

Small Business and Micro Business Lending in the United States, for Data Years 2006-2007

June 2008

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Small Business and Micro Business Lending in the United States for Data Years 2006-2007

by Victoria Williams and Charles Ou, U.S. Small Business Administration,
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Introduction

Annually, the Office of Advocacy prepares a study on institutional lending to small firms. The report examines small business lending in the economy by all lenders in the United States. The study provides a review of lending activities based on two types of data that lenders report to their regulating agencies—the Consolidated Reports of Condition and Income (Call Reports) for June 2007 and the Community Reinvestment Act (CRA) reports for 2006. 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. Those in the \$100,000-\$1 million category are referred to as larger small business loans. The report includes a discussion of developments in the small and micro business lending activities of institutional lenders. No attempt has been made to distinguish SBA guaranteed lenders in the analysis. Lenders are ranked based on their overall lending, not lending under SBA programs.

Part one reviews developments apparent in the Call Report data from June 2006 through June 2007 and the CRA database for the year 2006. Part two provides directories of the top small and micro business lenders in the 50 states, the District of Columbia, and some U.S. territories. For the reader's convenience, national tables for multi-billion-dollar banks and bank holding companies are presented first, followed by state tables.

Beginning in 2005, the reports in this series were expanded to include savings banks and savings and loan associations, in addition to commercial banks. Geographic coverage has been expanded to include American Samoa, Guam, Puerto Rico, and the U.S. Virgin Islands.

Overall Findings

The pace of borrowing and lending in the small business loan markets in 2006-2007 was much stronger than in the previous year, for both micro business loans under \$100,000 and those in the larger small business category (\$100,000-\$1 million).

Highlights

- Small business loans outstanding (loans under \$1 million) were valued at \$684.6 billion for 24.5 million loans from 8,633 reporting depository institutions in the United States and territories in June 2007. This compares with a total of 21.3 million loans valued at \$634 billion in the previous year.
- The most significant change in micro business lending (loans under \$100,000) was in the number of loans, which jumped by 13.7 percent after being relatively flat in the previous period.
- The micro business loan market was dominated by the largest lenders (asset sizes of more than \$10 billion) which represented 66.4 percent of the number and 58.2 percent of the value of these small loans as of June 2007.
- The share of the number of larger small business loans (\$100,000- \$1 million) made by multi-billion-dollar lending institutions has declined since 2005, from 42.0 percent to 32.3 percent in 2007.
- The CRA reports confirm that lending in these larger small business loans mirrors the findings in the Call Report data. In 2006, 791 CRA reporting institutions extended 11.6 million loans that were under \$1 million, for a total of \$289.8 billion in small business loans. This compares with \$271.1 billion for a total of 7.9 million loans made by 774 lending institutions the previous year.

Methodology

This report observes the environment of lending institution activities using two types of data reported by financial institutions to their regulating agencies. Call Reports include information on the number and dollar amount of business loans outstanding in June 2007, and Community Reinvestment Act data cover lending to small businesses for calendar year 2006.

The data reported are available by loan size, not by business size. Small business loans are defined here as loans under \$1 million; mid-sized loans are those valued at \$100,000 to under \$1 million; and micro loans are loans of less than \$100,000. Large lending institutions with total domestic assets of more than \$10 billion are ranked and reported separately, under the presumption that they serve a national market. Rankings by state are made for all reporting lenders on the basis of the designated headquarters state of the reporting lending institutions.

Two ranking methods are used, depending upon the availability of data. For lending institutions filing Call Reports, for which information on total assets and total business loans is available, four criteria are used as the basis for a lender's performance ranking. A decile ranking is first computed for individual criteria (decile rankings range from 1 to 10). Lending institutions in the top 10 percent of all lenders in the state receive the maximum score of 10; banks in the lowest 10 percent receive a score of 1. Lenders that do not lend to small businesses (loans under \$1 million) receive a 0. A summary ranking consolidating the four decile rankings is computed for each institution in the state rankings. Four top scores will sum to 40. To make the top score total 100, each score is multiplied by 2.5.

To rank state lending using the CRA data, lenders are listed in order of the dollar amount of small business loans made in each state in 2006. Large institutions therefore appear at the top. Simple rankings are used for multi-billion-dollar lending institutions because a small number of lenders is 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 at advocacy@sba.gov or (202) 205-6533.

Ordering Information

The full text of this report and summaries of other studies performed under contract with the U.S. Small Business Administration's Office of Advocacy are available on the Internet at www.sba.gov/advo/research. Copies are available for purchase from:

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Office of Advocacy
U.S. Small Business Administration
Washington, D.C.
June 2008

Foreword

This edition of the Office of Advocacy's annual study of lending to small and micro businesses by most depository institutions in the United States continues its expanded coverage. Included, in addition to banks, are other depository institutions, such as federal and state savings banks and savings and loans associations, and broader geographic coverage extended to the U.S. territories.

The source information consists of two types of data reported by depository institutions to their respective regulating agencies—Call Reports for June 2007 and Community Reinvestment Act (CRA) reports for 2006. The smaller number of institutions required to submit CRA reports means that the coverage of small business lending activities under CRA reporting is reduced relative to Call Report coverage.

This study covers both small business lending (loans of less than \$1 million) and micro business lending (loans of less than \$100,000, a subset of small business lending) for all reporting institutions, and for multi-billion-dollar lending institutions for the 2006–2007 period. Some information is also provided about the subset of larger small business loans between \$100,000 and \$1 million.

The report provides data on the top institutions lending to small businesses in each state. Advocacy's website contains additional data listing the lending activity of all lenders in the 50 states, the District of Columbia, and U.S. territories as expanded versions of tables 3A and 3B.

The information is useful to both small businesses in search of loans and lenders who seek to compare their lending with that of their competitors. I encourage readers to use this report as a resource—and I congratulate the lending institutions 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 webpage, 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.

Chad Moutray
Chief Economist and
Director of Economic Research

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Introduction

Access to credit is essential for small business survival, and the banking system is the most important institutional supplier of credit to small firms in the United States. Roughly 60.4 percent of all small firms used traditional credit (i.e. credit lines, loans, and/or capital leases) in 2003; 68.0 percent of them obtained credit from the banking sector, according to the 2003 Survey of Small Business Finances (SSBF).¹

The knowledge of how lending institutions are meeting small firm credit needs and which lenders are investing in small businesses is critical to the health and growth of small businesses. Such information not only helps small businesses save precious time in shopping efficiently for credit; it also provides lending institutions with information on the demand for and supply of small business credit, and helps them learn 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 lending institutions that serve them.² For the third consecutive year, the study provides expanded coverage of small business lending in two respects. First, it includes other depository institutions such as savings banks and savings and loan associations in addition to commercial banks. Second, the geographic coverage includes territories: Guam, American Samoa, Puerto Rico, and the U.S. Virgin Islands.

The study continues to examine both small business and micro business lending. The analysis is based on two types of data reported by lending institutions to their respective regulating agencies—the Call Reports for June 2007 (for information on loans outstanding) and Community Reinvestment Act (CRA) reports for 2006.³

Data are available only for the size of the loan and not for the size of the business, so the following definitions are used:

- **Small business loans** are defined as business loans under \$1 million.
- **Micro business loans** are defined as business loans under \$100,000 (the subset of small business loans that constitutes the smallest loans).

¹ See *Federal Reserve Bulletin*, “Financial Services Used by Small Businesses: Evidence from the 2003 Survey of Small Business Finances,” October 2006, Table 10, Page A186. The SSBF provides the most comprehensive information on the patterns of credit use by small businesses and their providers for 1987, 1993, 1998, and 2003. The 2003 survey is the last to be conducted.

² This is the 14th annual edition of this study, which began in 1994 using the Call Report data; four years later the CRA data were included as part of the report.

³ The Call Reports, officially known as the Consolidated Reports of Condition and Income, are quarterly reports filed by the financial institutions with their appropriate depository regulators. Call Reports provide detailed information on the current status of a financial institution. The CRA data are designed to encourage depository institutions to meet the credit needs of the local communities from which they obtain deposited funds. The CRA data become more important in understanding small business lending activities by lending institutions and BHCs in a given state.

- **Larger small business loans** are loans of \$100,000 to under \$1 million (the subset of small business loans that includes larger loans).

Part One discusses developments in small and micro business lending activities by lending institutions in the United States. The first section discusses developments apparent in the Call Report data; the second discusses developments based on the CRA database. Analysis in this study covers data for three years, from June 2005 through June 2007 for Call Reports and from 2004 through 2006 for CRA reports.

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 lending institutions are presented before state tables for all lending institutions, not because these giants are more important in small business lending, but because the tables for bank holding companies (BHC) are shorter.

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

Accessing the Study

The current and all previous editions of Advocacy's lending studies are available on the Internet at www.sba.gov/advo/research/lending.html. 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 email: Charles.Ou@sba.gov or Victoria.Williams@sba.gov.

Part One: Developments in Small and Micro Business Lending

I. Findings from the June 2006–June 2007 Call Reports⁴

A. Small Business Loans Outstanding from All Reporting Lending Institutions

The pace of borrowing and lending in the small business loan markets was much more brisk in June 2006–June 2007 than in the previous year. On the whole, the total amount of small business loans (loans of less than \$1 million) made by lending institutions showed larger increases in the more recent period. Small business loans outstanding totaled \$684.6 billion as of June 2007, an increase of \$50.6 billion or roughly 8.0 percent from June 2006, compared with an increase of 5.5 percent in the June 2005–June 2006 period (Tables A and B). Increases in both the amount and number were in all small business loan sizes, but the number of small business loans from \$100,000 to \$1 million increased the most over this period (Tables A and C.) Borrowing by larger corporations was moderate in 2007, as large corporations increased their use of internally generated funds, which lessened their need for investment. Increases in the dollar amount of business loans over \$1 million were smaller than in the previous year, 11.7 percent compared with 12.4 percent in the June 2005–June 2006 period (Table B). Nonetheless, large corporations continued to contribute the most to total business borrowing over this period.

B. Total Micro Business Loans Outstanding in the United States

Activity in the smallest loan sizes—micro business loans—was more robust over this period, with increases in both the dollar amount and volume, as major business credit card lenders continued to promote small business credit cards. The most significant change in micro business lending occurred in the number of loans over the June 2006–June 2007 period, up 13.7 percent after remaining relatively flat in the previous period (Table C).

The dollar amount of micro business loans increased by 9.4 percent, compared with 7.6 percent for loans of \$100,000 to under \$1 million, and with about 8.0 percent for all small business loans under \$1 million (Tables B and C). Overall, the smallest loans accounted for the most change in dollar amounts over the June 2006–June 2007 period.

⁴Coverage of depository institutions in this annual study was expanded in the 2004–2005 edition to include federal and state savings banks and savings and loan associations. Lending institutions covered include commercial banks (charter types 7 and 8), federal savings banks (charter types 9 through 12), and savings and loan associations (charter types 1 through 4). Credit unions are not included.

Table A. Dollar Amount and Number of Small Business Loans, June 2005–June 2007, by Loan Size (Dollars in Billions, Numbers in Millions)

Loan Size		2005	2006	2007	Percent Change June 2006– June 2007
Under \$100,000	Dollars	138.4	146.0	159.7	9.4
	Number	19.02	19.0	21.6	13.7
\$100,000 to under \$1 million	Dollars	462.3	487.9	524.9	7.6
	Number	1.98	2.2	2.9	31.8
Under \$1 million	Dollars	600.8	634.0	684.6	8.0
	Number	21.00	21.3	24.5	15.0
Total Business Loans	Dollars	1,680.8	1,848.4	2,023.9	9.5

Source: U.S. Small Business Administration, Office of Advocacy, *Small Business Lending in the United States*, various years, and special tabulations of the June 2006 Call Reports (Consolidated Reports of Condition and Income for U.S. banks and thrift institutions prepared for the Office of Advocacy by James Kolari, Texas A&M University, College Station, Texas).

Table B. Percent Change in the Dollar Amount of Business Loans by Loan Size, June 2003–June 2007

Loan size	June 2003– June 2004	June 2004– June 2005	June 2005– June 2006	June 2006– June 2007
Under \$100,000	-0.5	1.9	5.5	9.4
\$100,000 to under \$1 million	7.2	4.8	5.5	7.6
Under \$1 million	5.3	4.1	5.5	8.0
Above \$1 million	4.6	11.1	12.4	11.7

Source: U.S. Small Business Administration, Office of Advocacy, *Small Business Lending in the United States*, various years, and special tabulations of the June 2006 Call Reports (Consolidated Reports of Condition and Income for U.S. banks and thrift institutions prepared for the Office of Advocacy by James Kolari, Texas A&M University, College Station, Texas).

Table C. Percent Change in the Number of Small Business Loans by Loan Size, June 2003–June 2007

Loan size	June 2003– June 2004	June 2004– June 2005	June 2005– June 2006	June 2006– June 2007
Under \$100,000	-11.1	24.8	0	13.7
\$100,000 to under \$1 million	6.6	5.0	12.8	31.8
Under \$1 million	-9.4	22.6	1.2	15.0

Source: U.S. Small Business Administration, Office of Advocacy, *Small Business Lending in the United States*, various years, and special tabulations of the June 2006 Call Reports (Consolidated Reports of Condition and Income for U.S. banks and thrift institutions prepared for the Office of Advocacy by James Kolari, Texas A&M University, College Station, Texas).

C. Small and Micro Business Loans Outstanding from Multi-billion-dollar Lending Institutions

The importance of lending institutions of different sizes in the small business loan markets is continuously affected by bank consolidations. The number of lending institutions—financial services holding companies and independent institutions filing Call Reports—declined from 7,563 to 7,465 between June 2006 and June 2007, especially for lenders with assets of less than \$500 million, which declined by 147 (Table D).⁵ Also, the number of the largest lending financial holding institutions with domestic assets exceeding \$10 billion declined over the June 2006-June 2007 period, from 108 to 106, yet they accounted for 75.6 percent of total assets, and 65.2 percent of total business loans.

These largest lenders continued to dominate the market for micro business loans under \$100,000 where they represented 66.4 percent of the number and 58.2 percent of the loan value in this period (Table D). While the value of small loans made by these giants increased steadily, from 49.8 percent in 2005 to 58.2 percent in 2007, the same cannot be said for the number of loans outstanding, which was volatile in this period.

The market for loans between \$100,000 and \$1 million issued by large lending institutions was somewhat less active. For example, the share of the dollar amount outstanding in this category barely increased, in line with the meager increase in the total assets share of these large institutions over the June 2006-June 2007 period (Table D). The share of the number of loans made in this category has experienced a continuous decline since 2005, from 42.0 percent in 2005 to 37.8 percent in 2006 to 32.3 percent in 2007.

⁵ Table D is derived by combining the files for reporting institutions and consolidated holding companies—consolidated members of a holding company. Many noncommercial bank members of holding companies may not be consolidated in the data because of missing ID links. The number of lending institutions as of June 2007 was 7,465, including 2,418 non-BHCs and 5,047 banks and other financial services holding companies.

Table D. Share of Total Assets and Business Loans by Size of All U.S. Depository Institutions, June 2005–June 2007 (Percent, Except Figures for Number of Institutions)*

		Asset Size of Institutions						All Institutions and BHCs
		Over \$50 Billion	\$10 Billion to \$50 Billion	Over \$10 Billion	\$1 Billion to \$10 Billion	\$500 Million to \$1 Billion	Under \$500 Million	
June 30, 2005								
Number of Institutions		31	70	101	449	541	6,533	7,624
Micro Business Loans (Under \$100,000)	Amount	36.49	13.33	49.82	15.05	6.62	28.51	100.0
	Number	52.00	17.98	69.98	13.86	8.83	7.33	100.0
Small Business Loans (\$100,000-\$1 Million)	Amount	30.23	11.76	41.99	21.96	9.95	26.10	100.0
	Number	30.72	11.33	42.05	21.25	9.35	27.36	100.0
Total Small Business Loans (under \$1 Million)	Amount	31.67	12.13	43.80	20.37	9.18	26.65	100.0
	Number	49.99	17.35	67.34	14.55	8.88	9.22	100.0
Total Business Loans	Amount	48.99	13.39	62.37	18.18	6.11	13.33	100.0
Total Domestic Assets	Amount	58.77	15.00	73.77	13.06	3.92	9.25	100.0
June 30, 2006								
Number of Institutions		34	74	108	473	591	6,391	7,563
Micro Business Loans (Under \$100,000)	Amount	38.98	13.67	52.65	14.55	7.07	25.63	100.0
	Number	53.11	17.74	70.85	12.44	9.47	7.23	100.0
Small Business Loans (\$100,000-\$1 Million)	Amount	30.29	11.99	42.28	22.46	10.17	25.00	100.0
	Number	27.48	10.36	37.84	20.37	8.79	33.00	100.0
Total Small Business Loans (under \$1 Million)	Amount	32.30	12.37	44.67	20.66	9.45	25.22	100.0
	Number	50.42	16.96	67.38	13.28	9.4	9.94	100.0
Total Business Loans	Amount	50.68	13.33	64.02	17.56	6.12	12.31	100.0
Total Domestic Assets	Amount	60.88	14.35	75.23	12.25	3.96	8.56	100.0
June 30, 2007								
Number of Institutions		32	74	106	498	617	6,244	7,465
Micro Business Loans (Under \$100,000)	Amount	41.51	16.67	58.18	14.00	6.02	21.8	100.0
	Number	49.00	17.40	66.39	19.85	7.62	6.4	100.0
Small Business Loans (\$100,000-\$1 Million)	Amount	32.48	12.17	44.65	22.27	9.98	23.1	100.0
	Number	23.57	8.75	32.32	21.71	7.24	38.7	100.0
Total Small Business Loans (under \$1 Million)	Amount	34.59	13.22	47.81	20.33	9.05	22.8	100.0
	Number	46.00	16.38	62.38	20.07	7.57	10.0	100.0
Total Business Loans	Amount	51.31	13.90	65.21	17.57	5.90	11.3	100.0
Total Domestic Assets	Amount	61.31	14.27	75.58	12.29	3.99	8.14	100.0

* All members of a holding company are consolidated to the extent the linked IDs permit. Credit unions excluded.

Source: U.S. Small Business Administration, Office of Advocacy, *Small Business Lending in the United States*, various years, and special tabulations of the June 2006 Call Reports (Consolidated Reports of Condition and Income for U.S. banks and thrift institutions prepared for the Office of Advocacy by James Kolari, Texas A&M University, College Station, Texas).

II. Findings from CRA Reporting Institutions for 2006

A. Small Business Lending by CRA Reporting Lending Institutions

This section presents a profile of the geographic activities of small business lending by large lending institutions (all of which are required to report under the Community Reinvestment Act program) in 2006.⁶ CRA data provide information on the location of loans made by a lender during a period, for example, from January 1 through December 31 of a given year. A comparison of CRA and Call Report reporting institutions appears in Table E. Because of changes in reporting requirements, the number of lending institutions that submitted CRA reports numbered 791 (slightly higher than in 2005), compared with more than 1,500 in 2004.⁷ These CRA reporting institutions accounted for 81.0 percent of the total assets, compared with 61.0 percent of the amount of the smallest loans and 58.0 percent of the larger small business loan amount.

In 2006, 791 CRA-reporting institutions extended a total of \$289.8 billion in 11.6 million small business loans under \$1 million, compared with \$271.1 billion for 7.9 million loans the previous year (Table F). Comparisons in micro lending over time are difficult using the CRA database because the number of banks required to report under the program changes. These CRA reporting lending institutions accounted for 81 percent of total domestic assets and 60 percent of small business loans (Table E).⁸ Data from the CRA reports support the notion that larger small business loans dropped or changed little in both number and value over the 2004–2006 period. In short, the total dollar amount of the smallest loans increased, while the larger small business loan amount remained flat.

B. Micro Business Lending by CRA Lending Institutions

Multi-billion-dollar banks and other major lenders made 11.1 million micro business loans valued at \$116.2 billion in 2006 (Table F). Total domestic assets for these lenders increased from \$7.9 trillion (for 774 lenders) in 2005 to \$8.7 trillion (for 791 lenders) in 2006.⁹ The dollar amount and the number of loans outstanding increased continuously from 2004 to 2006. These lenders accounted for 40.1 percent of the dollar amount and 95.8 percent of the number of micro loans made in 2006.

⁶Starting in 2005, fewer lenders were required to file annual CRA reports as a result of a revision in reporting requirements made by federal financial institutions' regulatory agencies. In the criteria for the CRA program, the asset size for reporting institutions was increased from \$250 million to \$1 billion in assets, thus eliminating a large number of institutions that had previously reported small business loan data.

⁷ The 791 number includes all reporting lenders with and without balance sheet information from the Call Reports. Institutions with identified balance sheet items numbered 769.

⁸The large decline in the percentage of the smallest loans under \$100,000 made by CRA lenders in 2005 is attributable to the omission of data on micro loans supplied by one of the largest lenders—American Express Business Bank.

⁹ Because small business loan information is reported and available only in the June reports, the CRA lending institutions that were linked to Call Reports were used in the analysis.

Table E. Comparison of Assets and Business Loans Outstanding for All Lending Institutions as Reported in Call Reports and by CRA-Reporting Institutions (Billions of Dollars)

Loan Size	Call Report Institutions (CRBs) 6/2007	CRA-Covered Institutions (CRA) 6/2006	CRA/CRBs (Percent) 2006	CRA/CRBs (Percent) 2005	CRA/CRBs (Percent) 2004
Micro Business Loans <\$100,000*	159.7	98.1	0.61	0.59	0.70
Small Business Loans \$100,000-\$1 Million	523.9	304.9	0.58	0.65	0.78
Small Business Loans <\$1 Million	683.6	413.0	0.60	0.64	0.76
Total Business Loans	2,023.9	1,657.2	0.82	0.79	0.87
Total Assets	10,808.2	8,704.0	0.81	0.77	0.84
Number of Lending Institutions	7,465	791			

*The figure for loans under \$100,000 for CRA-reporting banks is likely to be an understatement because loans made by American Express Bank are excluded. The bank was not required to submit a CRA report after its reorganization in March 2004.

Source: U.S. Small Business Administration, Office of Advocacy, *Small Business Lending in the United States*, various years, and special tabulations of the June 2006 Call Reports (Consolidated Reports of Condition and Income for U.S. banks and thrift institutions prepared for the Office of Advocacy by James Kolari, Texas A&M University, College Station, Texas).

Table F. Amount and Number of Loans made by CRA Reporting Institutions in 2004–2006 (Amounts in Billions of Dollars)

Loan Size	Amount/Number	2004	2005	2006
Number of Banks/BHCs		1,506	774	791
Under \$100,000	Amount	95.4	97.94	116.2
	Number	7,532,061	7,458,720	11,115,437
\$100,000-\$1 Million	Amount	196.89	173.17	173.6
	Number	567,955	488,787	487,505
Under \$1 Million	Amount	292.30	271.11	289.8
	Number	8,100,016	7,947,507	11,602,942
Total Assets	Amount	8,016.59	7,947.48	8,704.0
Total Business Loans	Amount	1,146.31	1,465.23	1,657.2

Source: U.S. Small Business Administration, Office of Advocacy, *Small Business Lending in the United States*, various years, and special tabulations of the June 2006 Call Reports (Consolidated Reports of Condition and Income for U.S. banks and thrift institutions prepared for the Office of Advocacy by James Kolari, Texas A&M University, and College Station, Texas).

Part Two: Directory of Top 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 lenders know about their competitors in small business lending, SBA's Office of Advocacy prepares a directory of small and micro business lenders. The business lending performance of individual lending institutions is ranked for the national market (for multi-billion-dollar lenders) and in each state. Tables 1A through 2B rank multi-billion-dollar lenders in the national market using Call Report and CRA data. Table 3A through Table 4B list top small business lending institutions in individual states. Information for all reporting lenders (Tables 3A and 3B expanded) is available on the Advocacy website, www.sba.gov/advo/research/lending.html.

Table 1A. Small Business Lending of Large Lending Institutions Based on Call Report Data, June 2007

Table 1A ranks the small business lending of the 100 largest lending institutions with total domestic assets of more than \$10 billion.¹⁰ Each lending institution is ranked from 1 to 100, 1 being the top for each of four variables. These variables then are totaled and re-ranked from 1 to 100.

The top five small business lenders in June 2007, based on Call Report data, are American Express Bank Federal Savings Bank (FSB) (first in 2006), First Citizen Bancshares Inc., (fourth in 2006), Regions Financial Corporation (third in 2006), Synovus Financial Corporation (fifth in 2006), and BB&T Corporation (sixth in 2006).

Table 1B. Micro Business Lending of Large Lending Institutions Based on Call Report Data, June 2007

Table 1B ranks the micro business lending of the 100 largest lending institutions with total domestic assets of more than \$10 billion.¹¹ Each lending institution is ranked from 1 to 100, (one being the top) for each of four variables. These variables then are totaled and reranked from 1 to 100; the remaining lending institutions are not ranked because of missing data or lack of micro business lending activity.

The top five lenders are American Express Bank FSB (first in 2006), Capital One Financial Corporation (second in 2006), JPMorgan Chase and Co. (fifth in 2006), Wells Fargo (fourth in 2006), and Citigroup, Inc. (third in 2006).

¹⁰ Since March 2004, American Express Centurion and Capital One Bank have organized federal savings banks (FSBs) to conduct their small business credit card operations.

¹¹ The four criteria used are the same as those for Table 1A.

Table 2A. Small Business Lending of Large Lending Institutions Based on CRA Data, 2006

Table 2A ranks multi-billion-dollar lending institutions' 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 reporting members of a holding company were first consolidated to generate estimates for the owning holding company. Since CRA data provide location-specific information for a lender's small business lending, information on the number of states (and territories) in which the lending institution has lending operations is also provided.

Eighty-seven of the largest lending institutions with small business loans were ranked. The five top small business lenders for 2006, using the combined ranking criteria, are American Express Bank FSB, Capital One FSB (second in 2005), First Citizen Bancshares Inc., (fourth in 2005), Regions Financial Corporation (first in 2005), and Synovus Financial Corporation (third in 2005).

Table 2B. Micro Business Lending of Large Banks and BHCs Based on CRA Data, 2006

Table 2B ranks large lenders' 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 holding company were first consolidated to generate estimates for the owning company. CRA location-specific information on lenders' small business lending was the source for the data on the number of states in which the lender has substantial lending operations.

Eighty-seven large lending institutions were ranked. The five top small business lenders for 2006 using CRA data are American Express Bank FSB, Capital One FSB (first in 2005), JPMorgan Chase & Co. (fifth in 2005), Wells Fargo and Company (third in 2005), and GE Money Bank (11th in 2005).¹²

Table 3A. Top Lenders to Small Businesses in the State Based on Call Report Data, June 2007

Table 3A provides a list of the top institutions lending to small businesses in individual states. The list includes the top 10 or the top 10 percent, whichever number is smaller. (Ties may increase the number.) The small business lending performance of a lender 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 (see Appendix: Data Notes). A lender's total score is the sum of the four individual decile rankings multiplied by 2.5 to attain a possible score of 100. Decile rankings range from 1 to 10.¹³ A complete ranking of all lending institutions in each state is provided on the Advocacy website, www.sba.gov/advo/research/lending.html

¹² The small business lending activities of American Express Centurion Bank were transferred to American Express Bank after its March 2004 reorganization.

¹³ See data notes for detailed information on decile rankings.

Note again that Call Report data are keyed to the institution's headquarters location rather than the location of the lending activity. A significant amount of lending activity by large lending institutions takes place in states other than the one in which the headquarters is located.

Table 3B. Top Micro Business Lending by Lending Institutions in the State Based on Call Report Data, June 2007

Table 3B provides a list of lending institutions making micro business loans (loans under \$100,000) in individual states. The list includes the top 10 lenders or the top 10 percent, whichever number is smaller. (Ties may increase the number.) The micro business lending performance of a lender 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 lenders.¹⁴ A lender's total score is the sum of the four individual decile rankings multiplied by 2.5 to attain a possible score of 100. A complete ranking of all lending institutions in each state is provided on the Advocacy website, www.sba.gov/advo/research/lending.html

Table 4A. Top Small Business Lenders in the State Based on CRA Report Data, 2006

State lending information for large lending institutions 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 lending institutions with small business lending of more than \$50 million in a given state in 2006. Data for the members of a holding company were consolidated first to generate estimates for the parent holding company. Consolidated estimates were then derived for each holding company 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 these institutions by state. Clearly, large lending institutions appear more important in the small business loan markets in many states.

Table 4B. Top Micro Business Lenders in the State Based on CRA Report Data, 2006

Table 4B provides a list of top micro business lenders in a given state using CRA data. The list includes lending institutions with micro business lending of more than \$10 million in a given state in 2006. 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.

¹⁴ See data notes for detailed information on decile rankings.

Appendix: Data Notes

Ranking Methodology and Table Descriptions

When possible, four variables were used to create a total score for the small business lending activities of individual lenders: (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 lending institutions tend to score higher in some categories than larger lending institutions, and vice versa. For example, smaller lenders have a higher percentage of total assets in small business loans, but larger lenders lead in the sheer number and value of small loans. Using two ratio variables and two value variables permits a more balanced measure of lending performance by lenders of different sizes.¹⁵

For large lending institutions in the Call Reports (Tables 1A and 1B), simple rankings from 1 up were performed for each of the four variables first, with “1” as the top ranking. The four individual rankings were summed and re-ranked from 1 up to produce a total rank. For lending institutions in the 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.

For rankings of all reporting lending institutions in a state based on Call Report data (Tables 3A and 3B), a decile ranking is used instead of a simple ranking. This is justified because of the much larger number of lending institutions in a given state. The decile ranking is a measure of where the individual lender falls in the distribution of all lenders within a state for any given variable. Decile rankings range from 1 to 10. Lending institutions in the top 10 percent of all lenders in the state receive the maximum score of 10; banks in the lowest 10 percent receive a score of 1. Lending institutions 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 the year. Obviously, large institutions appear at the top.

¹⁵ The exception is those financial holding companies that organize special credit lending institutions such as a federal savings bank or commercial bank to conduct business lending. For example, by organizing a special business lending savings bank, American Express Savings Bank will have even higher values for the two ratio criteria used in the ranking process.

Variables Used in Tables

Variable Acronym	Definition
LSBL	Small Business Loans (<\$1 Million)
SSBL	Micro Business Loans (<\$100,000)
LSBL (2)	Larger Small Business Loans (\$100,000 -<\$1 Million)
TBL	Total Business Loans
TA	Total Assets
CRD	Credit Cards

Table Descriptions

Table 1A: Small Business Lending of Large Lending Institutions in the United States Using Call Report Data, June 2007

This table uses Call Report data to rank the small business lending of the large lending institutions on the basis of four criteria that measure the emphasis on small business lending in a lender's loan portfolio. Small business loans (SBLs) are defined as loans under \$1 million. Numbers in parentheses represent columns in the table.

- (1) **Overall Ranking (Total Rank).** Summary of small business lending rankings of large lending institutions with respect to loans under \$1 million. A simple ranking of 1 and up is made for each of the four criteria and the total rank derived from the sum of the four rankings from variables is found in columns 2-5.
- (2) **Ratio of Small Business Loans to Total Business Loans (LSBL/TBL).** For the 100 large lending institutions, the ratios of the value of small business lending to total business lending ranged from 0 to 1.0 percent (for American Express Bank FSB).
- (3) **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 domestic assets for each lending institution. For the 100 large lending institutions, the ratios of small business loans to total assets ranged from near 0 percent to a high of 0.487 (for American Express Bank FSB).
- (4) **Total Dollar Amount of Small Business Lending by the Lending Institution (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) **Lending Institution Asset Size Class (Inst. Asset Size).** Domestic asset size class of the lending institution:
 - \$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 Larger Small Business Loans (LSBL(2)\$).** Similar to column 4, but for loans between \$100,000 and \$1 million (in thousands of dollars).
- (10) **Total Number of Larger Small Business Loans (LSBL(2)#).** Similar to column 5, but for loans between \$100,000 and \$1 million.
- (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 Lending Institutions in the United States Using Call Report Data, June 2007

This table uses Call Report data to rank the micro business lending of the large lending institutions on the basis of four criteria that measure the emphasis on micro business lending in a lender's loan portfolio. Micro business loans (SSBLs) are defined as loans under \$100,000. Numbers in parentheses represent columns in the table.

- (1) **Overall Ranking (Total Rank).** Summary rankings of large lending institutions with respect to loans under \$100,000. A simple ranking of 1 and up is made first, and the total rank is derived from the sum of four rankings from the variables found in columns 2 through 5.
- (2) **Ratio of Micro Business Loans to Total Assets (SSBL/TA).** The ratio of the total dollar value of micro business loans under \$100,000 to the total assets for each lending institution. For the 100 largest lending institutions, the ratios of micro business loans to total assets ranged from 0 to 0.487 percent (for American Express Bank FSB).
- (3) **Ratio of Micro Business Loans to Total Business Loans (SSBL/TBL).** For the 100 large lending institutions, the ratios of the value of micro business lending to total business lending ranged from 0 to 1.0 percent (for American Express Bank FSB).
- (4) **Total Dollar Amount of Micro Business Lending by the Lending Institution (SSBL\$).** The total dollar amount (in thousands) of loans less than \$100,000.
- (5) **Total Number of Micro Business Loans (SSBL#).** The number of loans less than \$100,000.
- (6) **Lending Institution Asset Size Class (Inst. Asset Size).** Asset size class of the lending institution:
 - \$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 Larger Small Business Loans (LSBL(2)\$).** Similar to column 4, but for loans between \$100,000 and \$1 million (in thousands of dollars).
- (10) **Total Number of Larger Small Business Loans (LSBL(2)#).** Similar to column 5, but for loans between \$100,000 and \$1 million.
- (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 Lending Institutions in the United States Using CRA Data, 2006

Table 2A uses both CRA and Call Report data to rank-order the 87 largest lending institutions on the basis of four criteria that measure the small business lending performance for a lender. Two ratio variables were derived from the Call Reports while the two value variables are from the CRA data. Numbers in parentheses represent columns in the table.

- (1) **Total Rank.** Summary “small business performance” rankings of the lending institution with respect to loans under \$1 million. A simple ranking of 1 through 87 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 variables used are described in this table in columns 2 through 5.
- (2) **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 lending institution. A high ratio indicates a lender’s willingness to place a large portion of its assets in small business lending.
- (3) **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 lender. Lending institutions that make business loans predominantly to small firms will rank high in this category.
- (4) **Total Dollar Amount of Small Business Lending by the Lending Institutions (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) **States with Loans (No. of States w/ Loans).** The number of states (and territories) where the lender extended small business loans.
- (7) **Lending Institution Asset Size Class (Inst. Asset Size).** Asset size class of the lending institution:
 - \$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 Lending Institution (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 Lending Institution (SSBL#).** Similar to column 5, but for loans of less than \$100,000.

Table 2B: Micro Business Lending of Large Lending Institutions in the United States Using CRA Data, 2006

Table 2B uses both CRA and Call Report data to rank order 87 large lending institutions on the basis of four criteria that measure the micro business lending performance for a lending institution. Two ratio variables were derived from the Call Reports. The four individual scores will be provided in the tables on the website. Numbers in parentheses represent columns in the table.

- (1) **Total Rank.** Summary “micro business performance” rankings of lending institutions with respect to loans under \$1 million. A simple ranking of 1 through 87 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) **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 lending institution. A high ratio indicates a lender’s willingness to place a large portion of its assets in small business lending.
- (3) **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. Lenders that make business loans predominantly to small firms will rank high in this category.
- (4) **Total Dollar Amount of Micro Business Lending by the Lending Institution (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 (and territories) where the lender extended micro business loans.
- (7) **Institution Asset Size Class (Inst. Asset Size).** Asset size class of the lending institutions:
 - \$10 billion to under \$50 billion (\$10B–\$50B)
 - \$50 billion and over (>\$50B)
- (8) **Total Dollar Amount of Small Business Loans by the Lending Institution (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 Lending Institution (LSBL#).** Similar to column 5, but for loans of less than \$1 million.

Table 3A: Top Small Business Lending of Lending Institutions by State Using Call Report Data, June 2007

- (1) **Total Score (Total Rank).** The total rank found in the first column is the score of the lender 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.
- (2) **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 lending institution. A high ratio indicates a lender's willingness to place a large portion of its assets in small business lending.
- (3) **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. Lenders 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, 2006, from the lending institution. Larger lenders will score well in this column and in column 5 because their size allows them to make more small loans than smaller lenders, 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 lending institution.
- (6) **Institution Asset Size (Inst. Asset Sz.).** The asset size class of the reporting lending institution:
 - 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 lending institutions 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 lender that ranks high in this column (and/or from table 3B).
- (8) **Dollar Amount of Micro Business Loans (SSBL\$).** The dollar value (in thousands) of micro business loans of less than \$100,000.
- (9) **Number of Micro Business Loans (SSBL#).** The number of small business loans of less than \$100,000 made by the bank.

- (10) **Credit Card Loans to Total Assets (CRD/TA).** The ratio of the dollar value of credit card loans to total assets.

Table 3B: Top Micro Business Lending of Lending Institutions by State Using Call Report Data, June 2007

- (1) **Total Score (Total Rank).** The total found in the first column is the score of the lending institution 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) **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 lender. A high ratio indicates a lender's willingness to place a large portion of its assets in small business lending.
- (3) **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 lending institution. Lenders 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 from the lending institution. Larger lenders 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 lending institution.
- (6) **Institution Asset Size (Inst. Asset Sz.).** The asset size class of the reporting lending institution:
- 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 lenders 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 lender that ranks high in this column (and/or from Table 3A).
- (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 lender.
- (10) **Credit Card Loans to Total Assets (CRD/TA).** The ratio of the dollar value of credit card loans to total assets.

Table 4A: Top Small Business Lenders by State Using CRA Data, 2006

Table 4A is formatted differently from Table 3A because only CRA data are used. The table lists the lending institution name—the name of the owning lending institution—as well as the home state of the lending institution. Lenders are ranked on the basis of the dollar amount of small business loans (under \$1 million) made in 2006. The table also provides the dollar amount and number of micro loans under \$100,000 and larger small business loans between \$100,000 and \$1 million. Only lenders with small business loan totals of more than \$50 million in a given state in 2006 are listed. Numbers in parentheses represent columns in the table.

- (1) **Amount of Small Business Loans (LSBL\$).** The dollar amount (in thousands) of loans under \$1 million made in 2006.
- (2) **Number of Small Business Loans (LSBL#).** The number of loans of less than \$1 million made.
- (3) **Institution Asset Size (Inst. Asset Size).** The total assets of the owning institution by size category:
 - Under \$1 billion (<\$1B)
 - \$1 billion to under \$10 billion (\$1B-\$10B)
 - \$10 billion to under \$50 billion (\$10B-\$50B)
 - \$50 billion and over (>\$50B)
- (4) **Dollar Amount of Micro Business Loans (SSBL\$).** The dollar amount (in thousands) of loans of less than \$100,000.
- (5) **Number of Micro Business Loans (SSBL#).** The number of loans of less than \$100,000.
- (6) **Dollar Amount of Larger Small Business Loans (LSBL (2) \$).** The dollar amount (in thousands) of loans between \$100,000 and \$1 million.
- (7) **Number of Larger Small Business Loans (LSBL (2) #).** The number of larger small business loans for loans between \$100,000 and \$1 million.

Table 4B: Top Micro Business Lenders by State Using CRA Data, 2006

Table 4B, similar to Table 4A, lists the lending institution’s name—the name of the owning institution or the holding company—as well as the home state of the lending institution. Lenders are ranked on the basis of the dollar amount of loans made in 2006. The table provides the dollar amount and number of micro business loans under \$100,000, supplemented by larger small business loans of \$100,000 to \$1 million and all small business loans under \$1 million. Only

lenders with micro business loan totals of more than \$10 million in a given state in 2006 are listed. Numbers in parentheses represent columns in the table.

- (1) **Amount of Micro Business Loans (SSBL\$).** The dollar amount (in thousands) of loans under \$100,000 made in 2006.
- (2) **Number of Micro Business Loans (SSBL#).** The number of loans of less than \$100,000 million made.
- (3) **Institution Asset Size (Inst. Asset Size).** The total assets of the owning institution 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 Small Business Loans (LSBL\$).** The dollar amount (in thousands) of loans of less than \$1 million.
- (5) **Number of Small Business Loans (LSBL#).** The number of loans of less than \$1 million.
- (6) **Dollar Amount of Larger Small Business Loans (LSBL (2)\$).** The dollar amount (in thousands) of loans between \$100,000 and \$1 million.
- (7) **Number of Larger Small Business Loans (LSBL (2)#).** The number of larger small business loans between \$100,000 and \$1 million.

Data Tables

All data tables follow page 22, except Tables 3A and 3B, which show data for all lending institutions in the 50 states, the District of Columbia, and selected territories for which data are available.

Tables 3A and 3B are found only on Advocacy's website, www.sba.gov/advo/research/lending.html.

Table 1A. Small Business Lending of Large Lending Institutions Based on Call Report Data, June 2007

Table 1B. Micro Business Lending of Large Lending Institutions Based on Call Report Data, June 2007

Table 2A. Small Business Lending of Large Lending Institutions in the United States Based on CRA Data, 2006

Table 2B. Micro Business Lending of Large Lending Institutions in the United States Based on CRA Data, 2006

Table 3A. Top Small Business Lending Institutions by State Based on Call Report Data, June 2007

Table 3A. Expanded. All Small Business Lending Institutions by State Based on Call Report Data, June 2007 www.sba.gov/advo/research/lending.html.

Table 3B. Top Micro Business Lending Institutions by State Based on Call Report Data, June 2007

Table 3B. Expanded. All Micro Business Lending Institutions by State Based on Call Report Data, June 2007 www.sba.gov/advo/research/lending.html.

Table 4A. Top Small Business Lenders by State Based on CRA Data, 2006

Table 4B. Top Micro Business Lenders by State Based on CRA Data, 2006

Table 5. Number of Reporting Institutions by Asset Size and State, 2006–2007

Table 1A. Small Business Lending of Large Lending Institutions in the United States Using Call Report Data, June 2007

Name of Lending Institution	HQ State or Territory	Small Business Lending (<\$1M)					Micro Business Lending (<\$100k)			Small Business Lending (100k-<\$1M)		CRD/TA
		Total Rank	LSBL/TBL	LSBL/TA	LSBL\$ (1,000)	LSBL#	SSBL\$ (1,000)	SSBL#	LSBL(2)\$ (1,000)	LSBL(2) #		
		(1)	(2)	(3)	(4)	(4)	(7)	(8)	(9)	(10)	(11)	
American Express Bank, FSB	UT	1	1.000	0.487	10,959,373	2,087,219	\$10B-\$50B	10,959,373	2,087,219	-	-	0.43
First Citizens Bancshares Inc.	NC	2	0.652	0.190	2,545,020	68,011	\$10B-\$50B	461,929	59,718	2,083,091	8,293	0.02
Regions Financial Corporation	AL	3	0.365	0.087	10,909,376	119,425	>\$50B	2,260,879	81,584	8,648,497	37,841	0
Synovus Financial Corp.	GA	3	0.443	0.135	4,617,691	47,275	\$10B-\$50B	735,420	24,863	3,882,271	22,412	0.01
BB&T Corporation	NC	5	0.368	0.072	8,768,730	192,782	>\$50B	1,414,336	153,552	7,354,394	39,230	0.01
Zions Bancorporation	UT	6	0.316	0.127	6,223,363	54,856	\$10B-\$50B	620,047	34,601	5,603,316	20,255	0
Webster Financial Corporation	CT	7	0.492	0.135	2,269,509	33,793	\$10B-\$50B	566,885	26,327	1,702,624	7,466	0
Sky Financial Group Inc.	OH	8	0.409	0.188	3,127,481	21,723	\$10B-\$50B	478,265	13,134	2,649,216	8,589	0
Fulton Financial Corporation	PA	8	0.522	0.162	2,542,682	20,098	\$10B-\$50B	234,931	11,083	2,307,751	9,015	0
Manufacturers & Traders TC	NY	10	0.290	0.103	5,898,874	60,151	>\$50B	1,554,650	44,560	4,344,224	15,591	0
GE Money Bank	UT	11	1.000	0.117	1,502,311	38,553	\$10B-\$50B	1,502,311	38,553	-	-	0.31
Wells Fargo & Company	CA	12	0.288	0.052	24,871,236	770,660	>\$50B	10,070,038	714,311	14,801,198	56,349	0.03
Compass Bancshares Inc.	AL	12	0.361	0.083	2,897,003	61,694	\$10B-\$50B	474,996	53,327	2,422,007	8,367	0.01
BancorpSouth Inc.	MS	14	0.509	0.135	1,812,720	20,145	\$10B-\$50B	290,794	13,228	1,521,926	6,917	0.01
South Financial Group The	SC	14	0.426	0.158	2,325,693	16,584	\$10B-\$50B	305,792	9,071	2,019,901	7,513	0
Popular Inc.	PR	16	0.345	0.097	3,609,550	27,781	\$10B-\$50B	328,271	14,582	3,281,279	13,199	0.03
Texas St Bk	TX	16	0.482	0.101	2,183,267	24,644	\$10B-\$50B	408,329	16,679	1,774,938	7,965	0
Lauritzen Corporation	NE	18	0.379	0.086	1,426,521	89,593	\$10B-\$50B	451,925	84,732	974,596	4,861	0.11
U.S. Bancorp	MN	19	0.253	0.054	12,242,977	575,614	>\$50B	3,421,430	536,074	8,821,547	39,540	0.04
SunTrust Banks Inc.	GA	20	0.268	0.052	9,219,017	196,042	>\$50B	2,088,534	167,883	7,130,483	28,159	0
Bank of America Corporation	NC	21	0.253	0.033	43,297,230	2,728,806	>\$50B	11,539,259	2,608,452	31,757,971	120,354	0.05
Citigroup Inc.	NY	22	0.284	0.020	12,907,134	3,099,876	>\$50B	8,604,187	3,083,791	4,302,947	16,085	0.05
Fifth Third Bancorp	OH	23	0.264	0.068	7,267,032	49,402	>\$50B	771,383	25,272	6,495,649	24,130	0.01
Citizens Banking Corporation	MI	24	0.416	0.126	1,596,420	10,883	\$10B-\$50B	338,226	4,563	1,258,194	6,320	0
National City Corporation	OH	25	0.199	0.054	7,508,154	223,584	>\$50B	1,049,535	197,600	6,458,619	25,984	0.01
Cullen/Frost Bankers Inc.	TX	25	0.356	0.126	1,649,239	14,902	\$10B-\$50B	203,314	8,064	1,445,925	6,838	0
JPMorgan Chase & Co.	NY	27	0.227	0.028	21,842,611	2,461,886	>\$50B	11,944,284	2,411,641	9,898,327	50,245	0.06
Huntington Bancshares Incorporated	OH	28	0.300	0.072	2,572,588	22,244	\$10B-\$50B	405,639	13,381	2,166,949	8,863	0
Sterling Financial Corporation	WA	28	0.430	0.126	1,440,792	6,626	\$10B-\$50B	101,137	2,761	1,339,655	3,865	0
TD Banknorth NA	ME	30	0.281	0.056	3,350,929	43,178	>\$50B	457,366	29,637	2,893,563	13,541	0.01
Marshall & Ilsley Corporation	WI	31	0.234	0.078	4,246,538	26,623	>\$50B	381,889	11,693	3,864,649	14,930	0
Colonial Bancgroup Inc.	AL	31	0.374	0.081	1,915,892	12,868	\$10B-\$50B	177,918	7,245	1,737,974	5,623	0
PNC Financial Services Group Inc.	PA	33	0.223	0.053	6,064,630	84,331	>\$50B	1,607,258	65,359	4,457,372	18,972	0
KeyCorp	OH	33	0.195	0.062	5,428,800	70,981	>\$50B	1,360,736	51,797	4,068,064	19,184	0
Associated Banc-Corp	WI	35	0.305	0.095	1,946,692	16,043	\$10B-\$50B	312,968	10,846	1,633,724	5,197	0
Wachovia Corporation	NC	36	0.174	0.040	19,826,087	88,859	>\$50B	1,100,087	32,424	18,726,000	56,435	0.01
Sovereign Bank	PA	36	0.219	0.061	5,043,173	48,747	>\$50B	979,264	31,513	4,063,909	17,234	0
First Horizon National Corporation	TN	36	0.298	0.057	2,162,010	38,616	\$10B-\$50B	402,177	30,520	1,759,833	8,096	0
State Farm Bank, FSB	IL	39	1.000	0.063	869,382	13,755	\$10B-\$50B	869,382	13,755	-	-	0.08
RBC Centura Bk	NC	40	0.355	0.073	1,849,324	13,132	\$10B-\$50B	172,475	6,272	1,676,849	6,860	0

Table 1A. Small Business Lending of Large Lending Institutions in the United States Using Call Report Data, June 2007

Name of Lending Institution	HQ State or Territory	Small Business Lending (<\$1M)					Micro Business Lending (<\$100k)			Small Business Lending (100k-<\$1M)		CRD/TA
		Total Rank	LSBL/TBL	LSBL/TA	LSBL\$ (1,000)	LSBL#	SSBL\$ (1,000)	SSBL#	LSBL(2)\$ (1,000)	LSBL(2) #		
		(1)	(2)	(3)	(4)	(4)	(7)	(8)	(9)	(10)		
Commerce Bancorp Inc.	NJ	41	0.328	0.049	2,368,781	26,407	\$10B-\$50B	298,301	17,369	2,070,480	9,038	0
First Banks Inc.	MO	42	0.246	0.097	1,015,873	42,778	\$10B-\$50B	217,068	39,123	798,805	3,655	0
Bank of the West	CA	43	0.249	0.047	3,319,936	34,533	>\$50B	494,462	24,425	2,825,474	10,108	0
Firstmerit Corporation	OH	44	0.343	0.097	1,013,451	7,074	\$10B-\$50B	97,153	3,195	916,298	3,879	0.01
Washington Mutual Bank	NV	45	0.285	0.008	2,425,368	91,848	>\$50B	1,091,700	87,788	1,333,668	4,060	0.03
Whitney Holding Corporation	LA	45	0.280	0.110	1,169,171	9,410	\$10B-\$50B	131,603	5,126	1,037,568	4,284	0
Charter One Bk NA	OH	47	0.189	0.031	5,032,563	53,679	>\$50B	1,281,480	39,133	3,751,083	14,546	0.01
Comerica Incorporated	MI	48	0.107	0.063	3,610,654	22,172	>\$50B	225,906	9,233	3,384,748	12,939	0
Discover Bk	DE	49	1.000	0.006	161,083	64,550	\$10B-\$50B	161,083	64,550	-	-	0.74
Commerce Bancshares Inc.	MO	50	0.262	0.071	1,095,333	11,374	\$10B-\$50B	160,060	6,967	935,273	4,407	0.04
BOK Financial Corporation	OK	51	0.228	0.073	1,545,832	8,286	\$10B-\$50B	158,926	4,324	1,386,906	3,962	0
East West Bancorp Inc.	CA	51	0.249	0.108	1,164,507	3,425	\$10B-\$50B	16,068	367	1,148,439	3,058	0
International Bancshares Corporation	TX	53	0.328	0.068	701,537	6,156	\$10B-\$50B	97,062	3,573	604,475	2,583	0
Bank of Hawaii Corporation	HI	54	0.395	0.051	516,441	9,647	\$10B-\$50B	251,025	8,702	265,416	945	0
Valley National Bancorp	NJ	55	0.267	0.077	943,569	5,020	\$10B-\$50B	55,397	1,819	888,172	3,201	0
Wilmington Trust Corporation	DE	56	0.236	0.077	844,595	8,037	\$10B-\$50B	79,114	4,835	765,481	3,202	0
Harris NA	IL	57	0.214	0.033	1,434,926	21,617	\$10B-\$50B	144,985	16,940	1,289,941	4,677	0
TCF Financial Corporation	MN	58	0.294	0.051	764,109	6,034	\$10B-\$50B	92,115	3,083	671,994	2,951	0
Union Bk of CA NA	CA	59	0.108	0.033	1,839,820	25,839	>\$50B	382,943	19,174	1,456,877	6,665	0
LaSalle Bk NA	IL	60	0.069	0.023	2,608,014	18,847	>\$50B	387,073	11,218	2,220,941	7,629	0
People's United Bank	CT	61	0.226	0.063	782,972	3,239	\$10B-\$50B	30,323	778	752,649	2,461	0
UBS Bk USA	UT	62	0.232	0.045	1,049,785	3,595	\$10B-\$50B	42,675	1,026	1,007,110	2,569	0
W Holding Company Inc.	PR	63	0.164	0.054	963,372	4,749	\$10B-\$50B	63,066	1,779	900,306	2,970	0
FBOP Corporation	IL	63	0.196	0.056	779,598	3,636	\$10B-\$50B	50,974	1,544	728,624	2,092	0
Mid America Bank, FSB	IL	65	0.365	0.030	307,001	1,680	\$10B-\$50B	19,465	654	287,536	1,026	0
HSBC Bk USA NA	DE	66	0.078	0.009	1,415,848	47,024	>\$50B	487,309	43,401	928,539	3,623	0.1
Hudson City Savings Bank	NJ	67	1.000	0.002	66,650	162	\$10B-\$50B	115	2	66,535	160	0
City National Corporation	CA	68	0.113	0.040	618,872	4,220	\$10B-\$50B	57,270	1,591	561,602	2,629	0
Merrill Lynch Bank & Trust	NY	69	0.459	0.002	21,130	96	\$10B-\$50B	1,891	37	19,239	59	0
Investors Financial Services Corp.	MA	70	1.000	0.000	5,400	16	\$10B-\$50B	270	6	5,130	10	0
First Republic Bk	NV	71	0.183	0.035	446,273	1,911	\$10B-\$50B	30,433	756	415,840	1,155	0
Astoria FS & LA	NY	71	0.267	0.013	290,241	1,047	\$10B-\$50B	9,230	428	281,011	619	0
USAA Federal Savings Bank	TX	73	1.000	0.000	966	3	\$10B-\$50B	-	-	966	3	0.21
Guaranty Bank	TX	74	0.102	0.020	310,069	4,558	\$10B-\$50B	128,588	4,088	181,481	470	0
New York Community Bancorp Inc.	NY	75	0.123	0.016	473,901	2,125	\$10B-\$50B	18,037	796	455,864	1,329	0
Merrill Lynch Bk USA	UT	76	0.037	0.013	769,675	5,701	>\$50B	29,700	1,468	739,975	4,233	0
Northern Trust Corporation	IL	77	0.091	0.013	587,249	3,289	\$10B-\$50B	90,691	1,220	496,558	2,069	0
Mellon Financial Corporation	PA	77	0.161	0.010	378,917	2,378	\$10B-\$50B	28,592	958	350,325	1,420	0
First Bancorp	PR	79	0.093	0.020	328,374	1,445	\$10B-\$50B	14,920	360	313,454	1,085	0
MidFirst Bank	OK	80	0.066	0.016	189,886	1,169	\$10B-\$50B	12,512	490	177,374	679	0

Table 1A. Small Business Lending of Large Lending Institutions in the United States Using Call Report Data, June 2007

Name of Lending Institution	HQ State or Territory	Small Business Lending (<\$1M)					Micro Business Lending (<\$100k)		Small Business Lending (100k-<\$1M)			
		Total Rank	LSBL/TBL	LSBL/TA	LSBL\$ (1,000)	LSBL#	Institution Asset Size	SSBL\$ (1,000)	SSBL#	LSBL(2)\$ (1,000)	LSBL(2) #	CRD/TA
		(1)	(2)	(3)	(4)	(4)	(6)	(7)	(8)	(9)	(10)	(11)
Flagstar Bank, FSB	MI	81	0.135	0.010	158,061	488	\$10B-\$50B	3,722	124	154,339	364	0
New York Private Bank & Trust Corp.	NY	82	0.103	0.012	188,651	541	\$10B-\$50B	2,014	27	186,637	514	0
Lehman Brothers Bank, FSB	DE	83	0.037	0.009	179,971	2,567	\$10B-\$50B	18,077	1,399	161,894	1,168	0
Chevy Chase Bank, FSB.	VA	84	0.106	0.007	102,718	703	\$10B-\$50B	2,052	181	100,666	522	0
Charles Schwab Corporation The	CA	85	0.164	0.001	16,850	56	\$10B-\$50B	184	8	16,666	48	0
BankUnited, FSB	FL	86	0.060	0.003	38,732	213	\$10B-\$50B	5,062	117	33,670	96	0
Downey S & LA, F.A.	CA	87	0.181	0.000	4,926	15	\$10B-\$50B	-	-	4,926	15	0
Countrywide Bank, FSB	VA	88	0.110	0.000	10,214	13	>\$50B	-	-	10,214	13	0
GMAC Bk	UT	89	0.051	0.001	34,991	65	\$10B-\$50B	334	5	34,657	60	0
Bank of New York Company Inc.	NY	90	0.015	0.000	13,000	76	>\$50B	1,000	22	12,000	54	0
Amtrust Bank	OH	91	0.056	0.000	1,963	30	\$10B-\$50B	275	20	1,688	10	0
Indymac Bank, F.S.B.	CA	92	0.020	0.000	5,518	7	\$10B-\$50B	-	-	5,518	7	0
Deutsche Bk TC Americas	NY	93	0.001	0.000	4,000	11	\$10B-\$50B	-	4	4,000	7	0
Goldman Sachs Bk USA	UT	94	0.031	0.000	1,783	3	\$10B-\$50B	-	-	1,783	3	0
State Street Corporation	MA	95	0.040	0.000	680	1	>\$50B	-	-	680	1	0
Morgan Stanley Bk	UT	96	0.000	0.000	380	3	\$10B-\$50B	14	1	366	2	0
E*TRADE Bank	VA	NR	0.000	-	-	-	>\$50B	-	-	-	-	0
Fremont Inv & Loan	CA	NR	0.000	-	-	-	\$10B-\$50B	-	-	-	-	0
ING Bank, FSB	DE	NR	0.000	-	-	-	>\$50B	-	-	-	-	0
Capital One Financial Corporation	VA	NR	0.000	-	-	-	>\$50B	4,529,698	1,077,188	5,449,522	22,623	0

Source: U.S. Small Business Administration, Office of Advocacy, from Call Report data.

