

Table 3 Micro-Business Friendly Multi-billion-dollars BHCs in the United States, June 1998

BHC Name	Location	HQ State	Total Rank SSBL (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (4)	SSBL# (5)	BK SIZE (6)	Total Rank LSBL (7)	Total Rank MSBL (8)	% G TA (98/97) (9)	% G SSBL\$ (98/97) (10)	CRD/TA (11)
WELLS FARGO & COMPANY	SAN FRANCISCO	CA	1	0.0331	0.1120	3,207,331	272,281	>\$50B	4	2	-6.21	13.55	0.07
BB&T CORPORATION	WINSTON-SALEM	NC	2	0.0324	0.1556	972,413	50,590	\$10B-\$50B	2	1	32.88	21.07	0.02
NORWEST CORPORATION	MINNEAPOLIS	MN	3	0.0193	0.1226	1,372,561	57,173	>\$50B	1	3	4.67	5.02	0.03
FIRST AMERICAN CORPORATION	NASHVILLE	TN	4	0.0418	0.1735	784,605	24,015	\$10B-\$50B	6	4	87.14	84.59	0.01
U.S. BANCORP	MINNEAPOLIS	MN	5	0.0196	0.0583	1,380,499	207,387	>\$50B	8	10	86.24	150.61	0.08
BANC ONE CORPORATION	COLUMBUS	OH	6	0.0168	0.0795	2,149,619	99,940	>\$50B	10	8	8.78	18.63	0.10
UNION PLANTERS CORPORATION	MEMPHIS	TN	7	0.0310	0.1416	566,975	25,002	\$10B-\$50B	11	7	22.38	-23.04	0.03
NATIONAL CITY CORPORATION	CLEVELAND	OH	8	0.0160	0.0615	1,310,301	76,149	>\$50B	6	11	55.78	71.87	0.02
HUNTINGTON BANCSHARES INCORP	COLUMBUS	OH	9	0.0223	0.0853	627,187	34,417	\$10B-\$50B	5	6	33.62	78.03	0.02
MARSHALL & ILSLEY CORPORATIO	MILWAUKEE	WI	10	0.0274	0.1022	567,385	18,070	\$10B-\$50B	7	12	37.91	1.87	0.01
BANKAMERICA CORPORATION	SAN FRANCISCO	CA	11	0.0118	0.0521	2,171,475	240,353	>\$50B	26	19	-1.82	27.28	0.03
FIRSTAR CORPORATION	MILWAUKEE	WI	12	0.0200	0.0763	454,423	85,874	\$10B-\$50B	4	9	3.34	1.99	0.03
AMSOUTH BANCORPORATION	BIRMINGHAM	AL	13	0.0219	0.0933	437,241	27,379	\$10B-\$50B	14	13	8.96	26.92	0.01
COMPASS BANCSHARES INC.	BIRMINGHAM	AL	14	0.0192	0.0985	288,608	36,667	\$10B-\$50B	20	18	18.88	2.35	0.02
KEYCORP	CLEVELAND	OH	15	0.0141	0.0521	1,060,343	42,065	>\$50B	12	15	7.62	-79.71	0.02
NATIONSBANK CORPORATION	CHARLOTTE	NC	16	0.0093	0.0411	2,636,449	199,103	>\$50B	13	16	24.15	8.97	0.03
SOUTHTRUST CORPORATION	BIRMINGHAM	AL	17	0.0191	0.0582	662,512	27,351	\$10B-\$50B	3	5	19.05	5.20	0.01
M & T BANK CORPORATION	BUFFALO	NY	18	0.0235	0.0852	475,566	15,829	\$10B-\$50B	18	20	50.3	57.03	0.01
MERCANTILE BANCORPORATION IN	SAINT LOUIS	MO	19	0.0182	0.0892	560,768	22,334	\$10B-\$50B	16	17	36.98	0.36	0.01
CITICORP	NEW YORK	NY	20	0.0068	0.0543	830,889	280,042	>\$50B	30	23	11.18	-17.83	0.10
FIRST TENNESSEE NATIONAL COR	MEMPHIS	TN	21	0.0215	0.1083	357,071	10,289	\$10B-\$50B	17	17	20.8	8.03	0.03
ZIONS BANCORPORATION	SALT LAKE CITY	UT	22	0.0234	0.0844	269,992	20,879	\$10B-\$50B	9	14	47.86	62.57	0.00
HIBERNIA CORPORATION	NEW ORLEANS	LA	23	0.0264	0.0843	339,184	14,782	\$10B-\$50B	32	26	32.44	30.82	0.01
FIRST SECURITY CORPORATION	SALT LAKE CITY	UT	24	0.0181	0.1009	352,572	15,509	\$10B-\$50B	25	21	24.49	38.44	0.02
SUNTRUST BANKS INC.	ATLANTA	GA	25	0.0121	0.0413	736,551	36,035	>\$50B	19	18	8.31	-5.16	0.02
WACHOVIA CORPORATION	WINSTON-SALEM	NC	26	0.0108	0.0356	675,252	43,195	>\$50B	18	22	30.98	54.73	0.10
FIRST UNION CORPORATION	CHARLOTTE	NC	27	0.0068	0.0264	1,419,143	55,201	>\$50B	15	19	45.41	14.56	0.03
CHASE MANHATTAN CORPORATION	NEW YORK	NY	27	0.0043	0.0325	1,066,338	111,847	>\$50B	29	28	16.33	41.41	0.04
FIFTH THIRD BANCORP	CINCINNATI	OH	28	0.0155	0.0963	413,001	9,217	\$10B-\$50B	20	24	19.66	13.46	0.01
PNC BANK CORP.	PITTSBURGH	PA	28	0.0107	0.0389	841,534	31,028	>\$50B	23	22	2.21	8.12	0.11
COMMERCE BANCSHARES INC.	KANSAS CITY	MO	28	0.0221	0.0894	229,676	11,935	\$10B-\$50B	28	27	4.78	4.46	0.05
FLEET FINANCIAL GROUP INC.	BOSTON	MA	29	0.0092	0.0296	1,012,065	35,345	>\$50B	24	25	22.14	-29.66	0.09

