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# **Small Business Lending in the United States 2010-2011**

by Victoria Williams

**Office of Advocacy  
U.S. Small Business Administration**

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## Foreword

Small businesses are a source of economic strength to the nation; they generate more than half of the nonfarm private GDP, but their survival is contingent on their access to credit. Depository lending institutions play a primary role as suppliers of credit to small firms, as small businesses are bank-dependent for their financial needs.

This annual publication of *Small Business Lending in the United States*, published by the Office of Advocacy, looks at small business lending locally and nationally using two types of data supplied by depository institutions to their respective regulating agencies—Call Reports for June 2011 and Community Reinvestment Act (CRA) reports for 2010.

Analysis of the Call Report and CRA data shows that the share of loans held by the largest lenders continued to be fairly stable, although the performance measures of small business lending by these lending institutions remained restrained in 2011. Small business lending was down in all loan sizes and all lender sizes.

The study covers various depository institutions, such as commercial, cooperative, and federal and state savings banks, as well as savings and loan associations. Geographic coverage includes the United States and its territories.

Small business lending is defined by the size of the loan and includes three size categories: small business loans of \$100,000 or less, \$100,000 plus through \$250,000, and \$250,000 plus through \$1 million. In the detailed loan data for lenders, the two largest business loan categories are combined. Business loans of \$100,000 or less are called micro business loans and business loans of \$100,000 to \$1 million are called macro business loans.

This report provides data on the top institutions lending to small businesses in each state. Advocacy's website contains expanded versions of Tables 3A, 3B, and 3C, listing the lending activity of all lenders in the 50 states, the District of Columbia, and the U.S. territories. Visit Advocacy's webpage at <http://www.sba.gov/advocacy> for the full listing.

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 Victoria Williams at (202) 205-6533 or by email: [advocacy@sba.gov](mailto:advocacy@sba.gov) or [victoria.williams@sba.gov](mailto:victoria.williams@sba.gov).

We welcome your comments and suggestions.

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# Introduction

A fundamental for small business survival and growth continues to be access to credit, and depository lending institutions remain the key provider of credit to small firms.<sup>1</sup> Identifying depository lenders that are small business friendly helps small firms shop efficiently for credit while saving valuable time. This information also helps banks to know about both the competition in the markets in which they participate, and new investment opportunities.

*Small Business Lending in the United States* provides information on depository lending institutions and their lending patterns to small businesses for data years 2006-2011.<sup>2</sup> The study covers small business lenders, including depository institutions such as savings banks, cooperative banks, savings and loan associations, and commercial banks.<sup>3</sup> Geographically, the report coverage includes information for all the U.S. territories and states.<sup>4</sup>

This study focuses on changes in four performance measures: aggregate lending, numbers of loans, ratios of small business loans to total assets, and ratios of small business loans to total business loans. The analysis uses two types of data reported by lenders to their respective regulating agencies—the Call Reports for June 2011 as reported by the Federal Deposit Insurance Corporation (FDIC) and reports made under the requirements of the Community Reinvestment Act (CRA) for December 2010.<sup>5</sup> This study examines small business lending in the economy by all lenders in the United States. No attempt has been made to distinguish SBA-guaranteed lenders in the analysis.

Two types of small business loans are reported by the FDIC: (1) loans secured by nonfarm nonresidential properties, or commercial real estate (CRE) loans, and (2) commercial and industrial (C&I) loans. Small business loans are defined as business loans under \$1 million. These business loans are separated into three size categories: \$100,000 or less, \$100,000 plus through \$250,000, and \$250,000 plus through \$1 million. In the detailed loan data for lenders, the two largest business loan categories are combined. Business loans of \$100,000 or less are called micro business loans and business loans of \$100,000 to \$1 million are called macro business loans.

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<sup>1</sup> See Board of Governors of the Federal Reserve System, “Financial Services Used by Small Businesses: Evidence from the 2003 Survey of Small Business Finances,” *Federal Reserve Bulletin*, October 2006, Table 10, Page A186.

<sup>2</sup> This is the 18th annual edition of this study, previously titled *Small Business and Micro Business Lending in the United States*, which began in 1994 with the Call Report data; four years later the CRA data were included as part of the report.

<sup>3</sup> A cooperative bank is a financial entity that belongs to its members, who are both the owners and the customers of their bank. Cooperative banks are often created by persons belonging to the same local or professional community or sharing a common interest. They generally provide their members with a wide range of banking and financial services (loans, deposits, bank accounts). Cooperative banks differ from stockholder banks in their organization, goals, and governance.

<sup>4</sup> In 2005 the study expanded its coverage in two respects, to include noncommercial depository institutions and coverage of U.S. territories. The territories are the Federated States of Micronesia, Guam, American Samoa, Puerto Rico, and the U.S. Virgin Islands

<sup>5</sup> See <http://www2.fdic.gov/sdi/main.asp> for the Call Reports, officially the Consolidated Reports of Condition and Income, which are quarterly reports filed by financial institutions with their appropriate depository regulators. Call Reports provide detailed information on the current status of a financial institution. See <http://www.ffiec.gov/cra/craflatfiles.htm> for CRA data. The Community Reinvestment Act was designed to encourage depository institutions to meet the credit needs of the local communities from which they obtain deposited funds. CRA data are important for understanding small business lending activities by lending institutions and bank holding companies (BHCs) in a given state.

The study consists of two segments. Part One discusses developments in small, micro, and macro business lending activities by depository lenders in the United States. The first section examines developments apparent in the Call Report data; the second looks at developments based on the CRA database. Analysis in this study covers data from June 2006 through June 2011 for Call Reports and the calendar year of 2010 for CRA reports.

Part Two provides lists of the top small, micro, and macro business lenders in the states, using both the Call Report and CRA data. For the reader's convenience, tables listing nationwide multi-billion-dollar lending institutions are presented before the state tables. The placement is not a reflection of the lenders' relative importance in small business lending.

The Call Report and CRA databases are important because they are the only publicly available sources of information on the small business lending activities of individual lending institutions. It should be noted that the databases are limited as indicators of both supply and demand in these small business lending markets. The data reflect only the *supply* of loans and only those loans provided by banks and savings and loan associations. That is, they tell only part of the small business lending story. Small firms certainly have access to other sources of credit, such as their suppliers, finance companies, family and friends, and others.

All small business lenders filing reports in the U.S. economy are examined, but no attempt has been made to distinguish SBA-guaranteed lenders in the report.

### **Accessing the Study**

This report uses Call Report data from the FDIC website <http://www2.fdic.gov/sdi/main.asp> and CRA data from the Office of Advocacy provided by Dr. James Kolari. Readers interested in current and recent previous editions of Advocacy's lending studies should visit <http://www.sba.gov/advocacy/7540>. 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 Ms. Victoria Williams at (202) 205-6533 or by email:

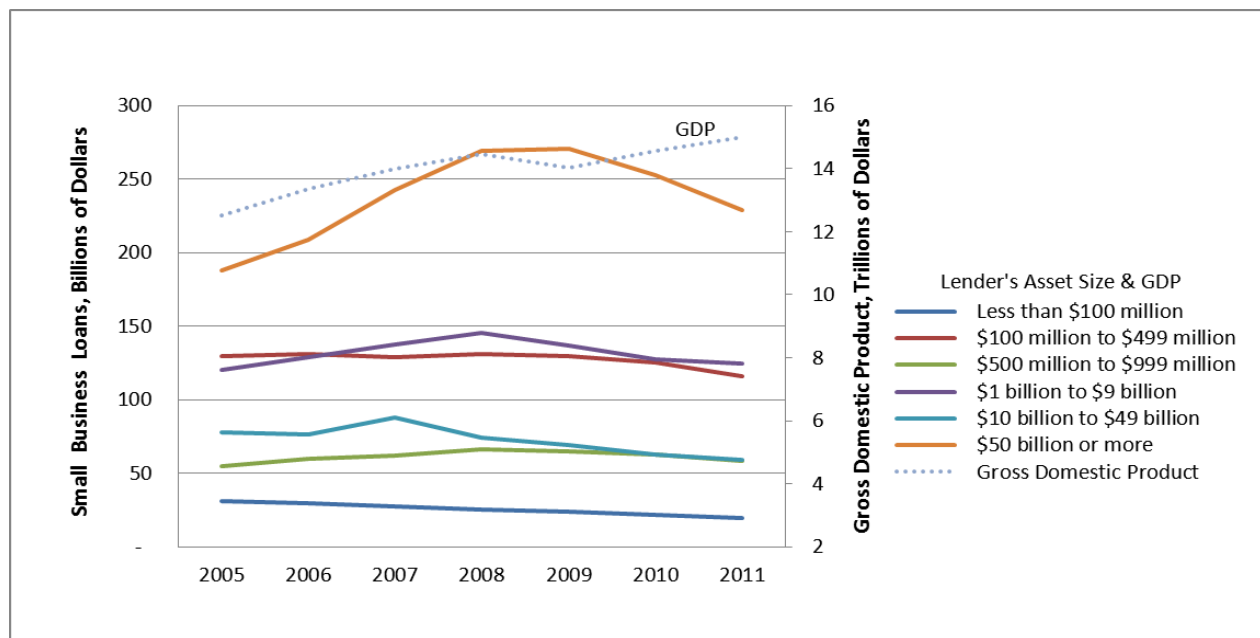
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# Part One: Developments in Small Business Lending

## I. Findings from the June 2011 Call Reports

### A. Small Business Loans Outstanding from all Reporting Lending Institutions

Chart 1 Total Value of Small Business Loans by Depository Institution Size and Gross Domestic Product, June 2005 – June 2011



Source: Federal Deposit Insurance Corporation, Statistics on Depository Institutions, June 2005 through June 2011 and Bureau of Economic Analysis.

Financial market conditions in the first half of the year were to some extent supportive of economic growth. The U.S. economy continued to recover and improved moderately during the second half of 2011 as some economic indicators turned upward, yet lending to small firms by U.S. depository institutions remained weak (Chart 1). Respondents to the Senior Loan Officer Opinion Survey reported eased standards on their C&I loans to all businesses, but the credit supply for smaller firms remained tighter than for larger firms relative to historic norms. Bankers indicated that demand from smaller firms was close to zero, while large and middle-market firms had increased their loan demand.<sup>6</sup> Consequently, large firms with impeccable credit quality and access to capital markets took advantage of attractive financing conditions, while smaller firms without credit market access and those with less solid financial situations faced challenging borrowing conditions.<sup>7</sup> The number of business owners holding a business

<sup>6</sup> See July 2011 Senior Loan Officer Opinion Survey.

<sup>7</sup> See Board of Governors of the Federal Reserve System, Flow of Funds: fourth quarter, Z1, Flows and Outstandings or *The Small Business Economy*, Financial Data Tables: Table B.3 Credit Market Borrowing by the Non-Financial Sector.

**Table A Value of Small Business Loans Outstanding for Depository Lenders by Loan Type and Size, 2006 to 2011**

Billions of Dollars, Nominal

Loan Type and Size at Origination	2006	2007	2008	2009	2010	2011	Change 10 - 11 Difference	%
<b>Commercial Real Estate</b>								
\$100,000 or less	28.7	28.4	28.5	26.4	22.1	19.8	-2.4	-10.6
\$100,000 to \$250,000	65.0	68.8	68.6	67.1	59.6	56.4	-3.2	-5.4
\$250,000 to \$1 million	244.2	262.8	277.9	278.4	260.5	247.8	-12.8	-4.9
<b>Total Commercial Real Estate</b>	<b>337.9</b>	<b>360.1</b>	<b>375.0</b>	<b>372.0</b>	<b>342.3</b>	<b>323.9</b>	<b>-18.3</b>	<b>-5.4</b>
<b>Commercial and Industrial</b>								
\$100,000 or less	117.0	131.2	141.7	134.5	137.2	119.8	-17.4	-12.7
\$100,000 to \$250,000	54.7	57.5	57.3	55.1	51.2	47.3	-3.9	-7.6
\$250,000 to \$1 million	124.6	138.0	137.4	133.6	121.6	116.0	-5.7	-4.6
<b>Total Commercial and Industrial</b>	<b>296.3</b>	<b>326.7</b>	<b>336.4</b>	<b>323.2</b>	<b>309.9</b>	<b>283.0</b>	<b>-26.9</b>	<b>-8.7</b>
<b>Total Small Business Loans (\$1 million or less)</b>	<b>634.2</b>	<b>686.8</b>	<b>711.5</b>	<b>695.2</b>	<b>652.2</b>	<b>606.9</b>	<b>-45.3</b>	<b>-6.9</b>
Total Large Business Loans (greater than \$1 million)	1,386.9	1,536.8	1,797.8	1,755.3	1,599.1	1,691.2	<b>92.1</b>	5.8
Total Business Loans	2,021.0	2,223.5	2,509.3	2,450.6	2,251.3	2,298.2	<b>46.8</b>	2.1
Total Assets of Depository Lenders	10,261.3	10,789.9	11,708.4	11,905.1	11,707.5	11,816.8	109.3	0.9
Number of BHCs and Independent Lenders	7,594	7,456	7,360	7,224	7,023	6,826	-197.0	-2.8

Source: Federal Deposit Insurance Corporation, Statistics on Depository Institutions, June 2006 through June 2010.

loan continued to decline; only 29 percent of small business owners had a business loan (Dennis, 2012).<sup>8</sup> The Quarterly Financial Report survey indicates that the total debt of small manufacturing firms has dropped significantly, while large firms have seen theirs rise (Sahin et al. 2011).

The value of small business loans outstanding made by lending institutions totaled \$606.9 billion as of June 2011, a decrease of \$45.3 billion or 6.9 percent, compared with a decrease of 6.2 percent from June 2009 to June 2010 (Tables A and B). The drop reveals that a host of factors influence the demand for and supply of small business credit. These include banks becoming more risk-averse and moving away from loans into securities (Wilkinson and Christensson, 2011). A study by Chava and Purnanandam (2009) mentioned that in the post-crisis period, bank-dependent firms cut their capital expenditures significantly more than rated firms in the quarters immediately following a crisis. In a recent survey, one-third of small business owners mentioned uncertainty as the most pressing financial issue they faced, followed by poor sales.<sup>9</sup> On the other hand, large business loans in excess of \$1 million increased by 5.8 percent, up from the negative levels the previous year (Table A).

<sup>8</sup> Small businesses are defined by the author of this study as businesses employing between one and 250 people in addition to the owner(s).

<sup>9</sup> See National Federation of Independent Business, NFIB Research Foundation, "Small Business, Credit Access, and a Lingering Recession," January 2012, p.8.



**Table B Value of Small Business Loans Outstanding by Depository Lender Size, 2006 to 2011  
Billions of Dollars, Nominal**

	2006	2007	2008	2009	2010	2011	Change 2010 -2011	
							Difference	%
<b>Lenders by Total Asset Size</b>								
Less than \$100 million	29.8	27.3	25.3	23.7	21.9	19.5	-2.4	-10.9
\$100 million to \$499.9 million	130.8	129.1	130.8	129.8	125.0	116.1	-8.9	-7.1
\$500 million to \$999.9 million	59.7	62.0	66.4	65.0	62.7	58.4	-4.2	-6.8
\$1 billion to \$9.9 billion	129.1	137.8	145.6	137.0	127.7	124.9	-2.8	-2.2
\$10 billion to \$49.9 billion	76.1	88.1	74.4	69.2	62.7	58.8	-3.8	-6.1
\$50 billion or more	208.7	242.5	269.0	270.5	252.4	229.2	-23.1	-9.2
<b>Total Small Business Loans</b>	<b>634.2</b>	<b>686.8</b>	<b>711.5</b>	<b>695.2</b>	<b>652.2</b>	<b>606.9</b>	<b>-45.3</b>	<b>-6.9</b>

Source: Federal Deposit Insurance Corporation, Statistics on Depository Institutions, June 2006 through June 2011.

Borrowing by small businesses declined in all loan size categories, both in value and number. Both commercial and industrial (C&I) and commercial real estate (CRE) small business loans dropped—by 8.7 percent and 5.4 percent, respectively— during the 2010-2011 period. The smallest C&I loans (loans of \$100,000 or less) had the largest decline in volume—\$17.4 billion or 64.7 percent of the total decline in C&I loans. Seventy percent of the decline in CRE loans was in loans between \$250,000 and \$1 million.

Loans outstanding from lenders in all asset size categories declined during 2010-2011. Lenders with assets exceeding \$50 billion accounted for the largest dollar decline, \$23.1 billion, or 9.2 percent (Table B). These giants, which dominated the small business loan market in June 2011, held 37.8 percent (Table I) of the value of small business loans outstanding, and more than 50 percent of the decline in these loans was attributable to these lenders (Table B).

The total number of small business loans was down by 4.7 percent, from 22.4 million in June 2010 to 21.3 million in June 2011 (Table C). Micro C&I loans—loans under \$100,000—made up three-fourths of the number of small business loans and accounted for 95.2 percent of the decline in the total number of C&I loans in June 2011.

Table D shows that 72.2 percent of the number of small business loans are made by lending institutions with \$50 billion or more in assets. These very large lenders accounted for three-quarters of the decline in the number of small business loans. Loans made by lenders in the \$1 billion to \$9 billion asset size category offset some of the decline in the number of loans.

**Table C Number of Small Business Loans Outstanding from Depository Lenders by Loan Type and Size, 2006 to 2011**

Millions of Loans

Loan Type and Size	2006	2007	2008	2009	2010	2011	Change 2010 - 2011	
							Difference	%
<b>Commercial Real Estate</b>								
\$100,000 or less	0.64	0.71	0.64	0.59	0.56	0.47	-0.09	-15.5
\$100,000 to \$250,000	0.72	1.11	0.51	0.51	0.46	0.43	-0.03	-6.6
\$250,000 to \$1 million	0.58	0.64	0.70	0.69	0.71	0.60	-0.11	-15.5
<b>Total Commercial Real Estate</b>	<b>1.95</b>	<b>2.46</b>	<b>1.84</b>	<b>1.79</b>	<b>1.73</b>	<b>1.50</b>	-0.23	-13.1
<b>Commercial and Industrial</b>								
\$100,000 or less	18.38	20.93	24.37	20.37	19.73	18.94	-0.79	-4.0
\$100,000 to \$250,000	0.52	0.62	0.55	0.54	0.51	0.49	-0.02	-4.8
\$250,000 to \$1 million	0.41	0.52	0.46	0.47	0.41	0.40	-0.02	-3.6
<b>Total Commercial and Industrial</b>	<b>19.32</b>	<b>22.07</b>	<b>25.38</b>	<b>21.39</b>	<b>20.66</b>	<b>19.82</b>	-0.83	-4.0
<b>Total Small Business Loans (less than \$1 million)</b>	<b>21.26</b>	<b>24.53</b>	<b>27.22</b>	<b>23.18</b>	<b>22.39</b>	<b>21.33</b>	-1.06	-4.7

Source: Federal Deposit Insurance Corporation, Statistics on Depository Institutions, June 2006 through June 2011.

**Table D Number of Small Business Loans Outstanding from Depository Lenders by Lender Size, 2006 to 2011**

Millions of Loans

Loan Type and Size	2006	2007	2008	2009	2010	2011	Change 2010 - 2011	
							Difference	%
<b>Lenders by Total Asset Size</b>								
Less than \$100 million	0.47	0.44	0.41	0.41	0.31	0.28	-0.03	-9.9
\$100 million to \$499.9 million	1.66	2.01	1.41	1.38	1.23	1.09	-0.14	-11.2
\$500 million to \$999.9 million	2.00	1.86	1.83	1.85	1.94	1.69	-0.26	-13.3
\$1 billion to \$9.9 billion	2.81	4.91	5.17	1.22	1.14	1.34	0.20	17.4
\$10 billion to \$49.9 billion	2.55	3.03	3.46	3.19	1.56	1.52	-0.04	-2.6
\$50 billion or more	11.79	12.28	14.95	15.13	16.21	15.41	-0.79	-4.9
<b>Total Small Business</b>	<b>21.26</b>	<b>24.53</b>	<b>27.22</b>	<b>23.18</b>	<b>22.39</b>	<b>21.33</b>	-1.06	-4.7

Source: Federal Deposit Insurance Corporation, Statistics on Depository Institutions, June 2006 through June 2011

## **B. Ratios of Small Business Loans Outstanding to Total Assets and Total Business Loans**

Two performance measures of small business lending used in this report are the small business percentages of a lender's total assets and total business loans. The total assets ratio is the ratio of the total amount of small business loans to the lending institution's total assets—the share of the lender's assets that is lent to small firms. Table E indicates that small firms have been losing ground in the

**Table E Ratio of the Value of Small Business Loans Outstanding to the Value of Total Assets of Depository Lenders by Loan Type and Size, 2006 to 2011**

Ratio (percentage)

	2006	2007	2008	2009	2010	2011	Change 2010 - 2011	
							Difference	%
Commercial Real Estate								
\$100,000 or less	1.80	1.62	1.61	1.48	1.37	1.21	-0.15	-11.3
\$100,000 to \$250,000	1.93	1.88	1.81	1.80	1.77	1.74	-0.03	-1.5
\$250,000 to \$1 million	5.80	5.79	5.91	6.14	6.14	6.01	-0.14	-2.2
<b>Commercial Real Estate</b>	<b>9.53</b>	<b>9.29</b>	<b>9.33</b>	<b>9.42</b>	<b>9.28</b>	<b>8.96</b>	<b>-0.32</b>	<b>-3.4</b>
Commercial and Industrial								
\$100,000 or less	3.05	2.87	2.69	2.40	2.22	1.99	-0.23	-10.2
\$100,000 to \$250,000	1.44	1.44	1.40	1.34	1.27	1.21	-0.06	-4.9
\$250,000 to \$1 million	2.70	2.77	2.85	2.73	2.58	2.47	-0.11	-4.2
<b>Commercial and Industrial</b>	<b>7.19</b>	<b>7.08</b>	<b>6.94</b>	<b>6.47</b>	<b>6.06</b>	<b>5.67</b>	<b>-0.40</b>	<b>-6.5</b>
<b>Total Small Business Loans</b>	<b>16.72</b>	<b>16.37</b>	<b>16.27</b>	<b>15.89</b>	<b>15.34</b>	<b>14.63</b>	<b>-0.71</b>	<b>-4.7</b>

Source: Federal Deposit Insurance Corporation, Statistics on Depository Institutions, June 2006 through June 2011.

**Table F Ratio of the Value of Small Business Loans Outstanding to the Value of Total Assets of Depository Lenders by Lender Size, 2006 to 2011**

Ratio (percentage)

	2006	2007	2008	2009	2010	2011	Change 2010 - 2011	
							Difference	%
Lenders by Total Asset Size								
Less than \$100 million	16.30	15.77	15.94	15.82	15.36	14.65	-0.71	-4.6
\$100 million to \$499.9 million	18.59	18.30	17.94	17.43	16.72	15.94	-0.78	-4.7
\$500 million to \$999.9 million	14.82	14.69	14.63	14.06	13.78	13.04	-0.74	-5.3
\$1 billion to \$9.9 billion	11.70	11.74	11.48	10.75	10.21	10.05	-0.16	-1.6
\$10 billion to \$49.9 billion	5.65	6.33	6.18	6.53	6.07	5.48	-0.59	-9.7
\$50 billion or more	4.33	4.18	4.48	4.84	4.68	3.75	-0.93	-19.9
<b>Total Small Business Loans</b>	<b>16.72</b>	<b>16.37</b>	<b>16.27</b>	<b>15.89</b>	<b>15.34</b>	<b>14.63</b>	<b>-0.71</b>	<b>-4.7</b>

Source: Federal Deposit Insurance Corporation, Statistics on Depository Institutions, June 2006 through June 2011.

competition with other uses of capital held by depository lending institutions. Their ratio declined to 14.6 percent in June 2011, from 15.3 percent the previous year. The declines in total asset ratios for C&I and CRE loans were 6.5 and 3.4 percent, respectively, from June 2010 to June 2011. The largest declines for both C&I and CRE loan asset ratios occurred in micro loans and were in double digits—more than 10 percent, compared with declines of about 7.5 percent for both types of micro loans during the previous period from June 2009 to June 2010.

The small business share of total assets declined in lenders of all sizes from June 2010 to June 2011. Table F shows that the asset ratios were generally smaller with the lender's increasing size. For example, the smallest lenders held roughly 15 percent of total assets in small business loans while the largest lending institutions' share of small business loans was less than 4 percent. Moreover, the largest

**Table G Ratio of the Value of Small Business Loans Outstanding to the Value of Total Business Loans Outstanding for Depository Lenders by Loan Type and Size, June 2006 to June 2011**

Ratio (percentage)

	2006	2007	2008	2009	2010	2011	Change 2010 - 2011	
							Difference	%
<b>Commercial Real Estate</b>								
\$100,000 or less	11.30	10.23	9.90	9.38	8.92	8.17	-0.75	-8.4
\$100,000 to \$250,000	8.93	8.68	8.26	8.23	8.33	8.49	0.16	1.9
\$250,000 to \$1 million	22.66	22.59	22.36	23.18	23.63	23.71	0.08	0.4
<b>Total Commercial Real Estate</b>	<b>42.89</b>	<b>41.51</b>	<b>40.52</b>	<b>40.80</b>	<b>40.88</b>	<b>40.38</b>	<b>-0.50</b>	<b>-1.2</b>
<b>Commercial and Industrial</b>								
\$100,000 or less	17.25	16.28	15.04	13.84	13.15	12.22	-0.94	-7.1
\$100,000 to \$250,000	5.90	5.96	5.74	5.50	5.33	5.32	-0.01	-0.2
\$250,000 to \$1 million	10.05	10.32	10.26	9.89	9.63	9.62	-0.01	-0.1
<b>Total Commercial and Industrial</b>	<b>33.20</b>	<b>32.56</b>	<b>31.05</b>	<b>29.22</b>	<b>28.11</b>	<b>27.16</b>	<b>-0.95</b>	<b>-3.4</b>
<b>Total Small Business Loans</b>	<b>76.09</b>	<b>74.07</b>	<b>71.57</b>	<b>70.02</b>	<b>68.99</b>	<b>67.53</b>	<b>-1.46</b>	<b>-2.1</b>

Source: Federal Deposit Insurance Corporation, Statistics on Depository Institutions, June 2006 through June 2011.

**Table H Ratio of the Value of Small Business Loans Outstanding to the Value of Total Business Loans Outstanding for Depository Lenders by Lender Size, June 2006 to June 2011**

Ratio (percentage)

	2006	2007	2008	2009	2010	2011	Change 2010 - 2011	
							Difference	%
<b>Lenders by Total Asset Size</b>								
Less than \$100 million	88.73	87.12	85.90	86.29	86.95	86.43	-0.51	-0.6
\$100 million to \$499.9 million	73.62	71.85	69.68	68.03	66.56	65.20	-1.36	-2.0
\$500 million to \$999.9 million	55.14	54.72	51.95	49.91	49.02	47.63	-1.40	-2.8
\$1 billion to \$9.9 billion	43.32	41.99	40.46	38.48	36.83	36.19	-0.64	-1.7
\$10 billion to \$49.9 billion	30.94	33.04	31.44	28.64	26.22	24.40	-1.82	-6.9
\$50 billion or more	23.59	18.89	18.47	22.10	25.76	21.95	-3.81	-14.8
<b>Total Small Business Loans</b>	<b>76.09</b>	<b>74.07</b>	<b>71.57</b>	<b>70.02</b>	<b>68.99</b>	<b>67.53</b>	<b>-1.46</b>	<b>-2.1</b>

Source: Federal Deposit Insurance Corporation, Statistics on Depository Institutions, June 2006 through June 2011.

percentage decline in these small business asset ratios was in the largest lending institutions with \$50 billion or more in assets—20 percent.

The second ratio, the total small business loan ratio, is the total small business amount of total business loans (Tables G and H). This ratio has been on a downward trend and declined by 2.1 percent during the June 2010–June 2011 period. The trend implies that larger firms have been more successful in competing for business loans than small business borrowers. The decline in the total business loan ratio for CRE loans came primarily from micro loans.

In 2011, all lender categories experienced declines in their total small business loan ratios (Table H). Small lenders dominate the small business loan portfolio, while larger lenders hold less than 25 percent of their business loan portfolios with small business borrowers. The largest lenders had the largest decline in the total small business loan ratio, by nearly 15 percent, from 25.7 percent in 2010 to 22.0 percent in 2011.

### **C. All Small Loans Outstanding from Multi-billion-dollar Lending Institutions**

Consolidation in the industry is of major concern, as it affects the significance of different-sized lenders in the small business loan market. The number of lenders filing Call Reports continued to decline and numbered 6,826, 197 fewer than in 2010. Most of the declines were in the smallest lenders (Table I). Previous studies have shown that bank consolidation through mergers and acquisitions (M&A) has had a disproportionate effect on micro financing sought by small businesses. Research by Berger, Rosen & Udell, (2001), suggests that M&As may have relatively little effect on small business credit availability except in the smallest loan sizes (loans under \$100,000), which may be affected by M&As involving very small banks with less than \$100 million in assets. Again, Table H shows that the smallest lenders dominate the small business loan portfolios. Recent work by Wheelock (2011) shows that bank consolidation has been marked by sharply higher shares of deposits held by the 10 largest lenders, which now hold nearly 50 percent of all U.S. deposits. Yet the share of total small business loans held by lenders with assets exceeding \$10 billion has declined since 2009, from 48.9 percent in 2009 to 48.3 percent in 2010, to 47.5 percent in 2011 (Table I). These large lenders held more than 77 percent of the total assets, and 67 percent of the total business loans of all depository lenders.

Banks with more than \$10 billion in assets hold almost three-quarters of the commercial and industrial micro business loan market—a subset of total small business lending where their share increased from 71.4 percent in 2009 to 74.6 percent in 2010 and then decreased slightly to 73.3 percent in 2011 (Table I).<sup>10</sup> Of the \$607 billion in small business loans outstanding from depository lenders in June 2011, these large lenders generated 47.5 percent, or \$288 billion.<sup>11</sup> These lenders were less active in the commercial real estate market.

## ***II. Findings from 2010 CRA Reporting Institutions***

### **A. Small Business Lending by CRA Reporting Lending Institutions**

This section uses Community Reinvestment Act (CRA) data to evaluate the current lending activity of depository lending institutions. These data provide information on the geographic location of loans

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<sup>10</sup> See *Small Business Lending in the United States, 2009-2010*, Table I, for 2009 information.

<sup>11</sup> There were 92 multi-billion-dollar depository lending institutions, with more than \$10 billion in assets in June 2011; 35 of them had assets exceeding \$50 billion.

**Table I Share of Business Loans and Total Assets by Size of Depository Institutions**

Year and Loans by Size	Total Asset Size of the Lending Institution or Bank Holding Company							Total
	Over 50B	10B - 50B	Over 10B	1B - 10B	500M - 1B	100M - 500M	Under 100M	
<b>2011</b>	(percentage)							
Total Assets of the Institution	67.8	9.5	<b>77.3</b>	11.5	3.8	6.4	1.1	100
Commercial Real Estate								0
\$100,000 or less	16.9	5.6	<b>22.5</b>	19.1	11.0	35.3	12.0	100
\$100,000 to \$250,000	24.9	8.8	<b>33.8</b>	24.3	12.4	25.6	4.0	100
\$250,000 to \$1 million	29.6	10.2	<b>39.7</b>	24.5	11.6	21.5	2.6	100
Commercial and Industrial								
\$100,000 or less	67.6	5.7	<b>73.3</b>	9.5	4.6	9.6	3.0	100
\$100,000 to \$250,000	34.3	11.0	<b>45.4</b>	21.6	9.7	19.9	3.5	100
\$250,000 to \$1 million	35.7	13.3	<b>49.0</b>	21.6	9.0	17.7	2.7	100
Total Small Business Loans	37.8	9.7	<b>47.5</b>	20.6	9.6	19.1	3.2	100
Total Large Business Loans	63.1	10.8	<b>73.9</b>	16.1	4.4	5.3	0.3	100
Total Business Loans	56.5	10.5	<b>67.0</b>	17.3	5.8	8.9	1.1	100
Number of Institutions	35	57	<b>92</b>	538	656	3,332	2,208	6,826
<b>2010</b>								
Total Assets of the Institution	66.9	9.8	<b>76.7</b>	11.6	3.9	6.6	1.1	100
Commercial Real Estate								
\$100,000 or less	16.8	5.6	<b>22.4</b>	18.0	11.2	35.4	12.9	100
\$100,000 to \$250,000	25.5	9.1	<b>34.6</b>	23.5	12.3	25.6	4.0	100
\$250,000 to \$1 million	30.0	10.3	<b>40.3</b>	23.6	11.6	21.7	2.8	100
Commercial and Industrial								
\$100,000 or less	68.9	5.6	<b>74.6</b>	8.3	4.6	9.6	3.0	100
\$100,000 to \$250,000	33.9	11.8	<b>45.7</b>	20.8	9.9	20.1	3.5	100
\$250,000 to \$1 million	35.6	12.7	<b>48.3</b>	21.7	9.2	18.0	2.8	100
Total Small Business Loans	38.7	9.6	<b>48.3</b>	19.6	9.6	19.2	3.4	100
Total Large Business Loans	62.5	10.7	<b>73.2</b>	16.4	4.5	5.6	0.3	100
Total Business Loans	55.6	10.4	<b>65.9</b>	17.3	6.0	9.5	1.2	100
Number of Institutions	34	60	<b>94</b>	534	657	3,371	2,367	7,023

Source: Federal Deposit Insurance Corporation, Statistics on Depository Institutions, June 2010 through June 2011.

made by the lender during the calendar year (January 1-December 31).<sup>12</sup> Because of changes in reporting requirements, smaller banks with small business loan information are exempt under the CRA program. Tables J and K profile the activities of small business lenders as shown in the CRA data.

<sup>12</sup> The CRA, enacted in 1977, is designed to encourage banks to meet the credit needs of the local communities from which they obtain deposited funds. The criteria for CRA lenders filing the reports changed at the beginning of 2005. As a result of the revisions made by financial institutions' regulatory agencies, fewer lenders are required to file the annual CRA reports. The asset size for the reporting institutions was increased from \$250 million to \$1.109 billion, thus eliminating a large

**Table J Comparison of Assets and Business Loans or Depository Lending Institutions as Reported in Call and CRA Reports**

Description	Call Report Information		Percentage of Call Report Institutions submitting CRA Information				
	All Institutions	CRA Institutions					
	as of June 2011	as of June 2010	2010	2009	2008	2007	2006
\$100,000 or less	139.5	122.4	88	76	71	59	61
\$100,000 through \$1 million	467.4	320.2	69	83	68	65	58
Total Small Business Loans	606.9	442.7	73	73	71	64	60
Total Business Loans	2,298.2	1,685.1	73	82	83	72	82
Total Assets, 2011	11,816.8	9,680.2	82	84	81	80	81
Number of Lending Institutions	6,826	774					

Source: U.S. Small Business Administration, Office of Advocacy, *Small Business Lending in the United States*, Special tabulations for CRA prepared by the Office of Advocacy by James Kolari, Texas A&M University, College Station; June 2011 Call Reports obtained from FDIC.

**Table K Value and Number of Loans Originated and Purchased by CRA Reporting Institutions, 2006 - 2010**

Loan Size and Assets	2006	2007	2008	2009	2010	Change 08 - 09		
						Difference	%	
	(billions of dollars)							
\$100,000 or less	116.2	146.0	119.7	73.3	56.8	-16.5	-22.4	
\$100,000 through \$1 million	173.6	180.4	175.2	132.4	122.0	-10.4	-7.9	
<b>Total Small Business Loans</b>	<b>289.8</b>	<b>326.4</b>	<b>294.9</b>	<b>205.7</b>	<b>178.8</b>	-26.9	-13.1	
	(millions of loans)							
\$100,000 or less	11.1	13.0	10.2	5.8	3.9	-1.9	-32.4	
\$100,000 through \$1 million	0.5	0.5	0.5	0.4	0.3	-0.1	-15.6	
<b>Total Small Business Loans</b>	<b>11.6</b>	<b>13.5</b>	<b>10.7</b>	<b>6.2</b>	<b>4.3</b>	-1.9	-31.3	
Number of Lending Institutions	791	816	808	799	774	-25.0	-3.1	

Source: U.S. Small Business Administration, Office of Advocacy, *Small Business Lending in the United States*, various years, prepared for the Office of Advocacy by James Kolari, Texas A&M University, and College Station, Texas).

Table J compares Call Report information for all depository lenders with CRA information for those depository lenders required to submit CRA reports. Table K reports the dollar amount and number of loans made by lending institutions submitting CRA reports. A major distinction of the CRA from the Call Report data is that it provides a view of localized markets and their sensitivity to demand and supply factors related to business lending. The CRA data confirm the findings in the Call Report data of the importance of multi-billion-dollar depository lending institutions in the market for the smallest loans. These findings are consistent with other reports on trends in small business lending.

number of institutions that had previously reported small business loan data. For more information see <http://www.federalreserve.gov/newsevents/press/bcreg/20081217a.htm> and <http://www.ffiec.gov/cra/reporter.htm>.

Only 774 depository lenders submitted CRA reports in 2010, fewer than in the previous year.<sup>13</sup> The percentage of small business loans under \$1 million made by these lenders has remained relatively constant over the past two years at 73 percent (Table J). CRA lenders accounted for 82 percent of total assets, and 88 percent of micro business loans. These CRA-reporting institutions extended a total of \$179 billion in 4.3 million small business loans under \$1 million, compared with \$206 billion for 6.2 million loans the previous year (Table K).

## **B. Micro and Macro Business Lending by CRA Lending Institutions**

In 2010, micro and macro business lending continued on a downward trend. Multi-billion-dollar depository lending institutions issued 3.9 million micro business loans (\$100,000 or less) valued at \$56.8 billion in 2010, a drop of roughly 2 million loans and \$16.5 billion in value compared with 2009 (Table K).

## ***Conclusions***

Lending and borrowing in the U.S. small business loan markets continued at a subdued pace in June 2010-June 2011 compared with the previous period, although financial conditions continued to be supportive of economic growth. Performance measures for lending institutions indicated that small business lending continued to be down, as small firm owners struggled to obtain credit. While other aspects of the economy turned upward, capital markets for small businesses were marked by continuing volatility and persistent tight credit conditions compared with historical norms.

The market share of small business lending by depository institutions with assets exceeding \$10 billion dropped slightly between 2009 and 2011, but these lenders continued to hold almost one-half (47.5 percent) of all small business loans outstanding in 2011. Both the Call Report and CRA data show that small business lending is declining, but CRA data show that the rate of decline has slowed.

This analysis provides only one set of indicators of the success of small business borrowers in accessing financial capital. It is beyond the scope of this report to assess the demand and supply factors contributing to the downturn in small business lending, as both the Call Reports and CRA data do not allow for such evaluation. As economic uncertainty persists, capital markets serving small businesses remain cautious about providing more capital, while small businesses are hesitant to acquire more debt.

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<sup>13</sup>The institutions in the CRA disclosure database with identified balance sheet items numbered 704. The 774 number includes all reporting lenders with and without balance sheet information from the Call Reports.



## *Data Limitations*

The Call Report and CRA data provide a useful look at the small loans held by all depository institutions, but the picture remains incomplete.

On the demand side, the Call Report and CRA data do not provide information on the personal or demographic characteristics of the borrowers, or characteristics of the business (such as employment or sales data, income or balance sheet information). Thus, the Call Report and CRA data do not shed light on the demand for financial capital by small business owners.

On the supply side, the Call Report and CRA data provide information on the aggregate value and number of loans originated for \$1 million or less, including those secured by nonfarm, nonresidential property and commercial and industrial loans. The data do not provide information about whether the loan is a line of credit or an asset-backed loan (such as a capital lease, vehicle, or equipment loan).

Small and large firm lending is defined here by the size of the loan; however, there may be some overlap, as some small firms may have originated loans of more than \$1 million and some large businesses may have originated loans of less than \$1 million.

Call Report data likely underestimate the loans originated with larger lenders because these lenders are more likely to securitize loans with SBA loan guarantees; hence, only the unguaranteed portion of the loan will still be reported by the lending institution. Smaller institutions are more likely to hold the entire small business loan in house, even if the loan has an SBA loan guarantee attached.

Depository lenders hold about 60 percent of the total loans to small business borrowers from traditional sources of credit (excluding owner loans); the remaining 40 percent of loans (not included here) are from finance companies, brokerage firms, family, friends, and other businesses.

Household assets are often pledged against the debt of the business, and business and household finance assets occasionally are intertwined. Hence, a complete picture of the financial condition of small businesses requires a careful review of income statement and balance sheet information for both the household and the business.

Finally, the CRA data provide useful information on current lending primarily for larger depository lenders required to submit CRA reports. While the current size threshold at which lenders must submit a CRA report is total assets of just over \$1 billion, the CRA data set includes lenders with total assets of less than \$1 billion. CRA data include originations and purchases of small business loans. Originations are new loans or extensions of lines of credit and purchases are loans purchased from another lending institution in the current year.

For more information about the limitations of CRA data, see *A Guide to CRA Data Collection and Reporting* (<http://www.ffiec.gov/cra/guide.htm>).

For more information about other limitations of Call Report data, see “Disclaimer and Notes” (<http://www2.fdic.gov/sdi/main.asp>).

## Part Two: Directory of Top U.S. Small Business Lenders

Small business lending and borrowing activities are typically local, where the borrowers and the lending institutions are located in the same community or in communities nearby. To help small businesses shop more efficiently for credit, the SBA's Office of Advocacy prepares a directory of small, macro, and micro business lenders. The information is also useful to lenders interested in learning about the competition in small business lending.<sup>14</sup> The business lending performance of individual lending institutions is ranked for the national market (for multi-billion-dollar lenders) and in each state. Tables 1A through 2B rank multi-billion-dollar lenders in the national market using Call Report and CRA data. Tables 3A through 4C list top small business lending institutions in individual states. Information for all reporting lenders (Tables 3A, 3B, and 3C expanded) is available on the Advocacy website, <http://www.sba.gov/advocacy>.

**Table 1A. Small Business Lending of Large Lending Institutions Based on Call Report Data, June 2011.** Table 1A ranks the small business loans outstanding of the 94 largest lending institutions with total domestic assets of more than \$10 billion.<sup>15</sup> Each lending institution is ranked from 1 to 94, with 1 being the top for each of four variables—the ratio of small business loans to total business loans, the ratio of small business loans to total assets, the total dollar amount of small business lending by the lending institution, and the total number of small business loans. These variables then are totaled and reranked from 1 to 89. The remaining institutions are not ranked because of missing data or lack of small business lending activity.

The top five small business lenders in June 2011, based on Call Report data, were American Express Bank Federal Savings Bank (FSB) (first in 2010), First Citizen Bancshares (sixth in 2010), Capital One Financial Corporation (fourth in 2010), BB&T Corporation (fifth in 2010), and Synovus Financial Corp (seventh in 2010).

**Table 1B. Micro Business Lending of Large Lending Institutions Based on Call Report Data, June 2011.** Table 1B ranks micro business loans (\$100,000 or less) outstanding of the 94 largest lending institutions with total domestic assets of more than \$10 billion. Each lending institution is ranked from 1 to 94 (one being the top) for each of four variables.<sup>16</sup> These variables then are totaled and reranked from 1 to 84; the remaining lending institutions are not ranked because of missing data or lack of micro business lending activity.

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<sup>14</sup> This study examines small business lending in the economy by all lenders in the United States. No attempt has been made to distinguish SBA-guaranteed lenders in the analysis. Lenders are ranked based on their overall lending, not lending under SBA programs.

<sup>15</sup> Since March 2004, American Express Centurion and Capital One Bank have organized federal savings banks (FSBs) to conduct their small business credit card operations.

<sup>16</sup> The four criteria used are the same as those for Table 1A.

The top five lenders were American Express Bank, FSB (first in 2010), Capital One Financial Corporation (second in 2010), GE Money Bank (fourth in 2010), and JPMorgan Chase and Company (fifth in 2010), and U.S. Bancorp (seventh in 2010).

**Table 1C. Macro Business Lending of Large Lending Institutions Based on Call Report Data, June 2011.** Table 1C ranks the macro business lending (loans of \$100,000 to \$1 million) outstanding of the 94 largest lending institutions with total domestic assets of more than \$10 billion.<sup>17</sup> Each lending institution is ranked from 1 to 94, (one being the top) for each of four variables. These variables then are totaled and reranked from 1 to 86; the remaining lending institutions are not ranked because of missing data or lack of micro business lending activity.

The top five lenders were; First Citizens Bancshares Inc., (second in 2010), Synovus Financial Corp., (first in 2010), Zions Bancorporation (third in 2010), BB&T Corporation (fourth in 2010), and People's United Bank (seventh in 2010).

**Table 2A. Small Business Lending of Large Lending Institutions Based on CRA Data, 2010.** Table 2A ranks multi-billion-dollar lending institutions' small business lending using CRA data. Information from Call Reports was employed in combination with the CRA data to perform the four-variable rankings. As in the previous studies, data covering the reporting members of a holding company were first consolidated to generate estimates for the owning holding company. Because CRA data provide location-specific information for a lender's small business lending, information on the number of states (and territories) in which the lending institution has lending operations is also provided.

Seventy-six of the largest lending institutions with small business loans were identified, but only 75 were ranked. The five top small business lenders for 2010, using the combined ranking criteria, were American Express Bank FSB (first in 2009), Synovus Financial Corp. (third in 2009), Zions Bancorporation (fifth in 2009), First Citizen Bancshares (fourth in 2009), and BB&T Corp. (sixth in 2009). One lender was not ranked because of inadequate information.

**Table 2B. Micro Business Lending of Large Lending Institutions Based on CRA Data, 2010.** Table 2B uses information from the Call Reports along with the CRA data to obtain the four-variable rankings for these lenders. The table ranks large lenders' micro business lending using CRA data. As in the previous studies, data from the members of a holding company were first consolidated to generate estimates for the owning company. CRA location-specific information on lenders' small business lending was the source for the data on the number of states in which the lender has substantial lending operations.

Of the 76 lending institutions that were identified, 73 were ranked. The five top small business lenders for 2010 using CRA data were American Express Bank FSB (tied for first in 2009), Capital One Financial Corporation (third in 2009), GE Money Bank (tied for first in 2009), JPMorgan Chase &

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<sup>17</sup> The four criteria used are the same as those for Table 1A.

Co. (fourth in 2009), and U.S. Bancorp (fifth in 2009).<sup>18</sup> Three lenders were not ranked because of inadequate information.

**Table 2C. Macro Business Lending of Large Lending Institutions Based on CRA Data, 2010.**

Table 2C uses information from the Call Reports along with the CRA data to obtain the four-variable rankings for these lenders. The table ranks large lenders' macro business lending (loans between \$100,000 and \$1 million) using CRA data. As in the previous studies, data from the members of a holding company were first consolidated to generate estimates for the owning company. CRA location-specific information on lenders' small business lending was the source for the data on the number of states in which the lender has substantial lending operations.

Seventy-six lending institutions were identified. The top five ranked for macro business lending were Synovus Financial Corp. (first in 2009), First Citizens Bancshares (second in 2009), Zions Bancorporation (fourth in 2009), BB&T Corporation (third in 2009), and Fulton Financial Corporation (fifth in 2009). Two lenders were not ranked because of inadequate information.

**Table 3A. Top Small Business Lenders by State Based on Call Report Data, June 2010.** Table 3A displays the small business lending performance of a lender measured on four criteria. Then the top institutions lending to small businesses in individual states are identified. The list includes the top 10 or the top 10 percent, whichever number is smaller. (Ties may increase the number.) The four rankings were summed to create a score for the small business lending activities of individual banks (see Appendix A Data Notes). A lender's total score is the sum of the four individual decile rankings multiplied by 2.5 to attain a possible score of 100. Decile rankings range from 1 to 10.<sup>19</sup> The ranking of all lending institutions in each state is provided on the Advocacy website, <http://www.sba.gov/advocacy>.

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

**Table 3B. Top Micro Business Lenders by State Based on Call Report Data, June 2010.** Table 3B provides a list of lending institutions by state that make micro business loans (loans under \$100,000). Only the top 10 lenders or the top 10 percent, whichever number is smaller, is included in the list. (Ties may increase the number.) The performance of a micro loan lender in a given state is measured on four criteria. The four rankings were summed to create a score for the micro business lending activities of the individual lender. The lender's total score is the total of the four individual decile rankings multiplied by 2.5 to attain a possible score of 100. A complete ranking of all lending institutions in each state is provided on the Advocacy website, <http://www.sba.gov/advocacy>.

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<sup>18</sup> In 2009, American Express Bank FSB and GE Money Bank were tied for first place rankings. The small business lending activities of American Express Centurion Bank were transferred to American Express Bank after its March 2004 reorganization.

<sup>19</sup> See data notes for detailed information on decile rankings.

**Table 3C. Top Macro Business Lenders by State Based on Call Report Data, June 2010.** Table 3C provides a list of lending institutions by state that make macro business loans (loans between \$100,000 and \$1 million). The top 10 lenders or the top 10 percent, whichever number is smaller, are included in the list. (Ties may increase the number.) The performance of a macro business lender in a given state is measured on four criteria. The four rankings were summed to create a score for the macro business lending activities of the individual lender. The lender's total score is the total of the four individual decile rankings multiplied by 2.5 to attain a possible score of 100. A complete ranking of all lending institutions in each state is provided on the Advocacy website, <http://www.sba.gov/advocacy>.

**Table 4A. Top Small Business Lenders by State Based on CRA Data, 2010.** A list of top small business lenders for each state using CRA data is available in Table 4A. The CRA database best captures state lending information for large lending institutions. The list includes lending institutions with small business lending of more than \$50 million in a given state in 2010. Data for the members of a holding company were consolidated first to generate estimates for the parent holding company. Consolidated estimates were then derived for each holding company in each state. Rankings are based solely on the dollar amount of small business lending (loans under \$1 million).

**Table 4B. Top Micro Business Lenders by State Based on CRA Data, 2010.** The CRA data are used to create a list of top micro business lending by state in Table 4B. Included in this list are lending institutions with micro business lending of more than \$10 million in a given state in 2010. Again, rankings are based solely on the dollar amount of micro business lending (loans under \$100,000) in this table.

**Table 4C. Top Macro Business Lenders by State Based on CRA Data, 2010.** This table lists top macro business lenders of more than \$30 million in a given state using CRA data. The information presented is ranked based on the dollar amount of macro business lending (\$100,000-\$1 million).

**Table 4D. Total Amount and Number of Small Business Loans per Small Business Employee by State Based on CRA Data, 2010.** Table 4D uses the CRA database to capture state lending information for large lending institutions. This table lists the dollar amount and number of all small business loans (loans under \$1 million) and micro loans (loans under \$100,000) made by state. It provides simple rankings based on the dollar amount of small business lending per number of employees in small business establishments of 500 or fewer employees.

**Table 5. Number of Reporting Institutions by Asset Size and State Based on Call Report Data, June 2006 – June 2011.** Table 5 summarizes the number of lending institutions in individual states for each of six years, and includes a listing by institution asset size for the most recent year. The asset sizes are under \$100 million, \$100 million to \$500 million, \$500 million to \$1 billion, \$1 billion to \$10 billion, \$10 billion to \$50 billion, and over \$10 billion.

# Appendix A Data Notes

## Ranking Methodology and Table Descriptions

Four variables were used to create a total score for the small business lending activities of individual lenders when feasible: (1) the ratio of small business loans to total assets, (2) the ratio of small business loans to total business loans, (3) the dollar value of small business loans, and (4) the number of small business loans. The total ranking summarizes the four individual scores.

Small lending institutions tend to score higher in some categories than larger lending institutions, and vice versa. For example, smaller lenders have a higher percentage of total assets in small business loans, but larger lenders lead in the sheer number and value of small loans. Using two ratio variables and two value variables permits a more balanced measure of lending performance by lenders of different sizes.<sup>20</sup>

For large lending institutions in the Call Reports (Tables 1A through 1C), simple rankings from 1 up were performed for each of the four variables first, with “1” as the top ranking. The four individual rankings were summed and reranked from 1 up to produce a total rank. For lending institutions in the CRA data (Tables 2A through 2C), ratio information was retrieved from Call Report data and used in combination with information from the CRA to perform Advocacy’s four-variable scheme for ranking. Again, simple rankings were performed and summed to obtain total rankings.

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

For state lending using the CRA data (Tables 4A through 4C), 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.

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<sup>20</sup> The exception is those financial holding companies that organize special credit lending institutions such as a federal savings bank or commercial bank to conduct business lending. For example, by organizing a special business lending savings bank, American Express Savings Bank will have even higher values for the two ratio criteria used in the ranking process.

## Appendix B Table Descriptions

**Table 1A. Small Business Lending of Large Lending Institutions Based on Call Report Data, June 2011.** This table ranks the small business lending of multi-billion-dollar lending institutions using the four criteria from the Call Report data that measure the emphasis on small business lending in a lender's loan portfolio. Small business loans are defined as loans under \$1 million. Numbers in parentheses represent columns in the table.

- (1) **Overall Ranking (Total Rank).** Summary of small business lending rankings of large lending institutions with respect to loans under \$1 million. A simple ranking is made for each of the four criteria and the total rank derived from the sum of the four rankings from variables found in columns 2-5.
- (2) **Ratio of Small Business Loans to Total Assets (TA Ratio).** The ratio of the dollar value of small business loans outstanding under \$1 million to total domestic assets for each lending institution for the 94 large lending institutions.
- (3) **Ratio of All Small Business Loans to Total Business Loans (TBL Ratio).** The ratios of the value of small business loans outstanding to total business loans outstanding for the 94 large lending institutions.
- (4) **Total Dollar Amount of All Small Business Lending by the Lending Institution (Amount).** The total dollar amount (in thousands) of small business loans outstanding of less than \$1 million.
- (5) **Total Number of Small Business Loans (Number).** The number of small business loans of less than \$1 million.
- (6) **Lender Domestic Asset Size Class (Category).** Domestic asset size class of the lending institution:
  - \$10 billion to under \$50 billion (\$10B–\$50B)
  - \$50 billion and over (>\$50B)
- (7) **Total Dollar Amount of Micro Business Loans (Amount).** Similar to column 4, but for loans of \$100,000 or less (in thousands of dollars).
- (8) **Total Number of Micro Business Loans (Number).** Similar to column 5, but for loans of \$100,000 or less.

- (9) **Total Dollar Amount of Macro Business Loans (Amount).** Similar to column 4, but for loans between \$100,000 and \$1 million (in thousands of dollars).
- (10) **Total Number of Macro Business Loans (Amount).** Similar to column 5, but for loans between \$100,000 and \$1 million.
- (11) **Credit Card Loans to Total Assets (CC Amount/TA).** The ratio of the dollar value of credit card loans to total assets.

**Table 1B. Micro Business Lending of Large Lending Institutions Based on Call Report Data, June 2011.** In this table, large lending institutions are ranked using Call Report data on the basis of four criteria that measure the importance of micro business lending in a lender's portfolio. Micro business loans are defined as loans of \$100,000 or less. Numbers in parentheses represent columns in the table.

- (1) **Overall Ranking (Total Rank).** Summarizes the rankings of large lending institutions with respect to loans under \$100,000. A simple ranking of 1 and up is made first, and the total rank is derived from the sum of four rankings from the variables found in columns 2 through 5.
- (2) **Ratio of Micro Business Loans to Total Assets (TA Ratio).** The ratio of the total dollar value of micro business loans of \$100,000 or less to the total assets for each lending institution.
- (3) **Ratio of Micro Business Loans to Total Business Loans (TBL Ratio).** For the 94 large lending institutions, ratios of the value of micro business loans outstanding to total business loans.
- (4) **Total Dollar Amount of Micro Business Lending by the Lending Institution (Amount).** The total dollar amount (in thousands) of loans of \$100,000 or less.
- (5) **Total Number of Micro Business Loans (Number).** The number of loans of \$100,000 or less.
- (6) **Lending Institution Domestic Asset Size Class (Category).** Asset size class of the lending institution:
  - \$10 billion to under \$50 billion (\$10B–\$50B)
  - \$50 billion and over (>\$50B)
- (7) **Total Dollar Amount of Small Business Loans (Amount).** Similar to column 4, but for loans of less than \$1 million (in thousands of dollars).



- (8) **Total Number of Small Business Loans (Number).** Similar to column 5, but for loans of less than \$1 million.
- (9) **Total Dollar Amount of Macro Business Loans (Amount).** Similar to column 4, but for loans between \$100,000 and \$1 million (in thousands of dollars).
- (10) **Total Number of Macro Business Loans (Number).** Similar to column 5, but for loans between \$100,000 and \$1 million.
- (11) **Credit Card Loans to Total Assets (CRD Amount/TA).** The ratio of the dollar value of credit card loans to total assets.

**Table 1C. Macro Business Lending of Large Lending Institutions Based on Call Report Data, June 2011.** This table ranks the “macro” small business lending of multi-billion-dollar lending institutions on the basis of four criteria from the Call Report data reflecting the emphasis on macro business lending in a lender’s loan portfolio. Macro business loans are defined as loans ranging from \$100,000 to \$1 million. Numbers in parentheses represent columns in the table.

- (1) **Overall Ranking (Total Rank).** Summary of rankings of large lending institutions with respect to macro loans outstanding (between \$100,000 and \$1 million). A simple ranking of 1 and up is made for each of the four criteria and the total rank derived from the sum of the four rankings found in columns 2-5.
- (2) **Ratio of Small Business Loans to Total Assets (TA Ratio).** The ratio of the dollar value of macro business loans between \$100,000 and \$1 million to total domestic assets for each of the 94 large lending institutions.
- (3) **Ratio of All Small Business Loans to Total Business Loans (TBL Ratio).** The ratio of the value of macro business loans outstanding to total business lending for the 94 large lending institutions.
- (4) **Total Dollar Amount of Macro Business Lending by the Lending Institution (Amount).** The total dollar amount (in thousands) of macro business loans between \$100,000 and \$1 million (in thousands of dollars).
- (5) **Total Number of Macro Business Loans (Number).** The number of macro business loans outstanding between \$100,000 and \$1 million.
- (6) **Lender Domestic Asset Size Class (Category).** Domestic asset size class of the lending institution:
  - \$10 billion to under \$50 billion (\$10B–\$50B)

- \$50 billion and over (>\$50B)

- (7) **Total Dollar Amount of Small Business Loans (Amount).** Similar to column 4, but for loans of less than \$1 million (in thousands of dollars).
- (8) **Total Number of Small Business Loans (Number).** Similar to column 5, but for loans of less than \$1 million.
- (9) **Total Dollar Amount of Micro Business Loans (Amount).** Similar to column 4, but for loans of \$100,000 or less (in thousands of dollars).
- (10) **Total Number of Micro Business Loans (Amount).** Similar to column 5, but for loans of \$100,000 or less.
- (11) **Credit Card Loans to Total Assets (CC Amount/TA).** The ratio of the dollar value of credit card loans to total assets.

**Table 2A. Small Business Lending of Large Lending Institutions Based on CRA Data, 2010.**

Table 2A uses CRA and Call Report data to rank the 76 largest lending institutions on the basis of four criteria that measure small business lending performance. Two ratio variables were derived from the Call Reports, while the two value variables are from the CRA data. Numbers in parentheses represent columns in the table.

- (1) **Total Rank.** This column summarizes “small business performance” rankings of the lending institution originating or purchasing loans under \$1 million. A simple ranking of 1 through 75 is performed for each of the four variables and the sum of the four scores is used to derive the total rank. The four variables are shown in columns 2 through 5.
- (2) **Ratio of Small Business Loans to Total Assets (TA Ratio).** This column shows the ratio of small business loans under \$1 million to total assets for each lending institution. The amount of small business loans and total assets used for the ratio are obtained from the June 2011 Call Report data. A high ratio indicates a lender’s willingness to place a large portion of assets in small business lending.
- (3) **Ratio of the Dollar Amount of Small Business Loans to Total Business Loans (TBL Ratio).** The ratio of small business loans under \$1 million to total business loans for each lender. The amount of small business loans and total business loans comes from the June 2011 Call Reports. Lending institutions that make business loans predominantly to small firms will rank high in this category.
- (4) **Total Dollar Amount of Small Business Lending (Amount).** The total dollar amount (in thousands) of small business loans of less than \$1 million lent by each institution.

- (5) **Total Number of Small Business Loans (Number).** The number of small business loans of less than \$1 million.
- (6) **States with Loans (No. of States w/ Loans).** The number of states (and territories) where the lender extended small business loans.
- (7) **Lending Institution Domestic Asset Size Class (Category).** Asset size class of the lending institution:
  - \$10 billion to under \$50 billion (\$10B–\$50B)
  - \$50 billion and over (>\$50B)
- (8) **Total Dollar Amount of Micro Business Loans of \$100,000 or Less (Amount).** Similar to column 4, but for loans of \$100,000 or less (in thousands of dollars).
- (9) **Total Number of Micro Business Loans of \$100,000 or Less (Number).** Similar to column 5, but for loans of \$100,000 or less.

**Table 2B. Micro Business Lending of Large Lending Institutions Based on CRA Data, 2010.**

Table 2B uses both CRA and Call Report data to rank order 76 large lending institutions on the basis of four criteria that measure the micro business lending performance of a lending institution. Two ratio variables were derived from the Call Reports. The four individual scores are provided in the tables on the website. Numbers in parentheses represent columns in the table.

- (1) **Total Rank.** Summary of the micro business performance rankings of lending institutions with loan originations and purchases of \$100,000 or less. A simple ranking of 1 through 73 for each of the four variables is performed first and the sum of the four scores is used to derive the total rank. The four criteria used are described in this table as items 2 through 5.
- (2) **Ratio of Micro Business Loans to Total Assets (TA Ratio).** This column shows the ratio of micro business loans of \$100,000 or less to total assets for each lending institution. The amounts of small business loans and total assets used for the ratio are obtained from the June 2011 Call Report data. A high ratio indicates a lender's willingness to place a large portion of its assets in small business lending.
- (3) **Ratio of the Dollar Amount of Micro Business Loans to Total Business Loans (TBL Ratio).** The ratio of the value of micro business loans of \$100,000 or less to total business loans for each bank. The amounts of micro and total business loans come from the June 2011 Call Reports. Lenders that make business loans predominantly to small firms will rank high in this category.
- (4) **Total Dollar Amount of Micro Business Lending by the Lending Institution (Amount).** The total dollar amount (in thousands) of micro business loans of \$100,000 or less.

- (5) **Total Number of Micro Business Loans (Number).** The number of micro business loans of \$100,000 or less.
- (6) **States with Loans (No. States w/Loans).** The number of states (and territories) where the lender extended micro business loans.
- (7) **Institution Domestic Asset Size Class (Category).** Asset size class of the lending institutions:
  - \$10 billion to under \$50 billion (\$10B–\$50B)
  - \$50 billion and over (>\$50B)
- (8) **Total Dollar Amount of Small Business Loans by the Lending Institution (Amount).** Similar to column 4, but for loans of less than \$1 million (in thousands of dollars).
- (9) **Total Number of Small Business Loans by the Lending Institution (Number).** Similar to column 5, but for loans of less than \$1 million.

**Table 2C. Macro Business Lending of Large Lending Institutions Based on CRA Data, 2010.**

Table 2C uses both CRA and Call Report data to rank order the 76 large lending institutions on the basis of four criteria that measure the macro business lending performance for a lending institution. The two ratio variables were derived from the Call Reports. The four individual scores are provided in the tables on the website. Numbers in parentheses represent columns in the table.

- (1) **Total Rank.** Summary of the micro business performance rankings of lending institutions with loan originations and purchases of loans between \$100,000 and \$1 million. A simple ranking of 1 through 74 for each of the four variables is performed first and the sum of the four scores is used to derive the total rank. The four criteria used are described in this table as items 2 through 5.
- (2) **Ratio of Macro Business Loans to Total Assets (TA Ratio).** This column shows the ratio of macro business loans (between \$100,000 and \$1 million) to total assets for each lending institution. The values of small business loans and total assets used for the ratio are obtained from the June 2011 Call Report data. A high ratio indicates a lender's willingness to place a large portion of its assets in small business lending.
- (3) **Ratio of the Dollar Amount of Macro Business Loans to Total Business Loans (TBL Ratio).** The ratio of the value of macro business loans between \$100,000 and \$1 million to total business loans for each bank; the amounts of small and total business loans come from the June 2011 Call Reports. Lenders that make business loans predominantly to small firms will rank high in this category.

- (4) **Total Dollar Amount of Macro Business Lending by the Lending Institution (Amount).** The total dollar amount (in thousands) of macro business loans between \$100,000 and \$1 million.
- (5) **Total Number of Macro Business Loans (Number).** The number of macro business loans between \$100,000 and \$1 million.
- (6) **States with Loans (No. States w/Loans).** The number of states (and territories) where the lender extended macro business loans.
- (7) **Institution Domestic Asset Size Class (Category).** Asset size class of the lending institution:
  - \$10 billion to under \$50 billion (\$10B–\$50B)
  - \$50 billion and over (>\$50B)
- (8) **Total Dollar Amount of Small Business Loans by the Lending Institution (Amount).** Similar to column 4, but for loans of less than \$1 million (in thousands of dollars).
- (9) **Total Number of Small Business Loans by the Lending Institution (Number).** Similar to column 5, but for loans of less than \$1 million.

**Table 3A. Top Small Business Lenders by State Using Call Report Data, June 2011.** Table 3A provides a list of the top small business lenders by state and territory. 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: TA ratio, TBL ratio, dollar amount, and number.

- (1) **Total Score (Total Rank).** The total rank column is the score of the lender in the state in which it is listed. The number is the aggregate measure of small business lending activity based on the sum of the four individual decile scores. The entire table is provided on the website.
- (2) **Ratio of Small Business Loans to Total Assets (TA Ratio).** This column displays the ratio of small business loans (under \$1 million) to total assets for each lending institution. A high ratio indicates a lender's willingness to place a large portion of its assets in small business lending.
- (3) **Ratio of the Dollar Amount of Small Business Loans to Total Business Loans (TBL Ratio).** The ratio of small business loans (under \$1 million) to total business loans for each bank. Lenders that make business loans predominantly to small firms will rank high in this category.
- (4) **Total Dollar Amount of Small Business Loans (Amount).** The dollar value (in thousands) of small business loans (<\$1 million) outstanding, from the lending

institution at the end of June. Larger lenders will score well in this column and in column 5 because their size allows them to make more small loans than smaller lenders, even if their commitment to small business lending, as shown by the ratios in columns 2 and 3, is low.

- (5) **Total Number of Small Business Loans (Number).** The total number of small business loans (<\$1 million) outstanding for each lending institution.
- (6) **Institution Domestic Asset Size (Category).** The asset size class of the reporting lending institution:
  - Under \$100 million (<\$100M)
  - \$100 million to under \$500 million (\$100M–\$500M)
  - \$500 million to under \$1 billion (\$500M–\$1B)
  - \$1 billion to under \$10 billion (\$1B–\$10B)
  - \$10 billion and over (>\$10B)
- (7) **Total Score of Micro Business Loans (Total Rank).** The total score of the lending institutions based on their micro business lending. The total score is the sum of the four scores with respect to micro business loans of \$100,000 or less. A firm looking for a loan of \$100,000 or less might do well to seek out a lender that ranks high in this column (and/or from Table 3B).
- (8) **Dollar Amount of Micro Business Loans (Amount).** The dollar value (in thousands) of micro business loans of \$100,000 or less.
- (9) **Number of Micro Business Loans (Number).** Number of small business loans of \$100,000 or less made by the bank.
- (10) **Credit Card Loans to Total Assets (CC Amount/TA).** The ratio of the dollar value of credit card loans to total assets.

**Table 3B. Top Micro Business Lenders by State Using Call Report Data, June 2011.** Table 3B, similar to Table 3A, lists the top micro business lenders or the top 10 percent, based on their micro business lending performance measured on the four criteria.

- (1) **Total Score (Total Rank).** The total rank in this column is the score of the lending institution based on micro business lending in the state in which it is listed. The number is the aggregate measure of micro business lending activity based on the sum of the four individual scores. An expanded version of this table is provided on the website.

- (2) **Ratio of Micro Business Loans to Total Assets (TA Ratio).** This is the ratio of micro business loans (\$100,000 or less) to total assets for each lender. A high ratio indicates a lender's willingness to place a large portion of its assets in small business lending.
- (3) **Ratio of the Dollar Amount of Micro Business Loans to Total Business Loans (TBL Ratio).** This column show the ratio of micro business loans (\$100,000 or less) to total business loans for each lending institution. Lenders that make business loans predominantly to small firms will rank high in this category.
- (4) **Total Dollar Amount of Micro Business Loans (Amount).** The dollar value (in thousands) of micro business loans (\$100,000 or less) outstanding from the lending institution. Larger lenders will score well in this column and in column 5 because their size allows them to make many small loans, even if their commitment to micro business lending, as shown by the ratios in columns 2 and 3, is low.
- (5) **Total Number of Micro Business Loans (Number).** The total number of micro business loans (\$100,000 or less) outstanding for each lending institution.
- (6) **Institution Asset Size (Category).** The asset size class of the reporting lending institution:
- Under \$100 million (<\$100M)
  - \$100 million to under \$500 million (\$100M–\$500M)
  - \$500 million to under \$1 billion (\$500M–\$1B)
  - \$1 billion to under \$10 billion (\$1B–\$10B)
  - \$10 billion and over (>\$10B)
- (7) **Total Score of Small Business Loans (Total Rank).** The sum of the lenders' scores based on their small business lending activity. The total score is the sum of the four scores with respect to small business loans of less than \$1 million. A firm looking for a loan of less than \$1 million might do well to seek out a lender that ranks high in this column (and/or in Table 3A).
- (8) **Dollar Amount of Small Business Loans (Amount).** The dollar value (in thousands) of micro business loans of less than \$1 million.
- (9) **Number of Small Business Loans (Number).** The number of loans of less than \$1 million made by the lender.
- (10) **Credit Card Loans to Total Assets (CC Amount/TA).** The ratio shows the dollar value of credit card loans to total assets.

**Table 3C. Top Macro Business Lenders by State Using Call Report Data, June 2011.** Table 3C, similar to Tables 3A and 3B, lists the top macro business lenders or the top 10 percent, based on their macro business lending performance measured on the four criteria.

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



- (8) **Dollar Amount of Small Business Loans (Amount).** The dollar value (in thousands) of small business loans of less than \$1 million.
- (9) **Number of Small Business Loans (Number).** The number of loans of less than \$1 million made by the lender.
- (10) **Credit Card Loans to Total Assets (CC Amount/TA).** The ratio shows the dollar value of credit card loans to total assets.

**Table 4A: Top Small Business Lenders by State Based on CRA Data, 2010.** Table 4A is derived differently from the previous tables because only CRA data are used. The table lists the lending institution name—the name of the owning lending institution—as well as the home state of the lending institution. The rankings of lenders are based on the dollar amount of small business loans (under \$1 million) made as of December 2010. The table consists only of lenders with small business loan totals of more than \$50 million in a given state in 2010. The dollar amount and number of micro loans of \$100,000 or less and macro small business loans between \$100,000 and \$1 million are provided. Numbers in parentheses represent columns in the table.

- (1) **Amount of Small Business Loans (Amount).** The dollar amount (in thousands) of loans under \$1 million made in 2010.
- (2) **Number of Small Business Loans (Number).** The number of loans of less than \$1 million disbursed.
- (3) **Institution Domestic Asset Size (Category).** The total assets of the owning institution by size category:
  - Under \$1 billion (<\$1B)
  - \$1 billion to under \$10 billion (\$1B-\$10B)
  - \$10 billion to under \$50 billion (\$10B-\$50B)
  - \$50 billion and over (>\$50B)
- (4) **Dollar Amount of Micro Business Loans (Amount).** The dollar amount (in thousands) of loans of \$100,000 or less.
- (5) **Number of Micro Business Loans (Number).** The number of loans of \$100,000 or less.
- (6) **Dollar Amount of Macro Business Loans (Amount).** The dollar amount (in thousands) of loans between \$100,000 and \$1 million.
- (7) **Number of Macro Business Loans (Number).** The number of larger small business loans between \$100,000 and \$1 million.

**Table 4B: Top Micro Business Lenders by State Based on CRA Data, 2010.** Table 4B, similar to Table 4A, ranks lenders on the basis of the dollar amount of micro loans made in 2010. Only lenders with micro business loan totals exceeding \$10 million in a given state in 2010 are listed. The table lists the lending institution’s name—the name of the owning institution or the holding company—as well as the home state of the lending institution. The table provides the dollar amount and number of micro business loans of \$100,000 or less, supplemented by larger small business loans of \$100,000 to \$1 million and all small business loans under \$1 million.

- (1) **Amount of Micro Business Loans (Amount).** The dollar amount (in thousands) of loans of \$100,000 or less made as of December 2010.
- (2) **Number of Micro Business Loans (Number).** The number of loans of \$100,000 or less.
- (3) **Institution Domestic Asset Size (Category).** The total assets of the owning institution by size category:
  - Under \$1 billion (<\$1B)
  - \$1 billion to under \$10 billion (\$1B-\$10B)
  - \$10 billion to \$50 billion (\$10B-\$50B)
  - \$50 billion and over (>\$50B)
- (4) **Dollar Amount of Small Business Loans (Amount).** The dollar amount (in thousands) of loans of less than \$1 million.
- (5) **Number of Small Business Loans (Number).** The number of loans of less than \$1 million.
- (6) **Dollar Amount of Macro Small Business Loans (Amount).** The dollar amount (in thousands) of loans between \$100,000 and \$1 million.
- (7) **Number of Macro Small Business Loans (Number).** The number of larger small business loans between \$100,000 and \$1 million.

**Table 4C: Macro Business Lenders by State Based on CRA Data, 2010.** Table 4C, similar to Table 4B ranks lenders on the basis of the dollar amount of macro loans made in 2010. Only lenders with macro business loan totals exceeding \$30 million in a given state in 2010 are listed. The table lists the lending institution’s name—the name of the owning institution or the holding company—as well as the home state of the lending institution. The table provides the dollar amount and number of macro business loans of \$100,000 to \$1 million, supplemented by all small business loans of less than \$1 million and all micro business loans of \$100,000 or less.

- (1) **Amount of Macro Business Loans (Amount).** The dollar amount (in thousands) of loans between \$100,000 and \$1 million made as of December 2010.
- (2) **Number of Macro Business Loans (Number).** The number of loans of \$100,000 to \$1 million.
- (3) **Institution Domestic Asset Size (Category).** The total assets of the owning institution by size category:
  - Under \$1 billion (<\$1B)
  - \$1 billion to under \$10 billion (\$1B-\$10B)
  - \$10 billion to under \$50 billion (\$10B-\$50B)
  - \$50 billion and over (>\$50B)
- (4) **Dollar Amount of All Small Business Loans (Amount).** The dollar amount (in thousands) of loans of less than \$1 million.
- (5) **Number of Small Business Loans (Number).** The number of loans of less than \$1 million.
- (6) **Dollar Amount of Micro Business Loans (Amount).** The dollar amount (in thousands) of loans of \$100,000 or less.
- (7) **Number of Micro Business Loans (Number).** The number of larger small business loans \$100,000 or less.

**Table 4D. Total Amount and Number of Small Business Loans per Small Business Employee by State Based on CRA Data, 2010.** Table 4D is derived differently from previous CRA tables because CRA data are used in addition to small business establishment employment information from the Statistics of U.S. Businesses (SUSB), partly funded by the U.S. Small Business Administration, Office of Advocacy. The table lists the total amount and number of loans for all small business loans and micro business loans made in the home state of the lending institution. The total rank by state is based on the dollar amount of all small business loans (under \$1 million) made as of December of 2010 divided by the number of small business employees in the state.

**Table 5. Number of Reporting Institutions by Asset Size and State, Based on Call Report Data, June 2006 – June 2011.** The table provides a summary of the total number of lending institutions by state and territory for six years. For the most recent year, the totals of six different asset size categories are presented for each state by lending institution.

## Data Tables to be Inserted

In the printed version, all data tables follow the last page of the text with the exception of Tables 3A, 3B, and 3C which show data for all lending institutions in the 50 states, the District of Columbia, and selected territories for which data are available. The expanded Tables 3A, 3B, and 3C are found only on Advocacy's website, <http://www.sba.gov/advocacy>.