Table 1B. Micro Business Lending of Large Banks and BHCs in the U.S. Using Call Report Data, June 2007

Name of Lending Institution	HQ State or Territory	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)		Small Business Lending (\$100k-<\$1M)			
		Total Rank	SSBL/TA	SSBL/TBL	SSBL\$ (1,000)	SSBL#	Institution Asset Size	LSBL\$ (1,000)	LSBL#	LSBL(2)\$ (1,000)	LSBL(2)#	CRD/TA
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
American Express Bank, FSB	UT	1	0.487	1.000	10,959,373	2,087,219	\$10B-\$50B	10,959,373	2,087,219	-	0	0.43
Capital One Financial Corporation	VA	2	0.036	0.210	4,529,698	1,077,188	>\$50B			5,449,522	22,623	0
JPMorgan Chase & Co.	NY	3	0.015	0.124	11,944,284	2,411,641	>\$50B	21,842,611	2,461,886	9,898,327	50,245	0.06
Wells Fargo & Company	CA	4	0.021	0.117	10,070,038	714,311	>\$50B	24,871,236	770,660	14,801,198	56,349	0.03
Citigroup Inc.	NY	5	0.014	0.190	8,604,187	3,083,791	>\$50B	12,907,134	3,099,876	4,302,947	16,085	0.05
GE Money Bank	UT	5	0.117	1.000	1,502,311	38,553	\$10B-\$50B	1,502,311	38,553	-	-	0.31
U.S. Bancorp	MN	7	0.015	0.071	3,421,430	536,074	>\$50B	12,242,977	575,614	8,821,547	39,540	0.04
Manufacturers & Traders TC	NY	8	0.027	0.076	1,554,650	44,560	>\$50B	5,898,874	60,151	4,344,224	15,591	0
Regions Financial Corporation	AL	9	0.018	0.076	2,260,879	81,584	>\$50B	10,909,376	119,425	8,648,497	37,841	0
Bank of America Corporation	NC	10	0.009	0.067	11,539,259	2,608,452	>\$50B	43,297,230	2,728,806	31,757,971	120,354	0.05
Lauritzen Corporation	NE	11	0.027	0.120	451,925	84,732	\$10B-\$50B	1,426,521	89,593	974,596	4,861	0.11
First Citizens BancShares Inc.	NC	11	0.034	0.118	461,929	59,718	\$10B-\$50B	2,545,020	68,011	2,083,091	8,293	0.02
State Farm Bank, FSB	IL	11	0.063	1.000	869,382	13,755	\$10B-\$50B	869,382	13,755	-	-	0.08
Webster Financial Corporation	CT	14	0.034	0.123	566,885	26,327	\$10B-\$50B	2,269,509	33,793	1,702,624	7,466	0
SunTrust Banks Inc.	GA	15	0.012	0.061	2,088,534	167,883	>\$50B	9,219,017	196,042	7,130,483	28,159	0
PNC Financial Services Group Inc.	PA	16	0.014	0.059	1,607,258	65,359	>\$50B	6,064,630	84,331	4,457,372	18,972	0
BB&T Corporation	NC	17	0.012	0.059	1,414,336	153,552	>\$50B	8,768,730	192,782	7,354,394	39,230	0.01
KeyCorp	OH	18	0.016	0.049	1,360,736	51,797	>\$50B	5,428,800	70,981	4,068,064	19,184	0
Synovus Financial Corp.	GA	19	0.022	0.071	735,420	24,863	\$10B-\$50B	4,617,691	47,275	3,882,271	22,412	0.01
Washington Mutual Bank	NV	20	0.004	0.128	1,091,700	87,788	>\$50B	2,425,368	91,848	1,333,668	4,060	0.03
Compass BancShares Inc.	AL	21	0.014	0.059	474,996	53,327	\$10B-\$50B	2,897,003	61,694	2,422,007	8,367	0.01
Sky Financial Group Inc.	OH	22	0.029	0.062	478,265	13,134	\$10B-\$50B	3,127,481	21,723	2,649,216	8,589	0
Texas St Bk	TX	23	0.019	0.090	408,329	16,679	\$10B-\$50B	2,183,267	24,644	1,774,938	7,965	0
Bank of Hawaii Corporation	HI	24	0.025	0.192	251,025	8,702	\$10B-\$50B	516,441	9,647	265,416	945	0
Charter One Bk NA	OH	25	0.008	0.048	1,281,480	39,133	>\$50B	5,032,563	53,679	3,751,083	14,546	0.01
BancorpSouth Inc.	MS	26	0.022	0.082	290,794	13,228	\$10B-\$50B	1,812,720	20,145	1,521,926	6,917	0.01
First Banks Inc.	MO	27	0.021	0.053	217,068	39,123	\$10B-\$50B	1,015,873	42,778	798,805	3,655	0
Sovereign Bank	PA	27	0.012	0.043	979,264	31,513	>\$50B	5,043,173	48,747	4,063,909	17,234	0
Citizens Banking Corporation	MI	29	0.027	0.088	338,226	4,563	\$10B-\$50B	1,596,420	10,883	1,258,194	6,320	0
National City Corporation	OH	30	0.008	0.028	1,049,535	197,600	>\$50B	7,508,154	223,584	6,458,619	25,984	0.01
Discover Bk	DE	30	0.006	1.000	161,083	64,550	\$10B-\$50B	161,083	64,550	-	-	0.74
First Horizon National Corporation	TN	32	0.011	0.055	402,177	30,520	\$10B-\$50B	2,162,010	38,616	1,759,833	8,096	0
Zions Bancorporation	UT	33	0.013	0.031	620,047	34,601	\$10B-\$50B	6,223,363	54,856	5,603,316	20,255	0
South Financial Group The	SC	34	0.021	0.056	305,792	9,071	\$10B-\$50B	2,325,693	16,584	2,019,901	7,513	0
Associated Banc-Corp	WI	35	0.015	0.049	312,968	10,846	\$10B-\$50B	1,946,692	16,043	1,633,724	5,197	0
Huntington BancShares Incorporated	OH	36	0.011	0.047	405,639	13,381	\$10B-\$50B	2,572,588	22,244	2,166,949	8,863	0
TD Banknorth NA	ME	37	0.008	0.038	457,366	29,637	>\$50B	3,350,929	43,178	2,893,563	13,541	0.01
Fulton Financial Corporation	PA	38	0.015	0.048	234,931	11,083	\$10B-\$50B	2,542,682	20,098	2,307,751	9,015	0
Bank of The West	CA	39	0.007	0.037	494,462	24,425	>\$50B	3,319,936	34,533	2,825,474	10,108	0
Fifth Third Bancorp	OH	40	0.007	0.028	771,383	25,272	>\$50B	7,267,032	49,402	6,495,649	24,130	0.01
Cullen/Frost Bankers Inc.	TX	41	0.016	0.044	203,314	8,064	\$10B-\$50B	1,649,239	14,902	1,445,925	6,838	0
Popular Inc.	PR	42	0.009	0.031	328,271	14,582	\$10B-\$50B	3,609,550	27,781	3,281,279	13,199	0.03
HSBC Bk USA NA	DE	43	0.003	0.027	487,309	43,401	>\$50B	1,415,848	47,024	928,539	3,623	0.1
Commerce Bancorp Inc.	NJ	44	0.006	0.041	298,301	17,369	\$10B-\$50B	2,368,781	26,407	2,070,480	9,038	0
Union Bk of CA NA	CA	45	0.007	0.022	382,943	19,174	>\$50B	1,839,820	25,839	1,456,877	6,665	0

Table 1B. Micro Business Lending of Large Banks and BHCs in the U.S. Using Call Report Data, June 2007

Name of Lending Institution	HQ State or Territory	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)		Small Business Lending (\$100k-<\$1M)			
		Total Rank	SSBL/TA	SSBL/TBL	SSBL\$ (1,000)	SSBL#	Institution Asset Size	LSBL\$ (1,000)	LSBL#	LSBL(2)\$ (1,000)	LSBL(2)#	CRD/TA
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Wachovia Corporation	NC	46	0.002	0.010	1,100,087	32,424	>\$50B	19,826,087	88,859	18,726,000	56,435	0.01
Commerce BancShares Inc.	MO	47	0.010	0.038	160,060	6,967	\$10B-\$50B	1,095,333	11,374	935,273	4,407	0.04
Marshall & Ilsley Corporation	WI	48	0.007	0.021	381,889	11,693	>\$50B	4,246,538	26,623	3,864,649	14,930	0
Whitney Holding Corporation	LA	48	0.012	0.032	131,603	5,126	\$10B-\$50B	1,169,171	9,410	1,037,568	4,284	0
International BancShares Corporation	TX	50	0.009	0.045	97,062	3,573	\$10B-\$50B	701,537	6,156	604,475	2,583	0
Colonial BancGroup Inc.	AL	51	0.007	0.035	177,918	7,245	\$10B-\$50B	1,915,892	12,868	1,737,974	5,623	0
Guaranty Bank	TX	52	0.008	0.042	128,588	4,088	\$10B-\$50B	310,069	4,558	181,481	470	0
RBC Centura Bk	NC	53	0.007	0.033	172,475	6,272	\$10B-\$50B	1,849,324	13,132	1,676,849	6,860	0
FirstMerit Corporation	OH	54	0.009	0.033	97,153	3,195	\$10B-\$50B	1,013,451	7,074	916,298	3,879	0.01
Bok Financial Corporation	OK	55	0.008	0.023	158,926	4,324	\$10B-\$50B	1,545,832	8,286	1,386,906	3,962	0
Sterling Financial Corporation	WA	55	0.009	0.030	101,137	2,761	\$10B-\$50B	1,440,792	6,626	1,339,655	3,865	0
Lasalle Bk NA	IL	57	0.003	0.010	387,073	11,218	>\$50B	2,608,014	18,847	2,220,941	7,629	0
Harris NA	IL	58	0.003	0.022	144,985	16,940	\$10B-\$50B	1,434,926	21,617	1,289,941	4,677	0
TCF Financial Corporation	MN	59	0.006	0.035	92,115	3,083	\$10B-\$50B	764,109	6,034	671,994	2,951	0
Wilmington Trust Corporation	DE	60	0.007	0.022	79,114	4,835	\$10B-\$50B	844,595	8,037	765,481	3,202	0
Comerica Incorporated	MI	61	0.004	0.007	225,906	9,233	>\$50B	3,610,654	22,172	3,384,748	12,939	0
Valley National Bancorp	NJ	62	0.005	0.016	55,397	1,819	\$10B-\$50B	943,569	5,020	888,172	3,201	0
W Holding Company Inc.	PR	63	0.004	0.011	63,066	1,779	\$10B-\$50B	963,372	4,749	900,306	2,970	0
FBOP Corporation	IL	64	0.004	0.013	50,974	1,544	\$10B-\$50B	779,598	3,636	728,624	2,092	0
City National Corporation	CA	65	0.004	0.010	57,270	1,591	\$10B-\$50B	618,872	4,220	561,602	2,629	0
Northern Trust Corporation	IL	66	0.002	0.014	90,691	1,220	\$10B-\$50B	587,249	3,289	496,558	2,069	0
Mid America Bank, FSB	IL	67	0.002	0.023	19,465	654	\$10B-\$50B	307,001	1,680	287,536	1,026	0
First Republic Bk	NV	68	0.002	0.012	30,433	756	\$10B-\$50B	446,273	1,911	415,840	1,155	0
UBS Bk USA	UT	69	0.002	0.009	42,675	1,026	\$10B-\$50B	1,049,785	3,595	1,007,110	2,569	0
Investors Financial Services Corp.	MA	70	0.000	0.050	270	6	\$10B-\$50B	5,400	16	5,130	10	0
Mellon Financial Corporation	PA	71	0.001	0.012	28,592	958	\$10B-\$50B	378,917	2,378	350,325	1,420	0
People's United Bank	CT	71	0.002	0.009	30,323	778	\$10B-\$50B	782,972	3,239	752,649	2,461	0
Merrill Lynch Bank & Trust	NY	71	0.000	0.041	1,891	37	\$10B-\$50B	21,130	96	19,239	59	0
Lehman Brothers Bank, FSB	DE	74	0.001	0.004	18,077	1,399	\$10B-\$50B	179,971	2,567	161,894	1,168	0
New York Community Bancorp Inc.	NY	75	0.001	0.005	18,037	796	\$10B-\$50B	473,901	2,125	455,864	1,329	0
Merrill Lynch Bk USA	UT	76	0.000	0.001	29,700	1,468	>\$50B	769,675	5,701	739,975	4,233	0
Astoria FS&LA	NY	77	0.000	0.008	9,230	428	\$10B-\$50B	290,241	1,047	281,011	619	0
Midfirst Bank	OK	78	0.001	0.004	12,512	490	\$10B-\$50B	189,886	1,169	177,374	679	0
First Bancorp	PR	79	0.001	0.004	14,920	360	\$10B-\$50B	328,374	1,445	313,454	1,085	0
East West Bancorp Inc.	CA	80	0.001	0.003	16,068	367	\$10B-\$50B	1,164,507	3,425	1,148,439	3,058	0
BankUnited, FSB	FL	81	0.000	0.008	5,062	117	\$10B-\$50B	38,732	213	33,670	96	0
Flagstar Bank, FSB	MI	82	0.000	0.003	3,722	124	\$10B-\$50B	158,061	488	154,339	364	0
Chevy Chase Bank, F.S.B.	VA	83	0.000	0.002	2,052	181	\$10B-\$50B	102,718	703	100,666	522	0
AmTrust Bank	OH	84	0.000	0.008	275	20	\$10B-\$50B	1,963	30	1,688	10	0
New York Private Bank & Trust Corp.	NY	85	0.000	0.001	2,014	27	\$10B-\$50B	188,651	541	186,637	514	0
Bank of New York Company Inc.	NY	86	0.000	0.001	1,000	22	>\$50B	13,000	76	12,000	54	0
Charles Schwab Corporation The	CA	87	0.000	0.002	184	8	\$10B-\$50B	16,850	56	16,666	48	0
GMAC Bk	UT	88	0.000	0.000	334	5	\$10B-\$50B	34,991	65	34,657	60	0
Hudson City Savings Bank	NJ	88	0.000	0.002	115	2	\$10B-\$50B	66,650	162	66,535	160	0
Morgan Stanley Bk	UT	90	0.000	0.000	14	1	\$10B-\$50B	380	3	366	2	0

Table 1B. Micro Business Lending of Large Banks and BHCs in the U.S. Using Call Report Data, June 2007

Name of Lending Institution	HQ State or Territory	Total Rank	Micro Business Lending (<\$100k)				Institution Asset Size	Small Business Lending (<\$1M)		Small Business Lending (\$100k-<\$1M)		
			SSBL/TA	SSBL/TBL	SSBL\$ (1,000)	SSBL#		LSBL\$ (1,000)	LSBL#	LSBL(2)\$ (1,000)	LSBL(2)#	CRD/TA
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
USAA Federal Savings Bank	TX	91	0.000	0.000	-	-	\$10B-\$50B	966	3	966	3	0.21
Deutsche Bk TC Americas	NY	92	0.000	0.000	-	4	\$10B-\$50B	4,000	11	4,000	7	0
Downey S & LA, F.A.	CA	NR	0.000	0.000	-	-	\$10B-\$50B	4,926	15	4,926	15	0
Countrywide Bank, FSB	VA	NR	0.000	0.000	-	-	>\$50B	10,214	13	10,214	13	0
IndyMac Bank, F.S.B.	CA	NR	0.000	0.000	-	-	\$10B-\$50B	5,518	7	5,518	7	0
Goldman Sachs Bk USA	UT	NR	0.000	0.000	-	-	\$10B-\$50B	1,783	3	1,783	3	0
State Street Corporation	MA	NR	0.000	0.000	-	-	>\$50B	680	1	680	1	0
E*TRADE Bank	VA	NR	0.000	0.000	-	-	>\$50B	-	-	-	-	0
Fremont Inv & Loan	CA	NR	0.000	0.000	-	-	\$10B-\$50B	-	-	-	-	0
ING Bank, FSB	DE	NR	0.000	0.000	-	-	>\$50B	-	-	-	-	0

Source: U.S. Small Business Administration, Office of Advocacy, from Call Report data.

Table 2A. Small Business Lending of Large Lending Institutions in the United States Using CRA data, 2006

Name of Lending Institution	HQ State or Territory	Small Business Lending (<\$1M)					No. of States and Territories w/ loans (6)	Institution Asset Size (7)	Micro Business Lending (<\$100k)	
		Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL\$ (1,000) (4)	LSBL# (5)			SSBL\$ (1,000) (8)	SSBL# (9)
American Express Bk FSB	UT	1	0.487	1.000	15,079,541	3,882,013	55	\$10B-\$50B	14,513,897	3,878,850
Capital One FSB	VA	2	0.186	0.969	5,301,384	846,907	52	\$10B-\$50B	5,301,384	846,907
Synovus Financial Corp.	GA	3	0.135	0.443	3,417,735	26,710	42	\$10B-\$50B	634,270	18,260
Regions Financial Corporation	AL	4	0.087	0.365	4,041,609	27,807	41	>\$50B	694,736	18,193
First Citizens Bancshares Inc	NC	4	0.190	0.652	1,207,093	14,995	23	\$10B-\$50B	330,462	12,252
BB&T Corporation	NC	6	0.072	0.368	4,984,094	44,198	44	>\$50B	992,934	32,784
Zions Bancorporation	UT	7	0.127	0.316	2,769,725	19,253	45	\$10B-\$50B	493,340	13,571
Wells Fargo & Company	CA	8	0.052	0.288	29,622,939	852,162	52	>\$50B	21,267,618	821,105
Popular Inc.	PR	8	0.097	0.345	2,457,570	25,126	41	\$10B-\$50B	672,163	19,673
Fulton Financial Corporation	PA	10	0.162	0.522	1,141,470	6,820	19	\$10B-\$50B	171,706	4,104
Capital One Financial Corporation	VA	11	0.062	0.370	3,269,307	23,920	34	>\$50B	754,668	17,255
Compass Bancshares Inc.	AL	12	0.083	0.361	1,997,164	22,223	38	\$10B-\$50B	659,046	18,714
Bancorpsouth Inc.	MS	13	0.135	0.509	768,604	8,599	22	\$10B-\$50B	193,814	6,682
BBVA Puerto Rico	PR	14	0.101	0.482	1,022,945	11,419	14	\$10B-\$50B	294,218	9,059
GE Money Bank	UT	15	0.117	1.000	94,220	30,927	51	\$10B-\$50B	89,895	30,920
Manufacturers & Traders Trust	NY	15	0.103	0.290	2,774,911	14,498	31	>\$50B	385,800	8,294
U.S. Bancorp	MN	17	0.054	0.253	6,589,713	141,892	51	>\$50B	1,727,859	129,486
Lauritzen Corporation	NE	18	0.086	0.379	968,486	22,018	51	\$10B-\$50B	278,060	20,061
Suntrust Banks Inc.	GA	19	0.052	0.268	5,613,184	59,022	49	>\$50B	1,304,572	47,325
Citigroup Inc.	NY	20	0.020	0.284	10,222,324	1,540,147	55	>\$50B	9,073,223	1,537,043
South Financial Group The	SC	21	0.158	0.426	855,308	6,252	23	\$10B-\$50B	143,278	3,827
Fifth Third Bancorp	OH	22	0.068	0.264	5,054,232	20,776	37	>\$50B	508,112	8,880
Bank Of America Corporation	NC	23	0.033	0.253	11,919,306	345,753	54	>\$50B	4,853,977	326,753
Citizens Banking Corporation	MI	24	0.126	0.416	915,403	4,274	17	\$10B-\$50B	97,962	2,157
JPMorgan Chase & Co.	NY	25	0.028	0.227	18,405,066	1,394,599	51	>\$50B	14,769,049	1,383,520
Cullen/Frost Bankers Inc.	TX	25	0.126	0.356	1,039,079	4,800	16	\$10B-\$50B	114,900	2,340
Marshall & Ilsley Corporation	WI	27	0.078	0.234	3,377,528	17,175	44	>\$50B	408,637	9,467
Sky Financial Group Inc.	OH	28	0.188	0.409	632,044	4,051	18	\$10B-\$50B	105,852	2,475
PNC Financial Services Group	PA	29	0.053	0.223	3,888,644	48,677	42	>\$50B	1,720,997	42,738
Huntington Bancshares Incorp.	OH	29	0.072	0.300	1,273,387	14,362	35	\$10B-\$50B	424,299	12,234
Associated Banc-Corp	WI	31	0.095	0.305	1,256,291	7,748	26	\$10B-\$50B	172,116	4,803
Wachovia Corporation	NC	32	0.040	0.174	13,382,852	71,142	50	>\$50B	2,059,418	42,464
Webster Financial Corporation	CT	33	0.135	0.492	391,361	3,319	10	\$10B-\$50B	130,057	2,599
National City Corporation	OH	34	0.054	0.199	3,151,801	32,652	46	>\$50B	719,222	25,770
TD Banknorth NA	ME	35	0.056	0.281	2,212,027	15,546	22	>\$50B	447,701	10,596
Whitney Holding Corporation	LA	35	0.110	0.280	1,212,673	6,814	30	\$10B-\$50B	174,506	3,886
Colonial Bancgroup Inc.	AL	37	0.081	0.374	861,181	4,939	18	\$10B-\$50B	139,531	2,963
Sterling Financial Corporati	WA	38	0.126	0.430	411,973	2,045	12	\$10B-\$50B	46,035	1,075
Discover Bank	DE	39	0.006	1.000	437,184	50,712	54	\$10B-\$50B	437,184	50,712
Washington Mutual Bank	NY	40	0.008	0.285	2,160,633	120,427	52	>\$50B	1,771,769	119,758
First Horizon National Corp.	TN	40	0.057	0.298	1,247,481	7,983	46	\$10B-\$50B	219,817	5,139
Bank of The West	CA	42	0.047	0.249	2,180,819	19,593	48	>\$50B	593,479	15,636

Table 2A. Small Business Lending of Large Lending Institutions in the United States Using CRA data, 2006

Name of Lending Institution	HQ State or Territory	Small Business Lending (<\$1M)					Micro Business Lending (<\$100k)			
		Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL\$ (1,000) (4)	LSBL# (5)	No. of States and Territories w/ loans (6)	Institution Asset Size (7)	SSBL\$ (1,000) (8)	SSBL# (9)
Keycorp	OH	43	0.062	0.195	2,605,622	13,639	40	>\$50B	309,202	7,822
RBC Centura	NC	43	0.073	0.355	716,397	4,648	20	\$10B-\$50B	108,543	2,906
Comerica Incorporated	MI	45	0.063	0.107	3,618,380	12,009	48	>\$50B	249,860	4,365
Firstmerit Corporation	OH	45	0.097	0.343	658,862	2,935	23	\$10B-\$50B	76,537	1,372
Charter One Bank	OH	47	0.031	0.189	2,941,108	29,709	30	>\$50B	842,890	24,398
Sovereign Bank	PA	48	0.061	0.219	1,924,697	10,320	47	>\$50B	273,234	5,956
Commerce Bancshares Inc.	MO	48	0.071	0.262	904,949	8,597	45	\$10B-\$50B	187,242	6,534
Commerce Bancorp Inc.	NJ	50	0.049	0.328	952,874	7,786	15	\$10B-\$50B	187,043	5,721
State Farm Bank FSB	IL	51	0.063	1.000	142,234	3,310	50	\$10B-\$50B	69,720	3,073
First Banks Inc.	MO	52	0.097	0.246	632,594	4,368	29	\$10B-\$50B	88,425	2,944
International Bancshares Corp.	TX	53	0.068	0.328	452,832	3,388	13	\$10B-\$50B	81,981	2,267
Bok Financial Corporation	OK	54	0.073	0.228	1,022,723	4,193	30	\$10B-\$50B	97,507	1,814
Union Bank of California N.	CA	55	0.033	0.108	1,921,652	25,179	17	>\$50B	802,620	22,045
East West Bancorp Inc.	CA	56	0.108	0.249	515,576	1,174	17	\$10B-\$50B	11,936	154
Valley National Bancorp	NJ	57	0.077	0.267	421,017	2,800	6	\$10B-\$50B	84,959	1,972
HSBC Bank USA NA	NY	58	0.009	0.078	2,650,087	30,590	37	>\$50B	1,268,098	26,539
Harris N.A.	IL	59	0.033	0.214	930,820	8,161	29	\$10B-\$50B	123,667	5,857
Bank of Hawaii Corporation	HI	60	0.051	0.395	171,347	2,215	7	\$10B-\$50B	63,537	1,902
Wilmington Trust Corporation	DE	61	0.077	0.236	267,669	1,172	9	\$10B-\$50B	27,005	481
Lasalle Bank	IL	62	0.023	0.069	1,788,462	8,529	34	>\$50B	273,987	4,973
Fbop Corporation	IL	63	0.056	0.196	411,002	1,352	18	\$10B-\$50B	25,705	554
Mid America Bank FSB	IL	63	0.030	0.365	168,135	831	4	\$10B-\$50B	20,872	438
TCF Financial Corporation	MN	63	0.051	0.294	194,416	616	9	\$10B-\$50B	10,876	222
City National Corporation	CA	66	0.040	0.113	792,552	2,886	26	\$10B-\$50B	62,477	1,199
Mellon Financial Corporation	PA	67	0.010	0.161	610,110	3,835	27	\$10B-\$50B	77,032	2,495
Citicorp Trust Bank FSB	NY	68	0.000	1.000	1,308	148	23	\$10B-\$50B	1,308	148
W Holding Company Inc.	PR	69	0.054	0.164	176,078	718	1	\$10B-\$50B	13,841	276
First Republic Bank	CA	70	0.035	0.183	185,497	718	13	\$10B-\$50B	20,768	342
American Express Centurion B	UT	70	0.000	1.000	37	6	6	\$10B-\$50B	37	6
Astoria Federal Savings & Lo	NY	72	0.013	0.267	30,323	616	1	\$10B-\$50B	14,231	553
Northern Trust Corporation	IL	73	0.013	0.091	327,166	1,303	21	\$10B-\$50B	33,795	572
Bank of New York Company	NY	74	0.000	0.015	340,644	7,634	11	>\$50B	244,791	7,397
First Bancorp	PR	75	0.020	0.093	183,095	852	2	\$10B-\$50B	19,730	391
Guaranty Bank	TX	76	0.020	0.102	84,199	967	11	\$10B-\$50B	32,508	835
Merrill Lynch Bank USA	UT	77	0.013	0.037	236,287	897	50	>\$50B	8,668	238
Midfirst Bank	OK	78	0.016	0.066	184,981	767	12	\$10B-\$50B	16,589	360
Flagstar Bank	MI	79	0.010	0.135	85,917	246	12	\$10B-\$50B	3,361	52
New York Community Bancorp	NY	80	0.016	0.123	18,182	47	3	\$10B-\$50B	671	14
New York Private Bank & Trust	NY	81	0.012	0.103	36,610	89	9	\$10B-\$50B	195	2
Chevy Chase Bank F.S.B.	MD	82	0.007	0.106	84,108	406	7	\$10B-\$50B	12,342	215
Bankunited FSB	FL	83	0.003	0.060	105,699	495	3	\$10B-\$50B	12,807	242
Charles Schwab Corporation	CA	84	0.001	0.164	4,341	12	9	\$10B-\$50B	114	2

Table 2A. Small Business Lending of Large Lending Institutions in the United States Using CRA data, 2006

Name of Lending Institution	HQ State or Territory	Small Business Lending (<\$1M)					Micro Business Lending (<\$100k)			
		Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL\$ (1,000) (4)	LSBL# (5)	No. of States and Territories w/ loans (6)	Institution Asset Size (7)	SSBL\$ (1,000) (8)	SSBL# (9)
Lehman Brothers Bank	NY	85	0.009	0.037	35,684	71	11	\$10B-\$50B	0	0
Washington Mutual Bank FSB	NY	86	0.000	0.000	41	7	2	\$10B-\$50B	41	7
Deutsche Bank	NY	86	0.000	0.001	500	1	1	\$10B-\$50B	0	0

Source: U.S. Small Business Administration, Office of Advocacy, from Community Reinvestment Act reports

Table 2B. Micro Business Lending of Large Lending Institutions in the United States Using CRA data, 2006

Name of Lending Institution	HQ State or Territory	Micro Business Lending (\$100k)					Small Business Lending (<\$1M)			
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1,000) (4)	SSBL# (5)	No. of States and Territories w/ loans (6)	Institution Asset Size (7)	LSBL\$ (1,000) (8)	LSBL# (9)
American Express Bk FSB	UT	1	0.487	1.000	14,513,897	3,878,850	55	\$10B-\$50B	15,079,541	3,882,013
Capital One F.S.B.	VA	2	0.184	0.958	5,301,384	846,907	52	\$10B-\$50B	5,301,384	846,907
Wells Fargo & Company	CA	3	0.021	0.117	21,267,618	821,105	52	>\$50B	29,622,939	852,162
JPMorgan Chase & Co.	NY	4	0.015	0.124	14,769,049	1,383,520	51	>\$50B	18,405,066	1,394,599
Citigroup Inc.	NY	5	0.014	0.190	9,073,223	1,537,043	55	>\$50B	10,222,324	1,540,147
U.S. Bancorp	MN	6	0.015	0.071	1,727,859	129,486	51	>\$50B	6,589,713	141,892
GE Money Bank	UT	7	0.117	1.000	89,895	30,920	51	\$10B-\$50B	94,220	30,927
Bank Of America Corporation	NC	8	0.009	0.067	4,853,977	326,753	54	>\$50B	11,919,306	345,753
PNC Financial Services Group	PA	8	0.014	0.059	1,720,997	42,738	42	>\$50B	3,888,644	48,677
Lauritzen Corporation	NE	8	0.027	0.120	278,060	20,061	51	\$10B-\$50B	968,486	22,018
Suntrust Banks Inc.	GA	11	0.012	0.061	1,304,572	47,325	49	>\$50B	5,613,184	59,022
First Citizens Bancshares Inc	NC	11	0.034	0.118	330,462	12,252	23	\$10B-\$50B	1,207,093	14,995
Synovus Financial Corp.	GA	13	0.022	0.071	634,270	18,260	42	\$10B-\$50B	3,417,735	26,710
Regions Financial Corporation	AL	14	0.018	0.076	694,736	18,193	41	>\$50B	4,041,609	27,807
Bb&T Corporation	NC	15	0.012	0.059	992,934	32,784	44	>\$50B	4,984,094	44,198
Washington Mutual Bank	NY	16	0.004	0.128	1,771,769	119,758	52	>\$50B	2,160,633	120,427
Manufacturers & Traders Trust	NY	17	0.027	0.076	385,800	8,294	31	>\$50B	2,774,911	14,498
Capital One Financial Corpotion	VA	18	0.012	0.072	754,668	17,255	34	>\$50B	3,269,307	23,920
Discover Bank	DE	18	0.006	1.000	437,184	50,712	54	\$10B-\$50B	437,184	50,712
Compass Bancshares Inc.	AL	20	0.014	0.059	659,046	18,714	38	\$10B-\$50B	1,997,164	22,223
BBVA Puerto Rico	PR	21	0.019	0.090	294,218	9,059	14	\$10B-\$50B	1,022,945	11,419
Bancorpsouth Inc.	MS	22	0.022	0.082	193,814	6,682	22	\$10B-\$50B	768,604	8,599
Charter One Bank	OH	23	0.008	0.048	842,890	24,398	30	>\$50B	2,941,108	29,709
State Farm Bank FSB	IL	24	0.063	1.000	69,720	3,073	50	\$10B-\$50B	142,234	3,310
Webster Financial Corporation	CT	25	0.034	0.123	130,057	2,599	10	\$10B-\$50B	391,361	3,319
Keycorp	OH	26	0.016	0.049	309,202	7,822	40	>\$50B	2,605,622	13,639
Huntington Bancshares Incorp.	OH	27	0.011	0.047	424,299	12,234	35	\$10B-\$50B	1,273,387	14,362
Popular Inc.	PR	28	0.009	0.031	672,163	19,673	41	\$10B-\$50B	2,457,570	25,126
National City Corporation	OH	29	0.008	0.028	719,222	25,770	46	>\$50B	3,151,801	32,652
Zions Bancorporation	UT	29	0.013	0.031	493,340	13,571	45	\$10B-\$50B	2,769,725	19,253
Citizens Banking Corporation	MI	31	0.027	0.088	97,962	2,157	17	\$10B-\$50B	915,403	4,274
South Financial Group	SC	32	0.021	0.056	143,278	3,827	23	\$10B-\$50B	855,308	6,252
Sky Financial Group Inc.	OH	33	0.029	0.062	105,852	2,475	18	\$10B-\$50B	632,044	4,051
Union Bank of California N.	CA	34	0.007	0.022	802,620	22,045	17	>\$50B	1,921,652	25,179
Bank of The West	CA	34	0.007	0.037	593,479	15,636	48	>\$50B	2,180,819	19,593
TD Banknorth Na	ME	34	0.008	0.038	447,701	10,596	22	>\$50B	2,212,027	15,546
Bank of Hawaii Corporation	HI	34	0.025	0.192	63,537	1,902	7	\$10B-\$50B	171,347	2,215
Associated Banc-Corp	WI	38	0.015	0.049	172,116	4,803	26	\$10B-\$50B	1,256,291	7,748
Sovereign Bank	PA	39	0.012	0.043	273,234	5,956	47	>\$50B	1,924,697	10,320
First Horizon National Corporation	TN	40	0.011	0.055	219,817	5,139	46	\$10B-\$50B	1,247,481	7,983
Fulton Financial Corporation	PA	41	0.015	0.048	171,706	4,104	19	\$10B-\$50B	1,141,470	6,820

Table 2B. Micro Business Lending of Large Lending Institutions in the United States Using CRA data, 2006

Name of Lending Institution	HQ State or Territory	Micro Business Lending (\$100k)					Small Business Lending (<\$1M)			
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1,000) (4)	SSBL# (5)	No. of States and Territories w/ loans (6)	Institution Asset Size (7)	LSBL\$ (1,000) (8)	LSBL# (9)
HSBC Bank USA NA	NY	42	0.003	0.027	1,268,098	26,539	37	>\$50B	2,650,087	30,590
First Banks Inc.	MO	43	0.021	0.053	88,425	2,944	29	\$10B-\$50B	632,594	4,368
Wachovia Corporation	NC	44	0.002	0.010	2,059,418	42,464	50	>\$50B	13,382,852	71,142
Fifth Third Bancorp	OH	45	0.007	0.028	508,112	8,880	37	>\$50B	5,054,232	20,776
Commerce Bancshares Inc.	MO	45	0.010	0.038	187,242	6,534	45	\$10B-\$50B	904,949	8,597
Cullen/Frost Bankers Inc.	TX	47	0.016	0.044	114,900	2,340	16	\$10B-\$50B	1,039,079	4,800
Marshall & Ilsley Corporatio	WI	48	0.007	0.021	408,637	9,467	44	>\$50B	3,377,528	17,175
Whitney Holding Corporation	LA	48	0.012	0.032	174,506	3,886	30	\$10B-\$50B	1,212,673	6,814
Commerce Bancorp Inc.	NJ	50	0.006	0.041	187,043	5,721	15	\$10B-\$50B	952,874	7,786
Colonial Bancgroup Inc.	AL	51	0.007	0.035	139,531	2,963	18	\$10B-\$50B	861,181	4,939
International Bancshares Corp.	TX	51	0.009	0.045	81,981	2,267	13	\$10B-\$50B	452,832	3,388
RBC Centura	NC	53	0.007	0.033	108,543	2,906	20	\$10B-\$50B	716,397	4,648
Firstmerit Corporation	OH	54	0.009	0.033	76,537	1,372	23	\$10B-\$50B	658,862	2,935
Lasalle Bank	IL	55	0.003	0.010	273,987	4,973	34	>\$50B	1,788,462	8,529
Harris N.A.	IL	56	0.003	0.022	123,667	5,857	29	\$10B-\$50B	930,820	8,161
Comerica Incorporated	MI	57	0.004	0.007	249,860	4,365	48	>\$50B	3,618,380	12,009
Bok Financial Corporation	OK	57	0.008	0.023	97,507	1,814	30	\$10B-\$50B	1,022,723	4,193
Guaranty Bank	TX	57	0.008	0.042	32,508	835	11	\$10B-\$50B	84,199	967
Sterling Financial Corporation	WA	60	0.009	0.030	46,035	1,075	12	\$10B-\$50B	411,973	2,045
Valley National Bancorp	NJ	61	0.005	0.016	84,959	1,972	6	\$10B-\$50B	421,017	2,800
Wilmington Trust Corporation	DE	62	0.007	0.022	27,005	481	9	\$10B-\$50B	267,669	1,172
Bank of New York Company	NY	63	0.000	0.001	244,791	7,397	11	>\$50B	340,644	7,634
Mellon Financial Corporation	PA	64	0.001	0.012	77,032	2,495	27	\$10B-\$50B	610,110	3,835
Citicorp Trust Bank FSB	NY	64	0.000	1.000	1,308	148	23	\$10B-\$50B	1,308	148
City National Corporation	CA	66	0.004	0.010	62,477	1,199	26	\$10B-\$50B	792,552	2,886
TCF Financial Corporation	MN	67	0.006	0.035	10,876	222	9	\$10B-\$50B	194,416	616
FBOP Corporation	IL	68	0.004	0.013	25,705	554	18	\$10B-\$50B	411,002	1,352
American Express Centurion B	UT	68	0.000	1.000	37	6	6	\$10B-\$50B	37	6
Northern Trust Corporation	IL	70	0.002	0.014	33,795	572	21	\$10B-\$50B	327,166	1,303
Mid America Bank FSB	IL	71	0.002	0.023	20,872	438	4	\$10B-\$50B	168,135	831
W Holding Company Inc.	PR	72	0.004	0.011	13,841	276	1	\$10B-\$50B	176,078	718
First Republic Bank	CA	73	0.002	0.012	20,768	342	13	\$10B-\$50B	185,497	718
First Bancorp	PR	74	0.001	0.004	19,730	391	2	\$10B-\$50B	183,095	852
Midfirst Bank	OK	75	0.001	0.004	16,589	360	12	\$10B-\$50B	184,981	767
Astoria Federal Savings & Lo	NY	76	0.000	0.008	14,231	553	1	\$10B-\$50B	30,323	616
East West Bancorp Inc.	CA	77	0.001	0.003	11,936	154	17	\$10B-\$50B	515,576	1,174
Bankunited FSB	FL	78	0.000	0.008	12,807	242	3	\$10B-\$50B	105,699	495
New York Community Bancorp	NY	78	0.001	0.005	671	14	3	\$10B-\$50B	18,182	47
Chevy Chase Bank F.S.B.	MD	80	0.000	0.002	12,342	215	7	\$10B-\$50B	84,108	406
Lehman Brothers Bank	NY	80	0.001	0.004	0	0	11	\$10B-\$50B	35,684	71
Merrill Lynch Bank USA	UT	82	0.000	0.001	8,668	238	50	>\$50B	236,287	897

Table 2B. Micro Business Lending of Large Lending Institutions in the United States Using CRA data, 2006

Name of Lending Institution	HQ State or Territory	Micro Business Lending (\$100k)					Small Business Lending (<\$1M)			
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1,000) (4)	SSBL# (5)	No. of States and Territories w/ loans (6)	Institution Asset Size (7)	LSBL\$ (1,000) (8)	LSBL# (9)
Flagstar Bank	MI	83	0.000	0.003	3,361	52	12	\$10B-\$50B	85,917	246
Charles Schwab Corporation	CA	84	0.000	0.002	114	2	9	\$10B-\$50B	4,341	12
New York Private Bank & Trust	NY	85	0.000	0.001	195	2	9	\$10B-\$50B	36,610	89
Washington Mutual Bank FSB	NY	86	0.000	0.000	41	7	2	\$10B-\$50B	41	7
Deutsche Bank	NY	87	0.000	0.000	0	0	1	\$10B-\$50B	500	1

Source: U.S. Small Business Administration, Office of Advocacy, from Community Reinvestment Act reports

3A. Top Small Business Lending Institutions by State and Territory Using Call Report Data, June 2007

Name of Lending Institution	City	HQ State or Territory	Small Business Lending (<\$1M)					Micro Business Lending (<\$100k)				
			Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL\$ (1,000) (4)	LSBL# (5)	Institution Asset Size (6)	Total Rank (7)	SSBL\$ (1,000) (8)	SSBL# (9)	CRD/TA (10)
Alaska Pacific Bank	Juneau	AK	82.5	0.258	0.78	48,646	274	\$100M-500M	77.5	5,025	110	0
First Metro Bk	Muscle Shoals	AL	95.0	0.297	1	103,766	1,499	\$100M-500M	92.5	34,681	1,226	0.003
West AL B&TC	Reform	AL	92.5	0.241	1	114,620	1,299	\$100M-500M	77.5	26,666	1,014	0
Exchange Bk of AL	Altoona	AL	90.0	0.293	1	63,269	603	\$100M-500M	85.0	24,187	442	0.007
Bank of Vernon	Vernon	AL	87.5	0.518	1	91,113	783	\$100M-500M	65.0	12,298	425	0.007
Merchants Bk of AL	Cullman	AL	87.5	0.32	0.978	71,153	922	\$100M-500M	77.5	17,278	733	0
Sweet Water St Bk	Sweet Water	AL	85.0	0.45	1	27,932	27,931	<\$100M	97.5	27,932	27,931	0
Farmers & Mrch Bk	Piedmont	AL	85.0	0.256	1	44,342	1,263	\$100M-500M	100.0	44,342	1,263	0
Metro Bk	Pell City	AL	85.0	0.331	0.753	165,285	2,021	\$100M-500M	85.0	41,465	1,472	0
SouthFirst Bank	Sylacauga	AL	82.5	0.164	1	22,785	216	\$100M-500M	90.0	6,142	155	0
Security Bank	Tuscaloosa	AL	80.0	0.168	1	11,349	122	<\$100M	92.5	11,349	122	0
Camden NB	Camden	AL	80.0	0.3	1	35,540	608	\$100M-500M	97.5	35,540	608	0
Covington Cty Bk	Andalusia	AL	80.0	0.319	0.74	84,582	1,097	\$100M-500M	75.0	17,881	768	0.002
Bank of Tuscaloosa	Tuscaloosa	AL	80.0	0.27	0.669	121,594	1,523	\$100M-500M	75.0	27,371	1,032	0
First NB of Jasper	Jasper	AL	80.0	0.214	0.793	116,284	1,449	\$500M-\$1B	87.5	41,173	1,060	0
Superior Bank	Birmingham	AL	80.0	0.116	0.522	284,235	2,363	\$1B-\$10B	80.0	37,245	1,370	0
Benefit Bank	Ft. Smith	AR	92.5	0.354	1	52,867	262	\$100M-500M	72.5	3,509	146	0.001
Community First Bk	Harrison	AR	92.5	0.244	1	108,153	1,310	\$100M-500M	85.0	23,686	976	0.013
Bank of Salem	Salem	AR	90.0	0.291	1	35,136	977	\$100M-500M	100.0	35,136	977	0
Union B&TC	Monticello	AR	87.5	0.333	1	60,464	600	\$100M-500M	67.5	8,808	439	0
First Cmnty Bk	Batesville	AR	85.0	0.271	0.702	117,185	1,548	\$100M-500M	82.5	25,771	1,155	0.001
Peoples Bk	Sheridan	AR	82.5	0.329	1	26,877	484	<\$100M	85.0	14,720	421	0
First SVC Bk	Greenbrier	AR	82.5	0.246	1	46,690	591	\$100M-500M	77.5	9,848	445	0.001
Farmers Bk	Greenwood	AR	82.5	0.202	1	38,851	533	\$100M-500M	95.0	38,851	533	0
First Scty Bk	Mountain Home	AR	82.5	0.219	1	66,075	490	\$100M-500M	50.0	7,763	296	0.003
First NB&TC	Mountain Home	AR	82.5	0.217	0.976	77,874	881	\$100M-500M	42.5	8,180	316	0.002
Amerika Samoa Bk	Pago Pago	AS	10.0	0.105	0.713	12,441	182	\$100M-500M	10.0	3,783	129	0
Bank of AZ NA	Phoenix	AZ	82.5	0.373	0.82	70,651	318	\$100M-500M	87.5	5,977	143	0
Horizon Cmty Bk	Lake Havasu City	AZ	80.0	0.295	0.909	44,084	290	\$100M-500M	95.0	5,829	174	0.002
Commerce Bk of AZ	Tucson	AZ	80.0	0.34	0.784	63,207	410	\$100M-500M	87.5	5,028	198	0
Yuma Cmnty Bk	Yuma	AZ	77.5	0.511	0.935	37,883	163	<\$100M	57.5	1,455	39	0
Western NB	Phoenix	AZ	77.5	0.427	0.673	75,027	219	\$100M-500M	45.0	1,862	41	0
Innovative Bk	Oakland	CA	97.5	0.628	1	173,954	12,371	\$100M-500M	100.0	173,954	12,371	0
National Bk of CA	Los Angeles	CA	97.5	0.747	0.993	245,580	707	\$100M-500M	72.5	5,737	160	0
Premier Valley Bk	Fresno	CA	95.0	0.388	0.997	173,805	663	\$100M-500M	35.0	357	240	0
Canyon NB	Palm Springs	CA	92.5	0.478	1	124,349	454	\$100M-500M	90.0	8,462	209	0
Community West Bk NA	Goleta	CA	92.5	0.329	0.744	185,069	1,643	\$500M-\$1B	100.0	58,722	925	0
Community Commercial Bk	Los Angeles	CA	90.0	0.425	0.728	144,328	554	\$100M-500M	77.5	6,563	128	0
Uniti Bk	Buena Park	CA	87.5	0.385	0.602	96,961	754	\$100M-500M	92.5	9,194	340	0
Pacific City Bk	Los Angeles	CA	87.5	0.347	0.519	155,099	1,617	\$100M-500M	100.0	26,203	1,083	0
Tri Cty Bk	Chico	CA	87.5	0.204	0.649	385,032	4,188	\$1B-\$10B	97.5	50,788	2,824	0
Hanmi Bk	Los Angeles	CA	87.5	0.323	0.486	1,248,869	6,025	\$1B-\$10B	97.5	142,113	2,773	0.001

3A. Top Small Business Lending Institutions by State and Territory Using Call Report Data, June 2007

Name of Lending Institution	City	HQ State or Territory	Small Business Lending (<\$1M)					Micro Business Lending (<\$100k)				
			Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL\$ (1,000) (4)	LSBL# (5)	Institution Asset Size (6)	Total Rank (7)	SSBL\$ (1,000) (8)	SSBL# (9)	CRD/TA (10)
Greater Bay Bk NA	Palo Alto	CA	87.5	0.27	0.542	1,854,960	10,165	\$1B-\$10B	87.5	117,273	3,761	0
MontroseBank	Montrose	CO	95.0	0.387	1	66,485	679	\$100M-500M	90.0	10,998	405	0
North Valley Bk	Thornton	CO	92.5	0.433	1	55,042	407	\$100M-500M	80.0	5,884	260	0
High Country Bank	Salida	CO	92.5	0.257	1	51,964	323	\$100M-500M	97.5	51,964	323	0
Native Amer Bk NA	Denver	CO	90.0	0.7	1	63,020	225	<\$100M	62.5	4,125	60	0
Front Range Bk	Lakewood	CO	87.5	0.305	1	36,979	321	\$100M-500M	80.0	4,569	218	0
Bank of Denver	Denver	CO	87.5	0.391	1	71,528	188	\$100M-500M	27.5	1,578	53	0
Canon NB	Canon City	CO	87.5	0.315	0.788	74,586	665	\$100M-500M	87.5	12,168	386	0
Colorado Mountain Bk	Westcliffe	CO	82.5	0.418	0.924	34,050	240	<\$100M	70.0	3,287	133	0
First NB	Steamboat Springs	CO	82.5	0.282	0.89	31,147	294	\$100M-500M	82.5	5,634	187	0
Peak NB	Nederland	CO	82.5	0.297	0.704	63,108	384	\$100M-500M	75.0	6,581	170	0
Valley Bk	Bristol	CT	85.0	0.47	1	88,582	489	\$100M-500M	87.5	10,255	251	0
Naugatuck Savings Bk	Naugatuck	CT	77.5	0.184	0.677	134,267	1,052	\$500M-\$1B	80.0	16,318	618	0
Castle Bk&TC	Meriden	CT	75.0	0.454	1	27,866	437	<\$100M	65.0	3,390	99	0
CT River Cmnty Bk	Wethersfield	CT	75.0	0.364	1	51,235	486	\$100M-500M	55.0	3,514	90	0
Windsor FS & LA	Windsor	CT	75.0	0.125	0.771	35,751	226	\$100M-500M	65.0	3,213	99	0
Naugatuck Valley Savings And	Naugatuck	CT	75.0	0.109	0.698	46,002	260	\$100M-500M	67.5	4,125	118	0
National Capital Bk of WA	Washington	DC	75.0	0.224	0.847	55,949	219	\$100M-500M	50.0	2,010	88	0.003
FIA Card SVC NA	Wilmington	DE	87.5	0.068	0.819	8,968,173	2,510,017	>\$10B	97.5	7,958,725	2,503,160	0.483
Discover Bk	Greenwood	DE	82.5	0.006	1	161,083	64,550	>\$10B	87.5	161,083	64,550	0.744
Chase Bk USA NA	Newark	DE	82.5	0.053	0.814	3,921,611	1,296,567	>\$10B	100.0	3,843,284	1,295,407	0.61
Mercantile Peninsula Bk	Selbyville	DE	80.0	0.185	0.496	348,397	3,479	\$1B-\$10B	80.0	46,881	2,216	0
Bank of Delmarva	Seaford	DE	77.5	0.229	0.617	75,964	658	\$100M-500M	85.0	13,166	427	0.001
Delaware NB	Georgetown	DE	77.5	0.168	0.736	74,221	662	\$100M-500M	72.5	7,705	385	0.005
Wilmington Savings Fund Society	Wilmington	DE	77.5	0.136	0.402	411,102	1,767	\$1B-\$10B	77.5	45,510	815	0.004
Bank of FL SE	Fort Lauderdale	FL	100.0	0.366	1	158,953	1,654	\$100M-500M	100.0	111,804	1,432	0.002
Pilot Bk	Tampa	FL	97.5	0.449	1	98,724	714	\$100M-500M	95.0	9,258	498	0
Centerstate Bk W FL NA	Zephyrhills	FL	97.5	0.44	0.826	122,019	916	\$100M-500M	97.5	15,568	476	0
Gulfstream Bus Bk	Stuart	FL	97.5	0.612	0.962	316,228	818	\$500M-\$1B	80.0	11,686	270	0
Heritage Bk of FL	Lutz	FL	92.5	0.472	0.994	100,197	553	\$100M-500M	85.0	7,324	246	0
BankFirst	Winter Park	FL	90.0	0.275	0.728	116,582	834	\$100M-500M	92.5	11,058	442	0
Peoples First Community Bank	Panama City	FL	90.0	0.119	0.995	207,190	875	\$1B-\$10B	80.0	17,013	478	0.007
First Peoples Bk	Port Saint Lucie	FL	87.5	0.463	0.696	82,199	596	\$100M-500M	90.0	8,370	300	0
Executive NB	Miami	FL	87.5	0.254	1	76,459	314	\$100M-500M	70.0	4,574	158	0
Platinum Bk	Brandon	FL	87.5	0.316	0.736	106,266	611	\$100M-500M	90.0	10,495	285	0
Farmers & Mrch Bk	Monticello	FL	87.5	0.314	0.653	124,550	1,166	\$100M-500M	97.5	17,538	714	0
Premier Bk	Tallahassee	FL	87.5	0.252	0.727	108,114	966	\$100M-500M	92.5	12,110	577	0
Farmers & Mrch Bk	Lakeland	GA	97.5	0.262	1	120,379	1,332	\$100M-500M	92.5	27,639	1,076	0.003
NetBank	Alpharetta	GA	97.5	0.181	1	447,203	12,400	\$1B-\$10B	100.0	447,203	12,400	0
Security Bk of Bibb Cty	Macon	GA	95.0	0.239	1	289,452	106,000	\$1B-\$10B	100.0	289,452	106,000	0

3A. Top Small Business Lending Institutions by State and Territory Using Call Report Data, June 2007

Name of Lending Institution	City	HQ State or Territory	Small Business Lending (<\$1M)					Micro Business Lending (<\$100k)				
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Greater Rome Bk	Rome	GA	90.0	0.306	1	50,055	608	\$100M-500M	85.0	11,935	453	0
South GA Bkg Co	Omega	GA	90.0	0.243	0.932	78,096	1,700	\$100M-500M	97.5	30,586	1,454	0.001
Primesouth Bk	Blackshear	GA	90.0	0.291	0.991	101,492	702	\$100M-500M	80.0	13,862	472	0.001
Community Bk of The S	Smyrna	GA	90.0	0.357	0.984	152,129	601	\$100M-500M	50.0	7,711	309	0
Citizens B&TC of W GA	Carrollton	GA	90.0	0.222	0.935	116,329	1,188	\$500M-\$1B	85.0	20,292	859	0
Commercial Banking Company	Valdosta	GA	87.5	0.286	1	36,119	384	\$100M-500M	72.5	3,217	136	0
Citizens Bk of Amer	Americus	GA	87.5	0.242	1	56,094	1,331	\$100M-500M	92.5	13,647	1,160	0
Gateway B&TC	Ringgold	GA	87.5	0.344	0.815	84,589	949	\$100M-500M	90.0	19,185	733	0
Bank of Eastman	Eastman	GA	87.5	0.248	0.81	63,550	1,062	\$100M-500M	90.0	18,799	854	0.004
First NB S	Alma	GA	87.5	0.258	0.813	84,032	1,327	\$100M-500M	95.0	28,021	1,108	0
Bank of Coweta	Newnan	GA	87.5	0.226	0.794	96,185	7,471	\$100M-500M	75.0	15,411	430	0
BankPacific Ltd	Hagatna	GU	82.5	0.237	1	20,376	115	<\$100M	65.0	1,497	43	0
Citizens Scty Bk Guam	Hagatna	GU	30.0	0.116	0.656	19,305	126	\$100M-500M	20.0	1,950	61	0.005
Bank of Guam	Hagatna	GU	30.0	0.11	0.373	87,547	5,664	\$500M-\$1B	40.0	13,905	4,875	0.013
Hawaii NB	Honolulu	HI	67.5	0.224	0.529	109,671	1,251	\$100M-500M	57.5	9,221	840	0.002
Libertyville Savings Bk	Fairfield	IA	95.0	0.252	1	34,660	653	\$100M-500M	100.0	34,660	653	0.001
Farmers St Bk	Waterloo	IA	95.0	0.333	1	51,699	549	\$100M-500M	72.5	10,508	412	0
C US Bk	Cresco	IA	92.5	0.191	1	52,572	1,737	\$100M-500M	100.0	52,572	1,737	0.001
Gateway St Bk	Clinton	IA	90.0	0.298	1	28,994	571	<\$100M	97.5	28,994	571	0
1st Cent St Bk	DeWitt	IA	90.0	0.3	0.991	61,477	898	\$100M-500M	85.0	17,072	671	0
Manufacturers B&TC	Forest City	IA	90.0	0.272	1	64,279	563	\$100M-500M	95.0	64,279	563	0
Viking St B&T	Decorah	IA	87.5	0.239	1	21,207	370	<\$100M	82.5	8,595	315	0
Northwoods St Bk	Mason City	IA	87.5	0.285	1	30,650	491	\$100M-500M	95.0	30,650	491	0.002
Bank IA	Altoona	IA	87.5	0.426	0.998	57,991	414	\$100M-500M	65.0	8,768	259	0
Raccoon Valley Bk	Perry	IA	85.0	0.321	0.894	53,076	629	\$100M-500M	95.0	32,792	521	0.001
Polk Cty Bk	Johnston	IA	85.0	0.311	0.855	52,291	734	\$100M-500M	92.5	25,615	597	0
Northwest Bank and Trust Co.	Davenport	IA	85.0	0.223	0.756	44,412	660	\$100M-500M	97.5	12,312	486	0.003
First Federal Savings Bank	Fort Dodge	IA	85.0	0.189	0.971	100,879	246	\$500M-\$1B	55.0	2,094	93	0
Hills B&TC	Hills	IA	85.0	0.216	0.959	343,532	2,998	\$1B-\$10B	62.5	42,997	2,012	0.005
First Federal SB of Twin Falls	Twin Falls	ID	82.5	0.134	0.759	55,955	684	\$100M-500M	90.0	12,071	486	0.004
Peoples B&T	Pana	IL	92.5	0.28	1	41,942	542	\$100M-500M	100.0	41,942	542	0
American NB DeKalb Cty	Sycamore	IL	92.5	0.262	1	62,985	406	\$100M-500M	75.0	9,096	281	0.004
Central Bk IL	Fulton	IL	92.5	0.203	1	58,298	744	\$100M-500M	90.0	16,621	618	0
Peoples NB of Kewanee	Kewanee	IL	90.0	0.184	1	34,987	710	\$100M-500M	100.0	34,987	710	0.002
Northwest Bk Rockford	Rockford	IL	90.0	0.45	0.992	95,907	568	\$100M-500M	72.5	8,240	326	0.001
Metropolitan B&TC	Chicago	IL	90.0	0.243	1	76,163	473	\$100M-500M	42.5	3,743	103	0
State Farm Bank FSB	Bloomington	IL	90.0	0.063	1	869,382	13,755	>\$10B	100.0	869,382	13,755	0.082
First NB Pana	Pana	IL	87.5	0.23	1	26,897	426	\$100M-500M	97.5	26,897	426	0
First TR Bk IL	Kankakee	IL	87.5	0.347	0.947	51,351	412	\$100M-500M	60.0	4,012	291	0
Beverly B&TC NA	Chicago	IL	87.5	0.412	0.917	65,804	2,891	\$100M-500M	97.5	43,815	2,819	0
Baytree NB&TC	Lake Forest	IL	87.5	0.283	0.835	66,959	3,280	\$100M-500M	95.0	26,248	3,066	0
Advantage NB	Elk Grove Village	IL	87.5	0.347	0.726	101,984	3,564	\$100M-500M	87.5	27,882	3,195	0

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Itasca B&TC	Itasca	IL	87.5	0.409	0.782	160,238	850	\$100M-500M	72.5	13,757	366	0
Crystal Lake B&TC NA	Crystal Lake	IL	87.5	0.33	0.725	180,972	6,301	\$500M-\$1B	87.5	46,920	5,652	0
Village B&TC	Arlington Heights	IL	87.5	0.375	0.746	222,777	8,592	\$500M-\$1B	92.5	72,808	7,857	0
Tower B&TC	Fort Wayne	IN	100.0	0.451	1	316,005	1,652	\$500M-\$1B	60.0	19,598	784	0
City Savings Bank	Michigan City	IN	85.0	0.247	0.969	31,049	409	\$100M-500M	85.0	4,818	281	0
Shelby County Bank	Shelbyville	IN	85.0	0.294	0.859	43,061	293	\$100M-500M	80.0	4,875	140	0
First Federal Savings Bank	Wabash	IN	85.0	0.173	0.75	50,093	710	\$100M-500M	97.5	16,380	564	0
Americantrust Federal Saving	Peru	IN	82.5	0.244	0.991	31,407	235	\$100M-500M	80.0	4,087	129	0
New Washington St Bk	New Washington	IN	82.5	0.279	0.904	59,359	677	\$100M-500M	77.5	11,482	488	0
First St Bk Middlebury	Middlebury	IN	82.5	0.283	0.793	99,476	1,079	\$100M-500M	77.5	18,047	712	0.003
United Community Bank	Lawrenceburg	IN	82.5	0.194	0.925	73,356	144	\$100M-500M	50.0	1,656	38	0
First Harrison Bank	Corydon	IN	82.5	0.125	0.759	55,597	738	\$100M-500M	92.5	13,490	519	0.001
Mutual Federal Savings Bank	Muncie	IN	82.5	0.096	0.771	91,106	840	\$500M-\$1B	90.0	20,903	602	0
Bank of the Prairie	Olathe	KS	97.5	0.373	1	42,875	403	\$100M-500M	72.5	7,226	283	0
Peoples B&TC	McPherson	KS	92.5	0.375	1	79,007	792	\$100M-500M	95.0	79,007	792	0
Union St Bk	Everest	KS	90.0	0.238	1	24,216	533	\$100M-500M	97.5	24,216	533	0
Capital City Bk	Topeka	KS	90.0	0.3	1	112,486	680	\$100M-500M	62.5	11,648	458	0
Kansas St Bk of Manhattan	Manhattan	KS	87.5	0.3	0.989	188,864	1,053	\$500M-\$1B	60.0	12,045	701	0.002
First NB of Southern KS	Mount Hope	KS	85.0	0.324	1	21,275	341	<\$100M	77.5	5,926	263	0
First NB of Centralia	Centralia	KS	85.0	0.221	1	18,566	297	<\$100M	97.5	18,566	297	0
Community NB	Topeka	KS	85.0	0.394	1	33,354	388	<\$100M	70.0	6,008	264	0
University NB of Lawrence	Lawrence	KS	85.0	0.271	1	26,401	177	<\$100M	32.5	2,599	55	0
Midwest Cmnty Bk	Plainville	KS	82.5	0.2	1	20,506	312	\$100M-500M	72.5	5,499	254	0
Peoples B&TC	Hazard	KY	97.5	0.363	1	97,381	1,308	\$100M-500M	100.0	97,381	1,308	0
Bank of the Bluegrass & TC	Lexington	KY	95.0	0.325	1	82,624	470	\$100M-500M	67.5	11,949	293	0
First United Bk	Madisonville	KY	92.5	0.279	1	47,599	735	\$100M-500M	62.5	6,571	548	0
Peoples Bk of KY Inc	Flemingsburg	KY	92.5	0.229	1	41,550	1,032	\$100M-500M	100.0	41,550	1,032	0.004
South Central Bank FSB.	Elizabethtown	KY	90.0	0.51	1	23,994	319	<\$100M	97.5	23,994	319	0
Bank of Edmonson Cty	Brownsville	KY	90.0	0.211	1	38,313	1,075	\$100M-500M	92.5	18,653	974	0
Peoples Exch Bk	Stanton	KY	90.0	0.282	0.949	72,385	1,138	\$100M-500M	87.5	18,220	901	0
Edmonton St Bk	Glasgow	KY	87.5	0.156	1	55,812	1,132	\$100M-500M	100.0	55,812	1,132	0
Bank of Columbia	Columbia	KY	85.0	0.285	0.953	35,776	651	\$100M-500M	90.0	14,256	552	0
Kentucky NB	Pikeville	KY	82.5	0.29	1	21,938	335	<\$100M	72.5	6,456	257	0.002
Farmers Bk	Hardinsburg	KY	82.5	0.304	1	26,667	564	<\$100M	80.0	7,599	492	0
Lawrenceburg BK&TC	Lawrenceburg	KY	82.5	0.203	1	35,233	457	\$100M-500M	72.5	8,388	391	0
Citizens Bk of Northern KY	Newport	KY	82.5	0.312	0.747	73,786	683	\$100M-500M	72.5	13,501	421	0.003
South Central Bk	Glasgow	KY	82.5	0.262	0.802	76,577	1,036	\$100M-500M	90.0	21,362	822	0
Paducah B&TC	Paducah	KY	82.5	0.205	0.872	88,186	780	\$100M-500M	72.5	15,488	466	0
City Savings B&TC	DeRidder	LA	90.0	0.291	1	45,358	719	\$100M-500M	87.5	15,605	612	0.006
Gibbsland B&TC	Gibbsland	LA	87.5	0.318	1	36,961	885	\$100M-500M	100.0	36,961	885	0
Bank of Erath	Erath	LA	85.0	0.353	1	25,889	2,658	<\$100M	97.5	25,889	2,658	0
Homeland Federal Savings Ban	Columbia	LA	85.0	0.287	0.896	33,152	628	\$100M-500M	97.5	13,038	543	0

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Dryades Savings Bank FSB	New Orleans	LA	82.5	0.203	1	17,536	198	<\$100M	80.0	2,369	153	0.008
First NB of LA	Crowley	LA	82.5	0.301	0.959	52,679	692	\$100M-500M	70.0	9,993	508	0
Cottonport Bk	Cottonport	LA	82.5	0.256	0.855	55,790	965	\$100M-500M	85.0	17,622	760	0
First LA Bk	Shreveport	LA	80.0	0.431	0.997	49,940	460	\$100M-500M	67.5	8,534	317	0
Florida Parishes Bank	Hammond	LA	80.0	0.138	1	19,523	229	\$100M-500M	97.5	19,523	229	0.003
State-Investors Bank	Metairie	LA	80.0	0.218	0.983	41,239	145	\$100M-500M	20.0	7	1	0
Community Bk	Raceland	LA	80.0	0.286	0.721	72,103	861	\$100M-500M	75.0	15,087	608	0
Gulf Coast B&TC	New Orleans	LA	80.0	0.272	0.66	193,804	1,353	\$500M-\$1B	52.5	17,450	521	0.002
South Shore Savings Bk	South Weymouth	MA	95.0	0.23	1	207,276	771	\$500M-\$1B	85.0	13,587	388	0
Peoples Federal Savings Bank	Brighton	MA	87.5	0.16	1	49,781	223	\$100M-500M	52.5	1,118	111	0
Bank of Canton	Canton	MA	87.5	0.21	0.822	170,942	578	\$500M-\$1B	57.5	6,551	117	0.001
Enterprise B&TC	Lowell	MA	87.5	0.311	0.602	324,735	2,506	\$1B-\$10B	95.0	41,631	1,359	0
Lee Bk	Lee	MA	82.5	0.238	1	68,068	493	\$100M-500M	92.5	11,130	331	0
North Middlesex Savings Bk	Ayer	MA	82.5	0.177	0.886	65,012	640	\$100M-500M	92.5	9,969	426	0
Bridgewater Savings Bk	Raynham	MA	82.5	0.26	0.778	96,240	315	\$100M-500M	32.5	1,893	46	0
Bank of Western MA	Springfield	MA	82.5	0.283	0.478	221,182	1,484	\$500M-\$1B	80.0	15,100	586	0
Cape Cod Five Cents Savings Bk	Harwich Port	MA	82.5	0.121	0.671	202,054	1,834	\$1B-\$10B	90.0	23,881	1,150	0
Mercantile B&TC	Boston	MA	80.0	0.512	0.87	69,742	425	\$100M-500M	57.5	3,155	110	0
Monson Savings Bk	Monson	MA	80.0	0.264	0.971	56,578	366	\$100M-500M	82.5	5,760	201	0
Commonwealth Nat Bk	Worcester	MA	80.0	0.293	0.731	85,684	448	\$100M-500M	87.5	10,285	219	0
Provident Bk	Amesbury	MA	80.0	0.21	0.723	78,604	511	\$100M-500M	80.0	6,648	267	0
Strata Bk	Medway	MA	80.0	0.198	0.722	81,974	581	\$100M-500M	82.5	7,547	336	0
First Trade Union Bank	Boston	MA	80.0	0.186	0.702	81,826	348	\$100M-500M	57.5	3,245	71	0
Northern B&TC	Woburn	MA	80.0	0.281	0.547	127,856	759	\$100M-500M	80.0	9,893	351	0
Westfield Bank	Westfield	MA	80.0	0.13	0.524	122,847	1,117	\$500M-\$1B	80.0	13,585	667	0
Colombo Bank	Rockville	MD	97.5	0.289	1	46,252	46,252	\$100M-500M	100.0	46,252	46,252	0
Peoples Bk	Chestertown	MD	92.5	0.453	1	113,999	1,083	\$100M-500M	95.0	21,969	725	0
Bank of the Eastern Shore	Cambridge	MD	90.0	0.499	1	106,295	734	\$100M-500M	87.5	13,130	440	0
Columbia Bk	Columbia	MD	85.0	0.233	0.865	391,548	912	\$1B-\$10B	40.0	10,417	282	0
Advance Bank	Baltimore	MD	82.5	0.387	1	28,329	71	<\$100M	55.0	1,158	22	0
Mercantile Eastern Shore Bk	Chestertown	MD	82.5	0.235	0.695	141,712	1,278	\$500M-\$1B	82.5	20,012	763	0
First United B&TC	Oakland	MD	82.5	0.164	1	232,194	2,090	\$1B-\$10B	100.0	82,291	1,732	0
Provident St Bk	Preston	MD	80.0	0.353	0.897	75,414	658	\$100M-500M	92.5	26,631	448	0
Queenstown Bk of MD	Queenstown	MD	80.0	0.253	0.906	95,352	734	\$100M-500M	77.5	11,869	397	0
American Bank	Rockville	MD	80.0	0.183	0.593	92,072	532	\$500M-\$1B	80.0	10,995	281	0
Gardiner Savings Institution	Gardiner	ME	82.5	0.188	0.526	183,620	2,040	\$500M-\$1B	87.5	29,803	1,346	0.001
Franklin Savings Bk	Farmington	ME	77.5	0.253	1	75,749	1,311	\$100M-500M	92.5	75,749	1,311	0
Katahdin TC	Patten	ME	77.5	0.306	0.762	126,638	1,757	\$100M-500M	85.0	32,266	1,280	0
Bank of Lenawee	Adrian	MI	92.5	0.369	1	107,314	795	\$100M-500M	70.0	11,775	540	0.004
First Federal of Northern MI	Alpena	MI	85.0	0.196	0.785	51,897	564	\$100M-500M	82.5	6,713	379	0.002
Wolverine Bank Federal Savings	Midland	MI	85.0	0.2	0.968	60,713	237	\$100M-500M	72.5	5,550	66	0
Northern Michigan B&T	Escanaba	MI	82.5	0.432	0.988	80,342	526	\$100M-500M	72.5	11,344	238	0

