



**Small Business and
Micro Business Lending
in the United States,
for Data Years 2003-2004**

November 2005

Small and Micro Business Lending for 2003-2004

Office of Advocacy, U.S. Small Business Administration

The Office of Advocacy prepares an annual study of bank lending to small firms using the most recent data available on small and micro business loans. This study provides a brief review of banks' lending activities in 2003-2004 based on two types of data reported by banks to their regulating agencies—the call reports for June 2004 and the Community Reinvestment Act (CRA) reports for 2003. Because data are available only by the size of the loan, not by the size of the borrower, small business loans are defined here as business loans under \$1 million, and micro business loans are those under \$100,000. The report includes a discussion of developments in the small and micro business lending activities of commercial banks in the United States. In part one, the first section reviews developments apparent in the call report data (June 2003 through June 2004); the second section looks at developments evident from the CRA database for the year 2003. Part two provides directories of the top small and micro business lenders in the 50 states and District of Columbia using both the call report and CRA data.

Highlights

- Borrowing from banks continued to recover from 2002-2003, registering a moderate increase. Small business loans outstanding (under \$1 million) totaled \$522 billion as of June 2004, an increase of \$27.2 billion or 5.5 percent between June 2003 and June 2004. This compares with an overall increase of 2.3 percent over the previous period. Overall business loans also increased; the total value of business loans increased 4.2 percent to a value outstanding of \$1.38 trillion from \$1.32 trillion the year before.

- The increases came primarily from the larger small business loans (\$100,000 to \$1 million). The values of medium-sized small business loans

(\$100,000 to \$250,000) and large small business loans (\$250,000 to \$1 million) increased 4.95 percent and 8.4 percent, respectively. The number of these loans also increased 4.95 and 8.5 percent, respectively, during this period.

- As in the previous periods, lending of the smallest loans showed the least activity during this period. These declines, though smaller than in the previous year, occurred in both the dollar amount and number of loans outstanding. The number of the smallest business loans outstanding declined from 14.1 million to 13.6 million, a 3.6 percent drop, while the dollar value declined from \$125.7 billion to \$125.3 billion in June 2004, a decline of 0.31 percent. As in previous years, these declines appear to be an accounting phenomenon, not an indicator of a significant trend.

- In 2003, a total of \$248 billion in small business loans under \$1 million were extended by 998 CRA-reporting banks and bank holding companies, compared with \$227.5 billion extended by 905 entities in 2002. For micro business loans, these banks and bank holding companies made 5.6 million loans valued at \$78 billion in 2003, compared with 5.3 million loans valued at \$73 billion in 2002. The CRA data confirm the findings in the call report data of the importance of multibillion dollar banks and bank holding companies in the market for the smallest loans, and also their declining share of the larger small business loans (\$100,000-\$1 million).

- Bank consolidations continued during June 2003 and June 2004 as indicated by the large increases in total domestic assets for several large bank holding companies. The number of multibillion dollar banks and bank holding companies (with total domestic assets of more than \$10 billion) increased from 67 to 72 by June 2004; they accounted for 75.3 percent of

total banking assets and 63 percent of total business loans. However, the importance of these entities in the small business loan markets varied. While, their importance in the market for micro business loans continued to increase, accounting for 50 percent of the market in value and 67 percent in the number, bank holding companies remained passive in promoting larger small business loans (between \$100,000 and \$1 million). The share of these banks in this market remained almost unchanged, in both amount and number of loans, in spite of their increased asset share from June 2003 to June 2004.

Scope and Methodology

This study provides a review of the banks' lending activities in 2003-2004 based on two types of data reported by banks to their regulating agencies—the call reports for June 2004 (for the amount and number of outstanding loans) and the Community Reinvestment Act (CRA) reports for 2003 (for loans made during the year). Since the reported data are available only by the size of the loan (not by the size of the business), small business loans are defined as business loans under \$1 million. Micro business loans are defined to include loans under \$100,000. Developments in lending activities over time by banks are analyzed based on the call report statistics for various variables. However, because of the changing number of banks required to report under the CRA reporting requirements (some 1,000 large banks and bank holding companies are required to report under the CRA), year-to-year changes in the lending activities for these banks are more difficult to interpret.

Large banks and bank holding companies with total domestic assets greater 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” banks on the basis of the designated headquarters state of the reporting bank. Two ranking methods are used, depending upon the availability of data.

For banks where information for total assets and total business loans are available (those filing call

reports), four criteria are used as the basis for a bank's performance ranking. A summary rank for four decile ranks is computed for each bank in the state rankings. A decile ranking is first used for individual criteria; decile rankings range from 1 to 10. Banks in the top 10 percent of all banks in the state receive the maximum score of 10; banks in the lowest 10 percent receive a score of 1. Banks that do not lend to small businesses (loans under \$1 million) receive a 0. Four top scores will sum to 40. To make the top score total 100 rather than 40, each score is multiplied by 2.5.

For state lending using the CRA data, banks were listed in order of the dollar amount of small business loans made in each state in 2003. Large institutions therefore appear at the top. Simple rankings were used for multibillion dollar banks and bank holding companies because only a small number of banks are involved.

This report was peer reviewed consistent with Advocacy's data quality guidelines. More information on this process can be obtained by contacting the director of economic research 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/advolresearch. Copies are available for purchase from:

National Technical Information Service
5285 Port Royal Road
Springfield, VA 22161
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To receive email notices of new Advocacy research, press releases, regulatory communications, and publications, including the latest issue of *The Small Business Advocate* newsletter, visit <http://web.sba.gov/list> and subscribe to the appropriate Listserv.

Foreword

I am pleased to provide the latest edition of the Office of Advocacy's annual study of bank lending to small and micro businesses. The report covers both small business lending (loans of less than \$1 million) and micro business lending (loans of less than \$100,000) for all reporting banks and for multibillion-dollar bank holding companies for the 2003-2004 period. The source information consists of two types of data reported by banks to their regulating agencies—call reports for June 2004 and the Community Reinvestment Act (CRA) reports for year 2003.

The report provides data on the top banks lending to small businesses in each state. Advocacy's website contains additional data listing the lending activity of all banks in the 50 states and the District of Columbia. The report is useful to both small businesses seeking loans and banks comparing themselves to their competition. I encourage readers to use this as a resource—and I congratulate the banks that are doing a good job of meeting the need for capital in the small business community.

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

Thomas M. Sullivan

Chief Counsel for Advocacy

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Introduction

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

Critical to the health and growth of a small business is knowledge of how banks are meeting small firm credit needs and which banks are investing in small businesses. Such information helps small businesses save precious time and shop efficiently for credit. It also helps banks to know about the competition in the markets in which they participate.

This annual edition of *Small Business and Micro Business Lending in the United States* provides current data on small and micro business loans to small firms and on the banks that serve them. The study continues to combine studies on both small business and micro business lending to provide a brief review of these lending activities in 2003-2004. The study is based on two types of data reported by banks to their regulating agencies—the call reports for June 2004 and the Community Reinvestment Act (CRA) reports for 2003. Data are available only for the size of the loan and not for the size of the business. As such, 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.

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

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

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

Accessing the Study

All editions of Advocacy lending studies are on the Internet at 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.

¹See U.S. Small Business Administration, Office of Advocacy, *Financing Patterns of Small Firms: Findings from the 1998 Survey of Small Business Finances*, September 2003, Chart 5, p.14.

Part One: Developments in Small and Micro Business Lending

I. Findings from the June 2003-June 2004 Call Reports

A. Small Business Loans Outstanding from All Reporting Banks

Borrowing from banks continued to recover from the previous year, increasing moderately. Overall, small business loans (under \$1 million) by commercial banks showed moderate increases between June 2003 and June 2004. The rate of growth in the dollar amount of all small business loans outstanding increased 5.5 percent, from \$495 billion in June 2003 to \$522 billion in June 2004. By comparison, small business loans grew by 2.3 percent from June 2002 to June 2003 (see Tables A, B, and C). The increase was comparable to the annual increases in borrowing between June 2000 and June 2002. The increases came primarily from the larger small business loans (\$100,000 to \$1 million). Medium-sized small business loans (\$100,000 to \$250,000) and large small business loans (\$250,000 to \$1 million) increased 4.95 percent and 8.4 percent, respectively (Table B). The number of these loans also increased 4.95 and 8.5 percent, respectively, during this period (Table C). The value of all business loans also increased more than in the previous year, from \$1.32 trillion to \$1.38 trillion, up 4.2 percent. Corporate borrowing in loan sizes over \$1 million resumed, but increased at lower rates than borrowing from alternate sources in the public credit markets. As in the previous year, statistics for the smallest loans told conflicting stories, with the slight decline in loans outstanding shown in the Call report contradicted by the increased volume of lending activities shown in the CRA data.

B. Total Micro Business Loans Outstanding in the United States

Changes in the value and the number of the smallest size loans (under \$100,000) remain difficult to interpret because of continued efforts by major small business credit card issuers to consolidate their data reporting. Further complicating interpretation are the merger and acquisition activities of credit card institutions, as well as credit card operations among commercial banks, federal saving banks, and commercial finance companies.² During 2003-2004, the number and the dollar amounts of loans under \$100,000 declined further, although at lower rates than in the previous year. The number of these smallest business loans outstanding declined from 14.1 million to 13.6 million, a 3.6 percent drop; the value declined from \$125.7 billion to \$125.3 billion in June 2004, a decline of 0.31 percent (Tables B and C). These declines appear, again, to be an accounting phenomenon.³ Moreover, it appears that most major small business credit card lenders continued to promote small business credit cards and reported continued increases in the number and dollar amounts of the smallest loans in the CRA report for loan activities in 2003.⁴ Statistics from the 2003 CRA study indicated that the rates of increase in the number and dollar amounts of loans made in 2003 were comparable for the smallest loans (under \$100,000) and medium-sized loans (\$100,000 to under \$1 million).⁵

² The importance of small business credit card accounts in this size category and the difficulty of separating credit card accounts from special purpose business lending contribute to the difficulty in interpreting the movement in lending activities for this loan size category.

³ For example, continued efforts by banks such as BB&T to consolidate credit card accounts held by employees under the same employer and the accounts in Fleetboston Financial Corp. after merger with the Bank of America contributed much to adjustments. In addition, the numbers used in the analysis include adjustment in the statistics reported by American Express Centurion Bank, one of the largest business card issuers, because American Express has transferred most small business lending activities to a new federal savings bank since the beginning of 2004, thus not reported in the call report database utilized in this study. Without adjustment, statistics from June 2004 call report showed an even larger decline.

⁴ Moreover, one major credit card bank, Capital One, reported in the CRA report (Federal Savings Bank file) large increases in the number and dollar amounts of loans made that are not captured in the call report data for commercial banks in this study.

⁵ The rates of increase in the number and dollar amounts of loans for 998 BHC/banks for 2003 were 7.4 percent and 9.7 percent for the smallest and larger sized small business loans, as compared with a 7.7 percent increase in total domestic asset for the group.

Table A. Dollar Amount and Number of Small Business Loans, June 2002 through June 2004, by Loan Size (Dollars in Billions, Numbers in Millions)

Loan Size		2002	2003	2004	Percent Change 2003-2004
Under \$100,000	Dollars	128.9	125.7	125.3	-0.32
	Number	15.65	14.09	13.58	-3.62
\$100,000 to under \$250,000	Dollars	96.1	98.3	103.1	4.88
	Number	0.846	0.828	0.87	4.82
Under \$250,000	Dollars	225.0	224.0	228.4	1.96
	Number	16.50	14.92	14.45	-3.15
\$250,000 to under \$1 million	Dollars	259.0	271.1	293.9	8.41
	Number	0.744	0.751	0.81	8.00
Under \$1 million	Dollars	484.0	495.1	522.3	25.49
	Number	17.24	15.67	15.26	-2.62
Total Business Loans	Dollars	1307.0	1318.1	1373.3	4.19

Source: U.S. Small Business Administration, Office of Advocacy, *Small Business Lending in the United States*, various years, and special tabulations of the June 2004 call reports (*Consolidated Reports of Condition and Income for U.S. Banks* prepared for the Office of Advocacy by James Kolari, A&M University, College Station Texas).

Table B. Percent Change in the Dollar Amount of Business Loans by Loan Size, June 1998-June 2004

Loan size	1997- 1998 ¹	1998- 1999 ²	1999- 2000 ²	2000- 2001	2001- 2002	2002- 2003	2003- 2004
<\$100,000	3.0	2.5	6.7	4.4	1.7	-2.49	-0.31
\$100,000-250,000	8.1	6.3	8.5	4.1	4.9	2.26	4.87
\$250,000-\$1million	7.7	11.2	11.8	6.4	7.0	4.72	8.42
>\$1 million	13.0	14.6	16.1	0.9	-4.8	0	3.40

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

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

Source: U.S. Small Business Administration, Office of Advocacy, *Small Business Lending in the United States*, various years, and special tabulations of the June 2004 call reports (*Consolidated Reports of Condition and Income for U.S. Banks* prepared for the Office of Advocacy by James Kolari, A&M University, College Station Texas).

Table C. Percent Change in the Number of Small Business Loans by Loan Size, June 1997-June 2004

Loan size	1997-1998 ¹	1998-1999 ²	1999-2000 ²	2000-2001	2001-2002	2002-2003	2003-2004
<\$100,000	19.3	10.1	26.9	10.1	45.0	-9.96	-3.64
\$100,000-\$250,000	1.8	5.4	7.0	5.9	8.8	-2.12	4.93
\$250,000-\$1 million	1.4	7.6	8.4	7.0	9.8	0.92	8.52

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

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

Source: U.S. Small Business Administration, Office of Advocacy, *Small Business Lending in the United States*, various years, and special tabulations of the June 2004 call reports (*Consolidated Reports of Condition and Income for U.S. Banks* prepared for the Office of Advocacy by James Kolari, A&M University, College Station Texas).

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

Bank consolidations continued during June 2003 and June 2004 as indicated by the large increases in total domestic assets, in excess of 20 percent growth, for several large bank holding companies. The increasing importance of large banking institutions in the U.S. banking sector is indicated in Table D.⁶ The number of multibillion dollar banks and bank holding companies (with total domestic assets or more than \$10 billion) increased from 67 to 72 by June 2004. They accounted for 75.3 percent of total banking assets and 63 percent of total business loans. However, the importance of these entities in the small business loan markets varied. In the market for loans under \$100,000, their importance continued to increase, accounting for 50 percent of the market in value and 67 percent in the number of loans in June 2004, as compared with 48 percent and 64 percent, respectively, in June 2003. This trend confirms the continued consolidation in the small business credit card market.

In the market for loans between \$100,000 and \$1 million, large banks remained passive in promoting business. Their share in this market remained almost unchanged, in both amount and number of loans, in spite of the increased asset share of these banks from June 2003 to June 2004. This poses the question of whether very large banks are moving away from higher-cost small business lending to lower-cost micro business credit card-credit line lending. It will be important to continue monitoring this development as banking concentration continues.⁷

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

⁷ Two Advocacy studies have found that lending to small businesses by very large banks declined as the pace of banking consolidation accelerated over the recent past. See P.M Keypoint (above) and S. Craig and P. Hardee, *The Impact of Bank Consolidation on Small Business Credit Availability*, under contract no. SBA HQ -01-R-0005 with the Office of Advocacy.

Table D. Share of Total Assets and Business Loans by Size of All Banks and Bank Holding Companies in the U.S., June 2002-June 2004 (percent, except figures for number of banks)

		Asset size of bank/BHC						
		Over \$50 billion	\$10 billion to \$50 billion	Over \$10 billion	\$1 billion to \$10 billion	\$500 million to \$1 billion	Under \$500 million	All banks and BHCs
June 30, 2002								
Number of banks/BHCs		19	45	64	233	321	5,954	6,572
Micro business loans (under \$100,000)	Amount	31.01	15.36	46.36	12.96	6.38	34.30	100
	Number	38.27	21.69	59.96	21.04	6.42	12.58	100
Small business loans (\$100,000-\$1 million)	Amount	29.58	16.51	46.08	18.69	8.86	26.37	100
	Number	32.01	16.18	48.18	18.05	8.37	25.40	100
Total business loans		49.33	17.49	66.82	14.40	5.21	13.56	100
Total domestic assets		55.53	17.78	73.31	11.55	3.69	11.45	100
June 30, 2003								
Number of banks/BHCs		22	45	67	272	357	5,798	6,494
Micro business loans (under \$100,000)	Amount	33.61	14.01	47.62	12.99	6.84	32.55	100
	Number	51.10	13.18	64.28	18.19	6.65	10.88	100
Small business loans (\$100,000-\$1 million)	Amount	29.62	14.99	44.60	19.14	8.96	27.29	100
	Number	29.43	15.05	44.48	19.46	8.91	27.15	100
Total business loans		49.30	15.54	64.84	15.39	5.65	14.12	100
Total domestic assets		58.48	15.84	74.32	11.36	3.72	10.61	100
June 30, 2004								
Number of banks/BHCs		22	50	72	300	345	5,706	6,423
Micro business loans (under \$100,000)	Amount	34.27	15.45	49.72	13.08	6.12	31.08	100
	Number	53.44	14.04	67.48	14.81	6.74	10.98	100
Small business loans (\$100,000-\$1 million)	Amount	28.83	16.16	45.00	19.96	8.24	26.80	100
	Number	28.58	16.02	44.59	20.02	8.24	27.15	100
Total business loans		46.64	16.62	63.26	16.83	5.40	14.52	100
Total domestic assets		59.36	15.96	75.32	11.19	3.33	10.17	100

Source: U.S. Small Business Administration, Office of Advocacy, *Small Business Lending in the United States*, various years, and special tabulations of the June 2004 call reports (*Consolidated Reports of Condition and Income for U.S. Banks* prepared for the Office of Advocacy by James Kolari, A&M University, College Station Texas).

II. Findings from Reports by CRA Reporting Banks for 2003

A. Small Business Lending by CRA Reporting Banks and BHCs

CRA data provide information on the location of loans made by a bank or a BHC during a certain time period, for example, from January 1 through December 31 of the year. This section provides a profile of the overall activities in small business lending by large banks and BHCs reporting under the CRA program in 2003.⁸ A comparison of the coverage of reporting institutions in the call reports (for all banks) and in the CRA reporting banks appears in Table E; these banks and bank holding companies accounted for 88 percent of total domestic assets and some 65 percent to 75 percent of small business lending in the U.S. banking industry.

In 2003, a total of \$248.0 billion in small business loans under \$1 million were extended by 998 CRA-reporting banks and bank holding companies, compared with \$227.5 billion in 2002 (Table F) extended by 905 entities.⁹ The CRA data confirm the findings in the call report data of the importance of multibillion-dollar banks and bank holding companies in the market for the smallest loans, and also their declining share of the larger small business loans (\$100,000-\$1 million).¹⁰

B. Micro Business Lending by CRA Reporting Banks and BHCs

Large banks and bank holding companies made 5.6 million micro business loans valued at \$78 billion in 2003, compared with 5.3 million loans valued at \$73 billion in 2002. Total domestic assets for these banks increased from \$5.80 trillion for 905 entities in June 2003 to \$6.25 trillion for 998 banks and bank holding companies. These banks accounted for 67.1 percent of the dollar amount and 73.6 percent of the number of micro business loans outstanding in June 2004, compared with 69.4 percent of the dollar amount and 73.1 percent of the number in June 2003 (Table E).

⁸ A total of 998 banks and BHCs with links to call reports were found to report their small business lending for 2003. However, they accounted for 88 percent of the total domestic assets of all banks in the United States. Information about the total assets of 31 banks and BHCs were not available from the call reports.

⁹ It is difficult to compare changes in lending over time using CRA data because of the changes in the bank coverage under CRA reporting. For example, total assets for the CRA reporting banks increased from \$5.8 billion in June 2003 to \$6.3 billion in June 2004: the increases could have come from 1) increased coverage of the banks filing reports as well as 2) the acquisition of small non-reporting banks by large banks/BHCs. In addition, only those banks whose call reports were identified and linked (to derive asset information) are included in these estimates.

¹⁰ Total domestic assets of BHCs are used here. Details on CRA data consolidation for all members of a BHC were described in the 2000 edition of this report.

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

Loan Sizes	Call Report Banks (CRBs) 2004	CRA-Covered Banks (CRA) 2004	CRA/CRBs (percent) 2004	CRA/CRBs (percent) 2003	CRA/CRBs percent) 2002
Business Loans <\$100,000	125.3	84.0	67.1	69.4	67.4
Business Loans \$100,000-\$250,000	103.1	75.9	73.6	73.1	73.0
Business Loans <250,000	228.4	159.9	70.0	71.0	69.8
Business Loans \$250K-\$1 Million	294.0	225.7	76.8	76.2	76.3
Business Loans <\$1 Million	522.3	385.6	73.8	73.9	73.3
Total Business Loans	1,373.2	1,184.4	86.5	87.0	86.9
Total Assets	7,100.8	6,247.3	88.0	87.8	86.2
Number of Banks/BHCs	6,423	998			

** A smaller number of SBL (under \$100,000) is partly caused by the exclusion of loans made by Fleet Financial Corporation in 2003 because the bank had ceased to exist by the time of the June 2004 report (acquired by Bank of America).

Source: U.S. Small Business Administration, Office of Advocacy, *Small Business Lending in the United States*, various years, and special tabulations of the June 2004 call reports (*Consolidated Reports of Condition and Income for U.S. Banks* prepared for the Office of Advocacy by James Kolari, A&M University, College Station Texas).

Table F. Amount and Number of Loans made by CRA Reporting Banks in 2002 and 2003¹ (amounts in billions of dollars)

Loan Sizes	Amount/ Number	Bank Asset Size									
		More than \$50 Billion		\$10 Billion to \$50 Billion		\$1 Billion to \$10 Billion		Less than \$1 Billion		All CRA Banks	
		Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
2002											
Number of Bank/BHC		22		40		249		594		905	
Under \$100,000	Amount	37.25	51.11	13.37	18.34	15.36	21.07	6.91	9.48	72.88	100.0
	Number	2,862,815	54.08	883,409	16.69	1,323,199	25.00	223,755	4.23	5,293,178	100.0
\$100,000-\$1 Million	Amount	58.26	37.68	34.61	22.38	38.63	24.98	23.14	14.96	154.64	100.0
	Number	164,040	36.16	100,080	22.06	116,050	25.58	73,444	16.19	453,614	100.0
Under \$1 Million	Amount	95.51	41.98	47.98	21.09	53.99	23.73	30.05	13.21	227.53	100.0
	Number	3,026,855	52.67	983,489	17.11	1,439,249	25.04	297,199	5.17	5,746,792	100.0
Total Assets ²	Amount	3,863.79	66.59	934.73	16.11	685.46	11.81	317.96	5.48	,801.94	100.0
Total Business Loans ²	Amount	649.77	56.68	204.69	17.86	195.10	17.02	96.76	8.44	1,146.31	100.0
2003											
Number of Bank/BHC		21		42		283		652		998	
Under \$100,000	Amount	42.64	54.47	12.23	15.62	14.87	19.00	8.54	10.91	78.28	100.0
	Number	3,246,616	58.36	802,630	14.43	1,116,051	20.06	397,756	7.15	5,563,053	100.0
\$100,000-\$1 Million	Amount	62.04	36.55	36.96	21.77	44.96	26.49	25.79	15.20	169.75	100.0
	Number	172,582	34.99	105,411	21.37	133,082	26.99	82,095	16.65	493,170	100.0
Under \$1 Million	Amount	104.68	42.20	49.18	19.83	59.83	24.12	34.34	13.84	248.03	100.0
	Number	3,419,198	56.46	908,041	14.99	1,249,133	20.63	479,851	7.92	6,056,223	100.0
Total Assets ²	Amount	4,158.43	66.56	997.48	15.97	752.32	12.04	339.09	5.43	6,247.32	100.0
Total Business Loans ²	Amount	640.43	53.93	213.40	17.97	227.10	19.13	106.50	8.97	1,187.44	100.0

1 For 905 and 998 banks/BHCs with balance sheet items identified from call reports respectively in June 2003 and June 2004.

2 As of June 2004.

3 As of June 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 2004 call reports (*Consolidated Reports of Condition and Income for U.S. Banks* prepared for the Office of Advocacy by James Kolari, A&M University, College Station Texas).

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

Small business lending and borrowing are mostly local in nature: both the borrowers and the lending offices are located in the same community or in communities nearby. In an effort to provide information that will help small businesses shop more efficiently for credit and let banks know about their competitors in small business lending, the Office of Advocacy prepares a directory of small and micro business lenders. The business lending performance of individual banks and bank holding companies is ranked for the national market and in each state. Tables 1A through through 2B rank multibillion banks and bank holding companies in the national market, while Table 3A through Table 4B rank them in individual states. Information for all reporting banks (Table 3A) is available at the Advocacy website, www.sba.gov/advo/research/lending.html.

Table 1A. Small Business Lending of Large Banks and BHCs in the U.S. Based on Call Report Data, June 2004

Table 1A ranks the small business lending levels of the 72 banks and bank holding companies with total domestic assets in excess of \$10 billion each.¹¹ Each bank is ranked from 1 to 70, with two banks not ranked, on each of four variables, which then are totaled and re-ranked from 1 to 70.

The top five small business lenders in June 2004, based on call report data, are: American Express Centurion Bank; Regions Financial Corporation (3rd in 2003); BB&T Corporation (2nd in 2003); Synovus Financial Corp (4th in 2003); and First Citizens Bancshares (5th in 2003) The top five banks remain the same from the previous year.

Table 1B. Micro Business Lending of Large Banks and BHCs in the U.S. Using Call Report Data, June 2004

Table 1B ranks the micro business lending of the 72 banks and bank holding companies with total domestic assets in excess of \$10 billion each.¹² Each bank is ranked from 1 to 67 on each of four variables, which then are totaled and re-ranked from 1 to 67; five banks and bank holding companies are not ranked because of missing data. The top five lenders as of June 2004 are: American Express Centurion; Citigroup, Inc. (2nd in 2003); BNA Corporation (3rd in 2003); Wells Fargo (4th in 2003); and BB&T Corporation (5th in 2003).¹³

¹¹ As discussed in the main text, two major credit card banks—American Express Centurion Bank (since March 2004) and Capital One Bank have organized Federal savings bank to conduct their small business credit card operation and, as a result, their submitted Call reports are not included in the call report filing for commercial banks—the focus of this statistical effort. Statistics for Capital One Bank are, therefore, not available in this ranking.

¹² The four criteria used are the same as those for Table 1A.

¹³ It is important to remind the readers that banks, including BHC subsidiaries, that participate in the U.S. Small Business Administration's (SBA) preferred or certified lenders' programs are active small business lenders. For details, www.sba.gov/financing/sbaloans.

Table 2A. Small Business Lending of Large Banks and BHCs in the U.S. Using CRA Data, 2003

Table 2A ranks large banks and bank holding companies' small business lending using CRA data. Information from call reports was employed in combination with the CRA data to perform the four-variable ranking. As in the previous studies, data covering the members of a BHC were first consolidated to generate estimates for the BHC owning company. Since CRA data provide location-specific information for a bank's small business lending, information on the number of states (and territories) in which the bank or BHC has lending operations is also provided. Because of the importance of small business credit card promotion by large banks and large BHCs, large credit card banks have been included in the ranking since 2002.¹⁴

The five top small business lenders for 2003, using CRA data, are American Express Centurion Bank; Regions Financial Corporation (2nd in 2002); BB&T (3rd in 2002); Synovus Financial Corporation (4th in 2002); and MBNA Corporation (6th in 2002).

Table 2B. Micro Business Lending of Large Banks and BHCs in the U.S. Using CRA Data, 2003

Table 2B ranks large banks' micro business lending using CRA data. Information from call reports was employed in combination with the CRA data to perform the four-variable ranking. As in the previous studies, data from the members of a BHC were first consolidated to generate estimates for the BHC owning company. CRA location-specific information on banks' small business lending was the source for the data on the number of states in which the bank has substantial lending operations. Because of the importance of small business credit card promotion by large banks and BHCs, large credit card banks such as American Express and MBNA are included in the ranking since 2002.¹⁵

The five top small business lenders for 2003, using CRA data, are American Express Centurion Bank; MBNA Corporation (3rd in 2002); Citigroup, Inc. (2nd in 2002); Wells Fargo (4th in 2002); and BB&T Corporation (5th in 2002).¹⁶

Table 3A. Banks' Small Business Lending by State Using Call Report Data, June 2004

Table 3A provides a list of the top banks lending to small businesses in individual states. The list includes the top 10 banks or the top 10 percent, whichever number is smaller. (Ties may increase the number.) The small business lending performance of a bank in a given state is measured on four criteria. The four rankings were summed to create a score for the small business lending activities of individual banks. A bank's total score is the sum of the four individual decile rankings multiplied by 2.5. A complete ranking of all banks in each state is provided on the Advocacy website, www.sba.gov/advo/research/lending.html.

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

¹⁴ Beginning in March 2004, American Express began conducting small business lending operation under a separate Savings bank operation—American Express Savings Bank. Also, Capital One Bank has been conducting small business credit card operation under a savings bank charter since 2003.

¹⁵ See also footnote 11 about Capital One, another major small business credit card lender.

¹⁶ See also footnote 11 about the importance of Capital One as a micro business lender.

Table 3B. Banks' Micro Business Lending by State Using Call Report Data, June 2004

Table 3B provides a list of banks making micro business loans (loans under \$100,000) in individual states. The list includes the top 10 banks or the top 10 percent, whichever number is smaller. (Ties may increase the number.) The micro business lending performance of a bank in a given state is measured on four criteria. The four rankings were summed to create a score for the micro business lending activities of individual banks. A bank's total score is the sum of the four individual decile rankings multiplied by 2.5.

Table 4A. Top Small Business Lenders by State Using CRA Data, 2003

State lending information for large banks and BHCs is best captured in the CRA database. Table 4A provides a list of top small business lenders in a given state using CRA data. The list includes banks and BHCs with small business lending in a given state in excess of \$50 million in 2003. Data for the members of a BHC were consolidated first to generate estimates for the owning BHCs. Consolidated estimates are then derived for each bank/BHC in each state. Rankings are based solely on the dollar amount of small business lending (loans under \$1 million) in this table because of the difficulty of generating two ratio variables for these banks and BHCs by state. Clearly, large banks and BHCs have an important role in the small business loan markets in many states.

Table 4B. Top Micro Business Lenders by State Using CRA Data, 2003

Table 4B provides a list of top micro business lenders in a given state using CRA data. The list includes banks and BHCs with micro business lending in a given state in excess of \$10 million in 2003. Again, rankings are based solely on the dollar amount of micro business lending (loans under \$100,000) in this table for the reasons discussed above.

Appendix: Definitions, Ranking Methodology, and Table Descriptions

Definitions

Call Report Data. Call reports, officially known as Consolidated Reports of Condition and Income, are quarterly reports filed by financial institutions with their appropriate bank regulators. The call reports provide detailed information on the current status of a financial institution—end-of-the-quarter balance sheet items (such as assets, loans, deposits, and net worth) and the income and expenses in the income statement. Section 122 of the Federal Deposit Insurance Corporation Improvement Act of 1991 requires financial institutions to report the number and amount of small business loans annually. This information is provided in the quarterly report issued each June. For this reason, call report data is compiled over the year running from July 2003 to June 2004.

The call reports on which Tables 1 and 3 of this study are based provide various bank data, including the number and dollar amount of loans outstanding by loan size for business loans of less than \$1 million. Asset size is that of the reporting bank, not the owning BHC.

Community Reinvestment Act Data. The Community Reinvestment Act (CRA), enacted in 1977, is designed to encourage banks to meet the credit needs of the local communities from which they obtain deposited funds. In 1994 the federal banking supervisory agencies revised the regulations implementing the CRA. The revisions included a requirement that banks report data on small business lending by census tract. CRA data for small business loans became available for public use in 1997.

To minimize the paperwork burden on small banks, only those above a certain threshold are required to provide this data. Hence, only banks with assets over \$250 million or any member banks of a bank holding company (BHC) with assets over \$1 billion provide this information. In effect, less than 20 percent of banks are required to file CRA reports, but these banks make some two-thirds of the loans to small businesses.

The CRA data in this report contain information on lending to small businesses for the calendar year 2003. The lending information is classified by the borrower's location, rather than the location of the bank headquarters, as is the case in the call reports. In addition, whereas call reports provide data on the number of loans outstanding as of June 30 or the stock of loans, CRA data show all the loans made in the calendar year, or the flow of loans. And whereas call reports provide information on all commercial banks, CRA data cover only the larger banks.

For bank holding companies, only consolidated CRA information is reported. Total small business lending in the state by the BHC is then derived for the state lending statistics and listed under the name of the ultimate lending bank or BHC.

To reiterate, the CRA data show:

- Loans made in a calendar year, not the outstanding loans as of June of the year as shown in the call reports.
- Data only for banks with more than \$250 million in assets and all member banks of holding companies with more than \$1 billion in assets (whereas the call reports cover all commercial banks).

Call report and CRA data tell only a part of the story about lending to small business, namely the commercial banking part. Small businesses certainly have access to other sources of credit, such as their suppliers, finance companies, family and friends. Additionally, some lending information may not be reported in call reports or CRA data, or may not be discernible as small business financing. For example:

- Banks may provide lines of credit to small firms. If the line of credit is not used, it will not be reported as a loan.
- Banks may issue consumer credit cards or other forms of consumer credit to small businesses for working capital (e.g., to buy office equipment). Banks may report these as either small business or consumer loans.
- Loans to small businesses are often made in the form of a second mortgage on the business owner's home and/or personal lines of credit.
- Small business owners may use their personal credit cards to finance their businesses.

Ranking Methodology

When possible, four variables were used to create a total score for the small business lending activities of individual banks: (1) the ratio of small business loans to total assets, (2) the ratio of small business loans to total business loans, (3) the dollar value of small business loans, and (4) the number of small business loans. The total ranking summarizes the four individual scores. Small banks tend to score higher in some categories than larger banks, and vice versa. For example, smaller banks have a higher percentage of total assets in small business loans, but larger banks lead in the sheer number and value of small loans. Using two ratio variables and two value variables allows a more balanced measure of lending performance by banks of different sizes.¹⁷

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

To rank lending by all banks in a state based on call report data (Tables 3A and 3B), a decile ranking is used instead of a simple ranking. This is justified because of a much larger number of banks in a given state. The decile ranking is a measure of where the individual bank falls in the distribution of all banks within a state for any given variable. Decile rankings range from 1 to 10. Banks in the top 10 percent of all banks in the state receive the maximum score of 10; banks in the lowest 10 percent receive a score of 1. Banks that do not lend to small businesses (loans under \$1 million) receive a 0. Four top scores will sum to 40. To make the top score total 100 rather than 40, each score is multiplied by 2.5.

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

¹⁷ With the exception of 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 criterion used in the ranking process.

Table Descriptions

Table 1A. Small Business Lending of Large Banks and BHCs in the U.S. Using Call Report Data, June 2004

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

- 1. Overall Ranking (Total Rank).** Summary small business lending rankings of BHCs with respect to loans under \$1 million. A simple ranking of 1 and up is made for each criterion and the total rank derived from the sum of the four rankings from data found in columns 2-5.
- 2. Ratio of Small Business Loans to Total Assets (LSBL/TA).** The ratio of the dollar value of small business loans under \$1 million to total bank assets for each bank holding company. For the 72 large bank/BHCs, the ratios of small business loans to total assets ranged from near 0 percent to a high of 0.427 (for American Express Centurion).
- 3. Ratio of Small Business Loans to Total Business Loans (LSBL/TBL).** For the 72 large banks and BHCs, the ratios of the value of small business lending to total business lending ranged from near 0 percent to 1.00 percent (for American Express Centurion).
- 4. Total Dollar Amount of Small Business Lending by the BHC (LSBL\$).** The total dollar amount (in thousands) of small business loans of less than \$1 million.
- 5. Total Number of Small Business Loans (LSBL#).** The number of small business loans of less than \$1 million.
- 6. Bank/BHC Asset Size Class (Bnk. Size).** Asset size class of the bank/BHC:
 - \$10 billion to under \$50 billion (\$10B–\$50B)
 - \$50 billion and over (>\$50B)
- 7. Total Dollar Amount of Micro Business Loans (SSBL\$).** Similar to column 4, but for loans of less than \$100,000, in thousands of dollars.
- 8. Total Number of Micro Business Loans (SSBL#).** Similar to column 5, but for loans of less than \$100,000.
- 9. Total Dollar Amount of Large-Size Small Business Loans (LSBL(2)\$).** Similar to column 4, but for loans between \$100,000 and \$ 1million, in thousands of dollars.
- 10. Total Number of Large-Size 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 Banks and BHCs in the U.S. Using Call Report Data, June 2004

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

1. **Overall Ranking (Total Rank).** Summary micro business lending rankings of banks and BHCs with respect to loans under \$100,000. A simple ranking of 1 and up is made first and the total rank is derived from the sum of four rankings from data found in columns 2 through 5.
2. **Ratio of Micro Business Loans to Total Assets (SSBL/TA).** The ratio of the dollar value of micro business loans under \$100,000 to total bank assets for each bank holding company. For the 72 large BHCs, the ratios of micro business loans to total assets ranged from near 0 percent to 0.427 (for American Express Centurion).
3. **Ratio of Micro Business Loans to Total Business Loans (SSBL/TBL).** For the 72 large BHCs, the ratios of the value of micro business lending to total business lending ranged from near 0 percent to 1.000 percent (for American Express Centurion because of the dominance of business credit cards and small credit lines in the bank's business loans).
4. **Total Dollar Amount of Micro Business Lending by the Bank/BHC (SSBL\$).** The total dollar amount (in thousands) of micro business loans of less than \$100,000.
5. **Total Number of Micro Business Loans (SSBL#).** The number of micro business loans of less than \$100,000.
6. **Bank/BHC Asset Size Class (Bk. Size).** Asset size class of the bank/BHC:
 - \$10 billion to under \$50 billion (\$10B–\$50B)
 - \$50 billion and over (>\$50B)
7. **Total Dollar Amount of Small Business Loans (LSBL\$).** Similar to column 4, but for loans of less than \$1 million, in thousands of dollars.
8. **Total Number of Small Business Loans (LSBL#).** Similar to column 5, but for loans of less than \$1 million.
9. **Total Dollar Amount of Large-Size 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 Large-Size 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 Banks and BHCs Using CRA Data, 2003

Table 2A uses both CRA and call report data to rank-order the 63 largest banks and BHCs on the basis of four criteria that measure the small business lending performance for a bank. Two ratio variables were derived from the call reports while the two value variables are from the CRA data.

1. **Total Rank.** Summary “small business performance” rankings of BHCs with respect to loans under \$1 million. A simple ranking of 1 through 63 for each of the four variables is performed first and the sum of the four scores is used to derive the total rank. The four criteria used are described in this table in columns 2 through 5.
2. **The Ratio of Small Business Loans to Total Assets (LSBL/TA).** This column shows the ratio of small business loans (<\$1 million) to total assets for each bank. A high ratio indicates a bank's willingness to place a large portion of its assets in small business lending.

3. **The Ratio of the Dollar Amount of Small Business Loans to Total Business Loans (LSBL/TBL).** The ratio of small business loans (<\$1 million) to total business loans for each bank. Banks that make business loans predominantly to small firms will rank high in this category
4. **Total Dollar Amount of Small Business Lending by the Bank (LSBL\$).** The total dollar amount (in thousands) of small business loans of less than \$1 million.
5. **Total Number of Small Business Loans (LSBL#).** The number of small business loans of less than \$1 million.
6. **No. of States w/ Loans.** The number of states (and territories) where the bank extended small business loans.
7. **Bank/BHC Asset Size Class (Bk. Size).** Asset size class of the bank/BHC:
 - \$10 billion to under \$50 billion (\$10B–\$50B)
 - \$50 billion and over (>\$50B)
8. **Total Dollar Amount of Micro Business Loans under \$100,000 by the Bank (SSBL\$).** Similar to column 4, but for loans of less than \$100,000, in thousands of dollars.
9. **Total Number of Micro Business Loans under \$100,000 by the BHC (SSBL#).** Similar to column 5, but for loans of less than \$100,000.

Table 2B: Micro Business Lending of Large Banks and BHCs in the U.S. Using CRA Data, 2003

Table 2B uses both CRA and call report data to rank order 63 large BHCs on the basis of four criteria that measure the micro business lending performance for a BHC. Two ratio variables were derived from the call reports.

1. **Total Rank.** Summary “micro business performance” rankings of BHCs with respect to loans under \$1 million. A simple ranking of 1 through 63 for each of the four variables is performed first and the sum of the four scores is used to derive the total rank. The four criteria used are described in this table as items 2 through 5.
2. **The Ratio of Micro Business Loans to Total Assets (SSBL/TA).** This column shows the ratio of micro business loans (<\$100,000) to total assets for each bank. A high ratio indicates a bank’s willingness to place a large portion of its assets in small business lending.
3. **The Ratio of the Dollar Amount of Micro Business Loans to Total Business Loans (SSBL/TBL).** The ratio of micro business loans (<\$100,000) to total business loans for each bank. Banks that make business loans predominantly to small firms will rank high in this category.
4. **Total Dollar Amount of Micro Business Lending by the Bank (SSBL\$).** The total dollar amount (in thousands) of micro business loans of less than \$100,000.
5. **Total Number of Micro Business Loans (SSBL#).** The number of micro business loans of less than \$100,000.
6. **No. States w/Loans.** The number of states (territories) where the bank extended micro business loans.

7. **Bank/BHC Asset Size Class (Bk. Size).** Asset size class of the bank/BHC:
 - \$10 billion to under \$50 billion (\$10B–\$50B)
 - \$50 billion and over (>\$50B)
8. **Total Dollar Amount of Small Business Loans by the Bank (LSBL\$).** Similar to column 4, but for loans of less than \$1 million, in thousands of dollars.
9. **Total Number of Small Business Loans by the Bank (LSBL#).** Similar to column 5, but for loans of less than \$1 million.

Table 3A. Banks' Small Business Lending by State Using Call Report Data, June 2004

1. **Total Score (Total Rank).** The total rank found in the first column is the score of the commercial bank in the state in which it is listed. The number is the aggregate measure of small business lending activity based on the sum of the four individual decile scores provided in the expanded version of Table 3A found on Advocacy's webpage, www.sba.gov/advo/research/lending.html.
2. **The Ratio of Small Business Loans to Total Assets (LSBL/TA).** This column shows the ratio of small business loans (<\$1 million) to total assets for each bank. A high ratio indicates a bank's willingness to place a large portion of its assets in small business lending.
3. **The Ratio of the Dollar Amount of Small Business Loans to Total Business Loans (LSBL/TBL).** The ratio of small business loans (<\$1 million) to total business loans for each bank. Banks that make business loans predominantly to small firms will rank high in this category.
4. **Total Dollar Amount of Small Business Loans (LSBL\$).** The dollar value (in thousands) of small business loans (<\$1 million) outstanding as of June 30, 2004 from the bank. Larger banks will score well in this column and in column 5 because their size allows them to make more small loans than smaller banks, even if their demonstrated commitment to small business lending, as shown by the ratios in columns 2 and 3, is low.
5. **Total Number of Small Business Loans (LSBL#).** The total number of small business loans (<\$1 million) outstanding for each bank.
6. **Bank Asset Size (Bnk. Sz.).** The asset size class of the reporting bank:
 - Under \$100 million (<\$100M)
 - \$100 million to under \$500 million (\$100M–\$500M)
 - \$500 million to under \$1 billion (\$500M–\$1B)
 - \$1 billion to under \$10 billion (\$1B–\$10B)
 - \$10 billion and over (>\$10B)
7. **Total Score of Micro Business Loans (Total Rank).** The total score of the banks based on their micro business lending. The total score is the sum of the four scores with respect to micro business loans of less than \$100,000. A firm looking for a loan of less than \$100,000 might want to seek out a bank that ranks high in this column (and/or from table 3B).

8. **Dollar Amount of Small Business Loans (SSBL\$).** The dollar value (in thousands) of micro business loans of less than \$100,000.
9. **Number of Small Business Loans (SSBL#).** The number of small business loans of less than \$100,000 made by the bank.
10. **Credit Card Loans to Total Assets (CRD/TA).** The ratio of the dollar value of credit card loans to total assets.

Table 3B. Banks' Micro Business Lending by State Using Call Report Data, June 2004

1. **Total Score (Total Rank).** The total found in the first column is the score of the commercial bank in the state in which it is listed. The number is the aggregate measure of small business lending activity based on the sum of the four individual scores provided on the website.
2. **The Ratio of Micro Business Loans to Total Assets (SSBL/TA).** This column shows the ratio of micro business loans (<\$100,000) to total assets for each bank. A high ratio indicates a bank's willingness to place a large portion of its assets in small business lending.
3. **The Ratio of the Dollar Amount of Micro Business Loans to Total Business Loans (SSBL/TBL).** The ratio of micro business loans (<\$100,000) to total business loans for each bank. Banks that make business loans predominantly to small firms will rank high in this category.
4. **Total Dollar Amount of Micro Business Loans (SSBL\$).** The dollar value (in thousands) of micro business loans (<\$100,000) outstanding from the bank. Larger banks will score well in this column and in column 5 because their size allows them to make many small loans, even if their commitment to micro business lending, as shown by the ratios in columns 2 and 3, is low.
5. **Total Number of Micro Business Loans (SSBL#).** The total number of micro business loans (<\$100,000) outstanding for each bank.
6. **Bank Asset Size (Bnk. Asset Sz.).** The asset size class of the reporting bank:
 - Under \$100 million (<\$100M)
 - \$100 million to under \$500 million (\$100M–\$500M)
 - \$500 million to under \$1 billion (\$500M–\$1B)
 - \$1 billion to under \$10 billion (\$1B–\$10B)
 - \$10 billion and over (>\$10B)
7. **Total Score of Small Business Loans (Total Rank).** The total score of the banks based on their small business lending. The total score is the sum of the four scores with respect to small business loans of less than \$1 million. A firm looking for a loan of less than \$1 million might do well to seek out a bank that ranks high in this column (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 bank.
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, 2003

Table 4A is formatted differently from Table 3A because only CRA data are used. The table lists the bank name—the name of the owning bank or bank holding company—as well as the home state of the bank. Banks/BHCs are ranked on the basis of the dollar amount of small business loans (under \$ 1 million) made in 2003. The table also provides the dollar amount and number of small business loans for micro loans under \$100,000 and for large-sized loans between \$100,000 and \$1 million. Only banks with small business loan totals in excess of \$50 million in a given state in 2003 are listed.

1. **Amount of Small Business Loans (LSBL\$).** The dollar amount, in thousands, of loans under \$1 million made in 2003.
2. **Number of Small Business Loans (LSBL#).** The number of loans of less than \$1 million made.
3. **Bank Asset Size (Bk Size):** The total assets of the owning bank by size category:
 - Under \$1 billion (<\$1B)
 - \$1 billion to under \$10 billion (\$1B-\$10B)
 - \$10 billion to \$50 billion (\$10B-\$50B)
 - \$50 billion and over (>\$50B)
4. **Dollar Amount of 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 Large-Size Small Business Loans (LSBL(2)\$).** The dollar amount, in thousands, for loans between \$100,000 and \$ 1million.
7. **Number of Large-Size 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, 2003

Table 4B, similar to Table 4A, lists the bank name—the name of the owning bank or bank holding company—as well as the home state of the bank. Banks are ranked on the basis of the dollar amount of loans made in 2003. The table provides the dollar amount and number of micro business loans under \$100,000, supplemented by larger loans between \$100,000 and \$1 million, and small business loans under \$1 million. Only banks with micro business loan totals in excess of \$10 million in a given state in 2003 are listed.

1. **Amount of Micro Business Loans (SSBL\$).** The dollar amount, in thousands, of loans under \$100,000 made in 2003.

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

Table 1A. Small Business Lending of Large Banks and BHCs in the U.S. Using Call Report, June 2004

Bank Name	HQ State	Total Rank	Small Business Lending (<\$1M)					Micro-Business Lending (<\$100k)		Small Business Lending (100k-\$1M)		
			LSBL/TBL (2)	LSBL/TA (3)	LSBL\$ (1,000) (4)	LSBL# (5)	Bnk. Size (6)	SSBL\$ (1,000) (7)	SSBL# (8)	LSBL(2)\$ (1,000) (9)	LSBL(2)# (10)	CRD/TA (11)
American Express Centurion B	UT	1	1.000	0.427	5,988,053	1,195,374	\$10B-\$50B	5,979,989	1,195,018	8,064	356	0.71
Regions Financial Corporatio	AL	2	0.514	0.142	6,579,233	69,953	\$10B-\$50B	1,104,439	41,423	5,474,794	28,530	0
BB&T Corporation	NC	3	0.457	0.097	9,984,988	180,933	>\$50B	2,151,582	139,531	7,833,406	41,402	0.01
Synovus Financial Corp.	GA	4	0.535	0.189	4,673,031	40,463	\$10B-\$50B	841,857	25,753	3,831,174	14,710	0.01
First Citizens Bancshares I	NC	5	0.723	0.194	2,262,619	56,849	\$10B-\$50B	496,052	49,506	1,766,567	7,343	0.03
Wells Fargo & Company	CA	6	0.395	0.060	24,563,146	567,860	>\$50B	7,588,021	502,818	16,975,125	65,042	0.02
Zions Bancorporation	UT	7	0.375	0.133	4,144,568	44,470	\$10B-\$50B	596,039	30,855	3,548,529	13,615	0
Citigroup Inc.	NY	8	0.438	0.032	11,849,338	3,794,650	>\$50B	8,366,304	3,770,493	3,483,034	24,157	0.16
Sky Financial Group Inc.	OH	8	0.499	0.192	2,322,342	22,516	\$10B-\$50B	309,636	13,324	2,012,706	9,192	0
Amsouth Bancorporation	AL	10	0.447	0.082	3,973,014	68,429	\$10B-\$50B	957,428	56,121	3,015,586	12,308	0.01
Union Planters Corporation	TN	10	0.456	0.112	3,589,803	35,708	\$10B-\$50B	504,123	21,644	3,085,680	14,064	0
MBNA Corporation	DE	12	0.970	0.045	2,344,805	812,212	>\$50B	1,470,877	808,598	873,928	3,614	0.3
Mercantile Bankshares Corpor	MD	13	0.446	0.155	2,165,465	27,830	\$10B-\$50B	419,620	20,417	1,745,845	7,413	0
Fifth Third Bancorp	OH	14	0.367	0.076	7,519,690	51,191	>\$50B	862,985	26,205	6,656,705	24,986	0.01
Colonial Bancgroup Inc. Th	AL	14	0.534	0.138	2,423,843	17,734	\$10B-\$50B	1,192,416	13,080	1,231,427	4,654	0
U.S. Bancorp	MN	16	0.256	0.060	11,632,925	365,081	>\$50B	2,696,445	326,669	8,936,480	38,412	0.03
Southtrust Corporation	AL	17	0.314	0.107	5,657,336	40,036	>\$50B	599,866	20,858	5,057,470	19,178	0
Manufacturers & Traders Tc	NY	18	0.264	0.090	4,648,016	58,267	>\$50B	853,422	41,208	3,794,594	17,059	0
Compass Bancshares Inc.	AL	18	0.374	0.088	2,456,231	51,301	\$10B-\$50B	369,188	43,679	2,087,043	7,622	0.02
Fulton Financial Corporation	PA	20	0.489	0.149	1,646,620	19,937	\$10B-\$50B	210,386	10,946	1,436,234	8,991	0
National Commerce Financial	TN	21	0.471	0.089	2,105,798	22,925	\$10B-\$50B	286,139	15,077	1,819,659	7,848	0
Bancorpsouth Inc.	MS	22	0.572	0.145	1,544,404	20,095	\$10B-\$50B	313,716	14,590	1,230,688	5,505	0.01
Bank One Corporation	IL	23	0.255	0.037	11,472,904	782,149	>\$50B	3,595,904	748,557	7,877,000	33,592	0.03
National City Corporation	OH	23	0.261	0.052	6,950,512	212,423	>\$50B	1,603,057	189,607	5,347,455	22,816	0.01
Lauritzen Corporation	NE	25	0.439	0.087	1,193,528	87,928	\$10B-\$50B	431,151	83,820	762,377	4,108	0.09
UBS Bk USA	UT	26	0.726	0.129	2,017,088	6,596	\$10B-\$50B	70,978	1,812	1,946,110	4,784	0
Suntrust Banks Inc.	GA	27	0.238	0.054	6,758,709	130,667	>\$50B	1,403,576	109,340	5,355,133	21,327	0
Hibernia Corporation	LA	28	0.349	0.077	1,647,469	69,360	\$10B-\$50B	463,160	62,932	1,184,309	6,428	0
Marshall & Ilsley Corporatio	WI	29	0.276	0.089	3,077,342	22,026	\$10B-\$50B	323,328	10,159	2,754,014	11,867	0
South Financial Group The	SC	29	0.466	0.132	1,559,148	12,508	\$10B-\$50B	259,988	8,188	1,299,160	4,320	0
Wachovia Corporation	NC	31	0.189	0.033	11,739,965	72,585	>\$50B	956,987	32,363	10,782,978	40,222	0
Banknorth Group Inc.	ME	31	0.324	0.083	2,432,189	21,123	\$10B-\$50B	288,309	11,493	2,143,880	9,630	0
Keycorp	OH	33	0.207	0.056	4,654,421	60,147	>\$50B	1,060,842	44,362	3,593,579	15,785	0
Huntington Bancshares Incorp.	OH	34	0.344	0.076	2,374,825	21,398	\$10B-\$50B	420,391	13,578	1,954,434	7,820	0
Associated Banc-Corp	WI	34	0.373	0.111	1,737,414	16,761	\$10B-\$50B	335,854	12,191	1,401,560	4,570	0
Bank of America Corporation	NC	36	0.162	0.020	18,447,921	205,440	>\$50B	4,190,729	148,218	14,257,192	57,222	0.05
Webster Financial Corporatio	CT	37	0.376	0.077	1,311,031	25,251	\$10B-\$50B	349,375	19,819	961,656	5,432	0
JP Morgan Chase & Co.	NY	38	0.228	0.014	5,794,562	270,102	>\$50B	3,632,562	260,395	2,162,000	9,707	0.02
Firstmerit Corporation	OH	39	0.456	0.113	1,173,812	8,719	\$10B-\$50B	135,378	4,243	1,038,434	4,476	0.01
RBC Centura Bk	NC	40	0.418	0.076	1,627,288	12,737	\$10B-\$50B	175,002	6,650	1,452,286	6,087	0
Comerica Incorporated	MI	41	0.141	0.077	4,043,663	22,510	>\$50B	243,768	7,412	3,799,895	15,098	0
First Horizon National Corpo	TN	42	0.323	0.057	1,550,877	22,507	\$10B-\$50B	270,248	16,472	1,280,629	6,035	0.01
PNC Financial Services Group	PA	43	0.161	0.037	2,522,092	36,877	>\$50B	738,675	28,761	1,783,417	8,116	0
Commerce Bancorp Inc.	NJ	44	0.385	0.056	1,501,111	13,564	\$10B-\$50B	130,390	7,454	1,370,721	6,110	0
Bank of The West	CA	45	0.226	0.045	1,832,158	24,734	\$10B-\$50B	261,246	18,599	1,570,912	6,135	0.01
North Fork Bancorporation I	NY	46	0.259	0.058	1,526,079	18,714	\$10B-\$50B	380,445	14,689	1,145,634	4,025	0
Union Bk of CA Na	CA	47	0.142	0.036	1,781,049	23,790	\$10B-\$50B	417,758	18,565	1,363,291	5,225	0
Commerce Bancshares Inc.	MO	47	0.297	0.063	899,118	10,044	\$10B-\$50B	146,967	6,682	752,151	3,362	0.04
BOK Financial Corporation	OK	49	0.255	0.071	1,150,322	7,901	\$10B-\$50B	155,546	4,874	994,776	3,027	0

Table 1A. Small Business Lending of Large Banks and BHCs in the U.S. Using Call Report, June 2004

