



U.S. Small Business Administration

# **Micro-Business-Friendly Banks in the United States 2001 Edition**

A Directory of Small Business Lending Reported by Commercial  
Banks in June 2001

Published August 2002. This report contains research prepared by the Office of Advocacy of the U.S. Small Business Administration. The opinions and recommendations made herein do not necessarily reflect official policies or statements of the U.S. Small Business Administration or any agency of the U.S. Government. For further information, contact the Office of Advocacy, U.S. Small Business Administration, Mail Code 3112, Washington, DC 20416. The complete study is available on the Internet's World Wide Web at <http://www.sba.gov/advo/stats/lending> or on microfiche from the National Technical Information Service, Springfield, VA 22161, tel. (703) 487-4650.

## Foreword

The SBA's Office of Advocacy is pleased to release the 2001 edition of *Micro-Business-Friendly Banks in the United States*. This report helps small firms identify banks in each state that are "micro-business-friendly" in their lending in amounts under \$100,000. The numbers reflect both the outcome of banks supplying loans and small firms' demand for loans. Highlights include the following:

- The dollar value of small business lending continued to increase in 2001, although more slowly than in the recent past. Micro-business lending outstanding totaled \$126.8 billion in June 2001, an increase of \$5.4 billion or 4.4 percent over 2000.
- The number of micro-business loans continued to increase at a rapid rate—by 10.1 percent, compared with increases of 5.9 percent and 7.0 percent in larger small business loans.
- Available evidence finds the source of much of the increase in micro-business loans to be the promotion of business credit cards by major banks and finance companies. Non-credit-card-related loans under \$100,000 increased by 2.3 percent in the amount and by less than 1 percent in number, according to preliminary findings.
- In 2000, some 764 large banks and bank holding companies made 4.15 million micro-business loans valued at \$55.2 billion, Community Reinvestment Act (CRA) data show.

Thanks to all who have contributed to this report. Comments and suggestions are always welcome. Visit Advocacy's website at [www.sba.gov/advo/stats/lending](http://www.sba.gov/advo/stats/lending) for more information.



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## Introduction

Access to credit is vital for small business survival. A key supplier of credit to small firms is the commercial banking system. Some 67 percent of all small firms that borrow from traditional sources obtain their money from commercial banks, according to the 1998 Survey of Small Business Finances (SSBF). Of a total of \$609 billion in small business credit outstanding from traditional sources in 1997, commercial banks supplied 64 percent, compared with 12.3 percent supplied by finance companies, the next most prominent lender.<sup>1</sup>

It is critical to the health and growth of a small business to know how banks are meeting the credit needs of small firms and which banks are investing in small businesses. Such information helps small businesses save precious time and shop efficiently for credit—and it also helps banks know about the competition in the markets where they participate.

This edition of *Micro-Business Friendly Banks in the United States* provides current business micro-loan data to small firms and the banks that serve them. The study provides a very brief review/analysis of micro-lending activities in 2000-2001 based on the data reported by banks to their regulating agencies through call reports for June 2001 and Community Reinvestment Act (CRA) reports for 2000 (Table A).

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<sup>1</sup> Special tabulations of data from the 1998 Survey of Small Business Finance (SSBF) prepared for the Office of Advocacy by Professor George Haynes of Montana State University. See also “Financial Services Used by Small Businesses: Evidence from the 1998 Survey of Small Business Finances,” *Federal Reserve Bulletin*, April 2001.

**Table A. Comparison of Call Report and CRA Data Bases**

	<b>Call Report Data</b>	<b>CRA Data</b>
<b>Loan information provided</b>	Stock of business loans outstanding as of June 2001	Flow of business loans over entire calendar year 2000
<b>How location is identified</b>	Bank headquartered in the state	Lending activity in the state by all CRA reporting banks
<b>Categories of banks covered</b>	All reporting commercial banks and bank holding companies	Banks with \$250 million or more in assets or members of bank holding companies with more than \$1 billion in assets

The call report and CRA data complement each other, but are not comparable, in that they provide different kinds of loan information, are identified differently by location, and cover different categories of banks. The CRA data reflect the loans being made during a given year, while the call reports measure all the loans outstanding as of June 30 (flow of credit versus the stock of credit). The call reports attribute all lending of a banking organization to the state where the bank’s headquarters is located, while the CRA data report actual lending in a given state. For example, in the call report database, Wells Fargo is shown as located in California, but the CRA database shows Wells Fargo lending in all 50 states.

In addition, only the larger banks or bank holding companies (BHCs) are required to report under CRA. The CRA data do not include other information about bank performance, so only the amount and number of loans being made can be reported. Basing a review solely on the total amount of micro-business loans—and leaving out ratios of micro-business loans to bank assets or total business loans—biases the results in favor of larger banks.

Part 1 of this report discusses developments in micro-business lending activities by commercial banks in the United States.

Part 2 lists top micro-lenders in the states using both the call report and CRA data. The call report listing in Table 1 includes the top 10 banks or the top 10 percent in a given state, whichever number is smaller (ties may increase the number). Table 2 uses CRA data to list top micro-lenders in each state. Banks with micro-loans totaling in excess of \$10 million in 2000 in a given state were identified and listed on the basis of the dollar amount of loans made. Information for all reporting banks will be provided on the Office of Advocacy website (<http://www.sba.gov/advo/stats/lending>).

While the data are limited in how well they reflect the supply of loans by commercial banks and the small business demand for bank loans, they are the only publicly available sources of information on the small business lending activities of individual banks.

### **Accessing the Study**

All editions of Advocacy lending studies are on the Internet at: <http://www.sba.gov/advo/stats/lending>. 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 Dr. Charles Ou, at (202) 205-6530 or by e-mail: [Charles.Ou@sba.gov](mailto:Charles.Ou@sba.gov).

## **Part 1: Micro-Business Lending in the United States**

### ***Total Micro-Business Loans Outstanding from All Reporting Banks—Findings from the June 2001 Call Reports***

The dollar value of small business lending continued to increase in 2001 (between June 2000 and June 2001), although at a much slower rate than in the previous years. Both borrowers and lenders held off on new borrowing and lending in reaction to a slowing economy and increased uncertainty. Micro-business loans outstanding (business loans under \$100,000) amounted to \$126.8 billion in June 2001, an increase of \$5.4 billion or 4.4 percent over the June 2000 level. Total business loans outstanding in June 2001, on the other hand, amounted to \$1.3 trillion, an increase of 1.9 percent, while the largest loans—those over \$1 million—showed little increase compared with increases of more than 10 percent over the previous four years.

Growth in the dollar value of micro-business loans was less than that for the overall category of small business loans, however (Table B).<sup>2</sup> The micro-loan growth rates are even smaller when the impact of the growth in small business credit cards is removed.

As expected, the number of micro-business loans continued to show a large increase—10.1 percent compared with increases of 5.9 percent and 7.0 percent in larger small business loans (Table C). However, there are strong indications that the large increase in the number of micro-loans over the past several years has resulted primarily from the promotion of business credit cards by major banks and major finance companies. An attempt was made to identify and separate this segment of small business loans to reflect a sharper picture of commercial bank small business lending activities (Table D). Banks with significant small business credit

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<sup>2</sup> See *Small Business Lending in the United States, 2001*, Office of Advocacy.

**Table B. Dollar Amount and Number of Small Business Loans, 2000 and 2001 (Dollars in Billions, Numbers in Millions)**

<i>Loan Size</i>	<i>2000</i>	<i>2001</i>	<i>Percent Change</i>
Under \$100,000: Dollars	121.4	126.8	4.4
Number	9.80	10.79	10.12
Under \$250,000: Dollars	209.4	218.4	4.28
Number	10.54	11.57	9.83
Under \$1 Million: Dollars	437.0	460.4	5.36
Number	11.17	12.25	9.67
Total Business Loans: Dollars	1,300.3	1,324.5	1.87

**Table C. Change in the Number of Small Business Loans by Loan Size, 1996-2000 (Percent)**

<i>Loan Size</i>	<i>96-97<sup>1</sup></i>	<i>97-98<sup>1</sup></i>	<i>98-99<sup>2</sup></i>	<i>99-00<sup>2</sup></i>	<i>00-01</i>
<\$100,000	26.6	19.3	10.1	26.9	10.1
\$100,000-\$250,000	8.6	1.8	5.4	7.0	5.9
\$250,000-\$1 Million	8.0	1.4	7.6	8.4	7.0

<sup>1</sup>Changes for 1996-1997 and 1997-1998 were estimated based on revised estimates for Keycorp in 1997.

<sup>2</sup>So that 1998-1999 trends could be shown, 1998 figures were revised to exclude the credit card operations of Mountain West Financial, which was purchased by a nonbank financial institution.

card operations were identified and their small business credit card loans separated from overall small business lending. Preliminary findings are that the growth rates in non-credit-card-related loans under \$100,000 declined from 4.4 percent to 2.3 percent in the

**Table D. Number and Amount of Small Business Loans Excluding Credit Card Operations, June 2000 to June 2001 (Dollars in Billions, Number in Millions)**

<i>Loan Size</i>	<i>2000</i>	<i>2001</i>	<i>Percent Change</i>
<b>All Banks</b>			
Total Assets: Dollars	5,229.6	5,548.3	6.1
Under \$100,000: Dollars	121.4	126.8	4.4
Number	9.80	10.79	10.12
<b>All "Credit Card" Banks</b>			
Total Assets: Dollars	119.1	139.7	17.3
Under \$100,000: Dollars	7.9	10.7	34.5
Number	4.89	5.86	18.7
<b>All Banks Minus Credit Card Banks</b>			
Total Assets: Dollars	5,110.5	5,408.6	5.9
Under \$100,000: Dollars	113.5	116.1	2.3
Number	4.91	4.94	0.44

amount and to less than 1 percent in the number of loans once the effect of the credit card operations was removed.<sup>3</sup>

<sup>3</sup> "Credit card banks" were identified based on three factors—a high ratio of credit card loans to total assets; small average loan outstanding balances; and a large number of outstanding loans under \$100,000. This process identified 16 banks in June 2000 and 21 banks in June 2001 call reports. Only banks that submitted separate call reports for their credit card operations were identified. Several large bank holding companies with major credit card operations did not report credit card activities separately and thus were not identified for analysis.

### ***Micro-Business Lending by Large Banks and Bank Holding Companies Using the CRA Database***

Lending performance by large banks and BHCs in individual states cannot be examined from the call report data because most large banks have developed extensive interstate lending activities. In fact, the small business lending of a major BHC in the headquarters state—the state listed in the call report—is usually a very small portion of the BHC’s total small business lending. CRA reports provide better information on large banks’ small business lending in individual states.<sup>4</sup>

In 2000, some 764 large banks and BHCs made 4.15 million micro-business loans (under \$100,000) valued at \$55.2 billion, and a total of 4.46 million small business loans (under \$1 million) valued at \$156 billion.<sup>5</sup> It is difficult to compare the changes in micro-lending over time using the CRA database because the number of banks required to report under the program changes over time as more and more banks are large enough to be required to report.<sup>6</sup>

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<sup>4</sup> CRA data reflect the loans made during a given year, while call report data indicate loans outstanding at the end of a reporting period, such as June 30, 2001.

<sup>5</sup> Loans by 31 banks were not included because of the inability to link these banks to their call report data, thus making it impossible to obtain their balance sheet information or verify their ownership structure. However, the loan volumes for these banks were relatively small.

<sup>6</sup> Only banks with \$250 million or more in assets or members of bank holding companies with more than \$1 billion in assets are required to report under the CRA. As banks’ assets grow over time, more banks are required to report.

### **Part 2: Micro-Business Lenders in the State**

Small business lending and borrowing is mostly local in nature—where both the borrowers and the lending offices reside in the same community or communities nearby. To facilitate bringing the lenders, banks, and small business borrowers together, a directory of micro-business lenders has been prepared by the Office of the Advocacy. Micro-business lending performance is ranked for individual banks in each state and a top lender list is compiled. Information for all reporting banks will be provided on the Office of Advocacy’s website ([www.sba.gov/advo/stats/lending](http://www.sba.gov/advo/stats/lending)).

#### ***Table 1 Description: Micro-Business-Friendly Banks in the United States Using Call Report Data, June 2001***

Table 1 lists micro-business-friendly banks in the states using call report data. The list includes the top 10 banks or the top 10 percent, whichever number is smaller. (Ties may increase the number.) In the call report data, the state referenced is the location of the reporting bank’s headquarters office. Because the call report data do not reflect where the loans are made, lending activity by many large banks or BHCs will not appear in the state reports for non-headquarters states. For this reason, state lending information for large banks and BHCs is best captured in the CRA data.

Four variables were used to create a total score for the micro-business lending activities of individual banks: (1) the ratio of micro-business loans to total assets, (2) the ratio of micro-business loans to total business loans, (3) the dollar value of micro-business loans, and (4) the number of micro-business loans. The total rank summarizes the four scores. Small banks tend to score higher in some categories than larger banks, and vice versa. For example, smaller banks have a higher percentage of total assets in micro-business loans, but larger banks lead in the sheer number and value of micro-loans. Using two ratios and two values allows a more balanced measurement of the lending performance for banks of different sizes.

A decile ranking from 1 to 10 is used for each variable. Banks in the top 10 percent of all banks in the state receive the maximum score of 10; banks in the lowest 10 percent receive a score of 1. Banks that do not make micro-loans under \$100,000 receive a 0. A bank's total score is the sum of the scores in all four variables. To make the total score 100 rather than 40, each score is multiplied by 2.5. Thus, a bank's final score in any category is its decile ranking times 2.5.

#### Table Detail

1. **Total Score (Rank):** The total found in the first column is the score of the commercial bank in the state in which it is listed. The number is based on the sum of the four scores. Individual rankings for the four variables will be shown on the Office of Advocacy website at <http://www.sba.gov/advo/stats/lending>.
2. **Ratio of Micro-Business Loans to Total Assets (SSBL/TA):** This column shows the ratio of micro-business loans (<\$100,000) to total assets for each bank. A high ratio indicates a bank's willingness to place a large portion of its assets in micro-business lending.
3. **Ratio of the Amount of Micro-Business Loans to Total Business Loans (SSBL/TBL):** The ratio of micro-business loans to total business loans for each bank. Banks that make business loans predominately to micro-firms will rank high in this category.
4. **Dollar Amount of Micro-Business Loans (SSBL\$):** The dollar value (in thousands) of micro-business loans outstanding as of June 30, 2001, for the bank. Larger banks will score well in this column and column 5 because their size allows them to make many micro-loans, even if their commitment to micro-lending, as shown by the ratios in columns 2 and 3, is low.
5. **Total Number of Micro-Business Loans (SSBL#):** The total number of micro-business loans outstanding for each bank.

6. **Bank Asset Size (Bnk Asset Sz.):** The asset size class of the reporting bank:
  - 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 (Rank):** The total score of the banks based on their small business lending. The total score is the sum of a bank's four scores with respect to small business loans of less than \$ 1 million.
8. **Dollar Amount of Small Business Loans (LSBL\$):** The dollar value in thousands of small business loans under \$1 million.
9. **Number of Small Business Loans (LSBL#):** The number of small business loans of less than \$1 million made by the bank.

#### **Table 2 Description: Micro-Business Lenders in the United States under the CRA Reporting Program, 2000**

Table 2 provides a list of top micro-business lenders in a given state using CRA reporting data. The list includes banks and BHCs with micro-business lending in a given state totaling more than \$10 million in 2000. Data for members of a BHC were consolidated first to generate total estimates for the owning companies, such as the Bank of America or Wells Fargo. The consolidated estimates for each BHC in each state were then derived for the state lending statistics and listed under the name of the ultimate lending bank or BHC. The dollar amount is the basis for rankings in this table because of the difficulties of generating two ratio variables for

some banks and BHCs. Large banks and large BHCs are clearly important in the small business loan markets in many states.

The table lists the bank name—the name of the owning bank or BHC—as well as the bank’s home state and the state where loans were made. It provides the dollar amount and number of micro-business loans under \$100,000. Data for larger loans, mid-sized small business loans under \$250,000, and loans under \$1 million are also included for reference.

### Table Detail

1. **Amount of Micro-Business Loans (SSBL\$):** The dollar amount, in thousands, of loans under \$100,000.
2. **Number of Micro-Business Loans (SSBL#):** The number of loans of less than \$100,000.
3. **Bank Asset Size (BK SIZE):** Total assets of the owning bank:
  - \$1 billion to under \$10 billion (\$1B-\$10B)
  - \$10 billion to \$50 billion (\$10B-\$50B)
  - \$50 billion and over (>\$50B)
4. **Dollar Amount of Mid-Sized Micro-Business Loans (MSBL\$):** The dollar amount, in thousands, of mid-sized business loans of less than \$250,000.
5. **Number of Mid-Sized Loans (MSBL#):** The number of mid-sized business loans.
6. **Dollar Amount of Larger Small-Business Loans (LSBL\$):** The dollar amount, in thousands, of loans under \$1million.
7. **Number of Larger Small-Business Loans (LSBL#):** The number of loans of less than \$1 million.
8. **Credit Card Banks (Credit Cd/TA):** The ratio of credit card loans to total assets. However, it is difficult to obtain a meaningful ratio for many giant BHCs because many of them

have low ratios for credit cards to total assets, yet have a substantial business credit card operation. Consequently, with the exception of the obvious credit card lenders such as American Express, MBNA, Provident, etc., BHCs with substantial business credit card operations but relatively low credit card to total asset ratios will be noted as “CCO”—credit card operations.



Table 1. Micro-Business-Friendly Banks in the United States using Call Report Data, June 2001

Bank Name	City	State	Micro-Business Lending (<\$100K)					Small Business Lending (<\$1M)			
			Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1,000) (4)	SSBL# (5)	Bank Asset Sz. (6)	Rank (7)	LSBL\$ (1,000) (8)	LSBL# (9)
Wells Fargo Bk Alaska Na	Anchorage	AK	60.0	0.028	0.129	93,741	2,963	\$1B-\$10B	47.5	322,821	3,813
West Alabama B&Tc	Reform	AL	97.5	0.223	1	69,300	1,441	\$100M-500M	85.0	69,300	1,441
Community Bk	Blountsville	AL	97.5	0.189	1	138,366	2,649	\$500M-\$1B	85.0	138,366	2,649
Peoples Bk of North Alabama	Cullman	AL	90.0	0.254	1	51,347	1,014	\$100M-500M	75.0	51,347	1,014
First Cmnty Bk	Chatom	AL	90.0	0.308	1	59,505	959	\$100M-500M	82.5	59,505	959
Farmers & Mrch Bk	Piedmont	AL	90.0	0.224	1	25,333	1,158	\$100M-500M	75.0	25,333	1,158
First Nb of Central Alabama	Aliceville	AL	90.0	0.195	1	26,171	578	\$100M-500M	75.0	26,171	578
Traders & Farmers Bk	Haleyville	AL	87.5	0.108	1	34,244	1,160	\$100M-500M	62.5	34,244	1,160
Peachtree Bk	Maplesville	AL	87.5	0.318	1	17,039	340	<\$100M	72.5	17,039	340
Camden Nb	Camden	AL	85.0	0.217	1	14,569	367	<\$100M	65.0	14,569	367
Colonial Bk	Montgomery	AL	85.0	0.141	0.421	1,731,874	11,616	>\$10B	70.0	2,765,085	16,665
Bank of Salem	Salem	AR	100.0	0.293	1	26,295	1,039	<\$100M	90.0	26,295	1,039
First Nb of Phillips County	Helena	AR	95.0	0.256	1	35,257	665	\$100M-500M	80.0	35,257	665
Diamond State Bk	Murfreesboro	AR	92.5	0.184	1	26,463	738	\$100M-500M	70.0	26,463	738
First Nb of Sharp County	Ash Flat	AR	92.5	0.189	1	40,155	935	\$100M-500M	75.0	40,155	935
First State Bk	Plainview	AR	92.5	0.228	1	40,347	637	\$100M-500M	75.0	40,347	637
Bank of Pocahontas	Pocahontas	AR	92.5	0.215	1	28,752	619	\$100M-500M	70.0	28,752	619
De Witt B&Tc	De Witt	AR	92.5	0.199	1	29,765	536	\$100M-500M	75.0	29,765	536
Union Bk of Mena	Mena	AR	90.0	0.157	1	19,929	816	\$100M-500M	65.0	19,929	816
Southern State Bk	Malvern	AR	90.0	0.337	1	19,192	402	<\$100M	82.5	19,192	402
Commercial B&Tc	Monticello	AR	87.5	0.271	1	37,049	538	\$100M-500M	75.0	37,049	538
First Nb of East Arkansas	Forrest City	AR	87.5	0.101	1	21,111	881	\$100M-500M	60.0	21,111	881
Bank of Yellville	Yellville	AR	87.5	0.127	0.495	22,293	660	\$100M-500M	90.0	45,060	774
First State Bk	Huntsville	AR	87.5	0.223	1	14,264	364	<\$100M	72.5	14,264	364
Community Bk of Arizona	Wickenburg	AZ	92.5	0.092	0.243	14,377	610	\$100M-500M	82.5	50,906	750
Sunstate Bk	Casa Grande	AZ	90.0	0.099	0.336	8,996	338	<\$100M	75.0	26,723	429
Mohave State Bk	Lake Havasu Cit	AZ	85.0	0.072	0.159	11,301	456	\$100M-500M	65.0	41,192	627
Frontier State Bk	Show Low	AZ	82.5	0.064	0.211	6,452	258	\$100M-500M	75.0	30,538	359
Wilshire State Bk	Los Angeles	CA	97.5	0.085	0.131	38,818	1,166	\$100M-500M	85.0	181,293	1,689
Plumas Bk	Quincy	CA	97.5	0.066	0.264	17,057	984	\$100M-500M	70.0	55,184	1,255
California Ctr Bk	Los Angeles	CA	97.5	0.091	0.157	46,288	1,389	\$500M-\$1B	80.0	174,874	1,869
Valencia B&T	Santa Clarita	CA	97.5	0.148	0.37	33,537	726	\$100M-500M	75.0	71,309	864
Western Scty Bk Na	Burbank	CA	95.0	0.09	0.226	14,161	766	\$100M-500M	72.5	49,037	946
First Nb of North Cty	Carlsbad	CA	95.0	0.646	1	42,689	430	<\$100M	82.5	42,689	430
United Pacific Bk	City of Industry	CA	95.0	0.096	0.176	13,892	433	\$100M-500M	67.5	49,739	564
Valley Independent Bk	El Centro	CA	95.0	0.05	0.141	53,713	1,137	\$1B-\$10B	67.5	190,763	1,747
Community Nb	Fallbrook	CA	92.5	0.09	0.163	29,276	340	\$100M-500M	90.0	160,252	853
Community Cmrc Bk	Los Angeles	CA	92.5	0.091	0.19	20,845	362	\$100M-500M	75.0	78,954	692
Bank of The Sierra	Porterville	CA	92.5	0.047	0.125	27,901	947	\$500M-\$1B	70.0	131,721	1,457
Saehan Bk	Los Angeles	CA	92.5	0.109	0.167	22,459	676	\$100M-500M	82.5	95,311	1,003

Table 1. Micro-Business-Friendly Banks in the United States using Call Report Data, June 2001