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Range Bk NA	Negaunee	MI	82.5	0.349	1	75,171	735	\$100M-500M	77.5	12,233	458	0.001
Isabella B&TC	Mount Pleasant	MI	82.5	0.208	1	187,641	1,776	\$500M-\$1B	85.0	34,080	1,208	0.001
Peninsula Bk of Ishpeming	Ishpeming	MI	80.0	0.418	0.983	52,918	705	\$100M-500M	95.0	18,923	536	0.003
First Bk Upper Michigan	Gladstone	MI	80.0	0.385	1	58,538	571	\$100M-500M	90.0	17,391	406	0.001
Alden St Bk	Alden	MI	80.0	0.357	0.935	61,675	887	\$100M-500M	87.5	13,357	653	0.003
Central Savings Bk	Sault Sainte Marie	MI	80.0	0.365	1	69,649	451	\$100M-500M	60.0	8,130	265	0.002
Traverse City St Bk	Traverse City	MI	80.0	0.379	0.878	72,436	724	\$100M-500M	85.0	14,169	482	0
Capital NB	Lansing	MI	80.0	0.424	0.711	102,664	770	\$100M-500M	60.0	9,969	381	0
Community Shores Bk	Muskegon	MI	80.0	0.433	0.745	113,005	795	\$100M-500M	80.0	18,550	491	0.002
Republic Bk	Duluth	MN	95.0	0.552	1	138,078	663	\$100M-500M	62.5	10,042	306	0
First NB of Walker	Walker	MN	95.0	0.348	1	87,959	900	\$100M-500M	92.5	33,684	669	0.001
Mainstreet Bk	Forest Lake	MN	95.0	0.344	1	130,876	710	\$100M-500M	67.5	12,824	401	0
First St Bk Alexandria	Alexandria	MN	92.5	0.437	1	45,984	532	\$100M-500M	82.5	10,280	388	0
Border St Bk	Greenbush	MN	92.5	0.496	1	168,110	1,031	\$100M-500M	72.5	16,247	660	0
Boundary Waters Bk	Ely	MN	90.0	0.417	1	54,606	309	\$100M-500M	47.5	4,700	139	0
Prior Lake St Bk	Prior Lake	MN	90.0	0.413	1	66,771	837	\$100M-500M	52.5	4,438	510	0
Queen City Federal Savings B	Virginia	MN	90.0	0.192	1	35,170	298	\$100M-500M	97.5	35,170	298	0
First CMRL Bk	Bloomington	MN	90.0	0.355	1	79,896	299	\$100M-500M	35.0	3,879	106	0
Highland Bk	Saint Michael	MN	90.0	0.415	0.947	165,522	1,410	\$100M-500M	90.0	42,569	991	0
Liberty Bk	Springfield	MO	100.0	0.385	1	282,477	2,009	\$500M-\$1B	75.0	36,454	1,226	0
Bremen B&TC	Saint Louis	MO	92.5	0.467	1	120,396	611	\$100M-500M	50.0	8,357	306	0
Bank of Crocker	Waynesville	MO	90.0	0.329	1	50,768	620	\$100M-500M	95.0	36,372	548	0
Farmers & Merchants Bk	Saint Clair	MO	90.0	0.441	1	72,287	973	\$100M-500M	85.0	16,071	726	0
F&M Bank & Trust Company	Hannibal	MO	87.5	0.311	0.911	51,368	510	\$100M-500M	85.0	7,111	347	0
First Cmnty Bk	Lees Summit	MO	87.5	0.289	0.935	157,674	1,450	\$500M-\$1B	80.0	30,299	1,065	0
Allen B&TC	Harrisonville	MO	85.0	0.393	1	41,965	333	\$100M-500M	52.5	5,120	214	0
Perry St Bk	Perry	MO	85.0	0.263	1	39,595	723	\$100M-500M	97.5	39,595	723	0
Meramec Valley Bk	Valley Park	MO	85.0	0.363	1	56,019	407	\$100M-500M	67.5	9,808	289	0.005
Heartland Bank	St. Louis	MO	85.0	0.203	0.513	166,422	3,961	\$500M-\$1B	97.5	85,864	3,669	0.001
State B&TC	Greenwood	MS	97.5	0.317	1	266,537	11,069	\$500M-\$1B	67.5	38,364	9,412	0
First St Bk	Waynesboro	MS	95.0	0.326	1	120,317	1,401	\$100M-500M	97.5	120,317	1,401	0.001
Renasant Bk	Tupelo	MS	95.0	0.287	1	798,979	5,638	\$1B-\$10B	80.0	155,900	3,963	0
Farmers & Merchants Bk	Baldwyn	MS	85.0	0.316	1	51,532	1,251	\$100M-500M	95.0	51,532	1,251	0.006
Pike NB	McComb	MS	80.0	0.313	0.895	56,979	1,219	\$100M-500M	77.5	18,900	1,022	0
First NB of Pontotoc	Pontotoc	MS	80.0	0.201	1	43,306	1,170	\$100M-500M	95.0	43,306	1,170	0
Grand Bank For Savings FSB	Hattiesburg	MS	77.5	0.068	1	6,670	1,468	<\$100M	92.5	4,625	1,458	0
PriorityOne Bk	Magee	MS	77.5	0.242	0.692	109,077	1,716	\$100M-500M	77.5	31,063	1,362	0
Commerce NB	Corinth	MS	75.0	0.236	1	18,623	678	<\$100M	87.5	18,623	678	0
Bank of Wiggins	Wiggins	MS	75.0	0.226	1	38,641	934	\$100M-500M	90.0	38,641	934	0
Rivershills Bk	Port Gibson	MS	75.0	0.224	1	41,077	725	\$100M-500M	70.0	11,649	615	0
Heritage Bkg Group	Carthage	MS	75.0	0.314	1	62,548	288	\$100M-500M	10.0	-	-	0
First Nat Bkg Assn	Hattiesburg	MS	75.0	0.205	0.798	97,207	1,156	\$100M-500M	62.5	20,564	831	0

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			Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL\$ (1,000) (4)	LSBL# (5)	Institution Asset Size (6)	Total Rank (7)	SSBL\$ (1,000) (8)	SSBL# (9)	CRD/TA (10)
First Madison Valley Bk	Ennis	MT	82.5	0.394	1	35,007	475	<\$100M	75.0	7,905	356	0
Mountain West Bk NA	Kalispell	MT	80.0	0.457	1	50,833	394	\$100M-500M	57.5	6,774	262	0
Three Rivers Bk of MT	Kalispell	MT	77.5	0.384	0.906	38,254	797	<\$100M	92.5	17,947	665	0.008
Yellowstone Bk	Laurel	MT	77.5	0.281	0.738	113,643	1,202	\$100M-500M	65.0	18,076	763	0
Mountain West Bk NA	Helena	MT	77.5	0.316	0.674	201,992	1,913	\$500M-\$1B	62.5	24,818	1,063	0
Lake County Bk	Saint Ignatius	MT	75.0	0.256	1	7,322	1,316	<\$100M	95.0	7,322	1,316	0
Bitterroot Valley Bk	Lolo	MT	75.0	0.325	0.833	62,342	656	\$100M-500M	60.0	9,411	420	0
American Federal Savings Bank	Helena	MT	75.0	0.088	1	21,244	198	\$100M-500M	75.0	3,309	125	0
American Cmnty Bk	Monroe	NC	87.5	0.324	1	163,585	1,399	\$500M-\$1B	82.5	22,312	885	0
Mountain 1st Bk & Tr	Hendersonville	NC	87.5	0.344	1	188,849	901	\$500M-\$1B	67.5	16,362	509	0
New Century Bk	Dunn	NC	85.0	0.303	0.827	112,293	1,913	\$100M-500M	60.0	8,991	1,006	0
Four Oaks B&TC	Four Oaks	NC	85.0	0.222	1	146,897	2,008	\$500M-\$1B	75.0	17,941	1,576	0.003
Citizens South Bank	Gastonia	NC	85.0	0.151	0.681	114,068	844	\$500M-\$1B	87.5	16,465	487	0
HomeTrust Bank	Clyde	NC	85.0	0.167	0.677	188,054	1,425	\$1B-\$10B	82.5	18,163	876	0
Bank of Granite	Granite Falls	NC	85.0	0.3	0.624	353,127	3,284	\$1B-\$10B	87.5	52,603	2,064	0
Fidelity Bk	Fuquay-Varina	NC	85.0	0.239	0.707	350,252	2,963	\$1B-\$10B	80.0	49,443	1,670	0.003
Surrey B&T	Mount Airy	NC	82.5	0.477	0.857	92,559	1,305	\$100M-500M	87.5	21,756	909	0
First Bk	Troy	NC	77.5	0.183	0.68	404,459	4,576	\$1B-\$10B	85.0	74,670	3,198	0.003
First-Citizens B&TC	Raleigh	NC	77.5	0.19	0.652	2,545,020	68,011	>\$10B	87.5	461,929	59,718	0.016
Western St Bk	Devils Lake	ND	85.0	0.363	0.914	119,577	3,877	\$100M-500M	92.5	75,687	3,660	0.003
First United Bk	Park River	ND	82.5	0.176	1	18,344	570	\$100M-500M	97.5	18,344	570	0
Northland Fncl	Steele	ND	77.5	0.217	0.988	34,181	481	\$100M-500M	72.5	8,301	325	0
Dakota Cmnty Bk NA	Hebron	ND	77.5	0.209	0.868	61,188	996	\$100M-500M	77.5	16,553	758	0
Kirkwood B&TC	Bismarck	ND	75.0	0.424	0.861	58,397	381	\$100M-500M	52.5	6,205	217	0
First St Bk of ND	Arthur	ND	75.0	0.183	0.999	34,348	451	\$100M-500M	77.5	13,450	340	0.029
First International B&TC	Watford City	ND	75.0	0.196	0.534	168,418	1,609	\$500M-\$1B	67.5	34,223	1,165	0.009
Scandia Amer B&TC	Stanley	ND	72.5	0.19	1	10,506	96	<\$100M	25.0	1,358	75	0.002
First St Bk	Buxton	ND	72.5	0.303	0.919	28,063	282	<\$100M	52.5	4,139	173	0.001
Security First Bk of NC	New Salem	ND	72.5	0.345	0.868	34,942	440	\$100M-500M	82.5	15,466	348	0.004
United Valley Bk	Cavalier	ND	72.5	0.264	0.741	35,917	425	\$100M-500M	70.0	7,957	320	0
American Bk Ctr	Dickinson	ND	72.5	0.208	0.805	47,764	451	\$100M-500M	55.0	7,410	268	0.005
Starion Fncl	Bismarck	ND	72.5	0.168	0.63	88,780	983	\$500M-\$1B	60.0	16,054	668	0
Alerus Fncl NA	Grand Forks	ND	72.5	0.208	0.465	149,401	1,639	\$500M-\$1B	62.5	26,405	1,115	0
U S Bk NA ND	Fargo	ND	72.5	0.186	0.475	877,611	191,257	\$1B-\$10B	87.5	692,961	187,511	0.097
Elkhorn Valley B&TC	Norfolk	NE	95.0	0.239	1	73,273	1,004	\$100M-500M	90.0	34,677	812	0.003
Commercial St Bk	Wausa	NE	90.0	0.297	1	15,639	664	<\$100M	97.5	15,639	664	0.002
First B&TC	Cozad	NE	90.0	0.312	1	47,336	642	\$100M-500M	77.5	11,144	488	0
Centennial Bk	Omaha	NE	85.0	0.342	1	13,288	120	<\$100M	47.5	1,884	71	0
Gothenburg St B&TC	Gothenburg	NE	85.0	0.209	1	19,556	329	<\$100M	95.0	19,556	329	0
Five Points Bk	Grand Island	NE	85.0	0.282	0.744	126,963	3,552	\$100M-500M	82.5	38,096	3,220	0
Saline St Bk	Wilber	NE	82.5	0.244	0.976	25,176	440	\$100M-500M	82.5	9,761	354	0
Kearney St B&TC	Kearney	NE	82.5	0.26	0.963	37,022	512	\$100M-500M	17.5	542	16	0.006
Cornhusker Bk	Lincoln	NE	82.5	0.242	0.696	63,622	1,494	\$100M-500M	72.5	12,597	1,315	0.001

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First St Bk	Shelton	NE	80.0	0.226	1	8,953	211	<\$100M	90.0	8,953	211	0
Bank of Bennington	Bennington	NE	80.0	0.396	0.998	21,660	247	<\$100M	67.5	4,066	181	0
Hastings St Bk	Hastings	NE	80.0	0.311	0.701	53,716	472	\$100M-500M	67.5	8,512	304	0.009
Nebraska St Bk of Omaha	Omaha	NE	80.0	0.29	0.596	78,151	736	\$100M-500M	65.0	11,348	436	0
Valley B&TC	Scottsbluff	NE	80.0	0.257	0.612	77,049	1,084	\$100M-500M	75.0	17,856	828	0
Adams B&TC	Ogallala	NE	80.0	0.217	0.698	97,032	996	\$100M-500M	72.5	21,119	751	0
Federal Savings Bank	Dover	NH	92.5	0.207	1	53,310	422	\$100M-500M	87.5	7,797	237	0
Monadnock Community Bank	Peterborough	NH	87.5	0.191	1	19,204	224	\$100M-500M	85.0	4,315	147	0
Shore Cmnty Bk	Toms River	NJ	85.0	0.43	1	82,029	320	\$100M-500M	75.0	3,776	107	0
Liberty Bell Bk	Cherry Hill	NJ	82.5	0.436	0.949	50,352	395	\$100M-500M	92.5	6,376	271	0
Harvest Cmnty Bk	Pennsville	NJ	82.5	0.413	0.856	75,482	450	\$100M-500M	92.5	11,474	231	0
Lusitania Savings Bank FSB	Newark	NJ	82.5	0.145	1	29,477	99	\$100M-500M	52.5	1,490	30	0
Cornerstone Bk	Moorestown	NJ	82.5	0.346	1	71,376	471	\$100M-500M	90.0	6,394	271	0
American Bank of New Jersey	Bloomfield	NJ	82.5	0.125	1	68,660	163	\$500M-\$1B	45.0	940	36	0
Delanco Federal Savings Bank	Delanco	NJ	80.0	0.261	0.926	29,924	175	\$100M-500M	70.0	2,241	70	0
North Jersey Cmnty Bk	Englewood Cliffs	NJ	80.0	0.385	1	86,275	174	\$100M-500M	52.5	2,333	38	0
BNB Bk NA	Fort Lee	NJ	80.0	0.422	0.585	115,676	610	\$100M-500M	80.0	7,161	152	0
Two River Cmnty Bk	Middletown	NJ	80.0	0.339	0.598	110,288	616	\$100M-500M	85.0	9,491	245	0
Custodial TC	Princeton	NJ	80.0	0.445	1	378,992	54	\$500M-\$1B	10.0	-	-	0
Skylands Cmnty Bk	Hackettstown	NJ	80.0	0.239	0.549	281,602	2,114	\$1B-\$10B	90.0	22,385	1,000	0.001
International Bk	Raton	NM	87.5	0.366	1	64,647	477	\$100M-500M	70.0	7,535	281	0
Bank of the Rio Grande NA	Las Cruces	NM	82.5	0.347	1	39,491	531	\$100M-500M	77.5	7,174	358	0
Union Savings Bank	Albuquerque	NM	80.0	0.301	1	20,902	75	<\$100M	40.0	411	11	0
James Polk Stone NB	Portales	NM	80.0	0.25	1	32,083	665	\$100M-500M	97.5	32,083	665	0
Bank of the Southwest	Roswell	NM	80.0	0.305	0.865	42,947	468	\$100M-500M	77.5	7,361	312	0
Great Basin Bk of NV	Elko	NV	90.0	0.373	1	86,884	508	\$100M-500M	87.5	7,169	256	0.014
Heritage Bk of NV	Reno	NV	85.0	0.33	0.605	99,053	534	\$100M-500M	92.5	8,998	298	0
Bank of NV	Las Vegas	NV	80.0	0.179	0.412	524,349	2,513	\$1B-\$10B	92.5	46,543	1,137	0.001
Sun West Bk	Las Vegas	NV	77.5	0.242	0.497	101,983	424	\$100M-500M	82.5	8,532	200	0
Ponce De Leon Federal Bank	Bronx	NY	92.5	0.261	1	163,380	625	\$500M-\$1B	70.0	5,765	199	0
Riverside Bk	Poughkeepsie	NY	87.5	0.592	0.893	92,682	741	\$100M-500M	82.5	10,977	406	0
First NB of Scotia	Scotia	NY	85.0	0.215	0.907	59,693	1,333	\$100M-500M	97.5	19,714	1,128	0.001
Lyons NB	Lyons	NY	85.0	0.215	0.914	79,758	1,149	\$100M-500M	92.5	16,513	846	0
Orange Cty TC	Middletown	NY	85.0	0.248	0.758	114,063	640	\$100M-500M	80.0	12,602	367	0
Solvay Bk	Solvay	NY	85.0	0.195	0.899	95,538	1,389	\$100M-500M	97.5	21,990	944	0.005
Carver Federal Savings Bank	New York	NY	85.0	0.217	0.633	165,704	514	\$500M-\$1B	40.0	1,130	18	0
Canandaigua NB & TC	Canandaigua	NY	85.0	0.216	0.578	260,336	3,345	\$1B-\$10B	97.5	94,556	2,723	0
Genesee Regional Bk	Rochester	NY	82.5	0.498	0.895	46,702	469	<\$100M	85.0	8,498	266	0
Walden Savings Bank	Montgomery	NY	82.5	0.158	0.76	47,870	377	\$100M-500M	82.5	7,509	225	0
Bridgehampton NB	Bridgehampton	NY	82.5	0.213	0.609	125,585	1,171	\$500M-\$1B	85.0	19,725	794	0
Suffolk Cty NB	Riverhead	NY	82.5	0.183	0.539	263,760	2,798	\$1B-\$10B	85.0	40,833	1,837	0

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Citizens Savings Bk	Martins Ferry	OH	90.0	0.251	1	80,228	1,145	\$100M-500M	82.5	14,884	410	0
Park View Federal Savings Bank	Solon	OH	90.0	0.256	0.955	230,435	645	\$500M-\$1B	57.5	4,662	95	0
Centerbank	Milford	OH	87.5	0.665	1	42,893	314	<\$100M	60.0	4,194	127	0
Home City FSB of Springfield	Springfield	OH	85.0	0.276	0.895	37,370	378	\$100M-500M	90.0	6,020	202	0.002
First Federal Community Bk	Bucyrus	OH	85.0	0.22	0.954	30,589	421	\$100M-500M	92.5	9,542	322	0
Buckeye Cmnty Bk	Lorain	OH	85.0	0.588	0.945	82,124	849	\$100M-500M	75.0	8,497	423	0
First Federal Community Bank	Dover	OH	85.0	0.295	0.732	51,010	535	\$100M-500M	90.0	9,231	343	0
American Savings Bank FSB	Portsmouth	OH	85.0	0.197	0.913	41,698	440	\$100M-500M	95.0	15,545	335	0
Commerce NB	Columbus	OH	85.0	0.419	0.762	224,759	1,313	\$500M-\$1B	65.0	15,159	505	0
Settlers Bk	Marietta	OH	82.5	0.314	1	27,226	383	<\$100M	82.5	7,776	291	0
Miami Savings Bank	Miamitown	OH	82.5	0.184	1	21,133	136	\$100M-500M	95.0	21,133	136	0
Kingston NB	Kingston	OH	82.5	0.248	1	37,704	450	\$100M-500M	82.5	10,540	320	0.003
Consumers NB	Minerva	OH	82.5	0.27	1	54,619	600	\$100M-500M	70.0	7,819	373	0
Citizens Bk	Logan	OH	82.5	0.301	1	66,712	376	\$100M-500M	47.5	5,055	192	0.004
Sutton Bk	Attica	OH	82.5	0.3	0.899	98,622	742	\$100M-500M	87.5	23,171	499	0.003
First Federal Bank of The MI	Defiance	OH	82.5	0.191	0.429	293,068	2,708	\$1B-\$10B	85.0	44,490	1,646	0
Union Savings Bank	Cincinnati	OH	82.5	0.089	0.993	147,965	325	\$1B-\$10B	50.0	2,946	46	0
Bank of the Lakes NA	Owasso	OK	97.5	0.527	1	108,082	583	\$100M-500M	35.0	3,407	336	0
Interbank	Elk City	OK	92.5	0.434	1	82,680	462	\$100M-500M	52.5	7,372	339	0
Pauls Valley NB	Pauls Valley	OK	90.0	0.248	1	31,232	841	\$100M-500M	97.5	31,232	841	0
First B&C	Wagoner	OK	90.0	0.363	1	59,272	745	\$100M-500M	72.5	11,715	573	0
First NB&TC	Okmulgee	OK	87.5	0.24	1	44,551	447	\$100M-500M	87.5	19,565	362	0
RCB Bk	Claremore	OK	85.0	0.213	0.961	231,931	2,262	\$1B-\$10B	65.0	33,452	1,631	0
Exchange NB	Moore	OK	82.5	0.316	1	29,845	211	<\$100M	32.5	2,946	124	0
Community St Bk	Poteau	OK	82.5	0.215	1	26,710	415	\$100M-500M	70.0	7,484	308	0
FirstBank	Antlers	OK	82.5	0.21	1	30,526	567	\$100M-500M	95.0	30,526	567	0
First NB	Sallisaw	OK	82.5	0.266	1	49,557	539	\$100M-500M	65.0	8,662	379	0
Great Plains NB	Elk City	OK	82.5	0.222	0.903	67,283	1,371	\$100M-500M	85.0	23,783	1,132	0
Security Bk	Pawnee	OK	82.5	0.379	0.692	127,155	1,200	\$100M-500M	70.0	18,076	671	0
Union Bk Na	Oklahoma City	OK	82.5	0.367	0.89	148,565	386	\$100M-500M	32.5	5,351	161	0.001
Bank of Astoria	Astoria	OR	85.0	0.471	1	104,130	412	\$100M-500M	70.0	6,070	179	0
Siuslaw Bk	Florence	OR	75.0	0.306	0.627	82,082	1,823	\$100M-500M	90.0	9,945	1,548	0.004
Citizens Bk	Corvallis	OR	70.0	0.262	0.579	92,974	750	\$100M-500M	82.5	11,380	412	0
Pacific Continental Bk	Eugene	OR	70.0	0.267	0.499	242,321	1,653	\$500M-\$1B	60.0	19,030	730	0
Leesport Bk	Wyomissing	PA	85.0	0.246	0.765	257,346	2,091	\$1B-\$10B	85.0	33,449	1,522	0
Eureka Bank	Pittsburgh	PA	82.5	0.285	1	27,585	236	<\$100M	95.0	27,585	236	0
Elderton St Bk	Elderton	PA	82.5	0.399	0.983	59,966	956	\$100M-500M	92.5	19,056	746	0
Earthstar Bk	Southampton	PA	82.5	0.333	1	61,171	513	\$100M-500M	87.5	19,249	346	0.003
Peoples St Bk of Wyalusing	Wyalusing	PA	82.5	0.287	0.954	55,388	1,032	\$100M-500M	95.0	18,775	843	0.003
Mercer CTV St Bk	Sandy Lake	PA	82.5	0.219	1	54,477	1,041	\$100M-500M	95.0	21,282	870	0
CNB Bk	Clearfield	PA	82.5	0.257	0.586	206,061	2,238	\$500M-\$1B	97.5	77,472	1,580	0.004
First NB of PA	Greenville	PA	82.5	0.211	0.65	1,242,463	13,165	\$1B-\$10B	100.0	625,719	10,176	0

3A. Top Small Business Lending Institutions by State and Territory Using Call Report Data, June 2007

Name of Lending Institution	City	HQ State or Territory	Small Business Lending (<\$1M)					Micro Business Lending (<\$100k)				
			Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL\$ (1,000) (4)	LSBL# (5)	Institution Asset Size (6)	Total Rank (7)	SSBL\$ (1,000) (8)	SSBL# (9)	CRD/TA (10)
Franklin Security Bank	Plains	PA	80.0	0.136	0.995	12,513	1,938	<\$100M	95.0	10,436	1,917	0
Woodlands Bk	Williamsport	PA	80.0	0.284	0.901	68,295	829	\$100M-500M	82.5	14,959	589	0
Penn Liberty Bk	Wayne	PA	80.0	0.367	1	108,876	200	\$100M-500M	22.5	1,666	34	0
Honesdale NB	Honesdale	PA	80.0	0.234	0.678	98,670	1,240	\$100M-500M	85.0	18,200	784	0.001
Malvern Federal Savings Bank	Paoli	PA	80.0	0.147	0.655	78,845	304	\$500M-\$1B	70.0	6,094	92	0
Community B&TC	Clarks Summit	PA	80.0	0.24	0.586	132,204	2,864	\$500M-\$1B	95.0	43,846	2,235	0.002
First Citizens NB	Mansfield	PA	80.0	0.177	0.9	102,746	1,285	\$500M-\$1B	92.5	27,511	902	0.003
Penn Security B&TC	Scranton	PA	80.0	0.169	1	98,686	604	\$500M-\$1B	62.5	9,921	346	0.006
Washington Federal Savings Bk	Washington	PA	80.0	0.14	0.723	87,913	523	\$500M-\$1B	80.0	11,533	319	0
Willow Financial Bank	Wayne	PA	80.0	0.133	0.572	205,961	1,305	\$1B-\$10B	80.0	19,121	595	0
Banco Santander PR	San Juan	PR	72.5	0.097	0.441	800,653	6,224	\$1B-\$10B	72.5	106,569	3,937	0.027
Banco Popular De PR	San Juan	PR	72.5	0.083	0.33	1,991,000	19,102	>\$10B	70.0	201,000	11,262	0.041
Newport Federal Savings Bank	Newport	RI	82.5	0.17	0.804	52,457	509	\$100M-500M	65.0	2,942	198	0
Palmetto Bk	Laurens	SC	92.5	0.527	0.978	622,236	3,222	\$1B-\$10B	70.0	49,053	2,120	0.01
Arthur St Bk	Union	SC	87.5	0.301	1	179,039	1,943	\$500M-\$1B	80.0	30,304	1,204	0.003
Sentry Bank & Trust	Cheraw	SC	85.0	0.251	0.985	60,183	288	\$100M-500M	75.0	5,329	170	0.002
Community Resrc Bk NA	Orangeburg	SC	85.0	0.307	0.865	178,855	2,373	\$500M-\$1B	87.5	62,471	1,788	0
First Piedmont FS & LA of Gaffney	Gaffney	SC	82.5	0.164	1	42,818	266	\$100M-500M	72.5	3,967	151	0
Peoples NB	Easley	SC	82.5	0.291	1	91,865	712	\$100M-500M	57.5	12,299	380	0
First Palmetto Savings Bank	Camden	SC	82.5	0.172	0.593	159,570	1,482	\$500M-\$1B	85.0	23,032	946	0.001
First Capital Bank	Bennettsville	SC	80.0	0.315	0.941	18,835	240	<\$100M	87.5	3,750	190	0
Enterprise Bk of SC	Ehrhardt	SC	80.0	0.28	0.972	100,558	1,453	\$100M-500M	95.0	65,176	1,291	0.001
Conway NB	Conway	SC	80.0	0.222	0.84	186,975	3,184	\$500M-\$1B	90.0	67,185	2,684	0.003
Peoples St Bk	De Smet	SD	85.0	0.293	1	17,339	210	<\$100M	55.0	2,453	168	0.002
First Federal Bank A FSB	Beresford	SD	82.5	0.314	1	12,927	170	<\$100M	95.0	12,927	170	0.001
First Savings Bank	Beresford	SD	80.0	0.206	0.469	93,290	621	\$100M-500M	75.0	9,255	300	0.053
Dacotah Bk	Aberdeen	SD	80.0	0.213	0.702	283,264	3,622	\$1B-\$10B	77.5	70,714	2,832	0
Fulton St Bk	Fulton	SD	77.5	0.235	1	9,008	177	<\$100M	90.0	9,008	177	0.002
Peoples St Bk	Summit	SD	77.5	0.211	1	8,662	270	<\$100M	87.5	8,662	270	0
BankStar Financial	Elkton	SD	77.5	0.256	1	13,082	193	<\$100M	67.5	3,389	145	0.004
Pioneer B&TC	Belle Fourche	SD	77.5	0.199	0.803	63,118	972	\$100M-500M	70.0	12,855	710	0.003
First NB SD	Yankton	SD	77.5	0.166	0.787	68,281	2,683	\$100M-500M	85.0	27,211	2,476	0.108
First NB In Sioux Falls	Sioux Falls	SD	77.5	0.18	0.586	178,778	1,629	\$500M-\$1B	67.5	27,695	1,019	0
Southern Heritage Bk	Cleveland	TN	92.5	0.447	1	97,353	640	\$100M-500M	72.5	11,383	375	0
Cumberland Cty Bk	Crossville	TN	87.5	0.249	1	49,723	524	\$100M-500M	87.5	15,446	363	0
Tennessee Commercial Bk	Franklin	TN	87.5	0.462	0.688	347,263	5,227	\$500M-\$1B	97.5	145,951	4,061	0.001
First Bk of TN	Spring City	TN	85.0	0.369	0.863	69,962	506	\$100M-500M	62.5	8,475	317	0
Cedarstone Bk	Lebanon	TN	82.5	0.452	1	48,382	404	\$100M-500M	77.5	9,057	303	0
First NB of Manchester	Manchester	TN	82.5	0.245	1	41,405	625	\$100M-500M	97.5	41,405	625	0
First NB of La Follette	La Follette	TN	82.5	0.24	1	45,616	535	\$100M-500M	77.5	9,150	392	0
Progressive Savings Bank FS	Jamestown	TN	82.5	0.17	0.959	37,048	453	\$100M-500M	87.5	7,163	328	0

3A. Top Small Business Lending Institutions by State and Territory Using Call Report Data, June 2007

Name of Lending Institution	City	HQ State or Territory	Small Business Lending (<\$1M)					Micro Business Lending (<\$100k)				
			Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL\$ (1,000) (4)	LSBL# (5)	Institution Asset Size (6)	Total Rank (7)	SSBL\$ (1,000) (8)	SSBL# (9)	CRD/TA (10)
First Federal Bank	Dickson	TN	82.5	0.162	0.698	74,623	974	\$100M-500M	97.5	24,199	790	0
First NB of TN	Livingston	TN	82.5	0.245	0.66	125,449	1,289	\$500M-\$1B	82.5	24,689	875	0.001
F&M Bk	Clarksville	TN	82.5	0.22	0.709	125,075	2,196	\$500M-\$1B	92.5	37,346	1,728	0
First St Bk	Chico	TX	92.5	0.39	1	51,190	740	\$100M-500M	85.0	15,856	589	0
First NB	George West	TX	92.5	0.386	1	55,284	1,019	\$100M-500M	97.5	55,284	1,019	0
City NB	Kilgore	TX	92.5	0.269	1	46,069	805	\$100M-500M	100.0	46,069	805	0
First St Bk	Mesquite	TX	92.5	0.435	1	81,014	1,675	\$100M-500M	97.5	81,014	1,675	0
Texas Star Bk	Van Alstyne	TX	92.5	0.451	1	94,628	997	\$100M-500M	85.0	17,705	738	0
First St Bk	New Braunfels	TX	90.0	0.429	1	94,064	783	\$100M-500M	70.0	11,845	495	0
Community Bk	Granbury	TX	90.0	0.312	0.915	120,594	1,344	\$100M-500M	77.5	19,941	881	0
Peoples Bk	Paris	TX	87.5	0.312	1	29,090	456	<\$100M	97.5	29,090	456	0.001
First NB	Graham	TX	87.5	0.356	1	59,682	405	\$100M-500M	55.0	6,274	292	0
First NB of Albany Breckenri	Albany	TX	87.5	0.235	1	59,305	1,154	\$100M-500M	97.5	59,305	1,154	0
Enterprise Bk	Houston	TX	87.5	0.322	0.826	120,665	1,269	\$100M-500M	82.5	26,561	864	0
American Express Bank FSB	Salt Lake City	UT	100.0	0.487	1	10,960,000	2,087,219	>\$10B	100.0	10,960,000	2,087,219	0.43
Advanta Bk Corp	Draper	UT	97.5	0.536	1	1,078,115	234,755	\$1B-\$10B	97.5	1,078,115	234,755	0
GE Money Bank	Salt Lake City	UT	95.0	0.117	1	1,502,311	38,553	>\$10B	100.0	1,502,311	38,553	0.311
Pitney Bowes Bk	Salt Lake City	UT	92.5	0.662	0.999	439,782	1,259,769	\$500M-\$1B	97.5	420,374	1,259,692	0
Wright Express FS Corp	Salt Lake City	UT	92.5	0.845	0.882	936,400	160,541	\$1B-\$10B	95.0	733,330	158,053	0
Allegiance Dir Bk	Cedar City	UT	87.5	0.707	1	32,004	3,993	<\$100M	95.0	32,004	3,993	0
GE Cap Fncl	Salt Lake City	UT	85.0	0.617	0.653	1,369,164	2,929,869	\$1B-\$10B	95.0	1,325,315	2,929,109	0.015
Wells Fargo Bk NW NA	Ogden	UT	82.5	0.161	0.986	2,598,000	106,557	>\$10B	95.0	2,598,000	106,557	0.112
Community Bank	Staunton	VA	97.5	0.251	1	121,171	1,181	\$100M-500M	100.0	121,171	1,181	0.001
Planters B&TC of VA	Staunton	VA	97.5	0.342	0.983	287,372	1,627	\$500M-\$1B	72.5	23,773	977	0
Rockingham Heritage Bk	Harrisonburg	VA	92.5	0.363	1	155,235	936	\$100M-500M	72.5	14,111	530	0
Second B&TC	Fredericksburg	VA	92.5	0.367	0.921	249,628	870	\$500M-\$1B	47.5	10,146	449	0
Capital One F.S.B.	McLean	VA	90.0	0.186	0.969	3,261,047	974,764	>\$10B	97.5	3,223,781	974,462	0.165
First NB of Altavista	Altavista	VA	87.5	0.375	0.838	100,484	1,138	\$100M-500M	95.0	23,866	718	0
Bank of Fincastle	Fincastle	VA	85.0	0.337	0.997	56,375	957	\$100M-500M	80.0	8,632	697	0.004
First Market Bank FSB	Richmond	VA	85.0	0.158	0.609	195,774	1,151	\$1B-\$10B	90.0	40,644	548	0
New Peoples Bk	Honaker	VA	80.0	0.218	0.647	161,099	2,531	\$500M-\$1B	92.5	41,131	2,016	0
Powell Valley NB	Jonesville	VA	77.5	0.269	0.775	63,534	771	\$100M-500M	95.0	42,463	636	0
Bank of Botetourt	Buchanan	VA	77.5	0.269	0.781	72,640	839	\$100M-500M	80.0	12,210	531	0.005
Bank of Saint Croix	Christiansted	VI	55.0	0.124	0.542	12,897	85	\$100M-500M	62.5	1,064	31	0
The Bank of Bennington	Bennington	VT	90.0	0.237	1	53,572	268	\$100M-500M	67.5	2,916	113	0
Passumpsic Savings Bk	Saint Johnsbury	VT	90.0	0.321	1	160,410	1,235	\$100M-500M	75.0	23,705	791	0
Kitsap Bk	Port Orchard	WA	85.0	0.265	0.613	199,944	4,609	\$500M-\$1B	85.0	21,195	1,883	0.001
Whidbey Island Bk	Coupeville	WA	85.0	0.257	0.663	218,516	1,832	\$500M-\$1B	90.0	24,158	997	0.004
Viking Bk	Seattle	WA	82.5	0.264	0.638	122,411	814	\$100M-500M	80.0	12,363	425	0.001
MT Rainier NB	Enumclaw	WA	77.5	0.324	0.635	75,294	482	\$100M-500M	75.0	8,043	251	0

3A. Top Small Business Lending Institutions by State and Territory Using Call Report Data, June 2007

Name of Lending Institution	City	HQ State or Territory	Small Business Lending (<\$1M)					Micro Business Lending (<\$100k)				
			Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL\$ (1,000) (4)	LSBL# (5)	Institution Asset Size (6)	Total Rank (7)	SSBL\$ (1,000) (8)	SSBL# (9)	CRD/TA (10)
Cowlitz Bk	Longview	WA	77.5	0.29	0.495	141,853	821	\$100M-500M	82.5	17,292	443	0.003
Bank of the Pacific	Aberdeen	WA	77.5	0.257	0.617	145,951	1,276	\$500M-\$1B	82.5	16,919	698	0.003
AmericanWest Bk	Spokane	WA	77.5	0.205	0.544	411,838	3,778	\$1B-\$10B	90.0	58,248	2,237	0.002
State Bk Nw	Garfield	WA	75.0	0.408	0.996	37,916	282	<\$100M	72.5	4,268	177	0
NCW Cmnty Bk	Wenatchee	WA	75.0	0.41	0.863	41,232	284	\$100M-500M	70.0	4,467	138	0
South Sound Bk	Olympia	WA	75.0	0.404	0.733	53,342	422	\$100M-500M	85.0	7,236	241	0
Sound Community Bank	Seattle	WA	75.0	0.11	0.965	25,313	200	\$100M-500M	80.0	4,090	138	0
Pierce CMRL Bk	Tacoma	WA	75.0	0.266	0.728	66,578	439	\$100M-500M	60.0	5,109	167	0
Banner Bk	Walla Walla	WA	75.0	0.161	0.501	660,319	4,646	\$1B-\$10B	85.0	84,762	2,735	0.003
River Valley St Bk	Wausau	WI	97.5	0.426	1	338,449	2,332	\$500M-\$1B	80.0	38,093	1,421	0
Citizens St Bk	Hudson	WI	92.5	0.415	1	83,569	569	\$100M-500M	65.0	8,528	334	0
First NB	Waupaca	WI	92.5	0.48	0.985	240,357	1,690	\$500M-\$1B	82.5	27,102	1,252	0
Commerce St Bk	West Bend	WI	90.0	0.561	1	86,444	331	\$100M-500M	42.5	5,410	120	0
Community St Bk	Union Grove	WI	90.0	0.39	0.825	94,415	1,015	\$100M-500M	90.0	23,727	749	0.005
West Bend Savings Bank	West Bend	WI	90.0	0.22	0.845	94,810	2,396	\$100M-500M	90.0	14,417	1,728	0
Mound City Bk	Platteville	WI	85.0	0.293	1	62,387	504	\$100M-500M	92.5	28,877	357	0.004
Port Washington St Bk	Port Washington	WI	85.0	0.308	0.808	106,052	850	\$100M-500M	77.5	17,370	492	0.001
Bank of Luxemburg	Luxemburg	WI	82.5	0.339	0.855	66,933	673	\$100M-500M	80.0	12,430	442	0.001
First Bk Fncl Centre	Oconomowoc	WI	82.5	0.358	0.638	190,434	1,321	\$500M-\$1B	72.5	23,567	742	0.001
First NB Manitowoc	Manitowoc	WI	82.5	0.264	0.768	179,022	1,482	\$500M-\$1B	77.5	27,703	942	0.001
Main St Bk Corp	Wheeling	WV	90.0	0.278	1	47,550	496	\$100M-500M	82.5	12,385	354	0
First Sentry Bk	Huntington	WV	85.0	0.363	0.773	90,241	876	\$100M-500M	72.5	14,599	511	0
Grant Cty Bk	Petersburg	WV	80.0	0.263	0.738	62,619	984	\$100M-500M	85.0	15,187	738	0
Community Bk of Parkersburg	Parkersburg	WV	77.5	0.164	1	32,857	706	\$100M-500M	100.0	32,857	706	0.008
Bank of Monroe	Union	WV	75.0	0.212	1	21,169	508	\$100M-500M	90.0	10,948	453	0
First Bk of Charleston	Charleston	WV	75.0	0.307	0.777	37,168	378	\$100M-500M	57.5	6,338	238	0
Davis TC	Elkins	WV	75.0	0.273	1	33,894	317	\$100M-500M	45.0	4,511	239	0
Freedom Bk	Belington	WV	75.0	0.343	0.726	46,783	432	\$100M-500M	65.0	8,394	280	0
Ameribank	Northfork	WV	75.0	0.168	0.781	26,574	264	\$100M-500M	72.5	2,666	168	0
Bank of Star Valley	Afton	WY	82.5	0.299	1	27,927	473	<\$100M	100.0	27,927	473	0
Buffalo Federal Savings Bank	Buffalo	WY	82.5	0.27	0.801	31,851	345	\$100M-500M	87.5	5,637	218	0
Hilltop NB	Casper	WY	80.0	0.174	0.85	70,265	925	\$100M-500M	95.0	45,849	798	0
Wyoming NB	Riverton	WY	75.0	0.324	0.991	25,365	362	<\$100M	80.0	7,831	279	0
Rawlins NB	Rawlins	WY	75.0	0.281	0.802	42,585	401	\$100M-500M	87.5	17,682	306	0
First NB of Buffalo	Buffalo	WY	75.0	0.188	0.968	30,653	458	\$100M-500M	70.0	7,654	344	0.003

Source: U.S. Small Business Administration, Office of Advocacy, from Call Report data.

Table 3B. Top Micro Business Lending Institutions by State and Territory Using Call Report Data, June 2007

Name of Lending Institution	City	HQ State or Territory	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
			Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1,000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$(1,000) (8)	LSBL# (9)	CRD/TA (10)
Alaska Pacific Bank	Juneau	AK	77.5	0.027	0.081	5,025	110	\$100M-500M	82.5	48,646	274	0
Farmers & Mrch Bk	Piedmont	AL	100.0	0.256	1	44,342	1,263	\$100M-500M	85.0	44,342	1,263	0
Sweet Water St Bk	Sweet Water	AL	97.5	0.45	1	27,932	27,931	<\$100M	85.0	27,932	27,931	0
Camden NB	Camden	AL	97.5	0.3	1	35,540	608	\$100M-500M	80.0	35,540	608	0
Traders & Farmers Bk	Haleyville	AL	97.5	0.155	1	55,677	1,059	\$100M-500M	75.0	55,677	1,059	0
First Bk of The S	Rainsville	AL	95.0	0.246	1	19,056	555	<\$100M	72.5	19,056	555	0.008
Security Bank	Tuscaloosa	AL	92.5	0.168	1	11,349	122	<\$100M	80.0	11,349	122	0
Peachtree Bk	Maplesville	AL	92.5	0.274	1	19,118	431	<\$100M	75.0	19,118	431	0
First Metro Bk	Muscle Shoals	AL	92.5	0.099	0.334	34,681	1,226	\$100M-500M	95.0	103,766	1,499	0.003
Town-Country NB	Camden	AL	90.0	0.269	1	21,360	471	<\$100M	72.5	21,360	471	0
The Southern Bank Company	Gadsden	AL	90.0	0.063	1	6,238	77	<\$100M	62.5	6,238	77	0
SouthFirst Bank	Sylacauga	AL	90.0	0.044	0.27	6,142	155	\$100M-500M	82.5	22,785	216	0
Bank of Salem	Salem	AR	100.0	0.291	1	35,136	977	\$100M-500M	90.0	35,136	977	0
Union Bk of Mena	Mena	AR	95.0	0.199	1	28,331	672	\$100M-500M	77.5	28,331	672	0
Farmers Bk	Greenwood	AR	95.0	0.202	1	38,851	533	\$100M-500M	82.5	38,851	533	0
First NB of East Arkansas	Forrest City	AR	95.0	0.13	0.942	34,473	908	\$100M-500M	75.0	36,610	919	0.002
Diamond Bk	Murfreesboro	AR	95.0	0.153	1	54,658	1,092	\$100M-500M	80.0	54,658	1,092	0.002
Bank of Prescott	Prescott	AR	92.5	0.207	1	14,123	375	<\$100M	70.0	14,123	375	0
Southern St Bk	Malvern	AR	92.5	0.328	1	26,179	345	<\$100M	80.0	26,179	345	0
First NB of Lawrence County	Walnut Ridge	AR	92.5	0.155	1	21,798	522	\$100M-500M	72.5	21,798	522	0.007
Commercial B&TC	Monticello	AR	92.5	0.215	1	36,628	471	\$100M-500M	75.0	36,628	471	0
Priority Bank	Ozark	AR	87.5	0.064	1	2,918	163	<\$100M	67.5	2,918	163	0
Fordyce B&TC	Fordyce	AR	87.5	0.203	1	19,032	331	<\$100M	65.0	19,032	331	0
Amerika Samoa Bk	Pago Pago	AS	10.0	0.032	0.217	3,783	129	\$100M-500M	10.0	12,441	182	0
First St Bk	Flagstaff	AZ	97.5	0.31	1	30,242	214	<\$100M	72.5	30,242	214	0
Horizon Cmty Bk	Lake Havasu City	AZ	95.0	0.039	0.12	5,829	174	\$100M-500M	80.0	44,084	290	0.002
Mohave St Bk	Lake Havasu City	AZ	95.0	0.029	0.074	10,070	346	\$100M-500M	67.5	72,011	609	0
Foothills Bk	Yuma	AZ	87.5	0.032	0.094	3,869	124	\$100M-500M	65.0	31,292	210	0
Commerce Bk of AZ	Tucson	AZ	87.5	0.027	0.062	5,028	198	\$100M-500M	80.0	63,207	410	0
Bank of AZ NA	Phoenix	AZ	87.5	0.032	0.069	5,977	143	\$100M-500M	82.5	70,651	318	0
Innovative Bk	Oakland	CA	100.0	0.628	1	173,954	12,371	\$100M-500M	97.5	173,954	12,371	0
Pacific City Bk	Los Angeles	CA	100.0	0.059	0.088	26,203	1,083	\$100M-500M	87.5	155,099	1,617	0
Community West Bk NA	Goleta	CA	100.0	0.105	0.236	58,722	925	\$500M-\$1B	92.5	185,069	1,643	0
TRI Cty Bk	Chico	CA	97.5	0.027	0.086	50,788	2,824	\$1B-\$10B	87.5	385,032	4,188	0
Hanmi Bk	Los Angeles	CA	97.5	0.037	0.055	142,113	2,773	\$1B-\$10B	87.5	1,248,869	6,025	0.001
Murphy Bk	Fresno	CA	95.0	0.132	1	14,760	544	\$100M-500M	62.5	14,760	544	0
First Std Bk	Los Angeles	CA	95.0	0.055	0.089	8,545	337	\$100M-500M	72.5	49,778	489	0
Plumas Bk	Quincy	CA	95.0	0.026	0.11	11,946	642	\$100M-500M	72.5	68,394	879	0.003
Heritage Oaks Bk	Paso Robles	CA	95.0	0.028	0.054	16,489	347	\$500M-\$1B	80.0	147,236	792	0
Exchange Bk	Santa Rosa	CA	95.0	0.019	0.059	29,318	1,164	\$1B-\$10B	62.5	180,646	1,665	0
Nara Bk	Los Angeles	CA	95.0	0.038	0.049	83,875	1,903	\$1B-\$10B	82.5	706,436	3,757	0

Table 3B. Top Micro Business Lending Institutions by State and Territory Using Call Report Data, June 2007

Name of Lending Institution	City	HQ State or Territory	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
			Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1,000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$(1,000) (8)	LSBL# (9)	CRD/TA (10)
High Country Bank	Salida	CO	97.5	0.257	1	51,964	323	\$100M-500M	92.5	51,964	323	0
International Bk	Trinidad	CO	90.0	0.083	0.243	5,709	237	<\$100M	80.0	21,364	336	0
Mountain Valley Bank	Walden	CO	90.0	0.059	0.16	6,478	247	\$100M-500M	75.0	29,610	357	0
MontroseBank	Montrose	CO	90.0	0.064	0.165	10,998	405	\$100M-500M	95.0	66,485	679	0
Morgan Federal Bank	Fort Morgan	CO	90.0	0.197	1	17,269	326	<\$100M	47.5	4,856	36	0
Kit Carson St Bk	Kit Carson	CO	87.5	0.064	0.308	3,344	165	<\$100M	60.0	10,634	199	0
Colorado B&TC of La Junta	La Junta	CO	87.5	0.062	0.264	5,193	215	<\$100M	75.0	19,106	288	0.007
Dolores St Bk	Dolores	CO	87.5	0.054	0.289	5,105	198	<\$100M	62.5	14,378	254	0
Farmers St Bk of Calhan	Calhan	CO	87.5	0.044	0.252	5,736	237	\$100M-500M	77.5	22,761	310	0.006
Canon NB	Canon City	CO	87.5	0.051	0.129	12,168	386	\$100M-500M	87.5	74,586	665	0
Union Colony Bk	Greeley	CO	87.5	0.033	0.162	13,933	518	\$100M-500M	70.0	52,535	697	0
First NB	Fort Collins	CO	87.5	0.033	0.119	47,725	5,104	\$1B-\$10B	72.5	211,457	5,746	0.061
Webster Bk NA	Waterbury	CT	92.5	0.034	0.123	566,885	26,327	>\$10B	72.5	2,269,509	33,793	0
Valley Bk	Bristol	CT	87.5	0.054	0.116	10,255	251	\$100M-500M	85.0	88,582	489	0
Salisbury B&TC	Lakeville	CT	80.0	0.018	0.117	7,810	404	\$100M-500M	65.0	53,161	610	0.005
Naugatuck Savings Bk	Naugatuck	CT	80.0	0.022	0.082	16,318	618	\$500M-\$1B	77.5	134,267	1,052	0
Bank of Southern CT	New Haven	CT	75.0	0.048	0.088	6,113	184	\$100M-500M	72.5	61,020	423	0
Citizens NB	Putnam	CT	75.0	0.029	0.123	5,886	197	\$100M-500M	60.0	39,752	354	0
Chelsea Groton Savings Bk	Norwich	CT	75.0	0.015	0.095	10,141	330	\$500M-\$1B	62.5	74,855	633	0
Savings Institute Bank And Trust	Willimantic	CT	75.0	0.013	0.058	9,944	225	\$500M-\$1B	72.5	85,270	511	0
Newtown Savings Bk	Newtown	CT	75.0	0.016	0.071	12,595	631	\$500M-\$1B	67.5	98,602	980	0
Washingtonfirst Bk	Washington	DC	60.0	0.012	0.028	2,963	53	\$100M-500M	45.0	49,079	203	0
Chase Bk USA NA	Newark	DE	100.0	0.052	0.798	3,843,284	1,295,407	>\$10B	82.5	3,921,611	1,296,567	0.61
FIA Card SVC NA	Wilmington	DE	97.5	0.06	0.727	7,958,725	2,503,160	>\$10B	87.5	8,968,173	2,510,017	0.483
PNC Bk DE	Wilmington	DE	87.5	0.023	0.149	68,277	10,447	\$1B-\$10B	70.0	172,485	10,849	0.066
Discover Bk	Greenwood	DE	87.5	0.006	1	161,083	64,550	>\$10B	82.5	161,083	64,550	0.744
Bank of Delmarva	Seaford	DE	85.0	0.04	0.107	13,166	427	\$100M-500M	77.5	75,964	658	0.001
Bank of Inverness	Inverness	FL	100.0	0.074	1	16,415	12,855	\$100M-500M	62.5	16,415	12,855	0
Highlands Indep Bk	Sebring	FL	100.0	0.039	0.18	12,351	470	\$100M-500M	82.5	63,656	677	0
Bank of FL SE	Fort Lauderdale	FL	100.0	0.257	0.703	111,804	1,432	\$100M-500M	100.0	158,953	1,654	0.002
First NB of Wauchula	Wauchula	FL	97.5	0.199	1	15,693	307	<\$100M	65.0	15,693	307	0
CenterState Bk W FL NA	Zephyrhills	FL	97.5	0.056	0.105	15,568	476	\$100M-500M	97.5	122,019	916	0
Farmers & Mrch Bk	Monticello	FL	97.5	0.044	0.092	17,538	714	\$100M-500M	87.5	124,550	1,166	0
Wauchula St Bk	Wauchula	FL	97.5	0.031	0.142	17,465	783	\$500M-\$1B	82.5	91,121	1,077	0
Capital City Bk	Tallahassee	FL	97.5	0.034	0.137	86,658	4,091	\$1B-\$10B	70.0	317,253	5,321	0
Madison Cty Cmnty Bk	Madison	FL	95.0	0.126	0.345	7,162	289	<\$100M	77.5	20,529	370	0
Drummond Cmnty Bk	Chiefland	FL	95.0	0.047	0.274	7,934	352	\$100M-500M	67.5	25,499	432	0
Perkins St Bk	Williston	FL	95.0	0.054	0.248	9,166	358	\$100M-500M	67.5	29,351	454	0
Pilot Bk	Tampa	FL	95.0	0.042	0.094	9,258	498	\$100M-500M	97.5	98,724	714	0
Citrus & Chem Bk	Bartow	FL	95.0	0.028	0.118	24,470	961	\$500M-\$1B	82.5	152,199	1,510	0.001

Table 3B. Top Micro Business Lending Institutions by State and Territory Using Call Report Data, June 2007

Name of Lending Institution	City	HQ State or Territory	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
			Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1,000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$(1,000) (8)	LSBL# (9)	CRD/TA (10)
Commercial St Bk	Donalsonville	GA	100.0	0.255	1	20,933	8,449	<\$100M	82.5	20,933	8,449	0
Glennville Bk	Glennville	GA	100.0	0.228	1	28,213	736	\$100M-500M	77.5	28,213	736	0
BB&T Bankcard Corp	Columbus	GA	100.0	0.178	0.83	22,621	55,602	\$100M-500M	75.0	26,164	56,494	0.768
Citizens Bk Washington Cty	Sandersville	GA	100.0	0.248	1	44,715	728	\$100M-500M	85.0	44,715	728	0.002
State Bk of Cochran	Cochran	GA	100.0	0.207	1	38,182	1,001	\$100M-500M	80.0	38,182	1,001	0
Jasper Bkg Co	Jasper	GA	100.0	0.095	0.459	23,677	727	\$100M-500M	75.0	46,318	890	0
Security Bk of Bibb Cty	Macon	GA	100.0	0.239	1	289,452	106,000	\$1B-\$10B	95.0	289,452	106,000	0
NetBank	Alpharetta	GA	100.0	0.181	1	447,203	12,400	\$1B-\$10B	97.5	447,203	12,400	0
Claxton Bk	Claxton	GA	97.5	0.269	1	29,635	688	\$100M-500M	80.0	29,635	688	0
South GA Bkg Co	Omega	GA	97.5	0.095	0.365	30,586	1,454	\$100M-500M	90.0	78,096	1,700	0.001
BankPacific Ltd	Hagatna	GU	65.0	0.017	0.073	1,497	43	<\$100M	82.5	20,376	115	0
Bank of Hawaii	Honolulu	HI	87.5	0.025	0.192	251,025	8,702	>\$10B	62.5	516,441	9,647	0
Community First Bk	Keosauqua	IA	100.0	0.169	1	18,552	652	\$100M-500M	80.0	18,552	652	0.003
Libertyville Savings Bk	Fairfield	IA	100.0	0.252	1	34,660	653	\$100M-500M	95.0	34,660	653	0.001
C US Bk	Cresco	IA	100.0	0.191	1	52,572	1,737	\$100M-500M	92.5	52,572	1,737	0.001
Gateway St Bk	Clinton	IA	97.5	0.298	1	28,994	571	<\$100M	90.0	28,994	571	0
Farmers T&SB	Buffalo Center	IA	97.5	0.114	1	15,403	433	\$100M-500M	67.5	15,403	433	0
Northwest Bank And Trust Com	Davenport	IA	97.5	0.062	0.209	12,312	486	\$100M-500M	85.0	44,412	660	0.003
Corydon St Bk	Corydon	IA	95.0	0.179	1	10,047	354	<\$100M	72.5	10,047	354	0.003
First T&SB	Wheatland	IA	95.0	0.166	1	13,799	377	<\$100M	70.0	13,799	377	0
First NB of Hampton	Hampton	IA	95.0	0.145	1	13,952	351	<\$100M	70.0	13,952	351	0.001
American St Bk	Osceola	IA	95.0	0.245	1	23,767	444	<\$100M	82.5	23,767	444	0.002
Freedom Scty Bk	Coralville	IA	95.0	0.163	1	16,149	271	<\$100M	72.5	16,149	271	0
Northwoods St Bk	Mason City	IA	95.0	0.285	1	30,650	491	\$100M-500M	87.5	30,650	491	0.002
Raccoon Valley Bk	Perry	IA	95.0	0.198	0.552	32,792	521	\$100M-500M	85.0	53,076	629	0.001
Manufacturers B&TC	Forest City	IA	95.0	0.272	1	64,279	563	\$100M-500M	90.0	64,279	563	0
Pilot Grove Savings Bk	Pilot Grove	IA	95.0	0.114	1	27,976	1,081	\$100M-500M	72.5	27,976	1,081	0.002
First Federal SB of Twin Falls	Twin Falls	ID	90.0	0.029	0.164	12,071	486	\$100M-500M	82.5	55,955	684	0.004
State Bk Arthur	Arthur	IL	100.0	0.222	1	17,894	480	<\$100M	82.5	17,894	480	0
Peoples B&T	Pana	IL	100.0	0.28	1	41,942	542	\$100M-500M	92.5	41,942	542	0
Petefish Skiles & Co	Virginia	IL	100.0	0.135	1	20,188	1,435	\$100M-500M	75.0	20,188	1,435	0.002
Peoples NB of Kewanee	Kewanee	IL	100.0	0.184	1	34,987	710	\$100M-500M	90.0	34,987	710	0.002
State Farm Bank FSB	Bloomington	IL	100.0	0.063	1	869,382	13,755	>\$10B	90.0	869,382	13,755	0.082
Ipava St Bk	Ipava	IL	97.5	0.221	1	16,386	328	<\$100M	80.0	16,386	328	0
Central St Bk	Clayton	IL	97.5	0.203	1	16,821	614	<\$100M	75.0	16,821	614	0
First NB of Allendale	Allendale	IL	97.5	0.188	1	20,349	337	\$100M-500M	80.0	20,349	337	0.003
First Robinson SB NA	Robinson	IL	97.5	0.139	1	16,172	308	\$100M-500M	72.5	16,172	308	0
First NB Pana	Pana	IL	97.5	0.23	1	26,897	426	\$100M-500M	87.5	26,897	426	0
Beverly B&TC NA	Chicago	IL	97.5	0.274	0.611	43,815	2,819	\$100M-500M	87.5	65,804	2,891	0

Table 3B. Top Micro Business Lending Institutions by State and Territory Using Call Report Data, June 2007