Bank Name	HQ State	Total Rank	Small Business Lending (<\$1M)					Micro-Business Lending (<\$100k)		Small Business Lending (100k-\$1M)		
			LSBL/TBL (2)	LSBL/TA (3)	LSBL\$ (1,000) (4)	LSBL# (5)	Bank Size (6)	SSBL\$ (1,000) (7)	SSBL# (8)	LSBL(2)\$ (1,000) (9)	LSBL(2)# (10)	CRD/TA (11)
Valley National Bancorp	NJ	50	0.279	0.072	757,104	4,294	\$10B-\$50B	40,995	1,583	716,109	2,711	0
Lasalle Bk Na	IL	51	0.094	0.025	2,605,243	17,197	>\$50B	272,925	9,349	2,332,318	7,848	0
HSBC Bk USA	NY	52	0.144	0.015	1,545,608	33,755	>\$50B	222,003	28,028	1,323,605	5,727	0.01
Charter One Financial Inc.	OH	53	0.342	0.025	1,044,298	9,443	\$10B-\$50B	157,412	6,225	886,886	3,218	0
Providian Nb	NH	53	1.000	0.000	6,293	90	\$10B-\$50B	2,736	64	3,557	26	0.54
Citizens Bk of MA	MA	55	0.193	0.034	1,459,865	12,418	\$10B-\$50B	210,840	7,365	1,249,025	5,053	0.02
Harris T&Sb	IL	55	0.197	0.035	1,165,347	12,534	\$10B-\$50B	126,965	8,771	1,038,382	3,763	0
Bank of New York Company In	NY	57	0.245	0.015	1,080,099	16,825	>\$50B	357,326	13,099	722,773	3,726	0
Countrywide Financial Corpor	CA	58	1.000	0.000	386	1	\$10B-\$50B	-	-	386	1	0
Discover Bk	DE	58	0.600	0.000	1,696	11	\$10B-\$50B	254	6	1,442	5	0.92
Merrill Lynch Bk USA	UT	60	0.112	0.024	1,603,264	7,251	>\$50B	68,181	1,059	1,535,083	6,192	0
City National Corporation	CA	61	0.156	0.050	659,612	3,425	\$10B-\$50B	51,250	1,552	608,362	1,873	0
Northern Trust Corporation	IL	62	0.181	0.024	762,432	4,168	\$10B-\$50B	56,282	1,772	706,150	2,396	0
Provident Financial Group I	OH	63	0.157	0.033	547,084	3,396	\$10B-\$50B	46,589	1,430	500,495	1,966	0
Investors Financial Services	MA	63	0.354	0.000	3,218	17	\$10B-\$50B	196	4	3,022	13	0
Mellon Financial Corporation	PA	65	0.162	0.016	519,558	5,925	\$10B-\$50B	59,516	3,870	460,042	2,055	0
Charles Schwab Corporation	CA	66	0.235	0.002	25,778	105	\$10B-\$50B	1,308	29	24,470	76	0
TCF Financial Corporation	MN	67	0.150	0.025	298,006	1,171	\$10B-\$50B	7,923	243	290,083	928	0
Fremont Inv & Loan	CA	68	0.004	0.001	10,352	19	\$10B-\$50B	-	-	10,352	19	0
State Street Corporation	MA	69	0.059	0.000	5,514	26	>\$50B	256	4	5,258	22	0
Deutsche Bk Tc Americas	NY	70	0.002	0.000	5,000	10	\$10B-\$50B	-	1	5,000	9	0
Capital One Bk	VA	NR			-	-	\$10B-\$50B	-	-	-	-	0.55
Merrill Lynch B&Tc	NJ	NR	0.000	0.000	0	0	\$10B-\$50B	-	-	0	0	0

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

Table 1B. Micro Business Lending of Large Banks and BHCs in the U.S. Using Call Report Data, June 2004

Bank Name	HQ State	Total Rank	Micro-Business Lending (<\$100k)					Small Business Lending (<\$1M)		Small Business Lending (100k-\$1M)		CRD/TA
			SSBL/TA	SSBL/TBL	SSBL\$ (1,000)	SSBL#	Bk. Size	LSBL\$ (1,000)	LSBL#	LSBL(2)\$ (1,000)	LSBL(2)#	
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
American Express Centurion B	UT	1	0.427	0.999	5,979,989	1,195,018	\$10B-\$50B	5,988,053	1,195,374	8,064	356	0.71
Citigroup Inc.	NY	2	0.023	0.309	8,366,304	3,770,493	>\$50B	11,849,338	3,794,650	3,483,034	24,157	0.16
MBNA Corporation	DE	3	0.028	0.608	1,470,877	808,598	>\$50B	2,344,805	812,212	873,928	3,614	0.3
Wells Fargo & Company	CA	4	0.019	0.122	7,588,021	502,818	>\$50B	24,563,146	567,860	16,975,125	65,042	0.02
BB&T Corporation	NC	5	0.021	0.098	2,151,582	139,531	>\$50B	9,984,988	180,933	7,833,406	41,402	0.01
Lauritzen Corporation	NE	6	0.031	0.159	431,151	83,820	\$10B-\$50B	1,193,528	87,928	762,377	4,108	0.09
First Citizens Bancshares	NC	6	0.043	0.159	496,052	49,506	\$10B-\$50B	2,262,619	56,849	1,766,567	7,343	0.03
Amsouth Bancorporation	AL	8	0.020	0.108	957,428	56,121	\$10B-\$50B	3,973,014	68,429	3,015,586	12,308	0.01
Colonial Bancgroup Inc. Th	AL	9	0.068	0.263	1,192,416	13,080	\$10B-\$50B	2,423,843	17,734	1,231,427	4,654	0
Regions Financial Corporation	AL	10	0.024	0.086	1,104,439	41,423	\$10B-\$50B	6,579,233	69,953	5,474,794	28,530	0
JP Morgan Chase & Co.	NY	11	0.009	0.143	3,632,562	260,395	>\$50B	5,794,562	270,102	2,162,000	9,707	0.02
Bank One Corporation	IL	11	0.012	0.080	3,595,904	748,557	>\$50B	11,472,904	782,149	7,877,000	33,592	0.03
Synovus Financial Corp.	GA	13	0.034	0.096	841,857	25,753	\$10B-\$50B	4,673,031	40,463	3,831,174	14,710	0.01
Hibernia Corporation	LA	14	0.022	0.098	463,160	62,932	\$10B-\$50B	1,647,469	69,360	1,184,309	6,428	0
U.S. Bancorp	MN	15	0.014	0.059	2,696,445	326,669	>\$50B	11,632,925	365,081	8,936,480	38,412	0.03
National City Corporation	OH	16	0.012	0.060	1,603,057	189,607	>\$50B	6,950,512	212,423	5,347,455	22,816	0.01
Mercantile Bankshares Corporation	MD	17	0.030	0.086	419,620	20,417	\$10B-\$50B	2,165,465	27,830	1,745,845	7,413	0
Bancorpsouth Inc.	MS	18	0.029	0.116	313,716	14,590	\$10B-\$50B	1,544,404	20,095	1,230,688	5,505	0.01
Webster Financial Corporatio	CT	19	0.021	0.100	349,375	19,819	\$10B-\$50B	1,311,031	25,251	961,656	5,432	0
Suntrust Banks Inc.	GA	20	0.011	0.049	1,403,576	109,340	>\$50B	6,758,709	130,667	5,355,133	21,327	0
Zions Bancorporation	UT	21	0.019	0.054	596,039	30,855	\$10B-\$50B	4,144,568	44,470	3,548,529	13,615	0
Manufacturers & Traders Tc	NY	22	0.016	0.048	853,422	41,208	>\$50B	4,648,016	58,267	3,794,594	17,059	0
Keycorp	OH	23	0.013	0.047	1,060,842	44,362	>\$50B	4,654,421	60,147	3,593,579	15,785	0
Union Planters Corporation	TN	23	0.016	0.064	504,123	21,644	\$10B-\$50B	3,589,803	35,708	3,085,680	14,064	0
Compass Bancshares Inc.	AL	25	0.013	0.056	369,188	43,679	\$10B-\$50B	2,456,231	51,301	2,087,043	7,622	0.02
Sky Financial Group Inc.	OH	25	0.026	0.067	309,636	13,324	\$10B-\$50B	2,322,342	22,516	2,012,706	9,192	0
Bank Of America Corporation	NC	27	0.004	0.037	4,190,729	148,218	>\$50B	18,447,921	205,440	14,257,192	57,222	0.05
Associated Banc-Corp	WI	28	0.021	0.072	335,854	12,191	\$10B-\$50B	1,737,414	16,761	1,401,560	4,570	0
North Fork Bancorporation	NY	29	0.014	0.065	380,445	14,689	\$10B-\$50B	1,526,079	18,714	1,145,634	4,025	0
Pnc Financial Services Group	PA	30	0.011	0.047	738,675	28,761	>\$50B	2,522,092	36,877	1,783,417	8,116	0
Huntington Bancshares Incorp	OH	30	0.014	0.061	420,391	13,578	\$10B-\$50B	2,374,825	21,398	1,954,434	7,820	0
South Financial Group The	SC	32	0.022	0.078	259,988	8,188	\$10B-\$50B	1,559,148	12,508	1,299,160	4,320	0
Fifth Third Bancorp	OH	33	0.009	0.042	862,985	26,205	>\$50B	7,519,690	51,191	6,656,705	24,986	0.01
National Commerce Financial	TN	34	0.012	0.064	286,139	15,077	\$10B-\$50B	2,105,798	22,925	1,819,659	7,848	0
Southtrust Corporation	AL	35	0.011	0.033	599,866	20,858	>\$50B	5,657,336	40,036	5,057,470	19,178	0
Bank of New York Company In	NY	36	0.005	0.081	357,326	13,099	>\$50B	1,080,099	16,825	722,773	3,726	0
Fulton Financial Corporation	PA	37	0.019	0.062	210,386	10,946	\$10B-\$50B	1,646,620	19,937	1,436,234	8,991	0
First Horizon National Corporation	TN	38	0.010	0.056	270,248	16,472	\$10B-\$50B	1,550,877	22,507	1,280,629	6,035	0.01
Wachovia Corporation	NC	39	0.003	0.015	956,987	32,363	>\$50B	11,739,965	72,585	10,782,978	40,222	0
Union Bk of CA Na	CA	40	0.009	0.033	417,758	18,565	\$10B-\$50B	1,781,049	23,790	1,363,291	5,225	0
Banknorth Group Inc.	ME	41	0.010	0.038	288,309	11,493	\$10B-\$50B	2,432,189	21,123	2,143,880	9,630	0
Bank of The West	CA	42	0.006	0.032	261,246	18,599	\$10B-\$50B	1,832,158	24,734	1,570,912	6,135	0.01
Marshall & Ilsley Corporatio	WI	43	0.009	0.029	323,328	10,159	\$10B-\$50B	3,077,342	22,026	2,754,014	11,867	0
Firstmerit Corporation	OH	44	0.013	0.053	135,378	4,243	\$10B-\$50B	1,173,812	8,719	1,038,434	4,476	0.01
Commerce Bancshares Inc.	MO	45	0.010	0.048	146,967	6,682	\$10B-\$50B	899,118	10,044	752,151	3,362	0.04
HSBC Bk USA	NY	46	0.002	0.021	222,003	28,028	>\$50B	1,545,608	33,755	1,323,605	5,727	0.01
RBC Centura Bk	NC	47	0.008	0.045	175,002	6,650	\$10B-\$50B	1,627,288	12,737	1,452,286	6,087	0
BOK Financial Corporation	OK	48	0.010	0.034	155,546	4,874	\$10B-\$50B	1,150,322	7,901	994,776	3,027	0

Table 1B. Micro Business Lending of Large Banks and BHCs in the U.S. Using Call Report Data, June 2004

Bank Name	HQ State	Total Rank	Micro-Business Lending (<\$100k)				Small Business Lending (<\$1M)			Small Business Lending (100k-\$1M)		CRD/TA (11)
			SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1,000) (4)	SSBL# (5)	Bk. Size (6)	LSBL\$ (1,000) (7)	LSBL# (8)	LSBL(2)\$ (1,000) (9)	LSBL(2)# (10)	
Charter One Financial Inc.	OH	49	0.004	0.051	157,412	6,225	\$10B-\$50B	1,044,298	9,443	886,886	3,218	0
Citizens Bk of MA	MA	50	0.005	0.028	210,840	7,365	\$10B-\$50B	1,459,865	12,418	1,249,025	5,053	0.02
Providian Nb	NH	51	0.000	0.435	2,736	64	\$10B-\$50B	6,293	90	3,557	26	0.54
Commerce Bancorp Inc.	NJ	52	0.005	0.033	130,390	7,454	\$10B-\$50B	1,501,111	13,564	1,370,721	6,110	0
Lasalle Bk Na	IL	53	0.003	0.010	272,925	9,349	>\$50B	2,605,243	17,197	2,332,318	7,848	0
Comerica Incorporated	MI	54	0.005	0.009	243,768	7,412	>\$50B	4,043,663	22,510	3,799,895	15,098	0
Harris T&Sb	IL	55	0.004	0.021	126,965	8,771	\$10B-\$50B	1,165,347	12,534	1,038,382	3,763	0
UBS Bk USA	UT	56	0.005	0.026	70,978	1,812	\$10B-\$50B	2,017,088	6,596	1,946,110	4,784	0
Discover Bk	DE	57	0.000	0.090	254	6	\$10B-\$50B	1,696	11	1,442	5	0.92
Mellon Financial Corporation	PA	58	0.002	0.019	59,516	3,870	\$10B-\$50B	519,558	5,925	460,042	2,055	0
Valley National Bancorp	NJ	59	0.004	0.015	40,995	1,583	\$10B-\$50B	757,104	4,294	716,109	2,711	0
City National Corporation	CA	60	0.004	0.012	51,250	1,552	\$10B-\$50B	659,612	3,425	608,362	1,873	0
Provident Financial Group	OH	61	0.003	0.013	46,589	1,430	\$10B-\$50B	547,084	3,396	500,495	1,966	0
Northern Trust Corporation	IL	62	0.002	0.013	56,282	1,772	\$10B-\$50B	762,432	4,168	706,150	2,396	0
Merrill Lynch Bk USA	UT	63	0.001	0.005	68,181	1,059	>\$50B	1,603,264	7,251	1,535,083	6,192	0
TCF Financial Corporation	MN	64	0.001	0.004	7,923	243	\$10B-\$50B	298,006	1,171	290,083	928	0
Investors Financial Services	MA	65	0.000	0.022	196	4	\$10B-\$50B	3,218	17	3,022	13	0
Charles Schwab Corporation	CA	66	0.000	0.012	1,308	29	\$10B-\$50B	25,778	105	24,470	76	0
State Street Corporation	MA	67	0.000	0.003	256	4	>\$50B	5,514	26	5,258	22	0
Countrywide Financial Corpor	CA	NR	0.000	0.000	-	-	\$10B-\$50B	386	1	386	1	0
Capital One Bk	VA	NR	0.000	0.000	-	-	\$10B-\$50B	-	-	-	-	0.55
Deutsche Bk Tc Americas	NY	NR	0.000	0.000	-	1	\$10B-\$50B	5,000	10	5,000	9	0
Merrill Lynch B&Tc	NJ	NR	0.000	0.000	-	-	\$10B-\$50B	-	-	0	0	0
Fremont Inv & Loan	CA	NR	0.000	0.000	-	-	\$10B-\$50B	10,352	19	10,352	19	0

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

Table 2A. Small Business Lending of Large Banks and BHCs in the U.S. Using CRA Data, 2003

Bank Name	HQ State	Total Rank (1)	Small Business Lending (<\$1M)					Micro-Business Lending (<\$100k)		
			LSBL/TA (2)	LSBL/TBL (3)	LSBL\$ (1,000) (4)	LSBL# (5)	No. of States w/loans (6)	Bk. Size (7)	SSBL\$ (1,000) (8)	SSBL# (9)
American Express Centurion B	UT	1	0.288	1.000	2,358,967	506,133	56	\$10B-\$50B	2,337,263	506,018
Regions Financial Corporatio	AL	2	0.142	0.514	3,864,727	35,635	43	\$10B-\$50B	854,545	26,241
BB&T Corporation	NC	3	0.097	0.457	7,695,677	58,257	44	>\$50B	1,416,996	40,907
Synovus Financial Corp.	GA	4	0.189	0.535	2,950,080	24,710	33	\$10B-\$50B	603,019	17,476
MBNA Corporation	DE	5	0.045	0.970	6,098,636	790,950	52	>\$50B	6,019,618	790,580
First Citizens Bancshares I	NC	6	0.194	0.723	1,469,763	16,285	22	\$10B-\$50B	352,948	12,799
Wells Fargo & Company	CA	7	0.060	0.395	18,870,420	525,828	52	>\$50B	12,620,270	505,176
Amsouth Bancorporation	AL	8	0.082	0.447	4,204,372	44,366	48	\$10B-\$50B	1,296,985	35,674
Zions Bancorporation	UT	9	0.133	0.375	2,734,819	16,918	47	\$10B-\$50B	412,441	10,679
Fifth Third Bancorp	OH	10	0.076	0.367	5,827,739	28,498	34	>\$50B	714,015	14,277
Citigroup Inc.	NY	11	0.032	0.438	5,735,151	977,789	54	>\$50B	5,005,734	975,622
U.S. Bancorp	MN	12	0.060	0.256	8,283,591	134,654	52	>\$50B	1,838,574	117,001
Union Planters Corporation	TN	13	0.112	0.456	1,668,449	11,646	39	\$10B-\$50B	290,204	7,567
Southtrust Corporation	AL	14	0.107	0.314	2,668,571	15,919	31	>\$50B	393,117	9,305
Marshall & Ilsley Corporatio	WI	15	0.089	0.276	2,983,404	15,914	42	\$10B-\$50B	375,097	8,827
Mercantile Bankshares Corpor	MD	16	0.155	0.446	1,127,694	8,578	19	\$10B-\$50B	212,990	5,852
Bancorpsouth Inc.	MS	17	0.145	0.572	714,160	9,700	23	\$10B-\$50B	213,451	8,010
Compass Bancshares Inc.	AL	18	0.088	0.374	1,685,356	13,194	34	\$10B-\$50B	364,985	9,524
Bank One Corporation	IL	19	0.037	0.255	4,599,547	310,233	51	>\$50B	1,478,930	302,033
Colonial Bancgroup Inc. Th	AL	19	0.138	0.534	881,840	6,488	21	\$10B-\$50B	166,981	4,317
Lauritzen Corporation	NE	21	0.087	0.439	842,959	22,301	51	\$10B-\$50B	245,360	20,616
Manufacturers & Traders Tc	NY	22	0.090	0.264	2,119,155	13,689	30	>\$50B	355,446	8,804
Suntrust Banks Inc.	GA	23	0.054	0.238	5,192,735	48,613	48	>\$50B	1,012,321	36,740
Associated Banc-Corp	WI	24	0.111	0.373	1,347,276	8,688	28	\$10B-\$50B	204,970	5,496
National City Corporation	OH	25	0.052	0.261	2,920,934	31,260	46	>\$50B	598,508	24,349
Fulton Financial Corporation	PA	26	0.149	0.489	776,877	4,766	12	\$10B-\$50B	126,655	2,844
Wachovia Corporation	NC	27	0.033	0.189	10,221,763	70,935	50	>\$50B	2,126,989	50,153
Huntington Bancshares Incorp	OH	28	0.076	0.344	1,343,749	15,656	35	\$10B-\$50B	465,261	13,213
Banknorth Group Inc.	ME	29	0.083	0.324	1,643,045	11,475	19	\$10B-\$50B	277,038	7,509
Sky Financial Group Inc.	OH	30	0.192	0.499	543,855	3,799	40	\$10B-\$50B	97,195	2,461
J.P. Morgan Chase & Co.	NY	31	0.014	0.228	6,394,129	182,078	52	>\$50B	4,758,038	175,863
Bank of America Corporation	NC	32	0.020	0.162	6,803,794	146,892	52	>\$50B	2,052,138	134,763
National Commerce Financial	TN	33	0.089	0.471	580,369	5,848	23	\$10B-\$50B	122,089	4,434
South Financial Group The	SC	34	0.132	0.466	446,262	3,737	20	\$10B-\$50B	83,580	2,625
Comerica Incorporated	MI	35	0.077	0.141	3,635,187	12,319	44	>\$50B	242,239	4,371
Firstmerit Corporation	OH	36	0.113	0.456	588,673	2,790	10	\$10B-\$50B	76,652	1,391
PNC Financial Services Group	PA	37	0.037	0.161	2,451,035	28,464	36	>\$50B	832,314	24,064
Hibernia Corporation	LA	38	0.077	0.349	832,772	6,951	23	\$10B-\$50B	174,318	4,899
Keycorp	OH	39	0.056	0.207	1,541,740	12,393	41	>\$50B	320,800	9,042
Bank of The West	CA	40	0.045	0.226	1,512,132	14,262	46	\$10B-\$50B	360,123	11,427
North Fork Bancorporation I	NY	40	0.058	0.259	969,017	10,218	9	\$10B-\$50B	360,042	8,603
Commerce Bancshares Inc.	MO	40	0.063	0.297	897,897	8,454	42	\$10B-\$50B	187,107	6,458
First Tennessee National Cor	TN	40	0.057	0.323	1,016,677	7,304	43	\$10B-\$50B	192,118	4,941
Union Bk of CA Na	CA	44	0.036	0.142	1,878,110	27,432	17	\$10B-\$50B	750,939	24,470
RBC Centura Bk	NC	45	0.076	0.418	595,083	3,547	15	\$10B-\$50B	85,972	2,153
Commerce Bancorp Inc.	NJ	46	0.056	0.385	681,182	4,169	14	\$10B-\$50B	98,682	2,545
BOK Financial Corporation	OK	47	0.071	0.255	755,276	4,076	25	\$10B-\$50B	106,006	2,283

Table 2A. Small Business Lending of Large Banks and BHCs in the U.S. Using CRA Data, 2003

Bank Name	HQ State	Total Rank (1)	Small Business Lending (<\$1M)					Micro-Business Lending (<\$100k)		
			LSBL/TA (2)	LSBL/TBL (3)	LSBL\$ (1,000) (4)	LSBL# (5)	No. of States w/loans (6)	Bk. Size (7)	SSBL\$ (1,000) (8)	SSBL# (9)
Lasalle Bk Na	IL	48	0.025	0.094	1,691,201	9,899	32	>\$50B	271,509	6,687
Citizens Bk of MA	MA	48	0.034	0.193	935,459	8,316	23	\$10B-\$50B	207,048	6,423
Valley National Bancorp	NJ	48	0.072	0.279	517,647	2,019	10	\$10B-\$50B	44,497	913
HSBC Bk USA	NY	51	0.015	0.144	1,336,042	13,610	34	>\$50B	398,740	11,109
Harris T&SB	IL	52	0.035	0.197	845,162	6,039	25	\$10B-\$50B	115,159	4,109
City National Corporation	CA	53	0.050	0.156	907,929	3,565	26	\$10B-\$50B	81,567	1,591
Providian Nb	NH	54	0.000	1.000	2,100	27	1	\$10B-\$50B	1,164	21
Charter One Financial Inc.	OH	55	0.025	0.342	441,285	2,798	11	\$10B-\$50B	73,809	1,699
Mellon Financial Corporation	PA	56	0.016	0.162	808,527	6,779	28	\$10B-\$50B	129,562	4,955
Bank Of New York Company In	NY	57	0.015	0.245	349,023	6,008	12	>\$50B	155,316	5,498
Northern Trust Corporation	IL	58	0.024	0.181	357,164	1,574	25	\$10B-\$50B	40,917	742
Provident Financial Group I	OH	59	0.033	0.157	258,567	1,057	19	\$10B-\$50B	21,107	432
TCF Financial Corporation	MN	60	0.025	0.150	202,679	806	10	\$10B-\$50B	15,872	391
Charles Schwab Corporation	CA	60	0.002	0.235	10,194	19	4	\$10B-\$50B	68	2
Merrill Lynch Bk USA	UT	62	0.024	0.112	239,643	910	47	>\$50B	26,342	272
Deutsche Bk TC Americas	NY	63	0.000	0.002	453	2	2	\$10B-\$50B	-	-

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

Table 2B. Micro-Business Lending of Large Banks and BHCs in the U.S. Using CRA Data, 2003

Bank Name	HQ State	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 w/loans (6)	Bk. Size (7)	LSBL\$ (1,000) (8)	LSBL# (9)
American Express Centurion B	UT	1	0.288	1.000	2,337,263	506,018	56	\$10B-\$50B	2,358,967	506,133
MBNA Corporation	DE	2	0.028	0.608	6,019,618	790,580	52	>\$50B	6,098,636	790,950
Citigroup Inc.	NY	3	0.023	0.309	5,005,734	975,622	54	>\$50B	5,735,151	977,789
Wells Fargo & Company	CA	4	0.019	0.122	12,620,270	505,176	52	>\$50B	18,870,420	525,828
BB&T Corporation	NC	5	0.021	0.098	1,416,996	40,907	44	>\$50B	7,695,677	58,257
Amsouth Bancorporation	AL	6	0.020	0.108	1,296,985	35,674	48	\$10B-\$50B	4,204,372	44,366
Regions Financial Corporation	AL	7	0.024	0.086	854,545	26,241	43	\$10B-\$50B	3,864,727	35,635
Synovus Financial Corp.	GA	8	0.034	0.096	603,019	17,476	33	\$10B-\$50B	2,950,080	24,710
J.P. Morgan Chase & Co.	NY	9	0.009	0.143	4,758,038	175,863	52	>\$50B	6,394,129	182,078
First Citizens Bancshares I	NC	10	0.043	0.159	352,948	12,799	22	\$10B-\$50B	1,469,763	16,285
Lauritzen Corporation	NE	11	0.031	0.159	245,360	20,616	51	\$10B-\$50B	842,959	22,301
Bank One Corporation	IL	12	0.012	0.080	1,478,930	302,033	51	>\$50B	4,599,547	310,233
U.S. Bancorp	MN	13	0.014	0.059	1,838,574	117,001	52	>\$50B	8,283,591	134,654
Bancorpsouth Inc.	MS	14	0.029	0.116	213,451	8,010	23	\$10B-\$50B	714,160	9,700
Suntrust Banks Inc.	GA	15	0.011	0.049	1,012,321	36,740	48	>\$50B	5,192,735	48,613
National City Corporation	OH	15	0.012	0.060	598,508	24,349	46	>\$50B	2,920,934	31,260
Huntington Bancshares Incorp	OH	15	0.014	0.061	465,261	13,213	35	\$10B-\$50B	1,343,749	15,656
Zions Bancorporation	UT	18	0.019	0.054	412,441	10,679	47	\$10B-\$50B	2,734,819	16,918
Mercantile Bankshares Corpor	MD	19	0.030	0.086	212,990	5,852	19	\$10B-\$50B	1,127,694	8,578
Colonial Bancgroup Inc. Th	AL	19	0.068	0.263	166,981	4,317	21	\$10B-\$50B	881,840	6,488
North Fork Bancorporation I	NY	21	0.014	0.065	360,042	8,603	9	\$10B-\$50B	969,017	10,218
PNC Financial Services Group	PA	22	0.011	0.047	832,314	24,064	36	>\$50B	2,451,035	28,464
Bank of America Corporation	NC	23	0.004	0.037	2,052,138	134,763	52	>\$50B	6,803,794	146,892
Compass Bancshares Inc.	AL	23	0.013	0.056	364,985	9,524	34	\$10B-\$50B	1,685,356	13,194
Union Planters Corporation	TN	25	0.016	0.064	290,204	7,567	39	\$10B-\$50B	1,668,449	11,646
Hibernia Corporation	LA	26	0.022	0.098	174,318	4,899	23	\$10B-\$50B	832,772	6,951
Associated Banc-Corp	WI	27	0.021	0.072	204,970	5,496	28	\$10B-\$50B	1,347,276	8,688
Manufacturers & Traders Tc	NY	28	0.016	0.048	355,446	8,804	30	>\$50B	2,119,155	13,689
Fifth Third Bancorp	OH	29	0.009	0.042	714,015	14,277	34	>\$50B	5,827,739	28,498
Union Bk of CA Na	CA	30	0.009	0.033	750,939	24,470	17	\$10B-\$50B	1,878,110	27,432
Keycorp	OH	31	0.013	0.047	320,800	9,042	41	>\$50B	1,541,740	12,393
Wachovia Corporation	NC	32	0.003	0.015	2,126,989	50,153	50	>\$50B	10,221,763	70,935
Southtrust Corporation	AL	33	0.011	0.033	393,117	9,305	31	>\$50B	2,668,571	15,919
Sky Financial Group Inc.	OH	34	0.026	0.067	97,195	2,461	40	\$10B-\$50B	543,855	3,799
South Financial Group The	SC	35	0.022	0.078	83,580	2,625	20	\$10B-\$50B	446,262	3,737
Fulton Financial Corporation	PA	36	0.019	0.062	126,655	2,844	12	\$10B-\$50B	776,877	4,766
Bank of The West	CA	37	0.006	0.032	360,123	11,427	46	\$10B-\$50B	1,512,132	14,262
Marshall & Ilsley Corporatio	WI	37	0.009	0.029	375,097	8,827	42	\$10B-\$50B	2,983,404	15,914
National Commerce Financial	TN	39	0.012	0.064	122,089	4,434	23	\$10B-\$50B	580,369	5,848
Banknorth Group Inc.	ME	40	0.010	0.038	277,038	7,509	19	\$10B-\$50B	1,643,045	11,475
Bank of New York Company In	NY	41	0.005	0.081	155,316	5,498	12	>\$50B	349,023	6,008
Commerce Bancshares Inc.	MO	42	0.010	0.048	187,107	6,458	42	\$10B-\$50B	897,897	8,454
First Tennessee National Corp.	TN	42	0.010	0.056	192,118	4,941	43	\$10B-\$50B	1,016,677	7,304
HSBC Bk USA	NY	44	0.002	0.021	398,740	11,109	34	>\$50B	1,336,042	13,610
Citizens Bk of MA	MA	45	0.005	0.028	207,048	6,423	23	\$10B-\$50B	935,459	8,316
Firstmerit Corporation	OH	45	0.013	0.053	76,652	1,391	10	\$10B-\$50B	588,673	2,790
BOK Financial Corporation	OK	47	0.010	0.034	106,006	2,283	25	\$10B-\$50B	755,276	4,076
Lasalle Bk Na	IL	48	0.003	0.010	271,509	6,687	32	>\$50B	1,691,201	9,899

Table 2B. Micro-Business Lending of Large Banks and BHCs in the U.S. Using CRA Data, 2003

Bank Name	HQ State	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 w/loans (6)	Bk. Size (7)	LSBL\$ (1,000) (8)	LSBL# (9)
RBC Centura Bk	NC	49	0.008	0.045	85,972	2,153	15	\$10B-\$50B	595,083	3,547
Comerica Incorporated	MI	50	0.005	0.009	242,239	4,371	44	>\$50B	3,635,187	12,319
Provident Nb	NH	51	0.000	0.435	1,164	21	1	\$10B-\$50B	2,100	27
Commerce Bancorp Inc.	NJ	52	0.005	0.033	98,682	2,545	14	\$10B-\$50B	681,182	4,169
Mellon Financial Corporation	PA	53	0.002	0.019	129,562	4,955	28	\$10B-\$50B	808,527	6,779
Charter One Financial Inc.	OH	53	0.004	0.051	73,809	1,699	11	\$10B-\$50B	441,285	2,798
Harris T&Sb	IL	55	0.004	0.021	115,159	4,109	25	\$10B-\$50B	845,162	6,039
City National Corporation	CA	56	0.004	0.012	81,567	1,591	26	\$10B-\$50B	907,929	3,565
Valley National Bancorp	NJ	57	0.004	0.015	44,497	913	10	\$10B-\$50B	517,647	2,019
Provident Financial Group I	OH	58	0.003	0.013	21,107	432	19	\$10B-\$50B	258,567	1,057
Northern Trust Corporation	IL	59	0.002	0.013	40,917	742	25	\$10B-\$50B	357,164	1,574
Merrill Lynch Bk USA	UT	60	0.001	0.005	26,342	272	47	>\$50B	239,643	910
TCF Financial Corporation	MN	61	0.001	0.004	15,872	391	10	\$10B-\$50B	202,679	806
Charles Schwab Corporation	CA	62	0.000	0.012	68	2	4	\$10B-\$50B	10,194	19
Deutsche Bk Tc Americas	NY	63	0.000	0.000	0	0	2	\$10B-\$50B	453	2

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

3A. Banks' Small Business Lending by State Using Call Report Data, June 2004

Name	City	State	Small Business Lending (<\$1M)						Micro-Business Lending (<\$100k)			
			Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL\$ (1000) (4)	LSBL# (5)	Lnk. Sz. (6)	Total Rank (7)	SSBL\$ (1000) (8)	SSBL# (9)	CRD/TA (10)
First Nb Alaska	Anchorage	AK	60.0	0.225	0.725	483,740	3,865	\$1B-\$10B	65.0	60,388	2,049	0.003
Bank	Birmingham	AL	90.0	0.311	0.999	397,351	3,121	\$1B-\$10B	65.0	52,144	2,031	0
First Nb Of Cent Alabama	Aliceville	AL	87.5	0.28	1	43,459	712	\$100M-500M	97.5	43,459	712	0.003
First Nb Of Jasper	Jasper	AL	85.0	0.266	1	139,812	1,389	\$500M-\$1B	80.0	34,331	999	0
CB&T Bk Of Russell Cty	Phoenix City	AL	85.0	0.388	1	81,367	747	\$100M-500M	67.5	15,702	390	0
Community Bk	Blountsville	AL	82.5	0.153	1	82,958	1,659	\$500M-\$1B	97.5	82,958	1,659	0
Farmers & Mrch Bk	Piedmont	AL	80.0	0.236	1	33,284	1,343	\$100M-500M	97.5	33,284	1,343	0
First Lowndes Bk	Fort Deposit	AL	80.0	0.294	1	34,730	722	\$100M-500M	95.0	34,730	722	0
Bank Of Tuscaloosa	Tuscaloosa	AL	80.0	0.312	0.581	100,182	1,432	\$100M-500M	80.0	32,853	1,042	0
Covenant Bk	Leeds	AL	80.0	0.35	1	22,843	376	<\$100M	67.5	7,404	291	0
First Cmrl Bk Cullman	Good Hope	AL	80.0	0.297	1	31,651	436	\$100M-500M	60.0	7,687	329	0
Bank Of Salem	Salem	AR	92.5	0.315	1	32,707	802	\$100M-500M	97.5	32,707	802	0
Community First Bk	Harrison	AR	90.0	0.285	1	85,080	1,118	\$100M-500M	77.5	20,058	855	0.014
Cmnty Bk	Cabot	AR	87.5	0.251	1	82,577	892	\$100M-500M	95.0	82,577	892	0
Union B&TC	Monticello	AR	87.5	0.366	0.995	71,619	990	\$100M-500M	80.0	17,538	782	0
Peoples Bk	Sheridan	AR	85.0	0.312	1	19,675	762	<\$100M	87.5	13,188	663	0
First Cmnty Bk	Batesville	AR	85.0	0.298	0.827	94,390	1,495	\$100M-500M	82.5	26,209	1,188	0.001
Simmons First Bk Jonesboro	Jonesboro	AR	85.0	0.252	1	54,360	597	\$100M-500M	60.0	8,939	436	0
First Nb	Hot Springs	AR	82.5	0.287	0.86	51,981	656	\$100M-500M	10.0	-	-	0
Commercial B&TC	Monticello	AR	80.0	0.289	1	46,703	606	\$100M-500M	92.5	46,703	606	0
First NB&TC Of Mountain Home	Mountain Home	AR	80.0	0.218	0.998	57,933	946	\$100M-500M	80.0	18,259	827	0.003
National Bk Of AR	North Little Rock	AR	80.0	0.466	1	63,246	476	\$100M-500M	67.5	12,983	306	0.002
Sunrise Bk Arizona	Phoenix	AZ	80.0	0.454	0.717	60,582	413	\$100M-500M	57.5	3,504	116	0
Sunstate Bk	Casa Grande	AZ	77.5	0.305	0.872	45,668	601	\$100M-500M	95.0	10,878	429	0.004
Commerce Bk Of AZ	Tucson	AZ	77.5	0.499	0.935	36,664	187	<\$100M	57.5	2,793	84	0
Canyon Cmnty Bk Na	Tucson	AZ	75.0	0.443	1	27,236	199	<\$100M	57.5	2,101	81	0.003
Community Cmrc Bk	Los Angeles	CA	92.5	0.538	0.905	134,447	872	\$100M-500M	97.5	19,778	325	0
Nara Bk Na	Los Angeles	CA	92.5	0.501	0.718	699,303	3,601	\$1B-\$10B	95.0	59,795	1,460	0
Sonoma Nb	Santa Rosa	CA	92.5	0.493	0.733	473,173	1,344	\$500M-\$1B	47.5	5,652	162	0
Canyon Nb	Palm Springs	CA	87.5	0.461	1	84,395	408	\$100M-500M	85.0	6,784	197	0
National Bk Of CA	Los Angeles	CA	87.5	0.521	0.773	115,571	589	\$100M-500M	65.0	4,908	141	0
Innovative Bk	Oakland	CA	85.0	0.542	0.927	44,708	5,094	<\$100M	100.0	17,363	4,970	0
Coast Nb	San Luis Obispo	CA	85.0	0.431	0.806	66,423	479	\$100M-500M	87.5	6,289	212	0.001
Cuyamaca Bk Na	Santee	CA	85.0	0.456	0.999	53,252	545	\$100M-500M	87.5	4,670	357	0
Saehan Bk	Los Angeles	CA	82.5	0.427	0.561	131,031	1,050	\$100M-500M	95.0	19,551	533	0
Bay Cities Nb	Redondo Beach	CA	82.5	0.383	0.913	97,912	378	\$100M-500M	72.5	5,698	164	0.001
North Valley Bk	Thornton	CO	92.5	0.504	1	53,925	563	\$100M-500M	75.0	5,945	373	0.004
First Nb Of Durango	Durango	CO	92.5	0.354	1	93,677	540	\$100M-500M	65.0	6,949	316	0
Front Range Bk	Lakewood	CO	90.0	0.351	1	28,518	320	<\$100M	80.0	5,191	211	0
Collegiate Peaks Bk	Buena Vista	CO	90.0	0.467	1	36,632	334	<\$100M	77.5	5,110	203	0
Bank Of The San Juans	Durango	CO	90.0	0.348	1	30,179	296	<\$100M	72.5	4,610	206	0

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Bank Of Denver	Denver	CO	90.0	0.352	1	55,995	196	\$100M-500M	35.0	1,948	77	0
Premier Bk	Denver	CO	87.5	0.517	0.718	63,723	679	\$100M-500M	82.5	9,264	235	0.002
First Nb Of Arvada	Arvada	CO	87.5	0.467	0.876	80,845	552	\$100M-500M	70.0	6,483	268	0
Farmers St Bk Of Calhan	Calhan	CO	85.0	0.213	1	29,050	503	\$100M-500M	90.0	9,122	427	0.006
Colorado East B&TC	Lamar	CO	85.0	0.198	0.983	53,651	677	\$100M-500M	82.5	10,151	508	0
Foothills Bk	Wheat Ridge	CO	85.0	0.339	1	36,682	329	\$100M-500M	67.5	4,542	179	0
Connecticut Cmnty Bk Na	Westport	CT	77.5	0.314	0.838	80,732	449	\$100M-500M	65.0	8,005	212	0
First City Bk	New Britain	CT	75.0	0.282	0.976	52,813	407	\$100M-500M	97.5	13,267	255	0
Valley Bk	Bristol	CT	75.0	0.317	0.871	37,091	507	\$100M-500M	85.0	6,449	338	0
Adams Nb	Washington	DC	62.5	0.244	0.545	58,117	400	\$100M-500M	62.5	3,802	154	OMBNA
MBNA America DE Na	Wilmington	DE	95.0	0.701	0.97	2,332,814	812,194	\$1B-\$10B	97.5	1,470,877	808,598	0
Chase Manhattan Bk USA Na	Newark	DE	80.0	0.026	1	1,111,562	139,274	>\$10B	92.5	1,111,562	139,274	0.388
Bank One De Na	Wilmington	DE	80.0	0.03	1	528,904	216,000	>\$10B	92.5	528,904	216,000	0.19
Baltimore Tc	Selbyville	DE	80.0	0.202	0.689	85,342	731	\$100M-500M	70.0	9,005	432	0
Suntrust Bankcard Na	Orlando	FL	100.0	0.784	1	149,687	61,292	\$100M-500M	100.0	149,687	61,292	0.008
First Cmnty Bk	Debary	FL	92.5	0.354	1	72,763	643	\$100M-500M	85.0	9,069	364	0.005
Fidelity Bk Of Florida Na	Merritt Island	FL	92.5	0.536	0.875	109,760	583	\$100M-500M	85.0	13,328	216	0
Premier Bk	Tallahassee	FL	90.0	0.375	0.962	78,238	626	\$100M-500M	85.0	9,457	337	0
Regent Bk	Davie	FL	90.0	0.42	1	71,398	318	\$100M-500M	55.0	4,265	140	0
Heritage Bk Of Florida	Lutz	FL	87.5	0.447	1	45,710	487	\$100M-500M	95.0	9,490	330	0
Farmers & Mrch Bk	Monticello	FL	87.5	0.393	0.678	121,462	1,174	\$100M-500M	92.5	19,945	750	0
First St Bk	Sarasota	FL	87.5	0.51	0.778	118,255	589	\$100M-500M	77.5	11,464	275	0
Intercredit Bk Na	Miami	FL	87.5	0.287	1	108,430	420	\$100M-500M	55.0	6,049	179	0
American Nb	Oakland Park	FL	87.5	0.634	1	90,207	260	\$100M-500M	35.0	2,284	83	0
Georgia B&Tc	Calhoun	GA	100.0	0.349	1	130,389	1,362	\$100M-500M	82.5	22,702	1,027	0
First Cmnty Bk Of Tifton	Tifton	GA	95.0	0.372	0.982	86,294	988	\$100M-500M	87.5	21,250	726	0
Commercial Bk	Thomasville	GA	95.0	0.456	0.997	189,319	1,030	\$100M-500M	80.0	29,127	648	0
Farmers & Mrch Bk	Lakeland	GA	92.5	0.393	1	75,928	949	\$100M-500M	100.0	75,928	949	0.006
Bank Of Dudley	Dudley	GA	90.0	0.435	1	50,868	680	\$100M-500M	97.5	50,868	680	0.009
State Bk Of Cochran	Cochran	GA	87.5	0.309	1	47,713	885	\$100M-500M	97.5	47,713	885	0
First Nb South	Alma	GA	87.5	0.372	0.864	77,639	1,351	\$100M-500M	92.5	25,536	1,144	0
Mountain Nb	Tucker	GA	87.5	0.441	0.984	109,499	485	\$100M-500M	80.0	22,530	321	0
National Bk Of Walton Cty	Monroe	GA	87.5	0.296	1	71,159	497	\$100M-500M	55.0	7,955	319	0
First Bk Of Coastal Ga	Pembroke	GA	85.0	0.424	1	35,759	485	<\$100M	97.5	35,759	485	0.002
Central Bk Of Ga	Ellaville	GA	85.0	0.361	1	54,706	536	\$100M-500M	90.0	19,946	412	0
Citizens Bk Of Effingham	Springfield	GA	85.0	0.325	1	36,938	548	\$100M-500M	82.5	9,881	442	0
First Hawaiian Bk	Honolulu	HI	57.5	0.047	0.234	444,399	14,549	\$1B-\$10B	67.5	115,250	13,266	0.022
Decorah B&Tc	Decorah	IA	97.5	0.217	1	42,970	635	\$100M-500M	100.0	42,970	635	0
Maquoketa St Bk	Maquoketa	IA	95.0	0.258	1	58,080	673	\$100M-500M	97.5	58,080	673	0

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Pella St Bk	Pella	IA	95.0	0.296	1	18,810	673	<\$100M	57.5	3,805	404	0
First Nb	Sioux City	IA	92.5	0.353	1	49,900	398	\$100M-500M	70.0	8,939	293	0
Central St Bk	Muscatine	IA	90.0	0.163	1	43,556	550	\$100M-500M	100.0	43,556	550	0.004
Houghton St Bk	Red Oak	IA	90.0	0.354	1	41,846	667	\$100M-500M	95.0	41,846	667	0.016
Lee Cty B&T Na	Fort Madison	IA	90.0	0.344	1	38,456	408	\$100M-500M	95.0	38,456	408	0.002
Midwestone B&Tc	Oskaloosa	IA	87.5	0.364	1	95,467	1,307	\$100M-500M	87.5	33,807	880	0.001
Raccoon Valley Bk	Perry	IA	87.5	0.278	0.998	43,229	701	\$100M-500M	87.5	18,791	613	0.001
Libertyville Svg Bk	Fairfield	IA	85.0	0.178	1	20,027	451	\$100M-500M	100.0	20,027	451	0.001
Fortress Bk Cresco	Cresco	IA	85.0	0.214	1	14,321	286	<\$100M	97.5	14,321	286	0.002
Bank IA	Red Oak	IA	85.0	0.218	1	21,599	379	<\$100M	72.5	6,515	308	0
Midwestone Bk	Burlington	IA	85.0	0.202	1	35,975	726	\$100M-500M	62.5	7,286	437	0
Farmers & Mrch St Bk	Meridian	ID	87.5	0.452	0.817	189,386	2,270	\$100M-500M	80.0	33,439	1,547	0.004
Metropolitan B&Tc	Chicago	IL	95.0	0.46	1	107,688	413	\$100M-500M	37.5	3,544	124	0
First Neighbor Bk Na	Toledo	IL	92.5	0.328	1	63,133	956	\$100M-500M	97.5	63,133	956	0.002
Alpine Bk Il	Rockford	IL	92.5	0.295	0.994	129,067	964	\$100M-500M	75.0	17,228	423	0
Archer Bk	Chicago	IL	92.5	0.295	1	128,721	591	\$100M-500M	50.0	7,317	189	0
Peoples Nb Of Kewanee	Kewanee	IL	90.0	0.191	1	39,441	667	\$100M-500M	100.0	39,441	667	0.002
Peotone B&Tc	Peotone	IL	90.0	0.35	1	37,249	555	\$100M-500M	100.0	37,249	555	0
Community St Bk Rock Falls	Rock Falls	IL	90.0	0.267	1	34,793	605	\$100M-500M	100.0	34,793	605	0
Castle Bk Na	De Kalb	IL	90.0	0.258	1	183,404	1,196	\$500M-\$1B	72.5	20,149	736	0
Baytree NB&TC	Lake Forest	IL	87.5	0.461	0.876	68,785	7,953	\$100M-500M	95.0	34,390	7,718	0
Northbrook B&TC	Northbrook	IL	87.5	0.296	0.804	91,278	3,904	\$100M-500M	95.0	71,083	3,833	0
Centrue Bk	Kankakee	IL	87.5	0.215	1	129,755	875	\$500M-\$1B	75.0	16,669	556	0
Jackson County Bk	Seymour	IN	87.5	0.235	1	75,068	834	\$100M-500M	80.0	18,432	578	0
First St Bk Middlebury	Middlebury	IN	85.0	0.29	0.898	82,875	954	\$100M-500M	85.0	23,604	681	0.004
Heritage Cmnty Bk	Columbus	IN	82.5	0.271	0.903	69,135	2,064	\$100M-500M	87.5	18,566	1,640	0.002
Community Bk Southern In	New Albany	IN	80.0	0.299	0.678	165,760	1,284	\$500M-\$1B	70.0	26,870	748	0
First Farmers B&T	Converse	IN	77.5	0.232	0.868	97,075	1,268	\$100M-500M	67.5	17,204	931	0.002
Salin B&Tc	Indianapolis	IN	77.5	0.274	0.626	273,309	1,780	\$500M-\$1B	67.5	40,786	935	0
Tower B&Tc	Fort Wayne	IN	77.5	0.31	0.612	147,028	1,064	\$100M-500M	62.5	20,027	543	0
Demotte St Bk	De Motte	IN	75.0	0.205	0.931	53,762	799	\$100M-500M	95.0	27,696	684	0.001
State Bk Oxford	Oxford	IN	75.0	0.342	1	23,931	311	<\$100M	90.0	23,931	311	0
First St Bk	Brazil	IN	75.0	0.233	0.957	30,632	1,065	\$100M-500M	87.5	13,270	963	0.003
Farmers Bk Frankfort In	Frankfort	IN	75.0	0.264	0.65	119,415	1,199	\$100M-500M	85.0	37,638	853	0
Community Bk	Noblesville	IN	75.0	0.301	0.756	59,514	660	\$100M-500M	62.5	10,049	449	0
First Nb Of Valparaiso	Valparaiso	IN	75.0	0.129	1	84,442	901	\$500M-\$1B	57.5	13,784	625	0
University Nb	Pittsburg	KS	95.0	0.309	1	26,051	359	<\$100M	70.0	6,365	265	0
Bank Of The Prairie	Olathe	KS	92.5	0.348	1	24,511	284	<\$100M	65.0	5,281	206	0
First Nb Of Wamego	Wamego	KS	90.0	0.29	1	23,732	348	<\$100M	95.0	23,732	348	0.004
State Bk Of Ks	Fredonia	KS	90.0	0.495	1	41,075	177	<\$100M	32.5	2,430	84	0.002
Union St Bk	Everest	KS	87.5	0.21	1	15,974	356	<\$100M	95.0	15,974	356	0
First Nb Of Southern KS	Mount Hope	KS	85.0	0.371	1	21,547	431	<\$100M	95.0	21,547	431	0

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Douglas Cty Bk	Lawrence	KS	85.0	0.306	1	57,335	466	\$100M-500M	60.0	7,143	309	0
First St Bk	Norton	KS	82.5	0.186	1	22,368	340	\$100M-500M	92.5	22,368	340	0
Girard Nb	Girard	KS	82.5	0.218	0.899	60,896	1,536	\$100M-500M	85.0	25,342	1,366	0
Community Nb	Chanute	KS	82.5	0.24	0.836	98,086	1,557	\$100M-500M	82.5	39,914	1,291	0.001
First Cmnty Bk	Kansas City	KS	82.5	0.309	0.705	58,574	1,024	\$100M-500M	77.5	16,023	772	0
Community Nb	Topeka	KS	82.5	0.363	0.982	25,809	352	<\$100M	77.5	7,297	267	0
First Nb In Belleville	Belleville	KS	82.5	0.199	1	16,138	201	<\$100M	62.5	5,175	169	0.005
First Nb Of Wellington	Wellington	KS	82.5	0.342	1	24,969	218	<\$100M	57.5	4,657	167	0
Peoples B&TC	Hazard	KY	97.5	0.345	1	82,402	1,148	\$100M-500M	100.0	82,402	1,148	0
Heritage Bk	Erlanger	KY	95.0	0.378	1	91,999	522	\$100M-500M	40.0	6,981	260	0
Bank Of Columbia	Columbia	KY	92.5	0.336	1	41,876	1,043	\$100M-500M	100.0	41,876	1,043	0
First United Bk	Madisonville	KY	92.5	0.298	1	34,366	614	\$100M-500M	85.0	13,950	499	0
South Central Bk	Glasgow	KY	92.5	0.373	1	88,438	1,028	\$100M-500M	80.0	19,930	819	0
Peoples Bk Of Fleming Cty	Flemingsburg	KY	90.0	0.208	1	31,918	962	\$100M-500M	100.0	31,918	962	0.004
First & Farmers Bk Inc	Albany	KY	85.0	0.21	1	47,634	543	\$100M-500M	97.5	47,634	543	0
Peoples Exch Bk	Beattyville	KY	85.0	0.27	0.979	52,777	915	\$100M-500M	82.5	13,444	721	0
First Commonwealth Bk	Prestonsburg	KY	82.5	0.2	1	32,922	925	\$100M-500M	97.5	32,922	925	0
Independence Bk Of KY	Owensboro	KY	82.5	0.272	0.8	119,836	1,067	\$100M-500M	87.5	38,941	737	0.001
Citizens Bk Of Northern KY	Newport	KY	82.5	0.344	0.872	60,591	633	\$100M-500M	70.0	12,834	411	0.004
Central Progressive Bk	Lacombe	LA	92.5	0.358	1	155,587	779	\$100M-500M	45.0	11,550	487	0.003
Jeff Davis B&Tc	Jennings	LA	87.5	0.215	1	76,996	1,538	\$100M-500M	100.0	76,996	1,538	0
First Guaranty Bk	Hammond	LA	87.5	0.404	0.947	214,527	1,775	\$500M-\$1B	70.0	30,920	1,312	0.002
First Nb Of LA	Crowley	LA	85.0	0.401	1	52,086	596	\$100M-500M	75.0	12,586	459	0
Citizens Nb Na	Bossier City	LA	85.0	0.272	1	51,020	723	\$100M-500M	75.0	15,416	554	0
Gulf Coast B&TC	New Orleans	LA	82.5	0.45	0.864	178,876	1,180	\$100M-500M	52.5	15,678	469	0.003
City Svg B&TC	De Ridder	LA	80.0	0.27	1	31,394	568	\$100M-500M	92.5	31,394	568	0.007
Community Bk	Raceland	LA	80.0	0.355	0.855	63,835	767	\$100M-500M	72.5	14,364	576	0
Resource Bk	Mandeville	LA	80.0	0.469	0.778	84,669	2,024	\$100M-500M	72.5	15,492	1,230	0
Coastal Cmrc Bk	Houma	LA	77.5	0.408	0.993	50,316	526	\$100M-500M	60.0	9,009	359	0
Enterprise B&TC	Lowell	MA	85.0	0.286	0.665	230,598	2,160	\$500M-\$1B	95.0	37,541	1,274	0
Rockland TC	Rockland	MA	80.0	0.168	0.713	449,083	2,148	\$1B-\$10B	77.5	47,719	874	0
Bank Of Western MA	Springfield	MA	77.5	0.34	0.539	193,603	1,410	\$500M-\$1B	77.5	17,151	653	0
Peoples Bk Of Kent Cty MD	Chestertown	MD	87.5	0.406	1	76,295	860	\$100M-500M	95.0	17,495	639	0
Community Bk Of Tri-Cty	Waldorf	MD	87.5	0.402	0.989	158,762	822	\$100M-500M	80.0	19,905	463	0
Bank Of The Eastern Shore	Cambridge	MD	82.5	0.376	1	62,089	592	\$100M-500M	80.0	10,369	428	0
Saint Michaels Bk	Saint Michaels	MD	82.5	0.33	0.918	86,370	846	\$100M-500M	75.0	11,994	520	0
Peninsula Bk	Princess Anne	MD	75.0	0.268	0.573	232,522	2,898	\$500M-\$1B	82.5	42,283	2,021	0
Regal B&TC	Owings Mills	MD	75.0	0.544	1	54,907	374	\$100M-500M	62.5	8,424	199	0
Bay Nb	Baltimore	MD	75.0	0.449	0.816	63,979	502	\$100M-500M	37.5	5,523	208	0
First Nb Of Bar Harbor	Bar Harbor	ME	75.0	0.405	0.907	92,070	916	\$100M-500M	67.5	18,091	607	0