Table 1A	Small Business Lending of Large Lending Institutions Based on Call Report Data, June 2011
Table 1B	Micro Business Lending of Large Lending Institutions Based on Call Report Data, June 2011
Table 1C.	Macro Business Lending of Large Lending Institutions Based on Call Report Data, June 2011
Table 2A	Small Business Lending of Large Lending Institutions Based on CRA Data, 2010
Table 2B	Micro Business Lending of Large Lending Institutions Based on CRA Data, 2010
Table 2C	Macro Business Lending of Large Lending Institutions Based on CRA Data, 2010
Table 3A	Top Small Business Lending Institutions by State Based on Call Report Data, June 2011
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Table 1A. Small Business Lending of Large Lending Institutions Based on Call Report Data, June 2011

Name of Lending Institution	HQ State	All Small Business Lending (less than \$1 million)					Micro Business Lending (less than \$100,000)		Macro Business Lending (\$100,000 - \$1 million)		CC Amount/TA <sup>1</sup>	
		Rank (1)	TA Ratio <sup>1</sup> (2)	TBL Ratio <sup>1</sup> (3)	Amount (\$1,000) (4)	Number (5)	Lender Asset Size (6)	Amount (\$1,000) (7)	Number (8)	Amount (\$1,000) (9)		Number (10)
American Express Bank, FSB	UT	1	0.373	1.000	14,548,536	2,059,075	\$10B-\$50B	14,548,536	2,059,075	-	-	0.320
First Citizens Bshrs.	NC	2	0.191	0.497	3,962,924	108,730	\$10B-\$50B	410,149	95,408	3,552,775	13,322	.
Capital One Financial Corp.	VA	3	0.051	0.370	9,939,394	2,640,332	>\$50B	6,044,284	2,622,003	3,895,110	18,329	0.280
BB&T Corp.	NC	4	0.069	0.294	10,489,741	282,714	>\$50B	1,682,420	243,614	8,807,321	39,100	0.000
Synovus Financial Corp.	GA	5	0.156	0.401	4,369,667	24,205	\$10B-\$50B	621,345	10,972	3,748,322	13,233	0.010
Wintrust Financial Corp..	IL	6	0.138	0.322	2,002,355	92,522	\$10B-\$50B	395,885	86,205	1,606,470	6,317	.
Zions Bancorp.	UT	7	0.128	0.273	6,451,461	52,849	>\$50B	582,672	32,950	5,868,789	19,899	0.000
Lauritzen Corp.	NE	8	0.099	0.439	1,525,731	92,753	\$10B-\$50B	487,908	88,524	1,037,823	4,229	.
Fulton Fncl. Corp.	PA	9	0.136	0.367	2,208,582	19,397	\$10B-\$50B	200,117	9,691	2,008,465	9,706	.
People'S United Bank	CT	10	0.128	0.286	3,144,582	23,618	\$10B-\$50B	234,782	11,991	2,909,800	11,627	0.000
Regions Financial Corp.	AL	11	0.064	0.235	8,131,419	68,775	>\$50B	1,819,063	45,353	6,312,356	23,422	0.010
BancorpSouth	MS	11	0.129	0.408	1,720,032	17,016	\$10B-\$50B	226,370	10,328	1,493,662	6,688	0.010
GE Money Bank	UT	13	0.052	1.000	1,134,660	723,318	\$10B-\$50B	1,134,660	723,318	-	-	0.800
U.S. Bancorp.	MN	14	0.044	0.223	13,984,148	790,737	>\$50B	4,435,524	749,773	9,548,624	40,964	0.050
First Niagara Fncl. Group	NY	14	0.073	0.323	2,256,737	29,926	\$10B-\$50B	417,248	17,342	1,839,489	12,584	.
Popular	PR	16	0.079	0.280	2,917,490	27,204	\$10B-\$50B	217,841	15,322	2,699,649	11,882	0.030
Hancock Holding Corp.	MS	17	0.091	0.323	1,873,654	19,200	\$10B-\$50B	209,030	11,718	1,664,624	7,482	0.000
JPMorgan Chase & Co.	NY	18	0.019	0.251	24,398,876	2,389,715	>\$50B	13,481,515	2,332,615	10,917,361	57,100	0.060
M&T Bk. Corp.	NY	18	0.074	0.201	5,870,974	59,420	>\$50B	1,109,246	40,340	4,761,728	19,080	0.000
Huntington Bshrs.	OH	20	0.070	0.233	3,690,069	32,940	>\$50B	607,627	19,489	3,082,442	13,451	0.000
TCF Financial Corp.	MN	20	0.080	0.359	1,492,264	20,289	\$10B-\$50B	311,066	12,284	1,181,198	8,005	0.000
Compass Bk.	AL	22	0.056	0.223	3,755,228	157,799	>\$50B	644,842	145,910	3,110,386	11,889	0.010
Bank of America Corp.	NC	23	0.020	0.197	31,589,687	3,463,738	>\$50B	13,870,956	3,400,780	17,718,731	62,958	0.080
Citigroup	NY	24	0.011	0.266	7,708,675	1,743,004	>\$50B	5,160,352	1,733,338	2,548,323	9,666	0.030
Wells Fargo & Co.	CA	25	0.033	0.172	36,722,281	651,286	>\$50B	9,820,000	546,783	26,902,281	104,503	0.020
Arvest Bk. Grp .	AR	26	0.096	0.365	1,152,532	11,088	\$10B-\$50B	177,208	6,999	975,324	4,089	.
TD Bk. NA	DE	27	0.035	0.226	6,722,730	62,941	>\$50B	754,448	41,542	5,968,282	21,399	0.000
Bank of The West	CA	28	0.049	0.227	3,618,059	37,343	>\$50B	590,396	26,634	3,027,663	10,709	0.010
PNC Fncl. Svc. Group	PA	29	0.035	0.160	9,532,644	205,955	>\$50B	1,992,873	173,439	7,539,771	32,516	0.010
Suntrust Bk.	GA	30	0.043	0.184	7,059,760	64,720	>\$50B	1,347,184	43,245	5,712,576	21,475	0.000
Umpqua Holding Corp.	OR	30	0.114	0.270	1,303,998	9,134	\$10B-\$50B	103,268	4,401	1,200,730	4,733	.
RBC Bk. USA	NC	32	0.070	0.268	1,917,924	11,913	\$10B-\$50B	137,695	4,980	1,780,229	6,933	0.000
Marshall & Ilsley Corp.	WI	33	0.073	0.198	3,314,666	18,777	\$10B-\$50B	259,006	7,772	3,055,660	11,005	0.000
Cullen/Frost Bkr	TX	33	0.079	0.263	1,459,610	12,090	\$10B-\$50B	152,540	5,911	1,307,070	6,179	.
Commerce Bshrs.	MO	35	0.056	0.284	1,091,535	25,655	\$10B-\$50B	157,355	21,168	934,180	4,487	.
Fifth Third Bancorp.	OH	36	0.042	0.143	4,519,729	75,097	>\$50B	603,371	58,553	3,916,358	16,544	0.020
Everbank	FL	36	0.049	0.449	609,375	30,720	\$10B-\$50B	263,319	27,883	346,056	2,837	0.000
Associated Banc Corp.	WI	38	0.060	0.234	1,303,947	25,663	\$10B-\$50B	127,055	14,423	1,176,892	11,240	0.000
Firstmerit Corp.	OH	39	0.084	0.242	1,197,897	7,096	\$10B-\$50B	81,610	2,761	1,116,287	4,335	.
Keycorp	OH	40	0.039	0.161	3,338,376	62,794	>\$50B	704,320	50,354	2,634,056	12,440	0.000
Webster Fncl. Corp.	CT	41	0.067	0.262	1,193,596	15,470	\$10B-\$50B	239,474	9,895	954,122	5,575	0.000

Table 1A. Small Business Lending of Large Lending Institutions Based on Call Report Data, June 2011

Name of Lending Institution	HQ State	All Small Business Lending (less than \$1 million)					Micro Business Lending (less than \$100,000)		Macro Business Lending (\$100,000 - \$1 million)		CC Amount/TA <sup>1</sup>	
		Rank (1)	TA Ratio <sup>1</sup> (2)	TBL Ratio <sup>1</sup> (3)	Amount (\$1,000) (4)	Number (5)	Lender Asset Size (6)	Amount (\$1,000) (7)	Number (8)	Amount (\$1,000) (9)		Number (10)
Harris NA	IL	42	0.028	0.254	1,485,528	31,201	>\$50B	195,113	25,868	1,290,415	5,333	0.000
First Horizon Nat Corp.	TN	43	0.056	0.220	1,385,549	21,708	\$10B-\$50B	203,995	16,048	1,181,554	5,660	0.010
East West Bancorp	CA	44	0.074	0.195	1,533,336	5,416	\$10B-\$50B	57,081	1,061	1,476,255	4,355	0.000
Discover Financial Services	IL	45	0.004	1.000	233,161	123,824	>\$50B	233,161	123,824	-	-	0.720
RBS Citizens NA	RI	45	0.026	0.128	3,636,645	61,704	>\$50B	853,530	50,000	2,783,115	11,704	0.010
Sovereign Bank	DE	45	0.038	0.142	2,941,102	31,202	>\$10B	690,469	21,628	2,250,633	9,574	0.000
Susquehanna Bshrs.	PA	48	0.070	0.232	986,823	8,787	\$10B-\$50B	95,944	4,486	890,879	4,301	.
Iberiabank Corp.	LA	49	0.068	0.212	772,915	5,530	\$10B-\$50B	63,363	2,744	709,552	2,786	.
Valley National Bancorp	NJ	49	0.070	0.209	1,008,497	4,762	\$10B-\$50B	40,891	1,662	967,606	3,100	.
Barclays Bk. DE	DE	51	0.009	1.000	130,673	30,658	\$10B-\$50B	129,368	30,654	1,305	4	.
Comerica	TX	51	0.050	0.094	2,641,699	15,525	>\$50B	180,834	6,451	2,460,865	9,074	0.000
Rabobank NA	CA	53	0.058	0.185	673,000	9,617	\$10B-\$50B	91,000	7,364	582,000	2,253	.
State Farm Bank,FSB	IL	54	0.021	0.271	308,389	13,548	\$10B-\$50B	78,369	12,727	230,020	821	0.090
Firstbank Holding Corp.	CO	54	0.037	0.309	409,876	3,348	\$10B-\$50B	28,748	2,102	381,128	1,246	.
Ally Financial	MI	56	0.020	0.068	1,577,806	48,171	>\$50B	1,380,183	47,688	197,623	483	0.000
UMB Financial Corp.	MO	57	0.050	0.208	651,981	4,537	\$10B-\$50B	61,110	2,308	590,871	2,229	.
BOK Financial Corp.	OK	58	0.043	0.158	1,045,399	5,149	\$10B-\$50B	91,128	2,673	954,271	2,476	0.000
Cathay Gen. Bancorp	CA	59	0.066	0.143	671,327	2,942	\$10B-\$50B	38,624	1,075	632,703	1,867	0.000
Signature Bk.	NY	60	0.050	0.205	652,676	2,720	\$10B-\$50B	24,742	590	627,934	2,130	.
Union Bk. NA	CA	61	0.020	0.086	1,622,611	14,179	>\$50B	266,047	9,412	1,356,564	4,767	0.000
BankUnited	FL	62	0.024	0.280	252,755	3,015	\$10B-\$50B	46,398	2,028	206,357	987	0.000
International Bshrs. Corp.	TX	63	0.042	0.211	492,429	4,288	\$10B-\$50B	65,766	2,521	426,663	1,767	.
PrivateBancorp	IL	64	0.064	0.116	776,918	2,463	\$10B-\$50B	32,279	732	744,639	1,731	.
Astoria FS & LA	NY	65	0.012	0.270	198,930	772	\$10B-\$50B	6,130	306	192,800	466	0.000
Hudson City Savings Bank	NJ	65	0.001	1.000	46,969	103	>\$10B	290	23	46,679	80	0.000
Bank of Hawaii Corp.	HI	67	0.020	0.195	249,338	4,315	\$10B-\$50B	72,384	3,649	176,954	666	0.000
American Express Co.	NY	68	0.001	1.000	19,794	68	\$10B-\$50B	57	2	19,737	66	0.630
HSBC Bk. USA NA	VA	69	0.007	0.073	1,198,139	9,435	>\$50B	213,474	5,702	984,665	3,733	0.110
First Bancorp	PR	70	0.037	0.103	519,613	2,268	\$10B-\$50B	30,121	543	489,492	1,725	0.000
City National Corp.	CA	71	0.024	0.083	528,655	3,650	\$10B-\$50B	49,385	1,526	479,270	2,124	0.000
SVB Fncl. Group	CA	72	0.019	0.087	346,919	5,309	\$10B-\$50B	25,490	3,567	321,429	1,742	0.000
UBS Bk. USA	UT	72	0.017	0.138	540,590	1,680	\$10B-\$50B	18,005	421	522,585	1,259	.
Northern Trust Corp.	IL	74	0.010	0.080	694,195	3,199	>\$50B	27,985	864	666,210	2,335	0.000
Third FS&LA of Cleveland	OH	75	0.000	0.015	20	1	\$10B-\$50B	-	-	20	1	0.000
New York Cmnty Bancorp	NY	76	0.014	0.085	575,077	1,640	\$10B-\$50B	11,997	265	563,080	1,375	.
First Republic Bk.	CA	77	0.013	0.099	308,512	1,246	\$10B-\$50B	16,202	385	292,310	861	.
Investors Bancorp, MHC	NJ	78	0.017	0.122	170,742	587	\$10B-\$50B	4,857	124	165,885	463	.
New York Priv B&T Corp.	NY	79	0.012	0.120	147,710	493	\$10B-\$50B	1,574	20	146,136	473	.
Washington Federal Svc. & Loan Assc	WA	80	0.008	0.134	106,452	555	\$10B-\$50B	6,236	202	100,216	353	0.000
Flagstar Bank, FSB	MI	81	0.010	0.080	120,407	446	\$10B-\$50B	2,728	144	117,679	302	0.000
Morgan Stanley	NY	82	0.002	0.045	168,973	521	>\$50B	5,116	107	163,857	414	0.000

Table 1A. Small Business Lending of Large Lending Institutions Based on Call Report Data, June 2011

Name of Lending Institution	HQ State	All Small Business Lending (less than \$1 million)					Micro Business Lending (less than \$100,000)		Macro Business Lending (\$100,000 - \$1 million)		CC Amount/TA <sup>1</sup>	
		Rank (1)	TA Ratio <sup>1</sup> (2)	TBL Ratio <sup>1</sup> (3)	Amount (\$1,000) (4)	Number (5)	Lender Asset Size (6)	Amount (\$1,000) (7)	Number (8)	Amount (\$1,000) (9)		Number (10)
OneWest Bank,FSB	CA	83	0.004	0.074	114,184	428	\$10B-\$50B	299	27	113,885	401	0.000
Bank of NY Mellon Corp.	NY	84	0.000	0.051	62,435	343	>\$50B	4,187	180	58,248	163	0.000
USAA Federal Savings Bank	TX	85	0.000	0.129	800	4	\$10B-\$50B	-	-	800	4	0.290
Goldman Sachs Group	NY	86	0.000	0.005	4,000	5	>\$50B	-	-	4,000	5	0.000
Deutsche Bk. TC Americas	NY	87	0.000	0.000	2,000	5	\$10B-\$50B	-	1	2,000	4	0.000
State Street Corp.	MA	88	0.000	0.005	962	3	>\$50B	-	-	962	3	0.000
MetLife	NY	89	0.000	0.000	275	1	\$10B-\$50B	-	-	275	1	.
Charles Schwab Bank	NV	NR	-	-	-	-	>\$10B	-	-	-	-	0.000
Citicorp Trust Bank, FSB	DE	NR	-	-	-	-	\$10B-\$50B	-	-	-	-	0.000
ING Bank, FSB	DE	NR	-	-	-	-	>\$10B	-	-	-	-	0.000
E*TRADE Bank	VA	NR	-	-	-	-	\$10B-\$50B	-	-	-	-	0.000
USAA Svg. Bk.	NV	NR	-	-	-	-	\$10B-\$50B	.	.	-	-	.

<sup>1</sup> TA = total domestic assets held by the lender; TBL = total business loans held by the lender; and CC=credit card loans held by the lender.

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



Table 1B. Micro Business Lending of Large Lending Institutions Based on Call Report Data, June 2011

Name of Lending Institution	HQ State	Micro Business Lending (less than \$100,000k)					All Small Business Lending (less than \$1 million)			Macro Business Lending (\$100,000-\$1 million)		CC Amount/TA <sup>1</sup>
		Rank (1)	TA Ratio <sup>1</sup> (2)	TBL Ratio <sup>1</sup> (3)	Amount (\$1,000) (4)	Number (5)	Lender Asset Size (8)	Amount (\$1,000) (6)	Number (7)	Amount (\$1,000) (9)	Number (10)	
American Express Bank, FSB	UT	1	0.373	1	14,548,536	2,059,075	\$10B-\$50B	14,548,536	2,059,075	-	-	0.32
Capital One Financial Corp.	VA	2	0.031	0.225	6,044,284	2,622,003	>\$50B	9,939,394	2,640,332	3,895,110	18,329	0.28
GE Money Bank	UT	3	0.052	1	1,134,660	723,318	\$10B-\$50B	1,134,660	723,318	-	-	0.8
JPMorgan Chase & Co.	NY	4	0.011	0.139	13,481,515	2,332,615	>\$50B	24,398,876	2,389,715	10,917,361	57,100	0.06
U.S. Bancorp.	MN	5	0.014	0.071	4,435,524	749,773	>\$50B	13,984,148	790,737	9,548,624	40,964	0.05
Bank of America Corp.	NC	6	0.009	0.086	13,870,956	3,400,780	>\$50B	31,589,687	3,463,738	17,718,731	62,958	0.08
Lauritzen Corp.	NE	7	0.032	0.140	487,908	88,524	\$10B-\$50B	1,525,731	92,753	1,037,823	4,229	.
Ally Financial Inc.	MI	8	0.018	0.060	1,380,183	47,688	>\$50B	1,577,806	48,171	197,623	483	0
Citigroup	NY	9	0.007	0.178	5,160,352	1,733,338	>\$50B	7,708,675	1,743,004	2,548,323	9,666	0.03
Wintrust Financial Corp.	IL	10	0.027	0.064	395,885	86,205	\$10B-\$50B	2,002,355	92,522	1,606,470	6,317	.
Regions Financial Corp.	AL	11	0.014	0.053	1,819,063	45,353	>\$50B	8,131,419	68,775	6,312,356	23,422	0.01
BB&T Corp.	NC	12	0.011	0.047	1,682,420	243,614	>\$50B	10,489,741	282,714	8,807,321	39,100	0
Wells Fargo & Co.	CA	13	0.009	0.046	9,820,000	546,783	>\$50B	36,722,281	651,286	26,902,281	104,503	0.02
Everbank	FL	14	0.021	0.194	263,319	27,883	\$10B-\$50B	609,375	30,720	346,056	2,837	0
First Citizens Bshrs.	NC	15	0.020	0.051	410,149	95,408	\$10B-\$50B	3,962,924	108,730	3,552,775	13,322	.
M&T Bk. Corp.	NY	16	0.014	0.038	1,109,246	40,340	>\$50B	5,870,974	59,420	4,761,728	19,080	0
Synovus Financial Corp.	GA	17	0.022	0.057	621,345	10,972	\$10B-\$50B	4,369,667	24,205	3,748,322	13,233	0.01
Compass Bk.	AL	17	0.010	0.038	644,842	145,910	>\$50B	3,755,228	157,799	3,110,386	11,889	0.01
TCF Financial Corp.	MN	19	0.017	0.075	311,066	12,284	\$10B-\$50B	1,492,264	20,289	1,181,198	8,005	0
First Niagara Fncl. Group	NY	20	0.014	0.060	417,248	17,342	\$10B-\$50B	2,256,737	29,926	1,839,489	12,584	.
PNC Fncl. Svc. Group	PA	21	0.007	0.033	1,992,873	173,439	>\$50B	9,532,644	205,955	7,539,771	32,516	0.01
Keycorp	OH	22	0.008	0.034	704,320	50,354	>\$50B	3,338,376	62,794	2,634,056	12,440	0
Suntrust Bk.	GA	23	0.008	0.035	1,347,184	43,245	>\$50B	7,059,760	64,720	5,712,576	21,475	0
Huntington Bshrs.	OH	23	0.012	0.038	607,627	19,489	>\$50B	3,690,069	32,940	3,082,442	13,451	0
BancorpSouth	MS	25	0.017	0.054	226,370	10,328	\$10B-\$50B	1,720,032	17,016	1,493,662	6,688	0.01
Discover Financial Services	IL	25	0.004	1	233,161	123,824	>\$50B	233,161	123,824	-	-	0.72
Barclays Bk. DE	DE	25	0.009	0.990	129,368	30,654	\$10B-\$50B	130,673	30,658	1,305	4	.
Sovereign Bank	DE	28	0.009	0.033	690,469	21,628	>\$10B	2,941,102	31,202	2,250,633	9,574	0
Zions Bancrop.	UT	29	0.012	0.025	582,672	32,950	>\$50B	6,451,461	52,849	5,868,789	19,899	0
Webster Fncl. Corp.	CT	30	0.013	0.053	239,474	9,895	\$10B-\$50B	1,193,596	15,470	954,122	5,575	0
RBS Citizens NA	RI	31	0.006	0.030	853,530	50,000	>\$50B	3,636,645	61,704	2,783,115	11,704	0.01
Bank of The West	CA	32	0.008	0.037	590,396	26,634	>\$50B	3,618,059	37,343	3,027,663	10,709	0.01
Arvest Bk. Grp.	AR	33	0.015	0.056	177,208	6,999	\$10B-\$50B	1,152,532	11,088	975,324	4,089	.
Hancock Holding Corp.	MS	34	0.010	0.036	209,030	11,718	\$10B-\$50B	1,873,654	19,200	1,664,624	7,482	0
TD Bk. NA	DE	35	0.004	0.025	754,448	41,542	>\$50B	6,722,730	62,941	5,968,282	21,399	0
Commerce Bshrs.	MO	36	0.008	0.041	157,355	21,168	\$10B-\$50B	1,091,535	25,655	934,180	4,487	.
Fifth Third Bancorp	OH	37	0.006	0.019	603,371	58,553	>\$50B	4,519,729	75,097	3,916,358	16,544	0.02
Fulton Fncl. Corp.	PA	37	0.012	0.033	200,117	9,691	\$10B-\$50B	2,208,582	19,397	2,008,465	9,706	.
First Horizon Natl. Corp.	TN	39	0.008	0.032	203,995	16,048	\$10B-\$50B	1,385,549	21,708	1,181,554	5,660	0.01
People's United Bank	CT	40	0.010	0.021	234,782	11,991	\$10B-\$50B	3,144,582	23,618	2,909,800	11,627	0
State Farm Bank, FSB	IL	41	0.005	0.069	78,369	12,727	\$10B-\$50B	308,389	13,548	230,020	821	0.09

Table 1B. Micro Business Lending of Large Lending Institutions Based on Call Report Data, June 2011

Name of Lending Institution	HQ State	Micro Business Lending (less than \$100,000k)					All Small Business Lending (less than \$1 million)		Macro Business Lending (\$100,000-\$1 million)		CC Amount/TA <sup>1</sup>	
		Rank (1)	TA Ratio <sup>1</sup> (2)	TBL Ratio <sup>1</sup> (3)	Amount (\$1,000) (4)	Number (5)	Lender Asset Size (8)	Amount (\$1,000) (6)	Number (7)	Amount (\$1,000) (9)		Number (10)
Harris NA	IL	42	0.004	0.033	195,113	25,868	>\$50B	1,485,528	31,201	1,290,415	5,333	0
Popular	PR	43	0.006	0.021	217,841	15,322	\$10B-\$50B	2,917,490	27,204	2,699,649	11,882	0.03
Cullen/Frost Bk.	TX	44	0.008	0.028	152,540	5,911	\$10B-\$50B	1,459,610	12,090	1,307,070	6,179	.
Bank of HI Corp.	HI	45	0.006	0.057	72,384	3,649	\$10B-\$50B	249,338	4,315	176,954	666	0
Associated Banc Corp.	WI	46	0.006	0.023	127,055	14,423	\$10B-\$50B	1,303,947	25,663	1,176,892	11,240	0
Marshall & Ilsley Corp.	WI	47	0.006	0.015	259,006	7,772	\$10B-\$50B	3,314,666	18,777	3,055,660	11,005	0
Umpqua Hc.	OR	47	0.009	0.021	103,268	4,401	\$10B-\$50B	1,303,998	9,134	1,200,730	4,733	.
Rabobank NA	CA	49	0.008	0.025	91,000	7,364	\$10B-\$50B	673,000	9,617	582,000	2,253	.
Susquehanna Bshrs.	PA	50	0.007	0.023	95,944	4,486	\$10B-\$50B	986,823	8,787	890,879	4,301	.
Union Bk. NA	CA	51	0.003	0.014	266,047	9,412	>\$50B	1,622,611	14,179	1,356,564	4,767	0
BankUnited	FL	52	0.004	0.051	46,398	2,028	\$10B-\$50B	252,755	3,015	206,357	987	0
RBC Bk. USA	NC	53	0.005	0.019	137,695	4,980	\$10B-\$50B	1,917,924	11,913	1,780,229	6,933	0
International Bshrs. Corp.	TX	54	0.006	0.028	65,766	2,521	\$10B-\$50B	492,429	4,288	426,663	1,767	.
Firstmerit Corp.	OH	55	0.006	0.016	81,610	2,761	\$10B-\$50B	1,197,897	7,096	1,116,287	4,335	.
HSBC Bk. USA NA	VA	56	0.001	0.013	213,474	5,702	>\$50B	1,198,139	9,435	984,665	3,733	0.11
Iberiabank Corp.	LA	56	0.006	0.017	63,363	2,744	\$10B-\$50B	772,915	5,530	709,552	2,786	.
Comerica	TX	58	0.003	0.006	180,834	6,451	>\$50B	2,641,699	15,525	2,460,865	9,074	0
UMB Financial Corp.	MO	59	0.005	0.020	61,110	2,308	\$10B-\$50B	651,981	4,537	590,871	2,229	.
BOK Financial Corp.	OK	60	0.004	0.014	91,128	2,673	\$10B-\$50B	1,045,399	5,149	954,271	2,476	0
Firstbank Hc.	CO	61	0.003	0.022	28,748	2,102	\$10B-\$50B	409,876	3,348	381,128	1,246	.
Cathay Gen. Bancorp	CA	62	0.004	0.008	38,624	1,075	\$10B-\$50B	671,327	2,942	632,703	1,867	0
Valley National Bancorp	NJ	63	0.003	0.008	40,891	1,662	\$10B-\$50B	1,008,497	4,762	967,606	3,100	.
East West Bancorp	CA	64	0.003	0.007	57,081	1,061	\$10B-\$50B	1,533,336	5,416	1,476,255	4,355	0
City National Corp.	CA	65	0.002	0.008	49,385	1,526	\$10B-\$50B	528,655	3,650	479,270	2,124	0
SVB Financial Group	CA	66	0.001	0.006	25,490	3,567	\$10B-\$50B	346,919	5,309	321,429	1,742	0
Privatebancorp Inc.	IL	67	0.003	0.005	32,279	732	\$10B-\$50B	776,918	2,463	744,639	1,731	.
Signature Bk.	NY	68	0.002	0.008	24,742	590	\$10B-\$50B	652,676	2,720	627,934	2,130	.
First Bancorp	PR	69	0.002	0.006	30,121	543	\$10B-\$50B	519,613	2,268	489,492	1,725	0
Astoria Federal Svg & Loan Assoc.	NY	70	0.000	0.008	6,130	306	\$10B-\$50B	198,930	772	192,800	466	0
Washington Federal Svg. & Loan Assoc.	WA	71	0.000	0.008	6,236	202	\$10B-\$50B	106,452	555	100,216	353	0
Northern Trust Corp.	IL	72	0.000	0.003	27,985	864	>\$50B	694,195	3,199	666,210	2,335	0
First Republic Bk.	CA	72	0.001	0.005	16,202	385	\$10B-\$50B	308,512	1,246	292,310	861	.
UBS Bk. USA	UT	74	0.001	0.005	18,005	421	\$10B-\$50B	540,590	1,680	522,585	1,259	.
New York Cmnty Bancorp	NY	75	0.000	0.002	11,997	265	\$10B-\$50B	575,077	1,640	563,080	1,375	.
Investors Bancorp, MHC	NJ	75	0.000	0.003	4,857	124	\$10B-\$50B	170,742	587	165,885	463	.
Flagstar Bank, FSB	MI	77	0.000	0.002	2,728	144	\$10B-\$50B	120,407	446	117,679	302	0
Morgan Stanley	NY	78	0.000	0.001	5,116	107	>\$50B	168,973	521	163,857	414	0
New York Priv. B&T Co.	NY	79	0.000	0.001	1,574	20	\$10B-\$50B	147,710	493	146,136	473	.
Bank of NY Mellon Corp.	NY	80	0.000	0.003	4,187	180	>\$50B	62,435	343	58,248	163	0
Hudson City Savings Bank	NJ	81	0.000	0.006	290	23	>\$10B	46,969	103	46,679	80	0
OneWest Bank, FSB	CA	82	0.000	0.000	299	27	\$10B-\$50B	114,184	428	113,885	401	0

Table 1B. Micro Business Lending of Large Lending Institutions Based on Call Report Data, June 2011

Name of Lending Institution	HQ State	Micro Business Lending (less than \$100,000k)					All Small Business Lending (less than \$1 million)			Macro Business Lending (\$100,000-\$1 million)		CC Amount/TA <sup>1</sup>
		Rank (1)	TA Ratio <sup>1</sup> (2)	TBL Ratio <sup>1</sup> (3)	Amount (\$1,000) (4)	Number (5)	Lender Asset Size (8)	Amount (\$1,000) (6)	Number (7)	Amount (\$1,000) (9)	Number (10)	
American Express Co.	NY	82	0.000	0.003	57	2	\$10B-\$50B	19,794	68	19,737	66	0.63
Deutsche Bk. Trust Company Americas	NY	84	0.000	0.000	-	1	\$10B-\$50B	2,000	5	2,000	4	0
Goldman Sachs Group	NY	NR	0.000	0.000	-	-	>\$50B	4,000	5	4,000	5	0
State Street Corp.	MA	NR	0.000	0.000	-	-	>\$50B	962	3	962	3	0
USAA Federal Savings Bank	TX	NR	0.000	0.000	-	-	\$10B-\$50B	800	4	800	4	0.29
MetLife	NY	NR	0.000	0.000	-	-	\$10B-\$50B	275	1	275	1	
Third Federal Svc. & Loan Assoc. of Cleveland	OH	NR	0.000	0.000	-	-	\$10B-\$50B	20	1	20	1	0
Charles Schwab Bank	NV	NR	0.000	0.000	-	-	>\$10B	-	-	-	-	0
Citicorp Trust Bank, FSB	DE	NR	0.000	0.000	-	-	\$10B-\$50B	-	-	-	-	0
ING Bank, FSB	DE	NR	0.000	0.000	-	-	>\$10B	-	-	-	-	0
USAA SVG Bk.	NV	NR	0.000	0.000	-	-	\$10B-\$50B	-	-	-	-	
E*TRADE Bank	VA	NR	0.000	0.000	-	-	\$10B-\$50B	-	-	-	-	0

<sup>1</sup>TA = total domestic assets held by the lender; TBL = total business loans held by the lender; and CC=credit card loans held by the lender.

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

Table 1C. Macro Business Lending of Large Lending Institutions Based on Call Report Data, June 2011

Name of Lending Institution	HQ State	Macro Business Lending (\$100,000 - \$1 million)					All Small Business Lending (less than \$1 million)			Micro Business Lending (less than \$100,000)		CC Amount/TA <sup>1</sup>
		Rank	TA Ratio <sup>1</sup>	TBL Ratio <sup>1</sup>	Amount (\$1,000)	Number	Lender Asset Size	Amount (\$1,000)	Number	Amount (\$1,000)	Number	
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	
First Citizens Bshrs.	NC	1	0.171	0.446	3,552,775	13,322	\$10B-\$50B	3,962,924	108,730	410,149	95,408	0.000
Synovus Financial Corp.	GA	2	0.134	0.344	3,748,322	13,233	\$10B-\$50B	4,369,667	24,205	621,345	10,972	0.010
Zions Bancorp.	UT	3	0.117	0.248	5,868,789	19,899	>\$50B	6,451,461	52,849	582,672	32,950	0.000
BB&T Corp.	NC	4	0.058	0.247	8,807,321	39,100	>\$50B	10,489,741	282,714	1,682,420	243,614	0.000
People's United Bank	CT	4	0.118	0.265	2,909,800	11,627	\$10B-\$50B	3,144,582	23,618	234,782	11,991	0.000
Fulton Fncl. Corp.	PA	6	0.124	0.334	2,008,465	9,706	\$10B-\$50B	2,208,582	19,397	200,117	9,691	0.000
Popular	PR	7	0.073	0.259	2,699,649	11,882	\$10B-\$50B	2,917,490	27,204	217,841	15,322	0.030
BancorpSouth	MS	8	0.112	0.354	1,493,662	6,688	\$10B-\$50B	1,720,032	17,016	226,370	10,328	0.010
Hancock Holding Corp.	MS	9	0.081	0.287	1,664,624	7,482	\$10B-\$50B	1,873,654	19,200	209,030	11,718	0.000
First Niagara Fncl. Group	NY	10	0.060	0.263	1,839,489	12,584	\$10B-\$50B	2,256,737	29,926	417,248	17,342	0.000
Regions Financial Corp.	AL	11	0.050	0.183	6,312,356	23,422	>\$50B	8,131,419	68,775	1,819,063	45,353	0.010
Wintrust Financial Corp.	IL	12	0.110	0.258	1,606,470	6,317	\$10B-\$50B	2,002,355	92,522	395,885	86,205	0.000
M&T Bk. Corp.	NY	13	0.060	0.163	4,761,728	19,080	>\$50B	5,870,974	59,420	1,109,246	40,340	0.000
Huntington Bshrs.	OH	14	0.058	0.195	3,082,442	13,451	>\$50B	3,690,069	32,940	607,627	19,489	0.000
T D Bk. NA	DE	15	0.031	0.201	5,968,282	21,399	>\$50B	6,722,730	62,941	754,448	41,542	0.000
RBC Bk. USA	NC	16	0.065	0.249	1,780,229	6,933	\$10B-\$50B	1,917,924	11,913	137,695	4,980	0.000
Marshall & Ilsley Corp.	WI	17	0.068	0.183	3,055,660	11,005	\$10B-\$50B	3,314,666	18,777	259,006	7,772	0.000
TCF Financial Corp.	MN	18	0.063	0.284	1,181,198	8,005	\$10B-\$50B	1,492,264	20,289	311,066	12,284	0.000
U.S. Bancorp	MN	19	0.030	0.152	9,548,624	40,964	>\$50B	13,984,148	790,737	4,435,524	749,773	0.050
Umpqua Holding Corp.	OR	20	0.105	0.249	1,200,730	4,733	\$10B-\$50B	1,303,998	9,134	103,268	4,401	0.000
Arvest Bk. Group	AR	21	0.082	0.309	975,324	4,089	\$10B-\$50B	1,152,532	11,088	177,208	6,999	0.000
Cullen/Frost Bk.r	TX	22	0.071	0.236	1,307,070	6,179	\$10B-\$50B	1,459,610	12,090	152,540	5,911	0.000
Suntrust Bk.	GA	23	0.034	0.149	5,712,576	21,475	>\$50B	7,059,760	64,720	1,347,184	43,245	0.000
Wells Fargo & Co.	CA	24	0.024	0.126	26,902,281	104,503	>\$50B	36,722,281	651,286	9,820,000	546,783	0.020
Compass Bk.	AL	24	0.046	0.184	3,110,386	11,889	>\$50B	3,755,228	157,799	644,842	145,910	0.010
Lauritzen Corp.	NE	24	0.067	0.298	1,037,823	4,229	\$10B-\$50B	1,525,731	92,753	487,908	88,524	0.000
PNC Fncl. Svc Group	PA	27	0.028	0.126	7,539,771	32,516	>\$50B	9,532,644	205,955	1,992,873	173,439	0.010
Associated Banc Corp.	WI	28	0.054	0.212	1,176,892	11,240	\$10B-\$50B	1,303,947	25,663	127,055	14,423	0.000
Bank of The West	CA	28	0.041	0.190	3,027,663	10,709	>\$50B	3,618,059	37,343	590,396	26,634	0.010
Firstmerit Corp.	OH	30	0.078	0.225	1,116,287	4,335	\$10B-\$50B	1,197,897	7,096	81,610	2,761	0.000
Fifth Third Bancorp	OH	31	0.036	0.124	3,916,358	16,544	>\$50B	4,519,729	75,097	603,371	58,553	0.020
East West Bancorp	CA	32	0.072	0.187	1,476,255	4,355	\$10B-\$50B	1,533,336	5,416	57,081	1,061	0.000
Capital One Financial Corp.	VA	33	0.020	0.145	3,895,110	18,329	>\$50B	9,939,394	2,640,332	6,044,284	2,622,003	0.280
Bank of America Corp.	NC	34	0.011	0.110	17,718,731	62,958	>\$50B	31,589,687	3,463,738	13,870,956	3,400,780	0.080
JPMorgan Chase & Co.	NY	35	0.009	0.112	10,917,361	57,100	>\$50B	24,398,876	2,389,715	13,481,515	2,332,615	0.060
Keycorp	OH	36	0.031	0.127	2,634,056	12,440	>\$50B	3,338,376	62,794	704,320	50,354	0.000
Webster Fncl. Corp.	CT	37	0.054	0.210	954,122	5,575	\$10B-\$50B	1,193,596	15,470	239,474	9,895	0.000
Susquehanna Bshrs.	PA	37	0.063	0.209	890,879	4,301	\$10B-\$50B	986,823	8,787	95,944	4,486	0.000
Valley National Bancorp	NJ	39	0.067	0.200	967,606	3,100	\$10B-\$50B	1,008,497	4,762	40,891	1,662	0.000

Table 1C. Macro Business Lending of Large Lending Institutions Based on Call Report Data, June 2011

Name of Lending Institution	HQ State	Macro Business Lending (\$100,000 - \$1 million)					All Small Business Lending (less than \$1 million)			Micro Business Lending (less than \$100,000)		CC Amount/TA <sup>1</sup>
		Rank	TA Ratio <sup>1</sup>	TBL Ratio <sup>1</sup>	Amount (\$1,000)	Number	Lender Asset Size	Amount (\$1,000)	Number	Amount (\$1,000)	Number	
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	
Commerce Bshrs.	MO	40	0.048	0.243	934,180	4,487	\$10B-\$50B	1,091,535	25,655	157,355	21,168	0.000
First Horizon Nat Corp.	TN	41	0.048	0.187	1,181,554	5,660	\$10B-\$50B	1,385,549	21,708	203,995	16,048	0.010
Harris NA	IL	42	0.025	0.221	1,290,415	5,333	>\$50B	1,485,528	31,201	195,113	25,868	0.000
Iberiabank Corp.	LA	43	0.062	0.194	709,552	2,786	\$10B-\$50B	772,915	5,530	63,363	2,744	0.000
Comerica	TX	44	0.046	0.087	2,460,865	9,074	>\$50B	2,641,699	15,525	180,834	6,451	0.000
RBS Citizens NA	RI	45	0.020	0.098	2,783,115	11,704	>\$50B	3,636,645	61,704	853,530	50,000	0.010
Sovereign Bank	DE	46	0.029	0.108	2,250,633	9,574	>\$10B	2,941,102	31,202	690,469	21,628	0.000
Signature Bk.	NY	47	0.048	0.198	627,934	2,130	\$10B-\$50B	652,676	2,720	24,742	590	0.000
Firstbank Holding Corp.	CO	48	0.034	0.288	381,128	1,246	\$10B-\$50B	409,876	3,348	28,748	2,102	0.000
Everbank	FL	49	0.028	0.255	346,056	2,837	\$10B-\$50B	609,375	30,720	263,319	27,883	0.000
UMB Financial Corp.	MO	50	0.046	0.189	590,871	2,229	\$10B-\$50B	651,981	4,537	61,110	2,308	0.000
Cathay Gen Bc	CA	50	0.062	0.135	632,703	1,867	\$10B-\$50B	671,327	2,942	38,624	1,075	0.000
Rabobank NA	CA	52	0.050	0.160	582,000	2,253	\$10B-\$50B	673,000	9,617	91,000	7,364	0.000
BOK Financial Corp.	OK	53	0.040	0.144	954,271	2,476	\$10B-\$50B	1,045,399	5,149	91,128	2,673	0.000
Citigroup	NY	54	0.004	0.088	2,548,323	9,666	>\$50B	7,708,675	1,743,004	5,160,352	1,733,338	0.030
Privatebancorp	IL	55	0.062	0.111	744,639	1,731	\$10B-\$50B	776,918	2,463	32,279	732	0.000
International Bshrs. Corp.	TX	56	0.037	0.183	426,663	1,767	\$10B-\$50B	492,429	4,288	65,766	2,521	0.000
Union Bk. NA	CA	57	0.017	0.072	1,356,564	4,767	>\$50B	1,622,611	14,179	266,047	9,412	0.000
Bankunited	FL	58	0.019	0.229	206,357	987	\$10B-\$50B	252,755	3,015	46,398	2,028	0.000
Astoria FS & LA	NY	59	0.011	0.261	192,800	466	\$10B-\$50B	198,930	772	6,130	306	0.000
State Farm Bank, FSB	IL	60	0.016	0.202	230,020	821	\$10B-\$50B	308,389	13,548	78,369	12,727	0.090
First Bancorp	PR	61	0.035	0.097	489,492	1,725	\$10B-\$50B	519,613	2,268	30,121	543	0.000
UBS Bk. USA	UT	62	0.017	0.134	522,585	1,259	\$10B-\$50B	540,590	1,680	18,005	421	0.000
Hudson City Savings Bank	NJ	63	0.001	0.994	46,679	80	>\$10B	46,969	103	290	23	0.000
American Express Co..	NY	64	0.001	0.997	19,737	66	\$10B-\$50B	19,794	68	57	2	0.630
HSBC Bk. USA NA	VA	65	0.005	0.060	984,665	3,733	>\$50B	1,198,139	9,435	213,474	5,702	0.110
City National Corp.	CA	66	0.022	0.075	479,270	2,124	\$10B-\$50B	528,655	3,650	49,385	1,526	0.000
Northern Trust Corp.	IL	67	0.010	0.076	666,210	2,335	>\$50B	694,195	3,199	27,985	864	0.000
Bank of Hawaii Corp.	HI	68	0.014	0.138	176,954	666	\$10B-\$50B	249,338	4,315	72,384	3,649	0.000
SVB Fncl. Grp.	CA	69	0.018	0.081	321,429	1,742	\$10B-\$50B	346,919	5,309	25,490	3,567	0.000
New York Cmnty Bancorp	NY	70	0.014	0.083	563,080	1,375	\$10B-\$50B	575,077	1,640	11,997	265	0.000
First Republic Bk.	CA	71	0.012	0.094	292,310	861	\$10B-\$50B	308,512	1,246	16,202	385	0.000
Investors Bancorp MHC	NJ	72	0.016	0.119	165,885	463	\$10B-\$50B	170,742	587	4,857	124	0.000
New York Priv Bank & Trust Corp.	NY	73	0.012	0.119	146,136	473	\$10B-\$50B	147,710	493	1,574	20	0.000
Washington Federal Svg & Loan Ass	WA	74	0.008	0.126	100,216	353	\$10B-\$50B	106,452	555	6,236	202	0.000
Flagstar Bank, FSB	MI	75	0.009	0.078	117,679	302	\$10B-\$50B	120,407	446	2,728	144	0.000
Ally Financial	MI	76	0.003	0.009	197,623	483	>\$50B	1,577,806	48,171	1,380,183	47,688	0.000
Onewest Bank, FSB	CA	77	0.004	0.073	113,885	401	\$10B-\$50B	114,184	428	299	27	0.000
Morgan Stanley	NY	78	0.002	0.044	163,857	414	>\$50B	168,973	521	5,116	107	0.000

Table 1C. Macro Business Lending of Large Lending Institutions Based on Call Report Data, June 2011

Name of Lending Institution	HQ State	Macro Business Lending (\$100,000 - \$1 million)					Lender Asset Size	All Small Business Lending (less than \$1 million)		Micro Business Lending (less than \$100,000)		CC Amount/TA <sup>1</sup>
		Rank (1)	TA Ratio <sup>1</sup> (2)	TBL Ratio <sup>1</sup> (3)	Amount (\$1,000) (4)	Number (5)		Amount (\$1,000) (7)	Number (8)	Amount (\$1,000) (9)	Number (10)	
Bank of NY Mellon Corp.	NY	79	0.000	0.048	58,248	163	>\$50B	62,435	343	4,187	180	0.000
USAA Federal Savings Bank	TX	80	0.000	0.129	800	4	\$10B-\$50B	800	4	-	-	0.290
Barclays Bk. DE	DE	81	0.000	0.010	1,305	4	\$10B-\$50B	130,673	30,658	129,368	30,654	0.000
Goldman Sachs Group The	NY	82	0.000	0.005	4,000	5	>\$50B	4,000	5	-	-	0.000
Deutsche Bk. TC. Americas	NY	83	0.000	0.000	2,000	4	\$10B-\$50B	2,000	5	-	1	0.000
State Street Corp.	MA	84	0.000	0.005	962	3	>\$50B	962	3	-	-	0.000
Third FS&LA of Cleveland	OH	84	0.000	0.015	20	1	\$10B-\$50B	20	1	-	-	0.000
MetLife	NY	86	0.000	0.000	275	1	\$10B-\$50B	275	1	-	-	0.000
Charles Schwab Bank	NV	NR	-	-	-	-	>\$10B	-	-	-	-	0.000
Citicorp Trust Bank,FSB	DE	NR	-	-	-	-	\$10B-\$50B	-	-	-	-	0.000
USAA Svg Bk.	NV	NR	-	-	-	-	\$10B-\$50B	-	-	-	-	0.000
American Express Bank, FSB	UT	NR	-	-	-	-	\$10B-\$50B	14,548,536	2,059,075	14,548,536	2,059,075	0.320
GE Money Bank	UT	NR	-	-	-	-	\$10B-\$50B	1,134,660	723,318	1,134,660	723,318	0.800
Discover Financial Services	IL	NR	-	-	-	-	>\$50B	233,161	123,824	233,161	123,824	0.720
ING Bank,FSB	DE	NR	-	-	-	-	>\$10B	-	-	-	-	0.000
E*TRADE Bank	VA	NR	-	-	-	-	\$10B-\$50B	-	-	-	-	0.000

<sup>1</sup> TA = total domestic assets held by the lender; TBL = total business loans held by the lender; and CC=credit card loans held by the lender.

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

Table 2A. Small Business Lending of Large Lending Institutions Based on CRA Data, 2010

Name of Lending Institution	HQ State or Territory	All Small Business Lending (less than \$1 million)					No. of States & Territories w/loans (6)	Institution Asset Size (7)	Micro Busines Lending (less than \$100,000)	
		Total Rank (1)	TA Ratio (2)	TBL Ratio (3)	Amount (1,000) (4)	Number (5)			Amount (1,000) (8)	Number (9)
American Express Bank, FSB	UT	1	0.373	1.000	6,782,549	1,107,623	56	\$10B-\$50B	5,835,144	1,103,049
Synovus Financial Corp.	GA	2	0.156	0.401	2,164,425	13,055	26	\$10B-\$50B	325,987	7,741
Zions Bancorporation	UT	3	0.128	0.273	2,675,230	24,768	45	>\$50B	593,177	19,267
First Citizens Bshrs.	NC	4	0.191	0.497	1,317,012	12,071	28	\$10B-\$50B	276,964	9,068
BB&T Corp.	NC	5	0.069	0.294	5,500,268	29,367	45	>\$50B	755,350	16,307
Capital One Financial Corp.	VA	6	0.051	0.370	3,072,107	188,206	52	>\$50B	1,511,616	183,746
Lauritzen Corp.	NE	7	0.099	0.439	638,704	22,736	52	\$10B-\$50B	246,303	21,612
Fulton Financial Corp.	PA	8	0.136	0.367	1,066,346	5,938	17	\$10B-\$50B	170,175	3,543
Popular	PR	9	0.079	0.280	1,587,257	14,799	8	\$10B-\$50B	391,728	11,291
Regions Financial	AL	10	0.064	0.235	4,444,280	39,079	46	>\$50B	1,355,778	30,479
Huntington Bshrs.	OH	11	0.070	0.233	2,277,872	20,844	39	>\$50B	681,385	16,632
Arvest Bk. Grp.	AR	11	0.096	0.365	840,564	8,315	30	\$10B-\$50B	181,595	6,391
BancorpSouth	MS	11	0.129	0.408	584,061	6,081	22	\$10B-\$50B	140,316	4,658
GE Money Bank	UT	14	0.052	1.000	514,463	121,431	53	\$10B-\$50B	513,624	121,425
Wintrust Financial	IL	15	0.138	0.322	845,165	3,721	37	\$10B-\$50B	76,490	1,792
US Bancorp.	MN	16	0.044	0.223	6,644,221	220,716	52	>\$50B	2,466,397	209,884
JPMorgan Chase & Co.	NY	17	0.019	0.251	7,958,558	449,684	51	>\$50B	4,436,796	441,284
Ally FNCL	MI	18	0.020	0.068	1,125,245	31,561	52	>\$50B	1,012,163	31,377
People's United Bank	CT	19	0.128	0.286	528,256	4,262	13	\$10B-\$50B	86,593	3,004
Marshall & Ilsley Corp.	WI	20	0.073	0.198	2,548,454	10,141	43	>\$50B	183,475	4,595
Wells Fargo & Co.	CA	21	0.033	0.172	22,325,186	634,902	52	>\$50B	14,986,714	608,724
Cullen/Frost Bkr.	TX	22	0.079	0.263	1,027,677	4,257	16	\$10B-\$50B	100,270	1,938
Citigroup	NY	23	0.011	0.266	2,271,742	364,055	54	>\$50B	1,983,606	363,199
Bank of Amer Corp.	NC	24	0.020	0.197	8,356,877	195,897	55	>\$50B	1,868,742	179,344
PNC Financial Services Group	PA	25	0.035	0.160	8,450,293	71,097	50	>\$50B	2,167,953	54,597
Commerce Bshrs.	MO	26	0.056	0.284	733,836	5,666	47	\$10B-\$50B	122,832	4,021
Compass Bank	AL	27	0.056	0.223	1,020,067	15,315	38	>\$50B	444,316	13,658
Umpqua Holdings Corp.	OR	27	0.114	0.270	569,625	2,678	12	\$10B-\$50B	68,829	1,369
Bank of The West	CA	29	0.049	0.227	1,431,307	12,237	40	>\$50B	279,334	9,422
Suntrust Bk.	GA	30	0.043	0.184	2,810,705	15,270	50	>\$50B	311,193	9,119
TD Bank NA	ME	30	0.035	0.226	1,428,445	18,717	25	>\$50B	564,181	15,954
Fifth Third Bk. Company	OH	32	0.042	0.143	3,166,641	16,623	33	>\$50B	333,093	9,265
Associated Banc Corp.	WI	33	0.060	0.234	749,274	2,900	20	\$10B-\$50B	53,862	1,190
Hancock Holding Company	MS	33	0.091	0.323	181,934	1,642	9	\$1B-\$10B	41,853	1,194
RBC Bank	NC	35	0.070	0.268	282,483	3,334	21	\$10B-\$50B	55,298	2,731

Table 2A. Small Business Lending of Large Lending Institutions Based on CRA Data, 2010

Name of Lending Institution	HQ State or Territory	All Small Business Lending (less than \$1 million)					No. of States & Territories w/loans (6)	Institution Asset Size (7)	Micro Busines Lending (less than \$100,000)	
		Total Rank (1)	TA Ratio (2)	TBL Ratio (3)	Amount (1,000) (4)	Number (5)			Amount (1,000) (8)	Number (9)
Susquehanna Bshrs.	PA	36	0.070	0.232	484,950	3,006	18	\$10B-\$50B	86,459	1,901
Harris NA	IL	37	0.028	0.254	1,047,523	5,166	35	\$10B-\$50B	101,268	2,741
Firstmerit Corp.	OH	37	0.084	0.242	352,772	1,993	15	\$10B-\$50B	35,108	1,182
Comerica	TX	39	0.050	0.094	1,967,360	7,514	37	>\$50B	195,126	3,349
First Horizon Natl. Corp.	TN	40	0.056	0.220	651,057	3,278	25	\$10B-\$50B	85,873	1,736
Union Bank N.A	CA	41	0.020	0.086	1,696,335	21,020	35	>\$50B	489,168	17,558
UMB Financial Corp.	MO	41	0.050	0.208	564,504	4,808	42	\$10B-\$50B	87,980	3,638
Valley National Bancorp.	NJ	41	0.070	0.209	409,960	2,278	6	\$10B-\$50B	57,522	1,494
Keycorp.	OH	44	0.039	0.161	1,109,022	4,849	37	>\$50B	106,805	2,418
TCF Financial Corp.	MN	45	0.080	0.359	102,853	267	9	\$10B-\$50B	3,365	50
Webster Fncl. Corp.	CT	46	0.067	0.262	277,676	1,774	8	\$10B-\$50B	55,043	1,137
RBS Citizens NA	RI	47	0.026	0.128	992,795	12,545	46	>\$50B	198,317	10,633
Signature Bank	NY	48	0.050	0.205	614,257	1,807	45	\$10B-\$50B	25,537	421
Discover Financial Services	IL	49	0.004	1.000	27,866	5,258	52	>\$50B	27,866	5,258
Iberiabank Corp.	LA	50	0.068	0.212	290,625	1,383	16	\$1B-\$10B	33,675	669
East West BC	CA	51	0.074	0.195	343,209	795	11	\$10B-\$50B	8,369	118
Everbank	FL	52	0.049	0.449	42,433	435	40	\$10B-\$50B	3,440	350
HSBC Bank USA NA	NY	53	0.007	0.073	1,570,430	18,235	33	>\$50B	675,864	15,626
International Bshrs. Corp.	TX	54	0.042	0.211	291,316	2,222	11	\$10B-\$50B	51,774	1,543
State Farm Bank	IL	55	0.021	0.271	69,297	2,498	49	\$10B-\$50B	43,169	2,412
Sovereign Bank	PA	56	0.038	0.142	424,293	3,206	16	>\$50B	114,964	2,459
BOK Financial	OK	57	0.043	0.158	477,027	1,641	25	\$10B-\$50B	31,718	576
Cathay General Bancorp.	CA	58	0.066	0.143	286,769	847	9	\$10B-\$50B	15,264	293
Rabobank NA	CA	58	0.058	0.185	203,536	982	3	\$10B-\$50B	33,141	555
PrivateBanCorp.	IL	60	0.064	0.116	302,912	814	23	\$10B-\$50B	10,952	179
BankUnited	FL	60	0.024	0.280	78,517	552	3	\$10B-\$50B	18,562	394
City National Corp.	CA	62	0.024	0.083	684,796	2,798	25	\$10B-\$50B	68,660	1,277
American Express Co.	NY	63	0.001	1.000	6,860	21	10	\$10B-\$50B	-	-
Astoria Federal Savings & Loan	NY	64	0.012	0.270	24,672	491	1	\$10B-\$50B	12,511	451
Hudson City Savings Bank	NJ	65	0.001	1.000	1,105	2	2	>\$50B	-	-
SVB Financial Grp.	CA	66	0.019	0.087	300,599	1,420	32	\$10B-\$50B	21,834	961
First Bancorp.	PR	67	0.037	0.103	123,469	693	3	\$10B-\$50B	16,763	424
Bank of Hawaii Corp.	HI	67	0.020	0.195	106,118	350	6	\$10B-\$50B	6,372	122
Northern Trust Corp.	IL	69	0.010	0.080	341,923	1,194	22	>\$50B	26,968	406
Bank of NY Mellon Corp.	NY	70	0.000	0.051	221,918	866	22	>\$50B	23,367	389



Table 2A. Small Business Lending of Large Lending Institutions Based on CRA Data, 2010

Name of Lending Institution	HQ State or Territory	All Small Business Lending (less than \$1 million)					No. of States & Territories w/loans (6)	Institution Asset Size (7)	Micro Business Lending (less than \$100,000)	
		Total Rank (1)	TA Ratio (2)	TBL Ratio (3)	Amount (1,000) (4)	Number (5)			Amount (1,000) (8)	Number (9)
New York Community Bancorp.	NY	71	0.014	0.085	114,763	373	8	\$10B-\$50B	5,640	103
Investors Bancorp. MHC.	NJ	72	0.017	0.122	38,333	134	3	\$1B-\$10B	3,399	63
Washington Fedederal S&L	WA	73	0.008	0.134	25,259	113	5	\$10B-\$50B	3,141	58
New York Private Bk & Trust Co.	NY	74	0.012	0.120	5,376	22	3	\$10B-\$50B	310	4
Flagstar Bank	MI	75	0.010	0.080	482	9	2	\$10B-\$50B	210	8
Goldman Sachs Group	NY	NR	0.000	0.005	.	.	.	>\$50B	.	.

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

Table 2B. Micro Business Lending of Large Lending Institutions Based on CRA Data, 2010

Name of Lending Institution	HQ State or Territory	Micro Business Lending (less than \$100,000)					No of States & Territories Institution		All Small Business Lending (less than \$1 million)	
		Total Rank (1)	TA Ratio (2)	TBL Ratio (3)	Amount (1,000) (4)	Number (5)	w/loans (6)	Asset Size (7)	Amount (1,000) (8)	Number (9)
American Express Bank, FSB	UT	1	0.373	1.000	5,835,144	1,103,049	56	\$10B-\$50B	6,782,549	1,107,623
Capital One Financial Corp.	VA	2	0.031	0.225	1,511,616	183,746	52	>\$50B	3,072,107	188,206
GE Money Bank	UT	3	0.052	1.000	513,624	121,425	53	\$10B-\$50B	514,463	121,431
JPMorgan Chase & Co.	NY	4	0.011	0.139	4,436,796	441,284	51	>\$50B	7,958,558	449,684
US Bancorp.	MN	4	0.014	0.071	2,466,397	209,884	52	>\$50B	6,644,221	220,716
Ally FNCL	MI	6	0.018	0.060	1,012,163	31,377	52	>\$50B	1,125,245	31,561
Bank of Amer Corp.	NC	7	0.009	0.086	1,868,742	179,344	55	>\$50B	8,356,877	195,897
Lauritzen Corp.	NE	7	0.032	0.140	246,303	21,612	52	\$10B-\$50B	638,704	22,736
Wells Fargo & Co.	CA	9	0.009	0.046	14,986,714	608,724	52	>\$50B	22,325,186	634,902
Citigroup	NY	9	0.007	0.178	1,983,606	363,199	54	>\$50B	2,271,742	364,055
Regions Financial	AL	11	0.014	0.053	1,355,778	30,479	46	>\$50B	4,444,280	39,079
Synovus Financial Corp.	GA	12	0.022	0.057	325,987	7,741	26	\$10B-\$50B	2,164,425	13,055
BB&T Corp.	NC	13	0.011	0.047	755,350	16,307	45	>\$50B	5,500,268	29,367
Huntington Bshrs.	OH	13	0.012	0.038	681,385	16,632	39	>\$50B	2,277,872	20,844
First Citizens Bshrs	NC	15	0.020	0.051	276,964	9,068	28	\$10B-\$50B	1,317,012	12,071
PNC Financial Services Group	PA	16	0.007	0.033	2,167,953	54,597	50	>\$50B	8,450,293	71,097
Zions Bancorporation	UT	17	0.012	0.025	593,177	19,267	45	>\$50B	2,675,230	24,768
Compass Bank	AL	18	0.010	0.038	444,316	13,658	38	>\$50B	1,020,067	15,315
Arvest Bk Grp.	AR	19	0.015	0.056	181,595	6,391	30	\$10B-\$50B	840,564	8,315
Bancorpsouth	MS	20	0.017	0.054	140,316	4,658	22	\$10B-\$50B	584,061	6,081
Bank of The West	CA	21	0.008	0.037	279,334	9,422	40	>\$50B	1,431,307	12,237
Wintrust Financial	IL	22	0.027	0.064	76,490	1,792	37	\$10B-\$50B	845,165	3,721
Suntrust Bk	GA	23	0.008	0.035	311,193	9,119	50	>\$50B	2,810,705	15,270
Fulton Financial Corp.	PA	24	0.012	0.033	170,175	3,543	17	\$10B-\$50B	1,066,346	5,938
Commerce Bshrs.	MO	25	0.008	0.041	122,832	4,021	47	\$10B-\$50B	733,836	5,666
TD Bank N.A.	ME	26	0.004	0.025	564,181	15,954	25	>\$50B	1,428,445	18,717
Popular	PR	26	0.006	0.021	391,728	11,291	8	\$10B-\$50B	1,587,257	14,799
RBS Citizens N.A.	RI	26	0.006	0.030	198,317	10,633	46	>\$50B	992,795	12,545
Sovereign Bank	PA	29	0.009	0.033	114,964	2,459	16	>\$50B	424,293	3,206
Fifth Third Bk. Company	OH	30	0.006	0.019	333,093	9,265	33	>\$50B	3,166,641	16,623
Keycorp	OH	31	0.008	0.034	106,805	2,418	37	>\$50B	1,109,022	4,849
Webster FNCL Corp.	CT	31	0.013	0.053	55,043	1,137	8	\$10B-\$50B	277,676	1,774
Discover Financial Services	IL	33	0.004	1.000	27,866	5,258	52	>\$50B	27,866	5,258
People's United Bank	CT	34	0.010	0.021	86,593	3,004	13	\$10B-\$50B	528,256	4,262

Table 2B. Micro Business Lending of Large Lending Institutions Based on CRA Data, 2010

Name of Lending Institution	HQ State or Territory	Micro Business Lending (less than \$100,000)					No of States & Territories Institution		All Small Business Lending (less than \$1 million)	
		Total Rank (1)	TA Ratio (2)	TBL Ratio (3)	Amount (1,000) (4)	Number (5)	w/loans (6)	Asset Size (7)	Amount (1,000) (8)	Number (9)
Union Bank N.A	CA	35	0.003	0.014	489,168	17,558	35	>\$50B	1,696,335	21,020
Cullen/Frost Bkr.	TX	36	0.008	0.028	100,270	1,938	16	\$10B-\$50B	1,027,677	4,257
Everbank	FL	36	0.021	0.194	3,440	350	40	\$10B-\$50B	42,433	435
First Horizon Natl. Corp.	TN	38	0.008	0.032	85,873	1,736	25	\$10B-\$50B	651,057	3,278
State Farm Bank	IL	39	0.005	0.069	43,169	2,412	49	\$10B-\$50B	69,297	2,498
Marshall & Ilsley Corp.	WI	40	0.006	0.015	183,475	4,595	43	>\$50B	2,548,454	10,141
Hancock Holding Company	MS	40	0.010	0.036	41,853	1,194	9	\$1B-\$10B	181,934	1,642
HSBC Bank USA NA	NY	42	0.001	0.013	675,864	15,626	33	>\$50B	1,570,430	18,235
Harris N.A.	IL	43	0.004	0.033	101,268	2,741	35	\$10B-\$50B	1,047,523	5,166
Umpqua Holdings Corp.	OR	44	0.009	0.021	68,829	1,369	12	\$10B-\$50B	569,625	2,678
Susquehanna Bshrs.	PA	45	0.007	0.023	86,459	1,901	18	\$10B-\$50B	484,950	3,006
TCF Financial Corp.	MN	46	0.017	0.075	3,365	50	9	\$10B-\$50B	102,853	267
UMB Financial Corp.	MO	47	0.005	0.020	87,980	3,638	42	\$10B-\$50B	564,504	4,808
International Bshrs Corp.	TX	48	0.006	0.028	51,774	1,543	11	\$10B-\$50B	291,316	2,222
Rabobank N.A.	CA	49	0.008	0.025	33,141	555	3	\$10B-\$50B	203,536	982
RBC Bank	NC	50	0.005	0.019	55,298	2,731	21	\$10B-\$50B	282,483	3,334
Associated Banc Corp.	WI	50	0.006	0.023	53,862	1,190	20	\$10B-\$50B	749,274	2,900
Comerica	TX	52	0.003	0.006	195,126	3,349	37	>\$50B	1,967,360	7,514
Bank of Hawaii Corp.	HI	53	0.006	0.057	6,372	122	6	\$10B-\$50B	106,118	350
Firstmerit Corp.	OH	54	0.006	0.016	35,108	1,182	15	\$10B-\$50B	352,772	1,993
BankUnited	FL	54	0.004	0.051	18,562	394	3	\$10B-\$50B	78,517	552
Iberiabank Corp.	LA	56	0.006	0.017	33,675	669	16	\$1B-\$10B	290,625	1,383
Valley National Bancorp.	NJ	57	0.003	0.008	57,522	1,494	6	\$10B-\$50B	409,960	2,278
City National Corp.	CA	58	0.002	0.008	68,660	1,277	25	\$10B-\$50B	684,796	2,798
BOK Financial	OK	59	0.004	0.014	31,718	576	25	\$10B-\$50B	477,027	1,641
Cathay General Bancorp.	CA	60	0.004	0.008	15,264	293	9	\$10B-\$50B	286,769	847
Signature Bank	NY	61	0.002	0.008	25,537	421	45	\$10B-\$50B	614,257	1,807
SVB Financial Grp.	CA	62	0.001	0.006	21,834	961	32	\$10B-\$50B	300,599	1,420
Astoria Federal Savings & Loan	NY	63	0.000	0.008	12,511	451	1	\$10B-\$50B	24,672	491
First Bancorp.	PR	64	0.002	0.006	16,763	424	3	\$10B-\$50B	123,469	693
Northern Trust Corp.	IL	65	0.000	0.003	26,968	406	22	>\$50B	341,923	1,194
East West BC.	CA	65	0.003	0.007	8,369	118	11	\$10B-\$50B	343,209	795
Privatebancorp	IL	67	0.003	0.005	10,952	179	23	\$10B-\$50B	302,912	814
Bank of NY Mellon Corp.	NY	68	0.000	0.003	23,367	389	22	>\$50B	221,918	866

Table 2B. Micro Business Lending of Large Lending Institutions Based on CRA Data, 2010

Name of Lending Institution	HQ State or Territory	Micro Business Lending (less than \$100,000)					No of States & Territories Institution		All Small Business Lending (less than \$1 million)	
		Total Rank (1)	TA Ratio (2)	TBL Ratio (3)	Amount (1,000) (4)	Number (5)	w/loans (6)	Asset Size (7)	Amount (1,000) (8)	Number (9)
Washington Fedederal S&L	WA	69	0.000	0.008	3,141	58	5	\$10B-\$50B	25,259	113
Investors Bancorp MHC.	NJ	70	0.000	0.003	3,399	63	3	\$1B-\$10B	38,333	134
New York Community Bancorp.	NY	71	0.000	0.002	5,640	103	8	\$10B-\$50B	114,763	373
New York Private Bk. & Trust Co.	NY	72	0.000	0.001	310	4	3	\$10B-\$50B	5,376	22
Flagstar Bank	MI	73	0.000	0.002	210	8	2	\$10B-\$50B	482	9
Hudson City Savings Bank	NJ	NR	0.000	0.006	-	-	2	>\$50B	1,105	2
American Express Co.	NY	NR	0.000	0.003	-	-	10	\$10B-\$50B	6,860	21
Goldman Sachs Group	NY	NR	-	-	.	.	.	>\$50B	.	.

