



**Small Business and
Micro Business Lending
in the United States,
for Data Years 2002-2003**

March 2005

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SMALL BUSINESS RESEARCH SUMMARY

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Small Business and Micro Business Lending in the United States for Data Years 2002-2003

Introduction

The Office of Advocacy prepares an annual study of bank lending to small firms, using the most recent data available on small and micro business loans to small firms and on the banks that serve them. This study provides a brief review of the banks' lending activities in 2002-2003 based on two types of data reported by banks to their regulating agencies—the call reports for June 2003 and the Community Reinvestment Act (CRA) reports for 2002. Because data are available only by the size of the loan, small business loans are defined as business loans under \$1 million and micro business loans are those under \$100,000.

The report includes a discussion of developments in the small and micro business lending activities of commercial banks in the United States. Within Part One, the first section reviews developments apparent in the call report data (June 2002 through June 2003); the second looks at developments based on the CRA database for the year 2002.

Part Two provides directories of the top small and micro business lenders in the states using both the call report and CRA data. For the reader's convenience, national tables for multi-billion-dollar banks and 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 them are shorter. Four sets of tables are presented.

Highlights

- The pace of borrowing and lending in the small business loan markets was slower in the period covered than in the June 2001 to June 2002 period; both the demand for and supply of bank loans showed

moderate increases in 2002 and the first half of 2003. Small business loans outstanding (loans under \$1 million) totaled \$495 billion as of June 2003, an increase of \$11.1 billion or 2.3 percent between June 2002 and June 2003, compared with an overall increase of 5.1 percent over the previous period. Business loans stopped declining over this period; the total value of business loans increased 0.85 percent to a value outstanding of \$1.32 trillion.

- As in the June 2001 to June 2002 period, the smallest loans showed the least activity during this period, with declines in both the dollar amount and number of loans outstanding. The dollar value of small business loans under \$100,000 declined by 2.5 percent. Increases in the dollar values of larger small business loans—those of \$100,000 to \$250,000 and \$250,000 to \$1 million—were also smaller than in the previous period—2.3 percent and 4.7 percent in 2003, compared with 4.9 percent and 7.0 percent, respectively.

- Micro business loans outstanding, defined here as business loans under \$100,000, totaled \$125.7 billion in June 2003, down \$3.2 billion or 2.5 percent from June 2002. Most significant in micro business lending over this period is the 10.0 percent decline in the number of loans, from 15.7 million to 14.1 million. Some of these declines, however, may be attributable to accounting changes.

- In 2002, a total of \$227.5 billion in small business loans under \$1 million were extended by 905 CRA-reporting banks/BHCs, compared with \$203 billion in 2001. Large multi-billion-dollar banks and BHCs made 5.3 million micro business loans valued at \$73 billion in 2002, compared with 4.9 million loans valued at \$62 billion in 2001. 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, and also their declining share of the larger small business loans (\$100,000-\$1 million).

- The relative importance of large banking institutions in the U.S. economy continued to increase. The 67 largest banks/BHCs, each with assets in excess of \$10 billion, accounted for 74.3 percent of total banking assets in the United States in June 2003. The importance of these banks/BHCs in the small business loan markets, however, varied. In the market for the smallest loans under \$100,000, their importance continued to increase, from 46.4 percent of the total dollar amount in June 2002 to 47.6 percent in June 2003 and from 60.0 percent of the number of these loans outstanding to 64.3 percent. This trend confirms the continued promotion of small business credit cards by these large banks. In the market for loans between \$100,000 and \$1 million, the importance of the large banks seems to have declined. Their share of these loans declined from 46.1 percent to 44.6 percent of the dollar amount and from 48.2 percent to 44.5 percent of the number over the June 2002 to June 2003 period, in spite of the increased asset share of these banks.

Scope and Methodology

This study provides a review of the banks' lending activities in 2002-2003 based on two types of data reported by banks to their regulating agencies—the call reports for June 2003 (for the amount and number of outstanding loans) and the Community Reinvestment Act (CRA) reports for 2002 (for loans made during the year). Since the reported data are available only by the size of the loan (not by the size of the business), small business loans are defined as business loans under \$1 million. Micro business loans are defined to include loans under \$100,000.

Developments in lending activities over time by banks are analyzed based on the call report statistics for various variables. However, because of the changing number of banks required to report under the CRA reporting requirements (some 1000 large banks and BHCs are required to report under the CRA), year-to-year changes in the lending activities for these banks are more difficult to interpret.

Large banks and BHCs with total domestic assets in excess of \$10 billion are ranked and reposted separately, under the presumption that they serve a national market. Rankings by state are made for all

"reporting" banks on the basis of the designated headquarters state of the reporting bank. Two ranking methods are used, depending upon the availability of data.

For banks where information for total assets and total business loans are available (those filing call reports), four criteria are used as the basis for a bank's performance ranking. A summary rank for four decile ranks is computed for each bank in the state rankings. A decile ranking is first used for individual criteria; 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, banks were listed in order of the dollar amount of small business loans made in each state in 2002. Large institutions therefore appear at the top.

Simple rankings were used for multi-billion-dollar banks and BHCs because only a small number of banks are involved.

This report was peer-reviewed consistent with Advocacy's data quality guidelines. More information on this process can be obtained by contacting the Director of Economic Research by email at advocacy@sba.gov or by phone at (202) 205-6533.

Ordering Information

The full text of this report and summaries of other studies performed under contract to the U.S. Small Business Administration's Office of Advocacy are available at www.sba.gov/advo/research.

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Small Business and Micro Business Lending in the United States, for Data Years 2002-2003

Office of Advocacy
U.S. Small Business Administration
Washington, D.C.
March 2005

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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 report combines in one report information published originally in separate reports titled *Small Business Lending in the United States* and *Micro Business Lending in the United States*. The report covers both small business lending—defined here as loans of less than \$1 million—and micro business lending—loans of less than \$100,000—for the 2002-2003 period. The source information consists of two types of data reported by banks to their regulating agencies—call reports for June 2003 and the Community Reinvestment Act (CRA) reports for 2002.

The report provides data on the top banks lending to small businesses 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 I 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/research/lending.html. 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

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Introduction

Access to credit is vital for small business survival. The most important institutional supplier of credit to small firms is the commercial banking system, according to the 1998 Survey of Small Business Finances (SSBF). 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 markets in which they participate.

This annual edition of *Small Business and Micro Business Lending in the United States* provides current data on small and micro business loans to small firms and on the banks that serve them. The study continues to combine studies on both small business and micro business lending to provide a brief review of these lending activities in 2002-2003. The study is based on two types of data reported by banks to their regulating agencies—the call reports for June 2003 and the Community Reinvestment Act (CRA) reports for 2002. 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; the second section discusses developments based on the CRA database.

Part Two provides directories of the top small and micro business lenders in the states using both the call report and CRA data. For the reader's convenience, national tables for multi-billion-dollar banks and 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 them are shorter. Four sets of tables are presented:

Table 1A ranks the relative small business lending of the 67 largest banks and BHCs with total domestic assets in excess of \$10 billion each, using call report data. Each bank is ranked from 1 to 67 based on the four criteria used in previous editions.

Table 1B ranks the micro business lending of the 67 largest banks and BHCs.

Table 2A ranks 64 of the largest banks' and BHCs' small business lending using CRA data. CRA data show the flow of lending information from these banks/BHCs as well as their participation in local markets.

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

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

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

¹See U.S. Small Business Administration, Office of Advocacy, *Financing Patterns of Small Firms: Findings from the 1998 Survey of Small Business Finances*, 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 4A provides a list of the top small business lenders in individual states 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 2002.

Table 4B provides a list of the top micro business lenders in individual states using CRA data. Large banks and BHCs with micro business lending in a given state in excess of \$10 million in 2002 are 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, their usefulness 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-June 2003 Call Reports

A. Small Business Loans Outstanding from All Reporting Banks

As the U.S. economy continued to recover from a mild recession, small business lending by banks showed moderate increases in 2002 and the first half of 2003.² The pace of borrowing and lending in the small business loan markets was slower than in the previous June 2001-June 2002 period. Borrowers and lenders continued to hold off on new borrowing and lending in the runup to the war in Iraq from the second half of 2002 through the first half of 2003. Small business loans outstanding (defined here as loans under \$1 million) totaled \$495 billion as of June 2003, an increase of \$11.1 billion or 2.3 percent between June 2002 and June 2003, compared with an overall increase of 5.1 percent over the previous June 2001 to June 2002 period (Table A). Total business loans stopped declining over this period, with business loans outstanding at \$1.32 trillion compared with \$1.31 trillion in the previous year, a rise of 0.85 percent.

As in the previous year, the smallest loans showed less activity during this period, with declines in both the dollar amount and number of loans outstanding. Some of these declines may be attributable to accounting changes. The dollar amount of loans outstanding declined in the micro business loans under \$100,000 by 2.5 percent (Tables A and B). Increases in the dollar amounts of the larger loans—those of \$100,000 to \$250,000 and \$250,000 to \$1 million—were smaller than in the previous period—2.3 percent and 4.7 percent in 2003, compared with 4.9 percent and 7.0 percent, respectively, in 2002.

The largest small business loans, those of \$250,000 to \$1 million, increased in number by 0.9 percent. The number of the smallest loans of less than \$100,000 decreased 10.0 percent, compared with an increase of 45.0 percent during the previous period, while the number of loans of \$100,000 to \$250,000 decreased by 2.1 percent after an 8.8 percent in the previous year (Table C).

B. Total Micro Business Loans Outstanding in the United States

Micro business loans outstanding totaled \$125.7 billion in June 2003, down \$3.2 billion or 2.5 percent from June 2002, compared with an increase of \$2.1 billion or 1.7 percent over the June 2001-June 2002 period (Tables A and B). Most significant in micro business lending over the June 2002-June 2003 period is the 10.0 percent decline in the number of loans, from 15.7 million to 14.1 million (Tables A and C). This decline, in contrast to year-to-year increases over the previous several years, was caused by slower growth in lending and, more important, revisions in the reporting methodology of several major credit card banks, which switched from reporting the number of “total accounts” to the number of “active accounts.”³ The total number of loans outstanding reported by major credit card

² This was confirmed in the April survey of the Federal Reserve’s Senior Loan Officer Survey. The April Survey of Senior Loan Officers stated that most banks “reported demand for C&I and real estate loans weakened, on net, over the past three months.” Federal Reserve Board “Senior Loan Officer Opinion Survey on Bank Lending Practices,” April 2003, 1.

³ One bank, asked by the Office of Advocacy about a huge increase in the number of the smallest loans, responded with this explanation. The reported number was substantially reduced by reporting only “active accounts.” Other major lenders confirmed this.

Table A. Dollar Amount and Number of Small Business Loans, June 2001 through June 2003, by Loan Size (Dollars in Billions, Numbers in Millions)

<i>Loan Size</i>		<i>2001</i>	<i>2002</i>	<i>2003</i>	<i>Percent Change 2002-2003</i>
Under \$100,000	Dollars	126.8	128.9	125.7	-2.49
	Number	10.79	15.65	14.09	-9.96
\$100,000 to under \$250,000	Dollars	91.6	96.1	98.3	2.26
	Number	0.778	0.846	0.828	-2.12
Under \$250,000	Dollars	218.4	225.0	224.0	-0.46
	Number	11.57	16.50	14.92	-9.55
\$250,000 to under \$1 million	Dollars	242.0	259.0	271.1	4.72
	Number	0.678	0.744	0.751	0.92
Under \$1million	Dollars	460.4	484.0	495.1	2.30
	Number	12.25	17.24	15.67	-9.10
Total Business Loans	Dollars	1,324.5	1307.0	1318.1	0.85

Table B. Percent Change in the Dollar Amount of Business Loans by Loan Size, 1996-2003

<i>Loan Size</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>	<i>02-03</i>
<\$100,000	2.9	3.0	2.5	6.7	4.4	1.7	-2.49
\$100,000-250,000	5.2	8.1	6.3	8.5	4.1	4.9	2.26
\$250,000-\$1 Million	5.7	7.7	11.2	11.8	6.4	7.0	4.72
>\$1 Million	11.5	13.0	14.6	16.1	0.9	-4.8	0

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.

banks such as the American Express Centurion Bank, GE Capital, and Advanta, declined by more than 30 percent from June 2002 to June 2003. ⁴ An examination of 2002 CRA statistics for these lenders indicates that, except in the case of American Express Centurion, which showed an actual decline of around 11.5 percent, most continued to report increases in the number and dollar amounts of the smallest loans. When the data for the June 2004 call reports are available for analysis, it will be possible to examine these findings more carefully.

⁴ The number of loans of this size declined from 2.6 million to 1.8 million for GE Capital, and from 3.6 million to 2.1 million for American Express Centurion.

Table C. Percent Change in the Number of Small Business Loans by Loan Size, 1996-2003

<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>	<i>02-03</i>
<\$100,000	26.6	19.3	10.1	26.9	10.1	45.0	-9.96
\$100,000-\$250,000	8.6	1.8	5.4	7.0	5.9	8.8	-2.12
\$250,000-\$1 Million	8.0	1.4	7.6	8.4	7.0	9.8	0.92

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

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

Bank consolidations continued to affect the relative importance of banks of different sizes in the small business loan markets. While the number of commercial banks filing call reports declined by 133 between June 2002 and June 2003, the number of the smallest banks with assets of less than \$100 million again declined significantly, by 347, from 4,369 to 4,022 (Table D).⁵ In fact, the decline in the number of banks is confined to this bank size category; the numbers increased in all larger size categories. Many small profitable community banks grew and merged to become larger.⁶ Small businesses are now served by two distinct bank loan markets—local markets served by local lenders (large or small), and a national market served by national and regional giants offering business credit cards and small business lines of credit.

The importance of large banking institutions in the U.S. economy continued to increase (Table E).⁷ The 67 largest banks/BHCs, each with assets in excess of \$10 billion, accounted for 74.3 percent of total banking assets in the United States in June 2003. The importance of these banks/BHCs in the small business loan markets, however, varied. In the market for the smallest loans under \$100,000, their importance continued to increase, from 46.4 percent of the total dollar amount in June 2002 to 47.6 percent in June 2003 and from 60.0 percent of the number of these loans outstanding to 64.3 percent. This trend confirms the continued promotion of small business credit cards by these large banks.

In the market for loans between \$100,000 and \$1 million, the importance of the large banks seems to have fallen off. Their share of these loans declined from 46.1 percent to 44.6 percent of the dollar amount and from 48.2 percent to 44.5 percent of the number over the June 2002 to June 2003 period, in spite of the increased asset share of these banks. These loans are predominantly “relationship” loans,

⁵ Changes in the number of reporting banks could also be caused by the financial reporting consolidation of several BHCs. While the number of banks declined, the number of branches and banking offices continued to increase. Data from the Federal Deposit Insurance Corporation (FDIC) show that while the number of banks declined from 7,889 to 7,769 in 2003, the number of bank branches increased from 66,185 to 67,390 and the number of banking offices increased from 74,072 to 75,159 in 2003. See FDIC, “Historic Banking Statistics,” on the FDIC website at www2.fdic.gov/hsob/.

⁶ The important of mergers and acquisitions by community banks in increasing credit available to small businesses was discussed in a report by PM Keypoint, *The Effects of Mergers and Acquisitions on Small Business Lending by Large Banks*,” under contract no. SBAHQ-02-Q-0024 to the U.S. Small Business Administration, Office of Advocacy.

⁷ Table E is derived by combining the files of reporting banks and BHCs. Reporting members of a BHC are consolidated. The number of U.S. banking institutions as of June 2003 was 6,572—1,575 non-BHC banks and 4,997 BHCs.

Table D. Number of Reporting Banks by Asset Size, 1995-2003

<i>Bank Asset Size</i>	<i>1995</i>	<i>1996</i>	<i>1997</i>	<i>1998</i>	<i>1999</i>	<i>2000</i>	<i>2001</i>	<i>2002</i>	<i>2003</i>
<\$100 Million	6,980	6,465	6,047	5,644	5,302	5,034	4,674	4369	4022
\$100 Million-\$500 Million	2,521	2,548	2,590	2,656	2,683	2,751	2,777	2839	2990
\$500 Million-\$1 Billion	256	260	292	303	290	302	320	353	393
\$1 Billion-\$10 Billion	326	326	300	302	309	293	306	311	331
>\$10 Billion	66	71	64	61	75	79	76	77	79
Total	10,149	9,670	9,293	8,966	8,659	8,459	8158	7949	7816

Table E. Share of Total Assets and Business Loans by Size of Bank / Bank Holding Company, June 2002 and June 2003 (percent, except figures for number of banks)*

		<i>Bank Asset Size</i>						
		<i>More than \$50 Billion</i>	<i>\$10-\$50 Billion</i>	<i>More than \$10 Billion</i>	<i>\$1-\$10 Billion</i>	<i>\$500-\$1 Billion</i>	<i>Less than \$500 Million</i>	<i>All Banks/BHCs</i>
June 2002								
Number of Banks/BHCs		19	45	64	233	321	5,954	6,572
Loans under \$100,000	Amount	31.01	15.36	46.36	12.96	6.38	34.30	100.00
	Number	38.27	21.69	59.96	21.04	6.42	12.58	100.00
Loans of \$100,000 to under \$1 million								
	Amount	29.58	16.51	46.08	18.69	8.86	26.37	100.00
	Number	32.01	16.18	48.18	18.05	8.37	25.40	100.00
Total Business Loans		49.33	17.49	66.82	14.40	5.21	13.56	100.00
Total Assets		55.53	17.78	73.31	11.55	3.69	11.45	100.00
June 2003								
Number of Banks/BHCs		22	45	67	272	357	5,798	6,494
Loans under \$100,000	Amount	33.61	14.01	47.62	12.99	6.84	32.55	100.00
	Number	51.10	13.18	64.28	18.19	6.65	10.88	100.00
Loans of \$100,000 to under \$1 million								
	Amount	29.62	14.99	44.60	19.14	8.96	27.29	100.00
	Number	29.43	15.05	44.48	19.46	8.91	27.15	100.00
Total Business Loans		49.30	15.54	64.84	15.39	5.65	14.12	100.00
Total Assets		58.48	15.84	74.32	11.36	3.72	10.61	100.00

* The 2002 and 2003 numbers are not strictly comparable, as the number and composition of BHCs can change from year to year. With many mergers and acquisitions, it is not always clear whether all the components of the BHCs have been correctly accounted for.

which usually incur higher loan administrative costs in the form of credit reviews and loan monitoring. Are very large banks moving away from higher-cost small business lending to lower-cost micro business credit card-credit line lending? It will be important to continue monitoring this development as banking concentration continues.⁸

⁸ Two Advocacy studies have found that lending to small businesses by very large banks declined as the pace of banking consolidation accelerated over the recent past. See P.M Keypoint, *op. cit.*, and S. Craig and P. Hardee, *The Impact of Bank Consolidation on Small Business Credit Availability*, under contract no. SBA HQ -01-R-0005 with the Office of Advocacy.

The perennial question about the impact of banking consolidations on the availability of financing to small businesses remains a major concern to small business researchers and policy makers. Several recent studies by the Office Advocacy and other small business researchers have concluded that small business credit markets remain competitive for most small firms and profitable to small business lenders, even as merger and acquisition activities by large banks/BHCs have reduced their small business lending. Large banks are entering certain segments of small business credit markets with force; the availability of credit to most small firms has not been adversely affected by large bank mergers and acquisitions; and a viable and competitive community banking system in the United States continues to exist.⁹

II. Findings from Reports by CRA Reporting Banks—Year 2002

A. Small Business Lending by CRA Reporting Banks and BHCs

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, from January 1 through December 31 of the year. This section provides a profile of the overall activities in small business lending by large reporting banks and BHCs in 2002.¹⁰ A comparison of the coverage of reporting institutions in the call reports (for all banks) and in the CRA reporting banks is in Table F. In 2002, a total of \$227.5 billion in small business loans under \$1 million were extended by 905 CRA-reporting banks/BHCs, compared with \$203 billion in 2001 (Table G).¹¹ 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, and also their declining share of the larger small business loans (\$100,000-\$1 million).¹²

B. Micro Business Lending by CRA Reporting Banks and BHCs

Large banks and BHCs made 5.3 million micro business loans valued at \$73 billion in 2002, compared with 4.9 million loans valued at \$62 billion in 2001. The total assets of these banks increased from \$5.32 trillion in 764 banks/BHCs in June 2002 to \$5.80 trillion in 905 banks/BHCs in June 2003. These banks accounted for 69.5 percent of the dollar amount and 70.8 percent of the number of micro business loans in 2002, compared with 66 percent of the dollar amount and 69 percent of the number in 2001 (Table G).

⁹ See Charles Ou, “Banking Consolidation and Small Business Lending—A Review of Recent Research,” in mimeo.

¹⁰ Only 924 banks and BHCs were required to report their small business lending for 2002. However, they accounted for 88 percent of the total domestic assets of all banks in the United States. Information about the total assets of 19 banks and BHCs were not available from the call reports.

¹¹ It is important to note that it is difficult to compare change in lending over time using CRA data because of the changes in the bank coverage under CRA reporting. For example, total assets for the CRA reporting banks increased from \$3.28 billion in June 2002 to \$3.86 billion in June 2003: the increases could have come from 1) increased coverage of the banks filing reports, indicated by the increase in the assets share from 86.2 percent to 87.8 percent, as well as 2) the acquisition of small non-reporting banks by large banks/BHCs. In addition, only those banks whose call reports were identified and linked (to derive asset information) are included in these estimates.

¹² Total domestic assets of BHCs are used here. Details on CRA data consolidation for all members of a BHC were described in the 2000 edition of this report.

Table F. A Comparison of Assets and Business Loans Outstanding as Reported in Call Reports and by CRA Reporting Banks (billions of dollars)

<i>Loan Sizes</i>	<i>Call Report Banks (CRBs) 2003</i>	<i>CRA-Covered Banks (CRA) 2003</i>	<i>CRA/CRBs (percent) 2003</i>	<i>CRA/CRBs (percent) 2002</i>	<i>CRA/CRBs (percent) 2001</i>
Business Loans <\$100,000	125.7	87.2	69.4	67.4	64.5
Business Loans \$100,000-\$250,000	98.3	71.9	73.1	73.0	73.
Business Loans <250,000	224.0	159.1	71.0	69.8	68.1
Business Loans \$250K-\$1 Million	271.1	197.	76.2	76.3	77.1
Business Loans <\$1 Million	495.1	365.8	73.9	73.3	72.8
Total Business Loans	1,318.1	1,146.3	87.0	86.9	88.2
Total Assets	6,607.4	5,801.9	87.8	86.2	86.4

**Table G. Amount and Number of Loans made by CRA Reporting Banks in 2001 and 2002¹
(amounts in billions of dollars)**

<i>Loan Sizes</i>	<i>Amount/ Number</i>	<i>Bank Asset Size</i>									
		<i>More than \$50 Billion</i>		<i>\$10 Billion to \$50 Billion</i>		<i>\$1 Billion to \$10 Billion</i>		<i>Less than \$1 Billion</i>		<i>All CRA Banks</i>	
		<i>Number</i>	<i>Percent</i>	<i>Number</i>	<i>Percent</i>	<i>Number</i>	<i>Percent</i>	<i>Number</i>	<i>Percent</i>	<i>Number</i>	<i>Percent</i>
2002											
<i>Under \$100,000</i>	<i>Amount</i>	37.25	51.11	13.37	18.34	15.36	21.07	6.91	9.48	72.88	100.0
	<i>Number</i>	2,862,815	54.08	883,409	16.69	1,323,199	25.00	223,755	4.23	5,293,178	100.0
<i>\$100,000-\$1 Million</i>	<i>Amount</i>	58.26	37.68	34.61	22.38	38.63	24.98	23.14	14.96	154.64	100.0
	<i>Number</i>	164,040	36.16	100,080	22.06	116,050	25.58	73,444	16.19	453,614	100.0
<i>Under \$1 Million</i>	<i>Amount</i>	95.51	41.98	47.98	21.09	53.99	23.73	30.05	13.21	227.53	100.0
	<i>Number</i>	3,026,855	52.67	983,489	17.11	1,439,249	25.04	297,199	5.17	5,746,792	100.0
<i>Total Assets²</i>	<i>Amount</i>	3,863.79	66.59	934.73	16.11	685.46	11.81	317.96	5.48	5,801.94	100.0
<i>Total Business Loans²</i>	<i>Amount</i>	649.77	56.68	204.69	17.86	195.10	17.02	96.76	8.44	1,146.31	100.0
2001											
<i>Under \$100,000</i>	<i>Amount</i>	24.43	39.4	16.74	27.0	12.47	20.1	8.36	13.5	62.00	100.0
	<i>Number</i>	1,948,852	39.8	1,413,423	28.9	1,096,652	22.4	439,146	9.0	4,898,073	100.0
<i>\$100,000-\$1 Million</i>	<i>Amount</i>	53.56	38.1	32.75	23.3	33.73	24.0	20.61	14.7	140.65	100.0
	<i>Number</i>	151,610	36.3	96,586	23.1	102,958	24.6	66,699	16.0	417,853	100.0
<i>Under \$1 Million</i>	<i>Amount</i>	77.99	38.5	49.49	24.4	46.20	22.8	28.97	14.3	202.65	100.0
	<i>Number</i>	2,100,462	39.5	1,510,009	28.4	1,199,610	22.6	505,845	9.5	5,315,926	100.0
<i>Total Assets³</i>	<i>Amount</i>	3,283.05	64.2	915.03	17.9	627.08	12.3	285.12	5.6	5,110.30	100.0
<i>Total Business Loans³</i>	<i>Amount</i>	644.78	56.7	223.64	19.7	181.30	16.0	86.57	7.6	1,136.30	100.0

1 For 905 banks/BHCs with balance sheet items identified from call reports.

2 As of June 2003

3 As of June 2002

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

Small business lending and borrowing are mostly local in nature: both the borrowers and the lending offices are located in the same community or in 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 small and micro business lenders. The business lending performance of individual banks and BHCs is ranked for the national market (multi-billion-dollar banks and BHCs) and in each state, and lists of the top lenders to small businesses are compiled (Tables 1A through 4B). Information for all reporting banks is available at the Advocacy website (<http://www.sba.gov/advo/research/lending.html>).

Table 1A. Small Business Lending of Large Banks and BHCs Based on Call Report Data, June 2003

Table 1A ranks the small business lending levels of the 67 banks and BHCs with total domestic assets in excess of \$10 billion each.¹³ Each bank is ranked from 1 to 67 on each of four variables, which then are totaled and re-ranked from 1 to 67. Because of the importance of small business credit card lending by several non-BHC banks, such as American Express Centurion, these large banks are included in the rankings in this report.¹⁴

The top five small business lenders in June 2003, based on call report data, are: American Express Centurion Bank, BB&T Corporation (1st in 2002), Regions Financial Corporation (2nd in 2002), Synovus Financial Corp, (3rd in 2002), and First Citizens Bancshares (4th in 2002) The rankings for the four banks after American Express Centurion remain in the same sequence as in the previous year.

Table 1B. Micro Business Lending of Large Banks and BHCs Using Call Report Data, June 2003

Table 1B ranks the micro business lending of the 67 banks and BHCs with total domestic assets in excess of \$10 billion each.¹⁵ Each bank is ranked from 1 to 67 on each of four variables, which then are totaled and re-ranked from 1 to 67. The top five lenders as of June 2003 are: American Express Centurion, Citigroup, Inc. (1st in 2002), MBNA Corporation (2nd in 2002), Wells Fargo (4th in 2002), and BB&T Corporation (3rd in 2002).¹⁶

¹³ Large multi-billion-dollar banks are included in the tables beginning this year. 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 the number of small business loans outstanding as of June 2001. For a detailed discussion of the methodology, see the appendix.

¹⁴ American Express Centurion Bank is not a BHC and thus was not included in previous reports.

¹⁵ The four criteria used are the same as those for Table 1A.

¹⁶ 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 are small business lenders. For details, see <http://www.sba.gov/financing/>

Table 2A. Small Business Lending of Large Banks and BHCs Based on CRA Data, 2002

Table 2A ranks large banks' small business lending using CRA data. Information from call reports was employed in combination with the CRA data to perform the four-variable ranking. As in the previous studies, data covering the members of a BHC were first consolidated to generate estimates for the BHC owning company. Since CRA data provide location-specific information for a bank's small business lending, information on the number of states in which the bank has substantial lending operations is also provided. Because of the importance of small business credit card promotion by large banks and large BHCs, large credit card banks are ranked for the first time.¹⁷

The five top small business lenders for 2002, using CRA data, are American Express Centurion Bank, Regions Financial Corp (4th in 2001), BB&T (3rd in 2001), Synovus Financial Corporation (5th in 2001), and First Citizens Bancshares.

Table 2B. Micro Business Lending of Large Banks and BHCs Based on CRA Data, 2002

Table 2B ranks large banks' micro business lending using CRA data. Information from call reports was employed in combination with the CRA data to perform the four-variable ranking. As in the previous studies, data from the members of a BHC were first consolidated to generate estimates for the BHC owning company. CRA location-specific information on banks' small business lending was the source for the data on the number of states in which the bank has substantial lending operations. Because of the importance of small business credit card promotion by large banks and BHCs, large credit card banks such as American Express are ranked for the first time.

The five top small business lenders for 2001, using CRA data, are American Express Centurion Bank, Citigroup Inc (1st in 2001), MBNA Corporation (2nd in 2001), Wells Fargo (3rd in 2001), and BB&T Corporation (4th in 2001).

Table 3A. Top Banks Lending to Small Businesses in the State Using Call Report Data, June 2003

Table 3A provides a list of the top banks lending to small businesses 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 2.5.¹⁸ A complete ranking of all banks in each state is provided in the Advocacy website.

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.

¹⁷ American Express Centurion Bank is not a BHC and thus was not included in previous reports.

¹⁸ See the appendix for a detailed discussion of the ranking methodology.

Table 3B. Top Micro Business Lending by Banks in the State Using Call Report Data, June 2003

Table 3B provides a list of banks making micro business loans 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 in the State Using CRA Report Data, 2002

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 2002. Data for the members of a BHC were consolidated first to generate estimates for the 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 in the State Using CRA Report Data, 2002

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.

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 banks and BHCs in the call reports (Tables 1A and 1B), simple rankings from 1 to 67 were performed for each of the four variables first. The four individual rankings were summed and re-ranked from 1 to 67 again for the total rank. For banks using CRA data (Tables 2A and 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 and 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 2002. Large institutions therefore appear at the top.

Table Descriptions

Table 1A: Small Business Lending of Large Banks and BHCs in the U.S. Using Call Report Data, June 2003

This table uses call report data to rank the small business lending 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 lending rankings of BHCs with respect to loans under \$1 million. A simple ranking of 1 through 67 is made for each criterion and the total rank derived from the sum of the four rankings from data found in columns 2 through 5.
- 2. Ratio of Small Business Loans to Total Assets (LSBL/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 67 large BHCs, the ratios of small business loans to total assets ranged from near 0 percent to 0.288 percent.
- 3. Ratio of Small Business Loans to Total Business Loans (LSBL/TBL).** For the 67 large banks and BHCs, the ratios of the value of small business lending to total business lending ranged from near 0 percent to 1.00 percent (for American Express Centurion).

4. **Total Dollar Amount of Small Business Lending by the BHC (LSBL\$).** The total dollar amount (in thousands) of small business loans of less than \$1 million.
5. **Total Number of Small Business Loans (LSBL#).** The number of small business loans of less than \$1 million.
6. **Bank/BHC Asset Size Class (Bk. Size).** Asset size class of the bank/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 thousands 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 thousands 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 Banks and BHCs in the U.S. Using Call Report Data, June 2003

This table uses call report data to rank the micro business lending 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 lending rankings of banks and BHCs with respect to loans under \$100,000. A simple ranking of 1 through 67 is made first and the total rank 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 67 large BHCs, the ratios of micro business loans to total assets ranged from near 0 percent to 0.288 percent.
3. **Ratio of Micro Business Loans to Total Business Loans (SSBL/TBL).** For the 67 large BHCs, the ratios of the value of micro business lending to total business lending ranged from near 0 percent to 1.000 percent (for American Express Centurion because of the dominance of business credit cards and small credit lines in the bank's business loans).
4. **Total Dollar Amount of Micro Business Lending by the Bank/BHC (SSBL\$).** The total dollar amount (in thousands) 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. **Bank/BHC Asset Size Class (Bk. Size).** Asset size class of the bank/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 thousands 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 thousands of dollars.
 10. **Total Number of Mid-sized 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 in the U.S. Using CRA Data, 2002

Table 2A uses both CRA and call report data to rank-order the 67 largest banks and BHCs on the basis of four criteria that measure the small business lending performance for a bank. Two ratio variables were derived from the call reports while the two value variables are from the CRA data.

1. **Total Rank.** Summary “small business performance” rankings of BHCs with respect to loans under \$1 million. A simple ranking of 1 through 67 for each of the four variables is performed first and the sum of the four scores is used to derive the total rank. The four criteria used are described in this table in columns 2 through 5.
2. **The Ratio of Small Business Loans to Total Assets (LSBL/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 Bank (LSBL\$).** The total dollar amount (in thousands) 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 (No. of States w/ Loans).** The number of states where the bank extended small business loans.
7. **Bank/BHC Asset Size Class (Bk. Size).** Asset size class of the bank/BHC:
 - \$10 billion to under \$50 billion (\$10B–\$50B)
 - \$50 billion and over (>\$50B)
8. **Total Dollar Amount of Micro Business Loans under \$100,000 by the Bank (SSBL\$).** Similar to column 4, but for loans of less than \$100,000, in thousands of dollars.

9. **Total Number of Micro Business Loans under \$100,000 by the BHC (SSBL#).** Similar to column 5, but for loans of less than \$100,000.

Table 2B: Micro Business Lending of Large BHCs in the U.S. Using CRA Data, 2002

Table 2B uses both CRA and call report data to rank order 64 large 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 \$1 million. A simple ranking of 1 through 67 for each of the four variables is performed first and the sum of the four scores is used to derive the total rank. The four criteria used are described in this table as items 2 through 5.
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/TB):** 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 Bank (SSBL\$).** The total dollar amount (in thousands) 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 with Loans (No. States w/Loans).** The number of states where the bank extended micro business loans.
7. **Bank/BHC Asset Size Class (Bk. Size).** Asset size class of the bank/BHC:
 - \$10 billion to under \$50 billion (\$10B–\$50B)
 - \$50 billion and over (>\$50B)
8. **Total Dollar Amount of Small Business Loans by the Bank (LSBL\$).** Similar to column 4, but for loans of less than \$1 million, in thousands of dollars.
9. **Total Number of Small Business Loans by the Bank (LSBL#).** Similar to column 3, but for loans of less than \$1 million.

Table 3A. Top Small Business Lending of Banks by State Using Call Report Data, June 2003

1. **Total Score (Total Rank).** The total rank 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 decile scores provided on the website. (See ranking methodology, p. 12).

2. **The Ratio of Small Business Loans to Total Assets (LSBL/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 (LSBL/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 (LSBL\$).** The dollar value (in thousands) of small business loans (<\$1 million) outstanding as of June 30, 2003, 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 (LSBL#).** The total number of small business loans (<\$1 million) outstanding for each bank.
6. **Bank Asset Size (Bnk Asset Sz.).** The asset size class of the reporting bank:
 - Under \$100 million (<\$100M)
 - \$100 million to under \$500 million (\$100M–\$500M)
 - \$500 million to under \$1 billion (\$500M–\$1B)
 - \$1 billion to under \$10 billion (\$1B–\$10B)
 - \$10 billion and over (>\$10B)
7. **Total Score of Micro Business Loans (Total Rank).** The total score of the banks based on their micro business lending. The total score is the sum of the four scores with respect to micro business loans of less than \$100,000. A firm looking for a loan of less than \$100,000 might do well to seek out a bank that ranks high in this column.
8. **Dollar Amount of Small Business Loans (SSBL\$).** The dollar value (in thousands) of micro business loans of less than \$100,000.
9. **Number of Small Business Loans (SSBL#).** The number of small business loans of less than \$100,000 made by the bank.
10. **Credit Card Loans to Total Assets (Cd/TA).** The ratio of the dollar value of credit card loans to total assets.

Table 3B. Top Micro Business Lending of Banks by State Using Call Report Data, June 2003

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, 2003, 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. **Bank Asset Size (Bnk Asset Sz.):** The asset size class of the reporting bank:
 - Under \$100 million (<\$100M)
 - \$100 million to under \$500 million (\$100M–\$500M)
 - \$500 million to under \$1 billion (\$500M–\$1B)
 - \$1 billion to under \$10 billion (\$1B–\$10B)
 - \$10 billion and over (>\$10B)
7. **Total Score of Small Business Loans (Total Rank).** The total score of the banks based on their small business lending. The total score is the sum of the 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, 2002

Table 4A is formatted differently from Table 3A because only CRA data are used. The table lists the bank name—the name of the owning bank or bank holding company—as well as the home state of the bank. Banks are ranked on the basis of the dollar amount of loans made in 2002. The table 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 2002 are listed.

1. **Amount of Small Business Loans (LSBL\$).** The dollar amount, in thousands, of loans under \$1 million made in 2002.
2. **Number of Small Business Loans (LSBL#).** The number of loans of less than \$1 million made.
3. **Bank Asset Size (Bk Size):** The total assets of the owning bank by size category:
 - Under \$1 billion (<\$1B)
 - \$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, 2002

Table 4B, similar to Table 4A, lists the bank name—the name of the owning bank or bank holding company—as well as the home state of the bank. Banks are ranked on the basis of the dollar amount of loans made in 2002. The table 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 2002 are listed.

1. **Amount of Micro Business Loans (SSBL\$).** The dollar amount, in thousands, of loans under \$100,000 made in 2002.
2. **Number of Micro Business Loans (SSBL#).** The number of loans of less than \$100,000 million made.
3. **Bank Asset Size (Bk Size).** The total assets of the owning bank by size category:
 - Under \$1 billion (<\$1B)
 - \$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 Banks and BHCs in the U.S. Using Call Report Data, June 2003

Bank Name	HQ State	Small Business Lending (<\$1M)						Small Business Lending (<\$100k)		Small Business Lending (<\$250k)		CRD/TA (11)
		Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL\$ (1,000) (4)	LSBL# (5)	BK SIZE (6)	SSBL\$ (1,000) (7)	SSBL# (8)	MSBL\$ (1,000) (9)	MSBL# (10)	
American Express Centurion B	UT	1	0.288	1.000	5,038,097	1,183,511	\$10B-\$50B	5,038,097	1,183,511	5,038,097	1,183,511	0.59
Bb&T Corporation	NC	2	0.109	0.476	9,306,217	246,411	>\$50B	2,038,358	207,920	4,191,532	229,606	0.01
Regions Financial Corporatio	AL	3	0.139	0.504	6,324,187	65,853	\$10B-\$50B	1,121,528	42,545	2,724,212	55,992	0
Synovus Financial Corp.	GA	4	0.189	0.531	4,127,155	38,170	\$10B-\$50B	787,413	24,717	1,697,604	32,017	0.01
First Citizens Bancshares I	NC	5	0.178	0.736	2,027,590	54,447	\$10B-\$50B	473,651	47,812	940,168	51,484	0.03
Citigroup Inc.	NY	6	0.043	0.419	13,142,320	3,076,329	>\$50B	8,716,414	3,046,713	10,426,305	3,066,606	0.13
Sky Financial Group Inc.	OH	7	0.194	0.497	2,299,488	26,217	\$10B-\$50B	358,190	17,392	872,822	22,071	0
Union Planters Corporation	TN	8	0.114	0.428	3,908,802	43,232	\$10B-\$50B	630,655	28,340	1,480,988	36,414	0
Wells Fargo & Company	CA	9	0.049	0.328	18,855,862	529,047	>\$50B	6,739,315	477,114	9,911,390	504,483	0.02
Fifth Third Bancorp	OH	10	0.072	0.417	6,777,663	46,859	>\$50B	809,406	24,816	2,322,180	35,885	0.01
Zions Bancorporation	UT	10	0.134	0.393	3,868,906	42,582	\$10B-\$50B	575,470	29,168	1,280,368	35,410	0
Amsouth Bancorporation	AL	12	0.086	0.448	3,753,743	64,445	\$10B-\$50B	859,315	52,312	1,694,374	58,875	0.01
Southtrust Corporation	AL	13	0.110	0.325	5,652,166	42,995	>\$50B	656,802	23,725	1,830,968	33,133	0.01
U.S. Bancorp	MN	14	0.062	0.258	12,027,500	285,073	>\$50B	2,731,826	244,766	5,146,052	265,131	0.03
Colonial Bancgroup Inc. Th	AL	14	0.135	0.537	2,189,881	17,708	\$10B-\$50B	1,190,980	13,550	1,441,490	15,742	0
Mercantile Bankshares Corpor	MD	16	0.154	0.473	1,820,818	23,171	\$10B-\$50B	357,019	16,981	722,465	20,235	0
Manufacturers & Traders Tc	NY	17	0.089	0.266	4,481,756	66,233	>\$50B	786,322	48,968	1,718,487	57,826	0
Bancorpsouth Inc.	MS	17	0.147	0.624	1,559,510	21,567	\$10B-\$50B	343,031	16,043	715,591	19,255	0.01
Bank One Corporation	IL	19	0.040	0.249	11,860,566	734,850	>\$50B	3,494,806	699,122	5,681,242	717,790	0.04
Compass Bancshares Inc.	AL	20	0.092	0.381	2,368,832	39,202	\$10B-\$50B	334,163	31,739	884,800	35,275	0.02
National City Corporation	OH	21	0.048	0.263	6,752,002	189,987	>\$50B	1,528,621	167,750	2,956,070	179,329	0.01
Suntrust Banks Inc.	GA	22	0.056	0.231	6,696,122	146,389	>\$50B	1,275,145	125,131	2,667,890	136,063	0
Lauritzen Corporation	NE	22	0.087	0.434	1,107,254	90,153	\$10B-\$50B	445,702	86,219	630,818	88,515	0.13
Mbna Corporation	DE	24	0.025	0.996	1,248,905	863,568	>\$50B	1,239,744	863,544	1,240,548	863,548	0.35
Marshall & Ilsley Corporatio	WI	25	0.095	0.293	3,050,990	23,566	\$10B-\$50B	329,395	11,577	942,535	16,707	0
Keycorp	OH	26	0.060	0.235	5,042,648	67,089	>\$50B	1,153,528	50,106	2,136,537	58,801	0
Wachovia Corporation	NC	27	0.037	0.190	11,559,232	72,102	>\$50B	975,327	31,598	3,317,713	50,312	0
Huntington Bancshares Incorp	OH	27	0.086	0.347	2,438,915	21,823	\$10B-\$50B	423,515	13,739	898,631	17,681	0
National Commerce Financial	TN	29	0.075	0.473	1,691,346	20,109	\$10B-\$50B	260,244	14,493	649,867	17,472	0
Associated Banc-Corp	WI	29	0.115	0.378	1,783,680	17,639	\$10B-\$50B	362,477	12,972	772,492	15,491	0
Banknorth Group Inc.	ME	31	0.081	0.327	2,090,399	26,111	\$10B-\$50B	351,807	12,381	798,327	18,370	0
Firstmerit Corporation	OH	32	0.121	0.463	1,287,144	9,959	\$10B-\$50B	158,347	5,024	459,070	7,576	0.01
FleetBoston Financial Corpor	MA	33	0.032	0.151	5,691,000	604,797	>\$50B	2,667,000	591,337	3,444,000	598,047	0.05
Bank Of America Corporation	NC	34	0.021	0.148	13,152,889	336,435	>\$50B	2,368,963	295,837	4,797,232	315,122	0.04
Hibernia Corporation	LA	34	0.069	0.329	1,226,270	60,420	\$10B-\$50B	379,473	56,103	588,463	58,576	0
Rbc Centura Bk	NC	36	0.082	0.443	1,566,475	13,137	\$10B-\$50B	182,747	7,269	520,318	10,257	0
Cullen/Frost Bankers Inc.	TX	37	0.118	0.392	1,184,837	10,716	\$10B-\$50B	157,972	6,109	421,323	8,434	0
Comerica Incorporated	MI	38	0.076	0.143	4,294,706	23,768	>\$50B	272,585	8,208	930,660	14,074	0
J.P. Morgan Chase & Co.	NY	39	0.013	0.177	5,480,799	226,465	>\$50B	3,175,799	218,488	3,795,799	222,785	0.02
Commerce Bancorp Inc.	NJ	39	0.066	0.457	1,460,661	11,893	\$10B-\$50B	190,565	6,780	492,983	9,279	0
First Virginia Banks Inc.	VA	41	0.067	0.599	732,844	11,381	\$10B-\$50B	237,969	9,570	374,529	10,564	0
First Tennessee National Cor	TN	42	0.054	0.360	1,489,395	22,426	\$10B-\$50B	273,502	16,725	558,051	19,530	0.01
Bank Of The West	CA	43	0.049	0.229	1,797,437	23,138	\$10B-\$50B	259,392	16,839	506,866	19,233	0.01
Pnc Financial Services Group	PA	44	0.035	0.145	2,156,900	32,402	>\$50B	633,192	25,184	1,113,397	29,347	0
North Fork Bancorporation I	NY	45	0.053	0.281	1,198,535	15,733	\$10B-\$50B	321,408	12,536	508,434	14,013	0

Table 1A. Small Business Lending of Large Banks and BHCs in the U.S. Using Call Report Data, June 2003

Bank Name	HQ State	Small Business Lending (<\$1M)						Small Business Lending (<\$100k)		Small Business Lending (<\$250k)		CRD/TA (11)
		Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL\$ (1,000) (4)	LSBL# (5)	BK SIZE (6)	SSBL\$ (1,000) (7)	SSBL# (8)	MSBL\$ (1,000) (9)	MSBL# (10)	
Commerce Bancshares Inc.	MO	46	0.066	0.286	919,464	10,603	\$10B-\$50B	153,336	7,204	332,827	8,884	0.04
Hsbc Bk Usa	NY	47	0.023	0.157	1,993,211	33,986	>\$50B	283,631	28,245	667,434	30,988	0.01
Bok Financial Corporation	OK	48	0.066	0.239	1,016,396	7,495	\$10B-\$50B	158,858	4,873	374,434	6,194	0
Providian Bk	NH	48	0.001	1.000	8,018	5,926	\$10B-\$50B	4,625	5,903	7,704	5,925	0.4
Union Bk Of Ca Na	CA	50	0.029	0.100	1,332,230	24,930	\$10B-\$50B	218,706	21,128	358,077	22,611	0
Lasalle Bk Na	IL	50	0.023	0.093	2,547,298	16,013	>\$50B	234,481	8,121	662,717	11,425	0
Citizens Bk Of Ma	MA	52	0.037	0.181	1,333,931	9,613	\$10B-\$50B	154,509	4,856	416,968	7,101	0
Bank Of New York Company In	NY	53	0.017	0.241	1,191,495	17,223	>\$50B	350,627	12,939	585,039	15,277	0
Charter One Financial Inc.	OH	54	0.020	0.349	871,074	8,685	\$10B-\$50B	153,009	5,893	348,218	7,403	0
Merrill Lynch Bk Usa	UT	54	0.027	0.161	1,742,841	7,862	\$10B-\$50B	106,136	1,508	372,258	3,500	0
City National Corporation	CA	54	0.064	0.188	782,028	5,154	\$10B-\$50B	57,534	1,731	168,779	2,958	0
Discover Bk	DE	57	0.000	0.548	1,406	9	\$10B-\$50B	281	6	564	8	0.9
Countrywide Financial Corpor	CA	57	0.000	1.000	395	1	\$10B-\$50B	0	0	0	0	0
Harris T&Sb	IL	59	0.033	0.177	1,052,900	9,373	\$10B-\$50B	117,370	5,994	314,369	7,569	0
Provident Financial Group I	OH	60	0.040	0.187	711,317	4,539	\$10B-\$50B	58,680	2,133	189,207	3,238	0
Northern Trust Corporation	IL	61	0.025	0.160	740,602	4,263	\$10B-\$50B	56,546	1,860	172,233	2,841	0
Tcf Financial Corporation	MN	62	0.025	0.159	292,857	1,206	\$10B-\$50B	9,176	290	51,400	631	0
Mellon Financial Corporation	PA	63	0.013	0.136	500,953	5,186	\$10B-\$50B	55,314	3,271	127,441	4,015	0
State Street Corporation	MA	64	0.000	0.043	7,780	39	\$10B-\$50B	831	11	2,301	22	0
Deutsche Bk Tc Americas	NY	65	0.000	0.000	439	1	\$10B-\$50B	0	0	0	0	0
Merrill Lynch B&Tc	NJ	66	0.000	#DIV/0!	0	0	\$10B-\$50B	0	0	0	0	0
Capital One Bk	VA	67	#VALUE!	#VALUE!	.	.	\$10B-\$50B	0.48

Table 1B. Micro-Business Lending of Large Banks and BHCs in the U.S. Using Call Report Data, June 2003

Bank Name	HQ State	Total Rank	Small Business Lending (<\$100k)				BK SIZE	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)	
American Express Centurion B	UT	1	0.288	1.000	5,038,097	1,183,511	\$10B-\$50B	5,038,097	1,183,511	5,038,097	1,183,511	0.59
Citigroup Inc.	NY	2	0.029	0.278	8,716,414	3,046,713	>\$50B	13,142,320	3,076,329	10,426,305	3,066,606	0.13
Mbna Corporation	DE	3	0.025	0.989	1,239,744	863,544	>\$50B	1,248,905	863,568	1,240,548	863,548	0.35
Wells Fargo & Company	CA	4	0.018	0.117	6,739,315	477,114	>\$50B	18,855,862	529,047	9,911,390	504,483	0.02
Bb&T Corporation	NC	5	0.024	0.104	2,038,358	207,920	>\$50B	9,306,217	246,411	4,191,532	229,606	0.01
Lauritzen Corporation	NE	6	0.035	0.175	445,702	86,219	\$10B-\$50B	1,107,254	90,153	630,818	88,515	0.13
First Citizens Bancshares I	NC	7	0.042	0.172	473,651	47,812	\$10B-\$50B	2,027,590	54,447	940,168	51,484	0.03
Colonial Bancgroup Inc. Th	AL	8	0.074	0.292	1,190,980	13,550	\$10B-\$50B	2,189,881	17,708	1,441,490	15,742	0
Fleetboston Financial Corpor	MA	9	0.015	0.071	2,667,000	591,337	>\$50B	5,691,000	604,797	3,444,000	598,047	0.05
Bank One Corporation	IL	10	0.012	0.073	3,494,806	699,122	>\$50B	11,860,566	734,850	5,681,242	717,790	0.04
Regions Financial Corporatio	AL	11	0.025	0.089	1,121,528	42,545	\$10B-\$50B	6,324,187	65,853	2,724,212	55,992	0
Amsouth Bancorporation	AL	12	0.020	0.103	859,315	52,312	\$10B-\$50B	3,753,743	64,445	1,694,374	58,875	0.01
Synovus Financial Corp.	GA	13	0.036	0.101	787,413	24,717	\$10B-\$50B	4,127,155	38,170	1,697,604	32,017	0.01
J.P. Morgan Chase & Co.	NY	14	0.007	0.103	3,175,799	218,488	>\$50B	5,480,799	226,465	3,795,799	222,785	0.02
U.S. Bancorp	MN	15	0.014	0.059	2,731,826	244,766	>\$50B	12,027,500	285,073	5,146,052	265,131	0.03
Hibernia Corporation	LA	15	0.021	0.102	379,473	56,103	\$10B-\$50B	1,226,270	60,420	588,463	58,576	0
Bancorpsouth Inc.	MS	17	0.032	0.137	343,031	16,043	\$10B-\$50B	1,559,510	21,567	715,591	19,255	0.01
National City Corporation	OH	18	0.011	0.060	1,528,621	167,750	>\$50B	6,752,002	189,987	2,956,070	179,329	0.01
Sky Financial Group Inc.	OH	18	0.030	0.077	358,190	17,392	\$10B-\$50B	2,299,488	26,217	872,822	22,071	0
Mercantile Bankshares Corpor	MD	20	0.030	0.093	357,019	16,981	\$10B-\$50B	1,820,818	23,171	722,465	20,235	0
Union Planters Corporation	TN	21	0.018	0.069	630,655	28,340	\$10B-\$50B	3,908,802	43,232	1,480,988	36,414	0
Keycorp	OH	22	0.014	0.054	1,153,528	50,106	>\$50B	5,042,648	67,089	2,136,537	58,801	0
Zions Bancorporation	UT	23	0.020	0.059	575,470	29,168	\$10B-\$50B	3,868,906	42,582	1,280,368	35,410	0
Manufacturers & Traders Tc	NY	24	0.016	0.047	786,322	48,968	>\$50B	4,481,756	66,233	1,718,487	57,826	0
Associated Banc-Corp	WI	24	0.023	0.077	362,477	12,972	\$10B-\$50B	1,783,680	17,639	772,492	15,491	0
Suntrust Banks Inc.	GA	26	0.011	0.044	1,275,145	125,131	>\$50B	6,696,122	146,389	2,667,890	136,063	0
First Virginia Banks Inc.	VA	27	0.022	0.195	237,969	9,570	\$10B-\$50B	732,844	11,381	374,529	10,564	0
Bank Of America Corporation	NC	28	0.004	0.027	2,368,963	295,837	>\$50B	13,152,889	336,435	4,797,232	315,122	0.04
Huntington Bancshares Incorp	OH	28	0.015	0.060	423,515	13,739	\$10B-\$50B	2,438,915	21,823	898,631	17,681	0
Compass Bancshares Inc.	AL	30	0.013	0.054	334,163	31,739	\$10B-\$50B	2,368,832	39,202	884,800	35,275	0.02
North Fork Bancorporation I	NY	31	0.014	0.075	321,408	12,536	\$10B-\$50B	1,198,535	15,733	508,434	14,013	0
Southtrust Corporation	AL	32	0.013	0.038	656,802	23,725	>\$50B	5,652,166	42,995	1,830,968	33,133	0.01
Fifth Third Bancorp	OH	33	0.009	0.050	809,406	24,816	>\$50B	6,777,663	46,859	2,322,180	35,885	0.01
Pnc Financial Services Group	PA	34	0.010	0.043	633,192	25,184	>\$50B	2,156,900	32,402	1,113,397	29,347	0
National Commerce Financial	TN	35	0.012	0.073	260,244	14,493	\$10B-\$50B	1,691,346	20,109	649,867	17,472	0
Banknorth Group Inc.	ME	36	0.014	0.055	351,807	12,381	\$10B-\$50B	2,090,399	26,111	798,327	18,370	0
First Tennessee National Cor	TN	37	0.010	0.066	273,502	16,725	\$10B-\$50B	1,489,395	22,426	558,051	19,530	0.01
Bank Of New York Company In	NY	38	0.005	0.071	350,627	12,939	>\$50B	1,191,495	17,223	585,039	15,277	0
Wachovia Corporation	NC	39	0.003	0.016	975,327	31,598	>\$50B	11,559,232	72,102	3,317,713	50,312	0