Name of Lending Institution	City	HQ State or Territory	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
			Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1,000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$(1,000) (8)	LSBL# (9)	CRD/TA (10)
Marine B&T	Carthage	IL	97.5	0.187	1	30,634	488	\$100M-500M	80.0	30,634	488	0
First NB in Olney	Olney	IL	97.5	0.112	1	25,714	494	\$100M-500M	70.0	25,714	494	0
Germantown T&SB	Breese	IL	97.5	0.1	1	29,459	430	\$100M-500M	72.5	29,459	430	0
Security Federal Savings Bank	Logansport	IN	97.5	0.128	1	20,907	255	\$100M-500M	77.5	20,907	255	0
First Federal Savings Bank	Wabash	IN	97.5	0.057	0.245	16,380	564	\$100M-500M	85.0	50,093	710	0
Friendship St Bk	Friendship	IN	95.0	0.135	1	28,819	531	\$100M-500M	65.0	28,819	531	0.009
Jackson County Bk	Seymour	IN	95.0	0.086	0.334	31,376	822	\$100M-500M	72.5	72,093	1,106	0
Fowler St Bk	Fowler	IN	92.5	0.166	1	20,420	401	\$100M-500M	65.0	20,420	401	0.008
First Harrison Bank	Corydon	IN	92.5	0.03	0.184	13,490	519	\$100M-500M	82.5	55,597	738	0.001
First Federal Savings Bank	Angola	IN	90.0	0.05	1	6,422	66	\$100M-500M	57.5	6,422	66	0
DeMotte St Bk	D Motte	IN	90.0	0.078	0.365	24,644	627	\$100M-500M	67.5	53,912	763	0.001
Mutual Federal Savings Bank	Muncie	IN	90.0	0.022	0.177	20,903	602	\$500M-\$1B	82.5	91,106	840	0
First Federal Savings Bank	Evansville	IN	87.5	0.023	0.198	8,407	297	\$100M-500M	75.0	33,796	420	0
Citizens St Bk	Gridley	KS	97.5	0.165	1	12,332	320	<\$100M	77.5	12,332	320	0
Farmers St Bk	McPherson	KS	97.5	0.197	1	14,773	276	<\$100M	80.0	14,773	276	0
First NB of Centralia	Centralia	KS	97.5	0.221	1	18,566	297	<\$100M	85.0	18,566	297	0
Union St Bk	Everest	KS	97.5	0.238	1	24,216	533	\$100M-500M	90.0	24,216	533	0
Baldwin St Bk	Baldwin City	KS	95.0	0.181	1	10,389	274	<\$100M	77.5	10,389	274	0
Peoples B&TC	McPherson	KS	95.0	0.375	1	79,007	792	\$100M-500M	92.5	79,007	792	0
Lyon Cty St Bk	Emporia	KS	92.5	0.149	1	10,536	189	<\$100M	67.5	10,536	189	0
First NB in Fredonia	Fredonia	KS	92.5	0.115	1	8,197	266	<\$100M	65.0	8,197	266	0
Lyndon St Bk	Lyndon	KS	92.5	0.199	1	16,013	256	<\$100M	72.5	16,013	256	0
Guaranty St B&TC	Beloit	KS	92.5	0.105	1	13,041	231	\$100M-500M	67.5	13,041	231	0
First St Bk	Norton	KS	92.5	0.142	1	32,407	503	\$100M-500M	80.0	32,407	503	0
Peoples Bk of KY Inc	Flemingsburg	KY	100.0	0.229	1	41,550	1,032	\$100M-500M	92.5	41,550	1,032	0.004
Peoples B&TC	Hazard	KY	100.0	0.363	1	97,381	1,308	\$100M-500M	97.5	97,381	1,308	0
Edmonton St Bk	Glasgow	KY	100.0	0.156	1	55,812	1,132	\$100M-500M	87.5	55,812	1,132	0
South Central Bank F.S.B.	Elizabethtown	KY	97.5	0.51	1	23,994	319	<\$100M	90.0	23,994	319	0
State B&TC	Harrodsburg	KY	97.5	0.199	1	20,572	434	\$100M-500M	75.0	20,572	434	0
First Commonwealth Bk	Prestonsburg	KY	95.0	0.189	1	31,583	609	\$100M-500M	75.0	31,583	609	0
Lewisburg Bkg Co	Lewisburg	KY	92.5	0.231	1	14,351	320	<\$100M	70.0	14,351	320	0
Community First Bank	Madisonville	KY	92.5	0.102	1	8,138	102	<\$100M	67.5	8,138	102	0
Elkton B&TC	Elkton	KY	92.5	0.134	1	13,785	316	\$100M-500M	62.5	13,785	316	0.003
Citizens NB of Lebanon	Lebanon	KY	92.5	0.095	1	9,997	2,339	\$100M-500M	60.0	9,997	2,339	0
Bank of Edmonson Cty	Brownsville	KY	92.5	0.103	0.487	18,653	974	\$100M-500M	90.0	38,313	1,075	0
Giblsland B&TC	Giblsland	LA	100.0	0.318	1	36,961	885	\$100M-500M	87.5	36,961	885	0
Bank of Erath	Erath	LA	97.5	0.353	1	25,889	2,658	<\$100M	85.0	25,889	2,658	0
Homeland Federal Savings Bank	Columbia	LA	97.5	0.113	0.352	13,038	543	\$100M-500M	85.0	33,152	628	0
Florida Parishes Bank	Hammond	LA	97.5	0.138	1	19,523	229	\$100M-500M	80.0	19,523	229	0.003
Bank of Ruston	Ruston	LA	92.5	0.142	1	9,675	141	<\$100M	72.5	9,675	141	0
Vermilion B&TC	Kaplan	LA	92.5	0.288	1	22,167	363	<\$100M	75.0	22,167	363	0.007

Table 3B. Top Micro Business Lending Institutions by State and Territory Using Call Report Data, June 2007

Name of Lending Institution	City	HQ State or Territory	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
			Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1,000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$(1,000) (8)	LSBL# (9)	CRD/TA (10)
Tensas St Bk	Newellton	LA	92.5	0.306	1	26,853	399	<\$100M	75.0	26,853	399	0
Marion St Bk	Marion	LA	92.5	0.208	1	21,255	464	\$100M-500M	70.0	21,255	464	0
Citizens B&TC Vivian LA	Vivian	LA	90.0	0.138	1	12,634	399	<\$100M	55.0	12,634	399	0
Guaranty B&TC of Delhi LA	Delhi	LA	90.0	0.188	1	17,712	372	<\$100M	65.0	17,712	372	0.006
Enterprise B&TC	Lowell	MA	95.0	0.04	0.077	41,631	1,359	\$1B-\$10B	87.5	324,735	2,506	0
Lee Bk	Lee	MA	92.5	0.039	0.164	11,130	331	\$100M-500M	82.5	68,068	493	0
Spencer Savings Bk	Spencer	MA	92.5	0.027	0.163	8,434	272	\$100M-500M	75.0	51,284	432	0
North Middlesex Savings Bk	Ayer	MA	92.5	0.027	0.136	9,969	426	\$100M-500M	82.5	65,012	640	0
Easthampton Savings Bk	Easthampton	MA	92.5	0.013	0.22	9,801	512	\$500M-\$1B	62.5	33,237	661	0
United Bank	West Springfield	MA	92.5	0.03	0.136	29,821	1,076	\$1B-\$10B	77.5	107,939	1,416	0
Chicopee Savings Bk	Chicopee	MA	90.0	0.026	0.08	12,005	429	\$100M-500M	77.5	85,853	771	0
Cape Cod Five Cents Savings Bk	Harwich Port	MA	90.0	0.014	0.079	23,881	1,150	\$1B-\$10B	82.5	202,054	1,834	0
Commonwealth Nat Bk	Worcester	MA	87.5	0.035	0.088	10,285	219	\$100M-500M	80.0	85,684	448	0
BankFive	Fall River	MA	85.0	0.015	0.068	9,256	505	\$500M-\$1B	75.0	79,716	772	0
South Shore Savings Bk	South Weymouth	MA	85.0	0.015	0.066	13,587	388	\$500M-\$1B	95.0	207,276	771	0
Colombo Bank	Rockville	MD	100.0	0.289	1	46,252	46,252	\$100M-500M	97.5	46,252	46,252	0
First United B&TC	Oakland	MD	100.0	0.058	0.354	82,291	1,732	\$1B-\$10B	82.5	232,194	2,090	0
Peoples Bk	Chestertown	MD	95.0	0.087	0.193	21,969	725	\$100M-500M	92.5	113,999	1,083	0
Provident St Bk	Preston	MD	92.5	0.125	0.317	26,631	448	\$100M-500M	80.0	75,414	658	0
Mercantile Cty Bk	Elkton	MD	90.0	0.039	0.103	38,731	2,066	\$500M-\$1B	77.5	219,896	2,786	0
Farmers & Mechanics Bk	Frederick	MD	90.0	0.027	0.113	54,603	2,525	\$1B-\$10B	67.5	236,118	3,437	0
Bank of the Eastern Shore	Cambridge	MD	87.5	0.062	0.124	13,130	440	\$100M-500M	90.0	106,295	734	0
Damascus Cmnty Bk	Damascus	MD	82.5	0.057	0.143	9,751	328	\$100M-500M	60.0	41,655	465	0
Mercantile Eastern Shore Bk	Chestertown	MD	82.5	0.033	0.098	20,012	763	\$500M-\$1B	82.5	141,712	1,278	0
American Bank	Rockville	MD	80.0	0.022	0.071	10,995	281	\$500M-\$1B	80.0	92,072	532	0
Talbot Bk of Easton MD	Easton	MD	80.0	0.036	0.096	18,383	735	\$500M-\$1B	67.5	104,577	1,041	0.001
Aroostook County FS&LA	Caribou	ME	95.0	0.092	1	8,051	173	<\$100M	70.0	8,051	173	0
Franklin Savings Bk	Farmington	ME	92.5	0.253	1	75,749	1,311	\$100M-500M	77.5	75,749	1,311	0
Rockland S & LA	Rockland	ME	90.0	0.068	1	4,544	104	<\$100M	60.0	4,544	104	0
First FS&LA of Bath	Bath	ME	90.0	0.105	1	10,975	88	\$100M-500M	67.5	10,975	88	0
Bangor Savings Bk	Bangor	ME	90.0	0.038	0.152	78,921	4,458	\$1B-\$10B	62.5	245,337	5,135	0
Peninsula Bk of Ishpeming	Ishpeming	MI	95.0	0.149	0.351	18,923	536	\$100M-500M	80.0	52,918	705	0.003
Century B&TC	Coldwater	MI	95.0	0.095	0.288	22,839	519	\$100M-500M	75.0	68,950	711	0.004
Northern Trust Bank FSB	Bloomfield Hills	MI	92.5	0.032	0.216	27,874	285	\$500M-\$1B	65.0	51,040	359	0
Huron NB	Rogers City	MI	90.0	0.278	1	13,419	396	<\$100M	62.5	13,419	396	0
First Bk Upper Michigan	Gladstone	MI	90.0	0.114	0.297	17,391	406	\$100M-500M	80.0	58,538	571	0.001
FirstBank-West Branch	West Branch	MI	90.0	0.076	0.224	18,129	675	\$100M-500M	70.0	65,606	930	0
Superior NB&TC	Hancock	MI	90.0	0.067	0.305	19,797	675	\$100M-500M	65.0	57,410	861	0
Alden St Bk	Alden	MI	87.5	0.077	0.202	13,357	653	\$100M-500M	80.0	61,675	887	0.003
Independent Bk West MI	Grand Rapids	MI	87.5	0.051	0.167	39,263	1,220	\$500M-\$1B	60.0	142,265	1,673	0
State Savings Bk of Manistique	Manistique	MI	85.0	0.143	0.436	15,397	236	\$100M-500M	62.5	35,337	311	0.001

Table 3B. Top Micro Business Lending Institutions by State and Territory Using Call Report Data, June 2007

Name of Lending Institution	City	HQ State or Territory	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
			Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1,000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$(1,000) (8)	LSBL# (9)	CRD/TA (10)
Traverse City St Bk	Traverse City	MI	85.0	0.074	0.172	14,169	482	\$100M-500M	80.0	72,436	724	0
Keystone Cmnty Bk	Kalamazoo	MI	85.0	0.094	0.151	18,763	399	\$100M-500M	75.0	87,555	682	0
First NB America	East Lansing	MI	85.0	0.045	0.401	17,632	422	\$100M-500M	57.5	43,893	617	0
Isabella B&TC	Mount Pleasant	MI	85.0	0.038	0.182	34,080	1,208	\$500M-\$1B	82.5	187,641	1,776	0.001
First NB	Bagley	MN	100.0	0.204	1	12,728	408	<\$100M	70.0	12,728	408	0
First Independent Bk	Russell	MN	100.0	0.247	1	30,510	533	\$100M-500M	77.5	30,510	533	0
PrinsBank	Prinsburg	MN	97.5	0.383	1	18,888	367	<\$100M	80.0	18,888	367	0
Grand Timber Bk	McGregor	MN	97.5	0.337	1	17,461	376	<\$100M	82.5	17,461	376	0.004
Farmers & Merchants St Bk	Bloomington	MN	97.5	0.251	1	15,182	381	<\$100M	70.0	15,182	381	0
Eagle Bk	Glenwood	MN	97.5	0.282	1	26,172	376	<\$100M	82.5	26,172	376	0
Lake Region Bk	New London	MN	97.5	0.402	1	38,908	530	<\$100M	87.5	38,908	530	0
Queen City Federal Savings B	Virginia	MN	97.5	0.192	1	35,170	298	\$100M-500M	90.0	35,170	298	0
Elysian Bk	Elysian	MN	95.0	0.303	1	9,596	845	<\$100M	72.5	9,596	845	0
Citizens St Bk of Hayfield	Hayfield	MN	95.0	0.257	1	14,402	329	<\$100M	67.5	14,402	329	0
First NB in Mahnomon	Mahnomon	MN	95.0	0.277	1	17,006	285	<\$100M	70.0	17,006	285	0
First St Bk of Le Center	Le Center	MN	95.0	0.2	1	12,974	269	<\$100M	67.5	12,974	269	0
Glenwood St Bk	Glenwood	MN	95.0	0.148	0.354	18,972	520	\$100M-500M	77.5	42,299	630	0.001
Shelter Financial Bank	Columbia	MO	100.0	0.114	1	15,560	461	\$100M-500M	82.5	15,560	461	0
Century Bk of The Ozarks	Gainesville	MO	100.0	0.173	1	28,021	644	\$100M-500M	77.5	28,021	644	0
Community St Bk of Missouri	Bowling Green	MO	100.0	0.198	1	35,675	768	\$100M-500M	80.0	35,675	768	0
Peoples Community Bk	Greenville	MO	97.5	0.28	1	23,517	505	<\$100M	80.0	23,517	505	0.001
Saint Clair Cty St Bk	Osceola	MO	97.5	0.231	1	23,777	456	\$100M-500M	80.0	23,777	456	0
First NB	Malden	MO	97.5	0.193	1	23,877	537	\$100M-500M	77.5	23,877	537	0
Perry St Bk	Perry	MO	97.5	0.263	1	39,595	723	\$100M-500M	85.0	39,595	723	0
Heartland Bank	St. Louis	MO	97.5	0.105	0.265	85,864	3,669	\$500M-\$1B	85.0	166,422	3,961	0.001
Security Bk of SW MO	Cassville	MO	95.0	0.241	1	16,136	425	<\$100M	77.5	16,136	425	0
Citizens Bk	Charleston	MO	95.0	0.212	1	18,200	1,439	<\$100M	75.0	18,200	1,439	0
Union Savings Bk	Sedalia	MO	95.0	0.264	1	24,239	438	<\$100M	77.5	24,239	438	0
F&C Bk	Holden	MO	95.0	0.196	1	21,057	509	\$100M-500M	67.5	21,057	509	0
Bank of Crocker	Waynesville	MO	95.0	0.236	0.716	36,372	548	\$100M-500M	90.0	50,768	620	0
Town & Country Bk	Salem	MO	95.0	0.123	1	52,269	932	\$100M-500M	75.0	52,269	932	0
First St Bk	Waynesboro	MS	97.5	0.326	1	120,317	1,401	\$100M-500M	95.0	120,317	1,401	0.001
Farmers & Merchants Bk	Baldwyn	MS	95.0	0.316	1	51,532	1,251	\$100M-500M	85.0	51,532	1,251	0.006
First NB of Pontotoc	Pontotoc	MS	95.0	0.201	1	43,306	1,170	\$100M-500M	80.0	43,306	1,170	0
Grand Bank For Savings FSB	Hattiesburg	MS	92.5	0.047	0.693	4,625	1,458	<\$100M	77.5	6,670	1,468	0
Sycamore Bk	Senatobia	MS	92.5	0.169	1	29,412	907	\$100M-500M	72.5	29,412	907	0
Bank of Wiggins	Wiggins	MS	90.0	0.226	1	38,641	934	\$100M-500M	75.0	38,641	934	0
Commerce NB	Corinth	MS	87.5	0.236	1	18,623	678	<\$100M	75.0	18,623	678	0
Holmes County B&TC	Lexington	MS	82.5	0.223	1	23,827	351	\$100M-500M	67.5	23,827	351	0
Peoples Bk	Mendenhall	MS	82.5	0.158	1	25,936	590	\$100M-500M	57.5	25,936	590	0
Century Bk	Lucedale	MS	82.5	0.157	1	35,336	631	\$100M-500M	60.0	35,336	631	0.003

Table 3B. Top Micro Business Lending Institutions by State and Territory Using Call Report Data, June 2007

Name of Lending Institution	City	HQ State or Territory	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
			Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1,000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$(1,000) (8)	LSBL# (9)	CRD/TA (10)
Lake County Bk	Saint Ignatius	MT	95.0	0.256	1	7,322	1,316	<\$100M	75.0	7,322	1,316	0
Three Rivers Bk of MT	Kalispell	MT	92.5	0.18	0.425	17,947	665	<\$100M	77.5	38,254	797	0.008
1st Bk	Sidney	MT	87.5	0.137	1	12,935	278	<\$100M	52.5	12,935	278	0
First Security Bk of Helena	Helena	MT	82.5	0.277	1	11,201	144	<\$100M	60.0	11,201	144	0
First St Bk of Malta	Malta	MT	82.5	0.132	1	12,408	255	<\$100M	50.0	12,408	255	0
Ruby Valley NB	Twin Bridges	MT	77.5	0.111	0.349	6,931	337	<\$100M	70.0	19,860	418	0
First Madison Valley Bk	Ennis	MT	75.0	0.089	0.226	7,905	356	<\$100M	82.5	35,007	475	0
American Federal Savings Bank	Helena	MT	75.0	0.014	0.156	3,309	125	\$100M-500M	75.0	21,244	198	0
First FSB of Lincolnton	Lincolnton	NC	95.0	0.07	1	16,541	168	\$100M-500M	70.0	16,541	168	0
Cherryville FS & LA	Cherryville	NC	90.0	0.096	1	7,815	71	<\$100M	67.5	7,815	71	0
Surrey B&T	Mount Airy	NC	87.5	0.112	0.201	21,756	909	\$100M-500M	82.5	92,559	1,305	0
AF Bank	West Jefferson	NC	87.5	0.032	0.149	7,756	183	\$100M-500M	62.5	23,205	249	0
Citizens South Bank	Gastonia	NC	87.5	0.022	0.098	16,465	487	\$500M-\$1B	85.0	114,068	844	0
Yadkin Valley B&TC	Elkin	NC	87.5	0.047	0.115	52,810	1,823	\$1B-\$10B	75.0	283,591	2,862	0.004
Bank of Granite	Granite Falls	NC	87.5	0.045	0.093	52,603	2,064	\$1B-\$10B	85.0	353,127	3,284	0
First-Citizens B&TC	Raleigh	NC	87.5	0.034	0.118	461,929	59,718	>\$10B	77.5	2,545,020	68,011	0.016
First Bk	Troy	NC	85.0	0.034	0.126	74,670	3,198	\$1B-\$10B	77.5	404,459	4,576	0.003
American Cmnty Bk	Monroe	NC	82.5	0.044	0.136	22,312	885	\$500M-\$1B	87.5	163,585	1,399	0
HomeTrust Bank	Clyde	NC	82.5	0.016	0.065	18,163	876	\$1B-\$10B	85.0	188,054	1,425	0
Southern B&TC	Mount Olive	NC	82.5	0.03	0.132	35,056	1,419	\$1B-\$10B	67.5	177,001	2,053	0
First United Bk	Park River	ND	97.5	0.176	1	18,344	570	\$100M-500M	82.5	18,344	570	0
Western St Bk	Devils Lake	ND	92.5	0.23	0.578	75,687	3,660	\$100M-500M	85.0	119,577	3,877	0.003
U S Bk NA ND	Fargo	ND	87.5	0.147	0.375	692,961	187,511	\$1B-\$10B	72.5	877,611	191,257	0.097
Lakeside St Bk	New Town	ND	85.0	0.158	1	8,868	136	<\$100M	62.5	8,868	136	0
Sargent County Bk	Forman	ND	85.0	0.096	1	6,596	203	<\$100M	62.5	6,596	203	0
Drayton St Bk	Drayton	ND	82.5	0.171	1	7,031	196	<\$100M	65.0	7,031	196	0.003
Security First Bk of NC	New Salem	ND	82.5	0.153	0.384	15,466	348	\$100M-500M	72.5	34,942	440	0.004
McVille St Bk	McVille	ND	80.0	0.241	1	6,517	141	<\$100M	62.5	6,517	141	0
Mckenzie County Bk	Watford City	ND	80.0	0.163	1	7,011	149	<\$100M	55.0	7,011	149	0
Dakota Heritage Bk NC	Hunter	ND	80.0	0.108	1	6,476	148	<\$100M	55.0	6,476	148	0
Commercial St Bk	Wausa	NE	97.5	0.297	1	15,639	664	<\$100M	90.0	15,639	664	0.002
Gothenburg St B&TC	Gothenburg	NE	95.0	0.209	1	19,556	329	<\$100M	85.0	19,556	329	0
Nebraska St B&TC	Broken Bow	NE	92.5	0.111	1	11,174	318	\$100M-500M	72.5	11,174	318	0
Harvard St Bk	Harvard	NE	90.0	0.14	1	4,436	4,147	<\$100M	75.0	4,436	4,147	0.001
First St Bk	Shelton	NE	90.0	0.226	1	8,953	211	<\$100M	80.0	8,953	211	0
Auburn St Bk	Auburn	NE	90.0	0.122	1	8,772	140	<\$100M	70.0	8,772	140	0
Home FS&LA of Grand Island	Grand Island	NE	90.0	0.041	0.156	7,022	386	\$100M-500M	77.5	29,252	475	0
Elkhorn Valley B&TC	Norfolk	NE	90.0	0.113	0.473	34,677	812	\$100M-500M	95.0	73,273	1,004	0.003
Bank of Hartington	Hartington	NE	87.5	0.231	1	10,036	189	<\$100M	72.5	10,036	189	0
Thayer Cty Bk	Hebron	NE	87.5	0.158	1	9,285	184	<\$100M	70.0	9,285	184	0
First NB in Ord	Ord	NE	87.5	0.079	1	6,087	295	<\$100M	62.5	6,087	295	0

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Profile Bank FSB	Rochester	NH	95.0	0.156	1	21,231	194	\$100M-500M	77.5	21,231	194	0
Federal Savings Bank	Dover	NH	87.5	0.03	0.146	7,797	237	\$100M-500M	92.5	53,310	422	0
Lakeland Bk	Newfoundland	NJ	97.5	0.026	0.09	61,595	1,437	\$1B-\$10B	75.0	381,550	2,587	0
Liberty Bell Bk	Cherry Hill	NJ	92.5	0.055	0.12	6,376	271	\$100M-500M	82.5	50,352	395	0
Harvest Cmnty Bk	Pennsville	NJ	92.5	0.063	0.13	11,474	231	\$100M-500M	82.5	75,482	450	0
1st Colonial NB	Collingswood	NJ	90.0	0.035	0.143	6,815	217	\$100M-500M	72.5	44,879	379	0
Cornerstone Bk	Moorestown	NJ	90.0	0.031	0.09	6,394	271	\$100M-500M	82.5	71,376	471	0
First NB of Elmer	Elmer	NJ	90.0	0.034	0.115	7,427	228	\$100M-500M	62.5	44,215	371	0
Sussex Bk	Franklin	NJ	90.0	0.026	0.058	9,986	259	\$100M-500M	72.5	106,616	557	0
Newfield NB	Newfield	NJ	90.0	0.024	0.082	11,538	383	\$100M-500M	72.5	89,712	661	0.002
Atlantic Stewardship Bk	Midland Park	NJ	90.0	0.025	0.065	13,284	339	\$500M-\$1B	72.5	121,032	694	0
Skylands Cmnty Bk	Hackettstown	NJ	90.0	0.019	0.044	22,385	1,000	\$1B-\$10B	80.0	281,602	2,114	0.001
Bank	Woodbury	NJ	90.0	0.02	0.053	37,472	1,686	\$1B-\$10B	77.5	391,749	3,268	0.002
James Polk Stone NB	Portales	NM	97.5	0.25	1	32,083	665	\$100M-500M	80.0	32,083	665	0
Pioneer Bank	Roswell	NM	95.0	0.072	1	37,820	339	\$500M-\$1B	77.5	37,820	339	0
Western Commercial Bk	Carlsbad	NM	92.5	0.071	0.233	19,056	2,504	\$100M-500M	67.5	53,170	2,721	0
Bank of Clovis	Clovis	NM	90.0	0.219	1	19,595	264	<\$100M	62.5	19,595	264	0
First NB of New Mexico	Clayton	NM	80.0	0.048	0.238	6,815	288	\$100M-500M	60.0	25,210	371	0
Century Bank FSB	Santa Fe	NM	80.0	0.018	0.077	7,540	350	\$100M-500M	75.0	55,437	557	0
Farm Bureau Bank FSB	Sparks	NV	97.5	0.076	0.488	39,421	4,033	\$500M-\$1B	75.0	43,978	4,081	0.301
First NB	Ely	NV	95.0	0.202	1	11,452	458	<\$100M	72.5	11,452	458	0
Heritage Bk of NV	Reno	NV	92.5	0.03	0.055	8,998	298	\$100M-500M	85.0	99,053	534	0
M & I Bank FSB	Las Vegas	NV	92.5	0.014	1	15,541	672	\$1B-\$10B	67.5	15,541	672	0.215
Bank of NV	Las Vegas	NV	92.5	0.016	0.037	46,543	1,137	\$1B-\$10B	80.0	524,349	2,513	0.001
First NB of Scotia	Scotia	NY	97.5	0.071	0.3	19,714	1,128	\$100M-500M	85.0	59,693	1,333	0.001
Solvay Bk	Solvay	NY	97.5	0.045	0.207	21,990	944	\$100M-500M	85.0	95,538	1,389	0.005
Canandaigua NB & TC	Canandaigua	NY	97.5	0.078	0.21	94,556	2,723	\$1B-\$10B	85.0	260,336	3,345	0
First NB of Groton	Groton	NY	95.0	0.128	1	13,317	428	\$100M-500M	67.5	13,317	428	0.004
Oneida Savings Bk	Oneida	NY	95.0	0.044	0.211	22,278	984	\$500M-\$1B	80.0	83,334	1,216	0
Gouverneur S & LA	Gouverneur	NY	92.5	0.076	1	10,121	144	\$100M-500M	70.0	10,121	144	0
The Rome Savings Bank	Rome	NY	92.5	0.04	0.158	12,340	408	\$100M-500M	80.0	55,564	599	0
Steuben TC	Hornell	NY	92.5	0.045	0.229	14,436	508	\$100M-500M	72.5	48,550	674	0
Lyons NB	Lyons	NY	92.5	0.044	0.189	16,513	846	\$100M-500M	85.0	79,758	1,149	0
Lake Shore Savings Bank	Dunkirk	NY	90.0	0.027	0.365	9,387	266	\$100M-500M	67.5	20,828	336	0
Adirondack TC	Saratoga Springs	NY	90.0	0.039	0.125	26,501	618	\$500M-\$1B	77.5	126,484	984	0.003
First Niagara Bank	Lockport	NY	90.0	0.028	0.111	223,070	21,717	\$1B-\$10B	70.0	661,945	23,536	0
Miami Savings Bank	Miamitown	OH	95.0	0.184	1	21,133	136	\$100M-500M	82.5	21,133	136	0
Savings Bk	Circleville	OH	95.0	0.115	1	23,651	288	\$100M-500M	62.5	23,651	288	0.001
American Savings Bank FSB	Portsmouth	OH	95.0	0.073	0.341	15,545	335	\$100M-500M	85.0	41,698	440	0
Farmers & Mrch Bk	Caldwell	OH	92.5	0.209	1	12,457	301	<\$100M	70.0	12,457	301	0

Table 3B. Top Micro Business Lending Institutions by State and Territory Using Call Report Data, June 2007

Name of Lending Institution	City	HQ State or Territory	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
			Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1,000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$(1,000) (8)	LSBL# (9)	CRD/TA (10)
First Federal Community Bk	Bucyrus	OH	92.5	0.069	0.298	9,542	322	\$100M-500M	85.0	30,589	421	0
First Central NB	Saint Paris	OH	90.0	0.19	1	13,494	193	<\$100M	60.0	13,494	193	0.003
The Cincinnati Savings & Loans	Cincinnati	OH	90.0	0.07	1	6,240	81	<\$100M	62.5	6,240	81	0
1st Nat Cmnty Bk	East Liverpool	OH	90.0	0.191	1	19,790	255	\$100M-500M	67.5	19,790	255	0
Fort Jennings St Bk	Fort Jennings	OH	90.0	0.109	0.323	12,306	353	\$100M-500M	77.5	36,985	475	0
Home City FSB of Springfield	Springfield	OH	90.0	0.044	0.144	6,020	202	\$100M-500M	85.0	37,370	378	0.002
First Federal Community Bank	Dover	OH	90.0	0.053	0.133	9,231	343	\$100M-500M	85.0	51,010	535	0
Vinton Cty NB	McArthur	OH	90.0	0.064	0.571	18,137	699	\$100M-500M	65.0	31,638	797	0
First FS & LA	Lakewood	OH	90.0	0.021	0.243	23,837	217	\$1B-\$10B	67.5	53,709	343	0
First NB&TC	Weatherford	OK	97.5	0.236	1	21,562	367	<\$100M	80.0	21,562	367	0.008
Pauls Valley NB	Pauls Valley	OK	97.5	0.248	1	31,232	841	\$100M-500M	90.0	31,232	841	0
Stockmans Bank	Altus	OK	95.0	0.196	1	20,699	447	\$100M-500M	75.0	20,699	447	0
Security First NB of Hugo	Hugo	OK	95.0	0.219	1	23,461	400	\$100M-500M	80.0	23,461	400	0
Firstbank	Antlers	OK	95.0	0.21	1	30,526	567	\$100M-500M	82.5	30,526	567	0
Bank of Western OK	Elk City	OK	95.0	0.203	1	33,638	583	\$100M-500M	77.5	33,638	583	0
First St Bk	Valliant	OK	92.5	0.204	1	10,604	377	<\$100M	72.5	10,604	377	0
American Exch Bk	Henryetta	OK	92.5	0.179	1	11,059	338	<\$100M	70.0	11,059	338	0
Farmers St Bk	Quinton	OK	92.5	0.183	1	11,606	298	<\$100M	67.5	11,606	298	0
Bank of Cushing & TC	Cushing	OK	92.5	0.227	1	18,403	301	<\$100M	72.5	18,403	301	0
Payne Cty Bk	Perkins	OK	92.5	0.173	1	16,117	369	<\$100M	72.5	16,117	369	0
American NB	Ardmore	OK	92.5	0.18	1	26,621	336	\$100M-500M	67.5	26,621	336	0.003
LibertyBank	Eugene	OR	100.0	0.08	0.226	74,794	2,140	\$500M-\$1B	65.0	200,197	2,828	0
Siuslaw Bk	Florence	OR	90.0	0.037	0.076	9,945	1,548	\$100M-500M	75.0	82,082	1,823	0.004
Columbia River Bk	The Dalles	OR	87.5	0.028	0.083	29,452	896	\$1B-\$10B	60.0	204,743	1,446	0.006
Citizens Bk	Corvallis	OR	82.5	0.032	0.071	11,380	412	\$100M-500M	70.0	92,974	750	0
Bank of the Cascades	Bend	OR	82.5	0.025	0.055	58,552	2,843	\$1B-\$10B	65.0	512,048	4,815	0.002
First NB of PA	Greenville	PA	100.0	0.106	0.328	625,719	10,176	\$1B-\$10B	82.5	1,242,463	13,165	0
CNB Bk	Clearfield	PA	97.5	0.097	0.22	77,472	1,580	\$500M-\$1B	82.5	206,061	2,238	0.004
Franklin Security Bank	Plains	PA	95.0	0.114	0.83	10,436	1,917	<\$100M	80.0	12,513	1,938	0
Eureka Bank	Pittsburgh	PA	95.0	0.285	1	27,585	236	<\$100M	82.5	27,585	236	0
Peoples St Bk of Wyalusing	Wyalusing	PA	95.0	0.097	0.323	18,775	843	\$100M-500M	82.5	55,388	1,032	0.003
Mercer CTV St Bk	Sandy Lake	PA	95.0	0.086	0.391	21,282	870	\$100M-500M	82.5	54,477	1,041	0
Community B&TC	Clarks Summit	PA	95.0	0.079	0.194	43,846	2,235	\$500M-\$1B	80.0	132,204	2,864	0.002
Elderton St Bk	Elderton	PA	92.5	0.127	0.312	19,056	746	\$100M-500M	82.5	59,966	956	0
Community St Bk of Orbisonia	Orbisonia	PA	92.5	0.092	1	18,537	391	\$100M-500M	55.0	18,537	391	0
Hamlin B&TC	Smethport	PA	92.5	0.064	1	22,790	606	\$100M-500M	57.5	22,790	606	0
First Citizens NB	Mansfield	PA	92.5	0.047	0.241	27,511	902	\$500M-\$1B	80.0	102,746	1,285	0.003
Eurobank	Hato Rey	PR	72.5	0.03	0.088	74,910	1,919	\$1B-\$10B	65.0	432,075	3,109	0.002
Banco Santander PR	San Juan	PR	72.5	0.013	0.059	106,569	3,937	\$1B-\$10B	72.5	800,653	6,224	0.027
Citizens Bk RI	Providence	RI	67.5	0.006	0.073	90,946	3,207	>\$10B	55.0	381,726	4,403	0.048

Table 3B. Top Micro Business Lending Institutions by State and Territory Using Call Report Data, June 2007

Name of Lending Institution	City	HQ State or Territory	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
			Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1,000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$(1,000) (8)	LSBL# (9)	CRD/TA (10)
Enterprise Bk of SC	Ehrhardt	SC	95.0	0.181	0.63	65,176	1,291	\$100M-500M	80.0	100,558	1,453	0.001
Carolina Federal Savings Bank	Charleston	SC	90.0	0.142	1	7,161	95	<\$100M	72.5	7,161	95	0
Citizens Bk	Olanta	SC	90.0	0.096	0.369	29,618	1,643	\$100M-500M	70.0	72,148	1,871	0
Conway NB	Conway	SC	90.0	0.08	0.302	67,185	2,684	\$500M-\$1B	80.0	186,975	3,184	0.003
First Capital Bank	Bennettsville	SC	87.5	0.063	0.187	3,750	190	<\$100M	80.0	18,835	240	0
Bank of Walterboro	Walterboro	SC	87.5	0.139	0.322	22,489	743	\$100M-500M	75.0	66,069	941	0
Anderson Bros Bk	Mullins	SC	87.5	0.08	0.39	29,530	1,029	\$100M-500M	65.0	71,368	1,246	0.003
Community First Bk	Walhalla	SC	87.5	0.087	0.47	32,371	885	\$100M-500M	65.0	68,823	1,044	0.002
Community Resrc Bk NA	Orangeburg	SC	87.5	0.107	0.302	62,471	1,788	\$500M-\$1B	85.0	178,855	2,373	0
First Federal Bank A FSB	Beresford	SD	95.0	0.314	1	12,927	170	<\$100M	82.5	12,927	170	0.001
Fulton St Bk	Fulton	SD	90.0	0.235	1	9,008	177	<\$100M	77.5	9,008	177	0.002
First Fidelity Bk	Burke	SD	90.0	0.102	1	23,557	585	\$100M-500M	67.5	23,557	585	0
Peoples St Bk	Summit	SD	87.5	0.211	1	8,662	270	<\$100M	77.5	8,662	270	0
Farmers St Bk of Canton	Canton	SD	87.5	0.163	1	6,712	557	<\$100M	72.5	6,712	557	0
First St Bk of Roscoe	Roscoe	SD	87.5	0.214	1	13,710	212	<\$100M	75.0	13,710	212	0
Home Federal Bank	Sioux Falls	SD	87.5	0.026	0.071	26,449	1,037	\$1B-\$10B	75.0	122,952	1,448	0
Citibank SD NA	Sioux Falls	SD	87.5	0.067	0.538	5,162,048	2,908,961	>\$10B	62.5	5,352,171	2,909,837	0.366
Security St Bk	Tyndall	SD	85.0	0.179	1	4,782	134	<\$100M	67.5	4,782	134	0
First NB SD	Yankton	SD	85.0	0.066	0.314	27,211	2,476	\$100M-500M	77.5	68,281	2,683	0.108
Hardin County Bk	Savannah	TN	100.0	0.155	1	39,265	4,129	\$100M-500M	77.5	39,265	4,129	0
Peoples B&TC Pickett Cty	Byrdstown	TN	97.5	0.231	1	24,532	583	\$100M-500M	77.5	24,532	583	0
First NB of Manchester	Manchester	TN	97.5	0.245	1	41,405	625	\$100M-500M	82.5	41,405	625	0
Citizens Bk	Lafayette	TN	97.5	0.11	1	33,830	680	\$100M-500M	65.0	33,830	680	0
First Federal Bank	Dickson	TN	97.5	0.053	0.226	24,199	790	\$100M-500M	82.5	74,623	974	0
Tennessee Commercial Bk	Franklin	TN	97.5	0.194	0.289	145,951	4,061	\$500M-\$1B	87.5	347,263	5,227	0.001
Peoples Bk	Clifton	TN	95.0	0.276	1	34,265	443	\$100M-500M	77.5	34,265	443	0
Bank of Perry Cty	Lobelville	TN	92.5	0.192	1	22,528	332	\$100M-500M	67.5	22,528	332	0
First T&SB	Oneida	TN	92.5	0.231	1	27,574	284	\$100M-500M	72.5	27,574	284	0
Security FSB of McMinnville	Mcminnville	TN	92.5	0.047	0.236	6,784	234	\$100M-500M	80.0	25,357	319	0
Bank of Putnam Cty	Cookeville	TN	92.5	0.083	0.561	24,956	321	\$100M-500M	70.0	44,461	422	0
Jefferson Federal Bank	Morristown	TN	92.5	0.049	0.129	16,588	611	\$100M-500M	77.5	57,048	763	0
Commercial Bk	Harrogate	TN	92.5	0.061	0.254	26,811	740	\$100M-500M	67.5	67,916	899	0.001
F&M Bk	Clarksville	TN	92.5	0.066	0.212	37,346	1,728	\$500M-\$1B	82.5	125,075	2,196	0
First NB	Hughes Springs	TX	100.0	0.239	1	38,419	812	\$100M-500M	85.0	38,419	812	0
City NB	Kilgore	TX	100.0	0.269	1	46,069	805	\$100M-500M	92.5	46,069	805	0
First NB	Dublin	TX	97.5	0.298	1	20,140	643	<\$100M	82.5	20,140	643	0
Peoples Bk	Paris	TX	97.5	0.312	1	29,090	456	<\$100M	87.5	29,090	456	0.001
First NB	George West	TX	97.5	0.386	1	55,284	1,019	\$100M-500M	92.5	55,284	1,019	0
First St Bk	Mesquite	TX	97.5	0.435	1	81,014	1,675	\$100M-500M	92.5	81,014	1,675	0
Round Top St Bk	Round Top	TX	97.5	0.176	1	33,176	619	\$100M-500M	77.5	33,176	619	0.002
First NB of Albany Breckenri	Albany	TX	97.5	0.235	1	59,305	1,154	\$100M-500M	87.5	59,305	1,154	0

Table 3B. Top Micro Business Lending Institutions by State and Territory Using Call Report Data, June 2007

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			Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1,000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$(1,000) (8)	LSBL# (9)	CRD/TA (10)
Grandview Bk	Grandview	TX	95.0	0.304	1	22,106	394	<\$100M	75.0	22,106	394	0
Community Bk	Longview	TX	95.0	0.291	1	22,561	457	<\$100M	80.0	22,561	457	0
Sanger Bk	Sanger	TX	95.0	0.315	1	26,274	549	<\$100M	85.0	26,274	549	0
First NB	McGregor	TX	95.0	0.232	1	21,435	380	<\$100M	77.5	21,435	380	0
Affiliated Bank	Bedford	TX	95.0	0.138	1	14,766	171	\$100M-500M	77.5	14,766	171	0
Preferred Bank	Houston	TX	95.0	0.069	1	14,998	118	\$100M-500M	70.0	14,998	118	0
Legend Bk NA	Bowie	TX	95.0	0.125	0.447	46,476	914	\$100M-500M	75.0	75,443	1,066	0
First Command Bank	Fort Worth	TX	95.0	0.026	1	14,878	1,062	\$500M-\$1B	75.0	14,878	1,062	0.059
GE Money Bank	Salt Lake City	UT	100.0	0.117	1	1,502,311	38,553	>\$10B	95.0	1,502,311	38,553	0.311
American Express Bank FSB	Salt Lake City	UT	100.0	0.487	1	10,960,000	2,087,219	>\$10B	100.0	10,960,000	2,087,219	0.43
Pitney Bowes Bk	Salt Lake City	UT	97.5	0.633	0.955	420,374	1,259,692	\$500M-\$1B	92.5	439,782	1,259,769	0
Advanta Bk Corp	Draper	UT	97.5	0.536	1	1,078,115	234,755	\$1B-\$10B	97.5	1,078,115	234,755	0
Allegiance Dir Bk	Cedar City	UT	95.0	0.707	1	32,004	3,993	<\$100M	87.5	32,004	3,993	0
Wright Express FS Corp	Salt Lake City	UT	95.0	0.662	0.691	733,330	158,053	\$1B-\$10B	92.5	936,400	160,541	0
GE Cap Financial	Salt Lake City	UT	95.0	0.598	0.633	1,325,315	2,929,109	\$1B-\$10B	85.0	1,369,164	2,929,869	0.015
Wells Fargo Bk NW NA	Ogden	UT	95.0	0.161	0.986	2,598,000	106,557	>\$10B	82.5	2,598,000	106,557	0.112
Community Bank	Staunton	VA	100.0	0.251	1	121,171	1,181	\$100M-500M	97.5	121,171	1,181	0.001
Capital One F.S.B.	McLean	VA	97.5	0.184	0.958	3,223,781	974,462	>\$10B	90.0	3,261,047	974,764	0.165
Powell Valley NB	Jonesville	VA	95.0	0.18	0.518	42,463	636	\$100M-500M	77.5	63,534	771	0
First NB of Altavista	Altavista	VA	95.0	0.089	0.199	23,866	718	\$100M-500M	87.5	100,484	1,138	0
New Peoples Bk	Honaker	VA	92.5	0.056	0.165	41,131	2,016	\$500M-\$1B	80.0	161,099	2,531	0
Benchmark Cmnty Bk	Kenbridge	VA	90.0	0.056	0.227	17,922	730	\$100M-500M	75.0	62,833	997	0
Highlands Union Bk	Abingdon	VA	90.0	0.039	0.179	25,183	1,033	\$500M-\$1B	72.5	107,797	1,390	0.002
EVB	Tappahannock	VA	90.0	0.039	0.147	33,947	1,067	\$500M-\$1B	75.0	159,401	1,485	0.004
First Market Bank FSB	Richmond	VA	90.0	0.033	0.126	40,644	548	\$1B-\$10B	85.0	195,774	1,151	0
American NB&TC	Danville	VA	85.0	0.038	0.11	29,033	1,055	\$500M-\$1B	75.0	159,839	1,582	0
Merchants Commercial Bk	Saint Thomas	VI	67.5	0.092	0.506	2,341	107	<\$100M	17.5	1,877	6	0
Wells River Savings Bk	Wells River	VT	85.0	0.173	1	20,457	567	\$100M-500M	50.0	20,457	567	0
Twin River NB	Clarkston	WA	90.0	0.266	1	15,549	211	<\$100M	60.0	15,549	211	0
First Sound Bk	Seattle	WA	90.0	0.053	0.11	8,601	516	\$100M-500M	47.5	27,909	600	0
Whidbey Island Bk	Coupeville	WA	90.0	0.028	0.073	24,158	997	\$500M-\$1B	85.0	218,516	1,832	0.004
AmericanWest Bk	Spokane	WA	90.0	0.029	0.077	58,248	2,237	\$1B-\$10B	77.5	411,838	3,778	0.002
South Sound Bk	Olympia	WA	85.0	0.055	0.099	7,236	241	\$100M-500M	75.0	53,342	422	0
Kitsap Bk	Port Orchard	WA	85.0	0.028	0.065	21,195	1,883	\$500M-\$1B	85.0	199,944	4,609	0.001
Banner Bk	Walla Walla	WA	85.0	0.021	0.064	84,762	2,735	\$1B-\$10B	75.0	660,319	4,646	0.003
Cowlitz Bk	Longview	WA	82.5	0.035	0.06	17,292	443	\$100M-500M	77.5	141,853	821	0.003
Bank of the Pacific	Aberdeen	WA	82.5	0.03	0.072	16,919	698	\$500M-\$1B	77.5	145,951	1,276	0.003
Cashmere Valley Bk	Cashmere	WA	82.5	0.018	0.096	15,910	579	\$500M-\$1B	65.0	102,905	932	0.006
Farmers Exch Bk	Neshkoro	WI	97.5	0.253	1	14,145	548	<\$100M	70.0	14,145	548	0

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Peoples St Bk of Bloomer	Bloomer	WI	97.5	0.25	1	26,043	537	\$100M-500M	72.5	26,043	537	0
Shell Lake St Bk	Shell Lake	WI	97.5	0.231	1	27,332	535	\$100M-500M	75.0	27,332	535	0.001
Peshtigo NB	Peshtigo	WI	97.5	0.247	1	31,146	507	\$100M-500M	75.0	31,146	507	0.001
Union St Bk	Kewaunee	WI	95.0	0.251	1	17,628	302	<\$100M	65.0	17,628	302	0.001
River Falls St Bk	River Falls	WI	92.5	0.202	1	15,194	340	<\$100M	62.5	15,194	340	0.002
First NB- Fox Valley	Neenah	WI	92.5	0.134	0.303	27,081	327	\$100M-500M	80.0	71,504	507	0.002
Mound City Bk	Platteville	WI	92.5	0.136	0.463	28,877	357	\$100M-500M	85.0	62,387	504	0.004
Continental Savings Bank FS	Milwaukee	WI	90.0	0.084	0.279	16,275	689	\$100M-500M	70.0	25,617	143	0
Bank of Turtle Lake	Turtle Lake	WI	90.0	0.153	1	8,983	295	<\$100M	52.5	8,983	295	0.009
Black River Cntry Bk	Black River Falls	WI	90.0	0.253	1	15,701	211	<\$100M	62.5	15,701	211	0.001
First NB of Niagara	Niagara	WI	90.0	0.182	1	12,134	231	<\$100M	55.0	12,134	231	0.001
First NB of Park Falls	Park Falls	WI	90.0	0.282	1	20,910	258	<\$100M	65.0	20,910	258	0
Markesan St Bk	Markesan	WI	90.0	0.156	1	12,447	290	<\$100M	52.5	12,447	290	0.001
Woodford St Bk	Woodford	WI	90.0	0.075	0.334	11,289	453	\$100M-500M	67.5	31,267	536	0
Northern St Bk	Ashland	WI	90.0	0.078	0.255	12,113	1,204	\$100M-500M	77.5	39,815	1,461	0.001
Community St Bk	Union Grove	WI	90.0	0.098	0.207	23,727	749	\$100M-500M	90.0	94,415	1,015	0.005
West Bend Savings Bank	West Bend	WI	90.0	0.033	0.128	14,417	1,728	\$100M-500M	90.0	94,810	2,396	0
Community Bk of Parkersburg	Parkersburg	WV	100.0	0.164	1	32,857	706	\$100M-500M	77.5	32,857	706	0.008
Bank of Mingo	Williamson	WV	92.5	0.203	1	21,935	295	\$100M-500M	65.0	21,935	295	0
Calhoun Cty Bk	Grantsville	WV	90.0	0.197	1	18,031	382	<\$100M	65.0	18,031	382	0
Bank of Monroe	Union	WV	90.0	0.109	0.517	10,948	453	\$100M-500M	75.0	21,169	508	0
Grant Cty Bk	Petersburg	WV	85.0	0.064	0.179	15,187	738	\$100M-500M	80.0	62,619	984	0
Main St Bk Corp	Wheeling	WV	82.5	0.072	0.26	12,385	354	\$100M-500M	90.0	47,550	496	0
Poca Valley Bk	Walton	WV	82.5	0.052	0.199	12,609	520	\$100M-500M	65.0	43,342	707	0.005
Hancock County Savings Bank	Chester	WV	82.5	0.023	1	6,102	58	\$100M-500M	57.5	6,102	58	0
Bank of Star Valley	Afton	WY	100.0	0.299	1	27,927	473	<\$100M	82.5	27,927	473	0
Bank of Commercial	Rawlins	WY	97.5	0.231	1	20,804	349	<\$100M	70.0	20,804	349	0
Hilltop NB	Casper	WY	95.0	0.114	0.555	45,849	798	\$100M-500M	80.0	70,265	925	0
Buffalo Federal Savings Bank	Buffalo	WY	87.5	0.048	0.142	5,637	218	\$100M-500M	82.5	31,851	345	0
Big Horn Federal Savings Bank	Greybull	WY	87.5	0.035	0.305	4,912	215	\$100M-500M	65.0	11,634	250	0
Rawlins NB	Rawlins	WY	87.5	0.117	0.333	17,682	306	\$100M-500M	75.0	42,585	401	0

Source: U.S. Small Business Administration, Office of Advocacy, from Call Report data.

Table 4A. Top Small Business Lenders by State and Territory Using CRA Data, 2006

State or Territory	Name of Lending Institution	HQ Location	Small Business Lending (<\$1M)		Institution Asset Size (3)	Micro Business Lending (<\$100k)		Small Business Lending (\$100k-<\$1M)	
			LSBL\$ (1,000) (1)	LSBL# (2)		SSBL\$ (1,000) (4)	SSBL# (5)	LSBL(2)\$ (1,000) (6)	LSBL(2)# (7)
Alabama	Regions Financial Corporation	AL	877,527	6,420	>\$50B	161,499	4,306	716,028	2,114
	Wachovia Corporation	NC	876,747	4,880	>\$50B	129,671	2,677	747,076	2,203
	Synovus Financial Corp.	GA	770,382	5,733	\$10B-\$50B	137,144	3,783	633,238	1,950
	Compass Bancshares Inc.	AL	468,270	4,045	\$10B-\$50B	109,099	3,059	359,171	986
	Colonial BancGroup Inc.	AL	227,150	1,787	\$10B-\$50B	49,423	1,213	177,727	574
	Alabama National BanCorporation	AL	151,497	1,219	\$1B-\$10B	31,620	847	119,877	372
	Whitney Holding Corporation	LA	134,963	735	\$10B-\$50B	17,431	413	117,532	322
	American Express Bk FSB	UT	134,723	37,821	\$10B-\$50B	132,190	37,806	2,533	15
	Superior Bank	AL	121,810	735	\$1B-\$10B	17,208	399	104,602	336
	JPMorgan Chase & Co.	NY	101,995	12,476	>\$50B	99,959	12,469	2,036	7
	Wells Fargo & Company	CA	81,686	2,581	>\$50B	72,835	2,514	8,851	67
	Renasant Corporation	MS	80,960	555	\$1B-\$10B	12,240	313	68,720	242
	BancorpSouth Inc.	MS	77,208	665	\$10B-\$50B	15,201	467	62,007	198
	Citigroup Inc.	NY	69,888	13,963	>\$50B	68,929	13,956	959	7
	Aliant Financial Corporation	AL	62,222	489	<\$1B	13,079	333	49,143	156
	West Alabama Capital Corp.	AL	61,828	680	<\$1B	14,971	509	46,857	171
	Peoples BancTrust Company	AL	61,808	470	<\$1B	11,993	323	49,815	147
	Advanta Bank Corp	UT	56,712	5,514	\$1B-\$10B	56,712	5,514	0	0
	Banclndependent Incorporated	AL	54,569	620	<\$1B	13,926	479	40,643	141
Alaska	Wells Fargo & Company	CA	262,141	6,112	>\$50B	151,793	5,753	110,348	359
	First National Bank Alaska	AK	238,070	1,671	\$1B-\$10B	41,398	1,047	196,672	624
	Northrim BanCorp Inc.	AK	131,788	731	<\$1B	21,686	409	110,102	322
	KeyCorp	OH	92,227	309	>\$50B	5,331	109	86,896	200
Arizona	Wells Fargo & Company	CA	1,586,612	46,382	>\$50B	1,079,032	44,734	507,580	1,648
	JPMorgan Chase & Co.	NY	738,707	44,057	>\$50B	574,303	43,565	164,404	492
	Marshall & Ilsley Corporation	WI	400,654	2,044	>\$50B	48,326	1,184	352,328	860
	American Express Bk FSB	UT	381,359	93,817	\$10B-\$50B	371,403	93,754	9,956	63
	Bank of America Corporation	NC	358,240	7,429	>\$50B	121,790	6,741	236,450	688
	Zions BanCorporation	UT	291,442	1,875	\$10B-\$50B	31,020	1,247	260,422	628
	Compass Bancshares Inc.	AL	230,429	2,092	\$10B-\$50B	63,026	1,706	167,403	386
	Citigroup Inc.	NY	140,740	26,743	>\$50B	139,540	26,741	1,200	2
	CoBiz Inc.	CO	106,846	443	\$1B-\$10B	12,180	192	94,666	251
	Capital One FSB	VA	101,512	16,962	\$10B-\$50B	101,512	16,962	0	0
	Advanta Bank Corp	UT	95,695	9,440	\$1B-\$10B	95,695	9,440	0	0
	Western Alliance BanCorporation	NV	82,889	323	\$1B-\$10B	9,943	142	72,946	181
	Johnson Financial Group Inc	WI	80,508	267	\$1B-\$10B	7,485	108	73,023	159
	U.S. BanCorp	MN	70,131	1,500	>\$50B	15,362	1,375	54,769	125
	First National Bank Holding	AZ	59,750	167	\$1B-\$10B	2,712	42	57,038	125
	BOK Financial Corporation	OK	55,932	201	\$10B-\$50B	4,289	65	51,643	136
	Comerica Incorporated	MI	52,885	133	>\$50B	1,353	19	51,532	114
Arkansas	Arvest Bank Group Inc.	AR	507,898	5,251	\$1B-\$10B	116,859	4,041	391,039	1,210
	Regions Financial Corporation	AL	434,980	4,002	>\$50B	101,836	2,974	333,144	1,028
	Bank of the Ozarks Inc	AR	149,220	2,362	\$1B-\$10B	50,882	2,016	98,338	346

Table 4A. Top Small Business Lenders by State and Territory Using CRA Data, 2006

State or Territory	Name of Lending Institution	HQ Location	Small Business Lending (<\$1M)		Institution Asset Size (3)	Micro Business Lending (<\$100k)		Small Business Lending (\$100k-<\$1M)	
			LSBL\$ (1,000) (1)	LSBL# (2)		SSBL\$ (1,000) (4)	SSBL# (5)	LSBL(2)\$ (1,000) (6)	LSBL(2)# (7)
California	BancorpSouth Inc.	MS	114,606	1,475	\$10B-\$50B	31,714	1,224	82,892	251
	First Security BanCorp	AR	90,035	1,213	\$1B-\$10B	28,352	987	61,683	226
	Simmons First National Corporation	AR	89,984	1,126	\$1B-\$10B	25,482	906	64,502	220
	First Bank Corp	AR	82,411	950	\$1B-\$10B	22,125	696	60,286	254
	JPMorgan Chase & Co.	NY	78,826	8,734	>\$50B	76,498	8,729	2,328	5
	U.S. BanCorp	MN	71,876	981	>\$50B	17,847	830	54,029	151
	Bank of America Corporation	NC	68,058	2,231	>\$50B	23,033	2,128	45,025	103
	American Express Bk FSB	UT	65,511	20,407	\$10B-\$50B	64,451	20,401	1,060	6
	Summit BanCorp Inc.	AR	61,521	581	<\$1B	13,970	428	47,551	153
	Wells Fargo & Company	CA	61,155	1,989	>\$50B	55,750	1,945	5,405	44
	Citigroup Inc.	NY	51,652	9,424	>\$50B	51,527	9,423	125	1
	Wells Fargo & Company	CA	10,873,201	325,112	>\$50B	8,074,286	314,197	2,798,915	10,915
	American Express Bk FSB	UT	2,829,793	709,008	\$10B-\$50B	2,711,174	708,357	118,619	651
	Citigroup Inc.	NY	2,169,425	267,714	>\$50B	1,856,630	266,905	312,795	809
	Bank of America Corporation	NC	2,137,396	55,827	>\$50B	872,368	52,841	1,265,028	2,986
	JPMorgan Chase & Co.	NY	1,895,002	184,230	>\$50B	1,865,932	184,100	29,070	130
	Union Bank of California N.	CA	1,812,014	24,872	>\$50B	797,832	21,938	1,014,182	2,934
	Bank of the West	CA	1,006,387	7,986	>\$50B	292,050	6,355	714,337	1,631
	Advanta Bank Corp	UT	885,799	81,619	\$1B-\$10B	885,799	81,619	0	0
	Comerica Incorporated	MI	868,067	2,370	>\$50B	41,224	683	826,843	1,687
	Wash One FSB	VA	842,449	134,742	\$10B-\$50B	842,449	134,742	0	0
	Washington Mutual Bank	NY	830,012	32,354	>\$50B	592,700	31,998	237,312	356
	Zions BanCorporation	UT	758,010	3,567	\$10B-\$50B	97,912	2,030	660,098	1,537
	City National Corporation	CA	744,108	2,736	\$10B-\$50B	60,250	1,147	683,858	1,589
	U.S. BanCorp	MN	712,830	14,964	>\$50B	168,606	13,755	544,224	1,209
	Greater Bay BanCorp	CA	560,324	1,527	\$1B-\$10B	23,003	361	537,321	1,166
	East West BanCorp Inc.	CA	488,940	1,126	\$10B-\$50B	11,585	149	477,355	977
	Hanmi Financial Corporation	CA	462,310	2,042	\$1B-\$10B	53,749	915	408,561	1,127
	UCBH Holdings Inc.	CA	423,764	980	\$1B-\$10B	13,323	194	410,441	786
	CVB Financial Corp.	CA	335,821	1,523	\$1B-\$10B	41,253	811	294,568	712
	Eggemeyer Advisory Corp.	CA	332,057	1,134	\$1B-\$10B	25,191	394	306,866	740
	Pacific Capital BanCorp	CA	331,742	1,794	\$1B-\$10B	51,012	1,110	280,730	684
	Westamerica BanCorporation	CA	331,047	1,512	\$1B-\$10B	44,475	699	286,572	813
	Umpqua Holdings Corporation	OR	300,711	1,365	\$1B-\$10B	36,099	685	264,612	680
	Mellon Financial Corporation	PA	287,351	1,839	\$10B-\$50B	29,972	1,220	257,379	619
FBOP Corporation	IL	279,218	714	\$10B-\$50B	12,976	229	266,242	485	
Placer Sierra Bancshares	CA	241,970	1,170	.	37,416	669	204,554	501	
First Banks Inc.	MO	241,151	1,619	\$10B-\$50B	26,156	1,105	214,995	514	
Mid-State Bancshares	CA	237,516	1,477	.	64,626	1,017	172,890	460	
Nara BanCorp Inc.	CA	234,754	730	\$1B-\$10B	14,264	204	220,490	526	
Cathay General BanCorp	CA	219,291	575	\$1B-\$10B	10,228	178	209,063	397	
Community Bank	CA	216,039	865	\$1B-\$10B	19,645	416	196,394	449	
Wilshire BanCorp Inc.	CA	211,715	754	\$1B-\$10B	20,008	288	191,707	466	
Farmers & Merchants Bank LB	CA	210,621	830	\$1B-\$10B	17,724	354	192,897	476	
Center Financial Corporation	CA	209,924	962	\$1B-\$10B	30,614	494	179,310	468	
Fremont BanCorporation	CA	172,594	510	\$1B-\$10B	8,664	126	163,930	384	

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State or Territory	Name of Lending Institution	HQ Location	Small Business Lending (<\$1M)		Institution Asset Size	Micro Business Lending (<\$100k)		Small Business Lending (\$100k-<\$1M)	
			LSBL\$ (1,000)	LSBL#		SSBL\$ (1,000)	SSBL#	LSBL(2)\$ (1,000)	LSBL(2)#
			(1)	(2)	(3)	(4)	(5)	(6)	(7)
	First Republic Bank	CA	153,156	586	\$10B-\$50B	17,063	279	136,093	307
	Rabobank N.A.	CA	150,681	913	\$1B-\$10B	25,848	567	124,833	346
	TRICO Bancshares	CA	143,299	1,194	\$1B-\$10B	34,297	854	109,002	340
	GE Capital Financial Inc.	UT	138,953	27,544	\$1B-\$10B	127,138	27,500	11,815	44
	Heritage Commerce Corp	CA	136,555	459	\$1B-\$10B	9,715	140	126,840	319
	The Mechanics Bank	CA	123,927	737	\$1B-\$10B	21,412	522	102,515	215
	Sierra BanCorp	CA	122,912	1,039	\$1B-\$10B	22,773	715	100,139	324
	Capital One Financial Corporation	VA	120,509	265	>\$50B	326	6	120,183	259
	First Northern Community Bank	CA	116,782	516	<\$1B	13,518	255	103,264	261
	First Regional BanCorp	CA	113,539	333	\$1B-\$10B	5,974	94	107,565	239
	Signature Bank	NY	107,934	249	\$1B-\$10B	2,020	34	105,914	215
	Manufacturers Bank	CA	105,015	276	\$1B-\$10B	4,845	68	100,170	208
	Vineyard National BanCorp	CA	102,477	328	\$1B-\$10B	6,825	105	95,652	223
	Exchange Bank	CA	101,536	660	\$1B-\$10B	21,523	428	80,013	232
	HSBC Bank USA NA	NY	101,528	1,250	>\$50B	54,977	1,108	46,551	142
	Popular Inc.	PR	99,150	836	\$10B-\$50B	19,770	649	79,380	187
	Farmers & Merchants BanCorp	CA	96,326	491	\$1B-\$10B	11,416	294	84,910	197
	1867 Western Financial Corporation	CA	95,164	397	\$1B-\$10B	9,612	179	85,552	218
	SVB Financial Group	CA	90,872	154	\$1B-\$10B	601	8	90,271	146
	PFF Bank & Trust	CA	88,957	291	\$1B-\$10B	5,581	109	83,376	182
	Temecula Valley BanCorp Inc.	CA	88,607	288	\$1B-\$10B	5,686	106	82,921	182
	Far East National Bank	CA	88,565	233	\$1B-\$10B	3,761	49	84,804	184
	American River BankShares	CA	86,865	426	<\$1B	11,920	221	74,945	205
	Northern Empire Bancshares	CA	85,823	259	.	3,534	65	82,289	194
	RCB Corporation	CA	74,712	351	<\$1B	8,743	163	65,969	188
	Wachovia Corporation	NC	71,327	160	>\$50B	1,352	20	69,975	140
	Preferred Bank	CA	67,277	198	\$1B-\$10B	3,511	50	63,766	148
	Capital Corp of the West	CA	62,748	277	\$1B-\$10B	7,337	136	55,411	141
	American Business Bank	CA	60,962	312	<\$1B	7,190	165	53,772	147
	Lauritzen Corporation	NE	60,303	5,971	\$10B-\$50B	49,920	5,938	10,383	33
	Orient BanCorporation	CA	56,163	160	<\$1B	2,467	37	53,696	123
Colorado	Wells Fargo & Company	CA	1,546,600	42,111	>\$50B	997,220	40,377	549,380	1,734
	JPMorgan Chase & Co.	NY	497,492	37,257	>\$50B	408,296	37,000	89,196	257
	U.S. BanCorp	MN	306,217	10,684	>\$50B	105,203	10,178	201,014	506
	Centennial Bank Holdings	CO	280,559	1,618	\$1B-\$10B	40,943	932	239,616	686
	Lauritzen Corporation	NE	271,669	2,664	\$10B-\$50B	48,509	2,051	223,160	613
	FirstBank Holding Company	CO	244,427	3,380	\$1B-\$10B	44,090	2,842	200,337	538
	American Express Bk FSB	UT	233,928	62,499	\$10B-\$50B	227,255	62,459	6,673	40
	CoBiz Inc.	CO	220,018	1,141	\$1B-\$10B	31,679	615	188,339	526
	KeyCorp	OH	202,348	1,146	>\$50B	26,029	714	176,319	432
	Zions BanCorporation	UT	177,553	1,474	\$10B-\$50B	43,387	1,095	134,166	379
	Citigroup Inc.	NY	155,467	28,193	>\$50B	151,718	28,181	3,749	12
	Advanta Bank Corp	UT	150,732	14,114	\$1B-\$10B	150,732	14,114	0	0
	Bank of the West	CA	148,154	1,444	>\$50B	41,083	1,132	107,071	312
	Capital One FSB	VA	134,611	20,175	\$10B-\$50B	134,611	20,175	0	0
	Pinnacle BanCorp Inc.	NE	134,366	1,202	\$1B-\$10B	28,610	869	105,756	333

