	CA	34	0.009	0.023	563,332	18,711	28	\$10B-\$50B	1,722,325	21,741
Marshall & Ilsley Corporation	WI	35	0.012	0.038	300,639	7,453	31	\$10B-\$50B	1,895,290	12,399
Banknorth Group Inc.	ME	36	0.014	0.057	158,514	3,996	15	\$10B-\$50B	810,436	5,956
Rbc Centura Bk	NC	37	0.014	0.061	120,842	4,349	20	\$10B-\$50B	589,717	5,768
Bank Of New York Company	NY	38	0.006	0.059	193,488	7,368	9	>\$50B	336,759	7,881
Firstmerit Corporation	OH	39	0.017	0.063	118,195	2,281	18	\$10B-\$50B	719,301	4,012
Hsbc Bk Usa	NY	40	0.004	0.024	324,635	12,570	48	>\$50B	2,194,164	17,398
Bank Of The West	CA	41	0.008	0.034	213,318	7,338	36	\$10B-\$50B	966,157	9,369
Commerce Bancorp Inc.	NJ	42	0.012	0.071	111,190	2,411	14	\$10B-\$50B	649,729	4,018
National Commerce Financial	TN	43	0.013	0.082	33,979	1,022	27	\$10B-\$50B	165,909	1,453
Mellon Financial Corporation	PA	44	0.005	0.028	249,328	9,426	32	\$10B-\$50B	1,534,786	12,818
Bok Financial Corporation	OK	45	0.013	0.042	106,109	2,619	25	\$10B-\$50B	658,215	4,114
Providian Nb	NH	46	0.000	0.623	5,827	1,807	50	\$10B-\$50B	6,732	1,813

Table 2B. Micro-Business Lending of Large BHCs in the U.S. Using CRA Data, 2001

Bank Name	HQ State	Small Business Lending (<\$100k)					Number of States w/ Loans (6)	Bk. Size (7)	Small Business Lending (<\$1M)	
		Total Rank (1)	SSBL/TA (2)	SSBL/TB (3)	SSBL\$ (1,000) (4)	SSBL# (5)			LSBL\$ (1,000) (8)	LSBL# (9)
Allfirst Bk	MD	47	0.012	0.039	89,394	2,550	21	\$10B-\$50B	408,258	3,556
Citizens Bk of MA	MA	48	0.007	0.031	144,428	4,427	22	\$10B-\$50B	698,122	5,990
Comerica Incorporated	MI	49	0.005	0.010	188,391	3,994	37	>\$50B	2,199,189	8,774
Harris T&Sb	IL	50	0.005	0.022	124,897	3,539	33	\$10B-\$50B	693,310	5,161
Lasalle Bk Na	IL	51	0.002	0.008	162,206	3,848	33	>\$50B	1,974,316	7,951
City National Corporation	CA	52	0.005	0.013	83,544	1,701	23	\$10B-\$50B	952,300	3,775
Northern Trust Corporation	IL	53	0.002	0.013	45,027	816	24	\$10B-\$50B	367,207	1,669
Provident Financial Group	OH	54	0.004	0.016	30,505	635	23	\$10B-\$50B	332,777	1,443
Merrill Lynch Bk Usa	UT	55	0.001	0.007	18,021	214	47	>\$50B	294,234	903
Tcf Financial Corporation	MN	56	0.001	0.007	12,639	276	7	\$10B-\$50B	179,484	662
Deutsche Bk Tc Americas	NY	57	0.000	0.000	0	0	2	\$10B-\$50B	1,650	2

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

3A. Small-Business-Friendly Banks by State Using Call Report Data, June 2002

Bank Name	State	Small Business Lending (<\$1M)					Small Business Lending (<\$100k)				
		Total Rank (1)	SBA/TA (2)	SBL/TBL (3)	SBL\$ (1,000) (4)	SBL# (5)	Bk. Size (6)	Total Rank (7)	SSBL\$ (1,000) (8)	SSBL# (9)	CRD/TA (10)
First Nb Alaska	AK	65.0	0.201	0.672	382,093	3,572	\$1B-\$10B	55.0	58,706	2,069	0.005
Heritage Bk	AL	100.0	0.488	1	297,231	2,087	\$500M-\$1B	62.5	34,430	1,318	0.002
Community Bk	AL	87.5	0.174	1	99,775	1,936	\$500M-\$1B	97.5	99,775	1,936	0.002
Bank Of Vernon	AL	85.0	0.517	1	49,540	639	<\$100M	62.5	10,914	428	0.011
Eagle Bk Of Alabama	AL	85.0	0.398	1	31,131	428	<\$100M	57.5	7,597	307	0
Vision Bk	AL	82.5	0.511	0.963	59,249	1,097	\$100M-500M	67.5	11,818	797	0
Bank Of Tuscaloosa	AL	80.0	0.385	0.741	117,607	1,502	\$100M-500M	80.0	35,160	1,115	0
Amerifirst Bk	AL	77.5	0.354	1	51,424	492	\$100M-500M	50.0	8,535	362	0
Bank The	AL	77.5	0.278	0.74	381,874	4,571	\$1B-\$10B	72.5	95,787	3,341	0
Farmers & Mrch Bk	AL	77.5	0.213	1	28,131	1,534	\$100M-500M	95.0	28,131	1,534	0
First Nb Of Central Alabama	AL	77.5	0.204	1	27,876	603	\$100M-500M	90.0	27,876	603	0.004
Heritage Bk	AR	95.0	0.359	1	70,472	1,058	\$100M-500M	70.0	15,224	820	0
Bank Of Yellville	AR	92.5	0.293	1	58,345	1,247	\$100M-500M	100.0	58,345	1,247	0.006
Malvern Nb	AR	92.5	0.222	1	78,961	1,148	\$100M-500M	90.0	55,464	1,046	0
Cmnty Bk	AR	90.0	0.317	1	97,047	1,193	\$100M-500M	92.5	97,047	1,193	0
Bank Of Salem	AR	90.0	0.301	1	29,908	1,360	<\$100M	100.0	29,908	1,360	0
First Nb	AR	87.5	0.337	1	44,233	686	\$100M-500M	92.5	44,233	686	0
First Cmnty Bk	AR	85.0	0.304	0.897	73,631	1,291	\$100M-500M	80.0	24,447	1,053	0.001
Community First Bk	AR	85.0	0.313	0.996	69,240	1,011	\$100M-500M	75.0	17,649	788	0.017
First Nb&Tc Of Mountain Home	AR	82.5	0.24	1	65,525	1,351	\$100M-500M	80.0	21,590	1,226	0.003
Pine Bluff Nb	AR	82.5	0.245	1	55,148	952	\$100M-500M	92.5	55,148	952	0.006
Bank Of Pocahontas	AR	82.5	0.245	1	34,655	713	\$100M-500M	92.5	34,655	713	0
Simmons First Bk Jonesboro	AR	82.5	0.239	1	45,156	635	\$100M-500M	62.5	10,146	508	0
Delta Tr&Bk	AR	82.5	0.287	1	42,477	349	\$100M-500M	42.5	6,077	237	0
Petit Jean St Bk	AR	82.5	0.254	1	26,075	551	\$100M-500M	75.0	10,569	471	0
Sunstate Bk	AZ	82.5	0.374	0.97	36,984	509	<\$100M	92.5	9,464	384	0.006
Community Bk Of Arizona Na	AZ	82.5	0.318	0.947	63,894	791	\$100M-500M	95.0	15,219	613	0
Sunrise Bk Arizona	AZ	77.5	0.555	0.854	36,969	285	<\$100M	45.0	1,925	95	0
Bank Of Tucson	AZ	75.0	0.369	0.766	46,596	383	\$100M-500M	72.5	5,914	173	0
Southern Arizona Cmnty Bk	AZ	75.0	0.47	0.894	34,001	229	<\$100M	65.0	3,326	99	0
Business Bk Of CA	CA	92.5	0.432	1	269,939	1,202	\$500M-\$1B	75.0	14,885	570	0.002
National Bk Of CA	CA	87.5	0.658	1	102,635	435	\$100M-500M	57.5	4,556	114	0
California Ctr Bk	CA	87.5	0.41	0.686	268,768	2,193	\$500M-\$1B	100.0	55,037	1,507	0.002
Valencia B&T	CA	87.5	0.379	1	101,239	614	\$100M-500M	90.0	13,081	413	0.003
Wilshire St Bk	CA	85.0	0.41	0.577	236,975	1,944	\$500M-\$1B	95.0	41,868	1,259	0
Bank Of Orange Cty	CA	85.0	0.383	0.7	121,430	827	\$100M-500M	85.0	13,585	419	0.001
Nara Bk Na	CA	85.0	0.378	0.588	300,128	2,991	\$500M-\$1B	97.5	63,413	1,958	0.006

3A. Small-Business-Friendly Banks by State Using Call Report Data, June 2002

Bank Name	State	Small Business Lending (<\$1M)						Small Business Lending (<\$100k)			
		Total Rank (1)	SBA/TA (2)	SBL/TBL (3)	SBL\$ (1,000) (4)	SBL# (5)	Bk. Size (6)	Total Rank (7)	SSBL\$ (1,000) (8)	SSBL# (9)	CRD/TA (10)
Saehan Bk	CA	85.0	0.49	0.684	122,992	1,131	\$100M-500M	90.0	18,078	619	0
First St Bk Of CA	CA	82.5	0.552	0.996	74,672	349	\$100M-500M	75.0	5,377	185	0
Rancho Bk	CA	82.5	0.436	0.881	77,099	503	\$100M-500M	82.5	7,666	291	0
Sonoma Nb	CA	82.5	0.378	0.61	243,967	971	\$500M-\$1B	47.5	5,525	169	0
American Bus Bk Na	CO	92.5	0.46	0.99	461,730	1,824	\$1B-\$10B	62.5	17,896	803	0
Citywide Bks	CO	92.5	0.424	0.999	215,186	1,385	\$500M-\$1B	67.5	18,327	859	0
Canon Nb	CO	90.0	0.281	1	38,578	583	\$100M-500M	100.0	38,578	583	0
Collegiate Peaks Bk	CO	87.5	0.376	1	28,680	339	<\$100M	75.0	5,899	233	0
Bank Of The San Juans	CO	87.5	0.378	1	21,495	289	<\$100M	77.5	4,892	212	0
Bank Of Grand Junction	CO	85.0	0.303	1	20,118	465	<\$100M	97.5	20,118	465	0
First Nat Bk Of Colorado Spr	CO	85.0	0.38	1	27,483	207	<\$100M	55.0	3,236	107	0
Cheyenne Mtn Bk	CO	85.0	0.369	1	16,794	340	<\$100M	97.5	16,794	340	0
First Nb Of Arvada	CO	85.0	0.371	0.945	57,280	437	\$100M-500M	60.0	6,361	227	0
Weld Cty Bk	CO	85.0	0.27	1	29,548	314	\$100M-500M	60.0	4,439	149	0
Westport Nb	CT	75.0	0.395	0.921	42,493	263	\$100M-500M	67.5	5,569	129	0
First Nb Of Litchfield	CT	72.5	0.119	1	36,217	347	\$100M-500M	70.0	5,738	242	0.001
North American B&Tc	CT	72.5	0.29	0.829	53,636	341	\$100M-500M	57.5	4,580	167	0
Adams Nb	DC	55.0	0.309	0.526	58,515	437	\$100M-500M	62.5	5,073	173	0.001
Mbna America De Na	DE	100.0	0.697	1	1,414,804	555,380	\$1B-\$10B	100.0	1,414,804	555,380	0
Bank Of Delmarva Na	DE	85.0	0.329	1	68,189	1,018	\$100M-500M	85.0	14,866	833	0.001
First Usa Bk Na	DE	77.5	0.024	1	362,550	183,351	>\$10B	90.0	362,550	183,351	0.166
Suntrust Bankcard Na	FL	97.5	0.647	1	96,494	67,406	\$100M-500M	100.0	96,144	67,404	0.03
Columbia Cty Bk	FL	87.5	0.484	0.989	50,450	759	\$100M-500M	95.0	13,234	598	0
Bankfirst	FL	87.5	0.454	0.921	71,467	633	\$100M-500M	85.0	11,324	390	0
First Southern Bk	FL	85.0	0.501	0.999	106,735	284	\$100M-500M	27.5	3,041	93	0
Apalachicola St Bk	FL	85.0	0.491	1	41,851	535	<\$100M	97.5	41,851	535	0
American Nb	FL	85.0	0.626	1	69,122	263	\$100M-500M	37.5	3,368	102	0
First Amer Bk Of Walton Cty	FL	85.0	0.374	1	51,206	437	\$100M-500M	70.0	6,461	257	0
First Cmnty Bk	FL	85.0	0.361	1	58,815	566	\$100M-500M	87.5	10,145	376	0.005
First Nb Of Osceola Cty	FL	85.0	0.418	0.991	58,125	608	\$100M-500M	77.5	8,282	350	0
Fidelity Bk Of Florida	FL	85.0	0.473	0.857	87,392	584	\$100M-500M	90.0	18,770	301	0
Platinum Bk	FL	85.0	0.473	0.916	68,369	470	\$100M-500M	75.0	8,539	263	0
First Bk Of Gwinnett	GA	97.5	0.478	1	72,339	707	\$100M-500M	55.0	7,658	457	0
Community Nb	GA	92.5	0.335	1	58,629	1,433	\$100M-500M	100.0	58,629	1,433	0.002

3A. Small-Business-Friendly Banks by State Using Call Report Data, June 2002

Bank Name	State	Small Business Lending (<\$1M)						Small Business Lending (<\$100k)			
		Total Rank (1)	SBA/TA (2)	SBL/TBL (3)	SBL\$ (1,000) (4)	SBL# (5)	Bk. Size (6)	Total Rank (7)	SSBL\$ (1,000) (8)	SSBL# (9)	CRD/TA (10)
Chestatee St Bk	GA	92.5	0.421	1	70,800	561	\$100M-500M	47.5	7,367	353	0.006
First St Bk	GA	90.0	0.344	1	167,511	1,808	\$100M-500M	97.5	167,511	1,808	0
Plantersfirst	GA	90.0	0.352	1	87,907	2,136	\$100M-500M	97.5	87,907	2,136	0.012
First Bk Of Coastal Georgia	GA	90.0	0.496	1	40,422	818	<\$100M	100.0	40,422	818	0.002
Quantum Nb	GA	90.0	0.569	1	69,916	432	\$100M-500M	25.0	3,266	172	0
Premier Nb	GA	90.0	0.478	1	39,287	535	<\$100M	57.5	5,971	355	0
Unity Nb	GA	90.0	0.388	1	46,412	608	\$100M-500M	60.0	7,479	452	0
Commercial Bk	GA	87.5	0.468	0.996	156,382	989	\$100M-500M	80.0	29,118	661	0
Bank Of Gray	GA	87.5	0.299	1	64,632	1,207	\$100M-500M	85.0	18,199	951	0
Citizens & Mrch St Bk	GA	87.5	0.392	1	56,797	398	\$100M-500M	55.0	9,436	245	0
First Bk Of Brunswick	GA	87.5	0.367	1	53,458	568	\$100M-500M	65.0	9,883	364	0
Capitol City B&Tc	GA	87.5	0.439	1	41,019	466	<\$100M	95.0	41,019	466	0
First Georgia Cmnty Bk	GA	87.5	0.477	1	63,903	328	\$100M-500M	22.5	2,786	139	0
City Bk	HI	60.0	0.107	0.444	166,323	1,987	\$1B-\$10B	65.0	30,619	1,353	0
Community Bk Boone	IA	97.5	0.353	1	35,165	456	<\$100M	62.5	6,511	334	0.001
Farmers St Bk	IA	95.0	0.254	1	25,225	513	<\$100M	100.0	25,225	513	0
Decorah B&Tc	IA	95.0	0.204	1	32,716	549	\$100M-500M	100.0	32,716	549	0
Houghton St Bk	IA	92.5	0.315	1	35,666	574	\$100M-500M	95.0	35,666	574	0.017
Iowa St Bk	IA	92.5	0.196	1	34,397	585	\$100M-500M	70.0	9,013	481	0
Hedrick Svg Bk	IA	92.5	0.323	1	15,216	474	<\$100M	87.5	8,631	430	0
Freedom Scty Bk	IA	90.0	0.196	1	15,012	372	<\$100M	97.5	15,012	372	0
Peoples Bk	IA	90.0	0.175	1	24,055	398	\$100M-500M	72.5	8,435	335	0
Lee Cty B&T Na	IA	87.5	0.275	1	30,017	423	\$100M-500M	92.5	30,017	423	0.001
First Nb	IA	87.5	0.252	1	27,810	291	\$100M-500M	60.0	6,239	229	0
Maquoketa St Bk	IA	87.5	0.155	1	33,113	600	\$100M-500M	97.5	33,113	600	0
State Svg Bk	IA	87.5	0.263	1	17,592	337	<\$100M	72.5	7,081	276	0
Farmers & Mrch St Bk	ID	77.5	0.393	0.81	113,747	2,062	\$100M-500M	72.5	28,532	1,747	0.011
Panhandle St Bk	ID	77.5	0.304	0.973	74,838	1,302	\$100M-500M	77.5	25,124	1,007	0.004
Mount Prospect Nb	IL	97.5	0.433	1	96,045	470	\$100M-500M	32.5	4,075	97	0
Plaza Bk	IL	95.0	0.393	1	105,948	482	\$100M-500M	50.0	6,639	156	0
First Cap Bk	IL	95.0	0.454	1	85,476	397	\$100M-500M	50.0	6,039	190	0
First Nb In Toledo	IL	92.5	0.387	1	60,755	844	\$100M-500M	97.5	60,755	844	0.002
Northwest Bk Rockford	IL	92.5	0.48	1	70,665	617	\$100M-500M	80.0	13,724	406	0.001
North Cmnty Bk	IL	90.0	0.308	1	89,879	501	\$100M-500M	52.5	6,139	283	0
Peotone B&Tc	IL	90.0	0.344	1	32,269	514	<\$100M	100.0	32,269	514	0
Alpine Bk II	IL	90.0	0.315	0.986	124,503	1,026	\$100M-500M	75.0	18,432	550	0
First Nb Of Ottawa	IL	90.0	0.18	1	41,536	804	\$100M-500M	100.0	41,536	804	0.001

3A. Small-Business-Friendly Banks by State Using Call Report Data, June 2002

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Austin Bk Chicago	IL	87.5	0.371	0.999	76,383	529	\$100M-500M	67.5	9,129	324	0
First Nations Bk Wheaton	IL	87.5	0.455	1	53,655	524	\$100M-500M	72.5	7,730	333	0
Benchmark Bk	IL	87.5	0.395	1	49,991	408	\$100M-500M	67.5	7,102	253	0
North Shore Cmnty B&T	IL	87.5	0.294	0.968	184,226	6,152	\$500M-\$1B	92.5	88,025	5,928	0
Heartland Cmnty Bk	IN	90.0	0.312	1	53,196	571	\$100M-500M	52.5	7,516	356	0.006
First Farmers B&T	IN	87.5	0.257	1	89,259	1,065	\$100M-500M	97.5	89,259	1,065	0.002
Hometown Nb	IN	85.0	0.416	1	34,243	488	<\$100M	95.0	34,243	488	0
Salin B&Tc	IN	80.0	0.27	0.636	213,671	1,553	\$500M-\$1B	65.0	34,144	869	0
Grabill Bk	IN	80.0	0.327	0.783	117,407	947	\$100M-500M	60.0	15,999	562	0
First St Bk Middlebury	IN	80.0	0.286	0.905	71,383	1,002	\$100M-500M	85.0	25,043	779	0.004
Madison Cmnty Bk	IN	80.0	0.384	0.781	83,352	937	\$100M-500M	75.0	19,012	635	0
First St Bk	IN	80.0	0.292	0.946	36,425	1,080	\$100M-500M	87.5	14,243	958	0.001
Heritage Cmnty Bk	IN	77.5	0.22	0.85	72,857	2,561	\$100M-500M	85.0	22,172	2,218	0.002
First Cmnty B&T	IN	77.5	0.292	0.953	43,415	496	\$100M-500M	70.0	9,885	351	0.005
Metrobank	IN	77.5	0.314	0.855	54,000	654	\$100M-500M	77.5	15,285	460	0
First St B&Tc	KS	95.0	0.28	1	49,484	586	\$100M-500M	70.0	13,209	395	0.002
Central B&Tc	KS	95.0	0.382	1	99,305	627	\$100M-500M	65.0	13,182	396	0.001
University Nb	KS	95.0	0.289	1	18,993	325	<\$100M	97.5	18,993	325	0
First Nb	KS	90.0	0.334	1	21,480	329	<\$100M	92.5	21,480	329	0
Gardner Nb	KS	90.0	0.302	1	20,326	379	<\$100M	95.0	20,326	379	0
Emporia St B&Tc	KS	90.0	0.206	1	21,769	360	\$100M-500M	97.5	21,769	360	0.006
Valley St Bk	KS	90.0	0.227	1	16,176	334	<\$100M	67.5	5,076	279	0
Peoples B&Tc	KS	87.5	0.357	1	62,784	840	\$100M-500M	92.5	62,784	840	0
First Nb	KS	87.5	0.329	1	12,829	269	<\$100M	95.0	12,829	269	0
Alliance Bk	KS	87.5	0.381	1	14,474	221	<\$100M	65.0	4,609	168	0
South Central Bk	KY	92.5	0.342	1	69,905	1,047	\$100M-500M	95.0	69,905	1,047	0
Peoples B&Tc	KY	92.5	0.258	1	53,964	886	\$100M-500M	97.5	53,964	886	0
Independence Bk Of KY	KY	87.5	0.345	0.965	100,374	1,585	\$100M-500M	82.5	25,446	1,291	0.001
Bank Of Columbia	KY	87.5	0.283	1	29,924	824	\$100M-500M	100.0	29,924	824	0
Peoples Bk Of Fleming Cty	KY	87.5	0.212	1	28,464	894	\$100M-500M	100.0	28,464	894	0.003
Edmonton St Bk	KY	85.0	0.167	1	41,213	1,827	\$100M-500M	82.5	15,886	1,671	0
Monticello Bkg Co	KY	82.5	0.288	0.992	67,152	744	\$100M-500M	62.5	11,631	565	0
Stock Yards B&Tc	KY	82.5	0.292	0.712	284,626	3,421	\$500M-\$1B	70.0	54,696	2,385	0
Bank Of The Bluegrass & Tc	KY	82.5	0.229	1	28,211	394	\$100M-500M	57.5	6,357	301	0
Peoples Bk	KY	80.0	0.253	1	21,631	1,945	<\$100M	72.5	6,188	1,800	0
Peoples Exch Bk	KY	80.0	0.249	1	39,805	562	\$100M-500M	65.0	9,656	426	0
First Nb Of Mayfield	KY	80.0	0.29	0.918	48,589	713	\$100M-500M	80.0	15,625	547	0
Ohio Valley Nb Of Henderson	KY	80.0	0.229	1	36,218	551	\$100M-500M	72.5	11,390	446	0.001

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Farmers Nb Of Danville	KY	80.0	0.175	1	53,168	871	\$100M-500M	97.5	53,168	871	0
Whitaker Bk Na	KY	80.0	0.239	0.999	127,842	763	\$500M-\$1B	50.0	12,191	516	0.002
First Nb Of Northern KY	KY	80.0	0.459	0.795	68,364	705	\$100M-500M	70.0	14,480	430	0
First Bk	KY	80.0	0.165	1	40,241	327	\$100M-500M	45.0	7,227	185	0
Citizens Nb Of Jessamine Cty	KY	80.0	0.198	1	26,455	431	\$100M-500M	65.0	8,028	326	0
Progressive Bk	LA	97.5	0.44	1	98,585	712	\$100M-500M	65.0	14,903	504	0
Resource Bk	LA	95.0	0.521	1	58,551	731	\$100M-500M	77.5	17,206	486	0
Business Bk Of Baton Rouge	LA	90.0	0.516	1	68,011	455	\$100M-500M	45.0	7,565	266	0
Central Progressive Bk	LA	87.5	0.316	1	83,040	693	\$100M-500M	52.5	11,769	491	0.003
Jeff Davis B&Tc	LA	87.5	0.184	1	59,892	1,293	\$100M-500M	97.5	59,892	1,293	0
Rayne St B&Tc	LA	85.0	0.292	1	38,085	580	\$100M-500M	77.5	15,706	462	0.005
Citizens Nb Na	LA	80.0	0.246	1	36,637	597	\$100M-500M	72.5	12,517	479	0
Omni Bk	LA	80.0	0.273	0.865	88,628	1,087	\$100M-500M	55.0	13,319	752	0.005
Gulf Coast B&Tc	LA	80.0	0.339	0.85	116,903	898	\$100M-500M	47.5	12,404	410	0.005
Sabine St B&Tc	LA	77.5	0.29	0.642	86,416	1,457	\$100M-500M	72.5	22,949	1,149	0.001
Fidelity B&Tc	LA	77.5	0.519	0.918	43,113	566	<\$100M	70.0	11,844	355	0.011
Community Bk	LA	77.5	0.215	1	19,730	774	<\$100M	100.0	19,730	774	0
Red River Bk	LA	77.5	0.32	0.811	69,030	714	\$100M-500M	60.0	13,632	493	0
Bank Of Western MA	MA	82.5	0.405	0.718	198,629	1,809	\$100M-500M	85.0	31,109	1,092	0
Capital Crossing Bk	MA	77.5	0.251	0.533	214,678	2,565	\$500M-\$1B	82.5	35,431	1,488	0
Slades Ferry Tc	MA	75.0	0.252	0.631	100,636	835	\$100M-500M	67.5	13,245	467	0
Westbank	MA	75.0	0.169	0.815	111,220	1,271	\$500M-\$1B	85.0	21,888	859	0
Horizon B&Tc	MA	75.0	0.468	0.828	52,547	367	\$100M-500M	82.5	14,770	183	0
First Mariner Bk	MD	90.0	0.294	1	235,767	870	\$500M-\$1B	30.0	6,622	316	0
Community Bk Of Tri-Cty	MD	85.0	0.392	1	105,308	550	\$100M-500M	65.0	14,623	349	0
Peoples Bk Of Kent Cty MD	MD	82.5	0.32	1	51,355	719	\$100M-500M	92.5	17,522	577	0
Saint Michaels Bk	MD	80.0	0.335	0.965	68,014	807	\$100M-500M	77.5	12,440	537	0
Peninsula Bk	MD	77.5	0.287	0.661	210,449	2,863	\$500M-\$1B	82.5	43,318	2,077	0
Westminster Union Bk	MD	72.5	0.195	0.812	114,792	1,201	\$500M-\$1B	67.5	17,420	734	0
Forest Hill St Bk	MD	72.5	0.262	0.708	85,668	1,002	\$100M-500M	67.5	13,151	722	0
Maryland Permanent B&Tc	MD	72.5	0.47	1	43,058	435	<\$100M	72.5	9,888	246	0
Maine B&Tc	ME	75.0	0.361	0.805	96,442	1,278	\$100M-500M	52.5	19,178	867	0
State Bk Of Caledonia	MI	97.5	0.537	1	107,302	2,645	\$100M-500M	100.0	107,302	2,645	0.002
First Cmnty Bk	MI	85.0	0.368	1	59,766	593	\$100M-500M	65.0	10,938	396	0
Warren Bk	MI	85.0	0.395	0.999	136,203	619	\$100M-500M	25.0	5,111	198	0
First Nb&Tc Iron Mountain	MI	82.5	0.326	1	63,068	734	\$100M-500M	95.0	63,068	734	0.002

3A. Small-Business-Friendly Banks by State Using Call Report Data, June 2002

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Northern Michigan Bk	MI	82.5	0.426	0.977	59,262	691	\$100M-500M	72.5	11,534	445	0.001
First Nb In Howell	MI	82.5	0.408	0.814	162,482	1,567	\$100M-500M	75.0	27,285	1,048	0
Firstbank-West Branch	MI	80.0	0.392	0.946	72,252	984	\$100M-500M	95.0	41,811	886	0
Portage Cmrc Bk	MI	80.0	0.488	0.911	64,141	755	\$100M-500M	77.5	13,875	479	0
Michigan Heritage Bk	MI	80.0	0.531	0.87	76,259	1,273	\$100M-500M	90.0	25,051	1,132	0
Community Shores Bk	MI	80.0	0.466	0.889	77,486	742	\$100M-500M	70.0	13,247	476	0.002
First Nb Of Walker	MN	95.0	0.328	1	65,571	858	\$100M-500M	70.0	13,226	648	0.001
Washington Cty Bk Na	MN	95.0	0.526	1	46,821	521	<\$100M	100.0	46,821	521	0
Mainstreet Bk	MN	92.5	0.399	1	57,776	462	\$100M-500M	55.0	7,231	283	0
Security Bk USA	MN	92.5	0.435	1	30,530	355	<\$100M	67.5	6,610	241	0
Premier Bk MN	MN	92.5	0.47	1	48,213	301	\$100M-500M	32.5	2,753	191	0
Alliance Bk	MN	90.0	0.412	1	135,131	919	\$100M-500M	55.0	12,609	507	0
Bankwest	MN	90.0	0.424	1	30,212	390	<\$100M	70.0	7,278	283	0
Heritage Bk Na	MN	90.0	0.301	1	28,777	629	<\$100M	100.0	28,777	629	0.002
Grand Rapids St Bk	MN	90.0	0.239	1	49,500	438	\$100M-500M	55.0	8,447	300	0.006
Lakes St Bk	MN	90.0	0.389	1	22,579	345	<\$100M	82.5	12,105	280	0
Boundary Waters Cmnty Bk	MN	90.0	0.46	1	20,689	365	<\$100M	97.5	20,689	365	0.003
First St Cmnty Bk	MO	92.5	0.277	1	124,225	1,184	\$100M-500M	67.5	21,829	850	0
First Mo St Bk	MO	92.5	0.319	1	34,826	944	\$100M-500M	97.5	34,826	944	0.002
Peoples Bk	MO	92.5	0.324	1	37,410	403	\$100M-500M	95.0	37,410	403	0
Mid-Missouri Bk	MO	90.0	0.192	1	57,956	1,010	\$100M-500M	100.0	57,956	1,010	0
Southwest Mo Bk	MO	87.5	0.202	1	79,276	1,483	\$100M-500M	97.5	79,276	1,483	0.005
Bank Of Grain Valley	MO	87.5	0.358	1	30,725	367	<\$100M	57.5	6,725	241	0
Bank Of Crocker	MO	85.0	0.291	1	36,239	418	\$100M-500M	70.0	10,234	329	0
Kearney Tc	MO	85.0	0.252	1	28,507	680	\$100M-500M	97.5	28,507	680	0.003
Signature Bk	MO	85.0	0.55	0.999	124,018	642	\$100M-500M	50.0	10,320	327	0
First Nb	MO	80.0	0.217	1	37,448	1,018	\$100M-500M	92.5	37,448	1,018	0.001
First Midwest Bk	MO	80.0	0.308	0.944	39,282	538	\$100M-500M	62.5	8,800	369	0.001
Callaway Bk	MO	80.0	0.189	1	37,844	593	\$100M-500M	95.0	37,844	593	0
Farmers & Mrch Bk&Tc	MO	80.0	0.311	1	27,213	259	<\$100M	55.0	6,725	175	0.008
Belgrade St Bk	MO	80.0	0.347	0.932	40,218	627	\$100M-500M	82.5	16,321	521	0
Community St Bk	MO	80.0	0.185	1	26,623	544	\$100M-500M	95.0	26,623	544	0
Citizens Nb	MO	80.0	0.339	0.721	104,584	1,027	\$100M-500M	65.0	16,385	697	0
Ralls County St Bk	MO	80.0	0.339	1	18,831	226	<\$100M	87.5	18,831	226	0
Liberty Bk	MO	80.0	0.269	0.795	103,430	1,318	\$100M-500M	75.0	28,456	976	0
Pike Cty Nb	MS	87.5	0.327	1	43,743	892	\$100M-500M	90.0	43,743	892	0
Bank Of Holly Springs	MS	85.0	0.284	1	37,562	999	\$100M-500M	92.5	37,562	999	0
Omnibank	MS	85.0	0.396	1	35,138	941	<\$100M	92.5	35,138	941	0.001

3A. Small-Business-Friendly Banks by State Using Call Report Data, June 2002

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Merchants & Marine Bk	MS	82.5	0.253	1	74,429	1,169	\$100M-500M	90.0	74,429	1,169	0
United Mississippi Bk	MS	82.5	0.375	1	43,708	794	\$100M-500M	55.0	10,248	670	0
Bank Of New Albany	MS	80.0	0.202	1	56,673	726	\$100M-500M	92.5	56,673	726	0
First Nb Of Pontotoc	MS	80.0	0.182	1	35,864	1,206	\$100M-500M	92.5	35,864	1,206	0
Farmers & Merchants Bk	MS	77.5	0.283	1	34,577	849	\$100M-500M	85.0	34,577	849	0.008
Britton & Koontz First Nb	MS	77.5	0.262	0.937	77,337	1,134	\$100M-500M	62.5	21,451	864	0
Rivershills Bk	MS	77.5	0.303	1	36,401	526	\$100M-500M	52.5	9,252	409	0
State B&Tc	MS	77.5	0.29	0.719	138,054	8,155	\$100M-500M	75.0	48,341	7,319	0.002
Peoples B&Tc	MS	77.5	0.213	0.789	279,305	4,943	\$1B-\$10B	77.5	120,333	4,177	0
First St Bk	MS	77.5	0.279	1	34,303	628	\$100M-500M	87.5	34,303	628	0
First Citizens Bk Of Billing	MT	92.5	0.403	1	63,094	574	\$100M-500M	60.0	13,069	391	0.006
First Citizens Bk Of Butte	MT	87.5	0.513	1	28,990	429	<\$100M	92.5	28,990	429	0
First Citizens Bk Na	MT	80.0	0.463	1	17,992	262	<\$100M	65.0	7,846	208	0
Flathead Bk Of Bigfork	MT	80.0	0.346	1	26,798	255	<\$100M	25.0	3,812	152	0
Community Bk Missoula	MT	77.5	0.332	1	15,307	284	<\$100M	42.5	4,116	219	0
Bitterroot Valley Bk	MT	75.0	0.388	0.808	47,228	574	\$100M-500M	57.5	10,659	441	0
State B&Tc	MT	75.0	0.299	1	19,613	333	<\$100M	75.0	11,717	287	0
Mountain West Bk Na	MT	75.0	0.367	0.617	129,389	1,295	\$100M-500M	57.5	18,821	726	0
Montana First Nb	MT	75.0	0.374	1	9,331	238	<\$100M	82.5	9,331	238	0
Heritage Bk	MT	75.0	0.239	0.863	72,737	1,365	\$100M-500M	72.5	26,576	1,017	0.001
Southern Cmnty B&Tc	NC	82.5	0.325	0.948	182,726	1,133	\$500M-\$1B	55.0	22,209	815	0
Northwestern Nb	NC	80.0	0.535	1	73,404	794	\$100M-500M	92.5	73,404	794	0
Catawba Valley Bk	NC	80.0	0.343	1	72,431	1,228	\$100M-500M	95.0	72,431	1,228	0
Surrey B&Tc	NC	77.5	0.455	1	42,712	1,216	<\$100M	95.0	42,712	1,216	0
American Cmnty Bk	NC	77.5	0.366	0.933	72,473	1,027	\$100M-500M	85.0	22,105	820	0
Bank Of Granite	NC	75.0	0.338	0.738	230,206	2,912	\$500M-\$1B	82.5	46,598	2,134	0
Mountainbank	NC	75.0	0.32	0.732	221,461	2,193	\$500M-\$1B	80.0	46,171	1,419	0
Kirkwood B&Tc	ND	87.5	0.597	1	42,320	365	<\$100M	77.5	13,067	253	0
United Valley Bk	ND	87.5	0.397	1	28,275	398	<\$100M	82.5	15,924	342	0
Dacotah Bk Valley City	ND	85.0	0.203	1	16,875	334	<\$100M	92.5	16,875	334	0.004
First United Bk	ND	85.0	0.163	1	14,074	426	<\$100M	95.0	14,074	426	0.004
Union St Bk Of Fargo	ND	82.5	0.371	1	10,712	180	<\$100M	52.5	2,761	143	0
Bank Center First	ND	77.5	0.27	0.858	51,151	539	\$100M-500M	62.5	10,480	338	0.011
First International B&Tc	ND	75.0	0.242	0.662	117,980	1,664	\$100M-500M	70.0	33,482	1,272	0.013
Community First Nb	ND	75.0	0.176	0.74	977,797	16,213	\$1B-\$10B	65.0	256,841	12,146	0.002
Stutsman County St Bk	ND	75.0	0.2	1	22,051	578	\$100M-500M	90.0	22,051	578	0.002
United Cmnty Bk Of ND	ND	75.0	0.251	1	22,524	283	<\$100M	87.5	22,524	283	0.005
Community Nb Grand Forks	ND	75.0	0.228	0.906	26,992	856	\$100M-500M	85.0	18,238	817	0

3A. Small-Business-Friendly Banks by State Using Call Report Data, June 2002

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Choice Fncl Grp	ND	75.0	0.247	0.95	41,220	501	\$100M-500M	67.5	9,713	365	0
Alerus Fncl Na	ND	75.0	0.237	0.595	108,894	1,371	\$100M-500M	55.0	17,731	960	0.006
State Bk West Fargo	ND	75.0	0.296	0.772	30,713	446	\$100M-500M	52.5	5,211	341	0
Washington Cty Bk	NE	100.0	0.286	1	49,307	496	\$100M-500M	67.5	10,587	386	0.07
Heritage Bk	NE	95.0	0.206	1	42,514	591	\$100M-500M	97.5	42,514	591	0
Kearney St B&Tc	NE	92.5	0.336	1	38,412	420	\$100M-500M	70.0	8,349	315	0.001
Dakota Cty St Bk	NE	92.5	0.274	1	25,840	384	<\$100M	97.5	25,840	384	0
York St B&Tc	NE	90.0	0.201	1	34,383	420	\$100M-500M	87.5	18,161	364	0.02
Centennial Bk	NE	90.0	0.378	1	11,585	206	<\$100M	95.0	11,585	206	0
West Gate Bk	NE	87.5	0.351	1	70,234	405	\$100M-500M	57.5	8,158	236	0
Beatrice Nb&Tc	NE	87.5	0.261	1	21,430	559	<\$100M	95.0	21,430	559	0.006
Commercial St Bk	NE	87.5	0.258	1	12,053	431	<\$100M	95.0	12,053	431	0.003
Gothenburg St B&Tc	NE	87.5	0.216	1	17,927	301	<\$100M	95.0	17,927	301	0
Midwest Bank Na	NE	87.5	0.134	1	28,559	481	\$100M-500M	95.0	28,559	481	0
First Colebrook Bk	NH	75.0	0.381	0.995	42,951	612	\$100M-500M	80.0	12,140	448	0
Hudson United Bk	NJ	77.5	0.21	0.825	1,568,759	8,567	\$1B-\$10B	77.5	139,953	5,056	0.043
Monmouth Cmnty Bk Na Bank	NJ	77.5	0.356	1	54,358	351	\$100M-500M	77.5	6,406	213	0
First Washington St Bk	NJ	75.0	0.271	0.66	130,227	1,536	\$100M-500M	90.0	19,980	949	0.001
Skylands Cmnty Bk	NJ	75.0	0.264	0.993	95,501	387	\$100M-500M	57.5	6,801	170	0
Interstate Net Bk	NJ	75.0	0.28	0.803	91,191	1,174	\$100M-500M	90.0	15,664	745	0.002
Interstate Net Bk	NJ	75.0	0.652	1	47,532	183	<\$100M	40.0	1,937	44	0
Minotola Nb	NJ	72.5	0.306	0.588	167,001	1,255	\$500M-\$1B	82.5	21,994	717	0.001
First Morris B&Tc	NJ	72.5	0.255	0.81	98,862	458	\$100M-500M	67.5	9,048	193	0
International Bk	NM	82.5	0.296	1	45,356	374	\$100M-500M	52.5	5,796	265	0
Bank 1st	NM	82.5	0.55	1	35,194	273	<\$100M	52.5	5,209	161	0
Bank Of Las Vegas	NM	80.0	0.317	1	41,544	320	\$100M-500M	40.0	4,814	211	0
First Nb	NM	80.0	0.28	0.815	73,184	999	\$100M-500M	80.0	17,525	755	0
Bank Of The Rio Grande Na	NM	75.0	0.294	1	18,530	365	<\$100M	90.0	18,530	365	0
Citizens Bk	NM	75.0	0.176	1	29,859	688	\$100M-500M	95.0	29,859	688	0
Great Basin Bk Of Nevada	NV	77.5	0.397	0.981	38,802	339	<\$100M	82.5	5,146	202	0.022
Heritage Bk Of Nevada	NV	72.5	0.422	0.867	36,684	275	<\$100M	87.5	7,094	180	0
Bank Of Cmrc	NV	70.0	0.408	0.674	39,329	278	<\$100M	80.0	6,142	159	0
Sun West Bk	NV	70.0	0.39	0.629	61,620	354	\$100M-500M	62.5	4,692	209	0.001
Ellenville Nb	NY	90.0	0.37	0.999	109,718	1,084	\$100M-500M	85.0	20,374	808	0
National Bk Of Geneva	NY	87.5	0.271	0.914	159,339	2,128	\$500M-\$1B	97.5	46,798	1,642	0.002

