



Office of Advocacy

U.S. Small Business Administration

June 2000

## **Small Business Lending in Rural America**

*A directory of small-business-friendly commercial bank  
lending in rural America based upon information reported  
to federal banking regulators under the Community  
Reinvestment Act.*



# **Small Business Lending in Rural America**

A Directory of Small-Business-Friendly  
Commercial Banks Lending in Rural America

U.S. Small Business Administration  
Office of Advocacy  
Washington, D.C. June 2000



Federal Recycling Program  
Printed on recycled paper

## Foreword

The Office of Advocacy is pleased to release the latest in our banking study series, *Small Business Lending in Rural America*. This study makes use of data provided under the Community Reinvestment Act (CRA), which can trace where commercial loans are made geographically. Rural lending is defined as loans that are made outside of metropolitan statistical areas to small businesses. They are non-farm loans.

As with all Advocacy banking studies, the goal of these reports is to help small firms locate likely lending sources, and to stimulate bank competition for small firm customers.

This study focuses on lenders in rural America and lists the banks that do more lending to small firms on both a relative and absolute scale. With the rapid number of mergers and acquisitions, long-term banking relationships, in some ways, are becoming a thing of the past. Thus, this study is important to the small firm that wants to set up a new banking relationship.

Highlights of this study include the following:

- Micro-business loans (less than \$100,000) to rural borrowers increased by 14 percent, from \$7.9 billion in 1997 to \$9.0 billion in 1998. Rural small business loans (loans less than \$1 million) increased by 22 percent, from \$21.4 billion to \$26.1 billion. The percentage increases in both loan size categories were larger than the increases that occurred in urban areas, even though some 80 percent of all small business lending occur in urban areas.
- Rural lending as a percent of total lending also went up between 1997 and 1998 from 19.5 percent to 20.1 percent of micro business loans, and from 15.8 percent to 16.4 percent of small business loans.
- Average loan sizes increased in rural areas, by 5.6 percent for small business loans, but only 0.3 percent for micro business loans. But in both cases the average size increased by more in urban areas.
- The latest statistics available from the Bureau of the Census (1995) show that the total number of establishments owned by small firms in rural America as a share of the total number of small firms was 19.8 percent.<sup>1</sup> Since small firms are more dependent on bank credit—because of the lesser availability of other types of capital and credit—it appears that credit supplies may not be adequate in rural areas.

---

<sup>1</sup> Office of Advocacy, U. S. Small Business Administration, *Rural and Urban Areas by Firms Size, 1990-1995*, March, 1999.

Companion reports include:

- *Small Business Lending in the United States*—ranks bank lending state-by-state;
- *The Bank Holding Company Study*—ranks Bank Holding Company (BHC) lending to small firms nationally;
- *Micro-Business-Friendly Bank Lending in the United States*—ranks banks on their lending in amounts under \$100,000 for the entire country;
- *Small Farm Lending by Bank Holding Companies*—ranks BHCs lending to small farms; and
- *Small Farm Lending in the United States* which ranks banks as to their small farm lending within each state.

Office of Advocacy Bank Lending reports can be found on the Internet at:

<http://www.sba.gov/advo/stats/lending>.

This report would be incomplete without a note about banks' participation in the U.S. Small Business Administration's lending programs. Included in the estimates in this study are only those portions of loans under SBA loan guaranty programs that were not sold on the secondary market. Therefore, regardless of their rankings in these banking studies, banks participating in the SBA's preferred or certified lender programs should be considered small-farm and small-business-friendly. Small farms and small businesses in search of capital are encouraged to seek them out.

Readers of earlier banking studies have made many helpful suggestions with respect to their format. A number of suggestions have been incorporated in this edition to improve its usefulness while preserving comparability with earlier studies. Further comments and suggestions are welcome.



Jere W. Glover  
*Chief Counsel for Advocacy*

## Introduction

*Small Business Lending in Rural America* is a new study in the Office of Advocacy's banking series. It relies on information in the Community Reinvestment Act (CRA) reports that are filed by the bigger banks in the United States. These reports provide information on the location of loans and allows data to be separated between urban and rural lending, or more specifically, between Metropolitan Statistical Areas (MSA) and non- (MSA).

It is well known that small business is the corner stone of the United States economy. America's small businesses—some 25 million strong, based on business tax return data—employ about 53 percent of the private work force, contribute 51 percent of private sector output, create most of the new jobs, and produce 55 percent of innovations.<sup>2</sup> By keeping the market-based system efficient, they make an indispensable contribution to U.S. global competitiveness.

Although small business in general may be growing the economy, evidence exists that some sectors of the small business community are being left behind. For example, two studies by the Federal Reserve Bank of Kansas City, *Financing Rural America* and *Equity in Rural America* point out the difficulties that rural America has in meeting its capital and credit needs.<sup>3</sup> The bank's Center for the Study of Rural America discusses the basic problem:

Access to capital provides one window on the challenges facing rural entrepreneurs. A new business in suburbia can obtain capital from the local bank, the regional bank, and the national bank, the finance company, the venture capital firm, the local angel investors, or mezzanine finance companies. Rural entrepreneurs, on the other hand, generally have one source: the community bank. Ironically, even the farmers have more capital choices: the Farm Credit system, insurance companies, the Farm Service Agency and foreign banks, like Rabobank.<sup>4</sup>

This report also extends the analysis of the U.S. Department of Agriculture's study, *Credit in Rural America*, which covered aggregate data from the call

---

<sup>2</sup>Office of Advocacy, U.S. Small Business Administration, *Small Business Answer Card*, 1998. See also Joel Popkin and Company, *The Small Business Share of Private, Nonfarm Gross Domestic Product*, report no. PB97-180723 prepared for the Office of Advocacy, U.S. Small Business Administration (Springfield, Va.: National Technical Information Service, February 1997).

<sup>3</sup> Federal Reserve Bank of Kansas City, *Financing Rural America*, April 1997 and *Equity for Rural America*, August 1999.

<sup>4</sup> Mark Drabenstott, New Rural Policies for a New Century, *The Main Street Economist*, March 2000, P. 2.

reports<sup>5</sup> and other data sources to show that “not all markets and market segments are well served” in rural areas and there is a “lack of competition in some markets.”<sup>6</sup>

## The Study

This report looks at bank behavior in lending to small businesses in rural areas. It lists banks and bank holding companies (BHCs) that are doing an outstanding job in lending to rural areas. Like Advocacy’s other banking studies, this report uses a set of four variables to measure the importance of a bank’s or BHC’s rural lending:

- 1) The total dollar value of small business loans (loans less than \$1 million) made in rural areas;
- 2) The percentage of these rural small business loans to total small business loans;
- 3) The number of small business loans made in rural areas; and
- 4) The ratio of the number of rural small business loans to total number of small business loans.

Large banks or BHCs in rural states will tend to rank high in the number and dollar amount of small loans made in rural areas because of their size. Small community banks located in rural areas will tend to rank high in the ratio variables. Consequently, both large and small banks will have an equal chance of ranking high in the analysis.

This study on bank behavior in lending to rural America is designed to encourage more competition among banks for rural customers and to help rural small businesses locate banks that are interested in making loans to them.

Access to credit is vital for small business survival both in urban and rural areas, and a key supplier of credit to all small firms is the commercial banking system. Some 67 percent of all small firms that borrow from traditional sources obtain their money from commercial banks, according to the 1993 National Survey of Small Business Finances (NSSBF). Of a total of \$668 billion in small business credit outstanding from traditional sources in 1993, commercial banks supplied 54 percent, a much larger share than the 13 percent supplied by finance companies, the next most prominent lender.<sup>7</sup>

---

<sup>5</sup> Call reports, officially known as *Consolidated Reports of Condition and Income for U.S. Banks*, are quarterly reports filed by financial institutions with bank regulators. Call reports provide detailed information on the current status of a financial institution. Section 122 of the Federal Deposit Insurance Corporation Improvement Act of 1991 requires financial institutions to report annually the number and amount of small firm loans.

<sup>6</sup> U.S. Department of Agriculture, *Credit in Rural America*, 1997, Agricultural Economic Report #749.

<sup>7</sup> While NSSBF does not separate out SBA lending, both banks and finance companies are active participants in SBA’s business loan guarantee programs. However, the value of SBA business



As firms grow, their reliance on the commercial banking system increases. Table A shows that for small firms that borrow from traditional credit sources, according to Advocacy’s analysis of the NSSBF data, the larger the firm the greater the reliance on commercial banks.

**Table A - Percent of Small Business Borrowers that Borrow from Commercial Banks**

Number of Employees	Percent		
	Rural	Urban	Total
0	76	54	59
1–4	76	59	64
5–9	81	65	68
10–19	82	71	73
20–99	82	84	84
100–499	93	85	86

These statistics also show significant differences between urban and rural areas and confirm that rural small businesses are even more dependent on commercial banks to meet their credit needs.<sup>8</sup> Therefore, it is critical to the health and growth of a rural small business to know which banks are meeting the credit needs of small rural firms and which banks are investing elsewhere. Such information helps small-rural businesses save precious time and shop efficiently for credit—and it also helps banks gain access to new investment opportunities.

### The Findings

In 1998, all CRA reporting banks and BHCs made \$159 billion in small business loans (loans of less than \$1 million), of which 16.4 percent or \$26 billion were made in rural areas. The remaining 83.6 percent or \$133 billion in loans were made in urban areas.

In 1997, all CRA reporting banks made \$135 billion in small business loans of which 15.8 percent or \$21 billion were in rural loans. The amount of micro loans (loans less than \$100,000) also increased. (See Table B) Therefore some rural areas are receiving more commercial bank credit from CRA reporting banks and proportionately more credit from them. The average size of these loans is also increasing.

---

loans outstanding is less than 10 percent of the total stock of commercial bank loans; that is, most small business bank loans are not SBA guaranteed loans.

<sup>8</sup> There is less availability or reliance on finance and leasing companies in rural America, and more reliance on family and friends as well as the various depository institutions, according to NSSBF.

**Table B – Dollar Amounts of Rural and Urban Small Business Loans in 1998 and 1997 by CRA Reporting Banks**

Loan Size	1998	1997	Percent Change
Micro Loans (under \$100,000)			
Rural	\$9.0 billion	\$7.9 billion	13.9
Urban	\$36.0 billion	\$32.6 billion	10.4
Rural/Total (Percent)	20.1	19.5	3.1
Small Business Loans (under \$1 Million)			
Rural	\$26.1 billion	\$21.4 billion	22.0
Urban	\$132.8 billion	\$113.9 billion	16.6
Rural/Total (Percent)	16.4	15.8	3.8
Average Size of Micro Loans			
Rural	\$20,756	\$20,697	0.3
Urban	\$20,314	\$19,729	3.0
Average Size of Small Business Loans			
Rural	\$53,025	\$50,193	5.6
Urban	\$64,542	\$60,301	7.0

**Note: Whether these increases are due to growth in lending or mergers and acquisitions with non-CRA reporting banks is unknown.**

It appears that rural small businesses are getting a greater share of the loans being made by CRA reporting institutions. These institutions are also lending a greater share of a larger total, increasing loans to rural small businesses by 17.4 percent (from \$135 billion to \$159 billion).