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

Table 2C. Macro Business Lending of Large Lending Institutions Based on CRA Data, 2010

Name of Lending Institution	HQ State or Territory	Macro Business Lending (\$100,000-\$1 million)					No of States & Territories w/loans	Institution Asset Size	All Small Business Lending (less than \$1 million)	
		Total Rank (1)	TA Ratio (2)	TBL Ratio (3)	Amount (1,000) (4)	Number (5)			Amount (1,000) (8)	Number (9)
Synovus Financial Corp.	GA	1	0.134	0.344	1,838,438	5,314	26	\$10B-\$50B	2,164,425	13,055
First Citizens Bshrs.	NC	2	0.171	0.446	1,040,048	3,003	28	\$10B-\$50B	1,317,012	12,071
Zions Bancorporation	UT	3	0.117	0.248	2,082,053	5,501	45	>\$50B	2,675,230	24,768
BB&T Corp.	NC	4	0.058	0.247	4,744,918	13,060	45	>\$50B	5,500,268	29,367
Fulton Financial Corp.	PA	5	0.124	0.334	896,171	2,395	17	\$10B-\$50B	1,066,346	5,938
Popular	PR	6	0.073	0.259	1,195,529	3,508	8	\$10B-\$50B	1,587,257	14,799
Marshall & Ilsley Corp.	WI	7	0.068	0.183	2,364,979	5,546	43	>\$50B	2,548,454	10,141
Arvest Bk Grp.	AR	7	0.082	0.309	658,969	1,924	30	\$10B-\$50B	840,564	8,315
Wintrust Financial	IL	9	0.110	0.258	768,675	1,929	37	\$10B-\$50B	845,165	3,721
Regions Financial	AL	10	0.050	0.183	3,088,502	8,600	46	>\$50B	4,444,280	39,079
Cullen/Frost Bkr.	TX	11	0.071	0.236	927,407	2,319	16	\$10B-\$50B	1,027,677	4,257
BancorpSouth	MS	11	0.112	0.354	443,745	1,423	22	\$10B-\$50B	584,061	6,081
Huntington Bshrs.	OH	13	0.058	0.195	1,596,487	4,212	39	>\$50B	2,277,872	20,844
People's United Bank	CT	14	0.118	0.265	441,663	1,258	13	\$10B-\$50B	528,256	4,262
US Bancorp.	MN	15	0.030	0.152	4,177,824	10,832	52	>\$50B	6,644,221	220,716
Umpqua Holdings Corp.	OR	15	0.105	0.249	500,796	1,309	12	\$10B-\$50B	569,625	2,678
Wells Fargo & Co.	CA	17	0.024	0.126	7,338,472	26,178	52	>\$50B	22,325,186	634,902
PNC Financial Services Group	PA	18	0.028	0.126	6,282,340	16,500	50	>\$50B	8,450,293	71,097
Suntrust Bk	GA	19	0.034	0.149	2,499,512	6,151	50	>\$50B	2,810,705	15,270
Lauritzen Corp.	NE	20	0.067	0.298	392,401	1,124	52	\$10B-\$50B	638,704	22,736
Fifth Third BC	OH	21	0.036	0.124	2,833,548	7,358	33	>\$50B	3,166,641	16,623
Bank of The West	CA	21	0.041	0.190	1,151,973	2,815	40	>\$50B	1,431,307	12,237
Associated Banc Corp.	WI	23	0.054	0.212	695,412	1,710	20	\$10B-\$50B	749,274	2,900
Commerce Bshrs.	MO	24	0.048	0.243	611,004	1,645	47	\$10B-\$50B	733,836	5,666
TD Bank NA	ME	25	0.031	0.201	864,264	2,763	25	>\$50B	1,428,445	18,717
Harris NA	IL	25	0.025	0.221	946,255	2,425	35	\$10B-\$50B	1,047,523	5,166
Bank of America Corp.	NC	27	0.011	0.110	6,488,135	16,553	55	>\$50B	8,356,877	195,897
Firstmerit Corp.	OH	27	0.078	0.225	317,664	811	15	\$10B-\$50B	352,772	1,993
Capital One Financial Corp.	VA	29	0.020	0.145	1,560,491	4,460	52	>\$50B	3,072,107	188,206
Comerica	TX	29	0.046	0.087	1,772,234	4,165	37	>\$50B	1,967,360	7,514
Susquehanna Bshrs.	PA	31	0.063	0.209	398,491	1,105	18	\$10B-\$50B	484,950	3,006
Signature Bank	NY	32	0.048	0.198	588,720	1,386	45	\$10B-\$50B	614,257	1,807
JPMorgan Chase & Co.	NY	33	0.009	0.112	3,521,762	8,400	51	>\$50B	7,958,558	449,684
Keycorp.	OH	34	0.031	0.127	1,002,217	2,431	37	>\$50B	1,109,022	4,849

Table 2C. Macro Business Lending of Large Lending Institutions Based on CRA Data, 2010

Name of Lending Institution	HQ State or Territory	Macro Business Lending (\$100,000-\$1 million)					No of States & Territories w/loans	Institution Asset Size	All Small Business Lending (less than \$1 million)	
		Total Rank (1)	TA Ratio (2)	TBL Ratio (3)	Amount (1,000) (4)	Number (5)			Amount (1,000) (8)	Number (9)
First Horizon Natl. Corp.	TN	34	0.048	0.187	565,184	1,542	25	\$10B-\$50B	651,057	3,278
Hancock Holding Company	MS	34	0.081	0.287	140,081	448	9	\$1B-\$10B	181,934	1,642
Valley National Bancorp.	NJ	37	0.067	0.200	352,438	784	6	\$10B-\$50B	409,960	2,278
Compass Bank	AL	38	0.046	0.184	575,751	1,657	38	>\$50B	1,020,067	15,315
RBC Bank	NC	39	0.065	0.249	227,185	603	21	\$10B-\$50B	282,483	3,334
East West BC	CA	40	0.072	0.187	334,840	677	11	\$10B-\$50B	343,209	795
UMB Financial Corp.	MO	41	0.046	0.189	476,524	1,170	42	\$10B-\$50B	564,504	4,808
Iberiabank Corp.	LA	42	0.062	0.194	256,950	714	16	\$1B-\$10B	290,625	1,383
TCF Financial Corp.	MN	42	0.063	0.284	99,488	217	9	\$10B-\$50B	102,853	267
Union Bank NA	CA	44	0.017	0.072	1,207,167	3,462	35	>\$50B	1,696,335	21,020
Webster Fncl. Corp.	CT	44	0.054	0.210	222,633	637	8	\$10B-\$50B	277,676	1,774
BOK Financial	OK	46	0.040	0.144	445,309	1,065	25	\$10B-\$50B	477,027	1,641
RBS Citizens NA	RI	47	0.020	0.098	794,478	1,912	46	>\$50B	992,795	12,545
Cathay General Bancorp.	CA	48	0.062	0.135	271,505	554	9	\$10B-\$50B	286,769	847
PrivateBancorp.	IL	49	0.062	0.111	291,960	635	23	\$10B-\$50B	302,912	814
International Bshrs Corp.	TX	50	0.037	0.183	239,542	679	11	\$10B-\$50B	291,316	2,222
City National Corp.	CA	51	0.022	0.075	616,136	1,521	25	\$10B-\$50B	684,796	2,798
HSBC Bank USA NA	NY	52	0.005	0.060	894,566	2,609	33	>\$50B	1,570,430	18,235
Rabobank NA	CA	53	0.050	0.160	170,395	427	3	\$10B-\$50B	203,536	982
Everbank	FL	54	0.028	0.255	38,993	85	40	\$10B-\$50B	42,433	435
Sovereign Bank	PA	55	0.029	0.108	309,329	747	16	>\$50B	424,293	3,206
Bankunited	FL	56	0.019	0.229	59,955	158	3	\$10B-\$50B	78,517	552
Astoria Federal Savings & Loan	NY	57	0.011	0.261	12,161	40	1	\$10B-\$50B	24,672	491
American Express Co.	NY	57	0.001	0.997	6,860	21	10	\$10B-\$50B	6,860	21
State Farm Bank	IL	59	0.016	0.202	26,128	86	49	\$10B-\$50B	69,297	2,498
Hudson City Savings Bank	NJ	60	0.001	0.994	1,105	2	2	>\$50B	1,105	2
Northern Trust Corp.	IL	61	0.010	0.076	314,955	788	22	>\$50B	341,923	1,194
Citigroup	NY	62	0.004	0.088	288,136	856	54	>\$50B	2,271,742	364,055
First Bancorp.	PR	62	0.035	0.097	106,706	269	3	\$10B-\$50B	123,469	693
SVB Financial Grp.	CA	64	0.018	0.081	278,765	459	32	\$10B-\$50B	300,599	1,420
Bank of Hawaii Corp.	HI	65	0.014	0.138	99,746	228	6	\$10B-\$50B	106,118	350
American Express Bank FSB	UT	66	-	-	947,405	4,574	56	\$10B-\$50B	6,782,549	1,107,623
New York Community Bancorp.	NY	67	0.014	0.083	109,123	270	8	\$10B-\$50B	114,763	373
Investors Bancorp. MHC.	NJ	68	0.016	0.119	34,934	71	3	\$1B-\$10B	38,333	134

Table 2C. Macro Business Lending of Large Lending Institutions Based on CRA Data, 2010

Name of Lending Institution	HQ State or Territory	Macro Business Lending (\$100,000-\$1 million)					No of States & Territories w/loans	Institution Asset Size	All Small Business Lending (less than \$1 million)	
		Total Rank (1)	TA Ratio (2)	TBL Ratio (3)	Amount (1,000) (4)	Number (5)			Amount (1,000) (8)	Number (9)
Washington Fedederal S&L	WA	69	0.008	0.126	22,118	55	5	\$10B-\$50B	25,259	113
New York Private Bk. & Trust Corp	NY	70	0.012	0.119	5,066	18	3	\$10B-\$50B	5,376	22
Ally FNCL	MI	71	0.003	0.009	113,082	184	52	>\$50B	1,125,245	31,561
Flagstar Bank	MI	72	0.009	0.078	272	1	2	\$10B-\$50B	482	9
Bank of NY Mellon Corp.	NY	73	0.000	0.048	198,551	477	22	>\$50B	221,918	866
GE Money Bank	UT	74	-	-	839	6	53	\$10B-\$50B	514,463	121,431
Goldman Sachs Group	NY	NR	0.000	0.005	-	-	-	>\$50B	-	-
Discover Financial Services	IL	NR	-	-	-	-	52	>\$50B	27,866	5,258

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

Table 3A. Top Small Business Lenders by State and Territory Based on Call Report Data, June 2011

Name of Lending Institution	City	All Small Business Lending (less than \$1 million)							Micro Business Lending (less than \$1 million)			
		HQ State	Total Rank	TA Ratio <sup>1</sup>	TBL Ratio <sup>1</sup>	Amount (1,000)	Institution Number	Asset Size	Total Rank	Amount (1,000)	Number	CC Amount/TA <sup>1</sup>
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Mt. McKinley Bank	Fairbanks	AK	77.50	0.195	1.000	59,280	365	100M-500M	75.0	6,066	154	0.000
First Metro Bank	Muscle Shoals	AL	100.00	0.281	1.000	128,153	1,469	100M-500M	87.5	21,707	1,159	0.003
The Bank of Vernon	Vernon	AL	95.00	0.384	1.000	63,021	560	100M-500M	70.0	7,711	310	0.008
Farmers and Merchants Bank	Piedmont	AL	90.00	0.235	1.000	45,520	775	100M-500M	100.0	45,520	775	0.000
Bank Independent	Sheffield	AL	87.50	0.253	0.723	259,993	33,776	1B-10B	97.5	144,767	33,263	0.000
CCB Community Bank	Andalusia	AL	87.50	0.267	0.701	110,881	1,445	100M-500M	87.5	25,558	1,059	0.002
Pinnacle Bank	Jasper	AL	85.00	0.283	1.000	58,014	302	100M-500M	42.5	4,260	155	0.000
First Southern Bank	Florence	AL	82.50	0.254	0.853	42,778	439	100M-500M	62.5	6,452	258	0.002
Traders & Farmers Bank	Haleyville	AL	82.50	0.149	1.000	54,820	764	100M-500M	100.0	54,820	764	0.000
Metro Bank	Pell City	AL	82.50	0.198	0.750	121,899	1,278	500M-1B	77.5	20,603	872	0.000
PrimeSouth Bank	Tallassee	AL	80.00	0.232	0.905	36,528	555	100M-500M	90.0	12,025	458	0.000
Alabama Trust Bank, NA	Sylacauga	AL	80.00	0.381	1.000	23,092	283	<100M	67.5	4,918	190	0.000
Town-Country National Bank	Camden	AL	80.00	0.305	0.960	28,094	535	<100M	90.0	10,350	436	0.000
First National B&T Co.	Mountain Home	AR	90.00	0.215	0.994	82,428	721	100M-500M	80.0	13,899	519	0.002
First State Bank of DeQueen	De Queen	AR	90.00	0.208	1.000	37,321	822	100M-500M	100.0	37,321	822	0.000
Bank of Salem	Salem	AR	87.50	0.230	1.000	29,757	738	100M-500M	87.5	11,507	672	0.000
Peoples Bank	Sheridan	AR	85.00	0.310	1.000	35,707	460	100M-500M	82.5	9,514	359	0.000
First Community Bank	Batesville	AR	85.00	0.195	0.601	138,817	3,119	500M-1B	85.0	31,131	2,628	0.003
One Bank & Trust, NA	Little Rock	AR	85.00	0.221	0.632	95,162	740	100M-500M	80.0	18,173	489	0.003
Simmons First Bank of Northeast AR	Jonesboro	AR	80.00	0.181	0.770	55,548	543	100M-500M	70.0	8,752	347	0.000
The First National Bank of Berryville	Berryville	AR	77.50	0.211	0.827	29,328	590	100M-500M	87.5	11,054	493	0.001
The First National Bank of Lawrence Cou	Walnut Ridge	AR	77.50	0.156	1.000	27,308	546	100M-500M	97.5	27,308	546	0.007
Bank of Delight	Delight	AR	77.50	0.312	1.000	25,347	308	<100M	72.5	5,444	214	0.000
Sunrise Bank of Arizona	Phoenix	AZ	87.50	0.327	0.563	116,696	534	100M-500M	60.0	2,943	123	0.000
Commerce Bank of Arizona	Tucson	AZ	87.50	0.298	0.644	79,807	472	100M-500M	92.5	5,208	206	0.000
The Foothills Bank	Yuma	AZ	87.50	0.336	0.685	71,597	363	100M-500M	82.5	3,695	136	0.000
National Bank of California	Los Angeles	CA	95.00	0.538	0.955	196,895	467	100M-500M	67.5	3,212	93	0.000
Nara Bank	Los Angeles	CA	92.50	0.311	0.445	922,212	2,953	1B-10B	90.0	49,190	887	0.000
Community Commerce Bank	Claremont	CA	90.00	0.346	0.641	117,524	411	100M-500M	65.0	3,133	68	0.000
Plaza Bank	Irvine	CA	90.00	0.365	0.548	117,687	420	100M-500M	52.5	1,839	55	0.000
Mission Valley Bank	Sun Valley	CA	90.00	0.357	0.555	89,762	698	100M-500M	95.0	13,578	408	0.000
Bank of the Sierra	Porterville	CA	87.50	0.170	0.576	227,989	1,804	1B-10B	97.5	24,747	896	0.000
Borrego Springs Bank, NA	La Mesa	CA	87.50	0.382	0.523	52,418	3,017	100M-500M	97.5	11,202	2,647	0.000
Tri Counties Bank	Chico	CA	87.50	0.177	0.565	384,610	3,611	1B-10B	100.0	42,296	2,262	0.000
Pacific Enterprise Bank	Irvine	CA	87.50	0.372	0.548	86,996	367	100M-500M	82.5	5,104	112	0.000
Community West Bank, NA	Goleta	CA	85.00	0.237	0.533	152,570	759	500M-1B	85.0	8,184	234	0.000



Table 3A. Top Small Business Lenders by State and Territory Based on Call Report Data, June 2011

Name of Lending Institution	City	All Small Business Lending (less than \$1 million)							Micro Business Lending (less than \$1 million)			
		HQ State	Total Rank	TA Ratio <sup>1</sup>	TBL Ratio <sup>1</sup>	Amount (1,000)	Institution Number	Asset Size	Total Rank	Amount (1,000)	Number	CC Amount/TA <sup>1</sup>
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	
Timberline Bank	Grand Junction	CO	87.50	0.335	1.000	59,215	208	100M-500M	60.0	3,133	84	0.000
First State Bank of Colorado	Hotchkiss	CO	85.00	0.239	0.779	43,247	489	100M-500M	85.0	5,043	319	0.001
High Country Bank	Salida	CO	82.50	0.228	0.874	40,383	286	100M-500M	82.5	5,026	143	0.000
The Colorado B&T Co. of La Junta	La Junta	CO	80.00	0.202	0.982	18,764	333	<100M	95.0	5,295	263	0.005
Yampa Valley Bank	Steamboat Spring	CO	80.00	0.207	0.812	35,082	342	100M-500M	87.5	5,743	216	0.000
North Valley Bank	Thornton	CO	80.00	0.280	0.691	38,538	295	100M-500M	75.0	3,677	171	0.000
Fort Morgan State Bank	Fort Morgan	CO	77.50	0.298	0.776	27,825	253	<100M	85.0	4,557	158	0.000
Canon National Bank	Canon City	CO	77.50	0.217	0.644	48,981	314	100M-500M	62.5	3,779	143	0.000
The Home State Bank	Loveland	CO	77.50	0.162	0.525	93,763	1,197	500M-1B	80.0	10,749	684	0.003
The Bank at Broadmoor	Colorado Springs	CO	77.50	0.231	0.747	39,391	256	100M-500M	72.5	4,281	119	0.001
Valley Bank & Trust	Brighton	CO	77.50	0.188	0.616	44,006	349	100M-500M	72.5	4,504	198	0.000
NEW ENGLAND BANK	Enfield	CT	82.50	0.235	0.606	166,271	1,019	500M-1B	85.0	13,163	407	0.000
The Connecticut B&T Co.	Hartford	CT	80.00	0.354	0.636	100,285	598	100M-500M	75.0	6,702	235	0.000
Fairfield County Bank	Ridgefield	CT	80.00	0.140	0.394	211,978	1,476	1B-10B	80.0	21,520	720	0.000
Connecticut Community Bank, NA	Westport	CT	77.50	0.263	0.590	110,155	612	100M-500M	77.5	7,949	270	0.000
Salisbury B&T Co.	Lakeville	CT	72.50	0.123	0.659	72,013	750	500M-1B	87.5	9,861	489	0.000
The Bank of Southern Connecticut	New Haven	CT	72.50	0.399	0.607	62,665	354	100M-500M	65.0	3,779	122	0.000
Quinnipiac B&T Co.	Hamden	CT	72.50	0.526	0.938	36,455	247	<100M	80.0	6,278	119	0.000
People's United Bank	Bridgeport	CT	72.50	0.128	0.295	3,144,582	23,618	10B-50B	70.0	234,782	11,991	0.000
Hudson Valley Bank, NA	Stamford	CT	72.50	0.115	0.301	323,430	1,270	1B-10B	72.5	29,486	509	0.000
Industrial Bank	Washington	DC	90.00	0.121	0.443	47,384	234	100M-500M	95.0	2,710	86	0.001
FIA Card Services, NA	Wilmington	DE	92.50	0.044	0.840	6,901,936	3,174,319	>50B	100.0	6,420,784	3,163,232	0.840
Chase Bank USA, NA	Newark	DE	85.00	0.044	0.823	5,107,876	1,263,930	>50B	97.5	4,781,515	1,259,103	0.787
The Bank of Delmarva	Seaford	DE	80.00	0.224	0.554	95,966	664	100M-500M	80.0	10,834	359	0.001
Fidelity Bank of Florida, NA	Merritt Island	FL	95.00	0.440	0.739	163,058	666	100M-500M	75.0	6,587	121	0.000
BankFIRST	Winter Park	FL	95.00	0.256	0.692	158,141	902	500M-1B	95.0	14,618	387	0.000
Heritage Bank of Florida	Lutz	FL	92.50	0.395	0.791	98,010	611	100M-500M	97.5	11,446	328	0.000
Platinum Bank	Brandon	FL	90.00	0.331	0.611	124,551	613	100M-500M	95.0	12,806	279	0.000
Executive National Bank	Miami	FL	90.00	0.352	0.994	99,920	244	100M-500M	45.0	1,926	53	0.000
Premier Bank	Tallahassee	FL	90.00	0.255	0.760	85,449	706	100M-500M	95.0	8,560	379	0.000
Gulf Coast Community Bank	Pensacola	FL	90.00	0.309	1.000	71,414	236	100M-500M	77.5	4,065	97	0.000
Florida Gulf Bank	Fort Myers	FL	87.50	0.277	0.582	97,105	456	100M-500M	87.5	7,333	202	0.000
American Enterprise Bank of Florida	Jacksonville	FL	87.50	0.334	0.767	67,829	403	100M-500M	75.0	3,626	157	0.001
Community Bank & Company	Lakewood Ranch	FL	87.50	0.204	0.544	154,821	736	500M-1B	77.5	8,704	260	0.000
First Federal Bank of Florida	Lake City	FL	87.50	0.161	0.809	153,239	803	500M-1B	95.0	16,329	422	0.001
Highlands Independent Bank	Sebring	FL	87.50	0.198	0.860	54,751	465	100M-500M	95.0	8,012	279	0.000
Florida Traditions Bank	Dade City	FL	87.50	0.339	0.578	74,974	456	100M-500M	92.5	7,641	225	0.000

Table 3A. Top Small Business Lenders by State and Territory Based on Call Report Data, June 2011

Name of Lending Institution	City	All Small Business Lending (less than \$1 million)							Micro Business Lending (less than \$1 million)			
		HQ State	Total Rank	TA Ratio <sup>1</sup>	TBL Ratio <sup>1</sup>	Amount (1,000)	Number	Institution Asset Size	Total Rank	Amount (1,000)	Number	CC Amount/TA <sup>1</sup>
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Mainstreet Community Bank of Florida	Deland	FL	87.50	0.289	0.871	54,486	362	100M-500M	87.5	4,671	189	0.000
Bank of the Fed. States of Micronesia	Pohnpei	FM	77.50	0.199	0.708	16,862	77	<100M	77.5	995	24	0.000
State B&T Co.	Macon	GA	100.00	0.264	1.000	732,683	2,910	1B-10B	60.0	22,767	1,253	0.000
Guardian Bank	Valdosta	GA	95.00	0.379	1.000	84,884	569	100M-500M	92.5	16,127	388	0.001
First National Bank South	Alma	GA	92.50	0.284	0.715	90,721	1,085	100M-500M	95.0	22,836	837	0.000
BB&T Financial, FSB	Columbus	GA	90.00	0.172	0.967	449,832	171,478	1B-10B	100.0	386,553	170,151	0.548
Altamaha B&T Co.	Vidalia	GA	90.00	0.259	0.959	38,991	593	100M-500M	95.0	9,956	483	0.000
Glennville Bank	Glennville	GA	90.00	0.247	1.000	33,964	713	100M-500M	100.0	33,964	713	0.000
Bank of Hazlehurst	Hazlehurst	GA	90.00	0.355	1.000	33,616	535	<100M	100.0	33,616	535	0.000
Waycross Bank & Trust	Waycross	GA	87.50	0.386	0.998	60,319	295	100M-500M	62.5	4,700	155	0.002
Bank of Dudley	Dudley	GA	85.00	0.232	0.795	45,506	503	100M-500M	82.5	7,891	358	0.007
The Citizens Bank of Forsyth County	Cumming	GA	85.00	0.255	0.795	56,671	450	100M-500M	75.0	7,371	280	0.000
PrimeSouth Bank	Blackshear	GA	85.00	0.211	0.709	82,612	742	100M-500M	77.5	11,811	449	0.001
Bank of Eastman	Eastman	GA	85.00	0.217	0.753	53,506	795	100M-500M	97.5	15,266	625	0.004
Farmers & Merchants Bank	Statesboro	GA	85.00	0.221	0.714	55,580	492	100M-500M	75.0	7,139	311	0.000
Gateway Bank & Trust	Ringgold	GA	85.00	0.224	0.736	60,612	660	100M-500M	77.5	8,307	457	0.000
Bank of Guam	Hagatna	GU	85.00	0.116	0.426	113,768	8,491	500M-1B	92.5	14,505	7,178	0.012
BankPacific, Ltd.	Hagatna	GU	85.00	0.195	1.000	21,380	71	100M-500M	75.0	936	20	0.000
Pacific Rim Bank	Honolulu	HI	75.00	0.228	0.612	30,824	113	100M-500M	45.0	831	32	0.000
Northwoods State Bank	Mason City	IA	97.50	0.323	1.000	47,342	571	100M-500M	100.0	47,342	571	0.001
The Libertyville Savings Bank	Fairfield	IA	95.00	0.204	1.000	37,584	564	100M-500M	100.0	37,584	564	0.000
First Central State Bank	De Witt	IA	92.50	0.294	0.991	78,524	882	100M-500M	87.5	18,131	617	0.000
De Witt Bank & Trust Co.	De Witt	IA	92.50	0.309	1.000	36,792	303	100M-500M	62.5	5,155	186	0.000
FreedomBank	Elkader	IA	90.00	0.153	1.000	33,703	575	100M-500M	82.5	8,965	458	0.000
Houghton State Bank	Red Oak	IA	90.00	0.305	0.950	44,689	854	100M-500M	95.0	21,463	720	0.000
American State Bank	Osceola	IA	90.00	0.208	1.000	25,168	421	100M-500M	100.0	25,168	421	0.001
Corydon State Bank	Corydon	IA	90.00	0.236	1.000	17,589	540	<100M	100.0	17,589	540	0.003
First Trust and Savings Bank	Wheatland	IA	87.50	0.183	1.000	22,086	370	100M-500M	97.5	22,086	370	0.000
Gateway State Bank	Clinton	IA	87.50	0.251	0.938	29,896	553	100M-500M	75.0	6,068	389	0.000
Syringa Bank	Boise	ID	87.50	0.592	1.000	125,655	883	100M-500M	77.5	11,396	499	0.000
D. L. Evans Bank	Burley	ID	80.00	0.184	0.702	170,854	1,741	500M-1B	85.0	26,616	1,101	0.004
Austin Bank of Chicago	Chicago	IL	97.50	0.450	1.000	141,699	507	100M-500M	62.5	6,348	203	0.000
State Bank of Arthur	Arthur	IL	90.00	0.243	1.000	23,858	448	<100M	100.0	23,858	448	0.000
Allied First Bank, sb	Oswego	IL	90.00	0.260	1.000	38,924	376	100M-500M	52.5	2,139	148	0.000

Table 3A. Top Small Business Lenders by State and Territory Based on Call Report Data, June 2011

Name of Lending Institution	City	All Small Business Lending (less than \$1 million)						Micro Business Lending (less than \$1 million)				
		HQ State	Total Rank	TA Ratio <sup>1</sup>	TBL Ratio <sup>1</sup>	Amount (1,000)	Institution Number	Asset Size	Total Rank	Amount (1,000)	Number	CC Amount/TA <sup>1</sup>
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	
Metrobank	Berwyn	IL	87.50	0.267	0.695	210,875	992	500M-1B	55.0	7,942	226	0.000
First Southern Bank	Carbondale	IL	87.50	0.228	0.860	53,596	592	100M-500M	92.5	12,062	387	0.000
Beverly B&T Co., NA	Chicago	IL	85.00	0.228	0.632	85,660	4,052	100M-500M	92.5	24,405	3,787	0.000
The Foster Bank	Chicago	IL	85.00	0.308	0.543	162,687	844	500M-1B	75.0	14,763	255	0.000
The First B&T Co. of Murphysboro	Murphysboro	IL	85.00	0.309	1.000	19,507	294	<100M	97.5	19,507	294	0.000
Itasca Bank & Trust Co.	Itasca	IL	85.00	0.277	0.616	118,205	716	100M-500M	72.5	10,263	285	0.000
Ipava State Bank	Ipava	IL	82.50	0.214	1.000	18,966	372	<100M	100.0	18,966	372	0.000
B&T Co.	Litchfield	IL	82.50	0.181	0.647	47,996	712	100M-500M	90.0	12,222	543	0.000
Apple River State Bank	Apple River	IL	82.50	0.215	0.795	55,863	522	100M-500M	80.0	10,012	323	0.000
First State Bank of Beecher City	Beecher City	IL	82.50	0.222	1.000	13,246	352	<100M	97.5	13,246	352	0.000
Old Plank Trail Community Bank, NA	New Lenox	IL	82.50	0.246	0.584	77,760	2,499	100M-500M	87.5	17,597	2,268	0.000
The Fairfield National Bank	Fairfield	IL	82.50	0.210	0.738	80,760	529	100M-500M	65.0	6,245	315	0.001
Forest Park National B&T Co.	Forest Park	IL	82.50	0.257	0.775	47,929	267	100M-500M	60.0	3,775	128	0.000
Central State Bank	Clayton	IL	82.50	0.161	1.000	14,764	1,896	<100M	100.0	14,764	1,896	0.000
Preferred Bank	Casey	IL	82.50	0.316	1.000	16,497	216	<100M	80.0	3,598	148	0.000
MainSource Bank	Greensburg	IN	97.50	0.226	1.000	633,776	2,878	1B-10B	70.0	47,432	1,663	0.000
Community First Bank of Indiana	Kokomo	IN	90.00	0.402	0.892	74,854	620	100M-500M	75.0	8,564	301	0.000
The Peoples State Bank	Ellettsville	IN	87.50	0.289	1.000	51,970	438	100M-500M	72.5	7,312	269	0.002
First State Bank of Middlebury	Middlebury	IN	85.00	0.277	0.737	110,058	1,002	100M-500M	82.5	15,027	599	0.000
German American Bancorp	Jasper	IN	85.00	0.213	0.642	385,690	2,216	1B-10B	72.5	37,810	1,019	0.003
Farmers State Bank	Lagrange	IN	82.50	0.161	0.838	75,954	840	100M-500M	87.5	16,538	553	0.000
The New Washington State Bank	New Washington	IN	82.50	0.255	0.816	56,491	552	100M-500M	80.0	8,206	352	0.000
Greenfield Banking Company	Greenfield	IN	80.00	0.164	0.958	60,873	456	100M-500M	65.0	7,593	288	0.010
Grabill Bank	Grabill	IN	77.50	0.222	0.500	133,385	932	500M-1B	70.0	15,394	456	0.000
Indiana Community Bank	Goshen	IN	77.50	0.389	0.842	49,589	289	100M-500M	47.5	3,537	101	0.000
Heartland Community Bank	Franklin	IN	77.50	0.200	0.719	48,214	458	100M-500M	70.0	7,174	272	0.008
Americantrust Federal Savings Bank	Peru	IN	77.50	0.347	0.983	33,718	303	<100M	75.0	6,006	214	0.000
United Commerce Bank	Bloomington	IN	77.50	0.286	0.792	52,099	421	100M-500M	65.0	5,765	219	0.005
Tower B&T Co.	Fort Wayne	IN	77.50	0.209	0.497	138,331	809	500M-1B	60.0	11,600	347	0.000
MarkleBank	Markle	IN	77.50	0.173	0.722	57,740	602	100M-500M	85.0	11,588	386	0.000
The North Salem State Bank	North Salem	IN	77.50	0.207	0.943	32,664	491	100M-500M	85.0	8,120	341	0.000
First Farmers B&T Co.	Converse	IN	77.50	0.149	0.667	128,914	1,300	500M-1B	85.0	27,156	739	0.000
Home B&T Co.	Eureka	KS	90.00	0.407	1.000	33,358	224	<100M	97.5	33,358	224	0.000
The Citizens State Bank of Cheney, Kans	Cheney	KS	87.50	0.277	1.000	14,409	274	<100M	85.0	6,429	231	0.000
The First National Bank of Centralia	Centralia	KS	87.50	0.160	1.000	16,274	3,316	100M-500M	100.0	16,274	3,316	0.000
The First State Bank	Norton	KS	87.50	0.119	1.000	33,698	469	100M-500M	97.5	33,698	469	0.000
The Wilson State Bank	Wilson	KS	87.50	0.213	1.000	16,252	296	<100M	97.5	16,252	296	0.000
Garden City State Bank	Garden City	KS	85.00	0.458	0.912	29,153	383	<100M	82.5	7,602	273	0.000
Patriots Bank	Garnett	KS	85.00	0.230	1.000	21,661	222	<100M	75.0	6,012	188	0.000

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		HQ State	Total Rank	TA Ratio <sup>1</sup>	TBL Ratio <sup>1</sup>	Amount (1,000)	Number	Institution Asset Size	Total Rank	Amount (1,000)	Number	CC Amount/TA <sup>1</sup>
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	
Community First National Bank	Manhattan	KS	85.00	0.270	0.817	39,202	314	100M-500M	62.5	4,772	179	0.000
The Farmers National Bank of Stafford	Stafford	KS	82.50	0.168	1.000	16,775	265	<100M	82.5	6,023	213	0.000
First Neodesha Bank	Neodesha	KS	82.50	0.167	1.000	11,030	312	<100M	100.0	11,030	312	0.000
University Bank	Pittsburg	KS	82.50	0.293	0.808	30,998	285	100M-500M	67.5	5,292	173	0.000
Commercial Bank	Parsons	KS	82.50	0.124	1.000	28,718	270	100M-500M	95.0	28,718	270	0.000
The Bank of McLouth	Mc Louth	KS	82.50	0.181	1.000	6,825	1,340	<100M	97.5	6,825	1,340	0.000
First Bank of Newton	Newton	KS	82.50	0.219	0.904	31,584	333	100M-500M	77.5	7,718	247	0.000
Bank of Columbia	Columbia	KY	87.50	0.364	0.994	48,553	716	100M-500M	95.0	14,162	590	0.000
Peoples Exchange Bank	Stanton	KY	85.00	0.196	0.846	62,540	777	100M-500M	85.0	11,196	552	0.000
Kentucky Home Bank	Bardstown	KY	85.00	0.246	1.000	25,313	294	100M-500M	77.5	5,869	219	0.000
United Community Bank of West KY, Inc.	Morganfield	KY	85.00	0.214	0.932	35,568	546	100M-500M	87.5	9,914	430	0.002
The Paducah B&T Co.	Paducah	KY	82.50	0.193	0.736	101,600	922	500M-1B	82.5	17,617	545	0.000
Wilson & Muir B&T Co.	Bardstown	KY	82.50	0.201	0.642	80,298	834	100M-500M	75.0	13,606	539	0.002
Hometown Bank of Corbin, Inc.	Corbin	KY	80.00	0.276	0.902	35,618	363	100M-500M	65.0	4,831	211	0.000
Citizens Bank of Cumberland County, Inc	Burkesville	KY	80.00	0.296	0.999	22,284	372	<100M	85.0	6,630	302	0.000
The Monticello Banking Company	Monticello	KY	80.00	0.170	0.727	102,301	1,175	500M-1B	85.0	21,064	788	0.000
Lewisburg Banking Company	Lewisburg	KY	80.00	0.219	1.000	21,681	299	<100M	95.0	21,681	299	0.000
Gulf Coast B&T Co.	New Orleans	LA	87.50	0.256	0.662	226,314	1,660	500M-1B	70.0	21,610	677	0.002
Bank of Erath	Erath	LA	87.50	0.435	1.000	36,356	544	<100M	100.0	36,356	544	0.000
Tensas State Bank	Newellton	LA	87.50	0.314	1.000	38,076	466	100M-500M	97.5	38,076	466	0.000
Gibsland B&T Co.	Gibsland	LA	85.00	0.245	0.811	52,876	649	100M-500M	87.5	13,068	478	0.000
Homeland Federal Savings Bank	Columbia	LA	85.00	0.240	0.905	34,556	601	100M-500M	92.5	11,402	494	0.000
Synergy Bank	Houma	LA	85.00	0.235	0.595	79,194	850	100M-500M	80.0	12,597	552	0.000
Guaranty Savings Bank	Metairie	LA	82.50	0.289	1.000	73,750	213	100M-500M	25.0	2,938	56	0.000
First National Bank of Louisiana	Crowley	LA	82.50	0.265	0.789	67,288	576	100M-500M	70.0	9,010	350	0.000
Vermilion B&T Co.	Kaplan	LA	82.50	0.269	1.000	26,326	418	<100M	97.5	26,326	418	0.007
Gulf Coast Bank	Abbeville	LA	80.00	0.217	0.602	65,211	1,073	100M-500M	90.0	18,964	873	0.000
Citizens National Bank, NA	Bossier City	LA	80.00	0.221	0.631	99,911	770	100M-500M	77.5	15,386	452	0.000
City Savings B&T Co.	Deridder	LA	80.00	0.225	0.819	44,759	562	100M-500M	82.5	10,327	409	0.007
Mercantile B&T Co.	Boston	MA	92.50	0.717	0.921	128,223	727	100M-500M	82.5	6,673	231	0.000
The Bank of Canton	Canton	MA	90.00	0.217	0.844	138,764	590	500M-1B	67.5	6,473	157	0.002
The Community Bank, A MA Coop. Bank	Brockton	MA	87.50	0.250	0.786	82,398	547	100M-500M	90.0	7,863	263	0.000
Enterprise B&T Co.	Lowell	MA	87.50	0.322	0.563	473,185	5,101	1B-10B	95.0	58,069	3,016	0.000
North Middlesex Savings Bank	Ayer	MA	85.00	0.209	0.690	69,945	737	100M-500M	97.5	11,729	498	0.000
Hometown Bank, A Cooperative Bank	Webster	MA	85.00	0.211	0.994	65,121	312	100M-500M	80.0	5,150	175	0.000
The Rockport National Bank	Rockport	MA	85.00	0.288	0.870	50,174	365	100M-500M	82.5	4,413	199	0.005
Avidia Bank	Hudson	MA	82.50	0.144	0.523	145,247	1,358	1B-10B	90.0	16,468	835	0.001
Brookline Bank	Brookline	MA	82.50	0.159	0.471	440,435	2,868	1B-10B	95.0	59,483	1,654	0.000

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		HQ State	Total Rank	TA Ratio <sup>1</sup>	TBL Ratio <sup>1</sup>	Amount (1,000)	Institution Number	Asset Size	Total Rank	Amount (1,000)	Number	CC Amount/TA <sup>1</sup>
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	
Citizens-Union Savings Bank	Fall River	MA	82.50	0.159	0.577	141,501	691	500M-1B	80.0	11,078	284	0.000
North Shore Bank, a Co-operative Bank	Peabody	MA	82.50	0.238	0.582	107,522	597	100M-500M	75.0	6,688	195	0.000
Bridgewater Savings Bank	Raynham	MA	82.50	0.203	0.677	98,010	347	100M-500M	32.5	1,512	52	0.000
CommerceFirst Bank	Annapolis	MD	92.50	0.624	0.727	131,308	691	100M-500M	75.0	4,912	200	0.000
Provident State Bank, Inc.	Preston	MD	90.00	0.353	0.834	91,440	713	100M-500M	97.5	15,785	425	0.000
Hebron Savings Bank	Hebron	MD	85.00	0.200	0.762	95,170	674	100M-500M	97.5	11,996	365	0.000
Community Bank of Tri-County	Waldorf	MD	82.50	0.237	0.445	213,442	1,029	500M-1B	85.0	16,531	396	0.000
The Peoples Bank	Chestertown	MD	82.50	0.248	0.712	61,448	666	100M-500M	97.5	11,687	442	0.000
Howard Bank	Ellicott City	MD	82.50	0.306	0.515	94,936	587	100M-500M	82.5	7,816	250	0.000
County First Bank	La Plata	MD	80.00	0.271	0.650	52,577	441	100M-500M	92.5	7,536	244	0.000
Easton Bank & Trust	Easton	MD	80.00	0.287	0.814	45,956	362	100M-500M	85.0	4,030	211	0.000
Bank of the Eastern Shore	Cambridge	MD	80.00	0.325	0.633	58,865	471	100M-500M	95.0	9,859	298	0.000
Katahdin Trust Company	Patten	ME	85.00	0.276	0.578	143,949	2,262	500M-1B	95.0	41,577	1,706	0.000
Machias Savings Bank	Machias	ME	80.00	0.250	0.487	233,980	2,361	500M-1B	82.5	35,879	1,481	0.000
Sanford Institution for Savings	Sanford	ME	80.00	0.265	1.000	112,823	569	100M-500M	50.0	7,455	312	0.000
Franklin Savings Bank	Farmington	ME	80.00	0.242	1.000	77,889	1,307	100M-500M	97.5	77,889	1,307	0.000
Northern Michigan Bank & Trust	Escanaba	MI	90.00	0.462	1.000	100,756	469	100M-500M	57.5	7,025	189	0.000
1st State Bank	Saginaw	MI	82.50	0.485	0.793	80,858	724	100M-500M	75.0	8,905	369	0.000
Central Savings Bank	Sault Sainte Mar	MI	82.50	0.297	1.000	69,090	386	100M-500M	52.5	5,539	207	0.001
Honor Bank	Honor	MI	82.50	0.382	0.888	72,403	571	100M-500M	85.0	11,264	315	0.000
Michigan Commerce Bank	Ann Arbor	MI	80.00	0.339	0.610	293,261	1,732	500M-1B	65.0	16,976	587	0.000
Traverse City State Bank	Traverse City	MI	80.00	0.351	0.835	63,557	512	100M-500M	70.0	7,216	294	0.000
Baybank	Gladstone	MI	77.50	0.263	1.000	21,481	21,446	<100M	100.0	21,481	21,446	0.001
Alden State Bank	Alden	MI	77.50	0.327	0.884	53,965	621	100M-500M	87.5	10,178	419	0.003
West Shore Bank	Ludington	MI	77.50	0.211	1.000	70,309	487	100M-500M	65.0	8,193	256	0.000
The Peninsula Bank of Ishpeming	Ishpeming	MI	77.50	0.350	0.943	48,598	602	100M-500M	95.0	15,975	433	0.003
Prior Lake State Bank	Prior Lake	MN	95.00	0.353	1.000	64,528	511	100M-500M	42.5	3,093	127	0.000
PrinsBank	Prinsburg	MN	95.00	0.499	1.000	50,327	380	100M-500M	35.0	1,810	115	0.000
Western National Bank	Duluth	MN	90.00	0.307	1.000	37,491	227	100M-500M	95.0	37,491	227	0.008
The First National Bank of Milaca	Milaca	MN	85.00	0.266	0.853	43,655	576	100M-500M	90.0	10,824	423	0.003
Park Midway Bank, NA	Saint Paul	MN	85.00	0.410	0.677	113,580	745	100M-500M	65.0	9,531	332	0.000
The First National Bank of Walker	Walker	MN	85.00	0.249	0.863	71,539	722	100M-500M	92.5	20,633	513	0.000
Farmers & Merchants St. Bank of Bloomi	Bloomi	MN	85.00	0.259	1.000	18,246	418	<100M	100.0	18,246	418	0.000
Lakes State Bank	Pequot Lakes	MN	85.00	0.230	1.000	23,446	423	100M-500M	90.0	9,679	238	0.000
Castle Rock Bank	Castle Rock	MN	85.00	0.204	1.000	29,261	399	100M-500M	85.0	7,541	300	0.000
Gateway Bank	Mendota Heights	MN	85.00	0.489	0.932	45,039	362	<100M	55.0	3,283	156	0.000

Table 3A. Top Small Business Lenders by State and Territory Based on Call Report Data, June 2011

Name of Lending Institution	City	All Small Business Lending (less than \$1 million)						Micro Business Lending (less than \$1 million)				
		HQ State	Total Rank	TA Ratio <sup>1</sup>	TBL Ratio <sup>1</sup>	Amount (1,000)	Institution Number	Asset Size	Total Rank	Amount (1,000)	Number	CC Amount/TA <sup>1</sup>
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	
First State Community Bank	Farmington	MO	100.00	0.251	1.000	317,465	2,117	1B-10B	72.5	31,087	1,306	0.000
Mid America Bank	Linn	MO	95.00	0.287	1.000	75,365	541	100M-500M	95.0	29,377	448	0.000
Missouri B&T Co. of Kansas City	Kansas City	MO	92.50	0.484	0.984	198,690	1,341	100M-500M	70.0	12,612	1,026	0.000
Peoples Community Bank	Greenville	MO	92.50	0.341	1.000	42,903	562	100M-500M	97.5	42,903	562	0.000
Community State Bank of Missouri	Bowling Green	MO	87.50	0.182	1.000	35,735	575	100M-500M	100.0	35,735	575	0.000
The Maries County Bank	Vienna	MO	87.50	0.151	1.000	48,512	1,305	100M-500M	95.0	21,039	1,192	0.000
Citizens Bank of Newburg	Rolla	MO	87.50	0.306	1.000	54,046	261	100M-500M	52.5	4,455	143	0.000
First National Bank	Camdenton	MO	87.50	0.185	1.000	51,015	395	100M-500M	60.0	5,906	254	0.000
The Union Savings Bank	Sedalia	MO	85.00	0.262	1.000	24,638	359	<100M	97.5	24,638	359	0.000
Century Bank of the Ozarks	Gainesville	MO	85.00	0.195	1.000	32,775	664	100M-500M	100.0	32,775	664	0.000
Liberty Bank	Springfield	MO	85.00	0.269	0.653	288,690	2,260	1B-10B	77.5	40,736	1,213	0.000
Metz Banking Company	Nevada	MO	85.00	0.280	1.000	17,839	374	<100M	97.5	17,839	374	0.000
Farmers and Merchants Bank	Baldwyn	MS	92.50	0.310	1.000	63,531	1,229	100M-500M	97.5	63,531	1,229	0.006
First Southern Bank	Columbia	MS	92.50	0.475	1.000	92,868	844	100M-500M	77.5	17,003	599	0.000
First State Bank	Waynesboro	MS	92.50	0.255	1.000	115,068	1,295	100M-500M	97.5	115,068	1,295	0.001
Peoples Bank	Mendenhall	MS	90.00	0.274	1.000	59,449	1,147	100M-500M	97.5	59,449	1,147	0.000
RiverHills Bank	Port Gibson	MS	87.50	0.287	1.000	71,371	650	100M-500M	70.0	12,647	478	0.000
State B&T Co.	Greenwood	MS	77.50	0.170	0.610	154,208	1,865	500M-1B	65.0	25,215	1,278	0.000
Bank of Kilmichael	Kilmichael	MS	75.00	0.280	1.000	28,239	412	100M-500M	87.5	28,239	412	0.000
Planters B&T Co.	Indianola	MS	72.50	0.145	0.776	93,683	1,659	500M-1B	87.5	29,549	1,338	0.000
PriorityOne Bank	Magee	MS	72.50	0.179	0.573	92,645	1,252	500M-1B	70.0	18,811	963	0.000
The Bank of Baker	Baker	MT	80.00	0.221	1.000	25,661	404	100M-500M	77.5	6,237	311	0.000
First Montana Bank, Inc.	Libby	MT	77.50	0.282	0.757	83,122	799	100M-500M	70.0	11,512	483	0.000
Mountain West Bank, NA	Helena	MT	77.50	0.261	0.559	174,455	1,408	500M-1B	60.0	14,703	697	0.000
Bitterroot Valley Bank	Lolo	MT	75.00	0.275	0.683	54,422	567	100M-500M	65.0	8,052	355	0.000
Flathead Bank of Bigfork, Montana	Kalispell	MT	75.00	0.254	0.800	51,923	626	100M-500M	75.0	10,279	431	0.000
First Madison Valley Bank	Ennis	MT	75.00	0.274	0.784	33,856	491	100M-500M	75.0	8,047	359	0.000
The Yellowstone Bank	Laurel	MT	75.00	0.234	0.645	100,162	1,094	100M-500M	70.0	15,222	679	0.000
West One Bank	Kalispell	MT	75.00	0.399	1.000	17,818	227	<100M	70.0	4,105	166	0.000
The Fidelity Bank	Fuquay Varina	NC	92.50	0.249	0.693	349,855	2,236	1B-10B	75.0	26,861	954	0.004
Yadkin Valley B&T Co.	Elkin	NC	85.00	0.221	0.608	460,046	4,593	1B-10B	95.0	68,951	2,755	0.000
First Bank	Troy	NC	82.50	0.172	0.715	574,207	5,931	1B-10B	97.5	105,762	3,866	0.003
Greystone Bank	Raleigh	NC	82.50	0.242	1.000	29,595	17,253	100M-500M	100.0	29,595	17,253	0.000
HomeTrust Bank	Clyde	NC	77.50	0.140	0.899	229,512	1,198	1B-10B	60.0	13,484	380	0.000
Surrey Bank & Trust	Mount Airy	NC	77.50	0.338	0.667	77,126	965	100M-500M	95.0	16,599	653	0.000
Forest Commercial Bank	Asheville	NC	75.00	0.583	1.000	61,488	145	100M-500M	40.0	2,002	49	0.000
Bank of Oak Ridge	Oak Ridge	NC	75.00	0.243	0.676	84,168	594	100M-500M	60.0	5,793	332	0.000
NewBridge Bank	Greensboro	NC	75.00	0.165	0.533	286,204	2,549	1B-10B	77.5	27,662	1,344	0.004

Table 3A. Top Small Business Lenders by State and Territory Based on Call Report Data, June 2011

Name of Lending Institution	City	All Small Business Lending (less than \$1 million)							Micro Business Lending (less than \$1 million)			
		HQ State	Total Rank	TA Ratio <sup>1</sup>	TBL Ratio <sup>1</sup>	Amount (1,000)	Number	Institution Asset Size	Total Rank	Amount (1,000)	Number	CC Amount/TA <sup>1</sup>
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	
First-Citizens B&T Co.	Raleigh	NC	75.00	0.191	0.497	3,962,924	108,730	10B-50B	82.5	410,149	95,408	0.012
Carolina Trust Bank	Lincolnton	NC	75.00	0.243	0.688	67,470	558	100M-500M	82.5	9,272	330	0.000
Western State Bank	Devils Lake	ND	85.00	0.309	0.717	136,449	4,527	100M-500M	95.0	72,842	4,183	0.002
Dakota Community Bank & Trust, NA	Hebron	ND	82.50	0.194	0.752	96,535	1,291	100M-500M	77.5	18,342	924	0.000
First United Bank	Park River	ND	82.50	0.140	1.000	19,207	532	100M-500M	97.5	19,207	532	0.000
Security First Bank of North Dakota	New Salem	ND	80.00	0.272	0.915	35,690	497	100M-500M	75.0	8,293	347	0.004
KodaBank	Drayton	ND	80.00	0.159	1.000	13,170	322	<100M	95.0	13,170	322	0.002
Northland Financial	Steele	ND	80.00	0.238	0.996	39,400	571	100M-500M	80.0	9,938	406	0.000
Kirkwood Bank & Trust Co.	Bismarck	ND	77.50	0.294	0.718	47,098	339	100M-500M	70.0	8,666	206	0.000
First National B&T Co. of Williston	Williston	ND	75.00	0.182	0.610	55,343	512	100M-500M	65.0	8,907	333	0.002
Starion Financial	Bismarck	ND	75.00	0.147	0.479	116,990	1,086	500M-1B	65.0	18,639	684	0.000
Rolette State Bank	Rolette	ND	75.00	0.250	1.000	8,805	97	<100M	82.5	8,805	97	0.000
Gothenburg State Bank	Gothenburg	NE	90.00	0.204	1.000	23,478	335	100M-500M	97.5	23,478	335	0.000
Five Points Bank	Grand Island	NE	85.00	0.254	0.678	157,367	2,511	500M-1B	85.0	41,850	2,125	0.000
First State Bank	Gothenburg	NE	85.00	0.216	0.821	61,448	663	100M-500M	87.5	18,752	518	0.000
Plattsmouth State Bank	Plattsmouth	NE	82.50	0.225	1.000	17,592	121	<100M	52.5	2,734	63	0.000
The Tilden Bank	Tilden	NE	82.50	0.248	0.998	17,722	360	<100M	90.0	7,808	315	0.000
Thayer County Bank	Hebron	NE	82.50	0.247	1.000	14,832	125	<100M	92.5	14,832	125	0.000
Valley Bank and Trust Co.	Scottsbluff	NE	82.50	0.219	0.574	70,527	852	100M-500M	80.0	15,867	581	0.000
Commercial State Bank	Wausa	NE	80.00	0.325	0.926	23,877	231	<100M	70.0	4,404	145	0.001
Foundation First Bank	Waterloo	NE	80.00	0.353	1.000	15,744	112	<100M	50.0	1,818	72	0.000
City Bank & Trust Co.	Lincoln	NE	80.00	0.235	0.574	47,543	324	100M-500M	55.0	5,462	162	0.000
First Westroads Bank, Inc.	Omaha	NE	80.00	0.234	0.707	46,059	290	100M-500M	40.0	2,812	129	0.000
The First Colebrook Bank	Colebrook	NH	82.50	0.391	0.824	88,254	817	100M-500M	87.5	14,029	476	0.000
Centrix Bank & Trust	Bedford	NH	72.50	0.239	0.449	169,526	824	500M-1B	42.5	7,891	209	0.000
Cornerstone Bank	Moorestown	NJ	97.50	0.468	1.000	175,237	792	100M-500M	97.5	10,955	404	0.000
1st Constitution Bank	Cranbury	NJ	90.00	0.238	0.702	173,615	813	500M-1B	80.0	7,151	197	0.000
Heritage Community Bank	Randolph	NJ	85.00	0.539	0.839	77,764	381	100M-500M	87.5	5,390	144	0.000
The Bank	Mount Laurel	NJ	82.50	0.223	0.485	453,584	3,280	1B-10B	95.0	37,703	1,517	0.000
Unity Bank	Clinton	NJ	82.50	0.224	0.436	180,400	2,451	500M-1B	87.5	12,021	952	0.000
BNB Bank, NA	Fort Lee	NJ	82.50	0.332	0.496	121,001	813	100M-500M	77.5	4,855	292	0.000
SussexBank	Franklin	NJ	82.50	0.230	0.512	108,213	518	100M-500M	85.0	7,697	213	0.000
Two River Community Bank	Middletown	NJ	80.00	0.237	0.479	160,301	824	500M-1B	82.5	8,109	257	0.000
Skylands Community Bank	Chester	NJ	80.00	0.205	0.453	276,592	2,063	1B-10B	90.0	18,557	915	0.000
1st Colonial National Bank	Collingswood	NJ	80.00	0.218	0.841	60,195	467	100M-500M	95.0	8,690	245	0.000
Harvest Community Bank	Pennsville	NJ	80.00	0.266	0.763	52,315	600	100M-500M	95.0	4,660	306	0.000

Table 3A. Top Small Business Lenders by State and Territory Based on Call Report Data, June 2011

Name of Lending Institution	City	All Small Business Lending (less than \$1 million)							Micro Business Lending (less than \$1 million)			
		HQ State	Total Rank	TA Ratio <sup>1</sup>	TBL Ratio <sup>1</sup>	Amount (1,000)	Number	Institution Asset Size	Total Rank	Amount (1,000)	Number	CC Amount/TA <sup>1</sup>
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Western Bank, Artesia, New Mexico	Artesia	NM	90.00	0.324	0.897	52,235	318	100M-500M	67.5	4,215	193	0.000
Community 1st Bank Las Vegas	Las Vegas	NM	85.00	0.317	1.000	56,688	233	100M-500M	47.5	3,114	120	0.000
Bank of the Rio Grande, NA	Las Cruces	NM	82.50	0.273	1.000	28,473	332	100M-500M	82.5	4,295	216	0.000
Bank of the Southwest	Roswell	NM	80.00	0.287	0.626	43,405	436	100M-500M	82.5	6,513	279	0.000
The James Polk Stone Community Bank	Portales	NM	77.50	0.190	0.855	32,777	541	100M-500M	95.0	10,722	423	0.000
Heritage Bank of Nevada	Reno	NV	90.00	0.261	0.521	118,602	751	100M-500M	92.5	11,284	486	0.000
Bank of George	Las Vegas	NV	82.50	0.223	0.436	27,465	169	100M-500M	85.0	2,644	75	0.000
Solvay Bank	Solvay	NY	92.50	0.185	0.968	111,486	1,477	500M-1B	100.0	27,577	967	0.004
Catskill Hudson Bank	Rock Hill	NY	92.50	0.392	1.000	137,065	689	100M-500M	80.0	8,967	304	0.000
The Bridgehampton National Bank	Bridgehampton	NY	90.00	0.190	0.619	226,075	1,337	1B-10B	95.0	36,971	856	0.000
Adirondack Bank	Utica	NY	87.50	0.219	0.706	122,412	981	500M-1B	95.0	18,974	568	0.000
Watertown Savings Bank	Watertown	NY	87.50	0.235	0.731	105,194	1,027	100M-500M	92.5	15,037	626	0.000
The Bank of Greene County	Catskill	NY	87.50	0.151	1.000	82,843	708	500M-1B	90.0	14,310	422	0.000
Shinhan Bank America	New York	NY	85.00	0.220	0.318	209,890	1,766	500M-1B	80.0	17,282	620	0.001
Riverside Bank	Poughkeepsie	NY	82.50	0.435	0.620	77,793	547	100M-500M	82.5	7,015	264	0.000
Empire State Bank	Newburgh	NY	82.50	0.377	0.853	61,149	324	100M-500M	67.5	3,180	155	0.000
The Mahopac National Bank	Brewster	NY	82.50	0.191	0.568	164,396	989	500M-1B	82.5	15,579	554	0.000
The Suffolk County Natl Bk. of Riverhead	Riverhead	NY	82.50	0.166	0.403	262,374	2,601	1B-10B	90.0	35,211	1,619	0.000
The Bank of Castile	Castile	NY	82.50	0.148	0.545	138,989	1,403	500M-1B	92.5	22,814	841	0.000
The Canandaigua National B&T Co.	Canandaigua	NY	82.50	0.153	0.466	255,320	3,509	1B-10B	92.5	45,172	2,656	0.000
Woori America Bank	New York	NY	82.50	0.191	0.371	192,648	1,016	1B-10B	77.5	16,273	441	0.002
Evans Bank, NA	Angola	NY	82.50	0.228	0.491	157,721	912	500M-1B	80.0	11,887	408	0.000
The State B&T Co.	Defiance	OH	100.00	0.328	1.000	200,948	1,028	500M-1B	70.0	13,546	533	0.000
The Delaware County B&T Co.	Lewis Center	OH	95.00	0.299	1.000	184,008	662	500M-1B	55.0	5,215	290	0.011
Park View Federal Savings Bank	Solon	OH	87.50	0.277	0.863	221,429	469	500M-1B	32.5	3,132	61	0.000
The Settlers Bank	Marietta	OH	85.00	0.280	1.000	28,440	375	100M-500M	92.5	7,783	280	0.000
Lake National Bank	Mentor	OH	82.50	0.316	1.000	37,203	229	100M-500M	70.0	4,202	131	0.000
First Federal Community Bank	Dover	OH	82.50	0.337	0.745	73,982	688	100M-500M	82.5	11,111	376	0.000
Buckeye Community Bank	Lorain	OH	82.50	0.457	0.833	65,628	586	100M-500M	85.0	7,643	290	0.000
First State Bank	Winchester	OH	82.50	0.232	0.998	51,373	415	100M-500M	82.5	7,178	268	0.001
The Merchants National Bank	Hillsboro	OH	82.50	0.187	0.805	109,329	1,414	500M-1B	92.5	23,965	1,076	0.000
Minster Bank	Minster	OH	82.50	0.216	0.803	67,874	551	100M-500M	75.0	7,974	281	0.000
The National B&T Co.	Wilmington	OH	82.50	0.222	0.680	149,557	1,036	500M-1B	80.0	16,546	709	0.000
McCurtain County National Bank	Broken Bow	OK	85.00	0.237	0.976	39,215	509	100M-500M	85.0	11,481	368	0.000
First National Bank of Oklahoma	Oklahoma City	OK	85.00	0.271	0.733	67,619	618	100M-500M	65.0	8,045	374	0.000
Security Bank	Tulsa	OK	82.50	0.296	0.511	114,841	898	100M-500M	62.5	10,942	479	0.000
First National Bank of Weatherford	Weatherford	OK	82.50	0.348	0.994	41,072	301	100M-500M	75.0	7,129	229	0.006



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			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Triad Bank, NA	Tulsa	OK	82.50	0.275	0.703	41,803	747	100M-500M	80.0	8,465	586	0.000
Great Plains National Bank	Elk City	OK	82.50	0.185	0.723	68,781	1,183	100M-500M	85.0	19,768	902	0.000
First American Bank	Purcell	OK	82.50	0.197	0.591	59,066	867	100M-500M	80.0	12,864	633	0.000
Citizens Bank of Oklahoma	Pawhuska	OK	82.50	0.327	0.677	48,778	460	100M-500M	67.5	6,713	251	0.000
Bank of Cushing and Trust Company	Cushing	OK	82.50	0.234	1.000	22,753	264	<100M	95.0	22,753	264	0.000
Quail Creek Bank, NA	Oklahoma City	OK	82.50	0.320	0.478	145,195	881	100M-500M	65.0	12,963	413	0.000
Pioneer Trust Bank, NA	Salem	OR	77.50	0.274	0.626	79,937	517	100M-500M	65.0	5,484	182	0.003
Community Bank	Joseph	OR	75.00	0.211	0.619	76,372	590	100M-500M	90.0	10,771	316	0.000
Pacific Continental Bank	Eugene	OR	72.50	0.245	0.479	300,918	1,388	1B-10B	50.0	8,412	445	0.000
Graystone Tower Bank	Enola	PA	92.50	0.335	0.823	846,138	3,112	1B-10B	67.5	27,762	1,506	0.000
Elderton State Bank	Elderton	PA	90.00	0.440	0.891	80,775	2,317	100M-500M	95.0	18,789	1,892	0.000
Mercer County State Bank	Sandy Lake	PA	87.50	0.200	1.000	59,305	976	100M-500M	97.5	20,139	777	0.000
QNB Bank	Quakertown	PA	82.50	0.175	0.517	146,111	1,343	500M-1B	87.5	23,273	931	0.000
The Honesdale National Bank	Honesdale	PA	82.50	0.217	0.660	114,667	1,201	500M-1B	85.0	17,939	704	0.001
The Fidelity Deposit and Discount Bank	Dunmore	PA	80.00	0.194	0.579	113,997	1,076	500M-1B	87.5	19,318	636	0.000
Peoples Neighborhood Bank	Hallstead	PA	80.00	0.213	0.499	125,005	1,297	500M-1B	80.0	16,143	800	0.000
Landmark Community Bank	Pittston	PA	80.00	0.414	0.703	85,612	590	100M-500M	72.5	7,364	238	0.000
Wayne Bank	Honesdale	PA	80.00	0.195	0.546	136,698	896	500M-1B	75.0	13,773	436	0.000
First Keystone Community Bank	Berwick	PA	80.00	0.162	0.661	131,282	945	500M-1B	82.5	17,979	494	0.000
The Northumberland National Bank	Northumberland	PA	80.00	0.142	1.000	61,777	566	100M-500M	62.5	5,063	352	0.000
The Luzerne Bank	Luzerne	PA	80.00	0.315	0.593	88,591	814	100M-500M	90.0	16,564	478	0.000
Banco Popular de Puerto Rico	Hato Rey	PR	92.50	0.087	0.275	2,110,000	23,708	10B-50B	77.5	196,000	14,633	0.045
Coastway Community Bank	Cranston	RI	77.50	0.268	0.777	84,664	447	100M-500M	82.5	6,256	179	0.000
Arthur State Bank	Union	SC	100.00	0.333	1.000	210,345	1,274	500M-1B	82.5	19,051	729	0.003
Enterprise Bank of South Carolina	Ehrhardt	SC	92.50	0.323	0.984	141,224	1,203	100M-500M	97.5	44,268	975	0.001
Community First Bank, Inc.	Walhalla	SC	90.00	0.210	1.000	99,159	769	100M-500M	87.5	15,422	545	0.002
The Conway National Bank	Conway	SC	82.50	0.167	0.749	152,316	1,718	500M-1B	90.0	24,898	1,190	0.003
GrandSouth Bank	Greenville	SC	82.50	0.298	0.659	112,432	1,100	100M-500M	85.0	15,624	751	0.000
The Citizens Bank	Olanta	SC	80.00	0.190	0.865	62,528	1,586	100M-500M	100.0	21,206	1,345	0.000
Heritage Community Bank	Hartsville	SC	77.50	0.381	0.983	39,279	288	100M-500M	62.5	3,638	146	0.000
Anderson Brothers Bank	Mullins	SC	77.50	0.172	0.909	78,597	1,231	100M-500M	100.0	31,143	990	0.003
Carolina Alliance Bank	Spartanburg	SC	77.50	0.316	0.718	75,762	531	100M-500M	67.5	6,997	271	0.000
Southern First Bank, NA	Greenville	SC	77.50	0.218	0.542	164,811	971	500M-1B	62.5	13,064	418	0.000
First Community Bank, NA	Lexington	SC	77.50	0.207	0.651	125,277	1,035	500M-1B	77.5	15,879	600	0.000
SCBT NA	Orangeburg	SC	77.50	0.192	0.580	737,852	8,032	1B-10B	80.0	88,762	5,227	0.000

Table 3A. Top Small Business Lenders by State and Territory Based on Call Report Data, June 2011

Name of Lending Institution	City	All Small Business Lending (less than \$1 million)							Micro Business Lending (less than \$1 million)			
		HQ State	Total Rank	TA Ratio <sup>1</sup>	TBL Ratio <sup>1</sup>	Amount (1,000)	Number	Institution Asset Size	Total Rank	Amount (1,000)	Number	CC Amount/TA <sup>1</sup>
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Great Plains Bank	Eureka	SD	85.00	0.167	1.000	16,459	325	<100M	95.0	16,459	325	0.000
Fulton State Bank	Fulton	SD	82.50	0.206	1.000	10,670	179	<100M	92.5	10,670	179	0.001
BankStar Financial	Elkton	SD	82.50	0.281	1.000	17,032	151	<100M	62.5	3,006	82	0.004
First State Bank of Warner, S. Dak.	Warner	SD	80.00	0.214	1.000	10,690	137	<100M	52.5	1,805	88	0.000
Dacotah Bank	Aberdeen	SD	80.00	0.176	0.610	315,029	3,854	1B-10B	80.0	72,252	2,967	0.000
First Midwest Bank	Centerville	SD	77.50	0.295	0.922	29,630	215	100M-500M	67.5	4,523	134	0.002
CorTrust Bank NA	Mitchell	SD	75.00	0.140	0.506	92,057	1,064	500M-1B	67.5	16,742	753	0.025
Reliabank Dakota	Estelline	SD	75.00	0.205	0.747	42,897	408	100M-500M	62.5	6,172	230	0.000
First Fidelity Bank	Burke	SD	75.00	0.076	1.000	23,015	523	100M-500M	95.0	23,015	523	0.000
First Citizens National Bank	Dyersburg	TN	95.00	0.230	0.980	229,359	4,440	500M-1B	80.0	24,093	3,306	0.000
Bank of Perry County	Lobelville	TN	87.50	0.266	1.000	36,631	513	100M-500M	97.5	15,717	438	0.000
Traders National Bank	Tullahoma	TN	85.00	0.303	0.985	46,758	305	100M-500M	72.5	5,967	184	0.000
Paragon National Bank	Memphis	TN	85.00	0.289	0.684	74,223	421	100M-500M	77.5	10,845	247	0.000
First Volunteer Bank of Tennessee	Chattanooga	TN	82.50	0.189	0.588	125,609	1,081	500M-1B	75.0	15,351	634	0.003
Security Federal Savings Bank of McMinn	Mc Minnville	TN	82.50	0.205	1.000	32,695	447	100M-500M	97.5	32,695	447	0.000
Andrew Johnson Bank	Greeneville	TN	82.50	0.212	0.714	56,578	457	100M-500M	77.5	8,632	285	0.000
CapitalMark Bank & Trust	Chattanooga	TN	82.50	0.230	0.536	112,530	702	100M-500M	55.0	8,835	323	0.000
The Citizens National Bank of Athens	Athens	TN	80.00	0.199	0.513	108,425	941	500M-1B	72.5	13,129	596	0.000
Cumberland County Bank	Crossville	TN	80.00	0.173	1.000	47,940	393	100M-500M	67.5	6,386	232	0.000
Peoples Bank	Clifton	TN	80.00	0.238	0.959	32,253	312	100M-500M	80.0	6,400	228	0.000
First South Bank	Jackson	TN	80.00	0.191	0.637	80,223	779	100M-500M	77.5	11,490	478	0.000
Wayne County Bank	Waynesboro	TN	80.00	0.180	0.822	48,141	660	100M-500M	90.0	11,493	518	0.000
First Bank of Tennessee	Spring City	TN	80.00	0.234	0.752	52,603	415	100M-500M	70.0	6,966	256	0.000
The First National Bank of Albany	Albany	TX	92.50	0.192	1.000	79,937	1,512	100M-500M	100.0	79,937	1,512	0.000
Community Bank	Fort Worth	TX	90.00	0.255	0.821	134,003	1,277	500M-1B	77.5	15,447	752	0.000
Grandview Bank	Grandview	TX	90.00	0.369	1.000	41,297	434	100M-500M	80.0	7,461	313	0.000
Citizens National Bank	Henderson	TX	90.00	0.147	1.000	127,099	1,278	500M-1B	77.5	19,562	961	0.000
The East Texas National Bank of Palestine	Palestine	TX	90.00	0.298	1.000	40,832	451	100M-500M	80.0	8,392	323	0.000
Main Street Bank	Kingwood	TX	90.00	0.337	0.815	86,906	1,641	100M-500M	92.5	18,315	1,124	0.000
Citizens State Bank	Tyler	TX	87.50	0.325	0.774	85,174	929	100M-500M	92.5	21,110	645	0.000
First Commercial Bank, NA	Seguin	TX	87.50	0.351	1.000	40,520	293	100M-500M	62.5	4,567	175	0.000
United Bank of El Paso del Norte	El Paso	TX	85.00	0.400	0.877	62,938	556	100M-500M	80.0	10,826	325	0.000
First Bank of Conroe, NA	Conroe	TX	85.00	0.254	0.805	69,135	897	100M-500M	82.5	13,360	653	0.000
First Community Bank	Corpus Christi	TX	85.00	0.239	0.740	66,763	1,028	100M-500M	90.0	18,223	779	0.001
Rio Bank	McAllen	TX	85.00	0.289	0.850	59,608	531	100M-500M	72.5	8,253	300	0.000
Citizens State Bank	Somerville	TX	85.00	0.157	0.918	58,269	1,175	100M-500M	95.0	19,384	982	0.000
Commercial State Bank	Andrews	TX	85.00	0.259	0.579	103,295	1,234	100M-500M	87.5	23,100	818	0.000
American Express Bank, FSB.	Salt Lake City	UT	100.00	0.373	1.000	14,500,000	2,059,075	10B-50B	100.0	14,500,000	2,059,075	0.316

Table 3A. Top Small Business Lenders by State and Territory Based on Call Report Data, June 2011

Name of Lending Institution	City	All Small Business Lending (less than \$1 million)							Micro Business Lending (less than \$1 million)			
		HQ State	Total Rank	TA Ratio <sup>1</sup>	TBL Ratio <sup>1</sup>	Amount (1,000)	Number	Institution Asset Size	Total Rank	Amount (1,000)	Number	CC Amount/TA <sup>1</sup>
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	
The Pitney Bowes Bank, Inc.	Salt Lake City	UT	95.00	0.485	0.985	363,615	1,170,295	500M-1B	95.0	348,361	1,170,230	0.000
Wright Express Financial Services Corp.	Midvale	UT	92.50	0.780	0.822	1,065,004	170,434	1B-10B	97.5	743,164	166,482	0.000
Transportation Alliance Bank, Inc.	Ogden	UT	90.00	0.723	0.946	388,816	8,101	500M-1B	92.5	388,816	8,101	0.000
Wells Fargo Bank Northwest, NA	Ogden	UT	87.50	0.101	1.000	1,823,000	58,269	10B-50B	97.5	1,823,000	58,269	0.096
Benchmark Community Bank	Kenbridge	VA	87.50	0.207	0.816	84,364	1,285	100M-500M	100.0	24,492	965	0.000
New Peoples Bank, Inc.	Honaker	VA	85.00	0.181	0.634	148,577	1,579	500M-1B	92.5	25,174	1,001	0.000
Virginia B&T Co.	Danville	VA	80.00	0.345	1.000	56,132	378	100M-500M	72.5	6,042	237	0.000
Capital One Bank (USA), NA	Glen Allen	VA	80.00	0.082	1.000	4,926,842	2,564,377	>50B	100.0	4,926,842	2,564,377	0.848
EV Bank	Tappahannock	VA	77.50	0.149	0.582	158,763	1,372	1B-10B	80.0	20,341	744	0.003
Highlands Union Bank	Abingdon	VA	77.50	0.158	0.662	100,545	1,299	500M-1B	95.0	21,503	960	0.003
The First National Bank of Altavista	Altavista	VA	77.50	0.180	0.767	60,391	611	100M-500M	85.0	9,987	412	0.000
Grundy National Bank	Grundy	VA	77.50	0.181	0.550	62,947	2,475	100M-500M	85.0	10,311	2,164	0.000
Village Bank	Midlothian	VA	75.00	0.176	0.540	106,911	559	500M-1B	70.0	10,856	267	0.000
Union First Market Bank	Richmond	VA	75.00	0.135	0.446	517,228	3,263	1B-10B	75.0	47,581	1,642	0.005
Bank of St. Croix, Inc.	Christiansted	VI	90.00	0.137	1.000	16,284	96	100M-500M	90.0	1,085	42	0.000
Union Bank	Morrisville	VT	75.00	0.223	0.640	114,212	1,417	500M-1B	70.0	15,019	980	0.000
Connecticut River Bank, NA	Springfield	VT	75.00	0.274	0.782	71,364	706	100M-500M	72.5	11,460	405	0.000
Heritage Bank	Olympia	WA	85.00	0.250	0.494	292,376	1,962	1B-10B	90.0	28,073	962	0.000
Viking Bank	Seattle	WA	82.50	0.244	0.570	98,850	719	100M-500M	82.5	8,553	270	0.001
Plaza Bank	Seattle	WA	82.50	0.645	1.000	70,703	205	100M-500M	15.0	346	6	0.000
Bank of the Pacific	Aberdeen	WA	82.50	0.245	0.551	157,398	1,083	500M-1B	85.0	14,330	541	0.003
Central Valley Bank	Toppenish	WA	80.00	0.289	0.781	48,216	313	100M-500M	82.5	4,909	146	0.002
Whidbey Island Bank	Coupeville	WA	80.00	0.198	0.502	331,859	2,110	1B-10B	82.5	26,427	926	0.002
AmericanWest Bank	Spokane	WA	77.50	0.160	0.466	243,458	1,883	1B-10B	77.5	21,902	890	0.000
Bank First National	Manitowoc	WI	92.50	0.399	0.860	335,715	1,467	500M-1B	77.5	26,313	799	0.001
Community State Bank	Union Grove	WI	90.00	0.373	0.795	98,371	903	100M-500M	95.0	21,142	629	0.004
Waumandee State Bank	Waumandee	WI	90.00	0.308	1.000	47,677	387	100M-500M	95.0	16,450	251	0.001
Bank of Alma	Alma	WI	90.00	0.326	0.928	63,224	550	100M-500M	85.0	9,573	329	0.000
The Farmers State Bank of Waupaca	Waupaca	WI	87.50	0.254	0.973	46,319	527	100M-500M	95.0	15,134	392	0.001
Blackhawk State Bank	Beloit	WI	87.50	0.279	0.737	150,123	1,003	500M-1B	80.0	17,165	565	0.000
Bank of Luxemburg	Luxemburg	WI	85.00	0.311	0.778	73,095	674	100M-500M	85.0	11,198	410	0.000
Westbury Bank	West Bend	WI	85.00	0.224	0.753	137,982	759	500M-1B	72.5	13,655	384	0.000
The Port Washington State Bank	Port Washington	WI	85.00	0.247	0.773	97,226	750	100M-500M	82.5	14,802	425	0.002
Mound City Bank	Platteville	WI	85.00	0.227	1.000	57,673	395	100M-500M	90.0	18,737	188	0.003
State Bank of Chilton	Chilton	WI	85.00	0.365	0.774	72,504	587	100M-500M	77.5	8,389	335	0.001

Table 3A. Top Small Business Lenders by State and Territory Based on Call Report Data, June 2011

Name of Lending Institution	City	All Small Business Lending (less than \$1 million)						Micro Business Lending (less than \$1 million)				
		HQ	Total	TA Ratio <sup>1</sup>	TBL Ratio <sup>1</sup>	Amount	Institution	Total	Amount	CC		
		State	Rank	(1)	(2)	(1,000)	Asset Size	Rank	(1,000)	Number	Amount/TA <sup>1</sup>	
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	
Main Street Bank Corp.	Wheeling	WV	95.00	0.330	1.000	78,190	809	100M-500M	95.0	24,058	554	0.000
The First State Bank	Barboursville	WV	85.00	0.227	0.770	54,602	620	100M-500M	80.0	10,048	417	0.003
First Sentry Bank, Inc.	Huntington	WV	85.00	0.282	0.654	136,974	1,202	100M-500M	80.0	20,018	676	0.000
Calhoun County Bank, Inc.	Grantsville	WV	85.00	0.231	1.000	26,841	572	100M-500M	100.0	26,841	572	0.000
Freedom Bank, Inc.	Belington	WV	75.00	0.306	0.714	50,596	383	100M-500M	60.0	5,896	194	0.000
First Bank of Charleston, Inc.	Charleston	WV	75.00	0.258	0.676	43,219	462	100M-500M	70.0	6,700	277	0.000
Logan B&T Co.	Logan	WV	75.00	0.141	1.000	34,733	365	100M-500M	90.0	12,199	274	0.000
The Bank of Monroe	Union	WV	75.00	0.186	1.000	21,797	366	100M-500M	85.0	6,580	285	0.000
Buffalo Federal Savings Bank	Buffalo	WY	87.50	0.344	0.893	50,056	424	100M-500M	72.5	7,645	258	0.000
Platte Valley Bank	Torrington	WY	85.00	0.294	0.729	56,475	1,905	100M-500M	97.5	32,429	1,786	0.000
First State Bank	Wheatland	WY	75.00	0.164	0.773	44,144	502	100M-500M	85.0	11,152	368	0.000

<sup>1</sup> TA = total domestic assets held by the lender; TBL = total business loans held by the lender; and CC=credit card loans held by the lender.