3A. Small-Business-Friendly Banks by State Using Call Report Data, June 2002

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Broadway Nb	NY	85.0	0.528	1	94,895	581	\$100M-500M	65.0	10,102	298	0
Solvay Bk	NY	82.5	0.216	0.973	83,914	1,411	\$100M-500M	85.0	21,156	1,025	0.004
Capital Bk&Tc	NY	82.5	0.704	0.981	62,241	683	<\$100M	85.0	14,254	470	0
Wyoming Cty Bk	NY	80.0	0.218	0.769	126,466	1,624	\$500M-\$1B	82.5	30,089	1,137	0.002
Great Eastern Bk	NY	80.0	0.379	0.697	99,772	865	\$100M-500M	75.0	16,255	543	0
Bank Of Castile	NY	77.5	0.21	0.793	83,392	1,171	\$100M-500M	85.0	22,966	880	0.004
Banco Popular North Amer	NY	77.5	0.251	0.526	1,387,227	8,755	\$1B-\$10B	70.0	104,098	3,540	0
Orange Cty Tc	NY	75.0	0.247	0.946	74,735	669	\$100M-500M	77.5	13,667	486	0
Victory St Bk	NY	75.0	0.348	0.95	40,368	483	\$100M-500M	80.0	10,481	358	0
Delaware Cty B&Tc	OH	95.0	0.343	1	180,636	1,264	\$500M-\$1B	60.0	19,170	888	0.007
Citizens Svg Bk	OH	90.0	0.294	1	72,400	1,120	\$100M-500M	80.0	20,045	514	0
Citizens Bkg Co	OH	87.5	0.251	1	114,341	966	\$100M-500M	60.0	15,315	588	0.003
North Valley Bk	OH	85.0	0.409	1	32,526	483	<\$100M	92.5	32,526	483	0
Portage Cmnty Bk	OH	85.0	0.319	1	28,041	374	<\$100M	72.5	7,012	256	0.007
Sutton Bk	OH	82.5	0.327	0.973	72,418	825	\$100M-500M	92.5	41,725	693	0.003
First Nb	OH	82.5	0.21	1	47,468	1,077	\$100M-500M	95.0	47,468	1,077	0.003
Wayne Cty Nb	OH	80.0	0.295	0.714	128,804	1,767	\$100M-500M	85.0	34,048	1,308	0
Great Lakes Bk	OH	80.0	0.305	1	48,900	304	\$100M-500M	47.5	6,184	169	0.003
State B&Tc	OH	80.0	0.303	0.702	143,116	1,725	\$100M-500M	77.5	31,091	1,204	0.007
Union Bk Co	OH	80.0	0.321	0.996	66,540	638	\$100M-500M	87.5	29,321	491	0.004
Heartland Bk	OH	80.0	0.352	0.828	106,879	887	\$100M-500M	72.5	19,592	542	0.007
Kingston Nb	OH	80.0	0.219	1	25,142	429	\$100M-500M	70.0	7,077	333	0.003
Commerce Nb	OH	80.0	0.379	0.78	120,123	1,046	\$100M-500M	70.0	19,800	581	0
First Amer B&Tc	OK	95.0	0.309	1	61,390	1,425	\$100M-500M	97.5	61,390	1,425	0
Bank Of The Lakes Na	OK	95.0	0.517	1	58,721	658	\$100M-500M	62.5	8,189	477	0
First Nb	OK	92.5	0.302	1	47,919	698	\$100M-500M	75.0	14,425	598	0
First B&Tc	OK	90.0	0.373	1	42,671	632	\$100M-500M	70.0	11,192	542	0
First Nb In Durant	OK	90.0	0.319	1	52,315	427	\$100M-500M	77.5	21,709	333	0
Bank Of Union	OK	87.5	0.352	1	31,707	320	<\$100M	92.5	31,707	320	0.001
Landmark Bk Na	OK	87.5	0.151	1	45,310	1,188	\$100M-500M	97.5	45,310	1,188	0.003
Bank Of Nichols Hills	OK	87.5	0.478	1	35,537	263	<\$100M	40.0	3,912	153	0
Chickasha B&Tc	OK	82.5	0.227	1	22,615	483	<\$100M	92.5	22,615	483	0
Tulsa Nb	OK	82.5	0.289	1	45,346	398	\$100M-500M	47.5	6,107	274	0
Security First Nb Of Hugo	OK	82.5	0.244	1	19,530	405	<\$100M	95.0	19,530	405	0
Pauls Valley Nb	OK	82.5	0.217	1	20,584	629	<\$100M	97.5	20,584	629	0
Security Bk	OK	82.5	0.416	0.886	76,635	874	\$100M-500M	70.0	15,582	586	0
First Nb&Tc	OK	82.5	0.191	1	17,264	331	<\$100M	92.5	17,264	331	0.009
Community St Bk	OK	82.5	0.174	1	23,166	536	\$100M-500M	95.0	23,166	536	0

3A. Small-Business-Friendly Banks by State Using Call Report Data, June 2002

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Community Bk	OR	87.5	0.444	0.996	91,597	818	\$100M-500M	87.5	17,399	596	0
Umpqua Bk	OR	75.0	0.304	0.669	451,136	3,636	\$1B-\$10B	97.5	132,754	2,347	0.001
Bank Of The Cascades	OR	72.5	0.308	0.632	163,153	1,645	\$500M-\$1B	77.5	25,485	1,086	0.008
Premierwest Bk	OR	72.5	0.328	0.675	160,466	1,382	\$100M-500M	75.0	23,398	868	0
Leesport Bk	PA	92.5	0.306	1	161,057	1,482	\$500M-\$1B	77.5	25,081	958	0
Honesdale Nb	PA	90.0	0.319	1	87,507	939	\$100M-500M	97.5	87,507	939	0.002
Patriot Bk	PA	85.0	0.164	0.989	165,771	1,567	\$1B-\$10B	77.5	31,497	1,005	0.003
Commerce Bk Harrisburg Na	PA	85.0	0.242	0.798	163,074	1,541	\$500M-\$1B	80.0	33,032	962	0
East Penn Bk	PA	85.0	0.309	1	78,853	593	\$100M-500M	60.0	10,288	368	0.003
Community Bks	PA	82.5	0.196	0.721	310,239	3,378	\$1B-\$10B	92.5	110,798	2,588	0.002
Community B&Tc	PA	80.0	0.183	0.789	87,016	2,338	\$100M-500M	92.5	36,269	1,945	0.002
Old Forge Bk	PA	80.0	0.268	1	53,715	737	\$100M-500M	95.0	53,715	737	0
County Nb	PA	77.5	0.202	0.714	129,994	1,828	\$500M-\$1B	92.5	47,735	1,436	0.004
National Penn Bk	PA	77.5	0.212	0.612	543,903	5,238	\$1B-\$10B	70.0	76,568	3,114	0
Bank Of Lancaster Cty Na	PA	77.5	0.182	0.647	249,392	2,991	\$1B-\$10B	75.0	48,236	1,973	0
Csb Bk	PA	77.5	0.329	0.876	58,151	657	\$100M-500M	90.0	30,150	545	0
Premier Bk	PA	77.5	0.35	0.612	179,995	976	\$500M-\$1B	50.0	13,927	401	0
First Heritage Bk	PA	77.5	0.321	0.689	88,694	896	\$100M-500M	70.0	15,637	544	0
First Cty Bk	PA	77.5	0.505	0.978	65,640	397	\$100M-500M	42.5	4,918	174	0
Washington Tc	RI	67.5	0.151	0.713	246,200	1,997	\$1B-\$10B	72.5	36,474	1,087	0
Carolina B&Tc	SC	92.5	0.505	1	107,794	2,819	\$100M-500M	77.5	29,401	2,049	0.007
Arthur St Bk	SC	82.5	0.375	0.993	70,279	957	\$100M-500M	70.0	19,350	738	0.004
Sumter Nb	SC	82.5	0.495	1	49,081	752	<\$100M	80.0	16,873	621	0
Anderson Bros Bk	SC	77.5	0.318	1	66,271	1,244	\$100M-500M	92.5	66,271	1,244	0.003
Enterprise Bk Of SC	SC	77.5	0.271	1	70,904	1,327	\$100M-500M	97.5	70,904	1,327	0.001
Horry Cty St Bk	SC	77.5	0.364	0.972	64,713	1,529	\$100M-500M	87.5	28,908	1,355	0
Bank Of Walterboro	SC	77.5	0.356	1	40,865	784	\$100M-500M	80.0	17,328	690	0
Peoples St Bk	SD	85.0	0.249	1	12,748	547	<\$100M	95.0	12,748	547	0.002
First St Bk Miller	SD	85.0	0.269	1	24,239	214	<\$100M	37.5	2,816	142	0.005
Merchants St Bk	SD	80.0	0.223	1	19,836	363	<\$100M	90.0	19,836	363	0.001
Rushmore B&Tc	SD	77.5	0.342	0.664	85,467	828	\$100M-500M	62.5	14,111	520	0.001
Reliabank Dakota	SD	75.0	0.245	1	23,388	389	<\$100M	72.5	8,942	321	0.003
Security Bk	SD	75.0	0.225	0.943	30,349	320	\$100M-500M	57.5	6,286	210	0.007
Dacotah Bk	SD	75.0	0.2	0.764	138,567	2,177	\$500M-\$1B	75.0	39,747	1,807	0.002
First Nb In Sioux Falls	SD	75.0	0.202	0.687	134,898	1,525	\$500M-\$1B	65.0	26,764	1,080	0
First Western Bk Custer	SD	75.0	0.334	0.839	26,669	688	<\$100M	62.5	5,405	543	0.001
First Dakota Nb	SD	75.0	0.167	0.731	74,335	1,143	\$100M-500M	67.5	17,949	866	0.005

3A. Small-Business-Friendly Banks by State Using Call Report Data, June 2002

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Farmers St Bk	SD	75.0	0.143	1	8,345	189	<\$100M	60.0	3,112	169	0
First Western Bk Sturgis	SD	75.0	0.228	0.704	62,614	2,385	\$100M-500M	65.0	13,162	1,979	0.001
First Amer B&Tc	SD	75.0	0.303	0.801	37,380	405	\$100M-500M	57.5	6,031	274	0.016
American St Bk Of Pierre	SD	75.0	0.291	0.912	26,897	356	<\$100M	70.0	6,526	261	0
Minnwest Bk Sioux Falls	SD	75.0	0.257	1	6,565	94	<\$100M	50.0	1,747	74	0
American City Bk	TN	92.5	0.327	1	40,025	1,508	\$100M-500M	100.0	40,025	1,508	0
Commercial B&Tc	TN	90.0	0.232	1	83,149	1,306	\$100M-500M	97.5	83,149	1,306	0
Renasant Bk	TN	90.0	0.425	1	80,673	310	\$100M-500M	30.0	6,135	92	0
First Bk Of Tennessee	TN	87.5	0.362	1	46,291	549	\$100M-500M	97.5	46,291	549	0
Volunteer St Bk	TN	87.5	0.265	1	39,228	681	\$100M-500M	62.5	7,458	539	0
Franklin Nb	TN	87.5	0.262	0.99	205,270	2,850	\$500M-\$1B	57.5	22,602	1,264	0
Citizens Cmnty Bk	TN	87.5	0.341	1	29,823	529	<\$100M	97.5	29,823	529	0
Citizens Nb	TN	85.0	0.328	0.81	110,813	1,328	\$100M-500M	87.5	37,326	999	0.001
Banktennessee	TN	85.0	0.276	1	51,627	436	\$100M-500M	17.5	3,109	92	0
Capital B&Tc	TN	85.0	0.367	0.95	77,019	765	\$100M-500M	67.5	12,464	528	0
Premier Bk Of Brentwood	TN	85.0	0.43	1	42,272	318	<\$100M	55.0	6,820	191	0
Republic Nb	TX	100.0	0.576	1	205,637	1,700	\$100M-500M	72.5	27,739	1,065	0
Western B&Tc	TX	95.0	0.458	1	70,134	491	\$100M-500M	65.0	13,470	317	0
First Nb	TX	92.5	0.289	1	39,552	1,053	\$100M-500M	100.0	39,552	1,053	0
Union St Bk	TX	90.0	0.347	1	73,429	952	\$100M-500M	80.0	21,347	714	0
First Nb	TX	90.0	0.358	1	34,604	597	<\$100M	95.0	34,604	597	0
Pointbank Na	TX	90.0	0.31	1	48,233	583	\$100M-500M	60.0	8,651	455	0
First Nb Of Albany Breckenri	TX	87.5	0.261	1	52,142	1,049	\$100M-500M	95.0	52,142	1,049	0
Southwest Bk	TX	87.5	0.443	1	29,529	571	<\$100M	80.0	10,460	447	0
Herring Nb	TX	87.5	0.374	0.999	105,661	1,866	\$100M-500M	85.0	34,014	1,627	0.002
First Nb	TX	87.5	0.271	1	30,255	626	\$100M-500M	97.5	30,255	626	0
First St Bk	TX	87.5	0.272	1	31,548	849	\$100M-500M	85.0	14,406	769	0
First Nb	TX	87.5	0.35	1	25,241	340	<\$100M	95.0	25,241	340	0
Pitney Bowes Bk	UT	95.0	0.765	1	318,946	373,627	\$100M-500M	97.5	318,724	373,626	0
Associates Cap Bk	UT	92.5	0.737	1	179,791	247,851	\$100M-500M	95.0	179,791	247,851	0.099
Universal Fncl Corp	UT	90.0	0.917	1	604,969	584,357	\$500M-\$1B	95.0	604,443	584,354	0.01
Advanta Bk Corp	UT	90.0	0.527	1	467,908	710,071	\$500M-\$1B	97.5	467,908	710,071	0
Ge Cap Fncl	UT	85.0	0.637	0.896	1,389,337	2,568,505	\$1B-\$10B	92.5	1,356,790	2,568,030	0.152
Chesapeake Bk	VA	95.0	0.447	1	118,037	926	\$100M-500M	77.5	18,240	618	0
Powell Valley Nb	VA	85.0	0.318	1	58,193	811	\$100M-500M	97.5	58,193	811	0
Rockingham Heritage Bk	VA	85.0	0.602	0.999	97,014	644	\$100M-500M	70.0	12,322	385	0
Bank Of Essex	VA	82.5	0.342	0.745	74,960	910	\$100M-500M	85.0	16,787	638	0.004

3A. Small-Business-Friendly Banks by State Using Call Report Data, June 2002

Bank Name	State	Small Business Lending (<\$1M)						Small Business Lending (<\$100k)			
		Total Rank (1)	SBA/TA (2)	SBL/TBL (3)	SBL\$ (1,000) (4)	SBL# (5)	Bk. Size (6)	Total Rank (7)	SSBL\$ (1,000) (8)	SSBL# (9)	CRD/TA (10)
New Peoples Bk	VA	82.5	0.28	0.966	65,249	1,159	\$100M-500M	95.0	24,300	945	0
Bank Of Northumberland	VA	80.0	0.228	1	39,515	1,540	\$100M-500M	95.0	18,820	1,387	0
Highlands Union Bk	VA	80.0	0.202	0.873	93,886	1,381	\$100M-500M	95.0	40,611	1,153	0.002
Bank Of The James	VA	80.0	0.475	0.969	46,772	629	<\$100M	82.5	12,806	455	0
Grayson Nb	VA	77.5	0.208	1	46,262	872	\$100M-500M	97.5	46,262	872	0
Benchmark Cmnty Bk	VA	77.5	0.227	0.904	54,983	1,149	\$100M-500M	92.5	21,919	1,004	0
Bank Of Fincastle	VA	77.5	0.332	0.995	41,594	785	\$100M-500M	70.0	6,964	587	0.004
Citizens B&Tc	VA	77.5	0.19	1	52,063	709	\$100M-500M	77.5	12,988	609	0
Valley Bk	VA	77.5	0.384	0.776	84,765	655	\$100M-500M	60.0	10,766	374	0.002
James Monroe Bk	VA	77.5	0.354	0.865	64,058	457	\$100M-500M	52.5	7,306	255	0
Townebank	VA	77.5	0.217	0.639	144,087	1,627	\$500M-\$1B	67.5	21,858	1,025	0.001
Factory Point Nb Of Manchest	VT	72.5	0.3	0.853	81,640	1,004	\$100M-500M	55.0	18,212	691	0
Columbia Tr Bk	WA	82.5	0.452	1	55,312	442	\$100M-500M	52.5	4,943	243	0
Today's Bk	WA	82.5	0.574	0.978	62,963	528	\$100M-500M	82.5	12,088	339	0
Bank Northwest	WA	77.5	0.59	1	37,579	318	<\$100M	62.5	5,232	180	0.003
Kitsap Bk	WA	75.0	0.33	0.695	151,603	1,785	\$100M-500M	70.0	19,579	957	0.002
Northwest Intl Bk	WA	75.0	0.531	1	51,584	255	<\$100M	37.5	3,646	92	0
Cowlitz Bk	WA	72.5	0.325	0.742	108,507	850	\$100M-500M	67.5	13,988	484	0.005
Whidbey Island Bk	WA	70.0	0.256	0.786	123,984	1,644	\$100M-500M	82.5	28,820	1,187	0.004
Farmers & Mrch Bk Of Rockfor	WA	70.0	0.372	0.586	95,932	1,137	\$100M-500M	65.0	11,885	756	0.011
Asia-Europe-Americas Bk	WA	70.0	0.521	0.745	75,594	417	\$100M-500M	30.0	3,965	65	0.005
Harbor Bk Na	WA	70.0	0.408	1	32,767	330	<\$100M	75.0	7,696	228	0.008
Charter Bk	WA	70.0	0.447	0.87	64,338	389	\$100M-500M	65.0	8,994	234	0.005
Grafton St Bk	WI	87.5	0.37	1	54,097	346	\$100M-500M	47.5	6,455	217	0.005
Fidelity Nb	WI	85.0	0.434	1	39,620	627	<\$100M	85.0	15,255	519	0
Community Bk Central WI	WI	85.0	0.437	1	33,961	456	<\$100M	95.0	33,961	456	0.001
Chippewa Valley Bk	WI	85.0	0.339	1	30,066	420	<\$100M	97.5	30,066	420	0
First Bk Fncl Centre	WI	85.0	0.416	0.963	107,558	802	\$100M-500M	57.5	12,033	502	0.002
State Bk Chilton	WI	82.5	0.518	0.927	52,554	697	\$100M-500M	80.0	14,744	497	0.002
Community St Bk	WI	82.5	0.377	0.807	75,120	822	\$100M-500M	75.0	17,488	603	0.006
River Valley St Bk	WI	82.5	0.347	0.846	103,136	1,282	\$100M-500M	80.0	23,586	916	0.002
Fortress Bk Westby	WI	82.5	0.319	1	32,715	596	\$100M-500M	92.5	32,715	596	0.003
First Nb Manitowoc	WI	82.5	0.277	0.94	150,181	1,846	\$500M-\$1B	90.0	94,279	1,586	0.001
First Nb Fox Valley	WI	82.5	0.463	0.854	56,750	958	\$100M-500M	62.5	9,136	603	0.001
Community Bk Oconto Cty	WI	82.5	0.394	1	26,196	303	<\$100M	92.5	26,196	303	0
Traders Bk	WV	87.5	0.443	1	56,369	1,279	\$100M-500M	95.0	56,369	1,279	0.003
Calhoun Cty Bk	WV	82.5	0.268	1	21,950	688	<\$100M	92.5	12,720	642	0

3A. Small-Business-Friendly Banks by State Using Call Report Data, June 2002

Bank Name	State	Small Business Lending (<\$1M)						Small Business Lending (<\$100k)			
		Total Rank (1)	SBA/TA (2)	SBL/TBL (3)	SBL\$ (1,000) (4)	SBL# (5)	Bk. Size (6)	Total Rank (7)	SSBL\$ (1,000) (8)	SSBL# (9)	CRD/TA (10)
First Sentry Bk	WV	82.5	0.393	0.851	64,997	737	\$100M-500M	72.5	13,473	487	0
Logan B&Tc	WV	77.5	0.223	1	37,694	499	\$100M-500M	67.5	9,726	389	0
Grant Cty Bk	WV	77.5	0.243	0.881	39,316	672	\$100M-500M	75.0	11,498	546	0.001
Pendleton Cty Bk	WV	75.0	0.2	1	27,227	504	\$100M-500M	92.5	27,227	504	0.002
Bruceton Bk	WV	75.0	0.224	0.952	35,916	484	\$100M-500M	65.0	9,281	356	0.003
First Nb Of Buffalo	WY	80.0	0.312	0.975	33,746	580	\$100M-500M	85.0	11,142	470	0.004
Hilltop Nb	WY	77.5	0.193	0.999	56,207	873	\$100M-500M	92.5	38,604	771	0.005
First Nb&Tc	WY	77.5	0.257	0.892	53,245	931	\$100M-500M	85.0	16,551	743	0.011
Western Bk Cheyenne	WY	77.5	0.35	1	19,316	308	<\$100M	50.0	3,423	236	0
First St Bk	WY	77.5	0.201	1	20,902	727	\$100M-500M	85.0	8,273	663	0

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 home page 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 Federal Reserve.

Table 3B. Micro-Business-Friendly Banks by State using Call Report Data, June 2002

Bank Name	City	State	Micro-Business Lending (<\$100K)					Small Business Lending (<\$1M)				
			Rank (1)	SBL/TA (2)	SBL/TBL (3)	SSBL\$ (1000) (4)	SSBL# (5)	Bk. Size (6)	Rank (7)	LSBL\$ (1000) (8)	LSBL# (9)	
First Bk	Ketchikan	AK	60.0	0.057	0.158	15,980	659	\$100M-500M	55.0	72,920	940	
Community Bk	Blountsville	AL	97.5	0.174	1	99,775	1,936	\$500M-\$1B	87.5	99,775	1,936	
Farmers & Mrch Bk	Piedmont	AL	95.0	0.213	1	28,131	1,534	\$100M-500M	77.5	28,131	1,534	
Traders & Farmers Bk	Haleyville	AL	92.5	0.112	1	36,065	1,084	\$100M-500M	65.0	36,065	1,084	
Citizens Bk Of Fayette	Fayette	AL	90.0	0.181	1	30,132	518	\$100M-500M	67.5	30,132	518	
First Nb Of Central Alabama	Aliceville	AL	90.0	0.204	1	27,876	603	\$100M-500M	77.5	27,876	603	
Peoples Bk Of Coffee Cty	Elba	AL	87.5	0.217	1	20,193	336	<\$100M	70.0	20,193	336	
Small Town Bk	Wedowee	AL	87.5	0.235	1	17,743	393	<\$100M	70.0	17,743	393	
Merchants Bk	Jackson	AL	85.0	0.194	1	25,404	842	\$100M-500M	67.5	25,404	842	
First Nb Of Talladega	Talladega	AL	85.0	0.146	1	32,156	379	\$100M-500M	60.0	32,156	379	
Camden Nb	Camden	AL	85.0	0.226	1	15,896	370	<\$100M	65.0	15,896	370	
First Citizens Bk	Luverne	AL	85.0	0.245	1	15,068	302	<\$100M	65.0	15,068	302	
Peachtree Bk	Maplesville	AL	85.0	0.283	1	15,819	323	<\$100M	72.5	15,819	323	
Peoples Southern Bk	Clanton	AL	85.0	0.196	1	23,405	309	\$100M-500M	67.5	23,405	309	
Bank Of Yellville	Yellville	AR	100.0	0.293	1	58,345	1,247	\$100M-500M	92.5	58,345	1,247	
Bank Of Salem	Salem	AR	100.0	0.301	1	29,908	1,360	<\$100M	90.0	29,908	1,360	
Cmnnty Bk	Cabot	AR	92.5	0.317	1	97,047	1,193	\$100M-500M	90.0	97,047	1,193	
Pine Bluff Nb	Pine Bluff	AR	92.5	0.245	1	55,148	952	\$100M-500M	82.5	55,148	952	
First Nb Of Sharp County	Ash Flat	AR	92.5	0.161	1	36,152	951	\$100M-500M	70.0	36,152	951	
Bank Of Pocahontas	Pocahontas	AR	92.5	0.245	1	34,655	713	\$100M-500M	82.5	34,655	713	
First Nb	Hot Springs	AR	92.5	0.337	1	44,233	686	\$100M-500M	87.5	44,233	686	
Commercial B&Tc	Monticello	AR	90.0	0.292	1	42,782	629	\$100M-500M	77.5	42,782	629	
First Svc Bk	Greenbrier	AR	90.0	0.272	1	26,176	373	<\$100M	72.5	26,176	373	
De Witt B&Tc	De Witt	AR	90.0	0.217	1	36,054	597	\$100M-500M	80.0	36,054	597	
Malvern Nb	Malvern	AR	90.0	0.156	0.702	55,464	1,046	\$100M-500M	92.5	78,961	1,148	
Southern St Bk	Malvern	AR	90.0	0.338	1	20,516	375	<\$100M	77.5	20,516	375	
Community Bk Of Arizona Na	Wickenburg	AZ	95.0	0.076	0.226	15,219	613	\$100M-500M	82.5	63,894	791	
Sunstate Bk	Casa Grande	AZ	92.5	0.096	0.248	9,464	384	<\$100M	82.5	36,984	509	
Stockmens Bk	Kingman	AZ	85.0	0.033	0.116	20,169	1,078	\$500M-\$1B	70.0	121,396	1,521	
Western Scty Bk	Scottsdale	AZ	85.0	0.06	0.149	7,446	247	\$100M-500M	67.5	37,705	354	
California Ctr Bk	Los Angeles	CA	100.0	0.084	0.141	55,037	1,507	\$500M-\$1B	87.5	268,768	2,193	
Plumas Bk	Quincy	CA	97.5	0.061	0.19	17,550	1,044	\$100M-500M	70.0	66,078	1,354	
Nara Bk Na	Los Angeles	CA	97.5	0.08	0.124	63,413	1,958	\$500M-\$1B	85.0	300,128	2,991	
Wilshire St Bk	Los Angeles	CA	95.0	0.073	0.102	41,868	1,259	\$500M-\$1B	85.0	236,975	1,944	
Pacific Western Nb	Santa Monica	CA	95.0	0.051	0.116	40,541	766	\$500M-\$1B	65.0	169,724	1,352	
Bank Of The Sierra	Porterville	CA	95.0	0.043	0.103	29,223	964	\$500M-\$1B	70.0	155,589	1,536	
Cupertino Nb	Cupertino	CA	95.0	0.058	0.096	133,338	5,448	\$1B-\$10B	80.0	757,321	7,976	
Valley Independent Bk	El Centro	CA	95.0	0.042	0.128	55,162	914	\$1B-\$10B	62.5	194,959	1,509	
Inland Cmnty Bk Na	Rialto	CA	95.0	0.438	0.889	24,008	299	<\$100M	72.5	26,947	309	
San Joaquin Bk	Bakersfield	CA	92.5	0.053	0.129	16,878	550	\$100M-500M	60.0	63,210	858	
Community Cmrc Bk	Los Angeles	CA	92.5	0.092	0.189	20,372	350	\$100M-500M	75.0	75,094	667	
Wells Fargo Bk Na	San Francisco	CA	92.5	0.032	0.127	4,769,935	395,626	>\$10B	55.0	9,462,310	412,974	

Table 3B. Micro-Business-Friendly Banks by State using Call Report Data, June 2002

Bank Name	City	State	Micro-Business Lending (<\$100K)					Small Business Lending (<\$1M)			
			Rank (1)	SBL/TA (2)	SBL/TBL (3)	SSBL\$ (1000) (4)	SSBL# (5)	Bk. Size (6)	Rank (7)	LSBL\$ (1000) (8)	LSBL# (9)
Canon Nb	Canon City	CO	100.0	0.281	1	38,578	583	\$100M-500M	90.0	38,578	583
Farmers St Bk Of Calhan	Calhan	CO	100.0	0.178	1	19,033	565	\$100M-500M	77.5	19,033	565
First Nb Of Las Animas	Las Animas	CO	97.5	0.256	1	29,688	352	\$100M-500M	82.5	29,688	352
Bank Of Grand Junction	Grand Junction	CO	97.5	0.303	1	20,118	465	<\$100M	85.0	20,118	465
Cheyenne Mtn Bk	Colorado Springs	CO	97.5	0.369	1	16,794	340	<\$100M	85.0	16,794	340
First Cmnty Ind Bk	Denver	CO	97.5	0.128	1	51,662	609	\$100M-500M	80.0	51,662	609
Park St Bk & Tr	Woodland Park	CO	92.5	0.217	1	15,383	267	<\$100M	72.5	15,383	267
Pine River Valley Bk	Bayfield	CO	92.5	0.177	1	13,159	229	<\$100M	67.5	13,159	229
Centennial Bk Of Blende	Pueblo	CO	92.5	0.401	1	12,845	248	<\$100M	77.5	12,845	248
Colonial Bk	Aurora	CO	92.5	0.134	1	19,222	205	\$100M-500M	70.0	19,222	205
Castle Bk&Tc	Meriden	CT	95.0	0.172	1	12,663	171	<\$100M	60.0	12,663	171
Citizens Nb	Putnam	CT	80.0	0.033	0.177	6,313	221	\$100M-500M	57.5	30,262	332
Salisbury B&Tc	Lakeville	CT	80.0	0.019	0.209	5,532	226	\$100M-500M	52.5	24,890	312
Cornerstone Bk	Stamford	CT	80.0	0.045	0.146	8,851	205	\$100M-500M	67.5	44,623	334
Adams Nb	Washington	DC	62.5	0.027	0.046	5,073	173	\$100M-500M	55.0	58,515	437
Citibank De	New Castle	DE	92.5	0.07	0.6	426,252	22,998	\$1B-\$10B	70.0	491,058	23,330
First Usa Bk Na	Wilmington	DE	90.0	0.024	1	362,550	183,351	>\$10B	77.5	362,550	183,351
Bank Of Delmarva Na	Seaford	DE	85.0	0.072	0.218	14,866	833	\$100M-500M	85.0	68,189	1,018
First Nb Of Alachua	Alachua	FL	100.00	0.111	0.362	22,388	704	\$100M-500M	80.00	57,182	873
Transatlantic Bk	Coral Gables	FL	100.00	0.118	0.315	36,898	664	\$100M-500M	75.00	84,957	856
Suntrust Bankcard Na	Orlando	FL	100.00	0.644	0.996	96,144	67,404	\$100M-500M	97.50	96,494	67,406
First Nb Of Wauchula	Wauchula	FL	97.50	0.231	1	18,292	451	<\$100M	65.00	18,292	451
Destin Bk	Destin	FL	97.50	0.114	0.508	31,418	410	\$100M-500M	77.50	61,892	572
Apalachicola St Bk	Apalachicola	FL	97.50	0.491	1	41,851	535	<\$100M	85.00	41,851	535
Drummond Cmnty Bk	Chieffland	FL	97.50	0.119	0.49	13,270	599	\$100M-500M	65.00	24,258	652
Columbia Cty Bk	Lake City	FL	95.00	0.127	0.259	13,234	598	\$100M-500M	87.50	50,450	759
Independent Nb	Ocala	FL	95.00	0.088	0.323	11,397	383	\$100M-500M	77.50	35,244	505
Citrus & Chem Bk	Bartow	FL	92.50	0.05	0.211	27,516	1,013	\$500M-\$1B	77.50	114,831	1,418
Mcintosh St Bk	Jackson	GA	100.0	0.302	1	69,552	929	\$100M-500M	85.0	69,552	929
First Bk Of Coastal Georgia	Pembroke	GA	100.0	0.496	1	40,422	818	<\$100M	90.0	40,422	818
Community Nb	Ashburn	GA	100.0	0.335	1	58,629	1,433	\$100M-500M	92.5	58,629	1,433
First St Bk	Stockbridge	GA	97.5	0.344	1	167,511	1,808	\$100M-500M	90.0	167,511	1,808
Plantersfirst	Cordele	GA	97.5	0.352	1	87,907	2,136	\$100M-500M	90.0	87,907	2,136
Bank Of Dudley	Dudley	GA	97.5	0.402	1	40,827	639	\$100M-500M	85.0	40,827	639
United Bkg Co	Nashville	GA	97.5	0.236	1	18,687	993	<\$100M	70.0	18,687	993
Sunmark Cmnty Bk	Hawkinsville	GA	95.0	0.27	1	31,863	615	\$100M-500M	72.5	31,863	615
First B&Tc	Carnesville	GA	95.0	0.264	1	30,208	548	\$100M-500M	72.5	30,208	548
Citizens Bk Washington Cty	Sandersville	GA	95.0	0.197	1	25,779	637	\$100M-500M	65.0	25,779	637
Community Bkg Co Of Fitzgera	Fitzgerald	GA	95.0	0.336	1	22,611	399	<\$100M	72.5	22,611	399
Farmers & Mrch Bk	Lakeland	GA	95.0	0.372	1	36,628	438	<\$100M	80.0	36,628	438
Capitol City B&Tc	Atlanta	GA	95.0	0.439	1	41,019	466	<\$100M	87.5	41,019	466

Table 3B. Micro-Business-Friendly Banks by State using Call Report Data, June 2002

Bank Name	City	State	Micro-Business Lending (<\$100K)					Small Business Lending (<\$1M)			
			Rank (1)	SBL/TA (2)	SBL/TBL (3)	SSBL\$ (1000) (4)	SSBL# (5)	Bk. Size (6)	Rank (7)	LSBL\$ (1000) (8)	LSBL# (9)
First Hawaiian Bk	Honolulu	HI	67.5	0.011	0.046	91,553	10,581	\$1B-\$10B	55.0	381,152	11,730
Farmers St Bk	Jesup	IA	100.0	0.254	1	25,225	513	<\$100M	95.0	25,225	513
Decorah B&Tc	Decorah	IA	100.0	0.204	1	32,716	549	\$100M-500M	95.0	32,716	549
Maquoketa St Bk	Maquoketa	IA	97.5	0.155	1	33,113	600	\$100M-500M	87.5	33,113	600
Freedom Scy Bk	Coralville	IA	97.5	0.196	1	15,012	372	<\$100M	90.0	15,012	372
Houghton St Bk	Red Oak	IA	95.0	0.315	1	35,666	574	\$100M-500M	92.5	35,666	574
Bank Ia	Oskaloosa	IA	95.0	0.171	1	13,793	282	<\$100M	77.5	13,793	282
First St Bk Of Colfax	Colfax	IA	95.0	0.177	1	9,196	820	<\$100M	82.5	9,196	820
Libertyville Svg Bk	Fairfield	IA	95.0	0.148	1	14,934	375	\$100M-500M	82.5	14,934	375
Cresco Union Svg Bk	Cresco	IA	95.0	0.09	1	17,792	719	\$100M-500M	77.5	17,792	719
Security St Bk	Red Oak	IA	92.5	0.286	1	16,411	1,767	<\$100M	85.0	16,411	1,767
Lee Cty B&T Na	Fort Madison	IA	92.5	0.275	1	30,017	423	\$100M-500M	87.5	30,017	423
Community First Bk	Keosauqua	IA	92.5	0.109	1	10,830	445	<\$100M	72.5	10,830	445
Northstar Bk	Estherville	IA	92.5	0.189	1	9,194	260	<\$100M	80.0	9,194	260
Pend Oreille Bk	Sandpoint	ID	85.0	0.481	1	30,868	330	<\$100M	62.5	30,868	330
Peotone B&Tc	Peotone	IL	100.0	0.344	1	32,269	514	<\$100M	90.0	32,269	514
Peoples Nb Of Kewanee	Kewanee	IL	100.0	0.146	1	28,394	468	\$100M-500M	80.0	28,394	468
First Nb Of Ottawa	Ottawa	IL	100.0	0.18	1	41,536	804	\$100M-500M	90.0	41,536	804
Bank Of Pontiac	Pontiac	IL	100.0	0.163	1	34,914	579	\$100M-500M	85.0	34,914	579
Trustbank	Olney	IL	97.5	0.22	1	27,859	594	\$100M-500M	80.0	27,859	594
First Nb In Toledo	Toledo	IL	97.5	0.387	1	60,755	844	\$100M-500M	92.5	60,755	844
First Nb Empl Owned	Antioch	IL	97.5	0.213	1	28,699	435	\$100M-500M	85.0	28,699	435
Germantown T&Sb	Breese	IL	97.5	0.121	1	29,688	837	\$100M-500M	80.0	29,688	837
Anna Nb	Anna	IL	97.5	0.157	1	17,746	350	\$100M-500M	75.0	17,746	350
National Bk Of Petersburg	Petersburg	IL	97.5	0.111	1	14,760	605	\$100M-500M	72.5	14,760	605
First Farmers B&T	Converse	IN	97.5	0.257	1	89,259	1,065	\$100M-500M	87.5	89,259	1,065
Hometown Nb	New Albany	IN	95.0	0.416	1	34,243	488	<\$100M	85.0	34,243	488
Fowler St Bk	Fowler	IN	92.5	0.154	1	17,581	761	\$100M-500M	67.5	17,581	761
First Nb Of Monterey	Monterey	IN	90.0	0.13	1	23,865	443	\$100M-500M	62.5	23,865	443
Marklebank	Markle	IN	90.0	0.137	1	24,738	549	\$100M-500M	67.5	24,738	549
Scott County St Bk	Scottsburg	IN	90.0	0.222	1	26,174	381	\$100M-500M	72.5	26,174	381
Demotte St Bk	De Motte	IN	87.5	0.092	0.438	22,776	713	\$100M-500M	70.0	47,071	816
State Bk Oxford	Oxford	IN	87.5	0.278	1	19,723	295	<\$100M	72.5	19,723	295
First St Bk	Brazil	IN	87.5	0.114	0.37	14,243	958	\$100M-500M	80.0	36,425	1,080
Heritage Cmnty Bk	Columbus	IN	85.0	0.067	0.259	22,172	2,218	\$100M-500M	77.5	72,857	2,561
Campbell & Fetter Bk	Kendallville	IN	85.0	0.088	1	23,171	314	\$100M-500M	55.0	23,171	314
First St Bk Middlebury	Middlebury	IN	85.0	0.1	0.318	25,043	779	\$100M-500M	80.0	71,383	1,002
Emporia St B&Tc	Emporia	KS	97.5	0.206	1	21,769	360	\$100M-500M	90.0	21,769	360
University Nb	Pittsburg	KS	97.5	0.289	1	18,993	325	<\$100M	95.0	18,993	325
First St Bk	Norton	KS	95.0	0.188	1	21,105	396	\$100M-500M	82.5	21,105	396
Gardner Nb	Gardner	KS	95.0	0.302	1	20,326	379	<\$100M	90.0	20,326	379
First Nb	Independence	KS	95.0	0.329	1	12,829	269	<\$100M	87.5	12,829	269

Table 3B. Micro-Business-Friendly Banks by State using Call Report Data, June 2002

Bank Name	City	State	Micro-Business Lending (<\$100K)					Small Business Lending (<\$1M)			
			Rank (1)	SBL/TA (2)	SBL/TBL (3)	SSBL\$ (1000) (4)	SSBL# (5)	Bk. Size (6)	Rank (7)	LSBL\$ (1000) (8)	LSBL# (9)
Peoples B&Tc	Mcpherson	KS	92.5	0.357	1	62,784	840	\$100M-500M	87.5	62,784	840
Rose Hill Bk	Rose Hill	KS	92.5	0.304	1	28,782	496	<\$100M	85.0	28,782	496
First Nb Of Southern Ks	Mount Hope	KS	92.5	0.436	1	21,821	445	<\$100M	85.0	21,821	445
First Nb	Hays	KS	92.5	0.334	1	21,480	329	<\$100M	90.0	21,480	329
Union St Bk	Everest	KS	92.5	0.158	1	11,425	398	<\$100M	77.5	11,425	398
Farmers St Bk	Mcpherson	KS	92.5	0.173	1	9,123	256	<\$100M	80.0	9,123	256
Citizens St Bk	Gridley	KS	92.5	0.176	1	11,602	394	<\$100M	82.5	11,602	394
Bank Of Columbia	Columbia	KY	100.0	0.283	1	29,924	824	\$100M-500M	87.5	29,924	824
Peoples Bk Of Fleming Cty	Flemingsburg	KY	100.0	0.212	1	28,464	894	\$100M-500M	87.5	28,464	894
First Nb Of Columbia	Columbia	KY	97.5	0.162	1	24,697	814	\$100M-500M	75.0	24,697	814
Farmers Nb Of Danville	Danville	KY	97.5	0.175	1	53,168	871	\$100M-500M	80.0	53,168	871
Peoples B&Tc	Hazard	KY	97.5	0.258	1	53,964	886	\$100M-500M	92.5	53,964	886
Citizens Bk	Mount Vernon	KY	97.5	0.171	1	20,347	582	\$100M-500M	72.5	20,347	582
South Central Bk	Glasgow	KY	95.0	0.342	1	69,905	1,047	\$100M-500M	92.5	69,905	1,047
Kentucky Bkg Centers	Glasgow	KY	95.0	0.215	1	20,779	515	<\$100M	77.5	20,779	515
Farmers Bk	Hardinsburg	KY	92.5	0.22	1	16,077	792	<\$100M	75.0	16,077	792
Bank Of Edmonson Cty	Brownsville	KY	92.5	0.121	1	17,657	637	\$100M-500M	70.0	17,657	637
Community Bk	Mansfield	LA	100.0	0.215	1	19,730	774	<\$100M	77.5	19,730	774
Jeff Davis B&Tc	Jennings	LA	97.5	0.184	1	59,892	1,293	\$100M-500M	87.5	59,892	1,293
Delta Bk	Vidalia	LA	95.0	0.155	1	18,946	753	\$100M-500M	72.5	18,946	753
Gulf Coast Bk	Abbeville	LA	90.0	0.144	1	21,895	671	\$100M-500M	67.5	21,895	671
City Svg B&Tc	De Ridder	LA	90.0	0.243	1	23,205	466	<\$100M	75.0	23,205	466
First Louisiana Nb	Breaux Bridge	LA	87.5	0.157	1	17,207	414	\$100M-500M	67.5	17,207	414
Feliciana B&Tc	Clinton	LA	87.5	0.215	1	12,459	449	<\$100M	67.5	12,459	449
Guaranty Bk	Mamou	LA	85.0	0.211	1	17,225	350	<\$100M	62.5	17,225	350
American Bk	Welsh	LA	85.0	0.363	1	20,814	301	<\$100M	72.5	20,814	301
Gibsland B&Tc	Gibsland	LA	85.0	0.222	1	18,946	307	<\$100M	67.5	18,946	307
Enterprise B&Tc	Lowell	MA	95.0	0.055	0.14	37,358	1,264	\$500M-\$1B	70.0	151,340	1,918
Bank Of Western Ma	Springfield	MA	85.0	0.063	0.112	31,109	1,092	\$100M-500M	82.5	198,629	1,809
Westbank	West Springfield	MA	85.0	0.033	0.16	21,888	859	\$500M-\$1B	75.0	111,220	1,271
Capital Crossing Bk	Boston	MA	82.5	0.041	0.088	35,431	1,488	\$500M-\$1B	77.5	214,678	2,565
Horizon B&Tc	Braintree	MA	82.5	0.132	0.233	14,770	183	\$100M-500M	75.0	52,547	367
Patapsco Bk	Dundalk	MD	95.0	0.122	0.461	19,311	808	\$100M-500M	70.0	39,321	867
Peoples Bk Of Kent Cty Md	Chestertown	MD	92.5	0.109	0.341	17,522	577	\$100M-500M	82.5	51,355	719
Bank Of The Eastern Shore	Cambridge	MD	87.5	0.111	0.424	15,469	358	\$100M-500M	65.0	36,444	436
First United B&Tc	Oakland	MD	82.5	0.037	0.198	30,045	1,505	\$500M-\$1B	65.0	106,023	1,868
Peninsula Bk	Princess Anne	MD	82.5	0.059	0.136	43,318	2,077	\$500M-\$1B	77.5	210,449	2,863
Hebron Svg Bk	Hebron	MD	82.5	0.066	0.343	11,918	441	\$100M-500M	62.5	34,732	552
Talbot Bk Of Easton Md	Easton	MD	80.0	0.052	0.166	19,954	804	\$100M-500M	70.0	87,767	1,078
Farmers & Mechanics Bk	Frederick	MD	80.0	0.037	0.148	70,873	4,070	\$1B-\$10B	60.0	230,382	4,808
First Citizens Bk	Presque Isle	ME	90.0	0.251	1	33,221	1,022	\$100M-500M	60.0	33,221	1,022