What remains unknown is whether these increases are real or just a statistical phenomenon caused by mergers and acquisitions of non-CRA reporting banks by CRA reporting banks in rural areas. This database does not allow us to explore this question. Consequently, it is uncertain whether small businesses are getting an adequate amount of credit to maintain or grow their business. Identifying trends taking place in community banks that are not required to make regular reports could add important insight into rural credit markets.

In 1995, the number of rural-to-urban small firm establishments was 19.8 percent to 80.2 percent. This represented a decline of 8.1 percent of the rural share of

establishments since 1990,<sup>9</sup> indicating a decline in the rural economy as a whole. This decline has likely continued since 1995, however it may also indicate that an inadequate supply of credit is exacerbating the economic decline of rural America.

Table C illustrates the dynamic growth in the number of both rural and urban micro-loans (less than \$100,000) and small business loans (less than \$1 million) being made by CRA reporting banks. The tables also show the percentage change from one year to the next. For both micro- and small-business loans, the rural change is larger than the urban change.

**Table C – Number of Rural and Urban Small Business Loans in 1997 and 1998 by CRA Reporting Commercial Banks (in Thousands)**

Loan Size	1998	1997	Percent Change
Micro Loans (under \$100,000)			
Rural	435	382	13.9
Urban	1,771	1,647	7.5
Rural/Total (Percent)	19.7	18.8	4.8
Small Business Loans (under \$ 1 Million)			
Rural	492	427	15.2
Urban	2,058	1,890	8.9
Rural/Total (Percent)	19.3	18.4	4.9

**Note: Whether these increases are due to growth in lending or mergers and acquisitions with non-CRA reporting banks is unknown.**

### *Limitations of the Study*

It is important to note that CRA data tell only a part of the story about lending to rural small business, specifically the larger commercial banking part. Small businesses certainly have access to other sources of credit, such as their suppliers, finance companies, family and friends. But data from the NSSBF show us they have less credit from trade sources and finance companies.

<sup>9</sup> *Rural and Urban Areas by Firm Size, 1990-1995*, Office of Advocacy, U.S. Small Business Administration, September 1998. This analysis used the new longitudinal data base—the Business Information Tracking Series (BITS)—developed by Bureau of the Census for the SBA.

The data now available does not show whether this rural bank lending is really rural or whether the lending is going to rural areas that are in the process of becoming urbanized, or rural areas that are growing because of their scenic and recreational features.

- Additionally, some lending information may not be reported in the 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.<sup>10</sup>
- Banks may make loans to small businesses under their consumer loan divisions, classifying the loans as consumer loans.
- Banks may send business owners to subsidiary finance companies that are not required to file CRA reports.
- SBA-guaranteed loans sold in the secondary market are recorded in the number of small business loans made by banks, but only the non-guaranteed portion of these loans is included in the dollar value of small loans in the CRA report.
- Mergers or acquisitions among banks and other financial intermediaries may cause the reported amount of lending to change, when all that is happening is that loans are being transferred among financial intermediaries.
- Mergers make the lending activity of a given bank or BHC affiliate difficult to track so year by year comparisons become questionable.
- CRA reports do not reflect a major factor affecting a bank's small business lending activities—the demand or lack of demand for small business loans. Banks of similar lending capacities and similar desires to serve the small business community may end up with significantly different ranking results because of different demands.

Despite these limitations, the CRA data are useful as they provides the only source of small business lending information publicly available on the geographical lending patterns of individual banks or BHCs.

---

<sup>10</sup>The NSSBF found that 27.6 percent of small businesses used business credit cards and 39.2 percent used personal credit cards for business purposes. The survey also showed that urban firms used credit cards significantly more than rural firms.

## *A Note about SBA Lending Programs*

Small businesses seeking loans should also seek out banks that participate in the SBA's loan programs. Banks that participate in SBA's loan programs and use secondary markets extensively may have artificially low rankings in this study, as only the non-guaranteed amount will appear in a bank's loan portfolio. All SBA preferred or certified lenders should certainly be considered small-business-friendly.<sup>11</sup>

## **Using CRA Data**

### *Background*

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.<sup>12</sup>

To minimize the paperwork burden on small banks, the bank regulatory authorities require that 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. This means that only 18 percent of the banks are required to file, but these banks make some two-thirds of the loans to small businesses.

Given the interstate mergers currently occurring in the banking industry, the CRA data will become even more important in understanding small business lending activities by banks and BHCs in a given state. The weakness of this data set is that there is no financial information on the banks so the ratio analysis using loans to assets found in the other banking study rankings can not be repeated here. The tables in this report list the dollar amount of small business lending that is occurring by geographical locations making these tables an important supplement to the earlier banking studies in helping rural small firms locate the banks and large BHCs most likely to lend to them.

### *The CRA Data*

---

<sup>11</sup>Some 7,000 lending institutions participate in SBA's loan guarantee programs; 400 of these are SBA preferred lenders and have been given full authority to issue loans guaranteed by SBA. More than 1,000 SBA certified lenders perform the primary analyses for SBA lending but are not authorized to approve the loans. All SBA lenders are clearly friendly to small business.

<sup>12</sup>For more information about the history of the CRA, see "Home Purchase Lending in Low Income Neighborhoods and to Low Income Borrowers", *Federal Reserve Bulletin*, February 1995, 71-105 and "New Information on Lending to Small Businesses and Small Farms: The 1996 CRA Data", *Federal Reserve Bulletin*, January 1998, 1-35.

The CRA data in this report contain information on lending to small businesses for calendar year 1998. The lending information is classified by the borrower's location so the data can be aggregated to urban areas (MSA) and rural areas (non-MSA). CRA data cover only the larger banks.

Data are reported for both independent banks and BHCs. For BHCs, only consolidated CRA information is reported. Total small business lending by the BHC in the state is then derived for the state lending statistics and listed under the name of the ultimate lending bank or BHC.

Therefore, the CRA data show:

- Loans are made in calendar year 1998.
- Data for banks with more than \$250 million in assets and all member banks of holding companies with more than \$1 billion in assets.
- Table 1 lists the small-business-friendliest banks in each state in lending to rural America. To make the list manageable, only the top ten banks or the top ten percent of the banks, whichever is smaller (plus any ties) are listed. Table 2 shows national data on rural lending for the largest 57 BHCs.

### **Related Studies and Activities**

The Office of Advocacy will continue to conduct research using both CRA data and call reports. The Office has already published a 1999 edition of the following:

- *Small Business Lending in the United States* measures the small-business-friendliness of all commercial banks in the United States on a state-by-state basis using a loan size of less than \$1 million;
- *Micro-Business-Friendly Banks in the United States* rank orders the top banks in each state in terms of their micro lending (loans of less than \$100,000), and
- *The Bank Holding Company Study* ranks the multi-billion-dollar bank holding companies.

Also available from the Office of Advocacy are state-by-state studies entitled *Small Farm Lending in the United States* and a national study, *Small Farm Lending by Bank Holding Companies*, using the June 1999 call reports.

### *Accessing the Study*

These studies are on the World Wide Web at:

- <http://www.sba.gov/advo/lending>

*The four previous editions of Small Business Lending in the United States are also available at the same address.* Paper and microfiche copies of all Office of Advocacy reports are also available for purchase from the National Technical Information Service, telephone (800) 553-6847.

## *Suggestions*

Suggestions for improvements in the study are welcome. Send written comments to: Office of Advocacy, U.S. Small Business Administration, Mail Code 3112, 409 Third St., S.W., Washington, D.C. 20416. Or fax your comments to (202) 205-6928. Comments and technical questions may be addressed to Dr. Robert E. Berney or Dr. Charles Ou, Office of Advocacy, U.S. Small Business Administration, telephone (202) 205-6966 or e-mail [Robert.Berney@sba.gov](mailto:Robert.Berney@sba.gov) or [Charles.Ou@sba.gov](mailto:Charles.Ou@sba.gov).

## The Tables

### **Table 1 Small-Business-Friendly Banks in Rural America Using CRA Data, 1998**

### **Table 2 Rural Small Business Lending by Large BHCs Using CRA Data, 1998**

**Table 1** lists the leading small-business-friendly banks and BHCs in each state as determined by ranking the four variables listed below. The location by state of the home office as well as the dollar amount and number of small business loans under \$1 million (SBL).

**Table 2** lists similar information but nationally for the 57 largest BHC's. It also lists the number of states where each BHC makes at least \$1 million of loans.

The column descriptions follow:

**1. Total Rank:** The total rank of the bank in the state or the BHC among the 57 largest BHCs relative to the four variable ranking scheme.

- 1) the dollar amount of rural small business lending (<\$1 million);
- 2) the percent of the dollar value of rural small business lending to total small business lending;
- 3) the number of rural small business loans; and
- 4) the percent of the number of rural small business loans to the total number of small business loans.

The sum of these ranks are then re-ranked to give the numbers in column 1.

**2. Dollar Amount (<\$1M):** The dollar amount in thousands of rural small business loans (<\$1M) made in 1998.

**3. Ratio of Dollar Amount of Rural Loans to Total Small Business Loans: (%Rural\$/Total\$)** Total is the sum of rural and urban loans.

**4. Number of Rural Small Business Loans: (Number(<\$1M))** The number of rural small business loans of less than \$1 million made in 1998.

**5. Ratio of Number of Rural to Total Small Business Loans: (%Rural #/Total #)** Total is the sum of rural and urban.

**6. Bank Asset Size (Bank Size):** The total assets of the BHC by size category.

- \$1 billion to under \$10 billion (\$1B-10B)
- \$10 billion to \$50 billion (\$10B-50B)
- \$50 billion and over (>\$50B)



**Table 2** only:

**7. Credit Card Banks (Credit Cd Bank).** Where the ratio of credit card loans to total assets is greater than .25, a double asterisk is recorded. These loans may reflect credit card activity of individual employees of large firms or the credit card activity of small firms. Because the CRA data does not distinguish among these types of loans, the summary total statistic in column 1 may be biased, making some banks appear more small-business-friendly than they actually are. However, since some of these credit card banks are making many loans to small businesses with credit cards and these banks may be a ready source of small business credit, the double asterisk is just a caution flag.

