

Table 1. Small Business Lending in the District of Columbia, June 1998

Bank Name	Location	Total Rank	Rank LSBL/TA	Rank LSBL/TBL	Rank LSBL (\$)	Rank LSBL(#)	Bnk Asset Sz.	Rank by		LSBL\$	LSBL#	Total Rank	Total Rank
		(1)	(2)	(3)	(4)	(5)		Bnk Sz.	(7)			(8)	(9)
FRANKLIN NB OF WA DC	WASHINGTON	57.5	10.0	2.5	22.5	22.5	\$500M-\$1B	1		173,877	1,147	62.5	90.0
CENTURY NB	WASHINGTON	55.0	12.5	12.5	12.5	17.5	\$100M-500M	1		48,147	370	62.5	70.0
FIRST LIBERTY NB	WASHINGTON	55.0	22.5	22.5	5.0	5.0	<\$100M	1		13,264	101	50.0	35.0
ADAMS NB	WASHINGTON	55.0	17.5	10.0	17.5	10.0	\$100M-500M	2		50,227	262	35.0	37.5
NATIONAL CAPITAL BK OF WA	WASHINGTON	32.5	5.0	5.0	10.0	12.5	\$100M-500M	3		21,296	265	40.0	37.5
TREASURY BK	WASHINGTON	25.0	2.5	17.5	2.5	2.5	<\$100M	2		132	1	30.0	10.0

Note: Small businesses seeking loans from small-business-friendly banks should also consider banks that participate in SBA loan program. To locate the SBA preferred or certified lender nearest to you call 1-800-8-ASK-SBA or check SBA's home page at <http://www.sba.gov>.

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

Table 2. Small-Business-Friendly Banks by Bank Size in the District of Columbia, June 1998

Bank Name	Location	State	Total Rank (1)	Rank LSBL/TA (2)	Rank LSBL/TBL (3)	Rank LSBL(\$) (4)	Rank LSBL(#) (5)	Bank Asset Sz. (6)	Rank by Bank Sz. (7)	LSBL\$ (8)	LSBL# (9)	Total Rank MSBL (10)	Total Rank SSBL (11)
FRANKLIN NB OF WA DC	WASHINGTON	DC	57.5	10.0	2.5	22.5	22.5	\$500M-\$1B	1	173,877	1,147	62.5	90.0
CENTURY NB	WASHINGTON	DC	55.0	12.5	12.5	12.5	17.5	\$100M-500M	1	48,147	370	62.5	70.0
FIRST LIBERTY NB	WASHINGTON	DC	55.0	22.5	22.5	5.0	5.0	<\$100M	1	13,264	101	50.0	35.0

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

Table 3. Top Lenders in Small Business Loans in the District of Columbia under the CRA Reporting Program, 1998

BANK/BHC NAME	HQ STATE	LSBL\$ (1)	LSBL# (2)	BK SIZE (3)	SSBL\$ (4)	SSBL# (5)	MSBL\$ (6)	MSBL# (7)	Cdt Card Bk (8)
CRESTAR FINANCIAL CORPORATIO	VA	44,754	591	\$10B-\$50B	7,172	501	13,288	532	
NATIONSBANK CORPORATION	NC	38,070	260	>\$50B	6,963	177	14,643	221	
FRANKLIN BANCORPORATION INC	DC	30,233	198	<\$1B	6,379	125	13,916	167	
FIRST UNION CORPORATION	NC	23,190	154	>\$50B	4,645	100	9,179	127	
SAND RIDGE FINANCIAL CORPORA	IN	15,372	611	<\$1B	11,964	593	13,886	608	
RIGGS NATIONAL CORPORATION	DC	12,738	160	\$1B-\$10B	2,646	140	3,639	145	
AMERICAN EXPRESS CENTURION B	UT	11,311	891	\$10B-\$50B	11,311	891	11,311	891	**
WELLS FARGO & COMPANY	CA	4,951	220	>\$50B	3,701	218	3,951	219	
CHASE MANHATTAN CORPORATION	NY	3,738	78	>\$50B	1,279	71	2,138	76	
MOUNTAINWEST FNCL	UT	3,619	1,259	<\$1B	3,619	1,259	3,619	1,259	
FIRST NB OF MD	MD	3,488	33	\$10B-\$50B	992	24	2,089	29	
UNITED BANKSHARES INC.	WV	3,250	18	\$1B-\$10B	630	12	955	14	
ADVANTA FNCL CORP	UT	2,061	204	<\$1B	2,061	204	2,061	204	
MELLON BANK CORPORATION	PA	2,035	9	\$10B-\$50B	335	6	585	7	
WACHOVIA CORPORATION	NC	1865	5	>\$50B	65	2	65	2	
MBNA CORPORATION	DE	1,844	124	\$10B-\$50B	1,844	124	1,844	124	**
NORTHERN TRUST CORPORATION	IL	1,500	7	\$10B-\$50B	0	0	1,200	6	
BANK AUDI USA	NY	1,400	2	<\$1B	0	0	0	0	
F & M NATIONAL CORPORATION	VA	1,333	6	\$1B-\$10B	83	3	233	4	
SANDY SPRING BANCORP INC.	MD	1,190	3	\$1B-\$10B	100	1	100	1	
MERCANTILE BANKSHARES CORPOR	MD	1,030	8	\$1B-\$10B	187	6	387	7	