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

Table 3B. Top Micro Business Lenders by State and Territory Based on Call Report Data, June 2011

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)							All Small Business Lending (less than \$1 million)			
		HQ State	Total Rank	TA Ratio <sup>1</sup>	TBL Ratio <sup>1</sup>	Amount (1,000)	Number	Institution Asset Size	Total Rank	Amount (1,000)	Number	CC Amount/TA <sup>1</sup>
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Alaska Pacific Bank	Juneau	AK	77.5	0.037	0.068	6,339	136	100M-500M	75.0	54,190	314	0.000
Traders & Farmers Bank	Haleyville	AL	100.0	0.149	1.000	54,820	764	100M-500M	82.5	54,820	764	0.000
Farmers and Merchants Bank	Piedmont	AL	100.0	0.235	1.000	45,520	775	100M-500M	90.0	45,520	775	0.000
Bank Independent	Sheffield	AL	97.5	0.141	0.402	144,767	33,263	1B-10B	87.5	259,993	33,776	0.000
Peoples Bank of Greensboro	Greensboro	AL	95.0	0.126	1.000	12,067	482	<100M	62.5	12,067	482	0.002
The Camden National Bank	Camden	AL	95.0	0.190	1.000	21,653	308	100M-500M	70.0	21,653	308	0.000
First Bank of the South	Rainsville	AL	95.0	0.214	1.000	18,855	544	<100M	77.5	18,855	544	0.007
Sweet Water State Bank	Sweet Water	AL	92.5	0.248	1.000	20,787	256	<100M	72.5	20,787	256	0.000
The First National Bank of Hartford	Hartford	AL	90.0	0.088	1.000	12,702	368	100M-500M	55.0	12,702	368	0.000
PrimeSouth Bank	Tallassee	AL	90.0	0.076	0.298	12,025	458	100M-500M	80.0	36,528	555	0.000
Town-Country National Bank	Camden	AL	90.0	0.112	0.354	10,350	436	<100M	80.0	28,094	535	0.000
First State Bank of DeQueen	De Queen	AR	100.0	0.208	1.000	37,321	822	100M-500M	90.0	37,321	822	0.000
Smackover State Bank	Smackover	AR	97.5	0.101	1.000	17,651	3,782	100M-500M	67.5	17,651	3,782	0.000
The First National Bank of Lawrence Coun	Walnut Ridge	AR	97.5	0.156	1.000	27,308	546	100M-500M	77.5	27,308	546	0.007
The First National Bank of IZard County	Calico Rock	AR	92.5	0.122	1.000	17,385	410	100M-500M	65.0	17,385	410	0.000
Home Bank of Arkansas	Portland	AR	92.5	0.278	1.000	20,869	295	<100M	75.0	20,869	295	0.000
Bank of Prescott	Prescott	AR	90.0	0.183	1.000	13,129	334	<100M	67.5	13,129	334	0.000
Merchants and Farmers Bank	Dumas	AR	90.0	0.149	1.000	13,492	276	<100M	60.0	13,492	276	0.002
Diamond Bank	Murfreesboro	AR	90.0	0.042	0.265	18,529	875	100M-500M	72.5	53,762	1,057	0.000
Bank of Salem	Salem	AR	87.5	0.089	0.387	11,507	672	100M-500M	87.5	29,757	738	0.000
The First National Bank of Berryville	Berryville	AR	87.5	0.080	0.312	11,054	493	100M-500M	77.5	29,328	590	0.001
Commerce Bank of Arizona	Tucson	AZ	92.5	0.019	0.042	5,208	206	100M-500M	87.5	79,807	472	0.000
Mission Bank	Kingman	AZ	90.0	0.033	0.067	3,012	94	<100M	82.5	42,168	218	0.000
Mohave State Bank	Lake Havasu City	AZ	90.0	0.019	0.042	5,641	174	100M-500M	72.5	66,851	394	0.000
Tri Counties Bank	Chico	CA	100.0	0.019	0.062	42,296	2,262	1B-10B	87.5	384,610	3,611	0.000
Bank of the Sierra	Porterville	CA	97.5	0.018	0.062	24,747	896	1B-10B	87.5	227,989	1,804	0.000
Valley Republic Bank	Bakersfield	CA	97.5	0.043	0.168	9,344	440	100M-500M	65.0	32,151	516	0.000
Borrego Springs Bank, NA	La Mesa	CA	97.5	0.082	0.112	11,202	2,647	100M-500M	87.5	52,418	3,017	0.000
Exchange Bank	Santa Rosa	CA	97.5	0.017	0.050	25,424	791	1B-10B	70.0	186,004	1,302	0.000
Center Bank	Los Angeles	CA	97.5	0.023	0.037	51,434	9,504	1B-10B	72.5	373,347	11,094	0.000
Mission Valley Bank	Sun Valley	CA	95.0	0.054	0.084	13,578	408	100M-500M	90.0	89,762	698	0.000
Heritage Oaks Bank	Paso Robles	CA	95.0	0.018	0.034	17,510	619	500M-1B	82.5	197,547	1,319	0.001
Murphy Bank	Fresno	CA	95.0	0.076	0.701	8,387	355	100M-500M	55.0	11,943	392	0.000
Community Bank of Santa Maria	Santa Maria	CA	92.5	0.036	0.076	5,571	231	100M-500M	80.0	46,098	389	0.000
Santa Barbara Bank & Trust, NA	Santa Barbara	CA	92.5	0.013	0.040	74,774	3,342	1B-10B	65.0	468,720	4,726	0.000
Plumas Bank	Quincy	CA	92.5	0.018	0.058	8,030	346	100M-500M	72.5	71,243	657	0.004

Table 3B. Top Micro Business Lenders by State and Territory Based on Call Report Data, June 2011

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)						All Small Business Lending (less than \$1 million)				
		HQ State	Total Rank	TA Ratio <sup>1</sup>	TBL Ratio <sup>1</sup>	Amount (1,000)	Institution Number	Asset Size	Total Rank	Amount (1,000)	Number	CC Amount/TA <sup>1</sup>
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Westamerica Bank	San Rafael	CA	92.5	0.012	0.039	55,598	1,815	1B-10B	77.5	662,734	4,038	0.000
The Colorado B&T Co.of La Junta	La Junta	CO	95.0	0.057	0.277	5,295	263	<100M	80.0	18,764	333	0.005
Community State Bank	Lamar	CO	95.0	0.068	0.375	5,079	203	<100M	57.5	11,141	238	0.000
MontroseBank	Montrose	CO	90.0	0.028	0.161	5,886	309	100M-500M	75.0	32,038	456	0.000
The Dolores State Bank	Dolores	CO	87.5	0.036	0.272	4,299	153	100M-500M	57.5	14,306	197	0.000
Yampa Valley Bank	Steamboat Sprir	CO	87.5	0.034	0.133	5,743	216	100M-500M	80.0	35,082	342	0.000
First State Bank of Colorado	Hotchkiss	CO	85.0	0.028	0.091	5,043	319	100M-500M	85.0	43,247	489	0.001
Fort Morgan State Bank	Fort Morgan	CO	85.0	0.049	0.127	4,557	158	<100M	77.5	27,825	253	0.000
The First National Bank of Las Animas	Las Animas	CO	85.0	0.023	0.122	5,697	270	100M-500M	67.5	31,325	384	0.000
Kit Carson State Bank	Kit Carson	CO	85.0	0.048	0.311	3,240	139	<100M	60.0	9,551	173	0.000
Alamosa State Bank	Alamosa	CO	85.0	0.027	0.110	4,487	221	100M-500M	70.0	27,966	318	0.001
Salisbury B&T Co.	Lakeville	CT	87.5	0.017	0.090	9,861	489	500M-1B	72.5	72,013	750	0.000
Webster Bank, NA	Waterbury	CT	85.0	0.013	0.053	239,474	9,895	10B-50B	62.5	1,193,596	15,470	0.000
New England Bank	Enfield	CT	85.0	0.019	0.048	13,163	407	500M-1B	82.5	166,271	1,019	0.000
Dime Bank	Norwich	CT	85.0	0.017	0.063	11,428	364	500M-1B	70.0	91,200	728	0.000
Newtown Savings Bank	Newtown	CT	85.0	0.014	0.063	13,031	700	500M-1B	62.5	95,553	1,035	0.000
Industrial Bank	Washington	DC	95.0	0.007	0.025	2,710	86	100M-500M	90	47,384	234	0.001
FIA Card Services, NA	Wilmington	DE	100.0	0.041	0.782	6,420,784	3,163,232	>50B	92.5	6,901,936	3,174,319	0.840
Chase Bank USA, NA	Newark	DE	97.5	0.041	0.770	4,781,515	1,259,103	>50B	85.0	5,107,876	1,263,930	0.787
Barclays Bank Delaware	Wilmington	DE	85.0	0.009	0.990	129,368	30,654	10B-50B	75.0	130,673	30,658	0.659
Heritage Bank of Florida	Lutz	FL	97.5	0.046	0.092	11,446	328	100M-500M	92.5	98,010	611	0.000
The Perkins State Bank	Williston	FL	97.5	0.052	0.208	9,838	385	100M-500M	67.5	27,949	483	0.000
Farmers & Merchants Bank	Monticello	FL	97.5	0.025	0.069	10,314	441	100M-500M	85.0	83,557	744	0.000
Wauchula State Bank	Wauchula	FL	97.5	0.020	0.102	11,294	625	500M-1B	65.0	54,032	886	0.000
EverBank	Jacksonville	FL	97.5	0.021	0.291	263,319	27,883	10B-50B	75.0	609,375	30,720	0.000
Premier Bank	Tallahassee	FL	95.0	0.026	0.076	8,560	379	100M-500M	90.0	85,449	706	0.000
Platinum Bank	Brandon	FL	95.0	0.034	0.063	12,806	279	100M-500M	90.0	124,551	613	0.000
First Federal Bank of Florida	Lake City	FL	95.0	0.017	0.086	16,329	422	500M-1B	87.5	153,239	803	0.001
Highlands Independent Bank	Sebring	FL	95.0	0.029	0.126	8,012	279	100M-500M	87.5	54,751	465	0.000
BankFIRST	Winter Park	FL	95.0	0.024	0.064	14,618	387	500M-1B	95.0	158,141	902	0.000
Capital City Bank	Tallahassee	FL	95.0	0.020	0.083	50,635	2,453	1B-10B	67.5	253,126	3,460	0.000
Bank of the Federated States of Micrones	Pohnpei	FM	77.5	0.012	0.042	995	24	<100M	77.5	16,862	77	0.000
Bank of Hazlehurst	Hazlehurst	GA	100.0	0.355	1.000	33,616	535	<100M	90.0	33,616	535	0.000
Glennville Bank	Glennville	GA	100.0	0.247	1.000	33,964	713	100M-500M	90.0	33,964	713	0.000

Table 3B. Top Micro Business Lenders by State and Territory Based on Call Report Data, June 2011

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)						All Small Business Lending (less than \$1 million)				
		HQ State	Total Rank	TA Ratio <sup>1</sup>	TBL Ratio <sup>1</sup>	Amount (1,000)	Institution Number	Asset Size	Total Rank	Amount (1,000)	Number	CC Amount/TA <sup>1</sup>
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
BB&T Financial, FSB	Columbus	GA	100.0	0.148	0.831	386,553	170,151	1B-10B	90.0	449,832	171,478	0.548
South Georgia Banking Company	Omega	GA	97.5	0.047	0.299	15,485	809	100M-500M	80.0	48,059	973	0.000
Bank of Alapaha	Alapaha	GA	97.5	0.222	1.000	25,422	412	100M-500M	80.0	25,422	412	0.000
Bank of Eastman	Eastman	GA	97.5	0.062	0.215	15,266	625	100M-500M	85.0	53,506	795	0.004
Altamaha B&T Co.	Vidalia	GA	95.0	0.066	0.245	9,956	483	100M-500M	90.0	38,991	593	0.000
First National Bank South	Alma	GA	95.0	0.072	0.180	22,836	837	100M-500M	92.5	90,721	1,085	0.000
Commercial State Bank	Donalsonville	GA	95.0	0.238	1.000	23,030	250	<100M	75.0	23,030	250	0.000
Citizens Bank & Trust Company	Eastman	GA	92.5	0.050	0.327	8,063	454	100M-500M	72.5	24,625	531	0.002
Tippins Bank	Claxton	GA	92.5	0.191	1.000	12,254	261	<100M	67.5	12,254	261	0.000
Queensborough National Bank & Trust Co	Louisville	GA	92.5	0.047	0.166	41,026	1,573	500M-1B	80.0	151,262	1,951	0.000
Farmers State Bank	Dublin	GA	92.5	0.077	0.218	9,276	372	100M-500M	80.0	30,058	492	0.000
The Security State Bank	Mc Rae	GA	92.5	0.324	1.000	13,081	173	<100M	67.5	13,081	173	0.000
Guardian Bank	Valdosta	GA	92.5	0.072	0.190	16,127	388	100M-500M	95.0	84,884	569	0.001
Bank of Guam	Hagatna	GU	92.5	0.015	0.054	14,505	7,178	500M-1B	85	113,768	8491	0.012
First Hawaiian Bank	Honolulu	HI	87.5	0.011	0.049	149,754	13,945	10B-50B	67.5	570,652	15,696	0.0192
Corydon State Bank	Corydon	IA	100.0	0.236	1.000	17,589	540	<100M	90.0	17,589	540	0.003
Community First Bank	Keosauqua	IA	100.0	0.103	1.000	14,687	544	100M-500M	75.0	14,687	544	0.003
The Libertyville Savings Bank	Fairfield	IA	100.0	0.204	1.000	37,584	564	100M-500M	95.0	37,584	564	0.000
The Shelby County State Bank	Harlan	IA	100.0	0.118	1.000	26,920	524	100M-500M	80.0	26,920	524	0.000
American State Bank	Osceola	IA	100.0	0.208	1.000	25,168	421	100M-500M	90.0	25,168	421	0.001
Northwoods State Bank	Mason City	IA	100.0	0.323	1.000	47,342	571	100M-500M	97.5	47,342	571	0.001
Farmers Trust and Savings Bank	Buffalo Center	IA	100.0	0.131	1.000	22,635	449	100M-500M	82.5	22,635	449	0.000
C US Bank	Cresco	IA	97.5	0.110	0.542	38,483	744	100M-500M	82.5	58,940	833	0.001
First National Bank	Greenfield	IA	97.5	0.092	1.000	17,120	353	100M-500M	70.0	17,120	353	0.002
Peoples State Bank	Albia	IA	97.5	0.181	1.000	14,966	317	<100M	82.5	14,966	317	0.000
Peoples Trust & Savings Bank	Clive	IA	97.5	0.115	1.000	29,811	344	100M-500M	77.5	29,811	344	0.001
First Trust and Savings Bank	Wheatland	IA	97.5	0.183	1.000	22,086	370	100M-500M	87.5	22,086	370	0.000
Home Federal Bank	Nampa	ID	90.0	0.024	0.118	29,839	2,242	1B-10B	57.5	135,460	2,684	0.000
Central State Bank	Clayton	IL	100.0	0.161	1.000	14,764	1,896	<100M	82.5	14,764	1,896	0.000
State Bank of Arthur	Arthur	IL	100.0	0.243	1.000	23,858	448	<100M	90.0	23,858	448	0.000
State Bank of Toulon	Toulon	IL	100.0	0.116	1.000	20,672	562	100M-500M	77.5	20,672	562	0.002
Ipava State Bank	Ipava	IL	100.0	0.214	1.000	18,966	372	<100M	82.5	18,966	372	0.000
First State Bank of Beecher City	Beecher City	IL	97.5	0.222	1.000	13,246	352	<100M	82.5	13,246	352	0.000
State Bank of Whittington	Benton	IL	97.5	0.119	1.000	12,612	263	100M-500M	72.5	12,612	263	0.000
The First B&T Co.of Murphysboro	Murphysboro	IL	97.5	0.309	1.000	19,507	294	<100M	85.0	19,507	294	0.000
Raritan State Bank	Raritan	IL	97.5	0.078	1.000	12,298	273	100M-500M	65.0	12,298	273	0.000

Table 3B. Top Micro Business Lenders by State and Territory Based on Call Report Data, June 2011

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)						All Small Business Lending (less than \$1 million)				
		HQ State	Total Rank	TA Ratio <sup>1</sup>	TBL Ratio <sup>1</sup>	Amount (1,000)	Number	Institution Asset Size	Total Rank	Amount (1,000)	Number	CC Amount/TA <sup>1</sup>
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Colchester State Bank	Colchester	IL	95.0	0.183	1.000	10,187	234	<100M	75.0	10,187	234	0.000
The Clay City Banking Co.	Clay City	IL	95.0	0.174	1.000	14,500	186	<100M	75.0	14,500	186	0.000
Farmers State Bank of Western Illinois	Alpha	IL	95.0	0.076	1.000	9,029	342	100M-500M	62.5	9,029	342	0.000
State Bank of Niantic	Niantic	IL	95.0	0.125	1.000	7,309	244	<100M	65.0	7,309	244	0.000
First Trust & Savings Bank of Albany, IL	Albany	IL	95.0	0.087	1.000	11,881	206	100M-500M	65.0	11,881	206	0.000
The Campbell & Fetter Bank	Kendallville	IN	95.0	0.076	1.000	20,292	273	100M-500M	55.0	20,292	273	0.000
The Riddell National Bank	Brazil	IN	90.0	0.066	0.332	11,276	299	100M-500M	75.0	32,873	379	0.007
The First State Bank, Bourbon, IN	Bourbon	IN	90.0	0.079	0.448	6,402	412	<100M	72.5	14,276	449	0.000
First Financial Bank, NA	Terre Haute	IN	90.0	0.042	0.151	100,533	5,344	1B-10B	72.5	332,391	6,566	0.000
Tri-County Bank & Trust Company	Roachdale	IN	90.0	0.043	0.355	7,033	587	100M-500M	62.5	18,128	645	0.002
The Farmers and Merchants Bank	Boswell	IN	87.5	0.177	1.000	18,948	217	100M-500M	70.0	18,948	217	0.000
Farmers State Bank	Lagrange	IN	87.5	0.035	0.182	16,538	553	100M-500M	82.5	75,954	840	0.000
Hoosier Heartland State Bank	Crawfordsville	IN	87.5	0.154	1.000	20,169	165	100M-500M	65.0	20,169	165	0.005
MarkleBank	Markle	IN	85.0	0.035	0.145	11,588	386	100M-500M	77.5	57,740	602	0.000
The North Salem State Bank	North Salem	IN	85.0	0.051	0.234	8,120	341	100M-500M	77.5	32,664	491	0.000
First Farmers B&T Co.	Converse	IN	85.0	0.031	0.140	27,156	739	500M-1B	77.5	128,914	1,300	0.000
The First National Bank of Centralia	Centralia	KS	100.0	0.160	1.000	16,274	3,316	100M-500M	87.5	16,274	3,316	0.000
First Neodesha Bank	Neodesha	KS	100.0	0.167	1.000	11,030	312	<100M	82.5	11,030	312	0.000
The Bank of McLouth	Mc Louth	KS	97.5	0.181	1.000	6,825	1,340	<100M	82.5	6,825	1,340	0.000
The Farmers State Bank	Wathena	KS	97.5	0.164	1.000	10,152	213	<100M	77.5	10,152	213	0.000
Home B&T Co.	Eureka	KS	97.5	0.407	1.000	33,358	224	<100M	90.0	33,358	224	0.000
The Citizens State Bank	Gridley	KS	97.5	0.116	1.000	14,266	382	100M-500M	77.5	14,266	382	0.000
The Riley State Bank of Riley, Kansas	Riley	KS	97.5	0.150	1.000	11,134	241	<100M	80.0	11,134	241	0.000
The First State Bank	Norton	KS	97.5	0.119	1.000	33,698	469	100M-500M	87.5	33,698	469	0.000
The St. John National Bank	Saint John	KS	97.5	0.139	1.000	9,896	218	<100M	72.5	9,896	218	0.000
The Lyndon State Bank	Lyndon	KS	97.5	0.152	1.000	12,937	211	<100M	77.5	12,937	211	0.000
The Wilson State Bank	Wilson	KS	97.5	0.213	1.000	16,252	296	<100M	87.5	16,252	296	0.000
Peoples Bank of Kentucky, Inc.	Flemingsburg	KY	97.5	0.094	0.432	17,301	859	100M-500M	72.5	30,817	944	0.004
Citizens Deposit Bank of Arlington, Inc.	Arlington	KY	97.5	0.155	1.000	26,869	405	100M-500M	75.0	26,869	405	0.000
The Farmers Bank of Milton	Milton	KY	95.0	0.094	1.000	17,100	367	100M-500M	62.5	17,100	367	0.000
Lewisburg Banking Company	Lewisburg	KY	95.0	0.219	1.000	21,681	299	<100M	80.0	21,681	299	0.000
Bank of Columbia	Columbia	KY	95.0	0.106	0.290	14,162	590	100M-500M	87.5	48,553	716	0.000
The Peoples Bank	Taylorsville	KY	95.0	0.176	1.000	18,598	293	100M-500M	75.0	18,598	293	0.000
First Guaranty Bank	Martin	KY	92.5	0.181	1.000	11,044	296	<100M	70.0	11,044	296	0.000
Magnolia Bank, Inc.	Magnolia	KY	92.5	0.174	1.000	21,523	260	100M-500M	72.5	21,523	260	0.000
Elkton Bank & Trust Company	Elkton	KY	92.5	0.112	1.000	13,895	294	100M-500M	62.5	13,895	294	0.002
Commercial Bank	West Liberty	KY	90.0	0.120	1.000	14,764	237	100M-500M	65.0	14,764	237	0.000
Dixon Bank	Dixon	KY	90.0	0.149	1.000	12,272	237	<100M	65.0	12,272	237	0.000



Table 3B. Top Micro Business Lenders by State and Territory Based on Call Report Data, June 2011

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)						All Small Business Lending (less than \$1 million)				
		HQ State	Total Rank	TA Ratio <sup>1</sup>	TBL Ratio <sup>1</sup>	Amount (1,000)	Institution Number	Asset Size	Total Rank	Amount (1,000)	Number	CC Amount/TA <sup>1</sup>
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Bank of Erath	Erath	LA	100.0	0.435	1.000	36,356	544	<100M	87.5	36,356	544	0.000
Tensas State Bank	Newellton	LA	97.5	0.314	1.000	38,076	466	100M-500M	87.5	38,076	466	0.000
Vermilion Bank & Trust Company	Kaplan	LA	97.5	0.269	1.000	26,326	418	<100M	82.5	26,326	418	0.007
Catahoula - LaSalle Bank	Jonesville	LA	95.0	0.151	1.000	14,953	380	<100M	65.0	14,953	380	0.000
The Evangeline B&T Co.	Ville Platte	LA	92.5	0.044	0.257	25,113	1,168	500M-1B	72.5	76,197	1,451	0.002
The Bank	Jennings	LA	92.5	0.078	0.349	11,751	537	100M-500M	70.0	24,857	645	0.000
Homeland Federal Savings Bank	Columbia	LA	92.5	0.079	0.299	11,402	494	100M-500M	85.0	34,556	601	0.000
Basile State Bank	Basile	LA	90.0	0.225	1.000	11,654	292	<100M	70.0	11,654	292	0.000
Franklin State Bank & Trust Company	Winnsboro	LA	90.0	0.164	1.000	19,540	240	100M-500M	67.5	19,540	240	0.000
Gulf Coast Bank	Abbeville	LA	90.0	0.063	0.175	18,964	873	100M-500M	80.0	65,211	1,073	0.000
North Middlesex Savings Bank	Ayer	MA	97.5	0.035	0.116	11,729	498	100M-500M	85.0	69,945	737	0.000
Brookline Bank	Brookline	MA	95.0	0.022	0.064	59,483	1,654	1B-10B	82.5	440,435	2,868	0.000
Enterprise B&T Co.	Lowell	MA	95.0	0.040	0.069	58,069	3,016	1B-10B	87.5	473,185	5,101	0.000
Everett Co-operative Bank	Everett	MA	92.5	0.180	1.000	53,122	175	100M-500M	77.5	53,122	175	0.000
Greenfield Co-operative Bank	Greenfield	MA	92.5	0.024	0.203	7,383	242	100M-500M	72.5	33,840	343	0.000
The Community Bank, A Massachusetts C	Brockton	MA	90.0	0.024	0.075	7,863	263	100M-500M	87.5	82,398	547	0.000
Avidia Bank	Hudson	MA	90.0	0.016	0.059	16,468	835	1B-10B	82.5	145,247	1,358	0.001
United Bank	West Springfield	MA	90.0	0.017	0.057	26,655	1,174	1B-10B	75.0	191,941	1,799	0.000
Chicopee Savings Bank	Chicopee	MA	90.0	0.020	0.053	11,841	397	500M-1B	77.5	111,956	848	0.000
Greenfield Savings Bank	Greenfield	MA	87.5	0.012	0.101	7,504	337	500M-1B	67.5	48,903	554	0.000
Berkshire Bank	Pittsfield	MA	87.5	0.017	0.047	52,859	2,111	1B-10B	70.0	349,025	3,478	0.000
The National Grand Bank of Marblehead	Marblehead	MA	87.5	0.017	0.129	4,191	337	100M-500M	65.0	25,075	421	0.008
Damascus Community Bank	Damascus	MD	100.0	0.067	0.182	16,526	863	100M-500M	72.5	46,388	1,053	0.000
Hebron Savings Bank	Hebron	MD	97.5	0.025	0.096	11,996	365	100M-500M	85.0	95,170	674	0.000
The Peoples Bank	Chestertown	MD	97.5	0.047	0.135	11,687	442	100M-500M	82.5	61,448	666	0.000
Provident State Bank, Inc.	Preston	MD	97.5	0.061	0.144	15,785	425	100M-500M	90.0	91,440	713	0.000
New Windsor State Bank	New Windsor	MD	95.0	0.034	0.094	8,997	418	100M-500M	77.5	56,689	598	0.000
Bank of the Eastern Shore	Cambridge	MD	95.0	0.054	0.106	9,859	298	100M-500M	80.0	58,865	471	0.000
County First Bank	La Plata	MD	92.5	0.039	0.093	7,536	244	100M-500M	80.0	52,577	441	0.000
American Bank	Rockville	MD	92.5	0.016	0.093	8,121	795	500M-1B	65.0	44,469	981	0.000
The Farmers Bank of Willards	Willards	MD	92.5	0.025	0.087	8,435	308	100M-500M	77.5	62,521	511	0.002
Franklin Savings Bank	Farmington	ME	97.5	0.242	1.000	77,889	1,307	100M-500M	80.0	77,889	1,307	0.000
Katahdin Trust Company	Patten	ME	95.0	0.080	0.167	41,577	1,706	500M-1B	85.0	143,949	2,262	0.000
Baybank	Gladstone	MI	100.0	0.263	1.000	21,481	21,446	<100M	77.5	21,481	21,446	0.001
First Bank, Upper Michigan	Gladstone	MI	95.0	0.099	0.295	16,670	416	100M-500M	72.5	48,263	569	0.001
The Peninsula Bank of Ishpeming	Ishpeming	MI	95.0	0.115	0.310	15,975	433	100M-500M	77.5	48,598	602	0.003

Table 3B. Top Micro Business Lenders by State and Territory Based on Call Report Data, June 2011

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)							All Small Business Lending (less than \$1 million)			
		HQ State	Total Rank	TA Ratio <sup>1</sup>	TBL Ratio <sup>1</sup>	Amount (1,000)	Number	Institution Asset Size	Total Rank	Amount (1,000)	Number	CC Amount/TA <sup>1</sup>
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Superior National Bank & Trust Company	Hancock	MI	92.5	0.041	0.258	19,843	708	100M-500M	67.5	65,638	954	0.000
Firstbank - West Branch	West Branch	MI	90.0	0.050	0.168	11,997	462	100M-500M	75.0	60,054	684	0.000
Alden State Bank	Alden	MI	87.5	0.062	0.167	10,178	419	100M-500M	77.5	53,965	621	0.003
Huron National Bank	Rogers City	MI	87.5	0.215	1.000	11,455	285	<100M	57.5	11,455	285	0.000
Gogebic Range Bank	Ironwood	MI	87.5	0.199	0.343	12,159	209	<100M	72.5	35,468	312	0.000
Thumb National B&T Co.	Pigeon	MI	87.5	0.055	0.195	11,556	350	100M-500M	67.5	48,658	526	0.000
mBank	Manistique	MI	85.0	0.054	0.098	26,378	420	100M-500M	60.0	101,742	719	0.001
Independent Bank	Ionia	MI	85.0	0.031	0.132	71,261	2,257	1B-10B	67.5	358,296	3,686	0.000
Honor Bank	Honor	MI	85.0	0.059	0.138	11,264	315	100M-500M	82.5	72,403	571	0.000
First National Bank of America	East Lansing	MI	85.0	0.033	0.263	16,724	432	500M-1B	52.5	45,187	619	0.000
First State Bank of Le Center	Le Center	MN	100.0	0.194	1.000	12,842	639	<100M	77.5	12,842	639	0.000
St. Clair State Bank (Incorporated)	Saint Clair	MN	100.0	0.143	1.000	10,103	572	<100M	70.0	10,103	572	0.000
Farmers & Merchants St. BK of Blooming	Blooming Prairie	MN	100.0	0.259	1.000	18,246	418	<100M	85.0	18,246	418	0.000
First Southeast Bank	Harmony	MN	97.5	0.256	1.000	14,315	254	<100M	77.5	14,315	254	0.000
First National Bank in Mahnomon	Mahnomen	MN	97.5	0.264	1.000	18,113	256	<100M	80.0	18,113	256	0.000
Elysian Bank	Elysian	MN	97.5	0.243	1.000	9,967	1,225	<100M	80.0	9,967	1,225	0.000
Farmers State Bank of Darwin	Darwin	MN	95.0	0.194	1.000	5,891	1,456	<100M	70.0	5,891	1,456	0.000
Clinton State Bank	Clinton	MN	95.0	0.137	1.000	8,983	295	<100M	65.0	8,983	295	0.000
Grand Timber Bank	McGregor	MN	95.0	0.252	1.000	10,725	221	<100M	70.0	10,725	221	0.005
The First National Bank of Osakis	Osakis	MN	95.0	0.189	1.000	11,257	190	<100M	67.5	11,257	190	0.000
Bank of Zumbrota	Zumbrota	MN	95.0	0.087	0.328	11,587	455	100M-500M	82.5	34,337	538	0.000
Western National Bank	Duluth	MN	95.0	0.307	1.000	37,491	227	100M-500M	90.0	37,491	227	0.008
Community State Bank of Missouri	Bowling Green	MO	100.0	0.182	1.000	35,735	575	100M-500M	87.5	35,735	575	0.000
Century Bank of the Ozarks	Gainesville	MO	100.0	0.195	1.000	32,775	664	100M-500M	85.0	32,775	664	0.000
Metz Banking Company	Nevada	MO	97.5	0.280	1.000	17,839	374	<100M	85.0	17,839	374	0.000
Community Bank of El Dorado Springs	El Dorado Springs	MO	97.5	0.145	1.000	14,022	701	<100M	75.0	14,022	701	0.000
Peoples Community Bank	Greenville	MO	97.5	0.341	1.000	42,903	562	100M-500M	92.5	42,903	562	0.000
The Union Savings Bank	Sedalia	MO	97.5	0.262	1.000	24,638	359	<100M	85.0	24,638	359	0.000
St. Clair County State Bank	Osceola	MO	97.5	0.203	1.000	23,690	409	100M-500M	80.0	23,690	409	0.000
Shelter Financial Bank	Columbia	MO	97.5	0.117	1.000	20,700	466	100M-500M	72.5	20,700	466	0.000
Carroll County Trust Co. of Carrollton, Mis	Carrollton	MO	95.0	0.123	1.000	14,826	346	100M-500M	65.0	14,826	346	0.000
County Bank	Brunswick	MO	95.0	0.220	1.000	17,415	255	<100M	75.0	17,415	255	0.000
The Maries County Bank	Vienna	MO	95.0	0.066	0.434	21,039	1,192	100M-500M	87.5	48,512	1,305	0.000
Community Bank, NA	Summersville	MO	95.0	0.286	1.000	15,109	361	<100M	82.5	15,109	361	0.002
Mid America Bank	Linn	MO	95.0	0.112	0.390	29,377	448	100M-500M	95.0	75,365	541	0.000
Community Bank of the Ozarks	Sunrise Beach	MO	95.0	0.330	1.000	19,071	255	<100M	80.0	19,071	255	0.000
The Citizens-Farmers Bank of Cole Camp	Cole Camp	MO	95.0	0.127	1.000	11,926	394	<100M	65.0	11,926	394	0.000
Peoples Bank	Mendenhall	MS	97.5	0.274	1.000	59,449	1,147	100M-500M	90.0	59,449	1,147	0.000

Table 3B. Top Micro Business Lenders by State and Territory Based on Call Report Data, June 2011

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)							All Small Business Lending (less than \$1 million)			
		HQ State	Total Rank	TA Ratio <sup>1</sup>	TBL Ratio <sup>1</sup>	Amount (1,000)	Number	Institution Asset Size	Total Rank	Amount (1,000)	Number	CC Amount/TA <sup>1</sup>
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Farmers and Merchants Bank	Baldwyn	MS	97.5	0.310	1.000	63,531	1,229	100M-500M	92.5	63,531	1,229	0.006
First State Bank	Waynesboro	MS	97.5	0.255	1.000	115,068	1,295	100M-500M	92.5	115,068	1,295	0.001
Commerce National Bank	Corinth	MS	90.0	0.192	1.000	16,463	668	<100M	67.5	16,463	668	0.000
First American National Bank	Iuka	MS	87.5	0.134	1.000	30,730	565	100M-500M	65.0	30,730	565	0.000
Bank of Kilmichael	Kilmichael	MS	87.5	0.280	1.000	28,239	412	100M-500M	75.0	28,239	412	0.000
Planters Bank & Trust Company	Indianola	MS	87.5	0.046	0.245	29,549	1,338	500M-1B	72.5	93,683	1,659	0.000
The First National Bank of Pontotoc	Pontotoc	MS	87.5	0.114	1.000	27,689	581	100M-500M	57.5	27,689	581	0.000
Lake County Bank	Saint Ignatius	MT	95.0	0.222	1.000	6,057	1,196	<100M	72.5	6,057	1,196	0.000
1st Bank	Sidney	MT	92.5	0.145	1.000	16,683	247	100M-500M	65.0	16,683	247	0.000
The First State Bank of Malta	Malta	MT	87.5	0.087	1.000	10,466	236	100M-500M	55.0	10,466	236	0.000
The Bank of Baker	Baker	MT	77.5	0.054	0.243	6,237	311	100M-500M	80.0	25,661	404	0.000
Ruby Valley National Bank	Twin Bridges	MT	77.5	0.072	0.280	5,559	220	<100M	70.0	18,910	288	0.000
Teton Banks	Fairfield	MT	77.5	0.041	0.302	7,660	347	100M-500M	60.0	23,155	436	0.005
Citizens Bank & Trust Company	Big Timber	MT	75.0	0.057	0.265	5,639	247	<100M	65.0	20,093	325	0.000
The State Bank of Townsend	Townsend	MT	75.0	0.104	1.000	5,034	96	<100M	42.5	5,034	96	0.000
Flathead Bank of Bigfork, Montana	Kalispell	MT	75.0	0.050	0.158	10,279	431	100M-500M	75.0	51,923	626	0.000
First Madison Valley Bank	Ennis	MT	75.0	0.065	0.186	8,047	359	100M-500M	75.0	33,856	491	0.000
First Security Bank of Roundup	Roundup	MT	75.0	0.129	1.000	5,987	95	<100M	45.0	5,987	95	0.000
Greystone Bank	Raleigh	NC	100.0	0.242	1.000	29,595	17,253	100M-500M	82.5	29,595	17,253	0.000
First Bank	Troy	NC	97.5	0.032	0.132	105,762	3,866	1B-10B	82.5	574,207	5,931	0.003
Yadkin Valley B&T Co.	Elkin	NC	95.0	0.033	0.091	68,951	2,755	1B-10B	85.0	460,046	4,593	0.000
Surrey Bank & Trust	Mount Airy	NC	95.0	0.073	0.143	16,599	653	100M-500M	77.5	77,126	965	0.000
Southern B&T Co.	Mount Olive	NC	90.0	0.020	0.088	27,383	1,103	1B-10B	67.5	187,271	1,783	0.000
First South Bank	Washington	NC	87.5	0.027	0.094	21,382	642	500M-1B	70.0	134,056	1,103	0.000
Union Bank & Trust Company	Oxford	NC	82.5	0.036	0.131	6,972	283	100M-500M	70.0	46,202	451	0.000
Carolina Trust Bank	Lincolnton	NC	82.5	0.033	0.095	9,272	330	100M-500M	75.0	67,470	558	0.000
Four Oaks Bank & Trust Company	Four Oaks	NC	82.5	0.020	0.073	18,960	1,018	500M-1B	70.0	148,900	1,615	0.002
Lumbee Guaranty Bank	Pembroke	NC	82.5	0.033	0.123	9,245	346	100M-500M	62.5	50,774	509	0.000
First-Citizens Bank & Trust Company	Raleigh	NC	82.5	0.020	0.051	410,149	95,408	10B-50B	75.0	3,962,924	108,730	0.012
First United Bank	Park River	ND	97.5	0.140	1.000	19,207	532	100M-500M	82.5	19,207	532	0.000
Western State Bank	Devils Lake	ND	95.0	0.165	0.383	72,842	4,183	100M-500M	85.0	136,449	4,527	0.002
KodaBank	Drayton	ND	95.0	0.159	1.000	13,170	322	<100M	80.0	13,170	322	0.002
U.S. Bank NA ND	Fargo	ND	92.5	0.118	0.281	705,089	189,441	1B-10B	72.5	999,029	193,218	0.132
The Union Bank	Beulah	ND	92.5	0.129	1.000	9,269	195	<100M	70.0	9,269	195	0.000
McIntosh County Bank	Ashley	ND	85.0	0.085	1.000	7,167	159	<100M	57.5	7,167	159	0.003
The Farmers & Merchants St. Bk of Tolna	Tolna	ND	82.5	0.092	1.000	5,056	177	<100M	52.5	5,056	177	0.002
Rolette State Bank	Rolette	ND	82.5	0.250	1.000	8,805	97	<100M	75.0	8,805	97	0.000
Sargent County Bank	Forman	ND	82.5	0.069	1.000	6,417	146	<100M	50.0	6,417	146	0.000

Table 3B. Top Micro Business Lenders by State and Territory Based on Call Report Data, June 2011

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)						All Small Business Lending (less than \$1 million)				
		HQ State	Total Rank	TA Ratio <sup>1</sup>	TBL Ratio <sup>1</sup>	Amount (1,000)	Number	Institution Asset Size	Total Rank	Amount (1,000)	Number	CC Amount/TA <sup>1</sup>
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Security State Bank	Dunseith	ND	82.5	0.123	1.000	7,541	115	<100M	65.0	7,541	115	0.004
Gothenburg State Bank	Gothenburg	NE	97.5	0.204	1.000	23,478	335	100M-500M	90.0	23,478	335	0.000
State Bank of Table Rock	Table Rock	NE	92.5	0.160	1.000	8,107	183	<100M	75.0	8,107	183	0.000
Thayer County Bank	Hebron	NE	92.5	0.247	1.000	14,832	125	<100M	82.5	14,832	125	0.000
First National Bank in Ord	Ord	NE	92.5	0.077	1.000	6,965	280	<100M	65.0	6,965	280	0.000
Wahoo State Bank	Wahoo	NE	92.5	0.155	1.000	9,484	148	<100M	75.0	9,484	148	0.000
Farmers & Merchants State Bk, Bloomfield	Bloomfield	NE	90.0	0.062	1.000	6,817	189	100M-500M	60.0	6,817	189	0.000
The Tilden Bank	Tilden	NE	90.0	0.109	0.440	7,808	315	<100M	82.5	17,722	360	0.000
American Exchange Bank	Elmwood	NE	90.0	0.193	1.000	8,148	131	<100M	75.0	8,148	131	0.000
Bank of the Valley	Bellwood	NE	90.0	0.089	1.000	8,485	133	<100M	62.5	8,485	133	0.000
First State Bank	Gothenburg	NE	87.5	0.066	0.250	18,752	518	100M-500M	85.0	61,448	663	0.000
The First Colebrook Bank	Colebrook	NH	87.5	0.062	0.131	14,029	476	100M-500M	82.5	88,254	817	0.000
Laconia Savings Bank	Laconia	NH	85.0	0.018	0.080	18,969	704	1B-10B	67.5	120,183	1,130	0.000
Cornerstone Bank	Moorestown	NJ	97.5	0.029	0.063	10,955	404	100M-500M	97.5	175,237	792	0.000
Newfield National Bank	Newfield	NJ	97.5	0.020	0.052	9,568	340	100M-500M	77.5	96,287	648	0.003
Harvest Community Bank	Pennsville	NJ	95.0	0.024	0.068	4,660	306	100M-500M	80.0	52,315	600	0.000
The Bank	Mount Laurel	NJ	95.0	0.019	0.040	37,703	1,517	1B-10B	82.5	453,584	3,280	0.000
1st Colonial National Bank	Collingswood	NJ	95.0	0.031	0.121	8,690	245	100M-500M	80.0	60,195	467	0.000
The First National Bank of Elmer	Elmer	NJ	95.0	0.027	0.080	5,700	175	100M-500M	62.5	41,383	318	0.000
Skylands Community Bank	Chester	NJ	90.0	0.014	0.030	18,557	915	1B-10B	80.0	276,592	2,063	0.000
Unity Bank	Clinton	NJ	87.5	0.015	0.029	12,021	952	500M-1B	82.5	180,400	2,451	0.000
Heritage Community Bank	Randolph	NJ	87.5	0.037	0.058	5,390	144	100M-500M	85.0	77,764	381	0.000
Atlantic Stewardship Bank	Midland Park	NJ	85.0	0.013	0.030	9,083	282	500M-1B	77.5	145,331	733	0.000
Lakeland Bank	Newfoundland	NJ	85.0	0.009	0.026	25,646	652	1B-10B	72.5	339,253	1,674	0.000
SussexBank	Franklin	NJ	85.0	0.016	0.036	7,697	213	100M-500M	82.5	108,213	518	0.000
Pioneer Bank	Roswell	NM	97.5	0.075	1.000	44,609	368	500M-1B	70.0	44,609	368	0.000
The James Polk Stone Community Bank	Portales	NM	95.0	0.062	0.280	10,722	423	100M-500M	77.5	32,777	541	0.000
Western Heritage Bank	Las Cruces	NM	92.5	0.437	1.000	22,907	181	<100M	72.5	22,907	181	0.000
American Heritage Bank	Clovis	NM	90.0	0.073	0.325	5,139	247	<100M	67.5	15,419	307	0.000
Western Commerce Bank	Carlsbad	NM	87.5	0.038	0.115	12,741	1,771	100M-500M	60.0	44,091	1,953	0.000
Heritage Bank of Nevada	Reno	NV	92.5	0.025	0.050	11,284	486	100M-500M	90.0	118,602	751	0.000
Nevada State Bank	Las Vegas	NV	87.5	0.008	0.026	34,076	1,458	1B-10B	70.0	313,138	2,400	0.001
Solvay Bank	Solvay	NY	100.0	0.046	0.239	27,577	967	500M-1B	92.5	111,486	1,477	0.004
First National Bank of Scotia	Scotia	NY	97.5	0.045	0.232	16,694	902	100M-500M	77.5	53,547	1,089	0.002
Adirondack Bank	Utica	NY	95.0	0.034	0.109	18,974	568	500M-1B	87.5	122,412	981	0.000

Table 3B. Top Micro Business Lenders by State and Territory Based on Call Report Data, June 2011

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)							All Small Business Lending (less than \$1 million)			
		HQ State	Total Rank	TA Ratio <sup>1</sup>	TBL Ratio <sup>1</sup>	Amount (1,000)	Number	Institution Asset Size	Total Rank	Amount (1,000)	Number	CC Amount/TA <sup>1</sup>
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
The First National Bank of Groton	Groton	NY	95.0	0.107	1.000	13,737	414	100M-500M	67.5	13,737	414	0.003
The Bridgehampton National Bank	Bridgehampton	NY	95.0	0.031	0.101	36,971	856	1B-10B	90.0	226,075	1,337	0.000
The Lyons National Bank	Lyons	NY	92.5	0.029	0.142	15,655	650	500M-1B	75.0	75,725	1,008	0.000
The Canandaigua National B&T Co.	Canandaigua	NY	92.5	0.027	0.082	45,172	2,656	1B-10B	82.5	255,320	3,509	0.000
The Oneida Savings Bank	Oneida	NY	92.5	0.028	0.179	18,314	666	500M-1B	72.5	65,719	856	0.000
NBT Bank, NA	Norwich	NY	92.5	0.022	0.084	118,457	6,823	1B-10B	80.0	681,124	10,045	0.000
Community Bank, NA	Canton	NY	92.5	0.017	0.112	109,308	5,178	1B-10B	77.5	536,009	7,479	0.000
Steuben Trust Company	Hornell	NY	92.5	0.037	0.184	14,007	514	100M-500M	70.0	52,363	705	0.000
The Bank of Castile	Castile	NY	92.5	0.024	0.089	22,814	841	500M-1B	82.5	138,989	1,403	0.000
Watertown Savings Bank	Watertown	NY	92.5	0.034	0.104	15,037	626	100M-500M	87.5	105,194	1,027	0.000
CBank	Cincinnati	OH	100.0	0.330	0.578	25,381	1,485	<100M	72.5	25,381	1,485	0.001
The Fort Jennings State Bank	Fort Jennings	OH	97.5	0.145	0.544	20,484	432	100M-500M	80.0	33,669	513	0.000
The Killbuck Savings Bank Company	Killbuck	OH	92.5	0.040	0.180	16,751	663	100M-500M	77.5	74,348	848	0.002
American Savings Bank, FSB	Portsmouth	OH	92.5	0.071	0.357	16,186	277	100M-500M	80.0	44,750	373	0.000
The Settlers Bank	Marietta	OH	92.5	0.077	0.274	7,783	280	100M-500M	85.0	28,440	375	0.000
Miami Savings Bank	Miamitown	OH	92.5	0.224	1.000	25,841	145	100M-500M	75.0	25,841	145	0.000
The Merchants National Bank	Hillsboro	OH	92.5	0.041	0.176	23,965	1,076	500M-1B	82.5	109,329	1,414	0.000
The Cincinnati Savings & Loan Co.	Cincinnati	OH	90.0	0.132	1.000	11,651	152	<100M	62.5	11,651	152	0.000
The First National Bank of Dennison	Dennison	OH	90.0	0.049	0.362	8,971	358	100M-500M	75.0	24,765	459	0.003
Commodore Bank	Somerset	OH	87.5	0.148	1.000	11,048	123	<100M	60.0	11,048	123	0.004
The Middlefield Banking Company	Middlefield	OH	87.5	0.031	0.138	17,553	762	500M-1B	72.5	76,090	1,044	0.001
The Monitor Bank	Big Prairie	OH	87.5	0.137	0.551	5,060	242	<100M	70.0	9,164	274	0.010
The Farmers and Merchants Bank	Caldwell	OH	87.5	0.076	0.333	5,922	237	<100M	70.0	16,634	290	0.000
Stockmans Bank	Altus	OK	100.0	0.168	1.000	20,864	567	100M-500M	80.0	20,864	567	0.000
Security First National Bank of Hugo	Hugo	OK	97.5	0.132	1.000	14,007	338	100M-500M	70.0	14,007	338	0.000
The Farmers Bank	Carnegie	OK	95.0	0.194	1.000	10,676	322	<100M	77.5	10,676	322	0.000
Bank of Cushing and Trust Company	Cushing	OK	95.0	0.234	1.000	22,753	264	<100M	82.5	22,753	264	0.000
The Payne County Bank	Perkins	OK	95.0	0.167	1.000	20,360	300	100M-500M	75.0	20,360	300	0.000
Security State Bank of Wewoka, OK	Wewoka	OK	92.5	0.125	1.000	12,702	214	100M-500M	65.0	12,702	214	0.000
The Farmers State Bank	Quinton	OK	92.5	0.130	1.000	10,360	253	<100M	62.5	10,360	253	0.000
American Exchange Bank	Henryetta	OK	92.5	0.146	1.000	10,642	279	<100M	70.0	10,642	279	0.000
Stroud National Bank	Stroud	OK	90.0	0.112	0.416	8,805	336	<100M	77.5	20,759	409	0.000
The First National Bank of Coweta	Coweta	OK	87.5	0.153	1.000	9,819	175	<100M	62.5	9,819	175	0.000
Community State Bank	Hennessey	OK	87.5	0.174	1.000	6,836	196	<100M	62.5	6,836	196	0.000
Walters B&T Co.	Walters	OK	87.5	0.128	1.000	7,039	219	<100M	57.5	7,039	219	0.000
The Peoples National Bk. of Checotah	Checotah	OK	87.5	0.083	1.000	10,389	189	100M-500M	52.5	10,389	189	0.000
The First National Bank of Texhoma	Texhoma	OK	87.5	0.067	1.000	9,688	219	100M-500M	55.0	9,688	219	0.000
The Farmers & Merchants Natl. Bk of Fairview	Fairview	OK	87.5	0.112	1.000	9,364	177	<100M	57.5	9,364	177	0.000

Table 3B. Top Micro Business Lenders by State and Territory Based on Call Report Data, June 2011

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)							All Small Business Lending (less than \$1 million)			
		HQ State	Total Rank	TA Ratio <sup>1</sup>	TBL Ratio <sup>1</sup>	Amount (1,000)	Number	Institution Asset Size	Total Rank	Amount (1,000)	Number	CC Amount/TA <sup>1</sup>
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Community Bank	Joseph	OR	90.0	0.030	0.087	10,771	316	100M-500M	75.0	76,372	590	0.000
Bank of Eastern Oregon	Heppner	OR	90.0	0.031	0.112	7,849	287	100M-500M	65.0	45,435	457	0.002
Albina Community Bank	Portland	OR	90.0	0.063	0.120	8,375	296	100M-500M	67.5	39,337	404	0.006
CNB Bank	Clearfield	PA	100.0	0.094	0.319	137,828	2,977	1B-10B	77.5	220,752	3,479	0.003
Mercer County State Bank	Sandy Lake	PA	97.5	0.068	0.340	20,139	777	100M-500M	87.5	59,305	976	0.000
Elderton State Bank	Elderton	PA	95.0	0.102	0.207	18,789	1,892	100M-500M	90.0	80,775	2,317	0.000
Eureka Bank	Pittsburgh	PA	95.0	0.179	1.000	24,725	327	100M-500M	70.0	24,725	327	0.000
The Luzerne Bank	Luzerne	PA	90.0	0.059	0.111	16,564	478	100M-500M	80.0	88,591	814	0.000
The Farmers National Bank of Emlenton	Emlenton	PA	90.0	0.035	0.155	17,883	648	500M-1B	75.0	74,847	958	0.000
People's State Bank of Wyalusing, PA	Wyalusing	PA	90.0	0.047	0.214	11,296	599	100M-500M	77.5	48,029	792	0.003
Clarion County Community Bank	Clarion	PA	90.0	0.082	0.342	9,806	324	100M-500M	75.0	28,682	432	0.000
First Citizens National Bank	Mansfield	PA	90.0	0.028	0.149	23,473	776	500M-1B	75.0	113,506	1,225	0.000
First United National Bank	Fryburg	PA	87.5	0.035	0.343	8,453	400	100M-500M	60.0	23,038	488	0.000
Mifflinburg B&T Co.	Mifflinburg	PA	87.5	0.036	0.138	11,369	485	100M-500M	67.5	48,628	725	0.000
The Fidelity Deposit and Discount Bank	Dunmore	PA	87.5	0.033	0.098	19,318	636	500M-1B	80.0	113,997	1,076	0.000
Standard Bank, PaSB	Murrysville	PA	87.5	0.030	0.197	13,023	384	100M-500M	65.0	49,132	556	0.000
Alliance Bank	Broomall	PA	87.5	0.033	0.112	15,250	521	100M-500M	77.5	85,263	810	0.000
Northwest Savings Bank	Warren	PA	87.5	0.022	0.104	180,069	5,342	1B-10B	75.0	928,138	8,791	0.002
QNB Bank	Quakertown	PA	87.5	0.028	0.082	23,273	931	500M-1B	82.5	146,111	1,343	0.000
Banco Bilbao Vizcaya Argentaria PR	San Juan	PR	87.5	0.015	0.075	74,643	3,884	1B-10B	85.0	370,824	5,283	0.011
Coastway Community Bank	Cranston	RI	82.5	0.020	0.057	6,256	179	100M-500M	77.5	84,664	447	0.000
Bank Rhode Island	Providence	RI	82.5	0.016	0.042	25,564	2,463	1B-10B	75.0	280,756	4,713	0.000
The Citizens Bank	Olanta	SC	100.0	0.065	0.294	21,206	1,345	100M-500M	80.0	62,528	1,586	0.000
Anderson Brothers Bank	Mullins	SC	100.0	0.068	0.360	31,143	990	100M-500M	77.5	78,597	1,231	0.003
Enterprise Bank of South Carolina	Ehrhardt	SC	97.5	0.101	0.309	44,268	975	100M-500M	92.5	141,224	1,203	0.001
The Conway National Bank	Conway	SC	90.0	0.027	0.122	24,898	1,190	500M-1B	82.5	152,316	1,718	0.003
Community First Bank, Inc.	Walhalla	SC	87.5	0.033	0.156	15,422	545	100M-500M	90.0	99,159	769	0.002
Farmers and Merchants Bank of SC	Holly Hill	SC	87.5	0.043	0.197	10,936	548	100M-500M	75.0	46,815	720	0.000
Bank of Greeleyville	Greeleyville	SC	87.5	0.100	0.342	7,570	249	<100M	75.0	22,128	333	0.000
GrandSouth Bank	Greenville	SC	85.0	0.041	0.092	15,624	751	100M-500M	82.5	112,432	1,100	0.000
Great Plains Bank	Eureka	SD	95.0	0.167	1.000	16,459	325	<100M	85.0	16,459	325	0.000
First Fidelity Bank	Burke	SD	95.0	0.076	1.000	23,015	523	100M-500M	75.0	23,015	523	0.000
Fulton State Bank	Fulton	SD	92.5	0.206	1.000	10,670	179	<100M	82.5	10,670	179	0.001
Citibank (South Dakota), NA	Sioux Falls	SD	90.0	0.038	0.565	4,536,277	1,683,220	>50B	60.0	4,558,028	1,683,994	0.902
Security State Bank	Tyndall	SD	87.5	0.201	1.000	6,576	132	<100M	70.0	6,576	132	0.000
Dakota Prairie Bank	Fort Pierre	SD	87.5	0.161	1.000	8,598	131	<100M	72.5	8,598	131	0.000

Table 3B. Top Micro Business Lenders by State and Territory Based on Call Report Data, June 2011

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)							All Small Business Lending (less than \$1 million)			
		HQ State	Total Rank	TA Ratio <sup>1</sup>	TBL Ratio <sup>1</sup>	Amount (1,000)	Number	Institution Asset Size	Total Rank	Amount (1,000)	Number	CC Amount/TA <sup>1</sup>
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Farmers State Bank	Stickney	SD	87.5	0.097	1.000	9,730	165	100M-500M	70.0	9,730	165	0.000
Farmers State Bank of Canton	Canton	SD	87.5	0.169	1.000	7,581	162	<100M	72.5	7,581	162	0.000
Security Federal Svgs. Bk. of McMinnville	Mc Minnville	TN	97.5	0.205	1.000	32,695	447	100M-500M	82.5	32,695	447	0.000
Bank of Perry County	Lobelville	TN	97.5	0.114	0.429	15,717	438	100M-500M	87.5	36,631	513	0.000
People's B&T Co.of Pickett County	Byrdstown	TN	97.5	0.190	1.000	25,840	507	100M-500M	75.0	25,840	507	0.000
Homeland Community Bank	Mc Minnville	TN	95.0	0.192	1.000	24,592	374	100M-500M	72.5	24,592	374	0.000
The Hardin County Bank	Savannah	TN	95.0	0.051	0.246	18,563	470	100M-500M	77.5	54,948	626	0.000
Citizens Bank	Carthage	TN	95.0	0.045	0.225	22,516	764	500M-1B	62.5	50,347	904	0.000
The First National Bank of Manchester	Manchester	TN	95.0	0.065	0.393	13,566	469	100M-500M	77.5	34,481	571	0.000
Tennessee Commerce Bank	Franklin	TN	92.5	0.077	0.133	113,320	3,402	1B-10B	75.0	278,312	4,526	0.001
Carroll Bank and Trust	Huntingdon	TN	92.5	0.050	0.271	12,511	389	100M-500M	72.5	38,598	491	0.000
Reelfoot Bank	Union City	TN	90.0	0.057	0.263	8,488	527	100M-500M	75.0	27,620	630	0.002
The Farmers Bank of Lynchburg	Lynchburg	TN	90.0	0.069	0.192	12,380	357	100M-500M	72.5	40,787	474	0.002
Wayne County Bank	Waynesboro	TN	90.0	0.043	0.196	11,493	518	100M-500M	80.0	48,141	660	0.000
The First National Bank of Albany	Albany	TX	100.0	0.192	1.000	79,937	1,512	100M-500M	92.5	79,937	1,512	0.000
Legend Bank, N.A.	Bowie	TX	97.5	0.077	0.395	43,242	889	500M-1B	70.0	68,702	1,027	0.000
The Pecos County State Bank	Fort Stockton	TX	95.0	0.226	1.000	31,229	316	100M-500M	82.5	31,229	316	0.000
Citizens State Bank	Somerville	TX	95.0	0.052	0.305	19,384	982	100M-500M	85.0	58,269	1,175	0.000
First State Bank of Ben Wheeler, TX	Ben Wheeler	TX	95.0	0.134	1.000	15,144	342	100M-500M	70.0	15,144	342	0.000
First Bank of Muleshoe	Muleshoe	TX	92.5	0.097	1.000	9,772	290	100M-500M	60.0	9,772	290	0.000
First National Bank of Bosque County	Valley Mills	TX	92.5	0.141	1.000	13,855	301	<100M	67.5	13,855	301	0.000
Tejas Bank	Iraan	TX	92.5	0.246	1.000	18,410	235	<100M	75.0	18,410	235	0.000
Citizens State Bank	Tyler	TX	92.5	0.081	0.192	21,110	645	100M-500M	87.5	85,174	929	0.000
Main Street Bank	Kingwood	TX	92.5	0.071	0.172	18,315	1,124	100M-500M	90.0	86,906	1,641	0.000
The First National Bank of Byers	Byers	TX	92.5	0.144	1.000	13,865	294	<100M	67.5	13,865	294	0.000
American Express Bank, FSB	Salt Lake City	UT	100.0	0.373	1.000	14,500,000	2,059,075	10B-50B	100.0	14,500,000	2,059,075	0.316
Wright Express Financial Services Corp.	Midvale	UT	97.5	0.544	0.574	743,164	166,482	1B-10B	92.5	1,065,004	170,434	0.000
Wells Fargo Bank Northwest, NA	Ogden	UT	97.5	0.101	1.000	1,823,000	58,269	10B-50B	87.5	1,823,000	58,269	0.096
GE Money Bank	Draper	UT	97.5	0.052	1.000	1,134,660	723,318	10B-50B	85.0	1,134,660	723,318	0.805
The Pitney Bowes Bank, Inc.	Salt Lake City	UT	95.0	0.465	0.944	348,361	1,170,230	500M-1B	95.0	363,615	1,170,295	0.000
Benchmark Community Bank	Kenbridge	VA	100.0	0.060	0.237	24,492	965	100M-500M	87.5	84,364	1,285	0.000
Capital One Bank (USA), NA	Glen Allen	VA	100.0	0.082	1.000	4,926,842	2,564,377	>50B	80.0	4,926,842	2,564,377	0.848
Highlands Union Bank	Abingdon	VA	95.0	0.034	0.141	21,503	960	500M-1B	77.5	100,545	1,299	0.003
New Peoples Bank, Inc.	Honaker	VA	92.5	0.031	0.107	25,174	1,001	500M-1B	85.0	148,577	1,579	0.000
Powell Valley National Bank	Jonesville	VA	90.0	0.066	0.355	15,917	291	100M-500M	57.5	31,281	383	0.000
The Bank of Southside Virginia	Carson	VA	87.5	0.024	0.175	12,946	639	500M-1B	65.0	51,076	829	0.004
First Sentinel Bank	Richlands	VA	87.5	0.044	0.261	7,415	330	100M-500M	60.0	23,364	406	0.000

Table 3B. Top Micro Business Lenders by State and Territory Based on Call Report Data, June 2011

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)							All Small Business Lending (less than \$1 million)			
		HQ State	Total Rank	TA Ratio <sup>1</sup>	TBL Ratio <sup>1</sup>	Amount (1,000)	Number	Institution Asset Size	Total Rank	Amount (1,000)	Number	CC Amount/TA <sup>1</sup>
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Grundy National Bank	Grundy	VA	85.0	0.030	0.090	10,311	2,164	100M-500M	77.5	62,947	2,475	0.000
First Community Bank	Bluefield	VA	85.0	0.017	0.087	37,010	1,406	1B-10B	72.5	238,221	2,284	0.000
The First National Bank of Altavista	Altavista	VA	85.0	0.030	0.127	9,987	412	100M-500M	77.5	60,391	611	0.000
Bank of St. Croix, Inc.	Christiansted	VI	90.0	0.009	0.067	1,085	42	100M-500M	90.0	16,284	96	0.000
Wells River Savings Bank	Wells River	VT	80.0	0.062	0.448	9,708	533	100M-500M	52.5	21,647	606	0.000
Cashmere Valley Bank	Cashmere	WA	92.5	0.020	0.110	22,503	890	1B-10B	70.0	116,594	1,256	0.005
Twin River National Bank	Clarkston	WA	92.5	0.267	1.000	17,142	185	<100M	65.0	17,142	185	0.000
Heritage Bank	Olympia	WA	90.0	0.024	0.047	28,073	962	1B-10B	85.0	292,376	1,962	0.000
Bank of the Pacific	Aberdeen	WA	85.0	0.022	0.050	14,330	541	500M-1B	82.5	157,398	1,083	0.003
Farmers State Bank, Winthrop, WA	Winthrop	WA	85.0	0.140	1.000	2,760	241	<100M	52.5	2,760	241	0.000
Sound Community Bank	Seattle	WA	82.5	0.022	0.107	7,313	120	100M-500M	55.0	43,331	232	0.000
Central Valley Bank	Toppenish	WA	82.5	0.029	0.080	4,909	146	100M-500M	80.0	48,216	313	0.002
Washington Business Bank	Olympia	WA	82.5	0.063	0.092	4,214	156	<100M	72.5	27,289	307	0.000
Whidbey Island Bank	Coupeville	WA	82.5	0.016	0.040	26,427	926	1B-10B	80.0	331,859	2,110	0.002
Viking Bank	Seattle	WA	82.5	0.021	0.049	8,553	270	100M-500M	82.5	98,850	719	0.001
The Peshtigo National Bank	Peshtigo	WI	100.0	0.196	1.000	30,725	538	100M-500M	77.5	30,725	538	0.001
Royal Bank	Elroy	WI	100.0	0.087	0.367	26,229	735	100M-500M	75.0	55,923	904	0.001
Clare Bank, NA	Platteville	WI	97.5	0.139	1.000	35,074	369	100M-500M	70.0	35,074	369	0.001
The Benton State Bank	Benton	WI	97.5	0.206	1.000	10,587	1,299	<100M	75.0	10,587	1,299	0.001
The Farmers State Bank of Waupaca	Waupaca	WI	95.0	0.083	0.318	15,134	392	100M-500M	87.5	46,319	527	0.001
Community State Bank	Union Grove	WI	95.0	0.080	0.171	21,142	629	100M-500M	90.0	98,371	903	0.004
Waumandee State Bank	Waumandee	WI	95.0	0.106	0.345	16,450	251	100M-500M	90.0	47,677	387	0.001
Northern State Bank	Ashland	WI	92.5	0.057	0.221	12,951	439	100M-500M	80.0	48,909	642	0.001
The International Bank of Amherst	Amherst	WI	90.0	0.224	1.000	10,351	207	<100M	65.0	10,351	207	0.000
Mound City Bank	Platteville	WI	90.0	0.074	0.325	18,737	188	100M-500M	85.0	57,673	395	0.003
Citizens State Bank	Cadott	WI	90.0	0.120	0.433	11,755	172	<100M	67.5	24,454	222	0.003
Premier Community Bank	Marion	WI	90.0	0.063	0.257	12,459	416	100M-500M	75.0	39,619	544	0.001
Calhoun County Bank, Inc.	Grantsville	WV	100.0	0.231	1.000	26,841	572	100M-500M	85.0	26,841	572	0.000
Main Street Bank Corp.	Wheeling	WV	95.0	0.102	0.308	24,058	554	100M-500M	95.0	78,190	809	0.000
Bank of Mingo	Williamson	WV	92.5	0.188	1.000	21,481	239	100M-500M	72.5	21,481	239	0.000
Logan Bank & Trust Company	Logan	WV	90.0	0.050	0.351	12,199	274	100M-500M	75.0	34,733	365	0.000
The Bank of Romney	Romney	WV	87.5	0.045	0.272	11,104	464	100M-500M	72.5	36,022	600	0.000
The Bank of Monroe	Union	WV	85.0	0.056	0.302	6,580	285	100M-500M	75.0	21,797	366	0.000
Platte Valley Bank	Torrington	WY	97.5	0.169	0.419	32,429	1,786	100M-500M	85.0	56,475	1,905	0.000
Sundance State Bank	Sundance	WY	90.0	0.083	0.454	10,864	393	100M-500M	72.5	23,949	470	0.003



Table 3B. Top Micro Business Lenders by State and Territory Based on Call Report Data, June 2011

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)						All Small Business Lending (less than \$1 million)				
		HQ State	Total Rank	TA Ratio <sup>1</sup>	TBL Ratio <sup>1</sup>	Amount (1,000)	Number	Institution Asset Size	Total Rank	Amount (1,000)	Number	CC Amount/TA <sup>1</sup>
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
First State Bank of Newcastle	Newcastle	WY	87.5	0.096	1.000	13,429	234	100M-500M	47.5	13,429	234	0.009

<sup>1</sup> TA = total domestic assets held by the lender; TBL = total business loans held by the lender; and CC=credit card loans held by the lender.

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

Table 3C. Top Macro Business Lenders by State and Territory Based on Call Report Data, June 2011

Name of Lending Institution	City	Macro Business Lending (\$100,000 - \$1 million)						All Small Business Lending (less than \$1 million)				
		HQ State	Total Rank	TA Ratio <sup>1</sup>	TBL Ratio <sup>1</sup>	Amount (1,000)	Institution Number	Asset Size	Total Rank	Amount (1,000)	Number	CC Amount/TA <sup>1</sup>
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	
Mt. McKinley Bank	Fairbanks	AK	77.5	0.175	0.898	53,214	211	100M-500M	77.5	59,280	365	0.000
First Metro Bank	Muscle Shoals	AL	100.0	0.234	0.831	106,446	310	100M-500M	100.0	128,153	1,469	0.003
The Bank of Vernon	Vernon	AL	95.0	0.337	0.878	55,310	250	100M-500M	95.0	63,021	560	0.008
Pinnacle Bank	Jasper	AL	92.5	0.263	0.926	53,754	147	100M-500M	85.0	58,014	302	0.000
First National Bank of Baldwin County	Foley	AL	90.0	0.193	0.753	43,412	181	100M-500M	77.5	48,297	339	0.000
First Southern Bank	Florence	AL	90.0	0.216	0.725	36,326	181	100M-500M	82.5	42,778	439	0.002
Metro Bank	Pell City	AL	87.5	0.165	0.623	101,296	406	500M-1B	82.5	121,899	1,278	0.000
CCB Community Bank	Andalusia	AL	87.5	0.205	0.540	85,323	386	100M-500M	87.5	110,881	1,445	0.002
The Exchange Bank of Alabama	Altoona	AL	85.0	0.180	0.627	42,721	180	100M-500M	75.0	49,797	421	0.008
SouthCity Bank	Vestavia Hills	AL	82.5	0.252	0.553	36,954	188	100M-500M	75.0	44,020	439	0.000
Citizens Bank & Trust	Guntersville	AL	82.5	0.164	0.597	48,439	233	100M-500M	77.5	59,199	716	0.000
First Community Bank of Central AL	Wetumpka	AL	82.5	0.174	0.564	49,953	188	100M-500M	72.5	58,126	478	0.000
First National B&T Co.	Mountain Home	AR	95.0	0.179	0.827	68,529	202	100M-500M	90.0	82,428	721	0.002
Simmons First Bank of Northeast AR	Jonesboro	AR	90.0	0.152	0.648	46,796	196	100M-500M	80.0	55,548	543	0.000
One Bank & Trust, Natl. Assoc.	Little Rock	AR	87.5	0.179	0.512	76,989	251	100M-500M	85.0	95,162	740	0.003
National Bank of Arkansas in North Little Rock	North Little Rock	AR	87.5	0.189	0.644	36,616	155	100M-500M	70.0	40,561	299	0.000
Bank of Little Rock	Little Rock	AR	85.0	0.177	0.569	31,655	137	100M-500M	75.0	39,115	421	0.000
Farmers B&T Co.	Blytheville	AR	85.0	0.178	0.446	69,771	230	100M-500M	72.5	78,464	553	0.000
First Community Bank	Batesville	AR	82.5	0.151	0.466	107,686	491	500M-1B	85.0	138,817	3,119	0.003
First Community Bank of Eastern AR	Marion	AR	82.5	0.260	0.730	26,537	103	100M-500M	67.5	29,370	241	0.000
Peoples Bank	Sheridan	AR	82.5	0.227	0.734	26,193	101	100M-500M	85.0	35,707	460	0.000
Citizens' Bank & Trust Co.	Van Buren	AR	82.5	0.146	0.549	52,011	215	100M-500M	72.5	60,163	567	0.005
Sunrise Bank of Arizona	Phoenix	AZ	90.0	0.319	0.549	113,753	411	100M-500M	87.5	116,696	534	0.000
The Foothills Bank	Yuma	AZ	90.0	0.319	0.649	67,902	227	100M-500M	87.5	71,597	363	0.000
National Bank of California	Los Angeles	CA	97.5	0.530	0.939	193,683	374	100M-500M	95.0	196,895	467	0.000
Community Commerce Bank	Claremont	CA	92.5	0.336	0.624	114,391	343	100M-500M	90.0	117,524	411	0.000
Plaza Bank	Irvine	CA	92.5	0.359	0.539	115,848	365	100M-500M	90.0	117,687	420	0.000
Nara Bank	Los Angeles	CA	90.0	0.294	0.421	873,022	2,066	1B-10B	92.5	922,212	2,953	0.000
Tri Counties Bank	Chico	CA	85.0	0.157	0.503	342,314	1,349	1B-10B	87.5	384,610	3,611	0.000
GBC International Bank	Los Angeles	CA	85.0	0.271	0.473	102,746	275	100M-500M	80.0	105,242	336	0.001
Mission Valley Bank	Sun Valley	CA	85.0	0.303	0.471	76,184	290	100M-500M	90.0	89,762	698	0.000
Pacific Enterprise Bank	Irvine	CA	85.0	0.350	0.515	81,892	255	100M-500M	87.5	86,996	367	0.000
Sunrise Bank	San Diego	CA	85.0	0.300	0.547	67,502	258	100M-500M	80.0	69,863	337	0.000
Community West Bank,NA	Goleta	CA	85.0	0.224	0.504	144,386	525	500M-1B	85.0	152,570	759	0.000
Timberline Bank	Grand Junction	CO	90.0	0.317	0.947	56,082	124	100M-500M	87.5	59,215	208	0.000
High Country Bank	Salida	CO	87.5	0.199	0.765	35,357	143	100M-500M	82.5	40,383	286	0.000

Table 3C. Top Macro Business Lenders by State and Territory Based on Call Report Data, June 2011

Name of Lending Institution	City	HQ State	Macro Business Lending (\$100,000 - \$1 million)					All Small Business Lending (less than \$1 million)				
			Total Rank	TA Ratio <sup>1</sup>	TBL Ratio <sup>1</sup>	Amount (1,000)	Institution Number	Asset Size	Total Rank	Amount (1,000)	Institution Number	CC Amount/TA <sup>1</sup>
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Canon National Bank	Canon City	CO	85.0	0.200	0.594	45,202	171	100M-500M	77.5	48,981	314	0.000
First State Bank of Colorado	Hotchkiss	CO	85.0	0.211	0.688	38,204	170	100M-500M	85.0	43,247	489	0.001
The Bank at Broadmoor	Colorado Springs	CO	82.5	0.206	0.666	35,110	137	100M-500M	77.5	39,391	256	0.001
Pikes Peak National Bank	Colorado Springs	CO	82.5	0.314	0.795	23,996	79	<100M	70.0	24,862	118	0.000
North Valley Bank	Thornton	CO	80.0	0.253	0.625	34,861	124	100M-500M	80.0	38,538	295	0.000
Millennium Bank	Edwards	CO	77.5	0.166	0.542	42,836	173	100M-500M	75.0	45,698	306	0.000
Verus Bank of Commerce	Fort Collins	CO	77.5	0.220	0.357	53,214	192	100M-500M	67.5	54,474	275	0.000
The Bank of Denver	Denver	CO	77.5	0.220	0.585	40,680	114	100M-500M	67.5	41,835	152	0.000
First Southwest Bank	Alamosa	CO	77.5	0.159	0.591	38,298	160	100M-500M	75.0	43,213	327	0.000
Fort Morgan State Bank	Fort Morgan	CO	77.5	0.249	0.649	23,268	95	<100M	77.5	27,825	253	0.000
The Home State Bank	Loveland	CO	77.5	0.143	0.465	83,014	513	500M-1B	77.5	93,763	1,197	0.003
Premier Bank	Denver	CO	77.5	0.379	0.588	22,812	171	<100M	70.0	23,078	220	0.000
Yampa Valley Bank	Steamboat Spring	CO	77.5	0.173	0.679	29,339	126	100M-500M	80.0	35,082	342	0.000
NEW ENGLAND BANK	Enfield	CT	82.5	0.216	0.558	153,108	612	500M-1B	82.5	166,271	1,019	0.000
The Connecticut B&T Co.	Hartford	CT	82.5	0.330	0.594	93,583	363	100M-500M	80.0	100,285	598	0.000
Fairfield County Bank	Ridgefield	CT	80.0	0.126	0.354	190,458	756	1B-10B	80.0	211,978	1,476	0.000
Connecticut Community Bank,NA	Westport	CT	77.5	0.244	0.548	102,206	342	100M-500M	77.5	110,155	612	0.000
The Bank of Southern Connecticut	New Haven	CT	75.0	0.375	0.570	58,886	232	100M-500M	72.5	62,665	354	0.000
Industrial Bank	Washington	DC	85.0	0.115	0.418	44,674	148	100M-500M	90.0	47,384	234	0.001
The Bank of Delmarva	Seaford	DE	87.5	0.199	0.492	85,132	305	100M-500M	80.0	95,966	664	0.001
TD Bank,NA	Wilmington	DE	85.0	0.033	0.196	5,967,708	21,397	>50B	72.5	6,722,156	62,939	0.005
Fidelity Bank of Florida,NA	Merritt Island	FL	97.5	0.422	0.709	156,471	545	100M-500M	95.0	163,058	666	0.000
BankFIRST	Winter Park	FL	95.0	0.233	0.628	143,523	515	500M-1B	95.0	158,141	902	0.000
Executive National Bank	Miami	FL	92.5	0.345	0.975	97,994	191	100M-500M	90.0	99,920	244	0.000
American Enterprise Bank of Florida	Jacksonville	FL	92.5	0.317	0.726	64,203	246	100M-500M	87.5	67,829	403	0.001
Heritage Bank of Florida	Lutz	FL	92.5	0.349	0.699	86,564	283	100M-500M	92.5	98,010	611	0.000
Premier Bank	Tallahassee	FL	90.0	0.230	0.684	76,889	327	100M-500M	90.0	85,449	706	0.000
Platinum Bank	Brandon	FL	90.0	0.297	0.548	111,745	334	100M-500M	90.0	124,551	613	0.000
Gulf Coast Community Bank	Pensacola	FL	90.0	0.292	0.943	67,349	139	100M-500M	90.0	71,414	236	0.000
Florida Gulf Bank	Fort Myers	FL	87.5	0.256	0.538	89,772	254	100M-500M	87.5	97,105	456	0.000
Community Bank & Company	Lakewood Ranch	FL	87.5	0.192	0.514	146,117	476	500M-1B	87.5	154,821	736	0.000
Mainstreet Community Bank of Florida	DeLand	FL	87.5	0.264	0.796	49,815	173	100M-500M	87.5	54,486	362	0.000
First Federal Bank of Florida	Lake City	FL	87.5	0.144	0.723	136,910	381	500M-1B	87.5	153,239	803	0.001
Bank of the Federated States of Micron Pohnpei		FM	77.5	0.187	0.666	15,867	53	<100M	77.5	16,862	77	0.000
State B&T Co.	Macon	GA	100.0	0.256	0.969	709,916	1,657	1B-10B	100.0	732,683	2,910	0.000

Table 3C. Top Macro Business Lenders by State and Territory Based on Call Report Data, June 2011

Name of Lending Institution	City	Macro Business Lending (\$100,000 - \$1 million)						All Small Business Lending (less than \$1 million)				
		HQ State	Total Rank	TA Ratio <sup>1</sup>	TBL Ratio <sup>1</sup>	Amount (1,000)	Institution Number	Asset Size	Total Rank	Amount (1,000)	Number	CC Amount/TA <sup>1</sup>
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	
Guardian Bank	Valdosta	GA	95.0	0.307	0.810	68,757	181	100M-500M	95.0	84,884	569	0.001
The Citizens Bank of Forsyth County	Cumming	GA	92.5	0.222	0.691	49,300	170	100M-500M	85.0	56,671	450	0.000
Waycross Bank & Trust	Waycross	GA	92.5	0.356	0.921	55,619	140	100M-500M	87.5	60,319	295	0.002
Thomasville National Bank	Thomasville	GA	90.0	0.191	0.579	94,180	359	100M-500M	82.5	102,635	672	0.000
Georgia Commerce Bank	Atlanta	GA	90.0	0.219	0.569	91,853	252	100M-500M	80.0	97,313	357	0.000
PrimeSouth Bank	Blackshear	GA	87.5	0.181	0.607	70,801	293	100M-500M	85.0	82,612	742	0.001
Farmers & Merchants Bank	Statesboro	GA	87.5	0.193	0.622	48,441	181	100M-500M	85.0	55,580	492	0.000
Gateway Bank & Trust	Ringgold	GA	87.5	0.194	0.635	52,305	203	100M-500M	85.0	60,612	660	0.000
Community Bank of the South	Smyrna	GA	85.0	0.221	0.487	78,983	265	100M-500M	75.0	84,725	472	0.000
Affinity Bank	Atlanta	GA	85.0	0.242	0.472	88,181	260	100M-500M	82.5	95,260	480	0.000
Sunrise Bank	Valdosta	GA	85.0	0.268	0.804	26,249	116	<100M	75.0	29,213	204	0.002
Sunmark Community Bank	Hawkinsville	GA	85.0	0.190	0.620	37,269	180	100M-500M	80.0	43,230	451	0.007
Capital Bank	Fort Oglethorpe	GA	85.0	0.328	0.940	40,986	94	100M-500M	77.5	42,536	160	0.000
First Madison Bank & Trust	Colbert	GA	85.0	0.296	0.644	41,894	147	100M-500M	82.5	48,826	396	0.000
BankPacific, Ltd.	Hagatna	GU	85.0	0.186	0.956	20,444	51	100M-500M	85	21,380	71	0.000
Bank of Guam	Hagatna	GU	85.0	0.101	0.372	99,263	1,313	500M-1B	85	113,768	8,491	0.012
Pacific Rim Bank	Honolulu	HI	77.5	0.221	0.596	29,993	81	100M-500M	75	30,824	113	0.000
First Central State Bank	De Witt	IA	100.0	0.226	0.762	60,393	265	100M-500M	92.5	78,524	882	0.000
De Witt Bank & Trust Co.	De Witt	IA	95.0	0.266	0.860	31,637	117	100M-500M	92.5	36,792	303	0.000
Gateway State Bank	Clinton	IA	92.5	0.200	0.748	23,828	164	100M-500M	87.5	29,896	553	0.000
Farmers State Bank	Waterloo	IA	92.5	0.177	0.563	61,455	246	100M-500M	80.0	72,841	652	0.000
Peoples Savings Bank	Indianola	IA	92.5	0.181	0.745	25,291	99	100M-500M	70.0	27,151	193	0.000
Northwest B&T Co.	Davenport	IA	90.0	0.169	0.612	36,056	205	100M-500M	85.0	49,204	687	0.003
Farmers State Bank	Marion	IA	90.0	0.180	0.512	105,845	399	500M-1B	80.0	122,327	1,302	0.008
Fort Madison Bank & Trust Co.	Fort Madison	IA	90.0	0.211	0.709	30,749	94	100M-500M	77.5	35,624	238	0.000
Waukon State Bank	Waukon	IA	90.0	0.220	0.775	24,696	99	100M-500M	75.0	28,336	222	0.000
Citizens First Bank	Clinton	IA	87.5	0.242	0.570	33,204	136	100M-500M	77.5	40,483	346	0.004
Iowa Falls State Bank	Iowa Falls	IA	87.5	0.197	0.882	21,279	63	100M-500M	82.5	24,113	177	0.000
St. Ansgar State Bank	Saint Ansgar	IA	87.5	0.183	0.822	17,696	77	<100M	80.0	21,497	236	0.000
Carroll County State Bank	Carroll	IA	87.5	0.128	0.605	41,970	205	100M-500M	77.5	50,691	554	0.000
Commercial Savings Bank	Carroll	IA	87.5	0.212	0.691	23,212	108	100M-500M	75.0	27,870	261	0.000
First National Bank	Waverly	IA	87.5	0.159	0.539	43,661	192	100M-500M	77.5	50,665	469	0.001
Liberty National Bank	Sioux City	IA	87.5	0.192	0.524	42,798	147	100M-500M	67.5	46,560	279	0.000
Farmers & Merchants Savings Bank	Manchester	IA	87.5	0.230	0.455	73,233	311	100M-500M	77.5	79,015	532	0.008
Premier Bank	Rock Valley	IA	87.5	0.125	0.736	27,938	84	100M-500M	82.5	36,713	442	0.000
Syringa Bank	Boise	ID	87.5	0.538	0.909	114,259	384	100M-500M	87.5	125,655	883	0.000

Table 3C. Top Macro Business Lenders by State and Territory Based on Call Report Data, June 2011

Name of Lending Institution	City	Macro Business Lending (\$100,000 - \$1 million)						All Small Business Lending (less than \$1 million)				
		HQ State	Total Rank	TA Ratio <sup>1</sup>	TBL Ratio <sup>1</sup>	Amount (1,000)	Institution Number	Asset Size	Total Rank	Amount (1,000)	Number	CC Amount/TA <sup>1</sup>
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	
Austin Bank of Chicago	Chicago	IL	97.5	0.430	0.955	135,351	304	100M-500M	97.5	141,699	507	0.000
Metrobank	Berwyn	IL	95.0	0.257	0.669	202,933	766	500M-1B	87.5	210,875	992	0.000
Allied First Bank, sb	Oswego	IL	92.5	0.246	0.945	36,785	228	100M-500M	90.0	38,924	376	0.000
Itasca Bank & Trust Co.	Itasca	IL	92.5	0.253	0.563	107,942	431	100M-500M	85.0	118,205	716	0.000
Seaway B&T Co.	Chicago	IL	90.0	0.148	0.563	96,291	389	500M-1B	77.5	106,194	619	0.001
The Fairfield National Bank	Fairfield	IL	90.0	0.194	0.681	74,515	214	100M-500M	82.5	80,760	529	0.001
The Foster Bank	Chicago	IL	90.0	0.280	0.494	147,924	589	500M-1B	85.0	162,687	844	0.000
Plaza Bank, Norridge, Illinois	Norridge	IL	90.0	0.223	0.609	82,568	316	100M-500M	80.0	85,664	390	0.000
Forest Park National B&T Co.	Forest Park	IL	90.0	0.236	0.714	44,154	139	100M-500M	82.5	47,929	267	0.000
Hometown National Bank	La Salle	IL	87.5	0.286	0.574	47,821	196	100M-500M	80.0	53,741	374	0.000
Apple River State Bank	Apple River	IL	87.5	0.176	0.653	45,851	199	100M-500M	82.5	55,863	522	0.000
Archer Bank	Chicago	IL	87.5	0.168	0.488	93,084	357	500M-1B	75.0	95,998	443	0.000
First Southern Bank	Carbondale	IL	87.5	0.177	0.666	41,534	205	100M-500M	87.5	53,596	592	0.000
MainSource Bank	Greensburg	IN	100.0	0.210	0.925	586,344	1,215	1B-10B	97.5	633,776	2,878	0.000
Community First Bank of Indiana	Kokomo	IN	95.0	0.356	0.790	66,290	319	100M-500M	90.0	74,854	620	0.000
German American Bancorp	Jasper	IN	90.0	0.192	0.579	347,880	1,197	1B-10B	85.0	385,690	2,216	0.003
The Peoples State Bank	Ellettsville	IN	87.5	0.249	0.859	44,658	169	100M-500M	87.5	51,970	438	0.002
Indiana Community Bank	Goshen	IN	87.5	0.361	0.782	46,052	188	100M-500M	77.5	49,589	289	0.000
United Commerce Bank	Bloomington	IN	87.5	0.255	0.704	46,334	202	100M-500M	77.5	52,099	421	0.005
First State Bank of Middlebury	Middlebury	IN	87.5	0.239	0.636	95,031	403	100M-500M	85.0	110,058	1,002	0.000
Hendricks County B&T Co.	Brownsburg	IN	85.0	0.276	0.897	42,287	126	100M-500M	75.0	45,400	262	0.002
The New Washington State Bank	New Washington	IN	85.0	0.218	0.697	48,285	200	100M-500M	82.5	56,491	552	0.000
Farmers State Bank	LaGrange	IN	82.5	0.126	0.656	59,416	287	100M-500M	82.5	75,954	840	0.000
Greenfield Banking Company	Greenfield	IN	82.5	0.144	0.839	53,280	168	100M-500M	80.0	60,873	456	0.010
Grabill Bank	Grabill	IN	82.5	0.196	0.443	117,991	476	500M-1B	77.5	133,385	932	0.000
Community First National Bank	Manhattan	KS	97.5	0.238	0.718	34,430	135	100M-500M	85.0	39,202	314	0.000
First National Bank, Independence, KS	Independence	KS	92.5	0.274	0.728	22,401	108	<100M	80.0	26,469	264	0.000
Gardner Bank	Gardner	KS	92.5	0.286	0.694	26,510	102	<100M	77.5	29,573	229	0.000
Garden City State Bank	Garden City	KS	92.5	0.339	0.674	21,551	110	<100M	85.0	29,153	383	0.000
University Bank	Pittsburg	KS	92.5	0.243	0.670	25,706	112	100M-500M	82.5	30,998	285	0.000
Bank of the Prairie	Olathe	KS	90.0	0.278	0.640	24,779	98	<100M	77.5	27,870	235	0.000
Bank of Kansas	South Hutchinson	KS	90.0	0.197	0.495	65,317	266	100M-500M	80.0	70,206	470	0.000
Peoples Bank	Lawrence	KS	90.0	0.155	0.579	60,254	235	100M-500M	80.0	67,279	525	0.000
First Bank of Newton	Newton	KS	90.0	0.165	0.683	23,866	86	100M-500M	82.5	31,584	333	0.000
United Bank of Kansas	Lenexa	KS	90.0	0.294	0.587	31,016	103	100M-500M	75.0	34,527	231	0.000
Alliance Bank	Topeka	KS	90.0	0.216	0.661	17,426	85	<100M	80.0	21,900	310	0.000
The First State Bank of Kansas City, KS	Kansas City	KS	90.0	0.288	0.711	22,039	70	<100M	80.0	29,795	224	0.000
Community Bank	Topeka	KS	90.0	0.263	0.652	21,290	118	<100M	80.0	25,211	298	0.000

