

Small Business and Micro Business Lending in the United States, for Data Years 2007-2008

May 2009

Foreword

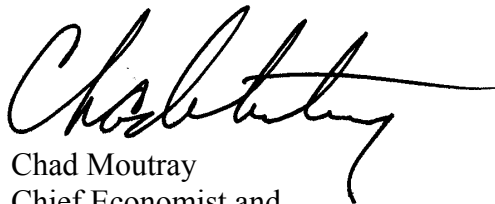
This edition of the Office of Advocacy's annual study of lending to small and micro businesses by most depository institutions in the United States continues its expanded coverage. Included, in addition to banks, are other depository institutions, such as federal and state savings banks and savings and loan associations. The report also includes broader geographic coverage extended to the U.S. territories.

The source information consists of two types of data reported by depository institutions to their respective regulating agencies—Call Reports for June 2008 and Community Reinvestment Act (CRA) reports for 2007. These represent the most current data available. The smaller number of institutions required to submit CRA reports means that the coverage of small business lending activities under CRA reporting is reduced relative to Call Report coverage.

This study covers both small business lending (loans of less than \$1 million) and micro business lending (loans of less than \$100,000, a subset of small business lending) for all reporting institutions, and for multi-billion-dollar lending institutions for the 2007–2008 period. Some information is also provided about the subset of larger small business loans between \$100,000 and \$1 million.

The report provides data on the top institutions lending to small businesses in each state. Advocacy's website contains additional data listing the lending activity of all lenders in the 50 states, the District of Columbia, and U.S. territories as expanded versions of tables 3A and 3B. The information is useful to both small businesses in search of loans and lenders who seek to compare their lending with that of their competitors. I encourage readers to use this report as a resource—and I congratulate the lending institutions that are doing a good job of meeting the critical need for capital in the small business community.

The lending studies may also be viewed on the Office of Advocacy's webpage, www.sba.gov/advo/research/lending.html. If you have questions or comments, write to the Office of Advocacy, U.S. Small Business Administration, Mail Code 3112, 409 Third St., S.W., Washington, D.C. 20416, or fax (202) 205-6928. Technical questions may be addressed to Dr. Charles Ou or Ms. Victoria Williams, at (202) 205-6530 or by e-mail: charles.ou@sba.gov or victoria.williams@sba.gov. We welcome your comments and suggestions.



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Introduction

One vital ingredient essential to small business survival is access to credit. The banking system is the key provider of credit to small businesses in the United States, and nearly 60.4 percent of all small firms borrow from a traditional source such as loans/capital leases, and credit lines; slightly more than two-thirds obtain credit from the banking sector.¹

The health and growth of small businesses is critical and depends on knowing how lending institutions are meeting small firm credit needs and which lenders are investing in small businesses. This information not only helps small businesses save valuable time in shopping efficiently for credit; it also gives lending institutions information on the demand for and supply of small business credit and helps them learn about the competition in the markets in which they participate.

This annual edition of *Small Business and Micro Business Lending in the United States* provides data on small and micro business loans to small firms and on the lending institutions that serve them.² For the fourth consecutive year, the study provides expanded coverage of small business lending in two respects. First, in addition to commercial banks, it includes other depository institutions, such as savings banks and savings and loan associations. Second, the geographic coverage includes the territories of Guam, American Samoa, Puerto Rico, and the U.S. Virgin Islands.

The study continues to examine both small business and micro business lending. The analysis is based on two types of data reported by lending institutions to their respective regulating agencies—the Call Reports for June 2008 (for information on loans outstanding) and Community Reinvestment Act (CRA) reports for 2007.³

Data are available only for the size of the loan and not for the size of the business, so the following definitions are used:

- **Small business loans** are defined as business loans under \$1 million.
- **Micro business loans** are defined as business loans under \$100,000 (the subset of small business loans that constitutes the smallest loans).

¹See *Federal Reserve Bulletin*, “Financial Services Used by Small Businesses: Evidence from the 2003 Survey of Small Business Finances,” October 2006, Table 10, Page A186. The SSBF provides the most comprehensive information on the patterns of credit use by small businesses and their providers for 1987, 1993, 1998, and 2003. The 2003 survey was the last to be conducted.

² This is the 15th annual edition of this study, which began in 1994 using the Call Report data; four years later the CRA data were included as part of the report.

³ The Call Reports, officially known as the Consolidated Reports of Condition and Income, are quarterly reports filed by the financial institutions with their appropriate depository regulators. Call Reports provide detailed information on the current status of a financial institution. The CRA data are designed to encourage depository institutions to meet the credit needs of the local communities from which they obtain deposited funds. The CRA data become more important in understanding small business lending activities by lending institutions and bank holding companies (BHCs) in a given state.

- **Larger small business loans** are loans of \$100,000 to under \$1 million (the subset of small business loans that includes larger loans).

Part One discusses developments in small and micro business lending activities by lending institutions in the United States. The first section discusses developments apparent in the Call Report data; the second discusses developments based on the CRA database. Analysis in this study covers data from June 2007 through June 2008 for Call Reports and from 2006 through 2007 for CRA reports.

Part Two provides directories of the top small and micro business lenders in the states using both the Call Report and CRA data. For the reader's convenience, national tables for multi-billion-dollar lending institutions are presented before state tables for all lending institutions, not because these giants are more important in small business lending, but because the tables for bank holding companies (BHC) are shorter.

While these two databases have limitations as indicators of both the supply of loans from lending institutions and the small business demand for loans, their usefulness cannot be denied—they are the only publicly available sources of information on the small business lending activities of individual lending institutions.

Note that no attempt has been made to distinguish SBA guaranteed lenders in this analysis. Lenders are ranked based on their overall lending, not lending under SBA programs.

Accessing the Study

The current and all previous editions of Advocacy's lending studies are available on the Internet at www.sba.gov/advo/research/lending.html. 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 or Ms. Victoria Williams, at (202) 205-6530 or by email: Charles.Ou@sba.gov or Victoria.Williams@sba.gov.

Part One: Developments in Small and Micro Business Lending

I. Findings from the June 2007–June 2008 Call Reports⁴

A. Small Business Loans Outstanding from All Reporting Lending Institutions

As the U.S. economy weakened, small business lending by banks and other lending institutions showed moderate increases in 2008, as borrowers and lenders continued to hold off new borrowing and lending in reaction to an uncertain economy. This was confirmed in the July/October 2008 Survey of Senior Loan Officers Opinion, which stated that the demand for business loans at domestic institutions continued to weaken, on net, over the previous three months.⁵

The rate of borrowing and lending in the small business loan markets was slower than in the previous year. Small business loans (loans of less than \$1 million) outstanding totaled \$711.3 billion as of June 2008, an increase of \$26.7 billion or 4.0 percent—half the increase of \$50.6 billion or 8.0 percent the previous year (Tables A and B).

The number of loans under \$100,000 increased, while the number of small business loans of \$100,000 to \$1 million decreased by 23.3 percent, from 2.9 million to 2.2 million over the June 2007-June 2008 period (Tables A and C). The total amounts of small business loans in all loan sizes increased in a range between 3.2 percent and 6.8 percent (Table B). Large corporations continued to increase their use of external funds and contributed the most to total business borrowing because of continued increases in investments and in merger and acquisition (M&A) activity between 2007 and 2008. Borrowing by large corporations in loan sizes over \$1 million increased to 12.2 percent, compared with 11.7 percent in the previous year.

B. Micro Business Loans Outstanding in the United States

The increase in the smallest loan sizes under \$100,000, known as micro business loans in this report, was modest in 2007-2008. Micro business loans totaled \$170.5 billion in June 2008, an increase of 6.8 percent, or \$10.8 billion, over this period, compared with a 9.4 percent increase in June 2007. Again, the number of micro business loans increased more than the dollar amount, by 13.7 percent in 2007 and 15.7 percent in 2008, and accounted for the largest change compared with other loan sizes (Table C). Increases in both the dollar amount and volume may be attributed to continued efforts to promote small business credit cards by credit card issuers.

⁴Coverage of depository institutions in this annual study was expanded in the 2004-2005 edition to include federal and state savings banks and savings and loan associations. Lending institutions covered include commercial banks (charter types 7 and 8), federal savings banks (charter types 9 through 12), and savings and loan associations (charter types 1 through 4). Credit unions are not included.

⁵The weakening demand for loans also includes loans to households. The Federal Reserve conducts the Senior Loan Officer Opinion Survey quarterly. Respondents to the survey indicated they had tightened their lending standards on commercial and industrial (C&I) loans to all firms because of the less favorable economic outlook.

Table A Dollar Amount and Number of Small Business Loans, June 2005-June 2008, by Loan Size (Dollars in Billions, Numbers in Millions)

Loan size		2005	2006	2007	2008	Percent change. June 2007- June 2008
Under \$100,000	Dollars	138.4	146.0	159.7	170.5	6.8
	Number	19.02	19.0	21.6	25.0	15.7
\$100,000 to <\$1 million	Dollars	462.3	487.9	524.9	540.7	3.2
	Number	1.98	2.2	2.9	2.2	-23.3
Under \$1 million	Dollars	600.8	634.0	684.6	711.3	4.0
	Number	21.0	21.3	24.5	27.3	11.1
Total business loans	Dollars	1,680.8	1,848.4	2,023.9	2,270.4	12.2

Source: U.S. Small Business Administration, Office of Advocacy, *Small Business Lending in the United States*, various years, and special tabulations of the June 2008 Call Reports (Consolidated Reports of Condition and Income for U.S. banks and thrift institutions prepared for the Office of Advocacy by James Kolari, Texas A&M University, College Station, Texas).

Table B Change in the Dollar Amount of Business Loans by Loan Size, June 2003-June 2008 (Percent)

Loan size	June 2003- June 2004	June 2004- June 2005	June 2005- June 2006	June 2006- June 2007	June 2007- June 2008
Under \$100,000	-0.5	1.9	5.5	9.4	6.8
\$100,000 to <\$1 million	7.2	4.8	5.5	7.6	3.2
Under \$1 million	5.3	4.1	5.5	8.0	4.0
Over \$1 million	4.6	11.1	12.4	11.7	12.2

Source: U.S. Small Business Administration, Office of Advocacy, *Small Business Lending in the United States*, various years, and special tabulations of the June 2008 Call Reports (Consolidated Reports of Condition and Income for U.S. banks and thrift institutions prepared for the Office of Advocacy by James Kolari, Texas A&M University, College Station, Texas).

Table C Change in the Number of Small Business Loans by Loan Size, June 2003-June 2008 (Percent)

Loan size	June 2003- June 2004	June 2004- June 2005	June 2005- June 2006	June 2006- June 2007	June 2007- June 2008
Under \$100,000	-11.1	24.8	0.0	13.7	15.7
\$100,000 to <\$1 million	6.6	5.0	12.8	31.8	-23.3
Under \$1 million	-9.4	22.6	1.2	15.0	11.1

Source: U.S. Small Business Administration, Office of Advocacy, *Small Business Lending in the United States*, various years, and special tabulations of the June 2008 Call Reports (Consolidated Reports of Condition and Income for U.S. banks and thrift institutions prepared for the Office of Advocacy by James Kolari, Texas A&M University, College Station, Texas).

C. Small and Micro Business Loans Outstanding from Multi-billion-dollar Lending Institutions

The significance of lending institutions of different sizes in the small business loan markets is continuously affected by bank consolidations. The importance of large lending institutions in the United States is shown in Table D.⁶ On net, the number of consolidated lending institutions declined by 85 between June 2007 and June 2008. In particular, the number of the smallest lenders with assets under \$500 million was down by 150 (Table D). The total number of lending institutions (financial services holding companies and independent institutions) in June 2008 was 7,380. The number of multi-billion-dollar institutions with assets over \$10 billion declined from 106 to 100 as a result of continued merger and acquisition activity, yet they accounted for 66.0 percent of total business loans and 76.5 percent of total assets in June 2008.

The largest lenders continued to focus lending efforts in the market for loans under \$100,000, where they accounted for 69.2 percent of the number of loans by the end of June 2008. Their share of the value of these loans increased from 52.7 percent in 2006 to 60.9 percent in 2008. These giants continued to concentrate in the credit card market.⁷

Large lending institutions remained passive or less active in the market for loans between \$100,000 and \$1 million. The share of the dollar amount outstanding in this category increased slightly, from 42.3 percent in June 2006 to 43.9 percent in June 2008, while the share of the number of loans made in this category increased from 37.8 percent to 42.0 percent. It will be important to continue monitoring this development as banking concentration continues.

⁶ This table is derived by combining the files for reporting institutions and consolidated holding companies/ members of a holding company. Because of missing ID links many noncommercial bank members of holding companies may not be consolidated. The number of lending institutions as of June 2007 was 7,380 of which 2,373 were independent / non-BHCs and 5,007 were comprised of banks and other financial services holding companies.

⁷The importance of the C&I loan segment of the business loan portfolio for giant lending institutions is reflected in the statistics; these lenders accounted for 70 percent of total C&I loans under \$100,000.

Table D Share of Total Assets and Business Loans by Size of All U.S. Depository Institutions, June 2006–June 2008 (Percent, Except Figures for Number of Institutions)*

		Asset size of institutions						
		Over \$50 billion	\$10 billion to \$50 billion	Over \$10 billion	\$1 billion to \$10 billion	\$500 million to \$1 billion	Under \$500 million	All institutions and BHCs
June 30, 2006								
Number of institutions		34	74	108	473	591	6,391	7,563
Micro business loans (under \$100,000)	Amount	38.98	13.67	52.65	14.55	7.07	25.63	100.0
	Number	53.11	17.74	70.85	12.44	9.47	7.23	100.0
Small business loans (\$100,000-\$1 million)	Amount	30.29	11.99	42.28	22.46	10.17	25.00	100.0
	Number	27.48	10.36	37.84	20.37	8.79	33.00	100.0
Total small business loans (under \$1 million)	Amount	32.30	12.37	44.67	20.66	9.45	25.22	100.0
	Number	50.42	16.96	67.38	13.28	9.40	9.94	100.0
Total business loans	Amount	50.68	13.33	64.02	17.56	6.12	12.31	100.0
Total domestic assets	Amount	60.88	14.35	75.23	12.25	3.96	8.56	100.0
June 30, 2007								
Number of institutions		32	74	106	498	617	6,244	7,465
Micro business loans (under \$100,000)	Amount	41.51	16.67	58.18	14.00	6.02	21.80	100.0
	Number	49.00	17.40	66.39	19.85	7.62	6.40	100.0
Small business loans (\$100,000-\$1 million)	Amount	32.48	12.17	44.65	22.27	9.98	23.10	100.0
	Number	23.57	8.75	32.32	21.71	7.24	38.70	100.0
Total small business loans (under \$1 million)	Amount	34.59	13.22	47.81	20.33	9.05	22.80	100.0
	Number	46.00	16.38	62.38	20.07	7.57	10.00	100.0
Total business loans	Amount	51.31	13.9	65.21	17.57	5.90	11.30	100.0
Total domestic assets	Amount	61.31	14.27	75.58	12.29	3.99	8.14	100.0
June 30, 2008								
Number of institutions		34	66	100	529	657	6,094	7,380
Micro business loans (under \$100,000)	Amount	48.63	12.24	60.86	13.48	5.76	19.90	100.0
	Number	56.17	13.00	69.18	19.40	6.23	5.20	100.0
Small business loans (\$100,000-\$1 million)	Amount	34.20	9.71	43.91	23.06	10.49	22.54	100.0
	Number	32.88	9.10	41.98	22.36	10.09	25.56	100.0
Total small business loans (under \$1 million)	Amount	37.66	10.32	47.97	20.76	9.35	21.91	100.0
	Number	54.28	12.69	66.97	19.64	6.54	6.85	100.0
Total business loans	Amount	54.89	11.12	66.01	17.49	5.99	10.52	100.0
Total domestic assets	Amount	64.42	12.03	76.46	12.02	3.92	7.60	100.0

*All members of a holding company are consolidated to the extent the linked IDs permit. Credit unions excluded.

Source: U.S. Small Business Administration, Office of Advocacy, *Small Business Lending in the United States*, various years, and special tabulations of the June 2008 Call Reports (Consolidated Reports of Condition and Income for U.S. banks and thrift institutions prepared for the Office of Advocacy by James Kolari, Texas A&M University, College Station, Texas).

II. Findings from CRA Reporting Institutions for 2007

A. Small Business Lending by CRA Reporting Lending Institutions

This section presents a profile of the geographic activities of small business lending by large lending institutions (institutions required to report under the Community Reinvestment Act program) in 2007.⁸ CRA data provide information on the location of loans made by a lender during a period, for example, from January 1 through December 31 of a given year. A comparison of CRA and Call Report reporting institutions appears in Table E. Because of changes in reporting requirements, the number of lending institutions that submitted CRA reports numbered 816 (slightly higher than in 2006), compared with more than 1,500 in 2004.⁹ These CRA reporting institutions accounted for 86.0 percent of the total assets, 59.0 percent of the amount of the smallest loans (micro business loans under \$100,000) and 65.0 percent of the larger small business loan amount (\$100,000–\$1 million) in the industry.

CRA-reporting institutions extended a total of \$326.4 billion in small business loans (up 12.6 percent from 2006). The number of these loans was 13.5 million, up 16.1 percent from the previous year (Table F).

B. Micro Business Lending by CRA Reporting Lending Institutions

Lending institutions made 13.0 million micro business loans valued at \$146.0 billion in 2007, compared with 11.1 million micro loans in the amount of \$116.2 billion in 2006 (Table F). These lenders accounted for 44.7 percent of the dollar amount and 96.3 percent of the number of micro business loans made in 2007. Total assets for these lenders increased slightly in 2007, from \$8.7 trillion in 2006 to \$10.0 trillion in 2007.

⁸Starting in 2005, fewer lenders were required to file annual CRA reports as a result of a revision in reporting requirements made by federal financial institutions' regulatory agencies. In the criteria for the CRA program, the asset size for reporting institutions was increased from \$250 million to \$1 billion in assets, thus eliminating a large number of institutions that had previously reported small business loan data.

⁹The 816 number includes all reporting lenders with and without balance sheet information from the Call Reports. Institutions with identified balance sheet items numbered 769.

Table E Comparison of Assets and Business Loans Outstanding for All Lending Institutions as Reported in Call Reports and by CRA Reporting Institutions (Billions of Dollars)

Loan size	Call Report institutions (CRBs) 6/2008	CRA covered institutions (CRA) 6/2007	CRA-CRBs (percent) 2007	CRA-CRBs (percent) 2006	CRA-CRBs (percent) 2005	CRA-CRBs (percent) 2004
Micro business loans <\$100,000*	170.5	100.6	0.59	0.61	0.59	0.70
Small business loans \$100,000 – \$1 million	540.7	354.0	0.65	0.58	0.65	0.78
Small business loans <\$1 million	711.3	454.6	0.64	0.6	0.64	0.76
Total business loans	2,270.4	1,634.4	0.72	0.82	0.79	0.87
Total assets	11,714.8	10,068.3	0.86	0.81	0.77	0.84
Number of lending institutions	7,380	816.0				

*The figure for loans under \$100,000 for CRA-reporting banks is likely to be an understatement because loans made by American Express Bank are excluded. The bank was not required to submit a CRA report after its reorganization in March 2004.

Source: U.S. Small Business Administration, Office of Advocacy, *Small Business Lending in the United States*, various years, and special tabulations of the June 2008 Call Reports (Consolidated Reports of Condition and Income for U.S. banks and thrift institutions prepared for the Office of Advocacy by James Kolari, Texas A&M University, College Station, Texas).

Table F Amount and Number of Loans made by CRA Reporting Institutions in 2004–2007 (Amounts in Billions of Dollars)

Loan Size	Amount/Number	2004	2005	2006	2007
Number of institutions/BHCs		1,506	774	791	816
Under \$100,000	Amount	95.40	97.94	116.20	146.00
	Number	7,532,061	7,458,720	11,115,437	12,967,774
\$100,000 – \$1 million	Amount	196.89	173.17	173.60	180.43
	Number	567,955	488,787	487,505	504,133
Under \$1 million	Amount	292.30	271.11	289.80	326.43
	Number	8,100,016	7,947,507	11,602,942	13,471,907
Total assets	Amount	8,016.59	7,947.48	8,704.00	10,068.30
Total business loans	Number	1,146.31	1,465.23	1,657.20	1,634.40

Source: U.S. Small Business Administration, Office of Advocacy, *Small Business Lending in the United States*, various years, and special tabulations of the June 2008 Call Reports (Consolidated Reports of Condition and Income for U.S. banks and thrift institutions prepared for the Office of Advocacy by James Kolari, Texas A&M University, and College Station, Texas).

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

Small business lending and borrowing are mostly local in nature: both the borrowers and the lending offices are located in the same community or in communities nearby. In an effort to provide information that will help small businesses shop more efficiently for credit and let lenders know about their competitors in small business lending, SBA's Office of Advocacy prepares a directory of small and micro business lenders. The business lending performance of individual lending institutions is ranked for the national market (for multi-billion-dollar lenders) and in each state. Tables 1A through 2B rank multi-billion-dollar lenders in the national market using Call Report and CRA data. Table 3A through Table 4B list top small business lending institutions in individual states. Information for all reporting lenders (Tables 3A and 3B expanded) is available on the Advocacy website, www.sba.gov/advo/research/lending.html.

Table 1A. Small Business Lending of Large Lending Institutions Based on Call Report Data, June 2008

Table 1A ranks the small business lending of the 100 largest lending institutions with total domestic assets of more than \$10 billion.¹⁰ Each lending institution is ranked from 1 to 100, 1 being the top for each of four variables. These variables then are totaled and re-ranked from 1 to 100.

The top five small business lenders in June 2008, based on Call Report data, are American Express Bank Federal Savings Bank (FSB) (first in 2007), Capital One Financial Corporation (not ranked in 2007), Regions Financial Corporation (third in 2007), Synovus Financial Corporation (third in 2007), and First Citizen Bancshares Inc. (second in 2007).

Table 1B. Micro Business Lending of Large Lending Institutions Based on Call Report Data, June 2008

Table 1B ranks the micro business lending of the 100 largest lending institutions with total domestic assets of more than \$10 billion.¹¹ Each lending institution is ranked from 1 to 100, (one being the top) for each of four variables. These variables then are totaled and reranked from 1 to 100; the remaining lending institutions are not ranked because of missing data or lack of micro business lending activity.

The top five lenders are American Express Bank FSB (first in 2007), Capital One Financial Corporation (second in 2007), JPMorgan Chase and Co. (third in 2007), GMAC Bank (88th in 2007), and Citigroup, Inc. (fifth in 2007).

¹⁰ Since March 2004, American Express Centurion and Capital One Bank have organized federal savings banks (FSBs) to conduct their small business credit card operations.

¹¹ The four criteria used are the same as those for Table 1A.

Table 2A. Small Business Lending of Large Lending Institutions Based on CRA Data, 2007

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

Eighty-three of the largest lending institutions with small business loans were ranked. The five top small business lenders for 2007, using the combined ranking criteria, are American Express Bank FSB, Capital One FSB (second in 2006), Wells Fargo & Company (eighth in 2006), BBVA Puerto Rico (fourteenth in 2006), and Regions Financial Corporation (fourth in 2006).

Table 2B. Micro Business Lending of Large Banks and BHCs Based on CRA Data, 2007

Table 2B ranks large lenders' micro business lending using CRA data. Information from Call Reports was employed in combination with the CRA data to perform the four-variable ranking. As in the previous studies, data from the members of a holding company were first consolidated to generate estimates for the owning company. CRA location-specific information on lenders' small business lending was the source for the data on the number of states in which the lender has substantial lending operations.

Eighty-three large lending institutions were ranked. The five top small business lenders for 2007 using CRA data are American Express Bank FSB (first in 2006), Wells Fargo and Company (third in 2006), Capital One FSB (second in 2006), JPMorgan Chase & Co. (fourth in 2006), and Citigroup, Inc. (fifth in 2006).¹²

Table 3A. Top Lenders to Small Businesses in the State Based on Call Report Data, June 2008

Table 3A provides a list of the top institutions lending to small businesses in individual states. The list includes the top 10 or the top 10 percent, whichever number is smaller. (Ties may increase the number.) The small business lending performance of a lender in a given state is measured on four criteria. The four rankings were summed to create a score for the small business lending activities of individual banks (see Appendix: Data Notes). A lender's total score is the sum of the four individual decile rankings multiplied by 2.5 to attain a possible score of 100. Decile rankings range from 1 to 10.¹³ A complete ranking of all lending institutions in each state is provided on the Advocacy website, www.sba.gov/advo/research/lending.html.

¹² The small business lending activities of American Express Centurion Bank were transferred to American Express Bank after its March 2004 reorganization.

¹³ See data notes for detailed information on decile rankings.

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

Table 3B. Top Micro Business Lending by Lending Institutions in the State Based on Call Report Data, June 2008

Table 3B provides a list of lending institutions making micro business loans (loans under \$100,000) in individual states. The list includes the top 10 lenders or the top 10 percent, whichever number is smaller. (Ties may increase the number.) The micro business lending performance of a lender in a given state is measured on four criteria. The four rankings were summed to create a score for the micro business lending activities of individual lenders.¹⁴ A lender's total score is the sum of the four individual decile rankings multiplied by 2.5 to attain a possible score of 100. A complete ranking of all lending institutions in each state is provided on the Advocacy website, www.sba.gov/advo/research/lending.html.

Table 4A. Top Small Business Lenders in the State Based on CRA Report Data, 2007

State lending information for large lending institutions is best captured in the CRA database. Table 4A provides a list of top small business lenders in a given state using CRA data. The list includes lending institutions with small business lending of more than \$50 million in a given state in 2007. Data for the members of a holding company were consolidated first to generate estimates for the parent holding company. Consolidated estimates were then derived for each holding company in each state. Rankings are based solely on the dollar amount of small business lending (loans under \$1 million) in this table because of the difficulty of generating two ratio variables for these institutions by state. Clearly, large lending institutions appear more important in the small business loan markets in many states.

Table 4B. Top Micro Business Lenders in the State Based on CRA Report Data, 2007

Table 4B provides a list of top micro business lenders in a given state using CRA data. The list includes lending institutions with micro business lending of more than \$10 million in a given state in 2007. Again, rankings are based solely on the dollar amount of micro business lending (loans under \$100,000) in this table for the reasons discussed above.

¹⁴ See data notes for detailed information on decile rankings.

Appendix: Data Notes

Ranking Methodology and Table Descriptions

When possible, four variables were used to create a total score for the small business lending activities of individual lenders: (1) the ratio of small business loans to total assets, (2) the ratio of small business loans to total business loans, (3) the dollar value of small business loans, and (4) the number of small business loans. The total ranking summarizes the four individual scores. Small lending institutions tend to score higher in some categories than larger lending institutions, and vice versa. For example, smaller lenders have a higher percentage of total assets in small business loans, but larger lenders lead in the sheer number and value of small loans. Using two ratio variables and two value variables permits a more balanced measure of lending performance by lenders of different sizes.¹⁵

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

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

For state lending using the CRA data (Tables 4A and 4B), banks were listed in order of the dollar amount of small business loans made in each state in the year. Obviously, large institutions appear at the top.

¹⁵ The exception is those financial holding companies that organize special credit lending institutions, such as a federal savings bank or commercial bank, to conduct business lending. For example, by organizing a special business lending savings bank, American Express Savings Bank will have even higher values for the two ratio criteria used in the ranking process.

Variables Used in Tables

Variable Acronym	Definition
LSBL	Small Business Loans (<\$1 Million)
SSBL	Micro Business Loans (<\$100,000)
LSBL (2)	Larger Small Business Loans (\$100,000 -<\$1 Million)
TBL	Total Business Loans
TA	Total Assets
CRD	Credit Cards

Table Descriptions

Table 1A: Small Business Lending of Large Lending Institutions in the United States Using Call Report Data, June 2008

This table uses Call Report data to rank the small business lending of the large lending institutions on the basis of four criteria that measure the emphasis on small business lending in a lender's loan portfolio. Small business loans (SBLs) are defined as loans under \$1 million. Numbers in parentheses represent columns in the table.

- (1) **Overall Ranking (Total Rank).** Summary small business lending rankings of large lending institutions with respect to loans under \$1 million. A simple ranking of 1 and up is made for each of the four criteria and the total rank derived from the sum of the four rankings from variables found in columns 2 through 5.
- (2) **Ratio of Small Business Loans to Total Business Loans (LSBL/TBL).** For the 100 large lending institutions, the ratios of the value of small business lending to total business lending ranged from 0 to 1.0 percent (for American Express Bank (FSB)).
- (3) **Ratio of Small Business Loans to Total Assets (LSBL/TA).** The ratio of the dollar value of small business loans under \$1 million to total domestic assets for each lending institution. For the 100 large lending institutions, the ratios of small business loans to total assets ranged from near 0 percent to a high of 0.441 (for American Express Bank, FSB).
- (4) **Total Dollar Amount of Small Business Lending by the Lending Institution (LSBL\$).** The total dollar amount (in thousands) of small business loans of less than \$1 million.
- (5) **Total Number of Small Business Loans (LSBL#).** The number of small business loans of less than \$1 million.
- (6) **Lending Institution Asset Size Class (Inst. Asset Size).** Domestic asset size class of the lending institution:
 - \$10 billion to under \$50 billion (\$10B-\$50B)
 - \$50 billion and over (>\$50B)
- (7) **Total Dollar Amount of Micro Business Loans (SSBL\$).** Similar to column 4, but for loans of less than \$100,000 (in thousands of dollars).
- (8) **Total Number of Micro Business Loans (SSBL#).** Similar to column 5, but for loans of less than \$100,000.
- (9) **Total Dollar Amount of Larger Small Business Loans (LSBL(2)\$).** Similar to column 4, but for loans between \$100,000 and \$1 million (in thousands of dollars).
- (10) **Total Number of Larger Small Business Loans (LSBL(2)#).** Similar to column 5, but for loans between \$100,000 and \$1 million.

- (11) **Credit Card Loans to Total Assets(CRD/TA).** The ratio of the dollar value of credit card loans to total assets.

Table 1B: Micro Business Lending of Large Lending Institutions in the United States Using Call Report Data, June 2008

This table uses Call Report data to rank the micro business lending of the large lending institutions on the basis of four criteria that measure the emphasis on micro business lending in a lender's loan portfolio. Micro business loans (SSBLs) are defined as loans under \$100,000. Numbers in parentheses represent columns in the table.

- (1) **Overall Ranking (Total Rank).** Summary rankings of large lending institutions with respect to loans under \$100,000. A simple ranking of 1 and up is made first, and the total rank is derived from the sum of four rankings from the variables found in columns 2 through 5.
- (2) **Ratio of Micro Business Loans to Total Assets (SSBL/TA).** The ratio of the total dollar value of micro business loans under \$100,000 to the total assets for each lending institution. For the 100 largest lending institutions, the ratios of micro business loans to total assets ranged from 0 to 0.441 percent (for American Express Bank FSB).
- (3) **Ratio of Micro Business Loans to Total Business Loans (SSBL/TBL).** For the 100 large lending institutions, the ratios of the value of micro business lending to total business lending ranged from 0 to 1.0 percent (for American Express Bank FSB).
- (4) **Total Dollar Amount of Micro Business Lending by the Lending Institution (SSBL\$).** The total dollar amount (in thousands) of loans less than \$100,000.
- (5) **Total Number of Micro Business Loans (SSBL#).** The number of loans less than \$100,000.
- (6) **Lending Institution Asset Size Class (Inst. Asset Size).** Asset size class of the lending institution:
 - \$10 billion to under \$50 billion (\$10B–\$50B)
 - \$50 billion and over (>\$50B)
- (7) **Total Dollar Amount of Small Business Loans (LSBL\$).** Similar to column 4, but for loans of less than \$1 million (in thousands of dollars).
- (8) **Total Number of Small Business Loans (LSBL#).** Similar to column 5, but for loans of less than \$1 million.
- (9) **Total Dollar Amount of Larger Small Business Loans (LSBL(2)\$).** Similar to column 4, but for loans between \$100,000 and \$1 million (in thousands of dollars).
- (10) **Total Number of Larger Small Business Loans (LSBL(2)#).** Similar to column 5, but for loans between \$100,000 and \$1 million.

- (11) **Credit Card Loans to Total Assets (CRD/TA).** The ratio of the dollar value of credit card loans to total assets.

Table 2A: Small Business Lending of Large Lending Institutions in the United States Using CRA Data, 2007

Table 2A uses both CRA and Call Report data to rank-order the 83 largest lending institutions on the basis of four criteria that measure the small business lending performance for a lender. Two ratio variables were derived from the Call Reports while the two value variables are from the CRA data. Numbers in parentheses represent columns in the table.

- (1) **Total Rank.** Summary “small business performance” rankings of the lending institution with respect to loans under \$1 million. A simple ranking of 1 through 83 for each of the four variables is performed first and the sum of the four scores is used to derive the total rank. The four variables used are described in this table in columns 2 through 5.
- (2) **Ratio of Small Business Loans to Total Assets (LSBL/TA).** This column shows the ratio of small business loans (<\$1 million) to total assets for each lending institution. A high ratio indicates a lender’s willingness to place a large portion of its assets in small business lending.
- (3) **Ratio of the Dollar Amount of Small Business Loans to Total Business Loans (LSBL/TBL).** The ratio of small business loans (<\$1 million) to total business loans for each lender. Lending institutions that make business loans predominantly to small firms will rank high in this category.
- (4) **Total Dollar Amount of Small Business Lending by the Lending Institutions (LSBL\$).** The total dollar amount (in thousands) of small business loans of less than \$1 million.
- (5) **Total Number of Small Business Loans (LSBL#).** The number of small business loans of less than \$1 million.
- (6) **States with Loans (No. of States w/ Loans).** The number of states (and territories) where the lender extended small business loans.
- (7) **Lending Institution Asset Size Class (Inst. Asset Size).** Asset size class of the lending institution:
 - \$10 billion to under \$50 billion (\$10B–\$50B)
 - \$50 billion and over (>\$50B)
- (8) **Total Dollar Amount of Micro Business Loans under \$100,000 by the Lending Institution (SSBL\$).** Similar to column 4, but for loans of less than \$100,000 (in thousands of dollars).
- (9) **Total Number of Micro Business Loans under \$100,000 by the Lending Institution (SSBL#).** Similar to column 5, but for loans of less than \$100,000.

Table 2B: Micro Business Lending of Large Lending Institutions in the United States Using CRA Data, 2007

Table 2B uses both CRA and Call Report data to rank order 83 large lending institutions on the basis of four criteria that measure the micro business lending performance for a lending institution. Two ratio variables were derived from the Call Reports. The four individual scores will be provided in the tables on the website. Numbers in parentheses represent columns in the table.

- (1) **Total Rank.** Summary “micro business performance” rankings of lending institutions with respect to loans under \$1 million. A simple ranking of 1 through 83 for each of the four variables is performed first and the sum of the four scores is used to derive the total rank. The four criteria used are described in this table as items 2 through 5.
- (2) **Ratio of Micro Business Loans to Total Assets (SSBL/TA).** This column shows the ratio of micro business loans (<\$100,000) to total assets for each lending institution. A high ratio indicates a lender’s willingness to place a large portion of its assets in small business lending.
- (3) **Ratio of the Dollar Amount of Micro Business Loans to Total Business Loans (SSBL/TBL).** The ratio of micro business loans (<\$100,000) to total business loans for each bank. Lenders that make business loans predominantly to small firms will rank high in this category.
- (4) **Total Dollar Amount of Micro Business Lending by the Lending Institution (SSBL\$).** The total dollar amount (in thousands) of micro business loans of less than \$100,000.
- (5) **Total Number of Micro Business Loans (SSBL#).** The number of micro business loans of less than \$100,000.
- (6) **States with Loans (No. States w/Loans).** The number of states (and territories) where the lender extended micro business loans.
- (7) **Institution Asset Size Class (Inst. Asset Size).** Asset size class of the lending institutions:
 - \$10 billion to under \$50 billion (\$10B–\$50B)
 - \$50 billion and over (>\$50B)
- (8) **Total Dollar Amount of Small Business Loans by the Lending Institution (LSBL\$).** Similar to column 4, but for loans of less than \$1 million (in thousands of dollars).
- (9) **Total Number of Small Business Loans by the Lending Institution (LSBL#).** Similar to column 5, but for loans of less than \$1 million.

Table 3A: Top Small Business Lending of Lending Institutions by State Using Call Report Data, June 2008

- (1) **Total Score (Total Rank).** The total rank found in the first column is the score of the lender in the state in which it is listed. The number is the aggregate measure of small business lending activity based on the sum of the four individual decile scores provided on the website.
- (2) **Ratio of Small Business Loans to Total Assets (LSBL/TA).** This column shows the ratio of small business loans (<\$1 million) to total assets for each lending institution. A high ratio indicates a lender's willingness to place a large portion of its assets in small business lending.
- (3) **Ratio of the Dollar Amount of Small Business Loans to Total Business Loans (LSBL/TBL).** The ratio of small business loans (<\$1 million) to total business loans for each bank. Lenders that make business loans predominantly to small firms will rank high in this category.
- (4) **Total Dollar Amount of Small Business Loans (LSBL\$).** The dollar value (in thousands) of small business loans (<\$1 million) outstanding as of June 30, 2008, from the lending institution. Larger lenders will score well in this column and in column 5 because their size allows them to make more small loans than smaller lenders, even if their commitment to small business lending, as shown by the ratios in columns 2 and 3, is low.
- (5) **Total Number of Small Business Loans (LSBL#).** The total number of small business loans (<\$1 million) outstanding for each lending institution.
- (6) **Institution Asset Size (Inst. Asset Sz.).** The asset size class of the reporting lending institution:
 - Under \$100 million (<\$100M)
 - \$100 million to under \$500 million (\$100M–\$500M)
 - \$500 million to under \$1 billion (\$500M–\$1B)
 - \$1 billion to under \$10 billion (\$1B–\$10B)
 - \$10 billion and over (>\$10B)
- (7) **Total Score of Micro Business Loans (Total Rank).** The total score of the lending institutions based on their micro business lending. The total score is the sum of the four scores with respect to micro business loans of less than \$100,000. A firm looking for a loan of less than \$100,000 might do well to seek out a lender that ranks high in this column (and/or from table 3B).
- (8) **Dollar Amount of Micro Business Loans (SSBL\$).** The dollar value (in thousands) of micro business loans of less than \$100,000.

- (9) **Number of Micro Business Loans (SSBL#).** The number of small business loans of less than \$100,000 made by the bank.
- (10) **Credit Card Loans to Total Assets (CRD/TA).** The ratio of the dollar value of credit card loans to total assets.

Table 3B: Top Micro Business Lending of Lending Institutions by State Using Call Report Data, June 2008

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

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

Table 4A: Top Small Business Lenders by State Using CRA Data, 2007

Table 4A is formatted differently from Table 3A because only CRA data are used. The table lists the lending institution name—the name of the owning lending institution—as well as the home state of the lending institution. Lenders are ranked on the basis of the dollar amount of small business loans (under \$1 million) made in 2007. The table also provides the dollar amount and number of micro loans under \$100,000 and larger small business loans between \$100,000 and \$1 million. Only lenders with small business loan totals of more than \$50 million in a given state in 2007 are listed. Numbers in parentheses represent columns in the table.

- (1) **Amount of Small Business Loans (LSBL\$).** The dollar amount (in thousands) of loans under \$1 million made in 2007.
- (2) **Number of Small Business Loans (LSBL#).** The number of loans of less than \$1 million made.
- (3) **Institution Asset Size (Inst. Asset Size).** The total assets of the owning institution by size category:
 - Under \$1 billion (<\$1B)
 - \$1 billion to under \$10 billion (\$1B-\$10B)
 - \$10 billion to under \$50 billion (\$10B-\$50B)
 - \$50 billion and over (>\$50B)
- (4) **Dollar Amount of Micro Business Loans (SSBL\$).** The dollar amount (in thousands) of loans of less than \$100,000.
- (5) **Number of Micro Business Loans (SSBL#).** The number of loans of less than \$100,000.
- (6) **Dollar Amount of Larger Small Business Loans (LSBL (2) \$).** The dollar amount (in thousands) of loans between \$100,000 and \$1 million.
- (7) **Number of Larger Small Business Loans (LSBL (2) #).** The number of larger small business loans between \$100,000 and \$1 million.

Table 4B: Top Micro Business Lenders by State Using CRA Data, 2007

Table 4B, similar to Table 4A, lists the lending institution’s name—the name of the owning institution or the holding company—as well as the home state of the lending institution. Lenders are ranked on the basis of the dollar amount of loans made in 2007. The table provides the dollar

amount and number of micro business loans under \$100,000, supplemented by larger small business loans of \$100,000 to \$1 million and all small business loans under \$1 million. Only lenders with micro business loan totals of more than \$10 million in a given state in 2007 are listed. Numbers in parentheses represent columns in the table.

- (1) **Amount of Micro Business Loans (SSBL\$).** The dollar amount (in thousands) of loans under \$100,000 made in 2007.
- (2) **Number of Micro Business Loans (SSBL#).** The number of loans of less than \$100,000 million made in 2007.
- (3) **Institution Asset Size (Inst. Asset Size).** The total assets of the owning institution by size category:
 - Under \$1 billion (<\$1B)
 - \$1 billion to under \$10 billion (\$1B-\$10B)
 - \$10 billion to \$50 billion (\$10B-\$50B)
 - \$50 billion and over (>\$50B)
- (4) **Dollar Amount of Small Business Loans (LSBL\$).** The dollar amount (in thousands) of loans of less than \$1 million.
- (5) **Number of Small Business Loans (LSBL#).** The number of loans of less than \$1 million.
- (6) **Dollar Amount of Larger Small Business Loans (LSBL (2)\$).** The dollar amount (in thousands) of loans between \$100,000 and \$1 million.
- (7) **Number of Larger Small Business Loans (LSBL (2)#).** The number of larger small business loans between \$100,000 and \$1 million.

Table 5. Number of Reporting Institutions by Asset Size and State, 2006–2008

Data Tables

All data tables follow the last page of the text in the printed version, except the expanded Tables 3A and 3B, which show data for all lending institutions in the 50 states, the District of Columbia, and selected territories for which data are available. Tables 3A and 3B are found only on Advocacy's website, www.sba.gov/advo/research/lending.html.

Table 1A.	Small Business Lending of Large Lending Institutions Based on Call Report Data, June 2008
Table 1B.	Micro Business Lending of Large Lending Institutions Based on Call Report Data, June 2008
Table 2A.	Small Business Lending of Large Lending Institutions in the United States Based on CRA Data, 2007
Table 2B.	Micro Business Lending of Large Lending Institutions in the United States Based on CRA Data, 2007
Table 3A.	Top Small Business Lending Institutions by State Based on Call Report Data, June 2008
Table 3A.	Expanded version. All Small Business Lending Institutions by State Based on Call Report Data, June 2008 found at www.sba.gov/advo/research/lending.html .
Table 3B.	Top Micro Business Lending Institutions by State Based on Call Report Data, June 2008
Table 3B.	Expanded version. All Micro Business Lending Institutions by State Based on Call Report Data, June 2007 found at www.sba.gov/advo/research/lending.html .
Table 4A.	Top Small Business Lenders by State Based on CRA Data, 2007
Table 4B.	Top Micro Business Lenders by State Based on CRA Data, 2007
Table 5.	Number of Reporting Institutions by Asset Size and State, 2006–2008

Table 1A. Small Business Lending of Large Lending Institutions in the United States Using Call Report Data, June 2008

Name of Lending Institution	HQ State or Territory	Small Business Lending						Micro Business Lending (<\$100k)		Small Business Lending (100k-<\$1M)		
		Total Rank	LSBL/TBL	LSBL/TA	LSBL\$ (1,000)	LSBL#	Asset Size	SSBL\$ (1,000)	SSBL#	LSBL(2)\$ (1,000)	LSBL(2) #	CRD/TA
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
American Express Bank, FSB	UT	1	1.000	0.441	11,026,999	2,578,159	\$10B-\$50B	11,026,999	2,578,159	-	-	0.36
Capital One Financial Corporation	VA	2	0.504	0.092	12,627,626	1,281,070	>\$50B	6,236,488	1,258,184	6,391,138	22,886	0.1
Regions Financial Corporation	AL	3	0.328	0.084	11,211,871	117,910	>\$50B	2,373,672	83,806	8,838,199	34,104	0
Synovus Financial Corp.	GA	4	0.432	0.138	4,883,764	38,205	\$10B-\$50B	649,967	22,315	4,233,797	15,890	0.01
First Citizens Bancshares Inc.	NC	5	0.614	0.194	2,622,570	32,953	\$10B-\$50B	419,616	24,503	2,202,954	8,450	0.02
BB&T Corporation	NC	6	0.329	0.071	9,376,219	175,693	>\$50B	1,683,959	137,689	7,692,260	38,004	0
Zions Bancorporation	UT	7	0.301	0.129	7,140,698	60,096	>\$50B	808,370	38,277	6,332,328	21,819	0
GMAC Bk	UT	8	1.000	0.077	2,463,564	44,449	\$10B-\$50B	2,463,564	44,449	-	-	0
Fulton Financial Corporation	PA	8	0.469	0.153	2,562,275	20,381	\$10B-\$50B	220,775	10,951	2,341,500	9,430	0
Compass Bk*	AL	10	0.344	0.071	4,801,645	84,917	>\$50B	800,626	69,781	4,001,019	15,136	0.01
South Financial Group The	SC	11	0.405	0.158	2,202,796	14,300	\$10B-\$50B	293,288	8,513	1,909,508	5,787	0
Bancorpsouth Inc.	MS	12	0.467	0.136	1,819,700	19,395	\$10B-\$50B	277,887	12,504	1,541,813	6,891	0.01
Manufacturers & Traders TC	NY	13	0.249	0.086	5,667,571	63,528	>\$50B	1,573,078	48,472	4,094,493	15,056	0
Wells Fargo & Company	CA	14	0.243	0.049	27,227,317	716,975	>\$50B	10,131,078	650,471	17,096,239	66,504	0.03
Huntington Bancshares Incorporated	OH	15	0.316	0.085	4,641,664	37,835	>\$50B	679,168	21,513	3,962,496	16,322	0
Popular Inc.	PR	16	0.328	0.094	3,529,996	28,422	\$10B-\$50B	359,189	15,328	3,170,807	13,094	0.03
Webster Financial Corporation	CT	17	0.355	0.104	1,799,882	31,797	\$10B-\$50B	397,716	24,231	1,402,166	7,566	0
SunTrust Banks Inc.	GA	17	0.239	0.055	9,489,084	205,808	>\$50B	2,262,363	178,159	7,226,721	27,649	0
U.S. Bancorp	MN	19	0.223	0.052	12,762,098	658,271	>\$50B	3,993,497	618,805	8,768,601	39,466	0.05
Citizens Republic Bancorp Inc.	MI	20	0.390	0.136	1,741,795	11,346	\$10B-\$50B	458,487	5,062	1,283,308	6,284	0
JPMorgan Chase & Co.	NY	21	0.229	0.029	25,740,459	3,314,491	>\$50B	15,509,212	3,262,883	10,231,247	51,608	0.05
Bank Of America Corporation	NC	21	0.221	0.029	45,148,017	3,641,887	>\$50B	15,829,399	3,531,041	29,318,618	110,846	0.05
Lauritzen Corporation	NE	23	0.307	0.080	1,431,874	91,410	\$10B-\$50B	467,296	86,452	964,578	4,958	0.1
People's United Bank	CT	24	0.306	0.118	2,212,083	14,054	\$10B-\$50B	158,389	6,108	2,053,694	7,946	0
Citigroup Inc.	NY	25	0.227	0.020	13,151,022	3,430,642	>\$50B	8,743,453	3,411,389	4,407,569	19,253	0.05
Cullen/Frost Bankers Inc.	TX	26	0.311	0.120	1,654,275	14,254	\$10B-\$50B	190,045	7,395	1,464,230	6,859	0
Colonial Bancgroup Inc. The	AL	27	0.361	0.074	1,932,878	12,346	\$10B-\$50B	174,956	6,767	1,757,922	5,579	0
National City Corporation	OH	27	0.182	0.053	7,751,119	291,146	>\$50B	1,109,128	263,586	6,641,991	27,560	0.01
RBC Bk USA	NC	29	0.344	0.067	2,099,097	15,652	\$10B-\$50B	222,715	8,026	1,876,382	7,626	0.01
Sterling Financial Corporation	WA	30	0.390	0.109	1,382,203	6,479	\$10B-\$50B	96,275	2,640	1,285,928	3,839	0
Susquehanna Bancshares Inc.	PA	31	0.325	0.105	1,417,272	12,892	\$10B-\$50B	165,111	7,164	1,252,161	5,728	0
TD Bk NA	DE	31	0.243	0.047	5,513,628	52,716	>\$50B	681,985	31,940	4,831,643	20,776	0.01
Fifth Third Bancorp	OH	33	0.208	0.057	7,322,616	48,971	>\$50B	751,164	25,133	6,571,452	23,838	0.01
PNC Financial Services Group Inc.	PA	34	0.194	0.047	6,371,990	79,877	>\$50B	1,504,927	59,364	4,867,063	20,513	0
Discover Bk	DE	35	1.000	0.014	415,942	131,041	\$10B-\$50B	415,942	131,041	-	-	0.63
East West Bancorp Inc.	CA	35	0.290	0.124	1,446,820	5,168	\$10B-\$50B	83,599	2,099	1,363,221	3,069	0
Keycorp	OH	35	0.164	0.054	5,179,330	65,719	>\$50B	1,242,674	49,131	3,936,656	16,588	0
UCBH Holdings Inc.	CA	43	0.332	0.115	1,325,466	3,957	\$10B-\$50B	42,665	1,039	1,282,801	2,918	0
First Horizon National Corporation	TN	44	0.264	0.055	1,927,016	27,551	\$10B-\$50B	269,385	19,717	1,657,631	7,834	0
Sovereign Bank	PA	44	0.189	0.058	4,631,893	44,875	>\$50B	1,020,366	30,459	3,611,527	14,416	0
Wachovia Corporation	NC	44	0.134	0.027	17,124,750	85,397	>\$50B	1,041,783	28,653	16,082,967	56,744	0.01
Firstmerit Corporation	OH	47	0.321	0.101	1,069,515	6,879	\$10B-\$50B	91,681	3,024	977,834	3,855	0.01
Marshall & Ilsley Corporation	WI	48	0.206	0.070	4,472,552	26,741	>\$50B	378,086	11,498	4,094,466	15,243	0
Whitney Holding Corporation	LA	49	0.260	0.110	1,208,172	9,323	\$10B-\$50B	129,227	4,983	1,078,945	4,340	0

Table 1A. Small Business Lending of Large Lending Institutions in the United States Using Call Report Data, June 2008

Name of Lending Institution	HQ State or Territory	Small Business Lending						Micro Business Lending (<\$100k)		Small Business Lending (100k-<\$1M)		
		Total Rank	LSBL/TBL	LSBL/TA	LSBL\$ (1,000)	Institution LSBL#	Asset Size	SSBL\$ (1,000)	SSBL#	LSBL(2)\$ (1,000)	LSBL(2) #	CRD/TA
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Bank of The West	CA	49	0.235	0.048	3,665,328	36,468	>\$50B	581,742	25,865	3,083,586	10,603	0
First Banks Inc.	MO	49	0.214	0.097	1,045,646	43,087	\$10B-\$50B	217,797	39,444	827,849	3,643	0
Washington Mutual Bank	NV	52	0.259	0.009	2,884,548	97,904	>\$50B	1,326,651	93,897	1,557,897	4,007	0.03
RBS Citizens NA	RI	52	0.189	0.033	5,692,952	51,207	>\$50B	1,351,385	38,991	4,341,567	12,216	0.01
Associated Banc-Corp	WI	54	0.241	0.074	1,629,525	14,313	\$10B-\$50B	129,596	6,777	1,499,929	7,536	0
Harris NA	IL	55	0.264	0.043	1,882,339	28,506	\$10B-\$50B	222,025	22,401	1,660,314	6,105	0
Commerce Bancshares Inc.	MO	56	0.248	0.068	1,149,970	11,072	\$10B-\$50B	153,133	6,478	996,837	4,594	0.05
Comerica Incorporated	TX	57	0.099	0.055	3,570,743	21,818	>\$50B	245,201	9,119	3,325,542	12,699	0
GE Money Bank	UT	58	1.000	0.001	14,597	51,821	\$10B-\$50B	14,597	51,821	-	-	0.69
Valley National Bancorp	NJ	59	0.242	0.075	971,271	5,036	\$10B-\$50B	57,069	1,858	914,202	3,178	0
BOK Financial Corporation	OK	60	0.212	0.063	1,536,391	8,113	\$10B-\$50B	155,523	4,237	1,380,868	3,876	0
International Bancshares Corporation	TX	61	0.290	0.060	665,247	5,671	\$10B-\$50B	91,500	3,337	573,747	2,334	0
TCF Financial Corporation	MN	62	0.302	0.052	865,038	6,940	\$10B-\$50B	116,072	3,565	748,966	3,375	0
Wilmington Trust Corporation	DE	63	0.210	0.072	865,348	8,313	\$10B-\$50B	80,031	5,071	785,317	3,242	0
State Farm Bank, FSB	IL	64	0.228	0.018	296,259	57,105	\$10B-\$50B	58,766	55,900	237,493	1,205	0.09
UBS Bk USA	UT	65	0.214	0.049	1,337,519	4,751	\$10B-\$50B	62,526	1,455	1,274,993	3,296	0
Bankunited, FSB	FL	66	0.469	0.025	353,304	1,444	\$10B-\$50B	30,513	602	322,791	842	0
Union Bk of CA NA	CA	67	0.084	0.028	1,784,381	18,347	>\$50B	372,873	12,916	1,411,508	5,431	0
W Holding Company Inc.	PR	68	0.166	0.057	977,715	4,752	\$10B-\$50B	59,977	1,722	917,738	3,030	0
Cathay General Bancorp	CA	68	0.160	0.075	811,241	3,455	\$10B-\$50B	44,048	1,254	767,193	2,201	0
Washington FS & LA	WA	70	0.412	0.014	168,572	1,207	\$10B-\$50B	21,303	656	147,269	551	0
HSBC Bk USA NA	DE	71	0.054	0.008	1,286,132	50,566	>\$50B	496,349	47,370	789,783	3,196	0.1
FBOP Corporation	IL	72	0.160	0.051	884,784	3,820	\$10B-\$50B	41,195	1,330	843,589	2,490	0
Hudson City Savings Bank	NJ	73	1.000	0.001	70,730	141	\$10B-\$50B	176	3	70,554	138	0
City National Corporation	CA	74	0.109	0.040	646,178	4,113	\$10B-\$50B	55,541	1,539	590,637	2,574	0
Astoria FS & LA	NY	75	0.264	0.012	268,225	950	\$10B-\$50B	7,956	369	260,269	581	0
First Bancorp	PR	76	0.124	0.030	522,825	2,230	\$10B-\$50B	23,731	518	499,094	1,712	0
Lehman Brothers Bank, FSB	DE	77	0.128	0.028	305,100	2,318	\$10B-\$50B	18,900	998	286,200	1,320	0
Merrill Lynch Bk USA	UT	77	0.074	0.014	794,644	4,996	>\$50B	88,722	2,720	705,922	2,276	0
New York Community Bancorp Inc.	NY	79	0.114	0.017	549,298	2,192	\$10B-\$50B	17,260	785	532,038	1,407	0
Merrill Lynch Bank & Trust C	NY	80	0.094	0.013	416,354	2,533	\$10B-\$50B	27,006	1,179	389,348	1,354	0
Northern Trust Corporation	IL	81	0.066	0.011	581,659	3,405	>\$50B	82,710	1,262	498,949	2,143	0
Guaranty Bank	TX	82	0.061	0.013	204,634	4,204	\$10B-\$50B	57,702	3,639	146,932	565	0
MidFirst Bank	OK	83	0.063	0.016	224,105	1,310	\$10B-\$50B	13,019	512	211,086	798	0
New York Private Bank & Trust Corp.	NY	84	0.108	0.013	191,252	559	\$10B-\$50B	2,072	24	189,180	535	0
Bank of New York Mellon Corporation	NY	85	0.081	0.002	227,056	1,590	>\$50B	21,276	748	205,780	842	0
Flagstar Bank, FSB	MI	86	0.113	0.011	164,745	506	\$10B-\$50B	4,254	135	160,491	371	0
Chevy Chase Bank, F.S.B.	VA	87	0.110	0.008	118,333	590	\$10B-\$50B	1,817	72	116,516	518	0
American Express Centurion B	UT	88	1.000	0.000	350	92	\$10B-\$50B	350	92	-	-	0.76
USAA Federal Savings Bank	TX	89	1.000	0.000	1,143	4	\$10B-\$50B	-	-	1,143	4	0.19
Citicorp Trust Bank, FSB	DE	90	1.000	0.000	3	4	\$10B-\$50B	3	4	-	-	0.2
Morgan Stanley Bk	UT	91	0.007	0.001	52,000	168	\$10B-\$50B	1,000	44	51,000	124	0
Third FS & LA	OH	92	0.319	0.000	200	1	\$10B-\$50B	-	-	200	1	0
Downey S & LA, F.A.	CA	93	0.202	0.000	5,300	16	\$10B-\$50B	-	-	5,300	16	0

Table 1A. Small Business Lending of Large Lending Institutions in the United States Using Call Report Data, June 2008

Name of Lending Institution	HQ State or Territory	Small Business Lending						Micro Business Lending (<\$100k)		Small Business Lending (100k-<\$1M)		
		Total Rank (1)	LSBL/TBL (2)	LSBL/TA (3)	LSBL\$ (1,000) (4)	LSBL# (5)	Asset Size (6)	SSBL\$ (1,000) (7)	SSBL# (8)	LSBL(2)\$ (1,000) (9)	LSBL(2) # (10)	CRD/TA (11)
Washington Mutual Bank FSB	UT	94	0.001	0.000	7,063	609	\$10B-\$50B	6,397	606	666	3	0
Amtrust Bank	OH	95	0.047	0.000	2,296	32	\$10B-\$50B	537	22	1,759	10	0
Countrywide Bank, FSB	VA	96	0.003	0.000	2,477	14	>\$50B	-	-	2,477	14	0
Deutsche Bk TC Americas	NY	97	0.001	0.000	5,150	11	\$10B-\$50B	-	2	5,150	9	0
Goldman Sachs Bk USA	UT	98	0.003	0.000	2,133	3	\$10B-\$50B	-	-	2,133	3	0
State Street Corporation	MA	99	0.022	0.000	667	1	>\$50B	-	-	667	1	0
Charles Schwab Bank	NV	NR	-	-	-	-	\$10B-\$50B	-	-	-	-	0
ING Bank, FSB	DE	NR	0.000	-	-	-	>\$50B	-	-	-	-	0
Wachovia Mortgage, FSB	NV	NR	0.000	-	-	-	>\$50B	-	-	-	-	0
E*Trade Bank	VA	NR	0.000	-	-	-	\$10B-\$50B	-	-	-	-	0
Indymac Bank, F.S.B.	CA	NR	0.000	-	-	-	\$10B-\$50B	-	-	-	-	0
Wachovia Bank, FSB	TX	NR	0.000	-	-	-	\$10B-\$50B	-	-	-	-	0

*Note: Compass Bank became part of BBVA Puerto Rico. As a result, the name Compass Bank does not appear in tables 2a and 2b.