Bank Name	City	State	Micro-Business Lending (<\$100K)					Small Business Lending (<\$1M)			
			Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1,000) (4)	SSBL# (5)	Bnk Asset Sz. (6)	Rank (7)	LSBL\$ (1,000) (8)	LSBL# (9)
Farmers State Bk of Calhan	Calhan	CO	100.0	0.205	1	18,632	576	<\$100M	82.5	18,632	576
First Nb of Las Animas	Las Animas	CO	97.5	0.255	1	25,779	328	\$100M-500M	82.5	25,779	328
Bank of Grand Junction	Grand Junction	CO	97.5	0.332	1	17,664	452	<\$100M	85.0	17,664	452
First Cmnty Ind Bk	Denver	CO	97.5	0.139	1	58,105	697	\$100M-500M	82.5	58,105	697
Weld Cty Bk	Evans	CO	97.5	0.353	1	29,385	316	<\$100M	90.0	29,385	316
Park State Bk & TRr	Woodland Park	CO	92.5	0.241	1	14,419	256	<\$100M	75.0	14,419	256
Pine River Valley Bk	Bayfield	CO	92.5	0.178	1	11,805	243	<\$100M	67.5	11,805	243
Bank of Durango	Durango	CO	90.0	0.593	1	14,932	236	<\$100M	75.0	14,932	236
Citizens State Bk of Ouray	Ouray	CO	90.0	0.229	1	11,015	288	<\$100M	65.0	11,015	288
First Nb In Trinidad	Trinidad	CO	90.0	0.093	0.452	15,296	706	\$100M-500M	87.5	33,827	796
Centennial Bk of Blende	Pueblo	CO	90.0	0.323	1	10,048	192	<\$100M	75.0	10,048	192
Citizens Nb	Putnam	CT	82.5	0.041	0.179	6,036	225	\$100M-500M	62.5	28,302	336
Cornerstone Bk	Stamford	CT	80.0	0.047	0.16	8,566	202	\$100M-500M	65.0	40,033	307
Valley Bk	Bristol	CT	80.0	0.091	0.275	3,525	102	<\$100M	65.0	12,823	138
Century Nb	Washington	DC	70.0	0.036	0.083	15,070	492	\$100M-500M	60.0	159,672	917
Citibank DE	New Castle	DE	92.5	0.038	0.383	257,727	17,109	\$1B-\$10B	65.0	354,360	17,744
Bank of Delmarva Na	Seaford	DE	82.5	0.075	0.26	13,560	745	\$100M-500M	75.0	44,997	898
County Bk	Rehoboth Beach	DE	77.5	0.083	0.239	13,458	359	\$100M-500M	70.0	41,717	461
Columbia Cty Bk	Lake City	FL	100.0	0.349	1	31,954	625	<\$100M	77.5	31,954	625
Farmers & Mrch Bk	Monticello	FL	100.0	0.272	1	49,784	626	\$100M-500M	82.5	49,784	626
First Nb of Alachua	Alachua	FL	100.0	0.121	0.405	21,888	754	\$100M-500M	80.0	51,759	909
Apalachicola State Bk	Apalachicola	FL	100.0	0.473	1	30,555	662	<\$100M	85.0	30,555	662
Community Bk of Florida	Homestead	FL	100.0	0.262	0.608	75,903	1,067	\$100M-500M	85.0	104,281	1,316
First Nb of Wauchula	Wauchula	FL	97.5	0.235	1	19,490	520	<\$100M	65.0	19,490	520
Destin Bk	Destin	FL	97.5	0.11	0.555	25,776	425	\$100M-500M	70.0	46,453	548
Perkins State Bk	Williston	FL	95.0	0.124	0.479	18,540	536	\$100M-500M	65.0	32,310	617
Hemisphere Nb	Miami	FL	95.0	0.107	0.224	19,815	693	\$100M-500M	75.0	66,592	867
Drummond Cmnty Bk	Chiefland	FL	95.0	0.123	0.467	12,350	544	\$100M-500M	62.5	22,791	598
Mcintosh State Bk	Jackson	GA	100.0	0.3	1	63,938	949	\$100M-500M	85.0	63,938	949
First Nb&Tc	Louisville	GA	100.0	0.3	1	97,073	1,747	\$100M-500M	92.5	97,073	1,747
Community Nb	Ashburn	GA	100.0	0.326	1	52,897	1,349	\$100M-500M	95.0	52,897	1,349
Plantersfirst	Cordele	GA	97.5	0.296	1	75,623	2,172	\$100M-500M	87.5	75,623	2,172
Patterson Bk	Patterson	GA	97.5	0.463	1	44,988	713	<\$100M	87.5	44,988	713
First Bk of Coastal Georgia	Pembroke	GA	97.5	0.467	1	34,319	593	<\$100M	85.0	34,319	593
Farmers & Mrch Bk	Statesboro	GA	95.0	0.342	1	36,014	857	\$100M-500M	80.0	36,014	857
First State Bk	Stockbridge	GA	95.0	0.278	1	132,829	1,636	\$100M-500M	82.5	132,829	1,636
Altamaha B&Tc	Uvalda	GA	95.0	0.296	1	30,038	715	\$100M-500M	77.5	30,038	715
State Bk of Cochran	Cochran	GA	95.0	0.315	1	43,096	654	\$100M-500M	80.0	43,096	654
Bank of Dudley	Dudley	GA	95.0	0.344	1	32,455	600	<\$100M	80.0	32,455	600
Farmers & Mrch Bk	Lakeland	GA	95.0	0.334	1	34,577	451	\$100M-500M	80.0	34,577	451

Table 1. Micro-Business-Friendly Banks in the United States using Call Report Data, June 2001

Bank Name	City	State	Micro-Business Lending (<\$100K)					Small Business Lending (<\$1M)			
			Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1,000) (4)	SSBL# (5)	Bnk Asset Sz. (6)	Rank (7)	LSBL\$ (1,000) (8)	LSBL# (9)
Capitol City B&Tc	Atlanta	GA	95.0	0.446	1	35,181	390	<\$100M	82.5	35,181	390
City Bk	Honolulu	HI	70.0	0.021	0.081	34,390	1,533	\$1B-\$10B	60.0	204,883	2,284
Decorah B&Tc	Decorah	IA	100.0	0.202	1	29,343	510	\$100M-500M	95.0	29,343	510
Freedom Scty Bk	Coralville	IA	100.0	0.208	1	14,855	665	<\$100M	92.5	14,855	665
Libertyville Svg Bk	Fairfield	IA	97.5	0.158	1	14,447	468	<\$100M	82.5	14,447	468
Lincoln Svg Bk	Reinbeck	IA	95.0	0.259	1	74,314	1,009	\$100M-500M	92.5	74,314	1,009
Lee Cty B&T Na	Fort Madison	IA	95.0	0.278	1	30,809	457	\$100M-500M	90.0	30,809	457
Blue Grass Svg Bk	Blue Grass	IA	95.0	0.137	1	15,549	487	\$100M-500M	80.0	15,549	487
Heritage Bk Na	Holstein	IA	95.0	0.165	1	19,351	358	\$100M-500M	85.0	19,351	358
Farmers St Bk	Jesup	IA	95.0	0.21	1	18,410	353	<\$100M	90.0	18,410	353
Humboldt T&Sb	Humboldt	IA	95.0	0.131	1	13,612	300	\$100M-500M	77.5	13,612	300
Northwoods St Bk	Northwood	IA	92.5	0.185	1	13,374	437	<\$100M	75.0	13,374	437
American State Bk	Osceola	IA	92.5	0.212	1	16,080	434	<\$100M	77.5	16,080	434
Houghton State Bk	Red Oak	IA	92.5	0.316	1	34,298	651	\$100M-500M	90.0	34,298	651
Shelby Cty State Bk	Harlan	IA	92.5	0.139	1	25,915	460	\$100M-500M	75.0	25,915	460
Pilot Grove Svg Bk	Pilot Grove	IA	92.5	0.132	1	21,718	484	\$100M-500M	80.0	21,718	484
Bank Iowa	Red Oak	IA	92.5	0.227	1	20,517	402	<\$100M	85.0	20,517	402
Maquoketa State Bk	Maquoketa	IA	92.5	0.13	1	26,778	526	\$100M-500M	80.0	26,778	526
Bank Iowa	Oskaloosa	IA	92.5	0.179	1	13,726	329	<\$100M	80.0	13,726	329
Community State Bk	Indianola	IA	92.5	0.262	1	11,344	243	<\$100M	82.5	11,344	243
Cresco Union Svg Bk	Cresco	IA	92.5	0.093	1	16,053	459	\$100M-500M	75.0	16,053	459
D L Evans Bk	Burley	ID	97.5	0.224	1	56,918	1,175	\$100M-500M	75.0	56,918	1,175
Pend Oreille Bk	Sandpoint	ID	82.5	0.513	1	30,539	361	<\$100M	67.5	30,539	361
Peoples Nb of Kewanee	Kewanee	IL	100.0	0.156	1	26,708	647	\$100M-500M	80.0	26,708	647
American Nb Dekalb Cty	Sycamore	IL	100.0	0.19	1	36,379	527	\$100M-500M	82.5	36,379	527
Bank of Pontiac	Pontiac	IL	100.0	0.162	1	33,363	609	\$100M-500M	82.5	33,363	609
Trustbank	Olney	IL	97.5	0.232	1	28,939	601	\$100M-500M	82.5	28,939	601
First Nb In Toledo	Toledo	IL	97.5	0.32	1	48,690	839	\$100M-500M	92.5	48,690	839
First Nb In Amboy	Amboy	IL	97.5	0.159	1	19,721	421	\$100M-500M	75.0	19,721	421
Peotone B&Tc	Peotone	IL	97.5	0.285	1	28,227	452	<\$100M	87.5	28,227	452
Germantown T&Sb	Breese	IL	97.5	0.12	1	27,762	858	\$100M-500M	80.0	27,762	858
Anna Nb	Anna	IL	97.5	0.183	1	19,341	393	\$100M-500M	77.5	19,341	393
National Bk of Petersburg	Petersburg	IL	97.5	0.123	1	16,062	618	\$100M-500M	75.0	16,062	618
First Tr Bk Il	Kankakee	IL	97.5	0.455	1	37,453	460	<\$100M	92.5	37,453	460
Hometown Nb	New Albany	IN	95.0	0.407	1	34,007	469	<\$100M	85.0	34,007	469
Scott County State Bk	Scottsburg	IN	92.5	0.227	1	23,506	461	\$100M-500M	77.5	23,506	461
First Nb of Monterey	Monterey	IN	90.0	0.148	1	23,996	459	\$100M-500M	65.0	23,996	459
Marklebank	Markle	IN	90.0	0.136	1	22,398	524	\$100M-500M	65.0	22,398	524
Fowler State Bk	Fowler	IN	90.0	0.154	1	16,264	384	\$100M-500M	65.0	16,264	384
Peoples Tr Bk Co	Corydon	IN	90.0	0.164	1	21,383	339	\$100M-500M	67.5	21,383	339

Table 1. Micro-Business-Friendly Banks in the United States using Call Report Data, June 2001

Bank Name	City	State	Micro-Business Lending (<\$100K)					Small Business Lending (<\$1M)			
			Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1,000) (4)	SSBL# (5)	Bnk Asset Sz. (6)	Rank (7)	LSBL\$ (1,000) (8)	LSBL# (9)
Citizens First State Bk	Hartford City	IN	87.5	0.244	1	23,742	335	<\$100M	70.0	23,742	335
Demotte State Bk	De Motte	IN	87.5	0.103	0.437	22,635	789	\$100M-500M	87.5	51,837	905
Campbell & Fetter Bk	Kendallville	IN	85.0	0.098	1	21,315	378	\$100M-500M	55.0	21,315	378
Community State Bk	Avilla	IN	85.0	0.162	1	17,084	280	\$100M-500M	62.5	17,084	280
Farmers & Mrch Bk	Boswell	IN	85.0	0.227	1	14,614	295	<\$100M	65.0	14,614	295
Jackson County Bk	Seymour	IN	85.0	0.095	0.302	27,202	761	\$100M-500M	77.5	76,697	999
State Bk Oxford	Oxford	IN	85.0	0.206	1	15,604	290	<\$100M	70.0	15,604	290
Heartland Cmnty Bk	Franklin	IN	85.0	0.114	0.41	20,830	407	\$100M-500M	82.5	50,850	567
Community Nb	Chanute	KS	100.0	0.211	1	52,188	1,204	\$100M-500M	97.5	52,188	1,204
First Nb of Wamego	Wamego	KS	95.0	0.319	1	23,481	402	<\$100M	90.0	23,481	402
Gardner Nb	Gardner	KS	95.0	0.272	1	16,317	323	<\$100M	85.0	16,317	323
First Nb	Independence	KS	95.0	0.345	1	11,640	288	<\$100M	87.5	11,640	288
First State Bk	Norton	KS	92.5	0.208	1	21,791	472	\$100M-500M	85.0	21,791	472
First Nb	Palco	KS	92.5	0.334	1	18,230	342	<\$100M	90.0	18,230	342
First Nb of Girard	Girard	KS	92.5	0.125	1	7,915	491	<\$100M	75.0	7,915	491
Citizens State Bk	Gridley	KS	92.5	0.146	1	8,576	364	<\$100M	80.0	8,576	364
Peoples B&Tc	Mcperson	KS	90.0	0.378	1	62,921	942	\$100M-500M	87.5	62,921	942
Rose Hill Bk	Rose Hill	KS	90.0	0.277	1	24,847	468	<\$100M	82.5	24,847	468
First Option Bk	Osawatomie	KS	90.0	0.162	1	14,217	315	<\$100M	72.5	14,217	315
First Nb of Southern Kansas	Mount Hope	KS	90.0	0.35	1	14,944	355	<\$100M	82.5	14,944	355
Morrill State B&Tc	Sabetha	KS	90.0	0.279	1	18,733	268	<\$100M	82.5	18,733	268
Stockgrowers State Bk	Ashland	KS	90.0	0.139	1	14,958	341	\$100M-500M	75.0	14,958	341
Labette Cty State Bk	Altamont	KS	90.0	0.137	1	14,235	313	\$100M-500M	72.5	14,235	313
State Bk	Winfield	KS	90.0	0.263	1	14,693	253	<\$100M	82.5	14,693	253
Peoples Bk	Pratt	KS	90.0	0.155	1	27,887	335	\$100M-500M	80.0	27,887	335
Union State Bk	Everest	KS	90.0	0.139	1	8,286	390	<\$100M	75.0	8,286	390
Farmers State Bk	Mcperson	KS	90.0	0.201	1	9,578	264	<\$100M	80.0	9,578	264
Peoples Bk of Fleming Cty	Flemingsburg	KY	100.0	0.227	1	29,146	1,009	\$100M-500M	90.0	29,146	1,009
Farmers Deposit Bk	Eminence	KY	97.5	0.234	1	34,198	874	\$100M-500M	85.0	34,198	874
Bank of Columbia	Columbia	KY	97.5	0.269	1	27,797	796	\$100M-500M	87.5	27,797	796
South Central Bk	Glasgow	KY	95.0	0.347	1	63,162	1,079	\$100M-500M	92.5	63,162	1,079
Peoples B&Tc	Hazard	KY	95.0	0.245	1	44,504	600	\$100M-500M	90.0	44,504	600
Citizens Bk	Mckee	KY	95.0	0.179	1	19,462	563	\$100M-500M	77.5	19,462	563
Edmonton State Bk	Glasgow	KY	95.0	0.131	1	21,504	676	\$100M-500M	72.5	21,504	676
Bank of The Bluegrass & Tc	Lexington	KY	95.0	0.177	1	18,838	410	\$100M-500M	77.5	18,838	410
Farmers Bk	Hardinsburg	KY	92.5	0.233	1	16,487	889	<\$100M	77.5	16,487	889
Ohio Valley Nb of Henderson	Henderson	KY	92.5	0.198	1	28,657	510	\$100M-500M	75.0	28,657	510
First Nb of Central City	Central City	KY	92.5	0.187	1	20,359	390	\$100M-500M	72.5	20,359	390
Jeff Davis B&Tc	Jennings	LA	100.0	0.22	1	64,934	1,538	\$100M-500M	90.0	64,934	1,538
Hancock Bk of Louisiana	Baton Rouge	LA	97.5	0.196	1	271,419	4,142	\$1B-\$10B	92.5	271,419	4,142
Liberty B&Tc	New Orleans	LA	95.0	0.209	1	39,403	752	\$100M-500M	77.5	39,403	752
Evangeline B&Tc	Ville Platte	LA	95.0	0.214	1	68,525	1,294	\$100M-500M	82.5	68,525	1,294

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Resource Bk	Mandeville	LA	95.0	0.472	1	41,587	435	<\$100M	90.0	41,587	435
American Bk	Welsh	LA	90.0	0.331	1	22,712	378	<\$100M	77.5	22,712	378
Gulf Coast Bk	Abbeville	LA	90.0	0.159	1	22,852	687	\$100M-500M	70.0	22,852	687
City Svg B&Tc	De Ridder	LA	90.0	0.236	1	20,486	475	<\$100M	75.0	20,486	475
First Louisiana Nb	Breaux Bridge	LA	87.5	0.163	1	15,958	431	<\$100M	65.0	15,958	431
Community Bk	Mansfield	LA	87.5	0.165	1	14,465	354	<\$100M	65.0	14,465	354
Enterprise B&Tc	Lowell	MA	95.0	0.067	0.183	41,796	1,839	\$500M-\$1B	82.5	181,495	2,626
Bank of Western Ma	Springfield	MA	85.0	0.064	0.123	31,036	1,127	\$100M-500M	80.0	195,323	1,833
Park West B&Tc	West Springfield	MA	85.0	0.046	0.177	19,985	852	\$100M-500M	80.0	98,672	1,193
Horizon B&Tc	Braintree	MA	80.0	0.133	0.247	10,729	182	<\$100M	77.5	43,513	358
Patapsco Bk	Dundalk	MD	92.5	0.135	0.606	22,079	593	\$100M-500M	62.5	35,445	639
Peoples Bk of Kent Cty Md	Chestertown	MD	92.5	0.111	0.34	16,056	575	\$100M-500M	80.0	47,169	704
Peninsula Bk	Princess Anne	MD	87.5	0.069	0.162	47,018	2,206	\$500M-\$1B	80.0	203,371	2,955
Bank of The Eastern Shore	Cambridge	MD	87.5	0.108	0.334	13,687	432	\$100M-500M	75.0	40,951	528
First United B&Tc	Oakland	MD	85.0	0.04	0.213	33,051	1,558	\$500M-\$1B	67.5	115,879	1,941
Saint Michaels Bk	Saint Michaels	MD	82.5	0.07	0.21	12,045	526	\$100M-500M	80.0	55,351	763
Hebron Svg Bk	Hebron	MD	82.5	0.075	0.38	11,632	402	\$100M-500M	55.0	29,456	482
Talbot Bk of Easton Md	Easton	MD	82.5	0.063	0.185	21,241	778	\$100M-500M	75.0	86,647	1,045
Farmers & Mechanics Bk	Frederick	MD	82.5	0.042	0.169	75,938	4,278	\$1B-\$10B	62.5	231,242	4,978
Union Tc	Ellsworth	ME	90.0	0.209	1	69,640	1,649	\$100M-500M	62.5	69,640	1,649
First Citizens Bk	Presque Isle	ME	90.0	0.283	1	34,329	984	\$100M-500M	60.0	34,329	984
Michigan Heritage Bk	Farmington Hills	MI	100.0	0.644	1	81,618	1,562	\$100M-500M	97.5	81,618	1,562
West Shore Bk	Scottville	MI	97.5	0.196	1	42,702	619	\$100M-500M	67.5	42,702	619
Chemical Bk West	Cadillac	MI	97.5	0.136	1	58,925	2,498	\$100M-500M	75.0	58,925	2,498
Hillsdale Cty Nb	Hillsdale	MI	95.0	0.196	1	45,751	601	\$100M-500M	70.0	45,751	601
Alden State Bk	Alden	MI	92.5	0.307	1	37,524	616	\$100M-500M	72.5	37,524	616
Firstbank-West Branch	West Branch	MI	92.5	0.225	0.559	41,347	1,029	\$100M-500M	82.5	73,923	1,144
Oxford Bk	Oxford	MI	92.5	0.111	0.606	41,232	759	\$100M-500M	72.5	68,021	902
State Bk of Escanaba	Escanaba	MI	90.0	0.299	1	28,412	569	<\$100M	67.5	28,412	569
Community State Bk St Charles	Saint Charles	MI	87.5	0.132	1	14,988	540	\$100M-500M	57.5	14,988	540
Firstbank	Mount Pleasant	MI	87.5	0.203	0.561	28,439	581	\$100M-500M	82.5	50,667	657
Macatawa Bk	Zeeland	MI	87.5	0.114	0.247	67,049	1,755	\$500M-\$1B	82.5	230,196	2,514
United Cmnty Bk	Perham	MN	100.0	0.266	1	32,882	540	\$100M-500M	87.5	32,882	540
Heritage Bk Na	Willmar	MN	100.0	0.273	1	26,865	632	<\$100M	87.5	26,865	632
First Nb	Bagley	MN	97.5	0.247	1	15,068	555	<\$100M	75.0	15,068	555
Peoples Nb of Mora	Mora	MN	97.5	0.281	1	38,508	658	\$100M-500M	87.5	38,508	658
University Nb	Saint Paul	MN	97.5	0.43	1	16,622	394	<\$100M	87.5	16,622	394
Landmark Cmnty Bk Na	Isanti	MN	97.5	0.38	1	22,984	357	<\$100M	87.5	22,984	357
Grand Marais State Bk	Grand Marais	MN	97.5	0.289	1	14,697	425	<\$100M	82.5	14,697	425
Lakes State Bk	Pequot Lakes	MN	97.5	0.465	1	23,561	382	<\$100M	90.0	23,561	382

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Boundary Waters Cmnty Bk	Ely	MN	97.5	0.485	1	20,190	358	<\$100M	90.0	20,190	358
First Integrity Bk Na	Staples	MN	95.0	0.394	1	30,119	464	<\$100M	85.0	30,119	464
First State Bk Alexandria-Carlo	Alexandria	MN	95.0	0.296	1	14,396	404	<\$100M	82.5	14,396	404
Woodland Bk	Remer	MN	95.0	0.292	1	16,720	403	<\$100M	82.5	16,720	403
Kasson State Bk	Kasson	MN	95.0	0.241	1	13,104	424	<\$100M	77.5	13,104	424
Home State Bk	Kandiyohi	MN	95.0	0.238	1	14,236	326	<\$100M	80.0	14,236	326
Peoples Bk	Cuba	MO	100.0	0.327	1	35,284	1,333	\$100M-500M	95.0	35,284	1,333
First Cmnty Bk	Knob Noster	MO	97.5	0.211	1	45,726	797	\$100M-500M	87.5	45,726	797
Southwest Mo Bk	Carthage	MO	97.5	0.221	1	79,030	1,558	\$100M-500M	90.0	79,030	1,558
Kearney Tc	Kearney	MO	97.5	0.291	1	29,448	676	\$100M-500M	85.0	29,448	676
First Mo St Bk	Poplar Bluff	MO	97.5	0.333	1	34,751	967	\$100M-500M	92.5	34,751	967
First Community Bk	Poplar Bluff	MO	97.5	0.169	1	28,593	765	\$100M-500M	77.5	28,593	765
Security Bk of Sw MO	Cassville	MO	95.0	0.336	1	16,405	430	<\$100M	82.5	16,405	430
Century Bk of The Ozarks	Gainesville	MO	95.0	0.172	1	22,867	550	\$100M-500M	80.0	22,867	550
First Nb	Mountain View	MO	92.5	0.192	1	30,475	1,080	\$100M-500M	72.5	30,475	1,080
First State Bk	Purdy	MO	92.5	0.251	1	28,319	627	\$100M-500M	80.0	28,319	627
Citizens Union St B&Tc	Clinton	MO	92.5	0.156	1	37,916	821	\$100M-500M	75.0	37,916	821
Bank of Bloomsdale	Bloomsdale	MO	92.5	0.273	1	32,569	409	\$100M-500M	85.0	32,569	409
Community State Bk	Bowling Green	MO	92.5	0.163	1	23,007	505	\$100M-500M	72.5	23,007	505
O'bannon Bkg Co	Buffalo	MO	92.5	0.17	1	18,366	503	\$100M-500M	77.5	18,366	503
Bank of Holly Springs	Holly Springs	MS	92.5	0.299	1	37,718	1,072	\$100M-500M	87.5	37,718	1,072
Omnibank	Mantee	MS	92.5	0.272	1	29,511	1,020	\$100M-500M	82.5	29,511	1,020
Pike Cty Nb	Mccomb	MS	90.0	0.29	1	39,126	814	\$100M-500M	87.5	39,126	814
First Nb of Pontotoc	Pontotoc	MS	90.0	0.18	1	34,616	1,177	\$100M-500M	75.0	34,616	1,177
First Nb of South Mississipp	Hattiesburg	MS	90.0	0.352	1	30,122	526	<\$100M	85.0	30,122	526
Merchants & Marine Bk	Pascagoula	MS	87.5	0.299	1	82,530	1,256	\$100M-500M	82.5	82,530	1,256
Lamar Bk	Purvis	MS	85.0	0.21	1	89,197	1,225	\$100M-500M	80.0	89,197	1,225
Mechanics Bk	Water Valley	MS	85.0	0.241	1	27,299	787	\$100M-500M	75.0	27,299	787
Bank of New Albany	New Albany	MS	85.0	0.185	1	49,891	672	\$100M-500M	77.5	49,891	672
First State Bk	Waynesboro	MS	85.0	0.173	1	44,138	896	\$100M-500M	75.0	44,138	896
First Citizens Bk of Butte	Butte	MT	100.0	0.515	1	27,145	-	<\$100M	87.5	27,145	-
Rocky Mountain Bk	Billings	MT	97.5	0.306	1	89,609	1,301	\$100M-500M	92.5	89,609	1,301
First State Bk	Thompson Falls	MT	87.5	0.283	1	25,410	560	<\$100M	72.5	25,410	560
Citizens State Bk	Hamilton	MT	85.0	0.317	1	21,434	281	<\$100M	70.0	21,434	281
United States Nb of Red Lodg	Red Lodge	MT	85.0	0.286	1	11,379	273	<\$100M	70.0	11,379	273
Ruby Valley Nb	Twin Bridges	MT	82.5	0.314	1	12,432	419	<\$100M	67.5	12,432	419
Independence Bk	Havre	MT	82.5	0.137	1	28,111	517	\$100M-500M	62.5	28,111	517
First Boulder Valley Bk	Boulder	MT	77.5	0.378	1	8,315	206	<\$100M	70.0	8,315	206
Catawba Valley Bk	Hickory	NC	92.5	0.305	1	53,626	1,092	\$100M-500M	77.5	53,626	1,092
Four Oaks B&Tc	Four Oaks	NC	90.0	0.228	1	61,543	1,136	\$100M-500M	72.5	61,543	1,136
Surrey B&Tc	Mount Airy	NC	90.0	0.416	1	33,275	754	<\$100M	75.0	33,275	754