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			LSBL\$ (1,000) (1)	LSBL# (2)		SSBL\$ (1,000) (4)	SSBL# (5)	LSBL(2)\$ (1,000) (6)	LSBL(2)# (7)
	Sturm Financial Group Inc.	CO	114,040	555	\$1B-\$10B	15,012	309	99,028	246
	Community BankShares Inc.	CO	112,503	694	\$1B-\$10B	16,221	437	96,282	257
	Compass Bancshares Inc.	AL	105,347	1,675	\$10B-\$50B	53,788	1,535	51,559	140
	UMB Financial Corporation	MO	91,881	740	\$1B-\$10B	11,986	544	79,895	196
	First State BanCorporation	NM	74,584	634	\$1B-\$10B	15,233	468	59,351	166
	Alpine Banks of Colorado	CO	64,899	953	\$1B-\$10B	21,679	822	43,220	131
Connecticut	Bank of America Corporation	NC	338,111	6,437	>\$50B	107,879	5,803	230,232	634
	Webster Financial Corporation	CT	287,987	2,648	\$10B-\$50B	103,625	2,123	184,362	525
	Wachovia Corporation	NC	275,250	1,574	>\$50B	52,318	973	222,932	601
	TD Banknorth NA	ME	263,367	1,538	>\$50B	45,915	972	217,452	566
	JPMorgan Chase & Co.	NY	260,234	18,944	>\$50B	210,898	18,798	49,336	146
	American Express Bk FSB	UT	250,719	67,809	\$10B-\$50B	243,766	67,767	6,953	42
	Citigroup Inc.	NY	179,812	26,991	>\$50B	160,462	26,941	19,350	50
	Charter One Bank	OH	149,445	1,520	>\$50B	38,140	1,239	111,305	281
	NewAlliance Bancshares Inc.	CT	138,821	810	\$1B-\$10B	21,857	470	116,964	340
	Wells Fargo & Company	CA	124,316	3,813	>\$50B	110,115	3,694	14,201	119
	Advanta Bank Corp	UT	87,239	7,903	\$1B-\$10B	87,239	7,903	0	0
	Capital One FSB	VA	81,347	11,780	\$10B-\$50B	81,347	11,780	0	0
	Sovereign Bank	PA	51,625	335	>\$50B	10,217	211	41,408	124
Delaware	Wilmington Trust Corporation	DE	191,922	904	\$10B-\$50B	22,050	401	169,872	503
	PNC Financial Services Group	PA	154,662	1,799	>\$50B	57,645	1,547	97,017	252
	Wachovia Corporation	NC	80,309	390	>\$50B	10,182	218	70,127	172
	Charter One Bank	OH	56,796	533	>\$50B	16,609	402	40,187	131
District of Columbia	Wachovia Corporation	NC	87,939	439	>\$50B	12,790	268	75,149	171
	BB&T Corporation	NC	66,980	380	>\$50B	9,318	239	57,662	141
	American Express Bk FSB	UT	58,388	13,188	\$10B-\$50B	55,246	13,170	3,142	18
	SunTrust Banks Inc.	GA	56,657	629	>\$50B	14,059	521	42,598	108
Florida	Wachovia Corporation	NC	2,851,967	13,838	>\$50B	392,715	7,673	2,459,252	6,165
	Bank of America Corporation	NC	1,849,707	43,562	>\$50B	727,045	40,372	1,122,662	3,190
	American Express Bk FSB	UT	1,523,275	359,223	\$10B-\$50B	1,449,402	358,823	73,873	400
	SunTrust Banks Inc.	GA	1,520,760	19,721	>\$50B	439,650	16,873	1,081,110	2,848
	Citigroup Inc.	NY	748,058	126,745	>\$50B	681,096	126,562	66,962	183
	JPMorgan Chase & Co.	NY	701,614	79,159	>\$50B	672,420	79,031	29,194	128
	Wells Fargo & Company	CA	694,742	21,561	>\$50B	590,632	20,886	104,110	675
	Advanta Bank Corp	UT	447,421	43,484	\$1B-\$10B	447,421	43,484	0	0
	Capital One FSB	VA	415,677	76,858	\$10B-\$50B	415,677	76,858	0	0
	Colonial BancGroup Inc.	AL	397,403	2,040	\$10B-\$50B	59,841	1,153	337,562	887
	Synovus Financial Corp.	GA	368,545	2,244	\$10B-\$50B	57,134	1,308	311,411	936
	Regions Financial Corporation	AL	332,075	1,754	>\$50B	43,171	939	288,904	815
	BB&T Corporation	NC	287,698	2,131	>\$50B	45,970	1,491	241,728	640
	Mellon Financial Corporation	PA	264,928	1,837	\$10B-\$50B	44,990	1,233	219,938	604
	Fifth Third BanCorp	OH	245,571	941	>\$50B	22,718	387	222,853	554

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			LSBL\$ (1,000) (1)	LSBL# (2)		SSBL\$ (1,000) (4)	SSBL# (5)	LSBL(2)\$ (1,000) (6)	LSBL(2)# (7)
	Compass Bancshares Inc.	AL	217,725	2,348	\$10B-\$50B	67,270	1,949	150,455	399
	South Financial Group	SC	212,361	1,590	\$10B-\$50B	36,156	985	176,205	605
	Tampa Banking Company	FL	203,783	1,284	<\$1B	37,785	849	165,998	435
	Riverside Banking Company	FL	192,919	1,883	\$1B-\$10B	46,935	1,423	145,984	460
	Washington Mutual Bank	NY	188,338	12,616	>\$50B	182,237	12,585	6,101	31
	GE Capital Financial Inc.	UT	162,067	41,508	\$1B-\$10B	158,958	41,495	3,109	13
	Fidelity Federal Bank & Trust	FL	137,495	452	.	8,291	141	129,204	311
	Northern Trust Corporation	IL	116,648	516	\$10B-\$50B	14,584	234	102,064	282
	Popular Inc.	PR	110,998	578	\$10B-\$50B	19,561	350	91,437	228
	HSBC Bank USA NA	NY	106,563	940	>\$50B	48,763	760	57,800	180
	BankAtlantic	FL	106,048	709	\$1B-\$10B	20,437	461	85,611	248
	BankUnited FSB	FL	105,334	493	\$10B-\$50B	12,807	242	92,527	251
	Commercebank N.A.	FL	97,548	329	\$1B-\$10B	8,854	140	88,694	189
	Whitney Holding Corporation	LA	96,422	561	\$10B-\$50B	12,778	317	83,644	244
	TIB Financial Corp.	FL	95,909	436	\$1B-\$10B	10,594	218	85,315	218
	City National Bancshares	FL	95,165	243	\$1B-\$10B	4,028	72	91,137	171
	Total Bancshares Corp.	FL	93,531	3,687	\$1B-\$10B	36,351	3,509	57,180	178
	Ocean BankShares Inc.	FL	91,812	567	\$1B-\$10B	14,427	337	77,385	230
	Comerica Incorporated	MI	87,890	218	>\$50B	2,966	40	84,924	178
	Harbor Federal Savings Bank	FL	87,641	553	.	15,225	314	72,416	239
	Citrus & Chemical BanCorp.	FL	87,560	752	<\$1B	20,772	529	66,788	223
	Seacoast Banking Corporation	FL	81,843	525	\$1B-\$10B	12,783	336	69,060	189
	Marshall & Ilsley Corporation	WI	78,564	328	>\$50B	6,846	158	71,718	170
	RBC Centura	NC	74,126	367	\$10B-\$50B	7,795	218	66,331	149
	Capital City Bank Group Inc	FL	70,836	1,165	\$1B-\$10B	27,719	998	43,117	167
	Peoples First Community Bank	FL	68,746	507	\$1B-\$10B	13,633	319	55,113	188
	Zions BanCorporation	UT	65,231	191	\$10B-\$50B	4,415	52	60,816	139
	Commercial BankShares Inc.	FL	64,980	258	.	6,156	114	58,824	144
	Ironstone Bank	NC	63,864	389	\$1B-\$10B	8,298	248	55,566	141
	Florida Community Banks Inc	FL	61,095	376	<\$1B	9,067	227	52,028	149
Georgia	Synovus Financial Corp.	GA	1,582,057	13,069	\$10B-\$50B	298,185	9,237	1,283,872	3,832
	Wachovia Corporation	NC	1,357,873	7,757	>\$50B	225,799	4,929	1,132,074	2,828
	SunTrust Banks Inc.	GA	1,162,368	11,030	>\$50B	242,482	8,480	919,886	2,550
	BB&T Corporation	NC	809,813	5,481	>\$50B	123,538	3,590	686,275	1,891
	Regions Financial Corporation	AL	617,713	4,184	>\$50B	103,849	2,677	513,864	1,507
	American Express Bk FSB	UT	568,464	132,933	\$10B-\$50B	544,715	132,807	23,749	126
	Bank of America Corporation	NC	511,634	14,107	>\$50B	201,662	13,233	309,972	874
	United Community Banks Inc.	GA	398,689	4,046	\$1B-\$10B	85,425	3,044	313,264	1,002
	Wells Fargo & Company	CA	235,546	7,539	>\$50B	207,814	7,348	27,732	191
	JPMorgan Chase & Co.	NY	234,909	28,351	>\$50B	229,248	28,324	5,661	27
	Citigroup Inc.	NY	213,666	45,027	>\$50B	212,121	45,018	1,545	9
	RBC Centura	NC	188,925	1,273	\$10B-\$50B	29,749	742	159,176	531
	Advanta Bank Corp	UT	162,024	15,734	\$1B-\$10B	162,024	15,734	0	0
	Capital One FSB	VA	125,216	21,759	\$10B-\$50B	125,216	21,759	0	0
	Security Bank Corporation	GA	121,935	782	\$1B-\$10B	18,494	465	103,441	317
	PAB BankShares Inc.	GA	104,389	683	\$1B-\$10B	16,206	446	88,183	237

Table 4A. Top Small Business Lenders by State and Territory Using CRA Data, 2006

State or Territory	Name of Lending Institution	HQ Location	Small Business Lending (<\$1M)		Institution Asset Size (3)	Micro Business Lending (<\$100k)		Small Business Lending (\$100k-<\$1M)	
			LSBL\$ (1,000) (1)	LSBL# (2)		SSBL\$ (1,000) (4)	SSBL# (5)	LSBL(2)\$ (1,000) (6)	LSBL(2)# (7)
	Brand Group Holdings Inc.	GA	97,382	870	<\$1B	18,769	647	78,613	223
	Queensborough Company	GA	94,598	1,463	<\$1B	32,980	1,254	61,618	209
	Southeastern Bank Financial	GA	88,063	781	\$1B-\$10B	17,990	541	70,073	240
	Washington Mutual Bank	NY	83,206	4,380	>\$50B	81,824	4,375	1,382	5
	Fidelity Southern Corporation	GA	79,333	534	\$1B-\$10B	12,292	370	67,041	164
	Ironstone Bank	NC	73,623	602	\$1B-\$10B	12,988	432	60,635	170
	Colonial BancGroup Inc.	AL	73,457	371	\$10B-\$50B	9,999	202	63,458	169
	GE Capital Financial Inc.	UT	71,735	20,182	\$1B-\$10B	71,025	20,179	710	3
	WGNB Corp.	GA	62,811	575	<\$1B	14,207	420	48,604	155
	First Horizon National Corp.	TN	53,510	323	\$10B-\$50B	8,555	204	44,955	119
Hawaii	Bank of the West	CA	322,491	4,360	>\$50B	103,215	3,750	219,276	610
	Central Pacific Financial Co	HI	189,558	943	\$1B-\$10B	29,078	544	160,480	399
	Bank of Hawaii Corporation	HI	147,155	1,944	\$10B-\$50B	53,357	1,674	93,798	270
	American Express Bk FSB	UT	109,523	29,423	\$10B-\$50B	107,658	29,410	1,865	13
	JPMorgan Chase & Co.	NY	93,420	8,705	>\$50B	93,420	8,705	0	0
	American Savings Bank	HI	66,505	568	\$1B-\$10B	14,527	427	51,978	141
	Wells Fargo & Company	CA	59,237	1,812	>\$50B	51,779	1,755	7,458	57
Idaho	Wells Fargo & Company	CA	437,834	10,674	>\$50B	245,871	10,088	191,963	586
	U.S. BanCorp	MN	238,530	4,447	>\$50B	55,163	3,955	183,367	492
	Zions BanCorporation	UT	143,678	1,320	\$10B-\$50B	32,348	974	111,330	346
	W.T.B. Financial Corporation	WA	122,613	678	\$1B-\$10B	16,018	394	106,595	284
	Cascade BanCorp	OR	118,035	1,009	\$1B-\$10B	23,565	716	94,470	293
	KeyCorp	OH	116,580	574	>\$50B	12,840	307	103,740	267
	American Express Bk FSB	UT	72,855	19,437	\$10B-\$50B	69,795	19,425	3,060	12
	Farmers BanCorporation Inc.	ID	72,193	915	<\$1B	22,415	713	49,778	202
	JPMorgan Chase & Co.	NY	58,737	6,116	>\$50B	56,798	6,111	1,939	5
Illinois	JPMorgan Chase & Co.	NY	1,143,930	78,876	>\$50B	819,296	77,955	324,634	921
	Harris N.A.	IL	793,409	7,445	\$10B-\$50B	107,705	5,474	685,704	1,971
	LaSalle Bank	IL	757,820	3,384	>\$50B	109,436	1,911	648,384	1,473
	MB Financial Inc	IL	540,512	2,071	\$1B-\$10B	42,172	826	498,340	1,245
	Citigroup Inc.	NY	509,320	66,788	>\$50B	443,221	66,619	66,099	169
	First Midwest BanCorp Inc.	IL	500,773	2,745	\$1B-\$10B	66,487	1,558	434,286	1,187
	Fifth Third BanCorp	OH	479,068	1,615	>\$50B	32,306	512	446,762	1,103
	American Express Bk FSB	UT	477,029	123,264	\$10B-\$50B	464,465	123,191	12,564	73
	Wintrust Financial Corporation	IL	397,168	1,889	\$1B-\$10B	47,818	962	349,350	927
	American Chartered BanCorp	IL	375,901	1,641	\$1B-\$10B	44,664	765	331,237	876
	Wells Fargo & Company	CA	337,635	10,611	>\$50B	280,636	10,324	56,999	287
	U.S. BanCorp	MN	290,752	5,637	>\$50B	79,589	5,042	211,163	595
	AMCORE Financial Inc.	IL	285,856	1,456	\$1B-\$10B	37,745	783	248,111	673
	National City Corporation	OH	251,602	3,114	>\$50B	75,147	2,649	176,455	465
	Associated Banc-Corp	WI	218,644	1,141	\$10B-\$50B	25,738	641	192,906	500
	Advanta Bank Corp	UT	211,713	20,784	\$1B-\$10B	211,713	20,784	0	0
	Capital One FSB	VA	198,752	30,534	\$10B-\$50B	198,752	30,534	0	0
	First Banks Inc.	MO	189,704	1,443	\$10B-\$50B	35,309	1,021	154,395	422

Table 4A. Top Small Business Lenders by State and Territory Using CRA Data, 2006

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			LSBL\$ (1,000)	LSBL#		SSBL\$ (1,000)	SSBL#	LSBL(2)\$ (1,000)	LSBL(2)#
			(1)	(2)	(3)	(4)	(5)	(6)	(7)
	Old Second BanCorp Inc.	IL	186,953	1,087	\$1B-\$10B	25,895	647	161,058	440
	Main Street Trust Inc.	IL	168,948	1,170	\$1B-\$10B	27,292	757	141,656	413
	Midwest Banc Holdings Inc.	IL	160,983	745	\$1B-\$10B	17,591	358	143,392	387
	First American Bank Corporation	IL	159,572	732	\$1B-\$10B	15,669	388	143,903	344
	Standard Bancshares Inc.	IL	153,354	689	\$1B-\$10B	16,512	318	136,842	371
	Charter One Bank	OH	144,926	1,727	>\$50B	66,562	1,542	78,364	185
	Taylor Capital Group Inc.	IL	132,184	436	\$1B-\$10B	8,328	141	123,856	295
	PrivateBanCorp Inc.	IL	128,063	487	\$1B-\$10B	9,996	181	118,067	306
	First Mid-Illinois Bancshares	IL	126,547	1,460	<\$1B	36,839	1,168	89,708	292
	Princeton National BanCorp	IL	124,145	1,022	\$1B-\$10B	23,121	726	101,024	296
	Bank of America Corporation	NC	115,922	6,990	>\$50B	64,705	6,866	51,217	124
	FBOP Corporation	IL	114,050	448	\$10B-\$50B	9,819	169	104,231	279
	Regions Financial Corporatio	AL	103,942	679	>\$50B	16,364	437	87,578	242
	West Suburban BanCorp Inc.	IL	101,182	560	\$1B-\$10B	15,707	320	85,475	240
	Northern Trust Corporation	IL	98,184	407	\$10B-\$50B	9,636	195	88,548	212
	First Busey Corporation	IL	97,382	725	\$1B-\$10B	17,421	455	79,961	270
	Lauritzen Corporation	NE	97,308	1,363	\$10B-\$50B	23,920	1,159	73,388	204
	Commerce Bancshares Inc.	MO	94,742	605	\$10B-\$50B	13,901	384	80,841	221
	Banc Ed Corp. The	IL	94,721	611	\$1B-\$10B	15,042	370	79,679	241
	GE Capital Financial Inc.	UT	94,668	17,740	\$1B-\$10B	94,238	17,738	430	2
	Home State BanCorp Inc.	IL	90,144	572	<\$1B	12,826	371	77,318	201
	Mid America Bank FSB	IL	83,199	377	\$10B-\$50B	9,343	196	73,856	181
	Washington Mutual Bank	NY	82,193	4,722	>\$50B	80,707	4,717	1,486	5
	Bridgeview BanCorp Inc.	IL	81,406	265	\$1B-\$10B	4,645	81	76,761	184
	Popular Inc.	PR	81,092	497	\$10B-\$50B	10,969	315	70,123	182
	BankFinancial F.S.B	IL	79,187	318	\$1B-\$10B	7,215	136	71,972	182
	Heartland BanCorp Inc.	IL	76,100	752	<\$1B	17,220	555	58,880	197
	Morton Community Bank	IL	75,353	599	\$1B-\$10B	15,330	435	60,023	164
	Peotone BanCorp Inc.	IL	67,629	403	\$1B-\$10B	10,733	227	56,896	176
	Marquette National Corporation	IL	62,634	307	\$1B-\$10B	8,565	159	54,069	148
	Marshall & Ilsley Corporation	WI	59,798	250	>\$50B	4,910	102	54,888	148
	Palos Bancshares Inc.	IL	57,661	269	<\$1B	5,768	119	51,893	150
	Old National BanCorp	IN	56,700	509	\$1B-\$10B	12,918	374	43,782	135
Indiana	Fifth Third BanCorp	OH	550,087	2,365	>\$50B	61,345	1,121	488,742	1,244
	JPMorgan Chase & Co.	NY	451,079	27,111	>\$50B	273,955	26,592	177,124	519
	Old National BanCorp	IN	399,794	3,066	\$1B-\$10B	82,829	2,132	316,965	934
	National City Corporation	OH	337,351	3,546	>\$50B	76,146	2,813	261,205	733
	Wells Fargo & Company	CA	276,665	7,334	>\$50B	187,488	7,041	89,177	293
	Lakeland Financial Corporation	IN	271,834	1,513	\$1B-\$10B	39,239	841	232,595	672
	Irwin Financial Corporation	IN	192,401	818	\$1B-\$10B	17,416	324	174,985	494
	Star Financial Group Inc.	IN	190,127	1,307	\$1B-\$10B	32,238	839	157,889	468
	1st Source Corporation	IN	176,703	1,340	\$1B-\$10B	37,733	869	138,970	471
	American Express Bk FSB	UT	123,335	34,231	\$10B-\$50B	118,959	34,207	4,376	24
	KeyCorp	OH	111,004	603	>\$50B	13,926	341	97,078	262
	Citigroup Inc.	NY	101,331	19,127	>\$50B	101,106	19,126	225	1
	First Financial Corporation	IN	99,792	929	\$1B-\$10B	25,124	709	74,668	220

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	Advanta Bank Corp	UT	98,875	9,793	\$1B-\$10B	98,875	9,793	0	0
	Regions Financial Corporation	AL	98,793	626	>\$50B	15,238	399	83,555	227
	Capital One FSB	VA	85,195	12,805	\$10B-\$50B	85,195	12,805	0	0
	Huntington Bancshares Incorp.	OH	78,826	860	\$10B-\$50B	24,609	725	54,217	135
	First Financial BanCorp	OH	77,881	591	\$1B-\$10B	14,885	407	62,996	184
	First Indiana Corporation	IN	77,186	333	\$1B-\$10B	7,192	154	69,994	179
	Harris N.A.	IL	69,195	431	\$10B-\$50B	10,494	250	58,701	181
	First Bancshares Inc.	IN	58,713	436	\$1B-\$10B	11,834	272	46,879	164
	First Mutual of Richmond	IN	55,359	296	<\$1B	7,404	153	47,955	143
	Horizon BanCorp	IN	51,783	381	\$1B-\$10B	7,965	252	43,818	129
	GE Capital Financial Inc.	UT	50,775	13,221	\$1B-\$10B	50,632	13,220	143	1
Iowa	Wells Fargo & Company	CA	474,354	9,527	>\$50B	227,068	8,832	247,286	695
	U.S. BanCorp	MN	350,086	4,792	>\$50B	80,326	4,030	269,760	762
	Stark Bank Group Ltd.	IA	191,015	1,151	\$1B-\$10B	29,402	707	161,613	444
	West BanCorporation Inc.	IA	187,056	1,241	\$1B-\$10B	33,018	822	154,038	419
	Hills BanCorporation	IA	167,907	2,013	\$1B-\$10B	48,940	1,608	118,967	405
	JPMorgan Chase & Co.	NY	100,445	11,705	>\$50B	96,550	11,697	3,895	8
	BTC Financial Corporation	IA	92,085	329	\$1B-\$10B	7,380	142	84,705	187
	Neighbor Insurance Agency	IA	78,633	1,907	<\$1B	32,218	1,753	46,415	154
	Citigroup Inc.	NY	64,859	11,029	>\$50B	64,059	11,028	800	1
	Advanta Bank Corp	UT	61,321	5,530	\$1B-\$10B	61,321	5,530	0	0
Kansas	INTRUST Financial Corporation	KS	235,174	1,808	\$1B-\$10B	35,286	1,275	199,888	533
	Commerce Bancshares Inc.	MO	180,747	1,796	\$10B-\$50B	42,242	1,412	138,505	384
	UMB Financial Corporation	MO	138,666	1,159	\$1B-\$10B	21,241	859	117,425	300
	U.S. BanCorp	MN	123,872	1,726	>\$50B	20,841	1,469	103,031	257
	Commerce Bank & Trust	KS	118,371	1,427	\$1B-\$10B	25,503	1,115	92,868	312
	Bank of America Corporation	NC	105,522	2,703	>\$50B	34,222	2,511	71,300	192
	Sunflower Banks Inc.	KS	102,123	745	\$1B-\$10B	17,703	493	84,420	252
	JPMorgan Chase & Co.	NY	95,190	11,138	>\$50B	94,190	11,137	1,000	1
	Emprise Financial Corporation	KS	92,251	1,049	\$1B-\$10B	17,422	839	74,829	210
	Marshall & Ilsley Corporation	WI	91,686	435	>\$50B	10,477	243	81,209	192
	American Express Bk FSB	UT	73,637	19,557	\$10B-\$50B	70,912	19,539	2,725	18
	Manhattan Banking Corporation	KS	68,604	686	<\$1B	15,005	525	53,599	161
	Central of Kansas Inc.	KS	64,851	815	<\$1B	18,742	647	46,109	168
	Citigroup Inc.	NY	63,707	11,463	>\$50B	63,397	11,461	310	2
	Wells Fargo & Company	CA	62,485	2,159	>\$50B	57,624	2,121	4,861	38
	Advanta Bank Corp	UT	57,371	5,379	\$1B-\$10B	57,371	5,379	0	0
Kentucky	Fifth Third BanCorp	OH	359,963	1,444	>\$50B	35,885	634	324,078	810
	BB&T Corporation	NC	291,261	2,285	>\$50B	51,340	1,615	239,921	670
	National City Corporation	OH	260,306	2,455	>\$50B	49,134	1,912	211,172	543
	JPMorgan Chase & Co.	NY	216,043	15,596	>\$50B	139,614	15,391	76,429	205
	U.S. BanCorp	MN	202,766	3,972	>\$50B	57,060	3,560	145,706	412
	PNC Financial Services Group	PA	193,138	2,211	>\$50B	71,232	1,871	121,906	340
	Central Bancshares Inc.	KY	150,600	1,175	\$1B-\$10B	28,417	772	122,183	403

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Louisiana	Community Trust BanCorp Inc	KY	122,521	1,370	\$1B-\$10B	35,891	1,034	86,630	336
	S. Y. BanCorp Inc.	KY	119,424	749	\$1B-\$10B	18,161	436	101,263	313
	Whitaker Bank Corporation	KY	106,576	1,740	\$1B-\$10B	31,339	1,492	75,237	248
	American Express Bk FSB	UT	101,837	25,071	\$10B-\$50B	98,421	25,051	3,416	20
	Republic BanCorp Inc.	KY	89,392	467	\$1B-\$10B	11,587	239	77,805	228
	Traditional BanCorporation	KY	84,050	933	<\$1B	18,933	724	65,117	209
	Old National BanCorp	IN	83,185	684	\$1B-\$10B	17,940	482	65,245	202
	Lea M. McMullan Trust	KY	79,812	599	<\$1B	13,324	332	66,488	267
	Wells Fargo & Company	CA	68,919	2,256	>\$50B	63,261	2,211	5,658	45
	Bank of Kentucky Financial Corp.	KY	58,649	387	\$1B-\$10B	8,725	223	49,924	164
	Citigroup Inc.	NY	58,634	11,742	>\$50B	57,911	11,738	723	4
	Advanta Bank Corp	UT	53,860	5,426	\$1B-\$10B	53,860	5,426	0	0
	Whitney Holding Corporation	LA	773,604	4,504	\$10B-\$50B	117,052	2,640	656,552	1,864
	Capital One Financial Corporation	VA	602,630	4,655	>\$50B	117,892	3,201	484,738	1,454
	JPMorgan Chase & Co.	NY	451,030	23,373	>\$50B	256,216	22,810	194,814	563
	Regions Financial Corporation	AL	359,680	2,411	>\$50B	63,659	1,566	296,021	845
	Hancock Holding Company	MS	324,706	2,067	\$1B-\$10B	43,076	964	281,630	1,103
IBERIABANK Corporation	LA	265,619	1,698	\$1B-\$10B	42,460	1,081	223,159	617	
Firstrust Corporation	LA	140,812	785	<\$1B	19,344	404	121,468	381	
American Express Bk FSB	UT	133,736	39,949	\$10B-\$50B	132,061	39,937	1,675	12	
MidSouth BanCorp Inc.	LA	126,536	1,249	<\$1B	32,007	964	94,529	285	
Red River Bancshares Inc.	LA	106,904	977	<\$1B	26,190	707	80,714	270	
Sabine Bancshares Inc.	LA	96,986	914	<\$1B	21,909	673	75,077	241	
BancorpSouth Inc.	MS	94,023	832	\$10B-\$50B	20,589	581	73,434	251	
Citigroup Inc.	NY	77,160	15,889	>\$50B	76,911	15,888	249	1	
Wells Fargo & Company	CA	72,737	2,270	>\$50B	66,882	2,228	5,855	42	
Advanta Bank Corp	UT	53,426	4,948	\$1B-\$10B	53,426	4,948	0	0	
Parish National Corporation	LA	52,300	415	<\$1B	11,004	294	41,296	121	
Capital One FSB	VA	50,332	9,245	\$10B-\$50B	50,332	9,245	0	0	
Maine	TD Banknorth NA	ME	388,652	3,236	>\$50B	93,414	2,352	295,238	884
	Camden National Corporation	ME	159,639	1,488	\$1B-\$10B	40,003	1,047	119,636	441
	Bangor Savings Bank	ME	136,395	1,467	.	34,894	1,186	101,501	281
	KeyCorp	OH	103,978	647	>\$50B	17,643	404	86,335	243
	First National Lincoln Corpo	ME	80,446	885	\$1B-\$10B	20,367	675	60,079	210
	Norway BanCorp Mhc	ME	66,084	469	<\$1B	13,069	299	53,015	170
	Kennebunk Savings Bank	ME	62,821	450	<\$1B	12,866	280	49,955	170
	Bank of America Corporation	NC	57,805	1,949	>\$50B	24,288	1,850	33,517	99
Maryland	Mercantile BankShares Corporation	MD	801,437	4,911	.	123,909	3,103	677,528	1,808
	Manufacturers & Traders Trust	NY	450,878	2,551	>\$50B	74,665	1,562	376,213	989
	Bank of America Corporation	NC	420,408	9,456	>\$50B	137,725	8,648	282,683	808
	BB&T Corporation	NC	398,611	2,873	>\$50B	64,790	1,962	333,821	911
	Wachovia Corporation	NC	373,832	2,328	>\$50B	74,251	1,526	299,581	802
	American Express Bk FSB	UT	310,244	82,199	\$10B-\$50B	297,764	82,133	12,480	66
	SunTrust Banks Inc.	GA	283,089	4,271	>\$50B	100,993	3,792	182,096	479

Table 4A. Top Small Business Lenders by State and Territory Using CRA Data, 2006

State or Territory	Name of Lending Institution	HQ Location	Small Business Lending (<\$1M)		Institution Asset Size (3)	Micro Business Lending (<\$100k)		Small Business Lending (\$100k-<\$1M)	
			LSBL\$ (1,000) (1)	LSBL# (2)		SSBL\$ (1,000) (4)	SSBL# (5)	LSBL(2)\$ (1,000) (6)	LSBL(2)# (7)
	JPMorgan Chase & Co.	NY	246,101	26,570	>\$50B	242,944	26,554	3,157	16
	Citigroup Inc.	NY	186,282	31,265	>\$50B	167,967	31,211	18,315	54
	Susquehanna Bancshares Inc.	PA	180,246	1,135	\$1B-\$10B	32,335	717	147,911	418
	Wells Fargo & Company	CA	180,233	5,322	>\$50B	160,433	5,157	19,800	165
	Sandy Spring BanCorp Inc.	MD	168,919	869	\$1B-\$10B	20,327	458	148,592	411
	Provident BankShares Corporation	MD	133,929	413	.	7,240	144	126,689	269
	Advanta Bank Corp	UT	109,275	10,100	\$1B-\$10B	109,275	10,100	0	0
	Capital One FSB	VA	95,338	14,851	\$10B-\$50B	95,338	14,851	0	0
	Fulton Financial Corporation	PA	91,834	442	\$10B-\$50B	9,953	215	81,881	227
	PNC Financial Services Group	PA	50,290	617	>\$50B	19,810	528	30,480	89
Massachusetts	TD Banknorth NA	ME	670,673	4,606	>\$50B	132,036	3,079	538,637	1,527
	Charter One Bank	OH	655,246	6,135	>\$50B	146,783	4,951	508,463	1,184
	Bank of America Corporation	NC	469,412	11,000	>\$50B	171,354	10,222	298,058	778
	American Express Bk FSB	UT	422,611	112,239	\$10B-\$50B	407,172	112,157	15,439	82
	Sovereign Bank	PA	355,991	3,030	>\$50B	96,930	2,335	259,061	695
	Eastern Bank Corporation	MA	334,364	2,076	\$1B-\$10B	44,405	1,310	289,959	766
	JPMorgan Chase & Co.	NY	330,847	32,132	>\$50B	321,964	32,103	8,883	29
	Citigroup Inc.	NY	269,288	45,133	>\$50B	268,985	45,131	303	2
	Wells Fargo & Company	CA	238,118	7,436	>\$50B	215,444	7,259	22,674	177
	Independent Bank Corp.	MA	158,627	1,399	\$1B-\$10B	36,230	1,037	122,397	362
	Advanta Bank Corp	UT	153,717	13,769	\$1B-\$10B	153,717	13,769	0	0
	Capital One FSB	VA	148,469	19,538	\$10B-\$50B	148,469	19,538	0	0
	Middlesex Savings Bank	MA	129,601	699	\$1B-\$10B	16,336	393	113,265	306
	Salem Five BanCorp	MA	113,867	465	\$1B-\$10B	10,453	197	103,414	268
	Boston Private Fncl. Holding	MA	89,985	290	\$1B-\$10B	6,619	108	83,366	182
	Century BanCorp Inc.	MA	74,425	526	\$1B-\$10B	16,986	372	57,439	154
	Cape Cod Five Cents Savings	MA	69,094	578	\$1B-\$10B	13,432	414	55,662	164
	Beacon BanCorp	MA	59,046	358	\$1B-\$10B	10,743	210	48,303	148
	Capital One Financial Corp.	VA	55,420	156	>\$50B	311	4	55,109	152
Michigan	Comerica Incorporated	MI	1,934,701	6,950	>\$50B	156,373	2,706	1,778,328	4,244
	Fifth Third BanCorp	OH	1,640,232	7,302	>\$50B	184,499	3,377	1,455,733	3,925
	LaSalle Bank	IL	910,264	4,823	>\$50B	159,908	2,967	750,356	1,856
	JPMorgan Chase & Co.	NY	868,900	47,953	>\$50B	491,020	46,954	377,880	999
	Citizens Banking Corporation	MI	732,669	3,232	\$10B-\$50B	74,102	1,542	658,567	1,690
	National City Corporation	OH	513,781	5,841	>\$50B	121,631	4,734	392,150	1,107
	Macatawa Bank Corporation	MI	441,518	3,003	\$1B-\$10B	85,356	1,918	356,162	1,085
	Mercantile Bank Corporation	MI	433,757	2,011	\$1B-\$10B	51,181	987	382,576	1,024
	Wells Fargo & Company	CA	339,209	10,110	>\$50B	274,130	9,817	65,079	293
	Huntington Bancshares Inc.	OH	329,710	3,916	\$10B-\$50B	119,320	3,385	210,390	531
	American Express Bk FSB	UT	279,533	77,598	\$10B-\$50B	272,039	77,555	7,494	43
	Chemical Financial Corporation	MI	270,541	2,638	\$1B-\$10B	64,566	1,914	205,975	724
	Independent Bank Corporation	MI	254,694	1,729	\$1B-\$10B	49,785	1,091	204,909	638
	Citigroup Inc.	NY	227,776	44,485	>\$50B	227,467	44,483	309	2
	Advanta Bank Corp	UT	202,336	20,021	\$1B-\$10B	202,336	20,021	0	0
	Capital One FSB	VA	180,397	26,368	\$10B-\$50B	180,397	26,368	0	0

Table 4A. Top Small Business Lenders by State and Territory Using CRA Data, 2006

State or Territory	Name of Lending Institution	HQ Location	Small Business Lending (<\$1M)		Institution Asset Size (3)	Micro Business Lending (<\$100k)		Small Business Lending (\$100k-<\$1M)	
			LSBL\$ (1,000) (1)	LSBL# (2)		SSBL\$ (1,000) (4)	SSBL# (5)	LSBL(2)\$ (1,000) (6)	LSBL(2)# (7)
Minnesota	Charter One Bank	OH	129,104	1,855	>\$50B	75,734	1,732	53,370	123
	Dearborn BanCorp Inc.	MI	108,895	422	\$1B-\$10B	10,244	167	98,651	255
	MBT Financial Corp.	MI	107,265	869	\$1B-\$10B	25,636	598	81,629	271
	GE Capital Financial Inc.	UT	100,181	18,983	\$1B-\$10B	96,885	18,970	3,296	13
	Irwin Financial Corporation	IN	98,727	498	\$1B-\$10B	13,078	230	85,649	268
	TC Financial Corporation	MN	87,815	255	\$10B-\$50B	3,994	66	83,821	189
	Citizens First Bank	MI	81,287	489	\$1B-\$10B	11,941	288	69,346	201
	FNBH BanCorp Inc.	MI	75,075	534	<\$1B	14,198	345	60,877	189
	Arbor BanCorp Inc.	MI	74,013	330	<\$1B	8,188	166	65,825	164
	Flagstar Bank	MI	68,073	194	\$10B-\$50B	3,114	48	64,959	146
	Mackinac Financial Corporation	MI	66,058	344	<\$1B	8,388	193	57,670	151
	Fentura Financial Inc.	MI	57,541	409	<\$1B	11,233	259	46,308	150
	First Place Bank	OH	57,050	262	\$1B-\$10B	7,119	132	49,931	130
	U.S. BanCorp	MN	54,524	5,051	>\$50B	49,378	5,035	5,146	16
	O.A.K. Financial Corporation	MI	52,214	353	<\$1B	9,994	207	42,220	146
Sky Financial Group Inc.	OH	52,163	206	\$10B-\$50B	3,894	72	48,269	134	
Minnesota	Wells Fargo & Company	CA	1,476,281	38,831	>\$50B	888,685	37,060	587,596	1,771
	U.S. BanCorp	MN	646,862	15,542	>\$50B	173,488	14,409	473,374	1,133
	Otto Bremer Foundation	MN	577,585	3,062	\$1B-\$10B	74,453	1,707	503,132	1,355
	Marshall & Ilsley Corporation	WI	334,338	1,287	>\$50B	28,049	581	306,289	706
	Associated Banc-Corp	WI	239,198	1,223	\$10B-\$50B	27,362	679	211,836	544
	JPMorgan Chase & Co.	NY	193,135	21,647	>\$50B	189,639	21,632	3,496	15
	American Express Bk FSB	UT	117,345	28,648	\$10B-\$50B	113,959	28,627	3,386	21
	Advanta Bank Corp	UT	116,206	10,679	\$1B-\$10B	116,206	10,679	0	0
	Citigroup Inc.	NY	107,335	19,137	>\$50B	107,195	19,136	140	1
	Voyager Financial Services C	MN	101,200	583	<\$1B	17,589	346	83,611	237
	Capital One FSB	VA	94,992	14,083	\$10B-\$50B	94,992	14,083	0	0
	Home Federal Savings Bank	MN	78,069	374	\$1B-\$10B	10,290	190	67,779	184
	State BankShares Inc.	ND	68,277	527	\$1B-\$10B	11,597	363	56,680	164
Bank of the West	CA	60,634	575	>\$50B	16,613	453	44,021	122	
Mississippi	Trustmark Corporation	MS	440,812	4,673	\$1B-\$10B	122,994	3,723	317,818	950
	BancorpSouth Inc.	MS	298,145	3,749	\$10B-\$50B	82,333	3,010	215,812	739
	BancPlus Corporation	MS	190,189	2,931	\$1B-\$10B	61,744	2,489	128,445	442
	Hancock Holding Company	MS	187,209	1,481	\$1B-\$10B	34,639	902	152,570	579
	Renasant Corporation	MS	165,399	1,727	\$1B-\$10B	41,045	1,313	124,354	414
	First M & F Corporation	MS	122,599	2,213	\$1B-\$10B	46,696	1,960	75,903	253
	Regions Financial Corporation	AL	120,933	837	>\$50B	21,065	574	99,868	263
	Wachovia Corporation	NC	100,051	527	>\$50B	12,932	291	87,119	236
	Cadence Financial Corporation	MS	84,379	1,810	\$1B-\$10B	31,807	1,628	52,572	182
	Citizens National Banc Corp.	MS	75,380	852	\$1B-\$10B	18,553	671	56,827	181
	American Express Bk FSB	UT	61,925	19,108	\$10B-\$50B	60,793	19,100	1,132	8
	JPMorgan Chase & Co.	NY	59,315	6,914	>\$50B	55,364	6,907	3,951	7
	First Horizon National Corp.	TN	51,474	240	\$10B-\$50B	5,586	138	45,888	102
Missouri	Central Banccompany	MO	641,684	5,212	\$1B-\$10B	125,397	3,653	516,287	1,559

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State or Territory	Name of Lending Institution	HQ Location	Small Business Lending (<\$1M)		Institution Asset Size (3)	Micro Business Lending (<\$100k)		Small Business Lending (\$100k-<\$1M)	
			LSBL\$ (1,000) (1)	LSBL# (2)		SSBL\$ (1,000) (4)	SSBL# (5)	LSBL(2)\$ (1,000) (6)	LSBL(2)# (7)
	Commerce Bancshares Inc.	MO	585,629	5,522	\$10B-\$50B	122,340	4,185	463,289	1,337
	U.S. BanCorp	MN	545,534	7,164	>\$50B	126,438	5,945	419,096	1,219
	Marshall & Ilsley Corporatio	WI	377,618	1,530	>\$50B	34,024	677	343,594	853
	Enterprise Financial Service	MO	270,521	1,020	\$1B-\$10B	24,529	427	245,992	593
	Bank of America Corporation	NC	228,028	5,751	>\$50B	74,585	5,300	153,443	451
	UMB Financial Corporation	MO	224,101	1,635	\$1B-\$10B	29,213	1,136	194,888	499
	JPMorgan Chase & Co.	NY	204,501	23,023	>\$50B	199,794	23,005	4,707	18
	Citigroup Inc.	NY	157,984	26,843	>\$50B	157,283	26,839	701	4
	American Express Bk FSB	UT	150,475	40,236	\$10B-\$50B	143,820	40,203	6,655	33
	Wells Fargo & Company	CA	141,208	4,632	>\$50B	126,865	4,542	14,343	90
	First Banks Inc.	MO	125,399	912	\$10B-\$50B	19,088	603	106,311	309
	National City Corporation	OH	119,183	584	>\$50B	10,351	279	108,832	305
	Regions Financial Corporation	AL	117,515	856	>\$50B	19,957	603	97,558	253
	Great Southern BanCorp Inc.	MO	116,599	540	\$1B-\$10B	11,156	281	105,443	259
	Advanta Bank Corp	UT	113,578	10,956	\$1B-\$10B	113,578	10,956	0	0
	Capital One FSB	VA	93,986	14,752	\$10B-\$50B	93,986	14,752	0	0
	Liberty Bancshares Inc	MO	81,353	847	<\$1B	19,037	616	62,316	231
	GE Capital Financial Inc.	UT	74,085	15,039	\$1B-\$10B	69,130	15,025	4,955	14
	Dickinson Financial Corporation	MO	67,276	823	\$1B-\$10B	19,324	661	47,952	162
	Arvest Bank Group Inc.	AR	66,403	485	\$1B-\$10B	10,808	345	55,595	140
Montana	First Interstate BancSystem	MT	219,600	2,304	\$1B-\$10B	53,973	1,762	165,627	542
	Wells Fargo & Company	CA	173,163	4,871	>\$50B	109,882	4,667	63,281	204
	Stockman Financial Corporation	MT	102,800	1,085	\$1B-\$10B	27,909	823	74,891	262
	American Express Bk FSB	UT	64,128	19,097	\$10B-\$50B	63,415	19,092	713	5
	U.S. BanCorp	MN	62,061	1,391	>\$50B	16,005	1,255	46,056	136
Nebraska	Lauritzen Corporation	NE	355,593	4,000	\$10B-\$50B	77,066	3,195	278,527	805
	Wells Fargo & Company	CA	268,564	6,914	>\$50B	157,619	6,604	110,945	310
	Pinnacle BanCorp Inc.	NE	190,968	3,285	\$1B-\$10B	67,998	2,871	122,970	414
	U.S. BanCorp	MN	119,761	2,359	>\$50B	29,594	2,130	90,167	229
	TierOne Bank	NE	116,332	1,398	\$1B-\$10B	33,470	1,130	82,862	268
	Farmers & Merchants Investment	NE	79,322	572	\$1B-\$10B	16,033	374	63,289	198
	American National Corporation	NE	68,127	599	\$1B-\$10B	15,262	412	52,865	187
	JPMorgan Chase & Co.	NY	62,599	7,225	>\$50B	62,599	7,225	0	0
Nevada	Wells Fargo & Company	CA	635,736	25,021	>\$50B	514,130	24,596	121,606	425
	Western Alliance BanCorporation	NV	331,044	1,441	\$1B-\$10B	34,649	602	296,395	839
	Zions BanCorporation	UT	208,657	1,791	\$10B-\$50B	43,391	1,411	165,266	380
	American Express Bk FSB	UT	182,098	41,918	\$10B-\$50B	174,105	41,865	7,993	53
	Bank of America Corporation	NC	159,510	3,783	>\$50B	64,112	3,523	95,398	260
	U.S. BanCorp	MN	116,142	2,614	>\$50B	26,825	2,405	89,317	209
	JPMorgan Chase & Co.	NY	103,389	10,246	>\$50B	97,715	10,223	5,674	23
	Citigroup Inc.	NY	87,169	13,145	>\$50B	77,815	13,118	9,354	27
	Colonial BancGroup Inc.	AL	63,962	247	\$10B-\$50B	6,288	116	57,674	131
	Bank of the West	CA	58,359	409	>\$50B	14,007	300	44,352	109
	First National Bank Holding	AZ	52,594	145	\$1B-\$10B	2,129	41	50,465	104

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			LSBL\$ (1,000) (1)	LSBL# (2)		SSBL\$ (1,000) (4)	SSBL# (5)	LSBL(2)\$ (1,000) (6)	LSBL(2)# (7)
New Hampshire	TD Banknorth NA	ME	397,582	3,173	>\$50B	91,946	2,239	305,636	934
	Charter One Bank	OH	235,079	2,417	>\$50B	59,884	1,963	175,195	454
	Chittenden Corporation	VT	98,597	632	\$1B-\$10B	15,887	360	82,710	272
	Bank of America Corporation	NC	85,062	2,167	>\$50B	30,638	2,041	54,424	126
	JPmorgan Chase & Co.	NY	69,130	7,491	>\$50B	68,630	7,488	500	3
	American Express Bk FSB	UT	64,885	17,693	\$10B-\$50B	62,201	17,682	2,684	11
	Wells Fargo & Company	CA	62,117	1,841	>\$50B	55,711	1,789	6,406	52
	Citigroup Inc.	NY	55,813	10,631	>\$50B	54,953	10,630	860	1
	Wachovia Corporation	NC	1,218,601	6,433	>\$50B	201,148	3,811	1,017,453	2,622
New Jersey	PNC Financial Services Group	PA	1,214,949	16,848	>\$50B	651,365	15,293	563,584	1,555
	JPmorgan Chase & Co.	NY	916,609	58,511	>\$50B	779,283	57,961	137,326	550
	American Express Bk FSB	UT	779,711	207,494	\$10B-\$50B	751,720	207,320	27,991	174
	Bank of America Corporation	NC	720,861	16,663	>\$50B	299,149	15,558	421,712	1,105
	Sovereign Bank	PA	505,917	2,502	>\$50B	64,649	1,286	441,268	1,216
	Commerce BanCorp Inc.	NJ	448,087	3,470	\$10B-\$50B	81,679	2,466	366,408	1,004
	Valley National BanCorp	NJ	350,849	2,423	\$10B-\$50B	70,214	1,723	280,635	700
	Citigroup Inc.	NY	330,163	58,600	>\$50B	311,694	58,551	18,469	49
	Wells Fargo & Company	CA	302,150	8,718	>\$50B	259,329	8,432	42,821	286
	Capital One Financial Corp.	VA	279,028	1,676	>\$50B	47,055	1,087	231,973	589
	Fulton Financial Corporation	PA	276,090	1,538	\$10B-\$50B	39,796	876	236,294	662
	Yardville National BanCorp	NJ	236,706	932	\$1B-\$10B	21,662	365	215,044	567
	Advanta Bank Corp	UT	193,053	18,031	\$1B-\$10B	193,053	18,031	0	0
	Capital One FSB	VA	189,965	28,285	\$10B-\$50B	189,965	28,285	0	0
	Sun BanCorp Inc	NJ	171,058	850	\$1B-\$10B	22,732	464	148,326	386
	Lakeland BanCorp Inc.	NJ	137,097	686	\$1B-\$10B	18,358	358	118,739	328
	HSBC Bank USA NA	NY	118,952	1,442	>\$50B	72,468	1,301	46,484	141
	TD Banknorth NA	ME	97,387	455	>\$50B	13,273	253	84,114	202
	Columbia Bank	NJ	93,777	465	\$1B-\$10B	15,754	263	78,023	202
	Bank of New York Company	NY	85,404	2,087	>\$50B	72,522	2,054	12,882	33
	Susquehanna Bancshares Inc.	PA	75,208	479	\$1B-\$10B	13,956	287	61,252	192
	Washington Mutual Bank	NY	75,055	3,816	>\$50B	60,036	3,793	15,019	23
	Greater Community BanCorp	NJ	72,031	353	<\$1B	9,662	176	62,369	177
	Interchange Financial Service	NJ	70,980	309	.	12,409	174	58,571	135
	Provident Financial Services	NJ	68,118	513	\$1B-\$10B	13,676	372	54,442	141
	Charter One Bank	OH	61,318	528	>\$50B	25,819	424	35,499	104
	Unity BanCorp Inc.	NJ	61,111	217	<\$1B	4,437	81	56,674	136
	Stewardship Financial Corp.	NJ	52,833	296	<\$1B	8,048	165	44,785	131
New Mexico	Wells Fargo & Company	CA	390,399	10,015	>\$50B	243,191	9,514	147,208	501
	First State BanCorporation	NM	277,685	2,223	\$1B-\$10B	48,011	1,514	229,674	709
	BOK Financial Corporation	OK	105,811	467	\$10B-\$50B	12,298	236	93,513	231
	First Artesia Bancshares	NM	87,927	649	<\$1B	15,042	381	72,885	268
	Bank of America Corporation	NC	87,839	1,986	>\$50B	28,385	1,793	59,454	193
	Trinity Capital Corporation	NM	77,502	519	\$1B-\$10B	13,197	302	64,305	217
	American Express Bk FSB	UT	66,757	20,833	\$10B-\$50B	64,426	20,818	2,331	15

Table 4A. Top Small Business Lenders by State and Territory Using CRA Data, 2006

State or Territory	Name of Lending Institution	HQ Location	Small Business Lending (<\$1M)		Institution Asset Size (3)	Micro Business Lending (<\$100k)		Small Business Lending (\$100k-<\$1M)	
			LSBL\$ (1,000)	LSBL#		SSBL\$ (1,000)	SSBL#	LSBL(2)\$ (1,000)	LSBL(2)#
			(1)	(2)		(4)	(5)	(6)	(7)
New York	Compass Bancshares Inc.	AL	60,369	783	\$10B-\$50B	23,516	685	36,853	98
	Bank of the West	CA	51,961	466	>\$50B	12,928	367	39,033	99
	JPMorgan Chase & Co.	NY	2,910,157	134,076	>\$50B	2,134,684	131,414	775,473	2,662
	Hsbc Bank Usa Na	NY	2,234,395	26,023	>\$50B	1,065,700	22,572	1,168,695	3,451
	American Express Bk FSB	UT	1,586,605	384,059	\$10B-\$50B	1,507,089	383,608	79,516	451
	Capital One Financial Corporation	VA	1,523,372	12,328	>\$50B	461,765	9,704	1,061,607	2,624
	Manufacturers & Traders Trust	NY	1,395,222	7,276	>\$50B	187,579	4,150	1,207,643	3,126
	Citigroup Inc.	NY	1,349,969	123,914	>\$50B	900,637	122,673	449,332	1,241
	Bank of America Corporation	NC	834,402	22,085	>\$50B	387,550	20,915	446,852	1,170
	Wells Fargo & Company	CA	636,285	18,075	>\$50B	540,608	17,430	95,677	645
	Sovereign Bank	PA	510,800	1,512	>\$50B	18,472	293	492,328	1,219
	Advanta Bank Corp	UT	347,112	33,583	\$1B-\$10B	347,112	33,583	0	0
	First Niagara Bank	NY	339,405	2,188	\$1B-\$10B	62,737	1,364	276,668	824
	Capital One FSB	VA	339,118	52,923	\$10B-\$50B	339,118	52,923	0	0
	KeyCorp	OH	319,515	1,979	>\$50B	47,748	1,226	271,767	753
	Wachovia Corporation	NC	293,040	1,899	>\$50B	60,392	1,334	232,648	565
	State BanCorp Inc.	NY	291,026	1,035	\$1B-\$10B	21,470	396	269,556	639
	Signature Bank	NY	257,695	1,250	\$1B-\$10B	32,933	674	224,762	576
	Bank of New York Company	NY	244,610	5,328	>\$50B	166,081	5,132	78,529	196
	Washington Mutual Bank	NY	239,104	9,703	>\$50B	160,230	9,569	78,874	134
	NBT BanCorp Inc.	NY	233,739	2,193	\$1B-\$10B	56,903	1,594	176,836	599
	Commerce BanCorp Inc.	NJ	232,638	2,415	\$10B-\$50B	57,108	1,972	175,530	443
	Charter One Bank	OH	198,912	2,600	>\$50B	59,538	2,249	139,374	351
	TD Banknorth NA	ME	151,003	1,041	>\$50B	30,554	720	120,449	321
	Tompkins Trustco Inc.	NY	129,779	1,025	\$1B-\$10B	29,198	713	100,581	312
	Financial Institutions Inc.	NY	128,444	1,332	\$1B-\$10B	41,167	1,068	87,277	264
	Provident Bank	NY	118,408	991	\$1B-\$10B	30,334	721	88,074	270
	Nara BanCorp Inc.	CA	96,895	366	\$1B-\$10B	9,322	130	87,573	236
	Suffolk BanCorp	NY	94,204	628	\$1B-\$10B	17,719	403	76,485	225
	Partners Trust Bank	NY	92,693	573	\$1B-\$10B	16,012	353	76,681	220
	Hudson Valley Holding Corp.	NY	86,503	255	\$1B-\$10B	3,111	64	83,392	191
	Community Bank System Inc.	NY	83,339	1,223	\$1B-\$10B	33,132	1,031	50,207	192
USB Holding Co. Inc.	NY	73,877	440	\$1B-\$10B	11,228	278	62,649	162	
Alliance Financial Corporation	NY	72,679	443	\$1B-\$10B	13,117	291	59,562	152	
Popular Inc.	PR	65,387	702	\$10B-\$50B	17,948	584	47,439	118	
Valley National BanCorp	NJ	65,063	364	\$10B-\$50B	14,610	246	50,453	118	
GE Capital Financial Inc.	UT	63,211	15,189	\$1B-\$10B	62,067	15,183	1,144	6	
Putnam County Savings Bank	NY	61,550	230	<\$1B	5,618	106	55,932	124	
Arrow Financial Corporation	NY	59,651	558	\$1B-\$10B	15,762	426	43,889	132	
Sterling BanCorp	NY	50,561	265	\$1B-\$10B	8,794	140	41,767	125	
North Carolina	BB&T Corporation	NC	2,381,386	21,503	>\$50B	516,810	15,929	1,864,576	5,574
	Wachovia Corporation	NC	1,914,055	10,904	>\$50B	312,997	6,866	1,601,058	4,038
	First Citizens Bancshares	NC	1,016,619	13,172	\$10B-\$50B	290,871	10,863	725,748	2,309
	SunTrust Banks Inc.	GA	634,802	6,327	>\$50B	147,593	4,862	487,209	1,465
	RBC Centura	NC	376,704	2,659	\$10B-\$50B	63,865	1,760	312,839	899

Table 4A. Top Small Business Lenders by State and Territory Using CRA Data, 2006

State or Territory	Name of Lending Institution	HQ Location	Small Business Lending (<\$1M)		Institution Asset Size (3)	Micro Business Lending (<\$100k)		Small Business Lending (\$100k-<\$1M)	
			LSBL\$ (1,000) (1)	LSBL# (2)		SSBL\$ (1,000) (4)	SSBL# (5)	LSBL(2)\$ (1,000) (6)	LSBL(2)# (7)
	Bank of America Corporation	NC	370,159	10,855	>\$50B	138,285	10,218	231,874	637
	South Financial Group	SC	368,321	2,338	\$10B-\$50B	53,551	1,274	314,770	1,064
	Fidelity Bancshares (N.C.)	NC	285,973	2,051	\$1B-\$10B	48,690	1,266	237,283	785
	American Express Bk FSB	UT	270,103	72,430	\$10B-\$50B	262,349	72,382	7,754	48
	JPMorgan Chase & Co.	NY	221,046	26,008	>\$50B	215,364	25,981	5,682	27
	First Charter Corporation	NC	198,255	1,022	\$1B-\$10B	27,399	548	170,856	474
	Wells Fargo & Company	CA	189,103	6,044	>\$50B	168,093	5,888	21,010	156
	Citigroup Inc.	NY	173,095	32,314	>\$50B	171,859	32,312	1,236	2
	Yadkin Valley Financial Corp	NC	154,730	1,250	\$1B-\$10B	31,971	833	122,759	417
	FNB United Corp.	NC	151,759	1,058	\$1B-\$10B	29,931	666	121,828	392
	Advanta Bank Corp	UT	148,770	14,123	\$1B-\$10B	148,770	14,123	0	0
	Southern Bancshares (N.C.)	NC	146,236	1,549	\$1B-\$10B	38,910	1,195	107,326	354
	FNB Financial Services Corp.	NC	136,780	723	<\$1B	11,603	233	125,177	490
	LSB Bancshares Inc.	NC	123,887	930	\$1B-\$10B	28,684	625	95,203	305
	Capital One FSB	VA	119,079	19,398	\$10B-\$50B	119,079	19,398	0	0
	Southern Community Financial	NC	107,597	734	\$1B-\$10B	19,691	462	87,906	272
	First BanCorp	NC	105,574	1,271	\$1B-\$10B	27,415	1,014	78,159	257
	GE Capital Financial Inc.	UT	102,937	31,083	\$1B-\$10B	101,492	31,076	1,445	7
	Regions Financial Corporation	AL	101,582	425	>\$50B	9,053	186	92,529	239
	Peoples BanCorp of North Carolina	NC	90,136	774	<\$1B	20,953	533	69,183	241
	Citizens South Bank	NC	88,350	534	<\$1B	14,044	309	74,306	225
	Capital Bank Corporation	NC	78,755	682	\$1B-\$10B	17,275	500	61,480	182
	United Community Banks Inc.	GA	61,400	827	\$1B-\$10B	20,112	676	41,288	151
	Four Oaks Fincorp Inc.	NC	58,210	725	<\$1B	16,346	585	41,864	140
	First National Bank	NC	53,117	595	<\$1B	14,684	457	38,433	138
North Dakota	Wells Fargo & Company	CA	181,224	3,154	>\$50B	78,006	2,851	103,218	303
	Otto Bremer Foundation	MN	154,804	1,078	\$1B-\$10B	25,646	708	129,158	370
	State BankShares Inc.	ND	146,167	958	\$1B-\$10B	23,852	629	122,315	329
	Alerus Financial Corporation	ND	85,079	467	<\$1B	11,608	277	73,471	190
Ohio	Fifth Third BanCorp	OH	1,572,264	6,378	>\$50B	155,521	2,568	1,416,743	3,810
	National City Corporation	OH	1,166,215	11,463	>\$50B	249,805	8,899	916,410	2,564
	JPMorgan Chase & Co.	NY	903,900	53,836	>\$50B	528,967	52,770	374,933	1,066
	Huntington Bancshares Incorp.	OH	705,741	7,703	\$10B-\$50B	229,766	6,498	475,975	1,205
	Firstmerit Corporation	OH	632,315	2,821	\$10B-\$50B	73,559	1,324	558,756	1,497
	KeyCorp	OH	604,945	3,088	>\$50B	71,877	1,668	533,068	1,420
	U.S. BanCorp	MN	516,416	11,190	>\$50B	146,093	10,199	370,323	991
	Park National Corporation	OH	490,670	3,934	\$1B-\$10B	105,201	2,730	385,469	1,204
	Sky Financial Group Inc.	OH	452,171	2,992	\$10B-\$50B	80,167	1,847	372,004	1,145
	American Express Bk FSB	UT	293,721	73,320	\$10B-\$50B	283,977	73,270	9,744	50
	Wells Fargo & Company	CA	258,318	8,327	>\$50B	231,149	8,139	27,169	188
	Citigroup Inc.	NY	217,945	42,492	>\$50B	217,405	42,488	540	4
	First Federal Bank of The MI	OH	213,651	1,525	\$1B-\$10B	37,255	977	176,396	548
	PNC Financial Services Group	PA	210,782	1,875	>\$50B	58,651	1,490	152,131	385
	Advanta Bank Corp	UT	190,919	18,001	\$1B-\$10B	190,919	18,001	0	0
	Charter One Bank	OH	189,591	2,296	>\$50B	71,491	2,009	118,100	287