Table 1. Small-Business-Friendly Banks in Rural America Using CRA Data, 1998

BANK NAME	HQ STATE	Total Rank (1)	Dollar Amount (<\$1M) (2)	% Rural \$ / Total \$ (3)	Number (<\$1M) (4)	% Rural # / Total # (5)	Bank Size (6)
ALASKA							
FIRST NB	AK	1	247,455	61.8	3,000	63.4	\$1B-\$10B
NATIONAL BANCORP OF ALASKA	AK	2	139,005	60.7	1,762	66.6	\$1B-\$10B
AMERICAN EXPRESS CENTURION B	UT	3	5,528	53.4	828	55.3	\$10B-\$50B
KEYCORP	OH	3	104,840	51.7	799	53.4	>\$50B
1ST SOURCE CORPORATION	IN	5	7,136	46.8	34	50.0	\$1B-\$10B
BANK OF AMERICA CORPORATION	NC	5	17,204	20.0	135	26.7	>\$50B
ALABAMA							
SOUTHTRUST CORPORATION	AL	1	782,082	24.1	8,109	29.7	\$10B-\$50B
PEOPLES BANCTRUST COMPANY I	AL	2	69,353	55.3	1,757	50.0	<\$1B
COLONIAL BANGROUP INC. TH	AL	3	236,450	29.3	3,584	38.5	\$10B-\$50B
REGIONS FINANCIAL CORPORATIO	AL	4	1,132,647	18.4	14,822	24.7	\$10B-\$50B
COMMUNITY BANCSHARES INC.	AL	5	52,277	53.3	1,381	40.9	<\$1B
SYNOVUS FINANCIAL CORP.	GA	6	281,638	19.1	3,739	27.3	\$10B-\$50B
AUBURN NATIONAL BANCORPORATI	AL	7	30,206	97.1	538	98.7	<\$1B
COMPASS BANCSHARES INC.	AL	8	347,042	19.3	3,182	16.3	\$10B-\$50B
AMSOUTH BANCORPORATION	AL	8	382,032	13.8	4,236	14.4	\$10B-\$50B
AMERICAN EXPRESS CENTURION B	UT	10	29,487	20.5	4,375	22.1	\$10B-\$50B
ARKANSAS							
REGIONS FINANCIAL CORPORATIO	AL	1	428,945	43.8	5,829	55.2	\$10B-\$50B
FIRST SECURITY BANCORP	AR	2	51,881	75.0	1,971	72.2	\$1B-\$10B
FIRST UNITED BANCSHARES INC	AR	3	118,040	48.1	2,140	57.7	\$1B-\$10B
MERCANTILE BANCORPORATION IN	MO	4	106,108	49.8	1,427	63.5	\$10B-\$50B
MAGNOLIA BANKING CORPORATION	AR	5	18,884	94.9	441	98.0	<\$1B
SIMMONS FIRST NATIONAL CORPO	AR	5	55,358	58.8	934	52.2	\$1B-\$10B
UNION PLANTERS CORPORATION	TN	7	105,001	37.5	1,953	40.6	\$10B-\$50B
BANK OF AMERICA CORPORATION	NC	8	193,704	28.0	1,935	32.7	>\$50B
ARVEST BANK GROUP INC.	AR	9	176,279	7.3	2,734	11.2	\$1B-\$10B
FIRST FEDERAL BANK OF ARKANS	AR	10	12,074	53.1	199	67.3	.
ARIZONA							
BANK ONE CORPORATION	IL	1	298,745	10.0	4,554	11.2	>\$50B
WELLS FARGO & COMPANY	CA	2	381,586	8.0	6,042	9.7	>\$50B
AMERICAN EXPRESS CENTURION B	UT	3	43,344	10.0	5,822	10.1	\$10B-\$50B
COMMUNITY FIRST BANKSHARES	ND	4	33,110	37.6	250	38.8	\$1B-\$10B
ZIONS BANCORPORATION	UT	5	264,192	6.6	1,640	8.1	\$10B-\$50B
ADVANTA BK CORP	UT	6	16,237	12.6	1,607	13.1	<\$1B
BANK OF AMERICA CORPORATION	NC	6	138,802	6.3	4,263	8.2	>\$50B
MORGAN STANLEY DEAN WITTER B	UT	8	14,113	8.9	4,895	7.7	<\$1B
NORTHERN TRUST CORPORATION	IL	9	34,265	9.0	192	3.1	\$10B-\$50B
HSBC BK USA	NY	10	9,287	17.6	31	29.0	\$10B-\$50B

Table 1. Small-Business-Friendly Banks in Rural America Using CRA Data, 1998

BANK NAME	HQ STATE	Total Rank (1)	Dollar Amount (<\$1M) (2)	% Rural \$ / Total \$ (3)	Number (<\$1M) (4)	% Rural # / Total # (5)	Bank Size (6)
COMPASS BANCSHARES INC.	AL	10	47,989	1.0	411	1.5	\$10B-\$50B
CALIFORNIA							
U.S. BANCORP	MN	1	350,437	5.7	8,499	4.6	>\$50B
WESTAMERICA BANCORPORATION	CA	2	333,563	7.4	2,167	7.1	\$1B-\$10B
AMERICAN EXPRESS CENTURION B	UT	3	425,754	2.3	54,538	2.5	\$10B-\$50B
BANK OF AMERICA CORPORATION	NC	3	1,875,123	2.1	47,274	2.4	>\$50B
ADVANTA BK CORP	UT	5	143,275	4.0	13,966	4.1	<\$1B
WELLS FARGO & COMPANY	CA	6	2,311,979	1.8	61,537	2.2	>\$50B
SIERRAWEST BANCORP	CA	7	164,035	6.3	804	13.1	<\$1B
UNION BK OF CA NA	CA	8	1,717,999	1.8	12,385	2.2	\$10B-\$50B
TRICO BANCSHARES	CA	9	106,249	20.2	917	24.9	<\$1B
PACIFIC CAPITAL BANCORP	CA	10	181,856	2.7	1,414	2.7	\$1B-\$10B
COLORADO							
COMMUNITY FIRST BANKSHARES	ND	1	281,552	32.6	2,735	38.1	\$1B-\$10B
FIRSTBANK HOLDING COMPANY OF	CO	2	112,713	38.9	1,836	28.4	\$1B-\$10B
PINNACLE BANCORP INC.	NE	3	54,803	57.9	801	71.0	\$1B-\$10B
ALPINE BANKS OF COLORADO	CO	4	55,154	82.5	397	79.1	<\$1B
WELLS FARGO & COMPANY	CA	5	474,686	15.6	5,620	20.1	>\$50B
AMERICAN EXPRESS CENTURION B	UT	6	47,928	20.9	6,610	21.7	\$10B-\$50B
ADVANTA BK CORP	UT	7	21,392	21.3	2,174	21.8	<\$1B
U.S. BANCORP	MN	8	416,480	5.6	7,852	5.8	>\$50B
PUEBLO BANCORPORATION	CO	9	40,910	15.0	466	25.3	<\$1B
ZIONS BANCORPORATION	UT	10	14,881	27.7	56	26.8	\$10B-\$50B
CONNECTICUT							
FLEET FINANCIAL GROUP INC.	MA	1	187,287	4.7	2,062	5.3	>\$50B
AMERICAN EXPRESS CENTURION B	UT	2	46,437	4.8	6,115	4.6	\$10B-\$50B
BANKBOSTON CORPORATION	MA	3	81,183	4.6	1,582	4.3	>\$50B
FIRST INTERNATIONAL BANCORP	CT	4	68,035	4.5	222	7.7	<\$1B
PEOPLE'S MUTUAL HOLDINGS	CT	5	213,412	3.6	2,115	1.8	.
MORGAN STANLEY DEAN WITTER B	UT	6	9,268	7.9	3,682	7.4	<\$1B
WEBSTER BANK	CT	7	121,563	3.6	1,091	3.0	.
ADVANTA BK CORP	UT	8	15,201	6.5	1,523	6.2	<\$1B
CHASE MANHATTAN CORPORATION	NY	9	156,482	1.3	3,180	2.6	>\$50B
CITIZENS BK RI	RI	10	61,329	3.6	348	3.7	\$1B-\$10B

Table 1. Small-Business-Friendly Banks in Rural America Using CRA Data, 1998

BANK NAME	HQ STATE	Total Rank (1)	Dollar Amount (<\$1M) (2)	% Rural \$ / Total \$ (3)	Number (<\$1M) (4)	% Rural # / Total # (5)	Bank Size (6)
DISTRICT OF COLUMBIA							
SUNTRUST BANKS INC.	GA	1	44,072	0.0	470	0.0	>\$50B
BANK OF AMERICA CORPORATION	NC	2	43,576	0.0	327	0.0	>\$50B
BB&T CORPORATION	NC	3	36,019	0.0	240	0.0	\$10B-\$50B
CITIGROUP INC.	NY	4	19,126	0.0	283	0.0	>\$50B
AMERICAN EXPRESS CENTURION B	UT	5	7,504	0.0	949	0.0	\$10B-\$50B
FIRST UNION CORPORATION	NC	5	27,370	0.0	240	0.0	>\$50B
RIGGS NATIONAL CORPORATION	DC	7	8,452	0.0	124	0.0	\$1B-\$10B
SAND RIDGE BANK	IN	8	8,596	0.0	57	0.0	.
ALLFIRST BK	MD	9	7,355	0.0	48	0.0	\$10B-\$50B
WACHOVIA CORPORATION	NC	9	7,534	0.0	20	0.0	>\$50B
DELAWARE							
WILMINGTON TRUST CORPORATION	DE	1	215,665	15.8	1,435	18.5	\$1B-\$10B
MERCANTILE BANKSHARES CORPOR	MD	2	24,622	85.7	258	89.9	\$1B-\$10B
MELLON BANK CORPORATION	PA	2	26,427	28.8	407	27.0	\$10B-\$50B
PNC BANK CORP.	PA	2	69,578	11.4	656	13.7	>\$50B
FULTON FINANCIAL CORPORATION	PA	5	9,945	99.0	85	97.6	\$1B-\$10B
FIRST UNION CORPORATION	NC	5	48,764	18.8	541	9.1	>\$50B
AMERICAN EXPRESS CENTURION B	UT	7	6,869	21.0	920	22.8	\$10B-\$50B
BANK OF AMERICA CORPORATION	NC	8	6,110	46.3	27	63.0	>\$50B
SUN BANCORP INC	NJ	8	63,114	3.5	489	2.0	\$1B-\$10B
CHASE MANHATTAN CORPORATION	NY	10	6,915	8.5	262	8.4	>\$50B
WSFS	DE	10	29,465	0.3	293	0.3	.
FLORIDA							
SUNTRUST BANKS INC.	GA	1	1,424,278	5.5	12,999	6.6	>\$50B
CAPITAL CITY BANK GROUP INC	FL	2	92,995	28.6	1,545	41.6	\$1B-\$10B
FIRST UNION CORPORATION	NC	2	654,387	5.0	6,806	6.6	>\$50B
SOUTHTRUST CORPORATION	AL	4	555,825	5.3	4,042	7.7	\$10B-\$50B
REGIONS FINANCIAL CORPORATIO	AL	5	152,179	7.2	1,294	14.1	\$10B-\$50B
AMERICAN EXPRESS CENTURION B	UT	6	233,737	4.0	33,089	4.4	\$10B-\$50B
BANK OF AMERICA CORPORATION	NC	6	1,081,782	4.1	14,803	4.1	>\$50B
ADVANTA BK CORP	UT	8	58,104	6.0	5,898	6.3	<\$1B
MORGAN STANLEY DEAN WITTER B	UT	9	46,915	5.3	19,637	4.9	<\$1B
WELLS FARGO & COMPANY	CA	10	89,935	4.7	4,174	4.6	>\$50B
GEORGIA							
SYNOVUS FINANCIAL CORP.	GA	1	725,586	40.6	9,429	46.3	\$10B-\$50B
REGIONS FINANCIAL CORPORATIO	AL	2	925,663	34.3	11,273	36.9	\$10B-\$50B
UNITED COMMUNITY BANKS INC.	GA	3	105,861	95.5	1,929	97.1	\$1B-\$10B
SUNTRUST BANKS INC.	GA	4	1,282,071	21.9	12,364	26.9	>\$50B
FIRST LIBERTY BANK	GA	5	105,302	47.4	1,277	54.4	.
SOUTHEASTERN BANKING CORPORA	GA	6	29,989	95.2	756	99.5	<\$1B