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Warren Bk	Warren	MI	95.0	0.464	1	217,002	720	\$100M-500M	27.5	5,500	196	0
First Nb&Tc Iron Mountain	Iron Mountain	MI	85.0	0.353	1	71,743	744	\$100M-500M	97.5	71,743	744	0.003
Portage Cmrc Bk	Portage	MI	85.0	0.486	0.888	84,399	795	\$100M-500M	77.5	14,445	457	0
Firstbank-West Branch	West Branch	MI	77.5	0.319	0.868	65,633	848	\$100M-500M	80.0	14,265	612	0
Capital Nb	Lansing	MI	77.5	0.427	0.722	96,518	942	\$100M-500M	77.5	17,971	571	0
Select Bk	Grand Rapids	MI	77.5	0.51	0.984	50,031	440	<\$100M	75.0	10,926	295	0
Northern Michigan B&T	Escanaba	MI	77.5	0.415	0.892	66,622	587	\$100M-500M	72.5	11,667	341	0
Peninsula Bk Of Ishpeming	Ishpeming	MI	75.0	0.305	1	36,665	675	\$100M-500M	97.5	36,665	675	0.003
Isabella B&T	Mount Pleasant	MI	75.0	0.194	0.945	105,290	1,332	\$500M-\$1B	82.5	26,412	952	0.003
United Bk MI	Grand Rapids	MI	75.0	0.371	0.703	134,193	794	\$100M-500M	50.0	11,595	341	0
Home St Bk	Litchfield	MN	95.0	0.45	1	39,165	533	<\$100M	100.0	39,165	533	0
First Nb Of Walker	Walker	MN	95.0	0.35	1	80,427	871	\$100M-500M	90.0	31,680	663	0.001
Republic Bk	Duluth	MN	95.0	0.567	1	109,597	617	\$100M-500M	65.0	10,647	307	0
Prior Lake St Bk	Prior Lake	MN	95.0	0.42	1	62,624	370	\$100M-500M	40.0	3,787	213	0
Heritage Bk Na	Spicer	MN	92.5	0.355	1	42,091	681	\$100M-500M	100.0	42,091	681	0.001
Franklin Nb Of Minneapolis	Minneapolis	MN	90.0	0.484	1	55,244	486	\$100M-500M	85.0	12,456	330	0
Americana Cmnty Bk	Sleepy Eye	MN	90.0	0.544	1	67,615	400	\$100M-500M	57.5	6,175	236	0
Lakes St Bk	Pequot Lakes	MN	87.5	0.352	1	25,249	328	<\$100M	85.0	11,459	246	0
First Nb Of Milaca	Milaca	MN	87.5	0.261	1	34,282	562	\$100M-500M	82.5	9,974	447	0.002
Border St Bk	Greenbush	MN	87.5	0.363	1	65,882	594	\$100M-500M	72.5	10,002	437	0
Glenwood St Bk	Glenwood	MN	87.5	0.417	1	42,651	204	\$100M-500M	30.0	3,180	112	0.001
First MO St Bk	Poplar Bluff	MO	95.0	0.372	1	59,411	993	\$100M-500M	100.0	59,411	993	0.001
First St Cmnty Bk	Farmington	MO	92.5	0.291	1	155,351	1,412	\$500M-\$1B	72.5	25,197	1,011	0
Bremen B&TC	Saint Louis	MO	92.5	0.487	1	103,156	585	\$100M-500M	55.0	10,223	319	0
Bank Of Crocker	Waynesville	MO	87.5	0.32	1	44,425	451	\$100M-500M	82.5	16,897	375	0
First Nb	Mountain View	MO	85.0	0.253	1	49,837	1,196	\$100M-500M	90.0	22,474	1,084	0
Branson Bk	Branson	MO	85.0	0.567	1	35,448	292	<\$100M	65.0	6,749	219	0
Bank Of Grain Valley	Grain Valley	MO	85.0	0.301	1	28,249	329	<\$100M	60.0	6,440	217	0
Village Bk	Springfield	MO	85.0	0.502	1	47,202	208	<\$100M	42.5	5,173	84	0
O'Bannon Bkg Co	Buffalo	MO	82.5	0.23	1	28,837	542	\$100M-500M	97.5	28,837	542	0
Southern Missouri Bk	Marshfield	MO	82.5	0.251	1	21,690	445	<\$100M	97.5	21,690	445	0
Central Bk Of Kansas City	Kansas City	MO	82.5	0.434	0.994	56,325	539	\$100M-500M	70.0	10,557	364	0
State B&Tc	Cleveland	MS	95.0	0.394	1	252,253	12,352	\$500M-\$1B	97.5	252,253	12,352	0.002
First St Bk	Waynesboro	MS	95.0	0.324	1	95,080	1,194	\$100M-500M	97.5	95,080	1,194	0.001
Merchants & Marine Bk	Pascagoula	MS	87.5	0.288	1	89,104	7,265	\$100M-500M	92.5	89,104	7,265	0
First Nb Of Pontotoc	Pontotoc	MS	87.5	0.231	1	47,575	1,385	\$100M-500M	92.5	47,575	1,385	0
Bank Of Holly Springs	Holly Springs	MS	85.0	0.302	1	40,334	1,076	\$100M-500M	92.5	40,334	1,076	0
Pike Cty Nb	Mccomb	MS	85.0	0.335	1	46,538	844	\$100M-500M	92.5	46,538	844	0
Bank Of New Albany	New Albany	MS	82.5	0.211	1	63,401	811	\$100M-500M	92.5	63,401	811	0
Omnibank	Mantee	MS	82.5	0.426	1	35,233	735	<\$100M	90.0	35,233	735	0.002
Farmers & Merchants Bk	Baldwyn	MS	80.0	0.309	1	43,158	919	\$100M-500M	90.0	43,158	919	0.006
United Ms Bk	Natchez	MS	80.0	0.317	0.998	55,618	938	\$100M-500M	62.5	13,414	785	0

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First Citizens Bk Of Butte	Butte	MT	85.0	0.54	1	32,833	410	<\$100M	95.0	32,833	410	0.001
Flathead Bk Of Bigfork	Bigfork	MT	82.5	0.262	1	41,780	446	\$100M-500M	50.0	7,993	304	0
First Madison Valley Bk	Ennis	MT	77.5	0.359	1	25,193	535	<\$100M	87.5	16,775	495	0
First Citizens Bk Na	Columbia Falls	MT	77.5	0.446	1	22,124	273	<\$100M	75.0	10,281	216	0
Yellowstone Bk	Laurel	MT	77.5	0.285	0.765	83,966	1,031	\$100M-500M	60.0	16,493	697	0
Bitterroot Valley Bk	Lolo	MT	77.5	0.412	0.895	63,510	592	\$100M-500M	57.5	10,780	423	0
First St Bk	Thompson Falls	MT	75.0	0.248	1	35,079	542	\$100M-500M	60.0	9,100	409	0.003
Surrey B&T	Mount Airy	NC	85.0	0.47	1	72,375	1,158	\$100M-500M	92.5	72,375	1,158	0
American Cmnty Bk	Monroe	NC	85.0	0.357	1	101,878	1,105	\$100M-500M	80.0	19,073	793	0
Southern Cmnty B&TC	Winston-Salem	NC	85.0	0.354	0.987	302,149	1,428	\$500M-\$1B	52.5	22,828	859	0
Bank Of Nc	Thomasville	NC	82.5	0.415	0.974	189,833	1,007	\$100M-500M	60.0	18,364	570	0
Crescent St Bk	Cary	NC	82.5	0.428	1	132,485	891	\$100M-500M	47.5	11,812	528	0
Bank Of Granite	Granite Falls	NC	77.5	0.329	0.686	314,857	3,327	\$500M-\$1B	80.0	56,169	2,223	0
Yadkin Valley B&TC	Elkin	NC	75.0	0.244	0.741	213,055	2,806	\$500M-\$1B	85.0	45,978	2,026	0.002
Dakota Cmnty Bk	Hebron	ND	95.0	0.23	1	42,805	684	\$100M-500M	77.5	12,740	505	0
United Valley Bk	Cavalier	ND	90.0	0.377	1	31,427	468	<\$100M	87.5	17,648	406	0
Kirkwood B&TC	Bismarck	ND	90.0	0.53	1	51,843	368	<\$100M	75.0	14,732	240	0
Dacotah Bk Valley City	Valley City	ND	85.0	0.212	1	20,319	326	<\$100M	97.5	20,319	326	0
First United Bk	Park River	ND	85.0	0.173	1	16,137	469	<\$100M	97.5	16,137	469	0
Northland Fncl	Steele	ND	77.5	0.181	1	13,632	261	<\$100M	57.5	3,798	206	0
First St Bk	Buxton	ND	77.5	0.244	1	14,506	191	<\$100M	55.0	3,714	140	0.001
Stutsman County St Bk	Jamestown	ND	75.0	0.222	0.894	28,521	490	\$100M-500M	70.0	7,875	363	0.002
Security St Bk Of ND	Hannaford	ND	75.0	0.231	0.733	63,877	681	\$100M-500M	60.0	12,028	467	0.004
Goose River Bk	Mayville	ND	75.0	0.238	1	15,379	220	<\$100M	57.5	4,264	162	0
American St B&Tc Of Dickinso	Dickinson	ND	75.0	0.224	0.869	36,741	405	\$100M-500M	55.0	6,570	260	0.005
Dakota Cty St Bk	South Sioux City	NE	92.5	0.271	1	25,045	353	<\$100M	95.0	25,045	353	0
Commercial St Bk	Wausa	NE	90.0	0.254	1	12,953	733	<\$100M	95.0	12,953	733	0.003
Gothenburg St B&TC	Gothenburg	NE	90.0	0.268	1	21,301	330	<\$100M	95.0	21,301	330	0
First Nb	Sidney	NE	90.0	0.221	1	29,031	314	\$100M-500M	95.0	29,031	314	0
Otoe Cty B&TC	Nebraska City	NE	87.5	0.218	1	15,073	218	<\$100M	95.0	15,073	218	0
First B&TC	Cozad	NE	87.5	0.276	1	27,460	306	<\$100M	92.5	27,460	306	0
York St B&TC	York	NE	87.5	0.257	1	48,515	696	\$100M-500M	90.0	31,430	631	0.019
Centennial Bk	Omaha	NE	87.5	0.338	1	11,388	176	<\$100M	70.0	3,657	132	0
Midwest Bank Na	Pierce	NE	85.0	0.14	1	33,956	446	\$100M-500M	100.0	33,956	446	0
Elkhorn Valley B&TC	Norfolk	NE	85.0	0.228	0.995	55,807	798	\$100M-500M	87.5	24,219	649	0.003
Saline St Bk	Wilber	NE	85.0	0.227	1	21,129	358	<\$100M	75.0	6,950	281	0
First Colebrook Bk	Colebrook	NH	85.0	0.423	0.978	53,526	646	\$100M-500M	87.5	12,762	449	0
Skylands Cmnty Bk	Hackettstown	NJ	85.0	0.279	0.71	122,969	2,568	\$100M-500M	90.0	15,193	695	0.002
Bank	Woodbury	NJ	77.5	0.243	0.611	255,085	2,715	\$1B-\$10B	92.5	31,617	1,561	0.001
Two River Comm Bk	Middletown	NJ	77.5	0.385	0.723	84,045	494	\$100M-500M	80.0	8,091	216	0
Bayonne Cmnty Bk	Bayonne	NJ	77.5	0.276	0.733	100,053	501	\$100M-500M	40.0	4,083	129	0

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Cornerstone Bk	Moorestown	NJ	75.0	0.426	0.959	46,571	411	\$100M-500M	87.5	6,409	251	0
Broadway Nb	Fort Lee	NJ	75.0	0.436	0.627	99,599	572	\$100M-500M	70.0	7,224	207	0
1st Constitution Bk	Cranbury	NJ	72.5	0.254	0.941	82,571	425	\$100M-500M	77.5	9,979	129	0
Advantage Bk	Branchburg	NJ	72.5	0.428	0.872	58,410	333	\$100M-500M	77.5	5,837	163	0
Shore Cmnty Bk	Toms River	NJ	72.5	0.393	1	45,901	257	\$100M-500M	75.0	5,178	122	0
Bergen Cmrl Bk	Paramus	NJ	72.5	0.359	0.685	92,874	453	\$100M-500M	62.5	5,877	168	0
Somerset Valley Bk	Somerville	NJ	72.5	0.222	0.685	106,776	612	\$100M-500M	62.5	6,960	242	0
Allaire Cmnty Bk	Wall Township	NJ	72.5	0.32	1	65,945	254	\$100M-500M	60.0	4,100	99	0
Interstate Net Bk	Cherry Hill	NJ	72.5	0.391	0.709	82,653	376	\$100M-500M	47.5	3,801	92	0
American Heritage Bk	Clovis	NM	80.0	0.359	1	23,715	468	<\$100M	97.5	23,715	468	0.012
Bank Of The Rio Grande Na	Las Cruces	NM	77.5	0.323	1	25,629	405	<\$100M	77.5	6,698	291	0
New Mexico B&TC	Albuquerque	NM	75.0	0.26	0.64	102,842	1,140	\$100M-500M	67.5	17,742	720	0.003
Western Cmrc Bk	Carlsbad	NM	72.5	0.227	0.659	57,967	2,903	\$100M-500M	92.5	21,649	2,678	0
First Nb	Artesia	NM	72.5	0.244	0.669	84,068	1,133	\$100M-500M	77.5	20,715	845	0
Community Bk	Santa Fe	NM	72.5	0.352	0.824	49,911	345	\$100M-500M	62.5	8,640	209	0
International Bk	Raton	NM	72.5	0.341	0.712	54,046	501	\$100M-500M	60.0	7,945	311	0
Sunrise Bk Albuquerque	Albuquerque	NM	72.5	0.432	0.935	32,829	217	<\$100M	30.0	2,955	84	0
Heritage Bk Of NV	Reno	NV	90.0	0.462	1	82,268	364	\$100M-500M	80.0	6,289	188	0
Citibank NV Na	Las Vegas	NV	80.0	0.066	1	1,275,581	1,466,978	>\$10B	100.0	1,275,581	1,466,978	0.783
Business Bk Of Nevada	Las Vegas	NV	77.5	0.25	0.52	76,785	1,098	\$100M-500M	62.5	5,297	228	0
Adirondack TC	Saratoga Springs	NY	90.0	0.312	0.984	183,708	1,080	\$500M-\$1B	80.0	24,970	679	0.003
National Bk Of Geneva	Geneva	NY	85.0	0.239	0.825	164,212	2,386	\$500M-\$1B	95.0	42,857	1,757	0
Steuben TC	Hornell	NY	82.5	0.215	1	62,538	748	\$100M-500M	85.0	14,710	598	0.006
Suffolk Cty Nb	Riverhead	NY	82.5	0.197	0.698	279,916	2,519	\$1B-\$10B	85.0	53,121	1,862	0
Woori Amer Bk	New York	NY	82.5	0.303	0.649	200,259	1,636	\$500M-\$1B	82.5	38,041	1,045	0.001
Great Eastern Bk	New York	NY	82.5	0.397	0.693	117,452	912	\$100M-500M	75.0	17,938	535	0
Canandaigua NB&TC	Canandaigua	NY	80.0	0.232	0.628	212,314	2,341	\$500M-\$1B	87.5	41,897	1,691	0
Wyoming Cty Bk	Warsaw	NY	80.0	0.216	0.767	167,052	2,132	\$500M-\$1B	87.5	37,210	1,431	0
Capital Bk&TC	Albany	NY	80.0	0.625	0.977	52,616	475	<\$100M	80.0	9,746	282	0
Community Capital Bk	Brooklyn	NY	80.0	0.441	1	64,428	251	\$100M-500M	60.0	6,260	139	0
Citizens Svg Bk	Martins Ferry	OH	87.5	0.242	1	65,607	1,308	\$100M-500M	75.0	13,348	367	0
Buckeye Cmnty Bk	Lorain	OH	87.5	0.519	1	42,258	444	<\$100M	47.5	3,766	223	0
Sutton Bk	Attica	OH	80.0	0.278	0.832	73,248	1,166	\$100M-500M	95.0	40,675	956	0.003
Kingston Nb	Kingston	OH	80.0	0.243	1	30,887	410	\$100M-500M	75.0	8,317	299	0.003
Heartland Bk	Gahanna	OH	80.0	0.356	0.818	128,527	950	\$100M-500M	70.0	18,820	556	0.006
Western Reserve Bk	Medina	OH	80.0	0.558	0.933	64,227	526	\$100M-500M	57.5	5,659	268	0.002
First Nb	Bellevue	OH	80.0	0.498	1	48,587	348	<\$100M	55.0	5,540	204	0.006
Lorain Nb	Lorain	OH	77.5	0.205	0.755	155,202	1,493	\$500M-\$1B	72.5	27,892	851	0
Old Ft Bkg Co	Old Fort	OH	77.5	0.25	0.784	77,789	913	\$100M-500M	70.0	15,083	638	0.006
Independence Bk	Independence	OH	77.5	0.451	0.881	67,731	578	\$100M-500M	62.5	8,825	283	0
Commerce Nb	Columbus	OH	77.5	0.339	0.721	139,275	1,021	\$100M-500M	62.5	16,471	536	0

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Bank Of The Lakes Na	Owasso	OK	97.5	0.566	1	71,898	582	\$100M-500M	35.0	2,396	408	0
First Nb In Durant	Durant	OK	92.5	0.321	1	58,200	445	\$100M-500M	65.0	10,286	312	0
First B&TC	Wagoner	OK	90.0	0.309	1	39,206	582	\$100M-500M	72.5	10,160	473	0
Bank Of Nichols Hills	Oklahoma City	OK	90.0	0.457	1	42,205	310	<\$100M	42.5	4,256	171	0
First NB&TC	Chickasha	OK	87.5	0.26	1	60,688	900	\$100M-500M	95.0	60,688	900	0
Spiritbank	Tulsa	OK	87.5	0.34	1	203,214	1,382	\$500M-\$1B	65.0	24,598	952	0
First NB&TC	Weatherford	OK	85.0	0.275	1	23,720	362	<\$100M	97.5	23,720	362	0.008
First Nb Of OK	Ponca City	OK	85.0	0.283	1	19,878	443	<\$100M	70.0	5,597	374	0
Firstbank	Antlers	OK	82.5	0.216	1	21,609	738	\$100M-500M	97.5	21,609	738	0
Pauls Valley Nb	Pauls Valley	OK	82.5	0.229	1	24,468	639	\$100M-500M	97.5	24,468	639	0
Community St Bk	Poteau	OK	82.5	0.198	1	25,529	518	\$100M-500M	97.5	25,529	518	0
First Nb&TC	Miami	OK	82.5	0.216	1	25,739	325	\$100M-500M	95.0	25,739	325	0
Security Bk	Pawnee	OK	82.5	0.436	0.849	98,798	1,090	\$100M-500M	75.0	18,069	690	0
Pioneer B&TC	Ponca City	OK	82.5	0.372	0.942	63,643	606	\$100M-500M	60.0	9,106	405	0
Pacific Continental Bk	Eugene	OR	75.0	0.348	0.617	160,248	1,401	\$100M-500M	72.5	18,108	741	0
Mbank	Gresham	OR	75.0	0.363	0.802	66,994	517	\$100M-500M	60.0	6,394	257	0
Community Bk	Joseph	OR	70.0	0.29	0.786	79,737	836	\$100M-500M	90.0	16,016	559	0
Town Ctr Bk	Portland	OR	70.0	0.53	0.999	42,909	213	<\$100M	55.0	3,788	113	0
Leesport Bk	Wyomissing	PA	90.0	0.265	0.866	163,784	2,956	\$500M-\$1B	90.0	36,224	2,524	0
Community B&TC	Clarks Summit	PA	82.5	0.259	0.713	133,800	3,245	\$500M-\$1B	97.5	73,535	2,715	0.002
Old Forge Bk	Old Forge	PA	82.5	0.285	1	61,126	781	\$100M-500M	95.0	61,126	781	0
Bank Of Lancaster Cty Na	Strasburg	PA	82.5	0.248	0.654	383,903	4,569	\$1B-\$10B	82.5	76,630	2,780	0
Legacy Bk	Harrisburg	PA	82.5	0.426	0.735	128,560	1,059	\$100M-500M	77.5	23,300	631	0
Commerce Bk Harrisburg Na	Camp Hill	PA	80.0	0.199	0.713	235,626	2,065	\$1B-\$10B	77.5	44,899	1,263	0
National Penn Bk	Boyetown	PA	80.0	0.222	0.651	912,503	8,347	\$1B-\$10B	72.5	122,323	5,011	0
Mercer Cty St Bk	Sandy Lake	PA	77.5	0.194	1	47,495	976	\$100M-500M	92.5	20,066	838	0
Elderton St Bk	Elderton	PA	77.5	0.305	1	39,908	787	\$100M-500M	87.5	14,404	650	0
First Nat Cmnty Bk	Dunmore	PA	77.5	0.233	0.481	199,527	2,168	\$500M-\$1B	85.0	50,447	1,619	0
Iron & Glass Bk	Pittsburgh	PA	77.5	0.316	0.681	95,075	942	\$100M-500M	80.0	20,508	608	0
Allegheny Valley Bk	Pittsburgh	PA	77.5	0.201	1	63,250	462	\$100M-500M	65.0	11,369	305	0.002
Freedom Nb	Greenville	RI	62.5	0.369	0.832	16,655	98	<\$100M	42.5	594	32	0
Horry Cty St Bk	Loris	SC	95.0	0.427	1	120,558	1,858	\$100M-500M	87.5	47,358	1,644	0
Arthur St Bk	Union	SC	95.0	0.425	1	169,416	1,784	\$100M-500M	80.0	37,487	1,370	0.004
Sumter Nb	Sumter	SC	82.5	0.516	0.983	66,199	932	\$100M-500M	90.0	36,460	774	0
Enterprise Bk Of SC	Ehrhardt	SC	75.0	0.283	0.991	78,893	1,332	\$100M-500M	90.0	40,589	1,176	0.001
Beach First Nb	Myrtle Beach	SC	75.0	0.364	0.85	71,295	788	\$100M-500M	62.5	14,921	561	0
Peoples Nb	Easley	SC	75.0	0.292	1	72,663	671	\$100M-500M	60.0	15,404	423	0
Southcoast Cmnty Bk	Mt Pleasant	SC	75.0	0.344	0.825	104,401	816	\$100M-500M	50.0	14,075	483	0
Peoples St Bk	De Smet	SD	87.5	0.345	1	17,619	207	<\$100M	92.5	17,619	207	0.001
Merchants St Bk	Freeman	SD	82.5	0.221	1	19,536	334	<\$100M	90.0	19,536	334	0.001
Minnwest Bk Sioux Falls	Sioux Falls	SD	80.0	0.266	1	11,693	149	<\$100M	55.0	2,441	116	0

3A. Banks' Small Business Lending by State Using Call Report Data, June 2004

Name	City	State	Small Business Lending (<\$1M)						Micro-Business Lending (<\$100k)			
			Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL\$ (1000) (4)	LSBL# (5)	Lnk. Sz. (6)	Total Rank (7)	SSBL\$ (1000) (8)	SSBL# (9)	CRD/TA (10)
Citibank USA Na	Sioux Falls	SD	77.5	0.463	0.581	2,366,555	1,393,045	\$1B-\$10B	92.5	2,107,645	1,388,392	0.074
Dacotah Bk	Aberdeen	SD	75.0	0.216	0.683	173,403	2,526	\$500M-\$1B	77.5	47,634	2,064	0.003
First Nb In Sioux Falls	Sioux Falls	SD	75.0	0.196	0.702	153,122	1,349	\$500M-\$1B	70.0	28,819	971	0
Bankstar Financial	Elkton	SD	75.0	0.275	1	12,421	204	<\$100M	67.5	3,935	157	0.004
First Amer B&TC	Madison	SD	75.0	0.336	0.677	49,690	538	\$100M-500M	65.0	8,862	341	0.007
Farmers St Bk	Marion	SD	75.0	0.16	1	10,612	171	<\$100M	60.0	3,294	150	0
Security Bk	Madison	SD	75.0	0.253	0.795	32,362	244	\$100M-500M	50.0	3,802	142	0.003
Tennessee Cmrc Bk	Franklin	TN	100.0	0.681	1	136,123	1,501	\$100M-500M	95.0	43,306	1,163	0.002
Southern Heritage Bk	Cleveland	TN	92.5	0.457	1	65,501	544	\$100M-500M	67.5	10,042	332	0
Primetrust Bk	Nashville	TN	92.5	0.367	1	91,239	580	\$100M-500M	57.5	9,613	344	0
First Bk Of TN	Spring City	TN	87.5	0.414	1	57,701	627	\$100M-500M	97.5	57,701	627	0
First South Bk	Bolivar	TN	87.5	0.337	0.991	84,420	714	\$100M-500M	57.5	9,576	476	0
Traders Nb	Tullahoma	TN	85.0	0.31	1	36,348	527	\$100M-500M	97.5	36,348	527	0
First Nb	Oneida	TN	85.0	0.342	0.983	68,482	835	\$100M-500M	85.0	15,844	634	0
First Cmnty Bk Of East Tenne	Rogersville	TN	82.5	0.433	1	84,561	430	\$100M-500M	52.5	7,196	278	0
Citizens Bk	Carthage	TN	80.0	0.167	1	73,463	2,307	\$100M-500M	97.5	73,463	2,307	0
American City Bk	Tullahoma	TN	80.0	0.33	0.933	47,360	547	\$100M-500M	90.0	23,033	430	0
Fsgbank Na	Chattanooga	TN	80.0	0.237	0.717	155,720	1,571	\$500M-\$1B	75.0	28,704	1,024	0.001
Bank Of Lincoln Cty	Fayetteville	TN	80.0	0.328	1	25,642	287	<\$100M	62.5	4,906	209	0
Pinnacle Nb	Nashville	TN	80.0	0.293	0.728	171,414	804	\$500M-\$1B	50.0	13,599	358	0
Republic Nb	Houston	TX	100.0	0.506	1	239,776	2,971	\$100M-500M	75.0	32,480	2,033	0
Pointbank	Pilot Point	TX	95.0	0.355	1	75,556	688	\$100M-500M	62.5	11,156	493	0
Community B&T	Waco	TX	92.5	0.335	1	88,140	674	\$100M-500M	62.5	13,649	394	0
First Nb	George West	TX	87.5	0.389	1	38,950	758	\$100M-500M	97.5	38,950	758	0
First St Bk	Mesquite	TX	87.5	0.441	0.959	77,207	1,055	\$100M-500M	85.0	20,512	812	0
Blanco Nb	Blanco	TX	87.5	0.358	1	40,824	607	\$100M-500M	82.5	12,195	465	0.004
Union St Bk	Florence	TX	87.5	0.28	1	71,047	873	\$100M-500M	82.5	21,743	662	0
Texas Star Bk	Van Alstyne	TX	87.5	0.353	1	53,447	770	\$100M-500M	77.5	13,249	627	0
Community Bk	Granbury	TX	87.5	0.369	0.925	124,212	1,333	\$100M-500M	72.5	21,107	879	0
First Cmnty Bk Na	Houston	TX	87.5	0.47	0.933	255,267	1,792	\$500M-\$1B	72.5	36,053	1,318	0
Newfirst Nb	El Campo	TX	87.5	0.256	1	39,754	449	\$100M-500M	67.5	9,352	348	0.002
Wallis St Bk	Wallis	TX	87.5	0.536	1	78,263	508	\$100M-500M	65.0	11,419	350	0.006
Pitney Bowes Bk	Salt Lake City	UT	92.5	0.611	1	331,205	626,056	\$500M-\$1B	97.5	329,273	626,046	0
Associates Cap Bk	Salt Lake City	UT	92.5	0.84	1	302,335	336,934	\$100M-500M	95.0	302,335	336,934	0
Universal FC	Salt Lake City	UT	90.0	0.978	1	508,064	340,466	\$500M-\$1B	97.5	507,523	340,462	0
Advanta Bk Corp	Draper	UT	90.0	0.555	1	574,000	149,892	\$1B-\$10B	97.5	574,000	149,892	0
Volvo Cmrl Cr Corp UT	Salt Lake City	UT	82.5	0.847	1	20,876	5,986	<\$100M	92.5	20,876	5,986	0
Rockingham Heritage Bk	Harrisonburg	VA	90.0	0.483	1	95,435	590	\$100M-500M	67.5	10,347	357	0
Bank Of The James	Lynchburg	VA	87.5	0.423	0.916	68,145	951	\$100M-500M	92.5	19,300	700	0
New Peoples Bk	Honaker	VA	82.5	0.255	0.768	100,520	1,549	\$100M-500M	92.5	26,808	1,139	0
Bank Of Fincastle	Fincastle	VA	82.5	0.371	0.986	51,599	822	\$100M-500M	77.5	8,313	592	0.004
Highlands Union Bk	Abingdon	VA	80.0	0.195	0.832	106,772	1,718	\$500M-\$1B	97.5	40,305	1,380	0.002

3A. Banks' Small Business Lending by State Using Call Report Data, June 2004

Name	City	State	Small Business Lending (<\$1M)						Micro-Business Lending (<\$100k)			
			Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL\$ (1000) (4)	LSBL# (5)	Bnk. Sz. (6)	Total Rank (7)	SSBL\$ (1000) (8)	SSBL# (9)	CRD/TA (10)
Southside Bk	Tappahannock	VA	80.0	0.198	0.898	75,158	1,272	\$100M-500M	82.5	15,357	1,013	0.003
Chesapeake Bk	Kilmarnock	VA	80.0	0.297	0.677	100,902	855	\$100M-500M	70.0	15,783	530	0
Valley Bk	Roanoke	VA	80.0	0.309	0.658	107,257	804	\$100M-500M	62.5	12,457	452	0.002
Bank Of Northumberland	Heathsville	VA	77.5	0.208	1	41,543	1,437	\$100M-500M	92.5	17,192	1,251	0
Bank Of Botetourt	Buchanan	VA	77.5	0.287	0.797	59,273	752	\$100M-500M	82.5	13,082	506	0.006
American NB&TC	Danville	VA	77.5	0.207	0.623	130,670	1,599	\$500M-\$1B	82.5	28,240	1,206	0
First B&TC	Lebanon	VA	77.5	0.217	0.617	130,321	1,255	\$500M-\$1B	75.0	22,590	813	0
Factory Point Nb Of Manchest	Manchester Center	VT	75.0	0.348	0.899	106,614	1,085	\$100M-500M	70.0	21,230	688	0
Bank Of The Pacific	Aberdeen	WA	80.0	0.364	0.773	154,053	1,331	\$100M-500M	85.0	20,388	798	0.003
Coastal Cmnty Bk	Everett	WA	77.5	0.504	0.877	56,626	444	\$100M-500M	75.0	6,248	242	0.004
Kitsap Bk	Port Orchard	WA	77.5	0.338	0.638	181,469	3,441	\$500M-\$1B	72.5	20,139	1,863	0.002
Whidbey Island Bk	Oak Harbor	WA	72.5	0.243	0.749	153,749	1,756	\$500M-\$1B	87.5	26,454	1,148	0.003
Charter Bk	Bellevue	WA	72.5	0.347	0.767	71,345	484	\$100M-500M	72.5	8,334	311	0.004
First Heritage Bk	Snohomish	WA	72.5	0.354	1	39,068	436	\$100M-500M	72.5	4,947	257	0.001
Viking Cmnty Bk	Seattle	WA	70.0	0.291	0.736	81,469	808	\$100M-500M	72.5	10,522	548	0.001
Cowlitz Bk	Longview	WA	70.0	0.334	0.755	86,781	595	\$100M-500M	62.5	8,704	305	0.004
Washington St Bk Na	Federal Way	WA	70.0	0.574	1	32,298	210	<\$100M	55.0	3,102	105	0
First Nb	Waupaca	WI	90.0	0.382	0.982	155,638	1,847	\$100M-500M	80.0	28,395	1,501	0.001
River Valley St Bk	Rothschild	WI	90.0	0.481	0.983	186,163	1,463	\$100M-500M	77.5	24,593	891	0.002
First Bk Fncl Centre	Oconomowoc	WI	85.0	0.396	0.776	135,774	1,334	\$100M-500M	90.0	44,466	875	0.002
Community St Bk	Union Grove	WI	85.0	0.382	0.824	86,235	879	\$100M-500M	80.0	18,574	640	0.005
Mid-Wisconsin Bk	Medford	WI	85.0	0.289	0.876	110,434	1,217	\$100M-500M	77.5	19,931	836	0.001
Hometown Bk	Saint Cloud	WI	85.0	0.537	1	51,866	422	<\$100M	62.5	7,689	205	0.001
Franklin St Bk	Franklin	WI	85.0	0.721	1	66,522	237	<\$100M	22.5	3,275	99	0.003
Royal Bk	Elroy	WI	82.5	0.279	1	39,354	592	\$100M-500M	100.0	39,354	592	0.002
Reedsburg Bk	Reedsburg	WI	82.5	0.277	1	45,201	581	\$100M-500M	97.5	45,201	581	0.002
First Citizens St Bk	Whitewater	WI	82.5	0.239	1	40,405	448	\$100M-500M	82.5	13,567	325	0.002
First Sentry Bk	Huntington	WV	87.5	0.436	0.931	82,456	816	\$100M-500M	80.0	14,856	534	0
Centra Bk	Morgantown	WV	82.5	0.394	0.71	157,249	929	\$100M-500M	62.5	19,583	521	0
First Nb	Ronceverte	WV	82.5	0.364	1	68,286	437	\$100M-500M	40.0	6,960	257	0
Poca Valley Bk	Walton	WV	80.0	0.203	1	40,916	495	\$100M-500M	97.5	40,916	495	0.006
Bruceeton Bk	Bruceeton Mills	WV	80.0	0.275	0.848	48,443	664	\$100M-500M	85.0	15,654	471	0.003
Wesbanco Bk	Wheeling	WV	77.5	0.189	0.828	655,546	5,521	\$1B-\$10B	70.0	148,092	3,926	0
Bank Of Star Valley	Afton	WY	77.5	0.274	1	16,739	390	<\$100M	97.5	16,739	390	0
First Nb Of Buffalo	Buffalo	WY	77.5	0.284	0.998	35,476	543	\$100M-500M	80.0	10,394	422	0.004
Hilltop Nb	Casper	WY	75.0	0.19	0.885	63,169	921	\$100M-500M	95.0	43,984	811	0.004
First NB&TC	Powell	WY	75.0	0.271	0.814	56,630	763	\$100M-500M	72.5	11,736	499	0.01
First St Bk	Wheatland	WY	75.0	0.189	1	27,053	425	\$100M-500M	72.5	7,496	339	0

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

3B. Banks' Micro Business Lending by State Using Call Report Data, June 2004

Bank Name	State	Micro-Business Lending (<\$100k)					Small Business Lending (<\$1M)				
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1000) (4)	SSBL# (5)	Bnk. Asset Sz. (6)	Total Rank (7)	LSBL\$ (1000) (8)	LSBL# (9)	CRD/TA (10)
First Nb Alaska	AK	65.0	0.028	0.091	60,388	2,049	\$1B-\$10B	60.0	483,740	3,865	0.003
First Nb of Cent Alabama	AL	97.5	0.28	1	43,459	712	\$100M-500M	87.5	43,459	712	0.003
Community Bk	AL	97.5	0.153	1	82,958	1,659	\$500M-\$1B	82.5	82,958	1,659	0
Farmers & Mrch Bk	AL	97.5	0.236	1	33,284	1,343	\$100M-500M	80.0	33,284	1,343	0
Small Town Bk	AL	97.5	0.21	1	33,645	632	\$100M-500M	77.5	33,645	632	0
First Lowndes Bk	AL	95.0	0.294	1	34,730	722	\$100M-500M	80.0	34,730	722	0
Traders & Farmers Bk	AL	92.5	0.119	1	38,593	994	\$100M-500M	67.5	38,593	994	0
Camden Nb	AL	90.0	0.354	1	27,183	440	<\$100M	77.5	27,183	440	0
Town-Country Nb	AL	87.5	0.279	1	21,203	487	<\$100M	67.5	21,203	487	0
Alabama Tr Bk Na	AL	87.5	0.191	1	11,346	483	<\$100M	65.0	11,346	483	0
First Nb	AL	87.5	0.13	1	28,921	530	\$100M-500M	57.5	28,921	530	0
Bank of Salem	AR	97.5	0.315	1	32,707	802	\$100M-500M	92.5	32,707	802	0
Cmnty Bk	AR	95.0	0.251	1	82,577	892	\$100M-500M	87.5	82,577	892	0
First Nb of East Arkansas	AR	95.0	0.123	1	28,302	946	\$100M-500M	65.0	28,302	946	0.002
Commercial B&TC	AR	92.5	0.289	1	46,703	606	\$100M-500M	80.0	46,703	606	0
Fordyce B&TC	AR	92.5	0.202	1	18,406	580	<\$100M	70.0	18,406	580	0
First Nb	AR	90.0	0.298	1	25,838	356	<\$100M	75.0	25,838	356	0
Homebank of AR	AR	90.0	0.388	1	14,497	426	<\$100M	75.0	14,497	426	0
Bank of Paragould	AR	90.0	0.237	1	22,932	372	<\$100M	72.5	22,932	372	0
Diamond State Bk	AR	90.0	0.154	1	28,880	796	\$100M-500M	70.0	28,880	796	0.003
Peoples Bk	AR	87.5	0.209	0.67	13,188	663	<\$100M	85.0	19,675	762	0
Southern St Bk	AR	87.5	0.332	1	23,003	311	<\$100M	77.5	23,003	311	0
Stephens Security Bk	AR	87.5	0.319	1	11,000	360	<\$100M	70.0	11,000	360	0
Union Bk of Mena	AR	87.5	0.162	1	22,987	705	\$100M-500M	67.5	22,987	705	0
First St Bk of Dequeen	AR	87.5	0.243	1	10,984	407	<\$100M	67.5	10,984	407	0
Bank of Mountain View	AR	87.5	0.151	1	25,922	364	\$100M-500M	65.0	25,922	364	0
Bank of Pocahontas	AR	87.5	0.185	1	21,968	397	\$100M-500M	62.5	21,968	397	0
Bank of Cave City	AR	87.5	0.098	1	10,938	600	\$100M-500M	55.0	10,938	600	0.006
Sunstate Bk	AZ	95.0	0.073	0.208	10,878	429	\$100M-500M	77.5	45,668	601	0.004
Horizon Cmty Bk	AZ	87.5	0.073	0.196	4,986	121	<\$100M	57.5	22,714	190	0.001
First St Bk	AZ	82.5	0.06	0.203	3,303	114	<\$100M	52.5	15,792	172	0
Bank of Tucson	AZ	80.0	0.039	0.085	6,077	175	\$100M-500M	72.5	54,175	418	0
Innovative Bk	CA	100.0	0.21	0.36	17,363	4,970	<\$100M	85.0	44,708	5,094	0
Center Bk	CA	100.0	0.066	0.102	78,274	2,118	\$1B-\$10B	80.0	350,174	2,980	0.001
Community Cmrc Bk	CA	97.5	0.079	0.133	19,778	325	\$100M-500M	92.5	134,447	872	0
TRI Cty Bk	CA	97.5	0.031	0.109	47,486	2,566	\$1B-\$10B	80.0	309,942	3,665	0
Nara Bk Na	CA	95.0	0.043	0.061	59,795	1,460	\$1B-\$10B	92.5	699,303	3,601	0
Saehan Bk	CA	95.0	0.064	0.084	19,551	533	\$100M-500M	82.5	131,031	1,050	0
Hanmi Bk	CA	95.0	0.037	0.06	113,298	3,208	\$1B-\$10B	80.0	905,612	6,312	0.001
Bank of The Sierra	CA	95.0	0.034	0.099	31,442	1,110	\$500M-\$1B	72.5	180,327	1,800	0.011
Plumas Bk	CA	95.0	0.035	0.128	14,188	555	\$100M-500M	65.0	64,906	794	0.004
Santa Lucia Bk	CA	92.5	0.049	0.121	9,763	275	\$100M-500M	72.5	60,198	457	0.001
Bank of Marin	CA	92.5	0.031	0.068	21,629	1,084	\$500M-\$1B	70.0	145,953	1,560	0.001

3B. Banks' Micro Business Lending by State Using Call Report Data, June 2004

Bank Name	State	Micro-Business Lending (<\$100k)					Small Business Lending (<\$1M)				
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1000) (4)	SSBL# (5)	Bnk. Asset Sz. (6)	Total Rank (7)	LSBL\$ (1000) (8)	LSBL# (9)	CRD/TA (10)
Butte Cmnty Bk	CA	92.5	0.032	0.113	13,027	416	\$100M-500M	70.0	81,985	677	0.001
Mid-State B&TC	CA	92.5	0.021	0.069	47,159	2,524	\$1B-\$10B	65.0	245,140	3,388	0
Murphy Bk	CA	92.5	0.065	1	6,340	323	<\$100M	50.0	6,340	323	0
Pine River Valley Bk	CO	97.5	0.188	1	19,856	266	\$100M-500M	72.5	19,856	266	0
First Nat Bk	CO	92.5	0.184	0.341	13,754	197	<\$100M	82.5	37,564	307	0
Dolores St Bk	CO	92.5	0.117	1	9,924	219	<\$100M	60.0	9,924	219	0
Farmers St Bk of Calhan	CO	90.0	0.067	0.314	9,122	427	\$100M-500M	85.0	29,050	503	0.006
Community Bk of Rockies	CO	90.0	0.056	0.291	10,126	454	\$100M-500M	75.0	31,729	563	0
Montrosebank	CO	90.0	0.07	0.24	7,260	446	\$100M-500M	70.0	21,240	541	0
First Nb of Lake City & Cree	CO	90.0	0.289	1	9,051	175	<\$100M	70.0	9,051	175	0
Fowler St Bk	CO	90.0	0.202	1	9,683	187	<\$100M	67.5	9,683	187	0
Valley St Bk	CO	87.5	0.06	0.351	6,177	312	\$100M-500M	65.0	16,920	365	0.003
Paonia St Bk	CO	87.5	0.172	1	7,881	143	<\$100M	60.0	7,881	143	0.004
First Nb of Hugo	CO	87.5	0.154	1	8,161	130	<\$100M	55.0	8,161	130	0
First City Bk	CT	97.5	0.071	0.245	13,267	255	\$100M-500M	75.0	52,813	407	0
Valley Bk	CT	85.0	0.055	0.151	6,449	338	\$100M-500M	75.0	37,091	507	0
Adams Nb	DC	62.5	0.016	0.036	3,802	154	\$100M-500M	62.5	58,117	400	0
Mbna America DE Na	DE	97.5	0.442	0.611	1,470,877	808,598	\$1B-\$10B	95.0	2,332,814	812,194	0
Chase Manhattan Bk USA Na	DE	92.5	0.026	1	1,111,562	139,274	>\$10B	80.0	1,111,562	139,274	0.388
Bank One DE Na	DE	92.5	0.03	1	528,904	216,000	>\$10B	80.0	528,904	216,000	0.19
Suntrust Bankcard Na	FL	100.0	0.784	1	149,687	61,292	\$100M-500M	100.0	149,687	61,292	0.008
Columbia Cty Bk	FL	97.5	0.1	0.193	13,968	521	\$100M-500M	85.0	57,138	723	0
Drummond Cmnty Bk	FL	97.5	0.077	0.377	9,485	518	\$100M-500M	67.5	23,794	594	0
First Nb of Wauchula	FL	97.5	0.211	1	17,031	358	<\$100M	62.5	17,031	358	0
Heritage Bk of Florida	FL	95.0	0.093	0.208	9,490	330	\$100M-500M	87.5	45,710	487	0
Highlands Indep Bk	FL	95.0	0.059	0.242	12,064	556	\$100M-500M	80.0	48,971	732	0
Coquina Bk	FL	95.0	0.172	0.329	19,677	275	\$100M-500M	80.0	49,460	387	0
Capital City Bk	FL	95.0	0.048	0.17	96,327	4,192	\$1B-\$10B	75.0	379,616	5,449	0.011
United S Bk	FL	95.0	0.059	0.166	18,359	566	\$100M-500M	72.5	66,971	811	0
Farmers & Mrch Bk	FL	92.5	0.064	0.111	19,945	750	\$100M-500M	87.5	121,462	1,174	0
Bank of Tampa	FL	92.5	0.056	0.128	39,006	1,128	\$500M-\$1B	82.5	205,828	1,834	0.005
Citrus & Chem Bk	FL	92.5	0.041	0.186	26,816	1,026	\$500M-\$1B	82.5	122,946	1,457	0.002
First Nb of Alachua	FL	92.5	0.051	0.189	11,946	517	\$100M-500M	77.5	53,719	713	0
Wauchula St Bk	FL	92.5	0.042	0.19	16,416	767	\$100M-500M	75.0	68,043	991	0
Perkins St Bk	FL	92.5	0.059	0.236	9,368	429	\$100M-500M	62.5	30,400	529	0
Farmers & Mrch Bk	GA	100.0	0.393	1	75,928	949	\$100M-500M	92.5	75,928	949	0.006
Bank of Dudley	GA	97.5	0.435	1	50,868	680	\$100M-500M	90.0	50,868	680	0.009
State Bk of Cochran	GA	97.5	0.309	1	47,713	885	\$100M-500M	87.5	47,713	885	0
First Bk of Coastal GA	GA	97.5	0.424	1	35,759	485	<\$100M	85.0	35,759	485	0.002
Glennville Bk	GA	97.5	0.199	1	21,610	936	\$100M-500M	67.5	21,610	936	0
Citizens Bk of Swainsboro	GA	95.0	0.421	1	35,678	480	<\$100M	82.5	35,678	480	0
Rossville Bk	GA	95.0	0.338	1	31,389	709	<\$100M	82.5	31,389	709	0

3B. Banks' Micro Business Lending by State Using Call Report Data, June 2004

Bank Name	State	Micro-Business Lending (<\$100k)					Small Business Lending (<\$1M)				
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1000) (4)	SSBL# (5)	Bank Asset Sz. (6)	Total Rank (7)	LSBL\$ (1000) (8)	LSBL# (9)	CRD/TA (10)
Community Bkg Co of Fitzgera	GA	95.0	0.339	1	27,017	464	<\$100M	75.0	27,017	464	0
Citizens Bk Washington Cty	GA	95.0	0.209	1	30,296	581	\$100M-500M	70.0	30,296	581	0.002
Claxton Bk	GA	95.0	0.278	1	27,839	369	\$100M-500M	70.0	27,839	369	0
Citizens Cmnty Bk	GA	95.0	0.227	1	21,137	503	<\$100M	67.5	21,137	503	0
First Hawaiian Bk	HI	67.5	0.012	0.061	115,250	13,266	\$1B-\$10B	57.5	444,399	14,549	0.022
Decorah B&TC	IA	100.0	0.217	1	42,970	635	\$100M-500M	97.5	42,970	635	0
Central St Bk	IA	100.0	0.163	1	43,556	550	\$100M-500M	90.0	43,556	550	0.004
Libertyville Svg Bk	IA	100.0	0.178	1	20,027	451	\$100M-500M	85.0	20,027	451	0.001
Maquoketa St Bk	IA	97.5	0.258	1	58,080	673	\$100M-500M	95.0	58,080	673	0
Fortress Bk Cresco	IA	97.5	0.214	1	14,321	286	<\$100M	85.0	14,321	286	0.002
Cresco Union Svg Bk	IA	97.5	0.114	1	23,051	1,155	\$100M-500M	82.5	23,051	1,155	0.001
Community First Bk	IA	97.5	0.119	1	12,902	518	\$100M-500M	75.0	12,902	518	0.003
Houghton St Bk	IA	95.0	0.354	1	41,846	667	\$100M-500M	90.0	41,846	667	0.016
Lee Cty B&T Na	IA	95.0	0.344	1	38,456	408	\$100M-500M	90.0	38,456	408	0.002
Blue Grass Svg Bk	IA	95.0	0.131	1	18,780	286	\$100M-500M	75.0	18,780	286	0
Farmers T&SB	IA	95.0	0.122	1	14,161	314	\$100M-500M	72.5	14,161	314	0
Farmers & Mrch St Bk	ID	80.0	0.08	0.144	33,439	1,547	\$100M-500M	87.5	189,386	2,270	0.004
Peoples Nb of Kewanee	IL	100.0	0.191	1	39,441	667	\$100M-500M	90.0	39,441	667	0.002
Peotone B&Tc	IL	100.0	0.35	1	37,249	555	\$100M-500M	90.0	37,249	555	0
Community St Bk Rock Falls	IL	100.0	0.267	1	34,793	605	\$100M-500M	90.0	34,793	605	0
Germantown T&Sb	IL	100.0	0.12	1	31,438	478	\$100M-500M	77.5	31,438	478	0
First Neighbor Bk Na	IL	97.5	0.328	1	63,133	956	\$100M-500M	92.5	63,133	956	0.002
Trustbank	IL	97.5	0.212	1	25,899	612	\$100M-500M	80.0	25,899	612	0.004
First Nb Pana	IL	97.5	0.199	1	18,665	389	<\$100M	80.0	18,665	389	0
Peoples B&T	IL	97.5	0.185	1	20,785	400	\$100M-500M	77.5	20,785	400	0.003
Anna Nb	IL	97.5	0.158	1	18,773	334	\$100M-500M	75.0	18,773	334	0
State Bk Arthur	IL	97.5	0.161	1	12,143	432	<\$100M	72.5	12,143	432	0
Demotte St Bk	IN	95.0	0.106	0.48	27,696	684	\$100M-500M	75.0	53,762	799	0.001
Friendship St Bk	IN	95.0	0.16	1	28,790	426	\$100M-500M	70.0	28,790	426	0.007
State Bk Oxford	IN	90.0	0.342	1	23,931	311	<\$100M	75.0	23,931	311	0
Heritage Cmnty Bk	IN	87.5	0.073	0.243	18,566	1,640	\$100M-500M	82.5	69,135	2,064	0.002
First St Bk	IN	87.5	0.101	0.414	13,270	963	\$100M-500M	75.0	30,632	1,065	0.003
Farmers & Mrch Bk	IN	87.5	0.221	1	14,277	328	<\$100M	62.5	14,277	328	0
Fowler St Bk	IN	87.5	0.14	1	16,728	381	\$100M-500M	60.0	16,728	381	0.008
FCN Bk Na	IN	87.5	0.083	1	19,575	330	\$100M-500M	52.5	19,575	330	0
First St Bk Middlebury	IN	85.0	0.082	0.256	23,604	681	\$100M-500M	85.0	82,875	954	0.004
Farmers Bk Frankfort IN	IN	85.0	0.083	0.205	37,638	853	\$100M-500M	75.0	119,415	1,199	0
Bank of Wolcott	IN	85.0	0.204	1	13,306	273	<\$100M	62.5	13,306	273	0.004
First Nb of Wamego	KS	95.0	0.29	1	23,732	348	<\$100M	90.0	23,732	348	0.004
Union St Bk	KS	95.0	0.21	1	15,974	356	<\$100M	87.5	15,974	356	0
First Nb of Southern KS	KS	95.0	0.371	1	21,547	431	<\$100M	85.0	21,547	431	0
Farmers St Bk	KS	95.0	0.162	1	10,638	263	<\$100M	75.0	10,638	263	0

3B. Banks' Micro Business Lending by State Using Call Report Data, June 2004

Bank Name	State	Micro-Business Lending (<\$100k)					Small Business Lending (<\$1M)				
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1000) (4)	SSBL# (5)	Bnk. Asset Sz. (6)	Total Rank (7)	LSBL\$ (1000) (8)	LSBL# (9)	CRD/TA (10)
First St Bk	KS	92.5	0.186	1	22,368	340	\$100M-500M	82.5	22,368	340	0
United Nb	KS	92.5	0.199	1	13,023	330	<\$100M	77.5	13,023	330	0.002
St Marys St Bk	KS	92.5	0.217	1	13,850	275	<\$100M	77.5	13,850	275	0
Kansas St Bk	KS	92.5	0.16	1	6,200	527	<\$100M	75.0	6,200	527	0
Citizens St Bk	KS	92.5	0.132	1	9,685	347	<\$100M	75.0	9,685	347	0
Baldwin St Bk	KS	92.5	0.121	1	5,929	1,253	<\$100M	75.0	5,929	1,253	0
Guaranty St B&TC	KS	92.5	0.128	1	12,349	213	<\$100M	75.0	12,349	213	0
Peoples B&TC	KY	100.0	0.345	1	82,402	1,148	\$100M-500M	97.5	82,402	1,148	0
Bank of Columbia	KY	100.0	0.336	1	41,876	1,043	\$100M-500M	92.5	41,876	1,043	0
Peoples Bk of Fleming Cty	KY	100.0	0.208	1	31,918	962	\$100M-500M	90.0	31,918	962	0.004
Bank of Edmonson Cty	KY	100.0	0.172	1	26,140	750	\$100M-500M	77.5	26,140	750	0
First & Farmers Bk Inc	KY	97.5	0.21	1	47,634	543	\$100M-500M	85.0	47,634	543	0
First Commonwealth Bk	KY	97.5	0.2	1	32,922	925	\$100M-500M	82.5	32,922	925	0
First Nb of Columbia	KY	97.5	0.145	1	25,521	765	\$100M-500M	75.0	25,521	765	0
Kentucky Bkg Centers	KY	95.0	0.206	1	25,057	600	\$100M-500M	80.0	25,057	600	0
State B&TC	KY	95.0	0.19	1	22,968	637	\$100M-500M	77.5	22,968	637	0
Farmers Bk	KY	92.5	0.31	1	28,262	373	<\$100M	77.5	28,262	373	0.002
Farmers Bk	KY	92.5	0.216	1	16,414	599	<\$100M	75.0	16,414	599	0
Bank of Cadiz & TC	KY	92.5	0.173	1	15,046	325	<\$100M	67.5	15,046	325	0
Jeff Davis B&TC	LA	100.0	0.215	1	76,996	1,538	\$100M-500M	87.5	76,996	1,538	0
City Svg B&TC	LA	92.5	0.27	1	31,394	568	\$100M-500M	80.0	31,394	568	0.007
Feliciana B&TC	LA	92.5	0.265	1	18,605	542	<\$100M	75.0	18,605	542	0
Gibbsland B&TC	LA	92.5	0.236	1	21,364	521	<\$100M	72.5	21,364	521	0
Franklin St B&TC	LA	92.5	0.199	1	19,455	529	<\$100M	70.0	19,455	529	0
Southern Heritage Bk	LA	92.5	0.13	1	21,036	537	\$100M-500M	67.5	21,036	537	0.003
Delta Bk	LA	92.5	0.152	1	19,150	727	\$100M-500M	67.5	19,150	727	0
Guaranty Bk	LA	87.5	0.293	1	24,518	392	<\$100M	70.0	24,518	392	0
Vermilion B&TC	LA	85.0	0.24	1	15,624	295	<\$100M	67.5	15,624	295	0.009
Citizens B&Tc of Vivian LA	LA	82.5	0.138	1	10,485	407	<\$100M	55.0	10,485	407	0
Enterprise B&Tc	MA	95.0	0.047	0.108	37,541	1,274	\$500M-\$1B	85.0	230,598	2,160	0
Millbury Nb	MA	85.0	0.098	0.229	6,235	262	<\$100M	67.5	26,382	359	0
Westbank	MA	80.0	0.02	0.092	14,961	777	\$500M-\$1B	70.0	107,593	1,275	0
Northmark Bk	MA	80.0	0.026	0.121	6,662	325	\$100M-500M	62.5	42,033	500	0
Peoples Bk of Kent Cty MD	MD	95.0	0.093	0.229	17,495	639	\$100M-500M	87.5	76,295	860	0
Bankannapolis	MD	87.5	0.065	0.189	17,483	434	\$100M-500M	72.5	74,134	626	0
Provident St Bk	MD	87.5	0.085	0.266	13,281	379	\$100M-500M	70.0	48,080	535	0
Peninsula Bk	MD	82.5	0.049	0.104	42,283	2,021	\$500M-\$1B	75.0	232,522	2,898	0
NBRF Fncl	MD	82.5	0.164	0.339	19,588	216	\$100M-500M	52.5	41,296	302	0
Community Bk of Tri-Cty	MD	80.0	0.05	0.124	19,905	463	\$100M-500M	87.5	158,762	822	0
Bank of The Eastern Shore	MD	80.0	0.063	0.167	10,369	428	\$100M-500M	82.5	62,089	592	0
County Bkg&Tc	MD	80.0	0.044	0.13	18,145	709	\$100M-500M	72.5	95,005	1,068	0
Farmers & Mechanics Bk	MD	80.0	0.035	0.142	51,522	2,681	\$1B-\$10B	65.0	192,031	3,366	0
Hebron Svg Bk	MD	80.0	0.049	0.181	12,418	418	\$100M-500M	62.5	53,754	593	0