Table 4A. Top Small Business Lenders by State and Territory Using CRA Data, 2006

State or Territory	Name of Lending Institution	HQ Location	Small Business Lending (<\$1M)		Institution Asset Size (3)	Micro Business Lending (<\$100k)		Small Business Lending (\$100k-<\$1M)		
			LSBL\$ (1,000) (1)	LSBL# (2)		SSBL\$ (1,000) (4)	SSBL# (5)	LSBL(2)\$ (1,000) (6)	LSBL(2)# (7)	
Oklahoma	Capital One FSB	VA	162,661	23,463	\$10B-\$50B	162,661	23,463	0	0	
	First Financial BanCorp	OH	115,926	876	\$1B-\$10B	23,625	593	92,301	283	
	GE Capital Financial Inc.	UT	101,657	25,053	\$1B-\$10B	101,357	25,051	300	2	
	Oak Hill Financial Inc.	OH	79,342	517	\$1B-\$10B	13,995	312	65,347	205	
	Peoples BanCorp Inc.	OH	63,554	446	\$1B-\$10B	10,468	267	53,086	179	
	F.N.B. Corporation	PA	60,548	305	\$1B-\$10B	6,938	139	53,610	166	
	Bank of America Corporation	NC	55,830	6,108	>\$50B	44,936	6,086	10,894	22	
	First Place Bank	OH	55,226	206	\$1B-\$10B	4,255	77	50,971	129	
	WesBanco Inc.	WV	51,474	458	\$1B-\$10B	12,208	334	39,266	124	
	LCNB Corp.	OH	51,412	376	<\$1B	9,724	245	41,688	131	
	Farmers & Merchants BanCorp	OH	50,157	427	<\$1B	10,330	304	39,827	123	
	BOK Financial Corporation	OK	404,291	1,720	\$10B-\$50B	39,914	752	364,377	968	
	BancFirst Corporation	OK	338,825	4,309	\$1B-\$10B	96,698	3,541	242,127	768	
	Arvest Bank Group Inc.	AR	288,732	4,031	\$1B-\$10B	88,785	3,394	199,947	637	
One Rich Hill Mining L.L.C.	TX	185,904	1,048	\$1B-\$10B	26,680	626	159,224	422		
JPMorgan Chase & Co.	NY	184,812	15,304	>\$50B	159,804	15,232	25,008	72		
Southwest BanCorp Inc.	OK	155,083	792	\$1B-\$10B	20,460	399	134,623	393		
MidFirst Bank	OK	154,735	691	\$10B-\$50B	15,396	337	139,339	354		
Durant BanCorp Inc.	OK	95,468	1,352	\$1B-\$10B	31,204	1,106	64,264	246		
American Express Bk FSB	UT	90,553	26,496	\$10B-\$50B	88,391	26,486	2,162	10		
Citigroup Inc.	NY	86,261	15,463	>\$50B	85,764	15,461	497	2		
Wells Fargo & Company	CA	82,989	2,776	>\$50B	73,580	2,717	9,409	59		
Bank of America Corporation	NC	66,148	2,537	>\$50B	28,774	2,423	37,374	114		
Advanta Bank Corp	UT	55,919	5,578	\$1B-\$10B	55,919	5,578	0	0		
International Bancshares Corp.	TX	55,365	397	\$10B-\$50B	9,788	272	45,577	125		
Capital One FSB	VA	50,582	8,899	\$10B-\$50B	50,582	8,899	0	0		
Oregon	Wells Fargo & Company	CA	784,854	22,328	>\$50B	548,428	21,428	236,426	900	
	U.S. BanCorp	MN	493,676	11,699	>\$50B	139,971	10,815	353,705	884	
	Umpqua Holdings Corporation	OR	349,314	1,814	\$1B-\$10B	48,437	981	300,877	833	
	KeyCorp	OH	278,668	1,433	>\$50B	32,776	833	245,892	600	
	Cascade BanCorp	OR	184,902	1,161	\$1B-\$10B	25,948	741	158,954	420	
	West Coast BanCorp	OR	172,365	964	\$1B-\$10B	24,398	495	147,967	469	
	American Express Bk FSB	UT	161,555	52,688	\$10B-\$50B	159,030	52,673	2,525	15	
	Sterling Financial Corporation	WA	160,972	713	\$10B-\$50B	15,236	328	145,736	385	
	JPMorgan Chase & Co.	NY	143,617	15,467	>\$50B	139,873	15,451	3,744	16	
	Bank of America Corporation	NC	130,371	4,355	>\$50B	55,718	4,175	74,653	180	
	Columbia BanCorp	OR	114,999	733	\$1B-\$10B	20,751	464	94,248	269	
	Bank of the West	CA	113,733	850	>\$50B	23,536	656	90,197	194	
	Advanta Bank Corp	UT	102,102	9,333	\$1B-\$10B	102,102	9,333	0	0	
	Citigroup Inc.	NY	99,491	18,462	>\$50B	98,044	18,457	1,447	5	
	Capital One FSB	VA	86,163	13,827	\$10B-\$50B	86,163	13,827	0	0	
	Pacific Continental Corporation	OR	79,305	466	<\$1B	12,434	274	66,871	192	
	Washington Mutual Bank	NY	65,208	3,022	>\$50B	53,923	3,002	11,285	20	
	Liberty Financial Group Inc	OR	60,376	384	<\$1B	11,631	235	48,745	149	
	Pennsylvania									

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			LSBL\$ (1,000) (1)	LSBL# (2)		SSBL\$ (1,000) (4)	SSBL# (5)	LSBL(2)\$ (1,000) (6)	LSBL(2)# (7)
	PNC Financial Services Group	PA	1,807,828	23,002	>\$50B	791,186	20,115	1,016,642	2,887
	Wachovia Corporation	NC	1,177,052	5,911	>\$50B	176,738	3,398	1,000,314	2,513
	Charter One Bank	OH	814,280	6,503	>\$50B	196,071	4,836	618,209	1,667
	Manufacturers & Traders Trust	NY	806,110	4,154	>\$50B	109,593	2,303	696,517	1,851
	Fulton Financial Corporation	PA	676,484	4,251	\$10B-\$50B	108,014	2,674	568,470	1,577
	JPMorgan Chase & Co.	NY	437,961	46,148	>\$50B	420,297	46,083	17,664	65
	FNB Corporation	PA	432,066	3,271	\$1B-\$10B	84,655	2,084	347,411	1,187
	American Express Bk FSB	UT	415,839	116,752	\$10B-\$50B	403,105	116,682	12,734	70
	National City Corporation	OH	394,894	4,987	>\$50B	125,916	4,080	268,978	907
	Susquehanna Bancshares Inc.	PA	314,592	2,587	\$1B-\$10B	74,410	1,868	240,182	719
	S & T BanCorp Inc.	PA	312,890	2,894	\$1B-\$10B	69,774	2,172	243,116	722
	Wells Fargo & Company	CA	290,175	9,439	>\$50B	262,832	9,233	27,343	206
	Citigroup Inc.	NY	280,177	56,790	>\$50B	278,881	56,787	1,296	3
	National Penn Bancshares Inc	PA	276,377	1,324	\$1B-\$10B	31,443	664	244,934	660
	Sovereign Bank	PA	242,734	1,780	>\$50B	55,158	1,262	187,576	518
	Advanta Bank Corp	UT	216,935	20,324	\$1B-\$10B	216,935	20,324	0	0
	Capital One FSB	VA	198,294	28,705	\$10B-\$50B	198,294	28,705	0	0
	Bank of America Corporation	NC	197,641	10,932	>\$50B	93,707	10,681	103,934	251
	Commerce BanCorp Inc.	NJ	179,295	1,295	\$10B-\$50B	32,484	872	146,811	423
	Community Banks Inc.	PA	175,185	1,286	\$1B-\$10B	34,554	869	140,631	417
	First Commonwealth Financial	PA	152,283	1,472	\$1B-\$10B	41,898	1,098	110,385	374
	Sterling Financial Corporation	PA	134,739	915	\$1B-\$10B	25,514	594	109,225	321
	Univest Corporation of Pennsylvania	PA	132,594	881	\$1B-\$10B	24,760	573	107,834	308
	Northwest Savings Bank	PA	109,696	937	\$1B-\$10B	26,777	624	82,919	313
	CNB Financial Corporation	PA	87,014	784	<\$1B	24,273	553	62,741	231
	Sky Financial Group Inc.	OH	85,947	649	\$10B-\$50B	16,517	445	69,430	204
	GE Capital Financial Inc.	UT	82,720	22,676	\$1B-\$10B	82,030	22,674	690	2
	Dollar Bank FSB	PA	82,072	385	\$1B-\$10B	9,395	198	72,677	187
	Omega Financial Corporation	PA	80,417	591	\$1B-\$10B	16,179	406	64,238	185
	Pennsylvania Commerce BanCorp.	PA	74,673	365	\$1B-\$10B	9,163	178	65,510	187
	Harleysville National Corp.	PA	74,365	433	\$1B-\$10B	10,450	232	63,915	201
	KNBT BanCorp Inc.	PA	73,955	422	\$1B-\$10B	11,631	239	62,324	183
	First National Community Bank	PA	72,331	768	\$1B-\$10B	26,738	641	45,593	127
	Wilmington Trust Corporation	DE	67,972	222	\$10B-\$50B	3,811	58	64,161	164
	QNB Corp.	PA	61,255	474	<\$1B	14,499	326	46,756	148
	NBT BanCorp Inc.	NY	59,618	518	\$1B-\$10B	13,780	376	45,838	142
	Hibshman Trust For Ephrata	PA	54,587	515	<\$1B	12,431	394	42,156	121
Puerto Rico	Popular Inc.	PR	1,908,177	21,467	\$10B-\$50B	582,097	17,195	1,326,080	4,272
	Banco Santander Puerto Rico	PR	538,457	3,854	\$1B-\$10B	101,958	2,610	436,499	1,244
	EuroBancshares Inc.	PR	282,744	1,758	\$1B-\$10B	49,729	1,095	233,015	663
	BBVA Puerto Rico	PR	221,879	1,898	\$10B-\$50B	49,844	1,391	172,035	507
	R&G Financial Corporation	PR	191,197	880	\$1B-\$10B	19,457	429	171,740	451
	W Holding Company Inc.	PR	176,078	718	\$10B-\$50B	13,841	276	162,237	442
	First BanCorp	PR	171,772	795	\$10B-\$50B	17,960	358	153,812	437
	Doral Financial Corporation	PR	87,150	424	\$1B-\$10B	9,257	181	77,893	243
Rhode Island									

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			LSBL\$ (1,000) (1)	LSBL# (2)		SSBL\$ (1,000) (4)	SSBL# (5)	LSBL(2)\$ (1,000) (6)	LSBL(2)# (7)
	Charter One Bank	OH	216,732	2,391	>\$50B	52,986	2,006	163,746	385
	Bank of America Corporation	NC	125,569	1,891	>\$50B	30,377	1,639	95,192	252
	BanCorp Rhode Island Inc.	RI	115,490	920	\$1B-\$10B	24,469	632	91,021	288
	Washington Trust BanCorp	RI	75,340	619	\$1B-\$10B	13,143	431	62,197	188
	Sovereign Bank	PA	72,984	404	>\$50B	12,402	261	60,582	143
	American Express Bk FSB	UT	50,906	14,271	\$10B-\$50B	49,864	14,267	1,042	4
South Carolina									
	Wachovia Corporation	NC	782,806	3,876	>\$50B	99,740	2,170	683,066	1,706
	Synovus Financial Corp.	GA	537,903	4,714	\$10B-\$50B	115,967	3,385	421,936	1,329
	First Citizens BanCorporation	SC	386,339	3,500	\$1B-\$10B	90,913	2,546	295,426	954
	CNB Corporation	SC	280,164	3,639	<\$1B	76,507	2,794	203,657	845
	South Financial Group The	SC	247,994	2,192	\$10B-\$50B	51,264	1,512	196,730	680
	Bank of America Corporation	NC	236,276	5,280	>\$50B	75,181	4,812	161,095	468
	SCBT Financial Corporation	SC	201,588	2,833	\$1B-\$10B	63,325	2,413	138,263	420
	American Express Bk FSB	UT	142,152	39,938	\$10B-\$50B	138,557	39,914	3,595	24
	SunTrust Banks Inc.	GA	137,284	1,144	>\$50B	29,233	853	108,051	291
	Regions Financial Corporation	AL	116,489	733	>\$50B	18,816	449	97,673	284
	Palmetto Bancshares Inc.	SC	104,598	1,005	\$1B-\$10B	27,588	752	77,010	253
	JPMorgan Chase & Co.	NY	89,946	10,736	>\$50B	87,793	10,727	2,153	9
	Wells Fargo & Company	CA	78,396	2,549	>\$50B	70,013	2,494	8,383	55
	Citigroup Inc.	NY	68,022	13,661	>\$50B	66,752	13,658	1,270	3
	First Federal of Charleston	SC	66,023	574	\$1B-\$10B	16,299	394	49,724	180
	Advanta Bank Corp	UT	54,481	5,419	\$1B-\$10B	54,481	5,419	0	0
	BB&T Corporation	NC	52,265	1,345	>\$50B	20,879	1,260	31,386	85
	Capital One FSB	VA	51,973	8,574	\$10B-\$50B	51,973	8,574	0	0
	Coastal Federal Bank	SC	51,949	406	\$1B-\$10B	9,938	278	42,011	128
South Dakota									
	Wells Fargo & Company	CA	317,555	5,600	>\$50B	133,298	5,084	184,257	516
	U.S. BanCorp	MN	148,281	1,536	>\$50B	22,925	1,229	125,356	307
	Dacotah Banks Inc.	SD	135,007	1,689	\$1B-\$10B	35,848	1,362	99,159	327
	Minnehaha Banshares Inc.	SD	129,203	911	<\$1B	23,388	628	105,815	283
	Great Western BanCorporation	NE	88,285	1,014	\$1B-\$10B	24,663	787	63,622	227
Tennessee									
	First Horizon National Corp.	TN	972,075	6,039	\$10B-\$50B	167,422	3,744	804,653	2,295
	SunTrust Banks Inc.	GA	681,131	5,878	>\$50B	118,264	4,313	562,867	1,565
	Regions Financial Corporation	AL	301,475	1,952	>\$50B	46,463	1,207	255,012	745
	BB&T Corporation	NC	186,186	1,933	>\$50B	41,801	1,505	144,385	428
	Greene County Bancshares	TN	178,235	1,394	\$1B-\$10B	39,621	965	138,614	429
	American Express Bk FSB	UT	173,912	48,601	\$10B-\$50B	168,506	48,570	5,406	31
	Bank of America Corporation	NC	162,572	4,998	>\$50B	57,944	4,720	104,628	278
	JPMorgan Chase & Co.	NY	144,468	16,957	>\$50B	139,401	16,942	5,067	15
	First South BanCorp Inc.	TN	136,387	2,673	\$1B-\$10B	41,306	2,354	95,081	319
	First Security Group Inc.	TN	126,685	921	\$1B-\$10B	23,888	617	102,797	304
	Synovus Financial Corp.	GA	114,998	708	\$10B-\$50B	19,358	403	95,640	305
	Wells Fargo & Company	CA	114,414	3,624	>\$50B	102,788	3,552	11,626	72
	Pinnacle Financial Partners	TN	113,774	530	\$1B-\$10B	12,815	250	100,959	280
	BancorpSouth Inc.	MS	107,635	933	\$10B-\$50B	20,796	663	86,839	270

Table 4A. Top Small Business Lenders by State and Territory Using CRA Data, 2006

State or Territory	Name of Lending Institution	HQ Location	Small Business Lending (<\$1M)		Institution Asset Size (3)	Micro Business Lending (<\$100k)		Small Business Lending (\$100k-<\$1M)	
			LSBL\$ (1,000) (1)	LSBL# (2)		SSBL\$ (1,000) (4)	SSBL# (5)	LSBL(2)\$ (1,000) (6)	LSBL(2)# (7)
Texas	Citigroup Inc.	NY	107,543	20,420	>\$50B	106,676	20,417	867	3
	Wachovia Corporation	NC	100,608	473	>\$50B	12,493	246	88,115	227
	Fifth Third BanCorp	OH	89,087	407	>\$50B	10,958	202	78,129	205
	U.S. BanCorp	MN	85,243	2,566	>\$50B	32,741	2,412	52,502	154
	First Citizens Bancshares	TN	79,952	1,008	<\$1B	23,829	820	56,123	188
	Advanta Bank Corp	UT	79,891	7,806	\$1B-\$10B	79,891	7,806	0	0
	Capital One FSB	VA	66,866	11,628	\$10B-\$50B	66,866	11,628	0	0
	Civitas Bankgroup Inc.	TN	62,603	418	.	10,964	267	51,639	151
	Renasant Corporation	MS	61,707	439	\$1B-\$10B	10,659	292	51,048	147
	Moneytree Corporation	TN	58,554	375	<\$1B	9,859	211	48,695	164
	GE Capital Financial Inc.	UT	57,050	14,958	\$1B-\$10B	55,750	14,956	1,300	2
	Community First Inc.	TN	53,689	563	<\$1B	12,624	426	41,065	137
	Wells Fargo & Company	CA	2,800,563	74,278	>\$50B	1,845,412	71,007	955,151	3,271
	JPMorgan Chase & Co.	NY	1,668,695	107,920	>\$50B	1,240,543	106,694	428,152	1,226
	Cullen/Frost Bankers Inc.	TX	1,029,178	4,768	\$10B-\$50B	114,586	2,333	914,592	2,435
	American Express Bk FSB	UT	1,014,513	263,342	\$10B-\$50B	979,641	263,145	34,872	197
	Compass Bancshares Inc.	AL	876,337	11,099	\$10B-\$50B	337,934	9,668	538,403	1,431
	Citigroup Inc.	NY	834,435	114,863	>\$50B	706,752	114,516	127,683	347
	BBVA Puerto Rico	PR	798,336	9,499	\$10B-\$50B	243,555	7,651	554,781	1,848
	Bank of America Corporation	NC	775,852	23,160	>\$50B	328,682	21,840	447,170	1,320
	Wachovia Corporation	NC	537,374	2,985	>\$50B	89,467	1,870	447,907	1,115
	Capital One Financial Corp.	VA	510,874	4,212	>\$50B	119,740	3,056	391,134	1,156
	Comerica Incorporated	MI	407,510	1,712	>\$50B	43,203	824	364,307	888
	International Bancshares Corp.	TX	388,747	2,965	\$10B-\$50B	71,714	1,986	317,033	979
	Zions BanCorporation	UT	383,087	2,204	\$10B-\$50B	68,101	1,450	314,986	754
	Advanta Bank Corp.	UT	381,720	38,889	\$1B-\$10B	381,720	38,889	0	0
	Capital One FSB	VA	344,932	60,860	\$10B-\$50B	344,932	60,860	0	0
	BOK Financial Corporation	OK	339,843	1,471	\$10B-\$50B	36,095	671	303,748	800
	Regions Financial Corporatio	AL	333,345	2,289	>\$50B	60,737	1,516	272,608	773
	Prosperity Bancshares Inc.	TX	329,669	2,508	\$1B-\$10B	65,805	1,702	263,864	806
	Sterling Bancshares Inc.	TX	278,511	1,877	\$1B-\$10B	51,521	1,194	226,990	683
	Texas Capital Bancshares	TX	265,617	1,044	\$1B-\$10B	22,499	449	243,118	595
	Washington Mutual Bank	NY	232,390	12,216	>\$50B	224,391	12,190	7,999	26
	Eggemeyer Advisory Corp.	CA	211,973	2,184	\$1B-\$10B	58,436	1,664	153,537	520
	American State Financial Corp.	TX	205,086	3,130	\$1B-\$10B	64,017	2,723	141,069	407
	Maedgen & White Ltd.	TX	192,224	1,821	\$1B-\$10B	43,034	1,367	149,190	454
	GE Capital Financial Inc.	UT	191,741	45,069	\$1B-\$10B	187,103	45,048	4,638	21
Amarillo National BanCorp	TX	182,275	3,311	\$1B-\$10B	79,084	2,966	103,191	345	
Whitney Holding Corporation	LA	163,168	776	\$10B-\$50B	21,168	388	142,000	388	
ANB Holding Company Ltd.	TX	162,317	1,262	\$1B-\$10B	32,625	882	129,692	380	
Woodforest Financial Group	TX	150,937	1,087	\$1B-\$10B	29,166	728	121,771	359	
Lone Star National Bancshare	TX	144,258	1,376	\$1B-\$10B	37,633	1,016	106,625	360	
MOW/RPW li Ltd.	TX	139,972	1,315	\$1B-\$10B	36,259	996	103,713	319	
Broadway Bancshares Inc.	TX	138,264	1,015	\$1B-\$10B	28,988	697	109,276	318	
First National Bank Group	TX	135,302	1,321	\$1B-\$10B	34,049	962	101,253	359	
Central Community Corporation	TX	128,544	1,150	<\$1B	26,384	823	102,160	327	

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			LSBL\$ (1,000) (1)	LSBL# (2)		SSBL\$ (1,000) (4)	SSBL# (5)	LSBL(2)\$ (1,000) (6)	LSBL(2)# (7)
	Southside Bancshares Incorp.	TX	124,302	1,218	\$1B-\$10B	32,771	925	91,531	293
	MetroCorp Bancshares Inc.	TX	116,498	412	\$1B-\$10B	7,353	134	109,145	278
	West Financial Inc.	TX	98,010	601	<\$1B	17,398	380	80,612	221
	LegacyTexas Group Inc.	TX	94,856	599	\$1B-\$10B	18,787	385	76,069	214
	Colonial BancGroup Inc.	AL	85,501	451	\$10B-\$50B	12,844	262	72,657	189
	Inter National Bank	TX	84,216	483	\$1B-\$10B	11,221	285	72,995	198
	Security Holding Company	TX	81,827	1,126	<\$1B	25,679	944	56,148	182
	Jefferson Bancshares Inc.	TX	78,472	730	<\$1B	19,391	551	59,081	179
	American Bank Holding Corp.	TX	76,431	686	<\$1B	20,831	519	55,600	167
	Plains BanCorp Inc.	TX	75,033	910	<\$1B	21,020	741	54,013	169
	BancorpSouth Inc.	MS	68,946	876	\$10B-\$50B	21,327	688	47,619	188
	Durant BanCorp Inc.	OK	60,802	421	\$1B-\$10B	8,348	249	52,454	172
	North Dallas Bank & Trust Co	TX	55,691	410	<\$1B	11,714	282	43,977	128
	Southwest BanCorp Inc.	OK	55,071	246	\$1B-\$10B	6,263	102	48,808	144
	Guaranty Bank	TX	52,405	563	\$10B-\$50B	18,041	474	34,364	89
	First Banks Inc.	MO	51,522	308	\$10B-\$50B	7,002	185	44,520	123
	Moody Bancshares Inc.	TX	51,463	362	\$1B-\$10B	8,734	248	42,729	114
	Extraco Corporation	TX	50,304	510	\$1B-\$10B	12,797	386	37,507	124
	Encore Bank	TX	50,011	206	.	4,195	91	45,816	115
Utah	Wells Fargo & Company	CA	647,085	19,080	>\$50B	435,912	18,428	211,173	652
	Zions BanCorporation	UT	465,593	5,826	\$10B-\$50B	152,224	4,897	313,369	929
	American Express Bk FSB	UT	201,361	38,274	\$10B-\$50B	190,297	38,213	11,064	61
	JPMorgan Chase & Co.	NY	200,865	11,458	>\$50B	146,638	11,293	54,227	165
	KeyCorp	OH	105,790	541	>\$50B	10,448	310	95,342	231
	U.S. BanCorp	MN	94,098	1,806	>\$50B	20,689	1,624	73,409	182
	Southern Utah BanCorporation	UT	61,493	668	<\$1B	17,473	506	44,020	162
	Citigroup Inc.	NY	55,605	9,761	>\$50B	50,541	9,753	5,064	8
Vermont	Chittenden Corporation	VT	237,339	1,668	\$1B-\$10B	45,706	1,080	191,633	588
	TD Banknorth NA	ME	178,784	1,235	>\$50B	33,194	851	145,590	384
	Merchants Bank	VT	50,134	520	\$1B-\$10B	10,273	392	39,861	128
Virginia	Wachovia Corporation	NC	1,092,115	6,278	>\$50B	187,315	4,066	904,800	2,212
	SunTrust Banks Inc.	GA	845,058	8,081	>\$50B	166,490	6,371	678,568	1,710
	American Express Bk FSB	UT	374,806	98,125	\$10B-\$50B	362,463	98,057	12,343	68
	Bank of America Corporation	NC	317,191	9,133	>\$50B	121,155	8,538	196,036	595
	JPMorgan Chase & Co.	NY	257,730	28,014	>\$50B	248,920	27,982	8,810	32
	Mercantile BankShares Corp.	MD	216,405	1,121	.	23,202	610	193,203	511
	Wells Fargo & Company	CA	195,419	6,040	>\$50B	172,184	5,862	23,235	178
	Citigroup Inc.	NY	195,366	32,104	>\$50B	182,599	32,071	12,767	33
	TowneBank	VA	178,925	1,480	\$1B-\$10B	34,177	1,049	144,748	431
	First Citizens Bancshares	NC	149,981	1,506	\$10B-\$50B	33,441	1,165	116,540	341
	Virginia Commerce BanCorp	VA	141,444	592	\$1B-\$10B	15,553	275	125,891	317
	Advanta Bank Corp	UT	122,809	11,625	\$1B-\$10B	122,809	11,625	0	0
	Capital One FSB	VA	115,082	17,765	\$10B-\$50B	115,082	17,765	0	0
	BB&T Corporation	NC	108,618	3,081	>\$50B	46,865	2,919	61,753	162

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Washington	Union BankShares Corporation	VA	105,668	883	\$1B-\$10B	21,978	634	83,690	249
	Burke & Herbert Bank	VA	94,374	547	\$1B-\$10B	13,681	330	80,693	217
	Virginia Financial Group	VA	89,171	701	\$1B-\$10B	16,681	478	72,490	223
	Old Point Financial Corporation	VA	76,487	484	<\$1B	13,411	311	63,076	173
	New Peoples BankShares Inc.	VA	73,082	925	<\$1B	22,041	736	51,041	189
	FNB Corporation	VA	72,364	801	\$1B-\$10B	22,005	610	50,359	191
	Eastern Virginia BankShares	VA	66,127	713	<\$1B	18,075	563	48,052	150
	United BankShares Inc.	WV	64,143	292	\$1B-\$10B	7,256	160	56,887	132
	Provident BankShares Corp.	MD	60,679	206	.	3,726	70	56,953	136
	PNC Financial Services Group	PA	57,888	755	>\$50B	23,897	665	33,991	90
	GE Capital Financial Inc.	UT	57,828	16,117	\$1B-\$10B	56,778	16,112	1,050	5
	Wells Fargo & Company	CA	887,413	24,003	>\$50B	580,585	23,015	306,828	988
	U.S. BanCorp	MN	704,236	11,766	>\$50B	146,624	10,475	557,612	1,291
	KeyCorp	OH	483,155	2,242	>\$50B	46,080	1,211	437,075	1,031
	Bank of America Corporation	NC	479,467	11,339	>\$50B	187,056	10,589	292,411	750
	W.T.B. Financial Corporation	WA	363,139	2,058	\$1B-\$10B	49,444	1,191	313,695	867
	American Express Bk FSB	UT	304,820	94,771	\$10B-\$50B	297,771	94,733	7,049	38
	Frontier Financial Corporation	WA	298,037	1,809	\$1B-\$10B	48,316	1,073	249,721	736
	Columbia Banking System Inc	WA	278,935	1,582	\$1B-\$10B	39,670	972	239,265	610
	Banner Corporation	WA	235,275	1,656	\$1B-\$10B	38,435	1,077	196,840	579
	JPMorgan Chase & Co.	NY	199,498	20,577	>\$50B	191,689	20,553	7,809	24
	Sterling Financial Corporation	WA	199,002	1,043	\$10B-\$50B	24,950	589	174,052	454
	AmericanWest BanCorporation	WA	172,151	1,113	\$1B-\$10B	30,551	708	141,600	405
	Olympic BanCorp Inc.	WA	162,183	769	<\$1B	15,058	342	147,125	427
	Citigroup Inc.	NY	161,965	29,777	>\$50B	157,431	29,767	4,534	10
	Advanta Bank Corp	UT	136,305	12,708	\$1B-\$10B	136,305	12,708	0	0
	Capital One FSB	VA	118,715	19,510	\$10B-\$50B	118,715	19,510	0	0
	Washington Mutual Bank	NY	111,867	4,971	>\$50B	87,049	4,917	24,818	54
	Zions BanCorporation	UT	111,114	487	\$10B-\$50B	10,430	237	100,684	250
	Washington Banking Company	WA	107,616	1,119	<\$1B	29,089	850	78,527	269
	Cascade Financial Corporation	WA	107,016	427	\$1B-\$10B	10,174	196	96,842	231
	Horizon Financial Corp.	WA	91,386	353	\$1B-\$10B	9,266	158	82,120	195
	Peoples BanCorp	WA	82,366	549	<\$1B	11,656	322	70,710	227
	Homestreet Bank	WA	67,161	235	\$1B-\$10B	5,434	97	61,727	138
	First Independent Investment	WA	59,395	311	<\$1B	7,590	189	51,805	122
Cowlitz BanCorporation	WA	57,059	240	<\$1B	5,778	108	51,281	132	
First Mutual Bancshares Inc	WA	55,838	257	\$1B-\$10B	6,443	140	49,395	117	
West Virginia	BB&T Corporation	NC	280,824	2,542	>\$50B	58,729	1,900	222,095	642
	United BankShares Inc.	WV	212,670	1,881	\$1B-\$10B	53,140	1,362	159,530	519
	JPMorgan Chase & Co.	NY	106,438	6,025	>\$50B	53,186	5,880	53,252	145
	WesBanco Inc.	WV	82,039	961	\$1B-\$10B	24,396	747	57,643	214
	Huntington Bancshares Incorp.	OH	77,419	759	\$10B-\$50B	21,205	626	56,214	133
	First Community Bancshares	VA	63,099	867	\$1B-\$10B	22,872	717	40,227	150
	City Holding Company	WV	55,442	404	\$1B-\$10B	13,671	285	41,771	119
Wisconsin									

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	Marshall & Ilsley Corporation	WI	1,922,006	10,877	>\$50B	268,852	6,348	1,653,154	4,529
	Associated Banc-Corp	WI	752,134	5,205	\$10B-\$50B	115,439	3,408	636,695	1,797
	JPMorgan Chase & Co.	NY	416,846	26,849	>\$50B	249,921	26,402	166,925	447
	U.S. Bancorp	MN	415,335	8,261	>\$50B	96,109	7,421	319,226	840
	Johnson Financial Group Inc	WI	404,543	1,855	\$1B-\$10B	45,064	890	359,479	965
	Wells Fargo & Company	CA	354,888	9,197	>\$50B	222,535	8,720	132,353	477
	River Valley Bancorporation	WI	194,919	1,636	<\$1B	40,858	1,108	154,061	528
	Baylake Corp.	WI	186,610	1,048	\$1B-\$10B	24,925	576	161,685	472
	First Banking Center Inc.	WI	164,784	1,024	<\$1B	20,207	521	144,577	503
	NEB Corporation	WI	137,512	1,286	\$1B-\$10B	35,003	944	102,509	342
	Citizens Banking Corporation	MI	129,536	831	\$10B-\$50B	19,817	511	109,719	320
	Bankmanagers Corp.	WI	123,398	517	<\$1B	11,782	237	111,616	280
	Advanta Bank Corp	UT	117,029	11,227	\$1B-\$10B	117,029	11,227	0	0
	AnchorBank FSB	WI	113,990	629	\$1B-\$10B	15,389	332	98,601	297
	Capital One FSB	VA	107,288	15,842	\$10B-\$50B	107,288	15,842	0	0
	Citigroup Inc.	NY	105,873	19,484	>\$50B	105,873	19,484	0	0
	Waupaca Bancorporation Inc.	WI	95,923	1,871	<\$1B	36,518	1,656	59,405	215
	Amcore Financial Inc.	IL	93,724	678	\$1B-\$10B	18,402	428	75,322	250
	Community Banc-Corp of Shebo	WI	89,363	505	<\$1B	12,424	282	76,939	223
	Mid America Bank FSB	IL	83,816	451	\$10B-\$50B	11,429	241	72,387	210
	American Express Bk FSB	UT	78,959	21,122	\$10B-\$50B	73,991	21,102	4,968	20
	Otto Bremer Foundation	MN	52,121	541	\$1B-\$10B	14,961	416	37,160	125
Wyoming	First Interstate BancSystem	MT	124,046	1,496	\$1B-\$10B	39,274	1,207	84,772	289
	Wells Fargo & Company	CA	100,379	2,468	>\$50B	59,288	2,339	41,091	129
	Midland Financial Corporation	WY	54,935	564	<\$1B	15,122	406	39,813	158

Note: Small businesses seeking loans should also consider banks that participate in SBA loan programs. To locate an SBA certified lender near you, call 1-800-8-ASK-SBA or check SBA's web site at http://www.sba.gov/localresources/district/nc/nc_plp.html.

Source: U.S. Small Business Administration, Office of Advocacy, from Community Reinvestment Act reports.

4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2006

State	Name of Lending Institution	Physical State	Micro Business Lending (<\$100k)			Small Business Lending (<\$1M)		Small Business Lending (\$100k-<\$1M)	
			SSBL\$ (1,000) (1)	SSBL# (2)	Institution Asset Size (3)	LSBL\$ (1,000) (4)	LSBL# (5)	LSBL(2)\$ (1,000) (6)	LSBL(2)# (7)
Alabama	Regions Financial Corporation	AL	161,499	4,306	>\$50B	877,527	6,420	716,028	2,114
	Synovus Financial Corp.	GA	137,144	3,783	\$10B-\$50B	770,382	5,733	633,238	1,950
	American Express Bk FSB	UT	132,190	37,806	\$10B-\$50B	134,723	37,821	2,533	15
	Wachovia Corporation	NC	129,671	2,677	>\$50B	876,747	4,880	747,076	2,203
	Compass BancShares Inc.	AL	109,099	3,059	\$10B-\$50B	468,270	4,045	359,171	986
	JPMorgan Chase & Co.	NY	99,959	12,469	>\$50B	101,995	12,476	2,036	7
	Wells Fargo & Company	CA	72,835	2,514	>\$50B	81,686	2,581	8,851	67
	Citigroup Inc.	NY	68,929	13,956	>\$50B	69,888	13,963	959	7
	Advanta Bank Corp	UT	56,712	5,514	\$1B-\$10B	56,712	5,514	0	0
	Colonial BancGroup Inc.	AL	49,423	1,213	\$10B-\$50B	227,150	1,787	177,727	574
	Capital One FSB	VA	49,093	8,364	\$10B-\$50B	49,093	8,364	0	0
	GE Capital Financial Inc.	UT	41,669	12,434	\$1B-\$10B	41,819	12,435	150	1
	Alabama National BanCorp.	AL	31,620	847	\$1B-\$10B	151,497	1,219	119,877	372
	Bank of America Corporation	NC	22,526	3,629	>\$50B	28,497	3,645	5,971	16
	Whitney Holding Corporation	LA	17,431	413	\$10B-\$50B	134,963	735	117,532	322
	Superior Bank	AL	17,208	399	\$1B-\$10B	121,810	735	104,602	336
	BancorpSouth Inc.	MS	15,201	467	\$10B-\$50B	77,208	665	62,007	198
	West Alabama Capital Corp.	AL	14,971	509	<\$1B	61,828	680	46,857	171
	BancIndependent Incorporated	AL	13,926	479	<\$1B	54,569	620	40,643	141
	Aliant Financial Corporation	AL	13,079	333	<\$1B	62,222	489	49,143	156
	Renasant Corporation	MS	12,240	313	\$1B-\$10B	80,960	555	68,720	242
	Peoples BancTrust Company	AL	11,993	323	<\$1B	61,808	470	49,815	147
	SunTrust Banks Inc.	GA	10,223	320	>\$50B	43,240	405	33,017	85
	Cadence Financial Corporation	MS	9,750	295	\$1B-\$10B	36,534	383	26,784	88
	Union BancShares Inc.	AL	7,108	219	<\$1B	34,608	309	27,500	90
	Discover Bank	DE	5,494	663	\$10B-\$50B	5,494	663	0	0
Alaska	Wells Fargo & Company	CA	151,793	5,753	>\$50B	262,141	6,112	110,348	359
	First National Bank Alaska	AK	41,398	1,047	\$1B-\$10B	238,070	1,671	196,672	624
	American Express Bk FSB	UT	27,058	10,178	\$10B-\$50B	27,487	10,181	429	3
	Northrim BanCorp Inc.	AK	21,686	409	<\$1B	131,788	731	110,102	322
	JPMorgan Chase & Co.	NY	18,983	2,082	>\$50B	19,683	2,084	700	2
	Advanta Bank Corp	UT	14,125	1,435	\$1B-\$10B	14,125	1,435	0	0
	Citigroup Inc.	NY	14,009	2,283	>\$50B	14,209	2,284	200	1
	Bank of America Corporation	NC	12,136	1,216	>\$50B	14,270	1,221	2,134	5
	Capital One FSB	VA	11,107	2,057	\$10B-\$50B	11,107	2,057	0	0
	GE Capital Financial Inc.	UT	5,570	1,235	\$1B-\$10B	5,790	1,237	220	2
	KeyCorp	OH	5,331	109	>\$50B	92,227	309	86,896	200
Arizona									

4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2006

State	Name of Lending Institution	Physical State	Micro Business Lending (<\$100k)		Institution Asset Size	Small Business Lending (<\$1M)		Small Business Lending (\$100k-<\$1M)	
			SSBL\$ (1,000) (1)	SSBL# (2)		LSBL\$ (1,000) (4)	LSBL# (5)	LSBL(2)\$ (1,000) (6)	LSBL(2)# (7)
	Wells Fargo & Company	CA	1,079,032	44,734	>\$50B	1,586,612	46,382	507,580	1,648
	JPMorgan Chase & Co.	NY	574,303	43,565	>\$50B	738,707	44,057	164,404	492
	American Express Bk FSB	UT	371,403	93,754	\$10B-\$50B	381,359	93,817	9,956	63
	Citigroup Inc.	NY	139,540	26,741	>\$50B	140,740	26,743	1,200	2
	Bank of America Corporation	NC	121,790	6,741	>\$50B	358,240	7,429	236,450	688
	Capital One FSB	VA	101,512	16,962	\$10B-\$50B	101,512	16,962	0	0
	Advanta Bank Corp	UT	95,695	9,440	\$1B-\$10B	95,695	9,440	0	0
	Compass BancShares Inc.	AL	63,026	1,706	\$10B-\$50B	230,429	2,092	167,403	386
	Marshall & Ilsley Corporation	WI	48,326	1,184	>\$50B	400,654	2,044	352,328	860
	Zions BanCorporation	UT	31,020	1,247	\$10B-\$50B	291,442	1,875	260,422	628
	GE Capital Financial Inc.	UT	29,019	6,566	\$1B-\$10B	29,019	6,566	0	0
	Washington Mutual Bank	NY	18,222	1,629	>\$50B	19,352	1,633	1,130	4
	U.S. BanCorp	MN	15,362	1,375	>\$50B	70,131	1,500	54,769	125
	CoBiz Inc.	CO	12,180	192	\$1B-\$10B	106,846	443	94,666	251
	Western Alliance BanCorp.	NV	9,943	142	\$1B-\$10B	82,889	323	72,946	181
	Johnson Financial Group Inc	WI	7,485	108	\$1B-\$10B	80,508	267	73,023	159
	Discover Bank	DE	5,943	708	\$10B-\$50B	5,943	708	0	0
	Northern Trust Corporation	IL	5,563	79	\$10B-\$50B	43,349	182	37,786	103
	Bank of the West	CA	5,427	141	>\$50B	42,540	232	37,113	91
Arkansas	Arvest Bank Group Inc.	AR	116,859	4,041	\$1B-\$10B	507,898	5,251	391,039	1,210
	Regions Financial Corporation	AL	101,836	2,974	>\$50B	434,980	4,002	333,144	1,028
	JPMorgan Chase & Co.	NY	76,498	8,729	>\$50B	78,826	8,734	2,328	5
	American Express Bk FSB	UT	64,451	20,401	\$10B-\$50B	65,511	20,407	1,060	6
	Wells Fargo & Company	CA	55,750	1,945	>\$50B	61,155	1,989	5,405	44
	Citigroup Inc.	NY	51,527	9,423	>\$50B	51,652	9,424	125	1
	Bank of the Ozarks Inc	AR	50,882	2,016	\$1B-\$10B	149,220	2,362	98,338	346
	Advanta Bank Corp	UT	47,835	4,689	\$1B-\$10B	47,835	4,689	0	0
	Capital One FSB	VA	39,337	6,751	\$10B-\$50B	39,337	6,751	0	0
	BancorpSouth Inc.	MS	31,714	1,224	\$10B-\$50B	114,606	1,475	82,892	251
	First Security BanCorp	AR	28,352	987	\$1B-\$10B	90,035	1,213	61,683	226
	GE Capital Financial Inc.	UT	25,983	6,974	\$1B-\$10B	26,828	6,978	845	4
	Simmons First National Corp.	AR	25,482	906	\$1B-\$10B	89,984	1,126	64,502	220
	Bank of America Corporation	NC	23,033	2,128	>\$50B	68,058	2,231	45,025	103
	First Bank Corp	AR	22,125	696	\$1B-\$10B	82,411	950	60,286	254
	U.S. BanCorp	MN	17,847	830	>\$50B	71,876	981	54,029	151
	Summit BanCorp Inc.	AR	13,970	428	<\$1B	61,521	581	47,551	153
	Rogers BancShares Inc.	AR	12,221	335	\$1B-\$10B	46,170	440	33,949	105
	MNB BancShares Inc.	AR	8,326	271	<\$1B	38,245	368	29,919	97

4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2006

State	Name of Lending Institution	Physical State	Micro Business Lending (<\$100k)		Institution Asset Size	Small Business Lending (<\$1M)		Small Business Lending (\$100k-<\$1M)	
			SSBL\$ (1,000) (1)	SSBL# (2)		LSBL\$ (1,000) (4)	LSBL# (5)	LSBL(2)\$ (1,000) (6)	LSBL(2)# (7)
California	ANB BancShares Inc	AR	6,893	187	\$1B-\$10B	49,970	307	43,077	120
	Wells Fargo & Company	CA	8,074,286	314,197	>\$50B	10,873,201	325,112	2,798,915	10,915
	American Express Bk FSB	UT	2,711,174	708,357	\$10B-\$50B	2,829,793	709,008	118,619	651
	JPMorgan Chase & Co.	NY	1,865,932	184,100	>\$50B	1,895,002	184,230	29,070	130
	Citigroup Inc.	NY	1,856,630	266,905	>\$50B	2,169,425	267,714	312,795	809
	Advanta Bank Corp	UT	885,799	81,619	\$1B-\$10B	885,799	81,619	0	0
	Bank of America Corporation	NC	872,368	52,841	>\$50B	2,137,396	55,827	1,265,028	2,986
	Capital One FSB	VA	842,449	134,742	\$10B-\$50B	842,449	134,742	0	0
	Union Bank of California N.	CA	797,832	21,938	>\$50B	1,812,014	24,872	1,014,182	2,934
	Washington Mutual Bank	NY	592,700	31,998	>\$50B	830,012	32,354	237,312	356
	Bank of the West	CA	292,050	6,355	>\$50B	1,006,387	7,986	714,337	1,631
	U.S. BanCorp	MN	168,606	13,755	>\$50B	712,830	14,964	544,224	1,209
	GE Capital Financial Inc.	UT	127,138	27,500	\$1B-\$10B	138,953	27,544	11,815	44
	Zions BanCorporation	UT	97,912	2,030	\$10B-\$50B	758,010	3,567	660,098	1,537
	Mid-State BancShares	CA	64,626	1,017	.	237,516	1,477	172,890	460
	City National Corporation	CA	60,250	1,147	\$10B-\$50B	744,108	2,736	683,858	1,589
	HSBC Bank USA NA	NY	54,977	1,108	>\$50B	101,528	1,250	46,551	142
	Hanmi Financial Corporation	CA	53,749	915	\$1B-\$10B	462,310	2,042	408,561	1,127
	Pacific Capital BanCorp	CA	51,012	1,110	\$1B-\$10B	331,742	1,794	280,730	684
	Lauritzen Corporation	NE	49,920	5,938	\$10B-\$50B	60,303	5,971	10,383	33
	Westamerica BanCorporation	CA	44,475	699	\$1B-\$10B	331,047	1,512	286,572	813
	Discover Bank	DE	44,471	5,088	\$10B-\$50B	44,471	5,088	0	0
	CVB Financial Corp.	CA	41,253	811	\$1B-\$10B	335,821	1,523	294,568	712
	Comerica Incorporated	MI	41,224	683	>\$50B	868,067	2,370	826,843	1,687
	Placer Sierra BancShares	CA	37,416	669	.	241,970	1,170	204,554	501
	Umpqua Holdings Corporation	OR	36,099	685	\$1B-\$10B	300,711	1,365	264,612	680
	TriCo BancShares	CA	34,297	854	\$1B-\$10B	143,299	1,194	109,002	340
	Center Financial Corporation	CA	30,614	494	\$1B-\$10B	209,924	962	179,310	468
	Mellon Financial Corporation	PA	29,972	1,220	\$10B-\$50B	287,351	1,839	257,379	619
	First Banks Inc.	MO	26,156	1,105	\$10B-\$50B	241,151	1,619	214,995	514
	Rabobank N.A.	CA	25,848	567	\$1B-\$10B	150,681	913	124,833	346
	Eggemeyer Advisory Corp.	CA	25,191	394	\$1B-\$10B	332,057	1,134	306,866	740
	Greater Bay BanCorp	CA	23,003	361	\$1B-\$10B	560,324	1,527	537,321	1,166
	Sierra BanCorp	CA	22,773	715	\$1B-\$10B	122,912	1,039	100,139	324
	Exchange Bank	CA	21,523	428	\$1B-\$10B	101,536	660	80,013	232
	The Mechanics Bank	CA	21,412	522	\$1B-\$10B	123,927	737	102,515	215
	Wilshire BanCorp Inc.	CA	20,008	288	\$1B-\$10B	211,715	754	191,707	466
	Popular Inc.	PR	19,770	649	\$10B-\$50B	99,150	836	79,380	187

4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2006

State	Name of Lending Institution	Physical State	Micro Business Lending (<\$100k)		Institution Asset Size	Small Business Lending (<\$1M)		Small Business Lending (\$100k-<\$1M)	
			SSBL\$ (1,000) (1)	SSBL# (2)		LSBL\$ (1,000) (4)	LSBL# (5)	LSBL(2)\$ (1,000) (6)	LSBL(2)# (7)
	Community Bank	CA	19,645	416	\$1B-\$10B	216,039	865	196,394	449
	Farmers & Merchants Bank Lb	CA	17,724	354	\$1B-\$10B	210,621	830	192,897	476
	First Republic Bank	CA	17,063	279	\$10B-\$50B	153,156	586	136,093	307
	Guaranty Bank	TX	14,362	356	\$10B-\$50B	27,470	390	13,108	34
	Nara BanCorp Inc.	CA	14,264	204	\$1B-\$10B	234,754	730	220,490	526
	First Northern Community Bank	CA	13,518	255	<\$1B	116,782	516	103,264	261
	UCBH Holdings Inc.	CA	13,323	194	\$1B-\$10B	423,764	980	410,441	786
	FBOP Corporation	IL	12,976	229	\$10B-\$50B	279,218	714	266,242	485
	NetBank	GA	12,263	250	\$1B-\$10B	26,370	311	14,107	61
	American River Bankshares	CA	11,920	221	<\$1B	86,865	426	74,945	205
	East West BanCorp Inc.	CA	11,585	149	\$10B-\$50B	488,940	1,126	477,355	977
	Farmers & Merchants BanCorp	CA	11,416	294	\$1B-\$10B	96,326	491	84,910	197
	Cathay General BanCorp	CA	10,228	178	\$1B-\$10B	219,291	575	209,063	397
	Heritage Commerce Corp	CA	9,715	140	\$1B-\$10B	136,555	459	126,840	319
	1867 Western Financial Corp.	CA	9,612	179	\$1B-\$10B	95,164	397	85,552	218
	RCB Corporation	CA	8,743	163	<\$1B	74,712	351	65,969	188
	Fremont BanCorporation	CA	8,664	126	\$1B-\$10B	172,594	510	163,930	384
	KeyCorp	OH	7,662	266	>\$50B	21,093	289	13,431	23
	Capital Corp of The West	CA	7,337	136	\$1B-\$10B	62,748	277	55,411	141
	American Business Bank	CA	7,190	165	<\$1B	60,962	312	53,772	147
	Vineyard National BanCorp	CA	6,825	105	\$1B-\$10B	102,477	328	95,652	223
	Central Valley Community Bank	CA	6,593	160	<\$1B	38,122	249	31,529	89
	State Farm Bank FSB	IL	6,199	284	\$10B-\$50B	11,929	301	5,730	17
	First Regional BanCorp	CA	5,974	94	\$1B-\$10B	113,539	333	107,565	239
	Ironstone Bank	NC	5,846	157	\$1B-\$10B	49,425	264	43,579	107
	Temecula Valley BanCorp Inc.	CA	5,686	106	\$1B-\$10B	88,607	288	82,921	182
	PFF Bank & Trust	CA	5,581	109	\$1B-\$10B	88,957	291	83,376	182
Colorado	Wells Fargo & Company	CA	997,220	40,377	>\$50B	1,546,600	42,111	549,380	1,734
	JPMorgan Chase & Co.	NY	408,296	37,000	>\$50B	497,492	37,257	89,196	257
	American Express Bk FSB	UT	227,255	62,459	\$10B-\$50B	233,928	62,499	6,673	40
	Citigroup Inc.	NY	151,718	28,181	>\$50B	155,467	28,193	3,749	12
	Advanta Bank Corp	UT	150,732	14,114	\$1B-\$10B	150,732	14,114	0	0
	Capital One FSB	VA	134,611	20,175	\$10B-\$50B	134,611	20,175	0	0
	U.S. BanCorp	MN	105,203	10,178	>\$50B	306,217	10,684	201,014	506
	Compass BancShares Inc.	AL	53,788	1,535	\$10B-\$50B	105,347	1,675	51,559	140
	Lauritzen Corporation	NE	48,509	2,051	\$10B-\$50B	271,669	2,664	223,160	613
	FirstBank Holding Company	CO	44,090	2,842	\$1B-\$10B	244,427	3,380	200,337	538
	Zions BanCorporation	UT	43,387	1,095	\$10B-\$50B	177,553	1,474	134,166	379

4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2006

State	Name of Lending Institution	Physical State	Micro Business Lending (<\$100k)		Institution Asset Size	Small Business Lending (<\$1M)		Small Business Lending (\$100k-<\$1M)	
			SSBL\$ (1,000) (1)	SSBL# (2)		LSBL\$ (1,000) (4)	LSBL# (5)	LSBL(2)\$ (1,000) (6)	LSBL(2)# (7)
	GE Capital Financial Inc.	UT	42,154	8,588	\$1B-\$10B	42,154	8,588	0	0
	Bank of the West	CA	41,083	1,132	>\$50B	148,154	1,444	107,071	312
	Centennial Bank Holdings	CO	40,943	932	\$1B-\$10B	280,559	1,618	239,616	686
	Washington Mutual Bank	NY	36,832	2,022	>\$50B	37,141	2,023	309	1
	CoBiz Inc.	CO	31,679	615	\$1B-\$10B	220,018	1,141	188,339	526
	Pinnacle BanCorp Inc.	NE	28,610	869	\$1B-\$10B	134,366	1,202	105,756	333
	KeyCorp	OH	26,029	714	>\$50B	202,348	1,146	176,319	432
	Bank of America Corporation	NC	25,307	3,336	>\$50B	34,208	3,360	8,901	24
	Alpine Banks of Colorado	CO	21,679	822	\$1B-\$10B	64,899	953	43,220	131
	Community Bankshares Inc.	CO	16,221	437	\$1B-\$10B	112,503	694	96,282	257
	First State BanCorporation	NM	15,233	468	\$1B-\$10B	74,584	634	59,351	166
	Sturm Financial Group Inc.	CO	15,012	309	\$1B-\$10B	114,040	555	99,028	246
	UMB Financial Corporation	MO	11,986	544	\$1B-\$10B	91,881	740	79,895	196
	Discover Bank	DE	8,995	1,034	\$10B-\$50B	8,995	1,034	0	0
	Sunflower Banks Inc.	KS	6,657	171	\$1B-\$10B	27,147	247	20,490	76
Connecticut	American Express Bk FSB	UT	243,766	67,767	\$10B-\$50B	250,719	67,809	6,953	42
	JPMorgan Chase & Co.	NY	210,898	18,798	>\$50B	260,234	18,944	49,336	146
	Citigroup Inc.	NY	160,462	26,941	>\$50B	179,812	26,991	19,350	50
	Wells Fargo & Company	CA	110,115	3,694	>\$50B	124,316	3,813	14,201	119
	Bank of America Corporation	NC	107,879	5,803	>\$50B	338,111	6,437	230,232	634
	Webster Financial Corporation	CT	103,625	2,123	\$10B-\$50B	287,987	2,648	184,362	525
	Advanta Bank Corp	UT	87,239	7,903	\$1B-\$10B	87,239	7,903	0	0
	Capital One FSB	VA	81,347	11,780	\$10B-\$50B	81,347	11,780	0	0
	Wachovia Corporation	NC	52,318	973	>\$50B	275,250	1,574	222,932	601
	TD Banknorth NA	ME	45,915	972	>\$50B	263,367	1,538	217,452	566
	Charter One Bank	OH	38,140	1,239	>\$50B	149,445	1,520	111,305	281
	NewAlliance BancShares Inc.	CT	21,857	470	\$1B-\$10B	138,821	810	116,964	340
	GE Capital Financial Inc.	UT	16,996	4,196	\$1B-\$10B	17,496	4,198	500	2
	Sovereign Bank	PA	10,217	211	>\$50B	51,625	335	41,408	124
	Union Savings Bank	CT	8,274	183	\$1B-\$10B	48,941	288	40,667	105
	Washington Mutual Bank	NY	7,882	887	>\$50B	8,145	888	263	1
	Naugatuck Savings Bank	CT	7,443	169	<\$1B	39,490	264	32,047	95
	Fairfield County Bank Corp	CT	6,771	143	\$1B-\$10B	42,626	244	35,855	101
	Liberty Bank	CT	6,644	188	\$1B-\$10B	30,939	260	24,295	72
	Chelsea Groton Savings Bank	CT	6,441	146	<\$1B	28,421	218	21,980	72
	Bank of New York Company	NY	5,991	189	>\$50B	8,716	195	2,725	6
	Rockville Financial MHC Inc	CT	5,948	121	\$1B-\$10B	38,424	224	32,476	103
	Discover Bank	DE	5,405	610	\$10B-\$50B	5,405	610	0	0

4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2006

State	Name of Lending Institution	Physical State	Micro Business Lending (<\$100k)			Small Business Lending (<\$1M)		Small Business Lending (\$100k-<\$1M)	
			SSBL\$ (1,000) (1)	SSBL# (2)	Institution Asset Size (3)	LSBL\$ (1,000) (4)	LSBL# (5)	LSBL(2)\$ (1,000) (6)	LSBL(2)# (7)
Delaware									
	PNC Financial Services Group	PA	57,645	1,547	>\$50B	154,662	1,799	97,017	252
	American Express Bk FSB	UT	34,942	10,302	\$10B-\$50B	35,578	10,307	636	5
	JPMorgan Chase & Co.	NY	34,118	3,556	>\$50B	37,360	3,563	3,242	7
	Wilmington Trust Corporation	DE	22,050	401	\$10B-\$50B	191,922	904	169,872	503
	Wells Fargo & Company	CA	21,059	680	>\$50B	23,433	700	2,374	20
	Citigroup Inc.	NY	19,943	4,069	>\$50B	20,618	4,070	675	1
	Charter One Bank	OH	16,609	402	>\$50B	56,796	533	40,187	131
	Advanta Bank Corp	UT	15,418	1,483	\$1B-\$10B	15,418	1,483	0	0
	Capital One FSB	VA	12,793	2,122	\$10B-\$50B	12,793	2,122	0	0
	Wachovia Corporation	NC	10,182	218	>\$50B	80,309	390	70,127	172
	Wilmington Savings Fund Society	DE	8,694	207	\$1B-\$10B	36,506	316	27,812	109
	Fulton Financial Corporation	PA	6,817	185	\$10B-\$50B	37,328	285	30,511	100
	Mercantile Bankshares Corporation	MD	6,356	178	.	43,926	276	37,570	98
	Bank of America Corporation	NC	5,579	850	>\$50B	12,488	864	6,909	14
District of Columbia									
	American Express Bk FSB	UT	55,246	13,170	\$10B-\$50B	58,388	13,188	3,142	18
	Citigroup Inc.	NY	25,709	3,458	>\$50B	36,840	3,485	11,131	27
	JPMorgan Chase & Co.	NY	21,190	2,184	>\$50B	21,890	2,185	700	1
	PNC Financial Services Group	PA	20,703	569	>\$50B	43,629	623	22,926	54
	Wells Fargo & Company	CA	17,340	533	>\$50B	19,593	551	2,253	18
	Bank of America Corporation	NC	15,412	810	>\$50B	47,280	909	31,868	99
	SunTrust Banks Inc.	GA	14,059	521	>\$50B	56,657	629	42,598	108
	Wachovia Corporation	NC	12,790	268	>\$50B	87,939	439	75,149	171
	BB&T Corporation	NC	9,318	239	>\$50B	66,980	380	57,662	141
	Advanta Bank Corp	UT	6,620	624	\$1B-\$10B	6,620	624	0	0
	Capital One FSB	VA	5,961	1,118	\$10B-\$50B	5,961	1,118	0	0
Florida									
	American Express Bk FSB	UT	1,449,402	358,823	\$10B-\$50B	1,523,275	359,223	73,873	400
	Bank of America Corporation	NC	727,045	40,372	>\$50B	1,849,707	43,562	1,122,662	3,190
	Citigroup Inc.	NY	681,096	126,562	>\$50B	748,058	126,745	66,962	183
	JPMorgan Chase & Co.	NY	672,420	79,031	>\$50B	701,614	79,159	29,194	128
	Wells Fargo & Company	CA	590,632	20,886	>\$50B	694,742	21,561	104,110	675
	Advanta Bank Corp	UT	447,421	43,484	\$1B-\$10B	447,421	43,484	0	0
	SunTrust Banks Inc.	GA	439,650	16,873	>\$50B	1,520,760	19,721	1,081,110	2,848
	Capital One FSB	VA	415,677	76,858	\$10B-\$50B	415,677	76,858	0	0
	Wachovia Corporation	NC	392,715	7,673	>\$50B	2,851,967	13,838	2,459,252	6,165
	Washington Mutual Bank	NY	182,237	12,585	>\$50B	188,338	12,616	6,101	31
	GE Capital Financial Inc.	UT	158,958	41,495	\$1B-\$10B	162,067	41,508	3,109	13

4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2006

State	Name of Lending Institution	Physical State	Micro Business Lending (<\$100k)		Institution Asset Size	Small Business Lending (<\$1M)		Small Business Lending (\$100k-<\$1M)	
			SSBL\$ (1,000) (1)	SSBL# (2)		LSBL\$ (1,000) (4)	LSBL# (5)	LSBL(2)\$ (1,000) (6)	LSBL(2)# (7)
	Compass BancShares Inc.	AL	67,270	1,949	\$10B-\$50B	217,725	2,348	150,455	399
	Colonial BancGroup Inc.	AL	59,841	1,153	\$10B-\$50B	397,403	2,040	337,562	887
	Synovus Financial Corp.	GA	57,134	1,308	\$10B-\$50B	368,545	2,244	311,411	936
	HSBC Bank USA NA	NY	48,763	760	>\$50B	106,563	940	57,800	180
	Riverside Banking Company	FL	46,935	1,423	\$1B-\$10B	192,919	1,883	145,984	460
	BB&T Corporation	NC	45,970	1,491	>\$50B	287,698	2,131	241,728	640
	Mellon Financial Corporation	PA	44,990	1,233	\$10B-\$50B	264,928	1,837	219,938	604
	Regions Financial Corporation	AL	43,171	939	>\$50B	332,075	1,754	288,904	815
	Tampa Banking Company	FL	37,785	849	<\$1B	203,783	1,284	165,998	435
	Total BancShares Corp.	FL	36,351	3,509	\$1B-\$10B	93,531	3,687	57,180	178
	South Financial Group The	SC	36,156	985	\$10B-\$50B	212,361	1,590	176,205	605
	Discover Bank	DE	33,272	3,874	\$10B-\$50B	33,272	3,874	0	0
	Capital City Bank Group Inc	FL	27,719	998	\$1B-\$10B	70,836	1,165	43,117	167
	Fifth Third BanCorp	OH	22,718	387	>\$50B	245,571	941	222,853	554
	Citrus & Chemical BanCorp.	FL	20,772	529	<\$1B	87,560	752	66,788	223
	BankAtlantic	FL	20,437	461	\$1B-\$10B	106,048	709	85,611	248
	Popular Inc.	PR	19,561	350	\$10B-\$50B	110,998	578	91,437	228
	Harbor Federal Savings Bank	FL	15,225	314	.	87,641	553	72,416	239
	Northern Trust Corporation	IL	14,584	234	\$10B-\$50B	116,648	516	102,064	282
	Ocean Bankshares Inc.	FL	14,427	337	\$1B-\$10B	91,812	567	77,385	230
	Peoples First Community Bank	FL	13,633	319	\$1B-\$10B	68,746	507	55,113	188
	Bankunited FSB	FL	12,807	242	\$10B-\$50B	105,334	493	92,527	251
	Seacoast Banking Corporation	FL	12,783	336	\$1B-\$10B	81,843	525	69,060	189
	Whitney Holding Corporation	LA	12,778	317	\$10B-\$50B	96,422	561	83,644	244
	TIB Financial Corp.	FL	10,594	218	\$1B-\$10B	95,909	436	85,315	218
	Stearns Bank	MN	10,356	254	\$1B-\$10B	16,509	275	6,153	21
	Lauritzen Corporation	NE	9,079	1,034	\$10B-\$50B	9,709	1,037	630	3
	Florida Community Banks Inc	FL	9,067	227	<\$1B	61,095	376	52,028	149
	U.S. BanCorp	MN	9,017	977	>\$50B	16,615	996	7,598	19
	Commercebank N.A.	FL	8,854	140	\$1B-\$10B	97,548	329	88,694	189
	Commerce BanCorp Inc.	NJ	8,428	172	\$10B-\$50B	36,204	252	27,776	80
	Ironstone Bank	NC	8,298	248	\$1B-\$10B	63,864	389	55,566	141
	Fidelity Federal Bank & Trust	FL	8,291	141	.	137,495	452	129,204	311
	RBC Centura	NC	7,795	218	\$10B-\$50B	74,126	367	66,331	149
	Huntington BancShares Incorp.	OH	7,476	256	\$10B-\$50B	19,214	283	11,738	27
	Marshall & Ilsley Corporation	WI	6,846	158	>\$50B	78,564	328	71,718	170
	Trustmark Corporation	MS	6,484	148	\$1B-\$10B	41,167	245	34,683	97
	GE Money Bank	UT	6,196	1,939	\$10B-\$50B	6,196	1,939	0	0
	Commercial Bankshares Inc.	FL	6,156	114	.	64,980	258	58,824	144

