

Table 1. Small Business Lending in Maryland, June 1998

Bank Name	Location	Total Rank	Rank LSBL/TA	Rank LSBL/TBL	Rank LSBL (\$)	Rank LSBL(#)	Bnk Asset Sz.	Rank by Bnk Sz.	LSBL\$	LSBL#	Total Rank MSBL	Total Rank SSBL
		(1)	(2)	(3)	(4)	(5)		(7)	(8)	(9)	(10)	(11)
SUBURBAN BK OF MD	GREENBELT	85.0	25.0	15.0	22.5	22.5	\$100M-500M	1	81,089	889	82.5	80.0
PENINSULA BK	PRINCESS ANNE	82.5	20.0	12.5	25.0	25.0	\$500M-\$1B	1	131,652	1,713	80.0	80.0
FOREST HILL ST BK	BEL AIR	80.0	20.0	15.0	22.5	22.5	\$100M-500M	2	73,038	909	67.5	67.5
MARYLAND PERMANENT B&TC	OWINGS MILLS	77.5	25.0	25.0	12.5	15.0	<\$100M	1	35,901	520	85.0	85.0
SAINTE MICHAELS BK	SAINTE MICHAELS	77.5	22.5	20.0	15.0	20.0	\$100M-500M	3	40,878	683	87.5	80.0
CALVERT B&TC	PRINCE FREDERICK	77.5	20.0	20.0	17.5	20.0	\$100M-500M	4	45,684	683	75.0	75.0
PEOPLES BK OF KENT CTY MD	CHESTERTOWN	77.5	22.5	22.5	15.0	17.5	\$100M-500M	5	39,118	584	85.0	92.5
BANK OF SOUTHERN MD	LA PLATA	77.5	20.0	20.0	20.0	17.5	\$100M-500M	6	52,132	589	80.0	57.5
PEOPLES BK OF ELKTON	ELKTON	75.0	22.5	25.0	12.5	15.0	\$100M-500M	7	36,840	436	82.5	82.5
HARFORD NB	ABERDEEN	75.0	22.5	25.0	12.5	15.0	\$100M-500M	8	38,863	503	75.0	77.5
CAPITAL BK NA	ROCKVILLE	72.5	25.0	10.0	20.0	17.5	\$100M-500M	9	62,806	550	60.0	55.0
FIRST BK OF FREDERICK	FREDERICK	72.5	25.0	17.5	15.0	15.0	\$100M-500M	10	41,034	490	77.5	80.0
FIRST UNITED NB&TC	OAKLAND	70.0	7.5	15.0	22.5	25.0	\$500M-\$1B	2	78,520	1,783	85.0	90.0
COMMUNITY BK OF MD	BOWIE	70.0	25.0	25.0	10.0	10.0	<\$100M	2	26,140	308	60.0	62.5
BANK OF GLEN BURNIE	GLEN BURNIE	70.0	17.5	12.5	17.5	22.5	\$100M-500M	11	49,258	885	70.0	75.0
TALBOT BK OF EASTON MD	EASTON	70.0	17.5	7.5	22.5	22.5	\$100M-500M	12	63,919	895	75.0	77.5
CITIZENS NB	LAUREL	67.5	12.5	5.0	25.0	25.0	\$500M-\$1B	3	103,955	1,782	67.5	72.5
F&M BK-ALLEGIANCE	BETHESDA	67.5	20.0	7.5	20.0	20.0	\$100M-500M	13	53,151	630	60.0	65.0
BANK OF MD	TOWSON	67.5	22.5	5.0	22.5	17.5	\$100M-500M	14	68,199	579	47.5	45.0
WESTMINSTER B&TC CARROLL CTY	WESTMINSTER	67.5	15.0	12.5	20.0	20.0	\$100M-500M	15	52,378	747	67.5	65.0