Table 3B. Micro-Business-Friendly Banks by State using Call Report Data, June 2002

Bank Name	City	State	Micro-Business Lending (<\$100K)					Small Business Lending (<\$1M)			
			Rank (1)	SBL/TA (2)	SBL/TBL (3)	SSBL\$ (1000) (4)	SSBL# (5)	Bk. Size (6)	Rank (7)	LSBL\$ (1000) (8)	LSBL# (9)
State Bk Of Caledonia	Caledonia	MI	100.0	0.537	1	107,302	2,645	\$100M-500M	97.5	107,302	2,645
Hillsdale Cty Nb	Hillsdale	MI	97.5	0.229	1	55,306	713	\$100M-500M	72.5	55,306	713
First Nb&Tc Iron Mountain	Iron Mountain	MI	95.0	0.326	1	63,068	734	\$100M-500M	82.5	63,068	734
Firstbank-West Branch	West Branch	MI	95.0	0.227	0.548	41,811	886	\$100M-500M	80.0	72,252	984
Firstbank-Alma	Alma	MI	92.5	0.22	0.614	50,679	541	\$100M-500M	77.5	82,199	616
Peninsula Bk Of Ishpeming	Ishpeming	MI	90.0	0.221	1	22,301	504	\$100M-500M	60.0	22,301	504
Firstbank	Mount Pleasant	MI	90.0	0.205	0.548	32,118	518	\$100M-500M	70.0	55,823	597
Michigan Heritage Bk	Farmington Hills	MI	90.0	0.174	0.286	25,051	1,132	\$100M-500M	80.0	76,259	1,273
Peoples St Bk Of Munising	Munising	MI	87.5	0.261	1	22,461	304	<\$100M	60.0	22,461	304
First Nb Amer	East Lansing	MI	87.5	0.06	0.325	32,734	1,674	\$500M-\$1B	72.5	96,520	2,059
Century B&Tc	Coldwater	MI	87.5	0.122	0.334	27,301	581	\$100M-500M	70.0	70,296	745
Heritage Bk Na	Willmar	MN	100.0	0.301	1	28,777	629	<\$100M	90.0	28,777	629
Washington Cty Bk Na	Oakdale	MN	100.0	0.526	1	46,821	521	<\$100M	95.0	46,821	521
First Nb	Bagley	MN	97.5	0.233	1	14,332	516	<\$100M	75.0	14,332	516
First St Bk Alexandria	Alexandria	MN	97.5	0.315	1	20,121	440	<\$100M	85.0	20,121	440
Peoples Nb Of Mora	Mora	MN	97.5	0.252	1	36,628	623	\$100M-500M	85.0	36,628	623
Kasson St Bk	Kasson	MN	97.5	0.25	1	14,928	406	<\$100M	80.0	14,928	406
Boundary Waters Cmnty Bk	Ely	MN	97.5	0.46	1	20,689	365	<\$100M	90.0	20,689	365
Pine River St Bk	Pine River	MN	95.0	0.25	1	16,255	425	<\$100M	77.5	16,255	425
First Independent Bk	Russell	MN	95.0	0.212	1	21,400	394	\$100M-500M	77.5	21,400	394
Northland Cmnty Bk	Northome	MN	95.0	0.308	1	12,310	328	<\$100M	80.0	12,310	328
First St Bk Of Le Center	Le Center	MN	95.0	0.219	1	11,955	393	<\$100M	77.5	11,955	393
Mid-Missouri Bk	Springfield	MO	100.0	0.192	1	57,956	1,010	\$100M-500M	90.0	57,956	1,010
Southwest Mo Bk	Carthage	MO	97.5	0.202	1	79,276	1,483	\$100M-500M	87.5	79,276	1,483
Kearney Tc	Kearney	MO	97.5	0.252	1	28,507	680	\$100M-500M	85.0	28,507	680
First Mo St Bk	Poplar Bluff	MO	97.5	0.319	1	34,826	944	\$100M-500M	92.5	34,826	944
Century Bk Of The Ozarks	Gainesville	MO	97.5	0.182	1	24,740	665	\$100M-500M	77.5	24,740	665
Perry St Bk	Perry	MO	95.0	0.221	1	25,137	673	\$100M-500M	75.0	25,137	673
Callaway Bk	Fulton	MO	95.0	0.189	1	37,844	593	\$100M-500M	80.0	37,844	593
Community St Bk	Bowling Green	MO	95.0	0.185	1	26,623	544	\$100M-500M	80.0	26,623	544
Peoples Bk	Cuba	MO	95.0	0.324	1	37,410	403	\$100M-500M	92.5	37,410	403
First Nb	Mountain View	MO	92.5	0.217	1	37,448	1,018	\$100M-500M	80.0	37,448	1,018
Town & Country Bk	Salem	MO	92.5	0.133	1	31,570	876	\$100M-500M	72.5	31,570	876
Palmyra St Bk	Palmyra	MO	92.5	0.265	1	20,245	376	<\$100M	77.5	20,245	376
Security Bk Of Sw Mo	Cassville	MO	92.5	0.278	1	14,021	338	<\$100M	77.5	14,021	338
O'bannon Bkg Co	Buffalo	MO	92.5	0.175	1	18,058	503	\$100M-500M	75.0	18,058	503
Bank Of Holly Springs	Holly Springs	MS	92.5	0.284	1	37,562	999	\$100M-500M	85.0	37,562	999
Omnibank	Mantee	MS	92.5	0.396	1	35,138	941	<\$100M	85.0	35,138	941
Bank Of New Albany	New Albany	MS	92.5	0.202	1	56,673	726	\$100M-500M	80.0	56,673	726
First Nb Of Pontotoc	Pontotoc	MS	92.5	0.182	1	35,864	1,206	\$100M-500M	80.0	35,864	1,206
Merchants & Marine Bk	Pascagoula	MS	90.0	0.253	1	74,429	1,169	\$100M-500M	82.5	74,429	1,169
Pike Cty Nb	Mccomb	MS	90.0	0.327	1	43,743	892	\$100M-500M	87.5	43,743	892
Mechanics Bk	Water Valley	MS	87.5	0.256	1	30,622	757	\$100M-500M	75.0	30,622	757
First St Bk	Holly Springs	MS	87.5	0.279	1	34,303	628	\$100M-500M	77.5	34,303	628

Table 3B. Micro-Business-Friendly Banks by State using Call Report Data, June 2002

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			Rank (1)	SBL/TA (2)	SBL/TBL (3)	SSBL\$ (1000) (4)	SSBL# (5)	Bk. Size (6)	Rank (7)	LSBL\$ (1000) (8)	LSBL# (9)
Farmers & Merchants Bk	Baldwyn	MS	85.0	0.283	1	34,577	849	\$100M-500M	77.5	34,577	849
First Citizens Bk Of Butte	Butte	MT	92.5	0.513	1	28,990	429	<\$100M	87.5	28,990	429
First St Bk	Thompson Falls	MT	90.0	0.255	1	26,249	567	\$100M-500M	70.0	26,249	567
Independence Bk	Havre	MT	87.5	0.172	1	36,418	576	\$100M-500M	72.5	36,418	576
Citizens St Bk	Hamilton	MT	85.0	0.313	1	21,757	269	<\$100M	72.5	21,757	269
Flint Creek Valley Bk	Philipsburg	MT	85.0	0.331	1	12,741	381	<\$100M	72.5	12,741	381
First Cmnty Bk	Glasgow	MT	82.5	0.119	1	15,793	343	\$100M-500M	57.5	15,793	343
Montana First Nb	Kalispell	MT	82.5	0.374	1	9,331	238	<\$100M	75.0	9,331	238
Valley Bk Of Kalispell	Kalispell	MT	80.0	0.15	0.579	15,652	497	\$100M-500M	70.0	27,017	562
Lake County Bk	Saint Ignatius	MT	80.0	0.202	1	4,963	695	<\$100M	67.5	4,963	695
Catawba Valley Bk	Hickory	NC	95.0	0.343	1	72,431	1,228	\$100M-500M	80.0	72,431	1,228
Surrey B&Tc	Mount Airy	NC	95.0	0.455	1	42,712	1,216	<\$100M	77.5	42,712	1,216
Four Oaks B&Tc	Four Oaks	NC	92.5	0.215	1	66,518	1,066	\$100M-500M	67.5	66,518	1,066
Northwestern Nb	Wilkesboro	NC	92.5	0.535	1	73,404	794	\$100M-500M	80.0	73,404	794
Lumbree Guaranty Bk	Pembroke	NC	87.5	0.182	1	25,891	560	\$100M-500M	50.0	25,891	560
Yadkin Valley B&Tc	Elkin	NC	85.0	0.076	0.279	27,471	1,207	\$100M-500M	62.5	76,527	1,459
American Cmnty Bk	Monroe	NC	85.0	0.112	0.285	22,105	820	\$100M-500M	77.5	72,473	1,027
First United Bk	Park River	ND	95.0	0.163	1	14,074	426	<\$100M	85.0	14,074	426
Dacotah Bk Valley City	Valley City	ND	92.5	0.203	1	16,875	334	<\$100M	85.0	16,875	334
Stutsman County St Bk	Jamestown	ND	90.0	0.2	1	22,051	578	\$100M-500M	75.0	22,051	578
United Cmnty Bk Of Nd	Leeds	ND	87.5	0.251	1	22,524	283	<\$100M	75.0	22,524	283
State Bk Of Bottineau	Bottineau	ND	87.5	0.172	1	6,870	144	<\$100M	72.5	6,870	144
American St B&Tc Of Willisto	Williston	ND	85.0	0.131	1	21,573	417	\$100M-500M	65.0	21,573	417
Community Nb Grand Forks	Grand Forks	ND	85.0	0.154	0.612	18,238	817	\$100M-500M	75.0	26,992	856
United Valley Bk	Cavalier	ND	82.5	0.224	0.563	15,924	342	<\$100M	87.5	28,275	398
U S Bk Na Nd	Fargo	ND	82.5	0.151	0.307	415,403	205,852	\$1B-\$10B	72.5	523,753	206,878
Security St Bk	Dunseith	ND	80.0	0.125	1	4,752	158	<\$100M	62.5	4,752	158
Dakota Cty St Bk	South Sioux City	NE	97.5	0.274	1	25,840	384	<\$100M	92.5	25,840	384
Heritage Bk	Wood River	NE	97.5	0.206	1	42,514	591	\$100M-500M	95.0	42,514	591
Beatrice Nb&Tc	Beatrice	NE	95.0	0.261	1	21,430	559	<\$100M	87.5	21,430	559
Commercial St Bk	Wausa	NE	95.0	0.258	1	12,053	431	<\$100M	87.5	12,053	431
Gothenburg St B&Tc	Gothenburg	NE	95.0	0.216	1	17,927	301	<\$100M	87.5	17,927	301
Midwest Bank Na	Pierce	NE	95.0	0.134	1	28,559	481	\$100M-500M	87.5	28,559	481
Centennial Bk	Omaha	NE	95.0	0.378	1	11,585	206	<\$100M	90.0	11,585	206
Saline St Bk	Wilber	NE	92.5	0.152	1	11,370	268	<\$100M	82.5	11,370	268
Farmers & Mrch Bk	Milford	NE	90.0	0.082	1	15,867	463	\$100M-500M	75.0	15,867	463
City St Bk	Sutton	NE	90.0	0.25	1	9,028	156	<\$100M	82.5	9,028	156
First Nb In Ord	Ord	NE	90.0	0.091	1	6,692	307	<\$100M	72.5	6,692	307
Farmers & Mrch St Bk	Wayne	NE	90.0	0.205	1	6,235	118	<\$100M	80.0	6,235	118
Farmers St Bk	Bennet	NE	90.0	0.131	1	5,423	223	<\$100M	77.5	5,423	223
Community Bk	Alma	NE	90.0	0.199	1	7,823	152	<\$100M	82.5	7,823	152
Village B&Tc	Gilford	NH	85.0	0.229	1	15,812	244	<\$100M	55.0	15,812	244

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			Rank (1)	SBL/TA (2)	SBL/TBL (3)	SSBL\$ (1000) (4)	SSBL# (5)	Bk. Size (6)	Rank (7)	LSBL\$ (1000) (8)	LSBL# (9)
Lakeland Bk	Newfoundland	NJ	92.5	0.031	0.166	34,827	805	\$1B-\$10B	65.0	162,017	1,347
Woodstown Nb	Woodstown	NJ	90.0	0.033	0.126	15,735	930	\$100M-500M	62.5	81,655	1,296
Bank	Deptford Township	NJ	90.0	0.042	0.101	19,980	949	\$100M-500M	75.0	130,227	1,536
Skylands Cmnty Bk	Hackettstown	NJ	90.0	0.048	0.138	15,664	745	\$100M-500M	75.0	91,191	1,174
Panasia Bk Na	Fort Lee	NJ	90.0	0.068	0.222	12,690	336	\$100M-500M	70.0	53,004	507
Interchange Bk	Saddle Brook	NJ	85.0	0.029	0.097	26,665	627	\$50M-\$1B	57.5	113,911	978
Commerce Bk Shore Na	Forked River	NJ	85.0	0.019	0.114	36,154	1,079	\$1B-\$10B	67.5	225,054	1,888
1st Constitution Bk	Cranbury	NJ	85.0	0.038	0.135	8,867	254	\$100M-500M	65.0	54,922	419
Citizens Bk	Clovis	NM	95.0	0.176	1	29,859	688	\$100M-500M	75.0	29,859	688
Bank Of The Rio Grande Na	Las Cruces	NM	90.0	0.294	1	18,530	365	<\$100M	75.0	18,530	365
Valley Bk Of Cmrc	Roswell	NM	87.5	0.233	1	17,742	283	<\$100M	65.0	17,742	283
First Nb In Las Vegas	Las Vegas	NM	85.0	0.214	1	17,464	220	<\$100M	60.0	17,464	220
Ambank	Silver City	NM	85.0	0.221	1	13,705	250	<\$100M	60.0	13,705	250
First Nb Of Ely	Ely	NV	95.0	0.21	1	9,085	303	<\$100M	62.5	9,085	303
Heritage Bk Of Nevada	Reno	NV	87.5	0.082	0.168	7,094	180	<\$100M	72.5	36,684	275
Bankwest Of Nevada	Las Vegas	NV	85.0	0.03	0.074	21,689	888	\$500M-\$1B	67.5	138,452	1,416
National Bk Of Geneva	Geneva	NY	97.5	0.08	0.268	46,798	1,642	\$500M-\$1B	87.5	159,339	2,128
Adirondack Bk Na	Saranac Lake	NY	92.5	0.085	0.275	19,334	805	\$100M-500M	72.5	55,444	1,041
Bath Nb	Bath	NY	87.5	0.061	0.29	27,356	774	\$100M-500M	72.5	81,703	1,020
Community Bk Na	Canton	NY	87.5	0.037	0.246	127,365	6,976	\$1B-\$10B	72.5	351,214	8,290
Cattaraugus Cty Bk	Little Valley	NY	87.5	0.179	1	21,132	281	\$100M-500M	60.0	21,132	281
Bank Of Castile	Castile	NY	85.0	0.058	0.218	22,966	880	\$100M-500M	77.5	83,392	1,171
Pavilion St Bk	Pavilion	NY	85.0	0.072	0.276	13,371	541	\$100M-500M	72.5	45,243	709
National Bk Of Coxsackie	Coxsackie	NY	85.0	0.092	1	12,548	269	\$100M-500M	52.5	12,548	269
Citibank Na	New York	NY	85.0	0.029	0.213	6,341,830	248,941	>\$10B	62.5	11,170,000	348,380
Solvay Bk	Solvay	NY	85.0	0.055	0.245	21,156	1,025	\$100M-500M	82.5	83,914	1,411
Ellenville Nb	Ellenville	NY	85.0	0.069	0.186	20,374	808	\$100M-500M	90.0	109,718	1,084
Suffolk Cty Nb	Riverhead	NY	85.0	0.043	0.168	53,266	2,809	\$1B-\$10B	72.5	202,590	3,476
First Nb Of Groton	Groton	NY	85.0	0.116	1	9,288	373	<\$100M	57.5	9,288	373
Capital Bk&Tc	Albany	NY	85.0	0.161	0.225	14,254	470	<\$100M	82.5	62,241	683
First Nb	Shelby	OH	95.0	0.21	1	47,468	1,077	\$100M-500M	82.5	47,468	1,077
Vinton Cty Nb	Mcarthur	OH	95.0	0.134	1	32,382	619	\$100M-500M	72.5	32,382	619
Sutton Bk	Attica	OH	92.5	0.188	0.561	41,725	693	\$100M-500M	82.5	72,418	825
North Valley Bk	Zanesville	OH	92.5	0.409	1	32,526	483	<\$100M	85.0	32,526	483
Savings Bk	Circleville	OH	90.0	0.108	1	19,049	413	\$100M-500M	62.5	19,049	413
Hicksville Bk	Hicksville	OH	90.0	0.167	1	20,739	286	\$100M-500M	72.5	20,739	286
1st Nat Cmnty Bk	East Liverpool	OH	90.0	0.254	1	20,047	313	<\$100M	77.5	20,047	313
Union Bk Co	Columbus Grove	OH	87.5	0.141	0.439	29,321	491	\$100M-500M	80.0	66,540	638
Richwood Bkg Co	Richwood	OH	85.0	0.174	1	22,057	329	\$100M-500M	67.5	22,057	329
Wayne Cty Nb	Wooster	OH	85.0	0.078	0.189	34,048	1,308	\$100M-500M	80.0	128,804	1,767
Farmers & Mrch Bk	Caldwell	OH	85.0	0.165	1	10,148	259	<\$100M	62.5	10,148	259
Citizens Bk Co	Beverly	OH	85.0	0.174	1	12,224	200	<\$100M	65.0	12,224	200

Table 3B. Micro-Business-Friendly Banks by State using Call Report Data, June 2002

Bank Name	City	State	Micro-Business Lending (<\$100K)					Small Business Lending (<\$1M)			
			Rank (1)	SBL/TA (2)	SBL/TBL (3)	SSBL\$ (1000) (4)	SSBL# (5)	Bk. Size (6)	Rank (7)	LSBL\$ (1000) (8)	LSBL# (9)
Ohio Heritage Bk	Coshocton	OH	85.0	0.096	1	14,251	268	\$100M-500M	60.0	14,251	268
Pauls Valley Nb	Pauls Valley	OK	97.5	0.217	1	20,584	629	<\$100M	82.5	20,584	629
First Amer B&Tc	Purcell	OK	97.5	0.309	1	61,390	1,425	\$100M-500M	95.0	61,390	1,425
Landmark Bk Na	Ada	OK	97.5	0.151	1	45,310	1,188	\$100M-500M	87.5	45,310	1,188
Security First Nb Of Hugo	Hugo	OK	95.0	0.244	1	19,530	405	<\$100M	82.5	19,530	405
Community St Bk	Poteau	OK	95.0	0.174	1	23,166	536	\$100M-500M	82.5	23,166	536
Bank Of Cherokee Cty	Hulbert	OK	95.0	0.24	1	17,022	308	<\$100M	80.0	17,022	308
Peoples Nb Of Checotah	Checotah	OK	95.0	0.14	1	14,081	745	\$100M-500M	77.5	14,081	745
First Nb&Tc	Chickasha	OK	92.5	0.221	1	36,090	615	\$100M-500M	80.0	36,090	615
Firstbank	Antlers	OK	92.5	0.195	1	17,956	458	<\$100M	80.0	17,956	458
Chickasha B&Tc	Chickasha	OK	92.5	0.227	1	22,615	483	<\$100M	82.5	22,615	483
Bank Of Union	Union City	OK	92.5	0.352	1	31,707	320	<\$100M	87.5	31,707	320
First Nb&Tc	Weatherford	OK	92.5	0.191	1	17,264	331	<\$100M	82.5	17,264	331
Umpqua Bk	Roseburg	OR	97.5	0.09	0.197	132,754	2,347	\$1B-\$10B	75.0	451,136	3,636
Columbia River Bk	The Dalles	OR	90.0	0.059	0.196	31,679	1,014	\$500M-\$1B	65.0	123,202	1,414
Community Bk	Joseph	OR	87.5	0.084	0.189	17,399	596	\$100M-500M	87.5	91,597	818
Pfc Bk	Ford City	PA	97.5	0.123	1	42,132	835	\$100M-500M	67.5	42,132	835
Honesdale Nb	Honesdale	PA	97.5	0.319	1	87,507	939	\$100M-500M	90.0	87,507	939
Old Forge Bk	Old Forge	PA	95.0	0.268	1	53,715	737	\$100M-500M	80.0	53,715	737
Community Bks	Millersburg	PA	92.5	0.07	0.258	110,798	2,588	\$1B-\$10B	82.5	310,239	3,378
Community B&Tc	Clarks Summit	PA	92.5	0.076	0.329	36,269	1,945	\$100M-500M	80.0	87,016	2,338
County Nb	Clearfield	PA	92.5	0.074	0.262	47,735	1,436	\$500M-\$1B	77.5	129,994	1,828
Csb Bk	Curwensville	PA	90.0	0.171	0.454	30,150	545	\$100M-500M	77.5	58,151	657
Hamlin B&Tc	Smethport	PA	87.5	0.063	1	18,117	546	\$100M-500M	50.0	18,117	546
New Tripoli Nb	New Tripoli	PA	87.5	0.138	1	26,293	416	\$100M-500M	60.0	26,293	416
First Nat Cmnty Bk	Dunmore	PA	85.0	0.06	0.139	42,885	1,417	\$500M-\$1B	72.5	150,256	1,854
Union Nb Of Mt Carmel	Mount Carmel	PA	85.0	0.216	1	20,857	261	<\$100M	60.0	20,857	261
Jersey Shore St Bk	Jersey Shore	PA	85.0	0.049	0.247	21,319	927	\$100M-500M	75.0	71,669	1,176
Mercer Cty St Bk	Sandy Lake	PA	85.0	0.071	0.467	16,413	741	\$100M-500M	65.0	33,286	838
Washington Tc	Westerly	RI	72.5	0.022	0.106	36,474	1,087	\$1B-\$10B	67.5	246,200	1,997
Enterprise Bk Of Sc	Ehrhardt	SC	97.5	0.271	1	70,904	1,327	\$100M-500M	77.5	70,904	1,327
Anderson Bros Bk	Mullins	SC	92.5	0.318	1	66,271	1,244	\$100M-500M	77.5	66,271	1,244
Palmetto St Bk	Hampton	SC	92.5	0.238	1	45,654	1,140	\$100M-500M	70.0	45,654	1,140
Bank Of York	York	SC	92.5	0.312	1	42,290	799	\$100M-500M	75.0	42,290	799
Conway Nb	Conway	SC	90.0	0.121	0.5	68,142	2,495	\$500M-\$1B	65.0	124,235	2,733
Horry Cty St Bk	Loris	SC	87.5	0.163	0.434	28,908	1,355	\$100M-500M	77.5	64,713	1,529
Community First Bk	Walhalla	SC	87.5	0.196	0.836	42,306	810	\$100M-500M	60.0	49,558	862
Peoples St Bk	De Smet	SD	95.0	0.249	1	12,748	547	<\$100M	85.0	12,748	547
Merchants St Bk	Freeman	SD	90.0	0.223	1	19,836	363	<\$100M	80.0	19,836	363
First Fidelity Bk	Burke	SD	85.0	0.096	1	21,059	550	\$100M-500M	65.0	21,059	550
First St Bk Of Roscoe	Roscoe	SD	85.0	0.207	1	10,536	175	<\$100M	72.5	10,536	175

Table 3B. Micro-Business-Friendly Banks by State using Call Report Data, June 2002

Bank Name	City	State	Micro-Business Lending (<\$100K)					Small Business Lending (<\$1M)			
			Rank (1)	SBL/TA (2)	SBL/TBL (3)	SSBL\$ (1000) (4)	SSBL# (5)	Bk. Size (6)	Rank (7)	LSBL\$ (1000) (8)	LSBL# (9)
Farmers & Merchants St Bk	Iroquois	SD	82.5	0.148	1	5,053	147	<\$100M	62.5	5,053	147
Peoples St Bk	Summit	SD	82.5	0.17	1	4,248	146	<\$100M	67.5	4,248	146
First St Bk Of Warner	Warner	SD	80.0	0.173	1	5,853	166	<\$100M	67.5	5,853	166
Fulton St Bk	Fulton	SD	80.0	0.143	1	4,176	120	<\$100M	65.0	4,176	120
Great Plains Bk	Eureka	SD	80.0	0.137	1	5,083	140	<\$100M	70.0	5,083	140
American City Bk	Tullahoma	TN	100.0	0.327	1	40,025	1,508	\$100M-500M	92.5	40,025	1,508
Commercial B&Tc	Paris	TN	97.5	0.232	1	83,149	1,306	\$100M-500M	90.0	83,149	1,306
First Bk Of Tennessee	Spring City	TN	97.5	0.362	1	46,291	549	\$100M-500M	87.5	46,291	549
Citizens Cmnty Bk	Winchester	TN	97.5	0.341	1	29,823	529	<\$100M	87.5	29,823	529
First Nb Of Manchester	Manchester	TN	95.0	0.218	1	28,544	663	\$100M-500M	77.5	28,544	663
Citizens Bk	Carthage	TN	92.5	0.146	1	61,204	1,234	\$100M-500M	75.0	61,204	1,234
Traders Nb	Tullahoma	TN	92.5	0.299	1	32,410	510	\$100M-500M	80.0	32,410	510
Citizens Bk Of East Tennesse	Rogersville	TN	92.5	0.192	1	21,507	332	\$100M-500M	70.0	21,507	332
Peoples B&Tc Pickett Cty	Byrdstown	TN	92.5	0.218	1	16,256	528	<\$100M	75.0	16,256	528
Peoples Bk	Clifton	TN	90.0	0.371	1	31,753	493	<\$100M	80.0	31,753	493
Bank Of Crockett	Bells	TN	90.0	0.289	1	23,582	389	<\$100M	75.0	23,582	389
First T&Sb	Oneida	TN	90.0	0.22	1	18,777	296	<\$100M	70.0	18,777	296
First Nb	Pikeville	TN	90.0	0.236	1	15,303	337	<\$100M	72.5	15,303	337
Macon B&Tc	Lafayette	TN	90.0	0.099	1	20,217	622	\$100M-500M	62.5	20,217	622
First Nb	Hughes Springs	TX	100.0	0.289	1	39,552	1,053	\$100M-500M	92.5	39,552	1,053
City Nb	Sulphur Springs	TX	97.5	0.179	1	31,226	844	\$100M-500M	77.5	31,226	844
First Nb	Newton	TX	97.5	0.271	1	30,255	626	\$100M-500M	87.5	30,255	626
Peoples St Bk	Clyde	TX	97.5	0.207	1	23,166	639	\$100M-500M	80.0	23,166	639
First Nb Of Albany Breckenri	Albany	TX	95.0	0.261	1	52,142	1,049	\$100M-500M	87.5	52,142	1,049
First Nb	George West	TX	95.0	0.358	1	34,604	597	<\$100M	90.0	34,604	597
Security Bk	Ralls	TX	95.0	0.188	1	21,649	523	\$100M-500M	72.5	21,649	523
Round Top St Bk	Round Top	TX	95.0	0.185	1	20,422	443	\$100M-500M	72.5	20,422	443
Peoples Nb	Paris	TX	95.0	0.207	1	21,368	417	\$100M-500M	80.0	21,368	417
First Nb	Borger	TX	95.0	0.35	1	25,241	340	<\$100M	87.5	25,241	340
Wright Express Fncl Svc Corp	Salt Lake City	UT	90.0	0.639	0.667	161,185	76,801	\$100M-500M	80.0	189,046	77,165
Volvo Cmrl Cr Corp Utah	Salt Lake City	UT	90.0	0.638	1	12,706	6,404	<\$100M	82.5	12,706	6,404
Village Bk	Saint George	UT	87.5	0.454	1	29,364	918	<\$100M	77.5	29,364	918
Transportation Alliance Bk	Ogden	UT	80.0	0.267	0.349	22,069	2,638	<\$100M	65.0	40,255	2,743
Bonneville Bk	Provo	UT	75.0	0.291	1	7,850	230	<\$100M	57.5	7,850	230
Powell Valley Nb	Jonesville	VA	97.5	0.318	1	58,193	811	\$100M-500M	85.0	58,193	811
Grayson Nb	Independence	VA	97.5	0.208	1	46,262	872	\$100M-500M	77.5	46,262	872
Bank Of Northumberland	Heathsville	VA	95.0	0.108	0.476	18,820	1,387	\$100M-500M	80.0	39,515	1,540
Farmers & Miners Bk	Pennington Gap	VA	95.0	0.125	1	12,896	3,051	\$100M-500M	60.0	12,896	3,051
Bank Of Marion	Marion	VA	95.0	0.129	1	36,739	556	\$100M-500M	62.5	36,739	556
Highlands Union Bk	Abingdon	VA	95.0	0.087	0.378	40,611	1,153	\$100M-500M	80.0	93,886	1,381
New Peoples Bk	Honaker	VA	95.0	0.104	0.36	24,300	945	\$100M-500M	82.5	65,249	1,159
Benchmark Cmnty Bk	Kenbridge	VA	92.5	0.09	0.36	21,919	1,004	\$100M-500M	77.5	54,983	1,149
Bank Of Charlotte Cty	Phenix	VA	92.5	0.179	1	18,320	548	\$100M-500M	60.0	18,320	548

Table 3B. Micro-Business-Friendly Banks by State using Call Report Data, June 2002

Bank Name	City	State	Micro-Business Lending (<\$100K)					Small Business Lending (<\$1M)			
			Rank (1)	SBL/TA (2)	SBL/TBL (3)	SSBL\$ (1000) (4)	SSBL# (5)	Bk. Size (6)	Rank (7)	LSBL\$ (1000) (8)	LSBL# (9)
Peoples Cmnty Bk	Montross	VA	90.0	0.264	1	23,258	345	<\$100M	65.0	23,258	345
Bank Of Hampton Roads	Chesapeake	VA	90.0	0.086	0.21	23,350	946	\$100M-500M	72.5	72,333	1,133
Peoples Tc Of St Albans	Saint Albans	VT	85.0	0.186	1	34,036	713	\$100M-500M	55.0	34,036	713
Security St Bk	Centralia	WA	97.5	0.135	0.383	30,940	578	\$100M-500M	60.0	58,291	707
Community First Bk	Kennewick	WA	87.5	0.113	0.291	10,111	498	<\$100M	50.0	22,679	569
Mt Rainier Nb	Enumclaw	WA	85.0	0.103	0.292	13,289	307	\$100M-500M	52.5	34,736	390
Americanwest Bk	Spokane	WA	82.5	0.058	0.124	41,426	1,912	\$500M-\$1B	60.0	158,345	2,579
Whidbey Island Bk	Oak Harbor	WA	82.5	0.059	0.183	28,820	1,187	\$100M-500M	70.0	123,984	1,644
Today's Bk	Vancouver	WA	82.5	0.11	0.188	12,088	339	\$100M-500M	82.5	62,963	528
First Heritage Bk	Snohomish	WA	77.5	0.076	0.246	7,437	327	<\$100M	65.0	30,281	470
Bank Of The Pacific	Aberdeen	WA	77.5	0.065	0.136	16,265	633	\$100M-500M	67.5	82,742	919
Islanders Bk	Friday Harbor	WA	77.5	0.064	0.286	9,044	397	\$100M-500M	55.0	30,582	490
Northern St Bk	Ashland	WI	97.5	0.269	1	34,930	573	\$100M-500M	80.0	34,930	573
Chippewa Valley Bk	Winter	WI	97.5	0.339	1	30,066	420	<\$100M	85.0	30,066	420
Laona St Bk	Laona	WI	95.0	0.268	1	25,238	1,789	<\$100M	75.0	25,238	1,789
Royal Bk	Elroy	WI	95.0	0.267	1	33,155	566	\$100M-500M	80.0	33,155	566
Community Bk Central Wi	Colby	WI	95.0	0.437	1	33,961	456	<\$100M	85.0	33,961	456
Community Bk	Superior	WI	95.0	0.304	1	22,731	379	<\$100M	75.0	22,731	379
Reedsburg Bk	Reedsburg	WI	92.5	0.282	1	36,435	494	\$100M-500M	77.5	36,435	494
Fortress Bk Westby	Westby	WI	92.5	0.319	1	32,715	596	\$100M-500M	82.5	32,715	596
Community Bk Oconto Cty	Oconto Falls	WI	92.5	0.394	1	26,196	303	<\$100M	82.5	26,196	303
First Nb Manitowoc	Manitowoc	WI	90.0	0.174	0.59	94,279	1,586	\$500M-\$1B	82.5	150,181	1,846
Premier Cmnty Bk	Marion	WI	90.0	0.223	1	28,216	414	\$100M-500M	72.5	28,216	414
Shell Lake St Bk	Shell Lake	WI	90.0	0.169	1	17,393	368	\$100M-500M	65.0	17,393	368
Traders Bk	Spencer	WV	95.0	0.443	1	56,369	1,279	\$100M-500M	87.5	56,369	1,279
Pendleton Cty Bk	Franklin	WV	92.5	0.2	1	27,227	504	\$100M-500M	75.0	27,227	504
Bank Of Gassaway	Gassaway	WV	92.5	0.141	1	19,744	566	\$100M-500M	67.5	19,744	566
Calhoun Cty Bk	Grantsville	WV	92.5	0.155	0.579	12,720	642	<\$100M	82.5	21,950	688
Poca Valley Bk	Walton	WV	92.5	0.149	1	27,969	354	\$100M-500M	72.5	27,969	354
Community Bk Of Parkersburg	Parkersburg	WV	87.5	0.126	1	20,198	324	\$100M-500M	60.0	20,198	324
Bank Of Romney	Romney	WV	85.0	0.074	0.497	12,135	530	\$100M-500M	70.0	24,349	671
Hilltop Nb	Casper	WY	92.5	0.132	0.686	38,604	771	\$100M-500M	77.5	56,207	873
Bank Of Cmrc	Rawlins	WY	90.0	0.191	1	11,392	283	<\$100M	60.0	11,392	283
Bank Of Star Valley	Afton	WY	87.5	0.183	1	9,989	366	<\$100M	67.5	9,989	366
First Nb&Tc	Powell	WY	85.0	0.08	0.277	16,551	743	\$100M-500M	77.5	53,245	931
Cowboy St Bk	Ranchester	WY	85.0	0.256	1	7,988	231	<\$100M	60.0	7,988	231
First St Bk	Wheatland	WY	85.0	0.08	0.396	8,273	663	\$100M-500M	77.5	20,902	727
First Nb Of Buffalo	Buffalo	WY	85.0	0.103	0.322	11,142	470	\$100M-500M	80.0	33,746	580

Note: Dollar amount is in \$1000.

Source: U.S. Small Business Administration, Office of Advocacy, Office of Economic Research, from the Call Report Collected by the Federal Reserve.