Table 1. Small-Business-Friendly Banks in Rural America Using CRA Data, 1998

BANK NAME	HQ STATE	Total Rank (1)	Dollar Amount (<\$1M) (2)	% Rural \$ / Total \$ (3)	Number (<\$1M) (4)	% Rural # / Total # (5)	Bank Size (6)
HABERSHAM BANCORP	GA	7	28,550	98.2	308	99.0	<\$1B
COLONIAL BANGROUP INC. TH	AL	8	83,613	34.8	638	35.0	\$10B-\$50B
AMSOUTH BANCORPORATION	AL	9	28,825	55.3	323	68.1	\$10B-\$50B
HARDWICK HOLDING COMPANY	GA	10	18,605	100.0	183	100.0	<\$1B
HAWAII							
BANCWEST CORPORATION	HI	1	114,134	29.4	2,517	33.5	\$10B-\$50B
PACIFIC CENTURY FINANCIAL CO	HI	2	158,789	30.0	1,867	29.5	\$10B-\$50B
ADVANTA BK CORP	UT	3	5,038	39.8	490	39.8	<\$1B
AMERICAN EXPRESS CENTURION B	UT	4	11,005	35.7	1,574	35.8	\$10B-\$50B
WELLS FARGO & COMPANY	CA	5	7,639	39.1	340	37.6	>\$50B
AMERICAN SAVINGS BANK	HI	6	11,969	39.9	101	30.7	.
CPB INC.	HI	7	40,959	23.1	336	25.6	\$1B-\$10B
CB BANCSHARES INC.	HI	7	44,286	12.8	490	11.2	<\$1B
HAWAII NATIONAL BANCSHARES	HI	9	32,502	14.0	469	14.3	<\$1B
IOWA							
FIRST CITIZENS FINANCIAL COR	IA	1	21,569	100.0	572	99.8	<\$1B
MERCANTILE BANCORPORATION IN	MO	1	278,385	34.6	2,988	50.1	\$10B-\$50B
AMES NATIONAL CORPORATION	IA	3	36,628	98.2	428	99.8	<\$1B
F & M BANCORPORATION INC.	WI	4	38,365	90.1	528	93.2	\$1B-\$10B
FIRSTAR CORPORATION	WI	5	209,066	32.8	2,755	37.1	\$10B-\$50B
ADVANTA BK CORP	UT	6	11,767	62.7	1,228	62.9	<\$1B
U.S. BANCORP	MN	6	34,705	50.1	857	55.0	>\$50B
WELLS FARGO & COMPANY	CA	8	469,325	24.7	3,506	31.8	>\$50B
BANK OF AMERICA CORPORATION	NC	9	50,016	56.0	395	58.0	>\$50B
COMMUNITY FIRST BANKSHARES	ND	10	16,778	98.8	160	97.5	\$1B-\$10B
IDAHO							
W.T.B. FINANCIAL CORPORATION	WA	1	59,633	100.0	649	100.0	\$1B-\$10B
BANK OF CMRC	ID	2	44,312	98.6	913	98.4	<\$1B
FIRST SECURITY CORPORATION	UT	3	174,022	54.6	1,662	63.5	\$10B-\$50B
U.S. BANCORP	MN	4	307,032	51.2	4,129	56.6	>\$50B
ZIONS BANCORPORATION	UT	5	25,216	75.3	375	86.9	\$10B-\$50B
STERLING SAVINGS BANK	WA	6	16,769	98.7	142	99.3	.
MORGAN STANLEY DEAN WITTER B	UT	7	6,049	61.1	1,709	56.3	<\$1B
AMERICAN EXPRESS CENTURION B	UT	8	8,906	57.4	1,342	59.9	\$10B-\$50B
KEYCORP	OH	9	112,766	39.7	1,133	45.3	>\$50B
WELLS FARGO & COMPANY	CA	10	23,927	60.5	738	55.3	>\$50B

Table 1. Small-Business-Friendly Banks in Rural America Using CRA Data, 1998

BANK NAME	HQ STATE	Total Rank (1)	Dollar Amount (<\$1M) (2)	% Rural \$ / Total \$ (3)	Number (<\$1M) (4)	% Rural # / Total # (5)	Bank Size (6)
ILLINOIS							
MERCANTILE BANCORPORATION IN	MO	1	281,027	39.6	2,997	51.8	\$10B-\$50B
AMCORE FINANCIAL INC.	IL	2	225,446	34.2	2,565	45.9	\$1B-\$10B
FIRST MIDWEST BANCORP INC.	IL	3	305,009	9.9	3,397	20.0	\$1B-\$10B
FIRST BANKS INC.	MO	4	105,285	44.2	1,548	65.6	\$1B-\$10B
PRINCETON NATIONAL BANCORP	IL	5	58,564	75.6	1,368	91.5	<\$1B
FIRST MID-ILLINOIS BANCSHARE	IL	6	54,595	97.8	954	98.8	<\$1B
OLD NATIONAL BANCORP	IN	7	60,964	96.1	943	98.6	\$1B-\$10B
BANK OF AMERICA CORPORATION	NC	8	91,577	44.9	675	70.8	>\$50B
MAGNA BANK N.A.	IL	8	130,410	16.9	1,345	18.1	.
WELLS FARGO & COMPANY	CA	8	77,087	21.6	1,981	14.3	>\$50B
INDIANA							
OLD NATIONAL BANCORP	IN	1	251,075	36.2	2,879	46.4	\$1B-\$10B
LAKELAND FINANCIAL CORPORATI	IN	2	180,744	47.6	1,286	46.8	<\$1B
UNION PLANTERS CORPORATION	TN	3	67,394	50.1	1,134	64.5	\$10B-\$50B
IRWIN FINANCIAL CORPORATION	IN	4	124,098	42.2	768	55.5	\$1B-\$10B
FIRST FINANCIAL BANCORP	OH	5	48,164	55.3	817	67.1	\$1B-\$10B
1ST SOURCE CORPORATION	IN	5	298,180	25.3	2,376	30.9	\$1B-\$10B
WELLS FARGO & COMPANY	CA	7	162,842	27.1	1,926	34.1	>\$50B
CNB BANCSHARES INC.	IN	7	188,777	23.5	2,087	31.8	\$1B-\$10B
SALIN BANCSHARES INC.	IN	9	94,423	36.5	627	47.4	<\$1B
NATIONAL CITY BANCSHARES IN	IN	9	98,853	29.2	854	36.9	\$1B-\$10B
KANSAS							
SUNFLOWER BANKS INC.	KS	1	74,103	69.4	1,021	80.0	<\$1B
CENTRAL OF KANSAS INC.	KS	2	66,410	53.3	1,049	69.3	<\$1B
BANK OF AMERICA CORPORATION	NC	3	217,027	34.5	1,720	41.9	>\$50B
COMMERCE BANCSHARES INC.	MO	4	193,453	29.2	2,375	37.2	\$10B-\$50B
FIRST KANSAS BANCSHARES INC	KS	5	34,411	86.3	402	94.8	<\$1B
UMB FINANCIAL CORPORATION	MO	6	135,409	25.5	1,043	48.4	\$1B-\$10B
ADVANTA BK CORP	UT	7	11,857	49.2	1,174	49.2	<\$1B
INTRUST FINANCIAL CORPORATIO	KS	8	331,446	4.0	3,244	7.4	\$1B-\$10B
AMERICAN EXPRESS CENTURION B	UT	9	17,143	32.7	2,603	35.6	\$10B-\$50B
MERCANTILE BANCORPORATION IN	MO	10	132,980	9.8	1,230	8.9	\$10B-\$50B
KENTUCKY							
UNION PLANTERS CORPORATION	TN	1	118,540	97.6	1,742	98.5	\$10B-\$50B
COMMUNITY TRUST BANCORP INC	KY	2	133,230	59.3	2,018	73.7	\$1B-\$10B
FIRSTAR CORPORATION	WI	3	178,350	57.6	1,869	68.1	\$10B-\$50B
FIRST AND FARMERS BANK	KY	4	32,219	100.0	411	100.0	.
MERCANTILE BANCORPORATION IN	MO	4	69,868	93.5	696	98.0	\$10B-\$50B
OLD NATIONAL BANCORP	IN	6	56,084	93.5	755	95.6	\$1B-\$10B
NATIONAL CITY CORPORATION	OH	7	302,686	23.6	3,153	21.0	>\$50B

Table 1. Small-Business-Friendly Banks in Rural America Using CRA Data, 1998

BANK NAME	HQ STATE	Total Rank (1)	Dollar Amount (<\$1M) (2)	% Rural \$ / Total \$ (3)	Number (<\$1M) (4)	% Rural # / Total # (5)	Bank Size (6)
AREA BANCSHARES CORPORATION	KY	8	71,197	49.8	1,422	62.7	\$1B-\$10B
BANK ONE CORPORATION	IL	9	220,070	20.4	2,315	23.0	>\$50B
CUMBERLAND VALLEY FINANCIAL	KY	10	26,301	91.9	429	89.3	<\$1B
LOUISIANA							
REGIONS FINANCIAL CORPORATIO	AL	1	316,194	16.5	4,268	22.4	\$10B-\$50B
HANCOCK HOLDING COMPANY	MS	2	55,068	22.3	1,366	26.2	\$1B-\$10B
HIBERNIA CORPORATION	LA	3	228,035	14.7	6,306	17.9	\$10B-\$50B
CONCORDIA CAPITAL CORPORATIO	LA	4	13,139	97.6	363	98.6	<\$1B
BANK ONE CORPORATION	IL	5	436,147	12.0	4,479	15.7	>\$50B
ISB FINANCIAL CORPORATION	LA	6	56,336	15.9	701	22.3	\$1B-\$10B
ADVANTA BK CORP	UT	7	11,129	22.1	1,162	22.3	<\$1B
FIRST AMERICAN CORPORATION	TN	8	182,235	13.8	2,102	16.3	\$10B-\$50B
ACADIANA BANCSHARES INC.	LA	9	14,783	22.5	163	20.2	.
AMERICAN EXPRESS CENTURION B	UT	10	30,375	13.6	4,517	14.6	\$10B-\$50B
MASSACHUSETTS							
BANKNORTH GROUP INC.	VT	1	121,128	23.4	936	26.3	\$1B-\$10B
CAPE COD BANK AND TRUST CO	MA	2	71,283	23.8	1,026	22.6	.
AMERICAN EXPRESS CENTURION B	UT	3	81,883	5.2	11,240	5.1	\$10B-\$50B
BERKSHIRE BANCORP	MA	4	44,465	44.5	450	47.3	.
BANKBOSTON CORPORATION	MA	5	409,410	5.4	9,340	2.9	>\$50B
SEACOAST FINANCIAL SERVICES	MA	6	43,593	29.3	298	32.9	.
ADVANTA BK CORP	UT	7	27,926	6.7	2,757	6.6	<\$1B
WELLS FARGO & COMPANY	CA	8	35,777	4.3	1,356	5.7	>\$50B
PLYMOUTH BANCORP INC.	MA	9	42,884	26.5	238	23.1	.
FLEET FINANCIAL GROUP INC.	MA	10	364,309	1.6	3,116	2.3	>\$50B
MARYLAND							
MERCANTILE BANKSHARES CORPOR	MD	1	410,882	28.2	4,647	35.0	\$1B-\$10B
FIRST VIRGINIA BANKS INC.	VA	2	77,674	31.4	768	32.4	\$1B-\$10B
TALBOT BANCSHARES INC.	MD	3	32,847	96.7	397	97.2	<\$1B
ALLFIRST BK	MD	3	206,177	8.6	1,640	6.2	\$10B-\$50B
AMERICAN EXPRESS CENTURION B	UT	5	55,012	6.3	7,776	6.5	\$10B-\$50B
BANK OF AMERICA CORPORATION	NC	5	260,812	5.6	2,666	5.1	>\$50B
AMERICAN TRUST BANK NA	PA	7	27,827	29.3	311	32.5	.
FIRST UNITED CORPORATION	MD	8	24,184	51.2	296	45.9	<\$1B
ADVANTA BK CORP	UT	9	20,150	9.1	2,004	9.1	<\$1B
SUNTRUST BANKS INC.	GA	10	176,910	2.5	1,614	2.0	>\$50B

