



Advocacy: the voice of small business in government

Small Business Lending in the United States, 2009-2010

Office of Advocacy
U.S. Small Business Administration

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Foreword

Small businesses are important to the national and local economy, but their existence depends on their ability to access credit. Institutional depository lenders play a major role as suppliers of credit to small firms in the United States and have a key role in supporting the growth of these firms. The information in this report is useful to both small businesses in search of loans and to lenders interested in comparing their lending performance with that of their peers.

This year's study published by the Office of Advocacy, *Small Business Lending in the United States*, looks at small business lending in the context of an economy that appears to be emerging from the recession. It relies on two types of data based on reports made by depository institutions to their respective regulating agencies—Call Reports for June 2010 and Community Reinvestment Act (CRA) reports for 2009.

Analysis from both the Call Report and CRA data show that while performance measures of small business lending from depository institutions continued to trend downward in 2010, the share of loans held by the largest lenders remained fairly constant. The Call Reports indicate that loans in the smallest size category (commercial and industrial loans under \$100,000) began to stabilize. The largest lenders—those with assets exceeding \$10 billion—continued to dominate the small business loan market.

Changes in financial markets, such as interest rate fluctuations and mergers of institutional depository lenders, are likely to have a negative impact on small firms and could affect their access to credit. These issues should be closely monitored, and further analysis is needed to assess the impact of small business borrowers moving from more traditional *relationship* lending with smaller lenders to *factor* lending opportunities with the larger lenders.

Further notes about the data sources used in this study are helpful to understanding the findings. In addition to banks, the study covers cooperative banks and other depository institutions such as federal and state savings banks and savings and loan associations. The lending activity of 7,830 individual reporting depository institutions is captured in this study. Because a smaller number of institutions are required to submit CRA reports—only those with assets of \$1 billion or more—the coverage of small business lending activities under CRA reporting is less than Call Report coverage. Geographic coverage includes the United States and its territories.

Small business lending is defined by the size of the loan. Three size breakdowns of small business lending are covered, nationally and locally: small business lending as defined in this report includes loans of less than \$1 million; micro business lending is a subset that includes loans of less than \$100,000; and macro small business lending is the subset of larger small business loans between \$100,000 and \$1 million.

Data on the top institutions lending to small businesses in each state can be found in this report. Advocacy's website contains expanded versions of tables 3A, 3B and 3C, listing the lend-

ing activity of all lenders in the 50 states, the District of Columbia, and the U.S. territories. Visit Advocacy's webpage at <http://www.sba.gov/advocacy> for the full listing.

If you have questions or comments, write to the Office of Advocacy, U.S. Small Business Administration, Mail Code 3112, 409 Third St., S.W., Washington, D.C. 20416, or fax (202) 205-6928. The Office of Advocacy acknowledges the significant contributions of George Haynes and Victoria Williams to this annual study. Technical questions may be addressed to Victoria Williams at (202) 205-6533 or by email: advocacy@sba.gov or victoria.williams@sba.gov.

We welcome your comments and suggestions.



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Contents

Foreword	iii
Contents	v
Introduction.....	1
Part One: Developments in Small Business Lending	3
Part Two: Directory of Top U.S. Small Business Lenders	15
Appendix A Data Notes	19
Appendix B Supplementary Tables	20
Appendix C Table Descriptions.....	22
References.....	35

Introduction

The key to small business survival continues to be access to credit.¹ The well-being and growth of small businesses depends on how depository lending institutions (commercial banks, savings banks, and savings and loan associations) are meeting the needs of small firms. Knowing which lenders provide small business financing helps small firms save valuable time in shopping efficiently for credit. Such information also helps lending institutions learn about the demand for and supply of small business credit, about the competition in the markets they serve, and about new investment opportunities.

This annual edition of *Small Business Lending in the United States* provides information on lending institutions and their small and micro business loans for data years 2005-2010.² The study expands coverage of small business lenders to include other depository institutions such as cooperative banks, savings banks, and savings and loan associations.³ The expanded geographic coverage includes information for the territories of the Federated States of Micronesia, Guam, American Samoa, Puerto Rico, and the U.S. Virgin Islands.

The analysis in this study is based on two types of data reported by lending institutions to their respective regulating agencies—the Call Reports for June 2010 as reported by the Federal Deposit Insurance Corporation (FDIC) and reports made under the requirements of the Community Reinvestment Act (CRA) for December 2009.⁴

This study focuses on changes in four performance measures: aggregate lending, numbers of loans, ratio of small business loans to total assets, and ratio of small business loans to total business loans. Two types of small business loans are reported by the FDIC: (1) loans secured by nonfarm nonresidential properties, or commercial real estate (CRE) loans; and (2) commercial and industrial (C&I) loans. Small business loans are defined as business loans under \$1 million. These business loans are separated into three size categories: \$100,000 or less, \$100,000 plus through \$250,000, and \$250,000 plus through \$1 million. In the detailed loan data for lenders, the two largest business loan categories

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

² This is the 17th annual edition of this study, previously titled *Small Business and Micro Business Lending in the United States*, which began in 1994 with the Call Report data; four years later the CRA data were included as part of the report.

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

⁴ See <http://www2.fdic.gov/sdi/main.asp> for the Call Reports, officially the Consolidated Reports of Condition and Income, which are quarterly reports filed by financial institutions with their appropriate depository regulators. Call Reports provide detailed information on the current status of a financial institution. See <http://www.ffiec.gov/cra/craflatfiles.htm> for CRA data, which are designed to encourage depository institutions to meet the credit needs of the local communities from which they obtain deposited funds. The CRA data are important for understanding small business lending activities by lending institutions and bank holding companies (BHCs) in a given state.

are collapsed. Business loans of \$100,000 or less are called micro business loans and business loans of \$100,000 to \$1 million are called macro business loans.

The study consists of two parts. Part one discusses developments in small, micro, and macro business lending activities by lending institutions in the United States. The first section examines developments apparent in the Call Report data; the second looks at developments based on the CRA database. Analysis in this study covers data from June 2005 through June 2010 for Call Reports and the calendar year of 2009 for CRA reports.

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

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

This report uses Call Report data from the FDIC website <http://www2.fdic.gov/sdi/main.asp>. Readers interested in comparing previous years' data provided to the Office of Advocacy by Dr. James Kolari at Texas A&M University should see Appendix B of this report.

Accessing the Study

The current and previous editions of Advocacy's lending studies are available on Advocacy's website 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

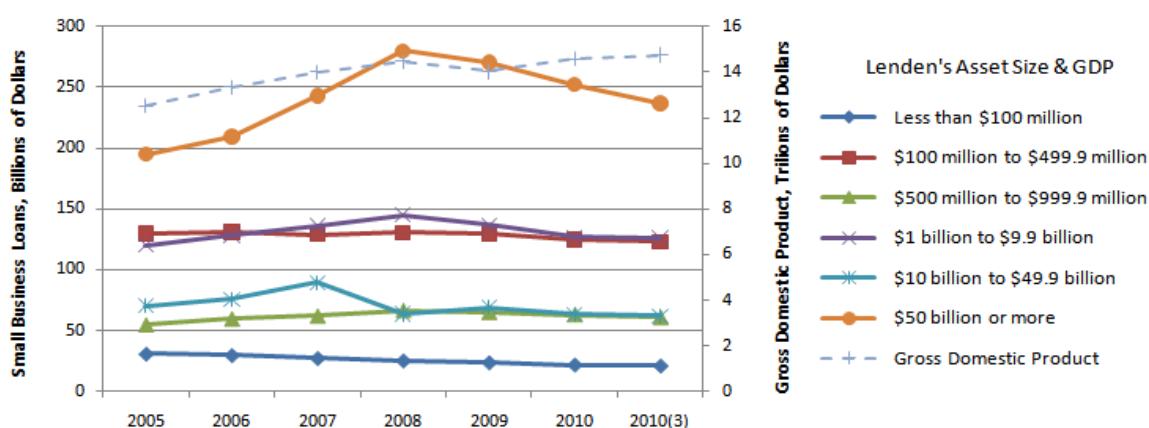
Send written comments or suggestions to the Office of Advocacy, U.S. Small Business Administration, Mail Code 3112, 409 Third St., S.W., Washington, D.C. 20416, or by fax to (202) 205-6928. Technical questions may be addressed to Ms. Victoria Williams at (202) 205-6533 or by email: advocacy@sba.gov or Victoria.Williams@sba.gov.

Part One: Developments in Small Business Lending

I. Findings from the June 2010 Call Reports

A. Small Business Loans Outstanding from all Reporting Lending Institutions

Chart 1 Total Value of Small Business Loans by Depository Institution Size and Gross Domestic Product, June 2005 – June 2010



Source: Federal Deposit Insurance Corporation, Statistics on Depository Institutions, June 2005 through June 2010 and Bureau of Economic Analysis.

U.S. gross domestic product has increased since second quarter 2009; however, small business lending by depository institutions continues to decline (Chart 1). This decline reflects the challenges posed by an uncertain economy in which small business owners are reluctant to acquire more debt, lenders are cautious about extending more debt, and regulators are carefully watching the performance of all outstanding debt. The aggregate value of small business loans held by depository institutions declined by 6.2 percent from \$695.2 billion in 2009 to \$652.2 billion in 2010 (Table A).

CRE and C&I small business loans outstanding declined by 8.0 percent and 4.1 percent, respectively in 2009-2010 (Table A). The largest dollar volume decline was in loans of \$250,000 to \$1 million. Commercial real estate loans of this size were down by \$17.9 billion, which represented more than 60 percent of the overall decline in CRE loans. Commercial and industrial loans of \$250,000 to \$1 million dropped by \$12.0 billion—nearly 90 percent of the total decline in C&I loans. The largest percentage decline was in CRE loans of \$100,000 or less, down more than 16 percent. The decline was partially offset by an increase of 2 percent in C&I loans of \$100,000 or less.

Table A Value of Small Business Loans Outstanding for Depository Lenders by Loan Type and Size, 2005 to 2010

Billions of Dollars, Nominal

Loan Type and Size at Origination	2005	2006	2007	2008	2009	2010	Change 09 - 10	
							Difference	%
Commercial Real Estate								
\$100,000 or less	29.9	28.7	28.4	28.5	26.4	22.1	-4.3	-16.3
\$100,000 to \$250,000	62.4	65.0	68.8	68.6	67.1	59.6	-7.5	-11.2
\$250,000 to \$1 million	222.8	244.2	262.8	277.9	278.4	260.5	-17.9	-6.4
Total Commercial Real Estate	315.1	337.9	360.1	375.0	372.0	342.3	-29.8	-8.0
Commercial and Industrial								
\$100,000 or less	108.3	117.0	131.2	141.7	134.5	137.2	2.7	2.0
\$100,000 to \$250,000	54.5	54.7	57.5	57.3	55.1	51.2	-3.9	-7.1
\$250,000 to \$1 million	123.5	124.6	138.0	137.4	133.6	121.6	-12.0	-9.0
Total Commercial and Industrial	286.4	296.3	326.7	336.4	323.2	309.9	-13.3	-4.1
Total Small Business Loans (\$1 million or less)	601.5	634.2	686.8	711.5	695.2	652.2	-43.0	-6.2
Total Large Business Loans (more than \$1 million)	1,223.9	1,386.9	1,536.8	1,797.8	1,755.3	1,599.1	-156.2	-8.9
Total Business Loans	1,825.3	2,021.0	2,223.5	2,509.3	2,450.6	2,251.3	-199.2	-8.1
Total Assets of Depository Lenders	9,461.7	10,261.3	10,789.9	11,708.4	11,905.1	11,707.5	-197.6	-1.7
Number of BHCs and Independent Lenders	7,662	7,594	7,456	7,360	7,224	7,023	-201.0	-2.8

Source: Federal Deposit Insurance Corporation, Statistics on Depository Institutions, June 2005 through June 2010.

Historically, bank lending to businesses has grown more slowly during economic contractions, and in almost all recessions C&I loan growth peaked before the start of the recession, dropped during the recession, and did not turn upward until after the recession had ended and recovery was under way (Keeton, 2009). This pattern of declining large and small business outstanding loan values has occurred since 2008, when outstanding loan values were highest.

The recession has not pitted small businesses against large businesses for access to loans from depository lenders. In fact, large businesses saw larger percentage declines in total loans outstanding, 8.9 percent, than small business borrowers, 6.2 percent, over the 2009-2010 period.

The recent Senior Loan Officer Opinion Survey on Bank Lending Practices suggests that banks have eased standards and terms on some categories of loans because of a more favorable economic outlook and competition from other bank and nonbank lenders (Driscoll & Covas, 2010). However, demand has declined for C&I loans for small firms even though some lenders had eased standards on these loans. Although loan originations increased for large and middle-market firms, loans to small firms and their drawdowns on lines of credit decreased from July to October 2010.

Several reasons have been offered in other analyses of the Senior Loan Officer Opinion Surveys for the credit access challenges faced by small businesses. Recent work by Stackhouse (2010) suggests

Table B Value of Small Business Loans Outstanding by Depository Lender Size, 2005 to 2010
Billions of Dollars, Nominal

	2005	2006	2007	2008	2009	2010	Change 2009 - 2010	Difference	%
Lenders by Total Asset Size									
Less than \$100 million	30.9	29.8	27.3	25.3	23.7	21.9	-1.8	-7.6	
\$100 million to \$499.9 million	129.8	130.8	129.1	130.8	129.8	125.0	-4.8	-3.7	
\$500 million to \$999.9 million	54.8	59.7	62.0	66.4	65.0	62.7	-2.3	-3.6	
\$1 billion to \$9.9 billion	120.6	129.1	137.8	145.6	137.0	127.7	-9.4	-6.8	
\$10 billion to \$49.9 billion	77.6	76.1	88.1	74.4	69.2	62.7	-6.5	-9.4	
\$50 billion or more	187.8	208.7	242.5	269.0	270.5	252.4	-18.2	-6.7	
Total Small Business Loans	601.5	634.2	686.8	711.5	695.2	652.2	-43.0	-6.2	

Source: Federal Deposit Insurance Corporation, Statistics on Depository Institutions, June 2005 through June 2010.

five factors: (1) tightening credit standards and the procyclical effect of credit made available through automated underwriting, which has affected borrowers because of additional collateral requirements, greater focus on cash flow considerations, and requests for more equity or personal guarantees; (2) weak loan demand from healthy, established businesses concerned about the strength of the economic recovery and the direction of government policies; (3) the health of weak lending institutions, which face capital and human resource constraints and heightened regulatory review standards; (4) the importance as well as the size and limitations of Small Business Administration (SBA) programs in allowing some borrowers who otherwise would not meet the lending standards to access credit; and (5) credit gaps for those not meeting bank or SBA lending criteria.

All size categories of lenders had declines in small business loans outstanding from 2009 to 2010 (Table B). Megalenders with \$50 billion or more in assets had the largest dollar volume decline in small business loans outstanding, of more than \$18 billion, or 6.7 percent. A recent study by Keeton (2009) suggests that banks that are part of multibank holding companies are more likely to decrease lending in response to local demand than independent banks. In 2010, these megalenders, which held 39 percent of small business loans outstanding (see Table I), were responsible for 42 percent of the total decline in these loans (Table B).

The number of small business loans outstanding is driven by the number of C&I loans of less than \$100,000, or micro loans. The total number of small business loans declined by 3.4 percent, with the largest decline occurring in the number of C&I micro loans, down by 640,000 (Table C). These C&I micro loans constituted about 88 percent of small business loans and accounted for over 80 percent of the decline in the number of loans.

The number of small business loans is dominated by the megalenders, which hold more than 72 percent of these loans (Table D). The 1 million additional loans made by megalenders, along with the additional loans made by lenders with \$500 million to \$1 billion in assets, helped offset declines in the

Table C Number of Small Business Loans Outstanding from Depository Lenders by Loan Type and Size, 2005 to 2010

Millions of Loans

Loan Type and Size	2005	2006	2007	2008	2009	2010	Change 2009 - 2010	%
							Difference	
Commercial Real Estate								
\$100,000 or less	0.68	0.64	0.71	0.64	0.59	0.56	-0.03	-5.8
\$100,000 to \$250,000	0.47	0.72	1.11	0.51	0.51	0.46	-0.05	-9.0
\$250,000 to \$1 million	0.57	0.58	0.64	0.70	0.69	0.71	0.02	2.7
Total Commercial Real Estate	1.71	1.95	2.46	1.84	1.79	1.73	-0.06	-3.4
Commercial and Industrial								
\$100,000 or less	18.37	18.38	20.93	24.37	20.37	19.73	-0.64	-3.2
\$100,000 to \$250,000	0.54	0.52	0.62	0.55	0.54	0.51	-0.03	-5.6
\$250,000 to \$1 million	0.41	0.41	0.52	0.46	0.47	0.41	-0.06	-12.4
Total Commercial and Industrial	19.32	19.32	22.07	25.38	21.39	20.66	-0.73	-3.4
Total Small Business Loans	21.03	21.26	24.53	27.22	23.18	22.39	-0.79	-3.4

Source: Federal Deposit Insurance Corporation, Statistics on Depository Institutions, June 2005 through June 2010.

Table D Number of Small Business Loans Outstanding from Depository Lenders by Lender Size, 2005 to 2010

Millions of Loans

	2005	2006	2007	2008	2009	2010	Change 2009 - 2010	%
							Difference	
Lenders by Total Asset Size								
Less than \$100 million	0.49	0.47	0.44	0.41	0.41	0.31	-0.10	-24.7
\$100 million to \$499.9 million	1.45	1.66	2.01	1.41	1.38	1.23	-0.15	-10.7
\$500 million to \$999.9 million	1.86	2.00	1.86	1.83	1.85	1.94	0.09	4.8
\$1 billion to \$9.9 billion	3.05	2.81	4.91	5.17	1.22	1.14	-0.08	-6.7
\$10 billion to \$49.9 billion	4.61	2.55	3.03	3.46	3.19	1.56	-1.63	-51.2
\$50 billion or more	9.57	11.79	12.28	14.95	15.13	16.21	1.08	7.1
Total Small Business Loans	21.03	21.26	24.53	27.22	23.18	22.39	-0.79	-3.4

Source: Federal Deposit Insurance Corporation, Statistics on Depository Institutions, June 2005 through June 2010

number of loans made by all other lenders. The increase in loans by megalenders has been largely credit card loans.

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

Two performance measures of small business lending are the percentages of total assets and total business loans allocated to small business borrowers. The first of these measures is the ratio of the total

Table E Ratio of the Value of Small Business Loans Outstanding to the Value of Total Assets of Depository Lenders by Loan Type and Size, 2005 to 2010

Ratio (percentage)

Loan Type and Size	2005	2006	2007	2008	2009	2010	Change Difference	Change 2009 - 2010 %
Commercial Real Estate								
\$100,000 or less	1.93	1.80	1.62	1.61	1.48	1.37	-0.11	-7.4
\$100,000 to \$250,000	1.96	1.93	1.88	1.81	1.80	1.77	-0.03	-1.7
\$250,000 to \$1 million	5.68	5.80	5.79	5.91	6.14	6.14	0.00	0.0
Commercial Real Estate	9.58	9.53	9.29	9.33	9.42	9.28	-0.14	-1.5
Commercial and Industrial								
\$100,000 or less	3.19	3.05	2.87	2.69	2.40	2.22	-0.18	-7.5
\$100,000 to \$250,000	1.45	1.44	1.44	1.40	1.34	1.27	-0.07	-5.6
\$250,000 to \$1 million	2.63	2.70	2.77	2.85	2.73	2.58	-0.15	-5.7
Commercial and Industrial	7.27	7.19	7.08	6.94	6.47	6.06	-0.41	-6.3
Total Small Business Loans	16.85	16.72	16.37	16.27	15.89	15.34	-0.55	-3.5

Source: Federal Deposit Insurance Corporation, Statistics on Depository Institutions, June 2005 through June 2010.

Table F Ratio of the Value of Small Business Loans Outstanding to the Value of Total Assets of Depository Lenders by Lender Size, 2005 to 2010

Ratio (percentage)

Lenders by Total Asset Size	2005	2006	2007	2008	2009	2010	Change Difference	Change 2009 - 2010 %
Less than \$100 million	16.36	16.30	15.77	15.94	15.82	15.36	-0.46	-2.9
\$100 million to \$499.9 million	18.78	18.59	18.30	17.94	17.43	16.72	-0.71	-4.1
\$500 million to \$999.9 million	15.01	14.82	14.69	14.63	14.06	13.78	-0.28	-2.0
\$1 billion to \$9.9 billion	11.35	11.70	11.74	11.48	10.75	10.21	-0.54	-5.0
\$10 billion to \$49.9 billion	5.65	5.65	6.33	6.18	6.53	6.07	-0.46	-7.0
\$50 billion or more	4.42	4.33	4.18	4.48	4.84	4.68	-0.16	-3.3
Total Small Business Loans	16.85	16.72	16.37	16.27	15.89	15.34	-0.55	-3.5

Source: Federal Deposit Insurance Corporation, Statistics on Depository Institutions, June 2005 through June 2010.

amount of small business loans to the lender's total assets—referred to in this report as the total assets ratio. The total assets ratio declined steadily from 16.9 percent in 2005 to 15.3 percent in 2010. The trend indicates that small businesses are somewhat less successful in competing with other uses of the capital held by lending institutions (Table E). The total assets ratio for C&I loans declined nearly 17 percent from 2005 to 2010, compared with a 3 percent decline in CRE loans. In 2009-2010, the total assets ratio for small business loans declined by 3.5 percent, with the largest percentage declines occurring in micro loans. CRE and C&I micro loans declined by more than 7.4 percent.

Table G Ratio of the Value of Small Business Loans Outstanding to the Value of Total Business Loans Outstanding for Depository Lenders by Loan Type and Size, 2005 to 2010

Loan Type and Size							Change 2009 - 2010	
	2005	2006	2007	2008	2009	2010	Difference	%
Commercial Real Estate								
\$100,000 or less	12.21	11.30	10.23	9.90	9.38	8.92	-0.46	-4.9
\$100,000 to \$250,000	9.08	8.93	8.68	8.26	8.23	8.33	0.10	1.2
\$250,000 to \$1 million	22.20	22.66	22.59	22.36	23.18	23.63	0.45	1.9
Total Commercial Real Estate	43.49	42.89	41.51	40.52	40.80	40.88	0.08	0.2
Commercial and Industrial								
\$100,000 or less	18.26	17.25	16.28	15.04	13.84	13.15	-0.68	-4.9
\$100,000 to \$250,000	5.94	5.90	5.96	5.74	5.50	5.33	-0.17	-3.1
\$250,000 to \$1 million	9.77	10.05	10.32	10.26	9.89	9.63	-0.26	-2.6
Total Commercial and Industrial	33.96	33.20	32.56	31.05	29.22	28.11	-1.11	-3.8
Total Small Business Loans	77.45	76.09	74.07	71.57	70.02	68.99	-1.03	-1.5

Source: Federal Deposit Insurance Corporation, Statistics on Depository Institutions, June 2005 through June 2010.

The total assets ratio declines as lender size increases; for example, the smallest lenders hold about 15 percent of total assets in small business loans; for the largest lenders, the comparable small business loan share is less than 5 percent (Table F). Since 2005, the total assets ratio has declined for smaller lenders and increased for the largest two categories of lenders; however, all lender categories had declines in 2009-2010. Lenders with \$10 billion to \$50 billion in assets had the largest percentage decline.

The second ratio is the ratio of the total amount of small business loans to total business loans, or the total business loan ratio (Tables G and H). This ratio fell by more than 10 percent from about 77 percent in 2005 to under 69 percent in 2010 (Table G). In 2009-2010, the total business loan ratio declined by 1.5 percent. The business loan ratio for both CRE and C&I micro loans has declined more than 25 percent since 2005. In 2009-2010, the business loan ratio continued to fall for both CRE and C&I micro loans. This trend is of concern because it suggests that small business borrowers have been less successful than larger businesses in competing for business loans.

The business loan portfolio of smaller lenders is dominated by small business loans; however, larger lenders hold less than 30 percent of their business loan portfolios with small business borrowers (Table H). From 2005 to 2010, all lender categories, except megalenders, had declines in total business loan ratios. Megalenders saw steady declines from 25.69 percent in 2005 to 18.47 percent by 2008, but then increased the ratio to nearly 26 percent by 2010.

Table H Ratio of the Value of Small Business Loans Outstanding to the Value of Total Business Loans Outstanding for Depository Lenders by Lender Size, 2005 to 2010
 Ratio (percentage)

	2005	2006	2007	2008	2009	2010	Change 2009 - 2010 Difference	Change 2009 - 2010 %
Lenders by Total Asset Size								
Less than \$100 million	89.42	88.73	87.12	85.90	86.29	86.95	0.66	0.8
\$100 million to \$499.9 million	74.67	73.62	71.85	69.68	68.03	66.56	-1.47	-2.2
\$500 million to \$999.9 million	56.31	55.14	54.72	51.95	49.91	49.02	-0.88	-1.8
\$1 billion to \$9.9 billion	42.88	43.32	41.99	40.46	38.48	36.83	-1.65	-4.3
\$10 billion to \$49.9 billion	31.36	30.94	33.04	31.44	28.64	26.22	-2.42	-8.4
\$50 billion or more	25.69	23.59	18.89	18.47	22.10	25.76	3.65	16.5
Total Small Business Loans	77.45	76.09	74.07	71.57	70.02	68.99	-1.03	-1.5

Source: Federal Deposit Insurance Corporation, Statistics on Depository Institutions, June 2005 through June 2010.

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

	Total Asset Size of the Lending Institution or Bank Holding Company							Under 100M	Total
	Over 50B	10B - 50B	Over 10B	1B - 10B	500M - 1B	100M - 500M			
June 2010		(percentage)							
Total Assets of the Institution	66.9	9.8	76.7	11.6	3.9	6.6	1.1	100	
Commercial Real Estate									
\$100,000 or less	16.8	5.6	22.4	18.0	11.2	35.4	12.9	100	
\$100,000 to \$250,000	25.5	9.1	34.6	23.5	12.3	25.6	4.0	100	
\$250,000 to \$1 million	30.0	10.3	40.3	23.6	11.6	21.7	2.8	100	
Commercial and Industrial									
\$100,000 or less	68.9	5.6	74.6	8.3	4.6	9.6	3.0	100	
\$100,000 to \$250,000	33.9	11.8	45.7	20.8	9.9	20.1	3.5	100	
\$250,000 to \$1 million	35.6	12.7	48.3	21.7	9.2	18.0	2.8	100	
Total Small Business Loans	38.7	9.6	48.3	19.6	9.6	19.2	3.4	100	
Total Large Business Loans	62.5	10.7	73.2	16.4	4.5	5.6	0.3	100	
Total Business Loans	55.6	10.4	65.9	17.3	6.0	9.5	1.2	100	
Number of Institutions	34	60	94	534	657	3,371	2,367	7,023	
June 2009									
Total Assets of the Institution	66.5	10.3	76.8	11.7	3.9	6.4	1.2	100	
Commercial Real Estate									
\$100,000 or less	22.8	5.0	27.8	18.4	9.8	32.0	12.1	100	
\$100,000 to \$250,000	31.5	8.2	39.7	21.8	11.5	23.2	3.8	100	
\$250,000 to \$1 million	33.0	9.9	42.8	22.9	11.0	20.5	2.8	100	
Commercial and Industrial									
\$100,000 or less	62.8	8.6	71.4	9.5	5.0	10.7	3.3	100	
\$100,000 to \$250,000	34.6	10.8	45.4	21.5	9.8	19.7	3.6	100	
\$250,000 to \$1 million	36.0	13.1	49.0	21.8	8.8	17.6	2.8	100	
Total Small Business Loans	38.9	10.0	48.9	19.7	9.3	18.7	3.4	100	
Total Large Business Loans	65.1	10.9	75.9	14.8	4.1	4.9	0.3	100	
Total Business Loans	57.6	10.6	68.2	16.2	5.6	8.8	1.2	100	
Number of Institutions	32	65	97	548	662	3,366	2,551	7,224	

Source: Federal Deposit Insurance Corporation, Statistics on Depository Institutions, June 2009 through June 2010.

A. All Small Loans Outstanding from Multi-billion-dollar Lending Institutions

The share of total small business loans held by the largest lenders is a significant concern for small business borrowers (Table I). The largest two categories of lenders, those with assets exceeding \$10 billion, held 48 percent of the total value of small business loans in 2010 and more than 76 percent of the total assets of these depository lenders. Their small business loan share has remained relatively constant over the past two years. The most significant concentration of small business loans is in commercial and industrial micro loans, where these large lenders hold nearly 75 percent of the total value. In 2010, these lenders continued to focus on the credit card market.

II. Findings from 2009 CRA Reporting Institutions

A. Small Business Lending by CRA Reporting Lending Institutions

The current lending activity of depository institutions is examined in this section using the Community Reinvestment Act (CRA) data. The CRA data provide information on the geographic location of loans made by the lender during the calendar year (January 1 - December 31).⁵ Two tables in this section highlight the activities of small business lending as shown in the CRA data. Table J compares Call Report information for all depository lenders with CRA information for those depository lenders required to submit CRA reports. Table K reports the dollar amount and number of loans made by lending institutions submitting CRA reports. Again, the information is classified by the borrower's location, rather than the location of the bank's headquarters. Smaller banks with small business loan information are exempt under the CRA program. Unlike the Call Report data, the CRA data provide a glimpse of local economies and their sensitivity to demand and supply factors in business lending. The findings in the CRA data confirm the Call Report finding that lending in all loan size categories declined. These findings are consistent with other reports on trends in small business lending. Researchers attribute the tendency toward slower business loan growth during and soon after recessions to supply and demand shocks (Keeton, 2009). Koepke and Thomson (2010) indicate that concerns exist about the continued weakness in the small business loan market.

The number of lending institutions that submitted CRA reports in 2009 totaled 799, nine fewer than in 2008.⁶ These lenders accounted for 73 percent of all small business loans under \$1 million, 76 percent of micro loans, and 84 percent of total domestic assets in 2010 (Tables J and K). These reporting institutions issued a total of 6.2 million small business loans valued at \$205.7 billion, a substantial drop from the 10.7 million loans valued at \$294.9 billion in 2008 (Table K).

⁵ The CRA, enacted in 1977, is designed to encourage banks to meet the credit needs of the local communities from which they obtain deposited funds. The criteria for the CRA lenders filing the reports changed at the beginning of 2005. As a result of the revision in the reporting requirements made by federal financial institutions' regulatory agencies fewer lenders are required to file the annual CRA reports. The asset size for the reporting institutions was increased from \$250 million to \$1.109 billion in assets, thus eliminating a large number of institutions that had previously reported small business loan data (<http://www.federalreserve.gov/newssevents/press/bcreg/20081217a.htm>).

⁶The institutions in the CRA disclosure data base with identified balance sheet items numbered 723. The 799 number includes all reporting lenders with and without balance sheet information from the Call Reports.

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

	Call Report Information				Percentage of Call Report Institutions submitting CRA Information		
	All Institutions as of June 2010	CRA Institutions as of June 2009	Percentage of Call Report Institutions submitting CRA Information				
			2009	2008	2007	2006	
\$100,000 or less	159.3	121.5	76	71	59	61	
\$100,000 through \$1 million	492.9	357.1	72	68	65	58	
Total Small Business Loans	652.2	478.6	73	71	64	60	
Total Business Loans	2,251.3	1,840.1	82	83	72	82	
Total Assets, 2010	11,707.5	9,789.6	84	81	80	81	
Number of Lending Institutions	7,023	799					

Source: U.S. Small Business Administration, Office of Advocacy, *Small Business Lending in the United States*, Special tabulations for CRA prepared by the Office of Advocacy by James Kolari, Texas A&M University, College Station; June 2010 Call Reports obtained from FDIC.

Table K Value and Number of Loans Originated and Purchased by CRA Reporting Institutions, 2006 - 2009

Loan Size and Assets	2006	2007	2008	2009	Change 08 - 09	
					Difference	%
(billions of dollars)						
\$100,000 or less	116.2	146.0	119.7	73.3	-46.4	-38.8
\$100,000 through \$1 million	173.6	180.4	175.2	132.4	-42.8	-24.4
Total Small Business Loans	289.8	326.4	294.9	205.7	-89.1	-30.2
(millions of loans)						
\$100,000 or less	11.1	13.0	10.2	5.8	-4.4	-43.1
\$100,000 through \$1 million	0.5	0.5	0.5	0.4	-0.1	-20.0
Total Small Business Loans	11.6	13.5	10.7	6.2	-4.5	-42.1
Number of Lending Institutions	791	816	808	799	-9.0	-1.1

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

B. Micro and Macro Business Lending by CRA Lending Institutions

Both micro and macro business lending declined substantially in 2009. Micro loans (\$100,000 or less) experienced the most severe decline compared with other loan size categories in both the CRA and Call report data (Table K). The value of micro loans made by these lenders was \$73.3 billion in 2009, down 38.8 percent from the \$119.7 billion in 2008. The number of micro loans declined by 43.1 percent, from 10.2 million in 2008 to 5.8 million in 2009. In comparison, the value and number of macro loans (\$100,000 to \$1 million) were down 24.4 and 20.0 percent, respectively.

Conclusions

Although the economy appears to be emerging from the recession, performance measures of small business borrowing from depository institutions continued to trend downward in 2010. Small business lending peaked in 2008, when depository institutions in the United States held more than \$711 billion in small business loans. From 2008 to 2010, these institutions' small business lending declined by 8.3 percent to \$652 billion. The value of small business loans outstanding was down by 6.2 percent, and small business borrowers were less successful in the competition for funds as the total assets and total business loan ratios declined by 3.5 and 1.5 percent, respectively. New lending activity reported in CRA reports showed declines of more than 30 percent in the value of small business loan originations and purchases.

Lenders with total assets of \$50 billion or more have continued to increase their market share of small business lending. In 2010, the 34 megalenders held 39 percent of the small business loans outstanding; they were responsible for 42 percent of the 2009-2010 decline in the total value of loans outstanding. Further analysis is needed to assess the impact of small business borrowers moving from more traditional relationship lending with smaller lenders to factor lending opportunities with the larger lenders, especially for loans of \$100,000 or less.

The data used in this study do not allow an assessment of the demand and supply factors contributing to the downturn in small business loans outstanding as reported by the Call Reports, and new small business loans originated and purchased, in the CRA reports. This analysis provides only a set of indicators of the success of small business borrowers in accessing financial capital. In an uncertain economic environment, small business owners are reluctant to risk investment capital or acquire more debt, lenders and outside investors are cautious in providing more financial capital, and regulators are carefully watching the performance of all outstanding debt.

Data Limitations

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

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

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

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

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

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

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

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

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

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

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

Small businesses for the most part borrow locally; their lending offices tend to be located in the same community or in communities within close proximity. To help small businesses shop more efficiently for credit, the SBA's Office of Advocacy prepares a directory of small and micro business lenders. The information is also useful to lenders interested in learning about the competition in small business lending.⁷ The business lending performance of individual lending institutions is ranked for the national market (for multi-billion-dollar lenders) and in each state. Tables 1A through 2B rank multi-billion-dollar lenders in the national market using Call Report and CRA data. Tables 3A through 4C list top small business lending institutions in individual states. Information for all reporting lenders (Tables 3A, 3B, and 3C expanded) is available on the Advocacy website, <http://www.sba.gov/advocacy>.

Table 1A. Small Business Lending of Large Lending Institutions Based on Call Report Data, June 2010. Table 1A ranks the small business loans outstanding of the 94 largest lending institutions with total domestic assets of more than \$10 billion.⁸ Each lending institution is ranked from 1 to 94, with 1 being the top for each of four variables—the ratio of small business loans to total business loans, the ratio of small business loans to total assets, the total dollar amount of small business lending by the lending institution, and the total number of small business loans. These variables then are totaled and reranked from 1 to 90. The remaining institutions are not ranked because of missing data or lack of small business lending activity.

The top five small business lenders in June 2010, based on Call Report data, were American Express Bank Federal Savings Bank (FSB) (first in 2009), Ally Financial Inc., Wintrust Financial Corporation (fourth in 2009), Capital One Financial Corporation (third in 2009), and BB&T Corporation (sixth in 2009).