Table 4A. Top Small Business Lenders By State Using CRA Data, 2001

Bank Name old	HQ State	Small Business lending (<\$1M)			Small Business Lending (<\$250k)		Small Business Lending (<\$100k)	
		SBL\$ (1,000) (1)	SBL# (2)	Bk. Size (3)	MSBL\$ (1,000) (4)	MSBL# (5)	SBL\$ (1,000) (6)	SBL# (7)
Alabama								
Regions Financial Corporation	AL	998,504	10,376	\$10B-\$50B	479,905	9,360	244,159	7,956
Amsouth Bancorporation	AL	905,691	12,299	\$10B-\$50B	521,713	11,529	352,956	10,563
Synovus Financial Corp.	GA	632,395	5,594	\$10B-\$50B	289,200	4,896	136,880	4,001
Southtrust Corporation	AL	588,560	4,294	\$10B-\$50B	241,223	3,592	107,753	2,821
Compass Bancshares Inc.	AL	579,882	4,355	\$10B-\$50B	226,921	3,675	110,870	2,993
Colonial Bancgroup Inc.	AL	275,054	3,440	\$10B-\$50B	153,698	3,189	83,730	2,789
Alabama National Bancorporation	AL	154,916	1,633	\$1B-\$10B	71,677	1,467	37,243	1,268
Banc Corporation The	AL	144,411	2,027	\$1B-\$10B	88,500	1,898	50,786	1,664
Whitney Holding Corporation	LA	110,156	856	\$1B-\$10B	53,083	737	21,172	553
Heritage Financial Holding Co.	AL	93,157	739	<\$1B	36,603	623	19,087	518
Bancorpsouth Inc.	MS	90,941	1,318	\$1B-\$10B	56,143	1,242	30,562	1,089
Peoples Banctrust Company	AL	67,954	731	<\$1B	40,379	674	17,768	533
Auburn National Bancorporation	AL	66,298	722	<\$1B	34,253	652	17,614	556
Suntrust Banks Inc.	GA	57,056	557	>\$50B	25,812	491	11,096	401
Union Planters Corporation	TN	55,881	497	\$10B-\$50B	25,603	437	13,231	365
Aliant Financial Corporation	AL	54,494	775	<\$1B	33,241	730	19,844	648
United Security Bancshares	AL	53,914	990	<\$1B	32,897	943	20,102	858
Mbna Corporation	DE	52,631	7,006	\$10B-\$50B	52,631	7,006	52,631	7,006
Alaska								
First NB Alaska	AK	305,243	3,288	\$1B-\$10B	164,882	2,989	78,480	2,502
Wells Fargo & Company	CA	185,386	3,904	>\$50B	108,251	3,743	62,956	3,477
Northrim Bank	AK	116,818	720	N/A	45,768	581	21,267	447
Keycorp	OH	74,094	382	>\$50B	20,211	280	7,854	211
Wells Fargo & Company	CA	417,171	7,834	>\$50B	215,216	7,429	124,988	6,945
Arizona								
Zions Bancorporation	UT	348,614	2,488	\$10B-\$50B	133,639	2,097	52,834	1,658
Bank One Corporation	IL	191,973	5,198	>\$50B	133,946	5,082	97,529	4,888
Compass Bancshares Inc.	AL	181,330	1,252	\$10B-\$50B	67,994	1,035	33,588	845
Bank Of America Corporation	NC	170,683	2,389	>\$50B	77,233	2,219	41,023	2,021
Capitol Bancorp Ltd.	MI	164,479	953	\$1B-\$10B	62,908	731	24,357	509
Marshall & Ilsley Corporation	WI	127,805	724	\$10B-\$50B	44,967	567	17,871	421
Northern Trust Corporation	IL	94,611	406	\$10B-\$50B	26,464	280	10,409	189
American Express Centurion B	UT	76,939	16,275	\$10B-\$50B	76,522	16,274	75,731	16,269
Johnson International Inc.	WI	63,807	268	\$1B-\$10B	17,692	184	6,760	126
Citigroup Inc.	NY	62,522	17,034	>\$50B	62,522	17,034	62,522	17,034
Ge Cap Fncl	UT	58,060	15,310	\$1B-\$10B	58,060	15,310	58,060	15,310
U.S. Bancorp	MN	55,262	1,265	>\$50B	27,786	1,214	15,775	1,143
Arkansas								
Regions Financial Corporation	AL	774,511	9,726	\$10B-\$50B	409,208	8,987	229,450	7,896
Arvest Bank Group Inc.	AR	477,317	5,079	\$1B-\$10B	226,887	4,572	118,548	3,915
Simmons First National Corp	AR	206,993	3,285	\$1B-\$10B	126,445	3,116	75,379	2,805
Bank Of The Ozarks Inc	AR	109,346	1,866	<\$1B	63,005	1,767	41,133	1,630
Bancorpsouth Inc.	MS	108,981	1,752	\$1B-\$10B	60,411	1,652	36,288	1,508
Bank Of America Corporation	NC	97,451	655	>\$50B	26,720	531	12,054	448
First Security Bancorp	AR	86,954	2,043	\$1B-\$10B	63,049	1,991	42,839	1,869
U.S. Bancorp	MN	83,055	1,237	>\$50B	45,076	1,166	27,533	1,064

Table 4A. Top Small Business Lenders By State Using CRA Data, 2001

Bank Name old	HQ State	Small Business lending (<\$1M)			Small Business Lending (<\$250k)		Small Business Lending (<\$100k)	
		SBL\$ (1,000) (1)	SBL# (2)	Bk. Size (3)	MSBL\$ (1,000) (4)	MSBL# (5)	SBL\$ (1,000) (6)	SBL# (7)
First Bank Corp	AR	81,868	1,188	<\$1B	48,466	1,111	25,074	968
Union Planters Corporation	TN	80,135	1,612	\$10B-\$50B	50,496	1,548	29,675	1,425
First Tennessee National Corp.	TN	53,419	551	\$10B-\$50B	26,328	498	12,464	419
California								
Wells Fargo & Company	CA	2,922,969	70,945	>\$50B	1,549,944	68,202	898,096	64,731
Bank of America Corporation	NC	1,871,109	20,101	>\$50B	728,318	18,083	442,431	16,608
Union Bk of CA Na	CA	1,623,855	21,274	\$10B-\$50B	813,127	19,821	553,447	18,446
City National Corporation	CA	929,300	3,692	\$10B-\$50B	234,952	2,488	82,001	1,672
Zions Bancorporation	UT	914,540	4,158	\$10B-\$50B	282,083	3,027	124,152	2,185
U.S. Bancorp	MN	655,690	13,095	>\$50B	296,072	12,436	197,263	11,862
United California Bank	CA	641,687	3,580	N/A	185,388	2,791	109,248	2,388
American Express Centurion B	UT	621,708	131,000	\$10B-\$50B	619,058	130,995	613,101	130,960
Citigroup Inc.	NY	594,399	154,341	>\$50B	590,009	154,336	588,285	154,324
Greater Bay Bancorp	CA	588,407	2,537	\$1B-\$10B	169,799	1,782	57,071	1,172
Comerica Incorporated	MI	540,912	1,591	>\$50B	97,793	856	28,054	482
Mbna Corporation	DE	458,817	51,776	\$10B-\$50B	451,940	51,757	443,706	51,702
Mellon Financial Corporation	PA	448,217	5,126	\$10B-\$50B	148,122	4,599	78,880	4,203
Bank Of The West	CA	407,223	3,696	\$10B-\$50B	168,274	3,250	98,121	2,864
Westamerica Bancorporation	CA	401,794	2,278	\$1B-\$10B	178,942	1,833	65,265	1,210
Ge Cap Fncl	UT	354,473	89,638	\$1B-\$10B	350,404	89,627	343,902	89,587
First Banks Inc.	MO	293,097	1,150	\$1B-\$10B	73,943	767	29,183	526
Advanta Bk Corp	UT	251,064	33,308	<\$1B	251,064	33,308	251,064	33,308
Community Bk	CA	238,857	987	\$1B-\$10B	63,717	678	24,449	463
Cvb Financial Corp.	CA	230,303	1,385	\$1B-\$10B	85,947	1,098	38,919	841
Pacific Capital Bancorp	CA	188,714	1,667	\$1B-\$10B	78,820	1,473	44,181	1,285
Ucbh Holdings Inc.	CA	186,652	429	\$1B-\$10B	23,540	162	4,301	58
Cathay Bancorp Inc.	CA	182,568	679	\$1B-\$10B	42,105	435	16,922	299
Hanmi Financial Corporation	CA	177,413	1,147	\$1B-\$10B	74,539	945	36,550	732
Mid-State Bancshares	CA	170,794	1,172	\$1B-\$10B	72,092	988	35,381	789
East West Bancorp Inc.	CA	163,389	567	\$1B-\$10B	31,610	347	13,513	248
Nara Bancorp Inc.	CA	136,166	645	<\$1B	46,216	472	18,618	317
J.P. Morgan Chase & Co.	NY	133,670	4,943	>\$50B	120,263	4,921	110,692	4,862
Farmers & Mrch Bk	CA	131,470	882	\$1B-\$10B	56,361	743	24,540	565
Silicon Valley Bancshares	CA	131,115	232	\$1B-\$10B	9,101	55	1,251	18
Civic Bancorp	CA	127,439	450	N/A	34,762	285	9,603	155
Mechanics Bk	CA	124,537	755	\$1B-\$10B	36,167	599	21,279	517
Pacific Union Bk	CA	122,667	872	<\$1B	57,374	748	31,100	596
California Ctr Bk	CA	113,322	816	<\$1B	52,530	691	28,535	550
Fremont Bancorporation	CA	110,458	460	\$1B-\$10B	33,752	315	12,195	199
Bank One Corporation	IL	110,072	11,586	>\$50B	106,215	11,578	105,345	11,574
Fbop Corporation	IL	102,679	500	\$1B-\$10B	34,611	372	11,583	249
Sierra Bancorp	CA	102,595	911	<\$1B	51,769	804	21,261	612
Gbc Bancorp	CA	101,930	323	\$1B-\$10B	14,389	179	6,845	140
Farmers & Merchants Bancorp	CA	94,602	622	<\$1B	38,858	511	17,216	395
Heritage Commerce Corp	CA	93,507	311	<\$1B	20,362	187	4,667	99
Vib Corp	CA	91,371	480	\$1B-\$10B	35,053	378	13,302	253
Capital Crossing Bk	MA	85,464	659	<\$1B	41,149	565	18,841	424

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		SBL\$ (1,000)	SBL#	Bk. Size	MSBL\$ (1,000)	MSBL#	SBL\$ (1,000)	SBL#
old		(1)	(2)	(3)	(4)	(5)	(6)	(7)
Central Coast Bancorp	CA	85,414	472	<\$1B	30,194	373	12,958	276
Wilshire St Bk	CA	85,173	301	<\$1B	20,732	176	5,080	85
Capital Corp Of The West	CA	85,015	466	<\$1B	32,139	373	15,481	273
Popular Inc.	PR	80,463	467	\$1B-\$10B	28,868	369	11,270	271
First Northern Community Ban	CA	78,382	492	<\$1B	29,344	394	13,392	305
Exchange Bk	CA	76,965	781	\$1B-\$10B	43,942	710	23,296	598
First National Of Nebraska	NE	75,732	7,641	\$10B-\$50B	73,091	7,634	67,567	7,597
Wachovia Corporation	NC	75,065	236	>\$50B	6,455	116	1,271	89
California Community Financial	CA	74,313	326	\$1B-\$10B	19,298	220	8,529	156
Northern Empire Bancshares	CA	69,429	250	<\$1B	13,476	146	4,912	99
Bwc Financial Corp.	CA	67,474	383	<\$1B	25,502	297	12,167	226
Manufacturers Bk	CA	66,397	187	\$1B-\$10B	11,449	88	2,957	45
Bank Of Marin	CA	65,809	456	<\$1B	32,632	394	14,418	301
First Nb	CA	64,492	222	<\$1B	17,332	150	6,853	97
Desert Cmnty Bk	CA	63,314	398	<\$1B	22,172	310	8,815	232
Far East Nb	CA	61,581	227	\$1B-\$10B	15,379	142	5,308	89
Rcb Corporation	CA	59,752	299	<\$1B	19,835	225	8,169	164
1867 Western Financial Corpo	CA	58,543	331	N/A	20,281	258	8,697	187
Foothill Independent Bancorp	CA	55,814	330	<\$1B	21,540	264	9,427	199
Montecito Bancorp	CA	55,414	313	<\$1B	19,404	244	7,896	181
Pacific Crest Capital Inc.	CA	51,709	145	<\$1B	9,049	59	1,252	16
First Republic Bk	NV	51,378	166	\$1B-\$10B	13,387	96	2,492	40
Trico Bancshares	CA	50,955	607	\$1B-\$10B	31,456	569	20,026	505
Colorado								
Wells Fargo & Company	CA	544,705	7,614	>\$50B	288,238	7,123	160,158	6,402
Zions Bancorporation	UT	339,217	2,879	\$10B-\$50B	154,434	2,510	69,758	2,040
Community First Bankshares	ND	214,078	1,905	\$1B-\$10B	98,873	1,672	49,252	1,385
Cobiz Inc.	CO	201,751	1,175	\$1B-\$10B	84,730	958	31,983	667
U.S. Bancorp	MN	201,125	6,508	>\$50B	123,131	6,348	86,739	6,134
Union Bankshares Ltd.	CO	186,852	1,051	<\$1B	67,636	816	24,629	574
Compass Bancshares Inc.	AL	185,901	950	\$10B-\$50B	59,404	705	21,230	482
Firstbank Holding Company	CO	182,942	2,517	\$1B-\$10B	84,106	2,315	41,924	2,080
Guaranty Corporation	CO	152,604	737	\$1B-\$10B	51,174	549	19,246	382
First National of Nebraska	NE	147,293	1,944	\$10B-\$50B	70,633	1,797	36,273	1,602
Pinnacle Bancorp Inc.	NE	129,302	1,305	\$1B-\$10B	61,804	1,160	29,823	978
Bank One Corporation	IL	119,014	3,857	>\$50B	72,473	3,774	56,226	3,685
Citywide Banks of Colorado	CO	115,077	792	<\$1B	43,925	651	20,156	514
Keycorp	OH	114,164	1,038	>\$50B	43,565	915	22,202	803
Centennial Bank Holdings	CO	84,623	784	<\$1B	41,112	696	19,081	565
Citigroup Inc.	NY	70,474	17,468	>\$50B	69,474	17,467	69,474	17,467
American Express Centurion	UT	67,056	12,256	\$10B-\$50B	66,756	12,255	66,581	12,254
Mbna Corporation	DE	65,539	8,020	\$10B-\$50B	65,539	8,020	65,013	8,017
Ge Cap Fncl	UT	60,865	15,258	\$1B-\$10B	60,865	15,258	60,365	15,256
Vail Banks Inc.	CO	51,027	498	<\$1B	26,172	451	13,141	378
Connecticut								
Fleetboston Financial Corporation	MA	276,502	4,577	>\$50B	153,376	4,351	115,953	4,146
Wachovia Corporation	NC	241,165	1,597	>\$50B	88,317	1,313	47,745	1,088

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Bank Name old	HQ State	Small Business lending (<\$1M)			Small Business Lending (<\$250k)		Small Business Lending (<\$100k)	
		SBL\$ (1,000) (1)	SBL# (2)	Bk. Size (3)	MSBL\$ (1,000) (4)	MSBL# (5)	SBL\$ (1,000) (6)	SBL# (7)
J.P. Morgan Chase & Co.	NY	152,431	4,000	>\$50B	121,488	3,940	106,428	3,854
Hudson United Bancorp	NJ	98,377	541	\$1B-\$10B	38,229	420	14,001	283
Citigroup Inc.	NY	69,131	14,683	>\$50B	66,131	14,680	65,906	14,679
American Express Centurion	UT	62,603	10,621	\$10B-\$50B	62,603	10,621	62,353	10,619
Delaware								
Wilmington Trust Corporation	DE	187,019	1,003	\$1B-\$10B	64,764	771	26,028	549
Pnc Financial Services Group	PA	145,605	1,120	>\$50B	55,352	962	29,969	825
Wachovia Corporation	NC	77,609	544	>\$50B	29,891	458	15,540	375
Commercbank Na	FL	55,889	227	\$1B-\$10B	13,514	119	2,959	54
Mercantile Bankshares Corporation	MD	51,134	417	\$10B-\$50B	25,574	360	10,572	267
District of Columbia								
Bb&T Corporation	NC	83,546	502	>\$50B	29,236	401	13,331	312
Wachovia Corporation	NC	76,088	512	>\$50B	30,223	434	14,985	353
Bank of America Corporation	NC	50,312	428	>\$50B	14,906	368	7,451	330
Florida								
Wachovia Corporation	NC	1,798,181	14,474	>\$50B	761,241	12,586	419,271	10,692
Suntrust Banks Inc.	GA	1,494,959	14,404	>\$50B	650,753	12,781	342,633	11,036
Amsouth Bancorporation	AL	960,609	13,953	\$10B-\$50B	569,433	13,166	407,815	12,214
Bank Of America Corporation	NC	917,631	12,207	>\$50B	374,842	11,185	199,886	10,191
Southtrust Corporation	AL	521,295	3,725	\$10B-\$50B	214,440	3,124	93,875	2,433
Synovus Financial Corp.	GA	341,910	2,829	\$10B-\$50B	149,790	2,437	70,871	1,966
American Express Centurion	UT	332,084	53,337	\$10B-\$50B	330,495	53,332	327,421	53,313
Ge Cap Fncl	UT	279,667	74,907	\$1B-\$10B	278,517	74,904	277,992	74,901
Mbna Corporation	DE	278,480	34,549	\$10B-\$50B	276,820	34,546	275,802	34,539
Citigroup Inc.	NY	275,228	92,309	>\$50B	273,518	92,307	273,010	92,303
Colonial Bancgroup Inc.	AL	219,186	1,670	\$10B-\$50B	93,572	1,420	46,743	1,155
F.N.B. Corporation	FL	210,338	1,753	\$1B-\$10B	87,500	1,508	40,382	1,238
Huntington Bancshares Incorp.	OH	174,279	2,212	\$10B-\$50B	98,325	2,054	66,482	1,868
Union Planters Corporation	TN	165,556	1,131	\$10B-\$50B	67,616	951	34,329	767
Regions Financial Corporation	AL	162,293	1,338	\$10B-\$50B	80,236	1,167	34,290	898
Tampa Banking Company	FL	156,706	1,248	<\$1B	74,831	1,083	37,440	874
Compass Bancshares Inc.	AL	153,561	1,318	\$10B-\$50B	65,032	1,141	35,644	968
Mellon Financial Corporation	PA	145,767	2,200	\$10B-\$50B	81,430	2,070	42,550	1,847
Advanta Bk Corp	UT	125,986	16,285	<\$1B	125,986	16,285	125,738	16,283
Commercbank Na	FL	117,818	868	\$1B-\$10B	47,790	734	25,247	608
Capital City Bank Group Inc	FL	114,548	1,548	\$1B-\$10B	60,756	1,435	34,854	1,279
J.P. Morgan Chase & Co.	NY	109,058	4,139	>\$50B	100,424	4,124	95,605	4,095
Ocean Bankshares Inc.	FL	109,053	941	\$1B-\$10B	50,974	828	29,102	707
Riverside Banking Company	FL	94,321	1,192	\$1B-\$10B	53,716	1,098	29,728	950
U.S. Bancorp	MN	93,191	4,778	>\$50B	65,161	4,725	52,002	4,654
South Financial Group The	SC	90,955	770	\$1B-\$10B	53,024	694	23,304	483
Gold Banc Corporation Inc.	KS	89,871	728	\$1B-\$10B	43,668	624	18,859	479
Bank One Corporation	IL	87,081	8,741	>\$50B	82,071	8,732	81,267	8,727
Cnb Florida Bancshares Inc.	FL	85,403	771	<\$1B	40,817	678	16,374	526
Northern Trust Corporation	IL	79,193	409	\$10B-\$50B	29,966	308	11,653	207
Fifth Third Bancorp	OH	73,180	352	>\$50B	21,738	256	9,118	182
Wells Fargo & Company	CA	71,061	3,556	>\$50B	60,905	3,536	57,856	3,518

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		SBL\$ (1,000)	SBL#	Bk. Size	MSBL\$ (1,000)	MSBL#	SBL\$ (1,000)	SBL#
old		(1)	(2)	(3)	(4)	(5)	(6)	(7)
Transatlantic Bk	FL	64,554	535	<\$1B	32,876	472	18,747	396
Citrus & Chemical Bancorpora	FL	61,243	638	<\$1B	35,380	578	17,562	472
Banc Corporation	AL	58,733	571	\$1B-\$10B	25,660	506	12,407	426
Provident Financial Group	OH	57,463	322	\$10B-\$50B	20,199	249	7,378	179
Alabama National Bancorporation	AL	57,379	410	\$1B-\$10B	23,720	339	9,814	259
Republic Bancshares Inc.	FL	55,530	355	\$1B-\$10B	21,133	295	8,157	219
Georgia								
Synovus Financial Corp.	GA	1,613,924	14,772	\$10B-\$50B	702,277	12,969	337,454	10,806
Suntrust Banks Inc.	GA	1,456,614	11,239	>\$50B	548,614	9,477	257,368	7,775
Wachovia Corporation	NC	943,822	7,917	>\$50B	354,591	6,814	178,939	5,835
Regions Financial Corporation	AL	914,224	8,779	\$10B-\$50B	440,354	7,808	214,567	6,471
Bb&T Corporation	NC	659,771	6,878	>\$50B	303,416	6,166	151,663	5,238
Bank Of America Corporation	NC	411,200	3,954	>\$50B	150,074	3,484	73,915	3,067
United Community Banks Inc.	GA	261,647	3,532	\$1B-\$10B	144,178	3,263	76,300	2,844
Southtrust Corporation	AL	236,631	1,575	\$10B-\$50B	84,916	1,279	38,201	1,017
Main Street Banks Inc.	GA	151,537	664	\$1B-\$10B	44,573	447	12,770	260
American Express Centurion B	UT	130,204	19,841	\$10B-\$50B	129,889	19,840	128,858	19,834
Ge Cap FncI	UT	115,841	30,203	\$1B-\$10B	115,541	30,202	114,731	30,198
Mbna Corporation	DE	105,411	12,733	\$10B-\$50B	100,411	12,725	99,480	12,718
Citigroup Inc.	NY	95,249	32,212	>\$50B	95,249	32,212	94,769	32,209
Colonial Bancgroup Inc.	AL	89,364	661	\$10B-\$50B	35,983	559	15,863	439
Brand Bkg Co	GA	85,456	1,020	<\$1B	37,086	923	19,435	815
U.S. Bancorp	MN	83,751	2,965	>\$50B	50,460	2,895	36,960	2,808
Georgia Bank Financial Corp.	GA	74,129	809	<\$1B	35,204	731	18,071	628
Community Bankshares Inc.	GA	72,831	1,039	<\$1B	44,641	974	24,059	837
Fidelity National Corporation	GA	69,699	542	\$1B-\$10B	23,721	452	11,976	387
Amsouth Bancorporation	AL	68,504	751	\$10B-\$50B	29,894	677	19,620	616
Summit Bank Corporation	GA	63,855	319	<\$1B	21,921	239	8,867	165
Wgnb Corp.	GA	52,819	720	<\$1B	26,126	665	15,003	597
Hawaii								
Pacific Century Financial Co.	HI	221,154	2,000	\$1B-\$10B	107,869	1,783	60,152	1,521
Bank Of The West	CA	201,793	2,900	\$10B-\$50B	87,875	2,689	52,466	2,489
Cb Bancshares Inc.	HI	124,154	1,079	\$1B-\$10B	62,917	967	40,333	844
Cpb Inc.	HI	78,385	437	\$1B-\$10B	24,858	330	12,211	263
Hawaii National Bancshares	HI	60,978	537	<\$1B	28,406	474	14,330	391
Idaho								
Wells Fargo & Company	CA	211,454	2,763	>\$50B	117,598	2,576	64,446	2,273
U.S. Bancorp	MN	133,401	2,369	>\$50B	63,530	2,240	39,224	2,095
Keycorp	OH	93,932	847	>\$50B	47,839	759	21,321	611
W.T.B. Financial Corporation	WA	81,981	531	\$1B-\$10B	31,108	433	12,005	326
Zions Bancorporation	UT	69,217	681	\$10B-\$50B	37,286	612	18,719	504
Bank Of Cmrc	ID	58,373	1,033	<\$1B	43,554	991	23,798	876
Illionios								
Lasalle Bk Na	IL	664,479	2,677	>\$50B	142,429	1,820	57,338	1,356
Harris T&Sb	IL	638,864	4,640	\$10B-\$50B	236,984	3,872	110,145	3,149
First Midwest Bancorp Inc.	IL	572,495	4,120	\$1B-\$10B	224,523	3,466	101,166	2,755
U.S. Bancorp	MN	448,395	9,767	>\$50B	260,129	9,392	164,910	8,814

Table 4A. Top Small Business Lenders By State Using CRA Data, 2001

Bank Name old	HQ State	Small Business lending (<\$1M)			Small Business Lending (<\$250k)		Small Business Lending (<\$100k)	
		SBL\$ (1,000) (1)	SBL# (2)	Bk. Size (3)	MSBL\$ (1,000) (4)	MSBL# (5)	SBL\$ (1,000) (6)	SBL# (7)
Bank One Corporation	IL	446,162	9,366	>\$50B	209,623	8,930	143,636	8,567
Fifth Third Bancorp	OH	387,992	2,680	>\$50B	168,114	2,231	68,663	1,667
West Suburban Bancorp Inc.	IL	319,066	1,615	\$1B-\$10B	104,801	1,149	38,781	785
Mb Financial Inc	IL	305,547	1,428	\$1B-\$10B	95,355	1,023	33,736	675
Cib Marine Bancshares Inc.	WI	235,453	884	\$1B-\$10B	50,858	567	16,783	391
First American Bank Corporation	IL	214,865	945	\$1B-\$10B	55,563	663	22,962	489
Citigroup Inc.	NY	193,866	38,678	>\$50B	193,566	38,677	192,991	38,674
National City Corporation	OH	187,008	2,233	>\$50B	77,652	2,031	44,131	1,835
Taylor Capital Group Inc.	IL	184,194	1,147	\$1B-\$10B	60,317	914	25,343	718
First Banks Inc.	MO	173,313	1,620	\$1B-\$10B	70,872	1,424	39,938	1,239
Amcore Financial Inc.	IL	166,733	1,401	\$1B-\$10B	74,912	1,204	33,033	958
Wintrust Financial Corporation	IL	160,575	977	\$1B-\$10B	66,621	780	24,626	549
Union Planters Corporation	TN	159,053	1,526	\$10B-\$50B	71,035	1,342	36,611	1,141
Commerce Bancshares Inc.	MO	146,236	1,047	\$10B-\$50B	54,511	877	27,257	721
Midwest Banc Holdings Inc.	IL	138,410	957	\$1B-\$10B	55,773	799	23,982	622
American Express Centurion	UT	133,295	21,492	\$10B-\$50B	133,295	21,492	132,377	21,487
Northern Trust Corporation	IL	130,806	625	\$10B-\$50B	44,355	467	17,281	318
Old Second Bancorp Inc.	IL	126,579	863	\$1B-\$10B	46,636	709	22,074	566
American Chartered Bancorp	IL	124,170	560	<\$1B	40,307	393	12,039	240
Mbna Corporation	DE	121,540	15,235	\$10B-\$50B	120,565	15,234	120,367	15,233
Banc Ed Corp. The	IL	119,688	1,337	<\$1B	63,361	1,226	34,658	1,057
Ge Cap Fncl	UT	105,123	26,204	\$1B-\$10B	104,323	26,202	104,183	26,201
First Mid-Illinois Bancshare	IL	103,480	1,440	<\$1B	57,816	1,348	32,525	1,194
Fbop Corporation	IL	99,780	487	\$1B-\$10B	31,266	359	10,412	237
Banterra Corp	IL	99,641	1,294	<\$1B	56,070	1,205	33,231	1,060
Associated Banc-Corp	WI	96,231	638	\$10B-\$50B	32,453	513	14,814	417
Main Street Trust Inc.	IL	93,062	932	\$1B-\$10B	44,597	839	22,068	705
Standard Bancshares Inc.	IL	91,105	624	<\$1B	36,646	515	15,546	395
Privatebancorp Inc.	IL	90,433	398	\$1B-\$10B	28,637	280	9,122	169
Marine Bancorp Inc.	IL	85,741	554	<\$1B	31,990	442	13,502	338
Old National Bancorp	IN	84,348	831	\$1B-\$10B	35,565	733	18,492	633
Bank Of America Corporation	NC	79,722	521	>\$50B	15,305	415	8,314	375
Wells Fargo & Company	CA	79,690	1,920	>\$50B	48,087	1,859	34,571	1,781
West Pointe Bancorp Inc.	IL	75,669	680	<\$1B	37,886	602	17,208	483
Heartland Bancorp Inc.	IL	74,327	902	<\$1B	41,868	831	22,165	711
First Busey Corporation	IL	73,459	666	\$1B-\$10B	36,964	582	16,233	458
Advanta Bk Corp	UT	72,791	9,370	<\$1B	72,321	9,369	72,321	9,369
Home State Bancorp Inc.	IL	72,193	648	<\$1B	27,291	557	13,282	478
Hometown Independent Bancorp	IL	70,125	774	<\$1B	31,644	697	17,169	608
Princeton National Bancorp	IL	69,562	806	<\$1B	37,083	739	15,943	617
Itasca Bancorp Inc.	IL	67,170	493	<\$1B	30,277	417	12,526	319
J.P. Morgan Chase & Co.	NY	66,894	2,382	>\$50B	58,974	2,369	55,164	2,345
Palos Bancshares Inc.	IL	65,110	407	<\$1B	27,830	329	10,864	226
Peotone Bancorp Inc.	IL	64,050	423	<\$1B	24,360	344	11,783	266
Castle Bancgroup Inc.	IL	61,049	598	N/A	29,670	535	15,416	452
Blackhawk Bancorporation	IL	59,408	709	<\$1B	32,520	656	16,433	558
Mid Illinois Bancorp Inc.	IL	57,885	485	<\$1B	27,289	424	12,756	339

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		SBL\$ (1,000)	SBL#	Bk. Size	MSBL\$ (1,000)	MSBL#	SBL\$ (1,000)	SBL#
old		(1)	(2)	(3)	(4)	(5)	(6)	(7)
New Lenox Holding Company	IL	56,453	393	<\$1B	21,304	316	9,096	242
Great Lakes Financial Resource	IL	55,488	521	<\$1B	31,248	469	14,800	372
South Holland Bancorp Inc.	IL	50,688	497	<\$1B	30,012	453	13,452	353
Indiana								
Fifth Third Bancorp	OH	617,994	3,824	>\$50B	244,413	3,093	100,686	2,274
National City Corporation	OH	412,260	5,416	>\$50B	187,540	4,995	111,114	4,544
Old National Bancorp	IN	302,608	3,012	\$1B-\$10B	132,077	2,678	72,682	2,326
Bank One Corporation	IL	285,890	5,491	>\$50B	160,848	5,255	100,753	4,915
1st Source Corporation	IN	272,697	2,303	\$1B-\$10B	132,023	2,002	60,426	1,583
Irwin Financial Corporation	IN	246,513	1,258	\$1B-\$10B	89,667	948	30,274	606
Union Planters Corporation	TN	225,723	1,885	\$10B-\$50B	98,792	1,628	48,177	1,326
Star Financial Group Inc.	IN	163,941	1,438	\$1B-\$10B	78,484	1,268	35,276	1,016
First Merchants Corporation	IN	156,265	1,859	\$1B-\$10B	75,836	1,696	44,669	1,511
Wells Fargo & Company	CA	135,206	1,831	>\$50B	67,628	1,701	37,849	1,524
Lakeland Financial Corporation	IN	134,609	942	\$1B-\$10B	50,253	777	23,665	630
Hasten Bancshares	IN	110,777	729	\$1B-\$10B	41,077	594	18,750	467
First Indiana Corporation	IN	93,470	422	\$1B-\$10B	24,908	295	10,735	217
First Financial Corporation	IN	93,116	1,116	\$1B-\$10B	47,035	1,029	26,751	905
U.S. Bancorp	MN	91,853	2,736	>\$50B	63,296	2,675	38,820	2,526
Salin Bancshares Inc.	IN	91,001	511	<\$1B	35,446	400	13,854	276
Mbna Corporation	DE	86,924	12,411	\$10B-\$50B	86,074	12,409	84,271	12,397
First Bancshares Inc.	IN	77,576	637	\$1B-\$10B	43,915	562	15,201	381
Mercantile Bancorp Inc.	IN	77,271	502	<\$1B	31,078	411	13,017	306
First Financial Bancorp	OH	76,502	1,002	\$1B-\$10B	44,498	938	23,224	814
Integra Bank Corporation	IN	73,055	756	\$1B-\$10B	39,267	689	17,825	560
Lafayette Bancorporation	IN	72,240	965	N/A	39,931	890	22,121	787
Monroe Bancorp	IN	71,690	747	<\$1B	37,221	675	19,778	577
Citigroup Inc.	NY	67,903	18,147	>\$50B	67,903	18,147	67,763	18,146
Community Bank Shares of Indiana	IN	62,846	383	<\$1B	27,279	313	10,966	214
Keycorp	OH	62,587	818	>\$50B	28,520	747	16,530	680
Farmers Bancorp Frankfort	IN	58,894	569	<\$1B	30,078	512	15,479	417
Indiana United Bancorp	IN	57,339	1,263	\$1B-\$10B	35,597	1,221	23,003	1,143
Grabill Bancorp	IN	55,572	447	<\$1B	22,932	381	9,821	304
Bank Calumet Inc.	IN	52,102	429	<\$1B	25,047	371	12,002	297
Huntington Bancshares Incorp	OH	51,450	412	\$10B-\$50B	17,780	352	8,797	304
Fina Bancorp Inc.	IN	50,604	592	<\$1B	25,151	538	12,556	465
Iowa								
U.S. Bancorp	MN	387,976	6,391	>\$50B	199,776	6,028	117,708	5,553
Wells Fargo & Company	CA	372,749	3,658	>\$50B	174,775	3,278	83,772	2,755
Amtrust Inc.	IA	77,190	508	<\$1B	27,120	416	12,925	339
Ruan Financial Corporation	IA	64,149	286	\$1B-\$10B	18,019	210	6,636	146
Qcr Holdings Inc.	IL	63,302	551	<\$1B	25,219	473	10,974	387
Iowa First Bancshares Corp.	IA	57,090	648	<\$1B	32,821	603	16,341	503
West Bancorporation Inc.	IA	55,930	670	<\$1B	27,963	621	17,511	554
Heartland Financial Usa Inc	IA	50,960	263	\$1B-\$10B	17,100	203	5,898	135
Hills Bancorporation	IA	50,018	694	\$1B-\$10B	27,177	644	13,786	565
Kansas								

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U.S. Bancorp	MN	321,606	3,239	>\$50B	199,659	2,967	56,410	2,085
Intrust Financial Corporation	KS	262,989	2,569	\$1B-\$10B	108,636	2,262	55,541	1,951
Commerce Bancshares Inc.	MO	230,373	2,300	\$10B-\$50B	94,971	2,042	54,140	1,799
Bank Of America Corporation	NC	196,562	1,203	>\$50B	54,055	954	23,386	777
Commerce Financial Corporation	KS	98,594	997	<\$1B	43,496	892	20,338	756
Umb Financial Corporation	MO	94,027	773	\$1B-\$10B	36,196	662	15,132	548
Hillcrest Bancshares Inc.	KS	89,644	810	<\$1B	55,385	738	28,733	571
Emprise Financial Corporation	KS	87,939	691	<\$1B	34,998	582	14,211	463
Sunflower Banks Inc.	KS	79,140	840	<\$1B	38,497	762	21,726	664
Central Of Kansas Inc.	KS	75,639	1,242	<\$1B	41,807	1,175	23,748	1,065
Gold Banc Corporation Inc.	KS	72,320	1,098	\$1B-\$10B	38,041	1,028	21,967	932
Valley View Bancshares Inc.	KS	64,554	630	\$1B-\$10B	34,203	565	16,213	455
First Olathe Bancshares Inc	MO	51,865	450	<\$1B	24,552	397	12,193	327
Kentucky								
Fifth Third Bancorp	OH	369,169	1,971	>\$50B	126,246	1,523	51,366	1,105
National City Corporation	OH	338,645	3,642	>\$50B	138,497	3,262	70,821	2,875
U.S. Bancorp	MN	210,298	3,635	>\$50B	114,208	3,451	63,621	3,160
Pnc Financial Services Group	PA	180,455	1,511	>\$50B	75,755	1,321	43,471	1,142
Area Bancshares Corporation	KY	169,216	2,137	N/A	82,931	1,973	47,915	1,765
Community Trust Bancorp Inc	KY	135,169	1,958	\$1B-\$10B	87,175	1,853	50,621	1,629
S. Y. Bancorp Inc.	KY	122,580	1,159	<\$1B	62,427	1,020	28,987	823
Republic Bancorp Inc.	KY	121,134	864	\$1B-\$10B	62,632	739	24,502	512
Bank One Corporation	IL	112,445	2,378	>\$50B	57,628	2,275	37,831	2,161
Union Planters Corporation	TN	87,814	1,049	\$10B-\$50B	41,838	957	22,492	842
Farmers Capital Bank Corpora	KY	75,157	1,017	\$1B-\$10B	41,087	946	20,790	830
Traditional Bancorporation	KY	71,634	963	<\$1B	36,841	887	20,423	794
Bank Of Kentucky Financial	KY	68,493	495	<\$1B	31,932	412	12,258	303
Central Bancshares Inc.	KY	63,992	596	<\$1B	27,077	526	14,903	457
Old National Bancorp	IN	60,409	768	\$1B-\$10B	29,894	708	16,167	624
Integra Bank Corporation	IN	53,291	714	\$1B-\$10B	24,670	650	14,247	588
First Southern Bancorp Inc.	KY	52,064	573	<\$1B	26,298	518	13,070	441
Mid-America Bancorp	KY	51,257	350	N/A	19,978	288	7,765	216
Louisiana								
Whitney Holding Corporation	LA	742,057	5,750	\$1B-\$10B	327,081	4,942	153,843	3,975
Regions Financial Corporation	AL	408,555	4,547	\$10B-\$50B	203,553	4,125	110,288	3,571
Bank One Corporation	IL	258,495	4,830	>\$50B	146,983	4,611	94,610	4,317
Amsouth Bancorporation	AL	202,162	1,966	\$10B-\$50B	90,577	1,739	53,344	1,521
Hibernia Corporation	LA	139,430	3,866	\$10B-\$50B	114,444	3,806	94,550	3,685
Firststrut Corporation	LA	129,827	908	<\$1B	52,237	753	21,754	575
Hancock Holding Company	MS	116,036	2,380	\$1B-\$10B	78,295	2,294	48,640	2,116
Iberiabank Corporation	LA	109,760	1,030	\$1B-\$10B	56,198	926	24,315	727
Bancorpsouth Inc.	MS	87,865	959	\$1B-\$10B	47,249	873	24,028	731
First Guaranty Bk	LA	60,433	609	<\$1B	29,592	548	15,452	464
Midsouth Bancorp Inc.	LA	59,163	776	<\$1B	30,433	725	18,996	654
Parish Nb	LA	55,281	531	<\$1B	29,240	476	13,388	384
Ge Cap Fncl	UT	54,603	13,689	\$1B-\$10B	54,603	13,689	54,603	13,689
One American Corp.	LA	50,357	616	<\$1B	25,738	567	11,752	482

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Maine								
Banknorth Group Inc.	ME	196,584	1,564	\$10B-\$50B	80,152	1,324	41,091	1,086
Camden National Corporation	ME	89,499	1,158	<\$1B	54,362	1,083	28,960	935
Fleetboston Financial Corporation	MA	82,744	1,117	>\$50B	41,081	1,051	27,185	979
Keycorp	OH	64,187	782	>\$50B	36,804	721	18,387	611
Maryland								
Mercantile Bankshares Corporation	MD	646,360	5,875	\$10B-\$50B	298,001	5,172	147,922	4,284
Bank of America Corporation	NC	331,544	3,091	>\$50B	116,923	2,693	60,429	2,374
Bb&T Corporation	NC	296,524	2,167	>\$50B	117,430	1,819	54,598	1,463
Wachovia Corporation	NC	269,406	2,356	>\$50B	128,490	2,081	74,407	1,783
Suntrust Banks Inc.	GA	254,268	2,178	>\$50B	90,523	1,883	46,638	1,621
Allfirst Bk	MD	199,853	1,956	\$10B-\$50B	100,359	1,747	47,335	1,451
F&M Bancorp	MD	116,967	1,178	\$1B-\$10B	59,081	1,056	31,710	901
Mbna Corporation	DE	100,956	12,318	\$10B-\$50B	100,956	12,318	100,347	12,313
Susquehanna Bancshares Inc.	PA	93,774	761	\$1B-\$10B	40,137	650	19,813	530
Provident Bankshares Corpora	MD	86,095	331	\$1B-\$10B	19,730	213	7,585	149
U.S. Bancorp	MN	80,027	3,009	>\$50B	53,351	2,953	37,218	2,853
Citigroup Inc.	NY	72,225	20,258	>\$50B	71,225	20,257	70,575	20,253
American Express Centurion	UT	71,812	12,930	\$10B-\$50B	71,471	12,929	71,122	12,926
Sandy Spring Bancorp Inc.	MD	68,709	493	\$1B-\$10B	26,129	403	12,697	324
Fulton Financial Corporation	PA	60,347	482	\$1B-\$10B	28,582	418	14,649	339
Ge Cap Fncl	UT	58,352	14,617	\$1B-\$10B	57,502	14,615	57,502	14,615
Shore Bancshares Inc.	MD	54,860	840	<\$1B	28,848	785	17,254	717
Massachusetts								
Citizens Bk Of Ma	MA	462,875	3,517	\$10B-\$50B	171,669	2,973	82,174	2,481
Fleetboston Financial Corporation	MA	455,420	7,575	>\$50B	199,604	7,122	142,749	6,820
Banknorth Group Inc.	ME	221,788	1,309	\$10B-\$50B	75,026	1,032	34,166	808
Chittenden Corporation	VT	117,112	815	\$1B-\$10B	51,029	681	21,751	511
Citigroup Inc.	NY	112,452	26,004	>\$50B	111,452	26,003	110,847	26,000
American Express Centurion B	UT	109,467	17,958	\$10B-\$50B	109,167	17,957	107,810	17,949
Mbna Corporation	DE	94,008	10,891	\$10B-\$50B	94,008	10,891	90,003	10,864
Ccbt Financial Companies	MA	86,127	858	\$1B-\$10B	42,450	772	19,046	637
Independent Bank Corp.	MA	75,594	825	\$1B-\$10B	48,145	763	25,887	634
J.P. Morgan Chase & Co.	NY	71,425	2,791	>\$50B	63,875	2,778	62,586	2,769
Ge Cap Fncl	UT	70,682	17,409	\$1B-\$10B	69,932	17,408	68,652	17,400
Enterprise Bancorp Inc.	MA	64,156	609	<\$1B	37,694	553	17,630	439
Boston Private Financial	MA	50,393	203	\$1B-\$10B	12,140	131	5,629	95
Michigan								
Fifth Third Bancorp	OH	1,327,284	9,425	>\$50B	589,637	7,977	234,422	5,963
Lasalle Bk Na	IL	1,197,993	5,015	>\$50B	291,150	3,452	102,176	2,436
Comerica Incorporated	MI	1,173,034	5,126	>\$50B	317,312	3,583	116,560	2,459
Citizens Banking Corporation	MI	719,236	4,409	\$1B-\$10B	260,294	3,531	103,058	2,631
National City Corporation	OH	643,017	7,522	>\$50B	282,973	6,849	150,029	6,090
Bank One Corporation	IL	456,976	8,244	>\$50B	227,489	7,772	142,387	7,292
Capitol Bancorp Ltd.	MI	421,575	3,125	\$1B-\$10B	201,876	2,649	83,938	1,981
Mercantile Bank Corporation	MI	308,872	1,348	<\$1B	96,188	948	31,282	585
Chemical Financial Corporation	MI	258,983	2,937	\$1B-\$10B	135,965	2,676	70,626	2,290

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Huntington Bancshares Incorp.	OH	250,391	2,228	\$10B-\$50B	115,618	1,977	59,487	1,662
Macatawa Bank Corporation	MI	245,828	1,701	\$1B-\$10B	111,485	1,450	49,048	1,092
Mbna Corporation	DE	152,398	22,861	\$10B-\$50B	150,504	22,858	149,926	22,854
Republic Bancorp Inc.	MI	128,737	639	\$1B-\$10B	46,824	472	14,550	285
Wells Fargo & Company	CA	122,719	2,346	>\$50B	69,960	2,236	46,626	2,098
Independent Bank Corporation	MI	121,912	1,132	\$1B-\$10B	66,193	1,013	32,325	807
Irwin Financial Corporation	IN	121,765	568	\$1B-\$10B	44,484	413	11,955	227
Fnbh Bancorp Inc.	MI	121,359	1,073	<\$1B	57,801	942	26,000	758
Citigroup Inc.	NY	108,919	28,708	>\$50B	108,547	28,707	108,547	28,707
O.A.K. Financial Corporation	MI	108,420	737	<\$1B	39,580	607	17,233	475
Ge Cap Fncl	UT	108,322	27,304	\$1B-\$10B	108,322	27,304	108,122	27,303
American Express Centurion B	UT	87,112	15,675	\$10B-\$50B	87,112	15,675	86,607	15,672
Tcf Financial Corporation	MN	86,132	257	\$10B-\$50B	17,358	137	4,370	72
North Country Financial Corp	MI	68,448	610	<\$1B	31,798	523	15,377	424
Southern Michigan Bancorp	MI	59,056	577	<\$1B	27,834	511	13,821	427
Advanta Bk Corp	UT	55,248	7,041	<\$1B	55,248	7,041	55,109	7,040
lbt Bancorp Inc.	MI	52,934	561	<\$1B	28,899	516	15,157	434
1st Source Corporation	IN	52,491	534	\$1B-\$10B	31,743	486	15,032	383
United Bancorp Inc.	MI	52,019	463	<\$1B	29,904	420	9,853	294
Minnesota								
Wells Fargo & Company	CA	819,672	9,170	>\$50B	404,631	8,344	204,068	7,166
U.S. Bancorp	MN	535,816	13,700	>\$50B	265,876	13,196	182,560	12,715
Otto Bremer Foundation	MN	495,294	4,065	\$1B-\$10B	212,484	3,519	103,750	2,897
Associated Banc-Corp	WI	148,150	988	\$10B-\$50B	58,464	802	26,651	617
First National Financial Ser	MN	142,453	1,036	<\$1B	66,440	873	26,644	650
Community First Bankshares	ND	117,107	1,721	\$1B-\$10B	67,745	1,617	41,929	1,464
Signal Financial Corporation	MN	105,473	908	N/A	51,292	779	22,098	618
Marquette Bancshares Inc.	MN	90,560	774	<\$1B	39,094	678	19,260	561
Richfield State Agency Inc.	MN	77,479	289	N/A	19,874	189	6,202	117
Stearns Financial Services	MN	68,026	701	<\$1B	31,697	637	16,871	547
Citigroup Inc.	NY	50,982	9,984	>\$50B	50,982	9,984	50,181	9,979
Mississippi								
Trustmark Corporation	MS	593,481	9,237	\$1B-\$10B	322,575	8,683	202,941	7,988
Bancorpsouth Inc.	MS	472,979	6,645	\$1B-\$10B	256,955	6,204	149,210	5,538
Amsouth Bancorporation	AL	343,408	3,994	\$10B-\$50B	177,418	3,680	113,791	3,301
Peoples Holding Company	MS	230,656	3,440	\$1B-\$10B	131,119	3,233	75,524	2,896
Union Planters Corporation	TN	202,404	4,629	\$10B-\$50B	122,205	4,463	81,141	4,216
Banclplus Corporation	MS	153,045	2,894	\$1B-\$10B	94,584	2,771	56,978	2,551
Hancock Holding Company	MS	152,808	3,279	\$1B-\$10B	99,106	3,162	62,698	2,939
Nbc Capital Corporation	MS	101,167	2,391	\$1B-\$10B	64,537	2,309	41,827	2,166
First M & F Corporation	MS	92,300	1,841	\$1B-\$10B	55,901	1,767	36,956	1,652
State Capital Corporation	MS	67,508	1,927	<\$1B	51,537	1,881	35,242	1,772
Planters Holding Company	MS	65,543	1,451	<\$1B	47,410	1,413	29,632	1,298
Citizens Holding Company	MS	58,251	1,626	<\$1B	46,937	1,599	32,441	1,505
Missouri								
Commerce Bancshares Inc.	MO	605,284	5,795	\$10B-\$50B	259,175	5,148	137,105	4,441
U.S. Bancorp	MN	524,446	7,109	>\$50B	264,930	6,619	154,141	5,970