DAMASCUS CMNTY BK	DAMASCUS	67.5	20.0	20.0	10.0	17.5	\$100M-500M	16	28,805	522	70.0	75.0
CALVIN B TAYLOR BKG CO BERLI	BERLIN	65.0	12.5	12.5	17.5	22.5	\$100M-500M	17	49,831	904	72.5	72.5
HAGERSTOWN TC	HAGERSTOWN	65.0	10.0	12.5	20.0	22.5	\$100M-500M	18	62,175	857	62.5	62.5
ANNAPOLIS NB	ANNAPOLIS	65.0	22.5	15.0	15.0	12.5	\$100M-500M	19	43,868	397	65.0	62.5
FCNB BK	FREDERICK	62.5	7.5	5.0	25.0	25.0	\$1B-\$10B	1	127,247	1,578	62.5	65.0
STERLING B&TC	BALTIMORE	62.5	25.0	22.5	10.0	5.0	<\$100M	3	29,175	208	52.5	45.0
COMMERCE BK CORP	COLLEGE PARK	62.5	25.0	15.0	10.0	12.5	<\$100M	4	32,302	427	62.5	65.0
KEY B&TC	OWINGS MILLS	62.5	10.0	17.5	15.0	20.0	\$100M-500M	20	41,256	743	65.0	57.5
CARROLLTON BK	BALTIMORE	62.5	12.5	17.5	17.5	15.0	\$100M-500M	21	51,654	488	40.0	40.0
MERCANTILE-SAFE DEPOSIT & TC	BALTIMORE	60.0	7.5	2.5	25.0	25.0	\$1B-\$10B	2	344,355	3,315	60.0	67.5
SANDY SPRING NB OF MD	OLNEY	60.0	5.0	5.0	25.0	25.0	\$1B-\$10B	3	137,696	1,622	60.0	60.0
FARMERS & MRCH B&TC	HAGERSTOWN	60.0	7.5	7.5	22.5	22.5	\$500M-\$1B	4	76,899	996	62.5	70.0
BANK OF THE EASTERN SHORE	CAMBRIDGE	60.0	17.5	22.5	7.5	12.5	<\$100M	5	24,801	376	82.5	92.5
UNION NB OF WESTMINSTER	WESTMINSTER	60.0	15.0	7.5	20.0	17.5	\$100M-500M	22	56,920	587	65.0	57.5
COUNTY BKG&TC	ELKTON	60.0	12.5	10.0	17.5	20.0	\$100M-500M	23	51,385	635	62.5	52.5
FREDERICKTOWN B&TC	FREDERICK	60.0	17.5	10.0	17.5	15.0	\$100M-500M	24	48,096	473	45.0	35.0
ANNAPOLIS BKG&TC	ANNAPOLIS	60.0	15.0	5.0	22.5	17.5	\$100M-500M	25	63,985	538	40.0	35.0
FARMERS & MECHANICS NB	FREDERICK	57.5	5.0	2.5	25.0	25.0	\$500M-\$1B	5	84,931	1,694	60.0	62.5
FIRST NB OF NORTH EAST	NORTH EAST	57.5	20.0	20.0	7.5	10.0	<\$100M	6	22,471	322	65.0	47.5
FIRST NB OF ST MARYS	LEONARDTOWN	57.5	7.5	15.0	15.0	20.0	\$100M-500M	26	40,852	651	57.5	67.5
QUEENSTOWN BK OF MD	QUEENSTOWN	57.5	10.0	25.0	7.5	15.0	\$100M-500M	27	23,975	471	37.5	45.0
POTOMAC VALLEY BK	GAITHERSBURG	57.5	15.0	10.0	17.5	15.0	\$100M-500M	28	49,677	469	50.0	35.0
FIRST NB OF MD	BALTIMORE	55.0	2.5	2.5	25.0	25.0	\$1B-\$10B	4	774,544	4,942	55.0	55.0