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

Table 1B. Micro Business Lending of Large Banks and BHCs in the U.S. Using Call Report Data, June 2008

Name of Lending Institution	HQ State or Territory	Micro Business Lending (<\$100k)						Small Business Lending (<\$1M)		Small Business Lending (100k-<\$1M)		CRD/TA (11)
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1,000) (4)	SSBL# (5)	Institution Asset Size (6)	LSBL\$ (1,000) (7)	LSBL# (8)	LSBL(2)\$ (1,000) (9)	LSBL(2) # (10)	
American Express Bank, FSB	UT	1	0.441	1.000	11,026,999	2,578,159	\$10B-\$50B	11,026,999	2,578,159	-	-	0.36
Capital One Financial Corporation	VA	2	0.045	0.249	6,236,488	1,258,184	>\$50B	12,627,626	1,281,070	6,391,138	22,886	0.1
JPMorgan Chase & Co.	NY	3	0.017	0.138	15,509,212	3,262,883	>\$50B	25,740,459	3,314,491	10,231,247	51,608	0.05
GMAC Bk	UT	4	0.077	1.000	2,463,564	44,449	\$10B-\$50B	2,463,564	44,449	-	-	0
Citigroup Inc.	NY	5	0.013	0.151	8,743,453	3,411,389	>\$50B	13,151,022	3,430,642	4,407,569	19,253	0.05
Wells Fargo & Company	CA	6	0.018	0.090	10,131,078	650,471	>\$50B	27,227,317	716,975	17,096,239	66,504	0.03
U.S. Bancorp	MN	7	0.016	0.070	3,993,497	618,805	>\$50B	12,762,098	658,271	8,768,601	39,466	0.05
Bank Of America Corporation	NC	8	0.010	0.078	15,829,399	3,531,041	>\$50B	45,148,017	3,641,887	29,318,618	110,846	0.05
Regions Financial Corporation	AL	9	0.018	0.069	2,373,672	83,806	>\$50B	11,211,871	117,910	8,838,199	34,104	0
Manufacturers & Traders TC	NY	10	0.024	0.069	1,573,078	48,472	>\$50B	5,667,571	63,528	4,094,493	15,056	0
Lauritzen Corporation	NE	11	0.026	0.100	467,296	86,452	\$10B-\$50B	1,431,874	91,410	964,578	4,958	0.1
Discover Bk	DE	12	0.014	1.000	415,942	131,041	\$10B-\$50B	415,942	131,041	-	-	0.63
SunTrust Banks Inc.	GA	13	0.013	0.057	2,262,363	178,159	>\$50B	9,489,084	205,808	7,226,721	27,649	0
BB&T Corporation	NC	13	0.013	0.059	1,683,959	137,689	>\$50B	9,376,219	175,693	7,692,260	38,004	0
First Citizens Bancshares Inc.	NC	15	0.031	0.098	419,616	24,503	\$10B-\$50B	2,622,570	32,953	2,202,954	8,450	0.02
Compass Bk*	AL	16	0.012	0.057	800,626	69,781	>\$50B	4,801,645	84,917	4,001,019	15,136	0.01
PNC Financial Services Group Inc.	PA	17	0.011	0.046	1,504,927	59,364	>\$50B	6,371,990	79,877	4,867,063	20,513	0
Webster Financial Corporation	CT	18	0.023	0.079	397,716	24,231	\$10B-\$50B	1,799,882	31,797	1,402,166	7,566	0
Washington Mutual Bank	NV	20	0.004	0.119	1,326,651	93,897	>\$50B	2,884,548	97,904	1,557,897	4,007	0.03
Keycorp	OH	21	0.013	0.039	1,242,674	49,131	>\$50B	5,179,330	65,719	3,936,656	16,588	0
Synovus Financial Corp.	GA	22	0.018	0.058	649,967	22,315	\$10B-\$50B	4,883,764	38,205	4,233,797	15,890	0.01
Citizens Republic Bancorp Inc.	MI	23	0.036	0.103	458,487	5,062	\$10B-\$50B	1,741,795	11,346	1,283,308	6,284	0
Sovereign Bank	PA	24	0.013	0.042	1,020,366	30,459	>\$50B	4,631,893	44,875	3,611,527	14,416	0
RBS Citizens NA	RI	25	0.008	0.045	1,351,385	38,991	>\$50B	5,692,952	51,207	4,341,567	12,216	0.01
Bancorpsouth Inc.	MS	25	0.021	0.071	277,887	12,504	\$10B-\$50B	1,819,700	19,395	1,541,813	6,891	0.01
Zions Bancorporation	UT	27	0.015	0.034	808,370	38,277	>\$50B	7,140,698	60,096	6,332,328	21,819	0
First Banks Inc.	MO	28	0.020	0.045	217,797	39,444	\$10B-\$50B	1,045,646	43,087	827,849	3,643	0
National City Corporation	OH	29	0.008	0.026	1,109,128	263,586	>\$50B	7,751,119	291,146	6,641,991	27,560	0.01
Huntington Bancshares Incorporated	OH	29	0.012	0.046	679,168	21,513	>\$50B	4,641,664	37,835	3,962,496	16,322	0
South Financial Group The	SC	31	0.021	0.054	293,288	8,513	\$10B-\$50B	2,202,796	14,300	1,909,508	5,787	0
Bank of The West	CA	32	0.008	0.037	581,742	25,865	>\$50B	3,665,328	36,468	3,083,586	10,603	0
Fulton Financial Corporation	PA	33	0.013	0.040	220,775	10,951	\$10B-\$50B	2,562,275	20,381	2,341,500	9,430	0
TD Bk NA	DE	34	0.006	0.030	681,985	31,940	>\$50B	5,513,628	52,716	4,831,643	20,776	0.01
Popular Inc.	PR	35	0.010	0.033	359,189	15,328	\$10B-\$50B	3,529,996	28,422	3,170,807	13,094	0.03
First Horizon National Corporation	TN	36	0.008	0.037	269,385	19,717	\$10B-\$50B	1,927,016	27,551	1,657,631	7,834	0
Cullen/Frost Bankers Inc.	TX	36	0.014	0.036	190,045	7,395	\$10B-\$50B	1,654,275	14,254	1,464,230	6,859	0
Fifth Third Bancorp	OH	38	0.006	0.021	751,164	25,133	>\$50B	7,322,616	48,971	6,571,452	23,838	0.01
Susquehanna Bancshares Inc.	PA	39	0.012	0.038	165,111	7,164	\$10B-\$50B	1,417,272	12,892	1,252,161	5,728	0
State Farm Bank, FSB	IL	40	0.004	0.045	58,766	55,900	\$10B-\$50B	296,259	57,105	237,493	1,205	0.09
HSBC Bk USA NA	DE	41	0.003	0.021	496,349	47,370	>\$50B	1,286,132	50,566	789,783	3,196	0.1
GE Money Bank	UT	42	0.001	1.000	14,597	51,821	\$10B-\$50B	14,597	51,821	-	-	0.69
RBC Bk USA	NC	42	0.007	0.036	222,715	8,026	\$10B-\$50B	2,099,097	15,652	1,876,382	7,626	0.01
Harris NA	IL	44	0.005	0.031	222,025	22,401	\$10B-\$50B	1,882,339	28,506	1,660,314	6,105	0

Table 1B. Micro Business Lending of Large Banks and BHCs in the U.S. Using Call Report Data, June 2008

Name of Lending Institution	HQ State or Territory	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)		Small Business Lending (100k-<\$1M)			CRD/TA (11)
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1,000) (4)	SSBL# (5)	Institution Asset Size (6)	LSBL\$ (1,000) (7)	LSBL# (8)	LSBL(2)\$ (1,000) (9)	LSBL(2) # (10)	
Commerce Bancshares Inc.	MO	45	0.009	0.033	153,133	6,478	\$10B-\$50B	1,149,970	11,072	996,837	4,594	0.05
Union Bk of CA NA	CA	46	0.006	0.018	372,873	12,916	>\$50B	1,784,381	18,347	1,411,508	5,431	0
Colonial Bancgroup Inc. The	AL	47	0.007	0.033	174,956	6,767	\$10B-\$50B	1,932,878	12,346	1,757,922	5,579	0
Whitney Holding Corporation	LA	47	0.012	0.028	129,227	4,983	\$10B-\$50B	1,208,172	9,323	1,078,945	4,340	0
Marshall & Ilsley Corporation	WI	49	0.006	0.017	378,086	11,498	>\$50B	4,472,552	26,741	4,094,466	15,243	0
International Bancshares Corporation	TX	49	0.008	0.040	91,500	3,337	\$10B-\$50B	665,247	5,671	573,747	2,334	0
Wachovia Corporation	NC	51	0.002	0.008	1,041,783	28,653	>\$50B	17,124,750	85,397	16,082,967	56,744	0.01
TCF Financial Corporation	MN	52	0.007	0.040	116,072	3,565	\$10B-\$50B	865,038	6,940	748,966	3,375	0
People's United Bank	CT	53	0.008	0.022	158,389	6,108	\$10B-\$50B	2,212,083	14,054	2,053,694	7,946	0
Firstmerit Corporation	OH	54	0.009	0.028	91,681	3,024	\$10B-\$50B	1,069,515	6,879	977,834	3,855	0.01
Sterling Financial Corporation	WA	55	0.008	0.027	96,275	2,640	\$10B-\$50B	1,382,203	6,479	1,285,928	3,839	0
Associated Banc-Corp	WI	56	0.006	0.019	129,596	6,777	\$10B-\$50B	1,629,525	14,313	1,499,929	7,536	0
BOK Financial Corporation	OK	57	0.006	0.021	155,523	4,237	\$10B-\$50B	1,536,391	8,113	1,380,868	3,876	0
Wilmington Trust Corporation	DE	58	0.007	0.019	80,031	5,071	\$10B-\$50B	865,348	8,313	785,317	3,242	0
Comerica Incorporated	TX	59	0.004	0.007	245,201	9,119	>\$50B	3,570,743	21,818	3,325,542	12,699	0
East West Bancorp Inc.	CA	60	0.007	0.017	83,599	2,099	\$10B-\$50B	1,446,820	5,168	1,363,221	3,069	0
Guaranty Bank	TX	61	0.004	0.017	57,702	3,639	\$10B-\$50B	204,634	4,204	146,932	565	0
Washington FS & LA	WA	62	0.002	0.052	21,303	656	\$10B-\$50B	168,572	1,207	147,269	551	0
Bankunited, FSB	FL	63	0.002	0.040	30,513	602	\$10B-\$50B	353,304	1,444	322,791	842	0
Valley National Bancorp	NJ	64	0.004	0.014	57,069	1,858	\$10B-\$50B	971,271	5,036	914,202	3,178	0
W Holding Company Inc.	PR	65	0.004	0.010	59,977	1,722	\$10B-\$50B	977,715	4,752	917,738	3,030	0
Merrill Lynch Bk USA	UT	66	0.002	0.008	88,722	2,720	>\$50B	794,644	4,996	705,922	2,276	0
UBS Bk USA	UT	67	0.002	0.010	62,526	1,455	\$10B-\$50B	1,337,519	4,751	1,274,993	3,296	0
UCBH Holdings Inc.	CA	67	0.004	0.011	42,665	1,039	\$10B-\$50B	1,325,466	3,957	1,282,801	2,918	0
Cathay General Bancorp	CA	69	0.004	0.009	44,048	1,254	\$10B-\$50B	811,241	3,455	767,193	2,201	0
Northern Trust Corporation	IL	70	0.002	0.009	82,710	1,262	>\$50B	581,659	3,405	498,949	2,143	0
City National Corporation	CA	71	0.003	0.009	55,541	1,539	\$10B-\$50B	646,178	4,113	590,637	2,574	0
FBOP Corporation	IL	72	0.002	0.007	41,195	1,330	\$10B-\$50B	884,784	3,820	843,589	2,490	0
Lehman Brothers Bank, FSB	DE	73	0.002	0.008	18,900	998	\$10B-\$50B	305,100	2,318	286,200	1,320	0
Merrill Lynch Bank & Trust C	NY	74	0.001	0.006	27,006	1,179	\$10B-\$50B	416,354	2,533	389,348	1,354	0
First Bancorp	PR	75	0.001	0.006	23,731	518	\$10B-\$50B	522,825	2,230	499,094	1,712	0
New York Community Bancorp Inc.	NY	76	0.001	0.004	17,260	785	\$10B-\$50B	549,298	2,192	532,038	1,407	0
MidFirst Bank	OK	77	0.001	0.004	13,019	512	\$10B-\$50B	224,105	1,310	211,086	798	0
American Express Centurion B	UT	78	0.000	1.000	350	92	\$10B-\$50B	350	92	-	-	0.76
Citicorp Trust Bank, FSB	DE	79	0.000	1.000	3	4	\$10B-\$50B	3	4	-	-	0.2
Bank of New York Mellon Corporation T	NY	80	0.000	0.008	21,276	748	>\$50B	227,056	1,590	205,780	842	0
Astoria FS & LA	NY	81	0.000	0.008	7,956	369	\$10B-\$50B	268,225	950	260,269	581	0
Amtrust Bank	OH	82	0.000	0.011	537	22	\$10B-\$50B	2,296	32	1,759	10	0
Washington Mutual Bank FSB	UT	83	0.000	0.001	6,397	606	\$10B-\$50B	7,063	609	666	3	0
Flagstar Bank, FSB	MI	84	0.000	0.003	4,254	135	\$10B-\$50B	164,745	506	160,491	371	0
Chevy Chase Bank, F.S.B.	VA	85	0.000	0.002	1,817	72	\$10B-\$50B	118,333	590	116,516	518	0
New York Private Bank & Trust Corporat	NY	86	0.000	0.001	2,072	24	\$10B-\$50B	191,252	559	189,180	535	0
Hudson City Savings Bank	NJ	87	0.000	0.002	176	3	\$10B-\$50B	70,730	141	70,554	138	0

Table 1B. Micro Business Lending of Large Banks and BHCs in the U.S. Using Call Report Data, June 2008

Name of Lending Institution	HQ State or Territory	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)		Small Business Lending (100k-<\$1M)			
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1,000) (4)	SSBL# (5)	Institution Asset Size (6)	LSBL\$ (1,000) (7)	LSBL# (8)	LSBL(2)\$ (1,000) (9)	LSBL(2) # (10)	CRD/TA (11)
Morgan Stanley Bk	UT	88	0.000	0.000	1,000	44	\$10B-\$50B	52,000	168	51,000	124	0
Deutsche Bk TC Americas	NY	NR	-	-	-	2	\$10B-\$50B	5,150	11	5,150	9	0
Charles Schwab Bank	NV	NR	-	-	-	-	\$10B-\$50B	-	-	-	-	0
USAA Federal Savings Bank	TX	NR	-	-	-	-	\$10B-\$50B	1,143	4	1,143	4	0.19
Third FS & LA	OH	NR	-	-	-	-	\$10B-\$50B	200	1	200	1	0
Downey S & LA, F.A.	CA	NR	-	-	-	-	\$10B-\$50B	5,300	16	5,300	16	0
Countrywide Bank, FSB	VA	NR	-	-	-	-	>\$50B	2,477	14	2,477	14	0
Goldman Sachs Bk USA	UT	NR	-	-	-	-	\$10B-\$50B	2,133	3	2,133	3	0
State Street Corporation	MA	NR	-	-	-	-	>\$50B	667	1	667	1	0
ING Bank, FSB	DE	NR	-	-	-	-	>\$50B	-	-	-	-	0
Wachovia Mortgage, FSB	NV	NR	-	-	-	-	>\$50B	-	-	-	-	0
E*Trade Bank	VA	NR	-	-	-	-	\$10B-\$50B	-	-	-	-	0
Indymac Bank, F.S.B.	CA	NR	-	-	-	-	\$10B-\$50B	-	-	-	-	0
Wachovia Bank, FSB	TX	NR	-	-	-	-	\$10B-\$50B	-	-	-	-	0

*Note: Compass Bank became part of BBVA Puerto Rico. As a result, the name Compass Bank does not appear in tables 2a and 2b.

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

Table 2A. Small Business Lending of Large Lending Institutions in the United States Using CRA data, 2007

Name of Lending Institution	HQ State or Territory	Small Business Lending (<\$1M)					Micro Business Lending (<\$100k)			
		Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL\$ (1,000) (4)	LSBL# (5)	No. of States and Territories w/Loans (6)	Institution Asset Size (7)	LSBL\$ (1,000) (8)	SSBL# (9)
American Express Bk FSB	UT	1	1.023	2.100	23,017,159	3,302,896	55	\$10B-\$50B	22,084,227	3,297,834
Capital One F.S.B.	VA	2	0.288	5.159	5,028,640	1,085,400	52	\$10B-\$50B	5,028,509	1,085,399
Wells Fargo & Company	CA	3	0.068	0.379	32,705,816	965,258	52	>\$50B	23,381,998	930,355
BBVA Puerto Rico	PR	4	0.146	0.692	3,133,853	32,607	41	\$10B-\$50B	939,188	26,527
Regions Financial Corporation	AL	5	0.065	0.276	8,249,422	75,083	48	>\$50B	2,376,774	57,436
BB&T Corporation	NC	6	0.061	0.314	7,484,551	66,153	42	>\$50B	1,419,382	49,142
Synovus Financial Corp.	GA	7	0.099	0.326	3,394,646	24,400	37	\$10B-\$50B	572,199	16,110
JPMorgan Chase & Co.	NY	8	0.030	0.238	22,909,322	1,968,515	51	>\$50B	19,101,772	1,957,970
Lauritzen Corporation	NE	9	0.074	0.328	1,234,179	61,850	52	\$10B-\$50B	458,716	59,741
First Citizens Bancshares Inc.	NC	10	0.096	0.330	1,287,085	14,460	22	\$10B-\$50B	335,150	11,572
Citigroup Inc.	NY	11	0.019	0.268	12,187,360	1,846,647	54	>\$50B	11,045,701	1,842,841
PNC Financial Services Group	PA	11	0.047	0.198	5,387,211	58,943	44	>\$50B	1,975,194	49,684
Discover Bank	DE	13	0.037	6.020	969,771	114,983	55	\$10B-\$50B	969,571	114,982
Fifth Third Bancorp	OH	13	0.047	0.180	4,965,940	34,828	35	>\$50B	631,987	23,661
Zions Bancorporation	UT	15	0.069	0.171	3,364,192	19,612	45	\$10B-\$50B	581,810	12,631
Bank of The West	CA	16	0.041	0.217	2,896,131	26,244	52	>\$50B	811,905	20,909
Whitney Holding Corporation	LA	16	0.118	0.299	1,246,532	6,518	28	\$10B-\$50B	159,956	3,486
Popular Inc.	PR	18	0.057	0.203	2,117,240	23,988	44	\$10B-\$50B	659,984	19,500
Cullen/Frost Bankers Inc.	TX	19	0.097	0.274	1,270,410	6,181	15	\$10B-\$50B	159,160	3,284
Bank of America Corporation	NC	20	0.018	0.136	23,302,575	1,147,255	54	>\$50B	12,952,774	1,120,062
Suntrust Banks Inc.	GA	20	0.030	0.155	5,310,730	55,793	51	>\$50B	1,349,872	45,109
Washington Mutual Bank	NY	22	0.009	0.326	2,777,221	201,414	52	>\$50B	2,175,466	200,458
Fulton Financial Corporation	PA	22	0.073	0.237	1,154,245	6,610	14	\$10B-\$50B	162,154	3,893
Wachovia Corporation	NC	24	0.028	0.123	14,037,498	95,178	51	>\$50B	2,398,122	66,010
U.S. Bancorp	MN	25	0.027	0.128	6,176,525	155,335	52	>\$50B	1,765,355	144,095
Commerce Bancshares Inc.	MO	26	0.061	0.226	944,280	9,345	50	\$10B-\$50B	211,365	7,127
TD Banknorth NA	ME	27	0.037	0.186	2,223,257	14,511	29	>\$50B	449,583	9,667
Manufacturers & Traders Trust	NY	28	0.049	0.138	2,800,760	13,362	26	>\$50B	339,062	7,041
Citizens Republic Bancorp Inc.	MI	29	0.067	0.220	845,282	4,312	23	\$10B-\$50B	105,436	2,355
Bancorpsouth Inc.	MS	30	0.057	0.215	765,066	8,708	22	\$10B-\$50B	195,108	6,795
Comerica Incorporated	TX	31	0.054	0.091	3,079,954	10,693	45	>\$50B	219,512	4,104
First Banks Inc.	MO	31	0.075	0.189	779,733	4,616	37	\$10B-\$50B	115,399	2,829
Associated Banc-Corp.	WI	33	0.056	0.179	1,144,368	6,354	28	\$10B-\$50B	130,977	3,734
Huntington Bancshares Incorp.	OH	34	0.035	0.148	1,273,778	14,662	35	\$10B-\$50B	448,495	12,556
Sterling Financial Corporation	WA	35	0.064	0.219	735,399	3,131	14	\$10B-\$50B	67,776	1,439
Union Bank of California N.	CA	36	0.033	0.106	1,804,896	23,572	13	>\$50B	756,608	20,332
HSBC Bank USA NA	NY	37	0.015	0.136	2,466,412	28,852	34	>\$50B	1,136,075	25,013
First Horizon National Corp.	TN	38	0.030	0.158	1,147,780	6,709	43	\$10B-\$50B	181,884	3,979

Table 2A. Small Business Lending of Large Lending Institutions in the United States Using CRA data, 2007

Name of Lending Institution	HQ State or Territory	Small Business Lending (<\$1M)					Micro Business Lending (<\$100k)			
		Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL\$ (1,000) (4)	LSBL# (5)	No. of States and Territories w/Loans (6)	Institution Asset Size (7)	LSBL\$ (1,000) (8)	SSBL# (9)
BOK Financial Corporation	OK	39	0.046	0.145	983,796	3,819	33	\$10B-\$50B	84,592	1,558
City National Corporation	CA	40	0.054	0.150	820,928	3,011	25	\$10B-\$50B	67,357	1,217
National City Corporation	OH	41	0.017	0.063	2,368,548	28,260	46	>\$50B	752,826	23,611
Firstmerit Corporation	OH	42	0.051	0.179	530,074	2,309	19	\$10B-\$50B	60,022	1,074
Harris N.A.	IL	43	0.022	0.143	963,407	8,900	33	\$10B-\$50B	119,884	6,634
Charter One Bank	OH	44	0.014	0.083	2,208,139	23,526	36	>\$50B	502,441	19,404
Valley National Bancorp	NJ	44	0.045	0.157	552,341	3,393	7	\$10B-\$50B	105,624	2,348
Keycorp	OH	46	0.021	0.067	1,867,483	9,918	44	>\$50B	235,235	5,866
International Bancshares Corp.	TX	47	0.038	0.186	396,749	3,004	11	\$10B-\$50B	74,911	2,073
GE Money Bank	UT	48	0.020	0.175	263,132	6,938	51	\$10B-\$50B	54,730	6,607
RBC Centura	NC	49	0.027	0.131	680,108	5,688	22	\$10B-\$50B	137,152	4,216
Colonial Bancgroup Inc.	AL	50	0.028	0.131	671,397	3,713	27	\$10B-\$50B	106,829	2,153
New York Community Bancorp	NY	51	0.014	0.105	405,164	24,027	49	\$10B-\$50B	172,065	23,348
South Financial Group	SC	52	0.035	0.095	517,624	3,929	20	\$10B-\$50B	92,282	2,551
Capital One Financial Corporation	VA	53	0.010	0.057	1,043,631	9,148	22	>\$50B	256,761	6,803
East West Bancorp Inc.	CA	53	0.041	0.094	438,810	1,117	7	\$10B-\$50B	16,342	234
Commerce Bancorp Inc.	NJ	55	0.015	0.101	728,366	5,444	25	\$10B-\$50B	132,994	3,947
Sovereign Bank	PA	56	0.013	0.048	1,103,965	8,943	48	>\$50B	353,210	6,942
FBOP Corporation	IL	57	0.029	0.101	400,679	1,700	29	\$10B-\$50B	35,515	755
Webster Financial Corporation	CT	58	0.021	0.077	355,430	2,706	9	\$10B-\$50B	102,968	2,019
Bank of Hawaii Corporation	HI	59	0.016	0.122	159,047	2,252	8	\$10B-\$50B	60,781	1,995
Wilmington Trust Corporation	DE	60	0.019	0.060	213,622	1,173	9	\$10B-\$50B	22,115	656
Midfirst Bank	OK	61	0.018	0.074	212,953	876	14	\$10B-\$50B	20,256	412
W Holding Company Inc.	PR	62	0.016	0.048	282,171	1,332	1	\$10B-\$50B	29,439	664
TCF Financial Corporation	MN	63	0.014	0.081	211,032	1,081	13	\$10B-\$50B	23,722	700
Northern Trust Corporation	IL	64	0.008	0.052	337,874	1,229	20	\$10B-\$50B	28,250	469
People S United Bank	CT	65	0.015	0.052	181,030	624	8	\$10B-\$50B	10,208	254
Merrill Lynch Bank USA	UT	66	0.004	0.011	236,083	756	49	>\$50B	7,862	143
First Bancorp	PR	66	0.008	0.038	135,250	648	2	\$10B-\$50B	17,737	337
GMAC Bank	PA	68	0.002	0.068	46,876	92	34	\$10B-\$50B	535	8
Guaranty Bank	TX	69	0.004	0.021	62,913	611	16	\$10B-\$50B	20,034	514
Astoria Federal Savings & Loan	NY	70	0.001	0.026	28,631	555	1	\$10B-\$50B	13,041	502
New York Private Bank & Trust	NY	71	0.002	0.014	25,644	77	11	\$10B-\$50B	778	9
Hudson City Savings Bank	NJ	72	0.000	0.014	900	3	1	\$10B-\$50B	-	-
Deutsche Bank	NY	73	0.000	0.000	1,328	2	2	\$10B-\$50B	-	-
Washington Mutual Bank FSB	NY	74	0.000	0.000	20	2	2	\$10B-\$50B	20	2
Lasalle Bank	IL	NR	-	-	-	-	-	>\$50B	-	-
Bank of New York Company Inc.	NY	NR	-	-	-	-	-	>\$50B	-	-
M&I LLC.	WI	NR	-	-	-	-	-	>\$50B	-	-

Table 2A. Small Business Lending of Large Lending Institutions in the United States Using CRA data, 2007

Name of Lending Institution	HQ State or Territory	Total Rank (1)	Small Business Lending (<\$1M)				Micro Business Lending (<\$100k)				
			LSBL/TA (2)	LSBL/TBL (3)	LSBL\$ (1,000) (4)	LSBL# (5)	No. of States and Territories w/Loans (6)	Institution Asset Size (7)	LSBL\$ (1,000) (8)	SSBL# (9)	
Mellon Financial Corporation	PA	NR	-	-	-	-	-	\$10B-\$50B	-	-	
BBVA USA Bancshares Inc.	TX	NR	-	-	-	-	-	\$10B-\$50B	-	-	
American Express Centurion	UT	NR	-	-	-	-	-	\$10B-\$50B	-	-	
Charles Schwab Corporation	CA	NR	-	-	-	-	-	\$10B-\$50B	-	-	
Sky Financial Group Inc.	OH	NR	-	-	-	-	-	\$10B-\$50B	-	-	
First Republic Bank	CA	NR	-	-	-	-	-	\$10B-\$50B	-	-	

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

Table 2B. Micro Business Lending of Large Lending Institutions in the United States Using CRA data, 2007

Name of Lending Institution	HQ State or Territory	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)			
		Total Rank	SSBL/TA	SSBL/TBL	SSBL\$ (1,000)	SSBL#	No. of States and Territories w/Loans	Institution Asset Size	LSBL\$ (1,000)	LSBL#
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
American Express Bk FSB	UT	1	0.981	2.015	22,084,227	3,297,834	55	\$10B-\$50B	23,017,159	3,302,896
Wells Fargo & Company	CA	2	0.049	0.271	23,381,998	930,355	52	>\$50B	32,705,816	965,258
Capital One F.S.B.	VA	3	0.288	5.159	5,028,509	1,085,399	52	\$10B-\$50B	5,028,640	1,085,400
JPMorgan Chase & Co.	NY	4	0.025	0.199	19,101,772	1,957,970	51	>\$50B	22,909,322	1,968,515
Citigroup Inc.	NY	5	0.018	0.243	11,045,701	1,842,841	54	>\$50B	12,187,360	1,846,647
Discover Bank	DE	6	0.037	6.019	969,571	114,982	55	\$10B-\$50B	969,771	114,983
Regions Financial Corporation	AL	7	0.019	0.079	2,376,774	57,436	48	>\$50B	8,249,422	75,083
BBVA Puerto Rico	PR	8	0.044	0.207	939,188	26,527	41	\$10B-\$50B	3,133,853	32,607
Bank of America Corporation	NC	9	0.010	0.076	12,952,774	1,120,062	54	>\$50B	23,302,575	1,147,255
PNC Financial Services Group	PA	10	0.017	0.073	1,975,194	49,684	44	>\$50B	5,387,211	58,943
Lauritzen Corporation	NE	11	0.027	0.122	458,716	59,741	52	\$10B-\$50B	1,234,179	61,850
Washington Mutual Bank	NY	12	0.007	0.256	2,175,466	200,458	52	>\$50B	2,777,221	201,414
BB&T Corporation	NC	13	0.012	0.060	1,419,382	49,142	42	>\$50B	7,484,551	66,153
Popular Inc.	PR	14	0.018	0.063	659,984	19,500	44	\$10B-\$50B	2,117,240	23,988
Bank of The West	CA	15	0.012	0.061	811,905	20,909	52	>\$50B	2,896,131	26,244
U.S. Bancorp	MN	16	0.008	0.036	1,765,355	144,095	52	>\$50B	6,176,525	155,335
First Citizens Bancshares Inc.	NC	17	0.025	0.086	335,150	11,572	22	\$10B-\$50B	1,287,085	14,460
HSBC Bank USA NA	NY	18	0.007	0.063	1,136,075	25,013	34	>\$50B	2,466,412	28,852
Synovus Financial Corp.	GA	19	0.017	0.055	572,199	16,110	37	\$10B-\$50B	3,394,646	24,400
Suntrust Banks Inc.	GA	20	0.008	0.039	1,349,872	45,109	51	>\$50B	5,310,730	55,793
Union Bank of California N.	CA	20	0.014	0.044	756,608	20,332	13	>\$50B	1,804,896	23,572
Huntington Bancshares Incorp.	OH	22	0.012	0.052	448,495	12,556	35	\$10B-\$50B	1,273,778	14,662
Zions Bancorporation	UT	23	0.012	0.030	581,810	12,631	45	\$10B-\$50B	3,364,192	19,612
Wachovia Corporation	NC	24	0.005	0.021	2,398,122	66,010	51	>\$50B	14,037,498	95,178
Commerce Bancshares Inc.	MO	24	0.014	0.051	211,365	7,127	50	\$10B-\$50B	944,280	9,345
Bancorpsouth Inc.	MS	24	0.015	0.055	195,108	6,795	22	\$10B-\$50B	765,066	8,708
TD Banknorth NA	ME	27	0.008	0.038	449,583	9,667	29	>\$50B	2,223,257	14,511
Fifth Third Bancorp	OH	28	0.006	0.023	631,987	23,661	35	>\$50B	4,965,940	34,828
New York Community Bancorp	NY	29	0.006	0.045	172,065	23,348	49	\$10B-\$50B	405,164	24,027
Whitney Holding Corporation	LA	30	0.015	0.038	159,956	3,486	28	\$10B-\$50B	1,246,532	6,518
National City Corporation	OH	31	0.005	0.020	752,826	23,611	46	>\$50B	2,368,548	28,260
Cullen/Frost Bankers Inc.	TX	32	0.012	0.034	159,160	3,284	15	\$10B-\$50B	1,270,410	6,181
Fulton Financial Corporation	PA	33	0.010	0.033	162,154	3,893	14	\$10B-\$50B	1,154,245	6,610
Manufacturers & Traders Trust	NY	34	0.006	0.017	339,062	7,041	26	>\$50B	2,800,760	13,362
Charter One Bank	OH	35	0.003	0.019	502,441	19,404	36	>\$50B	2,208,139	23,526
First Banks Inc.	MO	36	0.011	0.028	115,399	2,829	37	\$10B-\$50B	779,733	4,616
Valley National Bancorp	NJ	37	0.009	0.030	105,624	2,348	7	\$10B-\$50B	552,341	3,393
First Horizon National Corp.	TN	38	0.005	0.025	181,884	3,979	43	\$10B-\$50B	1,147,780	6,709

Table 2B. Micro Business Lending of Large Lending Institutions in the United States Using CRA data, 2007

Name of Lending Institution	HQ State or Territory	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)			
		Total Rank	SSBL/TA	SSBL/TBL	SSBL\$ (1,000)	SSBL#	No. of States and Territories w/Loans	Institution Asset Size	LSBL\$ (1,000)	LSBL#
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Sovereign Bank	PA	39	0.004	0.015	353,210	6,942	48	>\$50B	1,103,965	8,943
RBC Centura	NC	39	0.005	0.026	137,152	4,216	22	\$10B-\$50B	680,108	5,688
Citizens Republic Bancorp Inc.	MI	39	0.008	0.027	105,436	2,355	23	\$10B-\$50B	845,282	4,312
Associated Banc-Corp.	WI	42	0.006	0.021	130,977	3,734	28	\$10B-\$50B	1,144,368	6,354
International Bancshares Corp.	TX	43	0.007	0.035	74,911	2,073	11	\$10B-\$50B	396,749	3,004
Bank of Hawaii Corporation	HI	43	0.006	0.046	60,781	1,995	8	\$10B-\$50B	159,047	2,252
GE Money Bank	UT	45	0.004	0.036	54,730	6,607	51	\$10B-\$50B	263,132	6,938
Capital One Financial Corporation	VA	46	0.002	0.014	256,761	6,803	22	>\$50B	1,043,631	9,148
Webster Financial Corporation	CT	46	0.006	0.022	102,968	2,019	9	\$10B-\$50B	355,430	2,706
Comerica Incorporated	TX	48	0.004	0.007	219,512	4,104	45	>\$50B	3,079,954	10,693
Harris N.A.	IL	49	0.003	0.018	119,884	6,634	33	\$10B-\$50B	963,407	8,900
Keycorp	OH	50	0.003	0.008	235,235	5,866	44	>\$50B	1,867,483	9,918
South Financial Group	SC	50	0.006	0.017	92,282	2,551	20	\$10B-\$50B	517,624	3,929
Commerce Bancorp Inc.	NJ	52	0.003	0.018	132,994	3,947	25	\$10B-\$50B	728,366	5,444
Colonial Bancgroup Inc.	AL	52	0.004	0.021	106,829	2,153	27	\$10B-\$50B	671,397	3,713
Sterling Financial Corporation	WA	54	0.006	0.020	67,776	1,439	14	\$10B-\$50B	735,399	3,131
Firstmerit Corporation	OH	55	0.006	0.020	60,022	1,074	19	\$10B-\$50B	530,074	2,309
BOK Financial Corporation	OK	56	0.004	0.012	84,592	1,558	33	\$10B-\$50B	983,796	3,819
City National Corporation	CA	57	0.004	0.012	67,357	1,217	25	\$10B-\$50B	820,928	3,011
FBOP Corporation	IL	58	0.003	0.009	35,515	755	29	\$10B-\$50B	400,679	1,700
TCF Financial Corporation	MN	59	0.002	0.009	23,722	700	13	\$10B-\$50B	211,032	1,081
W Holding Company Inc.	PR	60	0.002	0.005	29,439	664	1	\$10B-\$50B	282,171	1,332
Wilmington Trust Corporation	DE	61	0.002	0.006	22,115	656	9	\$10B-\$50B	213,622	1,173
Midfirst Bank	OK	62	0.002	0.007	20,256	412	14	\$10B-\$50B	212,953	876
Astoria Federal Savings & Loan	NY	63	0.001	0.012	13,041	502	1	\$10B-\$50B	28,631	555
Guaranty Bank	TX	64	0.001	0.007	20,034	514	16	\$10B-\$50B	62,913	611
Northern Trust Corporation	IL	65	0.001	0.004	28,250	469	20	\$10B-\$50B	337,874	1,229
First Bancorp	PR	66	0.001	0.005	17,737	337	2	\$10B-\$50B	135,250	648
East West Bancorp Inc.	CA	66	0.002	0.003	16,342	234	7	\$10B-\$50B	438,810	1,117
People S United Bank	CT	68	0.001	0.003	10,208	254	8	\$10B-\$50B	181,030	624
GMAC Bank	PA	69	0.000	0.001	535	8	34	\$10B-\$50B	46,876	92
Merrill Lynch Bank USA	UT	70	0.000	0.000	7,862	143	49	>\$50B	236,083	756
New York Private Bank & Trust	NY	71	0.000	0.000	778	9	11	\$10B-\$50B	25,644	77
Washington Mutual Bank FSB	NY	72	0.000	0.000	20	2	2	\$10B-\$50B	20	2
Hudson City Savings Bank	NJ	NR	-	-	-	-	1	\$10B-\$50B	900	3
Deutsche Bank	NY	NR	-	-	-	-	2	\$10B-\$50B	1,328	2
Lasalle Bank	IL	NR	-	-	-	-	-	>\$50B	-	-
Bank of New York Company Inc.	NY	NR	-	-	-	-	-	>\$50B	-	-

Table 2B. Micro Business Lending of Large Lending Institutions in the United States Using CRA data, 2007

Name of Lending Institution	HQ State or Territory	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)			
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1,000) (4)	SSBL# (5)	No. of States and Territories w/Loans (6)	Institution Asset Size (7)	LSBL\$ (1,000) (8)	LSBL# (9)
M&I LLC.	WI	NR	-	-	-	-	-	>\$50B	-	-
Mellon Financial Corporation	PA	NR	-	-	-	-	-	\$10B-\$50B	-	-
BBVA USA Bancshares Inc.	TX	NR	-	-	-	-	-	\$10B-\$50B	-	-
American Express Centurion	UT	NR	-	-	-	-	-	\$10B-\$50B	-	-
Charles Schwab Corporation	CA	NR	-	-	-	-	-	\$10B-\$50B	-	-
Sky Financial Group Inc.	OH	NR	-	-	-	-	-	\$10B-\$50B	-	-
First Republic Bank	CA	NR	-	-	-	-	-	\$10B-\$50B	-	-

NR-Not Ranked

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

3A. Top Small Business Lending Institutions by State and Territory Using Call Report Data, June 2008

Name of Lending Institution	City	HQ State or Territory	Small Business Lending (<\$1M)					Micro Business Lending (<\$100k)				
			Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL\$ (4)	LSBL# (5)	Institution Asset Size (6)	Total Rank (7)	SSBL\$ (1,000) (8)	SSBL# (9)	CRD/TA (10)
Alaska Pacific Bank	Juneau	AK	80.0	0.291	0.675	56,814	291	\$100M-500M	77.5	5,540	120	0
First Metro Bk	Muscle Shc	AL	95.0	0.262	1	101,407	1,416	\$100M-500M	92.5	31,596	1,136	0.003
Exchange Bk of AL	Altoona	AL	95.0	0.28	1	65,809	1,831	\$100M-500M	67.5	9,793	1,430	0.007
Bank of Vernon	Vernon	AL	92.5	0.493	1	95,416	758	\$100M-500M	67.5	11,156	407	0.007
Farmers & Mrch Bk	Piedmont	AL	90.0	0.267	1	47,285	1,275	\$100M-500M	100.0	47,285	1,275	0
Metro Bk	Pell City	AL	87.5	0.31	0.749	160,308	1,857	\$500M-\$1B	82.5	37,597	1,342	0
Merchants Bk of AL	Cullman	AL	87.5	0.28	1	69,275	896	\$100M-500M	75.0	14,115	713	0
Citizens Bk of Fayette	Fayette	AL	87.5	0.305	1	57,072	678	\$100M-500M	92.5	24,268	537	0
Southfirst Bank	Sylacauga	AL	85.0	0.167	1	23,831	227	\$100M-500M	90.0	6,983	170	0
Camden NB	Camden	AL	85.0	0.327	1	38,542	628	\$100M-500M	97.5	38,542	628	0
Sweet Water St Bk	Sweet Water	AL	82.5	0.427	1	28,542	28,512	<\$100M	97.5	28,542	28,512	0
First SVC Bk	Greenbrier	AR	92.5	0.317	1	66,936	920	\$100M-500M	100.0	66,936	920	0.001
Pine Bluff NB	Pine Bluff	AR	85.0	0.208	1	73,716	666	\$100M-500M	60.0	8,674	476	0.003
First St Bk of Dequeen	Dequeen	AR	85.0	0.258	1	32,924	779	\$100M-500M	80.0	9,761	683	0
First Cmnty Bk	Batesville	AR	85.0	0.227	0.638	112,264	1,940	\$100M-500M	80.0	24,304	1,563	0.002
Bank of Salem	Salem	AR	85.0	0.228	1	29,198	795	\$100M-500M	100.0	29,198	795	0
Union B&TC	Monticello	AR	82.5	0.319	1	54,896	632	\$100M-500M	72.5	8,690	474	0
Peoples Bk	Sheridan	AR	82.5	0.318	1	27,422	472	<\$100M	80.0	9,558	377	0
First NB&TC	Mountain Home	AR	82.5	0.219	0.998	77,079	776	\$100M-500M	72.5	13,515	593	0.002
Community First Bk	Harrison	AR	82.5	0.198	0.674	109,611	1,351	\$500M-\$1B	82.5	25,826	991	0.011
Heartland Community Bank	Bryant	AR	80.0	0.226	1	23,193	170	\$100M-500M	80.0	2,782	118	0
Bank of Little Rock	Little Rock	AR	80.0	0.291	0.997	43,651	437	\$100M-500M	62.5	7,076	295	0
Amerika Samoa Bk*	Pago Pago	AS	100.0	0.14	0.959	16,177	173	\$100M-500M	10.0	3,102	110	0
Commerce Bk of AZ	Tucson	AZ	95.0	0.447	1	85,652	429	\$100M-500M	87.5	5,059	199	0
Southern AZ Cmnty Bk	Tucson	AZ	82.5	0.486	0.737	44,128	202	<\$100M	65.0	1,819	56	0
Mission Bk	Kingman	AZ	82.5	0.505	0.92	38,268	197	<\$100M	75.0	1,928	65	0
Horizon Cmnty Bk	Lake Havasu	AZ	82.5	0.329	0.811	50,943	356	\$100M-500M	95.0	6,075	177	0.002
Yuma Cmnty Bk	Yuma	AZ	80.0	0.551	0.855	40,713	170	<\$100M	65.0	1,721	47	0
National Bk of CA	Los Angeles	CA	97.5	0.663	0.988	261,621	691	\$100M-500M	67.5	5,365	153	0
Innovative Bk	Oakland	CA	90.0	0.387	0.565	112,062	19,985	\$100M-500M	100.0	46,773	19,604	0
Community CMRC Bk	Los Angeles	CA	90.0	0.405	0.701	140,384	493	\$100M-500M	67.5	4,557	94	0
Pacific City Bk	Los Angeles	CA	87.5	0.361	0.445	199,020	1,825	\$500M-\$1B	97.5	23,259	1,076	0
Hanmi Bk	Los Angeles	CA	87.5	0.33	0.438	1,265,520	5,557	\$1B-\$10B	95.0	117,390	2,268	0.001
Community W Bk NA	Goleta	CA	87.5	0.264	0.59	171,134	2,009	\$500M-\$1B	90.0	15,234	501	0
Unifi Bk	Buenos Aires	CA	85.0	0.42	0.534	97,056	653	\$100M-500M	90.0	8,785	244	0
TRI Cty Bk	Chico	CA	85.0	0.199	0.596	394,637	4,266	\$1B-\$10B	97.5	52,181	2,900	0
North Valley Bk	Redding	CA	85.0	0.225	0.548	210,185	926	\$500M-\$1B	85.0	15,558	385	0

3A. Top Small Business Lending Institutions by State and Territory Using Call Report Data, June 2008

Name of Lending Institution	City	HQ State or Territory	Small Business Lending (<\$1M)					Micro Business Lending (<\$100k)				
			Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL\$ (4)	LSBL# (5)	Institution Asset Size (6)	Total Rank (7)	SSBL\$ (1,000) (8)	SSBL# (9)	CRD/TA (10)
Mission Bk	Bakersfield	CA	85.0	0.397	0.79	59,265	377	\$100M-500M	90.0	6,039	168	0
Heritage Oaks Bk	Paso Roble	CA	85.0	0.268	0.507	214,331	1,182	\$500M-\$1B	95.0	23,341	499	0.001
California Oaks St Bk	Thousand C	CA	85.0	0.472	0.729	58,450	296	\$100M-500M	72.5	2,755	129	0
Beach Bus Bk	Manhattan	CA	85.0	0.478	0.638	99,030	308	\$100M-500M	65.0	3,792	57	0
Montrosebank	Montrose	CO	97.5	0.364	1	67,303	1,134	\$100M-500M	95.0	11,748	688	0
Timberline Bk	Grand Junc	CO	90.0	0.299	1	66,009	298	\$100M-500M	62.5	4,287	142	0
High Country Bank	Salida	CO	90.0	0.255	1	49,899	329	\$100M-500M	97.5	49,899	329	0
Grand Mountain Bank FSB	Granby	CO	87.5	0.322	0.966	38,821	353	\$100M-500M	90.0	5,736	217	0
Canon NB	Canon City	CO	87.5	0.293	0.799	70,102	911	\$100M-500M	90.0	10,246	643	0
Colorado Mountain Bk	Westcliffe	CO	85.0	0.428	0.948	36,643	260	<\$100M	75.0	3,923	144	0
North Valley Bk	Thornton	CO	82.5	0.36	0.701	49,271	499	\$100M-500M	87.5	8,005	356	0
Mountain Valley Bank	Walden	CO	82.5	0.285	0.777	37,319	420	\$100M-500M	87.5	7,467	279	0
International Bk	Trinidad	CO	82.5	0.372	0.868	29,159	346	<\$100M	92.5	6,655	237	0
Pikes Peak NB	Colorado S	CO	80.0	0.409	0.992	37,484	162	<\$100M	55.0	2,459	76	0
First Southwest Bk	Alamosa	CO	80.0	0.218	0.714	50,540	397	\$100M-500M	72.5	5,867	215	0
First NB	Steamboat	CO	80.0	0.247	0.899	34,714	300	\$100M-500M	82.5	5,467	181	0
Collegiate Peaks Bk	BuenaVista	CO	80.0	0.277	0.922	29,456	262	\$100M-500M	70.0	3,409	144	0
Citizens St Bk of Ouray	Ouray	CO	80.0	0.299	1	21,287	368	<\$100M	97.5	21,287	368	0.004
Windsor FS & LA	Windsor	CT	75.0	0.124	0.758	41,803	253	\$100M-500M	67.5	3,456	108	0
Savings Institute Bank And T	Willimantic	CT	75.0	0.12	0.507	101,080	566	\$500M-\$1B	70.0	6,519	227	0
People S United Bank	Bridgeport	CT	75.0	0.118	0.306	2,212,083	14,054	>\$10B	72.5	158,389	6,108	0
Naugatuck Valley Savings	Naugatuck	CT	75.0	0.124	0.611	62,122	333	\$500M-\$1B	67.5	5,168	153	0
Naugatuck SVG Bk	Naugatuck	CT	75.0	0.188	0.636	141,748	977	\$500M-\$1B	77.5	16,036	499	0
Castle BK&TC	Meriden	CT	75.0	0.543	1	36,334	218	<\$100M	65.0	3,372	103	0
National Capital Bk of WA	Washingtor	DC	70.0	0.26	0.998	66,896	220	\$100M-500M	30.0	1,664	88	0.002
Fia Card SVC NA	Wilmington	DE	85.0	0.083	0.984	12,480,000	3,430,427	>\$10B	97.5	12,100,000	3,422,428	0.475
Chase Bk USA NA	Newark	DE	80.0	0.076	0.837	5,636,571	1,799,137	>\$10B	97.5	5,556,212	1,798,082	0.549
Wilmington Savings Fund	Wilmington	DE	77.5	0.135	0.36	430,973	1,854	\$1B-\$10B	77.5	48,067	864	0
Discover Bk	Greenwooc	DE	72.5	0.014	1	415,942	131,041	>\$10B	82.5	415,942	131,041	0.632
Bankfirst	Winter Park	FL	100.0	0.41	1	251,294	1,151	\$500M-\$1B	92.5	18,710	557	0
Tallahassee St Bk	Tallahassee	FL	97.5	0.419	0.998	145,693	648	\$100M-500M	87.5	9,876	318	0
Pilot Bk	Tampa	FL	97.5	0.379	1	92,507	761	\$100M-500M	95.0	9,941	542	0
Heritage Bk of FL	Lutz	FL	97.5	0.531	0.997	117,435	593	\$100M-500M	92.5	9,671	292	0
Gulfstream Bus Bk	Stuart	FL	97.5	0.573	0.962	325,719	805	\$500M-\$1B	80.0	11,942	266	0
Centerstate Bk NA	Zephyrhills	FL	95.0	0.359	0.747	131,332	945	\$100M-500M	97.5	14,708	477	0
Platinum Bk	Brandon	FL	92.5	0.338	0.683	119,052	712	\$100M-500M	95.0	12,726	368	0
First Federal Bank Of Florid	Lake City	FL	92.5	0.213	0.879	135,583	857	\$500M-\$1B	90.0	15,357	516	0.001

3A. Top Small Business Lending Institutions by State and Territory Using Call Report Data, June 2008

Name of Lending Institution	City	HQ State or Territory	Small Business Lending (<\$1M)					Micro Business Lending (<\$100k)				
			Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL\$ (4)	LSBL# (5)	Institution Asset Size (6)	Total Rank (7)	SSBL\$ (1,000) (8)	SSBL# (9)	CRD/TA (10)
Fidelity Bk of FL NA	Merritt Islar	FL	92.5	0.44	0.653	189,192	701	\$100M-500M	60.0	6,378	120	0
Putnam St Bk	Palatka	FL	90.0	0.43	0.694	78,776	481	\$100M-500M	92.5	9,075	236	0
Peoples First Community Bank	Panama Ci	FL	90.0	0.125	0.996	229,554	840	\$1B-\$10B	80.0	16,216	444	0.007
Executive NB	Miami	FL	90.0	0.351	1	106,395	298	\$100M-500M	62.5	3,760	104	0
BB&T Financial FSB	Columbus	GA	100.0	0.229	1	399,615	170,246	\$1B-\$10B	100.0	399,615	170,246	0.625
First St B&Tc Valdosta	Valdosta	GA	95.0	0.354	0.996	180,461	748	\$500M-\$1B	70.0	13,844	415	0
Commercial Bk	Thomasvilk	GA	95.0	0.358	1	204,320	924	\$500M-\$1B	80.0	21,332	541	0
Security B&TC of Albany	Albany	GA	92.5	0.376	0.976	158,261	809	\$100M-500M	77.5	16,534	466	0
Commercial Banking Company	Valdosta	GA	92.5	0.27	1	36,455	398	\$100M-500M	80.0	3,802	143	0
South GA Bkg Co	Omega	GA	90.0	0.27	0.92	83,045	1,606	\$100M-500M	97.5	29,375	1,345	0.001
Farmers St Bk	Dublin	GA	90.0	0.497	1	61,271	939	\$100M-500M	100.0	61,271	939	0
Sumter B&TC	Americus	GA	87.5	0.327	0.987	68,108	465	\$100M-500M	85.0	13,072	327	0
Gateway B&TC	Ringgold	GA	87.5	0.357	0.811	89,933	866	\$100M-500M	87.5	17,731	642	0
First NB S	Alma	GA	87.5	0.269	0.784	90,203	1,305	\$100M-500M	95.0	28,607	1,072	0
First Cmnty Bk of Tifton	Tifton	GA	87.5	0.291	0.986	85,227	803	\$100M-500M	92.5	23,443	581	0
Citizens Bk Washington Cty	Sandersvill	GA	87.5	0.258	1	51,882	805	\$100M-500M	100.0	51,882	805	0.002
Citizens Bk of America	Americus	GA	87.5	0.248	1	62,491	1,317	\$100M-500M	85.0	12,312	1,128	0
Central Bk of GA	Ellaville	GA	87.5	0.243	1	81,151	699	\$100M-500M	82.5	12,963	491	0
Bankpacific Ltd	Hagatna	GU	67.5	0.189	0.734	17,494	96	<\$100M	60.0	1,335	34	0
American Savings Bank FSB	Honolulu	HI	65.0	0.025	0.192	142,387	3,341	\$1B-\$10B	77.5	38,853	2,694	0.005
First Cent St Bk	De Witt	IA	97.5	0.332	1	70,874	966	\$100M-500M	85.0	18,466	689	0
C US Bk	Cresco	IA	97.5	0.227	1	71,736	1,578	\$100M-500M	100.0	71,736	1,578	0.001
Lincoln SVG Bk	Cedar Falls	IA	95.0	0.297	1	132,096	857	\$100M-500M	82.5	28,393	561	0
Libertyville SVG Bk	Fairfield	IA	95.0	0.241	1	37,623	724	\$100M-500M	100.0	37,623	724	0.001
Waukon St Bk	Waukon	IA	87.5	0.338	1	36,931	393	\$100M-500M	65.0	6,733	295	0
Northwoods St Bk	Mason City	IA	87.5	0.31	1	34,258	492	\$100M-500M	95.0	34,258	492	0.002
Northwest Bank And Trust Company	Davenport	IA	87.5	0.244	0.808	46,610	751	\$100M-500M	97.5	12,380	589	0.004
Gateway St Bk	Clinton	IA	87.5	0.315	1	30,080	570	<\$100M	97.5	30,080	570	0
Freedombank	Elkader	IA	87.5	0.172	1	40,699	656	\$100M-500M	82.5	13,669	532	0
Farmers SVG Bk	Marshalltov	IA	87.5	0.226	1	28,533	461	\$100M-500M	97.5	28,533	461	0
Farmers St Bk	Waterloo	IA	87.5	0.306	0.86	54,833	618	\$100M-500M	72.5	11,253	438	0
De Witt B&TC	De Witt	IA	87.5	0.288	1	31,612	256	\$100M-500M	50.0	4,617	161	0
First Federal SB of Twin Falls	Twin Falls	ID	80.0	0.148	0.776	66,124	699	\$100M-500M	92.5	12,523	467	0.004
First Bank of Idaho FSB	Ketchum	ID	80.0	0.198	0.648	94,691	646	\$100M-500M	80.0	10,651	387	0
Syringa Bk	Boise	ID	77.5	0.373	0.734	112,174	1,079	\$100M-500M	77.5	14,171	716	0
D L Evans Bk	Burley	ID	77.5	0.224	0.705	180,470	2,135	\$500M-\$1B	92.5	34,065	1,419	0.004

3A. Top Small Business Lending Institutions by State and Territory Using Call Report Data, June 2008

Name of Lending Institution	City	HQ State or Territory	Small Business Lending (<\$1M)					Micro Business Lending (<\$100k)				
			Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL\$ (4)	LSBL# (5)	Institution Asset Size (6)	Total Rank (7)	SSBL\$ (1,000) (8)	SSBL# (9)	CRD/TA (10)
Advantage NB	Elk Grove \	IL	100.0	0.477	1	176,405	4,614	\$100M-500M	92.5	40,770	4,305	0
State Bk Herscher	Herscher	IL	95.0	0.379	1	53,345	657	\$100M-500M	100.0	53,345	657	0
Peoples NB of Kewanee	Kewanee	IL	95.0	0.229	1	51,319	869	\$100M-500M	100.0	51,319	869	0
Farmers And Mechanics Bk	Galesburg	IL	92.5	0.319	1	61,999	444	\$100M-500M	75.0	8,183	307	0
Bank of Pontiac	Pontiac	IL	92.5	0.249	1	67,201	474	\$100M-500M	100.0	67,201	474	0
Wheaton B&TC	Wheaton	IL	87.5	0.326	0.714	111,645	3,737	\$100M-500M	95.0	39,400	3,401	0
Itasca B&TC	Itasca	IL	87.5	0.43	0.814	170,456	713	\$100M-500M	67.5	10,703	267	0
First NB of Carmi	Carmi	IL	87.5	0.243	1	57,688	510	\$100M-500M	57.5	3,826	402	0
Charter NB&TC	Hoffman Es	IL	87.5	0.458	1	58,587	177	\$100M-500M	37.5	2,164	85	0
Beverly B&TC NA	Chicago	IL	87.5	0.362	0.866	64,691	2,411	\$100M-500M	97.5	48,027	2,345	0
Bankchampaign NA	Champaign	IL	87.5	0.311	1	50,148	346	\$100M-500M	67.5	5,914	204	0
Mfb Financial (The Savings Bank)	Mishawaka	IN	92.5	0.271	1	128,897	516	\$100M-500M	85.0	11,590	270	0.004
United Community Bank	Lawrenceb	IN	85.0	0.191	1	73,001	209	\$100M-500M	57.5	2,413	83	0
SCB Bank	Shelbyville	IN	85.0	0.213	0.763	53,542	348	\$100M-500M	80.0	5,987	157	0
Crossroads Bank	Wabash	IN	85.0	0.185	0.73	58,529	888	\$100M-500M	97.5	18,827	698	0
Americantrust Federal Saving	Peru	IN	85.0	0.274	0.996	34,385	247	\$100M-500M	85.0	4,771	130	0
Security Federal Savings Bank	Logansport	IN	82.5	0.144	1	25,392	444	\$100M-500M	100.0	25,392	444	0
Heartland Cmnty Bk	Franklin	IN	82.5	0.333	0.997	71,474	510	\$100M-500M	57.5	7,204	284	0.009
New Washington St Bk	New Washi	IN	80.0	0.284	0.891	60,973	634	\$100M-500M	72.5	10,409	436	0
Home Bank SB	Martinsville	IN	80.0	0.137	0.978	30,498	238	\$100M-500M	80.0	4,080	169	0
First St Bk Middlebury	Middlebury	IN	80.0	0.304	0.777	112,505	1,143	\$100M-500M	77.5	18,292	734	0.003
Bedford FSB	Bedford	IN	80.0	0.178	1	20,088	139	\$100M-500M	82.5	3,655	85	0
Visionbank	Topeka	KS	97.5	0.476	1	30,988	9,523	<\$100M	100.0	30,988	9,523	0
Peoples B&TC	Mcperson	KS	90.0	0.337	1	80,502	772	\$100M-500M	80.0	15,670	573	0
Union St Bk	Everest	KS	87.5	0.247	1	25,192	526	\$100M-500M	97.5	25,192	526	0
Midwest Cmnty Bk	Plainville	KS	85.0	0.273	1	32,408	377	\$100M-500M	70.0	6,358	301	0
Lawrence Bk	Lawrence	KS	85.0	0.411	1	29,205	159	<\$100M	92.5	29,205	159	0
First Bk of Newton	Newton	KS	85.0	0.247	1	33,559	381	\$100M-500M	77.5	8,868	293	0
Citizens St Bk of Cheney KS	Cheney	KS	85.0	0.271	1	12,459	271	<\$100M	72.5	5,001	226	0
St Marys St Bk	Saint Marys	KS	82.5	0.268	1	22,102	261	<\$100M	92.5	22,102	261	0
Midamerican B&Tc NA	Leavenwor	KS	82.5	0.264	1	30,258	256	\$100M-500M	50.0	3,925	149	0
Home B&TC	Eureka	KS	82.5	0.271	1	18,235	236	<\$100M	95.0	18,235	236	0
First NB of Southern KS	Mount Hop	KS	82.5	0.354	1	21,870	298	<\$100M	92.5	21,870	298	0
Ellis St Bk	Ellis	KS	82.5	0.232	1	15,862	215	<\$100M	95.0	15,862	215	0.002
Community NB	Topeka	KS	82.5	0.373	0.889	33,133	359	<\$100M	62.5	5,316	232	0
Community NB	Chanute	KS	82.5	0.226	0.782	127,819	1,411	\$500M-\$1B	85.0	51,594	1,078	0.001
Community TR Bk Inc	Pikeville	KY	92.5	0.274	1	785,791	4,207	\$1B-\$10B	62.5	65,088	2,718	0
Peoples Bk of KY Inc	Flemingsbu	KY	90.0	0.244	1	44,012	972	\$100M-500M	100.0	44,012	972	0.004
Peoples Exch Bk	Stanton	KY	87.5	0.276	0.949	74,261	1,115	\$100M-500M	85.0	16,818	879	0