Table 3C. Top Macro Business Lenders by State and Territory Based on Call Report Data, June 2011

Name of Lending Institution	City	Macro Business Lending (\$100,000 - \$1 million)						All Small Business Lending (less than \$1 million)				
		HQ State	Total Rank	TA Ratio <sup>1</sup>	TBL Ratio <sup>1</sup>	Amount (1,000)	Institution Number	Asset Size	Total Rank	Amount (1,000)	Number	CC Amount/TA <sup>1</sup>
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	
Hometown Bank of Corbin, Inc.	Corbin	KY	87.5	0.238	0.780	30,787	152	100M-500M	80.0	35,618	363	0.000
Bank of Columbia	Columbia	KY	87.5	0.258	0.704	34,391	126	100M-500M	87.5	48,553	716	0.000
Peoples Exchange Bank	Stanton	KY	87.5	0.161	0.695	51,344	225	100M-500M	85.0	62,540	777	0.000
The Paducah B&T Co.	Paducah	KY	87.5	0.160	0.608	83,983	377	500M-1B	82.5	101,600	922	0.000
Heritage Bank, Inc.	Erlanger	KY	87.5	0.215	0.546	82,265	292	100M-500M	75.0	88,677	515	0.000
Taylor County Bank	Campbellsville	KY	87.5	0.212	0.817	32,243	118	100M-500M	77.5	36,092	281	0.000
Wilson & Muir B&T Co.	Bardstown	KY	85.0	0.167	0.533	66,692	295	100M-500M	82.5	80,298	834	0.002
The Monticello Banking Company	Monticello	KY	82.5	0.135	0.577	81,237	387	500M-1B	80.0	102,301	1,175	0.000
Kentucky Neighborhood Bank	Elizabethtown	KY	82.5	0.201	0.719	24,620	103	100M-500M	67.5	27,107	200	0.000
Cumberland Security Bank, Inc.	Somerset	KY	82.5	0.214	0.613	33,879	139	100M-500M	75.0	37,830	293	0.000
Guaranty Savings Bank	Metairie	LA	95.0	0.277	0.960	70,812	157	100M-500M	82.5	73,750	213	0.000
Gulf Coast B&T Co.	New Orleans	LA	92.5	0.232	0.599	204,704	983	500M-1B	87.5	226,314	1,660	0.002
First National Bank of Louisiana	Crowley	LA	90.0	0.230	0.683	58,278	226	100M-500M	82.5	67,288	576	0.000
Citizens National Bank, NA	Bossier City	LA	87.5	0.187	0.533	84,525	318	100M-500M	80.0	99,911	770	0.000
Citizens B&T Co.	Plaquemine	LA	85.0	0.202	0.656	44,544	184	100M-500M	72.5	49,496	375	0.000
Synergy Bank	Houma	LA	85.0	0.198	0.501	66,597	298	100M-500M	85.0	79,194	850	0.000
Progressive Bank	Winnsboro	LA	82.5	0.181	0.453	75,060	294	100M-500M	77.5	86,546	641	0.000
City Savings B&T Co.	DeRidder	LA	82.5	0.173	0.630	34,432	153	100M-500M	80.0	44,759	562	0.007
First National Bank	Arcadia	LA	82.5	0.180	0.638	36,014	162	100M-500M	77.5	43,050	513	0.002
Gibbsland B&T Co.	Gibbsland	LA	80.0	0.184	0.611	39,808	171	100M-500M	85.0	52,876	649	0.000
Community First Bank	New Iberia	LA	80.0	0.158	0.613	38,417	142	100M-500M	72.5	46,692	439	0.000
Iberville Bank	Plaquemine	LA	80.0	0.177	0.655	38,850	135	100M-500M	67.5	42,257	289	0.000
Rayne State B&T Co.	Rayne	LA	80.0	0.212	0.431	56,010	226	100M-500M	75.0	63,818	529	0.000
State-Investors Bank	Metairie	LA	80.0	0.131	1.000	37,179	112	100M-500M	60.0	37,179	112	0.000
The Union Bank	Marksville	LA	80.0	0.177	0.907	39,967	76	100M-500M	75.0	44,056	183	0.000
St. Martin B&T Co.	St. Martinville	LA	80.0	0.154	0.538	51,537	216	100M-500M	72.5	62,536	645	0.005
St Landry Homestead, FSB	Opelousas	LA	80.0	0.150	0.903	38,748	102	100M-500M	67.5	42,165	215	0.000
The Bank of Canton	Canton	MA	95.0	0.207	0.805	132,291	433	500M-1B	90.0	138,764	590	0.002
Mercantile B&T Co.	Boston	MA	95.0	0.680	0.873	121,550	496	100M-500M	92.5	128,223	727	0.000
The Community Bank, A MA Coop. Bk	Brockton	MA	90.0	0.227	0.711	74,535	284	100M-500M	87.5	82,398	547	0.000
Bridgewater Savings Bank	Raynham	MA	90.0	0.199	0.666	96,498	295	100M-500M	82.5	98,010	347	0.000
Enterprise B&T Co.	Lowell	MA	87.5	0.282	0.494	415,116	2,085	1B-10B	87.5	473,185	5,101	0.000
Hometown Bank, A Cooperative Bank	Webster	MA	85.0	0.195	0.915	59,971	137	100M-500M	85.0	65,121	312	0.000
North Shore Bank, a Co-operative Bank	Peabody	MA	85.0	0.223	0.545	100,834	402	100M-500M	82.5	107,522	597	0.000
The Rockport National Bank	Rockport	MA	82.5	0.263	0.793	45,761	166	100M-500M	85.0	50,174	365	0.005
The First National Bank of Ipswich	Ipswich	MA	82.5	0.269	0.608	73,027	212	100M-500M	80.0	79,566	385	0.000
The Milford National B&T Co.	Milford	MA	80.0	0.190	0.553	52,275	198	100M-500M	80.0	56,943	394	0.000
Citizens-Union Savings Bank	Fall River	MA	80.0	0.147	0.532	130,423	407	500M-1B	82.5	141,501	691	0.000
Fidelity Co-operative Bank	Fitchburg	MA	80.0	0.141	0.641	73,330	276	500M-1B	77.5	78,473	492	0.000

Table 3C. Top Macro Business Lenders by State and Territory Based on Call Report Data, June 2011

Name of Lending Institution	City	Macro Business Lending (\$100,000 - \$1 million)						All Small Business Lending (less than \$1 million)				
		HQ State	Total Rank	TA Ratio <sup>1</sup>	TBL Ratio <sup>1</sup>	Amount (1,000)	Institution Number	Asset Size	Total Rank	Amount (1,000)	Number	CC Amount/TA <sup>1</sup>
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	
The Cape Cod Five Cents Savings Bank	Harwich Port	MA	80.0	0.108	0.508	217,751	838	1B-10B	80.0	240,458	1,991	0.000
The Provident Bank	Amesbury	MA	80.0	0.179	0.538	89,535	327	100M-500M	80.0	95,378	646	0.000
CommerceFirst Bank	Annapolis	MD	95.0	0.600	0.700	126,396	491	100M-500M	92.5	131,308	691	0.000
Provident State Bank, Inc.	Preston	MD	90.0	0.292	0.690	75,655	288	100M-500M	90.0	91,440	713	0.000
Howard Bank	Ellicott City	MD	85.0	0.280	0.473	87,120	337	100M-500M	82.5	94,936	587	0.000
Community Bank of Tri-County	Waldorf	MD	85.0	0.218	0.410	196,911	633	500M-1B	82.5	213,442	1,029	0.000
Capital Bank,NA	Rockville	MD	85.0	0.233	0.586	61,588	208	100M-500M	77.5	65,477	327	0.000
Hebron Savings Bank	Hebron	MD	82.5	0.175	0.666	83,174	309	100M-500M	85.0	95,170	674	0.000
Regal Bank & Trust	Owings Mills	MD	80.0	0.245	0.681	45,354	164	100M-500M	77.5	47,789	290	0.000
Frederick County Bank	Frederick	MD	80.0	0.230	0.478	70,081	249	100M-500M	77.5	77,670	504	0.000
Machias Savings Bank	Machias	ME	85.0	0.212	0.412	198,101	880	500M-1B	80.0	233,980	2,361	0.000
Sanford Institution for Savings	Sanford	ME	85.0	0.247	0.934	105,368	257	100M-500M	80.0	112,823	569	0.000
Northern Michigan Bank & Trust	Escanaba	MI	92.5	0.430	0.930	93,731	280	100M-500M	90.0	100,756	469	0.000
1st State Bank	Saginaw	MI	87.5	0.432	0.705	71,953	355	100M-500M	82.5	80,858	724	0.000
Michigan Commerce Bank	Ann Arbor	MI	85.0	0.319	0.575	276,285	1,145	500M-1B	80.0	293,261	1,732	0.000
Honor Bank	Honor	MI	85.0	0.323	0.750	61,139	256	100M-500M	82.5	72,403	571	0.000
Central Savings Bank	Sault Sainte Mar	MI	82.5	0.273	0.920	63,551	179	100M-500M	82.5	69,090	386	0.001
West Shore Bank	Ludington	MI	80.0	0.187	0.883	62,116	231	100M-500M	77.5	70,309	487	0.000
Fidelity Bank	Dearborn	MI	80.0	0.265	0.430	229,589	738	500M-1B	72.5	236,925	1,017	0.000
The Bank of Northern Michigan	Petoskey	MI	80.0	0.273	0.579	99,523	370	100M-500M	72.5	106,670	611	0.000
United Bank of Michigan	Grand Rapids	MI	80.0	0.287	0.495	123,089	449	100M-500M	72.5	131,192	698	0.000
Traverse City State Bank	Traverse City	MI	80.0	0.311	0.740	56,341	218	100M-500M	80.0	63,557	512	0.000
Main Street Bank	Bingham Farms	MI	80.0	0.520	0.842	45,200	160	<100M	72.5	49,893	279	0.000
Prior Lake State Bank	Prior Lake	MN	100.0	0.337	0.952	61,435	384	100M-500M	95.0	64,528	511	0.000
PrinsBank	Prinsburg	MN	97.5	0.481	0.964	48,517	265	100M-500M	95.0	50,327	380	0.000
Gateway Bank	Mendota Heights	MN	95.0	0.453	0.864	41,756	206	<100M	85.0	45,039	362	0.000
Drake Bank	Saint Paul	MN	92.5	0.340	0.804	28,089	161	<100M	82.5	33,891	338	0.000
Community Resource Bank	Northfield	MN	92.5	0.261	0.698	62,824	235	100M-500M	82.5	70,054	444	0.001
Roundbank	Waseca	MN	92.5	0.209	0.704	60,210	259	100M-500M	80.0	69,198	550	0.001
Sentry Bank	Saint Joseph	MN	90.0	0.246	0.774	36,622	176	100M-500M	80.0	42,099	365	0.000
Central Bank	Stillwater	MN	90.0	0.260	0.619	199,859	895	500M-1B	82.5	224,901	1,872	0.000
Security Bank Minnesota	Albert Lea	MN	90.0	0.324	0.810	29,687	110	<100M	80.0	33,717	234	0.001
Park Midway Bank,NA	Saint Paul	MN	90.0	0.375	0.621	104,049	413	100M-500M	85.0	113,580	745	0.000
Missouri B&T Co. of Kansas City	Kansas City	MO	100.0	0.453	0.922	186,078	315	100M-500M	92.5	198,690	1,341	0.000
First State Community Bank	Farmington	MO	100.0	0.227	0.902	286,378	811	1B-10B	100.0	317,465	2,117	0.000
Citizens Bank of Newburg	Rolla	MO	92.5	0.281	0.918	49,591	118	100M-500M	87.5	54,046	261	0.000

Table 3C. Top Macro Business Lenders by State and Territory Based on Call Report Data, June 2011

Name of Lending Institution	City	Macro Business Lending (\$100,000 - \$1 million)						All Small Business Lending (less than \$1 million)				
		HQ State	Total Rank	TA Ratio <sup>1</sup>	TBL Ratio <sup>1</sup>	Amount (1,000)	Institution Number	Asset Size	Total Rank	Amount (1,000)	Number	CC Amount/TA <sup>1</sup>
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Liberty Bank	Springfield	MO	92.5	0.231	0.561	247,954	1,047	1B-10B	85.0	288,690	2,260	0.000
First National Bank	Camdenton	MO	90.0	0.164	0.884	45,109	141	100M-500M	87.5	51,015	395	0.000
Central Bank of Lake of the Ozarks	Osage Beach	MO	90.0	0.171	0.564	87,775	426	500M-1B	82.5	104,043	1,343	0.004
Community Bank of Raymore	Raymore	MO	87.5	0.337	0.594	54,355	226	100M-500M	82.5	60,676	559	0.000
Commercial Bank	Saint Louis	MO	87.5	0.244	0.582	42,632	151	100M-500M	82.5	51,598	477	0.003
Bremen B&T Co.	Saint Louis	MO	87.5	0.278	0.592	61,858	234	100M-500M	77.5	67,946	453	0.000
Country Club Bank	Kansas City	MO	85.0	0.156	0.513	155,976	678	500M-1B	80.0	182,126	1,496	0.000
Peoples Bank	Cuba	MO	85.0	0.192	0.770	32,664	103	100M-500M	72.5	36,493	261	0.000
First Midwest Bank of Poplar Bluff	Poplar Bluff	MO	85.0	0.207	0.509	55,076	246	100M-500M	80.0	64,655	693	0.001
Bank of Sullivan	Sullivan	MO	85.0	0.185	0.580	48,896	157	100M-500M	80.0	58,916	503	0.000
Patriots Bank	Liberty	MO	85.0	0.281	0.693	27,035	83	<100M	65.0	28,187	123	0.000
First Southern Bank	Columbia	MS	92.5	0.388	0.817	75,865	245	100M-500M	92.5	92,868	844	0.000
RiverHills Bank	Port Gibson	MS	87.5	0.237	0.823	58,724	172	100M-500M	87.5	71,371	650	0.000
First Commercial Bank	Jackson	MS	87.5	0.246	0.517	64,578	289	100M-500M	70.0	74,031	605	0.000
Magnolia State Bank	Bay Springs	MS	85.0	0.199	0.573	51,116	205	100M-500M	70.0	62,933	631	0.005
State B&T Co.	Greenwood	MS	85.0	0.142	0.511	128,993	587	500M-1B	77.5	154,208	1,865	0.000
Renasant Bank	Tupelo	MS	82.5	0.130	0.425	554,290	2,173	1B-10B	70.0	653,159	5,762	0.000
Bank of Yazoo City	Yazoo City	MS	80.0	0.178	0.664	36,243	165	100M-500M	67.5	43,918	524	0.004
The First, A National Banking Assoc.	Hattiesburg	MS	77.5	0.146	0.461	78,675	315	500M-1B	67.5	90,561	836	0.001
PriorityOne Bank	Magee	MS	77.5	0.143	0.457	73,834	289	500M-1B	72.5	92,645	1,252	0.000
Community Bank, Coast	Biloxi	MS	77.5	0.153	0.479	61,031	269	100M-500M	62.5	69,381	601	0.000
First Montana Bank, Inc.	Libby	MT	85.0	0.243	0.652	71,610	316	100M-500M	77.5	83,122	799	0.000
First Citizens Bank of Butte	Butte	MT	82.5	0.338	0.830	22,105	86	<100M	72.5	24,951	218	0.001
Mountain West Bank,NA	Helena	MT	82.5	0.239	0.511	159,752	711	500M-1B	77.5	174,455	1,408	0.000
Bitterroot Valley Bank	Lolo	MT	80.0	0.235	0.582	46,370	212	100M-500M	75.0	54,422	567	0.000
The Yellowstone Bank	Laurel	MT	80.0	0.198	0.547	84,940	415	100M-500M	75.0	100,162	1,094	0.000
Prairie Mountain Bank	Great Falls	MT	77.5	0.336	0.673	23,629	97	<100M	65.0	26,493	209	0.003
Valley Bank of Helena	Helena	MT	77.5	0.122	0.685	50,210	199	100M-500M	62.5	54,487	397	0.000
Farmers State Bank	Victor	MT	77.5	0.174	0.645	52,971	225	100M-500M	70.0	62,061	669	0.000
Community Bank, Inc.	Ronan	MT	77.5	0.215	0.740	19,991	90	<100M	72.5	24,869	291	0.000
Valley Bank of Kalispell	Kalispell	MT	77.5	0.200	0.735	19,890	97	<100M	67.5	24,371	273	0.015
Freedom Bank	Columbia Falls	MT	77.5	0.383	0.816	18,217	64	<100M	70.0	22,188	172	0.000
The Fidelity Bank	Fuquay Varina	NC	92.5	0.230	0.640	322,994	1,282	1B-10B	92.5	349,855	2,236	0.004
Yadkin Valley B&T Co.	Elkin	NC	85.0	0.188	0.517	391,095	1,838	1B-10B	85.0	460,046	4,593	0.000
First Bank	Troy	NC	80.0	0.141	0.584	468,445	2,065	1B-10B	82.5	574,207	5,931	0.003
First-Citizens B&T Co.	Raleigh	NC	77.5	0.171	0.446	3,552,775	13,322	10B-50B	75.0	3,962,924	108,730	0.012
Forest Commercial Bank	Asheville	NC	77.5	0.564	0.967	59,486	96	100M-500M	75.0	61,488	145	0.000
Bank of Oak Ridge	Oak Ridge	NC	77.5	0.226	0.629	78,375	262	100M-500M	75.0	84,168	594	0.000



Table 3C. Top Macro Business Lenders by State and Territory Based on Call Report Data, June 2011

Name of Lending Institution	City	Macro Business Lending (\$100,000 - \$1 million)						All Small Business Lending (less than \$1 million)				
		HQ State	Total Rank	TA Ratio <sup>1</sup>	TBL Ratio <sup>1</sup>	Amount (1,000)	Institution Number	Asset Size	Total Rank	Amount (1,000)	Number	CC Amount/TA <sup>1</sup>
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	
HomeTrust Bank	Clyde	NC	77.5	0.132	0.846	216,028	818	1B-10B	77.5	229,512	1,198	0.000
Surrey Bank & Trust	Mount Airy	NC	75.0	0.265	0.523	60,527	312	100M-500M	77.5	77,126	965	0.000
Carolina Trust Bank	Lincolnton	NC	75.0	0.210	0.594	58,198	228	100M-500M	75.0	67,470	558	0.000
Bank of Granite	Granite Falls	NC	75.0	0.178	0.433	143,689	640	500M-1B	72.5	156,920	1,203	0.000
NewBridge Bank	Greensboro	NC	75.0	0.149	0.482	258,542	1,205	1B-10B	75.0	286,204	2,549	0.004
Dakota Community Bank & Trust,NA	Hebron	ND	90.0	0.157	0.609	78,193	367	100M-500M	82.5	96,535	1,291	0.000
Northland Financial	Steele	ND	90.0	0.178	0.745	29,462	165	100M-500M	80.0	39,400	571	0.000
First State Bank	Buxton	ND	87.5	0.203	0.729	28,320	101	100M-500M	70.0	31,066	209	0.001
Security First Bank of North Dakota	New Salem	ND	87.5	0.209	0.702	27,397	150	100M-500M	80.0	35,690	497	0.004
First National B&T Co. of Williston	Williston	ND	82.5	0.153	0.512	46,436	179	100M-500M	75.0	55,343	512	0.002
Western State Bank	Devils Lake	ND	82.5	0.144	0.334	63,607	344	100M-500M	85.0	136,449	4,527	0.002
Kirkwood Bank & Trust Co.	Bismarck	ND	82.5	0.240	0.586	38,432	133	100M-500M	77.5	47,098	339	0.000
The Ramsey National B&T Co. of Devils	Devils Lake	ND	82.5	0.172	0.561	40,000	159	100M-500M	72.5	44,207	325	0.000
Alerus Financial,NA	Grand Forks	ND	80.0	0.136	0.341	152,206	701	1B-10B	72.5	185,331	2,132	0.000
American State B&T Co. of Williston	Williston	ND	80.0	0.097	0.645	39,102	187	100M-500M	72.5	51,416	687	0.003
Union State Bank of Fargo	Fargo	ND	80.0	0.279	0.665	18,508	91	<100M	72.5	22,839	261	0.000
Starion Financial	Bismarck	ND	80.0	0.124	0.402	98,351	402	500M-1B	75.0	116,990	1,086	0.000
United Community Bank of North Dako	Leeds	ND	80.0	0.164	0.605	34,299	159	100M-500M	70.0	39,410	340	0.003
BlackRidgeBANK	Fargo	ND	80.0	0.283	0.582	27,566	135	<100M	70.0	32,054	270	0.000
First International Bank & Trust	Watford City	ND	80.0	0.110	0.402	115,886	574	1B-10B	72.5	143,991	1,737	0.009
Cornerstone Bank	Fargo	ND	80.0	0.168	0.483	44,808	165	100M-500M	70.0	49,439	316	0.000
First Westroads Bank, Inc.	Omaha	NE	95.0	0.219	0.664	43,247	161	100M-500M	80.0	46,059	290	0.000
Commercial State Bank	Wausa	NE	90.0	0.265	0.755	19,473	86	<100M	80.0	23,877	231	0.001
First State Bank	Gothenburg	NE	87.5	0.150	0.570	42,696	145	100M-500M	85.0	61,448	663	0.000
Bank of Nebraska	La Vista	NE	87.5	0.301	0.580	34,540	112	100M-500M	77.5	39,693	293	0.000
Cornhusker Bank	Lincoln	NE	87.5	0.176	0.435	64,767	323	100M-500M	77.5	75,217	737	0.001
Columbus B&T Co.	Columbus	NE	87.5	0.211	0.686	20,373	85	<100M	77.5	24,809	261	0.004
City Bank & Trust Co.	Lincoln	NE	87.5	0.208	0.508	42,081	162	100M-500M	80.0	47,543	324	0.000
Five Points Bank	Grand Island	NE	87.5	0.187	0.498	115,517	386	500M-1B	85.0	157,367	2,511	0.000
Plattsmouth State Bank	Plattsmouth	NE	87.5	0.190	0.845	14,858	58	<100M	82.5	17,592	121	0.000
Centennial Bank	Omaha	NE	87.5	0.330	0.700	21,543	78	<100M	70.0	23,687	144	0.000
Amfirst Bank,NA	McCook	NE	87.5	0.159	0.510	38,691	185	100M-500M	77.5	46,019	444	0.000
Centrix Bank & Trust	Bedford	NH	82.5	0.228	0.428	161,635	615	500M-1B	72.5	169,526	824	0.000
The First Colebrook Bank	Colebrook	NH	77.5	0.329	0.693	74,225	341	100M-500M	82.5	88,254	817	0.000
Cornerstone Bank	Moorestown	NJ	95.0	0.438	0.937	164,282	388	100M-500M	97.5	175,237	792	0.000
1st Constitution Bank	Cranbury	NJ	92.5	0.228	0.673	166,464	616	500M-1B	90.0	173,615	813	0.000
Heritage Community Bank	Randolph	NJ	87.5	0.501	0.781	72,374	237	100M-500M	85.0	77,764	381	0.000

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		HQ State	Total Rank	TA Ratio <sup>1</sup>	TBL Ratio <sup>1</sup>	Amount (1,000)	Number	Institution Asset Size	Total Rank	Amount (1,000)	Number	CC Amount/TA <sup>1</sup>
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	
BNB Bank,NA	Fort Lee	NJ	82.5	0.318	0.476	116,146	521	100M-500M	82.5	121,001	813	0.000
Two River Community Bank	Middletown	NJ	82.5	0.225	0.455	152,192	567	500M-1B	80.0	160,301	824	0.000
Unity Bank	Clinton	NJ	80.0	0.209	0.407	168,379	1,499	500M-1B	82.5	180,400	2,451	0.000
Skylands Community Bank	Chester	NJ	80.0	0.191	0.423	258,035	1,148	1B-10B	80.0	276,592	2,063	0.000
The Bank	Mount Laurel	NJ	80.0	0.204	0.445	415,881	1,763	1B-10B	82.5	453,584	3,280	0.000
SussexBank	Franklin	NJ	77.5	0.213	0.476	100,516	305	100M-500M	82.5	108,213	518	0.000
First State Bank	Cranford	NJ	77.5	0.323	0.671	66,078	159	100M-500M	75.0	68,006	195	0.000
Atlantic Stewardship Bank	Midland Park	NJ	77.5	0.195	0.450	136,248	451	500M-1B	77.5	145,331	733	0.000
Harvest Community Bank	Pennsville	NJ	77.5	0.242	0.695	47,655	294	100M-500M	80.0	52,315	600	0.000
Hilltop Community Bank	Summit	NJ	77.5	0.331	0.690	52,893	160	100M-500M	75.0	54,303	213	0.000
First Commerce Bank	Lakewood	NJ	77.5	0.395	0.918	48,506	108	100M-500M	75.0	50,532	152	0.000
BankAsiana	Palisades Park	NJ	77.5	0.377	0.499	66,420	248	100M-500M	75.0	69,666	310	0.000
Western Bank, Artesia, New Mexico	Artesia	NM	92.5	0.298	0.825	48,020	125	100M-500M	90.0	52,235	318	0.000
Community 1st Bank Las Vegas	Las Vegas	NM	90.0	0.299	0.945	53,574	113	100M-500M	85.0	56,688	233	0.000
Four Corners Community Bank	Farmington	NM	80.0	0.217	0.507	44,319	164	100M-500M	70.0	47,409	298	0.000
Bank of the Rio Grande,NA	Las Cruces	NM	80.0	0.232	0.849	24,178	116	100M-500M	82.5	28,473	332	0.000
Sunrise Bank of Albuquerque	Albuquerque	NM	77.5	0.388	0.751	24,383	98	<100M	62.5	25,446	127	0.000
Bank of the Southwest	Roswell	NM	77.5	0.244	0.532	36,892	157	100M-500M	80.0	43,405	436	0.000
Heritage Bank of Nevada	Reno	NV	92.5	0.237	0.471	107,318	265	100M-500M	90.0	118,602	751	0.000
Bank of George	Las Vegas	NV	85.0	0.202	0.394	24,821	94	100M-500M	82.5	27,465	169	0.000
Catskill Hudson Bank	Rock Hill	NY	95.0	0.366	0.934	128,098	385	100M-500M	92.5	137,065	689	0.000
Shinhan Bank America	New York	NY	87.5	0.202	0.292	192,608	1,146	500M-1B	85.0	209,890	1,766	0.001
Adirondack Bank	Utica	NY	87.5	0.185	0.596	103,438	413	500M-1B	87.5	122,412	981	0.000
The Bridgehampton National Bank	Bridgehampton	NY	87.5	0.159	0.518	189,104	481	1B-10B	90.0	226,075	1,337	0.000
Watertown Savings Bank	Watertown	NY	87.5	0.201	0.626	90,157	401	100M-500M	87.5	105,194	1,027	0.000
American Community Bank	Glen Cove	NY	87.5	0.496	0.745	74,609	211	100M-500M	77.5	75,705	240	0.000
The Mahopac National Bank	Brewster	NY	85.0	0.173	0.514	148,817	435	500M-1B	82.5	164,396	989	0.000
Solvay Bank	Solvay	NY	85.0	0.139	0.728	83,909	510	500M-1B	92.5	111,486	1,477	0.004
The First National Bank of Long Island	Glen Head	NY	85.0	0.090	0.652	166,723	412	1B-10B	75.0	170,144	501	0.000
Woori America Bank	New York	NY	85.0	0.175	0.340	176,375	575	1B-10B	82.5	192,648	1,016	0.002
Evans Bank,NA	Angola	NY	85.0	0.211	0.454	145,834	504	500M-1B	82.5	157,721	912	0.000
Park View Federal Savings Bank	Solon	OH	100.0	0.273	0.851	218,297	408	500M-1B	87.5	221,429	469	0.000
The State B&T Co.	Defiance	OH	100.0	0.306	0.933	187,402	495	500M-1B	100.0	200,948	1,028	0.000
The Delaware County B&T Co.	Lewis Center	OH	97.5	0.290	0.971	178,793	372	500M-1B	95.0	184,008	662	0.011
Buckeye Community Bank	Lorain	OH	90.0	0.404	0.736	57,985	296	100M-500M	82.5	65,628	586	0.000
The Citizens National Bank of Southwes	Dayton	OH	87.5	0.311	0.785	36,455	181	100M-500M	80.0	40,528	302	0.000
CenterBank	Milford	OH	87.5	0.343	0.809	35,687	142	100M-500M	75.0	38,367	222	0.000

Table 3C. Top Macro Business Lenders by State and Territory Based on Call Report Data, June 2011

Name of Lending Institution	City	Macro Business Lending (\$100,000 - \$1 million)							All Small Business Lending (less than \$1 million)			
		HQ State	Total Rank	TA Ratio <sup>1</sup>	TBL Ratio <sup>1</sup>	Amount (1,000)	Number	Institution Asset Size	Total Rank	Amount (1,000)	Number	CC Amount/TA <sup>1</sup>
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	
Home Savings Bank	Kent	OH	87.5	0.306	0.782	45,578	170	100M-500M	77.5	49,762	285	0.005
First State Bank	Winchester	OH	87.5	0.200	0.859	44,195	147	100M-500M	82.5	51,373	415	0.001
Riverhills Bank	New Richmond	OH	85.0	0.239	0.813	29,919	145	100M-500M	77.5	33,367	286	0.000
First Federal Community Bank	Dover	OH	85.0	0.286	0.633	62,871	312	100M-500M	82.5	73,982	688	0.000
Minster Bank	Minster	OH	85.0	0.191	0.709	59,900	270	100M-500M	82.5	67,874	551	0.000
Columbus First Bank	Worthington	OH	85.0	0.281	0.716	50,322	157	100M-500M	72.5	52,818	233	0.000
The National B&T Co.	Wilmington	OH	85.0	0.197	0.605	133,011	327	500M-1B	82.5	149,557	1,036	0.000
The Citizens National Bank of Bluffton	Bluffton	OH	85.0	0.200	0.549	112,988	481	500M-1B	80.0	126,070	898	0.001
Heartland Bank	Gahanna	OH	85.0	0.219	0.516	120,708	408	500M-1B	77.5	135,517	801	0.004
Western Reserve Bank	Medina	OH	85.0	0.361	0.623	68,796	260	100M-500M	77.5	74,058	426	0.000
First National Bank of Oklahoma	Oklahoma City	OK	97.5	0.239	0.646	59,574	244	100M-500M	85.0	67,619	618	0.000
NBC Oklahoma	Oklahoma City	OK	90.0	0.202	0.480	91,311	382	100M-500M	80.0	104,382	926	0.000
Security Bank	Tulsa	OK	90.0	0.268	0.462	103,899	419	100M-500M	82.5	114,841	898	0.000
Citizens Bank of Oklahoma	Pawhuska	OK	90.0	0.282	0.584	42,065	209	100M-500M	82.5	48,778	460	0.000
Triad Bank,NA	Tulsa	OK	87.5	0.219	0.560	33,338	161	100M-500M	82.5	41,803	747	0.000
Grand Savings Bank	Grove	OK	87.5	0.177	0.597	40,994	175	100M-500M	80.0	48,652	475	0.000
American Bank of Oklahoma	Collinsville	OK	87.5	0.203	0.663	28,058	130	100M-500M	80.0	34,646	384	0.000
Citizens Bank of Ada	Ada	OK	87.5	0.159	0.613	33,227	157	100M-500M	77.5	40,362	435	0.000
Quail Creek Bank,NA	Oklahoma City	OK	87.5	0.292	0.436	132,232	468	100M-500M	82.5	145,195	881	0.000
Great Plains National Bank	Elk City	OK	87.5	0.132	0.515	49,013	281	100M-500M	82.5	68,781	1,183	0.000
First National Bank of Weatherford	Weatherford	OK	87.5	0.287	0.822	33,943	72	100M-500M	82.5	41,072	301	0.006
Pioneer Trust Bank, NA	Salem	OR	80.0	0.256	0.583	74,453	335	100M-500M	77.5	79,937	517	0.003
Pacific Continental Bank	Eugene	OR	75.0	0.238	0.466	292,506	943	1B-10B	72.5	300,918	1,388	0.000
Columbia Community Bank	Hillsboro	OR	70.0	0.229	0.522	82,647	308	100M-500M	70.0	87,285	488	0.000
Graystone Tower Bank	Enola	PA	97.5	0.324	0.796	818,376	1,606	1B-10B	92.5	846,138	3,112	0.000
Elderton State Bank	Elderton	PA	87.5	0.337	0.684	61,986	425	100M-500M	90.0	80,775	2,317	0.000
MileStone Bank	Doylestown	PA	87.5	0.455	0.914	66,157	194	100M-500M	77.5	69,284	274	0.000
Landmark Community Bank	Pittston	PA	87.5	0.379	0.642	78,248	352	100M-500M	80.0	85,612	590	0.000
Penn Liberty Bank	Wayne	PA	82.5	0.236	0.480	113,689	390	100M-500M	77.5	120,182	616	0.000
Enterprise Bank	Allison Park	PA	82.5	0.365	0.545	83,543	310	100M-500M	75.0	87,555	421	0.000
First Keystone Community Bank	Berwick	PA	82.5	0.139	0.571	113,303	451	500M-1B	80.0	131,282	945	0.000
Asian Bank	Philadelphia	PA	82.5	0.561	0.921	37,512	229	<100M	77.5	40,712	285	0.001
Wayne Bank	Honesdale	PA	82.5	0.175	0.491	122,925	460	500M-1B	80.0	136,698	896	0.000
The Honesdale National Bank	Honesdale	PA	82.5	0.183	0.557	96,728	497	500M-1B	82.5	114,667	1,201	0.001
Banco Popular de Puerto Rico	Hato Rey	PR	92.5	0.079	0.249	1,914,000	9,075	10B-50B	92.5	2,110,000	23,708	0.045
Coastway Community Bank	Cranston	RI	77.5	0.248	0.719	78,408	268	100M-500M	77.5	84,664	447	0.000

Table 3C. Top Macro Business Lenders by State and Territory Based on Call Report Data, June 2011

Name of Lending Institution	City	Macro Business Lending (\$100,000 - \$1 million)						All Small Business Lending (less than \$1 million)				
		HQ State	Total Rank	TA Ratio <sup>1</sup>	TBL Ratio <sup>1</sup>	Amount (1,000)	Institution Number	Asset Size	Total Rank	Amount (1,000)	Number	CC Amount/TA <sup>1</sup>
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	
Arthur State Bank	Union	SC	100.0	0.303	0.909	191,294	545	500M-1B	100.0	210,345	1,274	0.003
GrandSouth Bank	Greenville	SC	85.0	0.257	0.568	96,808	349	100M-500M	82.5	112,432	1,100	0.000
Community First Bank, Inc.	Walhalla	SC	85.0	0.177	0.844	83,737	224	100M-500M	90.0	99,159	769	0.002
Carolina Alliance Bank	Spartanburg	SC	82.5	0.287	0.651	68,765	260	100M-500M	77.5	75,762	531	0.000
The Conway National Bank	Conway	SC	82.5	0.139	0.626	127,418	528	500M-1B	82.5	152,316	1,718	0.003
Southern First Bank,NA	Greenville	SC	82.5	0.201	0.499	151,747	553	500M-1B	77.5	164,811	971	0.000
Enterprise Bank of South Carolina	Ehrhardt	SC	82.5	0.222	0.676	96,956	228	100M-500M	92.5	141,224	1,203	0.001
Heritage Community Bank	Hartsville	SC	80.0	0.346	0.892	35,641	142	100M-500M	77.5	39,279	288	0.000
First Community Bank,NA	Lexington	SC	80.0	0.181	0.569	109,398	435	500M-1B	77.5	125,277	1,035	0.000
First Midwest Bank	Centerville	SD	87.5	0.250	0.781	25,107	81	100M-500M	77.5	29,630	215	0.002
Reliabank Dakota	Estelline	SD	87.5	0.176	0.640	36,725	178	100M-500M	75.0	42,897	408	0.000
Dacotah Bank	Aberdeen	SD	85.0	0.136	0.470	242,777	887	1B-10B	80.0	315,029	3,854	0.000
BankStar Financial	Elkton	SD	85.0	0.231	0.823	14,026	69	<100M	82.5	17,032	151	0.004
The First National Bank in Sioux Falls	Sioux Falls	SD	82.5	0.109	0.410	112,573	461	1B-10B	70.0	126,660	998	0.000
First State Bank of Warner, S. Dak.	Warner	SD	82.5	0.178	0.831	8,885	49	<100M	80.0	10,690	137	0.000
First Savings Bank	Beresford	SD	82.5	0.168	0.410	72,495	299	100M-500M	72.5	78,359	522	0.050
First Dakota National Bank	Yankton	SD	80.0	0.109	0.347	85,472	440	500M-1B	72.5	101,516	1,251	0.000
First State Bank of Roscoe	Roscoe	SD	80.0	0.148	0.770	13,188	65	<100M	72.5	16,318	222	0.000
Farmers State Bank	Hosmer	SD	80.0	0.361	0.828	6,164	27	<100M	60.0	7,028	82	0.000
First National Bank	Fort Pierre	SD	80.0	0.116	0.362	76,266	331	500M-1B	67.5	92,271	786	0.095
Minnwest Bank Sioux Falls	Sioux Falls	SD	80.0	0.155	0.655	19,824	86	100M-500M	72.5	23,341	248	0.000
Black Hills Community Bank, N.A.	Rapid City	SD	80.0	0.281	0.574	27,056	82	<100M	72.5	30,609	173	0.000
First Citizens National Bank	Dyersburg	TN	100.0	0.206	0.877	205,266	1,134	500M-1B	95.0	229,359	4,440	0.000
CapitalMark Bank & Trust	Chattanooga	TN	90.0	0.212	0.494	103,695	379	100M-500M	82.5	112,530	702	0.000
Traders National Bank	Tullahoma	TN	87.5	0.264	0.859	40,791	121	100M-500M	85.0	46,758	305	0.000
First Commerce Bank	Lewisburg	TN	87.5	0.196	0.596	47,792	173	100M-500M	77.5	53,889	421	0.000
Paragon National Bank	Memphis	TN	87.5	0.247	0.584	63,378	174	100M-500M	85.0	74,223	421	0.000
First Bank of Tennessee	Spring City	TN	85.0	0.203	0.652	45,637	159	100M-500M	80.0	52,603	415	0.000
Andrew Johnson Bank	Greeneville	TN	85.0	0.180	0.605	47,946	172	100M-500M	82.5	56,578	457	0.000
First Volunteer Bank of Tennessee	Chattanooga	TN	85.0	0.166	0.517	110,258	447	500M-1B	82.5	125,609	1,081	0.003
Cumberland County Bank	Crossville	TN	82.5	0.150	0.867	41,554	161	100M-500M	80.0	47,940	393	0.000
Community Trust & Banking Company	Ooltewah	TN	82.5	0.224	0.650	31,627	134	100M-500M	70.0	33,962	243	0.000
Community Bank & Trust	Ashland City	TN	82.5	0.184	0.612	39,912	136	100M-500M	77.5	46,438	369	0.003
First Alliance Bank	Cordova	TN	82.5	0.278	0.730	35,583	133	100M-500M	75.0	38,601	249	0.000
The Citizens National Bank of Athens	Athens	TN	82.5	0.175	0.451	95,296	345	500M-1B	80.0	108,425	941	0.000
Coffee County Bank	Manchester	TN	82.5	0.234	0.882	29,362	107	100M-500M	72.5	33,063	184	0.000
Community Bank	Fort Worth	TX	95.0	0.225	0.726	118,556	525	500M-1B	90.0	134,003	1,277	0.000

Table 3C. Top Macro Business Lenders by State and Territory Based on Call Report Data, June 2011

Name of Lending Institution	City	Macro Business Lending (\$100,000 - \$1 million)						All Small Business Lending (less than \$1 million)				
		HQ State	Total Rank	TA Ratio <sup>1</sup>	TBL Ratio <sup>1</sup>	Amount (1,000)	Institution Number	Asset Size	Total Rank	Amount (1,000)	Number	CC Amount/TA <sup>1</sup>
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	
T Bank,NA	Dallas	TX	95.0	0.560	0.762	58,614	211	100M-500M	80.0	60,842	290	0.000
Rio Bank	McAllen	TX	92.5	0.249	0.732	51,355	231	100M-500M	85.0	59,608	531	0.000
United Bank of El Paso del Norte	El Paso	TX	92.5	0.331	0.727	52,112	231	100M-500M	85.0	62,938	556	0.000
Spirit of Texas Bank, SSB	College Station	TX	92.5	0.305	0.623	69,230	408	100M-500M	82.5	75,706	611	0.000
Main Street Bank	Kingwood	TX	92.5	0.266	0.643	68,591	517	100M-500M	90.0	86,906	1,641	0.000
Citizens National Bank	Henderson	TX	90.0	0.124	0.846	107,537	317	500M-1B	90.0	127,099	1,278	0.000
Trinity Bank, N.A.	Fort Worth	TX	90.0	0.261	0.808	39,144	164	100M-500M	80.0	43,453	322	0.000
First State Bank	Livingston	TX	90.0	0.184	0.783	53,258	148	100M-500M	80.0	58,868	480	0.000
Post Oak Bank, N. A.	Houston	TX	90.0	0.249	0.541	126,792	441	500M-1B	82.5	146,710	869	0.000
Medallion Bank	Salt Lake City	UT	90.0	0.285	0.500	171,319	450	500M-1B	75.0	177,005	553	0.000
Continental Bank	Salt Lake City	UT	90.0	0.424	0.702	45,905	251	100M-500M	75.0	52,108	502	0.000
Lewiston State Bank	Lewiston	UT	85.0	0.186	0.599	44,428	218	100M-500M	72.5	54,027	557	0.004
Wright Express Financial Services Corp.	Midvale	UT	85.0	0.236	0.248	321,840	3,952	1B-10B	92.5	1,065,004	170,434	0.000
Bank of Utah	Ogden	UT	82.5	0.177	0.492	127,119	478	500M-1B	70.0	136,394	800	0.000
Zions First National Bank	Salt Lake City	UT	82.5	0.175	0.324	2,853,133	9,096	10B-50B	72.5	3,105,986	29,705	0.007
EVB	Tappahannock	VA	80.0	0.130	0.507	138,422	628	1B-10B	77.5	158,763	1,372	0.003
Village Bank	Midlothian	VA	80.0	0.158	0.485	96,055	292	500M-1B	75.0	106,911	559	0.000
New Peoples Bank, Inc.	Honaker	VA	80.0	0.150	0.527	123,403	578	500M-1B	85.0	148,577	1,579	0.000
Peoples Bank of Virginia	Richmond	VA	77.5	0.226	0.556	66,511	203	100M-500M	72.5	71,741	406	0.000
Union First Market Bank	Richmond	VA	77.5	0.123	0.405	469,647	1,621	1B-10B	75.0	517,228	3,263	0.005
Virginia B&T Co.	Danville	VA	77.5	0.308	0.892	50,090	141	100M-500M	80.0	56,132	378	0.000
First Bank	Strasburg	VA	75.0	0.158	0.438	87,548	332	500M-1B	72.5	99,014	673	0.000
Bank of Botetourt	Buchanan	VA	75.0	0.176	0.566	55,584	230	100M-500M	72.5	63,719	542	0.005
The First National Bank of Altavista	Altavista	VA	75.0	0.150	0.640	50,404	199	100M-500M	77.5	60,391	611	0.000
Highlands Union Bank	Abingdon	VA	75.0	0.124	0.520	79,042	339	500M-1B	77.5	100,545	1,299	0.003
StellarOne Bank	Christiansburg	VA	75.0	0.122	0.390	357,101	1,586	1B-10B	72.5	393,707	3,413	0.000
Virginia National Bank	Charlottesville	VA	75.0	0.160	0.474	72,292	295	100M-500M	72.5	77,624	592	0.000
Valley Bank	Roanoke	VA	75.0	0.152	0.375	120,639	398	500M-1B	70.0	129,461	720	0.002
Towne Bank	Portsmouth	VA	75.0	0.123	0.379	492,273	1,880	1B-10B	72.5	546,088	4,315	0.000
Benchmark Community Bank	Kenbridge	VA	75.0	0.147	0.579	59,872	320	100M-500M	87.5	84,364	1,285	0.000
Bank of St. Croix, Inc.	Christiansted	VI	90.0	0.128	0.933	15,199	54	100M-500M	90.0	16,284	96	0.000
Union Bank	Morrisville	VT	80.0	0.193	0.556	99,193	437	500M-1B	75.0	114,212	1,417	0.000
Plaza Bank	Seattle	WA	87.5	0.642	0.995	70,357	199	100M-500M	82.5	70,703	205	0.000
Viking Bank	Seattle	WA	85.0	0.223	0.520	90,297	449	100M-500M	82.5	98,850	719	0.001
Heritage Bank	Olympia	WA	85.0	0.226	0.447	264,303	1,000	1B-10B	85.0	292,376	1,962	0.000
Bank of the Pacific	Aberdeen	WA	82.5	0.223	0.501	143,068	542	500M-1B	82.5	157,398	1,083	0.003

Table 3C. Top Macro Business Lenders by State and Territory Based on Call Report Data, June 2011

Name of Lending Institution	City	HQ State	Macro Business Lending (\$100,000 - \$1 million)					All Small Business Lending (less than \$1 million)				
			Total Rank	TA Ratio <sup>1</sup> (2)	TBL Ratio <sup>1</sup> (3)	Amount (1,000) (4)	Number (5)	Institution Asset Size (6)	Total Rank (7)	Amount (1,000) (8)	Number (9)	CC Amount/TA <sup>1</sup> (10)
Whidbey Island Bank	Coupeville	WA	82.5	0.182	0.462	305,432	1,184	1B-10B	80.0	331,859	2,110	0.002
Central Valley Bank	Toppenish	WA	80.0	0.260	0.702	43,307	167	100M-500M	80.0	48,216	313	0.002
Community First Bank	Kennewick	WA	77.5	0.229	0.597	42,886	190	100M-500M	75.0	46,962	350	0.000
AmericanWest Bank	Spokane	WA	77.5	0.145	0.424	221,556	993	1B-10B	77.5	243,458	1,883	0.000
Bank First National	Manitowoc	WI	100.0	0.368	0.792	309,402	668	500M-1B	92.5	335,715	1,467	0.001
Bank of Alma	Alma	WI	95.0	0.277	0.787	53,651	221	100M-500M	90.0	63,224	550	0.000
Blackhawk State Bank	Beloit	WI	92.5	0.247	0.653	132,958	438	500M-1B	87.5	150,123	1,003	0.000
State Bank of Chilton	Chilton	WI	90.0	0.323	0.684	64,115	252	100M-500M	85.0	72,504	587	0.001
Westbury Bank	West Bend	WI	90.0	0.202	0.679	124,327	375	500M-1B	85.0	137,982	759	0.000
Community State Bank	Union Grove	WI	87.5	0.293	0.624	77,229	274	100M-500M	90.0	98,371	903	0.004
Bank of Luxemburg	Luxemburg	WI	87.5	0.263	0.659	61,897	264	100M-500M	85.0	73,095	674	0.000
Citizens State Bank of Clayton	Clayton	WI	87.5	0.403	0.889	41,407	140	100M-500M	82.5	46,146	299	0.002
The Port Washington State Bank	Port Washington	WI	87.5	0.209	0.655	82,424	325	100M-500M	85.0	97,226	750	0.002
The First National Bank of Berlin	Berlin	WI	85.0	0.216	0.659	59,139	251	100M-500M	82.5	66,805	522	0.001
Main Street Bank Corp.	Wheeling	WV	90.0	0.229	0.692	54,132	255	100M-500M	95.0	78,190	809	0.000
First Sentry Bank, Inc.	Huntington	WV	87.5	0.241	0.558	116,956	526	100M-500M	85.0	136,974	1,202	0.000
The First State Bank	Barboursville	WV	85.0	0.185	0.628	44,554	203	100M-500M	85.0	54,602	620	0.003
Freedom Bank, Inc.	Belington	WV	85.0	0.270	0.631	44,700	189	100M-500M	75.0	50,596	383	0.000
First Bank of Charleston, Inc.	Charleston	WV	77.5	0.218	0.572	36,519	185	100M-500M	75.0	43,219	462	0.000
The Poca Valley Bank, Inc.	Walton	WV	77.5	0.140	0.578	41,502	231	100M-500M	70.0	49,668	644	0.006
First National Bank	Ronceverte	WV	77.5	0.139	0.642	36,848	164	100M-500M	67.5	42,397	357	0.000
Buffalo Federal Savings Bank	Buffalo	WY	97.5	0.292	0.756	42,411	166	100M-500M	87.5	50,056	424	0.000
Wyoming State Bank	Laramie	WY	77.5	0.246	0.651	30,591	96	100M-500M	62.5	33,522	219	0.000
First State Bank	Wheatland	WY	75.0	0.123	0.578	32,992	134	100M-500M	75.0	44,144	502	0.000

<sup>1</sup> TA = total domestic assets held by the lender; TBL = total business loans held by the lender; and CC=credit card loans held by the lender.

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

Table 4A. Top Small Business Lenders by State and Territory Using CRA Data, 2010

State or Territory	Name of Lending Institution	HQ Location	All Small Business Lending (less than \$1million)		Institution Asset Size	Micro Business Lending (less than \$100,000)		Macro Business Lending (\$100,000-\$1M)	
			Amount (1,000) (1)	Number (2)		Amount (1,000) (4)	Number (5)	Amount (1,000) (6)	Number (7)
Alabama	Regions Financial	AL	816,017	6,717	>\$50B	231,631	5,153	584,386	1,564
	Synovus Financial	GA	461,265	2,972	\$10B-\$50B	76,364	1,822	384,901	1,150
	Banctrust Financial Grp.	AL	135,254	1,102	\$1B-\$10B	30,143	774	105,111	328
	Compass Bank	AL	131,876	1,841	>\$50B	49,842	1,611	82,034	230
	Servisfirst Bshrs.	AL	119,780	603	\$1B-\$10B	14,823	313	104,957	290
	Whitney Holding Corp.	LA	111,255	550	.	13,022	266	98,233	284
	Wells Fargo & Co.	CA	84,364	2,820	>\$50B	60,797	2,722	23,567	98
	BB&T Corp.	NC	78,535	417	>\$50B	10,685	217	67,850	200
	BancIndependent	AL	65,935	856	\$1B-\$10B	21,821	685	44,114	171
	American Express Bank, FSB	UT	61,276	11,010	\$10B-\$50B	54,926	10,973	6,350	37
	BancorpSouth	MS	52,902	404	\$10B-\$50B	8,692	273	44,210	131
Alaska	Wells Fargo & Co.	CA	259,617	5,403	>\$50B	133,183	5,021	126,434	382
	First National Bank Alaska	AK	160,369	902	\$1B-\$10B	24,036	506	136,333	396
	Northrim Bancorp.	AK	75,465	427	\$1B-\$10B	12,983	250	62,482	177
Arizona	Wells Fargo & Co.	CA	1,182,638	32,733	>\$50B	749,568	31,332	433,070	1,401
	JPMorgan Chase & Co.	NY	253,459	14,431	>\$50B	153,186	14,182	100,273	249
	Zions Bancorp.	UT	239,995	2,961	>\$50B	61,972	2,476	178,023	485
	Bank of America Corp.	NC	194,357	4,094	>\$50B	40,157	3,672	154,200	422
	Marshall & Ilsley Corp.	WI	188,249	866	\$10B-\$50B	17,692	455	170,557	411
	American Express Bank, FSB	UT	130,012	21,525	\$10B-\$50B	115,193	21,451	14,819	74
	Cobiz Financial	CO	102,261	371	\$1B-\$10B	8,913	138	93,348	233
	Western Alli Bancorp.	AZ	87,851	363	\$1B-\$10B	8,589	151	79,262	212
	Compass Bank	AL	85,545	1,583	>\$50B	45,581	1,468	39,964	115
	US Bancorp.	MN	66,533	2,786	>\$50B	31,641	2,691	34,892	95
Arkansas	Arvest Bk. Grp.	AR	393,052	3,921	\$10B-\$50B	89,874	2,996	303,178	925
	Regions Financial	AL	154,542	1,080	>\$50B	27,844	723	126,698	357
	First Security Bancorp.	AR	145,061	1,777	\$1B-\$10B	40,850	1,399	104,211	378
	BancorpSouth	MS	76,235	1,016	\$10B-\$50B	22,118	836	54,117	180
	Home Bshrs.	AR	69,579	816	\$1B-\$10B	17,561	649	52,018	167
	Simmons First National Corp.	AR	62,355	814	\$1B-\$10B	18,309	666	44,046	148
	Liberty Bshrs.	AR	57,525	540	\$1B-\$10B	13,639	393	43,886	147
	US Bancorp.	MN	55,405	1,728	>\$50B	19,400	1,641	36,005	87

Table 4A. Top Small Business Lenders by State and Territory Using CRA Data, 2010

State or Territory	Name of Lending Institution	HQ Location	All Small Business Lending (less than \$1million)		Institution Asset Size	Micro Business Lending (less than \$100,000)		Macro Business Lending (\$100,000-\$1M)	
			Amount (1,000) (1)	Number (2)		Amount (1,000) (4)	Number (5)	Amount (1,000) (6)	Number (7)
	First Bk. Corp.	AR	54,188	614	\$1B-\$10B	14,510	461	39,678	153
	Iberiabank FSB	AR	52,316	344	.	8,592	204	43,724	140
California	Wells Fargo & Co.	CA	7,887,476	221,556	>\$50B	5,456,886	212,317	2,430,590	9,239
	Bank of America Corp.	NC	1,381,957	32,011	>\$50B	300,959	29,312	1,080,998	2,699
	American Express Bank, FSB	UT	1,165,019	181,228	\$10B-\$50B	1,002,634	180,459	162,385	769
	Union Bank NA	CA	1,130,531	16,689	>\$50B	423,808	14,562	706,723	2,127
	JPMorgan Chase & Co.	NY	971,996	64,787	>\$50B	629,273	63,954	342,723	833
	US Bancorp.	MN	899,793	24,605	>\$50B	283,334	23,180	616,459	1,425
	Zions Bancorp.	UT	731,570	4,879	>\$50B	104,296	3,321	627,274	1,558
	City National Corp.	CA	578,199	2,314	\$10B-\$50B	56,138	1,044	522,061	1,270
	Citigroup	NY	508,080	69,213	>\$50B	441,822	69,010	66,258	203
	Bank of the West	CA	503,873	3,828	>\$50B	92,949	2,927	410,924	901
	Comerica	TX	451,845	1,356	>\$50B	29,054	459	422,791	897
	CVB Financial	CA	340,655	1,475	\$1B-\$10B	40,881	688	299,774	787
	Westamerica Bancorp.	CA	319,461	1,361	\$1B-\$10B	31,260	535	288,201	826
	East West Bancorp.	CA	293,131	657	\$10B-\$50B	6,618	91	286,513	566
	Capgen Cap.. Grp. II Lp	NY	265,214	930	\$1B-\$10B	19,448	310	245,766	620
	Community Bank	CA	232,442	981	\$1B-\$10B	20,878	469	211,564	512
	Cathay Gen. Bancorp.	CA	224,270	621	\$10B-\$50B	10,673	205	213,597	416
	Umpqua Holding Corp.	OR	211,971	961	\$10B-\$50B	25,393	492	186,578	469
	Rabobank NA	CA	202,227	977	\$10B-\$50B	33,087	554	169,140	423
	Wilshire Bancorp.	CA	199,758	651	\$1B-\$10B	16,292	246	183,466	405
	First Citizens Bshrs.	NC	167,510	480	\$10B-\$50B	6,553	116	160,957	364
	Capital One Financial	VA	164,602	22,785	>\$50B	132,030	22,668	32,572	117
	First CA Financial Grp.	CA	140,073	555	\$1B-\$10B	14,615	234	125,458	321
	Mechanics Bank	CA	137,651	1,104	\$1B-\$10B	34,232	877	103,419	227
	Center Financial	CA	132,324	444	\$1B-\$10B	7,111	147	125,213	297
	1867 Western Financial	CA	132,254	568	\$1B-\$10B	14,412	254	117,842	314
	SVB Financial Grp.	CA	130,033	836	\$10B-\$50B	12,789	624	117,244	212
	Heritage Cmrc. Corp.	CA	120,628	415	\$1B-\$10B	8,785	132	111,843	283
	First Bks.	MO	120,185	565	\$1B-\$10B	13,552	273	106,633	292
	Fremont Bancorp.	CA	109,055	370	\$1B-\$10B	7,561	129	101,494	241
	Trico Bshrs.	CA	108,563	853	\$1B-\$10B	27,080	620	81,483	233
	Hanmi Financial	CA	106,741	423	\$1B-\$10B	8,840	158	97,901	265
	Nara Bancorp.	CA	104,478	281	\$1B-\$10B	4,774	62	99,704	219



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			Amount (1,000) (1)	Number (2)		Amount (1,000) (4)	Number (5)	Amount (1,000) (6)	Number (7)
	Ironstone Bank	NC	94,185	407	\$1B-\$10B	9,808	210	84,377	197
	First Northern Cmnty. Bancorp.	CA	89,458	350	<\$1B	8,072	154	81,386	196
	American Business Bank	CA	84,342	374	\$1B-\$10B	9,517	192	74,825	182
	Palomar Ent. LLC	CA	82,120	319	\$1B-\$10B	7,480	128	74,640	191
	Frank P. Doyle Tr. Article IX	CA	81,857	406	\$1B-\$10B	11,476	206	70,381	200
	Manufacturers Bank	CA	79,174	216	\$1B-\$10B	2,957	50	76,217	166
	Signature Bank	NY	76,533	181	\$10B-\$50B	1,154	14	75,379	167
	Sierra Bancorp.	CA	74,431	422	\$1B-\$10B	11,509	224	62,922	198
	Ally Financial	MI	72,748	1,950	>\$50B	68,622	1,944	4,126	6
	Pacific Cap.. Bancorp.	CA	69,757	434	.	12,964	260	56,793	174
	SCJ	CA	68,692	178	\$1B-\$10B	1,772	34	66,920	144
	HSBC Bank USA NA	NY	67,541	1,009	>\$50B	29,817	923	37,724	86
	Farmers & Mrchs Bancorp.	CA	63,767	255	\$1B-\$10B	5,988	119	57,779	136
	Preferred Bank	CA	61,716	185	\$1B-\$10B	2,625	40	59,091	145
	Central Valley Cmnty. Bancorp.	CA	53,926	331	<\$1B	7,780	188	46,146	143
	Boston Private Financial Hold	MA	53,089	174	\$1B-\$10B	3,836	52	49,253	122
Colorado	Wells Fargo & Co.	CA	1,287,089	34,693	>\$50B	781,296	33,118	505,793	1,575
	US Bancorp.	MN	312,185	10,946	>\$50B	114,678	10,444	197,507	502
	Cobiz Financial	CO	260,539	1,047	\$1B-\$10B	25,374	469	235,165	578
	JPMorgan Chase & Co.	NY	202,638	12,977	>\$50B	128,889	12,766	73,749	211
	Zions Bancorp.	UT	165,745	1,750	>\$50B	32,057	1,408	133,688	342
	American Express Bank, FSB	UT	113,462	19,353	\$10B-\$50B	102,458	19,293	11,004	60
	UMB Financial	MO	110,245	693	\$10B-\$50B	15,312	463	94,933	230
	Pinnacle Bancorp.	NE	109,671	902	\$1B-\$10B	21,747	645	87,924	257
	Keycorp	OH	106,073	369	>\$50B	7,139	142	98,934	227
	Eggemeyer Cap. LLC	CA	98,606	499	.	13,114	252	85,492	247
	Bank of the West	CA	90,102	823	>\$50B	13,888	620	76,214	203
	Lauritzen Corp.	NE	84,022	1,048	\$10B-\$50B	15,185	871	68,837	177
	Bank of Choice Holding Corp.	CO	72,779	441	<\$1B	10,782	261	61,997	180
	Community Bshrs.	CO	70,065	468	\$1B-\$10B	13,162	318	56,903	150
	Bank of America Corp.	NC	66,787	1,871	>\$50B	16,238	1,738	50,549	133
	Alpine Bk. of Co.	CO	57,772	623	\$1B-\$10B	13,533	478	44,239	145
	Compass Bank	AL	50,438	1,143	>\$50B	34,615	1,104	15,823	39
Connecticut	Bank of America Corp.	NC	220,065	3,632	>\$50B	40,411	3,159	179,654	473

Table 4A. Top Small Business Lenders by State and Territory Using CRA Data, 2010

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			Amount (1,000) (1)	Number (2)		Amount (1,000) (4)	Number (5)	Amount (1,000) (6)	Number (7)
	Webster Financial Corp.	CT	210,276	1,398	\$10B-\$50B	43,431	918	166,845	480
	Newalliance Bancshares	CT	143,016	678	.	18,159	332	124,857	346
	American Express Bank, FSB	UT	115,057	20,039	\$10B-\$50B	100,681	19,964	14,376	75
	People's United Bank	CT	107,259	646	\$10B-\$50B	9,655	419	97,604	227
	Wells Fargo & Co.	CA	106,482	3,699	>\$50B	86,928	3,583	19,554	116
	JPMorgan Chase & Co.	NY	101,986	6,029	>\$50B	65,693	5,940	36,293	89
	TD Bank NA	ME	99,175	1,414	>\$50B	52,907	1,253	46,268	161
	RBS Citizens NA	RI	55,399	508	>\$50B	8,225	409	47,174	99
	Fairfield County Bank	CT	50,641	234	\$1B-\$10B	5,043	105	45,598	129
	Associated Cmnty. Bancorp.	CT	50,098	218	<\$1B	4,830	94	45,268	124
Delaware									
	PNC Financial Svc. Group	PA	126,745	1,580	>\$50B	52,990	1,365	73,755	215
District of Columbia									
	BB&T Corp.	NC	69,732	217	>\$50B	4,178	68	65,554	149
	PNC Financial Svc. Group	PA	58,256	601	>\$50B	20,003	495	38,253	106
Florida									
	Regions Financial	AL	1,228,377	13,083	>\$50B	506,846	10,837	721,531	2,246
	Bank of America Corp.	NC	825,820	20,203	>\$50B	191,741	18,493	634,079	1,710
	Suntrust Bk.	GA	650,068	4,200	>\$50B	84,814	2,776	565,254	1,424
	American Express Bank, FSB	UT	581,697	92,622	\$10B-\$50B	490,010	92,183	91,687	439
	Wells Fargo & Co.	CA	575,469	24,016	>\$50B	457,819	23,516	117,650	500
	BB&T Corp.	NC	328,007	1,597	>\$50B	39,346	815	288,661	782
	Synovus Financial	GA	282,378	1,535	\$10B-\$50B	40,166	821	242,212	714
	JPMorgan Chase & Co.	NY	250,743	21,876	>\$50B	205,497	21,744	45,246	132
	Fifth Third Bancorp.	OH	188,763	1,238	>\$50B	24,895	824	163,868	414
	PNC Financial Svc. Group	PA	184,912	1,565	>\$50B	40,671	1,210	144,241	355
	Tampa Bkg Co.	FL	178,812	1,014	\$1B-\$10B	27,832	622	150,980	392
	Bank of NY Mellon Corp.	NY	166,982	716	>\$50B	21,703	336	145,279	380
	Citigroup	NY	141,815	22,898	>\$50B	130,226	22,861	11,589	37
	Northern Trust Corp.	IL	137,428	535	>\$50B	14,152	216	123,276	319
	South Financial Group	SC	134,441	749	.	18,145	432	116,296	317
	Marshall & Ilsley Corp.	WI	126,940	529	\$10B-\$50B	9,027	252	117,913	277
	Capital One Financial	VA	106,494	16,112	>\$50B	81,715	16,017	24,779	95
	TotalBank	FL	100,389	3,349	\$1B-\$10B	29,613	3,166	70,776	183
	Whitney Holding Corp.	LA	94,754	583	.	12,705	360	82,049	223
	Compass Bank	AL	85,370	1,361	>\$50B	40,048	1,235	45,322	126

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			Amount (1,000) (1)	Number (2)		Amount (1,000) (4)	Number (5)	Amount (1,000) (6)	Number (7)
Georgia	Ally Financial	MI	77,609	2,270	>\$50B	69,395	2,256	8,214	14
	BankUnited	FL	77,584	550	\$10B-\$50B	18,483	393	59,101	157
	BankAtlantic	FL	68,008	539	\$1B-\$10B	20,242	398	47,766	141
	TD Bank NA	ME	63,815	638	>\$50B	14,771	479	49,044	159
	City National Bank of Florida	FL	53,517	190	\$1B-\$10B	3,595	65	49,922	125
	Ironstone Bank	NC	52,968	285	\$1B-\$10B	6,488	167	46,480	118
	Synovus Financial	GA	1,084,322	6,545	\$10B-\$50B	158,433	3,932	925,889	2,613
	BB&T Corp.	NC	694,939	2,930	>\$50B	63,945	1,296	630,994	1,634
	Suntrust Bk.	GA	673,433	2,968	>\$50B	53,783	1,467	619,650	1,501
	Regions Financial	AL	347,280	1,992	>\$50B	48,852	1,239	298,428	753
	Bank of America Corp.	NC	279,107	6,524	>\$50B	59,324	5,946	219,783	578
	Wells Fargo & Co.	CA	257,839	10,334	>\$50B	192,940	10,095	64,899	239
	American Express Bank, FSB	UT	229,382	36,054	\$10B-\$50B	194,481	35,900	34,901	154
	United Cmnty. Bk.	GA	204,580	2,160	\$1B-\$10B	42,514	1,647	162,066	513
	Southeastern Bk. Financial	GA	94,236	660	\$1B-\$10B	15,476	402	78,760	258
	Colony Bancorp.	GA	91,086	1,071	\$1B-\$10B	21,406	845	69,680	226
	Fidelity Southern Corp.	GA	90,987	417	\$1B-\$10B	9,490	208	81,497	209
	Ameris Bancorp.	GA	73,020	837	\$1B-\$10B	19,070	659	53,950	178
	Queensborough Co.	GA	67,660	945	<\$1B	21,296	794	46,364	151
JPMorgan Chase & Co.	NY	65,524	6,466	>\$50B	56,233	6,433	9,291	33	
First Citizens Bancorp.	SC	57,635	431	\$1B-\$10B	9,370	274	48,265	157	
Ironstone Bank	NC	53,178	280	\$1B-\$10B	5,491	167	47,687	113	
Guam	Bank of the West	CA	52,732	417	>\$50B	9,082	313	43,650	104
Hawaii	Bank of the West	CA	427,847	4,060	>\$50B	98,936	3,168	328,911	892
	Bank of HI Corp.	HI	99,784	328	\$10B-\$50B	6,105	113	93,679	215
	American Savings Bank	HI	60,145	430	\$1B-\$10B	11,283	295	48,862	135
	Central Pacific Financial	HI	50,043	244	\$1B-\$10B	5,595	142	44,448	102
Idaho	Wells Fargo & Co.	CA	329,288	8,488	>\$50B	198,135	8,049	131,153	439
	US Bancorp.	MN	207,758	4,360	>\$50B	55,138	3,967	152,620	393
	Zions Bancorp.	UT	143,931	1,599	>\$50B	38,579	1,266	105,352	333
	The Bank of Commerce	ID	95,854	832	<\$1B	21,670	616	74,184	216
	WTB Financial	WA	76,549	437	\$1B-\$10B	10,144	255	66,405	182

Table 4A. Top Small Business Lenders by State and Territory Using CRA Data, 2010

State or Territory	Name of Lending Institution	HQ Location	All Small Business Lending (less than \$1million)		Institution Asset Size	Micro Business Lending (less than \$100,000)		Macro Business Lending (\$100,000-\$1M)	
			Amount (1,000) (1)	Number (2)		Amount (1,000) (4)	Number (5)	Amount (1,000) (6)	Number (7)
Illinois	Harris NA	IL	736,907	3,528	>\$50B	64,614	1,841	672,293	1,687
	Harris NA	IL	685,859	3,072	\$10B-\$50B	65,549	1,513	620,310	1,559
	JPMorgan Chase & Co.	NY	641,982	32,727	>\$50B	319,793	31,993	322,189	734
	First Midwest Bancorp.	IL	512,121	2,498	\$1B-\$10B	57,197	1,264	454,924	1,234
	US Bancorp.	MN	379,738	11,757	>\$50B	148,287	11,083	231,451	674
	Bank of America Corp.	NC	369,614	5,714	>\$50B	62,670	4,916	306,944	798
	American Chartered Bancorp.	IL	361,117	1,403	\$1B-\$10B	34,279	583	326,838	820
	MB Financial	IL	331,956	993	\$1B-\$10B	16,989	272	314,967	721
	Fifth Third Bancorp.	OH	309,841	1,824	>\$50B	36,870	1,115	272,971	709
	PNC Financial Svc. Group	PA	250,679	2,035	>\$50B	36,199	1,468	214,480	567
	American Express Bank, FSB	UT	229,979	38,156	\$10B-\$50B	196,628	38,010	33,351	146
	Wells Fargo & Co.	CA	222,436	6,115	>\$50B	168,069	5,891	54,367	224
	PrivateBancorp	IL	203,678	563	\$10B-\$50B	8,013	132	195,665	431
	First Busey Corp.	IL	179,205	1,221	\$1B-\$10B	30,983	818	148,222	403
	Associated Banc Corp.	WI	177,383	499	\$10B-\$50B	5,591	121	171,792	378
	Old Second Bancorp.	IL	175,179	727	\$1B-\$10B	16,350	311	158,829	416
	Morton Community Bank	IL	151,653	1,083	\$1B-\$10B	26,628	720	125,025	363
	Standard Bshrs.	IL	145,494	506	\$1B-\$10B	10,424	182	135,070	324
	Citigroup	NY	133,008	17,363	>\$50B	107,405	17,294	25,603	69
	Firstmerit Corp.	OH	127,688	461	\$10B-\$50B	9,812	180	117,876	281
	First Mid-II Bshrs.	IL	126,611	1,351	\$1B-\$10B	31,706	1,065	94,905	286
	West Suburban Bancorp.	IL	106,944	560	\$1B-\$10B	15,043	302	91,901	258
	First America Bk. Corp.	IL	106,250	324	\$1B-\$10B	5,016	98	101,234	226
	Northern Tr. Corp.	IL	105,906	362	>\$50B	7,600	112	98,306	250
	Taylor Cap. Grp.	IL	100,583	299	\$1B-\$10B	5,199	95	95,384	204
	Heartland Bancorp.	IL	87,646	615	\$1B-\$10B	16,145	399	71,501	216
	Banc Ed Corp.	IL	84,712	512	\$1B-\$10B	12,701	311	72,011	201
	Commerce Bshrs.	MO	79,929	416	\$10B-\$50B	8,440	229	71,489	187
	RUH Cap. LLC	CA	77,484	221	.	2,954	53	74,530	168
	Regions Financial	AL	76,617	612	>\$50B	16,215	439	60,402	173
	First Bks.	MO	65,359	445	\$1B-\$10B	12,465	297	52,894	148
	Lauritzen Corp.	NE	63,787	883	\$10B-\$50B	12,376	737	51,411	146
	Princeton Natl. Bancorp.	IL	61,733	697	\$1B-\$10B	17,406	542	44,327	155
	Bridgeview Bancorp.	IL	61,622	199	\$1B-\$10B	3,609	56	58,013	143
	Home St Bancorp.	IL	59,242	343	<\$1B	6,639	209	52,603	134

Table 4A. Top Small Business Lenders by State and Territory Using CRA Data, 2010

State or Territory	Name of Lending Institution	HQ Location	All Small Business Lending (less than \$1million)		Institution Asset Size	Micro Business Lending (less than \$100,000)		Macro Business Lending (\$100,000-\$1M)	
			Amount (1,000) (1)	Number (2)		Amount (1,000) (4)	Number (5)	Amount (1,000) (6)	Number (7)
Indiana	Capital One Financial	VA	58,184	6,399	>\$50B	39,881	6,327	18,303	72
	RBS Citizens NA	RI	56,344	796	>\$50B	11,880	678	44,464	118
	Banterra Corp.	IL	55,140	457	\$1B-\$10B	11,940	323	43,200	134
	Marshall & Ilsley Corp.	WI	53,022	156	\$10B-\$50B	2,447	48	50,575	108
	PNC Financial Svc. Group	PA	376,507	2,479	>\$50B	51,796	1,645	324,711	834
	Old National Bancorp.	IN	314,970	2,230	\$1B-\$10B	62,468	1,492	252,502	738
	Fifth Third Bancorp.	OH	300,138	1,588	>\$50B	33,599	881	266,539	707
	First Mrch. Corp.	IN	259,793	1,527	\$1B-\$10B	43,336	914	216,457	613
	JPMorgan Chase & Co.	NY	223,823	9,215	>\$50B	83,771	8,912	140,052	303
	Wells Fargo & Co.	CA	201,878	4,654	>\$50B	118,776	4,377	83,102	277
	Lakeland Financial	IN	158,423	804	\$1B-\$10B	18,064	390	140,359	414
	Marshall & Ilsley Corp.	WI	139,611	613	\$10B-\$50B	11,418	296	128,193	317
	Star Financial Grp.	IN	139,609	1,001	\$1B-\$10B	25,274	622	114,335	379
	Huntington Bshrs.	OH	139,205	1,395	>\$50B	45,926	1,145	93,279	250
	Regions Financial	AL	135,760	804	>\$50B	20,939	503	114,821	301
	German America Bancorp.	IN	127,005	928	\$1B-\$10B	26,344	615	100,661	313
	First Financial	IN	115,741	839	\$1B-\$10B	21,512	601	94,229	238
	First Financial Bancorp.	OH	109,108	625	\$1B-\$10B	14,626	361	94,482	264
	1St Source Corp.	IN	81,990	604	\$1B-\$10B	17,543	385	64,447	219
	Mainsource Financial Grp.	IN	81,391	1,691	\$1B-\$10B	34,189	1,536	47,202	155
First Bshrs.	IN	79,883	524	\$1B-\$10B	15,175	328	64,708	196	
Indiana Cmnty. Bancorp.	IN	70,979	349	\$1B-\$10B	9,724	186	61,255	163	
Harris NA	IL	68,947	376	>\$50B	7,013	228	61,934	148	
First Midwest Bancorp.	IL	65,408	278	\$1B-\$10B	6,071	128	59,337	150	
US Bancorp.	MN	58,533	4,593	>\$50B	44,533	4,553	14,000	40	
American Express Bank, FSB	UT	58,454	10,069	\$10B-\$50B	51,611	10,025	6,843	44	
National Bk. Indianapolis Corp.	IN	58,392	216	\$1B-\$10B	3,800	70	54,592	146	
Keycorp	OH	52,927	254	>\$50B	5,118	136	47,809	118	
Bank of America Corp.	NC	51,354	2,115	>\$50B	16,672	2,030	34,682	85	
Iowa	Wells Fargo & Co.	CA	329,597	7,330	>\$50B	173,749	6,888	155,848	442
	US Bancorp.	MN	282,875	5,361	>\$50B	76,448	4,796	206,427	565
	Hills Bancorp.	IA	182,442	1,766	\$1B-\$10B	45,493	1,330	136,949	436
	Midwestone Financial Grp.	IA	155,251	1,320	\$1B-\$10B	31,906	946	123,345	374
	West Bancorp.	IA	125,463	743	\$1B-\$10B	19,573	446	105,890	297