Table 1B. Micro-Business Lending of Large Banks and BHCs in the U.S. Using Call Report Data, June 2003

Bank Name	HQ State	Total Rank	Small Business Lending (<\$100k)				BK SIZE	Small Business Lending (<\$1M)		Small Business Lending (<\$250)		CRD/TA
			SSBL/TA	SSBL/TBL	SSBL\$ (1,000)	SSBL#		LSBL\$ (1,000)	LSBL#	MSBL\$ (1,000)	MSBL#	
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Cullen/Frost Bankers Inc.	TX	40	0.016	0.052	157,972	6,109	\$10B-\$50B	1,184,837	10,716	421,323	8,434	0
Firstmerit Corporation	OH	41	0.015	0.057	158,347	5,024	\$10B-\$50B	1,287,144	9,959	459,070	7,576	0.01
Marshall & Ilsley Corporatio	WI	42	0.010	0.032	329,395	11,577	\$10B-\$50B	3,050,990	23,566	942,535	16,707	0
Hsbc Bk Usa	NY	43	0.003	0.022	283,631	28,245	>\$50B	1,993,211	33,986	667,434	30,988	0.01
Bank Of The West	CA	43	0.007	0.033	259,392	16,839	\$10B-\$50B	1,797,437	23,138	506,866	19,233	0.01
Commerce Bancorp Inc.	NJ	45	0.009	0.060	190,565	6,780	\$10B-\$50B	1,460,661	11,893	492,983	9,279	0
Rbc Centura Bk	NC	46	0.010	0.052	182,747	7,269	\$10B-\$50B	1,566,475	13,137	520,318	10,257	0
Commerce Bancshares Inc.	MO	47	0.011	0.048	153,336	7,204	\$10B-\$50B	919,464	10,603	332,827	8,884	0.04
Union Bk Of Ca Na	CA	48	0.005	0.016	218,706	21,128	\$10B-\$50B	1,332,230	24,930	358,077	22,611	0
Providian Nb	NH	49	0.000	0.577	4,625	5,903	\$10B-\$50B	8,018	5,926	7,704	5,925	0.4
Charter One Financial Inc.	OH	50	0.003	0.061	153,009	5,893	\$10B-\$50B	871,074	8,685	348,218	7,403	0
Bok Financial Corporation	OK	50	0.010	0.037	158,858	4,873	\$10B-\$50B	1,016,396	7,495	374,434	6,194	0
Comerica Incorporated	MI	52	0.005	0.009	272,585	8,208	>\$50B	4,294,706	23,768	930,660	14,074	0
Discover Bk	DE	53	0.000	0.110	281	6	\$10B-\$50B	1,406	9	564	8	0.9
Lasalle Bk Na	IL	54	0.002	0.009	234,481	8,121	>\$50B	2,547,298	16,013	662,717	11,425	0
Citizens Bk Of Ma	MA	54	0.004	0.021	154,509	4,856	\$10B-\$50B	1,333,931	9,613	416,968	7,101	0
Harris T&Sb	IL	56	0.004	0.020	117,370	5,994	\$10B-\$50B	1,052,900	9,373	314,369	7,569	0
City National Corporation	CA	57	0.005	0.014	57,534	1,731	\$10B-\$50B	782,028	5,154	168,779	2,958	0
Provident Financial Group I	OH	58	0.003	0.015	58,680	2,133	\$10B-\$50B	711,317	4,539	189,207	3,238	0
Mellon Financial Corporation	PA	59	0.001	0.015	55,314	3,271	\$10B-\$50B	500,953	5,186	127,441	4,015	0
Northern Trust Corporation	IL	60	0.002	0.012	56,546	1,860	\$10B-\$50B	740,602	4,263	172,233	2,841	0
Merrill Lynch Bk Usa	UT	61	0.002	0.010	106,136	1,508	\$10B-\$50B	1,742,841	7,862	372,258	3,500	0
Tcf Financial Corporation	MN	62	0.001	0.005	9,176	290	\$10B-\$50B	292,857	1,206	51,400	631	0
State Street Corporation	MA	63	0.000	0.005	831	11	\$10B-\$50B	7,780	39	2,301	22	0
Deutsche Bk Tc Americas	NY	64	0.000	0.000	0	0	\$10B-\$50B	439	1	0	0	0
Countrywide Financial Corpor	CA	65	0.000	0.000	0	0	\$10B-\$50B	395	1	0	0	0
Merrill Lynch B&Tc	NJ	66	0.000		0	0	\$10B-\$50B	0	0	0	0	0
Capital One Bk	VA	67	0.000	#DIV/0!	0	0	\$10B-\$50B					0.48

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

Table 2A. Small Business Lending of Large Banks and BHCs in the U.S. Using CRA Data, 2002

Bank Name	HQ State	Small Business Lending (<\$1M)					Small Business Lending (<\$100k)			
		Toal Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL\$ (1,000) (4)	LSBL# (5)	No. of States w/ loans (6)	Bk. Size (7)	SSBL\$ (1,000) (8)	SSBL# (9)
American Express Centurion B	UT	1	0.288	1.000	3,622,749	584,587	56	\$10B-\$50B	3,598,280	584,462
Regions Financial Corporatio	AL	2	0.139	0.504	4,238,499	40,834	46	\$10B-\$50B	995,695	30,546
Bb&T Corporation	NC	3	0.109	0.476	6,690,516	57,964	43	>\$50B	1,381,963	42,745
Synovus Financial Corp.	GA	4	0.189	0.531	2,828,468	24,538	33	\$10B-\$50B	586,305	17,523
First Citizens Bancshares I	NC	5	0.178	0.736	1,500,833	15,789	22	\$10B-\$50B	341,024	12,114
Amsouth Bancorporation	AL	6	0.086	0.448	3,742,144	44,470	42	\$10B-\$50B	1,265,502	37,026
Mbna Corporation	DE	7	0.025	0.996	4,230,345	535,557	52	>\$50B	4,032,458	534,758
Fifth Third Bancorp	OH	8	0.072	0.417	5,124,222	26,319	33	>\$50B	664,038	13,725
Zions Bancorporation	UT	8	0.134	0.393	2,610,257	16,778	43	\$10B-\$50B	420,027	10,850
Citigroup Inc.	NY	10	0.043	0.419	4,965,991	992,880	55	>\$50B	4,448,201	991,194
Wells Fargo & Company	CA	11	0.049	0.328	14,542,183	411,160	52	>\$50B	9,466,492	394,454
Bancorpsouth Inc.	MS	12	0.147	0.624	901,927	12,220	21	\$10B-\$50B	273,399	10,053
U.S. Bancorp	MN	13	0.062	0.258	9,290,157	173,300	52	>\$50B	2,426,724	153,762
Union Planters Corporation	TN	14	0.114	0.428	1,375,051	13,258	40	\$10B-\$50B	307,299	9,958
Mercantile Bankshares Corpor	MD	15	0.154	0.473	942,629	7,424	15	\$10B-\$50B	183,705	5,215
Compass Bancshares Inc.	AL	16	0.092	0.381	1,823,496	13,811	37	\$10B-\$50B	354,282	9,606
Marshall & Ilsley Corporatio	WI	16	0.095	0.293	2,757,792	14,368	38	\$10B-\$50B	344,002	7,747
Southtrust Corporation	AL	16	0.110	0.325	2,159,912	14,657	27	>\$50B	365,070	9,342
Bank One Corporation	IL	19	0.040	0.249	4,255,317	249,748	51	>\$50B	2,179,828	243,359
Suntrust Banks Inc.	GA	19	0.056	0.231	5,381,086	51,759	51	>\$50B	1,168,856	39,563
Lauritzen Corporation	NE	21	0.087	0.434	789,254	23,168	51	\$10B-\$50B	251,331	21,629
Huntington Bancshares Incorp	OH	22	0.086	0.347	1,302,855	15,054	37	\$10B-\$50B	460,116	12,752
Wachovia Corporation	NC	22	0.037	0.190	9,628,983	67,708	43	>\$50B	1,951,827	47,742
Colonial Bancgroup Inc. Th	AL	24	0.135	0.537	716,919	5,865	20	\$10B-\$50B	152,253	4,124
National City Corporation	OH	25	0.048	0.263	2,782,488	31,170	46	>\$50B	620,300	24,757
Sky Financial Group Inc.	OH	25	0.194	0.497	581,849	4,210	43	\$10B-\$50B	101,830	2,803
Cullen/Frost Bankers Inc.	TX	27	0.118	0.392	1,119,486	5,971	29	\$10B-\$50B	153,037	3,256
Associated Banc-Corp	WI	28	0.115	0.378	893,179	7,701	23	\$10B-\$50B	181,080	5,561
Keycorp	OH	28	0.060	0.235	3,181,863	16,753	45	>\$50B	366,443	9,504
Banknorth Group Inc.	ME	30	0.081	0.327	1,278,272	9,071	17	\$10B-\$50B	238,773	5,968
Old National Bancorp	IN	31	0.125	0.485	473,444	4,552	19	\$1B-\$10B	108,302	3,438
J.P. Morgan Chase & Co.	NY	32	0.013	0.177	5,208,628	133,434	53	>\$50B	3,675,739	127,934
Firstmerit Corporation	OH	33	0.121	0.463	681,890	3,681	19	\$10B-\$50B	107,521	2,019
Bank Of America Corporation	NC	34	0.021	0.148	6,319,863	103,630	52	>\$50B	1,546,302	91,358
First Tennessee National Cor	TN	35	0.054	0.360	1,124,333	8,513	28	\$10B-\$50B	220,100	5,828
Fleetboston Financial Corpor	MA	36	0.032	0.151	2,655,309	93,368	52	>\$50B	1,254,423	89,968
National Commerce Financial	TN	37	0.075	0.473	548,670	5,683	22	\$10B-\$50B	113,211	4,303
Commerce Bancshares Inc.	MO	38	0.066	0.286	913,115	8,241	28	\$10B-\$50B	198,981	6,232
Comerica Incorporated	MI	39	0.076	0.143	2,148,058	8,207	44	>\$50B	167,425	3,432
Hibernia Corporation	LA	39	0.069	0.329	722,857	7,167	23	\$10B-\$50B	177,154	5,482
Bank Of The West	CA	41	0.049	0.229	1,469,494	12,459	38	\$10B-\$50B	318,772	9,560

Table 2A. Small Business Lending of Large Banks and BHCs in the U.S. Using CRA Data, 2002

Bank Name	HQ State	Small Business Lending (<\$1M)					Small Business Lending (<\$100k)			
		Toal Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL\$ (1,000) (4)	LSBL# (5)	No. of States w/ loans (6)	Bk. Size (7)	SSBL\$ (1,000) (8)	SSBL# (9)
Pnc Financial Services Group	PA	41	0.035	0.145	2,469,189	25,700	38	>\$50B	752,465	21,140
North Fork Bancorporation I	NY	43	0.053	0.281	821,672	9,017	12	\$10B-\$50B	313,429	7,620
Rbc Centura Bk	NC	44	0.082	0.443	473,478	3,447	16	\$10B-\$50B	79,428	2,288
Commerce Bancorp Inc.	NJ	45	0.066	0.457	608,380	3,704	10	\$10B-\$50B	84,434	2,266
First Virginia Banks Inc.	VA	46	0.067	0.599	216,856	2,518	12	\$10B-\$50B	59,968	2,020
Union Bk Of Ca Na	CA	47	0.029	0.100	1,929,129	23,851	23	\$10B-\$50B	658,234	20,630
Hsbc Bk Usa	NY	48	0.023	0.157	1,649,862	14,800	48	>\$50B	326,472	11,267
Bok Financial Corporation	OK	49	0.066	0.239	777,783	4,168	25	\$10B-\$50B	107,939	2,326
Manufacturers & Traders Tc	NY	49	0.089	0.266	413,827	3,442	18	>\$50B	85,661	2,383
City National Corporation	CA	51	0.064	0.188	1,028,942	3,932	24	\$10B-\$50B	87,644	1,699
Citizens Bk Of Ma	MA	52	0.037	0.181	748,165	7,000	23	\$10B-\$50B	150,403	5,377
Lasalle Bk Na	IL	53	0.023	0.093	1,687,549	7,983	31	>\$50B	180,837	4,457
Charter One Financial Inc.	OH	54	0.020	0.349	510,926	4,990	14	\$10B-\$50B	161,970	3,953
Providian Nb	NH	55	0.001	1.000	1,370	18	1	\$10B-\$50B	823	14
Fbop Corporation	IL	56	0.070	0.189	296,183	1,381	30	\$1B-\$10B	27,033	663
Harris T&Sb	IL	57	0.033	0.177	706,582	5,154	24	\$10B-\$50B	108,379	3,529
Bank Of New York Company In	NY	58	0.017	0.241	449,428	6,508	11	>\$50B	168,208	5,759
Mellon Financial Corporation	PA	59	0.013	0.136	782,132	7,126	26	\$10B-\$50B	126,640	5,422
Provident Financial Group I	OH	60	0.040	0.187	320,876	1,289	24	\$10B-\$50B	25,313	486
Northern Trust Corporation	IL	61	0.025	0.160	369,950	1,646	19	\$10B-\$50B	43,279	791
Merrill Lynch Bk Usa	UT	62	0.027	0.161	276,604	808	47	>\$50B	18,287	212
Tcf Financial Corporation	MN	63	0.025	0.159	192,769	765	12	\$10B-\$50B	14,763	370
Deutsche Bk Tc Americas	NY	64	0.000	0.000	1,650	3	3	\$10B-\$50B	100	1

Table 2B. Micro-Business Lending of Large Banks and BHCs in the U.S Using CRA Data, 2002

Bank Name	HQ State	Small Business Lending (<\$100k)						Small Business Lending (<\$1M)		
		Total Rank (1)	SSBL/TA (2)	SSBL/TB (3)	SSBL\$ (1,000) (4)	SSBL# (5)	No.States w/ loans (6)	Bk. Size (7)	LSBL\$ (1,000) (8)	LSBL# (9)
American Express Centurion B	UT	1	0.288	1.000	3,598,280	584,462	56	\$10B-\$50B	3,622,749	584,587
Citigroup Inc.	NY	2	0.029	0.278	4,448,201	991,194	55	>\$50B	4,965,991	992,880
Mbna Corporation	DE	3	0.025	0.989	4,032,458	534,758	52	>\$50B	4,230,345	535,557
Wells Fargo & Company	CA	4	0.018	0.117	9,466,492	394,454	52	>\$50B	14,542,183	411,160
Bb&T Corporation	NC	5	0.024	0.104	1,381,963	42,745	43	>\$50B	6,690,516	57,964
Amsouth Bancorporation	AL	6	0.020	0.103	1,265,502	37,026	42	\$10B-\$50B	3,742,144	44,470
Regions Financial Corporatio	AL	7	0.025	0.089	995,695	30,546	46	\$10B-\$50B	4,238,499	40,834
Synovus Financial Corp.	GA	8	0.036	0.101	586,305	17,523	33	\$10B-\$50B	2,828,468	24,538
First Citizens Bancshares I	NC	9	0.042	0.172	341,024	12,114	22	\$10B-\$50B	1,500,833	15,789
Lauritzen Corporation	NE	10	0.035	0.175	251,331	21,629	51	\$10B-\$50B	789,254	23,168
Bank One Corporation	IL	11	0.012	0.073	2,179,828	243,359	51	>\$50B	4,255,317	249,748
J.P. Morgan Chase & Co.	NY	12	0.007	0.103	3,675,739	127,934	53	>\$50B	5,208,628	133,434
Fleetboston Financial Corpor	MA	13	0.015	0.071	1,254,423	89,968	52	>\$50B	2,655,309	93,368
Bancorpsouth Inc.	MS	14	0.032	0.137	273,399	10,053	21	\$10B-\$50B	901,927	12,220
U.S. Bancorp	MN	14	0.014	0.059	2,426,724	153,762	52	>\$50B	9,290,157	173,300
Huntington Bancshares Incorp	OH	16	0.015	0.060	460,116	12,752	37	\$10B-\$50B	1,302,855	15,054
Colonial Bancgroup Inc. Th	AL	17	0.074	0.292	152,253	4,124	20	\$10B-\$50B	716,919	5,865
Zions Bancorporation	UT	18	0.020	0.059	420,027	10,850	43	\$10B-\$50B	2,610,257	16,778
National City Corporation	OH	19	0.011	0.060	620,300	24,757	46	>\$50B	2,782,488	31,170
Union Planters Corporation	TN	20	0.018	0.069	307,299	9,958	40	\$10B-\$50B	1,375,051	13,258
Mercantile Bankshares Corpor	MD	21	0.030	0.093	183,705	5,215	15	\$10B-\$50B	942,629	7,424
Suntrust Banks Inc.	GA	22	0.011	0.044	1,168,856	39,563	51	>\$50B	5,381,086	51,759
Associated Banc-Corp	WI	23	0.023	0.077	181,080	5,561	23	\$10B-\$50B	893,179	7,701
Hibernia Corporation	LA	23	0.021	0.102	177,154	5,482	23	\$10B-\$50B	722,857	7,167
North Fork Bancorporation I	NY	23	0.014	0.075	313,429	7,620	12	\$10B-\$50B	821,672	9,017
Pnc Financial Services Group	PA	26	0.010	0.043	752,465	21,140	38	>\$50B	2,469,189	25,700
Keycorp	OH	27	0.014	0.054	366,443	9,504	45	>\$50B	3,181,863	16,753
Old National Bancorp	IN	27	0.030	0.115	108,302	3,438	19	\$1B-\$10B	473,444	4,552
Compass Bancshares Inc.	AL	29	0.013	0.054	354,282	9,606	37	\$10B-\$50B	1,823,496	13,811
Bank Of America Corporation	NC	30	0.004	0.027	1,546,302	91,358	52	>\$50B	6,319,863	103,630
Fifth Third Bancorp	OH	30	0.009	0.050	664,038	13,725	33	>\$50B	5,124,222	26,319
Sky Financial Group Inc.	OH	32	0.030	0.077	101,830	2,803	43	\$10B-\$50B	581,849	4,210
Southtrust Corporation	AL	33	0.013	0.038	365,070	9,342	27	>\$50B	2,159,912	14,657
Wachovia Corporation	NC	33	0.003	0.016	1,951,827	47,742	43	>\$50B	9,628,983	67,708
Banknorth Group Inc.	ME	35	0.014	0.055	238,773	5,968	17	\$10B-\$50B	1,278,272	9,071
First Virginia Banks Inc.	VA	36	0.022	0.195	59,968	2,020	12	\$10B-\$50B	216,856	2,518
First Tennessee National Cor	TN	37	0.010	0.066	220,100	5,828	28	\$10B-\$50B	1,124,333	8,513
Union Bk Of Ca Na	CA	38	0.005	0.016	658,234	20,630	23	\$10B-\$50B	1,929,129	23,851
Marshall & Ilsley Corporatio	WI	39	0.010	0.032	344,002	7,747	38	\$10B-\$50B	2,757,792	14,368
Commerce Bancshares Inc.	MO	40	0.011	0.048	198,981	6,232	28	\$10B-\$50B	913,115	8,241

Table 2B. Micro-Business Lending of Large Banks and BHCs in the U.S Using CRA Data, 2002

Bank Name	HQ State	Small Business Lending (<\$100k)						Small Business Lending (<\$1M)		
		Total Rank (1)	SSBL/TA (2)	SSBL/TB (3)	SSBL\$ (1,000) (4)	SSBL# (5)	No.States w/ loans (6)	Bk. Size (7)	LSBL\$ (1,000) (8)	LSBL# (9)
National Commerce Financial	TN	41	0.012	0.073	113,211	4,303	22	\$10B-\$50B	548,670	5,683
Bank Of New York Company In	NY	42	0.005	0.071	168,208	5,759	11	>\$50B	449,428	6,508
Bank Of The West	CA	43	0.007	0.033	318,772	9,560	38	\$10B-\$50B	1,469,494	12,459
Cullen/Frost Bankers Inc.	TX	44	0.016	0.052	153,037	3,256	29	\$10B-\$50B	1,119,486	5,971
Hsbc Bk Usa	NY	45	0.003	0.022	326,472	11,267	48	>\$50B	1,649,862	14,800
Firstmerit Corporation	OH	46	0.015	0.057	107,521	2,019	19	\$10B-\$50B	681,890	3,681
Charter One Financial Inc.	OH	47	0.003	0.061	161,970	3,953	14	\$10B-\$50B	510,926	4,990
Manufacturers & Traders Tc	NY	47	0.016	0.047	85,661	2,383	18	>\$50B	413,827	3,442
Commerce Bancorp Inc.	NJ	49	0.009	0.060	84,434	2,266	10	\$10B-\$50B	608,380	3,704
Bok Financial Corporation	OK	50	0.010	0.037	107,939	2,326	25	\$10B-\$50B	777,783	4,168
Citizens Bk Of Ma	MA	51	0.004	0.021	150,403	5,377	23	\$10B-\$50B	748,165	7,000
Rbc Centura Bk	NC	52	0.010	0.052	79,428	2,288	16	\$10B-\$50B	473,478	3,447
Providian Nb	NH	53	0.000	0.577	823	14	1	\$10B-\$50B	1,370	18
Comerica Incorporated	MI	54	0.005	0.009	167,425	3,432	44	>\$50B	2,148,058	8,207
Harris T&Sb	IL	55	0.004	0.020	108,379	3,529	24	\$10B-\$50B	706,582	5,154
Lasalle Bk Na	IL	56	0.002	0.009	180,837	4,457	31	>\$50B	1,687,549	7,983
Mellon Financial Corporation	PA	57	0.001	0.015	126,640	5,422	26	\$10B-\$50B	782,132	7,126
City National Corporation	CA	58	0.005	0.014	87,644	1,699	24	\$10B-\$50B	1,028,942	3,932
Fbop Corporation	IL	59	0.005	0.013	27,033	663	30	\$1B-\$10B	296,183	1,381
Provident Financial Group I	OH	60	0.003	0.015	25,313	486	24	\$10B-\$50B	320,876	1,289
Northern Trust Corporation	IL	61	0.002	0.012	43,279	791	19	\$10B-\$50B	369,950	1,646
Merrill Lynch Bk Usa	UT	62	0.002	0.010	18,287	212	47	>\$50B	276,604	808
Tcf Financial Corporation	MN	63	0.001	0.005	14,763	370	12	\$10B-\$50B	192,769	765
Deutsche Bk Tc Americas	NY	64	0.000	0.000	100	1	3	\$10B-\$50B	1,650	3

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

3A. Banks' Small Business Lending by State Using Call Report Data, June 2003.

Bank Name	State	Small Business Lending (<\$1M)					Small Business Lending (<\$100k)				
		Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL\$ (1,000) (4)	LSBL# (5)	Bk. Size (6)	Total Rank (7)	SSBL\$ (\$1,000) (8)	SSBL# (9)	CRD/TA (10)
First Nb Alaska	AK	72.5	0.216	0.726	445,775	3,859	\$1B-\$10B	80.0	63,780	2,174	0.001
First Metro Bk	AL	90.0	0.255	1	61,493	1,207	\$100M-500M	85.0	23,491	1,022	0.003
Bank Of Vernon	AL	85.0	0.565	1	57,985	709	\$100M-500M	65.0	12,037	454	0.009
Community Bk	AL	82.5	0.155	1	85,620	1,799	\$500M-\$1B	97.5	85,620	1,799	0
Bank Of Tuscaloosa	AL	82.5	0.393	0.761	123,287	1,432	\$100M-500M	77.5	32,026	1,021	0
Farmers & Mrch Bk	AL	80.0	0.228	1	31,091	1,412	\$100M-500M	97.5	31,091	1,412	0
First Nb Of Central Alabama	AL	80.0	0.242	1	34,597	647	\$100M-500M	97.5	34,597	647	0.003
Heritage Bk	AL	80.0	0.314	0.63	167,644	5,296	\$500M-\$1B	67.5	28,892	3,793	0
Bank	AL	77.5	0.257	0.721	367,827	4,017	\$1B-\$10B	67.5	75,756	2,795	0
Banktrust Of Brewton	AL	77.5	0.296	1	35,509	359	\$100M-500M	42.5	6,078	267	0
Banktrust	AL	77.5	0.346	0.774	93,253	980	\$100M-500M	60.0	15,401	605	0
Covington Cty Bk	AL	77.5	0.32	0.727	69,928	868	\$100M-500M	70.0	18,304	607	0.003
Community First Bk	AR	100.0	0.297	1	75,352	1,074	\$100M-500M	77.5	19,384	848	0.015
Bank Of Yellville	AR	95.0	0.292	1	69,091	1,054	\$100M-500M	100.0	69,091	1,054	0.004
Liberty Bank Of Arkansas	AR	95.0	0.434	1	146,262	598	\$100M-500M	45.0	11,080	350	0
Cmnty Bk	AR	87.5	0.289	1	88,089	1,017	\$100M-500M	95.0	88,089	1,017	0
First Nb	AR	87.5	0.371	1	55,383	734	\$100M-500M	57.5	7,639	635	0
Delta Tr&Bk	AR	87.5	0.32	1	54,133	505	\$100M-500M	52.5	8,480	348	0
Bank Of Salem	AR	87.5	0.308	1	30,595	835	<\$100M	97.5	30,595	835	0
Union B&Tc	AR	85.0	0.349	0.999	63,310	975	\$100M-500M	80.0	17,774	794	0
Heritage Bk	AR	85.0	0.287	1	57,410	648	\$100M-500M	65.0	12,223	489	0
First Nb&Tc Of Mountain Home	AR	82.5	0.224	0.999	61,435	1,113	\$100M-500M	80.0	20,216	991	0.003
Simmons First Bk Jonesboro	AR	82.5	0.237	1	44,740	556	\$100M-500M	57.5	8,521	423	0
Malvern Nb	AR	82.5	0.217	0.994	81,709	870	\$100M-500M	37.5	5,303	666	0
First Cmnty Bk	AR	82.5	0.277	0.847	79,947	1,251	\$100M-500M	77.5	23,517	971	0.001
Sunrise Bk Arizona	AZ	82.5	0.528	0.863	49,820	378	<\$100M	52.5	2,693	114	0
Sunstate Bk	AZ	80.0	0.341	0.976	41,425	542	\$100M-500M	95.0	10,119	403	0.005
Southern Arizona Cmnty Bk	AZ	77.5	0.398	0.87	34,188	248	<\$100M	70.0	3,674	113	0
Bank Of The Southwest	AZ	77.5	0.507	0.948	39,230	191	<\$100M	55.0	2,776	72	0
Business Bk Of Ca	CA	97.5	0.462	1	305,618	1,224	\$500M-\$1B	87.5	20,953	708	0
Community Cmrc Bk	CA	92.5	0.492	0.959	115,611	923	\$100M-500M	97.5	25,108	408	0
Sonoma Nb	CA	90.0	0.452	0.668	341,891	1,079	\$500M-\$1B	67.5	14,523	228	0
National Bk Of Ca	CA	90.0	0.657	0.991	118,032	563	\$100M-500M	65.0	5,133	150	0
First St Bk Of Ca	CA	87.5	0.553	1	96,466	440	\$100M-500M	62.5	3,720	173	0
Innovative Bk	CA	85.0	0.613	0.933	38,980	1,714	<\$100M	95.0	9,839	1,580	0
Rancho Bk	CA	85.0	0.419	0.779	88,246	537	\$100M-500M	90.0	12,995	280	0
Saehan Bk	CA	85.0	0.444	0.599	121,519	1,102	\$100M-500M	90.0	17,588	593	0
Ctr Bk	CA	82.5	0.313	0.528	279,236	2,540	\$500M-\$1B	97.5	69,822	1,878	0.001
First Amer Bk	CA	82.5	0.37	1	73,909	357	\$100M-500M	80.0	7,538	137	0
Nara Bk Na	CA	82.5	0.328	0.527	350,353	2,565	\$1B-\$10B	85.0	34,419	1,074	0
Bay Cities Nb	CA	82.5	0.402	0.976	83,869	361	\$100M-500M	85.0	9,630	180	0.002
Coast Nb	CA	82.5	0.523	0.862	69,682	474	\$100M-500M	77.5	5,791	217	0.001

3A. Banks' Small Business Lending by State Using Call Report Data, June 2003.

Bank Name	State	Small Business Lending (<\$1M)					Small Business Lending (<\$100k)				
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Canon Nb	CO	95.0	0.344	1	55,156	496	\$100M-500M	80.0	8,851	329	0
First Nb Of Durango	CO	92.5	0.439	0.999	107,845	580	\$100M-500M	62.5	7,445	342	0
First Nb Of Las Animas	CO	92.5	0.344	1	42,938	455	\$100M-500M	97.5	42,938	455	0
Collegiate Peaks Bk	CO	90.0	0.389	1	30,422	325	<\$100M	77.5	5,235	207	0
Premier Bk	CO	90.0	0.557	0.845	70,362	673	\$100M-500M	77.5	10,684	264	0.002
Bank Of Grand Junction	CO	87.5	0.307	1	20,995	456	<\$100M	97.5	20,995	456	0
First Nb Of Arvada	CO	87.5	0.395	0.906	66,597	458	\$100M-500M	65.0	6,390	216	0
North Valley Bk	CO	85.0	0.444	0.968	41,923	515	<\$100M	70.0	4,976	333	0.004
Montrosebank	CO	85.0	0.227	1	20,721	511	<\$100M	80.0	5,253	372	0
Vista Bk	CO	85.0	0.544	1	26,088	184	<\$100M	50.0	2,388	88	0.005
First City Bk	CT	82.5	0.24	0.919	46,861	368	\$100M-500M	97.5	10,203	222	0
Westport Nb	CT	80.0	0.439	0.834	64,272	339	\$100M-500M	60.0	4,842	135	0
Adams Nb	DC	55.0	0.267	0.534	57,798	434	\$100M-500M	62.5	3,651	175	0
Mbna America De Na	DE	100.0	0.621	1	1,239,578	863,542	\$1B-\$10B	100.0	1,239,578	863,542	0
Bank One De Na	DE	80.0	0.025	1	440,767	195,471	>\$10B	87.5	440,767	195,471	0.232
Chase Manhattan Bk Usa Na	DE	80.0	0.022	1	711,799	107,924	>\$10B	90.0	711,799	107,924	0.502
Bank Of Delmarva	DE	80.0	0.295	0.837	65,300	754	\$100M-500M	85.0	14,110	549	0.001
Suntrust Bankcard Na	FL	100.0	0.649	1	127,577	80,222	\$100M-500M	100.0	127,577	80,222	0.013
First Cmnty Bk	FL	90.0	0.354	1	65,670	540	\$100M-500M	87.5	10,663	371	0.004
First St Bk	FL	90.0	0.507	0.883	94,276	669	\$100M-500M	95.0	18,060	373	0
Bankfirst	FL	90.0	0.473	0.852	89,752	739	\$100M-500M	82.5	11,987	432	0
First Nb Of Osceola Cty	FL	90.0	0.42	0.974	63,624	569	\$100M-500M	82.5	8,167	314	0
Columbia Cty Bk	FL	87.5	0.485	0.994	60,488	682	\$100M-500M	92.5	12,418	499	0
First Southern Bk	FL	87.5	0.504	0.999	125,189	275	\$100M-500M	25.0	2,538	81	0
Community Nb Of Pasco Cty	FL	87.5	0.398	0.992	68,849	656	\$100M-500M	90.0	12,382	404	0
1st Nb&Tc	FL	85.0	0.399	1	92,626	361	\$100M-500M	37.5	3,762	136	0
American Nb	FL	85.0	0.621	1	82,487	265	\$100M-500M	35.0	2,794	98	0
Valrico St Bk	FL	85.0	0.409	1	51,520	339	\$100M-500M	70.0	5,760	193	0
Fidelity Bk Of Florida	FL	85.0	0.454	0.834	92,938	562	\$100M-500M	87.5	15,830	247	0
Security Bk Of Bibb Cty	GA	95.0	0.299	1	141,553	21,426	\$100M-500M	100.0	141,553	21,426	0
Chestatee St Bk	GA	95.0	0.484	1	98,079	661	\$100M-500M	67.5	11,839	425	0.005
Plantersfirst	GA	92.5	0.331	1	92,871	1,542	\$100M-500M	97.5	92,871	1,542	0
First St Bk	GA	90.0	0.364	1	182,431	1,954	\$500M-\$1B	97.5	182,431	1,954	0
Commercial Bk	GA	90.0	0.484	0.996	179,073	1,027	\$100M-500M	80.0	30,767	668	0
First Bk Of Brunswick	GA	90.0	0.429	1	65,043	405	\$100M-500M	50.0	7,246	250	0
Unity Nb	GA	90.0	0.423	1	62,735	487	\$100M-500M	62.5	8,728	349	0
Bank Of Dudley	GA	87.5	0.407	1	46,449	702	\$100M-500M	97.5	46,449	702	0.009
Farmers & Mrch Bk	GA	87.5	0.318	1	58,569	814	\$100M-500M	100.0	58,569	814	0.005
Capitol City B&Tc	GA	87.5	0.511	1	63,130	375	\$100M-500M	42.5	5,686	208	0

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Bank Name	State	Small Business Lending (<\$1M)					Small Business Lending (<\$100k)				
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Central Pacific Bk	HI	57.5	0.103	0.265	213,453	1,641	\$1B-\$10B	47.5	33,652	1,008	0
Decorah B&Tc	IA	97.5	0.217	1	39,410	594	\$100M-500M	100.0	39,410	594	0
Community Bk Boone	IA	97.5	0.376	1	44,455	390	\$100M-500M	60.0	6,597	277	0.002
Ames Cmnty Bk	IA	97.5	0.435	1	43,823	367	\$100M-500M	65.0	8,244	257	0
Farmers St Bk	IA	95.0	0.264	1	32,262	566	\$100M-500M	100.0	32,262	566	0
First Nb	IA	92.5	0.357	1	46,180	391	\$100M-500M	62.5	8,221	291	0
Maquoketa St Bk	IA	92.5	0.202	1	43,764	565	\$100M-500M	97.5	43,764	565	0
Hedrick Svg Bk	IA	92.5	0.292	1	15,944	479	<\$100M	90.0	9,439	440	0
Pella St Bk	IA	92.5	0.269	1	15,431	380	<\$100M	57.5	3,682	250	0
Houghton St Bk	IA	90.0	0.313	1	37,143	578	\$100M-500M	95.0	37,143	578	0.016
Iowa St Bk	IA	90.0	0.194	1	35,510	549	\$100M-500M	60.0	7,717	392	0
State Svg Bk	IA	90.0	0.327	1	24,860	397	<\$100M	82.5	10,038	323	0
Farmers & Mrch St Bk	ID	95.0	0.502	1	171,866	2,066	\$100M-500M	92.5	69,087	1,422	0.009
Mount Prospect Nb	IL	97.5	0.41	1	114,703	511	\$100M-500M	42.5	4,861	112	0
Archer Bk	IL	92.5	0.283	1	111,144	551	\$100M-500M	52.5	7,335	216	0
First Nb In Toledo	IL	92.5	0.336	1	63,035	6,622	\$100M-500M	97.5	63,035	6,622	0.002
Peoples Nb Of Kewanee	IL	92.5	0.216	1	44,356	692	\$100M-500M	100.0	44,356	692	0.003
Peotone B&Tc	IL	90.0	0.339	1	34,229	555	\$100M-500M	100.0	34,229	555	0
Alpine Bk II	IL	90.0	0.308	0.993	136,001	1,065	\$100M-500M	75.0	18,546	481	0
First Nb Of Ottawa	IL	90.0	0.221	1	51,867	629	\$100M-500M	100.0	51,867	629	0.001
Valley Cmnty Bk	IL	90.0	0.428	1	49,272	302	\$100M-500M	70.0	8,243	186	0.002
North Cmnty Bk	IL	87.5	0.3	0.995	107,983	489	\$100M-500M	47.5	5,241	245	0
Plaza Bk	IL	87.5	0.389	0.995	113,668	477	\$100M-500M	47.5	4,936	157	0
Foster Bk	IL	87.5	0.396	0.828	121,796	812	\$100M-500M	72.5	14,959	369	0.001
Baytree Nb&Tc	IL	87.5	0.584	0.959	61,787	3,486	\$100M-500M	95.0	28,883	3,234	0
Jackson County Bk	IN	87.5	0.226	1	71,765	673	\$100M-500M	57.5	11,115	448	0
First St Bk	IN	82.5	0.292	0.951	35,652	1,070	\$100M-500M	90.0	13,970	947	0.003
Heritage Cmnty Bk	IN	80.0	0.254	0.782	79,663	2,139	\$100M-500M	85.0	23,784	1,746	0.002
Salin B&Tc	IN	80.0	0.275	0.657	249,174	1,649	\$500M-\$1B	65.0	34,800	885	0
First Farmers B&T	IN	80.0	0.227	0.849	89,022	1,122	\$100M-500M	72.5	19,000	781	0.002
First St Bk Middlebury	IN	80.0	0.276	0.9	74,955	981	\$100M-500M	85.0	24,557	736	0.004
Tower B&Tc	IN	80.0	0.383	0.666	156,144	1,049	\$100M-500M	55.0	16,121	479	0
Farmers St Bk	IN	77.5	0.343	0.99	32,328	440	<\$100M	70.0	7,577	316	0.003
Farmers Bk Frankfort In	IN	75.0	0.264	0.658	122,202	1,189	\$100M-500M	85.0	38,420	837	0.009
Grabill Bk	IN	75.0	0.293	0.655	126,490	1,035	\$100M-500M	62.5	17,593	624	0
1st Source Bk	IN	75.0	0.251	0.499	809,090	5,599	\$1B-\$10B	62.5	106,017	3,166	0
State Bk Oxford	IN	75.0	0.299	1	21,035	309	<\$100M	90.0	21,035	309	0
University Nb	KS	92.5	0.269	1	21,478	350	<\$100M	70.0	6,623	260	0
Peoples B&Tc	KS	90.0	0.337	1	65,504	828	\$100M-500M	92.5	65,504	828	0
First Nb Of Wamego	KS	90.0	0.285	1	23,234	362	<\$100M	92.5	23,234	362	0.003
Rose Hill Bk	KS	87.5	0.315	1	32,685	633	\$100M-500M	92.5	32,685	633	0

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Garden City St Bk	KS	87.5	0.551	1	18,960	219	<\$100M	67.5	4,715	150	0
First Nb Of Southern Ks	KS	85.0	0.443	1	25,358	460	<\$100M	92.5	25,358	460	0
Central B&Tc	KS	85.0	0.371	0.999	85,525	567	\$100M-500M	60.0	10,930	388	0
First Nb	KS	85.0	0.283	1	12,551	290	<\$100M	97.5	12,551	290	0
Bankers Bk Of Ks Na	KS	85.0	0.229	1	16,908	225	<\$100M	95.0	16,908	225	0.1
First St Bk	KS	82.5	0.18	1	20,344	345	\$100M-500M	92.5	20,344	345	0
Union St Bk	KS	82.5	0.202	1	14,393	441	<\$100M	97.5	14,393	441	0
Community Nb	KS	82.5	0.249	0.931	105,463	1,790	\$100M-500M	82.5	40,786	1,533	0.001
Bank Of The Prairie	KS	82.5	0.273	1	13,087	203	<\$100M	57.5	3,497	150	0
South Central Bk	KY	95.0	0.339	1	75,921	1,131	\$100M-500M	95.0	75,921	1,131	0
Peoples B&Tc	KY	95.0	0.318	1	71,985	841	\$100M-500M	100.0	71,985	841	0
Bank Of Columbia	KY	92.5	0.317	1	36,690	937	\$100M-500M	100.0	36,690	937	0
Farmers Nb Of Danville	KY	90.0	0.18	1	58,319	862	\$100M-500M	97.5	58,319	862	0
Town Square Bk	KY	90.0	0.371	1	34,404	477	<\$100M	97.5	34,404	477	0
Peoples Bk Of Fleming Cty	KY	85.0	0.205	1	29,405	893	\$100M-500M	100.0	29,405	893	0.003
First Nb Of Columbia	KY	82.5	0.179	1	30,307	836	\$100M-500M	97.5	30,307	836	0
Classic Bk Corp	KY	80.0	0.222	0.986	72,856	657	\$100M-500M	57.5	11,597	436	0.001
Peoples Exch Bk	KY	80.0	0.2	1	39,440	653	\$100M-500M	72.5	9,606	513	0
Leitchfield Deposit B&Tc	KY	80.0	0.333	1	28,304	382	<\$100M	57.5	5,423	285	0.004
Edmonton St Bk	KY	80.0	0.192	0.989	49,809	1,476	\$100M-500M	87.5	22,029	1,334	0
Central Progressive Bk	LA	90.0	0.329	1	107,655	770	\$100M-500M	47.5	12,245	517	0.004
First Guaranty Bk	LA	87.5	0.45	0.951	211,649	1,740	\$100M-500M	67.5	28,348	1,292	0.002
First Bk Na	LA	87.5	0.41	1	52,457	535	\$100M-500M	55.0	9,178	348	0
Jeff Davis B&Tc	LA	87.5	0.191	1	68,516	1,595	\$100M-500M	97.5	68,516	1,595	0
Gulf Coast B&Tc	LA	87.5	0.441	0.918	155,174	1,070	\$100M-500M	67.5	22,675	627	0.004
Feliciana B&Tc	LA	80.0	0.28	1	18,579	515	<\$100M	90.0	18,579	515	0
Resource Bk	LA	80.0	0.503	0.859	78,219	849	\$100M-500M	72.5	17,078	510	0
Community Bk	LA	77.5	0.347	0.824	60,955	738	\$100M-500M	67.5	13,986	554	0
Citizens Nb Na	LA	77.5	0.23	1	46,104	652	\$100M-500M	67.5	14,548	501	0
South Louisiana Bk	LA	77.5	0.307	0.84	58,168	946	\$100M-500M	70.0	15,106	724	0.001
Farmers-Merchants B&Tc	LA	77.5	0.19	1	36,908	845	\$100M-500M	95.0	36,908	845	0
Bank Of Western Ma	MA	82.5	0.415	0.696	216,054	1,939	\$500M-\$1B	87.5	33,578	1,163	0
Rockland Tc	MA	82.5	0.193	0.77	467,913	2,317	\$1B-\$10B	75.0	51,514	988	0
Capital Crossing Bk	MA	77.5	0.277	0.582	250,083	2,604	\$500M-\$1B	80.0	32,795	1,399	0
Community Bk Of Tri-Cty	MD	87.5	0.391	0.978	117,602	805	\$100M-500M	80.0	17,091	505	0
Peoples Bk Of Kent Cty Md	MD	87.5	0.379	1	63,579	811	\$100M-500M	95.0	17,059	630	0
Saint Michaels Bk	MD	82.5	0.34	0.942	76,099	833	\$100M-500M	77.5	12,065	535	0
Peninsula Bk	MD	80.0	0.272	0.626	217,863	3,022	\$500M-\$1B	85.0	45,713	2,185	0
Patapsco Bk	MD	77.5	0.297	1	46,700	956	\$100M-500M	100.0	20,657	871	0
Forest Hill St Bk	MD	75.0	0.256	0.688	91,773	1,125	\$100M-500M	72.5	15,510	838	0
Hebron Svg Bk	MD	72.5	0.237	1	50,417	586	\$100M-500M	80.0	11,976	432	0.002
Bank Of Southern Md	MD	72.5	0.284	0.835	67,174	628	\$100M-500M	57.5	9,123	364	0

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Bank Of The Eastern Shore	MD	72.5	0.321	1	48,013	553	\$100M-500M	90.0	14,705	439	0
First Nb Of Bar Harbor	ME	72.5	0.406	0.905	81,354	876	\$100M-500M	55.0	16,141	599	0
First Nb&Tc Iron Mountain	MI	85.0	0.347	1	69,389	778	\$100M-500M	97.5	69,389	778	0.002
Firstbank-West Branch	MI	85.0	0.368	1	70,475	933	\$100M-500M	92.5	29,323	742	0
Hillsdale Cty Nb	MI	80.0	0.253	1	64,480	769	\$100M-500M	97.5	64,480	769	0
Firstbank	MI	80.0	0.386	1	62,736	610	\$100M-500M	90.0	22,296	453	0.001
Metrobank	MI	77.5	0.48	0.99	76,257	432	\$100M-500M	47.5	7,671	252	0
State Bk Of Caledonia	MI	77.5	0.406	0.78	84,993	812	\$100M-500M	77.5	18,554	567	0.002
First Nb In Howell	MI	77.5	0.346	0.744	147,541	1,340	\$100M-500M	70.0	21,820	887	0
Portage Cmrc Bk	MI	77.5	0.475	0.866	70,254	748	\$100M-500M	75.0	13,126	445	0
Midwest Guaranty Bk	MI	77.5	0.461	0.769	107,098	775	\$100M-500M	60.0	12,073	411	0.003
Macatawa Bk	MI	77.5	0.313	0.691	393,277	3,573	\$1B-\$10B	70.0	56,650	2,133	0
First Nb Of Walker	MN	97.5	0.359	1	76,906	883	\$100M-500M	77.5	16,117	650	0.001
Bankwest	MN	92.5	0.422	1	36,203	468	<\$100M	77.5	9,101	336	0
Security St Bk Of Mankato	MN	92.5	0.427	1	43,797	500	\$100M-500M	90.0	14,806	410	0
Heritage Bk Na	MN	92.5	0.314	1	34,979	636	\$100M-500M	100.0	34,979	636	0.002
Glenwood St Bk	MN	92.5	0.416	1	39,567	301	<\$100M	47.5	4,692	197	0.002
Premier Bk Mn	MN	92.5	0.441	1	55,432	265	\$100M-500M	22.5	1,726	140	0
Americana Cmnty Bk	MN	90.0	0.462	1	52,772	392	\$100M-500M	82.5	14,269	252	0
Prior Lake St Bk	MN	90.0	0.367	1	48,186	352	\$100M-500M	42.5	4,698	206	0
Boundary Waters Bk	MN	90.0	0.473	1	30,524	271	<\$100M	65.0	7,377	142	0.004
Lakes St Bk	MN	87.5	0.35	1	23,928	339	<\$100M	87.5	13,926	271	0
Mid-Missouri Bk	MO	97.5	0.264	1	87,028	1,043	\$100M-500M	80.0	23,377	842	0
First Mo St Bk	MO	95.0	0.337	1	47,398	935	\$100M-500M	97.5	47,398	935	0.001
First St Cmnty Bk	MO	92.5	0.273	1	135,459	1,305	\$100M-500M	70.0	23,936	955	0
Southwest Mo Bk	MO	90.0	0.222	1	91,310	1,560	\$100M-500M	97.5	91,310	1,560	0.005
Peoples Bk	MO	90.0	0.37	1	44,229	377	\$100M-500M	57.5	6,929	279	0
Central Bk Of Kansas City	MO	87.5	0.425	1	52,111	546	\$100M-500M	70.0	11,503	381	0
First Community Bk	MO	87.5	0.246	1	42,832	799	\$100M-500M	100.0	42,832	799	0.004
Citizens Union St B&Tc	MO	85.0	0.258	1	72,644	741	\$100M-500M	60.0	10,880	603	0
First Cmnty Bk	MO	82.5	0.236	0.958	76,737	1,003	\$100M-500M	82.5	24,014	800	0
Community St Bk	MO	82.5	0.199	1	30,931	626	\$100M-500M	97.5	30,931	626	0
O'bannon Bkg Co	MO	82.5	0.223	1	25,585	481	\$100M-500M	97.5	25,585	481	0
State B&Tc	MS	95.0	0.366	1	225,407	10,637	\$500M-\$1B	70.0	48,044	9,526	0.001
First St Bk	MS	92.5	0.306	1	90,640	1,218	\$100M-500M	97.5	90,640	1,218	0.001
Bank Of Holly Springs	MS	87.5	0.309	1	42,152	1,035	\$100M-500M	92.5	42,152	1,035	0
Pike Cty Nb	MS	85.0	0.304	1	43,452	879	\$100M-500M	90.0	43,452	879	0
Bank Of New Albany	MS	85.0	0.207	1	60,460	754	\$100M-500M	92.5	60,460	754	0
Community Bk Of Mississippi	MS	82.5	0.333	0.884	157,194	1,485	\$100M-500M	52.5	21,961	1,102	0
Omnibank	MS	82.5	0.399	1	32,801	802	<\$100M	90.0	32,801	802	0.002
First Nb Of Pontotoc	MS	82.5	0.203	1	41,191	1,315	\$100M-500M	92.5	41,191	1,315	0
Merchants & Marine Bk	MS	80.0	0.257	1	79,647	1,221	\$100M-500M	90.0	79,647	1,221	0

3A. Banks' Small Business Lending by State Using Call Report Data, June 2003.