Table 1. Micro-Business-Friendly Banks in the United States using Call Report Data, June 2001

Bank Name	City	State	Micro-Business Lending (<\$100K)					Small Business Lending (<\$1M)			
			Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1,000) (4)	SSBL# (5)	Bnk Asset Sz. (6)	Rank (7)	LSBL\$ (1,000) (8)	LSBL# (9)
Northwestern Nb	Wilkesboro	NC	87.5	0.384	1	47,034	573	\$100M-500M	75.0	47,034	573
Yadkin Valley B&Tc	Elkin	NC	85.0	0.085	0.298	30,732	1,365	\$100M-500M	82.5	103,006	1,694
Lumbee Guaranty Bk	Pembroke	NC	85.0	0.172	1	23,170	574	\$100M-500M	50.0	23,170	574
Farmers & Mrch Bk	Granite Quarry	NC	80.0	0.074	0.358	25,010	576	\$100M-500M	52.5	57,958	722
First-Citizens B&Tc	Raleigh	NC	80.0	0.052	0.219	540,241	38,870	>\$10B	70.0	1,899,128	45,044
American Cmnty Bk	Monroe	NC	80.0	0.122	0.287	20,052	746	\$100M-500M	82.5	69,787	927
Farmers & Mrch Bk Valley Cit	Valley City	ND	95.0	0.208	1	15,530	337	<\$100M	87.5	15,530	337
First United Bk	Park River	ND	92.5	0.156	1	11,999	416	<\$100M	85.0	11,999	416
Stutsman County St Bk	Jamestown	ND	90.0	0.207	1	23,004	624	\$100M-500M	77.5	23,004	624
State Bk of Bottineau	Bottineau	ND	87.5	0.205	1	8,634	167	<\$100M	77.5	8,634	167
First International B&Tc	Watford City	ND	85.0	0.151	0.453	70,837	1,632	\$100M-500M	80.0	141,460	1,911
First State Bk Langdon	Langdon	ND	85.0	0.174	1	11,607	252	<\$100M	77.5	11,607	252
Walhalla State Bk	Walhalla	ND	82.5	0.301	1	10,957	203	<\$100M	72.5	10,957	203
American State B&Tc of Williston	Williston	ND	82.5	0.139	1	21,966	485	\$100M-500M	70.0	21,966	485
National Bk of Harvey	Harvey	ND	82.5	0.225	1	9,970	183	<\$100M	70.0	9,970	183
First State Bk of Munich	Munich	ND	82.5	0.129	1	9,357	196	<\$100M	65.0	9,357	196
Platte Valley Nb	Scottsbluff	NE	100.0	0.208	1	42,976	635	\$100M-500M	97.5	42,976	635
Dakota Cty State Bk	South Sioux City	NE	97.5	0.271	1	23,470	421	<\$100M	90.0	23,470	421
Beatrice Nb&Tc	Beatrice	NE	95.0	0.285	1	29,577	729	\$100M-500M	87.5	29,577	729
Gothenburg State B&Tc	Gothenburg	NE	95.0	0.224	1	16,741	304	<\$100M	87.5	16,741	304
Midwest Bank Na	Pierce	NE	95.0	0.137	1	28,752	525	\$100M-500M	87.5	28,752	525
American Exch Bk	Elmwood	NE	95.0	0.198	1	4,896	1,160	<\$100M	87.5	4,896	1,160
Farmers State Bk	Bennet	NE	95.0	0.195	1	7,587	271	<\$100M	85.0	7,587	271
Commercial State Bk	Wausa	NE	92.5	0.248	1	11,414	429	<\$100M	87.5	11,414	429
First Nb In Ord	Ord	NE	92.5	0.103	1	7,653	331	<\$100M	75.0	7,653	331
Centennial Bk	Omaha	NE	92.5	0.327	1	10,099	197	<\$100M	90.0	10,099	197
Community Bk	Alma	NE	92.5	0.196	1	7,980	172	<\$100M	82.5	7,980	172
Village B&Tc	Gilford	NH	82.5	0.273	1	17,794	303	<\$100M	65.0	17,794	303
First Colebrook Bk	Colebrook	NH	80.0	0.13	0.347	13,812	521	\$100M-500M	77.5	39,753	669
Skylands Cmnty Bk	Hackettstown	NJ	92.5	0.063	0.191	18,624	823	\$100M-500M	82.5	88,311	1,228
Lakeland Bk	Newfoundland	NJ	90.0	0.036	0.168	34,017	793	\$500M-\$1B	70.0	152,172	1,303
Panasia Bk Na	Fort Lee	NJ	90.0	0.071	0.233	10,858	294	\$100M-500M	70.0	44,219	441
Bank of Gloucester Cty	Deptford Townst	NJ	87.5	0.043	0.125	18,004	868	\$100M-500M	75.0	106,397	1,325
Commerce Bk Shore Na	Forked River	NJ	85.0	0.024	0.131	32,573	943	\$1B-\$10B	67.5	174,301	1,579
Minotola Nb	Vineland	NJ	85.0	0.046	0.088	23,392	842	\$500M-\$1B	75.0	168,768	1,401
Union Ctr Nb	Union	NJ	82.5	0.025	0.195	14,978	903	\$500M-\$1B	52.5	54,127	1,072
Woodstown Nb	Woodstown	NJ	82.5	0.034	0.146	17,395	349	\$500M-\$1B	57.5	77,766	648
Newfield Nb	Newfield	NJ	82.5	0.039	0.165	13,244	306	\$100M-500M	72.5	77,491	580
1st Constitution Bk	Cranbury	NJ	82.5	0.053	0.136	11,790	340	\$100M-500M	77.5	73,403	561
Citizens Bk	Clovis	NM	90.0	0.093	0.494	14,668	660	\$100M-500M	57.5	27,046	714

Table 1. Micro-Business-Friendly Banks in the United States using Call Report Data, June 2001

Bank Name	City	State	Micro-Business Lending (<\$100K)					Small Business Lending (<\$1M)			
			Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1,000) (4)	SSBL# (5)	Bnk Asset Sz. (6)	Rank (7)	LSBL\$ (1,000) (8)	LSBL# (9)
Portales Nb	Portales	NM	90.0	0.112	1	9,500	367	<\$100M	50.0	9,500	367
Valley Bk of Cmrc	Roswell	NM	87.5	0.195	1	18,160	328	<\$100M	60.0	18,160	328
Peoples Bk	Taos	NM	85.0	0.127	0.339	10,036	367	<\$100M	72.5	28,861	480
First Nb In Las Vegas	Las Vegas	NM	80.0	0.224	1	14,318	180	<\$100M	55.0	14,318	180
First Nb of Ely	Ely	NV	95.0	0.25	1	9,499	272	<\$100M	72.5	9,499	272
Nevada B&Tc	Caliente	NV	90.0	0.088	1	5,907	112	<\$100M	52.5	5,907	112
Great Basin Bk of Nevada	Elko	NV	90.0	0.067	0.157	5,645	233	<\$100M	80.0	31,735	348
Bath Nb	Bath	NY	90.0	0.08	0.333	27,730	792	\$100M-500M	77.5	78,786	1,038
Adirondack Bk Na	Saranac Lake	NY	90.0	0.105	0.284	19,929	890	\$100M-500M	77.5	57,633	1,125
National Bk of Geneva	Geneva	NY	90.0	0.085	0.293	44,268	1,559	\$500M-\$1B	85.0	143,048	1,986
Ellenville Nb	Ellenville	NY	90.0	0.086	0.268	23,391	937	\$100M-500M	92.5	87,405	1,163
Bank of Castile	Castile	NY	87.5	0.066	0.267	22,573	877	\$100M-500M	80.0	74,675	1,126
Cattaraugus Cty Bk	Little Valley	NY	87.5	0.17	1	18,533	261	\$100M-500M	60.0	18,533	261
Savannah Bk Na	Savannah	NY	87.5	0.24	1	17,156	419	<\$100M	70.0	17,156	419
Solvay Bk	Solvay	NY	87.5	0.076	0.294	27,061	1,143	\$100M-500M	92.5	92,150	1,536
First Nb of Groton	Groton	NY	85.0	0.121	1	8,955	347	<\$100M	60.0	8,955	347
Steuben Tc	Hornell	NY	85.0	0.064	0.392	16,916	816	\$100M-500M	62.5	33,918	913
Vinton Cty Nb	Mcarthur	OH	92.5	0.131	1	30,403	565	\$100M-500M	70.0	30,403	565
Sutton Bk	Attica	OH	90.0	0.189	0.608	39,211	639	\$100M-500M	80.0	64,537	756
North Valley Bk	Zanesville	OH	90.0	0.323	1	19,439	341	<\$100M	80.0	19,439	341
Farmers State Bk	New Madison	OH	87.5	0.183	1	19,596	377	\$100M-500M	67.5	19,596	377
Community First B&Tc	Celina	OH	87.5	0.1	0.333	76,719	3,060	\$500M-\$1B	95.0	230,449	3,483
1st Nat Cmnty Bk	East Liverpool	OH	87.5	0.206	1	16,239	325	<\$100M	75.0	16,239	325
First Nb	Shelby	OH	85.0	0.091	0.421	19,579	829	\$100M-500M	77.5	46,510	1,005
Savings Bk	Circleville	OH	85.0	0.094	1	16,346	452	\$100M-500M	60.0	16,346	452
Merchants Nb	Hillsboro	OH	85.0	0.088	0.398	24,943	1,144	\$100M-500M	75.0	62,136	1,330
Union Bk Co	Columbus Grove	OH	85.0	0.116	0.413	22,174	448	\$100M-500M	85.0	53,741	573
Hicksville Bk	Hicksville	OH	85.0	0.134	1	14,918	222	\$100M-500M	60.0	14,918	222
Pauls Valley Nb	Pauls Valley	OK	97.5	0.227	1	20,672	594	<\$100M	85.0	20,672	594
First Amer B&Tc	Purcell	OK	97.5	0.26	1	48,805	1,223	\$100M-500M	90.0	48,805	1,223
Community State Bk	Poteau	OK	97.5	0.195	1	25,589	566	\$100M-500M	85.0	25,589	566
First Nb&Tc	Weatherford	OK	95.0	0.243	1	21,762	395	<\$100M	85.0	21,762	395
First Nb&Tc	Miami	OK	95.0	0.202	1	21,084	326	\$100M-500M	80.0	21,084	326
Peoples Nb of Checotah	Checotah	OK	95.0	0.146	1	14,031	676	<\$100M	77.5	14,031	676
Firstbank	Antlers	OK	92.5	0.192	1	16,415	706	<\$100M	77.5	16,415	706
Chickasha B&Tc	Chickasha	OK	92.5	0.225	1	20,940	428	<\$100M	80.0	20,940	428
First State Bk	Pond Creek	OK	92.5	0.309	1	14,264	308	<\$100M	82.5	14,264	308
First Nb&Tc	Chickasha	OK	90.0	0.217	1	33,429	563	\$100M-500M	77.5	33,429	563
First B&Tc	Broken Bow	OK	90.0	0.172	1	12,724	423	<\$100M	75.0	12,724	423
First State Bk	Tahlequah	OK	90.0	0.175	1	15,098	535	<\$100M	80.0	15,098	535
Bank of Union	Union City	OK	90.0	0.305	1	26,557	285	<\$100M	85.0	26,557	285



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American Exch Bk	Henryetta	OK	90.0	0.146	1	8,352	439	<\$100M	70.0	8,352	439
Bank of Cherokee Cty	Hulbert	OK	90.0	0.288	1	18,301	290	<\$100M	85.0	18,301	290
Independent Fncl Network Bk	Coos Bay	OR	95.0	0.122	0.388	26,021	1,128	\$100M-500M	72.5	59,551	1,269
Columbia River Bk	The Dalles	OR	87.5	0.067	0.235	30,406	1,125	\$100M-500M	70.0	111,689	1,519
Lincoln Scty Bk	Newport	OR	85.0	0.172	0.762	9,301	263	<\$100M	37.5	10,480	279
West Coast Bk	Lake Oswego	OR	77.5	0.055	0.116	76,081	2,255	\$1B-\$10B	67.5	375,517	3,472
Community Bk	Joseph	OR	77.5	0.076	0.19	13,732	510	\$100M-500M	85.0	71,971	708
Mckenzie State Bk	Springfield	OR	77.5	0.23	0.548	6,629	156	<\$100M	62.5	12,090	180
Oregon State Bk	Corvallis	OR	77.5	0.22	0.551	5,997	158	<\$100M	55.0	10,880	175
Old Forge Bk	Old Forge	PA	97.5	0.275	1	51,579	755	\$100M-500M	80.0	51,579	755
PFC Bk	Ford City	PA	97.5	0.14	1	44,653	902	\$100M-500M	70.0	44,653	902
Honesdale Nb	Honesdale	PA	97.5	0.323	1	75,733	892	\$100M-500M	87.5	75,733	892
County Nb	Clearfield	PA	92.5	0.067	0.288	38,855	1,349	\$500M-\$1B	80.0	107,036	1,705
Community Bk Na	Millersburg	PA	87.5	0.074	0.241	54,137	1,078	\$500M-\$1B	85.0	173,668	1,633
Elderton St Bk	Elderton	PA	87.5	0.158	0.485	15,806	587	<\$100M	77.5	32,612	717
New Tripoli Nb	New Tripoli	PA	87.5	0.143	1	24,258	352	\$100M-500M	57.5	24,258	352
Luzerne Nb	Luzerne	PA	87.5	0.181	1	25,744	422	\$100M-500M	65.0	25,744	422
CSB Bk	Curwensville	PA	87.5	0.163	0.555	23,647	480	\$100M-500M	77.5	42,613	554
Community B&Tc	Clarks Summit	PA	85.0	0.055	0.294	24,181	916	\$100M-500M	70.0	64,961	1,082
First Nat Cmnty Bk	Dunmore	PA	85.0	0.064	0.159	41,573	1,374	\$500M-\$1B	72.5	141,475	1,788
Hamlin B&Tc	Smethport	PA	85.0	0.066	1	16,393	449	\$100M-500M	50.0	16,393	449
Jersey Shore State Bk	Jersey Shore	PA	85.0	0.057	0.275	22,128	970	\$100M-500M	77.5	71,732	1,219
Mercer Cty State Bk	Sandy Lake	PA	85.0	0.076	0.491	16,644	732	\$100M-500M	65.0	32,406	824
Washington Tc	Westerly	RI	70.0	0.021	0.118	27,782	999	\$1B-\$10B	60.0	143,533	1,532
Capitalbank	Greenwood	SC	97.5	0.262	1	93,523	1,592	\$100M-500M	80.0	93,523	1,592
Arthur State Bk	Union	SC	95.0	0.319	1	54,425	1,004	\$100M-500M	77.5	54,425	1,004
Anderson Bros Bk	Mullins	SC	92.5	0.33	1	65,734	1,297	\$100M-500M	77.5	65,734	1,297
Bank of York	York	SC	92.5	0.287	1	39,337	814	\$100M-500M	72.5	39,337	814
Enterprise Bk of SC	Ehrhardt	SC	90.0	0.248	1	61,323	1,245	\$100M-500M	75.0	61,323	1,245
Palmetto State Bk	Hampton	SC	87.5	0.294	1	51,187	656	\$100M-500M	70.0	51,187	656
Bank of Greeleyville	Greeleyville	SC	85.0	0.35	1	17,333	483	<\$100M	62.5	17,333	483
Conway Nb	Conway	SC	85.0	0.128	0.521	65,707	2,807	\$500M-\$1B	67.5	114,746	3,021
Peoples State Bk	De Smet	SD	92.5	0.248	1	12,542	237	<\$100M	80.0	12,542	237
Merchants State Bk	Freeman	SD	90.0	0.193	1	15,576	359	<\$100M	77.5	15,576	359
First Fidelity Bk	Burke	SD	85.0	0.101	1	19,485	580	\$100M-500M	65.0	19,485	580
Fulton State Bk	Fulton	SD	85.0	0.168	1	4,342	319	<\$100M	72.5	4,342	319
Great Plains Bk	Eureka	SD	85.0	0.147	1	6,394	162	<\$100M	75.0	6,394	162
First State Bk of Roscoe	Roscoe	SD	82.5	0.221	1	9,693	155	<\$100M	70.0	9,693	155
First State Bk of Warner	Warner	SD	80.0	0.194	1	7,227	160	<\$100M	62.5	7,227	160
Campbell County Bk	Herreid	SD	80.0	0.157	1	7,471	118	<\$100M	65.0	7,471	118

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Farmers & Merchants St Bk	Iroquois	SD	80.0	0.149	1	4,811	137	<\$100M	62.5	4,811	137
Security State Bk	Tyndall	SD	80.0	0.151	1	5,033	131	<\$100M	65.0	5,033	131
Community South Bk	Parsons	TN	100.0	0.187	1	42,777	1,115	\$100M-500M	82.5	42,777	1,115
First Volunteer Bk of Tennes	Chattanooga	TN	97.5	0.38	1	122,850	1,468	\$100M-500M	92.5	122,850	1,468
Commercial B&Tc	Paris	TN	97.5	0.197	1	65,584	1,356	\$100M-500M	87.5	65,584	1,356
First Bk of Tennessee	Spring City	TN	97.5	0.396	1	49,933	596	\$100M-500M	92.5	49,933	596
Citizens Cmnty Bk	Winchester	TN	97.5	0.333	1	26,953	539	<\$100M	87.5	26,953	539
First Nb of Manchester	Manchester	TN	95.0	0.224	1	26,050	592	\$100M-500M	77.5	26,050	592
Traders Nb	Tullahoma	TN	95.0	0.31	1	31,446	531	\$100M-500M	82.5	31,446	531
American City Bk	Tullahoma	TN	95.0	0.355	1	34,867	410	<\$100M	87.5	34,867	410
Citizens Bk	Carthage	TN	92.5	0.163	1	65,768	1,354	\$100M-500M	77.5	65,768	1,354
Peoples Bk	Clifton	TN	92.5	0.344	1	26,330	592	<\$100M	80.0	26,330	592
Citizens Bk of East Tennesse	Rogersville	TN	92.5	0.179	1	21,481	382	\$100M-500M	70.0	21,481	382
First Nb	Hughes Springs	TX	100.0	0.317	1	42,309	1,096	\$100M-500M	95.0	42,309	1,096
City Nb	Sulphur Springs	TX	97.5	0.205	1	32,667	956	\$100M-500M	82.5	32,667	956
Security State Bk	Mccamey	TX	97.5	0.388	1	33,537	800	<\$100M	90.0	33,537	800
Peoples State Bk	Clyde	TX	97.5	0.198	1	22,005	628	\$100M-500M	80.0	22,005	628
First Nb	Borger	TX	97.5	0.326	1	24,684	455	<\$100M	90.0	24,684	455
First Nb of Albany Breckenri	Albany	TX	95.0	0.231	1	44,975	873	\$100M-500M	80.0	44,975	873
Texas Bk	Henderson	TX	95.0	0.318	1	33,167	778	\$100M-500M	85.0	33,167	778
State Nb Tx	Iowa Park	TX	95.0	0.182	1	23,201	689	\$100M-500M	77.5	23,201	689
First Nb	Newton	TX	95.0	0.233	1	22,442	573	<\$100M	82.5	22,442	573
Legend Bk Na	Bowie	TX	92.5	0.208	1	47,701	1,025	\$100M-500M	77.5	47,701	1,025
Ennis State Bk	Ennis	TX	92.5	0.35	1	28,071	615	<\$100M	85.0	28,071	615
First Nb	George West	TX	92.5	0.307	1	24,219	454	<\$100M	82.5	24,219	454
State Bk	De Kalb	TX	92.5	0.207	1	21,230	356	\$100M-500M	72.5	21,230	356
Community Nb	Hondo	TX	92.5	0.24	1	17,887	477	<\$100M	77.5	17,887	477
Peoples Nb	Paris	TX	92.5	0.213	1	19,671	438	<\$100M	80.0	19,671	438
Village Bk	Saint George	UT	82.5	0.416	1	20,180	378	<\$100M	75.0	20,180	378
Transportation Alliance Bk	Ogden	UT	82.5	0.442	0.612	25,287	2,215	<\$100M	72.5	34,793	2,302
Volvo Cmrl Cr Corp Utah	Salt Lake City	UT	82.5	0.463	1	5,814	869	<\$100M	75.0	5,814	869
First Nb	Morgan	UT	70.0	0.148	1	7,491	186	<\$100M	50.0	7,491	186
Gunnison Valley Bk	Gunnison	UT	70.0	0.192	1	8,007	162	<\$100M	52.5	8,007	162
Sun First Bk	Saint George	UT	70.0	0.292	1	3,878	40	<\$100M	57.5	3,878	40
Grayson Nb	Independence	VA	100.0	0.203	1	37,931	857	\$100M-500M	70.0	37,931	857
Powell Valley Nb	Jonesville	VA	97.5	0.234	1	38,072	779	\$100M-500M	72.5	38,072	779
Benchmark Cmnty Bk	Kenbridge	VA	97.5	0.108	0.358	23,721	1,166	\$100M-500M	75.0	53,087	1,321
New Peoples Bk	Honaker	VA	97.5	0.133	0.422	24,947	906	\$100M-500M	90.0	59,143	1,131
Bank of Marion	Marion	VA	95.0	0.145	1	37,189	536	\$100M-500M	65.0	37,189	536
Highlands Union Bk	Abingdon	VA	95.0	0.096	0.416	40,770	1,224	\$100M-500M	77.5	87,582	1,434
Bank of Charlotte Cty	Phenix	VA	92.5	0.181	1	17,255	564	<\$100M	60.0	17,255	564

Table 1. Micro-Business-Friendly Banks in the United States using Call Report Data, June 2001