Table 1B. Micro Business Lending of Large Lending Institutions Based on Call Report Data, June 2010. Table 1B ranks the micro business loans (\$100,000 or less) outstanding of the 94 largest lending institutions with total domestic assets of more than \$10 billion.⁹ Each lending institution is ranked from 1 to 94 (one being the top) for each of four variables. These variables then are totaled and reranked from 1 to 90; the remaining lending institutions are not ranked because of missing data or lack of micro business lending activity.

⁷ This study examines small business lending in the economy by all lenders in the United States. No attempt has been made to distinguish SBA-guaranteed lenders in the analysis. Lenders are ranked based on their overall lending, not lending under SBA programs.

⁸ Since March 2004, American Express Centurion and Capital One Bank have organized federal savings banks (FSBs) to conduct their small business credit card operations.

⁹ The four criteria used are the same as those for Table 1A

The top five lenders were American Express Company (first in 2009), Capital One Financial Corporation (third in 2009), Ally Financial Inc.(fifth in 2009¹⁰), GE Money Bank (41st in 2009), and JPMorgan Chase and Company (fourth in 2009).

Table 1C. Macro Business Lending of Large Lending Institutions Based on Call Report Data, June 2010. Table 1C ranks the macro business lending (loans of \$100,000 to \$1 million) outstanding of the 94 largest lending institutions with total domestic assets of more than \$10 billion.¹¹ Each lending institution is ranked from 1 to 94, (one being the top) for each of four variables. These variables then are totaled and reranked from 1 to 86; the remaining lending institutions are not ranked because of missing data or lack of macro business lending activity.

The top five lenders were Synovus Financial Corp., First Citizens Bancshares Inc., Zions Bancorporation, BB&T Corporation, and Fulton Financial Corporation. Previous rankings do not exist since this table is a new addition.

Table 2A. Small Business Lending of Large Lending Institutions Based on CRA Data, 2009. 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. Because CRA data provide location-specific information for a lender's small business lending, information on the number of states (and territories) in which the lending institution has lending operations is also provided.

Seventy-eight of the largest lending institutions with small business loans were identified, but only 76 were ranked. The five top small business lenders for 2009, using the combined ranking criteria, were American Express Bank FSB (first in 2008), GE Money Bank (64th in 2008), Synovus (fifth in 2008), First Citizen Bancshares (fourth in 2008), and Zion Bancorporation (third in 2008). The remaining two lenders were not ranked because of inadequate information.

Table 2B. Micro Business Lending of Large Lending Institutions Based on CRA Data, 2009. Table 2B uses information from the Call Reports along with the CRA data to obtain the four-variable rankings for these lenders. The table ranks large lenders' micro business lending using CRA data. As in the previous studies, data from the members of a holding company were first consolidated to generate estimates for the owning company. CRA location-specific information on lenders' small business lending was the source for the data on the number of states in which the lender has substantial lending operations.

Of the 78 lending institutions that were identified, 75 were ranked. The five top small business lenders for 2009 using CRA data were: GE Money Bank (51st in 2008) American Express Bank FSB (first in 2008), Capital One Financial Corporation (3rdth in 2008), JPMorgan Chase & Co. (fourth in

¹⁰ GMAC Inc., became Ally Financial Inc.

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

2008), and U.S. Bancorp (seventh in 2008).¹² Three lenders were not ranked because of inadequate information.

Table 2C. Macro Business Lending of Large Lending Institutions Based on CRA Data, 2009.

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

Seventy-eight lending institutions were identified. The top five ranked for macro business lending were Synovus Financial Corp., First Citizens Bancshares, BB&T Corporation, Zions Bancorporation, and Fulton Financial Corporation. Previous rankings do not exist since this is a new table.

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

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

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

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.

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

Table 4A. Top Small Business Lenders by State Based on CRA Data, 2009. A list of top small business lenders for each state using CRA data is available in Table 4B. The CRA database best captures state lending information for large lending institutions. The list includes lending institutions with small business lending of more than \$50 million in a given state in 2009. Data for the members of a holding company were consolidated first to generate estimates for the parent holding company. Consolidated estimates were then derived for each holding company in each state. Rankings are based solely on the dollar amount of small business lending (loans under \$1 million).

Table 4B. Top Micro Business Lenders by State Based on CRA Data, 2009. The CRA data are used to construct a list of top micro business lending by state in Table 4C. Included in this list are lending institutions with micro business lending of more than \$10 million in a given state in 2009. Again, rankings are based solely on the dollar amount of micro business lending (loans under \$100,000) in this table.

Table 4C. Top Macro Business Lenders by State Based on CRA Data, 2009. This table lists top macro business lenders of more than \$30 million in a given state using CRA data. The information presented is ranked based on the dollar amount of macro business lending (\$100,000 - \$1 million).

Table 4D. Total Amount and Number of Small Business Loans per Small Business Employee by State Based on CRA Data, 2009. Table 4D uses the CRA database to capture state lending information for large lending institutions. This table lists the dollar amount and number of all small business loans (loans under \$1 million) and micro loans (loans under \$100,000) made by state. It provides simple rankings based on the dollar amount of small business lending per number of employees in small business establishments of 500 or fewer employees.

Table 5. Number of Reporting Institutions by Asset Size and State Based on Call Report Data, June 2005 – June 2010. Table 5 summarizes the number of lending institutions in individual states for each of six years, and includes a listing by institution asset size for the most recent year. The asset sizes are under \$100 million, \$100 million to \$500 million, \$500 million to \$1 billion, \$1 billion to \$10 billion, and over \$10 billion.

Appendix A Data Notes

Ranking Methodology and Table Descriptions

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

Small lending institutions tend to score higher in some categories than larger lending institutions, and vice versa. For example, smaller lenders have a higher percentage of total assets in small business loans, but larger lenders lead in the sheer number and value of small loans. Using two ratio variables and two value variables permits a more balanced measure of lending performance by lenders of different sizes.¹⁴

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

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

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

¹⁴ The exception is those financial holding companies that organize special credit lending institutions such as a federal savings bank or commercial bank to conduct business lending. For example, by organizing a special business lending savings bank, American Express Savings Bank will have even higher values for the two ratio criteria used in the ranking process.

Appendix B Supplementary Tables

Table B.1. Dollar Amount and Number of Small Business Loans, June 2005-June 2010, by Loan Size (Dollars in Billions, Numbers in Millions)

Loan Size		2005	2006	2007	2008	2009	2010	Pct. Chng.June 2008—June 2009
Under \$100,000	Dollars	138.4	146.0	159.7	170.5	161.8	159.3	-1.5
	Numbers	19.0	19.0	21.6	25.0	21.0	20.3	-3.3
\$100,000 to <\$1Million	Dollars	462.3	487.9	524.9	540.7	533.6	491.4	-7.9
	Numbers	1.98	2.2	2.9	2.2	2.2	2.1	-4.5
Under \$1Million	Dollars	600.8	634.0	684.6	711.3	695.4	650.8	-6.4
	Numbers	21.0	21.3	24.5	27.2	23.2	22.4	-3.4
Over \$1Million	Dollars	1,080.0	1,214.4	1,339.3	1,559.1	1,557.3	1,442.9	-7.3
TBL	Dollars	1,680.8	1,848.4	2,023.9	2,270.4	2,252.7	2,093.7	-7.1

Source: U.S. Small Business Administration, Office of Advocacy, *Small Business Lending in the United States*, various years, and special tabulations of the June 2010 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.2 Change in the Dollar Amount of Business Loans by Loan Size, June 2004—June 2010

Loan size	June 2004- June 2005	June 2005- June 2006	June 2006- June 2007	June 2007- June 2008	June 2008- June 2009	June 2009- June 2010
Under \$100,000	1.9	5.5	9.4	6.8	-5.1	-1.5
\$100,000 to <\$1Million	4.8	5.5	7.6	3.2	-1.3	-7.9
Under \$1Million	4.1	5.5	8.0	4.0	-2.2	-6.4
Over \$1Million	11.1	12.4	10.3	16.4	-0.1	-7.1

Source: U.S. Small Business Administration, Office of Advocacy, *Small Business Lending in the United States*, various years, and special tabulations of the June 2010 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.3 Change in the number of Small Business Loans by Loan Size, June 2004—June 2010 (Percent)

Loan size	June 2004- June 2005	June 2005- June 2006	June 2006- June 2007	June 2007- June 2008	June 2008- June 2009	June 2009- June 2010
Under \$100,000	24.8	0	13.7	15.7	-16.0	-3.3
\$100,000 to <\$1Million	5.0	12.8	31.8	-23.3	0.0	-4.5
Under \$1Million	22.6	1.2	15.0	11.1	-15.0	-3.4

Source: U.S. Small Business Administration, Office of Advocacy, *Small Business Lending in the United States*, various years, and special tabulations of the June 2010 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.4 Share of Total Assets and Business Loans by Size of All U.S. Depository Institutions, June 2008–June 2010 (Percent, Except Figures for Number of Institutions)*

	Asset Size of Institution						All Institutions and BHCs
	Over \$50 Billion	\$10 Billion to \$50 Billion	Over \$10 Billion	\$1 Billion to \$10 Billion	\$500 Million to \$1 Billion	Under \$500 Million	
.June 30, 2010							
Number of Institutions	33	62	95	542	655	5,742	7,034
Micro Business Loans	Amount	52.79	14.16	66.95	9.88	5.75	17.41
(Under \$100,000)	Number	65.87	16.81	82.68	4.14	8.10	5.07
Small Business Loans	Amount	31.27	10.63	41.89	23.14	10.90	24.07
(\$100,000-\$1 Million)	Number	29.31	10.18	39.49	22.11	14.77	23.63
Total Small Business Loans	Amount	36.54	11.49	48.03	19.90	9.64	22.44
(Under \$1Million)	Number	62.44	16.19	78.63	5.82	8.73	6.81
Total Business Loans	Amount	51.72	11.48	63.20	18.89	6.44	11.47
Total Domestic Assets	Amount	66.38	10.30	76.68	11.86	3.87	7.59
.June 30, 2009							
Number of Institutions	32	69	101	556	661	5,928	7,246
Micro Business Loans	Amount	46.87	16.79	63.66	11.44	5.86	19.05
(Under \$100,000)	Number	57.70	24.30	82.00	4.48	7.51	6.01
Small Business Loans	Amount	33.67	10.22	43.88	22.75	10.41	22.96
(\$100,000-\$1 Million)	Number	31.95	9.90	41.85	21.81	12.69	23.65
Total Small Business Loans	Amount	36.74	11.75	48.48	20.12	9.35	22.05
(Under \$1Million)	Number	55.24	22.92	78.17	6.14	8.00	7.69
Total Business Loans	Amount	53.00	12.05	65.05	18.03	6.09	10.83
Total Domestic Assets	Amount	65.06	11.37	76.43	12.13	3.89	7.54
.June 30, 2008							
Number of Institutions	34	66	100	529	657	6,094	7,380
Micro Business Loans	Amount	48.63	12.24	60.86	13.48	5.76	19.90
(Under \$100,000)	Number	56.17	13.00	69.18	19.40	6.23	5.20
Small Business Loans	Amount	34.20	9.71	43.91	23.06	10.49	22.54
(\$100,000-\$1 Million)	Number	32.88	9.10	41.98	22.36	10.09	25.56
Total Small Business Loans	Amount	37.66	10.32	47.97	20.76	9.35	21.91
(Under \$1Million)	Number	54.28	12.69	66.97	19.64	6.54	6.85
Total Business Loans	Amount	54.89	11.12	66.01	17.49	5.99	10.52
Total Domestic Assets	Amount	64.42	12.03	76.46	12.02	3.92	7.60

*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 2010 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).

Appendix C Table Descriptions

Table 1A. Small Business Lending of Large Lending Institutions Based on Call Report Data, June 2010

This table ranks the small business lending of multi-billion-dollar lending institutions using the four criteria from the Call Report data that measure the emphasis on small business lending in a lender's loan portfolio. Small business loans are defined as loans under \$1 million. Numbers in parentheses represent columns in the table.

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

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

Table 1B. Micro Business Lending of Large Lending Institutions Based on Call Report Data, June 2010

In this table, large lending institutions are ranked using Call Report data on the basis of four criteria that measure the importance on micro business lending in a lender's portfolio. Micro business loans are defined as loans of \$100,000 or less. Numbers in parentheses represent columns in the table.

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

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

Table 1C. Macro Business Lending of Large Lending Institutions Based on Call Report Data, June 2010

This table ranks the macro small business lending of multi-billion-dollar lending institutions on the basis of four criteria from the Call Report data reflecting the emphasis on macro business lending in a lender's loan portfolio. Macro business loans are defined as loans ranging from \$100,000 to \$1 million. Numbers in parentheses represent columns in the table.

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

5, but for loans of \$100,000 or less .

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

Table 2A. Small Business Lending of Large Lending Institutions Based on CRA Data, 2009

Table 2A uses CRA and Call Report data to rank the 78 largest lending institutions on the basis of four criteria that measure small business lending performance. Two ratio variables were derived from the Call Reports, while the two value variables are from the CRA data. Numbers in parentheses represent columns in the table.

- (1) **Total Rank.** This column summarizes “small business performance” rankings of the lending institution originating or purchasing loans under \$1 million. A simple ranking of 1 through 78 is performed for each of the four variables and the sum of the four scores is used to derive the total rank. The four variables are shown in columns 2 through 5.
- (2) **Ratio of Small Business Loans to Total Assets (TA Ratio).** This column shows the ratio of small business loans under \$1 million to total assets for each lending institution. The amount of small business loans and total assets used for the ratio are obtained from the June 2010 Call Report data. A high ratio indicates a lender’s willingness to place a large portion of assets in small business lending.
- (3) **Ratio of the Dollar Amount of Small Business Loans to Total Business Loans (TBL Ratio).** The ratio of small business loans under \$1 million to total business loans for each lender. The amount of small business loans and total business loans comes from the June 2010 Call Reports. Lending institutions that make business loans predominantly to small firms will rank high in this category.
- (4) **Total Dollar Amount of Small Business Lending (Amount).** The total dollar amount (in thousands) of small business loans of less than \$1 million lent by each institution.
- (5) **Total Number of Small Business Loans (Number).** The number of small business loans of less than \$1 million.
- (6) **States with Loans (No. of States w/ Loans).** The number of states (and territories) where the lender extended small business loans.
- (7) **Lending Institution Domestic Asset Size Class (Category).** Asset size class of the lending institution:
- \$10 billion to under \$50 billion (\$10B–\$50B)
 - \$50 billion and over (>\$50B)
- (8) **Total Dollar Amount of Micro Business Loans of \$100,000 or Less (Amount).** Similar to column 4, but for loans of \$100,000 or less (in thousands of dollars).
- (9) **Total Number of Micro Business Loans of \$100,000 or Less (Number).** Similar to column 5, but for loans of \$100,000 or less.

Table 2B. Micro Business Lending of Large Lending Institutions Based on CRA Data, 2009

Table 2B uses both CRA and Call Report data to rank order 78 large lending institutions on the basis of four criteria that measure the micro business lending performance of a lending institution. Two ratio variables were derived from the Call Reports. The four individual scores are provided in the tables on the website. Numbers in parentheses represent columns in the table.

- (1) **Total Rank.** Summary of the micro business performance rankings of lending institutions with loan originations and purchases of \$100,000 or less. A simple ranking of 1 through 78 for each of the four variables is performed first and the sum of the four scores is used to derive the total rank. The four criteria used are described in this table as items 2 through 5.
- (2) **Ratio of Micro Business Loans to Total Assets (TA Ratio).** This column shows the ratio of micro business loans of (\$100,000 or less to total assets for each lending institution. The amount of small business loan and total assets used for the ratio are obtained from the June 2010 Call Report data. A high ratio indicates a lender's willingness to place a large portion of its assets in small business lending.
- (3) **Ratio of the Dollar Amount of Micro Business Loans to Total Business Loans (TBL Ratio).** The ratio of the value of micro business loans of \$100,000 or less to total business loans for each bank. The amounts of micro and total business loans come from the June 2010 Call Report. Lenders that make business loans predominantly to small firms will rank high in this category.
- (4) **Total Dollar Amount of Micro Business Lending by the Lending Institution (Amount).** The total dollar amount (in thousands) of micro business loans of \$100,000 or less.
- (5) **Total Number of Micro Business Loans (Number).** The number of micro business loans of \$100,000 or less.
- (6) **States with Loans (No. States w/Loans).** The number of states (and territories) where the lender extended micro business loans.
- (7) **Institution Domestic Asset Size Class (Category).** Asset size class of the lending institutions:
 - \$10 billion to under \$50 billion (\$10B–\$50B)
 - \$50 billion and over (>\$50B)
- (8) **Total Dollar Amount of Small Business Loans by the Lending Institution (Amount).** Similar to column 4, but for loans of less than \$1 million (in thousands of dollars).
- (9) **Total Number of Small Business Loans by the Lending Institution (Number).** Similar to column 5, but for loans of less than \$1 million.

Table 2C. Macro Business Lending of Large Lending Institutions Based on CRA Data, 2009

Table 2C uses both CRA and Call Report data to rank order the 78 large lending institutions on the basis of four criteria that measure the macro business lending performance for a lending institution. The two ratio variables were derived from the Call Reports. The four individual scores are provided in the tables on the website. Numbers in parentheses represent columns in the table.

- (1) **Total Rank.** Summary of the micro business performance rankings of lending institutions with loan originations and purchases of loans between \$100,000 and \$1 million. A simple ranking of 1 through 78 for each of the four variables is performed first and the sum of the four scores is used to derive the total rank. The four criteria used are described in this table as items 2 through 5.
- (2) **Ratio of Macro Business Loans to Total Assets (TA Ratio).** This column shows the ratio of macro business loans (between \$100,000 and \$1 million) to total assets for each lending institution. The values of small business loans and total assets used for the ratio are obtained from the June 2010 Call Report data. A high ratio indicates a lender's willingness to place a large portion of its assets in small business lending.
- (3) **Ratio of the Dollar Amount of Macro Business Loans to Total Business Loans (TBL Ratio).** The ratio of the value of macro business loans between \$100,000 and \$1 million to total business loans for each bank; the amounts of small and total business loans come from the June 2010 Call Reports. Lenders that make business loans predominantly to small firms will rank high in this category.
- (4) **Total Dollar Amount of Macro Business Lending by the Lending Institution (Amount).** The total dollar amount (in thousands) of macro business loans between \$100,000 and \$1 million.
- (5) **Total Number of Macro Business Loans (Number).** The number of macro business loans between \$100,000 and \$1 million.
- (6) **States with Loans (No. States w/Loans).** The number of states (and territories) where the lender extended macro business loans.
- (7) **Institution Domestic Asset Size Class (Category).** Asset size class of the lending institution:
 - \$10 billion to under \$50 billion (\$10B–\$50B)
 - \$50 billion and over (>\$50B)
- (8) **Total Dollar Amount of Small Business Loans by the Lending Institution (Amount).** Similar to column 4, but for loans of less than \$1 million (in thousands of dollars).
- (9) **Total Number of Small Business Loans by the Lending Institution (Number).** Similar to column 5, but for loans of less than \$1 million.

Table 3A. Top Small Business Lenders by State Using Call Report Data, June 2010

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

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

Table 3B. Top Micro Business Lenders by State Using Call Report Data, June 2010

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

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

Table 3C. Top Macro Business Lenders by State Using Call Report Data, June 2010

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

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

Table 4A: Top Small Business Lenders by State Based on CRA Data, 2009

Table 4A is derived differently from the previous tables because only CRA data are used. The table lists the lending institution name—the name of the owning lending institution—as well as the home state of the lending institution. The ranking of lenders is based on the dollar amount of small business loans (under \$1 million) made as of December 2009. The table consists only of lenders with small business loan totals of more than \$50 million in a given state in 2009. The dollar amount and number of micro loans of \$100,000 or less and macro small business loans between \$100,000 and \$1 million are provided. Numbers in parentheses represent columns in the table.

- (1) **Amount of Small Business Loans (Amount).** The dollar amount (in thousands) of loans under \$1 million made in 2009.
- (2) **Number of Small Business Loans (Number).** The number of loans of less than \$1 million disbursed.
- (3) **Institution Domestic Asset Size (Category).** The total assets of the owning institution by size category:
 - Under \$1 billion (<\$1B)
 - \$1 billion to under \$10 billion (\$1B-\$10B)
 - \$10 billion to under \$50 billion (\$10B-\$50B)
 - \$50 billion and over (>\$50B)
- (4) **Dollar Amount of Micro Business Loans (Amount).** The dollar amount (in thousands) of loans of \$100,000 or less.
- (5) **Number of Micro Business Loans (Number).** The number of loans of \$100,000 or less.
- (6) **Dollar Amount of Macro Business Loans (Amount).** The dollar amount (in thousands) of loans between \$100,000 and \$1 million.
- (7) **Number of Macro Business Loans (Number).** The number of larger small business loans between \$100,000 and \$1 million.

Table 4B: Top Micro Business Lenders by State Based on CRA Data, 2009

Table 4B, similar to Table 4A ranks lenders on the basis of the dollar amount of micro loans made in 2009. Only lenders with micro business loan totals exceeding \$10 million in a given state in 2009 are listed. The table lists the lending institution's name—the name of the owning institution or the holding company—as well as the home state of the lending institution. The table provides the dollar amount

and number of micro business loans of \$100,000 or less, supplemented by larger small business loans of \$100,000 to \$1 million and all small business loans under \$1 million.

- (1) **Amount of Micro Business Loans (Amount).** The dollar amount (in thousands) of loans of \$100,000 or less made as of December 2009.
- (2) **Number of Micro Business Loans (Number).** The number of loans of \$100,000 or less million made.
- (3) **Institution Domestic Asset Size (Category).** The total assets of the owning institution by size category:
 - Under \$1 billion (<\$1B)
 - \$1 billion to under \$10 billion (\$1B-\$10B)
 - \$10 billion to \$50 billion (\$10B-\$50B)
 - \$50 billion and over (>\$50B)
- (4) **Dollar Amount of Small Business Loans (Amount).** The dollar amount (in thousands) of loans of less than \$1 million.
- (5) **Number of Small Business Loans (Number).** The number of loans of less than \$1 million.
- (6) **Dollar Amount of Macro Small Business Loans (Amount).** The dollar amount (in thousands) of loans between \$100,000 and \$1 million.
- (7) **Number of Macro Small Business Loans (Number).** The number of larger small business loans between \$100,000 and \$1 million.

Table 4C: Macro Business Lenders by State Based on CRA Data, 2009

Table 4C, similar to Table 4B ranks lenders on the basis of the dollar amount of macro loans made in 2009. Only lenders with macro business loan totals exceeding \$30 million in a given state in 2009 are listed. The table lists the lending institution's name—the name of the owning institution or the holding company—as well as the home state of the lending institution. The table provides the dollar amount and number of macro business loans of \$100,000 to \$1 million, supplemented by all small business loans of less than \$1 million and all micro business loans of \$100,000 or less.

- (1) **Amount of Macro Business Loans (Amount).** The dollar amount (in thousands) of loans between \$100,000 and \$1 million made as of December, 2009.
- (2) **Number of Macro Business Loans (Number).** The number of loans of \$100,000 to \$1 million made.
- (3) **Institution Domestic Asset Size (Category).** The total assets of the owning institution by size category:
 - Under \$1 billion (<\$1B)
 - \$1 billion to under \$10 billion (\$1B-\$10B)

- \$10 billion to under \$50 billion (\$10B-\$50B)
 - \$50 billion and over (>\$50B)
- (4) **Dollar Amount of All Small Business Loans (Amount).** The dollar amount (in thousands) of loans of less than \$1 million.
- (5) **Number of Small Business Loans (Number).** The number of loans of less than \$1 million.
- (6) **Dollar Amount of Micro Business Loans (Amount).** The dollar amount (in thousands) of loans of \$100,000 or less.
- (7) **Number of Micro Business Loans (Number).** The number of larger small business loans \$100,000 or less.

Table 4D. Total Amount and Number of Small Business Loans per Small Business Employee by State Based on CRA Data, 2009

Table 4D is derived differently from previous CRA tables because CRA data are used in addition to small business establishment employment information from the Bureau of Economic Analysis. The table lists the total amount and number of loans made in the state for all small business loans and micro business loans in the home state of the lending institutions. The total rank by state is based on the dollar amount of all small business loans (under \$1 million) made as of December of 2009 divided by the number of small business employees in the state.

Table 5. Number of Reporting Institutions by Asset Size and State, Based on Call Report Data, June 2005 – June 2010

The table provides a summary on the total number of lending institutions by state and territory for four years. For the most recent year, the totals of six different asset size categories are presented for each state by the lending institution.

Data Tables to be Inserted

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

Table 1A	Small Business Lending of Large Lending Institutions Based on Call Report Data, June 2010
Table 1B	Micro Business Lending of Large Lending Institutions Based on Call Report Data, June 2010
Table 1C.	Macro Business Lending of Large Lending Institutions Based on Call Report Data, June 2010
Table 2A	Small Business Lending of Large Lending Institutions Based on CRA Data, 2009
Table 2B	Micro Business Lending of Large Lending Institutions Based on CRA Data, 2009
Table 2C	Macro Business Lending of Large Lending Institutions Based on CRA Data, 2009
Table 3A	Top Small Business Lending Institutions by State Based on Call Report Data, June 2010
Table 3B	Top Micro Business Lending Institutions by State Based on Call Report Data, June 2010
Table 3C	Top Macro Business Lending Institutions by State Based on Call Report Data
Table 4A	Top Small Business Lenders by State Based on CRA Data, 2009
Table 4B	Top Micro Business Lenders by State Based on CRA Data, 2009
Table 4C	Top Macro Business Lenders by State Based on CRA Data, 2009
Table 4D	Total Amount and Number of Small Business Loans Per Small Business Employee by State Based on CRA Data
Table 5	Number of Reporting Institutions by Asset Size and State Based on Call Report Data June 2005 – June 2010

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Table 1A. Small Business Lending of Large Lending Institutions Based on Call Report Data, June 2010

Name of Lending Institution	HQ State	All Small Business Lending (less than \$1 million)					Micro Business Lending (less than \$100,000)			Macro Business Lending (\$100,000 - \$1 million)			CC
		Rank (1)	TA Ratio ¹ (2)	TBL Ratio ¹ (3)	Amount (\$1,000) (4)	Lender Number (5)	Asset Size (6)	Amount (\$1,000) (7)	Number (8)	Amount (\$1,000) (9)	Number (10)	Amount/TA ¹ (11)	
American Express Company	NY	1	0.217	1.000	13,600,000	2,072,702	>50B	13,600,000	2,072,702	0	0	0.331	
Ally Financial Inc.*	MI	2	0.181	0.824	11,200,000	377,649	>50B	11,100,000	377,384	105,390	265	0.000	
Wintrust Financial Corporation	IL	3	0.201	0.485	2,740,775	123,451	10B-50B	810,726	115,758	1,930,049	7,693	0.000	
Capital One Financial Corporation	VA	4	0.061	0.424	11,300,000	2,700,514	>50B	6,825,504	2,680,327	4,517,835	20,187	0.275	
B B & T Corporation	NC	5	0.078	0.319	11,700,000	447,476	>50B	2,141,475	403,748	9,606,056	43,728	0.011	
First Citizens Bancshares Inc.	NC	6	0.176	0.485	3,688,823	34,642	10B-50B	378,539	22,884	3,310,284	11,758	0.011	
Synovus Financial Corp.	GA	7	0.147	0.422	4,694,121	27,525	10B-50B	678,008	12,389	4,016,113	15,136	0.009	
Zions Bancorporation	UT	8	0.129	0.286	6,750,266	55,093	>50B	686,400	34,555	6,063,866	20,538	0.002	
Fulton Financial Corporation	PA	9	0.132	0.381	2,242,608	19,873	10B-50B	211,276	10,288	2,031,332	9,585	0.000	
Regions Financial Corporation	AL	11	0.070	0.259	8,650,162	76,016	>50B	1,947,814	51,035	6,702,348	24,981	0.000	
First Niagara Financial Group Inc.	NY	11	0.086	0.410	1,768,292	35,003	10B-50B	361,347	28,787	1,406,945	6,216	0.000	
BancorpSouth Inc.	MS	11	0.135	0.427	1,805,264	18,076	10B-50B	246,826	11,197	1,558,438	6,879	0.007	
G E Money Bank	UT	13	0.059	1.000	1,125,853	760,389	10B-50B	1,125,853	760,389	0	0	0.663	
Lauritzen Corporation	NE	14	0.078	0.352	1,284,437	95,828	10B-50B	486,060	91,316	798,377	4,512	0.207	
Peoples United Bank	CT	14	0.128	0.292	2,618,353	25,167	10B-50B	233,433	14,268	2,384,920	10,899	0.000	
U.S. Bancorp	MN	16	0.047	0.226	13,400,000	764,298	>50B	4,325,626	723,361	9,043,637	40,937	0.059	
Popular Inc.	PR	17	0.085	0.281	3,211,425	27,681	10B-50B	263,644	15,018	2,947,781	12,663	0.031	
South Financial Group Inc. The	SC	18	0.135	0.362	1,558,550	9,753	10B-50B	147,226	4,641	1,411,324	5,112	0.000	
Compass Bk	AL	18	0.061	0.242	4,258,996	151,713	>50B	699,753	138,501	3,559,243	13,212	0.008	
Huntington Bancshares Incorporated	OH	20	0.074	0.263	3,771,413	32,205	>50B	583,045	18,542	3,188,368	13,663	0.000	
Manufacturers & Traders TC	NY	21	0.073	0.204	4,940,335	54,776	>50B	1,001,589	37,009	3,938,746	17,767	0.000	
R B C Bk USA	NC	22	0.084	0.303	2,218,823	13,613	10B-50B	168,853	5,777	2,049,970	7,836	0.007	
J P Morgan Chase & Co.	NY	23	0.023	0.204	25,100,000	2,331,747	>50B	14,800,000	2,278,822	10,300,000	52,925	0.120	
Webster Financial Corporation	CT	24	0.081	0.330	1,437,295	18,028	10B-50B	301,234	11,601	1,136,061	6,427	0.000	
Wells Fargo & Company	CA	25	0.035	0.190	38,800,000	659,617	>50B	9,495,000	547,727	29,300,000	111,890	0.020	
Suntrust Banks Inc.	GA	26	0.049	0.216	7,937,930	74,491	>50B	1,561,212	50,845	6,376,718	23,646	0.003	
Arvest Bank Group Inc.	AR	27	0.104	0.365	1,182,623	11,574	10B-50B	187,060	7,511	995,563	4,063	0.013	
Cullen/Frost Bankers Inc.	TX	28	0.090	0.282	1,542,452	12,853	10B-50B	171,473	6,466	1,370,979	6,387	0.000	
T C F Financial Corporation	MN	28	0.075	0.330	1,356,583	18,513	10B-50B	283,462	11,369	1,073,121	7,144	0.000	
Umpqua Holdings Corporation	OR	30	0.126	0.286	1,364,889	9,135	10B-50B	109,760	4,389	1,255,129	4,746	0.000	
P N C Financial Services Group Inc. The	PA	31	0.043	0.172	10,600,000	430,430	>50B	2,178,403	395,814	8,449,451	34,616	0.014	
Citizens Republic Bancorp Inc.	MI	32	0.109	0.332	1,153,068	8,849	10B-50B	128,578	5,010	1,024,490	3,839	0.000	
Bank of America Corporation	NC	32	0.021	0.171	35,000,000	3,441,673	>50B	15,600,000	3,374,108	19,400,000	67,565	0.085	
Marshall & Ilsley Corporation	WI	34	0.073	0.203	3,958,157	26,082	>50B	381,186	13,249	3,576,971	12,833	0.005	
East West Bancorp Inc.	CA	35	0.105	0.251	1,950,521	6,379	10B-50B	89,128	2,000	1,861,393	4,379	0.000	
Everbank	FL	36	0.058	0.601	647,120	34,578	10B-50B	261,690	31,352	385,430	3,226	0.000	
Bank Of The West	CA	37	0.049	0.234	3,644,627	38,365	>50B	609,289	27,728	3,035,338	10,637	0.005	
Whitney Holding Corporation	LA	38	0.110	0.262	1,258,091	9,388	10B-50B	122,454	4,951	1,135,637	4,437	0.004	
Harris NA	IL	39	0.040	0.300	1,823,543	32,643	10B-50B	225,011	26,512	1,598,532	6,131	0.006	
Commerce Bancshares Inc.	MO	40	0.063	0.301	1,138,121	25,648	10B-50B	173,580	21,097	964,541	4,551	0.043	

Table 1A. Small Business Lending of Large Lending Institutions Based on Call Report Data, June 2010

Name of Lending Institution	HQ State	All Small Business Lending (less than \$1 million)					Micro Business Lending (less than \$100,000)			Macro Business Lending (\$100,000 - \$1 million)			CC
		Rank	TA Ratio ¹	TBL	Amount (\$1,000)	Lender	Amount (\$1,000)	Number	Amount (\$1,000)	Number	Amount (\$1,000)	Number	
				Ratio ¹	(4)	Number	Asset Size	(7)	(8)	(9)	(10)	Amount/TA ¹	
Fifth Third Bancorp	OH	40	0.048	0.161	5,222,486	80,025	>50B	699,615	61,906	4,522,871	18,119	0.017	
T D Bk NA	DE	42	0.030	0.198	4,926,166	48,112	>50B	570,367	30,272	4,355,799	17,840	0.005	
Banco Santander PR	PR	43	0.049	0.173	3,838,852	38,032	>50B	825,849	25,179	3,013,003	12,853	0.003	
Firstmerit Corporation	OH	43	0.085	0.254	1,235,727	7,394	10B-50B	84,169	2,907	1,151,558	4,487	0.010	
First Horizon National Corporation	TN	45	0.057	0.247	1,471,652	23,594	10B-50B	245,405	17,983	1,226,247	5,611	0.006	
Keycorp	OH	46	0.042	0.167	3,723,083	69,715	>50B	830,145	55,700	2,892,938	14,015	0.000	
Associated Banc-Corp	WI	47	0.060	0.247	1,343,324	21,494	10B-50B	133,628	11,736	1,209,696	9,758	0.000	
Susquehanna Bancshares Inc.	PA	48	0.079	0.243	1,083,574	9,543	10B-50B	107,931	4,974	975,643	4,569	0.000	
Discover Financial Services	IL	49	0.006	1.000	334,141	150,612	>50B	334,141	150,612	0	0	0.750	
R B S Citizens NA	RI	50	0.028	0.156	3,992,872	61,395	>50B	970,935	48,929	3,021,937	12,466	0.011	
Citigroup Inc.	NY	51	0.011	0.080	8,500,745	1,973,873	>50B	5,552,803	1,963,842	2,947,942	10,031	0.202	
Barclays Bk DE	DE	52	0.012	1.000	165,307	37,533	10B-50B	163,969	37,529	1,338	4	0.748	
Valley National Bancorp	NJ	53	0.075	0.215	1,063,331	5,144	10B-50B	55,207	1,849	1,008,124	3,295	0.001	
Comerica Incorporated	TX	54	0.052	0.099	2,859,763	16,631	>50B	205,534	6,885	2,654,229	9,746	0.000	
U B S Bk USA	UT	55	0.052	0.200	1,494,793	5,384	10B-50B	76,072	1,672	1,418,721	3,712	0.000	
Signature Bank	NY	56	0.067	0.249	692,730	3,033	10B-50B	53,311	1,341	639,419	1,692	0.000	
Wilmington Trust Corporation	DE	57	0.071	0.182	762,593	6,144	10B-50B	62,772	3,613	699,821	2,531	0.005	
Rabobank NA	CA	58	0.066	0.184	670,914	5,290	10B-50B	100,610	3,216	570,304	2,074	0.001	
U M B Financial Corporation	MO	59	0.057	0.219	637,577	4,862	10B-50B	68,202	2,702	569,375	2,160	0.028	
Firstbank Holding Company	CO	60	0.039	0.320	405,536	3,428	10B-50B	36,362	2,213	369,174	1,215	0.007	
Union Bk NA	CA	61	0.022	0.093	1,927,673	18,023	>50B	344,384	11,543	1,583,289	6,480	0.000	
BankUnited	FL	61	0.025	0.485	282,491	1,719	10B-50B	31,522	1,124	250,969	595	0.000	
Iberiabank Corporation	LA	63	0.056	0.217	574,498	4,013	10B-50B	40,927	1,920	533,571	2,093	0.004	
Privatebancorp Inc.	IL	63	0.073	0.148	925,721	3,043	10B-50B	44,789	1,008	880,932	2,035	0.000	
B O K Financial Corporation	OK	65	0.041	0.164	1,068,491	5,798	10B-50B	107,306	3,190	961,185	2,608	0.000	
Cathay General Bancorp	CA	66	0.065	0.152	728,337	2,843	10B-50B	39,357	1,010	688,980	1,833	0.000	
International Bancshares Corporation	TX	67	0.045	0.201	501,813	4,367	10B-50B	69,557	2,549	432,256	1,818	0.000	
Bank of Hawaii Corporation	HI	68	0.022	0.219	272,459	5,083	10B-50B	87,591	4,348	184,868	735	0.000	
H S B C Bk USA NA	VA	69	0.008	0.075	1,343,580	10,367	>50B	319,493	7,009	1,024,087	3,358	0.145	
Hudson City Savings Bank	NJ	70	0.001	1.000	57,155	114	>50B	392	26	56,763	88	0.000	
State Farm Bank, F.S.B.	IL	71	0.019	0.222	300,173	1,676	10B-50B	35,715	857	264,458	819	0.090	
Astoria Federal Savings & Loan Assoc.	NY	71	0.011	0.267	223,454	857	10B-50B	7,611	343	215,843	514	0.000	
City National Corporation	CA	73	0.029	0.099	605,165	4,121	10B-50B	64,506	1,745	540,659	2,376	0.001	
First Bancorp	PR	73	0.034	0.119	609,340	2,463	10B-50B	26,440	534	582,900	1,929	0.000	
S V B Financial Group	CA	75	0.024	0.107	334,462	4,986	10B-50B	22,529	3,240	311,933	1,746	0.000	
Northern Trust Corporation	IL	76	0.012	0.080	803,072	3,574	>50B	74,422	1,010	728,650	2,564	0.000	
New York Community Bancorp Inc.	NY	77	0.013	0.091	549,456	1,839	10B-50B	11,608	353	537,848	1,486	0.000	
Onewest Bank, FSB	CA	78	0.006	0.193	155,620	436	10B-50B	566	16	155,054	420	0.000	
Washington Federal Savings & Loan Assoc.	WA	79	0.010	0.172	131,843	903	10B-50B	14,243	465	117,600	438	0.000	
Flagstar Bank, FSB	MI	80	0.013	0.107	177,122	537	10B-50B	3,700	140	173,422	397	0.000	
Midfirst Bank	OK	81	0.020	0.079	229,978	1,301	10B-50B	12,772	484	217,206	817	0.000	