Bank Name	State	Small Business Lending (<\$1M)					Small Business Lending (<\$100k)				
		Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL\$ (1,000) (4)	LSBL# (5)	Bk. Size (6)	Total Rank (7)	SSBL\$ (\$1,000) (8)	SSBL# (9)	CRD/TA (10)
Mechanics Bk	MS	80.0	0.272	1	34,393	799	\$100M-500M	90.0	34,393	799	0.002
Flathead Bk Of Bigfork	MT	90.0	0.31	1	43,453	473	\$100M-500M	47.5	7,778	324	0
First Citizens Bk Of Butte	MT	87.5	0.526	1	29,700	551	<\$100M	95.0	29,700	551	0
Yellowstone Bk	MT	85.0	0.371	0.98	98,445	865	\$100M-500M	65.0	21,327	610	0
Bitterroot Valley Bk	MT	77.5	0.436	0.888	58,807	576	\$100M-500M	57.5	10,597	421	0
First Madison Valley Bk	MT	75.0	0.313	1	21,907	338	<\$100M	52.5	5,237	277	0
Mountain West Bk Na	MT	75.0	0.336	0.618	132,488	1,684	\$100M-500M	65.0	26,253	1,107	0
Heritage Bk	MT	75.0	0.263	0.877	81,980	1,095	\$100M-500M	80.0	34,976	805	0.001
Southern Cmnty B&Tc	NC	87.5	0.325	0.981	235,504	1,225	\$500M-\$1B	57.5	22,300	783	0
Bank Of Granite	NC	80.0	0.325	0.702	242,811	2,909	\$500M-\$1B	82.5	45,741	2,073	0
Surrey B&Tc	NC	80.0	0.504	1	58,392	922	\$100M-500M	85.0	17,980	735	0
Mountainbank	NC	80.0	0.33	0.684	291,145	2,644	\$500M-\$1B	82.5	55,378	1,611	0
Crescent St Bk	NC	80.0	0.357	1	81,049	658	\$100M-500M	37.5	7,188	357	0
Four Oaks B&Tc	NC	72.5	0.243	1	80,879	966	\$100M-500M	95.0	80,879	966	0.006
First-Citizens B&Tc	NC	72.5	0.182	0.736	2,027,590	54,447	>\$10B	80.0	473,651	47,812	0.017
East Carolina Bk	NC	72.5	0.254	0.77	105,356	1,124	\$100M-500M	67.5	18,310	753	0.007
Lexington St Bk	NC	72.5	0.23	0.721	205,188	2,539	\$500M-\$1B	65.0	34,506	1,598	0.006
Bank Of Nc	NC	72.5	0.31	0.922	102,769	746	\$100M-500M	52.5	13,556	451	0
Bank Of The Carolinas	NC	72.5	0.378	0.923	79,615	641	\$100M-500M	62.5	12,710	383	0
Bank Center First	ND	97.5	0.343	1	68,923	955	\$100M-500M	97.5	68,923	955	0.01
United Valley Bk	ND	92.5	0.389	1	30,143	424	<\$100M	85.0	16,528	364	0
Kirkwood B&Tc	ND	90.0	0.508	1	45,653	381	<\$100M	75.0	13,163	252	0
Dakota Cmnty Bk	ND	85.0	0.242	1	35,622	597	\$100M-500M	67.5	9,635	461	0
First Security Bk West	ND	85.0	0.343	1	23,446	195	<\$100M	35.0	2,653	125	0
Community Nb Grand Forks	ND	80.0	0.314	0.996	37,968	481	\$100M-500M	62.5	7,577	347	0
First United Bk	ND	80.0	0.148	1	13,702	463	<\$100M	92.5	13,702	463	0.003
First Southwest Bk	ND	80.0	0.21	0.783	77,202	1,041	\$100M-500M	77.5	28,309	845	0
Stutsman County St Bk	ND	77.5	0.234	1	28,413	574	\$100M-500M	92.5	28,413	574	0.002
Dakota Western Bk	ND	77.5	0.172	1	16,843	286	<\$100M	62.5	5,366	236	0.003
York St B&Tc	NE	97.5	0.238	1	43,527	587	\$100M-500M	90.0	26,405	526	0.019
Dakota Cty St Bk	NE	92.5	0.29	1	27,702	392	<\$100M	97.5	27,702	392	0
Commercial St Bk	NE	90.0	0.244	1	11,767	737	<\$100M	97.5	11,767	737	0.003
Gothenburg St B&Tc	NE	90.0	0.238	1	19,278	312	<\$100M	95.0	19,278	312	0
Centennial Bk	NE	90.0	0.256	1	11,602	204	<\$100M	92.5	11,602	204	0
Five Points Bk Of Hastings	NE	87.5	0.255	1	18,889	338	<\$100M	52.5	2,869	232	0
Saline St Bk	NE	87.5	0.221	1	18,417	330	<\$100M	95.0	18,417	330	0
Midwest Bank Na	NE	87.5	0.126	1	28,333	457	\$100M-500M	95.0	28,333	457	0
Otoe Cty B&Tc	NE	87.5	0.204	1	13,628	234	<\$100M	97.5	13,628	234	0
Elkhorn Valley B&Tc	NE	85.0	0.242	0.998	53,652	787	\$100M-500M	85.0	21,242	642	0.002
Cornhusker Bk	NE	85.0	0.298	0.924	68,501	2,966	\$100M-500M	77.5	17,377	2,494	0
American Intrst Bk	NE	85.0	0.434	1	32,113	161	<\$100M	40.0	2,234	93	0

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First Colebrook Bk	NH	77.5	0.416	0.999	48,725	639	\$100M-500M	80.0	12,523	452	0
Unity Bk	NJ	85.0	0.434	0.856	194,363	902	\$100M-500M	50.0	6,493	199	0
Interstate Net Bk	NJ	80.0	0.52	1	68,853	280	\$100M-500M	50.0	3,215	68	0
1st Constitution Bk	NJ	77.5	0.332	0.976	93,887	395	\$100M-500M	40.0	3,900	77	0
Skylands Cmnty Bk	NJ	75.0	0.266	0.786	99,752	1,146	\$100M-500M	90.0	15,167	695	0.001
Panasia Bk Na	NJ	75.0	0.323	0.907	70,044	610	\$100M-500M	92.5	14,465	378	0
Two River Comm Bk	NJ	75.0	0.44	0.742	67,441	411	\$100M-500M	77.5	7,135	191	0
Bayonne Cmnty Bk	NJ	75.0	0.325	1	74,237	295	\$100M-500M	50.0	4,045	85	0
American Heritage Bk	NM	82.5	0.332	1	24,997	451	<\$100M	80.0	10,359	385	0.012
Bank 1st	NM	80.0	0.485	1	32,236	231	<\$100M	40.0	3,660	137	0
Bank Of The Rio Grande Na	NM	77.5	0.313	1	22,598	385	<\$100M	72.5	6,251	276	0
First Nb	NM	77.5	0.285	0.764	83,078	1,081	\$100M-500M	80.0	19,704	803	0
International Bk	NM	75.0	0.319	0.693	49,160	427	\$100M-500M	55.0	6,979	297	0
New Mexico B&Tc	NM	75.0	0.269	0.65	95,286	1,053	\$100M-500M	62.5	15,727	682	0.004
Bank Of Cmrc	NV	80.0	0.412	0.691	46,698	289	\$100M-500M	70.0	4,703	124	0
Heritage Bk Of Nevada	NV	77.5	0.353	0.77	47,071	268	\$100M-500M	70.0	4,625	135	0
Sun West Bk	NV	72.5	0.315	0.523	66,059	318	\$100M-500M	70.0	5,438	166	0
Ellenville Nb	NY	95.0	0.393	1	134,165	1,161	\$100M-500M	85.0	23,012	808	0
Hudson Valley Bk	NY	90.0	0.265	1	424,861	1,344	\$1B-\$10B	60.0	23,411	663	0
Broadway Nb	NY	87.5	0.655	1	118,526	545	\$100M-500M	60.0	7,206	208	0
National Bk Of Geneva	NY	85.0	0.253	0.853	191,969	2,886	\$500M-\$1B	95.0	56,922	2,218	0.002
Capital Bk&Tc	NY	82.5	0.742	0.999	65,928	693	<\$100M	85.0	14,514	462	0
Wyoming Cty Bk	NY	80.0	0.225	0.793	159,432	2,027	\$500M-\$1B	82.5	34,936	1,375	0.002
Great Eastern Bk	NY	80.0	0.393	0.721	109,773	967	\$100M-500M	80.0	18,390	612	0
Canandaigua Nb&Tc	NY	77.5	0.229	0.641	195,716	2,098	\$500M-\$1B	85.0	36,123	1,496	0
Bank Of Castile	NY	77.5	0.209	0.777	92,913	1,235	\$100M-500M	85.0	23,401	902	0.003
Solvay Bk	NY	77.5	0.199	0.915	85,301	1,426	\$100M-500M	87.5	23,550	1,037	0.004
Steuben Tc	NY	77.5	0.168	1	49,752	753	\$100M-500M	85.0	16,806	637	0.006
Community Capital Bk	NY	77.5	0.439	1	48,338	224	\$100M-500M	57.5	5,600	126	0
Banco Popular North Amer	NY	77.5	0.235	0.502	1,415,424	8,866	\$1B-\$10B	65.0	87,669	3,427	0
Citizens Svg Bk	OH	90.0	0.281	1	75,592	1,449	\$100M-500M	80.0	19,848	510	0
Delaware Cty B&Tc	OH	85.0	0.318	0.938	167,364	1,274	\$500M-\$1B	60.0	18,943	882	0.008
Eaton Nb&Tc	OH	85.0	0.327	1	53,079	282	\$100M-500M	40.0	5,160	162	0.007
Sutton Bk	OH	82.5	0.313	1	69,458	770	\$100M-500M	95.0	35,915	629	0.003
Great Lakes Bk	OH	82.5	0.309	1	58,631	346	\$100M-500M	50.0	7,558	182	0.002
Community First B&Tc	OH	82.5	0.2	0.992	141,863	1,790	\$500M-\$1B	72.5	25,822	1,451	0.005
Commercial Svg Bk	OH	80.0	0.269	0.995	71,818	736	\$100M-500M	70.0	13,675	558	0.004
Heartland Bk	OH	80.0	0.333	0.828	112,049	1,000	\$100M-500M	72.5	19,025	644	0.006
Kingston Nb	OH	80.0	0.241	1	29,515	394	\$100M-500M	70.0	7,671	301	0.003
Commerce Nb	OH	80.0	0.335	0.761	135,011	971	\$100M-500M	67.5	19,570	512	0

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Bank Of The Lakes Na	OK	97.5	0.552	1	67,846	631	\$100M-500M	65.0	10,035	470	0
First Amer B&Tc	OK	95.0	0.298	1	67,383	1,453	\$100M-500M	97.5	67,383	1,453	0
First Nb	OK	90.0	0.279	1	48,396	637	\$100M-500M	62.5	9,729	472	0
Bank Of Union	OK	90.0	0.32	1	31,191	367	<\$100M	92.5	31,191	367	0.001
Bank Of Nichols Hills	OK	90.0	0.478	1	37,922	286	<\$100M	42.5	4,377	161	0
Tulsa Nb	OK	87.5	0.299	1	41,975	397	\$100M-500M	50.0	5,835	276	0.001
First Nb&Tc Of Ada	OK	85.0	0.23	1	69,009	974	\$100M-500M	75.0	18,126	770	0
First Nb&Tc	OK	85.0	0.255	1	23,250	353	<\$100M	95.0	23,250	353	0.007
Chickasha B&Tc	OK	82.5	0.201	1	21,098	457	\$100M-500M	92.5	21,098	457	0
First B&Tc	OK	82.5	0.35	1	42,052	600	\$100M-500M	70.0	10,010	495	0
Pauls Valley Nb	OK	82.5	0.199	1	21,328	600	\$100M-500M	97.5	21,328	600	0
Security Bk	OK	82.5	0.415	0.886	88,129	1,014	\$100M-500M	75.0	17,772	672	0
Community St Bk	OK	82.5	0.177	1	23,387	562	\$100M-500M	95.0	23,387	562	0
Pioneer B&Tc	OK	82.5	0.401	0.998	67,794	587	\$100M-500M	62.5	10,544	393	0
Merchants Bk	OR	80.0	0.4	0.848	69,524	500	\$100M-500M	65.0	7,051	247	0
Community Bk	OR	75.0	0.342	0.762	86,123	861	\$100M-500M	82.5	16,616	577	0
Oregon Pacific Bkg Co	OR	72.5	0.399	0.814	46,223	341	\$100M-500M	45.0	4,313	184	0
Pacific Continental Bk	OR	72.5	0.363	0.611	149,129	1,412	\$100M-500M	70.0	19,619	786	0
Bank Of Amer Or Na	OR	72.5	0.026	1	218,386	1,066	\$1B-\$10B	60.0	22,201	376	0
Leesport Bk	PA	90.0	0.28	0.907	166,464	1,841	\$500M-\$1B	82.5	29,872	1,398	0
Patriot Bk	PA	85.0	0.172	0.948	172,549	1,666	\$1B-\$10B	77.5	31,845	1,022	0.003
Community B&Tc	PA	85.0	0.226	0.783	115,777	2,975	\$500M-\$1B	97.5	54,039	2,465	0.002
Old Forge Bk	PA	82.5	0.291	1	59,894	719	\$100M-500M	95.0	59,894	719	0
Commerce Bk Harrisburg Na	PA	82.5	0.217	0.819	183,515	1,601	\$500M-\$1B	82.5	37,518	993	0
Community Bks	PA	80.0	0.185	0.647	338,939	3,225	\$1B-\$10B	92.5	124,554	2,402	0.002
National Penn Bk	PA	80.0	0.218	0.613	676,054	5,836	\$1B-\$10B	62.5	60,657	2,899	0
Bank Of Lancaster Cty Na	PA	80.0	0.211	0.672	309,667	3,703	\$1B-\$10B	85.0	71,641	2,311	0
Fidelity Deposit & Discount	PA	80.0	0.223	0.661	130,911	1,944	\$500M-\$1B	90.0	36,964	1,390	0
First Heritage Bk	PA	80.0	0.327	0.717	92,434	940	\$100M-500M	72.5	15,582	559	0
Legacy Bk	PA	80.0	0.455	0.75	114,751	892	\$100M-500M	67.5	14,331	524	0
Washington Tc	RI	65.0	0.131	0.659	241,634	1,880	\$1B-\$10B	77.5	31,732	999	0
Freedom Nb	RI	62.5	0.386	0.949	11,421	63	<\$100M	47.5	565	20	0
Fleet Na Bk	RI	55.0	0.033	0.151	5,691,000	604,797	>\$10B	75.0	2,667,000	591,337	0.027
Citizens Bk Ri	RI	55.0	0.036	0.355	345,425	2,597	\$1B-\$10B	57.5	51,862	1,301	0
Independence Bk	RI	55.0	0.358	0.78	9,318	164	<\$100M	27.5	268	19	0
Bank Rhode Island	RI	47.5	0.093	0.365	97,885	1,350	\$1B-\$10B	55.0	16,501	822	0
Fleet Bk Ri Na	RI	0.0	0	-	-	-	\$1B-\$10B	0.0	-	-	0.798
Talbots Classics Nb	RI	0.0	0	-	-	-	<\$100M	0.0	-	-	0
Arthur St Bk	SC	90.0	0.382	1	86,197	1,147	\$100M-500M	80.0	21,502	914	0.004
Horry Cty St Bk	SC	87.5	0.342	1	89,096	2,251	\$100M-500M	87.5	40,405	1,976	0
Sumter Nb	SC	87.5	0.497	1	57,861	815	\$100M-500M	82.5	18,125	664	0
Grandsouth Bk	SC	87.5	0.504	1	78,110	564	\$100M-500M	47.5	10,348	329	0
Enterprise Bk Of Sc	SC	80.0	0.305	1	78,099	1,310	\$100M-500M	97.5	78,099	1,310	0.001

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South Carolina B&T Na	SC	80.0	0.312	0.905	320,677	2,954	\$1B-\$10B	72.5	65,231	2,130	0.004
Citizens Bk	SC	77.5	0.302	1	60,328	1,511	\$100M-500M	87.5	26,959	1,345	0
Greenville First Bk Na	SC	77.5	0.416	0.973	79,857	484	\$100M-500M	30.0	6,435	212	0
Farmers & Merchants St Bk	SD	85.0	0.198	1	10,451	222	<\$100M	52.5	2,553	141	0.002
Citibank Usa Na	SD	80.0	0.592	0.723	2,565,106	1,546,943	\$1B-\$10B	90.0	2,307,903	1,541,490	0.049
Dacotah Bk	SD	80.0	0.213	0.758	152,911	2,315	\$500M-\$1B	75.0	41,798	1,912	0.002
Merchants St Bk	SD	80.0	0.207	1	17,689	326	<\$100M	87.5	17,689	326	0.002
First Western Bk	SD	80.0	0.333	0.598	61,206	1,723	\$100M-500M	60.0	8,111	1,209	0.003
Peoples St Bk	SD	80.0	0.235	1	12,434	217	<\$100M	92.5	12,434	217	0.001
First Western Bk Sturgis	SD	77.5	0.245	0.665	71,856	2,859	\$100M-500M	65.0	13,528	2,369	0.001
American St Bk Of Pierre	SD	77.5	0.319	0.999	29,097	246	<\$100M	45.0	3,707	139	0
First Western Bk Custer	SD	75.0	0.316	0.827	28,953	834	<\$100M	60.0	5,016	661	0.001
First Dakota Nb	SD	75.0	0.162	0.701	72,916	1,095	\$100M-500M	67.5	17,928	808	0.005
First St Bk Miller	SD	75.0	0.273	0.948	25,546	238	<\$100M	42.5	3,113	153	0.005
Minnwest Bk Sioux Falls	SD	75.0	0.254	1	8,196	102	<\$100M	47.5	2,025	76	0
Capital B&Tc	TN	97.5	0.385	1	100,328	810	\$100M-500M	62.5	12,841	532	0
Mountain Nb	TN	92.5	0.397	1	84,122	476	\$100M-500M	40.0	5,488	313	0.005
Citizens Bk Of Blount Cty	TN	90.0	0.422	1	109,847	565	\$100M-500M	52.5	8,648	376	0.005
First South Bk	TN	90.0	0.332	1	81,241	682	\$100M-500M	62.5	10,700	467	0
First Bk Of Tennessee	TN	87.5	0.388	1	51,497	608	\$100M-500M	97.5	51,497	608	0
First Nb	TN	85.0	0.317	0.972	61,099	866	\$100M-500M	77.5	14,369	664	0
Franklin Nb	TN	85.0	0.257	1	229,269	1,530	\$500M-\$1B	57.5	21,284	980	0
Volunteer St Bk	TN	82.5	0.238	1	43,972	486	\$100M-500M	60.0	7,404	369	0
Bank Of Greeneville	TN	82.5	0.491	1	32,550	337	<\$100M	67.5	5,950	259	0
First Volunteer Bk Of Tennes	TN	80.0	0.254	0.795	116,720	1,421	\$100M-500M	85.0	29,294	1,130	0.003
First Cmnty Bk Of East Tenne	TN	80.0	0.396	0.96	72,785	397	\$100M-500M	50.0	7,068	266	0
City Nb	TX	95.0	0.288	1	41,483	936	\$100M-500M	92.5	25,526	806	0
Western B&Tc	TX	95.0	0.521	1	81,255	486	\$100M-500M	65.0	12,171	299	0
Community Nb	TX	92.5	0.37	1	111,170	1,083	\$100M-500M	75.0	21,215	789	0
First Bk Of Conroe Na	TX	90.0	0.326	1	56,910	781	\$100M-500M	77.5	15,316	615	0
First Nb	TX	90.0	0.259	1	38,032	1,031	\$100M-500M	100.0	38,032	1,031	0
Plaza Bk	TX	90.0	0.369	1	30,600	405	<\$100M	67.5	8,532	319	0
First Nb Of Albany Breckenri	TX	87.5	0.276	1	57,666	1,038	\$100M-500M	95.0	57,666	1,038	0
Union St Bk	TX	87.5	0.362	0.998	87,897	972	\$100M-500M	80.0	20,997	703	0
Woodhaven Nb	TX	87.5	0.308	1	46,316	567	\$100M-500M	75.0	11,804	449	0
First Nb	TX	87.5	0.359	1	34,758	685	<\$100M	97.5	34,758	685	0
Southwest Bk	TX	87.5	0.478	1	33,347	579	<\$100M	80.0	10,573	452	0
Fidelity Bk Of Tx	TX	87.5	0.347	1	18,766	920	<\$100M	97.5	18,766	920	0
Mcallen Nb	TX	87.5	0.376	1	46,345	370	\$100M-500M	65.0	9,568	256	0
First Cmnty Bk Na	TX	87.5	0.402	0.998	176,497	1,402	\$100M-500M	80.0	38,879	1,053	0
Park Cities Bk	TX	87.5	0.482	1	70,041	225	\$100M-500M	30.0	4,395	91	0
Associates Cap Bk	UT	95.0	0.669	1	199,956	491,447	\$100M-500M	97.5	199,956	491,447	0.071

3A. Banks' Small Business Lending by State Using Call Report Data, June 2003.

Bank Name	State	Small Business Lending (<\$1M)					Small Business Lending (<\$100k)				
		Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL\$ (1,000) (4)	LSBL# (5)	Bk. Size (6)	Total Rank (7)	SSBL\$ (\$1,000) (8)	SSBL# (9)	CRD/TA (10)
Universal Fc	UT	90.0	0.92	1	790,063	716,726	\$500M-\$1B	97.5	789,537	716,722	0.004
American Express Centurion B	UT	87.5	0.288	1	5,038,097	1,183,511	>\$10B	95.0	5,038,097	1,183,511	0.593
Advanta Bk Corp	UT	85.0	0.292	1	471,364	139,893	\$1B-\$10B	95.0	471,364	139,893	0
Volvo Cmrl Cr Corp Utah	UT	85.0	0.746	1	23,042	18,952	<\$100M	92.5	23,042	18,952	0
Rockingham Heritage Bk	VA	90.0	0.456	1	82,542	565	\$100M-500M	57.5	8,625	351	0
Powell Valley Nb	VA	85.0	0.336	1	66,820	848	\$100M-500M	97.5	66,820	848	0
Bank Of The James	VA	85.0	0.505	0.947	60,202	822	\$100M-500M	90.0	16,575	603	0
Chesapeake Bk	VA	82.5	0.339	0.689	104,155	942	\$100M-500M	75.0	18,559	606	0
Highlands Union Bk	VA	80.0	0.203	0.845	103,832	3,308	\$500M-\$1B	95.0	39,856	3,060	0.002
Planters B&Tc Of Va	VA	80.0	0.203	0.751	113,641	2,331	\$500M-\$1B	85.0	27,421	1,725	0.001
Valley Bk	VA	80.0	0.338	0.77	96,918	766	\$100M-500M	65.0	12,189	437	0.002
New Peoples Bk	VA	80.0	0.234	0.894	76,897	1,293	\$100M-500M	97.5	32,369	1,041	0
Virginia Cmnty Bk	VA	77.5	0.334	0.979	52,163	540	\$100M-500M	80.0	12,851	407	0.005
Bank Of Fincastle	VA	77.5	0.336	0.98	44,984	588	\$100M-500M	70.0	7,885	419	0.004
Bank Of Essex	VA	77.5	0.296	0.762	69,555	869	\$100M-500M	80.0	15,347	612	0.003
Townebank	VA	77.5	0.203	0.659	175,135	2,021	\$500M-\$1B	72.5	25,952	1,298	0.001
Union Bk	VT	70.0	0.281	0.861	94,302	1,132	\$100M-500M	67.5	20,708	785	0.001
Coastal Cmnty Bk	WA	85.0	0.587	1	60,210	423	\$100M-500M	67.5	6,449	235	0.004
Kitsap Bk	WA	80.0	0.35	0.685	178,343	2,179	\$500M-\$1B	72.5	21,903	978	0.002
Columbia Tr Bk	WA	77.5	0.41	1	61,105	422	\$100M-500M	57.5	5,775	231	0
Bank Northwest	WA	77.5	0.48	1	44,331	343	<\$100M	67.5	6,068	197	0.003
Today's Bk	WA	77.5	0.486	0.834	55,703	487	\$100M-500M	72.5	7,899	269	0
Charter Bk	WA	75.0	0.391	0.842	66,483	483	\$100M-500M	72.5	8,791	321	0.004
Farmers & Mrch Bk Of Rockfor	WA	72.5	0.341	0.572	99,494	1,046	\$100M-500M	67.5	11,356	659	0.009
Cowlitz Bk	WA	72.5	0.304	0.818	90,618	692	\$100M-500M	67.5	11,274	387	0.004
First Bk Fncl Centre	WI	97.5	0.461	1	139,430	904	\$100M-500M	67.5	16,600	536	0.002
First Nb	WI	92.5	0.34	1	134,833	1,821	\$100M-500M	80.0	27,786	1,499	0.001
West Pointe Bk	WI	92.5	0.453	1	96,494	395	\$100M-500M	45.0	8,251	216	0.002
Peoples Bk Wi	WI	87.5	0.388	0.98	87,460	566	\$100M-500M	37.5	6,228	303	0.002
Charter Bk Eau Claire	WI	85.0	0.358	0.997	114,486	729	\$100M-500M	52.5	11,720	397	0.001
River Valley St Bk	WI	85.0	0.376	0.828	130,442	1,363	\$100M-500M	77.5	25,277	890	0.002
Fortress Bk Westby	WI	85.0	0.335	1	38,542	603	\$100M-500M	97.5	38,542	603	0.003
State Bk Of Cross Plains	WI	85.0	0.299	0.873	114,918	945	\$100M-500M	67.5	18,705	583	0.016
Bank Of Luxemburg	WI	85.0	0.379	1	64,743	651	\$100M-500M	77.5	14,411	429	0.002
Royal Bk	WI	82.5	0.276	1	35,849	582	\$100M-500M	95.0	35,849	582	0.002
Community Bk Central Wi	WI	82.5	0.357	1	33,297	420	<\$100M	95.0	33,297	420	0.001
American Bk	WI	82.5	0.403	0.98	73,724	488	\$100M-500M	47.5	7,393	304	0.001
Chippewa Valley Bk	WI	82.5	0.363	1	34,831	414	<\$100M	85.0	18,824	336	0
Community Bus Bk	WI	82.5	0.414	1	19,298	512	<\$100M	60.0	3,952	373	0
Traders Bk	WV	87.5	0.467	1	56,408	923	\$100M-500M	95.0	56,408	923	0.003
First Sentry Bk	WV	85.0	0.433	0.889	73,929	880	\$100M-500M	80.0	15,932	615	0

3A. Banks' Small Business Lending by State Using Call Report Data, June 2003.

Bank Name	State	Small Business Lending (<\$1M)					Small Business Lending (<\$100k)				
		Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL\$ (1,000) (4)	LSBL# (5)	Bk. Size (6)	Total Rank (7)	SSBL\$ (\$1,000) (8)	SSBL# (9)	CRD/TA (10)
First Nb	WV	80.0	0.316	1	51,221	409	\$100M-500M	55.0	7,749	262	0
Grant Cty Bk	WV	80.0	0.234	0.909	41,101	665	\$100M-500M	77.5	11,647	533	0
Centra Bk	WV	80.0	0.342	0.721	104,757	617	\$100M-500M	50.0	12,350	343	0
Logan B&Tc	WV	77.5	0.205	1	35,320	463	\$100M-500M	75.0	10,562	365	0
Bank Of Romney	WV	77.5	0.167	1	29,443	712	\$100M-500M	85.0	13,536	552	0
Poca Valley Bk	WV	77.5	0.173	1	34,877	443	\$100M-500M	97.5	34,877	443	0.005
First Nb Of Buffalo	WY	85.0	0.276	1	31,734	583	\$100M-500M	82.5	11,254	468	0.004
First Nb&Tc	WY	75.0	0.261	0.813	53,703	814	\$100M-500M	82.5	14,609	609	0.01
Wyoming Nb	WY	75.0	0.339	1	14,556	242	<\$100M	62.5	4,349	193	0
First Nb Torrington	WY	72.5	0.227	1	28,150	233	\$100M-500M	27.5	3,244	163	0
First St Bk	WY	72.5	0.181	1	23,003	419	\$100M-500M	75.0	8,195	347	0
American Nb	WY	72.5	0.206	0.68	65,580	776	\$100M-500M	60.0	11,824	519	0
Bank Of Star Valley	WY	72.5	0.235	1	15,031	369	<\$100M	97.5	15,031	369	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 <http://www.sba.gov>

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. Banks' Micro Business Lending by State using Call Report Data, June 2003

Bank Name	City	State	Micro-Business Lending (<\$100k)					Small Business Lending (<\$1M)			
			Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1,000) (4)	SSBL# (5)	Bk. Size (6)	Total Rank (7)	LSBL\$ (1,000) (8)	LSBL# (9)
First Nb Alaska	Anchorage	AK	80.0	0.031	0.104	63,780	2,174	\$1B-\$10B	72.50	445,775	3,859
Farmers & Mrch Bk	Piedmont	AL	97.5	0.228	1	31,091	1,412	\$100M-500M	80.00	31,091	1,412
Community Bk	Blountsville	AL	97.5	0.155	1	85,620	1,799	\$500M-\$1B	82.50	85,620	1,799
First Nb Of Central Alabama	Aliceville	AL	97.5	0.242	1	34,597	647	\$100M-500M	80.00	34,597	647
First Lowndes Bk	Fort Deposit	AL	90.0	0.247	1	20,853	662	<\$100M	72.50	20,853	662
Traders & Farmers Bk	Haleyville	AL	90.0	0.114	1	36,893	1,005	\$100M-500M	65.00	36,893	1,005
Small Town Bk	Wedowee	AL	90.0	0.178	1	26,387	529	\$100M-500M	72.50	26,387	529
Town-Country Nb	Camden	AL	87.5	0.262	1	19,403	462	<\$100M	67.50	19,403	462
First Nb	Hamilton	AL	87.5	0.129	1	28,751	621	\$100M-500M	62.50	28,751	621
Camden Nb	Camden	AL	85.0	0.257	1	18,691	389	<\$100M	70.00	18,691	389
Commercial Bk Of Demopolis	Demopolis	AL	85.0	0.235	1	20,915	283	<\$100M	67.50	20,915	283
First Citizens Bk	Luverne	AL	85.0	0.25	1	15,661	305	<\$100M	70.00	15,661	305
Peachtree Bk	Maplesville	AL	85.0	0.268	1	15,543	307	<\$100M	72.50	15,543	307
First Metro Bk	Muscle Shoals	AL	85.0	0.097	0.382	23,491	1,022	\$100M-500M	90.00	61,493	1,207
Alabama Tr Bk Na	Sylacauga	AL	85.0	0.232	1	9,964	495	<\$100M	67.50	9,964	495
Bank Of Yellville	Yellville	AR	100.0	0.292	1	69,091	1,054	\$100M-500M	95.00	69,091	1,054
Bank Of Salem	Salem	AR	97.5	0.308	1	30,595	835	<\$100M	87.50	30,595	835
Cmnty Bk	Cabot	AR	95.0	0.289	1	88,089	1,017	\$100M-500M	87.50	88,089	1,017
Commercial B&Tc	Monticello	AR	92.5	0.265	1	40,834	616	\$100M-500M	77.50	40,834	616
First Nb Of East Arkansas	Forrest City	AR	92.5	0.12	1	27,917	949	\$100M-500M	65.00	27,917	949
First Svc Bk	Greenbrier	AR	92.5	0.23	1	24,086	407	\$100M-500M	72.50	24,086	407
Diamond State Bk	Murfreesboro	AR	90.0	0.144	1	26,244	752	\$100M-500M	65.00	26,244	752
De Witt B&Tc	De Witt	AR	90.0	0.185	1	29,848	492	\$100M-500M	70.00	29,848	492
Southern St Bk	Malvern	AR	90.0	0.313	1	19,767	357	<\$100M	77.50	19,767	357
Allied Bk	Mulberry	AR	87.5	0.296	1	32,778	358	\$100M-500M	75.00	32,778	358
Union Bk Of Mena	Mena	AR	87.5	0.143	1	21,494	687	\$100M-500M	60.00	21,494	687
Bank Of Pocahontas	Pocahontas	AR	87.5	0.189	1	25,129	491	\$100M-500M	67.50	25,129	491
First Nb	Ashdown	AR	87.5	0.267	1	22,402	379	<\$100M	70.00	22,402	379
Fordyce B&Tc	Fordyce	AR	87.5	0.218	1	18,440	572	<\$100M	70.00	18,440	572
Bank Of Paragould	Paragould	AR	87.5	0.248	1	19,890	312	<\$100M	72.50	19,890	312
Sunstate Bk	Casa Grande	AZ	95.0	0.083	0.238	10,119	403	\$100M-500M	80.00	41,425	542
Stockmens Bk	Kingman	AZ	85.0	0.031	0.104	22,473	1,096	\$500M-\$1B	75.00	154,895	1,635
Bank Of Amer Na Usa	Phoenix	AZ	85.0	0.018	0.298	509,686	229,477	>\$10B	57.50	528,823	231,443
Union Bk Arizona Na	Gilbert	AZ	82.5	0.059	0.147	3,103	132	<\$100M	60.00	17,855	186
North Valley Bk	Redding	CA	100.0	0.049	0.168	22,956	976	\$100M-500M	70.00	89,652	1,419
Community Cmrc Bk	Los Angeles	CA	97.5	0.107	0.208	25,108	408	\$100M-500M	92.50	115,611	923

Table 3B. Banks' Micro Business Lending by State using Call Report Data, June 2003

Bank Name	City	State	Micro-Business Lending (<\$100k)					Small Business Lending (<\$1M)			
			Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1,000) (4)	SSBL# (5)	Bk. Size (6)	Total Rank (7)	LSBL\$ (1,000) (8)	LSBL# (9)
Ctr Bk	Los Angeles	CA	97.5	0.078	0.132	69,822	1,878	\$500M-\$1B	82.50	279,236	2,540
Innovative Bk	Oakland	CA	95.0	0.155	0.235	9,839	1,580	<\$100M	85.00	38,980	1,714
Wells Fargo Bk Na	San Francisco	CA	95.0	0.027	0.141	5,427,000	432,353	>\$10B	55.00	9,768,000	448,443
Bank Of The Sierra	Porterville	CA	95.0	0.042	0.102	30,697	1,112	\$500M-\$1B	80.00	187,667	1,836
Tri Counties Bk	Chico	CA	92.5	0.03	0.12	40,727	2,342	\$1B-\$10B	80.00	255,421	3,307
Plumas Bk	Quincy	CA	92.5	0.044	0.146	14,336	606	\$100M-500M	67.50	60,053	823
Six Rivers Bk	Eureka	CA	92.5	0.049	0.195	10,236	253	\$100M-500M	62.50	40,685	398
Bank Of Marin	Corte Madera	CA	92.5	0.035	0.072	20,178	939	\$500M-\$1B	70.00	136,231	1,379
Butte Cmnty Bk	Chico	CA	92.5	0.033	0.138	12,079	449	\$100M-500M	70.00	74,479	693
Park St Bk & Tr	Woodland Park	CO	97.5	0.24	1	18,317	274	<\$100M	75.00	18,317	274
First Nb Of Las Animas	Las Animas	CO	97.5	0.344	1	42,938	455	\$100M-500M	92.50	42,938	455
Bank Of Grand Junction	Grand Junction	CO	97.5	0.307	1	20,995	456	<\$100M	87.50	20,995	456
Bank Of Durango	Durango	CO	95.0	0.615	1	21,876	336	<\$100M	82.50	21,876	336
Pine River Valley Bk	Bayfield	CO	95.0	0.206	1	17,033	216	<\$100M	72.50	17,033	216
First Nb In Trinidad	Trinidad	CO	92.5	0.064	0.408	11,409	535	\$100M-500M	82.50	27,997	636
Dolores St Bk	Dolores	CO	90.0	0.109	1	8,547	205	<\$100M	55.00	8,547	205
Citizens St Bk Of Ouray	Ouray	CO	90.0	0.133	1	8,390	245	<\$100M	60.00	8,390	245
Kit Carson St Bk	Kit Carson	CO	90.0	0.163	1	8,354	246	<\$100M	62.50	8,354	246
First Nb Of Lake City & Cree	Lake City	CO	90.0	0.273	1	8,242	156	<\$100M	70.00	8,242	156
Colonial Bk	Aurora	CO	90.0	0.092	1	14,213	160	\$100M-500M	62.50	14,213	160
First City Bk	New Britain	CT	97.5	0.052	0.2	10,203	222	\$100M-500M	82.50	46,861	368
Valley Bk	Bristol	CT	92.5	0.074	0.215	6,307	166	<\$100M	77.50	29,365	262
Adams Nb	Washington	DC	62.5	0.017	0.034	3,651	175	\$100M-500M	55.00	57,798	434
Mbna America De Na	Wilmington	DE	100.0	0.621	1	1,239,578	863,542	\$1B-\$10B	100.00	1,239,578	863,542
Chase Manhattan Bk Usa Na	Newark	DE	90.0	0.022	1	711,799	107,924	>\$10B	80.00	711,799	107,924
Citibank De	New Castle	DE	90.0	0.048	0.47	282,917	25,481	\$1B-\$10B	65.00	311,521	25,751
First Nb Of Alachua	Alachua	FL	100.0	0.113	0.356	24,708	661	\$100M-500M	80.00	62,513	836
Suntrust Bankcard Na	Orlando	FL	100.0	0.649	1	127,577	80,222	\$100M-500M	100.00	127,577	80,222
First Nb Of Wauchula	Wauchula	FL	97.5	0.213	1	16,933	396	<\$100M	62.50	16,933	396
Destin Bk	Destin	FL	97.5	0.086	0.444	30,429	334	\$100M-500M	77.50	68,489	537
Drummond Cmnty Bk	Chiefland	FL	97.5	0.098	0.466	13,271	548	\$100M-500M	62.50	26,004	608
Perkins St Bk	Williston	FL	95.0	0.088	0.353	13,966	477	\$100M-500M	67.50	34,413	576
Highlands Independent Bk	Sebring	FL	95.0	0.067	0.283	11,284	517	\$100M-500M	75.00	39,808	657
First St Bk	Sarasota	FL	95.0	0.097	0.169	18,060	373	\$100M-500M	90.00	94,276	669
Columbia Cty Bk	Lake City	FL	92.5	0.1	0.204	12,418	499	\$100M-500M	87.50	60,488	682

Table 3B. Banks' Micro Business Lending by State using Call Report Data, June 2003

Bank Name	City	State	Micro-Business Lending (<\$100k)					Small Business Lending (<\$1M)			
			Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1,000) (4)	SSBL# (5)	Bk. Size (6)	Total Rank (7)	LSBL\$ (1,000) (8)	LSBL# (9)
Citrus & Chem Bk	Bartow	FL	92.5	0.046	0.203	27,159	1,009	\$500M-\$1B	77.50	114,549	1,407
Citizens Bk Of Perry	Perry	FL	92.5	0.145	0.295	9,884	279	<\$100M	77.50	32,961	375
Capital City Bk	Tallahassee	FL	92.5	0.047	0.172	88,233	8,144	\$1B-\$10B	70.00	334,983	9,979
Farmers & Mrch Bk	Lakeland	GA	100.0	0.318	1	58,569	814	\$100M-500M	87.50	58,569	814
Security Bk Of Bibb Cty	Macon	GA	100.0	0.299	1	141,553	21,426	\$100M-500M	95.00	141,553	21,426
First St Bk	Stockbridge	GA	97.5	0.364	1	182,431	1,954	\$500M-\$1B	90.00	182,431	1,954
Plantersfirst	Cordele	GA	97.5	0.331	1	92,871	1,542	\$100M-500M	92.50	92,871	1,542
Bank Of Dudley	Dudley	GA	97.5	0.407	1	46,449	702	\$100M-500M	87.50	46,449	702
Citizens Bk Of Effingham	Springfield	GA	97.5	0.293	1	31,745	603	\$100M-500M	80.00	31,745	603
First St Bk Of Blakely	Blakely	GA	95.0	0.275	1	48,083	695	\$100M-500M	77.50	48,083	695
Bank Of Ellaville	Ellaville	GA	95.0	0.347	1	48,769	582	\$100M-500M	80.00	48,769	582
State Bk Of Cochran	Cochran	GA	95.0	0.34	1	54,303	695	\$100M-500M	85.00	54,303	695
Citizens Bk Washington Cty	Sandersville	GA	95.0	0.199	1	27,367	587	\$100M-500M	65.00	27,367	587
Community Bkg Co Of Fitzgera	Fitzgerald	GA	95.0	0.344	1	26,756	445	<\$100M	75.00	26,756	445
First Hawaiian Bk	Honolulu	HI	67.5	0.011	0.049	99,520	10,942	\$1B-\$10B	55.00	395,112	12,133
Farmers St Bk	Jesup	IA	100.0	0.264	1	32,262	566	\$100M-500M	95.00	32,262	566
Libertyville Svg Bk	Fairfield	IA	100.0	0.181	1	19,381	639	\$100M-500M	87.50	19,381	639
Decorah B&Tc	Decorah	IA	100.0	0.217	1	39,410	594	\$100M-500M	97.50	39,410	594
Maquoketa St Bk	Maquoketa	IA	97.5	0.202	1	43,764	565	\$100M-500M	92.50	43,764	565
Central St Bk	Muscatine	IA	97.5	0.123	1	33,872	477	\$100M-500M	80.00	33,872	477
Cresco Union Svg Bk	Cresco	IA	97.5	0.109	1	22,297	781	\$100M-500M	82.50	22,297	781
Freedom Scty Bk	Coralville	IA	97.5	0.175	1	14,078	321	<\$100M	82.50	14,078	321
Security St Bk	Red Oak	IA	95.0	0.274	1	16,399	1,716	<\$100M	85.00	16,399	1,716
Houghton St Bk	Red Oak	IA	95.0	0.313	1	37,143	578	\$100M-500M	90.00	37,143	578
Bank Ia	Red Oak	IA	95.0	0.193	1	19,069	362	<\$100M	80.00	19,069	362
Peoples T&Sb	Adel	IA	95.0	0.126	1	16,721	316	\$100M-500M	77.50	16,721	316
Northstar Bk	Estherville	IA	95.0	0.205	1	11,205	303	<\$100M	82.50	11,205	303
Farmers & Mrch St Bk	Meridian	ID	92.5	0.202	0.402	69,087	1,422	\$100M-500M	95.00	171,866	2,066
Bradford Nb	Greenville	IL	100.0	0.133	1	25,032	20,229	\$100M-500M	77.50	25,032	20,229
Peotone B&Tc	Peotone	IL	100.0	0.339	1	34,229	555	\$100M-500M	90.00	34,229	555
Peoples Nb Of Kewanee	Kewanee	IL	100.0	0.216	1	44,356	692	\$100M-500M	92.50	44,356	692
Germantown T&Sb	Breese	IL	100.0	0.127	1	32,463	772	\$100M-500M	82.50	32,463	772
First Nb Of Ottawa	Ottawa	IL	100.0	0.221	1	51,867	629	\$100M-500M	90.00	51,867	629
Bank Of Pontiac	Pontiac	IL	100.0	0.182	1	40,963	620	\$100M-500M	85.00	40,963	620
Trustbank	Olney	IL	97.5	0.217	1	27,046	574	\$100M-500M	80.00	27,046	574

Table 3B. Banks' Micro Business Lending by State using Call Report Data, June 2003

Bank Name	City	State	Micro-Business Lending (<\$100k)					Small Business Lending (<\$1M)			
			Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1,000) (4)	SSBL# (5)	Bk. Size (6)	Total Rank (7)	LSBL\$ (1,000) (8)	LSBL# (9)
First Nb In Toledo	Toledo	IL	97.5	0.336	1	63,035	6,622	\$100M-500M	92.50	63,035	6,622
Anna Nb	Anna	IL	97.5	0.141	1	16,184	323	\$100M-500M	75.00	16,184	323
First Nb Pana	Pana	IL	97.5	0.185	1	16,394	334	<\$100M	80.00	16,394	334
Peoples B&T	Pana	IL	97.5	0.135	1	15,082	315	\$100M-500M	72.50	15,082	315
National Bk Of Petersburg	Petersburg	IL	97.5	0.107	1	14,777	576	\$100M-500M	72.50	14,777	576
Marklebank	Markle	IN	92.5	0.148	1	28,479	539	\$100M-500M	67.50	28,479	539
Friendship St Bk	Friendship	IN	92.5	0.154	1	25,405	418	\$100M-500M	70.00	25,405	418
Demotte St Bk	De Motte	IN	90.0	0.094	0.45	23,101	663	\$100M-500M	72.50	47,545	767
Fowler St Bk	Fowler	IN	90.0	0.138	1	18,328	412	\$100M-500M	65.00	18,328	412
State Bk Oxford	Oxford	IN	90.0	0.299	1	21,035	309	<\$100M	75.00	21,035	309
First St Bk	Brazil	IN	90.0	0.114	0.373	13,970	947	\$100M-500M	82.50	35,652	1,070
Heritage Cmnty Bk	Columbus	IN	85.0	0.076	0.233	23,784	1,746	\$100M-500M	80.00	79,663	2,139
Farmers Bk Frankfort In	Frankfort	IN	85.0	0.083	0.207	38,420	837	\$100M-500M	75.00	122,202	1,189
Bank Of Wolcott	Wolcott	IN	85.0	0.201	1	12,529	266	<\$100M	62.50	12,529	266
First St Bk Middlebury	Middlebury	IN	85.0	0.09	0.295	24,557	736	\$100M-500M	80.00	74,955	981
Union St Bk	Everest	KS	97.5	0.202	1	14,393	441	<\$100M	82.50	14,393	441
First Nb	Independence	KS	97.5	0.283	1	12,551	290	<\$100M	85.00	12,551	290
Citizens St Bk	Gridley	KS	95.0	0.151	1	11,188	396	<\$100M	80.00	11,188	396
Bankers Bk Of Ks Na	Wichita	KS	95.0	0.229	1	16,908	225	<\$100M	85.00	16,908	225
Peoples B&Tc	Mcpherson	KS	92.5	0.337	1	65,504	828	\$100M-500M	90.00	65,504	828
Rose Hill Bk	Rose Hill	KS	92.5	0.315	1	32,685	633	\$100M-500M	87.50	32,685	633
First Nb Of Southern Ks	Mount Hope	KS	92.5	0.443	1	25,358	460	<\$100M	85.00	25,358	460
First St Bk	Norton	KS	92.5	0.18	1	20,344	345	\$100M-500M	82.50	20,344	345
First Nb Of Wamego	Wamego	KS	92.5	0.285	1	23,234	362	<\$100M	90.00	23,234	362
Emprise Bk	Iola	KS	92.5	0.114	1	12,857	251	\$100M-500M	72.50	12,857	251
Farmers St Bk	Mcpherson	KS	92.5	0.185	1	10,820	253	<\$100M	80.00	10,820	253
Peoples B&Tc	Hazard	KY	100.0	0.318	1	71,985	841	\$100M-500M	95.00	71,985	841
Bank Of Columbia	Columbia	KY	100.0	0.317	1	36,690	937	\$100M-500M	92.50	36,690	937
Peoples Bk Of Fleming Cty	Flemingsburg	KY	100.0	0.205	1	29,405	893	\$100M-500M	85.00	29,405	893
First Nb Of Columbia	Columbia	KY	97.5	0.179	1	30,307	836	\$100M-500M	82.50	30,307	836
Farmers Nb Of Danville	Danville	KY	97.5	0.18	1	58,319	862	\$100M-500M	90.00	58,319	862
Town Square Bk	Ashland	KY	97.5	0.371	1	34,404	477	<\$100M	90.00	34,404	477
South Central Bk	Glasgow	KY	95.0	0.339	1	75,921	1,131	\$100M-500M	95.00	75,921	1,131
Farmers Bk	Hardinsburg	KY	95.0	0.208	1	15,714	719	<\$100M	77.50	15,714	719
Kentucky Bkg Centers	Glasgow	KY	95.0	0.207	1	23,336	574	\$100M-500M	77.50	23,336	574
Bank Of Edmonson Cty	Brownsville	KY	95.0	0.143	1	21,386	707	\$100M-500M	72.50	21,386	707

Table 3B. Banks' Micro Business Lending by State using Call Report Data, June 2003

Bank Name	City	State	Micro-Business Lending (<\$100k)					Small Business Lending (<\$1M)			
			Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1,000) (4)	SSBL# (5)	Bk. Size (6)	Total Rank (7)	LSBL\$ (1,000) (8)	LSBL# (9)
Jeff Davis B&Tc	Jennings	LA	97.5	0.191	1	68,516	1,595	\$100M-500M	87.50	68,516	1,595
Farmers-Merchants B&Tc	Breaux Bridge	LA	95.0	0.19	1	36,908	845	\$100M-500M	77.50	36,908	845
Delta Bk	Vidalia	LA	92.5	0.149	1	18,398	597	\$100M-500M	70.00	18,398	597
City Svg B&Tc	De Ridder	LA	90.0	0.242	1	26,215	493	\$100M-500M	72.50	26,215	493
Feliciano B&Tc	Clinton	LA	90.0	0.28	1	18,579	515	<\$100M	80.00	18,579	515
Southern Heritage Bk	Jonesville	LA	87.5	0.104	1	18,155	494	\$100M-500M	57.50	18,155	494
Franklin St B&Tc	Winnsboro	LA	87.5	0.161	1	15,484	445	<\$100M	65.00	15,484	445
Citizens Progressive Bk	Columbia	LA	85.0	0.369	1	13,239	368	<\$100M	70.00	13,239	368
Gibsland B&Tc	Gibsland	LA	85.0	0.23	1	19,739	330	<\$100M	67.50	19,739	330
Vermilion B&Tc	Kaplan	LA	85.0	0.199	1	13,739	488	<\$100M	65.00	13,739	488
Saint Martin B&Tc	Saint Martinville	LA	85.0	0.137	0.452	20,814	563	\$100M-500M	67.50	37,024	698
First Louisiana Nb	Breaux Bridge	LA	85.0	0.184	1	17,455	422	<\$100M	67.50	17,455	422
Enterprise B&Tc	Lowell	MA	92.5	0.052	0.125	38,785	1,275	\$500M-\$1B	75.00	210,924	2,080
Bank Of Western Ma	Springfield	MA	87.5	0.064	0.108	33,578	1,163	\$500M-\$1B	82.50	216,054	1,939
Cape Cod B&Tc Co Na	Hyannis	MA	80.0	0.027	0.089	34,233	1,374	\$1B-\$10B	67.50	230,199	2,266
Capital Crossing Bk	Boston	MA	80.0	0.036	0.076	32,795	1,399	\$500M-\$1B	77.50	250,083	2,604
Patapsco Bk	Dundalk	MD	100.0	0.131	0.442	20,657	871	\$100M-500M	77.50	46,700	956
Peoples Bk Of Kent Cty Md	Chestertown	MD	95.0	0.102	0.268	17,059	630	\$100M-500M	87.50	63,579	811
Bank Of The Eastern Shore	Cambridge	MD	90.0	0.098	0.306	14,705	439	\$100M-500M	72.50	48,013	553
Nbrs Fncl	Rising Sun	MD	85.0	0.167	0.419	19,349	224	\$100M-500M	47.50	33,286	298
Peninsula Bk	Princess Anne	MD	85.0	0.057	0.131	45,713	2,185	\$500M-\$1B	80.00	217,863	3,022
Bankannapolis	Annapolis	MD	85.0	0.069	0.211	16,506	387	\$100M-500M	67.50	61,895	570
Provident St Bk	Preston	MD	80.0	0.08	0.284	11,917	374	\$100M-500M	67.50	41,908	514
Community Bk Of Tri-Cty	Waldorf	MD	80.0	0.057	0.142	17,091	505	\$100M-500M	87.50	117,602	805
Hebron Svg Bk	Hebron	MD	80.0	0.056	0.238	11,976	432	\$100M-500M	72.50	50,417	586
Franklin Svg Bk	Farmington	ME	90.0	0.2	1	57,990	1,063	\$100M-500M	62.50	57,990	1,063
First Nb&Tc Iron Mountain	Iron Mountain	MI	97.5	0.347	1	69,389	778	\$100M-500M	85.00	69,389	778
Hillsdale Cty Nb	Hillsdale	MI	97.5	0.253	1	64,480	769	\$100M-500M	80.00	64,480	769
Peninsula Bk Of Ishpeming	Ishpeming	MI	95.0	0.265	1	30,225	626	\$100M-500M	67.50	30,225	626
Independent Bk	Bay City	MI	95.0	0.08	0.407	90,499	8,457	\$1B-\$10B	70.00	180,601	9,185
Firstbank-West Branch	West Branch	MI	92.5	0.153	0.416	29,323	742	\$100M-500M	85.00	70,475	933
Firstbank	Mount Pleasant	MI	90.0	0.137	0.355	22,296	453	\$100M-500M	80.00	62,736	610
Michigan Heritage Bk	Farmington Hills	MI	90.0	0.128	0.234	18,712	836	\$100M-500M	75.00	60,637	977
Isabella B&T	Mount Pleasant	MI	87.5	0.061	0.305	32,430	1,073	\$500M-\$1B	72.50	97,771	1,397
Peoples St Bk Of Munising	Munising	MI	87.5	0.272	1	25,612	298	<\$100M	57.50	25,612	298
First Nb Amer	East Lansing	MI	87.5	0.061	0.358	28,491	1,464	\$100M-500M	72.50	77,853	1,774

Table 3B. Banks' Micro Business Lending by State using Call Report Data, June 2003