Bank Name	City	State	Micro-Business Lending (<\$100K)					Small Business Lending (<\$1M)			
			Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1,000) (4)	SSBL# (5)	Bnk Asset Sz. (6)	Rank (7)	LSBL\$ (1,000) (8)	LSBL# (9)
Virginia B&Tc	Danville	VA	92.5	0.199	1	28,100	399	\$100M-500M	62.5	28,100	399
F&M Bk Atlantic	Gloucester	VA	90.0	0.06	0.264	24,997	1,014	\$100M-500M	92.5	94,718	1,286
Peoples Cmnty Bk	Montross	VA	87.5	0.191	1	17,921	325	<\$100M	55.0	17,921	325
Peoples Tc of St Albans	Saint Albans	VT	87.5	0.197	1	32,940	727	\$100M-500M	57.5	32,940	727
Community Nb	Derby	VT	85.0	0.169	1	42,096	590	\$100M-500M	52.5	42,096	590
Security State Bk	Centralia	WA	97.5	0.158	0.464	35,130	629	\$100M-500M	60.0	60,253	746
Whidbey Island Bk	Oak Harbor	WA	90.0	0.073	0.202	29,470	1,197	\$100M-500M	72.5	121,728	1,652
Prime Pacific Bk Na	Lynnwood	WA	90.0	0.588	1	20,317	272	<\$100M	72.5	20,317	272
Yakima Nb Na	Yakima	WA	90.0	0.525	1	19,430	248	<\$100M	72.5	19,430	248
Americanwest Bk	Spokane	WA	85.0	0.072	0.156	42,713	1,721	\$500M-\$1B	67.5	170,602	2,307
First Heritage Bk	Snohomish	WA	82.5	0.085	0.287	8,846	363	\$100M-500M	65.0	30,835	498
Community First Bk	Kennewick	WA	80.0	0.193	0.397	11,161	156	<\$100M	57.5	25,381	238
Community Bk	Superior	WI	97.5	0.351	1	22,527	695	<\$100M	82.5	22,527	695
Chippewa Valley Bk	Winter	WI	97.5	0.372	1	29,717	473	<\$100M	87.5	29,717	473
Laona St Bk	Laona	WI	95.0	0.304	1	22,828	1,841	<\$100M	77.5	22,828	1,841
Fidelity Nb	Medford	WI	95.0	0.436	1	38,560	741	<\$100M	85.0	38,560	741
Johnson Bk	Hayward	WI	95.0	0.346	1	33,690	543	<\$100M	85.0	33,690	543
Community Bk Central Wi	Colby	WI	95.0	0.422	1	34,639	557	<\$100M	87.5	34,639	557
Northern St Bk	Ashland	WI	95.0	0.26	1	31,703	580	\$100M-500M	80.0	31,703	580
Farmers St Bk of Waupaca	Waupaca	WI	95.0	0.22	1	30,512	492	\$100M-500M	77.5	30,512	492
Community First Bk	Boscobel	WI	92.5	0.286	1	35,919	481	\$100M-500M	77.5	35,919	481
Reedsburg Bk	Reedsburg	WI	92.5	0.286	1	36,156	525	\$100M-500M	80.0	36,156	525
Fortress Bk Westby	Westby	WI	92.5	0.308	1	28,664	580	<\$100M	82.5	28,664	580
Royal Bk	Elroy	WI	92.5	0.219	1	25,442	493	\$100M-500M	72.5	25,442	493
Sterling Bk	Barron	WI	92.5	0.198	1	25,400	417	\$100M-500M	67.5	25,400	417
Mid Amer Bk	Footville	WI	92.5	0.349	1	13,553	513	<\$100M	77.5	13,553	513
Traders Bk	Spencer	WV	95.0	0.405	1	51,589	848	\$100M-500M	87.5	51,589	848
Pendleton Cty Bk	Franklin	WV	92.5	0.175	1	21,598	419	\$100M-500M	72.5	21,598	419
Bank of Gassaway	Gassaway	WV	92.5	0.151	1	18,403	539	\$100M-500M	65.0	18,403	539
Calhoun Cty Bk	Grantsville	WV	92.5	0.196	0.648	14,812	669	<\$100M	85.0	22,852	701
Poca Valley Bk	Walton	WV	90.0	0.134	1	21,913	329	\$100M-500M	67.5	21,913	329
Community Bk of Parkersburg	Parkersburg	WV	90.0	0.127	1	18,366	362	\$100M-500M	65.0	18,366	362
Clay Cty Bk	Clay	WV	85.0	0.193	1	11,910	209	<\$100M	65.0	11,910	209
First Nb of Buffalo	Buffalo	WY	97.5	0.304	1	30,252	563	<\$100M	90.0	30,252	563
Hilltop Nb	Casper	WY	90.0	0.112	0.688	29,939	748	\$100M-500M	70.0	43,512	839
Bank of Star Valley	Afton	WY	87.5	0.222	1	10,120	357	<\$100M	70.0	10,120	357
Converse Cty Bk	Douglas	WY	82.5	0.102	1	14,514	327	\$100M-500M	55.0	14,514	327
Bank of Cmrc	Rawlins	WY	82.5	0.174	1	9,370	301	<\$100M	57.5	9,370	301

Note: Dollar amount is in \$1000.

Source: U.S Small Business Administration, Office of Advocacy, Office of Economic Research, from the call report data collected by the Federal Reserve.

Table 2. Micro-Business Lenders in the United States under the CRA Reporting Program, 2000

NAME	HQ State	State w/Loans	Micro-Business Lending (\$100k)			Small Business Lending (\$250k)		Small Business Lending (\$1 M)		Credit Cd/TA*
			SSBL\$ (1,000)	SSBL#	BK SIZE	MSBL\$ (1,000)	MSBL#	LSBL\$ (1,000)	LSBL#	
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	
First Nb	AK	AK	74,171	2,127	\$1B-\$10B	152,904	2,594	243,464	2,794	
Wells Fargo & Company	CA	AK	43,879	1,447	>\$50B	72,685	1,621	119,880	1,714	
American Express Centurion B	UT	AK	16,431	2,724	\$10B-\$50B	16,431	2,724	16,431	2,724	0.65
Keycorp	OH	AK	15,446	501	>\$50B	35,436	612	100,969	740	
Northrim Bk	AK	AK	11,272	293	<\$1B	24,333	365	60,363	434	
Regions Financial Corporatio	AL	AL	207,433	7,451	\$10B-\$50B	350,619	8,309	669,360	8,960	
Amsouth Bancorporation	AL	AL	140,789	4,360	\$10B-\$50B	248,715	4,979	505,819	5,483	
Southtrust Corporation	AL	AL	122,467	3,335	\$10B-\$50B	249,361	4,082	521,339	4,633	
Tb&C Bancshares Inc.	GA	AL	86,708	2,883	\$10B-\$50B	153,891	3,283	292,469	3,565	
Compass Bancshares Inc.	AL	AL	77,254	2,314	\$10B-\$50B	144,472	2,705	309,052	3,027	
GE Cap Fncl	UT	AL	73,277	16,413	\$1B-\$10B	73,277	16,413	73,277	16,413	CCO
Colonial Bancgroup Inc. Th	AL	AL	73,161	2,761	\$10B-\$50B	120,107	3,039	196,146	3,201	
American Express Centurion B	UT	AL	68,202	9,783	\$10B-\$50B	68,202	9,783	68,202	9,783	0.65
Banc Corporation The	AL	AL	56,678	1,796	\$1B-\$10B	104,680	2,075	155,451	2,178	
Alabama National Bancorporat	AL	AL	44,731	1,645	\$1B-\$10B	80,420	1,863	160,955	2,023	
Community Bancshares Inc.	AL	AL	31,631	1,423	<\$1B	46,598	1,513	71,925	1,565	
Aliant Financial Corporation	AL	AL	30,370	838	<\$1B	58,417	1,012	109,163	1,126	
Advanta Bk Corp	UT	AL	28,489	3,399	<\$1B	28,927	3,403	28,927	3,403	CCO
Peoples Bancrust Company I	AL	AL	26,144	984	<\$1B	46,847	1,110	81,223	1,184	
Bancorpsouth Inc.	MS	AL	25,413	1,027	\$1B-\$10B	40,575	1,118	66,134	1,171	
MBNA Corporation	DE	AL	21,614	2,684	\$10B-\$50B	21,614	2,684	22,614	2,685	0.57
Auburn National Bancorporati	AL	AL	20,901	698	<\$1B	37,365	803	62,963	854	
Union Planters Corporation	TN	AL	18,829	573	\$10B-\$50B	35,726	673	71,841	746	
Whitney Holding Corporation	LA	AL	13,589	396	\$1B-\$10B	26,954	472	52,129	524	
Suntrust Banks Inc.	GA	AL	12,162	417	>\$50B	22,709	473	49,630	534	
Bank One Corporation	IL	AL	11,387	1,156	>\$50B	11,587	1,157	11,587	1,157	CCO
Citigroup Inc.	NY	AL	10,539	2,465	>\$50B	10,539	2,465	10,539	2,465	CCO
Regions Financial Corporatio	AL	AR	171,394	6,667	\$10B-\$50B	273,355	7,290	438,284	7,625	
Arvest Bank Group Inc.	AR	AR	95,863	3,102	\$1B-\$10B	177,314	3,575	358,321	3,939	
Simmons First National Corpo	AR	AR	44,383	1,850	\$1B-\$10B	69,399	2,012	103,590	2,083	
American Express Centurion B	UT	AR	43,260	6,300	\$10B-\$50B	43,260	6,300	43,260	6,300	0.65
Union Planters Corporation	TN	AR	33,339	1,516	\$10B-\$50B	49,994	1,616	87,560	1,686	
First Security Bancorp	AR	AR	31,998	1,755	\$1B-\$10B	43,386	1,821	60,206	1,854	
GE Cap Fncl	UT	AR	31,912	7,306	\$1B-\$10B	31,912	7,306	31,912	7,306	CCO
Advanta Bk Corp	UT	AR	22,369	2,837	<\$1B	22,369	2,837	22,369	2,837	CCO
First Bank Corp	AR	AR	20,619	865	<\$1B	34,177	948	57,709	999	
U.S. Bancorp	MN	AR	18,758	734	>\$50B	30,533	804	52,152	848	CCO
MBNA Corporation	DE	AR	16,165	1,882	\$10B-\$50B	16,165	1,882	16,165	1,882	0.57
Bank Of America Corporation	NC	AR	14,400	384	>\$50B	23,968	442	63,119	511	CCO
Citigroup Inc.	NY	AR	12,399	2,308	>\$50B	12,399	2,308	12,399	2,308	CCO
Pulaski Investment Corporati	AR	AR	12,144	342	<\$1B	21,538	398	42,488	439	
J.P. Morgan Chase & Co.	NY	AR	10,025	394	>\$50B	10,025	394	10,025	394	CCO

Table 2. Micro-Business Lenders in the United States under the CRA Reporting Program, 2000

NAME	HQ State	State w/Loans	Micro-Business Lending (\$100k)			Small Business Lending (\$250k)		Small Business Lending (\$1 M)		Credit Cd/TA*
			SSBL\$ (1,000)	SSBL#	BK SIZE	MSBL\$ (1,000)	MSBL#	LSBL\$ (1,000)	LSBL#	
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	
Wells Fargo & Company	CA	AZ	147,423	6,762	>\$50B	272,298	7,445	581,403	8,074	
American Express Centurion B	UT	AZ	132,584	19,594	\$10B-\$50B	132,711	19,595	132,970	19,596	0.65
Bank One Corporation	IL	AZ	104,200	5,746	>\$50B	142,681	5,947	241,215	6,123	CCO
GE Cap Fncl	UT	AZ	87,421	17,816	\$1B-\$10B	87,841	17,819	87,841	17,819	CCO
Zions Bancorporation	UT	AZ	48,966	1,363	\$10B-\$50B	112,009	1,708	298,944	2,042	
Advanta Bk Corp	UT	AZ	46,853	5,723	<\$1B	47,077	5,725	47,077	5,725	CCO
Bank Of America Corporation	NC	AZ	46,697	1,260	>\$50B	74,211	1,407	117,702	1,491	CCO
Compass Bancshares Inc.	AL	AZ	28,223	780	\$10B-\$50B	54,712	924	136,702	1,067	
Citigroup Inc.	NY	AZ	24,530	4,341	>\$50B	24,530	4,341	25,655	4,343	CCO
Marshall & Ilsley Corporatio	WI	AZ	22,973	512	\$10B-\$50B	52,557	676	202,896	938	
MBNA Corporation	DE	AZ	15,470	1,982	\$10B-\$50B	15,470	1,982	15,470	1,982	0.57
Capitol Bancorp Ltd.	MI	AZ	13,286	286	\$1B-\$10B	35,885	418	94,278	548	
American Express Centurion B	UT	CA	1,169,211	165,399	\$10B-\$50B	1,172,535	165,420	1,173,914	165,425	0.65
Wells Fargo & Company	CA	CA	915,118	56,984	>\$50B	1,299,226	59,072	2,133,446	60,701	
Bank Of America Corporation	NC	CA	912,452	30,034	>\$50B	1,052,723	30,792	1,774,934	32,081	CCO
GE Cap Fncl	UT	CA	483,814	98,657	\$1B-\$10B	484,682	98,663	485,810	98,666	CCO
Advanta Bk Corp	UT	CA	414,459	49,719	<\$1B	419,624	49,762	420,949	49,765	CCO
Citigroup Inc.	NY	CA	321,652	47,031	>\$50B	323,162	47,038	337,401	47,055	CCO
Union Bk Of Ca Na	CA	CA	227,122	10,326	\$10B-\$50B	398,978	11,252	880,605	12,184	
U.S. Bancorp	MN	CA	206,969	10,210	>\$50B	282,222	10,612	482,928	10,999	CCO
MBNA Corporation	DE	CA	185,463	22,402	\$10B-\$50B	185,883	22,405	186,183	22,406	0.57
City National Corporation	CA	CA	95,198	1,936	\$1B-\$10B	247,523	2,746	957,307	3,970	
Fremont Inv & Loan	CA	CA	94,040	13,879	\$1B-\$10B	111,093	13,998	123,642	14,030	
Bank One Corporation	IL	CA	84,774	10,004	>\$50B	87,027	10,017	109,256	10,051	CCO
Zions Bancorporation	UT	CA	80,937	1,629	\$10B-\$50B	159,975	2,058	464,044	2,615	
First National Of Nebraska	NE	CA	78,348	9,279	\$1B-\$10B	82,606	9,306	85,535	9,312	CCO
J.P. Morgan Chase & Co.	NY	CA	75,060	2,758	>\$50B	78,366	2,780	87,252	2,793	CCO
Mellon Financial Corporation	PA	CA	71,828	4,288	\$10B-\$50B	122,149	4,579	300,621	4,906	
Sanwa Bank California	CA	CA	67,866	1,536	.	118,151	1,823	280,430	2,134	
Bank Of The West	CA	CA	58,720	2,258	\$10B-\$50B	98,891	2,478	242,078	2,741	
Westamerica Bancorporation	CA	CA	46,968	952	\$1B-\$10B	112,266	1,312	261,492	1,607	
Keycorp	OH	CA	43,157	1,799	>\$50B	44,531	1,807	51,901	1,820	
Comerica Incorporated	MI	CA	42,105	874	>\$50B	138,609	1,397	796,026	2,487	
Pacific Capital Bancorp	CA	CA	36,784	1,033	\$1B-\$10B	62,388	1,177	126,617	1,296	
IBJ Whitehall B & Tc	NY	CA	34,532	1,243	\$1B-\$10B	60,646	1,399	117,866	1,514	
Mid-State Bancshares	CA	CA	26,389	727	\$1B-\$10B	46,475	841	104,433	961	
Greater Bay Bancorp	CA	CA	25,252	593	\$1B-\$10B	65,189	796	280,186	1,162	
Exchange Bk	CA	CA	24,889	714	<\$1B	45,477	832	78,855	903	
Pacific Union Bk	CA	CA	23,686	484	<\$1B	39,527	576	80,926	660	
Dartmouth Capital Group Inc	CA	CA	23,568	583	.	62,843	801	169,587	1,001	
Farmers & Mrch Bk	CA	CA	22,857	561	\$1B-\$10B	43,990	681	97,618	791	
California Ctr Bk	CA	CA	21,488	444	<\$1B	45,327	579	124,555	733	

Table 2. Micro-Business Lenders in the United States under the CRA Reporting Program, 2000

NAME	HQ State	State w/Loans	Micro-Business Lending (\$100k)			Small Business Lending (\$250k)		Small Business Lending (\$1 M)		Credit Cd/TA*
			SSBL\$ (1,000)	SSBL#	BK SIZE	MSBL\$ (1,000)	MSBL#	LSBL\$ (1,000)	LSBL#	
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	
CVB Financial Corp.	CA	CA	21,281	507	\$1B-\$10B	41,020	617	110,623	757	
Nara Bank	CA	CA	20,590	419	.	38,229	514	102,966	634	
Hanmi Financial Corporation	CA	CA	20,203	540	\$1B-\$10B	45,387	681	109,574	808	
Community Bk	CA	CA	20,159	411	\$1B-\$10B	45,537	560	127,665	715	
Bank Of The Sierra	CA	CA	20,147	798	<\$1B	43,721	939	82,189	1,016	
Trico Bancshares	CA	CA	17,053	430	<\$1B	39,602	575	86,199	661	
Capital Corp Of The West	CA	CA	16,920	289	<\$1B	33,981	388	84,753	479	
1st Source Corporation	IN	CA	15,791	376	\$1B-\$10B	35,546	503	70,885	584	
Farmers & Merchants Bancorp	CA	CA	15,554	422	<\$1B	30,833	506	75,738	588	
Pacific Century Financial Co	HI	CA	14,122	280	\$10B-\$50B	25,970	344	100,928	467	
Fleetboston Financial Corpor	MA	CA	13,450	1,231	>\$50B	14,548	1,237	20,327	1,248	
Popular Inc.	PR	CA	11,904	321	\$1B-\$10B	27,297	409	70,703	496	
Mechanics Bk	CA	CA	11,803	339	\$1B-\$10B	21,699	392	71,760	480	
Central Coast Bancorp	CA	CA	11,665	313	<\$1B	26,366	394	80,379	497	
Cathay Bancorp Inc.	CA	CA	11,424	229	\$1B-\$10B	26,375	311	109,247	458	
Montecito Bancorp	CA	CA	11,382	259	<\$1B	28,757	351	77,007	444	
Savings Bk Of Mendocino Cty	CA	CA	11,191	379	<\$1B	18,631	422	33,786	454	
FBOP Corporation	IL	CA	10,777	208	\$1B-\$10B	29,008	307	78,198	405	
First Banks Inc.	MO	CA	10,537	231	\$1B-\$10B	32,832	354	113,782	504	
First Northern Community Ban	CA	CA	10,349	261	<\$1B	21,232	323	49,219	375	
U.S. Bancorp	MN	CO	134,723	7,503	>\$50B	161,283	7,654	240,464	7,805	CCO
Wells Fargo & Company	CA	CO	132,932	4,693	>\$50B	257,631	5,404	547,937	5,961	
American Express Centurion B	UT	CO	130,813	18,339	\$10B-\$50B	130,921	18,340	130,921	18,340	0.65
Ge Cap Fncl	UT	CO	77,162	15,934	\$1B-\$10B	77,162	15,934	77,462	15,935	CCO
Advanta Bk Corp	UT	CO	62,249	7,477	<\$1B	63,319	7,484	63,606	7,485	CCO
Bank One Corporation	IL	CO	60,368	3,931	>\$50B	87,941	4,083	178,291	4,249	CCO
Keycorp	OH	CO	50,622	2,130	>\$50B	75,290	2,271	177,855	2,460	
Zions Bancorporation	UT	CO	37,573	1,548	\$10B-\$50B	79,673	1,785	170,575	1,951	
First National Of Nebraska	NE	CO	34,666	1,879	\$1B-\$10B	62,092	2,036	142,437	2,185	CCO
Citigroup Inc.	NY	CO	25,218	5,641	>\$50B	25,218	5,641	25,668	5,642	CCO
Firstbank Holding Company Of	CO	CO	23,985	1,584	\$1B-\$10B	41,594	1,686	87,489	1,779	
MBNA Corporation	DE	CO	21,964	2,864	\$10B-\$50B	21,964	2,864	21,964	2,864	0.57
Guaranty Corporation	CO	CO	21,101	455	\$1B-\$10B	53,078	626	148,794	809	
Cobiz Inc.	CO	CO	19,777	452	<\$1B	49,349	621	114,932	745	
Pinnacle Bancorp Inc.	NE	CO	16,585	644	\$1B-\$10B	28,857	717	56,403	773	
Union Bankshares Ltd.	CO	CO	15,984	389	<\$1B	43,892	558	105,931	683	
Alpine Banks Of Colorado	CO	CO	15,735	578	<\$1B	28,475	649	52,833	701	
Vail Banks Inc.	CO	CO	13,347	361	<\$1B	28,803	454	58,879	512	
Pueblo Bancorporation	CO	CO	10,186	353	<\$1B	20,755	411	49,710	465	
American Express Centurion B	UT	CT	114,453	15,633	\$10B-\$50B	114,628	15,634	114,628	15,634	0.65
Fleetboston Financial Corpor	MA	CT	94,060	2,124	>\$50B	131,431	2,324	214,230	2,471	
J.P. Morgan Chase & Co.	NY	CT	93,279	3,121	>\$50B	111,879	3,217	145,298	3,277	CCO

Table 2. Micro-Business Lenders in the United States under the CRA Reporting Program, 2000

NAME	HQ State	State w/Loans	Micro-Business Lending (\$100k)			Small Business Lending (\$250k)		Small Business Lending (\$1 M)		Credit Cd/TA*
			SSBL\$ (1,000)	SSBL#	BK SIZE	MSBL\$ (1,000)	MSBL#	LSBL\$ (1,000)	LSBL#	
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	
GE Cap Fncl	UT	CT	69,984	14,731	\$1B-\$10B	70,269	14,733	70,269	14,733	CCO
Advanta Bk Corp	UT	CT	36,799	4,348	<\$1B	37,435	4,353	37,435	4,353	CCO
Citigroup Inc.	NY	CT	36,772	5,283	>\$50B	38,261	5,290	39,461	5,292	CCO
First Union Corporation	NC	CT	24,449	742	>\$50B	51,604	894	115,537	1,012	
Bank One Corporation	IL	CT	17,734	1,771	>\$50B	18,158	1,773	23,318	1,783	CCO
MBNA Corporation	DE	CT	15,599	1,982	\$10B-\$50B	15,599	1,982	15,599	1,982	0.57
Hudson United Bancorp	NJ	CT	13,435	263	\$1B-\$10B	37,456	397	92,070	506	
American Express Centurion B	UT	DC	20,051	2,536	\$10B-\$50B	20,191	2,537	20,191	2,537	0.65
First Union Corporation	NC	DC	10,352	354	>\$50B	16,371	386	29,549	411	
Wilmington Trust Corporation	DE	DE	25,544	571	\$1B-\$10B	59,988	769	140,756	930	
American Express Centurion B	UT	DE	18,067	2,434	\$10B-\$50B	18,067	2,434	18,067	2,434	0.65
GE Cap Fncl	UT	DE	14,166	3,194	\$1B-\$10B	14,166	3,194	14,166	3,194	CCO
Pnc Financial Services Group	PA	DE	12,679	359	>\$50B	25,212	431	54,877	490	
Mercantile Bankshares Corpor	MD	DE	10,024	263	\$1B-\$10B	18,633	316	32,740	345	
American Express Centurion B	UT	FL	612,153	82,438	\$10B-\$50B	613,453	82,447	613,453	82,447	0.65
GE Cap Fncl	UT	FL	443,651	95,707	\$1B-\$10B	444,016	95,709	445,108	95,712	CCO
Suntrust Banks Inc.	GA	FL	323,564	10,488	>\$50B	617,597	12,142	1,349,150	13,556	
Bank Of America Corporation	NC	FL	252,124	8,066	>\$50B	376,258	8,804	615,822	9,266	CCO
Advanta Bk Corp	UT	FL	242,634	30,091	<\$1B	244,805	30,107	245,780	30,109	CCO
First Union Corporation	NC	FL	212,796	7,111	>\$50B	336,119	7,807	650,119	8,412	
Amsouth Bancorporation	AL	FL	165,194	5,111	\$10B-\$50B	279,738	5,770	607,319	6,432	
Citigroup Inc.	NY	FL	114,709	21,209	>\$50B	115,239	21,212	115,509	21,213	CCO
Huntington Bancshares Incorp	OH	FL	95,937	2,691	\$10B-\$50B	108,873	2,763	150,483	2,844	
Southtrust Corporation	AL	FL	91,498	2,140	\$10B-\$50B	196,101	2,736	455,224	3,255	
MBNA Corporation	DE	FL	85,865	10,436	\$10B-\$50B	85,865	10,436	85,865	10,436	0.57
Bank One Corporation	IL	FL	67,261	7,352	>\$50B	72,839	7,383	98,247	7,422	CCO
Mellon Financial Corporation	PA	FL	49,717	2,224	\$10B-\$50B	85,212	2,431	134,495	2,540	
Union Planters Corporation	TN	FL	47,017	977	\$10B-\$50B	85,569	1,191	176,357	1,370	
Wells Fargo & Company	CA	FL	46,485	2,573	>\$50B	50,738	2,599	57,881	2,614	
J.P. Morgan Chase & Co.	NY	FL	44,547	1,809	>\$50B	48,546	1,834	54,373	1,846	CCO
Totalbank	FL	FL	38,465	3,496	<\$1B	46,191	3,546	59,471	3,574	
Capital City Bank Group Inc	FL	FL	36,473	1,394	\$1B-\$10B	55,859	1,511	95,302	1,587	
F.N.B. Corporation	PA	FL	30,434	1,185	.	57,992	1,344	118,633	1,462	
Tb&C Bancshares Inc.	GA	FL	29,306	968	\$10B-\$50B	56,510	1,136	106,859	1,246	
Regions Financial Corporatio	AL	FL	29,097	777	\$10B-\$50B	58,368	955	114,564	1,076	
Ocean Bankshares Inc.	FL	FL	28,452	738	\$1B-\$10B	49,457	857	94,484	952	
Wachovia Corporation	NC	FL	28,351	978	>\$50B	54,493	1,127	119,752	1,241	
Colonial Bancgroup Inc. Th	AL	FL	27,573	758	\$10B-\$50B	63,917	969	136,745	1,127	
Compass Bancshares Inc.	AL	FL	24,352	679	\$10B-\$50B	43,819	792	109,708	926	
Republic Security Financial	FL	FL	21,377	546	.	39,058	653	72,983	721	
Riverside Banking Company	FL	FL	19,651	733	\$1B-\$10B	30,893	801	55,064	849	
Commercebanc Na	FL	FL	18,053	448	\$1B-\$10B	32,944	529	73,862	608	