Table 1. Small-Business-Friendly Banks in Rural America Using CRA Data, 1998

BANK NAME	HQ STATE	Total Rank (1)	Dollar Amount (<\$1M) (2)	% Rural \$ / Total \$ (3)	Number (<\$1M) (4)	% Rural # / Total # (5)	Bank Size (6)
MAINE							
CAMDEN NATIONAL CORPORATION	ME	1	56,584	98.8	745	99.6	<\$1B
BAR HARBOR BANKSHARES	ME	2	17,133	99.7	492	99.8	<\$1B
GARDINER SAVINGS INSTITUTION	ME	3	40,849	94.7	576	97.2	.
SKOWHEGAN SAVINGS BANK	ME	4	18,545	98.6	337	97.9	.
KEYCORP	OH	5	205,218	53.9	1,800	56.7	>\$50B
BANGOR SAVINGS BANK	ME	6	37,157	62.6	547	67.8	.
PEOPLES HERITAGE FINANCIAL G	ME	7	188,114	41.4	1,852	51.5	\$1B-\$10B
NORWAY SAVINGS BANK	ME	8	21,111	59.4	271	62.4	.
AMERICAN EXPRESS CENTURION B	UT	8	10,063	57.5	1,406	60.5	\$10B-\$50B
FLEET FINANCIAL GROUP INC.	MA	10	64,441	41.8	655	51.3	>\$50B
MICHIGAN							
OLD KENT FINANCIAL CORPORATI	MI	1	1,134,714	20.7	10,409	30.4	\$10B-\$50B
CHEMICAL FINANCIAL CORPORATI	MI	2	129,150	52.3	2,246	66.6	\$1B-\$10B
MICHIGAN FINANCIAL CORPORATI	MI	3	42,059	100.0	452	100.0	<\$1B
BANK ONE CORPORATION	IL	3	1,431,454	13.4	10,528	18.6	>\$50B
EMPIRE BANC CORPORATION	MI	5	51,775	98.8	502	98.8	<\$1B
NATIONAL CITY CORPORATION	OH	6	583,489	17.1	4,634	19.5	>\$50B
HUNTINGTON BANCSHARES INCORP	OH	7	458,878	16.8	4,166	24.6	\$10B-\$50B
NORTH COUNTRY FINANCIAL CORP	MI	8	35,509	97.5	464	98.1	<\$1B
CITIZENS BANKING CORPORATION	MI	8	247,161	14.1	3,501	19.9	\$1B-\$10B
IBT BANCORP INC.	MI	10	29,701	98.9	431	97.0	<\$1B
MINNESOTA							
BREMER FINANCIAL CORPORATION	MN	1	295,016	56.0	3,035	69.1	\$1B-\$10B
COMMUNITY FIRST BANKSHARES	ND	2	138,718	79.8	2,122	75.9	\$1B-\$10B
WELLS FARGO & COMPANY	CA	3	1,037,330	29.9	9,766	38.1	>\$50B
MERCHANTS HOLDING COMPANY T	MN	4	20,353	80.8	285	89.1	<\$1B
AMERICAN EXPRESS CENTURION B	UT	5	28,370	18.2	4,320	20.9	\$10B-\$50B
U.S. BANCORP	MN	5	474,675	9.6	8,095	12.7	>\$50B
ADVANTA BK CORP	UT	7	17,596	35.4	1,802	36.6	<\$1B
HSBC BK USA	NY	8	15,316	60.5	71	69.0	\$10B-\$50B
STEARNS FINANCIAL SERVICES	MN	9	47,028	14.0	608	13.0	<\$1B
FIRSTAR CORPORATION	WI	9	164,690	5.0	2,762	3.6	\$10B-\$50B
MISSOURI							
CENTRAL BANCOMPANY	MO	1	317,165	51.3	4,948	63.4	\$1B-\$10B
MERCANTILE BANCORPORATION IN	MO	2	482,582	31.5	5,633	53.3	\$10B-\$50B
UNION PLANTERS CORPORATION	TN	3	111,062	56.6	1,782	71.0	\$10B-\$50B
COMMERCE BANCSHARES INC.	MO	4	683,456	21.1	7,543	29.7	\$10B-\$50B
BANK OF AMERICA CORPORATION	NC	5	391,408	23.2	3,279	36.4	>\$50B
CONTINENTAL BANCORPORATION	MO	6	40,869	98.7	352	99.1	<\$1B
DFC ACQUISITION CORPORATION	MO	7	25,857	66.8	728	72.7	\$1B-\$10B



Table 1. Small-Business-Friendly Banks in Rural America Using CRA Data, 1998

BANK NAME	HQ STATE	Total Rank (1)	Dollar Amount (<\$1M) (2)	% Rural \$ / Total \$ (3)	Number (<\$1M) (4)	% Rural # / Total # (5)	Bank Size (6)
UMB FINANCIAL CORPORATION	MO	8	207,419	14.5	2,247	37.1	\$1B-\$10B
CITIZENS BANCSHARES CO.	MO	9	24,560	88.2	605	89.4	<\$1B
EXCHANGE NATIONAL BANCSHARES	MO	10	30,256	90.6	306	96.4	<\$1B
MISSISSIPPI							
PEOPLES HOLDING COMPANY THE	MS	1	191,712	91.7	4,299	94.3	\$1B-\$10B
UNION PLANTERS CORPORATION	TN	1	253,848	75.0	5,244	78.3	\$10B-\$50B
FIRST AMERICAN CORPORATION	TN	3	421,325	51.8	6,037	65.6	\$10B-\$50B
TRUSTMARK CORPORATION	MS	4	462,168	48.3	10,287	58.1	\$1B-\$10B
CITIZENS HOLDING COMPANY	MS	5	49,717	99.2	1,732	98.7	<\$1B
BANCPPLUS CORPORATION	MS	6	169,278	58.9	4,441	72.3	<\$1B
BANCORPSOUTH INC.	MS	7	294,122	48.7	4,935	60.6	\$1B-\$10B
NBC CAPITAL CORPORATION	MS	8	31,497	99.2	981	99.3	<\$1B
CITIZENS NB OF MERIDIAN	MS	9	53,215	97.6	877	98.3	<\$1B
FIRST TENNESSEE NATIONAL COR	TN	10	56,350	83.4	1,190	94.1	\$10B-\$50B
MONTANA							
MORGAN STANLEY DEAN WITTER B	UT	1	5,493	87.4	1,903	91.8	<\$1B
GLACIER BANCORP INC.	MT	2	42,183	92.2	425	87.8	<\$1B
AMERICAN EXPRESS CENTURION B	UT	3	7,514	77.3	1,274	79.4	\$10B-\$50B
FIRST INTERSTATE BANCSYSTEM	MT	3	198,887	53.6	4,650	40.3	\$1B-\$10B
1ST SOURCE CORPORATION	IN	5	7,832	75.7	65	95.4	\$1B-\$10B
U.S. BANCORP	MN	5	60,803	67.6	1,031	69.8	>\$50B
WELLS FARGO & COMPANY	CA	5	113,630	54.6	1,290	66.7	>\$50B
ADVANTA BK CORP	UT	8	5,143	78.9	539	79.8	<\$1B
WESTERN SECURITY BANK	MT	8	45,951	57.2	563	75.1	.
NORTH CAROLINA							
BB&T CORPORATION	NC	1	1,486,539	32.2	20,928	40.1	\$10B-\$50B
FIRST BANCORP	NC	2	57,863	69.9	1,388	73.1	<\$1B
FIRST CITIZENS BANCSHARES I	NC	3	849,765	30.8	10,727	37.0	\$1B-\$10B
CENTURA BANKS INC.	NC	4	292,018	35.2	4,422	40.5	\$1B-\$10B
FIDELITY BANCSHARES (N.C.)	NC	5	92,308	41.7	1,373	44.5	<\$1B
SOUTHERN BANCSHARES (N.C.)	NC	6	33,620	61.3	794	75.7	<\$1B
FIRST NB OF SHELBY	NC	7	28,726	89.4	519	96.9	<\$1B
WACHOVIA CORPORATION	NC	8	706,416	24.0	8,568	27.8	>\$50B
YADKIN VALLEY B&TC	NC	9	25,056	85.7	254	83.1	<\$1B
TRIANGLE BANCORP INC.	NC	10	224,188	22.7	3,012	33.8	\$1B-\$10B