3B. Banks' Micro Business Lending by State Using Call Report Data, June 2004

Bank Name	State	Micro-Business Lending (<\$100k)					Small Business Lending (<\$1M)				
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1000) (4)	SSBL# (5)	Bnk. Asset Sz. (6)	Total Rank (7)	LSBL\$ (1000) (8)	LSBL# (9)	CRD/TA (10)
Franklin Svg Bk	ME	92.5	0.233	1	67,403	1,215	\$100M-500M	67.5	67,403	1,215	0
First Nb&Tc Iron Mountain	MI	97.5	0.353	1	71,743	744	\$100M-500M	85.0	71,743	744	0.003
Peninsula Bk of Ishpeming	MI	97.5	0.305	1	36,665	675	\$100M-500M	75.0	36,665	675	0.003
Independent Bk	MI	97.5	0.102	0.424	128,316	26,486	\$1B-\$10B	72.5	261,185	27,286	0
Hillsdale Cty Nb	MI	95.0	0.141	0.515	36,085	645	\$100M-500M	72.5	66,695	786	0
Independent Bk West MI	MI	95.0	0.079	0.348	37,923	872	\$100M-500M	62.5	83,009	1,083	0
First Nb Amer	MI	90.0	0.063	0.388	24,848	1,150	\$100M-500M	72.5	62,562	1,401	0
Michigan Heritage Bk	MI	90.0	0.097	0.226	15,230	563	\$100M-500M	72.5	54,029	692	0
Peoples St Bk of Munising	MI	90.0	0.312	1	31,355	337	\$100M-500M	65.0	31,355	337	0.002
Huron Nb	MI	90.0	0.262	1	12,130	371	<\$100M	60.0	12,130	371	0
Signature Bk	MI	87.5	0.077	0.291	18,539	812	\$100M-500M	67.5	57,205	988	0
Home St Bk	MN	100.0	0.45	1	39,165	533	<\$100M	95.0	39,165	533	0
Heritage Bk Na	MN	100.0	0.355	1	42,091	681	\$100M-500M	92.5	42,091	681	0.001
Kasson St Bk	MN	100.0	0.243	1	14,821	408	<\$100M	80.0	14,821	408	0
State Bk of Park Rapids	MN	97.5	0.364	1	31,820	428	<\$100M	82.5	31,820	428	0.004
Wadena St Bk	MN	97.5	0.33	1	31,207	424	<\$100M	82.5	31,207	424	0
Eagle Bk	MN	97.5	0.258	1	21,857	367	<\$100M	82.5	21,857	367	0
First Nb	MN	97.5	0.244	1	15,468	475	<\$100M	75.0	15,468	475	0
Pine River St Bk	MN	97.5	0.238	1	17,764	381	<\$100M	75.0	17,764	381	0
First St Bk of Le Center	MN	97.5	0.206	1	12,362	271	<\$100M	70.0	12,362	271	0
Prinsburg St Bk	MN	95.0	0.384	1	14,407	227	<\$100M	77.5	14,407	227	0
Lake Region Bk	MN	95.0	0.281	1	23,768	341	<\$100M	75.0	23,768	341	0
Paragon Bk	MN	95.0	0.282	1	11,458	286	<\$100M	75.0	11,458	286	0
State Bk of Mcgregor	MN	95.0	0.286	1	12,177	260	<\$100M	72.5	12,177	260	0.004
Citizens St Bk of Hayfield	MN	95.0	0.285	1	13,651	336	<\$100M	70.0	13,651	336	0
Farmers & Merchants St Bk	MN	95.0	0.26	1	12,921	357	<\$100M	70.0	12,921	357	0
First MO St Bk	MO	100.0	0.372	1	59,411	993	\$100M-500M	95.0	59,411	993	0.001
Century Bk of The Ozarks	MO	100.0	0.19	1	28,361	620	\$100M-500M	80.0	28,361	620	0
Community St Bk	MO	100.0	0.187	1	29,408	673	\$100M-500M	77.5	29,408	673	0
O'bannon Bkg Co	MO	97.5	0.23	1	28,837	542	\$100M-500M	82.5	28,837	542	0
Southern Missouri Bk	MO	97.5	0.251	1	21,690	445	<\$100M	82.5	21,690	445	0
Perry St Bk	MO	97.5	0.225	1	29,747	712	\$100M-500M	80.0	29,747	712	0
First Nb	MO	97.5	0.194	1	23,187	527	\$100M-500M	80.0	23,187	527	0
Peoples Community Bk	MO	95.0	0.282	1	18,529	352	<\$100M	77.5	18,529	352	0.002
Community Bk of The Ozarks	MO	92.5	0.238	1	16,748	419	<\$100M	80.0	16,748	419	0
Security Bk of Sw MO	MO	92.5	0.271	1	15,760	391	<\$100M	77.5	15,760	391	0
Union Svg Bk	MO	92.5	0.225	1	24,149	449	\$100M-500M	75.0	24,149	449	0
Saint Clair Cty St Bk	MO	92.5	0.208	1	19,284	385	<\$100M	70.0	19,284	385	0
State B&TC	MS	97.5	0.394	1	252,253	12,352	\$500M-\$1B	95.0	252,253	12,352	0.002
First St Bk	MS	97.5	0.324	1	95,080	1,194	\$100M-500M	95.0	95,080	1,194	0.001
Merchants & Marine Bk	MS	92.5	0.288	1	89,104	7,265	\$100M-500M	87.5	89,104	7,265	0
First Nb of Pontotoc	MS	92.5	0.231	1	47,575	1,385	\$100M-500M	87.5	47,575	1,385	0
Bank of Holly Springs	MS	92.5	0.302	1	40,334	1,076	\$100M-500M	85.0	40,334	1,076	0
Pike Cty Nb	MS	92.5	0.335	1	46,538	844	\$100M-500M	85.0	46,538	844	0

3B. Banks' Micro Business Lending by State Using Call Report Data, June 2004

Bank Name	State	Micro-Business Lending (<\$100k)					Small Business Lending (<\$1M)				
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1000) (4)	SSBL# (5)	Bnk. Asset Sz. (6)	Total Rank (7)	LSBL\$ (1000) (8)	LSBL# (9)	CRD/TA (10)
Bank of New Albany	MS	92.5	0.211	1	63,401	811	\$100M-500M	82.5	63,401	811	0
Omnibank	MS	90.0	0.426	1	35,233	735	<\$100M	82.5	35,233	735	0.002
Farmers & Merchants Bk	MS	90.0	0.309	1	43,158	919	\$100M-500M	80.0	43,158	919	0.006
Mechanics Bk	MS	90.0	0.256	1	33,873	791	\$100M-500M	72.5	33,873	791	0.002
First Citizens Bk of Butte	MT	95.0	0.54	1	32,833	410	<\$100M	85.0	32,833	410	0.001
First Madison Valley Bk	MT	87.5	0.239	0.666	16,775	495	<\$100M	77.5	25,193	535	0
Citizens St Bk	MT	87.5	0.355	1	24,412	263	<\$100M	72.5	24,412	263	0
First Citizens Bk of Billing	MT	85.0	0.158	0.422	27,560	824	\$100M-500M	72.5	49,685	981	0.005
First Boulder Valley Bk	MT	85.0	0.397	1	9,428	242	<\$100M	70.0	9,428	242	0
Lake County Bk	MT	85.0	0.181	1	4,911	928	<\$100M	65.0	4,911	928	0
Little Horn St Bk	MT	82.5	0.134	0.534	8,641	825	<\$100M	72.5	16,182	862	0.009
United Bk Na	MT	82.5	0.253	1	13,053	236	<\$100M	55.0	13,053	236	0
Four Oaks B&TC	NC	95.0	0.246	1	94,454	848	\$100M-500M	72.5	94,454	848	0.005
Surrey B&T	NC	92.5	0.47	1	72,375	1,158	\$100M-500M	85.0	72,375	1,158	0
Yadkin Valley B&TC	NC	85.0	0.053	0.16	45,978	2,026	\$500M-\$1B	75.0	213,055	2,806	0.002
First-Citizens B&TC	NC	85.0	0.043	0.159	496,052	49,506	>\$10B	70.0	2,262,619	56,849	0.017
American Cmnty Bk	NC	80.0	0.067	0.187	19,073	793	\$100M-500M	85.0	101,878	1,105	0
Bank of Granite	NC	80.0	0.059	0.122	56,169	2,223	\$500M-\$1B	77.5	314,857	3,327	0
Capital Bk	NC	80.0	0.055	0.118	48,272	1,494	\$500M-\$1B	70.0	250,021	2,207	0
First Bk	NC	80.0	0.043	0.146	67,050	2,920	\$1B-\$10B	62.5	310,754	3,954	0.003
Dacotah Bk Valley City	ND	97.5	0.212	1	20,319	326	<\$100M	85.0	20,319	326	0
First United Bk	ND	97.5	0.173	1	16,137	469	<\$100M	85.0	16,137	469	0
United Valley Bk	ND	87.5	0.211	0.562	17,648	406	<\$100M	90.0	31,427	468	0
U S Bk Na ND	ND	87.5	0.159	0.372	544,844	154,565	\$1B-\$10B	72.5	683,518	155,979	0.084
Sargent County Bk	ND	85.0	0.124	1	7,699	173	<\$100M	67.5	7,699	173	0
Security First Bk of ND	ND	82.5	0.156	0.463	11,117	200	<\$100M	72.5	22,194	260	0.003
State Bk of Bottineau	ND	82.5	0.148	1	5,994	143	<\$100M	67.5	5,994	143	0.008
Drayton St Bk	ND	82.5	0.153	1	5,628	170	<\$100M	60.0	5,628	170	0.002
Security St Bk	ND	80.0	0.127	1	4,932	168	<\$100M	62.5	4,932	168	0.007
Lakeside St Bk	ND	80.0	0.144	1	7,036	124	<\$100M	60.0	7,036	124	0
Midwest Bank Na	NE	100.0	0.14	1	33,956	446	\$100M-500M	85.0	33,956	446	0
Dakota Cty St Bk	NE	95.0	0.271	1	25,045	353	<\$100M	92.5	25,045	353	0
Commercial St Bk	NE	95.0	0.254	1	12,953	733	<\$100M	90.0	12,953	733	0.003
Gothenburg St B&TC	NE	95.0	0.268	1	21,301	330	<\$100M	90.0	21,301	330	0
First Nb	NE	95.0	0.221	1	29,031	314	\$100M-500M	90.0	29,031	314	0
Otoe Cty B&Tc	NE	95.0	0.218	1	15,073	218	<\$100M	87.5	15,073	218	0
Farmers & Mrch Bk	NE	95.0	0.096	1	19,902	391	\$100M-500M	72.5	19,902	391	0
First B&TC	NE	92.5	0.276	1	27,460	306	<\$100M	87.5	27,460	306	0
Community Bk	NE	92.5	0.162	1	7,168	161	<\$100M	77.5	7,168	161	0
First Nb In Ord	NE	92.5	0.102	1	7,686	291	<\$100M	75.0	7,686	291	0
First Colebrook Bk	NH	87.5	0.101	0.233	12,762	449	\$100M-500M	85.0	53,526	646	0
Bank	NJ	92.5	0.03	0.076	31,617	1,561	\$1B-\$10B	77.5	255,085	2,715	0.001

3B. Banks' Micro Business Lending by State Using Call Report Data, June 2004

Bank Name	State	Micro-Business Lending (<\$100k)					Small Business Lending (<\$1M)				
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1000) (4)	SSBL# (5)	Bnk. Asset Sz. (6)	Total Rank (7)	LSBL\$ (1000) (8)	LSBL# (9)	CRD/TA (10)
Skylands Cmnty Bk	NJ	90.0	0.034	0.088	15,193	695	\$100M-500M	85.0	122,969	2,568	0.002
Harvest Cmnty Bk	NJ	90.0	0.1	0.239	8,442	269	<\$100M	70.0	35,366	402	0
Newfield Nb	NJ	90.0	0.032	0.111	13,224	448	\$100M-500M	65.0	79,871	717	0.001
Cornerstone Bk	NJ	87.5	0.059	0.132	6,409	251	\$100M-500M	75.0	46,571	411	0
1st Colonial Nb	NJ	87.5	0.062	0.213	7,761	245	\$100M-500M	62.5	34,531	365	0
Minotola Nb	NJ	85.0	0.034	0.064	19,950	657	\$500M-\$1B	70.0	156,562	1,181	0.001
Union Ctr Nb	NJ	85.0	0.016	0.117	15,135	680	\$500M-\$1B	50.0	68,905	904	0
American Heritage Bk	NM	97.5	0.359	1	23,715	468	<\$100M	80.0	23,715	468	0.012
Western Cmrc Bk	NM	92.5	0.085	0.246	21,649	2,678	\$100M-500M	72.5	57,967	2,903	0
Portales Nb	NM	90.0	0.166	1	16,970	404	\$100M-500M	62.5	16,970	404	0
First Nb In Las Vegas	NM	90.0	0.163	1	16,993	274	\$100M-500M	55.0	16,993	274	0.004
Western Bk	NM	87.5	0.224	1	16,608	259	<\$100M	60.0	16,608	259	0
Citibank Nv Na	NV	100.0	0.066	1	1,275,581	1,466,978	>\$10B	80.0	1,275,581	1,466,978	0.783
First Nb of Ely	NV	95.0	0.228	1	11,394	379	<\$100M	67.5	11,394	379	0
Bank of Cmrc	NV	82.5	0.041	0.071	5,817	257	\$100M-500M	75.0	44,800	398	0
Bankwest of Nevada	NV	82.5	0.018	0.064	27,125	934	\$1B-\$10B	70.0	203,926	1,622	0
National Bk of Geneva	NY	95.0	0.062	0.215	42,857	1,757	\$500M-\$1B	85.0	164,212	2,386	0
Cattaraugus Cty Bk	NY	90.0	0.175	1	21,058	300	\$100M-500M	65.0	21,058	300	0
Canandaigua Nb&Tc	NY	87.5	0.046	0.124	41,897	1,691	\$500M-\$1B	80.0	212,314	2,341	0
Wyoming Cty Bk	NY	87.5	0.048	0.171	37,210	1,431	\$500M-\$1B	80.0	167,052	2,132	0
Solvay Bk	NY	87.5	0.051	0.23	22,176	1,003	\$100M-500M	77.5	86,261	1,405	0.004
First Nb of Groton	NY	87.5	0.092	1	8,907	362	<\$100M	57.5	8,907	362	0.004
National Bk of Coxsackie	NY	87.5	0.117	1	17,466	276	\$100M-500M	55.0	17,466	276	0
Steuben TC	NY	85.0	0.051	0.235	14,710	598	\$100M-500M	82.5	62,538	748	0.006
Suffolk Cty Nb	NY	85.0	0.037	0.133	53,121	1,862	\$1B-\$10B	82.5	279,916	2,519	0
Bank of Castile	NY	85.0	0.046	0.158	22,283	818	\$100M-500M	77.5	103,916	1,192	0.003
Bath Nb	NY	85.0	0.041	0.183	19,035	666	\$100M-500M	67.5	73,287	982	0
Savannah Bk Na	NY	85.0	0.091	0.338	8,311	289	<\$100M	67.5	24,491	366	0
Sutton Bk	OH	95.0	0.155	0.462	40,675	956	\$100M-500M	80.0	73,248	1,166	0.003
Farmers & Mrch St Bk	OH	92.5	0.077	0.308	54,665	1,436	\$500M-\$1B	65.0	97,909	1,692	0.004
First-Knox Nb	OH	87.5	0.056	0.28	41,708	2,216	\$500M-\$1B	75.0	124,146	2,729	0.006
Savings Bk	OH	87.5	0.102	1	20,568	215	\$100M-500M	55.0	20,568	215	0.001
First Nb	OH	85.0	0.07	0.378	10,569	416	\$100M-500M	60.0	24,509	498	0.004
Merchants Nb	OH	82.5	0.06	0.279	21,193	1,038	\$100M-500M	72.5	69,640	1,256	0
Hicksville Bk	OH	82.5	0.08	0.375	11,077	386	\$100M-500M	67.5	28,593	484	0
First Nb	OH	82.5	0.242	1	9,841	149	<\$100M	60.0	9,841	149	0.008
Greenville Nb	OH	80.0	0.042	0.423	11,698	624	\$100M-500M	57.5	25,612	727	0.005
Farmers Svg Bk	OH	80.0	0.049	1	10,324	279	\$100M-500M	50.0	10,324	279	0
First Nb&Tc	OK	97.5	0.275	1	23,720	362	<\$100M	85.0	23,720	362	0.008
Firstbank	OK	97.5	0.216	1	21,609	738	\$100M-500M	82.5	21,609	738	0
Pauls Valley Nb	OK	97.5	0.229	1	24,468	639	\$100M-500M	82.5	24,468	639	0
Community St Bk	OK	97.5	0.198	1	25,529	518	\$100M-500M	82.5	25,529	518	0
First Nb&Tc	OK	95.0	0.26	1	60,688	900	\$100M-500M	87.5	60,688	900	0

3B. Banks' Micro Business Lending by State Using Call Report Data, June 2004

Bank Name	State	Micro-Business Lending (<\$100k)					Small Business Lending (<\$1M)				
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1000) (4)	SSBL# (5)	Bnk. Asset Sz. (6)	Total Rank (7)	LSBL\$ (1000) (8)	LSBL# (9)	CRD/TA (10)
First Nb&Tc	OK	95.0	0.216	1	25,739	325	\$100M-500M	82.5	25,739	325	0
Welch St Bk	OK	95.0	0.176	1	22,360	442	\$100M-500M	77.5	22,360	442	0.001
Bank of Western OK	OK	92.5	0.169	1	23,332	653	\$100M-500M	72.5	23,332	653	0
First St Bk	OK	90.0	0.307	1	11,258	345	<\$100M	80.0	11,258	345	0
First St Bk Porter	OK	90.0	0.387	1	12,444	278	<\$100M	80.0	12,444	278	0
Bank of Cushing & TC	OK	90.0	0.24	1	17,459	350	<\$100M	75.0	17,459	350	0
Liberty Nat Bk	OK	90.0	0.183	1	20,284	516	\$100M-500M	72.5	20,284	516	0
Payne Cty Bk	OK	90.0	0.165	1	13,785	370	<\$100M	70.0	13,785	370	0
American Exch Bk	OK	90.0	0.137	1	8,322	480	<\$100M	70.0	8,322	480	0
Mcclain Bk Na	OK	90.0	0.134	1	19,306	315	\$100M-500M	67.5	19,306	315	0
First B&TC	OK	90.0	0.143	1	12,013	416	<\$100M	65.0	12,013	416	0
Community Bk	OR	90.0	0.058	0.158	16,016	559	\$100M-500M	70.0	79,737	836	0
Columbia River Bk	OR	90.0	0.047	0.129	31,643	1,073	\$500M-\$1B	55.0	122,440	1,431	0.007
Premierwest Bk	OR	80.0	0.043	0.09	33,227	949	\$500M-\$1B	65.0	203,438	1,638	0.001
Community B&TC	PA	97.5	0.142	0.392	73,535	2,715	\$500M-\$1B	82.5	133,800	3,245	0.002
Old Forge Bk	PA	95.0	0.285	1	61,126	781	\$100M-500M	82.5	61,126	781	0
Mercer Cty St Bk	PA	92.5	0.082	0.422	20,066	838	\$100M-500M	77.5	47,495	976	0
County Nb	PA	92.5	0.098	0.24	67,155	1,447	\$500M-\$1B	75.0	162,348	1,915	0.004
Leesport Bk	PA	90.0	0.059	0.192	36,224	2,524	\$500M-\$1B	90.0	163,784	2,956	0
CSB Bk	PA	90.0	0.145	0.368	29,627	608	\$100M-500M	75.0	64,765	751	0
Elderton St Bk	PA	87.5	0.11	0.361	14,404	650	\$100M-500M	77.5	39,908	787	0
Peoples St Bk of Wyalusing	PA	87.5	0.095	0.388	15,907	722	\$100M-500M	72.5	37,919	833	0.003
Hamlin B&TC	PA	87.5	0.059	1	22,251	549	\$100M-500M	50.0	22,251	549	0
First Nat Cmnty Bk	PA	85.0	0.059	0.122	50,447	1,619	\$500M-\$1B	77.5	199,527	2,168	0
Community Bks	PA	85.0	0.047	0.146	91,044	2,222	\$1B-\$10B	75.0	348,801	3,240	0.002
First Citizens Nb	PA	85.0	0.051	0.272	25,161	798	\$100M-500M	72.5	83,109	1,079	0.004
Bank of Hanover & TC	PA	85.0	0.05	0.172	34,114	1,632	\$500M-\$1B	72.5	129,618	2,098	0
Community St Bk of Orbisonia	PA	85.0	0.089	1	15,378	353	\$100M-500M	47.5	15,378	353	0
Fleet Na Bk	RI	80.0	0.012	0.078	2,352,819	81,223	>\$10B	55.0	5,219,371	94,839	0.031
Anderson Bros Bk	SC	95.0	0.26	1	63,475	1,160	\$100M-500M	72.5	63,475	1,160	0.003
Palmetto St Bk	SC	92.5	0.267	1	60,252	800	\$100M-500M	72.5	60,252	800	0.002
Sumter Nb	SC	90.0	0.284	0.542	36,460	774	\$100M-500M	82.5	66,199	932	0
Enterprise Bk of SC	SC	90.0	0.146	0.51	40,589	1,176	\$100M-500M	75.0	78,893	1,332	0.001
Conway Nb	SC	90.0	0.116	0.461	76,518	2,574	\$500M-\$1B	70.0	145,711	2,867	0.003
Horry Cty St Bk	SC	87.5	0.168	0.393	47,358	1,644	\$100M-500M	95.0	120,558	1,858	0
Citizens Bk	SC	87.5	0.125	0.43	26,570	1,422	\$100M-500M	67.5	57,502	1,589	0
Peoples St Bk	SD	92.5	0.345	1	17,619	207	<\$100M	87.5	17,619	207	0.001
Citibank Usa Na	SD	92.5	0.412	0.517	2,107,645	1,388,392	\$1B-\$10B	77.5	2,366,555	1,393,045	0.074
Merchants St Bk	SD	90.0	0.221	1	19,536	334	<\$100M	82.5	19,536	334	0.001
First St Bk of Roscoe	SD	87.5	0.22	1	12,354	200	<\$100M	72.5	12,354	200	0
First Fidelity Bk	SD	87.5	0.107	1	22,858	573	\$100M-500M	67.5	22,858	573	0
First Nb SED	SD	82.5	0.061	0.388	24,927	4,610	\$100M-500M	67.5	50,187	4,800	0.123
Security St Bk	SD	82.5	0.173	1	5,427	122	<\$100M	67.5	5,427	122	0

3B. Banks' Micro Business Lending by State Using Call Report Data, June 2004

Bank Name	State	Micro-Business Lending (<\$100k)					Small Business Lending (<\$1M)				
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1000) (4)	SSBL# (5)	Bank Asset Sz. (6)	Total Rank (7)	LSBL\$ (1000) (8)	LSBL# (9)	CRD/TA (10)
Peoples St Bk	SD	82.5	0.169	1	5,832	115	<\$100M	62.5	5,832	115	0
Hardin County Bk	TN	100.0	0.161	1	33,660	4,011	\$100M-500M	77.5	33,660	4,011	0
First Bk of TN	TN	97.5	0.414	1	57,701	627	\$100M-500M	87.5	57,701	627	0
Traders Nb	TN	97.5	0.31	1	36,348	527	\$100M-500M	85.0	36,348	527	0
Citizens Bk	TN	97.5	0.167	1	73,463	2,307	\$100M-500M	80.0	73,463	2,307	0
First Nb of Lafollette	TN	97.5	0.187	1	31,940	6,375	\$100M-500M	75.0	31,940	6,375	0
Tennessee Cmrc Bk	TN	95.0	0.217	0.318	43,306	1,163	\$100M-500M	100.0	136,123	1,501	0.002
Peoples Bk	TN	95.0	0.27	1	26,209	535	<\$100M	77.5	26,209	535	0
Peoples Nb of Lafollette	TN	95.0	0.283	1	30,951	356	\$100M-500M	77.5	30,951	356	0
Peoples B&Tc Pickett Cty	TN	95.0	0.228	1	18,355	530	<\$100M	77.5	18,355	530	0
Macon B&TC	TN	95.0	0.122	1	26,258	555	\$100M-500M	65.0	26,258	555	0
Peoples St Bk	TX	100.0	0.189	1	21,462	725	\$100M-500M	80.0	21,462	725	0
First Nb	TX	97.5	0.389	1	38,950	758	\$100M-500M	87.5	38,950	758	0
Peoples Bk	TX	97.5	0.275	1	24,877	446	<\$100M	85.0	24,877	446	0.002
First Nb	TX	97.5	0.241	1	26,634	580	\$100M-500M	85.0	26,634	580	0
First St Bk	TX	97.5	0.314	1	25,104	487	<\$100M	82.5	25,104	487	0
First St Bk	TX	97.5	0.196	1	24,693	670	\$100M-500M	82.5	24,693	670	0
East TX Nb	TX	97.5	0.228	1	24,930	461	\$100M-500M	82.5	24,930	461	0
First Nb of Albany Breckenri	TX	95.0	0.245	1	53,758	1,045	\$100M-500M	85.0	53,758	1,045	0
Round Top St Bk	TX	95.0	0.218	1	28,488	531	\$100M-500M	80.0	28,488	531	0.002
City Nb	TX	95.0	0.151	1	36,086	960	\$100M-500M	77.5	36,086	960	0
Pitney Bowes Bk	UT	97.5	0.607	0.994	329,273	626,046	\$500M-\$1B	92.5	331,205	626,056	0
Universal Fc	UT	97.5	0.977	0.999	507,523	340,462	\$500M-\$1B	90.0	508,064	340,466	0
Advanta Bk Corp	UT	97.5	0.555	1	574,000	149,892	\$1B-\$10B	90.0	574,000	149,892	0
Associates Cap Bk	UT	95.0	0.84	1	302,335	336,934	\$100M-500M	92.5	302,335	336,934	0
Volvo Cmrl Cr Corp UT	UT	92.5	0.847	1	20,876	5,986	<\$100M	82.5	20,876	5,986	0
GE Cap Fncl	UT	92.5	0.538	0.729	871,256	1,191,149	\$1B-\$10B	80.0	891,072	1,191,966	0.136
Highlands Union Bk	VA	97.5	0.074	0.314	40,305	1,380	\$500M-\$1B	80.0	106,772	1,718	0.002
Grayson Nb	VA	97.5	0.165	1	43,578	650	\$100M-500M	70.0	43,578	650	0
Powell Valley Nb	VA	95.0	0.148	0.412	31,828	701	\$100M-500M	75.0	58,837	824	0
First & Citizens Bk	VA	95.0	0.245	1	20,822	649	<\$100M	70.0	20,822	649	0.003
Bank of The James	VA	92.5	0.12	0.259	19,300	700	\$100M-500M	87.5	68,145	951	0
New Peoples Bk	VA	92.5	0.068	0.205	26,808	1,139	\$100M-500M	82.5	100,520	1,549	0
Bank of Northumberland	VA	92.5	0.086	0.414	17,192	1,251	\$100M-500M	77.5	41,543	1,437	0
Peoples Cmnty Bk	VA	92.5	0.269	1	27,056	354	\$100M-500M	67.5	27,056	354	0
Benchmark Cmnty Bk	VA	90.0	0.065	0.26	18,381	866	\$100M-500M	72.5	57,930	1,073	0
Bank of Charlotte Cty	VA	90.0	0.114	0.501	12,171	550	\$100M-500M	60.0	22,124	605	0
Peoples Tc of St Albans	VT	95.0	0.22	1	44,453	836	\$100M-500M	65.0	44,453	836	0
Whidbey Island Bk	WA	87.5	0.042	0.129	26,454	1,148	\$500M-\$1B	72.5	153,749	1,756	0.003
Americanwest Bk	WA	87.5	0.045	0.112	49,372	1,863	\$1B-\$10B	67.5	243,602	2,760	0.004
Bank of The Pacific	WA	85.0	0.048	0.102	20,388	798	\$100M-500M	80.0	154,053	1,331	0.003
Bank of Fairfield	WA	85.0	0.092	0.416	9,553	207	\$100M-500M	40.0	19,005	267	0.015

3B. Banks' Micro Business Lending by State Using Call Report Data, June 2004

Bank Name	State	Micro-Business Lending (<\$100k)					Small Business Lending (<\$1M)				
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1000) (4)	SSBL# (5)	Bnk. Asset Sz. (6)	Total Rank (7)	LSBL\$ (1000) (8)	LSBL# (9)	CRD/TA (10)
Twin River Nb	WA	80.0	0.091	0.273	4,690	177	<\$100M	55.0	17,165	254	0
State Nb	WA	77.5	0.086	0.166	4,930	185	<\$100M	67.5	26,523	324	0.007
Coastal Cmnty Bk	WA	75.0	0.056	0.097	6,248	242	\$100M-500M	77.5	56,626	444	0.004
Baker Boyer Nb	WA	75.0	0.031	0.112	11,660	506	\$100M-500M	57.5	67,815	764	0.006
Islanders Bk	WA	75.0	0.042	0.213	6,749	278	\$100M-500M	40.0	22,704	353	0.001
Royal Bk	WI	100.0	0.279	1	39,354	592	\$100M-500M	82.5	39,354	592	0.002
Northern St Bk	WI	100.0	0.257	1	37,645	598	\$100M-500M	80.0	37,645	598	0.001
Reedsburg Bk	WI	97.5	0.277	1	45,201	581	\$100M-500M	82.5	45,201	581	0.002
Timberwood Bk	WI	97.5	0.412	1	23,499	411	<\$100M	80.0	23,499	411	0
Premier Cmnty Bk	WI	97.5	0.22	1	32,895	511	\$100M-500M	75.0	32,895	511	0.001
Laona St Bk	WI	95.0	0.283	1	28,962	506	\$100M-500M	75.0	28,962	506	0.001
Peoples St Bk of Bloomer	WI	95.0	0.218	1	21,257	511	<\$100M	67.5	21,257	511	0
First Nb Manitowoc	WI	92.5	0.195	0.576	118,183	1,693	\$500M-\$1B	80.0	158,589	2,103	0.001
River Falls St Bk	WI	92.5	0.186	1	13,746	440	<\$100M	65.0	13,746	440	0.002
Shell Lake St Bk	WI	92.5	0.177	1	20,808	375	\$100M-500M	65.0	20,808	375	0.001
Badger St Bk	WI	92.5	0.232	1	19,065	299	<\$100M	62.5	19,065	299	0.001
Poca Valley Bk	WV	97.5	0.203	1	40,916	495	\$100M-500M	80.0	40,916	495	0.006
Community Bk of Parkersburg	WV	95.0	0.131	1	23,563	522	\$100M-500M	67.5	23,563	522	0.008
Calhoun Cty Bk	WV	92.5	0.192	1	16,515	479	<\$100M	67.5	16,515	479	0
Union Bk	WV	90.0	0.281	1	20,275	469	<\$100M	75.0	20,275	469	0
Bank of Mingo	WV	87.5	0.147	1	14,858	311	\$100M-500M	55.0	14,858	311	0
Bruceton Bk	WV	85.0	0.089	0.274	15,654	471	\$100M-500M	80.0	48,443	664	0.003
Bank of Star Valley	WY	97.5	0.274	1	16,739	390	<\$100M	77.5	16,739	390	0
Hilltop Nb	WY	95.0	0.132	0.616	43,984	811	\$100M-500M	75.0	63,169	921	0.004
Bank of Cmrc	WY	95.0	0.249	1	15,930	306	<\$100M	67.5	15,930	306	0
Rawlins Nb	WY	87.5	0.143	0.345	16,779	313	\$100M-500M	65.0	32,793	407	0

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

Table 4A. Top Small Business Lenders by State Using CRA Data, 2003

State	Bank Name	HQ State	Small Business Lending (<\$1M)			Micro-Business Lending (<\$100k)		Small Business Lending (\$100k-\$1M)	
			LSBL\$ (1,000) (1)	LSBL# (2)	Bk. Size (3)	SSBL\$ (1,000) (4)	SSBL# (5)	LSBL (2) \$ (1,000) (6)	LSBL(2) # (7)
Alabama									
	Regions Financial Corporation	AL	1,108,707	10,253	\$10B-\$50B	243,674	7,594	865,033	2,659
	Amsouth Bancorporation	AL	1,002,170	11,259	\$10B-\$50B	331,765	9,169	670,405	2,090
	Southtrust Corporation	AL	833,431	5,076	>\$50B	125,113	2,958	708,318	2,118
	Synovus Financial Corp.	GA	611,572	4,969	\$10B-\$50B	126,982	3,419	484,590	1,550
	Compass Bancshares Inc.	AL	477,441	3,457	\$10B-\$50B	91,387	2,329	386,054	1,128
	Colonial Bancgroup Inc. Th	AL	341,901	3,371	\$10B-\$50B	84,199	2,514	257,702	857
	Aliant Financial Corporation	AL	188,573	1,423	<\$1B	38,491	791	150,082	632
	Alabama National Bancorporat	AL	180,665	1,767	\$1B-\$10B	43,469	1,352	137,196	415
	Whitney Holding Corporation	LA	126,074	828	\$1B-\$10B	19,736	509	106,338	319
	MBNA Corporation	DE	113,447	18,114	>\$50B	110,307	18,104	3,140	10
	Banc Corporation The	AL	85,475	988	\$1B-\$10B	24,235	761	61,240	227
	Union Planters Corporation	TN	66,934	347	\$10B-\$50B	8,169	189	58,765	158
	Auburn National Bancorporati	AL	65,664	592	<\$1B	13,752	423	51,912	169
	Suntrust Banks Inc.	GA	54,650	527	>\$50B	10,863	383	43,787	144
	Bancorpsouth Inc.	MS	52,145	579	\$10B-\$50B	13,327	452	38,818	127
Alaska									
	First Nb Alaska	AK	382,148	3,362	\$1B-\$10B	85,328	2,341	296,820	1,021
	Wells Fargo & Company	CA	224,852	3,626	>\$50B	88,587	3,221	136,265	405
	Northrim Bancorp Inc.	AK	107,888	757	<\$1B	23,679	493	84,209	264
	Keycorp	OH	74,565	378	>\$50B	9,544	213	65,021	165
Arizona									
	Wells Fargo & Company	CA	884,667	26,043	>\$50B	568,476	24,990	316,191	1,053
	Zions Bancorporation	UT	417,163	2,230	\$10B-\$50B	46,159	1,246	371,004	984
	Marshall & Ilsley Corporatio	WI	285,466	1,431	\$10B-\$50B	33,227	783	252,239	648
	Capitol Bancorp Ltd.	MI	255,035	1,335	\$1B-\$10B	32,409	653	222,626	682
	Bank One Corporation	IL	232,324	11,597	>\$50B	94,769	11,200	137,555	397
	Compass Bancshares Inc.	AL	196,808	1,385	\$10B-\$50B	37,888	974	158,920	411
	Bank Of America Corporation	NC	194,576	5,433	>\$50B	73,214	5,113	121,362	320
	MBNA Corporation	DE	117,671	10,503	>\$50B	116,643	10,498	1,028	5
	Citigroup Inc.	NY	85,925	16,648	>\$50B	84,517	16,640	1,408	8
	Northern Trust Corporation	IL	81,508	380	\$10B-\$50B	11,382	191	70,126	189
	Cobiz Inc.	CO	67,023	285	\$1B-\$10B	7,444	129	59,579	156
	Comerica Incorporated	MI	60,519	126	>\$50B	673	11	59,846	115
	First National Bank Holding	AZ	54,183	233	\$1B-\$10B	4,869	97	49,314	136
	American Express Centurion B	UT	51,963	15,187	\$10B-\$50B	51,813	15,186	150	1
Arkansas									
	Regions Financial Corporatio	AL	557,483	6,500	\$10B-\$50B	148,443	5,140	409,040	1,360
	Arvest Bank Group Inc.	AR	498,491	4,546	\$1B-\$10B	107,711	3,330	390,780	1,216
	Simmons First National Corpo	AR	223,813	2,949	\$1B-\$10B	67,204	2,402	156,609	547
	Bank Of The Ozarks Inc	AR	134,654	2,043	\$1B-\$10B	43,575	1,710	91,079	333
	Bancorpsouth Inc.	MS	114,059	1,571	\$10B-\$50B	33,996	1,316	80,063	255
	U.S. Bancorp	MN	102,305	1,207	>\$50B	25,127	969	77,178	238
	First Bank Corp	AR	95,386	1,071	\$1B-\$10B	21,863	799	73,523	272
	Summit Bancorp Inc.	AR	94,341	1,068	<\$1B	25,809	837	68,532	231

Table 4A. Top Small Business Lenders by State Using CRA Data, 2003

State	Bank Name	HQ State	Small Business Lending (<\$1M)			Micro-Business Lending (<\$100k)		Small Business Lending (\$100k-\$1M)	
			LSBL\$ (1,000) (1)	LSBL# (2)	Bk. Size (3)	SSBL\$ (1,000) (4)	SSBL# (5)	LSBL (2) \$ (1,000) (6)	LSBL(2) # (7)
	First Security Bancorp	AR	88,473	1,854	\$1B-\$10B	40,288	1,674	48,185	180
	Union Planters Corporation	TN	74,600	749	\$10B-\$50B	17,072	566	57,528	183
	Bank Of America Corporation	NC	58,966	898	>\$50B	9,891	794	49,075	104
	Home Bancshares Inc.	AR	53,949	607	\$1B-\$10B	13,259	469	40,690	138
	Pulaski Investment Corporati	AR	50,560	452	<\$1B	12,253	333	38,307	119
California									
	Wells Fargo & Company	CA	7,257,419	219,084	>\$50B	5,020,378	211,677	2,237,041	7,407
	Union Bk Of CA Na	CA	1,791,634	27,115	\$10B-\$50B	743,741	24,318	1,047,893	2,797
	Bank Of America Corporation	NC	1,633,509	38,490	>\$50B	593,011	36,013	1,040,498	2,477
	Comerica Incorporated	MI	908,995	2,542	>\$50B	38,234	658	870,761	1,884
	City National Corporation	CA	884,037	3,462	\$10B-\$50B	79,385	1,546	804,652	1,916
	U.S. Bancorp	MN	876,787	11,205	>\$50B	138,438	9,394	738,349	1,811
	MBNA Corporation	DE	870,573	88,873	>\$50B	868,093	88,860	2,480	13
	Bank Of The West	CA	862,207	6,947	\$10B-\$50B	203,010	5,389	659,197	1,558
	Zions Bancorporation	UT	804,872	3,862	\$10B-\$50B	119,250	2,145	685,622	1,717
	Citigroup Inc.	NY	781,828	151,809	>\$50B	775,549	151,783	6,279	26
	Greater Bay Bancorp	CA	575,875	1,861	\$1B-\$10B	38,683	625	537,192	1,236
	American Express Centurion B	UT	450,578	123,986	\$10B-\$50B	447,651	123,968	2,927	18
	Westamerica Bancorporation	CA	386,943	2,135	\$1B-\$10B	64,831	1,160	322,112	975
	Advanta Bk Corp	UT	384,394	44,618	\$1B-\$10B	384,394	44,618	0	0
	Mellon Financial Corporation	PA	378,623	3,233	\$10B-\$50B	52,856	2,379	325,767	854
	UCBH Holdings Inc.	CA	292,771	705	\$1B-\$10B	7,367	103	285,404	602
	Eggemeyer Advisory Corp.	CA	274,889	1,248	\$1B-\$10B	35,630	612	239,259	636
	CVB Financial Corp.	CA	265,686	1,368	\$1B-\$10B	38,014	740	227,672	628
	East West Bancorp Inc.	CA	254,301	546	\$1B-\$10B	3,389	57	250,912	489
	J.P. Morgan Chase & Co.	NY	236,901	10,090	>\$50B	214,647	9,989	22,254	101
	Hanmi Financial Corporation	CA	236,292	1,206	\$1B-\$10B	33,047	652	203,245	554
	Community Bk	CA	229,838	916	\$1B-\$10B	22,137	409	207,701	507
	Pacific Capital Bancorp	CA	228,356	1,702	\$1B-\$10B	40,396	1,207	187,960	495
	First Banks Inc.	MO	225,544	892	\$1B-\$10B	21,332	380	204,212	512
	Farmers & Mrch Bk	CA	203,374	971	\$1B-\$10B	22,739	507	180,635	464
	Pacific Union Bank	CA	198,478	1,017	\$1B-\$10B	28,961	501	169,517	516
	Signature Bk	NY	186,655	425	\$1B-\$10B	1,686	22	184,969	403
	Cathay general Bancorp	CA	180,280	518	\$1B-\$10B	10,732	170	169,548	348
	Mid-State Bancshares	CA	173,644	937	\$1B-\$10B	27,261	539	146,383	398
	Wilshire St Bk	CA	172,749	623	\$1B-\$10B	12,916	225	159,833	398
	California Community Financi	CA	166,630	673	\$1B-\$10B	14,752	287	151,878	386
	Heritage Commerce Corp	CA	165,987	565	\$1B-\$10B	12,981	196	153,006	369
	Center Financial Corporation	CA	163,504	861	\$1B-\$10B	25,444	506	138,060	355
	Nara Bancorp Inc.	CA	160,540	662	\$1B-\$10B	15,765	246	144,775	416
	Central Coast Bancorp	CA	158,160	712	\$1B-\$10B	18,320	361	139,840	351
	GE Cap Fncl	UT	154,519	41,240	\$1B-\$10B	151,629	41,230	2,890	10
	Sierra Bancorp	CA	152,821	1,122	<\$1B	23,459	593	129,362	529
	Pitney Bowes Bk	UT	149,260	22,531	<\$1B	149,260	22,531	0	0
	Fremont Bancorporation	CA	138,418	491	\$1B-\$10B	11,224	173	127,194	318

Table 4A. Top Small Business Lenders by State Using CRA Data, 2003

State	Bank Name	HQ State	Small Business Lending (<\$1M)			Micro-Business Lending (<\$100k)		Small Business Lending (\$100k-\$1M)	
			LSBL\$ (1,000) (1)	LSBL# (2)	Bk. Size (3)	SSBL\$ (1,000) (4)	SSBL# (5)	LSBL (2) \$ (1,000) (6)	LSBL(2) # (7)
	Silicon Valley Bancshares	CA	124,934	244	\$1B-\$10B	2,020	28	122,914	216
	Mechanics Bk	CA	123,937	728	\$1B-\$10B	20,704	493	103,233	235
	Northern Empire Bancshares	CA	123,691	333	<\$1B	3,207	68	120,484	265
	First Regional Bancorp	CA	121,754	378	<\$1B	8,402	125	113,352	253
	Bank One Corporation	IL	121,180	32,218	>\$50B	110,328	32,191	10,852	27
	Popular Inc.	PR	120,394	420	\$1B-\$10B	8,156	151	112,238	269
	Valley Indep Bk	CA	110,713	567	\$1B-\$10B	12,820	300	97,893	267
	First Northern Community Ban	CA	103,294	565	<\$1B	15,018	314	88,276	251
	Manufacturers Bk	CA	94,616	272	\$1B-\$10B	5,224	79	89,392	193
	Trico Bancshares	CA	93,410	986	\$1B-\$10B	33,211	788	60,199	198
	Capital Corp Of The West	CA	91,149	434	\$1B-\$10B	10,755	192	80,394	242
	Montecito Bancorp	CA	87,846	403	<\$1B	9,661	200	78,185	203
	Fleetboston Financial Corpor	MA	86,954	11,190	\$1B-\$10B	80,590	11,181	6,364	9
	FBOP Corporation	IL	86,819	388	\$1B-\$10B	9,955	185	76,864	203
	Bank Of Marin	CA	85,108	556	<\$1B	16,615	370	68,493	186
	Community Bancorp Inc.	CA	82,145	294	<\$1B	5,631	105	76,514	189
	RCB Corporation	CA	78,759	340	<\$1B	7,895	154	70,864	186
	Exchange Bk	CA	78,704	711	\$1B-\$10B	20,855	527	57,849	184
	Wachovia Corporation	NC	77,786	170	>\$50B	2,077	33	75,709	137
	USDB Bancorp	CA	77,388	377	\$1B-\$10B	11,415	180	65,973	197
	First Republic Bk	NV	69,316	239	\$1B-\$10B	7,235	109	62,081	130
	BWC Financial Corp.	CA	68,999	341	<\$1B	11,473	187	57,526	154
	Pacific Mercantile Bancorp	CA	68,846	311	<\$1B	7,065	116	61,781	195
	1867 Western Financial Corpo	CA	68,776	342	\$1B-\$10B	9,231	178	59,545	164
	San Joaquin Bk	CA	68,135	484	<\$1B	13,222	312	54,913	172
	Redding Bancorp	CA	67,336	354	<\$1B	10,565	194	56,771	160
	Business Bancorp	CA	63,873	273	\$1B-\$10B	5,886	121	57,987	152
	Humboldt Bancorp	CA	62,569	337	\$1B-\$10B	9,003	180	53,566	157
	Farmers & Merchants Bancorp	CA	61,571	485	\$1B-\$10B	9,649	341	51,922	144
	Far East Nb	CA	60,487	154	\$1B-\$10B	2,070	25	58,417	129
	Foothill Independent Bancorp	CA	54,772	241	<\$1B	5,249	114	49,523	127
	Affinity Bk	CA	53,652	74	<\$1B	0	0	53,652	74
	Community Valley Bancorp	CA	53,097	259	<\$1B	5,719	126	47,378	133
Colorado									
	Wells Fargo & Company	CA	890,293	23,761	>\$50B	515,566	22,538	374,727	1,223
	Zions Bancorporation	UT	333,610	2,369	\$10B-\$50B	59,704	1,535	273,906	834
	U.S. Bancorp	MN	305,251	6,622	>\$50B	75,575	5,982	229,676	640
	Cobiz Inc.	CO	258,835	1,346	\$1B-\$10B	33,478	704	225,357	642
	Guaranty Corporation	CO	225,124	1,278	\$1B-\$10B	33,689	741	191,435	537
	Community First Bankshares	ND	198,571	1,522	\$1B-\$10B	36,978	1,033	161,593	489
	Firstbank Holding Company	CO	196,461	2,248	\$1B-\$10B	34,411	1,789	162,050	459
	Lauritzen Corporation	NE	189,515	1,929	\$10B-\$50B	35,080	1,492	154,435	437
	Bank One Corporation	IL	153,575	10,990	>\$50B	60,396	10,748	93,179	242
	Keycorp	OH	139,319	1,193	>\$50B	29,272	883	110,047	310
	MBNA Corporation	DE	136,242	14,580	>\$50B	135,532	14,576	710	4

Table 4A. Top Small Business Lenders by State Using CRA Data, 2003

State	Bank Name	HQ State	Small Business Lending (<\$1M)			Micro-Business Lending (<\$100k)		Small Business Lending (\$100k-\$1M)	
			LSBL\$ (1,000) (1)	LSBL# (2)	Bk. Size (3)	SSBL\$ (1,000) (4)	SSBL# (5)	LSBL (2) \$ (1,000) (6)	LSBL(2) # (7)
	Citywide Banks Of Colorado	CO	133,321	800	<\$1B	20,128	485	113,193	315
	Pinnacle Bancorp Inc.	NE	125,070	1,166	\$1B-\$10B	25,679	864	99,391	302
	Sturm Financial Group Inc.	CO	96,910	590	\$1B-\$10B	17,112	364	79,798	226
	Front Range Capital Corporat	CO	91,085	613	<\$1B	13,996	390	77,089	223
	Alpine Banks Of Colorado	CO	90,622	1,200	\$1B-\$10B	24,407	982	66,215	218
	Citigroup Inc.	NY	87,730	17,694	>\$50B	86,144	17,689	1,586	5
	Compass Bancshares Inc.	AL	86,700	574	\$10B-\$50B	15,665	386	71,035	188
	Centennial Bank Holdings In	CO	72,192	805	<\$1B	20,943	604	51,249	201
	Advanta Bk Corp	UT	69,736	7,880	\$1B-\$10B	69,736	7,880	0	0
	J.P. Morgan Chase & Co.	NY	54,001	2,336	>\$50B	51,682	2,327	2,319	9
Connecticut									
	Wachovia Corporation	NC	285,619	2,277	>\$50B	73,876	1,699	211,743	578
	Fleetboston Financial Corpor	MA	274,744	9,836	\$1B-\$10B	152,865	9,510	121,879	326
	J.P. Morgan Chase & Co.	NY	222,612	5,971	>\$50B	160,439	5,729	62,173	242
	Banknorth Group Inc.	ME	120,403	659	\$10B-\$50B	15,440	384	104,963	275
	Hudson United Bancorp	NJ	94,792	471	\$1B-\$10B	12,452	212	82,340	259
	Citigroup Inc.	NY	81,056	14,146	>\$50B	77,731	14,138	3,325	8
	Wells Fargo & Company	CA	64,855	1,996	>\$50B	62,026	1,970	2,829	26
	MBNA Corporation	DE	61,657	9,772	>\$50B	61,210	9,770	447	2
Delaware									
	Wilmington Trust Corporation	DE	209,068	1,126	\$1B-\$10B	29,438	584	179,630	542
	Wachovia Corporation	NC	98,242	697	>\$50B	21,738	490	76,504	207
	PNC Financial Services Group	PA	97,028	1,063	>\$50B	29,467	872	67,561	191
	Mercantile Bankshares Corpor	MD	50,920	369	\$10B-\$50B	8,685	246	42,235	123
District of Columbia									
	BB&T Corporation	NC	100,811	456	>\$50B	12,207	232	88,604	224
	Wachovia Corporation	NC	77,020	581	>\$50B	19,135	439	57,885	142
	Suntrust Banks Inc.	GA	51,631	419	>\$50B	8,226	308	43,405	111
Florida									
	Wachovia Corporation	NC	2,004,243	16,526	>\$50B	531,665	12,669	1,472,578	3,857
	Suntrust Banks Inc.	GA	1,729,171	20,030	>\$50B	435,590	16,281	1,293,581	3,749
	Amsouth Bancorporation	AL	1,356,890	14,954	\$10B-\$50B	435,376	12,274	921,514	2,680
	Bank Of America Corporation	NC	1,021,023	24,636	>\$50B	337,528	22,746	683,495	1,890
	Southtrust Corporation	AL	735,273	4,305	>\$50B	103,638	2,458	631,635	1,847
	MBNA Corporation	DE	400,751	57,351	>\$50B	389,389	57,298	11,362	53
	Synovus Financial Corp.	GA	373,712	2,579	\$10B-\$50B	66,078	1,641	307,634	938
	Citigroup Inc.	NY	360,392	81,864	>\$50B	359,143	81,859	1,249	5
	Wells Fargo & Company	CA	351,724	11,227	>\$50B	327,208	11,076	24,516	151
	Colonial Bancgroup Inc. Th	AL	325,833	1,836	\$10B-\$50B	50,832	1,057	275,001	779
	F.N.B. Corporation	FL	309,506	2,195	\$1B-\$10B	51,664	1,429	257,842	766
	American Express Centurion B	UT	215,199	37,131	\$10B-\$50B	212,421	37,116	2,778	15
	Mellon Financial Corporation	PA	214,543	1,930	\$10B-\$50B	44,679	1,437	169,864	493
	Advanta Bk Corp	UT	206,371	23,566	\$1B-\$10B	206,371	23,566	0	0
	Tampa Banking Company The	FL	199,749	1,490	<\$1B	43,064	1,007	156,685	483
	Union Planters Corporation	TN	198,227	1,022	\$10B-\$50B	28,047	528	170,180	494

Table 4A. Top Small Business Lenders by State Using CRA Data, 2003

State	Bank Name	HQ State	Small Business Lending (<\$1M)			Micro-Business Lending (<\$100k)		Small Business Lending (\$100k-\$1M)	
			LSBL\$ (1,000) (1)	LSBL# (2)	Bk. Size (3)	SSBL\$ (1,000) (4)	SSBL# (5)	LSBL (2) \$ (1,000) (6)	LSBL(2) # (7)
	Regions Financial Corporatio	AL	191,655	1,287	\$10B-\$50B	33,058	797	158,597	490
	Compass Bancshares Inc.	AL	177,524	1,378	\$10B-\$50B	37,311	980	140,213	398
	J.P. Morgan Chase & Co.	NY	146,921	6,929	>\$50B	132,201	6,859	14,720	70
	GE Cap Fncl	UT	143,685	39,988	\$1B-\$10B	141,477	39,982	2,208	6
	Gold Banc Corporation Inc.	KS	127,859	708	\$1B-\$10B	17,734	365	110,125	343
	Florida Banks Inc.	FL	117,600	528	\$1B-\$10B	12,584	251	105,016	277
	Capital City Bank Group Inc	FL	112,667	1,707	\$1B-\$10B	42,293	1,467	70,374	240
	CNB Florida Bancshares Inc.	FL	112,651	759	<\$1B	20,370	477	92,281	282
	City National Bancshares In	FL	108,713	369	\$1B-\$10B	8,195	158	100,518	211
	Fifth Third Bancorp	OH	102,228	402	>\$50B	9,023	165	93,205	237
	Republic Bancshares Inc.	FL	100,702	452	\$10B-\$50B	9,970	227	90,732	225
	Alabama National Bancorporat	AL	89,393	607	\$1B-\$10B	16,318	396	73,075	211
	Commercebanc Na	FL	87,106	431	\$1B-\$10B	11,716	219	75,390	212
	Transatlantic Bk	FL	83,055	559	<\$1B	18,612	385	64,443	174
	Riverside Banking Company	FL	81,134	936	\$1B-\$10B	22,531	730	58,603	206
	Comerica Incorporated	MI	79,216	215	>\$50B	2,359	37	76,857	178
	Southern Community Bancorp	FL	77,586	504	\$1B-\$10B	9,385	306	68,201	198
	Bank One Corporation	IL	75,291	17,854	>\$50B	53,897	17,805	21,394	49
	Northern Trust Corporation	IL	71,997	324	\$10B-\$50B	8,175	145	63,822	179
	Pitney Bowes Bk	UT	71,081	11,884	<\$1B	71,081	11,884	0	0
	Citrus & Chemical Bancorpora	FL	71,015	728	<\$1B	21,489	543	49,526	185
	Fleetboston Financial Corpor	MA	69,503	7,666	\$1B-\$10B	59,719	7,641	9,784	25
	BB&T Corporation	NC	67,213	312	>\$50B	6,536	161	60,677	151
	Tib Financial Corp.	FL	66,904	375	<\$1B	10,582	222	56,322	153
	Ocean Bankshares Inc.	FL	65,316	574	\$1B-\$10B	17,139	442	48,177	132
	Totalbank	FL	61,653	2,824	<\$1B	29,338	2,705	32,315	119
	South Financial Group The	SC	61,450	519	\$10B-\$50B	12,350	380	49,100	139
	Commercial Bankshares Inc.	FL	59,909	299	<\$1B	7,706	158	52,203	141
	Florida Community Banks Inc	FL	56,280	524	<\$1B	12,902	385	43,378	139
	Seacoast Banking Corporation	FL	55,025	433	\$1B-\$10B	10,395	307	44,630	126
	Prosperity Banking Company	FL	54,196	335	<\$1B	8,015	193	46,181	142
	Whitney Holding Corporation	LA	52,281	321	\$1B-\$10B	7,277	176	45,004	145
	U.S. Bancorp	MN	50,338	2,393	>\$50B	22,887	2,322	27,451	71
Georgia	Synovus Financial Corp.	GA	1,408,002	12,154	\$10B-\$50B	287,193	8,748	1,120,809	3,406
	Suntrust Banks Inc.	GA	1,334,559	10,291	>\$50B	208,657	7,102	1,125,902	3,189
	BB&T Corporation	NC	988,923	6,762	>\$50B	160,546	4,553	828,377	2,209
	Wachovia Corporation	NC	929,944	6,176	>\$50B	174,726	4,249	755,218	1,927
	Regions Financial Corporatio	AL	804,516	7,031	\$10B-\$50B	168,819	5,020	635,697	2,011
	Bank Of America Corporation	NC	366,062	6,855	>\$50B	97,864	6,103	268,198	752
	Southtrust Corporation	AL	306,475	1,749	>\$50B	41,111	1,010	265,364	739
	United Community Banks Inc.	GA	278,579	3,545	\$1B-\$10B	75,165	2,807	203,414	738
	Main Street Banks Inc.	GA	265,119	2,060	\$1B-\$10B	43,837	1,404	221,282	656
	MBNA Corporation	DE	203,651	30,402	>\$50B	198,298	30,375	5,353	27
	ABC Bancorp	GA	149,696	1,894	\$1B-\$10B	44,415	1,523	105,281	371