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State or Territory	Name of Lending Institution	HQ Location	All Small Business Lending (less than \$1million)		Institution Asset Size	Micro Business Lending (less than \$100,000)		Macro Business Lending (\$100,000-\$1M)	
			Amount (1,000) (1)	Number (2)		Amount (1,000) (4)	Number (5)	Amount (1,000) (6)	Number (7)
Kansas	Stark Bk. Grp.	IA	111,659	533	\$1B-\$10B	12,783	289	98,876	244
	BTC Financial	IA	85,698	329	\$1B-\$10B	7,475	144	78,223	185
	Intrust Financial	KS	148,545	1,523	\$1B-\$10B	24,392	1,160	124,153	363
	UMB Financial	MO	135,733	946	\$10B-\$50B	18,598	658	117,135	288
	Commerce Bshrs.	MO	132,369	1,017	\$10B-\$50B	24,339	719	108,030	298
	Emprise Financial	KS	83,944	943	\$1B-\$10B	19,293	739	64,651	204
	US Bancorp.	MN	83,942	2,091	>\$50B	22,450	1,940	61,492	151
	Corefirst Bank & Trust	KS	74,217	735	\$1B-\$10B	18,662	556	55,555	179
	Manhattan Bancorp.	KS	73,915	638	<\$1B	14,005	489	59,910	149
	Sunflower Financial	KS	67,326	506	\$1B-\$10B	11,134	336	56,192	170
Kentucky	Marshall & Ilsley Corp.	WI	61,454	230	\$10B-\$50B	4,345	103	57,109	127
	Bank of America Corp.	NC	58,134	1,507	>\$50B	14,552	1,396	43,582	111
	Wells Fargo & Co.	CA	52,267	1,394	>\$50B	40,384	1,345	11,883	49
	PNC Financial Svc. Group	PA	435,861	3,483	>\$50B	99,678	2,630	336,183	853
	BB&T Corp.	NC	230,772	1,162	>\$50B	29,645	618	201,127	544
	US Bancorp.	MN	195,271	4,562	>\$50B	55,629	4,200	139,642	362
	Fifth Third Bancorp.	OH	178,081	1,004	>\$50B	20,063	581	158,018	423
	Central Bshrs.	KY	132,565	968	\$1B-\$10B	24,873	651	107,692	317
	Bank of KY Financial Corp.	KY	111,257	536	\$1B-\$10B	13,930	291	97,327	245
	JPMorgan Chase & Co.	NY	98,234	4,367	>\$50B	40,834	4,231	57,400	136
	S Y Bancorp.	KY	96,694	580	\$1B-\$10B	15,220	356	81,474	224
	Community Trust Bancorp.	KY	68,412	672	\$1B-\$10B	17,931	501	50,481	171
	Whitaker Bancorp.	KY	66,353	1,103	\$1B-\$10B	20,418	942	45,935	161
Louisiana	Old National Bancorp.	IN	64,158	455	\$1B-\$10B	12,258	301	51,900	154
	Republic Bancorp.	KY	53,126	252	\$1B-\$10B	5,887	115	47,239	137
	Whitney Holding Corp.	LA	676,889	3,813	.	95,860	2,207	581,029	1,606
	Capital One Financial	VA	338,925	5,194	>\$50B	74,068	4,531	264,857	663
	Regions Financial	AL	297,012	2,509	>\$50B	80,497	1,910	216,515	599
	JPMorgan Chase & Co.	NY	282,455	8,114	>\$50B	98,099	7,693	184,356	421
	Iberiabank Corp.	LA	220,911	1,054	\$10B-\$50B	26,207	522	194,704	532
	Community Trust Financial	LA	115,401	774	\$1B-\$10B	19,513	452	95,888	322
	Midsouth Bancorp.	LA	103,989	973	\$1B-\$10B	25,544	732	78,445	241
	Hancock Holding Corp.	MS	97,900	800	\$10B-\$50B	21,755	563	76,145	237

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			Amount (1,000) (1)	Number (2)		Amount (1,000) (4)	Number (5)	Amount (1,000) (6)	Number (7)
Maine	Red River Bshrs.	LA	96,641	777	<\$1B	22,076	545	74,565	232
	BancorpSouth	MS	74,912	666	\$10B-\$50B	17,005	480	57,907	186
	American Express Bank, FSB	UT	70,557	13,310	\$10B-\$50B	60,426	13,262	10,131	48
	Wells Fargo & Co.	CA	52,418	1,540	>\$50B	44,147	1,489	8,271	51
	Camden Natl. Corp.	ME	169,508	1,486	\$1B-\$10B	41,868	1,077	127,640	409
	Bangor Bc M Holding Corp.	ME	139,298	1,148	\$1B-\$10B	25,541	854	113,757	294
	TD Bank NA	ME	117,085	1,703	>\$50B	54,118	1,510	62,967	193
	Norway Bancorp. M Holding Corp.	ME	72,344	487	<\$1B	13,828	315	58,516	172
	Gorham Bancorp. M Holding Corp.	ME	64,578	345	<\$1B	9,619	187	54,959	158
	People's United Bank	CT	55,001	602	\$10B-\$50B	14,059	467	40,942	135
Maryland	Machias Bc M Holding Corp.	ME	52,379	582	<\$1B	14,180	452	38,199	130
	Keycorp	OH	51,240	286	>\$50B	7,174	166	44,066	120
	First Bancorp.	ME	50,392	497	\$1B-\$10B	10,968	374	39,424	123
	PNC Financial Svc. Group	PA	634,244	5,117	>\$50B	148,365	3,809	485,879	1,308
	BB&T Corp.	NC	369,556	1,571	>\$50B	36,000	738	333,556	833
	Bank of America Corp .	NC	254,710	5,306	>\$50B	53,544	4,779	201,166	527
	Manufacturers & Traders Trust	NY	206,128	1,478	.	48,974	987	157,154	491
	Suntrust Bk.	GA	173,755	1,279	>\$50B	29,680	963	144,075	316
	Wells Fargo & Co.	CA	132,396	4,414	>\$50B	111,870	4,282	20,526	132
	Sandy Spring Bancorp.	MD	130,736	518	\$1B-\$10B	9,436	210	121,300	308
Massachusetts	American Express Bank, FSB	UT	129,768	22,461	\$10B-\$50B	114,971	22,383	14,797	78
	Susquehanna Bshrs.	PA	100,725	513	\$10B-\$50B	15,208	295	85,517	218
	Fulton Financial Corp.	PA	71,455	411	\$10B-\$50B	13,821	250	57,634	161
	HSB Bancorp.	MD	69,510	490	<\$1B	16,137	320	53,373	170
	JPMorgan Chase & Co.	NY	65,848	6,290	>\$50B	58,210	6,272	7,638	18
	Capital One Financial	VA	59,903	3,789	>\$50B	30,326	3,695	29,577	94
	Bank of America Corp.	NC	374,763	6,855	>\$50B	72,602	6,125	302,161	730
	Eastern Bk. Corp.	MA	297,864	1,493	\$1B-\$10B	38,876	845	258,988	648
	TD Bank NA	ME	250,998	3,204	>\$50B	110,263	2,753	140,735	451
	American Express Bank, FSB	UT	200,458	34,895	\$10B-\$50B	172,136	34,754	28,322	141
RBS Citizens NA	RI	184,554	2,466	>\$50B	39,017	2,115	145,537	351	
Middlesex Bancorp. M Holding Corp.	MA	171,975	870	\$1B-\$10B	22,970	486	149,005	384	
Independent Bancorp.	MA	159,003	948	\$1B-\$10B	21,590	565	137,413	383	

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			Amount (1,000) (1)	Number (2)		Amount (1,000) (4)	Number (5)	Amount (1,000) (6)	Number (7)
	Sovereign Bank	PA	157,453	1,141	>\$50B	40,458	853	116,995	288
	Wells Fargo & Co.	CA	153,080	4,219	>\$50B	126,403	4,070	26,677	149
	People's United Bank	CT	114,254	651	\$10B-\$50B	13,923	392	100,331	259
	Salem Five Bancorp.	MA	96,852	397	\$1B-\$10B	9,715	174	87,137	223
	JPMorgan Chase & Co.	NY	79,196	7,147	>\$50B	72,978	7,132	6,218	15
	Beacon Bancorp.	MA	71,265	301	\$1B-\$10B	7,262	135	64,003	166
	Citigroup	NY	68,603	12,198	>\$50B	62,118	12,174	6,485	24
	Berkshire Bank	MA	62,334	429	\$1B-\$10B	10,740	270	51,594	159
	Boston Private Financial Hold.	MA	60,409	192	\$1B-\$10B	3,448	56	56,961	136
	Capital One Financial	VA	58,448	4,694	>\$50B	36,983	4,616	21,465	78
	Enterprise Bancorp.	MA	56,436	442	\$1B-\$10B	13,494	305	42,942	137
	Northern Bancorp.	MA	54,604	220	<\$1B	4,551	94	50,053	126
	Century Bancorp.	MA	51,270	363	\$1B-\$10B	10,918	233	40,352	130
Michigan	Comerica	TX	1,075,105	4,442	>\$50B	118,820	2,076	956,285	2,366
	Fifth Third Bancorp.	OH	941,080	4,859	>\$50B	100,136	2,626	840,944	2,233
	PNC Financial Svc. Group	PA	757,909	4,986	>\$50B	110,738	3,324	647,171	1,662
	Bank of America Corp.	NC	504,588	5,602	>\$50B	73,277	4,517	431,311	1,085
	Huntington Bshrs.	OH	476,268	4,053	>\$50B	133,838	3,136	342,430	917
	JPMorgan Chase & Co.	NY	381,373	15,525	>\$50B	145,549	14,999	235,824	526
	Citizens Republic Bancorp.	MI	358,567	1,755	\$1B-\$10B	45,818	951	312,749	804
	Talmer Bancorp.	MI	318,424	1,480	\$1B-\$10B	32,918	664	285,506	816
	Mercantile Bk. Corp.	MI	256,378	1,026	\$1B-\$10B	22,905	435	233,473	591
	Macatawa Bancorp.	MI	238,814	1,339	\$1B-\$10B	34,903	748	203,911	591
	Chemical Financial	MI	231,956	1,813	\$1B-\$10B	46,033	1,251	185,923	562
	Wells Fargo & Co.	CA	190,327	5,153	>\$50B	143,390	4,949	46,937	204
	American Express Bank, FSB	UT	157,219	23,850	\$10B-\$50B	142,286	23,778	14,933	72
	Independent Bk. Corp.	MI	115,675	840	\$1B-\$10B	24,118	540	91,557	300
	Dearborn Bancorp.	MI	99,756	383	<\$1B	6,403	131	93,353	252
	MBT Financial	MI	86,272	635	\$1B-\$10B	16,657	420	69,615	215
	Isabella Bancorp.	MI	84,902	531	\$1B-\$10B	14,841	299	70,061	232
	US Bancorp.	MN	74,686	8,250	>\$50B	68,328	8,223	6,358	27
	Arbor Bancorp.	MI	73,977	372	<\$1B	9,311	180	64,666	192
	Firstbank Corp.	MI	63,677	476	\$1B-\$10B	13,281	310	50,396	166
	Citigroup	NY	54,558	10,508	>\$50B	52,690	10,502	1,868	6
Minnesota									



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			Amount (1,000) (1)	Number (2)		Amount (1,000) (4)	Number (5)	Amount (1,000) (6)	Number (7)
Mississippi	Wells Fargo & Co.	CA	1,099,113	31,177	>\$50B	681,325	29,905	417,788	1,272
	US Bancorp.	MN	519,343	18,232	>\$50B	189,841	17,431	329,502	801
	Otto Bremer Foundation	MN	475,414	2,246	\$1B-\$10B	53,253	1,166	422,161	1,080
	Marshall & Ilsley Corp.	WI	314,107	1,068	\$10B-\$50B	16,333	448	297,774	620
	Klein Financial	MN	122,387	863	\$1B-\$10B	21,478	561	100,909	302
	Associated Banc Corp.	WI	118,135	443	\$10B-\$50B	8,449	181	109,686	262
	American Express Bank, FSB	UT	91,779	12,545	\$10B-\$50B	86,175	12,510	5,604	35
	Voyager FS Corp.	MN	64,849	366	<\$1B	10,372	202	54,477	164
	JPMorgan Chase & Co.	NY	59,707	5,003	>\$50B	50,108	4,977	9,599	26
	State Bshrs.	ND	57,030	511	\$1B-\$10B	13,136	380	43,894	131
	Trustmark Corp.	MS	366,838	3,094	\$1B-\$10B	88,847	2,283	277,991	811
	Regions Financial	AL	222,800	2,413	>\$50B	83,988	2,010	138,812	403
	BancorpSouth	MS	194,013	2,390	\$10B-\$50B	52,327	1,909	141,686	481
	BancPlus Corp.	MS	103,751	1,860	\$1B-\$10B	33,637	1,619	70,114	241
	First M&F Corp.	MS	88,111	1,054	\$1B-\$10B	23,738	833	64,373	221
	Citizens Natl. Banc Corp.	MS	74,643	680	\$1B-\$10B	15,799	504	58,844	176
	Citizens Corp.	MS	65,383	914	<\$1B	18,044	763	47,339	151
Hancock Holding Corp.	MS	62,665	703	\$10B-\$50B	16,707	541	45,958	162	
Missouri	Central Bancompany	MO	608,384	5,188	\$1B-\$10B	113,635	3,695	494,749	1,493
	Commerce Bshrs.	MO	444,660	3,213	\$10B-\$50B	73,024	2,205	371,636	1,008
	US Bancorp.	MN	393,261	10,214	>\$50B	123,720	9,442	269,541	772
	Marshall & Ilsley Corp.	WI	234,401	847	\$10B-\$50B	16,136	338	218,265	509
	Enterprise FS Corp.	MO	226,934	842	\$1B-\$10B	18,048	300	208,886	542
	UMB Financial	MO	191,898	1,287	\$10B-\$50B	23,961	885	167,937	402
	Bank of America Corp.	NC	129,293	3,282	>\$50B	29,434	3,019	99,859	263
	Regions Financial	AL	100,289	700	>\$50B	18,930	471	81,359	229
	Wells Fargo & Co.	CA	96,771	2,739	>\$50B	78,006	2,651	18,765	88
	Great Southern Bancorp.	MO	95,176	472	\$1B-\$10B	10,027	253	85,149	219
	American Express Bank, FSB	UT	82,859	12,823	\$10B-\$50B	72,529	12,771	10,330	52
	Arvest Bk. Grp.	AR	81,231	562	\$10B-\$50B	11,512	366	69,719	196
	Hawthorn Bshrs.	MO	80,604	698	\$1B-\$10B	17,463	488	63,141	210
	PNC Financial Svc. Group	PA	79,650	617	>\$50B	9,721	435	69,929	182
	Stupp Bros.	MO	69,714	223	\$1B-\$10B	4,093	76	65,621	147
First Bks.	MO	57,559	365	\$1B-\$10B	8,741	219	48,818	146	

Table 4A. Top Small Business Lenders by State and Territory Using CRA Data, 2010

State or Territory	Name of Lending Institution	HQ Location	All Small Business Lending (less than \$1million)		Institution Asset Size	Micro Business Lending (less than \$100,000)		Macro Business Lending (\$100,000-\$1M)	
			Amount (1,000) (1)	Number (2)		Amount (1,000) (4)	Number (5)	Amount (1,000) (6)	Number (7)
Montana	JPMorgan Chase & Co.	NY	54,206	5,694	>\$50B	51,619	5,684	2,587	10
	Wells Fargo & Co.	CA	157,636	4,005	>\$50B	87,840	3,797	69,796	208
	First Intrst. Bancsystem	MT	150,033	1,996	\$1B-\$10B	43,953	1,650	106,080	346
	Stockman Financial	MT	131,957	1,165	\$1B-\$10B	29,777	883	102,180	282
	Glacier Bancorp.	MT	121,340	1,231	\$1B-\$10B	31,423	946	89,917	285
Nebraska	US Bancorp.	MN	80,712	1,849	>\$50B	22,645	1,678	58,067	171
	Lauritzen Corp.	NE	241,356	2,941	\$10B-\$50B	55,758	2,394	185,598	547
	Wells Fargo & Co.	CA	219,624	5,269	>\$50B	120,535	4,983	99,089	286
	Pinnacle Bancorp.	NE	142,139	2,575	\$1B-\$10B	56,716	2,283	85,423	292
	Farmers & Mrch. Inv.	NE	119,597	736	\$1B-\$10B	17,992	468	101,605	268
Nevada	US Bancorp.	MN	100,515	3,054	>\$50B	40,419	2,881	60,096	173
	Wells Fargo & Co.	CA	383,219	13,721	>\$50B	278,703	13,348	104,516	373
	Zions Bancorp.	UT	219,521	2,565	>\$50B	72,350	2,162	147,171	403
	Western Alliance Bancorp.	AZ	168,697	734	\$1B-\$10B	15,920	324	152,777	410
	US Bancorp.	MN	86,513	2,695	>\$50B	29,028	2,545	57,485	150
	Bank of America Corp.	NC	81,186	1,858	>\$50B	19,170	1,692	62,016	166
	American Express Bank, FSB	UT	61,358	9,261	\$10B-\$50B	51,609	9,212	9,749	49
New Hampshire	City Natl. Corp.	CA	52,770	265	\$10B-\$50B	7,399	136	45,371	129
	TD Bank NA	ME	139,680	2,193	>\$50B	69,700	1,931	69,980	262
	People's United Bank	CT	76,179	638	\$10B-\$50B	13,170	441	63,009	197
	Bank of America Corp.	NC	59,017	1,134	>\$50B	10,418	1,034	48,599	100
New Jersey	RBS Citizens NA	RI	52,122	1,072	>\$50B	15,996	970	36,126	102
	PNC Financial Svc. Group	PA	1,065,275	11,534	>\$50B	477,246	10,002	588,029	1,532
	Bank of America Corp.	NC	492,694	8,834	>\$50B	90,808	7,832	401,886	1,002
	American Express Bank, FSB	UT	357,786	62,324	\$10B-\$50B	302,934	62,067	54,852	257
	Valley Natl. Bancorp.	NJ	332,841	2,040	\$10B-\$50B	52,018	1,386	280,823	654
	JPMorgan Chase & Co.	NY	302,977	17,320	>\$50B	176,093	17,037	126,884	283
	TD Bank NA	ME	290,556	3,861	>\$50B	110,350	3,301	180,206	560
	Fulton Financial Corp.	PA	257,351	1,484	\$10B-\$50B	44,215	902	213,136	582
	Wells Fargo & Co.	CA	255,295	9,613	>\$50B	209,466	9,404	45,829	209
	Capital One Financial	VA	204,357	7,580	>\$50B	77,121	7,245	127,236	335

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State or Territory	Name of Lending Institution	HQ Location	All Small Business Lending (less than \$1million)		Institution Asset Size	Micro Business Lending (less than \$100,000)		Macro Business Lending (\$100,000-\$1M)	
			Amount (1,000) (1)	Number (2)		Amount (1,000) (4)	Number (5)	Amount (1,000) (6)	Number (7)
	Sun Bancorp. NJ	NJ	179,096	697	\$1B-\$10B	17,044	301	162,052	396
	Lakeland Bancorp.	NJ	112,152	567	\$1B-\$10B	16,204	308	95,948	259
	Provident Financial Svc.	NJ	83,553	333	\$1B-\$10B	7,112	166	76,441	167
	Columbia Bank	NJ	82,403	346	\$1B-\$10B	10,630	171	71,773	175
	Susquehanna Bshrs.	PA	76,076	395	\$10B-\$50B	10,894	212	65,182	183
	Citigroup	NY	71,425	12,745	>\$50B	58,761	12,716	12,664	29
	Sovereign Bank	PA	66,217	546	>\$50B	20,599	434	45,618	112
	HSBC Bank USA NA	NY	65,461	615	>\$50B	25,471	514	39,990	101
	Stewardship Financial Corp.	NJ	52,324	232	<\$1B	5,494	114	46,830	118
New Mexico	Wells Fargo & Co.	CA	307,722	7,929	>\$50B	185,269	7,523	122,453	406
	First St. Bancorp.	NM	130,155	861	.	24,344	536	105,811	325
New York	HSBC Bank USA NA	NY	1,318,230	15,067	>\$50B	582,811	12,854	735,419	2,213
	JPMorgan Chase & Co.	NY	1,267,831	53,775	>\$50B	577,012	52,155	690,819	1,620
	Capital One Financial	VA	1,040,848	19,950	>\$50B	401,020	18,177	639,828	1,773
	American Express Bank, FSB	UT	778,226	121,260	\$10B-\$50B	649,064	120,622	129,162	638
	Manufacturers & Traders Trust	NY	605,447	3,482	.	90,121	1,999	515,326	1,483
	Bank of America Corp.	NC	587,905	10,699	>\$50B	111,371	9,529	476,534	1,170
	Wells Fargo & Co.	CA	372,122	10,817	>\$50B	304,161	10,376	67,961	441
	Citigroup	NY	274,763	27,824	>\$50B	170,749	27,535	104,014	289
	Signature Bank	NY	195,675	746	\$10B-\$50B	17,674	298	178,001	448
	TD Bank NA	ME	195,642	2,970	>\$50B	81,240	2,592	114,402	378
	NBT Bancorp.	NY	187,808	1,484	\$1B-\$10B	39,029	1,011	148,779	473
	Keycorp	OH	173,263	841	>\$50B	19,912	467	153,351	374
	Financial Inst.	NY	152,797	1,416	\$1B-\$10B	40,499	1,111	112,298	305
	Community Bk. Sys.	NY	148,569	1,337	\$1B-\$10B	38,098	989	110,471	348
	Suffolk Bancorp.	NY	122,276	758	\$1B-\$10B	20,520	460	101,756	298
	RBS Citizens NA	RI	95,225	1,379	>\$50B	19,559	1,211	75,666	168
	Provident Bank	NY	78,572	480	\$1B-\$10B	13,663	284	64,909	196
	Alliance Financial	NY	75,347	461	\$1B-\$10B	11,494	293	63,853	168
	Valley National Bancorp.	NJ	73,281	227	\$10B-\$50B	5,382	104	67,899	123
	US Bancorp.	MN	66,687	5,551	>\$50B	59,220	5,527	7,467	24
	Hudson Valley Hold Corp.	NY	65,421	200	\$1B-\$10B	3,404	65	62,017	135
	State Bancorp.	NY	64,619	179	\$1B-\$10B	2,498	39	62,121	140
	New York Cmnty. Bancorp.	NY	60,897	153	\$10B-\$50B	1,339	21	59,558	132

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State or Territory	Name of Lending Institution	HQ Location	All Small Business Lending (less than \$1million)		Institution Asset Size	Micro Business Lending (less than \$100,000)		Macro Business Lending (\$100,000-\$1M)	
			Amount (1,000) (1)	Number (2)		Amount (1,000) (4)	Number (5)	Amount (1,000) (6)	Number (7)
North Carolina	Arrow Financial	NY	60,408	518	\$1B-\$10B	14,088	377	46,320	141
	Ally Financial	MI	60,152	1,567	>\$50B	53,069	1,556	7,083	11
	Canandaigua National Corp.	NY	56,084	834	\$1B-\$10B	18,864	710	37,220	124
	BB&T Corp.	NC	1,820,264	10,979	>\$50B	291,607	6,522	1,528,657	4,457
	First Citizens Bshrs.	NC	884,630	9,604	\$10B-\$50B	223,081	7,581	661,549	2,023
	Suntrust Bk.	GA	224,623	1,449	>\$50B	30,906	930	193,717	519
	Wells Fargo & Co.	CA	223,036	10,411	>\$50B	188,434	10,252	34,602	159
	Bank of America Corp.	NC	214,798	5,325	>\$50B	48,303	4,914	166,495	411
	Fidelity Bshrs.North Carolina	NC	174,168	1,082	\$1B-\$10B	26,687	611	147,481	471
	RBC Bank	NC	172,725	1,893	\$10B-\$50B	30,952	1,523	141,773	370
	Newbridge Bancorp.	NC	137,427	874	\$1B-\$10B	23,029	515	114,398	359
	Southern Bshrs.NC	NC	135,804	1,375	\$1B-\$10B	34,054	1,059	101,750	316
	Yadkin Valley Financial	NC	132,363	1,209	\$1B-\$10B	30,726	848	101,637	361
	American Express Bank, FSB	UT	115,442	20,897	\$10B-\$50B	103,165	20,834	12,277	63
	Fifth Third Bancorp.	OH	107,929	691	>\$50B	13,656	450	94,273	241
	FNB United Corp.	NC	99,380	579	\$1B-\$10B	16,112	324	83,268	255
	BB&T FSBCRA	NC	94,202	9,874	\$1B-\$10B	81,068	9,836	13,134	38
	First Bancorp.	NC	85,677	1,385	\$1B-\$10B	29,502	1,160	56,175	225
	South Financial Group	SC	83,280	557	.	15,918	349	67,362	208
	Citizens South Bank	NC	70,697	402	\$1B-\$10B	9,780	204	60,917	198
JPMorgan Chase & Co.	NY	63,921	5,901	>\$50B	53,320	5,871	10,601	30	
Four Oaks Fincorp	NC	62,449	718	<\$1B	16,086	553	46,363	165	
BNC Bancorp.	NC	58,457	399	\$1B-\$10B	9,069	254	49,388	145	
Southern Cmnty. Financial	NC	55,704	475	\$1B-\$10B	13,260	344	42,444	131	
Regions Financial	AL	52,962	206	>\$50B	4,194	95	48,768	111	
North Dakota	Otto Bremer Foundation	MN	152,586	860	\$1B-\$10B	21,421	511	131,165	349
	Wells Fargo & Co.	CA	133,948	2,289	>\$50B	59,087	2,091	74,861	198
	State Bshrs.	ND	132,786	781	\$1B-\$10B	19,623	466	113,163	315
	Alerus Financial	ND	67,351	372	\$1B-\$10B	9,597	214	57,754	158
	US Bancorp.	MN	60,024	2,816	>\$50B	28,005	2,730	32,019	86
Ohio	PNC Financial Svc. Group	PA	2,067,413	12,589	>\$50B	291,833	7,976	1,775,580	4,613
	Huntington Bshrs.	OH	1,377,636	12,098	>\$50B	402,826	9,523	974,810	2,575
	Fifth Third Bancorp.	OH	980,104	4,651	>\$50B	90,307	2,370	889,797	2,281

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			Amount (1,000) (1)	Number (2)		Amount (1,000) (4)	Number (5)	Amount (1,000) (6)	Number (7)
Oklahoma	Park Natl. Corp.	OH	481,490	3,598	\$1B-\$10B	96,263	2,426	385,227	1,172
	JPMorgan Chase & Co.	NY	427,628	16,956	>\$50B	165,699	16,331	261,929	625
	US Bancorp.	MN	410,453	14,419	>\$50B	162,192	13,716	248,261	703
	Keycorp	OH	241,170	1,113	>\$50B	25,627	564	215,543	549
	Firstmerit Corp.	OH	208,646	1,468	\$10B-\$50B	24,132	974	184,514	494
	First Federal Bank of the Midwest	OH	195,514	1,180	\$1B-\$10B	30,946	698	164,568	482
	First Financial Bancorp.	OH	153,703	806	\$1B-\$10B	17,344	436	136,359	370
	Wells Fargo & Co.	CA	151,962	4,271	>\$50B	125,421	4,121	26,541	150
	American Express Bank, FSB	UT	147,600	23,052	\$10B-\$50B	125,232	22,946	22,368	106
	First Mrch. Corp.	IN	79,890	328	\$1B-\$10B	8,878	145	71,012	183
	Bank of America Corp.	NC	75,438	3,590	>\$50B	30,126	3,476	45,312	114
	Citizens Bshrs.	OH	59,329	315	<\$1B	7,964	175	51,365	140
	Oklahoma	Arvest Bk. Grp.	AR	314,200	3,515	\$10B-\$50B	74,101	2,809	240,099
Bancfirst Corp.		OK	306,204	3,883	\$1B-\$10B	89,019	3,205	217,185	678
BOK Financial		OK	173,877	605	\$10B-\$50B	12,561	228	161,316	377
MidFirst Bank		OK	104,636	485	\$1B-\$10B	13,025	242	91,611	243
One Rich Hill Land Ltd. Partnership		TX	99,387	485	\$1B-\$10B	10,742	238	88,645	247
Southwest Bancorp.		OK	80,564	403	\$1B-\$10B	10,894	200	69,670	203
JPMorgan Chase & Co.		NY	78,144	4,757	>\$50B	46,663	4,685	31,481	72
Central Bancompany		MO	75,539	608	\$1B-\$10B	17,402	417	58,137	191
Durant Bancorp.		OK	67,633	974	\$1B-\$10B	19,947	833	47,686	141
Spirit Bancorp.		OK	61,240	477	\$1B-\$10B	11,343	321	49,897	156
RCB Holding Corp.		OK	58,586	735	\$1B-\$10B	16,090	603	42,496	132
First Fidelity Bancorp.		OK	55,287	418	\$1B-\$10B	10,317	279	44,970	139
Wells Fargo & Co.		CA	52,607	1,724	>\$50B	47,136	1,685	5,471	39
American Express Bank, FSB	UT	51,899	8,376	\$10B-\$50B	40,187	8,326	11,712	50	
Oregon	Wells Fargo & Co.	CA	602,272	16,172	>\$50B	397,672	15,396	204,600	776
	US Bancorp.	MN	438,090	13,082	>\$50B	142,973	12,358	295,117	724
	Umpqua Holding Corp.	OR	280,695	1,374	\$10B-\$50B	35,162	710	245,533	664
	Pacific Continental Corp.	OR	106,738	580	\$1B-\$10B	18,113	333	88,625	247
	Bank of America Corp.	NC	106,174	3,515	>\$50B	30,813	3,327	75,361	188
	Keycorp	OH	104,895	435	>\$50B	9,643	205	95,252	230
	Sterling Financial	WA	80,557	529	\$1B-\$10B	13,602	350	66,955	179
	Bank of the West	CA	74,049	491	>\$50B	8,696	360	65,353	131

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			Amount (1,000) (1)	Number (2)		Amount (1,000) (4)	Number (5)	Amount (1,000) (6)	Number (7)
	West Coast Bancorp.	OR	73,888	420	\$1B-\$10B	10,453	244	63,435	176
	American Express Bank, FSB	UT	70,971	12,118	\$10B-\$50B	66,760	12,094	4,211	24
	Columbia Bkg Sys	WA	70,753	404	\$1B-\$10B	11,667	231	59,086	173
	JPMorgan Chase & Co.	NY	66,190	5,681	>\$50B	51,202	5,628	14,988	53
	Union Bank NA	CA	57,383	201	>\$50B	2,756	70	54,627	131
Pennsylvania									
	PNC Financial Svc. Group	PA	2,034,676	21,971	>\$50B	763,343	18,457	1,271,333	3,514
	Fulton Financial Corp.	PA	650,284	3,607	\$10B-\$50B	99,690	2,161	550,594	1,446
	FNB Corp.	PA	521,819	2,649	\$1B-\$10B	57,269	1,357	464,550	1,292
	Manufacturers & Traders Trust	NY	318,547	1,927	.	54,962	1,162	263,585	765
	Susquehanna Bshrs.	PA	296,321	2,037	\$10B-\$50B	58,438	1,356	237,883	681
	Wells Fargo & Co.	CA	230,102	8,922	>\$50B	201,232	8,764	28,870	158
	National Penn Bshrs.	PA	229,683	1,171	\$1B-\$10B	31,551	607	198,132	564
	S&T Bancorp.	PA	219,050	2,751	\$1B-\$10B	62,246	2,247	156,804	504
	RBS Citizens NA	RI	218,325	2,717	>\$50B	48,895	2,274	169,430	443
	American Express Bank, FSB	UT	207,872	38,229	\$10B-\$50B	181,511	38,093	26,361	136
	Bank of America Corp.	NC	164,822	6,036	>\$50B	51,323	5,760	113,499	276
	Northwest Savings Bank	PA	132,247	1,152	\$1B-\$10B	31,752	775	100,495	377
	JPMorgan Chase & Co.	NY	126,013	12,109	>\$50B	113,199	12,064	12,814	45
	Huntington Bshrs.	OH	122,445	1,642	>\$50B	49,760	1,451	72,685	191
	Dollar Bank FSB	PA	105,980	345	\$1B-\$10B	5,978	107	100,002	238
	CNB Financial Corp.	PA	105,775	909	\$1B-\$10B	27,651	629	78,124	280
	Univest Corp. of PA	PA	100,321	624	\$1B-\$10B	15,799	398	84,522	226
	First Commonwealth Financial Corp.	PA	97,323	918	\$1B-\$10B	23,702	640	73,621	278
	Firsttrust Bank	PA	96,275	384	\$1B-\$10B	8,684	150	87,591	234
	TD Bank NA	ME	93,907	1,248	>\$50B	33,499	1,037	60,408	211
	Sovereign Bank	PA	88,039	668	>\$50B	21,106	501	66,933	167
	Tower Bancorp.	PA	78,249	343	\$1B-\$10B	7,407	160	70,842	183
	Community Bk. Sys.	NY	72,426	501	\$1B-\$10B	13,437	329	58,989	172
	Vist Financial Corp.	PA	68,440	288	\$1B-\$10B	6,775	124	61,665	164
	US Bancorp.	MN	68,334	6,351	>\$50B	62,018	6,319	6,316	32
	Capital One Financial	VA	66,953	6,370	>\$50B	44,691	6,283	22,262	87
	QNB Corp.	PA	65,977	454	<\$1B	12,909	288	53,068	166
	Metro Bancorp.	PA	64,011	248	\$1B-\$10B	5,564	100	58,447	148
	Bryn Mawr Bk. Corp.	PA	53,664	219	\$1B-\$10B	4,935	89	48,729	130
	Ally Financial	MI	51,778	1,565	>\$50B	48,343	1,558	3,435	7

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Puerto Rico	Citigroup	NY	51,747	11,242	>\$50B	46,632	11,228	5,115	14
	Popular	PR	1,513,255	14,289	\$10B-\$50B	376,111	10,966	1,137,144	3,323
	Compass Bank	AL	125,112	1,063	>\$50B	28,525	773	96,587	290
	Banco Santander De Puerto Rico	PR	115,635	985	\$1B-\$10B	24,310	674	91,325	311
	First Bancorp.	PR	113,614	624	\$10B-\$50B	14,487	380	99,127	244
	Oriental Financial Grp.	PR	82,202	417	\$1B-\$10B	8,868	189	73,334	228
Rhode Island	Bancorp Rhode Island	RI	128,390	902	\$1B-\$10B	27,906	581	100,484	321
	Bank of America Corp.	NC	106,057	1,045	>\$50B	13,288	819	92,769	226
	RBS Citizens NA	RI	63,226	1,000	>\$50B	15,120	870	48,106	130
	Washington Trust Bancorp.	RI	56,405	294	\$1B-\$10B	6,046	156	50,359	138
South Carolina	BB&T Corp.	NC	418,686	2,721	>\$50B	71,441	1,722	347,245	999
	First Citizens Bancorp.	SC	317,909	2,825	\$1B-\$10B	75,040	1,992	242,869	833
	SCBT Financial Corp.	SC	303,938	2,017	\$1B-\$10B	50,658	1,229	253,280	788
	Synovus Financial	GA	254,225	1,588	\$10B-\$50B	40,931	952	213,294	636
	South Financial Group	SC	208,715	1,289	.	33,738	775	174,977	514
	Bank of America Corp.	NC	110,970	2,678	>\$50B	26,439	2,447	84,531	231
	Wells Fargo & Co.	CA	85,596	3,695	>\$50B	68,039	3,625	17,557	70
	Regions Financial	AL	74,273	418	>\$50B	9,217	257	65,056	161
	Suntrust Bk.	GA	70,872	330	>\$50B	6,638	178	64,234	152
	American Express Bank, FSB	UT	62,263	11,534	\$10B-\$50B	56,733	11,508	5,530	26
	TD Bank NA	ME	55,804	311	>\$50B	7,084	182	48,720	129
	South Dakota	Wells Fargo & Co.	CA	254,018	4,619	>\$50B	107,958	4,226	146,060
Dacotah Bks.		SD	150,325	1,658	>\$50B	37,329	1,286	112,996	372
US Bancorp.		MN	133,418	1,890	>\$50B	25,885	1,618	107,533	272
Minnehaha Bshrs.		SD	111,245	658	\$1B-\$10B	16,989	424	94,256	234
First Intrst. Bancsystem		MT	69,586	862	\$1B-\$10B	19,138	707	50,448	155
Tennessee	Regions Financial	AL	675,731	6,882	>\$50B	259,244	5,737	416,487	1,145
	First Horizon National Corp.	TN	576,264	3,025	\$10B-\$50B	80,340	1,633	495,924	1,392
	Pinnacle Financial Ptnr.	TN	480,240	2,303	\$1B-\$10B	53,644	1,143	426,596	1,160
	Suntrust Bk.	GA	275,371	1,323	>\$50B	25,680	708	249,691	615
	Green Bshrs.	TN	169,251	1,144	\$1B-\$10B	29,073	717	140,178	427

Table 4A. Top Small Business Lenders by State and Territory Using CRA Data, 2010

State or Territory	Name of Lending Institution	HQ Location	All Small Business Lending (less than \$1million)		Institution Asset Size	Micro Business Lending (less than \$100,000)		Macro Business Lending (\$100,000-\$1M)	
			Amount (1,000) (1)	Number (2)		Amount (1,000) (4)	Number (5)	Amount (1,000) (6)	Number (7)
	BB&T Corp.	NC	150,861	768	>\$50B	18,853	409	132,008	359
	First South Bancorp.	TN	142,447	2,039	\$1B-\$10B	37,583	1,709	104,864	330
	Bank of America Corp.	NC	92,317	2,864	>\$50B	24,550	2,694	67,767	170
	US Bancorp.	MN	89,214	3,631	>\$50B	40,576	3,489	48,638	142
	American Express Bank, FSB	UT	87,922	14,622	\$10B-\$50B	75,784	14,567	12,138	55
	First Scty. Grp.	TN	81,653	589	\$1B-\$10B	15,389	381	66,264	208
	First Citizens Bshrs.	TN	80,888	904	<\$1B	20,528	700	60,360	204
	Wells Fargo & Co.	CA	80,875	2,258	>\$50B	63,767	2,185	17,108	73
	Tennessee Cmrc. Bancorp.	TN	70,005	372	\$1B-\$10B	9,475	213	60,530	159
	Synovus Financial	GA	58,757	315	\$10B-\$50B	8,083	165	50,674	150
	BancorpSouth	MS	51,415	552	\$10B-\$50B	12,969	426	38,446	126
Texas									
	Wells Fargo & Co.	CA	2,151,172	56,587	>\$50B	1,321,777	53,801	829,395	2,786
	Cullen/Frost Bkr.	TX	1,018,408	4,227	\$10B-\$50B	99,800	1,927	918,608	2,300
	JPMorgan Chase & Co.	NY	960,562	44,199	>\$50B	459,713	42,984	500,849	1,215
	Bank of America Corp.	NC	532,993	12,645	>\$50B	115,571	11,570	417,422	1,075
	American Express Bank, FSB	UT	518,059	85,504	\$10B-\$50B	439,907	85,111	78,152	393
	Zions Bancorp.	UT	510,138	2,933	>\$50B	77,404	1,834	432,734	1,099
	Compass Bank	AL	478,620	7,566	>\$50B	226,565	6,812	252,055	754
	Prosperity Bshrs.	TX	361,667	3,188	\$1B-\$10B	77,634	2,342	284,033	846
	Capital One Financial	VA	279,431	14,615	>\$50B	108,652	14,157	170,779	458
	Comerica	TX	263,040	1,311	>\$50B	42,601	744	220,439	567
	International Bshrs.Corp.	TX	260,130	2,030	\$10B-\$50B	46,968	1,412	213,162	618
	Texas Cap. Bshrs.	TX	229,439	768	\$1B-\$10B	15,719	269	213,720	499
	Citigroup	NY	212,114	32,124	>\$50B	182,803	32,046	29,311	78
	Regions Financial	AL	196,795	1,167	>\$50B	32,804	742	163,991	425
	American St. Financial Corp.	TX	180,586	2,410	\$1B-\$10B	48,324	2,052	132,262	358
	Amarillo Natl. Bancorp.	TX	178,157	3,486	\$1B-\$10B	77,507	3,185	100,650	301
	MOW/RPW II Ltd.	TX	157,819	1,188	\$1B-\$10B	33,364	835	124,455	353
	BOK Financial	OK	157,620	566	\$10B-\$50B	10,962	211	146,658	355
	Maedgen & White	TX	152,230	1,257	\$1B-\$10B	28,980	913	123,250	344
	Weststar Bank Holding Corp.	TX	137,968	780	<\$1B	23,423	460	114,545	320
	ANB Holding Corp.	TX	136,261	1,071	\$1B-\$10B	31,487	737	104,774	334
	City Bank	TX	126,549	1,226	\$1B-\$10B	29,238	927	97,311	299
	LegacyTexas Grp.	TX	126,267	659	\$1B-\$10B	19,153	382	107,114	277
	Central Cmnty. Corp.	TX	122,544	1,133	\$1B-\$10B	26,205	843	96,339	290



Table 4A. Top Small Business Lenders by State and Territory Using CRA Data, 2010

State or Territory	Name of Lending Institution	HQ Location	All Small Business Lending (less than \$1million)		Institution Asset Size	Micro Business Lending (less than \$100,000)		Macro Business Lending (\$100,000-\$1M)	
			Amount (1,000) (1)	Number (2)		Amount (1,000) (4)	Number (5)	Amount (1,000) (6)	Number (7)
	Southside Bshrs.	TX	118,306	1,151	\$1B-\$10B	32,152	890	86,154	261
	Broadway Bshrs.	TX	104,628	672	\$1B-\$10B	17,545	411	87,083	261
	Whitney Holding Corp.	LA	99,368	428	.	9,574	192	89,794	236
	Ally Financial	MI	96,262	2,945	>\$50B	91,525	2,935	4,737	10
	Trustmark Corp.	MS	89,637	448	\$1B-\$10B	11,519	233	78,118	215
	BancorpSouth	MS	86,552	815	\$10B-\$50B	22,358	619	64,194	196
	Lone Star National Bshrs.TX	TX	79,092	731	\$1B-\$10B	18,585	550	60,507	181
	American Bk. Holding Corp.	TX	78,851	625	\$1B-\$10B	17,706	426	61,145	199
	Jefferson Bshrs.	TX	77,112	587	<\$1B	13,908	393	63,204	194
	First NB Group	TX	75,305	402	\$1B-\$10B	9,426	224	65,879	178
	Woodforest Financial Group	TX	74,385	438	.	10,825	256	63,560	182
	Southwest Securities FSB	TX	74,340	346	\$1B-\$10B	7,699	155	66,641	191
	Inter National Bank	TX	72,762	468	\$1B-\$10B	12,111	287	60,651	181
	Sterling Bshrs.	TX	72,377	418	\$1B-\$10B	10,033	239	62,344	179
	Inwood Bshrs.	TX	69,736	372	\$1B-\$10B	9,684	211	60,052	161
	Moody Bshrs.	TX	68,337	563	\$1B-\$10B	15,957	402	52,380	161
	Security Holding Corp.	TX	68,211	881	<\$1B	17,806	735	50,405	146
	Plains Bancorp.	TX	63,258	743	\$1B-\$10B	17,696	593	45,562	150
	Encore Bshrs.	TX	62,966	259	\$1B-\$10B	6,872	117	56,094	142
	First Tx B Holding Corp.	TX	62,493	358	<\$1B	9,895	223	52,598	135
	Metrocorp Bshrs.	TX	55,340	171	\$1B-\$10B	3,111	48	52,229	123
	US Bancorp.	MN	54,050	3,555	>\$50B	39,276	3,511	14,774	44
Utah	Zions Bancorp.	UT	558,945	7,634	>\$50B	197,821	6,566	361,124	1,068
	Wells Fargo & Co.	CA	531,066	14,421	>\$50B	326,877	13,762	204,189	659
	JPMorgan Chase & Co.	NY	115,660	3,633	>\$50B	37,542	3,461	78,118	172
	US Bancorp.	MN	89,713	2,031	>\$50B	23,232	1,855	66,481	176
	American Express Bank, FSB	UT	81,699	10,987	\$10B-\$50B	71,556	10,934	10,143	53
	Keycorp	OH	53,263	217	>\$50B	4,295	103	48,968	114
Vermont	People's United Bank	CT	152,336	1,591	\$10B-\$50B	32,394	1,198	119,942	393
	TD Bank NA	ME	60,553	677	>\$50B	19,482	563	41,071	114
Virginia	BB&T Corp.	NC	999,158	5,075	>\$50B	138,253	2,775	860,905	2,300
	Suntrust Bk.	GA	500,144	2,469	>\$50B	48,864	1,394	451,280	1,075
	Bank of America Corp.	NC	238,021	5,232	>\$50B	52,918	4,751	185,103	481

Table 4A. Top Small Business Lenders by State and Territory Using CRA Data, 2010

State or Territory	Name of Lending Institution	HQ Location	All Small Business Lending (less than \$1million)		Institution Asset Size	Micro Business Lending (less than \$100,000)		Macro Business Lending (\$100,000-\$1M)	
			Amount (1,000) (1)	Number (2)		Amount (1,000) (4)	Number (5)	Amount (1,000) (6)	Number (7)
Washington	Wells Fargo & Co.	CA	195,764	8,485	>\$50B	162,570	8,321	33,194	164
	Stellarone Corp.	VA	179,656	994	\$1B-\$10B	23,038	540	156,618	454
	PNC Financial Svc. Group	PA	175,488	1,485	>\$50B	42,452	1,127	133,036	358
	American Express Bank, FSB	UT	173,735	26,839	\$10B-\$50B	142,963	26,697	30,772	142
	Union First Mkt Bshrs.Corp	VA	149,289	995	\$1B-\$10B	25,486	639	123,803	356
	First Citizens Bshrs.	NC	130,281	1,312	\$10B-\$50B	33,181	1,003	97,100	309
	Virginia Cmrc. Bancorp.	VA	119,159	471	\$1B-\$10B	11,407	193	107,752	278
	Townebank	VA	115,218	777	\$1B-\$10B	19,393	485	95,825	292
	United Bshrs.	WV	100,925	549	\$1B-\$10B	13,345	316	87,580	233
	Burke & Herbert Bank & Trust	VA	97,341	602	\$1B-\$10B	14,398	359	82,943	243
	Eastern VA Bshrs.	VA	74,602	601	\$1B-\$10B	16,327	421	58,275	180
	BB&T FSB CRA	NC	65,192	6,745	\$1B-\$10B	56,532	6,718	8,660	27
	JPMorgan Chase & Co.	NY	61,793	6,447	>\$50B	56,928	6,434	4,865	13
	First Cap. Bancorp.	VA	55,637	291	<\$1B	8,776	155	46,861	136
	Capital One Financial	VA	54,710	4,024	>\$50B	29,493	3,960	25,217	64
	Manufacturers & Traders Trust	NY	51,177	231	.	6,717	128	44,460	103
	Wells Fargo & Co.	CA	737,093	18,841	>\$50B	443,617	17,941	293,476	900
	US Bancorp.	MN	612,648	12,662	>\$50B	135,192	11,556	477,456	1,106
	Union Bank NA	CA	493,388	4,010	>\$50B	61,533	2,834	431,855	1,176
	WTB Financial	WA	312,068	1,505	\$1B-\$10B	33,173	794	278,895	711
Bank of America Corp.	NC	301,234	8,590	>\$50B	82,268	8,035	218,966	555	
Banner Corp.	WA	279,920	1,647	\$1B-\$10B	33,857	981	246,063	666	
Columbia Bkg Sys	WA	243,353	1,181	\$1B-\$10B	31,291	658	212,062	523	
Keycorp	OH	180,380	718	>\$50B	14,823	343	165,557	375	
American Express Bank, FSB	UT	129,355	21,522	\$10B-\$50B	115,474	21,458	13,881	64	
Washington Bkg. Co.	WA	125,272	790	\$1B-\$10B	21,943	485	103,329	305	
Sterling Financial	WA	124,106	722	\$1B-\$10B	16,440	429	107,666	293	
JPMorgan Chase & Co.	NY	106,786	8,466	>\$50B	81,552	8,389	25,234	77	
Olympic Bancorp.	WA	87,472	524	<\$1B	14,905	321	72,567	203	
Umpqua Holding Corp.	OR	57,647	257	\$10B-\$50B	6,315	130	51,332	127	
Cascade Financial	WA	53,438	238	.	6,519	119	46,919	119	
AmericanWest Bancorp.	WA	52,308	369	.	11,348	249	40,960	120	
Cashmere Valley Financial	WA	51,785	417	\$1B-\$10B	11,332	297	40,453	120	
West Virginia	BB&T Corp.	NC	231,866	1,439	>\$50B	40,192	894	191,674	545

Table 4A. Top Small Business Lenders by State and Territory Using CRA Data, 2010

State or Territory	Name of Lending Institution	HQ Location	All Small Business Lending (less than \$1million)		Institution Asset Size	Micro Business Lending (less than \$100,000)		Macro Business Lending (\$100,000-\$1M)	
			Amount (1,000) (1)	Number (2)		Amount (1,000) (4)	Number (5)	Amount (1,000) (6)	Number (7)
Wisconsin	United Bshrs.	WV	138,442	1,134	\$1B-\$10B	32,869	792	105,573	342
	Huntington Bshrs.	OH	91,020	797	>\$50B	24,254	622	66,766	175
	City Holding Corp.	WV	55,649	381	\$1B-\$10B	11,359	247	44,290	134
Wisconsin	Marshall & Ilsley Corp.	WI	1,363,045	5,651	\$10B-\$50B	103,911	2,596	1,259,134	3,055
	US Bancorp.	MN	507,205	15,192	>\$50B	165,350	14,244	341,855	948
	Associated Banc Corp.	WI	429,682	1,884	\$10B-\$50B	39,026	869	390,656	1,015
	Johnson Financial Grp.	WI	342,225	1,403	\$1B-\$10B	30,184	606	312,041	797
	Wells Fargo & Co.	CA	244,417	6,215	>\$50B	147,280	5,890	97,137	325
	JPMorgan Chase & Co.	NY	186,281	8,114	>\$50B	73,662	7,857	112,619	257
	River Valley Bancorp.	WI	184,964	1,268	<\$1B	31,345	777	153,619	491
	Harris NA	IL	172,869	926	>\$50B	21,367	519	151,502	407
	Baylake Corp.	WI	139,099	697	\$1B-\$10B	16,858	341	122,241	356
	Talmer Bancorp.	MI	125,606	820	\$1B-\$10B	19,316	477	106,290	343
	Neb Corp.	WI	104,666	990	\$1B-\$10B	25,627	744	79,039	246
	Oconomowoc Bshrs.	WI	98,936	502	<\$1B	11,349	257	87,587	245
	Wintrust Financial	IL	95,100	454	\$10B-\$50B	8,636	236	86,464	218
	Waupaca Bancorp.	WI	88,889	1,270	<\$1B	25,592	1,048	63,297	222
Bankmanagers Corp.	WI	88,401	313	<\$1B	5,894	111	82,507	202	
Community Banc Corp. Sheboyga	WI	75,447	365	<\$1B	7,785	183	67,662	182	
Wyoming	Wells Fargo & Co.	CA	124,528	2,399	>\$50B	56,093	2,186	68,435	213
	First Intrst. Bancsystem	MT	84,325	1,296	\$1B-\$10B	31,667	1,109	52,658	187

Note: Small businesses seeking loans should also consider banks that participate in the SBA loan programs. To locate an SBA certified lender near you, call 1-800-8-ASK-SBA.

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

Table 4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2010

State or Territory	Name of Lending Institution	HQ Location	Micro Business Lending (less than \$100,000)		Institution Asset Size	All Small Business Lending (less than \$1million)		Macro Business Lending (\$100,000-\$1M)	
			Amount (1,000) (1)	Number (2)		Amount (1,000) (4)	Number (5)	Amount (1,000) (6)	Number (7)
Alabama									
	Regions Financial	AL	231,631	5,153	>\$50B	816,017	6,717	584,386	1,564
	Synovus Financial	GA	76,364	1,822	\$10B-\$50B	461,265	2,972	384,901	1,150
	Wells Fargo & Co.	CA	60,797	2,722	>\$50B	84,364	2,820	23,567	98
	American Express Bank FSB	UT	54,926	10,973	\$10B-\$50B	61,276	11,010	6,350	37
	Compass Bank	AL	49,842	1,611	>\$50B	131,876	1,841	82,034	230
	BancTrust Financial Grp.	AL	30,143	774	\$1B-\$10B	135,254	1,102	105,111	328
	BanIndependent	AL	21,821	685	\$1B-\$10B	65,935	856	44,114	171
	JPMorgan Chase & Co.	NY	21,543	2,673	>\$50B	23,463	2,679	1,920	6
	Ally Financial	MI	14,842	460	>\$50B	17,651	464	2,809	4
	Servisfirst Bshrs.	AL	14,823	313	\$1B-\$10B	119,780	603	104,957	290
	Bank of America Corp.	NC	14,747	2,105	>\$50B	28,742	2,142	13,995	37
	Whitney Holding Corp.	LA	13,022	266	.	111,255	550	98,233	284
	Citigroup	NY	13,015	2,910	>\$50B	13,463	2,911	448	1
	West Alabama Cap. Corp.	AL	11,407	440	<\$1B	41,009	537	29,602	97
	Capital One Financial	VA	10,835	1,831	>\$50B	21,836	1,873	11,001	42
	BB&T Corp.	NC	10,685	217	>\$50B	78,535	417	67,850	200
	Superior Bank	AL	10,414	267	.	23,618	316	13,204	49
Alaska									
	Wells Fargo & Co.	CA	133,183	5,021	>\$50B	259,617	5,403	126,434	382
	Bank of America Corp.	NC	24,067	2,746	>\$50B	28,022	2,757	3,955	11
	First National Bank Alaska	AK	24,036	506	\$1B-\$10B	160,369	902	136,333	396
	Northrim Bancorp.	AK	12,983	250	\$1B-\$10B	75,465	427	62,482	177
	American Express Bank FSB	UT	10,222	1,980	\$10B-\$50B	10,799	1,983	577	3
Arizona									
	Wells Fargo & Co.	CA	749,568	31,332	>\$50B	1,182,638	32,733	433,070	1,401
	JPMorgan Chase & Co.	NY	153,186	14,182	>\$50B	253,459	14,431	100,273	249
	American Express Bank FSB	UT	115,193	21,451	\$10B-\$50B	130,012	21,525	14,819	74
	Zions Bancorp.	UT	61,972	2,476	>\$50B	239,995	2,961	178,023	485
	Citigroup	NY	46,385	8,712	>\$50B	46,778	8,715	393	3
	Compass Bank	AL	45,581	1,468	>\$50B	85,545	1,583	39,964	115
	Bank of America Corp.	NC	40,157	3,672	>\$50B	194,357	4,094	154,200	422
	US Bancorp.	MN	31,641	2,691	>\$50B	66,533	2,786	34,892	95
	Marshall & Ilsley Corp.	WI	17,692	455	\$10B-\$50B	188,249	866	170,557	411
	Ally Financial	MI	17,557	509	>\$50B	18,260	510	703	1

Table 4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2010

State or Territory	Name of Lending Institution	HQ Location	Micro Business Lending (less than \$100,000)		Institution Asset Size	All Small Business Lending (less than \$1million)		Macro Business Lending (\$100,000-\$1M)	
			Amount (1,000) (1)	Number (2)		Amount (1,000) (4)	Number (5)	Amount (1,000) (6)	Number (7)
Arkansas	Capital One Financial	VA	14,846	2,885	>\$50B	23,568	2,911	8,722	26
	GE Money Bank	UT	12,776	2,722	\$10B-\$50B	12,776	2,722	-	-
	Arvest Bk. Grp.	AR	89,874	2,996	\$10B-\$50B	393,052	3,921	303,178	925
	First Security Bancorp	AR	40,850	1,399	\$1B-\$10B	145,061	1,777	104,211	378
	Wells Fargo & Co.	CA	35,699	1,128	>\$50B	43,959	1,172	8,260	44
	Regions Financial	AL	27,844	723	>\$50B	154,542	1,080	126,698	357
	American Express Bank FSB	UT	24,684	5,669	\$10B-\$50B	27,985	5,681	3,301	12
	JPMorgan Chase & Co.	NY	24,187	2,099	>\$50B	26,973	2,106	2,786	7
	BancorpSouth	MS	22,118	836	\$10B-\$50B	76,235	1,016	54,117	180
	US Bancorp.	MN	19,400	1,641	>\$50B	55,405	1,728	36,005	87
	Ally Financial	MI	19,396	615	>\$50B	22,006	618	2,610	3
	Simmons First National Corp.	AR	18,309	666	\$1B-\$10B	62,355	814	44,046	148
	Home Bshrs.	AR	17,561	649	\$1B-\$10B	69,579	816	52,018	167
	First Bk. Corp.	AR	14,510	461	\$1B-\$10B	54,188	614	39,678	153
	Liberty Bshrs.	AR	13,639	393	\$1B-\$10B	57,525	540	43,886	147
California	Bank of the Ozarks	AR	12,373	450	\$1B-\$10B	43,694	544	31,321	94
	Bank of America Corp.	NC	10,671	1,136	>\$50B	29,273	1,182	18,602	46
	Wells Fargo & Co.	CA	5,456,886	212,317	>\$50B	7,887,476	221,556	2,430,590	9,239
	American Express Bank FSB	UT	1,002,634	180,459	\$10B-\$50B	1,165,019	181,228	162,385	769
	JPMorgan Chase & Co.	NY	629,273	63,954	>\$50B	971,996	64,787	342,723	833
	Citigroup	NY	441,822	69,010	>\$50B	508,080	69,213	66,258	203
	Union Bank NA	CA	423,808	14,562	>\$50B	1,130,531	16,689	706,723	2,127
	Bank of America Corp.	NC	300,959	29,312	>\$50B	1,381,957	32,011	1,080,998	2,699
	US Bancorp.	MN	283,334	23,180	>\$50B	899,793	24,605	616,459	1,425
	Capital One Financial	VA	132,030	22,668	>\$50B	164,602	22,785	32,572	117
	Zions Bancorp.	UT	104,296	3,321	>\$50B	731,570	4,879	627,274	1,558
	Bank of the West	CA	92,949	2,927	>\$50B	503,873	3,828	410,924	901
	Ally Financial	MI	68,622	1,944	>\$50B	72,748	1,950	4,126	6
	City National Corp.	CA	56,138	1,044	\$10B-\$50B	578,199	2,314	522,061	1,270
	GE Money Bank	UT	44,303	9,469	\$10B-\$50B	44,303	9,469	-	-
	CVB Financial	CA	40,881	688	\$1B-\$10B	340,655	1,475	299,774	787
	Lauritzen Corp.	NE	35,202	4,203	\$10B-\$50B	39,770	4,221	4,568	18
Mechanics Bank	CA	34,232	877	\$1B-\$10B	137,651	1,104	103,419	227	

Table 4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2010

State or Territory	Name of Lending Institution	HQ Location	Micro Business Lending (less than \$100,000)		Institution Asset Size	All Small Business Lending (less than \$1million)		Macro Business Lending (\$100,000-\$1M)	
			Amount (1,000) (1)	Number (2)		Amount (1,000) (4)	Number (5)	Amount (1,000) (6)	Number (7)
	Rabobank NA	CA	33,087	554	\$10B-\$50B	202,227	977	169,140	423
	Westamerica Bancorp.	CA	31,260	535	\$1B-\$10B	319,461	1,361	288,201	826
	Rabobank NA	NY	29,817	923	>\$50B	67,541	1,009	37,724	86
	Comerica	TX	29,054	459	>\$50B	451,845	1,356	422,791	897
	Trico Bshrs.	CA	27,080	620	\$1B-\$10B	108,563	853	81,483	233
	Umpqua Holding Corp.	OR	25,393	492	\$10B-\$50B	211,971	961	186,578	469
	Community Bank	CA	20,878	469	\$1B-\$10B	232,442	981	211,564	512
	Capgen Cap Grp II Lp	NY	19,448	310	\$1B-\$10B	265,214	930	245,766	620
	Wilshire Bancorp.	CA	16,292	246	\$1B-\$10B	199,758	651	183,466	405
	First California Financial Grp.	CA	14,615	234	\$1B-\$10B	140,073	555	125,458	321
	1867 Western Financial	CA	14,412	254	\$1B-\$10B	132,254	568	117,842	314
	First Bk.s	MO	13,552	273	\$1B-\$10B	120,185	565	106,633	292
	Pacific Cap Bancorp.	CA	12,964	260	.	69,757	434	56,793	174
	SVB Financial Grp.	CA	12,789	624	\$10B-\$50B	130,033	836	117,244	212
	Sierra Bancorp.	CA	11,509	224	\$1B-\$10B	74,431	422	62,922	198
	Frank P Doyle Trust Article IX	CA	11,476	206	\$1B-\$10B	81,857	406	70,381	200
	Cathay Gen. Bancorp.	CA	10,673	205	\$10B-\$50B	224,270	621	213,597	416
Colorado									
	Wells Fargo & Co.	CA	781,296	33,118	>\$50B	1,287,089	34,693	505,793	1,575
	JPMorgan Chase & Co.	NY	128,889	12,766	>\$50B	202,638	12,977	73,749	211
	US Bancorp.	MN	114,678	10,444	>\$50B	312,185	10,946	197,507	502
	American Express Bank FSB	UT	102,458	19,293	\$10B-\$50B	113,462	19,353	11,004	60
	Citigroup	NY	42,984	7,932	>\$50B	43,454	7,935	470	3
	Compass Bank	AL	34,615	1,104	>\$50B	50,438	1,143	15,823	39
	Zions Bancorp.	UT	32,057	1,408	>\$50B	165,745	1,750	133,688	342
	Capital One Financial	VA	29,027	4,328	>\$50B	37,345	4,359	8,318	31
	Cobiz Financial	CO	25,374	469	\$1B-\$10B	260,539	1,047	235,165	578
	Pinnacle Bancorp.	NE	21,747	645	\$1B-\$10B	109,671	902	87,924	257
	Ally Financial	MI	20,822	584	>\$50B	22,662	587	1,840	3
	GE Money Bank	UT	19,800	3,806	\$10B-\$50B	19,800	3,806	-	-
	Bank of America Corp.	NC	16,238	1,738	>\$50B	66,787	1,871	50,549	133
	UMB Financial	MO	15,312	463	\$10B-\$50B	110,245	693	94,933	230
	Lauritzen Corp.	NE	15,185	871	\$10B-\$50B	84,022	1,048	68,837	177
	Bank of the West	CA	13,888	620	>\$50B	90,102	823	76,214	203
	Alpine Bk. of Colorado	CO	13,533	478	\$1B-\$10B	57,772	623	44,239	145

Table 4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2010

State or Territory	Name of Lending Institution	HQ Location	Micro Business Lending (less than \$100,000)		Institution Asset Size	All Small Business Lending (less than \$1million)		Macro Business Lending (\$100,000-\$1M)		
			Amount (1,000) (1)	Number (2)		Amount (1,000) (4)	Number (5)	Amount (1,000) (6)	Number (7)	
Connecticut	Community Bshrs.	CO	13,162	318	\$1B-\$10B	70,065	468	56,903	150	
	Eggemeyer Cap. LLC	CA	13,114	252	.	98,606	499	85,492	247	
	Bank of Choice HC	CO	10,782	261	<\$1B	72,779	441	61,997	180	
	American Express Bank FSB	UT	100,681	19,964	\$10B-\$50B	115,057	20,039	14,376	75	
	Wells Fargo & Co.	CA	86,928	3,583	>\$50B	106,482	3,699	19,554	116	
	JPMorgan Chase & Co.	NY	65,693	5,940	>\$50B	101,986	6,029	36,293	89	
	TD Bank NA	ME	52,907	1,253	>\$50B	99,175	1,414	46,268	161	
	Webster Fncl. Corp.	CT	43,431	918	\$10B-\$50B	210,276	1,398	166,845	480	
	Bank of America Corp.	NC	40,411	3,159	>\$50B	220,065	3,632	179,654	473	
	Citigroup	NY	34,521	6,913	>\$50B	36,156	6,922	1,635	9	
Delaware	Capital One Financial	VA	19,045	2,564	>\$50B	24,682	2,588	5,637	24	
	NewAlliance Bancshares	CT	18,159	332	.	143,016	678	124,857	346	
	Ally Financial	MI	18,067	560	>\$50B	18,067	560	-	-	
	US Bancorp.	MN	10,840	941	>\$50B	12,102	944	1,262	3	
	PNC Financial Svc. Group	PA	52,990	1,365	>\$50B	126,745	1,580	73,755	215	
	Wells Fargo & Co.	CA	16,405	638	>\$50B	19,445	657	3,040	19	
	American Express Bank FSB	UT	14,242	2,850	\$10B-\$50B	17,860	2,867	3,618	17	
	JPMorgan Chase & Co.	NY	10,281	958	>\$50B	11,118	961	837	3	
	District of Columbia	American Express Bank FSB	UT	27,750	4,366	\$10B-\$50B	35,657	4,406	7,907	40
		PNC Financial Svc. Group	PA	20,003	495	>\$50B	58,256	601	38,253	106
Wells Fargo & Co.		CA	13,321	565	>\$50B	16,782	584	3,461	19	
Florida	Regions Financial	AL	506,846	10,837	>\$50B	1,228,377	13,083	721,531	2,246	
	American Express Bank FSB	UT	490,010	92,183	\$10B-\$50B	581,697	92,622	91,687	439	
	Wells Fargo & Co.	CA	457,819	23,516	>\$50B	575,469	24,016	117,650	500	
	JPMorgan Chase & Co.	NY	205,497	21,744	>\$50B	250,743	21,876	45,246	132	
	Bank of America Corp.	NC	191,741	18,493	>\$50B	825,820	20,203	634,079	1,710	
	Citigroup	NY	130,226	22,861	>\$50B	141,815	22,898	11,589	37	
	Suntrust Bk.	GA	84,814	2,776	>\$50B	650,068	4,200	565,254	1,424	
	Capital One Financial	VA	81,715	16,017	>\$50B	106,494	16,112	24,779	95	
	Ally Financial	MI	69,395	2,256	>\$50B	77,609	2,270	8,214	14	
	PNC Financial Svc. Group	PA	40,671	1,210	>\$50B	184,912	1,565	144,241	355	

Table 4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2010

State or Territory	Name of Lending Institution	HQ Location	Micro Business Lending (less than \$100,000)		Institution Asset Size	All Small Business Lending (less than \$1million)		Macro Business Lending (\$100,000-\$1M)	
			Amount (1,000) (1)	Number (2)		Amount (1,000) (4)	Number (5)	Amount (1,000) (6)	Number (7)
	Synovus Financial	GA	40,166	821	\$10B-\$50B	282,378	1,535	242,212	714
	Compass Bank	AL	40,048	1,235	>\$50B	85,370	1,361	45,322	126
	BB&T FSB CRA	NC	40,008	4,699	\$1B-\$10B	42,947	4,711	2,939	12
	BB&T Corp.	NC	39,346	815	>\$50B	328,007	1,597	288,661	782
	US Bancorp.	MN	38,215	3,243	>\$50B	46,186	3,269	7,971	26
	TotalBank	FL	29,613	3,166	\$1B-\$10B	100,389	3,349	70,776	183
	GE Money Bank	UT	29,480	6,391	\$10B-\$50B	29,480	6,391	-	-
	Tampa Bkg. Co.	FL	27,832	622	\$1B-\$10B	178,812	1,014	150,980	392
	Fifth Third Bancorp.	OH	24,895	824	>\$50B	188,763	1,238	163,868	414
	Bank of NY Mellon Corp.	NY	21,703	336	>\$50B	166,982	716	145,279	380
	BankAtlantic	FL	20,242	398	\$1B-\$10B	68,008	539	47,766	141
	BankUnited	FL	18,483	393	\$10B-\$50B	77,584	550	59,101	157
	HSBC Bank USA NA	NY	18,423	404	>\$50B	49,397	504	30,974	100
	Northfield Bank	NJ	18,359	1,634	\$1B-\$10B	39,039	1,719	20,680	85
	South Fncl. Group	SC	18,145	432	.	134,441	749	116,296	317
	TD Bank NA	ME	14,771	479	>\$50B	63,815	638	49,044	159
	Northern Trust Corp.	IL	14,152	216	>\$50B	137,428	535	123,276	319
	Whitney Holding Corp.	LA	12,705	360	.	94,754	583	82,049	223
	Capital City Bk. Grp.	FL	12,559	457	\$1B-\$10B	36,033	543	23,474	86
	Lauritzen Corp.	NE	10,161	1,250	\$10B-\$50B	10,782	1,253	621	3
Georgia	American Express Bank FSB	UT	194,481	35,900	\$10B-\$50B	229,382	36,054	34,901	154
	Wells Fargo & Co.	CA	192,940	10,095	>\$50B	257,839	10,334	64,899	239
	Synovus Financial	GA	158,433	3,932	\$10B-\$50B	1,084,322	6,545	925,889	2,613
	BB&T Corp.	NC	63,945	1,296	>\$50B	694,939	2,930	630,994	1,634
	Bank of America Corp.	NC	59,324	5,946	>\$50B	279,107	6,524	219,783	578
	JPMorgan Chase & Co.	NY	56,233	6,433	>\$50B	65,524	6,466	9,291	33
	Suntrust Bk.	GA	53,783	1,467	>\$50B	673,433	2,968	619,650	1,501
	Regions Financial	AL	48,852	1,239	>\$50B	347,280	1,992	298,428	753
	United Cmnty.Bk.	GA	42,514	1,647	\$1B-\$10B	204,580	2,160	162,066	513
	BB&T FSB CRA	NC	39,223	4,447	\$1B-\$10B	44,510	4,468	5,287	21
	Citigroup	NY	37,410	9,260	>\$50B	39,376	9,267	1,966	7
	Ally Financial	MI	33,268	978	>\$50B	38,012	985	4,744	7
	Capital One Financial	VA	26,324	5,127	>\$50B	37,518	5,166	11,194	39
	US Bancorp.	MN	22,931	1,768	>\$50B	26,861	1,784	3,930	16



Table 4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2010

State or Territory	Name of Lending Institution	HQ Location	Micro Business Lending (less than \$100,000)		Institution Asset Size	All Small Business Lending (less than \$1million)		Macro Business Lending (\$100,000-\$1M)	
			Amount (1,000) (1)	Number (2)		Amount (1,000) (4)	Number (5)	Amount (1,000) (6)	Number (7)
Hawaii	Colony Bancorp.	GA	21,406	845	\$1B-\$10B	91,086	1,071	69,680	226
	Queensborough Co.	GA	21,296	794	<\$1B	67,660	945	46,364	151
	Ameris Bancorp.	GA	19,070	659	\$1B-\$10B	73,020	837	53,950	178
	Southeastern Bk. Financial	GA	15,476	402	\$1B-\$10B	94,236	660	78,760	258
	GE Money Bank	UT	14,671	3,340	\$10B-\$50B	14,671	3,340	-	-
	Bank of the West	CA	98,936	3,168	>\$50B	427,847	4,060	328,911	892
	Wells Fargo & Co.	CA	35,513	1,125	>\$50B	43,021	1,174	7,508	49
	American Express Bank FSB	UT	33,943	6,441	\$10B-\$50B	36,808	6,452	2,865	11
	JPMorgan Chase & Co.	NY	14,114	1,597	>\$50B	14,114	1,597	-	-
	American Savings Bank	HI	11,283	295	\$1B-\$10B	60,145	430	48,862	135
Citigroup	NY	11,123	1,783	>\$50B	11,123	1,783	-	-	
Idaho	Wells Fargo & Co.	CA	198,135	8,049	>\$50B	329,288	8,488	131,153	439
	US Bancorp.	MN	55,138	3,967	>\$50B	207,758	4,360	152,620	393
	Zions Bancorp.	UT	38,579	1,266	>\$50B	143,931	1,599	105,352	333
	American Express Bank FSB	UT	23,213	4,235	\$10B-\$50B	25,905	4,247	2,692	12
	The Bank of Commerce	ID	21,670	616	<\$1B	95,854	832	74,184	216
	JPMorgan Chase & Co.	NY	14,054	1,598	>\$50B	16,129	1,603	2,075	5
	Farmers Bancorp.	ID	10,223	313	<\$1B	28,765	375	18,542	62
	WTB Financial	WA	10,144	255	\$1B-\$10B	76,549	437	66,405	182
Illinois	JPMorgan Chase & Co.	NY	319,793	31,993	>\$50B	641,982	32,727	322,189	734
	American Express Bank FSB	UT	196,628	38,010	\$10B-\$50B	229,979	38,156	33,351	146
	Wells Fargo & Co.	CA	168,069	5,891	>\$50B	222,436	6,115	54,367	224
	US Bancorp.	MN	148,287	11,083	>\$50B	379,738	11,757	231,451	674
	Citigroup	NY	107,405	17,294	>\$50B	133,008	17,363	25,603	69
	Wintrust Financial	IL	65,549	1,513	\$10B-\$50B	685,859	3,072	620,310	1,559
	Harris NA	IL	64,614	1,841	>\$50B	736,907	3,528	672,293	1,687
	Bank of America Corp.	NC	62,670	4,916	>\$50B	369,614	5,714	306,944	798
	First Midwest Bancorp.	IL	57,197	1,264	\$1B-\$10B	512,121	2,498	454,924	1,234
	Capital One Financial	VA	39,881	6,327	>\$50B	58,184	6,399	18,303	72
	Ally Financial	MI	38,374	1,188	>\$50B	45,237	1,199	6,863	11
	Fifth Third Bancorp.	OH	36,870	1,115	>\$50B	309,841	1,824	272,971	709
	PNC Financial Svc. Group	PA	36,199	1,468	>\$50B	250,679	2,035	214,480	567

Table 4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2010

State or Territory	Name of Lending Institution	HQ Location	Micro Business Lending (less than \$100,000)		Institution Asset Size	All Small Business Lending (less than \$1million)		Macro Business Lending (\$100,000-\$1M)	
			Amount (1,000) (1)	Number (2)		Amount (1,000) (4)	Number (5)	Amount (1,000) (6)	Number (7)
	American Chartered Bancorp.	IL	34,279	583	\$1B-\$10B	361,117	1,403	326,838	820
	First Mid-II Bshrs.	IL	31,706	1,065	\$1B-\$10B	126,611	1,351	94,905	286
	First Busey Corp.	IL	30,983	818	\$1B-\$10B	179,205	1,221	148,222	403
	Morton Community Bank	IL	26,628	720	\$1B-\$10B	151,653	1,083	125,025	363
	Princeton National Bancorp.	IL	17,406	542	\$1B-\$10B	61,733	697	44,327	155
	GE Money Bank	UT	17,175	3,414	\$10B-\$50B	17,300	3,415	125	1
	MB Financial	IL	16,989	272	\$1B-\$10B	331,956	993	314,967	721
	Old Second Bancorp.	IL	16,350	311	\$1B-\$10B	175,179	727	158,829	416
	Regions Financial	AL	16,215	439	>\$50B	76,617	612	60,402	173
	Heartland Bancorp.	IL	16,145	399	\$1B-\$10B	87,646	615	71,501	216
	West Suburban Bancorp.	IL	15,043	302	\$1B-\$10B	106,944	560	91,901	258
	Banc Ed Corp.	IL	12,701	311	\$1B-\$10B	84,712	512	72,011	201
	First Bks.	MO	12,465	297	\$1B-\$10B	65,359	445	52,894	148
	Lauritzen Corp.	NE	12,376	737	\$10B-\$50B	63,787	883	51,411	146
	Banterra Corp.	IL	11,940	323	\$1B-\$10B	55,140	457	43,200	134
	RBS Citizens NA	RI	11,880	678	>\$50B	56,344	796	44,464	118
	Standard Bshrs.	IL	10,424	182	\$1B-\$10B	145,494	506	135,070	324
Indiana									
	Wells Fargo & Co.	CA	118,776	4,377	>\$50B	201,878	4,654	83,102	277
	JPMorgan Chase & Co.	NY	83,771	8,912	>\$50B	223,823	9,215	140,052	303
	Old National Bancorp.	IN	62,468	1,492	\$1B-\$10B	314,970	2,230	252,502	738
	PNC Financial Svc. Group	PA	51,796	1,645	>\$50B	376,507	2,479	324,711	834
	American Express Bank FSB	UT	51,611	10,025	\$10B-\$50B	58,454	10,069	6,843	44
	Huntington Bshrs.	OH	45,926	1,145	>\$50B	139,205	1,395	93,279	250
	US Bancorp.	MN	44,533	4,553	>\$50B	58,533	4,593	14,000	40
	First Mrch. Corp.	IN	43,336	914	\$1B-\$10B	259,793	1,527	216,457	613
	MainSource Financial Grp.	IN	34,189	1,536	\$1B-\$10B	81,391	1,691	47,202	155
	Fifth Third Bancorp.	OH	33,599	881	>\$50B	300,138	1,588	266,539	707
	German American Bancorp.	IN	26,344	615	\$1B-\$10B	127,005	928	100,661	313
	Star Financial Grp.	IN	25,274	622	\$1B-\$10B	139,609	1,001	114,335	379
	First Financial	IN	21,512	601	\$1B-\$10B	115,741	839	94,229	238
	Citigroup	NY	21,359	4,048	>\$50B	21,683	4,050	324	2
	Regions Financial	AL	20,939	503	>\$50B	135,760	804	114,821	301
	Lakeland Financial	IN	18,064	390	\$1B-\$10B	158,423	804	140,359	414
	1St Source Corp.	IN	17,543	385	\$1B-\$10B	81,990	604	64,447	219