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		(1)	(2)	(3)	(4)	(5)		(6)	(7)	(8)	(9)	(10)
BANK OF OCEAN CITY	OCEAN CITY	55.0	22.5	17.5	7.5	7.5	<\$100M	7	21,675	279	57.5	57.5
COUNTY NB	GLEN BURNIE	55.0	25.0	22.5	5.0	2.5	<\$100M	8	18,351	145	47.5	37.5
SPARKS ST BK	SPARKS	55.0	15.0	10.0	17.5	12.5	\$100M-500M	29	44,272	334	17.5	17.5
COMMERCIAL & FARMERS BK	ELLCOTT CITY	55.0	17.5	12.5	12.5	12.5	\$100M-500M	30	35,601	351	60.0	80.0
AMERICAN TR BK NA	CUMBERLAND	52.5	5.0	2.5	22.5	22.5	\$500M-\$1B	6	81,552	889	52.5	52.5
FARMERS BK OF WILLARDS	WILLARDS	52.5	12.5	22.5	5.0	12.5	<\$100M	9	16,705	356	67.5	72.5
HARBOR BK OF MD	BALTIMORE	52.5	12.5	25.0	10.0	5.0	\$100M-500M	31	25,465	228	35.0	52.5
PROVIDENT BK OF MD	BALTIMORE	50.0	2.5	2.5	25.0	20.0	\$1B-\$10B	5	106,319	854	47.5	40.0
NEW WINDSOR ST BK	NEW WINDSOR	50.0	17.5	22.5	5.0	5.0	<\$100M	10	14,883	208	60.0	65.0
SEQUOIA NB	BETHESDA	50.0	15.0	12.5	12.5	10.0	\$100M-500M	32	34,852	322	42.5	30.0
HEBRON SVG BK	HEBRON	50.0	12.5	22.5	5.0	10.0	\$100M-500M	33	16,837	319	65.0	65.0
GRANDBANK	ROCKVILLE	47.5	22.5	7.5	12.5	5.0	<\$100M	11	35,343	220	32.5	27.5
PEOPLES BK OF MD	DENTON	47.5	15.0	17.5	5.0	10.0	<\$100M	12	18,829	328	65.0	72.5
FARMERS & MRCH BK	FOWBLESBURG	47.5	17.5	17.5	7.5	5.0	<\$100M	13	19,601	181	35.0	27.5
MARYLAND B&TC NA	LEXINGTON PARK	47.5	15.0	5.0	15.0	12.5	\$100M-500M	34	42,406	371	42.5	27.5
CENTREVILLE NB OF MD	CENTREVILLE	47.5	5.0	25.0	7.5	10.0	\$100M-500M	35	20,355	316	42.5	55.0
INDUSTRIAL BK NA	OXON HILL	45.0	10.0	7.5	15.0	12.5	\$100M-500M	36	38,907	356	62.5	77.5
FARMERS BK OF MD	ANNAPOLIS	42.5	2.5	2.5	20.0	17.5	\$500M-\$1B	7	63,403	564	45.0	45.0
FIRST MARINER BK	BALTIMORE	42.5	10.0	5.0	20.0	7.5	\$100M-500M	37	56,356	260	32.5	32.5
EASTON B&TC	EASTON	40.0	17.5	15.0	2.5	5.0	<\$100M	14	11,731	183	45.0	50.0
CHESTERTOWN BK OF MD	CHESTERTOWN	40.0	10.0	7.5	10.0	12.5	\$100M-500M	38	26,356	328	40.0	35.0
NATIONAL BK OF RISING SUN	RISING SUN	37.5	12.5	20.0	2.5	2.5	<\$100M	15	14,827	151	55.0	62.5
COUNTY FIRST BK	LA PLATA	37.5	20.0	7.5	5.0	5.0	<\$100M	16	16,344	228	42.5	32.5
TANEYTOWN B&TC	TANEYTOWN	37.5	5.0	12.5	12.5	7.5	\$100M-500M	39	33,527	277	42.5	40.0
COMMUNITY BK OF TRI-CTY	WALDORF	37.5	7.5	15.0	7.5	7.5	\$100M-500M	40	23,143	258	30.0	45.0
CHESAPEAKE B&TC	CHESTERTOWN	35.0	12.5	17.5	2.5	2.5	<\$100M	17	11,162	87	32.5	22.5
WOODSBORO BK	WOODSBORO	35.0	5.0	25.0	2.5	2.5	<\$100M	18	8,281	106	27.5	30.0
OLD LINE NB	WALDORF	35.0	10.0	20.0	2.5	2.5	<\$100M	19	7,166	92	32.5	42.5
BANK OF FRUITLAND	FRUITLAND	35.0	10.0	12.5	5.0	7.5	\$100M-500M	41	17,286	283	45.0	50.0
FIDELITY BK	FROSTBURG	32.5	7.5	20.0	2.5	2.5	<\$100M	20	5,042	99	40.0	42.5
PROVIDENT ST BK OF PRESTON M	PRESTON	30.0	7.5	17.5	2.5	2.5	<\$100M	21	10,863	172	45.0	35.0
MIDDLETOWN VALLEY BK	MIDDLETOWN	30.0	2.5	22.5	2.5	2.5	\$100M-500M	42	6,719	88	32.5	25.0
FIRST VA BK-MD	UPPER MARLBORO	30.0	5.0	10.0	10.0	5.0	\$100M-500M	43	25,401	215	32.5	32.5
ATLANTIC BK	OCEAN CITY	27.5	2.5	10.0	7.5	7.5	\$100M-500M	44	21,432	265	40.0	40.0
COLUMBIA BK	COLUMBIA	27.5	2.5	5.0	12.5	7.5	\$100M-500M	45	35,945	286	30.0	22.5
CARROLL CTY B&TC	WESTMINSTER	25.0	2.5	2.5	10.0	10.0	\$500M-\$1B	8	33,425	325	22.5	22.5
MELLON BK MD NA	BETHESDA	25.0	2.5	2.5	12.5	7.5	\$100M-500M	46	35,679	262	20.0	15.0
NATIONAL BK OF CAMBRIDGE	CAMBRIDGE	22.5	5.0	2.5	5.0	10.0	\$100M-500M	47	17,551	292	35.0	35.0
PATAPSCO BK	DUNDALK	17.5	2.5	10.0	2.5	2.5	<\$100M	22	7,671	86	35.0	52.5