Bank Name	City	State	Micro-Business Lending (<\$100k)					Small Business Lending (<\$1M)			
			Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1,000) (4)	SSBL# (5)	Bk. Size (6)	Total Rank (7)	LSBL\$ (1,000) (8)	LSBL# (9)
Firstbank-Alma	Alma	MI	87.5	0.123	0.354	29,581	344	\$100M-500M	65.00	73,396	449
Huron Nb	Rogers City	MI	87.5	0.28	1	12,508	391	<\$100M	62.50	12,508	391
Independent Bk West Mi	Rockford	MI	87.5	0.064	0.318	31,411	772	\$100M-500M	57.50	73,882	964
Heritage Bk Na	Spicer	MN	100.0	0.314	1	34,979	636	\$100M-500M	92.50	34,979	636
Kasson St Bk	Kasson	MN	100.0	0.212	1	13,315	402	<\$100M	77.50	13,315	402
First Nb	Bagley	MN	97.5	0.23	1	14,383	494	<\$100M	75.00	14,383	494
Pine River St Bk	Pine River	MN	97.5	0.227	1	16,292	442	<\$100M	75.00	16,292	442
Northland Cmnty Bk	Northome	MN	97.5	0.296	1	13,544	323	<\$100M	80.00	13,544	323
Community Bk Mn Valley	Jordan	MN	95.0	0.437	1	37,351	416	<\$100M	85.00	37,351	416
Northwestern Bk Na	Dilworth	MN	95.0	0.27	1	29,884	328	\$100M-500M	77.50	29,884	328
Wadena St Bk	Wadena	MN	95.0	0.25	1	23,794	322	<\$100M	77.50	23,794	322
Farmers & Merchants St Bk	Blooming Prairie	MN	95.0	0.271	1	12,072	351	<\$100M	72.50	12,072	351
Paragon Bk	Wells	MN	95.0	0.308	1	10,594	289	<\$100M	77.50	10,594	289
Prinsburg St Bk	Prinsburg	MN	95.0	0.412	1	14,463	225	<\$100M	77.50	14,463	225
First Community Bk	Poplar Bluff	MO	100.0	0.246	1	42,832	799	\$100M-500M	87.50	42,832	799
Southwest Mo Bk	Carthage	MO	97.5	0.222	1	91,310	1,560	\$100M-500M	90.00	91,310	1,560
Kearney Tc	Kearney	MO	97.5	0.24	1	27,364	674	\$100M-500M	80.00	27,364	674
First Mo St Bk	Poplar Bluff	MO	97.5	0.337	1	47,398	935	\$100M-500M	95.00	47,398	935
Community St Bk	Bowling Green	MO	97.5	0.199	1	30,931	626	\$100M-500M	82.50	30,931	626
Century Bk Of The Ozarks	Gainesville	MO	97.5	0.164	1	24,573	600	\$100M-500M	75.00	24,573	600
O'bannon Bkg Co	Buffalo	MO	97.5	0.223	1	25,585	481	\$100M-500M	82.50	25,585	481
First Nb	Malden	MO	97.5	0.194	1	24,789	561	\$100M-500M	80.00	24,789	561
Southern Missouri Bk	Marshfield	MO	97.5	0.206	1	17,739	665	<\$100M	80.00	17,739	665
First Nb	Mountain View	MO	95.0	0.24	1	42,447	1,190	\$100M-500M	80.00	42,447	1,190
Perry St Bk	Perry	MO	95.0	0.214	1	26,770	694	\$100M-500M	75.00	26,770	694
First St Bk	Waynesboro	MS	97.5	0.306	1	90,640	1,218	\$100M-500M	92.50	90,640	1,218
Bank Of Holly Springs	Holly Springs	MS	92.5	0.309	1	42,152	1,035	\$100M-500M	87.50	42,152	1,035
Bank Of New Albany	New Albany	MS	92.5	0.207	1	60,460	754	\$100M-500M	85.00	60,460	754
First Nb Of Pontotoc	Pontotoc	MS	92.5	0.203	1	41,191	1,315	\$100M-500M	82.50	41,191	1,315
Merchants & Marine Bk	Pascagoula	MS	90.0	0.257	1	79,647	1,221	\$100M-500M	80.00	79,647	1,221
Mechanics Bk	Water Valley	MS	90.0	0.272	1	34,393	799	\$100M-500M	80.00	34,393	799
Omnibank	Mantee	MS	90.0	0.399	1	32,801	802	<\$100M	82.50	32,801	802
Pike Cty Nb	Mccomb	MS	90.0	0.304	1	43,452	879	\$100M-500M	85.00	43,452	879
Farmers & Merchants Bk	Baldwyn	MS	85.0	0.27	1	37,753	857	\$100M-500M	77.50	37,753	857
First Citizens Bk Of Butte	Butte	MT	95.0	0.526	1	29,700	551	<\$100M	87.50	29,700	551
First St Bk	Thompson Falls	MT	90.0	0.254	1	31,024	566	\$100M-500M	72.50	31,024	566

Table 3B. Banks' Micro Business Lending by State using Call Report Data, June 2003

Bank Name	City	State	Micro-Business Lending (<\$100k)					Small Business Lending (<\$1M)			
			Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1,000) (4)	SSBL# (5)	Bk. Size (6)	Total Rank (7)	LSBL\$ (1,000) (8)	LSBL# (9)
Citizens St Bk	Hamilton	MT	85.0	0.308	1	22,063	243	<\$100M	67.50	22,063	243
Lake County Bk	Saint Ignatius	MT	80.0	0.183	1	4,684	814	<\$100M	65.00	4,684	814
Heritage Bk	Great Falls	MT	80.0	0.112	0.374	34,976	805	\$100M-500M	75.00	81,980	1,095
United Bk Na	Absarokee	MT	77.5	0.248	1	11,908	236	<\$100M	57.50	11,908	236
Three Rivers Bk Of Mt	Kalispell	MT	77.5	0.194	0.492	14,750	332	<\$100M	65.00	25,909	390
Flint Creek Valley Bk	Philipsburg	MT	77.5	0.303	1	11,933	188	<\$100M	60.00	11,933	188
Montana First Nb	Kalispell	MT	77.5	0.276	1	8,371	188	<\$100M	65.00	8,371	188
Four Oaks B&Tc	Four Oaks	NC	95.0	0.243	1	80,879	966	\$100M-500M	72.50	80,879	966
Yadkin Valley B&Tc	Elkin	NC	85.0	0.059	0.181	38,624	1,547	\$500M-\$1B	70.00	154,544	2,069
Catawba Valley Bk	Hickory	NC	85.0	0.068	0.173	27,432	1,750	\$100M-500M	57.50	90,198	1,956
Surrey B&Tc	Mount Airy	NC	85.0	0.155	0.308	17,980	735	\$100M-500M	80.00	58,392	922
Farmers & Mrch Bk	Granite Quarry	NC	82.5	0.065	0.233	23,431	674	\$100M-500M	67.50	88,907	916
Bank Of Granite	Granite Falls	NC	82.5	0.061	0.132	45,741	2,073	\$500M-\$1B	80.00	242,811	2,909
Mountainbank	Hendersonville	NC	82.5	0.063	0.13	55,378	1,611	\$500M-\$1B	80.00	291,145	2,644
Bank Center First	Bismarck	ND	97.5	0.343	1	68,923	955	\$100M-500M	97.50	68,923	955
Stutsman County St Bk	Jamestown	ND	92.5	0.234	1	28,413	574	\$100M-500M	77.50	28,413	574
First United Bk	Park River	ND	92.5	0.148	1	13,702	463	<\$100M	80.00	13,702	463
United Cmnty Bk Of Nd	Leeds	ND	90.0	0.252	1	23,428	307	<\$100M	75.00	23,428	307
First St Bk Of Nd	Arthur	ND	85.0	0.189	1	12,837	225	<\$100M	70.00	12,837	225
United Valley Bk	Cavalier	ND	85.0	0.213	0.548	16,528	364	<\$100M	92.50	30,143	424
State Bk Of Bottineau	Bottineau	ND	85.0	0.159	1	6,607	142	<\$100M	70.00	6,607	142
U S Bk Na Nd	Fargo	ND	85.0	0.143	0.32	427,756	136,049	\$1B-\$10B	72.50	556,609	137,530
Farmers St Bk	Elgin	ND	82.5	0.181	1	4,821	147	<\$100M	72.50	4,821	147
Sargent County Bk	Forman	ND	82.5	0.111	1	6,944	153	<\$100M	65.00	6,944	153
Commercial St Bk	Wausa	NE	97.5	0.244	1	11,767	737	<\$100M	90.00	11,767	737
Dakota Cty St Bk	South Sioux City	NE	97.5	0.29	1	27,702	392	<\$100M	92.50	27,702	392
Otoe Cty B&Tc	Nebraska City	NE	97.5	0.204	1	13,628	234	<\$100M	87.50	13,628	234
Saline St Bk	Wilber	NE	95.0	0.221	1	18,417	330	<\$100M	87.50	18,417	330
Gothenburg St B&Tc	Gothenburg	NE	95.0	0.238	1	19,278	312	<\$100M	90.00	19,278	312
Midwest Bank Na	Pierce	NE	95.0	0.126	1	28,333	457	\$100M-500M	87.50	28,333	457
Farmers & Mrch Bk	Milford	NE	92.5	0.093	1	18,305	397	\$100M-500M	77.50	18,305	397
Centennial Bk	Omaha	NE	92.5	0.256	1	11,602	204	<\$100M	90.00	11,602	204
Community Bk	Alma	NE	92.5	0.182	1	7,565	162	<\$100M	80.00	7,565	162
Wahoo St Bk	Wahoo	NE	90.0	0.144	1	6,282	158	<\$100M	77.50	6,282	158
York St B&Tc	York	NE	90.0	0.144	0.607	26,405	526	\$100M-500M	97.50	43,527	587
First Nb In Ord	Ord	NE	90.0	0.095	1	7,400	302	<\$100M	75.00	7,400	302
Farmers & Mrch St Bk	Wayne	NE	90.0	0.208	1	6,240	119	<\$100M	77.50	6,240	119

Table 3B. Banks' Micro Business Lending by State using Call Report Data, June 2003

Bank Name	City	State	Micro-Business Lending (<\$100k)					Small Business Lending (<\$1M)			
			Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1,000) (4)	SSBL# (5)	Bk. Size (6)	Total Rank (7)	LSBL\$ (1,000) (8)	LSBL# (9)
First Colebrook Bk	Colebrook	NH	80.0	0.107	0.257	12,523	452	\$100M-500M	77.50	48,725	639
Bank	Woodbury	NJ	92.5	0.032	0.095	33,150	1,631	\$1B-\$10B	72.50	224,761	2,727
Panasia Bk Na	Fort Lee	NJ	92.5	0.067	0.187	14,465	378	\$100M-500M	75.00	70,044	610
Skylands Cmnty Bk	Hackettstown	NJ	90.0	0.04	0.119	15,167	695	\$100M-500M	75.00	99,752	1,146
Newfield Nb	Newfield	NJ	87.5	0.031	0.121	13,486	491	\$100M-500M	65.00	81,272	777
Harvest Cmnty Bk	Pennsville	NJ	87.5	0.089	0.224	6,244	230	<\$100M	65.00	27,386	338
Union Ctr Nb	Union	NJ	85.0	0.019	0.175	16,875	712	\$500M-\$1B	50.00	58,279	914
1st Colonial Nb	Collingswood	NJ	85.0	0.064	0.225	6,899	207	\$100M-500M	60.00	30,088	342
Citizens Bk	Clovis	NM	92.5	0.172	1	31,104	583	\$100M-500M	72.50	31,104	583
Valley Bk Of Cmrc	Roswell	NM	90.0	0.269	1	20,504	301	<\$100M	65.00	20,504	301
Western Cmrc Bk	Carlsbad	NM	87.5	0.084	0.27	21,479	2,468	\$100M-500M	55.00	40,180	2,566
First Nb In Las Vegas	Las Vegas	NM	87.5	0.189	1	18,386	238	<\$100M	60.00	18,386	238
Portales Nb	Portales	NM	87.5	0.159	1	14,264	351	<\$100M	60.00	14,264	351
First Nb Of Ely	Ely	NV	97.5	0.23	1	10,962	350	<\$100M	67.50	10,962	350
Bankwest Of Nevada	Las Vegas	NV	85.0	0.024	0.077	24,430	927	\$1B-\$10B	67.50	149,756	1,487
Red Rock Cmnty Bk	Las Vegas	NV	85.0	0.052	0.1	5,681	140	\$100M-500M	67.50	31,307	287
National Bk Of Geneva	Geneva	NY	95.0	0.075	0.253	56,922	2,218	\$500M-\$1B	85.00	191,969	2,886
Atlantic Bk Of Ny	New York	NY	92.5	0.052	0.21	158,914	22,602	\$1B-\$10B	72.50	446,394	23,357
Bath Nb	Bath	NY	87.5	0.056	0.24	27,805	926	\$100M-500M	70.00	83,535	1,248
Solvay Bk	Solvay	NY	87.5	0.055	0.253	23,550	1,037	\$100M-500M	77.50	85,301	1,426
Suffolk Cty Nb	Riverhead	NY	87.5	0.042	0.16	57,400	2,026	\$1B-\$10B	72.50	219,084	2,692
First Nb Of Groton	Groton	NY	87.5	0.094	1	8,911	366	<\$100M	57.50	8,911	366
Adirondack Bk Na	Saranac Lake	NY	85.0	0.064	0.228	17,011	712	\$100M-500M	70.00	55,034	946
Canandaigua Nb&Tc	Canandaigua	NY	85.0	0.042	0.118	36,123	1,496	\$500M-\$1B	77.50	195,716	2,098
Bank Of Castile	Castile	NY	85.0	0.053	0.196	23,401	902	\$100M-500M	77.50	92,913	1,235
National Bk Of Coxsackie	Coxsackie	NY	85.0	0.103	1	15,698	259	\$100M-500M	55.00	15,698	259
Cattaraugus Cty Bk	Little Valley	NY	85.0	0.114	0.663	14,260	230	\$100M-500M	45.00	17,044	241
Savannah Bk Na	Savannah	NY	85.0	0.105	0.339	8,671	371	<\$100M	70.00	25,490	507
Ellenville Nb	Ellenville	NY	85.0	0.067	0.172	23,012	808	\$100M-500M	95.00	134,165	1,161
Steuben Tc	Hornell	NY	85.0	0.057	0.338	16,806	637	\$100M-500M	77.50	49,752	753
Capital Bk&Tc	Albany	NY	85.0	0.163	0.22	14,514	462	<\$100M	82.50	65,928	693
Sutton Bk	Attica	OH	95.0	0.162	0.517	35,915	629	\$100M-500M	82.50	69,458	770
Savings Bk	Circleville	OH	92.5	0.123	1	24,995	400	\$100M-500M	65.00	24,995	400
Vinton Cty Nb	Mcarthur	OH	92.5	0.132	1	33,806	565	\$100M-500M	72.50	33,806	565

Table 3B. Banks' Micro Business Lending by State using Call Report Data, June 2003

Bank Name	City	State	Micro-Business Lending (<\$100k)					Small Business Lending (<\$1M)			
			Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1,000) (4)	SSBL# (5)	Bk. Size (6)	Total Rank (7)	LSBL\$ (1,000) (8)	LSBL# (9)
Hocking Valley Bk	Athens	OH	90.0	0.236	1	40,310	320	\$100M-500M	72.50	40,310	320
Union Bk Co	Columbus Grove	OH	90.0	0.096	0.4	47,651	648	\$100M-500M	72.50	97,151	878
1st Nat Cmnty Bk	East Liverpool	OH	90.0	0.213	1	19,174	270	<\$100M	72.50	19,174	270
Commercial Bk	Delphos	OH	87.5	0.116	0.393	24,318	557	\$100M-500M	77.50	60,851	700
Farmers & Mrch St Bk	Archbold	OH	85.0	0.054	0.225	39,381	1,423	\$500M-\$1B	67.50	109,842	1,681
First Nb	Sycamore	OH	85.0	0.116	1	9,246	283	<\$100M	55.00	9,246	283
Merchants Nb	Hillsboro	OH	85.0	0.066	0.296	22,226	1,100	\$100M-500M	72.50	63,436	1,299
Farmers & Mrch Bk	Caldwell	OH	85.0	0.156	1	9,804	271	<\$100M	62.50	9,804	271
Ohio Heritage Bk	Coshocton	OH	85.0	0.103	1	17,907	307	\$100M-500M	62.50	17,907	307
Pauls Valley Nb	Pauls Valley	OK	97.5	0.199	1	21,328	600	\$100M-500M	82.50	21,328	600
First Amer B&Tc	Purcell	OK	97.5	0.298	1	67,383	1,453	\$100M-500M	95.00	67,383	1,453
Firstbank	Antlers	OK	95.0	0.203	1	21,046	747	\$100M-500M	80.00	21,046	747
Welch St Bk	Welch	OK	95.0	0.186	1	20,624	443	\$100M-500M	77.50	20,624	443
First Nb&Tc	Weatherford	OK	95.0	0.255	1	23,250	353	<\$100M	85.00	23,250	353
Community St Bk	Poteau	OK	95.0	0.177	1	23,387	562	\$100M-500M	82.50	23,387	562
Chickasha B&Tc	Chickasha	OK	92.5	0.201	1	21,098	457	\$100M-500M	82.50	21,098	457
Bank Of Union	Union City	OK	92.5	0.32	1	31,191	367	<\$100M	90.00	31,191	367
Liberty Nat Bk	Lawton	OK	90.0	0.2	1	18,154	523	<\$100M	75.00	18,154	523
Bank Of Western Ok	Elk City	OK	90.0	0.238	1	17,571	506	<\$100M	77.50	17,571	506
Bank Of Cushing & Tc	Cushing	OK	90.0	0.213	1	15,869	409	<\$100M	75.00	15,869	409
American Exch Bk	Henryetta	OK	90.0	0.136	1	8,194	447	<\$100M	67.50	8,194	447
Columbia River Bk	The Dalles	OR	90.0	0.052	0.158	29,956	1,037	\$500M-\$1B	65.00	140,805	1,512
Community Bk	Joseph	OR	82.5	0.066	0.147	16,616	577	\$100M-500M	75.00	86,123	861
Albina Cmnty Bk	Portland	OR	72.5	0.072	0.131	6,789	230	<\$100M	70.00	41,161	367
Community B&Tc	Clarks Summit	PA	97.5	0.106	0.366	54,039	2,465	\$500M-\$1B	85.00	115,777	2,975
Old Forge Bk	Old Forge	PA	95.0	0.291	1	59,894	719	\$100M-500M	82.50	59,894	719
Mercer Cty St Bk	Sandy Lake	PA	95.0	0.077	0.455	18,987	772	\$100M-500M	67.50	38,741	887
Community Bks	Millersburg	PA	92.5	0.068	0.238	124,554	2,402	\$1B-\$10B	80.00	338,939	3,225
County Nb	Clearfield	PA	92.5	0.073	0.212	50,980	1,585	\$500M-\$1B	72.50	137,914	1,977
Elderton St Bk	Elderton	PA	90.0	0.122	0.448	16,856	686	\$100M-500M	75.00	37,602	784
Fidelity Deposit & Discount	Dunmore	PA	90.0	0.063	0.187	36,964	1,390	\$500M-\$1B	80.00	130,911	1,944
Csb Bk	Curwensville	PA	87.5	0.142	0.409	25,679	496	\$100M-500M	77.50	57,915	628
Dime Bk	Honesdale	PA	85.0	0.071	0.16	20,672	940	\$100M-500M	72.50	75,940	1,199
First Nat Cmnty Bk	Dunmore	PA	85.0	0.059	0.131	45,678	1,567	\$500M-\$1B	67.50	134,908	2,064
Jersey Shore St Bk	Jersey Shore	PA	85.0	0.042	0.253	20,944	897	\$500M-\$1B	72.50	71,363	1,157
Bank Of Lancaster Cty Na	Strasburg	PA	85.0	0.049	0.155	71,641	2,311	\$1B-\$10B	80.00	309,667	3,703

Table 3B. Banks' Micro Business Lending by State using Call Report Data, June 2003

Bank Name	City	State	Micro-Business Lending (<\$100k)					Small Business Lending (<\$1M)			
			Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1,000) (4)	SSBL# (5)	Bk. Size (6)	Total Rank (7)	LSBL\$ (1,000) (8)	LSBL# (9)
Washington Tc	Westerly	RI	77.5	0.017	0.086	31,732	999	\$1B-\$10B	65.00	241,634	1,880
Enterprise Bk Of Sc	Ehrhardt	SC	97.5	0.305	1	78,099	1,310	\$100M-500M	80.00	78,099	1,310
Anderson Bros Bk	Mullins	SC	92.5	0.292	1	61,571	1,150	\$100M-500M	75.00	61,571	1,150
Palmetto St Bk	Hampton	SC	92.5	0.238	1	50,261	894	\$100M-500M	67.50	50,261	894
Conway Nb	Conway	SC	90.0	0.114	0.449	69,045	2,456	\$500M-\$1B	65.00	129,628	2,711
Capitalbank	Greenwood	SC	90.0	0.13	0.464	52,499	961	\$100M-500M	67.50	101,737	1,194
Citizens Bk	Olanta	SC	87.5	0.135	0.447	26,959	1,345	\$100M-500M	77.50	60,328	1,511
Horry Cty St Bk	Loris	SC	87.5	0.155	0.453	40,405	1,976	\$100M-500M	87.50	89,096	2,251
Peoples St Bk	De Smet	SD	92.5	0.235	1	12,434	217	<\$100M	80.00	12,434	217
Citibank Usa Na	Sioux Falls	SD	90.0	0.533	0.65	2,307,903	1,541,490	\$1B-\$10B	80.00	2,565,106	1,546,943
Merchants St Bk	Freeman	SD	87.5	0.207	1	17,689	326	<\$100M	80.00	17,689	326
First Fidelity Bk	Burke	SD	85.0	0.106	1	23,121	543	\$100M-500M	67.50	23,121	543
First St Bk Of Roscoe	Roscoe	SD	85.0	0.22	1	11,501	182	<\$100M	72.50	11,501	182
Peoples St Bk	Summit	SD	85.0	0.154	1	4,598	188	<\$100M	67.50	4,598	188
American B&T	Wessington Spring	SD	82.5	0.088	1	12,978	212	\$100M-500M	60.00	12,978	212
Campbell County Bk	Herreid	SD	82.5	0.163	1	9,388	140	<\$100M	70.00	9,388	140
Great Plains Bk	Eureka	SD	80.0	0.14	1	5,394	91	<\$100M	70.00	5,394	91
Citizens Bk	Carthage	TN	97.5	0.158	1	68,977	2,209	\$100M-500M	77.50	68,977	2,209
Wayne Cty Bk	Waynesboro	TN	97.5	0.183	1	25,904	584	\$100M-500M	72.50	25,904	584
First Bk Of Tennessee	Spring City	TN	97.5	0.388	1	51,497	608	\$100M-500M	87.50	51,497	608
Peoples Bk	Clifton	TN	95.0	0.289	1	27,393	586	<\$100M	77.50	27,393	586
First Nb Of Manchester	Manchester	TN	95.0	0.226	1	32,528	550	\$100M-500M	77.50	32,528	550
Macon B&Tc	Lafayette	TN	95.0	0.106	1	22,324	584	\$100M-500M	62.50	22,324	584
Bank Of Crockett	Bells	TN	92.5	0.266	1	26,783	423	\$100M-500M	77.50	26,783	423
Peoples B&Tc Pickett Cty	Byrdstown	TN	92.5	0.221	1	17,184	467	<\$100M	70.00	17,184	467
Citizens Bk	Lafayette	TN	90.0	0.086	1	23,618	694	\$100M-500M	60.00	23,618	694
Peoples Nb Of Lafollette	Lafollette	TN	90.0	0.226	1	23,966	303	\$100M-500M	70.00	23,966	303
Peoples St Bk	Clyde	TX	100.0	0.186	1	21,178	983	\$100M-500M	82.50	21,178	983
First Nb	Hughes Springs	TX	100.0	0.259	1	38,032	1,031	\$100M-500M	90.00	38,032	1,031
First Nb	George West	TX	97.5	0.359	1	34,758	685	<\$100M	87.50	34,758	685
City Nb	Sulphur Springs	TX	97.5	0.161	1	30,177	846	\$100M-500M	77.50	30,177	846
Fidelity Bk Of Tx	Waco	TX	97.5	0.347	1	18,766	920	<\$100M	87.50	18,766	920
First Nb	Newton	TX	97.5	0.255	1	28,740	595	\$100M-500M	85.00	28,740	595
First St Bk	Louise	TX	97.5	0.161	1	19,604	635	\$100M-500M	77.50	19,604	635
Peoples Nb	Paris	TX	97.5	0.217	1	21,838	461	\$100M-500M	82.50	21,838	461
First Nb Of Albany Breckenri	Albany	TX	95.0	0.276	1	57,666	1,038	\$100M-500M	87.50	57,666	1,038

Table 3B. Banks' Micro Business Lending by State using Call Report Data, June 2003

Bank Name	City	State	Micro-Business Lending (<\$100k)					Small Business Lending (<\$1M)			
			Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1,000) (4)	SSBL# (5)	Bk. Size (6)	Total Rank (7)	LSBL\$ (1,000) (8)	LSBL# (9)
Community Nb	Hondo	TX	95.0	0.269	1	21,344	508	<\$100M	80.00	21,344	508
Round Top St Bk	Round Top	TX	95.0	0.187	1	23,253	483	\$100M-500M	77.50	23,253	483
Universal Fc	Salt Lake City	UT	97.5	0.92	0.999	789,537	716,722	\$500M-\$1B	90.00	790,063	716,726
Associates Cap Bk	Salt Lake City	UT	97.5	0.669	1	199,956	491,447	\$100M-500M	95.00	199,956	491,447
Pitney Bowes Bk	Salt Lake City	UT	97.5	0.641	0.925	323,128	598,259	\$500M-\$1B	82.50	324,768	598,268
American Express Centurion B	Salt Lake City	UT	95.0	0.288	1	5,038,097	1,183,511	>\$10B	87.50	5,038,097	1,183,511
Advanta Bk Corp	Draper	UT	95.0	0.292	1	471,364	139,893	\$1B-\$10B	85.00	471,364	139,893
Powell Valley Nb	Jonesville	VA	97.5	0.336	1	66,820	848	\$100M-500M	85.00	66,820	848
Grayson Nb	Independence	VA	97.5	0.166	1	42,913	741	\$100M-500M	67.50	42,913	741
New Peoples Bk	Honaker	VA	97.5	0.099	0.376	32,369	1,041	\$100M-500M	80.00	76,897	1,293
Benchmark Cmnty Bk	Kenbridge	VA	95.0	0.083	0.335	22,443	963	\$100M-500M	75.00	58,016	1,112
Highlands Union Bk	Abingdon	VA	95.0	0.078	0.324	39,856	3,060	\$500M-\$1B	80.00	103,832	3,308
Bank Of Northumberland	Heathsville	VA	92.5	0.091	0.468	17,147	1,274	\$100M-500M	75.00	36,674	1,457
First & Citizens Bk	Monterey	VA	90.0	0.233	1	17,306	472	<\$100M	60.00	17,306	472
Bank Of The James	Lynchburg	VA	90.0	0.139	0.261	16,575	603	\$100M-500M	85.00	60,202	822
First Va Bk	Falls Church	VA	87.5	0.036	0.272	166,427	6,608	\$1B-\$10B	65.00	373,112	7,216
Peoples Cmnty Bk	Montross	VA	87.5	0.207	1	20,323	318	<\$100M	57.50	20,323	318
Peoples Tc Of St Albans	Saint Albans	VT	92.5	0.198	1	40,305	755	\$100M-500M	65.00	40,305	755
Americanwest Bk	Spokane	WA	87.5	0.055	0.127	52,440	2,424	\$500M-\$1B	70.00	235,885	3,263
Whidbey Island Bk	Oak Harbor	WA	87.5	0.047	0.157	27,091	1,112	\$500M-\$1B	70.00	138,320	1,656
Community First Bk	Kennewick	WA	87.5	0.153	0.383	11,273	240	<\$100M	65.00	28,603	324
Bank Of The Pacific	Aberdeen	WA	82.5	0.058	0.13	16,293	647	\$100M-500M	70.00	88,276	938
State Nb	Garfield	WA	82.5	0.126	0.252	6,795	253	<\$100M	70.00	26,937	326
Islanders Bk	Friday Harbor	WA	77.5	0.05	0.275	7,524	328	\$100M-500M	52.50	24,599	404
Hometown Nb	Longview	WA	77.5	0.23	0.528	7,294	119	<\$100M	55.00	13,718	152
Northern St Bk	Ashland	WI	100.0	0.257	1	36,566	588	\$100M-500M	80.00	36,566	588
Fortress Bk Westby	Westby	WI	97.5	0.335	1	38,542	603	\$100M-500M	85.00	38,542	603
Laona St Bk	Laona	WI	95.0	0.253	1	25,606	1,687	\$100M-500M	75.00	25,606	1,687
Reedsburg Bk	Reedsburg	WI	95.0	0.279	1	39,909	530	\$100M-500M	80.00	39,909	530
Royal Bk	Elroy	WI	95.0	0.276	1	35,849	582	\$100M-500M	82.50	35,849	582
Community Bk Central Wi	Colby	WI	95.0	0.357	1	33,297	420	<\$100M	82.50	33,297	420
Premier Cmnty Bk	Marion	WI	95.0	0.209	1	29,908	458	\$100M-500M	72.50	29,908	458
Community Bk	Superior	WI	95.0	0.324	1	24,105	334	<\$100M	77.50	24,105	334
First Nb Manitowoc	Manitowoc	WI	92.5	0.165	0.51	94,477	1,590	\$500M-\$1B	80.00	153,275	1,858
Peoples St Bk Of Bloomer	Bloomer	WI	90.0	0.22	1	20,521	505	<\$100M	67.50	20,521	505

Table 3B. Banks' Micro Business Lending by State using Call Report Data, June 2003

Bank Name	City	State	Micro-Business Lending (<\$100k)					Small Business Lending (<\$1M)			
			Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1,000) (4)	SSBL# (5)	Bk. Size (6)	Total Rank (7)	LSBL\$ (1,000) (8)	LSBL# (9)
Shell Lake St Bk	Shell Lake	WI	90.0	0.171	1	19,233	366	\$100M-500M	65.00	19,233	366
Poca Valley Bk	Walton	WV	97.5	0.173	1	34,877	443	\$100M-500M	77.50	34,877	443
Traders Bk	Spencer	WV	95.0	0.467	1	56,408	923	\$100M-500M	87.50	56,408	923
Community Bk Of Parkersburg	Parkersburg	WV	95.0	0.118	1	20,822	471	\$100M-500M	65.00	20,822	471
Calhoun Cty Bk	Grantsville	WV	92.5	0.214	1	18,281	564	<\$100M	75.00	18,281	564
Bank Of Mingo	Naugatuck	WV	87.5	0.143	1	13,822	398	<\$100M	60.00	13,822	398
Union Bk	Middlebourne	WV	85.0	0.248	1	17,008	229	<\$100M	67.50	17,008	229
Bank Of Romney	Romney	WV	85.0	0.077	0.46	13,536	552	\$100M-500M	77.50	29,443	712
Bank Of Star Valley	Afton	WY	97.5	0.235	1	15,031	369	<\$100M	72.50	15,031	369
Hilltop Nb	Casper	WY	95.0	0.117	0.641	35,612	694	\$100M-500M	70.00	53,345	796
Bank Of Cmrc	Rawlins	WY	90.0	0.194	1	11,828	295	<\$100M	57.50	11,828	295
Cowboy St Bk	Ranchester	WY	85.0	0.234	1	9,162	239	<\$100M	57.50	9,162	239

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, 2002

State	Bank Name	HQ State	Small Business Lending (<\$1M)			Small Business Lending (<\$250k)		Small Business Lending (<\$100k)	
			LSBL\$ (1,000) (1)	LSBL# (2)	BK SZ 03 (3)	MSBL\$ (1,000) (4)	MSBL# (5)	SSBL\$ (1,000) (6)	SSBL# (7)
Alabama									
	Regions Financial Corporatio	AL	1,102,106	10,785	\$10B-\$50B	517,253	9,613	261,295	8,107
	Amsouth Bancorporation	AL	948,307	12,028	\$10B-\$50B	523,828	11,178	343,176	10,128
	Southtrust Corporation	AL	672,512	4,525	\$10B-\$50B	276,811	3,743	111,404	2,785
	Synovus Financial Corp.	GA	549,220	4,814	\$10B-\$50B	251,447	4,217	118,953	3,445
	Compass Bancshares Inc.	AL	492,809	3,829	\$10B-\$50B	209,391	3,274	102,459	2,644
	Colonial Bancgroup Inc. Th	AL	300,799	3,186	\$10B-\$50B	156,934	2,885	80,433	2,455
	Alabama National Bancorporat	AL	182,831	1,764	\$1B-\$10B	82,839	1,562	43,004	1,332
	Banc Corporation The	AL	123,402	1,614	\$1B-\$10B	75,431	1,510	39,643	1,299
	Whitney Holding Corporation	LA	115,526	811	\$1B-\$10B	49,405	682	19,972	519
	Peoples Banctrust Company I	AL	83,166	774	<\$1B	41,686	692	22,207	576
	Heritage Financial Holding C	AL	79,198	779	<\$1B	38,452	697	19,986	588
	Bancorpsouth Inc.	MS	70,351	880	\$10B-\$50B	39,706	811	20,922	696
	Auburn National Bancorporati	AL	68,093	627	<\$1B	32,073	554	14,902	448
	Suntrust Banks Inc.	GA	61,319	611	>\$50B	29,353	539	11,912	439
	Mbna Corporation	DE	59,959	9,270	\$10B-\$50B	57,959	9,267	57,031	9,262
	West Alabama Capital Corp.	AL	57,936	887	<\$1B	31,416	831	18,617	750
Alaska									
	First Nb Alaska	AK	314,738	3,007	\$1B-\$10B	163,478	2,674	73,454	2,147
	Wells Fargo & Company	CA	197,758	2,705	>\$50B	111,967	2,536	71,156	2,292
	Northrim Bancorp Inc.	AK	129,746	788	<\$1B	48,752	632	21,618	480
	Keycorp	OH	128,951	459	>\$50B	28,737	277	8,527	171
	Wells Fargo & Company	CA	661,816	19,499	>\$50B	474,959	19,140	392,569	18,657
Arizona									
	Zions Bancorporation	UT	419,860	2,279	\$10B-\$50B	136,020	1,766	52,172	1,301
	Marshall & Ilsley Corporatio	WI	257,435	1,162	\$10B-\$50B	73,489	827	25,751	564
	Capitol Bancorp Ltd.	MI	206,159	1,131	\$1B-\$10B	77,539	853	29,120	577
	Bank One Corporation	IL	199,237	8,147	>\$50B	130,951	8,003	95,318	7,807
	Compass Bancshares Inc.	AL	197,245	1,334	\$10B-\$50B	68,885	1,087	34,174	902
	Bank Of America Corporation	NC	137,647	3,455	>\$50B	72,101	3,329	45,821	3,182
	American Express Centurion B	UT	79,159	15,927	\$10B-\$50B	79,159	15,927	78,266	15,922
	Northern Trust Corporation	IL	76,482	370	\$10B-\$50B	25,644	268	10,539	186
	Citigroup Inc.	NY	68,614	15,486	>\$50B	68,614	15,486	68,614	15,486
	Johnson International Inc.	WI	66,067	279	\$1B-\$10B	18,593	190	6,839	128
	Advanta Bk Corp	UT	57,918	7,270	\$1B-\$10B	57,918	7,270	57,918	7,270
	U.S. Bancorp	MN	52,089	1,239	>\$50B	26,491	1,194	14,152	1,127
Arkansas									
	Regions Financial Corporatio	AL	640,754	8,281	\$10B-\$50B	354,464	7,700	194,616	6,744
	Arvest Bank Group Inc.	AR	450,366	4,478	\$1B-\$10B	201,339	3,982	101,566	3,392
	Simmons First National Corpo	AR	201,761	2,882	\$1B-\$10B	116,933	2,707	67,163	2,400
	Bancorpsouth Inc.	MS	130,885	1,994	\$10B-\$50B	72,658	1,879	40,230	1,686
	Bank Of The Ozarks Inc	AR	108,608	1,821	<\$1B	66,216	1,736	38,587	1,574
	First Security Bancorp	AR	106,752	2,137	\$1B-\$10B	71,207	2,060	44,597	1,893
	First Bank Corp	AR	106,691	1,221	<\$1B	54,013	1,115	25,379	938
	U.S. Bancorp	MN	95,425	1,305	>\$50B	45,505	1,210	27,626	1,106

Table 4A. Top Small Business Lenders by State Using CRA Data, 2002

State	Bank Name	HQ State	Small Business Lending (<\$1M)			Small Business Lending (<\$250k)		Small Business Lending (<\$100k)	
			LSBL\$ (1,000) (1)	LSBL# (2)	BK SZ 03 (3)	MSBL\$ (1,000) (4)	MSBL# (5)	SSBL\$ (1,000) (6)	SSBL# (7)
	Union Planters Corporation	TN	85,900	1,134	\$10B-\$50B	41,184	1,048	22,848	939
	Home Bancshares Inc.	AR	71,824	942	<\$1B	42,955	879	23,407	758
	Bank Of America Corporation	NC	70,714	761	>\$50B	20,022	668	11,253	614
	Pulaski Investment Corporati	AR	57,196	483	<\$1B	26,664	425	13,439	345
California									
	Wells Fargo & Company	CA	5,407,861	175,370	>\$50B	4,283,328	173,247	3,785,141	170,254
	Union Bk Of Ca Na	CA	1,828,400	23,431	\$10B-\$50B	915,423	21,820	649,879	20,423
	Bank Of America Corporation	NC	1,468,693	27,120	>\$50B	702,732	25,791	455,229	24,519
	City National Corporation	CA	1,002,526	3,836	\$10B-\$50B	245,650	2,516	85,814	1,666
	U.S. Bancorp	MN	916,135	13,953	>\$50B	343,460	12,908	176,790	11,986
	Bank Of The West	CA	888,520	6,648	\$10B-\$50B	320,177	5,637	197,933	4,978
	American Express Centurion B	UT	661,331	129,764	\$10B-\$50B	661,031	129,763	657,897	129,744
	Greater Bay Bancorp	CA	655,483	2,471	\$1B-\$10B	173,139	1,633	56,118	1,008
	Citigroup Inc.	NY	622,930	135,496	>\$50B	617,478	135,489	615,262	135,475
	Zions Bancorporation	UT	603,753	3,314	\$10B-\$50B	204,591	2,608	109,383	2,080
	Comerica Incorporated	MI	593,321	1,731	>\$50B	106,049	898	25,956	475
	Advanta Bk Corp	UT	479,073	60,641	\$1B-\$10B	479,073	60,641	479,073	60,641
	Mbna Corporation	DE	444,678	57,196	\$10B-\$50B	439,297	57,184	434,777	57,156
	Mellon Financial Corporation	PA	415,037	3,707	\$10B-\$50B	120,640	3,179	56,948	2,811
	Westamerica Bancorporation	CA	399,561	2,171	\$1B-\$10B	167,915	1,722	62,030	1,144
	Pacific Capital Bancorp	CA	273,847	1,992	\$1B-\$10B	98,314	1,664	46,384	1,384
	First Banks Inc.	MO	257,287	1,047	\$1B-\$10B	70,962	696	24,216	443
	Community Bk	CA	243,318	944	\$1B-\$10B	57,524	616	21,990	425
	Ge Cap Fncl	UT	243,151	64,101	\$1B-\$10B	238,086	64,092	236,431	64,081
	Cvb Financial Corp.	CA	236,185	1,376	\$1B-\$10B	90,898	1,088	39,350	796
	Ucbh Holdings Inc.	CA	205,614	471	\$1B-\$10B	25,113	161	4,160	54
	Bank One Corporation	IL	205,510	25,510	>\$50B	198,560	25,497	197,968	25,493
	Cathay Bancorp Inc.	CA	185,911	618	\$1B-\$10B	40,650	368	14,454	229
	J.P. Morgan Chase & Co.	NY	179,753	7,345	>\$50B	165,729	7,322	158,269	7,266
	Mid-State Bancshares	CA	179,374	1,124	\$1B-\$10B	72,882	930	33,955	717
	Nara Bancorp Inc.	CA	174,609	663	<\$1B	44,322	421	16,578	264
	Center Financial Corporation	CA	174,084	1,030	<\$1B	65,178	826	31,745	636
	Farmers & Mrch Bk	CA	173,260	930	\$1B-\$10B	58,507	723	23,909	526
	Wilshire St Bk	CA	156,498	568	<\$1B	38,727	337	11,731	188
	Pacific Union Bk	CA	153,472	964	<\$1B	64,253	793	31,420	605
	East West Bancorp Inc.	CA	152,834	368	\$1B-\$10B	21,959	162	4,324	65
	Hanmi Financial Corporation	CA	149,073	912	\$1B-\$10B	56,616	734	24,629	554
	Humboldt Bancorp	CA	145,441	724	<\$1B	48,111	544	17,244	372
	Silicon Valley Bancshares	CA	144,420	267	\$1B-\$10B	11,042	69	2,044	26
	Mechanics Bk	CA	138,779	759	\$1B-\$10B	37,633	587	21,556	503
	Fbop Corporation	IL	127,597	470	\$1B-\$10B	30,008	285	8,882	174
	Heritage Commerce Corp	CA	125,030	454	<\$1B	29,626	278	8,852	165
	Valley Independent Bk	CA	121,117	548	\$1B-\$10B	37,907	399	13,009	259
	Castle Creek Capital Partner	CA	115,327	668	<\$1B	49,100	540	21,464	387
	Sierra Bancorp	CA	111,722	842	<\$1B	53,203	718	18,404	513
	Trico Bancshares	CA	109,850	1,101	\$1B-\$10B	64,413	1,007	34,717	835
	California Community Financi	CA	106,684	526	\$1B-\$10B	36,384	386	15,134	267

Table 4A. Top Small Business Lenders by State Using CRA Data, 2002

State	Bank Name	HQ State	Small Business Lending (<\$1M)			Small Business Lending (<\$250k)		Small Business Lending (<\$100k)	
			LSBL\$ (1,000) (1)	LSBL# (2)	BK SZ 03 (3)	MSBL\$ (1,000) (4)	MSBL# (5)	SSBL\$ (1,000) (6)	SSBL# (7)
	Gbc Bancorp	CA	96,065	325	\$1B-\$10B	15,311	188	7,271	144
	First Northern Community Ban	CA	95,791	551	<\$1B	33,216	428	15,235	328
	Fremont Bancorporation	CA	95,045	382	\$1B-\$10B	28,838	269	11,120	173
	Manufacturers Bk	CA	93,437	262	\$1B-\$10B	16,388	134	5,116	77
	Popular Inc.	PR	92,209	408	\$1B-\$10B	20,017	272	9,276	213
	Northern Empire Bancshares	CA	88,771	268	<\$1B	16,372	137	3,588	70
	First Regional Bancorp	CA	83,530	327	<\$1B	28,175	228	8,306	127
	Central Coast Bancorp	CA	81,259	401	<\$1B	25,604	292	10,022	204
	Exchange Bk	CA	79,967	681	\$1B-\$10B	39,347	597	19,681	488
	Farmers & Merchants Bancorp	CA	78,365	410	<\$1B	25,530	313	10,198	230
	Redding Bancorp	CA	76,115	363	<\$1B	24,005	264	9,179	184
	Bank Of Marin	CA	76,079	619	<\$1B	35,932	546	17,293	447
	Rcb Corporation	CA	75,333	324	<\$1B	21,758	223	7,429	147
	Capital Corp Of The West	CA	73,853	404	<\$1B	30,633	327	11,417	219
	Wachovia Corporation	NC	71,986	146	>\$50B	4,432	38	1,242	22
	Community Bancorp Inc.	CA	68,840	220	<\$1B	11,325	113	4,223	77
	Cedars Bk	CA	68,226	248	<\$1B	17,564	160	6,085	97
	Usdb Bancorp	CA	67,331	372	\$1B-\$10B	29,017	295	10,334	192
	Bwc Financial Corp.	CA	66,598	353	<\$1B	23,370	271	12,881	215
	Montecito Bancorp	CA	66,413	356	<\$1B	23,080	271	9,330	199
	Fleetboston Financial Corpor	MA	61,662	7,493	>\$50B	58,529	7,487	57,968	7,483
	Foothill Independent Bancorp	CA	59,793	301	<\$1B	17,488	226	8,631	176
	Business Bancorp	CA	58,920	294	<\$1B	16,888	217	7,830	165
	Mb Financial Inc	IL	57,439	298	\$1B-\$10B	19,123	224	7,146	152
	1867 Western Financial Corpo	CA	56,836	305	\$1B-\$10B	19,206	232	8,301	169
	Desert Cmnty Bk	CA	56,597	262	<\$1B	14,892	178	6,245	130
	Far East Nb	CA	53,785	156	\$1B-\$10B	10,178	69	1,601	24
	Orient Bancorporation	CA	52,373	171	<\$1B	13,575	104	4,154	53
Colorado									
	Wells Fargo & Company	CA	664,010	16,337	>\$50B	444,846	15,906	326,220	15,212
	Zions Bancorporation	UT	388,358	2,816	\$10B-\$50B	162,068	2,382	71,304	1,883
	U.S. Bancorp	MN	352,017	7,127	>\$50B	156,123	6,763	92,145	6,411
	Keycorp	OH	311,029	1,746	>\$50B	98,805	1,341	37,840	1,007
	Community First Bankshares	ND	254,953	1,922	\$1B-\$10B	108,115	1,622	47,175	1,276
	Cobiz Inc.	CO	240,242	1,233	\$1B-\$10B	87,183	946	32,237	643
	Firstbank Holding Company Of	CO	169,893	2,385	\$1B-\$10B	75,572	2,201	36,475	1,982
	Guaranty Corporation	CO	169,367	800	\$1B-\$10B	57,639	585	21,147	395
	Lauritzen Corporation	NE	163,894	1,799	\$10B-\$50B	67,080	1,614	30,689	1,404
	Bank One Corporation	IL	156,456	8,722	>\$50B	109,475	8,627	90,432	8,526
	Compass Bancshares Inc.	AL	130,431	763	\$10B-\$50B	47,941	599	15,595	415
	Pinnacle Bancorp Inc.	NE	129,865	1,312	\$1B-\$10B	61,574	1,168	28,470	982
	Citywide Banks Of Colorado	CO	112,211	717	<\$1B	38,576	570	18,554	450
	Sturm Financial Group Inc.	CO	98,222	635	\$1B-\$10B	42,636	523	18,267	394
	Centennial Bank Holdings In	CO	95,005	886	<\$1B	49,957	793	21,789	626
	Advanta Bk Corp	UT	86,632	10,457	\$1B-\$10B	86,632	10,457	86,632	10,457
	Citigroup Inc.	NY	78,737	16,363	>\$50B	77,737	16,362	77,322	16,360
	Alpine Banks Of Colorado	CO	76,531	1,025	<\$1B	45,392	959	20,977	827

Table 4A. Top Small Business Lenders by State Using CRA Data, 2002

State	Bank Name	HQ State	Small Business Lending (<\$1M)			Small Business Lending (<\$250k)		Small Business Lending (<\$100k)	
			LSBL\$ (1,000) (1)	LSBL# (2)	BK SZ 03 (3)	MSBL\$ (1,000) (4)	MSBL# (5)	SSBL\$ (1,000) (6)	SSBL# (7)
	Mbna Corporation	DE	66,033	8,099	\$10B-\$50B	64,577	8,097	62,589	8,085
	American Express Centurion B	UT	62,580	10,788	\$10B-\$50B	62,580	10,788	62,450	10,787
Connecticut									
	Fleetboston Financial Corpor	MA	257,276	5,305	>\$50B	133,941	5,095	102,114	4,925
	Wachovia Corporation	NC	256,672	2,046	>\$50B	112,657	1,779	64,791	1,515
	J.P. Morgan Chase & Co.	NY	175,335	4,289	>\$50B	144,145	4,230	119,636	4,074
	Hudson United Bancorp	NJ	86,395	415	\$1B-\$10B	30,692	306	11,704	195
	Citigroup Inc.	NY	69,959	12,795	>\$50B	66,134	12,790	65,409	12,787
	American Express Centurion B	UT	65,566	9,622	\$10B-\$50B	65,566	9,622	65,566	9,622
	Banknorth Group Inc.	ME	61,686	316	\$10B-\$50B	21,777	246	8,537	176
	Wells Fargo & Company	CA	61,138	1,829	>\$50B	61,138	1,829	58,851	1,808
Delaware									
	Wilmington Trust Corporation	DE	199,307	1,011	\$1B-\$10B	73,843	768	25,264	488
	Pnc Financial Services Group	PA	121,422	1,083	>\$50B	52,362	950	30,325	830
	Wachovia Corporation	NC	82,216	630	>\$50B	34,343	537	18,995	449
	Mercantile Bankshares Corpor	MD	63,649	454	\$10B-\$50B	26,595	378	12,791	297
	Commercebank Na	FL	56,543	270	\$1B-\$10B	17,162	163	3,686	78
District of Columbia									
	Bb&T Corporation	NC	99,621	477	>\$50B	33,142	361	12,671	251
	Wachovia Corporation	NC	66,498	542	>\$50B	31,444	482	18,302	414
	Bank Of America Corporation	NC	51,832	509	>\$50B	18,427	449	9,802	406
Florida									
	Suntrust Banks Inc.	GA	2,010,715	24,219	>\$50B	967,341	22,195	573,834	19,973
	Wachovia Corporation	NC	1,861,949	15,598	>\$50B	785,853	13,647	484,999	11,976
	Amsouth Bancorporation	AL	1,116,728	14,434	\$10B-\$50B	611,916	13,423	414,325	12,296
	Bank Of America Corporation	NC	877,302	16,107	>\$50B	367,001	15,164	224,846	14,368
	Southtrust Corporation	AL	577,433	4,026	\$10B-\$50B	224,204	3,309	98,317	2,586
	Mbna Corporation	DE	362,615	46,845	\$10B-\$50B	350,306	46,826	345,557	46,798
	Wells Fargo & Company	CA	332,110	10,418	>\$50B	328,209	10,413	313,118	10,283
	Synovus Financial Corp.	GA	312,056	2,418	\$10B-\$50B	136,577	2,064	58,273	1,599
	American Express Centurion B	UT	306,285	43,523	\$10B-\$50B	306,285	43,523	305,043	43,515
	Citigroup Inc.	NY	298,018	82,689	>\$50B	298,018	82,689	297,888	82,688
	F.N.B. Corporation	FL	256,827	2,341	\$1B-\$10B	116,259	2,051	55,021	1,704
	Advanta Bk Corp	UT	245,941	30,672	\$1B-\$10B	245,941	30,672	245,941	30,672
	Colonial Bancgroup Inc. Th	AL	232,547	1,551	\$10B-\$50B	99,827	1,287	42,885	969
	Union Planters Corporation	TN	197,576	1,254	\$10B-\$50B	85,465	1,037	40,265	781
	Regions Financial Corporatio	AL	195,893	1,404	\$10B-\$50B	81,347	1,179	36,757	915
	Ge Cap Fndl	UT	184,658	51,192	\$1B-\$10B	184,348	51,191	183,948	51,189
	Mellon Financial Corporation	PA	179,211	2,113	\$10B-\$50B	84,613	1,923	44,978	1,699
	Tampa Banking Company The	FL	174,316	1,305	<\$1B	77,133	1,103	38,936	887
	Compass Bancshares Inc.	AL	165,879	1,219	\$10B-\$50B	59,392	1,004	29,994	833
	Cnb Florida Bancshares Inc.	FL	143,593	1,069	<\$1B	63,489	896	27,936	688
	Capital City Bank Group Inc	FL	127,172	1,532	\$1B-\$10B	68,135	1,416	36,118	1,210
	J.P. Morgan Chase & Co.	NY	126,763	5,791	>\$50B	123,913	5,786	120,019	5,760