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			LSBL\$ (1,000) (1)	LSBL# (2)	Bk. Size (3)	SSBL\$ (1,000) (4)	SSBL# (5)	LSBL (2) \$ (1,000) (6)	LSBL(2) # (7)
	Community Bankshares Inc.	GA	131,258	1,715	<\$1B	42,267	1,320	88,991	395
	Citigroup Inc.	NY	120,926	26,486	>\$50B	118,682	26,477	2,244	9
	Wells Fargo & Company	CA	109,104	3,595	>\$50B	104,093	3,557	5,011	38
	The Brand Banking Company	GA	107,773	1,092	<\$1B	21,019	816	86,754	276
	American Express Centurion B	UT	103,099	15,181	\$10B-\$50B	102,602	15,177	497	4
	DBT Holding Company	GA	85,397	1,047	<\$1B	24,683	835	60,714	212
	Georgia Bank Financial Corpo	GA	81,566	825	<\$1B	18,942	614	62,624	211
	Amsouth Bancorporation	AL	74,734	814	\$10B-\$50B	21,289	648	53,445	166
	Summit Bank Corporation	GA	74,601	311	<\$1B	8,893	151	65,708	160
	J.P. Morgan Chase & Co.	NY	73,052	2,920	>\$50B	69,287	2,900	3,765	20
	Advanta Bk Corp	UT	71,663	8,132	\$1B-\$10B	71,663	8,132	0	0
	Fidelity Southern Corporatio	GA	69,356	508	\$1B-\$10B	13,169	367	56,187	141
	Queensborough Company The	GA	68,618	1,242	<\$1B	29,906	1,090	38,712	152
	Colonial Bancgroup Inc. Th	AL	67,258	434	\$10B-\$50B	10,516	256	56,742	178
	Savannah Bancorp Inc. The	GA	66,994	385	<\$1B	7,530	166	59,464	219
	United Bank Corporation	GA	66,940	1,062	<\$1B	23,546	894	43,394	168
	GE Cap Fncl	UT	64,021	17,763	\$1B-\$10B	63,386	17,760	635	3
	WGNB Corp.	GA	63,265	747	<\$1B	13,230	600	50,035	147
	ABS Investors Llc	GA	62,329	394	<\$1B	11,399	249	50,930	145
	Security Bank Corporation	GA	61,975	430	<\$1B	11,470	291	50,505	139
	Mid State Banks Inc.	GA	56,916	947	<\$1B	18,073	801	38,843	146
	Flag Financial Corporation	GA	52,853	476	<\$1B	12,879	327	39,974	149
	Farmers & Mrch Bk	GA	52,783	741	<\$1B	17,047	616	35,736	125
	Henry County Bancshares Inc	GA	52,151	317	<\$1B	5,711	202	46,440	115
	Crescent Banking Company	GA	51,539	602	<\$1B	14,129	487	37,410	115
Hawaii									
	Bank Of The West	CA	314,018	4,877	\$10B-\$50B	100,893	4,287	213,125	590
	Bank Of Hawaii Corporation	HI	160,924	1,278	\$1B-\$10B	37,453	949	123,471	329
	Central Pacific Financial Co	HI	158,131	701	\$1B-\$10B	17,733	347	140,398	354
	CB Bancshares Inc.	HI	126,108	966	\$1B-\$10B	34,392	702	91,716	264
	Hawaii National Bancshares	HI	98,044	736	<\$1B	20,276	509	77,768	227
Idaho									
	Wells Fargo & Company	CA	295,503	7,083	>\$50B	149,388	6,606	146,115	477
	U.S. Bancorp	MN	258,705	2,789	>\$50B	45,728	2,206	212,977	583
	W.T.B. Financial Corporation	WA	129,195	717	\$1B-\$10B	15,309	411	113,886	306
	Idaho Independent Bk	ID	120,267	876	<\$1B	22,025	480	98,242	396
	F & M Holding Company	ID	115,592	1,181	<\$1B	23,400	844	92,192	337
	Zions Bancorporation	UT	86,110	865	\$10B-\$50B	20,873	636	65,237	229
	Keycorp	OH	83,454	551	>\$50B	14,578	359	68,876	192
	Bank Of Cmrc	ID	72,223	1,163	<\$1B	28,879	953	43,344	210
	D. L. Evans Bancorp	ID	61,000	776	<\$1B	20,421	617	40,579	159
Illinois									
	Lasalle Bk Na	IL	859,846	5,675	>\$50B	165,220	4,147	694,626	1,528
	Harris T&Sb	IL	790,827	5,737	\$10B-\$50B	108,162	3,938	682,665	1,799
	Bank One Corporation	IL	681,387	20,425	>\$50B	136,790	19,131	544,597	1,294

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	Fifth Third Bancorp	OH	595,738	2,727	>\$50B	65,595	1,258	530,143	1,469
	First Midwest Bancorp Inc.	IL	595,400	3,596	\$1B-\$10B	90,046	2,153	505,354	1,443
	MB Financial Inc	IL	466,510	1,976	\$1B-\$10B	43,400	854	423,110	1,122
	U.S. Bancorp	MN	387,502	6,128	>\$50B	106,476	5,285	281,026	843
	West Suburban Bancorp Inc.	IL	323,759	1,449	\$1B-\$10B	31,112	618	292,647	831
	Amcore Financial Inc.	IL	257,928	1,280	\$1B-\$10B	31,239	649	226,689	631
	Wells Fargo & Company	CA	253,442	7,637	>\$50B	211,974	7,468	41,468	169
	Citigroup Inc.	NY	245,920	43,621	>\$50B	244,955	43,617	965	4
	Wintrust Financial Corporati	IL	231,043	1,151	\$1B-\$10B	28,370	582	202,673	569
	Old Second Bancorp Inc.	IL	212,108	1,458	\$1B-\$10B	32,419	934	179,689	524
	MBNA Corporation	DE	202,568	27,548	>\$50B	200,426	27,537	2,142	11
	First Banks Inc.	MO	199,019	1,730	\$1B-\$10B	41,383	1,286	157,636	444
	American Chartered Bancorp	IL	198,482	786	\$1B-\$10B	16,679	326	181,803	460
	First American Bank Corporat	IL	197,856	727	\$1B-\$10B	14,622	287	183,234	440
	National City Corporation	OH	184,766	1,997	>\$50B	37,519	1,536	147,247	461
	Associated Banc-Corp	WI	182,245	885	\$10B-\$50B	17,976	457	164,269	428
	Standard Bancshares Inc.	IL	154,878	775	\$1B-\$10B	18,760	386	136,118	389
	Metropolitan Bank Group Inc	IL	152,100	783	\$1B-\$10B	15,325	345	136,775	438
	Union Planters Corporation	TN	149,059	1,111	\$10B-\$50B	26,902	735	122,157	376
	CIB Marine Bancshares Inc.	WI	143,970	593	\$1B-\$10B	12,429	275	131,541	318
	Northern Trust Corporation	IL	140,655	637	\$10B-\$50B	15,784	314	124,871	323
	Banc Ed Corp. The	IL	139,942	1,210	\$1B-\$10B	32,601	885	107,341	325
	Taylor Capital Group Inc.	IL	136,820	616	\$1B-\$10B	15,688	306	121,132	310
	Main Street Trust Inc.	IL	128,476	1,053	\$1B-\$10B	25,537	761	102,939	292
	First Mid-Illinois Bancshare	IL	124,564	1,531	<\$1B	36,929	1,232	87,635	299
	Advanta Bk Corp	UT	120,760	13,606	\$1B-\$10B	120,760	13,606	0	0
	Midwest Banc Holdings Inc.	IL	118,939	822	\$1B-\$10B	19,175	508	99,764	314
	J.P. Morgan Chase & Co.	NY	113,848	4,681	>\$50B	108,162	4,652	5,686	29
	FBOP Corporation	IL	110,090	567	\$1B-\$10B	14,048	283	96,042	284
	Commerce Bancshares Inc.	MO	107,106	755	\$10B-\$50B	17,940	513	89,166	242
	Privatebancorp Inc.	IL	106,241	409	\$1B-\$10B	9,747	158	96,494	251
	Popular Inc.	PR	99,008	480	\$1B-\$10B	10,994	233	88,014	247
	BB&T Bancshares Corp.	IL	94,733	372	<\$1B	8,465	149	86,268	223
	West Pointe Bancorp Inc.	IL	92,862	703	<\$1B	18,902	470	73,960	233
	Bridgeview Bancorp Inc.	IL	91,917	370	\$1B-\$10B	7,855	159	84,062	211
	Peotone Bancorp Inc.	IL	86,624	473	\$1B-\$10B	12,410	272	74,214	201
	Banterra Corp	IL	86,542	1,021	<\$1B	26,858	806	59,684	215
	Home State Bancorp Inc.	IL	83,031	702	<\$1B	15,785	505	67,246	197
	Princeton National Bancorp	IL	82,596	821	<\$1B	18,702	609	63,894	212
	Lauritzen Corporation	NE	77,845	1,293	\$10B-\$50B	19,819	1,107	58,026	186
	Great Lakes Financial Resour	IL	76,692	624	<\$1B	19,020	437	57,672	187
	GE Cap Fncl	UT	74,491	19,447	\$1B-\$10B	74,491	19,447	0	0
	Marine Bancorp Inc.	IL	71,766	434	<\$1B	9,664	253	62,102	181
	Heartland Bancorp Inc.	IL	71,109	816	<\$1B	19,629	640	51,480	176
	Old National Bancorp	IN	70,534	724	\$1B-\$10B	19,137	567	51,397	157

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	American Express Centurion B	UT	70,398	13,330	\$10B-\$50B	70,133	13,328	265	2
	Hometown Community Bancorp	IL	69,895	800	\$1B-\$10B	18,133	633	51,762	167
	Charter One Financial Inc.	OH	68,753	410	\$10B-\$50B	10,188	241	58,565	169
	Heartland Financial Usa Inc	IA	67,081	506	\$1B-\$10B	13,731	332	53,350	174
	Marquette National Corporati	IL	65,793	327	\$1B-\$10B	7,130	159	58,663	168
	First Busey Corporation	IL	63,531	550	\$1B-\$10B	14,450	377	49,081	173
	Mid Illinois Bancorp Inc.	IL	62,431	483	<\$1B	12,778	334	49,653	149
	Itasca Bancorp Inc.	IL	61,983	397	<\$1B	10,387	236	51,596	161
	Spring Bancorp Inc.	IL	61,347	385	<\$1B	9,533	249	51,814	136
	Midland States Bancorp Inc.	IL	60,623	510	<\$1B	13,414	359	47,209	151
	Palos Bancshares Inc.	IL	59,454	324	<\$1B	7,729	172	51,725	152
	Foster Bankshares Inc.	IL	59,213	242	<\$1B	5,168	82	54,045	160
	Marshall & Ilsley Corporatio	WI	58,208	220	\$10B-\$50B	4,254	92	53,954	128
	Bank Of America Corporation	NC	58,113	1,349	>\$50B	13,647	1,250	44,466	99
Indiana									
	Fifth Third Bancorp	OH	673,470	3,635	>\$50B	95,131	2,008	578,339	1,627
	Old National Bancorp	IN	426,989	3,366	\$1B-\$10B	88,038	2,371	338,951	995
	National City Corporation	OH	361,417	3,865	>\$50B	72,393	3,034	289,024	831
	Bank One Corporation	IL	329,458	8,983	>\$50B	65,213	8,264	264,245	719
	First Merchants Corporation	IN	271,296	2,625	\$1B-\$10B	69,843	1,961	201,453	664
	Salin Bancshares Inc.	IN	234,626	1,179	<\$1B	29,809	594	204,817	585
	1st Source Corporation	IN	227,419	1,645	\$1B-\$10B	42,209	1,024	185,210	621
	Union Planters Corporation	TN	221,617	1,488	\$10B-\$50B	36,790	933	184,827	555
	Wells Fargo & Company	CA	196,010	4,625	>\$50B	120,828	4,368	75,182	257
	Lakeland Financial Corporati	IN	177,203	1,091	\$1B-\$10B	28,711	674	148,492	417
	Star Financial Group Inc.	IN	164,806	1,270	\$1B-\$10B	31,297	826	133,509	444
	Irwin Financial Corporation	IN	163,098	775	\$1B-\$10B	21,073	371	142,025	404
	First Financial Bancorp	OH	151,772	1,698	\$1B-\$10B	44,575	1,298	107,197	400
	MBNA Corporation	DE	123,473	17,814	>\$50B	122,031	17,805	1,442	9
	Hasten Bancshares	IN	103,820	636	\$1B-\$10B	14,269	374	89,551	262
	First Financial Corporation	IN	97,975	1,112	\$1B-\$10B	29,518	886	68,457	226
	Tower Financial Corporation	IN	94,556	476	<\$1B	11,384	246	83,172	230
	First Farmers Financial Corp	IN	92,389	961	<\$1B	18,586	710	73,803	251
	Monroe Bancorp	IN	90,150	720	<\$1B	18,071	504	72,079	216
	Citigroup Inc.	NY	81,877	17,983	>\$50B	81,664	17,981	213	2
	National Bank Of Indianapoli	IN	80,425	351	<\$1B	7,816	157	72,609	194
	First Bancshares Inc.	IN	76,954	586	\$1B-\$10B	16,651	377	60,303	209
	Community Bank Shares Of Ind	IN	72,079	446	<\$1B	13,692	265	58,387	181
	Huntington Bancshares Incorp	OH	71,897	933	\$10B-\$50B	27,452	820	44,445	113
	Keycorp	OH	70,925	625	>\$50B	15,678	484	55,247	141
	Mainsource Financial Group	IN	67,850	797	\$1B-\$10B	19,145	638	48,705	159
	Mercantile Bancorp Inc.	IN	65,403	402	<\$1B	9,945	244	55,458	158
	Bank Calumet Inc.	IN	64,609	452	\$1B-\$10B	13,672	295	50,937	157
	Advanta Bk Corp	UT	62,431	6,598	\$1B-\$10B	62,306	6,597	125	1
	First Indiana Corporation	IN	61,589	390	\$1B-\$10B	10,891	262	50,698	128

Table 4A. Top Small Business Lenders by State Using CRA Data, 2003

State	Bank Name	HQ State	Small Business Lending (<\$1M)			Micro-Business Lending (<\$100k)		Small Business Lending (\$100k-\$1M)	
			LSBL\$ (1,000) (1)	LSBL# (2)	Bk. Size (3)	SSBL\$ (1,000) (4)	SSBL# (5)	LSBL (2) \$ (1,000) (6)	LSBL(2) # (7)
	U.S. Bancorp	MN	55,954	1,407	>\$50B	20,050	1,290	35,904	117
	First Mutual Of Richmond In	IN	53,980	371	<\$1B	10,169	239	43,811	132
	Grabill Bancorp	IN	53,561	401	<\$1B	10,383	276	43,178	125
	Farmers Bancorp Frankfort	IN	51,687	523	<\$1B	13,918	380	37,769	143
Iowa	U.S. Bancorp	MN	457,761	5,202	>\$50B	104,306	4,142	353,455	1,060
	Wells Fargo & Company	CA	343,833	6,305	>\$50B	141,171	5,673	202,662	632
	Heartland Financial Usa Inc	IA	129,480	712	\$1B-\$10B	15,414	384	114,066	328
	West Bancorporation Inc.	IA	109,249	964	\$1B-\$10B	23,603	698	85,646	266
	First American Bank Group L	IA	107,356	799	<\$1B	17,216	542	90,140	257
	Btc Financial Corporation	IA	101,701	356	\$1B-\$10B	6,126	131	95,575	225
	Hills Bancorporation	IA	99,889	1,288	\$1B-\$10B	29,934	1,033	69,955	255
	QCR Holdings Inc.	IL	93,172	755	<\$1B	13,942	533	79,230	222
	Amtrust Inc.	IA	65,843	495	<\$1B	12,966	331	52,877	164
	ISB Financial Corp.	IA	63,375	580	<\$1B	14,980	420	48,395	160
	MBNA Corporation	DE	60,660	8,463	>\$50B	60,360	8,461	300	2
	Iowa First Bancshares Corp.	IA	58,952	588	<\$1B	13,121	432	45,831	156
	Neighbor Insurance Agency I	IA	58,042	1,920	<\$1B	33,656	1,840	24,386	80
	Van Diest Investment Company	IA	53,500	430	<\$1B	11,497	293	42,003	137
	Union Planters Corporation	TN	52,621	341	\$10B-\$50B	8,101	201	44,520	140
	Fidelity Ban Corporation	IA	52,264	740	<\$1B	14,689	627	37,575	113
Kansas	Intrust Financial Corporatio	KS	253,288	1,932	\$1B-\$10B	37,919	1,333	215,369	599
	Commerce Bancshares Inc.	MO	211,632	1,886	\$10B-\$50B	43,179	1,420	168,453	466
	U.S. Bancorp	MN	165,699	1,664	>\$50B	29,927	1,293	135,772	371
	UMB Financial Corporation	MO	134,033	1,035	\$1B-\$10B	20,874	757	113,159	278
	Whitcorp Financial Company	KS	116,576	1,295	<\$1B	28,250	1,071	88,326	224
	Commerce Financial Corporati	KS	113,959	1,309	<\$1B	22,285	1,001	91,674	308
	Bank Of America Corporation	NC	97,613	1,377	>\$50B	19,099	1,170	78,514	207
	Sunflower Banks Inc.	KS	88,149	800	\$1B-\$10B	21,126	590	67,023	210
	Valley View Bancshares Inc.	KS	83,882	723	\$1B-\$10B	17,893	503	65,989	220
	Hillcrest Bancshares Inc.	KS	80,649	636	\$1B-\$10B	23,101	448	57,548	188
	Emprise Financial Corporatio	KS	80,203	476	<\$1B	8,630	282	71,573	194
	MBNA Corporation	DE	66,706	7,629	>\$50B	65,786	7,625	920	4
	First Olathe Bancshares Inc	KS	63,947	410	\$1B-\$10B	10,119	266	53,828	144
	Central Of Kansas Inc.	KS	58,460	1,041	<\$1B	20,884	904	37,576	137
	Community Bancorp Inc.	KS	55,457	976	<\$1B	19,639	845	35,818	131
	Blue Valley Ban Corp.	KS	54,532	340	<\$1B	8,714	206	45,818	134
	Gold Banc Corporation Inc.	KS	52,504	464	\$1B-\$10B	10,595	349	41,909	115
	Kaw Valley Bancorp Inc.	KS	50,866	842	<\$1B	18,389	729	32,477	113
Kentucky	Fifth Third Bancorp	OH	468,152	2,268	>\$50B	54,908	1,107	413,244	1,161
	BB&T Corporation	NC	413,362	2,969	>\$50B	69,065	2,026	344,297	943
	National City Corporation	OH	297,034	2,927	>\$50B	55,948	2,278	241,086	649
	U.S. Bancorp	MN	221,172	2,944	>\$50B	55,411	2,423	165,761	521

Table 4A. Top Small Business Lenders by State Using CRA Data, 2003

State	Bank Name	HQ State	Small Business Lending (<\$1M)			Micro-Business Lending (<\$100k)		Small Business Lending (\$100k-\$1M)	
			LSBL\$ (1,000) (1)	LSBL# (2)	Bk. Size (3)	SSBL\$ (1,000) (4)	SSBL# (5)	LSBL (2) \$ (1,000) (6)	LSBL(2) # (7)
	Central Bancshares Inc.	KY	147,626	1,043	\$1B-\$10B	27,024	677	120,602	366
	PNC Financial Services Group	PA	143,489	1,622	>\$50B	45,364	1,331	98,125	291
	Bank One Corporation	IL	140,903	4,687	>\$50B	29,443	4,394	111,460	293
	Republic Bancorp Inc.	KY	137,908	775	\$1B-\$10B	17,521	389	120,387	386
	Community Trust Bancorp Inc	KY	122,007	1,381	\$1B-\$10B	35,058	1,067	86,949	314
	Bank Of Kentucky Financial C	KY	121,209	823	<\$1B	22,839	526	98,370	297
	Whitaker Bank Corporation Of	KY	86,785	1,512	\$1B-\$10B	29,319	1,298	57,466	214
	S. Y. Bancorp Inc.	KY	86,761	654	\$1B-\$10B	15,698	392	71,063	262
	Traditional Bancorporation	KY	81,570	923	<\$1B	17,942	733	63,628	190
	Farmers Capital Bank Corpora	KY	78,453	931	\$1B-\$10B	19,007	716	59,446	215
	Lea M. Mcmullan Trust	KY	73,686	531	<\$1B	11,401	252	62,285	279
	Old National Bancorp	IN	72,900	736	\$1B-\$10B	18,705	535	54,195	201
	First Southern Bancorp Inc.	KY	70,203	711	<\$1B	17,788	540	52,415	171
	Union Planters Corporation	TN	65,665	491	\$10B-\$50B	14,032	342	51,633	149
	MBNA Corporation	DE	57,568	8,700	>\$50B	57,102	8,697	466	3
Louisiana									
	Whitney Holding Corporation	LA	826,385	5,433	\$1B-\$10B	137,722	3,383	688,663	2,050
	Hibernia Corporation	LA	635,571	5,100	\$10B-\$50B	125,510	3,536	510,061	1,564
	Regions Financial Corporatio	AL	399,552	3,742	\$10B-\$50B	92,819	2,786	306,733	956
	Bank One Corporation	IL	345,771	8,267	>\$50B	69,368	7,510	276,403	757
	Amsouth Bancorporation	AL	281,166	2,335	\$10B-\$50B	64,057	1,651	217,109	684
	Hancock Holding Company	MS	226,339	2,400	\$1B-\$10B	54,672	1,800	171,667	600
	Parish National Bank	LA	103,979	817	<\$1B	19,478	536	84,501	281
	MBNA Corporation	DE	92,489	12,544	>\$50B	91,952	12,542	537	2
	Sabine Bancshares Inc.	LA	81,923	997	<\$1B	22,483	784	59,440	213
	Iberiabank Corporation	LA	80,234	925	\$1B-\$10B	25,379	740	54,855	185
	First Guaranty Bk	LA	74,299	738	<\$1B	19,475	549	54,824	189
	Bancorpsouth Inc.	MS	66,557	705	\$10B-\$50B	17,547	537	49,010	168
	Cameron Bancshares Inc.	LA	64,409	959	<\$1B	22,823	806	41,586	153
	Midsouth Bancorp Inc.	LA	56,129	770	<\$1B	18,114	650	38,015	120
	Citigroup Inc.	NY	55,113	11,462	>\$50B	55,113	11,462	0	0
	Union Planters Corporation	TN	54,033	364	\$10B-\$50B	9,427	228	44,606	136
	Firsttrust Corporation	LA	53,522	381	<\$1B	9,773	250	43,749	131
	CTB Financial Corporation	LA	51,858	600	<\$1B	12,719	483	39,139	117
Maine									
	Banknorth Group Inc.	ME	378,261	2,775	\$10B-\$50B	71,447	1,836	306,814	939
	Camden National Corporation	ME	83,580	842	<\$1B	22,120	620	61,460	222
	Chittenden Corporation	VT	80,119	680	\$1B-\$10B	19,466	490	60,653	190
	Keycorp	OH	66,019	745	>\$50B	20,620	610	45,399	135
	Fleetboston Financial Corpor	MA	65,477	1,642	\$1B-\$10B	29,282	1,547	36,195	95
	Katahdin Bankshares Corporat	ME	55,810	730	<\$1B	18,274	592	37,536	138
Maryland									
	Mercantile Bankshares Corpor	MD	881,808	6,848	\$10B-\$50B	176,897	4,744	704,911	2,104
	BB&T Corporation	NC	435,300	2,468	>\$50B	57,150	1,467	378,150	1,001
	Wachovia Corporation	NC	335,050	3,076	>\$50B	103,453	2,425	231,597	651

Table 4A. Top Small Business Lenders by State Using CRA Data, 2003

State	Bank Name	HQ State	Small Business Lending (<\$1M)			Micro-Business Lending (<\$100k)		Small Business Lending (\$100k-\$1M)	
			LSBL\$ (1,000) (1)	LSBL# (2)	Bk. Size (3)	SSBL\$ (1,000) (4)	SSBL# (5)	LSBL (2) \$ (1,000) (6)	LSBL(2) # (7)
	Bank Of America Corporation	NC	329,949	5,013	>\$50B	78,857	4,305	251,092	708
	Suntrust Banks Inc.	GA	286,079	3,240	>\$50B	63,905	2,617	222,174	623
	Manufacturers & Traders Tc	NY	250,725	1,717	>\$50B	44,117	1,103	206,608	614
	Sandy Spring Bancorp Inc.	MD	176,353	863	\$1B-\$10B	19,985	419	156,368	444
	Susquehanna Bancshares Inc.	PA	146,719	1,008	\$1B-\$10B	26,713	671	120,006	337
	MBNA Corporation	DE	127,810	19,804	>\$50B	126,255	19,796	1,555	8
	Provident Bankshares Corpora	MD	96,396	376	\$1B-\$10B	9,000	179	87,396	197
	Wells Fargo & Company	CA	94,435	2,825	>\$50B	89,589	2,786	4,846	39
	Citigroup Inc.	NY	88,322	18,815	>\$50B	88,113	18,813	209	2
	Shore Bancshares Inc.	MD	76,235	897	<\$1B	20,501	727	55,734	170
	J.P. Morgan Chase & Co.	NY	60,778	2,589	>\$50B	57,200	2,576	3,578	13
	Advanta Bk Corp	UT	56,023	6,319	\$1B-\$10B	56,023	6,319	0	0
	First Mariner Bancorp	MD	50,660	182	\$1B-\$10B	3,037	52	47,623	130
Massachusetts									
	Citizens Bk Of Ma	MA	680,248	5,333	\$10B-\$50B	132,989	3,986	547,259	1,347
	Banknorth Group Inc.	ME	464,841	2,897	\$10B-\$50B	67,602	1,804	397,239	1,093
	Fleetboston Financial Corpor	MA	392,952	13,674	\$1B-\$10B	214,564	13,237	178,388	437
	Chittenden Corporation	VT	142,813	893	\$1B-\$10B	21,792	530	121,021	363
	CCBT Financial Companies In	MA	141,952	1,135	<\$1B	29,992	770	111,960	365
	MBNA Corporation	DE	140,839	21,836	>\$50B	140,053	21,833	786	3
	Citigroup Inc.	NY	133,177	25,063	>\$50B	131,296	25,058	1,881	5
	Wells Fargo & Company	CA	116,491	3,719	>\$50B	110,688	3,672	5,803	47
	J.P. Morgan Chase & Co.	NY	106,590	4,321	>\$50B	100,465	4,300	6,125	21
	Enterprise Bancorp Inc.	MA	79,620	570	<\$1B	15,312	370	64,308	200
	Independent Bank Corp.	MA	79,120	1,149	\$1B-\$10B	30,902	986	48,218	163
	American Express Centurion B	UT	78,331	13,269	\$10B-\$50B	77,659	13,266	672	3
	Advanta Bk Corp	UT	75,844	8,406	\$1B-\$10B	75,844	8,406	0	0
	Mellon Financial Corporation	PA	63,266	618	\$10B-\$50B	11,370	476	51,896	142
	Westbank Corporation	MA	56,712	388	<\$1B	9,268	241	47,444	147
	Boston Private Financial Hol	MA	56,154	206	\$1B-\$10B	4,124	77	52,030	129
Michigan									
	Comerica Incorporated	MI	1,963,286	7,301	>\$50B	161,932	2,860	1,801,354	4,441
	Fifth Third Bancorp	OH	1,924,826	9,832	>\$50B	249,121	5,082	1,675,705	4,750
	Lasalle Bk Na	IL	711,498	3,927	>\$50B	102,489	2,451	609,009	1,476
	Citizens Banking Corporation	MI	689,000	3,347	\$1B-\$10B	78,901	1,695	610,099	1,652
	National City Corporation	OH	677,546	6,639	>\$50B	122,584	4,995	554,962	1,644
	Bank One Corporation	IL	618,666	14,183	>\$50B	107,381	12,835	511,285	1,348
	Capitol Bancorp Ltd.	MI	485,341	3,127	\$1B-\$10B	80,047	1,855	405,294	1,272
	Macatawa Bank Corporation	MI	396,639	2,589	\$1B-\$10B	72,405	1,595	324,234	994
	Mercantile Bank Corporation	MI	386,040	1,654	\$1B-\$10B	37,609	729	348,431	925
	Huntington Bancshares Incorp	OH	353,215	4,014	\$10B-\$50B	123,853	3,388	229,362	626
	Chemical Financial Corporati	MI	344,495	3,058	\$1B-\$10B	77,144	2,086	267,351	972
	Wells Fargo & Company	CA	227,294	6,972	>\$50B	190,023	6,841	37,271	131
	MBNA Corporation	DE	194,844	27,618	>\$50B	192,653	27,606	2,191	12
	Republic Bancorp Inc.	MI	158,480	628	\$1B-\$10B	12,265	219	146,215	409

Table 4A. Top Small Business Lenders by State Using CRA Data, 2003

State	Bank Name	HQ State	Small Business Lending (<\$1M)			Micro-Business Lending (<\$100k)		Small Business Lending (\$100k-\$1M)	
			LSBL\$ (1,000) (1)	LSBL# (2)	Bk. Size (3)	SSBL\$ (1,000) (4)	SSBL# (5)	LSBL (2) \$ (1,000) (6)	LSBL(2) # (7)
	Independent Bank Corporation	MI	138,335	1,310	\$1B-\$10B	37,935	921	100,400	389
	Citigroup Inc.	NY	137,469	29,584	>\$50B	137,469	29,584	0	0
	O.A.K. Financial Corporation	MI	119,653	609	<\$1B	14,674	322	104,979	287
	TCF Financial Corporation	MN	99,375	338	\$10B-\$50B	5,367	114	94,008	224
	Advanta Bk Corp	UT	96,832	10,917	\$1B-\$10B	96,832	10,917	0	0
	FNBH Bancorp Inc.	MI	84,721	688	<\$1B	16,837	471	67,884	217
	IBT Bancorp Inc.	MI	81,747	709	<\$1B	19,554	486	62,193	223
	Irwin Financial Corporation	IN	80,481	412	\$1B-\$10B	9,591	174	70,890	238
	Charter One Financial Inc.	OH	78,912	480	\$10B-\$50B	12,440	306	66,472	174
	U.S. Bancorp	MN	71,633	7,079	>\$50B	56,147	7,029	15,486	50
	GE Cap Fncl	UT	64,339	16,942	\$1B-\$10B	63,139	16,939	1,200	3
	United Community Financial C	MI	61,172	368	<\$1B	10,992	232	50,180	136
	Fentura Financial Inc.	MI	59,238	401	<\$1B	8,964	240	50,274	161
	MBT Financial Corp.	MI	55,706	539	\$1B-\$10B	12,793	395	42,913	144
	PSB Group Inc.	MI	53,931	275	<\$1B	6,761	138	47,170	137
	J.P. Morgan Chase & Co.	NY	50,802	2,780	>\$50B	49,352	2,776	1,450	4
Minnesota									
	Wells Fargo & Company	CA	925,198	18,807	>\$50B	403,766	17,216	521,432	1,591
	U.S. Bancorp	MN	744,220	16,512	>\$50B	182,513	15,039	561,707	1,473
	Otto Bremer Foundation	MN	454,148	3,240	\$1B-\$10B	84,008	2,109	370,140	1,131
	Associated Banc-Corp	WI	311,281	1,873	\$10B-\$50B	49,037	1,135	262,244	738
	Marshall & Ilsley Corporatio	WI	286,723	1,058	\$10B-\$50B	22,432	440	264,291	618
	Premier Bk	MN	126,959	695	<\$1B	13,465	310	113,494	385
	Fidelity Bancshares Inc.	MN	114,728	535	<\$1B	13,887	292	100,841	243
	Klein Financial Inc.	MN	113,158	1,185	\$1B-\$10B	29,945	899	83,213	286
	Alliance Financial Services	MN	109,166	653	<\$1B	14,770	389	94,396	264
	MBNA Corporation	DE	93,977	12,516	>\$50B	93,862	12,515	115	1
	Western Bancshares Inc.	MN	90,427	578	<\$1B	15,037	345	75,390	233
	Community First Bankshares	ND	90,076	1,085	\$1B-\$10B	24,518	858	65,558	227
	First National Financial Ser	MN	90,076	618	<\$1B	16,656	398	73,420	220
	J.P. Morgan Chase & Co.	NY	70,966	3,042	>\$50B	70,966	3,042	0	0
	Citigroup Inc.	NY	61,495	11,400	>\$50B	61,134	11,397	361	3
	Advanta Bk Corp	UT	54,984	5,915	\$1B-\$10B	54,984	5,915	0	0
	Stearns Financial Services	MN	54,715	452	\$1B-\$10B	10,735	326	43,980	126
	Excel Bank Corporation	MN	51,751	208	<\$1B	3,549	78	48,202	130
Mississippi									
	Trustmark Corporation	MS	513,538	5,861	\$1B-\$10B	147,250	4,751	366,288	1,110
	Bancorpsouth Inc.	MS	340,024	5,100	\$10B-\$50B	108,635	4,308	231,389	792
	Amsouth Bancorporation	AL	331,826	3,893	\$10B-\$50B	113,159	3,216	218,667	677
	Peoples Holding Company The	MS	202,832	2,339	\$1B-\$10B	55,839	1,821	146,993	518
	Union Planters Corporation	TN	197,896	1,751	\$10B-\$50B	45,377	1,286	152,519	465
	Community Bancshares Of Miss	MS	175,120	2,536	\$1B-\$10B	59,733	2,119	115,387	417
	Hancock Holding Company	MS	170,756	2,258	\$1B-\$10B	53,218	1,829	117,538	429
	Bancplus Corporation	MS	154,907	2,643	\$1B-\$10B	49,163	2,280	105,744	363
	First M & F Corporation	MS	116,719	2,239	\$1B-\$10B	43,818	1,971	72,901	268

Table 4A. Top Small Business Lenders by State Using CRA Data, 2003

State	Bank Name	HQ State	Small Business Lending (<\$1M)			Micro-Business Lending (<\$100k)		Small Business Lending (\$100k-\$1M)	
			LSBL\$ (1,000) (1)	LSBL# (2)	Bk. Size (3)	SSBL\$ (1,000) (4)	SSBL# (5)	LSBL (2) \$ (1,000) (6)	LSBL(2) # (7)
	Citizens Holding Company	MS	113,493	2,387	<\$1B	50,300	2,132	63,193	255
	NBC Capital Corporation	MS	97,328	2,100	\$1B-\$10B	38,106	1,893	59,222	207
	State Bank & Trust Company E	MS	80,132	1,460	<\$1B	28,776	1,278	51,356	182
	Citizens National Banc Corp.	MS	69,833	843	<\$1B	18,330	664	51,503	179
	Bankfirst Capital Corporatio	MS	68,707	1,398	<\$1B	24,485	1,241	44,222	157
	Peoples Financial Corporatio	MS	62,996	609	<\$1B	13,110	447	49,886	162
	Planters Holding Company	MS	62,072	1,321	<\$1B	28,609	1,190	33,463	131
	Southtrust Corporation	AL	57,050	370	>\$50B	9,866	233	47,184	137
Missouri									
	U.S. Bancorp	MN	721,413	7,641	>\$50B	167,427	5,916	553,986	1,725
	Central Bancompany	MO	702,449	7,929	\$1B-\$10B	182,269	6,185	520,180	1,744
	Commerce Bancshares Inc.	MO	557,968	5,152	\$10B-\$50B	118,826	3,907	439,142	1,245
	Allegiant Bancorp Inc.	MO	253,746	1,984	<\$1B	50,248	1,399	203,498	585
	Bank Of America Corporation	NC	232,039	3,130	>\$50B	44,565	2,671	187,474	459
	Union Planters Corporation	TN	207,016	1,425	\$10B-\$50B	33,978	943	173,038	482
	Marshall & Ilsley Corporatio	WI	202,451	845	\$10B-\$50B	20,116	386	182,335	459
	UMB Financial Corporation	MO	181,775	1,491	\$1B-\$10B	31,016	1,094	150,759	397
	Enterprise Financial Service	MO	177,194	851	\$1B-\$10B	21,642	433	155,552	418
	First Banks Inc.	MO	135,474	963	\$1B-\$10B	24,031	621	111,443	342
	Montgomery Bancorporation I	MO	113,311	690	<\$1B	17,164	411	96,147	279
	MBNA Corporation	DE	107,811	14,551	>\$50B	107,253	14,548	558	3
	Great Southern Bancorp Inc.	MO	92,916	624	\$1B-\$10B	14,360	406	78,556	218
	Citigroup Inc.	NY	91,186	18,263	>\$50B	90,187	18,260	999	3
	Valley View Bancshares Inc.	KS	87,964	748	\$1B-\$10B	17,854	513	70,110	235
	Dickinson Financial Corporat	MO	67,648	950	\$1B-\$10B	19,564	792	48,084	158
	Wells Fargo & Company	CA	67,068	2,287	>\$50B	63,766	2,267	3,302	20
	Cardinal Bancorp Inc.	MO	65,759	434	<\$1B	10,323	275	55,436	159
	Trustcorp Financial Inc	MO	60,847	379	<\$1B	9,663	225	51,184	154
	Advanta Bk Corp	UT	60,716	6,542	\$1B-\$10B	60,716	6,542	0	0
	Arvest Bank Group Inc.	AR	59,892	441	\$1B-\$10B	10,413	294	49,479	147
	Exchange National Bancshares	MO	59,155	533	<\$1B	14,887	346	44,268	187
	Unity Bancshares L.L.C.	MO	55,251	377	<\$1B	9,179	240	46,072	137
	Southern Bancshares Corp.	MO	54,914	416	<\$1B	10,029	287	44,885	129
	Jefferson County Bancshares	MO	50,470	302	<\$1B	7,492	190	42,978	112
Montana									
	First Interstate Bancsystem	MT	217,703	2,658	\$1B-\$10B	67,407	2,142	150,296	516
	Glacier Bancorp Inc.	MT	158,080	1,622	\$1B-\$10B	41,615	1,205	116,465	417
	Wells Fargo & Company	CA	123,227	3,000	>\$50B	65,694	2,821	57,533	179
	Stockman Financial Corporati	MT	88,370	1,076	<\$1B	24,942	849	63,428	227
	Mountain West Financial Corp	MT	79,602	731	<\$1B	17,639	533	61,963	198
	U.S. Bancorp	MN	75,201	1,119	>\$50B	14,778	962	60,423	157
	Inter-Mountain Bancorp. Inc	MT	59,255	814	<\$1B	19,443	671	39,812	143
Nebraska									
	Lauritzen Corporation	NE	347,715	4,002	\$10B-\$50B	76,679	3,240	271,036	762
	Pinnacle Bancorp Inc.	NE	199,995	3,446	\$1B-\$10B	66,033	2,967	133,962	479

Table 4A. Top Small Business Lenders by State Using CRA Data, 2003

State	Bank Name	HQ State	Small Business Lending (<\$1M)			Micro-Business Lending (<\$100k)		Small Business Lending (\$100k-\$1M)	
			LSBL\$ (1,000) (1)	LSBL# (2)	Bk. Size (3)	SSBL\$ (1,000) (4)	SSBL# (5)	LSBL (2) \$ (1,000) (6)	LSBL(2) # (7)
	Wells Fargo & Company	CA	187,686	4,173	>\$50B	83,895	3,849	103,791	324
	U.S. Bancorp	MN	173,553	2,190	>\$50B	33,643	1,830	139,910	360
	Great Western Bancorporation	NE	131,250	1,008	\$1B-\$10B	24,460	667	106,790	341
	Farmers & Merchants Investme	NE	88,069	738	\$1B-\$10B	24,994	547	63,075	191
	American National Corporatio	NE	73,135	667	\$1B-\$10B	15,120	475	58,015	192
	Security National Corporatio	NE	70,356	478	<\$1B	12,736	312	57,620	166
	Hometown Banc Corp	NE	56,894	781	<\$1B	19,163	658	37,731	123
Nevada									
	Zions Bancorporation	UT	282,226	1,791	\$10B-\$50B	41,308	1,160	240,918	631
	Wells Fargo & Company	CA	261,369	9,836	>\$50B	178,571	9,580	82,798	256
	Western Alliance Bancorporat	NV	164,881	919	\$1B-\$10B	27,732	548	137,149	371
	U.S. Bancorp	MN	111,502	1,319	>\$50B	16,685	1,098	94,817	221
	Silver State Bancorp	NV	101,207	372	<\$1B	7,504	149	93,703	223
	Bank Of America Corporation	NC	75,744	2,246	>\$50B	28,320	2,125	47,424	121
	Capitol Bancorp Ltd.	MI	73,003	408	\$1B-\$10B	11,389	214	61,614	194
	Community Bancorp	NV	69,458	296	<\$1B	5,969	135	63,489	161
	Colonial Bancgroup Inc. Th	AL	54,852	234	\$10B-\$50B	5,762	112	49,090	122
	Bank Of The West	CA	53,096	375	\$10B-\$50B	9,996	261	43,100	114
	Trustmark Corporation	MS	50,691	115	\$1B-\$10B	844	11	49,847	104
New Hampshire									
	Banknorth Group Inc.	ME	381,542	2,747	\$10B-\$50B	62,808	1,780	318,734	967
	Chittenden Corporation	VT	131,313	879	\$1B-\$10B	22,535	542	108,778	337
	Fleetboston Financial Corpor	MA	68,908	2,088	\$1B-\$10B	31,634	2,000	37,274	88
New Jersey									
	Wachovia Corporation	NC	1,384,712	10,929	>\$50B	352,403	8,155	1,032,309	2,774
	PNC Financial Services Group	PA	646,417	9,098	>\$50B	273,095	8,080	373,322	1,018
	Fleetboston Financial Corpor	MA	523,316	17,979	\$1B-\$10B	272,379	17,340	250,937	639
	J.P. Morgan Chase & Co.	NY	413,682	13,204	>\$50B	338,042	12,873	75,640	331
	Commerce Bancorp Inc.	NJ	409,404	2,623	\$10B-\$50B	62,606	1,640	346,798	983
	Valley National Bancorp	NJ	342,859	1,536	\$10B-\$50B	37,609	798	305,250	738
	MBNA Corporation	DE	177,684	27,967	>\$50B	173,398	27,950	4,286	17
	Fulton Financial Corporation	PA	166,341	1,006	\$10B-\$50B	26,477	584	139,864	422
	Citigroup Inc.	NY	162,443	29,444	>\$50B	139,957	29,382	22,486	62
	Yardville National Bancorp	NJ	161,251	792	\$1B-\$10B	19,428	362	141,823	430
	Wells Fargo & Company	CA	156,601	4,627	>\$50B	149,270	4,570	7,331	57
	Sun Bancorp Inc	NJ	146,557	807	\$1B-\$10B	21,832	485	124,725	322
	American Express Centurion B	UT	113,570	22,370	\$10B-\$50B	112,970	22,367	600	3
	Advanta Bk Corp	UT	105,599	11,709	\$1B-\$10B	105,599	11,709	0	0
	Atlantic Bk Of Ny	NY	105,303	8,769	\$1B-\$10B	69,853	8,633	35,450	136
	United National Bancorp	NJ	104,269	560	<\$1B	12,596	301	91,673	259
	Lakeland Bancorp Inc.	NJ	95,750	545	\$1B-\$10B	14,564	297	81,186	248
	Amboy Bancorporation	NJ	88,756	429	\$1B-\$10B	8,960	204	79,796	225
	Hudson United Bancorp	NJ	84,390	427	\$1B-\$10B	11,643	238	72,747	189
	Minotola Nb	NJ	63,755	454	<\$1B	14,188	311	49,567	143
	Bank Of New York Company In	NY	61,370	1,275	>\$50B	36,471	1,197	24,899	78

Table 4A. Top Small Business Lenders by State Using CRA Data, 2003

State	Bank Name	HQ State	Small Business Lending (<\$1M)			Micro-Business Lending (<\$100k)		Small Business Lending (\$100k-\$1M)	
			LSBL\$ (1,000) (1)	LSBL# (2)	Bk. Size (3)	SSBL\$ (1,000) (4)	SSBL# (5)	LSBL (2) \$ (1,000) (6)	LSBL(2) # (7)
	Susquehanna Bancshares Inc.	PA	61,340	239	\$1B-\$10B	5,402	101	55,938	138
	Unity Bancorp Inc.	NJ	52,509	170	<\$1B	2,944	50	49,565	120
	Interchange Financial Serv	NJ	50,478	248	\$1B-\$10B	9,380	131	41,098	117
New Mexico									
	Wells Fargo & Company	CA	292,625	7,373	>\$50B	179,355	6,992	113,270	381
	First State Bancorporation	NM	196,278	1,467	\$1B-\$10B	32,359	1,001	163,919	466
	Heartland Financial Usa Inc	IA	130,765	884	\$1B-\$10B	23,441	564	107,324	320
	BOK Financial Corporation	OK	82,506	382	\$10B-\$50B	11,149	204	71,357	178
	Trinity Capital Corporation	NM	80,663	534	\$1B-\$10B	12,511	326	68,152	208
	Bank Of America Corporation	NC	66,870	1,271	>\$50B	19,901	1,136	46,969	135
	New Mexico Banquest Corporat	NM	59,762	375	<\$1B	9,681	236	50,081	139
	First Artesia Bancshares In	NM	56,078	556	<\$1B	15,633	405	40,445	151
New York									
	J.P. Morgan Chase & Co.	NY	2,718,914	59,736	>\$50B	1,786,669	56,089	932,245	3,647
	Citigroup Inc.	NY	1,247,309	76,102	>\$50B	581,626	74,163	665,683	1,939
	Manufacturers & Traders Tc	NY	1,242,198	7,786	>\$50B	197,961	4,979	1,044,237	2,807
	HSBC Bk USA	NY	1,219,705	12,239	>\$50B	369,597	9,965	850,108	2,274
	North Fork Bancorporation I	NY	928,776	9,880	\$10B-\$50B	350,549	8,336	578,227	1,544
	Fleetboston Financial Corpor	MA	637,219	22,208	\$1B-\$10B	380,514	21,578	256,705	630
	Wells Fargo & Company	CA	322,367	9,589	>\$50B	303,600	9,450	18,767	139
	MBNA Corporation	DE	282,755	42,163	>\$50B	280,016	42,149	2,739	14
	Bank Of New York Company In	NY	273,850	4,562	>\$50B	115,116	4,153	158,734	409
	Wachovia Corporation	NC	228,995	1,652	>\$50B	50,205	1,235	178,790	417
	Financial Institutions Inc.	NY	228,810	2,579	\$1B-\$10B	72,026	2,066	156,784	513
	American Express Centurion B	UT	228,754	40,396	\$10B-\$50B	225,365	40,377	3,389	19
	State Bancorp Inc.	NY	227,212	854	\$1B-\$10B	17,348	328	209,864	526
	Keycorp	OH	207,744	1,898	>\$50B	48,917	1,435	158,827	463
	Advanta Bk Corp	UT	194,901	22,132	\$1B-\$10B	194,901	22,132	0	0
	NBT Bancorp Inc.	NY	191,885	2,149	\$1B-\$10B	57,481	1,699	134,404	450
	Charter One Financial Inc.	OH	175,001	1,117	\$10B-\$50B	29,245	668	145,756	449
	Valley National Bancorp	NJ	161,693	427	\$10B-\$50B	5,822	100	155,871	327
	Atlantic Bk Of Ny	NY	136,352	6,906	\$1B-\$10B	60,429	6,666	75,923	240
	Tompkins Trustco Inc.	NY	116,486	1,115	\$1B-\$10B	29,980	832	86,506	283
	Popular Inc.	PR	106,590	478	\$1B-\$10B	7,593	163	98,997	315
	Banknorth Group Inc.	ME	101,370	882	\$10B-\$50B	22,524	650	78,846	232
	BSB Bancorp Inc.	NY	100,813	591	\$1B-\$10B	15,998	357	84,815	234
	Commerce Bancorp Inc.	NJ	98,991	577	\$10B-\$50B	12,236	366	86,755	211
	Nara Bancorp Inc.	CA	94,973	452	\$1B-\$10B	14,170	214	80,803	238
	Community Bank System Inc.	NY	88,465	1,445	\$1B-\$10B	37,631	1,231	50,834	214
	Canandaigua National Corpora	NY	80,882	848	<\$1B	20,615	648	60,267	200
	Pitney Bowes Bk	UT	77,316	10,123	<\$1B	77,316	10,123	0	0
	Arrow Financial Corporation	NY	72,965	867	\$1B-\$10B	20,989	718	51,976	149
	Hudson Valley Holding Corp.	NY	71,591	311	\$1B-\$10B	7,464	166	64,127	145
	GE Cap Fncl	UT	71,010	18,416	\$1B-\$10B	70,835	18,415	175	1
	Suffolk Bancorp	NY	70,782	514	\$1B-\$10B	15,410	358	55,372	156

Table 4A. Top Small Business Lenders by State Using CRA Data, 2003

State	Bank Name	HQ State	Small Business Lending (<\$1M)			Micro-Business Lending (<\$100k)		Small Business Lending (\$100k-\$1M)	
			LSBL\$ (1,000) (1)	LSBL# (2)	Bk. Size (3)	SSBL\$ (1,000) (4)	SSBL# (5)	LSBL (2) \$ (1,000) (6)	LSBL(2) # (7)
	U.S.B. Holding Co. Inc.	NY	65,069	315	\$1B-\$10B	6,796	158	58,273	157
	Adirondack Tc	NY	57,673	724	<\$1B	17,822	567	39,851	157
	Solvay Bank Corp.	NY	55,970	641	<\$1B	20,206	518	35,764	123
	First Of Long Island Corpora	NY	55,747	320	<\$1B	9,262	193	46,485	127
	Chemung Financial Corporatio	NY	52,808	337	<\$1B	8,720	221	44,088	116
	Bridge Bancorp Inc.	NY	52,537	359	<\$1B	8,815	250	43,722	109
	Smithtown Bancorp Inc.	NY	50,325	216	<\$1B	5,245	116	45,080	100
North Carolina									
	BB&T Corporation	NC	3,065,316	25,289	>\$50B	630,901	18,401	2,434,415	6,888
	Wachovia Corporation	NC	1,510,933	8,711	>\$50B	233,169	5,503	1,277,764	3,208
	First Citizens Bancshares I	NC	1,268,873	14,260	\$10B-\$50B	308,011	11,255	960,862	3,005
	RBC Centura Bk	NC	431,410	2,859	\$10B-\$50B	70,076	1,822	361,334	1,037
	National Commerce Financial	TN	403,348	4,179	\$10B-\$50B	86,059	3,190	317,289	989
	Bank Of America Corporation	NC	348,636	5,121	>\$50B	67,521	4,412	281,115	709
	MBNA Corporation	DE	276,563	32,198	>\$50B	264,259	32,151	12,304	47
	Fidelity Bancshares (N.C.)	NC	204,342	1,788	\$1B-\$10B	42,219	1,235	162,123	553
	Southtrust Corporation	AL	188,121	1,199	>\$50B	30,028	739	158,093	460
	First Bancorp	NC	166,355	2,120	\$1B-\$10B	47,947	1,708	118,408	412
	Southern Bancshares (N.C.)	NC	143,747	1,619	<\$1B	38,003	1,250	105,744	369
	First Charter Corporation	NC	132,020	960	\$1B-\$10B	24,308	621	107,712	339
	LSB Bancshares Inc.	NC	130,203	1,055	<\$1B	31,937	746	98,266	309
	Bank Of Granite Corporation	NC	126,470	1,439	<\$1B	33,127	1,112	93,343	327
	Yadkin Valley B&TC	NC	118,252	981	<\$1B	24,060	670	94,192	311
	Citigroup Inc.	NY	117,121	24,840	>\$50B	115,658	24,832	1,463	8
	FNB Financial Services Corpo	NC	114,714	745	<\$1B	16,409	319	98,305	426
	ECB Bancorp Inc.	NC	109,627	853	<\$1B	19,381	563	90,246	290
	Wells Fargo & Company	CA	91,560	3,070	>\$50B	87,317	3,038	4,243	32
	Southern Community Financial	NC	84,568	534	\$1B-\$10B	14,015	309	70,553	225
	FNB Corp.	NC	79,795	689	<\$1B	19,733	490	60,062	199
	Regions Financial Corporatio	AL	75,970	463	\$10B-\$50B	11,325	284	64,645	179
	First South Bancorp Inc.	NC	73,232	414	<\$1B	10,481	181	62,751	233
	Capital Bank Corporation	NC	68,882	451	<\$1B	10,852	273	58,030	178
	GE Cap Fncl	UT	66,997	19,451	\$1B-\$10B	66,997	19,451	0	0
	Advanta Bk Corp	UT	65,503	7,195	\$1B-\$10B	65,503	7,195	0	0
	First Nb Of Shelby	NC	65,399	631	<\$1B	14,809	449	50,590	182
	J.P. Morgan Chase & Co.	NY	63,389	2,673	>\$50B	59,024	2,659	4,365	14
	Four Oaks Fincorp Inc.	NC	56,750	922	<\$1B	19,894	799	36,856	123
	High Point Bank Corporation	NC	55,852	500	<\$1B	12,510	367	43,342	133
	Peoples Bancorp Of North Car	NC	54,157	579	<\$1B	15,004	444	39,153	135
	United Community Banks Inc.	GA	51,353	678	\$1B-\$10B	16,401	556	34,952	122
North Dakota									
	Wells Fargo & Company	CA	155,051	2,326	>\$50B	54,962	2,013	100,089	313
	State Bankshares Inc.	ND	147,871	961	\$1B-\$10B	24,838	631	123,033	330
	Otto Bremer Foundation	MN	105,208	921	\$1B-\$10B	22,521	676	82,687	245
	Watford City Bancshares Inc	ND	83,490	1,019	<\$1B	22,919	787	60,571	232

Table 4A. Top Small Business Lenders by State Using CRA Data, 2003

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			LSBL\$ (1,000) (1)	LSBL# (2)	Bk. Size (3)	SSBL\$ (1,000) (4)	SSBL# (5)	LSBL (2) \$ (1,000) (6)	LSBL(2) # (7)
	Alerus Financial Corporation	ND	83,039	506	<\$1B	13,120	318	69,919	188
	U.S. Bancorp	MN	56,880	1,517	>\$50B	13,721	1,414	43,159	103
Ohio	Fifth Third Bancorp	OH	1,975,948	9,313	>\$50B	233,445	4,531	1,742,503	4,782
	National City Corporation	OH	902,011	9,986	>\$50B	182,267	7,904	719,744	2,082
	Huntington Bancshares Incorp	OH	746,871	8,220	\$10B-\$50B	245,248	6,811	501,623	1,409
	U.S. Bancorp	MN	599,968	8,399	>\$50B	133,783	7,054	466,185	1,345
	Firstmerit Corporation	OH	574,318	2,745	\$10B-\$50B	75,705	1,375	498,613	1,370
	Bank One Corporation	IL	569,240	16,767	>\$50B	128,945	15,558	440,295	1,209
	Park National Corporation	OH	477,590	4,475	\$1B-\$10B	116,611	3,278	360,979	1,197
	Sky Financial Group Inc.	OH	373,562	2,557	\$10B-\$50B	66,474	1,623	307,088	934
	Keycorp	OH	323,970	2,857	>\$50B	79,034	2,150	244,936	707
	MBNA Corporation	DE	191,983	24,569	>\$50B	189,212	24,555	2,771	14
	Wells Fargo & Company	CA	191,943	6,124	>\$50B	180,371	6,047	11,572	77
	Provident Financial Group I	OH	182,119	743	\$10B-\$50B	14,643	303	167,476	440
	Unizan Financial Corp.	OH	168,694	896	\$1B-\$10B	20,121	447	148,573	449
	Citigroup Inc.	NY	156,969	33,439	>\$50B	156,266	33,434	703	5
	PNC Financial Services Group	PA	142,350	1,330	>\$50B	36,062	1,048	106,288	282
	First Financial Bancorp	OH	128,483	1,038	\$1B-\$10B	23,486	709	104,997	329
	Oak Hill Financial Inc.	OH	113,870	721	<\$1B	17,732	405	96,138	316
	First Merchants Corporation	IN	110,262	778	\$1B-\$10B	18,784	512	91,478	266
	Charter One Financial Inc.	OH	101,284	618	\$10B-\$50B	16,012	353	85,272	265
	Advanta Bk Corp	UT	99,667	10,639	\$1B-\$10B	99,667	10,639	0	0
	J.P. Morgan Chase & Co.	NY	98,161	4,709	>\$50B	92,633	4,690	5,528	19
	Second Bancorp Incorporated	OH	93,464	457	\$1B-\$10B	13,130	221	80,334	236
	GE Cap Fncl	UT	87,632	23,391	\$1B-\$10B	86,772	23,389	860	2
	Wayne Bancorp Inc.	OH	61,322	451	<\$1B	10,597	300	50,725	151
	Killbuck Bancshares Inc.	OH	55,898	814	<\$1B	19,847	689	36,051	125
	Peoples Bancorp Inc.	OH	55,552	389	\$1B-\$10B	9,986	244	45,566	145
	American Express Centurion B	UT	54,506	8,362	\$10B-\$50B	53,331	8,357	1,175	5
	F.N.B. Corporation	FL	53,793	295	\$1B-\$10B	7,402	161	46,391	134
	Citizens Nb	OH	52,298	396	<\$1B	10,375	275	41,923	121
	Farmers & Merchants Bancorp	OH	51,464	781	<\$1B	18,715	676	32,749	105
Oklahoma	BOK Financial Corporation	OK	360,129	1,761	\$10B-\$50B	42,338	868	317,791	893
	Bancfirst Corporation	OK	328,793	4,640	\$1B-\$10B	99,339	3,877	229,454	763
	Arvest Bank Group Inc.	AR	291,593	3,778	\$1B-\$10B	85,379	3,104	206,214	674
	One Rich Hill Mining L.L.C.	TX	179,224	1,177	\$1B-\$10B	30,228	742	148,996	435
	Southwest Bancorp Inc.	OK	156,453	917	\$1B-\$10B	26,873	543	129,580	374
	Gold Banc Corporation Inc.	KS	130,338	1,026	\$1B-\$10B	21,943	673	108,395	353
	Local Financial Corporation	OK	122,053	694	<\$1B	15,966	405	106,087	289
	Durant Bancorp Inc.	OK	78,017	1,257	\$1B-\$10B	28,429	1,083	49,588	174
	Americrest Bancshares Inc.	OK	77,154	714	<\$1B	16,974	524	60,180	190
	MBNA Corporation	DE	64,421	7,734	>\$50B	64,421	7,734	0	0
	Spirit Bankcorp Inc.	OK	62,992	885	<\$1B	19,733	736	43,259	149