Table 1. Small-Business-Friendly Banks in Rural America Using CRA Data, 1998

BANK NAME	HQ STATE	Total Rank (1)	Dollar Amount (<\$1M) (2)	% Rural \$ / Total \$ (3)	Number (<\$1M) (4)	% Rural # / Total # (5)	Bank Size (6)
NORTH DAKOTA							
WELLS FARGO & COMPANY	CA	1	172,363	30.4	2,122	44.8	>\$50B
BREMER FINANCIAL CORPORATION	MN	2	114,171	48.4	1,278	54.5	\$1B-\$10B
WATFORD CITY BANCSHARES INC	ND	3	58,941	49.0	904	70.4	<\$1B
COMMUNITY FIRST BANKSHARES	ND	4	147,040	17.6	1,223	41.0	\$1B-\$10B
U.S. BANCORP	MN	5	42,999	13.5	904	27.1	>\$50B
FIRST NATIONAL CORPORATION N	ND	6	85,360	2.1	788	4.2	<\$1B
BNCCORP INC.	ND	7	40,106	10.6	346	21.7	<\$1B
STATE BANKSHARES INC.	ND	7	79,824	4.9	638	3.9	<\$1B
AMERICAN FEDERAL BANK	ND	9	12,618	11.7	159	8.8	.
NEBRASKA							
NATIONAL BK OF CMRC TR&SA	NE	1	185,979	44.2	2,231	63.8	\$1B-\$10B
FIRST NATIONAL OF NEBRASKA	NE	2	323,182	38.4	3,456	49.5	\$1B-\$10B
PINNACLE BANCORP INC.	NE	3	170,783	30.9	2,709	51.0	\$1B-\$10B
UNITED NEBRASKA FINANCIAL CO	NE	4	48,550	97.6	1,048	98.7	<\$1B
DINSDALE BROS. INC.	NE	5	9,876	100.0	375	100.0	<\$1B
COMMUNITY FIRST BANKSHARES	ND	5	23,737	98.4	469	98.3	\$1B-\$10B
WELLS FARGO & COMPANY	CA	7	168,688	26.9	1,475	33.3	>\$50B
U.S. BANCORP	MN	7	161,575	30.2	1,979	32.8	>\$50B
MORGAN STANLEY DEAN WITTER B	UT	9	5,144	64.7	1,339	62.2	<\$1B
ADVANTA BK CORP	UT	10	6,908	60.7	704	60.8	<\$1B
AMERICAN EXPRESS CENTURION B	UT	10	7,733	40.7	1,303	42.9	\$10B-\$50B
NEW HAMPSHIRE							
INDEPENDENT MUTUAL HOLDING C	NH	1	30,404	94.5	333	96.7	.
PEOPLES HERITAGE FINANCIAL G	ME	2	126,160	32.9	997	39.3	\$1B-\$10B
GRANITE STATE BANKSHARES IN	NH	3	46,957	41.8	417	43.6	<\$1B
LAKE SUNAPEE BANK FSB	NH	4	14,879	100.0	157	100.0	.
CFX BANK	NH	5	26,583	69.2	196	79.6	.
AMERICAN EXPRESS CENTURION B	UT	6	16,338	34.9	2,274	37.5	\$10B-\$50B
MASCOMA SAVINGS BANK	NH	7	11,719	100.0	151	100.0	.
CITIZENS BK RI	RI	8	132,535	27.3	844	25.4	\$1B-\$10B
NEW LONDON TRUST	NH	9	13,075	86.4	120	90.0	.
BANKNORTH GROUP INC.	VT	9	19,313	34.2	288	43.1	\$1B-\$10B
FLEET FINANCIAL GROUP INC.	MA	9	85,951	25.5	945	21.5	>\$50B
NEW JERSEY							
SUMMIT BANCORP.	NJ	1	710,970	0.0	5,270	0.0	\$10B-\$50B
AMERICAN EXPRESS CENTURION B	UT	2	138,959	0.0	18,795	0.0	\$10B-\$50B
CHASE MANHATTAN CORPORATION	NY	2	231,697	0.0	5,014	0.0	>\$50B
FIRST UNION CORPORATION	NC	2	458,115	0.0	3,656	0.0	>\$50B
PNC BANK CORP.	PA	5	319,766	0.0	3,443	0.0	>\$50B
FLEET FINANCIAL GROUP INC.	MA	6	172,218	0.0	1,478	0.0	>\$50B

Table 1. Small-Business-Friendly Banks in Rural America Using CRA Data, 1998

BANK NAME	HQ STATE	Total Rank (1)	Dollar Amount (<\$1M) (2)	% Rural \$ / Total \$ (3)	Number (<\$1M) (4)	% Rural # / Total # (5)	Bank Size (6)
VALLEY NATIONAL BANCORP	NJ	7	200,456	0.0	1,143	0.0	\$1B-\$10B
COMMERCE BANCORP INC.	NJ	8	129,494	0.0	1,137	0.0	\$1B-\$10B
SOVEREIGN BANK	PA	9	108,954	0.0	663	0.0	.
ADVANTA BK CORP	UT	10	40,259	0.0	3,966	0.0	<\$1B
NEW MEXICO							
WELLS FARGO & COMPANY	CA	1	301,140	27.4	3,350	37.5	>\$50B
FIRST PLACE FINANCIAL CORPOR	NM	2	28,200	96.6	379	98.4	<\$1B
MORGAN STANLEY DEAN WITTER B	UT	3	6,535	56.1	2,018	48.8	<\$1B
BANK OF AMERICA CORPORATION	NC	4	140,625	23.9	1,952	26.4	>\$50B
AMERICAN EXPRESS CENTURION B	UT	5	15,454	32.9	2,278	33.6	\$10B-\$50B
ADVANTA BK CORP	UT	6	7,075	42.1	749	43.5	<\$1B
FIRST STATE BANCORPORATION	NM	7	75,584	10.0	940	16.5	<\$1B
CHASE MANHATTAN CORPORATION	NY	8	6,281	45.5	173	54.3	>\$50B
BANK ONE CORPORATION	IL	9	5,284	73.2	47	57.4	>\$50B
TRINITY CAPITAL CORPORATION	NM	10	64,276	5.8	388	7.0	<\$1B
NEVADA							
WELLS FARGO & COMPANY	CA	1	106,334	15.2	2,410	19.4	>\$50B
U.S. BANCORP	MN	2	118,554	15.4	1,643	16.6	>\$50B
SIERRAWEST BANCORP	CA	3	42,183	21.7	305	30.5	<\$1B
AMERICAN EXPRESS CENTURION B	UT	4	21,652	15.0	2,809	14.7	\$10B-\$50B
BANK OF AMERICA CORPORATION	NC	5	107,416	8.8	2,408	12.8	>\$50B
TRUSTMARK CORPORATION	MS	6	13,624	28.7	39	17.9	\$1B-\$10B
ZIONS BANCORPORATION	UT	7	94,707	9.0	699	13.0	\$10B-\$50B
FIRST SECURITY CORPORATION	UT	8	123,539	1.4	839	1.2	\$10B-\$50B
ADVANTA BK CORP	UT	9	7,231	14.9	719	15.0	<\$1B
PIONEER BANCORPORATION	NV	9	101,647	8.6	662	7.1	\$1B-\$10B
NEW YORK							
COMMUNITY BANK SYSTEM INC.	NY	1	96,329	76.2	1,722	80.8	\$1B-\$10B
KEYCORP	OH	2	518,794	14.3	5,224	16.1	>\$50B
NBT BANCORP INC.	NY	3	95,099	54.8	1,859	67.5	\$1B-\$10B
FINANCIAL INSTITUTIONS INC.	NY	4	71,709	37.6	1,192	41.2	\$1B-\$10B
PREMIER NATIONAL BANCORP IN	NY	5	98,181	19.8	1,089	26.7	\$1B-\$10B
HSBC BK USA	NY	5	1,939,372	4.7	14,413	6.5	\$10B-\$50B
FLEET FINANCIAL GROUP INC.	MA	7	436,950	6.5	4,166	7.5	>\$50B
ADVANTA BK CORP	UT	8	70,664	8.8	7,029	8.9	<\$1B
M&T BANK CORPORATION	NY	8	902,943	3.6	6,413	5.8	\$10B-\$50B
BSB BANCORP INC.	NY	10	117,744	8.8	748	12.6	\$1B-\$10B
OHIO							
FIRST FINANCIAL BANCORP	OH	1	136,420	46.4	1,773	56.3	\$1B-\$10B
CSB BANCORP INC.	OH	2	31,238	96.6	790	97.1	<\$1B
PARK NATIONAL CORPORATION	OH	3	281,936	28.8	3,313	33.0	\$1B-\$10B

Table 1. Small-Business-Friendly Banks in Rural America Using CRA Data, 1998

BANK NAME	HQ STATE	Total Rank (1)	Dollar Amount (<\$1M) (2)	% Rural \$ / Total \$ (3)	Number (<\$1M) (4)	% Rural # / Total # (5)	Bank Size (6)
SKY FINANCIAL GROUP INC.	OH	4	296,046	26.0	2,858	29.0	\$1B-\$10B
BANCFIRST OHIO CORP.	OH	5	118,440	31.1	788	50.6	\$1B-\$10B
HUNTINGTON BANCSHARES INCORP	OH	5	596,836	18.2	5,883	19.9	\$10B-\$50B
FIRST FEDERAL SAVINGS AND LO	OH	7	42,961	74.3	371	81.9	.
RURBAN FINANCIAL CORP.	OH	7	41,832	55.4	492	60.6	<\$1B
BANK ONE CORPORATION	IL	7	677,803	15.1	7,627	18.3	>\$50B
FARMERS & MERCHANTS BANCORP	OH	10	50,550	39.7	772	50.8	<\$1B
OKLAHOMA							
BANCFIRST CORPORATION	OK	1	261,974	30.9	4,021	46.0	\$1B-\$10B
DURANT BANCORP INC.	OK	2	25,638	71.8	730	89.2	<\$1B
ARVEST BANK GROUP INC.	AR	3	30,594	60.0	627	77.0	\$1B-\$10B
BOK FINANCIAL CORPORATION	OK	4	222,407	18.0	1,983	19.6	\$1B-\$10B
SOUTHWEST BANCORP INC.	OK	5	126,664	23.6	1,046	27.7	\$1B-\$10B
FIRST OF MCALESTER CORPORATI	OK	6	21,071	98.8	343	98.5	<\$1B
LOCAL FEDERAL BANK	OK	7	52,005	35.0	392	65.1	.
AMERICAN EXPRESS CENTURION B	UT	7	23,897	27.0	3,741	29.1	\$10B-\$50B
ADVANTA BK CORP	UT	9	15,654	36.3	1,575	36.4	<\$1B
BANK OF AMERICA CORPORATION	NC	10	158,027	15.1	1,109	18.7	>\$50B
OREGON							
WASHINGTON MUTUAL BANK	WA	1	162,045	45.6	1,374	56.1	.
U.S. BANCORP	MN	2	630,690	17.5	9,115	21.4	>\$50B
AMERICAN EXPRESS CENTURION B	UT	3	33,100	26.4	4,583	27.6	\$10B-\$50B
MORGAN STANLEY DEAN WITTER B	UT	4	14,817	31.5	4,236	30.3	<\$1B
ADVANTA BK CORP	UT	5	15,144	32.5	1,552	32.2	<\$1B
WELLS FARGO & COMPANY	CA	5	161,594	18.9	3,913	22.4	>\$50B
KLAMATH FIRST FEDSERAL S & L	OR	7	8,712	85.3	77	85.7	.
FIRST SECURITY CORPORATION	UT	8	25,050	28.6	172	38.4	\$10B-\$50B
BANK OF AMERICA CORPORATION	NC	9	138,041	15.0	2,509	20.0	>\$50B
KEYCORP	OH	10	304,613	6.3	2,606	8.9	>\$50B
PENNSYLVANIA							
FIRST COMMONWEALTH FINANCIAL	PA	1	158,451	34.7	1,950	36.8	\$1B-\$10B
S & T BANCORP INC.	PA	2	121,859	37.2	926	49.9	\$1B-\$10B
NORTHERN CENTRAL BANK	PA	3	88,604	57.1	697	63.6	.
CNB FINANCIAL CORPORATION	PA	4	50,362	86.3	605	90.4	<\$1B
NATIONAL CITY CORPORATION	OH	5	502,721	16.3	5,961	15.5	>\$50B
F.N.B. CORPORATION	PA	6	97,253	26.7	867	32.1	\$1B-\$10B
KEYSTONE FINANCIAL INC.	PA	7	75,995	35.9	559	40.4	\$1B-\$10B
CITIZENS AND NORTHERN CORPOR	PA	8	30,125	89.9	534	91.2	<\$1B
SUSQUEHANNA BANCSHARES INC.	PA	9	97,271	21.1	1,154	24.0	\$1B-\$10B
FINANCIAL TRUST COMPANY	PA	10	90,047	24.6	705	27.1	.