Table 4A. Top Small Business Lenders by State Using CRA Data, 2002

State	Bank Name	HQ State	Small Business Lending (<\$1M)			Small Business Lending (<\$250k)		Small Business Lending (<\$100k)	
			LSBL\$ (1,000) (1)	LSBL# (2)	BK SZ 03 (3)	MSBL\$ (1,000) (4)	MSBL# (5)	SSBL\$ (1,000) (6)	SSBL# (7)
	Commercebanc Na	FL	118,028	761	\$1B-\$10B	40,465	615	19,750	502
	Bank One Corporation	IL	110,937	14,420	>\$50B	101,939	14,401	99,461	14,387
	Gold Banc Corporation Inc.	KS	107,913	675	\$1B-\$10B	43,908	534	17,517	384
	City National Bancshares In	FL	107,900	387	\$1B-\$10B	22,485	242	8,055	164
	Riverside Banking Company	FL	103,563	1,254	\$1B-\$10B	53,709	1,147	29,719	1,003
	Alabama National Bancorporat	AL	89,823	677	\$1B-\$10B	40,741	578	18,259	448
	Fifth Third Bancorp	OH	87,316	349	>\$50B	24,344	237	8,494	152
	Banc Corporation The	AL	85,373	817	\$1B-\$10B	39,147	724	17,713	594
	Transatlantic Bk	FL	80,919	610	<\$1B	36,084	521	19,786	433
	Republic Bancshares Inc.	FL	77,640	400	\$1B-\$10B	24,215	306	9,728	223
	Northern Trust Corporation	IL	75,712	352	\$10B-\$50B	25,296	257	9,452	172
	Ocean Bankshares Inc.	FL	71,610	638	\$1B-\$10B	31,747	562	20,448	495
	U.S. Bancorp	MN	69,674	3,982	>\$50B	47,586	3,940	38,952	3,891
	Kislak Financial Corporation	FL	65,659	375	<\$1B	26,557	303	11,027	215
	Totalbank	FL	64,421	2,934	<\$1B	42,739	2,887	28,683	2,808
	Citrus & Chemical Bancorpora	FL	61,750	608	<\$1B	34,778	553	18,117	452
	Provident Financial Group I	OH	59,344	273	\$10B-\$50B	18,017	192	5,920	122
	Florida Community Banks Inc	FL	58,772	566	<\$1B	26,882	506	14,115	430
	Tib Financial Corp.	FL	54,729	368	<\$1B	18,996	307	10,818	259
	Popular Inc.	PR	50,892	275	\$1B-\$10B	17,334	211	6,757	152
	Seacoast Banking Corporation	FL	50,865	479	\$1B-\$10B	19,305	418	12,052	372
Georgia									
	Synovus Financial Corp.	GA	1,483,610	12,658	\$10B-\$50B	633,067	10,998	295,496	9,001
	Suntrust Banks Inc.	GA	1,349,681	10,700	>\$50B	525,396	9,097	241,009	7,430
	Regions Financial Corporatio	AL	991,993	8,672	\$10B-\$50B	431,963	7,548	212,446	6,243
	Bb&T Corporation	NC	868,135	7,505	>\$50B	344,594	6,496	175,090	5,489
	Wachovia Corporation	NC	863,932	5,572	>\$50B	297,533	4,528	149,222	3,716
	Bank Of America Corporation	NC	334,198	4,767	>\$50B	140,028	4,421	72,674	4,052
	United Community Banks Inc.	GA	306,682	3,790	\$1B-\$10B	160,631	3,464	81,993	2,979
	Southtrust Corporation	AL	273,193	1,742	\$10B-\$50B	101,858	1,418	41,549	1,082
	Mbna Corporation	DE	220,956	23,989	\$10B-\$50B	213,701	23,972	201,332	23,893
	Main Street Banks Inc.	GA	197,992	2,049	\$1B-\$10B	93,737	1,834	49,220	1,575
	American Express Centurion B	UT	136,345	17,703	\$10B-\$50B	136,345	17,703	136,070	17,701
	Abs Investors Llc	GA	135,967	747	<\$1B	58,596	572	22,175	353
	Community Bankshares Inc.	GA	112,961	1,355	<\$1B	62,526	1,246	29,063	1,036
	Citigroup Inc.	NY	98,778	26,900	>\$50B	98,778	26,900	98,252	26,897
	Wells Fargo & Company	CA	97,081	3,076	>\$50B	96,081	3,075	92,585	3,045
	Brand Bkg Co	GA	96,854	1,017	<\$1B	38,164	898	18,580	780
	Advanta Bk Corp	UT	86,139	10,317	\$1B-\$10B	86,139	10,317	86,139	10,317
	Ge Cap Fncl	UT	85,148	23,007	\$1B-\$10B	84,553	23,005	84,193	23,003
	Summit Bank Corporation	GA	73,176	325	<\$1B	21,807	232	8,081	151
	Amsouth Bancorporation	AL	70,738	777	\$10B-\$50B	33,574	705	19,786	623
	Georgia Bank Financial Corpo	GA	68,410	795	<\$1B	35,181	724	19,071	623
	Queensborough Company The	GA	62,228	1,094	<\$1B	39,928	1,043	25,039	949
	Fidelity National Corporatio	GA	61,890	481	<\$1B	19,236	399	10,430	349
	Wgnb Corp.	GA	58,277	778	<\$1B	26,396	711	14,867	642
	Colonial Bancgroup Inc. Th	AL	55,007	369	\$10B-\$50B	18,801	306	9,037	246

Table 4A. Top Small Business Lenders by State Using CRA Data, 2002

State	Bank Name	HQ State	Small Business Lending (<\$1M)			Small Business Lending (<\$250k)		Small Business Lending (<\$100k)	
			LSBL\$ (1,000) (1)	LSBL# (2)	BK SZ 03 (3)	MSBL\$ (1,000) (4)	MSBL# (5)	SSBL\$ (1,000) (6)	SSBL# (7)
	U.S. Bancorp	MN	52,464	2,535	>\$50B	43,388	2,516	34,974	2,463
Hawaii	Bank Of The West	CA	242,718	3,282	\$10B-\$50B	105,026	3,021	61,400	2,782
	Bank Of Hawaii Corporation	HI	165,932	1,333	\$1B-\$10B	72,363	1,156	37,549	967
	Cb Bancshares Inc.	HI	108,193	952	\$1B-\$10B	61,676	865	36,497	729
	Hawaii National Bancshares	HI	78,699	646	<\$1B	36,644	562	18,474	461
	Cpb Inc.	HI	71,192	460	\$1B-\$10B	29,102	381	14,075	298
Idaho	Wells Fargo & Company	CA	270,494	5,851	>\$50B	170,287	5,651	114,774	5,337
	U.S. Bancorp	MN	262,713	3,027	>\$50B	100,241	2,733	53,285	2,474
	Keycorp	OH	139,403	787	>\$50B	49,874	616	18,840	441
	W.T.B. Financial Corporation	WA	96,027	662	\$1B-\$10B	39,992	548	16,125	414
	Zions Bancorporation	UT	91,199	828	\$10B-\$50B	45,530	735	19,495	581
	Bank Of Cmrc	ID	58,948	1,032	<\$1B	45,810	993	26,044	877
Illinois	Harris T&Sb	IL	656,481	4,872	\$10B-\$50B	232,769	4,106	102,038	3,367
	Lasalle Bk Na	IL	559,542	3,171	>\$50B	149,605	2,487	75,951	2,096
	Fifth Third Bancorp	OH	520,531	2,774	>\$50B	185,599	2,119	69,380	1,475
	First Midwest Bancorp Inc.	IL	476,753	3,282	\$1B-\$10B	186,789	2,726	83,009	2,138
	U.S. Bancorp	MN	454,980	8,056	>\$50B	239,169	7,646	134,448	7,041
	Bank One Corporation	IL	437,712	16,631	>\$50B	235,813	16,240	168,046	15,865
	Mb Financial Inc	IL	375,153	1,425	\$1B-\$10B	91,334	905	30,903	580
	West Suburban Bancorp Inc.	IL	375,116	1,654	\$1B-\$10B	113,486	1,132	35,167	697
	Amcore Financial Inc.	IL	228,661	1,234	\$1B-\$10B	75,362	931	30,709	676
	First Banks Inc.	MO	225,556	1,923	\$1B-\$10B	88,010	1,663	45,057	1,412
	Old Second Bancorp Inc.	IL	212,792	1,707	\$1B-\$10B	86,695	1,466	41,048	1,196
	Citigroup Inc.	NY	209,646	40,812	>\$50B	209,646	40,812	209,438	40,811
	First American Bank Corporat	IL	196,449	765	\$1B-\$10B	45,299	500	17,032	343
	Cib Marine Bancshares Inc.	WI	186,616	805	\$1B-\$10B	48,330	553	17,636	388
	Taylor Capital Group Inc.	IL	185,865	838	\$1B-\$10B	52,612	575	20,066	404
	American Chartered Bancorp	IL	177,980	690	\$1B-\$10B	44,111	441	15,529	287
	National City Corporation	OH	170,402	1,735	>\$50B	64,453	1,534	31,210	1,341
	Wells Fargo & Company	CA	170,103	5,150	>\$50B	152,458	5,112	140,388	5,025
	Advanta Bk Corp	UT	160,027	18,847	\$1B-\$10B	160,027	18,847	160,027	18,847
	Metropolitan Bank Group Inc	IL	156,273	763	\$1B-\$10B	52,868	551	15,574	339
	Northern Trust Corporation	IL	148,956	683	\$10B-\$50B	46,195	499	18,169	346
	Wintrust Financial Corporati	IL	147,220	761	\$1B-\$10B	48,998	571	19,837	403
	Mbna Corporation	DE	137,639	18,292	\$10B-\$50B	136,639	18,291	135,048	18,279
	Banc Ed Corp. The	IL	137,007	1,314	\$1B-\$10B	70,150	1,179	31,270	942
	Standard Bancshares Inc.	IL	132,253	728	\$1B-\$10B	47,468	558	17,579	396
	Commerce Bancshares Inc.	MO	121,814	763	\$10B-\$50B	39,943	618	18,255	489
	First Mid-Illinois Bancshare	IL	119,836	1,471	<\$1B	61,273	1,361	35,243	1,206
	Midwest Banc Holdings Inc.	IL	119,522	941	\$1B-\$10B	55,407	818	24,939	647
	American Express Centurion B	UT	116,874	16,794	\$10B-\$50B	116,874	16,794	116,874	16,794
	Associated Banc-Corp	WI	114,321	703	\$10B-\$50B	37,296	560	14,851	439

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	Union Planters Corporation	TN	109,395	1,067	\$10B-\$50B	50,357	949	26,834	806
	Fbop Corporation	IL	103,978	506	\$1B-\$10B	32,657	370	12,721	255
	Privatebancorp Inc.	IL	98,957	402	\$1B-\$10B	30,190	279	9,434	167
	Popular Inc.	PR	92,701	531	\$1B-\$10B	29,767	409	14,225	320
	Marine Bancorp Inc.	IL	90,628	485	<\$1B	25,565	360	10,731	272
	Main Street Trust Inc.	IL	86,422	766	\$1B-\$10B	33,246	659	17,229	568
	Ge Cap Fncl	UT	84,370	21,298	\$1B-\$10B	84,070	21,297	83,490	21,294
	Heartland Bancorp Inc.	IL	81,576	964	<\$1B	44,325	881	23,147	751
	J.P. Morgan Chase & Co.	NY	80,837	3,149	>\$50B	77,072	3,143	74,720	3,128
	Princeton National Bancorp	IL	78,545	750	<\$1B	31,955	659	16,302	563
	Bridgeview Bancorp Inc.	IL	78,257	461	\$1B-\$10B	21,966	358	8,505	286
	Home State Bancorp Inc.	IL	77,447	653	<\$1B	30,966	564	13,670	461
	West Pointe Bancorp Inc.	IL	75,777	629	<\$1B	37,494	556	16,852	439
	Itasca Bancorp Inc.	IL	72,144	479	<\$1B	29,735	397	11,787	299
	Banterra Corp	IL	70,957	915	<\$1B	42,816	851	25,332	745
	Lauritzen Corporation	NE	69,055	1,534	\$10B-\$50B	37,698	1,473	22,199	1,382
	Peotone Bancorp Inc.	IL	65,324	440	<\$1B	27,104	357	11,782	270
	Great Lakes Financial Resour	IL	62,029	536	<\$1B	32,313	481	17,270	397
	Hometown Community Bancorp	IL	61,841	654	<\$1B	28,434	589	14,334	505
	Palos Bancshares Inc.	IL	61,515	383	<\$1B	25,203	306	10,878	220
	Bank Of America Corporation	NC	56,773	580	>\$50B	15,218	501	9,119	464
	Marquette National Corporati	IL	55,943	300	\$1B-\$10B	19,785	228	7,833	161
	South Holland Bancorp Inc.	IL	55,840	488	<\$1B	30,301	434	13,137	329
	First Busey Corporation	IL	55,313	557	\$1B-\$10B	30,430	503	14,866	413
	Marshall & Ilsley Corporatio	WI	54,745	207	\$10B-\$50B	13,774	132	3,789	80
	Mid Illinois Bancorp Inc.	IL	54,260	464	<\$1B	24,056	402	11,768	330
	New Lenox Holding Company	IL	52,637	274	<\$1B	14,207	201	5,972	156
	Charter One Financial Inc.	OH	52,446	467	\$10B-\$50B	25,141	411	15,929	362
	Midland States Bancorp Inc.	IL	50,477	412	<\$1B	20,938	353	9,998	287
Indiana	Fifth Third Bancorp	OH	644,084	3,663	>\$50B	236,591	2,889	97,990	2,108
	Old National Bancorp	IN	346,621	2,942	\$1B-\$10B	143,635	2,555	70,032	2,132
	National City Corporation	OH	344,402	4,091	>\$50B	157,773	3,727	82,438	3,278
	Bank One Corporation	IL	278,856	7,391	>\$50B	146,752	7,121	87,337	6,784
	1st Source Corporation	IN	221,254	1,737	\$1B-\$10B	102,036	1,477	47,124	1,153
	First Merchants Corporation	IN	218,444	2,264	\$1B-\$10B	110,466	2,033	55,770	1,713
	Irwin Financial Corporation	IN	208,735	975	\$1B-\$10B	65,576	689	22,460	445
	Hasten Bancshares	IN	176,852	992	\$1B-\$10B	57,113	760	25,941	582
	Union Planters Corporation	TN	156,403	1,310	\$10B-\$50B	67,551	1,129	32,173	918
	Star Financial Group Inc.	IN	145,557	1,288	\$1B-\$10B	73,102	1,131	32,694	897
	Lakeland Financial Corporati	IN	145,086	914	\$1B-\$10B	53,176	734	23,505	564
	Wells Fargo & Company	CA	143,031	3,204	>\$50B	99,038	3,120	79,567	2,997
	Salin Bancshares Inc.	IN	133,712	813	<\$1B	56,935	662	21,726	459
	Keycorp	OH	117,085	773	>\$50B	40,366	630	17,096	503
	Monroe Bancorp	IN	85,391	779	<\$1B	43,060	693	20,965	567
	Community Bank Shares Of Ind	IN	82,953	511	<\$1B	35,859	422	13,862	281
	First Financial Bancorp	OH	81,488	1,212	\$1B-\$10B	48,779	1,146	29,420	1,025

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	U.S. Bancorp	MN	79,514	2,479	>\$50B	53,836	2,423	34,134	2,294
	National Bank Of Indianapolis	IN	78,879	361	<\$1B	24,002	251	8,923	164
	Citigroup Inc.	NY	78,489	21,501	>\$50B	78,489	21,501	78,489	21,501
	Mbna Corporation	DE	77,903	11,412	\$10B-\$50B	77,112	11,410	75,673	11,401
	Mainsource Financial Group	IN	75,942	1,707	\$1B-\$10B	49,123	1,650	31,148	1,542
	First Bancshares Inc.	IN	75,664	552	\$1B-\$10B	34,549	468	15,985	361
	Advanta Bk Corp	UT	73,182	8,529	\$1B-\$10B	73,182	8,529	73,182	8,529
	Mercantile Bancorp Inc.	IN	71,296	419	<\$1B	29,421	343	10,413	234
	First Financial Corporation	IN	63,397	876	\$1B-\$10B	39,922	824	22,186	721
	First Indiana Corporation	IN	62,839	347	\$1B-\$10B	19,845	261	8,944	204
	First Farmers Financial Corp	IN	60,819	680	<\$1B	30,795	614	15,279	522
	Farmers Bancorp Frankfort	IN	60,355	553	<\$1B	33,147	499	15,293	386
	Ge Cap Fncl	UT	57,057	13,195	\$1B-\$10B	57,057	13,195	56,907	13,194
	Huntington Bancshares Incorp	OH	56,175	740	\$10B-\$50B	30,116	695	22,954	655
	Grabill Bancorp	IN	54,569	413	<\$1B	19,322	344	9,869	288
Iowa	U.S. Bancorp	MN	477,418	5,823	>\$50B	208,771	5,304	114,838	4,758
	Wells Fargo & Company	CA	320,227	5,132	>\$50B	168,468	4,848	106,356	4,483
	West Bancorporation Inc.	IA	143,377	1,190	<\$1B	56,727	1,035	30,354	877
	First American Bank Group L	IA	105,149	845	<\$1B	41,299	726	18,318	600
	Btc Financial Corporation	IA	84,373	293	\$1B-\$10B	17,144	185	5,848	121
	Heartland Financial Usa Inc	IA	68,788	398	\$1B-\$10B	23,284	313	9,536	230
	Amtrust Inc.	IA	68,646	452	<\$1B	24,667	369	10,944	290
	Hills Bancorporation	IA	65,804	870	\$1B-\$10B	34,586	805	19,803	715
	Isb Financial Corp.	IA	61,336	623	<\$1B	31,385	561	15,115	463
	Fidelity Ban Corporation	IA	60,747	846	<\$1B	31,872	791	17,597	712
	Qcr Holdings Inc.	IL	60,266	513	<\$1B	22,935	438	10,371	366
	Lincoln Bancorp	IA	51,712	802	<\$1B	30,109	756	17,209	679
	Iowa First Bancshares Corp.	IA	50,381	630	<\$1B	33,789	592	15,664	484
Kansas	Intrust Financial Corporatio	KS	267,800	2,395	\$1B-\$10B	104,982	2,086	48,188	1,761
	Commerce Bancshares Inc.	MO	204,650	1,857	\$10B-\$50B	84,618	1,633	44,646	1,405
	U.S. Bancorp	MN	178,269	2,097	>\$50B	70,824	1,890	36,350	1,689
	Bank Of America Corporation	NC	122,067	1,215	>\$50B	40,761	1,065	20,549	950
	Umb Financial Corporation	MO	117,908	889	\$1B-\$10B	40,823	746	17,727	618
	Commerce Financial Corporati	KS	99,856	1,297	<\$1B	46,426	1,200	21,706	1,051
	Hillcrest Bancshares Inc.	KS	99,533	857	\$1B-\$10B	58,644	776	31,395	601
	Gold Banc Corporation Inc.	KS	94,982	1,087	\$1B-\$10B	42,149	986	22,021	864
	Sunflower Banks Inc.	KS	84,605	809	<\$1B	39,134	723	21,757	625
	Valley View Bancshares Inc.	KS	78,894	657	\$1B-\$10B	33,632	565	15,712	456
	Whitcorp Financial Company	KS	74,069	713	<\$1B	22,387	619	12,184	561
	First Olathe Bancshares Inc	KS	71,582	494	\$1B-\$10B	27,161	411	11,600	320
	Emprise Financial Corporatio	KS	62,651	486	<\$1B	24,810	411	10,290	325
	Central Of Kansas Inc.	KS	62,184	1,131	<\$1B	40,459	1,084	21,560	972
	Blue Valley Ban Corp.	KS	54,177	372	<\$1B	23,185	307	9,643	229

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Kentucky									
	Fifth Third Bancorp	OH	366,140	1,892	>\$50B	129,209	1,439	49,235	991
	Bb&T Corporation	NC	356,634	2,474	>\$50B	87,074	2,022	43,821	1,776
	National City Corporation	OH	295,718	3,136	>\$50B	119,814	2,804	62,127	2,484
	U.S. Bancorp	MN	256,418	3,936	>\$50B	138,157	3,706	73,993	3,341
	Pnc Financial Services Group	PA	150,858	1,483	>\$50B	70,147	1,339	42,614	1,184
	Central Bancshares Inc.	KY	138,862	1,001	\$1B-\$10B	55,833	848	24,660	669
	Republic Bancorp Inc.	KY	131,323	795	\$1B-\$10B	56,489	633	18,794	405
	Community Trust Bancorp Inc	KY	121,520	1,515	\$1B-\$10B	75,360	1,423	41,063	1,203
	Bank One Corporation	IL	116,671	3,784	>\$50B	65,711	3,678	38,982	3,532
	Bank Of Kentucky Financial C	KY	111,019	704	<\$1B	43,504	562	17,801	416
	Whitaker Bank Corporation Of	KY	98,013	1,895	\$1B-\$10B	56,489	1,810	33,322	1,669
	S. Y. Bancorp Inc.	KY	88,885	850	\$1B-\$10B	48,551	760	20,887	586
	Farmers Capital Bank Corpora	KY	74,730	960	\$1B-\$10B	36,832	876	19,220	765
	First Southern Bancorp Inc.	KY	73,946	752	<\$1B	38,033	675	18,715	564
	Traditional Bancorporation	KY	70,006	878	<\$1B	35,274	810	17,318	705
	Union Planters Corporation	TN	53,154	491	\$10B-\$50B	23,251	430	10,389	355
Louisiana									
	Whitney Holding Corporation	LA	754,338	5,401	\$1B-\$10B	330,904	4,588	141,750	3,523
	Hibernia Corporation	LA	546,641	5,324	\$10B-\$50B	251,857	4,738	130,238	4,044
	Regions Financial Corporatio	AL	404,662	4,048	\$10B-\$50B	197,473	3,621	100,688	3,047
	Bank One Corporation	IL	280,241	6,631	>\$50B	145,500	6,371	80,951	6,009
	Amsouth Bancorporation	AL	236,838	2,188	\$10B-\$50B	111,057	1,932	57,293	1,631
	Hancock Holding Company	MS	187,518	2,395	\$1B-\$10B	109,715	2,226	57,677	1,907
	Firsttrust Corporation	LA	124,111	918	<\$1B	53,219	774	23,099	601
	Bancorpsouth Inc.	MS	104,963	961	\$10B-\$50B	52,848	859	23,858	689
	Iberiabank Corporation	LA	104,067	782	\$1B-\$10B	46,738	662	18,281	487
	Parish Nb	LA	81,975	705	<\$1B	38,379	616	18,473	488
	First Guaranty Bk	LA	79,285	779	<\$1B	34,608	682	18,019	585
	Sabine Bancshares Inc.	LA	74,789	1,018	<\$1B	43,277	952	23,382	831
	Ctb Financial Corporation	LA	66,031	984	<\$1B	34,568	922	20,801	842
	Union Planters Corporation	TN	63,516	433	\$10B-\$50B	23,359	353	11,011	279
	Cameron Bancshares Inc.	LA	60,473	962	<\$1B	35,050	910	20,375	824
	Midsouth Bancorp Inc.	LA	57,460	672	<\$1B	25,930	616	16,404	555
	One American Corp.	LA	55,470	626	<\$1B	27,093	570	11,524	477
Maine									
	Banknorth Group Inc.	ME	311,653	2,375	\$10B-\$50B	131,550	2,036	61,711	1,631
	Keycorp	OH	178,595	1,040	>\$50B	64,033	818	25,740	616
	Camden National Corporation	ME	92,604	1,024	<\$1B	52,294	939	25,709	785
	Fleetboston Financial Corpor	MA	64,696	1,190	>\$50B	32,785	1,139	24,509	1,094
Maryland									
	Mercantile Bankshares Corpor	MD	727,366	5,762	\$10B-\$50B	291,920	4,903	144,981	4,056
	Bb&T Corporation	NC	389,761	2,319	>\$50B	133,033	1,838	56,488	1,413
	Wachovia Corporation	NC	312,699	2,823	>\$50B	147,861	2,508	90,507	2,199
	Bank Of America Corporation	NC	296,114	3,778	>\$50B	108,766	3,420	58,681	3,130

Table 4A. Top Small Business Lenders by State Using CRA Data, 2002

State	Bank Name	HQ State	Small Business Lending (<\$1M)			Small Business Lending (<\$250k)		Small Business Lending (<\$100k)	
			LSBL\$ (1,000) (1)	LSBL# (2)	BK SZ 03 (3)	MSBL\$ (1,000) (4)	MSBL# (5)	SSBL\$ (1,000) (6)	SSBL# (7)
	Suntrust Banks Inc.	GA	228,283	2,288	>\$50B	88,225	2,029	46,768	1,783
	Manufacturers & Traders Tc	NY	201,197	1,757	>\$50B	91,554	1,542	41,156	1,261
	Sandy Spring Bancorp Inc.	MD	174,720	927	\$1B-\$10B	55,828	695	21,309	497
	F&M Bancorp	MD	135,501	1,102	\$1B-\$10B	60,668	944	29,363	769
	Susquehanna Bancshares Inc.	PA	115,100	807	\$1B-\$10B	45,721	669	22,557	536
	Mbna Corporation	DE	109,052	13,372	\$10B-\$50B	107,771	13,369	105,057	13,353
	Provident Bankshares Corpora	MD	100,183	386	\$1B-\$10B	23,625	260	8,496	177
	Wells Fargo & Company	CA	84,658	2,476	>\$50B	84,390	2,475	80,693	2,442
	Citigroup Inc.	NY	78,305	19,469	>\$50B	78,305	19,469	78,305	19,469
	Shore Bancshares Inc.	MD	74,663	915	<\$1B	36,106	840	19,901	744
	Advanta Bk Corp	UT	69,629	8,279	\$1B-\$10B	69,629	8,279	69,629	8,279
	American Express Centurion B	UT	68,828	11,303	\$10B-\$50B	68,482	11,302	68,332	11,301
	First Virginia Banks Inc.	VA	57,906	566	\$10B-\$50B	25,619	496	13,618	426
	U.S. Bancorp	MN	53,802	2,999	>\$50B	45,496	2,978	38,622	2,935
Massachusetts									
	Citizens Bk Of Ma	MA	538,508	4,346	\$10B-\$50B	183,283	3,728	90,299	3,209
	Banknorth Group Inc.	ME	366,449	2,192	\$10B-\$50B	134,085	1,752	55,596	1,305
	Fleetboston Financial Corpor	MA	355,965	9,210	>\$50B	188,510	8,919	153,831	8,732
	Citigroup Inc.	NY	112,863	22,814	>\$50B	111,621	22,811	111,158	22,808
	American Express Centurion B	UT	111,573	15,752	\$10B-\$50B	111,573	15,752	110,455	15,745
	Wells Fargo & Company	CA	111,393	3,433	>\$50B	109,560	3,431	105,203	3,392
	Chittenden Corporation	VT	97,802	777	\$1B-\$10B	45,595	673	22,577	537
	Advanta Bk Corp	UT	94,158	11,096	\$1B-\$10B	94,158	11,096	94,158	11,096
	Mbna Corporation	DE	92,537	11,918	\$10B-\$50B	90,537	11,916	90,027	11,912
	J.P. Morgan Chase & Co.	NY	84,282	3,034	>\$50B	81,082	3,029	78,934	3,015
	Ccbt Financial Companies In	MA	82,181	721	\$1B-\$10B	43,306	640	17,915	494
	Independent Bank Corp.	MA	80,862	995	\$1B-\$10B	43,888	925	27,191	827
	Enterprise Bancorp Inc.	MA	66,278	559	<\$1B	31,841	492	14,139	390
	Boston Private Financial Hol	MA	59,482	222	\$1B-\$10B	12,344	135	5,327	97
Michigan									
	Fifth Third Bancorp	OH	1,533,822	8,266	>\$50B	569,113	6,463	206,874	4,450
	Lasalle Bk Na	IL	1,027,810	4,544	>\$50B	279,781	3,247	101,975	2,293
	Comerica Incorporated	MI	1,016,751	4,520	>\$50B	294,493	3,161	104,654	2,115
	Citizens Banking Corporation	MI	753,196	4,330	\$1B-\$10B	263,824	3,392	106,859	2,511
	National City Corporation	OH	647,876	6,840	>\$50B	264,076	6,103	132,713	5,338
	Capitol Bancorp Ltd.	MI	468,562	3,095	\$1B-\$10B	201,663	2,532	81,864	1,842
	Bank One Corporation	IL	460,271	12,172	>\$50B	224,819	11,677	138,756	11,194
	Huntington Bancshares Incorp	OH	330,581	4,123	\$10B-\$50B	181,081	3,837	127,837	3,544
	Mercantile Bank Corporation	MI	322,400	1,452	\$1B-\$10B	96,996	1,016	34,368	668
	Chemical Financial Corporati	MI	311,322	3,141	\$1B-\$10B	170,742	2,843	82,223	2,311
	Macatawa Bank Corporation	MI	234,142	1,713	\$1B-\$10B	111,724	1,478	48,573	1,116
	Wells Fargo & Company	CA	174,261	4,810	>\$50B	143,042	4,744	121,779	4,609
	Republic Bancorp Inc.	MI	167,568	710	\$1B-\$10B	50,134	484	14,412	276
	Citigroup Inc.	NY	136,552	33,988	>\$50B	136,552	33,988	136,202	33,986
	Independent Bank Corporation	MI	125,663	1,217	\$1B-\$10B	76,161	1,112	36,619	872
	Advanta Bk Corp	UT	124,783	14,673	\$1B-\$10B	124,783	14,673	124,783	14,673

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	Irwin Financial Corporation	IN	114,665	499	\$1B-\$10B	37,134	349	10,872	195
	Mbna Corporation	DE	114,439	16,506	\$10B-\$50B	113,155	16,504	111,863	16,496
	Fnbh Bancorp Inc.	MI	105,908	881	<\$1B	51,924	767	23,242	601
	Charter One Financial Inc.	OH	98,254	931	\$10B-\$50B	45,984	840	30,354	749
	Tcf Financial Corporation	MN	93,935	307	\$10B-\$50B	21,921	181	4,806	93
	U.S. Bancorp	MN	89,515	7,802	>\$50B	78,733	7,782	74,641	7,756
	O.A.K. Financial Corporation	MI	82,718	539	<\$1B	34,464	444	12,358	321
	Ge Cap Fncl	UT	80,578	20,528	\$1B-\$10B	80,578	20,528	80,378	20,527
	American Express Centurion B	UT	79,790	12,928	\$10B-\$50B	79,790	12,928	79,415	12,926
	Southern Michigan Bancorp I	MI	68,307	586	<\$1B	28,506	505	15,396	428
	Ibt Bancorp Inc.	MI	62,583	632	<\$1B	34,627	572	16,114	459
	Fentura Bancorp Inc.	MI	55,206	372	<\$1B	22,541	306	9,889	235
	Peoples State Bank	MI	50,956	266	<\$1B	15,914	201	6,781	151
Minnesota									
	U.S. Bancorp	MN	860,284	18,173	>\$50B	389,938	17,274	243,474	16,455
	Wells Fargo & Company	CA	683,569	12,585	>\$50B	386,147	11,988	262,506	11,270
	Otto Bremer Foundation	MN	443,893	3,534	\$1B-\$10B	202,283	3,053	92,312	2,421
	Associated Banc-Corp	WI	267,839	1,991	\$10B-\$50B	112,643	1,667	49,906	1,308
	Marshall & Ilsley Corporatio	WI	222,367	724	\$10B-\$50B	44,301	420	13,971	263
	First National Financial Ser	MN	124,460	845	<\$1B	50,717	692	20,557	521
	Community First Bankshares	ND	100,922	1,324	\$1B-\$10B	57,833	1,235	29,541	1,061
	Farmers & Merchants Financia	MN	94,128	634	<\$1B	35,642	524	14,967	406
	Western Bancshares Inc.	MN	86,284	560	<\$1B	37,301	462	14,802	338
	Advanta Bk Corp	UT	72,431	8,231	\$1B-\$10B	72,431	8,231	72,431	8,231
	Stearns Financial Services	MN	68,333	535	<\$1B	28,511	458	12,809	366
	Premier Bk	MN	60,532	401	<\$1B	34,660	349	7,889	195
	Citigroup Inc.	NY	58,022	11,706	>\$50B	58,022	11,706	57,892	11,705
	Excel Bank Corporation	MN	55,497	220	<\$1B	15,465	149	3,489	82
	Mbna Corporation	DE	55,210	7,138	\$10B-\$50B	55,210	7,138	54,861	7,136
Mississippi									
	Trustmark Corporation	MS	545,020	6,958	\$1B-\$10B	278,393	6,421	167,002	5,774
	Bancorpsouth Inc.	MS	412,284	5,985	\$10B-\$50B	224,458	5,583	132,321	5,016
	Amsouth Bancorporation	AL	302,201	3,634	\$10B-\$50B	161,915	3,343	103,711	3,014
	Peoples Holding Company The	MS	201,148	2,739	\$1B-\$10B	119,605	2,562	64,684	2,233
	Union Planters Corporation	TN	192,781	2,949	\$10B-\$50B	99,480	2,751	58,351	2,509
	Hancock Holding Company	MS	158,788	2,928	\$1B-\$10B	99,373	2,799	60,771	2,559
	Banplus Corporation	MS	141,097	2,795	\$1B-\$10B	90,291	2,683	52,287	2,456
	First M & F Corporation	MS	114,929	2,062	\$1B-\$10B	68,874	1,966	42,323	1,797
	Community Bancshares Of Miss	MS	101,702	1,681	\$1B-\$10B	58,890	1,591	35,723	1,449
	Nbc Capital Corporation	MS	98,397	2,321	\$1B-\$10B	62,230	2,242	41,082	2,109
	Citizens Holding Company	MS	89,236	2,136	<\$1B	68,223	2,085	43,577	1,927
	State Bank & Trust Company E	MS	75,794	2,156	<\$1B	62,081	2,116	36,142	1,953
	Peoples Financial Corporatio	MS	73,883	679	<\$1B	31,867	602	14,864	502
	Planters Holding Company	MS	70,829	1,415	<\$1B	49,524	1,371	29,177	1,244
	Citizens Nb Of Meridian	MS	65,195	747	<\$1B	29,100	676	15,960	597

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Missouri									
	U.S. Bancorp	MN	759,158	8,545	>\$50B	342,731	7,747	184,395	6,825
	Central Banccompany	MO	713,593	7,946	\$1B-\$10B	364,423	7,238	186,258	6,188
	Commerce Bancshares Inc.	MO	571,010	5,465	\$10B-\$50B	240,742	4,847	132,250	4,221
	Allegiant Bancorp Inc.	MO	265,251	2,156	\$1B-\$10B	110,203	1,858	52,029	1,516
	Bank Of America Corporation	NC	245,959	2,411	>\$50B	73,897	2,112	37,911	1,913
	Marshall & Ilsley Corporatio	WI	209,066	950	\$10B-\$50B	65,829	666	22,698	426
	Umb Financial Corporation	MO	172,423	1,366	\$1B-\$10B	61,712	1,165	28,099	980
	Enterprise Financial Service	MO	168,434	897	<\$1B	60,073	675	23,332	471
	Union Planters Corporation	TN	137,241	1,499	\$10B-\$50B	61,214	1,348	32,174	1,173
	First Banks Inc.	MO	137,017	903	\$1B-\$10B	48,082	727	21,944	574
	Valley View Bancshares Inc.	KS	90,791	707	\$1B-\$10B	35,210	599	15,563	478
	Citigroup Inc.	NY	79,287	17,736	>\$50B	79,287	17,736	79,157	17,735
	Trustcorp Financial Inc	MO	77,245	371	<\$1B	25,407	278	10,526	194
	Advanta Bk Corp	UT	76,118	8,796	\$1B-\$10B	76,118	8,796	76,118	8,796
	Great Southern Bancorp Inc.	MO	75,945	501	\$1B-\$10B	25,010	405	11,578	326
	Mbna Corporation	DE	64,453	8,961	\$10B-\$50B	64,453	8,961	64,068	8,959
	Cardinal Bancorp Inc.	MO	60,745	539	<\$1B	26,927	469	12,514	384
	Wells Fargo & Company	CA	60,113	1,961	>\$50B	60,113	1,961	58,323	1,947
	Hillcrest Bancshares Inc.	KS	58,131	241	\$1B-\$10B	14,577	163	5,394	110
	Montgomery Bancorporation I	MO	52,192	326	<\$1B	19,315	263	7,255	194
	Arvest Bank Group Inc.	AR	51,193	482	\$1B-\$10B	22,385	422	11,565	357
Montana									
	First Interstate Bancsystem	MT	208,077	2,819	\$1B-\$10B	121,930	2,634	66,632	2,296
	Glacier Bancorp Inc.	MT	199,094	1,910	\$1B-\$10B	102,969	1,711	50,672	1,396
	Stockman Financial Corporati	MT	104,758	1,133	<\$1B	53,690	1,028	25,434	863
	Wells Fargo & Company	CA	94,514	2,383	>\$50B	60,681	2,317	46,666	2,233
	Mountain West Financial Corp	MT	86,641	794	<\$1B	42,841	705	18,177	565
	U.S. Bancorp	MN	70,840	1,044	>\$50B	29,707	966	15,077	884
	Rocky Mountain Bancorporatio	MT	53,411	739	<\$1B	31,304	692	15,246	593
New York									
	J.P. Morgan Chase & Co.	NY	2,389,154	47,127	>\$50B	1,896,449	46,217	1,502,245	43,848
	Hsbc Bk Usa	NY	1,298,672	12,840	>\$50B	521,657	11,474	294,347	10,227
	M&T Bank Corporation	NY	1,200,250	7,963	\$1B-\$10B	424,159	6,561	202,705	5,343
	Citigroup Inc.	NY	998,673	67,562	>\$50B	730,551	67,059	527,334	66,005
	North Fork Bancorporation I	NY	800,499	8,695	\$10B-\$50B	446,648	8,068	304,916	7,336
	Fleetboston Financial Corpor	MA	610,583	14,914	>\$50B	369,426	14,485	298,725	14,110
	Keycorp	OH	420,042	2,418	>\$50B	139,012	1,890	57,022	1,456
	Bank Of New York Company Inc	NY	356,797	4,984	>\$50B	175,493	4,656	126,239	4,385
	American Express Centurion B	UT	351,145	48,829	\$10B-\$50B	350,392	48,827	347,897	48,812
	Financial Institutions Inc.	NY	320,667	3,928	\$1B-\$10B	185,250	3,648	101,831	3,163
	Wells Fargo & Company	CA	302,038	8,642	>\$50B	298,893	8,636	285,858	8,518
	Advanta Bk Corp	UT	248,875	30,699	\$1B-\$10B	248,875	30,699	248,875	30,699
	Nbt Bancorp Inc.	NY	204,515	2,190	\$1B-\$10B	111,741	1,999	57,805	1,689
	Wachovia Corporation	NC	199,982	1,542	>\$50B	76,899	1,321	44,446	1,151
	State Bancorp Inc.	NY	197,194	799	\$1B-\$10B	59,198	551	17,928	338

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	Charter One Financial Inc.	OH	196,639	2,032	\$10B-\$50B	105,489	1,851	66,600	1,633
	Mbna Corporation	DE	196,514	24,101	\$10B-\$50B	195,114	24,098	191,936	24,079
	Valley National Bancorp	NJ	148,644	403	\$1B-\$10B	21,778	197	5,725	112
	Bsb Bancorp Inc.	NY	134,429	804	\$1B-\$10B	51,380	650	21,239	476
	Popular Inc.	PR	109,363	488	\$1B-\$10B	31,534	325	7,826	183
	Atlantic Bk Of Ny	NY	106,751	4,551	\$1B-\$10B	52,778	4,453	36,748	4,357
	Tompkins Trustco Inc.	NY	104,412	1,127	\$1B-\$10B	55,446	1,029	28,705	875
	Ge Cap Fncl	UT	101,316	27,359	\$1B-\$10B	101,056	27,358	100,456	27,355
	Community Bank System Inc.	NY	96,359	1,513	\$1B-\$10B	62,828	1,440	38,274	1,290
	U.S.B. Holding Co. Inc.	NY	86,752	352	\$1B-\$10B	24,269	237	7,199	144
	Bank One Corporation	IL	84,077	11,410	>\$50B	82,702	11,408	82,452	11,407
	Canandaigua National Corpora	NY	77,397	772	<\$1B	36,581	686	18,445	578
	Banknorth Group Inc.	ME	76,889	611	\$10B-\$50B	32,557	532	16,301	437
	Hudson Valley Holding Corp.	NY	70,996	328	\$1B-\$10B	20,360	242	7,903	173
	Nara Bancorp Inc.	CA	66,264	296	<\$1B	24,119	216	8,098	126
	Chemung Financial Corporatio	NY	61,743	407	<\$1B	24,142	341	11,568	272
	Arrow Financial Corporation	NY	61,010	756	\$1B-\$10B	30,644	700	18,616	630
	Suffolk Bancorp	NY	57,469	388	\$1B-\$10B	26,921	331	11,021	244
	Adirondack Tc	NY	54,307	676	<\$1B	30,924	622	16,618	539
	Solvay Bank Corp.	NY	52,739	644	<\$1B	31,544	594	18,807	517
	Bridge Bancorp Inc.	NY	51,881	334	<\$1B	17,715	269	8,427	216
	Smithtown Bancorp Inc.	NY	50,282	250	<\$1B	15,855	187	6,453	134
Nebraska									
	Lauritzen Corporation	NE	329,049	3,519	\$10B-\$50B	132,220	3,167	66,961	2,790
	U.S. Bancorp	MN	207,690	3,004	>\$50B	82,078	2,789	42,545	2,570
	Pinnacle Bancorp Inc.	NE	199,855	3,090	\$1B-\$10B	112,290	2,912	68,130	2,653
	Wells Fargo & Company	CA	157,229	4,328	>\$50B	93,424	4,199	62,133	4,009
	Spectrum Bancorporation Inc	NE	130,178	1,132	\$1B-\$10B	55,520	982	27,029	810
	Security National Corporatio	NE	80,540	542	<\$1B	32,469	444	13,283	333
	Farmers & Merchants Investme	NE	73,157	702	\$1B-\$10B	42,706	637	24,130	524
	American National Corporatio	NE	53,026	539	\$1B-\$10B	26,064	488	13,932	417
Nevada									
	Zions Bancorporation	UT	289,699	1,817	\$10B-\$50B	101,234	1,470	45,192	1,165
	Wells Fargo & Company	CA	217,568	9,089	>\$50B	170,393	9,005	155,290	8,913
	Western Alliance Bancorporat	NV	130,696	857	\$1B-\$10B	61,689	729	27,518	545
	U.S. Bancorp	MN	106,732	1,438	>\$50B	36,836	1,309	17,921	1,207
	Bank Of America Corporation	NC	89,768	1,523	>\$50B	30,235	1,419	19,051	1,357
	Bank Of The West	CA	72,876	456	\$10B-\$50B	27,499	373	12,929	296
	Capitol Bancorp Ltd.	MI	71,282	397	\$1B-\$10B	29,527	314	12,085	217
New Hampshire									
	Banknorth Group Inc.	ME	291,481	2,300	\$10B-\$50B	135,877	1,990	63,538	1,563
	Granite State Bankshares In	NH	102,156	734	<\$1B	45,821	619	19,623	471
	Fleetboston Financial Corpor	MA	80,215	1,439	>\$50B	36,122	1,368	27,590	1,323
New Jersey									

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State	Bank Name	HQ State	Small Business Lending (<\$1M)			Small Business Lending (<\$250k)		Small Business Lending (<\$100k)	
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	Wachovia Corporation	NC	1,243,183	9,763	>\$50B	525,889	8,458	303,249	7,260
	Pnc Financial Services Group	PA	590,077	7,599	>\$50B	310,753	7,105	230,360	6,656
	Fleetboston Financial Corpor	MA	584,008	12,253	>\$50B	285,642	11,719	212,433	11,321
	Commerce Bancorp Inc.	NJ	390,124	2,599	\$10B-\$50B	131,933	2,105	57,611	1,687
	Valley National Bancorp	NJ	381,991	1,724	\$1B-\$10B	108,257	1,236	40,315	856
	J.P. Morgan Chase & Co.	NY	331,936	9,008	>\$50B	288,723	8,933	257,649	8,721
	American Express Centurion B	UT	181,954	27,000	\$10B-\$50B	180,957	26,999	178,920	26,986
	Fulton Financial Corporation	PA	156,998	1,088	\$1B-\$10B	70,061	912	27,638	669
	Mbna Corporation	DE	153,593	18,340	\$10B-\$50B	152,548	18,337	149,944	18,320
	Wells Fargo & Company	CA	148,287	4,284	>\$50B	146,681	4,282	141,196	4,232
	Sun Bancorp Inc	NJ	136,275	788	\$1B-\$10B	50,670	617	20,330	451
	Citigroup Inc.	NY	132,761	27,602	>\$50B	124,141	27,587	120,130	27,566
	Yardville National Bancorp	NJ	128,267	668	\$1B-\$10B	47,569	512	15,843	326
	Advanta Bk Corp	UT	124,545	15,192	\$1B-\$10B	124,545	15,192	124,545	15,192
	Amboy Bancorporation	NJ	107,116	496	\$1B-\$10B	29,627	353	10,607	244
	Hudson United Bancorp	NJ	95,666	513	\$1B-\$10B	35,869	393	14,545	269
	Lakeland Bancorp Inc.	NJ	94,491	625	\$1B-\$10B	44,030	511	17,772	367
	Bank Of New York Company In	NY	74,212	1,328	>\$50B	49,648	1,279	37,709	1,214
	United National Bancorp	NJ	72,003	413	\$1B-\$10B	28,444	330	11,188	231
	U.S. Bancorp	MN	65,661	3,794	>\$50B	49,759	3,756	39,936	3,690
	Minotola Nb	NJ	62,889	453	<\$1B	26,283	386	13,888	316
	Ge Cap Fncl	UT	59,807	16,761	\$1B-\$10B	59,807	16,761	59,807	16,761
	Newfield Bancorp Inc.	NJ	52,529	419	<\$1B	25,192	359	9,714	261
	Unity Bancorp Inc.	NJ	52,258	176	<\$1B	11,661	100	2,687	50
New Mexico									
	Wells Fargo & Company	CA	265,810	5,670	>\$50B	178,514	5,495	132,880	5,230
	First State Bancorporation	NM	168,475	1,414	\$1B-\$10B	72,032	1,227	32,862	1,006
	Bok Financial Corporation	OK	77,703	319	\$10B-\$50B	20,799	218	8,300	150
	Heartland Financial Usa Inc	IA	76,388	546	\$1B-\$10B	27,686	452	12,607	364
	Trinity Capital Corporation	NM	67,991	471	<\$1B	29,742	396	11,487	280
	Bank Of America Corporation	NC	63,813	1,037	>\$50B	28,800	970	15,361	899
North Carolina									
	Bb&T Corporation	NC	2,719,789	25,563	>\$50B	1,201,552	22,759	619,075	19,414
	Wachovia Corporation	NC	1,388,486	8,963	>\$50B	473,163	7,263	229,419	5,923
	First Citizens Bancshares I	NC	1,304,434	13,984	\$10B-\$50B	592,677	12,498	301,121	10,785
	Rbc Centura Bk	NC	384,014	2,996	\$10B-\$50B	158,349	2,558	70,071	2,046
	National Commerce Financial	TN	360,488	4,068	\$10B-\$50B	172,825	3,677	80,663	3,144
	Bank Of America Corporation	NC	337,923	4,048	>\$50B	99,334	3,628	54,443	3,373
	Mbna Corporation	DE	306,300	30,426	\$10B-\$50B	285,456	30,387	263,844	30,256
	Fidelity Bancshares (N.C.)	NC	191,638	1,838	\$1B-\$10B	92,864	1,642	40,721	1,332
	First Charter Corporation	NC	176,286	1,401	\$1B-\$10B	79,917	1,202	36,858	948
	First Bancorp	NC	166,792	2,130	\$1B-\$10B	94,392	1,977	50,417	1,699
	Southtrust Corporation	AL	161,254	1,126	\$10B-\$50B	64,219	943	30,264	750
	Lsb Bancshares Inc.	NC	154,054	1,276	<\$1B	72,130	1,096	34,896	883
	Southern Bancshares (N.C.)	NC	139,950	1,605	<\$1B	75,335	1,469	36,274	1,236
	Citigroup Inc.	NY	111,954	27,930	>\$50B	111,954	27,930	111,804	27,929

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	Fnb Financial Services Corpo	NC	111,919	714	\$1B-\$10B	61,949	589	17,347	311
	Fnb Corp.	NC	109,482	755	<\$1B	44,061	633	20,626	494
	Bank Of Granite Corporation	NC	94,358	1,354	<\$1B	56,190	1,272	30,340	1,122
	Capital Bank Corporation	NC	93,503	645	<\$1B	35,156	535	16,722	425
	Southern Community Financial	NC	88,303	603	<\$1B	41,800	501	15,322	340
	Wells Fargo & Company	CA	88,283	2,752	>\$50B	87,083	2,750	83,869	2,722
	Ecb Bancorp Inc.	NC	86,194	779	<\$1B	38,365	681	17,770	555
	Peoples Bancorp Of North Car	NC	83,283	819	<\$1B	41,149	735	21,287	621
	Advanta Bk Corp	UT	81,527	9,629	\$1B-\$10B	81,527	9,629	81,527	9,629
	Ge Cap Fncl	UT	78,183	20,923	\$1B-\$10B	77,903	20,922	77,583	20,920
	Regions Financial Corporatio	AL	75,539	392	\$10B-\$50B	22,693	293	10,157	226
	First South Bancorp Inc.	NC	72,008	516	<\$1B	37,444	442	15,424	298
	First Nb Of Shelby	NC	66,272	776	<\$1B	37,311	710	19,021	601
	Four Oaks Fincorp Inc.	NC	60,016	999	<\$1B	33,339	941	20,359	865
	American Express Centurion B	UT	59,351	8,954	\$10B-\$50B	59,351	8,954	58,812	8,951
	High Point Bank Corporation	NC	56,416	513	<\$1B	24,114	452	13,558	390
	United Community Banks Inc.	GA	55,098	759	\$1B-\$10B	33,083	707	19,431	627
North Dakota									
	Wells Fargo & Company	CA	118,025	1,706	>\$50B	62,031	1,602	38,812	1,469
	Otto Bremer Foundation	MN	116,487	1,022	\$1B-\$10B	48,930	894	25,087	752
	State Bankshares Inc.	ND	91,028	720	<\$1B	36,137	618	17,577	510
	Alerus Financial Corporation	ND	69,467	479	<\$1B	28,258	400	14,070	316
	Watford City Bancshares Inc	ND	68,367	975	<\$1B	42,709	918	22,689	792
	U.S. Bancorp	MN	67,368	1,360	>\$50B	29,349	1,294	17,011	1,227
	Community First Bankshares	ND	55,825	536	\$1B-\$10B	22,907	465	12,088	401
Ohio									
	Fifth Third Bancorp	OH	1,905,414	9,145	>\$50B	640,632	6,778	227,632	4,462
	National City Corporation	OH	842,672	9,747	>\$50B	360,185	8,837	184,072	7,816
	Keycorp	OH	781,666	3,738	>\$50B	202,995	2,684	80,397	2,020
	U.S. Bancorp	MN	750,308	11,411	>\$50B	371,990	10,673	193,922	9,664
	Huntington Bancshares Incorp	OH	722,895	7,716	\$10B-\$50B	353,009	7,034	237,670	6,390
	Firstmerit Corporation	OH	658,440	3,561	\$10B-\$50B	253,168	2,800	104,554	1,960
	Bank One Corporation	IL	486,324	12,966	>\$50B	252,769	12,475	149,508	11,885
	Sky Financial Group Inc.	OH	419,739	2,917	\$10B-\$50B	162,735	2,401	71,831	1,865
	Park National Corporation	OH	413,684	4,143	\$1B-\$10B	210,734	3,748	109,834	3,157
	Provident Financial Group I	OH	212,062	829	\$10B-\$50B	53,543	527	16,932	313
	Citigroup Inc.	NY	166,311	43,168	>\$50B	166,311	43,168	165,860	43,166
	Unizan Financial Corp.	OH	159,619	954	\$1B-\$10B	51,458	742	18,794	549
	Pnc Financial Services Group	PA	149,253	1,219	>\$50B	56,652	1,051	33,256	922
	Charter One Financial Inc.	OH	124,254	1,114	\$10B-\$50B	60,162	990	34,711	841
	Wells Fargo & Company	CA	123,301	3,842	>\$50B	121,701	3,839	115,096	3,790
	Advanta Bk Corp	UT	118,895	13,856	\$1B-\$10B	118,895	13,856	118,895	13,856
	Cnbc Bancorp	OH	118,484	749	<\$1B	47,745	614	18,629	452
	Mbna Corporation	DE	118,444	16,009	\$10B-\$50B	117,008	16,005	115,507	15,996
	First Financial Bancorp	OH	115,776	1,036	\$1B-\$10B	50,708	903	24,920	752
	Ge Cap Fncl	UT	96,518	24,718	\$1B-\$10B	96,068	24,717	95,614	24,714