Table 4A. Top Small Business Lenders By State Using CRA Data, 2001

Bank Name	HQ State	Small Business lending (<\$1M)			Small Business Lending (<\$250k)		Small Business Lending (<\$100k)	
		SBL\$ (1,000)	SBL#	Bk. Size	MSBL\$ (1,000)	MSBL#	SBL\$ (1,000)	SBL#
old		(1)	(2)	(3)	(4)	(5)	(6)	(7)
Central Bancompany	MO	476,978	5,690	\$1B-\$10B	253,477	5,226	133,919	4,516
Bank Of America Corporation	NC	354,777	2,457	>\$50B	104,640	2,015	45,177	1,684
Allegiant Bancorp Inc.	MO	254,573	2,209	\$1B-\$10B	110,455	1,933	54,619	1,599
Union Planters Corporation	TN	172,955	1,911	\$10B-\$50B	77,760	1,724	42,156	1,516
Umb Financial Corporation	MO	172,371	1,436	\$1B-\$10B	62,834	1,238	26,143	1,027
First Banks Inc.	MO	130,862	933	\$1B-\$10B	53,219	788	23,898	623
Mississippi Valley Bancshare	MO	116,818	576	\$1B-\$10B	35,290	417	12,074	283
Enterbank Holdings Inc	MO	112,942	596	<\$1B	41,657	460	15,649	312
Cardinal Bancorp Inc.	MO	88,034	834	<\$1B	38,827	732	20,344	623
Great Southern Bancorp Inc.	MO	87,566	645	\$1B-\$10B	32,263	542	17,425	457
Trustcorp Financial Inc	MO	86,231	485	<\$1B	30,779	379	13,040	277
Arvest Bank Group Inc.	AR	71,543	701	\$1B-\$10B	33,826	625	17,250	529
Citigroup Inc.	NY	67,468	16,749	>\$50B	67,468	16,749	67,468	16,749
Ge Cap Fncl	UT	65,287	16,016	\$1B-\$10B	65,287	16,016	65,287	16,016
Mbna Corporation	DE	65,239	8,225	\$10B-\$50B	65,239	8,225	63,399	8,216
Valley View Bancshares Inc.	KS	57,506	414	\$1B-\$10B	23,241	347	9,705	268
Southern Bancshares Corp.	MO	51,861	491	<\$1B	24,830	442	14,633	379
Montana								
First Interstate Bancsystem	MT	236,436	3,154	\$1B-\$10B	142,706	2,940	72,056	2,519
Wells Fargo & Company	CA	91,232	1,153	>\$50B	43,972	1,066	23,639	946
Stockman Financial Corporation	MT	63,288	1,037	<\$1B	40,000	989	24,360	893
Nebraska								
First National of Nebraska	NE	295,670	3,565	\$10B-\$50B	129,378	3,254	69,155	2,910
Wells Fargo & Company	CA	204,355	2,949	>\$50B	107,544	2,765	56,130	2,467
Pinnacle Bancorp Inc.	NE	188,351	3,191	\$1B-\$10B	116,579	3,035	70,697	2,764
Spectrum Bancorporation Inc	NE	113,066	843	\$1B-\$10B	49,267	715	22,127	559
U.S. Bancorp	MN	105,199	2,333	>\$50B	49,144	2,221	30,797	2,116
Farmers & Merchants Investment	NE	75,994	719	\$1B-\$10B	39,126	648	21,291	545
American National Corporation	NE	57,398	604	\$1B-\$10B	25,820	539	14,725	475
Nevada								
Zions Bancorporation	UT	244,462	1,587	\$10B-\$50B	84,761	1,298	37,900	1,048
Wells Fargo & Company	CA	127,584	3,305	>\$50B	69,432	3,196	45,159	3,064
Bankwest Nevada Corporation	NV	104,199	785	<\$1B	53,743	696	25,996	541
Bank Of America Corporation	NC	100,919	1,110	>\$50B	28,296	984	16,576	920
Bank Of The West	CA	96,694	639	\$10B-\$50B	37,111	527	17,793	425
Capitol Bancorp Ltd.	MI	70,644	348	\$1B-\$10B	25,778	257	9,577	166
New Hampshire								
Banknorth Group Inc.	ME	194,691	1,564	\$10B-\$50B	92,911	1,343	43,278	1,053
Fleetboston Financial Corporation	MA	89,805	1,199	>\$50B	34,638	1,108	24,696	1,055
Granite State Bankshares	NH	85,324	764	\$1B-\$10B	45,969	681	22,452	546
New Jersey								
Wachovia Corporation	NC	1,050,384	7,615	>\$50B	423,289	6,471	224,573	5,390
Pnc Financial Services Group	PA	646,879	7,273	>\$50B	311,222	6,689	217,460	6,183
Fleetboston Financial Corporation	MA	622,736	10,490	>\$50B	287,400	9,882	197,689	9,389
Commerce Bancorp Inc.	NJ	442,285	2,788	\$10B-\$50B	184,484	2,287	78,151	1,687
J.P. Morgan Chase & Co.	NY	272,591	8,317	>\$50B	225,863	8,240	208,791	8,144
Valley National Bancorp	NJ	200,261	1,085	\$1B-\$10B	63,728	812	24,659	595

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		SBL\$ (1,000) (1)	SBL# (2)	Bk. Size (3)	MSBL\$ (1,000) (4)	MSBL# (5)	SBL\$ (1,000) (6)	SBL# (7)
American Express Centurion	UT	188,902	31,097	\$10B-\$50B	188,252	31,095	186,672	31,086
Fulton Financial Corporation	PA	167,285	1,363	\$1B-\$10B	75,914	1,180	37,304	957
Yardville National Bancorp	NJ	152,093	618	\$1B-\$10B	40,993	405	13,606	255
Citigroup Inc.	NY	138,314	33,090	>\$50B	127,828	33,073	122,604	33,042
Hudson United Bancorp	NJ	127,406	703	\$1B-\$10B	46,703	552	18,035	387
Mbna Corporation	DE	112,118	13,276	\$10B-\$50B	111,797	13,275	111,407	13,273
United National Bancorp	NJ	95,111	506	\$1B-\$10B	36,722	389	15,195	265
Lakeland Bancorp Inc.	NJ	90,593	636	\$1B-\$10B	41,168	531	18,611	401
Ge Cap Fncl	UT	88,000	23,427	\$1B-\$10B	88,000	23,427	87,650	23,425
U.S. Bancorp	MN	85,138	4,402	>\$50B	69,708	4,367	52,820	4,258
Merrill Lynch Bk Usa	UT	81,848	216	>\$50B	12,422	90	3,991	46
Sun Bancorp Inc	NJ	72,117	365	\$1B-\$10B	23,896	279	9,739	199
Minotola Nb	NJ	71,961	501	<\$1B	29,897	418	13,519	328
Bank Of New York Company	NY	65,739	1,565	>\$50B	51,881	1,535	40,799	1,477
Amboy Bancorporation	NJ	63,671	352	N/A	22,538	271	6,601	182
Newfield Bancorp Inc.	NJ	62,588	543	<\$1B	33,130	476	14,374	360
Advanta Bk Corp	UT	60,934	7,893	<\$1B	60,934	7,893	60,380	7,889
Susquehanna Bancshares Inc.	PA	50,192	233	\$1B-\$10B	15,384	169	4,653	108
New Mexico								
Wells Fargo & Company	CA	251,640	3,206	>\$50B	135,303	2,978	75,525	2,640
First State Bancorporation	NM	144,747	1,309	<\$1B	64,963	1,152	32,382	965
Bank Of America Corporation	NC	86,281	902	>\$50B	34,364	802	17,186	703
Heartland Financial Usa Inc	IA	65,620	545	\$1B-\$10B	28,828	472	13,238	390
Bok Financial Corporation	OK	65,458	371	\$10B-\$50B	21,584	289	11,633	233
Trinity Capital Corporation	NM	52,734	390	<\$1B	20,749	326	9,296	256
New York								
J.P. Morgan Chase & Co.	NY	2,132,285	45,433	>\$50B	1,569,642	44,439	1,298,407	43,012
Hsbc Bk Usa	NY	1,826,047	15,520	>\$50B	610,845	13,387	300,225	11,680
M&T Bank Corporation	NY	1,088,745	8,285	\$10B-\$50B	419,033	7,060	205,495	5,888
Citigroup Inc.	NY	1,086,540	74,881	>\$50B	814,672	74,354	571,992	73,064
Fleetboston Financial Corporation	MA	651,409	11,919	>\$50B	349,624	11,398	265,414	10,934
North Fork Bancorporation	NY	650,480	6,735	\$10B-\$50B	355,530	6,212	237,929	5,595
American Express Centurion	UT	363,834	56,832	\$10B-\$50B	360,147	56,824	355,134	56,793
Financial Institutions Inc.	NY	295,883	3,734	\$1B-\$10B	170,978	3,470	97,425	3,041
Bank of New York Company	NY	260,599	6,098	>\$50B	190,095	5,929	147,310	5,690
Keycorp	OH	224,631	2,420	>\$50B	110,869	2,188	55,901	1,881
Bsb Bancorp Inc.	NY	213,675	1,306	\$1B-\$10B	83,333	1,056	35,555	780
Nbt Bancorp Inc.	NY	212,292	2,349	\$1B-\$10B	113,542	2,151	58,567	1,829
Mbna Corporation	DE	199,052	23,146	\$10B-\$50B	195,869	23,140	194,755	23,132
Wachovia Corporation	NC	184,003	1,310	>\$50B	73,208	1,108	35,708	903
State Bancorp Inc.	NY	154,704	729	\$1B-\$10B	50,564	525	18,163	347
Atlantic Bk of NY	NY	150,553	8,911	\$1B-\$10B	86,202	8,793	61,374	8,650
Ge Cap Fncl	UT	142,572	36,834	\$1B-\$10B	142,572	36,834	141,182	36,827
Advanta Bk Corp	UT	120,248	16,289	<\$1B	120,248	16,289	119,923	16,287
Hudson Valley Holding Corp.	NY	107,165	457	\$1B-\$10B	27,537	309	11,010	219
Community Bank System Inc.	NY	100,701	1,813	\$1B-\$10B	64,125	1,740	42,733	1,609
Tompkins Trustco Inc.	NY	87,332	1,106	\$1B-\$10B	47,474	1,019	27,395	898

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		SBL\$ (1,000) (1)	SBL# (2)	Bk. Size (3)	MSBL\$ (1,000) (4)	MSBL# (5)	SBL\$ (1,000) (6)	SBL# (7)
Canandaigua National Corpora	NY	73,292	693	<\$1B	31,735	609	17,183	523
U.S.B. Holding Co. Inc.	NY	73,162	369	\$1B-\$10B	24,529	275	8,974	188
Valley National Bancorp	NJ	69,156	413	\$1B-\$10B	27,931	330	10,983	235
Arrow Financial Corporation	NY	67,112	777	\$1B-\$10B	29,737	709	18,265	640
Popular Inc.	PR	63,357	380	\$1B-\$10B	22,621	293	9,275	217
Bank One Corporation	IL	60,269	6,351	>\$50B	60,269	6,351	60,069	6,350
Suffolk Bancorp	NY	59,527	450	\$1B-\$10B	27,118	389	13,816	317
Chemung Financial Corporation	NY	59,309	486	<\$1B	28,815	421	14,795	342
Wells Fargo & Company	CA	57,999	3,034	>\$50B	50,124	3,019	47,475	3,003
Nara Bancorp Inc.	CA	56,090	340	<\$1B	23,311	274	12,119	213
Banknorth Group Inc.	ME	54,178	435	\$10B-\$50B	21,845	374	10,836	312
Alliance Financial Corporation	NY	52,122	675	<\$1B	27,735	629	16,302	561
Solvay Bank Corp.	NY	51,693	685	<\$1B	32,442	644	20,365	576
Fifth Third Bancorp	OH	1,646,506	8,309	>\$50B	560,142	6,295	203,606	4,293
National City Corporation	OH	960,636	12,963	>\$50B	453,740	12,009	264,838	10,911
Firstmerit Corporation	OH	687,514	3,871	\$10B-\$50B	264,568	3,061	115,021	2,217
U.S. Bancorp	MN	686,924	13,490	>\$50B	351,299	12,877	206,165	12,030
Huntington Bancshares Incorp	OH	519,765	3,756	\$10B-\$50B	189,335	3,135	87,971	2,568
Bank One Corporation	IL	472,817	9,122	>\$50B	268,650	8,706	167,289	8,134
Park National Corporation	OH	386,139	4,151	\$1B-\$10B	199,707	3,770	104,278	3,211
Keycorp	OH	355,755	3,257	>\$50B	150,235	2,849	67,268	2,372
Provident Financial Group	OH	234,753	917	\$10B-\$50B	61,834	608	19,415	365
Pnc Financial Services Group	PA	199,150	1,284	>\$50B	62,854	1,039	33,400	877
First Financial Bancorp	OH	147,810	1,496	\$1B-\$10B	75,041	1,351	35,140	1,115
Sky Financial Group Inc.	OH	147,049	987	\$1B-\$10B	58,247	805	23,541	609
Citigroup Inc.	NY	127,382	32,924	>\$50B	127,382	32,924	127,382	32,924
Ge Cap Fncl	UT	118,005	29,097	\$1B-\$10B	118,005	29,097	117,855	29,096
Mbna Corporation	DE	101,864	12,903	\$10B-\$50B	100,389	12,901	99,681	12,896
American Express Centurion	UT	85,587	13,828	\$10B-\$50B	85,587	13,828	85,387	13,827
Lnb Bancorp Inc.	OH	80,655	592	<\$1B	37,834	501	16,124	376
Second Bancorp Incorporated	OH	77,769	466	\$1B-\$10B	34,469	382	13,537	260
Dcb Financial Corp	OH	68,758	736	<\$1B	39,321	673	18,189	539
Rurban Financial Corp.	OH	67,963	664	<\$1B	33,663	596	17,846	499
Wayne Bancorp Inc.	OH	65,492	576	<\$1B	28,081	501	13,375	418
Bancfirst Ohio Corp.	OH	63,578	360	N/A	23,130	280	8,920	201
Advanta Bk Corp	UT	54,576	6,972	<\$1B	54,576	6,972	54,576	6,972
F.N.B. Corporation	FL	53,377	309	\$1B-\$10B	22,009	243	7,931	161
North Carolina								
Bb&T Corporation	NC	2,060,343	25,407	>\$50B	1,068,776	23,428	582,191	20,630
Wachovia Corporation	NC	1,536,717	11,385	>\$50B	545,491	9,558	264,724	7,987
First Citizens Bancshares	NC	1,311,382	14,156	\$10B-\$50B	608,844	12,709	306,399	10,941
Rbc Centura Bk	NC	516,168	5,172	\$10B-\$50B	230,744	4,624	108,669	3,912
Bank of America Corporation	NC	382,129	2,939	>\$50B	115,551	2,472	53,259	2,122
Fidelity Bancshares (N.C.)	NC	167,333	1,834	<\$1B	88,806	1,669	40,725	1,384
First Charter Corporation	NC	135,835	1,232	\$1B-\$10B	60,842	1,085	31,896	913
Southtrust Corporation	AL	127,486	930	\$10B-\$50B	56,474	793	25,448	620
Bank Of Granite Corporation	NC	119,403	1,574	<\$1B	69,144	1,467	35,986	1,264

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Mbna Corporation	DE	117,036	15,162	\$10B-\$50B	113,104	15,154	111,552	15,144
Southern Bancshares (N.C.)	NC	112,163	1,538	<\$1B	67,536	1,442	34,360	1,248
Citigroup Inc.	NY	99,035	28,208	>\$50B	98,708	28,207	98,708	28,207
Ge Cap Fncl	UT	92,695	23,352	\$1B-\$10B	91,395	23,348	91,280	23,347
Fnb Financial Services Corporation	NC	87,230	644	<\$1B	51,842	567	18,673	367
Lsb Bancshares Inc.	NC	83,998	908	<\$1B	43,340	820	22,530	697
Fnb Corp.	NC	81,860	699	<\$1B	45,368	625	20,267	484
First Bancorp	NC	79,185	1,371	\$1B-\$10B	51,390	1,315	29,198	1,185
First South Bancorp Inc.	NC	71,412	604	<\$1B	38,754	535	17,947	412
American Express Centurion	UT	69,006	11,642	\$10B-\$50B	69,006	11,642	68,889	11,641
First Nb of Shelby	NC	63,875	718	<\$1B	32,615	647	17,437	557
Southern Cmnty B&Tc	NC	61,858	425	<\$1B	28,891	362	11,554	255
United Community Banks Inc.	GA	60,098	930	\$1B-\$10B	37,600	878	22,990	791
Peoples Bancorp Of North Carolina	NC	55,497	601	<\$1B	30,900	551	18,097	474
High Point Bank Corporation	NC	50,359	551	<\$1B	25,148	496	13,552	427
Wells Fargo & Company	CA	168,852	1,707	>\$50B	78,749	1,527	41,053	1,308
Otto Bremer Foundation	MN	110,237	1,131	\$1B-\$10B	54,955	1,024	27,985	870
State Bankshares Inc.	ND	85,350	635	<\$1B	34,723	537	16,706	433
Watford City Bancshares Inc	ND	79,031	1,072	<\$1B	45,338	1,003	24,769	877
Alerus Financial Corporation	ND	71,710	473	N/A	30,526	391	13,051	290
Community First Bankshares	ND	54,366	595	\$1B-\$10B	25,210	538	14,439	473
Oklahoma								
Bok Financial Corporation	OK	361,005	1,924	\$10B-\$50B	119,788	1,481	46,178	1,077
Bancfirst Corporation	OK	316,340	4,634	\$1B-\$10B	167,108	4,343	98,507	3,936
Arvest Bank Group Inc.	AR	304,177	4,310	\$1B-\$10B	164,619	4,028	92,770	3,605
F & M Bancorporation	OK	175,572	1,346	<\$1B	74,755	1,156	34,082	923
Southwest Bancorp Inc.	OK	173,327	1,198	\$1B-\$10B	72,424	1,003	34,022	781
Gold Banc Corporation Inc.	KS	126,328	1,477	\$1B-\$10B	56,648	1,337	30,349	1,180
Local Financial Corporation	OK	102,823	601	\$1B-\$10B	32,173	476	16,215	391
Bank Of America Corporation	NC	87,435	704	>\$50B	26,070	593	14,510	531
Guaranty Bancshares Inc.	OK	69,258	912	<\$1B	41,699	847	25,012	744
Spirit Bancorp Inc.	OK	56,859	947	<\$1B	35,430	895	19,569	804
Durant Bancorp Inc.	OK	55,592	1,268	<\$1B	36,373	1,225	23,669	1,149
Citigroup Inc.	NY	51,826	13,394	>\$50B	51,826	13,394	51,826	13,394
Oregon								
Wells Fargo & Company	CA	293,825	5,281	>\$50B	155,025	4,997	87,968	4,609
U.S. Bancorp	MN	227,708	6,273	>\$50B	113,861	6,056	74,645	5,838
Keycorp	OH	162,003	1,556	>\$50B	70,727	1,377	34,234	1,179
Centennial Bancorp	OR	130,727	569	<\$1B	37,168	398	12,075	264
Umpqua Holdings Corporation	OR	123,243	866	\$1B-\$10B	49,374	727	22,397	576
West Coast Bancorp	OR	117,030	864	\$1B-\$10B	53,249	741	24,591	584
Bank Of The West	CA	104,794	978	\$10B-\$50B	44,274	869	21,939	749
Bank Of America Corporation	NC	104,576	1,733	>\$50B	36,866	1,614	17,890	1,508
Cascade Bancorp	OR	91,466	840	<\$1B	38,166	733	20,057	624
Columbia Bancorp	OR	85,653	896	<\$1B	47,274	813	23,788	675
Pacific Continental Corporation	OR	80,291	626	<\$1B	39,927	541	18,147	416
Citigroup Inc.	NY	54,506	13,718	>\$50B	54,506	13,718	54,506	13,718

Table 4A. Top Small Business Lenders By State Using CRA Data, 2001

Bank Name old	HQ State	Small Business lending (<\$1M)			Small Business Lending (<\$250k)		Small Business Lending (<\$100k)	
		SBL\$ (1,000) (1)	SBL# (2)	Bk. Size (3)	MSBL\$ (1,000) (4)	MSBL# (5)	SBL\$ (1,000) (6)	SBL# (7)
Pennsylvania								
Pnc Financial Services Group	PA	1,507,584	13,262	>\$50B	612,883	11,673	379,142	10,389
Wachovia Corporation	NC	1,401,251	8,233	>\$50B	468,117	6,608	225,478	5,279
Mellon Financial Corporation	PA	752,047	4,181	\$10B-\$50B	244,507	3,279	103,037	2,503
Fulton Financial Corporation	PA	445,010	3,172	\$1B-\$10B	201,543	2,664	91,302	2,047
National City Corporation	OH	438,570	6,393	>\$50B	249,292	6,020	148,961	5,403
M&T Bank Corporation	NY	263,475	2,315	\$10B-\$50B	115,607	2,060	62,801	1,776
Susquehanna Bancshares Inc.	PA	232,932	2,439	\$1B-\$10B	114,088	2,201	58,151	1,866
Mbna Corporation	DE	212,114	27,730	\$10B-\$50B	208,445	27,723	205,503	27,704
F.N.B. Corporation	FL	206,649	1,372	\$1B-\$10B	94,350	1,162	39,818	858
Commerce Bancorp Inc.	NJ	178,048	1,015	\$10B-\$50B	61,623	792	26,522	588
Allfirst Bk	MD	174,894	1,442	\$10B-\$50B	80,766	1,252	38,594	1,013
First Commonwealth Financial	PA	156,923	1,428	\$1B-\$10B	77,047	1,271	42,669	1,067
Fleetboston Financial Corporation	MA	154,983	3,202	>\$50B	61,339	3,036	40,959	2,931
Citigroup Inc.	NY	142,577	36,793	>\$50B	141,717	36,791	140,657	36,786
National Penn Bancshares In	PA	136,631	810	\$1B-\$10B	54,595	643	21,295	453
American Express Centurion B	UT	127,405	20,300	\$10B-\$50B	127,145	20,299	126,208	20,293
Ge Cap Fncl	UT	126,562	32,451	\$1B-\$10B	126,232	32,450	126,232	32,450
Sterling Financial Corporation	PA	104,999	899	\$1B-\$10B	50,752	788	22,980	627
U.S. Bancorp	MN	97,655	4,049	>\$50B	73,097	3,995	53,276	3,863
Harleysville National Corporation	PA	92,458	786	\$1B-\$10B	40,816	688	19,249	564
S & T Bancorp Inc.	PA	88,632	942	\$1B-\$10B	41,763	842	22,960	725
Univest Corporation Of Pennsylvania	PA	86,130	584	\$1B-\$10B	33,656	481	15,140	373
Cnb Financial Corporation	PA	80,850	777	<\$1B	44,176	698	21,412	569
Community Banks Inc.	PA	78,690	792	\$1B-\$10B	40,728	709	22,583	593
Pennrock Financial Services	PA	76,611	615	<\$1B	38,381	538	16,540	410
Pennsylvania Commerce Bancorp.	PA	75,351	441	<\$1B	33,764	357	10,512	225
Advanta Bk Corp	UT	67,916	8,513	<\$1B	67,578	8,512	67,336	8,510
Promistar Financial Corporation	PA	62,724	875	N/A	37,712	825	23,228	735
First National Community Ban	PA	61,734	618	<\$1B	30,963	569	20,213	509
Bryn Mawr Bank Corporation	PA	61,537	323	<\$1B	20,850	244	6,805	160
Hibshman Trust For Ephrata N	PA	60,351	741	<\$1B	34,655	688	19,187	598
Bank One Corporation	IL	54,328	4,671	>\$50B	48,150	4,660	47,800	4,658
Qnb Corp.	PA	53,545	429	<\$1B	28,119	377	11,671	286
Nbt Bancorp Inc.	NY	51,709	548	\$1B-\$10B	30,604	509	16,196	424
Rhode Island								
Citizens Bk of Ma	MA	170,150	1,996	\$10B-\$50B	86,268	1,835	49,725	1,623
Fleetboston Financial Corporation	MA	129,700	1,513	>\$50B	54,617	1,375	31,714	1,252
Bancorp Rhode Island Inc.	RI	70,659	517	<\$1B	38,319	454	16,537	337
South Carolina								
Wachovia Corporation	NC	606,926	4,900	>\$50B	229,457	4,181	104,259	3,467
Bb&T Corporation	NC	604,801	8,616	>\$50B	348,369	8,074	191,807	7,159
Synovus Financial Corp.	GA	423,471	4,274	\$10B-\$50B	195,431	3,818	101,662	3,277
Bank Of America Corporation	NC	299,995	2,352	>\$50B	108,188	1,995	50,169	1,656
South Financial Group The	SC	290,761	2,496	\$1B-\$10B	128,815	2,176	58,151	1,764
First Citizens Bancorporation	SC	235,608	3,884	\$1B-\$10B	138,987	3,683	81,073	3,328
First National Corporation	SC	172,695	1,996	\$1B-\$10B	93,463	1,830	50,259	1,565

Table 4A. Top Small Business Lenders By State Using CRA Data, 2001

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		SBL\$ (1,000)	SBL#	Bk. Size	MSBL\$ (1,000)	MSBL#	SBL\$ (1,000)	SBL#
old		(1)	(2)	(3)	(4)	(5)	(6)	(7)
Cnb Corporation	SC	143,762	2,772	<\$1B	88,849	2,651	56,079	2,447
Regions Financial Corporation	AL	125,990	1,140	\$10B-\$50B	60,685	1,003	30,259	822
Palmetto Bancshares Inc.	SC	121,553	2,039	<\$1B	74,539	1,938	47,470	1,773
Southtrust Corporation	AL	94,051	732	\$10B-\$50B	41,208	622	18,731	490
Wells Fargo & Company	CA	308,497	3,145	>\$50B	160,837	2,850	76,913	2,356
Minnehaha Bancshares Inc.	SD	147,050	1,240	<\$1B	58,731	1,077	30,802	908
Dacotah Banks Inc.	SD	104,783	1,851	<\$1B	62,994	1,759	36,169	1,589
U.S. Bancorp	MN	65,129	693	>\$50B	21,834	609	8,417	536
Spectrum Bancorporation Inc	NE	58,962	715	\$1B-\$10B	31,272	658	17,880	580
Tennessee								
Amsouth Bancorporation	AL	948,638	12,157	\$10B-\$50B	501,101	11,303	339,069	10,367
First Tennessee National Corporation	TN	948,017	7,269	\$10B-\$50B	424,903	6,249	197,609	4,964
Suntrust Banks Inc.	GA	693,593	5,841	>\$50B	281,470	5,049	132,859	4,202
Union Planters Corporation	TN	331,770	3,772	\$10B-\$50B	154,350	3,408	85,716	2,991
Regions Financial Corporation	AL	253,757	2,417	\$10B-\$50B	128,627	2,165	59,614	1,755
Bank Of America Corporation	NC	177,275	1,374	>\$50B	56,584	1,173	29,412	1,028
Greene County Bancshares	TN	173,201	1,911	<\$1B	95,696	1,759	51,837	1,503
First South Bancorp Inc.	TN	135,300	3,448	<\$1B	76,534	3,328	49,113	3,161
First Farmers And Merchants	TN	109,677	1,214	<\$1B	51,498	1,099	26,162	945
Bancorpsouth Inc.	MS	108,616	1,065	\$1B-\$10B	48,955	946	24,410	796
National Commerce Financial	TN	102,776	899	\$10B-\$50B	47,405	791	22,029	641
Citizens National Bancorp	TN	96,289	961	<\$1B	47,772	855	21,780	693
U.S. Bancorp	MN	94,135	2,355	>\$50B	52,460	2,271	35,859	2,177
Ge Cap Fncl	UT	69,671	17,587	\$1B-\$10B	69,671	17,587	69,326	17,585
Mbna Corporation	DE	68,557	9,990	\$10B-\$50B	68,257	9,989	67,520	9,984
First Citizens Bancshares	TN	66,579	892	<\$1B	37,764	832	21,851	741
Farmers And Merchants Bancorp.	TN	66,130	1,266	<\$1B	48,413	1,222	28,930	1,098
Citigroup Inc.	NY	61,371	17,103	>\$50B	60,621	17,102	60,621	17,102
Franklin Financial Corporation	TN	59,815	658	<\$1B	32,965	603	14,748	498
Bb&T Corporation	NC	55,208	779	>\$50B	29,994	729	16,959	653
Community Financial Group	TN	54,631	385	<\$1B	25,976	320	10,092	229
Southtrust Corporation	AL	51,146	277	\$10B-\$50B	16,684	208	6,470	154
Wilson Bank Holding Company	TN	50,593	328	<\$1B	20,517	278	8,085	201
American Express Centurion	UT	50,074	8,495	\$10B-\$50B	50,074	8,495	50,074	8,495
Texas								
J.P. Morgan Chase & Co.	NY	1,101,262	17,727	>\$50B	751,431	17,094	615,641	16,352
Cullen/Frost Bankers Inc.	TX	1,038,432	6,257	\$1B-\$10B	396,695	5,033	165,806	3,747
Wells Fargo & Company	CA	860,922	15,104	>\$50B	516,987	14,431	325,634	13,347
Compass Bancshares Inc.	AL	805,520	6,591	\$10B-\$50B	326,774	5,724	179,796	4,906
Bank Of America Corporation	NC	589,214	5,535	>\$50B	207,105	4,873	109,068	4,322
Bank One Corporation	IL	391,807	12,457	>\$50B	258,719	12,206	201,799	11,891
Sterling Bancshares Inc.	TX	372,824	3,410	\$1B-\$10B	180,528	3,004	86,202	2,470
Citigroup Inc.	NY	356,172	93,057	>\$50B	352,254	93,051	351,052	93,044
Texas Regional Bancshares	TX	345,144	4,445	\$1B-\$10B	182,145	4,124	107,797	3,689
American Express Centurion	UT	274,370	41,755	\$10B-\$50B	274,370	41,755	271,614	41,736
Ge Cap Fncl	UT	271,598	70,686	\$1B-\$10B	271,598	70,686	270,713	70,681
Comerica Incorporated	MI	264,490	1,516	>\$50B	77,932	1,172	38,092	946

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Regions Financial Corporation	AL	217,082	2,421	\$10B-\$50B	123,577	2,228	62,378	1,863
Mbna Corporation	DE	216,347	26,870	\$10B-\$50B	216,347	26,870	215,601	26,864
Southwest Bancorporation	TX	212,549	1,373	\$1B-\$10B	71,827	1,116	33,849	904
International Bancshares Corp.	TX	190,274	2,131	\$1B-\$10B	95,341	1,941	45,390	1,646
Bok Financial Corporation	OK	186,081	1,642	\$10B-\$50B	84,894	1,448	45,305	1,228
First Financial Bankshares	TX	172,746	2,575	\$1B-\$10B	94,567	2,410	58,055	2,190
Maedgen & White Ltd.	TX	165,495	2,066	\$1B-\$10B	94,251	1,933	57,595	1,697
Incus Co. Ltd.	XX	159,041	2,272	\$1B-\$10B	98,564	2,145	58,991	1,909
American State Financial Corp.	TX	143,600	2,502	\$1B-\$10B	78,091	2,371	48,262	2,198
Advanta Bk Corp	UT	140,854	17,917	<\$1B	140,854	17,917	140,348	17,914
Overton Financial Corporation	TX	137,266	1,894	<\$1B	81,847	1,780	48,231	1,584
Plano Bancshares Inc.	TX	115,507	866	<\$1B	49,037	738	25,190	603
Amarillo National Bancorp	TX	115,192	4,244	N/A	75,206	4,174	61,712	4,089
Southside Bancshares Incorp	TX	112,431	1,307	\$1B-\$10B	58,063	1,195	33,192	1,047
Whitney Holding Corporation	LA	110,808	799	\$1B-\$10B	48,281	676	22,412	535
Southtrust Corporation	AL	106,131	958	\$10B-\$50B	49,309	838	26,321	704
U.S. Bancorp	MN	105,560	6,393	>\$50B	80,079	6,341	64,778	6,252
Guaranty Bancshares Inc.	TX	104,871	1,689	<\$1B	64,116	1,604	38,129	1,453
Austin Bank Texas Na	TX	100,889	2,263	N/A	66,726	2,185	47,930	2,062
Texas Financial Bancorporation	MN	97,311	1,293	N/A	52,357	1,208	32,494	1,093
Woodforest Financial Group	TX	92,424	1,066	\$1B-\$10B	49,262	981	29,379	857
Central Community Corporation	TX	89,284	948	<\$1B	43,065	854	18,986	707
Broadway Bancshares Inc.	TX	88,374	764	\$1B-\$10B	37,533	667	21,185	577
Metrocorp Bancshares Inc.	TX	76,731	476	<\$1B	29,972	387	14,916	298
Inwood Bancshares Inc.	TX	73,381	469	<\$1B	27,252	382	12,890	304
American Bank Holding Corporation	TX	70,650	744	<\$1B	38,286	679	21,293	583
Bancorpsouth Inc.	MS	70,313	1,612	\$1B-\$10B	45,372	1,556	26,023	1,441
Fvnb Corp.	TX	69,325	816	<\$1B	35,053	755	20,689	676
Americo Bancshares Inc.	TX	68,207	891	<\$1B	41,530	829	21,615	717
Texas Capital Bancshares	TX	64,302	371	\$1B-\$10B	21,653	292	8,572	218
Firstperryton Bancorp Inc.	TX	62,756	858	<\$1B	32,162	806	19,912	732
Bank Of The West	TX	60,019	472	<\$1B	31,105	412	13,934	316
Bancshares Inc.	TX	59,743	312	<\$1B	21,661	237	7,431	158
Doss Ltd.	TX	59,460	947	\$1B-\$10B	37,364	902	22,294	818
Security Holding Company	TX	57,739	982	<\$1B	35,765	937	20,793	845
Extraco Corporation	TX	57,438	697	<\$1B	32,479	643	16,287	547
Inb Financial Corporation	TX	51,962	522	<\$1B	24,547	466	12,646	390
Utah								
Zions Bancorporation	UT	590,407	5,142	\$10B-\$50B	239,433	4,460	115,798	3,767
Wells Fargo & Company	CA	237,486	2,980	>\$50B	111,734	2,737	65,272	2,468
Keycorp	OH	88,774	664	>\$50B	26,374	559	12,527	483
U.S. Bancorp	MN	72,877	2,294	>\$50B	41,340	2,233	29,977	2,166
Bou Bancorp Inc.	UT	71,137	545	<\$1B	30,431	471	13,805	377
Barnes Bancorporation	UT	65,564	461	<\$1B	26,881	388	9,612	290
Bank One Corporation	IL	51,304	1,187	>\$50B	26,444	1,144	17,885	1,100
Vermont								
Chittenden Corporation	VT	122,153	1,163	\$1B-\$10B	60,699	1,033	31,983	865

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Banknorth Group Inc.	ME	94,282	859	\$10B-\$50B	47,531	773	24,655	638
Virginia								
Wachovia Corporation	NC	995,348	8,557	>\$50B	406,504	7,443	208,523	6,339
Suntrust Banks Inc.	GA	824,141	6,485	>\$50B	288,353	5,517	138,920	4,688
Bb&T Corporation	NC	777,709	8,984	>\$50B	394,158	8,205	213,329	7,169
Bank of America Corporation	NC	295,662	2,601	>\$50B	100,690	2,267	48,712	1,981
First Virginia Banks Inc.	VA	148,348	1,645	\$10B-\$50B	77,501	1,498	41,346	1,293
First Citizens Bancshares	NC	144,366	1,465	\$10B-\$50B	68,323	1,312	34,903	1,115
Mbna Corporation	DE	104,005	12,686	\$10B-\$50B	103,705	12,685	103,290	12,682
Union Bankshares Corporation	VA	100,470	943	\$1B-\$10B	47,466	846	23,106	706
Mercantile Bankshares Corporation	MD	96,353	993	\$10B-\$50B	45,819	894	20,857	750
Citigroup Inc.	NY	83,351	21,985	>\$50B	83,351	21,985	82,851	21,983
American Express Centurion	UT	82,124	16,448	\$10B-\$50B	82,124	16,448	81,535	16,444
Burke & Herbert B&Tc	VA	76,625	695	<\$1B	37,650	610	18,805	497
Ge Cap Fncl	UT	64,526	16,424	\$1B-\$10B	64,526	16,424	63,833	16,420
American National Bankshares	VA	60,874	780	<\$1B	29,794	719	16,844	640
Old Point Financial Corporation	VA	59,767	601	<\$1B	33,712	550	17,623	458
Washington								
Bank of America Corporation	NC	580,237	7,601	>\$50B	218,436	6,970	124,498	6,451
Keycorp	OH	357,422	2,817	>\$50B	131,769	2,411	60,866	2,014
Wells Fargo & Company	CA	299,676	5,613	>\$50B	163,277	5,334	97,484	4,955
W.T.B. Financial Corporation	WA	271,952	1,781	\$1B-\$10B	105,737	1,464	45,759	1,116
Columbia Banking System Inc	WA	254,627	1,795	\$1B-\$10B	95,364	1,497	44,381	1,196
U.S. Bancorp	MN	249,642	5,043	>\$50B	103,668	4,764	64,697	4,542
Pacific Northwest Bancorp	WA	227,075	1,644	\$1B-\$10B	97,962	1,388	44,022	1,084
Banner Corporation	WA	167,563	1,285	\$1B-\$10B	81,670	1,104	33,362	822
Frontier Financial Corporation	WA	159,093	1,164	\$1B-\$10B	67,312	975	27,303	742
City Bk	WA	107,830	645	<\$1B	38,648	515	14,456	370
Citigroup Inc.	NY	83,746	20,845	>\$50B	82,746	20,844	82,396	20,842
Zions Bancorporation	UT	81,888	382	\$10B-\$50B	22,490	267	8,049	189
Washington Banking Company	WA	81,474	1,088	<\$1B	50,968	1,018	28,818	885
Cascade Financial Corporation	WA	81,414	421	<\$1B	29,968	318	10,363	205
First Community Financial Group	WA	76,224	586	<\$1B	30,230	496	14,219	403
American Express Centurion	UT	68,181	19,581	\$10B-\$50B	68,181	19,581	67,755	19,578
Olympic Bancorp Inc.	WA	60,110	443	<\$1B	28,459	378	11,343	278
Ge Cap Fncl	UT	58,709	14,418	\$1B-\$10B	57,889	14,416	57,314	14,412
First Independent Investment	WA	52,095	475	<\$1B	21,845	420	10,827	359
Skagit St Bk	WA	51,653	506	<\$1B	24,776	451	10,438	365
West Virginia								
Bb&T Corporation	NC	194,347	2,465	>\$50B	95,392	2,263	52,324	2,001
United Bankshares Inc.	WV	159,174	1,869	\$1B-\$10B	91,326	1,725	46,321	1,461
Wesbanco Inc.	WV	99,542	1,495	\$1B-\$10B	59,618	1,402	37,305	1,264
Huntington Bancshares Incorp	OH	71,987	533	\$10B-\$50B	28,667	456	13,483	370
First Community Bancshares	VA	63,977	973	\$1B-\$10B	37,702	917	22,058	819
City Holding Company	WV	62,302	667	\$1B-\$10B	32,052	604	17,731	520
Bank One Corporation	IL	54,792	975	>\$50B	28,555	919	17,066	856
Winsconsin								

Table 4A. Top Small Business Lenders By State Using CRA Data, 2001

Bank Name old	HQ State	Small Business lending (<\$1M)			Small Business Lending (<\$250k)		Small Business Lending (<\$100k)	
		SBL\$ (1,000) (1)	SBL# (2)	Bk. Size (3)	MSBL\$ (1,000) (4)	MSBL# (5)	SBL\$ (1,000) (6)	SBL# (7)
Marshall & Ilsley Corporation	WI	1,676,592	11,312	N/A	684,149	9,232	275,552	6,889
U.S. Bancorp	MN	571,273	11,274	>\$50B	289,493	10,739	157,466	9,952
Associated Banc-Corp	WI	524,000	5,180	\$10B-\$50B	244,323	4,618	123,902	3,902
Johnson International Inc.	WI	351,957	1,798	\$1B-\$10B	116,681	1,368	40,026	932
Citizens Banking Corporation	MI	306,901	3,010	\$1B-\$10B	170,346	2,708	73,995	2,120
Wells Fargo & Company	CA	240,408	2,806	>\$50B	132,988	2,582	58,895	2,155
Bank One Corporation	IL	214,328	3,832	>\$50B	104,336	3,631	59,378	3,372
First Banking Center Inc.	WI	128,770	1,049	<\$1B	64,174	924	24,504	686
State Financial Services Corp.	WI	127,159	1,103	\$1B-\$10B	60,818	972	30,711	795
Neb Corporation	WI	125,287	1,323	N/A	60,572	1,189	32,113	1,019
Baylake Corp.	WI	115,680	1,116	<\$1B	55,933	990	25,852	804
First Manitowoc Bancorp Inc	WI	110,885	1,179	<\$1B	54,737	1,067	28,617	911
Bankmanagers Corp.	WI	87,761	450	<\$1B	27,585	336	11,155	245
Psb Holdings Inc.	WI	84,691	747	<\$1B	43,574	659	20,465	519
Waukesha St Bk	WI	84,582	959	<\$1B	40,306	869	24,832	778
Cib Marine Bancshares Inc.	WI	81,358	309	\$1B-\$10B	18,947	199	6,147	127
Amcore Financial Inc.	IL	79,806	871	\$1B-\$10B	41,376	787	23,664	676
Heartland Financial Usa Inc	IA	79,463	421	\$1B-\$10B	25,270	320	9,408	229
Tri City Bankshares Corporation	WI	70,557	678	<\$1B	32,646	603	16,128	508
Community Banc-Corp of Shebo	WI	67,745	641	<\$1B	29,811	567	14,496	475
Sword Financial Corporation	WI	66,076	671	<\$1B	37,792	608	18,427	490
Citigroup Inc.	NY	57,533	13,248	>\$50B	57,533	13,248	57,533	13,248
Mbna Corporation	DE	54,412	7,080	\$10B-\$50B	53,912	7,079	53,912	7,079
Ozaukee Bk	WI	50,865	412	<\$1B	20,637	345	9,154	274
Wymoing								
Community First Bankshares	ND	85,140	1,045	\$1B-\$10B	47,095	972	27,967	854
United Bancorporation of Wyoming	WY	83,741	632	<\$1B	31,292	542	16,982	460
Wells Fargo & Company	CA	60,130	727	>\$50B	34,769	674	15,452	563