Table 4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2010

State or Territory	Name of Lending Institution	HQ Location	Micro Business Lending (less than \$100,000)		Institution Asset Size	All Small Business Lending (less than \$1million)		Macro Business Lending (\$100,000-\$1M)	
			Amount (1,000) (1)	Number (2)		Amount (1,000) (4)	Number (5)	Amount (1,000) (6)	Number (7)
	Ally Financial	MI	16,803	514	>\$50B	20,402	519	3,599	5
	Bank of America Corp.	NC	16,672	2,030	>\$50B	51,354	2,115	34,682	85
	Capital One Financial	VA	15,247	2,730	>\$50B	17,504	2,736	2,257	6
	First Bshrs.	IN	15,175	328	\$1B-\$10B	79,883	524	64,708	196
	First Financial Bancorp.	OH	14,626	361	\$1B-\$10B	109,108	625	94,482	264
	Integra Bk. Corp.	IN	11,424	316	\$1B-\$10B	48,707	443	37,283	127
	Marshall & Ilsley Corp.	WI	11,418	296	\$10B-\$50B	139,611	613	128,193	317
Iowa									
	Wells Fargo & Co.	CA	173,749	6,888	>\$50B	329,597	7,330	155,848	442
	US Bancorp.	MN	76,448	4,796	>\$50B	282,875	5,361	206,427	565
	Hills Bancorp.	IA	45,493	1,330	\$1B-\$10B	182,442	1,766	136,949	436
	MidWestOne Fncl. Grp.	IA	31,906	946	\$1B-\$10B	155,251	1,320	123,345	374
	JPMorgan Chase & Co.	NY	29,242	3,307	>\$50B	33,671	3,319	4,429	12
	American Express Bank FSB	UT	21,316	4,121	\$10B-\$50B	24,290	4,135	2,974	14
	West Bancorp.	IA	19,573	446	\$1B-\$10B	125,463	743	105,890	297
	Ally Financial	MI	18,933	676	>\$50B	24,710	685	5,777	9
	First Citizens Financial	IA	14,831	596	\$1B-\$10B	43,779	686	28,948	90
	Stark Bk. Grp.	IA	12,783	289	\$1B-\$10B	111,659	533	98,876	244
	Capital One Financial	VA	11,258	1,760	>\$50B	11,258	1,760	-	-
Kansas									
	Wells Fargo & Co.	CA	40,384	1,345	>\$50B	52,267	1,394	11,883	49
	American Express Bank FSB	UT	32,134	6,246	\$10B-\$50B	39,706	6,277	7,572	31
	JPMorgan Chase & Co.	NY	27,698	3,218	>\$50B	30,193	3,225	2,495	7
	Intrust Financial	KS	24,392	1,160	\$1B-\$10B	148,545	1,523	124,153	363
	Commerce Bshrs.	MO	24,339	719	\$10B-\$50B	132,369	1,017	108,030	298
	US Bancorp.	MN	22,450	1,940	>\$50B	83,942	2,091	61,492	151
	Emprise Financial	KS	19,293	739	\$1B-\$10B	83,944	943	64,651	204
	CoreFirst Bank & Trust	KS	18,662	556	\$1B-\$10B	74,217	735	55,555	179
	UMB Financial	MO	18,598	658	\$10B-\$50B	135,733	946	117,135	288
	Central Bank of Kansas	KS	14,691	542	<\$1B	43,604	643	28,913	101
	Bank of America Corp.	NC	14,552	1,396	>\$50B	58,134	1,507	43,582	111
	Manhattan Bancorp.	KS	14,005	489	<\$1B	73,915	638	59,910	149
	Citigroup	NY	12,636	2,516	>\$50B	12,636	2,516	-	-
	Sunflower Fncl.	KS	11,134	336	\$1B-\$10B	67,326	506	56,192	170
	Capital One Financial	VA	10,227	1,450	>\$50B	10,350	1,451	123	1

Table 4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2010

State or Territory	Name of Lending Institution	HQ Location	Micro Business Lending (less than \$100,000)		Institution Asset Size	All Small Business Lending (less than \$1million)		Macro Business Lending (\$100,000-\$1M)	
			Amount (1,000) (1)	Number (2)		Amount (1,000) (4)	Number (5)	Amount (1,000) (6)	Number (7)
Kentucky									
	PNC Financial Svc. Group	PA	99,678	2,630	>\$50B	435,861	3,483	336,183	853
	US Bancorp.	MN	55,629	4,200	>\$50B	195,271	4,562	139,642	362
	JPMorgan Chase & Co.	NY	40,834	4,231	>\$50B	98,234	4,367	57,400	136
	American Express Bank FSB	UT	36,748	7,368	\$10B-\$50B	43,997	7,399	7,249	31
	Wells Fargo & Co.	CA	36,746	1,214	>\$50B	43,239	1,252	6,493	38
	BB&T Corp.	NC	29,645	618	>\$50B	230,772	1,162	201,127	544
	Central Bshrs.	KY	24,873	651	\$1B-\$10B	132,565	968	107,692	317
	Whitaker Bancorp.	KY	20,418	942	\$1B-\$10B	66,353	1,103	45,935	161
	Fifth Third Bancorp.	OH	20,063	581	>\$50B	178,081	1,004	158,018	423
	Community Trust Bancorp.	KY	17,931	501	\$1B-\$10B	68,412	672	50,481	171
	Huntington Bshrs.	OH	17,626	556	>\$50B	40,672	608	23,046	52
	BB&T FSB CRA	NC	15,901	1,974	\$1B-\$10B	18,081	1,984	2,180	10
	S Y Bancorp	KY	15,220	356	\$1B-\$10B	96,694	580	81,474	224
	Bank of KY Financial Corp.	KY	13,930	291	\$1B-\$10B	111,257	536	97,327	245
	Old National Bancorp.	IN	12,258	301	\$1B-\$10B	64,158	455	51,900	154
	Porter Bancorp	KY	11,957	572	\$1B-\$10B	40,806	666	28,849	94
	Citigroup	NY	11,527	2,474	>\$50B	11,641	2,475	114	1
	Ally Financial	MI	10,648	300	>\$50B	11,940	302	1,292	2
Louisiana									
	JPMorgan Chase & Co.	NY	98,099	7,693	>\$50B	282,455	8,114	184,356	421
	Whitney Holding Corp.	LA	95,860	2,207	.	676,889	3,813	581,029	1,606
	Regions Financial	AL	80,497	1,910	>\$50B	297,012	2,509	216,515	599
	Capital One Financial	VA	74,068	4,531	>\$50B	338,925	5,194	264,857	663
	American Express Bank, FSB	UT	60,426	13,262	\$10B-\$50B	70,557	13,310	10,131	48
	Wells Fargo & Co.	CA	44,147	1,489	>\$50B	52,418	1,540	8,271	51
	Ally Financial	MI	30,738	977	>\$50B	31,736	978	998	1
	Iberiabank Corp.	LA	26,207	522	\$10B-\$50B	220,911	1,054	194,704	532
	MidSouth Bancorp.	LA	25,544	732	\$1B-\$10B	103,989	973	78,445	241
	Red River Bshrs.	LA	22,076	545	<\$1B	96,641	777	74,565	232
	Hancock Holding Corp.	MS	21,755	563	\$10B-\$50B	97,900	800	76,145	237
	Community Trust Financial	LA	19,513	452	\$1B-\$10B	115,401	774	95,888	322
	BancorpSouth	MS	17,005	480	\$10B-\$50B	74,912	666	57,907	186
	Citigroup	NY	13,639	3,237	>\$50B	13,789	3,238	150	1
	Jeff Davis Bshrs.	LA	12,514	435	<\$1B	45,436	537	32,922	102

Table 4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2010

State or Territory	Name of Lending Institution	HQ Location	Micro Business Lending (less than \$100,000)		Institution Asset Size	All Small Business Lending (less than \$1million)		Macro Business Lending (\$100,000-\$1M)	
			Amount (1,000) (1)	Number (2)		Amount (1,000) (4)	Number (5)	Amount (1,000) (6)	Number (7)
Maine	Bank of America Corp.	NC	12,175	1,578	>\$50B	22,450	1,608	10,275	30
	TD Bank NA	ME	54,118	1,510	>\$50B	117,085	1,703	62,967	193
	Camden Natl. Corp.	ME	41,868	1,077	\$1B-\$10B	169,508	1,486	127,640	409
	Bangor Bancorp. MHC	ME	25,541	854	\$1B-\$10B	139,298	1,148	113,757	294
	Wells Fargo & Co.	CA	23,925	816	>\$50B	27,149	842	3,224	26
	Machias Bancorp MHC	ME	14,180	452	<\$1B	52,379	582	38,199	130
	People's United Bank	CT	14,059	467	\$10B-\$50B	55,001	602	40,942	135
	Norway Bancorp. MHC	ME	13,828	315	<\$1B	72,344	487	58,516	172
	American Express Bank FSB	UT	13,525	3,108	\$10B-\$50B	14,462	3,114	937	6
	JPMorgan Chase & Co.	NY	12,704	1,312	>\$50B	13,329	1,315	625	3
	First Bancorp.	ME	10,968	374	\$1B-\$10B	50,392	497	39,424	123
US Bancorp.	MN	10,183	1,074	>\$50B	11,074	1,080	891	6	
Maryland	PNC Financial Svc. Group	PA	148,365	3,809	>\$50B	634,244	5,117	485,879	1,308
	American Express Bank FSB	UT	114,971	22,383	\$10B-\$50B	129,768	22,461	14,797	78
	Wells Fargo & Co.	CA	111,870	4,282	>\$50B	132,396	4,414	20,526	132
	JPMorgan Chase & Co.	NY	58,210	6,272	>\$50B	65,848	6,290	7,638	18
	Bank of America Corp.	NC	53,544	4,779	>\$50B	254,710	5,306	201,166	527
	Manufacturers & Traders Trust	NY	48,974	987	.	206,128	1,478	157,154	491
	BB&T Corp.	NC	36,000	738	>\$50B	369,556	1,571	333,556	833
	Capital One Financial	VA	30,326	3,695	>\$50B	59,903	3,789	29,577	94
	Suntrust Bk.	GA	29,680	963	>\$50B	173,755	1,279	144,075	316
	Citigroup	NY	26,078	5,876	>\$50B	29,334	5,889	3,256	13
	BB&T FSB CRA	NC	22,813	2,384	\$1B-\$10B	23,918	2,390	1,105	6
	Ally Financial	MI	21,206	626	>\$50B	21,584	627	378	1
	US Bancorp.	MN	17,984	1,573	>\$50B	18,966	1,577	982	4
	HSB Bancorp	MD	16,137	320	<\$1B	69,510	490	53,373	170
	Susquehanna Bshrs.	PA	15,208	295	\$10B-\$50B	100,725	513	85,517	218
	Fulton Financial Corp.	PA	13,821	250	\$10B-\$50B	71,455	411	57,634	161
Massachusetts	American Express Bank FSB	UT	172,136	34,754	\$10B-\$50B	200,458	34,895	28,322	141
	Wells Fargo & Co.	CA	126,403	4,070	>\$50B	153,080	4,219	26,677	149
	TD Bank NA	ME	110,263	2,753	>\$50B	250,998	3,204	140,735	451
	JPMorgan Chase & Co.	NY	72,978	7,132	>\$50B	79,196	7,147	6,218	15

Table 4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2010

State or Territory	Name of Lending Institution	HQ Location	Micro Business Lending (less than \$100,000)		Institution Asset Size	All Small Business Lending (less than \$1million)		Macro Business Lending (\$100,000-\$1M)	
			Amount (1,000) (1)	Number (2)		Amount (1,000) (4)	Number (5)	Amount (1,000) (6)	Number (7)
	Bank of America Corp.	NC	72,602	6,125	>\$50B	374,763	6,855	302,161	730
	Citigroup	NY	62,118	12,174	>\$50B	68,603	12,198	6,485	24
	Sovereign Bank	PA	40,458	853	>\$50B	157,453	1,141	116,995	288
	RBS Citizens NA	RI	39,017	2,115	>\$50B	184,554	2,466	145,537	351
	Eastern Bk. Corp.	MA	38,876	845	\$1B-\$10B	297,864	1,493	258,988	648
	Capital One Financial	VA	36,983	4,616	>\$50B	58,448	4,694	21,465	78
	Middlesex Bancorp MHC	MA	22,970	486	\$1B-\$10B	171,975	870	149,005	384
	Independent Bancorp.	MA	21,590	565	\$1B-\$10B	159,003	948	137,413	383
	GE Money Bank	UT	21,525	6,088	\$10B-\$50B	21,525	6,088	-	-
	Ally Financial	MI	21,253	698	>\$50B	23,573	702	2,320	4
	US Bancorp.	MN	18,815	1,587	>\$50B	23,930	1,599	5,115	12
	People's United Bank	CT	13,923	392	\$10B-\$50B	114,254	651	100,331	259
	Enterprise Bancorp.	MA	13,494	305	\$1B-\$10B	56,436	442	42,942	137
	Century Bancorp.	MA	10,918	233	\$1B-\$10B	51,270	363	40,352	130
	Berkshire Bank	MA	10,740	270	\$1B-\$10B	62,334	429	51,594	159
Michigan	JPMorgan Chase & Co.	NY	145,549	14,999	>\$50B	381,373	15,525	235,824	526
	Wells Fargo & Co.	CA	143,390	4,949	>\$50B	190,327	5,153	46,937	204
	American Express Bank FSB	UT	142,286	23,778	\$10B-\$50B	157,219	23,850	14,933	72
	Huntington Bshrs.	OH	133,838	3,136	>\$50B	476,268	4,053	342,430	917
	Comerica	TX	118,820	2,076	>\$50B	1,075,105	4,442	956,285	2,366
	PNC Financial Svc. Group	PA	110,738	3,324	>\$50B	757,909	4,986	647,171	1,662
	Fifth Third Bancorp.	OH	100,136	2,626	>\$50B	941,080	4,859	840,944	2,233
	Bank of America Corp.	NC	73,277	4,517	>\$50B	504,588	5,602	431,311	1,085
	US Bancorp.	MN	68,328	8,223	>\$50B	74,686	8,250	6,358	27
	Citigroup	NY	52,690	10,502	>\$50B	54,558	10,508	1,868	6
	Chemical Financial	MI	46,033	1,251	\$1B-\$10B	231,956	1,813	185,923	562
	Citizens Republic Bancorp.	MI	45,818	951	\$1B-\$10B	358,567	1,755	312,749	804
	Macatawa Bancorp.	MI	34,903	748	\$1B-\$10B	238,814	1,339	203,911	591
	Talmer Bancorp.	MI	32,918	664	\$1B-\$10B	318,424	1,480	285,506	816
	Ally Financial	MI	25,185	793	>\$50B	32,479	805	7,294	12
	Independent Bk. Corp.	MI	24,118	540	\$1B-\$10B	115,675	840	91,557	300
	Mercantile Bk. Corp.	MI	22,905	435	\$1B-\$10B	256,378	1,026	233,473	591
	Capital One Financial	VA	20,341	5,110	>\$50B	25,231	5,133	4,890	23
	GE Money Bank	UT	16,980	3,367	\$10B-\$50B	16,980	3,367	-	-

Table 4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2010

State or Territory	Name of Lending Institution	HQ Location	Micro Business Lending (less than \$100,000)		Institution Asset Size	All Small Business Lending (less than \$1million)		Macro Business Lending (\$100,000-\$1M)	
			Amount (1,000) (1)	Number (2)		Amount (1,000) (4)	Number (5)	Amount (1,000) (6)	Number (7)
Minnesota	MBT Financial	MI	16,657	420	\$1B-\$10B	86,272	635	69,615	215
	Isabella Bancorp.	MI	14,841	299	\$1B-\$10B	84,902	531	70,061	232
	Firstbank Corp.	MI	13,281	310	\$1B-\$10B	63,677	476	50,396	166
	Wells Fargo & Co.	CA	681,325	29,905	>\$50B	1,099,113	31,177	417,788	1,272
	US Bancorp.	MN	189,841	17,431	>\$50B	519,343	18,232	329,502	801
	American Express Bank FSB	UT	86,175	12,510	\$10B-\$50B	91,779	12,545	5,604	35
	Otto Bremer Foundation	MN	53,253	1,166	\$1B-\$10B	475,414	2,246	422,161	1,080
	JPMorgan Chase & Co.	NY	50,108	4,977	>\$50B	59,707	5,003	9,599	26
	Ally Financial	MI	24,012	776	>\$50B	26,146	780	2,134	4
	Citigroup	NY	23,029	3,985	>\$50B	23,461	3,988	432	3
	Klein Financial	MN	21,478	561	\$1B-\$10B	122,387	863	100,909	302
	Capital One Financial	VA	20,202	3,033	>\$50B	42,509	3,110	22,307	77
Mississippi	Marshall & Ilsley Corp.	WI	16,333	448	\$10B-\$50B	314,107	1,068	297,774	620
	State Bshrs.	ND	13,136	380	\$1B-\$10B	57,030	511	43,894	131
	Bank of America Corp.	NC	10,504	1,383	>\$50B	24,787	1,411	14,283	28
	Voyager FS Corp.	MN	10,372	202	<\$1B	64,849	366	54,477	164
	Trustmark Corp.	MS	88,847	2,283	\$1B-\$10B	366,838	3,094	277,991	811
	Regions Financial	AL	83,988	2,010	>\$50B	222,800	2,413	138,812	403
	BancorpSouth	MS	52,327	1,909	\$10B-\$50B	194,013	2,390	141,686	481
	BancPlus Corp.	MS	33,637	1,619	\$1B-\$10B	103,751	1,860	70,114	241
	American Express Bank FSB	UT	27,893	6,010	\$10B-\$50B	29,719	6,021	1,826	11
	Wells Fargo & Co.	CA	24,604	827	>\$50B	27,387	844	2,783	17
	First M&F Corp.	MS	23,738	833	\$1B-\$10B	88,111	1,054	64,373	221
	Citizens Corp.	MS	18,044	763	<\$1B	65,383	914	47,339	151
Missouri	Hancock Holding Corp.	MS	16,707	541	\$10B-\$50B	62,665	703	45,958	162
	State Bank And Trust Company	MS	16,564	631	<\$1B	49,660	750	33,096	119
	Citizens Natl. Banc Corp.	MS	15,799	504	\$1B-\$10B	74,643	680	58,844	176
	Cadence Financial Corp.	MS	15,330	664	.	36,872	747	21,542	83
	JPMorgan Chase & Co.	NY	14,634	1,590	>\$50B	16,989	1,596	2,355	6
	US Bancorp.	MN	123,720	9,442	>\$50B	393,261	10,214	269,541	772
	Central Bancompany	MO	113,635	3,695	\$1B-\$10B	608,384	5,188	494,749	1,493
	Wells Fargo & Co.	CA	78,006	2,651	>\$50B	96,771	2,739	18,765	88

Table 4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2010

State or Territory	Name of Lending Institution	HQ Location	Micro Business Lending (less than \$100,000)		Institution Asset Size	All Small Business Lending (less than \$1million)		Macro Business Lending (\$100,000-\$1M)	
			Amount (1,000) (1)	Number (2)		Amount (1,000) (4)	Number (5)	Amount (1,000) (6)	Number (7)
	Commerce Bshrs.	MO	73,024	2,205	\$10B-\$50B	444,660	3,213	371,636	1,008
	American Express Bank FSB	UT	72,529	12,771	\$10B-\$50B	82,859	12,823	10,330	52
	JPMorgan Chase & Co.	NY	51,619	5,684	>\$50B	54,206	5,694	2,587	10
	Citigroup	NY	30,677	5,457	>\$50B	31,596	5,463	919	6
	Bank of America Corp.	NC	29,434	3,019	>\$50B	129,293	3,282	99,859	263
	UMB FC	MO	23,961	885	\$10B-\$50B	191,898	1,287	167,937	402
	Ally Financial	MI	22,286	706	>\$50B	22,661	707	375	1
	Regions Financial	AL	18,930	471	>\$50B	100,289	700	81,359	229
	Capital One Financial	VA	18,595	2,939	>\$50B	28,068	2,966	9,473	27
	Enterprise FS Corp .	MO	18,048	300	\$1B-\$10B	226,934	842	208,886	542
	Hawthorn Bshrs.	MO	17,463	488	\$1B-\$10B	80,604	698	63,141	210
	Marshall & Ilsley Corp.	WI	16,136	338	\$10B-\$50B	234,401	847	218,265	509
	Arvest Bk. Grp.	AR	11,512	366	\$10B-\$50B	81,231	562	69,719	196
	GE Money Bank	UT	11,392	2,564	\$10B-\$50B	11,392	2,564	-	-
	Great Southern Bancorp.	MO	10,027	253	\$1B-\$10B	95,176	472	85,149	219
Montana									
	Wells Fargo & Co.	CA	87,840	3,797	>\$50B	157,636	4,005	69,796	208
	First Intrst. Bancsystem	MT	43,953	1,650	\$1B-\$10B	150,033	1,996	106,080	346
	Glacier Bancorp.	MT	31,423	946	\$1B-\$10B	121,340	1,231	89,917	285
	Stockman Financial	MT	29,777	883	\$1B-\$10B	131,957	1,165	102,180	282
	American Express Bank FSB	UT	23,414	4,527	\$10B-\$50B	24,912	4,534	1,498	7
	US Bancorp.	MN	22,645	1,678	>\$50B	80,712	1,849	58,067	171
	JPMorgan Chase & Co.	NY	11,874	1,259	>\$50B	12,588	1,264	714	5
Nebraska									
	Wells Fargo & Co.	CA	120,535	4,983	>\$50B	219,624	5,269	99,089	286
	Pinnacle Bancorp.	NE	56,716	2,283	\$1B-\$10B	142,139	2,575	85,423	292
	Lauritzen Corp.	NE	55,758	2,394	\$10B-\$50B	241,356	2,941	185,598	547
	US Bancorp.	MN	40,419	2,881	>\$50B	100,515	3,054	60,096	173
	JPMorgan Chase & Co.	NY	24,585	2,472	>\$50B	24,585	2,472	-	-
	Farmers & Mrch. Inv.	NE	17,992	468	\$1B-\$10B	119,597	736	101,605	268
	American Express Bank FSB	UT	14,549	2,773	\$10B-\$50B	21,172	2,792	6,623	19
	Ally Financial	MI	12,341	412	>\$50B	13,280	414	939	2
Nevada									
	Wells Fargo & Co.	CA	278,703	13,348	>\$50B	383,219	13,721	104,516	373
	Zions Bancorp.	UT	72,350	2,162	>\$50B	219,521	2,565	147,171	403



Table 4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2010

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			Amount (1,000) (1)	Number (2)		Amount (1,000) (4)	Number (5)	Amount (1,000) (6)	Number (7)
New Hampshire	American Express Bank FSB	UT	51,609	9,212	\$10B-\$50B	61,358	9,261	9,749	49
	US Bancorp.	MN	29,028	2,545	>\$50B	86,513	2,695	57,485	150
	JPMorgan Chase & Co.	NY	25,166	2,587	>\$50B	30,435	2,601	5,269	14
	Citigroup	NY	24,122	4,767	>\$50B	24,122	4,767	-	-
	Bank of America Corp.	NC	19,170	1,692	>\$50B	81,186	1,858	62,016	166
	Western Alli Bancorp.	AZ	15,920	324	\$1B-\$10B	168,697	734	152,777	410
	TD Bank NA	ME	69,700	1,931	>\$50B	139,680	2,193	69,980	262
	Wells Fargo & Co.	CA	33,922	1,048	>\$50B	39,441	1,087	5,519	39
	American Express Bank FSB	UT	23,683	5,318	\$10B-\$50B	27,996	5,338	4,313	20
	JPMorgan Chase & Co.	NY	19,560	1,990	>\$50B	20,561	1,997	1,001	7
New Jersey	RBS Citizens NA	RI	15,996	970	>\$50B	52,122	1,072	36,126	102
	People's United Bank	CT	13,170	441	\$10B-\$50B	76,179	638	63,009	197
	Citigroup	NY	12,829	2,698	>\$50B	14,733	2,701	1,904	3
	Bank of America Corp.	NC	10,418	1,034	>\$50B	59,017	1,134	48,599	100
	PNC Financial Svc. Group	PA	477,246	10,002	>\$50B	1,065,275	11,534	588,029	1,532
	American Express Bank FSB	UT	302,934	62,067	\$10B-\$50B	357,786	62,324	54,852	257
	Wells Fargo & Co.	CA	209,466	9,404	>\$50B	255,295	9,613	45,829	209
	JPMorgan Chase & Co.	NY	176,093	17,037	>\$50B	302,977	17,320	126,884	283
	TD Bank NA	ME	110,350	3,301	>\$50B	290,556	3,861	180,206	560
	Bank of America Corp.	NC	90,808	7,832	>\$50B	492,694	8,834	401,886	1,002
New Mexico	Capital One Financial	VA	77,121	7,245	>\$50B	204,357	7,580	127,236	335
	Citigroup	NY	58,761	12,716	>\$50B	71,425	12,745	12,664	29
	Valley National Bancorp.	NJ	52,018	1,386	\$10B-\$50B	332,841	2,040	280,823	654
	Fulton Financial Corp.	PA	44,215	902	\$10B-\$50B	257,351	1,484	213,136	582
	Ally Financial	MI	33,755	1,002	>\$50B	36,539	1,007	2,784	5
	HSBC Bank USA NA	NY	25,471	514	>\$50B	65,461	615	39,990	101
	Sovereign Bank	PA	20,599	434	>\$50B	66,217	546	45,618	112
	US Bancorp.	MN	19,526	1,632	>\$50B	21,398	1,638	1,872	6
	Sun Bancorp. NJ	NJ	17,044	301	\$1B-\$10B	179,096	697	162,052	396
	Lakeland Bancorp.	NJ	16,204	308	\$1B-\$10B	112,152	567	95,948	259
Susquehanna Bshrs.	PA	10,894	212	\$10B-\$50B	76,076	395	65,182	183	
Columbia Bank	NJ	10,630	171	\$1B-\$10B	82,403	346	71,773	175	

Table 4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2010

State or Territory	Name of Lending Institution	HQ Location	Micro Business Lending (less than \$100,000)		Institution Asset Size	All Small Business Lending (less than \$1million)		Macro Business Lending (\$100,000-\$1M)	
			Amount (1,000) (1)	Number (2)		Amount (1,000) (4)	Number (5)	Amount (1,000) (6)	Number (7)
New York	Wells Fargo & Co.	CA	185,269	7,523	>\$50B	307,722	7,929	122,453	406
	First State Bancorp.	NM	24,344	536	.	130,155	861	105,811	325
	American Express Bank FSB	UT	22,016	4,785	\$10B-\$50B	24,415	4,796	2,399	11
	JPMorgan Chase & Co.	NY	18,624	2,061	>\$50B	22,277	2,072	3,653	11
	Compass Bank	AL	13,860	426	>\$50B	27,697	460	13,837	34
	Citigroup	NY	11,609	2,198	>\$50B	11,609	2,198	-	-
	American Express Bank FSB	UT	649,064	120,622	\$10B-\$50B	778,226	121,260	129,162	638
	HSBC Bank USA NA	NY	582,811	12,854	>\$50B	1,318,230	15,067	735,419	2,213
	JPMorgan Chase & Co.	NY	577,012	52,155	>\$50B	1,267,831	53,775	690,819	1,620
	Capital One Financial	VA	401,020	18,177	>\$50B	1,040,848	19,950	639,828	1,773
	Wells Fargo & Co.	CA	304,161	10,376	>\$50B	372,122	10,817	67,961	441
	Citigroup	NY	170,749	27,535	>\$50B	274,763	27,824	104,014	289
	Bank of America Corp.	NC	111,371	9,529	>\$50B	587,905	10,699	476,534	1,170
	Manufacturers & Traders Trust	NY	90,121	1,999	.	605,447	3,482	515,326	1,483
	TD Bank NA	ME	81,240	2,592	>\$50B	195,642	2,970	114,402	378
	US Bancorp.	MN	59,220	5,527	>\$50B	66,687	5,551	7,467	24
	Ally Financial	MI	53,069	1,556	>\$50B	60,152	1,567	7,083	11
	GE Money Bank	UT	45,117	13,302	\$10B-\$50B	45,227	13,303	110	1
	Financial Inst.	NY	40,499	1,111	\$1B-\$10B	152,797	1,416	112,298	305
	NBT Bancorp.	NY	39,029	1,011	\$1B-\$10B	187,808	1,484	148,779	473
	Community Bk. Sys.	NY	38,098	989	\$1B-\$10B	148,569	1,337	110,471	348
	Suffolk Bancorp.	NY	20,520	460	\$1B-\$10B	122,276	758	101,756	298
	Keycorp	OH	19,912	467	>\$50B	173,263	841	153,351	374
	RBS Citizens NA	RI	19,559	1,211	>\$50B	95,225	1,379	75,666	168
	Canandaigua Natl. Corp.	NY	18,864	710	\$1B-\$10B	56,084	834	37,220	124
	Signature Bank	NY	17,674	298	\$10B-\$50B	195,675	746	178,001	448
	Sovereign Bank	PA	16,004	307	>\$50B	46,026	366	30,022	59
	Arrow Financial	NY	14,088	377	\$1B-\$10B	60,408	518	46,320	141
	Provident Bank	NY	13,663	284	\$1B-\$10B	78,572	480	64,909	196
	Astoria Federal Savings & Loans	NY	12,511	451	\$10B-\$50B	24,672	491	12,161	40
	Tompkins Financial Corp.	NY	11,592	278	\$1B-\$10B	48,096	381	36,504	103
	Alliance Financial	NY	11,494	293	\$1B-\$10B	75,347	461	63,853	168
Watertown Savings Bank	NY	11,245	278	<\$1B	37,578	358	26,333	80	
BB&T FSB CRA	NC	11,025	1,568	\$1B-\$10B	11,025	1,568	-	-	

Table 4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2010

State or Territory	Name of Lending Institution	HQ Location	Micro Business Lending (less than \$100,000)		Institution Asset Size	All Small Business Lending (less than \$1million)		Macro Business Lending (\$100,000-\$1M)	
			Amount (1,000) (1)	Number (2)		Amount (1,000) (4)	Number (5)	Amount (1,000) (6)	Number (7)
North Carolina									
	BB&T Corp.	NC	291,607	6,522	>\$50B	1,820,264	10,979	1,528,657	4,457
	First Citizens Bshrs.	NC	223,081	7,581	\$10B-\$50B	884,630	9,604	661,549	2,023
	Wells Fargo & Co.	CA	188,434	10,252	>\$50B	223,036	10,411	34,602	159
	American Express Bank FSB	UT	103,165	20,834	\$10B-\$50B	115,442	20,897	12,277	63
	BB&T FSB CRA	NC	81,068	9,836	\$1B-\$10B	94,202	9,874	13,134	38
	JPMorgan Chase & Co.	NY	53,320	5,871	>\$50B	63,921	5,901	10,601	30
	Bank of America Corp.	NC	48,303	4,914	>\$50B	214,798	5,325	166,495	411
	Ally Financial	MI	44,461	1,401	>\$50B	48,009	1,407	3,548	6
	Southern Bshrs. NC	NC	34,054	1,059	\$1B-\$10B	135,804	1,375	101,750	316
	Citigroup	NY	33,010	7,101	>\$50B	33,685	7,103	675	2
	RBC Bank	NC	30,952	1,523	\$10B-\$50B	172,725	1,893	141,773	370
	Suntrust Bk.	GA	30,906	930	>\$50B	224,623	1,449	193,717	519
	Yadkin Valley Financial	NC	30,726	848	\$1B-\$10B	132,363	1,209	101,637	361
	First Bancorp.	NC	29,502	1,160	\$1B-\$10B	85,677	1,385	56,175	225
	Fidelity Bshrs. NC	NC	26,687	611	\$1B-\$10B	174,168	1,082	147,481	471
	Capital One Financial	VA	23,513	3,954	>\$50B	30,661	3,975	7,148	21
	Newbridge Bancorp.	NC	23,029	515	\$1B-\$10B	137,427	874	114,398	359
	GE Money Bank	UT	19,402	5,153	\$10B-\$50B	19,402	5,153	-	-
	US Bancorp.	MN	16,298	1,432	>\$50B	20,002	1,443	3,704	11
	FNB United Corp.	NC	16,112	324	\$1B-\$10B	99,380	579	83,268	255
	Four Oaks Fincorp	NC	16,086	553	<\$1B	62,449	718	46,363	165
	South Financial Group	SC	15,918	349	.	83,280	557	67,362	208
	Fifth Third Bancorp.	OH	13,656	450	>\$50B	107,929	691	94,273	241
	Southern Cmnty.Financial	NC	13,260	344	\$1B-\$10B	55,704	475	42,444	131
	United Cmnty.Bk.	GA	11,492	452	\$1B-\$10B	33,008	540	21,516	88
North Dakota									
	Wells Fargo & Co.	CA	59,087	2,091	>\$50B	133,948	2,289	74,861	198
	US Bancorp.	MN	28,005	2,730	>\$50B	60,024	2,816	32,019	86
	Otto Bremer Foundation	MN	21,421	511	\$1B-\$10B	152,586	860	131,165	349
	State Bshrs.	ND	19,623	466	\$1B-\$10B	132,786	781	113,163	315
	Dacotah Bk.s	SD	12,732	484	>\$50B	43,976	600	31,244	116
Ohio									
	Huntington Bshrs.	OH	402,826	9,523	>\$50B	1,377,636	12,098	974,810	2,575
	PNC Financial Svc. Group	PA	291,833	7,976	>\$50B	2,067,413	12,589	1,775,580	4,613

Table 4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2010

State or Territory	Name of Lending Institution	HQ Location	Micro Business Lending (less than \$100,000)		Institution Asset Size	All Small Business Lending (less than \$1million)		Macro Business Lending (\$100,000-\$1M)	
			Amount (1,000) (1)	Number (2)		Amount (1,000) (4)	Number (5)	Amount (1,000) (6)	Number (7)
	JPMorgan Chase & Co.	NY	165,699	16,331	>\$50B	427,628	16,956	261,929	625
	US Bancorp.	MN	162,192	13,716	>\$50B	410,453	14,419	248,261	703
	Wells Fargo & Co.	CA	125,421	4,121	>\$50B	151,962	4,271	26,541	150
	American Express Bank FSB	UT	125,232	22,946	\$10B-\$50B	147,600	23,052	22,368	106
	Park Natl. Corp.	OH	96,263	2,426	\$1B-\$10B	481,490	3,598	385,227	1,172
	Fifth Third Bancorp.	OH	90,307	2,370	>\$50B	980,104	4,651	889,797	2,281
	Citigroup	NY	35,008	7,908	>\$50B	36,814	7,917	1,806	9
	Ally Financial	MI	33,476	1,069	>\$50B	37,265	1,075	3,789	6
	First Federal Bank of The MI	OH	30,946	698	\$1B-\$10B	195,514	1,180	164,568	482
	Bank of America Corp.	NC	30,126	3,476	>\$50B	75,438	3,590	45,312	114
	Capital One Financial	VA	27,760	4,754	>\$50B	39,352	4,778	11,592	24
	Keycorp	OH	25,627	564	>\$50B	241,170	1,113	215,543	549
	GE Money Bank	UT	25,357	6,247	\$10B-\$50B	25,357	6,247	-	-
	Firstmerit Corp.	OH	24,132	974	\$10B-\$50B	208,646	1,468	184,514	494
	First Financial Bancorp.	OH	17,344	436	\$1B-\$10B	153,703	806	136,359	370
	RBS Citizens NA	RI	14,073	885	>\$50B	44,133	965	30,060	80
	BB&T FSB CRA	NC	10,734	1,551	\$1B-\$10B	10,734	1,551	-	-
Oklahoma	Bancfirst Corp.	OK	89,019	3,205	\$1B-\$10B	306,204	3,883	217,185	678
	Arvest Bk. Grp.	AR	74,101	2,809	\$10B-\$50B	314,200	3,515	240,099	706
	Wells Fargo & Co.	CA	47,136	1,685	>\$50B	52,607	1,724	5,471	39
	JPMorgan Chase & Co.	NY	46,663	4,685	>\$50B	78,144	4,757	31,481	72
	American Express Bank FSB	UT	40,187	8,326	\$10B-\$50B	51,899	8,376	11,712	50
	Citigroup	NY	20,044	3,824	>\$50B	20,494	3,825	450	1
	Durant Bancorp.	OK	19,947	833	\$1B-\$10B	67,633	974	47,686	141
	Central Bancompany	MO	17,402	417	\$1B-\$10B	75,539	608	58,137	191
	RCB Holding Corp.	OK	16,090	603	\$1B-\$10B	58,586	735	42,496	132
	Midfirst Bank	OK	13,025	242	\$1B-\$10B	104,636	485	91,611	243
	Ally Financial	MI	12,781	386	>\$50B	13,181	387	400	1
	BOK Financial	OK	12,561	228	\$10B-\$50B	173,877	605	161,316	377
	Bank of America Corp.	NC	12,079	1,397	>\$50B	34,072	1,466	21,993	69
	Capital One Financial	VA	11,444	1,903	>\$50B	14,174	1,911	2,730	8
	Spirit Bancorp.	OK	11,343	321	\$1B-\$10B	61,240	477	49,897	156
	Southwest BC	OK	10,894	200	\$1B-\$10B	80,564	403	69,670	203
	One Rich Hill Land Ltd. Ptnr	TX	10,742	238	\$1B-\$10B	99,387	485	88,645	247

Table 4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2010

State or Territory	Name of Lending Institution	HQ Location	Micro Business Lending (less than \$100,000)		Institution Asset Size	All Small Business Lending (less than \$1million)		Macro Business Lending (\$100,000-\$1M)	
			Amount (1,000) (1)	Number (2)		Amount (1,000) (4)	Number (5)	Amount (1,000) (6)	Number (7)
Oregon	US Bancorp.	MN	10,690	932	>\$50B	11,652	935	962	3
	First Fidelity BC	OK	10,317	279	\$1B-\$10B	55,287	418	44,970	139
	Wells Fargo & Co.	CA	397,672	15,396	>\$50B	602,272	16,172	204,600	776
	US Bancorp.	MN	142,973	12,358	>\$50B	438,090	13,082	295,117	724
	American Express Bank FSB	UT	66,760	12,094	\$10B-\$50B	70,971	12,118	4,211	24
	JPMorgan Chase & Co.	NY	51,202	5,628	>\$50B	66,190	5,681	14,988	53
	Umpqua Holding Corp.	OR	35,162	710	\$10B-\$50B	280,695	1,374	245,533	664
	Bank of America Corp.	NC	30,813	3,327	>\$50B	106,174	3,515	75,361	188
	Citigroup	NY	27,950	5,245	>\$50B	28,801	5,249	851	4
	Pacific Continental Corp.	OR	18,113	333	\$1B-\$10B	106,738	580	88,625	247
	Sterling Financial	WA	13,602	350	\$1B-\$10B	80,557	529	66,955	179
	Capital One Financial	VA	13,337	2,316	>\$50B	13,862	2,318	525	2
	Columbia Bkg. Sys.	WA	11,667	231	\$1B-\$10B	70,753	404	59,086	173
Banner Corp.	WA	10,674	305	\$1B-\$10B	45,801	404	35,127	99	
West Coast Bancorp.	OR	10,453	244	\$1B-\$10B	73,888	420	63,435	176	
Pennsylvania	PNC Financial Svc. Group	PA	763,343	18,457	>\$50B	2,034,676	21,971	1,271,333	3,514
	Wells Fargo & Co.	CA	201,232	8,764	>\$50B	230,102	8,922	28,870	158
	American Express Bank FSB	UT	181,511	38,093	\$10B-\$50B	207,872	38,229	26,361	136
	JPMorgan Chase & Co.	NY	113,199	12,064	>\$50B	126,013	12,109	12,814	45
	Fulton Financial Corp.	PA	99,690	2,161	\$10B-\$50B	650,284	3,607	550,594	1,446
	S&T Bancorp.	PA	62,246	2,247	\$1B-\$10B	219,050	2,751	156,804	504
	US Bancorp.	MN	62,018	6,319	>\$50B	68,334	6,351	6,316	32
	Susquehanna Bshrs.	PA	58,438	1,356	\$10B-\$50B	296,321	2,037	237,883	681
	FNB Corp.	PA	57,269	1,357	\$1B-\$10B	521,819	2,649	464,550	1,292
	Manufacturers & Traders Trust	NY	54,962	1,162	.	318,547	1,927	263,585	765
	Bank of America Corp.	NC	51,323	5,760	>\$50B	164,822	6,036	113,499	276
	Huntington Bshrs.	OH	49,760	1,451	>\$50B	122,445	1,642	72,685	191
	RBS Citizens NA	RI	48,895	2,274	>\$50B	218,325	2,717	169,430	443
	Ally Financial	MI	48,343	1,558	>\$50B	51,778	1,565	3,435	7
	Citigroup	NY	46,632	11,228	>\$50B	51,747	11,242	5,115	14
	Capital One Financial	VA	44,691	6,283	>\$50B	66,953	6,370	22,262	87
	TD Bank NA	ME	33,499	1,037	>\$50B	93,907	1,248	60,408	211
Northwest Savings Bank	PA	31,752	775	\$1B-\$10B	132,247	1,152	100,495	377	

Table 4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2010

State or Territory	Name of Lending Institution	HQ Location	Micro Business Lending (less than \$100,000)		Institution Asset Size	All Small Business Lending (less than \$1million)		Macro Business Lending (\$100,000-\$1M)	
			Amount (1,000) (1)	Number (2)		Amount (1,000) (4)	Number (5)	Amount (1,000) (6)	Number (7)
	National Penn Bshrs.	PA	31,551	607	\$1B-\$10B	229,683	1,171	198,132	564
	CNB Financial Corp.	PA	27,651	629	\$1B-\$10B	105,775	909	78,124	280
	First Commonwealth Fncl. Corp.	PA	23,702	640	\$1B-\$10B	97,323	918	73,621	278
	GE Money Bank	UT	21,202	5,418	\$10B-\$50B	21,202	5,418	-	-
	Sovereign Bank	PA	21,106	501	>\$50B	88,039	668	66,933	167
	Univest Corp of PA	PA	15,799	398	\$1B-\$10B	100,321	624	84,522	226
	Community Bk. Sys.	NY	13,437	329	\$1B-\$10B	72,426	501	58,989	172
	QNB Corp.	PA	12,909	288	<\$1B	65,977	454	53,068	166
	BB&T FSB CRA	NC	11,382	1,582	\$1B-\$10B	11,382	1,582	-	-
	1St Summit Bancorp. of Johnstown	PA	10,673	299	<\$1B	49,723	431	39,050	132
Puerto Rico	Popular	PR	376,111	10,966	\$10B-\$50B	1,513,255	14,289	1,137,144	3,323
	Compass Bank	AL	28,525	773	>\$50B	125,112	1,063	96,587	290
	Banco Santander De Puerto Rico	PR	24,310	674	\$1B-\$10B	115,635	985	91,325	311
	First Bancorp.	PR	14,487	380	\$10B-\$50B	113,614	624	99,127	244
Rhode Island	Bancorp Rhode Island	RI	27,906	581	\$1B-\$10B	128,390	902	100,484	321
	Wells Fargo & Co.	CA	22,608	716	>\$50B	27,894	749	5,286	33
	American Express Bank FSB	UT	16,930	4,045	\$10B-\$50B	18,323	4,054	1,393	9
	RBS Citizens NA	RI	15,120	870	>\$50B	63,226	1,000	48,106	130
	Bank of America Corp.	NC	13,288	819	>\$50B	106,057	1,045	92,769	226
	JPMorgan Chase & Co.	NY	12,557	1,269	>\$50B	13,207	1,272	650	3
South Carolina	First Citizens BC	SC	75,040	1,992	\$1B-\$10B	317,909	2,825	242,869	833
	BB&T Corp.	NC	71,441	1,722	>\$50B	418,686	2,721	347,245	999
	Wells Fargo & Co.	CA	68,039	3,625	>\$50B	85,596	3,695	17,557	70
	American Express Bank FSB	UT	56,733	11,508	\$10B-\$50B	62,263	11,534	5,530	26
	SCBT Financial Corp.	SC	50,658	1,229	\$1B-\$10B	303,938	2,017	253,280	788
	Synovus Financial	GA	40,931	952	\$10B-\$50B	254,225	1,588	213,294	636
	South Financial Group	SC	33,738	775	.	208,715	1,289	174,977	514
	Bank of America Corp.	NC	26,439	2,447	>\$50B	110,970	2,678	84,531	231
	BB&T FSB CRA	NC	23,127	2,801	\$1B-\$10B	27,108	2,810	3,981	9
	JPMorgan Chase & Co.	NY	21,135	2,397	>\$50B	27,783	2,412	6,648	15
	CNB Corp.	SC	19,178	884	<\$1B	46,626	1,003	27,448	119
	Ally Financial	MI	15,178	467	>\$50B	18,182	472	3,004	5

Table 4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2010

State or Territory	Name of Lending Institution	HQ Location	Micro Business Lending (less than \$100,000)		Institution Asset Size	All Small Business Lending (less than \$1million)		Macro Business Lending (\$100,000-\$1M)	
			Amount (1,000) (1)	Number (2)		Amount (1,000) (4)	Number (5)	Amount (1,000) (6)	Number (7)
South Dakota	Citigroup	NY	12,860	2,997	>\$50B	12,860	2,997	-	-
	Capital One Financial	VA	10,835	1,828	>\$50B	13,825	1,839	2,990	11
	Wells Fargo & Co.	CA	107,958	4,226	>\$50B	254,018	4,619	146,060	393
	Dacotah Bk.s	SD	37,329	1,286	>\$50B	150,325	1,658	112,996	372
	US Bancorp.	MN	25,885	1,618	>\$50B	133,418	1,890	107,533	272
	First Intrst. Bancsystem	MT	19,138	707	\$1B-\$10B	69,586	862	50,448	155
Tennessee	Minnehaha Bshrs.	SD	16,989	424	\$1B-\$10B	111,245	658	94,256	234
	Regions Financial	AL	259,244	5,737	>\$50B	675,731	6,882	416,487	1,145
	First Horizon Natl. Corp.	TN	80,340	1,633	\$10B-\$50B	576,264	3,025	495,924	1,392
	American Express Bank FSB	UT	75,784	14,567	\$10B-\$50B	87,922	14,622	12,138	55
	Wells Fargo & Co.	CA	63,767	2,185	>\$50B	80,875	2,258	17,108	73
	Pinnacle Financial Ptnr.	TN	53,644	1,143	\$1B-\$10B	480,240	2,303	426,596	1,160
	US Bancorp.	MN	40,576	3,489	>\$50B	89,214	3,631	48,638	142
	First South Bancorp.	TN	37,583	1,709	\$1B-\$10B	142,447	2,039	104,864	330
	JPMorgan Chase & Co.	NY	31,606	3,796	>\$50B	34,399	3,807	2,793	11
	Green Bshrs.	TN	29,073	717	\$1B-\$10B	169,251	1,144	140,178	427
	Suntrust Bk.	GA	25,680	708	>\$50B	275,371	1,323	249,691	615
	Citigroup	NY	25,139	5,228	>\$50B	25,797	5,231	658	3
	Bank of America Corp.	NC	24,550	2,694	>\$50B	92,317	2,864	67,767	170
	First Citizens Bshrs.	TN	20,528	700	<\$1B	80,888	904	60,360	204
	BB&T Corp.	NC	18,853	409	>\$50B	150,861	768	132,008	359
	Capital One Financial	VA	17,014	2,575	>\$50B	28,850	2,607	11,836	32
	First Scty. Grp.	TN	15,389	381	\$1B-\$10B	81,653	589	66,264	208
	BB&T FSB CRA	NC	13,766	1,695	\$1B-\$10B	14,266	1,696	500	1
	BancorpSouth	MS	12,969	426	\$10B-\$50B	51,415	552	38,446	126
	Ally Financial	MI	12,272	365	>\$50B	13,768	367	1,496	2
Texas	Community First Bshrs.	TN	11,944	381	\$1B-\$10B	47,708	489	35,764	108
	Wells Fargo & Co.	CA	1,321,777	53,801	>\$50B	2,151,172	56,587	829,395	2,786
	JPMorgan Chase & Co.	NY	459,713	42,984	>\$50B	960,562	44,199	500,849	1,215
	American Express Bank, FSB	UT	439,907	85,111	\$10B-\$50B	518,059	85,504	78,152	393
	Compass Bank	AL	226,565	6,812	>\$50B	478,620	7,566	252,055	754
	Citigroup	NY	182,803	32,046	>\$50B	212,114	32,124	29,311	78

Table 4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2010

State or Territory	Name of Lending Institution	HQ Location	Micro Business Lending (less than \$100,000)		Institution Asset Size	All Small Business Lending (less than \$1million)		Macro Business Lending (\$100,000-\$1M)	
			Amount (1,000) (1)	Number (2)		Amount (1,000) (4)	Number (5)	Amount (1,000) (6)	Number (7)
	Bank of America Corp.	NC	115,571	11,570	>\$50B	532,993	12,645	417,422	1,075
	Capital One Financial	VA	108,652	14,157	>\$50B	279,431	14,615	170,779	458
	Cullen/Frost Bkr.	TX	99,800	1,927	\$10B-\$50B	1,018,408	4,227	918,608	2,300
	Ally Financial	MI	91,525	2,935	>\$50B	96,262	2,945	4,737	10
	Prosperity Bshrs.	TX	77,634	2,342	\$1B-\$10B	361,667	3,188	284,033	846
	Amarillo Natl. Bancorp.	TX	77,507	3,185	\$1B-\$10B	178,157	3,486	100,650	301
	Zions Bancorp.	UT	77,404	1,834	>\$50B	510,138	2,933	432,734	1,099
	American St Financial Corp.	TX	48,324	2,052	\$1B-\$10B	180,586	2,410	132,262	358
	International Bshrs. Corp	TX	46,968	1,412	\$10B-\$50B	260,130	2,030	213,162	618
	Comerica	TX	42,601	744	>\$50B	263,040	1,311	220,439	567
	US Bancorp.	MN	39,276	3,511	>\$50B	54,050	3,555	14,774	44
	GE Money Bank	UT	35,887	7,774	\$10B-\$50B	36,087	7,775	200	1
	MOW/RPW II	TX	33,364	835	\$1B-\$10B	157,819	1,188	124,455	353
	Regions Financial	AL	32,804	742	>\$50B	196,795	1,167	163,991	425
	Southside Bshrs.	TX	32,152	890	\$1B-\$10B	118,306	1,151	86,154	261
	ANB Holding Corp.	TX	31,487	737	\$1B-\$10B	136,261	1,071	104,774	334
	City Bank	TX	29,238	927	\$1B-\$10B	126,549	1,226	97,311	299
	Maedgen & White	TX	28,980	913	\$1B-\$10B	152,230	1,257	123,250	344
	Central Cmnty.Corp.	TX	26,205	843	\$1B-\$10B	122,544	1,133	96,339	290
	Weststar BHC	TX	23,423	460	<\$1B	137,968	780	114,545	320
	BancorpSouth	MS	22,358	619	\$10B-\$50B	86,552	815	64,194	196
	BB&T FSB CRA	NC	20,436	3,162	\$1B-\$10B	20,436	3,162	-	-
	LegacyTexas Grp.	TX	19,153	382	\$1B-\$10B	126,267	659	107,114	277
	Lone Star Natl. Bshrs. TX	TX	18,585	550	\$1B-\$10B	79,092	731	60,507	181
	Security HC	TX	17,806	735	<\$1B	68,211	881	50,405	146
	American Bk. Holding Corp.	TX	17,706	426	\$1B-\$10B	78,851	625	61,145	199
	Plains Bancorp.	TX	17,696	593	\$1B-\$10B	63,258	743	45,562	150
	Broadway Bshrs.	TX	17,545	411	\$1B-\$10B	104,628	672	87,083	261
	Moody Bshrs.	TX	15,957	402	\$1B-\$10B	68,337	563	52,380	161
	Texas Cap Bshrs.	TX	15,719	269	\$1B-\$10B	229,439	768	213,720	499
	Jefferson Bshrs.	TX	13,908	393	<\$1B	77,112	587	63,204	194
	Inter National Bank	TX	12,111	287	\$1B-\$10B	72,762	468	60,651	181
	Trustmark Corp.	MS	11,519	233	\$1B-\$10B	89,637	448	78,118	215
	BOK Financial	OK	10,962	211	\$10B-\$50B	157,620	566	146,658	355
	Woodforest Financial Group	TX	10,825	256	.	74,385	438	63,560	182



Table 4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2010

State or Territory	Name of Lending Institution	HQ Location	Micro Business Lending (less than \$100,000)		Institution Asset Size	All Small Business Lending (less than \$1million)		Macro Business Lending (\$100,000-\$1M)	
			Amount (1,000) (1)	Number (2)		Amount (1,000) (4)	Number (5)	Amount (1,000) (6)	Number (7)
Utah	Sterling Bshrs.	TX	10,033	239	\$1B-\$10B	72,377	418	62,344	179
	Wells Fargo & Co.	CA	326,877	13,762	>\$50B	531,066	14,421	204,189	659
	Zions Bancorp.	UT	197,821	6,566	>\$50B	558,945	7,634	361,124	1,068
	American Express Bank FSB	UT	71,556	10,934	\$10B-\$50B	81,699	10,987	10,143	53
	JPMorgan Chase & Co.	NY	37,542	3,461	>\$50B	115,660	3,633	78,118	172
	US Bancorp.	MN	23,232	1,855	>\$50B	89,713	2,031	66,481	176
Vermont	Citigroup	NY	13,515	2,777	>\$50B	13,713	2,778	198	1
	People's United Bank	CT	32,394	1,198	\$10B-\$50B	152,336	1,591	119,942	393
	TD Bank NA	ME	19,482	563	>\$50B	60,553	677	41,071	114
	Wells Fargo & Co.	CA	18,020	617	>\$50B	20,142	634	2,122	17
Virginia	American Express Bank FSB	UT	11,467	2,413	\$10B-\$50B	12,024	2,416	557	3
	Wells Fargo & Co.	CA	162,570	8,321	>\$50B	195,764	8,485	33,194	164
	American Express Bank FSB	UT	142,963	26,697	\$10B-\$50B	173,735	26,839	30,772	142
	BB&T Corp.	NC	138,253	2,775	>\$50B	999,158	5,075	860,905	2,300
	JPMorgan Chase & Co.	NY	56,928	6,434	>\$50B	61,793	6,447	4,865	13
	BB&T FSB CRA	NC	56,532	6,718	\$1B-\$10B	65,192	6,745	8,660	27
	Bank of America Corp.	NC	52,918	4,751	>\$50B	238,021	5,232	185,103	481
	Suntrust Bk.	GA	48,864	1,394	>\$50B	500,144	2,469	451,280	1,075
	PNC Financial Svc. Group	PA	42,452	1,127	>\$50B	175,488	1,485	133,036	358
	First Citizens Bshrs.	NC	33,181	1,003	\$10B-\$50B	130,281	1,312	97,100	309
	Citigroup	NY	30,783	6,413	>\$50B	34,450	6,427	3,667	14
	Capital One Financial	VA	29,493	3,960	>\$50B	54,710	4,024	25,217	64
	US Bancorp.	MN	27,240	2,487	>\$50B	31,632	2,507	4,392	20
	Union First Mkt. Bshrs. Corp.	VA	25,486	639	\$1B-\$10B	149,289	995	123,803	356
	Ally Financial	MI	23,713	706	>\$50B	26,060	710	2,347	4
	Stellarone Corp.	VA	23,038	540	\$1B-\$10B	179,656	994	156,618	454
	Townebank	VA	19,393	485	\$1B-\$10B	115,218	777	95,825	292
	Eastern VA Bshrs.	VA	16,327	421	\$1B-\$10B	74,602	601	58,275	180
	Burke & Herbert Bank & Trust	VA	14,398	359	\$1B-\$10B	97,341	602	82,943	243
	United Bshrs.	WV	13,345	316	\$1B-\$10B	100,925	549	87,580	233
GE Money Bank	UT	12,887	3,132	\$10B-\$50B	13,291	3,135	404	3	
New Peoples Bshrs.	VA	12,094	357	<\$1B	44,902	467	32,808	110	

Table 4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2010

State or Territory	Name of Lending Institution	HQ Location	Micro Business Lending (less than \$100,000)		Institution Asset Size	All Small Business Lending (less than \$1million)		Macro Business Lending (\$100,000-\$1M)	
			Amount (1,000) (1)	Number (2)		Amount (1,000) (4)	Number (5)	Amount (1,000) (6)	Number (7)
Washington	Virginia Cmrc. Bancorp.	VA	11,407	193	\$1B-\$10B	119,159	471	107,752	278
	Highlands Bshrs.	VA	10,173	371	<\$1B	25,684	433	15,511	62
	Wells Fargo & Co.	CA	443,617	17,941	>\$50B	737,093	18,841	293,476	900
	US Bancorp.	MN	135,192	11,556	>\$50B	612,648	12,662	477,456	1,106
	American Express Bank, FSB	UT	115,474	21,458	\$10B-\$50B	129,355	21,522	13,881	64
	Bank of America Corp.	NC	82,268	8,035	>\$50B	301,234	8,590	218,966	555
	JPMorgan Chase & Co.	NY	81,552	8,389	>\$50B	106,786	8,466	25,234	77
	Union Bank NA	CA	61,533	2,834	>\$50B	493,388	4,010	431,855	1,176
	Citigroup	NY	40,776	7,940	>\$50B	41,616	7,944	840	4
	Banner Corp.	WA	33,857	981	\$1B-\$10B	279,920	1,647	246,063	666
	WTB Financial	WA	33,173	794	\$1B-\$10B	312,068	1,505	278,895	711
	Columbia Bkg. Sys.	WA	31,291	658	\$1B-\$10B	243,353	1,181	212,062	523
	Washington Bkg. Co.	WA	21,943	485	\$1B-\$10B	125,272	790	103,329	305
	Capital One Financial	VA	18,650	3,258	>\$50B	23,108	3,269	4,458	11
	Sterling Financial	WA	16,440	429	\$1B-\$10B	124,106	722	107,666	293
	Olympic Bancorp.	WA	14,905	321	<\$1B	87,472	524	72,567	203
	Keycorp	OH	14,823	343	>\$50B	180,380	718	165,557	375
Ally Financial	MI	13,841	410	>\$50B	14,748	412	907	2	
AmericanWest Bancorp.	WA	11,348	249	.	52,308	369	40,960	120	
Cashmere Valley Financial	WA	11,332	297	\$1B-\$10B	51,785	417	40,453	120	
West Virginia	BB&T Corp.	NC	40,192	894	>\$50B	231,866	1,439	191,674	545
	United Bshrs.	WV	32,869	792	\$1B-\$10B	138,442	1,134	105,573	342
	Huntington Bshrs.	OH	24,254	622	>\$50B	91,020	797	66,766	175
	First Cmnty.Bshrs.	VA	16,211	453	\$1B-\$10B	49,852	584	33,641	131
	Wells Fargo & Co.	CA	13,552	488	>\$50B	16,314	502	2,762	14
	JPMorgan Chase & Co.	NY	13,132	1,317	>\$50B	43,090	1,381	29,958	64
	City Holding Corp.	WV	11,359	247	\$1B-\$10B	55,649	381	44,290	134
	American Express Bank, FSB	UT	10,033	2,335	\$10B-\$50B	12,225	2,340	2,192	5
Wisconsin	US Bancorp.	MN	165,350	14,244	>\$50B	507,205	15,192	341,855	948
	Wells Fargo & Co.	CA	147,280	5,890	>\$50B	244,417	6,215	97,137	325
	Marshall & Ilsley Corp.	WI	103,911	2,596	\$10B-\$50B	1,363,045	5,651	1,259,134	3,055
	JPMorgan Chase & Co.	NY	73,662	7,857	>\$50B	186,281	8,114	112,619	257

Table 4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2010

State or Territory	Name of Lending Institution	HQ Location	Micro Business Lending (less than \$100,000)		Institution Asset Size	All Small Business Lending (less than \$1million)		Macro Business Lending (\$100,000-\$1M)	
			Amount (1,000) (1)	Number (2)		Amount (1,000) (4)	Number (5)	Amount (1,000) (6)	Number (7)
	American Express Bank FSB	UT	43,407	8,133	\$10B-\$50B	47,742	8,157	4,335	24
	Associated Banc Corp.	WI	39,026	869	\$10B-\$50B	429,682	1,884	390,656	1,015
	River Valley Bancorp.	WI	31,345	777	<\$1B	184,964	1,268	153,619	491
	Johnson Financial Grp.	WI	30,184	606	\$1B-\$10B	342,225	1,403	312,041	797
	Citigroup	NY	26,552	4,780	>\$50B	27,977	4,784	1,425	4
	NEB Corp.	WI	25,627	744	\$1B-\$10B	104,666	990	79,039	246
	Waupaca Bancorp.	WI	25,592	1,048	<\$1B	88,889	1,270	63,297	222
	Ally Financial	MI	22,464	747	>\$50B	27,625	754	5,161	7
	Capital One Financial	VA	22,294	3,431	>\$50B	31,521	3,460	9,227	29
	Harris NA	IL	21,367	519	>\$50B	172,869	926	151,502	407
	Talmer BC	MI	19,316	477	\$1B-\$10B	125,606	820	106,290	343
	Baylake Corp.	WI	16,858	341	\$1B-\$10B	139,099	697	122,241	356
	Citizens Republic Bancorp.	MI	11,918	286	\$1B-\$10B	49,409	393	37,491	107
	Oconomowoc Bshrs.	WI	11,349	257	<\$1B	98,936	502	87,587	245
	Bank of America Corp.	NC	11,224	1,495	>\$50B	22,316	1,521	11,092	26
Wymoing	Wells Fargo & Co.	CA	56,093	2,186	>\$50B	124,528	2,399	68,435	213
	First Intrst. Bancsystem	MT	31,667	1,109	\$1B-\$10B	84,325	1,296	52,658	187
	Midland Financial	WY	13,074	349	<\$1B	41,156	462	28,082	113

Note: Small businesses seeking loans should also consider banks that participate in the SBA loan programs. To locate an SBA certified lender near you, call 1-800-8-ASK-SBA.

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

Table 4C. Top Macro Business Lenders by State and Territory Using CRA Data, 2010

State or Territory	Name of Lending Institution	HQ Location	Macro Business Lending (\$100,000-\$1M)		Institution Asset Size (3)	All Small Business Lending (less than \$1million)		Micro Business Lending (less than \$100,000)	
			Amount (1,000) (1)	Number (2)		Amount (1,000) (4)	Number (5)	Amount (1,000) (6)	Number (7)
Alabama	Regions Financial	AL	584,386	1,564	>\$50B	816,017	6,717	231,631	5,153
	Synovus Financial	GA	384,901	1,150	\$10B-\$50B	461,265	2,972	76,364	1,822
	Banctrust Fncl. Grp.	AL	105,111	328	\$1B-\$10B	135,254	1,102	30,143	774
	Servisfirst Bshrs.	AL	104,957	290	\$1B-\$10B	119,780	603	14,823	313
	Whitney Holding Corp.	LA	98,233	284	.	111,255	550	13,022	266
	Compass Bank	AL	82,034	230	>\$50B	131,876	1,841	49,842	1,611
	BB&T Corp.	NC	67,850	200	>\$50B	78,535	417	10,685	217
	BancorpSouth	MS	44,210	131	\$10B-\$50B	52,902	404	8,692	273
	Bancindependent	AL	44,114	171	\$1B-\$10B	65,935	856	21,821	685
	Iberiabank Corp.	LA	41,156	118	\$10B-\$50B	46,487	229	5,331	111
	RBC Bank	NC	38,910	111	\$10B-\$50B	48,688	518	9,778	407
	USAmeriBancorp	FL	38,588	98	\$1B-\$10B	45,081	269	6,493	171
	CBS Banc Corp.	AL	30,126	90	\$1B-\$10B	36,981	261	6,855	171
Alaska	First National Bank Alaska	AK	136,333	396	\$1B-\$10B	160,369	902	24,036	506
	Wells Fargo & Co.	CA	126,434	382	>\$50B	259,617	5,403	133,183	5,021
	Northrim Bancorp.	AK	62,482	177	\$1B-\$10B	75,465	427	12,983	250
	Keycorp	OH	30,768	61	>\$50B	32,769	98	2,001	37
Arizona	Wells Fargo & Co.	CA	433,070	1,401	>\$50B	1,182,638	32,733	749,568	31,332
	Zions Bancorp.	UT	178,023	485	>\$50B	239,995	2,961	61,972	2,476
	Marshall & Ilsley Corp.	WI	170,557	411	\$10B-\$50B	188,249	866	17,692	455
	Bank of America Corp.	NC	154,200	422	>\$50B	194,357	4,094	40,157	3,672
	JPMorgan Chase & Co.	NY	100,273	249	>\$50B	253,459	14,431	153,186	14,182
	Cobiz Fncl.	CO	93,348	233	\$1B-\$10B	102,261	371	8,913	138
	Western Alliance Bancorp.	AZ	79,262	212	\$1B-\$10B	87,851	363	8,589	151
	New York Cmnty. Bancorp.	NY	45,154	125	\$10B-\$50B	49,231	203	4,077	78
	Compass Bank	AL	39,964	115	>\$50B	85,545	1,583	45,581	1,468
	Johnson Fncl. Grp.	WI	36,282	81	\$1B-\$10B	38,809	119	2,527	38
	Northern Trust Corp.	IL	35,103	94	>\$50B	37,145	127	2,042	33
	US Bancorp.	MN	34,892	95	>\$50B	66,533	2,786	31,641	2,691
	BOK Financial	OK	33,791	82	\$10B-\$50B	35,742	111	1,951	29
	First Fidelity Bancorp.	OK	30,234	81	\$1B-\$10B	33,237	141	3,003	60
Arkansas									

Table 4C. Top Macro Business Lenders by State and Territory Using CRA Data, 2010

State or Territory	Name of Lending Institution	HQ Location	Macro Business Lending (\$100,000-\$1M)		Institution Asset Size (3)	All Small Business Lending (less than \$1million)		Micro Business Lending (less than \$100,000)	
			Amount (1,000) (1)	Number (2)		Amount (1,000) (4)	Number (5)	Amount (1,000) (6)	Number (7)
	Arvest Bk. Grp.	AR	303,178	925	\$10B-\$50B	393,052	3,921	89,874	2,996
	Regions Financial	AL	126,698	357	>\$50B	154,542	1,080	27,844	723
	First Security Bancorp.	AR	104,211	378	\$1B-\$10B	145,061	1,777	40,850	1,399
	BancorpSouth	MS	54,117	180	\$10B-\$50B	76,235	1,016	22,118	836
	Home Bshrs.	AR	52,018	167	\$1B-\$10B	69,579	816	17,561	649
	Simmons First National Corp.	AR	44,046	148	\$1B-\$10B	62,355	814	18,309	666
	Liberty Bshrs.	AR	43,886	147	\$1B-\$10B	57,525	540	13,639	393
	Iberiabank FSB	AR	43,724	140	.	52,316	344	8,592	204
	First Bk. Corp.	AR	39,678	153	\$1B-\$10B	54,188	614	14,510	461
	US Bancorp.	MN	36,005	87	>\$50B	55,405	1,728	19,400	1,641
	Bank of the Ozarks	AR	31,321	94	\$1B-\$10B	43,694	544	12,373	450
California	Wells Fargo & Co.	CA	2,430,590	9,239	>\$50B	7,887,476	221,556	5,456,886	212,317
	Bank of America Corp.	NC	1,080,998	2,699	>\$50B	1,381,957	32,011	300,959	29,312
	Union Bank NA	CA	706,723	2,127	>\$50B	1,130,531	16,689	423,808	14,562
	Zions Bancorp.	UT	627,274	1,558	>\$50B	731,570	4,879	104,296	3,321
	US Bancorp.	MN	616,459	1,425	>\$50B	899,793	24,605	283,334	23,180
	City National Corp.	CA	522,061	1,270	\$10B-\$50B	578,199	2,314	56,138	1,044
	Comerica	TX	422,791	897	>\$50B	451,845	1,356	29,054	459
	Bank of the West	CA	410,924	901	>\$50B	503,873	3,828	92,949	2,927
	JPMorgan Chase & Co.	NY	342,723	833	>\$50B	971,996	64,787	629,273	63,954
	CVB Financial	CA	299,774	787	\$1B-\$10B	340,655	1,475	40,881	688
	Westamerica Bancorp.	CA	288,201	826	\$1B-\$10B	319,461	1,361	31,260	535
	East West Bancorp.	CA	286,513	566	\$10B-\$50B	293,131	657	6,618	91
	Capgen Cap. Grp. II LP	NY	245,766	620	\$1B-\$10B	265,214	930	19,448	310
	Cathay Gen. Bancorp.	CA	213,597	416	\$10B-\$50B	224,270	621	10,673	205
	Community Bank	CA	211,564	512	\$1B-\$10B	232,442	981	20,878	469
	Umpqua Holding Corp.	OR	186,578	469	\$10B-\$50B	211,971	961	25,393	492
	Wilshire Bancorp.	CA	183,466	405	\$1B-\$10B	199,758	651	16,292	246
	Rabobank NA	CA	169,140	423	\$10B-\$50B	202,227	977	33,087	554
	American Express Bank, FSB	UT	162,385	769	\$10B-\$50B	1,165,019	181,228	1,002,634	180,459
	First Citizens Bshrs.	NC	160,957	364	\$10B-\$50B	167,510	480	6,553	116
	First CA Fncl. Grp.	CA	125,458	321	\$1B-\$10B	140,073	555	14,615	234
	Center Financial	CA	125,213	297	\$1B-\$10B	132,324	444	7,111	147
	1867 Western Financial	CA	117,842	314	\$1B-\$10B	132,254	568	14,412	254

Table 4C. Top Macro Business Lenders by State and Territory Using CRA Data, 2010

State or Territory	Name of Lending Institution	HQ Location	Macro Business Lending (\$100,000-\$1M)		Institution Asset Size (3)	All Small Business Lending (less than \$1million)		Micro Business Lending (less than \$100,000)	
			Amount (1,000) (1)	Number (2)		Amount (1,000) (4)	Number (5)	Amount (1,000) (6)	Number (7)
	SVB Fncl. Grp.	CA	117,244	212	\$10B-\$50B	130,033	836	12,789	624
	Heritage Cmrc. Corp.	CA	111,843	283	\$1B-\$10B	120,628	415	8,785	132
	First Bks.	MO	106,633	292	\$1B-\$10B	120,185	565	13,552	273
	Mechanics Bank	CA	103,419	227	\$1B-\$10B	137,651	1,104	34,232	877
	Fremont Bancorp.	CA	101,494	241	\$1B-\$10B	109,055	370	7,561	129
	Nara Bancorp.	CA	99,704	219	\$1B-\$10B	104,478	281	4,774	62
	Hanmi Financial	CA	97,901	265	\$1B-\$10B	106,741	423	8,840	158
	Ironstone Bank	NC	84,377	197	\$1B-\$10B	94,185	407	9,808	210
	Trico Bshrs.	CA	81,483	233	\$1B-\$10B	108,563	853	27,080	620
	First Northern Cmnty. Bancorp.	CA	81,386	196	<\$1B	89,458	350	8,072	154
	Manufacturers Bank	CA	76,217	166	\$1B-\$10B	79,174	216	2,957	50
	Signature Bank	NY	75,379	167	\$10B-\$50B	76,533	181	1,154	14
	American Business Bank	CA	74,825	182	\$1B-\$10B	84,342	374	9,517	192
	Palomar Ent. LLC.	CA	74,640	191	\$1B-\$10B	82,120	319	7,480	128
	Frank P Doyle Trust Article IX	CA	70,381	200	\$1B-\$10B	81,857	406	11,476	206
	SCJ	CA	66,920	144	\$1B-\$10B	68,692	178	1,772	34
	Citigroup	NY	66,258	203	>\$50B	508,080	69,213	441,822	69,010
	Sierra Bancorp.	CA	62,922	198	\$1B-\$10B	74,431	422	11,509	224
	Preferred Bank	CA	59,091	145	\$1B-\$10B	61,716	185	2,625	40
	Farmers & Mrchs. Bancorp.	CA	57,779	136	\$1B-\$10B	63,767	255	5,988	119
	Pacific Cap. Bancorp.	CA	56,793	174	.	69,757	434	12,964	260
	Boston Private Fncl. Holding	MA	49,253	122	\$1B-\$10B	53,089	174	3,836	52
	Central Valley Cmnty. Bancorp.	CA	46,146	143	<\$1B	53,926	331	7,780	188
	Pacific Merc. Bancorp.	CA	45,021	104	<\$1B	48,503	153	3,482	49
	Community West Bshrs.	CA	38,974	102	<\$1B	41,722	159	2,748	57
	HSBC Bank USA NA	NY	37,724	86	>\$50B	67,541	1,009	29,817	923
	RCB Corp.	CA	37,477	90	.	41,818	177	4,341	87
	American River Bshrs.	CA	33,590	100	<\$1B	43,021	314	9,431	214
	Capital One Financial	VA	32,572	117	>\$50B	164,602	22,785	132,030	22,668
Colorado	Wells Fargo & Co.	CA	505,793	1,575	>\$50B	1,287,089	34,693	781,296	33,118
	Cobiz Fncl.	CO	235,165	578	\$1B-\$10B	260,539	1,047	25,374	469
	US Bancorp.	MN	197,507	502	>\$50B	312,185	10,946	114,678	10,444
	Zions Bancorp.	UT	133,688	342	>\$50B	165,745	1,750	32,057	1,408
	Keycorp	OH	98,934	227	>\$50B	106,073	369	7,139	142

Table 4C. Top Macro Business Lenders by State and Territory Using CRA Data, 2010

State or Territory	Name of Lending Institution	HQ Location	Macro Business Lending (\$100,000-\$1M)		Institution Asset Size (3)	All Small Business Lending (less than \$1million)		Micro Business Lending (less than \$100,000)	
			Amount (1,000) (1)	Number (2)		Amount (1,000) (4)	Number (5)	Amount (1,000) (6)	Number (7)
	UMB Financial	MO	94,933	230	\$10B-\$50B	110,245	693	15,312	463
	Pinnacle Bancorp.	NE	87,924	257	\$1B-\$10B	109,671	902	21,747	645
	Eggemeyer Cap. LLC	CA	85,492	247	.	98,606	499	13,114	252
	Bank of the West	CA	76,214	203	>\$50B	90,102	823	13,888	620
	JPMorgan Chase & Co.	NY	73,749	211	>\$50B	202,638	12,977	128,889	12,766
	Lauritzen Corp.	NE	68,837	177	\$10B-\$50B	84,022	1,048	15,185	871
	Bank of Choice Holding Company	CO	61,997	180	<\$1B	72,779	441	10,782	261
	Community Bshrs.	CO	56,903	150	\$1B-\$10B	70,065	468	13,162	318
	Bank of America Corp.	NC	50,549	133	>\$50B	66,787	1,871	16,238	1,738
	Alpine Bk. of Colorado	CO	44,239	145	\$1B-\$10B	57,772	623	13,533	478
	Sturm Fncl. Group Inc.	CO	31,241	84	\$1B-\$10B	36,822	190	5,581	106
Connecticut									
	Bank of America Corp.	NC	179,654	473	>\$50B	220,065	3,632	40,411	3,159
	Webster Fncl. Corp.	CT	166,845	480	\$10B-\$50B	210,276	1,398	43,431	918
	NewAlliance Bancshares	CT	124,857	346	.	143,016	678	18,159	332
	People's United Bank	CT	97,604	227	\$10B-\$50B	107,259	646	9,655	419
	RBS Citizens NA	RI	47,174	99	>\$50B	55,399	508	8,225	409
	TD Bank NA	ME	46,268	161	>\$50B	99,175	1,414	52,907	1,253
	Fairfield County Bank	CT	45,598	129	\$1B-\$10B	50,641	234	5,043	105
	Associated Cmnty. Bancorp.	CT	45,268	124	<\$1B	50,098	218	4,830	94
	First Connecticut Bancorp.	CT	40,849	98	\$1B-\$10B	44,896	179	4,047	81
	JPMorgan Chase & Co.	NY	36,293	89	>\$50B	101,986	6,029	65,693	5,940
Delaware									
	PNC Fncl. Svc. Group	PA	73,755	215	>\$50B	126,745	1,580	52,990	1,365
	Wilmington Trust Corp.	DE	31,524	82	.	36,489	241	4,965	159
District of Columbia									
	BB&T Corp.	NC	65,554	149	>\$50B	69,732	217	4,178	68
	PNC Fncl. Svc. Group	PA	38,253	106	>\$50B	58,256	601	20,003	495
	Bank of America Corp.	NC	31,767	78	>\$50B	37,254	532	5,487	454
	Suntrust Bk.	GA	30,218	63	>\$50B	32,758	150	2,540	87
Florida									
	Regions Financial	AL	721,531	2,246	>\$50B	1,228,377	13,083	506,846	10,837
	Bank of America Corp.	NC	634,079	1,710	>\$50B	825,820	20,203	191,741	18,493
	Suntrust Bk.	GA	565,254	1,424	>\$50B	650,068	4,200	84,814	2,776
	BB&T Corp.	NC	288,661	782	>\$50B	328,007	1,597	39,346	815