Table 1A. Small Business Lending of Large Lending Institutions Based on Call Report Data, June 2010

Name of Lending Institution	HQ State	All Small Business Lending (less than \$1 million)					Micro Business Lending (less than \$100,000)			Macro Business Lending (\$100,000 - \$1 million)		
		Rank (1)	TA Ratio ¹ (2)	TBL Ratio ¹ (3)	Amount (\$1,000) (4)	Number (5)	Lender Asset Size (6)	Amount (\$1,000) (7)	Number (8)	Amount (\$1,000) (9)	Number (10)	CC Amount/TA ¹ (11)
New York Private Bank & Trust Corp.	NY	82	0.012	0.100	165,683	518	10B-50B	1,394	19	164,289	499	0.000
Morgan Stanley	NY	83	0.002	0.021	134,000	398	>50B	4,000	74	130,000	324	0.000
U S A Federal Savings Bank	TX	84	0.000	0.156	912	4	10B-50B	0	0	912	4	0.333
Bank of New York Mellon Corporation	NY	85	0.000	0.013	46,041	298	>50B	2,188	114	43,853	184	0.000
Metlife Inc.	NY	86	0.000	0.001	2,372	4	10B-50B	0	0	2,372	4	0.000
Deutsche Bk TC Americas	NY	87	0.000	0.001	2,000	5	10B-50B	0	2	2,000	3	0.000
Goldman Sachs Group Inc.	NY	88	0.000	0.002	2,000	3	>50B	0	0	2,000	3	0.000
State Street Corporation	MA	89	0.000	0.002	1,517	3	>50B	0	0	1,517	3	0.000
Third Federal S&L Association of Cleveland	OH	90	0.000	0.036	60	1	10B-50B	0	0	60	1	0.000
I N G Bank, FSB	DE	NR	0.000	0.000	0	0	>50B	0	0	0	0	0.000
Charles Schwab Bank	NV	NR	0.000	0.000	0	0	10B-50B	0	0	0	0	0.000
E*Trade Bank	VA	NR	0.000	0.000	0	0	10B-50B	0	0	0	0	0.002
U S A Savings Bank	NV	NR	0.000	0.000	0	0	10B-50B	0	0	0	0	1.000

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

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

Table 1B. Micro Business Lending of Large Lending Institutions Based on Call Report Data, June 2010

Name of Lending Institution	HQ State	Micro Business Lending (less than \$100,000)					All Small Business Lending (less than \$1 million)			Macro Business Lending (\$100,000 - \$1 million)			CC Amount/TA ¹ (11)
		Rank (1)	TA Ratio ¹ (2)	TBL Ratio ¹ (3)	Amount (\$1,000) (4)	Number (5)	Lender Asset Size (6)	Amount (\$1,000) (7)	Number (8)	Amount (\$1,000) (9)	Number (10)		
American Express Company	NY	1	0.217	1.000	13,600,000	2,072,702	>50B	13,600,000	2,072,702	0	0	0.331	
Capital One Financial Corporation	VA	2	0.037	0.255	6,825,504	2,680,327	>50B	11,300,000	2,700,514	4,517,835	20,187	0.275	
Ally Financial Inc.	MI	3	0.179	0.817	11,100,000	377,384	>50B	11,200,000	377,649	105,390	265	0.000	
G E Money Bank	UT	4	0.059	1.000	1,125,853	760,389	10B-50B	1,125,853	760,389	0	0	0.663	
J P Morgan Chase & Co.	NY	5	0.014	0.120	14,800,000	2,278,822	>50B	25,100,000	2,331,747	10,300,000	52,925	0.120	
Wintrust Financial Corporation	IL	6	0.059	0.144	810,726	115,758	10B-50B	2,740,775	123,451	1,930,049	7,693	0.000	
U.S. Bancorp	MN	7	0.015	0.073	4,325,626	723,361	>50B	13,400,000	764,298	9,043,637	40,937	0.059	
Bank of America Corporation	NC	8	0.009	0.076	15,600,000	3,374,108	>50B	35,000,000	3,441,673	19,400,000	67,565	0.085	
Lauritzen Corporation	NE	9	0.030	0.133	486,060	91,316	10B-50B	1,284,437	95,828	798,377	4,512	0.207	
B B & T Corporation	NC	10	0.014	0.058	2,141,475	403,748	>50B	11,700,000	447,476	9,606,056	43,728	0.011	
Regions Financial Corporation	AL	11	0.016	0.058	1,947,814	51,035	>50B	8,650,162	76,016	6,702,348	24,981	0.000	
Everbank	FL	12	0.023	0.243	261,690	31,352	10B-50B	647,120	34,578	385,430	3,226	0.000	
Wells Fargo & Company	CA	14	0.009	0.047	9,495,000	547,727	>50B	38,800,000	659,617	29,300,000	111,890	0.020	
First Niagara Financial Group Inc.	NY	14	0.018	0.084	361,347	28,787	10B-50B	1,768,292	35,003	1,406,945	6,216	0.000	
Citigroup Inc.	NY	14	0.007	0.052	5,552,803	1,963,842	>50B	8,500,745	1,973,873	2,947,942	10,031	0.202	
Manufacturers & Traders Tc	NY	16	0.015	0.041	1,001,589	37,009	>50B	4,940,335	54,776	3,938,746	17,767	0.000	
Synovus Financial Corp.	GA	17	0.021	0.061	678,008	12,389	10B-50B	4,694,121	27,525	4,016,113	15,136	0.009	
Suntrust Banks Inc.	GA	18	0.010	0.042	1,561,212	50,845	>50B	7,937,930	74,491	6,376,718	23,646	0.003	
First Citizens Bancshares Inc.	NC	19	0.018	0.050	378,539	22,884	10B-50B	3,688,823	34,642	3,310,284	11,758	0.011	
Compass Bk	AL	20	0.010	0.040	699,753	138,501	>50B	4,258,996	151,713	3,559,243	13,212	0.008	
Barclays Bk DE	DE	21	0.012	0.992	163,969	37,529	10B-50B	165,307	37,533	1,338	4	0.748	
P N C Financial Services Group Inc. The	PA	22	0.009	0.035	2,178,403	395,814	>50B	10,600,000	430,430	8,449,451	34,616	0.014	
Webster Financial Corporation	CT	23	0.017	0.069	301,234	11,601	10B-50B	1,437,295	18,028	1,136,061	6,427	0.000	
Discover Financial Services	IL	24	0.006	1.000	334,141	150,612	>50B	334,141	150,612	0	0	0.750	
Keycorp	OH	25	0.009	0.037	830,145	55,700	>50B	3,723,083	69,715	2,892,938	14,015	0.000	
Zions Bancorporation	UT	27	0.013	0.029	686,400	34,555	>50B	6,750,266	55,093	6,063,866	20,538	0.002	
T C F Financial Corporation	MN	27	0.016	0.069	283,462	11,369	10B-50B	1,356,583	18,513	1,073,121	7,144	0.000	
Bancorpsouth Inc.	MS	27	0.018	0.058	246,826	11,197	10B-50B	1,805,264	18,076	1,558,438	6,879	0.007	
Banco Santander PR	PR	29	0.010	0.037	825,849	25,179	>50B	3,838,852	38,032	3,013,003	12,853	0.003	
Huntington Bancshares Incorporated	OH	30	0.011	0.041	583,045	18,542	>50B	3,771,413	32,205	3,188,368	13,663	0.000	
R B S Citizens NA	RI	31	0.007	0.038	970,935	48,929	>50B	3,992,872	61,395	3,021,937	12,466	0.011	
Arvest Bank Group Inc.	AR	32	0.017	0.058	187,060	7,511	10B-50B	1,182,623	11,574	995,563	4,063	0.013	
Bank of The West	CA	33	0.008	0.039	609,289	27,728	>50B	3,644,627	38,365	3,035,338	10,637	0.005	
Commerce Bancshares Inc.	MO	34	0.010	0.046	173,580	21,097	10B-50B	1,138,121	25,648	964,541	4,551	0.043	
First Horizon National Corporation	TN	34	0.009	0.041	245,405	17,983	10B-50B	1,471,652	23,594	1,226,247	5,611	0.006	
Fifth Third Bancorp	OH	36	0.006	0.022	699,615	61,906	>50B	5,222,486	80,025	4,522,871	18,119	0.017	
Fulton Financial Corporation	PA	37	0.012	0.036	211,276	10,288	10B-50B	2,242,608	19,873	2,031,332	9,585	0.000	
Peoples United Bank	CT	38	0.011	0.026	233,433	14,268	10B-50B	2,618,353	25,167	2,384,920	10,899	0.000	
Citizens Republic Bancorp Inc.	MI	39	0.012	0.037	128,578	5,010	10B-50B	1,153,068	8,849	1,024,490	3,839	0.000	

Table 1B. Micro Business Lending of Large Lending Institutions Based on Call Report Data, June 2010

Name of Lending Institution	HQ State	Micro Business Lending (less than \$100,000)					All Small Business Lending (less than \$1 million)			Macro Business Lending (\$100,000 - \$1 million)			CC Amount/TA ¹ (11)
		Rank (1)	TA Ratio ¹ (2)	TBL Ratio ¹ (3)	Amount (\$1,000) (4)	Lender Number (5)	Asset Size (6)	Amount (\$1,000) (7)	Number (8)	Amount (\$1,000) (9)	Number (10)		
Harris NA	IL	40	0.005	0.037	225,011	26,512	10B-50B	1,823,543	32,643	1,598,532	6,131	0.006	
South Financial Group Inc. The	SC	40	0.013	0.034	147,226	4,641	10B-50B	1,558,550	9,753	1,411,324	5,112	0.000	
Cullen/Frost Bankers Inc.	TX	42	0.010	0.031	171,473	6,466	10B-50B	1,542,452	12,853	1,370,979	6,387	0.000	
Marshall & Ilsley Corporation	WI	43	0.007	0.020	381,186	13,249	>50B	3,958,157	26,082	3,576,971	12,833	0.005	
Popular Inc.	PR	44	0.007	0.023	263,644	15,018	10B-50B	3,211,425	27,681	2,947,781	12,663	0.031	
Bank of Hawaii Corporation	HI	45	0.007	0.070	87,591	4,348	10B-50B	272,459	5,083	184,868	735	0.000	
T D Bk NA	DE	46	0.003	0.023	570,367	30,272	>50B	4,926,166	48,112	4,355,799	17,840	0.005	
Whitney Holding Corporation	LA	47	0.011	0.026	122,454	4,951	10B-50B	1,258,091	9,388	1,135,637	4,437	0.004	
Associated Banc-Corp	WI	48	0.006	0.025	133,628	11,736	10B-50B	1,343,324	21,494	1,209,696	9,758	0.000	
Umpqua Holdings Corporation	OR	49	0.010	0.023	109,760	4,389	10B-50B	1,364,889	9,135	1,255,129	4,746	0.000	
Rabobank NA	CA	50	0.010	0.028	100,610	3,216	10B-50B	670,914	5,290	570,304	2,074	0.001	
Union Bk NA	CA	51	0.004	0.017	344,384	11,543	>50B	1,927,673	18,023	1,583,289	6,480	0.000	
Susquehanna Bancshares Inc.	PA	52	0.008	0.024	107,931	4,974	10B-50B	1,083,574	9,543	975,643	4,569	0.000	
R B C Bk USA	NC	53	0.006	0.023	168,853	5,777	10B-50B	2,218,823	13,613	2,049,970	7,836	0.007	
H S B C Bk USA NA	VA	54	0.002	0.018	319,493	7,009	>50B	1,343,580	10,367	1,024,087	3,358	0.145	
International Bancshares Corporation	TX	55	0.006	0.028	69,557	2,549	10B-50B	501,813	4,367	432,256	1,818	0.000	
U M B Financial Corporation	MO	56	0.006	0.023	68,202	2,702	10B-50B	637,577	4,862	569,375	2,160	0.028	
Comerica Incorporated	TX	57	0.004	0.007	205,534	6,885	>50B	2,859,763	16,631	2,654,229	9,746	0.000	
Bankunited	FL	58	0.003	0.054	31,522	1,124	10B-50B	282,491	1,719	250,969	595	0.000	
Firstmerit Corporation	OH	58	0.006	0.017	84,169	2,907	10B-50B	1,235,727	7,394	1,151,558	4,487	0.010	
B O K Financial Corporation	OK	60	0.004	0.016	107,306	3,190	10B-50B	1,068,491	5,798	961,185	2,608	0.000	
Wilmington Trust Corporation	DE	61	0.006	0.015	62,772	3,613	10B-50B	762,593	6,144	699,821	2,531	0.005	
Firstbank Holding Company	CO	62	0.004	0.029	36,362	2,213	10B-50B	405,536	3,428	369,174	1,215	0.007	
East West Bancorp Inc.	CA	63	0.005	0.011	89,128	2,000	10B-50B	1,950,521	6,379	1,861,393	4,379	0.000	
Signature Bank	NY	64	0.005	0.019	53,311	1,341	10B-50B	692,730	3,033	639,419	1,692	0.000	
Iberiabank Corporation	LA	65	0.004	0.015	40,927	1,920	10B-50B	574,498	4,013	533,571	2,093	0.004	
Valley National Bancorp	NJ	66	0.004	0.011	55,207	1,849	10B-50B	1,063,331	5,144	1,008,124	3,295	0.001	
State Farm Bank, F.S.B.	IL	67	0.002	0.026	35,715	857	10B-50B	300,173	1,676	264,458	819	0.090	
U B S Bk USA	UT	68	0.003	0.010	76,072	1,672	10B-50B	1,494,793	5,384	1,418,721	3,712	0.000	
City National Corporation	CA	68	0.003	0.011	64,506	1,745	10B-50B	605,165	4,121	540,659	2,376	0.001	
Cathay General Bancorp	CA	70	0.004	0.008	39,357	1,010	10B-50B	728,337	2,843	688,980	1,833	0.000	
S V B Financial Group	CA	71	0.002	0.007	22,529	3,240	10B-50B	334,462	4,986	311,933	1,746	0.000	
Privatebancorp Inc.	IL	72	0.004	0.007	44,789	1,008	10B-50B	925,721	3,043	880,932	2,035	0.000	
Northern Trust Corporation	IL	73	0.001	0.007	74,422	1,010	>50B	803,072	3,574	728,650	2,564	0.000	
Washington Federal Savings & Loan Association	WA	74	0.001	0.019	14,243	465	10B-50B	131,843	903	117,600	438	0.000	
First Bancorp	PR	75	0.001	0.005	26,440	534	10B-50B	609,340	2,463	582,900	1,929	0.000	
Astoria Federal Savings & Loan Association	NY	76	0.000	0.009	7,611	343	10B-50B	223,454	857	215,843	514	0.000	
Midfirst Bank	OK	77	0.001	0.004	12,772	484	10B-50B	229,978	1,301	217,206	817	0.000	
New York Community Bancorp Inc.	NY	78	0.000	0.002	11,608	353	10B-50B	549,456	1,839	537,848	1,486	0.000	
Flagstar Bank, FSB	MI	79	0.000	0.002	3,700	140	10B-50B	177,122	537	173,422	397	0.000	

Table 1B. Micro Business Lending of Large Lending Institutions Based on Call Report Data, June 2010

Name of Lending Institution	HQ State	Micro Business Lending (less than \$100,000)					All Small Business Lending (less than \$1 million)			Macro Business Lending (\$100,000 - \$1 million)			CC Amount/TA ¹ (11)
		Rank (1)	TA Ratio ¹ (2)	TBL Ratio ¹ (3)	Amount (\$1,000) (4)	Lender Number (5)	Asset Size (6)	Amount (\$1,000) (7)	Number (8)	Amount (\$1,000) (9)	Number (10)		
Morgan Stanley	NY	80	0.000	0.001	4,000	74	>50B	134,000	398	130,000	324	0.000	
New York Private Bank & Trust Corporation	NY	81	0.000	0.001	1,394	19	10B-50B	165,683	518	164,289	499	0.000	
Hudson City Savings Bank	NJ	81	0.000	0.007	392	26	>50B	57,155	114	56,763	88	0.000	
Bank of New York Mellon Corporation	NY	83	0.000	0.001	2,188	114	>50B	46,041	298	43,853	184	0.000	
Onewest Bank, FSB	CA	84	0.000	0.001	566	16	10B-50B	155,620	436	155,054	420	0.000	
Deutsche Bk TC Americas	NY	85	0.000	0.000	0	2	10B-50B	2,000	5	2,000	3	0.000	
Goldman Sachs Group Inc. The	NY	NR	0.000	0.000	0	0	>50B	2,000	3	2,000	3	0.000	
Third Federal Savings & Loan Association of Clev	OH	NR	0.000	0.000	0	0	10B-50B	60	1	60	1	0.000	
Metlife Inc.	NY	NR	0.000	0.000	0	0	10B-50B	2,372	4	2,372	4	0.000	
I N G Bank, FSB	DE	NR	0.000	0.000	0	0	>50B	0	0	0	0	0.000	
U S A A Federal Savings Bank	TX	NR	0.000	0.000	0	0	10B-50B	912	4	912	4	0.333	
U S A A Savings Bank	NV	NR	0.000	0.000	0	0	10B-50B	0	0	0	0	1.009	
Charles Schwab Bank	NV	NR	0.000	0.000	0	0	10B-50B	0	0	0	0	0.000	
E*Trade Bank	VA	NR	0.000	0.000	0	0	10B-50B	0	0	0	0	0.002	
State Street Corporation	MA	NR	0.000	0.000	0	0	>50B	1,517	3	1,517	3	1.000	

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

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

Table 1C. Macro Business Lending of Large Lending Institutions Based on Call Report Data, June 2010

Name of Lending Institution	HQ State	Macro Business Lending (\$100,000 to \$1 million)					Lender	All Small Business Lending (less than \$1 million)		Micro Business Lending (less than \$100,000)	
		Rank (1)	TA Ratio ¹ (2)	TBL Ratio ¹ (3)	Amount (\$1,000) (4)	Number (5)	Asset Size (6)	Amount (\$1,000) (7)	Number (8)	Amount (\$1,000) (9)	Number (10)
Synovus Financial Corp.	GA	1	0.361	0.126	4,016,113	15,136	10B-50B	4,694,121	27,525	678,008	12,389
First Citizens Bancshares Inc.	NC	2	0.436	0.158	3,310,284	11,758	10B-50B	3,688,823	34,642	378,539	22,884
Zions Bancorporation	UT	3	0.257	0.116	6,063,866	20,538	>50B	6,750,266	55,093	686,400	34,555
B B & T Corporation	NC	4	0.261	0.063	9,606,056	43,728	>50B	11,700,000	447,476	2,141,475	403,748
Fulton Financial Corporation	PA	5	0.345	0.119	2,031,332	9,585	10B-50B	2,242,608	19,873	211,276	10,288
Wintrust Financial Corporation	IL	6	0.342	0.141	1,930,049	7,693	10B-50B	2,740,775	123,451	810,726	115,758
Peoples United Bank	CT	7	0.266	0.117	2,384,920	10,899	10B-50B	2,618,353	25,167	233,433	14,268
BancorpSouth Inc.	MS	8	0.368	0.116	1,558,438	6,879	10B-50B	1,805,264	18,076	246,826	11,197
Popular Inc.	PR	9	0.258	0.078	2,947,781	12,663	10B-50B	3,211,425	27,681	263,644	15,018
Regions Financial Corporation	AL	10	0.201	0.054	6,702,348	24,981	>50B	8,650,162	76,016	1,947,814	51,035
South Financial Group Inc. The	SC	11	0.328	0.122	1,411,324	5,112	10B-50B	1,558,550	9,753	147,226	4,641
RBC Bk USA	NC	11	0.279	0.077	2,049,970	7,836	10B-50B	2,218,823	13,613	168,853	5,777
Huntington Bancshares Incorporated	OH	13	0.222	0.062	3,188,368	13,663	>50B	3,771,413	32,205	583,045	18,542
Marshall & Ilsley Corporation	WI	14	0.184	0.066	3,576,971	12,833	>50B	3,958,157	26,082	381,186	13,249
First Niagara Financial Group Inc.	NY	15	0.326	0.069	1,406,945	6,216	10B-50B	1,768,292	35,003	361,347	28,787
Umpqua Holdings Corporation	OR	15	0.263	0.116	1,255,129	4,746	10B-50B	1,364,889	9,135	109,760	4,389
Compass Bk	AL	17	0.202	0.051	3,559,243	13,212	>50B	4,258,996	151,713	699,753	138,501
Suntrust Banks Inc.	GA	18	0.173	0.040	6,376,718	23,646	>50B	7,937,930	74,491	1,561,212	50,845
Manufacturers & Traders Tc	NY	19	0.163	0.058	3,938,746	17,767	>50B	4,940,335	54,776	1,001,589	37,009
Cullen/Frost Bankers Inc.	TX	20	0.251	0.080	1,370,979	6,387	10B-50B	1,542,452	12,853	171,473	6,466
East West Bancorp Inc.	CA	21	0.239	0.100	1,861,393	4,379	10B-50B	1,950,521	6,379	89,128	2,000
Wells Fargo & Company	CA	22	0.144	0.026	29,300,000	111,890	>50B	38,800,000	659,617	9,495,000	547,727
U.S. Bancorp	MN	23	0.153	0.032	9,043,637	40,937	>50B	13,400,000	764,298	4,325,626	723,361
Citizens Republic Bancorp Inc.	MI	23	0.295	0.097	1,024,490	3,839	10B-50B	1,153,068	8,849	128,578	5,010
Webster Financial Corporation	CT	25	0.261	0.064	1,136,061	6,427	10B-50B	1,437,295	18,028	301,234	11,601
Arvest Bank Group Inc.	AR	25	0.307	0.088	995,563	4,063	10B-50B	1,182,623	11,574	187,060	7,511
T C F Financial Corporation	MN	27	0.261	0.060	1,073,121	7,144	10B-50B	1,356,583	18,513	283,462	11,369
Fifth Third Bancorp	OH	28	0.139	0.041	4,522,871	18,119	>50B	5,222,486	80,025	699,615	61,906
T D Bk Na	DE	29	0.175	0.027	4,355,799	17,840	>50B	4,926,166	48,112	570,367	30,272
PNC Financial Services Group Inc. The	PA	29	0.137	0.034	8,449,451	34,616	>50B	10,600,000	430,430	2,178,403	395,814
Whitney Holding Corporation	LA	31	0.237	0.100	1,135,637	4,437	10B-50B	1,258,091	9,388	122,454	4,951
Capital One Financial Corporation	VA	32	0.169	0.024	4,517,835	20,187	>50B	11,300,000	2,700,514	6,825,504	2,680,327
Bank Of The West	CA	32	0.195	0.040	3,035,338	10,637	>50B	3,644,627	38,365	609,289	27,728
Firstmerit Corporation	OH	34	0.236	0.079	1,151,558	4,487	10B-50B	1,235,727	7,394	84,169	2,907
Associated Banc-Corp	WI	35	0.222	0.054	1,209,696	9,758	10B-50B	1,343,324	21,494	133,628	11,736
Harris Na	IL	36	0.263	0.035	1,598,532	6,131	10B-50B	1,823,543	32,643	225,011	26,512

Table 1C. Macro Business Lending of Large Lending Institutions Based on Call Report Data, June 2010

Name of Lending Institution	HQ State	Macro Business Lending (\$100,000 to \$1 million)					Lender	All Small Business Lending (less than \$1 million)		Micro Business Lending (less than \$100,000)	
		Rank (1)	TA Ratio ¹ (2)	TBL Ratio ¹ (3)	Amount (\$1,000) (4)	Number (5)	Asset Size (6)	Amount (\$1,000) (7)	Number (8)	Amount (\$1,000) (9)	Number (10)
Susquehanna Bancshares Inc.	PA	37	0.219	0.071	975,643	4,569	10B-50B	1,083,574	9,543	107,931	4,974
Bank Of America Corporation	NC	38	0.095	0.012	19,400,000	67,565	>50B	35,000,000	3,441,673	15,600,000	3,374,108
Banco Santander Pr	PR	39	0.136	0.038	3,013,003	12,853	>50B	3,838,852	38,032	825,849	25,179
Commerce Bancshares Inc.	MO	40	0.255	0.053	964,541	4,551	10B-50B	1,138,121	25,648	173,580	21,097
J P Morgan Chase & Co.	NY	41	0.084	0.009	10,300,000	52,925	>50B	25,100,000	2,331,747	14,800,000	2,278,822
Valley National Bancorp	NJ	41	0.203	0.072	1,008,124	3,295	10B-50B	1,063,331	5,144	55,207	1,849
First Horizon National Corporation	TN	43	0.206	0.047	1,226,247	5,611	10B-50B	1,471,652	23,594	245,405	17,983
Keycorp	OH	44	0.130	0.032	2,892,938	14,015	>50B	3,723,083	69,715	830,145	55,700
Comerica Incorporated	TX	45	0.092	0.048	2,654,229	9,746	>50B	2,859,763	16,631	205,534	6,885
U B S Bk Usa	UT	46	0.190	0.049	1,418,721	3,712	10B-50B	1,494,793	5,384	76,072	1,672
R B S Citizens Na	RI	47	0.118	0.021	3,021,937	12,466	>50B	3,992,872	61,395	970,935	48,929
Lauritzen Corporation	NE	48	0.218	0.049	798,377	4,512	10B-50B	1,284,437	95,828	486,060	91,316
Everbank	FL	49	0.358	0.034	385,430	3,226	10B-50B	647,120	34,578	261,690	31,352
Signature Bank	NY	50	0.230	0.062	639,419	1,692	10B-50B	692,730	3,033	53,311	1,341
Wilmington Trust Corporation	DE	51	0.167	0.065	699,821	2,531	10B-50B	762,593	6,144	62,772	3,613
Privatebancorp Inc.	IL	52	0.141	0.070	880,932	2,035	10B-50B	925,721	3,043	44,789	1,008
Iberiabank Corporation	LA	53	0.201	0.052	533,571	2,093	10B-50B	574,498	4,013	40,927	1,920
Umb Financial Corporation	MO	53	0.196	0.050	569,375	2,160	10B-50B	637,577	4,862	68,202	2,702
Firstbank Holding Company	CO	55	0.291	0.036	369,174	1,215	10B-50B	405,536	3,428	36,362	2,213
Rabobank Na	CA	56	0.156	0.056	570,304	2,074	10B-50B	670,914	5,290	100,610	3,216
Union Bk Na	CA	58	0.076	0.018	1,583,289	6,480	>50B	1,927,673	18,023	344,384	11,543
Citigroup Inc.	NY	58	0.028	0.004	2,947,942	10,031	>50B	8,500,745	1,973,873	5,552,803	1,963,842
BankUnited	FL	58	0.431	0.022	250,969	595	10B-50B	282,491	1,719	31,522	1,124
Cathay General Bancorp	CA	60	0.143	0.062	688,980	1,833	10B-50B	728,337	2,843	39,357	1,010
Bok Financial Corporation	OK	61	0.148	0.037	961,185	2,608	10B-50B	1,068,491	5,798	107,306	3,190
International Bancshares Corporation	TX	62	0.173	0.039	432,256	1,818	10B-50B	501,813	4,367	69,557	2,549
First Bancorp	PR	63	0.113	0.033	582,900	1,929	10B-50B	609,340	2,463	26,440	534
Astoria Federal Savings And Loan Association	NY	63	0.258	0.011	215,843	514	10B-50B	223,454	857	7,611	343
Hudson City Savings Bank	NJ	65	0.993	0.001	56,763	88	>50B	57,155	114	392	26
State Farm Bank, F.S.B.	IL	66	0.196	0.017	264,458	819	10B-50B	300,173	1,676	35,715	857
City National Corporation	CA	67	0.088	0.026	540,659	2,376	10B-50B	605,165	4,121	64,506	1,745
H S B C Bk Usa Na	VA	68	0.057	0.006	1,024,087	3,358	>50B	1,343,580	10,367	319,493	7,009
Northern Trust Corporation	IL	69	0.073	0.011	728,650	2,564	>50B	803,072	3,574	74,422	1,010
S V B Financial Group	CA	70	0.100	0.022	311,933	1,746	10B-50B	334,462	4,986	22,529	3,240
Bank Of Hawaii Corporation	HI	71	0.149	0.015	184,868	735	10B-50B	272,459	5,083	87,591	4,348
New York Community Bancorp Inc.	NY	72	0.090	0.013	537,848	1,486	10B-50B	549,456	1,839	11,608	353
Onewest Bank, Fsb	CA	73	0.192	0.006	155,054	420	10B-50B	155,620	436	566	16

Table 1C. Macro Business Lending of Large Lending Institutions Based on Call Report Data, June 2010

Name of Lending Institution	HQ State	Macro Business Lending (\$100,000 to \$1 million)					Lender	All Small Business Lending (less than \$1 million)		Micro Business Lending (less than \$100,000)	
		Rank (1)	TA Ratio ¹ (2)	TBL Ratio ¹ (3)	Amount (\$1,000) (4)	Number (5)	Asset Size (6)	Amount (\$1,000) (7)	Number (8)	Amount (\$1,000) (9)	Number (10)
Midfirst Bank	OK	74	0.074	0.019	217,206	817	10B-50B	229,978	1,301	12,772	484
Washington Federal Savings And Loan Assc	WA	75	0.153	0.009	117,600	438	10B-50B	131,843	903	14,243	465
Flagstar Bank, Fsb	MI	76	0.105	0.013	173,422	397	10B-50B	177,122	537	3,700	140
New York Private Bank & Trust Corporation	NY	77	0.099	0.012	164,289	499	10B-50B	165,683	518	1,394	19
U S A A Federal Savings Bank	TX	78	0.156	0.000	912	4	10B-50B	912	4	0	0
Morgan Stanley	NY	79	0.020	0.002	130,000	324	>50B	134,000	398	4,000	74
Ally Financial Inc.	MI	80	0.008	0.002	105,390	265	>50B	11,200,000	377,649	11,100,000	377,384
Bank Of New York Mellon Corporation The	NY	81	0.012	0.000	43,853	184	>50B	46,041	298	2,188	114
Metlife Inc.	NY	82	0.001	0.000	2,372	4	10B-50B	2,372	4	0	0
Barclays Bk De	DE	83	0.008	0.000	1,338	4	10B-50B	165,307	37,533	163,969	37,529
Deutsche Bk Tc Americas	NY	84	0.001	0.000	2,000	3	10B-50B	2,000	5	0	2
Goldman Sachs Group Inc. The	NY	84	0.002	0.000	2,000	3	>50B	2,000	3	0	0
State Street Corporation	MA	86	0.002	0.000	1,517	3	>50B	1,517	3	0	0
Third Federal Savings And Loan Association	OH	86	0.036	0.000	60	1	10B-50B	60	1	0	0
Discover Financial Services	IL	NR	0.000	0.000	0	0	>50B	334,141	150,612	334,141	150,612
I N G Bank, Fsb	DE	NR	0.000	0.000	0	0	>50B	0	0	0	0
American Express Company	NY	NR	0.000	0.000	0	0	>50B	13,600,000	2,072,702	13,600,000	2,072,702
G E Money Bank	UT	NR	0.000	0.000	0	0	10B-50B	1,125,853	760,389	1,125,853	760,389
Charles Schwab Bank	NV	NR	0.000	0.000	0	0	10B-50B	0	0	0	0
U S A A Savings Bank	NV	NR	0.000	0.000	0	0	10B-50B	0	0	0	0
E*Trade Bank	VA	NR	0.000	0.000	0	0	10B-50B	0	0	0	0

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

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

Table 1C. Macro Business Lending of Large Lending Institutions Based on Call Report Data, June 2010

Lender CC Amount/TA ¹ (11)
0.009
0.011
0.002
0.011
0.000
0.000
0.000
0.007
0.031
0.000
0.000
0.007
0.000
0.005
0.000
0.000
0.008
0.003
0.000
0.000
0.000
0.020
0.059
0.000
0.000
0.013
0.000
0.017
0.005
0.014
0.004
0.275
0.005
0.010
0.000
0.006

Table 1C. Macro Business Lending of Large Lending Institutions Based on Call Report Data, June 2010

Lender CC Amount/TA ¹ (11)
0.000
0.085
0.003
0.043
0.120
0.001
0.006
0.000
0.000
0.000
0.011
0.207
0.000
0.000
0.005
0.000
0.004
0.028
0.007
0.001
0.000
0.202
0.000
0.000
0.000
0.000
0.000
0.000
0.000
0.090
0.001
0.145
0.000
0.000
0.000
0.000
0.000

Table 1C. Macro Business Lending of Large Lending Institutions Based on Call Report Data, June 2010

Lender CC Amount/TA ¹ (11)
0.000
0.000
0.000
0.000
0.333
0.000
0.000
0.000
0.000
0.748
0.000
0.000
0.000
0.750
0.000
0.331
0.663
0.000
1.009
1.000

Table 2A. Small Business Lending of Large Lending Institutions Based on CRA Data, 2009