Table 2. Micro-Business Lenders in the United States under the CRA Reporting Program, 2000

NAME	HQ State	State w/Loans	Micro-Business Lending (\$100k)			Small Business Lending (\$250k)		Small Business Lending (\$1 M)		Credit Cd/TA*
			SSBL\$ (1,000)	SSBL#	BK SIZE	MSBL\$ (1,000)	MSBL#	LSBL\$ (1,000)	LSBL#	
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	
Citrus & Chemical Bancorpora	FL	FL	17,733	475	<\$1B	31,998	562	45,417	592	
Tampa Banking Company The	FL	FL	15,417	417	<\$1B	32,311	510	67,705	577	
Cnb Florida Bancshares Inc.	FL	FL	14,462	481	<\$1B	29,715	579	60,932	643	
Northern Trust Corporation	IL	FL	13,353	276	\$10B-\$50B	39,803	433	131,760	590	
Gold Banc Corporation Inc.	KS	FL	11,103	356	\$1B-\$10B	22,647	423	38,305	456	
U.S. Bancorp	MN	FL	11,064	2,050	>\$50B	13,439	2,063	21,296	2,077	CCO
Gulf West Banks Inc.	FL	FL	10,813	296	<\$1B	18,520	339	38,942	382	
First National Of Nebraska	NE	FL	10,806	1,331	\$1B-\$10B	12,140	1,339	12,936	1,341	CCO
Suntrust Banks Inc.	GA	GA	262,982	8,290	>\$50B	513,017	9,736	1,152,442	10,975	
Tb&C Bancshares Inc.	GA	GA	238,808	8,052	\$10B-\$50B	475,547	9,576	842,395	10,337	
American Express Centurion B	UT	GA	227,961	30,525	\$10B-\$50B	228,243	30,527	228,763	30,529	0.65
GE Cap Fncl	UT	GA	199,104	42,083	\$1B-\$10B	199,104	42,083	199,104	42,083	CCO
Regions Financial Corporatio	AL	GA	178,971	5,973	\$10B-\$50B	330,426	6,892	677,838	7,606	
Wachovia Corporation	NC	GA	105,400	4,046	>\$50B	200,259	4,577	468,029	5,087	
Advanta Bk Corp	UT	GA	80,309	9,939	<\$1B	80,979	9,945	80,979	9,945	CCO
United Community Banks Inc.	GA	GA	72,621	2,924	\$1B-\$10B	131,376	3,296	226,408	3,502	
Century South Banks Inc.	GA	GA	70,378	1,719	.	161,143	2,325	294,746	2,624	
Bank Of America Corporation	NC	GA	61,089	1,882	>\$50B	98,525	2,103	193,200	2,285	CCO
Bb&T Corporation	NC	GA	49,088	1,811	>\$50B	100,293	2,108	229,928	2,363	CCO
First Union Corporation	NC	GA	46,904	1,559	>\$50B	77,918	1,738	184,905	1,938	
Southtrust Corporation	AL	GA	43,167	1,077	\$10B-\$50B	96,155	1,375	226,733	1,631	
MBNA Corporation	DE	GA	34,721	4,379	\$10B-\$50B	34,721	4,379	34,721	4,379	0.57
Bank One Corporation	IL	GA	23,602	2,525	>\$50B	24,437	2,529	27,266	2,535	CCO
Citigroup Inc.	NY	GA	23,316	5,337	>\$50B	23,316	5,337	23,316	5,337	CCO
Brand Bkg Co	GA	GA	21,732	1,116	<\$1B	37,947	1,215	78,132	1,303	
Georgia Bank Financial Corpo	GA	GA	20,901	746	<\$1B	35,272	833	55,742	876	
Henry County Bancshares Inc	GA	GA	19,725	355	<\$1B	49,746	554	68,995	594	
J.P. Morgan Chase & Co.	NY	GA	19,148	707	>\$50B	19,148	707	19,498	708	CCO
Habersham Bancorp	GA	GA	18,913	647	<\$1B	32,626	737	59,455	793	
Eberhardt Inc.	GA	GA	18,764	965	.	30,375	1,037	47,685	1,077	
Wells Fargo & Company	CA	GA	15,221	767	>\$50B	16,047	772	18,345	776	
Farmers & Mrch Bk	GA	GA	13,968	478	<\$1B	23,807	533	40,702	564	
Southeastern Banking Corpora	GA	GA	12,556	479	<\$1B	18,950	522	23,999	533	
United Bank Corporation	GA	GA	12,090	612	<\$1B	17,358	644	21,108	651	
Amsouth Bancorporation	AL	GA	10,893	338	\$10B-\$50B	20,806	392	49,167	445	
Pacific Century Financial Co	HI	HI	60,144	1,656	\$10B-\$50B	94,491	1,854	147,712	1,950	
Bank Of The West	CA	HI	60,040	2,795	\$10B-\$50B	93,501	2,984	148,182	3,091	
American Express Centurion B	UT	HI	31,969	5,663	\$10B-\$50B	31,969	5,663	31,969	5,663	0.65
CB Bancshares Inc.	HI	HI	23,698	536	\$1B-\$10B	37,024	609	61,009	660	
CPB Inc.	HI	HI	17,948	389	\$1B-\$10B	25,509	433	45,148	478	
Advanta Bk Corp	UT	HI	12,629	1,523	<\$1B	13,007	1,526	13,007	1,526	CCO



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NAME	HQ State	State w/Loans	Micro-Business Lending (\$100k)			Small Business Lending (\$250k)		Small Business Lending (\$1 M)		Credit Cd/TA*
			SSBL\$ (1,000)	SSBL#	BK SIZE	MSBL\$ (1,000)	MSBL#	LSBL\$ (1,000)	LSBL#	
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	
U.S. Bancorp	MN	IA	101,716	4,124	>\$50B	163,178	4,490	306,379	4,776	CCO
Wells Fargo & Company	CA	IA	69,005	2,232	>\$50B	139,918	2,633	335,162	2,991	
Advanta Bk Corp	UT	IA	25,618	2,936	<\$1B	25,618	2,936	25,618	2,936	CCO
GE Cap Fncl	UT	IA	21,963	4,345	\$1B-\$10B	21,963	4,345	21,963	4,345	CCO
Quad City Holdings Inc.	IL	IA	19,475	664	<\$1B	29,502	725	65,055	793	
Citizens Banking Corporation	MI	IA	18,877	939	\$1B-\$10B	27,124	989	42,902	1,020	
First Citizens Financial Cor	IA	IA	17,912	916	<\$1B	25,082	962	33,935	980	
West Bancorporation Inc.	IA	IA	17,454	545	<\$1B	29,531	614	57,860	665	
Neighbor Insurance Agency I	IA	IA	16,845	966	<\$1B	20,071	986	25,177	996	
Hills Bancorporation	IA	IA	13,548	572	<\$1B	19,188	608	35,845	643	
Citigroup Inc.	NY	IA	11,841	2,832	>\$50B	11,841	2,832	11,841	2,832	CCO
Amtrust Inc.	IA	IA	11,804	341	<\$1B	27,438	430	57,735	494	
Mbna Corporation	DE	IA	11,318	1,542	\$10B-\$50B	11,318	1,542	11,318	1,542	0.57
Union Planters Corporation	TN	IA	10,550	306	\$10B-\$50B	20,982	371	42,804	415	
U.S. Bancorp	MN	ID	49,253	2,359	>\$50B	79,513	2,535	168,905	2,699	CCO
Wells Fargo & Company	CA	ID	42,995	1,490	>\$50B	80,669	1,706	153,632	1,851	
Keycorp	OH	ID	31,531	1,157	>\$50B	54,620	1,294	109,752	1,399	
American Express Centurion B	UT	ID	25,795	4,324	\$10B-\$50B	25,795	4,324	25,795	4,324	0.65
Bank Of Cmrc	ID	ID	21,797	870	<\$1B	35,972	951	46,671	981	
GE Cap Fncl	UT	ID	16,881	3,906	\$1B-\$10B	16,881	3,906	16,881	3,906	CCO
Advanta Bk Corp	UT	ID	15,208	1,829	<\$1B	15,208	1,829	15,208	1,829	CCO
W.T.B. Financial Corporation	WA	ID	14,018	388	\$1B-\$10B	27,996	467	62,366	529	
American Express Centurion B	UT	IL	250,865	34,500	\$10B-\$50B	251,167	34,502	251,167	34,502	0.65
Bank One Corporation	IL	IL	193,029	8,547	>\$50B	410,989	9,725	1,431,613	11,541	CCO
GE Cap Fncl	UT	IL	165,498	33,341	\$1B-\$10B	165,942	33,344	166,392	33,345	CCO
Harris T&Sb	IL	IL	116,290	3,034	\$10B-\$50B	227,255	3,662	558,499	4,296	
Advanta Bk Corp	UT	IL	104,944	12,112	<\$1B	106,160	12,122	106,160	12,122	CCO
U.S. Bancorp	MN	IL	104,529	4,443	>\$50B	170,923	4,845	360,970	5,207	CCO
Citigroup Inc.	NY	IL	98,197	15,289	>\$50B	98,197	15,289	99,197	15,290	CCO
First Midwest Bancorp Inc.	IL	IL	81,024	2,545	\$1B-\$10B	150,233	2,942	317,478	3,265	
Fifth Third Bancorp	OH	IL	73,046	1,917	>\$50B	170,843	2,480	359,265	2,862	
Lasalle Bk Na	IL	IL	45,109	1,121	>\$50B	96,670	1,405	300,343	1,770	
Mbna Corporation	DE	IL	45,066	5,939	\$10B-\$50B	45,066	5,939	45,066	5,939	0.57
National City Corporation	OH	IL	44,072	1,990	>\$50B	83,027	2,212	187,112	2,409	
Amcore Financial Inc.	IL	IL	38,159	1,239	\$1B-\$10B	71,973	1,441	142,846	1,591	
Union Planters Corporation	TN	IL	36,654	1,150	\$10B-\$50B	70,432	1,350	143,886	1,491	
Wells Fargo & Company	CA	IL	30,738	1,420	>\$50B	42,749	1,488	64,736	1,525	
Midwest Banc Holdings Inc.	IL	IL	28,759	799	\$1B-\$10B	61,018	983	142,523	1,128	
West Suburban Bancorp Inc.	IL	IL	27,003	641	\$1B-\$10B	70,100	871	182,892	1,122	
Popular Inc.	PR	IL	25,894	552	\$1B-\$10B	40,692	640	80,465	726	
First Banks Inc.	MO	IL	25,613	1,027	\$1B-\$10B	40,819	1,117	67,687	1,173	
First Mid-Illinois Bancshare	IL	IL	25,433	910	<\$1B	38,592	988	66,002	1,041	

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			SSBL\$ (1,000)	SSBL#	BK SIZE	MSBL\$ (1,000)	MSBL#	LSBL\$ (1,000)	LSBL#	
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	
J.P. Morgan Chase & Co.	NY	IL	24,552	964	>\$50B	25,472	971	27,922	974	CCO
Heartland Bancorp Inc.	IL	IL	23,944	787	<\$1B	45,068	916	72,527	973	
BANC Ed Corp. The	IL	IL	19,863	672	<\$1B	35,310	769	72,192	841	
Wintrust Financial Corporati	IL	IL	19,746	458	\$1B-\$10B	47,160	613	129,504	785	
Cib Marine Bancshares Inc.	WI	IL	18,806	442	\$1B-\$10B	54,599	635	210,034	898	
Commerce Bancshares Inc.	MO	IL	18,440	520	\$10B-\$50B	38,488	638	108,426	764	
Main Street Trust Inc.	IL	IL	18,159	672	\$1B-\$10B	30,464	746	58,505	803	
Hometown Independent Bancorp	IL	IL	17,342	583	<\$1B	34,360	686	75,651	771	
Old National Bancorp	IN	IL	16,894	675	\$1B-\$10B	29,172	747	44,055	779	
First Busey Corporation	IL	IL	16,639	447	\$1B-\$10B	34,066	558	73,213	633	
Northern Trust Corporation	IL	IL	16,107	296	\$10B-\$50B	48,227	464	133,892	614	
Princeton National Bancorp	IL	IL	15,976	626	<\$1B	33,407	729	72,434	812	
Unionbancorp Inc.	IL	IL	15,742	581	<\$1B	29,640	662	57,385	719	
MB Financial Inc.	IL	IL	15,633	273	\$1B-\$10B	38,186	391	132,150	576	
Banterra Corp	IL	IL	15,010	533	<\$1B	22,519	579	40,248	615	
Old Second Bancorp Inc.	IL	IL	14,403	455	\$1B-\$10B	27,329	532	61,126	600	
First American Bank Corporat	IL	IL	14,057	389	\$1B-\$10B	33,130	496	105,727	649	
Market Street Bancshares In	IL	IL	14,030	605	<\$1B	22,966	659	40,263	691	
Associated Banc-Corp	WI	IL	13,960	430	\$10B-\$50B	37,369	561	113,821	699	
First National Of Nebraska	NE	IL	13,954	1,705	\$1B-\$10B	14,823	1,710	15,986	1,712	CCO
Castle Bancgroup Inc.	IL	IL	13,526	465	<\$1B	25,604	535	55,024	592	
American Chartered Bancorp	IL	IL	12,333	265	<\$1B	33,504	380	116,254	533	
South Holland Bancorp Inc.	IL	IL	11,947	320	<\$1B	22,772	388	44,641	437	
Peotone Bancorp Inc.	IL	IL	11,794	279	<\$1B	24,781	354	55,003	419	
FBOP Corporation	IL	IL	11,056	263	\$1B-\$10B	31,284	379	86,881	500	
Blackhawk Bancorporation In	IL	IL	10,272	394	<\$1B	18,795	443	37,810	480	
Home State Bancorp Inc.	IL	IL	10,116	368	<\$1B	18,007	418	35,966	453	
Bank One Corporation	IL	IN	109,821	4,650	>\$50B	206,786	5,192	543,767	5,815	CCO
National City Corporation	OH	IN	103,435	4,147	>\$50B	184,929	4,621	376,752	4,991	
American Express Centurion B	UT	IN	76,050	10,936	\$10B-\$50B	76,414	10,938	76,414	10,938	0.65
GE Cap Fncl	UT	IN	71,649	14,986	\$1B-\$10B	71,649	14,986	71,649	14,986	CCO
1st Source Corporation	IN	IN	58,711	1,547	\$1B-\$10B	121,968	1,920	283,802	2,234	
Old National Bancorp	IN	IN	57,213	1,954	\$1B-\$10B	105,918	2,244	186,232	2,392	
Union Planters Corporation	TN	IN	53,383	1,485	\$10B-\$50B	110,668	1,815	255,203	2,088	
Advanta Bk Corp	UT	IN	47,101	5,495	<\$1B	47,224	5,496	47,224	5,496	CCO
First Financial Bancorp	OH	IN	46,400	2,002	\$1B-\$10B	76,746	2,185	128,868	2,292	
Keycorp	OH	IN	44,463	1,799	>\$50B	64,200	1,917	112,434	2,016	
Wells Fargo & Company	CA	IN	33,856	1,301	>\$50B	55,967	1,433	111,092	1,535	
First Merchants Corporation	IN	IN	31,801	1,197	\$1B-\$10B	58,365	1,350	118,917	1,480	
MBNA Corporation	DE	IN	30,471	3,882	\$10B-\$50B	30,471	3,882	30,471	3,882	0.57
First Financial Corporation	IN	IN	26,981	932	\$1B-\$10B	43,887	1,029	83,376	1,101	
Hasten Bancshares	IN	IN	25,891	685	\$1B-\$10B	57,247	864	156,456	1,061	
Star Financial Group Inc.	IN	IN	24,443	738	\$1B-\$10B	44,773	857	76,601	926	

Table 2. Micro-Business Lenders in the United States under the CRA Reporting Program, 2000

NAME	HQ State	State w/Loans	Micro-Business Lending (\$100k)			Small Business Lending (\$250k)		Small Business Lending (\$1 M)		Credit Cd/TA*
			SSBL\$ (1,000)	SSBL#	BK SIZE	MSBL\$ (1,000)	MSBL#	LSBL\$ (1,000)	LSBL#	
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	
Lafayette Bancorporation	IN	IN	21,331	744	<\$1B	37,180	834	61,788	886	
Irwin Financial Corporation	IN	IN	20,536	471	\$1B-\$10B	57,379	688	158,592	885	
Citigroup Inc.	NY	IN	20,416	4,344	>\$50B	20,416	4,344	20,416	4,344	CCO
Lakeland Financial Corporati	IN	IN	17,617	526	\$1B-\$10B	37,191	635	88,636	740	
Salin Bancshares Inc.	IN	IN	16,932	358	<\$1B	45,124	513	98,046	617	
Indiana United Bancorp	IN	IN	16,289	602	\$1B-\$10B	26,332	667	41,536	698	
Monroe Bancorp	IN	IN	15,713	554	<\$1B	31,654	653	61,685	717	
First Bancshares Inc.	IN	IN	15,197	378	\$1B-\$10B	36,400	510	64,524	571	
U.S. Bancorp	MN	IN	14,505	1,193	>\$50B	24,590	1,254	38,995	1,281	CCO
Integra Bank Corporation	IN	IN	13,804	380	\$1B-\$10B	26,504	456	50,111	502	
Farmers Bancorp Frankfort	IN	IN	13,646	388	<\$1B	23,490	448	45,412	497	
Fina Bancorp Inc.	IN	IN	12,852	489	<\$1B	21,394	542	35,539	573	
Huntington Bancshares Incorp	OH	IN	12,362	399	\$10B-\$50B	19,519	440	32,991	464	
Intrust Financial Corporatio	KS	KS	65,713	2,424	\$1B-\$10B	128,357	2,780	320,053	3,134	
Commerce Bancshares Inc.	MO	KS	59,851	2,057	\$10B-\$50B	104,650	2,320	213,170	2,536	
American Express Centurion B	UT	KS	40,637	5,881	\$10B-\$50B	40,637	5,881	40,637	5,881	0.65
GE Cap Fncl	UT	KS	35,584	7,042	\$1B-\$10B	35,584	7,042	35,584	7,042	CCO
U.S. Bancorp	MN	KS	33,112	1,288	>\$50B	81,185	1,586	167,546	1,757	CCO
Advanta Bk Corp	UT	KS	25,546	3,104	<\$1B	25,546	3,104	25,546	3,104	CCO
Umb Financial Corporation	MO	KS	22,649	868	\$1B-\$10B	49,598	1,018	150,627	1,195	
Sunflower Banks Inc.	KS	KS	22,344	713	<\$1B	41,678	823	76,574	896	
Bank Of America Corporation	NC	KS	20,734	510	>\$50B	39,415	623	97,637	733	CCO
Commerce Financial Corporati	KS	KS	20,155	763	<\$1B	36,057	853	74,346	919	
Hillcrest Bancshares Inc.	KS	KS	19,573	451	<\$1B	38,823	568	60,121	609	
Central Of Kansas Inc.	KS	KS	19,048	882	<\$1B	32,242	961	56,097	1,006	
Gold Banc Corporation Inc.	KS	KS	17,216	814	\$1B-\$10B	27,067	870	43,199	904	
Valley View Bancshares Inc.	KS	KS	12,162	416	\$1B-\$10B	24,862	490	42,735	531	
Mbna Corporation	DE	KS	11,900	1,555	\$10B-\$50B	11,900	1,555	11,900	1,555	0.57
Citigroup Inc.	NY	KS	11,877	2,506	>\$50B	11,877	2,506	11,877	2,506	CCO
National City Corporation	OH	KY	73,372	2,992	>\$50B	140,178	3,372	315,644	3,727	
U.S. Bancorp	MN	KY	57,778	2,526	>\$50B	95,124	2,746	176,887	2,906	CCO
GE Cap Fncl	UT	KY	54,079	12,344	\$1B-\$10B	54,079	12,344	54,079	12,344	CCO
American Express Centurion B	UT	KY	51,372	7,303	\$10B-\$50B	51,589	7,304	51,589	7,304	0.65
Community Trust Bancorp Inc	KY	KY	48,805	1,727	\$1B-\$10B	82,937	1,937	133,976	2,044	
Bank One Corporation	IL	KY	40,866	2,254	>\$50B	64,379	2,381	132,664	2,509	CCO
Union Planters Corporation	TN	KY	32,274	1,350	\$10B-\$50B	55,854	1,490	95,402	1,575	
S. Y. Bancorp Inc.	KY	KY	30,342	821	<\$1B	62,359	1,011	116,513	1,137	
Advanta Bk Corp	UT	KY	26,745	3,153	<\$1B	26,745	3,153	26,745	3,153	CCO
Republic Bancorp Inc.	KY	KY	25,363	561	\$1B-\$10B	57,099	752	108,469	867	
Fifth Third Bancorp	OH	KY	22,961	563	>\$50B	54,843	753	141,840	920	
Traditional Bancorporation	KY	KY	19,704	851	<\$1B	34,253	936	67,566	1,002	
PNC Financial Services Group	PA	KY	17,695	457	>\$50B	37,599	570	91,077	670	