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			LSBL\$ (1,000) (1)	LSBL# (2)	Bk. Size (3)	SSBL\$ (1,000) (4)	SSBL# (5)	LSBL (2) \$ (1,000) (6)	LSBL(2) # (7)
	Citigroup Inc.	NY	61,206	13,169	>\$50B	61,056	13,168	150	1
	First Fidelity Bancorp Inc.	OK	60,429	642	<\$1B	15,520	500	44,909	142
	Bank Of America Corporation	NC	51,809	1,207	>\$50B	15,586	1,119	36,223	88
Oregon									
	U.S. Bancorp	MN	634,574	7,282	>\$50B	91,944	5,900	542,630	1,382
	Wells Fargo & Company	CA	564,920	15,664	>\$50B	372,653	15,057	192,267	607
	Umpqua Holdings Corporation	OR	487,459	2,974	\$1B-\$10B	72,230	1,680	415,229	1,294
	Keycorp	OH	148,234	1,136	>\$50B	29,222	829	119,012	307
	West Coast Bancorp	OR	140,303	797	\$1B-\$10B	19,303	428	121,000	369
	Bank Of America Corporation	NC	120,828	3,031	>\$50B	41,142	2,835	79,686	196
	Bank Of The West	CA	119,860	818	\$10B-\$50B	18,919	585	100,941	233
	Cascade Bancorp	OR	117,088	975	<\$1B	22,742	684	94,346	291
	Columbia Bancorp	OR	97,398	827	<\$1B	22,912	583	74,486	244
	Pacific Continental Corporat	OR	95,835	681	<\$1B	19,028	421	76,807	260
	MBNA Corporation	DE	80,021	8,557	>\$50B	80,021	8,557	0	0
	Premierwest Bancorp	OR	78,522	578	<\$1B	15,761	391	62,761	187
	Citigroup Inc.	NY	59,111	11,046	>\$50B	58,260	11,043	851	3
	Liberty Financial Group Inc	OR	50,459	389	<\$1B	10,843	252	39,616	137
Pennsylvania									
	Wachovia Corporation	NC	1,480,885	9,960	>\$50B	297,456	6,916	1,183,429	3,044
	PNC Financial Services Group	PA	1,325,384	14,722	>\$50B	431,298	12,278	894,086	2,444
	Manufacturers & Traders Tc	NY	550,180	3,879	>\$50B	107,269	2,575	442,911	1,304
	Fulton Financial Corporation	PA	549,578	3,324	\$10B-\$50B	88,162	1,987	461,416	1,337
	Susquehanna Bancshares Inc.	PA	416,220	2,882	\$1B-\$10B	69,797	1,975	346,423	907
	National City Corporation	OH	394,608	5,082	>\$50B	114,764	4,083	279,844	999
	MBNA Corporation	DE	267,617	43,786	>\$50B	261,154	43,759	6,463	27
	S & T Bancorp Inc.	PA	255,471	2,128	\$1B-\$10B	47,190	1,533	208,281	595
	F.N.B. Corporation	FL	229,615	2,075	\$1B-\$10B	57,171	1,498	172,444	577
	National Penn Bancshares In	PA	200,049	1,008	\$1B-\$10B	26,031	514	174,018	494
	First Commonwealth Financial	PA	183,783	1,679	\$1B-\$10B	48,250	1,237	135,533	442
	Fleetboston Financial Corpor	MA	178,873	6,573	\$1B-\$10B	103,074	6,411	75,799	162
	Citigroup Inc.	NY	163,700	34,566	>\$50B	163,344	34,564	356	2
	Commerce Bancorp Inc.	NJ	154,766	878	\$10B-\$50B	21,758	490	133,008	388
	Wells Fargo & Company	CA	143,994	4,716	>\$50B	137,878	4,672	6,116	44
	Pennsylvania Commerce Bancor	PA	129,896	674	\$1B-\$10B	16,026	336	113,870	338
	Advanta Bk Corp	UT	119,948	13,062	\$1B-\$10B	119,948	13,062	0	0
	Sky Financial Group Inc.	OH	117,129	833	\$10B-\$50B	21,010	549	96,119	284
	Univest Corporation Of Penns	PA	115,560	681	\$1B-\$10B	17,044	395	98,516	286
	Community Banks Inc.	PA	114,021	739	\$1B-\$10B	19,758	455	94,263	284
	J.P. Morgan Chase & Co.	NY	106,834	4,546	>\$50B	100,206	4,523	6,628	23
	Sterling Financial Corporati	PA	103,404	685	\$1B-\$10B	17,394	425	86,010	260
	Mellon Financial Corporation	PA	101,683	760	\$10B-\$50B	16,070	529	85,613	231
	Pennrock Financial Services	PA	85,969	731	\$1B-\$10B	19,920	512	66,049	219
	First National Community Ban	PA	81,985	754	<\$1B	23,904	606	58,081	148
	GE Cap Fncl	UT	79,854	21,528	\$1B-\$10B	78,484	21,525	1,370	3

Table 4A. Top Small Business Lenders by State Using CRA Data, 2003

State	Bank Name	HQ State	Small Business Lending (<\$1M)			Micro-Business Lending (<\$100k)		Small Business Lending (\$100k-\$1M)	
			LSBL\$ (1,000) (1)	LSBL# (2)	Bk. Size (3)	SSBL\$ (1,000) (4)	SSBL# (5)	LSBL (2) \$ (1,000) (6)	LSBL(2) # (7)
	Harleysville National Corpor	PA	75,333	304	\$1B-\$10B	4,449	67	70,884	237
	Cnb Financial Corporation	PA	70,688	652	<\$1B	19,158	471	51,530	181
	Wilmington Trust Corporation	DE	67,912	217	\$1B-\$10B	4,410	70	63,502	147
	QNB Corp.	PA	67,886	526	<\$1B	16,448	371	51,438	155
	American Express Centurion B	UT	64,927	12,143	\$10B-\$50B	64,291	12,140	636	3
	First Chester County Corpora	PA	61,947	345	<\$1B	8,183	181	53,764	164
	Omega Financial Corporation	PA	56,188	525	\$1B-\$10B	13,830	374	42,358	151
	First Heritage Bk	PA	56,144	328		8,024	194	48,120	134
	Bryn Mawr Bank Corporation	PA	50,722	238	<\$1B	5,297	110	45,425	128
Rhode Island									
	Citizens Bk Of MA	MA	186,480	2,393	\$10B-\$50B	59,375	2,017	127,105	376
	Fleetboston Financial Corpor	MA	104,989	2,051	\$1B-\$10B	36,053	1,865	68,936	186
	Bancorp Rhode Island Inc.	RI	104,471	663	\$1B-\$10B	20,594	394	83,877	269
	Washington Trust Bancorp In	RI	63,758	442	\$1B-\$10B	11,310	272	52,448	170
South Carolina									
	BB&T Corporation	NC	816,937	7,058	>\$50B	166,738	5,197	650,199	1,861
	Wachovia Corporation	NC	611,110	3,071	>\$50B	71,509	1,687	539,601	1,384
	Synovus Financial Corp.	GA	455,394	4,382	\$10B-\$50B	106,786	3,290	348,608	1,092
	South Financial Group The	SC	338,096	2,845	\$10B-\$50B	63,573	2,004	274,523	841
	First Citizens Bancorporatio	SC	281,026	3,352	\$1B-\$10B	77,908	2,633	203,118	719
	Bank Of America Corporation	NC	266,902	3,150	>\$50B	51,351	2,579	215,551	571
	First National Corporation	SC	231,730	2,035	\$1B-\$10B	54,379	1,425	177,351	610
	CNB Corporation	SC	171,522	3,090	<\$1B	68,472	2,693	103,050	397
	Regions Financial Corporatio	AL	139,506	1,051	\$10B-\$50B	25,822	694	113,684	357
	Southtrust Corporation	AL	119,193	628	>\$50B	13,287	329	105,906	299
	Palmetto Bancshares Inc.	SC	105,178	1,527	<\$1B	35,710	1,276	69,468	251
	MBNA Corporation	DE	88,076	12,696	>\$50B	86,555	12,689	1,521	7
	RBC Centura Bk	NC	72,574	235	\$10B-\$50B	4,501	91	68,073	144
	Summit Financial Corporation	SC	58,107	444	<\$1B	10,850	274	47,257	170
	Community Capital Corporatio	SC	56,865	588	<\$1B	13,027	426	43,838	162
South Dakota									
	Wells Fargo & Company	CA	262,772	3,805	>\$50B	90,679	3,277	172,093	528
	U.S. Bancorp	MN	140,084	1,277	>\$50B	19,724	945	120,360	332
	Minnehaha Banshares Inc.	SD	139,730	1,064	<\$1B	26,123	749	113,607	315
	Dacotah Banks Inc.	SD	115,430	1,871	\$1B-\$10B	38,116	1,604	77,314	267
	Great Western Bancorporation	NE	104,829	1,018	\$1B-\$10B	24,796	751	80,033	267
Tennessee									
	Amsouth Bancorporation	AL	1,036,095	10,536	\$10B-\$50B	319,593	8,416	716,502	2,120
	First Tennessee National Cor	TN	881,586	5,968	\$10B-\$50B	158,772	3,883	722,814	2,085
	Suntrust Banks Inc.	GA	694,871	5,184	>\$50B	102,087	3,532	592,784	1,652
	Union Planters Corporation	TN	302,031	2,182	\$10B-\$50B	53,332	1,441	248,699	741
	Regions Financial Corporatio	AL	248,409	2,196	\$10B-\$50B	49,531	1,598	198,878	598
	BB&T Corporation	NC	191,358	1,441	>\$50B	32,846	990	158,512	451
	Greene County Bancshares In	TN	182,590	2,094	\$1B-\$10B	47,998	1,637	134,592	457
	First South Bancorp Inc.	TN	166,267	3,390	\$1B-\$10B	48,915	3,001	117,352	389

Table 4A. Top Small Business Lenders by State Using CRA Data, 2003

State	Bank Name	HQ State	Small Business Lending (<\$1M)			Micro-Business Lending (<\$100k)		Small Business Lending (\$100k-\$1M)	
			LSBL\$ (1,000) (1)	LSBL# (2)	Bk. Size (3)	SSBL\$ (1,000) (4)	SSBL# (5)	LSBL (2) \$ (1,000) (6)	LSBL(2) # (7)
	Bank Of America Corporation	NC	145,956	2,151	>\$50B	34,461	1,879	111,495	272
	U.S. Bancorp	MN	111,558	2,316	>\$50B	30,790	2,058	80,768	258
	MBNA Corporation	DE	86,470	12,171	>\$50B	85,405	12,167	1,065	4
	Bancorpsouth Inc.	MS	83,843	994	\$10B-\$50B	23,261	792	60,582	202
	Citizens National Bancorp I	TN	83,683	794	<\$1B	19,033	559	64,650	235
	Wells Fargo & Company	CA	81,694	2,557	>\$50B	74,831	2,522	6,863	35
	Southtrust Corporation	AL	81,519	386	>\$50B	8,651	181	72,868	205
	Citigroup Inc.	NY	78,648	15,641	>\$50B	75,995	15,635	2,653	6
	Synovus Financial Corp.	GA	74,644	439	\$10B-\$50B	11,843	253	62,801	186
	F&M Financial Corporation	TN	74,155	1,082	<\$1B	25,888	925	48,267	157
	First Citizens Bancshares I	TN	69,280	898	<\$1B	21,782	726	47,498	172
	Cnb Bancshares Inc.	TN	67,729	483	<\$1B	9,914	310	57,815	173
	Cavalry Bancorp Inc.	TN	65,617	763	<\$1B	23,786	596	41,831	167
	National Commerce Financial	TN	61,019	551	\$10B-\$50B	12,868	407	48,151	144
	First Farmers And Merchants	TN	60,619	494	<\$1B	11,846	343	48,773	151
	Trustmark Corporation	MS	58,681	479	\$1B-\$10B	12,683	317	45,998	162
	First Nb Of The Cumberlands	TN	57,534	514	<\$1B	12,051	371	45,483	143
	Wilson Bank Holding Company	TN	53,902	377	<\$1B	8,299	221	45,603	156
	First Pulaski National Corpo	TN	51,333	710	<\$1B	16,334	616	34,999	94
Texas									
	Wells Fargo & Company	CA	1,782,384	47,051	>\$50B	1,203,816	45,137	578,568	1,914
	J.P. Morgan Chase & Co.	NY	1,281,854	25,148	>\$50B	822,782	23,583	459,072	1,565
	Cullen/Frost Bankers Inc.	TX	871,563	4,767	\$1B-\$10B	118,974	2,518	752,589	2,249
	Compass Bancshares Inc.	AL	671,548	5,825	\$10B-\$50B	168,144	4,460	503,404	1,365
	Bank Of America Corporation	NC	527,124	12,151	>\$50B	173,147	11,208	353,977	943
	Sterling Bancshares Inc.	TX	492,469	4,212	\$1B-\$10B	99,837	3,006	392,632	1,206
	MBNA Corporation	DE	476,612	46,370	>\$50B	474,582	46,355	2,030	15
	Bank One Corporation	IL	459,376	23,142	>\$50B	149,720	22,293	309,656	849
	Texas Regional Bancshares I	TX	415,586	4,744	\$1B-\$10B	113,954	3,823	301,632	921
	Citigroup Inc.	NY	407,712	79,726	>\$50B	405,041	79,712	2,671	14
	Comerica Incorporated	MI	332,281	1,438	>\$50B	33,331	703	298,950	735
	International Bancshares Cor	TX	321,983	3,220	\$1B-\$10B	77,570	2,409	244,413	811
	Regions Financial Corporatio	AL	289,421	2,856	\$10B-\$50B	75,482	2,184	213,939	672
	Maedgen & White Ltd.	TX	255,358	2,622	\$1B-\$10B	72,103	2,019	183,255	603
	Southtrust Corporation	AL	243,875	1,527	>\$50B	43,430	963	200,445	564
	Southwest Bancorporation Of	TX	242,832	1,519	\$1B-\$10B	39,936	997	202,896	522
	BOK Financial Corporation	OK	225,061	1,485	\$10B-\$50B	42,970	949	182,091	536
	Incus Co. Ltd.	XX	220,986	2,795	\$1B-\$10B	68,060	2,238	152,926	557
	Advanta Bk Corp	UT	213,115	24,105	\$1B-\$10B	213,115	24,105	0	0
	First Financial Bankshares	TX	213,115	2,883	\$1B-\$10B	65,733	2,383	147,382	500
	GE Cap Fncl	UT	177,689	46,703	\$1B-\$10B	174,734	46,693	2,955	10
	Hibernia Corporation	LA	176,656	1,680	\$10B-\$50B	44,393	1,246	132,263	434
	Amarillo National Bancorp I	TX	172,868	3,682	\$1B-\$10B	74,726	3,356	98,142	326
	American State Financial Cor	TX	157,763	2,730	\$1B-\$10B	51,926	2,395	105,837	335
	Woodforest Financial Group	TX	147,312	1,376	\$1B-\$10B	33,162	1,008	114,150	368

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	Republic Bancshares Of Texas	TX	146,333	1,242	<\$1B	32,996	862	113,337	380
	Eggemeyer Advisory Corp.	CA	139,023	1,501	\$1B-\$10B	36,694	1,170	102,329	331
	First National Bank Group I	TX	137,552	1,569	\$1B-\$10B	39,812	1,243	97,740	326
	American Express Centurion B	UT	136,223	24,438	\$10B-\$50B	134,946	24,430	1,277	8
	Overton Financial Corporatio	TX	134,311	1,775	<\$1B	43,236	1,430	91,075	345
	Prosperity Bancshares Inc.	TX	127,354	1,245	\$1B-\$10B	34,285	943	93,069	302
	Whitney Holding Corporation	LA	120,463	717	\$1B-\$10B	19,414	422	101,049	295
	Southside Bancshares Incorp	TX	116,718	1,181	\$1B-\$10B	28,684	888	88,034	293
	American Nb TX	TX	111,837	1,328	\$1B-\$10B	33,882	1,085	77,955	243
	Broadway Bancshares Inc.	TX	109,246	885	\$1B-\$10B	24,962	643	84,284	242
	Summit Bancshares Inc.	TX	107,880	994	<\$1B	24,579	729	83,301	265
	First Community Capital Corp	TX	105,676	937	<\$1B	23,995	700	81,681	237
	Jane Austin Chapman Limited	TX	102,590	1,577	<\$1B	35,825	1,351	66,765	226
	Metrocorp Bancshares Inc.	TX	101,040	486	<\$1B	11,402	240	89,638	246
	Texas Capital Bancshares In	TX	99,727	545	\$1B-\$10B	13,657	313	86,070	232
	South Plains Financial Inc.	TX	95,649	1,102	<\$1B	23,081	876	72,568	226
	Central Community Corporatio	TX	95,255	1,047	<\$1B	22,562	811	72,693	236
	WNB Bancshares Inc.	TX	94,895	558	<\$1B	13,356	355	81,539	203
	Americo Bancshares Inc.	TX	92,978	1,123	<\$1B	25,837	894	67,141	229
	Commerce National Financial	TX	91,712	826	<\$1B	17,991	535	73,721	291
	INB Financial Corporation	TX	90,529	680	<\$1B	18,532	452	71,997	228
	Mow/Rpw li Ltd.	TX	89,213	869	<\$1B	22,325	674	66,888	195
	Security Holding Company	TX	88,898	1,246	<\$1B	28,054	1,046	60,844	200
	Central Bancorp Inc.	TX	87,456	555	<\$1B	14,325	327	73,131	228
	Pitney Bowes Bk	UT	85,460	12,798	<\$1B	85,460	12,798	0	0
	Guaranty Bancshares Inc.	TX	84,000	1,283	<\$1B	29,753	1,099	54,247	184
	Texas United Bancshares Inc	TX	83,196	1,190	<\$1B	25,307	996	57,889	194
	American Bank Holding Corpor	TX	80,101	772	<\$1B	22,612	590	57,489	182
	Colonial Bancgroup Inc. Th	AL	79,464	527	\$10B-\$50B	13,774	324	65,690	203
	U.S. Bancorp	MN	76,811	2,672	>\$50B	30,375	2,535	46,436	137
	West Financial Inc.	TX	72,366	563	<\$1B	16,791	383	55,575	180
	Jefferson Bancshares Inc.	TX	71,070	713	<\$1B	18,310	546	52,760	167
	Legacy Texas Group Inc.	TX	68,376	560	<\$1B	17,196	395	51,180	165
	Inwood Bancshares Inc.	TX	68,313	476	<\$1B	13,435	324	54,878	152
	SNB Bancshares Inc.	TX	67,005	413	\$1B-\$10B	11,234	267	55,771	146
	Firstperryton Bancorp Inc.	TX	64,035	983	<\$1B	25,513	848	38,522	135
	Doss Ltd.	TX	62,821	937	\$1B-\$10B	20,786	793	42,035	144
	North American Bancshares I	TX	54,673	512	\$1B-\$10B	11,156	381	43,517	131
	National United Bancshares	TX	53,475	1,234	<\$1B	23,197	1,110	30,278	124
Utah	Zions Bancorporation	UT	543,252	4,778	\$10B-\$50B	105,298	3,528	437,954	1,250
	Wells Fargo & Company	CA	408,512	11,196	>\$50B	229,145	10,680	179,367	516
	U.S. Bancorp	MN	96,013	1,388	>\$50B	17,473	1,183	78,540	205
	BOU Bancorp Inc.	UT	95,546	630	<\$1B	13,996	390	81,550	240
	People S Utah Bancorp	UT	90,894	874	<\$1B	15,061	604	75,833	270

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			LSBL\$ (1,000) (1)	LSBL# (2)	Bk. Size (3)	SSBL\$ (1,000) (4)	SSBL# (5)	LSBL (2) \$ (1,000) (6)	LSBL(2) # (7)
	Keycorp	OH	62,227	431	>\$50B	9,855	300	52,372	131
	Barnes Bancorporation	UT	59,159	364	<\$1B	8,017	206	51,142	158
	Bank One Corporation	IL	53,748	2,522	>\$50B	14,508	2,413	39,240	109
Virginia	BB&T Corporation	NC	1,147,818	8,350	>\$50B	209,220	5,732	938,598	2,618
	Wachovia Corporation	NC	989,523	6,349	>\$50B	180,040	4,288	809,483	2,061
	Suntrust Banks Inc.	GA	869,701	7,652	>\$50B	151,695	5,643	718,006	2,009
	Bank Of America Corporation	NC	316,942	4,645	>\$50B	70,857	4,021	246,085	624
	First Citizens Bancshares I	NC	178,791	1,620	\$10B-\$50B	37,779	1,188	141,012	432
	Union Bankshares Corporation	VA	168,158	1,275	\$1B-\$10B	32,640	861	135,518	414
	MBNA Corporation	DE	155,486	23,498	>\$50B	148,752	23,467	6,734	31
	Virginia Financial Group In	VA	129,872	891	\$1B-\$10B	18,238	581	111,634	310
	Mercantile Bankshares Corpor	MD	129,746	1,067	\$10B-\$50B	21,864	725	107,882	342
	Citigroup Inc.	NY	102,030	20,415	>\$50B	100,437	20,409	1,593	6
	Wells Fargo & Company	CA	100,020	3,136	>\$50B	94,494	3,094	5,526	42
	Resource Bankshares Corporat	VA	83,505	451	<\$1B	12,316	248	71,189	203
	Townebank	VA	82,748	912	\$1B-\$10B	21,159	705	61,589	207
	Old Point Financial Corporat	VA	77,993	588	<\$1B	15,521	396	62,472	192
	Southtrust Corporation	AL	77,087	553	>\$50B	15,103	359	61,984	194
	United Bankshares Inc.	WV	75,820	343	\$1B-\$10B	8,401	177	67,419	166
	Virginia Commerce Bancorp I	VA	73,119	386	\$1B-\$10B	10,733	205	62,386	181
	FNB Corporation	VA	67,130	895	\$1B-\$10B	20,153	734	46,977	161
	Burke & Herbert B&Tc	VA	65,653	472	\$1B-\$10B	11,258	300	54,395	172
	Advanta Bk Corp	UT	64,151	7,126	\$1B-\$10B	64,151	7,126	0	0
	American National Bankshares	VA	60,557	654	<\$1B	16,440	516	44,117	138
	C&F Financial Corporation	VA	58,292	482	<\$1B	13,457	333	44,835	149
	American Express Centurion B	UT	56,851	13,563	\$10B-\$50B	56,131	13,559	720	4
	J.P. Morgan Chase & Co.	NY	56,742	2,333	>\$50B	51,921	2,317	4,821	16
Vermont	Banknorth Group Inc.	ME	181,734	1,468	\$10B-\$50B	36,601	1,044	145,133	424
	Chittenden Corporation	VT	170,180	1,398	\$1B-\$10B	38,963	974	131,217	424
	Merchants Bk	VT	50,201	510	\$1B-\$10B	10,391	380	39,810	130
Washington	U.S. Bancorp	MN	860,551	7,813	>\$50B	108,725	5,948	751,826	1,865
	Wells Fargo & Company	CA	650,639	15,207	>\$50B	354,083	14,340	296,556	867
	Bank Of America Corporation	NC	530,374	9,841	>\$50B	140,635	8,891	389,739	950
	W.T.B. Financial Corporation	WA	385,974	2,434	\$1B-\$10B	60,308	1,486	325,666	948
	Frontier Financial Corporati	WA	343,243	2,162	\$1B-\$10B	52,474	1,292	290,769	870
	Keycorp	OH	273,534	1,991	>\$50B	49,190	1,385	224,344	606
	Banner Corporation	WA	241,610	1,447	\$1B-\$10B	39,722	877	201,888	570
	Columbia Banking System Inc	WA	203,751	1,282	\$1B-\$10B	31,275	792	172,476	490
	Americanwest Bancorporation	WA	128,004	998	\$1B-\$10B	24,339	613	103,665	385
	MBNA Corporation	DE	110,747	11,388	>\$50B	110,498	11,387	249	1
	Zions Bancorporation	UT	106,917	498	\$10B-\$50B	10,003	240	96,914	258
	Washington Banking Company	WA	105,276	1,069	<\$1B	26,334	809	78,942	260

Table 4A. Top Small Business Lenders by State Using CRA Data, 2003

State	Bank Name	HQ State	Small Business Lending (<\$1M)			Micro-Business Lending (<\$100k)		Small Business Lending (\$100k-\$1M)	
			LSBL\$ (1,000) (1)	LSBL# (2)	Bk. Size (3)	SSBL\$ (1,000) (4)	SSBL# (5)	LSBL (2) \$ (1,000) (6)	LSBL(2) # (7)
	City Bk	WA	91,552	538	<\$1B	12,296	298	79,256	240
	Olympic Bancorp Inc.	WA	89,350	576	<\$1B	13,383	324	75,967	252
	Citigroup Inc.	NY	88,969	16,889	>\$50B	88,537	16,886	432	3
	Venture Financial Group Inc	WA	75,258	559	<\$1B	13,958	379	61,300	180
	Cascade Financial Corporatio	WA	74,397	343	\$1B-\$10B	7,363	162	67,034	181
	Skagit St Bk	WA	57,974	531	<\$1B	10,369	380	47,605	151
	Advanta Bk Corp	UT	57,875	6,555	\$1B-\$10B	57,875	6,555	0	0
	American Express Centurion B	UT	57,873	21,857	\$10B-\$50B	57,665	21,856	208	1
	Cashmere Valley Bk	WA	51,515	480	<\$1B	10,996	358	40,519	122
West Virginia									
	BB&T Corporation	NC	348,945	2,553	>\$50B	59,317	1,821	289,628	732
	United Bankshares Inc.	WV	187,797	1,985	\$1B-\$10B	49,548	1,530	138,249	455
	Wesbanco Inc.	WV	117,080	1,461	\$1B-\$10B	35,138	1,200	81,942	261
	Huntington Bancshares Incorp	OH	85,807	950	\$10B-\$50B	28,121	782	57,686	168
	Bank One Corporation	IL	76,317	1,959	>\$50B	14,577	1,781	61,740	178
	City Holding Company	WV	63,469	396	\$1B-\$10B	11,430	252	52,039	144
Wisconsin									
	Marshall & Ilsley Corporatio	WI	2,077,505	12,125	\$10B-\$50B	291,366	7,046	1,786,139	5,079
	Associated Banc-Corp	WI	814,947	5,743	\$10B-\$50B	133,899	3,802	681,048	1,941
	U.S. Bancorp	MN	603,411	8,523	>\$50B	117,985	7,205	485,426	1,318
	Johnson Financial Group Inc	WI	370,027	1,730	\$1B-\$10B	39,327	840	330,700	890
	Bank One Corporation	IL	275,899	7,415	>\$50B	46,952	6,862	228,947	553
	Wells Fargo & Company	CA	254,153	5,613	>\$50B	129,121	5,199	125,032	414
	Baylake Corp.	WI	193,238	1,332	\$1B-\$10B	31,872	828	161,366	504
	Citizens Banking Corporation	MI	164,229	1,330	\$1B-\$10B	35,522	861	128,707	469
	First Banking Center Inc.	WI	140,244	1,075	<\$1B	25,611	658	114,633	417
	River Valley Bancorporation	WI	137,279	1,214	<\$1B	30,035	843	107,244	371
	First Business Financial Ser	WI	132,601	733	<\$1B	18,374	417	114,227	316
	First Manitowoc Bancorp Inc	WI	130,912	1,142	<\$1B	28,172	837	102,740	305
	NEB Corporation	WI	122,283	1,210	<\$1B	30,408	897	91,875	313
	State Financial Services Cor	WI	120,337	779	\$1B-\$10B	19,032	495	101,305	284
	Bankmanagers Corp.	WI	102,067	459	<\$1B	10,002	202	92,065	257
	Heartland Financial Usa Inc	IA	95,161	540	\$1B-\$10B	13,728	295	81,433	245
	Tri City Bankshares Corporat	WI	94,195	755	<\$1B	17,238	489	76,957	266
	Waukesha St Bk	WI	93,941	701	<\$1B	19,441	486	74,500	215
	Amcore Financial Inc.	IL	90,021	676	\$1B-\$10B	19,283	457	70,738	219
	Waupaca Bancorporation Inc.	WI	83,327	1,799	<\$1B	32,191	1,598	51,136	201
	S.B.C.P. Bancorp Inc.	WI	82,760	859	<\$1B	20,266	656	62,494	203
	MBNA Corporation	DE	78,298	11,643	>\$50B	78,188	11,642	110	1
	Oconomowoc Bancshares Inc.	WI	69,171	434	<\$1B	9,374	239	59,797	195
	Citigroup Inc.	NY	67,421	13,159	>\$50B	66,480	13,156	941	3
	Citizens Bank Holding Inc.	WI	62,408	592	<\$1B	13,016	419	49,392	173
	Advanta Bk Corp	UT	60,780	6,488	\$1B-\$10B	60,780	6,488	0	0
	Community Banc-Corp Of Shebo	WI	60,592	459	<\$1B	11,413	292	49,179	167
	Sword Financial Corporation	WI	59,400	511	<\$1B	13,102	354	46,298	157

Table 4A. Top Small Business Lenders by State Using CRA Data, 2003

State	Bank Name	HQ State	Small Business Lending (<\$1M)			Micro-Business Lending (<\$100k)		Small Business Lending (\$100k-\$1M)	
			LSBL\$ (1,000) (1)	LSBL# (2)	Bk. Size (3)	SSBL\$ (1,000) (4)	SSBL# (5)	LSBL (2) \$ (1,000) (6)	LSBL(2) # (7)
Wyoming	J.P. Morgan Chase & Co.	NY	53,557	2,390	>\$50B	51,157	2,387	2,400	3
	First Interstate Bancsystem	MT	123,968	1,791	\$1B-\$10B	43,015	1,488	80,953	303
	Community First Bankshares	ND	68,746	999	\$1B-\$10B	22,942	814	45,804	185
	United Bancorporation Of Wyo	WY	66,670	453	<\$1B	11,391	299	55,279	154
	Wells Fargo & Company	CA	64,829	1,444	>\$50B	33,151	1,343	31,678	101

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 website at: <http://www.sba.gov>.

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

4B. Top Micro-Business Lenders by State Using CRA Data, 2003

State	Bank Name	HQ State	Micro-Business Lending (<\$100k)		Bk. 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)
Alabama									
	Amsouth Bancorporation	AL	331,765	9,169	\$10B-\$50B	1,002,170	11,259	670,405	2,090
	Regions Financial Corporatio	AL	243,674	7,594	\$10B-\$50B	1,108,707	10,253	865,033	2,659
	Synovus Financial Corp.	GA	126,982	3,419	\$10B-\$50B	611,572	4,969	484,590	1,550
	Southtrust Corporation	AL	125,113	2,958	>\$50B	833,431	5,076	708,318	2,118
	MBNA Corporation	DE	110,307	18,104	>\$50B	113,447	18,114	3,140	10
	Compass Bancshares Inc.	AL	91,387	2,329	\$10B-\$50B	477,441	3,457	386,054	1,128
	Colonial Bancgroup Inc. Th	AL	84,199	2,514	\$10B-\$50B	341,901	3,371	257,702	857
	Citigroup Inc.	NY	49,429	10,509	>\$50B	49,749	10,511	320	2
	Alabama National Bancorporat	AL	43,469	1,352	\$1B-\$10B	180,665	1,767	137,196	415
	Aliant Financial Corporation	AL	38,491	791	<\$1B	188,573	1,423	150,082	632
	Wells Fargo & Company	CA	37,695	1,330	>\$50B	38,665	1,339	970	9
	Advanta Bk Corp	UT	29,712	3,276	\$1B-\$10B	29,712	3,276	0	0
	GE Cap Fncl	UT	29,521	8,413	\$1B-\$10B	29,521	8,413	0	0
	Banc Corporation The	AL	24,235	761	\$1B-\$10B	85,475	988	61,240	227
	American Express Centurion B	UT	23,976	3,958	\$10B-\$50B	23,976	3,958	0	0
	Whitney Holding Corporation	LA	19,736	509	\$1B-\$10B	126,074	828	106,338	319
	Community Bancshares Inc.	AL	17,771	740	<\$1B	35,428	819	17,657	79
	United Security Bancshares	AL	16,736	719	<\$1B	37,817	808	21,081	89
	West Alabama Capital Corp.	AL	14,226	627	<\$1B	41,602	741	27,376	114
	Auburn National Bancorporati	AL	13,752	423	<\$1B	65,664	592	51,912	169
	Pitney Bowes Bk	UT	13,485	2,153	<\$1B	13,485	2,153	0	0
	Bancorpsouth Inc.	MS	13,327	452	\$10B-\$50B	52,145	579	38,818	127
	Bancindependent Incorporated	AL	11,651	424	<\$1B	39,422	522	27,771	98
	Suntrust Banks Inc.	GA	10,863	383	>\$50B	54,650	527	43,787	144
Alaska									
	Wells Fargo & Company	CA	88,587	3,221	>\$50B	224,852	3,626	136,265	405
	First Nb Alaska	AK	85,328	2,341	\$1B-\$10B	382,148	3,362	296,820	1,021
	Northrim Bancorp Inc.	AK	23,679	493	<\$1B	107,888	757	84,209	264
	Bank Of America Corporation	NC	16,444	1,627	>\$50B	19,905	1,635	3,461	8
	MBNA Corporation	DE	12,269	1,179	>\$50B	12,269	1,179	0	0
Arizona									
	Wells Fargo & Company	CA	568,476	24,990	>\$50B	884,667	26,043	316,191	1,053
	MBNA Corporation	DE	116,643	10,498	>\$50B	117,671	10,503	1,028	5
	Bank One Corporation	IL	94,769	11,200	>\$50B	232,324	11,597	137,555	397
	Citigroup Inc.	NY	84,517	16,640	>\$50B	85,925	16,648	1,408	8
	Bank Of America Corporation	NC	73,214	5,113	>\$50B	194,576	5,433	121,362	320
	American Express Centurion B	UT	51,813	15,186	\$10B-\$50B	51,963	15,187	150	1
	Advanta Bk Corp	UT	47,244	5,537	\$1B-\$10B	47,244	5,537	0	0
	Zions Bancorporation	UT	46,159	1,246	\$10B-\$50B	417,163	2,230	371,004	984
	J.P. Morgan Chase & Co.	NY	39,039	1,426	>\$50B	42,823	1,444	3,784	18
	Compass Bancshares Inc.	AL	37,888	974	\$10B-\$50B	196,808	1,385	158,920	411
	Marshall & Ilsley Corporatio	WI	33,227	783	\$10B-\$50B	285,466	1,431	252,239	648
	Capitol Bancorp Ltd.	MI	32,409	653	\$1B-\$10B	255,035	1,335	222,626	682
	GE Cap Fncl	UT	30,522	8,049	\$1B-\$10B	30,522	8,049	0	0
	Pitney Bowes Bk	UT	17,144	2,883	<\$1B	17,144	2,883	0	0
	Atlantic Bk Of Ny	NY	16,233	2,569	\$1B-\$10B	20,241	2,590	4,008	21

4B. Top Micro-Business Lenders by State Using CRA Data, 2003

State	Bank Name	HQ State	Micro-Business Lending (<\$100k)		Bk. 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)
Arkansas	Northern Trust Corporation	IL	11,382	191	\$10B-\$50B	81,508	380	70,126	189
	Regions Financial Corporation	AL	148,443	5,140	\$10B-\$50B	557,483	6,500	409,040	1,360
	Arvest Bank Group Inc.	AR	107,711	3,330	\$1B-\$10B	498,491	4,546	390,780	1,216
	Simmons First National Corpo	AR	67,204	2,402	\$1B-\$10B	223,813	2,949	156,609	547
	MBNA Corporation	DE	45,334	7,996	>\$50B	45,534	7,997	200	1
	Bank Of The Ozarks Inc	AR	43,575	1,710	\$1B-\$10B	134,654	2,043	91,079	333
	First Security Bancorp	AR	40,288	1,674	\$1B-\$10B	88,473	1,854	48,185	180
	Citigroup Inc.	NY	35,906	7,367	>\$50B	35,906	7,367	0	0
	Bancorpsouth Inc.	MS	33,996	1,316	\$10B-\$50B	114,059	1,571	80,063	255
	Wells Fargo & Company	CA	28,982	1,083	>\$50B	30,838	1,095	1,856	12
	Summit Bancorp Inc.	AR	25,809	837	<\$1B	94,341	1,068	68,532	231
	U.S. Bancorp	MN	25,127	969	>\$50B	102,305	1,207	77,178	238
	Advanta Bk Corp	UT	24,221	2,634	\$1B-\$10B	24,221	2,634	0	0
	First Bank Corp	AR	21,863	799	\$1B-\$10B	95,386	1,071	73,523	272
	Union Planters Corporation	TN	17,072	566	\$10B-\$50B	74,600	749	57,528	183
	First Paragould Bankshares	AR	16,924	806	<\$1B	43,965	904	27,041	98
	J.P. Morgan Chase & Co.	NY	15,817	786	>\$50B	15,817	786	0	0
	GE Cap Fncl	UT	13,370	3,879	\$1B-\$10B	13,370	3,879	0	0
Home Bancshares Inc.	AR	13,259	469	\$1B-\$10B	53,949	607	40,690	138	
Pulaski Investment Corporati	AR	12,253	333	<\$1B	50,560	452	38,307	119	
American Express Centurion B	UT	11,816	2,078	\$10B-\$50B	11,816	2,078	0	0	
Rogers Bancshares Inc.	AR	11,266	331	\$1B-\$10B	34,721	399	23,455	68	
Citizens Bancshares Of Bates	AR	10,708	365	<\$1B	17,956	399	7,248	34	
Arkansas National Bancshares	AR	10,466	338	<\$1B	49,550	454	39,084	116	
California	Wells Fargo & Company	CA	5,020,378	211,677	>\$50B	7,257,419	219,084	2,237,041	7,407
	MBNA Corporation	DE	868,093	88,860	>\$50B	870,573	88,873	2,480	13
	Citigroup Inc.	NY	775,549	151,783	>\$50B	781,828	151,809	6,279	26
	Union Bk Of CA Na	CA	743,741	24,318	\$10B-\$50B	1,791,634	27,115	1,047,893	2,797
	Bank Of America Corporation	NC	593,011	36,013	>\$50B	1,633,509	38,490	1,040,498	2,477
	American Express Centurion B	UT	447,651	123,968	\$10B-\$50B	450,578	123,986	2,927	18
	Advanta Bk Corp	UT	384,394	44,618	\$1B-\$10B	384,394	44,618	0	0
	J.P. Morgan Chase & Co.	NY	214,647	9,989	>\$50B	236,901	10,090	22,254	101
	Bank Of The West	CA	203,010	5,389	\$10B-\$50B	862,207	6,947	659,197	1,558
	GE Cap Fncl	UT	151,629	41,230	\$1B-\$10B	154,519	41,240	2,890	10
	Pitney Bowes Bk	UT	149,260	22,531	<\$1B	149,260	22,531	0	0
	U.S. Bancorp	MN	138,438	9,394	>\$50B	876,787	11,205	738,349	1,811
	Zions Bancorporation	UT	119,250	2,145	\$10B-\$50B	804,872	3,862	685,622	1,717
	Bank One Corporation	IL	110,328	32,191	>\$50B	121,180	32,218	10,852	27
	Fleetboston Financial Corporation	MA	80,590	11,181	\$1B-\$10B	86,954	11,190	6,364	9
	City National Corporation	CA	79,385	1,546	\$10B-\$50B	884,037	3,462	804,652	1,916
	Westamerica Bancorporation	CA	64,831	1,160	\$1B-\$10B	386,943	2,135	322,112	975
	Mellon Financial Corporation	PA	52,856	2,379	\$10B-\$50B	378,623	3,233	325,767	854
	Pacific Capital Bancorp	CA	40,396	1,207	\$1B-\$10B	228,356	1,702	187,960	495
	Greater Bay Bancorp	CA	38,683	625	\$1B-\$10B	575,875	1,861	537,192	1,236
Comerica Incorporated	MI	38,234	658	>\$50B	908,995	2,542	870,761	1,884	

4B. Top Micro-Business Lenders by State Using CRA Data, 2003

State	Bank Name	HQ State	Micro-Business Lending (<\$100k)		Bk. 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)
	CVB Financial Corp.	CA	38,014	740	\$1B-\$10B	265,686	1,368	227,672	628
	Eggemeyer Advisory Corp.	CA	35,630	612	\$1B-\$10B	274,889	1,248	239,259	636
	Trico Bancshares	CA	33,211	788	\$1B-\$10B	93,410	986	60,199	198
	Hanmi Financial Corporation	CA	33,047	652	\$1B-\$10B	236,292	1,206	203,245	554
	Lauritzen Corporation	NE	32,402	4,633	\$10B-\$50B	38,373	4,654	5,971	21
	Pacific Union Bank	CA	28,961	501	\$1B-\$10B	198,478	1,017	169,517	516
	Mid-State Bancshares	CA	27,261	539	\$1B-\$10B	173,644	937	146,383	398
	Center Financial Corporation	CA	25,444	506	\$1B-\$10B	163,504	861	138,060	355
	Sierra Bancorp	CA	23,459	593	<\$1B	152,821	1,122	129,362	529
	Farmers & Mrch Bk	CA	22,739	507	\$1B-\$10B	203,374	971	180,635	464
	Community Bk	CA	22,137	409	\$1B-\$10B	229,838	916	207,701	507
	First Banks Inc.	MO	21,332	380	\$1B-\$10B	225,544	892	204,212	512
	Exchange Bk	CA	20,855	527	\$1B-\$10B	78,704	711	57,849	184
	Mechanics Bk	CA	20,704	493	\$1B-\$10B	123,937	728	103,233	235
	Central Coast Bancorp	CA	18,320	361	\$1B-\$10B	158,160	712	139,840	351
	Bank Of Marin	CA	16,615	370	<\$1B	85,108	556	68,493	186
	Nara Bancorp Inc.	CA	15,765	246	\$1B-\$10B	160,540	662	144,775	416
	First Northern Community Ban	CA	15,018	314	<\$1B	103,294	565	88,276	251
	California Community Financial	CA	14,752	287	\$1B-\$10B	166,630	673	151,878	386
	San Joaquin Bk	CA	13,222	312	<\$1B	68,135	484	54,913	172
	Heritage Commerce Corp	CA	12,981	196	\$1B-\$10B	165,987	565	153,006	369
	Wilshire St Bk	CA	12,916	225	\$1B-\$10B	172,749	623	159,833	398
	Valley Indep Bk	CA	12,820	300	\$1B-\$10B	110,713	567	97,893	267
	Savings Bk Of Mendocino Cty	CA	11,494	360	<\$1B	46,538	466	35,044	106
	BWC Financial Corp.	CA	11,473	187	<\$1B	68,999	341	57,526	154
	USDB Bancorp	CA	11,415	180	\$1B-\$10B	77,388	377	65,973	197
	Fremont Bancorporation	CA	11,224	173	\$1B-\$10B	138,418	491	127,194	318
	Capital Corp Of The West	CA	10,755	192	\$1B-\$10B	91,149	434	80,394	242
	Cathay General Bancorp	CA	10,732	170	\$1B-\$10B	180,280	518	169,548	348
	Redding Bancorp	CA	10,565	194	<\$1B	67,336	354	56,771	160
Colorado	Wells Fargo & Company	CA	515,566	22,538	>\$50B	890,293	23,761	374,727	1,223
	MBNA Corporation	DE	135,532	14,576	>\$50B	136,242	14,580	710	4
	Citigroup Inc.	NY	86,144	17,689	>\$50B	87,730	17,694	1,586	5
	U.S. Bancorp	MN	75,575	5,982	>\$50B	305,251	6,622	229,676	640
	Advanta Bk Corp	UT	69,736	7,880	\$1B-\$10B	69,736	7,880	0	0
	Bank One Corporation	IL	60,396	10,748	>\$50B	153,575	10,990	93,179	242
	Zions Bancorporation	UT	59,704	1,535	\$10B-\$50B	333,610	2,369	273,906	834
	J.P. Morgan Chase & Co.	NY	51,682	2,327	>\$50B	54,001	2,336	2,319	9
	American Express Centurion B	UT	39,736	9,251	\$10B-\$50B	40,003	9,253	267	2
	GE Cap Fncl	UT	37,086	9,715	\$1B-\$10B	37,086	9,715	0	0
	Community First Bankshares	ND	36,978	1,033	\$1B-\$10B	198,571	1,522	161,593	489
	Lauritzen Corporation	NE	35,080	1,492	\$10B-\$50B	189,515	1,929	154,435	437
	Firstbank Holding Company	CO	34,411	1,789	\$1B-\$10B	196,461	2,248	162,050	459
	Guaranty Corporation	CO	33,689	741	\$1B-\$10B	225,124	1,278	191,435	537
	Cobiz Inc.	CO	33,478	704	\$1B-\$10B	258,835	1,346	225,357	642
	Keycorp	OH	29,272	883	>\$50B	139,319	1,193	110,047	310

4B. Top Micro-Business Lenders by State Using CRA Data, 2003

State	Bank Name	HQ State	Micro-Business Lending (<\$100k)		Bk. 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)
	Pinnacle Bancorp Inc.	NE	25,679	864	\$1B-\$10B	125,070	1,166	99,391	302
	Alpine Banks Of Colorado	CO	24,407	982	\$1B-\$10B	90,622	1,200	66,215	218
	Centennial Bank Holdings In	CO	20,943	604	<\$1B	72,192	805	51,249	201
	Citywide Banks Of Colorado	CO	20,128	485	<\$1B	133,321	800	113,193	315
	Pitney Bowes Bk	UT	19,397	2,898	<\$1B	19,397	2,898	0	0
	Sturm Financial Group Inc.	CO	17,112	364	\$1B-\$10B	96,910	590	79,798	226
	Compass Bancshares Inc.	AL	15,665	386	\$10B-\$50B	86,700	574	71,035	188
	Fleetboston Financial Corporation	MA	14,129	2,061	\$1B-\$10B	14,129	2,061	0	0
	Front Range Capital Corporation	CO	13,996	390	<\$1B	91,085	613	77,089	223
Connecticut									
	J.P. Morgan Chase & Co.	NY	160,439	5,729	>\$50B	222,612	5,971	62,173	242
	Fleetboston Financial Corporation	MA	152,865	9,510	\$1B-\$10B	274,744	9,836	121,879	326
	Citigroup Inc.	NY	77,731	14,138	>\$50B	81,056	14,146	3,325	8
	Wachovia Corporation	NC	73,876	1,699	>\$50B	285,619	2,277	211,743	578
	Wells Fargo & Company	CA	62,026	1,970	>\$50B	64,855	1,996	2,829	26
	MBNA Corporation	DE	61,210	9,770	>\$50B	61,657	9,772	447	2
	Advanta Bk Corp	UT	42,405	4,633	\$1B-\$10B	42,405	4,633	0	0
	American Express Centurion B	UT	40,336	7,926	\$10B-\$50B	40,561	7,927	225	1
	Pitney Bowes Bk	UT	19,991	2,317	<\$1B	19,991	2,317	0	0
	GE Cap Fncl	UT	16,710	4,636	\$1B-\$10B	16,710	4,636	0	0
	Banknorth Group Inc.	ME	15,440	384	\$10B-\$50B	120,403	659	104,963	275
	Bank One Corporation	IL	13,121	4,516	>\$50B	13,289	4,517	168	1
	Hudson United Bancorp	NJ	12,452	212	\$1B-\$10B	94,792	471	82,340	259
Delaware									
	PNC Financial Services Group	PA	29,467	872	>\$50B	97,028	1,063	67,561	191
	Wilmington Trust Corporation	DE	29,438	584	\$1B-\$10B	209,068	1,126	179,630	542
	MBNA Corporation	DE	26,632	4,090	>\$50B	27,231	4,093	599	3
	Wachovia Corporation	NC	21,738	490	>\$50B	98,242	697	76,504	207
	J.P. Morgan Chase & Co.	NY	18,629	702	>\$50B	21,029	709	2,400	7
	Citigroup Inc.	NY	12,214	2,599	>\$50B	12,214	2,599	0	0
	Wells Fargo & Company	CA	11,084	363	>\$50B	11,189	364	105	1
	Citizens Bk Of MA	MA	10,074	274	\$10B-\$50B	44,657	392	34,583	118
District of Columbia									
	Wachovia Corporation	NC	19,135	439	>\$50B	77,020	581	57,885	142
	Citigroup Inc.	NY	16,173	3,094	>\$50B	16,366	3,095	193	1
	MBNA Corporation	DE	13,434	1,689	>\$50B	13,884	1,691	450	2
	Wells Fargo & Company	CA	12,401	368	>\$50B	13,429	373	1,028	5
	BB&T Corporation	NC	12,207	232	>\$50B	100,811	456	88,604	224
	Bank Of America Corporation	NC	10,722	519	>\$50B	49,896	616	39,174	97
Florida									
	Wachovia Corporation	NC	531,665	12,669	>\$50B	2,004,243	16,526	1,472,578	3,857
	Suntrust Banks Inc.	GA	435,590	16,281	>\$50B	1,729,171	20,030	1,293,581	3,749
	Amsouth Bancorporation	AL	435,376	12,274	\$10B-\$50B	1,356,890	14,954	921,514	2,680
	MBNA Corporation	DE	389,389	57,298	>\$50B	400,751	57,351	11,362	53
	Citigroup Inc.	NY	359,143	81,859	>\$50B	360,392	81,864	1,249	5
	Bank Of America Corporation	NC	337,528	22,746	>\$50B	1,021,023	24,636	683,495	1,890
	Wells Fargo & Company	CA	327,208	11,076	>\$50B	351,724	11,227	24,516	151

4B. Top Micro-Business Lenders by State Using CRA Data, 2003

State	Bank Name	HQ State	Micro-Business Lending (<\$100k)		Bk. 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)
	American Express Centurion B	UT	212,421	37,116	\$10B-\$50B	215,199	37,131	2,778	15
	Advanta Bk Corp	UT	206,371	23,566	\$1B-\$10B	206,371	23,566	0	0
	GE Cap Fncl	UT	141,477	39,982	\$1B-\$10B	143,685	39,988	2,208	6
	J.P. Morgan Chase & Co.	NY	132,201	6,859	>\$50B	146,921	6,929	14,720	70
	Southtrust Corporation	AL	103,638	2,458	>\$50B	735,273	4,305	631,635	1,847
	Pitney Bowes Bk	UT	71,081	11,884	<\$1B	71,081	11,884	0	0
	Synovus Financial Corp.	GA	66,078	1,641	\$10B-\$50B	373,712	2,579	307,634	938
	Fleetboston Financial Corporation	MA	59,719	7,641	\$1B-\$10B	69,503	7,666	9,784	25
	Bank One Corporation	IL	53,897	17,805	>\$50B	75,291	17,854	21,394	49
	F.N.B. Corporation	FL	51,664	1,429	\$1B-\$10B	309,506	2,195	257,842	766
	Colonial Bancgroup Inc. Th	AL	50,832	1,057	\$10B-\$50B	325,833	1,836	275,001	779
	Mellon Financial Corporation	PA	44,679	1,437	\$10B-\$50B	214,543	1,930	169,864	493
	Tampa Banking Company The	FL	43,064	1,007	<\$1B	199,749	1,490	156,685	483
	Capital City Bank Group Inc	FL	42,293	1,467	\$1B-\$10B	112,667	1,707	70,374	240
	Compass Bancshares Inc.	AL	37,311	980	\$10B-\$50B	177,524	1,378	140,213	398
	Regions Financial Corporation	AL	33,058	797	\$10B-\$50B	191,655	1,287	158,597	490
	Totalbank	FL	29,338	2,705	<\$1B	61,653	2,824	32,315	119
	Union Planters Corporation	TN	28,047	528	\$10B-\$50B	198,227	1,022	170,180	494
	U.S. Bancorp	MN	22,887	2,322	>\$50B	50,338	2,393	27,451	71
	Riverside Banking Company	FL	22,531	730	\$1B-\$10B	81,134	936	58,603	206
	Citrus & Chemical Bancorporation	FL	21,489	543	<\$1B	71,015	728	49,526	185
	CNB Florida Bancshares Inc.	FL	20,370	477	<\$1B	112,651	759	92,281	282
	Transatlantic Bk	FL	18,612	385	<\$1B	83,055	559	64,443	174
	Gold Banc Corporation Inc.	KS	17,734	365	\$1B-\$10B	127,859	708	110,125	343
	Ocean Bankshares Inc.	FL	17,139	442	\$1B-\$10B	65,316	574	48,177	132
	Alabama National Bancorporation	AL	16,318	396	\$1B-\$10B	89,393	607	73,075	211
	Florida Community Banks Inc	FL	12,902	385	<\$1B	56,280	524	43,378	139
	HSBC Bk USA	NY	12,613	314	>\$50B	41,256	399	28,643	85
	Florida Banks Inc.	FL	12,584	251	\$1B-\$10B	117,600	528	105,016	277
	South Financial Group The	SC	12,350	380	\$10B-\$50B	61,450	519	49,100	139
	Commercebank Na	FL	11,716	219	\$1B-\$10B	87,106	431	75,390	212
	Huntington Bancshares Incorp	OH	10,625	386	\$10B-\$50B	18,373	409	7,748	23
	Tib Financial Corp.	FL	10,582	222	<\$1B	66,904	375	56,322	153
	Seacoast Banking Corporation	FL	10,395	307	\$1B-\$10B	55,025	433	44,630	126
Georgia	Synovus Financial Corp.	GA	287,193	8,748	\$10B-\$50B	1,408,002	12,154	1,120,809	3,406
	Suntrust Banks Inc.	GA	208,657	7,102	>\$50B	1,334,559	10,291	1,125,902	3,189
	MBNA Corporation	DE	198,298	30,375	>\$50B	203,651	30,402	5,353	27
	Wachovia Corporation	NC	174,726	4,249	>\$50B	929,944	6,176	755,218	1,927
	Regions Financial Corporation	AL	168,819	5,020	\$10B-\$50B	804,516	7,031	635,697	2,011
	BB&T Corporation	NC	160,546	4,553	>\$50B	988,923	6,762	828,377	2,209
	Citigroup Inc.	NY	118,682	26,477	>\$50B	120,926	26,486	2,244	9
	Wells Fargo & Company	CA	104,093	3,557	>\$50B	109,104	3,595	5,011	38
	American Express Centurion B	UT	102,602	15,177	\$10B-\$50B	103,099	15,181	497	4
	Bank Of America Corporation	NC	97,864	6,103	>\$50B	366,062	6,855	268,198	752
	United Community Banks Inc.	GA	75,165	2,807	\$1B-\$10B	278,579	3,545	203,414	738
	Advanta Bk Corp	UT	71,663	8,132	\$1B-\$10B	71,663	8,132	0	0