Name of Lending Institution	HQ State or Territory	All Small Business Lending (less than \$1 million)					Micro Business Lending (less than \$100,000)				
		Total (1)	TA Ratio (2)	TBL Ratio (3)	Amount (1,000) (4)	No. of States and Territories w/loans (5) (6)			Institution Asset Size (7)	Amount (1,000) (8)	Number (9)
						Number (5)	Territories w/loans (6)	Institution Asset Size (7)			
American Express Bank FSB	UT	1	0.413	1.000	6,420,167	1,188,172	55	\$10B-\$50B	5,636,191	1,184,340	
GE Money Bank	UT	2	0.059	1.000	11,700,080	1,555,179	52	\$10B-\$50B	11,643,719	1,554,896	
Synovus Financial Corp.	GA	3	0.147	0.422	2,508,489	16,221	33	\$10B-\$50B	397,981	9,994	
First Citizens Bancshares	NC	4	0.147	0.460	2,031,910	15,169	50	\$10B-\$50B	332,120	10,588	
Zions Bancorporation	UT	5	0.129	0.286	3,334,876	29,232	46	>\$50B	683,022	22,531	
BB&T Corporation	NC	6	0.076	0.313	6,157,615	34,867	42	>\$50B	918,557	20,295	
Capital One Financial Corp.	VA	7	0.060	0.424	3,072,120	156,527	51	>\$50B	1,646,287	152,535	
Regions Financial Corporation	AL	8	0.069	0.263	4,213,007	37,592	47	>\$50B	1,317,783	29,916	
BancorpSouth Inc.	MS	9	0.135	0.427	710,246	6,975	21	\$10B-\$50B	150,089	5,170	
Fulton Financial Corporation	PA	10	0.132	0.381	1,038,002	5,976	19	\$10B-\$50B	173,872	3,631	
Lauritzen Corporation	NE	11	0.078	0.352	758,158	21,344	51	\$10B-\$50B	326,434	20,064	
South Financial Group Inc.	SC	12	0.135	0.362	874,091	5,112	25	\$10B-\$50B	124,558	2,911	
Wintrust Financial Corporation	IL	13	0.201	0.485	711,262	3,083	32	\$10B-\$50B	67,029	1,463	
Popular Inc.	PR	14	0.080	0.284	1,241,281	14,991	27	\$10B-\$50B	423,288	12,337	
Huntington Bancshares Incorp.	OH	15	0.074	0.263	1,771,651	15,367	32	>\$50B	507,387	12,155	
U.S. Bancorp	MN	16	0.047	0.228	6,814,895	245,125	52	>\$50B	2,771,322	234,362	
Whitney Holding Corporation	LA	16	0.110	0.263	1,142,106	6,163	28	\$10B-\$50B	147,547	3,438	
JPMorgan Chase & Co.	NY	18	0.022	0.254	7,522,600	548,607	51	>\$50B	4,833,831	542,238	
Cullen/Frost Bankers Inc.	TX	19	0.090	0.286	1,020,276	4,572	18	\$10B-\$50B	114,242	2,292	
Wells Fargo & Company	CA	20	0.035	0.195	31,909,012	678,282	52	>\$50B	16,970,263	631,946	
SunTrust Banks Inc.	GA	21	0.049	0.218	3,625,248	23,319	49	>\$50B	397,761	15,139	
Marshall & Ilsley Corporation	WI	22	0.073	0.200	2,647,115	10,596	42	>\$50B	191,810	4,971	
PNC Financial Services Group	PA	23	0.043	0.175	6,318,331	74,714	48	>\$50B	2,055,303	63,176	
People S United Bank	CT	23	0.128	0.281	581,404	4,339	14	\$10B-\$50B	91,633	2,950	
Commerce Bancshares Inc.	MO	25	0.063	0.301	757,528	6,530	45	\$10B-\$50B	143,433	4,780	
Umpqua Holdings Corporation	OR	25	0.126	0.286	616,037	2,699	10	\$1B-\$10B	64,690	1,266	
Bank of America Corporation	NC	27	0.020	0.209	9,263,290	178,972	55	>\$50B	2,100,509	160,543	
Compass Bank	AL	27	0.061	0.254	851,708	16,068	30	>\$50B	481,916	14,774	
Citizens Republic Bancorp .	MI	29	0.109	0.332	478,363	2,269	12	\$10B-\$50B	57,722	1,160	
Citigroup Inc.	NY	30	0.011	0.243	2,483,485	384,103	54	>\$50B	2,136,988	383,116	
Bank of The West	CA	31	0.049	0.235	1,485,485	13,692	45	>\$50B	316,474	10,899	
Manufacturers & Traders Trusts	NY	31	0.073	0.204	1,195,130	7,031	25	>\$50B	194,145	4,287	
Fifth Third Bancorp	OH	33	0.048	0.164	3,163,200	18,218	36	>\$50B	347,607	11,020	
RBC Bank	NC	34	0.084	0.303	302,899	2,327	17	\$10B-\$50B	54,149	1,624	
Harris N.A.	IL	35	0.040	0.304	719,997	6,110	32	\$10B-\$50B	91,072	4,358	
Discover Financial Services	IL	36	0.006	1.000	276,887	35,664	52	\$10B-\$50B	276,887	35,664	
Ally Financial Inc.	MI	37	0.181	0.824	118,454	193	41	\$10B-\$50B	192	4	
Susquehanna Bancshares Inc.	PA	38	0.079	0.243	598,403	3,850	23	\$10B-\$50B	107,714	2,471	
Associated Banc-Corp	WI	39	0.060	0.247	812,428	4,252	25	\$10B-\$50B	76,418	2,442	
East West Bancorp Inc.	CA	40	0.102	0.264	516,114	1,294	15	\$10B-\$50B	17,910	275	

Table 2A. Small Business Lending of Large Lending Institutions Based on CRA Data, 2009

Name of Lending Institution	HQ State or Territory	All Small Business Lending (less than \$1 million)					Micro Business Lending (less than \$100,000)				
		Total (1)	TA Ratio (2)	TBL Ratio (3)	Amount (1,000) (4)	No. of States and Territories w/loans (5) (6)			Institution Asset Size (7)	Amount (1,000) (8)	Number (9)
						Number (5)	Territories w/loans (6)	Institution Asset Size (7)			
MB Financial Inc	IL	41	0.076	0.291	466,130	1,530	25	\$1B-\$10B	27,537	459	
TD Bank N.A.	ME	42	0.030	0.199	1,392,746	16,504	38	>\$50B	387,081	13,632	
Comerica Incorporated	TX	43	0.052	0.103	2,171,920	8,277	42	>\$50B	210,571	3,744	
Webster Financial Corporation	CT	43	0.081	0.330	208,888	1,299	8	\$10B-\$50B	39,473	831	
RBS Citizens N.A.	RI	45	0.028	0.156	1,865,100	17,439	44	>\$50B	343,332	13,771	
First Horizon National Corp.	TN	46	0.057	0.247	703,624	3,893	25	\$10B-\$50B	105,050	2,190	
Signature Bank	NY	47	0.067	0.249	638,172	1,815	45	\$1B-\$10B	25,527	425	
Firstmerit Corporation	OH	48	0.085	0.254	214,369	1,570	12	\$10B-\$50B	26,545	1,084	
Valley National Bancorp	NJ	49	0.075	0.215	458,735	2,719	7	\$10B-\$50B	77,194	1,840	
Union Bank N.A.	CA	50	0.022	0.097	1,430,454	21,321	23	>\$50B	624,148	18,759	
UMB Financial Corporation	MO	50	0.056	0.219	556,983	4,596	35	\$10B-\$50B	88,701	3,405	
TCF Financial Corporation	MN	50	0.075	0.332	127,741	471	9	\$10B-\$50B	7,799	216	
Keycorp	OH	53	0.042	0.168	1,072,181	5,657	35	>\$50B	106,146	3,357	
HSBC Bank USA NA	NY	54	0.008	0.087	1,771,324	21,239	38	>\$50B	811,078	18,399	
EverBank	FL	55	0.058	0.422	28,914	327	34	\$1B-\$10B	2,069	272	
International Bancshares Corp.	TX	56	0.045	0.214	283,035	2,232	10	\$10B-\$50B	54,491	1,571	
BankUnited	FL	57	0.025	0.485	37,776	362	1	\$10B-\$50B	13,900	302	
BOK Financial Corporation	OK	58	0.041	0.164	600,027	2,179	29	\$10B-\$50B	44,191	803	
Rabobank N.A.	CA	58	0.066	0.184	211,511	1,185	5	\$1B-\$10B	47,775	760	
Privatebancorp Inc.	IL	60	0.073	0.148	235,201	795	19	\$10B-\$50B	14,246	249	
Cathay General Bancorp	CA	61	0.065	0.154	281,055	833	10	\$10B-\$50B	15,682	299	
City National Corporation	CA	62	0.029	0.099	643,086	2,566	19	\$10B-\$50B	59,922	1,144	
Sovereign Bank	PA	63	0.047	0.165	255,608	1,947	12	>\$50B	66,876	1,444	
State Farm Bank	IL	64	0.019	0.222	84,650	3,596	50	\$10B-\$50B	62,720	3,525	
SVB Financial Group	CA	66	0.024	0.112	339,951	2,372	35	\$1B-\$10B	58,591	1,837	
Astoria Federal Savings & Loans	NY	67	0.011	0.267	26,445	469	1	\$10B-\$50B	12,459	425	
Bank of Hawaii Corporation	HI	68	0.022	0.230	73,844	341	6	\$10B-\$50B	7,402	201	
First Bancorp	PR	69	0.034	0.119	108,738	674	3	\$10B-\$50B	15,844	413	
Northern Trust Corporation	IL	70	0.012	0.089	328,393	1,176	23	>\$50B	26,476	407	
MidFirst Bank	OK	71	0.020	0.079	138,101	578	11	\$10B-\$50B	12,961	257	
Washington Federal S&L	WA	72	0.010	0.170	66,121	432	6	\$10B-\$50B	14,108	306	
New York Community Bancorp	NY	73	0.013	0.091	85,796	212	7	\$10B-\$50B	2,370	33	
New York Private Bank & Trust	NY	74	0.012	0.101	6,127	24	3	\$10B-\$50B	150	2	
Bank of New York Mellon Corp	NY	75	0.000	0.040	209,991	768	22	>\$50B	20,776	319	
Flagstar Bank	MI	76	0.013	0.107	-	1	1	\$10B-\$50B	-	1	
Arvest Bank Group Inc.	AR	77	0.104	0.365	-	-	-	\$10B-\$50B	-	-	
Goldman Sachs Group Inc.	NY	NR	0.000	0.002	2,000	2	2	>\$50B	-	-	
Deutsche Bank Trust Company	NY	NR	0.000	0.001	-	-	-	\$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 Based on CRA Data, 2009

Name of Holding Company or Bank	Physical State	Micro Business Lending (less than \$100,000)					All Small Business Lending (less than \$1 million)		
		Total Rank	No. of States and Territories w/loans			Institution Asset Size	Amount (1,000)	Number	Number
			(1)	(2)	(3)				
GE Money Bank	UT	1	0.059	1.000	11,643,719	1,554,896	\$10B-\$50B	11,700,080	1,555,179
American Express Bank FSB	UT	1	0.413	1.000	5,636,191	1,184,340	\$10B-\$50B	6,420,167	1,188,172
Capital One Financial Corporation	VA	3	0.036	0.255	1,646,287	152,535	>\$50B	3,072,120	156,527
JPMorgan Chase & Co.	NY	4	0.013	0.149	4,833,831	542,238	>\$50B	7,522,600	548,607
U.S. Bancorp	MN	5	0.015	0.074	2,771,322	234,362	>\$50B	6,814,895	245,125
Regions Financial Corporation	AL	6	0.015	0.059	1,317,783	29,916	>\$50B	4,213,007	37,592
Lauritzen Corporation	NE	7	0.030	0.133	326,434	20,064	\$10B-\$50B	758,158	21,344
Citigroup Inc.	NY	8	0.007	0.159	2,136,988	383,116	>\$50B	2,483,485	384,103
Bank Of America Corporation	NC	8	0.009	0.093	2,100,509	160,543	>\$50B	9,263,290	178,972
Wells Fargo & Company	CA	10	0.009	0.048	16,970,263	631,946	>\$50B	31,909,012	678,282
Synovus Financial Corp.	GA	11	0.021	0.061	397,981	9,994	\$10B-\$50B	2,508,489	16,221
Bb&T Corporation	NC	12	0.012	0.049	918,557	20,295	>\$50B	6,157,615	34,867
First Citizens Bancshares	NC	13	0.020	0.062	332,120	10,588	\$10B-\$50B	2,031,910	15,169
Discover Financial Services	IL	14	0.006	1.000	276,887	35,664	\$10B-\$50B	276,887	35,664
Zions Bancorporation	UT	15	0.013	0.029	683,022	22,531	>\$50B	3,334,876	29,232
Suntrust Banks Inc.	GA	16	0.010	0.043	397,761	15,139	>\$50B	3,625,248	23,319
Pnc Financial Services Group	PA	17	0.009	0.036	2,055,303	63,176	>\$50B	6,318,331	74,714
Huntington Bancshares Incorp.	OH	18	0.011	0.041	507,387	12,155	>\$50B	1,771,651	15,367
Bancorpsouth Inc.	MS	19	0.018	0.058	150,089	5,170	\$10B-\$50B	710,246	6,975
Compass Bank	AL	20	0.010	0.042	481,916	14,774	>\$50B	851,708	16,068
Manufacturers & Traders Trust	NY	21	0.015	0.041	194,145	4,287	>\$50B	1,195,130	7,031
Wintrust Financial Corporation	IL	22	0.059	0.144	67,029	1,463	\$10B-\$50B	711,262	3,083
RBS Citizens N.A.	RI	23	0.007	0.038	343,332	13,771	>\$50B	1,865,100	17,439
Commerce Bancshares Inc.	MO	24	0.010	0.046	143,433	4,780	\$10B-\$50B	757,528	6,530
Bank of The West	CA	25	0.008	0.039	316,474	10,899	>\$50B	1,485,485	13,692
Fulton Financial Corporation	PA	26	0.012	0.036	173,872	3,631	\$10B-\$50B	1,038,002	5,976
South Financial Group Inc.	SC	27	0.013	0.034	124,558	2,911	\$10B-\$50B	874,091	5,112
Popular Inc.	PR	28	0.007	0.023	423,288	12,337	\$10B-\$50B	1,241,281	14,991
Whitney Holding Corporation	LA	28	0.011	0.026	147,547	3,438	\$10B-\$50B	1,142,106	6,163
Keycorp	OH	30	0.009	0.038	106,146	3,357	>\$50B	1,072,181	5,657
Fifth Third Bancorp	OH	31	0.006	0.022	347,607	11,020	>\$50B	3,163,200	18,218
Webster Financial Corporation	CT	31	0.017	0.069	39,473	831	\$10B-\$50B	208,888	1,299
Cullen/Frost Bankers Inc.	TX	33	0.010	0.032	114,242	2,292	\$10B-\$50B	1,020,276	4,572
First Horizon National Corp.	TN	33	0.009	0.041	105,050	2,190	\$10B-\$50B	703,624	3,893
Union Bank N.A	CA	35	0.004	0.017	624,148	18,759	>\$50B	1,430,454	21,321
HSBC Bank USA NA	NY	36	0.002	0.021	811,078	18,399	>\$50B	1,771,324	21,239
People S United Bank	CT	36	0.011	0.025	91,633	2,950	\$10B-\$50B	581,404	4,339
TD Bank N.A	ME	38	0.003	0.023	387,081	13,632	>\$50B	1,392,746	16,504
Sovereign Bank	PA	39	0.011	0.038	66,876	1,444	>\$50B	255,608	1,947
Ally Financial Inc.	MI	39	0.179	0.817	192	4	\$10B-\$50B	118,454	193

Table 2B. Micro Business Lending of Large Lending Institutions Based on CRA Data, 2009

Name of Holding Company or Bank	Physical State	Micro Business Lending (less than \$100,000)					All Small Business Lending (less than \$1 million)		
		Total Rank	No. of States and Territories w/loans			Institution Asset Size	Amount (1,000)	Number	
			(1)	(2)	(3)				
Citizens Republic Bancorp	MI	41	0.012	0.037	57,722	1,160	12	\$10B-\$50B	478,363
EverBank	FL	42	0.023	0.171	2,069	272	34	\$1B-\$10B	28,914
Marshall & Ilsley Corporation	WI	43	0.006	0.016	191,810	4,971	42	>\$50B	2,647,115
Harris N.A.	IL	43	0.005	0.037	91,072	4,358	32	\$10B-\$50B	719,997
TCF Financial Corporation	MN	45	0.016	0.069	7,799	216	9	\$10B-\$50B	127,741
Susquehanna Bancshares Inc.	PA	46	0.008	0.024	107,714	2,471	23	\$10B-\$50B	598,403
Umpqua Holdings Corporation	OR	47	0.010	0.023	64,690	1,266	10	\$1B-\$10B	616,037
UMB Financial Corporation	MO	48	0.006	0.023	88,701	3,405	35	\$10B-\$50B	556,983
Associated Banc-Corp	WI	49	0.006	0.025	76,418	2,442	25	\$10B-\$50B	812,428
Comerica Incorporated	TX	50	0.004	0.007	210,571	3,744	42	>\$50B	2,171,920
Rabobank N.A.	CA	51	0.010	0.028	47,775	760	5	\$1B-\$10B	211,511
International Bancshares Corp.	TX	52	0.006	0.030	54,491	1,571	10	\$10B-\$50B	283,035
Bank of Hawaii Corporation	HI	53	0.007	0.074	7,402	201	6	\$10B-\$50B	73,844
RBC Bank	NC	54	0.006	0.023	54,149	1,624	17	\$10B-\$50B	302,899
State Farm Bank	IL	55	0.002	0.026	62,720	3,525	50	\$10B-\$50B	84,650
MB Financial Inc	IL	56	0.006	0.023	27,537	459	25	\$1B-\$10B	466,130
Valley National Bancorp	NJ	57	0.004	0.011	77,194	1,840	7	\$10B-\$50B	458,735
FirstMerit Corporation	OH	58	0.006	0.017	26,545	1,084	12	\$10B-\$50B	214,369
BankUnited	FL	59	0.003	0.054	13,900	302	1	\$10B-\$50B	37,776
City National Corporation	CA	60	0.003	0.011	59,922	1,144	19	\$10B-\$50B	643,086
BOK Financial Corporation	OK	61	0.004	0.016	44,191	803	29	\$10B-\$50B	600,027
Signature Bank	NY	61	0.005	0.019	25,527	425	45	\$1B-\$10B	638,172
SVB Financial Group	CA	63	0.002	0.008	58,591	1,837	35	\$1B-\$10B	339,951
East West Bancorp Inc.	CA	64	0.005	0.012	17,910	275	15	\$10B-\$50B	516,114
Cathay General Bancorp	CA	65	0.004	0.008	15,682	299	10	\$10B-\$50B	281,055
Northern Trust Corporation	IL	66	0.001	0.009	26,476	407	23	>\$50B	328,393
PrivateBancorp Inc.	IL	66	0.004	0.007	14,246	249	19	\$10B-\$50B	235,201
Washington Federal S&L	WA	68	0.001	0.018	14,108	306	6	\$10B-\$50B	66,121
First Bancorp	PR	69	0.001	0.005	15,844	413	3	\$10B-\$50B	108,738
MidFirst Bank	OK	70	0.001	0.004	12,961	257	11	\$10B-\$50B	138,101
Bank of New York Mellon Corp.	NY	71	0.000	0.002	20,776	319	22	>\$50B	209,991
Astoria Federal Savings & Loan	NY	72	0.000	0.009	12,459	425	1	\$10B-\$50B	26,445
New York Community Bancorp	NY	73	0.000	0.002	2,370	33	7	\$10B-\$50B	85,796
New York Private Bank & Trust	NY	74	0.000	0.001	150	2	3	\$10B-\$50B	6,127
Arvest Bank Group Inc.	AR	75	0.017	0.058	.	.	.	\$10B-\$50B	.
Flagstar Bank	MI	NR	0.000	0.002	-	1	1	\$10B-\$50B	-
Goldman Sachs Group Inc.	NY	NR	-	0.000	-	-	2	>\$50B	2,000
Deutsche Bank Trust Company	NY	NR	-	0.000	.	.	.	\$10B-\$50B	.

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

Table 2C. Macro Business Lending of Large Lending Institutions Based on CRA Data, 2009

Name of Holding Company or Bank	Physical State	Micro Business Lending (less than \$100,000)					All small Business Lending (less than \$1 million)			
		Total				No. of States and Territories			Institution Asset Size	Amount (1,000)
			Rank	TA Ratio	TBL Ratio	Amount (1,000)	Number	w/loans		
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Synovus Financial Corp.	GA	1	0.125	0.361	2,110,508	6,227	33	\$10B-\$50B	2,508,489	16,221
First Citizens Bancshares	NC	2	0.127	0.398	1,699,790	4,581	50	\$10B-\$50B	2,031,910	15,169
Bb&T Corporation	NC	3	0.064	0.264	5,239,058	14,572	42	>\$50B	6,157,615	34,867
Zions Bancorporation	UT	4	0.116	0.257	2,651,854	6,701	46	>\$50B	3,334,876	29,232
Fulton Financial Corporation	PA	5	0.119	0.345	864,130	2,345	19	\$10B-\$50B	1,038,002	5,976
South Financial Group Inc.	SC	6	0.122	0.328	749,533	2,201	25	\$10B-\$50B	874,091	5,112
Wintrust Financial Corporation	IL	7	0.141	0.342	644,233	1,620	32	\$10B-\$50B	711,262	3,083
Whitney Holding Corporation	LA	8	0.100	0.238	994,559	2,725	28	\$10B-\$50B	1,142,106	6,163
BancorpSouth Inc.	MS	9	0.116	0.368	560,157	1,805	21	\$10B-\$50B	710,246	6,975
Regions Financial Corporation	AL	10	0.053	0.203	2,895,224	7,676	47	>\$50B	4,213,007	37,592
Popular Inc.	PR	11	0.073	0.261	817,993	2,654	27	\$10B-\$50B	1,241,281	14,991
Marshall & Ilsley Corporation	WI	12	0.067	0.184	2,455,305	5,625	42	>\$50B	2,647,115	10,596
Cullen/Frost Bankers Inc.	TX	13	0.080	0.254	906,034	2,280	18	\$10B-\$50B	1,020,276	4,572
Huntington Bancshares Incorp.	OH	14	0.062	0.222	1,264,264	3,212	32	>\$50B	1,771,651	15,367
Suntrust Banks Inc.	GA	15	0.040	0.175	3,227,487	8,180	49	>\$50B	3,625,248	23,319
Umpqua Holdings Corporation	OR	16	0.116	0.263	551,347	1,433	10	\$10B-\$50B	616,037	2,699
Wells Fargo & Company	CA	17	0.026	0.147	14,938,749	46,336	52	>\$50B	31,909,012	678,282
U.S. Bancorp	MN	18	0.032	0.155	4,043,573	10,763	52	>\$50B	6,814,895	245,125
Fifth Third Bancorp	OH	19	0.041	0.142	2,815,593	7,198	36	>\$50B	3,163,200	18,218
People S United Bank	CT	20	0.117	0.256	489,771	1,389	14	\$10B-\$50B	581,404	4,339
PNC Financial Services Group	PA	21	0.034	0.139	4,263,028	11,538	48	>\$50B	6,318,331	74,714
Citizens Republic Bancorp	MI	22	0.097	0.295	420,641	1,109	12	\$10B-\$50B	478,363	2,269
Bank of The West	CA	23	0.040	0.196	1,169,011	2,793	45	>\$50B	1,485,485	13,692
Manufacturers & Traders Trust	NY	24	0.058	0.163	1,000,985	2,744	25	>\$50B	1,195,130	7,031
Associated Banc-Corp	WI	25	0.054	0.222	736,010	1,810	25	\$10B-\$50B	812,428	4,252
Commerce Bancshares Inc.	MO	26	0.053	0.255	614,095	1,750	45	\$10B-\$50B	757,528	6,530
Harris N.A.	IL	27	0.035	0.266	628,925	1,752	32	\$10B-\$50B	719,997	6,110
MB Financial Inc	IL	28	0.070	0.268	438,593	1,071	25	\$10B-\$50B	466,130	1,530
East West Bancorp Inc.	CA	29	0.098	0.251	498,204	1,019	15	\$10B-\$50B	516,114	1,294
Signature Bank	NY	30	0.062	0.230	612,645	1,390	45	\$10B-\$50B	638,172	1,815
Bank Of America Corporation	NC	31	0.011	0.116	7,162,781	18,429	55	>\$50B	9,263,290	178,972
Comerica Incorporated	TX	32	0.048	0.095	1,961,349	4,533	42	>\$50B	2,171,920	8,277
Capital One Financial Corporation	VA	33	0.024	0.169	1,425,833	3,992	51	>\$50B	3,072,120	156,527
TD Bank N.A	ME	34	0.027	0.176	1,005,665	2,872	38	>\$50B	1,392,746	16,504
Susquehanna Bancshares Inc.	PA	35	0.071	0.219	490,689	1,379	23	\$10B-\$50B	598,403	3,850
RBC Bank	NC	36	0.077	0.279	248,750	703	17	\$10B-\$50B	302,899	2,327

Table 2C. Macro Business Lending of Large Lending Institutions Based on CRA Data, 2009

Name of Holding Company or Bank	Physical State	Micro Business Lending (less than \$100,000)						All small Business Lending (less than \$1 million)		
		Total				No. of States and Territories			Institution Asset Size	Number
			Rank	TA Ratio	TBL Ratio	Amount (1,000)	Number	w/loans		
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
First Horizon National Corp.	TN	37	0.047	0.206	598,574	1,703	25	\$10B-\$50B	703,624	3,893
RBS Citizens N.A.	RI	38	0.021	0.118	1,521,768	3,668	44	>\$50B	1,865,100	17,439
JPMorgan Chase & Co.	NY	39	0.009	0.104	2,688,769	6,369	51	>\$50B	7,522,600	548,607
Valley National Bancorp	NJ	40	0.072	0.203	381,541	879	7	\$10B-\$50B	458,735	2,719
Keycorp	OH	41	0.032	0.131	966,035	2,300	35	>\$50B	1,072,181	5,657
Lauritzen Corporation	NE	42	0.049	0.218	431,724	1,280	51	\$10B-\$50B	758,158	21,344
Compass Bank	AL	43	0.051	0.213	369,792	1,294	30	>\$50B	851,708	16,068
FirstMerit Corporation	OH	44	0.079	0.236	187,824	486	12	\$10B-\$50B	214,369	1,570
Webster Financial Corporation	CT	45	0.064	0.261	169,415	468	8	\$10B-\$50B	208,888	1,299
UMB Financial Corporation	MO	46	0.050	0.196	468,282	1,191	35	\$10B-\$50B	556,983	4,596
TCF Financial Corporation	MN	47	0.059	0.263	119,942	255	9	\$10B-\$50B	127,741	471
BOK Financial Corporation	OK	48	0.037	0.148	555,836	1,376	29	\$10B-\$50B	600,027	2,179
Arvest Bank Group Inc.	AR	49	0.088	0.307	0	0	.	\$10B-\$50B	.	.
Union Bank N.A.	CA	50	0.018	0.080	806,306	2,562	23	>\$50B	1,430,454	21,321
PrivateBancorp Inc.	IL	51	0.070	0.141	220,955	546	19	\$10B-\$50B	235,201	795
HSBC Bank USA NA	NY	52	0.006	0.067	960,246	2,840	38	>\$50B	1,771,324	21,239
Cathay General Bancorp	CA	53	0.061	0.145	265,373	534	10	\$10B-\$50B	281,055	833
International Bancshares Corp.	TX	54	0.039	0.185	228,544	661	10	\$10B-\$50B	283,035	2,232
City National Corporation	CA	55	0.026	0.088	583,164	1,422	19	\$10B-\$50B	643,086	2,566
Rabobank N.A.	CA	56	0.056	0.156	163,736	425	5	\$10B-\$50B	211,511	1,185
BankUnited	FL	57	0.022	0.431	23,876	60	1	\$10B-\$50B	37,776	362
American Express Bank FSB	UT	58	0.000	0.000	783,976	3,832	55	\$10B-\$50B	6,420,167	1,188,172
EverBank	FL	59	0.035	0.251	26,845	55	34	\$10B-\$50B	28,914	327
Sovereign Bank	PA	60	0.036	0.128	188,732	503	12	>\$50B	255,608	1,947
SVB Financial Group	CA	61	0.022	0.104	281,360	535	35	\$10B-\$50B	339,951	2,372
Astoria Federal Savings & Loan	NY	62	0.011	0.258	13,986	44	1	\$10B-\$50B	26,445	469
First Bancorp	PR	63	0.032	0.114	92,894	261	3	\$10B-\$50B	108,738	674
Citigroup Inc.	NY	64	0.004	0.084	346,497	987	54	>\$50B	2,483,485	384,103
Northern Trust Corporation	IL	65	0.011	0.081	301,917	769	23	>\$50B	328,393	1,176
State Farm Bank	IL	66	0.017	0.196	21,930	71	50	\$10B-\$50B	84,650	3,596
Bank of Hawaii Corporation	HI	67	0.015	0.156	66,442	140	6	\$10B-\$50B	73,844	341
MidFirst Bank	OK	68	0.019	0.074	125,140	321	11	\$10B-\$50B	138,101	578
Washington Federal S&L	WA	69	0.009	0.151	52,013	126	6	\$10B-\$50B	66,121	432
New York Community Bancorp	NY	70	0.013	0.090	83,426	179	7	\$10B-\$50B	85,796	212
Bank of New York Mellon Corp.	NY	71	0.000	0.038	189,215	449	22	>\$50B	209,991	768
Ally Financial Inc.	MI	72	0.002	0.008	118,262	189	41	>\$50B	118,454	193

Table 2C. Macro Business Lending of Large Lending Institutions Based on CRA Data, 2009

Name of Holding Company or Bank	Physical State	Micro Business Lending (less than \$100,000)					All small Business Lending (less than \$1 million)			
		Total				No. of States and Territories w/loans			Institution Asset Size	
			Rank	TA Ratio	TBL Ratio	Number				
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
New York Private Bank & Trust	NY	73	0.012	0.100	5,977	22	3	\$10B-\$50B	6,127	24
Flagstar Bank	MI	74	0.013	0.105	0	0	1	\$10B-\$50B	0	1
GE Money Bank	UT	75	0.000	0.000	56,361	283	52	\$10B-\$50B	11,700,080	1,555,179
Goldman Sachs Group Inc.	NY	76	0.000	0.002	2,000	2	2	>\$50B	2,000	2
Deutsche Bank Trust Company	NY	77	0.000	0.001	0	0	.	\$10B-\$50B	.	.
Discover Financial Services	IL	78	0.000	0.000	0	0	52	>\$50B	276,887	35,664

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

Table 3A. Top Small Business Lenders by State and Territory Based on Call Report Data, June 2010

Name of Lending Institution	City	All Small Business Lending (less than \$1 million)						Micro Business Lending (less than \$100,000)				
		HQ State	Total Rank (1)	TA Ratio ¹ (2)	TBL Ratio ¹ (3)	Amount (\$1,000) (4)	Number (5)	Institution Asset Size (6)	Total Rank (7)	Amount (\$1,000) (8)	Number (9)	CC Amount/TA ¹ (10)
						(\$1,000)				(\$1,000)		
Mt. McKinley Bank	Fairbanks	AK	77.5	0.197	0.902	58,331	389	100M-500M	77.5	7,144	176	0.000
First Metro Bank	Muscle Shoals	AL	100.0	0.300	1.000	130,856	1,514	100M-500M	92.5	32,336	1,192	0.003
The Bank of Vernon	Vernon	AL	95.0	0.450	1.000	80,388	629	100M-500M	67.5	9,144	355	0.008
Farmers and Merchants Bank	Piedmont	AL	92.5	0.256	1.000	48,962	1,091	100M-500M	100.0	48,962	1,091	0.000
The Camden National Bank	Camden	AL	92.5	0.344	1.000	40,776	591	100M-500M	97.5	40,776	591	0.000
Pinnacle Bank	Jasper	AL	90.0	0.263	1.000	57,944	425	100M-500M	45.0	5,053	286	0.000
CCB Community Bank	Andalusia	AL	87.5	0.266	0.739	105,556	1,328	100M-500M	85.0	23,792	962	0.002
Town-Country National Bank	Camden	AL	85.0	0.324	1.000	28,612	520	<100M	87.5	10,321	422	0.000
Traders & Farmers Bank	Haleyville	AL	85.0	0.163	1.000	57,996	851	100M-500M	100.0	57,996	851	0.000
Metro Bank	Pell City	AL	82.5	0.218	0.780	123,368	1,309	500M-1B	77.5	21,436	915	0.000
Merchants Bank of Alabama	Cullman	AL	80.0	0.210	0.802	51,912	737	100M-500M	80.0	12,653	569	0.000
First Southern Bank	Florence	AL	80.0	0.282	0.953	39,146	383	100M-500M	57.5	5,958	240	0.002
Small Town Bank	Wedowee	AL	80.0	0.215	0.882	49,649	683	100M-500M	85.0	14,388	519	0.000
Alabama Trust Bank, National Association	Sylacauga	AL	80.0	0.391	1.000	26,803	333	<100M	75.0	7,224	257	0.000
First Bank of the South	Rainsville	AL	80.0	0.244	1.000	20,438	590	<100M	97.5	20,438	590	0.008
Community First Bank	Harrison	AR	97.5	0.264	1.000	146,181	999	500M-1B	72.5	16,260	650	0.000
First State Bank of DeQueen	De Queen	AR	87.5	0.225	1.000	36,638	763	100M-500M	100.0	36,638	763	0.000
First National Bank & Trust Company	Mountain Home	AR	85.0	0.199	0.975	79,500	700	100M-500M	75.0	11,985	501	0.002
First Community Bank	Batesville	AR	85.0	0.206	0.614	140,706	2,752	500M-1B	85.0	30,794	2,274	0.003
One Bank & Trust, National Association	Little Rock	AR	85.0	0.251	0.627	110,446	777	100M-500M	72.5	17,340	487	0.003
Bank of Salem	Salem	AR	82.5	0.235	0.985	30,037	781	100M-500M	87.5	11,838	697	0.000
Peoples Bank	Sheridan	AR	82.5	0.281	1.000	29,251	446	100M-500M	67.5	5,148	345	0.000
Home Bank of Arkansas	Greenbrier	AR	80.0	0.328	1.000	26,767	347	<100M	92.5	26,767	347	0.000
Twin Lakes Community Bank	Flippin	AR	80.0	0.442	1.000	31,341	284	<100M	72.5	8,004	198	0.000
First State Bank of Warren	Warren	AR	80.0	0.271	1.000	27,516	349	100M-500M	95.0	27,516	349	0.000
Amerika Samoa Bank	Pago Pago	AS	77.5	0.101	1.000	13,575	116	100M-500M	77.5	13,575	116	0.000
Sunrise Bank of Arizona	Phoenix	AZ	87.5	0.310	0.583	131,290	586	100M-500M	65.0	3,226	137	0.000
Commerce Bank of Arizona	Tucson	AZ	87.5	0.311	0.698	85,581	478	100M-500M	97.5	6,771	244	0.000
The Foothills Bank	Yuma	AZ	85.0	0.343	0.707	74,783	389	100M-500M	87.5	4,314	159	0.000
Mission Bank	Kingman	AZ	85.0	0.485	0.954	44,080	221	<100M	90.0	3,285	98	0.000
National Bank of California	Los Angeles	CA	97.5	0.579	0.930	222,951	510	100M-500M	62.5	3,261	88	0.000
Canyon National Bank	Palm Springs	CA	90.0	0.370	0.681	84,766	384	100M-500M	87.5	5,689	158	0.000
Community Commerce Bank	Claremont	CA	90.0	0.352	0.647	135,003	455	100M-500M	65.0	3,554	75	0.000

Table 3A. Top Small Business Lenders by State and Territory Based on Call Report Data, June 2010