Table 1. Small-Business-Friendly Banks in Rural America Using CRA Data, 1998

BANK NAME	HQ STATE	Total Rank (1)	Dollar Amount (<\$1M) (2)	% Rural \$ / Total \$ (3)	Number (<\$1M) (4)	% Rural # / Total # (5)	Bank Size (6)
RHODE ISLAND							
WASHINGTON TRUST BANCORP IN	RI	1	23,473	9.0	364	10.7	\$1B-\$10B
AMERICAN EXPRESS CENTURION B	UT	1	12,042	9.0	1,614	9.5	\$10B-\$50B
BANKBOSTON CORPORATION	MA	1	59,301	6.3	1,143	4.7	>\$50B
BANK OF NEWPORT	RI	4	14,789	68.6	143	71.3	.
CITIZENS BK RI	RI	5	69,838	3.5	503	5.4	\$1B-\$10B
FLEET FINANCIAL GROUP INC.	MA	6	112,457	3.1	969	2.9	>\$50B
WELLS FARGO & COMPANY	CA	7	6,086	5.6	248	6.9	>\$50B
FIRST INTERNATIONAL BANCORP	CT	8	21,018	5.2	58	3.4	<\$1B
SLADE'S FERRY BANCORP	MA	9	5,218	4.4	30	13.3	<\$1B
BANK RHODE ISLAND	RI	9	34,366	0.0	184	0.0	<\$1B
SOUTH CAROLINA							
FIRST CITIZENS BANCORPORATIO	SC	1	182,162	27.5	4,876	35.4	\$1B-\$10B
WACHOVIA CORPORATION	NC	2	328,821	21.2	4,245	26.1	>\$50B
BANK OF AMERICA CORPORATION	NC	3	359,066	24.7	2,826	25.2	>\$50B
FIRST PALMETTO SAVINGS BANK	SC	4	73,855	45.3	1,195	54.8	.
PALMETTO BANCSHARES INC.	SC	4	82,791	32.5	1,526	35.6	<\$1B
FIRST NATIONAL CORPORATION	SC	6	36,934	72.9	1,011	77.4	<\$1B
ANCHOR FINANCIAL CORPORATION	SC	6	155,135	27.9	1,670	26.6	\$1B-\$10B
BB&T CORPORATION	NC	8	507,514	13.3	7,631	16.0	\$10B-\$50B
SYNOVUS FINANCIAL CORP.	GA	9	314,984	10.9	3,769	18.6	\$10B-\$50B
AMERICAN EXPRESS CENTURION B	UT	10	25,601	22.0	3,873	22.1	\$10B-\$50B
SOUTH DAKOTA							
COMMUNITY FIRST BANKSHARES	ND	1	33,574	93.4	717	98.3	\$1B-\$10B
WELLS FARGO & COMPANY	CA	2	236,037	52.7	2,579	64.4	>\$50B
FISHBACK FINANCIAL CORPORATI	SD	3	36,984	87.9	576	95.5	<\$1B
FIRST DAKOTA FINANCIAL CORPO	SD	4	32,542	88.3	419	96.9	<\$1B
FIRST NATIONAL OF NEBRASKA	NE	5	14,046	92.9	220	94.1	\$1B-\$10B
U.S. BANCORP	MN	6	84,732	22.6	1,044	28.4	>\$50B
UNITED NATIONAL CORPORATION	SD	7	39,800	24.7	598	36.1	<\$1B
MINNEHAHA BANSHARES INC.	SD	7	96,758	6.4	811	8.9	<\$1B
FIRST FSB OF THE MIDWEST	IA	9	7,010	53.8	101	91.1	.
HOME FEDERAL SAVINGS BANK	SD	10	25,081	28.1	308	36.4	.
TENNESSEE							
UNION PLANTERS CORPORATION	TN	1	311,481	39.6	4,764	56.8	\$10B-\$50B
FIRST SOUTH BANCORP INC.	TN	2	55,893	61.5	927	71.8	<\$1B
SUNTRUST BANKS INC.	GA	3	597,678	14.9	6,293	25.7	>\$50B
FIRST CITIZENS BANCSHARES I	TN	4	37,162	92.4	587	95.9	<\$1B
CITIZENS BK	TN	4	26,253	79.9	803	92.5	<\$1B
FIRST PULASKI NATIONAL CORPO	TN	6	26,814	98.8	640	98.8	<\$1B
REGIONS FINANCIAL CORPORATIO	AL	7	163,785	16.8	1,451	34.2	\$10B-\$50B
FIRST TENNESSEE NATIONAL COR	TN	8	489,698	19.3	4,484	22.0	\$10B-\$50B

Table 1. Small-Business-Friendly Banks in Rural America Using CRA Data, 1998

BANK NAME	HQ STATE	Total Rank (1)	Dollar Amount (<\$1M) (2)	% Rural \$ / Total \$ (3)	Number (<\$1M) (4)	% Rural # / Total # (5)	Bank Size (6)
GREENE COUNTY BANCSHARES IN	TN	9	71,158	33.9	678	38.2	<\$1B
FIRST FARMERS AND MERCHANTS	TN	10	26,819	97.6	541	96.9	<\$1B
TEXAS							
FIRST FINANCIAL BANKSHARES	TX	1	141,336	39.2	2,508	47.4	\$1B-\$10B
WELLS FARGO & COMPANY	CA	2	810,938	10.5	14,972	15.4	>\$50B
REGIONS FINANCIAL CORPORATIO	AL	3	174,642	27.4	1,693	36.9	\$10B-\$50B
FIRSTPERRYTON BANCORP INC.	TX	4	66,169	53.8	1,261	62.3	<\$1B
INTERNATIONAL BANCSHARES COR	TX	5	200,173	9.8	2,295	22.3	\$1B-\$10B
AMERICAN EXPRESS CENTURION B	UT	5	205,271	10.2	28,510	11.4	\$10B-\$50B
AMERICAN STATE FINANCIAL COR	TX	7	63,082	40.2	1,190	45.5	\$1B-\$10B
ADVANTA BK CORP	UT	7	60,910	18.6	6,173	18.8	<\$1B
SECURITY HOLDING COMPANY	TX	9	40,303	72.7	839	83.2	<\$1B
BANK OF AMERICA CORPORATION	NC	10	753,851	8.2	9,896	5.1	>\$50B
UTAH							
ZIONS BANCORPORATION	UT	1	355,798	29.5	3,099	36.5	\$10B-\$50B
FIRST SECURITY CORPORATION	UT	2	161,031	35.6	1,546	45.5	\$10B-\$50B
MORGAN STANLEY DEAN WITTER B	UT	3	8,981	22.9	2,915	22.3	<\$1B
AMERICAN EXPRESS CENTURION B	UT	4	19,425	21.3	2,845	21.8	\$10B-\$50B
U.S. BANCORP	MN	4	125,843	19.6	1,483	19.8	>\$50B
KEYCORP	OH	6	104,508	15.0	891	13.7	>\$50B
WELLS FARGO & COMPANY	CA	7	64,454	11.3	942	16.6	>\$50B
ADVANTA BK CORP	UT	8	7,091	20.4	702	21.2	<\$1B
BANK ONE CORPORATION	IL	9	84,319	10.0	683	8.6	>\$50B
WASHINGTON MUTUAL BANK	WA	10	23,636	11.3	104	12.5	.
VIRGINIA							
FIRST VIRGINIA BANKS INC.	VA	1	213,966	33.7	3,020	47.4	\$1B-\$10B
PIEDMONT TRUST BANK	VA	2	131,242	62.7	1,610	72.3	.
VIRGINIA FINANCIAL CORPORATI	VA	3	74,740	99.1	967	99.6	<\$1B
F & M NATIONAL CORPORATION	VA	4	180,594	33.1	2,405	39.0	\$1B-\$10B
FIRST CITIZENS BANCSHARES I	NC	5	90,076	38.3	854	46.0	\$1B-\$10B
ONE VALLEY BANCORP INC.	WV	6	90,461	26.0	1,147	33.8	\$1B-\$10B
FIRST UNION CORPORATION	NC	7	233,005	17.5	2,136	19.8	>\$50B
WACHOVIA CORPORATION	NC	7	394,178	15.4	5,252	17.1	>\$50B
SUNTRUST BANKS INC.	GA	9	743,270	14.9	7,501	13.4	>\$50B
MERCANTILE BANKSHARES CORPOR	MD	10	40,050	38.3	618	71.5	\$1B-\$10B
VERMONT							
BANKNORTH GROUP INC.	VT	1	102,890	64.1	1,821	71.6	\$1B-\$10B
NORTHFIELD SAVINGS BANK	VT	2	36,786	96.6	312	98.1	.
PASSUMPSIC BANCORP	VT	3	15,397	92.1	273	98.9	.
CHITTENDEN CORPORATION	VT	3	77,429	48.9	879	55.9	\$1B-\$10B