4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2006

State	Name of Lending Institution	Physical State	Micro Business Lending (<\$100k)		Institution Asset Size	Small Business Lending (<\$1M)		Small Business Lending (\$100k-<\$1M)	
			SSBL\$ (1,000) (1)	SSBL# (2)		LSBL\$ (1,000) (4)	LSBL# (5)	LSBL(2)\$ (1,000) (6)	LSBL(2)# (7)
Georgia	State Farm Bank FSB	IL	5,491	230	\$10B-\$50B	13,140	248	7,649	18
	NetBank	GA	5,358	123	\$1B-\$10B	11,515	157	6,157	34
	American Express Bk FSB	UT	544,715	132,807	\$10B-\$50B	568,464	132,933	23,749	126
	Synovus Financial Corp.	GA	298,185	9,237	\$10B-\$50B	1,582,057	13,069	1,283,872	3,832
	SunTrust Banks Inc.	GA	242,482	8,480	>\$50B	1,162,368	11,030	919,886	2,550
	JPMorgan Chase & Co.	NY	229,248	28,324	>\$50B	234,909	28,351	5,661	27
	Wachovia Corporation	NC	225,799	4,929	>\$50B	1,357,873	7,757	1,132,074	2,828
	Citigroup Inc.	NY	212,121	45,018	>\$50B	213,666	45,027	1,545	9
	Wells Fargo & Company	CA	207,814	7,348	>\$50B	235,546	7,539	27,732	191
	Bank of America Corporation	NC	201,662	13,233	>\$50B	511,634	14,107	309,972	874
	Advanta Bank Corp	UT	162,024	15,734	\$1B-\$10B	162,024	15,734	0	0
	Capital One FSB	VA	125,216	21,759	\$10B-\$50B	125,216	21,759	0	0
	BB&T Corporation	NC	123,538	3,590	>\$50B	809,813	5,481	686,275	1,891
	Regions Financial Corporation	AL	103,849	2,677	>\$50B	617,713	4,184	513,864	1,507
	United Community Banks Inc.	GA	85,425	3,044	\$1B-\$10B	398,689	4,046	313,264	1,002
	Washington Mutual Bank	NY	81,824	4,375	>\$50B	83,206	4,380	1,382	5
	GE Capital Financial Inc.	UT	71,025	20,179	\$1B-\$10B	71,735	20,182	710	3
	Queensborough Company The	GA	32,980	1,254	<\$1B	94,598	1,463	61,618	209
	RBC Centura	NC	29,749	742	\$10B-\$50B	188,925	1,273	159,176	531
	Brand Group Holdings Inc.	GA	18,769	647	<\$1B	97,382	870	78,613	223
	Security Bank Corporation	GA	18,494	465	\$1B-\$10B	121,935	782	103,441	317
	Southeastern Bank Financial	GA	17,990	541	\$1B-\$10B	88,063	781	70,073	240
	PAB Bankshares Inc.	GA	16,206	446	\$1B-\$10B	104,389	683	88,183	237
	WGNB Corp.	GA	14,207	420	<\$1B	62,811	575	48,604	155
	Discover Bank	DE	13,109	1,542	\$10B-\$50B	13,109	1,542	0	0
	Ironstone Bank	NC	12,988	432	\$1B-\$10B	73,623	602	60,635	170
	Capital City Bank Group Inc	FL	12,599	456	\$1B-\$10B	41,120	553	28,521	97
	Fidelity Southern Corporation	GA	12,292	370	\$1B-\$10B	79,333	534	67,041	164
	Stearns Bank	MN	12,085	288	\$1B-\$10B	13,714	295	1,629	7
	First Security Group Inc.	TN	10,450	219	\$1B-\$10B	36,852	304	26,402	85
Colonial BancGroup Inc.	AL	9,999	202	\$10B-\$50B	73,457	371	63,458	169	
Bartow BancShares Inc.	GA	9,931	245	<\$1B	48,549	352	38,618	107	
First Citizens BanCorporation	SC	8,603	279	\$1B-\$10B	36,479	383	27,876	104	
Pinnacle Financial Corporati	GA	8,563	337	<\$1B	37,961	437	29,398	100	
First Horizon National Corp.	TN	8,555	204	\$10B-\$50B	53,510	323	44,955	119	
Henry County BancShares Inc	GA	5,521	183	<\$1B	29,728	246	24,207	63	
Guam	Bank of the West	CA	10,303	368	>\$50B	30,239	426	19,936	58

4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2006

State	Name of Lending Institution	Physical State	Micro Business Lending (<\$100k)		Institution Asset Size	Small Business Lending (<\$1M)		Small Business Lending (\$100k-<\$1M)	
			SSBL\$ (1,000) (1)	SSBL# (2)		LSBL\$ (1,000) (4)	LSBL# (5)	LSBL(2)\$ (1,000) (6)	LSBL(2)# (7)
Hawaii	Bank of Hawaii Corporation	HI	8,709	190	\$10B-\$50B	20,506	226	11,797	36
	American Express Bk FSB	UT	107,658	29,410	\$10B-\$50B	109,523	29,423	1,865	13
	Bank of the West	CA	103,215	3,750	>\$50B	322,491	4,360	219,276	610
	JPMorgan Chase & Co.	NY	93,420	8,705	>\$50B	93,420	8,705	0	0
	Bank of Hawaii Corporation	HI	53,357	1,674	\$10B-\$50B	147,155	1,944	93,798	270
	Wells Fargo & Company	CA	51,779	1,755	>\$50B	59,237	1,812	7,458	57
	Citigroup Inc.	NY	40,446	6,508	>\$50B	41,451	6,512	1,005	4
	Capital One FSB	VA	29,498	4,490	\$10B-\$50B	29,498	4,490	0	0
	Central Pacific Financial Co	HI	29,078	544	\$1B-\$10B	189,558	943	160,480	399
	Advanta Bank Corp	UT	27,788	2,592	\$1B-\$10B	27,788	2,592	0	0
	American Savings Bank	HI	14,527	427	\$1B-\$10B	66,505	568	51,978	141
	Bank of America Corporation	NC	9,364	949	>\$50B	10,165	953	801	4
GE Capital Financial Inc.	UT	9,015	1,518	\$1B-\$10B	9,015	1,518	0	0	
Idaho	Wells Fargo & Company	CA	245,871	10,088	>\$50B	437,834	10,674	191,963	586
	American Express Bk FSB	UT	69,795	19,425	\$10B-\$50B	72,855	19,437	3,060	12
	JPMorgan Chase & Co.	NY	56,798	6,111	>\$50B	58,737	6,116	1,939	5
	U.S. BanCorp	MN	55,163	3,955	>\$50B	238,530	4,447	183,367	492
	Advanta Bank Corp	UT	41,015	3,765	\$1B-\$10B	41,015	3,765	0	0
	Citigroup Inc.	NY	34,021	6,846	>\$50B	35,116	6,848	1,095	2
	Capital One FSB	VA	33,938	5,760	\$10B-\$50B	33,938	5,760	0	0
	Zions BanCorporation	UT	32,348	974	\$10B-\$50B	143,678	1,320	111,330	346
	Cascade BanCorp	OR	23,565	716	\$1B-\$10B	118,035	1,009	94,470	293
	Farmers BanCorporation Inc.	ID	22,415	713	<\$1B	72,193	915	49,778	202
	WTB Financial Corporation	WA	16,018	394	\$1B-\$10B	122,613	678	106,595	284
	Bank of America Corporation	NC	15,512	1,278	>\$50B	35,877	1,327	20,365	49
	KeyCorp	OH	12,840	307	>\$50B	116,580	574	103,740	267
	GE Capital Financial Inc.	UT	8,946	1,844	\$1B-\$10B	9,071	1,845	125	1
	Washington Mutual Bank	NY	8,334	641	>\$50B	8,623	642	289	1
	AmericanWest BanCorporation	WA	8,333	201	\$1B-\$10B	36,773	288	28,440	87
	Banner Corporation	WA	6,226	155	\$1B-\$10B	46,928	271	40,702	116
Illinois	JPMorgan Chase & Co.	NY	819,296	77,955	>\$50B	1,143,930	78,876	324,634	921
	American Express Bk FSB	UT	464,465	123,191	\$10B-\$50B	477,029	123,264	12,564	73
	Citigroup Inc.	NY	443,221	66,619	>\$50B	509,320	66,788	66,099	169
	Wells Fargo & Company	CA	280,636	10,324	>\$50B	337,635	10,611	56,999	287
	Advanta Bank Corp	UT	211,713	20,784	\$1B-\$10B	211,713	20,784	0	0
	Capital One FSB	VA	198,752	30,534	\$10B-\$50B	198,752	30,534	0	0

4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2006

State	Name of Lending Institution	Physical State	Micro Business Lending (<\$100k)		Institution Asset Size	Small Business Lending (<\$1M)		Small Business Lending (\$100k-<\$1M)	
			SSBL\$ (1,000) (1)	SSBL# (2)		LSBL\$ (1,000) (4)	LSBL# (5)	LSBL(2)\$ (1,000) (6)	LSBL(2)# (7)
	LaSalle Bank	IL	109,436	1,911	>\$50B	757,820	3,384	648,384	1,473
	Harris N.A.	IL	107,705	5,474	\$10B-\$50B	793,409	7,445	685,704	1,971
	GE Capital Financial Inc.	UT	94,238	17,738	\$1B-\$10B	94,668	17,740	430	2
	Washington Mutual Bank	NY	80,707	4,717	>\$50B	82,193	4,722	1,486	5
	U.S. BanCorp	MN	79,589	5,042	>\$50B	290,752	5,637	211,163	595
	National City Corporation	OH	75,147	2,649	>\$50B	251,602	3,114	176,455	465
	Charter One Bank	OH	66,562	1,542	>\$50B	144,926	1,727	78,364	185
	First Midwest BanCorp Inc.	IL	66,487	1,558	\$1B-\$10B	500,773	2,745	434,286	1,187
	Bank of America Corporation	NC	64,705	6,866	>\$50B	115,922	6,990	51,217	124
	Wintrust Financial Corporation	IL	47,818	962	\$1B-\$10B	397,168	1,889	349,350	927
	American Chartered BanCorp	IL	44,664	765	\$1B-\$10B	375,901	1,641	331,237	876
	MB Financial Inc	IL	42,172	826	\$1B-\$10B	540,512	2,071	498,340	1,245
	Amcore Financial Inc.	IL	37,745	783	\$1B-\$10B	285,856	1,456	248,111	673
	First Mid-Illinois Bancshares	IL	36,839	1,168	<\$1B	126,547	1,460	89,708	292
	First Banks Inc.	MO	35,309	1,021	\$10B-\$50B	189,704	1,443	154,395	422
	Fifth Third BanCorp	OH	32,306	512	>\$50B	479,068	1,615	446,762	1,103
	Main Street Trust Inc.	IL	27,292	757	\$1B-\$10B	168,948	1,170	141,656	413
	Old Second BanCorp Inc.	IL	25,895	647	\$1B-\$10B	186,953	1,087	161,058	440
	Associated Banc-Corp	WI	25,738	641	\$10B-\$50B	218,644	1,141	192,906	500
	Lauritzen Corporation	NE	23,920	1,159	\$10B-\$50B	97,308	1,363	73,388	204
	Discover Bank	DE	23,683	2,695	\$10B-\$50B	23,683	2,695	0	0
	Princeton National BanCorp	IL	23,121	726	\$1B-\$10B	124,145	1,022	101,024	296
	Midwest Banc Holdings Inc.	IL	17,591	358	\$1B-\$10B	160,983	745	143,392	387
	First Busey Corporation	IL	17,421	455	\$1B-\$10B	97,382	725	79,961	270
	Heartland BanCorp Inc.	IL	17,220	555	<\$1B	76,100	752	58,880	197
	Standard BancShares Inc.	IL	16,512	318	\$1B-\$10B	153,354	689	136,842	371
	Regions Financial Corporation	AL	16,364	437	>\$50B	103,942	679	87,578	242
	West Suburban BanCorp Inc.	IL	15,707	320	\$1B-\$10B	101,182	560	85,475	240
	First American Bank Corporation	IL	15,669	388	\$1B-\$10B	159,572	732	143,903	344
	Morton Community Bank	IL	15,330	435	\$1B-\$10B	75,353	599	60,023	164
	Banc Ed Corp. The	IL	15,042	370	\$1B-\$10B	94,721	611	79,679	241
	Commerce BancShares Inc.	MO	13,901	384	\$10B-\$50B	94,742	605	80,841	221
	Old National BanCorp	IN	12,918	374	\$1B-\$10B	56,700	509	43,782	135
	Home State BanCorp Inc.	IL	12,826	371	<\$1B	90,144	572	77,318	201
	CBX Corporation	IL	12,068	293	<\$1B	48,301	414	36,233	121
	Popular Inc.	PR	10,969	315	\$10B-\$50B	81,092	497	70,123	182
	Peotone BanCorp Inc.	IL	10,733	227	\$1B-\$10B	67,629	403	56,896	176
	PrivateBancorp Inc.	IL	9,996	181	\$1B-\$10B	128,063	487	118,067	306
	FBOP Corporation	IL	9,819	169	\$10B-\$50B	114,050	448	104,231	279

4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2006

State	Name of Lending Institution	Physical State	Micro Business Lending (<\$100k)		Institution Asset Size	Small Business Lending (<\$1M)		Small Business Lending (\$100k-<\$1M)	
			SSBL\$ (1,000) (1)	SSBL# (2)		LSBL\$ (1,000) (4)	LSBL# (5)	LSBL(2)\$ (1,000) (6)	LSBL(2)# (7)
	Northern Trust Corporation	IL	9,636	195	\$10B-\$50B	98,184	407	88,548	212
	Mid America Bank FSB	IL	9,343	196	\$10B-\$50B	83,199	377	73,856	181
	United Community BanCorp	IL	9,185	275	<\$1B	36,992	367	27,807	92
	Marquette National Corporation	IL	8,565	159	\$1B-\$10B	62,634	307	54,069	148
	Stillman BancCorp Inc.	IL	8,428	239	<\$1B	48,551	362	40,123	123
	Taylor Capital Group Inc.	IL	8,328	141	\$1B-\$10B	132,184	436	123,856	295
	Centrue Financial Corporation	IL	8,225	235	\$1B-\$10B	36,801	323	28,576	88
	BankFinancial FSB	IL	7,215	136	\$1B-\$10B	79,187	318	71,972	182
	First Financial Corporation	IN	7,158	240	\$1B-\$10B	19,402	279	12,244	39
	Palos BancShares Inc.	IL	5,768	119	<\$1B	57,661	269	51,893	150
	Cummins-American Corp.	IL	5,357	100	<\$1B	30,714	172	25,357	72
	State Farm Bank FSB	IL	5,173	231	\$10B-\$50B	8,282	242	3,109	11
Indiana	JPMorgan Chase & Co.	NY	273,955	26,592	>\$50B	451,079	27,111	177,124	519
	Wells Fargo & Company	CA	187,488	7,041	>\$50B	276,665	7,334	89,177	293
	American Express Bk FSB	UT	118,959	34,207	\$10B-\$50B	123,335	34,231	4,376	24
	Citigroup Inc.	NY	101,106	19,126	>\$50B	101,331	19,127	225	1
	Advanta Bank Corp	UT	98,875	9,793	\$1B-\$10B	98,875	9,793	0	0
	Capital One FSB	VA	85,195	12,805	\$10B-\$50B	85,195	12,805	0	0
	Old National BanCorp	IN	82,829	2,132	\$1B-\$10B	399,794	3,066	316,965	934
	National City Corporation	OH	76,146	2,813	>\$50B	337,351	3,546	261,205	733
	Fifth Third BanCorp	OH	61,345	1,121	>\$50B	550,087	2,365	488,742	1,244
	GE Capital Financial Inc.	UT	50,632	13,220	\$1B-\$10B	50,775	13,221	143	1
	Lakeland Financial Corporation	IN	39,239	841	\$1B-\$10B	271,834	1,513	232,595	672
	1st Source Corporation	IN	37,733	869	\$1B-\$10B	176,703	1,340	138,970	471
	Star Financial Group Inc.	IN	32,238	839	\$1B-\$10B	190,127	1,307	157,889	468
	First Financial Corporation	IN	25,124	709	\$1B-\$10B	99,792	929	74,668	220
	Bank of America Corporation	NC	24,664	3,511	>\$50B	28,351	3,520	3,687	9
	Huntington BancShares Incorp.	OH	24,609	725	\$10B-\$50B	78,826	860	54,217	135
	Charter One Bank	OH	20,664	579	>\$50B	33,189	624	12,525	45
	Irwin Financial Corporation	IN	17,416	324	\$1B-\$10B	192,401	818	174,985	494
	Regions Financial Corporation	AL	15,238	399	>\$50B	98,793	626	83,555	227
	First Financial BanCorp	OH	14,885	407	\$1B-\$10B	77,881	591	62,996	184
	KeyCorp	OH	13,926	341	>\$50B	111,004	603	97,078	262
	First BancShares Inc.	IN	11,834	272	\$1B-\$10B	58,713	436	46,879	164
	PNC Financial Services Group	PA	11,087	295	>\$50B	25,830	343	14,743	48
	U.S. BanCorp	MN	10,816	1,003	>\$50B	32,775	1,059	21,959	56
	Harris N.A.	IL	10,494	250	\$10B-\$50B	69,195	431	58,701	181
	Integra Bank Corporation	IN	9,991	301	\$1B-\$10B	33,513	378	23,522	77

4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2006

State	Name of Lending Institution	Physical State	Micro Business Lending (<\$100k)		Institution Asset Size	Small Business Lending (<\$1M)		Small Business Lending (\$100k-<\$1M)	
			SSBL\$ (1,000) (1)	SSBL# (2)		LSBL\$ (1,000) (4)	LSBL# (5)	LSBL(2)\$ (1,000) (6)	LSBL(2)# (7)
Iowa	Discover Bank	DE	9,023	1,035	\$10B-\$50B	9,023	1,035	0	0
	Horizon BanCorp	IN	7,965	252	\$1B-\$10B	51,783	381	43,818	129
	Hasten BancShares	IN	7,812	184	.	41,381	293	33,569	109
	First Mutual of Richmond	IN	7,404	153	<\$1B	55,359	296	47,955	143
	First Indiana Corporation	IN	7,192	154	\$1B-\$10B	77,186	333	69,994	179
	FINA BanCorp Inc.	IN	7,137	216	.	32,827	292	25,690	76
	Home Federal BanCorp	IN	6,806	179	<\$1B	49,776	305	42,970	126
	Union Federal Bank Of Indian	IN	6,081	145	.	31,930	234	25,849	89
	First Midwest BanCorp Inc.	IL	5,392	101	\$1B-\$10B	39,257	186	33,865	85
	Mutual Federal Savings Bank	IN	5,139	126	<\$1B	22,214	186	17,075	60
Iowa	Wells Fargo & Company	CA	227,068	8,832	>\$50B	474,354	9,527	247,286	695
	JPMorgan Chase & Co.	NY	96,550	11,697	>\$50B	100,445	11,705	3,895	8
	U.S. BanCorp	MN	80,326	4,030	>\$50B	350,086	4,792	269,760	762
	Citigroup Inc.	NY	64,059	11,028	>\$50B	64,859	11,029	800	1
	Advanta Bank Corp	UT	61,321	5,530	\$1B-\$10B	61,321	5,530	0	0
	Hills BanCorporation	IA	48,940	1,608	\$1B-\$10B	167,907	2,013	118,967	405
	American Express Bk FSB	UT	45,456	12,404	\$10B-\$50B	46,331	12,407	875	3
	Capital One FSB	VA	44,980	6,963	\$10B-\$50B	44,980	6,963	0	0
	West BanCorporation Inc.	IA	33,018	822	\$1B-\$10B	187,056	1,241	154,038	419
	Neighbor Insurance Agency	IA	32,218	1,753	<\$1B	78,633	1,907	46,415	154
	Stark Bank Group LTD.	IA	29,402	707	\$1B-\$10B	191,015	1,151	161,613	444
	GE Capital Financial Inc.	UT	21,595	4,138	\$1B-\$10B	22,568	4,140	973	2
	First Citizens Financial Corp	IA	21,428	904	<\$1B	46,915	996	25,487	92
	Bank of America Corporation	NC	15,381	1,841	>\$50B	31,740	1,890	16,359	49
	Bank of the West	CA	12,120	362	>\$50B	47,336	466	35,216	104
	Discover Bank	DE	7,623	895	\$10B-\$50B	7,623	895	0	0
	BTC Financial Corporation	IA	7,380	142	\$1B-\$10B	92,085	329	84,705	187
American National Corporation	NE	6,885	219	\$1B-\$10B	22,819	276	15,934	57	
Regions Financial Corporation	AL	5,306	139	>\$50B	45,234	243	39,928	104	
Kansas	JPMorgan Chase & Co.	NY	94,190	11,137	>\$50B	95,190	11,138	1,000	1
	American Express Bk FSB	UT	70,912	19,539	\$10B-\$50B	73,637	19,557	2,725	18
	Citigroup Inc.	NY	63,397	11,461	>\$50B	63,707	11,463	310	2
	Wells Fargo & Company	CA	57,624	2,121	>\$50B	62,485	2,159	4,861	38
	Advanta Bank Corp	UT	57,371	5,379	\$1B-\$10B	57,371	5,379	0	0
	Capital One FSB	VA	47,701	6,984	\$10B-\$50B	47,701	6,984	0	0
	Commerce BancShares Inc.	MO	42,242	1,412	\$10B-\$50B	180,747	1,796	138,505	384
	INTRUST Financial Corporation	KS	35,286	1,275	\$1B-\$10B	235,174	1,808	199,888	533

4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2006

State	Name of Lending Institution	Physical State	Micro Business Lending (<\$100k)		Institution Asset Size	Small Business Lending (<\$1M)		Small Business Lending (\$100k-<\$1M)	
			SSBL\$ (1,000) (1)	SSBL# (2)		LSBL\$ (1,000) (4)	LSBL# (5)	LSBL(2)\$ (1,000) (6)	LSBL(2)# (7)
	Bank of America Corporation	NC	34,222	2,511	>\$50B	105,522	2,703	71,300	192
	Commerce Bank & Trust	KS	25,503	1,115	\$1B-\$10B	118,371	1,427	92,868	312
	GE Capital Financial Inc.	UT	22,246	5,187	\$1B-\$10B	23,846	5,190	1,600	3
	UMB Financial Corporation	MO	21,241	859	\$1B-\$10B	138,666	1,159	117,425	300
	U.S. BanCorp	MN	20,841	1,469	>\$50B	123,872	1,726	103,031	257
	Central of Kansas Inc.	KS	18,742	647	<\$1B	64,851	815	46,109	168
	Sunflower Banks Inc.	KS	17,703	493	\$1B-\$10B	102,123	745	84,420	252
	Emprise Financial Corporation	KS	17,422	839	\$1B-\$10B	92,251	1,049	74,829	210
	Manhattan Banking Corporation	KS	15,005	525	<\$1B	68,604	686	53,599	161
	Marshall & Ilsley Corporation	WI	10,477	243	>\$50B	91,686	435	81,209	192
	Lauritzen Corporation	NE	8,662	452	\$10B-\$50B	40,834	541	32,172	89
	Discover Bank	DE	7,241	860	\$10B-\$50B	7,241	860	0	0
	First National Bank	KS	6,439	268	<\$1B	20,060	305	13,621	37
	Farmers Enterprises Inc.	KS	6,343	288	<\$1B	14,531	314	8,188	26
	International Brotherhood of Bank of the West	KS	5,956	187	<\$1B	31,216	267	25,260	80
	Bank of the West	CA	5,118	130	>\$50B	23,256	182	18,138	52
Kentucky	JPMorgan Chase & Co.	NY	139,614	15,391	>\$50B	216,043	15,596	76,429	205
	American Express Bk FSB	UT	98,421	25,051	\$10B-\$50B	101,837	25,071	3,416	20
	PNC Financial Services Group	PA	71,232	1,871	>\$50B	193,138	2,211	121,906	340
	Wells Fargo & Company	CA	63,261	2,211	>\$50B	68,919	2,256	5,658	45
	Citigroup Inc.	NY	57,911	11,738	>\$50B	58,634	11,742	723	4
	U.S. BanCorp	MN	57,060	3,560	>\$50B	202,766	3,972	145,706	412
	Advanta Bank Corp	UT	53,860	5,426	\$1B-\$10B	53,860	5,426	0	0
	BB&T Corporation	NC	51,340	1,615	>\$50B	291,261	2,285	239,921	670
	National City Corporation	OH	49,134	1,912	>\$50B	260,306	2,455	211,172	543
	Capital One FSB	VA	46,317	7,600	\$10B-\$50B	46,317	7,600	0	0
	GE Capital Financial Inc.	UT	43,123	11,550	\$1B-\$10B	43,598	11,552	475	2
	Community Trust BanCorp Inc	KY	35,891	1,034	\$1B-\$10B	122,521	1,370	86,630	336
	Fifth Third BanCorp	OH	35,885	634	>\$50B	359,963	1,444	324,078	810
	Whitaker Bank Corporation of	KY	31,339	1,492	\$1B-\$10B	106,576	1,740	75,237	248
	Central BancShares Inc.	KY	28,417	772	\$1B-\$10B	150,600	1,175	122,183	403
	Traditional BanCorporation	KY	18,933	724	<\$1B	84,050	933	65,117	209
	S. Y. BanCorp Inc.	KY	18,161	436	\$1B-\$10B	119,424	749	101,263	313
	Old National BanCorp	IN	17,940	482	\$1B-\$10B	83,185	684	65,245	202
	Huntington BancShares Incorp.	OH	14,485	490	\$10B-\$50B	36,338	547	21,853	57
	Edmonton BancShares Inc.	KY	14,362	692	<\$1B	29,496	757	15,134	65
	Lea M. McMullan Trust	KY	13,324	332	<\$1B	79,812	599	66,488	267
	Bank of America Corporation	NC	12,118	1,705	>\$50B	15,028	1,713	2,910	8

4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2006

State	Name of Lending Institution	Physical State	Micro Business Lending (<\$100k)			Small Business Lending (<\$1M)		Small Business Lending (\$100k-<\$1M)	
			SSBL\$ (1,000) (1)	SSBL# (2)	Institution Asset Size (3)	LSBL\$ (1,000) (4)	LSBL# (5)	LSBL(2)\$ (1,000) (6)	LSBL(2)# (7)
Louisiana	Republic BanCorp Inc.	KY	11,587	239	\$1B-\$10B	89,392	467	77,805	228
	Bank of Kentucky Financial C	KY	8,725	223	\$1B-\$10B	58,649	387	49,924	164
	Integra Bank Corporation	IN	8,064	289	\$1B-\$10B	28,051	356	19,987	67
	Cumberland Valley Financial	KY	5,962	165	<\$1B	19,562	205	13,600	40
	Commonwealth BancShares Inc	KY	5,072	161	<\$1B	30,403	233	25,331	72
Louisiana	JPMorgan Chase & Co.	NY	256,216	22,810	>\$50B	451,030	23,373	194,814	563
	American Express Bk FSB	UT	132,061	39,937	\$10B-\$50B	133,736	39,949	1,675	12
	Capital One Financial Corporation	VA	117,892	3,201	>\$50B	602,630	4,655	484,738	1,454
	Whitney Holding Corporation	LA	117,052	2,640	\$10B-\$50B	773,604	4,504	656,552	1,864
	Citigroup Inc.	NY	76,911	15,888	>\$50B	77,160	15,889	249	1
	Wells Fargo & Company	CA	66,882	2,228	>\$50B	72,737	2,270	5,855	42
	Regions Financial Corp.	AL	63,659	1,566	>\$50B	359,680	2,411	296,021	845
	Advanta Bank Corp	UT	53,426	4,948	\$1B-\$10B	53,426	4,948	0	0
	Capital One FSB	VA	50,332	9,245	\$10B-\$50B	50,332	9,245	0	0
	Hancock Holding Company	MS	43,076	964	\$1B-\$10B	324,706	2,067	281,630	1,103
	GE Capital Financial Inc.	UT	42,896	10,515	\$1B-\$10B	43,801	10,520	905	5
	IberiaBank Corporation	LA	42,460	1,081	\$1B-\$10B	265,619	1,698	223,159	617
	Midsouth BanCorp Inc.	LA	32,007	964	<\$1B	126,536	1,249	94,529	285
	Red River BancShares Inc.	LA	26,190	707	<\$1B	106,904	977	80,714	270
	Sabine BancShares Inc.	LA	21,909	673	<\$1B	96,986	914	75,077	241
	BancorpSouth Inc.	MS	20,589	581	\$10B-\$50B	94,023	832	73,434	251
	Bank of America Corporation	NC	19,733	2,530	>\$50B	23,869	2,541	4,136	11
	FirsTrust Corporation	LA	19,344	404	<\$1B	140,812	785	121,468	381
	Jeff Davis BancShares Inc.	LA	15,985	655	<\$1B	47,436	757	31,451	102
	Parish National Corporation	LA	11,004	294	<\$1B	52,300	415	41,296	121
Teche Federal Bank	LA	5,829	148	<\$1B	38,902	261	33,073	113	
Discover Bank	DE	5,107	592	\$10B-\$50B	5,107	592	0	0	
Maine	TD Banknorth NA	ME	93,414	2,352	>\$50B	388,652	3,236	295,238	884
	JPMorgan Chase & Co.	NY	43,325	4,995	>\$50B	43,525	4,996	200	1
	Citigroup Inc.	NY	40,599	8,084	>\$50B	40,599	8,084	0	0
	American Express Bk FSB	UT	40,580	11,811	\$10B-\$50B	41,023	11,813	443	2
	Camden National Corporation	ME	40,003	1,047	\$1B-\$10B	159,639	1,488	119,636	441
	Wells Fargo & Company	CA	36,485	1,319	>\$50B	40,604	1,354	4,119	35
	Bangor Savings Bank	ME	34,894	1,186	.	136,395	1,467	101,501	281
	Capital One FSB	VA	29,349	4,267	\$10B-\$50B	29,349	4,267	0	0
	Advanta Bank Corp	UT	29,104	2,879	\$1B-\$10B	29,104	2,879	0	0
	Bank of America Corporation	NC	24,288	1,850	>\$50B	57,805	1,949	33,517	99

4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2006

State	Name of Lending Institution	Physical State	Micro Business Lending (<\$100k)		Institution Asset Size	Small Business Lending (<\$1M)		Small Business Lending (\$100k-<\$1M)	
			SSBL\$ (1,000) (1)	SSBL# (2)		LSBL\$ (1,000) (4)	LSBL# (5)	LSBL(2)\$ (1,000) (6)	LSBL(2)# (7)
	First National Lincoln Corporation	ME	20,367	675	\$1B-\$10B	80,446	885	60,079	210
	GE Capital Financial Inc.	UT	18,058	2,714	\$1B-\$10B	18,058	2,714	0	0
	KeyCorp	OH	17,643	404	>\$50B	103,978	647	86,335	243
	Norway BanCorp MHC	ME	13,069	299	<\$1B	66,084	469	53,015	170
	Kennebunk Savings Bank	ME	12,866	280	<\$1B	62,821	450	49,955	170
	Gorham BanCorp MHC	ME	8,717	207	<\$1B	43,616	310	34,899	103
	Northeast BanCorp	ME	7,737	200	<\$1B	40,595	313	32,858	113
	Bar Harbor Bankshares	ME	7,392	195	<\$1B	25,629	267	18,237	72
	Sanford Institution for Savings	ME	6,034	155	<\$1B	30,609	233	24,575	78
	Maryland	American Express Bk FSB	UT	297,764	82,133	\$10B-\$50B	310,244	82,199	12,480
JPMorgan Chase & Co.		NY	242,944	26,554	>\$50B	246,101	26,570	3,157	16
Citigroup Inc.		NY	167,967	31,211	>\$50B	186,282	31,265	18,315	54
Wells Fargo & Company		CA	160,433	5,157	>\$50B	180,233	5,322	19,800	165
Bank of America Corporation		NC	137,725	8,648	>\$50B	420,408	9,456	282,683	808
Mercantile Bankshares Corp.		MD	123,909	3,103	.	801,437	4,911	677,528	1,808
Advanta Bank Corp		UT	109,275	10,100	\$1B-\$10B	109,275	10,100	0	0
SunTrust Banks Inc.		GA	100,993	3,792	>\$50B	283,089	4,271	182,096	479
Capital One FSB		VA	95,338	14,851	\$10B-\$50B	95,338	14,851	0	0
Manufacturers & Traders Trust		NY	74,665	1,562	>\$50B	450,878	2,551	376,213	989
Wachovia Corporation		NC	74,251	1,526	>\$50B	373,832	2,328	299,581	802
BB&T Corporation		NC	64,790	1,962	>\$50B	398,611	2,873	333,821	911
Susquehanna BancShares Inc.		PA	32,335	717	\$1B-\$10B	180,246	1,135	147,911	418
GE Capital Financial Inc.		UT	24,851	7,771	\$1B-\$10B	25,001	7,772	150	1
Sandy Spring BanCorp Inc.		MD	20,327	458	\$1B-\$10B	168,919	869	148,592	411
PNC Financial Services Group		PA	19,810	528	>\$50B	50,290	617	30,480	89
Fulton Financial Corporation		PA	9,953	215	\$10B-\$50B	91,834	442	81,881	227
HSB BanCorp Inc.		MD	9,804	219	<\$1B	44,135	327	34,331	108
Discover Bank		DE	9,800	1,118	\$10B-\$50B	9,800	1,118	0	0
First United Corporation		MD	9,085	233	\$1B-\$10B	46,299	336	37,214	103
Washington Mutual Bank	NY	7,404	1,187	>\$50B	7,404	1,187	0	0	
Provident Bankshares Corp.	MD	7,240	144	.	133,929	413	126,689	269	
Chevy Chase Bank FSB	MD	6,339	113	\$10B-\$50B	36,951	202	30,612	89	
Tri-County Financial Corp.	MD	5,808	134	<\$1B	32,947	207	27,139	73	
Massachusetts	American Express Bk FSB	UT	407,172	112,157	\$10B-\$50B	422,611	112,239	15,439	82
	JPMorgan Chase & Co.	NY	321,964	32,103	>\$50B	330,847	32,132	8,883	29
	Citigroup Inc.	NY	268,985	45,131	>\$50B	269,288	45,133	303	2
	Wells Fargo & Company	CA	215,444	7,259	>\$50B	238,118	7,436	22,674	177

4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2006

State	Name of Lending Institution	Physical State	Micro Business Lending (<\$100k)		Institution Asset Size	Small Business Lending (<\$1M)		Small Business Lending (\$100k-<\$1M)	
			SSBL\$ (1,000) (1)	SSBL# (2)		LSBL\$ (1,000) (4)	LSBL# (5)	LSBL(2)\$ (1,000) (6)	LSBL(2)# (7)
	Bank of America Corporation	NC	171,354	10,222	>\$50B	469,412	11,000	298,058	778
	Advanta Bank Corp	UT	153,717	13,769	\$1B-\$10B	153,717	13,769	0	0
	Capital One FSB	VA	148,469	19,538	\$10B-\$50B	148,469	19,538	0	0
	Charter One Bank	OH	146,783	4,951	>\$50B	655,246	6,135	508,463	1,184
	TD Banknorth NA	ME	132,036	3,079	>\$50B	670,673	4,606	538,637	1,527
	Sovereign Bank	PA	96,930	2,335	>\$50B	355,991	3,030	259,061	695
	Eastern Bank Corporation	MA	44,405	1,310	\$1B-\$10B	334,364	2,076	289,959	766
	Independent Bank Corp.	MA	36,230	1,037	\$1B-\$10B	158,627	1,399	122,397	362
	GE Capital Financial Inc.	UT	19,345	5,249	\$1B-\$10B	19,837	5,253	492	4
	Century BanCorp Inc.	MA	16,986	372	\$1B-\$10B	74,425	526	57,439	154
	Middlesex Savings Bank	MA	16,336	393	\$1B-\$10B	129,601	699	113,265	306
	South Shore BanCorp MHC	MA	15,243	258	<\$1B	37,661	339	22,418	81
	Cape Cod Five Cents Savings	MA	13,432	414	\$1B-\$10B	69,094	578	55,662	164
	Webster Financial Corporation	CT	12,701	236	\$10B-\$50B	45,272	324	32,571	88
	Discover Bank	DE	10,803	1,184	\$10B-\$50B	10,803	1,184	0	0
	Beacon BanCorp	MA	10,743	210	\$1B-\$10B	59,046	358	48,303	148
	Salem Five BanCorp	MA	10,453	197	\$1B-\$10B	113,867	465	103,414	268
	Washington Mutual Bank	NY	9,346	1,391	>\$50B	9,346	1,391	0	0
	Berkshire Bank	MA	8,420	244	\$1B-\$10B	32,869	328	24,449	84
	Boston Private Financial Hol	MA	6,619	108	\$1B-\$10B	89,985	290	83,366	182
	Country Bank For Savings	MA	5,570	169	\$1B-\$10B	20,437	227	14,867	58
	Westbank Corporation	MA	5,468	154	.	29,134	220	23,666	66
	Northern BanCorp Inc.	MA	5,432	125	<\$1B	31,475	200	26,043	75
	Florence BanCorp MHC	MA	5,329	128	<\$1B	19,776	179	14,447	51
	Easthampton Savings Bank	MA	5,150	172	<\$1B	13,551	200	8,401	28
	Danvers BanCorp Inc.	MA	5,019	102	\$1B-\$10B	44,968	207	39,949	105
Michigan	JPMorgan Chase & Co.	NY	491,020	46,954	>\$50B	868,900	47,953	377,880	999
	Wells Fargo & Company	CA	274,130	9,817	>\$50B	339,209	10,110	65,079	293
	American Express Bk FSB	UT	272,039	77,555	\$10B-\$50B	279,533	77,598	7,494	43
	Citigroup Inc.	NY	227,467	44,483	>\$50B	227,776	44,485	309	2
	Advanta Bank Corp	UT	202,336	20,021	\$1B-\$10B	202,336	20,021	0	0
	Fifth Third BanCorp	OH	184,499	3,377	>\$50B	1,640,232	7,302	1,455,733	3,925
	Capital One FSB	VA	180,397	26,368	\$10B-\$50B	180,397	26,368	0	0
	LaSalle Bank	IL	159,908	2,967	>\$50B	910,264	4,823	750,356	1,856
	Comerica Incorporated	MI	156,373	2,706	>\$50B	1,934,701	6,950	1,778,328	4,244
	National City Corporation	OH	121,631	4,734	>\$50B	513,781	5,841	392,150	1,107
	Huntington BancShares Incorp.	OH	119,320	3,385	\$10B-\$50B	329,710	3,916	210,390	531
	GE Capital Financial Inc.	UT	96,885	18,970	\$1B-\$10B	100,181	18,983	3,296	13

4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2006

State	Name of Lending Institution	Physical State	Micro Business Lending (<\$100k)		Institution Asset Size	Small Business Lending (<\$1M)		Small Business Lending (\$100k-<\$1M)	
			SSBL\$ (1,000) (1)	SSBL# (2)		LSBL\$ (1,000) (4)	LSBL# (5)	LSBL(2)\$ (1,000) (6)	LSBL(2)# (7)
	Macatawa Bank Corporation	MI	85,356	1,918	\$1B-\$10B	441,518	3,003	356,162	1,085
	Charter One Bank	OH	75,734	1,732	>\$50B	129,104	1,855	53,370	123
	Citizens Banking Corporation	MI	74,102	1,542	\$10B-\$50B	732,669	3,232	658,567	1,690
	Chemical Financial Corporation	MI	64,566	1,914	\$1B-\$10B	270,541	2,638	205,975	724
	Mercantile Bank Corporation	MI	51,181	987	\$1B-\$10B	433,757	2,011	382,576	1,024
	Independent Bank Corporation	MI	49,785	1,091	\$1B-\$10B	254,694	1,729	204,909	638
	U.S. BanCorp	MN	49,378	5,035	>\$50B	54,524	5,051	5,146	16
	Bank of America Corporation	NC	41,364	5,512	>\$50B	48,423	5,526	7,059	14
	MBT Financial Corp.	MI	25,636	598	\$1B-\$10B	107,265	869	81,629	271
	FNBH BanCorp Inc.	MI	14,198	345	<\$1B	75,075	534	60,877	189
	Discover Bank	DE	13,530	1,544	\$10B-\$50B	13,530	1,544	0	0
	Irwin Financial Corporation	IN	13,078	230	\$1B-\$10B	98,727	498	85,649	268
	Citizens First Bank	MI	11,941	288	\$1B-\$10B	81,287	489	69,346	201
	Fentura Financial Inc.	MI	11,233	259	<\$1B	57,541	409	46,308	150
	Washington Mutual Bank	NY	10,389	1,898	>\$50B	10,389	1,898	0	0
	Dearborn BanCorp Inc.	MI	10,244	167	\$1B-\$10B	108,895	422	98,651	255
	O.A.K. Financial Corporation	MI	9,994	207	<\$1B	52,214	353	42,220	146
	KeyCorp	OH	9,354	238	>\$50B	48,897	354	39,543	116
	Mackinac Financial Corporation	MI	8,388	193	<\$1B	66,058	344	57,670	151
	Arbor BanCorp Inc.	MI	8,188	166	<\$1B	74,013	330	65,825	164
	Oxford Bank Corporation	MI	7,804	199	<\$1B	44,339	302	36,535	103
	First Place Bank	OH	7,119	132	\$1B-\$10B	57,050	262	49,931	130
	River Valley BanCorporation	WI	6,472	178	<\$1B	27,075	252	20,603	74
	HSBC Bank USA Na	NY	5,806	199	>\$50B	6,948	205	1,142	6
	United BanCorp Inc.	MI	5,592	128	<\$1B	31,281	218	25,689	90
	Sturgis BanCorp Inc.	MI	5,281	131	<\$1B	21,654	190	16,373	59
	1st Source Corporation	IN	5,221	118	\$1B-\$10B	21,550	179	16,329	61
Minnesota	Wells Fargo & Company	CA	888,685	37,060	>\$50B	1,476,281	38,831	587,596	1,771
	JPMorgan Chase & Co.	NY	189,639	21,632	>\$50B	193,135	21,647	3,496	15
	U.S. BanCorp	MN	173,488	14,409	>\$50B	646,862	15,542	473,374	1,133
	Advanta Bank Corp	UT	116,206	10,679	\$1B-\$10B	116,206	10,679	0	0
	American Express Bk FSB	UT	113,959	28,627	\$10B-\$50B	117,345	28,648	3,386	21
	Citigroup Inc.	NY	107,195	19,136	>\$50B	107,335	19,137	140	1
	Capital One FSB	VA	94,992	14,083	\$10B-\$50B	94,992	14,083	0	0
	Otto Bremer Foundation	MN	74,453	1,707	\$1B-\$10B	577,585	3,062	503,132	1,355
	GE Capital Financial Inc.	UT	33,734	5,194	\$1B-\$10B	34,514	5,200	780	6
	Marshall & Ilsley Corporatio	WI	28,049	581	>\$50B	334,338	1,287	306,289	706
	Associated Banc-Corp	WI	27,362	679	\$10B-\$50B	239,198	1,223	211,836	544

4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2006

State	Name of Lending Institution	Physical State	Micro Business Lending (<\$100k)			Small Business Lending (<\$1M)		Small Business Lending (\$100k-<\$1M)		
			SSBL\$ (1,000) (1)	SSBL# (2)	Institution Asset Size (3)	LSBL\$ (1,000) (4)	LSBL# (5)	LSBL(2)\$ (1,000) (6)	LSBL(2)# (7)	
Mississippi	Bank of America Corporation	NC	21,306	2,976	>\$50B	24,321	2,984	3,015	8	
	Voyager Financial Services C	MN	17,589	346	<\$1B	101,200	583	83,611	237	
	Bank of the West	CA	16,613	453	>\$50B	60,634	575	44,021	122	
	First National Bank	MN	14,766	502	<\$1B	42,485	590	27,719	88	
	Stearns Bank	MN	11,849	345	\$1B-\$10B	44,042	461	32,193	116	
	State Bankshares Inc.	ND	11,597	363	\$1B-\$10B	68,277	527	56,680	164	
	Discover Bank	DE	10,896	1,251	\$10B-\$50B	10,896	1,251	0	0	
	Home Federal Savings Bank	MN	10,290	190	\$1B-\$10B	78,069	374	67,779	184	
	Washington Mutual Bank	NY	5,310	920	>\$50B	5,310	920	0	0	
	Trustmark Corporation	MS	122,994	3,723	\$1B-\$10B	440,812	4,673	317,818	950	
	BancorpSouth Inc.	MS	82,333	3,010	\$10B-\$50B	298,145	3,749	215,812	739	
	Bancplus Corporation	MS	61,744	2,489	\$1B-\$10B	190,189	2,931	128,445	442	
	American Express Bk FSB	UT	60,793	19,100	\$10B-\$50B	61,925	19,108	1,132	8	
	JPMorgan Chase & Co.	NY	55,364	6,907	>\$50B	59,315	6,914	3,951	7	
	First M & F Corporation	MS	46,696	1,960	\$1B-\$10B	122,599	2,213	75,903	253	
	Renasant Corporation	MS	41,045	1,313	\$1B-\$10B	165,399	1,727	124,354	414	
	Hancock Holding Company	MS	34,639	902	\$1B-\$10B	187,209	1,481	152,570	579	
	Wells Fargo & Company	CA	34,539	1,144	>\$50B	36,774	1,164	2,235	20	
	Citigroup Inc.	NY	32,012	6,668	>\$50B	32,707	6,670	695	2	
	Cadence Financial Corporation	MS	31,807	1,628	\$1B-\$10B	84,379	1,810	52,572	182	
	Advanta Bank Corp	UT	27,879	2,674	\$1B-\$10B	27,879	2,674	0	0	
	Capital One FSB	VA	23,581	4,508	\$10B-\$50B	23,581	4,508	0	0	
	Regions Financial Corporation	AL	21,065	574	>\$50B	120,933	837	99,868	263	
	GE Capital Financial Inc.	UT	18,685	5,377	\$1B-\$10B	19,555	5,382	870	5	
	Citizens National Banc Corp.	MS	18,553	671	\$1B-\$10B	75,380	852	56,827	181	
	Wachovia Corporation	NC	12,932	291	>\$50B	100,051	527	87,119	236	
	Bank of America Corporation	NC	12,394	1,602	>\$50B	15,025	1,608	2,631	6	
	Citizens Corporation	MS	7,696	299	<\$1B	34,610	379	26,914	80	
	First Horizon National Corporation	TN	5,586	138	\$10B-\$50B	51,474	240	45,888	102	
	Missouri	JPMorgan Chase & Co.	NY	199,794	23,005	>\$50B	204,501	23,023	4,707	18
		Citigroup Inc.	NY	157,283	26,839	>\$50B	157,984	26,843	701	4
		American Express Bk FSB	UT	143,820	40,203	\$10B-\$50B	150,475	40,236	6,655	33
		Wells Fargo & Company	CA	126,865	4,542	>\$50B	141,208	4,632	14,343	90
		U.S. BanCorp	MN	126,438	5,945	>\$50B	545,534	7,164	419,096	1,219
		Central Bancompany	MO	125,397	3,653	\$1B-\$10B	641,684	5,212	516,287	1,559
Commerce BancShares Inc.		MO	122,340	4,185	\$10B-\$50B	585,629	5,522	463,289	1,337	
Advanta Bank Corp		UT	113,578	10,956	\$1B-\$10B	113,578	10,956	0	0	

4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2006

State	Name of Lending Institution	Physical State	Micro Business Lending (<\$100k)		Institution Asset Size	Small Business Lending (<\$1M)		Small Business Lending (\$100k-<\$1M)	
			SSBL\$ (1,000) (1)	SSBL# (2)		LSBL\$ (1,000) (4)	LSBL# (5)	LSBL(2)\$ (1,000) (6)	LSBL(2)# (7)
	Capital One FSB	VA	93,986	14,752	\$10B-\$50B	93,986	14,752	0	0
	Bank of America Corporation	NC	74,585	5,300	>\$50B	228,028	5,751	153,443	451
	GE Capital Financial Inc.	UT	69,130	15,025	\$1B-\$10B	74,085	15,039	4,955	14
	Marshall & Ilsley Corporation	WI	34,024	677	>\$50B	377,618	1,530	343,594	853
	UMB Financial Corporation	MO	29,213	1,136	\$1B-\$10B	224,101	1,635	194,888	499
	Enterprise Financial Service	MO	24,529	427	\$1B-\$10B	270,521	1,020	245,992	593
	Regions Financial Corporation	AL	19,957	603	>\$50B	117,515	856	97,558	253
	Dickinson Financial Corporation	MO	19,324	661	\$1B-\$10B	67,276	823	47,952	162
	First Banks Inc.	MO	19,088	603	\$10B-\$50B	125,399	912	106,311	309
	Liberty BancShares Inc	MO	19,037	616	<\$1B	81,353	847	62,316	231
	Young Partners L.P.	MO	13,854	546	<\$1B	35,210	627	21,356	81
	Discover Bank	DE	13,450	1,561	\$10B-\$50B	13,450	1,561	0	0
	Great Southern BanCorp Inc.	MO	11,156	281	\$1B-\$10B	116,599	540	105,443	259
	Arvest Bank Group Inc.	AR	10,808	345	\$1B-\$10B	66,403	485	55,595	140
	National City Corporation	OH	10,351	279	>\$50B	119,183	584	108,832	305
	Washington Mutual Bank	NY	6,012	1,091	>\$50B	6,012	1,091	0	0
Montana	Wells Fargo & Company	CA	109,882	4,667	>\$50B	173,163	4,871	63,281	204
	American Express Bk FSB	UT	63,415	19,092	\$10B-\$50B	64,128	19,097	713	5
	First Interstate BancSystem	MT	53,973	1,762	\$1B-\$10B	219,600	2,304	165,627	542
	JPMorgan Chase & Co.	NY	42,979	4,702	>\$50B	43,745	4,707	766	5
	Advanta Bank Corp	UT	30,654	2,790	\$1B-\$10B	30,654	2,790	0	0
	Capital One FSB	VA	28,739	4,569	\$10B-\$50B	28,739	4,569	0	0
	Stockman Financial Corp.	MT	27,909	823	\$1B-\$10B	102,800	1,085	74,891	262
	Citigroup Inc.	NY	25,552	5,141	>\$50B	25,552	5,141	0	0
	U.S. BanCorp	MN	16,005	1,255	>\$50B	62,061	1,391	46,056	136
	Bank of America Corporation	NC	6,890	972	>\$50B	7,465	974	575	2
Nebraska	Wells Fargo & Company	CA	157,619	6,604	>\$50B	268,564	6,914	110,945	310
	Lauritzen Corporation	NE	77,066	3,195	\$10B-\$50B	355,593	4,000	278,527	805
	Pinnacle BanCorp Inc.	NE	67,998	2,871	\$1B-\$10B	190,968	3,285	122,970	414
	JPMorgan Chase & Co.	NY	62,599	7,225	>\$50B	62,599	7,225	0	0
	Citigroup Inc.	NY	36,821	7,086	>\$50B	36,821	7,086	0	0
	Advanta Bank Corp	UT	35,416	3,241	\$1B-\$10B	35,416	3,241	0	0
	TierOne Bank	NE	33,470	1,130	\$1B-\$10B	116,332	1,398	82,862	268
	Capital One FSB	VA	30,930	4,427	\$10B-\$50B	30,930	4,427	0	0
	American Express Bk FSB	UT	29,826	8,618	\$10B-\$50B	30,424	8,620	598	2
	U.S. BanCorp	MN	29,594	2,130	>\$50B	119,761	2,359	90,167	229
	Farmers & Merchants Investment	NE	16,033	374	\$1B-\$10B	79,322	572	63,289	198

4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2006

State	Name of Lending Institution	Physical State	Micro Business Lending (<\$100k)		Institution Asset Size	Small Business Lending (<\$1M)		Small Business Lending (\$100k-<\$1M)	
			SSBL\$ (1,000) (1)	SSBL# (2)		LSBL\$ (1,000) (4)	LSBL# (5)	LSBL(2)\$ (1,000) (6)	LSBL(2)# (7)
Nevada	American National Corporation	NE	15,262	412	\$1B-\$10B	68,127	599	52,865	187
	GE Capital Financial Inc.	UT	12,552	2,486	\$1B-\$10B	12,552	2,486	0	0
	Bank of the West	CA	8,698	303	>\$50B	30,413	361	21,715	58
	Bank of America Corporation	NC	6,774	967	>\$50B	11,701	975	4,927	8
	Wells Fargo & Company	CA	514,130	24,596	>\$50B	635,736	25,021	121,606	425
	American Express Bk FSB	UT	174,105	41,865	\$10B-\$50B	182,098	41,918	7,993	53
	JPMorgan Chase & Co.	NY	97,715	10,223	>\$50B	103,389	10,246	5,674	23
	Citigroup Inc.	NY	77,815	13,118	>\$50B	87,169	13,145	9,354	27
	Bank of America Corporation	NC	64,112	3,523	>\$50B	159,510	3,783	95,398	260
	Capital One FSB	VA	49,981	8,664	\$10B-\$50B	49,981	8,664	0	0
	Advanta Bank Corp	UT	45,282	4,526	\$1B-\$10B	45,282	4,526	0	0
	Zions BanCorporation	UT	43,391	1,411	\$10B-\$50B	208,657	1,791	165,266	380
	Western Alliance BanCorp.	NV	34,649	602	\$1B-\$10B	331,044	1,441	296,395	839
	U.S. BanCorp	MN	26,825	2,405	>\$50B	116,142	2,614	89,317	209
Washington Mutual Bank	NY	19,818	1,444	>\$50B	20,035	1,445	217	1	
Bank of the West	CA	14,007	300	>\$50B	58,359	409	44,352	109	
GE Capital Financial Inc.	UT	11,813	3,168	\$1B-\$10B	11,813	3,168	0	0	
Colonial BancGroup Inc.	AL	6,288	116	\$10B-\$50B	63,962	247	57,674	131	
New Hampshire	TD Banknorth NA	ME	91,946	2,239	>\$50B	397,582	3,173	305,636	934
	JPMorgan Chase & Co.	NY	68,630	7,488	>\$50B	69,130	7,491	500	3
	American Express Bk FSB	UT	62,201	17,682	\$10B-\$50B	64,885	17,693	2,684	11
	Charter One Bank	OH	59,884	1,963	>\$50B	235,079	2,417	175,195	454
	Wells Fargo & Company	CA	55,711	1,789	>\$50B	62,117	1,841	6,406	52
	Citigroup Inc.	NY	54,953	10,630	>\$50B	55,813	10,631	860	1
	Capital One FSB	VA	39,617	5,462	\$10B-\$50B	39,617	5,462	0	0
	Advanta Bank Corp	UT	38,963	3,693	\$1B-\$10B	38,963	3,693	0	0
	Bank of America Corporation	NC	30,638	2,041	>\$50B	85,062	2,167	54,424	126
	Chittenden Corporation	VT	15,887	360	\$1B-\$10B	98,597	632	82,710	272
	GE Capital Financial Inc.	UT	12,109	2,207	\$1B-\$10B	12,109	2,207	0	0
	Sovereign Bank	PA	8,849	195	>\$50B	38,635	272	29,786	77
	LSB Financial	NH	7,179	168	<\$1B	25,158	234	17,979	66
	New Jersey	JPMorgan Chase & Co.	NY	779,283	57,961	>\$50B	916,609	58,511	137,326
American Express Bk FSB		UT	751,720	207,320	\$10B-\$50B	779,711	207,494	27,991	174
PNC Financial Services Group		PA	651,365	15,293	>\$50B	1,214,949	16,848	563,584	1,555
Citigroup Inc.		NY	311,694	58,551	>\$50B	330,163	58,600	18,469	49
Bank of America Corporation		NC	299,149	15,558	>\$50B	720,861	16,663	421,712	1,105

4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2006

State	Name of Lending Institution	Physical State	Micro Business Lending (<\$100k)		Institution Asset Size	Small Business Lending (<\$1M)		Small Business Lending (\$100k-<\$1M)	
			SSBL\$ (1,000) (1)	SSBL# (2)		LSBL\$ (1,000) (4)	LSBL# (5)	LSBL(2)\$ (1,000) (6)	LSBL(2)# (7)
	Wells Fargo & Company	CA	259,329	8,432	>\$50B	302,150	8,718	42,821	286
	Wachovia Corporation	NC	201,148	3,811	>\$50B	1,218,601	6,433	1,017,453	2,622
	Advanta Bank Corp	UT	193,053	18,031	\$1B-\$10B	193,053	18,031	0	0
	Capital One FSB	VA	189,965	28,285	\$10B-\$50B	189,965	28,285	0	0
	Commerce BanCorp Inc.	NJ	81,679	2,466	\$10B-\$50B	448,087	3,470	366,408	1,004
	Bank of New York Company	NY	72,522	2,054	>\$50B	85,404	2,087	12,882	33
	HSBC Bank USA NA	NY	72,468	1,301	>\$50B	118,952	1,442	46,484	141
	Valley National BanCorp	NJ	70,214	1,723	\$10B-\$50B	350,849	2,423	280,635	700
	Sovereign Bank	PA	64,649	1,286	>\$50B	505,917	2,502	441,268	1,216
	Washington Mutual Bank	NY	60,036	3,793	>\$50B	75,055	3,816	15,019	23
	Capital One Financial Corporation	VA	47,055	1,087	>\$50B	279,028	1,676	231,973	589
	Fulton Financial Corporation	PA	39,796	876	\$10B-\$50B	276,090	1,538	236,294	662
	GE Capital Financial Inc.	UT	31,516	8,950	\$1B-\$10B	32,916	8,953	1,400	3
	Charter One Bank	OH	25,819	424	>\$50B	61,318	528	35,499	104
	Sun BanCorp Inc	NJ	22,732	464	\$1B-\$10B	171,058	850	148,326	386
	Yardville National BanCorp	NJ	21,662	365	\$1B-\$10B	236,706	932	215,044	567
	Lakeland BanCorp Inc.	NJ	18,358	358	\$1B-\$10B	137,097	686	118,739	328
	Columbia Bank	NJ	15,754	263	\$1B-\$10B	93,777	465	78,023	202
	Susquehanna BancShares Inc.	PA	13,956	287	\$1B-\$10B	75,208	479	61,252	192
	Provident Financial Services	NJ	13,676	372	\$1B-\$10B	68,118	513	54,442	141
	TD Banknorth NA	ME	13,273	253	>\$50B	97,387	455	84,114	202
	Discover Bank	DE	12,679	1,442	\$10B-\$50B	12,679	1,442	0	0
	Interchange Financial Service	NJ	12,409	174	.	70,980	309	58,571	135
	Greater Community BanCorp	NJ	9,662	176	<\$1B	72,031	353	62,369	177
	Stewardship Financial Corporation	NJ	8,048	165	<\$1B	52,833	296	44,785	131
	Popular Inc.	PR	6,263	159	\$10B-\$50B	25,012	214	18,749	55
	Peapack-Gladstone Financial	NJ	5,851	137	\$1B-\$10B	43,660	237	37,809	100
	U.S. BanCorp	MN	5,312	527	>\$50B	6,811	530	1,499	3
	Amboy BanCorporation	NJ	5,085	98	\$1B-\$10B	30,038	175	24,953	77
New Mexico	Wells Fargo & Company	CA	243,191	9,514	>\$50B	390,399	10,015	147,208	501
	American Express Bk FSB	UT	64,426	20,818	\$10B-\$50B	66,757	20,833	2,331	15
	First State BanCorporation	NM	48,011	1,514	\$1B-\$10B	277,685	2,223	229,674	709
	Citigroup Inc.	NY	46,127	8,031	>\$50B	46,358	8,032	231	1
	JPMorgan Chase & Co.	NY	44,817	5,020	>\$50B	46,662	5,025	1,845	5
	Advanta Bank Corp	UT	33,616	3,293	\$1B-\$10B	33,616	3,293	0	0
	Capital One FSB	VA	32,709	5,412	\$10B-\$50B	32,709	5,412	0	0
	Bank of America Corporation	NC	28,385	1,793	>\$50B	87,839	1,986	59,454	193
	Compass BancShares Inc.	AL	23,516	685	\$10B-\$50B	60,369	783	36,853	98

4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2006

State	Name of Lending Institution	Physical State	Micro Business Lending (<\$100k)		Institution Asset Size	Small Business Lending (<\$1M)		Small Business Lending (\$100k-<\$1M)	
			SSBL\$ (1,000) (1)	SSBL# (2)		LSBL\$ (1,000) (4)	LSBL# (5)	LSBL(2)\$ (1,000) (6)	LSBL(2)# (7)
	GE Capital Financial Inc.	UT	17,302	3,553	\$1B-\$10B	17,802	3,554	500	1
	First Artesia BancShares	NM	15,042	381	<\$1B	87,927	649	72,885	268
	Trinity Capital Corporation	NM	13,197	302	\$1B-\$10B	77,502	519	64,305	217
	Bank of the West	CA	12,928	367	>\$50B	51,961	466	39,033	99
	BOK Financial Corporation	OK	12,298	236	\$10B-\$50B	105,811	467	93,513	231
	Eggemeyer Advisory Corp.	CA	9,710	256	\$1B-\$10B	46,062	381	36,352	125
	New Mexico Banquest Corporation	NM	8,666	194	<\$1B	36,754	284	28,088	90
New York	JPMorgan Chase & Co.	NY	2,134,684	131,414	>\$50B	2,910,157	134,076	775,473	2,662
	American Express Bk FSB	UT	1,507,089	383,608	\$10B-\$50B	1,586,605	384,059	79,516	451
	HSBC Bank USA NA	NY	1,065,700	22,572	>\$50B	2,234,395	26,023	1,168,695	3,451
	Citigroup Inc.	NY	900,637	122,673	>\$50B	1,349,969	123,914	449,332	1,241
	Wells Fargo & Company	CA	540,608	17,430	>\$50B	636,285	18,075	95,677	645
	Capital One Financial Corpor	VA	461,765	9,704	>\$50B	1,523,372	12,328	1,061,607	2,624
	Bank of America Corporation	NC	387,550	20,915	>\$50B	834,402	22,085	446,852	1,170
	Advanta Bank Corp	UT	347,112	33,583	\$1B-\$10B	347,112	33,583	0	0
	Capital One FSB	VA	339,118	52,923	\$10B-\$50B	339,118	52,923	0	0
	Manufacturers & Traders Trust	NY	187,579	4,150	>\$50B	1,395,222	7,276	1,207,643	3,126
	Bank of New York Company	NY	166,081	5,132	>\$50B	244,610	5,328	78,529	196
	Washington Mutual Bank	NY	160,230	9,569	>\$50B	239,104	9,703	78,874	134
	First Niagara Bank	NY	62,737	1,364	\$1B-\$10B	339,405	2,188	276,668	824
	GE Capital Financial Inc.	UT	62,067	15,183	\$1B-\$10B	63,211	15,189	1,144	6
	Wachovia Corporation	NC	60,392	1,334	>\$50B	293,040	1,899	232,648	565
	Charter One Bank	OH	59,538	2,249	>\$50B	198,912	2,600	139,374	351
	Commerce BanCorp Inc.	NJ	57,108	1,972	\$10B-\$50B	232,638	2,415	175,530	443
	NBT BanCorp Inc.	NY	56,903	1,594	\$1B-\$10B	233,739	2,193	176,836	599
	KeyCorp	OH	47,748	1,226	>\$50B	319,515	1,979	271,767	753
	Financial Institutions Inc.	NY	41,167	1,068	\$1B-\$10B	128,444	1,332	87,277	264
	Community Bank System Inc.	NY	33,132	1,031	\$1B-\$10B	83,339	1,223	50,207	192
	Signature Bank	NY	32,933	674	\$1B-\$10B	257,695	1,250	224,762	576
	TD Banknorth NA	ME	30,554	720	>\$50B	151,003	1,041	120,449	321
	Provident Bank	NY	30,334	721	\$1B-\$10B	118,408	991	88,074	270
	Tompkins Trustco Inc.	NY	29,198	713	\$1B-\$10B	129,779	1,025	100,581	312
	Discover Bank	DE	24,262	2,795	\$10B-\$50B	24,262	2,795	0	0
	State BanCorp Inc.	NY	21,470	396	\$1B-\$10B	291,026	1,035	269,556	639
	Sovereign Bank	PA	18,472	293	>\$50B	510,800	1,512	492,328	1,219
	Popular Inc.	PR	17,948	584	\$10B-\$50B	65,387	702	47,439	118
	Suffolk BanCorp	NY	17,719	403	\$1B-\$10B	94,204	628	76,485	225
	Partners Trust Bank	NY	16,012	353	\$1B-\$10B	92,693	573	76,681	220