Name of Lending Institution	City	HQ State	All Small Business Lending (less than \$1 million)					Micro Business Lending (less than \$100,000)				
			Total Rank (1)	TA Ratio ¹ (2)	TBL Ratio ¹ (3)	Amount (\$1,000) (4)	Number (5)	Institution Asset Size (6)	Total Rank (7)	Amount (\$1,000) (8)	Number (9)	CC Amount/TA ¹ (10)
Nara Bank	Los Angeles	CA	90.0	0.311	0.450	(\$1,000) 900,127	2,931	1B-10B	90.0	48,439	844	0.000
Mission Valley Bank	Sun Valley	CA	87.5	0.341	0.511	87,058	547	100M-500M	95.0	8,367	277	0.000
Bank of the Sierra	Porterville	CA	87.5	0.191	0.609	252,931	2,074	1B-10B	100.0	30,893	1,073	0.000
Tri Counties Bank	Chico	CA	85.0	0.168	0.518	373,935	3,895	1B-10B	100.0	46,899	2,501	0.000
Sunrise Bank	San Diego	CA	85.0	0.312	0.557	80,241	394	100M-500M	72.5	3,257	103	0.000
Community West Bank, National Association	Goleta	CA	85.0	0.250	0.547	167,787	837	500M-1B	90.0	11,840	391	0.000
Mission Bank	Bakersfield	CA	82.5	0.264	0.681	60,781	383	100M-500M	90.0	5,650	160	0.000
GBC International Bank	Los Angeles	CA	82.5	0.305	0.492	95,192	249	100M-500M	37.5	1,103	30	0.000
CommerceWest Bank, N.A.	Irvine	CA	82.5	0.272	0.508	82,938	421	100M-500M	80.0	4,434	110	0.000
Mission Oaks National Bank	Temecula	CA	82.5	0.328	0.602	60,963	319	100M-500M	77.5	3,044	98	0.000
Heritage Oaks Bank	Paso Robles	CA	82.5	0.211	0.426	211,575	1,206	1B-10B	97.5	21,016	528	0.001
Pacific City Bank	Los Angeles	CA	82.5	0.302	0.383	163,534	1,246	500M-1B	87.5	11,012	519	0.000
South County Bank, National Association	Rancho Santa M ^a	CA	82.5	0.274	0.561	54,908	350	100M-500M	92.5	5,856	132	0.000
California Oaks State Bank	Thousand Oaks	CA	82.5	0.394	0.672	53,829	265	100M-500M	70.0	1,774	99	0.000
Community Bank of Santa Maria	Santa Maria	CA	82.5	0.319	0.654	46,081	404	100M-500M	95.0	6,656	250	0.000
North Valley Bank	Redding	CA	82.5	0.189	0.524	171,713	757	500M-1B	92.5	13,507	324	0.000
First State Bank of Colorado	Hotchkiss	CO	95.0	0.309	0.882	56,986	495	100M-500M	90.0	7,125	291	0.001
Timberline Bank	Grand Junction	CO	92.5	0.324	1.000	64,251	263	100M-500M	65.0	3,404	109	0.000
High Country Bank	Salida	CO	85.0	0.220	0.873	40,947	299	100M-500M	85.0	5,500	155	0.000
MontroseBank	Montrose	CO	85.0	0.178	0.855	35,748	447	100M-500M	92.5	6,801	295	0.000
Canon National Bank	Canon City	CO	85.0	0.224	0.669	53,987	359	100M-500M	72.5	4,402	165	0.000
North Valley Bank	Thornton	CO	85.0	0.309	0.723	41,712	354	100M-500M	82.5	4,481	222	0.000
Mountain Valley Bank	Walden	CO	82.5	0.246	0.679	36,338	375	100M-500M	95.0	7,588	245	0.000
Grand Mountain Bank, FSB	Granby	CO	82.5	0.233	0.959	31,895	260	100M-500M	82.5	4,050	151	0.000
Yampa Valley Bank	Steamboat Spring	CO	82.5	0.226	0.797	35,123	319	100M-500M	85.0	5,035	196	0.000
Native American Bank, National Association	Denver	CO	82.5	0.594	1.000	54,397	115	<100M	27.5	800	30	0.000
Valley Bank and Trust	Brighton	CO	82.5	0.224	0.618	51,041	390	100M-500M	85.0	7,408	218	0.000
Salisbury Bank and Trust Company	Lakeville	CT	90.0	0.177	1.000	100,012	1,726	500M-1B	100.0	100,012	1,726	0.000
New England Bank	Enfield	CT	85.0	0.227	0.647	157,269	995	500M-1B	82.5	13,509	419	0.000
Naugatuck Savings Bank	Naugatuck	CT	80.0	0.204	0.634	173,888	1,149	500M-1B	80.0	14,015	518	0.000
The Connecticut Bank and Trust Company	Hartford	CT	77.5	0.353	0.621	94,413	560	100M-500M	70.0	6,839	223	0.000
Connecticut Community Bank, National Association	Westport	CT	75.0	0.272	0.563	114,426	660	100M-500M	72.5	9,265	314	0.000
Bank of Georgetown	Washington	DC	90.0	0.136	0.420	60,878	235	100M-500M	85.0	3,182	95	0.000
FIA Card Services, National Association	Wilmington	DE	90.0	0.049	0.890	8,653,364	3,132,919	>50B	100.0	8,210,123	3,122,092	0.816

Table 3A. Top Small Business Lenders by State and Territory Based on Call Report Data, June 2010

Name of Lending Institution		City	All Small Business Lending (less than \$1 million)						Micro Business Lending (less than \$100,000)				
			HQ State	Total Rank (1)	TA Ratio ¹ (2)	TBL Ratio ¹ (3)	Amount (\$1,000) (4)	Number (5)	Institution Asset Size (6)	Total Rank (7)	Amount (\$1,000) (8)	Number (9)	CC Amount/TA ¹ (10)
Chase Bank USA, National Association	Newark	DE	82.5	0.038	0.813		(\$1,000) 5,252,390	1,219,786	>50B	97.5	(\$1,000) 5,148,767	1,217,776	0.841
Fidelity Bank of Florida, National Association	Merritt Island	FL	97.5	0.446	0.729	186,679	726	100M-500M	72.5	6,809	129	0.000	
Heritage Bank of Florida	Lutz	FL	95.0	0.403	0.793	104,529	650	100M-500M	100.0	12,579	347	0.000	
BankFIRST	Winter Park	FL	92.5	0.263	0.682	159,887	966	500M-1B	95.0	15,018	438	0.000	
Platinum Bank	Brandon	FL	92.5	0.308	0.614	123,121	651	100M-500M	95.0	13,421	303	0.000	
IronStone Bank	Fort Myers	FL	92.5	0.361	0.569	1,017,911	3,299	1B-10B	65.0	19,210	493	0.004	
First Peoples Bank	Port Saint Lucie	FL	90.0	0.337	0.630	87,855	558	100M-500M	90.0	7,695	277	0.000	
Executive National Bank	Miami	FL	90.0	0.382	0.994	103,367	270	100M-500M	47.5	2,114	64	0.000	
Putnam State Bank	Palatka	FL	90.0	0.361	0.737	71,423	467	100M-500M	92.5	6,419	275	0.000	
Gulf Coast Community Bank	Pensacola	FL	90.0	0.331	0.864	84,049	235	100M-500M	75.0	4,153	98	0.000	
Premier Bank	Tallahassee	FL	87.5	0.235	0.618	97,314	849	100M-500M	92.5	10,291	489	0.000	
Pilot Bank	Tampa	FL	87.5	0.294	0.664	69,473	692	100M-500M	95.0	7,838	505	0.000	
Marine Bank & Trust Company	Vero Beach	FL	87.5	0.469	1.000	71,633	226	100M-500M	75.0	3,526	83	0.000	
Bank of the Federated States of Micronesia	Pohnpei	FM	100.0	0.212	0.771	18,795	81	<100M	77.5	826	23	0.000	
Farmers State Bank	Dublin	GA	97.5	0.516	1.000	62,461	849	100M-500M	100.0	62,461	849	0.000	
Guardian Bank	Valdosta	GA	95.0	0.386	1.000	80,782	529	100M-500M	95.0	21,033	356	0.001	
Bank of Hazlehurst	Hazlehurst	GA	92.5	0.479	1.000	42,757	572	<100M	100.0	42,757	572	0.000	
Altamaha Bank and Trust Company	Vidalia	GA	92.5	0.293	1.000	43,072	648	100M-500M	92.5	10,020	540	0.000	
First National Bank South	Alma	GA	92.5	0.276	0.737	92,459	1,127	100M-500M	92.5	23,438	899	0.000	
Bank of Dudley	Dudley	GA	92.5	0.340	0.854	63,563	856	100M-500M	90.0	12,304	615	0.007	
Wheeler County State Bank	Alamo	GA	90.0	0.278	1.000	30,002	30,001	100M-500M	100.0	30,002	30,001	0.002	
BB&T Financial, FSB	Columbus	GA	90.0	0.179	0.979	430,020	155,459	1B-10B	100.0	379,824	154,598	0.577	
Bank of Terrell	Dawson	GA	87.5	0.280	1.000	36,617	417	100M-500M	85.0	9,064	301	0.000	
PrimeSouth Bank	Blackshear	GA	87.5	0.216	0.722	92,776	845	100M-500M	82.5	14,309	528	0.002	
ANZ Guam inc	Hagatna	GU	87.5	0.318	1.000	50,349	215	100M-500M	77.5	2,129	90	0.004	
First Hawaiian Bank	Honolulu	HI	72.5	0.039	0.187	545,456	16,263	10B-50B	87.5	152,866	14,720	0.021	
Northwoods State Bank	Mason City	IA	97.5	0.341	1.000	46,808	559	100M-500M	100.0	46,808	559	0.002	
American State Bank	Osceola	IA	92.5	0.236	1.000	24,961	425	100M-500M	100.0	24,961	425	0.001	
First Central State Bank	De Witt	IA	92.5	0.291	0.990	74,306	870	100M-500M	87.5	15,263	611	0.000	
Premier Bank	Rock Valley	IA	92.5	0.202	1.000	41,366	483	100M-500M	87.5	12,551	398	0.000	
De Witt Bank & Trust Co.	De Witt	IA	90.0	0.343	1.000	39,429	293	100M-500M	60.0	5,162	173	0.000	
The First National Bank in Creston	Creston	IA	87.5	0.216	1.000	40,437	305	100M-500M	52.5	5,008	215	0.000	

Table 3A. Top Small Business Lenders by State and Territory Based on Call Report Data, June 2010

Name of Lending Institution	City	All Small Business Lending (less than \$1 million)						Micro Business Lending (less than \$100,000)				
		HQ State	Total Rank (1)	TA Ratio ¹ (2)	TBL Ratio ¹ (3)	Amount (\$1,000) (4)	Number (5)	Institution Asset Size (6)	Total Rank (7)	Amount (\$1,000) (8)	Number (9)	CC Amount/TA ¹ (10)
FreedomBank	Elkader	IA	87.5	0.144	1.000	(\$1,000) 32,608	571	100M-500M	82.5	(\$1,000) 9,011	454	0.000
Northwest Bank and Trust Company	Davenport	IA	87.5	0.236	0.823	47,941	682	100M-500M	82.5	11,924	512	0.003
Farmers State Bank	Algona	IA	87.5	0.226	1.000	19,009	327	<100M	82.5	6,793	257	0.000
Corydon State Bank	Corydon	IA	87.5	0.231	1.000	15,917	514	<100M	100.0	15,917	514	0.003
Houghton State Bank	Red Oak	IA	87.5	0.288	0.895	39,043	733	100M-500M	95.0	15,497	597	0.000
Syringa Bank	Boise	ID	87.5	0.617	1.000	145,074	950	100M-500M	77.5	11,427	535	0.000
Wheaton Bank & Trust	Wheaton	IL	100.0	0.309	1.000	260,328	3,775	500M-1B	92.5	60,863	3,245	0.000
Providence Bank, LLC	South Holland	IL	97.5	0.423	1.000	117,103	434	100M-500M	65.0	6,663	203	0.000
Austin Bank of Chicago	Chicago	IL	97.5	0.422	1.000	132,538	492	100M-500M	67.5	7,279	239	0.000
Farmers & Mechanics Bank	Galesburg	IL	95.0	0.317	1.000	65,599	450	100M-500M	80.0	7,608	316	0.000
State Bank of Arthur	Arthur	IL	90.0	0.252	1.000	22,610	428	<100M	100.0	22,610	428	0.000
Beverly Bank & Trust Company, National Assoc	Chicago	IL	90.0	0.281	0.785	102,355	6,668	100M-500M	97.5	41,395	6,377	0.000
Metropolitan Bank and Trust Company	Chicago	IL	87.5	0.318	0.762	102,316	452	100M-500M	37.5	2,601	74	0.000
Advantage National Bank	Elk Grove Villag	IL	87.5	0.328	0.646	160,012	6,833	100M-500M	95.0	60,428	6,421	0.000
First National Bank of Brookfield	Brookfield	IL	87.5	0.225	1.000	48,713	224	100M-500M	47.5	2,616	93	0.001
Lake Forest Bank and Trust Company	Lake Forest	IL	85.0	0.330	0.574	796,502	61,136	1B-10B	95.0	372,285	58,866	0.000
First Southern Bank	Carbondale	IL	85.0	0.257	0.834	58,902	618	100M-500M	87.5	11,361	397	0.000
BankChampaign, National Association	Champaign	IL	85.0	0.247	0.765	47,054	432	100M-500M	77.5	7,191	281	0.000
The Foster Bank	Chicago	IL	85.0	0.352	0.587	195,477	942	500M-1B	70.0	12,267	278	0.001
Central State Bank	Clayton	IL	85.0	0.180	1.000	15,902	1,847	<100M	100.0	15,902	1,847	0.000
Itasca Bank & Trust Co.	Itasca	IL	85.0	0.274	0.605	118,926	681	100M-500M	67.5	9,825	268	0.000
The First National Bank of Ottawa	Ottawa	IL	85.0	0.209	0.984	56,795	616	100M-500M	87.5	11,446	435	0.002
The First Bank and Trust Company of Murphysboro	Murphysboro	IL	85.0	0.324	1.000	21,213	275	<100M	97.5	21,213	275	0.000
Allied First Bank,sb	Oswego	IL	85.0	0.241	0.999	40,869	404	100M-500M	50.0	2,411	127	0.000
Tower Bank & Trust Company	Fort Wayne	IN	92.5	0.438	0.990	289,436	991	500M-1B	62.5	13,676	396	0.000
MainSource Bank	Greensburg	IN	92.5	0.224	0.959	633,584	3,635	1B-10B	75.0	62,139	2,241	0.000
The Peoples State Bank	Ellettsville	IN	90.0	0.289	1.000	55,625	467	100M-500M	90.0	15,630	320	0.002
First State Bank of Middlebury	Middlebury	IN	85.0	0.304	0.780	120,411	1,115	100M-500M	85.0	16,954	679	0.000
Community First Bank of Indiana	Kokomo	IN	85.0	0.383	0.824	74,303	613	100M-500M	72.5	8,417	297	0.000
German American Bancorp	Jasper	IN	82.5	0.216	0.618	288,717	1,786	1B-10B	75.0	31,640	919	0.004
United Commerce Bank	Bloomington	IN	82.5	0.323	0.841	62,940	462	100M-500M	65.0	6,509	234	0.005
The New Washington State Bank	New Washington	IN	82.5	0.279	0.839	60,920	585	100M-500M	80.0	8,596	382	0.000
Farmers State Bank	Lagrange	IN	80.0	0.158	0.829	74,118	901	100M-500M	85.0	17,613	608	0.000
Bank of Evansville	Evansville	IN	77.5	0.308	0.612	96,044	559	100M-500M	45.0	6,124	207	0.000
Indiana Community Bank	Goshen	IN	77.5	0.355	0.842	59,611	352	100M-500M	47.5	4,420	129	0.000

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						(\$1,000)				(\$1,000)			
The First National Bank of Liberal	Liberal	KS	97.5	0.196	1.000	45,754	442	100M-500M	70.0	7,138	305	0.000	
Home Bank and Trust Company	Eureka	KS	92.5	0.370	1.000	28,308	234	<100M	97.5	28,308	234	0.000	
Patriots Bank	Garnett	KS	90.0	0.260	1.000	23,816	249	<100M	70.0	4,808	197	0.000	
The First State Bank	Norton	KS	87.5	0.135	1.000	37,386	472	100M-500M	97.5	37,386	472	0.000	
The Citizens State Bank of Cheney, Kansas	Cheney	KS	87.5	0.304	1.000	14,518	351	<100M	87.5	7,160	310	0.000	
Conway Bank, National Association	Conway Springs	KS	87.5	0.283	1.000	22,330	185	<100M	95.0	22,330	185	0.000	
Alliance Bank	Topeka	KS	85.0	0.313	0.933	25,861	306	<100M	75.0	5,073	223	0.000	
The Wilson State Bank	Wilson	KS	85.0	0.258	1.000	11,744	248	<100M	97.5	11,744	248	0.000	
Commercial Bank	Parsons	KS	85.0	0.136	1.000	32,308	279	100M-500M	95.0	32,308	279	0.000	
The Plains State Bank	Plains	KS	85.0	0.167	1.000	17,957	432	100M-500M	90.0	9,725	391	0.000	
Peoples Bank of Kentucky, Inc.	Flemingsburg	KY	92.5	0.242	1.000	44,912	964	100M-500M	100.0	44,912	964	0.004	
Cumberland Security Bank, Inc.	Somerset	KY	90.0	0.388	1.000	64,139	337	100M-500M	45.0	4,269	164	0.000	
Bank of Columbia	Columbia	KY	87.5	0.376	0.995	47,614	711	100M-500M	92.5	13,578	586	0.000	
United Southern Bank	Hopkinsville	KY	85.0	0.275	0.814	64,612	673	100M-500M	85.0	14,390	470	0.000	
Citizens Bank & Trust Company	Campbellsville	KY	82.5	0.158	1.000	26,837	1,399	100M-500M	100.0	26,837	1,399	0.000	
Lewisburg Banking Company	Lewisburg	KY	82.5	0.271	1.000	18,997	311	<100M	95.0	18,997	311	0.000	
Kentucky Neighborhood Bank	Elizabethtown	KY	80.0	0.251	1.000	30,436	195	100M-500M	42.5	3,225	99	0.000	
The Peoples Bank	Taylorsville	KY	80.0	0.210	1.000	21,722	322	100M-500M	95.0	21,722	322	0.000	
The Paducah Bank and Trust Company	Paducah	KY	80.0	0.201	0.746	102,678	907	500M-1B	80.0	17,975	535	0.000	
Hometown Bank of Corbin, Inc.	Corbin	KY	80.0	0.270	0.898	36,764	396	100M-500M	67.5	5,757	245	0.000	
Peoples Exchange Bank	Stanton	KY	80.0	0.193	0.824	60,412	847	100M-500M	85.0	12,326	627	0.000	
Wilson & Muir Bank & Trust Company	Bardstown	KY	80.0	0.233	0.654	84,544	834	100M-500M	72.5	13,412	529	0.002	
United Community Bank of West Kentucky, Inc	Morganfield	KY	80.0	0.242	0.953	35,986	534	100M-500M	82.5	9,543	414	0.002	
Kentucky Home Bank	Bardstown	KY	80.0	0.257	1.000	23,939	301	<100M	77.5	6,152	222	0.000	
The Monticello Banking Company	Monticello	KY	80.0	0.184	0.720	106,384	1,247	500M-1B	87.5	22,316	859	0.000	
Citizens National Bank, N.A.	Bossier City	LA	97.5	0.345	1.000	128,729	865	100M-500M	80.0	16,173	541	0.000	
Gulf Coast Bank and Trust Company	New Orleans	LA	87.5	0.266	0.701	243,233	1,535	500M-1B	67.5	21,625	617	0.002	
Tensas State Bank	Newellton	LA	85.0	0.303	1.000	34,639	449	100M-500M	95.0	34,639	449	0.000	
City Savings Bank & Trust Company	De Ridder	LA	85.0	0.259	0.998	47,511	704	100M-500M	90.0	14,414	594	0.007	
Homeland Federal Savings Bank	Columbia	LA	82.5	0.266	0.932	36,187	617	100M-500M	85.0	11,745	500	0.000	
Gibsland Bank & Trust Company	Gibsland	LA	82.5	0.254	0.886	50,378	665	100M-500M	87.5	14,185	515	0.000	
Vermilion Bank & Trust Company	Kaplan	LA	82.5	0.308	1.000	28,516	420	<100M	95.0	28,516	420	0.007	
First National Bank of Louisiana	Crowley	LA	82.5	0.304	0.814	70,344	588	100M-500M	72.5	9,168	365	0.000	
Bank of Erath	Erath	LA	82.5	0.380	1.000	31,462	366	<100M	95.0	31,462	366	0.000	
Gulf Coast Bank	Abbeville	LA	80.0	0.253	0.627	68,395	1,112	100M-500M	87.5	19,246	894	0.000	

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						(\$1,000)				(\$1,000)		
Bank of Greensburg	Greensburg	LA	80.0	0.284	1.000	26,882	360	<100M	62.5	3,871	293	0.000
South Lafourche Bank & Trust Company	Larose	LA	80.0	0.282	1.000	40,903	259	100M-500M	70.0	8,629	168	0.000
The Bank of Canton	Canton	MA	92.5	0.239	0.920	165,422	632	500M-1B	72.5	7,846	203	0.002
Enterprise Bank and Trust Company	Lowell	MA	90.0	0.384	0.656	527,309	4,683	1B-10B	100.0	244,145	3,447	0.000
Mercantile Bank and Trust Company	Boston	MA	90.0	0.697	0.923	116,236	652	100M-500M	77.5	5,687	191	0.000
The Community Bank, A Massachusetts Coope	Brockton	MA	87.5	0.271	0.773	94,622	649	100M-500M	90.0	9,808	318	0.000
Monson Savings Bank	Monson	MA	82.5	0.227	0.999	53,412	339	100M-500M	82.5	4,671	157	0.000
Wellesley Bank	Wellesley	MA	82.5	0.231	0.959	59,145	210	100M-500M	72.5	3,844	80	0.000
Hometown Bank, A Cooperative Bank	Webster	MA	82.5	0.247	0.916	54,648	391	100M-500M	85.0	6,246	192	0.000
The Milford National Bank and Trust Company	Milford	MA	82.5	0.234	0.744	65,231	420	100M-500M	80.0	5,128	204	0.000
North Shore Bank, a Co-operative Bank	Peabody	MA	82.5	0.221	0.596	103,360	592	100M-500M	75.0	6,914	196	0.000
The Rockport National Bank	Rockport	MA	80.0	0.269	0.826	44,893	327	100M-500M	82.5	4,503	178	0.005
Chicopee Savings Bank	Chicopee	MA	80.0	0.194	0.531	107,775	847	500M-1B	85.0	11,284	403	0.000
The Pittsfield Co-operative Bank	Pittsfield	MA	80.0	0.154	1.000	36,197	280	100M-500M	97.5	36,197	280	0.000
United Bank	West Springfield	MA	80.0	0.144	0.484	222,880	1,926	1B-10B	92.5	31,020	1,211	0.000
Avidia Bank	Hudson	MA	80.0	0.137	0.533	134,510	1,274	500M-1B	90.0	15,491	788	0.001
The Cape Cod Five Cents Savings Bank	Harwich Port	MA	80.0	0.117	0.609	230,309	1,952	1B-10B	90.0	24,670	1,161	0.000
The Provident Bank	Amesbury	MA	80.0	0.172	0.580	88,039	600	500M-1B	72.5	5,878	308	0.000
Provident State Bank, Inc.	Preston	MD	90.0	0.353	0.866	90,222	766	100M-500M	95.0	13,528	426	0.000
CommerceFirst Bank	Annapolis	MD	90.0	0.624	0.714	131,451	681	100M-500M	82.5	7,739	213	0.000
Bank of the Eastern Shore	Cambridge	MD	85.0	0.326	0.683	72,707	599	100M-500M	97.5	14,015	387	0.000
Damascus Community Bank	Damascus	MD	85.0	0.263	0.651	62,279	925	100M-500M	100.0	16,854	704	0.000
Community Bank of Tri-County	Waldorf	MD	82.5	0.238	0.481	200,030	940	500M-1B	85.0	17,515	422	0.000
Hebron Savings Bank	Hebron	MD	82.5	0.189	0.751	86,196	616	100M-500M	90.0	11,725	330	0.000
The Peoples Bank	Chestertown	MD	82.5	0.252	0.683	62,081	703	100M-500M	95.0	12,368	471	0.000
County First Bank	La Plata	MD	82.5	0.300	0.751	56,554	426	100M-500M	90.0	7,995	243	0.000
Howard Bank	Ellicott City	MD	82.5	0.339	0.558	104,634	560	100M-500M	80.0	8,100	232	0.000
Machias Savings Bank	Machias	ME	80.0	0.259	0.513	247,177	2,388	500M-1B	77.5	36,964	1,477	0.000
Franklin Savings Bank	Farmington	ME	80.0	0.239	1.000	75,299	1,292	100M-500M	97.5	75,299	1,292	0.000
Katahdin Trust Company	Patten	ME	80.0	0.271	0.620	137,492	2,090	500M-1B	90.0	38,800	1,581	0.000
Sanford Institution for Savings	Sanford	ME	80.0	0.275	1.000	117,404	591	100M-500M	60.0	9,734	367	0.000
Isabella Bank	Mount Pleasant	MI	90.0	0.240	1.000	265,276	1,811	1B-10B	82.5	31,924	1,151	0.001
Northern Michigan Bank & Trust	Escanaba	MI	90.0	0.452	1.000	95,671	486	100M-500M	55.0	6,588	215	0.000
First Independence Bank	Detroit	MI	90.0	0.466	1.000	84,269	564	100M-500M	87.5	12,369	365	0.001

Table 3A. Top Small Business Lenders by State and Territory Based on Call Report Data, June 2010

Name of Lending Institution	City	HQ State	All Small Business Lending (less than \$1 million)					Micro Business Lending (less than \$100,000)				
			Total Rank (1)	TA Ratio ¹ (2)	TBL Ratio ¹ (3)	Amount (\$1,000) (4)	Number (5)	Institution Asset Size (6)	Total Rank (7)	Amount (\$1,000) (8)	Number (9)	CC Amount/TA ¹ (10)
First National Bank of Michigan	Kalamazoo	MI	85.0	0.536	1.000	86,276	376	100M-500M	40.0	3,841	137	0.000
1st State Bank	Saginaw	MI	82.5	0.481	0.833	78,027	645	100M-500M	72.5	8,571	317	0.000
Central Savings Bank	Sault Sainte Mar	MI	82.5	0.311	1.000	71,233	400	100M-500M	55.0	5,788	221	0.001
The Peninsula Bank of Ishpeming	Ishpeming	MI	82.5	0.412	0.948	55,808	644	100M-500M	95.0	17,646	462	0.003
First Bank, Upper Michigan	Gladstone	MI	82.5	0.338	1.000	56,289	561	100M-500M	95.0	17,064	404	0.001
Alden State Bank	Alden	MI	82.5	0.320	0.927	53,542	660	100M-500M	90.0	11,563	457	0.002
The Honor State Bank	Honor	MI	80.0	0.378	0.880	74,472	587	100M-500M	85.0	12,309	330	0.000
Michigan Commerce Bank	Ann Arbor	MI	80.0	0.319	0.578	362,602	2,123	1B-10B	60.0	18,065	770	0.000
21st Century Bank	Loretto	MN	97.5	0.486	1.000	183,323	494	100M-500M	42.5	5,284	172	0.000
Community Bank Corporation	Chaska	MN	95.0	0.403	1.000	76,579	299	100M-500M	42.5	3,687	131	0.000
Prior Lake State Bank	Prior Lake	MN	95.0	0.361	1.000	67,871	380	100M-500M	37.5	3,164	133	0.000
Gateway Bank	Mendota Heights	MN	92.5	0.522	1.000	47,063	353	<100M	50.0	3,080	147	0.000
Lake Region Bank	New London	MN	92.5	0.396	1.000	37,665	506	<100M	100.0	37,665	506	0.000
American National Bank of Minnesota	Baxter	MN	90.0	0.326	0.998	104,764	532	100M-500M	62.5	8,693	264	0.000
Great Northern Bank	Saint Michael	MN	87.5	0.414	1.000	29,707	275	<100M	62.5	4,115	140	0.000
Western National Bank	Duluth	MN	85.0	0.314	1.000	39,586	227	100M-500M	95.0	39,586	227	0.009
Village Bank	St. Francis	MN	85.0	0.382	0.723	104,122	740	100M-500M	77.5	13,866	391	0.000
The First National Bank of Walker	Walker	MN	85.0	0.271	0.846	73,281	723	100M-500M	90.0	22,366	520	0.000
Lakes State Bank	Pequot Lakes	MN	85.0	0.245	1.000	25,458	432	100M-500M	92.5	12,983	350	0.000
Castle Rock Bank	Castle Rock	MN	85.0	0.215	1.000	29,050	398	100M-500M	82.5	7,118	300	0.000
First State Bank of Alexandria	Alexandria	MN	85.0	0.343	0.904	39,813	393	100M-500M	80.0	8,156	280	0.000
Missouri Bank and Trust Company of Kansas Ci	Kansas City	MO	100.0	0.441	1.000	187,013	1,076	100M-500M	67.5	11,986	782	0.000
Bremen Bank and Trust Company	Saint Louis	MO	97.5	0.485	1.000	113,687	514	100M-500M	55.0	6,340	239	0.000
First State Community Bank	Farmington	MO	97.5	0.258	1.000	281,798	2,058	1B-10B	77.5	32,432	1,312	0.000
Mid America Bank	Linn	MO	95.0	0.284	1.000	60,166	513	100M-500M	95.0	25,932	433	0.000
Citizens Bank of Newburg	Rolla	MO	90.0	0.311	1.000	54,861	286	100M-500M	57.5	5,619	170	0.000
Peoples Community Bank	Greenville	MO	87.5	0.288	1.000	26,012	401	<100M	97.5	26,012	401	0.001
The Maries County Bank	Vienna	MO	87.5	0.161	1.000	48,914	1,368	100M-500M	95.0	20,964	1,248	0.000
The Union Savings Bank	Sedalia	MO	87.5	0.269	1.000	26,723	387	<100M	97.5	26,723	387	0.000
Century Bank of the Ozarks	Gainesville	MO	87.5	0.207	1.000	35,737	621	100M-500M	97.5	35,737	621	0.000
Community State Bank of Missouri	Bowling Green	MO	87.5	0.202	1.000	38,138	655	100M-500M	100.0	38,138	655	0.000
First State Bank	Waynesboro	MS	95.0	0.286	1.000	124,748	1,368	100M-500M	97.5	124,748	1,368	0.001
Farmers and Merchants Bank	Baldwyn	MS	92.5	0.303	1.000	59,681	1,257	100M-500M	97.5	59,681	1,257	0.005
Peoples Bank	Mendenhall	MS	87.5	0.242	1.000	50,350	1,013	100M-500M	97.5	50,350	1,013	0.000
RiverHills Bank	Port Gibson	MS	87.5	0.302	1.000	69,623	777	100M-500M	72.5	12,739	613	0.000

Table 3A. Top Small Business Lenders by State and Territory Based on Call Report Data, June 2010

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		HQ State	Total Rank (1)	TA Ratio ¹ (2)	TBL Ratio ¹ (3)	Amount (\$1,000) (4)	Number (5)	Institution Asset Size (6)	Total Rank (7)	Amount (\$1,000) (8)	Number (9)	CC Amount/TA ¹ (10)
Bank of Wiggins	Wiggins	MS	82.5	0.229	1.000	(\$1,000) 42,406	810	100M-500M	92.5	(\$1,000) 42,406	810	0.000
First Southern Bank	Columbia	MS	77.5	0.349	0.740	68,933	848	100M-500M	80.0	18,415	617	0.000
State Bank & Trust Company	Greenwood	MS	77.5	0.171	0.608	156,607	2,228	500M-1B	70.0	29,401	1,632	0.000
PriorityOne Bank	Magee	MS	75.0	0.208	0.601	104,098	1,381	100M-500M	70.0	22,792	1,081	0.000
The First, A National Banking Association	Hattiesburg	MS	72.5	0.195	0.639	96,927	889	100M-500M	50.0	12,426	563	0.001
Bank of Kilmichael	Kilmichael	MS	72.5	0.347	1.000	26,006	449	<100M	87.5	26,006	449	0.000
First Commercial Bank	Jackson	MS	72.5	0.358	0.600	93,196	705	100M-500M	50.0	10,880	356	0.000
Planters Bank & Trust Company	Indianola	MS	72.5	0.157	0.762	93,866	1,527	500M-1B	80.0	26,357	1,205	0.000
Freedom Bank	Columbia Falls	MT	80.0	0.426	1.000	24,995	191	<100M	60.0	4,137	115	0.000
First Madison Valley Bank	Ennis	MT	80.0	0.380	0.936	47,284	550	100M-500M	85.0	12,680	401	0.000
Flathead Bank of Bigfork, Montana	Bigfork	MT	77.5	0.254	0.852	57,421	678	100M-500M	75.0	11,413	468	0.000
First Montana Bank, Inc.	Libby	MT	75.0	0.291	0.742	85,176	934	100M-500M	70.0	12,748	621	0.000
Three Rivers Bank of Montana	Kalispell	MT	75.0	0.273	0.832	29,267	1,256	100M-500M	60.0	3,880	824	0.009
The Bank of Baker	Baker	MT	75.0	0.228	1.000	23,155	374	100M-500M	70.0	5,442	280	0.000
Mountain West Bank, National Association	Helena	MT	75.0	0.265	0.565	200,489	1,713	500M-1B	62.5	19,592	935	0.000
The Yellowstone Bank	Laurel	MT	75.0	0.246	0.742	103,904	1,186	100M-500M	72.5	17,097	744	0.000
Yadkin Valley Bank and Trust Company	Elkin	NC	97.5	0.358	0.991	801,431	4,936	1B-10B	97.5	92,369	3,359	0.001
The Fidelity Bank	Fuquay-Varina	NC	90.0	0.246	0.695	337,901	2,340	1B-10B	75.0	28,415	1,045	0.004
Greystone Bank	Raleigh	NC	85.0	0.204	1.000	103,121	60,459	500M-1B	100.0	103,121	60,459	0.000
Mountain 1st Bank & Trust Company	Hendersonville	NC	80.0	0.225	0.707	180,337	976	500M-1B	82.5	22,187	535	0.000
Surrey Bank & Trust	Mount Airy	NC	80.0	0.366	0.707	80,050	1,022	100M-500M	90.0	16,853	708	0.000
HomeTrust Bank	Clyde	NC	77.5	0.146	0.919	240,238	1,560	1B-10B	52.5	12,605	367	0.000
First Bank	Troy	NC	77.5	0.163	0.688	541,513	5,648	1B-10B	95.0	95,217	3,774	0.002
NewBridge Bank	Greensboro	NC	72.5	0.165	0.550	318,774	3,005	1B-10B	77.5	32,119	1,670	0.004
Cornerstone Bank	Wilson	NC	72.5	0.262	0.846	47,616	455	100M-500M	85.0	10,431	308	0.000
Bank of Oak Ridge	Oak Ridge	NC	72.5	0.236	0.688	80,811	563	100M-500M	52.5	5,444	302	0.000
Carolina Trust Bank	Lincolnton	NC	72.5	0.245	0.744	67,321	545	100M-500M	77.5	8,701	319	0.000
Bank of Granite	Granite Falls	NC	72.5	0.219	0.495	216,376	1,676	500M-1B	72.5	19,793	828	0.000
Northland Financial	Steele	ND	90.0	0.221	1.000	35,131	558	100M-500M	77.5	9,677	393	0.000
Dakota Community Bank, National Association	Hebron	ND	82.5	0.208	0.800	86,024	1,171	100M-500M	77.5	17,853	829	0.000
Western State Bank	Devils Lake	ND	82.5	0.299	0.716	122,403	4,271	100M-500M	92.5	67,203	3,971	0.002
First United Bank	Park River	ND	80.0	0.145	1.000	17,812	523	100M-500M	97.5	17,812	523	0.000
Kirkwood Bank & Trust Co.	Bismarck	ND	77.5	0.369	0.835	52,911	354	100M-500M	67.5	9,080	210	0.000
McKenzie County Bank	Watford City	ND	77.5	0.217	1.000	14,946	173	<100M	75.0	7,169	134	0.000
KodaBank	Drayton	ND	77.5	0.135	1.000	10,218	517	<100M	95.0	10,218	517	0.002