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 4B. Top Micro-Business Lenders by State Using CRA Data, 2001

Bank Name	HQ State	Micro-Business Lending (<\$100k)			Small Business Lending (<\$250k)		Small Business Lending (<\$1M)	
		SSBL\$	SSBL#	Bk Size	MSBL\$	MSBL#	LSBL\$	LSBL#
		(1,000)			(1,000)		(1,000)	
		(1)	(2)	(3)	(4)	(5)	(6)	(7)
Alabama								
Amsouth Bancorporation	AL	352,956	10,563	\$10B-\$50B	521,713	11,529	905,691	12,299
Regions Financial Corporatio	AL	244,159	7,956	\$10B-\$50B	479,905	9,360	998,504	10,376
Synovus Financial Corp.	GA	136,880	4,001	\$10B-\$50B	289,200	4,896	632,395	5,594
Compass Bancshares Inc.	AL	110,870	2,993	\$10B-\$50B	226,921	3,675	579,882	4,355
Southtrust Corporation	AL	107,753	2,821	\$10B-\$50B	241,223	3,592	588,560	4,294
Colonial Bancgroup Inc.	AL	83,730	2,789	\$10B-\$50B	153,698	3,189	275,054	3,440
Mbna Corporation	DE	52,631	7,006	\$10B-\$50B	52,631	7,006	52,631	7,006
Banc Corporation	AL	50,786	1,664	\$1B-\$10B	88,500	1,898	144,411	2,027
Ge Cap Fncl	UT	47,716	11,843	\$1B-\$10B	47,716	11,843	47,716	11,843
Citigroup Inc.	NY	46,717	14,045	>\$50B	46,717	14,045	46,717	14,045
American Express Centurion	UT	39,458	6,367	\$10B-\$50B	39,858	6,369	39,858	6,369
Alabama National Bancorporat	AL	37,243	1,268	\$1B-\$10B	71,677	1,467	154,916	1,633
Bancorpsouth Inc.	MS	30,562	1,089	\$1B-\$10B	56,143	1,242	90,941	1,318
Community Bancshares Inc.	AL	23,228	1,027	<\$1B	35,199	1,101	48,121	1,131
West Alabama Capital Corp.	AL	21,746	899	<\$1B	35,332	979	47,735	1,012
Whitney Holding Corporation	LA	21,172	553	\$1B-\$10B	53,083	737	110,156	856
Advanta Bk Corp	UT	20,701	2,611	<\$1B	20,701	2,611	20,701	2,611
United Security Bancshares	AL	20,102	858	<\$1B	32,897	943	53,914	990
Aliant Financial Corporation	AL	19,844	648	<\$1B	33,241	730	54,494	775
Heritage Financial Holding C	AL	19,087	518	<\$1B	36,603	623	93,157	739
Peoples Banctrust Company I	AL	17,768	533	<\$1B	40,379	674	67,954	731
Auburn National Bancorporati	AL	17,614	556	<\$1B	34,253	652	66,298	722
Bank One Corporation	IL	14,322	1,461	>\$50B	14,787	1,464	15,287	1,465
Union Planters Corporation	TN	13,231	365	\$10B-\$50B	25,603	437	55,881	497
Bancindependent Incorporated	AL	11,132	462	<\$1B	19,322	511	33,454	539
Suntrust Banks Inc.	GA	11,096	401	>\$50B	25,812	491	57,056	557
Alaska								
First Nb Alaska	AK	78,480	2,502	\$1B-\$10B	164,882	2,989	305,243	3,288
Wells Fargo & Company	CA	62,956	3,477	>\$50B	108,251	3,743	185,386	3,904
Northrim Bank	AK	21,267	447	N/A	45,768	581	116,818	720
Arizona								
Wells Fargo & Company	CA	124,988	6,945	>\$50B	215,216	7,429	417,171	7,834
Bank One Corporation	IL	97,529	4,888	>\$50B	133,946	5,082	191,973	5,198
American Express Centurion B	UT	75,731	16,269	\$10B-\$50B	76,522	16,274	76,939	16,275
Citigroup Inc.	NY	62,522	17,034	>\$50B	62,522	17,034	62,522	17,034
Ge Cap Fncl	UT	58,060	15,310	\$1B-\$10B	58,060	15,310	58,060	15,310
Zions Bancorporation	UT	52,834	1,658	\$10B-\$50B	133,639	2,097	348,614	2,488
Mbna Corporation	DE	43,569	5,147	\$10B-\$50B	43,959	5,150	44,259	5,151
Bank Of America Corporation	NC	41,023	2,021	>\$50B	77,233	2,219	170,683	2,389
Compass Bancshares Inc.	AL	33,588	845	\$10B-\$50B	67,994	1,035	181,330	1,252
Advanta Bk Corp	UT	29,154	3,765	<\$1B	29,154	3,765	29,154	3,765
Capitol Bancorp Ltd.	MI	24,357	509	\$1B-\$10B	62,908	731	164,479	953
Marshall & Ilsley Corporatio	WI	17,871	421	\$10B-\$50B	44,967	567	127,805	724
U.S. Bancorp	MN	15,775	1,143	>\$50B	27,786	1,214	55,262	1,265
J.P. Morgan Chase & Co.	NY	10,998	519	>\$50B	13,484	536	21,223	550

Table 4B. Top Micro-Business Lenders by State Using CRA Data, 2001

Bank Name	HQ State	Micro-Business Lending (<\$100k)			Small Business Lending (<\$250k)		Small Business Lending (<\$1M)	
		SSBL\$	SSBL#	Bk Size	MSBL\$	MSBL#	LSBL\$	LSBL#
		(1,000)			(1,000)		(1,000)	
		(1)	(2)	(3)	(4)	(5)	(6)	(7)
Northern Trust Corporation	IL	10,409	189	\$10B-\$50B	26,464	280	94,611	406
Arkansas								
Regions Financial Corporatio	AL	229,450	7,896	\$10B-\$50B	409,208	8,987	774,511	9,726
Arvest Bank Group Inc.	AR	118,548	3,915	\$1B-\$10B	226,887	4,572	477,317	5,079
Simmons First National Corpo	AR	75,379	2,805	\$1B-\$10B	126,445	3,116	206,993	3,285
First Security Bancorp	AR	42,839	1,869	\$1B-\$10B	63,049	1,991	86,954	2,043
Bank Of The Ozarks Inc	AR	41,133	1,630	<\$1B	63,005	1,767	109,346	1,866
Bancorpsouth Inc.	MS	36,288	1,508	\$1B-\$10B	60,411	1,652	108,981	1,752
Mbna Corporation	DE	30,916	4,256	\$10B-\$50B	31,241	4,258	31,241	4,258
Union Planters Corporation	TN	29,675	1,425	\$10B-\$50B	50,496	1,548	80,135	1,612
U.S. Bancorp	MN	27,533	1,064	>\$50B	45,076	1,166	83,055	1,237
Citigroup Inc.	NY	27,097	7,064	>\$50B	27,097	7,064	27,097	7,064
First Bank Corp	AR	25,074	968	<\$1B	48,466	1,111	81,868	1,188
American Express Centurion B	UT	23,689	3,965	\$10B-\$50B	23,794	3,966	23,794	3,966
Ge Cap Fncl	UT	22,580	5,530	\$1B-\$10B	22,580	5,530	22,580	5,530
Community Financial Group I	AR	15,136	404	<\$1B	25,653	472	43,441	511
Advanta Bk Corp	UT	14,955	1,920	<\$1B	14,955	1,920	14,955	1,920
First Tennessee National Cor	TN	12,464	419	\$10B-\$50B	26,328	498	53,419	551
First Paragould Bankshares	AR	12,439	582	<\$1B	19,965	630	31,275	658
Pulaski Investment Corporati	AR	12,374	357	<\$1B	25,329	428	48,986	478
Bank Of America Corporation	NC	12,054	448	>\$50B	26,720	531	97,451	655
Mnb Bancshares Inc.	AR	10,305	420	<\$1B	20,100	483	45,963	533
California								
Wells Fargo & Company	CA	898,096	64,731	>\$50B	1,549,944	68,202	2,922,969	70,945
American Express Centurion B	UT	613,101	130,960	\$10B-\$50B	619,058	130,995	621,708	131,000
Citigroup Inc.	NY	588,285	154,324	>\$50B	590,009	154,336	594,399	154,341
Union Bk Of CA Na	CA	553,447	18,446	\$10B-\$50B	813,127	19,821	1,623,855	21,274
Mbna Corporation	DE	443,706	51,702	\$10B-\$50B	451,940	51,757	458,817	51,776
Bank Of America Corporation	NC	442,431	16,608	>\$50B	728,318	18,083	1,871,109	20,101
Ge Cap Fncl	UT	343,902	89,587	\$1B-\$10B	350,404	89,627	354,473	89,638
Advanta Bk Corp	UT	251,064	33,308	<\$1B	251,064	33,308	251,064	33,308
U.S. Bancorp	MN	197,263	11,862	>\$50B	296,072	12,436	655,690	13,095
Zions Bancorporation	UT	124,152	2,185	\$10B-\$50B	282,083	3,027	914,540	4,158
J.P. Morgan Chase & Co.	NY	110,692	4,862	>\$50B	120,263	4,921	133,670	4,943
United California Bank	CA	109,248	2,388	N/A	185,388	2,791	641,687	3,580
Bank One Corporation	IL	105,345	11,574	>\$50B	106,215	11,578	110,072	11,586
Bank Of The West	CA	98,121	2,864	\$10B-\$50B	168,274	3,250	407,223	3,696
City National Corporation	CA	82,001	1,672	\$10B-\$50B	234,952	2,488	929,300	3,692
Mellon Financial Corporation	PA	78,880	4,203	\$10B-\$50B	148,122	4,599	448,217	5,126
First National Of Nebraska	NE	67,567	7,597	\$10B-\$50B	73,091	7,634	75,732	7,641
Westamerica Bancorporation	CA	65,265	1,210	\$1B-\$10B	178,942	1,833	401,794	2,278
Greater Bay Bancorp	CA	57,071	1,172	\$1B-\$10B	169,799	1,782	588,407	2,537
Pacific Capital Bancorp	CA	44,181	1,285	\$1B-\$10B	78,820	1,473	188,714	1,667
Fleetboston Financial Corpor	MA	42,148	5,213	>\$50B	42,779	5,217	48,868	5,228
Cvb Financial Corp.	CA	38,919	841	\$1B-\$10B	85,947	1,098	230,303	1,385
Hanmi Financial Corporation	CA	36,550	732	\$1B-\$10B	74,539	945	177,413	1,147

Table 4B. Top Micro-Business Lenders by State Using CRA Data, 2001

Bank Name	HQ State	Micro-Business Lending (<\$100k)			Small Business Lending (<\$250k)		Small Business Lending (<\$1M)	
		SSBL\$	SSBL#	Bk Size	MSBL\$	MSBL#	LSBL\$	LSBL#
		(1,000)	(2)	(3)	(1,000)	(5)	(1,000)	(7)
Mid-State Bancshares	CA	35,381	789	\$1B-\$10B	72,092	988	170,794	1,172
Pacific Union Bk	CA	31,100	596	<\$1B	57,374	748	122,667	872
First Banks Inc.	MO	29,183	526	\$1B-\$10B	73,943	767	293,097	1,150
California Ctr Bk	CA	28,535	550	<\$1B	52,530	691	113,322	816
Comerica Incorporated	MI	28,054	482	>\$50B	97,793	856	540,912	1,591
Farmers & Mrch Bk	CA	24,540	565	\$1B-\$10B	56,361	743	131,470	882
Community Bk	CA	24,449	463	\$1B-\$10B	63,717	678	238,857	987
Exchange Bk	CA	23,296	598	\$1B-\$10B	43,942	710	76,965	781
Mechanics Bk	CA	21,279	517	\$1B-\$10B	36,167	599	124,537	755
Sierra Bancorp	CA	21,261	612	<\$1B	51,769	804	102,595	911
Trico Bancshares	CA	20,026	505	\$1B-\$10B	31,456	569	50,955	607
Capital Crossing Bk	MA	18,841	424	<\$1B	41,149	565	85,464	659
Nara Bancorp Inc.	CA	18,618	317	<\$1B	46,216	472	136,166	645
Farmers & Merchants Bancorp	CA	17,216	395	<\$1B	38,858	511	94,602	622
Cathay Bancorp Inc.	CA	16,922	299	\$1B-\$10B	42,105	435	182,568	679
Keycorp	OH	16,330	650	>\$50B	16,827	653	22,810	664
Capital Corp Of The West	CA	15,481	273	<\$1B	32,139	373	85,015	466
Bank Of Marin	CA	14,418	301	<\$1B	32,632	394	65,809	456
East West Bancorp Inc.	CA	13,513	248	\$1B-\$10B	31,610	347	163,389	567
First Northern Community Ban	CA	13,392	305	<\$1B	29,344	394	78,382	492
Vib Corp	CA	13,302	253	\$1B-\$10B	35,053	378	91,371	480
Central Coast Bancorp	CA	12,958	276	<\$1B	30,194	373	85,414	472
Fremont Bancorporation	CA	12,195	199	\$1B-\$10B	33,752	315	110,458	460
Bwc Financial Corp.	CA	12,167	226	<\$1B	25,502	297	67,474	383
Savings Bk Of Mendocino Cty	CA	11,904	361	<\$1B	18,376	398	40,197	439
Fbop Corporation	IL	11,583	249	\$1B-\$10B	34,611	372	102,679	500
Popular Inc.	PR	11,270	271	\$1B-\$10B	28,868	369	80,463	467
First National Bank Of Nc	CA	10,387	313	N/A	17,753	353	35,407	385
Colorado								
Wells Fargo & Company	CA	160,158	6,402	>\$50B	288,238	7,123	544,705	7,614
U.S. Bancorp	MN	86,739	6,134	>\$50B	123,131	6,348	201,125	6,508
Zions Bancorporation	UT	69,758	2,040	\$10B-\$50B	154,434	2,510	339,217	2,879
Citigroup Inc.	NY	69,474	17,467	>\$50B	69,474	17,467	70,474	17,468
American Express Centurion B	UT	66,581	12,254	\$10B-\$50B	66,756	12,255	67,056	12,256
Mbna Corporation	DE	65,013	8,017	\$10B-\$50B	65,539	8,020	65,539	8,020
Ge Cap Fncl	UT	60,365	15,256	\$1B-\$10B	60,865	15,258	60,865	15,258
Bank One Corporation	IL	56,226	3,685	>\$50B	72,473	3,774	119,014	3,857
Community First Bankshares	ND	49,252	1,385	\$1B-\$10B	98,873	1,672	214,078	1,905
Firstbank Holding Company Of	CO	41,924	2,080	\$1B-\$10B	84,106	2,315	182,942	2,517
Advanta Bk Corp	UT	40,760	5,079	<\$1B	40,760	5,079	40,760	5,079
First National Of Nebraska	NE	36,273	1,602	\$10B-\$50B	70,633	1,797	147,293	1,944
Cobiz Inc.	CO	31,983	667	\$1B-\$10B	84,730	958	201,751	1,175
Pinnacle Bancorp Inc.	NE	29,823	978	\$1B-\$10B	61,804	1,160	129,302	1,305
Union Bankshares Ltd.	CO	24,629	574	<\$1B	67,636	816	186,852	1,051
Keycorp	OH	22,202	803	>\$50B	43,565	915	114,164	1,038
Compass Bancshares Inc.	AL	21,230	482	\$10B-\$50B	59,404	705	185,901	950

Table 4B. Top Micro-Business Lenders by State Using CRA Data, 2001

Bank Name	HQ State	Micro-Business Lending (<\$100k)			Small Business Lending (<\$250k)		Small Business Lending (<\$1M)	
		SSBL\$	SSBL#	Bk Size	MSBL\$	MSBL#	LSBL\$	LSBL#
		(1,000)			(1,000)		(1,000)	
		(1)	(2)	(3)	(4)	(5)	(6)	(7)
Citywide Banks Of Colorado	CO	20,156	514	<\$1B	43,925	651	115,077	792
Guaranty Corporation	CO	19,246	382	\$1B-\$10B	51,174	549	152,604	737
Centennial Bank Holdings In	CO	19,081	565	<\$1B	41,112	696	84,623	784
J.P. Morgan Chase & Co.	NY	14,266	724	>\$50B	14,551	726	20,871	736
Alpine Banks Of Colorado	CO	14,164	655	<\$1B	29,436	740	45,374	773
Vail Banks Inc.	CO	13,141	378	<\$1B	26,172	451	51,027	498
Connecticut								
Fleetboston Financial Corpor	MA	115,953	4,146	>\$50B	153,376	4,351	276,502	4,577
J.P. Morgan Chase & Co.	NY	106,428	3,854	>\$50B	121,488	3,940	152,431	4,000
Citigroup Inc.	NY	65,906	14,679	>\$50B	66,131	14,680	69,131	14,683
American Express Centurion B	UT	62,353	10,619	\$10B-\$50B	62,603	10,621	62,603	10,621
Wachovia Corporation	NC	47,745	1,088	>\$50B	88,317	1,313	241,165	1,597
Ge Cap Fncl	UT	41,652	10,858	\$1B-\$10B	41,802	10,859	41,802	10,859
Mbna Corporation	DE	39,578	4,846	\$10B-\$50B	39,693	4,847	40,193	4,848
Advanta Bk Corp	UT	22,179	2,786	<\$1B	22,179	2,786	22,179	2,786
Bank One Corporation	IL	18,094	1,813	>\$50B	18,094	1,813	18,094	1,813
Hudson United Bancorp	NJ	14,001	283	\$1B-\$10B	38,229	420	98,377	541
U.S. Bancorp	MN	13,817	1,063	>\$50B	17,327	1,085	22,852	1,098
Bank Of America Corporation	NC	11,139	339	>\$50B	20,210	387	39,981	435
Delaware								
Pnc Financial Services Group	PA	29,969	825	>\$50B	55,352	962	145,605	1,120
Wilmington Trust Corporation	DE	26,028	549	\$1B-\$10B	64,764	771	187,019	1,003
Mbna Corporation	DE	17,116	2,103	\$10B-\$50B	17,732	2,107	19,191	2,110
Wachovia Corporation	NC	15,540	375	>\$50B	29,891	458	77,609	544
Mercantile Bankshares Corpor	MD	10,572	267	\$10B-\$50B	25,574	360	51,134	417
District of Columbia								
Citigroup Inc.	NY	15,891	4,024	>\$50B	16,291	4,026	16,291	4,026
Wachovia Corporation	NC	14,985	353	>\$50B	30,223	434	76,088	512
Bb&T Corporation	NC	13,331	312	>\$50B	29,236	401	83,546	502
Mbna Corporation	DE	13,084	1,765	\$10B-\$50B	14,377	1,771	15,652	1,774
American Express Centurion B	UT	10,600	1,700	\$10B-\$50B	10,885	1,702	11,335	1,703
Florida								
Wachovia Corporation	NC	419,271	10,692	>\$50B	761,241	12,586	1,798,181	14,474
Amsouth Bancorporation	AL	407,815	12,214	\$10B-\$50B	569,433	13,166	960,609	13,953
Suntrust Banks Inc.	GA	342,633	11,036	>\$50B	650,753	12,781	1,494,959	14,404
American Express Centurion B	UT	327,421	53,313	\$10B-\$50B	330,495	53,332	332,084	53,337
Ge Cap Fncl	UT	277,992	74,901	\$1B-\$10B	278,517	74,904	279,667	74,907
Mbna Corporation	DE	275,802	34,539	\$10B-\$50B	276,820	34,546	278,480	34,549
Citigroup Inc.	NY	273,010	92,303	>\$50B	273,518	92,307	275,228	92,309
Bank Of America Corporation	NC	199,886	10,191	>\$50B	374,842	11,185	917,631	12,207
Advanta Bk Corp	UT	125,738	16,283	<\$1B	125,986	16,285	125,986	16,285
J.P. Morgan Chase & Co.	NY	95,605	4,095	>\$50B	100,424	4,124	109,058	4,139
Southtrust Corporation	AL	93,875	2,433	\$10B-\$50B	214,440	3,124	521,295	3,725
Bank One Corporation	IL	81,267	8,727	>\$50B	82,071	8,732	87,081	8,741
Synovus Financial Corp.	GA	70,871	1,966	\$10B-\$50B	149,790	2,437	341,910	2,829
Huntington Bancshares Incorp	OH	66,482	1,868	\$10B-\$50B	98,325	2,054	174,279	2,212

Table 4B. Top Micro-Business Lenders by State Using CRA Data, 2001

Bank Name	HQ State	Micro-Business Lending (<\$100k)			Small Business Lending (<\$250k)		Small Business Lending (<\$1M)	
		SSBL\$	SSBL#	Bk Size	MSBL\$	MSBL#	LSBL\$	LSBL#
		(1,000)	(2)	(3)	(1,000)	(5)	(1,000)	(7)
Wells Fargo & Company	CA	57,856	3,518	>\$50B	60,905	3,536	71,061	3,556
U.S. Bancorp	MN	52,002	4,654	>\$50B	65,161	4,725	93,191	4,778
Colonial Bancgroup Inc. Th	AL	46,743	1,155	\$10B-\$50B	93,572	1,420	219,186	1,670
Mellon Financial Corporation	PA	42,550	1,847	\$10B-\$50B	81,430	2,070	145,767	2,200
F.N.B. Corporation	FL	40,382	1,238	\$1B-\$10B	87,500	1,508	210,338	1,753
Tampa Banking Company The	FL	37,440	874	<\$1B	74,831	1,083	156,706	1,248
Compass Bancshares Inc.	AL	35,644	968	\$10B-\$50B	65,032	1,141	153,561	1,318
Capital City Bank Group Inc	FL	34,854	1,279	\$1B-\$10B	60,756	1,435	114,548	1,548
Union Planters Corporation	TN	34,329	767	\$10B-\$50B	67,616	951	165,556	1,131
Regions Financial Corporatio	AL	34,290	898	\$10B-\$50B	80,236	1,167	162,293	1,338
Riverside Banking Company	FL	29,728	950	\$1B-\$10B	53,716	1,098	94,321	1,192
Fleetboston Financial Corpor	MA	29,385	3,462	>\$50B	31,575	3,474	40,585	3,490
Ocean Bankshares Inc.	FL	29,102	707	\$1B-\$10B	50,974	828	109,053	941
Commercebanc Na	FL	25,247	608	\$1B-\$10B	47,790	734	117,818	868
South Financial Group The	SC	23,304	483	\$1B-\$10B	53,024	694	90,955	770
Gold Banc Corporation Inc.	KS	18,859	479	\$1B-\$10B	43,668	624	89,871	728
Transatlantic Bk	FL	18,747	396	<\$1B	32,876	472	64,554	535
Totalbank	FL	17,584	2,088	<\$1B	25,803	2,137	38,151	2,168
Citrus & Chemical Bancorpora	FL	17,562	472	<\$1B	35,380	578	61,243	638
Cnb Florida Bancshares Inc.	FL	16,374	526	<\$1B	40,817	678	85,403	771
Banc Corporation The	AL	12,407	426	\$1B-\$10B	25,660	506	58,733	571
Seacoast Banking Corporation	FL	12,063	388	\$1B-\$10B	20,379	437	47,254	491
Northern Trust Corporation	IL	11,653	207	\$10B-\$50B	29,966	308	79,193	409
Georgia								
Synovus Financial Corp.	GA	337,454	10,806	\$10B-\$50B	702,277	12,969	1,613,924	14,772
Suntrust Banks Inc.	GA	257,368	7,775	>\$50B	548,614	9,477	1,456,614	11,239
Regions Financial Corporatio	AL	214,567	6,471	\$10B-\$50B	440,354	7,808	914,224	8,779
Wachovia Corporation	NC	178,939	5,835	>\$50B	354,591	6,814	943,822	7,917
Bb&T Corporation	NC	151,663	5,238	>\$50B	303,416	6,166	659,771	6,878
American Express Centurion B	UT	128,858	19,834	\$10B-\$50B	129,889	19,840	130,204	19,841
Ge Cap Fncl	UT	114,731	30,198	\$1B-\$10B	115,541	30,202	115,841	30,203
Mbna Corporation	DE	99,480	12,718	\$10B-\$50B	100,411	12,725	105,411	12,733
Citigroup Inc.	NY	94,769	32,209	>\$50B	95,249	32,212	95,249	32,212
United Community Banks Inc.	GA	76,300	2,844	\$1B-\$10B	144,178	3,263	261,647	3,532
Bank Of America Corporation	NC	73,915	3,067	>\$50B	150,074	3,484	411,200	3,954
Advanta Bk Corp	UT	41,706	5,456	<\$1B	41,807	5,457	42,128	5,458
Southtrust Corporation	AL	38,201	1,017	\$10B-\$50B	84,916	1,279	236,631	1,575
U.S. Bancorp	MN	36,960	2,808	>\$50B	50,460	2,895	83,751	2,965
Bank One Corporation	IL	30,625	3,165	>\$50B	30,886	3,167	31,761	3,169
J.P. Morgan Chase & Co.	NY	27,384	1,026	>\$50B	28,084	1,029	32,356	1,037
Community Bankshares Inc.	GA	24,059	837	<\$1B	44,641	974	72,831	1,039
Amsouth Bancorporation	AL	19,620	616	\$10B-\$50B	29,894	677	68,504	751
Wells Fargo & Company	CA	19,564	1,054	>\$50B	20,089	1,057	22,245	1,062
Brand Bkg Co	GA	19,435	815	<\$1B	37,086	923	85,456	1,020
Georgia Bank Financial Corpo	GA	18,071	628	<\$1B	35,204	731	74,129	809
Colonial Bancgroup Inc. Th	AL	15,863	439	\$10B-\$50B	35,983	559	89,364	661

Table 4B. Top Micro-Business Lenders by State Using CRA Data, 2001

Bank Name	HQ State	Micro-Business Lending (<\$100k)			Small Business Lending (<\$250k)		Small Business Lending (<\$1M)	
		SSBL\$	SSBL#	Bk Size	MSBL\$	MSBL#	LSBL\$	LSBL#
		(1,000)			(1,000)		(1,000)	
		(1)	(2)	(3)	(4)	(5)	(6)	(7)
Wgnb Corp.	GA	15,003	597	<\$1B	26,126	665	52,819	720
Mcconnell & Co.	GA	14,922	716	<\$1B	24,953	778	43,283	817
Main Street Banks Inc.	GA	12,770	260	\$1B-\$10B	44,573	447	151,537	664
Fidelity National Corporatio	GA	11,976	387	\$1B-\$10B	23,721	452	69,699	542
Habersham Bancorp	GA	11,659	478	<\$1B	20,432	533	35,865	567
Southeastern Banking Corpora	GA	11,286	396	<\$1B	18,802	443	27,068	460
Farmers & Mrch Bk	GA	10,218	394	<\$1B	17,654	439	27,699	463
Hawaii								
Pacific Century Financial Co	HI	60,152	1,521	\$1B-\$10B	107,869	1,783	221,154	2,000
Bank Of The West	CA	52,466	2,489	\$10B-\$50B	87,875	2,689	201,793	2,900
Cb Bancshares Inc.	HI	40,333	844	\$1B-\$10B	62,917	967	124,154	1,079
American Express Centurion B	UT	28,152	7,850	\$10B-\$50B	28,152	7,850	28,152	7,850
Mbna Corporation	DE	21,992	2,778	\$10B-\$50B	21,992	2,778	22,742	2,779
Hawaii National Bancshares	HI	14,330	391	<\$1B	28,406	474	60,978	537
Citigroup Inc.	NY	12,951	2,841	>\$50B	12,951	2,841	12,951	2,841
Cpb Inc.	HI	12,211	263	\$1B-\$10B	24,858	330	78,385	437
Ge Cap Fncl	UT	10,594	2,751	\$1B-\$10B	10,594	2,751	10,594	2,751
Idaho								
Wells Fargo & Company	CA	64,446	2,273	>\$50B	117,598	2,576	211,454	2,763
U.S. Bancorp	MN	39,224	2,095	>\$50B	63,530	2,240	133,401	2,369
Bank Of Cmrc	ID	23,798	876	<\$1B	43,554	991	58,373	1,033
Keycorp	OH	21,321	611	>\$50B	47,839	759	93,932	847
Zions Bancorporation	UT	18,719	504	\$10B-\$50B	37,286	612	69,217	681
Citigroup Inc.	NY	13,611	3,788	>\$50B	13,611	3,788	13,611	3,788
Mbna Corporation	DE	13,232	1,661	\$10B-\$50B	13,232	1,661	13,232	1,661
American Express Centurion B	UT	12,969	3,507	\$10B-\$50B	13,169	3,508	13,169	3,508
W.T.B. Financial Corporation	WA	12,005	326	\$1B-\$10B	31,108	433	81,981	531
Ge Cap Fncl	UT	11,411	3,105	\$1B-\$10B	11,411	3,105	11,411	3,105
Illinois								
Citigroup Inc.	NY	192,991	38,674	>\$50B	193,566	38,677	193,866	38,678
U.S. Bancorp	MN	164,910	8,814	>\$50B	260,129	9,392	448,395	9,767
Bank One Corporation	IL	143,636	8,567	>\$50B	209,623	8,930	446,162	9,366
American Express Centurion B	UT	132,377	21,487	\$10B-\$50B	133,295	21,492	133,295	21,492
Mbna Corporation	DE	120,367	15,233	\$10B-\$50B	120,565	15,234	121,540	15,235
Harris T&Sb	IL	110,145	3,149	\$10B-\$50B	236,984	3,872	638,864	4,640
Ge Cap Fncl	UT	104,183	26,201	\$1B-\$10B	104,323	26,202	105,123	26,204
First Midwest Bancorp Inc.	IL	101,166	2,755	\$1B-\$10B	224,523	3,466	572,495	4,120
Advanta Bk Corp	UT	72,321	9,369	<\$1B	72,321	9,369	72,791	9,370
Fifth Third Bancorp	OH	68,663	1,667	>\$50B	168,114	2,231	387,992	2,680
Lasalle Bk Na	IL	57,338	1,356	>\$50B	142,429	1,820	664,479	2,677
J.P. Morgan Chase & Co.	NY	55,164	2,345	>\$50B	58,974	2,369	66,894	2,382
National City Corporation	OH	44,131	1,835	>\$50B	77,652	2,031	187,008	2,233
First Banks Inc.	MO	39,938	1,239	\$1B-\$10B	70,872	1,424	173,313	1,620
West Suburban Bancorp Inc.	IL	38,781	785	\$1B-\$10B	104,801	1,149	319,066	1,615
Union Planters Corporation	TN	36,611	1,141	\$10B-\$50B	71,035	1,342	159,053	1,526
Banc Ed Corp. The	IL	34,658	1,057	<\$1B	63,361	1,226	119,688	1,337

Table 4B. Top Micro-Business Lenders by State Using CRA Data, 2001

Bank Name	HQ State	Micro-Business Lending (<\$100k)			Small Business Lending (<\$250k)		Small Business Lending (<\$1M)	
		SSBL\$	SSBL#	Bk Size	MSBL\$	MSBL#	LSBL\$	LSBL#
		(1,000)			(1,000)		(1,000)	
		(1)	(2)	(3)	(4)	(5)	(6)	(7)
Wells Fargo & Company	CA	34,571	1,781	>\$50B	48,087	1,859	79,690	1,920
Mb Financial Inc	IL	33,736	675	\$1B-\$10B	95,355	1,023	305,547	1,428
Banterra Corp	IL	33,231	1,060	<\$1B	56,070	1,205	99,641	1,294
Amcore Financial Inc.	IL	33,033	958	\$1B-\$10B	74,912	1,204	166,733	1,401
First Mid-Illinois Bancshare	IL	32,525	1,194	<\$1B	57,816	1,348	103,480	1,440
Conseco Bk	UT	28,128	3,784	\$1B-\$10B	28,128	3,784	28,128	3,784
Commerce Bancshares Inc.	MO	27,257	721	\$10B-\$50B	54,511	877	146,236	1,047
Taylor Capital Group Inc.	IL	25,343	718	\$1B-\$10B	60,317	914	184,194	1,147
Wintrust Financial Corporati	IL	24,626	549	\$1B-\$10B	66,621	780	160,575	977
Midwest Banc Holdings Inc.	IL	23,982	622	\$1B-\$10B	55,773	799	138,410	957
First American Bank Corporat	IL	22,962	489	\$1B-\$10B	55,563	663	214,865	945
Heartland Bancorp Inc.	IL	22,165	711	<\$1B	41,868	831	74,327	902
Old Second Bancorp Inc.	IL	22,074	566	\$1B-\$10B	46,636	709	126,579	863
Main Street Trust Inc.	IL	22,068	705	\$1B-\$10B	44,597	839	93,062	932
Old National Bancorp	IN	18,492	633	\$1B-\$10B	35,565	733	84,348	831
Market Street Bancshares In	IL	17,645	636	<\$1B	28,657	707	47,466	743
Northern Trust Corporation	IL	17,281	318	\$10B-\$50B	44,355	467	130,806	625
West Pointe Bancorp Inc.	IL	17,208	483	<\$1B	37,886	602	75,669	680
Hometown Independent Bancorp	IL	17,169	608	<\$1B	31,644	697	70,125	774
Cib Marine Bancshares Inc.	WI	16,783	391	\$1B-\$10B	50,858	567	235,453	884
Blackhawk Bancorporation In	IL	16,433	558	<\$1B	32,520	656	59,408	709
First Busey Corporation	IL	16,233	458	\$1B-\$10B	36,964	582	73,459	666
Princeton National Bancorp	IL	15,943	617	<\$1B	37,083	739	69,562	806
Popular Inc.	PR	15,775	336	\$1B-\$10B	26,863	401	44,710	439
Standard Bancshares Inc.	IL	15,546	395	<\$1B	36,646	515	91,105	624
Castle Bancgroup Inc.	IL	15,416	452	N/A	29,670	535	61,049	598
Associated Banc-Corp	WI	14,814	417	\$10B-\$50B	32,453	513	96,231	638
Great Lakes Financial Resour	IL	14,800	372	<\$1B	31,248	469	55,488	521
Unionbancorp Inc.	IL	13,525	426	<\$1B	22,323	479	45,101	528
Marine Bancorp Inc.	IL	13,502	338	<\$1B	31,990	442	85,741	554
South Holland Bancorp Inc.	IL	13,452	353	<\$1B	30,012	453	50,688	497
Home State Bancorp Inc.	IL	13,282	478	<\$1B	27,291	557	72,193	648
Mid Illinois Bancorp Inc.	IL	12,756	339	<\$1B	27,289	424	57,885	485
Itasca Bancorp Inc.	IL	12,526	319	<\$1B	30,277	417	67,170	493
American Chartered Bancorp	IL	12,039	240	<\$1B	40,307	393	124,170	560
Peotone Bancorp Inc.	IL	11,783	266	<\$1B	24,360	344	64,050	423
Fleetboston Financial Corpor	MA	11,250	1,384	>\$50B	11,250	1,384	13,768	1,389
United Community Bancorp In	IL	11,010	443	<\$1B	21,210	502	34,951	535
Palos Bancshares Inc.	IL	10,864	226	<\$1B	27,830	329	65,110	407
First Financial Corporation	IN	10,704	600	\$1B-\$10B	14,788	626	22,361	642
Fbop Corporation	IL	10,412	237	\$1B-\$10B	31,266	359	99,780	487
Indiana								
National City Corporation	OH	111,114	4,544	>\$50B	187,540	4,995	412,260	5,416
Bank One Corporation	IL	100,753	4,915	>\$50B	160,848	5,255	285,890	5,491
Fifth Third Bancorp	OH	100,686	2,274	>\$50B	244,413	3,093	617,994	3,824
Mbna Corporation	DE	84,271	12,397	\$10B-\$50B	86,074	12,409	86,924	12,411

Table 4B. Top Micro-Business Lenders by State Using CRA Data, 2001

Bank Name	HQ State	Micro-Business Lending (<\$100k)			Small Business Lending (<\$250k)		Small Business Lending (<\$1M)	
		SSBL\$	SSBL#	Bk Size	MSBL\$	MSBL#	LSBL\$	LSBL#
		(1,000)			(1,000)		(1,000)	
		(1)	(2)	(3)	(4)	(5)	(6)	(7)
Old National Bancorp	IN	72,682	2,326	\$1B-\$10B	132,077	2,678	302,608	3,012
Citigroup Inc.	NY	67,763	18,146	>\$50B	67,903	18,147	67,903	18,147
1st Source Corporation	IN	60,426	1,583	\$1B-\$10B	132,023	2,002	272,697	2,303
Union Planters Corporation	TN	48,177	1,326	\$10B-\$50B	98,792	1,628	225,723	1,885
First Merchants Corporation	IN	44,669	1,511	\$1B-\$10B	75,836	1,696	156,265	1,859
Ge Cap Fncl	UT	44,151	10,502	\$1B-\$10B	44,151	10,502	44,151	10,502
American Express Centurion B	UT	39,502	6,576	\$10B-\$50B	39,824	6,578	39,824	6,578
U.S. Bancorp	MN	38,820	2,526	>\$50B	63,296	2,675	91,853	2,736
Wells Fargo & Company	CA	37,849	1,524	>\$50B	67,628	1,701	135,206	1,831
Star Financial Group Inc.	IN	35,276	1,016	\$1B-\$10B	78,484	1,268	163,941	1,438
Advanta Bk Corp	UT	33,795	4,222	<\$1B	33,795	4,222	33,795	4,222
Irwin Financial Corporation	IN	30,274	606	\$1B-\$10B	89,667	948	246,513	1,258
First Financial Corporation	IN	26,751	905	\$1B-\$10B	47,035	1,029	93,116	1,116
Lakeland Financial Corporati	IN	23,665	630	\$1B-\$10B	50,253	777	134,609	942
First Financial Bancorp	OH	23,224	814	\$1B-\$10B	44,498	938	76,502	1,002
Indiana United Bancorp	IN	23,003	1,143	\$1B-\$10B	35,597	1,221	57,339	1,263
Lafayette Bancorporation	IN	22,121	787	N/A	39,931	890	72,240	965
Monroe Bancorp	IN	19,778	577	<\$1B	37,221	675	71,690	747
Hasten Bancshares	IN	18,750	467	\$1B-\$10B	41,077	594	110,777	729
Integra Bank Corporation	IN	17,825	560	\$1B-\$10B	39,267	689	73,055	756
Conseco Bk	UT	16,536	2,247	\$1B-\$10B	16,536	2,247	16,536	2,247
Keycorp	OH	16,530	680	>\$50B	28,520	747	62,587	818
Farmers Bancorp Frankfort	IN	15,479	417	<\$1B	30,078	512	58,894	569
First Bancshares Inc.	IN	15,201	381	\$1B-\$10B	43,915	562	77,576	637
Salin Bancshares Inc.	IN	13,854	276	<\$1B	35,446	400	91,001	511
Mercantile Bancorp Inc.	IN	13,017	306	<\$1B	31,078	411	77,271	502
Fina Bancorp Inc.	IN	12,556	465	<\$1B	25,151	538	50,604	592
Bank Calumet Inc.	IN	12,002	297	<\$1B	25,047	371	52,102	429
Community Bank Shares Of Ind	IN	10,966	214	<\$1B	27,279	313	62,846	383
First Indiana Corporation	IN	10,735	217	\$1B-\$10B	24,908	295	93,470	422
Iowa								
U.S. Bancorp	MN	117,708	5,553	>\$50B	199,776	6,028	387,976	6,391
Wells Fargo & Company	CA	83,772	2,755	>\$50B	174,775	3,278	372,749	3,658
Mbna Corporation	DE	31,213	4,003	\$10B-\$50B	31,213	4,003	31,213	4,003
Citigroup Inc.	NY	29,913	6,237	>\$50B	29,913	6,237	30,176	6,238
First Citizens Financial Cor	IA	18,953	970	<\$1B	26,607	1,017	42,888	1,054
Neighbor Insurance Agency I	IA	18,686	1,060	<\$1B	24,654	1,098	36,838	1,122
West Bancorporation Inc.	IA	17,511	554	<\$1B	27,963	621	55,930	670
Advanta Bk Corp	UT	16,910	2,004	<\$1B	16,910	2,004	16,910	2,004
Ge Cap Fncl	UT	16,369	3,681	\$1B-\$10B	16,369	3,681	16,369	3,681
Iowa First Bancshares Corp.	IA	16,341	503	<\$1B	32,821	603	57,090	648
Conseco Bk	UT	14,436	1,923	\$1B-\$10B	14,436	1,923	14,436	1,923
Hills Bancorporation	IA	13,786	565	\$1B-\$10B	27,177	644	50,018	694
Amtrust Inc.	IA	12,925	339	<\$1B	27,120	416	77,190	508
Bank One Corporation	IL	11,915	1,116	>\$50B	12,115	1,117	15,020	1,122
Qcr Holdings Inc.	IL	10,974	387	<\$1B	25,219	473	63,302	551