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Source: Office of Economic Research, Office of Advocacy, U.S. Small Business Administration, from Community Reinvestment Act (CRA) data.

Table 4. Number of Reporting Banks by Bank Asset Size and by State, 1997 - 1998

State	1997	1998	1998 Bank Asset Size Class				
			<\$100M	\$100M-500M	\$500M-\$1B	\$1B-\$10B	>\$10B
Alabama	178	170	105	56	4	2	3
Alaska	6	6	1	3	-	2	-
Arizona	37	42	23	9	5	4	1
Arkansas	234	221	133	82	4	2	-
California	339	336	135	143	31	24	3
Colorado	216	210	138	64	4	4	-
Connecticut	29	27	11	15	-	1	-
Delaware	38	34	9	7	3	12	3
District of Columbia	7	6	2	3	1	-	-
Florida	274	259	140	89	7	22	1
Georgia	348	346	214	115	12	4	1
Hawaii	14	13	7	2	1	3	-
Idaho	18	18	10	8	-	-	-
Illinois	801	772	488	230	32	17	5
Indiana	193	184	79	80	14	11	-
Iowa	462	443	363	68	7	5	-
Kansas	408	399	333	59	5	2	-
Kentucky	271	269	174	82	4	9	-
Louisiana	167	155	98	46	6	4	1
Maine	19	17	6	10	-	1	-
Maryland	86	82	22	47	8	5	-
Massachusetts	49	46	15	21	2	6	2
Michigan	176	163	82	69	2	5	5
Minnesota	519	520	421	89	4	4	2
Mississippi	108	101	50	43	3	5	-
Missouri	408	397	297	84	6	10	-
Montana	97	91	75	13	-	3	-
Nebraska	328	325	278	43	1	3	-
Nevada	23	25	9	7	1	8	-
New Hampshire	22	19	8	7	1	3	-
New Jersey	70	72	15	42	4	9	2
New Mexico	67	57	30	24	1	2	-
New York	157	152	47	59	18	19	9
North Carolina	57	63	23	26	6	4	4
North Dakota	119	117	98	16	1	2	-
Ohio	244	224	122	68	16	12	6
Oklahoma	326	317	247	63	4	3	-
Oregon	41	42	23	17	2	-	-
Pennsylvania	217	209	48	126	14	18	3
Rhode Island	7	7	1	1	2	2	1
South Carolina	80	77	44	26	3	4	-
South Dakota	113	105	80	21	1	2	1
Tennessee	234	214	120	79	7	5	3
Texas	856	818	572	209	20	15	2
Utah	48	50	29	15	2	2	2
Virginia	155	150	53	82	8	6	1
Vermont	22	21	7	9	3	2	-
Washington	78	78	46	28	3	1	-
Wisconsin	364	350	230	100	13	7	-
West Virginia	110	95	45	40	6	4	-
Wyoming	53	52	38	11	1	2	-
National	9,293	8,966	5,644	2,656	303	302	61

Source: Office of Advocacy, U.S. Small Business Administration from the Consolidated Reports of Condition and Income for U.S. Banks.