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			Amount (1,000) (1)	Number (2)		Amount (1,000) (4)	Number (5)	Amount (1,000) (6)	Number (7)
	Synovus Financial	GA	242,212	714	\$10B-\$50B	282,378	1,535	40,166	821
	Fifth Third Bancorp.	OH	163,868	414	>\$50B	188,763	1,238	24,895	824
	Tampa Bkg. Co.	FL	150,980	392	\$1B-\$10B	178,812	1,014	27,832	622
	Bank of NY Mellon Corp.	NY	145,279	380	>\$50B	166,982	716	21,703	336
	PNC Fncl. Svc. Group	PA	144,241	355	>\$50B	184,912	1,565	40,671	1,210
	Northern Trust Corp.	IL	123,276	319	>\$50B	137,428	535	14,152	216
	Marshall & Ilsley Corp.	WI	117,913	277	\$10B-\$50B	126,940	529	9,027	252
	Wells Fargo & Co.	CA	117,650	500	>\$50B	575,469	24,016	457,819	23,516
	South Fncl. Group	SC	116,296	317	.	134,441	749	18,145	432
	American Express Bank, FSB	UT	91,687	439	\$10B-\$50B	581,697	92,622	490,010	92,183
	Whitney Holding Corp.	LA	82,049	223	.	94,754	583	12,705	360
	TotalBank	FL	70,776	183	\$1B-\$10B	100,389	3,349	29,613	3,166
	BankUnited	FL	59,101	157	\$10B-\$50B	77,584	550	18,483	393
	City National Bank of Florida	FL	49,922	125	\$1B-\$10B	53,517	190	3,595	65
	TD Bank NA	ME	49,044	159	>\$50B	63,815	638	14,771	479
	Bankatlantic	FL	47,766	141	\$1B-\$10B	68,008	539	20,242	398
	Ironstone Bank	NC	46,480	118	\$1B-\$10B	52,968	285	6,488	167
	First Citizens Bshrs.	NC	45,741	118	\$10B-\$50B	47,597	171	1,856	53
	Compass Bank	AL	45,322	126	>\$50B	85,370	1,361	40,048	1,235
	JPMorgan Chase & Co.	NY	45,246	132	>\$50B	250,743	21,876	205,497	21,744
	CNL Bancshares	FL	42,275	97	\$1B-\$10B	45,976	171	3,701	74
	Comerica	TX	42,266	89	>\$50B	44,188	120	1,922	31
	US Century Bank	FL	40,432	138	\$1B-\$10B	48,566	268	8,134	130
	Everbank	FL	37,197	81	\$10B-\$50B	39,989	199	2,792	118
	TIB Fncl. Corp.	FL	33,867	112	.	43,001	291	9,134	179
	Mercantil Commercebank Votin	FL	31,654	86	\$1B-\$10B	35,678	145	4,024	59
	HSBC Bank USA NA	NY	30,974	100	>\$50B	49,397	504	18,423	404
Georgia	Synovus Financial	GA	925,889	2,613	\$10B-\$50B	1,084,322	6,545	158,433	3,932
	BB&T Corp.	NC	630,994	1,634	>\$50B	694,939	2,930	63,945	1,296
	Suntrust Bk.	GA	619,650	1,501	>\$50B	673,433	2,968	53,783	1,467
	Regions Financial	AL	298,428	753	>\$50B	347,280	1,992	48,852	1,239
	Bank of America Corp.	NC	219,783	578	>\$50B	279,107	6,524	59,324	5,946
	United Cmnty. Bk.	GA	162,066	513	\$1B-\$10B	204,580	2,160	42,514	1,647
	Fidelity Southern Corp.	GA	81,497	209	\$1B-\$10B	90,987	417	9,490	208



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			Amount (1,000) (1)	Number (2)		Amount (1,000) (4)	Number (5)	Amount (1,000) (6)	Number (7)
	Southeastern Bk. Financial	GA	78,760	258	\$1B-\$10B	94,236	660	15,476	402
	Colony Bancorp.	GA	69,680	226	\$1B-\$10B	91,086	1,071	21,406	845
	Wells Fargo & Co.	CA	64,899	239	>\$50B	257,839	10,334	192,940	10,095
	Ameris Bancorp.	GA	53,950	178	\$1B-\$10B	73,020	837	19,070	659
	First Citizens Bancorp.	SC	48,265	157	\$1B-\$10B	57,635	431	9,370	274
	Ironstone Bank	NC	47,687	113	\$1B-\$10B	53,178	280	5,491	167
	Queensborough Co.	GA	46,364	151	<\$1B	67,660	945	21,296	794
	American Express Bank, FSB	UT	34,901	154	\$10B-\$50B	229,382	36,054	194,481	35,900
	PAB Bshrs.	GA	33,294	99	.	42,465	342	9,171	243
	Peoples Banktrust	GA	31,470	80	<\$1B	33,585	110	2,115	30
	Signature Bank	NY	31,066	65	\$10B-\$50B	31,354	68	288	3
Guam	Bank of the West	CA	43,650	104	>\$50B	52,732	417	9,082	313
Hawaii	Bank of the West	CA	328,911	892	>\$50B	427,847	4,060	98,936	3,168
	Bank of Hawaii Corp.	HI	93,679	215	\$10B-\$50B	99,784	328	6,105	113
	American Savings Bank	HI	48,862	135	\$1B-\$10B	60,145	430	11,283	295
	Central Pacific Financial	HI	44,448	102	\$1B-\$10B	50,043	244	5,595	142
Idaho	US Bancorp	MN	152,620	393	>\$50B	207,758	4,360	55,138	3,967
	Wells Fargo & Co.	CA	131,153	439	>\$50B	329,288	8,488	198,135	8,049
	Zions Bancorp.	UT	105,352	333	>\$50B	143,931	1,599	38,579	1,266
	The Bank of Commerce	ID	74,184	216	<\$1B	95,854	832	21,670	616
	WTB Financial	WA	66,405	182	\$1B-\$10B	76,549	437	10,144	255
	Keycorp	OH	37,178	97	>\$50B	41,090	188	3,912	91
	Banner Corp.	WA	30,161	83	\$1B-\$10B	34,543	204	4,382	121
Illinois	Harris NA	IL	672,293	1,687	>\$50B	736,907	3,528	64,614	1,841
	Wintrust Financial	IL	620,310	1,559	\$10B-\$50B	685,859	3,072	65,549	1,513
	First Midwest Bancorp.	IL	454,924	1,234	\$1B-\$10B	512,121	2,498	57,197	1,264
	American Chartered Bancorp.	IL	326,838	820	\$1B-\$10B	361,117	1,403	34,279	583
	JPMorgan Chase & Co.	NY	322,189	734	>\$50B	641,982	32,727	319,793	31,993
	MB Financial	IL	314,967	721	\$1B-\$10B	331,956	993	16,989	272
	Bank of America Corp.	NC	306,944	798	>\$50B	369,614	5,714	62,670	4,916

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	Fifth Third Bancorp.	OH	272,971	709	>\$50B	309,841	1,824	36,870	1,115
	US Bancorp	MN	231,451	674	>\$50B	379,738	11,757	148,287	11,083
	PNC Fncl. Svc. Group	PA	214,480	567	>\$50B	250,679	2,035	36,199	1,468
	Privatebancorp	IL	195,665	431	\$10B-\$50B	203,678	563	8,013	132
	Associated Banc Corp.	WI	171,792	378	\$10B-\$50B	177,383	499	5,591	121
	Old Second Bancorp.	IL	158,829	416	\$1B-\$10B	175,179	727	16,350	311
	First Busey Corp.	IL	148,222	403	\$1B-\$10B	179,205	1,221	30,983	818
	Standard Bshrs.	IL	135,070	324	\$1B-\$10B	145,494	506	10,424	182
	Morton Community Bank	IL	125,025	363	\$1B-\$10B	151,653	1,083	26,628	720
	Firstmerit Corp.	OH	117,876	281	\$10B-\$50B	127,688	461	9,812	180
	First American Bk. Corp.	IL	101,234	226	\$1B-\$10B	106,250	324	5,016	98
	Northern Trust Corp.	IL	98,306	250	>\$50B	105,906	362	7,600	112
	Taylor Cap. Grp.	IL	95,384	204	\$1B-\$10B	100,583	299	5,199	95
	First Mid-II Bshrs.	IL	94,905	286	\$1B-\$10B	126,611	1,351	31,706	1,065
	West Suburban Bancorp.	IL	91,901	258	\$1B-\$10B	106,944	560	15,043	302
	RUH Cap. LLC	CA	74,530	168	.	77,484	221	2,954	53
	Banc Ed. Corp.	IL	72,011	201	\$1B-\$10B	84,712	512	12,701	311
	Heartland Bancorp.	IL	71,501	216	\$1B-\$10B	87,646	615	16,145	399
	Commerce Bshrs.	MO	71,489	187	\$10B-\$50B	79,929	416	8,440	229
	Regions Financial	AL	60,402	173	>\$50B	76,617	612	16,215	439
	Bridgeview Bancorp.	IL	58,013	143	\$1B-\$10B	61,622	199	3,609	56
	Wells Fargo & Co.	CA	54,367	224	>\$50B	222,436	6,115	168,069	5,891
	First Bks.	MO	52,894	148	\$1B-\$10B	65,359	445	12,465	297
	Home St. Bancorp.	IL	52,603	134	<\$1B	59,242	343	6,639	209
	Lauritzen Corp.	NE	51,411	146	\$10B-\$50B	63,787	883	12,376	737
	Marshall & Ilsley Corp.	WI	50,575	108	\$10B-\$50B	53,022	156	2,447	48
	RBS Citizens NA	RI	44,464	118	>\$50B	56,344	796	11,880	678
	Princeton National Bancorp.	IL	44,327	155	\$1B-\$10B	61,733	697	17,406	542
	Cummins-Amer. Corp.	IL	43,834	109	\$1B-\$10B	49,377	208	5,543	99
	Banterra Corp.	IL	43,200	134	\$1B-\$10B	55,140	457	11,940	323
	BankFinancial F.S.B	IL	39,078	96	\$1B-\$10B	42,196	170	3,118	74
	United Cmnty. Bancorp.	IL	35,468	115	\$1B-\$10B	44,239	373	8,771	258
	Marquette National Corp.	IL	34,993	102	\$1B-\$10B	39,369	182	4,376	80
	Republic Bancorp. Co.	IL	33,413	85	\$1B-\$10B	36,322	259	2,909	174
	American Express Bank, FSB	UT	33,351	146	\$10B-\$50B	229,979	38,156	196,628	38,010

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Indiana	PNC Fncl. Svc. Group	PA	324,711	834	>\$50B	376,507	2,479	51,796	1,645
	Fifth Third Bancorp.	OH	266,539	707	>\$50B	300,138	1,588	33,599	881
	Old National Bancorp.	IN	252,502	738	\$1B-\$10B	314,970	2,230	62,468	1,492
	First Mrch. Corp.	IN	216,457	613	\$1B-\$10B	259,793	1,527	43,336	914
	Lakeland Financial	IN	140,359	414	\$1B-\$10B	158,423	804	18,064	390
	JPMorgan Chase & Co.	NY	140,052	303	>\$50B	223,823	9,215	83,771	8,912
	Marshall & Ilsley Corp.	WI	128,193	317	\$10B-\$50B	139,611	613	11,418	296
	Regions Financial	AL	114,821	301	>\$50B	135,760	804	20,939	503
	Star Financial Grp.	IN	114,335	379	\$1B-\$10B	139,609	1,001	25,274	622
	German Amer. Bancorp.	IN	100,661	313	\$1B-\$10B	127,005	928	26,344	615
	First Fncl. Bancorp.	OH	94,482	264	\$1B-\$10B	109,108	625	14,626	361
	First Financial	IN	94,229	238	\$1B-\$10B	115,741	839	21,512	601
	Huntington Bshrs.	OH	93,279	250	>\$50B	139,205	1,395	45,926	1,145
	Wells Fargo & Co.	CA	83,102	277	>\$50B	201,878	4,654	118,776	4,377
	First Bshrs.	IN	64,708	196	\$1B-\$10B	79,883	524	15,175	328
	1St Source Corp.	IN	64,447	219	\$1B-\$10B	81,990	604	17,543	385
	Harris NA	IL	61,934	148	>\$50B	68,947	376	7,013	228
	Indiana Cmnty. Bancorp.	IN	61,255	163	\$1B-\$10B	70,979	349	9,724	186
	First Midwest Bancorp.	IL	59,337	150	\$1B-\$10B	65,408	278	6,071	128
	National Bk. Indianapolis Corp.	IN	54,592	146	\$1B-\$10B	58,392	216	3,800	70
	Keycorp	OH	47,809	118	>\$50B	52,927	254	5,118	136
	Mainsource Fncl. Grp.	IN	47,202	155	\$1B-\$10B	81,391	1,691	34,189	1,536
	First Mutual Richmond	IN	43,501	127	<\$1B	49,372	242	5,871	115
	Horizon Bancorp.	IN	39,831	118	\$1B-\$10B	46,647	279	6,816	161
	Integra Bk. Corp.	IN	37,283	127	\$1B-\$10B	48,707	443	11,424	316
	Bank of America Corp.	NC	34,682	85	>\$50B	51,354	2,115	16,672	2,030
Iowa	US Bancorp.	MN	206,427	565	>\$50B	282,875	5,361	76,448	4,796
	Wells Fargo & Co.	CA	155,848	442	>\$50B	329,597	7,330	173,749	6,888
	Hills Bancorp.	IA	136,949	436	\$1B-\$10B	182,442	1,766	45,493	1,330
	MidWestOne Fncl. Grp.	IA	123,345	374	\$1B-\$10B	155,251	1,320	31,906	946
	West Bancorp.	IA	105,890	297	\$1B-\$10B	125,463	743	19,573	446
	Stark Bk. Grp	IA	98,876	244	\$1B-\$10B	111,659	533	12,783	289
	BTC Financial	IA	78,223	185	\$1B-\$10B	85,698	329	7,475	144

Table 4C. Top Macro Business Lenders by State and Territory Using CRA Data, 2010

State or Territory	Name of Lending Institution	HQ Location	Macro Business Lending (\$100,000-\$1M)		Institution Asset Size (3)	All Small Business Lending (less than \$1million)		Micro Business Lending (less than \$100,000)	
			Amount (1,000) (1)	Number (2)		Amount (1,000) (4)	Number (5)	Amount (1,000) (6)	Number (7)
Kansas									
	Intrust Financial	KS	124,153	363	\$1B-\$10B	148,545	1,523	24,392	1,160
	UMB Financial	MO	117,135	288	\$10B-\$50B	135,733	946	18,598	658
	Commerce Bshrs.	MO	108,030	298	\$10B-\$50B	132,369	1,017	24,339	719
	Emprise Financial	KS	64,651	204	\$1B-\$10B	83,944	943	19,293	739
	US Bancorp.	MN	61,492	151	>\$50B	83,942	2,091	22,450	1,940
	Manhattan Bancorp.	KS	59,910	149	<\$1B	73,915	638	14,005	489
	Marshall & Ilsley Corp.	WI	57,109	127	\$10B-\$50B	61,454	230	4,345	103
	Sunflower Financial	KS	56,192	170	\$1B-\$10B	67,326	506	11,134	336
	CoreFirst Bank & Trust	KS	55,555	179	\$1B-\$10B	74,217	735	18,662	556
	Bank of America Corp.	NC	43,582	111	>\$50B	58,134	1,507	14,552	1,396
Kentucky									
	PNC Fncl. Svc. Group	PA	336,183	853	>\$50B	435,861	3,483	99,678	2,630
	BB&T Corp.	NC	201,127	544	>\$50B	230,772	1,162	29,645	618
	Fifth Third Bancorp.	OH	158,018	423	>\$50B	178,081	1,004	20,063	581
	US Bancorp	MN	139,642	362	>\$50B	195,271	4,562	55,629	4,200
	Central Bshrs.	KY	107,692	317	\$1B-\$10B	132,565	968	24,873	651
	Bank of KY Fncl. Corp.	KY	97,327	245	\$1B-\$10B	111,257	536	13,930	291
	S.Y. Bancorp.	KY	81,474	224	\$1B-\$10B	96,694	580	15,220	356
	JPMorgan Chase & Co.	NY	57,400	136	>\$50B	98,234	4,367	40,834	4,231
	Old National Bancorp.	IN	51,900	154	\$1B-\$10B	64,158	455	12,258	301
	Community Trust Bancorp.	KY	50,481	171	\$1B-\$10B	68,412	672	17,931	501
	Republic Bancorp	KY	47,239	137	\$1B-\$10B	53,126	252	5,887	115
	Whitaker Bancorp.	KY	45,935	161	\$1B-\$10B	66,353	1,103	20,418	942
Louisiana									
	Whitney Holding Corp.	LA	581,029	1,606	.	676,889	3,813	95,860	2,207
	Capital One Financial	VA	264,857	663	>\$50B	338,925	5,194	74,068	4,531
	Regions Financial	AL	216,515	599	>\$50B	297,012	2,509	80,497	1,910
	Iberiabank Corp.	LA	194,704	532	\$10B-\$50B	220,911	1,054	26,207	522
	JPMorgan Chase & Co.	NY	184,356	421	>\$50B	282,455	8,114	98,099	7,693
	Community Trust Financial	LA	95,888	322	\$1B-\$10B	115,401	774	19,513	452
	MidSouth Bancorp.	LA	78,445	241	\$1B-\$10B	103,989	973	25,544	732
	Hancock Holding Corp.	MS	76,145	237	\$10B-\$50B	97,900	800	21,755	563
	Red River Bshrs.	LA	74,565	232	<\$1B	96,641	777	22,076	545
	BancorpSouth	MS	57,907	186	\$10B-\$50B	74,912	666	17,005	480

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State or Territory	Name of Lending Institution	HQ Location	Macro Business Lending (\$100,000-\$1M)		Institution Asset Size (3)	All Small Business Lending (less than \$1million)		Micro Business Lending (less than \$100,000)	
			Amount (1,000) (1)	Number (2)		Amount (1,000) (4)	Number (5)	Amount (1,000) (6)	Number (7)
Maine	Jeff Davis Bshrs.	LA	32,922	102	<\$1B	45,436	537	12,514	435
	Camden National Corp.	ME	127,640	409	\$1B-\$10B	169,508	1,486	41,868	1,077
	Bangor Bancorp. MHC	ME	113,757	294	\$1B-\$10B	139,298	1,148	25,541	854
	TD Bank NA	ME	62,967	193	>\$50B	117,085	1,703	54,118	1,510
	Norway Bancorp MHC	ME	58,516	172	<\$1B	72,344	487	13,828	315
	Gorham Bancorp MHC	ME	54,959	158	<\$1B	64,578	345	9,619	187
	Keycorp	OH	44,066	120	>\$50B	51,240	286	7,174	166
	People's United Bank	CT	40,942	135	\$10B-\$50B	55,001	602	14,059	467
	First Bancorp.	ME	39,424	123	\$1B-\$10B	50,392	497	10,968	374
	Kennebunk Savings Bank	ME	39,150	120	<\$1B	48,895	342	9,745	222
	Machias Bancorp MHC	ME	38,199	130	<\$1B	52,379	582	14,180	452
Northeast Bancorp.	ME	33,005	105	<\$1B	40,550	280	7,545	175	
Kennebec Savings Bank	ME	30,765	124	<\$1B	36,480	281	5,715	157	
Maryland	PNC Fncl. Svc. Group	PA	485,879	1,308	>\$50B	634,244	5,117	148,365	3,809
	BB&T Corp.	NC	333,556	833	>\$50B	369,556	1,571	36,000	738
	Bank of America Corp.	NC	201,166	527	>\$50B	254,710	5,306	53,544	4,779
	Manufacturers & Traders Trust	NY	157,154	491	.	206,128	1,478	48,974	987
	Suntrust Bk.	GA	144,075	316	>\$50B	173,755	1,279	29,680	963
	Sandy Spring Bancorp.	MD	121,300	308	\$1B-\$10B	130,736	518	9,436	210
	Susquehanna Bshrs.	PA	85,517	218	\$10B-\$50B	100,725	513	15,208	295
	Fulton Financial Corp.	PA	57,634	161	\$10B-\$50B	71,455	411	13,821	250
	HSB Bancorp	MD	53,373	170	<\$1B	69,510	490	16,137	320
	Tri-County Financial	MD	37,197	95	<\$1B	43,568	222	6,371	127
	First Mariner Bancorp.	MD	33,072	80	\$1B-\$10B	35,129	113	2,057	33
Massachusetts	Bank of America Corp.	NC	302,161	730	>\$50B	374,763	6,855	72,602	6,125
	Eastern Bk. Corp.	MA	258,988	648	\$1B-\$10B	297,864	1,493	38,876	845
	Middlesex Bancorp MHC	MA	149,005	384	\$1B-\$10B	171,975	870	22,970	486
	RBS Citizens NA	RI	145,537	351	>\$50B	184,554	2,466	39,017	2,115
	TD Bank NA	ME	140,735	451	>\$50B	250,998	3,204	110,263	2,753
	Independent Bancorp.	MA	137,413	383	\$1B-\$10B	159,003	948	21,590	565
	Sovereign Bank	PA	116,995	288	>\$50B	157,453	1,141	40,458	853
	People's United Bank	CT	100,331	259	\$10B-\$50B	114,254	651	13,923	392

Table 4C. Top Macro Business Lenders by State and Territory Using CRA Data, 2010

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			Amount (1,000) (1)	Number (2)		Amount (1,000) (4)	Number (5)	Amount (1,000) (6)	Number (7)
	Salem Five Bancorp.	MA	87,137	223	\$1B-\$10B	96,852	397	9,715	174
	Beacon Bancorp.	MA	64,003	166	\$1B-\$10B	71,265	301	7,262	135
	Boston Private Fncl. Holding	MA	56,961	136	\$1B-\$10B	60,409	192	3,448	56
	Berkshire Bank	MA	51,594	159	\$1B-\$10B	62,334	429	10,740	270
	Northern Bancorp.	MA	50,053	126	<\$1B	54,604	220	4,551	94
	Enterprise Bancorp.	MA	42,942	137	\$1B-\$10B	56,436	442	13,494	305
	Century Bancorp.	MA	40,352	130	\$1B-\$10B	51,270	363	10,918	233
	Cambridge Fncl. Group	MA	38,808	78	\$1B-\$10B	40,957	144	2,149	66
	Danvers Bancorp.	MA	34,956	81	\$1B-\$10B	38,677	160	3,721	79
	Narragansett Fncl. Corp.	MA	34,213	100	<\$1B	39,942	184	5,729	84
	Brookline Bank	MA	31,643	80	\$1B-\$10B	33,981	118	2,338	38
Michigan	Comerica	TX	956,285	2,366	>\$50B	1,075,105	4,442	118,820	2,076
	Fifth Third Bancorp.	OH	840,944	2,233	>\$50B	941,080	4,859	100,136	2,626
	PNC Fncl. Svc. Group	PA	647,171	1,662	>\$50B	757,909	4,986	110,738	3,324
	Bank of America Corp.	NC	431,311	1,085	>\$50B	504,588	5,602	73,277	4,517
	Huntington Bshrs.	OH	342,430	917	>\$50B	476,268	4,053	133,838	3,136
	Citizens Republic Bancorp.	MI	312,749	804	\$1B-\$10B	358,567	1,755	45,818	951
	Talmer Bancorp.	MI	285,506	816	\$1B-\$10B	318,424	1,480	32,918	664
	JPMorgan Chase & Co.	NY	235,824	526	>\$50B	381,373	15,525	145,549	14,999
	Mercantile Bk. Corp.	MI	233,473	591	\$1B-\$10B	256,378	1,026	22,905	435
	Macatawa Bancorp.	MI	203,911	591	\$1B-\$10B	238,814	1,339	34,903	748
	Chemical Finanical	MI	185,923	562	\$1B-\$10B	231,956	1,813	46,033	1,251
	Dearborn Bancorp.	MI	93,353	252	<\$1B	99,756	383	6,403	131
	Independent Bk. Corp.	MI	91,557	300	\$1B-\$10B	115,675	840	24,118	540
	Isabella Bancorp.	MI	70,061	232	\$1B-\$10B	84,902	531	14,841	299
	MBT Financial	MI	69,615	215	\$1B-\$10B	86,272	635	16,657	420
	Arbor Bancorp.	MI	64,666	192	<\$1B	73,977	372	9,311	180
	Firstbank Corp.	MI	50,396	166	\$1B-\$10B	63,677	476	13,281	310
	Wells Fargo & Co.	CA	46,937	204	>\$50B	190,327	5,153	143,390	4,949
	RBS Citizens NA	RI	30,857	74	>\$50B	40,160	628	9,303	554
	River Valley Bancorp.	WI	30,407	94	<\$1B	35,907	234	5,500	140
Minnesota	Otto Bremer Foundation	MN	422,161	1,080	\$1B-\$10B	475,414	2,246	53,253	1,166
	Wells Fargo & Co.	CA	417,788	1,272	>\$50B	1,099,113	31,177	681,325	29,905

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			Amount (1,000) (1)	Number (2)		Amount (1,000) (4)	Number (5)	Amount (1,000) (6)	Number (7)
Mississippi	US Bancorp	MN	329,502	801	>\$50B	519,343	18,232	189,841	17,431
	Marshall & Ilsley Corp.	WI	297,774	620	\$10B-\$50B	314,107	1,068	16,333	448
	Associated Banc Corp.	WI	109,686	262	\$10B-\$50B	118,135	443	8,449	181
	Klein Financial	MN	100,909	302	\$1B-\$10B	122,387	863	21,478	561
	Voyager FS Corp.	MN	54,477	164	<\$1B	64,849	366	10,372	202
	Alerus Financial	ND	46,249	116	\$1B-\$10B	49,046	179	2,797	63
	State Bshrs.	ND	43,894	131	\$1B-\$10B	57,030	511	13,136	380
	Home Federal Savings Bank	MN	33,428	93	<\$1B	39,136	240	5,708	147
	Stearns Bank NA	MN	30,028	89	\$1B-\$10B	37,374	316	7,346	227
	Trustmark Corp.	MS	277,991	811	\$1B-\$10B	366,838	3,094	88,847	2,283
	BancorpSouth	MS	141,686	481	\$10B-\$50B	194,013	2,390	52,327	1,909
	Regions Financial	AL	138,812	403	>\$50B	222,800	2,413	83,988	2,010
	BancPlus Corp.	MS	70,114	241	\$1B-\$10B	103,751	1,860	33,637	1,619
	First M&F Corp.	MS	64,373	221	\$1B-\$10B	88,111	1,054	23,738	833
	Citizens Natl. Banc Corp.	MS	58,844	176	\$1B-\$10B	74,643	680	15,799	504
	Citizens Corp.	MS	47,339	151	<\$1B	65,383	914	18,044	763
Hancock Holding Corp.	MS	45,958	162	\$10B-\$50B	62,665	703	16,707	541	
State Bank And Trust Company	MS	33,096	119	<\$1B	49,660	750	16,564	631	
Missouri	Central Bancompany	MO	494,749	1,493	\$1B-\$10B	608,384	5,188	113,635	3,695
	Commerce Bshrs.	MO	371,636	1,008	\$10B-\$50B	444,660	3,213	73,024	2,205
	US Bancorp	MN	269,541	772	>\$50B	393,261	10,214	123,720	9,442
	Marshall & Ilsley Corp.	WI	218,265	509	\$10B-\$50B	234,401	847	16,136	338
	Enterprise FS Corp.	MO	208,886	542	\$1B-\$10B	226,934	842	18,048	300
	UMB Financial	MO	167,937	402	\$10B-\$50B	191,898	1,287	23,961	885
	Bank of America Corp.	NC	99,859	263	>\$50B	129,293	3,282	29,434	3,019
	Great Southern Bancorp.	MO	85,149	219	\$1B-\$10B	95,176	472	10,027	253
	Regions Financial	AL	81,359	229	>\$50B	100,289	700	18,930	471
	PNC Fncl. Svc. Group	PA	69,929	182	>\$50B	79,650	617	9,721	435
	Arvest Bk. Grp.	AR	69,719	196	\$10B-\$50B	81,231	562	11,512	366
	Stupp Bros.	MO	65,621	147	\$1B-\$10B	69,714	223	4,093	76
	Hawthorn Bshrs.	MO	63,141	210	\$1B-\$10B	80,604	698	17,463	488
	First Bks.	MO	48,818	146	\$1B-\$10B	57,559	365	8,741	219
BancorpSouth	MS	33,834	94	\$10B-\$50B	37,186	175	3,352	81	

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Montana	CBX Corp.	IL	32,821	82	<\$1B	35,559	141	2,738	59
	Pulaski Bank	MO	32,788	99	\$1B-\$10B	36,389	170	3,601	71
	First Intrst. Bancsystem	MT	106,080	346	\$1B-\$10B	150,033	1,996	43,953	1,650
	Stockman Financial	MT	102,180	282	\$1B-\$10B	131,957	1,165	29,777	883
	Glacier Bancorp.	MT	89,917	285	\$1B-\$10B	121,340	1,231	31,423	946
	Wells Fargo & Co.	CA	69,796	208	>\$50B	157,636	4,005	87,840	3,797
Nebraska	US Bancorp.	MN	58,067	171	>\$50B	80,712	1,849	22,645	1,678
	Lauritzen Corp.	NE	185,598	547	\$10B-\$50B	241,356	2,941	55,758	2,394
	Farmers & Mrch. Inv.	NE	101,605	268	\$1B-\$10B	119,597	736	17,992	468
	Wells Fargo & Co.	CA	99,089	286	>\$50B	219,624	5,269	120,535	4,983
	Pinnacle Bancorp.	NE	85,423	292	\$1B-\$10B	142,139	2,575	56,716	2,283
	US Bancorp	MN	60,096	173	>\$50B	100,515	3,054	40,419	2,881
	Great Western Bank	SD	38,471	105	\$1B-\$10B	47,893	392	9,422	287
Nevada	American Natl. Corp.	NE	38,118	94	\$1B-\$10B	44,438	249	6,320	155
	Western Alliance Bancorp.	AZ	152,777	410	\$1B-\$10B	168,697	734	15,920	324
	Zions Bancorp.	UT	147,171	403	>\$50B	219,521	2,565	72,350	2,162
	Wells Fargo & Co.	CA	104,516	373	>\$50B	383,219	13,721	278,703	13,348
	Bank of America Corp.	NC	62,016	166	>\$50B	81,186	1,858	19,170	1,692
	US Bancorp.	MN	57,485	150	>\$50B	86,513	2,695	29,028	2,545
	City National Corp.	CA	45,371	129	\$10B-\$50B	52,770	265	7,399	136
New Hampshire	TD Bank NA	ME	69,980	262	>\$50B	139,680	2,193	69,700	1,931
	People's United Bank	CT	63,009	197	\$10B-\$50B	76,179	638	13,170	441
	Bank of America Corp.	NC	48,599	100	>\$50B	59,017	1,134	10,418	1,034
	RBS Citizens NA	RI	36,126	102	>\$50B	52,122	1,072	15,996	970
New Jersey	PNC Fncl. Svc. Group	PA	588,029	1,532	>\$50B	1,065,275	11,534	477,246	10,002
	Bank of America Corp.	NC	401,886	1,002	>\$50B	492,694	8,834	90,808	7,832
	Valley National Bancorp.	NJ	280,823	654	\$10B-\$50B	332,841	2,040	52,018	1,386
	Fulton Financial Corp.	PA	213,136	582	\$10B-\$50B	257,351	1,484	44,215	902
	TD Bank NA	ME	180,206	560	>\$50B	290,556	3,861	110,350	3,301
	Sun Bancorp NJ	NJ	162,052	396	\$1B-\$10B	179,096	697	17,044	301



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			Amount (1,000) (1)	Number (2)		Amount (1,000) (4)	Number (5)	Amount (1,000) (6)	Number (7)
	Capital One Financial	VA	127,236	335	>\$50B	204,357	7,580	77,121	7,245
	JPMorgan Chase & Co.	NY	126,884	283	>\$50B	302,977	17,320	176,093	17,037
	Lakeland BC	NJ	95,948	259	\$1B-\$10B	112,152	567	16,204	308
	Provident Fncl. Svc.	NJ	76,441	167	\$1B-\$10B	83,553	333	7,112	166
	Columbia Bank	NJ	71,773	175	\$1B-\$10B	82,403	346	10,630	171
	Susquehanna Bshrs.	PA	65,182	183	\$10B-\$50B	76,076	395	10,894	212
	American Express Bank, FSB	UT	54,852	257	\$10B-\$50B	357,786	62,324	302,934	62,067
	Stewardship Fncl. Corp.	NJ	46,830	118	<\$1B	52,324	232	5,494	114
	Wells Fargo & Co.	CA	45,829	209	>\$50B	255,295	9,613	209,466	9,404
	Sovereign Bank	PA	45,618	112	>\$50B	66,217	546	20,599	434
	HSBC Bank USA NA	NY	39,990	101	>\$50B	65,461	615	25,471	514
	Investors Bancorp MHC	NJ	31,684	67	\$10B-\$50B	35,083	130	3,399	63
New Mexico	Wells Fargo & Co.	CA	122,453	406	>\$50B	307,722	7,929	185,269	7,523
	First St. Bancorp.	NM	105,811	325	.	130,155	861	24,344	536
	Bank of America Corp.	NC	39,156	114	>\$50B	48,568	1,018	9,412	904
	Bank of the West	CA	36,871	91	>\$50B	42,692	308	5,821	217
	Trinity Cap Corp.	NM	30,585	97	\$1B-\$10B	35,373	217	4,788	120
New York	HSBC Bank USA NA	NY	735,419	2,213	>\$50B	1,318,230	15,067	582,811	12,854
	JPMorgan Chase & Co.	NY	690,819	1,620	>\$50B	1,267,831	53,775	577,012	52,155
	Capital One Financial	VA	639,828	1,773	>\$50B	1,040,848	19,950	401,020	18,177
	Manufacturers & Traders Trust	NY	515,326	1,483	.	605,447	3,482	90,121	1,999
	Bank of America Corp.	NC	476,534	1,170	>\$50B	587,905	10,699	111,371	9,529
	Signature Bank	NY	178,001	448	\$10B-\$50B	195,675	746	17,674	298
	Keycorp	OH	153,351	374	>\$50B	173,263	841	19,912	467
	NBT Bancorp.	NY	148,779	473	\$1B-\$10B	187,808	1,484	39,029	1,011
	American Express Bank, FSB	UT	129,162	638	\$10B-\$50B	778,226	121,260	649,064	120,622
	TD Bank NA	ME	114,402	378	>\$50B	195,642	2,970	81,240	2,592
	Financial Inst.	NY	112,298	305	\$1B-\$10B	152,797	1,416	40,499	1,111
	Community Bk. Sys.	NY	110,471	348	\$1B-\$10B	148,569	1,337	38,098	989
	Citigroup	NY	104,014	289	>\$50B	274,763	27,824	170,749	27,535
	Suffolk Bancorp.	NY	101,756	298	\$1B-\$10B	122,276	758	20,520	460
	RBS Citizens NA	RI	75,666	168	>\$50B	95,225	1,379	19,559	1,211
	Wells Fargo & Co.	CA	67,961	441	>\$50B	372,122	10,817	304,161	10,376

Table 4C. Top Macro Business Lenders by State and Territory Using CRA Data, 2010

State or Territory	Name of Lending Institution	HQ Location	Macro Business Lending (\$100,000-\$1M)		Institution Asset Size (3)	All Small Business Lending (less than \$1million)		Micro Business Lending (less than \$100,000)	
			Amount (1,000) (1)	Number (2)		Amount (1,000) (4)	Number (5)	Amount (1,000) (6)	Number (7)
	Valley National Bancorp.	NJ	67,899	123	\$10B-\$50B	73,281	227	5,382	104
	Provident Bank	NY	64,909	196	\$1B-\$10B	78,572	480	13,663	284
	Alliance Financial	NY	63,853	168	\$1B-\$10B	75,347	461	11,494	293
	State Bancorp.	NY	62,121	140	\$1B-\$10B	64,619	179	2,498	39
	Hudson Valley Hold Corp.	NY	62,017	135	\$1B-\$10B	65,421	200	3,404	65
	New York Cmnty. Bancorp.	NY	59,558	132	\$10B-\$50B	60,897	153	1,339	21
	Arrow Financial	NY	46,320	141	\$1B-\$10B	60,408	518	14,088	377
	City National Corp.	CA	39,035	99	\$10B-\$50B	42,672	172	3,637	73
	Nara Bancorp.	CA	37,342	90	\$1B-\$10B	39,022	109	1,680	19
	Canandaigua National Corp.	NY	37,220	124	\$1B-\$10B	56,084	834	18,864	710
	Tompkins Fncl. Corp.	NY	36,504	103	\$1B-\$10B	48,096	381	11,592	278
	Bridge Bancorp.	NY	34,894	110	\$1B-\$10B	44,184	337	9,290	227
	Bank of NY Mellon Corp.	NY	33,736	60	>\$50B	34,437	84	701	24
	Trustco Bank	NY	33,458	85	\$1B-\$10B	37,386	153	3,928	68
	Cathay Gen. Bancorp.	CA	33,193	74	\$10B-\$50B	35,468	117	2,275	43
	PNC Fncl. Svc. Group	PA	32,456	72	>\$50B	40,625	264	8,169	192
	Sovereign Bank	PA	30,022	59	>\$50B	46,026	366	16,004	307
North Carolina									
	BB&T Corp.	NC	1,528,657	4,457	>\$50B	1,820,264	10,979	291,607	6,522
	First Citizens Bshrs.	NC	661,549	2,023	\$10B-\$50B	884,630	9,604	223,081	7,581
	Suntrust Bk.	GA	193,717	519	>\$50B	224,623	1,449	30,906	930
	Bank of America Corp.	NC	166,495	411	>\$50B	214,798	5,325	48,303	4,914
	Fidelity Bshrs. NC	NC	147,481	471	\$1B-\$10B	174,168	1,082	26,687	611
	RBC Bank	NC	141,773	370	\$10B-\$50B	172,725	1,893	30,952	1,523
	Newbridge Bancorp.	NC	114,398	359	\$1B-\$10B	137,427	874	23,029	515
	Southern Bshrs. NC	NC	101,750	316	\$1B-\$10B	135,804	1,375	34,054	1,059
	Yadkin Valley Financial	NC	101,637	361	\$1B-\$10B	132,363	1,209	30,726	848
	Fifth Third Bancorp.	OH	94,273	241	>\$50B	107,929	691	13,656	450
	Fnb United Corp.	NC	83,268	255	\$1B-\$10B	99,380	579	16,112	324
	South Fncl. Group	SC	67,362	208	.	83,280	557	15,918	349
	Citizens South Bank	NC	60,917	198	\$1B-\$10B	70,697	402	9,780	204
	First Bancorp.	NC	56,175	225	\$1B-\$10B	85,677	1,385	29,502	1,160
	BNC Bancorp.	NC	49,388	145	\$1B-\$10B	58,457	399	9,069	254
	Regions Financial	AL	48,768	111	>\$50B	52,962	206	4,194	95
	Four Oaks Fincorp	NC	46,363	165	<\$1B	62,449	718	16,086	553

Table 4C. Top Macro Business Lenders by State and Territory Using CRA Data, 2010

State or Territory	Name of Lending Institution	HQ Location	Macro Business Lending (\$100,000-\$1M)		Institution Asset Size (3)	All Small Business Lending (less than \$1million)		Micro Business Lending (less than \$100,000)	
			Amount (1,000) (1)	Number (2)		Amount (1,000) (4)	Number (5)	Amount (1,000) (6)	Number (7)
North Dakota	Paragon CMRL Corp.	NC	42,538	100	\$1B-\$10B	47,226	169	4,688	69
	Southern Cmnty. Financial	NC	42,444	131	\$1B-\$10B	55,704	475	13,260	344
	Wells Fargo & Co.	CA	34,602	159	>\$50B	223,036	10,411	188,434	10,252
	Otto Bremer Foundation	MN	131,165	349	\$1B-\$10B	152,586	860	21,421	511
	State Bshrs.	ND	113,163	315	\$1B-\$10B	132,786	781	19,623	466
	Wells Fargo & Co.	CA	74,861	198	>\$50B	133,948	2,289	59,087	2,091
	Alerus Financial	ND	57,754	158	\$1B-\$10B	67,351	372	9,597	214
	US Bancorp	MN	32,019	86	>\$50B	60,024	2,816	28,005	2,730
Dacotah Bks.	SD	31,244	116	>\$50B	43,976	600	12,732	484	
Ohio	PNC Fncl. Svc. Group	PA	1,775,580	4,613	>\$50B	2,067,413	12,589	291,833	7,976
	Huntington Bshrs.	OH	974,810	2,575	>\$50B	1,377,636	12,098	402,826	9,523
	Fifth Third Bancorp.	OH	889,797	2,281	>\$50B	980,104	4,651	90,307	2,370
	Park National Corp.	OH	385,227	1,172	\$1B-\$10B	481,490	3,598	96,263	2,426
	JPMorgan Chase & Co.	NY	261,929	625	>\$50B	427,628	16,956	165,699	16,331
	US Bancorp	MN	248,261	703	>\$50B	410,453	14,419	162,192	13,716
	Keycorp	OH	215,543	549	>\$50B	241,170	1,113	25,627	564
	Firstmerit Corp.	OH	184,514	494	\$10B-\$50B	208,646	1,468	24,132	974
	First Federal Bank of the Midwest	OH	164,568	482	\$1B-\$10B	195,514	1,180	30,946	698
	First Fncl. Bancorp.	OH	136,359	370	\$1B-\$10B	153,703	806	17,344	436
	First Mrch. Corp.	IN	71,012	183	\$1B-\$10B	79,890	328	8,878	145
	Citizens Bshrs.	OH	51,365	140	<\$1B	59,329	315	7,964	175
	Bank of America Corp.	NC	45,312	114	>\$50B	75,438	3,590	30,126	3,476
	FNB Corp.	PA	43,646	114	\$1B-\$10B	48,659	217	5,013	103
	LCNB Corp.	OH	40,520	112	<\$1B	47,174	263	6,654	151
	Dollar Bank FSB	PA	38,172	95	\$1B-\$10B	41,949	164	3,777	69
	Bank of KY Fncl. Corp.	KY	37,429	95	\$1B-\$10B	40,865	149	3,436	54
Signature Bank	NY	36,742	78	\$10B-\$50B	36,742	78	-	-	
RBS Citizens NA	RI	30,060	80	>\$50B	44,133	965	14,073	885	
Oklahoma	Arvest Bk. Grp.	AR	240,099	706	\$10B-\$50B	314,200	3,515	74,101	2,809
	Bancfirst Corp.	OK	217,185	678	\$1B-\$10B	306,204	3,883	89,019	3,205
	BOK Financial	OK	161,316	377	\$10B-\$50B	173,877	605	12,561	228
	Midfirst Bank	OK	91,611	243	\$1B-\$10B	104,636	485	13,025	242

Table 4C. Top Macro Business Lenders by State and Territory Using CRA Data, 2010

State or Territory	Name of Lending Institution	HQ Location	Macro Business Lending (\$100,000-\$1M)		Institution Asset Size (3)	All Small Business Lending (less than \$1million)		Micro Business Lending (less than \$100,000)	
			Amount (1,000) (1)	Number (2)		Amount (1,000) (4)	Number (5)	Amount (1,000) (6)	Number (7)
Oregon	One Rich Hill Land Ltd. Ptrn.	TX	88,645	247	\$1B-\$10B	99,387	485	10,742	238
	Southwest Bancorp.	OK	69,670	203	\$1B-\$10B	80,564	403	10,894	200
	Central Bancompany	MO	58,137	191	\$1B-\$10B	75,539	608	17,402	417
	Spirit Bancorp.	OK	49,897	156	\$1B-\$10B	61,240	477	11,343	321
	Durant Bancorp.	OK	47,686	141	\$1B-\$10B	67,633	974	19,947	833
	First Fidelity Bancorp.	OK	44,970	139	\$1B-\$10B	55,287	418	10,317	279
	RCB Holding Corp.	OK	42,496	132	\$1B-\$10B	58,586	735	16,090	603
	JPMorgan Chase & Co.	NY	31,481	72	>\$50B	78,144	4,757	46,663	4,685
	US Bancorp.	MN	295,117	724	>\$50B	438,090	13,082	142,973	12,358
	Umpqua Holding Corp.	OR	245,533	664	\$10B-\$50B	280,695	1,374	35,162	710
	Wells Fargo & Co.	CA	204,600	776	>\$50B	602,272	16,172	397,672	15,396
	Keycorp	OH	95,252	230	>\$50B	104,895	435	9,643	205
	Pacific Continental Corp.	OR	88,625	247	\$1B-\$10B	106,738	580	18,113	333
	Bank of America Corp.	NC	75,361	188	>\$50B	106,174	3,515	30,813	3,327
	Sterling Financial	WA	66,955	179	\$1B-\$10B	80,557	529	13,602	350
Bank of the West	CA	65,353	131	>\$50B	74,049	491	8,696	360	
West Coast Bancorp.	OR	63,435	176	\$1B-\$10B	73,888	420	10,453	244	
Columbia Bkg. Sys.	WA	59,086	173	\$1B-\$10B	70,753	404	11,667	231	
Union Bank NA	CA	54,627	131	>\$50B	57,383	201	2,756	70	
Premierwest Bancorp.	OR	41,358	118	\$1B-\$10B	49,533	270	8,175	152	
Banner Corp.	WA	35,127	99	\$1B-\$10B	45,801	404	10,674	305	
Cascade Bancorp.	OR	33,883	114	\$1B-\$10B	41,874	309	7,991	195	
Pennsylvania	PNC Fncl. Svc. Group	PA	1,271,333	3,514	>\$50B	2,034,676	21,971	763,343	18,457
	Fulton Financial Corp.	PA	550,594	1,446	\$10B-\$50B	650,284	3,607	99,690	2,161
	FNB Corp.	PA	464,550	1,292	\$1B-\$10B	521,819	2,649	57,269	1,357
	Manufacturers & Traders Trust	NY	263,585	765	.	318,547	1,927	54,962	1,162
	Susquehanna Bshrs.	PA	237,883	681	\$10B-\$50B	296,321	2,037	58,438	1,356
	National Penn Bshrs.	PA	198,132	564	\$1B-\$10B	229,683	1,171	31,551	607
	RBS Citizens NA	RI	169,430	443	>\$50B	218,325	2,717	48,895	2,274
	S&T Bancorp.	PA	156,804	504	\$1B-\$10B	219,050	2,751	62,246	2,247
	Bank of America Corp.	NC	113,499	276	>\$50B	164,822	6,036	51,323	5,760
	Northwest Savings Bank	PA	100,495	377	\$1B-\$10B	132,247	1,152	31,752	775
	Dollar Bank FSB	PA	100,002	238	\$1B-\$10B	105,980	345	5,978	107

Table 4C. Top Macro Business Lenders by State and Territory Using CRA Data, 2010

State or Territory	Name of Lending Institution	HQ Location	Macro Business Lending (\$100,000-\$1M)		Institution Asset Size (3)	All Small Business Lending (less than \$1million)		Micro Business Lending (less than \$100,000)	
			Amount (1,000) (1)	Number (2)		Amount (1,000) (4)	Number (5)	Amount (1,000) (6)	Number (7)
	Firsttrust Bank	PA	87,591	234	\$1B-\$10B	96,275	384	8,684	150
	Univest Corp of PA	PA	84,522	226	\$1B-\$10B	100,321	624	15,799	398
	CNB Financial Corp.	PA	78,124	280	\$1B-\$10B	105,775	909	27,651	629
	First Commonwealth Fncl. Corp.	PA	73,621	278	\$1B-\$10B	97,323	918	23,702	640
	Huntington Bshrs.	OH	72,685	191	>\$50B	122,445	1,642	49,760	1,451
	Tower Bancorp.	PA	70,842	183	\$1B-\$10B	78,249	343	7,407	160
	Sovereign Bank	PA	66,933	167	>\$50B	88,039	668	21,106	501
	Vist Financial Corp.	PA	61,665	164	\$1B-\$10B	68,440	288	6,775	124
	TD Bank NA	ME	60,408	211	>\$50B	93,907	1,248	33,499	1,037
	Community Bk. Sys.	NY	58,989	172	\$1B-\$10B	72,426	501	13,437	329
	Metro Bancorp.	PA	58,447	148	\$1B-\$10B	64,011	248	5,564	100
	QNB Corp.	PA	53,068	166	<\$1B	65,977	454	12,909	288
	Bryn Mawr Bk. Corp.	PA	48,729	130	\$1B-\$10B	53,664	219	4,935	89
	1St Summit Bancorp of Johnstown	PA	39,050	132	<\$1B	49,723	431	10,673	299
	Embassy Bancorp.	PA	32,840	97	<\$1B	39,321	236	6,481	139
	First Natl. Cmnty. Bancorp.	PA	32,779	80	\$1B-\$10B	41,327	307	8,548	227
	American Bk. Inc.	PA	32,079	96	<\$1B	37,607	195	5,528	99
Puerto Rico	Popular	PR	1,137,144	3,323	\$10B-\$50B	1,513,255	14,289	376,111	10,966
	First Bancorp.	PR	99,127	244	\$10B-\$50B	113,614	624	14,487	380
	Compass Bank	AL	96,587	290	>\$50B	125,112	1,063	28,525	773
	Banco Santander De Puerto RI	PR	91,325	311	\$1B-\$10B	115,635	985	24,310	674
	Oriental Fncl. Grp.	PR	73,334	228	\$1B-\$10B	82,202	417	8,868	189
Rhode Island	Bancorp Rhode Island	RI	100,484	321	\$1B-\$10B	128,390	902	27,906	581
	Bank of America Corp.	NC	92,769	226	>\$50B	106,057	1,045	13,288	819
	Washington Trust Bancorp.	RI	50,359	138	\$1B-\$10B	56,405	294	6,046	156
	RBS Citizens NA	RI	48,106	130	>\$50B	63,226	1,000	15,120	870
South Carolina	BB&T Corp.	NC	347,245	999	>\$50B	418,686	2,721	71,441	1,722
	SCBT Financial Corp.	SC	253,280	788	\$1B-\$10B	303,938	2,017	50,658	1,229
	First Citizens Bancorp.	SC	242,869	833	\$1B-\$10B	317,909	2,825	75,040	1,992
	Synovus Financial	GA	213,294	636	\$10B-\$50B	254,225	1,588	40,931	952
	South Fncl. Group	SC	174,977	514	.	208,715	1,289	33,738	775
	Bank of America Corp.	NC	84,531	231	>\$50B	110,970	2,678	26,439	2,447

Table 4C. Top Macro Business Lenders by State and Territory Using CRA Data, 2010

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			Amount (1,000) (1)	Number (2)		Amount (1,000) (4)	Number (5)	Amount (1,000) (6)	Number (7)
Tennessee	Regions Financial	AL	65,056	161	>\$50B	74,273	418	9,217	257
	Suntrust Bk.	GA	64,234	152	>\$50B	70,872	330	6,638	178
	TD Bank NA	ME	48,720	129	>\$50B	55,804	311	7,084	182
	Wells Fargo & Co.	CA	146,060	393	>\$50B	254,018	4,619	107,958	4,226
	Dacotah Bks.	SD	112,996	372	>\$50B	150,325	1,658	37,329	1,286
	US Bancorp	MN	107,533	272	>\$50B	133,418	1,890	25,885	1,618
	Minnehaha Bshrs.	SD	94,256	234	\$1B-\$10B	111,245	658	16,989	424
	First Intrst. Bancsystem	MT	50,448	155	\$1B-\$10B	69,586	862	19,138	707
	Home Federal Bank	SD	33,901	113	\$1B-\$10B	43,467	383	9,566	270
	First Horizon National Corp.	TN	495,924	1,392	\$10B-\$50B	576,264	3,025	80,340	1,633
	Pinnacle Fncl. Ptrn.	TN	426,596	1,160	\$1B-\$10B	480,240	2,303	53,644	1,143
	Regions Financial	AL	416,487	1,145	>\$50B	675,731	6,882	259,244	5,737
	Suntrust Bk.	GA	249,691	615	>\$50B	275,371	1,323	25,680	708
	Green Bshrs.	TN	140,178	427	\$1B-\$10B	169,251	1,144	29,073	717
	BB&T Corp.	NC	132,008	359	>\$50B	150,861	768	18,853	409
	First South Bancorp.	TN	104,864	330	\$1B-\$10B	142,447	2,039	37,583	1,709
	Bank of America Corp.	NC	67,767	170	>\$50B	92,317	2,864	24,550	2,694
	First Scty. Grp.	TN	66,264	208	\$1B-\$10B	81,653	589	15,389	381
	Tennessee Cmrc.Bancorp.	TN	60,530	159	\$1B-\$10B	70,005	372	9,475	213
	First Citizens Bshrs.	TN	60,360	204	<\$1B	80,888	904	20,528	700
	Synovus Financial	GA	50,674	150	\$10B-\$50B	58,757	315	8,083	165
	US Bancorp.	MN	48,638	142	>\$50B	89,214	3,631	40,576	3,489
	BancorpSouth	MS	38,446	126	\$10B-\$50B	51,415	552	12,969	426
	Community First	TN	36,836	114	<\$1B	45,601	370	8,765	256
	Bankeast Corp.	TN	36,417	100	<\$1B	41,981	239	5,564	139
	Banctenn Corp.	TN	36,147	109	<\$1B	44,962	343	8,815	234
	Community First Bshrs.	TN	35,764	108	\$1B-\$10B	47,708	489	11,944	381
Wilson BHC	TN	34,971	101	\$1B-\$10B	39,128	211	4,157	110	
Fifth Third Bancorp.	OH	34,570	92	>\$50B	40,050	244	5,480	152	
Texas	Cullen/Frost Bkr	TX	918,608	2,300	\$10B-\$50B	1,018,408	4,227	99,800	1,927
	Wells Fargo & Co.	CA	829,395	2,786	>\$50B	2,151,172	56,587	1,321,777	53,801
	JPMorgan Chase & Co.	NY	500,849	1,215	>\$50B	960,562	44,199	459,713	42,984
	Zions Bancorp.	UT	432,734	1,099	>\$50B	510,138	2,933	77,404	1,834

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			Amount (1,000) (1)	Number (2)		Amount (1,000) (4)	Number (5)	Amount (1,000) (6)	Number (7)
	Bank of America Corp.	NC	417,422	1,075	>\$50B	532,993	12,645	115,571	11,570
	Prosperity Bshrs.	TX	284,033	846	\$1B-\$10B	361,667	3,188	77,634	2,342
	Compass Bank	AL	252,055	754	>\$50B	478,620	7,566	226,565	6,812
	Comerica	TX	220,439	567	>\$50B	263,040	1,311	42,601	744
	Texas Cap. Bshrs.	TX	213,720	499	\$1B-\$10B	229,439	768	15,719	269
	International Bshrs. Corp.	TX	213,162	618	\$10B-\$50B	260,130	2,030	46,968	1,412
	Capital One Financial	VA	170,779	458	>\$50B	279,431	14,615	108,652	14,157
	Regions Financial	AL	163,991	425	>\$50B	196,795	1,167	32,804	742
	BOK Financial	OK	146,658	355	\$10B-\$50B	157,620	566	10,962	211
	American St. Fncl. Corp.	TX	132,262	358	\$1B-\$10B	180,586	2,410	48,324	2,052
	MOW/RPW II	TX	124,455	353	\$1B-\$10B	157,819	1,188	33,364	835
	Maedgen & White	TX	123,250	344	\$1B-\$10B	152,230	1,257	28,980	913
	Weststar BHC	TX	114,545	320	<\$1B	137,968	780	23,423	460
	LegacyTexas Grp.	TX	107,114	277	\$1B-\$10B	126,267	659	19,153	382
	ANB Holding Corp.	TX	104,774	334	\$1B-\$10B	136,261	1,071	31,487	737
	Amarillo National Bancorp.	TX	100,650	301	\$1B-\$10B	178,157	3,486	77,507	3,185
	City Bank	TX	97,311	299	\$1B-\$10B	126,549	1,226	29,238	927
	Central Cmnty. Corp.	TX	96,339	290	\$1B-\$10B	122,544	1,133	26,205	843
	Whitney Holding Corp.	LA	89,794	236	.	99,368	428	9,574	192
	Broadway Bshrs.	TX	87,083	261	\$1B-\$10B	104,628	672	17,545	411
	Southside Bshrs.	TX	86,154	261	\$1B-\$10B	118,306	1,151	32,152	890
	American Express Bank, FSB	UT	78,152	393	\$10B-\$50B	518,059	85,504	439,907	85,111
	Trustmark Corp.	MS	78,118	215	\$1B-\$10B	89,637	448	11,519	233
	Southwest Securities FSB	TX	66,641	191	\$1B-\$10B	74,340	346	7,699	155
	First NB Group	TX	65,879	178	\$1B-\$10B	75,305	402	9,426	224
	BancorpSouth	MS	64,194	196	\$10B-\$50B	86,552	815	22,358	619
	Woodforest Fncl. Group	TX	63,560	182	.	74,385	438	10,825	256
	Jefferson Bshrs.	TX	63,204	194	<\$1B	77,112	587	13,908	393
	Sterling Bshrs.	TX	62,344	179	\$1B-\$10B	72,377	418	10,033	239
	American Bk. Holding Corp.	TX	61,145	199	\$1B-\$10B	78,851	625	17,706	426
	Inter National Bank	TX	60,651	181	\$1B-\$10B	72,762	468	12,111	287
	Lone Star Natl. Bshrs. TX	TX	60,507	181	\$1B-\$10B	79,092	731	18,585	550
	Inwood Bshrs.	TX	60,052	161	\$1B-\$10B	69,736	372	9,684	211
	Encore Bshrs.	TX	56,094	142	\$1B-\$10B	62,966	259	6,872	117
	First TX BHC	TX	52,598	135	<\$1B	62,493	358	9,895	223

Table 4C. Top Macro Business Lenders by State and Territory Using CRA Data, 2010

State or Territory	Name of Lending Institution	HQ Location	Macro Business Lending (\$100,000-\$1M)		Institution Asset Size (3)	All Small Business Lending (less than \$1million)		Micro Business Lending (less than \$100,000)	
			Amount (1,000) (1)	Number (2)		Amount (1,000) (4)	Number (5)	Amount (1,000) (6)	Number (7)
Utah	Moody Bshrs.	TX	52,380	161	\$1B-\$10B	68,337	563	15,957	402
	Metrocorp Bshrs.	TX	52,229	123	\$1B-\$10B	55,340	171	3,111	48
	Security Holding Corp.	TX	50,405	146	<\$1B	68,211	881	17,806	735
	Plains Bancorp.	TX	45,562	150	\$1B-\$10B	63,258	743	17,696	593
	Signature Bank	NY	42,398	85	\$10B-\$50B	42,638	89	240	4
	Ironstone Bank	NC	37,528	98	\$1B-\$10B	42,188	236	4,660	138
	BB&T Corp.	NC	32,043	96	>\$50B	36,511	171	4,468	75
	Southwest Bancorp.	OK	31,859	86	\$1B-\$10B	36,276	157	4,417	71
	Capitalsource Bank	CA	30,061	50	\$1B-\$10B	30,061	50	-	-
Utah	Zions Bancorp.	UT	361,124	1,068	>\$50B	558,945	7,634	197,821	6,566
	Wells Fargo & Co.	CA	204,189	659	>\$50B	531,066	14,421	326,877	13,762
	JPMorgan Chase & Co.	NY	78,118	172	>\$50B	115,660	3,633	37,542	3,461
	US Bancorp	MN	66,481	176	>\$50B	89,713	2,031	23,232	1,855
	Keycorp	OH	48,968	114	>\$50B	53,263	217	4,295	103
Vermont	People's United Bank	CT	119,942	393	\$10B-\$50B	152,336	1,591	32,394	1,198
	TD Bank NA	ME	41,071	114	>\$50B	60,553	677	19,482	563
	Northfield MHC	VT	36,617	114	<\$1B	44,364	253	7,747	139
	Berkshire Bank	MA	35,391	119	\$1B-\$10B	44,973	358	9,582	239
Virginia	BB&T Corp.	NC	860,905	2,300	>\$50B	999,158	5,075	138,253	2,775
	Suntrust Bk.	GA	451,280	1,075	>\$50B	500,144	2,469	48,864	1,394
	Bank of America Corp.	NC	185,103	481	>\$50B	238,021	5,232	52,918	4,751
	Stellarone Corp.	VA	156,618	454	\$1B-\$10B	179,656	994	23,038	540
	PNC Fncl. Svc. Group	PA	133,036	358	>\$50B	175,488	1,485	42,452	1,127
	Union First Mkt. Bshrs. Corp	VA	123,803	356	\$1B-\$10B	149,289	995	25,486	639
	Virginia Cmrc. Bancorp.	VA	107,752	278	\$1B-\$10B	119,159	471	11,407	193
	First Citizens Bshrs.	NC	97,100	309	\$10B-\$50B	130,281	1,312	33,181	1,003
	Townebank	VA	95,825	292	\$1B-\$10B	115,218	777	19,393	485
	United Bshrs.	WV	87,580	233	\$1B-\$10B	100,925	549	13,345	316
	Burke & Herbert Bank & Trust	VA	82,943	243	\$1B-\$10B	97,341	602	14,398	359
	Eastern VA Bshrs.	VA	58,275	180	\$1B-\$10B	74,602	601	16,327	421
	First Cap. Bancorp.	VA	46,861	136	<\$1B	55,637	291	8,776	155
	Manufacturers & Traders Trust	NY	44,460	103	.	51,177	231	6,717	128



Table 4C. Top Macro Business Lenders by State and Territory Using CRA Data, 2010

State or Territory	Name of Lending Institution	HQ Location	Macro Business Lending (\$100,000-\$1M)		Institution Asset Size (3)	All Small Business Lending (less than \$1million)		Micro Business Lending (less than \$100,000)	
			Amount (1,000) (1)	Number (2)		Amount (1,000) (4)	Number (5)	Amount (1,000) (6)	Number (7)
Washington	Fulton Financial Corp.	PA	42,163	110	\$10B-\$50B	45,780	172	3,617	62
	Sandy Spring Bancorp.	MD	40,750	98	\$1B-\$10B	41,867	119	1,117	21
	Wells Fargo & Co.	CA	33,194	164	>\$50B	195,764	8,485	162,570	8,321
	New Peoples Bshrs.	VA	32,808	110	<\$1B	44,902	467	12,094	357
	American Express Bank, FSB	UT	30,772	142	\$10B-\$50B	173,735	26,839	142,963	26,697
	US Bancorp	MN	477,456	1,106	>\$50B	612,648	12,662	135,192	11,556
	Union Bank NA	CA	431,855	1,176	>\$50B	493,388	4,010	61,533	2,834
	Wells Fargo & Co.	CA	293,476	900	>\$50B	737,093	18,841	443,617	17,941
	WTB FC	WA	278,895	711	\$1B-\$10B	312,068	1,505	33,173	794
	Banner Corp.	WA	246,063	666	\$1B-\$10B	279,920	1,647	33,857	981
	Bank of America Corp.	NC	218,966	555	>\$50B	301,234	8,590	82,268	8,035
	Columbia Bkg. Sys.	WA	212,062	523	\$1B-\$10B	243,353	1,181	31,291	658
	Keycorp	OH	165,557	375	>\$50B	180,380	718	14,823	343
	Sterling Financial	WA	107,666	293	\$1B-\$10B	124,106	722	16,440	429
	Washington Bkg. Co.	WA	103,329	305	\$1B-\$10B	125,272	790	21,943	485
	Olympic Bancorp.	WA	72,567	203	<\$1B	87,472	524	14,905	321
	Umpqua Holding Corp.	OR	51,332	127	\$10B-\$50B	57,647	257	6,315	130
	Cascade Financial	WA	46,919	119	.	53,438	238	6,519	119
	AmericanWest Bancorp.	WA	40,960	120	.	52,308	369	11,348	249
Peoples Bancorp.	WA	40,774	120	\$1B-\$10B	47,183	262	6,409	142	
Cashmere Valley Financial	WA	40,453	120	\$1B-\$10B	51,785	417	11,332	297	
West Virginia	BB&T Corp.	NC	191,674	545	>\$50B	231,866	1,439	40,192	894
	United Bshrs.	WV	105,573	342	\$1B-\$10B	138,442	1,134	32,869	792
	Huntington Bshrs.	OH	66,766	175	>\$50B	91,020	797	24,254	622
	City Holding Corp.	WV	44,290	134	\$1B-\$10B	55,649	381	11,359	247
	First Cmnty. Bshrs.	VA	33,641	131	\$1B-\$10B	49,852	584	16,211	453
	WesBanco	WV	32,685	104	\$1B-\$10B	41,074	346	8,389	242
Wisconsin	Marshall & Ilsley Corp.	WI	1,259,134	3,055	\$10B-\$50B	1,363,045	5,651	103,911	2,596
	Associated Banc Corp.	WI	390,656	1,015	\$10B-\$50B	429,682	1,884	39,026	869
	US Bancorp..	MN	341,855	948	>\$50B	507,205	15,192	165,350	14,244
	Johnson Fncl. Grp.	WI	312,041	797	\$1B-\$10B	342,225	1,403	30,184	606
	River Valley Bancorp.	WI	153,619	491	<\$1B	184,964	1,268	31,345	777
	Harris NA	IL	151,502	407	>\$50B	172,869	926	21,367	519

Table 4C. Top Macro Business Lenders by State and Territory Using CRA Data, 2010

State or Territory	Name of Lending Institution	HQ Location	Macro Business Lending (\$100,000-\$1M)		Institution Asset Size (3)	All Small Business Lending (less than \$1million)		Micro Business Lending (less than \$100,000)	
			Amount (1,000) (1)	Number (2)		Amount (1,000) (4)	Number (5)	Amount (1,000) (6)	Number (7)
	Baylake Corp.	WI	122,241	356	\$1B-\$10B	139,099	697	16,858	341
	JPMorgan Chase & Co.	NY	112,619	257	>\$50B	186,281	8,114	73,662	7,857
	Talmer Bancorp.	MI	106,290	343	\$1B-\$10B	125,606	820	19,316	477
	Wells Fargo & Co.	CA	97,137	325	>\$50B	244,417	6,215	147,280	5,890
	Oconomowoc Bshrs.	WI	87,587	245	<\$1B	98,936	502	11,349	257
	Wintrust Financial	IL	86,464	218	\$10B-\$50B	95,100	454	8,636	236
	Bankmanagers Corp.	WI	82,507	202	<\$1B	88,401	313	5,894	111
	NEB Corp.	WI	79,039	246	\$1B-\$10B	104,666	990	25,627	744
	Community Banc Corp Sheboyga	WI	67,662	182	<\$1B	75,447	365	7,785	183
	Waupaca Bancorp.	WI	63,297	222	<\$1B	88,889	1,270	25,592	1,048
	North Shore Bank FSB	WI	44,976	115	\$1B-\$10B	48,296	191	3,320	76
	Citizens Republic Bancorp.	MI	37,491	107	\$1B-\$10B	49,409	393	11,918	286
	TCF Financial	MN	33,389	74	\$10B-\$50B	34,618	91	1,229	17
	PNC Fncl. Svc. Group	PA	32,020	94	>\$50B	36,887	297	4,867	203
	Otto Bremer Foundation	MN	31,422	107	\$1B-\$10B	40,542	333	9,120	226
Wyoming	Wells Fargo & Co.	CA	68,435	213	>\$50B	124,528	2,399	56,093	2,186
	First Intrst. Bancsystem	MT	52,658	187	\$1B-\$10B	84,325	1,296	31,667	1,109

Note: Small businesses seeking loans should also consider banks that participate in the SBA loan programs. To locate an SBA certified lender near you, call 1-800-8-ASK-SBA.

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

Table 4D. Total Amount and Number of Small Business Loans per Small Business Employee by State Based on CRA Data, 2010

State	Rank Dollars per employee*	All Small Business Lending (under \$1M)		Micro Business Lending (less than \$100,000)		Number of Employees	SBL Amount per Employee
		Amount(1,000)	Number	Amount(1,000)	Number		
Alabama	15	2,666,590	47,475	763,112	41,947	787,606	3,386
Alaska	1	592,250	13,201	218,772	12,140	130,853	4,526
Arizona	20	3,152,991	100,414	1,379,980	95,499	975,437	3,232
Arkansas	26	1,465,524	30,473	449,665	27,313	477,491	3,069
California	16	22,114,085	687,159	9,684,599	652,927	6,541,831	3,380
Colorado	7	3,733,767	108,890	1,520,881	102,801	988,785	3,776
Connecticut	47	1,733,433	54,193	589,549	50,985	734,564	2,360
Delaware	49	374,274	10,081	145,254	9,420	170,991	2,189
District of Columbia	51	376,375	9,436	102,775	8,741	217,296	1,732
Florida	38	7,954,196	258,690	2,890,888	244,477	2,901,245	2,742
Georgia	18	5,071,794	110,166	1,220,149	99,654	1,533,917	3,306
Hawaii	31	787,017	18,631	243,950	17,320	266,478	2,953
Idaho	3	1,191,124	27,717	434,928	25,498	287,006	4,150
Illinois	12	8,759,752	159,835	1,854,435	141,953	2,454,700	3,569
Indiana	17	3,964,213	64,369	934,698	55,973	1,185,907	3,343
Iowa	45	1,620,379	34,101	520,412	31,039	664,664	2,438
Kansas	48	1,426,471	30,725	390,811	27,839	604,613	2,359
Kentucky	27	2,162,061	41,420	560,261	37,024	714,275	3,027
Louisiana	30	2,646,537	50,731	695,196	45,289	890,873	2,971
Maine	6	1,089,883	20,287	327,243	17,949	282,122	3,863
Maryland	41	2,883,271	68,813	839,544	63,278	1,105,231	2,609
Massachusetts	43	3,518,156	97,687	1,067,707	91,059	1,402,940	2,508
Michigan	4	7,229,105	113,111	1,522,277	97,919	1,769,122	4,086
Minnesota	37	3,320,483	85,730	1,255,859	80,319	1,205,749	2,754
Mississippi	14	1,529,270	30,662	498,357	27,450	446,555	3,425
Missouri	24	3,545,182	65,498	820,901	58,021	1,135,569	3,122
Montana	23	740,736	19,620	282,449	18,238	232,640	3,184
Nebraska	36	1,113,389	25,258	398,214	23,234	397,385	2,802
Nevada	35	1,244,384	41,703	551,880	39,743	441,075	2,821
New Hampshire	50	577,673	19,975	253,815	19,133	289,778	1,994
New Jersey	33	5,064,715	151,190	1,860,629	142,823	1,731,788	2,925
New Mexico	44	832,185	23,592	337,016	22,137	334,680	2,487
New York	46	9,247,974	307,287	3,597,376	291,821	3,794,041	2,437
North Carolina	11	5,687,868	110,390	1,522,478	98,027	1,585,019	3,589
North Dakota	10	652,740	11,211	182,642	9,911	178,324	3,660
Ohio	9	7,964,406	127,920	1,852,477	111,618	2,140,192	3,721
Oklahoma	39	1,873,547	40,181	545,142	36,630	691,016	2,711
Oregon	19	2,483,076	65,928	898,167	61,559	767,009	3,237
Pennsylvania	20	7,902,292	155,766	2,428,601	140,142	2,445,158	3,232
Rhode Island	40	608,023	15,091	168,958	13,850	228,482	2,661
South Carolina	25	2,320,035	45,637	598,102	40,503	750,147	3,093
South Dakota	2	878,307	14,318	257,526	12,583	201,636	4,356
Tennessee	8	3,865,567	64,939	990,243	56,845	1,037,970	3,724
Texas	32	12,064,860	319,284	4,197,541	297,654	4,106,861	2,938
Utah	22	1,603,726	45,620	717,472	43,078	496,909	3,227
Vermont	29	470,398	10,487	149,883	9,462	157,564	2,985
Virginia	34	4,161,281	92,273	1,104,538	83,929	1,459,362	2,851
Washington	13	4,413,932	98,381	1,250,778	90,110	1,272,282	3,469
West Virginia	28	916,008	15,811	246,458	13,855	305,711	2,996
Wisconsin	5	4,785,903	69,099	920,026	58,848	1,221,520	3,918
Wyoming	42	355,203	9,511	149,473	8,844	139,134	2,553
United States		176,736,411	4,239,967	56,394,087	3,908,411	56,281,503	1,877

Note: Rank is based on the value of small business loans per employee.

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

Table 5. Number of Reporting Institutions by Asset Size and State and Territory Based on Call Report Data, June 2006 -June 2011

State	Year						2011 Lending Institution by Asset Size Category					
	2006	2007	2008	2009	2010	2011	<100M	100M-500M	500M-1B	1B-10B	10B-50B	>50B
Alabama	160	160	160	156	144	142	48	79	9	4	0	2
Alaska	7	7	7	7	6	6	0	4	0	2	0	0
American Samoa	1	1	1	1	1	0	0	0	0	0	0	0
Arizona	53	54	57	57	42	36	16	15	2	3	0	0
Arkansas	159	152	147	136	132	127	34	71	12	9	1	0
California	296	306	313	307	281	265	32	155	29	37	10	2
Colorado	170	164	156	148	143	112	40	54	8	9	1	0
Connecticut	57	57	57	56	54	53	7	23	13	8	2	0
Delaware	35	35	33	31	29	27	2	9	1	6	2	7
District of Columbia	7	7	6	6	6	5	0	4	1	0	0	0
Federated St. of Micrones	1	1	1	1	1	1	1	0	0	0	0	0
Florida	305	308	311	301	265	238	36	151	24	24	3	0
Georgia	353	354	354	324	283	251	69	154	16	10	1	1
Guam	3	3	3	3	3	3	0	2	1	0	0	0
Hawaii	9	9	9	9	9	9	1	1	2	3	2	0
Idaho	17	19	20	18	18	18	4	9	3	2	0	0
Illinois	704	681	661	649	614	592	252	253	46	37	2	2
Indiana	184	165	159	155	146	144	37	83	9	15	0	0
Iowa	404	396	383	376	363	352	169	158	13	12	0	0
Kansas	365	358	352	343	337	324	200	99	17	8	0	0
Kentucky	223	218	204	199	198	196	60	113	12	11	0	0
Louisiana	166	166	161	158	156	153	42	89	16	4	2	0
Maine	37	34	32	29	29	29	6	7	11	4	1	0
Maryland	112	105	98	93	89	86	17	54	10	5	0	0
Massachusetts	194	189	180	172	166	162	21	85	27	28	0	1
Michigan	173	168	161	149	139	134	38	77	9	9	1	0
Minnesota	455	446	437	425	406	399	227	151	13	8	0	0
Mississippi	99	98	98	95	91	89	23	45	13	7	1	0
Missouri	373	364	357	349	341	333	143	146	22	20	2	0
Montana	82	78	78	76	73	73	40	26	3	4	0	0
Nebraska	257	251	245	240	229	221	135	74	6	5	1	0
Nevada	38	42	45	39	31	28	11	6	2	6	1	2
New Hampshire	26	25	26	24	24	23	1	15	5	2	0	0
New Jersey	134	128	126	124	123	117	9	63	21	20	3	1
New Mexico	54	53	54	54	53	51	14	28	7	2	0	0
New York	202	200	194	196	189	181	24	77	34	38	5	3
North Carolina	109	110	111	107	102	99	20	44	18	13	2	2
North Dakota	98	97	96	94	92	92	53	28	5	6	0	0
Ohio	278	273	263	251	242	237	85	112	20	13	2	5
Oklahoma	271	260	257	252	251	243	112	111	9	10	1	0
Oregon	39	40	40	38	36	34	7	20	1	5	1	0
Pennsylvania	255	246	242	226	223	212	36	101	44	28	3	0
Puerto Rico	10	10	10	10	7	7	0	0	0	5	2	0
Rhode Island	13	13	13	13	14	14	4	4	1	3	1	1
South Carolina	98	94	92	90	87	83	19	47	12	5	0	0
South Dakota	91	88	89	87	84	83	47	22	6	5	1	2
Tennessee	204	204	200	197	191	190	32	125	24	8	1	0
Texas	654	653	649	640	626	605	212	299	47	42	4	1
Utah	70	69	70	65	60	57	13	18	9	9	6	2
Vermont	19	18	15	14	14	14	1	8	4	1	0	0
Virgin Islands	2	3	2	2	2	2	1	1	0	0	0	0
Virginia	139	120	118	120	118	114	15	55	22	18	1	3
Washington	96	99	97	96	85	75	17	35	10	12	1	0
West Virginia	70	70	68	66	65	63	14	41	3	5	0	0
Wisconsin	302	301	290	282	280	272	93	140	27	10	2	0
Wyoming	44	44	43	39	37	37	10	23	4	0	0	0
Total	8,777	8,614	8,451	8,195	7,830	7,513	2,550	3,614	683	560	69	37

Source: Federal Deposit Insurance Corporation (<http://www2.fdic.gov/sdi/main.asp>)