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	Second Bancorp Incorporated	OH	91,525	462	\$1B-\$10B	35,818	352	12,689	220
	American Express Centurion B	UT	79,590	10,608	\$10B-\$50B	79,590	10,608	79,590	10,608
	First Citizens Banc Corp	OH	73,804	585	<\$1B	30,225	496	15,306	409
	Rurban Financial Corp.	OH	72,108	747	<\$1B	37,165	673	18,283	556
	Wayne Bancorp Inc.	OH	61,307	478	<\$1B	23,310	401	11,760	334
	Farmers & Merchants Bancorp	OH	57,450	878	<\$1B	36,559	832	20,614	740
Oklahoma									
	Bok Financial Corporation	OK	397,036	1,982	\$10B-\$50B	131,902	1,473	48,390	1,006
	Bancfirst Corporation	OK	329,592	4,773	\$1B-\$10B	180,525	4,477	102,361	4,010
	Arvest Bank Group Inc.	AR	270,977	3,915	\$1B-\$10B	148,263	3,656	84,144	3,281
	Southwest Bancorp Inc.	OK	181,701	1,091	\$1B-\$10B	69,364	885	30,094	660
	F & M Bancorporation	OK	173,327	1,215	<\$1B	68,570	1,013	30,172	798
	Local Financial Corporation	OK	113,807	586	\$1B-\$10B	32,718	443	15,008	343
	Gold Banc Corporation Inc.	KS	103,582	1,061	\$1B-\$10B	44,847	948	23,355	818
	Spirit Bankcorp Inc.	OK	66,365	950	<\$1B	35,904	887	20,532	795
	Durant Bancorp Inc.	OK	61,989	1,172	<\$1B	34,537	1,118	23,564	1,051
	Americrest Bancshares Inc.	OK	61,317	795	<\$1B	36,586	738	21,020	642
	Bank Of America Corporation	NC	60,948	822	>\$50B	20,275	755	12,430	708
	Citigroup Inc.	NY	56,704	13,164	>\$50B	56,704	13,164	56,704	13,164
Oregon									
	U.S. Bancorp	MN	680,155	8,371	>\$50B	241,005	7,554	110,121	6,859
	Wells Fargo & Company	CA	348,362	12,010	>\$50B	274,942	11,880	243,830	11,687
	Keycorp	OH	269,365	1,463	>\$50B	86,029	1,108	33,081	829
	Umpqua Holdings Corporation	OR	238,918	1,961	\$1B-\$10B	109,945	1,711	50,696	1,385
	Pacific Continental Corporat	OR	141,628	956	<\$1B	71,147	809	22,656	503
	West Coast Bancorp	OR	120,023	844	\$1B-\$10B	55,254	721	24,382	547
	Bank Of America Corporation	NC	115,013	2,998	>\$50B	56,846	2,892	36,893	2,784
	Columbia Bancorp	OR	106,185	913	<\$1B	47,119	790	24,667	655
	Cascade Bancorp	OR	103,421	910	<\$1B	45,404	790	20,373	650
	Bank Of The West	CA	96,344	854	\$10B-\$50B	37,989	748	19,820	648
	Premierwest Bancorp	OR	77,876	557	<\$1B	34,170	473	15,329	373
	American Express Centurion B	UT	55,734	12,844	\$10B-\$50B	55,734	12,844	55,484	12,843
	Citigroup Inc.	NY	51,848	11,176	>\$50B	51,848	11,176	51,698	11,175
	Advanta Bk Corp	UT	50,126	6,183	\$1B-\$10B	50,126	6,183	50,126	6,183
Pennsylvania									
	Wachovia Corporation	NC	1,468,638	9,408	>\$50B	520,237	7,724	273,046	6,378
	Pnc Financial Services Group	PA	1,346,773	13,675	>\$50B	624,327	12,357	399,307	11,109
	National City Corporation	OH	387,599	4,943	>\$50B	205,945	4,579	115,648	4,042
	Fulton Financial Corporation	PA	353,226	2,589	\$1B-\$10B	157,508	2,182	66,447	1,667
	M&T Bank Corporation	NY	337,265	2,417	\$1B-\$10B	132,238	2,041	67,137	1,692
	S & T Bancorp Inc.	PA	301,267	2,208	\$1B-\$10B	105,719	1,823	47,651	1,490
	Mbna Corporation	DE	261,665	37,072	\$10B-\$50B	257,075	37,062	251,564	37,030
	Susquehanna Bancshares Inc.	PA	261,262	2,599	\$1B-\$10B	125,821	2,326	65,125	1,984
	F.N.B. Corporation	FL	253,833	1,961	\$1B-\$10B	121,353	1,704	54,610	1,319
	Fleetboston Financial Corpor	MA	200,433	4,311	>\$50B	81,931	4,116	64,934	4,029

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	Manufacturers & Traders Tc	NY	175,983	1,488	>\$50B	92,007	1,318	40,408	1,017
	Commerce Bancorp Inc.	NJ	170,782	870	\$10B-\$50B	55,402	652	21,186	455
	Citigroup Inc.	NY	166,488	39,029	>\$50B	166,488	39,029	166,003	39,026
	Advanta Bk Corp	UT	156,201	17,582	\$1B-\$10B	156,201	17,582	156,201	17,582
	National Penn Bancshares In	PA	155,826	848	\$1B-\$10B	59,518	657	23,759	453
	First Commonwealth Financial	PA	142,659	1,320	\$1B-\$10B	76,434	1,188	37,545	957
	Wells Fargo & Company	CA	131,429	4,304	>\$50B	129,214	4,300	126,068	4,272
	American Express Centurion B	UT	114,513	16,327	\$10B-\$50B	114,213	16,326	113,995	16,324
	Mellon Financial Corporation	PA	107,987	785	\$10B-\$50B	34,990	655	15,307	539
	Sky Financial Group Inc.	OH	103,389	659	\$10B-\$50B	36,179	537	15,579	424
	Community Banks Inc.	PA	102,921	788	\$1B-\$10B	50,782	685	21,118	513
	Pennrock Financial Services	PA	98,999	829	\$1B-\$10B	50,401	725	22,656	562
	Ge Cap Fncl	UT	98,246	25,769	\$1B-\$10B	95,996	25,764	95,746	25,763
	Sterling Financial Corporati	PA	93,130	688	\$1B-\$10B	41,055	586	18,082	451
	Harleysville National Corpor	PA	80,297	439	\$1B-\$10B	34,246	347	10,461	208
	U.S. Bancorp	MN	75,896	3,515	>\$50B	58,153	3,475	44,135	3,392
	Cnb Financial Corporation	PA	75,179	680	<\$1B	38,015	599	17,655	481
	Univest Corporation Of Penns	PA	72,436	543	\$1B-\$10B	30,951	457	14,978	363
	J.P. Morgan Chase & Co.	NY	70,281	2,735	>\$50B	65,936	2,727	63,642	2,713
	Wilmington Trust Corporation	DE	66,339	195	\$1B-\$10B	11,561	98	2,854	52
	First National Community Ban	PA	64,606	660	<\$1B	30,454	596	20,633	546
	Bank One Corporation	IL	64,242	8,519	>\$50B	60,812	8,514	60,198	8,511
	Qnb Corp.	PA	64,010	506	<\$1B	30,848	439	16,279	358
	Hibshman Trust For Ephrata N	PA	63,419	822	<\$1B	36,882	769	20,787	669
	Bryn Mawr Bank Corporation	PA	57,152	350	<\$1B	18,919	272	9,176	218
	Sun Bancorp Inc.	PA	56,507	353	\$1B-\$10B	18,750	286	7,175	215
	Fidelity D& D Bancorp Inc.	PA	54,649	457	<\$1B	24,036	404	12,693	337
	Mid Penn Bancorp Inc.	PA	53,428	441	<\$1B	34,438	405	15,215	265
	Omega Financial Corporation	PA	52,727	574	\$1B-\$10B	29,376	523	14,453	439
	Pennsylvania Commerce Bancor	PA	52,057	374	<\$1B	25,699	322	11,534	239
	Leesport Financial Corp.	PA	51,731	382	<\$1B	24,455	321	11,232	246
	Firstservice Bk	PA	51,163	246	<\$1B	14,989	177	6,647	128
	Ibt Bancorp Inc.	PA	50,788	320	<\$1B	22,029	261	7,711	177
Rhode Island									
	Citizens Bk Of Ma	MA	141,709	2,117	\$10B-\$50B	78,767	1,986	48,666	1,809
	Fleetboston Financial Corpor	MA	119,362	1,614	>\$50B	51,161	1,493	31,458	1,385
	Bancorp Rhode Island Inc.	RI	87,780	571	\$1B-\$10B	41,360	480	17,935	349
	Washington Trust Bancorp In	RI	52,509	342	\$1B-\$10B	19,964	275	7,688	203
South Carolina									
	Bb&T Corporation	NC	777,937	7,606	>\$50B	355,633	6,785	178,871	5,772
	Wachovia Corporation	NC	612,735	3,367	>\$50B	199,167	2,617	76,282	1,932
	Synovus Financial Corp.	GA	420,790	4,210	\$10B-\$50B	203,579	3,777	101,315	3,181
	Bank Of America Corporation	NC	264,690	2,569	>\$50B	81,714	2,234	38,965	1,985
	South Financial Group The	SC	262,965	2,264	\$1B-\$10B	113,784	1,953	50,481	1,586
	First Citizens Bancorporatio	SC	250,097	3,480	\$1B-\$10B	146,024	3,251	79,052	2,848
	First National Corporation	SC	209,273	2,122	\$1B-\$10B	107,871	1,907	53,154	1,578

Table 4A. Top Small Business Lenders by State Using CRA Data, 2002

State	Bank Name	HQ State	Small Business Lending (<\$1M)			Small Business Lending (<\$250k)		Small Business Lending (<\$100k)	
			LSBL\$ (1,000) (1)	LSBL# (2)	BK SZ 03 (3)	MSBL\$ (1,000) (4)	MSBL# (5)	SSBL\$ (1,000) (6)	SSBL# (7)
	Cnb Corporation	SC	152,572	2,684	<\$1B	95,465	2,558	58,480	2,332
	Regions Financial Corporatio	AL	150,471	1,134	\$10B-\$50B	62,468	957	27,064	744
	Mbna Corporation	DE	124,097	13,147	\$10B-\$50B	116,526	13,133	108,918	13,086
	Southtrust Corporation	AL	108,814	731	\$10B-\$50B	41,899	598	17,674	463
	Palmetto Bancshares Inc.	SC	96,863	1,533	<\$1B	56,827	1,449	33,710	1,307
South Dakota									
	Wells Fargo & Company	CA	221,705	3,532	>\$50B	125,735	3,337	77,043	3,052
	U.S. Bancorp	MN	145,909	1,203	>\$50B	50,149	1,017	20,078	853
	Minnehaha Banshares Inc.	SD	122,323	987	<\$1B	48,518	849	23,781	709
	Dacotah Banks Inc.	SD	106,861	1,822	<\$1B	66,238	1,731	37,219	1,552
	Spectrum Bancorporation Inc	NE	51,950	684	\$1B-\$10B	28,670	638	15,776	561
Tennessee									
	First Tennessee National Cor	TN	976,268	7,284	\$10B-\$50B	414,211	6,178	194,694	4,935
	Amsouth Bancorporation	AL	961,610	10,834	\$10B-\$50B	482,659	9,927	315,302	8,985
	Suntrust Banks Inc.	GA	683,662	5,587	>\$50B	262,652	4,787	121,232	3,982
	Regions Financial Corporatio	AL	281,812	2,454	\$10B-\$50B	119,986	2,145	57,881	1,781
	Union Planters Corporation	TN	245,182	2,197	\$10B-\$50B	104,546	1,919	51,128	1,606
	Greene County Bancshares In	TN	172,257	1,649	<\$1B	86,113	1,477	42,434	1,227
	Bb&T Corporation	NC	158,252	1,434	>\$50B	66,774	1,255	33,228	1,061
	Bank Of America Corporation	NC	144,254	1,665	>\$50B	48,028	1,492	26,718	1,378
	First South Bancorp Inc.	TN	139,896	3,144	\$1B-\$10B	75,286	3,020	45,499	2,837
	U.S. Bancorp	MN	118,449	3,076	>\$50B	66,884	2,968	42,876	2,829
	Bancorpsouth Inc.	MS	106,969	1,227	\$10B-\$50B	56,235	1,116	31,063	963
	National Commerce Financial	TN	86,680	623	\$10B-\$50B	30,737	512	13,469	417
	First Farmers And Merchants	TN	77,444	968	<\$1B	39,236	887	20,607	775
	Citizens National Bancorp I	TN	77,154	784	<\$1B	37,475	718	19,140	605
	Citigroup Inc.	NY	74,452	19,899	>\$50B	74,452	19,899	74,172	19,897
	F&M Financial Corporation	TN	63,681	1,112	<\$1B	40,355	1,064	26,111	977
	First Citizens Bancshares I	TN	62,386	849	<\$1B	37,210	798	21,414	700
	Cavalry Bancorp Inc.	TN	60,186	663	<\$1B	39,426	620	21,032	511
	Mbna Corporation	DE	60,120	8,781	\$10B-\$50B	59,370	8,779	58,382	8,773
	Franklin Financial Corporati	TN	57,853	666	<\$1B	30,735	610	15,566	528
	Wells Fargo & Company	CA	54,370	1,695	>\$50B	53,103	1,693	50,208	1,672
	Trust One Bk	TN	52,315	413	<\$1B	23,924	349	10,556	274
	Ge Cap Fncl	UT	51,150	13,213	\$1B-\$10B	51,150	13,213	50,779	13,211
	Southtrust Corporation	AL	51,096	285	\$10B-\$50B	16,241	214	6,330	156
	Trustmark Corporation	MS	50,685	434	\$1B-\$10B	21,582	370	10,143	305
Texas									
	Wells Fargo & Company	CA	1,413,096	32,904	>\$50B	1,038,012	32,158	829,001	30,913
	J.P. Morgan Chase & Co.	NY	1,118,335	19,551	>\$50B	849,414	19,046	693,179	18,141
	Cullen/Frost Bankers Inc.	TX	1,103,439	5,908	\$10B-\$50B	390,402	4,573	152,023	3,234
	Compass Bancshares Inc.	AL	735,284	5,894	\$10B-\$50B	299,291	5,086	155,704	4,285
	Bank Of America Corporation	NC	446,706	7,165	>\$50B	173,396	6,693	103,085	6,293
	Sterling Bancshares Inc.	TX	434,183	3,882	\$1B-\$10B	196,675	3,398	96,782	2,810
	Bank One Corporation	IL	427,263	18,831	>\$50B	273,133	18,519	199,086	18,113

Table 4A. Top Small Business Lenders by State Using CRA Data, 2002

State	Bank Name	HQ State	Small Business Lending (<\$1M)			Small Business Lending (<\$250k)		Small Business Lending (<\$100k)	
			LSBL\$ (1,000) (1)	LSBL# (2)	BK SZ 03 (3)	MSBL\$ (1,000) (4)	MSBL# (5)	SSBL\$ (1,000) (6)	SSBL# (7)
	Texas Regional Bancshares I	TX	393,340	4,469	\$1B-\$10B	186,819	4,059	103,988	3,578
	Citigroup Inc.	NY	361,310	85,393	>\$50B	358,381	85,390	357,743	85,386
	Regions Financial Corporatio	AL	325,006	3,307	\$10B-\$50B	169,453	2,997	86,691	2,527
	International Bancshares Cor	TX	280,333	2,887	\$1B-\$10B	134,383	2,591	63,657	2,168
	Advanta Bk Corp	UT	265,824	32,130	\$1B-\$10B	265,824	32,130	265,824	32,130
	Southwest Bancorporation Of	TX	257,618	1,705	\$1B-\$10B	96,011	1,403	45,277	1,126
	Bok Financial Corporation	OK	246,925	1,675	\$10B-\$50B	101,987	1,399	47,339	1,098
	American Express Centurion B	UT	235,700	32,206	\$10B-\$50B	235,400	32,205	233,919	32,196
	Southtrust Corporation	AL	227,044	1,569	\$10B-\$50B	80,243	1,299	43,548	1,084
	Comerica Incorporated	MI	224,002	1,149	>\$50B	59,123	845	27,038	667
	Ge Cap Fncl	UT	218,521	56,348	\$1B-\$10B	217,121	56,345	216,821	56,343
	Incus Co. Ltd.	XX	201,277	2,728	\$1B-\$10B	118,338	2,549	65,940	2,238
	Mbna Corporation	DE	197,758	25,889	\$10B-\$50B	197,258	25,888	195,718	25,879
	Maedgen & White Ltd.	TX	195,352	2,290	\$1B-\$10B	118,935	2,139	69,514	1,826
	First Financial Bankshares	TX	188,336	2,557	\$1B-\$10B	103,246	2,387	57,467	2,118
	Amarillo National Bancorp I	TX	156,383	4,215	\$1B-\$10B	96,059	4,092	66,330	3,908
	Hibernia Corporation	LA	155,476	1,690	\$10B-\$50B	79,860	1,540	43,491	1,334
	American State Financial Cor	TX	152,464	2,692	\$1B-\$10B	86,874	2,564	52,818	2,368
	Woodforest Financial Group	TX	117,786	1,275	\$1B-\$10B	63,472	1,156	31,841	967
	Whitney Holding Corporation	LA	117,267	749	\$1B-\$10B	47,621	613	19,742	466
	Overton Financial Corporatio	TX	114,621	1,634	<\$1B	73,076	1,540	39,837	1,345
	Central Bancorp Inc.	TX	111,726	662	<\$1B	40,877	523	17,103	384
	Southside Bancshares Incorp	TX	110,592	1,208	\$1B-\$10B	56,563	1,099	30,155	942
	Broadway Bancshares Inc.	TX	103,042	844	\$1B-\$10B	46,121	738	22,678	609
	Prosperity Bancshares Inc.	TX	96,480	925	\$1B-\$10B	41,721	818	22,752	700
	Metrocorp Bancshares Inc.	TX	90,718	443	<\$1B	28,712	330	10,320	222
	Security Holding Company	TX	88,923	1,305	<\$1B	51,691	1,224	28,147	1,086
	Americo Bancshares Inc.	TX	85,717	1,066	<\$1B	45,095	980	24,454	855
	Texas Capital Bancshares In	TX	84,290	539	\$1B-\$10B	27,918	429	12,334	337
	Mow/Rpw li Ltd.	TX	83,583	883	<\$1B	43,300	808	22,371	695
	Guaranty Bancshares Inc.	TX	82,865	1,477	<\$1B	54,393	1,418	33,898	1,294
	Castle Creek Capital Partner	CA	81,476	1,140	<\$1B	44,543	1,068	23,951	944
	Jefferson Bancshares Inc.	TX	81,048	723	<\$1B	34,947	633	18,072	536
	Central Community Corporatio	TX	78,564	839	<\$1B	31,733	744	16,665	659
	U.S. Bancorp	MN	78,502	4,844	>\$50B	56,404	4,800	46,311	4,738
	Inwood Bancshares Inc.	TX	77,881	449	<\$1B	25,561	350	13,449	286
	Legacy Texas Group Inc.	TX	76,159	677	<\$1B	39,805	606	19,835	493
	American Bank Holding Corpor	TX	74,154	737	<\$1B	36,736	660	21,190	570
	Colonial Bancgroup Inc. Th	AL	71,796	473	\$10B-\$50B	30,713	400	13,361	307
	South Plains Financial Inc.	TX	71,353	870	<\$1B	35,045	795	18,597	696
	Jsa Family Limited Partnersh	TX	68,518	1,378	<\$1B	43,688	1,328	30,327	1,244
	Snb Bancshares Inc.	TX	66,264	405	<\$1B	22,931	320	10,290	250
	West Financial Inc.	TX	65,424	498	<\$1B	32,873	429	15,465	331
	Firstperryton Bancorp Inc.	TX	65,226	988	<\$1B	36,918	931	22,205	843
	Bancorpsouth Inc.	MS	64,024	1,076	\$10B-\$50B	36,403	1,020	22,633	936
	Doss Ltd.	TX	63,802	803	\$1B-\$10B	31,406	740	18,770	668
	National United Bancshares	TX	61,495	1,219	<\$1B	47,346	1,184	28,935	1,055
	Commerce National Financial	TX	61,328	638	<\$1B	38,554	595	15,971	454

Table 4A. Top Small Business Lenders by State Using CRA Data, 2002

State	Bank Name	HQ State	Small Business Lending (<\$1M)			Small Business Lending (<\$250k)		Small Business Lending (<\$100k)	
			LSBL\$ (1,000) (1)	LSBL# (2)	BK SZ 03 (3)	MSBL\$ (1,000) (4)	MSBL# (5)	SSBL\$ (1,000) (6)	SSBL# (7)
	Diboll State Bancshares Inc	TX	56,628	730	<\$1B	30,094	680	18,495	609
	Inb Financial Corporation	TX	53,825	456	<\$1B	20,256	394	9,843	332
	First National Bank Group I	TX	50,660	810	\$1B-\$10B	31,911	774	20,382	706
Utah	Zions Bancorporation	UT	593,962	4,878	\$10B-\$50B	234,618	4,199	106,019	3,483
	Wells Fargo & Company	CA	328,648	7,748	>\$50B	197,307	7,499	149,506	7,228
	Keycorp	OH	124,731	566	>\$50B	30,108	404	10,150	302
	U.S. Bancorp	MN	101,343	2,198	>\$50B	43,245	2,083	27,547	1,995
	Community First Bankshares	ND	75,001	363	\$1B-\$10B	25,145	262	6,515	148
	Bou Bancorp Inc.	UT	67,152	466	<\$1B	24,208	380	12,138	307
	Barnes Bancorporation	UT	64,352	393	<\$1B	22,671	314	9,003	237
Vermont	Banknorth Group Inc.	ME	164,106	1,255	\$10B-\$50B	72,677	1,078	32,567	847
	Chittenden Corporation	VT	117,763	1,021	\$1B-\$10B	56,475	903	29,224	746
	Merchants Bk	VT	54,681	577	<\$1B	22,105	510	10,802	441
Virginia	Wachovia Corporation	NC	955,241	6,497	>\$50B	350,517	5,381	183,211	4,473
	Bb&T Corporation	NC	926,558	7,619	>\$50B	393,764	6,594	196,061	5,472
	Suntrust Banks Inc.	GA	818,492	6,844	>\$50B	293,758	5,905	140,964	5,033
	Bank Of America Corporation	NC	285,760	3,533	>\$50B	103,639	3,208	56,979	2,944
	Mbna Corporation	DE	218,687	24,389	\$10B-\$50B	210,892	24,371	200,378	24,310
	First Citizens Bancshares I	NC	169,816	1,433	\$10B-\$50B	68,557	1,227	33,295	1,020
	First Virginia Banks Inc.	VA	147,916	1,826	\$10B-\$50B	79,135	1,698	42,696	1,491
	Townebank	VA	120,630	1,044	<\$1B	54,557	904	23,312	724
	Virginia Financial Group In	VA	113,901	872	\$1B-\$10B	49,647	744	21,129	576
	Mercantile Bankshares Corpor	MD	102,569	999	\$10B-\$50B	42,085	882	21,644	761
	Union Bankshares Corporation	VA	99,731	854	\$1B-\$10B	41,907	742	19,995	613
	Citigroup Inc.	NY	93,630	22,225	>\$50B	93,630	22,225	92,947	22,220
	Wells Fargo & Company	CA	92,413	2,848	>\$50B	91,413	2,847	87,638	2,812
	American Express Centurion B	UT	84,669	14,974	\$10B-\$50B	84,669	14,974	83,295	14,967
	Resource Bankshares Corporat	VA	81,386	385	<\$1B	23,367	279	8,704	194
	Advanta Bk Corp	UT	75,791	9,274	\$1B-\$10B	75,791	9,274	75,791	9,274
	Burke & Herbert B&Tc	VA	71,307	588	\$1B-\$10B	32,629	503	14,051	391
	Virginia Commerce Bancorp I	VA	69,628	347	<\$1B	23,176	262	8,424	181
	Old Point Financial Corporat	VA	65,986	613	<\$1B	35,472	550	17,827	449
	United Bankshares Inc.	WV	58,621	291	\$1B-\$10B	22,862	231	7,465	148
	American National Bankshares	VA	57,876	671	<\$1B	30,776	615	15,753	523
	Southern Financial Bancorp	VA	53,444	180	\$1B-\$10B	12,382	110	2,864	54
	Ge Cap Fncl	UT	50,163	13,212	\$1B-\$10B	50,163	13,212	49,313	13,207
Washington	U.S. Bancorp	MN	874,158	8,288	>\$50B	276,829	7,200	124,099	6,366
	Bank Of America Corporation	NC	554,184	10,096	>\$50B	233,502	9,536	144,908	9,043
	Keycorp	OH	515,368	2,671	>\$50B	155,641	1,998	57,100	1,480
	W.T.B. Financial Corporation	WA	344,848	2,222	\$1B-\$10B	134,053	1,803	56,657	1,366

Table 4A. Top Small Business Lenders by State Using CRA Data, 2002

State	Bank Name	HQ State	Small Business Lending (<\$1M)			Small Business Lending (<\$250k)		Small Business Lending (<\$100k)	
			LSBL\$ (1,000) (1)	LSBL# (2)	BK SZ 03 (3)	MSBL\$ (1,000) (4)	MSBL# (5)	SSBL\$ (1,000) (6)	SSBL# (7)
	Columbia Banking System Inc	WA	341,741	2,103	\$1B-\$10B	124,396	1,699	56,906	1,335
	Wells Fargo & Company	CA	322,842	10,514	>\$50B	245,011	10,365	213,316	10,170
	Frontier Financial Corporati	WA	280,180	2,128	\$1B-\$10B	122,341	1,808	53,740	1,417
	Banner Corporation	WA	223,664	1,585	\$1B-\$10B	100,390	1,340	44,871	1,014
	Pacific Northwest Bancorp	WA	213,062	1,462	\$1B-\$10B	87,356	1,234	36,599	945
	City Bk	WA	105,241	644	<\$1B	38,721	512	13,887	365
	American Express Centurion B	UT	91,587	22,183	\$10B-\$50B	91,587	22,183	91,066	22,180
	Washington Banking Company	WA	90,077	1,045	<\$1B	48,957	951	26,943	823
	Citigroup Inc.	NY	85,050	17,538	>\$50B	81,050	17,534	81,050	17,534
	Zions Bancorporation	UT	81,871	414	\$10B-\$50B	24,957	302	9,270	215
	Olympic Bancorp Inc.	WA	73,903	582	<\$1B	33,943	491	13,932	370
	Advanta Bk Corp	UT	66,950	8,467	\$1B-\$10B	66,950	8,467	66,950	8,467
	First Community Financial Gr	WA	65,168	540	<\$1B	28,912	471	13,906	388
	Cascade Financial Corporatio	WA	60,431	320	<\$1B	20,878	246	8,451	174
	Skagit St Bk	WA	53,205	461	<\$1B	22,569	396	9,046	313
	Mbna Corporation	DE	51,896	6,482	\$10B-\$50B	51,896	6,482	51,457	6,479
West Virginai									
	Bb&T Corporation	NC	280,796	2,290	>\$50B	103,428	1,980	54,108	1,698
	United Bankshares Inc.	WV	189,117	1,846	\$1B-\$10B	94,739	1,659	48,136	1,387
	Wesbanco Inc.	WV	120,893	1,342	\$1B-\$10B	56,386	1,211	31,276	1,058
	Huntington Bancshares Incorp	OH	93,727	900	\$10B-\$50B	42,215	805	25,864	713
	City Holding Company	WV	77,861	528	\$1B-\$10B	31,207	443	13,947	348
	Bank One Corporation	IL	70,474	1,656	>\$50B	35,242	1,589	20,193	1,504
	First Community Bancshares	VA	55,954	917	\$1B-\$10B	36,830	875	22,643	787
Wisconsin									
	Marshall & Ilsley Corporatio	WI	1,948,333	11,090	\$10B-\$50B	689,303	8,678	273,215	6,316
	U.S. Bancorp	MN	630,833	9,561	>\$50B	251,480	8,863	139,682	8,224
	Associated Banc-Corp	WI	475,288	4,834	\$10B-\$50B	216,990	4,335	112,310	3,722
	Citizens Banking Corporation	MI	291,718	2,587	\$1B-\$10B	158,212	2,301	70,004	1,763
	Johnson International Inc.	WI	285,816	1,340	\$1B-\$10B	80,536	954	32,434	678
	Bank One Corporation	IL	201,463	6,238	>\$50B	95,543	6,016	60,745	5,815
	Wells Fargo & Company	CA	187,056	4,094	>\$50B	125,121	3,969	89,860	3,761
	First Banking Center Inc.	WI	138,036	1,104	<\$1B	72,288	976	25,988	695
	State Financial Services Cor	WI	134,952	1,126	\$1B-\$10B	59,338	973	31,650	807
	First Business Financial Ser	WI	134,378	776	<\$1B	44,600	607	18,295	458
	First Manitowoc Bancorp Inc	WI	130,700	1,219	<\$1B	62,427	1,082	30,258	888
	Neb Corporation	WI	109,217	1,116	<\$1B	53,600	1,006	28,530	856
	Amcore Financial Inc.	IL	108,886	894	\$1B-\$10B	52,731	764	26,239	601
	Baylake Corp.	WI	103,383	969	<\$1B	51,523	862	23,887	698
	Bankmanagers Corp.	WI	96,252	412	<\$1B	26,298	283	9,225	189
	Waupaca Bancorporation Inc.	WI	83,621	2,239	<\$1B	57,380	2,180	39,250	2,068
	Tri City Bankshares Corporat	WI	81,445	661	<\$1B	38,348	573	14,897	437
	Waukesha St Bk	WI	79,061	835	<\$1B	38,622	752	22,617	660
	Heartland Financial Usa Inc	IA	77,860	385	\$1B-\$10B	21,162	285	8,550	209
	Advanta Bk Corp	UT	72,512	8,072	\$1B-\$10B	72,512	8,072	72,512	8,072
	Citigroup Inc.	NY	68,171	14,087	>\$50B	68,171	14,087	68,171	14,087

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	Cib Marine Bancshares Inc.	WI	63,701	244	\$1B-\$10B	14,759	157	5,264	103
	Citizens Bank Holding Inc.	WI	62,478	614	<\$1B	29,641	542	13,819	448
	Mbna Corporation	DE	58,754	7,673	\$10B-\$50B	55,904	7,669	55,200	7,665
	Oconomowoc Bancshares Inc.	WI	58,291	350	<\$1B	23,071	277	8,058	190
	Sword Financial Corporation	WI	57,155	571	<\$1B	30,227	514	15,097	424
	Community Banc-Corp Of Shebo	WI	52,740	445	<\$1B	22,468	376	12,070	311
	Otto Bremer Foundation	MN	52,114	594	\$1B-\$10B	27,882	543	16,388	471
Wyoming									
	First Interstate Bancsystem	MT	108,822	1,622	\$1B-\$10B	73,528	1,545	41,120	1,350
	Community First Bankshares	ND	89,790	1,063	\$1B-\$10B	51,898	989	26,945	836
	Wells Fargo & Company	CA	69,114	1,423	>\$50B	46,884	1,380	33,051	1,302
	United Bancorporation Of Wyo	WY	68,823	496	<\$1B	27,266	418	12,878	336

Note: Small businesses seeking loans from small-business-friendly banks should also consider banks that participate on SBA loan programs. To locate an SBA certified lender near you, call 1-800-8-ASK-SBA or check SBA's website at: <http://www.sba.gov>.

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

4B. Top Micro-Business Lenders by State Using CRA Data, 2002

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)
Alabama								
Amsouth Bancorporation	AL	343,176	10,128	\$10B-\$50B	523,828	11,178	948,307	12,028
Regions Financial Corporatio	AL	261,295	8,107	\$10B-\$50B	517,253	9,613	1,102,106	10,785
Synovus Financial Corp.	GA	118,953	3,445	\$10B-\$50B	251,447	4,217	549,220	4,814
Southtrust Corporation	AL	111,404	2,785	\$10B-\$50B	276,811	3,743	672,512	4,525
Compass Bancshares Inc.	AL	102,459	2,644	\$10B-\$50B	209,391	3,274	492,809	3,829
Colonial Bancgroup Inc. Th	AL	80,433	2,455	\$10B-\$50B	156,934	2,885	300,799	3,186
Mbna Corporation	DE	57,031	9,262	\$10B-\$50B	57,959	9,267	59,959	9,270
Citigroup Inc.	NY	46,530	11,742	<\$1B	46,530	11,742	46,530	11,742
Alabama National Bancorporat	AL	43,004	1,332	\$1B-\$10B	82,839	1,562	182,831	1,764
Banc Corporation The	AL	39,643	1,299	\$1B-\$10B	75,431	1,510	123,402	1,614
American Express Centurion B	UT	36,868	5,011	\$10B-\$50B	36,868	5,011	36,868	5,011
Advanta Bk Corp	UT	36,300	4,357	\$1B-\$10B	36,300	4,357	36,300	4,357
Wells Fargo & Company	CA	35,631	1,201	>\$50B	36,496	1,209	36,496	1,209
Ge Cap Fncl	UT	34,959	9,584	\$1B-\$10B	34,959	9,584	35,309	9,585
Peoples Banctrust Company I	AL	22,207	576	<\$1B	41,686	692	83,166	774
Bancorpsouth Inc.	MS	20,922	696	\$10B-\$50B	39,706	811	70,351	880
Heritage Financial Holding C	AL	19,986	588	<\$1B	38,452	697	79,198	779
Whitney Holding Corporation	LA	19,972	519	\$1B-\$10B	49,405	682	115,526	811
Aliant Financial Corporation	AL	19,012	638	<\$1B	30,720	708	48,940	744
West Alabama Capital Corp.	AL	18,617	750	<\$1B	31,416	831	57,936	887
United Security Bancshares	AL	17,775	771	<\$1B	28,911	846	45,608	881
Bank One Corporation	IL	16,873	2,534	>\$50B	17,093	2,535	17,093	2,535
Community Bancshares Inc.	AL	16,444	710	<\$1B	24,798	764	29,674	776
Auburn National Bancorporati	AL	14,902	448	<\$1B	32,073	554	68,093	627
Suntrust Banks Inc.	GA	11,912	439	>\$50B	29,353	539	61,319	611
Bancindependent Incorporated	AL	10,639	436	<\$1B	22,344	506	49,204	560
J.P. Morgan Chase & Co.	NY	10,388	737	>\$50B	10,538	738	10,538	738
Alaska								
First Nb Alaska	AK	73,454	2,147	\$1B-\$10B	163,478	2,674	314,738	3,007
Wells Fargo & Company	CA	71,156	2,292	>\$50B	111,967	2,536	197,758	2,705
Northrim Bancorp Inc.	AK	21,618	480	<\$1B	48,752	632	129,746	788
Bank Of America Corporation	NC	13,076	1,220	>\$50B	13,226	1,221	15,946	1,226
American Express Centurion B	UT	13,036	2,739	\$10B-\$50B	13,036	2,739	13,036	2,739
Arizona								
Wells Fargo & Company	CA	392,569	18,657	>\$50B	474,959	19,140	661,816	19,499
Bank One Corporation	IL	95,318	7,807	>\$50B	130,951	8,003	199,237	8,147
American Express Centurion B	UT	78,266	15,922	\$10B-\$50B	79,159	15,927	79,159	15,927
Citigroup Inc.	NY	68,614	15,486	>\$50B	68,614	15,486	68,614	15,486
Advanta Bk Corp	UT	57,918	7,270	\$1B-\$10B	57,918	7,270	57,918	7,270
Zions Bancorporation	UT	52,172	1,301	\$10B-\$50B	136,020	1,766	419,860	2,279
Bank Of America Corporation	NC	45,821	3,182	>\$50B	72,101	3,329	137,647	3,455

4B. Top Micro-Business Lenders by State Using CRA Data, 2002

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)
Mbna Corporation	DE	43,576	5,437	\$10B-\$50B	44,775	5,446	45,601	5,448
Ge Cap Fncl	UT	37,617	10,511	\$1B-\$10B	37,967	10,513	37,967	10,513
Compass Bancshares Inc.	AL	34,174	902	\$10B-\$50B	68,885	1,087	197,245	1,334
Capitol Bancorp Ltd.	MI	29,120	577	\$1B-\$10B	77,539	853	206,159	1,131
Marshall & Ilsley Corporatio	WI	25,751	564	\$10B-\$50B	73,489	827	257,435	1,162
J.P. Morgan Chase & Co.	NY	15,398	578	>\$50B	16,302	583	18,027	586
U.S. Bancorp	MN	14,152	1,127	>\$50B	26,491	1,194	52,089	1,239
Northern Trust Corporation	IL	10,539	186	\$10B-\$50B	25,644	268	76,482	370
Arkansas								
Regions Financial Corporatio	AL	194,616	6,744	\$10B-\$50B	354,464	7,700	640,754	8,281
Arvest Bank Group Inc.	AR	101,566	3,392	\$1B-\$10B	201,339	3,982	450,366	4,478
Simmons First National Corpo	AR	67,163	2,400	\$1B-\$10B	116,933	2,707	201,761	2,882
First Security Bancorp	AR	44,597	1,893	\$1B-\$10B	71,207	2,060	106,752	2,137
Bancorpsouth Inc.	MS	40,230	1,686	\$10B-\$50B	72,658	1,879	130,885	1,994
Bank Of The Ozarks Inc	AR	38,587	1,574	<\$1B	66,216	1,736	108,608	1,821
Citigroup Inc.	NY	31,078	7,617	>\$50B	31,078	7,617	31,078	7,617
Advanta Bk Corp	UT	30,151	3,562	\$1B-\$10B	30,151	3,562	30,151	3,562
Mbna Corporation	DE	27,937	3,975	\$10B-\$50B	28,597	3,979	28,597	3,979
U.S. Bancorp	MN	27,626	1,106	>\$50B	45,505	1,210	95,425	1,305
Wells Fargo & Company	CA	25,801	930	>\$50B	26,906	940	26,906	940
First Bank Corp	AR	25,379	938	<\$1B	54,013	1,115	106,691	1,221
Home Bancshares Inc.	AR	23,407	758	<\$1B	42,955	879	71,824	942
Union Planters Corporation	TN	22,848	939	\$10B-\$50B	41,184	1,048	85,900	1,134
American Express Centurion B	UT	20,023	2,927	\$10B-\$50B	20,023	2,927	20,023	2,927
Ge Cap Fncl	UT	18,631	4,794	\$1B-\$10B	18,631	4,794	18,631	4,794
J.P. Morgan Chase & Co.	NY	16,010	903	>\$50B	16,010	903	16,010	903
Pulaski Investment Corporati	AR	13,439	345	<\$1B	26,664	425	57,196	483
Bank One Corporation	IL	11,266	1,583	>\$50B	11,266	1,583	15,131	1,591
Bank Of America Corporation	NC	11,253	614	>\$50B	20,022	668	70,714	761
Arkansas National Bancshares	AR	11,153	334	<\$1B	21,208	398	40,368	434
First Paragould Bankshares	AR	11,088	522	<\$1B	17,121	557	28,811	582
California								
Wells Fargo & Company	CA	3,785,141	170,254	>\$50B	4,283,328	173,247	5,407,861	175,370
American Express Centurion B	UT	657,897	129,744	\$10B-\$50B	661,031	129,763	661,331	129,764
Union Bk Of Ca Na	CA	649,879	20,423	\$10B-\$50B	915,423	21,820	1,828,400	23,431
Citigroup Inc.	NY	615,262	135,475	>\$50B	617,478	135,489	622,930	135,496
Advanta Bk Corp	UT	479,073	60,641	\$1B-\$10B	479,073	60,641	479,073	60,641
Bank Of America Corporation	NC	455,229	24,519	>\$50B	702,732	25,791	1,468,693	27,120
Mbna Corporation	DE	434,777	57,156	\$10B-\$50B	439,297	57,184	444,678	57,196
Ge Cap Fncl	UT	236,431	64,081	\$1B-\$10B	238,086	64,092	243,151	64,101
Bank One Corporation	IL	197,968	25,493	>\$50B	198,560	25,497	205,219	25,510
Bank Of The West	CA	197,933	4,978	\$10B-\$50B	320,177	5,637	888,520	6,648

4B. Top Micro-Business Lenders by State Using CRA Data, 2002

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)
U.S. Bancorp	MN	176,790	11,986	>\$50B	343,460	12,908	916,135	13,953
J.P. Morgan Chase & Co.	NY	158,269	7,266	>\$50B	165,729	7,322	179,753	7,345
Zions Bancorporation	UT	109,383	2,080	\$10B-\$50B	204,591	2,608	603,753	3,314
City National Corporation	CA	85,814	1,666	\$10B-\$50B	245,650	2,516	1,002,526	3,836
Westamerica Bancorporation	CA	62,030	1,144	\$1B-\$10B	167,915	1,722	399,561	2,171
Fleetboston Financial Corpor	MA	57,968	7,483	>\$50B	58,529	7,487	61,662	7,493
Mellon Financial Corporation	PA	56,948	2,811	\$10B-\$50B	120,640	3,179	415,037	3,707
Greater Bay Bancorp	CA	56,118	1,008	\$1B-\$10B	173,139	1,633	655,483	2,471
Pacific Capital Bancorp	CA	46,384	1,384	\$1B-\$10B	98,314	1,664	273,847	1,992
Cvb Financial Corp.	CA	39,350	796	\$1B-\$10B	90,898	1,088	236,185	1,376
Trico Bancshares	CA	34,717	835	\$1B-\$10B	64,413	1,007	109,850	1,101
Mid-State Bancshares	CA	33,955	717	\$1B-\$10B	72,882	930	179,374	1,124
Lauritzen Corporation	NE	32,615	4,357	\$10B-\$50B	34,536	4,368	36,978	4,373
Center Financial Corporation	CA	31,745	636	<\$1B	65,178	826	174,084	1,030
Pacific Union Bk	CA	31,420	605	<\$1B	64,253	793	153,472	964
Comerica Incorporated	MI	25,956	475	>\$50B	106,049	898	593,321	1,731
Hanmi Financial Corporation	CA	24,629	554	\$1B-\$10B	56,616	734	149,073	912
First Banks Inc.	MO	24,216	443	\$1B-\$10B	70,962	696	257,287	1,047
Farmers & Mrch Bk	CA	23,909	526	\$1B-\$10B	58,507	723	173,260	930
Community Bk	CA	21,990	425	\$1B-\$10B	57,524	616	243,318	944
Mechanics Bk	CA	21,556	503	\$1B-\$10B	37,633	587	138,779	759
Castle Creek Capital Partner	CA	21,464	387	<\$1B	49,100	540	115,327	668
Exchange Bk	CA	19,681	488	\$1B-\$10B	39,347	597	79,967	681
Sierra Bancorp	CA	18,404	513	<\$1B	53,203	718	111,722	842
Bank Of Marin	CA	17,293	447	<\$1B	35,932	546	76,079	619
Humboldt Bancorp	CA	17,244	372	<\$1B	48,111	544	145,441	724
Nara Bancorp Inc.	CA	16,578	264	<\$1B	44,322	421	174,609	663
First Northern Community Ban	CA	15,235	328	<\$1B	33,216	428	95,791	551
California Community Financi	CA	15,134	267	\$1B-\$10B	36,384	386	106,684	526
Cathay Bancorp Inc.	CA	14,454	229	\$1B-\$10B	40,650	368	185,911	618
Valley Independent Bk	CA	13,009	259	\$1B-\$10B	37,907	399	121,117	548
Bwc Financial Corp.	CA	12,881	215	<\$1B	23,370	271	66,598	353
Wilshire St Bk	CA	11,731	188	<\$1B	38,727	337	156,498	568
Capital Corp Of The West	CA	11,417	219	<\$1B	30,633	327	73,853	404
Fremont Bancorporation	CA	11,120	173	\$1B-\$10B	28,838	269	95,045	382
Fnb Bancorp	CA	10,912	339	<\$1B	17,390	373	43,321	420
Usdb Bancorp	CA	10,334	192	\$1B-\$10B	29,017	295	67,331	372
Farmers & Merchants Bancorp	CA	10,198	230	<\$1B	25,530	313	78,365	410
Central Coast Bancorp	CA	10,022	204	<\$1B	25,604	292	81,259	401
Colorado								
Wells Fargo & Company	CA	326,220	15,212	>\$50B	444,846	15,906	664,010	16,337
U.S. Bancorp	MN	92,145	6,411	>\$50B	156,123	6,763	352,017	7,127

4B. Top Micro-Business Lenders by State Using CRA Data, 2002

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)
Bank One Corporation	IL	90,432	8,526	>\$50B	109,475	8,627	156,456	8,722
Advanta Bk Corp	UT	86,632	10,457	\$1B-\$10B	86,632	10,457	86,632	10,457
Citigroup Inc.	NY	77,322	16,360	>\$50B	77,737	16,362	78,737	16,363
Zions Bancorporation	UT	71,304	1,883	\$10B-\$50B	162,068	2,382	388,358	2,816
Mbna Corporation	DE	62,589	8,085	\$10B-\$50B	64,577	8,097	66,033	8,099
American Express Centurion B	UT	62,450	10,787	\$10B-\$50B	62,580	10,788	62,580	10,788
Community First Bankshares	ND	47,175	1,276	\$1B-\$10B	108,115	1,622	254,953	1,922
Ge Cap Fncl	UT	45,680	12,190	\$1B-\$10B	45,880	12,191	45,880	12,191
Keycorp	OH	37,840	1,007	>\$50B	98,805	1,341	311,029	1,746
Firstbank Holding Company Of	CO	36,475	1,982	\$1B-\$10B	75,572	2,201	169,893	2,385
Cobiz Inc.	CO	32,237	643	\$1B-\$10B	87,183	946	240,242	1,233
Lauritzen Corporation	NE	30,689	1,404	\$10B-\$50B	67,080	1,614	163,894	1,799
J.P. Morgan Chase & Co.	NY	28,688	1,616	>\$50B	28,863	1,617	31,489	1,622
Pinnacle Bancorp Inc.	NE	28,470	982	\$1B-\$10B	61,574	1,168	129,865	1,312
Centennial Bank Holdings In	CO	21,789	626	<\$1B	49,957	793	95,005	886
Guaranty Corporation	CO	21,147	395	\$1B-\$10B	57,639	585	169,367	800
Alpine Banks Of Colorado	CO	20,977	827	<\$1B	45,392	959	76,531	1,025
Citywide Banks Of Colorado	CO	18,554	450	<\$1B	38,576	570	112,211	717
Sturm Financial Group Inc.	CO	18,267	394	\$1B-\$10B	42,636	523	98,222	635
Compass Bancshares Inc.	AL	15,595	415	\$10B-\$50B	47,941	599	130,431	763
Connecticut								
J.P. Morgan Chase & Co.	NY	119,636	4,074	>\$50B	144,145	4,230	175,335	4,289
Fleetboston Financial Corpor	MA	102,114	4,925	>\$50B	133,941	5,095	257,276	5,305
American Express Centurion B	UT	65,566	9,622	\$10B-\$50B	65,566	9,622	65,566	9,622
Citigroup Inc.	NY	65,409	12,787	>\$50B	66,134	12,790	69,959	12,795
Wachovia Corporation	NC	64,791	1,515	>\$50B	112,657	1,779	256,672	2,046
Wells Fargo & Company	CA	58,851	1,808	>\$50B	61,138	1,829	61,138	1,829
Advanta Bk Corp	UT	49,141	5,836	\$1B-\$10B	49,141	5,836	49,141	5,836
Mbna Corporation	DE	47,610	6,064	\$10B-\$50B	48,154	6,067	48,654	6,068
Bank One Corporation	IL	24,903	3,658	>\$50B	25,128	3,659	25,428	3,660
Ge Cap Fncl	UT	24,631	6,838	\$1B-\$10B	24,761	6,839	25,161	6,840
U.S. Bancorp	MN	14,008	1,109	>\$50B	17,148	1,128	22,607	1,140
Bank Of America Corporation	NC	13,365	552	>\$50B	18,766	579	33,575	610
Hudson United Bancorp	NJ	11,704	195	\$1B-\$10B	30,692	306	86,395	415
Delaware								
Pnc Financial Services Group	PA	30,325	830	>\$50B	52,362	950	121,422	1,083
Wilmington Trust Corporation	DE	25,264	488	\$1B-\$10B	73,843	768	199,307	1,011
Mbna Corporation	DE	21,035	2,880	\$10B-\$50B	23,400	2,898	23,907	2,899
Wachovia Corporation	NC	18,995	449	>\$50B	34,343	537	82,216	630
Mercantile Bankshares Corpor	MD	12,791	297	\$10B-\$50B	26,595	378	63,649	454
J.P. Morgan Chase & Co.	NY	11,435	440	>\$50B	11,735	442	12,735	443
Wells Fargo & Company	CA	10,392	316	>\$50B	10,392	316	10,392	316

4B. Top Micro-Business Lenders by State Using CRA Data, 2002

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)
Citigroup Inc.	NY	10,361	2,570	>\$50B	10,531	2,571	11,531	2,572
District of Columbia								
Wachovia Corporation	NC	18,302	414	>\$50B	31,444	482	66,498	542
Mbna Corporation	DE	17,587	1,941	\$10B-\$50B	17,832	1,942	18,277	1,943
Citigroup Inc.	NY	13,689	3,312	>\$50B	13,969	3,314	14,969	3,315
Bb&T Corporation	NC	12,671	251	>\$50B	33,142	361	99,621	477
Wells Fargo & Company	CA	11,804	355	>\$50B	12,392	360	12,392	360
American Express Centurion B	UT	10,836	1,542	\$10B-\$50B	10,836	1,542	10,836	1,542
Florida								
Suntrust Banks Inc.	GA	573,834	19,973	>\$50B	967,341	22,195	2,010,715	24,219
Wachovia Corporation	NC	484,999	11,976	>\$50B	785,853	13,647	1,861,949	15,598
Amsouth Bancorporation	AL	414,325	12,296	\$10B-\$50B	611,916	13,423	1,116,728	14,434
Mbna Corporation	DE	345,557	46,798	\$10B-\$50B	350,306	46,826	362,615	46,845
Wells Fargo & Company	CA	313,118	10,283	>\$50B	328,209	10,413	332,110	10,418
American Express Centurion B	UT	305,043	43,515	\$10B-\$50B	306,285	43,523	306,285	43,523
Citigroup Inc.	NY	297,888	82,688	>\$50B	298,018	82,689	298,018	82,689
Advanta Bk Corp	UT	245,941	30,672	\$1B-\$10B	245,941	30,672	245,941	30,672
Bank Of America Corporation	NC	224,846	14,368	>\$50B	367,001	15,164	877,302	16,107
Ge Cap Fncl	UT	183,948	51,189	\$1B-\$10B	184,348	51,191	184,658	51,192
J.P. Morgan Chase & Co.	NY	120,019	5,760	>\$50B	123,913	5,786	126,763	5,791
Bank One Corporation	IL	99,461	14,387	>\$50B	101,939	14,401	110,937	14,420
Southtrust Corporation	AL	98,317	2,586	\$10B-\$50B	224,204	3,309	577,433	4,026
Synovus Financial Corp.	GA	58,273	1,599	\$10B-\$50B	136,577	2,064	312,056	2,418
F.N.B. Corporation	FL	55,021	1,704	\$1B-\$10B	116,259	2,051	256,827	2,341
Mellon Financial Corporation	PA	44,978	1,699	\$10B-\$50B	84,613	1,923	179,211	2,113
Colonial Bancgroup Inc. Th	AL	42,885	969	\$10B-\$50B	99,827	1,287	232,547	1,551
Union Planters Corporation	TN	40,265	781	\$10B-\$50B	85,465	1,037	197,576	1,254
U.S. Bancorp	MN	38,952	3,891	>\$50B	47,586	3,940	69,674	3,982
Tampa Banking Company The	FL	38,936	887	<\$1B	77,133	1,103	174,316	1,305
Fleetboston Financial Corpor	MA	38,092	4,748	>\$50B	40,544	4,760	48,330	4,775
Regions Financial Corporatio	AL	36,757	915	\$10B-\$50B	81,347	1,179	195,893	1,404
Capital City Bank Group Inc	FL	36,118	1,210	\$1B-\$10B	68,135	1,416	127,172	1,532
Compass Bancshares Inc.	AL	29,994	833	\$10B-\$50B	59,392	1,004	165,879	1,219
Riverside Banking Company	FL	29,719	1,003	\$1B-\$10B	53,709	1,147	103,563	1,254
Totalbank	FL	28,683	2,808	<\$1B	42,739	2,887	64,421	2,934
Cnb Florida Bancshares Inc.	FL	27,936	688	<\$1B	63,489	896	143,593	1,069
Huntington Bancshares Incorp	OH	27,121	825	\$10B-\$50B	28,945	835	38,139	849
Ocean Bankshares Inc.	FL	20,448	495	\$1B-\$10B	31,747	562	71,610	638
Transatlantic Bk	FL	19,786	433	<\$1B	36,084	521	80,919	610
Commercebank Na	FL	19,750	502	\$1B-\$10B	40,465	615	118,028	761
Alabama National Bancorporat	AL	18,259	448	\$1B-\$10B	40,741	578	89,823	677
Citrus & Chemical Bancorpora	FL	18,117	452	<\$1B	34,778	553	61,750	608