4B. Top Micro-Business Lenders by State Using CRA Data, 2003

State	Bank Name	HQ State	Micro-Business Lending (<\$100k)		Bk. 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)
	J.P. Morgan Chase & Co.	NY	69,287	2,900	>\$50B	73,052	2,920	3,765	20
	GE Cap Fncl	UT	63,386	17,760	\$1B-\$10B	64,021	17,763	635	3
	ABC Bancorp	GA	44,415	1,523	\$1B-\$10B	149,696	1,894	105,281	371
	Main Street Banks Inc.	GA	43,837	1,404	\$1B-\$10B	265,119	2,060	221,282	656
	Community Bankshares Inc.	GA	42,267	1,320	<\$1B	131,258	1,715	88,991	395
	Southtrust Corporation	AL	41,111	1,010	>\$50B	306,475	1,749	265,364	739
	Pitney Bowes Bk	UT	34,084	5,253	<\$1B	34,084	5,253	0	0
	Queensborough Company The	GA	29,906	1,090	<\$1B	68,618	1,242	38,712	152
	DBT Holding Company	GA	24,683	835	<\$1B	85,397	1,047	60,714	212
	United Bank Corporation	GA	23,546	894	<\$1B	66,940	1,062	43,394	168
	Amsouth Bancorporation	AL	21,289	648	\$10B-\$50B	74,734	814	53,445	166
	The Brand Banking Company	GA	21,019	816	<\$1B	107,773	1,092	86,754	276
	Bank One Corporation	IL	19,009	6,603	>\$50B	20,968	6,611	1,959	8
	Georgia Bank Financial Corporation	GA	18,942	614	<\$1B	81,566	825	62,624	211
	Mid State Banks Inc.	GA	18,073	801	<\$1B	56,916	947	38,843	146
	Farmers & Mrch Bk	GA	17,047	616	<\$1B	52,783	741	35,736	125
	Fleetboston Financial Corpotion	MA	15,770	2,238	\$1B-\$10B	18,191	2,243	2,421	5
	U.S. Bancorp	MN	15,475	1,113	>\$50B	23,832	1,142	8,357	29
	Crescent Banking Company	GA	14,129	487	<\$1B	51,539	602	37,410	115
	Pinnacle Financial Corporation	GA	13,944	618	<\$1B	45,857	731	31,913	113
	Southeastern Banking Corporation	GA	13,899	471	<\$1B	36,410	546	22,511	75
	WGNB Corp.	GA	13,230	600	<\$1B	63,265	747	50,035	147
	Fidelity Southern Corporatio	GA	13,169	367	\$1B-\$10B	69,356	508	56,187	141
	Flag Financial Corporation	GA	12,879	327	<\$1B	52,853	476	39,974	149
	Security Bank Corporation	GA	11,470	291	<\$1B	61,975	430	50,505	139
	ABS Investors Llc	GA	11,399	249	<\$1B	62,329	394	50,930	145
	Colonial Bancgroup Inc. Th	AL	10,516	256	\$10B-\$50B	67,258	434	56,742	178
	PAB Bankshares Inc.	GA	10,153	387	<\$1B	34,029	460	23,876	73
	Capital City Bank Group Inc	FL	10,028	397	\$1B-\$10B	34,138	477	24,110	80
Hawaii	Bank Of The West	CA	100,893	4,287	\$10B-\$50B	314,018	4,877	213,125	590
	Bank Of Hawaii Corporation	HI	37,453	949	\$1B-\$10B	160,924	1,278	123,471	329
	CB Bancshares Inc.	HI	34,392	702	\$1B-\$10B	126,108	966	91,716	264
	MBNA Corporation	DE	29,488	2,969	>\$50B	29,488	2,969	0	0
	Wells Fargo & Company	CA	28,636	934	>\$50B	30,288	948	1,652	14
	American Express Centurion B	UT	21,990	8,072	\$10B-\$50B	21,990	8,072	0	0
	Hawaii National Bancshares	HI	20,276	509	<\$1B	98,044	736	77,768	227
	Citigroup Inc.	NY	20,222	3,487	>\$50B	20,222	3,487	0	0
	Central Pacific Financial Co	HI	17,733	347	\$1B-\$10B	158,131	701	140,398	354
	Advanta Bk Corp	UT	14,529	1,632	\$1B-\$10B	14,529	1,632	0	0
Idaho	Wells Fargo & Company	CA	149,388	6,606	>\$50B	295,503	7,083	146,115	477
	U.S. Bancorp	MN	45,728	2,206	>\$50B	258,705	2,789	212,977	583
	MBNA Corporation	DE	35,816	3,705	>\$50B	35,956	3,706	140	1
	Bank Of Cmrc	ID	28,879	953	<\$1B	72,223	1,163	43,344	210
	F & M Holding Company	ID	23,400	844	<\$1B	115,592	1,181	92,192	337
	Idaho Independent Bk	ID	22,025	480	<\$1B	120,267	876	98,242	396

4B. Top Micro-Business Lenders by State Using CRA Data, 2003

State	Bank Name	HQ State	Micro-Business Lending (<\$100k)		Bk. 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)
	Zions Bancorporation	UT	20,873	636	\$10B-\$50B	86,110	865	65,237	229
	D. L. Evans Bancorp	ID	20,421	617	<\$1B	61,000	776	40,579	159
	Farmers Bancorporation Inc.	ID	18,364	683	<\$1B	47,338	777	28,974	94
	Advanta Bk Corp	UT	16,951	1,822	\$1B-\$10B	16,951	1,822	0	0
	Citigroup Inc.	NY	15,951	3,331	>\$50B	15,951	3,331	0	0
	W.T.B. Financial Corporation	WA	15,309	411	\$1B-\$10B	129,195	717	113,886	306
	Keycorp	OH	14,578	359	>\$50B	83,454	551	68,876	192
	American Express Centurion B	UT	12,956	3,922	\$10B-\$50B	12,956	3,922	0	0
Illinois									
	Citigroup Inc.	NY	244,955	43,617	>\$50B	245,920	43,621	965	4
	Wells Fargo & Company	CA	211,974	7,468	>\$50B	253,442	7,637	41,468	169
	MBNA Corporation	DE	200,426	27,537	>\$50B	202,568	27,548	2,142	11
	Lasalle Bk Na	IL	165,220	4,147	>\$50B	859,846	5,675	694,626	1,528
	Bank One Corporation	IL	136,790	19,131	>\$50B	681,387	20,425	544,597	1,294
	Advanta Bk Corp	UT	120,760	13,606	\$1B-\$10B	120,760	13,606	0	0
	J.P. Morgan Chase & Co.	NY	108,162	4,652	>\$50B	113,848	4,681	5,686	29
	Harris T&Sb	IL	108,162	3,938	\$10B-\$50B	790,827	5,737	682,665	1,799
	U.S. Bancorp	MN	106,476	5,285	>\$50B	387,502	6,128	281,026	843
	First Midwest Bancorp Inc.	IL	90,046	2,153	\$1B-\$10B	595,400	3,596	505,354	1,443
	GE Cap Fncl	UT	74,491	19,447	\$1B-\$10B	74,491	19,447	0	0
	American Express Centurion B	UT	70,133	13,328	\$10B-\$50B	70,398	13,330	265	2
	Fifth Third Bancorp	OH	65,595	1,258	>\$50B	595,738	2,727	530,143	1,469
	Pitney Bowes Bk	UT	49,565	6,975	<\$1B	49,565	6,975	0	0
	MB Financial Inc	IL	43,400	854	\$1B-\$10B	466,510	1,976	423,110	1,122
	First Banks Inc.	MO	41,383	1,286	\$1B-\$10B	199,019	1,730	157,636	444
	National City Corporation	OH	37,519	1,536	>\$50B	184,766	1,997	147,247	461
	First Mid-Illinois Bancshare	IL	36,929	1,232	<\$1B	124,564	1,531	87,635	299
	Banc Ed Corp. The	IL	32,601	885	\$1B-\$10B	139,942	1,210	107,341	325
	Old Second Bancorp Inc.	IL	32,419	934	\$1B-\$10B	212,108	1,458	179,689	524
	Amcore Financial Inc.	IL	31,239	649	\$1B-\$10B	257,928	1,280	226,689	631
	West Suburban Bancorp Inc.	IL	31,112	618	\$1B-\$10B	323,759	1,449	292,647	831
	Wintrust Financial Corporation	IL	28,370	582	\$1B-\$10B	231,043	1,151	202,673	569
	Union Planters Corporation	TN	26,902	735	\$10B-\$50B	149,059	1,111	122,157	376
	Banterra Corp	IL	26,858	806	<\$1B	86,542	1,021	59,684	215
	Main Street Trust Inc.	IL	25,537	761	\$1B-\$10B	128,476	1,053	102,939	292
	Fleetboston Financial Corporation	MA	21,280	3,067	\$1B-\$10B	21,465	3,068	185	1
	Lauritzen Corporation	NE	19,819	1,107	\$10B-\$50B	77,845	1,293	58,026	186
	Heartland Bancorp Inc.	IL	19,629	640	<\$1B	71,109	816	51,480	176
	Midwest Banc Holdings Inc.	IL	19,175	508	\$1B-\$10B	118,939	822	99,764	314
	Old National Bancorp	IN	19,137	567	\$1B-\$10B	70,534	724	51,397	157
	Great Lakes Financial Resour	IL	19,020	437	<\$1B	76,692	624	57,672	187
	West Pointe Bancorp Inc.	IL	18,902	470	<\$1B	92,862	703	73,960	233
	Standard Bancshares Inc.	IL	18,760	386	\$1B-\$10B	154,878	775	136,118	389
	Princeton National Bancorp	IL	18,702	609	<\$1B	82,596	821	63,894	212
	Hometown Community Bancorp	IL	18,133	633	\$1B-\$10B	69,895	800	51,762	167
	Associated Banc-Corp	WI	17,976	457	\$10B-\$50B	182,245	885	164,269	428
	Commerce Bancshares Inc.	MO	17,940	513	\$10B-\$50B	107,106	755	89,166	242

4B. Top Micro-Business Lenders by State Using CRA Data, 2003

State	Bank Name	HQ State	Micro-Business Lending (<\$100k)			Small Business Lending (<\$1M)		Small Business Lending (\$100k-\$1M)	
			SSBL \$ (1,000) (1)	SSBL # (2)	Bk. Size (3)	LSBL \$ (1,000) (4)	LSBL # (5)	LSBL(2)\$ (1,000) (6)	LSBL(2)# (7)
	American Chartered Bancorp	IL	16,679	326	\$1B-\$10B	198,482	786	181,803	460
	Home State Bancorp Inc.	IL	15,785	505	<\$1B	83,031	702	67,246	197
	Northern Trust Corporation	IL	15,784	314	\$10B-\$50B	140,655	637	124,871	323
	Taylor Capital Group Inc.	IL	15,688	306	\$1B-\$10B	136,820	616	121,132	310
	Metropolitan Bank Group Inc	IL	15,325	345	\$1B-\$10B	152,100	783	136,775	438
	First American Bank Corporation	IL	14,622	287	\$1B-\$10B	197,856	727	183,234	440
	First Busey Corporation	IL	14,450	377	\$1B-\$10B	63,531	550	49,081	173
	FBOP Corporation	IL	14,048	283	\$1B-\$10B	110,090	567	96,042	284
	Heartland Financial USA Inc	IA	13,731	332	\$1B-\$10B	67,081	506	53,350	174
	Bank Of America Corporation	NC	13,647	1,250	>\$50B	58,113	1,349	44,466	99
	Market Street Bancshares In	IL	13,442	507	<\$1B	40,464	610	27,022	103
	Midland States Bancorp Inc.	IL	13,414	359	<\$1B	60,623	510	47,209	151
	Mid Illinois Bancorp Inc.	IL	12,778	334	<\$1B	62,431	483	49,653	149
	Cib Marine Bancshares Inc.	WI	12,429	275	\$1B-\$10B	143,970	593	131,541	318
	Peotone Bancorp Inc.	IL	12,410	272	\$1B-\$10B	86,624	473	74,214	201
	Unionbancorp Inc.	IL	11,459	337	<\$1B	39,645	435	28,186	98
	Popular Inc.	PR	10,994	233	\$1B-\$10B	99,008	480	88,014	247
	Blackhawk Bancorporation In	IL	10,962	422	<\$1B	40,639	509	29,677	87
	Itasca Bancorp Inc.	IL	10,387	236	<\$1B	61,983	397	51,596	161
	Charter One Financial Inc.	OH	10,188	241	\$10B-\$50B	68,753	410	58,565	169
Indiana	MBNA Corporation	DE	122,031	17,805	>\$50B	123,473	17,814	1,442	9
	Wells Fargo & Company	CA	120,828	4,368	>\$50B	196,010	4,625	75,182	257
	Fifth Third Bancorp	OH	95,131	2,008	>\$50B	673,470	3,635	578,339	1,627
	Old National Bancorp	IN	88,038	2,371	\$1B-\$10B	426,989	3,366	338,951	995
	Citigroup Inc.	NY	81,664	17,981	>\$50B	81,877	17,983	213	2
	National City Corporation	OH	72,393	3,034	>\$50B	361,417	3,865	289,024	831
	First Merchants Corporation	IN	69,843	1,961	\$1B-\$10B	271,296	2,625	201,453	664
	Bank One Corporation	IL	65,213	8,264	>\$50B	329,458	8,983	264,245	719
	Advanta Bk Corp	UT	62,306	6,597	\$1B-\$10B	62,431	6,598	125	1
	First Financial Bancorp	OH	44,575	1,298	\$1B-\$10B	151,772	1,698	107,197	400
	1st Source Corporation	IN	42,209	1,024	\$1B-\$10B	227,419	1,645	185,210	621
	GE Cap FncI	UT	38,912	10,587	\$1B-\$10B	38,912	10,587	0	0
	Union Planters Corporation	TN	36,790	933	\$10B-\$50B	221,617	1,488	184,827	555
	Star Financial Group Inc.	IN	31,297	826	\$1B-\$10B	164,806	1,270	133,509	444
	Salin Bancshares Inc.	IN	29,809	594	<\$1B	234,626	1,179	204,817	585
	First Financial Corporation	IN	29,518	886	\$1B-\$10B	97,975	1,112	68,457	226
	Lakeland Financial Corporation	IN	28,711	674	\$1B-\$10B	177,203	1,091	148,492	417
	Huntington Bancshares Incorp	OH	27,452	820	\$10B-\$50B	71,897	933	44,445	113
	J.P. Morgan Chase & Co.	NY	26,766	1,414	>\$50B	27,641	1,418	875	4
	Irwin Financial Corporation	IN	21,073	371	\$1B-\$10B	163,098	775	142,025	404
	U.S. Bancorp	MN	20,050	1,290	>\$50B	55,954	1,407	35,904	117
	Pitney Bowes Bk	UT	19,780	2,664	<\$1B	19,780	2,664	0	0
	American Express Centurion B	UT	19,709	3,725	\$10B-\$50B	19,709	3,725	0	0
	Mainsource Financial Group	IN	19,145	638	\$1B-\$10B	67,850	797	48,705	159
	First Farmers Financial Corp	IN	18,586	710	<\$1B	92,389	961	73,803	251
	Monroe Bancorp	IN	18,071	504	<\$1B	90,150	720	72,079	216

4B. Top Micro-Business Lenders by State Using CRA Data, 2003

State	Bank Name	HQ State	Micro-Business Lending (<\$100k)		Bk. 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 Bancshares Inc.	IN	16,651	377	\$1B-\$10B	76,954	586	60,303	209
	Keycorp	OH	15,678	484	>\$50B	70,925	625	55,247	141
	Hasten Bancshares	IN	14,269	374	\$1B-\$10B	103,820	636	89,551	262
	Farmers Bancorp Frankfort	IN	13,918	380	<\$1B	51,687	523	37,769	143
	Community Bank Shares Of Ind	IN	13,692	265	<\$1B	72,079	446	58,387	181
	Bank Calumet Inc.	IN	13,672	295	\$1B-\$10B	64,609	452	50,937	157
	Tower Financial Corporation	IN	11,384	246	<\$1B	94,556	476	83,172	230
	First Indiana Corporation	IN	10,891	262	\$1B-\$10B	61,589	390	50,698	128
	Fina Bancorp Inc.	IN	10,737	387	<\$1B	40,756	489	30,019	102
	Grabill Bancorp	IN	10,383	276	<\$1B	53,561	401	43,178	125
	Fleetboston Financial Corporation	MA	10,194	1,539	\$1B-\$10B	10,194	1,539	0	0
	First Mutual Of Richmond In	IN	10,169	239	<\$1B	53,980	371	43,811	132
	Integra Bank Corporation	IN	10,126	298	\$1B-\$10B	36,052	380	25,926	82
Iowa	Wells Fargo & Company	CA	141,171	5,673	>\$50B	343,833	6,305	202,662	632
	U.S. Bancorp	MN	104,306	4,142	>\$50B	457,761	5,202	353,455	1,060
	MBNA Corporation	DE	60,360	8,461	>\$50B	60,660	8,463	300	2
	Citigroup Inc.	NY	46,340	9,292	>\$50B	46,340	9,292	0	0
	Advanta Bk Corp	UT	36,379	3,545	\$1B-\$10B	36,379	3,545	0	0
	Neighbor Insurance Agency I	IA	33,656	1,840	<\$1B	58,042	1,920	24,386	80
	Hills Bancorporation	IA	29,934	1,033	\$1B-\$10B	99,889	1,288	69,955	255
	West Bancorporation Inc.	IA	23,603	698	\$1B-\$10B	109,249	964	85,646	266
	First Citizens Financial Corporation	IA	20,295	985	<\$1B	42,067	1,075	21,772	90
	GE Cap Fncl	UT	17,273	4,241	\$1B-\$10B	17,273	4,241	0	0
	First American Bank Group L	IA	17,216	542	<\$1B	107,356	799	90,140	257
	J.P. Morgan Chase & Co.	NY	16,479	1,024	>\$50B	17,229	1,026	750	2
	Heartland Financial USA Inc	IA	15,414	384	\$1B-\$10B	129,480	712	114,066	328
	ISB Financial Corp.	IA	14,980	420	<\$1B	63,375	580	48,395	160
	Fidelity Ban Corporation	IA	14,689	627	<\$1B	52,264	740	37,575	113
	Ida Grove Bancshares Inc.	IA	14,237	638	<\$1B	32,718	706	18,481	68
	QCR Holdings Inc.	IL	13,942	533	<\$1B	93,172	755	79,230	222
	Iowa First Bancshares Corp.	IA	13,121	432	<\$1B	58,952	588	45,831	156
	Amtrust Inc.	IA	12,966	331	<\$1B	65,843	495	52,877	164
	Lincoln Bancorp	IA	12,959	647	<\$1B	49,748	774	36,789	127
	Van Diest Investment Company	IA	11,497	293	<\$1B	53,500	430	42,003	137
Kansas	MBNA Corporation	DE	65,786	7,625	>\$50B	66,706	7,629	920	4
	Commerce Bancshares Inc.	MO	43,179	1,420	\$10B-\$50B	211,632	1,886	168,453	466
	Citigroup Inc.	NY	42,001	8,553	>\$50B	44,943	8,564	2,942	11
	Intrust Financial Corporation	KS	37,919	1,333	\$1B-\$10B	253,288	1,932	215,369	599
	Advanta Bk Corp	UT	34,398	3,556	\$1B-\$10B	34,398	3,556	0	0
	Wells Fargo & Company	CA	32,166	1,165	>\$50B	35,215	1,179	3,049	14
	U.S. Bancorp	MN	29,927	1,293	>\$50B	165,699	1,664	135,772	371
	Whitcorp Financial Company	KS	28,250	1,071	<\$1B	116,576	1,295	88,326	224
	Hillcrest Bancshares Inc.	KS	23,101	448	\$1B-\$10B	80,649	636	57,548	188
	Commerce Financial Corporation	KS	22,285	1,001	<\$1B	113,959	1,309	91,674	308
	Sunflower Banks Inc.	KS	21,126	590	\$1B-\$10B	88,149	800	67,023	210

4B. Top Micro-Business Lenders by State Using CRA Data, 2003

State	Bank Name	HQ State	Micro-Business Lending (<\$100k)			Small Business Lending (<\$1M)		Small Business Lending (\$100k-\$1M)	
			SSBL \$ (1,000) (1)	SSBL # (2)	Bk. Size (3)	LSBL \$ (1,000) (4)	LSBL # (5)	LSBL(2)\$ (1,000) (6)	LSBL(2)# (7)
	Central Of Kansas Inc.	KS	20,884	904	<\$1B	58,460	1,041	37,576	137
	UMB Financial Corporation	MO	20,874	757	\$1B-\$10B	134,033	1,035	113,159	278
	Community Bancorp Inc.	KS	19,639	845	<\$1B	55,457	976	35,818	131
	Bank Of America Corporation	NC	19,099	1,170	>\$50B	97,613	1,377	78,514	207
	GE Cap Fncl	UT	18,653	4,799	\$1B-\$10B	18,653	4,799	0	0
	Kaw Valley Bancorp Inc.	KS	18,389	729	<\$1B	50,866	842	32,477	113
	Valley View Bancshares Inc.	KS	17,893	503	\$1B-\$10B	83,882	723	65,989	220
	J.P. Morgan Chase & Co.	NY	16,628	786	>\$50B	16,978	787	350	1
	Manhattan Banking Corporation	KS	12,231	494	<\$1B	48,083	607	35,852	113
	American Express Centurion B	UT	11,685	2,242	\$10B-\$50B	11,832	2,243	147	1
	Pitney Bowes Bk	UT	11,388	1,470	<\$1B	11,388	1,470	0	0
	Farmers Enterprises Inc.	KS	10,660	460	<\$1B	21,210	501	10,550	41
	Gold Banc Corporation Inc.	KS	10,595	349	\$1B-\$10B	52,504	464	41,909	115
	First Olathe Bancshares Inc	KS	10,119	266	\$1B-\$10B	63,947	410	53,828	144
Kentucky									
	Bb&T Corporation	NC	69,065	2,026	>\$50B	413,362	2,969	344,297	943
	MBNA Corporation	DE	57,102	8,697	>\$50B	57,568	8,700	466	3
	National City Corporation	OH	55,948	2,278	>\$50B	297,034	2,927	241,086	649
	U.S. Bancorp	MN	55,411	2,423	>\$50B	221,172	2,944	165,761	521
	Fifth Third Bancorp	OH	54,908	1,107	>\$50B	468,152	2,268	413,244	1,161
	Citigroup Inc.	NY	45,732	9,387	>\$50B	46,082	9,388	350	1
	PNC Financial Services Group	PA	45,364	1,331	>\$50B	143,489	1,622	98,125	291
	Community Trust Bancorp Inc	KY	35,058	1,067	\$1B-\$10B	122,007	1,381	86,949	314
	Advanta Bk Corp	UT	33,458	3,568	\$1B-\$10B	33,458	3,568	0	0
	Wells Fargo & Company	CA	33,413	1,159	>\$50B	35,198	1,175	1,785	16
	Bank One Corporation	IL	29,443	4,394	>\$50B	140,903	4,687	111,460	293
	Whitaker Bank Corporation Of	KY	29,319	1,298	\$1B-\$10B	86,785	1,512	57,466	214
	GE Cap Fncl	UT	28,583	7,891	\$1B-\$10B	28,583	7,891	0	0
	Central Bancshares Inc.	KY	27,024	677	\$1B-\$10B	147,626	1,043	120,602	366
	Bank Of Kentucky Financial C	KY	22,839	526	<\$1B	121,209	823	98,370	297
	Farmers Capital Bank Corporation	KY	19,007	716	\$1B-\$10B	78,453	931	59,446	215
	Old National Bancorp	IN	18,705	535	\$1B-\$10B	72,900	736	54,195	201
	American Express Centurion B	UT	18,298	2,655	\$10B-\$50B	18,548	2,656	250	1
	Traditional Bancorporation	KY	17,942	733	<\$1B	81,570	923	63,628	190
	First Southern Bancorp Inc.	KY	17,788	540	<\$1B	70,203	711	52,415	171
	Republic Bancorp Inc.	KY	17,521	389	\$1B-\$10B	137,908	775	120,387	386
	Huntington Bancshares Incorp	OH	17,015	565	\$10B-\$50B	42,648	635	25,633	70
	J.P. Morgan Chase & Co.	NY	16,549	868	>\$50B	16,924	870	375	2
	S. Y. Bancorp Inc.	KY	15,698	392	\$1B-\$10B	86,761	654	71,063	262
	Union Planters Corporation	TN	14,032	342	\$10B-\$50B	65,665	491	51,633	149
	Pitney Bowes Bk	UT	13,247	1,791	<\$1B	13,247	1,791	0	0
	Paducah Bank Shares Inc.	KY	12,190	294	<\$1B	43,291	412	31,101	118
	Lea M. McMullan Trust	KY	11,401	252	<\$1B	73,686	531	62,285	279
	Kentucky Bancshares Inc.	KY	10,219	389	<\$1B	25,945	447	15,726	58
	Independence Bancshares Inc	KY	10,109	304	<\$1B	30,477	381	20,368	77
Louisiana									
	Whitney Holding Corporation	LA	137,722	3,383	\$1B-\$10B	826,385	5,433	688,663	2,050

4B. Top Micro-Business Lenders by State Using CRA Data, 2003

State	Bank Name	HQ State	Micro-Business Lending (<\$100k)		Bk. 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)
	Hibernia Corporation	LA	125,510	3,536	\$10B-\$50B	635,571	5,100	510,061	1,564
	Regions Financial Corporation	AL	92,819	2,786	\$10B-\$50B	399,552	3,742	306,733	956
	MBNA Corporation	DE	91,952	12,542	>\$50B	92,489	12,544	537	2
	Bank One Corporation	IL	69,368	7,510	>\$50B	345,771	8,267	276,403	757
	Amsouth Bancorporation	AL	64,057	1,651	\$10B-\$50B	281,166	2,335	217,109	684
	Citigroup Inc.	NY	55,113	11,462	>\$50B	55,113	11,462	0	0
	Hancock Holding Company	MS	54,672	1,800	\$1B-\$10B	226,339	2,400	171,667	600
	Wells Fargo & Company	CA	41,037	1,466	>\$50B	42,810	1,482	1,773	16
	Advanta Bk Corp	UT	34,537	3,795	\$1B-\$10B	34,537	3,795	0	0
	GE Cap Fncl	UT	32,769	9,127	\$1B-\$10B	32,769	9,127	0	0
	Iberiabank Corporation	LA	25,379	740	\$1B-\$10B	80,234	925	54,855	185
	American Express Centurion B	UT	22,912	4,057	\$10B-\$50B	22,912	4,057	0	0
	Cameron Bancshares Inc.	LA	22,823	806	<\$1B	64,409	959	41,586	153
	Sabine Bancshares Inc.	LA	22,483	784	<\$1B	81,923	997	59,440	213
	Parish National Bank	LA	19,478	536	<\$1B	103,979	817	84,501	281
	First Guaranty Bk	LA	19,475	549	<\$1B	74,299	738	54,824	189
	Evangeline Bancshares Inc.	LA	19,458	935	<\$1B	42,123	1,018	22,665	83
	Midsouth Bancorp Inc.	LA	18,114	650	<\$1B	56,129	770	38,015	120
	Bancorpsouth Inc.	MS	17,547	537	\$10B-\$50B	66,557	705	49,010	168
	Pitney Bowes Bk	UT	16,287	2,340	<\$1B	16,287	2,340	0	0
	Jeff Davis Bancshares Inc.	LA	16,111	664	<\$1B	39,653	751	23,542	87
	CTB Financial Corporation	LA	12,719	483	<\$1B	51,858	600	39,139	117
	J.P. Morgan Chase & Co.	NY	12,073	743	>\$50B	14,275	749	2,202	6
	One American Corp.	LA	11,309	457	<\$1B	45,204	577	33,895	120
Maine	Banknorth Group Inc.	ME	71,447	1,836	\$10B-\$50B	378,261	2,775	306,814	939
	MBNA Corporation	DE	40,928	6,753	>\$50B	41,634	6,757	706	4
	Fleetboston Financial Corporation	MA	29,282	1,547	\$1B-\$10B	65,477	1,642	36,195	95
	Camden National Corporation	ME	22,120	620	<\$1B	83,580	842	61,460	222
	Wells Fargo & Company	CA	21,063	734	>\$50B	21,707	740	644	6
	Keycorp	OH	20,620	610	>\$50B	66,019	745	45,399	135
	Chittenden Corporation	VT	19,466	490	\$1B-\$10B	80,119	680	60,653	190
	Katahdin Bankshares Corporation	ME	18,274	592	<\$1B	55,810	730	37,536	138
	Citigroup Inc.	NY	17,876	3,723	>\$50B	17,876	3,723	0	0
	Advanta Bk Corp	UT	14,308	1,634	\$1B-\$10B	14,308	1,634	0	0
	FSB Bancorp MHC	ME	12,962	457	<\$1B	32,528	549	19,566	92
	First National Lincoln Corpo	ME	12,721	497	<\$1B	45,671	617	32,950	120
Maryland	Mercantile Bankshares Corpor	MD	176,897	4,744	\$10B-\$50B	881,808	6,848	704,911	2,104
	MBNA Corporation	DE	126,255	19,796	>\$50B	127,810	19,804	1,555	8
	Wachovia Corporation	NC	103,453	2,425	>\$50B	335,050	3,076	231,597	651
	Wells Fargo & Company	CA	89,589	2,786	>\$50B	94,435	2,825	4,846	39
	Citigroup Inc.	NY	88,113	18,813	>\$50B	88,322	18,815	209	2
	Bank Of America Corporation	NC	78,857	4,305	>\$50B	329,949	5,013	251,092	708
	Suntrust Banks Inc.	GA	63,905	2,617	>\$50B	286,079	3,240	222,174	623
	J.P. Morgan Chase & Co.	NY	57,200	2,576	>\$50B	60,778	2,589	3,578	13
	BB&T Corporation	NC	57,150	1,467	>\$50B	435,300	2,468	378,150	1,001

4B. Top Micro-Business Lenders by State Using CRA Data, 2003

State	Bank Name	HQ State	Micro-Business Lending (<\$100k)		Bk. 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 Bk Corp	UT	56,023	6,319	\$1B-\$10B	56,023	6,319	0	0
	Manufacturers & Traders Tc	NY	44,117	1,103	>\$50B	250,725	1,717	206,608	614
	American Express Centurion B	UT	43,313	9,619	\$10B-\$50B	43,443	9,620	130	1
	GE Cap Fncl	UT	29,652	8,238	\$1B-\$10B	30,402	8,239	750	1
	Susquehanna Bancshares Inc.	PA	26,713	671	\$1B-\$10B	146,719	1,008	120,006	337
	Shore Bancshares Inc.	MD	20,501	727	<\$1B	76,235	897	55,734	170
	Pitney Bowes Bk	UT	20,272	3,008	<\$1B	20,272	3,008	0	0
	Sandy Spring Bancorp Inc.	MD	19,985	419	\$1B-\$10B	176,353	863	156,368	444
	Bank One Corporation	IL	19,745	6,521	>\$50B	19,895	6,522	150	1
	U.S. Bancorp	MN	16,661	1,496	>\$50B	24,517	1,527	7,856	31
	Fleetboston Financial Corporation	MA	11,523	1,802	\$1B-\$10B	12,523	1,803	1,000	1
Massachusetts									
	Fleetboston Financial Corporation	MA	214,564	13,237	\$1B-\$10B	392,952	13,674	178,388	437
	MBNA Corporation	DE	140,053	21,833	>\$50B	140,839	21,836	786	3
	Citizens Bk Of MA	MA	132,989	3,986	\$10B-\$50B	680,248	5,333	547,259	1,347
	Citigroup Inc.	NY	131,296	25,058	>\$50B	133,177	25,063	1,881	5
	Wells Fargo & Company	CA	110,688	3,672	>\$50B	116,491	3,719	5,803	47
	J.P. Morgan Chase & Co.	NY	100,465	4,300	>\$50B	106,590	4,321	6,125	21
	American Express Centurion B	UT	77,659	13,266	\$10B-\$50B	78,331	13,269	672	3
	Advanta Bk Corp	UT	75,844	8,406	\$1B-\$10B	75,844	8,406	0	0
	Banknorth Group Inc.	ME	67,602	1,804	\$10B-\$50B	464,841	2,897	397,239	1,093
	Pitney Bowes Bk	UT	34,012	4,003	<\$1B	34,012	4,003	0	0
	Independent Bank Corp.	MA	30,902	986	\$1B-\$10B	79,120	1,149	48,218	163
	CCBT Financial Companies In	MA	29,992	770	<\$1B	141,952	1,135	111,960	365
	GE Cap Fncl	UT	26,692	6,675	\$1B-\$10B	27,517	6,678	825	3
	Chittenden Corporation	VT	21,792	530	\$1B-\$10B	142,813	893	121,021	363
	Atlantic Bk Of NY	NY	20,823	3,555	\$1B-\$10B	30,487	3,596	9,664	41
	Bank One Corporation	IL	19,850	6,786	>\$50B	22,410	6,791	2,560	5
	Enterprise Bancorp Inc.	MA	15,312	370	<\$1B	79,620	570	64,308	200
	U.S. Bancorp	MN	13,649	1,407	>\$50B	20,329	1,425	6,680	18
	Mellon Financial Corporation	PA	11,370	476	\$10B-\$50B	63,266	618	51,896	142
Michigan									
	Fifth Third Bancorp	OH	249,121	5,082	>\$50B	1,924,826	9,832	1,675,705	4,750
	MBNA Corporation	DE	192,653	27,606	>\$50B	194,844	27,618	2,191	12
	Wells Fargo & Company	CA	190,023	6,841	>\$50B	227,294	6,972	37,271	131
	Comerica Incorporated	MI	161,932	2,860	>\$50B	1,963,286	7,301	1,801,354	4,441
	Citigroup Inc.	NY	137,469	29,584	>\$50B	137,469	29,584	0	0
	Huntington Bancshares Incorp	OH	123,853	3,388	\$10B-\$50B	353,215	4,014	229,362	626
	National City Corporation	OH	122,584	4,995	>\$50B	677,546	6,639	554,962	1,644
	Bank One Corporation	IL	107,381	12,835	>\$50B	618,666	14,183	511,285	1,348
	Lasalle Bk Na	IL	102,489	2,451	>\$50B	711,498	3,927	609,009	1,476
	Advanta Bk Corp	UT	96,832	10,917	\$1B-\$10B	96,832	10,917	0	0
	Capitol Bancorp Ltd.	MI	80,047	1,855	\$1B-\$10B	485,341	3,127	405,294	1,272
	Citizens Banking Corporation	MI	78,901	1,695	\$1B-\$10B	689,000	3,347	610,099	1,652
	Chemical Financial Corporation	MI	77,144	2,086	\$1B-\$10B	344,495	3,058	267,351	972
	Macatawa Bank Corporation	MI	72,405	1,595	\$1B-\$10B	396,639	2,589	324,234	994
	GE Cap Fncl	UT	63,139	16,939	\$1B-\$10B	64,339	16,942	1,200	3

4B. Top Micro-Business Lenders by State Using CRA Data, 2003

State	Bank Name	HQ State	Micro-Business Lending (<\$100k)			Small Business Lending (<\$1M)		Small Business Lending (\$100k-\$1M)	
			SSBL \$ (1,000) (1)	SSBL # (2)	Bk. Size (3)	LSBL \$ (1,000) (4)	LSBL # (5)	LSBL(2)\$ (1,000) (6)	LSBL(2)# (7)
	U.S. Bancorp	MN	56,147	7,029	>\$50B	71,633	7,079	15,486	50
	J.P. Morgan Chase & Co.	NY	49,352	2,776	>\$50B	50,802	2,780	1,450	4
	American Express Centurion B	UT	45,561	10,154	\$10B-\$50B	46,093	10,156	532	2
	Independent Bank Corporation	MI	37,935	921	\$1B-\$10B	138,335	1,310	100,400	389
	Mercantile Bank Corporation	MI	37,609	729	\$1B-\$10B	386,040	1,654	348,431	925
	Pitney Bowes Bk	UT	37,258	4,954	<\$1B	37,258	4,954	0	0
	Fleetboston Financial Corporation	MA	19,831	2,826	\$1B-\$10B	21,331	2,828	1,500	2
	IBT Bancorp Inc.	MI	19,554	486	<\$1B	81,747	709	62,193	223
	FNBH Bancorp Inc.	MI	16,837	471	<\$1B	84,721	688	67,884	217
	O.A.K. Financial Corporation	MI	14,674	322	<\$1B	119,653	609	104,979	287
	Southern Michigan Bancorp I	MI	13,007	342	<\$1B	44,500	454	31,493	112
	MBT Financial Corp.	MI	12,793	395	\$1B-\$10B	55,706	539	42,913	144
	Charter One Financial Inc.	OH	12,440	306	\$10B-\$50B	78,912	480	66,472	174
	Republic Bancorp Inc.	MI	12,265	219	\$1B-\$10B	158,480	628	146,215	409
	United Community Financial C	MI	10,992	232	<\$1B	61,172	368	50,180	136
Minnesota									
	Wells Fargo & Company	CA	403,766	17,216	>\$50B	925,198	18,807	521,432	1,591
	U.S. Bancorp	MN	182,513	15,039	>\$50B	744,220	16,512	561,707	1,473
	MBNA Corporation	DE	93,862	12,515	>\$50B	93,977	12,516	115	1
	Otto Bremer Foundation	MN	84,008	2,109	\$1B-\$10B	454,148	3,240	370,140	1,131
	J.P. Morgan Chase & Co.	NY	70,966	3,042	>\$50B	70,966	3,042	0	0
	Citigroup Inc.	NY	61,134	11,397	>\$50B	61,495	11,400	361	3
	Advanta Bk Corp	UT	54,984	5,915	\$1B-\$10B	54,984	5,915	0	0
	Associated Banc-Corp	WI	49,037	1,135	\$10B-\$50B	311,281	1,873	262,244	738
	GE Cap Fncl	UT	30,402	7,005	\$1B-\$10B	30,402	7,005	0	0
	Klein Financial Inc.	MN	29,945	899	\$1B-\$10B	113,158	1,185	83,213	286
	Community First Bankshares	ND	24,518	858	\$1B-\$10B	90,076	1,085	65,558	227
	Marshall & Ilsley Corporatio	WI	22,432	440	\$10B-\$50B	286,723	1,058	264,291	618
	Pitney Bowes Bk	UT	18,747	2,603	<\$1B	18,747	2,603	0	0
	American Express Centurion B	UT	17,271	3,456	\$10B-\$50B	17,271	3,456	0	0
	First National Financial Ser	MN	16,656	398	<\$1B	90,076	618	73,420	220
	Western Bancshares Inc.	MN	15,037	345	<\$1B	90,427	578	75,390	233
	Alliance Financial Services	MN	14,770	389	<\$1B	109,166	653	94,396	264
	Bank One Corporation	IL	14,679	5,030	>\$50B	16,170	5,034	1,491	4
	Fidelity Bancshares Inc.	MN	13,887	292	<\$1B	114,728	535	100,841	243
	Premier Bk	MN	13,465	310	<\$1B	126,959	695	113,494	385
	First National Bank Of Bemid	MN	13,104	535	<\$1B	37,336	605	24,232	70
	Fleetboston Financial Corporation	MA	11,003	1,642	\$1B-\$10B	12,003	1,643	1,000	1
	Stearns Financial Services	MN	10,735	326	\$1B-\$10B	54,715	452	43,980	126
Mississippi									
	Trustmark Corporation	MS	147,250	4,751	\$1B-\$10B	513,538	5,861	366,288	1,110
	Amsouth Bancorporation	AL	113,159	3,216	\$10B-\$50B	331,826	3,893	218,667	677
	Bancorpsouth Inc.	MS	108,635	4,308	\$10B-\$50B	340,024	5,100	231,389	792
	Community Bancshares Of Miss	MS	59,733	2,119	\$1B-\$10B	175,120	2,536	115,387	417
	Peoples Holding Company The	MS	55,839	1,821	\$1B-\$10B	202,832	2,339	146,993	518
	Hancock Holding Company	MS	53,218	1,829	\$1B-\$10B	170,756	2,258	117,538	429
	Citizens Holding Company	MS	50,300	2,132	<\$1B	113,493	2,387	63,193	255

4B. Top Micro-Business Lenders by State Using CRA Data, 2003

State	Bank Name	HQ State	Micro-Business Lending (<\$100k)			Small Business Lending (<\$1M)		Small Business Lending (\$100k-\$1M)	
			SSBL \$ (1,000) (1)	SSBL # (2)	Bk. Size (3)	LSBL \$ (1,000) (4)	LSBL # (5)	LSBL(2)\$ (1,000) (6)	LSBL(2)# (7)
	Bancplus Corporation	MS	49,163	2,280	\$1B-\$10B	154,907	2,643	105,744	363
	Union Planters Corporation	TN	45,377	1,286	\$10B-\$50B	197,896	1,751	152,519	465
	MBNA Corporation	DE	44,196	5,975	>\$50B	44,300	5,976	104	1
	First M & F Corporation	MS	43,818	1,971	\$1B-\$10B	116,719	2,239	72,901	268
	NBC Capital Corporation	MS	38,106	1,893	\$1B-\$10B	97,328	2,100	59,222	207
	State Bank & Trust Company E	MS	28,776	1,278	<\$1B	80,132	1,460	51,356	182
	Planters Holding Company	MS	28,609	1,190	<\$1B	62,072	1,321	33,463	131
	Bankfirst Capital Corporation	MS	24,485	1,241	<\$1B	68,707	1,398	44,222	157
	Citigroup Inc.	NY	23,434	4,993	>\$50B	23,630	4,994	196	1
	Wells Fargo & Company	CA	22,170	742	>\$50B	22,521	745	351	3
	Citizens National Banc Corp.	MS	18,330	664	<\$1B	69,833	843	51,503	179
	Advanta Bk Corp	UT	17,922	1,938	\$1B-\$10B	17,922	1,938	0	0
	Merchants & Marine Bk	MS	17,494	728	<\$1B	44,282	820	26,788	92
	GE Cap Fncl	UT	14,678	4,068	\$1B-\$10B	14,678	4,068	0	0
	First State Corporation	MS	14,137	643	<\$1B	36,396	728	22,259	85
	Peoples Financial Corporation	MS	13,110	447	<\$1B	62,996	609	49,886	162
	Bank Of New Albany	MS	11,846	411	<\$1B	31,754	495	19,908	84
	Britton & Koontz Capital Corporation	MS	10,289	328	<\$1B	35,087	424	24,798	96
Missouri									
	Central Banccompany	MO	182,269	6,185	\$1B-\$10B	702,449	7,929	520,180	1,744
	U.S. Bancorp	MN	167,427	5,916	>\$50B	721,413	7,641	553,986	1,725
	Commerce Bancshares Inc.	MO	118,826	3,907	\$10B-\$50B	557,968	5,152	439,142	1,245
	MBNA Corporation	DE	107,253	14,548	>\$50B	107,811	14,551	558	3
	Citigroup Inc.	NY	90,187	18,260	>\$50B	91,186	18,263	999	3
	Wells Fargo & Company	CA	63,766	2,267	>\$50B	67,068	2,287	3,302	20
	Advanta Bk Corp	UT	60,716	6,542	\$1B-\$10B	60,716	6,542	0	0
	Allegiant Bancorp Inc.	MO	50,248	1,399	<\$1B	253,746	1,984	203,498	585
	J.P. Morgan Chase & Co.	NY	47,926	2,159	>\$50B	49,128	2,164	1,202	5
	Bank Of America Corporation	NC	44,565	2,671	>\$50B	232,039	3,130	187,474	459
	GE Cap Fncl	UT	38,947	10,620	\$1B-\$10B	39,397	10,621	450	1
	Union Planters Corporation	TN	33,978	943	\$10B-\$50B	207,016	1,425	173,038	482
	UMB Financial Corporation	MO	31,016	1,094	\$1B-\$10B	181,775	1,491	150,759	397
	First Banks Inc.	MO	24,031	621	\$1B-\$10B	135,474	963	111,443	342
	American Express Centurion B	UT	21,983	4,431	\$10B-\$50B	22,133	4,432	150	1
	Enterprise Financial Service	MO	21,642	433	\$1B-\$10B	177,194	851	155,552	418
	Southwest Missouri Bancorp	MO	21,371	744	<\$1B	42,842	830	21,471	86
	Marshall & Ilsley Corporation	WI	20,116	386	\$10B-\$50B	202,451	845	182,335	459
	Pitney Bowes Bk	UT	20,086	2,743	<\$1B	20,086	2,743	0	0
	Dickinson Financial Corporation	MO	19,564	792	\$1B-\$10B	67,648	950	48,084	158
	Valley View Bancshares Inc.	KS	17,854	513	\$1B-\$10B	87,964	748	70,110	235
	Montgomery Bancorporation I	MO	17,164	411	<\$1B	113,311	690	96,147	279
	Exchange National Bancshares	MO	14,887	346	<\$1B	59,155	533	44,268	187
	Great Southern Bancorp Inc.	MO	14,360	406	\$1B-\$10B	92,916	624	78,556	218
	First State Bancshares Inc.	MO	14,297	461	<\$1B	43,074	573	28,777	112
	Bank One Corporation	IL	13,980	4,702	>\$50B	14,365	4,703	385	1
	Liberty Bancshares Inc	MO	13,920	597	<\$1B	44,871	692	30,951	95
	Citizens Bancshares Co.	MO	13,503	524	\$1B-\$10B	41,277	627	27,774	103

4B. Top Micro-Business Lenders by State Using CRA Data, 2003

State	Bank Name	HQ State	Micro-Business Lending (<\$100k)			Small Business Lending (<\$1M)		Small Business Lending (\$100k-\$1M)	
			SSBL \$ (1,000) (1)	SSBL # (2)	Bk. Size (3)	LSBL \$ (1,000) (4)	LSBL # (5)	LSBL(2)\$ (1,000) (6)	LSBL(2)# (7)
	Nodaway Valley Bancshares I	MO	13,031	519	<\$1B	47,761	642	34,730	123
	Wood & Huston Bancorporation	MO	12,440	829	<\$1B	25,866	886	13,426	57
	Fleetboston Financial Corporation	MA	12,189	1,729	\$1B-\$10B	13,803	1,731	1,614	2
	Mid-Missouri Bancshares Inc	MO	11,944	476	<\$1B	36,686	559	24,742	83
	Arvest Bank Group Inc.	AR	10,413	294	\$1B-\$10B	59,892	441	49,479	147
	Cardinal Bancorp Inc.	MO	10,323	275	<\$1B	65,759	434	55,436	159
	Southern Bancshares Corp.	MO	10,029	287	<\$1B	54,914	416	44,885	129
Montana									
	First Interstate Bancsystem	MT	67,407	2,142	\$1B-\$10B	217,703	2,658	150,296	516
	Wells Fargo & Company	CA	65,694	2,821	>\$50B	123,227	3,000	57,533	179
	Glacier Bancorp Inc.	MT	41,615	1,205	\$1B-\$10B	158,080	1,622	116,465	417
	MBNA Corporation	DE	33,719	4,255	>\$50B	33,719	4,255	0	0
	Stockman Financial Corporation	MT	24,942	849	<\$1B	88,370	1,076	63,428	227
	Inter-Mountain Bancorp. Inc	MT	19,443	671	<\$1B	59,255	814	39,812	143
	Mountain West Financial Corp	MT	17,639	533	<\$1B	79,602	731	61,963	198
	American Express Centurion B	UT	15,595	4,370	\$10B-\$50B	16,403	4,373	808	3
	Advanta Bk Corp	UT	15,188	1,594	\$1B-\$10B	15,188	1,594	0	0
	U.S. Bancorp	MN	14,778	962	>\$50B	75,201	1,119	60,423	157
	Citigroup Inc.	NY	14,619	3,027	>\$50B	14,619	3,027	0	0
	Rocky Mountain Bancorporation	MT	12,360	482	<\$1B	44,605	594	32,245	112
Nebraska									
	Wells Fargo & Company	CA	83,895	3,849	>\$50B	187,686	4,173	103,791	324
	Lauritzen Corporation	NE	76,679	3,240	\$10B-\$50B	347,715	4,002	271,036	762
	Pinnacle Bancorp Inc.	NE	66,033	2,967	\$1B-\$10B	199,995	3,446	133,962	479
	MBNA Corporation	DE	38,635	5,000	>\$50B	38,759	5,001	124	1
	U.S. Bancorp	MN	33,643	1,830	>\$50B	173,553	2,190	139,910	360
	Farmers & Merchants Investme	NE	24,994	547	\$1B-\$10B	88,069	738	63,075	191
	Great Western Bancorporation	NE	24,460	667	\$1B-\$10B	131,250	1,008	106,790	341
	Citigroup Inc.	NY	23,164	5,124	>\$50B	23,401	5,126	237	2
	Advanta Bk Corp	UT	23,133	2,264	\$1B-\$10B	23,133	2,264	0	0
	Hometown Banc Corp	NE	19,163	658	<\$1B	56,894	781	37,731	123
	United Nebraska Financial Co	NE	17,723	697	<\$1B	34,230	772	16,507	75
	American National Corporatio	NE	15,120	475	\$1B-\$10B	73,135	667	58,015	192
	Security National Corporatio	NE	12,736	312	<\$1B	70,356	478	57,620	166
	Adbanc Inc.	NE	11,662	433	<\$1B	32,391	503	20,729	70
	J.P. Morgan Chase & Co.	NY	11,385	639	>\$50B	11,385	639	0	0
	GE Cap Fncl	UT	11,304	2,752	\$1B-\$10B	11,304	2,752	0	0
	Stockmens Financial Corporation	SD	10,325	479	<\$1B	31,959	553	21,634	74
	First York Ban Corp.	NE	10,113	485	<\$1B	43,430	576	33,317	91
Nevada									
	Wells Fargo & Company	CA	178,571	9,580	>\$50B	261,369	9,836	82,798	256
	Zions Bancorporation	UT	41,308	1,160	\$10B-\$50B	282,226	1,791	240,918	631
	Citigroup Inc.	NY	34,799	7,363	>\$50B	35,042	7,365	243	2
	MBNA Corporation	DE	30,209	4,131	>\$50B	30,363	4,132	154	1
	Bank Of America Corporation	NC	28,320	2,125	>\$50B	75,744	2,246	47,424	121
	Western Alliance Bancorporation	NV	27,732	548	\$1B-\$10B	164,881	919	137,149	371
	American Express Centurion B	UT	21,950	5,765	\$10B-\$50B	22,885	5,767	935	2

4B. Top Micro-Business Lenders by State Using CRA Data, 2003

State	Bank Name	HQ State	Micro-Business Lending (<\$100k)		Bk. 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 Bk Corp	UT	21,421	2,568	\$1B-\$10B	21,421	2,568	0	0
	J.P. Morgan Chase & Co.	NY	18,210	662	>\$50B	18,934	666	724	4
	U.S. Bancorp	MN	16,685	1,098	>\$50B	111,502	1,319	94,817	221
	GE Cap Fncl	UT	13,275	3,702	\$1B-\$10B	13,275	3,702	0	0
	Capitol Bancorp Ltd.	MI	11,389	214	\$1B-\$10B	73,003	408	61,614	194
New Hampshire									
	Banknorth Group Inc.	ME	62,808	1,780	\$10B-\$50B	381,542	2,747	318,734	967
	Wells Fargo & Company	CA	43,862	1,441	>\$50B	45,216	1,452	1,354	11
	MBNA Corporation	DE	34,486	6,041	>\$50B	34,486	6,041	0	0
	Fleetboston Financial Corpor	MA	31,634	2,000	\$1B-\$10B	68,908	2,088	37,274	88
	Citigroup Inc.	NY	28,068	5,722	>\$50B	28,068	5,722	0	0
	Chittenden Corporation	VT	22,535	542	\$1B-\$10B	131,313	879	108,778	337
	Advanta Bk Corp	UT	18,409	2,188	\$1B-\$10B	18,409	2,188	0	0
	J.P. Morgan Chase & Co.	NY	16,334	773	>\$50B	16,609	775	275	2
	American Express Centurion B	UT	12,609	1,922	\$10B-\$50B	12,734	1,923	125	1
	U.S. Bancorp	MN	10,478	629	>\$50B	11,159	635	681	6
New Jersey									
	Wachovia Corporation	NC	352,403	8,155	>\$50B	1,384,712	10,929	1,032,309	2,774
	J.P. Morgan Chase & Co.	NY	338,042	12,873	>\$50B	413,682	13,204	75,640	331
	PNC Financial Services Group	PA	273,095	8,080	>\$50B	646,417	9,098	373,322	1,018
	Fleetboston Financial Corporation	MA	272,379	17,340	\$1B-\$10B	523,316	17,979	250,937	639
	MBNA Corporation	DE	173,398	27,950	>\$50B	177,684	27,967	4,286	17
	Wells Fargo & Company	CA	149,270	4,570	>\$50B	156,601	4,627	7,331	57
	Citigroup Inc.	NY	139,957	29,382	>\$50B	162,443	29,444	22,486	62
	American Express Centurion B	UT	112,970	22,367	\$10B-\$50B	113,570	22,370	600	3
	Advanta Bk Corp	UT	105,599	11,709	\$1B-\$10B	105,599	11,709	0	0
	Atlantic Bk Of Ny	NY	69,853	8,633	\$1B-\$10B	105,303	8,769	35,450	136
	Commerce Bancorp Inc.	NJ	62,606	1,640	\$10B-\$50B	409,404	2,623	346,798	983
	GE Cap Fncl	UT	45,808	12,218	\$1B-\$10B	46,183	12,220	375	2
	Pitney Bowes Bk	UT	41,352	5,425	<\$1B	41,352	5,425	0	0
	Valley National Bancorp	NJ	37,609	798	\$10B-\$50B	342,859	1,536	305,250	738
	Bank Of New York Company In	NY	36,471	1,197	>\$50B	61,370	1,275	24,899	78
	Fulton Financial Corporation	PA	26,477	584	\$10B-\$50B	166,341	1,006	139,864	422
	Bank One Corporation	IL	25,882	8,745	>\$50B	28,410	8,751	2,528	6
	Sun Bancorp Inc	NJ	21,832	485	\$1B-\$10B	146,557	807	124,725	322
	Yardville National Bancorp	NJ	19,428	362	\$1B-\$10B	161,251	792	141,823	430
	U.S. Bancorp	MN	18,175	1,821	>\$50B	27,344	1,857	9,169	36
	Trust Co Of NJ	NJ	15,569	550	<\$1B	24,666	580	9,097	30
	Lakeland Bancorp Inc.	NJ	14,564	297	\$1B-\$10B	95,750	545	81,186	248
	Minotola Nb	NJ	14,188	311	<\$1B	63,755	454	49,567	143
	United National Bancorp	NJ	12,596	301	<\$1B	104,269	560	91,673	259
	Hudson United Bancorp	NJ	11,643	238	\$1B-\$10B	84,390	427	72,747	189
New Mexico									
	Wells Fargo & Company	CA	179,355	6,992	>\$50B	292,625	7,373	113,270	381
	MBNA Corporation	DE	45,474	4,927	>\$50B	45,687	4,929	213	2
	First State Bancorporation	NM	32,359	1,001	\$1B-\$10B	196,278	1,467	163,919	466
	Citigroup Inc.	NY	30,309	5,797	>\$50B	30,509	5,798	200	1

4B. Top Micro-Business Lenders by State Using CRA Data, 2003

State	Bank Name	HQ State	Micro-Business Lending (<\$100k)		Bk. 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)
	Heartland Financial Usa Inc	IA	23,441	564	\$1B-\$10B	130,765	884	107,324	320
	Bank Of America Corporation	NC	19,901	1,136	>\$50B	66,870	1,271	46,969	135
	Advanta Bk Corp	UT	18,954	2,152	\$1B-\$10B	18,954	2,152	0	0
	First Artesia Bancshares In	NM	15,633	405	<\$1B	56,078	556	40,445	151
	Employee Stock Bonus Trust F	NM	14,217	391	<\$1B	43,326	508	29,109	117
	Trinity Capital Corporation	NM	12,511	326	\$1B-\$10B	80,663	534	68,152	208
	American Express Centurion B	UT	12,414	3,128	\$10B-\$50B	12,614	3,129	200	1
	BOK Financial Corporation	OK	11,149	204	\$10B-\$50B	82,506	382	71,357	178
	GE Cap Fncl	UT	10,756	2,977	\$1B-\$10B	10,869	2,978	113	1
	Community First Bankshares	ND	10,756	245	\$1B-\$10B	35,817	368	25,061	123
New York	J.P. Morgan Chase & Co.	NY	1,786,669	56,089	>\$50B	2,718,914	59,736	932,245	3,647
	Citigroup Inc.	NY	581,626	74,163	>\$50B	1,247,309	76,102	665,683	1,939
	Fleetboston Financial Corporation	MA	380,514	21,578	\$1B-\$10B	637,219	22,208	256,705	630
	HSBC Bk USA	NY	369,597	9,965	>\$50B	1,219,705	12,239	850,108	2,274
	North Fork Bancorporation I	NY	350,549	8,336	\$10B-\$50B	928,776	9,880	578,227	1,544
	Wells Fargo & Company	CA	303,600	9,450	>\$50B	322,367	9,589	18,767	139
	MBNA Corporation	DE	280,016	42,149	>\$50B	282,755	42,163	2,739	14
	American Express Centurion B	UT	225,365	40,377	\$10B-\$50B	228,754	40,396	3,389	19
	Manufacturers & Traders Tc	NY	197,961	4,979	>\$50B	1,242,198	7,786	1,044,237	2,807
	Advanta Bk Corp	UT	194,901	22,132	\$1B-\$10B	194,901	22,132	0	0
	Bank Of New York Company In	NY	115,116	4,153	>\$50B	273,850	4,562	158,734	409
	Pitney Bowes Bk	UT	77,316	10,123	<\$1B	77,316	10,123	0	0
	Financial Institutions Inc.	NY	72,026	2,066	\$1B-\$10B	228,810	2,579	156,784	513
	GE Cap Fncl	UT	70,835	18,415	\$1B-\$10B	71,010	18,416	175	1
	Atlantic Bk Of NY	NY	60,429	6,666	\$1B-\$10B	136,352	6,906	75,923	240
	NBT Bancorp Inc.	NY	57,481	1,699	\$1B-\$10B	191,885	2,149	134,404	450
	Wachovia Corporation	NC	50,205	1,235	>\$50B	228,995	1,652	178,790	417
	Keycorp	OH	48,917	1,435	>\$50B	207,744	1,898	158,827	463
	Bank One Corporation	IL	43,324	14,104	>\$50B	46,339	14,112	3,015	8
	Community Bank System Inc.	NY	37,631	1,231	\$1B-\$10B	88,465	1,445	50,834	214
	Tompkins Trustco Inc.	NY	29,980	832	\$1B-\$10B	116,486	1,115	86,506	283
	Charter One Financial Inc.	OH	29,245	668	\$10B-\$50B	175,001	1,117	145,756	449
	Banknorth Group Inc.	ME	22,524	650	\$10B-\$50B	101,370	882	78,846	232
	Arrow Financial Corporation	NY	20,989	718	\$1B-\$10B	72,965	867	51,976	149
	Canandaigua National Corporation	NY	20,615	648	<\$1B	80,882	848	60,267	200
	Solvay Bank Corp.	NY	20,206	518	<\$1B	55,970	641	35,764	123
	Adirondack Tc	NY	17,822	567	<\$1B	57,673	724	39,851	157
	State Bancorp Inc.	NY	17,348	328	\$1B-\$10B	227,212	854	209,864	526
	BSB Bancorp Inc.	NY	15,998	357	\$1B-\$10B	100,813	591	84,815	234
	Suffolk Bancorp	NY	15,410	358	\$1B-\$10B	70,782	514	55,372	156
	Nara Bancorp Inc.	CA	14,170	214	\$1B-\$10B	94,973	452	80,803	238
	U.S. Bancorp	MN	12,564	1,431	>\$50B	17,866	1,445	5,302	14
	Bank Of America Corporation	NC	12,307	1,331	>\$50B	31,467	1,370	19,160	39
	Commerce Bancorp Inc.	NJ	12,236	366	\$10B-\$50B	98,991	577	86,755	211
	Alliance Financial Corporation	NY	10,319	316	<\$1B	40,854	423	30,535	107
	Signature Bk	NY	10,122	213	\$1B-\$10B	43,011	323	32,889	110