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Citizens First Bk	Bowling Gr	KY	87.5	0.37	0.995	136,263	609	\$100M-500M	55.0	10,565	360	0
Citizens Bk	Mount Verr	KY	87.5	0.339	1	42,231	416	\$100M-500M	85.0	15,479	313	0
Forcht Bk NA	Lexington	KY	85.0	0.203	0.932	206,958	1,049	\$1B-\$10B	50.0	13,929	626	0.001
Bank of Columbia	Columbia	KY	85.0	0.313	0.989	38,825	684	\$100M-500M	87.5	14,275	559	0
United Citizens Bk	Columbia	KY	82.5	0.404	1	50,586	536	\$100M-500M	52.5	6,453	160	0
Paducah B&TC	Paducah	KY	82.5	0.216	0.867	103,030	841	\$100M-500M	67.5	15,554	480	0
Bank of Edmonson Cty	Brownsville	KY	82.5	0.216	0.971	41,671	1,066	\$100M-500M	90.0	17,392	946	0
Home Bank	Lafayette	LA	92.5	0.225	0.963	101,048	742	\$100M-500M	85.0	10,193	464	0.002
Gibsland B&TC	Gibsland	LA	90.0	0.369	1	48,640	968	\$100M-500M	100.0	48,640	968	0
Community Bk	Raceland	LA	90.0	0.366	1	109,389	602	\$100M-500M	95.0	109,389	602	0
Homeland Federal Savings Bank	Columbia	LA	85.0	0.273	0.894	33,078	572	\$100M-500M	95.0	10,513	461	0
Gulf Coast Bk	Abbeville	LA	85.0	0.293	0.748	68,409	1,388	\$100M-500M	87.5	20,196	1,195	0
Gulf Coast B&TC	New Orlear	LA	85.0	0.316	0.709	258,481	1,490	\$500M-\$1B	55.0	21,397	563	0.002
City SVG B&TC	Deridder	LA	85.0	0.288	1	45,460	739	\$100M-500M	87.5	16,170	632	0.007
State-Investors Bank	Metairie	LA	82.5	0.229	0.979	46,784	141	\$100M-500M	20.0	9	1	0
Florida Parishes Bank	Hammond	LA	82.5	0.173	1	27,191	262	\$100M-500M	92.5	6,905	189	0.004
First NB of LA	Crowley	LA	82.5	0.328	0.977	63,470	650	\$100M-500M	70.0	10,194	425	0
Dryades Savings Bank FSB	New Orlear	LA	82.5	0.255	1	18,525	166	<\$100M	80.0	2,192	125	0.009
Rollstone Bank & Trust	Fitchburg	MA	92.5	0.17	1	79,273	448	\$100M-500M	75.0	5,209	219	0
Bank of Canton	Canton	MA	90.0	0.221	0.813	192,323	743	\$500M-\$1B	60.0	8,520	261	0.001
The Bank of Western Massachusetts	Springfield	MA	87.5	0.337	0.58	304,371	2,715	\$500M-\$1B	90.0	37,009	1,490	0
Mercantile B&TC	Boston	MA	87.5	0.642	0.911	89,457	538	\$100M-500M	65.0	4,515	140	0
Lee Bk	Lee	MA	87.5	0.251	1	72,897	529	\$100M-500M	85.0	6,406	338	0
First Trade Union Bank	Boston	MA	87.5	0.206	0.754	103,260	341	\$500M-\$1B	62.5	4,137	73	0
Enterprise B&TC	Lowell	MA	87.5	0.332	0.593	370,253	2,781	\$1B-\$10B	95.0	46,637	1,484	0
Bristol Cty SVG Bk	Taunton	MA	87.5	0.174	0.61	197,700	1,141	\$1B-\$10B	85.0	19,417	579	0
Peoples Federal Savings Bank	Brighton	MA	85.0	0.147	1	59,341	320	\$100M-500M	50.0	880	114	0
Cape Cod Five Cents SVG Bk	Harwich Pc	MA	85.0	0.123	0.63	215,217	1,960	\$1B-\$10B	90.0	25,122	1,231	0
Bank of The Eastern Shore	Cambridge	MD	92.5	0.462	0.924	106,295	734	\$100M-500M	92.5	13,130	440	0
Peoples Bk	Chestertow	MD	90.0	0.4	1	101,238	524	\$100M-500M	90.0	14,404	246	0
Commercefirsr Bk	Annapolis	MD	87.5	0.676	0.788	109,089	643	\$100M-500M	75.0	8,904	252	0
Columbia Bk	Columbia	MD	87.5	0.245	0.881	443,849	937	\$1B-\$10B	50.0	11,008	301	0
Provident St Bk	Preston	MD	85.0	0.326	0.857	78,273	735	\$100M-500M	95.0	13,994	448	0
American Bank	Rockville	MD	82.5	0.193	0.604	97,129	709	\$500M-\$1B	90.0	14,488	441	0
County First Bk	La Plata	MD	80.0	0.423	1	68,019	386	\$100M-500M	72.5	5,882	203	0
New Windsor St Bk	New Winds	MD	77.5	0.287	0.742	60,535	872	\$100M-500M	95.0	15,583	708	0
National Bk of Cambridge	Cambridge	MD	77.5	0.311	0.967	70,413	343	\$100M-500M	60.0	4,617	215	0
Frederick Cty Bk	Frederick	MD	77.5	0.327	0.648	85,586	471	\$100M-500M	70.0	7,946	225	0
Community Bk of Tri-Cty	Waldorf	MD	77.5	0.259	0.518	166,392	725	\$500M-\$1B	70.0	16,775	292	0

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Savings Bank of Maine	Gardiner	ME	85.0	0.202	0.495	180,052	1,944	\$500M-\$1B	87.5	27,358	1,254	0.001
Merrill Merchants Bank	Bangor	ME	85.0	0.194	0.635	115,973	1,371	\$500M-\$1B	92.5	21,431	854	0
Maine Bank & Trust Company	Portland	ME	85.0	0.25	0.547	107,451	935	\$100M-500M	82.5	10,839	479	0
First Federal of Northern MI	Alpena	MI	87.5	0.211	0.866	52,507	508	\$100M-500M	82.5	5,625	299	0.002
Northern Michigan B&T	Escanaba	MI	85.0	0.433	1	86,738	499	\$100M-500M	67.5	10,198	230	0
Wolverine Bank Federal Savings	Midland	MI	82.5	0.169	0.978	53,754	206	\$100M-500M	75.0	5,201	64	0
Range Bk NA	Negaunee	MI	82.5	0.365	0.997	83,059	695	\$100M-500M	80.0	11,804	440	0.001
Isabella Bk	Mount Plea	MI	82.5	0.228	0.994	241,261	1,957	\$1B-\$10B	82.5	36,078	1,288	0.001
Central SVG Bk	Sault Saint	MI	82.5	0.387	1	83,406	461	\$100M-500M	57.5	7,738	267	0.002
Alden St Bk	Alden	MI	82.5	0.368	0.922	62,807	774	\$100M-500M	85.0	12,789	534	0.003
Traverse City St Bk	Traverse C	MI	80.0	0.366	0.876	74,050	714	\$100M-500M	85.0	13,156	455	0
Peninsula Bk of Ishpeming	Ishpeming	MI	80.0	0.413	0.976	54,537	707	\$100M-500M	92.5	18,727	528	0.003
Community Shores Bk	Muskegon	MI	80.0	0.393	0.71	104,248	786	\$100M-500M	82.5	18,390	494	0.002
Anchor Bk NA	Wayzata	MN	97.5	0.55	1	212,671	775	\$100M-500M	47.5	6,072	310	0
Republic Bk	Duluth	MN	95.0	0.573	1	158,995	682	\$100M-500M	60.0	9,240	286	0
First NB of Walker	Walker	MN	95.0	0.339	1	86,902	796	\$100M-500M	92.5	28,611	594	0.001
Anchor Bk Heritage NA	North Saint	MN	95.0	0.511	1	130,219	554	\$100M-500M	45.0	5,142	242	0
First NB of Milaca	Milaca	MN	92.5	0.299	1	46,210	686	\$100M-500M	87.5	12,746	523	0.003
Landmark Cmnty Bk NA	Isanti	MN	90.0	0.408	1	48,150	259	\$100M-500M	95.0	48,150	259	0
Lake Region Bk	New Londo	MN	90.0	0.445	1	44,795	399	\$100M-500M	97.5	44,795	399	0
Commerce Bk	Geneva	MN	90.0	0.464	1	93,852	430	\$100M-500M	22.5	2,575	78	0
Prior Lake St Bk	Prior Lake	MN	87.5	0.391	1	71,765	917	\$100M-500M	47.5	3,719	608	0
Falcon NB	Foley	MN	87.5	0.459	1	45,199	246	<\$100M	45.0	3,793	110	0
Americana Cmnty Bk	Sleepy Eye	MN	87.5	0.501	0.981	93,609	483	\$100M-500M	57.5	6,769	258	0
American NB of MN	Baxter	MN	87.5	0.384	0.995	108,297	558	\$100M-500M	77.5	14,755	287	0
Mid-Missouri Bk	Springfield	MO	90.0	0.287	1	201,884	1,561	\$500M-\$1B	67.5	21,744	958	0
First St Cmnty Bk	Farmington	MO	90.0	0.261	1	243,842	1,918	\$500M-\$1B	72.5	31,975	1,263	0
Farmers & Merchants Bk	Saint Clair	MO	90.0	0.396	1	70,879	892	\$100M-500M	82.5	13,568	657	0
Bremen B&TC	Saint Louis	MO	90.0	0.506	1	127,558	593	\$100M-500M	50.0	7,811	292	0
Shelter Financial Bank	Columbia	MO	85.0	0.137	1	20,396	560	\$100M-500M	100.0	20,396	560	0
Mid America Bk	Linn	MO	85.0	0.282	1	38,159	580	\$100M-500M	97.5	38,159	580	0
Maries County Bk	Vienna	MO	85.0	0.202	1	52,489	1,444	\$100M-500M	92.5	24,243	1,328	0
Callaway Bk	Fulton	MO	85.0	0.211	1	64,549	594	\$100M-500M	87.5	20,501	464	0
Perry St Bk	Perry	MO	82.5	0.231	1	37,791	709	\$100M-500M	97.5	37,791	709	0
Liberty Bk	Springfield	MO	82.5	0.294	0.687	242,308	2,137	\$500M-\$1B	77.5	39,558	1,310	0
Heartland Bank	St. Louis	MO	82.5	0.182	0.519	162,408	3,689	\$500M-\$1B	97.5	86,097	3,404	0.001
First St Bk	Purdy	MO	82.5	0.26	1	34,666	396	\$100M-500M	60.0	6,041	291	0
First Midwest Bk of The Ozar	Piedmont	MO	82.5	0.424	1	42,581	389	\$100M-500M	82.5	16,498	221	0

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F&M Bank And Trust Company	Hannibal	MO	82.5	0.238	0.721	42,977	487	\$100M-500M	85.0	5,959	323	0
Community St Bk of Missouri	Bowling Gr	MO	82.5	0.201	1	37,358	887	\$100M-500M	100.0	37,358	887	0
Commercial Bk	Maryland H	MO	82.5	0.349	0.822	64,143	595	\$100M-500M	75.0	12,203	410	0.003
Century Bk of The Ozarks	Gainesville	MO	82.5	0.202	1	32,305	611	\$100M-500M	97.5	32,305	611	0
Bank of Versailles	Versailles	MO	82.5	0.196	1	61,627	604	\$100M-500M	70.0	12,217	415	0
Renasant Bk	Tupelo	MS	95.0	0.269	1	1,014,619	5,948	\$1B-\$10B	77.5	163,884	3,881	0
First St Bk	Waynesbor	MS	95.0	0.322	1	124,448	1,394	\$100M-500M	100.0	124,448	1,394	0.001
State B&TC	Greenwooc	MS	90.0	0.258	0.911	249,510	2,989	\$500M-\$1B	45.0	12,113	942	0
Farmers & Merchants Bk	Baldwyn	MS	90.0	0.321	1	58,268	1,238	\$100M-500M	95.0	58,268	1,238	0.005
Rivershills Bk	Port Gibsor	MS	80.0	0.235	1	51,187	709	\$100M-500M	72.5	13,038	582	0
Grand Bank For Savings FSB	Hattiesburg	MS	80.0	0.089	1	9,811	2,008	\$100M-500M	95.0	5,314	1,977	0
Heritage Bkg GRP.	Carthage	MS	77.5	0.291	1	73,294	325	\$100M-500M	25.0	4,994	145	0
Priorityone Bk	Magee	MS	75.0	0.24	0.611	118,174	1,642	\$100M-500M	80.0	30,553	1,265	0
First NB of Pontotoc	Pontotoc	MS	75.0	0.169	1	37,226	901	\$100M-500M	92.5	37,226	901	0
Bank of Wiggins	Wiggins	MS	75.0	0.225	1	41,377	916	\$100M-500M	92.5	41,377	916	0
First Madison Valley Bk	Ennis	MT	82.5	0.362	1	35,672	492	<\$100M	75.0	9,119	369	0
Three Rivers Bk of MT	Kalispell	MT	80.0	0.381	0.908	36,993	967	<\$100M	92.5	15,707	802	0.01
Yellowstone Bk	Laurel	MT	77.5	0.291	0.738	128,268	1,294	\$100M-500M	65.0	19,181	799	0
American Federal Savings Bank	Helena	MT	77.5	0.109	1	30,034	238	\$100M-500M	77.5	3,626	133	0
West One Bk	Kalispell	MT	75.0	0.369	1	21,527	206	<\$100M	90.0	21,527	206	0
Mountain West Bk NA	Helena	MT	75.0	0.304	0.599	210,981	1,887	\$500M-\$1B	60.0	24,574	1,061	0
Lake County Bk	Saint Ignati	MT	75.0	0.256	1	7,511	1,443	<\$100M	95.0	7,511	1,443	0
First Citizens Bk of Butte	Butte	MT	75.0	0.486	0.996	31,594	358	<\$100M	77.5	9,007	247	0
Hometrtrust Bank	Clyde	NC	85.0	0.172	0.651	232,214	1,534	\$1B-\$10B	75.0	11,872	564	0
Bank of Granite	Granite Fal	NC	85.0	0.287	0.614	331,805	3,021	\$1B-\$10B	85.0	46,813	1,849	0
Af Bank	West Jeffer	NC	85.0	0.181	0.937	49,911	353	\$100M-500M	90.0	9,136	210	0
Fidelity Bk	Fuquay-Va	NC	82.5	0.255	0.72	372,586	2,903	\$1B-\$10B	80.0	45,516	1,564	0.003
Citizens South Bank	Gastonia	NC	82.5	0.144	0.62	117,222	889	\$500M-\$1B	85.0	15,100	511	0
Surrey B&T	Mount Airy	NC	80.0	0.475	0.784	97,830	1,271	\$100M-500M	90.0	23,543	885	0
Park Sterling Bk	Charlotte	NC	77.5	0.294	1	100,435	385	\$100M-500M	90.0	100,435	385	0
New Century Bk	Dunn	NC	77.5	0.258	0.686	153,970	1,267	\$500M-\$1B	70.0	18,352	688	0
First-Citizens B&TC	Raleigh	NC	77.5	0.194	0.614	2,622,570	32,953	>\$10B	87.5	419,616	24,503	0.015
First Bk	Troy	NC	77.5	0.185	0.688	486,275	5,469	\$1B-\$10B	92.5	94,179	3,862	0.003
American Cmnty Bk	Monroe	NC	77.5	0.24	0.796	127,041	1,109	\$500M-\$1B	80.0	18,545	667	0
Western St Bk	Devils Lake	ND	87.5	0.392	0.942	141,526	4,302	\$100M-500M	92.5	81,872	4,015	0.002
First United Bk	Park River	ND	82.5	0.162	1	18,534	488	\$100M-500M	97.5	18,534	488	0
Dakota Cmnty Bk NA	Hebron	ND	80.0	0.212	0.835	73,259	1,115	\$100M-500M	77.5	17,667	813	0
American Bk Ctr First	Bismarck	ND	80.0	0.292	0.861	72,589	502	\$100M-500M	42.5	4,813	223	0.007

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			Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL\$ (4)	LSBL# (5)	Institution Asset Size (6)	Total Rank (7)	SSBL\$ (1,000) (8)	SSBL# (9)	CRD/TA (10)
Security First Bk of ND	New Salem	ND	77.5	0.326	0.877	34,678	508	\$100M-500M	82.5	14,388	393	0.004
Northland FNCL	Steele	ND	77.5	0.236	0.974	37,431	532	\$100M-500M	72.5	8,984	357	0
Kirkwood B&TC	Bismarck	ND	75.0	0.39	0.792	61,206	380	\$100M-500M	70.0	10,715	230	0
First St Bk of ND	Arthur	ND	75.0	0.183	0.999	36,934	425	\$100M-500M	77.5	11,698	309	0
First International B&TC	Watford Cit	ND	75.0	0.185	0.559	171,518	838	\$500M-\$1B	62.5	28,739	363	0.009
Choice FNCL Grp.,	Grafton	ND	75.0	0.212	0.572	106,395	764	\$500M-\$1B	60.0	13,972	522	0
Exchange Bk	Gibbon	NE	92.5	0.316	1	50,093	298	\$100M-500M	50.0	3,920	181	0
Elkhorn Valley B&TC	Norfolk	NE	92.5	0.222	1	77,460	985	\$100M-500M	90.0	33,969	804	0.002
Mutual of Omaha Bank	Omaha	NE	87.5	0.202	0.673	156,673	1,173	\$500M-\$1B	85.0	16,561	604	0
Gothenburg St B&TC	Gothenburg	NE	87.5	0.192	1	19,552	309	\$100M-500M	95.0	19,552	309	0
Commercial St Bk	Wausa	NE	87.5	0.301	1	16,686	241	<\$100M	95.0	16,686	241	0.002
Plattsmouth St Bk	Plattsmouth	NE	85.0	0.233	1	18,333	177	<\$100M	52.5	2,919	99	0
Home FS&LA of Grand Island	Grand Islar	NE	85.0	0.236	0.823	40,924	490	\$100M-500M	90.0	7,160	366	0
First St Bk	Shelton	NE	85.0	0.196	1	7,499	4,377	<\$100M	95.0	7,499	4,377	0
Adams B&TC	Ogallala	NE	85.0	0.256	0.723	114,228	936	\$100M-500M	72.5	19,982	657	0
Valley B&TC	Scottsbluff	NE	82.5	0.293	0.67	89,733	1,138	\$100M-500M	77.5	19,089	829	0
Centennial Bk	Omaha	NE	82.5	0.387	1	14,383	150	<\$100M	92.5	14,383	150	0
Federal Savings Bank	Dover	NH	90.0	0.216	0.959	53,751	372	\$100M-500M	85.0	6,320	187	0
Ocean Bank	Portsmouth	NH	82.5	0.185	0.508	424,400	3,361	\$1B-\$10B	82.5	40,239	1,703	0
Harvest Cmnty Bk	Pennsville	NJ	90.0	0.519	0.984	94,231	592	\$100M-500M	95.0	12,058	281	0
Cornerstone Bk	Moorestow	NJ	87.5	0.415	1	95,556	539	\$100M-500M	90.0	7,772	286	0
Shore Cmnty Bk	Toms River	NJ	85.0	0.503	1	106,297	358	\$100M-500M	75.0	4,589	117	0
American Bank of New Jersey	Bloomfield	NJ	85.0	0.149	1	93,978	202	\$500M-\$1B	47.5	1,740	49	0
Bnb Bk NA	Fort Lee	NJ	82.5	0.465	0.558	123,651	657	\$100M-500M	77.5	7,689	179	0
1st Constitution Bk	Cranbury	NJ	82.5	0.278	0.688	140,223	649	\$500M-\$1B	77.5	8,152	202	0
Unity Bk	Clinton	NJ	80.0	0.264	0.492	219,209	2,288	\$500M-\$1B	82.5	13,368	768	0
Two River Cmnty Bk	Middletown	NJ	80.0	0.339	0.578	118,617	638	\$100M-500M	82.5	9,040	243	0
Sussex Bk	Franklin	NJ	80.0	0.27	0.646	115,949	576	\$100M-500M	85.0	8,845	260	0
Delanco Federal Savings Bank	Delanco	NJ	80.0	0.202	0.985	25,564	167	\$100M-500M	70.0	2,105	71	0
Community Bk	Santa Fe	NM	85.0	0.34	0.847	60,915	473	\$100M-500M	77.5	10,223	290	0
Union Savings Bank	Albuquerque	NM	82.5	0.315	1	21,845	78	<\$100M	47.5	642	15	0
Bank of The Rio Grande NA	Las Cruces	NM	82.5	0.33	1	32,558	484	<\$100M	80.0	6,666	331	0
James Polk Stone NB	Portales	NM	80.0	0.257	0.954	35,681	643	\$100M-500M	90.0	14,758	530	0
Pioneer Bank	Roswell	NM	77.5	0.085	1	47,662	441	\$500M-\$1B	100.0	47,662	441	0
Bank of Clovis	Clovis	NM	77.5	0.295	1	31,476	345	\$100M-500M	95.0	31,476	345	0
M & I Bank FSB	Las Vegas	NV	82.5	0.046	1	94,667	4,786	\$1B-\$10B	100.0	94,667	4,786	0.129
Heritage Bk of NV	Reno	NV	82.5	0.331	0.548	104,533	582	\$100M-500M	92.5	11,995	345	0

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Desert Cmnty Bk	Las Vegas	NV	80.0	0.388	0.612	41,452	145	\$100M-500M	55.0	1,117	27	0
Great Basin Bk of NV	Elko	NV	77.5	0.204	0.723	57,584	463	\$100M-500M	87.5	5,910	240	0.012
Bank of NV	Las Vegas	NV	77.5	0.157	0.359	484,489	2,269	\$1B-\$10B	85.0	41,222	992	0.001
Ponce De Leon Federal Bank	Bronx	NY	97.5	0.239	1	154,323	614	\$500M-\$1B	70.0	5,888	206	0
Provident Bank	Montebello	NY	95.0	0.267	0.999	760,515	3,485	\$1B-\$10B	90.0	73,416	2,191	0
Watertown SVG Bk	Watertown	NY	85.0	0.246	0.824	94,881	1,019	\$100M-500M	87.5	17,080	664	0
Walden Savings Bank	Montgomer	NY	85.0	0.21	0.782	65,893	439	\$100M-500M	85.0	8,976	245	0
Riverside Bk	Poughkeep	NY	85.0	0.606	0.869	99,124	679	\$100M-500M	82.5	9,457	347	0
Solvay Bk	Solvay	NY	82.5	0.182	0.869	95,660	1,425	\$500M-\$1B	95.0	23,250	983	0.005
Pathfinder Bk	Oswego	NY	82.5	0.214	1	73,958	512	\$100M-500M	77.5	9,066	261	0
Bank of Castile	Castile	NY	82.5	0.208	0.675	141,143	1,404	\$500M-\$1B	90.0	25,840	868	0
Walden Federal Savings & Loan	Walden	NY	80.0	0.22	0.893	30,372	194	\$100M-500M	72.5	3,078	87	0
The Rome Savings Bank	Rome	NY	80.0	0.155	0.634	50,795	540	\$100M-500M	87.5	10,811	368	0
The Elmira Savings Bank FSB	Elmira	NY	80.0	0.169	0.663	78,448	519	\$100M-500M	80.0	10,173	296	0.003
Suffolk Cty NB	Riverhead	NY	80.0	0.185	0.551	290,743	3,261	\$1B-\$10B	87.5	48,490	2,273	0
Orange Cty TC	Middletown	NY	80.0	0.245	0.743	118,356	703	\$100M-500M	72.5	9,996	353	0
Mahopac NB	Mahopac	NY	80.0	0.21	0.622	160,941	1,017	\$500M-\$1B	77.5	17,414	599	0
Lyons NB	Lyons	NY	80.0	0.196	0.856	75,225	942	\$100M-500M	90.0	15,220	631	0
Canandaigua NB&TC	Canandaigu	NY	80.0	0.196	0.513	255,096	3,616	\$1B-\$10B	90.0	55,966	2,845	0
Eaton NB&TC	Eaton	OH	95.0	0.309	1	56,318	45,923	\$100M-500M	100.0	56,318	45,923	0.01
Citizens SVG Bk	Martins Fer	OH	92.5	0.263	1	112,269	1,484	\$100M-500M	80.0	17,759	547	0.001
Park View Federal Savings Bank	Solon	OH	90.0	0.261	0.934	226,527	620	\$500M-\$1B	57.5	5,196	99	0
Genoa Bkg Co	Genoa	OH	90.0	0.321	1	82,812	501	\$100M-500M	77.5	14,409	261	0.003
Nationwide Bank	Columbus	OH	87.5	0.106	0.969	164,296	2,059	\$1B-\$10B	95.0	54,711	1,555	0.024
Miami Savings Bank	Miamitown	OH	87.5	0.217	1	23,997	227	\$100M-500M	97.5	23,997	227	0
Fort Jennings St Bk	Fort Jennin	OH	87.5	0.321	1	38,615	822	\$100M-500M	100.0	38,615	822	0
First Federal Bank of The MI	Defiance	OH	87.5	0.296	0.612	569,157	3,430	\$1B-\$10B	92.5	82,636	1,974	0.001
Citizens Bk	Logan	OH	87.5	0.32	1	75,131	347	\$100M-500M	47.5	5,281	173	0.004
Centerbank	Milford	OH	87.5	0.611	1	53,411	334	<\$100M	52.5	3,916	112	0
American Savings Bank FSB	Portsmouth	OH	87.5	0.202	0.996	44,091	441	\$100M-500M	95.0	14,174	335	0
First CMRL Bk	Edmond	OK	97.5	0.365	1	74,630	530	\$100M-500M	60.0	7,892	334	0
First NB	Midwest Ci	OK	90.0	0.207	1	72,792	452	\$100M-500M	97.5	72,792	452	0
Bank of The Lakes NA	Owasso	OK	90.0	0.566	1	117,924	588	\$100M-500M	60.0	8,778	380	0
RCB Bk	Claremore	OK	87.5	0.23	0.999	273,533	2,449	\$1B-\$10B	67.5	36,198	1,754	0
First NB&TC	Miami	OK	87.5	0.272	1	33,637	422	\$100M-500M	97.5	33,637	422	0
Interbank	Elk City	OK	85.0	0.385	0.982	82,977	429	\$100M-500M	50.0	6,224	300	0
First Capital Bk	Guthrie	OK	85.0	0.425	0.935	51,381	525	\$100M-500M	65.0	7,656	350	0
Exchange NB	Moore	OK	85.0	0.328	1	36,322	234	\$100M-500M	32.5	3,276	144	0
Community St Bk	Poteau	OK	85.0	0.215	1	30,366	428	\$100M-500M	72.5	8,833	306	0

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Bank of Beaver City	Beaver	OK	85.0	0.363	1	40,075	368	\$100M-500M	92.5	40,075	368	0
Evergreen FS & LA	Grants Pas	OR	77.5	0.171	0.678	51,147	238	\$100M-500M	60.0	2,817	80	0
Peoples Bk of CMRC	Medford	OR	75.0	0.446	0.86	37,799	223	<\$100M	72.5	3,558	114	0
Libertybank	Eugene	OR	75.0	0.245	0.602	232,335	3,601	\$500M-\$1B	100.0	99,065	3,086	0
Pioneer TR Bk NA	Salem	OR	72.5	0.272	0.611	69,310	490	\$100M-500M	55.0	4,886	195	0.003
Pacific Continental Bk	Eugene	OR	72.5	0.264	0.521	273,533	1,666	\$1B-\$10B	62.5	18,846	684	0
Penn Security B&TC	Scranton	PA	85.0	0.186	1	116,103	626	\$500M-\$1B	62.5	10,425	337	0.005
Eureka Bank	Pittsburgh	PA	85.0	0.312	1	31,035	261	<\$100M	97.5	31,035	261	0
Elderton St Bk	Elderton	PA	85.0	0.409	0.877	66,597	2,156	\$100M-500M	95.0	18,855	1,836	0
CNB Bk	Clearfield	PA	82.5	0.261	0.616	240,709	2,101	\$500M-\$1B	97.5	72,584	1,345	0.003
Washington Federal Savings Bank	Washingtor	PA	80.0	0.137	0.727	90,200	522	\$500M-\$1B	80.0	10,888	302	0
Standard Bk Pasb	Export	PA	80.0	0.166	1	57,167	641	\$100M-500M	82.5	11,242	376	0
Peoples St Bk Of Wyalusing	Wyalusing	PA	80.0	0.276	0.943	56,972	930	\$100M-500M	92.5	18,890	740	0.003
Iron & Glass Bk	Pittsburgh	PA	80.0	0.309	0.748	94,268	902	\$100M-500M	85.0	18,009	550	0
Honesdale NB	Honesdale	PA	80.0	0.253	0.692	116,411	1,302	\$100M-500M	85.0	22,000	851	0.001
Franklin Security Bank	Plains	PA	80.0	0.145	0.845	26,321	1,782	\$100M-500M	95.0	9,908	1,705	0
First NB of PA	Greenville	PA	80.0	0.198	0.61	1,567,606	17,851	\$1B-\$10B	97.5	773,886	13,933	0
First Keystone NB	Berwick	PA	80.0	0.188	0.717	132,118	2,067	\$500M-\$1B	80.0	17,378	1,398	0
First Citizens NB	Mansfield	PA	80.0	0.182	0.894	109,629	1,313	\$500M-\$1B	92.5	27,264	892	0
Banco Popular De PR	San Juan	PR	72.5	0.077	0.311	1,882,000	18,542	>\$10B	62.5	178,000	10,859	0.043
Newport Federal Savings Bank	Newport	RI	80.0	0.15	0.751	60,083	532	\$100M-500M	67.5	3,357	177	0
Palmetto Bk	Laurens	SC	95.0	0.521	0.973	698,913	3,412	\$1B-\$10B	67.5	50,178	2,155	0.009
Arthur St Bk	Union	SC	92.5	0.349	1	212,806	1,656	\$500M-\$1B	75.0	28,720	1,088	0.003
Enterprise Bk of SC	Ehrhardt	SC	90.0	0.333	1	124,972	1,918	\$100M-500M	97.5	82,598	1,661	0.001
First Piedmont FS & LA of GA	Gaffney	SC	87.5	0.18	1	48,098	219	\$100M-500M	65.0	2,840	96	0
First Palmetto Savings Bank	Camden	SC	85.0	0.192	0.653	166,442	1,340	\$500M-\$1B	90.0	26,660	898	0.001
First Savers Bank	Greenville	SC	82.5	0.198	0.698	58,995	357	\$100M-500M	77.5	5,526	181	0
Southern Bank & Trust	Aiken	SC	80.0	0.285	0.714	31,975	218	\$100M-500M	77.5	3,482	110	0
First Capital Bank	Bennettsvill	SC	80.0	0.302	0.904	20,289	268	<\$100M	90.0	4,119	215	0
Community Resrc Bk NA	Orangebur	SC	80.0	0.268	0.809	156,240	1,652	\$500M-\$1B	80.0	29,313	1,060	0
Peoples St Bk	De Smet	SD	85.0	0.262	1	16,355	192	<\$100M	60.0	2,983	152	0.002
First St Bk of Roscoe	Roscoe	SD	80.0	0.251	1	16,840	240	<\$100M	87.5	16,840	240	0
First Federal Bank A FSB	Beresford	SD	80.0	0.288	1	11,785	182	<\$100M	97.5	11,785	182	0.001
Dacotah Bk	Aberdeen	SD	80.0	0.206	0.667	301,081	3,709	\$1B-\$10B	77.5	69,334	2,887	0
Home Federal Bank	Sioux Falls	SD	77.5	0.137	0.342	151,017	894	\$1B-\$10B	82.5	21,745	523	0
Fulton St Bk	Fulton	SD	77.5	0.232	1	9,542	188	<\$100M	90.0	9,542	188	0.001

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First Savings Bank	Beresford	SD	77.5	0.197	0.498	89,683	597	\$100M-500M	77.5	7,583	277	0.057
Reliabank Dakota	Estelline	SD	75.0	0.245	0.742	33,453	318	\$100M-500M	57.5	4,364	185	0
Minnwest Bk Sioux Falls	Sioux Falls	SD	75.0	0.277	0.895	26,649	291	<\$100M	65.0	4,671	209	0
First Western Bk	Wall	SD	75.0	0.191	0.44	108,715	789	\$500M-\$1B	55.0	11,661	418	0.001
Southern Heritage Bk	Cleveland	TN	90.0	0.344	1	74,860	412	\$100M-500M	50.0	5,742	235	0
First Federal Savings Bank	Clarksville	TN	90.0	0.21	0.999	69,321	409	\$100M-500M	65.0	2,747	201	0
First Bk of TN	Spring City	TN	90.0	0.324	1	67,942	420	\$100M-500M	77.5	10,677	257	0
Tennessee CMRC Bk	Franklin	TN	87.5	0.431	0.671	458,459	6,535	\$1B-\$10B	97.5	190,338	5,025	0.001
Cumberland Cty Bk	Crossville	TN	87.5	0.231	1	53,006	540	\$100M-500M	67.5	7,288	307	0
Progressive Savings Bank FS	Jamestown	TN	85.0	0.173	0.971	40,785	449	\$100M-500M	87.5	6,153	317	0
Peoples Bk	Clifton	TN	85.0	0.293	1	38,877	526	\$100M-500M	97.5	38,877	526	0
Security FSB of McMinnville	Mcminnville	TN	82.5	0.216	0.914	30,138	294	\$100M-500M	92.5	9,667	192	0
Security B&TC	Paris	TN	82.5	0.287	1	43,524	399	\$100M-500M	77.5	7,324	270	0
First South Bk	Jackson	TN	82.5	0.238	0.727	94,168	994	\$100M-500M	80.0	17,140	735	0
First Federal Bank	Dickson	TN	82.5	0.156	0.68	78,130	865	\$100M-500M	97.5	19,058	642	0.001
Commercial B&TC	Paris	TN	82.5	0.208	0.673	120,863	1,307	\$500M-\$1B	75.0	17,924	763	0
Citizens NB	Athens	TN	82.5	0.231	0.604	132,772	1,257	\$500M-\$1B	70.0	16,836	773	0
American City Bk	Tullahoma	TN	82.5	0.274	0.834	54,506	454	\$100M-500M	70.0	7,893	264	0
First NB	George We	TX	95.0	0.387	1	57,037	913	\$100M-500M	97.5	57,037	913	0
First Cmnty Bk E TX NA	Crockett	TX	95.0	0.329	1	58,909	610	\$100M-500M	75.0	10,506	407	0.004
First St Bk	Chico	TX	92.5	0.364	1	61,973	826	\$100M-500M	100.0	61,973	826	0
Communitybank TX NA	Beaumont	TX	92.5	0.537	0.998	300,293	2,040	\$500M-\$1B	95.0	131,306	1,632	0
First St Bk	Athens	TX	90.0	0.241	1	75,729	2,134	\$100M-500M	97.5	75,729	2,134	0
First NB of Albany Breckenri	Albany	TX	90.0	0.257	1	82,514	1,352	\$100M-500M	97.5	82,514	1,352	0
Commercial St Bk	Andrews	TX	90.0	0.434	0.938	155,903	1,534	\$100M-500M	87.5	33,028	1,130	0
First St Bk	Mesquite	TX	87.5	0.38	0.876	76,573	1,148	\$100M-500M	90.0	21,972	891	0
First St Bk	New Braun	TX	87.5	0.369	0.806	87,357	1,033	\$100M-500M	80.0	16,230	715	0
First NB	Hughes Sp	TX	87.5	0.234	1	38,727	808	\$100M-500M	100.0	38,727	808	0
First Community Bank NA	San Benito	TX	87.5	0.331	1	51,810	418	\$100M-500M	72.5	9,392	311	0
Community Bk	Granbury	TX	87.5	0.286	0.873	119,989	1,287	\$100M-500M	75.0	19,086	823	0
Blanco NB	Blanco	TX	87.5	0.307	1	42,624	558	\$100M-500M	90.0	17,460	451	0.003
American Express Bank FSB	Salt Lake C	UT	100.0	0.441	1	11,030,000	2,578,159	>\$10B	100.0	11,030,000	2,578,159	0.359
Pitney Bowes Bk	Salt Lake C	UT	95.0	0.611	1	427,025	1,194,240	\$500M-\$1B	92.5	402,822	1,194,150	0
GE Cap FNCL	Salt Lake C	UT	95.0	0.298	1	1,571,808	3,487,328	\$1B-\$10B	97.5	1,571,808	3,487,328	0.004
Advanta Bk Corp	Draper	UT	90.0	0.274	1	755,423	178,483	\$1B-\$10B	97.5	755,423	178,483	0
Wright Express Fs Corp	Salt Lake C	UT	87.5	0.803	0.84	1,198,980	165,552	\$1B-\$10B	95.0	820,066	161,061	0
Wells Fargo Bk Nw NA	Ogden	UT	82.5	0.172	0.989	2,489,000	98,578	>\$10B	95.0	2,489,000	98,578	0.143
Transportation Alli Bk	Ogden	UT	82.5	0.437	0.74	254,549	14,315	\$500M-\$1B	87.5	101,942	13,369	0.006
Allegiance Dir Bk	Cedar City	UT	82.5	0.589	1	31,263	4,577	<\$100M	92.5	31,263	4,577	0

3A. Top Small Business Lending Institutions by State and Territory Using Call Report Data, June 2008

Name of Lending Institution	City	HQ State or Territory	Small Business Lending (<\$1M)					Micro Business Lending (<\$100k)				
			Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL\$ (4)	LSBL# (5)	Institution Asset Size (6)	Total Rank (7)	SSBL\$ (1,000) (8)	SSBL# (9)	CRD/TA (10)
Stellarone Bk	Christiansb	VA	100.0	0.322	1	968,607	3,972	\$1B-\$10B	70.0	58,483	2,108	0
EVB	Tappahann	VA	92.5	0.249	1	255,459	1,692	\$1B-\$10B	92.5	47,829	1,207	0.003
New Peoples Bk	Honaker	VA	85.0	0.248	0.645	196,493	2,685	\$500M-\$1B	95.0	43,458	2,044	0
Virginia Savings Bank F.S.B	Front Roya	VA	82.5	0.189	1	27,231	201	\$100M-500M	82.5	3,729	128	0
Powell Valley NB	Jonesville	VA	82.5	0.284	0.823	64,100	728	\$100M-500M	95.0	43,827	590	0
Community Bank	Staunton	VA	82.5	0.183	0.604	91,355	956	\$100M-500M	90.0	16,189	709	0
First Market Bank FSB	Richmond	VA	80.0	0.15	0.562	197,190	1,181	\$1B-\$10B	90.0	34,024	522	0
Capital One Bk USA NA	Glen Allen	VA	80.0	0.111	1	3,268,239	1,118,119	>\$10B	100.0	3,268,239	1,118,119	0.458
Peoples Bk of VA	Richmond	VA	77.5	0.295	0.645	76,316	589	\$100M-500M	60.0	8,039	338	0
First FSB of Virginia	Petersburg	VA	77.5	0.152	0.843	47,869	276	\$100M-500M	72.5	4,590	112	0
Benchmark Cmnty Bk	Kenbridge	VA	77.5	0.208	0.773	74,160	985	\$100M-500M	90.0	18,321	713	0
Bank of Saint Croix	Christianst	VI	50.0	0.187	0.726	19,665	134	\$100M-500M	50.0	1,830	59	0
The Bank of Bennington	Bennington	VT	87.5	0.212	0.989	52,792	256	\$100M-500M	77.5	5,425	142	0
Banner Bk	Walla Wall	WA	95.0	0.35	1	1,563,303	5,041	\$1B-\$10B	82.5	92,344	2,686	0.003
City Bk	Lynnwood	WA	87.5	0.233	1	301,260	621	\$1B-\$10B	97.5	301,260	621	0
Sound Community Bank	Seattle	WA	85.0	0.121	1	32,957	216	\$100M-500M	77.5	4,100	141	0
Bank of The Pacific	Aberdeen	WA	82.5	0.257	0.609	149,098	1,098	\$500M-\$1B	85.0	17,240	572	0.003
Viking Bk	Seattle	WA	80.0	0.257	0.565	143,952	878	\$500M-\$1B	77.5	13,650	428	0.001
Kitsap Bk	Port Orchal	WA	80.0	0.244	0.569	197,616	4,959	\$500M-\$1B	80.0	18,150	1,857	0.001
Americanwest Bk	Spokane	WA	80.0	0.196	0.528	413,826	3,580	\$1B-\$10B	90.0	53,713	2,047	0.002
State Bk Nw	Spokane V	WA	77.5	0.431	0.995	45,377	285	\$100M-500M	75.0	4,275	164	0
Cowlitz Bk	Longview	WA	77.5	0.252	0.526	133,475	775	\$500M-\$1B	72.5	11,776	403	0.002
Bank First Nat	Manitowoc	WI	100.0	0.363	1	268,296	1,503	\$500M-\$1B	77.5	28,032	910	0.001
Citizens St Bk	Hudson	WI	92.5	0.422	1	83,733	480	\$100M-500M	65.0	8,239	275	0
Community St Bk	Union Grov	WI	90.0	0.411	0.805	103,275	1,031	\$100M-500M	90.0	22,936	747	0.004
Mound City Bk	Platteville	WI	87.5	0.293	1	69,441	543	\$100M-500M	95.0	30,905	380	0.003
Port Washington St Bk	Port Washi	WI	85.0	0.3	0.824	108,709	832	\$100M-500M	77.5	16,441	466	0.001
Oostburg St Bk	Oostburg	WI	85.0	0.401	1	56,093	352	\$100M-500M	50.0	4,571	192	0.008
Legacy Bk	Milwaukee	WI	85.0	0.481	1	99,605	368	\$100M-500M	45.0	6,790	115	0.001
Commerce St Bk	West Bend	WI	85.0	0.418	0.983	101,342	287	\$100M-500M	32.5	3,863	107	0
Bank of Luxemburg	Luxemburg	WI	85.0	0.36	0.837	73,764	679	\$100M-500M	80.0	11,731	417	0
West Bend Savings Bank	West Bend	WI	82.5	0.195	0.788	88,113	696	\$100M-500M	92.5	13,703	432	0
State Bk Chilton	Chilton	WI	82.5	0.474	0.689	78,329	647	\$100M-500M	65.0	8,364	404	0.001
River Valley Bk	WaUSAu	WI	82.5	0.285	0.638	257,095	2,358	\$500M-\$1B	77.5	37,670	1,450	0
Oak Bk	Fitchburg	WI	82.5	0.386	0.778	74,397	437	\$100M-500M	70.0	9,666	276	0.002
Mid-Wisconsin Bk	Medford	WI	82.5	0.243	0.749	116,301	1,276	\$100M-500M	82.5	20,600	842	0.001
Farmers & Mrch B&TC	Marinette	WI	82.5	0.275	1	40,726	328	\$100M-500M	70.0	7,320	225	0.001

3A. Top Small Business Lending Institutions by State and Territory Using Call Report Data, June 2008

Name of Lending Institution	City	HQ State or Territory	Small Business Lending (<\$1M)					Micro Business Lending (<\$100k)				
			Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL\$ (4)	LSBL# (5)	Institution Asset Size (6)	Total Rank (7)	SSBL\$ (1,000) (8)	SSBL# (9)	CRD/TA (10)
Guaranty B&TC	Huntington	WV	87.5	0.398	1	55,071	336	\$100M-500M	45.0	5,476	191	0
FNB Bk Inc	Romney	WV	85.0	0.222	1	29,623	1,558	\$100M-500M	90.0	11,904	1,480	0
First Sentry Bk	Huntington	WV	82.5	0.307	0.771	90,726	870	\$100M-500M	67.5	14,412	519	0
Main St Bk Corp	Wheeling	WV	80.0	0.277	0.949	50,105	504	\$100M-500M	80.0	13,116	358	0
Grant Cty Bk	Petersburg	WV	80.0	0.267	0.82	60,757	814	\$100M-500M	85.0	20,423	577	0
Poca Valley Bk	Walton	WV	77.5	0.196	0.859	52,807	661	\$100M-500M	67.5	11,284	465	0.005
First St Bk	Barboursvil	WV	75.0	0.259	0.791	46,641	555	\$100M-500M	67.5	8,916	381	0.003
Bank of Monroe	Union	WV	75.0	0.237	1	23,428	489	<\$100M	85.0	11,938	433	0
Buffalo Federal Savings Bank	Buffalo	WY	85.0	0.322	0.824	41,092	365	\$100M-500M	90.0	6,833	235	0
Bank of Star Valley	Afton	WY	85.0	0.311	1	33,448	577	\$100M-500M	100.0	33,448	577	0
Wyoming NB	Riverton	WY	82.5	0.363	1	29,659	448	<\$100M	82.5	9,764	364	0
Wyoming St Bk	Laramie	WY	75.0	0.343	0.991	39,999	276	\$100M-500M	47.5	4,352	181	0

* This is the only bank in America Samoa.

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

Table 3B. Top Micro Business Lending Institutions by State and Territory Using Call Report Data, June 2008

Name of Lending Institution	City	HQ State or Territory	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
			Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1,000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1,000) (8)	LSBL# (9)	CRD/TA (10)
Alaska Pacific Bank	Juneau	AK	77.5	0.028	0.066	5,540	120	\$100M-500M	80.0	56,814	291	0
Traders & Farmers Bk	Haleyville	AL	100.0	0.163	1	59,393	987	\$100M-500M	77.5	59,393	987	0
Farmers & MRCH Bk	Piedmont	AL	100.0	0.267	1	47,285	1,275	\$100M-500M	42.5	4,047	137	0
Sweet Water St Bk	Sweet Water	AL	97.5	0.427	1	28,542	28,512	<\$100M	82.5	28,542	28,512	0
Camden NB	Camden	AL	97.5	0.327	1	38,542	628	\$100M-500M	85.0	38,542	628	0
The Southern Bank Company	Gadsden	AL	92.5	0.104	1	10,725	118	\$100M-500M	67.5	10,725	118	0
Security Bank	Tuscaloosa	AL	92.5	0.195	1	11,464	105	<\$100M	75.0	11,464	105	0
First Metro Bk	Muscle Shoals	AL	92.5	0.082	0.312	31,596	1,136	\$100M-500M	95.0	101,407	1,416	0.003
Citizens Bk of Fayette	Fayette	AL	92.5	0.13	0.425	24,268	537	\$100M-500M	87.5	57,072	678	0
Southfirst Bank	Sylacauga	AL	90.0	0.049	0.293	6,983	170	\$100M-500M	85.0	23,831	227	0
Peachtree Bk	Maplesville	AL	90.0	0.279	1	19,665	380	<\$100M	75.0	19,665	380	0
First Bk	Wadley	AL	90.0	0.23	1	16,350	529	<\$100M	47.5	6,659	175	0
First SVC Bk	GreeNBrier	AR	100.0	0.317	1	66,936	920	\$100M-500M	92.5	66,936	920	0.001
Bank of Salem	Salem	AR	100.0	0.228	1	29,198	795	\$100M-500M	85.0	29,198	795	0
Diamond Bk	Murfreesboro	AR	95.0	0.152	1	58,105	631	\$100M-500M	75.0	58,105	631	0
First NB of Lawrence County	Walnut Ridge	AR	92.5	0.149	1	21,919	510	\$100M-500M	70.0	21,919	510	0.007
First NB of East Arkansas	Forrest City	AR	92.5	0.098	1	27,620	505	\$100M-500M	60.0	27,620	505	0.002
Farmers Bk	Greenwood	AR	92.5	0.189	1	37,265	491	\$100M-500M	65.0	36,763	262	0
Commercial B&TC	Monticello	AR	92.5	0.237	1	36,346	454	\$100M-500M	77.5	36,346	454	0
Union Bk of Mena	Mena	AR	90.0	0.133	1	20,364	522	\$100M-500M	62.5	20,364	522	0
Homebank of AR	Portland	AR	87.5	0.376	0.892	24,758	307	<\$100M	75.0	27,758	310	0
Fordyce B&TC	Fordyce	AR	87.5	0.159	1	16,608	303	\$100M-500M	57.5	16,608	303	0
Bank of Prescott	Prescott	AR	87.5	0.168	1	11,476	313	<\$100M	62.5	11,476	313	0
Amerika Samoa Bk	Pago Pago	AS	100.0	0.027	0.184	3,102	110	\$100M-500M	10.0	16,177	173	0
Mohave St Bk	Lake Havasu City	AZ	100.0	0.032	0.074	11,379	361	\$100M-500M	77.5	84,618	649	0
Horizon Cmty Bk	Lake Havasu City	AZ	95.0	0.039	0.097	6,075	177	\$100M-500M	82.5	50,943	356	0.002
Foothills Bk	Yuma	AZ	90.0	0.028	0.066	3,848	134	\$100M-500M	70.0	38,205	242	0
Bank of AZ NA	Phoenix	AZ	90.0	0.029	0.05	7,096	158	\$100M-500M	77.5	83,374	360	0
First St Bk	Flagstaff	AZ	87.5	0.025	0.069	2,929	137	\$100M-500M	57.5	6,052	148	0
Country Bk	Prescott	AZ	87.5	0.025	0.081	3,220	97	\$100M-500M	72.5	37,670	224	0
Commerce Bk of AZ	Tucson	AZ	87.5	0.026	0.059	5,059	199	\$100M-500M	95.0	85,652	429	0
Temecula Valley Bk	Temecula	CA	100.0	0.03	0.067	44,266	1,050	\$1B-\$10B	80.0	297,002	2,441	0
Innovative Bk	Oakland	CA	100.0	0.161	0.236	46,773	19,604	\$100M-500M	90.0	112,062	19,985	0
American River Bk	Sacramento	CA	100.0	0.03	0.06	17,481	615	\$500M-\$1B	77.5	139,605	1,036	0
Tri Cty Bk	Chico	CA	97.5	0.026	0.079	52,181	2,900	\$1B-\$10B	85.0	394,637	4,266	0
Plumas Bk	Quincy	CA	97.5	0.028	0.11	12,694	538	\$100M-500M	70.0	68,948	767	0.003
Pacific City Bk	Los Angeles	CA	97.5	0.042	0.052	23,259	1,076	\$500M-\$1B	87.5	199,020	1,825	0
Santa Clara Valley Bk NA	Santa Paula	CA	95.0	0.534	1	57,904	229	\$100M-500M	82.5	57,904	229	0

Table 3B. Top Micro Business Lending Institutions by State and Territory Using Call Report Data, June 2008

Name of Lending Institution	City	HQ State or Territory	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
			Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1,000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1,000) (8)	LSBL# (9)	CRD/TA (10)
Murphy Bk	Fresno	CA	95.0	0.121	1	14,480	388	\$100M-500M	55.0	14,480	388	0
Heritage Oaks Bk	Paso Robles	CA	95.0	0.029	0.055	23,341	499	\$500M-\$1B	85.0	214,331	1,182	0.001
Hanmi Bk	Los Angeles	CA	95.0	0.031	0.041	117,390	2,268	\$1B-\$10B	87.5	1,265,520	5,557	0.001
Citizens Bk of Northern CA	Nevada City	CA	95.0	0.031	0.059	10,919	258	\$100M-500M	77.5	98,903	559	0
Center Bk	Los Angeles	CA	95.0	0.027	0.036	57,797	1,644	\$1B-\$10B	70.0	391,891	3,634	0
High Country Bank	Salida	CO	97.5	0.255	1	49,899	329	\$100M-500M	90.0	49,899	329	0
Citizens St Bk of Ouray	Ouray	CO	97.5	0.299	1	21,287	368	<\$100M	80.0	21,287	368	0.004
Montrosebank	Montrose	CO	95.0	0.064	0.175	11,748	688	\$100M-500M	97.5	67,303	1,134	0
Points West Cmnty Bk	Julesburg	CO	92.5	0.081	0.412	7,517	157	<\$100M	65.0	16,586	192	0
International Bk	Trinidad	CO	92.5	0.085	0.198	6,655	237	<\$100M	65.0	45,732	405	0
Grand Mountain Bank FSB	GraNBy	CO	90.0	0.048	0.143	5,736	217	\$100M-500M	87.5	38,821	353	0
Canon NB	Canon City	CO	90.0	0.043	0.117	10,246	643	\$100M-500M	87.5	70,102	911	0
North Valley Bk	Thornton	CO	87.5	0.059	0.114	8,005	356	\$100M-500M	82.5	49,271	499	0
Mountain Valley Bank	Walden	CO	87.5	0.057	0.155	7,467	279	\$100M-500M	82.5	37,319	420	0
Legacy Bk	Wiley	CO	87.5	0.04	0.127	7,024	314	\$100M-500M	70.0	30,962	435	0
First NB of Las Animas	Las Animas	CO	87.5	0.032	0.17	6,800	314	\$100M-500M	72.5	32,736	426	0
Colorado B&TC of La Junta	La Junta	CO	87.5	0.051	0.241	5,413	240	\$100M-500M	70.0	19,766	316	0.004
Valley Bk	Bristol	CT	90.0	0.056	0.13	13,595	295	\$100M-500M	60.0	52,388	284	0
Webster Bk NA	Waterbury	CT	87.5	0.023	0.079	397,716	24,231	>\$10B	65.0	1,799,882	31,797	0
Salisbury B&TC	Lakeville	CT	80.0	0.018	0.117	8,451	460	\$100M-500M	62.5	55,486	658	0.004
Newtown SVG Bk	Newtown	CT	77.5	0.015	0.078	13,801	683	\$500M-\$1B	62.5	98,997	1,019	0
Naugatuck SVG Bk	Naugatuck	CT	77.5	0.021	0.072	16,036	499	\$500M-\$1B	75.0	141,748	977	0
Enfield FS & LA	Enfield	CT	77.5	0.021	0.082	6,101	109	\$100M-500M	70.0	39,520	232	0
Industrial Bk	Washington	DC	80.0	0.012	0.048	4,101	115	\$100M-500M	37.5	37,013	237	0.001
Fia Card SVC Na	Wilmington	DE	97.5	0.08	0.954	12,100,000	3,422,428	>\$10B	85.0	12,480,000	3,430,427	0.475
Chase Bk USA NA	Newark	DE	97.5	0.075	0.826	5,556,212	1,798,082	>\$10B	80.0	5,636,571	1,799,137	0.549
Discover Bk	Greenwood	DE	82.5	0.014	1	415,942	131,041	>\$10B	72.5	415,942	131,041	0.632
Barclays Bk DE	Wilmington	DE	80.0	0.014	0.99	106,109	24,403	\$1B-\$10B	67.5	107,219	24,406	0.868
Perkins St Bk	Williston	FL	100.0	0.069	0.274	12,149	449	\$100M-500M	72.5	33,695	549	0
Highlands Indep Bk	Sebring	FL	100.0	0.037	0.16	11,638	440	\$100M-500M	82.5	65,134	652	0
Capital City Bk	Tallahassee	FL	100.0	0.038	0.165	98,788	3,743	\$1B-\$10B	72.5	66,096	730	0
Wauchula St Bk	Wauchula	FL	97.5	0.031	0.134	17,465	783	\$500M-\$1B	80.0	91,121	1,077	0
Hancock Bk of FL	Tallahassee	FL	97.5	0.175	1	34,857	283	\$100M-500M	72.5	34,857	283	0
First NB of Wauchula	Wauchula	FL	97.5	0.188	1	13,865	286	<\$100M	65.0	13,865	286	0
Centerstate Bk NA	Zephyrhills	FL	97.5	0.04	0.084	14,708	477	\$100M-500M	95.0	131,332	945	0
Wakulla Bk	Crawfordville	FL	95.0	0.025	0.097	12,040	482	\$100M-500M	82.5	89,664	776	0
Premier Bk	Tallahassee	FL	95.0	0.031	0.078	12,567	556	\$100M-500M	70.0	45,446	327	0
Platinum Bk	Brandon	FL	95.0	0.036	0.073	12,726	368	\$100M-500M	55.0	23,257	161	0

Table 3B. Top Micro Business Lending Institutions by State and Territory Using Call Report Data, June 2008

Name of Lending Institution	City	HQ State or Territory	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
			Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1,000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1,000) (8)	LSBL# (9)	CRD/TA (10)
Pilot Bk	Tampa	FL	95.0	0.041	0.107	9,941	542	\$100M-500M	97.5	92,507	761	0
Madison Cty Cmnty Bk	Madison	FL	95.0	0.091	0.31	6,941	270	<\$100M	75.0	20,910	352	0
Farmers & MRCH Bk	Monticello	FL	95.0	0.033	0.086	14,303	614	\$100M-500M	60.0	21,951	342	0
Drummond Cmnty Bk	Chiefland	FL	95.0	0.041	0.248	7,321	342	\$100M-500M	67.5	25,461	432	0
Glennville Bk	Glennville	GA	100.0	0.253	1	33,136	775	\$100M-500M	82.5	33,136	775	0
Farmers St Bk	Dublin	GA	100.0	0.497	1	61,271	939	\$100M-500M	40.0	12,286	157	0
Commercial St Bk	Donalsonville	GA	100.0	0.265	1	22,538	5,015	<\$100M	90.0	155,903	1,534	0
Citizens Bk Washington Cty	Sandersville	GA	100.0	0.258	1	51,882	805	\$100M-500M	87.5	51,882	805	0.002
Bb&T Financial FSB	Columbus	GA	100.0	0.229	1	399,615	170,246	\$1B-\$10B	100.0	399,615	170,246	0.625
South Ga Bkg Co	Omega	GA	97.5	0.095	0.325	29,375	1,345	\$100M-500M	90.0	83,045	1,606	0.001
Jasper Bkg Co	Jasper	GA	97.5	0.093	0.417	24,292	427	\$100M-500M	70.0	48,869	503	0
Citizens Cmnty Bk	Hahira	GA	97.5	0.199	1	22,380	471	\$100M-500M	60.0	56,757	466	0
Bank of Hazlehurst	Hazlehurst	GA	97.5	0.479	1	39,018	559	<\$100M	85.0	39,018	559	0
State Bk of Cochran	Cochran	GA	95.0	0.104	0.438	19,352	437	\$100M-500M	72.5	39,414	507	0
First NB S	Alma	GA	95.0	0.085	0.249	28,607	1,072	\$100M-500M	87.5	90,203	1,305	0
Farmers St Bk	Lincolnton	GA	95.0	0.178	1	21,151	306	\$100M-500M	30.0	2,070	66	0
Bankpacific Ltd	Hagatna	GU	60.0	0.014	0.056	1,335	34	<\$100M	67.5	17,494	96	0
Bank of Hawaii	Honolulu	HI	85.0	0.026	0.179	249,355	8,264	\$1B-\$10B	57.5	516,602	9,183	0
Libertyville SVG Bk	Fairfield	IA	100.0	0.241	1	37,623	724	\$100M-500M	95.0	37,623	724	0.001
First NB of Hampton	Hampton	IA	100.0	0.152	1	15,633	450	\$100M-500M	75.0	15,633	450	0
Community First Bk	Keosauqua	IA	100.0	0.156	1	18,763	644	\$100M-500M	65.0	51,193	274	0.003
C US Bk	Cresco	IA	100.0	0.227	1	71,736	1,578	\$100M-500M	97.5	71,736	1,578	0.001
Northwest Bank And Trust Com	Davenport	IA	97.5	0.065	0.215	12,380	589	\$100M-500M	87.5	46,610	751	0.004
Gateway St Bk	Clinton	IA	97.5	0.315	1	30,080	570	<\$100M	87.5	30,080	570	0
Farmers T&SB	Buffalo Center	IA	97.5	0.127	1	18,554	450	\$100M-500M	75.0	18,554	450	0
Farmers SVG Bk	Marshalltown	IA	97.5	0.226	1	28,533	461	\$100M-500M	35.0	4,399	80	0
Northwoods St Bk	Mason City	IA	95.0	0.31	1	34,258	492	\$100M-500M	87.5	34,258	492	0.002
First T&SB	Wheatland	IA	95.0	0.169	1	16,726	334	<\$100M	75.0	16,726	334	0
First St Bk	Conrad	IA	95.0	0.215	1	26,155	234	\$100M-500M	45.0	5,578	160	0
Corydon St Bk	Corydon	IA	95.0	0.184	1	12,294	415	<\$100M	80.0	12,294	415	0.003
Community St Bk	West Branch	IA	95.0	0.256	1	22,015	277	<\$100M	85.0	30,366	428	0
American St Bk	Osceola	IA	95.0	0.258	1	24,920	450	<\$100M	45.0	2,936	48	0.002
First Federal Sb of Twin Falls	Twin Falls	ID	92.5	0.028	0.147	12,523	467	\$100M-500M	80.0	66,124	699	0.004
D L Evans Bk	Burley	ID	92.5	0.042	0.133	34,065	1,419	\$500M-\$1B	77.5	180,470	2,135	0.004
State Bk Herscher	Herscher	IL	100.0	0.379	1	53,345	657	\$100M-500M	95.0	53,345	657	0
Petefish Skiles & Co	Virginia	IL	100.0	0.125	1	21,041	1,796	\$100M-500M	75.0	21,041	1,796	0.002
Peoples NB of Kewanee	Kewanee	IL	100.0	0.229	1	51,319	869	\$100M-500M	95.0	51,319	869	0