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			SSBL\$ (1,000)	SSBL#	BK SIZE	MSBL\$ (1,000)	MSBL#	LSBL\$ (1,000)	LSBL#	
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	
Area Bancshares Corporation	KY	KY	17,489	707	\$1B-\$10B	30,125	782	65,386	853	
Farmers Capital Bank Corpora	KY	KY	14,848	754	\$1B-\$10B	24,459	814	38,742	845	
Integra Bank Corporation	IN	KY	13,585	471	\$1B-\$10B	28,030	559	51,056	614	
Bourbon Bancshares Inc.	KY	KY	13,551	552	<\$1B	20,018	593	31,003	615	
Mbna Corporation	DE	KY	13,366	1,956	\$10B-\$50B	13,366	1,956	13,366	1,956	0.57
Old National Bancorp	IN	KY	13,165	532	\$1B-\$10B	25,814	609	37,813	629	
Webster Bancorp Inc.	KY	KY	11,689	482	.	18,374	520	25,960	539	
Central Bancshares Inc.	KY	KY	11,422	307	<\$1B	23,654	379	52,955	438	
Lea M. McMullan Trust	KY	KY	10,116	315	<\$1B	21,153	389	31,351	410	
Bank One Corporation	IL	LA	109,338	4,942	>\$50B	171,427	5,290	366,440	5,653	CCO
Hibernia Corporation	LA	LA	107,093	4,111	\$10B-\$50B	131,616	4,254	160,332	4,312	
Whitney Holding Corporation	LA	LA	95,711	3,008	\$1B-\$10B	185,420	3,509	331,970	3,818	
Regions Financial Corporatio	AL	LA	87,958	3,247	\$10B-\$50B	154,053	3,645	277,620	3,911	
American Express Centurion B	UT	LA	77,266	11,401	\$10B-\$50B	77,386	11,402	77,386	11,402	0.65
GE Cap Fncl	UT	LA	75,101	16,151	\$1B-\$10B	75,101	16,151	75,101	16,151	CCO
Hancock Holding Company	MS	LA	43,810	2,011	\$1B-\$10B	70,956	2,182	99,449	2,243	
Amsouth Bancorporation	AL	LA	35,385	1,047	\$10B-\$50B	61,210	1,199	120,688	1,321	
Advanta Bk Corp	UT	LA	32,634	4,439	<\$1B	32,742	4,440	32,742	4,440	CCO
Iberiabank Corporation	LA	LA	27,075	818	\$1B-\$10B	55,898	1,006	90,112	1,073	
Mbna Corporation	DE	LA	22,094	3,050	\$10B-\$50B	22,094	3,050	22,094	3,050	0.57
Jeff Davis Bancshares Inc.	LA	LA	21,555	792	<\$1B	34,371	867	49,351	901	
Evangeline Bancshares Inc.	LA	LA	18,310	785	<\$1B	24,892	823	40,440	857	
Union Planters Corporation	TN	LA	14,666	451	\$10B-\$50B	28,119	531	61,168	598	
Citigroup Inc.	NY	LA	13,138	2,760	>\$50B	13,138	2,760	13,138	2,760	CCO
One American Corp.	LA	LA	12,952	515	<\$1B	25,826	595	46,783	638	
American Express Centurion B	UT	MA	206,108	28,068	\$10B-\$50B	207,021	28,074	207,021	28,074	0.65
Fleetboston Financial Corpor	MA	MA	111,281	4,123	>\$50B	183,019	4,505	404,385	4,910	
GE Cap Fncl	UT	MA	104,577	20,615	\$1B-\$10B	104,577	20,615	104,577	20,615	CCO
Advanta Bk Corp	UT	MA	69,534	7,886	<\$1B	70,434	7,893	70,758	7,894	CCO
Citigroup Inc.	NY	MA	54,552	9,554	>\$50B	54,802	9,555	56,802	9,557	CCO
J.P. Morgan Chase & Co.	NY	MA	43,882	1,829	>\$50B	44,594	1,833	44,928	1,834	CCO
MBNA Corporation	DE	MA	38,287	4,468	\$10B-\$50B	38,562	4,470	38,562	4,470	0.57
Independent Bank Corp.	MA	MA	34,722	905	\$1B-\$10B	52,214	1,009	73,876	1,059	
Citizens Bk Of Ma	MA	MA	30,063	831	\$10B-\$50B	68,319	1,045	165,108	1,225	
Banknorth Group Inc.	ME	MA	23,543	508	\$10B-\$50B	59,182	703	151,385	868	
Bank One Corporation	IL	MA	21,884	2,198	>\$50B	22,284	2,200	22,584	2,201	CCO
Enterprise Bancorp Inc.	MA	MA	21,223	570	<\$1B	40,340	685	62,686	739	
CCBT Financial Companies In	MA	MA	20,432	656	\$1B-\$10B	44,471	797	78,699	875	
Chittenden Corporation	VT	MA	19,842	504	\$1B-\$10B	40,375	626	86,884	722	
Wells Fargo & Company	CA	MA	16,390	911	>\$50B	17,122	916	19,967	923	
American Express Centurion B	UT	MD	138,625	19,209	\$10B-\$50B	138,947	19,212	138,947	19,212	0.65

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			SSBL\$ (1,000)	SSBL#	BK SIZE	MSBL\$ (1,000)	MSBL#	LSBL\$ (1,000)	LSBL#	
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	
Mercantile Bankshares Corpor	MD	MD	128,617	4,128	\$1B-\$10B	228,155	4,727	440,200	5,161	
GE Cap Fncl	UT	MD	100,374	20,774	\$1B-\$10B	100,374	20,774	100,374	20,774	CCO
Advanta Bk Corp	UT	MD	53,750	6,014	<\$1B	54,045	6,016	54,296	6,017	CCO
Bank Of America Corporation	NC	MD	51,341	1,507	>\$50B	89,374	1,721	176,744	1,890	CCO
First Union Corporation	NC	MD	45,990	1,450	>\$50B	69,993	1,581	118,806	1,681	
Allfirst Bk	MD	MD	42,222	1,072	\$10B-\$50B	88,776	1,329	177,074	1,516	
Suntrust Banks Inc.	GA	MD	38,770	1,457	>\$50B	71,065	1,641	224,631	1,909	
F&M Bancorp	MD	MD	31,052	923	\$1B-\$10B	58,816	1,080	116,574	1,196	
MBNA Corporation	DE	MD	28,178	3,505	\$10B-\$50B	28,556	3,507	29,556	3,508	0.57
Citigroup Inc.	NY	MD	27,245	5,545	>\$50B	27,245	5,545	28,245	5,546	CCO
Bb&T Corporation	NC	MD	25,627	699	>\$50B	50,547	838	150,263	1,023	CCO
FCNB Corp.	MD	MD	23,101	668	.	48,939	817	95,453	918	
Bank One Corporation	IL	MD	18,337	1,959	>\$50B	18,447	1,960	18,742	1,961	CCO
Sandy Spring Bancorp Inc.	MD	MD	16,560	408	\$1B-\$10B	29,007	482	48,093	525	
First Virginia Banks Inc.	VA	MD	12,537	366	\$1B-\$10B	21,443	417	36,921	448	
Columbia Bancorp	MD	MD	12,208	261	<\$1B	24,745	338	45,442	384	
Wells Fargo & Company	CA	MD	10,698	619	>\$50B	11,120	621	12,120	622	
Keycorp	OH	ME	43,399	1,600	>\$50B	72,259	1,772	122,135	1,870	
Banknorth Group Inc.	ME	ME	38,479	1,021	\$10B-\$50B	82,279	1,270	160,606	1,426	
American Express Centurion B	UT	ME	24,843	3,454	\$10B-\$50B	24,843	3,454	24,843	3,454	0.65
Fleetboston Financial Corpor	MA	ME	21,960	488	>\$50B	29,930	531	47,749	567	
GE Cap Fncl	UT	ME	19,761	3,968	\$1B-\$10B	19,761	3,968	19,761	3,968	CCO
Camden National Corporation	ME	ME	14,698	548	<\$1B	29,808	639	55,367	691	
First National Lincoln Corpo	ME	ME	11,570	582	<\$1B	17,737	617	25,176	637	
Advanta Bk Corp	UT	ME	11,301	1,370	<\$1B	11,301	1,370	11,301	1,370	CCO
Bar Harbor Bankshares	ME	ME	11,283	602	<\$1B	15,990	631	23,077	645	
Fifth Third Bancorp	OH	MI	267,941	7,284	>\$50B	609,286	9,215	1,254,172	10,520	
Bank One Corporation	IL	MI	182,308	7,689	>\$50B	360,177	8,663	1,201,733	10,164	CCO
GE Cap Fncl	UT	MI	161,959	34,083	\$1B-\$10B	162,457	34,086	162,457	34,086	CCO
American Express Centurion B	UT	MI	160,154	23,330	\$10B-\$50B	160,154	23,330	160,154	23,330	0.65
National City Corporation	OH	MI	154,813	6,585	>\$50B	281,449	7,308	586,430	7,915	
Comerica Incorporated	MI	MI	113,890	2,419	>\$50B	303,772	3,458	1,035,772	4,745	
Huntington Bancshares Incorp	OH	MI	92,711	2,573	\$10B-\$50B	131,009	2,805	192,197	2,931	
Citizens Banking Corporation	MI	MI	81,382	2,510	\$1B-\$10B	157,836	2,957	323,389	3,283	
Advanta Bk Corp	UT	MI	79,215	9,656	<\$1B	79,537	9,659	79,537	9,659	CCO
Michigan National Bank	MI	MI	52,284	1,445	.	128,445	1,871	410,623	2,372	
Capitol Bancorp Ltd.	MI	MI	47,373	1,283	\$1B-\$10B	107,214	1,631	207,406	1,849	
Chemical Financial Corporati	MI	MI	45,160	1,762	\$1B-\$10B	77,472	1,963	122,038	2,070	
MBNA Corporation	DE	MI	43,249	6,401	\$10B-\$50B	43,496	6,402	43,496	6,402	0.57
Citigroup Inc.	NY	MI	34,230	7,510	>\$50B	34,230	7,510	34,230	7,510	CCO
Wells Fargo & Company	CA	MI	32,784	1,523	>\$50B	43,526	1,591	69,858	1,647	
U.S. Bancorp	MN	MI	24,231	2,814	>\$50B	26,952	2,829	45,183	2,859	CCO

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			SSBL\$ (1,000)	SSBL#	BK SIZE	MSBL\$ (1,000)	MSBL#	LSBL\$ (1,000)	LSBL#	
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	
North Country Financial Corp	MI	MI	19,774	525	<\$1B	38,499	640	72,516	718	
Independent Bank Corporation	MI	MI	18,195	454	\$1B-\$10B	35,805	561	61,157	618	
Fnbh Bancorp Inc.	MI	MI	17,861	553	<\$1B	36,265	666	63,264	724	
Republic Bancorp Inc.	MI	MI	15,650	323	\$1B-\$10B	38,665	456	98,701	576	
Keycorp	OH	MI	14,913	637	>\$50B	20,529	669	41,061	711	
IBT Bancorp Inc.	MI	MI	14,444	459	<\$1B	27,758	539	42,100	571	
First National Of Nebraska	NE	MI	14,316	2,034	\$1B-\$10B	14,701	2,037	14,701	2,037	CCO
MBT Financial Corp.	MI	MI	13,437	460	\$1B-\$10B	24,548	525	38,857	559	
Shoreline Financial Corporat	MI	MI	12,742	306	.	26,438	392	53,997	446	
1st Source Corporation	IN	MI	11,923	270	\$1B-\$10B	25,374	357	49,897	409	
O.A.K. Financial Corporation	MI	MI	11,710	383	<\$1B	20,695	435	44,215	482	
J.P. Morgan Chase & Co.	NY	MI	10,971	534	>\$50B	12,401	541	14,392	544	CCO
Peoples St Bk	MI	MI	10,605	266	<\$1B	24,124	344	48,319	398	
Wells Fargo & Company	CA	MN	207,052	7,266	>\$50B	373,076	8,225	815,957	9,066	
U.S. Bancorp	MN	MN	134,622	6,515	>\$50B	214,895	6,959	520,185	7,526	CCO
Otto Bremer Foundation	MN	MN	78,146	2,422	\$1B-\$10B	155,154	2,874	335,222	3,221	
American Express Centurion B	UT	MN	68,006	9,749	\$10B-\$50B	68,145	9,750	68,145	9,750	0.65
GE Cap Fncl	UT	MN	49,717	10,350	\$1B-\$10B	49,717	10,350	50,053	10,351	CCO
Advanta Bk Corp	UT	MN	49,025	5,549	<\$1B	49,306	5,551	49,306	5,551	CCO
Associated Banc-Corp	WI	MN	38,094	808	\$10B-\$50B	81,667	1,048	199,899	1,273	
Signal Financial Corporation	MN	MN	29,713	840	\$1B-\$10B	60,904	1,022	142,286	1,201	
Marquette Bancshares Inc.	MN	MN	28,734	1,093	\$1B-\$10B	52,770	1,231	118,144	1,348	
Mbna Corporation	DE	MN	19,748	2,578	\$10B-\$50B	19,748	2,578	19,748	2,578	0.57
First National Financial Ser	MN	MN	16,695	505	<\$1B	35,594	612	79,654	705	
Citigroup Inc.	NY	MN	16,258	4,308	>\$50B	16,258	4,308	16,258	4,308	CCO
Bank One Corporation	IL	MN	15,596	1,615	>\$50B	16,596	1,621	18,881	1,624	CCO
J.P. Morgan Chase & Co.	NY	MN	12,651	528	>\$50B	12,651	528	13,651	529	CCO
Stearns Financial Services	MN	MN	11,467	438	<\$1B	22,921	505	58,055	580	
First National Bank Of Bemid	MN	MN	11,046	509	<\$1B	18,527	549	30,076	572	
Commerce Bancshares Inc.	MO	MO	137,459	4,543	\$10B-\$50B	249,109	5,188	541,889	5,726	
Central Bancompany	MO	MO	128,441	4,408	\$1B-\$10B	220,756	4,965	412,782	5,345	
U.S. Bancorp	MN	MO	119,235	4,362	>\$50B	201,957	4,843	442,482	5,300	CCO
GECap Fncl	UT	MO	95,797	19,044	\$1B-\$10B	95,797	19,044	95,797	19,044	CCO
American Express Centurion B	UT	MO	84,031	12,111	\$10B-\$50B	84,031	12,111	84,031	12,111	0.65
Advanta Bk Corp	UT	MO	50,501	5,928	<\$1B	50,616	5,929	50,616	5,929	CCO
Bank Of America Corporation	NC	MO	40,151	1,119	>\$50B	81,813	1,357	190,547	1,554	CCO
Union Planters Corporation	TN	MO	36,858	1,368	\$10B-\$50B	72,982	1,574	169,295	1,760	
UMB Financial Corporation	MO	MO	36,588	1,397	\$1B-\$10B	75,654	1,610	224,014	1,874	
Mbna Corporation	DE	MO	23,978	3,212	\$10B-\$50B	23,978	3,212	23,978	3,212	0.57
Citigroup Inc.	NY	MO	20,415	4,760	>\$50B	20,415	4,760	20,415	4,760	CCO
Arvest Bank Group Inc.	AR	MO	19,104	598	\$1B-\$10B	34,319	686	73,750	764	
Wood & Huston Bancorporation	MO	MO	18,712	994	<\$1B	27,574	1,046	43,505	1,076	

Table 2. Micro-Business Lenders in the United States under the CRA Reporting Program, 2000

NAME	HQ State	State w/Loans	Micro-Business Lending (\$100k)			Small Business Lending (\$250k)		Small Business Lending (\$1 M)		Credit Cd/TA*
			SSBL\$ (1,000)	SSBL#	BK SIZE	MSBL\$ (1,000)	MSBL#	LSBL\$ (1,000)	LSBL#	
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	
Allegiant Bancorp Inc.	MO	MO	17,220	531	\$1B-\$10B	41,381	666	115,648	808	
Bank One Corporation	IL	MO	16,571	1,691	>\$50B	17,327	1,695	24,732	1,706	CCO
Southern Bancshares Corp.	MO	MO	16,215	402	<\$1B	24,636	451	43,098	485	
Stupp Bros. Inc.	MO	MO	15,208	450	<\$1B	29,347	530	66,841	600	
Dickinson Financial Corporat	MO	MO	13,980	678	\$1B-\$10B	18,785	706	28,374	726	
First Banks Inc.	MO	MO	12,911	380	\$1B-\$10B	22,967	438	56,012	504	
Mississippi Valley Bancshare	MO	MO	12,596	265	\$1B-\$10B	36,964	403	120,842	568	
Cardinal Bancorp Inc.	MO	MO	12,549	355	<\$1B	24,160	425	43,488	462	
Enterbank Holdings Inc	MO	MO	11,869	245	<\$1B	27,240	332	64,946	410	
First State Bancshares Inc.	MO	MO	11,686	519	<\$1B	20,294	574	34,730	604	
Southwest Missouri Bancorpor	MO	MO	11,296	454	<\$1B	15,450	480	27,149	501	
Diamond Bancorp Inc	MO	MO	11,137	394	<\$1B	21,619	451	30,889	472	
Nodaway Valley Bancshares I	MO	MO	10,433	426	<\$1B	14,932	454	21,155	469	
Wells Fargo & Company	CA	MO	10,227	531	>\$50B	10,374	532	19,072	546	
Trustmark Corporation	MS	MS	218,661	11,305	\$1B-\$10B	302,522	11,811	429,559	12,070	
Bancorpsouth Inc.	MS	MS	134,000	5,255	\$1B-\$10B	208,003	5,713	338,368	5,993	
Union Planters Corporation	TN	MS	100,843	4,784	\$10B-\$50B	143,983	5,049	240,847	5,240	
Peoples Holding Company The	MS	MS	87,337	3,673	\$1B-\$10B	139,098	3,985	218,390	4,160	
Amsouth Bancorporation	AL	MS	86,085	2,651	\$10B-\$50B	131,863	2,921	219,212	3,099	
Bancplus Corporation	MS	MS	63,199	3,304	\$1B-\$10B	102,572	3,534	165,927	3,671	
Hancock Holding Company	MS	MS	57,997	3,046	\$1B-\$10B	86,035	3,224	131,339	3,327	
First M & F Corporation	MS	MS	40,830	1,938	\$1B-\$10B	61,096	2,060	92,758	2,130	
American Express Centurion B	UT	MS	33,757	5,217	\$10B-\$50B	33,757	5,217	33,757	5,217	0.65
Planters Holding Company	MS	MS	29,193	1,323	<\$1B	47,917	1,440	67,416	1,481	
Citizens Holding Company	MS	MS	29,129	1,453	<\$1B	38,992	1,517	46,778	1,533	
GE Cap Fncl	UT	MS	26,486	6,078	\$1B-\$10B	26,611	6,079	26,611	6,079	CCO
NBC Capital Corporation	MS	MS	24,860	1,409	\$1B-\$10B	35,135	1,472	48,018	1,499	
Advanta Bk Corp	UT	MS	17,857	2,451	<\$1B	17,857	2,451	17,857	2,451	CCO
Merchants & Marine Bk	MS	MS	16,422	701	<\$1B	25,067	752	37,140	780	
First Tennessee National Cor	TN	MS	15,826	757	\$10B-\$50B	30,635	844	44,993	876	
Citizens Nb Of Meridian	MS	MS	13,187	485	<\$1B	24,361	554	46,112	595	
Peoples Financial Corporatio	MS	MS	13,085	536	<\$1B	25,588	614	53,495	663	
Community Bancshares Of Miss	MS	MS	13,039	588	<\$1B	20,719	637	39,545	672	
Mbna Corporation	DE	MS	12,265	1,665	\$10B-\$50B	12,265	1,665	12,265	1,665	0.57
First Interstate Bancsystem	MT	MT	64,632	2,285	\$1B-\$10B	117,821	2,597	199,670	2,781	
American Express Centurion B	UT	MT	22,931	3,951	\$10B-\$50B	23,192	3,953	23,192	3,953	0.65
Stockman Financial Corporati	MT	MT	19,243	851	<\$1B	31,200	926	43,649	957	
Wells Fargo & Company	CA	MT	18,307	824	>\$50B	29,524	892	44,604	924	
Rocky Mountain Banccorporatio	MT	MT	17,501	704	<\$1B	27,469	771	49,638	816	
Advanta Bk Corp	UT	MT	11,573	1,348	<\$1B	11,758	1,349	11,758	1,349	CCO
U.S. Bancorp	MN	MT	10,736	576	>\$50B	16,872	608	37,904	642	CCO

Table 2. Micro-Business Lenders in the United States under the CRA Reporting Program, 2000

NAME	HQ State	State w/Loans	Micro-Business Lending (\$100k)			Small Business Lending (\$250k)		Small Business Lending (\$1 M)		Credit Cd/TA*
			SSBL\$ (1,000)	SSBL#	BK SIZE	MSBL\$ (1,000)	MSBL#	LSBL\$ (1,000)	LSBL#	
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	
Bb&T Corporation	NC	NC	535,395	20,403	>\$50B	896,580	22,518	1,571,791	23,892	CCO
First Citizens Bancshares I	NC	NC	204,622	8,735	\$10B-\$50B	356,153	9,636	639,833	10,238	
GE Cap Fncl	UT	NC	191,323	42,126	\$1B-\$10B	191,473	42,127	191,473	42,127	CCO
Wachovia Corporation	NC	NC	146,568	5,409	>\$50B	278,560	6,168	683,197	6,904	
American Express Centurion B	UT	NC	130,167	18,618	\$10B-\$50B	130,493	18,620	130,493	18,620	0.65
National Commerce Financial	TN	NC	124,173	4,753	\$10B-\$50B	230,983	5,377	392,987	5,724	
Centura Bk	NC	NC	121,062	4,722	\$10B-\$50B	241,804	5,422	525,718	5,961	
First Union Corporation	NC	NC	79,003	2,714	>\$50B	142,846	3,059	330,313	3,406	
Advanta Bk Corp	UT	NC	63,731	7,498	<\$1B	65,023	7,507	65,277	7,508	CCO
Bank Of America Corporation	NC	NC	48,573	1,519	>\$50B	94,988	1,802	238,016	2,049	CCO
First Bancorp	NC	NC	41,387	1,602	\$1B-\$10B	72,540	1,786	107,491	1,863	
Bank Of Granite Corporation	NC	NC	38,271	1,380	<\$1B	75,667	1,614	137,991	1,742	
Citigroup Inc.	NY	NC	29,856	5,805	>\$50B	30,056	5,806	30,356	5,807	CCO
Mbna Corporation	DE	NC	28,793	3,601	\$10B-\$50B	28,793	3,601	28,793	3,601	0.57
United Community Banks Inc.	GA	NC	26,025	880	\$1B-\$10B	44,478	989	71,568	1,049	
Fidelity Bancshares (N.C.)	NC	NC	25,707	988	<\$1B	47,856	1,123	84,605	1,201	
Southtrust Corporation	AL	NC	24,203	567	\$10B-\$50B	56,090	746	122,415	876	
LSB Bancshares Inc.	NC	NC	23,367	781	<\$1B	43,271	903	70,008	965	
Southern Bancshares (N.C.)	NC	NC	21,056	841	<\$1B	34,966	923	58,103	967	
Peoples Bancorp Of North Car	NC	NC	20,760	490	<\$1B	45,004	635	94,460	737	
Yadkin Valley B&Tc	NC	NC	19,757	690	<\$1B	32,411	770	47,463	801	
Bank One Corporation	IL	NC	18,613	1,925	>\$50B	19,013	1,927	21,921	1,931	CCO
First Charter Corporation	NC	NC	15,996	459	\$1B-\$10B	30,416	545	76,772	631	
First South Bancorp Inc.	NC	NC	15,970	361	<\$1B	36,475	487	70,046	554	
FNB Financial Services Corpo	NC	NC	15,475	340	<\$1B	42,791	503	73,570	571	
J.P. Morgan Chase & Co.	NY	NC	15,284	567	>\$50B	16,028	571	16,028	571	CCO
FNB Corp.	NC	NC	14,919	459	<\$1B	25,530	524	44,079	565	
First Nb Of Shelby	NC	NC	14,008	537	<\$1B	23,491	592	40,010	630	
High Point Bank Corporation	NC	NC	13,569	451	<\$1B	26,766	529	60,257	601	
Wells Fargo & Company	CA	NC	13,568	700	>\$50B	13,891	702	16,083	706	
Wells Fargo & Company	CA	ND	33,858	1,205	>\$50B	61,828	1,367	123,321	1,482	
Otto Bremer Foundation	MN	ND	26,124	845	\$1B-\$10B	54,602	1,017	111,107	1,120	
Watford City Bancshares Inc	ND	ND	23,669	838	<\$1B	40,647	943	64,879	993	
State Bankshares Inc.	ND	ND	16,467	430	<\$1B	33,710	533	77,369	620	
Alerus Financial Corporation	ND	ND	15,842	408	<\$1B	35,117	516	85,784	617	
Community First Bankshares	ND	ND	14,548	499	\$1B-\$10B	28,326	581	58,207	639	
Pinnacle Bancorp Inc.	NE	NE	72,260	2,895	\$1B-\$10B	115,752	3,161	185,002	3,310	
First National Of Nebraska	NE	NE	68,153	2,857	\$1B-\$10B	131,428	3,211	305,322	3,538	CCO
Wells Fargo & Company	CA	NE	60,875	2,388	>\$50B	101,654	2,630	186,078	2,789	
U.S. Bancorp	MN	NE	31,729	1,595	>\$50B	51,557	1,707	131,124	1,841	CCO
Farmers & Merchants Investme	NE	NE	22,974	599	\$1B-\$10B	39,394	690	84,286	764	
United Nebraska Financial Co	NE	NE	22,428	928	<\$1B	30,979	984	42,231	1,006	