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The Farmers and Merchants National Bank of Hatton		ND	75.0	0.258	1.000	(\$1,000)						(\$1,000)	
Scandia American Bank & Trust	Stanley	ND	75.0	0.140	1.000	8,790	121	<100M	47.5	1,998	86	0.002	
Security First Bank of North Dakota	New Salem	ND	75.0	0.275	0.818	21,461	226	100M-500M	47.5	3,684	168	0.002	
						34,463	477	100M-500M	75.0	8,016	333	0.004	
Elkhorn Valley Bank & Trust	Norfolk	NE	90.0	0.194	0.991	86,525	1,138	100M-500M	92.5	40,067	945	0.002	
First State Bank	Gothenburg	NE	87.5	0.241	0.830	72,864	696	100M-500M	85.0	18,347	520	0.000	
Home State Bank	Louisville	NE	87.5	0.347	1.000	29,330	134	<100M	30.0	1,504	65	0.000	
Adams Bank & Trust	Ogallala	NE	82.5	0.237	0.604	118,469	1,091	500M-1B	77.5	22,859	780	0.000	
Platte Valley State Bank & Trust Company	Kearney	NE	82.5	0.212	0.718	86,110	5,088	100M-500M	87.5	26,858	4,780	0.000	
Cornhusker Bank	Lincoln	NE	82.5	0.234	0.601	81,293	652	100M-500M	72.5	12,048	426	0.001	
Valley Bank and Trust Co.	Scottsbluff	NE	82.5	0.250	0.633	82,034	1,022	100M-500M	80.0	17,710	722	0.000	
Wahoo State Bank	Wahoo	NE	82.5	0.187	1.000	11,422	184	<100M	95.0	11,422	184	0.000	
First Westroads Bank, Inc.	Omaha	NE	82.5	0.250	0.741	47,854	320	100M-500M	40.0	3,204	150	0.000	
First National Bank of Sidney	Sidney	NE	82.5	0.161	0.931	46,481	418	100M-500M	85.0	15,312	330	0.000	
Plattsmouth State Bank	Plattsmouth	NE	82.5	0.225	1.000	19,516	149	<100M	30.0	1,520	67	0.000	
The First Colebrook Bank	Colebrook	NH	87.5	0.449	0.987	98,990	793	100M-500M	87.5	14,111	472	0.000	
Centrix Bank & Trust	Bedford	NH	82.5	0.301	0.579	194,604	1,096	500M-1B	65.0	13,033	361	0.000	
Cornerstone Bank	Moorestown	NJ	97.5	0.481	1.000	164,336	797	100M-500M	97.5	11,470	416	0.000	
1st Constitution Bank	Cranbury	NJ	92.5	0.301	0.665	214,835	963	500M-1B	82.5	8,943	225	0.000	
Heritage Community Bank	Randolph	NJ	85.0	0.488	0.849	67,297	360	100M-500M	90.0	5,972	144	0.000	
Atlantic Stewardship Bank	Midland Park	NJ	85.0	0.229	0.549	153,726	810	500M-1B	85.0	10,175	333	0.000	
BNB Bank, National Association	Fort Lee	NJ	85.0	0.344	0.491	137,676	911	100M-500M	87.5	7,194	364	0.000	
The Bank	Woodbury	NJ	82.5	0.216	0.492	458,205	3,339	1B-10B	92.5	38,080	1,572	0.000	
SussexBank	Franklin	NJ	82.5	0.243	0.572	117,219	563	100M-500M	90.0	9,498	245	0.000	
Newfield National Bank	Newfield	NJ	80.0	0.200	0.534	98,827	667	100M-500M	92.5	10,063	353	0.003	
1st Colonial National Bank	Collingswood	NJ	80.0	0.217	0.848	60,177	454	100M-500M	95.0	8,934	237	0.000	
Unity Bank	Clinton	NJ	80.0	0.227	0.462	197,477	2,421	500M-1B	87.5	12,534	895	0.000	
Highlands State Bank	Vernon	NJ	80.0	0.321	0.779	53,784	260	100M-500M	85.0	3,572	89	0.000	
Skylands Community Bank	Hackettstown	NJ	80.0	0.203	0.480	288,415	2,139	1B-10B	90.0	20,734	992	0.000	
Bank of the Rio Grande, National Association	Las Cruces	NM	87.5	0.306	1.000	33,114	394	100M-500M	82.5	5,284	248	0.000	
Community 1st Bank Las Vegas	Las Vegas	NM	77.5	0.283	1.000	51,045	228	100M-500M	45.0	3,258	115	0.000	
Western Bank, Artesia, New Mexico	Artesia	NM	77.5	0.250	0.882	38,190	308	100M-500M	62.5	4,072	198	0.000	
International Bank	Raton	NM	75.0	0.230	0.497	74,830	644	100M-500M	77.5	10,710	391	0.000	
Bank of the Southwest	Roswell	NM	75.0	0.284	0.624	42,696	440	100M-500M	77.5	7,025	284	0.000	

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						(\$1,000)				(\$1,000)		
Heritage Bank of Nevada	Reno	NV	90.0	0.263	0.526	119,798	723	100M-500M	90.0	10,748	455	0.000
SouthwestUSA Bank	Las Vegas	NV	82.5	0.208	0.501	42,278	129	100M-500M	60.0	1,333	20	0.000
Bank of Las Vegas	Las Vegas	NV	82.5	0.185	0.344	88,268	434	100M-500M	80.0	5,095	150	0.000
Catskill Hudson Bank	Rock Hill	NY	92.5	0.404	1.000	124,610	645	100M-500M	80.0	8,150	273	0.000
Solvay Bank	Solvay	NY	90.0	0.173	0.896	100,810	1,527	500M-1B	100.0	23,925	1,030	0.005
Adirondack Bank	Utica	NY	90.0	0.229	0.753	117,526	960	500M-1B	90.0	16,741	533	0.000
Watertown Savings Bank	Watertown	NY	87.5	0.223	0.786	98,050	1,034	100M-500M	90.0	16,484	646	0.000
Shinhan Bank America	New York	NY	87.5	0.317	0.471	308,909	1,280	500M-1B	82.5	20,051	534	0.001
The Bank of Castile	Castile	NY	85.0	0.173	0.592	145,879	1,448	500M-1B	92.5	24,396	876	0.000
Riverside Bank	Poughkeepsie	NY	85.0	0.501	0.776	91,926	624	100M-500M	82.5	7,369	294	0.000
The Mahopac National Bank	Mahopac	NY	85.0	0.201	0.588	174,857	1,003	500M-1B	80.0	15,901	566	0.000
PathFinder Bank	Oswego	NY	85.0	0.200	0.953	79,171	612	100M-500M	82.5	9,079	332	0.000
Evans Bank, National Association	Angola	NY	82.5	0.222	0.519	143,318	869	500M-1B	80.0	11,449	399	0.000
The Suffolk County National Bank of Riverhead	Riverhead	NY	82.5	0.168	0.446	286,351	2,933	1B-10B	90.0	41,558	1,867	0.000
The Canandaigua National Bank and Trust Cor	Canandaigua	NY	82.5	0.161	0.453	256,756	3,767	1B-10B	92.5	48,139	2,462	0.000
The State Bank and Trust Company	Defiance	OH	100.0	0.316	1.000	200,857	1,085	500M-1B	72.5	14,045	583	0.000
The Citizens Savings Bank	Martins Ferry	OH	97.5	0.288	1.000	130,627	1,459	100M-500M	85.0	17,040	543	0.000
The Delaware County Bank and Trust Company	Lewis Center	OH	95.0	0.355	1.000	228,822	840	500M-1B	65.0	9,727	386	0.010
The North Side Bank and Trust Company	Cincinnati	OH	92.5	0.530	0.994	267,193	832	500M-1B	80.0	21,265	358	0.006
Buckeye Community Bank	Lorain	OH	90.0	0.544	0.997	81,847	643	100M-500M	77.5	7,920	289	0.000
Park View Federal Savings Bank	Solon	OH	90.0	0.281	0.949	244,027	539	500M-1B	35.0	3,708	69	0.000
The Settlers Bank	Marietta	OH	85.0	0.282	1.000	27,707	392	<100M	90.0	8,067	301	0.000
The National Bank and Trust Company	Wilmington	OH	82.5	0.227	0.703	157,816	1,045	500M-1B	77.5	17,674	686	0.000
The Genoa Banking Company	Genoa	OH	82.5	0.274	0.844	69,743	492	100M-500M	77.5	9,423	261	0.003
First Federal Community Bank	Dover	OH	82.5	0.355	0.749	73,205	620	100M-500M	82.5	10,644	372	0.000
The Fahey Banking Company	Marion	OH	82.5	0.444	0.982	81,552	312	100M-500M	97.5	79,030	292	0.000
First State Bank	Winchester	OH	82.5	0.227	0.996	46,345	372	100M-500M	75.0	6,150	240	0.001
The Merchants National Bank	Hillsboro	OH	82.5	0.192	0.815	106,024	1,393	500M-1B	92.5	23,284	1,054	0.000
Heartland Bank	Gahanna	OH	82.5	0.279	0.633	147,603	871	500M-1B	75.0	15,967	417	0.004
The Citizens National Bank of Southwestern OI	Dayton	OH	82.5	0.368	0.897	43,460	316	100M-500M	67.5	4,917	131	0.000
Grand Savings Bank	Grove	OK	92.5	0.246	1.000	56,490	451	100M-500M	65.0	7,617	273	0.000
American Bank of Oklahoma	Collinsville	OK	92.5	0.297	1.000	40,120	380	100M-500M	97.5	40,120	380	0.000
First National Bank of Oklahoma	Ponca City	OK	87.5	0.279	0.774	65,652	590	100M-500M	67.5	8,024	359	0.000
Triad Bank, National Association	Tulsa	OK	85.0	0.274	0.708	41,255	712	100M-500M	82.5	9,672	566	0.000
Citizens Bank of Oklahoma	Pawhuska	OK	85.0	0.349	0.780	50,394	466	100M-500M	62.5	6,360	247	0.000

Table 3A. Top Small Business Lenders by State and Territory Based on Call Report Data, June 2010

Name of Lending Institution	City	HQ State	All Small Business Lending (less than \$1 million)					Micro Business Lending (less than \$100,000)				
			Total Rank (1)	TA Ratio ¹ (2)	TBL Ratio ¹ (3)	Amount (\$1,000) (4)	Number (5)	Institution Asset Size (6)	Total Rank (7)	Amount (\$1,000) (8)	Number (9)	CC Amount/TA ¹ (10)
Great Plains National Bank	Elk City	OK	85.0	0.202	0.801	66,460	1,192	100M-500M	87.5	20,408	935	0.000
Quail Creek Bank, National Association	Oklahoma City	OK	85.0	0.406	0.614	186,130	902	100M-500M	67.5	17,386	402	0.000
Exchange National Bank of Moore	Moore	OK	85.0	0.256	1.000	37,356	231	100M-500M	40.0	2,968	150	0.000
First American Bank	Purcell	OK	82.5	0.231	0.649	69,467	972	100M-500M	82.5	16,208	732	0.000
The Pauls Valley National Bank	Pauls Valley	OK	82.5	0.217	0.928	34,865	629	100M-500M	87.5	10,987	516	0.000
Exchange Bank and Trust Company	Perry	OK	82.5	0.177	1.000	31,497	424	100M-500M	72.5	6,637	352	0.000
Security Bank	Tulsa	OK	82.5	0.305	0.551	111,339	924	100M-500M	65.0	11,973	487	0.000
Stroud National Bank	Stroud	OK	82.5	0.284	0.958	22,900	464	<100M	87.5	8,939	394	0.000
Pioneer Trust Bank, National Association	Salem	OR	80.0	0.299	0.679	83,671	544	100M-500M	60.0	4,946	178	0.003
Pacific Continental Bank	Eugene	OR	70.0	0.242	0.465	285,173	1,369	1B-10B	50.0	8,829	470	0.000
Community Bank	Joseph	OR	70.0	0.225	0.642	82,299	574	100M-500M	87.5	10,196	292	0.000
LibertyBank	Eugene	OR	70.0	0.225	0.480	161,068	3,264	500M-1B	100.0	54,580	2,812	0.000
Elderton State Bank	Elderton	PA	90.0	0.423	0.929	77,800	2,352	100M-500M	95.0	19,173	1,953	0.000
Mercer County State Bank	Sandy Lake	PA	87.5	0.203	1.000	57,531	1,020	100M-500M	95.0	20,319	820	0.000
Conestoga Bank	Chester Springs	PA	87.5	0.301	1.000	178,204	392	500M-1B	32.5	3,263	79	0.000
The Honesdale National Bank	Honesdale	PA	82.5	0.233	0.691	123,517	1,309	500M-1B	85.0	20,274	795	0.001
First Citizens National Bank	Mansfield	PA	82.5	0.155	0.779	119,895	1,330	500M-1B	92.5	26,177	866	0.000
People's State Bank of Wyalusing, Pennsylvania	Wyalusing	PA	82.5	0.219	0.918	51,493	910	100M-500M	92.5	15,114	713	0.003
Altoona First Savings Bank	Altoona	PA	82.5	0.241	1.000	46,575	564	100M-500M	97.5	46,575	564	0.000
Community Bank & Trust Company	Clarks Summit	PA	80.0	0.221	0.568	140,634	2,579	500M-1B	97.5	53,875	1,938	0.002
First Keystone National Bank	Berwick	PA	80.0	0.163	0.664	131,789	961	500M-1B	77.5	16,474	534	0.000
QNB Bank	Quakertown	PA	80.0	0.185	0.525	143,137	1,331	500M-1B	90.0	25,724	917	0.000
Banco Popular de Puerto Rico	Hato Rey	PR	90.0	0.080	0.304	2,254,000	23,264	10B-50B	87.5	230,000	14,073	0.041
Coastway Community Bank	Cranston	RI	80.0	0.235	0.835	72,925	407	100M-500M	77.5	5,035	140	0.000
SCBT National Association	Orangegburg	SC	100.0	0.305	1.000	1,102,485	8,096	1B-10B	80.0	87,899	5,200	0.000
Arthur State Bank	Union	SC	97.5	0.356	1.000	230,492	1,481	500M-1B	80.0	22,578	896	0.003
Enterprise Bank of South Carolina	Ehrhardt	SC	95.0	0.320	1.000	141,198	1,357	100M-500M	97.5	52,335	1,124	0.001
The Peoples National Bank	Easley	SC	90.0	0.322	1.000	103,319	570	100M-500M	67.5	8,690	315	0.000
First Community Bank, National Association	Lexington	SC	87.5	0.270	0.880	163,723	1,111	500M-1B	82.5	20,345	646	0.000
Community First Bank, Inc.	Walhalla	SC	85.0	0.191	1.000	99,321	972	500M-1B	97.5	36,917	834	0.002
Palmetto State Bank	Hampton	SC	80.0	0.192	1.000	92,594	694	100M-500M	95.0	34,672	513	0.001
Bank of Walterboro	Walterboro	SC	80.0	0.450	0.839	72,868	841	100M-500M	90.0	16,946	590	0.000

Table 3A. Top Small Business Lenders by State and Territory Based on Call Report Data, June 2010

Name of Lending Institution	City	HQ State	All Small Business Lending (less than \$1 million)					Micro Business Lending (less than \$100,000)				
			Total Rank (1)	TA Ratio ¹ (2)	TBL Ratio ¹ (3)	Amount (\$1,000) (4)	Number (5)	Institution Asset Size (6)	Total Rank (7)	Amount (\$1,000) (8)	Number (9)	CC Amount/TA ¹ (10)
First State Bank of Roscoe	Roscoe	SD	87.5	0.206	1.000	17,586	240	<100M	65.0	3,434	159	0.000
BankStar Financial	Elkton	SD	85.0	0.301	1.000	16,897	193	<100M	60.0	2,532	121	0.004
Black Hills Community Bank, N.A.	Rapid City	SD	85.0	0.459	1.000	41,556	155	<100M	57.5	3,700	74	0.000
Great Plains Bank	Eureka	SD	82.5	0.164	1.000	13,906	317	<100M	95.0	13,906	317	0.000
Fulton State Bank	Fulton	SD	82.5	0.214	1.000	10,277	179	<100M	90.0	10,277	179	0.001
Dacotah Bank	Aberdeen	SD	80.0	0.190	0.633	322,022	3,956	1B-10B	82.5	73,661	3,062	0.000
Minnwest Bank Sioux Falls	Sioux Falls	SD	77.5	0.233	0.806	27,319	297	100M-500M	70.0	4,732	210	0.000
First Fidelity Bank	Burke	SD	75.0	0.078	1.000	21,753	537	100M-500M	95.0	21,753	537	0.000
Reliabank Dakota	Estelline	SD	75.0	0.226	0.772	39,270	368	100M-500M	67.5	5,928	208	0.000
First Citizens National Bank	Dyersburg	TN	95.0	0.235	0.993	225,966	5,102	500M-1B	80.0	24,809	3,844	0.000
The First National Bank of La Follette	La Follette	TN	90.0	0.272	0.948	49,547	666	100M-500M	92.5	10,170	505	0.000
Wayne County Bank	Waynesboro	TN	90.0	0.238	0.985	62,380	689	100M-500M	90.0	12,476	543	0.000
First Bank of Tennessee	Spring City	TN	90.0	0.291	1.000	66,695	343	100M-500M	60.0	5,494	179	0.000
Traders National Bank	Tullahoma	TN	85.0	0.309	0.988	49,602	326	100M-500M	72.5	5,713	211	0.000
First South Bank	Jackson	TN	85.0	0.210	0.707	90,886	862	100M-500M	77.5	12,685	529	0.000
Paragon National Bank	Memphis	TN	85.0	0.282	0.733	71,770	458	100M-500M	82.5	11,877	277	0.000
CapitalMark Bank & Trust	Chattanooga	TN	82.5	0.256	0.501	106,193	590	100M-500M	47.5	6,442	262	0.002
Peoples Bank of the South	La Follette	TN	82.5	0.282	1.000	42,336	226	100M-500M	52.5	4,017	132	0.000
First Volunteer Bank of Tennessee	Chattanooga	TN	82.5	0.197	0.568	129,561	1,156	500M-1B	80.0	18,420	695	0.003
Bank of Perry County	Lobelville	TN	82.5	0.253	1.000	34,072	486	100M-500M	97.5	34,072	486	0.000
Andrew Johnson Bank	Greeneville	TN	82.5	0.217	0.765	56,776	424	100M-500M	85.0	10,139	268	0.000
Security Federal Savings Bank of McMinnville	Mc Minnville	TN	82.5	0.214	1.000	31,930	424	100M-500M	97.5	31,930	424	0.000
The First National Bank of Albany	Albany	TX	92.5	0.210	1.000	75,069	1,677	100M-500M	100.0	75,069	1,677	0.000
Pointbank	Pilot Point	TX	92.5	0.326	1.000	105,206	325	100M-500M	35.0	3,567	137	0.000
American State Bank	Arp	TX	92.5	0.317	1.000	68,557	519	100M-500M	72.5	8,348	379	0.000
National Bank	Gatesville	TX	92.5	0.220	1.000	103,071	745	100M-500M	65.0	10,228	505	0.000
Texas Savings Bank	Snyder	TX	90.0	0.331	1.000	43,420	460	100M-500M	85.0	10,103	365	0.000
Community Bank	Fort Worth	TX	90.0	0.287	0.841	141,532	1,336	100M-500M	75.0	16,676	801	0.000
Main Street Bank	Kingwood	TX	87.5	0.382	0.715	174,247	1,985	100M-500M	82.5	25,112	1,291	0.000
First Bank of Conroe, National Association	Conroe	TX	87.5	0.289	0.831	73,833	1,065	100M-500M	90.0	17,627	826	0.000
First National Bank of Burleson	Burleson	TX	87.5	0.577	0.998	96,368	329	100M-500M	42.5	3,540	149	0.000
Grandview Bank	Grandview	TX	87.5	0.326	1.000	30,316	402	<100M	77.5	6,638	298	0.000
First State Bank	Chico	TX	87.5	0.302	0.917	64,940	878	100M-500M	95.0	18,069	645	0.000
The First National Bank of Hughes Springs	Hughes Springs	TX	87.5	0.262	1.000	45,886	769	100M-500M	90.0	13,060	638	0.000
American Express Bank, FSB.	Salt Lake City	UT	100.0	0.413	1.000	13,600,000	2,072,693	10B-50B	100.0	13,600,000	2,072,693	0.235

Table 3A. Top Small Business Lenders by State and Territory Based on Call Report Data, June 2010

Name of Lending Institution	City	All Small Business Lending (less than \$1 million)						Micro Business Lending (less than \$100,000)				
		HQ State	Total Rank (1)	TA Ratio ¹ (2)	TBL Ratio ¹ (3)	Amount (\$1,000) (4)	Number (5)	Institution Asset Size (6)	Total Rank (7)	Amount (\$1,000) (8)	Number (9)	CC Amount/TA ¹ (10)
The Pitney Bowes Bank, Inc.	Salt Lake City	UT	97.5	0.552	1.000	(\$1,000) 399,065	1,100,015	500M-1B	97.5	376,988	1,099,940	0.000
Wright Express Financial Services Corporation	Midvale	UT	90.0	0.785	0.819	760,351	161,743	500M-1B	95.0	537,832	158,485	0.000
Transportation Alliance Bank, Inc.	Ogden	UT	90.0	0.630	0.914	313,395	10,985	100M-500M	92.5	313,395	10,985	0.007
ADB Bank dba Allegiance Direct Bank	Cedar City	UT	85.0	0.560	1.000	27,163	3,808	<100M	95.0	27,163	3,808	0.000
Wells Fargo Bank Northwest, National Association	Ogden	UT	85.0	0.110	0.998	2,036,000	69,571	10B-50B	97.5	2,036,000	69,571	0.103
EVB	Tappahannock	VA	97.5	0.280	1.000	307,617	1,548	1B-10B	72.5	16,923	693	0.002
HomeTown Bank	Roanoke	VA	87.5	0.394	0.926	136,772	457	100M-500M	52.5	5,383	211	0.000
The First National Bank of Altavista	Altavista	VA	87.5	0.214	1.000	71,443	720	100M-500M	87.5	10,864	520	0.000
New Peoples Bank, Inc.	Honaker	VA	85.0	0.197	0.662	169,689	1,826	500M-1B	92.5	29,933	1,218	0.000
Benchmark Community Bank	Kenbridge	VA	82.5	0.210	0.810	84,772	1,226	100M-500M	95.0	24,064	906	0.000
Capital One Bank (USA), National Association	Glen Allen	VA	80.0	0.085	1.000	5,390,729	2,607,928	>50B	100.0	5,390,729	2,607,928	0.811
Highlands Union Bank	Abingdon	VA	80.0	0.182	0.647	117,849	1,445	500M-1B	95.0	25,651	1,066	0.003
Bank of Hampton Roads	Norfolk	VA	77.5	0.163	0.458	418,746	1,855	1B-10B	72.5	39,983	880	0.000
Virginia Bank and Trust Company	Danville	VA	75.0	0.303	0.895	47,201	329	100M-500M	70.0	5,004	220	0.000
Bank of Botetourt	Buchanan	VA	75.0	0.208	0.659	66,204	579	100M-500M	75.0	7,881	325	0.005
First Capital Bank	Glen Allen	VA	75.0	0.187	0.550	101,815	735	500M-1B	85.0	21,041	441	0.000
StellarOne Bank	Christiansburg	VA	75.0	0.140	0.438	414,084	3,731	1B-10B	75.0	42,740	2,082	0.000
Union First Market Bank	Richmond	VA	75.0	0.143	0.473	475,891	3,116	1B-10B	75.0	46,753	1,667	0.004
The Bank of Fincastle	Fincastle	VA	75.0	0.265	0.741	47,961	481	100M-500M	85.0	7,949	322	0.000
First Community Bank, National Association	Bluefield	VA	75.0	0.117	0.571	260,373	2,384	1B-10B	85.0	41,398	1,578	0.000
Bank of St. Croix, Inc.	Christiansted	VI	90.0	0.171	1.000	18,583	105	100M-500M	90.0	1,384	47	0.000
Connecticut River Bank, National Association	Springfield	VT	77.5	0.275	0.811	70,835	725	100M-500M	70.0	11,256	411	0.000
Union Bank	Morrisville	VT	77.5	0.245	0.696	104,745	1,370	100M-500M	70.0	14,240	971	0.001
Plaza Bank	Seattle	WA	87.5	0.603	0.948	69,565	269	100M-500M	10.0	100	1	0.000
State Bank Northwest	Spokane Valley	WA	82.5	0.479	0.995	49,656	258	100M-500M	82.5	4,294	141	0.000
Bank of the Pacific	Aberdeen	WA	82.5	0.244	0.583	155,831	1,023	500M-1B	85.0	16,045	503	0.003
AmericanWest Bank	Spokane	WA	82.5	0.205	0.488	303,864	2,311	1B-10B	87.5	31,413	1,158	0.000
Yakima National Bank	Yakima	WA	82.5	0.458	0.905	50,039	326	100M-500M	75.0	3,494	147	0.000
Kitsap Bank	Port Orchard	WA	82.5	0.204	0.542	185,391	1,258	500M-1B	92.5	26,942	538	0.001
Viking Bank	Seattle	WA	77.5	0.205	0.526	107,314	995	500M-1B	80.0	9,184	495	0.001
Whidbey Island Bank	Coupeville	WA	77.5	0.188	0.465	301,215	2,008	1B-10B	82.5	23,631	916	0.002
Central Valley Bank	Toppenish	WA	77.5	0.283	0.784	43,697	290	100M-500M	77.5	4,825	137	0.002
Bank First National	Manitowoc	WI	97.5	0.430	1.000	350,062	1,515	500M-1B	97.5	90,767	1,015	0.001

Table 3A. Top Small Business Lenders by State and Territory Based on Call Report Data, June 2010

Name of Lending Institution	City	All Small Business Lending (less than \$1 million)						Micro Business Lending (less than \$100,000)				
		HQ	Total	TA Ratio ¹	TBL Ratio ¹	Amount (\$1,000)	Institution	Total	Amount (\$1,000)	CC	Number (9)	Amount/TA ¹ (10)
		State	Rank (1)									
Mound City Bank	Platteville	WI	90.0	0.252	1.000	66,244	465	100M-500M	92.5	24,893	250	0.003
Bank of Luxemburg	Luxemburg	WI	87.5	0.342	0.829	76,517	714	100M-500M	85.0	12,436	446	0.000
Bank of Milton	Milton	WI	87.5	0.391	1.000	26,631	1,614	<100M	100.0	26,631	1,614	0.002
Community State Bank	Union Grove	WI	85.0	0.330	0.702	88,387	869	100M-500M	90.0	20,600	629	0.004
The Farmers State Bank of Waupaca	Waupaca	WI	85.0	0.248	0.971	44,803	574	100M-500M	90.0	11,990	441	0.001
State Bank of Chilton	Chilton	WI	85.0	0.516	0.766	77,695	619	100M-500M	75.0	8,204	356	0.001
Westbury Bank	West Bend	WI	82.5	0.217	0.774	138,341	898	500M-1B	75.0	16,731	493	0.000
Mid-Wisconsin Bank	Medford	WI	82.5	0.222	0.651	110,387	1,188	100M-500M	82.5	17,465	755	0.001
The Port Washington State Bank	Port Washington	WI	82.5	0.255	0.799	96,974	768	100M-500M	80.0	14,548	422	0.002
Blackhawk State Bank	Beloit	WI	82.5	0.245	0.697	132,171	984	500M-1B	77.5	18,143	576	0.000
The Stephenson National Bank and Trust	Marinette	WI	82.5	0.303	0.656	81,061	669	100M-500M	75.0	9,848	362	0.002
Main Street Bank Corp.	Wheeling	WV	95.0	0.307	1.000	69,048	754	100M-500M	95.0	20,197	525	0.000
The Grant County Bank	Petersburg	WV	92.5	0.275	1.000	67,595	516	100M-500M	75.0	9,122	325	0.000
First Sentry Bank, Inc.	Huntington	WV	85.0	0.284	0.695	139,759	1,195	100M-500M	80.0	20,213	679	0.000
Calhoun County Bank, Inc.	Grantsville	WV	80.0	0.202	1.000	24,248	443	100M-500M	82.5	6,230	363	0.000
The First State Bank	Barboursville	WV	80.0	0.213	0.745	48,803	587	100M-500M	85.0	10,700	429	0.003
Freedom Bank, Inc.	Belington	WV	77.5	0.334	0.719	54,008	389	100M-500M	60.0	5,971	201	0.000
The Bank of Monroe	Union	WV	77.5	0.203	1.000	21,496	368	100M-500M	92.5	9,286	308	0.000
Platte Valley Bank	Torrington	WY	87.5	0.285	0.768	54,480	1,778	100M-500M	100.0	31,916	1,673	0.000
Wyoming National Bank	Riverton	WY	85.0	0.311	1.000	31,666	396	100M-500M	82.5	8,176	316	0.000
Buffalo Federal Savings Bank	Buffalo	WY	82.5	0.305	0.823	48,102	340	100M-500M	62.5	6,274	186	0.000

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

Table 3B. Top Micro Business Lenders by State and Territory Based on Call Report Data, June 2010

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)						All Small Business Lending (less than \$1 million)				
		HQ State	Total Rank (1)	TA Ratio ¹ (2)	TBL Ratio ¹ (3)	Amount (\$1,000) (4)	Number (5)	Institution Asset Size (6)	Total Rank (7)	Amount '\$1,000) (8)	Number (9)	CC Amount/TA ¹ (10)
						(\$1,000)				(\$1,000)		
Mt. McKinley Bank	Fairbanks	AK	77.5	0.024	0.110	7,144	176	100M-500M	77.5	58,331	389	0.000
Alaska Pacific Bank	Juneau	AK	77.5	0.037	0.074	6,526	136	100M-500M	75.0	56,587	314	0.000
Farmers and Merchants Bank	Piedmont	AL	100.0	0.256	1.000	48,962	1,091	100M-500M	92.5	48,962	1,091	0.000
Traders & Farmers Bank	Haleyville	AL	100.0	0.163	1.000	57,996	851	100M-500M	85.0	57,996	851	0.000
First Bank of Linden	Linden	AL	97.5	0.156	1.000	13,029	13,029	<100M	67.5	13,029	13,029	0.000
First Bank of the South	Rainsville	AL	97.5	0.244	1.000	20,438	590	<100M	80.0	20,438	590	0.008
The Camden National Bank	Camden	AL	97.5	0.344	1.000	40,776	591	100M-500M	92.5	40,776	591	0.000
Farmers and Merchants Bank	Lafayette	AL	95.0	0.185	1.000	19,180	496	100M-500M	75.0	19,180	496	0.000
First Metro Bank	Muscle Shoals	AL	92.5	0.074	0.247	32,336	1,192	100M-500M	100.0	130,856	1,514	0.003
Peoples Bank of Greensboro	Greensboro	AL	92.5	0.197	1.000	15,833	444	<100M	72.5	15,833	444	0.001
THE COMMERCIAL BANK OF OZARK	Ozark	AL	87.5	0.167	1.000	12,487	241	<100M	57.5	12,487	241	0.000
Bay Bank	Mobile	AL	87.5	0.220	1.000	19,503	202	<100M	67.5	19,503	202	0.000
The Citizens Bank of Fayette	Fayette	AL	87.5	0.072	0.260	13,593	454	100M-500M	72.5	41,070	577	0.000
Sweet Water State Bank	Sweet Water	AL	87.5	0.254	1.000	18,651	244	<100M	70.0	18,651	244	0.000
Town-Country National Bank	Camden	AL	87.5	0.117	0.361	10,321	422	<100M	85.0	28,612	520	0.000
Marion Bank and Trust Company	Marion	AL	87.5	0.078	0.250	17,695	581	100M-500M	75.0	50,350	691	0.000
First State Bank of DeQueen	De Queen	AR	100.0	0.225	1.000	36,638	763	100M-500M	87.5	36,638	763	0.000
The Union Bank of Mena	Mena	AR	97.5	0.156	1.000	25,548	534	100M-500M	72.5	25,548	534	0.000
First State Bank of Warren	Warren	AR	95.0	0.271	1.000	27,516	349	100M-500M	80.0	27,516	349	0.000
The First National Bank of Lawrence County at Walnut Ridge	Walnut Ridge	AR	95.0	0.160	1.000	24,828	561	100M-500M	75.0	24,828	561	0.007
Farmers Bank	Greenwood	AR	92.5	0.154	1.000	30,028	329	100M-500M	70.0	30,028	329	0.000
Home Bank of Arkansas	Greenbrier	AR	92.5	0.328	1.000	26,767	347	<100M	80.0	26,767	347	0.000
First National Bank of Eastern Arkansas	Forrest City	AR	92.5	0.091	1.000	28,471	431	100M-500M	62.5	28,471	431	0.002
The First National Bank of Izard County	Calico Rock	AR	90.0	0.134	1.000	18,631	432	100M-500M	65.0	18,631	432	0.000
Bank of Salem	Salem	AR	87.5	0.093	0.388	11,838	697	100M-500M	82.5	30,037	781	0.000
Bank of Prescott	Prescott	AR	87.5	0.174	1.000	12,554	325	<100M	67.5	12,554	325	0.000
Amerika Samoa Bank	Pago Pago	AS	77.5	0.101	1.000	13,575	116	100M-500M	77.5	13,575	116	0.000
Commerce Bank of Arizona	Tucson	AZ	97.5	0.025	0.055	6,771	244	100M-500M	87.5	85,581	478	0.000
MISSION BANK	Kingman	AZ	90.0	0.036	0.071	3,285	98	<100M	85.0	44,080	221	0.000
Mohave State Bank	Lake Havasu City	AZ	90.0	0.019	0.045	6,725	217	100M-500M	72.5	75,109	466	0.000
Country Bank	Prescott	AZ	87.5	0.022	0.072	3,169	83	100M-500M	77.5	40,739	225	0.000
The Foothills Bank	Yuma	AZ	87.5	0.020	0.041	4,314	159	100M-500M	85.0	74,783	389	0.000
Tri Counties Bank	Chico	CA	100.0	0.021	0.065	46,899	2,501	1B-10B	85.0	373,935	3,895	0.000
Bank of the Sierra	Porterville	CA	100.0	0.023	0.074	30,893	1,073	1B-10B	87.5	252,931	2,074	0.000
Heritage Oaks Bank	Paso Robles	CA	97.5	0.021	0.042	21,016	528	1B-10B	82.5	211,575	1,206	0.001

Table 3B. Top Micro Business Lenders by State and Territory Based on Call Report Data, June 2010