Table 3B. Top Micro Business Lending Institutions by State and Territory Using Call Report Data, June 2008

Name of Lending Institution	City	HQ State or Territory	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
			Total Rank	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1,000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1,000) (8)	LSBL# (9)	CRD/TA (10)
Bank of Pontiac	Pontiac	IL	100.0	0.249	1	67,201	474	\$100M-500M	92.5	67,201	474	0
State Bk Toulon	Toulon	IL	97.5	0.109	1	16,068	400	\$100M-500M	65.0	16,068	400	0.002
State Bk Arthur	Arthur	IL	97.5	0.215	1	18,857	377	<\$100M	80.0	18,857	377	0
Marine B&T	Carthage	IL	97.5	0.182	1	31,635	463	\$100M-500M	80.0	31,635	463	0
Ipava St Bk	Ipava	IL	97.5	0.215	1	16,805	332	<\$100M	80.0	16,805	332	0
First Robinson SB NA	Robinson	IL	97.5	0.111	1	15,124	299	\$100M-500M	65.0	15,124	299	0
First NB in Olney	Olney	IL	97.5	0.122	1	28,891	492	\$100M-500M	70.0	28,891	492	0
Beverly B&TC NA	Chicago	IL	97.5	0.269	0.643	48,027	2,345	\$100M-500M	87.5	64,691	2,411	0
Security Federal Savings Bank	Logansport	IN	100.0	0.144	1	25,392	444	\$100M-500M	10.0	-	-	0
Crossroads Bank	Wabash	IN	97.5	0.06	0.235	18,827	698	\$100M-500M	85.0	58,529	888	0
Jackson County Bk	Seymour	IN	95.0	0.086	0.31	33,135	861	\$100M-500M	70.0	73,000	1,166	0
First Harrison Bank	Corydon	IN	92.5	0.03	0.162	13,361	460	\$100M-500M	77.5	54,680	672	0.001
Mutual Federal Savings Bank	Muncie	IN	90.0	0.019	0.153	18,932	588	\$500M-\$1B	75.0	83,582	807	0
First Federal Savings Bank O	Angola	IN	90.0	0.051	1	6,546	65	\$100M-500M	60.0	6,546	65	0
First Federal Savings Bank	Evansville	IN	90.0	0.024	0.201	9,158	326	\$100M-500M	50.0	9,917	20	0
Peoples FSBof Dekalb County	Auburn	IN	87.5	0.015	0.184	6,864	231	\$100M-500M	65.0	24,796	346	0.001
Demotte St Bk	De Motte	IN	87.5	0.074	0.347	24,437	598	\$100M-500M	65.0	54,348	733	0.001
Bank of Wolcott	Wolcott	IN	87.5	0.227	1	16,530	306	<\$100M	65.0	16,530	306	0.003
VisioNBank	Topeka	KS	100.0	0.476	1	30,988	9,523	<\$100M	97.5	30,988	9,523	0
Union St Bk	Everest	KS	97.5	0.247	1	25,192	526	\$100M-500M	20.0	2,769	115	0
First NB of Centralia	Centralia	KS	97.5	0.167	1	14,820	277	<\$100M	80.0	14,820	277	0
Home B&TC	Eureka	KS	95.0	0.271	1	18,235	236	<\$100M	82.5	18,235	236	0
Ellis St Bk	Ellis	KS	95.0	0.232	1	15,862	215	<\$100M	82.5	15,862	215	0.002
Citizens St Bk	Gridley	KS	95.0	0.165	1	14,226	322	<\$100M	40.0	1,643	57	0
St Marys St Bk	Saint Marys	KS	92.5	0.268	1	22,102	261	<\$100M	82.5	22,102	261	0
Lawrence Bk	Lawrence	KS	92.5	0.411	1	29,205	159	<\$100M	85.0	29,205	159	0
First St Bk	Norton	KS	92.5	0.143	1	36,257	517	\$100M-500M	37.5	5,382	101	0
First NB of Southern KS	Mount Hope	KS	92.5	0.354	1	21,870	298	<\$100M	82.5	21,870	298	0
First NB in Fredonia	Fredonia	KS	92.5	0.12	1	8,946	241	<\$100M	65.0	8,946	241	0
Peoples Bk of KY Inc	Flemingsburg	KY	100.0	0.244	1	44,012	972	\$100M-500M	90.0	44,012	972	0.004
Lawrenceburg BK&TC	Lawrenceburg	KY	97.5	0.162	1	36,022	523	\$100M-500M	75.0	36,022	523	0
Citizens Deposit Bk	Arlington	KY	97.5	0.156	1	22,207	508	\$100M-500M	72.5	22,207	508	0
Citizens B&TC	Campbellsville	KY	95.0	0.2	1	31,133	383	\$100M-500M	57.5	109,476	969	0
The Murray Bank	Murray	KY	92.5	0.042	0.174	7,468	307	\$100M-500M	72.5	25,506	377	0
South Central Bk Daviess Cty	Owensboro	KY	90.0	0.273	1	44,824	245	\$100M-500M	80.0	44,824	245	0
Farmers B&TC	Marion	KY	90.0	0.136	1	17,352	383	\$100M-500M	45.0	11,459	185	0
Citizens NB of Lebanon	Lebanon	KY	90.0	0.083	1	8,980	2,440	\$100M-500M	60.0	8,980	2,440	0
Century Bk of KY	Lawrenceburg	KY	90.0	0.171	1	22,716	214	\$100M-500M	65.0	22,716	214	0
Bank of Edmonson Cty	Brownsville	KY	90.0	0.09	0.405	17,392	946	\$100M-500M	82.5	41,671	1,066	0

Table 3B. Top Micro Business Lending Institutions by State and Territory Using Call Report Data, June 2008

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			Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1,000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1,000) (8)	LSBL# (9)	CRD/TA (10)
Gibsland B&TC	Gibsland	LA	100.0	0.369	1	48,640	968	\$100M-500M	90.0	48,640	968	0
Marion St Bk	Marion	LA	97.5	0.201	1	24,009	517	\$100M-500M	55.0	7,658	167	0
Vermilion B&TC	Kaplan	LA	95.0	0.313	1	26,639	386	<\$100M	77.5	26,639	386	0.007
Homeland Federal Savings Bank	Columbia	LA	95.0	0.087	0.284	10,513	461	\$100M-500M	85.0	33,078	572	0
Community Bk	Raceland	LA	95.0	0.366	1	109,389	602	\$100M-500M	77.5	19,207	350	0
Bank of Ruston	Ruston	LA	95.0	0.168	1	13,232	155	<\$100M	77.5	13,232	155	0
Tensas St Bk	Newellton	LA	92.5	0.282	1	28,405	395	\$100M-500M	75.0	28,405	395	0
Florida Parishes Bank	Hammond	LA	92.5	0.044	0.254	6,905	189	\$100M-500M	82.5	27,191	262	0.004
Bank of Erath	Erath	LA	92.5	0.387	1	28,977	377	<\$100M	75.0	28,977	377	0
Guaranty B&TC of Delhi La	Delhi	LA	90.0	0.16	1	17,089	373	\$100M-500M	62.5	17,089	373	0.006
Enterprise B&TC	Lowell	MA	95.0	0.042	0.075	46,637	1,484	\$1B-\$10B	87.5	370,253	2,781	0
Spencer SVG Bk	Spencer	MA	92.5	0.029	0.234	9,998	283	\$100M-500M	65.0	34,912	381	0
The Bank of Western Massachu	Springfield	MA	90.0	0.041	0.07	37,009	1,490	\$500M-\$1B	87.5	304,371	2,715	0
North Middlesex SVG Bk	Ayer	MA	90.0	0.028	0.134	9,903	409	\$100M-500M	82.5	60,708	616	0
Cape Cod Five Cents SVG Bk	Harwich Port	MA	90.0	0.014	0.073	25,122	1,231	\$1B-\$10B	85.0	215,217	1,960	0
Berkshire Bk	Pittsfield	MA	90.0	0.021	0.069	52,496	1,682	\$1B-\$10B	65.0	36,067	230	0
Bankfive	Fall River	MA	90.0	0.018	0.078	12,453	636	\$500M-\$1B	77.5	95,248	972	0
Avidia Bk	Hudson	MA	90.0	0.017	0.073	16,013	534	\$500M-\$1B	72.5	116,388	913	0
United Bank	West Springfield	MA	87.5	0.02	0.099	24,537	1,050	\$1B-\$10B	77.5	122,690	1,487	0
Northern B&TC	Woburn	MA	85.0	0.027	0.053	13,369	448	\$500M-\$1B	82.5	144,220	792	0
Martha S Vineyard SB	Edgartown	MA	85.0	0.025	0.172	11,546	145	\$100M-500M	62.5	49,391	274	0
Lee Bk	Lee	MA	85.0	0.022	0.088	6,406	338	\$100M-500M	87.5	72,897	529	0
Easthampton SVG Bk	Easthampton	MA	85.0	0.013	0.193	9,748	510	\$500M-\$1B	60.0	35,999	668	0
Chicopee SVG Bk	Chicopee	MA	85.0	0.02	0.062	10,265	422	\$500M-\$1B	72.5	83,074	754	0
Bristol Cty SVG Bk	Taunton	MA	85.0	0.017	0.06	19,417	579	\$1B-\$10B	87.5	197,700	1,141	0
Provident St Bk	Preston	MD	95.0	0.058	0.153	13,994	448	\$100M-500M	85.0	78,273	735	0
New Windsor St Bk	New Windsor	MD	95.0	0.074	0.191	15,583	708	\$100M-500M	77.5	60,535	872	0
Damascus Cmnty Bk	Damascus	MD	92.5	0.074	0.155	12,598	467	\$100M-500M	67.5	50,596	647	0
Bank of The Eastern Shore	Cambridge	MD	92.5	0.057	0.114	13,130	440	\$100M-500M	92.5	106,295	734	0
Talbot Bk of Easton MD	Easton	MD	90.0	0.031	0.077	18,564	728	\$500M-\$1B	72.5	126,188	1,101	0.001
Peoples Bk	Chestertown	MD	90.0	0.057	0.142	14,404	246	\$100M-500M	62.5	37,607	753	0
American Bank	Rockville	MD	90.0	0.029	0.09	14,488	441	\$500M-\$1B	82.5	97,129	709	0
Hebron SVG Bk	Hebron	MD	87.5	0.03	0.114	12,846	388	\$100M-500M	75.0	86,231	679	0
First United B&TC	Oakland	MD	85.0	0.018	0.097	29,032	1,234	\$1B-\$10B	62.5	239,944	2,675	0
Easton B&TC	Easton	MD	85.0	0.051	0.126	7,711	325	\$100M-500M	72.5	51,507	464	0
Franklin SVG Bk	Farmington	ME	95.0	0.234	1	71,157	1,269	\$100M-500M	72.5	71,157	1,269	0
Merrill Merchants Bank	Bangor	ME	92.5	0.036	0.117	21,431	854	\$500M-\$1B	85.0	115,973	1,371	0
Aroostook County FS & LA	Caribou	ME	92.5	0.098	1	8,733	176	<\$100M	70.0	8,733	176	0
Superior NB&TC	Hancock	MI	95.0	0.065	0.29	20,093	664	\$100M-500M	65.0	60,461	861	0

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Peninsula Bk of Ishpeming	Ishpeming	MI	92.5	0.142	0.335	18,727	528	\$100M-500M	80.0	54,537	707	0.003
Northern Trust Bank FSB	Bloomfield Hills	MI	92.5	0.03	0.202	34,291	364	\$1B-\$10B	65.0	59,380	448	0
Firstbank W BR	West Branch	MI	90.0	0.062	0.195	15,201	552	\$100M-500M	67.5	63,054	781	0
First Bk Upper Michigan	Gladstone	MI	90.0	0.108	0.288	16,903	402	\$100M-500M	70.0	51,516	562	0.001
Baybank	Gladstone	MI	90.0	0.239	1	19,060	237	<\$100M	50.0	19,060	237	0.001
Bay Port St Bk	Bay Port	MI	90.0	0.213	1	14,566	294	<\$100M	50.0	14,566	294	0
State SVG Bk Frankfort MI	Frankfort	MI	87.5	0.322	1	25,355	212	<\$100M	57.5	25,355	212	0
Independent Bk	Ionia	MI	87.5	0.039	0.152	124,794	3,325	\$1B-\$10B	75.0	50,839	554	0
Huron NB	Rogers City	MI	87.5	0.261	1	13,227	365	<\$100M	57.5	13,227	365	0
Hillsdale Cty NB	Hillsdale	MI	87.5	0.063	0.194	18,426	518	\$100M-500M	75.0	83,422	834	0
Firstbank W MI	Ionia	MI	87.5	0.061	0.191	13,792	463	\$100M-500M	67.5	60,672	658	0.004
Prinsbank	Prinsburg	MN	97.5	0.438	1	22,283	384	<\$100M	82.5	22,283	384	0
Lake Region Bk	New London	MN	97.5	0.445	1	44,795	399	\$100M-500M	90.0	44,795	399	0
Grand Timber Bk	Mcgregor	MN	97.5	0.296	1	15,063	292	<\$100M	75.0	15,063	292	0.004
First Security Bk	Sleepy Eye	MN	97.5	0.226	1	28,305	346	\$100M-500M	52.5	8,138	41	0
First NB	Bagley	MN	97.5	0.199	1	13,288	376	<\$100M	50.0	13,011	126	0
First Independent Bk	Russell	MN	97.5	0.203	1	24,105	297	\$100M-500M	67.5	20,455	258	0
Minnwest Bk South	Tracy	MN	95.0	0.27	1	57,854	275	\$100M-500M	82.5	57,854	275	0
Landmark Cmnty Bk NA	Isanti	MN	95.0	0.408	1	48,150	259	\$100M-500M	90.0	48,150	259	0
First NB in Mahanomen	Mahanomen	MN	95.0	0.285	1	21,055	314	<\$100M	72.5	21,055	314	0
First NB	Hawley	MN	95.0	0.203	1	16,392	324	<\$100M	45.0	7,533	128	0
Farmers & Merchants St Bk	Blooming Prairie	MN	95.0	0.266	1	16,345	354	<\$100M	42.5	2,815	105	0
Elysian Bk	Elysian	MN	95.0	0.305	1	10,648	841	<\$100M	75.0	10,648	841	0
Citizens St Bk of Hayfield	Hayfield	MN	95.0	0.289	1	15,843	352	<\$100M	72.5	15,843	352	0
Shelter Financial Bank	Columbia	MO	100.0	0.137	1	20,396	560	\$100M-500M	85.0	20,396	560	0
Community St Bk of Missouri	Bowling Green	MO	100.0	0.201	1	37,358	887	\$100M-500M	82.5	37,358	887	0
Saint Clair Cty St Bk	Osceola	MO	97.5	0.219	1	22,279	419	\$100M-500M	77.5	22,279	419	0
Perry St Bk	Perry	MO	97.5	0.231	1	37,791	709	\$100M-500M	82.5	37,791	709	0
Peoples Community Bk	Greenville	MO	97.5	0.252	1	20,947	484	<\$100M	80.0	20,947	484	0.001
Mid America Bk	Linn	MO	97.5	0.282	1	38,159	580	\$100M-500M	85.0	38,159	580	0
Heartland Bank	St. Louis	MO	97.5	0.096	0.275	86,097	3,404	\$500M-\$1B	82.5	162,408	3,689	0.001
Century Bk of The Ozarks	Gainesville	MO	97.5	0.202	1	32,305	611	\$100M-500M	82.5	32,305	611	0
Union SVG Bk	Sedalia	MO	95.0	0.249	1	23,442	444	<\$100M	57.5	132,573	823	0
Freedom Bk	Cassville	MO	95.0	0.216	1	18,538	408	<\$100M	60.0	35,331	500	0
First NB	Malden	MO	95.0	0.166	1	19,136	446	\$100M-500M	62.5	578,650	4,523	0
Alliant Bk	Madison	MO	95.0	0.263	1	27,329	596	\$100M-500M	80.0	27,329	596	0
First St Bk	Waynesboro	MS	100.0	0.322	1	124,448	1,394	\$100M-500M	27.5	1,959	27	0.001
Grand Bank For Savings FSB	Hattiesburg	MS	95.0	0.048	0.542	5,314	1,977	\$100M-500M	80.0	9,811	2,008	0
Farmers & Merchants Bk	Baldwyn	MS	95.0	0.321	1	58,268	1,238	\$100M-500M	90.0	58,268	1,238	0.005
First NB of Pontotoc	Pontotoc	MS	92.5	0.169	1	37,226	901	\$100M-500M	75.0	37,226	901	0

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Bank of Wiggins	Wiggins	MS	92.5	0.225	1	41,377	916	\$100M-500M	75.0	41,377	916	0
Peoples Bk	Mendenhall	MS	90.0	0.201	1	34,050	737	\$100M-500M	65.0	18,244	169	0
Commerce NB	Corinth	MS	90.0	0.22	1	17,940	662	<\$100M	82.5	253,303	1,415	0
First American NB	Iuka	MS	87.5	0.109	1	25,591	662	\$100M-500M	57.5	25,591	662	0
Priorityone Bk	Magee	MS	80.0	0.062	0.158	30,553	1,265	\$100M-500M	75.0	118,174	1,642	0
Mechanics Bk	Water Valley	MS	80.0	0.077	0.35	15,237	762	\$100M-500M	70.0	40,321	871	0.002
Bank of Winona	Winona	MS	80.0	0.184	1	18,129	213	<\$100M	52.5	18,129	213	0
Bank of Kilmichael	Kilmichael	MS	80.0	0.331	1	23,191	312	<\$100M	67.5	23,191	312	0
Lake County Bk	Saint Ignatius	MT	95.0	0.256	1	7,511	1,443	<\$100M	75.0	7,511	1,443	0
Three Rivers Bk of MT	Kalispell	MT	92.5	0.162	0.386	15,707	802	<\$100M	80.0	36,993	967	0.01
West One Bk	Kalispell	MT	90.0	0.369	1	21,527	206	<\$100M	75.0	21,527	206	0
First St Bk of Malta	Malta	MT	85.0	0.123	1	12,803	230	\$100M-500M	47.5	12,803	230	0
1st Bk	Sidney	MT	85.0	0.133	1	13,352	249	\$100M-500M	72.5	71,467	782	0
Ruby Valley NB	Twin Bridges	MT	77.5	0.094	0.332	6,062	292	<\$100M	67.5	18,254	368	0
First Security Bk of Helena	Helena	MT	77.5	0.254	1	10,801	111	<\$100M	55.0	10,801	111	0
First Citizens Bk of Butte	Butte	MT	77.5	0.139	0.284	9,007	247	<\$100M	75.0	31,594	358	0
American Federal Savings Bank	Helena	MT	77.5	0.013	0.121	3,626	133	\$100M-500M	77.5	30,034	238	0
First Bk	Troy	NC	92.5	0.036	0.133	94,179	3,862	\$1B-\$10B	42.5	9,703	169	0.003
Yadkin Valley B&TC	Elkin	NC	90.0	0.039	0.103	56,332	2,326	\$1B-\$10B	75.0	325,866	3,583	0.004
Surrey B&T	Mount Airy	NC	90.0	0.114	0.189	23,543	885	\$100M-500M	80.0	97,830	1,271	0
Park Sterling Bk	Charlotte	NC	90.0	0.294	1	100,435	385	\$100M-500M	77.5	100,435	385	0
Cherryville FS & LA	Cherryville	NC	90.0	0.103	1	8,813	65	<\$100M	67.5	8,813	65	0
AF Bank	West Jefferson	NC	90.0	0.033	0.172	9,136	210	\$100M-500M	85.0	49,911	353	0
First-Citizens B&TC	Raleigh	NC	87.5	0.031	0.098	419,616	24,503	>\$10B	77.5	2,622,570	32,953	0.015
Citizens South Bank	Gastonia	NC	85.0	0.019	0.08	15,100	511	\$500M-\$1B	82.5	117,222	889	0
Bank of Granite	Granite Falls	NC	85.0	0.04	0.087	46,813	1,849	\$1B-\$10B	85.0	331,805	3,021	0
Southern B&TC	Mount Olive	NC	82.5	0.029	0.132	33,663	1,256	\$1B-\$10B	67.5	164,430	1,803	0
Cornerstone Bk	Wilson	NC	82.5	0.067	0.228	13,521	339	\$100M-500M	62.5	65,401	640	0
First United Bk	Park River	ND	97.5	0.162	1	18,534	488	\$100M-500M	82.5	18,534	488	0
Western St Bk	Devils Lake	ND	92.5	0.227	0.545	81,872	4,015	\$100M-500M	70.0	54,511	670	0.002
US Bk NA ND	Fargo	ND	87.5	0.138	0.361	761,958	213,023	\$1B-\$10B	70.0	994,929	217,683	0.105
Sargent County Bk	Forman	ND	85.0	0.09	1	6,566	218	<\$100M	62.5	6,566	218	0
Security First Bk of ND	New Salem	ND	82.5	0.135	0.364	14,388	393	\$100M-500M	77.5	34,678	508	0.004
Drayton St Bk	Drayton	ND	82.5	0.144	1	6,544	197	<\$100M	60.0	6,544	197	0.003
Mckenzie County Bk	Watford City	ND	80.0	0.172	1	8,869	145	<\$100M	62.5	8,869	145	0
Garrison St Bk & TR	Garrison	ND	80.0	0.12	1	7,942	165	<\$100M	57.5	7,942	165	0
Security St Bk	Dunseith	ND	77.5	0.125	1	5,622	141	<\$100M	52.5	24,905	213	0.006
North Country Bk NA	Mcclusky	ND	77.5	0.104	1	5,324	114	<\$100M	55.0	5,324	114	0
Mcintosh County Bk	Ashley	ND	77.5	0.09	1	6,029	154	<\$100M	52.5	6,029	154	0.004
First St Bk of ND	Arthur	ND	77.5	0.058	0.316	11,698	309	\$100M-500M	75.0	36,934	425	0

Table 3B. Top Micro Business Lending Institutions by State and Territory Using Call Report Data, June 2008

Name of Lending Institution	City	HQ State or Territory	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
			Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1,000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1,000) (8)	LSBL# (9)	CRD/TA (10)
Dakota Cmnty Bk NA	Hebron	ND	77.5	0.051	0.201	17,667	813	\$100M-500M	80.0	73,259	1,115	0
Nebraska St B&TC	Broken Bow	NE	97.5	0.115	1	15,095	437	\$100M-500M	72.5	15,095	437	0
GotheNBurg St B&TC	GotheNBurg	NE	95.0	0.192	1	19,552	309	\$100M-500M	87.5	19,552	309	0
First St Bk	Shelton	NE	95.0	0.196	1	7,499	4,377	<\$100M	60.0	6,731	80	0
Commercial St Bk	WaUSA	NE	95.0	0.301	1	16,686	241	<\$100M	70.0	10,484	185	0.002
First NB&TC of Beatrice	Beatrice	NE	92.5	0.127	1	21,643	238	\$100M-500M	75.0	21,643	238	0.003
Centennial Bk	Omaha	NE	92.5	0.387	1	14,383	150	<\$100M	47.5	36,011	355	0
Bank of Elgin	Elgin	NE	92.5	0.174	1	7,166	295	<\$100M	75.0	7,166	295	0
State Bk	Table Rock	NE	90.0	0.17	1	6,471	237	<\$100M	77.5	19,642	245	0
Home FS&LA of Grand Island	Grand Island	NE	90.0	0.041	0.144	7,160	366	\$100M-500M	85.0	40,924	490	0
Harvard St Bk	Harvard	NE	90.0	0.159	1	5,586	352	<\$100M	62.5	23,844	254	0.001
Elkhorn Valley B&TC	Norfolk	NE	90.0	0.097	0.439	33,969	804	\$100M-500M	92.5	77,460	985	0.002
Bank of New England	Salem	NH	90.0	0.07	0.136	33,475	4,641	\$100M-500M	67.5	103,095	4,837	0
Monadnock Community Bank	Peterborough	NH	87.5	0.038	0.184	4,317	144	\$100M-500M	77.5	22,230	234	0
Millennium Bcpbank NA	Newark	NJ	100.0	0.042	0.12	34,906	604	\$500M-\$1B	77.5	178,609	1,000	0
Harvest Cmnty Bk	Pennsville	NJ	95.0	0.066	0.126	12,058	281	\$100M-500M	90.0	94,231	592	0
1st Colonial NB	Collingswood	NJ	95.0	0.036	0.138	8,218	245	\$100M-500M	72.5	49,981	427	0
Liberty Bell Bk	Cherry Hill	NJ	92.5	0.044	0.101	6,592	316	\$100M-500M	77.5	52,828	468	0
Newfield NB	Newfield	NJ	90.0	0.023	0.075	11,675	404	\$100M-500M	70.0	92,618	698	0.002
First NB of Elmer	Elmer	NJ	90.0	0.034	0.109	7,512	225	\$100M-500M	65.0	46,752	378	0
Cornerstone Bk	Moorestown	NJ	90.0	0.034	0.081	7,772	286	\$100M-500M	67.5	51,123	496	0
Skylands Cmnty Bk	Hackettstown	NJ	87.5	0.018	0.04	22,363	959	\$1B-\$10B	77.5	295,144	2,036	0
Bank	Woodbury	NJ	87.5	0.018	0.044	37,103	1,706	\$1B-\$10B	52.5	11,055	184	0
Sussex Bk	Franklin	NJ	85.0	0.021	0.049	8,845	260	\$100M-500M	80.0	115,949	576	0
Atlantic Stewardship Bk	Midland Park	NJ	85.0	0.019	0.052	11,539	389	\$500M-\$1B	77.5	135,522	831	0
Pioneer Bank	Roswell	NM	100.0	0.085	1	47,662	441	\$500M-\$1B	77.5	47,662	441	0
Bank of Clovis	Clovis	NM	95.0	0.295	1	31,476	345	\$100M-500M	77.5	31,476	345	0
Western CMRC Bk	Carlsbad	NM	90.0	0.06	0.206	17,543	2,300	\$100M-500M	67.5	49,128	2,485	0
James Polk Stone NB	Portales	NM	90.0	0.106	0.395	14,758	530	\$100M-500M	80.0	35,681	643	0
American Heritage Bk	Clovis	NM	87.5	0.299	1	16,093	270	<\$100M	65.0	16,093	270	0.01
M & I Bank FSB	Las Vegas	NV	100.0	0.046	1	94,667	4,786	\$1B-\$10B	82.5	94,667	4,786	0.129
Farm Bureau Bank FSB	Sparks	NV	100.0	0.057	0.366	33,199	3,649	\$500M-\$1B	67.5	37,614	3,699	0.313
Heritage Bk of NV	Reno	NV	92.5	0.038	0.063	11,995	345	\$100M-500M	82.5	104,533	582	0
Sun W Bk	Las Vegas	NV	87.5	0.023	0.044	10,275	248	\$100M-500M	75.0	101,084	466	0
Great Basin Bk of NV	Elko	NV	87.5	0.021	0.074	5,910	240	\$100M-500M	77.5	57,584	463	0.012
First NB of Scotia	Scotia	NY	97.5	0.064	0.268	19,417	1,157	\$100M-500M	75.0	59,105	1,370	0.001
Solvay Bk	Solvay	NY	95.0	0.044	0.211	23,250	983	\$500M-\$1B	82.5	95,660	1,425	0.005

Table 3B. Top Micro Business Lending Institutions by State and Territory Using Call Report Data, June 2008

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			Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1,000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1,000) (8)	LSBL# (9)	CRD/TA (10)
Gouverneur S & LA	Gouverneur	NY	92.5	0.074	1	9,959	159	\$100M-500M	70.0	9,959	159	0
Steuben TC	Hornell	NY	90.0	0.045	0.237	14,502	547	\$100M-500M	67.5	48,304	715	0
Provident Bank	Montebello	NY	90.0	0.026	0.096	73,416	2,191	\$1B-\$10B	95.0	760,515	3,485	0
Oneida SVG Bk	Oneida	NY	90.0	0.042	0.22	23,026	819	\$500M-\$1B	72.5	77,615	1,045	0
Lyons NB	Lyons	NY	90.0	0.04	0.173	15,220	631	\$100M-500M	80.0	75,225	942	0
First NB of Groton	Groton	NY	90.0	0.118	1	13,722	414	\$100M-500M	62.5	13,722	414	0.003
Canandaigua NB&TC	Canandaigua	NY	90.0	0.043	0.112	55,966	2,845	\$1B-\$10B	80.0	255,096	3,616	0
Bank of Castile	Castile	NY	90.0	0.038	0.123	25,840	868	\$500M-\$1B	82.5	141,143	1,404	0
Fort Jennings St Bk	Fort Jennings	OH	100.0	0.321	1	38,615	822	\$100M-500M	87.5	38,615	822	0
Eaton NB&TC	Eaton	OH	100.0	0.309	1	56,318	45,923	\$100M-500M	95.0	56,318	45,923	0.01
Miami Savings Bank	Miamitown	OH	97.5	0.217	1	23,997	227	\$100M-500M	87.5	23,997	227	0
Nationwide Bank	Columbus	OH	95.0	0.035	0.323	54,711	1,555	\$1B-\$10B	87.5	164,296	2,059	0.024
American Savings Bank FSB	Portsmouth	OH	95.0	0.065	0.32	14,174	335	\$100M-500M	87.5	44,091	441	0
Union Bk Co	Columbus Grove	OH	92.5	0.081	0.263	50,331	746	\$500M-\$1B	70.0	123,941	1,011	0
Hicksville Bk	Hicksville	OH	92.5	0.082	0.353	13,269	437	\$100M-500M	72.5	34,762	570	0
First Federal Bank of The MI	Defiance	OH	92.5	0.043	0.089	82,636	1,974	\$1B-\$10B	87.5	569,157	3,430	0.001
The Cincinnatus Savings & Loan	Cincinnati	OH	90.0	0.069	1	6,296	72	<\$100M	57.5	6,296	72	0
Savings Bk	Circleville	OH	90.0	0.105	1	23,191	277	\$100M-500M	35.0	22,028	124	0.001
Peoples FS & LA	Sidney	OH	90.0	0.038	0.21	5,169	222	\$100M-500M	75.0	19,818	301	0
First Federal Community Bank	Dover	OH	90.0	0.057	0.133	10,387	384	\$100M-500M	80.0	43,961	588	0
Pauls Valley NB	Pauls Valley	OK	100.0	0.2	1	29,163	756	\$100M-500M	82.5	29,163	756	0
First NB&TC	Miami	OK	97.5	0.272	1	33,637	422	\$100M-500M	50.0	5,329	96	0
First NB	Midwest City	OK	97.5	0.207	1	72,792	452	\$100M-500M	55.0	11,944	126	0
Welch St Bk	Welch	OK	95.0	0.165	1	30,023	349	\$100M-500M	75.0	30,023	349	0.001
Payne Cty Bk	Perkins	OK	95.0	0.179	1	18,042	346	\$100M-500M	72.5	18,042	346	0
First NB&TC	Weatherford	OK	95.0	0.239	1	24,072	329	\$100M-500M	57.5	67,638	556	0.007
Peoples NB of Checotah	Checotah	OK	92.5	0.1	1	12,081	374	\$100M-500M	65.0	12,081	374	0
Bank of Cushing & TC	Cushing	OK	92.5	0.201	1	17,555	280	<\$100M	70.0	17,555	280	0
Bank of Beaver City	Beaver	OK	92.5	0.363	1	40,075	368	\$100M-500M	85.0	40,075	368	0
Stockmans Bank	Altus	OK	90.0	0.146	1	16,607	400	\$100M-500M	67.5	16,607	400	0
Oklahoma St Bk	Vinita	OK	90.0	0.346	1	29,275	266	<\$100M	77.5	29,275	266	0
First B&TC	Broken Bow	OK	90.0	0.126	1	13,362	297	\$100M-500M	72.5	34,189	242	0
Farmers St Bk	Quinton	OK	90.0	0.18	1	11,728	245	<\$100M	40.0	4,465	79	0
1st Bank Oklahoma	Claremore	OK	90.0	0.051	0.156	9,625	352	\$100M-500M	82.5	44,149	538	0
Libertybank	Eugene	OR	100.0	0.105	0.256	99,065	3,086	\$500M-\$1B	75.0	232,335	3,601	0
Siuslaw Bk	Florence	OR	87.5	0.039	0.079	10,701	1,446	\$100M-500M	50.0	55,309	1,709	0.003
Community Bk	Joseph	OR	82.5	0.03	0.083	9,499	325	\$100M-500M	42.5	4,696	138	0
Citizens Bk	Corvallis	OR	82.5	0.033	0.07	12,091	435	\$100M-500M	50.0	44,820	975	0
First NB of PA	Greenville	PA	97.5	0.098	0.301	773,886	13,933	\$1B-\$10B	80.0	1,567,606	17,851	0

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Eureka Bank	Pittsburgh	PA	97.5	0.312	1	31,035	261	<\$100M	85.0	31,035	261	0
CNB Bk	Clearfield	PA	97.5	0.079	0.186	72,584	1,345	\$500M-\$1B	82.5	240,709	2,101	0.003
Mercer Cty St Bk	Sandy Lake	PA	95.0	0.081	0.395	20,972	840	\$100M-500M	77.5	53,140	1,004	0
Franklin Security Bank	Plains	PA	95.0	0.055	0.318	9,908	1,705	\$100M-500M	80.0	26,321	1,782	0
Elderton St Bk	Elderton	PA	95.0	0.116	0.248	18,855	1,836	\$100M-500M	85.0	66,597	2,156	0
Community B&TC	Clarks Summit	PA	95.0	0.072	0.168	40,234	1,673	\$500M-\$1B	72.5	45,590	394	0.002
Peoples St Bk of Wyalusing	Wyalusing	PA	92.5	0.092	0.313	18,890	740	\$100M-500M	80.0	56,972	930	0.003
First Citizens NB	Mansfield	PA	92.5	0.045	0.222	27,264	892	\$500M-\$1B	72.5	140,682	1,846	0
Community St Bk of Orbisonia	Orbisonia	PA	92.5	0.08	1	17,202	563	\$100M-500M	55.0	17,202	563	0
Eurobank	San Juan	PR	67.5	0.024	0.075	68,516	1,644	\$1B-\$10B	55.0	435,913	2,830	0.002
Banco Santander PR	San Juan	PR	67.5	0.013	0.047	115,053	3,498	\$1B-\$10B	65.0	716,419	5,745	0.029
Banco Bilbao Vizcaya Argenta	San Juan	PR	67.5	0.011	0.068	73,984	3,239	\$1B-\$10B	55.0	441,352	4,853	0.009
Newport Federal Savings Bank	Newport	RI	67.5	0.008	0.042	3,357	177	\$100M-500M	80.0	60,083	532	0
Bank Rhode Island	Providence	RI	67.5	0.014	0.044	21,384	2,054	\$1B-\$10B	62.5	250,655	3,769	0
Enterprise Bk of SC	Ehrhardt	SC	97.5	0.22	0.661	82,598	1,661	\$100M-500M	90.0	124,972	1,918	0.001
Bank of Greeleyville	Greeleyville	SC	95.0	0.299	1	19,967	8,425	<\$100M	75.0	19,967	8,425	0
Conway NB	Conway	SC	92.5	0.07	0.267	59,906	2,523	\$500M-\$1B	72.5	180,858	3,008	0.003
First Palmetto Savings Bank	Camden	SC	90.0	0.031	0.105	26,660	898	\$500M-\$1B	85.0	166,442	1,340	0.001
First Capital Bank	Bennettsville	SC	90.0	0.061	0.184	4,119	215	<\$100M	80.0	20,289	268	0
Anderson Bros Bk	Mullins	SC	90.0	0.076	0.362	31,103	1,131	\$100M-500M	75.0	85,928	1,345	0.003
Citizens Bk	Olanta	SC	87.5	0.092	0.39	28,705	1,578	\$100M-500M	47.5	10,873	254	0
Bank of Walterboro	Walterboro	SC	87.5	0.15	0.308	25,034	772	\$100M-500M	77.5	78,302	1,004	0
Palmetto St Bk	Hampton	SC	85.0	0.081	0.341	33,110	534	\$100M-500M	77.5	97,104	737	0.002
First FS&LA of Charleston	Charleston	SC	85.0	0.014	0.108	38,771	2,170	\$1B-\$10B	75.0	201,466	2,923	0.005
Community First Bk	Walhalla	SC	85.0	0.066	0.345	28,238	883	\$100M-500M	82.5	18,763	644	0.002
First Federal Bank A FSB	Beresford	SD	97.5	0.288	1	11,785	182	<\$100M	30.0	1,504	4	0.001
Fulton St Bk	Fulton	SD	90.0	0.232	1	9,542	188	<\$100M	77.5	9,542	188	0.001
First St Bk of Roscoe	Roscoe	SD	87.5	0.251	1	16,840	240	<\$100M	80.0	16,840	240	0
First Fidelity Bk	Burke	SD	87.5	0.089	1	22,101	567	\$100M-500M	65.0	22,101	567	0
Citibank SD NA	Sioux Falls	SD	87.5	0.076	0.554	5,667,240	3,206,680	>\$10B	65.0	5,878,122	3,207,951	0.306
Peoples St Bk	Summit	SD	85.0	0.188	1	8,593	143	<\$100M	50.0	52,071	274	0
Home Federal Bank	Sioux Falls	SD	82.5	0.02	0.049	21,745	523	\$1B-\$10B	77.5	151,017	894	0
First St Bk of Warner	Warner	SD	82.5	0.193	1	8,120	167	<\$100M	67.5	8,120	167	0
Farmers St Bk of Canton	Canton	SD	82.5	0.172	1	7,206	169	<\$100M	65.0	7,206	169	0
Tennessee CMRC Bk	Franklin	TN	97.5	0.179	0.278	190,338	5,025	\$1B-\$10B	87.5	458,459	6,535	0.001
Peoples Bk	Clifton	TN	97.5	0.293	1	38,877	526	\$100M-500M	45.0	22,026	168	0
Peoples B&TC Pickett Cty	Byrdstown	TN	97.5	0.198	1	21,747	505	\$100M-500M	72.5	21,747	505	0
First NB	Pikeville	TN	97.5	0.244	1	22,131	518	<\$100M	67.5	37,074	431	0

Table 3B. Top Micro Business Lending Institutions by State and Territory Using Call Report Data, June 2008

Name of Lending Institution	City	HQ State or Territory	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
			Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1,000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1,000) (8)	LSBL# (9)	CRD/TA (10)
First Federal Bank	Dickson	TN	97.5	0.038	0.166	19,058	642	\$100M-500M	65.0	20,571	165	0.001
Bank of Perry Cty	Lobelville	TN	97.5	0.228	1	29,823	448	\$100M-500M	75.0	29,823	448	0
Hardin County Bk	Savannah	TN	95.0	0.156	1	43,299	395	\$100M-500M	72.5	43,299	395	0
Security FSB of McMinnville	Mcminnville	TN	92.5	0.069	0.293	9,667	192	\$100M-500M	82.5	30,138	294	0
Jefferson Federal Bank	Morristown	TN	92.5	0.049	0.112	16,036	632	\$100M-500M	80.0	66,826	810	0
Bank of Putnam Cty	Cookeville	TN	92.5	0.06	0.455	20,469	423	\$100M-500M	72.5	44,952	545	0
First St Bk	Chico	TX	100.0	0.364	1	61,973	826	\$100M-500M	25.0	4,595	60	0
First NB	Hughes Springs	TX	100.0	0.234	1	38,727	808	\$100M-500M	67.5	31,420	210	0
First St Bk	Athens	TX	97.5	0.241	1	75,729	2,134	\$100M-500M	50.0	8,395	118	0
First NB of Albany Breckenri	Albany	TX	97.5	0.257	1	82,514	1,352	\$100M-500M	90.0	82,514	1,352	0
First NB	George West	TX	97.5	0.387	1	57,037	913	\$100M-500M	50.0	9,130	142	0
Community Bk	Longview	TX	97.5	0.293	1	28,695	453	<\$100M	70.0	59,307	507	0
Texas SVG Bk SSB	Snyder	TX	95.0	0.269	1	22,550	383	<\$100M	80.0	22,550	383	0
Sanger Bk	Sanger	TX	95.0	0.344	1	31,818	546	<\$100M	82.5	31,818	546	0
Round Top St Bk	Round Top	TX	95.0	0.113	1	26,100	493	\$100M-500M	70.0	26,100	493	0.002
Grandview Bk	Grandview	TX	95.0	0.306	1	25,511	442	<\$100M	80.0	25,511	442	0
First St Bk	Graham	TX	95.0	0.177	1	19,942	546	\$100M-500M	82.5	26,155	234	0
First Federal Community Bank	Paris	TX	95.0	0.036	0.223	12,100	436	\$100M-500M	85.0	55,004	589	0
Cypress Bank FSB	Pittsburg	TX	95.0	0.057	0.391	8,533	352	\$100M-500M	70.0	17,142	409	0
Communitybank TX NA	Beaumont	TX	95.0	0.235	0.437	131,306	1,632	\$500M-\$1B	92.5	300,293	2,040	0
American Express Bank FSB	Salt Lake City	UT	100.0	0.441	1	11,030,000	2,578,159	>\$10B	100.0	11,030,000	2,578,159	0.359
GE Cap FNCL	Salt Lake City	UT	97.5	0.298	1	1,571,808	3,487,328	\$1B-\$10B	95.0	1,571,808	3,487,328	0.004
Advanta Bk Corp	Draper	UT	97.5	0.274	1	755,423	178,483	\$1B-\$10B	90.0	755,423	178,483	0
Wright Express FS Corp	Salt Lake City	UT	95.0	0.549	0.574	820,066	161,061	\$1B-\$10B	87.5	1,198,980	165,552	0
Wells Fargo Bk Nw NA	Ogden	UT	95.0	0.172	0.989	2,489,000	98,578	>\$10B	82.5	2,489,000	98,578	0.143
Pitney Bowes Bk	Salt Lake City	UT	92.5	0.577	0.943	402,822	1,194,150	\$500M-\$1B	95.0	427,025	1,194,240	0
GMAC Bk	Midvale	UT	92.5	0.077	1	2,463,564	44,449	>\$10B	80.0	2,463,564	44,449	0
Allegiance Dir Bk	Cedar City	UT	92.5	0.589	1	31,263	4,577	<\$100M	82.5	31,263	4,577	0
Capital One Bk USA NA	Glen Allen	VA	100.0	0.111	1	3,268,239	1,118,119	>\$10B	80.0	3,268,239	1,118,119	0.458
Powell Valley NB	Jonesville	VA	95.0	0.194	0.563	43,827	590	\$100M-500M	82.5	64,100	728	0
New Peoples Bk	Honaker	VA	95.0	0.055	0.143	43,458	2,044	\$500M-\$1B	85.0	196,493	2,685	0
EVb	Tappahannock	VA	92.5	0.047	0.187	47,829	1,207	\$1B-\$10B	92.5	255,459	1,692	0.003
Highlands Union Bk	Abingdon	VA	90.0	0.04	0.169	26,945	1,093	\$500M-\$1B	75.0	120,848	1,477	0.002
First Market Bank FSB	Richmond	VA	90.0	0.026	0.097	34,024	522	\$1B-\$10B	80.0	197,190	1,181	0
Community Bank	Staunton	VA	90.0	0.032	0.107	16,189	709	\$100M-500M	82.5	91,355	956	0
Benchmark Cmnty Bk	KeNBridge	VA	90.0	0.051	0.191	18,321	713	\$100M-500M	77.5	74,160	985	0
Grundy NB	Grundy	VA	85.0	0.043	0.115	13,062	6,369	\$100M-500M	70.0	59,614	6,623	0
First Sentinel Bk	Richlands	VA	85.0	0.059	0.396	8,559	351	\$100M-500M	57.5	21,594	414	0
Capital One NA	Mclean	VA	85.0	0.027	0.136	2,968,249	140,065	>\$10B	60.0	9,359,387	162,951	0

Table 3B. Top Micro Business Lending Institutions by State and Territory Using Call Report Data, June 2008

Name of Lending Institution	City	HQ State or Territory	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
			Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1,000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1,000) (8)	LSBL# (9)	CRD/TA (10)
Bank of Saint Croix	Christiansted	VI	50.0	0.017	0.068	1,830	59	\$100M-500M	50.0	19,665	134	0
Chittenden Trust Company	Burlington	VT	87.5	0.026	0.064	90,697	7,928	\$1B-\$10B	80.0	566,436	10,180	0
City Bk	Lynnwood	WA	97.5	0.233	1	301,260	621	\$1B-\$10B	57.5	154,751	1,429	0
Washington Bus Bk	Olympia	WA	95.0	0.606	1	39,130	280	<\$100M	75.0	39,130	280	0
Twin River NB	Clarkston	WA	90.0	0.299	1	15,836	205	<\$100M	60.0	15,836	205	0
Americanwest Bk	Spokane	WA	90.0	0.025	0.069	53,713	2,047	\$1B-\$10B	80.0	413,826	3,580	0.002
Bank of Washington	Lynnwood	WA	87.5	0.074	0.261	16,487	171	\$100M-500M	55.0	76,666	670	0.001
Whidbey Island Bk	Coupeville	WA	85.0	0.026	0.061	23,247	906	\$500M-\$1B	70.0	158,551	1,581	0.003
Bank of The Pacific	Aberdeen	WA	85.0	0.03	0.07	17,240	572	\$500M-\$1B	82.5	149,098	1,098	0.003
Banner Bk	Walla Walla	WA	82.5	0.021	0.059	92,344	2,686	\$1B-\$10B	95.0	1,563,303	5,041	0.003
South Sound Bk	Olympia	WA	80.0	0.044	0.084	6,707	224	\$100M-500M	72.5	51,893	400	0
Kitsap Bk	Port Orchard	WA	80.0	0.022	0.052	18,150	1,857	\$500M-\$1B	80.0	197,616	4,959	0.001
Farmers St Bk	Winthrop	WA	80.0	0.192	1	3,243	225	<\$100M	57.5	12,084	166	0
Community Bk of Cameron	Cameron	WI	100.0	0.25	1	22,362	19,345	<\$100M	80.0	22,362	19,345	0
Shell Lake St Bk	Shell Lake	WI	97.5	0.223	1	26,124	452	\$100M-500M	75.0	26,124	452	0.001
Peshtigo NB	Peshtigo	WI	97.5	0.239	1	34,993	470	\$100M-500M	75.0	34,993	470	0.001
Farmers Exch Bk	Neshkoro	WI	97.5	0.231	1	13,129	665	<\$100M	55.0	30,865	303	0
Union St Bk	Kewaunee	WI	95.0	0.252	1	18,385	323	<\$100M	47.5	39,043	472	0.001
Mound City Bk	Platteville	WI	95.0	0.13	0.445	30,905	380	\$100M-500M	87.5	69,441	543	0.003
Clare Bk NA	Platteville	WI	95.0	0.073	1	14,971	5,998	\$100M-500M	60.0	14,971	5,998	0.002
West Bend Savings Bank	West Bend	WI	92.5	0.03	0.123	13,703	432	\$100M-500M	82.5	88,113	696	0
Markesan St Bk	Markesan	WI	92.5	0.165	1	15,149	276	<\$100M	52.5	15,149	276	0.001
First NB of Park Falls	Park Falls	WI	92.5	0.264	1	21,428	303	<\$100M	67.5	21,428	303	0
First NB Fox Valley	Neenah	WI	92.5	0.129	0.299	25,254	299	\$100M-500M	75.0	60,874	442	0.002
Community Bk of Parkersburg	Parkersburg	WV	97.5	0.15	1	33,336	636	\$100M-500M	72.5	33,336	636	0.009
Calhoun Cty Bk	Grantsville	WV	92.5	0.223	1	21,428	371	<\$100M	67.5	21,428	371	0
FNB Bk Inc	Romney	WV	90.0	0.089	0.402	11,904	1,480	\$100M-500M	85.0	29,623	1,558	0
Bank of Mingo	Williamson	WV	90.0	0.181	1	20,271	302	\$100M-500M	57.5	20,271	302	0
Traders Bk	Spencer	WV	87.5	0.196	1	22,293	219	\$100M-500M	55.0	22,293	219	0.003
Grant Cty Bk	Petersburg	WV	85.0	0.09	0.276	20,423	577	\$100M-500M	80.0	60,757	814	0
Davis TC	Elkins	WV	85.0	0.278	1	34,621	198	\$100M-500M	70.0	34,621	198	0
Bank of Monroe	Union	WV	85.0	0.121	0.51	11,938	433	<\$100M	75.0	23,428	489	0
Bank of Star Valley	Afton	WY	100.0	0.311	1	33,448	577	\$100M-500M	85.0	33,448	577	0
Buffalo Federal Savings Bank	Buffalo	WY	90.0	0.054	0.137	6,833	235	\$100M-500M	85.0	41,092	365	0
Platte Valley Bk	Torrington	WY	87.5	0.081	0.316	10,405	541	\$100M-500M	70.0	13,968	134	0
Big Horn Federal Savings Bank	Greybull	WY	85.0	0.027	0.236	4,162	173	\$100M-500M	65.0	14,150	213	0

* This is the only bank in America Samoa.

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

Table 4A. Top Small Business Lenders by State and Territory Using CRA Data, 2007

State or Territory	Name of Lending Institution	HQ Location	Small Business Lending (<\$1M)			Micro Business Lending (<\$100k)		Small Business Lending (\$100k-<\$1M)	
			LSBL\$ (1,000) (1)	LSBL# (2)	Institution Asset Size (3)	SSBL\$ (1,000) (4)	SSBL# (5)	LSBL(2)\$ (6)	LSBL(2)# (7)
Alaska	Wells Fargo & Company	CA	306,452	7,079	>\$50B	171,901	6,659	134,551	420
	First National Bank Alaska	AK	214,596	1,346	\$1B-\$10B	30,141	769	184,455	577
	Northrim Bancorp Inc.	AK	120,900	720	<\$1B	21,943	434	98,957	286
	Bank of America Corporation	NC	60,200	7,043	>\$50B	56,117	7,033	4,083	10
	Keycorp	OH	58,154	209	>\$50B	4,210	94	53,944	115
Alabama	Regions Financial Corporation	AL	1,743,740	15,255	>\$50B	464,463	11,334	1,279,277	3,921
	Wachovia Corporation	NC	891,307	5,095	>\$50B	129,126	3,026	762,181	2,069
	Synovus Financial Corp.	GA	731,321	5,262	\$10B-\$50B	129,581	3,462	601,740	1,800
	BBVA Puerto Rico	PR	464,964	3,736	\$10B-\$50B	102,789	2,786	362,175	950
	American Express Bk FSB	UT	211,201	33,871	.	206,867	33,845	4,334	26
	Alabama National Bancorporation	AL	187,228	1,438	\$1B-\$10B	36,517	983	150,711	455
	Colonial Bancgroup Inc. Th	AL	155,904	1,232	\$10B-\$50B	37,066	842	118,838	390
	Whitney Holding Corporation	LA	150,333	784	\$10B-\$50B	19,173	412	131,160	372
	JPMorgan Chase & Co.	NY	129,442	17,361	>\$50B	129,255	17,360	187	1
	CITigroup Inc.	NY	90,458	17,667	>\$50B	89,656	17,663	802	4
	Bank of America Corporation	NC	89,314	9,921	>\$50B	75,050	9,877	14,264	44
	Wells Fargo & Company	CA	86,000	2,708	>\$50B	74,603	2,627	11,397	81
	Renasant Corporation	MS	85,497	579	\$1B-\$10B	14,519	358	70,978	221
	Aliant Financial Corporation	AL	81,504	553	<\$1B	13,533	365	67,971	188
	Bancorpsouth Inc.	MS	75,231	596	\$10B-\$50B	14,197	401	61,034	195
	RBC Centura	NC	69,428	493	\$10B-\$50B	12,054	320	57,374	173
	GE Capital Financial Inc.	UT	63,524	12,956	\$1B-\$10B	62,954	12,952	570	4
	Advanta Bank Corp	UT	54,388	5,752	\$1B-\$10B	54,388	5,752	-	-
	West Alabama Capital Corp.	AL	53,321	707	<\$1B	14,613	570	38,708	137
Arkansas	Arvest Bank Group Inc.	AR	533,080	5,309	\$1B-\$10B	118,621	4,052	414,459	1,257
	Regions Financial Corporation	AL	519,753	4,803	>\$50B	119,579	3,495	400,174	1,308
	First Security Bancorp	AR	159,511	1,768	\$1B-\$10B	44,509	1,329	115,002	439
	Liberty Bancshares Inc	AR	129,363	974	\$1B-\$10B	24,576	671	104,787	303
	Bank of The Ozarks Inc	AR	118,437	1,945	\$1B-\$10B	40,734	1,672	77,703	273
	Bank of America Corporation	NC	112,147	7,024	>\$50B	68,780	6,914	43,367	110
	JPMorgan Chase & Co.	NY	105,588	12,285	>\$50B	99,239	12,272	6,349	13
	Bancorpsouth Inc.	MS	101,058	1,481	\$10B-\$50B	32,257	1,239	68,801	242
	Simmons First National Corp.	AR	93,313	1,175	\$1B-\$10B	27,039	951	66,274	224
	American Express Bk FSB	UT	88,673	16,515	.	86,496	16,503	2,177	12
	First Bank Corp	AR	79,685	830	\$1B-\$10B	18,764	595	60,921	235
	Wells Fargo & Company	CA	64,605	2,023	>\$50B	56,769	1,967	7,836	56
	U.S. Bancorp	MN	64,075	1,279	>\$50B	17,983	1,163	46,092	116
	Citigroup Inc.	NY	61,092	11,306	>\$50B	60,588	11,304	504	2
	Summit Bancorp Inc.	AR	60,667	551	<\$1B	12,872	399	47,795	152
Arizona	Wells Fargo & Company	CA	1,841,874	55,373	>\$50B	1,247,829	53,424	594,045	1,949
	JPMorgan Chase & Co.	NY	909,304	58,175	>\$50B	695,960	57,538	213,344	637
	Bank of America Corporation	NC	663,631	29,738	>\$50B	353,442	28,864	310,189	874
	American Express Bk FSB	UT	567,988	75,552	.	551,131	75,450	16,857	102

Table 4A. Top Small Business Lenders by State and Territory Using CRA Data, 2007

State or Territory	Name of Lending Institution	HQ Location	Small Business Lending (<\$1M)			Micro Business Lending (<\$100k)		Small Business Lending (\$100k-<\$1M)	
			LSBL\$ (1,000) (1)	LSBL# (2)	Institution Asset Size (3)	SSBL\$ (1,000) (4)	SSBL# (5)	LSBL(2)\$ (6)	LSBL(2)# (7)
	Marshall & Ilsley Corporation	WI	397,133	2,144	.	50,930	1,271	346,203	873
	Zions Bancorporation	UT	319,103	1,509	\$10B-\$50B	33,146	788	285,957	721
	Bbva Puerto Rico	PR	237,964	2,077	\$10B-\$50B	63,466	1,695	174,498	382
	CITgroup Inc.	NY	177,685	31,982	>\$50B	174,902	31,975	2,783	7
	Cobiz Financial Inc.	CO	125,007	509	\$1B-\$10B	12,601	205	112,406	304
	CIT Bank	UT	109,782	2,273	\$1B-\$10B	57,393	2,161	52,389	112
	Capital One F.S.B.	VA	101,058	22,799	.	101,058	22,799	-	-
	Advanta Bank Corp	UT	100,450	9,977	\$1B-\$10B	100,450	9,977	-	-
	Western Alliance Bancorporation	NV	99,223	395	\$1B-\$10B	10,776	163	88,447	232
	Johnson Financial Group Inc	WI	87,783	277	\$1B-\$10B	5,661	96	82,122	181
	BOK Financial Corporation	OK	78,587	274	\$10B-\$50B	5,796	88	72,791	186
	Northern Trust Corporation	IL	55,229	186	\$10B-\$50B	4,149	57	51,080	129
	U.S. Bancorp	MN	54,968	1,827	>\$50B	16,510	1,734	38,458	93
	GE Capital Financial Inc.	UT	50,437	8,244	\$1B-\$10B	50,287	8,243	150	1
California	Wells Fargo & Company	CA	12,349,858	371,561	>\$50B	8,942,462	358,839	3,407,396	12,722
	American Express Bk FSB	UT	4,622,721	588,716	.	4,450,359	587,771	172,362	945
	Bank of America Corporation	NC	4,240,114	221,918	>\$50B	2,644,949	218,049	1,595,165	3,869
	JPMorgan Chase & Co.	NY	2,640,084	276,282	>\$50B	2,614,234	276,166	25,850	116
	CITgroup Inc.	NY	2,623,665	316,019	>\$50B	2,210,756	314,434	412,909	1,585
	Union Bank of California N.	CA	1,704,458	23,310	>\$50B	752,365	20,240	952,093	3,070
	Bank of The West	CA	1,272,933	10,792	>\$50B	399,271	8,716	873,662	2,076
	Washington Mutual Bank	NY	1,035,459	55,651	>\$50B	741,675	55,206	293,784	445
	Zions Bancorporation	UT	1,015,622	4,169	\$10B-\$50B	102,353	2,005	913,269	2,164
	Advanta Bank Corp	UT	867,200	82,587	\$1B-\$10B	867,200	82,587	-	-
	Capital One F.S.B.	VA	833,733	170,760	.	833,733	170,760	-	-
	Comerica Incorporated	TX	733,508	2,077	>\$50B	34,362	594	699,146	1,483
	CITy National Corporation	CA	711,174	2,596	\$10B-\$50B	58,096	1,040	653,078	1,556
	U.S. Bancorp	MN	644,312	17,945	>\$50B	200,718	16,933	443,594	1,012
	Eggemeyer Advisory Corp.	CA	440,337	1,441	\$1B-\$10B	31,566	482	408,771	959
	East West Bancorp Inc.	CA	429,293	1,095	\$10B-\$50B	15,892	229	413,401	866
	UCBH Holdings Inc.	CA	416,463	1,048	\$1B-\$10B	16,646	250	399,817	798
	Hanmi Financial Corporation	CA	410,472	1,768	\$1B-\$10B	43,068	729	367,404	1,039
	CIT Bank	UT	408,486	14,852	\$1B-\$10B	372,039	14,741	36,447	111
	Pacific Capital Bancorp	CA	355,072	1,936	\$1B-\$10B	60,012	1,238	295,060	698
	CVB Financial Corp.	CA	319,652	1,446	\$1B-\$10B	39,912	750	279,740	696
	Westamerica Bancorporation	CA	287,134	1,261	\$1B-\$10B	35,768	548	251,366	713
	First Banks Inc.	MO	271,911	1,512	\$10B-\$50B	39,639	954	232,272	558
	Nara Bancorp Inc.	CA	234,928	741	\$1B-\$10B	14,211	195	220,717	546
	Wilshire Bancorp Inc.	CA	234,258	788	\$1B-\$10B	18,510	270	215,748	518
	Cathay General Bancorp	CA	231,492	645	\$1B-\$10B	11,617	208	219,875	437
	Community Bank	CA	214,749	856	\$1B-\$10B	19,392	404	195,357	452
	Wachovia Corporation	NC	191,535	1,305	>\$50B	40,698	994	150,837	311
	GE Capital Financial Inc.	UT	188,160	31,296	\$1B-\$10B	182,138	31,266	6,022	30
	FBOP Corporation	IL	185,311	753	\$10B-\$50B	17,444	336	167,867	417
	Farmers & Merchants Bk of LB	CA	183,240	707	\$1B-\$10B	15,449	294	167,791	413
	Center Financial Corporation	CA	177,238	722	\$1B-\$10B	17,729	306	159,509	416
	Heritage Commerce Corp	CA	174,237	549	\$1B-\$10B	10,816	152	163,421	397