4B. Top Micro-Business Lenders by State Using CRA Data, 2002

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)
Banc Corporation The	AL	17,713	594	\$1B-\$10B	39,147	724	85,373	817
Gold Banc Corporation Inc.	KS	17,517	384	\$1B-\$10B	43,908	534	107,913	675
South Financial Group The	SC	15,861	523	\$1B-\$10B	23,826	566	44,093	605
Florida Community Banks Inc	FL	14,115	430	<\$1B	26,882	506	58,772	566
Crews Banking Corporation	FL	12,937	463	<\$1B	19,878	505	44,291	551
Seacoast Banking Corporation	FL	12,052	372	\$1B-\$10B	19,305	418	50,865	479
Kislak Financial Corporation	FL	11,027	215	<\$1B	26,557	303	65,659	375
First St Bk Of The Florida	FL	10,838	385	<\$1B	17,657	427	38,403	471
Tib Financial Corp.	FL	10,818	259	<\$1B	18,996	307	54,729	368
Georgia								
Synovus Financial Corp.	GA	295,496	9,001	\$10B-\$50B	633,067	10,998	1,483,610	12,658
Suntrust Banks Inc.	GA	241,009	7,430	>\$50B	525,396	9,097	1,349,681	10,700
Regions Financial Corporatio	AL	212,446	6,243	\$10B-\$50B	431,963	7,548	991,993	8,672
Mbna Corporation	DE	201,332	23,893	\$10B-\$50B	213,701	23,972	220,956	23,989
Bb&T Corporation	NC	175,090	5,489	>\$50B	344,594	6,496	868,135	7,505
Wachovia Corporation	NC	149,222	3,716	>\$50B	297,533	4,528	863,932	5,572
American Express Centurion B	UT	136,070	17,701	\$10B-\$50B	136,345	17,703	136,345	17,703
Citigroup Inc.	NY	98,252	26,897	>\$50B	98,778	26,900	98,778	26,900
Wells Fargo & Company	CA	92,585	3,045	>\$50B	96,081	3,075	97,081	3,076
Advanta Bk Corp	UT	86,139	10,317	\$1B-\$10B	86,139	10,317	86,139	10,317
Ge Cap Fncl	UT	84,193	23,003	\$1B-\$10B	84,553	23,005	85,148	23,007
United Community Banks Inc.	GA	81,993	2,979	\$1B-\$10B	160,631	3,464	306,682	3,790
Bank Of America Corporation	NC	72,674	4,052	>\$50B	140,028	4,421	334,198	4,767
Main Street Banks Inc.	GA	49,220	1,575	\$1B-\$10B	93,737	1,834	197,992	2,049
J.P. Morgan Chase & Co.	NY	42,010	2,064	>\$50B	43,335	2,070	44,035	2,072
Southtrust Corporation	AL	41,549	1,082	\$10B-\$50B	101,858	1,418	273,193	1,742
Bank One Corporation	IL	37,340	5,579	>\$50B	37,340	5,579	38,890	5,582
U.S. Bancorp	MN	34,974	2,463	>\$50B	43,388	2,516	52,464	2,535
Community Bankshares Inc.	GA	29,063	1,036	<\$1B	62,526	1,246	112,961	1,355
Queensborough Company The	GA	25,039	949	<\$1B	39,928	1,043	62,228	1,094
Abs Investors Llc	GA	22,175	353	<\$1B	58,596	572	135,967	747
Amsouth Bancorporation	AL	19,786	623	\$10B-\$50B	33,574	705	70,738	777
Pab Bankshares Inc.	GA	19,209	857	<\$1B	28,026	911	47,106	954
Georgia Bank Financial Corpo	GA	19,071	623	<\$1B	35,181	724	68,410	795
Brand Bkg Co	GA	18,580	780	<\$1B	38,164	898	96,854	1,017
Wgnb Corp.	GA	14,867	642	<\$1B	26,396	711	58,277	778
Southeastern Banking Corpora	GA	13,029	431	<\$1B	21,816	487	34,990	514
Mcconnell & Co.	GA	11,899	531	\$1B-\$10B	20,598	586	38,155	621
Capital City Bank Group Inc	FL	11,491	463	\$1B-\$10B	17,904	505	31,899	539
Habersham Bancorp	GA	11,431	430	<\$1B	18,170	468	33,245	502
Fleetboston Financial Corpor	MA	10,671	1,367	>\$50B	10,871	1,368	14,721	1,373
Fidelity National Corporatio	GA	10,430	349	<\$1B	19,236	399	61,890	481

4B. Top Micro-Business Lenders by State Using CRA Data, 2002

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)
Hawaii								
Farmers & Mrch Bk	GA	10,229	394	<\$1B	17,751	443	26,375	460
Bank Of The West	CA	61,400	2,782	\$10B-\$50B	105,026	3,021	242,718	3,282
Bank Of Hawaii Corporation	HI	37,549	967	\$1B-\$10B	72,363	1,156	165,932	1,333
Cb Bancshares Inc.	HI	36,497	729	\$1B-\$10B	61,676	865	108,193	952
American Express Centurion B	UT	32,134	8,010	\$10B-\$50B	32,134	8,010	32,134	8,010
Wells Fargo & Company	CA	27,067	814	>\$50B	27,947	822	28,562	823
Hawaii National Bancshares	HI	18,474	461	<\$1B	36,644	562	78,699	646
Mbna Corporation	DE	15,256	2,168	\$10B-\$50B	15,256	2,168	15,256	2,168
Advanta Bk Corp	UT	15,141	1,981	\$1B-\$10B	15,141	1,981	15,141	1,981
Citigroup Inc.	NY	14,909	2,775	>\$50B	14,909	2,775	14,909	2,775
Cpb Inc.	HI	14,075	298	\$1B-\$10B	29,102	381	71,192	460
Idaho								
Wells Fargo & Company	CA	114,774	5,337	>\$50B	170,287	5,651	270,494	5,851
U.S. Bancorp	MN	53,285	2,474	>\$50B	100,241	2,733	262,713	3,027
Bank Of Cmrc	ID	26,044	877	<\$1B	45,810	993	58,948	1,032
Zions Bancorporation	UT	19,495	581	\$10B-\$50B	45,530	735	91,199	828
Keycorp	OH	18,840	441	>\$50B	49,874	616	139,403	787
Advanta Bk Corp	UT	18,057	2,212	\$1B-\$10B	18,057	2,212	18,057	2,212
American Express Centurion B	UT	16,915	3,892	\$10B-\$50B	17,065	3,893	17,065	3,893
W.T.B. Financial Corporation	WA	16,125	414	\$1B-\$10B	39,992	548	96,027	662
Mbna Corporation	DE	15,720	2,014	\$10B-\$50B	15,720	2,014	15,720	2,014
Citigroup Inc.	NY	13,758	2,983	>\$50B	13,758	2,983	13,758	2,983
Illinois								
Citigroup Inc.	NY	209,438	40,811	>\$50B	209,646	40,812	209,646	40,812
Bank One Corporation	IL	168,046	15,865	>\$50B	235,813	16,240	437,712	16,631
Advanta Bk Corp	UT	160,027	18,847	\$1B-\$10B	160,027	18,847	160,027	18,847
Wells Fargo & Company	CA	140,388	5,025	>\$50B	152,458	5,112	170,103	5,150
Mbna Corporation	DE	135,048	18,279	\$10B-\$50B	136,639	18,291	137,639	18,292
U.S. Bancorp	MN	134,448	7,041	>\$50B	239,169	7,646	454,980	8,056
American Express Centurion B	UT	116,874	16,794	\$10B-\$50B	116,874	16,794	116,874	16,794
Harris T&Sb	IL	102,038	3,367	\$10B-\$50B	232,769	4,106	656,481	4,872
Ge Cap Fncl	UT	83,490	21,294	\$1B-\$10B	84,070	21,297	84,370	21,298
First Midwest Bancorp Inc.	IL	83,009	2,138	\$1B-\$10B	186,789	2,726	476,753	3,282
Lasalle Bk Na	IL	75,951	2,096	>\$50B	149,605	2,487	559,542	3,171
J.P. Morgan Chase & Co.	NY	74,720	3,128	>\$50B	77,072	3,143	80,837	3,149
Fifth Third Bancorp	OH	69,380	1,475	>\$50B	185,599	2,119	520,531	2,774
First Banks Inc.	MO	45,057	1,412	\$1B-\$10B	88,010	1,663	225,556	1,923
Old Second Bancorp Inc.	IL	41,048	1,196	\$1B-\$10B	86,695	1,466	212,792	1,707
First Mid-Illinois Bancshare	IL	35,243	1,206	<\$1B	61,273	1,361	119,836	1,471
West Suburban Bancorp Inc.	IL	35,167	697	\$1B-\$10B	113,486	1,132	375,116	1,654
Banc Ed Corp. The	IL	31,270	942	\$1B-\$10B	70,150	1,179	137,007	1,314

4B. Top Micro-Business Lenders by State Using CRA Data, 2002

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)
National City Corporation	OH	31,210	1,341	>\$50B	64,453	1,534	170,402	1,735
Mb Financial Inc	IL	30,903	580	\$1B-\$10B	91,334	905	375,153	1,425
Amcore Financial Inc.	IL	30,709	676	\$1B-\$10B	75,362	931	228,661	1,234
Conseco Bk	UT	29,360	4,202	\$1B-\$10B	29,360	4,202	29,360	4,202
Union Planters Corporation	TN	26,834	806	\$10B-\$50B	50,357	949	109,395	1,067
Banterra Corp	IL	25,332	745	<\$1B	42,816	851	70,957	915
Midwest Banc Holdings Inc.	IL	24,939	647	\$1B-\$10B	55,407	818	119,522	941
Heartland Bancorp Inc.	IL	23,147	751	<\$1B	44,325	881	81,576	964
Lauritzen Corporation	NE	22,199	1,382	\$10B-\$50B	37,698	1,473	69,055	1,534
Taylor Capital Group Inc.	IL	20,066	404	\$1B-\$10B	52,612	575	185,865	838
Wintrust Financial Corporati	IL	19,837	403	\$1B-\$10B	48,998	571	147,220	761
Commerce Bancshares Inc.	MO	18,255	489	\$10B-\$50B	39,943	618	121,814	763
Northern Trust Corporation	IL	18,169	346	\$10B-\$50B	46,195	499	148,956	683
Cib Marine Bancshares Inc.	WI	17,636	388	\$1B-\$10B	48,330	553	186,616	805
Standard Bancshares Inc.	IL	17,579	396	\$1B-\$10B	47,468	558	132,253	728
Great Lakes Financial Resour	IL	17,270	397	<\$1B	32,313	481	62,029	536
Main Street Trust Inc.	IL	17,229	568	\$1B-\$10B	33,246	659	86,422	766
First American Bank Corporat	IL	17,032	343	\$1B-\$10B	45,299	500	196,449	765
West Pointe Bancorp Inc.	IL	16,852	439	<\$1B	37,494	556	75,777	629
Princeton National Bancorp	IL	16,302	563	<\$1B	31,955	659	78,545	750
Charter One Financial Inc.	OH	15,929	362	\$10B-\$50B	25,141	411	52,446	467
Market Street Bancshares In	IL	15,617	550	<\$1B	24,697	607	35,319	632
Metropolitan Bank Group Inc	IL	15,574	339	\$1B-\$10B	52,868	551	156,273	763
American Chartered Bancorp	IL	15,529	287	\$1B-\$10B	44,111	441	177,980	690
First Busey Corporation	IL	14,866	413	\$1B-\$10B	30,430	503	55,313	557
Associated Banc-Corp	WI	14,851	439	\$10B-\$50B	37,296	560	114,321	703
Fleetboston Financial Corpor	MA	14,786	1,873	>\$50B	14,786	1,873	18,403	1,878
Old National Bancorp	IN	14,511	442	\$1B-\$10B	25,006	504	45,891	552
Hometown Community Bancorp	IL	14,334	505	<\$1B	28,434	589	61,841	654
Popular Inc.	PR	14,225	320	\$1B-\$10B	29,767	409	92,701	531
Home State Bancorp Inc.	IL	13,670	461	<\$1B	30,966	564	77,447	653
South Holland Bancorp Inc.	IL	13,137	329	<\$1B	30,301	434	55,840	488
Fbop Corporation	IL	12,721	255	\$1B-\$10B	32,657	370	103,978	506
Itasca Bancorp Inc.	IL	11,787	299	<\$1B	29,735	397	72,144	479
Peotone Bancorp Inc.	IL	11,782	270	<\$1B	27,104	357	65,324	440
Mid Illinois Bancorp Inc.	IL	11,768	330	<\$1B	24,056	402	54,260	464
Heartland Financial Usa Inc	IA	11,069	302	\$1B-\$10B	20,678	361	47,621	417
Palos Bancshares Inc.	IL	10,878	220	<\$1B	25,203	306	61,515	383
Marine Bancorp Inc.	IL	10,731	272	<\$1B	25,565	360	90,628	485
First Financial Corporation	IN	10,150	624	\$1B-\$10B	11,457	632	18,188	645
Unionbancorp Inc.	IL	10,029	315	<\$1B	20,375	377	46,634	428

Indiana

4B. Top Micro-Business Lenders by State Using CRA Data, 2002

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)
Fifth Third Bancorp	OH	97,990	2,108	>\$50B	236,591	2,889	644,084	3,663
Bank One Corporation	IL	87,337	6,784	>\$50B	146,752	7,121	278,856	7,391
National City Corporation	OH	82,438	3,278	>\$50B	157,773	3,727	344,402	4,091
Wells Fargo & Company	CA	79,567	2,997	>\$50B	99,038	3,120	143,031	3,204
Citigroup Inc.	NY	78,489	21,501	>\$50B	78,489	21,501	78,489	21,501
Mbna Corporation	DE	75,673	11,401	\$10B-\$50B	77,112	11,410	77,903	11,412
Advanta Bk Corp	UT	73,182	8,529	\$1B-\$10B	73,182	8,529	73,182	8,529
Old National Bancorp	IN	70,032	2,132	\$1B-\$10B	143,635	2,555	346,621	2,942
Ge Cap Fncl	UT	56,907	13,194	\$1B-\$10B	57,057	13,195	57,057	13,195
First Merchants Corporation	IN	55,770	1,713	\$1B-\$10B	110,466	2,033	218,444	2,264
1st Source Corporation	IN	47,124	1,153	\$1B-\$10B	102,036	1,477	221,254	1,737
U.S. Bancorp	MN	34,134	2,294	>\$50B	53,836	2,423	79,514	2,479
American Express Centurion B	UT	33,054	4,810	\$10B-\$50B	33,204	4,811	33,204	4,811
Star Financial Group Inc.	IN	32,694	897	\$1B-\$10B	73,102	1,131	145,557	1,288
Union Planters Corporation	TN	32,173	918	\$10B-\$50B	67,551	1,129	156,403	1,310
Mainsource Financial Group	IN	31,148	1,542	\$1B-\$10B	49,123	1,650	75,942	1,707
First Financial Bancorp	OH	29,420	1,025	\$1B-\$10B	48,779	1,146	81,488	1,212
Hasten Bancshares	IN	25,941	582	\$1B-\$10B	57,113	760	176,852	992
Lakeland Financial Corporati	IN	23,505	564	\$1B-\$10B	53,176	734	145,086	914
Huntington Bancshares Incorp	OH	22,954	655	\$10B-\$50B	30,116	695	56,175	740
Irwin Financial Corporation	IN	22,460	445	\$1B-\$10B	65,576	689	208,735	975
First Financial Corporation	IN	22,186	721	\$1B-\$10B	39,922	824	63,397	876
Salin Bancshares Inc.	IN	21,726	459	<\$1B	56,935	662	133,712	813
Monroe Bancorp	IN	20,965	567	<\$1B	43,060	693	85,391	779
Conseco Bk	UT	19,802	2,852	\$1B-\$10B	19,802	2,852	19,802	2,852
Keycorp	OH	17,096	503	>\$50B	40,366	630	117,085	773
First Bancshares Inc.	IN	15,985	361	\$1B-\$10B	34,549	468	75,664	552
J.P. Morgan Chase & Co.	NY	15,964	885	>\$50B	16,239	887	16,239	887
Farmers Bancorp Frankfort	IN	15,293	386	<\$1B	33,147	499	60,355	553
First Farmers Financial Corp	IN	15,279	522	<\$1B	30,795	614	60,819	680
Community Bank Shares Of Ind	IN	13,862	281	<\$1B	35,859	422	82,953	511
Fina Bancorp Inc.	IN	12,448	445	<\$1B	21,602	502	45,309	550
Bank Calumet Inc.	IN	11,443	269	\$1B-\$10B	22,773	336	49,785	386
Integra Bank Corporation	IN	10,500	302	\$1B-\$10B	19,994	359	47,492	407
Mercantile Bancorp Inc.	IN	10,413	234	<\$1B	29,421	343	71,296	419
First Mutual Of Richmond In	IN	10,154	231	<\$1B	17,572	275	44,824	335
Iowa								
U.S. Bancorp	MN	114,838	4,758	>\$50B	208,771	5,304	477,418	5,823
Wells Fargo & Company	CA	106,356	4,483	>\$50B	168,468	4,848	320,227	5,132
Citigroup Inc.	NY	47,113	11,488	>\$50B	47,113	11,488	47,113	11,488
Advanta Bk Corp	UT	44,032	4,717	\$1B-\$10B	44,032	4,717	44,032	4,717
Mbna Corporation	DE	34,016	4,862	\$10B-\$50B	34,166	4,863	34,166	4,863

4B. Top Micro-Business Lenders by State Using CRA Data, 2002

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)
West Bancorporation Inc.	IA	30,354	877	<\$1B	56,727	1,035	143,377	1,190
Neighbor Insurance Agency I	IA	27,300	1,485	<\$1B	35,530	1,535	49,718	1,565
Hills Bancorporation	IA	19,803	715	\$1B-\$10B	34,586	805	65,804	870
First American Bank Group L	IA	18,318	600	<\$1B	41,299	726	105,149	845
First Citizens Financial Cor	IA	17,701	946	<\$1B	27,206	1,006	44,553	1,042
Fidelity Ban Corporation	IA	17,597	712	<\$1B	31,872	791	60,747	846
Lincoln Bancorp	IA	17,209	679	<\$1B	30,109	756	51,712	802
Bank One Corporation	IL	16,611	2,230	>\$50B	17,150	2,233	18,565	2,237
Conseco Bk	UT	15,680	2,116	\$1B-\$10B	15,680	2,116	15,680	2,116
Iowa First Bancshares Corp.	IA	15,664	484	<\$1B	33,789	592	50,381	630
Isb Financial Corp.	IA	15,115	463	<\$1B	31,385	561	61,336	623
Ge Cap Fncl	UT	14,422	3,279	\$1B-\$10B	14,422	3,279	14,422	3,279
Ida Grove Bancshares Inc.	IA	11,983	543	<\$1B	17,426	577	26,311	596
Amtrust Inc.	IA	10,944	290	<\$1B	24,667	369	68,646	452
Qcr Holdings Inc.	IL	10,371	366	<\$1B	22,935	438	60,266	513
Kansas								
Intrust Financial Corporatio	KS	48,188	1,761	\$1B-\$10B	104,982	2,086	267,800	2,395
Commerce Bancshares Inc.	MO	44,646	1,405	\$10B-\$50B	84,618	1,633	204,650	1,857
Advanta Bk Corp	UT	41,467	4,668	\$1B-\$10B	41,467	4,668	41,467	4,668
Citigroup Inc.	NY	40,920	10,006	>\$50B	41,140	10,007	41,140	10,007
U.S. Bancorp	MN	36,350	1,689	>\$50B	70,824	1,890	178,269	2,097
Mbna Corporation	DE	32,110	4,258	\$10B-\$50B	33,680	4,266	37,680	4,272
Hillcrest Bancshares Inc.	KS	31,395	601	\$1B-\$10B	58,644	776	99,533	857
Wells Fargo & Company	CA	26,627	993	>\$50B	27,953	1,004	30,305	1,009
Ge Cap Fncl	UT	25,275	5,924	\$1B-\$10B	25,625	5,926	26,125	5,927
Gold Banc Corporation Inc.	KS	22,021	864	\$1B-\$10B	42,149	986	94,982	1,087
Sunflower Banks Inc.	KS	21,757	625	<\$1B	39,134	723	84,605	809
Commerce Financial Corporati	KS	21,706	1,051	<\$1B	46,426	1,200	99,856	1,297
Central Of Kansas Inc.	KS	21,560	972	<\$1B	40,459	1,084	62,184	1,131
American Express Centurion B	UT	21,384	2,997	\$10B-\$50B	21,584	2,998	22,095	2,999
Bank Of America Corporation	NC	20,549	950	>\$50B	40,761	1,065	122,067	1,215
Umb Financial Corporation	MO	17,727	618	\$1B-\$10B	40,823	746	117,908	889
Valley View Bancshares Inc.	KS	15,712	456	\$1B-\$10B	33,632	565	78,894	657
Bank One Corporation	IL	14,009	2,025	>\$50B	14,009	2,025	14,009	2,025
Kaw Valley Bancorp Inc.	KS	13,118	465	<\$1B	20,590	508	30,125	530
Farmers Enterprises Inc.	KS	13,010	595	<\$1B	17,671	624	28,272	645
Whitcorp Financial Company	KS	12,184	561	<\$1B	22,387	619	74,069	713
First Olathe Bancshares Inc	KS	11,600	320	\$1B-\$10B	27,161	411	71,582	494
Manhattan Banking Corporatio	KS	11,354	473	<\$1B	18,681	518	45,481	574
J.P. Morgan Chase & Co.	NY	10,379	477	>\$50B	10,529	478	10,529	478
Emprise Financial Corporatio	KS	10,290	325	<\$1B	24,810	411	62,651	486

Kentucky

4B. Top Micro-Business Lenders by State Using CRA Data, 2002

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)
U.S. Bancorp	MN	73,993	3,341	>\$50B	138,157	3,706	256,418	3,936
National City Corporation	OH	62,127	2,484	>\$50B	119,814	2,804	295,718	3,136
Fifth Third Bancorp	OH	49,235	991	>\$50B	129,209	1,439	366,140	1,892
Mbna Corporation	DE	46,172	7,730	\$10B-\$50B	46,419	7,732	47,419	7,733
Bb&T Corporation	NC	43,821	1,776	>\$50B	87,074	2,022	356,634	2,474
Pnc Financial Services Group	PA	42,614	1,184	>\$50B	70,147	1,339	150,858	1,483
Citigroup Inc.	NY	42,540	10,837	>\$50B	42,540	10,837	42,540	10,837
Community Trust Bancorp Inc	KY	41,063	1,203	\$1B-\$10B	75,360	1,423	121,520	1,515
Advanta Bk Corp	UT	39,955	4,589	\$1B-\$10B	39,955	4,589	39,955	4,589
Bank One Corporation	IL	38,982	3,532	>\$50B	65,711	3,678	116,671	3,784
Ge Cap Fncl	UT	34,845	8,548	\$1B-\$10B	34,845	8,548	35,145	8,549
Whitaker Bank Corporation Of	KY	33,322	1,669	\$1B-\$10B	56,489	1,810	98,013	1,895
Wells Fargo & Company	CA	32,179	1,077	>\$50B	33,973	1,093	34,908	1,094
American Express Centurion B	UT	27,111	3,484	\$10B-\$50B	27,622	3,487	27,622	3,487
Central Bancshares Inc.	KY	24,660	669	\$1B-\$10B	55,833	848	138,862	1,001
S. Y. Bancorp Inc.	KY	20,887	586	\$1B-\$10B	48,551	760	88,885	850
Farmers Capital Bank Corpora	KY	19,220	765	\$1B-\$10B	36,832	876	74,730	960
Republic Bancorp Inc.	KY	18,794	405	\$1B-\$10B	56,489	633	131,323	795
First Southern Bancorp Inc.	KY	18,715	564	<\$1B	38,033	675	73,946	752
Bank Of Kentucky Financial C	KY	17,801	416	<\$1B	43,504	562	111,019	704
Traditional Bancorporation	KY	17,318	705	<\$1B	35,274	810	70,006	878
Old National Bancorp	IN	15,413	504	\$1B-\$10B	26,864	573	49,380	622
J.P. Morgan Chase & Co.	NY	12,761	956	>\$50B	13,211	958	14,061	959
Huntington Bancshares Incorp	OH	12,488	406	\$10B-\$50B	18,036	434	35,358	466
Bourbon Bancshares Inc.	KY	11,197	447	<\$1B	15,665	475	30,083	504
Union Planters Corporation	TN	10,389	355	\$10B-\$50B	23,251	430	53,154	491
Paducah Bank Shares Inc.	KY	10,129	259	<\$1B	18,817	310	36,655	345
Louisiana								
Whitney Holding Corporation	LA	141,750	3,523	\$1B-\$10B	330,904	4,588	754,338	5,401
Hibernia Corporation	LA	130,238	4,044	\$10B-\$50B	251,857	4,738	546,641	5,324
Regions Financial Corporatio	AL	100,688	3,047	\$10B-\$50B	197,473	3,621	404,662	4,048
Bank One Corporation	IL	80,951	6,009	>\$50B	145,500	6,371	280,241	6,631
Hancock Holding Company	MS	57,677	1,907	\$1B-\$10B	109,715	2,226	187,518	2,395
Amsouth Bancorporation	AL	57,293	1,631	\$10B-\$50B	111,057	1,932	236,838	2,188
Citigroup Inc.	NY	45,602	11,966	>\$50B	45,727	11,967	45,727	11,967
Advanta Bk Corp	UT	42,594	5,004	\$1B-\$10B	42,594	5,004	42,594	5,004
Mbna Corporation	DE	41,795	5,852	\$10B-\$50B	43,493	5,862	48,593	5,868
Ge Cap Fncl	UT	38,520	9,977	\$1B-\$10B	38,520	9,977	38,520	9,977
American Express Centurion B	UT	38,410	5,440	\$10B-\$50B	38,410	5,440	38,410	5,440
Wells Fargo & Company	CA	35,603	1,219	>\$50B	37,394	1,235	38,043	1,236
Bancorpsouth Inc.	MS	23,858	689	\$10B-\$50B	52,848	859	104,963	961
Sabine Bancshares Inc.	LA	23,382	831	<\$1B	43,277	952	74,789	1,018

4B. Top Micro-Business Lenders by State Using CRA Data, 2002

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)
Firsttrust Corporation	LA	23,099	601	<\$1B	53,219	774	124,111	918
Ctb Financial Corporation	LA	20,801	842	<\$1B	34,568	922	66,031	984
Cameron Bancshares Inc.	LA	20,375	824	<\$1B	35,050	910	60,473	962
Parish Nb	LA	18,473	488	<\$1B	38,379	616	81,975	705
Iberiabank Corporation	LA	18,281	487	\$1B-\$10B	46,738	662	104,067	782
First Guaranty Bk	LA	18,019	585	<\$1B	34,608	682	79,285	779
Midsouth Bancorp Inc.	LA	16,404	555	<\$1B	25,930	616	57,460	672
Evangeline Bancshares Inc.	LA	15,579	759	<\$1B	23,336	804	39,319	835
Jeff Davis Bancshares Inc.	LA	14,165	561	<\$1B	25,519	627	37,319	653
Omni Bancshares Inc.	LA	12,056	445	<\$1B	25,872	523	49,501	575
One American Corp.	LA	11,524	477	<\$1B	27,093	570	55,470	626
Union Planters Corporation	TN	11,011	279	\$10B-\$50B	23,359	353	63,516	433
J.P. Morgan Chase & Co.	NY	10,502	881	>\$50B	10,752	882	13,052	886
Maine								
Banknorth Group Inc.	ME	61,711	1,631	\$10B-\$50B	131,550	2,036	311,653	2,375
Mbna Corporation	DE	26,353	4,021	\$10B-\$50B	26,353	4,021	26,653	4,022
Keycorp	OH	25,740	616	>\$50B	64,033	818	178,595	1,040
Camden National Corporation	ME	25,709	785	<\$1B	52,294	939	92,604	1,024
Fleetboston Financial Corpor	MA	24,509	1,094	>\$50B	32,785	1,139	64,696	1,190
Wells Fargo & Company	CA	18,666	614	>\$50B	19,205	619	19,205	619
Advanta Bk Corp	UT	16,417	1,916	\$1B-\$10B	16,417	1,916	16,417	1,916
Citigroup Inc.	NY	15,664	3,832	>\$50B	15,664	3,832	15,664	3,832
American Express Centurion B	UT	13,025	1,709	\$10B-\$50B	13,025	1,709	13,025	1,709
First National Lincoln Corpo	ME	12,338	543	<\$1B	26,891	631	46,612	673
Ge Cap Fncl	UT	11,260	2,868	\$1B-\$10B	11,260	2,868	11,260	2,868
Union Bankshares Company	ME	10,376	444	<\$1B	18,853	493	30,271	514
Maryland								
Mercantile Bankshares Corpor	MD	144,981	4,056	\$10B-\$50B	291,920	4,903	727,366	5,762
Mbna Corporation	DE	105,057	13,353	\$10B-\$50B	107,771	13,369	109,052	13,372
Wachovia Corporation	NC	90,507	2,199	>\$50B	147,861	2,508	312,699	2,823
Wells Fargo & Company	CA	80,693	2,442	>\$50B	84,390	2,475	84,658	2,476
Citigroup Inc.	NY	78,305	19,469	>\$50B	78,305	19,469	78,305	19,469
Advanta Bk Corp	UT	69,629	8,279	\$1B-\$10B	69,629	8,279	69,629	8,279
American Express Centurion B	UT	68,332	11,301	\$10B-\$50B	68,482	11,302	68,828	11,303
Bank Of America Corporation	NC	58,681	3,130	>\$50B	108,766	3,420	296,114	3,778
Bb&T Corporation	NC	56,488	1,413	>\$50B	133,033	1,838	389,761	2,319
Suntrust Banks Inc.	GA	46,768	1,783	>\$50B	88,225	2,029	228,283	2,288
Manufacturers & Traders Tc	NY	41,156	1,261	>\$50B	91,554	1,542	201,197	1,757
Ge Cap Fncl	UT	39,859	10,813	\$1B-\$10B	39,859	10,813	40,259	10,814
U.S. Bancorp	MN	38,622	2,935	>\$50B	45,496	2,978	53,802	2,999
Bank One Corporation	IL	37,256	5,445	>\$50B	37,639	5,447	37,639	5,447
J.P. Morgan Chase & Co.	NY	32,247	1,666	>\$50B	33,229	1,674	35,629	1,678

4B. Top Micro-Business Lenders by State Using CRA Data, 2002

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)
F&M Bancorp	MD	29,363	769	\$1B-\$10B	60,668	944	135,501	1,102
Susquehanna Bancshares Inc.	PA	22,557	536	\$1B-\$10B	45,721	669	115,100	807
Sandy Spring Bancorp Inc.	MD	21,309	497	\$1B-\$10B	55,828	695	174,720	927
Shore Bancshares Inc.	MD	19,901	744	<\$1B	36,106	840	74,663	915
First Virginia Banks Inc.	VA	13,618	426	\$10B-\$50B	25,619	496	57,906	566
Massachusetts								
Fleetboston Financial Corpor	MA	153,831	8,732	>\$50B	188,510	8,919	355,965	9,210
Citigroup Inc.	NY	111,158	22,808	>\$50B	111,621	22,811	112,863	22,814
American Express Centurion B	UT	110,455	15,745	\$10B-\$50B	111,573	15,752	111,573	15,752
Wells Fargo & Company	CA	105,203	3,392	>\$50B	109,560	3,431	111,393	3,433
Advanta Bk Corp	UT	94,158	11,096	\$1B-\$10B	94,158	11,096	94,158	11,096
Citizens Bk Of Ma	MA	90,299	3,209	\$10B-\$50B	183,283	3,728	538,508	4,346
Mbna Corporation	DE	90,027	11,912	\$10B-\$50B	90,537	11,916	92,537	11,918
J.P. Morgan Chase & Co.	NY	78,934	3,015	>\$50B	81,082	3,029	84,282	3,034
Banknorth Group Inc.	ME	55,596	1,305	\$10B-\$50B	134,085	1,752	366,449	2,192
Ge Cap Fncl	UT	45,876	11,956	\$1B-\$10B	46,736	11,960	46,736	11,960
Bank One Corporation	IL	37,983	5,427	>\$50B	38,183	5,428	38,973	5,429
Independent Bank Corp.	MA	27,191	827	\$1B-\$10B	43,888	925	80,862	995
Chittenden Corporation	VT	22,577	537	\$1B-\$10B	45,595	673	97,802	777
U.S. Bancorp	MN	22,062	2,369	>\$50B	24,896	2,386	32,739	2,400
Ccbt Financial Companies In	MA	17,915	494	\$1B-\$10B	43,306	640	82,181	721
Enterprise Bancorp Inc.	MA	14,139	390	<\$1B	31,841	492	66,278	559
Atlantic Bk Of Ny	NY	11,967	2,231	\$1B-\$10B	14,629	2,246	17,258	2,252
Michigan								
Fifth Third Bancorp	OH	206,874	4,450	>\$50B	569,113	6,463	1,533,822	8,266
Bank One Corporation	IL	138,756	11,194	>\$50B	224,819	11,677	460,271	12,172
Citigroup Inc.	NY	136,202	33,986	>\$50B	136,552	33,988	136,552	33,988
National City Corporation	OH	132,713	5,338	>\$50B	264,076	6,103	647,876	6,840
Huntington Bancshares Incorp	OH	127,837	3,544	\$10B-\$50B	181,081	3,837	330,581	4,123
Advanta Bk Corp	UT	124,783	14,673	\$1B-\$10B	124,783	14,673	124,783	14,673
Wells Fargo & Company	CA	121,779	4,609	>\$50B	143,042	4,744	174,261	4,810
Mbna Corporation	DE	111,863	16,496	\$10B-\$50B	113,155	16,504	114,439	16,506
Citizens Banking Corporation	MI	106,859	2,511	\$1B-\$10B	263,824	3,392	753,196	4,330
Comerica Incorporated	MI	104,654	2,115	>\$50B	294,493	3,161	1,016,751	4,520
Lasalle Bk Na	IL	101,975	2,293	>\$50B	279,781	3,247	1,027,810	4,544
Chemical Financial Corporati	MI	82,223	2,311	\$1B-\$10B	170,742	2,843	311,322	3,141
Capitol Bancorp Ltd.	MI	81,864	1,842	\$1B-\$10B	201,663	2,532	468,562	3,095
Ge Cap Fncl	UT	80,378	20,527	\$1B-\$10B	80,578	20,528	80,578	20,528
American Express Centurion B	UT	79,415	12,926	\$10B-\$50B	79,790	12,928	79,790	12,928
U.S. Bancorp	MN	74,641	7,756	>\$50B	78,733	7,782	89,515	7,802
Macatawa Bank Corporation	MI	48,573	1,116	\$1B-\$10B	111,724	1,478	234,142	1,713
Independent Bank Corporation	MI	36,619	872	\$1B-\$10B	76,161	1,112	125,663	1,217

4B. Top Micro-Business Lenders by State Using CRA Data, 2002

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)
Mercantile Bank Corporation	MI	34,368	668	\$1B-\$10B	96,996	1,016	322,400	1,452
Charter One Financial Inc.	OH	30,354	749	\$10B-\$50B	45,984	840	98,254	931
J.P. Morgan Chase & Co.	NY	26,855	1,374	>\$50B	27,105	1,375	31,693	1,383
Fnbh Bancorp Inc.	MI	23,242	601	<\$1B	51,924	767	105,908	881
Conseco Bk	UT	18,341	2,480	\$1B-\$10B	18,341	2,480	18,341	2,480
Ibt Bancorp Inc.	MI	16,114	459	<\$1B	34,627	572	62,583	632
Southern Michigan Bancorp I	MI	15,396	428	<\$1B	28,506	505	68,307	586
Republic Bancorp Inc.	MI	14,412	276	\$1B-\$10B	50,134	484	167,568	710
Fleetboston Financial Corpor	MA	13,875	1,730	>\$50B	14,188	1,732	14,548	1,733
O.A.K. Financial Corporation	MI	12,358	321	<\$1B	34,464	444	82,718	539
Irwin Financial Corporation	IN	10,872	195	\$1B-\$10B	37,134	349	114,665	499
Minnesota								
Wells Fargo & Company	CA	262,506	11,270	>\$50B	386,147	11,988	683,569	12,585
U.S. Bancorp	MN	243,474	16,455	>\$50B	389,938	17,274	860,284	18,173
Otto Bremer Foundation	MN	92,312	2,421	\$1B-\$10B	202,283	3,053	443,893	3,534
Advanta Bk Corp	UT	72,431	8,231	\$1B-\$10B	72,431	8,231	72,431	8,231
Citigroup Inc.	NY	57,892	11,705	>\$50B	58,022	11,706	58,022	11,706
Mbna Corporation	DE	54,861	7,136	\$10B-\$50B	55,210	7,138	55,210	7,138
Associated Banc-Corp	WI	49,906	1,308	\$10B-\$50B	112,643	1,667	267,839	1,991
J.P. Morgan Chase & Co.	NY	39,908	1,698	>\$50B	39,908	1,698	40,908	1,699
Ge Cap Fncl	UT	37,697	8,653	\$1B-\$10B	37,822	8,654	38,122	8,655
American Express Centurion B	UT	30,722	4,558	\$10B-\$50B	30,722	4,558	30,722	4,558
Community First Bankshares	ND	29,541	1,061	\$1B-\$10B	57,833	1,235	100,922	1,324
Bank One Corporation	IL	26,728	4,132	>\$50B	26,728	4,132	27,728	4,133
Conseco Bk	UT	21,667	2,888	\$1B-\$10B	21,667	2,888	21,667	2,888
First National Financial Ser	MN	20,557	521	<\$1B	50,717	692	124,460	845
Farmers & Merchants Financia	MN	14,967	406	<\$1B	35,642	524	94,128	634
Western Bancshares Inc.	MN	14,802	338	<\$1B	37,301	462	86,284	560
Marshall & Ilsley Corporatio	WI	13,971	263	\$10B-\$50B	44,301	420	222,367	724
First National Bank Of Bemid	MN	13,191	563	<\$1B	20,202	605	34,678	633
Stearns Financial Services	MN	12,809	366	<\$1B	28,511	458	68,333	535
Mississippi								
Trustmark Corporation	MS	167,002	5,774	\$1B-\$10B	278,393	6,421	545,020	6,958
Bancorpsouth Inc.	MS	132,321	5,016	\$10B-\$50B	224,458	5,583	412,284	5,985
Amsouth Bancorporation	AL	103,711	3,014	\$10B-\$50B	161,915	3,343	302,201	3,634
Peoples Holding Company The	MS	64,684	2,233	\$1B-\$10B	119,605	2,562	201,148	2,739
Hancock Holding Company	MS	60,771	2,559	\$1B-\$10B	99,373	2,799	158,788	2,928
Union Planters Corporation	TN	58,351	2,509	\$10B-\$50B	99,480	2,751	192,781	2,949
Bancplus Corporation	MS	52,287	2,456	\$1B-\$10B	90,291	2,683	141,097	2,795
Citizens Holding Company	MS	43,577	1,927	<\$1B	68,223	2,085	89,236	2,136
First M & F Corporation	MS	42,323	1,797	\$1B-\$10B	68,874	1,966	114,929	2,062
Nbc Capital Corporation	MS	41,082	2,109	\$1B-\$10B	62,230	2,242	98,397	2,321

4B. Top Micro-Business Lenders by State Using CRA Data, 2002

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)
State Bank & Trust Company E	MS	36,142	1,953	<\$1B	62,081	2,116	75,794	2,156
Community Bancshares Of Miss	MS	35,723	1,449	\$1B-\$10B	58,890	1,591	101,702	1,681
Planters Holding Company	MS	29,177	1,244	<\$1B	49,524	1,371	70,829	1,415
Mbna Corporation	DE	23,577	3,564	\$10B-\$50B	23,713	3,565	23,713	3,565
Advanta Bk Corp	UT	23,386	2,675	\$1B-\$10B	23,386	2,675	23,386	2,675
Citigroup Inc.	NY	22,868	5,451	>\$50B	22,868	5,451	22,868	5,451
Wells Fargo & Company	CA	19,954	684	>\$50B	20,379	688	20,719	689
Ge Cap Fncl	UT	19,044	4,776	\$1B-\$10B	19,044	4,776	19,044	4,776
American Express Centurion B	UT	16,065	2,435	\$10B-\$50B	16,065	2,435	16,065	2,435
Citizens Nb Of Meridian	MS	15,960	597	<\$1B	29,100	676	65,195	747
Merchants & Marine Bk	MS	14,930	655	<\$1B	23,436	709	31,226	726
Peoples Financial Corporatio	MS	14,864	502	<\$1B	31,867	602	73,883	679
First State Corporation	MS	13,006	602	<\$1B	21,217	656	35,579	689
Bank Of New Albany	MS	10,070	372	<\$1B	16,049	411	23,169	429
Missouri								
Central Banccompany	MO	186,258	6,188	\$1B-\$10B	364,423	7,238	713,593	7,946
U.S. Bancorp	MN	184,395	6,825	>\$50B	342,731	7,747	759,158	8,545
Commerce Bancshares Inc.	MO	132,250	4,221	\$10B-\$50B	240,742	4,847	571,010	5,465
Citigroup Inc.	NY	79,157	17,735	>\$50B	79,287	17,736	79,287	17,736
Advanta Bk Corp	UT	76,118	8,796	\$1B-\$10B	76,118	8,796	76,118	8,796
Mbna Corporation	DE	64,068	8,959	\$10B-\$50B	64,453	8,961	64,453	8,961
Wells Fargo & Company	CA	58,323	1,947	>\$50B	60,113	1,961	60,113	1,961
Allegiant Bancorp Inc.	MO	52,029	1,516	\$1B-\$10B	110,203	1,858	265,251	2,156
Ge Cap Fncl	UT	46,945	12,135	\$1B-\$10B	47,125	12,136	47,125	12,136
American Express Centurion B	UT	39,359	5,950	\$10B-\$50B	39,559	5,951	39,559	5,951
Bank Of America Corporation	NC	37,911	1,913	>\$50B	73,897	2,112	245,959	2,411
Union Planters Corporation	TN	32,174	1,173	\$10B-\$50B	61,214	1,348	137,241	1,499
Umb Financial Corporation	MO	28,099	980	\$1B-\$10B	61,712	1,165	172,423	1,366
J.P. Morgan Chase & Co.	NY	25,335	1,245	>\$50B	25,335	1,245	26,835	1,247
Bank One Corporation	IL	24,282	3,759	>\$50B	24,407	3,760	25,029	3,761
Enterprise Financial Service	MO	23,332	471	<\$1B	60,073	675	168,434	897
Marshall & Ilsley Corporatio	WI	22,698	426	\$10B-\$50B	65,829	666	209,066	950
First Banks Inc.	MO	21,944	574	\$1B-\$10B	48,082	727	137,017	903
Southwest Missouri Bancorpor	MO	16,095	598	<\$1B	26,251	664	33,919	679
Valley View Bancshares Inc.	KS	15,563	478	\$1B-\$10B	35,210	599	90,791	707
Dickinson Financial Corporat	MO	15,316	680	\$1B-\$10B	22,843	726	38,197	756
Citizens Bancshares Co.	MO	15,156	585	<\$1B	26,134	651	40,904	683
Wood & Huston Bancorporation	MO	13,309	751	<\$1B	20,848	799	40,895	844
Cardinal Bancorp Inc.	MO	12,514	384	<\$1B	26,927	469	60,745	539
Great Southern Bancorp Inc.	MO	11,578	326	\$1B-\$10B	25,010	405	75,945	501
Arvest Bank Group Inc.	AR	11,565	357	\$1B-\$10B	22,385	422	51,193	482
Exchange National Bancshares	MO	10,903	296	<\$1B	28,334	404	45,988	443

4B. Top Micro-Business Lenders by State Using CRA Data, 2002

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)
Trustcorp Financial Inc	MO	10,526	194	<\$1B	25,407	278	77,245	371
Liberty Bancshares Inc	MO	10,079	274	<\$1B	20,412	340	44,417	386
Montana								
First Interstate Bancsystem	MT	66,632	2,296	\$1B-\$10B	121,930	2,634	208,077	2,819
Glacier Bancorp Inc.	MT	50,672	1,396	\$1B-\$10B	102,969	1,711	199,094	1,910
Wells Fargo & Company	CA	46,666	2,233	>\$50B	60,681	2,317	94,514	2,383
Stockman Financial Corporati	MT	25,434	863	<\$1B	53,690	1,028	104,758	1,133
American Express Centurion B	UT	22,537	4,479	\$10B-\$50B	22,737	4,480	23,051	4,481
Advanta Bk Corp	UT	18,977	2,166	\$1B-\$10B	18,977	2,166	18,977	2,166
Mbna Corporation	DE	18,362	2,472	\$10B-\$50B	18,362	2,472	18,362	2,472
Mountain West Financial Corp	MT	18,177	565	<\$1B	42,841	705	86,641	794
Rocky Mountain Bancorporatio	MT	15,246	593	<\$1B	31,304	692	53,411	739
U.S. Bancorp	MN	15,077	884	>\$50B	29,707	966	70,840	1,044
Citigroup Inc.	NY	12,209	2,698	>\$50B	12,209	2,698	12,209	2,698
Nebraska								
Pinnacle Bancorp Inc.	NE	68,130	2,653	\$1B-\$10B	112,290	2,912	199,855	3,090
Lauritzen Corporation	NE	66,961	2,790	\$10B-\$50B	132,220	3,167	329,049	3,519
Wells Fargo & Company	CA	62,133	4,009	>\$50B	93,424	4,199	157,229	4,328
U.S. Bancorp	MN	42,545	2,570	>\$50B	82,078	2,789	207,690	3,004
Spectrum Bancorporation Inc	NE	27,029	810	\$1B-\$10B	55,520	982	130,178	1,132
Advanta Bk Corp	UT	26,127	2,868	\$1B-\$10B	26,127	2,868	26,127	2,868
Citigroup Inc.	NY	25,459	6,941	>\$50B	25,459	6,941	25,459	6,941
Farmers & Merchants Investme	NE	24,130	524	\$1B-\$10B	42,706	637	73,157	702
Mbna Corporation	DE	20,891	2,955	\$10B-\$50B	20,891	2,955	20,891	2,955
United Nebraska Financial Co	NE	15,954	698	<\$1B	24,167	752	31,547	768
Hometown Banc Corp	NE	15,487	537	<\$1B	26,853	603	46,742	643
American National Corporatio	NE	13,932	417	\$1B-\$10B	26,064	488	53,026	539
Stockmens Financial Corporat	SD	13,692	639	<\$1B	19,966	676	24,419	689
Security National Corporatio	NE	13,283	333	<\$1B	32,469	444	80,540	542
Ge Cap Fncl	UT	12,386	2,847	\$1B-\$10B	12,511	2,848	12,511	2,848
Bank One Corporation	IL	11,199	1,455	>\$50B	11,199	1,455	11,199	1,455
Adbanc Inc.	NE	10,825	425	<\$1B	16,365	460	23,284	477
First York Ban Corp.	NE	10,740	509	<\$1B	18,025	552	41,241	596
Nevada								
Wells Fargo & Company	CA	155,290	8,913	>\$50B	170,393	9,005	217,568	9,089
Zions Bancorporation	UT	45,192	1,165	\$10B-\$50B	101,234	1,470	289,699	1,817
American Express Centurion B	UT	33,436	6,396	\$10B-\$50B	33,436	6,396	34,530	6,398
Citigroup Inc.	NY	32,769	7,579	>\$50B	33,419	7,582	33,419	7,582
Western Alliance Bancorporat	NV	27,518	545	\$1B-\$10B	61,689	729	130,696	857
Advanta Bk Corp	UT	25,201	3,288	\$1B-\$10B	25,201	3,288	25,201	3,288
Mbna Corporation	DE	21,391	2,753	\$10B-\$50B	21,748	2,756	21,748	2,756
Ge Cap Fncl	UT	20,624	5,602	\$1B-\$10B	20,624	5,602	20,624	5,602

4B. Top Micro-Business Lenders by State Using CRA Data, 2002

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)
Bank Of America Corporation	NC	19,051	1,357	>\$50B	30,235	1,419	89,768	1,523
U.S. Bancorp	MN	17,921	1,207	>\$50B	36,836	1,309	106,732	1,438
Bank Of The West	CA	12,929	296	\$10B-\$50B	27,499	373	72,876	456
Capitol Bancorp Ltd.	MI	12,085	217	\$1B-\$10B	29,527	314	71,282	397
J.P. Morgan Chase & Co.	NY	10,508	492	>\$50B	10,922	495	10,922	495
New Hampshire								
Banknorth Group Inc.	ME	63,538	1,563	\$10B-\$50B	135,877	1,990	291,481	2,300
Wells Fargo & Company	CA	30,642	979	>\$50B	31,408	986	31,408	986
Mbna Corporation	DE	28,727	4,297	\$10B-\$50B	28,952	4,298	30,752	4,304
Fleetboston Financial Corpor	MA	27,590	1,323	>\$50B	36,122	1,368	80,215	1,439
Advanta Bk Corp	UT	23,373	2,705	\$1B-\$10B	23,373	2,705	23,373	2,705
Citigroup Inc.	NY	22,352	4,976	>\$50B	22,502	4,977	22,502	4,977
Granite State Bankshares In	NH	19,623	471	<\$1B	45,821	619	102,156	734
American Express Centurion B	UT	17,210	2,490	\$10B-\$50B	17,210	2,490	17,636	2,491
U.S. Bancorp	MN	14,681	792	>\$50B	17,203	809	18,566	811
Ge Cap Fncl	UT	12,561	3,195	\$1B-\$10B	12,561	3,195	12,561	3,195
J.P. Morgan Chase & Co.	NY	11,655	494	>\$50B	11,969	497	11,969	497
New Jersey								
Wachovia Corporation	NC	303,249	7,260	>\$50B	525,889	8,458	1,243,183	9,763
J.P. Morgan Chase & Co.	NY	257,649	8,721	>\$50B	288,723	8,933	331,936	9,008
Pnc Financial Services Group	PA	230,360	6,656	>\$50B	310,753	7,105	590,077	7,599
Fleetboston Financial Corpor	MA	212,433	11,321	>\$50B	285,642	11,719	584,008	12,253
American Express Centurion B	UT	178,920	26,986	\$10B-\$50B	180,957	26,999	181,954	27,000
Mbna Corporation	DE	149,944	18,320	\$10B-\$50B	152,548	18,337	153,593	18,340
Wells Fargo & Company	CA	141,196	4,232	>\$50B	146,681	4,282	148,287	4,284
Advanta Bk Corp	UT	124,545	15,192	\$1B-\$10B	124,545	15,192	124,545	15,192
Citigroup Inc.	NY	120,130	27,566	>\$50B	124,141	27,587	132,761	27,602
Ge Cap Fncl	UT	59,807	16,761	\$1B-\$10B	59,807	16,761	59,807	16,761
Commerce Bancorp Inc.	NJ	57,611	1,687	\$10B-\$50B	131,933	2,105	390,124	2,599
Bank One Corporation	IL	47,656	7,042	>\$50B	47,656	7,042	48,910	7,044
Valley National Bancorp	NJ	40,315	856	\$1B-\$10B	108,257	1,236	381,991	1,724
U.S. Bancorp	MN	39,936	3,690	>\$50B	49,759	3,756	65,661	3,794
Bank Of New York Company In	NY	37,709	1,214	>\$50B	49,648	1,279	74,212	1,328
Fulton Financial Corporation	PA	27,638	669	\$1B-\$10B	70,061	912	156,998	1,088
Sun Bancorp Inc	NJ	20,330	451	\$1B-\$10B	50,670	617	136,275	788
Atlantic Bk Of Ny	NY	18,339	3,001	\$1B-\$10B	20,451	3,016	31,435	3,035
Lakeland Bancorp Inc.	NJ	17,772	367	\$1B-\$10B	44,030	511	94,491	625
Yardville National Bancorp	NJ	15,843	326	\$1B-\$10B	47,569	512	128,267	668
Trust Co Of Nj	NJ	15,399	576	\$1B-\$10B	20,580	607	25,685	616
Hudson United Bancorp	NJ	14,545	269	\$1B-\$10B	35,869	393	95,666	513
Minotola Nb	NJ	13,888	316	<\$1B	26,283	386	62,889	453
United National Bancorp	NJ	11,188	231	\$1B-\$10B	28,444	330	72,003	413