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			SSBL\$ (1,000)	SSBL#	BK SIZE	MSBL\$ (1,000)	MSBL#	LSBL\$ (1,000)	LSBL#	
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	
Great Western Securities Inc	NE	NE	20,935	584	.	43,081	713	93,226	809	
American Express Centurion B	UT	NE	20,426	3,135	\$10B-\$50B	20,577	3,136	20,577	3,136	0.65
American National Corporatio	NE	NE	16,459	536	<\$1B	32,943	630	71,016	710	
Security National Corporatio	NE	NE	14,040	397	<\$1B	24,332	455	49,456	509	
Advanta Bk Corp	UT	NE	13,021	1,569	<\$1B	13,021	1,569	13,021	1,569	CCO
American Express Centurion B	UT	NH	38,819	5,358	\$10B-\$50B	39,194	5,360	39,194	5,360	0.65
Fleetboston Financial Corpor	MA	NH	22,595	536	>\$50B	33,843	595	62,988	654	
GE Cap Fncl	UT	NH	22,529	4,374	\$1B-\$10B	22,529	4,374	22,529	4,374	CCO
Advanta Bk Corp	UT	NH	18,248	2,079	<\$1B	18,248	2,079	18,248	2,079	CCO
MBNA Corporation	DE	NH	10,798	1,459	\$10B-\$50B	10,798	1,459	10,798	1,459	0.57
American Express Centurion B	UT	NJ	341,871	46,856	\$10B-\$50B	342,324	46,859	342,724	46,860	0.65
Fleetboston Financial Corpor	MA	NJ	188,313	4,821	>\$50B	323,226	5,541	789,688	6,418	
J.P. Morgan Chase & Co.	NY	NJ	166,075	5,823	>\$50B	186,889	5,931	229,862	6,000	CCO
GE Cap Fncl	UT	NJ	126,646	26,321	\$1B-\$10B	126,921	26,323	126,921	26,323	CCO
First Union Corporation	NC	NJ	124,354	3,651	>\$50B	215,580	4,152	423,208	4,554	
Advanta Bk Corp	UT	NJ	101,489	11,492	<\$1B	103,476	11,508	103,964	11,509	CCO
Pnc Financial Services Group	PA	NJ	78,424	2,319	>\$50B	129,577	2,605	279,464	2,885	
Citigroup Inc.	NY	NJ	51,299	10,654	>\$50B	55,132	10,675	58,995	10,683	CCO
Commerce Bancorp Inc.	NJ	NJ	49,696	1,219	\$10B-\$50B	108,710	1,554	295,537	1,907	
MBNA Corporation	DE	NJ	37,402	4,750	\$10B-\$50B	37,402	4,750	37,402	4,750	0.57
Bank One Corporation	IL	NJ	32,156	3,364	>\$50B	32,156	3,364	33,556	3,367	CCO
Bank Of New York Company In	NY	NJ	31,233	1,242	>\$50B	48,221	1,335	67,723	1,382	
Valley National Bancorp	NJ	NJ	23,392	565	\$1B-\$10B	59,660	773	161,739	979	
Wells Fargo & Company	CA	NJ	20,444	1,111	>\$50B	20,918	1,114	21,818	1,115	
Fulton Financial Corporation	PA	NJ	20,397	527	\$1B-\$10B	45,593	678	88,966	774	
Hudson United Bancorp	NJ	NJ	19,202	444	\$1B-\$10B	44,144	584	114,514	728	
Trust Co Of Nj	NJ	NJ	15,187	574	\$1B-\$10B	20,647	608	35,713	636	
Newfield Bancorp Inc.	NJ	NJ	13,622	369	<\$1B	28,365	463	47,066	506	
Lakeland Bancorp Inc.	NJ	NJ	12,923	309	<\$1B	31,197	412	57,013	465	
Yardville National Bancorp	NJ	NJ	11,680	218	\$1B-\$10B	36,566	352	116,094	510	
United National Bancorp	NJ	NJ	11,610	238	\$1B-\$10B	31,439	346	75,347	435	
Wells Fargo & Company	CA	NM	63,303	2,243	>\$50B	100,420	2,462	173,661	2,605	
American Express Centurion B	UT	NM	39,018	5,784	\$10B-\$50B	39,018	5,784	39,018	5,784	0.65
First State Bancorporation	NM	NM	31,001	984	<\$1B	60,875	1,164	116,492	1,277	
GE Cap Fncl	UT	NM	22,103	4,894	\$1B-\$10B	22,103	4,894	22,103	4,894	CCO
Advanta Bk Corp	UT	NM	19,315	2,265	<\$1B	19,315	2,265	19,315	2,265	CCO
Bank Of America Corporation	NC	NM	19,106	519	>\$50B	33,373	601	54,805	646	CCO
Bok Financial Corporation	OK	NM	14,284	365	\$10B-\$50B	23,378	415	56,853	479	
Citigroup Inc.	NY	NM	11,337	2,017	>\$50B	11,337	2,017	11,337	2,017	CCO
Wells Fargo & Company	CA	NV	64,971	2,953	>\$50B	116,564	3,233	227,448	3,445	

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			(1)	(2)	(3)	(4)	(5)	(6)	(7)	
American Express Centurion B	UT	NV	59,762	8,471	\$10B-\$50B	59,876	8,472	59,876	8,472	0.65
Zions Bancorporation	UT	NV	41,302	1,054	\$10B-\$50B	92,310	1,334	293,615	1,697	
GE Cap Fncl	UT	NV	31,604	7,110	\$1B-\$10B	31,854	7,111	32,329	7,112	CCO
Advanta Bk Corp	UT	NV	21,070	2,764	<\$1B	21,402	2,767	21,402	2,767	CCO
U.S. Bancorp	MN	NV	20,802	1,248	>\$50B	31,983	1,306	63,187	1,364	CCO
Citigroup Inc.	NY	NV	18,570	2,238	>\$50B	22,105	2,258	25,180	2,264	CCO
Bankwest Nevada Corporation	NV	NV	17,221	387	<\$1B	33,717	481	71,628	550	
Bank Of America Corporation	NC	NV	15,635	428	>\$50B	30,722	515	75,933	598	CCO
J.P. Morgan Chase & Co.	NY	NY	1,085,581	33,160	>\$50B	1,361,797	34,598	1,958,314	35,669	CCO
American Express Centurion B	UT	NY	659,677	88,565	\$10B-\$50B	662,038	88,581	662,338	88,582	0.65
Citigroup Inc.	NY	NY	454,357	34,575	>\$50B	680,189	35,760	821,763	36,050	CCO
HSBC Bk Usa	NY	NY	286,701	11,699	>\$50B	601,087	13,441	1,807,899	15,544	
M&T Bank Corporation	NY	NY	210,590	6,632	\$10B-\$50B	389,851	7,615	1,028,928	8,770	
GE Cap Fncl	UT	NY	208,030	43,115	\$1B-\$10B	208,180	43,116	208,180	43,116	CCO
Advanta Bk Corp	UT	NY	193,310	23,527	<\$1B	195,275	23,542	195,275	23,542	CCO
Fleetboston Financial Corpor	MA	NY	184,998	3,890	>\$50B	269,158	4,336	498,076	4,783	
North Fork Bancorporation I	NY	NY	150,866	3,811	\$10B-\$50B	235,584	4,251	454,100	4,640	
Keycorp	OH	NY	128,167	4,894	>\$50B	211,305	5,366	384,037	5,703	
Bank Of New York Company In	NY	NY	118,267	5,165	>\$50B	171,341	5,463	240,379	5,623	
Merchants New York Bancorp	NY	NY	117,626	2,411	.	250,833	3,157	564,147	3,769	
MBNA Corporation	DE	NY	82,428	9,957	\$10B-\$50B	82,728	9,959	82,728	9,959	0.57
Bank One Corporation	IL	NY	49,778	5,245	>\$50B	51,587	5,254	57,202	5,265	CCO
Wells Fargo & Company	CA	NY	47,121	2,490	>\$50B	48,875	2,499	55,075	2,507	
Lasalle Bk Na	IL	NY	38,041	924	>\$50B	66,482	1,081	199,347	1,316	
NBT Bancorp Inc.	NY	NY	36,560	1,280	\$1B-\$10B	65,623	1,449	106,874	1,531	
Financial Institutions Inc.	NY	NY	31,799	1,101	\$1B-\$10B	57,580	1,252	104,686	1,357	
Community Bank System Inc.	NY	NY	28,989	1,158	\$1B-\$10B	47,902	1,270	80,402	1,338	
George Gale Foster Corporati	NY	NY	26,525	771	.	46,658	892	79,111	969	
Tompkins Trustco Inc.	NY	NY	23,614	736	\$1B-\$10B	39,227	833	63,406	877	
First Union Corporation	NC	NY	22,565	831	>\$50B	36,497	907	84,934	998	
State Bancorp Inc.	NY	NY	19,550	365	<\$1B	63,268	603	185,301	824	
Canandaigua National Corpora	NY	NY	18,510	584	<\$1B	32,589	667	60,082	723	
Bsb Bancorp Inc.	NY	NY	17,562	442	\$1B-\$10B	33,436	533	66,449	603	
U.S.B. Holding Co. Inc.	NY	NY	14,227	350	\$1B-\$10B	36,705	473	111,852	607	
Suffolk Bancorp	NY	NY	12,650	328	\$1B-\$10B	26,524	405	51,837	455	
Atlantic Bk Of Ny	NY	NY	12,445	246	\$1B-\$10B	26,346	320	75,754	398	
473 Broadway Holding Corpora	NY	NY	12,346	489	<\$1B	26,250	572	42,330	605	
Arrow Financial Corporation	NY	NY	11,762	469	\$1B-\$10B	18,860	510	34,231	542	
Chemung Financial Corporatio	NY	NY	11,635	295	<\$1B	26,161	377	63,923	444	
Banknorth Group Inc.	ME	NY	11,126	315	\$10B-\$50B	20,217	367	36,152	398	
First National Of Nebraska	NE	NY	10,899	1,234	\$1B-\$10B	11,049	1,235	11,049	1,235	CCO
Solvay Bank Corp.	NY	NY	10,221	347	<\$1B	17,109	388	21,382	397	
Commercial Bk Of New York	NY	NY	10,197	205	\$1B-\$10B	26,542	302	48,147	347	

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			(1)	(2)	(3)	(4)	(5)	(6)	(7)	
National City Corporation	OH	OH	261,911	10,858	>\$50B	431,193	11,832	885,151	12,725	
American Express Centurion B	UT	OH	166,017	23,110	\$10B-\$50B	166,155	23,111	166,155	23,111	0.65
GE Cap Fncl	UT	OH	162,497	35,439	\$1B-\$10B	162,497	35,439	162,497	35,439	CCO
Bank One Corporation	IL	OH	160,975	7,915	>\$50B	264,229	8,506	524,946	9,022	CCO
U.S. Bancorp	MN	OH	155,720	7,589	>\$50B	251,753	8,134	496,807	8,596	CCO
Keycorp	OH	OH	133,494	5,688	>\$50B	228,929	6,237	518,693	6,785	
Firstmerit Corporation	OH	OH	99,159	2,297	\$10B-\$50B	218,202	2,973	464,721	3,475	
Huntington Bancshares Incorp	OH	OH	97,974	3,084	\$10B-\$50B	160,914	3,436	295,573	3,697	
Park National Corporation	OH	OH	87,205	2,802	\$1B-\$10B	159,527	3,231	276,148	3,477	
Advanta Bk Corp	UT	OH	79,513	9,131	<\$1B	79,737	9,133	79,737	9,133	CCO
Sky Financial Group Inc.	OH	OH	73,748	1,966	\$1B-\$10B	161,818	2,482	346,977	2,853	
Mbna Corporation	DE	OH	40,525	5,223	\$10B-\$50B	40,525	5,223	40,525	5,223	0.57
Citigroup Inc.	NY	OH	31,824	7,133	>\$50B	31,824	7,133	31,824	7,133	CCO
First Financial Bancorp	OH	OH	27,958	934	\$1B-\$10B	48,149	1,052	81,751	1,128	
Rurban Financial Corp.	OH	OH	21,679	617	<\$1B	41,690	736	80,277	812	
Wells Fargo & Company	CA	OH	20,702	1,022	>\$50B	22,892	1,036	30,821	1,050	
Farmers & Merchants Bancorp	OH	OH	18,256	732	<\$1B	27,381	785	45,774	823	
Provident Financial Group I	OH	OH	17,872	407	\$10B-\$50B	49,705	590	147,596	763	
LNB Bancorp Inc.	OH	OH	17,033	450	<\$1B	30,861	537	71,280	628	
Bancfirst Ohio Corp.	OH	OH	16,509	356	\$1B-\$10B	46,037	523	120,760	667	
Dcb Financial Corp	OH	OH	16,490	553	<\$1B	30,970	637	57,550	697	
UNB Corp.	OH	OH	15,423	938	\$1B-\$10B	23,478	989	32,665	1,012	
PNC Financial Services Group	PA	OH	13,977	358	>\$50B	32,865	455	92,711	563	
J.P. Morgan Chase & Co.	NY	OH	12,800	637	>\$50B	13,920	643	17,296	649	CCO
Second Bancorp Incorporated	OH	OH	12,021	229	\$1B-\$10B	28,277	329	53,505	375	
CSBBancorp Inc.	OH	OH	11,869	546	<\$1B	17,978	584	27,225	603	
Ohio Valley Banc Corp.	OH	OH	11,510	340	<\$1B	23,000	412	39,955	447	
Capital Holdings Inc.	OH	OH	10,817	203	.	26,660	286	73,047	381	
Employee Stock Ownership Pla	OH	OH	10,512	337	<\$1B	17,797	381	30,499	409	
Citizens Nb	OH	OH	10,379	372	<\$1B	20,696	430	32,952	456	
Bancfirst Corporation	OK	OK	89,354	3,664	\$1B-\$10B	149,415	4,013	294,844	4,306	
Arvest Bank Group Inc.	AR	OK	64,877	2,480	\$1B-\$10B	109,335	2,738	202,080	2,927	
American Express Centurion B	UT	OK	58,429	8,323	\$10B-\$50B	58,429	8,323	58,429	8,323	0.65
GE Cap Fncl	UT	OK	49,242	10,016	\$1B-\$10B	49,242	10,016	49,742	10,017	CCO
Bok Financial Corporation	OK	OK	44,093	1,185	\$10B-\$50B	89,402	1,439	231,153	1,709	
Advanta Bk Corp	UT	OK	29,475	3,540	<\$1B	29,475	3,540	29,475	3,540	CCO
Bank One Corporation	IL	OK	25,269	1,620	>\$50B	34,918	1,671	62,022	1,718	CCO
Guaranty Bancshares Inc.	OK	OK	24,434	713	<\$1B	46,229	840	77,345	906	
Citigroup Inc.	NY	OK	22,198	3,835	>\$50B	22,198	3,835	22,198	3,835	CCO
Southwest Bancorp Inc.	OK	OK	21,283	522	\$1B-\$10B	44,368	653	108,068	768	
Durant Bancorp Inc.	OK	OK	20,074	1,121	<\$1B	27,731	1,169	44,318	1,202	
Gold Banc Corporation Inc.	KS	OK	18,958	966	\$1B-\$10B	31,573	1,044	54,133	1,096	

Table 2. Micro-Business Lenders in the United States under the CRA Reporting Program, 2000

NAME	HQ State	State w/Loans	Micro-Business Lending (\$100k)			Small Business Lending (\$250k)		Small Business Lending (\$1 M)		Credit Cd/TA*
			SSBL\$ (1,000)	SSBL#	BK SIZE	MSBL\$ (1,000)	MSBL#	LSBL\$ (1,000)	LSBL#	
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	
ANB Bankcorp Inc.	OK	OK	18,925	815	<\$1B	35,111	907	66,494	973	
RCB Holding Company Inc.	OK	OK	18,281	703	<\$1B	27,853	759	48,037	801	
F & M Bancorporation	OK	OK	17,733	507	<\$1B	37,394	616	90,332	708	
American Bancorporation Inc	OK	OK	13,558	795	<\$1B	15,854	809	19,585	816	
Local Financial Corporation	OK	OK	13,469	453	\$1B-\$10B	29,244	546	68,055	620	
MBNA Corporation	DE	OK	12,815	1,678	\$10B-\$50B	12,815	1,678	12,815	1,678	0.57
Bank Of America Corporation	NC	OK	11,647	335	>\$50B	23,547	405	72,095	495	CCO
First Fidelity Bancorp Inc.	OK	OK	11,207	449	<\$1B	18,151	492	26,728	510	
U.S. Bancorp	MN	OR	105,064	4,896	>\$50B	189,759	5,342	449,440	5,830	CCO
American Express Centurion B	UT	OR	81,319	13,748	\$10B-\$50B	81,460	13,749	81,460	13,749	0.65
Keycorp	OH	OR	75,674	2,975	>\$50B	129,629	3,271	242,250	3,491	
Wells Fargo & Company	CA	OR	61,825	3,641	>\$50B	86,815	3,777	152,489	3,893	
Advanta Bk Corp	UT	OR	45,794	5,383	<\$1B	45,794	5,383	45,794	5,383	CCO
GE Cap Fncl	UT	OR	40,615	8,461	\$1B-\$10B	40,615	8,461	40,615	8,461	CCO
Centennial Bancorp	OR	OR	22,598	518	<\$1B	58,989	715	163,450	908	
Bank Of America Corporation	NC	OR	20,939	1,251	>\$50B	29,325	1,296	61,648	1,354	CCO
Columbia Bancorp	OR	OR	19,540	552	<\$1B	36,947	656	66,220	713	
Banner Corporation	WA	OR	18,338	1,002	\$1B-\$10B	26,738	1,052	30,794	1,063	
Citigroup Inc.	NY	OR	17,887	3,913	>\$50B	17,887	3,913	17,887	3,913	CCO
West Coast Bancorp	OR	OR	16,638	417	\$1B-\$10B	33,491	515	67,707	584	
Bank Of The West	CA	OR	15,742	682	\$10B-\$50B	25,425	738	54,431	797	
Cascade Bancorp	OR	OR	15,233	613	<\$1B	27,495	688	50,938	738	
Mbna Corporation	DE	OR	13,980	1,843	\$10B-\$50B	13,980	1,843	13,980	1,843	0.57
Bank One Corporation	IL	OR	13,477	1,471	>\$50B	13,677	1,472	14,477	1,474	CCO
American Express Centurion B	UT	PA	235,227	32,386	\$10B-\$50B	235,551	32,388	235,551	32,388	0.65
GE Cap Fncl	UT	PA	227,754	48,268	\$1B-\$10B	228,444	48,273	228,444	48,273	CCO
National City Corporation	OH	PA	173,385	6,631	>\$50B	249,341	7,083	365,675	7,326	
Pnc Financial Services Group	PA	PA	156,737	4,288	>\$50B	280,393	4,980	711,944	5,774	
Advanta Bk Corp	UT	PA	106,199	12,194	<\$1B	107,490	12,205	107,904	12,206	CCO
First Union Corporation	NC	PA	105,751	3,391	>\$50B	199,314	3,919	436,455	4,358	
Mellon Financial Corporation	PA	PA	96,316	2,905	\$10B-\$50B	199,733	3,493	465,777	3,995	
MBNA Corporation	DE	PA	69,436	8,871	\$10B-\$50B	69,694	8,873	69,694	8,873	0.57
Citigroup Inc.	NY	PA	49,432	11,024	>\$50B	49,432	11,024	49,432	11,024	CCO
Allfirst Bk	MD	PA	45,585	1,205	\$10B-\$50B	84,270	1,423	164,513	1,578	
First Commonwealth Financial	PA	PA	44,644	1,251	\$1B-\$10B	80,319	1,457	145,193	1,592	
Fulton Financial Corporation	PA	PA	42,486	1,002	\$1B-\$10B	94,806	1,307	201,960	1,529	
Fleetboston Financial Corpor	MA	PA	34,329	1,131	>\$50B	66,762	1,309	227,890	1,588	
Bank One Corporation	IL	PA	33,922	3,341	>\$50B	35,775	3,350	41,444	3,361	CCO
Susquehanna Bancshares Inc.	PA	PA	33,281	1,182	\$1B-\$10B	56,941	1,322	107,022	1,414	
F.N.B. Corporation	PA	PA	28,112	643	.	58,942	820	119,304	938	
Promistar Financial Corporat	PA	PA	26,409	989	\$1B-\$10B	40,736	1,079	58,383	1,112	
National Penn Bancshares In	PA	PA	24,860	763	\$1B-\$10B	55,164	946	127,724	1,102	

Table 2. Micro-Business Lenders in the United States under the CRA Reporting Program, 2000

NAME	HQ State	State w/Loans	Micro-Business Lending (\$100k)			Small Business Lending (\$250k)		Small Business Lending (\$1 M)		Credit Cd/TA*
			SSBL\$ (1,000)	SSBL#	BK SIZE	MSBL\$ (1,000)	MSBL#	LSBL\$ (1,000)	LSBL#	
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	
J.P. Morgan Chase & Co.	NY	PA	22,943	969	>\$50B	24,621	978	28,749	985	CCO
Wells Fargo & Company	CA	PA	22,823	1,230	>\$50B	22,823	1,230	23,123	1,231	
S & T Bancorp Inc.	PA	PA	22,240	600	\$1B-\$10B	44,830	730	84,927	812	
Univest Corporation Of Penns	PA	PA	21,936	475	\$1B-\$10B	48,592	624	125,365	779	
Omega Financial Corporation	PA	PA	21,071	616	\$1B-\$10B	37,087	717	72,455	789	
Cnb Financial Corporation	PA	PA	20,169	545	<\$1B	35,848	636	56,433	681	
NBT Bancorp Inc.	NY	PA	20,145	581	\$1B-\$10B	37,706	685	61,402	738	
First National Community Ban	PA	PA	19,778	535	<\$1B	26,403	571	54,965	623	
Harleysville National Corpor	PA	PA	17,878	601	\$1B-\$10B	32,050	686	51,848	729	
Sky Financial Group Inc.	OH	PA	16,982	541	\$1B-\$10B	31,835	620	82,939	711	
Community Banks Inc.	PA	PA	16,958	490	\$1B-\$10B	35,538	604	66,695	667	
Sterling Financial Corporati	PA	PA	16,937	506	\$1B-\$10B	36,304	611	69,524	674	
M&T Bank Corporation	NY	PA	15,751	446	\$10B-\$50B	28,112	514	78,108	597	
Commerce Bancorp Inc.	NJ	PA	14,756	386	\$10B-\$50B	33,936	499	86,708	600	
Pennrock Financial Services	PA	PA	14,745	409	<\$1B	33,893	525	60,527	576	
First National Of Nebraska	NE	PA	13,056	1,538	\$1B-\$10B	13,534	1,541	14,134	1,543	CCO
Citizens And Northern Corpor	PA	PA	12,493	448	<\$1B	20,647	496	31,371	519	
Pennsylvania Commerce Bancor	PA	PA	12,075	295	<\$1B	29,507	398	76,379	490	
Mid Penn Bancorp Inc.	PA	PA	10,779	224	<\$1B	18,447	278	33,377	307	
Fleetboston Financial Corpor	MA	RI	27,879	736	>\$50B	46,369	838	92,694	920	
American Express Centurion B	UT	RI	27,229	3,782	\$10B-\$50B	27,229	3,782	27,229	3,782	0.65
Citizens Bk Of Ma	MA	RI	23,005	682	\$10B-\$50B	43,368	802	79,908	873	
GE Cap Fncl	UT	RI	16,851	3,164	\$1B-\$10B	16,851	3,164	16,851	3,164	CCO
Advanta Bk Corp	UT	RI	11,437	1,280	<\$1B	11,541	1,281	11,541	1,281	CCO
Bb&T Corporation	NC	SC	197,201	7,824	>\$50B	344,371	8,702	540,878	9,133	CCO
First Citizens Bancorporatio	SC	SC	115,949	5,196	\$1B-\$10B	175,419	5,565	263,657	5,760	
South Financial Group The	SC	SC	86,604	2,543	\$1B-\$10B	179,202	3,088	385,180	3,478	
GE Cap Fncl	UT	SC	82,572	17,655	\$1B-\$10B	82,772	17,656	82,772	17,656	CCO
Tb&C Bancshares Inc.	GA	SC	78,794	2,607	\$10B-\$50B	145,783	2,988	299,080	3,292	
Wachovia Corporation	NC	SC	77,046	2,920	>\$50B	153,413	3,356	351,069	3,737	
Cnb Corporation	SC	SC	68,259	3,371	<\$1B	97,574	3,557	151,228	3,679	
American Express Centurion B	UT	SC	61,534	8,935	\$10B-\$50B	61,534	8,935	61,534	8,935	0.65
Palmetto Bancshares Inc.	SC	SC	53,511	2,008	<\$1B	81,833	2,179	120,954	2,260	
Bank Of America Corporation	NC	SC	44,517	1,261	>\$50B	86,861	1,502	186,223	1,696	CCO
First National Corporation	SC	SC	35,364	1,201	\$1B-\$10B	63,554	1,375	105,739	1,470	
Advanta Bk Corp	UT	SC	26,684	3,173	<\$1B	27,406	3,177	27,406	3,177	CCO
Regions Financial Corporatio	AL	SC	26,358	717	\$10B-\$50B	48,462	851	109,081	974	
First Union Corporation	NC	SC	15,958	551	>\$50B	25,446	605	64,893	682	
Southtrust Corporation	AL	SC	14,555	375	\$10B-\$50B	34,522	488	76,793	571	
Mbna Corporation	DE	SC	13,428	1,687	\$10B-\$50B	13,428	1,687	13,428	1,687	0.57
Wells Fargo & Company	CA	SD	60,502	1,951	>\$50B	105,149	2,206	200,745	2,385	