Table 4A. Top Small Business Lenders by State and Territory Using CRA Data, 2007

State or Territory	Name of Lending Institution	HQ Location	Small Business Lending (<\$1M)			Micro Business Lending (<\$100k)		Small Business Lending (\$100k-<\$1M)	
			LSBL\$ (1,000) (1)	LSBL# (2)	Institution Asset Size (3)	SSBL\$ (1,000) (4)	SSBL# (5)	LSBL(2)\$ (6)	LSBL(2)# (7)
	Umpqua Holdings Corporation	OR	169,645	848	\$1B-\$10B	22,776	441	146,869	407
	Lehman Brothers Bank	NY	168,190	385	.	1,100	64	167,090	321
	Fremont Bancorporation	CA	166,033	498	\$1B-\$10B	8,468	127	157,565	371
	1867 Western Financial Corporation	CA	163,860	658	\$1B-\$10B	15,997	289	147,863	369
	Bank of New York Mellon Corp	NY	153,554	459	.	5,088	172	148,466	287
	Trico Bancshares	CA	148,892	1,211	\$1B-\$10B	36,099	884	112,793	327
	Vineyard National Bancorp	CA	145,641	448	\$1B-\$10B	8,713	142	136,928	306
	Mechanics Bank of Richmond	CA	139,658	839	\$1B-\$10B	24,465	581	115,193	258
	Rabobank N.A.	CA	137,226	814	\$1B-\$10B	23,001	503	114,225	311
	Bridge Capital Holdings	CA	136,971	369	<\$1B	4,751	80	132,220	289
	First Regional Bancorp	CA	135,044	376	\$1B-\$10B	6,494	96	128,550	280
	Sierra Bancorp	CA	134,109	972	\$1B-\$10B	21,320	626	112,789	346
	First Northern Community Bank	CA	133,026	567	<\$1B	14,482	279	118,544	288
	Svb Financial Group	CA	129,686	221	\$1B-\$10B	774	9	128,912	212
	Sterling Financial Corporation	WA	124,877	374	\$10B-\$50B	4,585	83	120,292	291
	Signature Bank	NY	122,971	342	\$1B-\$10B	2,312	47	120,659	295
	Temecula Valley Bancorp Inc.	CA	121,362	403	\$1B-\$10B	8,423	150	112,939	253
	Far East National Bank	CA	108,599	266	\$1B-\$10B	3,339	43	105,260	223
	Exchange Bank	CA	107,349	631	\$1B-\$10B	19,091	389	88,258	242
	Lauritzen Corporation	NE	103,310	16,557	\$10B-\$50B	94,142	16,526	9,168	31
	Discover Bank	DE	101,905	12,132	\$10B-\$50B	101,905	12,132	-	-
	Manufacturers Bank	CA	94,602	252	\$1B-\$10B	4,650	63	89,952	189
	HSBC Bank USA NA	NY	91,085	1,233	>\$50B	50,846	1,111	40,239	122
	Farmers & Merchants Bancorp	CA	87,565	467	\$1B-\$10B	12,149	279	75,416	188
	American River Bankshares	CA	83,328	414	<\$1B	12,255	218	71,073	196
	Popular Inc.	PR	79,203	1,306	\$10B-\$50B	37,070	1,196	42,133	110
	Capital Corp of The West	CA	77,796	346	\$1B-\$10B	8,239	148	69,557	198
	Central Valley Community Bank	CA	73,480	395	<\$1B	9,475	217	64,005	178
	Ironstone Bank	NC	72,970	358	\$1B-\$10B	9,105	211	63,865	147
	Community West Bancshares	CA	72,398	250	<\$1B	4,772	88	67,626	162
	American Business Bank	CA	69,242	347	<\$1B	8,633	187	60,609	160
	PFF Bank & Trust	CA	64,323	316	\$1B-\$10B	8,232	180	56,091	136
	Chinatrust Bank USA	CA	50,827	152	\$1B-\$10B	3,920	53	46,907	99
Colorado	Wells Fargo & Company	CA	1,775,523	50,888	>\$50B	1,161,773	48,941	613,750	1,947
	JPMorgan Chase & Co.	NY	663,334	52,659	>\$50B	550,412	52,313	112,922	346
	American Express Bk FSB	UT	352,635	50,819	.	339,954	50,748	12,681	71
	U.S. Bancorp	MN	346,824	11,726	>\$50B	120,695	11,136	226,129	590
	Lauritzen Corporation	NE	265,649	4,635	\$10B-\$50B	45,674	4,049	219,975	586
	Guaranty Bancorp	CO	264,912	1,490	\$1B-\$10B	40,374	865	224,538	625
	Cobiz Financial Inc.	CO	235,872	1,145	\$1B-\$10B	31,162	606	204,710	539
	Bank of The West	CA	235,573	2,410	>\$50B	73,212	1,963	162,361	447
	Zions Bancorporation	UT	205,622	1,358	\$10B-\$50B	46,890	915	158,732	443
	CITigroup Inc.	NY	196,648	33,571	>\$50B	193,096	33,562	3,552	9
	Community Bankshares Inc.	CO	156,902	777	\$1B-\$10B	17,769	420	139,133	357
	Pinnacle Bancorp Inc.	NE	153,115	1,285	\$1B-\$10B	30,709	904	122,406	381
	Bank of America Corporation	NC	146,892	10,881	>\$50B	87,186	10,721	59,706	160
	First State Bancorporation	NM	132,610	957	\$1B-\$10B	21,958	633	110,652	324

Table 4A. Top Small Business Lenders by State and Territory Using CRA Data, 2007

State or Territory	Name of Lending Institution	HQ Location	Small Business Lending (<\$1M)			Micro Business Lending (<\$100k)		Small Business Lending (\$100k-<\$1M)	
			LSBL\$ (1,000) (1)	LSBL# (2)	Institution Asset Size (3)	SSBL\$ (1,000) (4)	SSBL# (5)	LSBL(2)\$ (6)	LSBL(2)# (7)
	Capital One F.S.B.	VA	132,237	25,768	.	132,237	25,768	-	-
	Advanta Bank Corp	UT	131,446	13,151	\$1B-\$10B	131,446	13,151	-	-
	Keycorp	OH	131,304	828	>\$50B	22,017	549	109,287	279
	BBVA Puerto Rico	PR	126,350	1,688	\$10B-\$50B	53,689	1,498	72,661	190
	Sturm Financial Group Inc.	CO	119,247	601	\$1B-\$10B	15,699	323	103,548	278
	Umb Financial Corporation	MO	113,477	870	\$1B-\$10B	17,600	629	95,877	241
	CIT Bank	UT	67,228	2,319	\$1B-\$10B	57,923	2,290	9,305	29
	Ge Capital Financial Inc.	UT	66,387	10,534	\$1B-\$10B	66,387	10,534	-	-
	Alpine Banks of Colorado	CO	61,574	869	\$1B-\$10B	19,436	743	42,138	126
Connecticut									
	Bank of America Corporation	NC	514,770	18,884	>\$50B	242,813	18,137	271,957	747
	American Express Bk FSB	UT	354,429	55,188	.	344,679	55,125	9,750	63
	JPMorgan Chase & Co.	NY	310,533	26,780	>\$50B	273,364	26,687	37,169	93
	Wachovia Corporation	NC	277,822	2,088	>\$50B	59,568	1,494	218,254	594
	TD Banknorth NA	ME	261,427	1,488	>\$50B	48,460	918	212,967	570
	Webster Financial Corporatio	CT	259,107	2,150	\$10B-\$50B	83,423	1,655	175,684	495
	CITigroup Inc.	NY	202,888	31,980	>\$50B	190,810	31,935	12,078	45
	Newalliance Bancshares Inc.	CT	172,881	953	\$1B-\$10B	25,346	547	147,535	406
	People S United Bank	CT	162,568	589	\$10B-\$50B	10,093	251	152,475	338
	Wells Fargo & Company	CA	149,148	4,376	>\$50B	122,217	4,208	26,931	168
	Charter One Bank	OH	101,858	1,070	>\$50B	21,132	878	80,726	192
	Capital One F.S.B.	VA	80,814	14,988	.	80,814	14,988	-	-
	Advanta Bank Corp	UT	77,961	7,427	\$1B-\$10B	77,961	7,427	-	-
	Fairfield County Bank Corp	CT	76,685	449	\$1B-\$10B	12,308	268	64,377	181
	Sovereign Bank	PA	74,237	466	>\$50B	15,691	307	58,546	159
	CIT Bank	UT	54,605	1,595	\$1B-\$10B	40,976	1,560	13,629	35
District of Columbia									
	BB&T Corporation	NC	93,926	463	>\$50B	9,487	275	84,439	188
	Wachovia Corporation	NC	90,433	518	>\$50B	11,774	344	78,659	174
	American Express Bk FSB	UT	79,376	10,841	.	73,046	10,802	6,330	39
	Bank of America Corporation	NC	76,548	2,869	>\$50B	33,530	2,747	43,018	122
	Pnc Financial Services Group	PA	53,152	735	>\$50B	23,457	656	29,695	79
Delaware									
	Pnc Financial Services Group	PA	206,255	2,349	>\$50B	75,104	1,980	131,151	369
	Wilmington Trust Corporation	DE	155,416	955	\$10B-\$50B	18,432	568	136,984	387
	Wachovia Corporation	NC	70,011	500	>\$50B	12,686	344	57,325	156
	American Express Bk FSB	UT	50,113	8,510	.	48,272	8,500	1,841	10
Florida									
	Bank of America Corporation	NC	2,956,750	145,693	>\$50B	1,741,372	142,296	1,215,378	3,397
	Wachovia Corporation	NC	2,943,864	20,927	>\$50B	489,355	14,843	2,454,509	6,084
	American Express Bk FSB	UT	2,137,749	309,342	.	2,026,635	308,731	111,114	611
	Regions Financial Corporation	AL	1,700,027	19,208	>\$50B	720,519	16,275	979,508	2,933
	Suntrust Banks Inc.	GA	1,486,072	18,862	>\$50B	486,888	16,195	999,184	2,667
	JPMorgan Chase & Co.	NY	959,780	115,043	>\$50B	927,507	114,925	32,273	118
	CITigroup Inc.	NY	883,452	147,672	>\$50B	815,054	147,465	68,398	207
	Wells Fargo & Company	CA	740,534	22,762	>\$50B	621,105	22,025	119,429	737
	Advanta Bank Corp	UT	455,639	45,875	\$1B-\$10B	455,639	45,875	-	-
	Capital One F.S.B.	VA	415,118	99,910	.	415,118	99,910	-	-

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State or Territory	Name of Lending Institution	HQ Location	Small Business Lending (<\$1M)			Micro Business Lending (<\$100k)		Small Business Lending (\$100k-<\$1M)	
			LSBL\$ (1,000) (1)	LSBL# (2)	Institution Asset Size (3)	SSBL\$ (1,000) (4)	SSBL# (5)	LSBL(2)\$ (6)	LSBL(2)# (7)
	Synovus Financial Corp.	GA	387,238	2,187	\$10B-\$50B	56,251	1,205	330,987	982
	Bb&T Corporation	NC	343,448	2,834	>\$50B	53,106	2,060	290,342	774
	Colonial Bancgroup Inc. Th	AL	318,302	1,596	\$10B-\$50B	47,253	873	271,049	723
	CIT Bank	UT	291,448	9,775	\$1B-\$10B	236,108	9,634	55,340	141
	Fifth Third Bancorp	OH	279,901	3,332	>\$50B	52,361	2,764	227,540	568
	Washington Mutual Bank	NY	253,059	23,081	>\$50B	242,376	23,056	10,683	25
	Ge Capital Financial Inc.	UT	227,501	41,742	\$1B-\$10B	226,076	41,736	1,425	6
	Bank of New York Mellon Corp	NY	202,304	904	.	28,144	450	174,160	454
	Tampa Banking Company The	FL	200,519	1,220	<\$1B	33,106	782	167,413	438
	Marshall & Ilsley Corporatio	WI	195,067	921	.	21,492	495	173,575	426
	Bbva Puerto Rico	PR	187,781	2,129	\$10B-\$50B	64,002	1,798	123,779	331
	Riverside Banking Company	FL	162,550	1,381	\$1B-\$10B	36,217	1,037	126,333	344
	Northern Trust Corporation	IL	142,541	498	\$10B-\$50B	10,785	175	131,756	323
	Whitney Holding Corporation	LA	130,850	661	\$10B-\$50B	14,014	343	116,836	318
	Bankunited FSB	FL	129,133	487	.	10,794	192	118,339	295
	South Financial Group The	SC	117,644	908	\$10B-\$50B	20,066	604	97,578	304
	Popular Inc.	PR	109,839	924	\$10B-\$50B	30,641	717	79,198	207
	Lehman Brothers Bank	NY	104,147	286	.	625	41	103,522	245
	Totalbank	FL	101,203	2,982	.	30,429	2,767	70,774	215
	Bankatlantic	FL	97,666	687	\$1B-\$10B	22,490	465	75,176	222
	Tib Financial Corp.	FL	97,576	482	\$1B-\$10B	13,024	254	84,552	228
	HSBC Bank USA NA	NY	96,003	967	>\$50B	43,635	798	52,368	169
	Alabama National Bancorporat	AL	95,965	479	\$1B-\$10B	11,472	260	84,493	219
	Seacoast Banking Corporation	FL	91,598	577	\$1B-\$10B	15,701	358	75,897	219
	RBC Centura	NC	85,634	652	\$10B-\$50B	14,964	471	70,670	181
	CITy National Bancshares Inc	FL	83,995	271	\$1B-\$10B	5,768	107	78,227	164
	Ocean Bankshares Inc.	FL	77,982	420	\$1B-\$10B	11,483	238	66,499	182
	Ironstone Bank	NC	73,938	432	\$1B-\$10B	9,610	266	64,328	166
	Commercebank N.A.	FL	72,848	240	\$1B-\$10B	5,993	90	66,855	150
	Comerica Incorporated	TX	71,186	196	>\$50B	2,715	40	68,471	156
	Discover Bank	DE	66,886	7,996	\$10B-\$50B	66,886	7,996	-	-
	Capital City Bank Group Inc	FL	65,163	905	\$1B-\$10B	22,775	780	42,388	125
	Peoples First Community Bank	FL	64,337	479	\$1B-\$10B	13,603	320	50,734	159
Georgia	Synovus Financial Corp.	GA	1,610,429	12,370	\$10B-\$50B	274,351	8,480	1,336,078	3,890
	Wachovia Corporation	NC	1,413,968	11,007	>\$50B	273,508	8,084	1,140,460	2,923
	Suntrust Banks Inc.	GA	1,101,241	9,986	>\$50B	241,477	7,688	859,764	2,298
	Bb&T Corporation	NC	988,711	7,251	>\$50B	144,557	4,981	844,154	2,270
	Bank of America Corporation	NC	828,281	43,239	>\$50B	476,210	42,224	352,071	1,015
	American Express Bk FSB	UT	809,287	120,202	.	776,478	120,022	32,809	180
	Regions Financial Corporatio	AL	769,771	5,530	>\$50B	132,614	3,612	637,157	1,918
	United Community Banks Inc.	GA	512,562	4,528	\$1B-\$10B	97,831	3,275	414,731	1,253
	JPMorgan Chase & Co.	NY	324,661	40,512	>\$50B	315,278	40,483	9,383	29
	CITigroup Inc.	NY	279,764	55,703	>\$50B	273,257	55,684	6,507	19
	Wells Fargo & Company	CA	255,922	8,135	>\$50B	219,774	7,908	36,148	227
	Security Bank Corporation	GA	207,629	1,611	\$1B-\$10B	38,148	1,069	169,481	542
	Advanta Bank Corp	UT	160,017	16,411	\$1B-\$10B	160,017	16,411	-	-
	Capital One F.S.B.	VA	127,254	28,285	.	127,254	28,285	-	-

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	Georgian Bancorporation Inc	GA	126,918	480	\$1B-\$10B	10,695	188	116,223	292
	CIT Bank	UT	124,784	4,204	\$1B-\$10B	97,101	4,115	27,683	89
	Southeastern Bank Financial	GA	112,934	865	\$1B-\$10B	19,209	586	93,725	279
	GE Capital Financial Inc.	UT	108,611	21,121	\$1B-\$10B	107,446	21,114	1,165	7
	PAB Bankshares Inc.	GA	100,720	714	\$1B-\$10B	17,470	476	83,250	238
	Queensborough Company The	GA	100,320	1,499	<\$1B	33,584	1,271	66,736	228
	Ironstone Bank	NC	78,396	561	\$1B-\$10B	12,402	391	65,994	170
	Washington Mutual Bank	NY	72,465	6,384	>\$50B	72,347	6,383	118	1
	RBC Centura	NC	71,817	833	\$10B-\$50B	23,490	712	48,327	121
	WGNB Corp.	GA	71,424	707	<\$1B	15,913	520	55,511	187
	Fidelity Southern Corporation	GA	63,591	459	\$1B-\$10B	11,048	325	52,543	134
	Brand Group Holdings Inc.	GA	59,392	639	<\$1B	10,089	485	49,303	154
	Bartow Bancshares Inc.	GA	55,439	351	<\$1B	9,147	223	46,292	128
	Colonial Bancgroup Inc. Th	AL	50,126	238	\$10B-\$50B	5,949	124	44,177	114
Hawaii									
	Bank of The West	CA	358,732	4,494	>\$50B	100,582	3,777	258,150	717
	American Express Bk FSB	UT	180,499	21,654	.	177,521	21,636	2,978	18
	Central Pacific Financial Co	HI	144,801	888	\$1B-\$10B	32,877	593	111,924	295
	Bank of Hawaii Corporation	HI	140,583	2,018	\$10B-\$50B	51,741	1,790	88,842	228
	JPMorgan Chase & Co.	NY	117,900	12,441	>\$50B	117,260	12,439	640	2
	American Savings Bank	HI	101,362	752	.	18,316	530	83,046	222
	Wells Fargo & Company	CA	66,203	1,993	>\$50B	56,047	1,926	10,156	67
Iowa									
	Wells Fargo & Company	CA	487,766	10,723	>\$50B	245,677	10,013	242,089	710
	U.S. Bancorp	MN	331,540	4,738	>\$50B	69,098	4,000	262,442	738
	Stark Bank Group Ltd.	IA	193,893	1,052	\$1B-\$10B	26,111	607	167,782	445
	Hills Bancorporation	IA	189,262	2,216	\$1B-\$10B	55,589	1,770	133,673	446
	West Bancorporation Inc.	IA	182,812	1,147	\$1B-\$10B	29,488	723	153,324	424
	JPMorgan Chase & Co.	NY	131,868	16,490	>\$50B	127,397	16,478	4,471	12
	BTC Financial Corporation	IA	101,240	363	\$1B-\$10B	7,138	148	94,102	215
	American Express Bk FSB	UT	80,591	11,426	.	79,736	11,420	855	6
	Citigroup Inc.	NY	79,196	12,847	>\$50B	78,945	12,845	251	2
	Bank of America Corporation	NC	74,426	5,870	>\$50B	53,295	5,814	21,131	56
	First CITizens Financial Corporation	IA	61,997	1,020	<\$1B	19,651	886	42,346	134
	Advanta Bank Corp	UT	55,853	5,166	\$1B-\$10B	55,853	5,166	-	-
	Great Western Bancorporation	SD	54,767	818	\$1B-\$10B	18,402	679	36,365	139
	Regions Financial Corporatio	AL	54,688	358	>\$50B	8,868	225	45,820	133
Idaho									
	Wells Fargo & Company	CA	460,274	12,916	>\$50B	301,847	12,382	158,427	534
	U.S. Bancorp	MN	225,648	4,611	>\$50B	53,848	4,154	171,800	457
	The Bank of Commerce	ID	184,706	1,499	<\$1B	33,610	1,037	151,096	462
	Zions Bancorporation	UT	162,465	1,455	\$10B-\$50B	48,797	1,111	113,668	344
	American Express Bk FSB	UT	129,382	15,865	.	127,161	15,853	2,221	12
	W.T.B. Financial Corporation	WA	126,698	665	\$1B-\$10B	14,681	363	112,017	302
	Cascade Bancorp	OR	113,786	929	\$1B-\$10B	20,511	652	93,275	277
	Keycorp	OH	80,700	420	>\$50B	9,608	247	71,092	173
	JPMorgan Chase & Co.	NY	72,937	8,629	>\$50B	71,804	8,625	1,133	4
	Bank of America Corporation	NC	70,368	4,309	>\$50B	41,648	4,242	28,720	67

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			LSBL\$ (1,000) (1)	LSBL# (2)		SSBL\$ (1,000) (4)	SSBL# (5)	LSBL(2)\$ (6)	LSBL(2)# (7)
Illinois	Farmers Bancorporation Inc.	ID	67,160	781	<\$1B	19,883	606	47,277	175
	Sterling Financial Corporation	WA	56,028	317	\$10B-\$50B	7,714	190	48,314	127
	Banner Corporation	WA	55,894	346	\$1B-\$10B	8,561	211	47,333	135
	JPMorgan Chase & Co.	NY	1,508,960	113,125	>\$50B	1,083,943	112,000	425,017	1,125
	Bank of America Corporation	NC	1,026,732	26,018	>\$50B	304,477	24,298	722,255	1,720
	Harris N.A.	IL	784,005	7,724	\$10B-\$50B	98,269	5,870	685,736	1,854
	American Express Bk FSB	UT	744,913	107,926	.	714,906	107,775	30,007	151
	Citigroup Inc.	NY	571,760	79,281	>\$50B	517,334	79,120	54,426	161
	MB Financial Inc	IL	539,995	1,802	\$1B-\$10B	31,892	546	508,103	1,256
	Wintrust Financial Corporation	IL	504,560	2,326	\$1B-\$10B	59,673	1,148	444,887	1,178
	Fifth Third Bancorp	OH	483,102	5,202	>\$50B	76,758	4,243	406,344	959
	American Chartered Bancorp	IL	441,975	1,844	\$1B-\$10B	48,231	822	393,744	1,022
	First Midwest Bancorp Inc.	IL	381,409	2,017	\$1B-\$10B	47,910	1,119	333,499	898
	Wells Fargo & Company	CA	355,857	11,030	>\$50B	290,470	10,691	65,387	339
	Amcore Financial Inc.	IL	308,123	1,431	\$1B-\$10B	36,210	716	271,913	715
	Midwest Banc Holdings Inc.	IL	274,700	1,111	\$1B-\$10B	24,797	471	249,903	640
	U.S. Bancorp	MN	266,913	6,365	>\$50B	81,769	5,854	185,144	511
	First Banks Inc.	MO	246,662	1,538	\$10B-\$50B	38,447	969	208,215	569
	Associated Banc-Corp	WI	217,832	939	\$10B-\$50B	18,779	468	199,053	471
	Princeton National Bancorp	IL	212,546	1,631	\$1B-\$10B	42,365	1,071	170,181	560
	National City Corporation	OH	210,081	3,034	>\$50B	88,917	2,709	121,164	325
	Old Second Bancorp Inc.	IL	190,814	1,006	\$1B-\$10B	24,356	563	166,458	443
	Regions Financial Corporation	AL	190,731	1,373	>\$50B	37,101	925	153,630	448
	Privatebancorp Inc.	IL	186,497	597	\$1B-\$10B	9,679	166	176,818	431
	Advanta Bank Corp	UT	185,928	19,529	\$1B-\$10B	185,928	19,529	-	-
	Capital One F.S.B.	VA	184,728	39,918	.	184,728	39,918	-	-
	Standard Bancshares Inc.	IL	170,114	672	\$1B-\$10B	14,829	276	155,285	396
	Fbop Corporation	IL	151,889	576	\$10B-\$50B	12,185	212	139,704	364
	Taylor Capital Group Inc.	IL	151,481	486	\$1B-\$10B	10,098	183	141,383	303
	GE Capital Financial Inc.	UT	143,322	22,330	\$1B-\$10B	143,022	22,328	300	2
	First American Bank Corporation	IL	143,287	537	\$1B-\$10B	10,898	227	132,389	310
	First Mid-Illinois Bancshare	IL	135,998	1,503	<\$1B	36,261	1,195	99,737	308
	West Suburban Bancorp Inc.	IL	129,178	654	\$1B-\$10B	17,990	370	111,188	284
CIT Bank	UT	120,912	4,451	\$1B-\$10B	112,823	4,428	8,089	23	
Commerce Bancshares Inc.	MO	118,124	875	\$10B-\$50B	22,217	602	95,907	273	
Lauritzen Corporation	NE	110,452	2,861	\$10B-\$50B	29,279	2,626	81,173	235	
First Busey Corporation	IL	106,480	832	\$1B-\$10B	19,502	539	86,978	293	
Eggemeyer Capital Llc	CA	94,376	327	\$1B-\$10B	5,766	101	88,610	226	
Charter One Bank	OH	94,181	1,078	>\$50B	25,888	925	68,293	153	
Washington Mutual Bank	NY	87,106	7,443	>\$50B	81,168	7,431	5,938	12	
Heartland Bancorp Inc.	IL	83,900	708	<\$1B	18,063	504	65,837	204	
Bridgeview Bancorp Inc.	IL	83,362	268	\$1B-\$10B	5,329	87	78,033	181	
Peotone Bancorp Inc.	IL	83,341	409	\$1B-\$10B	10,661	213	72,680	196	
Banc Ed Corp. The	IL	80,224	624	\$1B-\$10B	16,465	426	63,759	198	
Northern Trust Corporation	IL	78,799	364	\$10B-\$50B	9,296	182	69,503	182	
Marshall & Ilsley Corporation	WI	74,844	278	.	4,499	102	70,345	176	
Morton Community Bank	IL	72,834	579	\$1B-\$10B	14,311	418	58,523	161	

Table 4A. Top Small Business Lenders by State and Territory Using CRA Data, 2007

State or Territory	Name of Lending Institution	HQ Location	Small Business Lending (<\$1M)		Institution Asset Size (3)	Micro Business Lending (<\$100k)		Small Business Lending (\$100k-<\$1M)	
			LSBL\$ (1,000) (1)	LSBL# (2)		SSBL\$ (1,000) (4)	SSBL# (5)	LSBL(2)\$ (6)	LSBL(2)# (7)
Indiana	Home State Bancorp Inc.	IL	66,453	493	<\$1B	10,593	335	55,860	158
	Bankfinancial F.S.B	IL	63,472	265	.	5,988	114	57,484	151
	Marquette National Corporation	IL	60,227	310	\$1B-\$10B	8,196	151	52,031	159
	Mid America Bank FSB	IL	59,948	259	.	5,310	115	54,638	144
	Popular Inc.	PR	53,527	448	\$10B-\$50B	10,089	330	43,438	118
	JPMorgan Chase & Co.	NY	565,503	37,364	>\$50B	348,923	36,810	216,580	554
	Fifth Third Bancorp	OH	493,435	3,533	>\$50B	70,806	2,407	422,629	1,126
	Old National Bancorp	IN	371,184	2,839	\$1B-\$10B	77,821	1,948	293,363	891
	Wells Fargo & Company	CA	308,567	7,862	>\$50B	195,977	7,482	112,590	380
	Lakeland Financial Corporation	IN	279,678	1,357	\$1B-\$10B	34,203	688	245,475	669
	National City Corporation	OH	266,808	3,048	>\$50B	75,709	2,529	191,099	519
	Regions Financial Corporation	AL	233,497	1,306	>\$50B	32,320	746	201,177	560
	American Express Bk FSB	UT	201,751	29,749	.	190,235	29,692	11,516	57
	Irwin Financial Corporation	IN	191,657	817	\$1B-\$10B	18,002	333	173,655	484
	1st Source Corporation	IN	175,861	1,308	\$1B-\$10B	36,138	831	139,723	477
	Star Financial Group Inc.	IN	171,418	1,081	\$1B-\$10B	28,231	666	143,187	415
	Citigroup Inc.	NY	133,975	22,859	>\$50B	132,099	22,855	1,876	4
	Bank of America Corporation	NC	132,286	10,120	>\$50B	86,931	10,004	45,355	116
	Mainsource Financial Group	IN	127,302	3,848	\$1B-\$10B	65,978	3,619	61,324	229
	Harris N.A.	IL	114,833	906	\$10B-\$50B	16,568	642	98,265	264
	First Financial Corporation	IN	104,129	1,011	\$1B-\$10B	28,155	778	75,974	233
	First Financial Bancorp	OH	93,334	540	\$1B-\$10B	13,578	316	79,756	224
	Huntington Bancshares Incorp	OH	90,622	953	\$10B-\$50B	28,854	801	61,768	152
	First Indiana Corporation	IN	90,282	372	\$1B-\$10B	7,890	153	82,392	219
	Advanta Bank Corp	UT	88,087	9,120	\$1B-\$10B	88,087	9,120	-	-
	Keycorp	OH	78,873	459	>\$50B	10,843	284	68,030	175
Capital One F.S.B.	VA	76,526	16,431	.	76,526	16,431	-	-	
National Bank of Indianapolis	IN	76,307	302	\$1B-\$10B	6,926	131	69,381	171	
First Bancshares Inc.	IN	72,353	506	\$1B-\$10B	14,505	314	57,848	192	
Ge Capital Financial Inc.	UT	71,745	13,292	\$1B-\$10B	70,010	13,282	1,735	10	
CIT Bank	UT	63,017	2,028	\$1B-\$10B	55,954	2,011	7,063	17	
Indiana Community Bancorp	IN	53,763	288	<\$1B	5,624	154	48,139	134	
First Mutual of Richmond Inc	IN	53,100	284	<\$1B	7,032	147	46,068	137	
Integra Bank Corporation	IN	50,356	498	\$1B-\$10B	13,249	375	37,107	123	
Kansas	Intrust Financial Corporation	KS	216,875	1,817	\$1B-\$10B	35,417	1,305	181,458	512
	Commerce Bancshares Inc.	MO	160,566	1,666	\$10B-\$50B	40,970	1,314	119,596	352
	Bank of America Corporation	NC	159,900	8,028	>\$50B	87,438	7,820	72,462	208
	UMB Financial Corporation	MO	159,873	1,277	\$1B-\$10B	24,921	935	134,952	342
	Emprise Financial Corporation	KS	128,827	1,398	\$1B-\$10B	26,039	1,129	102,788	269
	American Express Bk FSB	UT	127,302	17,293	.	119,681	17,257	7,621	36
	JPMorgan Chase & Co.	NY	123,481	15,646	>\$50B	122,517	15,641	964	5
	Commerce Bank & Trust	KS	119,355	1,414	\$1B-\$10B	27,406	1,109	91,949	305
	Marshall & Ilsley Corporation	WI	114,725	527	.	13,062	282	101,663	245
	U.S. Bancorp	MN	104,908	1,853	>\$50B	20,311	1,638	84,597	215
	Sunflower Banks Inc.	KS	99,888	720	\$1B-\$10B	17,154	478	82,734	242
	Manhattan Banking Corporation	KS	89,045	767	<\$1B	15,690	576	73,355	191

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State or Territory	Name of Lending Institution	HQ Location	Small Business Lending (<\$1M)		Institution Asset Size (3)	Micro Business Lending (<\$100k)		Small Business Lending (\$100k-<\$1M)	
			LSBL\$ (1,000) (1)	LSBL# (2)		SSBL\$ (1,000) (4)	SSBL# (5)	LSBL(2)\$ (6)	LSBL(2)# (7)
Kentucky	Central of Kansas Inc.	KS	77,381	890	<\$1B	21,493	706	55,888	184
	Citigroup Inc.	NY	76,551	13,736	>\$50B	76,401	13,735	150	1
	Wells Fargo & Company	CA	71,420	2,334	>\$50B	63,174	2,281	8,246	53
	Dickinson Financial Corporation	MO	50,374	369	\$1B-\$10B	8,863	243	41,511	126
	Fifth Third Bancorp	OH	328,296	2,495	>\$50B	50,088	1,785	278,208	710
	BB&T Corporation	NC	325,032	2,534	>\$50B	55,751	1,792	269,281	742
	JPMorgan Chase & Co.	NY	239,491	19,737	>\$50B	160,533	19,541	78,958	196
	U.S. Bancorp	MN	196,382	4,304	>\$50B	53,299	3,936	143,083	368
	National CItY Corporation	OH	194,060	2,000	>\$50B	47,890	1,625	146,170	375
	PNC Financial Services Group	PA	189,711	2,420	>\$50B	77,817	2,099	111,894	321
	Central Bancshares Inc.	KY	167,312	1,148	\$1B-\$10B	27,443	722	139,869	426
	American Express Bk FSB	UT	147,029	22,207	.	142,145	22,183	4,884	24
	Bank of Kentucky Financial Co	KY	136,828	841	\$1B-\$10B	21,391	493	115,437	348
	S. Y. Bancorp Inc.	KY	110,957	647	\$1B-\$10B	16,676	361	94,281	286
	Community Trust Bancorp Inc	KY	98,084	1,042	\$1B-\$10B	25,761	800	72,323	242
	Republic Bancorp Inc.	KY	96,919	550	\$1B-\$10B	13,862	290	83,057	260
	Whitaker Bank Corporation	KY	96,320	1,628	\$1B-\$10B	28,892	1,405	67,428	223
	Traditional Bancorporation	KY	90,574	774	<\$1B	16,710	559	73,864	215
	Citigroup Inc.	NY	75,740	13,967	>\$50B	75,740	13,967	-	-
	Old National Bancorp	IN	73,539	649	\$1B-\$10B	18,060	476	55,479	173
Wells Fargo & Company	CA	71,334	2,221	>\$50B	63,273	2,171	8,061	50	
GE Capital Financial Inc.	UT	66,089	12,555	\$1B-\$10B	65,469	12,551	620	4	
Regions Financial Corporation	AL	57,423	374	>\$50B	9,716	242	47,707	132	
Bank of America Corporation	NC	55,529	5,230	>\$50B	43,418	5,198	12,111	32	
Advanta Bank Corp	UT	51,139	5,390	\$1B-\$10B	51,139	5,390	-	-	
Louisiana	Whitney Holding Corporation	LA	750,277	4,088	\$10B-\$50B	100,745	2,237	649,532	1,851
Regions Financial Corporation	AL	629,315	5,366	>\$50B	162,103	3,914	467,212	1,452	
JPMorgan Chase & Co.	NY	585,520	32,341	>\$50B	349,906	31,709	235,614	632	
Capital One Financial Corporation	VA	532,908	4,184	>\$50B	107,091	2,936	425,817	1,248	
Iberiabank Corporation	LA	292,643	1,700	\$1B-\$10B	43,276	1,035	249,367	665	
Hancock Holding Company	MS	283,646	1,745	\$1B-\$10B	36,615	860	247,031	885	
American Express Bk FSB	UT	192,634	34,774	.	185,260	34,738	7,374	36	
Midsouth Bancorp Inc.	LA	114,552	1,254	<\$1B	32,115	977	82,437	277	
Red River Bancshares Inc.	LA	114,192	984	<\$1B	25,579	712	88,613	272	
Bancorpsouth Inc.	MS	104,713	925	\$10B-\$50B	23,470	646	81,243	279	
Citigroup Inc.	NY	97,839	20,082	>\$50B	96,594	20,078	1,245	4	
CTB Financial Corporation	LA	96,009	1,257	<\$1B	28,551	1,023	67,458	234	
Wells Fargo & Company	CA	89,675	2,593	>\$50B	72,566	2,517	17,109	76	
Bank of America Corporation	NC	77,363	7,755	>\$50B	66,384	7,729	10,979	26	
Sabine Bancshares Inc.	LA	75,835	715	<\$1B	17,518	526	58,317	189	
GE Capital Financial Inc.	UT	63,531	11,465	\$1B-\$10B	60,976	11,455	2,555	10	
Advanta Bank Corp	UT	57,344	5,898	\$1B-\$10B	57,344	5,898	-	-	
Capital One F.S.B.	VA	54,358	13,185	.	54,358	13,185	-	-	
Jeff Davis Bancshares Inc.	LA	50,502	716	<\$1B	14,039	599	36,463	117	
Massachusetts	Bank of America Corporation	NC	853,142	33,255	>\$50B	399,493	32,135	453,649	1,120

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State or Territory	Name of Lending Institution	HQ Location	Small Business Lending (<\$1M)			Micro Business Lending (<\$100k)		Small Business Lending (\$100k-<\$1M)	
			LSBL\$ (1,000) (1)	LSBL# (2)	Institution Asset Size (3)	SSBL\$ (1,000) (4)	SSBL# (5)	LSBL(2)\$ (6)	LSBL(2)# (7)
	TD Banknorth NA	ME	660,789	4,095	>\$50B	126,318	2,657	534,471	1,438
	American Express Bk FSB	UT	588,441	91,805	.	566,974	91,681	21,467	124
	Charter One Bank	OH	532,327	5,247	>\$50B	102,498	4,254	429,829	993
	JPMorgan Chase & Co.	NY	421,721	45,670	>\$50B	414,575	45,644	7,146	26
	Sovereign Bank	PA	353,756	3,233	>\$50B	125,073	2,623	228,683	610
	Citigroup Inc.	NY	328,389	53,074	>\$50B	319,370	53,039	9,019	35
	Eastern Bank Corporation	MA	320,474	2,072	\$1B-\$10B	42,772	1,361	277,702	711
	Wells Fargo & Company	CA	265,843	7,804	>\$50B	224,834	7,557	41,009	247
	Independent Bank Corp.	MA	150,876	1,293	\$1B-\$10B	30,623	918	120,253	375
	Capital One F.S.B.	VA	136,541	24,395	.	136,541	24,395	-	-
	Middlesex Savings Bank	MA	134,784	658	\$1B-\$10B	14,349	360	120,435	298
	Advanta Bank Corp	UT	132,252	12,592	\$1B-\$10B	132,252	12,592	-	-
	Salem Five Bancorp	MA	115,938	478	\$1B-\$10B	10,809	196	105,129	282
	Boston Private Financial Holding	MA	89,062	316	\$1B-\$10B	6,734	115	82,328	201
	CIT Bank	UT	74,607	2,693	\$1B-\$10B	67,710	2,673	6,897	20
	Beacon Bancorp	MA	57,953	323	\$1B-\$10B	9,648	176	48,305	147
	Cape Cod 5 Cents Savings Bank	MA	52,642	558	\$1B-\$10B	12,200	435	40,442	123
	Century Bancorp Inc.	MA	52,323	400	\$1B-\$10B	12,459	280	39,864	120
Maryland	PNC Financial Services Group	PA	1,029,819	6,397	>\$50B	164,810	4,118	865,009	2,279
	Bank of America Corporation	NC	634,833	28,814	>\$50B	336,029	27,979	298,804	835
	Manufacturers & Traders Trust	NY	471,309	2,304	>\$50B	60,616	1,246	410,693	1,058
	American Express Bk FSB	UT	450,283	66,679	.	429,445	66,578	20,838	101
	BB&T Corporation	NC	437,175	3,766	>\$50B	73,899	2,772	363,276	994
	Wachovia Corporation	NC	377,495	2,599	>\$50B	69,230	1,795	308,265	804
	JPMorgan Chase & Co.	NY	353,410	38,449	>\$50B	348,123	38,423	5,287	26
	Suntrust Banks Inc.	GA	315,068	4,439	>\$50B	108,297	3,928	206,771	511
	Citigroup Inc.	NY	214,693	36,413	>\$50B	198,110	36,368	16,583	45
	Sandy Spring Bancorp Inc.	MD	199,948	912	\$1B-\$10B	21,153	446	178,795	466
	Wells Fargo & Company	CA	196,004	5,552	>\$50B	164,175	5,334	31,829	218
	Susquehanna Bancshares Inc.	PA	165,509	1,111	\$1B-\$10B	30,776	739	134,733	372
	Provident Bankshares Corpora	MD	114,337	368	\$1B-\$10B	6,341	120	107,996	248
	Fulton Financial Corporation	PA	101,648	482	\$10B-\$50B	11,273	254	90,375	228
	Advanta Bank Corp	UT	100,469	9,903	\$1B-\$10B	100,469	9,903	-	-
	Capital One F.S.B.	VA	96,650	20,230	.	96,650	20,230	-	-
	HSB Bancorp Inc.	MD	69,382	492	<\$1B	15,008	314	54,374	178
	Tri-County Financial Corpora	MD	66,055	289	<\$1B	7,609	149	58,446	140
	CIT Bank	UT	65,974	2,632	\$1B-\$10B	61,558	2,620	4,416	12
	Chevy Chase Bank F.S.B.	MD	53,796	332	.	11,573	219	42,223	113
Maine	Td Banknorth Na	ME	385,340	2,940	>\$50B	86,480	2,046	298,860	894
	Camden National Corporation	ME	162,359	1,463	\$1B-\$10B	39,325	1,044	123,034	419
	Bangor Bancorp Mhc	ME	128,031	1,578	\$1B-\$10B	39,479	1,319	88,552	259
	Bank of America Corporation	NC	100,533	5,305	>\$50B	54,514	5,177	46,019	128
	First Bancorp Inc. The	ME	93,409	930	\$1B-\$10B	21,611	691	71,798	239
	Keycorp	OH	82,307	563	>\$50B	14,872	382	67,435	181
	Norway Bancorp Mhc	ME	76,928	474	<\$1B	12,041	284	64,887	190
	Kennebunk Savings Bank	ME	67,451	463	<\$1B	13,855	293	53,596	170

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			LSBL\$ (1,000) (1)	LSBL# (2)	Institution Asset Size (3)	SSBL\$ (1,000) (4)	SSBL# (5)	LSBL(2)\$ (6)	LSBL(2)# (7)
Michigan	American Express Bk FSB	UT	59,102	9,793	.	57,837	9,786	1,265	7
	JPMorgan Chase & Co.	NY	57,477	7,226	>\$50B	56,917	7,224	560	2
	Gorham Bancorp Mhc	ME	51,908	293	<\$1B	8,096	175	43,812	118
	Fifth Third Bancorp	OH	1,626,942	11,169	>\$50B	204,634	7,359	1,422,308	3,810
	Comerica Incorporated	TX	1,620,821	6,023	>\$50B	129,042	2,443	1,491,779	3,580
	Bank of America Corporation	NC	1,068,808	22,012	>\$50B	274,865	19,976	793,943	2,036
	JPMorgan Chase & Co.	NY	1,002,189	67,478	>\$50B	623,271	66,473	378,918	1,005
	CITizens Republic Bancorp I	MI	653,421	3,141	\$10B-\$50B	75,857	1,632	577,564	1,509
	Mercantile Bank Corporation	MI	490,030	2,371	\$1B-\$10B	56,852	1,240	433,178	1,131
	American Express Bk FSB	UT	489,720	68,006	.	476,617	67,940	13,103	66
	Macatawa Bank Corporation	MI	406,017	2,762	\$1B-\$10B	76,883	1,752	329,134	1,010
	National CItY Corporation	OH	370,695	5,517	>\$50B	148,311	4,868	222,384	649
	Wells Fargo & Company	CA	332,721	10,212	>\$50B	275,208	9,906	57,513	306
	Huntington Bancshares Incorp	OH	306,084	3,793	\$10B-\$50B	121,643	3,323	184,441	470
	Citigroup Inc.	NY	284,609	52,148	>\$50B	280,594	52,142	4,015	6
	Chemical Financial Corporati	MI	226,548	2,344	\$1B-\$10B	63,337	1,745	163,211	599
	Independent Bank Corporation	MI	221,877	1,666	\$1B-\$10B	48,289	1,081	173,588	585
	Advanta Bank Corp	UT	183,791	19,213	\$1B-\$10B	183,791	19,213	-	-
	Dearborn Bancorp Inc.	MI	165,630	680	\$1B-\$10B	14,218	278	151,412	402
	Capital One F.S.B.	VA	158,425	31,334	.	158,425	31,334	-	-
	GE Capital Financial Inc.	UT	157,199	23,707	\$1B-\$10B	156,324	23,705	875	2
	MBT Financial Corp.	MI	133,509	1,042	\$1B-\$10B	28,748	678	104,761	364
	CIT Bank	UT	98,263	3,446	\$1B-\$10B	84,980	3,416	13,283	30
	First Place Bank	OH	93,862	387	.	9,031	162	84,831	225
	TCF Financial Corporation	MN	83,106	352	\$10B-\$50B	7,803	190	75,303	162
	FNBH Bancorp Inc.	MI	79,269	488	<\$1B	13,052	300	66,217	188
	Irwin Financial Corporation	IN	78,909	415	\$1B-\$10B	10,969	193	67,940	222
	Charter One Bank	OH	71,085	1,030	>\$50B	26,359	924	44,726	106
	Arbor Bancorp Inc.	MI	67,741	284	<\$1B	7,010	130	60,731	154
	Flagstar Bank	MI	59,812	194	.	3,649	63	56,163	131
	Fentura Financial Inc.	MI	59,081	386	<\$1B	11,448	234	47,633	152
O.A.K. Financial Corporation	MI	57,276	356	<\$1B	9,033	206	48,243	150	
CITizens First Bank	MI	56,620	401	\$1B-\$10B	11,059	247	45,561	154	
U.S. Bancorp	MN	56,433	5,598	>\$50B	51,926	5,590	4,507	8	
Mackinac Financial Corporation	MI	55,400	313	<\$1B	8,493	185	46,907	128	
Minnesota	Wells Fargo & Company	CA	1,568,765	45,765	>\$50B	1,012,922	43,990	555,843	1,775
	U.S. Bancorp	MN	587,440	16,291	>\$50B	178,117	15,285	409,323	1,006
	Otto Bremer Foundation	MN	557,400	2,965	\$1B-\$10B	73,734	1,641	483,666	1,324
	Marshall & Ilsley Corporatio	WI	392,813	1,515	.	32,934	719	359,879	796
	JPMorgan Chase & Co.	NY	247,789	30,152	>\$50B	243,315	30,135	4,474	17
	American Express Bk FSB	UT	222,137	27,616	.	217,408	27,588	4,729	28
	Associated Banc-Corp	WI	197,224	1,054	\$10B-\$50B	21,076	618	176,148	436
	Klein Financial Inc.	MN	178,261	1,276	\$1B-\$10B	31,702	842	146,559	434
	CITigroup Inc.	NY	135,454	22,533	>\$50B	134,129	22,530	1,325	3
	Voyager Financial Services C	MN	106,436	542	<\$1B	13,979	279	92,457	263
	Advanta Bank Corp	UT	105,121	10,231	\$1B-\$10B	105,121	10,231	-	-

Table 4A. Top Small Business Lenders by State and Territory Using CRA Data, 2007

State or Territory	Name of Lending Institution	HQ Location	Small Business Lending (<\$1M)			Micro Business Lending (<\$100k)		Small Business Lending (\$100k-<\$1M)	
			LSBL\$ (1,000) (1)	LSBL# (2)	Institution Asset Size (3)	SSBL\$ (1,000) (4)	SSBL# (5)	LSBL(2)\$ (6)	LSBL(2)# (7)
	Bank of America Corporation	NC	96,157	8,940	>\$50B	76,916	8,906	19,241	34
	Capital One F.S.B.	VA	95,693	18,323	.	95,693	18,323	-	-
	State Bankshares Inc.	ND	91,968	610	\$1B-\$10B	13,622	398	78,346	212
	Home Federal Savings Bank	MN	82,148	373	\$1B-\$10B	9,356	194	72,792	179
	Bank of The West	CA	69,568	708	>\$50B	22,058	570	47,510	138
	CIT Bank	UT	56,587	1,718	\$1B-\$10B	46,505	1,687	10,082	31
	GE Capital Financial Inc.	UT	55,529	7,585	\$1B-\$10B	54,293	7,579	1,236	6
Missouri	Central Bancompany	MO	640,992	5,486	\$1B-\$10B	129,152	3,964	511,840	1,522
	Commerce Bancshares Inc.	MO	570,509	5,376	\$10B-\$50B	118,863	4,020	451,646	1,356
	Marshall & Ilsley Corporatio	WI	488,325	1,940	.	41,267	849	447,058	1,091
	U.S. Bancorp	MN	445,017	6,773	>\$50B	103,746	5,790	341,271	983
	Bank of America Corporation	NC	359,987	18,344	>\$50B	202,574	17,890	157,413	454
	Enterprise Financial Service	MO	268,371	1,022	\$1B-\$10B	23,207	407	245,164	615
	UMB Financial Corporation	MO	260,386	1,721	\$1B-\$10B	33,473	1,165	226,913	556
	JPMorgan Chase & Co.	NY	260,157	31,536	>\$50B	254,551	31,514	5,606	22
	American Express Bk FSB	UT	230,035	34,825	.	221,656	34,778	8,379	47
	Regions Financial Corporatio	AL	190,864	1,142	>\$50B	26,066	660	164,798	482
	CITigroup Inc.	NY	183,660	31,065	>\$50B	183,063	31,061	597	4
	Wells Fargo & Company	CA	154,011	5,044	>\$50B	136,214	4,940	17,797	104
	First Banks Inc.	MO	120,891	863	\$10B-\$50B	20,589	558	100,302	305
	GE Capital Financial Inc.	UT	115,822	17,612	\$1B-\$10B	113,115	17,597	2,707	15
	Great Southern Bancorp Inc.	MO	115,466	552	\$1B-\$10B	11,190	276	104,276	276
	Advanta Bank Corp	UT	105,956	10,772	\$1B-\$10B	105,956	10,772	-	-
	Capital One F.S.B.	VA	84,957	18,467	.	84,957	18,467	-	-
	Dickinson Financial Corporat	MO	79,520	772	\$1B-\$10B	17,237	597	62,283	175
	CIT Bank	UT	61,438	2,119	\$1B-\$10B	55,365	2,102	6,073	17
	Arvest Bank Group Inc.	AR	60,314	538	\$1B-\$10B	12,152	399	48,162	139
Mississippi	Trustmark Corporation	MS	439,525	4,198	\$1B-\$10B	114,484	3,265	325,041	933
	Regions Financial Corporatio	AL	386,044	4,046	>\$50B	129,232	3,274	256,812	772
	Bancorpsouth Inc.	MS	270,179	3,521	\$10B-\$50B	72,278	2,856	197,901	665
	Hancock Holding Company	MS	193,210	1,434	\$1B-\$10B	33,913	896	159,297	538
	Bancplus Corporation	MS	147,705	2,271	\$1B-\$10B	45,333	1,946	102,372	325
	Renasant Corporation	MS	140,553	1,417	\$1B-\$10B	34,207	1,055	106,346	362
	First M & F Corporation	MS	122,092	2,035	\$1B-\$10B	44,636	1,768	77,456	267
	CITizens National Banc Corp.	MS	87,698	994	\$1B-\$10B	23,441	798	64,257	196
	American Express Bk FSB	UT	86,815	16,430	.	83,995	16,414	2,820	16
	Wachovia Corporation	NC	86,045	516	>\$50B	14,054	309	71,991	207
	Cadence Financial Corporatio	MS	84,435	1,783	\$1B-\$10B	32,584	1,583	51,851	200
	JPMorgan Chase & Co.	NY	76,981	9,931	>\$50B	73,618	9,924	3,363	7
Montana	First Interstate Bancsystem	MT	225,689	2,225	\$1B-\$10B	52,621	1,698	173,068	527
	Wells Fargo & Company	CA	197,752	5,753	>\$50B	127,042	5,516	70,710	237
	American Express Bk FSB	UT	147,520	17,345	.	146,039	17,337	1,481	8
	Stockman Financial Corporati	MT	107,129	1,104	\$1B-\$10B	28,295	836	78,834	268
	U.S. Bancorp	MN	72,545	1,617	>\$50B	20,028	1,468	52,517	149
	JPMorgan Chase & Co.	NY	53,353	6,602	>\$50B	51,994	6,594	1,359	8

Table 4A. Top Small Business Lenders by State and Territory Using CRA Data, 2007

State or Territory	Name of Lending Institution	HQ Location	Small Business Lending (<\$1M)		Institution Asset Size (3)	Micro Business Lending (<\$100k)		Small Business Lending (\$100k-<\$1M)	
			LSBL\$ (1,000) (1)	LSBL# (2)		SSBL\$ (1,000) (4)	SSBL# (5)	LSBL(2)\$ (6)	LSBL(2)# (7)
North Carolina									
	BB&T Corporation	NC	2,645,131	24,811	>\$50B	559,967	18,781	2,085,164	6,030
	Wachovia Corporation	NC	1,971,858	13,011	>\$50B	304,137	8,815	1,667,721	4,196
	First Citizens Bancshares	NC	1,058,829	12,498	\$10B-\$50B	291,050	10,126	767,779	2,372
	Bank of America Corporation	NC	586,133	31,089	>\$50B	323,961	30,397	262,172	692
	Suntrust Banks Inc.	GA	529,609	5,707	>\$50B	125,089	4,502	404,520	1,205
	American Express Bk FSB	UT	437,516	64,486	.	417,947	64,391	19,569	95
	RBC Centura	NC	387,255	3,288	\$10B-\$50B	77,939	2,422	309,316	866
	JPMorgan Chase & Co.	NY	301,677	37,008	>\$50B	289,943	36,965	11,734	43
	Fidelity Bancshares (N.C.)	NC	251,644	1,975	\$1B-\$10B	47,896	1,281	203,748	694
	South Financial Group The	SC	228,213	1,457	\$10B-\$50B	36,122	834	192,091	623
	Citigroup Inc.	NY	223,430	41,760	>\$50B	221,455	41,752	1,975	8
	Wells Fargo & Company	CA	205,658	6,373	>\$50B	177,586	6,186	28,072	187
	FNB United Corp.	NC	203,500	1,385	\$1B-\$10B	39,491	877	164,009	508
	First Charter Corporation	NC	191,178	953	\$1B-\$10B	25,277	500	165,901	453
	Yadkin Valley Financial Corp	NC	154,068	1,225	\$1B-\$10B	31,997	820	122,071	405
	Newbridge Bancorp	NC	146,249	993	\$1B-\$10B	28,959	634	117,290	359
	Ge Capital Financial Inc.	UT	144,538	30,565	\$1B-\$10B	142,614	30,558	1,924	7
	Advanta Bank Corp	UT	137,234	13,947	\$1B-\$10B	137,234	13,947	-	-
	Southern Bancshares (N.C.)	NC	132,052	1,428	\$1B-\$10B	34,040	1,092	98,012	336
	Southern Community Financial	NC	121,508	814	\$1B-\$10B	19,444	507	102,064	307
	Citizens South Bank	NC	121,080	635	<\$1B	16,098	331	104,982	304
	Capital One F.S.B.	VA	118,720	26,020	.	118,720	26,020	-	-
	CIT Bank	UT	107,771	3,485	\$1B-\$10B	87,093	3,417	20,678	68
	Regions Financial Corporatio	AL	102,805	499	>\$50B	11,512	264	91,293	235
	First Bancorp	NC	101,398	1,468	\$1B-\$10B	33,138	1,230	68,260	238
	Capital Bank Corporation	NC	96,592	776	\$1B-\$10B	18,740	548	77,852	228
	United Community Banks Inc.	GA	62,596	870	\$1B-\$10B	21,572	723	41,024	147
	Peoples Bancorp of North Car	NC	61,358	504	<\$1B	14,104	342	47,254	162
	Four Oaks Fincorp Inc.	NC	53,126	692	<\$1B	16,651	562	36,475	130
North Dakota									
	State Bankshares Inc.	ND	187,007	1,158	\$1B-\$10B	30,313	718	156,694	440
	Wells Fargo & Company	CA	180,720	3,432	>\$50B	82,938	3,146	97,782	286
	Otto Bremer Foundation	MN	175,165	1,109	\$1B-\$10B	25,891	703	149,274	406
	Alerus Financial Corporation	ND	84,575	507	<\$1B	10,990	310	73,585	197
Nebraska									
	Lauritzen Corporation	NE	393,312	5,659	\$10B-\$50B	86,159	4,810	307,153	849
	Wells Fargo & Company	CA	283,908	7,769	>\$50B	173,189	7,421	110,719	348
	Pinnacle Bancorp Inc.	NE	200,209	3,387	\$1B-\$10B	72,031	2,959	128,178	428
	Tierone Bank	NE	114,237	1,296	\$1B-\$10B	30,415	1,024	83,822	272
	U.S. Bancorp	MN	107,787	2,424	>\$50B	29,200	2,213	78,587	211
	JPMorgan Chase & Co.	NY	83,049	10,209	>\$50B	81,749	10,207	1,300	2
	Farmers & Merchants Investme	NE	78,108	561	\$1B-\$10B	14,930	357	63,178	204
	Great Western Bancorporation	SD	72,620	552	\$1B-\$10B	13,563	363	59,057	189
	American Express Bk FSB	UT	66,438	8,546	.	64,976	8,537	1,462	9
	American National Corporatio	NE	61,134	501	\$1B-\$10B	12,107	343	49,027	158
New Hampshire									
	TD Banknorth NA	ME	373,222	2,670	>\$50B	80,452	1,836	292,770	834