4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2006

State	Name of Lending Institution	Physical State	Micro Business Lending (<\$100k)		Institution Asset Size	Small Business Lending (<\$1M)		Small Business Lending (\$100k-<\$1M)	
			SSBL\$ (1,000) (1)	SSBL# (2)		LSBL\$ (1,000) (4)	LSBL# (5)	LSBL(2)\$ (1,000) (6)	LSBL(2)# (7)
	Arrow Financial Corporation	NY	15,762	426	\$1B-\$10B	59,651	558	43,889	132
	Valley National BanCorp	NJ	14,610	246	\$10B-\$50B	65,063	364	50,453	118
	Astoria Federal Savings & Loans	NY	14,231	553	\$10B-\$50B	30,323	616	16,092	63
	Alliance Financial Corporation	NY	13,117	291	\$1B-\$10B	72,679	443	59,562	152
	U.S.B. Holding Co. Inc.	NY	11,228	278	\$1B-\$10B	73,877	440	62,649	162
	U.S. BanCorp	MN	10,231	923	>\$50B	13,818	931	3,587	8
	Nara BanCorp Inc.	CA	9,322	130	\$1B-\$10B	96,895	366	87,573	236
	Sterling BanCorp	NY	8,794	140	\$1B-\$10B	50,561	265	41,767	125
	GE Money Bank	UT	8,277	4,153	\$10B-\$50B	8,277	4,153	0	0
	Bridge BanCorp Inc.	NY	8,147	218	<\$1B	48,393	317	40,246	99
	PNC Financial Services Group	PA	7,301	176	>\$50B	22,670	212	15,369	36
	Wilber Corporation The	NY	7,179	283	<\$1B	26,084	355	18,905	72
	Pathfinder Bank	NY	6,553	165	<\$1B	34,257	249	27,704	84
	Brookline Bank	MA	6,003	113	\$1B-\$10B	27,919	209	21,916	96
	Bank of Utica	NY	5,998	192	<\$1B	13,716	224	7,718	32
	Webster Financial Corporation	CT	5,803	93	\$10B-\$50B	11,185	107	5,382	14
	Smithtown BanCorp Inc.	NY	5,788	96	\$1B-\$10B	37,458	176	31,670	80
	Putnam County Savings Bank	NY	5,618	106	<\$1B	61,550	230	55,932	124
	Watertown Savings Bank	NY	5,397	141	<\$1B	21,600	193	16,203	52
	Stearns Bank	MN	5,077	125	\$1B-\$10B	6,199	131	1,122	6
North Carolina	BB&T Corporation	NC	516,810	15,929	>\$50B	2,381,386	21,503	1,864,576	5,574
	Wachovia Corporation	NC	312,997	6,866	>\$50B	1,914,055	10,904	1,601,058	4,038
	First Citizens BancShares	NC	290,871	10,863	\$10B-\$50B	1,016,619	13,172	725,748	2,309
	American Express Bk FSB	UT	262,349	72,382	\$10B-\$50B	270,103	72,430	7,754	48
	JPMorgan Chase & Co.	NY	215,364	25,981	>\$50B	221,046	26,008	5,682	27
	Citigroup Inc.	NY	171,859	32,312	>\$50B	173,095	32,314	1,236	2
	Wells Fargo & Company	CA	168,093	5,888	>\$50B	189,103	6,044	21,010	156
	Advanta Bank Corp	UT	148,770	14,123	\$1B-\$10B	148,770	14,123	0	0
	SunTrust Banks Inc.	GA	147,593	4,862	>\$50B	634,802	6,327	487,209	1,465
	Bank of America Corporation	NC	138,285	10,218	>\$50B	370,159	10,855	231,874	637
	Capital One FSB	VA	119,079	19,398	\$10B-\$50B	119,079	19,398	0	0
	GE Capital Financial Inc.	UT	101,492	31,076	\$1B-\$10B	102,937	31,083	1,445	7
	RBC Centura	NC	63,865	1,760	\$10B-\$50B	376,704	2,659	312,839	899
	South Financial Group The	SC	53,551	1,274	\$10B-\$50B	368,321	2,338	314,770	1,064
	Fidelity BancShares (N.C.)	NC	48,690	1,266	\$1B-\$10B	285,973	2,051	237,283	785
	Southern BancShares (N.C.)	NC	38,910	1,195	\$1B-\$10B	146,236	1,549	107,326	354
	Yadkin Valley Financial Corp	NC	31,971	833	\$1B-\$10B	154,730	1,250	122,759	417
	Fnb United Corp.	NC	29,931	666	\$1B-\$10B	151,759	1,058	121,828	392

4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2006

State	Name of Lending Institution	Physical State	Micro Business Lending (<\$100k)		Institution Asset Size	Small Business Lending (<\$1M)		Small Business Lending (\$100k-<\$1M)	
			SSBL\$ (1,000) (1)	SSBL# (2)		LSBL\$ (1,000) (4)	LSBL# (5)	LSBL(2)\$ (1,000) (6)	LSBL(2)# (7)
	LSB BancShares Inc.	NC	28,684	625	\$1B-\$10B	123,887	930	95,203	305
	First BanCorp	NC	27,415	1,014	\$1B-\$10B	105,574	1,271	78,159	257
	First Charter Corporation	NC	27,399	548	\$1B-\$10B	198,255	1,022	170,856	474
	Peoples BanCorp of North Carolina	NC	20,953	533	<\$1B	90,136	774	69,183	241
	United Community Banks Inc.	GA	20,112	676	\$1B-\$10B	61,400	827	41,288	151
	Southern Community Financial	NC	19,691	462	\$1B-\$10B	107,597	734	87,906	272
	Capital Bank Corporation	NC	17,275	500	\$1B-\$10B	78,755	682	61,480	182
	Four Oaks Fincorp Inc.	NC	16,346	585	<\$1B	58,210	725	41,864	140
	First National Bank	NC	14,684	457	<\$1B	53,117	595	38,433	138
	Citizens South Bank	NC	14,044	309	<\$1B	88,350	534	74,306	225
	FNB Financial Services Corp.	NC	11,603	233	<\$1B	136,780	723	125,177	490
	Regions Financial Corporation	AL	9,053	186	>\$50B	101,582	425	92,529	239
	Discover Bank	DE	8,729	1,029	\$10B-\$50B	8,729	1,029	0	0
	First Community BancShares	VA	8,050	242	\$1B-\$10B	26,760	305	18,710	63
	Macon BanCorp	NC	7,870	194	\$1B-\$10B	40,676	303	32,806	109
	Washington Mutual Bank	NY	7,548	1,343	>\$50B	7,548	1,343	0	0
	Stearns Bank	MN	6,537	148	\$1B-\$10B	7,643	155	1,106	7
	Coastal Federal Bank	SC	5,963	183	\$1B-\$10B	34,525	272	28,562	89
North Dakota	Wells Fargo & Company	CA	78,006	2,851	>\$50B	181,224	3,154	103,218	303
	Otto Bremer Foundation	MN	25,646	708	\$1B-\$10B	154,804	1,078	129,158	370
	State Bankshares Inc.	ND	23,852	629	\$1B-\$10B	146,167	958	122,315	329
	JPMorgan Chase & Co.	NY	16,543	2,106	>\$50B	16,668	2,107	125	1
	U.S. BanCorp	MN	15,116	1,406	>\$50B	43,078	1,479	27,962	73
	Dacotah Banks Inc.	SD	13,988	520	\$1B-\$10B	37,535	617	23,547	97
	Advanta Bank Corp	UT	13,827	1,300	\$1B-\$10B	13,827	1,300	0	0
	Capital One FSB	VA	13,131	2,139	\$10B-\$50B	13,131	2,139	0	0
	Alerus Financial Corporation	ND	11,608	277	<\$1B	85,079	467	73,471	190
	Citigroup Inc.	NY	10,485	1,890	>\$50B	10,485	1,890	0	0
	American Express Bk FSB	UT	6,973	1,948	\$10B-\$50B	6,973	1,948	0	0
	Bank of the West	CA	5,454	127	>\$50B	28,120	187	22,666	60
	GE Capital Financial Inc.	UT	5,195	830	\$1B-\$10B	5,195	830	0	0
Ohio	JPMorgan Chase & Co.	NY	528,967	52,770	>\$50B	903,900	53,836	374,933	1,066
	American Express Bk FSB	UT	283,977	73,270	\$10B-\$50B	293,721	73,320	9,744	50
	National City Corporation	OH	249,805	8,899	>\$50B	1,166,215	11,463	916,410	2,564
	Wells Fargo & Company	CA	231,149	8,139	>\$50B	258,318	8,327	27,169	188
	Huntington BancShares Incorp.	OH	229,766	6,498	\$10B-\$50B	705,741	7,703	475,975	1,205
	Citigroup Inc.	NY	217,405	42,488	>\$50B	217,945	42,492	540	4

4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2006

State	Name of Lending Institution	Physical State	Micro Business Lending (<\$100k)		Institution Asset Size	Small Business Lending (<\$1M)		Small Business Lending (\$100k-<\$1M)	
			SSBL\$ (1,000) (1)	SSBL# (2)		LSBL\$ (1,000) (4)	LSBL# (5)	LSBL(2)\$ (1,000) (6)	LSBL(2)# (7)
	Advanta Bank Corp	UT	190,919	18,001	\$1B-\$10B	190,919	18,001	0	0
	Capital One FSB	VA	162,661	23,463	\$10B-\$50B	162,661	23,463	0	0
	Fifth Third BanCorp	OH	155,521	2,568	>\$50B	1,572,264	6,378	1,416,743	3,810
	U.S. BanCorp	MN	146,093	10,199	>\$50B	516,416	11,190	370,323	991
	Park National Corporation	OH	105,201	2,730	\$1B-\$10B	490,670	3,934	385,469	1,204
	GE Capital Financial Inc.	UT	101,357	25,051	\$1B-\$10B	101,657	25,053	300	2
	Sky Financial Group Inc.	OH	80,167	1,847	\$10B-\$50B	452,171	2,992	372,004	1,145
	FirstMerit Corporation	OH	73,559	1,324	\$10B-\$50B	632,315	2,821	558,756	1,497
	KeyCorp	OH	71,877	1,668	>\$50B	604,945	3,088	533,068	1,420
	Charter One Bank	OH	71,491	2,009	>\$50B	189,591	2,296	118,100	287
	PNC Financial Services Group	PA	58,651	1,490	>\$50B	210,782	1,875	152,131	385
	Bank of America Corporation	NC	44,936	6,086	>\$50B	55,830	6,108	10,894	22
	First Federal Bank of the Midwest	OH	37,255	977	\$1B-\$10B	213,651	1,525	176,396	548
	First Financial BanCorp	OH	23,625	593	\$1B-\$10B	115,926	876	92,301	283
	Discover Bank	DE	15,645	1,781	\$10B-\$50B	15,645	1,781	0	0
	Oak Hill Financial Inc.	OH	13,995	312	\$1B-\$10B	79,342	517	65,347	205
	WesBanco Inc.	WV	12,208	334	\$1B-\$10B	51,474	458	39,266	124
	Peoples BanCorp Inc.	OH	10,468	267	\$1B-\$10B	63,554	446	53,086	179
	Farmers & Merchants BanCorp	OH	10,330	304	<\$1B	50,157	427	39,827	123
	Washington Mutual Bank	NY	9,859	1,790	>\$50B	9,859	1,790	0	0
	LCNB Corp.	OH	9,724	245	<\$1B	51,412	376	41,688	131
	National Bank & Trust Company	OH	8,386	237	<\$1B	35,806	331	27,420	94
	FNB Corporation	PA	6,938	139	\$1B-\$10B	60,548	305	53,610	166
	Dollar Bank FSB	PA	5,885	94	\$1B-\$10B	37,920	173	32,035	79
	Farmers National Banc Corp.	OH	5,530	177	<\$1B	25,569	243	20,039	66
Oklahoma	JPMorgan Chase & Co.	NY	159,804	15,232	>\$50B	184,812	15,304	25,008	72
	BancFirst Corporation	OK	96,698	3,541	\$1B-\$10B	338,825	4,309	242,127	768
	Arvest Bank Group Inc.	AR	88,785	3,394	\$1B-\$10B	288,732	4,031	199,947	637
	American Express Bk FSB	UT	88,391	26,486	\$10B-\$50B	90,553	26,496	2,162	10
	Citigroup Inc.	NY	85,764	15,461	>\$50B	86,261	15,463	497	2
	Wells Fargo & Company	CA	73,580	2,717	>\$50B	82,989	2,776	9,409	59
	Advanta Bank Corp	UT	55,919	5,578	\$1B-\$10B	55,919	5,578	0	0
	Capital One FSB	VA	50,582	8,899	\$10B-\$50B	50,582	8,899	0	0
	BOK Financial Corporation	OK	39,914	752	\$10B-\$50B	404,291	1,720	364,377	968
	GE Capital Financial Inc.	UT	34,448	9,362	\$1B-\$10B	34,448	9,362	0	0
	Durant BanCorp Inc.	OK	31,204	1,106	\$1B-\$10B	95,468	1,352	64,264	246
	Bank of America Corporation	NC	28,774	2,423	>\$50B	66,148	2,537	37,374	114
	One Rich Hill Mining L.L.C.	TX	26,680	626	\$1B-\$10B	185,904	1,048	159,224	422

4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2006

State	Name of Lending Institution	Physical State	Micro Business Lending (<\$100k)		Institution Asset Size	Small Business Lending (<\$1M)		Small Business Lending (\$100k-<\$1M)	
			SSBL\$ (1,000) (1)	SSBL# (2)		LSBL\$ (1,000) (4)	LSBL# (5)	LSBL(2)\$ (1,000) (6)	LSBL(2)# (7)
Oregon	Southwest BanCorp Inc.	OK	20,460	399	\$1B-\$10B	155,083	792	134,623	393
	MidFirst Bank	OK	15,396	337	\$10B-\$50B	154,735	691	139,339	354
	International BancShares Corp	TX	9,788	272	\$10B-\$50B	55,365	397	45,577	125
	Arkansas Valley BancShares	OK	8,810	242	<\$1B	38,230	353	29,420	111
	NBM Corporation	OK	8,253	295	<\$1B	22,827	349	14,574	54
	Discover Bank	DE	7,340	859	\$10B-\$50B	7,340	859	0	0
	HNB Corporation	KS	6,879	214	<\$1B	28,950	297	22,071	83
	UMB Financial Corporation	MO	5,971	253	\$1B-\$10B	29,248	322	23,277	69
	MB Financial Inc	IL	5,940	151	\$1B-\$10B	33,700	229	27,760	78
	Wells Fargo & Company	CA	548,428	21,428	>\$50B	784,854	22,328	236,426	900
	American Express Bk FSB	UT	159,030	52,673	\$10B-\$50B	161,555	52,688	2,525	15
	U.S. BanCorp	MN	139,971	10,815	>\$50B	493,676	11,699	353,705	884
	JPMorgan Chase & Co.	NY	139,873	15,451	>\$50B	143,617	15,467	3,744	16
	Advanta Bank Corp	UT	102,102	9,333	\$1B-\$10B	102,102	9,333	0	0
	Citigroup Inc.	NY	98,044	18,457	>\$50B	99,491	18,462	1,447	5
Capital One FSB	VA	86,163	13,827	\$10B-\$50B	86,163	13,827	0	0	
Bank of America Corporation	NC	55,718	4,175	>\$50B	130,371	4,355	74,653	180	
Washington Mutual Bank	NY	53,923	3,002	>\$50B	65,208	3,022	11,285	20	
Umpqua Holdings Corporation	OR	48,437	981	\$1B-\$10B	349,314	1,814	300,877	833	
KeyCorp	OH	32,776	833	>\$50B	278,668	1,433	245,892	600	
Cascade BanCorp	OR	25,948	741	\$1B-\$10B	184,902	1,161	158,954	420	
West Coast BanCorp	OR	24,398	495	\$1B-\$10B	172,365	964	147,967	469	
Bank of the West	CA	23,536	656	>\$50B	113,733	850	90,197	194	
Columbia BanCorp	OR	20,751	464	\$1B-\$10B	114,999	733	94,248	269	
Sterling Financial Corporation	WA	15,236	328	\$10B-\$50B	160,972	713	145,736	385	
Pacific Continental Corporation	OR	12,434	274	<\$1B	79,305	466	66,871	192	
Liberty Financial Group Inc	OR	11,631	235	<\$1B	60,376	384	48,745	149	
Banner Corporation	WA	8,686	261	\$1B-\$10B	37,560	339	28,874	78	
GE Capital Financial Inc.	UT	7,085	2,115	\$1B-\$10B	7,210	2,116	125	1	
Pennsylvania	PNC Financial Services Group	PA	791,186	20,115	>\$50B	1,807,828	23,002	1,016,642	2,887
	JPMorgan Chase & Co.	NY	420,297	46,083	>\$50B	437,961	46,148	17,664	65
	American Express Bk FSB	UT	403,105	116,682	\$10B-\$50B	415,839	116,752	12,734	70
	Citigroup Inc.	NY	278,881	56,787	>\$50B	280,177	56,790	1,296	3
	Wells Fargo & Company	CA	262,832	9,233	>\$50B	290,175	9,439	27,343	206
	Advanta Bank Corp	UT	216,935	20,324	\$1B-\$10B	216,935	20,324	0	0
	Capital One FSB	VA	198,294	28,705	\$10B-\$50B	198,294	28,705	0	0
	Charter One Bank	OH	196,071	4,836	>\$50B	814,280	6,503	618,209	1,667

4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2006

State	Name of Lending Institution	Physical State	Micro Business Lending (<\$100k)		Institution Asset Size	Small Business Lending (<\$1M)		Small Business Lending (\$100k-<\$1M)	
			SSBL\$ (1,000) (1)	SSBL# (2)		LSBL\$ (1,000) (4)	LSBL# (5)	LSBL(2)\$ (1,000) (6)	LSBL(2)# (7)
	Wachovia Corporation	NC	176,738	3,398	>\$50B	1,177,052	5,911	1,000,314	2,513
	National City Corporation	OH	125,916	4,080	>\$50B	394,894	4,987	268,978	907
	Manufacturers & Traders Trust	NY	109,593	2,303	>\$50B	806,110	4,154	696,517	1,851
	Fulton Financial Corporation	PA	108,014	2,674	\$10B-\$50B	676,484	4,251	568,470	1,577
	Bank of America Corporation	NC	93,707	10,681	>\$50B	197,641	10,932	103,934	251
	FNB Corporation	PA	84,655	2,084	\$1B-\$10B	432,066	3,271	347,411	1,187
	GE Capital Financial Inc.	UT	82,030	22,674	\$1B-\$10B	82,720	22,676	690	2
	Susquehanna BancShares Inc.	PA	74,410	1,868	\$1B-\$10B	314,592	2,587	240,182	719
	S & T BanCorp Inc.	PA	69,774	2,172	\$1B-\$10B	312,890	2,894	243,116	722
	Sovereign Bank	PA	55,158	1,262	>\$50B	242,734	1,780	187,576	518
	First Commonwealth Financial	PA	41,898	1,098	\$1B-\$10B	152,283	1,472	110,385	374
	Community Banks Inc.	PA	34,554	869	\$1B-\$10B	175,185	1,286	140,631	417
	Commerce BanCorp Inc.	NJ	32,484	872	\$10B-\$50B	179,295	1,295	146,811	423
	National Penn BancShares	PA	31,443	664	\$1B-\$10B	276,377	1,324	244,934	660
	Northwest Savings Bank	PA	26,777	624	\$1B-\$10B	109,696	937	82,919	313
	First National Community Bank	PA	26,738	641	\$1B-\$10B	72,331	768	45,593	127
	Sterling Financial Corporation	PA	25,514	594	\$1B-\$10B	134,739	915	109,225	321
	Univest Corporation of Pennsylvania	PA	24,760	573	\$1B-\$10B	132,594	881	107,834	308
	CNB Financial Corporation	PA	24,273	553	<\$1B	87,014	784	62,741	231
	Discover Bank	DE	21,373	2,479	\$10B-\$50B	21,373	2,479	0	0
	Sky Financial Group Inc.	OH	16,517	445	\$10B-\$50B	85,947	649	69,430	204
	Omega Financial Corporation	PA	16,179	406	\$1B-\$10B	80,417	591	64,238	185
	QNB Corp.	PA	14,499	326	<\$1B	61,255	474	46,756	148
	NBT BanCorp Inc.	NY	13,780	376	\$1B-\$10B	59,618	518	45,838	142
	Hibshman Trust For Ephrata	PA	12,431	394	<\$1B	54,587	515	42,156	121
	Washington Mutual Bank	NY	12,415	2,055	>\$50B	13,673	2,057	1,258	2
	Community Bank System Inc.	NY	11,942	360	\$1B-\$10B	46,773	467	34,831	107
	KNBT BanCorp Inc.	PA	11,631	239	\$1B-\$10B	73,955	422	62,324	183
	1st Summit BanCorp of Johnst	PA	11,544	334	<\$1B	43,863	447	32,319	113
	Citizens Financial Services	PA	10,871	319	<\$1B	33,599	412	22,728	93
	Mid Penn BanCorp Inc.	PA	10,870	268	<\$1B	42,414	377	31,544	109
	Harleysville National Corporation	PA	10,450	232	\$1B-\$10B	74,365	433	63,915	201
	HSBC Bank USA NA	NY	9,691	194	>\$50B	23,149	229	13,458	35
	Dollar Bank FSB	PA	9,395	198	\$1B-\$10B	82,072	385	72,677	187
	Citizens And Northern Corporation	PA	9,208	307	\$1B-\$10B	26,639	365	17,431	58
	Pennsylvania Commerce BanCorp.	PA	9,163	178	\$1B-\$10B	74,673	365	65,510	187
	Franklin Financial Services	PA	8,574	149	<\$1B	49,950	262	41,376	113
	FirsTrust Bank	PA	8,139	169	\$1B-\$10B	30,893	257	22,754	88
	Palm BanCorp	PA	7,278	137	<\$1B	29,930	216	22,652	79

4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2006

State	Name of Lending Institution	Physical State	Micro Business Lending (<\$100k)			Small Business Lending (<\$1M)		Small Business Lending (\$100k-<\$1M)	
			SSBL\$ (1,000) (1)	SSBL# (2)	Institution Asset Size (3)	LSBL\$ (1,000) (4)	LSBL# (5)	LSBL(2)\$ (1,000) (6)	LSBL(2)# (7)
	Fidelity D&D BanCorp Inc.	PA	7,179	184	<\$1B	37,140	266	29,961	82
	Embassy Bank For The Lehigh	PA	6,295	129	<\$1B	36,941	226	30,646	97
	TD Banknorth NA	ME	5,965	91	>\$50B	41,769	174	35,804	83
	Stearns Bank	MN	5,214	129	\$1B-\$10B	6,089	134	875	5
	Bryn Mawr Bank Corporation	PA	5,069	95	<\$1B	45,353	207	40,284	112
Puerto Rico	Popular Inc.	PR	582,097	17,195	\$10B-\$50B	1,908,177	21,467	1,326,080	4,272
	Banco Santander Puerto Rico	PR	101,958	2,610	\$1B-\$10B	538,457	3,854	436,499	1,244
	BBVA Puerto Rico	PR	49,844	1,391	\$10B-\$50B	221,879	1,898	172,035	507
	EuroBancshares Inc.	PR	49,729	1,095	\$1B-\$10B	282,744	1,758	233,015	663
	Wells Fargo & Company	CA	24,168	832	>\$50B	26,935	852	2,767	20
	R&G Financial Corporation	PR	19,457	429	\$1B-\$10B	191,197	880	171,740	451
	First BanCorp	PR	17,960	358	\$10B-\$50B	171,772	795	153,812	437
	Citigroup Inc.	NY	16,652	1,243	>\$50B	19,343	1,254	2,691	11
	W Holding Company Inc.	PR	13,841	276	\$10B-\$50B	176,078	718	162,237	442
	Doral Financial Corporation	PR	9,257	181	\$1B-\$10B	87,150	424	77,893	243
	GE Capital Financial Inc.	UT	5,338	736	\$1B-\$10B	5,338	736	0	0
Rhode Island	Charter One Bank	OH	52,986	2,006	>\$50B	216,732	2,391	163,746	385
	American Express Bk FSB	UT	49,864	14,267	\$10B-\$50B	50,906	14,271	1,042	4
	JPMorgan Chase & Co.	NY	44,041	4,918	>\$50B	44,586	4,922	545	4
	Citigroup Inc.	NY	34,368	6,742	>\$50B	34,368	6,742	0	0
	Wells Fargo & Company	CA	33,389	1,135	>\$50B	38,537	1,175	5,148	40
	Bank of America Corporation	NC	30,377	1,639	>\$50B	125,569	1,891	95,192	252
	BanCorp Rhode Island Inc.	RI	24,469	632	\$1B-\$10B	115,490	920	91,021	288
	Capital One FSB	VA	23,501	3,446	\$10B-\$50B	23,501	3,446	0	0
	Advanta Bank Corp	UT	21,657	2,023	\$1B-\$10B	21,657	2,023	0	0
	Washington Trust BanCorp	RI	13,143	431	\$1B-\$10B	75,340	619	62,197	188
	Sovereign Bank	PA	12,402	261	>\$50B	72,984	404	60,582	143
	GE Capital Financial Inc.	UT	8,091	1,650	\$1B-\$10B	8,091	1,650	0	0
	Webster Financial Corporation	CT	7,754	144	\$10B-\$50B	43,541	231	35,787	87
South Carolina	American Express Bk FSB	UT	138,557	39,914	\$10B-\$50B	142,152	39,938	3,595	24
	Synovus Financial Corp.	GA	115,967	3,385	\$10B-\$50B	537,903	4,714	421,936	1,329
	Wachovia Corporation	NC	99,740	2,170	>\$50B	782,806	3,876	683,066	1,706
	First Citizens BanCorporation	SC	90,913	2,546	\$1B-\$10B	386,339	3,500	295,426	954
	JPMorgan Chase & Co.	NY	87,793	10,727	>\$50B	89,946	10,736	2,153	9
	CNB Corporation	SC	76,507	2,794	<\$1B	280,164	3,639	203,657	845
	Bank of America Corporation	NC	75,181	4,812	>\$50B	236,276	5,280	161,095	468

4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2006

State	Name of Lending Institution	Physical State	Micro Business Lending (<\$100k)		Institution Asset Size	Small Business Lending (<\$1M)		Small Business Lending (\$100k-<\$1M)	
			SSBL\$ (1,000) (1)	SSBL# (2)		LSBL\$ (1,000) (4)	LSBL# (5)	LSBL(2)\$ (1,000) (6)	LSBL(2)# (7)
	Wells Fargo & Company	CA	70,013	2,494	>\$50B	78,396	2,549	8,383	55
	Citigroup Inc.	NY	66,752	13,658	>\$50B	68,022	13,661	1,270	3
	SCBT Financial Corporation	SC	63,325	2,413	\$1B-\$10B	201,588	2,833	138,263	420
	Advanta Bank Corp	UT	54,481	5,419	\$1B-\$10B	54,481	5,419	0	0
	Capital One FSB	VA	51,973	8,574	\$10B-\$50B	51,973	8,574	0	0
	South Financial Group The	SC	51,264	1,512	\$10B-\$50B	247,994	2,192	196,730	680
	GE Capital Financial Inc.	UT	43,095	12,936	\$1B-\$10B	43,590	12,940	495	4
	SunTrust Banks Inc.	GA	29,233	853	>\$50B	137,284	1,144	108,051	291
	Palmetto BancShares Inc.	SC	27,588	752	\$1B-\$10B	104,598	1,005	77,010	253
	BB&T Corporation	NC	20,879	1,260	>\$50B	52,265	1,345	31,386	85
	Regions Financial Corporation	AL	18,816	449	>\$50B	116,489	733	97,673	284
	First Federal of Charleston	SC	16,299	394	\$1B-\$10B	66,023	574	49,724	180
	Coastal Federal Bank	SC	9,938	278	\$1B-\$10B	51,949	406	42,011	128
South Dakota									
	Wells Fargo & Company	CA	133,298	5,084	>\$50B	317,555	5,600	184,257	516
	Dacotah Banks Inc.	SD	35,848	1,362	\$1B-\$10B	135,007	1,689	99,159	327
	JPMorgan Chase & Co.	NY	26,471	3,296	>\$50B	26,816	3,298	345	2
	Great Western Bancorporation	NE	24,663	787	\$1B-\$10B	88,285	1,014	63,622	227
	Minnehaha Banshares Inc.	SD	23,388	628	<\$1B	129,203	911	105,815	283
	U.S. Bancorp	MN	22,925	1,229	>\$50B	148,281	1,536	125,356	307
	Advanta Bank Corp	UT	17,418	1,690	\$1B-\$10B	17,418	1,690	0	0
	Citigroup Inc.	NY	14,981	2,647	>\$50B	14,981	2,647	0	0
	Capital One FSB	VA	13,941	2,175	\$10B-\$50B	13,941	2,175	0	0
	American Express Bk FSB	UT	10,250	2,992	\$10B-\$50B	11,434	2,996	1,184	4
	Lauritzen Corporation	NE	9,509	347	\$10B-\$50B	32,396	430	22,887	83
	GE Capital Financial Inc.	UT	8,681	1,404	\$1B-\$10B	8,681	1,404	0	0
Tennessee									
	American Express Bk FSB	UT	168,506	48,570	\$10B-\$50B	173,912	48,601	5,406	31
	First Horizon National Corporation	TN	167,422	3,744	\$10B-\$50B	972,075	6,039	804,653	2,295
	JPMorgan Chase & Co.	NY	139,401	16,942	>\$50B	144,468	16,957	5,067	15
	SunTrust Banks Inc.	GA	118,264	4,313	>\$50B	681,131	5,878	562,867	1,565
	Citigroup Inc.	NY	106,676	20,417	>\$50B	107,543	20,420	867	3
	Wells Fargo & Company	CA	102,788	3,552	>\$50B	114,414	3,624	11,626	72
	Advanta Bank Corp	UT	79,891	7,806	\$1B-\$10B	79,891	7,806	0	0
	Capital One FSB	VA	66,866	11,628	\$10B-\$50B	66,866	11,628	0	0
	Bank of America Corporation	NC	57,944	4,720	>\$50B	162,572	4,998	104,628	278
	GE Capital Financial Inc.	UT	55,750	14,956	\$1B-\$10B	57,050	14,958	1,300	2
	Regions Financial Corporation	AL	46,463	1,207	>\$50B	301,475	1,952	255,012	745
	BB&T Corporation	NC	41,801	1,505	>\$50B	186,186	1,933	144,385	428

4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2006

State	Name of Lending Institution	Physical State	Micro Business Lending (<\$100k)		Institution Asset Size	Small Business Lending (<\$1M)		Small Business Lending (\$100k-<\$1M)	
			SSBL\$ (1,000) (1)	SSBL# (2)		LSBL\$ (1,000) (4)	LSBL# (5)	LSBL(2)\$ (1,000) (6)	LSBL(2)# (7)
	First South BanCorp Inc.	TN	41,306	2,354	\$1B-\$10B	136,387	2,673	95,081	319
	Greene County BancShares	TN	39,621	965	\$1B-\$10B	178,235	1,394	138,614	429
	U.S. BanCorp	MN	32,741	2,412	>\$50B	85,243	2,566	52,502	154
	First Security Group Inc.	TN	23,888	617	\$1B-\$10B	126,685	921	102,797	304
	First Citizens BancShares	TN	23,829	820	<\$1B	79,952	1,008	56,123	188
	BancorpSouth Inc.	MS	20,796	663	\$10B-\$50B	107,635	933	86,839	270
	Synovus Financial Corp.	GA	19,358	403	\$10B-\$50B	114,998	708	95,640	305
	Pinnacle Financial Partners	TN	12,815	250	\$1B-\$10B	113,774	530	100,959	280
	Community First Inc.	TN	12,624	426	<\$1B	53,689	563	41,065	137
	Wachovia Corporation	NC	12,493	246	>\$50B	100,608	473	88,115	227
	Home Federal Bank of Tenn.	TN	11,587	321	\$1B-\$10B	41,767	435	30,180	114
	Civitas Bankgroup Inc.	TN	10,964	267	.	62,603	418	51,639	151
	Fifth Third BanCorp	OH	10,958	202	>\$50B	89,087	407	78,129	205
	Renasant Corporation	MS	10,659	292	\$1B-\$10B	61,707	439	51,048	147
	Moneytree Corporation	TN	9,859	211	<\$1B	58,554	375	48,695	164
	Trustmark Corporation	MS	9,329	274	\$1B-\$10B	41,853	368	32,524	94
	Banctenn Corporation	TN	8,632	251	<\$1B	45,933	354	37,301	103
	First Community BancShares	VA	8,114	213	\$1B-\$10B	22,694	262	14,580	49
	Cadence Financial Corporation	MS	7,681	148	\$1B-\$10B	47,909	277	40,228	129
	Discover Bank	DE	7,376	878	\$10B-\$50B	7,376	878	0	0
	Tennessee State BancShares	TN	6,836	226	<\$1B	43,288	328	36,452	102
	West Tennessee BancShares	TN	6,637	163	<\$1B	36,419	244	29,782	81
	Commercial Holding Company	TN	6,418	232	<\$1B	28,014	304	21,596	72
	Citizens BanCorp Investment	TN	5,864	300	<\$1B	11,920	325	6,056	25
	Washington Mutual Bank	NY	5,113	1,015	>\$50B	5,113	1,015	0	0
Texas	Wells Fargo & Company	CA	1,845,412	71,007	>\$50B	2,800,563	74,278	955,151	3,271
	JPMorgan Chase & Co.	NY	1,240,543	106,694	>\$50B	1,668,695	107,920	428,152	1,226
	American Express Bk FSB	UT	979,641	263,145	\$10B-\$50B	1,014,513	263,342	34,872	197
	Citigroup Inc.	NY	706,752	114,516	>\$50B	834,435	114,863	127,683	347
	Advanta Bank Corp	UT	381,720	38,889	\$1B-\$10B	381,720	38,889	0	0
	Capital One FSB	VA	344,932	60,860	\$10B-\$50B	344,932	60,860	0	0
	Compass BancShares Inc.	AL	337,934	9,668	\$10B-\$50B	876,337	11,099	538,403	1,431
	Bank of America Corporation	NC	328,682	21,840	>\$50B	775,852	23,160	447,170	1,320
	BBVA Puerto Rico	PR	243,555	7,651	\$10B-\$50B	798,336	9,499	554,781	1,848
	Washington Mutual Bank	NY	224,391	12,190	>\$50B	232,390	12,216	7,999	26
	GE Capital Financial Inc.	UT	187,103	45,048	\$1B-\$10B	191,741	45,069	4,638	21
	Capital One Financial Corporation	VA	119,740	3,056	>\$50B	510,874	4,212	391,134	1,156
	Cullen/Frost Bankers Inc.	TX	114,586	2,333	\$10B-\$50B	1,029,178	4,768	914,592	2,435

4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2006

State	Name of Lending Institution	Physical State	Micro Business Lending (<\$100k)		Institution Asset Size	Small Business Lending (<\$1M)		Small Business Lending (\$100k-<\$1M)	
			SSBL\$ (1,000) (1)	SSBL# (2)		LSBL\$ (1,000) (4)	LSBL# (5)	LSBL(2)\$ (1,000) (6)	LSBL(2)# (7)
	Wachovia Corporation	NC	89,467	1,870	>\$50B	537,374	2,985	447,907	1,115
	Amarillo National BanCorp	TX	79,084	2,966	\$1B-\$10B	182,275	3,311	103,191	345
	International BancShares Corp	TX	71,714	1,986	\$10B-\$50B	388,747	2,965	317,033	979
	Zions BanCorporation	UT	68,101	1,450	\$10B-\$50B	383,087	2,204	314,986	754
	Prosperity BancShares Inc.	TX	65,805	1,702	\$1B-\$10B	329,669	2,508	263,864	806
	American State Financial Corp	TX	64,017	2,723	\$1B-\$10B	205,086	3,130	141,069	407
	Regions Financial Corporation	AL	60,737	1,516	>\$50B	333,345	2,289	272,608	773
	Eggemeyer Advisory Corp.	CA	58,436	1,664	\$1B-\$10B	211,973	2,184	153,537	520
	Sterling BancShares Inc.	TX	51,521	1,194	\$1B-\$10B	278,511	1,877	226,990	683
	Comerica Incorporated	MI	43,203	824	>\$50B	407,510	1,712	364,307	888
	Maedgen & White LTD.	TX	43,034	1,367	\$1B-\$10B	192,224	1,821	149,190	454
	Lone Star National Bancshares	TX	37,633	1,016	\$1B-\$10B	144,258	1,376	106,625	360
	MOW/RPW li LTD.	TX	36,259	996	\$1B-\$10B	139,972	1,315	103,713	319
	BOK Financial Corporation	OK	36,095	671	\$10B-\$50B	339,843	1,471	303,748	800
	Discover Bank	DE	34,643	4,128	\$10B-\$50B	34,643	4,128	0	0
	First National Bank Group	TX	34,049	962	\$1B-\$10B	135,302	1,321	101,253	359
	Southside BancShares Incorp.	TX	32,771	925	\$1B-\$10B	124,302	1,218	91,531	293
	ANB Holding Company LTD.	TX	32,625	882	\$1B-\$10B	162,317	1,262	129,692	380
	Woodforest Financial Group	TX	29,166	728	\$1B-\$10B	150,937	1,087	121,771	359
	Broadway BancShares Inc.	TX	28,988	697	\$1B-\$10B	138,264	1,015	109,276	318
	Central Community Corporatio	TX	26,384	823	<\$1B	128,544	1,150	102,160	327
	Security Holding Company	TX	25,679	944	<\$1B	81,827	1,126	56,148	182
	Texas Capital BancShares	TX	22,499	449	\$1B-\$10B	265,617	1,044	243,118	595
	BancorpSouth Inc.	MS	21,327	688	\$10B-\$50B	68,946	876	47,619	188
	Whitney Holding Corporation	LA	21,168	388	\$10B-\$50B	163,168	776	142,000	388
	Plains BanCorp Inc.	TX	21,020	741	<\$1B	75,033	910	54,013	169
	American Bank Holding Corp.	TX	20,831	519	<\$1B	76,431	686	55,600	167
	Jefferson BancShares Inc.	TX	19,391	551	<\$1B	78,472	730	59,081	179
	LegacyTexas Group Inc.	TX	18,787	385	\$1B-\$10B	94,856	599	76,069	214
	Guaranty Bank	TX	18,041	474	\$10B-\$50B	52,405	563	34,364	89
	West Financial Inc.	TX	17,398	380	<\$1B	98,010	601	80,612	221
	Colonial BancGroup Inc.	AL	12,844	262	\$10B-\$50B	85,501	451	72,657	189
	Extraco Corporation	TX	12,797	386	\$1B-\$10B	50,304	510	37,507	124
	North Dallas Bank & Trust Co	TX	11,714	282	<\$1B	55,691	410	43,977	128
	Inter National Bank	TX	11,221	285	\$1B-\$10B	84,216	483	72,995	198
	North American BancShares	TX	10,980	303	\$1B-\$10B	44,055	400	33,075	97
	Henderson Citizens Bancshares	TX	10,746	388	<\$1B	28,005	457	17,259	69
	First National Bank of Bryan	TX	10,132	341	.	32,529	422	22,397	81
	CU Bank Shares Inc.	TX	9,622	276	\$1B-\$10B	33,500	339	23,878	63

4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2006

State	Name of Lending Institution	Physical State	Micro Business Lending (<\$100k)		Institution Asset Size	Small Business Lending (<\$1M)		Small Business Lending (\$100k-<\$1M)	
			SSBL\$ (1,000) (1)	SSBL# (2)		LSBL\$ (1,000) (4)	LSBL# (5)	LSBL(2)\$ (1,000) (6)	LSBL(2)# (7)
	Alliance BancShares Inc.	TX	8,895	693	<\$1B	17,486	728	8,591	35
	Moody BancShares Inc.	TX	8,734	248	\$1B-\$10B	51,463	362	42,729	114
	Durant BanCorp Inc.	OK	8,348	249	\$1B-\$10B	60,802	421	52,454	172
	GE Money Bank	UT	7,539	2,864	\$10B-\$50B	7,539	2,864	0	0
	MetroCorp BancShares Inc.	TX	7,353	134	\$1B-\$10B	116,498	412	109,145	278
	Franklin Bank SSB	TX	7,283	263	\$1B-\$10B	24,864	336	17,581	73
	First Banks Inc.	MO	7,002	185	\$10B-\$50B	51,522	308	44,520	123
	Southwest BanCorp Inc.	OK	6,263	102	\$1B-\$10B	55,071	246	48,808	144
	U.S. BanCorp	MN	5,994	619	>\$50B	17,129	647	11,135	28
	State Farm Bank FSB	IL	5,748	243	\$10B-\$50B	12,429	264	6,681	21
	Waupaca BanCorporation Inc.	WI	5,724	349	<\$1B	16,841	379	11,117	30
	Ironstone Bank	NC	5,227	119	\$1B-\$10B	27,661	177	22,434	58
Utah	Wells Fargo & Company	CA	435,912	18,428	>\$50B	647,085	19,080	211,173	652
	American Express Bk FSB	UT	190,297	38,213	\$10B-\$50B	201,361	38,274	11,064	61
	Zions BanCorporation	UT	152,224	4,897	\$10B-\$50B	465,593	5,826	313,369	929
	JPMorgan Chase & Co.	NY	146,638	11,293	>\$50B	200,865	11,458	54,227	165
	Citigroup Inc.	NY	50,541	9,753	>\$50B	55,605	9,761	5,064	8
	Capital One FSB	VA	45,123	7,448	\$10B-\$50B	45,123	7,448	0	0
	Advanta Bank Corp	UT	44,991	4,618	\$1B-\$10B	44,991	4,618	0	0
	U.S. BanCorp	MN	20,689	1,624	>\$50B	94,098	1,806	73,409	182
	Washington Mutual Bank	NY	18,555	1,023	>\$50B	19,677	1,028	1,122	5
	Southern Utah BanCorporation	UT	17,473	506	<\$1B	61,493	668	44,020	162
	GE Capital Financial Inc.	UT	16,094	3,216	\$1B-\$10B	16,294	3,217	200	1
	KeyCorp	OH	10,448	310	>\$50B	105,790	541	95,342	231
	Bank of America Corporation	NC	9,873	1,107	>\$50B	11,988	1,115	2,115	8
	Far West BanCorporation	UT	7,763	225	.	27,231	306	19,468	81
	Barnes BanCorporation	UT	5,699	145	<\$1B	34,299	233	28,600	88
Vermont	Chittenden Corporation	VT	45,706	1,080	\$1B-\$10B	237,339	1,668	191,633	588
	TD Banknorth Na	ME	33,194	851	>\$50B	178,784	1,235	145,590	384
	American Express Bk FSB	UT	29,457	9,698	\$10B-\$50B	29,716	9,700	259	2
	Wells Fargo & Company	CA	26,822	938	>\$50B	29,684	963	2,862	25
	Advanta Bank Corp	UT	21,070	1,991	\$1B-\$10B	21,070	1,991	0	0
	Capital One FSB	VA	19,674	2,839	\$10B-\$50B	19,674	2,839	0	0
	JPMorgan Chase & Co.	NY	19,026	2,231	>\$50B	19,301	2,232	275	1
	Citigroup Inc.	NY	17,493	3,539	>\$50B	17,493	3,539	0	0
	Merchants Bank	VT	10,273	392	\$1B-\$10B	50,134	520	39,861	128
	Charter One Bank	OH	9,793	370	>\$50B	22,632	402	12,839	32

4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2006

State	Name of Lending Institution	Physical State	Micro Business Lending (<\$100k)			Small Business Lending (<\$1M)		Small Business Lending (\$100k-<\$1M)	
			SSBL\$ (1,000) (1)	SSBL# (2)	Institution Asset Size (3)	LSBL\$ (1,000) (4)	LSBL# (5)	LSBL(2)\$ (1,000) (6)	LSBL(2)# (7)
Virgin Islands	Passumpsic BanCorp	VT	7,736	232	<\$1B	26,457	302	18,721	70
	Northfield MHC	VT	6,259	140	<\$1B	43,792	274	37,533	134
	Popular Inc.	PR	8,066	198	\$10B-\$50B	29,872	269	21,806	71
Virginia	American Express Bk FSB	UT	362,463	98,057	\$10B-\$50B	374,806	98,125	12,343	68
	JPMorgan Chase & Co.	NY	248,920	27,982	>\$50B	257,730	28,014	8,810	32
	Wachovia Corporation	NC	187,315	4,066	>\$50B	1,092,115	6,278	904,800	2,212
	Citigroup Inc.	NY	182,599	32,071	>\$50B	195,366	32,104	12,767	33
	Wells Fargo & Company	CA	172,184	5,862	>\$50B	195,419	6,040	23,235	178
	SunTrust Banks Inc.	GA	166,490	6,371	>\$50B	845,058	8,081	678,568	1,710
	Advanta Bank Corp	UT	122,809	11,625	\$1B-\$10B	122,809	11,625	0	0
	Bank of America Corporation	NC	121,155	8,538	>\$50B	317,191	9,133	196,036	595
	Capital One FSB	VA	115,082	17,765	\$10B-\$50B	115,082	17,765	0	0
	GE Capital Financial Inc.	UT	56,778	16,112	\$1B-\$10B	57,828	16,117	1,050	5
	BB&T Corporation	NC	46,865	2,919	>\$50B	108,618	3,081	61,753	162
	TowneBank	VA	34,177	1,049	\$1B-\$10B	178,925	1,480	144,748	431
	First Citizens Bancshares	NC	33,441	1,165	\$10B-\$50B	149,981	1,506	116,540	341
	PNC Financial Services Group	PA	23,897	665	>\$50B	57,888	755	33,991	90
	Mercantile Bankshares Corp.	MD	23,202	610	.	216,405	1,121	193,203	511
	New Peoples Bankshares Inc.	VA	22,041	736	<\$1B	73,082	925	51,041	189
	FNB Corporation	VA	22,005	610	\$1B-\$10B	72,364	801	50,359	191
	Union Bankshares Corporation	VA	21,978	634	\$1B-\$10B	105,668	883	83,690	249
	Eastern Virginia Bankshares	VA	18,075	563	<\$1B	66,127	713	48,052	150
	Virginia Financial Group	VA	16,681	478	\$1B-\$10B	89,171	701	72,490	223
	Virginia Commerce BanCorp	VA	15,553	275	\$1B-\$10B	141,444	592	125,891	317
	Highlands Bankshares Inc.	VA	14,025	491	<\$1B	32,447	560	18,422	69
	Burke & Herbert Bank	VA	13,681	330	\$1B-\$10B	94,374	547	80,693	217
	Old Point Financial Corporation	VA	13,411	311	<\$1B	76,487	484	63,076	173
	First Community BancShares	VA	12,130	339	\$1B-\$10B	36,839	428	24,709	89
	Discover Bank	DE	9,906	1,109	\$10B-\$50B	9,906	1,109	0	0
	Bank of Southside Virginia C	VA	8,826	315	<\$1B	19,448	360	10,622	45
	Washington Mutual Bank	NY	8,069	1,368	>\$50B	8,069	1,368	0	0
	United Bankshares Inc.	WV	7,256	160	\$1B-\$10B	64,143	292	56,887	132
	Manufacturers & Traders Trust	NY	6,527	133	>\$50B	28,315	189	21,788	56
	Fulton Financial Corporation	PA	6,354	132	\$10B-\$50B	49,189	257	42,835	125
	Citizens BanCorp of Virginia	VA	6,334	181	<\$1B	24,946	252	18,612	71
	Stearns Bank	MN	5,627	122	\$1B-\$10B	6,166	125	539	3
	C&F Financial Corporation	VA	5,227	138	<\$1B	38,712	232	33,485	94

4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2006

State	Name of Lending Institution	Physical State	Micro Business Lending (<\$100k)		Institution Asset Size	Small Business Lending (<\$1M)		Small Business Lending (\$100k-<\$1M)	
			SSBL\$ (1,000) (1)	SSBL# (2)		LSBL\$ (1,000) (4)	LSBL# (5)	LSBL(2)\$ (1,000) (6)	LSBL(2)# (7)
Washington	Wells Fargo & Company	CA	580,585	23,015	>\$50B	887,413	24,003	306,828	988
	American Express Bk FSB	UT	297,771	94,733	\$10B-\$50B	304,820	94,771	7,049	38
	JPMorgan Chase & Co.	NY	191,689	20,553	>\$50B	199,498	20,577	7,809	24
	Bank of America Corporation	NC	187,056	10,589	>\$50B	479,467	11,339	292,411	750
	Citigroup Inc.	NY	157,431	29,767	>\$50B	161,965	29,777	4,534	10
	U.S. BanCorp	MN	146,624	10,475	>\$50B	704,236	11,766	557,612	1,291
	Advanta Bank Corp	UT	136,305	12,708	\$1B-\$10B	136,305	12,708	0	0
	Capital One FSB	VA	118,715	19,510	\$10B-\$50B	118,715	19,510	0	0
	Washington Mutual Bank	NY	87,049	4,917	>\$50B	111,867	4,971	24,818	54
	WTB Financial Corporation	WA	49,444	1,191	\$1B-\$10B	363,139	2,058	313,695	867
	Frontier Financial Corporation	WA	48,316	1,073	\$1B-\$10B	298,037	1,809	249,721	736
	KeyCorp	OH	46,080	1,211	>\$50B	483,155	2,242	437,075	1,031
	Columbia Banking System Inc	WA	39,670	972	\$1B-\$10B	278,935	1,582	239,265	610
	Banner Corporation	WA	38,435	1,077	\$1B-\$10B	235,275	1,656	196,840	579
	AmericanWest BanCorporation	WA	30,551	708	\$1B-\$10B	172,151	1,113	141,600	405
	Washington Banking Company	WA	29,089	850	<\$1B	107,616	1,119	78,527	269
	Sterling Financial Corporation	WA	24,950	589	\$10B-\$50B	199,002	1,043	174,052	454
	GE Capital Financial Inc.	UT	23,364	5,464	\$1B-\$10B	25,914	5,474	2,550	10
	Olympic BanCorp Inc.	WA	15,058	342	<\$1B	162,183	769	147,125	427
	Peoples BanCorp	WA	11,656	322	<\$1B	82,366	549	70,710	227
	Cashmere Valley Financial Co	WA	11,277	318	<\$1B	45,185	424	33,908	106
	Zions BanCorporation	UT	10,430	237	\$10B-\$50B	111,114	487	100,684	250
	Cascade Financial Corporation	WA	10,174	196	\$1B-\$10B	107,016	427	96,842	231
	Horizon Financial Corp.	WA	9,266	158	\$1B-\$10B	91,386	353	82,120	195
	West Coast BanCorp	OR	7,787	174	\$1B-\$10B	44,621	295	36,834	121
	First Independent Investment	WA	7,590	189	<\$1B	59,395	311	51,805	122
	First Mutual BancShares Inc	WA	6,443	140	\$1B-\$10B	55,838	257	49,395	117
	Bank of the West	CA	6,110	168	>\$50B	19,871	206	13,761	38
	Cowlitz BanCorporation	WA	5,778	108	<\$1B	57,059	240	51,281	132
	HomeStreet Bank	WA	5,434	97	\$1B-\$10B	67,161	235	61,727	138
West Virginia	BB&T Corporation	NC	58,729	1,900	>\$50B	280,824	2,542	222,095	642
	JPMorgan Chase & Co.	NY	53,186	5,880	>\$50B	106,438	6,025	53,252	145
	United Bankshares Inc.	WV	53,140	1,362	\$1B-\$10B	212,670	1,881	159,530	519
	American Express Bk FSB	UT	25,684	8,238	\$10B-\$50B	26,857	8,243	1,173	5
	WesBanco Inc.	WV	24,396	747	\$1B-\$10B	82,039	961	57,643	214
	Wells Fargo & Company	CA	23,600	852	>\$50B	25,276	867	1,676	15
	First Community BancShares	VA	22,872	717	\$1B-\$10B	63,099	867	40,227	150

4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2006

State	Name of Lending Institution	Physical State	Micro Business Lending (<\$100k)		Institution Asset Size	Small Business Lending (<\$1M)		Small Business Lending (\$100k-<\$1M)	
			SSBL\$ (1,000) (1)	SSBL# (2)		LSBL\$ (1,000) (4)	LSBL# (5)	LSBL(2)\$ (1,000) (6)	LSBL(2)# (7)
Wisconsin	Huntington BancShares Incorp.	OH	21,205	626	\$10B-\$50B	77,419	759	56,214	133
	Citigroup Inc.	NY	19,672	3,806	>\$50B	19,672	3,806	0	0
	Advanta Bank Corp	UT	19,619	1,907	\$1B-\$10B	19,619	1,907	0	0
	Capital One FSB	VA	18,472	3,212	\$10B-\$50B	18,472	3,212	0	0
	GE Capital Financial Inc.	UT	16,296	4,661	\$1B-\$10B	16,296	4,661	0	0
	City Holding Company	WV	13,671	285	\$1B-\$10B	55,442	404	41,771	119
	Centra Financial Holdings	WV	8,117	216	<\$1B	45,978	326	37,861	110
	Bank of America Corporation	NC	7,604	885	>\$50B	8,759	888	1,155	3
	First United Corporation	MD	5,058	137	\$1B-\$10B	24,274	197	19,216	60
	Marshall & Ilsley Corporation	WI	268,852	6,348	>\$50B	1,922,006	10,877	1,653,154	4,529
	JPMorgan Chase & Co.	NY	249,921	26,402	>\$50B	416,846	26,849	166,925	447
	Wells Fargo & Company	CA	222,535	8,720	>\$50B	354,888	9,197	132,353	477
	Advanta Bank Corp	UT	117,029	11,227	\$1B-\$10B	117,029	11,227	0	0
	Associated Banc-Corp	WI	115,439	3,408	\$10B-\$50B	752,134	5,205	636,695	1,797
	Capital One FSB	VA	107,288	15,842	\$10B-\$50B	107,288	15,842	0	0
	Citigroup Inc.	NY	105,873	19,484	>\$50B	105,873	19,484	0	0
	U.S. Bancorp	MN	96,109	7,421	>\$50B	415,335	8,261	319,226	840
	American Express Bk FSB	UT	73,991	21,102	\$10B-\$50B	78,959	21,122	4,968	20
	Johnson Financial Group Inc	WI	45,064	890	\$1B-\$10B	404,543	1,855	359,479	965
	River Valley Bancorporation	WI	40,858	1,108	<\$1B	194,919	1,636	154,061	528
	GE Capital Financial Inc.	UT	36,691	6,075	\$1B-\$10B	36,691	6,075	0	0
	Waupaca Bancorporation Inc.	WI	36,518	1,656	<\$1B	95,923	1,871	59,405	215
	NEB Corporation	WI	35,003	944	\$1B-\$10B	137,512	1,286	102,509	342
	Baylake Corp.	WI	24,925	576	\$1B-\$10B	186,610	1,048	161,685	472
	Bank of America Corporation	NC	24,457	3,245	>\$50B	27,849	3,254	3,392	9
	First Banking Center Inc.	WI	20,207	521	<\$1B	164,784	1,024	144,577	503
	Citizens Banking Corporation	MI	19,817	511	\$10B-\$50B	129,536	831	109,719	320
	AMCORE Financial Inc.	IL	18,402	428	\$1B-\$10B	93,724	678	75,322	250
	Anchorbank FSB	WI	15,389	332	\$1B-\$10B	113,990	629	98,601	297
	Otto Bremer Foundation	MN	14,961	416	\$1B-\$10B	52,121	541	37,160	125
	Community Banc-Corp of Shebo	WI	12,424	282	<\$1B	89,363	505	76,939	223
	Bankmanagers Corp.	WI	11,782	237	<\$1B	123,398	517	111,616	280
	Mid America Bank FSB	IL	11,429	241	\$10B-\$50B	83,816	451	72,387	210
	Discover Bank	DE	6,984	828	\$10B-\$50B	6,984	828	0	0
	Washington Mutual Bank	NY	5,596	1,114	>\$50B	5,596	1,114	0	0
Wyoming	Wells Fargo & Company	CA	59,288	2,339	>\$50B	100,379	2,468	41,091	129
	First Interstate BancSystem	MT	39,274	1,207	\$1B-\$10B	124,046	1,496	84,772	289

4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2006

State	Name of Lending Institution	Physical State	Micro Business Lending (<\$100k)		Institution Asset Size	Small Business Lending (<\$1M)		Small Business Lending (\$100k-<\$1M)	
			SSBL\$ (1,000) (1)	SSBL# (2)		LSBL\$ (1,000) (4)	LSBL# (5)	LSBL(2)\$ (1,000) (6)	LSBL(2)# (7)
	JPMorgan Chase & Co.	NY	23,931	2,560	>\$50B	25,672	2,565	1,741	5
	American Express Bk FSB	UT	18,508	5,400	\$10B-\$50B	18,721	5,402	213	2
	Midland Financial Corporation	WY	15,122	406	<\$1B	54,935	564	39,813	158
	Capital One FSB	VA	12,889	1,985	\$10B-\$50B	12,889	1,985	0	0
	Advanta Bank Corp	UT	12,878	1,245	\$1B-\$10B	12,878	1,245	0	0
	Bank of the West	CA	12,780	376	>\$50B	34,756	459	21,976	83
	Citigroup Inc.	NY	12,603	2,404	>\$50B	12,603	2,404	0	0
	Sturm Financial Group Inc.	CO	10,092	280	\$1B-\$10B	46,416	407	36,324	127
	U.S. BanCorp	MN	5,185	429	>\$50B	21,252	474	16,067	45

Note: Small businesses seeking loans should also consider banks that participate in SBA loan programs. To locate an SBA certified lender near you, call 1-800-8-ASK-SBA or check SBA's web site at http://www.sba.gov/localresources/district/nc/nc_plp.html.

Source: U.S. Small Business Administration, Office of Advocacy, from Community Reinvestment Act reports.

Table 5. Number of Reporting Institutions by Asset Size and by Territory, June 2006-June 2007

State	2006	2007	2007 Lending Institution by Asset Size Class					
			<\$100M	\$100M-\$500M	\$500M-\$1B	\$1B-\$10B	\$10B-\$50B	>\$50B
National	8,709	8,633	3,633	3,667	668	543	89	33
Alabama	161	164	64	76	12	6	2	1
Alaska	7	9	3	4	1	1	-	-
American Samoa	1	1	-	1	-	-	-	-
Arizona	53	54	24	25	2	3	-	-
Arkansas	159	154	49	90	7	8	-	-
California	295	322	73	139	36	54	7	3
Colorado	170	165	66	79	7	13	-	-
Connecticut	57	59	10	26	11	8	2	-
Delaware	35	50	15	8	4	9	3	4
District of Columbia	7	7	1	6	-	-	-	-
Florida	305	313	83	174	28	26	1	-
Georgia	353	356	114	199	26	15	-	1
Guam	3	3	1	1	1	-	-	-
Hawaii	9	11	2	1	1	3	2	-
Idaho	17	19	5	8	6	0	-	-
Illinois	704	692	326	279	47	30	4	1
Indiana	184	169	53	85	16	15	-	-
Iowa	404	398	242	135	16	5	-	-
Kansas	365	358	246	88	15	9	-	-
Kentucky	223	219	83	119	10	7	-	-
Louisiana	166	169	66	82	15	2	2	-
Maine	37	36	8	11	12	3	1	-
Maryland	112	106	20	61	15	10	-	-
Massachusetts	127	136	19	64	28	17	3	1
Michigan	173	175	54	91	13	7	4	1
Minnesota	455	451	283	148	12	4	2	-
Mississippi	98	98	35	47	7	7	1	-
Missouri	373	368	196	135	20	13	2	-
Montana	82	78	51	21	4	2	-	-
Nebraska	257	251	175	69	2	5	-	-
Nevada	38	46	13	12	3	10	2	2
New Hampshire	26	26	3	14	6	1	1	-
New Jersey	134	131	21	63	22	21	2	-
New Mexico	54	53	16	27	5	5	-	-
New York	203	221	48	84	28	37	9	3
North Carolina	109	115	29	43	18	15	2	3
North Dakota	98	97	66	23	5	3	-	-
Ohio	278	285	123	108	18	16	5	5
Oklahoma	271	264	146	101	6	7	2	-
Oregon	39	42	11	21	3	5	1	-
Pennsylvania	255	256	63	119	35	29	3	2
Puerto Rico	10	13	-	-	-	7	3	-
Rhode Island	13	16	5	3	1	3	2	-
South Carolina	98	94	32	44	11	7	-	-
South Dakota	91	91	54	22	7	4	-	2
Tennessee	204	205	61	113	21	8	1	-
Texas	654	660	335	250	32	33	5	-
Utah	70	80	18	22	10	8	10	1
Vermont	19	18	2	13	1	2	-	-
Virgin Islands	2	3	2	-	1	-	-	-
Virginia	139	126	23	61	20	12	3	2
Washington	96	100	29	38	17	14	1	-
West Virginia	70	71	25	41	1	4	-	-
Wisconsin	302	307	121	150	23	9	1	1
Wyoming	44	44	20	23	-	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.