4B. Top Micro-Business Lenders by State Using CRA Data, 2002

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)
Amboy Bancorporation	NJ	10,607	244	\$1B-\$10B	29,627	353	107,116	496
New Mexico								
Wells Fargo & Company	CA	132,880	5,230	>\$50B	178,514	5,495	265,810	5,670
First State Bancorporation	NM	32,862	1,006	\$1B-\$10B	72,032	1,227	168,475	1,414
Citigroup Inc.	NY	25,117	4,941	>\$50B	25,467	4,943	26,267	4,944
Advanta Bk Corp	UT	23,164	2,792	\$1B-\$10B	23,164	2,792	23,164	2,792
Mbna Corporation	DE	20,440	2,686	\$10B-\$50B	20,559	2,687	20,559	2,687
American Express Centurion B	UT	18,916	3,484	\$10B-\$50B	19,116	3,485	19,116	3,485
Bank Of America Corporation	NC	15,361	899	>\$50B	28,800	970	63,813	1,037
Ge Cap Fncl	UT	14,385	3,835	\$1B-\$10B	14,385	3,835	14,385	3,835
Employee Stock Bonus Trust F	NM	12,961	369	<\$1B	26,827	451	39,320	479
Heartland Financial Usa Inc	IA	12,607	364	\$1B-\$10B	27,686	452	76,388	546
Trinity Capital Corporation	NM	11,487	280	<\$1B	29,742	396	67,991	471
New York								
J.P. Morgan Chase & Co.	NY	1,502,245	43,848	>\$50B	1,896,449	46,217	2,389,154	47,127
Citigroup Inc.	NY	527,334	66,005	>\$50B	730,551	67,059	998,673	67,562
American Express Centurion B	UT	347,897	48,812	\$10B-\$50B	350,392	48,827	351,145	48,829
North Fork Bancorporation I	NY	304,916	7,336	\$10B-\$50B	446,648	8,068	800,499	8,695
Fleetboston Financial Corpor	MA	298,725	14,110	>\$50B	369,426	14,485	610,583	14,914
Hsbc Bk Usa	NY	294,347	10,227	>\$50B	521,657	11,474	1,298,672	12,840
Wells Fargo & Company	CA	285,858	8,518	>\$50B	298,893	8,636	302,038	8,642
Advanta Bk Corp	UT	248,875	30,699	\$1B-\$10B	248,875	30,699	248,875	30,699
M&T Bank Corporation	NY	202,705	5,343	\$1B-\$10B	424,159	6,561	1,200,250	7,963
Mbna Corporation	DE	191,936	24,079	\$10B-\$50B	195,114	24,098	196,514	24,101
Bank Of New York Company In	NY	126,239	4,385	>\$50B	175,493	4,656	356,797	4,984
Financial Institutions Inc.	NY	101,831	3,163	\$1B-\$10B	185,250	3,648	320,667	3,928
Ge Cap Fncl	UT	100,456	27,355	\$1B-\$10B	101,056	27,358	101,316	27,359
Bank One Corporation	IL	82,452	11,407	>\$50B	82,702	11,408	84,077	11,410
Charter One Financial Inc.	OH	66,600	1,633	\$10B-\$50B	105,489	1,851	196,639	2,032
Nbt Bancorp Inc.	NY	57,805	1,689	\$1B-\$10B	111,741	1,999	204,515	2,190
Keycorp	OH	57,022	1,456	>\$50B	139,012	1,890	420,042	2,418
Wachovia Corporation	NC	44,446	1,151	>\$50B	76,899	1,321	199,982	1,542
Community Bank System Inc.	NY	38,274	1,290	\$1B-\$10B	62,828	1,440	96,359	1,513
Atlantic Bk Of Ny	NY	36,748	4,357	\$1B-\$10B	52,778	4,453	106,751	4,551
U.S. Bancorp	MN	29,921	3,284	>\$50B	34,132	3,312	41,620	3,326
Tompkins Trustco Inc.	NY	28,705	875	\$1B-\$10B	55,446	1,029	104,412	1,127
Bsb Bancorp Inc.	NY	21,239	476	\$1B-\$10B	51,380	650	134,429	804
Solvay Bank Corp.	NY	18,807	517	<\$1B	31,544	594	52,739	644
Arrow Financial Corporation	NY	18,616	630	\$1B-\$10B	30,644	700	61,010	756
Canandaigua National Corpora	NY	18,445	578	<\$1B	36,581	686	77,397	772
State Bancorp Inc.	NY	17,928	338	\$1B-\$10B	59,198	551	197,194	799
Adirondack Tc	NY	16,618	539	<\$1B	30,924	622	54,307	676

4B. Top Micro-Business Lenders by State Using CRA Data, 2002

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)
Banknorth Group Inc.	ME	16,301	437	\$10B-\$50B	32,557	532	76,889	611
Alliance Financial Corporati	NY	15,592	471	<\$1B	28,242	546	49,649	591
Chemung Financial Corporatio	NY	11,568	272	<\$1B	24,142	341	61,743	407
Suffolk Bancorp	NY	11,021	244	\$1B-\$10B	26,921	331	57,469	388
North Carolina								
Bb&T Corporation	NC	619,075	19,414	>\$50B	1,201,552	22,759	2,719,789	25,563
First Citizens Bancshares I	NC	301,121	10,785	\$10B-\$50B	592,677	12,498	1,304,434	13,984
Mbna Corporation	DE	263,844	30,256	\$10B-\$50B	285,456	30,387	306,300	30,426
Wachovia Corporation	NC	229,419	5,923	>\$50B	473,163	7,263	1,388,486	8,963
Citigroup Inc.	NY	111,804	27,929	>\$50B	111,954	27,930	111,954	27,930
Wells Fargo & Company	CA	83,869	2,722	>\$50B	87,083	2,750	88,283	2,752
Advanta Bk Corp	UT	81,527	9,629	\$1B-\$10B	81,527	9,629	81,527	9,629
National Commerce Financial	TN	80,663	3,144	\$10B-\$50B	172,825	3,677	360,488	4,068
Ge Cap Fncl	UT	77,583	20,920	\$1B-\$10B	77,903	20,922	78,183	20,923
Rbc Centura Bk	NC	70,071	2,046	\$10B-\$50B	158,349	2,558	384,014	2,996
American Express Centurion B	UT	58,812	8,951	\$10B-\$50B	59,351	8,954	59,351	8,954
Bank Of America Corporation	NC	54,443	3,373	>\$50B	99,334	3,628	337,923	4,048
First Bancorp	NC	50,417	1,699	\$1B-\$10B	94,392	1,977	166,792	2,130
J.P. Morgan Chase & Co.	NY	41,751	2,004	>\$50B	43,155	2,013	43,655	2,014
Fidelity Bancshares (N.C.)	NC	40,721	1,332	\$1B-\$10B	92,864	1,642	191,638	1,838
First Charter Corporation	NC	36,858	948	\$1B-\$10B	79,917	1,202	176,286	1,401
Southern Bancshares (N.C.)	NC	36,274	1,236	<\$1B	75,335	1,469	139,950	1,605
Lsb Bancshares Inc.	NC	34,896	883	<\$1B	72,130	1,096	154,054	1,276
Bank One Corporation	IL	34,819	4,852	>\$50B	35,409	4,855	38,214	4,860
Bank Of Granite Corporation	NC	30,340	1,122	<\$1B	56,190	1,272	94,358	1,354
Southtrust Corporation	AL	30,264	750	\$10B-\$50B	64,219	943	161,254	1,126
U.S. Bancorp	MN	24,309	2,150	>\$50B	30,442	2,189	46,159	2,219
Peoples Bancorp Of North Car	NC	21,287	621	<\$1B	41,149	735	83,283	819
Fnb Corp.	NC	20,626	494	<\$1B	44,061	633	109,482	755
Four Oaks Fincorp Inc.	NC	20,359	865	<\$1B	33,339	941	60,016	999
United Community Banks Inc.	GA	19,431	627	\$1B-\$10B	33,083	707	55,098	759
First Nb Of Shelby	NC	19,021	601	<\$1B	37,311	710	66,272	776
Ecb Bancorp Inc.	NC	17,770	555	<\$1B	38,365	681	86,194	779
Fnb Financial Services Corpo	NC	17,347	311	\$1B-\$10B	61,949	589	111,919	714
Capital Bank Corporation	NC	16,722	425	<\$1B	35,156	535	93,503	645
First South Bancorp Inc.	NC	15,424	298	<\$1B	37,444	442	72,008	516
Southern Community Financial	NC	15,322	340	<\$1B	41,800	501	88,303	603
High Point Bank Corporation	NC	13,558	390	<\$1B	24,114	452	56,416	513
Yadkin Valley B&Tc	NC	12,835	464	<\$1B	24,015	535	40,649	571
Fleetboston Financial Corpor	MA	11,022	1,372	>\$50B	11,022	1,372	11,022	1,372
Regions Financial Corporatio	AL	10,157	226	\$10B-\$50B	22,693	293	75,539	392

North Dakota

4B. Top Micro-Business Lenders by State Using CRA Data, 2002

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)
Wells Fargo & Company	CA	38,812	1,469	>\$50B	62,031	1,602	118,025	1,706
Otto Bremer Foundation	MN	25,087	752	\$1B-\$10B	48,930	894	116,487	1,022
Watford City Bancshares Inc	ND	22,689	792	<\$1B	42,709	918	68,367	975
State Bankshares Inc.	ND	17,577	510	<\$1B	36,137	618	91,028	720
U.S. Bancorp	MN	17,011	1,227	>\$50B	29,349	1,294	67,368	1,360
Alerus Financial Corporation	ND	14,070	316	<\$1B	28,258	400	69,467	479
First Southwest Bancorporati	ND	12,982	461	<\$1B	24,451	528	43,179	568
Community First Bankshares	ND	12,088	401	\$1B-\$10B	22,907	465	55,825	536
Citigroup Inc.	NY	11,598	3,725	>\$50B	11,598	3,725	11,598	3,725
Advanta Bk Corp	UT	10,327	1,173	\$1B-\$10B	10,327	1,173	10,327	1,173
Ohio								
Huntington Bancshares Incorp	OH	237,670	6,390	\$10B-\$50B	353,009	7,034	722,895	7,716
Fifth Third Bancorp	OH	227,632	4,462	>\$50B	640,632	6,778	1,905,414	9,145
U.S. Bancorp	MN	193,922	9,664	>\$50B	371,990	10,673	750,308	11,411
National City Corporation	OH	184,072	7,816	>\$50B	360,185	8,837	842,672	9,747
Citigroup Inc.	NY	165,860	43,166	>\$50B	166,311	43,168	166,311	43,168
Bank One Corporation	IL	149,508	11,885	>\$50B	252,769	12,475	486,324	12,966
Advanta Bk Corp	UT	118,895	13,856	\$1B-\$10B	118,895	13,856	118,895	13,856
Mbna Corporation	DE	115,507	15,996	\$10B-\$50B	117,008	16,005	118,444	16,009
Wells Fargo & Company	CA	115,096	3,790	>\$50B	121,701	3,839	123,301	3,842
Park National Corporation	OH	109,834	3,157	\$1B-\$10B	210,734	3,748	413,684	4,143
Firstmerit Corporation	OH	104,554	1,960	\$10B-\$50B	253,168	2,800	658,440	3,561
Ge Cap Fncl	UT	95,614	24,714	\$1B-\$10B	96,068	24,717	96,518	24,718
Keycorp	OH	80,397	2,020	>\$50B	202,995	2,684	781,666	3,738
American Express Centurion B	UT	79,590	10,608	\$10B-\$50B	79,590	10,608	79,590	10,608
Sky Financial Group Inc.	OH	71,831	1,865	\$10B-\$50B	162,735	2,401	419,739	2,917
J.P. Morgan Chase & Co.	NY	39,223	1,999	>\$50B	40,085	2,004	41,765	2,008
Charter One Financial Inc.	OH	34,711	841	\$10B-\$50B	60,162	990	124,254	1,114
Pnc Financial Services Group	PA	33,256	922	>\$50B	56,652	1,051	149,253	1,219
First Financial Bancorp	OH	24,920	752	\$1B-\$10B	50,708	903	115,776	1,036
Farmers & Merchants Bancorp	OH	20,614	740	<\$1B	36,559	832	57,450	878
Killbuck Bancshares Inc.	OH	18,912	667	<\$1B	29,009	726	48,104	766
Unizan Financial Corp.	OH	18,794	549	\$1B-\$10B	51,458	742	159,619	954
Cnbc Bancorp	OH	18,629	452	<\$1B	47,745	614	118,484	749
Rurban Financial Corp.	OH	18,283	556	<\$1B	37,165	673	72,108	747
Provident Financial Group I	OH	16,932	313	\$10B-\$50B	53,543	527	212,062	829
First Citizens Banc Corp	OH	15,306	409	<\$1B	30,225	496	73,804	585
Fleetboston Financial Corpor	MA	12,714	1,594	>\$50B	12,886	1,595	15,194	1,599
Second Bancorp Incorporated	OH	12,689	220	\$1B-\$10B	35,818	352	91,525	462
Wayne Bancorp Inc.	OH	11,760	334	<\$1B	23,310	401	61,307	478
Conseco Bk	UT	11,114	1,691	\$1B-\$10B	11,114	1,691	11,114	1,691
Ohio Valley Banc Corp.	OH	10,871	336	<\$1B	18,430	384	33,726	420

4B. Top Micro-Business Lenders by State Using CRA Data, 2002

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)
Oklahoma								
Bancfirst Corporation	OK	102,361	4,010	\$1B-\$10B	180,525	4,477	329,592	4,773
Arvest Bank Group Inc.	AR	84,144	3,281	\$1B-\$10B	148,263	3,656	270,977	3,915
Citigroup Inc.	NY	56,704	13,164	>\$50B	56,704	13,164	56,704	13,164
Bok Financial Corporation	OK	48,390	1,006	\$10B-\$50B	131,902	1,473	397,036	1,982
Advanta Bk Corp	UT	42,198	4,910	\$1B-\$10B	42,198	4,910	42,198	4,910
Wells Fargo & Company	CA	36,688	1,324	>\$50B	38,574	1,340	41,416	1,345
Mbna Corporation	DE	32,357	4,420	\$10B-\$50B	32,357	4,420	32,357	4,420
Ge Cap Fncl	UT	31,404	8,301	\$1B-\$10B	31,404	8,301	31,404	8,301
F & M Bancorporation	OK	30,172	798	<\$1B	68,570	1,013	173,327	1,215
Southwest Bancorp Inc.	OK	30,094	660	\$1B-\$10B	69,364	885	181,701	1,091
Bank One Corporation	IL	27,613	2,914	>\$50B	32,556	2,944	43,580	2,965
American Express Centurion B	UT	25,281	3,576	\$10B-\$50B	25,281	3,576	25,281	3,576
Durant Bancorp Inc.	OK	23,564	1,051	<\$1B	34,537	1,118	61,989	1,172
Gold Banc Corporation Inc.	KS	23,355	818	\$1B-\$10B	44,847	948	103,582	1,061
Americrest Bancshares Inc.	OK	21,020	642	<\$1B	36,586	738	61,317	795
Spirit Bankcorp Inc.	OK	20,532	795	<\$1B	35,904	887	66,365	950
J.P. Morgan Chase & Co.	NY	20,179	1,033	>\$50B	20,639	1,036	21,789	1,038
Local Financial Corporation	OK	15,008	343	\$1B-\$10B	32,718	443	113,807	586
American Bancorporation Inc	OK	14,024	685	<\$1B	18,639	714	25,262	729
First Fidelity Bancorp Inc.	OK	13,404	444	<\$1B	25,407	513	49,708	563
Bank Of America Corporation	NC	12,430	708	>\$50B	20,275	755	60,948	822
U.S. Bancorp	MN	11,918	1,037	>\$50B	14,732	1,056	23,552	1,073
Rcb Holding Company Inc.	OK	11,453	446	<\$1B	21,416	504	38,992	539
Central Service Corporation	OK	10,113	384	<\$1B	17,355	427	31,030	456
Oregon								
Wells Fargo & Company	CA	243,830	11,687	>\$50B	274,942	11,880	348,362	12,010
U.S. Bancorp	MN	110,121	6,859	>\$50B	241,005	7,554	680,155	8,371
American Express Centurion B	UT	55,484	12,843	\$10B-\$50B	55,734	12,844	55,734	12,844
Citigroup Inc.	NY	51,698	11,175	>\$50B	51,848	11,176	51,848	11,176
Umpqua Holdings Corporation	OR	50,696	1,385	\$1B-\$10B	109,945	1,711	238,918	1,961
Advanta Bk Corp	UT	50,126	6,183	\$1B-\$10B	50,126	6,183	50,126	6,183
Mbna Corporation	DE	37,842	5,050	\$10B-\$50B	38,660	5,056	39,060	5,057
Bank Of America Corporation	NC	36,893	2,784	>\$50B	56,846	2,892	115,013	2,998
Keycorp	OH	33,081	829	>\$50B	86,029	1,108	269,365	1,463
Columbia Bancorp	OR	24,667	655	<\$1B	47,119	790	106,185	913
West Coast Bancorp	OR	24,382	547	\$1B-\$10B	55,254	721	120,023	844
Bank One Corporation	IL	23,745	3,232	>\$50B	23,745	3,232	23,745	3,232
Pacific Continental Corporat	OR	22,656	503	<\$1B	71,147	809	141,628	956
Ge Cap Fncl	UT	20,743	5,639	\$1B-\$10B	21,403	5,642	21,403	5,642
Cascade Bancorp	OR	20,373	650	<\$1B	45,404	790	103,421	910
Bank Of The West	CA	19,820	648	\$10B-\$50B	37,989	748	96,344	854

4B. Top Micro-Business Lenders by State Using CRA Data, 2002

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)
Premierwest Bancorp	OR	15,329	373	<\$1B	34,170	473	77,876	557
Pennsylvania								
Pnc Financial Services Group	PA	399,307	11,109	>\$50B	624,327	12,357	1,346,773	13,675
Wachovia Corporation	NC	273,046	6,378	>\$50B	520,237	7,724	1,468,638	9,408
Mbna Corporation	DE	251,564	37,030	\$10B-\$50B	257,075	37,062	261,665	37,072
Citigroup Inc.	NY	166,003	39,026	>\$50B	166,488	39,029	166,488	39,029
Advanta Bk Corp	UT	156,201	17,582	\$1B-\$10B	156,201	17,582	156,201	17,582
Wells Fargo & Company	CA	126,068	4,272	>\$50B	129,214	4,300	131,429	4,304
National City Corporation	OH	115,648	4,042	>\$50B	205,945	4,579	387,599	4,943
American Express Centurion B	UT	113,995	16,324	\$10B-\$50B	114,213	16,326	114,513	16,327
Ge Cap Fncl	UT	95,746	25,763	\$1B-\$10B	95,996	25,764	98,246	25,769
M&T Bank Corporation	NY	67,137	1,692	\$1B-\$10B	132,238	2,041	337,265	2,417
Fulton Financial Corporation	PA	66,447	1,667	\$1B-\$10B	157,508	2,182	353,226	2,589
Susquehanna Bancshares Inc.	PA	65,125	1,984	\$1B-\$10B	125,821	2,326	261,262	2,599
Fleetboston Financial Corpor	MA	64,934	4,029	>\$50B	81,931	4,116	200,433	4,311
J.P. Morgan Chase & Co.	NY	63,642	2,713	>\$50B	65,936	2,727	70,281	2,735
Bank One Corporation	IL	60,198	8,511	>\$50B	60,812	8,514	64,242	8,519
F.N.B. Corporation	FL	54,610	1,319	\$1B-\$10B	121,353	1,704	253,833	1,961
S & T Bancorp Inc.	PA	47,651	1,490	\$1B-\$10B	105,719	1,823	301,267	2,208
U.S. Bancorp	MN	44,135	3,392	>\$50B	58,153	3,475	75,896	3,515
Manufacturers & Traders Tc	NY	40,408	1,017	>\$50B	92,007	1,318	175,983	1,488
First Commonwealth Financial	PA	37,545	957	\$1B-\$10B	76,434	1,188	142,659	1,320
National Penn Bancshares In	PA	23,759	453	\$1B-\$10B	59,518	657	155,826	848
Pennrock Financial Services	PA	22,656	562	\$1B-\$10B	50,401	725	98,999	829
Commerce Bancorp Inc.	NJ	21,186	455	\$10B-\$50B	55,402	652	170,782	870
Community Banks Inc.	PA	21,118	513	\$1B-\$10B	50,782	685	102,921	788
Hibshman Trust For Ephrata N	PA	20,787	669	<\$1B	36,882	769	63,419	822
First National Community Ban	PA	20,633	546	<\$1B	30,454	596	64,606	660
Sterling Financial Corporati	PA	18,082	451	\$1B-\$10B	41,055	586	93,130	688
Citizens And Northern Corpor	PA	17,718	500	\$1B-\$10B	28,345	568	44,351	601
Cnb Financial Corporation	PA	17,655	481	<\$1B	38,015	599	75,179	680
Qnb Corp.	PA	16,279	358	<\$1B	30,848	439	64,010	506
Penns Woods Bancorp Inc.	PA	15,813	587	<\$1B	23,671	634	38,722	671
Sky Financial Group Inc.	OH	15,579	424	\$10B-\$50B	36,179	537	103,389	659
Mellon Financial Corporation	PA	15,307	539	\$10B-\$50B	34,990	655	107,987	785
Mid Penn Bancorp Inc.	PA	15,215	265	<\$1B	34,438	405	53,428	441
Univest Corporation Of Penns	PA	14,978	363	\$1B-\$10B	30,951	457	72,436	543
Omega Financial Corporation	PA	14,453	439	\$1B-\$10B	29,376	523	52,727	574
Bank Of America Corporation	NC	13,597	1,195	>\$50B	14,641	1,201	24,727	1,217
Fidelity D& D Bancorp Inc.	PA	12,693	337	<\$1B	24,036	404	54,649	457
Pennsylvania Commerce Bancor	PA	11,534	239	<\$1B	25,699	322	52,057	374
Leesport Financial Corp.	PA	11,232	246	<\$1B	24,455	321	51,731	382

4B. Top Micro-Business Lenders by State Using CRA Data, 2002

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)
Atlantic Bk Of Ny	NY	11,166	1,131	\$1B-\$10B	14,828	1,154	17,868	1,162
Harleysville National Corpor	PA	10,461	208	\$1B-\$10B	34,246	347	80,297	439
Somerset Trust Holding Compa	PA	10,329	300	<\$1B	19,197	353	39,190	394
Rhode Island								
Citizens Bk Of Ma	MA	48,666	1,809	\$10B-\$50B	78,767	1,986	141,709	2,117
Fleetboston Financial Corpor	MA	31,458	1,385	>\$50B	51,161	1,493	119,362	1,614
Wells Fargo & Company	CA	19,295	629	>\$50B	19,824	634	19,824	634
Bancorp Rhode Island Inc.	RI	17,935	349	\$1B-\$10B	41,360	480	87,780	571
Citigroup Inc.	NY	15,047	3,383	>\$50B	15,047	3,383	15,047	3,383
Advanta Bk Corp	UT	14,504	1,706	\$1B-\$10B	14,504	1,706	14,504	1,706
Mbna Corporation	DE	12,677	1,917	\$10B-\$50B	12,677	1,917	12,677	1,917
American Express Centurion B	UT	12,187	1,714	\$10B-\$50B	12,187	1,714	12,187	1,714
South Carolina								
Bb&T Corporation	NC	178,871	5,772	>\$50B	355,633	6,785	777,937	7,606
Mbna Corporation	DE	108,918	13,086	\$10B-\$50B	116,526	13,133	124,097	13,147
Synovus Financial Corp.	GA	101,315	3,181	\$10B-\$50B	203,579	3,777	420,790	4,210
First Citizens Bancorporatio	SC	79,052	2,848	\$1B-\$10B	146,024	3,251	250,097	3,480
Wachovia Corporation	NC	76,282	1,932	>\$50B	199,167	2,617	612,735	3,367
Cnb Corporation	SC	58,480	2,332	<\$1B	95,465	2,558	152,572	2,684
First National Corporation	SC	53,154	1,578	\$1B-\$10B	107,871	1,907	209,273	2,122
South Financial Group The	SC	50,481	1,586	\$1B-\$10B	113,784	1,953	262,965	2,264
Citigroup Inc.	NY	40,522	11,094	>\$50B	40,522	11,094	40,522	11,094
Bank Of America Corporation	NC	38,965	1,985	>\$50B	81,714	2,234	264,690	2,569
American Express Centurion B	UT	34,427	4,794	\$10B-\$50B	34,427	4,794	34,427	4,794
Palmetto Bancshares Inc.	SC	33,710	1,307	<\$1B	56,827	1,449	96,863	1,533
Ge Cap Fncl	UT	33,680	9,300	\$1B-\$10B	33,680	9,300	33,680	9,300
Advanta Bk Corp	UT	32,375	3,917	\$1B-\$10B	32,375	3,917	32,375	3,917
Wells Fargo & Company	CA	32,298	1,076	>\$50B	33,279	1,085	33,279	1,085
Regions Financial Corporatio	AL	27,064	744	\$10B-\$50B	62,468	957	150,471	1,134
Southtrust Corporation	AL	17,674	463	\$10B-\$50B	41,899	598	108,814	731
Bank One Corporation	IL	14,080	2,149	>\$50B	14,080	2,149	14,380	2,150
South Dakota								
Wells Fargo & Company	CA	77,043	3,052	>\$50B	125,735	3,337	221,705	3,532
Dacotah Banks Inc.	SD	37,219	1,552	<\$1B	66,238	1,731	106,861	1,822
Minnehaha Bانشares Inc.	SD	23,781	709	<\$1B	48,518	849	122,323	987
U.S. Bancorp	MN	20,078	853	>\$50B	50,149	1,017	145,909	1,203
Hopkins Financial Corporatio	SD	17,055	755	<\$1B	26,091	807	40,721	834
Spectrum Bancorporation Inc	NE	15,776	561	\$1B-\$10B	28,670	638	51,950	684
United National Corporation	SD	14,008	471	<\$1B	22,737	523	43,045	566
Community First Bankshares	ND	12,260	431	\$1B-\$10B	18,380	469	28,841	494
Advanta Bk Corp	UT	12,071	1,326	\$1B-\$10B	12,071	1,326	12,071	1,326
First Dakota Financial Corpo	SD	11,658	415	<\$1B	21,611	474	33,253	499

4B. Top Micro-Business Lenders by State Using CRA Data, 2002

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)
South Dakota Bancshares Inc	SD	11,219	384	<\$1B	20,125	437	41,950	481
Citigroup Inc.	NY	10,245	3,075	>\$50B	10,245	3,075	10,245	3,075
Lauritzen Corporation	NE	10,165	388	\$10B-\$50B	17,644	433	33,110	460
Tennessee								
Amsouth Bancorporation	AL	315,302	8,985	\$10B-\$50B	482,659	9,927	961,610	10,834
First Tennessee National Cor	TN	194,694	4,935	\$10B-\$50B	414,211	6,178	976,268	7,284
Suntrust Banks Inc.	GA	121,232	3,982	>\$50B	262,652	4,787	683,662	5,587
Citigroup Inc.	NY	74,172	19,897	>\$50B	74,452	19,899	74,452	19,899
Mbna Corporation	DE	58,382	8,773	\$10B-\$50B	59,370	8,779	60,120	8,781
Regions Financial Corporatio	AL	57,881	1,781	\$10B-\$50B	119,986	2,145	281,812	2,454
Union Planters Corporation	TN	51,128	1,606	\$10B-\$50B	104,546	1,919	245,182	2,197
Ge Cap Fncl	UT	50,779	13,211	\$1B-\$10B	51,150	13,213	51,150	13,213
Wells Fargo & Company	CA	50,208	1,672	>\$50B	53,103	1,693	54,370	1,695
Advanta Bk Corp	UT	48,625	5,766	\$1B-\$10B	48,625	5,766	48,625	5,766
First South Bancorp Inc.	TN	45,499	2,837	\$1B-\$10B	75,286	3,020	139,896	3,144
American Express Centurion B	UT	43,354	6,510	\$10B-\$50B	43,604	6,511	43,604	6,511
U.S. Bancorp	MN	42,876	2,829	>\$50B	66,884	2,968	118,449	3,076
Greene County Bancshares In	TN	42,434	1,227	<\$1B	86,113	1,477	172,257	1,649
Bb&T Corporation	NC	33,228	1,061	>\$50B	66,774	1,255	158,252	1,434
Bancorpsouth Inc.	MS	31,063	963	\$10B-\$50B	56,235	1,116	106,969	1,227
Bank Of America Corporation	NC	26,718	1,378	>\$50B	48,028	1,492	144,254	1,665
F&M Financial Corporation	TN	26,111	977	<\$1B	40,355	1,064	63,681	1,112
First Citizens Bancshares I	TN	21,414	700	<\$1B	37,210	798	62,386	849
Cavalry Bancorp Inc.	TN	21,032	511	<\$1B	39,426	620	60,186	663
First Farmers And Merchants	TN	20,607	775	<\$1B	39,236	887	77,444	968
Bank One Corporation	IL	19,792	3,021	>\$50B	20,335	3,024	20,335	3,024
Citizens National Bancorp I	TN	19,140	605	<\$1B	37,475	718	77,154	784
Franklin Financial Corporati	TN	15,566	528	<\$1B	30,735	610	57,853	666
J.P. Morgan Chase & Co.	NY	15,326	1,204	>\$50B	15,326	1,204	16,076	1,205
National Commerce Financial	TN	13,469	417	\$10B-\$50B	30,737	512	86,680	623
Citizens Bk	TN	11,807	555	<\$1B	18,378	595	21,533	601
First Pulaski National Corpo	TN	10,697	415	<\$1B	17,137	457	36,572	493
Trust One Bk	TN	10,556	274	<\$1B	23,924	349	52,315	413
Trustmark Corporation	MS	10,143	305	\$1B-\$10B	21,582	370	50,685	434
Texas								
Wells Fargo & Company	CA	829,001	30,913	>\$50B	1,038,012	32,158	1,413,096	32,904
J.P. Morgan Chase & Co.	NY	693,179	18,141	>\$50B	849,414	19,046	1,118,335	19,551
Citigroup Inc.	NY	357,743	85,386	>\$50B	358,381	85,390	361,310	85,393
Advanta Bk Corp	UT	265,824	32,130	\$1B-\$10B	265,824	32,130	265,824	32,130
American Express Centurion B	UT	233,919	32,196	\$10B-\$50B	235,400	32,205	235,700	32,206
Ge Cap Fncl	UT	216,821	56,343	\$1B-\$10B	217,121	56,345	218,521	56,348
Bank One Corporation	IL	199,086	18,113	>\$50B	273,133	18,519	427,263	18,831

4B. Top Micro-Business Lenders by State Using CRA Data, 2002

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)
Mbna Corporation	DE	195,718	25,879	\$10B-\$50B	197,258	25,888	197,758	25,889
Compass Bancshares Inc.	AL	155,704	4,285	\$10B-\$50B	299,291	5,086	735,284	5,894
Cullen/Frost Bankers Inc.	TX	152,023	3,234	\$10B-\$50B	390,402	4,573	1,103,439	5,908
Texas Regional Bancshares I	TX	103,988	3,578	\$1B-\$10B	186,819	4,059	393,340	4,469
Bank Of America Corporation	NC	103,085	6,293	>\$50B	173,396	6,693	446,706	7,165
Sterling Bancshares Inc.	TX	96,782	2,810	\$1B-\$10B	196,675	3,398	434,183	3,882
Regions Financial Corporatio	AL	86,691	2,527	\$10B-\$50B	169,453	2,997	325,006	3,307
Maedgen & White Ltd.	TX	69,514	1,826	\$1B-\$10B	118,935	2,139	195,352	2,290
Amarillo National Bancorp I	TX	66,330	3,908	\$1B-\$10B	96,059	4,092	156,383	4,215
Incus Co. Ltd.	XX	65,940	2,238	\$1B-\$10B	118,338	2,549	201,277	2,728
International Bancshares Cor	TX	63,657	2,168	\$1B-\$10B	134,383	2,591	280,333	2,887
First Financial Bankshares	TX	57,467	2,118	\$1B-\$10B	103,246	2,387	188,336	2,557
American State Financial Cor	TX	52,818	2,368	\$1B-\$10B	86,874	2,564	152,464	2,692
Bok Financial Corporation	OK	47,339	1,098	\$10B-\$50B	101,987	1,399	246,925	1,675
U.S. Bancorp	MN	46,311	4,738	>\$50B	56,404	4,800	78,502	4,844
Southwest Bancorporation Of	TX	45,277	1,126	\$1B-\$10B	96,011	1,403	257,618	1,705
Southtrust Corporation	AL	43,548	1,084	\$10B-\$50B	80,243	1,299	227,044	1,569
Hibernia Corporation	LA	43,491	1,334	\$10B-\$50B	79,860	1,540	155,476	1,690
Overton Financial Corporatio	TX	39,837	1,345	<\$1B	73,076	1,540	114,621	1,634
Guaranty Bancshares Inc.	TX	33,898	1,294	<\$1B	54,393	1,418	82,865	1,477
Woodforest Financial Group	TX	31,841	967	\$1B-\$10B	63,472	1,156	117,786	1,275
Fleetboston Financial Corpor	MA	30,472	3,918	>\$50B	30,472	3,918	38,795	3,929
Jsa Family Limited Partnersh	TX	30,327	1,244	<\$1B	43,688	1,328	68,518	1,378
Southside Bancshares Incorp	TX	30,155	942	\$1B-\$10B	56,563	1,099	110,592	1,208
National United Bancshares	TX	28,935	1,055	<\$1B	47,346	1,184	61,495	1,219
Security Holding Company	TX	28,147	1,086	<\$1B	51,691	1,224	88,923	1,305
Comerica Incorporated	MI	27,038	667	>\$50B	59,123	845	224,002	1,149
Americo Bancshares Inc.	TX	24,454	855	<\$1B	45,095	980	85,717	1,066
Castle Creek Capital Partner	CA	23,951	944	<\$1B	44,543	1,068	81,476	1,140
American Nb Tx	TX	23,513	837	\$1B-\$10B	34,414	905	44,809	932
Prosperity Bancshares Inc.	TX	22,752	700	\$1B-\$10B	41,721	818	96,480	925
Broadway Bancshares Inc.	TX	22,678	609	\$1B-\$10B	46,121	738	103,042	844
Bancorpsouth Inc.	MS	22,633	936	\$10B-\$50B	36,403	1,020	64,024	1,076
Mow/Rpw li Ltd.	TX	22,371	695	<\$1B	43,300	808	83,583	883
Firstperryton Bancorp Inc.	TX	22,205	843	<\$1B	36,918	931	65,226	988
American Bank Holding Corpor	TX	21,190	570	<\$1B	36,736	660	74,154	737
First National Bank Group I	TX	20,382	706	\$1B-\$10B	31,911	774	50,660	810
Legacy Texas Group Inc.	TX	19,835	493	<\$1B	39,805	606	76,159	677
Whitney Holding Corporation	LA	19,742	466	\$1B-\$10B	47,621	613	117,267	749
Doss Ltd.	TX	18,770	668	\$1B-\$10B	31,406	740	63,802	803
South Plains Financial Inc.	TX	18,597	696	<\$1B	35,045	795	71,353	870
Diboll State Bancshares Inc	TX	18,495	609	<\$1B	30,094	680	56,628	730

4B. Top Micro-Business Lenders by State Using CRA Data, 2002

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)
Jefferson Bancshares Inc.	TX	18,072	536	<\$1B	34,947	633	81,048	723
Central Bancorp Inc.	TX	17,103	384	<\$1B	40,877	523	111,726	662
Central Community Corporatio	TX	16,665	659	<\$1B	31,733	744	78,564	839
Commerce National Financial	TX	15,971	454	<\$1B	38,554	595	61,328	638
West Financial Inc.	TX	15,465	331	<\$1B	32,873	429	65,424	498
Extraco Corporation	TX	14,220	466	<\$1B	28,735	555	48,562	599
Texas Security First Bancsha	TX	13,910	1,102	<\$1B	18,859	1,134	29,170	1,157
Inwood Bancshares Inc.	TX	13,449	286	<\$1B	25,561	350	77,881	449
Colonial Bancgroup Inc. Th	AL	13,361	307	\$10B-\$50B	30,713	400	71,796	473
Texas Capital Bancshares In	TX	12,334	337	\$1B-\$10B	27,918	429	84,290	539
Atlantic Bk Of Ny	NY	11,626	2,147	\$1B-\$10B	12,414	2,153	12,673	2,154
North American Bancshares I	TX	11,490	403	<\$1B	19,832	453	41,215	498
North Dallas B&Tc	TX	11,409	346	<\$1B	23,796	414	37,574	446
Henderson Citizens Bancshare	TX	11,071	510	<\$1B	16,333	541	23,582	554
Moody Bancshares Inc.	TX	10,372	272	<\$1B	16,412	307	38,477	350
Metrocorp Bancshares Inc.	TX	10,320	222	<\$1B	28,712	330	90,718	443
Snb Bancshares Inc.	TX	10,290	250	<\$1B	22,931	320	66,264	405
Utah								
Wells Fargo & Company	CA	149,506	7,228	>\$50B	197,307	7,499	328,648	7,748
Zions Bancorporation	UT	106,019	3,483	\$10B-\$50B	234,618	4,199	593,962	4,878
American Express Centurion B	UT	45,955	6,285	\$10B-\$50B	46,247	6,287	46,247	6,287
U.S. Bancorp	MN	27,547	1,995	>\$50B	43,245	2,083	101,343	2,198
Advanta Bk Corp	UT	26,255	3,263	\$1B-\$10B	26,255	3,263	26,255	3,263
Citigroup Inc.	NY	19,998	4,594	>\$50B	19,998	4,594	20,998	4,595
Bank One Corporation	IL	18,862	1,901	>\$50B	26,928	1,947	45,454	1,982
Ge Cap Fncl	UT	16,978	4,392	\$1B-\$10B	16,978	4,392	16,978	4,392
Mbna Corporation	DE	16,688	2,108	\$10B-\$50B	16,688	2,108	16,688	2,108
Bou Bancorp Inc.	UT	12,138	307	<\$1B	24,208	380	67,152	466
People S Utah Bancorp	UT	11,432	597	<\$1B	22,135	660	45,207	706
Keycorp	OH	10,150	302	>\$50B	30,108	404	124,731	566
Vermont								
Banknorth Group Inc.	ME	32,567	847	\$10B-\$50B	72,677	1,078	164,106	1,255
Chittenden Corporation	VT	29,224	746	\$1B-\$10B	56,475	903	117,763	1,021
Wells Fargo & Company	CA	11,745	422	>\$50B	12,165	426	12,655	427
Advanta Bk Corp	UT	11,656	1,324	\$1B-\$10B	11,656	1,324	11,656	1,324
Charter One Financial Inc.	OH	11,210	293	\$10B-\$50B	17,411	330	32,181	357
Merchants Bk	VT	10,802	441	<\$1B	22,105	510	54,681	577
Virginia								
Mbna Corporation	DE	200,378	24,310	\$10B-\$50B	210,892	24,371	218,687	24,389
Bb&T Corporation	NC	196,061	5,472	>\$50B	393,764	6,594	926,558	7,619
Wachovia Corporation	NC	183,211	4,473	>\$50B	350,517	5,381	955,241	6,497
Suntrust Banks Inc.	GA	140,964	5,033	>\$50B	293,758	5,905	818,492	6,844

4B. Top Micro-Business Lenders by State Using CRA Data, 2002

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)
Citigroup Inc.	NY	92,947	22,220	>\$50B	93,630	22,225	93,630	22,225
Wells Fargo & Company	CA	87,638	2,812	>\$50B	91,413	2,847	92,413	2,848
American Express Centurion B	UT	83,295	14,967	\$10B-\$50B	84,669	14,974	84,669	14,974
Advanta Bk Corp	UT	75,791	9,274	\$1B-\$10B	75,791	9,274	75,791	9,274
Bank Of America Corporation	NC	56,979	2,944	>\$50B	103,639	3,208	285,760	3,533
Ge Cap Fncl	UT	49,313	13,207	\$1B-\$10B	50,163	13,212	50,163	13,212
First Virginia Banks Inc.	VA	42,696	1,491	\$10B-\$50B	79,135	1,698	147,916	1,826
Bank One Corporation	IL	36,870	5,167	>\$50B	37,235	5,169	37,600	5,170
J.P. Morgan Chase & Co.	NY	35,140	1,682	>\$50B	35,665	1,685	38,665	1,691
First Citizens Bancshares I	NC	33,295	1,020	\$10B-\$50B	68,557	1,227	169,816	1,433
Townebank	VA	23,312	724	<\$1B	54,557	904	120,630	1,044
Mercantile Bankshares Corpor	MD	21,644	761	\$10B-\$50B	42,085	882	102,569	999
Virginia Financial Group In	VA	21,129	576	\$1B-\$10B	49,647	744	113,901	872
Union Bankshares Corporation	VA	19,995	613	\$1B-\$10B	41,907	742	99,731	854
Old Point Financial Corporat	VA	17,827	449	<\$1B	35,472	550	65,986	613
Highlands Bankshares Inc.	VA	16,878	626	<\$1B	25,195	678	40,867	709
U.S. Bancorp	MN	16,804	1,919	>\$50B	19,112	1,933	24,617	1,944
American National Bankshares	VA	15,753	523	<\$1B	30,776	615	57,876	671
Burke & Herbert B&Tc	VA	14,051	391	\$1B-\$10B	32,629	503	71,307	588
Fnb Corporation	VA	10,864	358	\$1B-\$10B	21,071	419	40,123	461
Fleetboston Financial Corpor	MA	10,027	1,194	>\$50B	10,027	1,194	11,027	1,195
Washington								
Wells Fargo & Company	CA	213,316	10,170	>\$50B	245,011	10,365	322,842	10,514
Bank Of America Corporation	NC	144,908	9,043	>\$50B	233,502	9,536	554,184	10,096
U.S. Bancorp	MN	124,099	6,366	>\$50B	276,829	7,200	874,158	8,288
American Express Centurion B	UT	91,066	22,180	\$10B-\$50B	91,587	22,183	91,587	22,183
Citigroup Inc.	NY	81,050	17,534	>\$50B	81,050	17,534	85,050	17,538
Advanta Bk Corp	UT	66,950	8,467	\$1B-\$10B	66,950	8,467	66,950	8,467
Keycorp	OH	57,100	1,480	>\$50B	155,641	1,998	515,368	2,671
Columbia Banking System Inc	WA	56,906	1,335	\$1B-\$10B	124,396	1,699	341,741	2,103
W.T.B. Financial Corporation	WA	56,657	1,366	\$1B-\$10B	134,053	1,803	344,848	2,222
Frontier Financial Corporati	WA	53,740	1,417	\$1B-\$10B	122,341	1,808	280,180	2,128
Mbna Corporation	DE	51,457	6,479	\$10B-\$50B	51,896	6,482	51,896	6,482
Banner Corporation	WA	44,871	1,014	\$1B-\$10B	100,390	1,340	223,664	1,585
Pacific Northwest Bancorp	WA	36,599	945	\$1B-\$10B	87,356	1,234	213,062	1,462
Ge Cap Fncl	UT	34,732	9,907	\$1B-\$10B	35,362	9,910	35,662	9,911
Bank One Corporation	IL	27,436	3,988	>\$50B	27,571	3,989	27,904	3,990
Washington Banking Company	WA	26,943	823	<\$1B	48,957	951	90,077	1,045
Olympic Bancorp Inc.	WA	13,932	370	<\$1B	33,943	491	73,903	582
First Community Financial Gr	WA	13,906	388	<\$1B	28,912	471	65,168	540
City Bk	WA	13,887	365	<\$1B	38,721	512	105,241	644
J.P. Morgan Chase & Co.	NY	13,002	817	>\$50B	13,408	820	13,408	820

4B. Top Micro-Business Lenders by State Using CRA Data, 2002

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)
Cashmere Valley Bk	WA	10,742	329	<\$1B	20,941	385	39,140	425
West Virginia								
Bb&T Corporation	NC	54,108	1,698	>\$50B	103,428	1,980	280,796	2,290
United Bankshares Inc.	WV	48,136	1,387	\$1B-\$10B	94,739	1,659	189,117	1,846
Wesbanco Inc.	WV	31,276	1,058	\$1B-\$10B	56,386	1,211	120,893	1,342
Huntington Bancshares Incorp	OH	25,864	713	\$10B-\$50B	42,215	805	93,727	900
First Community Bancshares	VA	22,643	787	\$1B-\$10B	36,830	875	55,954	917
Bank One Corporation	IL	20,193	1,504	>\$50B	35,242	1,589	70,474	1,656
Advanta Bk Corp	UT	15,405	1,781	\$1B-\$10B	15,405	1,781	15,405	1,781
Citigroup Inc.	NY	15,031	3,201	>\$50B	15,231	3,202	15,231	3,202
Mbna Corporation	DE	14,272	1,943	\$10B-\$50B	14,377	1,944	14,377	1,944
Wells Fargo & Company	CA	14,008	450	>\$50B	14,008	450	14,418	451
City Holding Company	WV	13,947	348	\$1B-\$10B	31,207	443	77,861	528
Wisconsin								
Marshall & Ilsley Corporatio	WI	273,215	6,316	\$10B-\$50B	689,303	8,678	1,948,333	11,090
U.S. Bancorp	MN	139,682	8,224	>\$50B	251,480	8,863	630,833	9,561
Associated Banc-Corp	WI	112,310	3,722	\$10B-\$50B	216,990	4,335	475,288	4,834
Wells Fargo & Company	CA	89,860	3,761	>\$50B	125,121	3,969	187,056	4,094
Advanta Bk Corp	UT	72,512	8,072	\$1B-\$10B	72,512	8,072	72,512	8,072
Citizens Banking Corporation	MI	70,004	1,763	\$1B-\$10B	158,212	2,301	291,718	2,587
Citigroup Inc.	NY	68,171	14,087	>\$50B	68,171	14,087	68,171	14,087
Bank One Corporation	IL	60,745	5,815	>\$50B	95,543	6,016	201,463	6,238
Mbna Corporation	DE	55,200	7,665	\$10B-\$50B	55,904	7,669	58,754	7,673
Waupaca Bancorporation Inc.	WI	39,250	2,068	<\$1B	57,380	2,180	83,621	2,239
J.P. Morgan Chase & Co.	NY	34,887	1,512	>\$50B	35,101	1,514	36,151	1,516
Johnson International Inc.	WI	32,434	678	\$1B-\$10B	80,536	954	285,816	1,340
State Financial Services Cor	WI	31,650	807	\$1B-\$10B	59,338	973	134,952	1,126
Ge Cap Fncl	UT	31,417	7,674	\$1B-\$10B	31,417	7,674	32,413	7,675
First Manitowoc Bancorp Inc	WI	30,258	888	<\$1B	62,427	1,082	130,700	1,219
Neb Corporation	WI	28,530	856	<\$1B	53,600	1,006	109,217	1,116
Amcore Financial Inc.	IL	26,239	601	\$1B-\$10B	52,731	764	108,886	894
First Banking Center Inc.	WI	25,988	695	<\$1B	72,288	976	138,036	1,104
Conseco Bk	UT	25,174	3,534	\$1B-\$10B	25,174	3,534	25,174	3,534
Baylake Corp.	WI	23,887	698	<\$1B	51,523	862	103,383	969
American Express Centurion B	UT	23,629	2,735	\$10B-\$50B	23,829	2,736	23,829	2,736
Waukesha St Bk	WI	22,617	660	<\$1B	38,622	752	79,061	835
First Business Financial Ser	WI	18,295	458	<\$1B	44,600	607	134,378	776
Otto Bremer Foundation	MN	16,388	471	\$1B-\$10B	27,882	543	52,114	594
Sword Financial Corporation	WI	15,097	424	<\$1B	30,227	514	57,155	571
Tri City Bankshares Corporat	WI	14,897	437	<\$1B	38,348	573	81,445	661
Citizens Bank Holding Inc.	WI	13,819	448	<\$1B	29,641	542	62,478	614
Psb Holdings Inc.	WI	12,253	313	<\$1B	22,839	379	44,189	428

4B. Top Micro-Business Lenders by State Using CRA Data, 2002

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)
Community Banc-Corp Of Shebo	WI	12,070	311	<\$1B	22,468	376	52,740	445
Mid-Wisconsin Financial Serv	WI	11,608	368	<\$1B	22,217	436	33,065	461
First State Bancshares Inc.	WI	10,791	276	<\$1B	26,326	371	44,288	416
Wyoming								
First Interstate Bancsystem	MT	41,120	1,350	\$1B-\$10B	73,528	1,545	108,822	1,622
Wells Fargo & Company	CA	33,051	1,302	>\$50B	46,884	1,380	69,114	1,423
Community First Bankshares	ND	26,945	836	\$1B-\$10B	51,898	989	89,790	1,063
Midland Financial Corporatio	WY	18,815	631	<\$1B	33,781	725	47,826	757
Pinnacle Bancorp Inc.	NE	13,406	480	\$1B-\$10B	23,127	538	36,024	567
United Bancorporation Of Wyo	WY	12,878	336	<\$1B	27,266	418	68,823	496

Note: Small businesses seeking loans from small-business-friendly banks should also consider banks that participate on SBA loan programs. To locate an SBA certified lender near you, call 1-800-8-ASK-SBA or check SBA's website at: <http://www.sba.gov>.

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

Table 5. Number of Reporting Banks by Bank Asset Size and by State, June 1999-2003

State	1999	2000	2001	2002	2003	2003 Bank Asset Size Class				
						<\$100M	100M-\$500M	\$500M-\$1E	\$1B-\$10B	>\$10B
National	8,659	8,459	8,158	7,949	7,816	4,022	2,994	393	327	80
Alabama	158	158	157	153	150	74	59	9	3	5
Alaska	6	6	6	6	6	1	2	1	2	
Arizona	46	46	43	41	45	27	10	3	3	2
Arkansas	200	194	183	170	166	69	90	5	2	
California	334	315	300	288	281	81	126	29	41	4
Colorado	191	187	180	175	169	85	71	8	4	1
Connecticut	26	22	25	26	26	13	11	1	1	
Delaware	33	32	33	31	28	4	12	2	6	4
District of Columbia	6	6	5	4	4	2	2			
Florida	260	264	262	259	262	89	142	20	11	
Georgia	336	343	331	324	318	147	152	9	9	1
Hawaii	11	9	8	7	7	1	2		4	
Idaho	17	15	17	17	16	6	9	1		
Illinois	732	721	703	686	673	348	259	35	26	5
Indiana	165	154	155	154	149	51	72	12	13	1
Iowa	441	441	426	414	406	290	105	8	3	
Kansas	391	375	376	368	362	275	72	10	5	
Kentucky	255	250	231	227	220	106	102	5	7	
Louisiana	155	153	144	142	140	73	62	1	3	1
Maine	16	16	15	15	17	3	9	4		1
Maryland	78	76	72	72	72	10	47	9	6	
Massachusetts	45	44	42	41	39	6	17	8	6	2
Michigan	169	173	163	161	159	57	85	6	8	3
Minnesota	507	501	486	472	464	340	116	4	2	2
Mississippi	99	99	101	98	97	38	48	4	6	1
Missouri	377	363	354	350	343	204	120	10	8	1
Montana	88	85	83	80	79	54	20	3	2	
Nebraska	309	289	276	273	264	208	48	4	4	
Nevada	25	30	32	34	34	10	14	3	7	
New Hampshire	20	17	15	14	15	4	9		1	1
New Jersey	75	79	80	82	79	15	41	8	13	2
New Mexico	55	52	52	52	51	28	18	1	4	
New York	153	149	144	137	136	30	61	16	21	8
North Carolina	70	71	77	72	72	14	35	15	3	5
North Dakota	114	111	107	104	104	80	17	4	3	
Ohio	217	219	205	200	195	88	76	14	7	10
Oklahoma	305	295	284	277	273	181	80	7	4	1
Oregon	44	44	42	32	34	15	13	3	3	
Pennsylvania	194	192	182	177	172	31	95	24	19	3
Rhode Island	7	6	7	7	8	3	4			1
South Carolina	79	79	75	77	76	32	37	2	5	
South Dakota	103	100	93	93	91	63	18	6	3	1
Tennessee	204	194	194	190	189	86	89	9	2	3
Texas	770	735	693	675	662	397	216	28	19	2
Utah	49	54	57	56	56	24	17	6	5	4
Vermont	20	18	18	15	14	3	9	1	1	
Virginia	151	148	145	128	130	25	78	16	8	3
Washington	78	83	76	79	79	34	31	9	5	
West Virginia	83	79	71	70	69	30	35		4	
Wisconsin	343	317	286	279	271	142	114	9	4	2
Wyoming	49	50	46	45	44	25	17	1	1	

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.