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)							All Small Business Lending (less than \$1 million)					
		HQ	Total	Rank (1)	TA Ratio ¹ (2)	TBL Ratio ¹ (3)	Amount (\$1,000) (4)	Number (5)	Institution Asset Size (6)	Total	Rank (7)	Amount '\$1,000) (8)	Number (9)	CC Amount/TA ¹ (10)
		State	Rank (1)											
Borrego Springs Bank, National Association	La Mesa	CA	97.5	0.082	0.102	12,470	3,098	100M-500M	75.0	48,010	3,443	0.000		
Exchange Bank	Santa Rosa	CA	97.5	0.018	0.051	26,683	945	1B-10B	72.5	183,869	1,450	0.000		
Community Bank of Santa Maria	Santa Maria	CA	95.0	0.046	0.095	6,656	250	100M-500M	82.5	46,081	404	0.000		
Murphy Bank	Fresno	CA	95.0	0.100	1.000	11,828	410	100M-500M	55.0	11,828	410	0.000		
Pacific Capital Bank, National Association	Santa Barbara	CA	95.0	0.015	0.045	106,226	3,955	1B-10B	65.0	622,076	5,546	0.000		
MISSION VALLEY BANK	Sun Valley	CA	95.0	0.033	0.049	8,367	277	100M-500M	87.5	87,058	547	0.000		
South County Bank, National Association	Rancho Santa N	CA	92.5	0.029	0.060	5,856	132	100M-500M	82.5	54,908	350	0.000		
Mother Lode Bank	Sonora	CA	92.5	0.328	1.000	20,286	113	<100M	67.5	20,286	113	0.000		
Plumas Bank	Quincy	CA	92.5	0.019	0.067	9,445	390	500M-1B	80.0	85,931	670	0.003		
Valley Republic Bank	Bakersfield	CA	92.5	0.031	0.149	5,802	280	100M-500M	57.5	23,954	332	0.000		
California Bank & Trust	San Diego	CA	92.5	0.015	0.032	168,028	4,931	10B-50B	67.5	1,460,204	9,688	0.001		
Westamerica Bank	San Rafael	CA	92.5	0.013	0.041	61,321	2,231	1B-10B	80.0	702,376	4,794	0.000		
Coast National Bank	San Luis Obispo	CA	92.5	0.036	0.076	5,258	190	100M-500M	80.0	45,206	386	0.001		
North Valley Bank	Redding	CA	92.5	0.015	0.041	13,507	324	500M-1B	82.5	171,713	757	0.000		
Butte Community Bank	Chico	CA	92.5	0.018	0.060	9,214	401	100M-500M	77.5	82,061	720	0.000		
Visalia Community Bank	Visalia	CA	92.5	0.025	0.052	4,924	184	100M-500M	75.0	50,333	372	0.002		
The Colorado Bank and Trust Company of La Junta	La Junta	CO	95.0	0.056	0.278	5,357	254	<100M	75.0	18,875	324	0.006		
Mountain Valley Bank	Walden	CO	95.0	0.051	0.142	7,588	245	100M-500M	82.5	36,338	375	0.000		
Fowler State Bank	Fowler	CO	92.5	0.115	1.000	7,489	150	<100M	55.0	7,489	150	0.000		
MontroseBank	Montrose	CO	92.5	0.034	0.163	6,801	295	100M-500M	85.0	35,748	447	0.000		
The First National Bank of Las Animas	Las Animas	CO	92.5	0.028	0.140	6,412	303	100M-500M	72.5	31,245	418	0.000		
Legacy Bank	Wiley	CO	90.0	0.035	0.107	8,652	224	100M-500M	70.0	38,052	369	0.000		
First State Bank of Colorado	Hotchkiss	CO	90.0	0.039	0.110	7,125	291	100M-500M	95.0	56,986	495	0.001		
Community State Bank	Lamar	CO	90.0	0.077	0.388	4,786	165	<100M	45.0	6,826	195	0.000		
Points West Community Bank	Julesburg	CO	87.5	0.039	0.214	4,654	152	100M-500M	72.5	20,072	207	0.000		
Fort Morgan State Bank	Fort Morgan	CO	87.5	0.066	0.175	4,815	162	<100M	77.5	23,400	245	0.000		
Kit Carson State Bank	Kit Carson	CO	87.5	0.053	0.343	3,283	155	<100M	65.0	9,562	189	0.000		
Salisbury Bank and Trust Company	Lakeville	CT	100.0	0.177	1.000	100,012	1,726	500M-1B	90.0	100,012	1,726	0.000		
The First National Bank of Suffield	Suffield	CT	90.0	0.143	1.000	28,903	238	100M-500M	67.5	28,903	238	0.000		
Webster Bank, National Association	Waterbury	CT	90.0	0.017	0.069	301,234	11,601	10B-50B	65.0	1,437,295	18,028	0.000		
Thomaston Savings Bank	Thomaston	CT	85.0	0.018	0.144	11,514	312	500M-1B	55.0	50,155	477	0.000		
Newtown Savings Bank	Newtown	CT	82.5	0.016	0.072	14,795	757	500M-1B	62.5	98,371	1,093	0.000		
NEW ENGLAND BANK	Enfield	CT	82.5	0.020	0.056	13,509	419	500M-1B	85.0	157,269	995	0.000		
Industrial Bank	Washington	DC	97.5	0.010	0.036	3,643	124	100M-500M	87.5	44,991	253	0.001		
FIA Card Services, National Association	Wilmington	DE	100.0	0.047	0.844	8,210,123	3,122,092	>50B	90.0	8,653,364	3,132,919	0.816		
Chase Bank USA, National Association	Newark	DE	97.5	0.037	0.797	5,148,767	1,217,776	>50B	82.5	5,252,390	1,219,786	0.841		

Table 3B. Top Micro Business Lenders by State and Territory Based on Call Report Data, June 2010

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)							All Small Business Lending (less than \$1 million)				
		HQ State	Total Rank (1)	TA Ratio ¹ (2)	TBL Ratio ¹ (3)	Amount (\$1,000) (4)	Number (5)	Institution Asset Size (6)	Total Rank (7)	Amount '\$1,000) (8)	Number (9)	CC Amount/TA ¹ (10)	
						(\$1,000)				(\$1,000)			
The Perkins State Bank	Williston	FL	100.0	0.059	0.206	10,864	425	100M-500M	67.5	31,027	521	0.000	
Wauchula State Bank	Wauchula	FL	100.0	0.029	0.134	16,509	739	500M-1B	85.0	91,033	1,044	0.000	
Heritage Bank of Florida	Lutz	FL	100.0	0.049	0.095	12,579	347	100M-500M	95.0	104,529	650	0.000	
Wakulla Bank	Crawfordville	FL	97.5	0.026	0.091	10,876	445	100M-500M	85.0	79,674	699	0.000	
EverBank	Jacksonville	FL	97.5	0.023	0.243	261,690	31,352	10B-50B	72.5	647,120	34,578	0.000	
First National Bank of Wauchula	Wauchula	FL	97.5	0.213	1.000	16,950	301	<100M	70.0	16,950	301	0.000	
Coastal Community Bank	Panama City Be	FL	97.5	0.060	0.219	22,491	332	100M-500M	75.0	61,406	465	0.000	
Capital City Bank	Tallahassee	FL	97.5	0.022	0.089	56,633	2,700	1B-10B	67.5	273,681	3,713	0.000	
Pilot Bank	Tampa	FL	95.0	0.033	0.075	7,838	505	100M-500M	87.5	69,473	692	0.000	
Platinum Bank	Brandon	FL	95.0	0.034	0.067	13,421	303	100M-500M	92.5	123,121	651	0.000	
Farmers & Merchants Bank	Monticello	FL	95.0	0.025	0.073	11,508	529	100M-500M	82.5	89,345	856	0.000	
Highlands Independent Bank	Sebring	FL	95.0	0.029	0.132	9,135	321	100M-500M	85.0	61,353	523	0.000	
BankFIRST	Winter Park	FL	95.0	0.025	0.064	15,018	438	500M-1B	92.5	159,887	966	0.000	
Bank of the Federated States of Micronesia	Pohnpei	FM	77.5	0.009	0.034	826	23	<100M	77.5	18,795	81	0.000	
BB&T Financial, FSB	Columbus	GA	100.0	0.158	0.865	379,824	154,598	1B-10B	90.0	430,020	155,459	0.577	
Farmers State Bank	Dublin	GA	100.0	0.516	1.000	62,461	849	100M-500M	97.5	62,461	849	0.000	
Glennville Bank	Glennville	GA	100.0	0.238	1.000	32,988	714	100M-500M	85.0	32,988	714	0.000	
Bank of Hazlehurst	Hazlehurst	GA	100.0	0.479	1.000	42,757	572	<100M	92.5	42,757	572	0.000	
Wheeler County State Bank	Alamo	GA	100.0	0.278	1.000	30,002	30,001	100M-500M	90.0	30,002	30,001	0.002	
Bank of Alapaha	Alapaha	GA	97.5	0.227	1.000	23,462	424	100M-500M	80.0	23,462	424	0.000	
The Claxton Bank	Claxton	GA	95.0	0.219	1.000	23,400	309	100M-500M	75.0	23,400	309	0.000	
Commercial State Bank	Donalsonville	GA	95.0	0.242	1.000	22,139	297	<100M	77.5	22,139	297	0.000	
Guardian Bank	Valdosta	GA	95.0	0.100	0.260	21,033	356	100M-500M	95.0	80,782	529	0.001	
Tippins Bank	Claxton	GA	92.5	0.202	1.000	12,714	253	<100M	67.5	12,714	253	0.000	
First National Bank South	Alma	GA	92.5	0.070	0.187	23,438	899	100M-500M	92.5	92,459	1,127	0.000	
Citizens Bank of Washington County	Sandersville	GA	92.5	0.063	0.263	15,103	616	100M-500M	80.0	46,263	765	0.002	
South Georgia Banking Company	Omega	GA	92.5	0.056	0.319	16,946	980	100M-500M	80.0	48,592	1,137	0.000	
Ameris Bank	Moultrie	GA	92.5	0.051	0.161	124,575	2,728	1B-10B	82.5	482,545	4,074	0.000	
Mount Vernon Bank	Mount Vernon	GA	92.5	0.190	1.000	22,678	226	100M-500M	67.5	22,678	226	0.000	
Altamaha Bank and Trust Company	Vidalia	GA	92.5	0.068	0.233	10,020	540	100M-500M	92.5	43,072	648	0.000	
Bank of Guam	Hagatna	GU	92.5	0.016	0.062	15,380	6,581	500M-1B	75.0	97,254	7,731	0.012	
First Hawaiian Bank	Honolulu	HI	87.5	0.011	0.052	152,866	14,720	10B-50B	72.5	545,456	16,263	0.021	
Page County State Bank	Clarinda	IA	100.0	0.184	1.000	12,435	449	<100M	80.0	12,435	449	0.000	
Community First Bank	Keosauqua	IA	100.0	0.129	1.000	15,965	561	100M-500M	77.5	15,965	561	0.003	
Northwoods State Bank	Mason City	IA	100.0	0.341	1.000	46,808	559	100M-500M	97.5	46,808	559	0.002	

Table 3B. Top Micro Business Lenders by State and Territory Based on Call Report Data, June 2010

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)						All Small Business Lending (less than \$1 million)						
		HQ	Total	Rank (1)	TA Ratio ¹ (2)	TBL Ratio ¹ (3)	Amount (\$1,000) (4)	Number (5)	Institution Asset Size (6)	Total	Rank (7)	Amount '\$1,000) (8)	Number (9)	CC Amount/TA ¹ (10)
		State	Rank (1)							Total				
Corydon State Bank	Corydon	IA	100.0	0.231	1.000	15,917	514	<100M	87.5	15,917	514	0.003		
American State Bank	Osceola	IA	100.0	0.236	1.000	24,961	425	100M-500M	92.5	24,961	425	0.001		
Farmers Trust and Savings Bank	Buffalo Center	IA	97.5	0.124	1.000	20,182	404	100M-500M	77.5	20,182	404	0.000		
Peoples Trust & Savings Bank	Clive	IA	97.5	0.133	1.000	36,812	421	100M-500M	85.0	36,812	421	0.001		
First National Bank	Greenfield	IA	97.5	0.107	1.000	18,338	368	100M-500M	72.5	18,338	368	0.003		
Montezuma State Bank	Montezuma	IA	97.5	0.220	1.000	8,657	491	<100M	77.5	8,657	491	0.000		
First Trust and Savings Bank	Wheatland	IA	97.5	0.179	1.000	20,159	382	100M-500M	82.5	20,159	382	0.000		
Crawford County Trust and Savings Bank	Denison	IA	97.5	0.116	1.000	12,689	317	100M-500M	70.0	12,689	317	0.000		
The Farmers National Bank of Buhl	Buhl	ID	90.0	0.052	0.205	18,546	825	100M-500M	62.5	62,271	1,062	0.003		
Central State Bank	Clayton	IL	100.0	0.180	1.000	15,902	1,847	<100M	85.0	15,902	1,847	0.000		
State Bank of Toulon	Toulon	IL	100.0	0.112	1.000	18,947	408	100M-500M	75.0	18,947	408	0.002		
State Bank of Arthur	Arthur	IL	100.0	0.252	1.000	22,610	428	<100M	90.0	22,610	428	0.000		
The First National Bank of Sparta	Sparta	IL	97.5	0.109	1.000	8,039	1,549	<100M	72.5	8,039	1,549	0.000		
FIRST NATIONAL BANK OF NOKOMIS	Nokomis	IL	97.5	0.102	1.000	13,209	285	100M-500M	67.5	13,209	285	0.000		
Ipava State Bank	Ipava	IL	97.5	0.231	1.000	19,339	359	<100M	82.5	19,339	359	0.000		
First State Bank of Beecher City	Beecher City	IL	97.5	0.241	1.000	12,491	362	<100M	82.5	12,491	362	0.000		
State Bank of Whittington	Benton	IL	97.5	0.124	1.000	12,033	259	<100M	70.0	12,033	259	0.000		
The First National Bank of Dieterich	Dieterich	IL	97.5	0.101	0.388	29,496	440	100M-500M	82.5	60,458	576	0.000		
The First Bank and Trust Company of Murphysbor Murphysboro	IL	97.5	0.324	1.000	21,213	275	<100M	85.0	21,213	275	0.000			
Beverly Bank & Trust Company, National Associat Chicago	IL	97.5	0.114	0.317	41,395	6,377	100M-500M	90.0	102,355	6,668	0.000			
Raritan State Bank	Raritan	IL	97.5	0.100	1.000	15,888	269	100M-500M	67.5	15,888	269	0.000		
Bank of Geneva	Geneva	IN	95.0	0.180	1.000	24,712	353	100M-500M	75.0	24,712	353	0.000		
The Campbell & Fetter Bank	Kendallville	IN	92.5	0.074	1.000	19,738	270	100M-500M	52.5	19,738	270	0.000		
The Farmers and Merchants Bank	Boswell	IN	92.5	0.200	1.000	20,920	284	100M-500M	70.0	20,920	284	0.000		
Fowler State Bank	Fowler	IN	92.5	0.138	1.000	18,086	347	100M-500M	62.5	18,086	347	0.008		
The Peoples State Bank	Ellettsville	IN	90.0	0.081	0.281	15,630	320	100M-500M	90.0	55,625	467	0.002		
Crossroads Bank	Wabash	IN	87.5	0.043	0.176	14,206	748	100M-500M	72.5	54,824	952	0.000		
First Financial Bank, National Association	Terre Haute	IN	87.5	0.039	0.139	95,569	5,135	1B-10B	67.5	338,619	6,377	0.000		
Farmers State Bank	Lagrange	IN	85.0	0.038	0.197	17,613	608	100M-500M	80.0	74,118	901	0.000		
First State Bank of Middlebury	Middlebury	IN	85.0	0.043	0.110	16,954	679	100M-500M	85.0	120,411	1,115	0.000		
Tri-County Bank & Trust Company	Roachdale	IN	85.0	0.053	0.347	8,041	660	100M-500M	67.5	21,441	727	0.002		
Home Bank and Trust Company	Eureka	KS	97.5	0.370	1.000	28,308	234	<100M	92.5	28,308	234	0.000		
The Citizens State Bank	Gridley	KS	97.5	0.133	1.000	12,491	321	<100M	77.5	12,491	321	0.000		
The First State Bank	Norton	KS	97.5	0.135	1.000	37,386	472	100M-500M	87.5	37,386	472	0.000		
The Wilson State Bank	Wilson	KS	97.5	0.258	1.000	11,744	248	<100M	85.0	11,744	248	0.000		
The Lyndon State Bank	Lyndon	KS	97.5	0.159	1.000	13,733	227	<100M	82.5	13,733	227	0.000		

Table 3B. Top Micro Business Lenders by State and Territory Based on Call Report Data, June 2010

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)						All Small Business Lending (less than \$1 million)						
		HQ	Total	Rank (1)	TA Ratio ¹ (2)	TBL Ratio ¹ (3)	Amount (\$1,000) (4)	Number (5)	Institution Asset Size (6)	Total	Rank (7)	Amount '\$1,000) (8)	Number (9)	CC Amount/TA ¹ (10)
		State	Rank (1)							Total				
United National Bank	Natoma	KS	95.0	0.121	1.000	11,386	265	<100M	75.0	11,386	265	0.002		
Commercial Bank	Parsons	KS	95.0	0.136	1.000	32,308	279	100M-500M	85.0	32,308	279	0.000		
The Farmers State Bank	Wathena	KS	95.0	0.178	1.000	10,497	204	<100M	77.5	10,497	204	0.000		
Guaranty State Bank and Trust Company	Beloit	KS	95.0	0.096	1.000	14,225	242	100M-500M	72.5	14,225	242	0.000		
The First National Bank of Centralia	Centralia	KS	95.0	0.151	1.000	15,483	208	100M-500M	77.5	15,483	208	0.000		
First Neodesha Bank	Neodesha	KS	95.0	0.145	1.000	9,382	265	<100M	77.5	9,382	265	0.000		
Conway Bank, National Association	Conway Springs	KS	95.0	0.283	1.000	22,330	185	<100M	87.5	22,330	185	0.000		
The First National Bank of Girard	Girard	KS	95.0	0.155	1.000	11,000	194	<100M	75.0	11,000	194	0.000		
Peoples Bank of Kentucky, Inc.	Flemingsburg	KY	100.0	0.242	1.000	44,912	964	100M-500M	92.5	44,912	964	0.004		
Citizens Bank & Trust Company	Campbellsville	KY	100.0	0.158	1.000	26,837	1,399	100M-500M	82.5	26,837	1,399	0.000		
Lewisburg Banking Company	Lewisburg	KY	95.0	0.271	1.000	18,997	311	<100M	82.5	18,997	311	0.000		
The Peoples Bank	Taylorsville	KY	95.0	0.210	1.000	21,722	322	100M-500M	80.0	21,722	322	0.000		
Elkton Bank & Trust Company	Elkton	KY	92.5	0.124	1.000	14,501	308	100M-500M	62.5	14,501	308	0.002		
Owingsville Banking Company	Owingsville	KY	92.5	0.095	1.000	6,236	4,810	<100M	60.0	6,236	4,810	0.000		
Bank of Columbia	Columbia	KY	92.5	0.107	0.284	13,578	586	100M-500M	87.5	47,614	711	0.000		
Magnolia Bank, Incorporated	Magnolia	KY	92.5	0.176	1.000	21,511	264	100M-500M	72.5	21,511	264	0.000		
First Guaranty Bank	Martin	KY	92.5	0.192	1.000	10,623	436	<100M	72.5	10,623	436	0.000		
Dixon Bank	Dixon	KY	90.0	0.149	1.000	11,373	253	<100M	65.0	11,373	253	0.000		
The Citizens National Bank of Lebanon	Lebanon	KY	90.0	0.056	1.000	6,331	2,462	100M-500M	57.5	6,331	2,462	0.000		
Commercial Bank	West Liberty	KY	90.0	0.113	1.000	14,367	235	100M-500M	60.0	14,367	235	0.000		
Vermilion Bank & Trust Company	Kaplan	LA	95.0	0.308	1.000	28,516	420	<100M	82.5	28,516	420	0.007		
Bank of Erath	Erath	LA	95.0	0.380	1.000	31,462	366	<100M	82.5	31,462	366	0.000		
Guaranty Bank & Trust Company of Delhi, Louisiana	Delhi	LA	95.0	0.170	1.000	19,590	354	100M-500M	67.5	19,590	354	0.005		
Tensas State Bank	Newellton	LA	95.0	0.303	1.000	34,639	449	100M-500M	85.0	34,639	449	0.000		
Catahoula - LaSalle Bank	Jonesville	LA	92.5	0.146	1.000	13,545	353	<100M	60.0	13,545	353	0.000		
City Savings Bank & Trust Company	De Ridder	LA	90.0	0.078	0.303	14,414	594	100M-500M	85.0	47,511	704	0.007		
The Evangeline Bank and Trust Company	Ville Platte	LA	90.0	0.045	0.239	25,929	1,224	500M-1B	70.0	78,445	1,498	0.002		
Gulf Coast Bank	Abbeville	LA	87.5	0.071	0.176	19,246	894	100M-500M	80.0	68,395	1,112	0.000		
Gibsonland Bank & Trust Company	Gibsonland	LA	87.5	0.072	0.249	14,185	515	100M-500M	82.5	50,378	665	0.000		
Basile State Bank	Basile	LA	87.5	0.232	1.000	11,782	277	<100M	65.0	11,782	277	0.000		
Cottonport Bank	Cottonport	LA	87.5	0.061	0.267	17,208	608	100M-500M	75.0	50,029	733	0.000		
The Bank	Jennings	LA	87.5	0.084	0.355	11,367	565	100M-500M	77.5	31,680	666	0.000		
Bank of Ruston	Ruston	LA	87.5	0.197	1.000	17,933	215	<100M	65.0	17,933	215	0.000		
Franklin State Bank & Trust Company	Winnsboro	LA	87.5	0.140	1.000	16,283	213	100M-500M	55.0	16,283	213	0.000		
Enterprise Bank and Trust Company	Lowell	MA	100.0	0.178	0.304	244,145	3,447	1B-10B	90.0	527,309	4,683	0.000		
North Middlesex Savings Bank	Ayer	MA	97.5	0.034	0.150	11,713	425	100M-500M	77.5	50,228	599	0.000		
Greenfield Co-operative Bank	Greenfield	MA	97.5	0.097	1.000	28,394	385	100M-500M	70.0	28,394	385	0.000		

Table 3B. Top Micro Business Lenders by State and Territory Based on Call Report Data, June 2010

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)						All Small Business Lending (less than \$1 million)				
		HQ State	Total Rank (1)	TA Ratio ¹ (2)	TBL Ratio ¹ (3)	Amount (\$1,000) (4)	Number (5)	Institution Asset Size (6)	Total Rank (7)	Amount '\$1,000) (8)	Number (9)	CC Amount/TA ¹ (10)
						(\$1,000)				(\$1,000)		
The Pittsfield Co-operative Bank	Pittsfield	MA	97.5	0.154	1.000	36,197	280	100M-500M	80.0	36,197	280	0.000
Everett Co-operative Bank	Everett	MA	92.5	0.168	1.000	47,307	167	100M-500M	77.5	47,307	167	0.000
United Bank	West Springfield	MA	92.5	0.020	0.067	31,020	1,211	1B-10B	80.0	222,880	1,926	0.000
The Cape Cod Five Cents Savings Bank	Harwich Port	MA	90.0	0.013	0.065	24,670	1,161	1B-10B	80.0	230,309	1,952	0.000
BankFive	Fall River	MA	90.0	0.016	0.064	11,636	642	500M-1B	77.5	95,006	997	0.000
The Community Bank, A Massachusetts Cooperati	Brockton	MA	90.0	0.028	0.080	9,808	318	100M-500M	87.5	94,622	649	0.000
Brookline Bank	Brookline	MA	90.0	0.019	0.060	49,181	1,432	1B-10B	77.5	349,523	2,394	0.000
Easthampton Savings Bank	Easthampton	MA	90.0	0.011	0.139	8,724	422	500M-1B	57.5	37,441	583	0.000
Avidia Bank	Hudson	MA	90.0	0.016	0.061	15,491	788	500M-1B	80.0	134,510	1,274	0.001
Damascus Community Bank	Damascus	MD	100.0	0.071	0.176	16,854	704	100M-500M	85.0	62,279	925	0.000
American Bank	Rockville	MD	97.5	0.030	0.133	16,112	1,215	500M-1B	77.5	77,135	1,453	0.000
Bank of the Eastern Shore	Cambridge	MD	97.5	0.063	0.132	14,015	387	100M-500M	85.0	72,707	599	0.000
New Windsor State Bank	New Windsor	MD	97.5	0.043	0.110	10,301	529	100M-500M	75.0	55,539	696	0.000
Provident State Bank, Inc.	Preston	MD	95.0	0.053	0.130	13,528	426	100M-500M	90.0	90,222	766	0.000
The Peoples Bank	Chestertown	MD	95.0	0.050	0.136	12,368	471	100M-500M	82.5	62,081	703	0.000
Hebron Savings Bank	Hebron	MD	90.0	0.026	0.102	11,725	330	100M-500M	82.5	86,196	616	0.000
County First Bank	La Plata	MD	90.0	0.042	0.106	7,995	243	100M-500M	82.5	56,554	426	0.000
Franklin Savings Bank	Farmington	ME	97.5	0.239	1.000	75,299	1,292	100M-500M	80.0	75,299	1,292	0.000
Katahdin Trust Company	Patten	ME	90.0	0.076	0.175	38,800	1,581	500M-1B	80.0	137,492	2,090	0.000
Superior National Bank & Trust Company	Hancock	MI	95.0	0.050	0.279	21,768	768	100M-500M	67.5	66,834	999	0.000
The Peninsula Bank of Ishpeming	Ishpeming	MI	95.0	0.130	0.300	17,646	462	100M-500M	82.5	55,808	644	0.003
First Bank, Upper Michigan	Gladstone	MI	95.0	0.103	0.303	17,064	404	100M-500M	82.5	56,289	561	0.001
Firstbank - West Branch	West Branch	MI	90.0	0.055	0.172	13,807	526	100M-500M	70.0	63,220	755	0.000
Alden State Bank	Alden	MI	90.0	0.069	0.200	11,563	457	100M-500M	82.5	53,542	660	0.002
Huron National Bank	Rogers City	MI	90.0	0.248	1.000	12,640	301	<100M	57.5	12,640	301	0.000
First National Bank of America	East Lansing	MI	87.5	0.035	0.436	15,923	393	100M-500M	62.5	36,509	558	0.000
Gogebic Range Bank	Ironwood	MI	87.5	0.198	0.382	13,653	229	<100M	72.5	35,703	327	0.000
Independent Bank	Ionia	MI	87.5	0.033	0.141	90,499	2,671	1B-10B	67.5	428,694	4,311	0.000
First Independence Bank	Detroit	MI	87.5	0.068	0.147	12,369	365	100M-500M	90.0	84,269	564	0.001
Lake Region Bank	New London	MN	100.0	0.396	1.000	37,665	506	<100M	92.5	37,665	506	0.000
First State Bank of Le Center	Le Center	MN	100.0	0.191	1.000	11,798	845	<100M	77.5	11,798	845	0.000
Farmers and Merchants State Bank of Blooming P	Blooming Prairi	MN	100.0	0.243	1.000	17,793	364	<100M	80.0	17,793	364	0.000
State Bank in Eden Valley	Eden Valley	MN	97.5	0.282	1.000	8,054	6,491	<100M	80.0	8,054	6,491	0.000
Elysian Bank	Elysian	MN	97.5	0.244	1.000	9,293	1,188	<100M	80.0	9,293	1,188	0.000
First National Bank in Mahnomen	Mahnomen	MN	97.5	0.277	1.000	19,082	294	<100M	80.0	19,082	294	0.000
Western National Bank	Duluth	MN	95.0	0.314	1.000	39,586	227	100M-500M	85.0	39,586	227	0.009

Table 3B. Top Micro Business Lenders by State and Territory Based on Call Report Data, June 2010

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)						All Small Business Lending (less than \$1 million)				
		HQ State	Total Rank (1)	TA Ratio ¹ (2)	TBL Ratio ¹ (3)	Amount (\$1,000) (4)	Number (5)	Institution Asset Size (6)	Total Rank (7)	Amount '\$1,000) (8)	Number (9)	CC Amount/TA ¹ (10)
(\$1,000)						(\$1,000)						
Farmers State Bank of Darwin	Darwin	MN	95.0	0.213	1.000	6,045	1,331	<100M	72.5	6,045	1,331	0.000
St. Clair State Bank (Incorporated)	Saint Clair	MN	95.0	0.119	1.000	7,970	455	<100M	60.0	7,970	455	0.000
First Southeast Bank	Harmony	MN	95.0	0.214	1.000	11,628	233	<100M	72.5	11,628	233	0.000
The First National Bank of Osakis	Osakis	MN	95.0	0.173	1.000	10,285	199	<100M	62.5	10,285	199	0.000
Clinton State Bank	Clinton	MN	95.0	0.139	1.000	8,855	288	<100M	62.5	8,855	288	0.000
Grand Timber Bank	Mcgregor	MN	95.0	0.259	1.000	11,628	222	<100M	72.5	11,628	222	0.005
Legacy Bank & Trust Company	Rogersville	MO	100.0	0.191	1.000	25,161	706	100M-500M	82.5	25,161	706	0.000
Community State Bank of Missouri	Bowling Green	MO	100.0	0.202	1.000	38,138	655	100M-500M	87.5	38,138	655	0.000
Alliant Bank	Madison	MO	100.0	0.206	1.000	22,353	7,168	100M-500M	85.0	22,353	7,168	0.000
Century Bank of the Ozarks	Gainesville	MO	97.5	0.207	1.000	35,737	621	100M-500M	87.5	35,737	621	0.000
St. Clair County State Bank	Osceola	MO	97.5	0.188	1.000	21,222	397	100M-500M	77.5	21,222	397	0.000
Peoples Community Bank	Greenville	MO	97.5	0.288	1.000	26,012	401	<100M	87.5	26,012	401	0.001
The Union Savings Bank	Sedalia	MO	97.5	0.269	1.000	26,723	387	<100M	87.5	26,723	387	0.000
The Citizens-Farmers Bank of Cole Camp	Cole Camp	MO	95.0	0.138	1.000	12,824	409	<100M	65.0	12,824	409	0.000
The Maries County Bank	Vienna	MO	95.0	0.069	0.429	20,964	1,248	100M-500M	87.5	48,914	1,368	0.000
County Bank	Brunswick	MO	95.0	0.239	1.000	18,584	274	<100M	77.5	18,584	274	0.000
United State Bank	Lewistown	MO	95.0	0.128	1.000	11,910	373	<100M	62.5	11,910	373	0.000
Community Bank, National Association	Summersville	MO	95.0	0.307	1.000	15,124	368	<100M	82.5	15,124	368	0.002
Shelter Financial Bank	Columbia	MO	95.0	0.105	1.000	19,411	506	100M-500M	67.5	19,411	506	0.000
Mid America Bank	Linn	MO	95.0	0.122	0.431	25,932	433	100M-500M	95.0	60,166	513	0.000
Peoples Bank	Mendenhall	MS	97.5	0.242	1.000	50,350	1,013	100M-500M	87.5	50,350	1,013	0.000
First State Bank	Waynesboro	MS	97.5	0.286	1.000	124,748	1,368	100M-500M	95.0	124,748	1,368	0.001
Farmers and Merchants Bank	Baldwyn	MS	97.5	0.303	1.000	59,681	1,257	100M-500M	92.5	59,681	1,257	0.005
Bank of Wiggins	Wiggins	MS	92.5	0.229	1.000	42,406	810	100M-500M	82.5	42,406	810	0.000
The First National Bank of Pontotoc	Pontotoc	MS	90.0	0.129	1.000	30,187	629	100M-500M	65.0	30,187	629	0.000
Commerce National Bank	Corinth	MS	90.0	0.193	1.000	16,746	670	<100M	65.0	16,746	670	0.000
The Bank of Holly Springs	Holly Springs	MS	90.0	0.187	1.000	33,618	542	100M-500M	70.0	33,618	542	0.000
First American National Bank	Iuka	MS	87.5	0.119	1.000	26,335	518	100M-500M	55.0	26,335	518	0.000
Bank of Kilmichael	Kilmichael	MS	87.5	0.347	1.000	26,006	449	<100M	72.5	26,006	449	0.000
Lake County Bank	Saint Ignatius	MT	92.5	0.208	1.000	6,238	1,125	<100M	67.5	6,238	1,125	0.000
1st Bank	Sidney	MT	90.0	0.140	1.000	14,824	242	100M-500M	60.0	14,824	242	0.000
Bank of The Rockies, National Association	White Sulphur ?	MT	87.5	0.153	1.000	18,840	161	100M-500M	57.5	18,840	161	0.000
Beartooth Bank	Billings	MT	87.5	0.472	1.000	23,164	142	<100M	72.5	23,164	142	0.000
The First State Bank of Malta	Malta	MT	87.5	0.109	1.000	12,432	244	100M-500M	55.0	12,432	244	0.000
First Madison Valley Bank	Ennis	MT	85.0	0.102	0.251	12,680	401	100M-500M	80.0	47,284	550	0.000
The Citizen's State Bank of Choteau, Montana	Fairfield	MT	75.0	0.047	0.304	7,862	356	100M-500M	62.5	24,456	455	0.005
The State Bank of Townsend	Townsend	MT	75.0	0.129	1.000	5,610	99	<100M	42.5	5,610	99	0.000

Table 3B. Top Micro Business Lenders by State and Territory Based on Call Report Data, June 2010

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		HQ State	Total Rank (1)	TA Ratio ¹ (2)	TBL Ratio ¹ (3)	Amount (\$1,000) (4)	Number (5)	Institution Asset Size (6)	Total Rank (7)	Amount '\$1,000) (8)	Number (9)	CC Amount/TA ¹ (10)
(\$1,000)						(\$1,000)						
Ruby Valley National Bank	Twin Bridges	MT	75.0	0.077	0.285	5,495	241	<100M	65.0	18,358	312	0.000
Flathead Bank of Bigfork, Montana	Bigfork	MT	75.0	0.051	0.169	11,413	468	100M-500M	77.5	57,421	678	0.000
Greystone Bank	Raleigh	NC	100.0	0.204	1.000	103,121	60,459	500M-1B	85.0	103,121	60,459	0.000
Yadkin Valley Bank and Trust Company	Elkin	NC	97.5	0.041	0.114	92,369	3,359	1B-10B	97.5	801,431	4,936	0.001
First Bank	Troy	NC	95.0	0.029	0.121	95,217	3,774	1B-10B	77.5	541,513	5,648	0.002
First South Bank	Washington	NC	90.0	0.032	0.117	26,288	774	500M-1B	70.0	139,370	1,242	0.000
Surrey Bank & Trust	Mount Airy	NC	90.0	0.077	0.149	16,853	708	100M-500M	80.0	80,050	1,022	0.000
Southern Bank and Trust Company	Mount Olive	NC	87.5	0.023	0.099	30,010	1,182	1B-10B	67.5	184,059	1,837	0.000
Cornerstone Bank	Wilson	NC	85.0	0.057	0.185	10,431	308	100M-500M	72.5	47,616	455	0.000
Lumbee Guaranty Bank	Pembroke	NC	82.5	0.036	0.144	9,669	369	100M-500M	70.0	54,192	540	0.000
Mountain 1st Bank & Trust Company	Hendersonville	NC	82.5	0.028	0.087	22,187	535	500M-1B	80.0	180,337	976	0.000
Four Oaks Bank & Trust Company	Four Oaks	NC	80.0	0.022	0.083	20,823	1,050	500M-1B	70.0	150,923	1,616	0.002
Union Bank & Trust Company	Oxford	NC	80.0	0.040	0.142	7,528	291	100M-500M	70.0	46,761	472	0.000
First United Bank	Park River	ND	97.5	0.145	1.000	17,812	523	100M-500M	80.0	17,812	523	0.000
KodaBank	Drayton	ND	95.0	0.135	1.000	10,218	517	<100M	77.5	10,218	517	0.002
Western State Bank	Devils Lake	ND	92.5	0.164	0.393	67,203	3,971	100M-500M	82.5	122,403	4,271	0.002
Garrison State Bank and Trust	Garrison	ND	90.0	0.149	1.000	10,809	176	<100M	72.5	10,809	176	0.000
U.S. Bank National Association ND	Fargo	ND	90.0	0.124	0.317	692,019	193,665	1B-10B	70.0	903,900	197,396	0.147
First Security Bank - West	Beulah	ND	87.5	0.140	1.000	11,281	153	<100M	70.0	11,281	153	0.000
The Union Bank	Beulah	ND	85.0	0.133	1.000	9,010	171	<100M	67.5	9,010	171	0.000
Security State Bank	Dunseith	ND	80.0	0.112	1.000	6,629	144	<100M	57.5	6,629	144	0.005
McIntosh County Bank	Ashley	ND	80.0	0.086	1.000	6,408	160	<100M	55.0	6,408	160	0.003
Wahoo State Bank	Wahoo	NE	95.0	0.187	1.000	11,422	184	<100M	82.5	11,422	184	0.000
Elkhorn Valley Bank & Trust	Norfolk	NE	92.5	0.090	0.459	40,067	945	100M-500M	90.0	86,525	1,138	0.002
First National Bank in Ord	Ord	NE	92.5	0.080	1.000	6,844	279	<100M	65.0	6,844	279	0.000
State Bank of Table Rock	Table Rock	NE	92.5	0.182	1.000	9,343	205	<100M	77.5	9,343	205	0.000
First State Bank	Loomis	NE	92.5	0.112	1.000	9,516	173	<100M	72.5	9,516	173	0.000
Bank of the Valley	Bellwood	NE	90.0	0.102	1.000	7,863	136	<100M	65.0	7,863	136	0.000
Thayer County Bank	Hebron	NE	90.0	0.148	1.000	9,322	144	<100M	72.5	9,322	144	0.000
American Exchange Bank	Elmwood	NE	90.0	0.195	1.000	7,454	136	<100M	75.0	7,454	136	0.000
Farmers and Merchants State Bank, Bloomfield, N	Bloomfield	NE	90.0	0.070	1.000	6,956	177	<100M	62.5	6,956	177	0.000
Farmers State Bank	Ewing	NE	90.0	0.148	1.000	2,533	407	<100M	70.0	2,533	407	0.000
The First Colebrook Bank	Colebrook	NH	87.5	0.064	0.141	14,111	472	100M-500M	87.5	98,990	793	0.000
Laconia Savings Bank	Laconia	NH	85.0	0.018	0.085	19,130	781	1B-10B	67.5	121,908	1,224	0.000
Cornerstone Bank	Moorestown	NJ	97.5	0.034	0.070	11,470	416	100M-500M	97.5	164,336	797	0.000