4B. Top Micro-Business Lenders by State Using CRA Data, 2003

State	Bank Name	HQ State	Micro-Business Lending (<\$100k)			Small Business Lending (<\$1M)		Small Business Lending (\$100k-\$1M)	
			SSBL \$ (1,000) (1)	SSBL # (2)	Bk. Size (3)	LSBL \$ (1,000) (4)	LSBL # (5)	LSBL(2)\$ (1,000) (6)	LSBL(2)# (7)
North Carolina									
	BB&T Corporation	NC	630,901	18,401	>\$50B	3,065,316	25,289	2,434,415	6,888
	First Citizens Bancshares I	NC	308,011	11,255	\$10B-\$50B	1,268,873	14,260	960,862	3,005
	MBNA Corporation	DE	264,259	32,151	>\$50B	276,563	32,198	12,304	47
	Wachovia Corporation	NC	233,169	5,503	>\$50B	1,510,933	8,711	1,277,764	3,208
	Citigroup Inc.	NY	115,658	24,832	>\$50B	117,121	24,840	1,463	8
	Wells Fargo & Company	CA	87,317	3,038	>\$50B	91,560	3,070	4,243	32
	National Commerce Financial	TN	86,059	3,190	\$10B-\$50B	403,348	4,179	317,289	989
	RBC Centura Bk	NC	70,076	1,822	\$10B-\$50B	431,410	2,859	361,334	1,037
	Bank Of America Corporation	NC	67,521	4,412	>\$50B	348,636	5,121	281,115	709
	GE Cap Fncl	UT	66,997	19,451	\$1B-\$10B	66,997	19,451	0	0
	Advanta Bk Corp	UT	65,503	7,195	\$1B-\$10B	65,503	7,195	0	0
	J.P. Morgan Chase & Co.	NY	59,024	2,659	>\$50B	63,389	2,673	4,365	14
	First Bancorp	NC	47,947	1,708	\$1B-\$10B	166,355	2,120	118,408	412
	Fidelity Bancshares (N.C.)	NC	42,219	1,235	\$1B-\$10B	204,342	1,788	162,123	553
	Southern Bancshares (N.C.)	NC	38,003	1,250	<\$1B	143,747	1,619	105,744	369
	American Express Centurion B	UT	37,597	7,048	\$10B-\$50B	37,797	7,049	200	1
	Pitney Bowes Bk	UT	35,000	4,869	<\$1B	35,000	4,869	0	0
	Bank Of Granite Corporation	NC	33,127	1,112	<\$1B	126,470	1,439	93,343	327
	LSB Bancshares Inc.	NC	31,937	746	<\$1B	130,203	1,055	98,266	309
	Southtrust Corporation	AL	30,028	739	>\$50B	188,121	1,199	158,093	460
	First Charter Corporation	NC	24,308	621	\$1B-\$10B	132,020	960	107,712	339
	Yadkin Valley B&TC	NC	24,060	670	<\$1B	118,252	981	94,192	311
	Four Oaks Fincorp Inc.	NC	19,894	799	<\$1B	56,750	922	36,856	123
	FNB Corp.	NC	19,733	490	<\$1B	79,795	689	60,062	199
	ECB Bancorp Inc.	NC	19,381	563	<\$1B	109,627	853	90,246	290
	Bank One Corporation	IL	17,028	5,873	>\$50B	22,827	5,887	5,799	14
	FNB Financial Services Corpo	NC	16,409	319	<\$1B	114,714	745	98,305	426
	United Community Banks Inc.	GA	16,401	556	\$1B-\$10B	51,353	678	34,952	122
	Fleetboston Financial Corporation	MA	15,375	2,140	\$1B-\$10B	16,095	2,141	720	1
	Peoples Bancorp Of North Carolina	NC	15,004	444	<\$1B	54,157	579	39,153	135
	First Nb Of Shelby	NC	14,809	449	<\$1B	65,399	631	50,590	182
	Southern Community Financial	NC	14,015	309	\$1B-\$10B	84,568	534	70,553	225
	High Point Bank Corporation	NC	12,510	367	<\$1B	55,852	500	43,342	133
	U.S. Bancorp	MN	12,466	974	>\$50B	19,961	1,003	7,495	29
	Regions Financial Corporation	AL	11,325	284	\$10B-\$50B	75,970	463	64,645	179
	Capital Bank Corporation	NC	10,852	273	<\$1B	68,882	451	58,030	178
	First South Bancorp Inc.	NC	10,481	181	<\$1B	73,232	414	62,751	233
North Dakota									
	Wells Fargo & Company	CA	54,962	2,013	>\$50B	155,051	2,326	100,089	313
	State Bankshares Inc.	ND	24,838	631	\$1B-\$10B	147,871	961	123,033	330
	Watford City Bancshares Inc	ND	22,919	787	<\$1B	83,490	1,019	60,571	232
	Otto Bremer Foundation	MN	22,521	676	\$1B-\$10B	105,208	921	82,687	245
	MBNA Corporation	DE	17,450	2,062	>\$50B	17,450	2,062	0	0
	First Southwest Bancorporation	ND	13,841	507	<\$1B	44,430	606	30,589	99
	U.S. Bancorp	MN	13,721	1,414	>\$50B	56,880	1,517	43,159	103
	Alerus Financial Corporation	ND	13,120	318	<\$1B	83,039	506	69,919	188

4B. Top Micro-Business Lenders by State Using CRA Data, 2003

State	Bank Name	HQ State	Micro-Business Lending (<\$100k)		Bk. 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)
Ohio									
	Huntington Bancshares Incorp	OH	245,248	6,811	\$10B-\$50B	746,871	8,220	501,623	1,409
	Fifth Third Bancorp	OH	233,445	4,531	>\$50B	1,975,948	9,313	1,742,503	4,782
	MBNA Corporation	DE	189,212	24,555	>\$50B	191,983	24,569	2,771	14
	National City Corporation	OH	182,267	7,904	>\$50B	902,011	9,986	719,744	2,082
	Wells Fargo & Company	CA	180,371	6,047	>\$50B	191,943	6,124	11,572	77
	Citigroup Inc.	NY	156,266	33,434	>\$50B	156,969	33,439	703	5
	U.S. Bancorp	MN	133,783	7,054	>\$50B	599,968	8,399	466,185	1,345
	Bank One Corporation	IL	128,945	15,558	>\$50B	569,240	16,767	440,295	1,209
	Park National Corporation	OH	116,611	3,278	\$1B-\$10B	477,590	4,475	360,979	1,197
	Advanta Bk Corp	UT	99,667	10,639	\$1B-\$10B	99,667	10,639	0	0
	J.P. Morgan Chase & Co.	NY	92,633	4,690	>\$50B	98,161	4,709	5,528	19
	GE Cap Fncl	UT	86,772	23,389	\$1B-\$10B	87,632	23,391	860	2
	Keycorp	OH	79,034	2,150	>\$50B	323,970	2,857	244,936	707
	Firstmerit Corporation	OH	75,705	1,375	\$10B-\$50B	574,318	2,745	498,613	1,370
	Sky Financial Group Inc.	OH	66,474	1,623	\$10B-\$50B	373,562	2,557	307,088	934
	American Express Centurion B	UT	53,331	8,357	\$10B-\$50B	54,506	8,362	1,175	5
	Pitney Bowes Bk	UT	41,299	5,579	<\$1B	41,299	5,579	0	0
	PNC Financial Services Group	PA	36,062	1,048	>\$50B	142,350	1,330	106,288	282
	First Financial Bancorp	OH	23,486	709	\$1B-\$10B	128,483	1,038	104,997	329
	Unizan Financial Corp.	OH	20,121	447	\$1B-\$10B	168,694	896	148,573	449
	Killbuck Bancshares Inc.	OH	19,847	689	<\$1B	55,898	814	36,051	125
	Fleetboston Financial Corporation	MA	19,655	2,757	\$1B-\$10B	21,505	2,760	1,850	3
	First Merchants Corporation	IN	18,784	512	\$1B-\$10B	110,262	778	91,478	266
	Farmers & Merchants Bancorp	OH	18,715	676	<\$1B	51,464	781	32,749	105
	Oak Hill Financial Inc.	OH	17,732	405	<\$1B	113,870	721	96,138	316
	Charter One Financial Inc.	OH	16,012	353	\$10B-\$50B	101,284	618	85,272	265
	Provident Financial Group I	OH	14,643	303	\$10B-\$50B	182,119	743	167,476	440
	Second Bancorp Incorporated	OH	13,130	221	\$1B-\$10B	93,464	457	80,334	236
	NB&T Financial Group Inc. E	OH	12,240	366	<\$1B	33,058	444	20,818	78
	Wayne Bancorp Inc.	OH	10,597	300	<\$1B	61,322	451	50,725	151
	Citizens Nb	OH	10,375	275	<\$1B	52,298	396	41,923	121
	Wesbanco Inc.	WV	10,095	365	\$1B-\$10B	42,157	462	32,062	97
Oklahoma									
	Bancfirst Corporation	OK	99,339	3,877	\$1B-\$10B	328,793	4,640	229,454	763
	Arvest Bank Group Inc.	AR	85,379	3,104	\$1B-\$10B	291,593	3,778	206,214	674
	MBNA Corporation	DE	64,421	7,734	>\$50B	64,421	7,734	0	0
	Citigroup Inc.	NY	61,056	13,168	>\$50B	61,206	13,169	150	1
	BOK Financial Corporation	OK	42,338	868	\$10B-\$50B	360,129	1,761	317,791	893
	Wells Fargo & Company	CA	41,460	1,482	>\$50B	45,086	1,501	3,626	19
	Advanta Bk Corp	UT	35,431	3,850	\$1B-\$10B	35,431	3,850	0	0
	One Rich Hill Mining L.L.C.	TX	30,228	742	\$1B-\$10B	179,224	1,177	148,996	435
	J.P. Morgan Chase & Co.	NY	29,984	1,300	>\$50B	32,409	1,306	2,425	6
	Durant Bancorp Inc.	OK	28,429	1,083	\$1B-\$10B	78,017	1,257	49,588	174
	Southwest Bancorp Inc.	OK	26,873	543	\$1B-\$10B	156,453	917	129,580	374
	GE Cap Fncl	UT	25,242	7,009	\$1B-\$10B	25,242	7,009	0	0
	Gold Banc Corporation Inc.	KS	21,943	673	\$1B-\$10B	130,338	1,026	108,395	353

4B. Top Micro-Business Lenders by State Using CRA Data, 2003

State	Bank Name	HQ State	Micro-Business Lending (<\$100k)			Small Business Lending (<\$1M)		Small Business Lending (\$100k-\$1M)	
			SSBL \$ (1,000) (1)	SSBL # (2)	Bk. Size (3)	LSBL \$ (1,000) (4)	LSBL # (5)	LSBL(2)\$ (1,000) (6)	LSBL(2)# (7)
	Bank One Corporation	IL	21,173	3,708	>\$50B	40,681	3,770	19,508	62
	Spirit Bankcorp Inc.	OK	19,733	736	<\$1B	62,992	885	43,259	149
	Americrest Bancshares Inc.	OK	16,974	524	<\$1B	77,154	714	60,180	190
	Local Financial Corporation	OK	15,966	405	<\$1B	122,053	694	106,087	289
	Bank Of America Corporation	NC	15,586	1,119	>\$50B	51,809	1,207	36,223	88
	First Fidelity Bancorp Inc.	OK	15,520	500	<\$1B	60,429	642	44,909	142
	American Express Centurion B	UT	14,388	2,550	\$10B-\$50B	14,388	2,550	0	0
	American Bancorporation Inc	OK	12,798	656	<\$1B	21,097	700	8,299	44
	Central Service Corporation	OK	12,693	397	<\$1B	27,595	462	14,902	65
	Landrum Company	MO	11,687	524	<\$1B	27,784	589	16,097	65
	RCB Holding Company Inc.	OK	11,659	488	<\$1B	35,594	571	23,935	83
	Pitney Bowes Bk	UT	11,447	1,670	<\$1B	11,447	1,670	0	0
	Midstate Bancorp Inc.	OK	10,729	426	<\$1B	43,927	526	33,198	100
Oregon	Wells Fargo & Company	CA	372,653	15,057	>\$50B	564,920	15,664	192,267	607
	U.S. Bancorp	MN	91,944	5,900	>\$50B	634,574	7,282	542,630	1,382
	MBNA Corporation	DE	80,021	8,557	>\$50B	80,021	8,557	0	0
	Umpqua Holdings Corporation	OR	72,230	1,680	\$1B-\$10B	487,459	2,974	415,229	1,294
	Citigroup Inc.	NY	58,260	11,043	>\$50B	59,111	11,046	851	3
	Advanta Bk Corp	UT	42,926	4,754	\$1B-\$10B	42,926	4,754	0	0
	Bank Of America Corporation	NC	41,142	2,835	>\$50B	120,828	3,031	79,686	196
	American Express Centurion B	UT	34,227	12,511	\$10B-\$50B	34,880	12,514	653	3
	Keycorp	OH	29,222	829	>\$50B	148,234	1,136	119,012	307
	Columbia Bancorp	OR	22,912	583	<\$1B	97,398	827	74,486	244
	Cascade Bancorp	OR	22,742	684	<\$1B	117,088	975	94,346	291
	West Coast Bancorp	OR	19,303	428	\$1B-\$10B	140,303	797	121,000	369
	Pacific Continental Corporation	OR	19,028	421	<\$1B	95,835	681	76,807	260
	Bank Of The West	CA	18,919	585	\$10B-\$50B	119,860	818	100,941	233
	J.P. Morgan Chase & Co.	NY	18,142	890	>\$50B	19,186	895	1,044	5
	Premierwest Bancorp	OR	15,761	391	<\$1B	78,522	578	62,761	187
	Bank One Corporation	IL	14,060	4,345	>\$50B	15,766	4,348	1,706	3
	Pitney Bowes Bk	UT	13,712	1,900	<\$1B	13,712	1,900	0	0
	GE Cap Fncl	UT	12,057	3,135	\$1B-\$10B	12,277	3,136	220	1
	Liberty Financial Group Inc	OR	10,843	252	<\$1B	50,459	389	39,616	137
	Fleetboston Financial Corporation	MA	10,488	1,504	\$1B-\$10B	10,488	1,504	0	0
Pennsylvania	PNC Financial Services Group	PA	431,298	12,278	>\$50B	1,325,384	14,722	894,086	2,444
	Wachovia Corporation	NC	297,456	6,916	>\$50B	1,480,885	9,960	1,183,429	3,044
	MBNA Corporation	DE	261,154	43,759	>\$50B	267,617	43,786	6,463	27
	Citigroup Inc.	NY	163,344	34,564	>\$50B	163,700	34,566	356	2
	Wells Fargo & Company	CA	137,878	4,672	>\$50B	143,994	4,716	6,116	44
	Advanta Bk Corp	UT	119,948	13,062	\$1B-\$10B	119,948	13,062	0	0
	National City Corporation	OH	114,764	4,083	>\$50B	394,608	5,082	279,844	999
	Manufacturers & Traders Tc	NY	107,269	2,575	>\$50B	550,180	3,879	442,911	1,304
	Fleetboston Financial Corporation	MA	103,074	6,411	\$1B-\$10B	178,873	6,573	75,799	162
	J.P. Morgan Chase & Co.	NY	100,206	4,523	>\$50B	106,834	4,546	6,628	23
	Fulton Financial Corporation	PA	88,162	1,987	\$10B-\$50B	549,578	3,324	461,416	1,337

4B. Top Micro-Business Lenders by State Using CRA Data, 2003

State	Bank Name	HQ State	Micro-Business Lending (<\$100k)			Small Business Lending (<\$1M)		Small Business Lending (\$100k-\$1M)	
			SSBL \$ (1,000) (1)	SSBL # (2)	Bk. Size (3)	LSBL \$ (1,000) (4)	LSBL # (5)	LSBL(2)\$ (1,000) (6)	LSBL(2)# (7)
	GE Cap Fncl	UT	78,484	21,525	\$1B-\$10B	79,854	21,528	1,370	3
	Susquehanna Bancshares Inc.	PA	69,797	1,975	\$1B-\$10B	416,220	2,882	346,423	907
	American Express Centurion B	UT	64,291	12,140	\$10B-\$50B	64,927	12,143	636	3
	F.N.B. Corporation	FL	57,171	1,498	\$1B-\$10B	229,615	2,075	172,444	577
	First Commonwealth Financial	PA	48,250	1,237	\$1B-\$10B	183,783	1,679	135,533	442
	S & T Bancorp Inc.	PA	47,190	1,533	\$1B-\$10B	255,471	2,128	208,281	595
	Pitney Bowes Bk	UT	43,469	5,485	<\$1B	43,469	5,485	0	0
	Bank One Corporation	IL	31,617	10,287	>\$50B	35,847	10,296	4,230	9
	National Penn Bancshares In	PA	26,031	514	\$1B-\$10B	200,049	1,008	174,018	494
	First National Community Ban	PA	23,904	606	<\$1B	81,985	754	58,081	148
	U.S. Bancorp	MN	21,962	1,612	>\$50B	33,090	1,661	11,128	49
	Commerce Bancorp Inc.	NJ	21,758	490	\$10B-\$50B	154,766	878	133,008	388
	Sky Financial Group Inc.	OH	21,010	549	\$10B-\$50B	117,129	833	96,119	284
	Pennrock Financial Services	PA	19,920	512	\$1B-\$10B	85,969	731	66,049	219
	Community Banks Inc.	PA	19,758	455	\$1B-\$10B	114,021	739	94,263	284
	CNB Financial Corporation	PA	19,158	471	<\$1B	70,688	652	51,530	181
	Citizens And Northern Corporation	PA	18,522	534	\$1B-\$10B	39,481	624	20,959	90
	Sterling Financial Corporation	PA	17,394	425	\$1B-\$10B	103,404	685	86,010	260
	Bank Of America Corporation	NC	17,256	1,681	>\$50B	30,729	1,710	13,473	29
	Univest Corporation Of Penns	PA	17,044	395	\$1B-\$10B	115,560	681	98,516	286
	Penns Woods Bancorp Inc.	PA	16,669	574	<\$1B	41,050	667	24,381	93
	QNB Corp.	PA	16,448	371	<\$1B	67,886	526	51,438	155
	Mellon Financial Corporation	PA	16,070	529	\$10B-\$50B	101,683	760	85,613	231
	Pennsylvania Commerce Bancor	PA	16,026	336	\$1B-\$10B	129,896	674	113,870	338
	Hibshman Trust For Ephrata N	PA	15,385	519	<\$1B	42,623	627	27,238	108
	Atlantic Bk Of NY	NY	14,680	1,576	\$1B-\$10B	22,538	1,612	7,858	36
	Omega Financial Corporation	PA	13,830	374	\$1B-\$10B	56,188	525	42,358	151
	Fidelity D& D Bancorp Inc.	PA	13,809	382	<\$1B	46,250	491	32,441	109
	Dimeco Inc	PA	12,728	468	<\$1B	42,352	554	29,624	86
	Mid Penn Bancorp Inc.	PA	10,486	264	<\$1B	49,631	408	39,145	144
	NBT Bancorp Inc.	NY	10,450	304	\$1B-\$10B	35,094	395	24,644	91
	Honat Bancorp Inc.	PA	10,256	269	<\$1B	36,763	379	26,507	110
Rhode Island									
	Citizens Bk Of MA	MA	59,375	2,017	\$10B-\$50B	186,480	2,393	127,105	376
	Fleetboston Financial Corporation	MA	36,053	1,865	\$1B-\$10B	104,989	2,051	68,936	186
	Bancorp Rhode Island Inc.	RI	20,594	394	\$1B-\$10B	104,471	663	83,877	269
	Wells Fargo & Company	CA	18,601	627	>\$50B	19,655	636	1,054	9
	MBNA Corporation	DE	18,127	2,918	>\$50B	18,250	2,919	123	1
	Citigroup Inc.	NY	18,001	3,655	>\$50B	18,001	3,655	0	0
	Washington Trust Bancorp In	RI	11,310	272	\$1B-\$10B	63,758	442	52,448	170
	Advanta Bk Corp	UT	10,962	1,262	\$1B-\$10B	10,962	1,262	0	0
South Carolina									
	BB&T Corporation	NC	166,738	5,197	>\$50B	816,937	7,058	650,199	1,861
	Synovus Financial Corp.	GA	106,786	3,290	\$10B-\$50B	455,394	4,382	348,608	1,092
	MBNA Corporation	DE	86,555	12,689	>\$50B	88,076	12,696	1,521	7
	First Citizens Bancorporation	SC	77,908	2,633	\$1B-\$10B	281,026	3,352	203,118	719
	Wachovia Corporation	NC	71,509	1,687	>\$50B	611,110	3,071	539,601	1,384

4B. Top Micro-Business Lenders by State Using CRA Data, 2003

State	Bank Name	HQ State	Micro-Business Lending (<\$100k)			Small Business Lending (<\$1M)		Small Business Lending (\$100k-\$1M)	
			SSBL \$ (1,000) (1)	SSBL # (2)	Bk. Size (3)	LSBL \$ (1,000) (4)	LSBL # (5)	LSBL(2)\$ (1,000) (6)	LSBL(2)# (7)
	CNB Corporation	SC	68,472	2,693	<\$1B	171,522	3,090	103,050	397
	South Financial Group The	SC	63,573	2,004	\$10B-\$50B	338,096	2,845	274,523	841
	First National Corporation	SC	54,379	1,425	\$1B-\$10B	231,730	2,035	177,351	610
	Bank Of America Corporation	NC	51,351	2,579	>\$50B	266,902	3,150	215,551	571
	Citigroup Inc.	NY	42,726	9,910	>\$50B	42,726	9,910	0	0
	Palmetto Bancshares Inc.	SC	35,710	1,276	<\$1B	105,178	1,527	69,468	251
	Wells Fargo & Company	CA	34,895	1,207	>\$50B	36,421	1,220	1,526	13
	GE Cap Fncl	UT	27,562	8,097	\$1B-\$10B	27,562	8,097	0	0
	Advanta Bk Corp	UT	26,691	2,966	\$1B-\$10B	26,691	2,966	0	0
	Regions Financial Corporation	AL	25,822	694	\$10B-\$50B	139,506	1,051	113,684	357
	American Express Centurion B	UT	23,150	3,824	\$10B-\$50B	23,405	3,825	255	1
	Enterprise Bk Of SC	SC	22,288	1,149	<\$1B	48,883	1,264	26,595	115
	Pitney Bowes Bk	UT	16,049	2,258	<\$1B	16,049	2,258	0	0
	Southtrust Corporation	AL	13,287	329	>\$50B	119,193	628	105,906	299
	Community Capital Corporation	SC	13,027	426	<\$1B	56,865	588	43,838	162
	J.P. Morgan Chase & Co.	NY	11,732	705	>\$50B	11,732	705	0	0
	Summit Financial Corporation	SC	10,850	274	<\$1B	58,107	444	47,257	170
South Dakota									
	Wells Fargo & Company	CA	90,679	3,277	>\$50B	262,772	3,805	172,093	528
	Dacotah Banks Inc.	SD	38,116	1,604	\$1B-\$10B	115,430	1,871	77,314	267
	Minnehaha Bancshares Inc.	SD	26,123	749	<\$1B	139,730	1,064	113,607	315
	Great Western Bancorporation	NE	24,796	751	\$1B-\$10B	104,829	1,018	80,033	267
	U.S. Bancorp	MN	19,724	945	>\$50B	140,084	1,277	120,360	332
	Mbna Corporation	DE	17,521	1,964	>\$50B	17,521	1,964	0	0
	Hopkins Financial Corporation	SD	15,604	699	<\$1B	37,649	774	22,045	75
	South Dakota Bancshares Inc	SD	14,049	508	<\$1B	45,485	624	31,436	116
	First Western Bancorp Inc.	SD	13,384	491	<\$1B	43,498	599	30,114	108
	First Dakota Financial Corporation	SD	12,256	451	<\$1B	36,960	540	24,704	89
	United National Corporation	SD	11,959	379	<\$1B	43,324	474	31,365	95
	Advanta Bk Corp	UT	11,458	1,163	\$1B-\$10B	11,458	1,163	0	0
	Fishback Financial Corporation	SD	11,245	379	<\$1B	35,756	459	24,511	80
	Community First Bankshares	ND	10,887	398	\$1B-\$10B	22,368	442	11,481	44
	Lauritzen Corporation	NE	10,387	361	\$10B-\$50B	32,753	431	22,366	70
Tennessee									
	Amsouth Bancorporation	AL	319,593	8,416	\$10B-\$50B	1,036,095	10,536	716,502	2,120
	First Tennessee National Cor	TN	158,772	3,883	\$10B-\$50B	881,586	5,968	722,814	2,085
	Suntrust Banks Inc.	GA	102,087	3,532	>\$50B	694,871	5,184	592,784	1,652
	MBNA Corporation	DE	85,405	12,167	>\$50B	86,470	12,171	1,065	4
	Citigroup Inc.	NY	75,995	15,635	>\$50B	78,648	15,641	2,653	6
	Wells Fargo & Company	CA	74,831	2,522	>\$50B	81,694	2,557	6,863	35
	Union Planters Corporation	TN	53,332	1,441	\$10B-\$50B	302,031	2,182	248,699	741
	Regions Financial Corporation	AL	49,531	1,598	\$10B-\$50B	248,409	2,196	198,878	598
	First South Bancorp Inc.	TN	48,915	3,001	\$1B-\$10B	166,267	3,390	117,352	389
	Greene County Bancshares In	TN	47,998	1,637	\$1B-\$10B	182,590	2,094	134,592	457
	GE Cap Fncl	UT	40,749	11,709	\$1B-\$10B	41,228	11,710	479	1
	Advanta Bk Corp	UT	38,623	4,359	\$1B-\$10B	38,623	4,359	0	0
	Bank Of America Corporation	NC	34,461	1,879	>\$50B	145,956	2,151	111,495	272

4B. Top Micro-Business Lenders by State Using CRA Data, 2003

State	Bank Name	HQ State	Micro-Business Lending (<\$100k)			Small Business Lending (<\$1M)		Small Business Lending (\$100k-\$1M)	
			SSBL \$ (1,000) (1)	SSBL # (2)	Bk. Size (3)	LSBL \$ (1,000) (4)	LSBL # (5)	LSBL(2)\$ (1,000) (6)	LSBL(2)# (7)
	BB&T Corporation	NC	32,846	990	>\$50B	191,358	1,441	158,512	451
	U.S. Bancorp	MN	30,790	2,058	>\$50B	111,558	2,316	80,768	258
	American Express Centurion B	UT	28,226	5,368	\$10B-\$50B	28,832	5,372	606	4
	F&M Financial Corporation	TN	25,888	925	<\$1B	74,155	1,082	48,267	157
	Cavalry Bancorp Inc.	TN	23,786	596	<\$1B	65,617	763	41,831	167
	Bancorpsouth Inc.	MS	23,261	792	\$10B-\$50B	83,843	994	60,582	202
	First Citizens Bancshares I	TN	21,782	726	<\$1B	69,280	898	47,498	172
	Pitney Bowes Bk	UT	20,275	2,844	<\$1B	20,275	2,844	0	0
	Citizens National Bancorp I	TN	19,033	559	<\$1B	83,683	794	64,650	235
	Robertson Holding Company L	TN	16,425	1,606	<\$1B	31,061	1,661	14,636	55
	First Pulaski National Corporation	TN	16,334	616	<\$1B	51,333	710	34,999	94
	National Commerce Financial	TN	12,868	407	\$10B-\$50B	61,019	551	48,151	144
	Trustmark Corporation	MS	12,683	317	\$1B-\$10B	58,681	479	45,998	162
	First Volunteer Corporation	TN	12,265	429	<\$1B	42,456	547	30,191	118
	First Nb Of The Cumberlands	TN	12,051	371	<\$1B	57,534	514	45,483	143
	First Farmers And Merchants	TN	11,846	343	<\$1B	60,619	494	48,773	151
	Synovus Financial Corp.	GA	11,843	253	\$10B-\$50B	74,644	439	62,801	186
	Franklin Financial Corporation	TN	11,356	392	>\$50B	48,666	502	37,310	110
	J.P. Morgan Chase & Co.	NY	11,290	753	>\$50B	11,790	754	500	1
	Banctenn Corporation	TN	10,660	287	<\$1B	49,967	407	39,307	120
Texas									
	Wells Fargo & Company	CA	1,203,816	45,137	>\$50B	1,782,384	47,051	578,568	1,914
	J.P. Morgan Chase & Co.	NY	822,782	23,583	>\$50B	1,281,854	25,148	459,072	1,565
	MBNA Corporation	DE	474,582	46,355	>\$50B	476,612	46,370	2,030	15
	Citigroup Inc.	NY	405,041	79,712	>\$50B	407,712	79,726	2,671	14
	Advanta Bk Corp	UT	213,115	24,105	\$1B-\$10B	213,115	24,105	0	0
	GE Cap Fncl	UT	174,734	46,693	\$1B-\$10B	177,689	46,703	2,955	10
	Bank Of America Corporation	NC	173,147	11,208	>\$50B	527,124	12,151	353,977	943
	Compass Bancshares Inc.	AL	168,144	4,460	\$10B-\$50B	671,548	5,825	503,404	1,365
	Bank One Corporation	IL	149,720	22,293	>\$50B	459,376	23,142	309,656	849
	American Express Centurion B	UT	134,946	24,430	\$10B-\$50B	136,223	24,438	1,277	8
	Cullen/Frost Bankers Inc.	TX	118,974	2,518	\$1B-\$10B	871,563	4,767	752,589	2,249
	Texas Regional Bancshares I	TX	113,954	3,823	\$1B-\$10B	415,586	4,744	301,632	921
	Sterling Bancshares Inc.	TX	99,837	3,006	\$1B-\$10B	492,469	4,212	392,632	1,206
	Pitney Bowes Bk	UT	85,460	12,798	<\$1B	85,460	12,798	0	0
	International Bancshares Corporation	TX	77,570	2,409	\$1B-\$10B	321,983	3,220	244,413	811
	Regions Financial Corporation	AL	75,482	2,184	\$10B-\$50B	289,421	2,856	213,939	672
	Amarillo National Bancorp I	TX	74,726	3,356	\$1B-\$10B	172,868	3,682	98,142	326
	Maedgen & White Ltd.	TX	72,103	2,019	\$1B-\$10B	255,358	2,622	183,255	603
	Incus Co. Ltd.	XX	68,060	2,238	\$1B-\$10B	220,986	2,795	152,926	557
	First Financial Bankshares	TX	65,733	2,383	\$1B-\$10B	213,115	2,883	147,382	500
	American State Financial Corporation	TX	51,926	2,395	\$1B-\$10B	157,763	2,730	105,837	335
	Hibernia Corporation	LA	44,393	1,246	\$10B-\$50B	176,656	1,680	132,263	434
	Southtrust Corporation	AL	43,430	963	>\$50B	243,875	1,527	200,445	564
	Overton Financial Corporatio	TX	43,236	1,430	<\$1B	134,311	1,775	91,075	345
	Fleetboston Financial Corporation	MA	42,998	6,347	\$1B-\$10B	47,116	6,353	4,118	6
	BOK Financial Corporation	OK	42,970	949	\$10B-\$50B	225,061	1,485	182,091	536

4B. Top Micro-Business Lenders by State Using CRA Data, 2003

State	Bank Name	HQ State	Micro-Business Lending (<\$100k)			Small Business Lending (<\$1M)		Small Business Lending (\$100k-\$1M)	
			SSBL \$ (1,000) (1)	SSBL # (2)	Bk. Size (3)	LSBL \$ (1,000) (4)	LSBL # (5)	LSBL(2)\$ (1,000) (6)	LSBL(2)# (7)
	Southwest Bancorporation Of	TX	39,936	997	\$1B-\$10B	242,832	1,519	202,896	522
	First National Bank Group I	TX	39,812	1,243	\$1B-\$10B	137,552	1,569	97,740	326
	Eggemeyer Advisory Corp.	CA	36,694	1,170	\$1B-\$10B	139,023	1,501	102,329	331
	Jane Austin Chapman Limited	TX	35,825	1,351	<\$1B	102,590	1,577	66,765	226
	Prosperity Bancshares Inc.	TX	34,285	943	\$1B-\$10B	127,354	1,245	93,069	302
	American Nb TX	TX	33,882	1,085	\$1B-\$10B	111,837	1,328	77,955	243
	Comerica Incorporated	MI	33,331	703	>\$50B	332,281	1,438	298,950	735
	Woodforest Financial Group	TX	33,162	1,008	\$1B-\$10B	147,312	1,376	114,150	368
	Republic Bancshares Of Texas	TX	32,996	862	<\$1B	146,333	1,242	113,337	380
	U.S. Bancorp	MN	30,375	2,535	>\$50B	76,811	2,672	46,436	137
	Guaranty Bancshares Inc.	TX	29,753	1,099	<\$1B	84,000	1,283	54,247	184
	Southside Bancshares Incorp	TX	28,684	888	\$1B-\$10B	116,718	1,181	88,034	293
	Security Holding Company	TX	28,054	1,046	<\$1B	88,898	1,246	60,844	200
	Americo Bancshares Inc.	TX	25,837	894	<\$1B	92,978	1,123	67,141	229
	Firstperryton Bancorp Inc.	TX	25,513	848	<\$1B	64,035	983	38,522	135
	Texas United Bancshares Inc	TX	25,307	996	<\$1B	83,196	1,190	57,889	194
	Broadway Bancshares Inc.	TX	24,962	643	\$1B-\$10B	109,246	885	84,284	242
	Summit Bancshares Inc.	TX	24,579	729	<\$1B	107,880	994	83,301	265
	First Community Capital Corp	TX	23,995	700	<\$1B	105,676	937	81,681	237
	National United Bancshares	TX	23,197	1,110	<\$1B	53,475	1,234	30,278	124
	South Plains Financial Inc.	TX	23,081	876	<\$1B	95,649	1,102	72,568	226
	American Bank Holding Corporation	TX	22,612	590	<\$1B	80,101	772	57,489	182
	Central Community Corporation	TX	22,562	811	<\$1B	95,255	1,047	72,693	236
	Mow/Rpw li Ltd.	TX	22,325	674	<\$1B	89,213	869	66,888	195
	Doss Ltd.	TX	20,786	793	\$1B-\$10B	62,821	937	42,035	144
	Whitney Holding Corporation	LA	19,414	422	\$1B-\$10B	120,463	717	101,049	295
	Lone Star National Bancshare	TX	19,266	561	<\$1B	39,380	645	20,114	84
	Atlantic Bk Of NY	NY	18,919	3,209	\$1B-\$10B	19,767	3,215	848	6
	INB Financial Corporation	TX	18,532	452	<\$1B	90,529	680	71,997	228
	Jefferson Bancshares Inc.	TX	18,310	546	<\$1B	71,070	713	52,760	167
	Commerce National Financial	TX	17,991	535	<\$1B	91,712	826	73,721	291
	Legacy Texas Group Inc.	TX	17,196	395	<\$1B	68,376	560	51,180	165
	West Financial Inc.	TX	16,791	383	<\$1B	72,366	563	55,575	180
	Herring Bancorp Inc.	TX	14,714	568	<\$1B	42,678	672	27,964	104
	Bancorpsouth Inc.	MS	14,704	547	\$10B-\$50B	46,688	668	31,984	121
	Extraco Corporation	TX	14,400	468	<\$1B	45,031	582	30,631	114
	Central Bancorp Inc.	TX	14,325	327	<\$1B	87,456	555	73,131	228
	Texas Security First Bancsha	TX	13,902	1,181	<\$1B	31,880	1,244	17,978	63
	Colonial Bancgroup Inc. Th	AL	13,774	324	\$10B-\$50B	79,464	527	65,690	203
	Texas Capital Bancshares In	TX	13,657	313	\$1B-\$10B	99,727	545	86,070	232
	North Dallas B&Tc	TX	13,554	379	<\$1B	43,523	483	29,969	104
	Inwood Bancshares Inc.	TX	13,435	324	<\$1B	68,313	476	54,878	152
	WNB Bancshares Inc.	TX	13,356	355	<\$1B	94,895	558	81,539	203
	Diboll State Bancshares Inc	TX	13,112	475	<\$1B	36,387	554	23,275	79
	Metrocorp Bancshares Inc.	TX	11,402	240	<\$1B	101,040	486	89,638	246
	SNB Bancshares Inc.	TX	11,234	267	\$1B-\$10B	67,005	413	55,771	146
	North American Bancshares I	TX	11,156	381	\$1B-\$10B	54,673	512	43,517	131
	Community Bankers Inc.	TX	10,707	382	<\$1B	47,139	502	36,432	120

4B. Top Micro-Business Lenders by State Using CRA Data, 2003

State	Bank Name	HQ State	Micro-Business Lending (<\$100k)			Small Business Lending (<\$1M)		Small Business Lending (\$100k-\$1M)	
			SSBL \$ (1,000) (1)	SSBL # (2)	Bk. Size (3)	LSBL \$ (1,000) (4)	LSBL # (5)	LSBL(2)\$ (1,000) (6)	LSBL(2)# (7)
Utah	CU Bank Shares Inc.	TX	10,354	351	<\$1B	40,563	430	30,209	79
	Wells Fargo & Company	CA	229,145	10,680	>\$50B	408,512	11,196	179,367	516
	Zions Bancorporation	UT	105,298	3,528	\$10B-\$50B	543,252	4,778	437,954	1,250
	MBNA Corporation	DE	43,974	4,008	>\$50B	44,124	4,009	150	1
	American Express Centurion B	UT	36,931	5,906	\$10B-\$50B	37,218	5,908	287	2
	Citigroup Inc.	NY	23,903	5,149	>\$50B	24,403	5,150	500	1
	Advanta Bk Corp	UT	21,986	2,546	\$1B-\$10B	21,986	2,546	0	0
	U.S. Bancorp	MN	17,473	1,183	>\$50B	96,013	1,388	78,540	205
	People S Utah Bancorp	UT	15,061	604	<\$1B	90,894	874	75,833	270
	Bank One Corporation	IL	14,508	2,413	>\$50B	53,748	2,522	39,240	109
	Southern Utah Bancorporation	UT	14,096	468	<\$1B	49,288	596	35,192	128
BOU Bancorp Inc.	UT	13,996	390	<\$1B	95,546	630	81,550	240	
GE Cap Fncl	UT	13,772	3,553	\$1B-\$10B	13,772	3,553	0	0	
J.P. Morgan Chase & Co.	NY	11,651	494	>\$50B	11,971	496	320	2	
Vermont	Chittenden Corporation	VT	38,963	974	\$1B-\$10B	170,180	1,398	131,217	424
	Banknorth Group Inc.	ME	36,601	1,044	\$10B-\$50B	181,734	1,468	145,133	424
	MBNA Corporation	DE	16,252	2,436	>\$50B	16,365	2,437	113	1
	Wells Fargo & Company	CA	13,440	479	>\$50B	14,070	485	630	6
	Citigroup Inc.	NY	12,164	2,299	>\$50B	12,164	2,299	0	0
	Advanta Bk Corp	UT	10,890	1,184	\$1B-\$10B	10,890	1,184	0	0
Virginia	Merchants Bk	VT	10,391	380	\$1B-\$10B	50,201	510	39,810	130
	BB&T Corporation	NC	209,220	5,732	>\$50B	1,147,818	8,350	938,598	2,618
	Wachovia Corporation	NC	180,040	4,288	>\$50B	989,523	6,349	809,483	2,061
	Suntrust Banks Inc.	GA	151,695	5,643	>\$50B	869,701	7,652	718,006	2,009
	MBNA Corporation	DE	148,752	23,467	>\$50B	155,486	23,498	6,734	31
	Citigroup Inc.	NY	100,437	20,409	>\$50B	102,030	20,415	1,593	6
	Wells Fargo & Company	CA	94,494	3,094	>\$50B	100,020	3,136	5,526	42
	Bank Of America Corporation	NC	70,857	4,021	>\$50B	316,942	4,645	246,085	624
	Advanta Bk Corp	UT	64,151	7,126	\$1B-\$10B	64,151	7,126	0	0
	American Express Centurion B	UT	56,131	13,559	\$10B-\$50B	56,851	13,563	720	4
	J.P. Morgan Chase & Co.	NY	51,921	2,317	>\$50B	56,742	2,333	4,821	16
	GE Cap Fncl	UT	41,885	11,928	\$1B-\$10B	42,985	11,930	1,100	2
	First Citizens Bancshares I	NC	37,779	1,188	\$10B-\$50B	178,791	1,620	141,012	432
	Union Bankshares Corporation	VA	32,640	861	\$1B-\$10B	168,158	1,275	135,518	414
	Pitney Bowes Bk	UT	26,820	3,752	<\$1B	26,820	3,752	0	0
	Mercantile Bankshares Corporation	MD	21,864	725	\$10B-\$50B	129,746	1,067	107,882	342
	Townebank	VA	21,159	705	\$1B-\$10B	82,748	912	61,589	207
	FNB Corporation	VA	20,153	734	\$1B-\$10B	67,130	895	46,977	161
	Bank One Corporation	IL	19,627	6,289	>\$50B	20,676	6,292	1,049	3
	Virginia Financial Group In	VA	18,238	581	\$1B-\$10B	129,872	891	111,634	310
	American National Bankshares	VA	16,440	516	<\$1B	60,557	654	44,117	138
	Highlands Bankshares Inc.	VA	16,306	577	<\$1B	47,420	689	31,114	112
	Old Point Financial Corporation	VA	15,521	396	<\$1B	77,993	588	62,472	192
	Southtrust Corporation	AL	15,103	359	>\$50B	77,087	553	61,984	194

4B. Top Micro-Business Lenders by State Using CRA Data, 2003

State	Bank Name	HQ State	Micro-Business Lending (<\$100k)			Small Business Lending (<\$1M)		Small Business Lending (\$100k-\$1M)	
			SSBL \$ (1,000) (1)	SSBL # (2)	Bk. Size (3)	LSBL \$ (1,000) (4)	LSBL # (5)	LSBL(2)\$ (1,000) (6)	LSBL(2)# (7)
	First Bancorp Inc.	VA	14,219	480	<\$1B	37,228	575	23,009	95
	C&F Financial Corporation	VA	13,457	333	<\$1B	58,292	482	44,835	149
	Fleetboston Financial Corporation	MA	12,556	1,881	\$1B-\$10B	14,388	1,886	1,832	5
	Resource Bankshares Corporation	VA	12,316	248	<\$1B	83,505	451	71,189	203
	Burke & Herbert B&TC	VA	11,258	300	\$1B-\$10B	65,653	472	54,395	172
	Virginia Commerce Bancorp I	VA	10,733	205	\$1B-\$10B	73,119	386	62,386	181
Washington									
	Wells Fargo & Company	CA	354,083	14,340	>\$50B	650,639	15,207	296,556	867
	Bank Of America Corporation	NC	140,635	8,891	>\$50B	530,374	9,841	389,739	950
	MBNA Corporation	DE	110,498	11,387	>\$50B	110,747	11,388	249	1
	U.S. Bancorp	MN	108,725	5,948	>\$50B	860,551	7,813	751,826	1,865
	Citigroup Inc.	NY	88,537	16,886	>\$50B	88,969	16,889	432	3
	W.T.B. Financial Corporation	WA	60,308	1,486	\$1B-\$10B	385,974	2,434	325,666	948
	Advanta Bk Corp	UT	57,875	6,555	\$1B-\$10B	57,875	6,555	0	0
	American Express Centurion B	UT	57,665	21,856	\$10B-\$50B	57,873	21,857	208	1
	Frontier Financial Corporation	WA	52,474	1,292	\$1B-\$10B	343,243	2,162	290,769	870
	Keycorp	OH	49,190	1,385	>\$50B	273,534	1,991	224,344	606
	Banner Corporation	WA	39,722	877	\$1B-\$10B	241,610	1,447	201,888	570
	Columbia Banking System Inc	WA	31,275	792	\$1B-\$10B	203,751	1,282	172,476	490
	Washington Banking Company	WA	26,334	809	<\$1B	105,276	1,069	78,942	260
	Pitney Bowes Bk	UT	25,958	3,374	<\$1B	25,958	3,374	0	0
	Americanwest Bancorporation	WA	24,339	613	\$1B-\$10B	128,004	998	103,665	385
	GE Cap Fncl	UT	23,180	6,330	\$1B-\$10B	23,680	6,331	500	1
	J.P. Morgan Chase & Co.	NY	21,735	1,132	>\$50B	22,337	1,136	602	4
	Bank One Corporation	IL	15,635	5,213	>\$50B	16,528	5,216	893	3
	Venture Financial Group Inc	WA	13,958	379	<\$1B	75,258	559	61,300	180
	Olympic Bancorp Inc.	WA	13,383	324	<\$1B	89,350	576	75,967	252
	City Bk	WA	12,296	298	<\$1B	91,552	538	79,256	240
	Fleetboston Financial Corporation	MA	12,077	1,715	\$1B-\$10B	12,258	1,716	181	1
	Cashmere Valley Bk	WA	10,996	358	<\$1B	51,515	480	40,519	122
	Skagit St Bk	WA	10,369	380	<\$1B	57,974	531	47,605	151
	Zions Bancorporation	UT	10,003	240	\$10B-\$50B	106,917	498	96,914	258
West Virginia									
	BB&T Corporation	NC	59,317	1,821	>\$50B	348,945	2,553	289,628	732
	United Bankshares Inc.	WV	49,548	1,530	\$1B-\$10B	187,797	1,985	138,249	455
	Wesbanco Inc.	WV	35,138	1,200	\$1B-\$10B	117,080	1,461	81,942	261
	Huntington Bancshares Incorp	OH	28,121	782	\$10B-\$50B	85,807	950	57,686	168
	MBNA Corporation	DE	20,565	2,898	>\$50B	20,565	2,898	0	0
	First Community Bancshares	VA	19,436	707	\$1B-\$10B	49,309	818	29,873	111
	Wells Fargo & Company	CA	14,595	507	>\$50B	14,700	508	105	1
	Bank One Corporation	IL	14,577	1,781	>\$50B	76,317	1,959	61,740	178
	Citigroup Inc.	NY	14,312	2,957	>\$50B	14,312	2,957	0	0
	Advanta Bk Corp	UT	11,931	1,284	\$1B-\$10B	11,931	1,284	0	0
	GE Cap Fncl	UT	11,589	3,150	\$1B-\$10B	11,589	3,150	0	0
	City Holding Company	WV	11,430	252	\$1B-\$10B	63,469	396	52,039	144
Wisconsin									
	Marshall & Ilsley Corporation	WI	291,366	7,046	\$10B-\$50B	2,077,505	12,125	1,786,139	5,079

4B. Top Micro-Business Lenders by State Using CRA Data, 2003

State	Bank Name	HQ State	Micro-Business Lending (<\$100k)		Bk. 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)
	Associated Banc-Corp	WI	133,899	3,802	\$10B-\$50B	814,947	5,743	681,048	1,941
	Wells Fargo & Company	CA	129,121	5,199	>\$50B	254,153	5,613	125,032	414
	U.S. Bancorp	MN	117,985	7,205	>\$50B	603,411	8,523	485,426	1,318
	MBNA Corporation	DE	78,188	11,642	>\$50B	78,298	11,643	110	1
	Citigroup Inc.	NY	66,480	13,156	>\$50B	67,421	13,159	941	3
	Advanta Bk Corp	UT	60,780	6,488	\$1B-\$10B	60,780	6,488	0	0
	J.P. Morgan Chase & Co.	NY	51,157	2,387	>\$50B	53,557	2,390	2,400	3
	Bank One Corporation	IL	46,952	6,862	>\$50B	275,899	7,415	228,947	553
	Johnson Financial Group Inc	WI	39,327	840	\$1B-\$10B	370,027	1,730	330,700	890
	Citizens Banking Corporation	MI	35,522	861	\$1B-\$10B	164,229	1,330	128,707	469
	Waupaca Bancorporation Inc.	WI	32,191	1,598	<\$1B	83,327	1,799	51,136	201
	Baylake Corp.	WI	31,872	828	\$1B-\$10B	193,238	1,332	161,366	504
	NEB Corporation	WI	30,408	897	<\$1B	122,283	1,210	91,875	313
	River Valley Bancorporation	WI	30,035	843	<\$1B	137,279	1,214	107,244	371
	First Manitowoc Bancorp Inc	WI	28,172	837	<\$1B	130,912	1,142	102,740	305
	GE Cap Fncl	UT	27,544	6,570	\$1B-\$10B	27,544	6,570	0	0
	First Banking Center Inc.	WI	25,611	658	<\$1B	140,244	1,075	114,633	417
	S.B.C.P. Bancorp Inc.	WI	20,266	656	<\$1B	82,760	859	62,494	203
	Waukesha St Bk	WI	19,441	486	<\$1B	93,941	701	74,500	215
	Amcore Financial Inc.	IL	19,283	457	\$1B-\$10B	90,021	676	70,738	219
	State Financial Services Corporation	WI	19,032	495	\$1B-\$10B	120,337	779	101,305	284
	Pitney Bowes Bk	UT	18,417	2,344	<\$1B	18,417	2,344	0	0
	First Business Financial Ser	WI	18,374	417	<\$1B	132,601	733	114,227	316
	Tri City Bankshares Corporation	WI	17,238	489	<\$1B	94,195	755	76,957	266
	Otto Bremer Foundation	MN	13,808	456	\$1B-\$10B	38,550	558	24,742	102
	Heartland Financial USA Inc	IA	13,728	295	\$1B-\$10B	95,161	540	81,433	245
	Mid-Wisconsin Financial Serv	WI	13,221	441	<\$1B	40,303	561	27,082	120
	American Express Centurion B	UT	13,175	1,637	\$10B-\$50B	13,175	1,637	0	0
	Sword Financial Corporation	WI	13,102	354	<\$1B	59,400	511	46,298	157
	Citizens Bank Holding Inc.	WI	13,016	419	<\$1B	62,408	592	49,392	173
	Denmark Bancshares Inc.	WI	12,566	376	<\$1B	48,081	495	35,515	119
	Community Banc-Corp Of Shebo	WI	11,413	292	<\$1B	60,592	459	49,179	167
	Bankmanagers Corp.	WI	10,002	202	<\$1B	102,067	459	92,065	257
Wyoming									
	First Interstate Bancsystem	MT	43,015	1,488	\$1B-\$10B	123,968	1,791	80,953	303
	Wells Fargo & Company	CA	33,151	1,343	>\$50B	64,829	1,444	31,678	101
	Community First Bankshares	ND	22,942	814	\$1B-\$10B	68,746	999	45,804	185
	MBNA Corporation	DE	19,340	2,353	>\$50B	19,478	2,354	138	1
	Midland Financial Corporation	WY	17,850	545	<\$1B	48,266	673	30,416	128
	Pinnacle Bancorp Inc.	NE	12,526	399	\$1B-\$10B	33,164	480	20,638	81
	United Bancorporation of WY	WY	11,391	299	<\$1B	66,670	453	55,279	154
	Sturm Financial Group Inc.	CO	11,172	296	\$1B-\$10B	43,669	410	32,497	114

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 website at: <http://www.sba.gov>.

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

Table 5. Number of Reporting Banks by Bank Asset Size and by State, 1995-2004

State	1995	2001	2002	2003	2004	2004 Bank Asset Size Class				
						<\$100M	\$100M-\$500M	\$500M-\$1B	\$1B-\$10B	>\$10B
National	10,135	8,158	7,949	7,816	7678	3,791	3,043	385	336	82
Alabama	187	157	153	150	152	71	62	11	3	5
Alaska	8	6	6	6	5	1	2	1	1	0
Arizona	34	43	41	45	45	25	12	4	3	1
Arkansas	251	183	170	166	161	59	93	4	5	0
California	395	300	288	281	264	69	125	24	42	4
Colorado	248	180	175	169	166	78	74	7	7	0
Connecticut	40	25	26	26	25	10	13	0	1	1
Delaware	40	33	31	28	27	5	8	3	7	4
District of Columbia	15	5	4	4	5	2	3	0	0	0
Florida	344	262	259	262	262	83	147	19	13	0
Georgia	384	331	324	318	327	138	167	12	9	1
Hawaii	15	8	7	7	6	0	1	1	4	0
Idaho	19	17	17	16	15	3	10	2	0	0
Illinois	877	703	686	673	657	330	259	38	25	5
Indiana	215	155	154	149	145	46	73	14	11	1
Iowa	502	426	414	406	397	274	111	9	3	0
Kansas	449	376	368	362	360	274	70	10	6	0
Kentucky	283	231	227	220	215	93	111	6	5	0
Louisiana	191	144	142	140	137	72	59	2	3	1
Maine	20	15	15	17	17	3	9	3	1	1
Maryland	93	72	72	72	70	8	49	4	9	0
Massachusetts	52	42	41	39	36	4	17	6	6	3
Michigan	182	163	161	159	155	53	86	5	8	3
Minnesota	539	486	472	464	463	332	124	4	2	1
Mississippi	109	101	98	97	94	35	47	5	6	1
Missouri	467	354	350	343	345	195	128	11	10	1
Montana	103	83	80	79	77	52	21	3	1	0
Nebraska	340	276	273	264	258	201	51	3	3	0
Nevada	22	32	34	34	34	9	14	3	7	1
New Hampshire	24	15	14	15	13	4	8	0	0	1
New Jersey	85	80	82	79	76	13	43	6	11	3
New Mexico	68	52	52	51	50	24	22	0	4	0
New York	166	144	137	136	133	32	56	17	21	7
North Carolina	62	77	72	72	70	12	36	14	3	5
North Dakota	135	107	104	104	100	77	17	3	3	0
Ohio	261	205	200	195	188	83	73	16	5	11
Oklahoma	346	284	277	273	268	173	85	5	4	1
Oregon	42	42	32	34	36	12	17	4	3	0
Pennsylvania	235	182	177	172	165	31	89	23	19	3
Rhode Island	15	7	7	8	8	3	0	0	3	2
South Carolina	73	75	77	76	74	27	39	3	5	0
South Dakota	117	93	93	91	89	60	19	6	2	2
Tennessee	243	194	190	189	190	89	86	9	3	3
Texas	959	693	675	662	647	379	215	31	22	0
Utah	44	57	56	56	58	23	19	6	5	5
Vermont	20	18	15	14	14	3	9	0	2	0
Virginia	163	145	128	130	125	24	80	11	7	3
Washington	88	76	79	79	75	30	31	8	6	0
West Virginia	119	71	70	69	67	27	37	0	3	0
Wisconsin	393	286	279	271	271	140	116	9	4	2
Wyoming	53	46	45	44	41	24	16	1	0	0

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