Table 4B. Top Micro-Business Lenders by State Using CRA Data, 2001

Bank Name	HQ State	Micro-Business Lending (<\$100k)			Small Business Lending (<\$250k)		Small Business Lending (<\$1M)	
		SSBL\$	SSBL#	Bk Size	MSBL\$	MSBL#	LSBL\$	LSBL#
		(1,000)			(1,000)		(1,000)	
		(1)	(2)	(3)	(4)	(5)	(6)	(7)
Kansas								
U.S. Bancorp	MN	56,410	2,085	>\$50B	199,659	2,967	321,606	3,239
Intrust Financial Corporatio	KS	55,541	1,951	\$1B-\$10B	108,636	2,262	262,989	2,569
Commerce Bancshares Inc.	MO	54,140	1,799	\$10B-\$50B	94,971	2,042	230,373	2,300
Mbna Corporation	DE	30,993	4,018	\$10B-\$50B	31,166	4,019	31,166	4,019
Citigroup Inc.	NY	30,775	7,104	>\$50B	30,775	7,104	30,775	7,104
Hillcrest Bancshares Inc.	KS	28,733	571	<\$1B	55,385	738	89,644	810
Ge Cap Fncl	UT	25,960	6,177	\$1B-\$10B	25,960	6,177	25,960	6,177
Central Of Kansas Inc.	KS	23,748	1,065	<\$1B	41,807	1,175	75,639	1,242
American Express Centurion B	UT	23,601	3,740	\$10B-\$50B	23,951	3,742	23,951	3,742
Bank Of America Corporation	NC	23,386	777	>\$50B	54,055	954	196,562	1,203
Gold Banc Corporation Inc.	KS	21,967	932	\$1B-\$10B	38,041	1,028	72,320	1,098
Sunflower Banks Inc.	KS	21,726	664	<\$1B	38,497	762	79,140	840
Commerce Financial Corporati	KS	20,338	756	<\$1B	43,496	892	98,594	997
Advanta Bk Corp	UT	18,911	2,304	<\$1B	18,911	2,304	18,911	2,304
Valley View Bancshares Inc.	KS	16,213	455	\$1B-\$10B	34,203	565	64,554	630
Umb Financial Corporation	MO	15,132	548	\$1B-\$10B	36,196	662	94,027	773
Emprise Financial Corporatio	KS	14,211	463	<\$1B	34,998	582	87,939	691
First Olathe Bancshares Inc	MO	12,193	327	<\$1B	24,552	397	51,865	450
Bank One Corporation	IL	11,537	1,102	>\$50B	11,537	1,102	11,797	1,103
Kentucky								
National City Corporation	OH	70,821	2,875	>\$50B	138,497	3,262	338,645	3,642
U.S. Bancorp	MN	63,621	3,160	>\$50B	114,208	3,451	210,298	3,635
Fifth Third Bancorp	OH	51,366	1,105	>\$50B	126,246	1,523	369,169	1,971
Community Trust Bancorp Inc	KY	50,621	1,629	\$1B-\$10B	87,175	1,853	135,169	1,958
Area Bancshares Corporation	KY	47,915	1,765	N/A	82,931	1,973	169,216	2,137
Pnc Financial Services Group	PA	43,471	1,142	>\$50B	75,755	1,321	180,455	1,511
Mbna Corporation	DE	41,177	5,992	\$10B-\$50B	41,177	5,992	41,177	5,992
Bank One Corporation	IL	37,831	2,161	>\$50B	57,628	2,275	112,445	2,378
Ge Cap Fncl	UT	35,381	8,620	\$1B-\$10B	35,381	8,620	35,381	8,620
Citigroup Inc.	NY	34,334	9,415	>\$50B	34,829	9,417	34,829	9,417
American Express Centurion B	UT	29,602	4,630	\$10B-\$50B	29,602	4,630	29,602	4,630
S. Y. Bancorp Inc.	KY	28,987	823	<\$1B	62,427	1,020	122,580	1,159
Republic Bancorp Inc.	KY	24,502	512	\$1B-\$10B	62,632	739	121,134	864
Union Planters Corporation	TN	22,492	842	\$10B-\$50B	41,838	957	87,814	1,049
Farmers Capital Bank Corpora	KY	20,790	830	\$1B-\$10B	41,087	946	75,157	1,017
Traditional Bancorporation	KY	20,423	794	<\$1B	36,841	887	71,634	963
Advanta Bk Corp	UT	17,119	2,230	<\$1B	17,119	2,230	17,119	2,230
Old National Bancorp	IN	16,167	624	\$1B-\$10B	29,894	708	60,409	768
Central Bancshares Inc.	KY	14,903	457	<\$1B	27,077	526	63,992	596
Integra Bank Corporation	IN	14,247	588	\$1B-\$10B	24,670	650	53,291	714
Bourbon Bancshares Inc.	KY	13,093	550	<\$1B	18,188	583	28,170	605
First Southern Bancorp Inc.	KY	13,070	441	<\$1B	26,298	518	52,064	573
Bank Of Kentucky Financial C	KY	12,258	303	<\$1B	31,932	412	68,493	495
Lea M. McMullan Trust	KY	11,233	322	<\$1B	30,918	452	40,590	473
Cumberland Valley Financial	KY	10,991	396	<\$1B	19,277	444	31,376	470

Table 4B. Top Micro-Business Lenders by State Using CRA Data, 2001

Bank Name	HQ State	Micro-Business Lending (<\$100k)			Small Business Lending (<\$250k)		Small Business Lending (<\$1M)	
		SSBL\$	SSBL#	Bk Size	MSBL\$	MSBL#	LSBL\$	LSBL#
		(1,000)			(1,000)		(1,000)	
		(1)	(2)	(3)	(4)	(5)	(6)	(7)
Louisiana								
Whitney Holding Corporation	LA	153,843	3,975	\$1B-\$10B	327,081	4,942	742,057	5,750
Regions Financial Corporatio	AL	110,288	3,571	\$10B-\$50B	203,553	4,125	408,555	4,547
Bank One Corporation	IL	94,610	4,317	>\$50B	146,983	4,611	258,495	4,830
Hibernia Corporation	LA	94,550	3,685	\$10B-\$50B	114,444	3,806	139,430	3,866
Ge Cap Fncl	UT	54,603	13,689	\$1B-\$10B	54,603	13,689	54,603	13,689
Amsouth Bancorporation	AL	53,344	1,521	\$10B-\$50B	90,577	1,739	202,162	1,966
Hancock Holding Company	MS	48,640	2,116	\$1B-\$10B	78,295	2,294	116,036	2,380
Mbna Corporation	DE	46,056	6,089	\$10B-\$50B	46,821	6,093	46,821	6,093
Citigroup Inc.	NY	42,957	14,108	>\$50B	42,957	14,108	42,957	14,108
American Express Centurion B	UT	42,620	7,275	\$10B-\$50B	42,620	7,275	42,620	7,275
Iberiabank Corporation	LA	24,315	727	\$1B-\$10B	56,198	926	109,760	1,030
Bancorpsouth Inc.	MS	24,028	731	\$1B-\$10B	47,249	873	87,865	959
Advanta Bk Corp	UT	21,845	2,828	<\$1B	21,988	2,829	21,988	2,829
Firsttrust Corporation	LA	21,754	575	<\$1B	52,237	753	129,827	908
Midsouth Bancorp Inc.	LA	18,996	654	<\$1B	30,433	725	59,163	776
Jeff Davis Bancshares Inc.	LA	18,219	680	<\$1B	30,921	758	42,962	786
Evangeline Bancshares Inc.	LA	17,640	859	<\$1B	22,901	891	38,483	924
First Guaranty Bk	LA	15,452	464	<\$1B	29,592	548	60,433	609
Parish Nb	LA	13,388	384	<\$1B	29,240	476	55,281	531
One American Corp.	LA	11,752	482	<\$1B	25,738	567	50,357	616
Union Planters Corporation	TN	10,359	297	\$10B-\$50B	18,512	344	46,976	399
Maine								
Banknorth Group Inc.	ME	41,091	1,086	\$10B-\$50B	80,152	1,324	196,584	1,564
Camden National Corporation	ME	28,960	935	<\$1B	54,362	1,083	89,499	1,158
Fleetboston Financial Corpor	MA	27,185	979	>\$50B	41,081	1,051	82,744	1,117
Mbna Corporation	DE	24,521	3,435	\$10B-\$50B	24,521	3,435	24,521	3,435
Keycorp	OH	18,387	611	>\$50B	36,804	721	64,187	782
Citigroup Inc.	NY	15,431	4,181	>\$50B	15,431	4,181	15,431	4,181
Ge Cap Fncl	UT	15,288	3,679	\$1B-\$10B	15,288	3,679	15,288	3,679
First National Lincoln Corpo	ME	13,292	597	<\$1B	23,836	660	42,032	704
American Express Centurion B	UT	12,695	2,141	\$10B-\$50B	12,695	2,141	12,695	2,141
Bar Harbor Bankshares	ME	10,931	474	<\$1B	18,715	521	31,978	548
Maryland								
Mercantile Bankshares Corpor	MD	147,922	4,284	\$10B-\$50B	298,001	5,172	646,360	5,875
Mbna Corporation	DE	100,347	12,313	\$10B-\$50B	100,956	12,318	100,956	12,318
Wachovia Corporation	NC	74,407	1,783	>\$50B	128,490	2,081	269,406	2,356
American Express Centurion B	UT	71,122	12,926	\$10B-\$50B	71,471	12,929	71,812	12,930
Citigroup Inc.	NY	70,575	20,253	>\$50B	71,225	20,257	72,225	20,258
Bank Of America Corporation	NC	60,429	2,374	>\$50B	116,923	2,693	331,544	3,091
Ge Cap Fncl	UT	57,502	14,615	\$1B-\$10B	57,502	14,615	58,352	14,617
Bb&T Corporation	NC	54,598	1,463	>\$50B	117,430	1,819	296,524	2,167
Allfirst Bk	MD	47,335	1,451	\$10B-\$50B	100,359	1,747	199,853	1,956
Suntrust Banks Inc.	GA	46,638	1,621	>\$50B	90,523	1,883	254,268	2,178
U.S. Bancorp	MN	37,218	2,853	>\$50B	53,351	2,953	80,027	3,009
Advanta Bk Corp	UT	33,032	4,232	<\$1B	33,032	4,232	33,032	4,232

Table 4B. Top Micro-Business Lenders by State Using CRA Data, 2001

Bank Name	HQ State	Micro-Business Lending (<\$100k)			Small Business Lending (<\$250k)		Small Business Lending (<\$1M)	
		SSBL\$	SSBL#	Bk Size	MSBL\$	MSBL#	LSBL\$	LSBL#
		(1,000)			(1,000)		(1,000)	
		(1)	(2)	(3)	(4)	(5)	(6)	(7)
F&M Bancorp	MD	31,710	901	\$1B-\$10B	59,081	1,056	116,967	1,178
Bank One Corporation	IL	24,877	2,614	>\$50B	24,877	2,614	25,876	2,615
Susquehanna Bancshares Inc.	PA	19,813	530	\$1B-\$10B	40,137	650	93,774	761
Shore Bancshares Inc.	MD	17,254	717	<\$1B	28,848	785	54,860	840
Fulton Financial Corporation	PA	14,649	339	\$1B-\$10B	28,582	418	60,347	482
Wells Fargo & Company	CA	13,232	849	>\$50B	13,377	850	13,636	851
First Virginia Banks Inc.	VA	12,876	381	\$10B-\$50B	22,006	434	41,619	474
Sandy Spring Bancorp Inc.	MD	12,697	324	\$1B-\$10B	26,129	403	68,709	493
J.P. Morgan Chase & Co.	NY	12,022	551	>\$50B	12,807	556	15,757	561
Massachusetts								
FleetBoston Financial Corpor	MA	142,749	6,820	>\$50B	199,604	7,122	455,420	7,575
Citigroup Inc.	NY	110,847	26,000	>\$50B	111,452	26,003	112,452	26,004
American Express Centurion B	UT	107,810	17,949	\$10B-\$50B	109,167	17,957	109,467	17,958
Mbna Corporation	DE	90,003	10,864	\$10B-\$50B	94,008	10,891	94,008	10,891
Citizens Bk Of Ma	MA	82,174	2,481	\$10B-\$50B	171,669	2,973	462,875	3,517
Ge Cap Fncl	UT	68,652	17,400	\$1B-\$10B	69,932	17,408	70,682	17,409
J.P. Morgan Chase & Co.	NY	62,586	2,769	>\$50B	63,875	2,778	71,425	2,791
Advanta Bk Corp	UT	43,196	5,395	<\$1B	43,196	5,395	43,482	5,396
Banknorth Group Inc.	ME	34,166	808	\$10B-\$50B	75,026	1,032	221,788	1,309
U.S. Bancorp	MN	30,498	2,989	>\$50B	37,924	3,036	48,737	3,057
Bank One Corporation	IL	27,247	2,765	>\$50B	27,247	2,765	29,477	2,769
Independent Bank Corp.	MA	25,887	634	\$1B-\$10B	48,145	763	75,594	825
Chittenden Corporation	VT	21,751	511	\$1B-\$10B	51,029	681	117,112	815
Ccbt Financial Companies In	MA	19,046	637	\$1B-\$10B	42,450	772	86,127	858
Wells Fargo & Company	CA	18,994	1,256	>\$50B	18,994	1,256	20,202	1,258
Enterprise Bancorp Inc.	MA	17,630	439	<\$1B	37,694	553	64,156	609
Atlantic Bk Of Ny	NY	15,797	3,128	\$1B-\$10B	26,252	3,200	44,204	3,242
Westbank Corporation	MA	12,018	340	<\$1B	23,607	406	44,935	454
Michigan								
Fifth Third Bancorp	OH	234,422	5,963	>\$50B	589,637	7,977	1,327,284	9,425
National City Corporation	OH	150,029	6,090	>\$50B	282,973	6,849	643,017	7,522
Mbna Corporation	DE	149,926	22,854	\$10B-\$50B	150,504	22,858	152,398	22,861
Bank One Corporation	IL	142,387	7,292	>\$50B	227,489	7,772	456,976	8,244
Comerica Incorporated	MI	116,560	2,459	>\$50B	317,312	3,583	1,173,034	5,126
Citigroup Inc.	NY	108,547	28,707	>\$50B	108,547	28,707	108,919	28,708
Ge Cap Fncl	UT	108,122	27,303	\$1B-\$10B	108,322	27,304	108,322	27,304
Citizens Banking Corporation	MI	103,058	2,631	\$1B-\$10B	260,294	3,531	719,236	4,409
Lasalle Bk Na	IL	102,176	2,436	>\$50B	291,150	3,452	1,197,993	5,015
American Express Centurion B	UT	86,607	15,672	\$10B-\$50B	87,112	15,675	87,112	15,675
Capitol Bancorp Ltd.	MI	83,938	1,981	\$1B-\$10B	201,876	2,649	421,575	3,125
Chemical Financial Corporati	MI	70,626	2,290	\$1B-\$10B	135,965	2,676	258,983	2,937
Huntington Bancshares Incorp	OH	59,487	1,662	\$10B-\$50B	115,618	1,977	250,391	2,228
Advanta Bk Corp	UT	55,109	7,040	<\$1B	55,248	7,041	55,248	7,041
Macatawa Bank Corporation	MI	49,048	1,092	\$1B-\$10B	111,485	1,450	245,828	1,701
Wells Fargo & Company	CA	46,626	2,098	>\$50B	69,960	2,236	122,719	2,346
Independent Bank Corporation	MI	32,325	807	\$1B-\$10B	66,193	1,013	121,912	1,132

Table 4B. Top Micro-Business Lenders by State Using CRA Data, 2001

Bank Name	HQ State	Micro-Business Lending (<\$100k)			Small Business Lending (<\$250k)		Small Business Lending (<\$1M)	
		SSBL\$	SSBL#	Bk Size	MSBL\$	MSBL#	LSBL\$	LSBL#
		(1,000)			(1,000)		(1,000)	
		(1)	(2)	(3)	(4)	(5)	(6)	(7)
Mercantile Bank Corporation	MI	31,282	585	<\$1B	96,188	948	308,872	1,348
U.S. Bancorp	MN	30,580	4,000	>\$50B	33,643	4,019	43,224	4,037
Fnbh Bancorp Inc.	MI	26,000	758	<\$1B	57,801	942	121,359	1,073
J.P. Morgan Chase & Co.	NY	19,742	1,026	>\$50B	20,866	1,032	31,061	1,049
O.A.K. Financial Corporation	MI	17,233	475	<\$1B	39,580	607	108,420	737
North Country Financial Corp	MI	15,377	424	<\$1B	31,798	523	68,448	610
Ibt Bancorp Inc.	MI	15,157	434	<\$1B	28,899	516	52,934	561
1st Source Corporation	IN	15,032	383	\$1B-\$10B	31,743	486	52,491	534
Republic Bancorp Inc.	MI	14,550	285	\$1B-\$10B	46,824	472	128,737	639
Southern Michigan Bancorp I	MI	13,821	427	<\$1B	27,834	511	59,056	577
Irwin Financial Corporation	IN	11,955	227	\$1B-\$10B	44,484	413	121,765	568
Charter National Bancorp In	MI	11,431	289	N/A	25,413	373	42,267	408
Mbt Financial Corp.	MI	11,317	389	\$1B-\$10B	19,828	440	37,777	476
Fleetboston Financial Corpor	MA	10,243	1,278	>\$50B	10,243	1,278	12,515	1,282
Minnesota								
Wells Fargo & Company	CA	204,068	7,166	>\$50B	404,631	8,344	819,672	9,170
U.S. Bancorp	MN	182,560	12,715	>\$50B	265,876	13,196	535,816	13,700
Otto Bremer Foundation	MN	103,750	2,897	\$1B-\$10B	212,484	3,519	495,294	4,065
Citigroup Inc.	NY	50,181	9,979	>\$50B	50,982	9,984	50,982	9,984
Mbna Corporation	DE	49,495	6,433	\$10B-\$50B	49,679	6,434	49,679	6,434
Ge Cap Fncl	UT	43,084	9,911	\$1B-\$10B	43,194	9,912	43,194	9,912
Community First Bankshares	ND	41,929	1,464	\$1B-\$10B	67,745	1,617	117,107	1,721
American Express Centurion B	UT	33,316	5,989	\$10B-\$50B	33,316	5,989	33,316	5,989
Advanta Bk Corp	UT	32,708	3,940	<\$1B	32,708	3,940	32,708	3,940
Associated Banc-Corp	WI	26,651	617	\$10B-\$50B	58,464	802	148,150	988
First National Financial Ser	MN	26,644	650	<\$1B	66,440	873	142,453	1,036
Signal Financial Corporation	MN	22,098	618	N/A	51,292	779	105,473	908
Bank One Corporation	IL	20,429	2,080	>\$50B	20,621	2,081	21,121	2,082
J.P. Morgan Chase & Co.	NY	19,857	892	>\$50B	20,935	898	23,599	903
Marquette Bancshares Inc.	MN	19,260	561	<\$1B	39,094	678	90,560	774
Conseco Bk	UT	17,981	2,358	\$1B-\$10B	17,981	2,358	17,981	2,358
Stearns Financial Services	MN	16,871	547	<\$1B	31,697	637	68,026	701
First National Bank Of Bemid	MN	14,177	603	<\$1B	21,968	649	36,859	685
Mississippi								
Trustmark Corporation	MS	202,941	7,988	\$1B-\$10B	322,575	8,683	593,481	9,237
Bancorpsouth Inc.	MS	149,210	5,538	\$1B-\$10B	256,955	6,204	472,979	6,645
Amsouth Bancorporation	AL	113,791	3,301	\$10B-\$50B	177,418	3,680	343,408	3,994
Union Planters Corporation	TN	81,141	4,216	\$10B-\$50B	122,205	4,463	202,404	4,629
Peoples Holding Company The	MS	75,524	2,896	\$1B-\$10B	131,119	3,233	230,656	3,440
Hancock Holding Company	MS	62,698	2,939	\$1B-\$10B	99,106	3,162	152,808	3,279
Bancplus Corporation	MS	56,978	2,551	\$1B-\$10B	94,584	2,771	153,045	2,894
Nbc Capital Corporation	MS	41,827	2,166	\$1B-\$10B	64,537	2,309	101,167	2,391
First M & F Corporation	MS	36,956	1,652	\$1B-\$10B	55,901	1,767	92,300	1,841
State Capital Corporation	MS	35,242	1,772	<\$1B	51,537	1,881	67,508	1,927
Citizens Holding Company	MS	32,441	1,505	<\$1B	46,937	1,599	58,251	1,626
Planters Holding Company	MS	29,632	1,298	<\$1B	47,410	1,413	65,543	1,451

Table 4B. Top Micro-Business Lenders by State Using CRA Data, 2001

Bank Name	HQ State	Micro-Business Lending (<\$100k)			Small Business Lending (<\$250k)		Small Business Lending (<\$1M)	
		SSBL\$	SSBL#	Bk Size	MSBL\$	MSBL#	LSBL\$	LSBL#
		(1,000)			(1,000)		(1,000)	
		(1)	(2)	(3)	(4)	(5)	(6)	(7)
Mbna Corporation	DE	23,855	3,340	\$10B-\$50B	23,855	3,340	23,855	3,340
Citigroup Inc.	NY	19,594	5,935	>\$50B	19,594	5,935	19,594	5,935
Ge Cap Fncl	UT	19,228	4,878	\$1B-\$10B	19,228	4,878	19,528	4,879
American Express Centurion B	UT	18,839	3,315	\$10B-\$50B	18,839	3,315	18,839	3,315
Community Bancshares Of Miss	MS	13,739	579	\$1B-\$10B	22,256	629	46,826	675
Merchants & Marine Bk	MS	13,630	578	<\$1B	22,448	634	30,000	652
Citizens Nb Of Meridian	MS	13,051	542	<\$1B	26,187	623	46,344	667
Security Capital Corporation	MS	12,279	571	<\$1B	19,811	617	25,810	631
Advanta Bk Corp	UT	12,060	1,532	<\$1B	12,060	1,532	12,060	1,532
Peoples Financial Corporatio	MS	10,081	387	<\$1B	19,361	442	39,941	482
Missouri								
U.S. Bancorp	MN	154,141	5,970	>\$50B	264,930	6,619	524,446	7,109
Commerce Bancshares Inc.	MO	137,105	4,441	\$10B-\$50B	259,175	5,148	605,284	5,795
Central Banccompany	MO	133,919	4,516	\$1B-\$10B	253,477	5,226	476,978	5,690
Citigroup Inc.	NY	67,468	16,749	>\$50B	67,468	16,749	67,468	16,749
Ge Cap Fncl	UT	65,287	16,016	\$1B-\$10B	65,287	16,016	65,287	16,016
Mbna Corporation	DE	63,399	8,216	\$10B-\$50B	65,239	8,225	65,239	8,225
Allegiant Bancorp Inc.	MO	54,619	1,599	\$1B-\$10B	110,455	1,933	254,573	2,209
Bank Of America Corporation	NC	45,177	1,684	>\$50B	104,640	2,015	354,777	2,457
American Express Centurion B	UT	43,557	7,499	\$10B-\$50B	43,932	7,501	43,932	7,501
Union Planters Corporation	TN	42,156	1,516	\$10B-\$50B	77,760	1,724	172,955	1,911
Advanta Bk Corp	UT	35,993	4,430	<\$1B	35,993	4,430	35,993	4,430
Umb Financial Corporation	MO	26,143	1,027	\$1B-\$10B	62,834	1,238	172,371	1,436
First Banks Inc.	MO	23,898	623	\$1B-\$10B	53,219	788	130,862	933
Bank One Corporation	IL	22,223	2,181	>\$50B	22,223	2,181	22,223	2,181
Cardinal Bancorp Inc.	MO	20,344	623	<\$1B	38,827	732	88,034	834
Great Southern Bancorp Inc.	MO	17,425	457	\$1B-\$10B	32,263	542	87,566	645
Arvest Bank Group Inc.	AR	17,250	529	\$1B-\$10B	33,826	625	71,543	701
Southwest Missouri Bancorpor	MO	16,424	575	<\$1B	24,315	627	32,231	642
Enterbank Holdings Inc	MO	15,649	312	<\$1B	41,657	460	112,942	596
J.P. Morgan Chase & Co.	NY	14,945	704	>\$50B	15,553	708	19,285	713
Dickinson Financial Corporat	MO	14,811	713	\$1B-\$10B	21,508	756	34,199	783
Southern Bancshares Corp.	MO	14,633	379	<\$1B	24,830	442	51,861	491
Citizens Bancshares Co.	MO	13,924	566	<\$1B	22,787	617	38,340	649
Liberty Bancshares Inc	MO	13,700	365	<\$1B	25,075	436	39,621	465
Trustcorp Financial Inc	MO	13,040	277	<\$1B	30,779	379	86,231	485
Wood & Huston Bancorporation	MO	12,760	839	<\$1B	23,353	903	39,821	939
Mississippi Valley Bancshare	MO	12,074	283	\$1B-\$10B	35,290	417	116,818	576
Wells Fargo & Company	CA	11,619	629	>\$50B	12,472	634	17,524	643
Montana								
First Interstate Bancsystem	MT	72,056	2,519	\$1B-\$10B	142,706	2,940	236,436	3,154
Stockman Financial Corporati	MT	24,360	893	<\$1B	40,000	989	63,288	1,037
Wells Fargo & Company	CA	23,639	946	>\$50B	43,972	1,066	91,232	1,153
Mbna Corporation	DE	16,396	2,079	\$10B-\$50B	16,396	2,079	16,396	2,079
Rocky Mountain Bancorporatio	MT	16,382	626	<\$1B	28,863	707	47,282	748
Glacier Bancorp Inc.	MT	15,651	375	\$1B-\$10B	29,256	463	47,425	503

Table 4B. Top Micro-Business Lenders by State Using CRA Data, 2001

Bank Name	HQ State	Micro-Business Lending (<\$100k)			Small Business Lending (<\$250k)		Small Business Lending (<\$1M)	
		SSBL\$	SSBL#	Bk Size	MSBL\$	MSBL#	LSBL\$	LSBL#
		(1,000)			(1,000)		(1,000)	
		(1)	(2)	(3)	(4)	(5)	(6)	(7)
American Express Centurion B	UT	13,427	3,562	\$10B-\$50B	13,539	3,563	13,539	3,563
Citigroup Inc.	NY	10,357	2,285	>\$50B	10,357	2,285	10,357	2,285
Nebraska								
Pinnacle Bancorp Inc.	NE	70,697	2,764	\$1B-\$10B	116,579	3,035	188,351	3,191
First National Of Nebraska	NE	69,155	2,910	\$10B-\$50B	129,378	3,254	295,670	3,565
Wells Fargo & Company	CA	56,130	2,467	>\$50B	107,544	2,765	204,355	2,949
U.S. Bancorp	MN	30,797	2,116	>\$50B	49,144	2,221	105,199	2,333
Spectrum Bancorporation Inc	NE	22,127	559	\$1B-\$10B	49,267	715	113,066	843
United Nebraska Financial Co	NE	21,604	891	<\$1B	33,501	966	45,837	988
Farmers & Merchants Investme	NE	21,291	545	\$1B-\$10B	39,126	648	75,994	719
Mbna Corporation	DE	18,775	2,475	\$10B-\$50B	19,146	2,477	19,146	2,477
Citigroup Inc.	NY	17,217	4,282	>\$50B	17,322	4,283	17,322	4,283
Ge Cap Fncl	UT	17,121	3,404	\$1B-\$10B	17,321	3,405	17,321	3,405
Hometown Banc Corp	NE	14,857	541	<\$1B	26,029	608	45,329	645
American National Corporatio	NE	14,725	475	\$1B-\$10B	25,820	539	57,398	604
Security National Corporatio	NE	12,259	339	<\$1B	22,270	396	46,143	444
Advanta Bk Corp	UT	11,484	1,426	<\$1B	11,484	1,426	11,484	1,426
First York Ban Corp.	NE	10,836	468	<\$1B	19,263	515	45,384	560
American Express Centurion B	UT	10,607	1,880	\$10B-\$50B	10,607	1,880	10,607	1,880
Nevada								
Wells Fargo & Company	CA	45,159	3,064	>\$50B	69,432	3,196	127,584	3,305
Zions Bancorporation	UT	37,900	1,048	\$10B-\$50B	84,761	1,298	244,462	1,587
Citigroup Inc.	NY	37,090	9,977	>\$50B	38,573	9,985	39,023	9,986
American Express Centurion B	UT	32,430	6,371	\$10B-\$50B	32,430	6,371	32,971	6,372
Ge Cap Fncl	UT	28,322	7,424	\$1B-\$10B	28,322	7,424	28,822	7,425
Bankwest Nevada Corporation	NV	25,996	541	<\$1B	53,743	696	104,199	785
Mbna Corporation	DE	18,796	2,224	\$10B-\$50B	18,898	2,225	18,898	2,225
Bank Of The West	CA	17,793	425	\$10B-\$50B	37,111	527	96,694	639
Bank Of America Corporation	NC	16,576	920	>\$50B	28,296	984	100,919	1,110
Advanta Bk Corp	UT	14,105	1,916	<\$1B	14,105	1,916	14,105	1,916
U.S. Bancorp	MN	12,332	976	>\$50B	18,814	1,012	38,617	1,047
New Hampshire								
Banknorth Group Inc.	ME	43,278	1,053	\$10B-\$50B	92,911	1,343	194,691	1,564
Mbna Corporation	DE	25,905	3,356	\$10B-\$50B	26,110	3,357	26,110	3,357
Fleetboston Financial Corpor	MA	24,696	1,055	>\$50B	34,638	1,108	89,805	1,199
Granite State Bankshares In	NH	22,452	546	\$1B-\$10B	45,969	681	85,324	764
Citigroup Inc.	NY	21,950	5,736	>\$50B	21,950	5,736	21,950	5,736
American Express Centurion B	UT	19,906	3,143	\$10B-\$50B	19,906	3,143	20,219	3,144
Ge Cap Fncl	UT	19,139	4,453	\$1B-\$10B	19,139	4,453	19,539	4,454
U.S. Bancorp	MN	12,598	602	>\$50B	15,465	623	15,465	623
Advanta Bk Corp	UT	10,901	1,382	<\$1B	10,901	1,382	10,901	1,382
J.P. Morgan Chase & Co.	NY	10,226	566	>\$50B	10,226	566	10,226	566
New Jersey								
Wachovia Corporation	NC	224,573	5,390	>\$50B	423,289	6,471	1,050,384	7,615
Pnc Financial Services Group	PA	217,460	6,183	>\$50B	311,222	6,689	646,879	7,273
J.P. Morgan Chase & Co.	NY	208,791	8,144	>\$50B	225,863	8,240	272,591	8,317

Table 4B. Top Micro-Business Lenders by State Using CRA Data, 2001

Bank Name	HQ State	Micro-Business Lending (<\$100k)			Small Business Lending (<\$250k)		Small Business Lending (<\$1M)	
		SSBL\$	SSBL#	Bk Size	MSBL\$	MSBL#	LSBL\$	LSBL#
		(1,000)			(1,000)		(1,000)	
		(1)	(2)	(3)	(4)	(5)	(6)	(7)
Fleetboston Financial Corpor	MA	197,689	9,389	>\$50B	287,400	9,882	622,736	10,490
American Express Centurion B	UT	186,672	31,086	\$10B-\$50B	188,252	31,095	188,902	31,097
Citigroup Inc.	NY	122,604	33,042	>\$50B	127,828	33,073	138,314	33,090
Mbna Corporation	DE	111,407	13,273	\$10B-\$50B	111,797	13,275	112,118	13,276
Ge Cap Fncl	UT	87,650	23,425	\$1B-\$10B	88,000	23,427	88,000	23,427
Commerce Bancorp Inc.	NJ	78,151	1,687	\$10B-\$50B	184,484	2,287	442,285	2,788
Advanta Bk Corp	UT	60,380	7,889	<\$1B	60,934	7,893	60,934	7,893
U.S. Bancorp	MN	52,820	4,258	>\$50B	69,708	4,367	85,138	4,402
Bank Of New York Company In	NY	40,799	1,477	>\$50B	51,881	1,535	65,739	1,565
Fulton Financial Corporation	PA	37,304	957	\$1B-\$10B	75,914	1,180	167,285	1,363
Bank One Corporation	IL	36,654	3,852	>\$50B	36,904	3,853	38,204	3,856
Wells Fargo & Company	CA	25,041	1,450	>\$50B	25,806	1,455	26,236	1,456
Valley National Bancorp	NJ	24,659	595	\$1B-\$10B	63,728	812	200,261	1,085
Atlantic Bk Of Ny	NY	21,657	4,208	\$1B-\$10B	24,986	4,229	40,539	4,256
Trust Co Of Nj	NJ	20,265	782	\$1B-\$10B	25,787	816	33,582	832
Lakeland Bancorp Inc.	NJ	18,611	401	\$1B-\$10B	41,168	531	90,593	636
Hudson United Bancorp	NJ	18,035	387	\$1B-\$10B	46,703	552	127,406	703
United National Bancorp	NJ	15,195	265	\$1B-\$10B	36,722	389	95,111	506
Newfield Bancorp Inc.	NJ	14,374	360	<\$1B	33,130	476	62,588	543
Yardville National Bancorp	NJ	13,606	255	\$1B-\$10B	40,993	405	152,093	618
Minotola Nb	NJ	13,519	328	<\$1B	29,897	418	71,961	501
New Mexico								
Wells Fargo & Company	CA	75,525	2,640	>\$50B	135,303	2,978	251,640	3,206
First State Bancorporation	NM	32,382	965	<\$1B	64,963	1,152	144,747	1,309
Citigroup Inc.	NY	26,522	6,104	>\$50B	26,817	6,106	27,267	6,107
Mbna Corporation	DE	20,375	2,532	\$10B-\$50B	20,375	2,532	20,375	2,532
American Express Centurion B	UT	19,622	4,072	\$10B-\$50B	19,763	4,073	19,763	4,073
Ge Cap Fncl	UT	19,439	4,845	\$1B-\$10B	19,439	4,845	19,439	4,845
Bank Of America Corporation	NC	17,186	703	>\$50B	34,364	802	86,281	902
Employee Stock Bonus Trust F	NM	13,679	394	<\$1B	28,071	476	46,204	513
Heartland Financial Usa Inc	IA	13,238	390	\$1B-\$10B	28,828	472	65,620	545
Advanta Bk Corp	UT	12,180	1,507	<\$1B	12,180	1,507	12,180	1,507
Bok Financial Corporation	OK	11,633	233	\$10B-\$50B	21,584	289	65,458	371
New York								
J.P. Morgan Chase & Co.	NY	1,298,407	43,012	>\$50B	1,569,642	44,439	2,132,285	45,433
Citigroup Inc.	NY	571,992	73,064	>\$50B	814,672	74,354	1,086,540	74,881
American Express Centurion B	UT	355,134	56,793	\$10B-\$50B	360,147	56,824	363,834	56,832
Hsbc Bk Usa	NY	300,225	11,680	>\$50B	610,845	13,387	1,826,047	15,520
Fleetboston Financial Corpor	MA	265,414	10,934	>\$50B	349,624	11,398	651,409	11,919
North Fork Bancorporation I	NY	237,929	5,595	\$10B-\$50B	355,530	6,212	650,480	6,735
M&T Bank Corporation	NY	205,495	5,888	\$10B-\$50B	419,033	7,060	1,088,745	8,285
Mbna Corporation	DE	194,755	23,132	\$10B-\$50B	195,869	23,140	199,052	23,146
Bank Of New York Company In	NY	147,310	5,690	>\$50B	190,095	5,929	260,599	6,098
Ge Cap Fncl	UT	141,182	36,827	\$1B-\$10B	142,572	36,834	142,572	36,834
Advanta Bk Corp	UT	119,923	16,287	<\$1B	120,248	16,289	120,248	16,289
Financial Institutions Inc.	NY	97,425	3,041	\$1B-\$10B	170,978	3,470	295,883	3,734

Table 4B. Top Micro-Business Lenders by State Using CRA Data, 2001

Bank Name	HQ State	Micro-Business Lending (<\$100k)			Small Business Lending (<\$250k)		Small Business Lending (<\$1M)	
		SSBL\$	SSBL#	Bk Size	MSBL\$	MSBL#	LSBL\$	LSBL#
		(1,000)			(1,000)		(1,000)	
		(1)	(2)	(3)	(4)	(5)	(6)	(7)
Atlantic Bk Of Ny	NY	61,374	8,650	\$1B-\$10B	86,202	8,793	150,553	8,911
Bank One Corporation	IL	60,069	6,350	>\$50B	60,269	6,351	60,269	6,351
Nbt Bancorp Inc.	NY	58,567	1,829	\$1B-\$10B	113,542	2,151	212,292	2,349
Keycorp	OH	55,901	1,881	>\$50B	110,869	2,188	224,631	2,420
Wells Fargo & Company	CA	47,475	3,003	>\$50B	50,124	3,019	57,999	3,034
Community Bank System Inc.	NY	42,733	1,609	\$1B-\$10B	64,125	1,740	100,701	1,813
Wachovia Corporation	NC	35,708	903	>\$50B	73,208	1,108	184,003	1,310
Bsb Bancorp Inc.	NY	35,555	780	\$1B-\$10B	83,333	1,056	213,675	1,306
U.S. Bancorp	MN	30,592	3,185	>\$50B	35,402	3,215	45,336	3,233
Tompkins Trustco Inc.	NY	27,395	898	\$1B-\$10B	47,474	1,019	87,332	1,106
Solvay Bank Corp.	NY	20,365	576	<\$1B	32,442	644	51,693	685
Arrow Financial Corporation	NY	18,265	640	\$1B-\$10B	29,737	709	67,112	777
State Bancorp Inc.	NY	18,163	347	\$1B-\$10B	50,564	525	154,704	729
Canandaigua National Corpora	NY	17,183	523	<\$1B	31,735	609	73,292	693
Alliance Financial Corporati	NY	16,302	561	<\$1B	27,735	629	52,122	675
The Adirondack Trust Company	NY	14,892	502	N/A	27,180	573	44,069	607
Chemung Financial Corporatio	NY	14,795	342	<\$1B	28,815	421	59,309	486
Suffolk Bancorp	NY	13,816	317	\$1B-\$10B	27,118	389	59,527	450
Nara Bancorp Inc.	CA	12,119	213	<\$1B	23,311	274	56,090	340
Hudson Valley Holding Corp.	NY	11,010	219	\$1B-\$10B	27,537	309	107,165	457
Valley National Bancorp	NJ	10,983	235	\$1B-\$10B	27,931	330	69,156	413
Banknorth Group Inc.	ME	10,836	312	\$10B-\$50B	21,845	374	54,178	435
North Carolina								
Bb&T Corporation	NC	582,191	20,630	>\$50B	1,068,776	23,428	2,060,343	25,407
First Citizens Bancshares I	NC	306,399	10,941	\$10B-\$50B	608,844	12,709	1,311,382	14,156
Wachovia Corporation	NC	264,724	7,987	>\$50B	545,491	9,558	1,536,717	11,385
Mbna Corporation	DE	111,552	15,144	\$10B-\$50B	113,104	15,154	117,036	15,162
Rbc Centura Bk	NC	108,669	3,912	\$10B-\$50B	230,744	4,624	516,168	5,172
Citigroup Inc.	NY	98,708	28,207	>\$50B	98,708	28,207	99,035	28,208
Ge Cap Fncl	UT	91,280	23,347	\$1B-\$10B	91,395	23,348	92,695	23,352
American Express Centurion B	UT	68,889	11,641	\$10B-\$50B	69,006	11,642	69,006	11,642
Bank Of America Corporation	NC	53,259	2,122	>\$50B	115,551	2,472	382,129	2,939
Fidelity Bancshares (N.C.)	NC	40,725	1,384	<\$1B	88,806	1,669	167,333	1,834
Advanta Bk Corp	UT	40,041	5,144	<\$1B	40,144	5,145	40,144	5,145
Bank Of Granite Corporation	NC	35,986	1,264	<\$1B	69,144	1,467	119,403	1,574
Southern Bancshares (N.C.)	NC	34,360	1,248	<\$1B	67,536	1,442	112,163	1,538
First Charter Corporation	NC	31,896	913	\$1B-\$10B	60,842	1,085	135,835	1,232
First Bancorp	NC	29,198	1,185	\$1B-\$10B	51,390	1,315	79,185	1,371
Bank One Corporation	IL	28,084	2,851	>\$50B	28,309	2,852	30,715	2,856
J.P. Morgan Chase & Co.	NY	27,427	1,099	>\$50B	28,485	1,107	31,764	1,113
U.S. Bancorp	MN	25,581	2,208	>\$50B	32,370	2,250	48,840	2,284
Southtrust Corporation	AL	25,448	620	\$10B-\$50B	56,474	793	127,486	930
United Community Banks Inc.	GA	22,990	791	\$1B-\$10B	37,600	878	60,098	930
Lsb Bancshares Inc.	NC	22,530	697	<\$1B	43,340	820	83,998	908
Fnb Corp.	NC	20,267	484	<\$1B	45,368	625	81,860	699
Fnb Financial Services Corpo	NC	18,673	367	<\$1B	51,842	567	87,230	644