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			LSBL\$ (1,000) (1)	LSBL# (2)	Institution Asset Size (3)	SSBL\$ (1,000) (4)	SSBL# (5)	LSBL(2)\$ (6)	LSBL(2)# (7)
	Charter One Bank	OH	192,083	1,938	>\$50B	39,985	1,565	152,098	373
	Bank of America Corporation	NC	146,929	6,239	>\$50B	69,661	6,058	77,268	181
	Chittenden Corporation	VT	112,805	672	\$1B-\$10B	16,718	383	96,087	289
	American Express Bk FSB	UT	98,285	15,102	.	92,147	15,075	6,138	27
	JPMorgan Chase & Co.	NY	85,286	10,124	>\$50B	84,839	10,122	447	2
	Wells Fargo & Company	CA	68,177	1,931	>\$50B	57,710	1,864	10,467	67
	Citigroup Inc.	NY	67,313	12,225	>\$50B	66,263	12,221	1,050	4
New Jersey	Pnc Financial Services Group	PA	1,404,423	18,156	>\$50B	688,837	16,225	715,586	1,931
	Wachovia Corporation	NC	1,303,315	8,739	>\$50B	245,430	6,075	1,057,885	2,664
	Bank of America Corporation	NC	1,246,011	51,261	>\$50B	650,618	49,728	595,393	1,533
	American Express Bk FSB	UT	1,038,124	168,766	.	990,981	168,501	47,143	265
	JPMorgan Chase & Co.	NY	926,049	77,502	>\$50B	836,489	77,261	89,560	241
	Citigroup Inc.	NY	459,252	72,050	>\$50B	427,870	71,941	31,382	109
	Valley National Bancorp	NJ	426,434	2,875	\$10B-\$50B	85,737	2,034	340,697	841
	Commerce Bancorp Inc.	NJ	322,623	2,485	\$10B-\$50B	61,583	1,812	261,040	673
	Wells Fargo & Company	CA	317,070	9,139	>\$50B	268,547	8,822	48,523	317
	Fulton Financial Corporation	PA	301,455	1,617	\$10B-\$50B	41,151	897	260,304	720
	Advanta Bank Corp	UT	171,559	16,769	\$1B-\$10B	171,559	16,769	-	-
	Capital One F.S.B.	VA	168,530	34,790	.	168,530	34,790	-	-
	Sun Bancorp Inc	NJ	158,516	818	\$1B-\$10B	23,305	457	135,211	361
	TD Banknorth NA	ME	147,199	896	>\$50B	33,037	595	114,162	301
	Lakeland Bancorp Inc.	NJ	142,872	675	\$1B-\$10B	18,581	343	124,291	332
	Sovereign Bank	PA	120,758	1,320	>\$50B	62,615	1,157	58,143	163
	CIT Bank	UT	117,990	4,063	\$1B-\$10B	98,115	4,014	19,875	49
	Washington Mutual Bank	NY	113,200	6,340	>\$50B	68,933	6,266	44,267	74
	HSBC Bank USA NA	NY	112,700	1,219	>\$50B	58,676	1,083	54,024	136
	Columbia Bank	NJ	108,803	540	\$1B-\$10B	18,415	303	90,388	237
	Susquehanna Bancshares Inc.	PA	108,393	597	\$1B-\$10B	17,173	338	91,220	259
	Greater Community Bancorp	NJ	101,736	459	<\$1B	13,432	231	88,304	228
	Stewardship Financial Corpor	NJ	73,494	362	<\$1B	9,702	183	63,792	179
	Provident Financial Services	NJ	66,650	502	\$1B-\$10B	11,252	348	55,398	154
	New York Community Bancorp	NY	59,856	3,990	\$10B-\$50B	37,558	3,904	22,298	86
	Peapack-Gladstone Financial	NJ	58,803	277	\$1B-\$10B	6,482	139	52,321	138
New Mexico	Wells Fargo & Company	CA	425,593	11,623	>\$50B	269,195	11,091	156,398	532
	First State Bancorporation	NM	293,364	2,207	\$1B-\$10B	46,100	1,474	247,264	733
	Bank of America Corporation	NC	123,090	6,573	>\$50B	69,365	6,395	53,725	178
	BBVA Puerto Rico	PR	112,661	1,088	\$10B-\$50B	31,377	857	81,284	231
	BOK Financial Corporation	OK	104,165	457	\$10B-\$50B	11,124	219	93,041	238
	American Express Bk FSB	UT	97,563	15,761	.	95,343	15,750	2,220	11
	Trinity Capital Corporation	NM	85,581	546	\$1B-\$10B	14,526	336	71,055	210
	JPMorgan Chase & Co.	NY	64,155	7,003	>\$50B	61,397	6,995	2,758	8
	Bank of The West	CA	62,091	602	>\$50B	17,349	475	44,742	127
	CITigroup Inc.	NY	57,822	9,772	>\$50B	55,932	9,770	1,890	2
Nevada	Wells Fargo & Company	CA	697,064	27,980	>\$50B	566,446	27,467	130,618	513
	Western Alliance Bancorporation	NV	297,040	1,340	\$1B-\$10B	33,485	563	263,555	777

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			LSBL\$ (1,000) (1)	LSBL# (2)	Institution Asset Size (3)	SSBL\$ (1,000) (4)	SSBL# (5)	LSBL(2)\$ (6)	LSBL(2)# (7)
	Bank of America Corporation	NC	272,035	15,221	>\$50B	179,624	14,967	92,411	254
	American Express Bk FSB	UT	262,399	34,240	.	247,354	34,162	15,045	78
	Zions Bancorporation	UT	210,711	1,497	\$10B-\$50B	45,821	1,136	164,890	361
	JPMorgan Chase & Co.	NY	132,075	14,493	>\$50B	128,916	14,474	3,159	19
	Citigroup Inc.	NY	118,257	17,329	>\$50B	108,535	17,291	9,722	38
	U.S. Bancorp	MN	110,632	3,040	>\$50B	31,939	2,859	78,693	181
	Bank of The West	CA	87,345	585	>\$50B	19,994	431	67,351	154
	City National Corporation	CA	59,013	252	\$10B-\$50B	6,557	123	52,456	129
	Colonial Bancgroup Inc. Th	AL	55,918	206	\$10B-\$50B	4,173	81	51,745	125
	Advanta Bank Corp	UT	50,928	5,102	\$1B-\$10B	50,928	5,102	-	-
New York	JPMorgan Chase & Co.	NY	3,128,341	183,006	>\$50B	2,517,497	181,370	610,844	1,636
	American Express Bk FSB	UT	2,130,259	321,387	.	1,995,076	320,693	135,183	694
	HSBC Bank USA Na	NY	2,076,373	24,327	>\$50B	953,836	21,065	1,122,537	3,262
	Bank of America Corporation	NC	1,532,619	68,449	>\$50B	876,283	66,758	656,336	1,691
	Manufacturers & Traders Trus	NY	1,446,086	6,806	>\$50B	168,735	3,529	1,277,351	3,277
	Citigroup Inc.	NY	1,403,232	151,678	>\$50B	1,063,338	150,657	339,894	1,021
	Wells Fargo & Company	CA	645,422	17,868	>\$50B	530,669	17,132	114,753	736
	First Niagara Bank	NY	357,946	2,071	\$1B-\$10B	52,834	1,205	305,112	866
	Wachovia Corporation	NC	355,678	2,956	>\$50B	87,138	2,334	268,540	622
	Washington Mutual Bank	NY	333,671	15,980	>\$50B	194,418	15,767	139,253	213
	Advanta Bank Corp	UT	313,526	31,746	\$1B-\$10B	313,526	31,746	-	-
	Capital One F.S.B.	VA	306,856	64,196	.	306,725	64,195	131	1
	State Bancorp Inc.	NY	276,852	1,034	\$1B-\$10B	20,337	435	256,515	599
	Keycorp	OH	273,970	1,567	>\$50B	37,796	946	236,174	621
	New York Community Bancorp	NY	233,812	4,846	\$10B-\$50B	48,125	4,359	185,687	487
	Nbt Bancorp Inc.	NY	232,496	2,257	\$1B-\$10B	60,895	1,687	171,601	570
	Signature Bank	NY	219,760	974	\$1B-\$10B	26,932	492	192,828	482
	CIT Bank	UT	218,688	8,506	\$1B-\$10B	193,620	8,441	25,068	65
	Commerce Bancorp Inc.	NJ	198,970	1,674	\$10B-\$50B	37,875	1,295	161,095	379
	Charter One Bank	OH	178,941	2,420	>\$50B	40,274	2,126	138,667	294
	TD Banknorth NA	ME	161,101	1,013	>\$50B	35,021	702	126,080	311
	Provident Bank	NY	133,551	1,029	\$1B-\$10B	31,747	706	101,804	323
	Financial Institutions Inc.	NY	132,933	1,459	\$1B-\$10B	46,517	1,196	86,416	263
	Valley National Bancorp	NJ	122,097	506	\$10B-\$50B	19,587	308	102,510	198
	Partners Trust Bank	NY	105,171	580	\$1B-\$10B	14,113	345	91,058	235
	Suffolk Bancorp	NY	101,988	668	\$1B-\$10B	19,253	404	82,735	264
	Sovereign Bank	PA	97,462	737	>\$50B	46,145	623	51,317	114
	Community Bank System Inc.	NY	96,241	1,377	\$1B-\$10B	38,021	1,159	58,220	218
	Hudson Valley Holding Corp.	NY	91,984	254	\$1B-\$10B	3,198	59	88,786	195
	Tompkins Financial Corporation	NY	91,706	806	\$1B-\$10B	21,972	577	69,734	229
	GE Capital Financial Inc.	UT	86,911	16,896	\$1B-\$10B	85,979	16,892	932	4
	Canandaigua National Corporation	NY	81,010	985	\$1B-\$10B	21,618	791	59,392	194
	Nara Bancorp Inc.	CA	80,332	252	\$1B-\$10B	5,700	72	74,632	180
	U.S.B. Holding Co. Inc.	NY	71,594	420	\$1B-\$10B	10,680	267	60,914	153
	Alliance Financial Corporation	NY	71,033	456	\$1B-\$10B	12,575	288	58,458	168
	Putnam County Savings Bank	NY	69,998	258	<\$1B	5,261	109	64,737	149
	Discover Bank	DE	55,428	6,633	\$10B-\$50B	55,428	6,633	-	-

Table 4A. Top Small Business Lenders by State and Territory Using CRA Data, 2007

State or Territory	Name of Lending Institution	HQ Location	Small Business Lending (<\$1M)		Institution Asset Size (3)	Micro Business Lending (<\$100k)		Small Business Lending (\$100k-<\$1M)		
			LSBL\$ (1,000) (1)	LSBL# (2)		SSBL\$ (1,000) (4)	SSBL# (5)	LSBL(2)\$ (6)	LSBL(2)# (7)	
Ohio	Popular Inc.	PR	52,617	923	\$10B-\$50B	24,825	857	27,792	66	
	Arrow Financial Corporation	NY	52,374	493	\$1B-\$10B	13,293	375	39,081	118	
	Trustco Bank	NY	51,743	236	\$1B-\$10B	5,961	111	45,782	125	
Ohio	Fifth Third Bancorp	OH	1,515,230	7,899	>\$50B	157,178	4,419	1,358,052	3,480	
	JPMorgan Chase & Co.	NY	1,104,292	73,391	>\$50B	685,255	72,243	419,037	1,148	
	National City Corporation	OH	872,850	9,323	>\$50B	244,637	7,516	628,213	1,807	
	Huntington Bancshares Incorp	OH	735,935	8,069	\$10B-\$50B	248,491	6,810	487,444	1,259	
	Firstmerit Corporation	OH	509,743	2,238	\$10B-\$50B	58,580	1,047	451,163	1,191	
	Park National Corporation	OH	494,182	3,929	\$1B-\$10B	110,380	2,767	383,802	1,162	
	Keycorp	OH	465,730	2,391	>\$50B	55,154	1,327	410,576	1,064	
	American Express Bk FSB	UT	463,728	67,354	.	445,087	67,259	18,641	95	
	U.S. Bancorp	MN	444,932	11,812	>\$50B	136,775	10,994	308,157	818	
	Citigroup Inc.	NY	260,173	48,297	>\$50B	258,278	48,288	1,895	9	
	Wells Fargo & Company	CA	259,733	8,253	>\$50B	226,024	8,029	33,709	224	
	First Federal Bank	OH	226,604	1,606	\$1B-\$10B	40,278	1,012	186,326	594	
	Bank of America Corporation	NC	217,944	18,598	>\$50B	165,992	18,469	51,952	129	
	Pnc Financial Services Group	PA	209,610	2,138	>\$50B	66,315	1,747	143,295	391	
	First Financial Bancorp	OH	186,215	1,076	\$1B-\$10B	29,517	605	156,698	471	
	Advanta Bank Corp	UT	167,520	16,837	\$1B-\$10B	167,520	16,837	-	-	
	GE Capital Financial Inc.	UT	162,697	29,029	\$1B-\$10B	161,602	29,023	1,095	6	
	Capital One F.S.B.	VA	139,675	29,225	.	139,675	29,225	-	-	
	Charter One Bank	OH	130,008	1,883	>\$50B	38,514	1,655	91,494	228	
	CIT Bank	UT	109,033	3,883	\$1B-\$10B	99,989	3,852	9,044	31	
	Wesbanco Inc.	WV	106,007	793	\$1B-\$10B	18,913	542	87,094	251	
	First Place Bank	OH	79,416	309	.	5,735	116	73,681	193	
	Citizens Bancshares Inc.	OH	64,779	419	<\$1B	11,280	253	53,499	166	
	Peoples Bancorp Inc.	OH	58,783	372	\$1B-\$10B	8,042	217	50,741	155	
	F.N.B. Corporation	PA	57,665	295	\$1B-\$10B	7,199	135	50,466	160	
	Bank of Kentucky Financial C	KY	54,069	213	\$1B-\$10B	5,262	93	48,807	120	
	LCNB Corp.	OH	51,104	326	<\$1B	7,991	186	43,113	140	
Oklahoma	Bok Financial Corporation	OK	365,791	1,493	\$10B-\$50B	33,086	627	332,705	866	
	Bancfirst Corporation	OK	363,677	4,452	\$1B-\$10B	100,118	3,629	263,559	823	
	Arvest Bank Group Inc.	AR	328,415	4,107	\$1B-\$10B	92,234	3,347	236,181	760	
	JPMorgan Chase & Co.	NY	224,891	21,069	>\$50B	196,131	20,979	28,760	90	
	One Rich Hill Land Ltd. Part	TX	180,181	1,028	.	25,950	597	154,231	431	
	Southwest Bancorp Inc.	OK	166,772	794	\$1B-\$10B	20,572	379	146,200	415	
	Midfirst Bank	OK	160,069	735	\$10B-\$50B	18,084	370	141,985	365	
	American Express Bk FSB	UT	133,133	23,281	.	128,945	23,257	4,188	24	
	Bank of America Corporation	NC	126,568	8,577	>\$50B	83,263	8,433	43,305	144	
	Citigroup Inc.	NY	102,788	18,395	>\$50B	101,238	18,393	1,550	2	
	Central Bancompany	MO	88,260	574	\$1B-\$10B	14,682	350	73,578	224	
	Wells Fargo & Company	CA	82,994	2,875	>\$50B	74,803	2,813	8,191	62	
	Durant Bancorp Inc.	OK	61,436	1,260	\$1B-\$10B	29,811	1,146	31,625	114	
	International Bancshares Corp.	TX	53,111	290	\$10B-\$50B	6,740	172	46,371	118	
	Oregon	Wells Fargo & Company	CA	821,868	24,982	>\$50B	596,411	24,022	225,457	960

Table 4A. Top Small Business Lenders by State and Territory Using CRA Data, 2007

State or Territory	Name of Lending Institution	HQ Location	Small Business Lending (<\$1M)		Institution Asset Size (3)	Micro Business Lending (<\$100k)		Small Business Lending (\$100k-<\$1M)	
			LSBL\$ (1,000) (1)	LSBL# (2)		SSBL\$ (1,000) (4)	SSBL# (5)	LSBL(2)\$ (6)	LSBL(2)# (7)
	U.S. Bancorp	MN	511,786	12,893	>\$50B	145,031	11,990	366,755	903
	American Express Bk FSB	UT	337,999	41,437	.	335,546	41,421	2,453	16
	Umpqua Holdings Corporation	OR	284,395	1,370	\$1B-\$10B	31,981	668	252,414	702
	Bank of America Corporation	NC	276,351	16,927	>\$50B	172,115	16,661	104,236	266
	Sterling Financial Corporati	WA	231,653	1,007	\$10B-\$50B	22,616	487	209,037	520
	Cascade Bancorp	OR	214,529	1,484	\$1B-\$10B	37,718	1,010	176,811	474
	JPMorgan Chase & Co.	NY	187,787	22,569	>\$50B	182,971	22,550	4,816	19
	Keycorp	OH	171,269	944	>\$50B	24,550	588	146,719	356
	West Coast Bancorp	OR	164,366	993	\$1B-\$10B	25,098	546	139,268	447
	Bank of The West	CA	157,564	1,141	>\$50B	32,505	854	125,059	287
	Citigroup Inc.	NY	131,510	22,751	>\$50B	126,911	22,744	4,599	7
	Columbia Bancorp	OR	116,405	750	\$1B-\$10B	20,642	472	95,763	278
	Premierwest Bancorp	OR	95,710	540	\$1B-\$10B	15,989	310	79,721	230
	Advanta Bank Corp	UT	95,378	9,385	\$1B-\$10B	95,378	9,385	-	-
	Pacific Continental Corporation	OR	94,446	522	<\$1B	15,226	304	79,220	218
	Liberty Financial Group Inc	OR	86,394	442	<\$1B	11,949	236	74,445	206
	Capital One F.S.B.	VA	85,525	18,405	.	85,525	18,405	-	-
	Washington Mutual Bank	NY	83,392	5,458	>\$50B	66,804	5,429	16,588	29
Pennsylvania	PNC Financial Services Group	PA	1,840,986	23,601	>\$50B	795,754	20,620	1,045,232	2,981
	Wachovia Corporation	NC	1,218,829	7,276	>\$50B	194,610	4,720	1,024,219	2,556
	Manufacturers & Traders Trust	NY	744,231	3,758	>\$50B	99,435	2,048	644,796	1,710
	Fulton Financial Corporation	PA	656,759	4,002	\$10B-\$50B	95,480	2,453	561,279	1,549
	American Express Bk FSB	UT	630,503	99,462	.	608,140	99,345	22,363	117
	Charter One Bank	OH	569,629	5,105	>\$50B	128,554	3,951	441,075	1,154
	JPMorgan Chase & Co.	NY	555,315	64,952	>\$50B	542,275	64,904	13,040	48
	Bank of America Corporation	NC	424,332	29,263	>\$50B	268,077	28,878	156,255	385
	F.N.B. Corporation	PA	403,131	2,928	\$1B-\$10B	75,603	1,831	327,528	1,097
	Citigroup Inc.	NY	371,254	67,257	>\$50B	356,512	67,193	14,742	64
	Susquehanna Bancshares Inc.	PA	334,785	2,527	\$1B-\$10B	70,953	1,730	263,832	797
	S & T Bancorp Inc.	PA	302,965	2,476	\$1B-\$10B	60,849	1,768	242,116	708
	Wells Fargo & Company	CA	302,108	9,656	>\$50B	267,484	9,422	34,624	234
	National City Corporation	OH	300,562	4,260	>\$50B	126,386	3,642	174,176	618
	National Penn Bancshares Inc	PA	293,719	1,353	\$1B-\$10B	31,231	619	262,488	734
	Sovereign Bank	PA	246,968	2,115	>\$50B	71,829	1,607	175,139	508
	Advanta Bank Corp	UT	192,868	19,021	\$1B-\$10B	192,868	19,021	-	-
	Capital One F.S.B.	VA	179,526	37,080	.	179,526	37,080	-	-
	First Commonwealth Financial	PA	175,124	882	\$1B-\$10B	23,216	541	151,908	341
	CIT Bank	UT	126,806	4,521	\$1B-\$10B	118,405	4,494	8,401	27
	Sterling Financial Corporati	PA	123,592	833	\$1B-\$10B	21,600	525	101,992	308
	Ge Capital Financial Inc.	UT	122,636	24,087	\$1B-\$10B	121,326	24,081	1,310	6
	Northwest Savings Bank	PA	118,083	1,058	\$1B-\$10B	29,841	731	88,242	327
	Commerce Bancorp Inc.	NJ	116,566	724	\$10B-\$50B	16,107	462	100,459	262
	Vist Financial Corp.	PA	113,645	590	\$1B-\$10B	14,901	330	98,744	260
	CNB Financial Corporation	PA	107,413	916	<\$1B	27,898	629	79,515	287
	Univest Corporation of Penns	PA	96,645	713	\$1B-\$10B	18,354	476	78,291	237
	Dollar Bank FSB	PA	85,826	419	.	10,777	216	75,049	203
	Pennsylvania Commerce Bancor	PA	83,747	384	\$1B-\$10B	8,544	188	75,203	196

Table 4A. Top Small Business Lenders by State and Territory Using CRA Data, 2007

State or Territory	Name of Lending Institution	HQ Location	Small Business Lending (<\$1M)		Institution Asset Size (3)	Micro Business Lending (<\$100k)		Small Business Lending (\$100k-<\$1M)	
			LSBL\$ (1,000) (1)	LSBL# (2)		SSBL\$ (1,000) (4)	SSBL# (5)	LSBL(2)\$ (6)	LSBL(2)# (7)
	Graystone Financial Corp	PA	77,698	307	<\$1B	6,525	115	71,173	192
	Omega Financial Corporation	PA	76,474	582	\$1B-\$10B	16,277	388	60,197	194
	KNBT Bancorp Inc.	PA	74,643	390	\$1B-\$10B	10,371	201	64,272	189
	First National Community Bank	PA	70,331	745	\$1B-\$10B	24,184	617	46,147	128
	Harleysville National Corporation	PA	62,969	458	\$1B-\$10B	12,179	305	50,790	153
	QNB Corp.	PA	59,684	468	<\$1B	14,356	329	45,328	139
	First Chester County Corporation	PA	55,243	283	<\$1B	7,051	148	48,192	135
	Wilmington Trust Corporation	DE	53,064	172	\$10B-\$50B	3,026	55	50,038	117
	Fidelity D&D Bancorp Inc.	PA	52,608	409	<\$1B	11,106	280	41,502	129
	TE Banknorth NA	ME	51,130	246	>\$50B	8,795	147	42,335	99
	NBT Bancorp Inc.	NY	51,047	449	\$1B-\$10B	11,368	314	39,679	135
Puerto Rico	Popular Inc.	PR	1,643,066	19,191	\$10B-\$50B	530,539	15,600	1,112,527	3,591
	Banco Santander De Puerto Rico	PR	462,584	3,140	\$1B-\$10B	86,356	2,093	376,228	1,047
	W Holding Company Inc.	PR	282,171	1,332	\$10B-\$50B	29,439	664	252,732	668
	Eurobancshares Inc.	PR	275,981	1,692	\$1B-\$10B	49,701	1,067	226,280	625
	Bbva Puerto Rico	PR	245,026	1,735	\$10B-\$50B	47,310	1,203	197,716	532
	R&G Financial Corporation	PR	145,538	662	\$1B-\$10B	13,779	321	131,759	341
	First Bancorp	PR	125,603	609	\$10B-\$50B	16,743	321	108,860	288
	Doral Holdings L.P.	PR	79,227	1,334	.	23,042	1,185	56,185	149
Rhode Island	Bank of America Corporation	NC	188,475	5,074	>\$50B	60,677	4,725	127,798	349
	Charter One Bank	OH	172,754	2,025	>\$50B	39,848	1,707	132,906	318
	Bancorp Rhode Island Inc.	RI	114,715	872	\$1B-\$10B	26,117	574	88,598	298
	Washington Trust Bancorp In	RI	84,578	627	\$1B-\$10B	13,283	423	71,295	204
	Sovereign Bank	PA	70,996	483	>\$50B	17,390	344	53,606	139
	American Express Bk FSB	UT	66,104	11,461	.	64,270	11,449	1,834	12
	JPMorgan Chase & Co.	NY	56,302	6,629	>\$50B	54,915	6,625	1,387	4
South Carolina	Wachovia Corporation	NC	754,915	4,766	>\$50B	110,311	3,117	644,604	1,649
	Bb&T Corporation	NC	654,777	6,388	>\$50B	143,796	4,884	510,981	1,504
	Synovus Financial Corp.	GA	484,497	3,618	\$10B-\$50B	87,409	2,455	397,088	1,163
	First CITizens Bancorporatio	SC	428,597	3,610	\$1B-\$10B	94,715	2,545	333,882	1,065
	Bank of America Corporation	NC	337,878	15,109	>\$50B	164,113	14,610	173,765	499
	Scbt Financial Corporation	SC	288,665	2,477	\$1B-\$10B	69,160	1,798	219,505	679
	CNB Corporation	SC	268,729	3,438	<\$1B	73,995	2,649	194,734	789
	American Express Bk FSB	UT	231,794	35,190	.	226,027	35,158	5,767	32
	South Financial Group The	SC	160,843	1,498	\$10B-\$50B	35,096	1,087	125,747	411
	Regions Financial Corporation	AL	141,144	995	>\$50B	24,190	637	116,954	358
	Palmetto Bancshares Inc.	SC	134,761	1,108	\$1B-\$10B	27,528	747	107,233	361
	JPMorgan Chase & Co.	NY	122,533	15,677	>\$50B	120,854	15,669	1,679	8
	Suntrust Banks Inc.	GA	111,512	1,025	>\$50B	23,482	789	88,030	236
	Citigroup Inc.	NY	82,748	16,666	>\$50B	81,984	16,663	764	3
	Wells Fargo & Company	CA	81,190	2,624	>\$50B	72,106	2,560	9,084	64
	First Federal of Charleston	SC	64,690	517	\$1B-\$10B	15,688	345	49,002	172
	GE Capital Financial Inc.	UT	62,298	12,417	\$1B-\$10B	61,413	12,413	885	4
	Advanta Bank Corp	UT	54,339	5,497	\$1B-\$10B	54,339	5,497	-	-
South Dakota									

Table 4A. Top Small Business Lenders by State and Territory Using CRA Data, 2007

State or Territory	Name of Lending Institution	HQ Location	Small Business Lending (<\$1M)			Micro Business Lending (<\$100k)		Small Business Lending (\$100k-<\$1M)	
			LSBL\$ (1,000) (1)	LSBL# (2)	Institution Asset Size (3)	SSBL\$ (1,000) (4)	SSBL# (5)	LSBL(2)\$ (6)	LSBL(2)# (7)
	Wells Fargo & Company	CA	329,449	6,358	>\$50B	146,554	5,827	182,895	531
	Dacotah Banks Inc.	SD	155,080	1,739	\$1B-\$10B	39,639	1,359	115,441	380
	U.S. Bancorp	MN	138,806	1,679	>\$50B	24,871	1,398	113,935	281
	Minnehaha Banshares Inc.	SD	138,191	999	<\$1B	25,842	675	112,349	324
	Great Western Bancorporation	SD	110,689	1,147	\$1B-\$10B	27,935	883	82,754	264
	Lauritzen Corporation	NE	53,155	645	\$10B-\$50B	11,479	530	41,676	115
Tennessee	Regions Financial Corporation	AL	1,074,832	11,450	>\$50B	412,216	9,536	662,616	1,914
	First Horizon National Corp.	TN	945,161	5,684	\$10B-\$50B	158,632	3,419	786,529	2,265
	Suntrust Banks Inc.	GA	627,555	5,268	>\$50B	122,139	3,929	505,416	1,339
	Green Bankshares Inc.	TN	287,330	2,125	\$1B-\$10B	55,739	1,382	231,591	743
	Pinnacle Financial Partners	TN	285,332	1,573	\$1B-\$10B	39,816	832	245,516	741
	Bank of America Corporation	NC	267,028	15,251	>\$50B	148,850	14,934	118,178	317
	American Express Bk FSB	UT	255,155	40,933	.	247,147	40,884	8,008	49
	BB&T Corporation	NC	253,489	2,070	>\$50B	48,340	1,473	205,149	597
	JPMorgan Chase & Co.	NY	186,191	23,684	>\$50B	179,987	23,666	6,204	18
	First Security Group Inc.	TN	164,880	1,233	\$1B-\$10B	30,442	824	134,438	409
	First South Bancorp Inc.	TN	143,987	2,631	\$1B-\$10B	43,507	2,306	100,480	325
	Synovus Financial Corp.	GA	137,238	751	\$10B-\$50B	20,415	391	116,823	360
	Citigroup Inc.	NY	133,633	25,469	>\$50B	131,367	25,460	2,266	9
	Renasant Corporation	MS	119,936	709	\$1B-\$10B	14,516	400	105,420	309
	Wells Fargo & Company	CA	118,888	3,808	>\$50B	105,222	3,723	13,666	85
	Fifth Third Bancorp	OH	102,658	618	>\$50B	11,177	389	91,481	229
	Bancorpsouth Inc.	MS	95,197	965	\$10B-\$50B	22,537	724	72,660	241
	First CITizens Bancshares Inc.	TN	85,802	1,061	<\$1B	25,876	844	59,926	217
	Wachovia Corporation	NC	85,362	423	>\$50B	10,871	224	74,491	199
	GE Capital Financial Inc.	UT	79,815	15,471	\$1B-\$10B	79,490	15,469	325	2
	U.S. Bancorp	MN	79,083	2,982	>\$50B	32,538	2,845	46,545	137
	Advanta Bank Corp	UT	77,775	7,961	\$1B-\$10B	77,775	7,961	-	-
	CIT Bank	UT	66,522	2,345	\$1B-\$10B	60,897	2,327	5,625	18
	Community First Bancshares	TN	66,135	598	\$1B-\$10B	14,114	445	52,021	153
	Capital One F.S.B.	VA	63,971	15,267	.	63,971	15,267	-	-
	Cadence Financial Corporation	MS	54,202	327	\$1B-\$10B	9,489	199	44,713	128
	Community First Inc.	TN	53,080	534	<\$1B	11,659	393	41,421	141
	Wilson Bank Holding Company	TN	51,107	409	\$1B-\$10B	9,142	252	41,965	157
	Moneytree Corporation	TN	50,150	365	<\$1B	11,705	235	38,445	130
Texas	Wells Fargo & Company	CA	3,040,015	84,704	>\$50B	2,020,890	81,146	1,019,125	3,558
	JPMorgan Chase & Co.	NY	2,212,830	150,766	>\$50B	1,708,673	149,319	504,157	1,447
	Bbva Puerto Rico	PR	1,710,215	19,908	\$10B-\$50B	570,473	16,539	1,139,742	3,369
	American Express Bk FSB	UT	1,449,537	229,065	.	1,381,086	228,679	68,451	386
	Bank of America Corporation	NC	1,421,217	77,875	>\$50B	858,312	76,298	562,905	1,577
	Cullen/Frost Bankers Inc.	TX	1,255,799	6,142	\$10B-\$50B	158,521	3,273	1,097,278	2,869
	Citigroup Inc.	NY	915,742	139,415	>\$50B	813,178	139,126	102,564	289
	Wachovia Corporation	NC	654,012	4,433	>\$50B	137,134	3,182	516,878	1,251
	Zions Bancorporation	UT	527,335	2,837	\$10B-\$50B	85,311	1,730	442,024	1,107
	Capital One Financial Corporation	VA	493,465	4,837	>\$50B	146,438	3,783	347,027	1,054
	Prosperity Bancshares Inc.	TX	398,901	4,172	\$1B-\$10B	98,343	3,235	300,558	937

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			LSBL\$ (1,000) (1)	LSBL# (2)	Institution Asset Size (3)	SSBL\$ (1,000) (4)	SSBL# (5)	LSBL(2)\$ (6)	LSBL(2)# (7)
	Comerica Incorporated	TX	385,229	1,780	>\$50B	49,438	963	335,791	817
	Regions Financial Corporation	AL	376,615	2,859	>\$50B	71,591	1,938	305,024	921
	CIT Bank	UT	358,112	10,665	\$1B-\$10B	260,452	10,401	97,660	264
	Advanta Bank Corp	UT	341,851	36,678	\$1B-\$10B	341,851	36,678	-	-
	International Bancshares Corp.	TX	340,351	2,697	\$10B-\$50B	67,599	1,891	272,752	806
	Capital One F.S.B.	VA	316,565	77,074	.	316,565	77,074	-	-
	BOK Financial Corporation	OK	316,275	1,249	\$10B-\$50B	29,329	530	286,946	719
	GE Capital Financial Inc.	UT	297,130	50,920	\$1B-\$10B	293,618	50,903	3,512	17
	Lone Star National Bancshare	TX	278,665	2,218	\$1B-\$10B	59,177	1,525	219,488	693
	Sterling Bancshares Inc.	TX	277,215	1,760	\$1B-\$10B	46,208	1,104	231,007	656
	Texas Capital Bancshares Inc.	TX	241,756	915	\$1B-\$10B	19,079	365	222,677	550
	Washington Mutual Bank	NY	227,413	17,840	>\$50B	216,150	17,813	11,263	27
	American State Financial Corp.	TX	217,402	3,274	\$1B-\$10B	67,997	2,808	149,405	466
	Amarillo National Bancorp Inc->	TX	216,292	3,488	\$1B-\$10B	78,911	3,056	137,381	432
	Maedgen & White Ltd.	TX	201,917	1,665	\$1B-\$10B	40,093	1,213	161,824	452
	City Bank	TX	190,836	1,578	\$1B-\$10B	38,478	1,106	152,358	472
	Whitney Holding Corporation	LA	159,771	752	\$10B-\$50B	21,143	390	138,628	362
	Mow/Rpw li Ltd.	TX	156,613	1,237	\$1B-\$10B	32,306	872	124,307	365
	Woodforest Financial Group	TX	156,257	1,029	\$1B-\$10B	26,451	648	129,806	381
	Trustmark Corporation	MS	154,265	841	\$1B-\$10B	22,674	492	131,591	349
	American National Bank	TX	146,882	1,177	\$1B-\$10B	31,740	818	115,142	359
	Southside Bancshares Incorp	TX	142,029	1,282	\$1B-\$10B	34,027	945	108,002	337
	Central Community Corporation	TX	137,162	1,215	<\$1B	27,269	875	109,893	340
	Broadway Bancshares Inc.	TX	135,362	1,038	\$1B-\$10B	28,319	708	107,043	330
	West Financial Inc.	TX	126,257	724	<\$1B	19,502	446	106,755	278
	Legacytexas Group Inc.	TX	123,560	683	\$1B-\$10B	19,422	414	104,138	269
	First National Bank Group Inc.	TX	115,975	911	\$1B-\$10B	20,304	639	95,671	272
	Metrocorp Bancshares Inc.	TX	108,757	383	\$1B-\$10B	7,629	120	101,128	263
	First Banks Inc.	MO	103,083	580	\$10B-\$50B	14,870	312	88,213	268
	American Bank Holding Corporation	TX	98,018	764	<\$1B	20,971	537	77,047	227
	Franklin Bank SSB	TX	93,231	882	\$1B-\$10B	21,561	667	71,670	215
	Jefferson Bancshares Inc.	TX	91,537	840	<\$1B	23,066	631	68,471	209
	Inwood Bancshares Inc.	TX	90,271	483	\$1B-\$10B	11,763	276	78,508	207
	Plains Bancorp Inc.	TX	84,144	1,193	<\$1B	27,829	1,012	56,315	181
	Southwest Bancorp Inc.	OK	81,041	340	\$1B-\$10B	8,653	139	72,388	201
	Inter National Bank	TX	80,270	554	\$1B-\$10B	14,362	359	65,908	195
	Bancorpsouth Inc.	MS	77,748	960	\$10B-\$50B	24,250	766	53,498	194
	Security Holding Company	TX	77,258	1,162	<\$1B	27,399	990	49,859	172
	Colonial Bancgroup Inc. Th	AL	76,462	392	\$10B-\$50B	11,441	217	65,021	175
	Discover Bank	DE	72,084	8,562	\$10B-\$50B	72,084	8,562	-	-
	Lehman Brothers Bank	NY	64,601	150	.	478	21	64,123	129
	Moody Bancshares Inc.	TX	62,946	454	\$1B-\$10B	11,838	296	51,108	158
	Signature Bank	NY	53,933	161	\$1B-\$10B	1,094	23	52,839	138
	Extraco Corporation	TX	53,339	500	\$1B-\$10B	13,672	376	39,667	124
Utah	Wells Fargo & Company	CA	753,351	23,553	>\$50B	516,626	22,801	236,725	752
	Zions Bancorporation	UT	594,890	5,699	\$10B-\$50B	199,395	4,535	395,495	1,164
	American Express Bk FSB	UT	422,527	56,759	.	402,389	56,647	20,138	112

Table 4A. Top Small Business Lenders by State and Territory Using CRA Data, 2007

State or Territory	Name of Lending Institution	HQ Location	Small Business Lending (<\$1M)			Micro Business Lending (<\$100k)		Small Business Lending (\$100k-<\$1M)	
			LSBL\$ (1,000) (1)	LSBL# (2)	Institution Asset Size (3)	SSBL\$ (1,000) (4)	SSBL# (5)	LSBL(2)\$ (6)	LSBL(2)# (7)
	JPMorgan Chase & Co.	NY	216,857	15,448	>\$50B	154,526	15,274	62,331	174
	U.S. Bancorp	MN	98,288	2,042	>\$50B	21,382	1,848	76,906	194
	Americanwest Bancorporation	WA	83,262	573	\$1B-\$10B	14,632	366	68,630	207
	Keycorp	OH	81,462	428	>\$50B	9,527	255	71,935	173
	Citigroup Inc.	NY	68,675	12,517	>\$50B	68,071	12,514	604	3
	Southern Utah Bancorporation	UT	67,155	755	<\$1B	19,886	578	47,269	177
Virginia	BB&T Corporation	NC	1,302,592	12,229	>\$50B	245,785	9,329	1,056,807	2,900
	Wachovia Corporation	NC	1,143,830	8,318	>\$50B	195,467	5,989	948,363	2,329
	Suntrust Banks Inc.	GA	810,376	7,873	>\$50B	174,599	6,176	635,777	1,697
	Bank of America Corporation	NC	562,294	28,590	>\$50B	315,153	27,880	247,141	710
	American Express Bk FSB	UT	543,157	78,122	.	519,590	77,984	23,567	138
	JPMorgan Chase & Co.	NY	368,097	41,313	>\$50B	359,352	41,281	8,745	32
	PNC Financial Services Group	PA	253,002	1,992	>\$50B	52,039	1,450	200,963	542
	Citigroup Inc.	NY	229,877	38,337	>\$50B	221,134	38,300	8,743	37
	Wells Fargo & Company	CA	213,456	6,317	>\$50B	176,531	6,095	36,925	222
	Virginia Commerce Bancorp Inc>	VA	184,186	651	\$1B-\$10B	14,860	258	169,326	393
	Townebank	VA	170,503	1,448	\$1B-\$10B	30,942	1,022	139,561	426
	First Citizens Bancshares Inc.	NC	161,673	1,535	\$10B-\$50B	35,266	1,174	126,407	361
	United Bankshares Inc.	WV	122,104	564	\$1B-\$10B	13,163	294	108,941	270
	Advanta Bank Corp	UT	118,636	11,852	\$1B-\$10B	118,636	11,852	-	-
	Union Bankshares Corporation	VA	116,469	869	\$1B-\$10B	22,450	597	94,019	272
	Capital One F.S.B.	VA	115,182	23,867	.	115,182	23,867	-	-
	Eastern Virginia Bankshares	VA	93,784	932	<\$1B	24,168	730	69,616	202
	CIT Bank	UT	90,084	3,016	\$1B-\$10B	73,793	2,962	16,291	54
	Burke & Herbert Bank	VA	89,572	547	\$1B-\$10B	14,402	343	75,170	204
	GE Capital Financial Inc.	UT	77,985	15,683	\$1B-\$10B	75,454	15,667	2,531	16
	FNB Corporation	VA	77,522	871	\$1B-\$10B	22,783	667	54,739	204
	Old Point Financial Corporation	VA	74,448	461	<\$1B	12,590	291	61,858	170
	Provident Bankshares Corporation	MD	66,864	210	\$1B-\$10B	3,061	50	63,803	160
	New Peoples Bankshares Inc.	VA	66,032	848	<\$1B	20,051	681	45,981	167
	Stellarone Corporation	VA	61,060	454	\$1B-\$10B	11,239	310	49,821	144
	Sandy Spring Bancorp Inc.	MD	58,816	190	\$1B-\$10B	3,301	60	55,515	130
	C&F Financial Corporation	VA	57,664	279	<\$1B	6,136	140	51,528	139
	Fulton Financial Corporation	PA	51,692	250	\$10B-\$50B	6,659	129	45,033	121
Vermont	Chittenden Corporation	VT	245,792	1,709	\$1B-\$10B	46,852	1,105	198,940	604
	TD Banknorth NA	ME	144,308	1,063	>\$50B	29,546	734	114,762	329
Washington	Wells Fargo & Company	CA	924,639	27,884	>\$50B	659,134	26,919	265,505	965
	Bank of America Corporation	NC	792,279	34,590	>\$50B	422,128	33,649	370,151	941
	American Express Bk FSB	UT	648,422	76,548	.	641,560	76,507	6,862	41
	U.S. Bancorp	MN	631,075	12,507	>\$50B	137,742	11,363	493,333	1,144
	W.T.B. Financial Corporation	WA	384,628	1,978	\$1B-\$10B	47,418	1,093	337,210	885
	Frontier Financial Corporation	WA	334,959	1,823	\$1B-\$10B	46,943	1,002	288,016	821
	Keycorp	OH	309,965	1,510	>\$50B	33,210	872	276,755	638
	Columbia Banking System Inc	WA	290,309	1,675	\$1B-\$10B	44,272	1,051	246,037	624
	Sterling Financial Corporati	WA	272,017	1,256	\$10B-\$50B	30,278	615	241,739	641

Table 4A. Top Small Business Lenders by State and Territory Using CRA Data, 2007

State or Territory	Name of Lending Institution	HQ Location	Small Business Lending (<\$1M)		Institution Asset Size (3)	Micro Business Lending (<\$100k)		Small Business Lending (\$100k-<\$1M)	
			LSBL\$ (1,000) (1)	LSBL# (2)		SSBL\$ (1,000) (4)	SSBL# (5)	LSBL(2)\$ (6)	LSBL(2)# (7)
	JPMorgan Chase & Co.	NY	267,635	30,402	>\$50B	259,521	30,380	8,114	22
	Banner Corporation	WA	257,762	1,735	\$1B-\$10B	40,864	1,131	216,898	604
	Citigroup Inc.	NY	207,876	35,744	>\$50B	200,915	35,734	6,961	10
	Americanwest Bancorporation	WA	158,154	982	\$1B-\$10B	28,525	605	129,629	377
	Washington Mutual Bank	NY	151,598	9,004	>\$50B	113,786	8,940	37,812	64
	Advanta Bank Corp	UT	129,216	12,959	\$1B-\$10B	129,216	12,959	-	-
	Washington Banking Company	WA	120,005	963	<\$1B	25,640	679	94,365	284
	Capital One F.S.B.	VA	119,449	26,077	.	119,449	26,077	-	-
	Zions Bancorporation	UT	117,752	492	\$10B-\$50B	10,961	245	106,791	247
	Horizon Financial Corp.	WA	106,021	409	\$1B-\$10B	9,833	179	96,188	230
	Olympic Bancorp Inc.	WA	105,610	478	<\$1B	8,648	190	96,962	288
	Cascade Financial Corporation	WA	93,112	401	\$1B-\$10B	9,466	191	83,646	210
	Peoples Bancorp	WA	90,778	471	<\$1B	11,523	247	79,255	224
	CIT Bank	UT	67,565	2,156	\$1B-\$10B	59,246	2,134	8,319	22
	First Independent Investment	WA	60,243	345	<\$1B	8,837	219	51,406	126
	City Bank	WA	58,222	268	\$1B-\$10B	5,406	125	52,816	143
	First Mutual Bancshares Inc	WA	58,050	291	\$1B-\$10B	5,402	177	52,648	114
	Cashmere Valley Financial Co	WA	55,228	446	<\$1B	11,554	321	43,674	125
Wisconsin	Marshall & Ilsley Corporation	WI	1,970,950	10,805	.	262,302	6,270	1,708,648	4,535
	Associated Banc-Corp	WI	687,555	4,201	\$10B-\$50B	87,608	2,576	599,947	1,625
	JPMorgan Chase & Co.	NY	499,948	38,375	>\$50B	332,222	37,949	167,726	426
	Johnson Financial Group Inc	WI	445,230	1,882	\$1B-\$10B	43,282	850	401,948	1,032
	U.S. Bancorp	MN	407,174	8,909	>\$50B	100,698	8,119	306,476	790
	Wells Fargo & Company	CA	375,433	10,010	>\$50B	239,193	9,525	136,240	485
	River Valley Bancorporation	WI	198,858	1,659	<\$1B	42,616	1,109	156,242	550
	American Express Bk FSB	UT	155,295	21,152	.	149,099	21,121	6,196	31
	First Banking Center Inc.	WI	151,831	978	<\$1B	20,818	547	131,013	431
	NEB Corporation	WI	142,817	1,335	\$1B-\$10B	35,235	987	107,582	348
	CITigroup Inc.	NY	137,886	24,059	>\$50B	137,886	24,059	-	-
	Baylake Corp.	WI	136,787	779	\$1B-\$10B	17,951	414	118,836	365
	Citizens Republic Bancorp Inc.	MI	128,689	901	\$10B-\$50B	24,787	589	103,902	312
	Oconomowoc Bancshares Inc.	WI	116,036	588	<\$1B	12,761	288	103,275	300
	Anchorbank FSB	WI	115,587	525	.	10,793	248	104,794	277
	Advanta Bank Corp	UT	111,397	11,035	\$1B-\$10B	111,397	11,035	-	-
	Bankmanagers Corp.	WI	110,369	402	<\$1B	7,974	163	102,395	239
	Amcore Financial Inc.	IL	101,039	578	\$1B-\$10B	14,046	308	86,993	270
	Bank of America Corporation	NC	94,960	9,467	>\$50B	81,327	9,431	13,633	36
	Waupaca Bancorporation Inc.	WI	94,740	1,500	<\$1B	32,435	1,284	62,305	216
	Capital One F.S.B.	VA	91,328	19,243	.	91,328	19,243	-	-
	Community Banc-Corp of Shebo	WI	83,844	475	<\$1B	11,261	262	72,583	213
	Mid America Bank FSB	IL	68,801	376	.	10,424	197	58,377	179
	GE Capital Financial Inc.	UT	66,443	9,417	\$1B-\$10B	66,443	9,417	-	-
	Wintrust Financial Corporation	IL	62,444	246	\$1B-\$10B	5,524	115	56,920	131
	CIT Bank	UT	50,406	1,731	\$1B-\$10B	45,862	1,717	4,544	14
West Virginia	BB&T Corporation	NC	292,545	2,950	>\$50B	66,062	2,276	226,483	674
	United Bankshares Inc.	WV	198,292	1,719	\$1B-\$10B	46,725	1,215	151,567	504

Table 4A. Top Small Business Lenders by State and Territory Using CRA Data, 2007

State or Territory	Name of Lending Institution	HQ Location	Small Business Lending (<\$1M)		Institution Asset Size	Micro Business Lending (<\$100k)		Small Business Lending (\$100k-<\$1M)	
			LSBL\$ (1,000) (1)	LSBL# (2)		SSBL\$ (1,000) (4)	SSBL# (5)	LSBL(2)\$ (6)	LSBL(2)# (7)
Wyoming	JPMorgan Chase & Co.	NY	115,591	8,153	>\$50B	65,656	8,010	49,935	143
	Wesbanco Inc.	WV	68,498	722	\$1B-\$10B	17,909	563	50,589	159
	First Community Bancshares	VA	65,040	917	\$1B-\$10B	22,761	758	42,279	159
	Huntington Bancshares Incorp	OH	61,857	721	\$10B-\$50B	20,485	614	41,372	107
	City Holding Company	WV	55,140	406	\$1B-\$10B	13,174	282	41,966	124
	First Interstate Bancsystem	MT	112,757	1,241	\$1B-\$10B	32,350	982	80,407	259
	Wells Fargo & Company	CA	111,139	2,940	>\$50B	68,268	2,801	42,871	139

Note: Small businesses seeking loans should also consider banks that participate in SBA loan programs. To locate an SBA certified lender near you, call 1-800-8-ASK-SBA or check SBA's web site at http://www.sba.gov/localresources/district/nc/nc_plp.html.

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

4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2007

State	Name of Lending Institution	Physical State	Micro Business Lending (<\$100k)		Institution Asset Size	Small Business Lending (<\$1M)		Small Business Lending (\$100k-<\$1M)	
			SSBL\$ (1,000) (1)	SSBL# (2)		LSBL\$ (1,000) (4)	LSBL# (5)	LSBL(2)\$ (1,000) (6)	LSBL(2)# (7)
Alabama	Regions Financial Corporation	AL	464,463	11,334	>\$50B	1,743,740	15,255	1,279,277	3,921
	American Express Bk FSB	UT	206,867	33,845	.	211,201	33,871	4,334	26
	Synovus Financial Corp.	GA	129,581	3,462	\$10B-\$50B	731,321	5,262	601,740	1,800
	JPMorgan Chase & Co.	NY	129,255	17,360	>\$50B	129,442	17,361	187	1
	Wachovia Corporation	NC	129,126	3,026	>\$50B	891,307	5,095	762,181	2,069
	BBVA Puerto Rico	PR	102,789	2,786	\$10B-\$50B	464,964	3,736	362,175	950
	Citigroup Inc.	NY	89,656	17,663	>\$50B	90,458	17,667	802	4
	Bank of America Corporation	NC	75,050	9,877	>\$50B	89,314	9,921	14,264	44
	Wells Fargo & Company	CA	74,603	2,627	>\$50B	86,000	2,708	11,397	81
	GE Capital Financial Inc.	UT	62,954	12,952	\$1B-\$10B	63,524	12,956	570	4
	Advanta Bank Corp	UT	54,388	5,752	\$1B-\$10B	54,388	5,752	-	-
	Capital One F.S.B.	VA	44,756	11,006	.	44,756	11,006	-	-
	CIT Bank	UT	39,767	1,661	\$1B-\$10B	44,452	1,669	4,685	8
	Colonial Bancgroup Inc. Th	AL	37,066	842	\$10B-\$50B	155,904	1,232	118,838	390
	Alabama National Bancorporation	AL	36,517	983	\$1B-\$10B	187,228	1,438	150,711	455
	Whitney Holding Corporation	LA	19,173	412	\$10B-\$50B	150,333	784	131,160	372
	Superior Bank	AL	17,242	435	\$1B-\$10B	43,202	538	25,960	103
	West Alabama Capital Corp.	AL	14,613	570	<\$1B	53,321	707	38,708	137
	Renasant Corporation	MS	14,519	358	\$1B-\$10B	85,497	579	70,978	221
	Bancorpsouth Inc.	MS	14,197	401	\$10B-\$50B	75,231	596	61,034	195
	Aliant Financial Corporation	AL	13,533	365	<\$1B	81,504	553	67,971	188
	Discover Bank	DE	13,017	1,562	\$10B-\$50B	13,017	1,562	-	-
	RBC Centura	NC	12,054	320	\$10B-\$50B	69,428	493	57,374	173
Alaska	Wells Fargo & Company	CA	171,901	6,659	>\$50B	306,452	7,079	134,551	420
	Bank of America Corporation	NC	56,117	7,033	>\$50B	60,200	7,043	4,083	10
	American Express Bk FSB	UT	40,271	6,408	.	41,086	6,414	815	6
	First National Bank Alaska	AK	30,141	769	\$1B-\$10B	214,596	1,346	184,455	577
	JPMorgan Chase & Co.	NY	22,339	2,809	>\$50B	22,742	2,811	403	2
	Northrim Bancorp Inc.	AK	21,943	434	<\$1B	120,900	720	98,957	286
	Citigroup Inc.	NY	15,982	2,656	>\$50B	15,982	2,656	-	-
	Advanta Bank Corp	UT	12,583	1,368	\$1B-\$10B	12,583	1,368	-	-
Arizona	Wells Fargo & Company	CA	1,247,829	53,424	>\$50B	1,841,874	55,373	594,045	1,949
	JPMorgan Chase & Co.	NY	695,960	57,538	>\$50B	909,304	58,175	213,344	637
	American Express Bk FSB	UT	551,131	75,450	.	567,988	75,552	16,857	102
	Bank of America Corporation	NC	353,442	28,864	>\$50B	663,631	29,738	310,189	874
	Citigroup Inc.	NY	174,902	31,975	>\$50B	177,685	31,982	2,783	7
	Capital One F.S.B.	VA	101,058	22,799	.	101,058	22,799	-	-
	Advanta Bank Corp	UT	100,450	9,977	\$1B-\$10B	100,450	9,977	-	-
	BBVA Puerto Rico	PR	63,466	1,695	\$10B-\$50B	237,964	2,077	174,498	382
	CIT Bank	UT	57,393	2,161	\$1B-\$10B	109,782	2,273	52,389	112
	Marshall & Ilsley Corporation	WI	50,930	1,271	.	397,133	2,144	346,203	873
	GE Capital Financial Inc.	UT	50,287	8,243	\$1B-\$10B	50,437	8,244	150	1
	Washington Mutual Bank	NY	37,019	3,812	>\$50B	37,019	3,812	-	-
	Zions Bancorporation	UT	33,146	788	\$10B-\$50B	319,103	1,509	285,957	721
	U.S. Bancorp	MN	16,510	1,734	>\$50B	54,968	1,827	38,458	93
	Discover Bank	DE	14,010	1,718	\$10B-\$50B	14,010	1,718	-	-

4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2007

State	Name of Lending Institution	Physical State	Micro Business Lending (<\$100k)		Institution Asset Size	Small Business Lending (<\$1M)		Small Business Lending (\$100k-<\$1M)	
			SSBL\$ (1,000) (1)	SSBL# (2)		LSBL\$ (1,000) (4)	LSBL# (5)	LSBL(2)\$ (1,000) (6)	LSBL(2)# (7)
Arkansas	Cobiz Financial Inc.	CO	12,601	205	\$1B-\$10B	125,007	509	112,406	304
	Western Alliance Bancorporation	NV	10,776	163	\$1B-\$10B	99,223	395	88,447	232
	Bank of The West	CA	10,397	265	>\$50B	48,732	370	38,335	105
	Regions Financial Corporation	AL	119,579	3,495	>\$50B	519,753	4,803	400,174	1,308
	Arvest Bank Group Inc.	AR	118,621	4,052	\$1B-\$10B	533,080	5,309	414,459	1,257
	JPMorgan Chase & Co.	NY	99,239	12,272	>\$50B	105,588	12,285	6,349	13
	American Express BK FSB	UT	86,496	16,503	.	88,673	16,515	2,177	12
	Bank of America Corporation	NC	68,780	6,914	>\$50B	112,147	7,024	43,367	110
	Citigroup Inc.	NY	60,588	11,304	>\$50B	61,092	11,306	504	2
	Wells Fargo & Company	CA	56,769	1,967	>\$50B	64,605	2,023	7,836	56
	First Security Bancorp	AR	44,509	1,329	\$1B-\$10B	159,511	1,768	115,002	439
	GE Capital Financial Inc.	UT	41,567	7,880	\$1B-\$10B	43,129	7,886	1,562	6
	Advanta Bank Corp	UT	40,742	4,323	\$1B-\$10B	40,742	4,323	-	-
	Bank of The Ozarks Inc	AR	40,734	1,672	\$1B-\$10B	118,437	1,945	77,703	273
	Capital One F.S.B.	VA	34,405	8,471	.	34,405	8,471	-	-
	Bancorpsouth Inc.	MS	32,257	1,239	\$10B-\$50B	101,058	1,481	68,801	242
	Simmons First National Corporation	AR	27,039	951	\$1B-\$10B	93,313	1,175	66,274	224
	CIT Bank	UT	24,652	1,015	\$1B-\$10B	27,944	1,025	3,292	10
	Liberty Bancshares Inc	AR	24,576	671	\$1B-\$10B	129,363	974	104,787	303
First Bank Corp	AR	18,764	595	\$1B-\$10B	79,685	830	60,921	235	
U.S. Bancorp	MN	17,983	1,163	>\$50B	64,075	1,279	46,092	116	
Summit Bancorp Inc.	AR	12,872	399	<\$1B	60,667	551	47,795	152	
Discover Bank	DE	10,046	1,212	\$10B-\$50B	10,046	1,212	-	-	
California	Wells Fargo & Company	CA	8,942,462	358,839	>\$50B	12,349,858	371,561	3,407,396	12,722
	American Express BK FSB	UT	4,450,359	587,771	.	4,622,721	588,716	172,362	945
	Bank of America Corporation	NC	2,644,949	218,049	>\$50B	4,240,114	221,918	1,595,165	3,869
	JPMorgan Chase & Co.	NY	2,614,234	276,166	>\$50B	2,640,084	276,282	25,850	116
	Citigroup Inc.	NY	2,210,756	314,434	>\$50B	2,623,665	316,019	412,909	1,585
	Advanta Bank Corp	UT	867,200	82,587	\$1B-\$10B	867,200	82,587	-	-
	Capital One F.S.B.	VA	833,733	170,760	.	833,733	170,760	-	-
	Union Bank of California N.	CA	752,365	20,240	>\$50B	1,704,458	23,310	952,093	3,070
	Washington Mutual Bank	NY	741,675	55,206	>\$50B	1,035,459	55,651	293,784	445
	Bank of The West	CA	399,271	8,716	>\$50B	1,272,933	10,792	873,662	2,076
	CIT Bank	UT	372,039	14,741	\$1B-\$10B	408,486	14,852	36,447	111
	U.S. Bancorp	MN	200,718	16,933	>\$50B	644,312	17,945	443,594	1,012
	GE Capital Financial Inc.	UT	182,138	31,266	\$1B-\$10B	188,160	31,296	6,022	30
	Zions Bancorporation	UT	102,353	2,005	\$10B-\$50B	1,015,622	4,169	913,269	2,164
	Discover Bank	DE	101,905	12,132	\$10B-\$50B	101,905	12,132	-	-
	Lauritzen Corporation	NE	94,142	16,526	\$10B-\$50B	103,310	16,557	9,168	31
	Pacific Capital Bancorp	CA	60,012	1,238	\$1B-\$10B	355,072	1,936	295,060	698
	City National Corporation	CA	58,096	1,040	\$10B-\$50B	711,174	2,596	653,078	1,556
	HSBC Bank USA NA	NY	50,846	1,111	>\$50B	91,085	1,233	40,239	122
	Hanmi Financial Corporation	CA	43,068	729	\$1B-\$10B	410,472	1,768	367,404	1,039
	Wachovia Corporation	NC	40,698	994	>\$50B	191,535	1,305	150,837	311
	CVB Financial Corp.	CA	39,912	750	\$1B-\$10B	319,652	1,446	279,740	696
	First Banks Inc.	MO	39,639	954	\$10B-\$50B	271,911	1,512	232,272	558
	Popular Inc.	PR	37,070	1,196	\$10B-\$50B	79,203	1,306	42,133	110
	Trico Bancshares	CA	36,099	884	\$1B-\$10B	148,892	1,211	112,793	327