Table 1. Small-Business-Friendly Banks in Rural America Using CRA Data, 1998

BANK NAME	HQ STATE	Total Rank (1)	Dollar Amount (<\$1M) (2)	% Rural \$ / Total \$ (3)	Number (<\$1M) (4)	% Rural # / Total # (5)	Bank Size (6)
MASCOMA SAVINGS BANK	NH	5	9,792	100.0	103	100.0	.
VERMONT NATIONAL BANK	VT	5	74,115	63.6	623	69.0	.
AMERICAN EXPRESS CENTURION B	UT	7	6,069	71.1	847	73.2	\$10B-\$50B
ALBANK FSB	NY	8	20,495	82.7	206	83.5	.
MERCHANTS BANCSHARES INC.	VT	9	58,528	44.3	512	54.7	<\$1B
KEYCORP	OH	10	32,532	38.0	256	31.3	>\$50B
WASHINGTON							
CASHMERE VALLEY BK	WA	1	42,963	98.8	476	99.8	<\$1B
INTERWEST BANCORP INC.	WA	2	77,164	53.2	682	58.7	<\$1B
W.T.B. FINANCIAL CORPORATION	WA	3	204,295	22.2	2,761	16.4	\$1B-\$10B
BAKER BOYER BANCORP	WA	4	35,250	83.0	416	94.0	<\$1B
SKAGIT ST BK	WA	5	29,561	78.5	444	85.1	<\$1B
U.S. BANCORP	MN	5	837,659	9.9	9,085	12.5	>\$50B
KEYCORP	OH	7	585,421	10.5	5,205	14.5	>\$50B
AMERICAN EXPRESS CENTURION B	UT	8	45,918	14.4	6,332	15.0	\$10B-\$50B
BANK OF AMERICA CORPORATION	NC	9	544,516	8.9	7,885	9.2	>\$50B
OLYMPIC BANCORP INC.	WA	10	41,129	23.0	516	20.7	<\$1B
MORGAN STANLEY DEAN WITTER B	UT	10	15,258	22.9	4,411	20.3	<\$1B
WISCONSIN							
F & M BANCORPORATION INC.	WI	1	168,268	48.3	2,832	50.8	\$1B-\$10B
BREMER FINANCIAL CORPORATION	MN	2	50,664	88.0	738	90.5	\$1B-\$10B
BAYLAKE CORP.	WI	2	79,106	60.7	806	78.7	<\$1B
ASSOCIATED BANC-CORP	WI	4	492,774	30.6	4,260	39.9	\$10B-\$50B
FIRST MANITOWOC BANCORP INC	WI	5	48,254	68.4	812	82.3	<\$1B
NEB CORPORATION	WI	6	56,660	61.5	899	56.1	<\$1B
MARSHALL & ILSLEY CORPORATIO	WI	6	2,051,903	25.0	14,571	32.0	\$10B-\$50B
MID-WISCONSIN FINANCIAL SERV	WI	8	41,214	86.3	759	86.4	<\$1B
FIRSTAR CORPORATION	WI	9	656,177	24.4	6,821	23.8	\$10B-\$50B
COMMUNITY FIRST BANKSHARES	ND	10	27,948	88.2	307	94.1	\$1B-\$10B
WEST VIRGINIA							
ONE VALLEY BANCORP INC.	WV	1	193,075	54.1	2,316	55.6	\$1B-\$10B
FIRST COMMUNITY BANCSHARES	VA	2	37,015	94.7	790	99.0	\$1B-\$10B
WESBANCO INC.	WV	3	89,471	53.5	1,340	61.6	\$1B-\$10B
CITY HOLDING COMPANY	WV	4	111,394	52.4	1,553	54.4	\$1B-\$10B
MATEWAN BANCSHARES INC.	WV	5	21,757	93.7	665	97.3	<\$1B
UNITED BANKSHARES INC.	WV	6	103,145	47.4	1,318	55.4	\$1B-\$10B
HUNTINGTON BANCSHARES INCORP	OH	6	64,220	54.7	713	54.4	\$10B-\$50B
WACHOVIA CORPORATION	NC	8	7,378	99.6	49	95.9	>\$50B
AMERICAN EXPRESS CENTURION B	UT	9	7,157	49.8	1,113	52.1	\$10B-\$50B
BANK ONE CORPORATION	IL	10	55,239	39.2	539	42.5	>\$50B

Table 1. Small-Business-Friendly Banks in Rural America Using CRA Data, 1998

BANK NAME	HQ STATE	Total Rank (1)	Dollar Amount (<\$1M) (2)	% Rural \$ / Total \$ (3)	Number (<\$1M) (4)	% Rural # / Total # (5)	Bank Size (6)
WYOMING							
UNITED BANCORPORATION OF WYO	WY	1	40,850	100.0	386	100.0	<\$1B
FIRST INTERSTATE BANCSYSTEM	MT	2	70,517	83.9	1,325	89.4	\$1B-\$10B
COMMUNITY FIRST BANKSHARES	ND	3	78,658	75.2	1,008	80.6	\$1B-\$10B
PINNACLE BANCORP INC.	NE	4	21,416	99.5	529	99.8	\$1B-\$10B
FIRST SECURITY CORPORATION	UT	5	12,145	100.0	104	100.0	\$10B-\$50B
WELLS FARGO & COMPANY	CA	6	34,842	29.5	478	30.3	>\$50B
U.S. BANCORP	MN	7	18,946	46.3	288	71.2	>\$50B

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



Table 2. Small Business Lending by Large BHCs in Rural America Using CRA Data, 1998

BANK NAME	HQ STATE	No. States with SBL	Total Rank	Dollar Amount (<\$1M)	% Rural \$ / Total \$	Number (<\$1M)	% Rural # / Total #	Bank Size	Credit Cd Bank
			(1)	(2)	(3)	(4)	(5)	(6)	(7)
REGIONS FINANCIAL CORPORATIO	AL	39	1	887,465	25.7	13,598	32.3	\$10B-\$50B	
UNION PLANTERS CORPORATION	TN	36	2	584,184	47.2	11,699	59.1	\$10B-\$50B	
WELLS FARGO & COMPANY	CA	51	3	1,294,600	16.0	23,479	14.9	>\$50B	
MERCANTILE BANCORPORATION IN	MO	40	3	507,653	35.9	7,835	51.3	\$10B-\$50B	
BB&T CORPORATION	NC	31	5	553,877	24.3	9,685	31.3	\$10B-\$50B	
U.S. BANCORP	MN	51	6	670,567	16.7	14,977	17.4	>\$50B	
BANK OF AMERICA CORPORATION	NC	50	7	901,019	11.5	11,069	9.5	>\$50B	
BANK ONE CORPORATION	IL	51	8	728,979	11.0	8,657	14.0	>\$50B	
MARSHALL & ILSLEY CORPORATIO	WI	28	8	523,271	22.8	4,705	29.7	\$10B-\$50B	
SUNTRUST BANKS INC.	GA	49	10	589,949	13.4	7,149	16.8	>\$50B	
SYNOVUS FINANCIAL CORP.	GA	22	10	392,509	27.6	6,190	34.6	\$10B-\$50B	
FIRST AMERICAN CORPORATION	TN	30	12	342,508	30.0	5,407	38.3	\$10B-\$50B	
FIRSTSTAR CORPORATION	WI	42	13	447,886	21.7	5,188	24.4	\$10B-\$50B	
WACHOVIA CORPORATION	NC	43	14	407,496	16.6	5,430	21.5	>\$50B	
KEYCORP	OH	46	15	449,930	16.7	4,510	17.3	>\$50B	
AMERICAN EXPRESS CENTURION B	UT	51	16	298,838	11.2	46,152	12.4	\$10B-\$50B	**
NATIONAL CITY CORPORATION	OH	32	17	442,387	14.4	4,235	15.7	>\$50B	
OLD KENT FINANCIAL CORPORATI	MI	21	18	248,805	18.3	3,274	27.4	\$10B-\$50B	
FIRST SECURITY CORPORATION	UT	20	19	176,962	32.6	1,976	40.6	\$10B-\$50B	
COMMERCE BANCSHARES INC.	MO	32	20	211,091	20.5	3,207	28.5	\$10B-\$50B	
SOUTHTRUST CORPORATION	AL	28	21	261,638	13.5	3,032	18.0	\$10B-\$50B	
HUNTINGTON BANCSHARES INCORP	OH	32	22	235,720	16.8	2,746	19.3	\$10B-\$50B	
ASSOCIATED BANC-CORP	WI	8	22	156,688	30.9	1,741	40.2	\$10B-\$50B	
FIRST TENNESSEE NATIONAL COR	TN	30	24	152,290	25.1	2,153	34.4	\$10B-\$50B	
FIRST UNION CORPORATION	NC	51	25	286,276	9.1	3,707	11.6	>\$50B	
ZIONS BANCORPORATION	UT	38	26	168,588	13.7	1,763	20.8	\$10B-\$50B	
COLONIAL BANGROUP INC. TH	AL	17	27	105,481	21.3	1,687	28.7	\$10B-\$50B	
MBNA CORPORATION	DE	51	28	51,062	17.7	5,946	18.5	\$10B-\$50B	**
HSBC BK USA	NY	49	29	171,615	7.3	1,276	7.9	\$10B-\$50B	
FIFTH THIRD BANCORP	OH	34	30	117,729	10.2	899	12.1	\$10B-\$50B	
AMSOUTH BANCORPORATION	AL	29	31	85,397	11.2	1,081	12.7	\$10B-\$50B	
COMPASS BANCSHARES INC.	AL	29	32	104,079	9.5	888	9.1	\$10B-\$50B	
FLEET FINANCIAL GROUP INC.	MA	32	33	97,321	6.7	1,078	8.0	>\$50B	
HIBERNIA CORPORATION	LA	17	34	41,768	15.5	1,339	17.8	\$10B-\$50B	
PACIFIC CENTURY FINANCIAL CO	HI	20	34	47,594	13.3	551	19.7	\$10B-\$50B	
CHASE MANHATTAN CORPORATION	NY	50	36	81,327	1.9	2,437	3.5	>\$50B	
BANCWEST CORPORATION	HI	16	36	35,027	13.8	859	23.9	\$10B-\$50B	
PNC BANK CORP.	PA	37	38	78,353	5.0	1,050	6.6	>\$50B	
COMERICA INCORPORATED	MI	39	39	64,693	2.8	241	2.2	\$10B-\$50B	
MELLON BANK CORPORATION	PA	27	40	45,907	5.2	453	3.1	\$10B-\$50B	

Table 2. Small Business Lending by Large BHCs in Rural America Using CRA Data, 1998

BANK NAME	HQ STATE	No. States with SBL	Total Rank	Dollar Amount (<\$1M)	% Rural \$ / Total \$	Number (<\$1M)	% Rural #/ Total #	Bank Size	Credit Cd Bank
			(1)	(2)	(3)	(4)	(5)	(6)	(7)
UNION BK OF CA NA	CA	27	40	49,256	2.6	328	2.5	\$10B-\$50B	
M&T BANK CORPORATION	NY	21	42	33,427	3.5	382	5.8	\$10B-\$50B	
ALLFIRST BK	MD	29	42	33,304	8.5	251	8.6	\$10B-\$50B	
BANKBOSTON CORPORATION	MA	31	44	32,868	5.6	437	3.5	>\$50B	
MICHIGAN NB	MI	16	45	25,219	4.6	129	4.6	\$10B-\$50B	
NORTHERN TRUST CORPORATION	IL	28	46	9,637	3.8	50	3.8	\$10B-\$50B	
HARRIS T&SB	IL	40	47	3,839	0.7	42	1.0	\$10B-\$50B	
LASALLE BK NA	IL	25	48	9,453	1.3	22	0.5	\$10B-\$50B	
BANK OF NEW YORK COMPANY IN	NY	9	49	3,421	1.1	37	1.1	\$10B-\$50B	
CITIGROUP INC.	NY	48	50	1,836	0.1	123	0.7	>\$50B	
SUMMIT BANCORP.	NJ	19	51	3,654	0.4	17	0.3	\$10B-\$50B	
TCF FINANCIAL CORPORATION	MN	8	51	2,750	2.3	6	1.4	\$10B-\$50B	
STATE STREET CORPORATION	MA	4	51	75	0.6	2	5.7	\$10B-\$50B	
REPUBLIC NEW YORK CORPORATIO	NY	16	54	758	0.3	4	0.2	\$10B-\$50B	
NORTH FORK BANCORPORATION I	NY	7	55	35	0.0	2	0.1	\$10B-\$50B	
J.P. MORGAN & CO. INCORPORAT	NY	5	56	0	0.0	0	0.0	>\$50B	

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