Table 4B. Top Micro-Business Lenders by State Using CRA Data, 2001

Bank Name	HQ State	Micro-Business Lending (<\$100k)			Small Business Lending (<\$250k)		Small Business Lending (<\$1M)	
		SSBL\$	SSBL#	Bk Size	MSBL\$	MSBL#	LSBL\$	LSBL#
		(1,000)			(1,000)		(1,000)	
		(1)	(2)	(3)	(4)	(5)	(6)	(7)
Yadkin Valley B&Tc	NC	18,590	663	<\$1B	31,514	740	46,720	773
Peoples Bancorp Of North Car	NC	18,097	474	<\$1B	30,900	551	55,497	601
First South Bancorp Inc.	NC	17,947	412	<\$1B	38,754	535	71,412	604
First Nb Of Shelby	NC	17,437	557	<\$1B	32,615	647	63,875	718
Wells Fargo & Company	CA	15,636	917	>\$50B	16,429	921	17,885	924
High Point Bank Corporation	NC	13,552	427	<\$1B	25,148	496	50,359	551
Southern Cmnty B&Tc	NC	11,554	255	<\$1B	28,891	362	61,858	425
North Dakota								
Wells Fargo & Company	CA	41,053	1,308	>\$50B	78,749	1,527	168,852	1,707
Otto Bremer Foundation	MN	27,985	870	\$1B-\$10B	54,955	1,024	110,237	1,131
Watford City Bancshares Inc	ND	24,769	877	<\$1B	45,338	1,003	79,031	1,072
State Bankshares Inc.	ND	16,706	433	<\$1B	34,723	537	85,350	635
Community First Bankshares	ND	14,439	473	\$1B-\$10B	25,210	538	54,366	595
Alerus Financial Corporation	ND	13,051	290	N/A	30,526	391	71,710	473
First Southwest Bancorporati	ND	12,970	474	<\$1B	23,777	537	37,664	570
Ohio								
National City Corporation	OH	264,838	10,911	>\$50B	453,740	12,009	960,636	12,963
Ohio U.S. Bancorp	MN	206,165	12,030	>\$50B	351,299	12,877	686,924	13,490
Fifth Third Bancorp	OH	203,606	4,293	>\$50B	560,142	6,295	1,646,506	8,309
Bank One Corporation	IL	167,289	8,134	>\$50B	268,650	8,706	472,817	9,122
Citigroup Inc.	NY	127,382	32,924	>\$50B	127,382	32,924	127,382	32,924
Ge Cap Fncl	UT	117,855	29,096	\$1B-\$10B	118,005	29,097	118,005	29,097
Firstmerit Corporation	OH	115,021	2,217	\$10B-\$50B	264,568	3,061	687,514	3,871
Park National Corporation	OH	104,278	3,211	\$1B-\$10B	199,707	3,770	386,139	4,151
Mbna Corporation	DE	99,681	12,896	\$10B-\$50B	100,389	12,901	101,864	12,903
Huntington Bancshares Incorp	OH	87,971	2,568	\$10B-\$50B	189,335	3,135	519,765	3,756
American Express Centurion B	UT	85,387	13,827	\$10B-\$50B	85,587	13,828	85,587	13,828
Keycorp	OH	67,268	2,372	>\$50B	150,235	2,849	355,755	3,257
Advanta Bk Corp	UT	54,576	6,972	<\$1B	54,576	6,972	54,576	6,972
First Financial Bancorp	OH	35,140	1,115	\$1B-\$10B	75,041	1,351	147,810	1,496
Pnc Financial Services Group	PA	33,400	877	>\$50B	62,854	1,039	199,150	1,284
J.P. Morgan Chase & Co.	NY	29,501	1,531	>\$50B	31,176	1,540	38,956	1,553
Wells Fargo & Company	CA	24,116	1,286	>\$50B	28,536	1,317	35,107	1,332
Sky Financial Group Inc.	OH	23,541	609	\$1B-\$10B	58,247	805	147,049	987
Provident Financial Group I	OH	19,415	365	\$10B-\$50B	61,834	608	234,753	917
Dcb Financial Corp	OH	18,189	539	<\$1B	39,321	673	68,758	736
Farmers & Merchants Bancorp	OH	18,023	663	<\$1B	30,970	743	49,049	782
Rurban Financial Corp.	OH	17,846	499	<\$1B	33,663	596	67,963	664
Lnb Bancorp Inc.	OH	16,124	376	<\$1B	37,834	501	80,655	592
Second Bancorp Incorporated	OH	13,537	260	\$1B-\$10B	34,469	382	77,769	466
Wayne Bancorp Inc.	OH	13,375	418	<\$1B	28,081	501	65,492	576
Ohio Valley Banc Corp.	OH	11,683	348	<\$1B	19,786	399	38,113	438
Unb Corp.	OH	11,186	1,018	\$1B-\$10B	15,478	1,043	21,418	1,057
Fleetboston Financial Corpor	MA	10,536	1,308	>\$50B	10,536	1,308	13,250	1,312
Oklahoma								
Bancfirst Corporation	OK	98,507	3,936	\$1B-\$10B	167,108	4,343	316,340	4,634

Table 4B. Top Micro-Business Lenders by State Using CRA Data, 2001

Bank Name	HQ State	Micro-Business Lending (<\$100k)			Small Business Lending (<\$250k)		Small Business Lending (<\$1M)	
		SSBL\$	SSBL#	Bk Size	MSBL\$	MSBL#	LSBL\$	LSBL#
		(1,000)			(1,000)		(1,000)	
		(1)	(2)	(3)	(4)	(5)	(6)	(7)
Arvest Bank Group Inc.	AR	92,770	3,605	\$1B-\$10B	164,619	4,028	304,177	4,310
Citigroup Inc.	NY	51,826	13,394	>\$50B	51,826	13,394	51,826	13,394
Bok Financial Corporation	OK	46,178	1,077	\$10B-\$50B	119,788	1,481	361,005	1,924
Ge Cap Fncl	UT	36,330	9,185	\$1B-\$10B	36,330	9,185	36,330	9,185
F & M Bancorporation	OK	34,082	923	<\$1B	74,755	1,156	175,572	1,346
Southwest Bancorp Inc.	OK	34,022	781	\$1B-\$10B	72,424	1,003	173,327	1,198
Mbna Corporation	DE	33,247	4,303	\$10B-\$50B	33,247	4,303	33,247	4,303
Gold Banc Corporation Inc.	KS	30,349	1,180	\$1B-\$10B	56,648	1,337	126,328	1,477
American Express Centurion B	UT	28,091	4,809	\$10B-\$50B	28,091	4,809	28,091	4,809
Bank One Corporation	IL	25,037	1,725	>\$50B	31,825	1,762	42,218	1,785
Guaranty Bancshares Inc.	OK	25,012	744	<\$1B	41,699	847	69,258	912
Durant Bancorp Inc.	OK	23,669	1,149	<\$1B	36,373	1,225	55,592	1,268
Advanta Bk Corp	UT	22,091	2,810	<\$1B	22,091	2,810	22,091	2,810
Spirit Bankcorp Inc.	OK	19,569	804	<\$1B	35,430	895	56,859	947
U.S. Bancorp	MN	17,990	1,430	>\$50B	20,994	1,450	27,461	1,463
Local Financial Corporation	OK	16,215	391	\$1B-\$10B	32,173	476	102,823	601
American Bancorporation Inc	OK	15,716	907	<\$1B	21,294	941	27,207	956
Bank Of America Corporation	NC	14,510	531	>\$50B	26,070	593	87,435	704
J.P. Morgan Chase & Co.	NY	13,424	683	>\$50B	14,289	688	20,821	701
Central Service Corporation	OK	12,879	437	<\$1B	19,589	478	25,923	493
First Fidelity Bancorp Inc.	OK	12,290	429	<\$1B	22,634	493	45,506	541
Rcb Holding Company Inc.	OK	11,293	465	<\$1B	17,189	500	29,101	521
Oregon								
Wells Fargo & Company	CA	87,968	4,609	>\$50B	155,025	4,997	293,825	5,281
U.S. Bancorp	MN	74,645	5,838	>\$50B	113,861	6,056	227,708	6,273
Citigroup Inc.	NY	54,506	13,718	>\$50B	54,506	13,718	54,506	13,718
American Express Centurion B	UT	41,610	11,482	\$10B-\$50B	42,150	11,485	42,404	11,486
Mbna Corporation	DE	35,638	4,344	\$10B-\$50B	36,135	4,348	36,429	4,349
Keycorp	OH	34,234	1,179	>\$50B	70,727	1,377	162,003	1,556
Ge Cap Fncl	UT	32,204	8,316	\$1B-\$10B	32,359	8,317	32,359	8,317
Advanta Bk Corp	UT	25,266	3,150	<\$1B	25,266	3,150	25,266	3,150
West Coast Bancorp	OR	24,591	584	\$1B-\$10B	53,249	741	117,030	864
Columbia Bancorp	OR	23,788	675	<\$1B	47,274	813	85,653	896
Umpqua Holdings Corporation	OR	22,397	576	\$1B-\$10B	49,374	727	123,243	866
Bank Of The West	CA	21,939	749	\$10B-\$50B	44,274	869	104,794	978
Cascade Bancorp	OR	20,057	624	<\$1B	38,166	733	91,466	840
Pacific Continental Corporat	OR	18,147	416	<\$1B	39,927	541	80,291	626
Bank Of America Corporation	NC	17,890	1,508	>\$50B	36,866	1,614	104,576	1,733
Bank One Corporation	IL	13,664	1,466	>\$50B	13,664	1,466	13,664	1,466
Centennial Bancorp	OR	12,075	264	<\$1B	37,168	398	130,727	569
Pennsylvania								
Pnc Financial Services Group	PA	379,142	10,389	>\$50B	612,883	11,673	1,507,584	13,262
Wachovia Corporation	NC	225,478	5,279	>\$50B	468,117	6,608	1,401,251	8,233
Mbna Corporation	DE	205,503	27,704	\$10B-\$50B	208,445	27,723	212,114	27,730
National City Corporation	OH	148,961	5,403	>\$50B	249,292	6,020	438,570	6,393
Citigroup Inc.	NY	140,657	36,786	>\$50B	141,717	36,791	142,577	36,793

Table 4B. Top Micro-Business Lenders by State Using CRA Data, 2001

Bank Name	HQ State	Micro-Business Lending (<\$100k)			Small Business Lending (<\$250k)		Small Business Lending (<\$1M)	
		SSBL\$	SSBL#	Bk Size	MSBL\$	MSBL#	LSBL\$	LSBL#
		(1,000)	(2)	(3)	(1,000)	(5)	(1,000)	(7)
		(1)	(2)	(3)	(4)	(5)	(6)	(7)
Ge Cap Fncl	UT	126,232	32,450	\$1B-\$10B	126,232	32,450	126,562	32,451
American Express Centurion B	UT	126,208	20,293	\$10B-\$50B	127,145	20,299	127,405	20,300
Mellon Financial Corporation	PA	103,037	2,503	\$10B-\$50B	244,507	3,279	752,047	4,181
Fulton Financial Corporation	PA	91,302	2,047	\$1B-\$10B	201,543	2,664	445,010	3,172
Advanta Bk Corp	UT	67,336	8,510	<\$1B	67,578	8,512	67,916	8,513
M&T Bank Corporation	NY	62,801	1,776	\$10B-\$50B	115,607	2,060	263,475	2,315
Susquehanna Bancshares Inc.	PA	58,151	1,866	\$1B-\$10B	114,088	2,201	232,932	2,439
U.S. Bancorp	MN	53,276	3,863	>\$50B	73,097	3,995	97,655	4,049
Bank One Corporation	IL	47,800	4,658	>\$50B	48,150	4,660	54,328	4,671
First Commonwealth Financial	PA	42,669	1,067	\$1B-\$10B	77,047	1,271	156,923	1,428
Fleetboston Financial Corpor	MA	40,959	2,931	>\$50B	61,339	3,036	154,983	3,202
F.N.B. Corporation	FL	39,818	858	\$1B-\$10B	94,350	1,162	206,649	1,372
Allfirst Bk	MD	38,594	1,013	\$10B-\$50B	80,766	1,252	174,894	1,442
J.P. Morgan Chase & Co.	NY	38,104	1,740	>\$50B	39,479	1,748	49,615	1,766
Commerce Bancorp Inc.	NJ	26,522	588	\$10B-\$50B	61,623	792	178,048	1,015
Wells Fargo & Company	CA	24,738	1,530	>\$50B	27,112	1,542	29,634	1,549
Promistar Financial Corporat	PA	23,228	735	N/A	37,712	825	62,724	875
Sterling Financial Corporati	PA	22,980	627	\$1B-\$10B	50,752	788	104,999	899
S & T Bancorp Inc.	PA	22,960	725	\$1B-\$10B	41,763	842	88,632	942
Community Banks Inc.	PA	22,583	593	\$1B-\$10B	40,728	709	78,690	792
Cnb Financial Corporation	PA	21,412	569	<\$1B	44,176	698	80,850	777
National Penn Bancshares In	PA	21,295	453	\$1B-\$10B	54,595	643	136,631	810
First National Community Ban	PA	20,213	509	<\$1B	30,963	569	61,734	618
Harleysville National Corpor	PA	19,249	564	\$1B-\$10B	40,816	688	92,458	786
Hibshman Trust For Ephrata N	PA	19,187	598	<\$1B	34,655	688	60,351	741
Pennrock Financial Services	PA	16,540	410	<\$1B	38,381	538	76,611	615
Nbt Bancorp Inc.	NY	16,196	424	\$1B-\$10B	30,604	509	51,709	548
Mid Penn Bancorp Inc.	PA	15,723	248	<\$1B	32,065	369	41,969	389
Penns Woods Bancorp Inc.	PA	15,658	602	<\$1B	25,218	658	35,548	681
Univest Corporation Of Penns	PA	15,140	373	\$1B-\$10B	33,656	481	86,130	584
Citizens And Northern Corpor	PA	14,862	458	<\$1B	22,414	504	29,818	522
Atlantic Bk Of Ny	NY	12,267	1,289	\$1B-\$10B	16,775	1,320	21,452	1,329
Qnb Corp.	PA	11,671	286	<\$1B	28,119	377	53,545	429
Fidelity D& D Bancorp Inc.	PA	11,376	326	<\$1B	21,251	381	38,788	417
Pennsylvania Commerce Bancor	PA	10,512	225	<\$1B	33,764	357	75,351	441
Rhode Island								
Citizens Bk Of Ma	MA	49,725	1,623	\$10B-\$50B	86,268	1,835	170,150	1,996
Fleetboston Financial Corpor	MA	31,714	1,252	>\$50B	54,617	1,375	129,700	1,513
Bancorp Rhode Island Inc.	RI	16,537	337	<\$1B	38,319	454	70,659	517
Citigroup Inc.	NY	15,538	3,960	>\$50B	15,538	3,960	15,538	3,960
American Express Centurion B	UT	14,644	2,236	\$10B-\$50B	14,644	2,236	14,644	2,236
Ge Cap Fncl	UT	13,039	3,300	\$1B-\$10B	13,039	3,300	13,039	3,300
Mbna Corporation	DE	12,408	1,596	\$10B-\$50B	12,509	1,597	12,509	1,597
South Carolina								
Bb&T Corporation	NC	191,807	7,159	>\$50B	348,369	8,074	604,801	8,616
Wachovia Corporation	NC	104,259	3,467	>\$50B	229,457	4,181	606,926	4,900

Table 4B. Top Micro-Business Lenders by State Using CRA Data, 2001

Bank Name	HQ State	Micro-Business Lending (<\$100k)			Small Business Lending (<\$250k)		Small Business Lending (<\$1M)	
		SSBL\$	SSBL#	Bk Size	MSBL\$	MSBL#	LSBL\$	LSBL#
		(1,000)			(1,000)		(1,000)	
		(1)	(2)	(3)	(4)	(5)	(6)	(7)
Synovus Financial Corp.	GA	101,662	3,277	\$10B-\$50B	195,431	3,818	423,471	4,274
First Citizens Bancorporatio	SC	81,073	3,328	\$1B-\$10B	138,987	3,683	235,608	3,884
South Financial Group The	SC	58,151	1,764	\$1B-\$10B	128,815	2,176	290,761	2,496
Cnb Corporation	SC	56,079	2,447	<\$1B	88,849	2,651	143,762	2,772
First National Corporation	SC	50,259	1,565	\$1B-\$10B	93,463	1,830	172,695	1,996
Bank Of America Corporation	NC	50,169	1,656	>\$50B	108,188	1,995	299,995	2,352
Ge Cap Fncl	UT	47,669	11,773	\$1B-\$10B	47,774	11,774	48,274	11,775
Palmetto Bancshares Inc.	SC	47,470	1,773	<\$1B	74,539	1,938	121,553	2,039
Citigroup Inc.	NY	38,706	12,750	>\$50B	38,866	12,751	38,866	12,751
Mbna Corporation	DE	36,046	4,543	\$10B-\$50B	36,335	4,545	36,641	4,546
American Express Centurion B	UT	34,295	5,770	\$10B-\$50B	34,295	5,770	34,295	5,770
Regions Financial Corporatio	AL	30,259	822	\$10B-\$50B	60,685	1,003	125,990	1,140
Southtrust Corporation	AL	18,731	490	\$10B-\$50B	41,208	622	94,051	732
Advanta Bk Corp	UT	16,380	2,119	<\$1B	16,380	2,119	16,380	2,119
Bank One Corporation	IL	12,682	1,241	>\$50B	12,682	1,241	12,682	1,241
South Dakota								
Wells Fargo & Company	CA	76,913	2,356	>\$50B	160,837	2,850	308,497	3,145
Dacotah Banks Inc.	SD	36,169	1,589	<\$1B	62,994	1,759	104,783	1,851
Minnehaha Bancshares Inc.	SD	30,802	908	<\$1B	58,731	1,077	147,050	1,240
Spectrum Bancorporation Inc	NE	17,880	580	\$1B-\$10B	31,272	658	58,962	715
Community First Bankshares	ND	13,389	482	\$1B-\$10B	20,178	525	28,166	544
Marquette Bancshares Inc.	MN	12,482	500	<\$1B	20,197	547	35,431	575
United National Corporation	SD	11,619	430	<\$1B	21,890	494	41,605	540
Fishback Financial Corporati	SD	11,300	424	<\$1B	19,669	471	36,156	504
South Dakota Bancshares Inc	SD	10,123	367	<\$1B	14,680	396	24,059	414
First Dakota Financial Corpo	SD	10,007	343	<\$1B	16,355	382	33,082	412
Tennessee								
Amsouth Bancorporation	AL	339,069	10,367	\$10B-\$50B	501,101	11,303	948,638	12,157
First Tennessee National Cor	TN	197,609	4,964	\$10B-\$50B	424,903	6,249	948,017	7,269
Suntrust Banks Inc.	GA	132,859	4,202	>\$50B	281,470	5,049	693,593	5,841
Union Planters Corporation	TN	85,716	2,991	\$10B-\$50B	154,350	3,408	331,770	3,772
Ge Cap Fncl	UT	69,326	17,585	\$1B-\$10B	69,671	17,587	69,671	17,587
Mbna Corporation	DE	67,520	9,984	\$10B-\$50B	68,257	9,989	68,557	9,990
Citigroup Inc.	NY	60,621	17,102	>\$50B	60,621	17,102	61,371	17,103
Regions Financial Corporatio	AL	59,614	1,755	\$10B-\$50B	128,627	2,165	253,757	2,417
Greene County Bancshares In	TN	51,837	1,503	<\$1B	95,696	1,759	173,201	1,911
American Express Centurion B	UT	50,074	8,495	\$10B-\$50B	50,074	8,495	50,074	8,495
First South Bancorp Inc.	TN	49,113	3,161	<\$1B	76,534	3,328	135,300	3,448
U.S. Bancorp	MN	35,859	2,177	>\$50B	52,460	2,271	94,135	2,355
Bank Of America Corporation	NC	29,412	1,028	>\$50B	56,584	1,173	177,275	1,374
Farmers And Merchants Bancor	TN	28,930	1,098	<\$1B	48,413	1,222	66,130	1,266
First Farmers And Merchants	TN	26,162	945	<\$1B	51,498	1,099	109,677	1,214
Bancorpsouth Inc.	MS	24,410	796	\$1B-\$10B	48,955	946	108,616	1,065
Advanta Bk Corp	UT	24,247	3,107	<\$1B	24,247	3,107	24,247	3,107
National Commerce Financial	TN	22,029	641	\$10B-\$50B	47,405	791	102,776	899
First Citizens Bancshares I	TN	21,851	741	<\$1B	37,764	832	66,579	892

Table 4B. Top Micro-Business Lenders by State Using CRA Data, 2001

Bank Name	HQ State	Micro-Business Lending (<\$100k)			Small Business Lending (<\$250k)		Small Business Lending (<\$1M)	
		SSBL\$	SSBL#	Bk Size	MSBL\$	MSBL#	LSBL\$	LSBL#
		(1,000)			(1,000)		(1,000)	
		(1)	(2)	(3)	(4)	(5)	(6)	(7)
Citizens National Bancorp I	TN	21,780	693	<\$1B	47,772	855	96,289	961
Bank One Corporation	IL	17,795	1,809	>\$50B	17,975	1,810	19,291	1,812
Bb&T Corporation	NC	16,959	653	>\$50B	29,994	729	55,208	779
Franklin Financial Corporati	TN	14,748	498	<\$1B	32,965	603	59,815	658
Commercial Holding Company	TN	10,507	382	<\$1B	19,344	436	35,415	473
Community Financial Group I	TN	10,092	229	<\$1B	25,976	320	54,631	385
Texas								
J.P. Morgan Chase & Co.	NY	615,641	16,352	>\$50B	751,431	17,094	1,101,262	17,727
Citigroup Inc.	NY	351,052	93,044	>\$50B	352,254	93,051	356,172	93,057
Wells Fargo & Company	CA	325,634	13,347	>\$50B	516,987	14,431	860,922	15,104
American Express Centurion B	UT	271,614	41,736	\$10B-\$50B	274,370	41,755	274,370	41,755
Ge Cap Fncl	UT	270,713	70,681	\$1B-\$10B	271,598	70,686	271,598	70,686
Mbna Corporation	DE	215,601	26,864	\$10B-\$50B	216,347	26,870	216,347	26,870
Bank One Corporation	IL	201,799	11,891	>\$50B	258,719	12,206	391,807	12,457
Compass Bancshares Inc.	AL	179,796	4,906	\$10B-\$50B	326,774	5,724	805,520	6,591
Cullen/Frost Bankers Inc.	TX	165,806	3,747	\$1B-\$10B	396,695	5,033	1,038,432	6,257
Advanta Bk Corp	UT	140,348	17,914	<\$1B	140,854	17,917	140,854	17,917
Bank Of America Corporation	NC	109,068	4,322	>\$50B	207,105	4,873	589,214	5,535
Texas Regional Bancshares I	TX	107,797	3,689	\$1B-\$10B	182,145	4,124	345,144	4,445
Sterling Bancshares Inc.	TX	86,202	2,470	\$1B-\$10B	180,528	3,004	372,824	3,410
U.S. Bancorp	MN	64,778	6,252	>\$50B	80,079	6,341	105,560	6,393
Regions Financial Corporatio	AL	62,378	1,863	\$10B-\$50B	123,577	2,228	217,082	2,421
Amarillo National Bancorp I	TX	61,712	4,089	N/A	75,206	4,174	115,192	4,244
Incus Co. Ltd.	XX	58,991	1,909	\$1B-\$10B	98,564	2,145	159,041	2,272
First Financial Bankshares	TX	58,055	2,190	\$1B-\$10B	94,567	2,410	172,746	2,575
Maedgen & White Ltd.	TX	57,595	1,697	\$1B-\$10B	94,251	1,933	165,495	2,066
American State Financial Cor	TX	48,262	2,198	\$1B-\$10B	78,091	2,371	143,600	2,502
Overton Financial Corporatio	TX	48,231	1,584	<\$1B	81,847	1,780	137,266	1,894
Austin Bank Texas Na	TX	47,930	2,062	N/A	66,726	2,185	100,889	2,263
International Bancshares Cor	TX	45,390	1,646	\$1B-\$10B	95,341	1,941	190,274	2,131
Bok Financial Corporation	OK	45,305	1,228	\$10B-\$50B	84,894	1,448	186,081	1,642
Guaranty Bancshares Inc.	TX	38,129	1,453	<\$1B	64,116	1,604	104,871	1,689
Comerica Incorporated	MI	38,092	946	>\$50B	77,932	1,172	264,490	1,516
Southwest Bancorporation Of	TX	33,849	904	\$1B-\$10B	71,827	1,116	212,549	1,373
Southside Bancshares Incorp	TX	33,192	1,047	\$1B-\$10B	58,063	1,195	112,431	1,307
Texas Financial Banccorporati	MN	32,494	1,093	N/A	52,357	1,208	97,311	1,293
Hibernia Corporation	LA	29,598	1,122	\$10B-\$50B	36,694	1,162	43,250	1,175
Woodforest Financial Group	TX	29,379	857	\$1B-\$10B	49,262	981	92,424	1,066
Southtrust Corporation	AL	26,321	704	\$10B-\$50B	49,309	838	106,131	958
Bancorpsouth Inc.	MS	26,023	1,441	\$1B-\$10B	45,372	1,556	70,313	1,612
Plano Bancshares Inc.	TX	25,190	603	<\$1B	49,037	738	115,507	866
American Nb Tx	TX	24,419	923	\$1B-\$10B	35,652	997	49,158	1,027
Fleetboston Financial Corpor	MA	23,857	2,864	>\$50B	24,056	2,865	27,215	2,869
Whitney Holding Corporation	LA	22,412	535	\$1B-\$10B	48,281	676	110,808	799
Doss Ltd.	TX	22,294	818	\$1B-\$10B	37,364	902	59,460	947
Americo Bancshares Inc.	TX	21,615	717	<\$1B	41,530	829	68,207	891

Table 4B. Top Micro-Business Lenders by State Using CRA Data, 2001

Bank Name	HQ State	Micro-Business Lending (<\$100k)			Small Business Lending (<\$250k)		Small Business Lending (<\$1M)	
		SSBL\$	SSBL#	Bk Size	MSBL\$	MSBL#	LSBL\$	LSBL#
		(1,000)			(1,000)		(1,000)	
		(1)	(2)	(3)	(4)	(5)	(6)	(7)
American Bank Holding Corpor	TX	21,293	583	<\$1B	38,286	679	70,650	744
Broadway Bancshares Inc.	TX	21,185	577	\$1B-\$10B	37,533	667	88,374	764
Security Holding Company	TX	20,793	845	<\$1B	35,765	937	57,739	982
Fvnb Corp.	TX	20,689	676	<\$1B	35,053	755	69,325	816
Diboll State Bancshares Inc	TX	19,928	765	<\$1B	30,375	831	44,871	859
Firstperryton Bancorp Inc.	TX	19,912	732	<\$1B	32,162	806	62,756	858
Central Community Corporatio	TX	18,986	707	<\$1B	43,065	854	89,284	948
Extraco Corporation	TX	16,287	547	<\$1B	32,479	643	57,438	697
Atlantic Bk Of Ny	NY	16,061	3,595	\$1B-\$10B	17,608	3,606	18,949	3,609
First National Bank Group I	TX	15,160	485	\$1B-\$10B	23,900	535	45,970	577
Metrocorp Bancshares Inc.	TX	14,916	298	<\$1B	29,972	387	76,731	476
Castle Creek Capital Partner	CA	14,111	357	\$1B-\$10B	26,405	435	44,058	477
Bank Of The West	TX	13,934	316	<\$1B	31,105	412	60,019	472
Inwood Bancshares Inc.	TX	12,890	304	<\$1B	27,252	382	73,381	469
Inb Financial Corporation	TX	12,646	390	<\$1B	24,547	466	51,962	522
North Dallas B&Tc	TX	12,179	409	<\$1B	20,776	462	42,480	508
Jefferson Bancshares Inc.	TX	12,024	382	<\$1B	18,877	424	35,475	457
Lone Star National Bancshare	TX	11,420	351	<\$1B	16,667	384	22,922	399
Prosperity Bancshares Inc.	TX	10,447	358	\$1B-\$10B	16,388	392	24,290	410
Texas Security First Bancsha	TX	10,401	616	<\$1B	14,620	643	20,715	657
Henderson Citizens Bancshare	TX	10,282	521	<\$1B	17,355	561	24,679	577
Union Planters Corporation	TN	10,148	368	\$10B-\$50B	17,162	408	33,077	442
Utah								
Zions Bancorporation	UT	115,798	3,767	\$10B-\$50B	239,433	4,460	590,407	5,142
Wells Fargo & Company	CA	65,272	2,468	>\$50B	111,734	2,737	237,486	2,980
American Express Centurion B	UT	34,319	5,836	\$10B-\$50B	34,977	5,840	34,977	5,840
U.S. Bancorp	MN	29,977	2,166	>\$50B	41,340	2,233	72,877	2,294
Citigroup Inc.	NY	26,162	7,367	>\$50B	26,282	7,368	26,282	7,368
Ge Cap Fncl	UT	20,542	5,238	\$1B-\$10B	20,542	5,238	20,542	5,238
Bank One Corporation	IL	17,885	1,100	>\$50B	26,444	1,144	51,304	1,187
Mbna Corporation	DE	17,259	1,991	\$10B-\$50B	17,363	1,992	17,363	1,992
Bou Bancorp Inc.	UT	13,805	377	<\$1B	30,431	471	71,137	545
Keycorp	OH	12,527	483	>\$50B	26,374	559	88,774	664
Advanta Bk Corp	UT	12,211	1,597	<\$1B	12,211	1,597	12,211	1,597
Vermont								
Chittenden Corporation	VT	31,983	865	\$1B-\$10B	60,699	1,033	122,153	1,163
Banknorth Group Inc.	ME	24,655	638	\$10B-\$50B	47,531	773	94,282	859
Mbna Corporation	DE	12,304	1,791	\$10B-\$50B	12,304	1,791	12,304	1,791
Virginia								
Bb&T Corporation	NC	213,329	7,169	>\$50B	394,158	8,205	777,709	8,984
Wachovia Corporation	NC	208,523	6,339	>\$50B	406,504	7,443	995,348	8,557
Suntrust Banks Inc.	GA	138,920	4,688	>\$50B	288,353	5,517	824,141	6,485
Mbna Corporation	DE	103,290	12,682	\$10B-\$50B	103,705	12,685	104,005	12,686
Citigroup Inc.	NY	82,851	21,983	>\$50B	83,351	21,985	83,351	21,985
American Express Centurion B	UT	81,535	16,444	\$10B-\$50B	82,124	16,448	82,124	16,448
Ge Cap Fncl	UT	63,833	16,420	\$1B-\$10B	64,526	16,424	64,526	16,424

Table 4B. Top Micro-Business Lenders by State Using CRA Data, 2001

Bank Name	HQ State	Micro-Business Lending (<\$100k)			Small Business Lending (<\$250k)		Small Business Lending (<\$1M)	
		SSBL\$	SSBL#	Bk Size	MSBL\$	MSBL#	LSBL\$	LSBL#
		(1,000)			(1,000)		(1,000)	
		(1)	(2)	(3)	(4)	(5)	(6)	(7)
Bank Of America Corporation	NC	48,712	1,981	>\$50B	100,690	2,267	295,662	2,601
First Virginia Banks Inc.	VA	41,346	1,293	\$10B-\$50B	77,501	1,498	148,348	1,645
Advanta Bk Corp	UT	37,738	4,815	<\$1B	37,738	4,815	37,738	4,815
First Citizens Bancshares I	NC	34,903	1,115	\$10B-\$50B	68,323	1,312	144,366	1,465
Bank One Corporation	IL	25,288	2,576	>\$50B	25,288	2,576	27,486	2,580
J.P. Morgan Chase & Co.	NY	23,912	1,057	>\$50B	25,362	1,064	34,712	1,078
Union Bankshares Corporation	VA	23,106	706	\$1B-\$10B	47,466	846	100,470	943
U.S. Bancorp	MN	21,712	2,050	>\$50B	25,043	2,069	30,673	2,078
Mercantile Bankshares Corpor	MD	20,857	750	\$10B-\$50B	45,819	894	96,353	993
Burke & Herbert B&Tc	VA	18,805	497	<\$1B	37,650	610	76,625	695
Old Point Financial Corporat	VA	17,623	458	<\$1B	33,712	550	59,767	601
Highlands Bankshares Inc.	VA	17,608	660	<\$1B	27,922	725	39,945	754
American National Bankshares	VA	16,844	640	<\$1B	29,794	719	60,874	780
Wells Fargo & Company	CA	15,367	920	>\$50B	15,547	921	16,603	923
Fnb Corporation	VA	14,324	502	<\$1B	25,308	570	42,043	609
Washington								
Bank Of America Corporation	NC	124,498	6,451	>\$50B	218,436	6,970	580,237	7,601
Wells Fargo & Company	CA	97,484	4,955	>\$50B	163,277	5,334	299,676	5,613
Citigroup Inc.	NY	82,396	20,842	>\$50B	82,746	20,844	83,746	20,845
American Express Centurion B	UT	67,755	19,578	\$10B-\$50B	68,181	19,581	68,181	19,581
U.S. Bancorp	MN	64,697	4,542	>\$50B	103,668	4,764	249,642	5,043
Keycorp	OH	60,866	2,014	>\$50B	131,769	2,411	357,422	2,817
Ge Cap Fncl	UT	57,314	14,412	\$1B-\$10B	57,889	14,416	58,709	14,418
Mbna Corporation	DE	45,897	5,563	\$10B-\$50B	46,266	5,565	46,266	5,565
W.T.B. Financial Corporation	WA	45,759	1,116	\$1B-\$10B	105,737	1,464	271,952	1,781
Columbia Banking System Inc	WA	44,381	1,196	\$1B-\$10B	95,364	1,497	254,627	1,795
Pacific Northwest Bancorp	WA	44,022	1,084	\$1B-\$10B	97,962	1,388	227,075	1,644
Advanta Bk Corp	UT	35,715	4,479	<\$1B	35,715	4,479	35,715	4,479
Banner Corporation	WA	33,362	822	\$1B-\$10B	81,670	1,104	167,563	1,285
Washington Banking Company	WA	28,818	885	<\$1B	50,968	1,018	81,474	1,088
Frontier Financial Corporati	WA	27,303	742	\$1B-\$10B	67,312	975	159,093	1,164
Bank One Corporation	IL	18,565	2,029	>\$50B	18,673	2,030	18,673	2,030
City Bk	WA	14,456	370	<\$1B	38,648	515	107,830	645
First Community Financial Gr	WA	14,219	403	<\$1B	30,230	496	76,224	586
Olympic Bancorp Inc.	WA	11,343	278	<\$1B	28,459	378	60,110	443
Cashmere Valley Bk	WA	10,953	346	<\$1B	18,021	386	40,058	432
First Independent Investment	WA	10,827	359	<\$1B	21,845	420	52,095	475
Skagit St Bk	WA	10,438	365	<\$1B	24,776	451	51,653	506
Cascade Financial Corporatio	WA	10,363	205	<\$1B	29,968	318	81,414	421
West Virginia								
Bb&T Corporation	NC	52,324	2,001	>\$50B	95,392	2,263	194,347	2,465
United Bankshares Inc.	WV	46,321	1,461	\$1B-\$10B	91,326	1,725	159,174	1,869
Wesbanco Inc.	WV	37,305	1,264	\$1B-\$10B	59,618	1,402	99,542	1,495
First Community Bancshares	VA	22,058	819	\$1B-\$10B	37,702	917	63,977	973
City Holding Company	WV	17,731	520	\$1B-\$10B	32,052	604	62,302	667
Bank One Corporation	IL	17,066	856	>\$50B	28,555	919	54,792	975

Table 4B. Top Micro-Business Lenders by State Using CRA Data, 2001

Bank Name	HQ State	Micro-Business Lending (<\$100k)			Small Business Lending (<\$250k)		Small Business Lending (<\$1M)	
		SSBL\$ (1,000) (1)	SSBL# (2)	Bk Size (3)	MSBL\$ (1,000) (4)	MSBL# (5)	LSBL\$ (1,000) (6)	LSBL# (7)
Huntington Bancshares Incorp	OH	13,483	370	\$10B-\$50B	28,667	456	71,987	533
Mbna Corporation	DE	13,019	1,622	\$10B-\$50B	13,019	1,622	13,019	1,622
Citigroup Inc.	NY	12,087	2,886	>\$50B	12,087	2,886	12,087	2,886
Community First Bankshares	ND	27,967	854	\$1B-\$10B	47,095	972	85,140	1,045
United Bancorporation Of Wyo	WY	16,982	460	<\$1B	31,292	542	83,741	632
Wells Fargo & Company	CA	15,452	563	>\$50B	34,769	674	60,130	727
Pinnacle Bancorp Inc.	NE	12,970	442	N/A	20,793	492	28,289	510
Mbna Corporation	DE	11,114	1,514	\$10B-\$50B	11,114	1,514	11,114	1,514
Wisconsin								
Marshall & Ilsley Corporatio	WI	275,552	6,889	N/A	684,149	9,232	1,676,592	11,312
U.S. Bancorp	MN	157,466	9,952	>\$50B	289,493	10,739	571,273	11,274
Associated Banc-Corp	WI	123,902	3,902	\$10B-\$50B	244,323	4,618	524,000	5,180
Citizens Banking Corporation	MI	73,995	2,120	\$1B-\$10B	170,346	2,708	306,901	3,010
Bank One Corporation	IL	59,378	3,372	>\$50B	104,336	3,631	214,328	3,832
Wells Fargo & Company	CA	58,895	2,155	>\$50B	132,988	2,582	240,408	2,806
Citigroup Inc.	NY	57,533	13,248	>\$50B	57,533	13,248	57,533	13,248
Mbna Corporation	DE	53,912	7,079	\$10B-\$50B	53,912	7,079	54,412	7,080
Ge Cap Fncl	UT	43,344	9,856	\$1B-\$10B	43,344	9,856	43,344	9,856
Johnson International Inc.	WI	40,026	932	\$1B-\$10B	116,681	1,368	351,957	1,798
Neb Corporation	WI	32,113	1,019	N/A	60,572	1,189	125,287	1,323
Advanta Bk Corp	UT	31,774	3,931	<\$1B	31,774	3,931	31,774	3,931
State Financial Services Cor	WI	30,711	795	\$1B-\$10B	60,818	972	127,159	1,103
American Express Centurion B	UT	29,103	4,131	\$10B-\$50B	29,103	4,131	29,103	4,131
First Manitowoc Bancorp Inc	WI	28,617	911	<\$1B	54,737	1,067	110,885	1,179
Baylake Corp.	WI	25,852	804	<\$1B	55,933	990	115,680	1,116
Conseco Bk	UT	25,209	3,353	\$1B-\$10B	25,209	3,353	25,209	3,353
Waukesha St Bk	WI	24,832	778	<\$1B	40,306	869	84,582	959
First Banking Center Inc.	WI	24,504	686	<\$1B	64,174	924	128,770	1,049
Amcore Financial Inc.	IL	23,664	676	\$1B-\$10B	41,376	787	79,806	871
Psb Holdings Inc.	WI	20,465	519	<\$1B	43,574	659	84,691	747
Sword Financial Corporation	WI	18,427	490	<\$1B	37,792	608	66,076	671
Tri City Bankshares Corporat	WI	16,128	508	<\$1B	32,646	603	70,557	678
Otto Bremer Foundation	MN	15,758	458	\$1B-\$10B	30,097	552	49,711	598
Community Banc-Corp Of Shebo	WI	14,496	475	<\$1B	29,811	567	67,745	641
J.P. Morgan Chase & Co.	NY	14,481	631	>\$50B	14,911	634	18,222	640
Citizens Bank Holding Inc.	WI	13,957	458	<\$1B	26,401	537	48,420	585
Mid-Wisconsin Financial Serv	WI	13,158	410	<\$1B	22,450	470	34,796	497
Bankmanagers Corp.	WI	11,155	245	<\$1B	27,585	336	87,761	450

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, form the call report data collected by the Federal Reserve

Table 5. Number of Reporting Banks by Asset Size and by State, 1998-2002

State	1998	1999	2000	2001	2002	2002 Bank Asset Size Class				
						<\$100M	\$100M-\$500M	\$500M-\$1B	\$1B-\$10B	>\$10B
National	8,966	8,659	8,459	8,158	7,949	4,369	2,839	353	311	77
Alabama	170	158	158	157	153	81	58	6	3	5
Alaska	6	6	6	6	6	1	2	1	2	0
Arizona	42	46	46	43	41	24	10	2	3	2
Arkansas	221	200	194	183	170	79	85	4	2	0
California	336	334	315	300	288	90	125	32	36	5
Colorado	210	191	187	180	175	95	66	9	4	1
Connecticut	27	26	22	25	26	11	14	1	0	0
Delaware	34	33	32	33	31	7	12	1	7	4
District of Columbia	6	6	6	5	4	2	2	0	0	0
Florida	259	260	264	262	259	111	118	20	10	0
Georgia	346	336	343	331	324	163	143	8	9	1
Hawaii	13	11	9	8	7	1	2	0	4	0
Idaho	18	17	15	17	17	6	11	0	0	0
Illinois	772	732	721	703	686	376	248	36	20	6
Indiana	184	165	154	155	154	55	73	12	12	2
Iowa	443	441	441	426	414	313	91	7	3	0
Kansas	399	391	375	376	368	288	68	8	4	0
Kentucky	269	255	250	231	227	115	99	5	8	0
Louisiana	155	155	153	144	142	81	56	1	3	1
Maine	17	16	16	15	15	3	8	3	0	1
Maryland	82	78	76	72	72	14	44	7	6	1
Massachusetts	46	45	44	42	41	11	17	5	6	2
Michigan	163	169	173	163	161	61	81	11	5	3
Minnesota	520	507	501	486	472	363	103	1	3	2
Mississippi	101	99	99	101	98	42	46	3	7	0
Missouri	397	377	363	354	350	216	116	9	8	1
Montana	91	88	85	83	80	56	21	1	2	0
Nebraska	325	309	289	276	273	219	48	2	4	0
Nevada	25	25	30	32	34	15	11	1	7	0
New Hampshire	19	20	17	15	14	4	8	0	1	1
New Jersey	72	75	79	80	82	23	40	6	12	1
New Mexico	57	55	52	52	52	30	17	2	3	0
New York	152	153	149	144	137	32	60	17	20	8
North Carolina	63	70	71	77	72	15	36	14	2	5
North Dakota	117	114	111	107	104	81	18	2	3	0
Ohio	224	217	219	205	200	95	77	11	8	9
Oklahoma	317	305	295	284	277	196	69	7	5	0
Oregon	42	44	44	42	32	14	12	3	3	0
Pennsylvania	209	194	192	182	177	37	98	21	17	4
Rhode Island	7	7	6	7	7	2	0	1	3	1
South Carolina	77	79	79	75	77	37	33	3	4	0
South Dakota	105	103	100	93	93	65	19	5	3	1
Tennessee	214	204	194	194	190	92	86	9	0	3
Texas	818	770	735	693	675	426	202	27	19	1
Utah	50	49	54	57	56	26	19	2	6	3
Vermont	21	20	18	18	15	3	10	1	1	0
Virginia	150	151	148	145	128	28	77	14	7	2
Washington	78	78	83	76	79	40	29	5	5	0
West Virginia	95	83	79	71	70	35	31	0	4	0
Wisconsin	350	343	317	286	279	163	102	7	6	1
Wyoming	52	49	50	46	45	26	18	0	1	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.