

Table 1. Small Business Lending in Rhode Island, June 1998

Bank Name	Location	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)
WASHINGTON TC	WESTERLY	62.5	15.0	17.5	15.0	15.0	\$500M-\$1B	1	151,198	1,581	62.5	80.0
FIRST B&TC	PROVIDENCE	60.0	22.5	22.5	7.5	7.5	\$100M-500M	1	37,502	328	52.5	42.5
FLEET NB	PROVIDENCE	52.5	5.0	2.5	22.5	22.5	>\$10B	1	2,849,000	31,645	52.5	55.0
CITIZENS BK RI	PROVIDENCE	52.5	7.5	5.0	20.0	20.0	\$1B-\$10B	1	325,959	2,570	52.5	45.0
BANK RHODE ISLAND	EAST PROVIDENCE	47.5	12.5	10.0	12.5	12.5	\$500M-\$1B	2	60,545	396	42.5	47.5
PIERBANK	NARRAGANSETT	42.5	20.0	12.5	5.0	5.0	<\$100M	1	12,337	164	55.0	47.5
FLEET BK RI NA	PROVIDENCE	0.0	2.5		2.5	2.5	\$1B-\$10B	2	0	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 Rhode Island, 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)
WASHINGTON TC	WESTERLY	RI	62.5	15.0	17.5	15.0	15.0	\$500M-\$1B	1	151,198	1,581	62.5	80.0
FIRST B&TC	PROVIDENCE	RI	60.0	22.5	22.5	7.5	7.5	\$100M-500M	1	37,502	328	52.5	42.5
FLEET NB	PROVIDENCE	RI	52.5	5.0	2.5	22.5	22.5	>\$10B	1	2,849,000	31,645	52.5	55.0
CITIZENS BK RI	PROVIDENCE	RI	52.5	7.5	5.0	20.0	20.0	\$1B-\$10B	1	325,959	2,570	52.5	45.0
PIERBANK	NARRAGANSETT	RI	42.5	20.0	12.5	5.0	5.0	<\$100M	1	12,337	164	55.0	47.5

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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 Rhode Island 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)
FLEET FINANCIAL GROUP INC.	MA	180,482	1,279	>\$50B	36,794	856	77,887	1,080	
CITIZENS BK RI	RI	97,758	643	\$1B-\$10B	20,336	376	48,963	540	
WASHINGTON TRUST BANCORP IN	RI	18,643	267	<\$1B	8,666	222	14,277	256	
AMERICAN EXPRESS CENTURION B	UT	14,496	1,329	\$10B-\$50B	14,496	1,329	14,496	1,329	**
BANKBOSTON CORPORATION	MA	8,898	127	>\$50B	1,503	105	4,051	118	
WELLS FARGO & COMPANY	CA	7,598	437	>\$50B	7,598	437	7,598	437	
ADVANTA FNCL CORP	UT	4,498	449	<\$1B	4,498	449	4,498	449	
MOUNTAINWEST FNCL	UT	4,006	1,298	<\$1B	4,006	1,298	4,006	1,298	
CHASE MANHATTAN CORPORATION	NY	3,108	179	>\$50B	3,108	179	3,108	179	
MARINE MIDLAND BK	NY	2,547	8	\$10B-\$50B	0	0	695	4	
STATE STREET CORPORATION	MA	2,465	4	\$10B-\$50B	0	0	235	1	
NATIONAL CITY CORPORATION	OH	1,709	5	>\$50B	97	2	209	3	
MBNA CORPORATION	DE	1,657	153	\$10B-\$50B	1,657	153	1,657	153	**
INDEPENDENT BANK CORP.	MA	1,380	5	\$1B-\$10B	143	2	312	3	
NATIONSBANK CORPORATION	NC	1,200	2	>\$50B	0	0	0	0	
BANKERS TRUST CORPORATION	NY	1,100	2	>\$50B	100	1	100	1	
ZIONS BANCORPORATION	UT	1,095	4	\$10B-\$50B	0	0	195	1	
BANC ONE CORPORATION	OH	1,074	39	>\$50B	797	38	797	38	

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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.