4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2007

State	Name of Lending Institution	Micro Business Lending (<\$100k)			Small Business Lending (<\$1M)			Small Business Lending (\$100k-<\$1M)	
		Physical State	SSBL\$ (1,000)	SSBL#	Institution Asset Size	LSBL\$ (1,000)	LSBL#	LSBL(2)\$ (1,000)	LSBL(2)#
			(1)	(2)	(3)	(4)	(5)	(6)	(7)
	Westamerica Bancorporation	CA	35,768	548	\$1B-\$10B	287,134	1,261	251,366	713
	Comerica Incorporated	TX	34,362	594	>\$50B	733,508	2,077	699,146	1,483
	Eggemeyer Advisory Corp.	CA	31,566	482	\$1B-\$10B	440,337	1,441	408,771	959
	Mechanics Bank of Richmond	CA	24,465	581	\$1B-\$10B	139,658	839	115,193	258
	Rabobank N.A.	CA	23,001	503	\$1B-\$10B	137,226	814	114,225	311
	Umpqua Holdings Corporation	OR	22,776	441	\$1B-\$10B	169,645	848	146,869	407
	Sierra Bancorp	CA	21,320	626	\$1B-\$10B	134,109	972	112,789	346
	Community Bank	CA	19,392	404	\$1B-\$10B	214,749	856	195,357	452
	Exchange Bank	CA	19,091	389	\$1B-\$10B	107,349	631	88,258	242
	Wilshire Bancorp Inc.	CA	18,510	270	\$1B-\$10B	234,258	788	215,748	518
	Center Financial Corporation	CA	17,729	306	\$1B-\$10B	177,238	722	159,509	416
	FBOP Corporation	IL	17,444	336	\$10B-\$50B	185,311	753	167,867	417
	UCBH Holdings Inc.	CA	16,646	250	\$1B-\$10B	416,463	1,048	399,817	798
	1867 Western Financial Corporation	CA	15,997	289	\$1B-\$10B	163,860	658	147,863	369
	East West Bancorp Inc.	CA	15,892	229	\$10B-\$50B	429,293	1,095	413,401	866
	M&I Bank FSB	NV	15,851	585	\$1B-\$10B	15,977	586	126	1
	Farmers & Merchants Bk of Lb	CA	15,449	294	\$1B-\$10B	183,240	707	167,791	413
	First Northern Community Bank	CA	14,482	279	<\$1B	133,026	567	118,544	288
	Nara Bancorp Inc.	CA	14,211	195	\$1B-\$10B	234,928	741	220,717	546
	American River Bankshares	CA	12,255	218	<\$1B	83,328	414	71,073	196
	Farmers & Merchants Bancorp	CA	12,149	279	\$1B-\$10B	87,565	467	75,416	188
	Cathay General Bancorp	CA	11,617	208	\$1B-\$10B	231,492	645	219,875	437
	Heritage Commerce Corp	CA	10,816	152	\$1B-\$10B	174,237	549	163,421	397
Colorado	Wells Fargo & Company	CA	1,161,773	48,941	>\$50B	1,775,523	50,888	613,750	1,947
	JPMorgan Chase & Co.	NY	550,412	52,313	>\$50B	663,334	52,659	112,922	346
	American Express Bk FSB	UT	339,954	50,748	.	352,635	50,819	12,681	71
	Citigroup Inc.	NY	193,096	33,562	>\$50B	196,648	33,571	3,552	9
	Capital One F.S.B.	VA	132,237	25,768	.	132,237	25,768	-	-
	Advanta Bank Corp	UT	131,446	13,151	\$1B-\$10B	131,446	13,151	-	-
	U.S. Bancorp	MN	120,695	11,136	>\$50B	346,824	11,726	226,129	590
	Bank of America Corporation	NC	87,186	10,721	>\$50B	146,892	10,881	59,706	160
	Bank of The West	CA	73,212	1,963	>\$50B	235,573	2,410	162,361	447
	GE Capital Financial Inc.	UT	66,387	10,534	\$1B-\$10B	66,387	10,534	-	-
	Cit Bank	UT	57,923	2,290	\$1B-\$10B	67,228	2,319	9,305	29
	BBVA Puerto Rico	PR	53,689	1,498	\$10B-\$50B	126,350	1,688	72,661	190
	Zions Bancorporation	UT	46,890	915	\$10B-\$50B	205,622	1,358	158,732	443
	Lauritzen Corporation	NE	45,674	4,049	\$10B-\$50B	265,649	4,635	219,975	586
	Guaranty Bancorp	CO	40,374	865	\$1B-\$10B	264,912	1,490	224,538	625
	Washington Mutual Bank	NY	38,048	3,232	>\$50B	44,758	3,240	6,710	8
	Cobiz Financial Inc.	CO	31,162	606	\$1B-\$10B	235,872	1,145	204,710	539
	Pinnacle Bancorp Inc.	NE	30,709	904	\$1B-\$10B	153,115	1,285	122,406	381
	Keycorp	OH	22,017	549	>\$50B	131,304	828	109,287	279
	First State Bancorporation	NM	21,958	633	\$1B-\$10B	132,610	957	110,652	324
	Alpine Banks of Colorado	CO	19,436	743	\$1B-\$10B	61,574	869	42,138	126
	Community Bankshares Inc.	CO	17,769	420	\$1B-\$10B	156,902	777	139,133	357
	UMB Financial Corporation	MO	17,600	629	\$1B-\$10B	113,477	870	95,877	241
	Discover Bank	DE	15,864	1,900	\$10B-\$50B	15,864	1,900	-	-
	Sturm Financial Group Inc.	CO	15,699	323	\$1B-\$10B	119,247	601	103,548	278

Connecticut

4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2007

State	Name of Lending Institution	Physical State	Micro Business Lending (<\$100k)		Institution Asset Size	Small Business Lending (<\$1M)		Small Business Lending (\$100k-<\$1M)	
			SSBL\$ (1,000)	SSBL#		LSBL\$ (1,000)	LSBL#	LSBL(2)\$ (1,000)	LSBL(2)#
			(1)	(2)		(4)	(5)	(6)	(7)
	American Express Bk FSB	UT	344,679	55,125	.	354,429	55,188	9,750	63
	JPMorgan Chase & Co.	NY	273,364	26,687	>\$50B	310,533	26,780	37,169	93
	Bank of America Corporation	NC	242,813	18,137	>\$50B	514,770	18,884	271,957	747
	Citigroup Inc.	NY	190,810	31,935	>\$50B	202,888	31,980	12,078	45
	Wells Fargo & Company	CA	122,217	4,208	>\$50B	149,148	4,376	26,931	168
	Webster Financial Corporatio	CT	83,423	1,655	\$10B-\$50B	259,107	2,150	175,684	495
	Capital One F.S.B.	VA	80,814	14,988	.	80,814	14,988	-	-
	Advanta Bank Corp	UT	77,961	7,427	\$1B-\$10B	77,961	7,427	-	-
	Wachovia Corporation	NC	59,568	1,494	>\$50B	277,822	2,088	218,254	594
	TD Banknorth NA	ME	48,460	918	>\$50B	261,427	1,488	212,967	570
	CIT Bank	UT	40,976	1,560	\$1B-\$10B	54,605	1,595	13,629	35
	Newalliance Bancshares Inc.	CT	25,346	547	\$1B-\$10B	172,881	953	147,535	406
	GE Capital Financial Inc.	UT	24,330	4,515	\$1B-\$10B	24,715	4,518	385	3
	Charter One Bank	OH	21,132	878	>\$50B	101,858	1,070	80,726	192
	Sovereign Bank	PA	15,691	307	>\$50B	74,237	466	58,546	159
	Discover Bank	DE	12,429	1,434	\$10B-\$50B	12,429	1,434	-	-
	Fairfield County Bank Corp	CT	12,308	268	\$1B-\$10B	76,685	449	64,377	181
	Washington Mutual Bank	NY	11,901	1,468	>\$50B	14,832	1,472	2,931	4
	People S United Bank	CT	10,093	251	\$10B-\$50B	162,568	589	152,475	338
Delaware	PNC Financial Services Group	PA	75,104	1,980	>\$50B	206,255	2,349	131,151	369
	American Express Bk FSB	UT	48,272	8,500	.	50,113	8,510	1,841	10
	JPMorgan Chase & Co.	NY	44,278	4,997	>\$50B	45,230	5,004	952	7
	Citigroup Inc.	NY	27,143	5,087	>\$50B	27,293	5,088	150	1
	Wells Fargo & Company	CA	21,173	712	>\$50B	24,213	735	3,040	23
	Bank of America Corporation	NC	20,942	2,501	>\$50B	27,059	2,514	6,117	13
	Wilmington Trust Corporation	DE	18,432	568	\$10B-\$50B	155,416	955	136,984	387
	Advanta Bank Corp	UT	13,831	1,474	\$1B-\$10B	13,831	1,474	-	-
	Capital One F.S.B.	VA	12,881	2,734	.	12,881	2,734	-	-
	Wachovia Corporation	NC	12,686	344	>\$50B	70,011	500	57,325	156
	Charter One Bank	OH	11,094	318	>\$50B	32,835	388	21,741	70
District of Columbia	American Express Bk FSB	UT	73,046	10,802	.	79,376	10,841	6,330	39
	Bank of America Corporation	NC	33,530	2,747	>\$50B	76,548	2,869	43,018	122
	JPMorgan Chase & Co.	NY	30,798	3,214	>\$50B	31,113	3,216	315	2
	Citigroup Inc.	NY	27,385	4,307	>\$50B	31,901	4,322	4,516	15
	PNC Financial Services Group	PA	23,457	656	>\$50B	53,152	735	29,695	79
	Wells Fargo & Company	CA	16,847	533	>\$50B	19,306	553	2,459	20
	Suntrust Banks Inc.	GA	13,537	488	>\$50B	49,019	583	35,482	95
	CIT Bank	UT	11,861	432	\$1B-\$10B	11,967	433	106	1
	Wachovia Corporation	NC	11,774	344	>\$50B	90,433	518	78,659	174
Florida	American Express Bk FSB	UT	2,026,635	308,731	.	2,137,749	309,342	111,114	611
	Bank of America Corporation	NC	1,741,372	142,296	>\$50B	2,956,750	145,693	1,215,378	3,397
	JPMorgan Chase & Co.	NY	927,507	114,925	>\$50B	959,780	115,043	32,273	118
	Citigroup Inc.	NY	815,054	147,465	>\$50B	883,452	147,672	68,398	207
	Regions Financial Corporation	AL	720,519	16,275	>\$50B	1,700,027	19,208	979,508	2,933
	Wells Fargo & Company	CA	621,105	22,025	>\$50B	740,534	22,762	119,429	737
	Wachovia Corporation	NC	489,355	14,843	>\$50B	2,943,864	20,927	2,454,509	6,084
	Suntrust Banks Inc.	GA	486,888	16,195	>\$50B	1,486,072	18,862	999,184	2,667

4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2007

State	Name of Lending Institution	Physical State	Micro Business Lending (<\$100k)		Institution Asset Size	Small Business Lending (<\$1M)		Small Business Lending (\$100k-<\$1M)	
			SSBL\$ (1,000)	SSBL#		LSBL\$ (1,000)	LSBL#	LSBL(2)\$ (1,000)	LSBL(2)#
			(1)	(2)		(4)	(5)	(6)	(7)
	Advanta Bank Corp	UT	455,639	45,875	\$1B-\$10B	455,639	45,875	-	-
	Capital One F.S.B.	VA	415,118	99,910	.	415,118	99,910	-	-
	Washington Mutual Bank	NY	242,376	23,056	>\$50B	253,059	23,081	10,683	25
	CIT Bank	UT	236,108	9,634	\$1B-\$10B	291,448	9,775	55,340	141
	GE Capital Financial Inc.	UT	226,076	41,736	\$1B-\$10B	227,501	41,742	1,425	6
	Discover Bank	DE	66,886	7,996	\$10B-\$50B	66,886	7,996	-	-
	BBVA Puerto Rico	PR	64,002	1,798	\$10B-\$50B	187,781	2,129	123,779	331
	Synovus Financial Corp.	GA	56,251	1,205	\$10B-\$50B	387,238	2,187	330,987	982
	BB&T Corporation	NC	53,106	2,060	>\$50B	343,448	2,834	290,342	774
	Fifth Third Bancorp	OH	52,361	2,764	>\$50B	279,901	3,332	227,540	568
	Colonial Bancgroup Inc. Th	AL	47,253	873	\$10B-\$50B	318,302	1,596	271,049	723
	HSBC Bank USA NA	NY	43,635	798	>\$50B	96,003	967	52,368	169
	Riverside Banking Company	FL	36,217	1,037	\$1B-\$10B	162,550	1,381	126,333	344
	Tampa Banking Company The	FL	33,106	782	<\$1B	200,519	1,220	167,413	438
	Popular Inc.	PR	30,641	717	\$10B-\$50B	109,839	924	79,198	207
	Totalbank	FL	30,429	2,767	.	101,203	2,982	70,774	215
	Bank of New York Mellon Corp	NY	28,144	450	.	202,304	904	174,160	454
	Capital City Bank Group Inc	FL	22,775	780	\$1B-\$10B	65,163	905	42,388	125
	Bankatlantic	FL	22,490	465	\$1B-\$10B	97,666	687	75,176	222
	Marshall & Ilsley Corporation	WI	21,492	495	.	195,067	921	173,575	426
	Lauritzen Corporation	NE	20,139	3,123	\$10B-\$50B	22,579	3,134	2,440	11
	South Financial Group The	SC	20,066	604	\$10B-\$50B	117,644	908	97,578	304
	Seacoast Banking Corporation	FL	15,701	358	\$1B-\$10B	91,598	577	75,897	219
	RBC Centura	NC	14,964	471	\$10B-\$50B	85,634	652	70,670	181
	Whitney Holding Corporation	LA	14,014	343	\$10B-\$50B	130,850	661	116,836	318
	Peoples First Community Bank	FL	13,603	320	\$1B-\$10B	64,337	479	50,734	159
	TIB Financial Corp.	FL	13,024	254	\$1B-\$10B	97,576	482	84,552	228
	Ocean Bankshares Inc.	FL	11,483	238	\$1B-\$10B	77,982	420	66,499	182
	Alabama National Bancorporation	AL	11,472	260	\$1B-\$10B	95,965	479	84,493	219
	Bankunited FSB	FL	10,794	192	.	129,133	487	118,339	295
	Northern Trust Corporation	IL	10,785	175	\$10B-\$50B	142,541	498	131,756	323
	Commerce Bancorp Inc.	NJ	10,440	185	\$10B-\$50B	43,393	266	32,953	81
	M&I Bank FSB	NV	10,237	382	\$1B-\$10B	10,237	382	-	-
	U.S. Bancorp	MN	10,024	1,046	>\$50B	19,071	1,072	9,047	26
Georgia	American Express Bk FSB	UT	776,478	120,022	.	809,287	120,202	32,809	180
	Bank of America Corporation	NC	476,210	42,224	>\$50B	828,281	43,239	352,071	1,015
	JPMorgan Chase & Co.	NY	315,278	40,483	>\$50B	324,661	40,512	9,383	29
	Synovus Financial Corp.	GA	274,351	8,480	\$10B-\$50B	1,610,429	12,370	1,336,078	3,890
	Wachovia Corporation	NC	273,508	8,084	>\$50B	1,413,968	11,007	1,140,460	2,923
	Citigroup Inc.	NY	273,257	55,684	>\$50B	279,764	55,703	6,507	19
	Suntrust Banks Inc.	GA	241,477	7,688	>\$50B	1,101,241	9,986	859,764	2,298
	Wells Fargo & Company	CA	219,774	7,908	>\$50B	255,922	8,135	36,148	227
	Advanta Bank Corp	UT	160,017	16,411	\$1B-\$10B	160,017	16,411	-	-
	BB&T Corporation	NC	144,557	4,981	>\$50B	988,711	7,251	844,154	2,270
	Regions Financial Corporation	AL	132,614	3,612	>\$50B	769,771	5,530	637,157	1,918
	Capital One F.S.B.	VA	127,254	28,285	.	127,254	28,285	-	-
	GE Capital Financial Inc.	UT	107,446	21,114	\$1B-\$10B	108,611	21,121	1,165	7
	United Community Banks Inc.	GA	97,831	3,275	\$1B-\$10B	512,562	4,528	414,731	1,253
	CIT Bank	UT	97,101	4,115	\$1B-\$10B	124,784	4,204	27,683	89

4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2007

State	Name of Lending Institution	Micro Business Lending (<\$100k)			Small Business Lending (<\$1M)			Small Business Lending (\$100k-<\$1M)		
		Physical State	SSBL\$ (1,000)	SSBL#	Institution Asset Size	LSBL\$ (1,000)	LSBL#	LSBL(2)\$ (1,000)	LSBL(2)#	
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	
	Washington Mutual Bank	NY	72,347	6,383	>\$50B	72,465	6,384	118	1	
	Security Bank Corporation	GA	38,148	1,069	\$1B-\$10B	207,629	1,611	169,481	542	
	Queensborough Company The	GA	33,584	1,271	<\$1B	100,320	1,499	66,736	228	
	Discover Bank	DE	29,326	3,488	\$10B-\$50B	29,326	3,488	-	-	
	RBC Centura	NC	23,490	712	\$10B-\$50B	71,817	833	48,327	121	
	Southeastern Bank Financial	GA	19,209	586	\$1B-\$10B	112,934	865	93,725	279	
	PAB Bankshares Inc.	GA	17,470	476	\$1B-\$10B	100,720	714	83,250	238	
	WGNB Corp.	GA	15,913	520	<\$1B	71,424	707	55,511	187	
	Ironstone Bank	NC	12,402	391	\$1B-\$10B	78,396	561	65,994	170	
	Fidelity Southern Corporation	GA	11,048	325	\$1B-\$10B	63,591	459	52,543	134	
	Georgian Bancorporation Inc	GA	10,695	188	\$1B-\$10B	126,918	480	116,223	292	
	Brand Group Holdings Inc.	GA	10,089	485	<\$1B	59,392	639	49,303	154	
	Hawaii	American Express Bk FSB	UT	177,521	21,636	.	180,499	21,654	2,978	18
		JPMorgan Chase & Co.	NY	117,260	12,439	>\$50B	117,900	12,441	640	2
Bank of The West		CA	100,582	3,777	>\$50B	358,732	4,494	258,150	717	
Wells Fargo & Company		CA	56,047	1,926	>\$50B	66,203	1,993	10,156	67	
Bank of Hawaii Corporation		HI	51,741	1,790	\$10B-\$50B	140,583	2,018	88,842	228	
Citigroup Inc.		NY	47,943	7,637	>\$50B	48,076	7,638	133	1	
Central Pacific Financial Co		HI	32,877	593	\$1B-\$10B	144,801	888	111,924	295	
Capital One F.S.B.		VA	26,224	5,455	.	26,224	5,455	-	-	
Bank of America Corporation		NC	25,975	3,041	>\$50B	31,199	3,052	5,224	11	
Advanta Bank Corp		UT	24,107	2,362	\$1B-\$10B	24,107	2,362	-	-	
American Savings Bank		HI	18,316	530	.	101,362	752	83,046	222	
GE Capital Financial Inc.		UT	13,413	1,960	\$1B-\$10B	13,413	1,960	-	-	
CITBank		UT	10,211	443	\$1B-\$10B	10,211	443	-	-	
Idaho		Wells Fargo & Company	CA	301,847	12,382	>\$50B	460,274	12,916	158,427	534
	American Express Bk FSB	UT	127,161	15,853	.	129,382	15,865	2,221	12	
	JPMorgan Chase & Co.	NY	71,804	8,625	>\$50B	72,937	8,629	1,133	4	
	U.S. Bancorp	MN	53,848	4,154	>\$50B	225,648	4,611	171,800	457	
	Zions Bancorporation	UT	48,797	1,111	\$10B-\$50B	162,465	1,455	113,668	344	
	Bank of America Corporation	NC	41,648	4,242	>\$50B	70,368	4,309	28,720	67	
	Citigroup Inc.	NY	41,160	8,042	>\$50B	41,960	8,043	800	1	
	Advanta Bank Corp	UT	37,879	3,827	\$1B-\$10B	37,879	3,827	-	-	
	The Bank of Commerce	ID	33,610	1,037	<\$1B	184,706	1,499	151,096	462	
	Capital One F.S.B.	VA	33,096	7,583	.	33,096	7,583	-	-	
	Cascade Bancorp	OR	20,511	652	\$1B-\$10B	113,786	929	93,275	277	
	Farmers Bancorporation Inc.	ID	19,883	606	<\$1B	67,160	781	47,277	175	
	Washington Mutual Bank	NY	14,717	1,442	>\$50B	14,717	1,442	-	-	
	W.T.B. Financial Corporation	WA	14,681	363	\$1B-\$10B	126,698	665	112,017	302	
GE Capital Financial Inc.	UT	12,665	2,270	\$1B-\$10B	12,665	2,270	-	-		
CIT Bank	UT	12,621	525	\$1B-\$10B	14,285	529	1,664	4		
Illinois	JPMorgan Chase & Co.	NY	1,083,943	112,000	>\$50B	1,508,960	113,125	425,017	1,125	
	American Express Bk FSB	UT	714,906	107,775	.	744,913	107,926	30,007	151	
	Citigroup Inc.	NY	517,334	79,120	>\$50B	571,760	79,281	54,426	161	
	Bank of America Corporation	NC	304,477	24,298	>\$50B	1,026,732	26,018	722,255	1,720	
	Wells Fargo & Company	CA	290,470	10,691	>\$50B	355,857	11,030	65,387	339	
	Advanta Bank Corp	UT	185,928	19,529	\$1B-\$10B	185,928	19,529	-	-	

4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2007

State	Name of Lending Institution	Physical State	Micro Business Lending (<\$100k)		Institution Asset Size	Small Business Lending (<\$1M)		Small Business Lending (\$100k-<\$1M)	
			SSBL\$ (1,000)	SSBL#		LSBL\$ (1,000)	LSBL#	LSBL(2)\$ (1,000)	LSBL(2)#
			(1)	(2)		(4)	(5)	(6)	(7)
	Capital One F.S.B.	VA	184,728	39,918	.	184,728	39,918	-	-
	GE Capital Financial Inc.	UT	143,022	22,328	\$1B-\$10B	143,322	22,330	300	2
	CIT Bank	UT	112,823	4,428	\$1B-\$10B	120,912	4,451	8,089	23
	Harris N.A.	IL	98,269	5,870	\$10B-\$50B	784,005	7,724	685,736	1,854
	National City Corporation	OH	88,917	2,709	>\$50B	210,081	3,034	121,164	325
	U.S. Bancorp	MN	81,769	5,854	>\$50B	266,913	6,365	185,144	511
	Washington Mutual Bank	NY	81,168	7,431	>\$50B	87,106	7,443	5,938	12
	Fifth Third Bancorp	OH	76,758	4,243	>\$50B	483,102	5,202	406,344	959
	Wintrust Financial Corporation	IL	59,673	1,148	\$1B-\$10B	504,560	2,326	444,887	1,178
	Discover Bank	DE	49,094	5,699	\$10B-\$50B	49,094	5,699	-	-
	American Chartered Bancorp	IL	48,231	822	\$1B-\$10B	441,975	1,844	393,744	1,022
	First Midwest Bancorp Inc.	IL	47,910	1,119	\$1B-\$10B	381,409	2,017	333,499	898
	Princeton National Bancorp	IL	42,365	1,071	\$1B-\$10B	212,546	1,631	170,181	560
	First Banks Inc.	MO	38,447	969	\$10B-\$50B	246,662	1,538	208,215	569
	Regions Financial Corporation	AL	37,101	925	>\$50B	190,731	1,373	153,630	448
	First Mid-Illinois Bancshare	IL	36,261	1,195	<\$1B	135,998	1,503	99,737	308
	Amcore Financial Inc.	IL	36,210	716	\$1B-\$10B	308,123	1,431	271,913	715
	MB Financial Inc	IL	31,892	546	\$1B-\$10B	539,995	1,802	508,103	1,256
	Lauritzen Corporation	NE	29,279	2,626	\$10B-\$50B	110,452	2,861	81,173	235
	Charter One Bank	OH	25,888	925	>\$50B	94,181	1,078	68,293	153
	Midwest Banc Holdings Inc.	IL	24,797	471	\$1B-\$10B	274,700	1,111	249,903	640
	Old Second Bancorp Inc.	IL	24,356	563	\$1B-\$10B	190,814	1,006	166,458	443
	Commerce Bancshares Inc.	MO	22,217	602	\$10B-\$50B	118,124	875	95,907	273
	First Busey Corporation	IL	19,502	539	\$1B-\$10B	106,480	832	86,978	293
	Associated Banc-Corp	WI	18,779	468	\$10B-\$50B	217,832	939	199,053	471
	Heartland Bancorp Inc.	IL	18,063	504	<\$1B	83,900	708	65,837	204
	West Suburban Bancorp Inc.	IL	17,990	370	\$1B-\$10B	129,178	654	111,188	284
	Banc Ed Corp. The	IL	16,465	426	\$1B-\$10B	80,224	624	63,759	198
	Standard Bancshares Inc.	IL	14,829	276	\$1B-\$10B	170,114	672	155,285	396
	Morton Community Bank	IL	14,311	418	\$1B-\$10B	72,834	579	58,523	161
	FBOP Corporation	IL	12,185	212	\$10B-\$50B	151,889	576	139,704	364
	Old National Bancorp	IN	10,993	348	\$1B-\$10B	43,488	448	32,495	100
	First American Bank Corporation	IL	10,898	227	\$1B-\$10B	143,287	537	132,389	310
	Peotone Bancorp Inc.	IL	10,661	213	\$1B-\$10B	83,341	409	72,680	196
	Home State Bancorp Inc.	IL	10,593	335	<\$1B	66,453	493	55,860	158
	Taylor Capital Group Inc.	IL	10,098	183	\$1B-\$10B	151,481	486	141,383	303
	United Community Bancorp In	IL	10,096	281	<\$1B	43,495	380	33,399	99
	Popular Inc.	PR	10,089	330	\$10B-\$50B	53,527	448	43,438	118
Indiana	JPMorgan Chase & Co.	NY	348,923	36,810	>\$50B	565,503	37,364	216,580	554
	Wells Fargo & Company	CA	195,977	7,482	>\$50B	308,567	7,862	112,590	380
	American Express Bk FSB	UT	190,235	29,692	.	201,751	29,749	11,516	57
	Citigroup Inc.	NY	132,099	22,855	>\$50B	133,975	22,859	1,876	4
	Advanta Bank Corp	UT	88,087	9,120	\$1B-\$10B	88,087	9,120	-	-
	Bank of America Corporation	NC	86,931	10,004	>\$50B	132,286	10,120	45,355	116
	Old National Bancorp	IN	77,821	1,948	\$1B-\$10B	371,184	2,839	293,363	891
	Capital One F.S.B.	VA	76,526	16,431	.	76,526	16,431	-	-
	National City Corporation	OH	75,709	2,529	>\$50B	266,808	3,048	191,099	519
	Fifth Third Bancorp	OH	70,806	2,407	>\$50B	493,435	3,533	422,629	1,126
	GE Capital Financial Inc.	UT	70,010	13,282	\$1B-\$10B	71,745	13,292	1,735	10

4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2007

State	Name of Lending Institution	Physical State	Micro Business Lending (<\$100k)			Small Business Lending (<\$1M)		Small Business Lending (\$100k-<\$1M)	
			SSBL\$ (1,000)	SSBL#	Institution Asset Size	LSBL\$ (1,000)	LSBL#	LSBL(2)\$ (1,000)	LSBL(2)#
			(1)	(2)	(3)	(4)	(5)	(6)	(7)
	Mainsource Financial Group	IN	65,978	3,619	\$1B-\$10B	127,302	3,848	61,324	229
	Cit Bank	UT	55,954	2,011	\$1B-\$10B	63,017	2,028	7,063	17
	1st Source Corporation	IN	36,138	831	\$1B-\$10B	175,861	1,308	139,723	477
	Lakeland Financial Corporati	IN	34,203	688	\$1B-\$10B	279,678	1,357	245,475	669
	Regions Financial Corporatio	AL	32,320	746	>\$50B	233,497	1,306	201,177	560
	Huntington Bancshares Incorp	OH	28,854	801	\$10B-\$50B	90,622	953	61,768	152
	Star Financial Group Inc.	IN	28,231	666	\$1B-\$10B	171,418	1,081	143,187	415
	First Financial Corporation	IN	28,155	778	\$1B-\$10B	104,129	1,011	75,974	233
	Irwin Financial Corporation	IN	18,002	333	\$1B-\$10B	191,657	817	173,655	484
	Harris N.A.	IL	16,568	642	\$10B-\$50B	114,833	906	98,265	264
	Discover Bank	DE	16,097	1,905	\$10B-\$50B	16,097	1,905	-	-
	First Bancshares Inc.	IN	14,505	314	\$1B-\$10B	72,353	506	57,848	192
	First Financial Bancorp	OH	13,578	316	\$1B-\$10B	93,334	540	79,756	224
	Integra Bank Corporation	IN	13,249	375	\$1B-\$10B	50,356	498	37,107	123
	U.S. Bancorp	MN	11,687	1,219	>\$50B	31,729	1,263	20,042	44
	PNC Financial Services Group	PA	10,849	298	>\$50B	27,273	345	16,424	47
	Keycorp	OH	10,843	284	>\$50B	78,873	459	68,030	175
Iowa	Wells Fargo & Company	CA	245,677	10,013	>\$50B	487,766	10,723	242,089	710
	JPMorgan Chase & Co.	NY	127,397	16,478	>\$50B	131,868	16,490	4,471	12
	American Express Bk FSB	UT	79,736	11,420	.	80,591	11,426	855	6
	Citigroup Inc.	NY	78,945	12,845	>\$50B	79,196	12,847	251	2
	U.S. Bancorp	MN	69,098	4,000	>\$50B	331,540	4,738	262,442	738
	Advanta Bank Corp	UT	55,853	5,166	\$1B-\$10B	55,853	5,166	-	-
	Hills Bancorporation	IA	55,589	1,770	\$1B-\$10B	189,262	2,216	133,673	446
	Bank of America Corporation	NC	53,295	5,814	>\$50B	74,426	5,870	21,131	56
	Capital One F.S.B.	VA	42,864	9,217	.	42,864	9,217	-	-
	GE Capital Financial Inc.	UT	32,427	5,378	\$1B-\$10B	33,092	5,381	665	3
	West Bancorporation Inc.	IA	29,488	723	\$1B-\$10B	182,812	1,147	153,324	424
	Stark Bank Group LTD.	IA	26,111	607	\$1B-\$10B	193,893	1,052	167,782	445
	CIT Bank	UT	24,754	944	\$1B-\$10B	27,741	954	2,987	10
	First Citizens Financial Corp.	IA	19,651	886	<\$1B	61,997	1,020	42,346	134
	Great Western Bancorporation	SD	18,402	679	\$1B-\$10B	54,767	818	36,365	139
	Discover Bank	DE	17,115	2,028	\$10B-\$50B	17,115	2,028	-	-
	Bank of The West	CA	16,690	493	>\$50B	48,183	579	31,493	86
Kansas	JPMorgan Chase & Co.	NY	122,517	15,641	>\$50B	123,481	15,646	964	5
	American Express Bk FSB	UT	119,681	17,257	.	127,302	17,293	7,621	36
	Bank of America Corporation	NC	87,438	7,820	>\$50B	159,900	8,028	72,462	208
	Citigroup Inc.	NY	76,401	13,735	>\$50B	76,551	13,736	150	1
	Wells Fargo & Company	CA	63,174	2,281	>\$50B	71,420	2,334	8,246	53
	Advanta Bank Corp	UT	49,190	4,963	\$1B-\$10B	49,190	4,963	-	-
	Capital One F.S.B.	VA	42,282	8,924	.	42,282	8,924	-	-
	Commerce Bancshares Inc.	MO	40,970	1,314	\$10B-\$50B	160,566	1,666	119,596	352
	GE Capital Financial Inc.	UT	38,565	6,686	\$1B-\$10B	38,715	6,687	150	1
	Intrust Financial Corporation	KS	35,417	1,305	\$1B-\$10B	216,875	1,817	181,458	512
	CIT Bank	UT	30,414	1,085	\$1B-\$10B	35,487	1,098	5,073	13
	Commerce Bank & Trust	KS	27,406	1,109	\$1B-\$10B	119,355	1,414	91,949	305
	Emprise Financial Corporation	KS	26,039	1,129	\$1B-\$10B	128,827	1,398	102,788	269
	UMB Financial Corporation	MO	24,921	935	\$1B-\$10B	159,873	1,277	134,952	342

4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2007

State	Name of Lending Institution	Physical State	Micro Business Lending (<\$100k)			Small Business Lending (<\$1M)		Small Business Lending (\$100k-<\$1M)	
			SSBL\$ (1,000)	SSBL#	Institution Asset Size	LSBL\$ (1,000)	LSBL#	LSBL(2)\$ (1,000)	LSBL(2)#
			(1)	(2)	(3)	(4)	(5)	(6)	(7)
	Central of Kansas Inc.	KS	21,493	706	<\$1B	77,381	890	55,888	184
	U.S. Bancorp	MN	20,311	1,638	>\$50B	104,908	1,853	84,597	215
	Discover Bank	DE	17,405	2,016	\$10B-\$50B	17,405	2,016	-	-
	Sunflower Banks Inc.	KS	17,154	478	\$1B-\$10B	99,888	720	82,734	242
	Manhattan Banking Corporation	KS	15,690	576	<\$1B	89,045	767	73,355	191
	Marshall & Ilsley Corporation	WI	13,062	282	.	114,725	527	101,663	245
	Bank of The West	CA	12,970	358	>\$50B	40,773	435	27,803	77
	Lauritzen Corporation	NE	11,909	1,200	\$10B-\$50B	44,550	1,283	32,641	83
	Farmers Enterprises Inc.	KS	10,782	389	<\$1B	31,925	456	21,143	67
Kentucky	JPMorgan Chase & Co.	NY	160,533	19,541	>\$50B	239,491	19,737	78,958	196
	American Express BK FSB	UT	142,145	22,183	.	147,029	22,207	4,884	24
	PNC Financial Services Group	PA	77,817	2,099	>\$50B	189,711	2,420	111,894	321
	Citigroup Inc.	NY	75,740	13,967	>\$50B	75,740	13,967	-	-
	GE Capital Financial Inc.	UT	65,469	12,551	\$1B-\$10B	66,089	12,555	620	4
	Wells Fargo & Company	CA	63,273	2,171	>\$50B	71,334	2,221	8,061	50
	Bb&T Corporation	NC	55,751	1,792	>\$50B	325,032	2,534	269,281	742
	U.S. Bancorp	MN	53,299	3,936	>\$50B	196,382	4,304	143,083	368
	Advanta Bank Corp	UT	51,139	5,390	\$1B-\$10B	51,139	5,390	-	-
	Fifth Third Bancorp	OH	50,088	1,785	>\$50B	328,296	2,495	278,208	710
	National City Corporation	OH	47,890	1,625	>\$50B	194,060	2,000	146,170	375
	Bank of America Corporation	NC	43,418	5,198	>\$50B	55,529	5,230	12,111	32
	Capital One F.S.B.	VA	41,898	9,887	.	41,898	9,887	-	-
	CIT Bank	UT	35,973	1,400	\$1B-\$10B	40,353	1,418	4,380	18
	Whitaker Bank Corporation of	KY	28,892	1,405	\$1B-\$10B	96,320	1,628	67,428	223
	Central Bancshares Inc.	KY	27,443	722	\$1B-\$10B	167,312	1,148	139,869	426
	Community Trust Bancorp Inc	KY	25,761	800	\$1B-\$10B	98,084	1,042	72,323	242
	Bank of Kentucky Financial C	KY	21,391	493	\$1B-\$10B	136,828	841	115,437	348
	Old National Bancorp	IN	18,060	476	\$1B-\$10B	73,539	649	55,479	173
	Traditional Bancorporation	KY	16,710	559	<\$1B	90,574	774	73,864	215
	S. Y. Bancorp Inc.	KY	16,676	361	\$1B-\$10B	110,957	647	94,281	286
	Republic Bancorp Inc.	KY	13,862	290	\$1B-\$10B	96,919	550	83,057	260
	Huntington Bancshares Incorp	OH	12,881	404	\$10B-\$50B	35,130	461	22,249	57
	Integra Bank Corporation	IN	10,079	335	\$1B-\$10B	32,951	416	22,872	81
Louisiana	JPMorgan Chase & Co.	NY	349,906	31,709	>\$50B	585,520	32,341	235,614	632
	American Express BK FSB	UT	185,260	34,738	.	192,634	34,774	7,374	36
	Regions Financial Corporatio	AL	162,103	3,914	>\$50B	629,315	5,366	467,212	1,452
	Capital One Financial Corpor	VA	107,091	2,936	>\$50B	532,908	4,184	425,817	1,248
	Whitney Holding Corporation	LA	100,745	2,237	\$10B-\$50B	750,277	4,088	649,532	1,851
	Citigroup Inc.	NY	96,594	20,078	>\$50B	97,839	20,082	1,245	4
	Wells Fargo & Company	CA	72,566	2,517	>\$50B	89,675	2,593	17,109	76
	Bank of America Corporation	NC	66,384	7,729	>\$50B	77,363	7,755	10,979	26
	GE Capital Financial Inc.	UT	60,976	11,455	\$1B-\$10B	63,531	11,465	2,555	10
	Advanta Bank Corp	UT	57,344	5,898	\$1B-\$10B	57,344	5,898	-	-
	Capital One F.S.B.	VA	54,358	13,185	.	54,358	13,185	-	-
	CIT Bank	UT	46,710	1,887	\$1B-\$10B	48,837	1,893	2,127	6
	Iberiabank Corporation	LA	43,276	1,035	\$1B-\$10B	292,643	1,700	249,367	665
	Hancock Holding Company	MS	36,615	860	\$1B-\$10B	283,646	1,745	247,031	885
	Midsouth Bancorp Inc.	LA	32,115	977	<\$1B	114,552	1,254	82,437	277

4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2007

State	Name of Lending Institution	Physical State	Micro Business Lending (<\$100k)			Small Business Lending (<\$1M)		Small Business Lending (\$100k-<\$1M)	
			SSBL\$ (1,000)	SSBL#	Institution Asset Size	LSBL\$ (1,000)	LSBL#	LSBL(2)\$ (1,000)	LSBL(2)#
			(1)	(2)	(3)	(4)	(5)	(6)	(7)
	CTB Financial Corporation	LA	28,551	1,023	<\$1B	96,009	1,257	67,458	234
	Red River Bancshares Inc.	LA	25,579	712	<\$1B	114,192	984	88,613	272
	Bancorpsouth Inc.	MS	23,470	646	\$10B-\$50B	104,713	925	81,243	279
	Sabine Bancshares Inc.	LA	17,518	526	<\$1B	75,835	715	58,317	189
	Discover Bank	DE	15,311	1,820	\$10B-\$50B	15,311	1,820	-	-
	Jeff Davis Bancshares Inc.	LA	14,039	599	<\$1B	50,502	716	36,463	117
Maine									
	TD Banknorth Na	ME	86,480	2,046	>\$50B	385,340	2,940	298,860	894
	American Express Bk FSB	UT	57,837	9,786	.	59,102	9,793	1,265	7
	JPMorgan Chase & Co.	NY	56,917	7,224	>\$50B	57,477	7,226	560	2
	Bank of America Corporation	NC	54,514	5,177	>\$50B	100,533	5,305	46,019	128
	Citigroup Inc.	NY	48,997	9,229	>\$50B	48,997	9,229	-	-
	Wells Fargo & Company	CA	39,488	1,398	>\$50B	47,934	1,448	8,446	50
	Bangor Bancorp Mhc	ME	39,479	1,319	\$1B-\$10B	128,031	1,578	88,552	259
	Camden National Corporation	ME	39,325	1,044	\$1B-\$10B	162,359	1,463	123,034	419
	GE Capital Financial Inc.	UT	31,216	4,192	\$1B-\$10B	31,216	4,192	-	-
	Advanta Bank Corp	UT	27,590	2,840	\$1B-\$10B	27,590	2,840	-	-
	Capital One F.S.B.	VA	26,605	5,484	.	26,605	5,484	-	-
	First Bancorp Inc. The	ME	21,611	691	\$1B-\$10B	93,409	930	71,798	239
	Keycorp	OH	14,872	382	>\$50B	82,307	563	67,435	181
	Kennebunk Savings Bank	ME	13,855	293	<\$1B	67,451	463	53,596	170
	CIT Bank	UT	12,651	521	\$1B-\$10B	13,051	522	400	1
	Norway Bancorp Mhc	ME	12,041	284	<\$1B	76,928	474	64,887	190
Maryland									
	American Express Bk FSB	UT	429,445	66,578	.	450,283	66,679	20,838	101
	JPMorgan Chase & Co.	NY	348,123	38,423	>\$50B	353,410	38,449	5,287	26
	Bank of America Corporation	NC	336,029	27,979	>\$50B	634,833	28,814	298,804	835
	Citigroup Inc.	NY	198,110	36,368	>\$50B	214,693	36,413	16,583	45
	PNC Financial Services Group	PA	164,810	4,118	>\$50B	1,029,819	6,397	865,009	2,279
	Wells Fargo & Company	CA	164,175	5,334	>\$50B	196,004	5,552	31,829	218
	Suntrust Banks Inc.	GA	108,297	3,928	>\$50B	315,068	4,439	206,771	511
	Advanta Bank Corp	UT	100,469	9,903	\$1B-\$10B	100,469	9,903	-	-
	Capital One F.S.B.	VA	96,650	20,230	.	96,650	20,230	-	-
	Bb&T Corporation	NC	73,899	2,772	>\$50B	437,175	3,766	363,276	994
	Wachovia Corporation	NC	69,230	1,795	>\$50B	377,495	2,599	308,265	804
	Cit Bank	UT	61,558	2,620	\$1B-\$10B	65,974	2,632	4,416	12
	Manufacturers & Traders Trust	NY	60,616	1,246	>\$50B	471,309	2,304	410,693	1,058
	GE Capital Financial Inc.	UT	37,777	7,932	\$1B-\$10B	37,927	7,933	150	1
	Susquehanna Bancshares Inc.	PA	30,776	739	\$1B-\$10B	165,509	1,111	134,733	372
	Sandy Spring Bancorp Inc.	MD	21,153	446	\$1B-\$10B	199,948	912	178,795	466
	Discover Bank	DE	18,840	2,192	\$10B-\$50B	18,840	2,192	-	-
	HSB Bancorp Inc.	MD	15,008	314	<\$1B	69,382	492	54,374	178
	Chevy Chase Bank F.S.B.	MD	11,573	219	.	53,796	332	42,223	113
	Fulton Financial Corporation	PA	11,273	254	\$10B-\$50B	101,648	482	90,375	228
	Washington Mutual Bank	NY	10,760	1,905	>\$50B	16,072	1,912	5,312	7
Massachusetts									
	American Express Bk FSB	UT	566,974	91,681	.	588,441	91,805	21,467	124
	JPMorgan Chase & Co.	NY	414,575	45,644	>\$50B	421,721	45,670	7,146	26
	Bank of America Corporation	NC	399,493	32,135	>\$50B	853,142	33,255	453,649	1,120
	Citigroup Inc.	NY	319,370	53,039	>\$50B	328,389	53,074	9,019	35

4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2007

State	Name of Lending Institution	Physical State	Micro Business Lending (<\$100k)		Institution Asset Size	Small Business Lending (<\$1M)		Small Business Lending (\$100k-<\$1M)	
			SSBL\$ (1,000)	SSBL#		LSBL\$ (1,000)	LSBL#	LSBL(2)\$ (1,000)	LSBL(2)#
			(1)	(2)		(4)	(5)	(6)	(7)
	Wells Fargo & Company	CA	224,834	7,557	>\$50B	265,843	7,804	41,009	247
	Capital One F.S.B.	VA	136,541	24,395	.	136,541	24,395	-	-
	Advanta Bank Corp	UT	132,252	12,592	\$1B-\$10B	132,252	12,592	-	-
	TD Banknorth Na	ME	126,318	2,657	>\$50B	660,789	4,095	534,471	1,438
	Sovereign Bank	PA	125,073	2,623	>\$50B	353,756	3,233	228,683	610
	Charter One Bank	OH	102,498	4,254	>\$50B	532,327	5,247	429,829	993
	Cit Bank	UT	67,710	2,673	\$1B-\$10B	74,607	2,693	6,897	20
	Eastern Bank Corporation	MA	42,772	1,361	\$1B-\$10B	320,474	2,072	277,702	711
	Independent Bank Corp.	MA	30,623	918	\$1B-\$10B	150,876	1,293	120,253	375
	GE Capital Financial Inc.	UT	28,107	5,287	\$1B-\$10B	28,657	5,289	550	2
	Discover Bank	DE	21,065	2,436	\$10B-\$50B	21,065	2,436	-	-
	New York Community Bancorp	NY	15,197	3,281	\$10B-\$50B	16,895	3,292	1,698	11
	Washington Mutual Bank	NY	14,414	2,216	>\$50B	16,500	2,219	2,086	3
	Middlesex Savings Bank	MA	14,349	360	\$1B-\$10B	134,784	658	120,435	298
	Century Bancorp Inc.	MA	12,459	280	\$1B-\$10B	52,323	400	39,864	120
	Cape Cod 5 Cents Savings Ban	MA	12,200	435	\$1B-\$10B	52,642	558	40,442	123
	South Shore Bancorp Mhc	MA	11,276	186	<\$1B	33,713	254	22,437	68
	Webster Financial Corporatio	CT	10,843	204	\$10B-\$50B	44,649	299	33,806	95
	Salem Five Bancorp	MA	10,809	196	\$1B-\$10B	115,938	478	105,129	282
Minnesota	Wells Fargo & Company	CA	1,012,922	43,990	>\$50B	1,568,765	45,765	555,843	1,775
	JPMorgan Chase & Co.	NY	243,315	30,135	>\$50B	247,789	30,152	4,474	17
	American Express Bk FSB	UT	217,408	27,588	.	222,137	27,616	4,729	28
	U.S. Bancorp	MN	178,117	15,285	>\$50B	587,440	16,291	409,323	1,006
	Citigroup Inc.	NY	134,129	22,530	>\$50B	135,454	22,533	1,325	3
	Advanta Bank Corp	UT	105,121	10,231	\$1B-\$10B	105,121	10,231	-	-
	Capital One F.S.B.	VA	95,693	18,323	.	95,693	18,323	-	-
	Bank of America Corporation	NC	76,916	8,906	>\$50B	96,157	8,940	19,241	34
	Otto Bremer Foundation	MN	73,734	1,641	\$1B-\$10B	557,400	2,965	483,666	1,324
	GE Capital Financial Inc.	UT	54,293	7,579	\$1B-\$10B	55,529	7,585	1,236	6
	Cit Bank	UT	46,505	1,687	\$1B-\$10B	56,587	1,718	10,082	31
	Marshall & Ilsley Corporatio	WI	32,934	719	.	392,813	1,515	359,879	796
	Klein Financial Inc.	MN	31,702	842	\$1B-\$10B	178,261	1,276	146,559	434
	Discover Bank	DE	25,518	2,990	\$10B-\$50B	25,518	2,990	-	-
	Bank of The West	CA	22,058	570	>\$50B	69,568	708	47,510	138
	Associated Banc-Corp	WI	21,076	618	\$10B-\$50B	197,224	1,054	176,148	436
	VoyaGEr Financial Services C	MN	13,979	279	<\$1B	106,436	542	92,457	263
	State Bankshares Inc.	ND	13,622	398	\$1B-\$10B	91,968	610	78,346	212
	Stearns Bank Na	MN	10,570	310	\$1B-\$10B	46,615	421	36,045	111
Mississippi	Regions Financial Corporatio	AL	129,232	3,274	>\$50B	386,044	4,046	256,812	772
	Trustmark Corporation	MS	114,484	3,265	\$1B-\$10B	439,525	4,198	325,041	933
	American Express Bk FSB	UT	83,995	16,414	.	86,815	16,430	2,820	16
	JPMorgan Chase & Co.	NY	73,618	9,924	>\$50B	76,981	9,931	3,363	7
	Bancorpsouth Inc.	MS	72,278	2,856	\$10B-\$50B	270,179	3,521	197,901	665
	Bancplus Corporation	MS	45,333	1,946	\$1B-\$10B	147,705	2,271	102,372	325
	Citigroup Inc.	NY	44,744	8,980	>\$50B	45,138	8,983	394	3
	First M & F Corporation	MS	44,636	1,768	\$1B-\$10B	122,092	2,035	77,456	267
	Wells Fargo & Company	CA	36,486	1,225	>\$50B	40,501	1,251	4,015	26
	Bank of America Corporation	NC	36,426	4,392	>\$50B	44,636	4,413	8,210	21

4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2007

State	Name of Lending Institution	Micro Business Lending (<\$100k)			Small Business Lending (<\$1M)			Small Business Lending (\$100k-<\$1M)	
		Physical State	SSBL\$ (1,000)	SSBL#	Institution Asset Size	LSBL\$ (1,000)	LSBL#	LSBL(2)\$ (1,000)	LSBL(2)#
			(1)	(2)	(3)	(4)	(5)	(6)	(7)
Missouri	Renasant Corporation	MS	34,207	1,055	\$1B-\$10B	140,553	1,417	106,346	362
	Hancock Holding Company	MS	33,913	896	\$1B-\$10B	193,210	1,434	159,297	538
	Cadence Financial Corporation	MS	32,584	1,583	\$1B-\$10B	84,435	1,783	51,851	200
	Advanta Bank Corp	UT	29,926	3,099	\$1B-\$10B	29,926	3,099	-	-
	GE Capital Financial Inc.	UT	27,394	5,739	\$1B-\$10B	27,779	5,742	385	3
	Citizens National Banc Corp.	MS	23,441	798	\$1B-\$10B	87,698	994	64,257	196
	CIT Bank	UT	22,230	955	\$1B-\$10B	23,101	960	871	5
	Capital One F.S.B.	VA	20,350	6,007	.	20,350	6,007	-	-
	Wachovia Corporation	NC	14,054	309	>\$50B	86,045	516	71,991	207
	JPMorgan Chase & Co.	NY	254,551	31,514	>\$50B	260,157	31,536	5,606	22
	American Express Bk FSB	UT	221,656	34,778	.	230,035	34,825	8,379	47
	Bank of America Corporation	NC	202,574	17,890	>\$50B	359,987	18,344	157,413	454
	Citigroup Inc.	NY	183,063	31,061	>\$50B	183,660	31,065	597	4
	Wells Fargo & Company	CA	136,214	4,940	>\$50B	154,011	5,044	17,797	104
	Central Bancompany	MO	129,152	3,964	\$1B-\$10B	640,992	5,486	511,840	1,522
	Commerce Bancshares Inc.	MO	118,863	4,020	\$10B-\$50B	570,509	5,376	451,646	1,356
	GE Capital Financial Inc.	UT	113,115	17,597	\$1B-\$10B	115,822	17,612	2,707	15
	Advanta Bank Corp	UT	105,956	10,772	\$1B-\$10B	105,956	10,772	-	-
	U.S. Bancorp	MN	103,746	5,790	>\$50B	445,017	6,773	341,271	983
Capital One F.S.B.	VA	84,957	18,467	.	84,957	18,467	-	-	
CIT Bank	UT	55,365	2,102	\$1B-\$10B	61,438	2,119	6,073	17	
Marshall & Ilsley Corporatio	WI	41,267	849	.	488,325	1,940	447,058	1,091	
Umb Financial Corporation	MO	33,473	1,165	\$1B-\$10B	260,386	1,721	226,913	556	
Discover Bank	DE	29,293	3,459	\$10B-\$50B	29,293	3,459	-	-	
Regions Financial Corporation	AL	26,066	660	>\$50B	190,864	1,142	164,798	482	
Enterprise Financial Service	MO	23,207	407	\$1B-\$10B	268,371	1,022	245,164	615	
First Banks Inc.	MO	20,589	558	\$10B-\$50B	120,891	863	100,302	305	
Dickinson Financial Corporation	MO	17,237	597	\$1B-\$10B	79,520	772	62,283	175	
Arvest Bank Group Inc.	AR	12,152	399	\$1B-\$10B	60,314	538	48,162	139	
Young Partners L.P.	MO	11,544	447	<\$1B	36,808	527	25,264	80	
Great Southern Bancorp Inc.	MO	11,190	276	\$1B-\$10B	115,466	552	104,276	276	
Bank of The West	CA	10,930	265	>\$50B	40,867	344	29,937	79	
Michigan	JPMorgan Chase & Co.	NY	623,271	66,473	>\$50B	1,002,189	67,478	378,918	1,005
	American Express Bk FSB	UT	476,617	67,940	.	489,720	68,006	13,103	66
	Citigroup Inc.	NY	280,594	52,142	>\$50B	284,609	52,148	4,015	6
	Wells Fargo & Company	CA	275,208	9,906	>\$50B	332,721	10,212	57,513	306
	Bank of America Corporation	NC	274,865	19,976	>\$50B	1,068,808	22,012	793,943	2,036
	Fifth Third Bancorp	OH	204,634	7,359	>\$50B	1,626,942	11,169	1,422,308	3,810
	Advanta Bank Corp	UT	183,791	19,213	\$1B-\$10B	183,791	19,213	-	-
	Capital One F.S.B.	VA	158,425	31,334	.	158,425	31,334	-	-
	GE Capital Financial Inc.	UT	156,324	23,705	\$1B-\$10B	157,199	23,707	875	2
	National City Corporation	OH	148,311	4,868	>\$50B	370,695	5,517	222,384	649
	Comerica Incorporated	TX	129,042	2,443	>\$50B	1,620,821	6,023	1,491,779	3,580
	Huntington Bancshares Incorp	OH	121,643	3,323	\$10B-\$50B	306,084	3,793	184,441	470
	CIT Bank	UT	84,980	3,416	\$1B-\$10B	98,263	3,446	13,283	30
	Macatawa Bank Corporation	MI	76,883	1,752	\$1B-\$10B	406,017	2,762	329,134	1,010
	Citizens Republic Bancorp I	MI	75,857	1,632	\$10B-\$50B	653,421	3,141	577,564	1,509
	Chemical Financial Corporati	MI	63,337	1,745	\$1B-\$10B	226,548	2,344	163,211	599

4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2007

State	Name of Lending Institution	Physical State	Micro Business Lending (<\$100k)		Institution Asset Size	Small Business Lending (<\$1M)		Small Business Lending (\$100k-<\$1M)	
			SSBL\$ (1,000)	SSBL#		LSBL\$ (1,000)	LSBL#	LSBL(2)\$ (1,000)	LSBL(2)#
			(1)	(2)		(4)	(5)	(6)	(7)
	Mercantile Bank Corporation	MI	56,852	1,240	\$1B-\$10B	490,030	2,371	433,178	1,131
	U.S. Bancorp	MN	51,926	5,590	>\$50B	56,433	5,598	4,507	8
	Independent Bank Corporation	MI	48,289	1,081	\$1B-\$10B	221,877	1,666	173,588	585
	Discover Bank	DE	32,116	3,823	\$10B-\$50B	32,316	3,824	200	1
	Mbt Financial Corp.	MI	28,748	678	\$1B-\$10B	133,509	1,042	104,761	364
	Charter One Bank	OH	26,359	924	>\$50B	71,085	1,030	44,726	106
	Washington Mutual Bank	NY	16,672	3,018	>\$50B	16,672	3,018	-	-
	Dearborn Bancorp Inc.	MI	14,218	278	\$1B-\$10B	165,630	680	151,412	402
	FNBh Bancorp Inc.	MI	13,052	300	<\$1B	79,269	488	66,217	188
	Fentura Financial Inc.	MI	11,448	234	<\$1B	59,081	386	47,633	152
	Citizens First Bank	MI	11,059	247	\$1B-\$10B	56,620	401	45,561	154
	Irwin Financial Corporation	IN	10,969	193	\$1B-\$10B	78,909	415	67,940	222
Montana	American Express Bk FSB	UT	146,039	17,337	.	147,520	17,345	1,481	8
	Wells Fargo & Company	CA	127,042	5,516	>\$50B	197,752	5,753	70,710	237
	First Interstate Bancsystem	MT	52,621	1,698	\$1B-\$10B	225,689	2,225	173,068	527
	JPMorgan Chase & Co.	NY	51,994	6,594	>\$50B	53,353	6,602	1,359	8
	Citigroup Inc.	NY	33,082	6,190	>\$50B	33,082	6,190	-	-
	Capital One F.S.B.	VA	30,448	6,382	.	30,448	6,382	-	-
	Stockman Financial Corporati	MT	28,295	836	\$1B-\$10B	107,129	1,104	78,834	268
	Advanta Bank Corp	UT	27,902	2,759	\$1B-\$10B	27,902	2,759	-	-
	Bank of America Corporation	NC	25,775	3,186	>\$50B	28,386	3,195	2,611	9
	U.S. Bancorp	MN	20,028	1,468	>\$50B	72,545	1,617	52,517	149
	GE Capital Financial Inc.	UT	13,456	1,992	\$1B-\$10B	13,456	1,992	-	-
	CIT Bank	UT	11,361	469	\$1B-\$10B	11,361	469	-	-
Nebraska	Wells Fargo & Company	CA	173,189	7,421	>\$50B	283,908	7,769	110,719	348
	Lauritzen Corporation	NE	86,159	4,810	\$10B-\$50B	393,312	5,659	307,153	849
	JPMorgan Chase & Co.	NY	81,749	10,207	>\$50B	83,049	10,209	1,300	2
	Pinnacle Bancorp Inc.	NE	72,031	2,959	\$1B-\$10B	200,209	3,387	128,178	428
	American Express Bk FSB	UT	64,976	8,537	.	66,438	8,546	1,462	9
	Citigroup Inc.	NY	44,192	7,866	>\$50B	44,317	7,867	125	1
	Advanta Bank Corp	UT	31,031	3,009	\$1B-\$10B	31,031	3,009	-	-
	Tierone Bank	NE	30,415	1,024	\$1B-\$10B	114,237	1,296	83,822	272
	U.S. Bancorp	MN	29,200	2,213	>\$50B	107,787	2,424	78,587	211
	Capital One F.S.B.	VA	26,083	5,617	.	26,083	5,617	-	-
	GE Capital Financial Inc.	UT	22,826	3,797	\$1B-\$10B	22,826	3,797	-	-
	Bank of America Corporation	NC	21,815	2,983	>\$50B	26,416	2,993	4,601	10
	CIT Bank	UT	16,395	607	\$1B-\$10B	17,906	612	1,511	5
	Bank of The West	CA	15,549	482	>\$50B	49,364	572	33,815	90
	Farmers & Merchants Investme	NE	14,930	357	\$1B-\$10B	78,108	561	63,178	204
	Great Western Bancorporation	SD	13,563	363	\$1B-\$10B	72,620	552	59,057	189
	American National Corporatio	NE	12,107	343	\$1B-\$10B	61,134	501	49,027	158
Nevada	Wells Fargo & Company	CA	566,446	27,467	>\$50B	697,064	27,980	130,618	513
	American Express Bk FSB	UT	247,354	34,162	.	262,399	34,240	15,045	78
	Bank of America Corporation	NC	179,624	14,967	>\$50B	272,035	15,221	92,411	254
	JPMorgan Chase & Co.	NY	128,916	14,474	>\$50B	132,075	14,493	3,159	19
	Citigroup Inc.	NY	108,535	17,291	>\$50B	118,257	17,329	9,722	38
	Advanta Bank Corp	UT	50,928	5,102	\$1B-\$10B	50,928	5,102	-	-