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NAME	HQ State	State w/Loans	Micro-Business Lending (\$100k)			Small Business Lending (\$250k)		Small Business Lending (\$1 M)		Credit Cd/TA*
			SSBL\$ (1,000)	SSBL#	BK SIZE	MSBL\$ (1,000)	MSBL#	LSBL\$ (1,000)	LSBL#	
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	
Minnehaha Banshares Inc.	SD	SD	32,352	929	<\$1B	59,336	1,088	127,846	1,221	
Dacotah Banks Inc.	SD	SD	20,943	1,008	<\$1B	31,063	1,068	44,270	1,098	
U.S. Bancorp	MN	SD	16,463	660	>\$50B	28,031	727	68,848	805	CCO
Marquette Bancshares Inc.	MN	SD	12,736	496	\$1B-\$10B	20,872	543	33,993	570	
Spectrum Bancorporation Inc	NE	SD	11,875	440	\$1B-\$10B	22,280	498	36,946	525	
Fishback Financial Corporati	SD	SD	11,811	451	<\$1B	21,493	508	46,884	555	
Community First Bankshares	ND	SD	11,440	468	\$1B-\$10B	15,905	496	21,271	507	
United National Corporation	SD	SD	11,417	403	<\$1B	19,553	453	33,296	483	
Amsouth Bancorporation	AL	TN	217,262	6,190	\$10B-\$50B	341,558	6,908	609,042	7,416	
Suntrust Banks Inc.	GA	TN	111,962	3,781	>\$50B	212,971	4,366	490,132	4,912	
GE Cap Fncl	UT	TN	111,798	24,915	\$1B-\$10B	112,222	24,917	112,222	24,917	CCO
First Tennessee National Cor	TN	TN	111,635	3,129	\$10B-\$50B	222,017	3,765	442,388	4,216	
Union Planters Corporation	TN	TN	103,946	3,581	\$10B-\$50B	178,110	4,040	322,714	4,343	
American Express Centurion B	UT	TN	89,940	12,918	\$10B-\$50B	89,940	12,918	89,940	12,918	0.65
Regions Financial Corporatio	AL	TN	47,564	1,563	\$10B-\$50B	84,413	1,786	155,072	1,925	
Advanta Bk Corp	UT	TN	38,105	4,552	<\$1B	38,395	4,554	38,395	4,554	CCO
Greene County Bancshares In	TN	TN	35,380	1,108	<\$1B	63,236	1,263	114,920	1,362	
U.S. Bancorp	MN	TN	34,246	1,451	>\$50B	69,507	1,659	140,223	1,801	CCO
First South Bancorp Inc.	TN	TN	32,348	2,157	<\$1B	46,188	2,244	64,244	2,281	
National Commerce Financial	TN	TN	24,755	905	\$10B-\$50B	47,674	1,034	105,157	1,143	
Mbna Corporation	DE	TN	23,567	3,111	\$10B-\$50B	23,567	3,111	23,567	3,111	0.57
Farmers And Merchants Bancor	TN	TN	22,551	1,029	<\$1B	29,971	1,075	41,631	1,101	
Bancorpsouth Inc.	MS	TN	21,504	730	\$1B-\$10B	34,654	812	91,798	918	
Citigroup Inc.	NY	TN	19,312	3,689	>\$50B	19,312	3,689	19,312	3,689	CCO
Bank Of America Corporation	NC	TN	18,725	519	>\$50B	30,724	590	111,019	728	CCO
First Citizens Bancshares I	TN	TN	15,886	549	<\$1B	25,451	606	41,180	641	
Bank One Corporation	IL	TN	13,017	1,340	>\$50B	13,872	1,345	18,472	1,351	CCO
First Union Corporation	NC	TN	12,997	422	>\$50B	21,290	470	42,318	514	
Franklin Financial Corporati	TN	TN	12,811	461	<\$1B	24,648	530	42,654	565	
First Farmers And Merchants	TN	TN	10,786	464	<\$1B	19,625	517	30,470	538	
American Express Centurion B	UT	TX	523,353	69,119	\$10B-\$50B	524,709	69,129	525,270	69,131	0.65
J.P. Morgan Chase & Co.	NY	TX	484,704	11,648	>\$50B	627,976	12,436	1,050,010	13,167	CCO
GE Cap Fncl	UT	TX	379,649	80,580	\$1B-\$10B	380,614	80,585	380,614	80,585	CCO
Wells Fargo & Company	CA	TX	286,697	11,328	>\$50B	442,828	12,230	754,235	12,847	
Advanta Bk Corp	UT	TX	229,358	28,350	<\$1B	231,240	28,365	231,659	28,366	CCO
Bank One Corporation	IL	TX	212,344	11,846	>\$50B	288,087	12,264	531,284	12,714	CCO
Citigroup Inc.	NY	TX	164,346	25,719	>\$50B	164,346	25,719	165,943	25,721	CCO
Compass Bancshares Inc.	AL	TX	129,961	3,785	\$10B-\$50B	221,438	4,311	509,742	4,861	
Cullen/Frost Bankers Inc.	TX	TX	119,601	3,210	\$1B-\$10B	254,250	3,964	583,953	4,567	
Bank Of America Corporation	NC	TX	111,533	3,135	>\$50B	179,367	3,522	383,239	3,906	CCO
Sterling Bancshares Inc.	TX	TX	109,326	3,143	\$1B-\$10B	215,962	3,758	426,932	4,190	
MBNA Corporation	DE	TX	84,084	10,556	\$10B-\$50B	84,084	10,556	84,784	10,557	0.57

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NAME	HQ State	State w/Loans	Micro-Business Lending (\$100k)			Small Business Lending (\$250k)		Small Business Lending (\$1 M)		Credit Cd/TA*
			SSBL\$ (1,000)	SSBL#	BK SIZE	MSBL\$ (1,000)	MSBL#	LSBL\$ (1,000)	LSBL#	
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	
Texas Regional Bancshares I	TX	TX	68,771	2,538	\$1B-\$10B	118,825	2,834	219,942	3,037	
Amarillo National Bancorp I	TX	TX	63,351	4,121	\$1B-\$10B	77,736	4,207	108,967	4,268	
Regions Financial Corporatio	AL	TX	52,317	1,668	\$10B-\$50B	92,529	1,906	156,270	2,031	
Maedgen & White Ltd.	TX	TX	50,704	1,651	\$1B-\$10B	83,108	1,852	160,344	2,004	
First Financial Bankshares	TX	TX	49,261	1,966	\$1B-\$10B	81,794	2,159	139,575	2,286	
Overton Financial Corporatio	TX	TX	44,682	1,543	<\$1B	74,042	1,723	119,297	1,816	
International Bancshares Cor	TX	TX	43,504	1,456	\$1B-\$10B	81,911	1,684	162,775	1,845	
American State Financial Cor	TX	TX	43,150	2,040	\$1B-\$10B	69,325	2,195	125,859	2,301	
Incus Co. Ltd.		TX	40,638	1,337	\$1B-\$10B	66,409	1,489	119,378	1,595	
Comerica Incorporated	MI	TX	38,233	920	>\$50B	83,772	1,173	290,224	1,537	
Southwest Bancorporation Of	TX	TX	37,223	978	\$1B-\$10B	77,824	1,208	199,814	1,433	
Hibernia Corporation	LA	TX	33,846	1,238	\$10B-\$50B	41,937	1,288	45,015	1,296	
Firstperryton Bancorp Inc.	TX	TX	28,449	972	<\$1B	44,090	1,066	73,418	1,121	
Texas Financial Bancorporati	MN	TX	25,261	986	\$1B-\$10B	39,214	1,069	79,243	1,143	
Southside Bancshares Incorp	TX	TX	25,090	1,019	\$1B-\$10B	39,612	1,105	69,795	1,168	
Doss Ltd.	TX	TX	21,735	869	\$1B-\$10B	32,650	934	57,354	986	
Plano Bancshares Inc.	TX	TX	21,614	641	<\$1B	43,872	771	102,312	882	
Southtrust Corporation	AL	TX	21,210	630	\$10B-\$50B	37,270	725	77,472	805	
A.N.B. Holding Company Ltd.	TX	TX	20,832	862	<\$1B	25,471	892	32,912	910	
Woodforest Financial Group	TX	TX	20,605	670	\$1B-\$10B	34,537	753	67,914	817	
Security Holding Company	TX	TX	20,540	910	<\$1B	34,862	996	53,043	1,035	
Americo Bancshares Inc.	TX	TX	20,532	788	<\$1B	37,428	879	75,926	957	
Guaranty Bancshares Inc.	TX	TX	18,501	855	<\$1B	28,319	914	43,296	946	
Union Planters Corporation	TN	TX	16,929	565	\$10B-\$50B	29,455	638	65,524	707	
Summit Bancshares Inc.	TX	TX	15,768	500	<\$1B	27,612	570	41,814	601	
Broadway Bancshares Inc.	TX	TX	15,607	495	\$1B-\$10B	27,026	557	54,100	616	
Metrocorp Bancshares Inc.	TX	TX	15,416	320	<\$1B	35,850	434	89,811	536	
American Bank Holding Corpor	TX	TX	15,379	472	<\$1B	23,187	521	45,534	568	
Extraco Corporation	TX	TX	15,183	558	<\$1B	25,731	625	39,892	658	
North Dallas B&Tc	TX	TX	14,689	481	<\$1B	23,543	534	44,512	572	
Jefferson Bancshares Inc.	TX	TX	14,672	496	<\$1B	24,394	553	35,719	574	
FVNB Corp.	TX	TX	13,281	480	<\$1B	20,218	520	32,626	543	
Prosperity Bancshares Inc.	TX	TX	13,189	452	\$1B-\$10B	19,736	492	30,635	515	
First National Bank Group I	TX	TX	12,897	428	<\$1B	22,223	481	38,088	515	
Cnbt Bancshares Inc.	TX	TX	12,618	555	.	15,861	575	17,901	580	
First National Of Nebraska	NE	TX	12,345	1,492	\$1B-\$10B	12,912	1,496	20,167	1,508	CCO
Texas Security First Bancsha	TX	TX	11,614	733	<\$1B	16,619	765	25,633	784	
Briscoe Ranch Inc.	TX	TX	11,608	619	<\$1B	16,825	650	24,050	666	
INB Financial Corporation	TX	TX	11,594	409	<\$1B	23,316	476	41,019	513	
Bay Bancshares Inc.	TX	TX	11,330	376	.	21,688	435	56,522	499	
Wells Fargo & Company	CA	UT	60,017	1,891	>\$50B	122,374	2,244	277,071	2,572	
American Express Centurion B	UT	UT	57,034	7,870	\$10B-\$50B	57,477	7,873	57,477	7,873	0.65
Zions Bancorporation	UT	UT	56,260	2,305	\$10B-\$50B	134,487	2,759	298,266	3,072	

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NAME	HQ State	State w/Loans	Micro-Business Lending (\$100k)			Small Business Lending (\$250k)		Small Business Lending (\$1 M)		Credit Cd/TA*
			SSBL\$ (1,000)	SSBL#	BK SIZE	MSBL\$ (1,000)	MSBL#	LSBL\$ (1,000)	LSBL#	
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	
GE Cap Fncl	UT	UT	24,140	4,978	\$1B-\$10B	24,140	4,978	24,840	4,979	CCO
Keycorp	OH	UT	22,400	986	>\$50B	44,452	1,107	100,106	1,217	
U.S. Bancorp	MN	UT	21,188	1,245	>\$50B	35,247	1,318	85,954	1,409	CCO
Advanta Bk Corp	UT	UT	19,924	2,437	<\$1B	19,924	2,437	19,924	2,437	CCO
Bank One Corporation	IL	UT	15,848	1,024	>\$50B	23,592	1,067	46,634	1,112	CCO
Bou Bancorp Inc.	UT	UT	11,850	342	<\$1B	26,056	429	57,659	491	
American Express Centurion B	UT	VA	161,516	22,845	\$10B-\$50B	161,646	22,846	161,917	22,847	0.65
Suntrust Banks Inc.	GA	VA	132,069	4,292	>\$50B	277,516	5,095	790,792	6,027	
GE Cap Fncl	UT	VA	124,387	25,718	\$1B-\$10B	124,387	25,718	124,387	25,718	CCO
Wachovia Corporation	NC	VA	110,874	4,104	>\$50B	199,763	4,606	413,814	5,007	
Bb&T Corporation	NC	VA	105,595	3,529	>\$50B	186,351	3,988	360,381	4,328	CCO
First Union Corporation	NC	VA	64,139	2,363	>\$50B	101,845	2,567	196,856	2,749	
Advanta Bk Corp	UT	VA	61,123	6,732	<\$1B	62,271	6,740	62,605	6,741	CCO
F & M National Corporation	VA	VA	53,724	1,878	\$1B-\$10B	93,105	2,117	166,055	2,271	
First Virginia Banks Inc.	VA	VA	46,149	1,556	\$1B-\$10B	84,129	1,778	159,096	1,922	
Bank Of America Corporation	NC	VA	43,640	1,209	>\$50B	72,001	1,371	150,026	1,510	CCO
MBNA Corporation	DE	VA	28,664	3,783	\$10B-\$50B	28,784	3,784	28,784	3,784	0.57
Citigroup Inc.	NY	VA	28,480	5,620	>\$50B	28,480	5,620	28,480	5,620	CCO
First Citizens Bancshares I	NC	VA	21,487	804	\$10B-\$50B	39,790	908	78,141	987	
Bank One Corporation	IL	VA	20,511	2,191	>\$50B	20,511	2,191	22,698	2,196	CCO
Highlands Bankshares Inc.	VA	VA	17,675	697	<\$1B	25,269	741	38,159	765	
Mercantile Bankshares Corpor	MD	VA	17,564	737	\$1B-\$10B	32,050	813	59,719	866	
Union Bankshares Corporation	VA	VA	16,951	592	<\$1B	28,781	666	50,094	710	
J.P. Morgan Chase & Co.	NY	VA	16,615	727	>\$50B	17,717	733	18,067	734	CCO
American National Bankshares	VA	VA	15,202	542	<\$1B	26,204	610	42,192	645	
Virginia Financial Corporati	VA	VA	14,874	473	<\$1B	29,344	562	62,534	631	
Fnb Corporation	VA	VA	14,848	542	<\$1B	20,124	574	31,536	598	
Wells Fargo & Company	CA	VA	12,877	719	>\$50B	13,043	720	13,710	721	
Old Point Financial Corporat	VA	VA	12,304	379	<\$1B	20,872	433	28,153	451	
Bank Of Southside Virginia C	VA	VA	11,507	457	<\$1B	16,326	486	25,559	506	
Chittenden Corporation	VT	VT	26,774	832	\$1B-\$10B	51,807	984	79,439	1,046	
Banknorth Group Inc.	ME	VT	22,087	815	\$10B-\$50B	40,599	919	87,271	1,007	
American Express Centurion B	UT	VT	16,362	2,543	\$10B-\$50B	16,362	2,543	16,362	2,543	0.65
MBNA Corporation	DE	VT	13,404	1,371	\$10B-\$50B	13,404	1,371	13,404	1,371	0.57
Merchants Bk	VT	VT	10,517	273	<\$1B	26,268	360	52,851	410	
Keycorp	OH	WA	134,025	5,234	>\$50B	231,476	5,775	513,983	6,316	
American Express Centurion B	UT	WA	131,270	22,306	\$10B-\$50B	131,382	22,307	131,382	22,307	0.65
U.S. Bancorp	MN	WA	121,739	5,691	>\$50B	213,620	6,179	552,422	6,791	CCO
Bank Of America Corporation	NC	WA	76,504	3,598	>\$50B	115,544	3,815	235,963	4,043	CCO
GE Cap Fncl	UT	WA	64,373	12,973	\$1B-\$10B	64,373	12,973	64,373	12,973	CCO
W.T.B. Financial Corporation	WA	WA	57,371	1,466	\$1B-\$10B	115,283	1,796	277,894	2,110	



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			SSBL\$ (1,000)	SSBL#	BK SIZE	MSBL\$ (1,000)	MSBL#	LSBL\$ (1,000)	LSBL#	
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	
Advanta Bk Corp	UT	WA	57,100	6,710	<\$1B	57,480	6,712	57,480	6,712	CCO
Wells Fargo & Company	CA	WA	51,820	3,058	>\$50B	73,626	3,176	121,552	3,268	
Columbia Banking System Inc	WA	WA	48,363	1,278	\$1B-\$10B	103,403	1,595	268,097	1,904	
Pacific Northwest Bancorp	WA	WA	33,967	920	\$1B-\$10B	75,036	1,155	192,223	1,381	
Banner Corporation	WA	WA	29,515	756	\$1B-\$10B	68,178	986	136,018	1,125	
Citigroup Inc.	NY	WA	24,738	5,160	>\$50B	24,738	5,160	27,413	5,164	CCO
Frontier Financial Corporati	WA	WA	22,997	676	\$1B-\$10B	56,331	870	115,438	996	
MBNA Corporation	DE	WA	21,771	2,681	\$10B-\$50B	21,771	2,681	21,771	2,681	0.57
Bank One Corporation	IL	WA	17,497	1,958	>\$50B	17,497	1,958	18,313	1,960	CCO
Olympic Bancorp Inc.	WA	WA	11,286	295	<\$1B	24,275	376	52,641	437	
City Bk	WA	WA	10,384	297	<\$1B	23,383	376	59,057	443	
Marshall & Ilsley Corporatio	WI	WI	286,598	6,837	\$10B-\$50B	653,787	8,935	1,741,183	10,988	
U.S. Bancorp	MN	WI	123,587	6,413	>\$50B	211,863	6,935	509,048	7,467	CCO
Associated Banc-Corp	WI	WI	122,963	4,332	\$10B-\$50B	231,299	4,960	576,065	5,589	
Bank One Corporation	IL	WI	64,927	3,237	>\$50B	111,199	3,494	303,364	3,823	CCO
American Express Centurion B	UT	WI	55,353	7,217	\$10B-\$50B	55,353	7,217	55,353	7,217	0.65
GE Cap Fncl	UT	WI	49,850	9,951	\$1B-\$10B	50,000	9,952	50,000	9,952	CCO
Citizens Banking Corporation	MI	WI	44,192	1,502	\$1B-\$10B	79,184	1,721	121,230	1,810	
Wells Fargo & Company	CA	WI	44,037	1,621	>\$50B	81,781	1,836	162,789	1,998	
Advanta Bk Corp	UT	WI	41,493	4,933	<\$1B	41,604	4,934	41,604	4,934	CCO
Amcore Financial Inc.	IL	WI	31,112	951	\$1B-\$10B	55,638	1,102	92,231	1,184	
Baylake Corp.	WI	WI	23,993	787	<\$1B	47,049	925	104,091	1,038	
Johnson International Inc.	WI	WI	22,410	581	\$1B-\$10B	45,262	712	99,437	820	
Citigroup Inc.	NY	WI	21,350	5,082	>\$50B	21,350	5,082	21,350	5,082	CCO
First Maniwoc Bancorp Inc	WI	WI	20,440	722	<\$1B	36,843	819	58,341	866	
Neb Corporation	WI	WI	19,638	726	<\$1B	33,041	812	56,349	861	
Mbna Corporation	DE	WI	17,945	2,464	\$10B-\$50B	17,945	2,464	17,945	2,464	0.57
Otto Bremer Foundation	MN	WI	15,898	492	\$1B-\$10B	26,360	559	42,507	595	
Waukesha St Bk	WI	WI	15,556	562	<\$1B	25,419	621	41,625	658	
Bankmanagers Corp.	WI	WI	14,466	314	<\$1B	30,683	405	76,144	486	
Tri City Bankshares Corporat	WI	WI	12,962	431	<\$1B	27,362	518	51,007	565	
First Banking Center Inc.	WI	WI	12,728	371	<\$1B	33,213	497	59,456	555	
Mid-Wisconsin Financial Serv	WI	WI	12,619	429	<\$1B	20,712	485	30,668	507	
Ozaukee Bk	WI	WI	10,273	306	<\$1B	21,052	368	42,599	411	
City Holding Company	WV	WV	30,694	986	\$1B-\$10B	53,215	1,129	92,385	1,217	
United Bankshares Inc.	WV	WV	29,125	933	\$1B-\$10B	54,618	1,087	92,437	1,172	
Wesbanco Inc.	WV	WV	26,814	919	\$1B-\$10B	40,998	1,008	62,209	1,057	
GE Cap Fncl	UT	WV	20,370	4,397	\$1B-\$10B	20,370	4,397	20,370	4,397	CCO
Bank One Corporation	IL	WV	19,286	905	>\$50B	31,500	975	57,149	1,029	CCO
First Community Bancshares	VA	WV	17,420	696	\$1B-\$10B	26,986	755	33,810	771	
American Express Centurion B	UT	WV	17,416	2,590	\$10B-\$50B	17,416	2,590	17,416	2,590	0.65
Huntington Bancshares Incorp	OH	WV	14,277	399	\$10B-\$50B	23,393	453	47,284	497	

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			SSBL\$ (1,000) (1)	SSBL# (2)	BK SIZE (3)	MSBL\$ (1,000) (4)	MSBL# (5)	LSBL\$ (1,000) (6)	LSBL# (7)	
Advanta Bk Corp	UT	WV	10,489	1,235	<\$1B	10,765	1,237	11,508	1,239	CCO
Putnam Bancshares Inc.	WV	WV	10,125	588	<\$1B	13,174	609	15,196	613	
First Interstate Bancsystem	MT	WY	40,494	1,418	\$1B-\$10B	70,853	1,604	105,673	1,676	
Pinnacle Bancorp Inc.	NE	WY	15,003	538	\$1B-\$10B	23,673	589	28,850	603	
United Bancorporation Of Wyo	WY	WY	12,348	341	<\$1B	23,987	408	54,108	463	
Wells Fargo & Company	CA	WY	12,030	431	>\$50B	22,035	489	42,858	528	
American Express Centurion B	UT	WY	10,287	1,540	\$10B-\$50B	10,287	1,540	10,287	1,540	0.65

Note: Dollar amount is in \$1000.

\* BHCs with significant credit card operation (CCO).

Note: Small businesses seeking loans from small-business-friendly banks should also consider banks that participate in SBA loan programs.

To locate an SBA preferred or certified lender near you call 1-800-8-ASK-SBA or check SBA's website at [www.sba.gov/gopher/Local-Information/Certified-Preferred-Lenders/](http://www.sba.gov/gopher/Local-Information/Certified-Preferred-Lenders/).

Source: U.S Small Business Administration, Office of Advocacy, Office of Economic Research, from the call report data collected by the Federal Reserve.