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

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

Table 2. Small-Business-Friendly Banks by Bank Size in Maryland, June 1998

Bank Name	Location	State	Total Rank (1)	Rank LSBL/TA (2)	Rank LSBL/TBL (3)	Rank LSBL(\$)(4)	Rank LSBL(#)(5)	Bank Asset Sz. (6)	Rank by Brk Sz. (7)	LSBL\$ (8)	LSBL# (9)	Total Rank MSBL (10)	Total Rank SSBL (11)
SUBURBAN BK OF MD	GREENBELT	MD	85.0	25.0	15.0	22.5	22.5	\$100M-500M	1	81,089	889	82.5	80.0
PENINSULA BK	PRINCESS ANNE	MD	82.5	20.0	12.5	25.0	25.0	\$500M-\$1B	1	131,652	1,713	80.0	80.0
FOREST HILL ST BK	BEL AIR	MD	80.0	20.0	15.0	22.5	22.5	\$100M-500M	2	73,038	909	67.5	67.5
MARYLAND PERMANENT B&TC	OWINGS MILLS	MD	77.5	25.0	25.0	12.5	15.0	<\$100M	1	35,901	520	85.0	85.0
SAINT MICHAELS BK	SAINT MICHAELS	MD	77.5	22.5	20.0	15.0	20.0	\$100M-500M	3	40,878	683	87.5	80.0
CALVERT B&TC	PRINCE FREDERICK	MD	77.5	20.0	20.0	17.5	20.0	\$100M-500M	4	45,684	683	75.0	75.0
PEOPLES BK OF KENT CTY MD	CHESTERTOWN	MD	77.5	22.5	22.5	15.0	17.5	\$100M-500M	5	39,118	584	85.0	92.5
BANK OF SOUTHERN MD	LA PLATA	MD	77.5	20.0	20.0	20.0	17.5	\$100M-500M	6	52,132	589	80.0	57.5
PEOPLES BK OF ELKTON	ELKTON	MD	75.0	22.5	25.0	12.5	15.0	\$100M-500M	7	36,840	436	82.5	82.5
HARFORD NB	ABERDEEN	MD	75.0	22.5	25.0	12.5	15.0	\$100M-500M	8	38,863	503	75.0	77.5
FCNB BK	FREDERICK	MD	62.5	7.5	5.0	25.0	25.0	\$1B-\$10B	1	127,247	1,578	62.5	65.0