4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2007

State	Name of Lending Institution	Physical State	Micro Business Lending (<\$100k)			Small Business Lending (<\$1M)		Small Business Lending (\$100k-<\$1M)	
			SSBL\$ (1,000)	SSBL#	Institution Asset Size	LSBL\$ (1,000)	LSBL#	LSBL(2)\$ (1,000)	LSBL(2)#
			(1)	(2)	(3)	(4)	(5)	(6)	(7)
	Capital One F.S.B.	VA	47,385	11,140	.	47,385	11,140	-	-
	Zions Bancorporation	UT	45,821	1,136	\$10B-\$50B	210,711	1,497	164,890	361
	Washington Mutual Bank	NY	35,366	3,262	>\$50B	37,033	3,265	1,667	3
	Western Alliance Bancorporat	NV	33,485	563	\$1B-\$10B	297,040	1,340	263,555	777
	U.S. Bancorp	MN	31,939	2,859	>\$50B	110,632	3,040	78,693	181
	GE Capital Financial Inc.	UT	22,968	3,814	\$1B-\$10B	22,968	3,814	-	-
	CIT Bank	UT	21,372	910	\$1B-\$10B	27,839	931	6,467	21
	Bank of The West	CA	19,994	431	>\$50B	87,345	585	67,351	154
New Hampshire									
	American Express Bk FSB	UT	92,147	15,075	.	98,285	15,102	6,138	27
	JPMorgan Chase & Co.	NY	84,839	10,122	>\$50B	85,286	10,124	447	2
	TD Banknorth Na	ME	80,452	1,836	>\$50B	373,222	2,670	292,770	834
	Bank of America Corporation	NC	69,661	6,058	>\$50B	146,929	6,239	77,268	181
	Citigroup Inc.	NY	66,263	12,221	>\$50B	67,313	12,225	1,050	4
	Wells Fargo & Company	CA	57,710	1,864	>\$50B	68,177	1,931	10,467	67
	Charter One Bank	OH	39,985	1,565	>\$50B	192,083	1,938	152,098	373
	Advanta Bank Corp	UT	36,883	3,674	\$1B-\$10B	36,883	3,674	-	-
	Capital One F.S.B.	VA	36,738	6,956	.	36,738	6,956	-	-
	GE Capital Financial Inc.	UT	22,271	3,245	\$1B-\$10B	23,001	3,249	730	4
	Chittenden Corporation	VT	16,718	383	\$1B-\$10B	112,805	672	96,087	289
	CIT Bank	UT	15,638	604	\$1B-\$10B	19,982	615	4,344	11
New Jersey									
	American Express Bk FSB	UT	990,981	168,501	.	1,038,124	168,766	47,143	265
	JPMorgan Chase & Co.	NY	836,489	77,261	>\$50B	926,049	77,502	89,560	241
	PNC Financial Services Group	PA	688,837	16,225	>\$50B	1,404,423	18,156	715,586	1,931
	Bank of America Corporation	NC	650,618	49,728	>\$50B	1,246,011	51,261	595,393	1,533
	Citigroup Inc.	NY	427,870	71,941	>\$50B	459,252	72,050	31,382	109
	Wells Fargo & Company	CA	268,547	8,822	>\$50B	317,070	9,139	48,523	317
	Wachovia Corporation	NC	245,430	6,075	>\$50B	1,303,315	8,739	1,057,885	2,664
	Advanta Bank Corp	UT	171,559	16,769	\$1B-\$10B	171,559	16,769	-	-
	Capital One F.S.B.	VA	168,530	34,790	.	168,530	34,790	-	-
	CIT Bank	UT	98,115	4,014	\$1B-\$10B	117,990	4,063	19,875	49
	Valley National Bancorp	NJ	85,737	2,034	\$10B-\$50B	426,434	2,875	340,697	841
	Washington Mutual Bank	NY	68,933	6,266	>\$50B	113,200	6,340	44,267	74
	Sovereign Bank	PA	62,615	1,157	>\$50B	120,758	1,320	58,143	163
	Commerce Bancorp Inc.	NJ	61,583	1,812	\$10B-\$50B	322,623	2,485	261,040	673
	HSBC Bank USA NA	NY	58,676	1,083	>\$50B	112,700	1,219	54,024	136
	GE Capital Financial Inc.	UT	47,431	9,535	\$1B-\$10B	47,906	9,537	475	2
	Fulton Financial Corporation	PA	41,151	897	\$10B-\$50B	301,455	1,617	260,304	720
	New York Community Bancorp	NY	37,558	3,904	\$10B-\$50B	59,856	3,990	22,298	86
	TD Banknorth Na	ME	33,037	595	>\$50B	147,199	896	114,162	301
	Sun Bancorp Inc	NJ	23,305	457	\$1B-\$10B	158,516	818	135,211	361
	Discover Bank	DE	23,097	2,743	\$10B-\$50B	23,097	2,743	-	-
	Lakeland Bancorp Inc.	NJ	18,581	343	\$1B-\$10B	142,872	675	124,291	332
	Columbia Bank	NJ	18,415	303	\$1B-\$10B	108,803	540	90,388	237
	Susquehanna Bancshares Inc.	PA	17,173	338	\$1B-\$10B	108,393	597	91,220	259
	Greater Community Bancorp	NJ	13,432	231	<\$1B	101,736	459	88,304	228
	Provident Financial Services	NJ	11,252	348	\$1B-\$10B	66,650	502	55,398	154
New Mexico									
	Wells Fargo & Company	CA	269,195	11,091	>\$50B	425,593	11,623	156,398	532

4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2007

State	Name of Lending Institution	Physical State	Micro Business Lending (<\$100k)		Institution Asset Size	Small Business Lending (<\$1M)		Small Business Lending (\$100k-<\$1M)	
			SSBL\$ (1,000)	SSBL#		LSBL\$ (1,000)	LSBL#	LSBL(2)\$ (1,000)	LSBL(2)#
			(1)	(2)		(4)	(5)	(6)	(7)
	American Express Bk FSB	UT	95,343	15,750	.	97,563	15,761	2,220	11
	Bank of America Corporation	NC	69,365	6,395	>\$50B	123,090	6,573	53,725	178
	JPMorgan Chase & Co.	NY	61,397	6,995	>\$50B	64,155	7,003	2,758	8
	Citigroup Inc.	NY	55,932	9,770	>\$50B	57,822	9,772	1,890	2
	First State Bancorporation	NM	46,100	1,474	\$1B-\$10B	293,364	2,207	247,264	733
	BBVA Puerto Rico	PR	31,377	857	\$10B-\$50B	112,661	1,088	81,284	231
	Capital One F.S.B.	VA	30,951	7,087	.	30,951	7,087	-	-
	Advanta Bank Corp	UT	30,097	3,122	\$1B-\$10B	30,097	3,122	-	-
	GE Capital Financial Inc.	UT	22,776	3,953	\$1B-\$10B	22,776	3,953	-	-
	CIT Bank	UT	17,627	696	\$1B-\$10B	20,190	706	2,563	10
	Bank of The West	CA	17,349	475	>\$50B	62,091	602	44,742	127
	Trinity Capital Corporation	NM	14,526	336	\$1B-\$10B	85,581	546	71,055	210
	Bok Financial Corporation	OK	11,124	219	\$10B-\$50B	104,165	457	93,041	238
New York	JPMorgan Chase & Co.	NY	2,517,497	181,370	>\$50B	3,128,341	183,006	610,844	1,636
	American Express Bk FSB	UT	1,995,076	320,693	.	2,130,259	321,387	135,183	694
	Citigroup Inc.	NY	1,063,338	150,657	>\$50B	1,403,232	151,678	339,894	1,021
	HSBC Bank USA NA	NY	953,836	21,065	>\$50B	2,076,373	24,327	1,122,537	3,262
	Bank of America Corporation	NC	876,283	66,758	>\$50B	1,532,619	68,449	656,336	1,691
	Wells Fargo & Company	CA	530,669	17,132	>\$50B	645,422	17,868	114,753	736
	Advanta Bank Corp	UT	313,526	31,746	\$1B-\$10B	313,526	31,746	-	-
	Capital One F.S.B.	VA	306,725	64,195	.	306,856	64,196	131	1
	Washington Mutual Bank	NY	194,418	15,767	>\$50B	333,671	15,980	139,253	213
	CIT Bank	UT	193,620	8,441	\$1B-\$10B	218,688	8,506	25,068	65
	Manufacturers & Traders Trust	NY	168,735	3,529	>\$50B	1,446,086	6,806	1,277,351	3,277
	Wachovia Corporation	NC	87,138	2,334	>\$50B	355,678	2,956	268,540	622
	GE Capital Financial Inc.	UT	85,979	16,892	\$1B-\$10B	86,911	16,896	932	4
	Nbt Bancorp Inc.	NY	60,895	1,687	\$1B-\$10B	232,496	2,257	171,601	570
	Discover Bank	DE	55,428	6,633	\$10B-\$50B	55,428	6,633	-	-
	First Niagara Bank	NY	52,834	1,205	\$1B-\$10B	357,946	2,071	305,112	866
	New York Community Bancorp	NY	48,125	4,359	\$10B-\$50B	233,812	4,846	185,687	487
	Financial Institutions Inc.	NY	46,517	1,196	\$1B-\$10B	132,933	1,459	86,416	263
	Sovereign Bank	PA	46,145	623	>\$50B	97,462	737	51,317	114
	Charter One Bank	OH	40,274	2,126	>\$50B	178,941	2,420	138,667	294
	Community Bank System Inc.	NY	38,021	1,159	\$1B-\$10B	96,241	1,377	58,220	218
	Commerce Bancorp Inc.	NJ	37,875	1,295	\$10B-\$50B	198,970	1,674	161,095	379
	Keycorp	OH	37,796	946	>\$50B	273,970	1,567	236,174	621
	TD Banknorth NA	ME	35,021	702	>\$50B	161,101	1,013	126,080	311
	Provident Bank	NY	31,747	706	\$1B-\$10B	133,551	1,029	101,804	323
	Signature Bank	NY	26,932	492	\$1B-\$10B	219,760	974	192,828	482
	Popular Inc.	PR	24,825	857	\$10B-\$50B	52,617	923	27,792	66
	Tompkins Financial Corporation	NY	21,972	577	\$1B-\$10B	91,706	806	69,734	229
	Canandaigua National Corporation	NY	21,618	791	\$1B-\$10B	81,010	985	59,392	194
	State Bancorp Inc.	NY	20,337	435	\$1B-\$10B	276,852	1,034	256,515	599
	Valley National Bancorp	NJ	19,587	308	\$10B-\$50B	122,097	506	102,510	198
	Suffolk Bancorp	NY	19,253	404	\$1B-\$10B	101,988	668	82,735	264
	Partners Trust Bank	NY	14,113	345	\$1B-\$10B	105,171	580	91,058	235
	Arrow Financial Corporation	NY	13,293	375	\$1B-\$10B	52,374	493	39,081	118
	Astoria Federal Savings & Lo	NY	13,041	502	\$10B-\$50B	28,631	555	15,590	53
	Alliance Financial Corporation	NY	12,575	288	\$1B-\$10B	71,033	456	58,458	168

4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2007

State	Name of Lending Institution	Physical State	Micro Business Lending (<\$100k)		Institution Asset Size	Small Business Lending (<\$1M)		Small Business Lending (\$100k-<\$1M)	
			SSBL\$ (1,000) (1)	SSBL# (2)		LSBL\$ (1,000) (4)	LSBL# (5)	LSBL(2)\$ (1,000) (6)	LSBL(2)# (7)
	U.S. Bancorp	MN	11,523	1,102	>\$50B	16,657	1,118	5,134	16
	U.S.B. Holding Co. Inc.	NY	10,680	267	\$1B-\$10B	71,594	420	60,914	153
North Carolina									
	Bb&T Corporation	NC	559,967	18,781	>\$50B	2,645,131	24,811	2,085,164	6,030
	American Express Bk FSB	UT	417,947	64,391	.	437,516	64,486	19,569	95
	Bank of America Corporation	NC	323,961	30,397	>\$50B	586,133	31,089	262,172	692
	Wachovia Corporation	NC	304,137	8,815	>\$50B	1,971,858	13,011	1,667,721	4,196
	First Citizens Bancshares I	NC	291,050	10,126	\$10B-\$50B	1,058,829	12,498	767,779	2,372
	JPMorgan Chase & Co.	NY	289,943	36,965	>\$50B	301,677	37,008	11,734	43
	Citigroup Inc.	NY	221,455	41,752	>\$50B	223,430	41,760	1,975	8
	Wells Fargo & Company	CA	177,586	6,186	>\$50B	205,658	6,373	28,072	187
	GE Capital Financial Inc.	UT	142,614	30,558	\$1B-\$10B	144,538	30,565	1,924	7
	Advanta Bank Corp	UT	137,234	13,947	\$1B-\$10B	137,234	13,947	-	-
	Suntrust Banks Inc.	GA	125,089	4,502	>\$50B	529,609	5,707	404,520	1,205
	Capital One F.S.B.	VA	118,720	26,020	.	118,720	26,020	-	-
	CIT Bank	UT	87,093	3,417	\$1B-\$10B	107,771	3,485	20,678	68
	RBC Centura	NC	77,939	2,422	\$10B-\$50B	387,255	3,288	309,316	866
	Fidelity Bancshares (N.C.)	NC	47,896	1,281	\$1B-\$10B	251,644	1,975	203,748	694
	FNB United Corp.	NC	39,491	877	\$1B-\$10B	203,500	1,385	164,009	508
	South Financial Group The	SC	36,122	834	\$10B-\$50B	228,213	1,457	192,091	623
	Southern Bancshares (N.C.)	NC	34,040	1,092	\$1B-\$10B	132,052	1,428	98,012	336
	First Bancorp	NC	33,138	1,230	\$1B-\$10B	101,398	1,468	68,260	238
	Yadkin Valley Financial Corp	NC	31,997	820	\$1B-\$10B	154,068	1,225	122,071	405
	NewbridGE Bancorp	NC	28,959	634	\$1B-\$10B	146,249	993	117,290	359
	First Charter Corporation	NC	25,277	500	\$1B-\$10B	191,178	953	165,901	453
	Discover Bank	DE	23,256	2,825	\$10B-\$50B	23,256	2,825	-	-
	United Community Banks Inc.	GA	21,572	723	\$1B-\$10B	62,596	870	41,024	147
	Southern Community Financial	NC	19,444	507	\$1B-\$10B	121,508	814	102,064	307
	Capital Bank Corporation	NC	18,740	548	\$1B-\$10B	96,592	776	77,852	228
	Four Oaks Fincorp Inc.	NC	16,651	562	<\$1B	53,126	692	36,475	130
	Citizens South Bank	NC	16,098	331	<\$1B	121,080	635	104,982	304
	Peoples Bancorp of North Carolina	NC	14,104	342	<\$1B	61,358	504	47,254	162
	First National Bank	NC	13,110	407	<\$1B	47,477	533	34,367	126
	Washington Mutual Bank	NY	12,232	2,147	>\$50B	12,232	2,147	-	-
	Regions Financial Corporatio	AL	11,512	264	>\$50B	102,805	499	91,293	235
North Dakota									
	Wells Fargo & Company	CA	82,938	3,146	>\$50B	180,720	3,432	97,782	286
	State Bankshares Inc.	ND	30,313	718	\$1B-\$10B	187,007	1,158	156,694	440
	Otto Bremer Foundation	MN	25,891	703	\$1B-\$10B	175,165	1,109	149,274	406
	JPMorgan Chase & Co.	NY	22,554	3,104	>\$50B	22,679	3,105	125	1
	U.S. Bancorp	MN	16,530	1,535	>\$50B	47,029	1,610	30,499	75
	Citigroup Inc.	NY	14,182	2,416	>\$50B	14,182	2,416	-	-
	Dacotah Banks Inc.	SD	14,003	505	\$1B-\$10B	42,034	608	28,031	103
	Advanta Bank Corp	UT	12,819	1,259	\$1B-\$10B	12,819	1,259	-	-
	Bank of America Corporation	NC	12,237	1,434	>\$50B	12,647	1,435	410	1
	Capital One F.S.B.	VA	12,102	2,766	.	12,102	2,766	-	-
	American Express Bk FSB	UT	11,960	1,847	.	11,960	1,847	-	-
	Alerus Financial Corporation	ND	10,990	310	<\$1B	84,575	507	73,585	197
Ohio									
	JPMorgan Chase & Co.	NY	685,255	72,243	>\$50B	1,104,292	73,391	419,037	1,148

4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2007

State	Name of Lending Institution	Micro Business Lending (<\$100k)				Small Business Lending (<\$1M)		Small Business Lending (\$100k-<\$1M)	
		Physical State	SSBL\$ (1,000)	SSBL#	Institution Asset Size	LSBL\$ (1,000)	LSBL#	LSBL(2)\$ (1,000)	LSBL(2)#
			(1)	(2)		(3)	(4)	(5)	(6)
	American Express Bk FSB	UT	445,087	67,259	.	463,728	67,354	18,641	95
	Citigroup Inc.	NY	258,278	48,288	>\$50B	260,173	48,297	1,895	9
	Huntington Bancshares Incorp	OH	248,491	6,810	\$10B-\$50B	735,935	8,069	487,444	1,259
	National City Corporation	OH	244,637	7,516	>\$50B	872,850	9,323	628,213	1,807
	Wells Fargo & Company	CA	226,024	8,029	>\$50B	259,733	8,253	33,709	224
	Advanta Bank Corp	UT	167,520	16,837	\$1B-\$10B	167,520	16,837	-	-
	Bank of America Corporation	NC	165,992	18,469	>\$50B	217,944	18,598	51,952	129
	GE Capital Financial Inc.	UT	161,602	29,023	\$1B-\$10B	162,697	29,029	1,095	6
	Fifth Third Bancorp	OH	157,178	4,419	>\$50B	1,515,230	7,899	1,358,052	3,480
	Capital One F.S.B.	VA	139,675	29,225	.	139,675	29,225	-	-
	U.S. Bancorp	MN	136,775	10,994	>\$50B	444,932	11,812	308,157	818
	Park National Corporation	OH	110,380	2,767	\$1B-\$10B	494,182	3,929	383,802	1,162
	Cit Bank	UT	99,989	3,852	\$1B-\$10B	109,033	3,883	9,044	31
	PNC Financial Services Group	PA	66,315	1,747	>\$50B	209,610	2,138	143,295	391
	Firstmerit Corporation	OH	58,580	1,047	\$10B-\$50B	509,743	2,238	451,163	1,191
	Keycorp	OH	55,154	1,327	>\$50B	465,730	2,391	410,576	1,064
	First Federal Bank	OH	40,278	1,012	\$1B-\$10B	226,604	1,606	186,326	594
	Discover Bank	DE	38,671	4,525	\$10B-\$50B	38,671	4,525	-	-
	Charter One Bank	OH	38,514	1,655	>\$50B	130,008	1,883	91,494	228
	First Financial Bancorp	OH	29,517	605	\$1B-\$10B	186,215	1,076	156,698	471
	Wesbanco Inc.	WV	18,913	542	\$1B-\$10B	106,007	793	87,094	251
	Washington Mutual Bank	NY	15,607	2,854	>\$50B	15,607	2,854	-	-
	Citizens Bancshares Inc.	OH	11,280	253	<\$1B	64,779	419	53,499	166
Oklahoma	JPMorgan Chase & Co.	NY	196,131	20,979	>\$50B	224,891	21,069	28,760	90
	American Express Bk FSB	UT	128,945	23,257	.	133,133	23,281	4,188	24
	Citigroup Inc.	NY	101,238	18,393	>\$50B	102,788	18,395	1,550	2
	Bancfirst Corporation	OK	100,118	3,629	\$1B-\$10B	363,677	4,452	263,559	823
	Arvest Bank Group Inc.	AR	92,234	3,347	\$1B-\$10B	328,415	4,107	236,181	760
	Bank of America Corporation	NC	83,263	8,433	>\$50B	126,568	8,577	43,305	144
	Wells Fargo & Company	CA	74,803	2,813	>\$50B	82,994	2,875	8,191	62
	Advanta Bank Corp	UT	48,945	5,183	\$1B-\$10B	48,945	5,183	-	-
	GE Capital Financial Inc.	UT	48,312	9,739	\$1B-\$10B	48,312	9,739	-	-
	Capital One F.S.B.	VA	46,629	11,948	.	46,629	11,948	-	-
	CIT Bank	UT	38,271	1,563	\$1B-\$10B	45,376	1,577	7,105	14
	BOK Financial Corporation	OK	33,086	627	\$10B-\$50B	365,791	1,493	332,705	866
	Durant Bancorp Inc.	OK	29,811	1,146	\$1B-\$10B	61,436	1,260	31,625	114
	One Rich Hill Land LTD. Part	TX	25,950	597	.	180,181	1,028	154,231	431
	Southwest Bancorp Inc.	OK	20,572	379	\$1B-\$10B	166,772	794	146,200	415
	Midfirst Bank	OK	18,084	370	\$10B-\$50B	160,069	735	141,985	365
	Discover Bank	DE	16,310	1,957	\$10B-\$50B	16,310	1,957	-	-
	Central Banccompany	MO	14,682	350	\$1B-\$10B	88,260	574	73,578	224
Oregon	Wells Fargo & Company	CA	596,411	24,022	>\$50B	821,868	24,982	225,457	960
	American Express Bk FSB	UT	335,546	41,421	.	337,999	41,437	2,453	16
	JPMorgan Chase & Co.	NY	182,971	22,550	>\$50B	187,787	22,569	4,816	19
	Bank of America Corporation	NC	172,115	16,661	>\$50B	276,351	16,927	104,236	266
	U.S. Bancorp	MN	145,031	11,990	>\$50B	511,786	12,893	366,755	903
	Citigroup Inc.	NY	126,911	22,744	>\$50B	131,510	22,751	4,599	7
	Advanta Bank Corp	UT	95,378	9,385	\$1B-\$10B	95,378	9,385	-	-

4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2007

State	Name of Lending Institution	Micro Business Lending (<\$100k)			Small Business Lending (<\$1M)			Small Business Lending (\$100k-<\$1M)	
		Physical State	SSBL\$ (1,000)	SSBL#	Institution Asset Size	LSBL\$ (1,000)	LSBL#	LSBL(2)\$ (1,000)	LSBL(2)#
			(1)	(2)	(3)	(4)	(5)	(6)	(7)
	Capital One F.S.B.	VA	85,525	18,405	.	85,525	18,405	-	-
	Washington Mutual Bank	NY	66,804	5,429	>\$50B	83,392	5,458	16,588	29
	CIT Bank	UT	39,514	1,467	\$1B-\$10B	47,896	1,490	8,382	23
	Cascade Bancorp	OR	37,718	1,010	\$1B-\$10B	214,529	1,484	176,811	474
	Bank of The West	CA	32,505	854	>\$50B	157,564	1,141	125,059	287
	Umpqua Holdings Corporation	OR	31,981	668	\$1B-\$10B	284,395	1,370	252,414	702
	West Coast Bancorp	OR	25,098	546	\$1B-\$10B	164,366	993	139,268	447
	Keycorp	OH	24,550	588	>\$50B	171,269	944	146,719	356
	Sterling Financial Corporati	WA	22,616	487	\$10B-\$50B	231,653	1,007	209,037	520
	Columbia Bancorp	OR	20,642	472	\$1B-\$10B	116,405	750	95,763	278
	Premierwest Bancorp	OR	15,989	310	\$1B-\$10B	95,710	540	79,721	230
	Pacific Continental Corporat	OR	15,226	304	<\$1B	94,446	522	79,220	218
	Banner Corporation	WA	12,875	391	\$1B-\$10B	47,728	497	34,853	106
	Liberty Financial Group Inc	OR	11,949	236	<\$1B	86,394	442	74,445	206
	Discover Bank	DE	10,581	1,276	\$10B-\$50B	10,581	1,276	-	-
Pennsylvania	PNC Financial Services Group	PA	795,754	20,620	>\$50B	1,840,986	23,601	1,045,232	2,981
	American Express Bk FSB	UT	608,140	99,345	.	630,503	99,462	22,363	117
	JPMorgan Chase & Co.	NY	542,275	64,904	>\$50B	555,315	64,952	13,040	48
	Citigroup Inc.	NY	356,512	67,193	>\$50B	371,254	67,257	14,742	64
	Bank of America Corporation	NC	268,077	28,878	>\$50B	424,332	29,263	156,255	385
	Wells Fargo & Company	CA	267,484	9,422	>\$50B	302,108	9,656	34,624	234
	Wachovia Corporation	NC	194,610	4,720	>\$50B	1,218,829	7,276	1,024,219	2,556
	Advanta Bank Corp	UT	192,868	19,021	\$1B-\$10B	192,868	19,021	-	-
	Capital One F.S.B.	VA	179,526	37,080	.	179,526	37,080	-	-
	Charter One Bank	OH	128,554	3,951	>\$50B	569,629	5,105	441,075	1,154
	National City Corporation	OH	126,386	3,642	>\$50B	300,562	4,260	174,176	618
	GE Capital Financial Inc.	UT	121,326	24,081	\$1B-\$10B	122,636	24,087	1,310	6
	Cit Bank	UT	118,405	4,494	\$1B-\$10B	126,806	4,521	8,401	27
	Manufacturers & Traders Trus	NY	99,435	2,048	>\$50B	744,231	3,758	644,796	1,710
	Fulton Financial Corporation	PA	95,480	2,453	\$10B-\$50B	656,759	4,002	561,279	1,549
	F.N.B. Corporation	PA	75,603	1,831	\$1B-\$10B	403,131	2,928	327,528	1,097
	Sovereign Bank	PA	71,829	1,607	>\$50B	246,968	2,115	175,139	508
	Susquehanna Bancshares Inc.	PA	70,953	1,730	\$1B-\$10B	334,785	2,527	263,832	797
	S & T Bancorp Inc.	PA	60,849	1,768	\$1B-\$10B	302,965	2,476	242,116	708
	Discover Bank	DE	44,719	5,169	\$10B-\$50B	44,719	5,169	-	-
	National Penn Bancshares In	PA	31,231	619	\$1B-\$10B	293,719	1,353	262,488	734
	Northwest Savings Bank	PA	29,841	731	\$1B-\$10B	118,083	1,058	88,242	327
	Cnb Financial Corporation	PA	27,898	629	<\$1B	107,413	916	79,515	287
	First National Community Ban	PA	24,184	617	\$1B-\$10B	70,331	745	46,147	128
	First Commonwealth Financial	PA	23,216	541	\$1B-\$10B	175,124	882	151,908	341
	Sterling Financial Corporati	PA	21,600	525	\$1B-\$10B	123,592	833	101,992	308
	Washington Mutual Bank	NY	19,008	3,265	>\$50B	32,516	3,289	13,508	24
	Univest Corporation of Penns	PA	18,354	476	\$1B-\$10B	96,645	713	78,291	237
	Omega Financial Corporation	PA	16,277	388	\$1B-\$10B	76,474	582	60,197	194
	Commerce Bancorp Inc.	NJ	16,107	462	\$10B-\$50B	116,566	724	100,459	262
	Vist Financial Corp.	PA	14,901	330	\$1B-\$10B	113,645	590	98,744	260
	Qnb Corp.	PA	14,356	329	<\$1B	59,684	468	45,328	139
	Harleysville National Corpor	PA	12,179	305	\$1B-\$10B	62,969	458	50,790	153
	Community Bank System Inc.	NY	11,375	359	\$1B-\$10B	37,716	451	26,341	92

4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2007

State	Name of Lending Institution	Physical State	Micro Business Lending (<\$100k)			Small Business Lending (<\$1M)		Small Business Lending (\$100k-<\$1M)	
			SSBL\$ (1,000)	SSBL#	Institution Asset Size	LSBL\$ (1,000)	LSBL#	LSBL(2)\$ (1,000)	LSBL(2)#
			(1)	(2)	(3)	(4)	(5)	(6)	(7)
	Nbt Bancorp Inc.	NY	11,368	314	\$1B-\$10B	51,047	449	39,679	135
	1st Summit Bancorp of Johnst	PA	11,250	335	<\$1B	42,650	446	31,400	111
	Fidelity D&D Bancorp Inc.	PA	11,106	280	<\$1B	52,608	409	41,502	129
	Dollar Bank FSB	PA	10,777	216	.	85,826	419	75,049	203
	Knbt Bancorp Inc.	PA	10,371	201	\$1B-\$10B	74,643	390	64,272	189
Puerto Rico	Popular Inc.	PR	530,539	15,600	\$10B-\$50B	1,643,066	19,191	1,112,527	3,591
	Banco Santander De Puerto Ri	PR	86,356	2,093	\$1B-\$10B	462,584	3,140	376,228	1,047
	Eurobancshares Inc.	PR	49,701	1,067	\$1B-\$10B	275,981	1,692	226,280	625
	BBVA Puerto Rico	PR	47,310	1,203	\$10B-\$50B	245,026	1,735	197,716	532
	Citigroup Inc.	NY	29,701	2,531	>\$50B	33,116	2,548	3,415	17
	W Holding Company Inc.	PR	29,439	664	\$10B-\$50B	282,171	1,332	252,732	668
	Wells Fargo & Company	CA	29,218	1,054	>\$50B	31,450	1,073	2,232	19
	Doral Holdings L.P.	PR	23,042	1,185	.	79,227	1,334	56,185	149
	First Bancorp	PR	16,743	321	\$10B-\$50B	125,603	609	108,860	288
	R&G Financial Corporation	PR	13,779	321	\$1B-\$10B	145,538	662	131,759	341
Rhode Island	American Express Bk FSB	UT	64,270	11,449	.	66,104	11,461	1,834	12
	Bank of America Corporation	NC	60,677	4,725	>\$50B	188,475	5,074	127,798	349
	JPMorgan Chase & Co.	NY	54,915	6,625	>\$50B	56,302	6,629	1,387	4
	Wells Fargo & Company	CA	41,990	1,371	>\$50B	48,613	1,419	6,623	48
	Citigroup Inc.	NY	41,548	7,882	>\$50B	41,548	7,882	-	-
	Charter One Bank	OH	39,848	1,707	>\$50B	172,754	2,025	132,906	318
	Bancorp Rhode Island Inc.	RI	26,117	574	\$1B-\$10B	114,715	872	88,598	298
	Capital One F.S.B.	VA	20,812	4,130	.	20,812	4,130	-	-
	Advanta Bank Corp	UT	19,238	1,908	\$1B-\$10B	19,238	1,908	-	-
	Sovereign Bank	PA	17,390	344	>\$50B	70,996	483	53,606	139
	GE Capital Financial Inc.	UT	15,838	2,177	\$1B-\$10B	15,838	2,177	-	-
	Washington Trust Bancorp In	RI	13,283	423	\$1B-\$10B	84,578	627	71,295	204
South Carolina	American Express Bk FSB	UT	226,027	35,158	.	231,794	35,190	5,767	32
	Bank of America Corporation	NC	164,113	14,610	>\$50B	337,878	15,109	173,765	499
	Bb&T Corporation	NC	143,796	4,884	>\$50B	654,777	6,388	510,981	1,504
	JPMorgan Chase & Co.	NY	120,854	15,669	>\$50B	122,533	15,677	1,679	8
	Wachovia Corporation	NC	110,311	3,117	>\$50B	754,915	4,766	644,604	1,649
	First Citizens Bancorporatio	SC	94,715	2,545	\$1B-\$10B	428,597	3,610	333,882	1,065
	Synovus Financial Corp.	GA	87,409	2,455	\$10B-\$50B	484,497	3,618	397,088	1,163
	Citigroup Inc.	NY	81,984	16,663	>\$50B	82,748	16,666	764	3
	Cnb Corporation	SC	73,995	2,649	<\$1B	268,729	3,438	194,734	789
	Wells Fargo & Company	CA	72,106	2,560	>\$50B	81,190	2,624	9,084	64
	Scbt Financial Corporation	SC	69,160	1,798	\$1B-\$10B	288,665	2,477	219,505	679
	GE Capital Financial Inc.	UT	61,413	12,413	\$1B-\$10B	62,298	12,417	885	4
	Advanta Bank Corp	UT	54,339	5,497	\$1B-\$10B	54,339	5,497	-	-
	Capital One F.S.B.	VA	49,430	11,443	.	49,430	11,443	-	-
	Cit Bank	UT	37,161	1,513	\$1B-\$10B	42,079	1,534	4,918	21
	South Financial Group The	SC	35,096	1,087	\$10B-\$50B	160,843	1,498	125,747	411
	Palmetto Bancshares Inc.	SC	27,528	747	\$1B-\$10B	134,761	1,108	107,233	361
	Regions Financial Corporatio	AL	24,190	637	>\$50B	141,144	995	116,954	358
	Suntrust Banks Inc.	GA	23,482	789	>\$50B	111,512	1,025	88,030	236
	First Federal of Charleston	SC	15,688	345	\$1B-\$10B	64,690	517	49,002	172

4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2007

State	Name of Lending Institution	Physical State	Micro Business Lending (<\$100k)			Small Business Lending (<\$1M)			Small Business Lending (\$100k-<\$1M)	
			SSBL\$ (1,000)	SSBL#	Institution Asset Size	LSBL\$ (1,000)	LSBL#	LSBL(2)\$ (1,000)	LSBL(2)#	
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	
South Dakota	Discover Bank	DE	11,737	1,373	\$10B-\$50B	11,737	1,373	-	-	
	Wells Fargo & Company	CA	146,554	5,827	>\$50B	329,449	6,358	182,895	531	
	Dacotah Banks Inc.	SD	39,639	1,359	\$1B-\$10B	155,080	1,739	115,441	380	
	JPMorgan Chase & Co.	NY	31,241	4,218	>\$50B	31,581	4,220	340	2	
	Great Western Bancorporation	SD	27,935	883	\$1B-\$10B	110,689	1,147	82,754	264	
	Minnehaha Bانشares Inc.	SD	25,842	675	<\$1B	138,191	999	112,349	324	
	U.S. Bancorp	MN	24,871	1,398	>\$50B	138,806	1,679	113,935	281	
	Citigroup Inc.	NY	18,813	3,154	>\$50B	18,813	3,154	-	-	
	American Express Bk FSB	UT	16,714	2,454	.	17,204	2,456	490	2	
	Advanta Bank Corp	UT	15,773	1,590	\$1B-\$10B	15,773	1,590	-	-	
	GE Capital Financial Inc.	UT	14,006	2,012	\$1B-\$10B	14,006	2,012	-	-	
	Capital One F.S.B.	VA	13,467	2,886	.	13,467	2,886	-	-	
	Bank of America Corporation	NC	13,192	1,613	>\$50B	14,982	1,618	1,790	5	
Lauritzen Corporation	NE	11,479	530	\$10B-\$50B	53,155	645	41,676	115		
Tennessee	Regions Financial Corporatio	AL	412,216	9,536	>\$50B	1,074,832	11,450	662,616	1,914	
	American Express Bk FSB	UT	247,147	40,884	.	255,155	40,933	8,008	49	
	JPMorgan Chase & Co.	NY	179,987	23,666	>\$50B	186,191	23,684	6,204	18	
	First Horizon National Corpo	TN	158,632	3,419	\$10B-\$50B	945,161	5,684	786,529	2,265	
	Bank of America Corporation	NC	148,850	14,934	>\$50B	267,028	15,251	118,178	317	
	Citigroup Inc.	NY	131,367	25,460	>\$50B	133,633	25,469	2,266	9	
	Suntrust Banks Inc.	GA	122,139	3,929	>\$50B	627,555	5,268	505,416	1,339	
	Wells Fargo & Company	CA	105,222	3,723	>\$50B	118,888	3,808	13,666	85	
	GE Capital Financial Inc.	UT	79,490	15,469	\$1B-\$10B	79,815	15,471	325	2	
	Advanta Bank Corp	UT	77,775	7,961	\$1B-\$10B	77,775	7,961	-	-	
	Capital One F.S.B.	VA	63,971	15,267	.	63,971	15,267	-	-	
	CIT Bank	UT	60,897	2,327	\$1B-\$10B	66,522	2,345	5,625	18	
	Green Bankshares Inc.	TN	55,739	1,382	\$1B-\$10B	287,330	2,125	231,591	743	
	BB&T Corporation	NC	48,340	1,473	>\$50B	253,489	2,070	205,149	597	
	First South Bancorp Inc.	TN	43,507	2,306	\$1B-\$10B	143,987	2,631	100,480	325	
	Pinnacle Financial Partners	TN	39,816	832	\$1B-\$10B	285,332	1,573	245,516	741	
	U.S. Bancorp	MN	32,538	2,845	>\$50B	79,083	2,982	46,545	137	
	First Security Group Inc.	TN	30,442	824	\$1B-\$10B	164,880	1,233	134,438	409	
	First Citizens Bancshares I	TN	25,876	844	<\$1B	85,802	1,061	59,926	217	
	Bancorpsouth Inc.	MS	22,537	724	\$10B-\$50B	95,197	965	72,660	241	
	Synovus Financial Corp.	GA	20,415	391	\$10B-\$50B	137,238	751	116,823	360	
	Discover Bank	DE	18,467	2,214	\$10B-\$50B	18,467	2,214	-	-	
	Renasant Corporation	MS	14,516	400	\$1B-\$10B	119,936	709	105,420	309	
	Community First Bancshares	TN	14,114	445	\$1B-\$10B	66,135	598	52,021	153	
	Moneytree Corporation	TN	11,705	235	<\$1B	50,150	365	38,445	130	
	Community First Inc.	TN	11,659	393	<\$1B	53,080	534	41,421	141	
	Fifth Third Bancorp	OH	11,177	389	>\$50B	102,658	618	91,481	229	
Wachovia Corporation	NC	10,871	224	>\$50B	85,362	423	74,491	199		
Commercial Holding Company	TN	10,005	297	<\$1B	44,780	395	34,775	98		
Texas	Wells Fargo & Company	CA	2,020,890	81,146	>\$50B	3,040,015	84,704	1,019,125	3,558	
	JPMorgan Chase & Co.	NY	1,708,673	149,319	>\$50B	2,212,830	150,766	504,157	1,447	
	American Express Bk FSB	UT	1,381,086	228,679	.	1,449,537	229,065	68,451	386	
	Bank of America Corporation	NC	858,312	76,298	>\$50B	1,421,217	77,875	562,905	1,577	

4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2007

State	Name of Lending Institution	Physical State	Micro Business Lending (<\$100k)		Institution Asset Size	Small Business Lending (<\$1M)		Small Business Lending (\$100k-<\$1M)	
			SSBL\$ (1,000) (1)	SSBL# (2)		LSBL\$ (1,000) (4)	LSBL# (5)	LSBL(2)\$ (1,000) (6)	LSBL(2)# (7)
	Citigroup Inc.	NY	813,178	139,126	>\$50B	915,742	139,415	102,564	289
	BBVA Puerto Rico	PR	570,473	16,539	\$10B-\$50B	1,710,215	19,908	1,139,742	3,369
	Advanta Bank Corp	UT	341,851	36,678	\$1B-\$10B	341,851	36,678	-	-
	Capital One F.S.B.	VA	316,565	77,074	.	316,565	77,074	-	-
	GE Capital Financial Inc.	UT	293,618	50,903	\$1B-\$10B	297,130	50,920	3,512	17
	CIT Bank	UT	260,452	10,401	\$1B-\$10B	358,112	10,665	97,660	264
	Washington Mutual Bank	NY	216,150	17,813	>\$50B	227,413	17,840	11,263	27
	Cullen/Frost Bankers Inc.	TX	158,521	3,273	\$10B-\$50B	1,255,799	6,142	1,097,278	2,869
	Capital One Financial Corpor	VA	146,438	3,783	>\$50B	493,465	4,837	347,027	1,054
	Wachovia Corporation	NC	137,134	3,182	>\$50B	654,012	4,433	516,878	1,251
	Prosperity Bancshares Inc.	TX	98,343	3,235	\$1B-\$10B	398,901	4,172	300,558	937
	Zions Bancorporation	UT	85,311	1,730	\$10B-\$50B	527,335	2,837	442,024	1,107
	Amarillo National Bancorp I	TX	78,911	3,056	\$1B-\$10B	216,292	3,488	137,381	432
	Discover Bank	DE	72,084	8,562	\$10B-\$50B	72,084	8,562	-	-
	Regions Financial Corporatio	AL	71,591	1,938	>\$50B	376,615	2,859	305,024	921
	American State Financial Cor	TX	67,997	2,808	\$1B-\$10B	217,402	3,274	149,405	466
	International Bancshares Cor	TX	67,599	1,891	\$10B-\$50B	340,351	2,697	272,752	806
	Lone Star National Bancshare	TX	59,177	1,525	\$1B-\$10B	278,665	2,218	219,488	693
	Comerica Incorporated	TX	49,438	963	>\$50B	385,229	1,780	335,791	817
	Sterling Bancshares Inc.	TX	46,208	1,104	\$1B-\$10B	277,215	1,760	231,007	656
	MaedGEn & White LTD.	TX	40,093	1,213	\$1B-\$10B	201,917	1,665	161,824	452
	City Bank	TX	38,478	1,106	\$1B-\$10B	190,836	1,578	152,358	472
	Southside Bancshares Incorp	TX	34,027	945	\$1B-\$10B	142,029	1,282	108,002	337
	Mow/Rpw li LTD.	TX	32,306	872	\$1B-\$10B	156,613	1,237	124,307	365
	American National Bank	TX	31,740	818	\$1B-\$10B	146,882	1,177	115,142	359
	Bok Financial Corporation	OK	29,329	530	\$10B-\$50B	316,275	1,249	286,946	719
	Broadway Bancshares Inc.	TX	28,319	708	\$1B-\$10B	135,362	1,038	107,043	330
	Plains Bancorp Inc.	TX	27,829	1,012	<\$1B	84,144	1,193	56,315	181
	Security Holding Company	TX	27,399	990	<\$1B	77,258	1,162	49,859	172
	Central Community Corporatio	TX	27,269	875	<\$1B	137,162	1,215	109,893	340
	Woodforest Financial Group	TX	26,451	648	\$1B-\$10B	156,257	1,029	129,806	381
	Bancorpsouth Inc.	MS	24,250	766	\$10B-\$50B	77,748	960	53,498	194
	Jefferson Bancshares Inc.	TX	23,066	631	<\$1B	91,537	840	68,471	209
	Trustmark Corporation	MS	22,674	492	\$1B-\$10B	154,265	841	131,591	349
	Franklin Bank SSB	TX	21,561	667	\$1B-\$10B	93,231	882	71,670	215
	Whitney Holding Corporation	LA	21,143	390	\$10B-\$50B	159,771	752	138,628	362
	American Bank Holding Corporation	TX	20,971	537	<\$1B	98,018	764	77,047	227
	First National Bank Group I	TX	20,304	639	\$1B-\$10B	115,975	911	95,671	272
	West Financial Inc.	TX	19,502	446	<\$1B	126,257	724	106,755	278
	Legacytexas Group Inc.	TX	19,422	414	\$1B-\$10B	123,560	683	104,138	269
	Texas Capital Bancshares Inc.	TX	19,079	365	\$1B-\$10B	241,756	915	222,677	550
	New York Community Bancorp	NY	16,976	2,767	\$10B-\$50B	21,092	2,785	4,116	18
	First Banks Inc.	MO	14,870	312	\$10B-\$50B	103,083	580	88,213	268
	Inter National Bank	TX	14,362	359	\$1B-\$10B	80,270	554	65,908	195
	Extraco Corporation	TX	13,672	376	\$1B-\$10B	53,339	500	39,667	124
	Lauritzen Corporation	NE	13,396	1,707	\$10B-\$50B	36,546	1,764	23,150	57
	Moody Bancshares Inc.	TX	11,838	296	\$1B-\$10B	62,946	454	51,108	158
	Inwood Bancshares Inc.	TX	11,763	276	\$1B-\$10B	90,271	483	78,508	207
	Henderson Citizens Bancshare	TX	11,553	408	<\$1B	38,223	486	26,670	78
	Colonial Bancgroup Inc. Th	AL	11,441	217	\$10B-\$50B	76,462	392	65,021	175

4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2007

State	Name of Lending Institution	Physical State	Micro Business Lending (<\$100k)			Small Business Lending (<\$1M)		Small Business Lending (\$100k-<\$1M)	
			SSBL\$ (1,000)	SSBL#	Institution Asset Size	LSBL\$ (1,000)	LSBL#	LSBL(2)\$ (1,000)	LSBL(2)#
			(1)	(2)	(3)	(4)	(5)	(6)	(7)
Utah	CU Bank Shares Inc.	TX	10,714	256	\$1B-\$10B	37,275	330	26,561	74
	Guaranty Bank	TX	10,375	264	\$10B-\$50B	33,786	313	23,411	49
	Wells Fargo & Company	CA	516,626	22,801	>\$50B	753,351	23,553	236,725	752
	American Express Bk FSB	UT	402,389	56,647	.	422,527	56,759	20,138	112
	Zions Bancorporation	UT	199,395	4,535	\$10B-\$50B	594,890	5,699	395,495	1,164
	JPMorgan Chase & Co.	NY	154,526	15,274	>\$50B	216,857	15,448	62,331	174
	Citigroup Inc.	NY	68,071	12,514	>\$50B	68,675	12,517	604	3
	Capital One F.S.B.	VA	43,387	9,782	.	43,387	9,782	-	-
	Advanta Bank Corp	UT	42,747	4,618	\$1B-\$10B	42,747	4,618	-	-
	Bank of America Corporation	NC	31,452	3,625	>\$50B	46,405	3,667	14,953	42
	Washington Mutual Bank	NY	24,737	2,010	>\$50B	25,881	2,015	1,144	5
	GE Capital Financial Inc.	UT	24,298	4,050	\$1B-\$10B	24,298	4,050	-	-
U.S. Bancorp	MN	21,382	1,848	>\$50B	98,288	2,042	76,906	194	
Southern Utah Bancorporation	UT	19,886	578	<\$1B	67,155	755	47,269	177	
CIT Bank	UT	18,325	746	\$1B-\$10B	21,885	755	3,560	9	
Americanwest Bancorporation	WA	14,632	366	\$1B-\$10B	83,262	573	68,630	207	
Vermont	Chittenden Corporation	VT	46,852	1,105	\$1B-\$10B	245,792	1,709	198,940	604
	American Express Bk FSB	UT	44,823	7,199	.	45,352	7,203	529	4
	TD Banknorth Na	ME	29,546	734	>\$50B	144,308	1,063	114,762	329
	Wells Fargo & Company	CA	29,290	1,050	>\$50B	33,261	1,081	3,971	31
	JPMorgan Chase & Co.	NY	25,411	3,133	>\$50B	26,661	3,135	1,250	2
	Citigroup Inc.	NY	24,430	4,757	>\$50B	24,430	4,757	-	-
	Capital One F.S.B.	VA	18,434	3,803	.	18,434	3,803	-	-
	Advanta Bank Corp	UT	17,622	1,832	\$1B-\$10B	17,622	1,832	-	-
Virginia	American Express Bk FSB	UT	519,590	77,984	.	543,157	78,122	23,567	138
	JPMorgan Chase & Co.	NY	359,352	41,281	>\$50B	368,097	41,313	8,745	32
	Bank of America Corporation	NC	315,153	27,880	>\$50B	562,294	28,590	247,141	710
	BB&T Corporation	NC	245,785	9,329	>\$50B	1,302,592	12,229	1,056,807	2,900
	Citigroup Inc.	NY	221,134	38,300	>\$50B	229,877	38,337	8,743	37
	Wachovia Corporation	NC	195,467	5,989	>\$50B	1,143,830	8,318	948,363	2,329
	Wells Fargo & Company	CA	176,531	6,095	>\$50B	213,456	6,317	36,925	222
	Suntrust Banks Inc.	GA	174,599	6,176	>\$50B	810,376	7,873	635,777	1,697
	Advanta Bank Corp	UT	118,636	11,852	\$1B-\$10B	118,636	11,852	-	-
	Capital One F.S.B.	VA	115,182	23,867	.	115,182	23,867	-	-
	GE Capital Financial Inc.	UT	75,454	15,667	\$1B-\$10B	77,985	15,683	2,531	16
	CIT Bank	UT	73,793	2,962	\$1B-\$10B	90,084	3,016	16,291	54
	PNC Financial Services Group	PA	52,039	1,450	>\$50B	253,002	1,992	200,963	542
	First Citizens Bancshares Inc.	NC	35,266	1,174	\$10B-\$50B	161,673	1,535	126,407	361
	Townebank	VA	30,942	1,022	\$1B-\$10B	170,503	1,448	139,561	426
	Eastern Virginia Bankshares	VA	24,168	730	<\$1B	93,784	932	69,616	202
	FNB Corporation	VA	22,783	667	\$1B-\$10B	77,522	871	54,739	204
	Union Bankshares Corporation	VA	22,450	597	\$1B-\$10B	116,469	869	94,019	272
	Discover Bank	DE	22,356	2,603	\$10B-\$50B	22,356	2,603	-	-
	New Peoples Bankshares Inc.	VA	20,051	681	<\$1B	66,032	848	45,981	167
Virginia Commerce Bancorp I	VA	14,860	258	\$1B-\$10B	184,186	651	169,326	393	
Burke & Herbert Bank	VA	14,402	343	\$1B-\$10B	89,572	547	75,170	204	
Highlands Bankshares Inc.	VA	13,460	462	<\$1B	35,594	543	22,134	81	

4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2007

State	Name of Lending Institution	Physical State	Micro Business Lending (<\$100k)		Institution Asset Size	Small Business Lending (<\$1M)		Small Business Lending (\$100k-<\$1M)	
			SSBL\$ (1,000) (1)	SSBL# (2)		LSBL\$ (1,000) (4)	LSBL# (5)	LSBL(2)\$ (1,000) (6)	LSBL(2)# (7)
Washington	United Bankshares Inc.	WV	13,163	294	\$1B-\$10B	122,104	564	108,941	270
	Washington Mutual Bank	NY	12,728	2,169	>\$50B	13,257	2,170	529	1
	Old Point Financial Corporation	VA	12,590	291	<\$1B	74,448	461	61,858	170
	Stellarone Corporation	VA	11,239	310	\$1B-\$10B	61,060	454	49,821	144
	First Community Bancshares	VA	10,657	351	\$1B-\$10B	40,237	444	29,580	93
	Wells Fargo & Company	CA	659,134	26,919	>\$50B	924,639	27,884	265,505	965
	American Express Bk FSB	UT	641,560	76,507	.	648,422	76,548	6,862	41
	Bank of America Corporation	NC	422,128	33,649	>\$50B	792,279	34,590	370,151	941
	JPMorgan Chase & Co.	NY	259,521	30,380	>\$50B	267,635	30,402	8,114	22
	Citigroup Inc.	NY	200,915	35,734	>\$50B	207,876	35,744	6,961	10
	U.S. Bancorp	MN	137,742	11,363	>\$50B	631,075	12,507	493,333	1,144
	Advanta Bank Corp	UT	129,216	12,959	\$1B-\$10B	129,216	12,959	-	-
	Capital One F.S.B.	VA	119,449	26,077	.	119,449	26,077	-	-
	Washington Mutual Bank	NY	113,786	8,940	>\$50B	151,598	9,004	37,812	64
	CIT Bank	UT	59,246	2,134	\$1B-\$10B	67,565	2,156	8,319	22
	W.T.B. Financial Corporation	WA	47,418	1,093	\$1B-\$10B	384,628	1,978	337,210	885
	Frontier Financial Corporati	WA	46,943	1,002	\$1B-\$10B	334,959	1,823	288,016	821
	Columbia Banking System Inc	WA	44,272	1,051	\$1B-\$10B	290,309	1,675	246,037	624
	Banner Corporation	WA	40,864	1,131	\$1B-\$10B	257,762	1,735	216,898	604
	GE Capital Financial Inc.	UT	38,623	6,363	\$1B-\$10B	40,143	6,369	1,520	6
	Keycorp	OH	33,210	872	>\$50B	309,965	1,510	276,755	638
Sterling Financial Corporation	WA	30,278	615	\$10B-\$50B	272,017	1,256	241,739	641	
Americanwest Bancorporation	WA	28,525	605	\$1B-\$10B	158,154	982	129,629	377	
Washington Banking Company	WA	25,640	679	<\$1B	120,005	963	94,365	284	
Discover Bank	DE	13,481	1,636	\$10B-\$50B	13,481	1,636	-	-	
Cashmere Valley Financial Co	WA	11,554	321	<\$1B	55,228	446	43,674	125	
Peoples Bancorp	WA	11,523	247	<\$1B	90,778	471	79,255	224	
Zions Bancorporation	UT	10,961	245	\$10B-\$50B	117,752	492	106,791	247	
West Virginia	BB&T Corporation	NC	66,062	2,276	>\$50B	292,545	2,950	226,483	674
	JPMorgan Chase & Co.	NY	65,656	8,010	>\$50B	115,591	8,153	49,935	143
	United Bankshares Inc.	WV	46,725	1,215	\$1B-\$10B	198,292	1,719	151,567	504
	American Express Bk FSB	UT	39,800	6,795	.	41,928	6,803	2,128	8
	Citigroup Inc.	NY	25,225	4,919	>\$50B	25,225	4,919	-	-
	Wells Fargo & Company	CA	24,121	896	>\$50B	26,555	912	2,434	16
	First Community Bancshares	VA	22,761	758	\$1B-\$10B	65,040	917	42,279	159
	Bank of America Corporation	NC	21,491	2,549	>\$50B	23,554	2,555	2,063	6
	Huntington Bancshares Incorp	OH	20,485	614	\$10B-\$50B	61,857	721	41,372	107
	GE Capital Financial Inc.	UT	20,007	4,341	\$1B-\$10B	20,007	4,341	-	-
	Wesbanco Inc.	WV	17,909	563	\$1B-\$10B	68,498	722	50,589	159
	Advanta Bank Corp	UT	17,395	1,814	\$1B-\$10B	17,395	1,814	-	-
	Capital One F.S.B.	VA	17,204	4,263	.	17,204	4,263	-	-
	City Holding Company	WV	13,174	282	\$1B-\$10B	55,140	406	41,966	124
	CITBank	UT	12,317	541	\$1B-\$10B	12,587	542	270	1
Wisconsin	JPMorgan Chase & Co.	NY	332,222	37,949	>\$50B	499,948	38,375	167,726	426
	Marshall & Ilsley Corporatio	WI	262,302	6,270	.	1,970,950	10,805	1,708,648	4,535
	Wells Fargo & Company	CA	239,193	9,525	>\$50B	375,433	10,010	136,240	485
	American Express Bk FSB	UT	149,099	21,121	.	155,295	21,152	6,196	31

4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2007

State	Name of Lending Institution	Physical State	Micro Business Lending (<\$100k)			Small Business Lending (<\$1M)		Small Business Lending (\$100k-<\$1M)	
			SSBL\$ (1,000)	SSBL#	Institution Asset Size	LSBL\$ (1,000)	LSBL#	LSBL(2)\$ (1,000)	LSBL(2)#
			(1)	(2)	(3)	(4)	(5)	(6)	(7)
	Citigroup Inc.	NY	137,886	24,059	>\$50B	137,886	24,059	-	-
	Advanta Bank Corp	UT	111,397	11,035	\$1B-\$10B	111,397	11,035	-	-
	U.S. Bancorp	MN	100,698	8,119	>\$50B	407,174	8,909	306,476	790
	Capital One F.S.B.	VA	91,328	19,243	.	91,328	19,243	-	-
	Associated Banc-Corp	WI	87,608	2,576	\$10B-\$50B	687,555	4,201	599,947	1,625
	Bank of America Corporation	NC	81,327	9,431	>\$50B	94,960	9,467	13,633	36
	GE Capital Financial Inc.	UT	66,443	9,417	\$1B-\$10B	66,443	9,417	-	-
	CIT Bank	UT	45,862	1,717	\$1B-\$10B	50,406	1,731	4,544	14
	Johnson Financial Group Inc	WI	43,282	850	\$1B-\$10B	445,230	1,882	401,948	1,032
	River Valley Bancorporation	WI	42,616	1,109	<\$1B	198,858	1,659	156,242	550
	NEB Corporation	WI	35,235	987	\$1B-\$10B	142,817	1,335	107,582	348
	Waupaca Bancorporation Inc.	WI	32,435	1,284	<\$1B	94,740	1,500	62,305	216
	Citizens Republic Bancorp I	MI	24,787	589	\$10B-\$50B	128,689	901	103,902	312
	First Banking Center Inc.	WI	20,818	547	<\$1B	151,831	978	131,013	431
	Discover Bank	DE	19,146	2,252	\$10B-\$50B	19,146	2,252	-	-
	Baylake Corp.	WI	17,951	414	\$1B-\$10B	136,787	779	118,836	365
	Amcore Financial Inc.	IL	14,046	308	\$1B-\$10B	101,039	578	86,993	270
	Oconomowoc Bancshares Inc.	WI	12,761	288	<\$1B	116,036	588	103,275	300
	Community Banc-Corp of Shebo	WI	11,261	262	<\$1B	83,844	475	72,583	213
	Otto Bremer Foundation	MN	10,935	305	\$1B-\$10B	45,885	420	34,950	115
	Anchorbank FSB	WI	10,793	248	.	115,587	525	104,794	277
	Mid America Bank FSB	IL	10,424	197	.	68,801	376	58,377	179
Wyoming	Wells Fargo & Company	CA	68,268	2,801	>\$50B	111,139	2,940	42,871	139
	First Interstate Bancsystem	MT	32,350	982	\$1B-\$10B	112,757	1,241	80,407	259
	American Express Bk FSB	UT	28,481	4,727	.	29,680	4,735	1,199	8
	JPMorgan Chase & Co.	NY	28,087	3,334	>\$50B	28,952	3,337	865	3
	Citigroup Inc.	NY	16,987	3,030	>\$50B	16,987	3,030	-	-
	Bank of The West	CA	16,487	464	>\$50B	47,687	582	31,200	118
	Midland Financial Corporatio	WY	14,281	339	<\$1B	45,472	469	31,191	130
	Bank of America Corporation	NC	12,616	1,520	>\$50B	15,057	1,524	2,441	4
	Capital One F.S.B.	VA	11,114	2,589	.	11,114	2,589	-	-
	Advanta Bank Corp	UT	10,940	1,175	\$1B-\$10B	10,940	1,175	-	-

Note: Small businesses seeking loans should also consider banks that participate in SBA loan programs. To locate an SBA certified lender near you, call 1-800-8-ASK-SBA or check SBA's web site at http://www.sba.gov/localresources/district/nc/nc_plp.html.

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

Table 5. Number of Reporting Institutions by Asset Size and by Territory, June 2006-June 2008

State	2004	2006	2007	2008	2008 Lending Institution by Asset Size Class					
					<\$100M	\$100M-\$500M	\$500M-\$1B	\$1B-\$10B	>10B-\$50B	>\$50B
National	9,100	8,709	8,633	8,465	3,350	3,736	703	561	78	37
Alabama	164	161	161	161	60	79	13	6	1	2
Alaska	7	7	9	9	2	4	0	2	1	0
American Samoa	1	1	1	1	0	1	0	0	0	0
Arizona	50	53	54	57	27	24	4	2	0	0
Arkansas	169	159	154	149	46	84	12	7	0	0
California	302	295	312	319	76	144	36	53	8	2
Colorado	177	170	165	156	60	72	12	12	0	0
Connecticut	69	57	57	57	10	25	11	9	2	0
Delaware	36	35	43	40	12	10	3	6	4	5
District of Columbia	6	7	7	7	0	7	0	0	0	0
Florida	308	305	312	313	92	165	30	24	2	0
Georgia	349	353	355	355	100	210	26	18	0	1
Guam	3	3	3	3	1	1	1	0	0	0
Hawaii	8	9	9	9	1	2	1	4	1	0
Idaho	18	17	19	20	5	9	4	2	0	0
Illinois	766	704	687	665	296	282	47	36	3	1
Indiana	202	184	169	163	50	85	13	15	0	0
Iowa	420	404	398	384	212	152	13	7	0	0
Kansas	378	365	358	352	233	90	19	10	0	0
Kentucky	243	223	219	205	70	116	11	8	0	0
Louisiana	168	166	167	162	51	91	17	2	1	0
Maine	38	37	35	33	8	10	11	3	1	0
Maryland	122	112	106	99	20	61	11	7	0	0
Massachusetts	140	127	132	127	17	57	27	24	1	1
Michigan	177	173	170	163	51	91	8	9	3	1
Minnesota	484	455	449	440	266	152	16	5	1	0
Mississippi	100	98	97	97	30	52	7	7	1	0
Missouri	377	373	366	359	178	143	20	16	2	0
Montana	80	82	78	78	49	23	3	3	0	0
Nebraska	269	257	251	245	162	74	4	5	0	0
Nevada	37	38	42	44	14	12	4	10	1	3
New Hampshire	31	26	25	26	5	14	6	1	0	0
New Jersey	146	134	129	126	23	57	26	18	2	0
New Mexico	60	54	53	54	18	26	5	5	0	0
New York	207	203	209	203	47	84	27	37	6	2
North Carolina	106	109	110	111	27	43	21	15	2	3
North Dakota	104	98	97	96	62	25	6	3	0	0
Ohio	309	278	275	265	113	111	17	15	3	6
Oklahoma	274	271	262	259	136	103	10	8	2	0
Oregon	40	39	41	41	13	19	2	6	1	0
Pennsylvania	272	255	251	247	64	114	38	27	2	2
Puerto Rico	10	10	10	10	0	0	0	7	3	0
Rhode Island	15	13	14	14	4	3	2	3	1	1
South Carolina	98	98	94	92	25	45	16	5	1	0
South Dakota	93	91	89	90	55	21	7	5	0	2
Tennessee	211	204	204	200	49	121	20	9	1	0
Texas	699	654	655	651	297	276	38	34	5	1
Utah	64	70	69	70	18	24	8	9	10	1
Vermont	19	19	18	15	1	10	2	2	0	0
Virgin Islands	2	2	3	2	1	1	0	0	0	0
Virginia	143	139	121	119	23	57	22	12	3	2
Washington	99	96	99	97	23	41	19	12	2	0
West Virginia	74	70	71	69	20	44	0	5	0	0
Wisconsin	311	302	305	293	112	143	27	10	1	0
Wyoming	44	44	44	43	15	26	0	1	0	1

Source: U.S Small Business Administration, Office of Advocacy, Office of Economic Research, from the Federal Reserve Board's Consolidated Reports of Condition & Income for U.S. Banks.