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CRESTAR FINANCIAL CORPORATIO	RICHMOND	VA	30	0.0099	0.0516	258,598	24,510	\$10B-\$50B	27	31	17.09	-0.40	0.04
LASALLE NB	CHICAGO	IL	31	0.0110	0.0303	400,045	18,785	\$10B-\$50B	38	38	9.84	-7.53	0.01
PACIFIC CENTURY FINANCIAL CO	HONOLULU	HI	32	0.0145	0.0533	157,078	10,546	\$10B-\$50B	35	37	8.88	38.67	0.03
FIRST CHICAGO NBD CORPORATIO	CHICAGO	IL	33	0.0068	0.0218	632,907	23,567	>\$50B	21	26	6.92	-17.38	0.08
MARINE MIDLAND BK	BUFFALO	NY	33	0.0096	0.0403	292,624	17,649	\$10B-\$50B	28	29	0.25	-4.88	0.04
FIRST NB OF MD	BALTIMORE	MD	34	0.0138	0.0545	231,188	6,524	\$10B-\$50B	27	30	57.03	22.11	0.00
STAR BANC CORPORATION	CINCINNATI	OH	35	0.0130	0.0562	188,899	8,047	\$10B-\$50B	34	34	38.17	11.18	0.03
OLD KENT FINANCIAL CORPORATI	GRAND RAPIDS	MI	36	0.0132	0.0461	180,324	7,938	\$10B-\$50B	25	32	1.22	-6.26	0.00
COMERICA INCORPORATED	DETROIT	MI	37	0.0094	0.0179	340,626	18,027	\$10B-\$50B	22	33	1.85	-5.00	0.02
MELLON BANK CORPORATION	PITTSBURGH	PA	38	0.0062	0.0250	286,380	20,899	\$10B-\$50B	36	36	6.6	-5.06	0.02
UNION BK OF CA NA	SAN FRANCISCO	CA	39	0.0082	0.0197	287,435	11,616	\$10B-\$50B	37	39	-0.13	14.28	0.00
SUMMIT BANCORP	PRINCETON	NJ	40	0.0075	0.0299	234,834	8,036	\$10B-\$50B	31	35	32	-41.46	0.00
MICHIGAN NB	FARMINGTON HILLS	MI	41	0.0131	0.0270	133,814	4,950	\$10B-\$50B	33	36	11.38	3.18	0.02
REGIONS FINANCIAL CORPORATIO	BIRMINGHAM	AL	42	0.0051	0.0243	131,802	8,056	\$10B-\$50B	44	43	21.78	-81.44	0.01
BANK OF NEW YORK COMPANY IN	NEW YORK	NY	43	0.0034	0.0247	147,771	5,908	\$10B-\$50B	39	40	-5.37	18.10	0.00
HARRIS T&SB	CHICAGO	IL	44	0.0058	0.0213	134,611	5,614	\$10B-\$50B	41	42	9.13	-18.06	0.00
BANKBOSTON CORPORATION	BOSTON	MA	45	0.0039	0.0105	201,848	5,470	>\$50B	40	41	14.83	6.24	0.02
REPUBLIC NEW YORK CORPORATIO	NEW YORK	NY	46	0.0014	0.0263	44,260	2,167	\$10B-\$50B	43	44	10.33	-5.72	0.00
NORTHERN TRUST CORPORATION	CHICAGO	IL	47	0.0026	0.0159	71,092	2,093	\$10B-\$50B	42	45	17.62	1.57	0.00
STATE STREET CORPORATION	BOSTON	MA	48	0.0001	0.0014	2,828	66	\$10B-\$50B	45	46	11.46	63.85	0.00
J.P. MORGAN & CO. INCORPORAT	NEW YORK	NY	49	0.0000	0.0011	2,280	55	>\$50B	46	47	21.33	551.43	0.00
BANKERS TRUST CORPORATION	NEW YORK	NY	50	0.0000	0.0001	801	22	>\$50B	47	48	36.76	-53.43	0.00
GREENWOOD TC	GREENWOOD	DE		0.0000	0.1511	178	3	\$10B-\$50B					0.88
AMERICAN EXPRESS CENTURION B	MIDVALE	UT		0.0957	1.0000	1,055,273	752,494	\$10B-\$50B			-1.59	71.15	0.87
MBNA CORPORATION	WILMINGTON	DE		0.0127	1.0000	242,961	99,397	\$10B-\$50B			13.55	123.24	0.55

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