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

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

BANK/BHC NAME	HQ STATE	LSBL\$ (1)	LSBL# (2)	BK SIZE (3)	SSBL\$ (4)	SSBL# (5)	MSBL\$ (6)	MSBL# (7)	Cdt Card Bk (8)
MERCANTILE BANKSHARES CORPOR	MD	412,583	4,964	\$1B-\$10B	121,430	3,945	230,832	4,599	
NATIONSBANK CORPORATION	NC	275,763	2,586	>\$50B	74,888	2,007	130,013	2,322	
FIRST NB OF MD	MD	184,911	1,525	\$10B-\$50B	41,804	1,045	91,393	1,331	
CRESTAR FINANCIAL CORPORATIO	VA	169,274	1,544	\$10B-\$50B	25,509	1,188	52,756	1,338	
FIRST VIRGINIA BANKS INC.	VA	48,395	654	\$1B-\$10B	15,640	550	26,208	608	
SAND RIDGE FINANCIAL CORPORA	IN	46,252	1,814	<\$1B	34,175	1,762	40,044	1,803	
KEYSTONE FINANCIAL INC.	PA	43,471	462	\$1B-\$10B	13,519	359	24,705	426	
PROVIDENT BANKSHARES CORPORA	MD	41,486	267	\$1B-\$10B	8,301	166	17,424	218	
SUSQUEHANNA BANCSHARES INC.	PA	37,389	301	\$1B-\$10B	8,075	217	13,758	252	
MELLON BANK CORPORATION	PA	31,965	619	\$10B-\$50B	5,943	547	12,252	583	
WELLS FARGO & COMPANY	CA	27,277	1,584	>\$50B	27,277	1,584	27,277	1,584	
FRANKLIN BANCORPORATION INC	DC	23,282	169	<\$1B	4,899	102	11,619	142	
FCNB CORP.	MD	22,733	300	\$1B-\$10B	7,701	250	12,960	281	
COLUMBIA BANCORP	MD	22,215	136	<\$1B	3,929	79	8,940	106	
ADVANTA FNCL CORP	UT	21,098	2,159	<\$1B	21,098	2,159	21,098	2,159	
FIRST UNITED CORPORATION	MD	19,043	330	<\$1B	7,647	280	12,862	315	
CHASE MANHATTAN CORPORATION	NY	17,836	863	>\$50B	15,335	856	15,909	860	
MOUNTAINWEST FNCL	UT	17,091	6,509	<\$1B	17,091	6,509	17,091	6,509	
WILMINGTON TRUST CORPORATION	DE	16,529	70	\$1B-\$10B	1,440	34	4,562	50	
FULTON FINANCIAL CORPORATION	PA	15,167	230	\$1B-\$10B	6,201	193	10,562	218	
RIGGS NATIONAL CORPORATION	DC	9,568	107	\$1B-\$10B	1,659	81	4,150	94	
MASON-DIXON BANCSHARES INC.	MD	8,991	105	<\$1B	2,721	85	3,981	93	
MBNA CORPORATION	DE	7,798	574	\$10B-\$50B	7,136	570	7,798	574	**
MARINE MIDLAND BK	NY	7,264	22	\$10B-\$50B	253	4	737	7	
BANC ONE CORPORATION	OH	6,997	261	>\$50B	5,622	253	6,622	260	
UNITED BANKSHARES INC.	WV	6,010	29	\$1B-\$10B	575	16	1,365	20	
SILICON VALLEY BANCSHARES	CA	5,100	8	\$1B-\$10B	100	2	100	2	
PNC BANK CORP.	PA	4,866	38	>\$50B	965	27	1,841	32	
BB&T CORPORATION	NC	4,624	16	\$10B-\$50B	286	8	686	10	
HUNTINGTON BANCSHARES INCORP	OH	4,260	12	\$10B-\$50B	230	4	385	5	
BANKBOSTON CORPORATION	MA	2,301	12	>\$50B	141	7	384	9	
F & M NATIONAL CORPORATION	VA	2,046	17	\$1B-\$10B	246	12	581	14	
1ST SOURCE CORPORATION	IN	1,878	10	\$1B-\$10B	58	3	520	6	
FLEET FINANCIAL GROUP INC.	MA	1,761	3	>\$50B	0	0	127	1	
SOUTHERN JERSEY BANCORP OF D	NJ	1,603	6	<\$1B	228	4	228	4	
SUNTRUST BANKS INC.	GA	1,439	12	>\$50B	374	8	899	11	
DROVERS BANCSHARES CORPORATI	PA	1,385	4	<\$1B	60	1	505	3	
WACHOVIA CORPORATION	NC	1,291	19	>\$50B	358	18	358	18	
PRUDENTIAL B&TC	GA	1,288	4	<\$1B	50	1	388	3	**
FIRSTAR CORPORATION	WI	1,119	6	\$10B-\$50B	119	5	119	5	
BURKE & HERBERT B&TC	VA	1,006	17	<\$1B	382	13	1,006	17	
SYNOVUS FINANCIAL CORP.	GA	1,005	2	\$1B-\$10B	5	1	5	1	

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BANK/BHC NAME	HQ STATE	LSBL\$ (1)	LSBL# (2)	BK SIZE (3)	SSBL\$ (4)	SSBL# (5)	MSBL\$ (6)	MSBL# (7)	Cdt Card Bk (8)
REPUBLIC NEW YORK CORPORATIO	NY	1,000	1	\$10B-\$50B	0	0	0	0	

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

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

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

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