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		State	Rank (1)											
Harvest Community Bank	Pennsville	NJ	97.5	0.033	0.083	6,445	359	100M-500M	75.0	45,740	577	0.000		
1st Colonial National Bank	Collingswood	NJ	95.0	0.032	0.126	8,934	237	100M-500M	80.0	60,177	454	0.000		
Newfield National Bank	Newfield	NJ	92.5	0.020	0.054	10,063	353	100M-500M	80.0	98,827	667	0.003		
The Bank	Woodbury	NJ	92.5	0.018	0.041	38,080	1,572	1B-10B	82.5	458,205	3,339	0.000		
Central Jersey Bank, National Association	Oakhurst	NJ	92.5	0.018	0.044	10,534	268	500M-1B	77.5	120,548	589	0.000		
SussexBank	Franklin	NJ	90.0	0.020	0.046	9,498	245	100M-500M	82.5	117,219	563	0.000		
The First National Bank of Elmer	Elmer	NJ	90.0	0.025	0.073	5,388	157	100M-500M	62.5	40,665	297	0.000		
Heritage Community Bank	Randolph	NJ	90.0	0.043	0.075	5,972	144	100M-500M	85.0	67,297	360	0.000		
Skylands Community Bank	Hackettstown	NJ	90.0	0.015	0.035	20,734	992	1B-10B	80.0	288,415	2,139	0.000		
Millennium BCP Bank, National Association	Newark	NJ	90.0	0.016	0.046	11,566	352	500M-1B	67.5	98,596	680	0.000		
Pioneer Bank	Roswell	NM	97.5	0.069	1.000	41,261	408	500M-1B	65.0	41,261	408	0.000		
The James Polk Stone Community Bank	Portales	NM	90.0	0.061	0.273	9,617	365	100M-500M	72.5	30,955	470	0.000		
Western Commerce Bank	Carlsbad	NM	87.5	0.045	0.126	13,718	1,923	100M-500M	65.0	45,321	2,098	0.000		
Western Heritage Bank	Las Cruces	NM	87.5	0.298	1.000	16,168	147	<100M	65.0	16,168	147	0.000		
American Heritage Bank	Clovis	NM	85.0	0.089	0.359	5,767	218	<100M	60.0	15,755	260	0.000		
The First National Bank of New Mexico	Clayton	NM	85.0	0.038	0.206	6,536	260	100M-500M	52.5	21,435	338	0.000		
M & I Bank FSB	Las Vegas	NV	100.0	0.041	1.000	67,070	3,799	1B-10B	77.5	67,070	3,799	0.168		
Farm Bureau Bank FSB	Sparks	NV	97.5	0.042	0.234	23,182	3,155	500M-1B	65.0	26,533	3,209	0.254		
Heritage Bank of Nevada	Reno	NV	90.0	0.024	0.047	10,748	455	100M-500M	90.0	119,798	723	0.000		
Solvay Bank	Solvay	NY	100.0	0.041	0.213	23,925	1,030	500M-1B	90.0	100,810	1,527	0.005		
First National Bank of Scotia	Scotia	NY	97.5	0.047	0.242	16,611	964	100M-500M	80.0	55,668	1,164	0.002		
The First National Bank of Groton	Groton	NY	95.0	0.111	1.000	13,693	400	100M-500M	67.5	13,693	400	0.003		
Alliance Bank, National Association	Syracuse	NY	92.5	0.019	0.140	27,205	811	1B-10B	77.5	125,599	1,361	0.000		
The Bridgehampton National Bank	Bridgehampton	NY	92.5	0.024	0.080	23,645	739	500M-1B	80.0	148,233	1,145	0.000		
The Rome Savings Bank	Rome	NY	92.5	0.035	0.143	11,482	423	100M-500M	75.0	55,173	615	0.000		
The Canandaigua National Bank and Trust Company	Canandaigua	NY	92.5	0.030	0.085	48,139	2,462	1B-10B	82.5	256,756	3,767	0.000		
Steuben Trust Company	Hornell	NY	92.5	0.038	0.199	13,552	538	100M-500M	75.0	49,426	711	0.000		
The Bank of Castile	Castile	NY	92.5	0.029	0.099	24,396	876	500M-1B	85.0	145,879	1,448	0.000		
First Niagara Bank, National Association	Buffalo	NY	90.0	0.018	0.084	361,347	28,787	10B-50B	75.0	1,768,292	35,003	0.000		
The Adirondack Trust Company	Saratoga Springs	NY	90.0	0.027	0.089	22,441	485	500M-1B	80.0	131,330	889	0.002		
Watertown Savings Bank	Watertown	NY	90.0	0.038	0.132	16,484	646	100M-500M	87.5	98,050	1,034	0.000		
Adirondack Bank	Utica	NY	90.0	0.033	0.107	16,741	533	500M-1B	90.0	117,526	960	0.000		
Community Bank, National Association	Canton	NY	90.0	0.019	0.126	102,339	4,063	1B-10B	77.5	458,964	5,823	0.000		
The Lyons National Bank	Lyons	NY	90.0	0.031	0.148	15,072	630	100M-500M	80.0	73,185	966	0.000		
The Oneida Savings Bank	Oneida	NY	90.0	0.031	0.195	18,811	700	500M-1B	72.5	65,537	886	0.000		
The Suffolk County National Bank of Riverhead	Riverhead	NY	90.0	0.024	0.065	41,558	1,867	1B-10B	82.5	286,351	2,933	0.000		
Savannah Bank National Association	Savannah	NY	90.0	0.079	0.392	8,147	303	100M-500M	72.5	20,512	370	0.000		

Table 3B. Top Micro Business Lenders by State and Territory Based on Call Report Data, June 2010

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)							All Small Business Lending (less than \$1 million)				
		HQ State	Total Rank (1)	TA Ratio ¹ (2)	TBL Ratio ¹ (3)	Amount (\$1,000) (4)	Number (5)	Institution Asset Size (6)	Total Rank (7)	Amount '\$1,000) (8)	Number (9)	CC Amount/TA ¹ (10)	
						(\$1,000)				(\$1,000)			
The Fahey Banking Company	Marion	OH	97.5	0.431	0.951	79,030	292	100M-500M	82.5	81,552	312	0.000	
Sutton Bank	Attica	OH	95.0	0.105	0.309	35,930	451	100M-500M	77.5	75,556	629	0.005	
The Merchants National Bank	Hillsboro	OH	92.5	0.042	0.179	23,284	1,054	500M-1B	82.5	106,024	1,393	0.000	
The Killbuck Savings Bank Company	Killbuck	OH	92.5	0.047	0.189	17,781	684	100M-500M	77.5	72,379	861	0.002	
Nationwide Bank	Columbus	OH	92.5	0.029	0.684	102,679	1,463	1B-10B	65.0	115,353	1,519	0.023	
Miami Savings Bank	Miamitown	OH	92.5	0.216	1.000	24,781	142	100M-500M	72.5	24,781	142	0.000	
American Savings Bank, FSB	Portsmouth	OH	92.5	0.075	0.368	17,149	279	100M-500M	77.5	45,997	375	0.000	
The Cincinnatus Savings & Loan Co.	Cincinnati	OH	90.0	0.131	1.000	12,379	155	<100M	62.5	12,379	155	0.000	
The Settlers Bank	Marietta	OH	90.0	0.082	0.291	8,067	301	<100M	85.0	27,707	392	0.000	
The Fort Jennings State Bank	Fort Jennings	OH	87.5	0.060	0.238	8,115	295	100M-500M	77.5	30,951	410	0.000	
The Farmers and Merchants Bank	Caldwell	OH	87.5	0.087	0.372	6,531	256	<100M	70.0	16,470	303	0.000	
Commodore Bank	Somerset	OH	87.5	0.152	1.000	11,083	127	<100M	62.5	11,083	127	0.004	
The Hicksville Bank	Hicksville	OH	87.5	0.080	0.317	10,102	188	100M-500M	75.0	29,166	274	0.000	
Stockmans Bank	Altus	OK	97.5	0.168	1.000	19,549	428	100M-500M	77.5	19,549	428	0.000	
1st Bank & Trust	Broken Bow	OK	97.5	0.133	1.000	14,759	308	100M-500M	67.5	14,759	308	0.000	
Security First National Bank of Hugo	Hugo	OK	97.5	0.147	1.000	14,986	365	100M-500M	72.5	14,986	365	0.000	
American Bank of Oklahoma	Collinsville	OK	97.5	0.297	1.000	40,120	380	100M-500M	92.5	40,120	380	0.000	
The Payne County Bank	Perkins	OK	95.0	0.149	1.000	17,293	286	100M-500M	72.5	17,293	286	0.000	
Bank of Cushing and Trust Company	Cushing	OK	95.0	0.203	1.000	18,610	256	<100M	75.0	18,610	256	0.000	
The First State Bank	Camargo	OK	92.5	0.384	1.000	15,499	243	<100M	77.5	15,499	243	0.000	
The Farmers State Bank	Quinton	OK	92.5	0.151	1.000	11,175	253	<100M	65.0	11,175	253	0.000	
American Exchange Bank	Henryetta	OK	92.5	0.145	1.000	10,338	301	<100M	65.0	10,338	301	0.000	
The Farmers Bank	Carnegie	OK	90.0	0.160	1.000	8,263	294	<100M	65.0	8,263	294	0.000	
Walters Bank and Trust Company	Walters	OK	90.0	0.146	1.000	7,895	285	<100M	62.5	7,895	285	0.000	
LibertyBank	Eugene	OR	100.0	0.076	0.163	54,580	2,812	500M-1B	70.0	161,068	3,264	0.000	
Albina Community Bank	Portland	OR	90.0	0.052	0.106	8,741	303	100M-500M	67.5	46,998	433	0.005	
Community Bank	Joseph	OR	87.5	0.028	0.080	10,196	292	100M-500M	70.0	82,299	574	0.000	
Citizens Bank	Corvallis	OR	87.5	0.027	0.064	11,148	401	100M-500M	62.5	85,600	723	0.000	
Altoona First Savings Bank	Altoona	PA	97.5	0.241	1.000	46,575	564	100M-500M	82.5	46,575	564	0.000	
Community Bank & Trust Company	Clarks Summit	PA	97.5	0.085	0.218	53,875	1,938	500M-1B	80.0	140,634	2,579	0.002	
Elderton State Bank	Elderton	PA	95.0	0.104	0.229	19,173	1,953	100M-500M	90.0	77,800	2,352	0.000	
Mercer County State Bank	Sandy Lake	PA	95.0	0.072	0.353	20,319	820	100M-500M	87.5	57,531	1,020	0.000	
People's State Bank of Wyalusing, Pennsylvania	Wyalusing	PA	92.5	0.064	0.269	15,114	713	100M-500M	82.5	51,493	910	0.003	
First Citizens National Bank	Mansfield	PA	92.5	0.034	0.170	26,177	866	500M-1B	82.5	119,895	1,330	0.000	
Eureka Bank	Pittsburgh	PA	90.0	0.180	1.000	22,459	302	100M-500M	67.5	22,459	302	0.000	
QNB Bank	Quakertown	PA	90.0	0.033	0.094	25,724	917	500M-1B	80.0	143,137	1,331	0.000	

Table 3B. Top Micro Business Lenders by State and Territory Based on Call Report Data, June 2010

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)						All Small Business Lending (less than \$1 million)				
		HQ State	Total Rank (1)	TA Ratio ¹ (2)	TBL Ratio ¹ (3)	Amount (\$1,000) (4)	Number (5)	Institution Asset Size (6)	Total Rank (7)	Amount '\$1,000) (8)	Number (9)	CC Amount/TA ¹ (10)
						(\$1,000)				(\$1,000)		
Citizens & Northern Bank	Wellsboro	PA	90.0	0.024	0.146	30,812	1,386	1B-10B	72.5	127,601	1,740	0.000
CNB Bank	Clearfield	PA	90.0	0.034	0.112	43,927	1,537	1B-10B	65.0	138,003	1,940	0.003
Banco Bilbao Vizcaya Argentaria Puerto Rico	San Juan	PR	92.5	0.015	0.078	76,386	3,809	1B-10B	80.0	370,738	5,192	0.011
Bank Rhode Island	Providence	RI	82.5	0.016	0.044	26,204	2,319	1B-10B	75.0	277,799	4,392	0.000
Anderson Brothers Bank	Mullins	SC	97.5	0.074	0.370	36,041	1,152	100M-500M	77.5	89,909	1,408	0.002
The Citizens Bank	Olanta	SC	97.5	0.078	0.313	24,918	1,475	100M-500M	77.5	69,704	1,728	0.000
Community First Bank, Inc.	Walhalla	SC	97.5	0.071	0.372	36,917	834	500M-1B	85.0	99,321	972	0.002
Enterprise Bank of South Carolina	Ehrhardt	SC	97.5	0.119	0.371	52,335	1,124	100M-500M	95.0	141,198	1,357	0.001
Palmetto State Bank	Hampton	SC	95.0	0.072	0.374	34,672	513	100M-500M	80.0	92,594	694	0.001
The Conway National Bank	Conway	SC	90.0	0.031	0.132	29,155	1,311	500M-1B	77.5	161,816	1,842	0.003
Bank of Walterboro	Walterboro	SC	90.0	0.105	0.195	16,946	590	100M-500M	80.0	72,868	841	0.000
Farmers and Merchants Bank of South Carolina	Holly Hill	SC	87.5	0.051	0.222	12,149	618	100M-500M	72.5	48,974	783	0.000
First Fidelity Bank	Burke	SD	95.0	0.078	1.000	21,753	537	100M-500M	75.0	21,753	537	0.000
Great Plains Bank	Eureka	SD	95.0	0.164	1.000	13,906	317	<100M	82.5	13,906	317	0.000
Citibank (South Dakota), N.A.	Sioux Falls	SD	90.0	0.033	0.550	4,814,693	1,908,518	>50B	60.0	4,836,888	1,908,804	0.794
Fulton State Bank	Fulton	SD	90.0	0.214	1.000	10,277	179	<100M	82.5	10,277	179	0.001
Farmers State Bank of Canton	Canton	SD	90.0	0.167	1.000	7,028	178	<100M	72.5	7,028	178	0.000
Peoples State Bank	Summit	SD	87.5	0.168	1.000	8,012	136	<100M	72.5	8,012	136	0.000
Farmers & Merchants State Bank	Iroquois	SD	87.5	0.131	1.000	6,404	132	<100M	60.0	6,404	132	0.000
Farmers State Bank	Stickney	SD	85.0	0.131	1.000	6,923	116	<100M	65.0	6,923	116	0.000
Dakota Prairie Bank	Fort Pierre	SD	85.0	0.168	1.000	7,705	129	<100M	67.5	7,705	129	0.000
Bank of Perry County	Lobelville	TN	97.5	0.253	1.000	34,072	486	100M-500M	82.5	34,072	486	0.000
The First National Bank of Manchester	Manchester	TN	97.5	0.096	0.473	18,589	460	100M-500M	77.5	35,625	534	0.000
People's Bank and Trust Company of Pickett County	Byrdstown	TN	97.5	0.207	1.000	26,620	520	100M-500M	75.0	26,620	520	0.000
Security Federal Savings Bank of McMinnville	McMinnville	TN	97.5	0.214	1.000	31,930	424	100M-500M	82.5	31,930	424	0.000
Tennessee Commerce Bank	Franklin	TN	95.0	0.103	0.160	142,447	4,048	1B-10B	80.0	368,658	5,429	0.001
Homeland Community Bank	McMinnville	TN	95.0	0.180	1.000	19,258	334	100M-500M	67.5	19,258	334	0.000
The First National Bank of La Follette	La Follette	TN	92.5	0.056	0.195	10,170	505	100M-500M	90.0	49,547	666	0.000
Reelfoot Bank	Union City	TN	90.0	0.061	0.253	8,670	555	100M-500M	75.0	29,467	663	0.002
Peoples Bank	Clifton	TN	90.0	0.090	0.291	11,597	237	100M-500M	72.5	31,586	321	0.000
Wayne County Bank	Waynesboro	TN	90.0	0.048	0.197	12,476	543	100M-500M	90.0	62,380	689	0.000
Citizens Bank of Lafayette	Lafayette	TN	90.0	0.033	0.260	13,621	605	100M-500M	52.5	30,673	681	0.000
The First National Bank of Albany	Albany	TX	100.0	0.210	1.000	75,069	1,677	100M-500M	92.5	75,069	1,677	0.000
Legend Bank, N.A.	Bowie	TX	97.5	0.103	0.463	60,178	989	500M-1B	75.0	88,967	1,154	0.000

Table 3B. Top Micro Business Lenders by State and Territory Based on Call Report Data, June 2010

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						(\$1,000)				(\$1,000)			
First National Bank of Borger	Borger	TX	97.5	0.286	1.000	11,307	703	<100M	82.5	11,307	703	0.000	
First National Bank of Bosque County	Valley Mills	TX	95.0	0.160	1.000	16,138	366	100M-500M	70.0	16,138	366	0.000	
First State Bank	Chico	TX	95.0	0.084	0.255	18,069	645	100M-500M	87.5	64,940	878	0.000	
First State Bank of Ben Wheeler, Texas	Ben Wheeler	TX	95.0	0.144	1.000	14,885	351	100M-500M	70.0	14,885	351	0.000	
The First National Bank of Byers	Byers	TX	95.0	0.172	1.000	15,654	329	<100M	72.5	15,654	329	0.000	
Security State Bank	Littlefield	TX	95.0	0.100	0.594	11,033	4,002	100M-500M	55.0	11,033	4,002	0.000	
The Ozona National Bank	Ozona	TX	95.0	0.211	1.000	39,621	340	100M-500M	82.5	39,621	340	0.000	
First Bank of Muleshoe	Muleshoe	TX	92.5	0.102	1.000	10,137	288	<100M	57.5	10,137	288	0.000	
First Community Bank	Corpus Christi	TX	92.5	0.073	0.241	18,311	764	100M-500M	85.0	60,788	996	0.001	
Citizens State Bank	Somerville	TX	92.5	0.056	0.301	19,306	968	100M-500M	82.5	60,261	1,170	0.000	
The Pecos County State Bank	Fort Stockton	TX	92.5	0.230	1.000	31,137	238	100M-500M	77.5	31,137	238	0.000	
American Express Bank, FSB.	Salt Lake City	UT	100.0	0.413	1.000	13,600,000	2,072,693	10B-50B	100.0	13,600,000	2,072,693	0.235	
The Pitney Bowes Bank, Inc.	Salt Lake City	UT	97.5	0.522	0.945	376,988	1,099,940	500M-1B	97.5	399,065	1,100,015	0.000	
Wells Fargo Bank Northwest, National Association	Ogden	UT	97.5	0.110	0.998	2,036,000	69,571	10B-50B	85.0	2,036,000	69,571	0.103	
GE Money Bank	Draper	UT	97.5	0.059	1.000	1,125,853	760,389	10B-50B	82.5	1,125,853	760,389	0.663	
Wright Express Financial Services Corporation	Midvale	UT	95.0	0.556	0.579	537,832	158,485	500M-1B	90.0	760,351	161,743	0.000	
ADB Bank dba Allegiance Direct Bank	Cedar City	UT	95.0	0.560	1.000	27,163	3,808	<100M	85.0	27,163	3,808	0.000	
Ally Bank	Midvale	UT	95.0	0.179	0.817	11,100,000	377,384	>50B	82.5	11,200,000	377,649	0.000	
Capital One Bank (USA), National Association	Glen Allen	VA	100.0	0.085	1.000	5,390,729	2,607,928	>50B	80.0	5,390,729	2,607,928	0.811	
Highlands Union Bank	Abingdon	VA	95.0	0.040	0.141	25,651	1,066	500M-1B	80.0	117,849	1,445	0.003	
Benchmark Community Bank	Kenbridge	VA	95.0	0.060	0.230	24,064	906	100M-500M	82.5	84,772	1,226	0.000	
New Peoples Bank, Inc.	Honaker	VA	92.5	0.035	0.117	29,933	1,218	500M-1B	85.0	169,689	1,826	0.000	
First Sentinel Bank	Richlands	VA	90.0	0.050	0.285	8,414	348	100M-500M	60.0	24,679	429	0.000	
The Bank of Southside Virginia	Carson	VA	87.5	0.028	0.186	14,698	726	500M-1B	62.5	56,092	918	0.004	
Grayson National Bank	Independence	VA	87.5	0.030	0.207	11,139	491	100M-500M	70.0	48,236	673	0.000	
The First National Bank of Altavista	Altavista	VA	87.5	0.033	0.152	10,864	520	100M-500M	87.5	71,443	720	0.000	
Farmers and Miners Bank	Pennington Gap	VA	85.0	0.047	0.241	6,303	336	100M-500M	70.0	26,169	401	0.000	
The Bank of Fincastle	Fincastle	VA	85.0	0.044	0.123	7,949	322	100M-500M	75.0	47,961	481	0.000	
First Community Bank, National Association	Bluefield	VA	85.0	0.019	0.091	41,398	1,578	1B-10B	75.0	260,373	2,384	0.000	
Grundy National Bank	Grundy	VA	85.0	0.030	0.085	9,895	3,110	100M-500M	70.0	56,052	3,400	0.000	
River Community Bank, National Association	Martinsville	VA	85.0	0.087	0.179	8,286	293	<100M	70.0	32,799	432	0.000	
First Capital Bank	Glen Allen	VA	85.0	0.039	0.114	21,041	441	500M-1B	75.0	101,815	735	0.000	
Bank of St. Croix, Inc.	Christiansted	VI	90.0	0.013	0.074	1,384	47	100M-500M	90.0	18,583	105	0.000	
Wells River Savings Bank	Wells River	VT	92.5	0.140	1.000	21,163	626	100M-500M	50.0	21,163	626	0.000	
Twin River National Bank	Clarkston	WA	92.5	0.276	1.000	16,456	183	<100M	62.5	16,456	183	0.000	

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						(\$1,000)				(\$1,000)		
Kitsap Bank	Port Orchard	WA	92.5	0.030	0.079	26,942	538	500M-1B	82.5	185,391	1,258	0.001
Cashmere Valley Bank	Cashmere	WA	90.0	0.017	0.099	17,899	726	1B-10B	67.5	106,869	1,074	0.006
Washington Business Bank	Olympia	WA	87.5	0.066	0.104	5,213	176	<100M	75.0	37,532	322	0.000
AmericanWest Bank	Spokane	WA	87.5	0.021	0.050	31,413	1,158	1B-10B	82.5	303,864	2,311	0.000
Heritage Bank	Olympia	WA	87.5	0.023	0.048	20,049	699	500M-1B	72.5	176,009	1,225	0.000
Farmers State Bank, Winthrop, Wash.	Winthrop	WA	85.0	0.150	1.000	2,945	234	<100M	52.5	2,945	234	0.000
Bank of the Pacific	Aberdeen	WA	85.0	0.025	0.060	16,045	503	500M-1B	82.5	155,831	1,023	0.003
South Sound Bank	Olympia	WA	85.0	0.040	0.093	6,862	223	100M-500M	75.0	44,780	430	0.000
Bank of Milton	Milton	WI	100.0	0.391	1.000	26,631	1,614	<100M	87.5	26,631	1,614	0.002
The Peshtigo National Bank	Peshtigo	WI	97.5	0.199	1.000	30,932	413	100M-500M	75.0	30,932	413	0.001
Farmers Exchange Bank	Neshkoro	WI	97.5	0.207	1.000	11,022	660	<100M	72.5	11,022	660	0.000
Bank First National	Manitowoc	WI	97.5	0.111	0.259	90,767	1,015	500M-1B	97.5	350,062	1,515	0.001
Royal Bank	Elroy	WI	95.0	0.068	0.283	15,267	512	100M-500M	70.0	42,525	643	0.002
The Benton State Bank	Benton	WI	95.0	0.202	1.000	9,465	888	<100M	70.0	9,465	888	0.001
Clare Bank, National Association	Platteville	WI	95.0	0.108	1.000	27,075	305	100M-500M	57.5	27,075	305	0.001
Mound City Bank	Platteville	WI	92.5	0.095	0.376	24,893	250	100M-500M	90.0	66,244	465	0.003
The Farmers State Bank of Waupaca	Waupaca	WI	90.0	0.066	0.260	11,990	441	100M-500M	85.0	44,803	574	0.001
Woodford State Bank	Woodford	WI	90.0	0.062	0.209	11,924	489	100M-500M	70.0	41,402	608	0.000
Premier Community Bank	Marion	WI	90.0	0.068	0.233	13,726	462	100M-500M	70.0	41,888	596	0.001
Community State Bank	Union Grove	WI	90.0	0.077	0.164	20,600	629	100M-500M	85.0	88,387	869	0.004
The Farmers & Merchants Bank	Berlin	WI	90.0	0.067	0.266	11,171	353	100M-500M	77.5	39,855	494	0.003
Main Street Bank Corp.	Wheeling	WV	95.0	0.090	0.293	20,197	525	100M-500M	95.0	69,048	754	0.000
Bank of Mingo	Williamson	WV	92.5	0.195	1.000	22,122	260	100M-500M	70.0	22,122	260	0.000
The Bank of Monroe	Union	WV	92.5	0.088	0.432	9,286	308	100M-500M	77.5	21,496	368	0.000
The Bank of Romney	Romney	WV	90.0	0.045	0.273	10,610	465	100M-500M	72.5	33,811	594	0.000
The First State Bank	Barboursville	WV	85.0	0.047	0.163	10,700	429	100M-500M	80.0	48,803	587	0.003
Calhoun County Bank, Inc.	Grantsville	WV	82.5	0.052	0.257	6,230	363	100M-500M	80.0	24,248	443	0.000
Platte Valley Bank	Torrington	WY	100.0	0.167	0.450	31,916	1,673	100M-500M	87.5	54,480	1,778	0.000
Sundance State Bank	Sundance	WY	92.5	0.081	0.440	9,924	366	100M-500M	62.5	19,493	422	0.003
Cowboy State Bank	Ranchester	WY	87.5	0.330	1.000	14,185	141	<100M	62.5	14,185	141	0.000
First State Bank	Wheatland	WY	87.5	0.046	0.252	11,438	374	100M-500M	75.0	38,500	494	0.000

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

Table 3C. Top Macro Business Lenders by State and Territory Based on Call Report Data, June 2010

Name of Lending Institution	City	HQ State	Macro Business Lending (\$100,000 - \$1 million)					Institution Asset Size	All Small Business Lending (less than \$1 million)			
			Total Rank (1)	TA Ratio ¹ (2)	TBL Ratio ¹ (3)	Amount (\$1,000) (4)	Number (5)		Total Rank (7)	Amount (\$1,000) (8)	Number (9)	CC Amount/TA ¹ (10)
(\$1,000)					(\$1,000)					(\$1,000)		
Mt. McKinley Bank	Fairbanks	AK	77.5	0.173	0.791	51,187	213	100M-500M	77.5	58,331	389	0.000
First Metro Bank	Muscle Shoals	AL	100.0	0.226	0.753	98,520	322	100M-500M	100.0	130,856	1,514	0.003
The Bank of Vernon	Vernon	AL	95.0	0.399	0.886	71,244	274	100M-500M	95.0	80,388	629	0.008
Pinnacle Bank	Jasper	AL	92.5	0.240	0.913	52,891	139	100M-500M	90.0	57,944	425	0.000
Metro Bank	Pell City	AL	92.5	0.180	0.645	101,932	394	500M-1B	82.5	123,368	1,309	0.000
First Southern Bank	Florence	AL	90.0	0.239	0.808	33,188	143	100M-500M	80.0	39,146	383	0.002
CCB Community Bank	Andalusia	AL	90.0	0.206	0.572	81,764	366	100M-500M	87.5	105,556	1,328	0.002
BankSouth	Dothan	AL	85.0	0.221	0.518	50,656	296	100M-500M	72.5	55,946	472	0.000
Citizens Bank & Trust	Guntersville	AL	82.5	0.157	0.599	47,150	223	100M-500M	75.0	58,062	714	0.000
First Community Bank of Central Alabama	Wetumpka	AL	82.5	0.185	0.559	50,434	176	100M-500M	72.5	58,732	476	0.000
Covenant Bank	Leeds	AL	82.5	0.250	0.711	27,883	112	100M-500M	75.0	35,647	375	0.000
SouthCity Bank	Vestavia Hills	AL	82.5	0.265	0.600	34,614	135	100M-500M	67.5	39,531	314	0.000
Hancock Bank of Alabama	Mobile	AL	82.5	0.224	0.568	43,080	198	100M-500M	72.5	47,744	500	0.000
Community First Bank	Harrison	AR	100.0	0.235	0.889	129,921	349	500M-1B	97.5	146,181	999	0.000
First National Bank & Trust Company	Mountain Home	AR	92.5	0.169	0.828	67,515	199	100M-500M	85.0	79,500	700	0.002
Simmons First Bank of Jonesboro	Jonesboro	AR	90.0	0.165	0.652	52,215	200	100M-500M	77.5	60,375	518	0.000
One Bank & Trust, National Association	Little Rock	AR	90.0	0.212	0.528	93,106	290	100M-500M	85.0	110,446	777	0.003
First Community Bank	Batesville	AR	87.5	0.161	0.479	109,912	478	500M-1B	85.0	140,706	2,752	0.003
Benefit Bank	Fort Smith	AR	87.5	0.266	0.612	61,725	173	100M-500M	75.0	65,583	340	0.003
Peoples Bank	Sheridan	AR	82.5	0.231	0.824	24,103	101	100M-500M	82.5	29,251	446	0.000
National Bank of Arkansas in North Little Rock	North Little Roc	AR	82.5	0.186	0.630	36,891	150	100M-500M	70.0	41,537	309	0.000
Farmers Bank and Trust Company	Blytheville	AR	80.0	0.167	0.447	61,012	216	100M-500M	70.0	68,825	527	0.000
Union Bank & Trust Company	Monticello	AR	80.0	0.184	0.530	34,600	151	100M-500M	75.0	42,933	562	0.000
Bank of Little Rock	Little Rock	AR	80.0	0.186	0.619	32,864	140	100M-500M	72.5	40,593	409	0.000
Centennial Bank	Conway	AR	80.0	0.137	0.362	414,493	1,372	1B-10B	72.5	488,032	3,521	0.000
Southern Bancorp Bank	Arkadelphia	AR	80.0	0.116	0.492	124,826	539	1B-10B	77.5	159,676	1,880	0.000
First Service Bank	Greenbrier	AR	80.0	0.163	0.542	36,116	162	100M-500M	77.5	46,917	571	0.001
First Community Bank of Eastern Arkansas	Marion	AR	80.0	0.251	0.712	24,748	97	<100M	70.0	28,368	275	0.000
Amerika Samoa Bank	Pago Pago	AS	32.5	0.000	0.000	0	0	100M-500M	77.5	13,575	116	0.000
Sunrise Bank of Arizona	Phoenix	AZ	90.0	0.302	0.569	128,064	449	100M-500M	87.5	131,290	586	0.000
The Foothills Bank	Yuma	AZ	87.5	0.323	0.666	70,469	230	100M-500M	85.0	74,783	389	0.000
Bank of Tucson	Tucson	AZ	87.5	0.308	0.569	70,573	269	100M-500M	82.5	74,556	390	0.000
Commerce Bank of Arizona	Tucson	AZ	85.0	0.287	0.643	78,810	234	100M-500M	87.5	85,581	478	0.000
Western National Bank	Phoenix	AZ	85.0	0.355	0.560	78,616	238	100M-500M	80.0	80,780	300	0.000

Table 3C. Top Macro Business Lenders by State and Territory Based on Call Report Data, June 2010

Name of Lending Institution	City	Macro Business Lending (\$100,000 - \$1 million)								All Small Business Lending (less than \$1 million)				
		HQ	Total	Rank (1)	TA Ratio ¹ (2)	TBL Ratio ¹ (3)	Amount (\$1,000) (4)	Institution Number (5)	Asset Size (6)	Total	Rank (7)	Amount (\$1,000) (8)	Number (9)	CC Amount/TA ¹ (10)
		State	Rank (1)											
(\$1,000)												(\$1,000)		
National Bank of California	Los Angeles	CA	97.5	0.571	0.916	219,690	422	100M-500M	97.5	222,951	510	0.000		
Community Commerce Bank	Claremont	CA	95.0	0.343	0.630	131,449	380	100M-500M	90.0	135,003	455	0.000		
Canyon National Bank	Palm Springs	CA	90.0	0.345	0.635	79,077	226	100M-500M	90.0	84,766	384	0.000		
Nara Bank	Los Angeles	CA	90.0	0.294	0.426	851,688	2,087	1B-10B	90.0	900,127	2,931	0.000		
Community West Bank, National Association	Goleta	CA	87.5	0.232	0.509	155,947	446	500M-1B	85.0	167,787	837	0.000		
Bank of the Sierra	Porterville	CA	87.5	0.168	0.535	222,038	1,001	1B-10B	87.5	252,931	2,074	0.000		
GBC International Bank	Los Angeles	CA	87.5	0.301	0.486	94,089	219	100M-500M	82.5	95,192	249	0.000		
Sunrise Bank	San Diego	CA	87.5	0.299	0.534	76,984	291	100M-500M	85.0	80,241	394	0.000		
CommerceWest Bank, N.A.	Irvine	CA	85.0	0.257	0.481	78,504	311	100M-500M	82.5	82,938	421	0.000		
California Oaks State Bank	Thousand Oaks	CA	85.0	0.381	0.650	52,055	166	100M-500M	82.5	53,829	265	0.000		
Mission Valley Bank	Sun Valley	CA	85.0	0.308	0.462	78,691	270	100M-500M	87.5	87,058	547	0.000		
Mission Oaks National Bank	Temecula	CA	85.0	0.311	0.572	57,919	221	100M-500M	82.5	60,963	319	0.000		
Timberline Bank	Grand Junction	CO	95.0	0.307	0.947	60,847	154	100M-500M	92.5	64,251	263	0.000		
First State Bank of Colorado	Hotchkiss	CO	95.0	0.270	0.772	49,861	204	100M-500M	95.0	56,986	495	0.001		
High Country Bank	Salida	CO	87.5	0.190	0.756	35,447	144	100M-500M	85.0	40,947	299	0.000		
Native American Bank, National Association	Denver	CO	87.5	0.586	0.985	53,597	85	<100M	82.5	54,397	115	0.000		
Canon National Bank	Canon City	CO	87.5	0.206	0.615	49,585	194	100M-500M	85.0	53,987	359	0.000		
North Valley Bank	Thornton	CO	85.0	0.276	0.646	37,231	132	100M-500M	85.0	41,712	354	0.000		
Yampa Valley Bank	Steamboat Springs	CO	85.0	0.194	0.683	30,088	123	100M-500M	82.5	35,123	319	0.000		
Pikes Peak National Bank	Colorado Springs	CO	85.0	0.349	0.812	27,116	89	<100M	72.5	28,093	133	0.000		
Millennium Bank	Edwards	CO	82.5	0.147	0.563	43,290	163	100M-500M	75.0	46,763	286	0.000		
Premier Bank	Denver	CO	82.5	0.376	0.588	26,393	237	<100M	77.5	27,821	306	0.000		
Valley Bank and Trust	Brighton	CO	82.5	0.191	0.528	43,633	172	100M-500M	82.5	51,041	390	0.000		
Grand Mountain Bank, FSB	Granby	CO	82.5	0.203	0.837	27,845	109	100M-500M	82.5	31,895	260	0.000		
The Bank at Broadmoor	Colorado Springs	CO	82.5	0.214	0.630	35,584	135	100M-500M	80.0	40,205	259	0.001		
New England Bank	Enfield	CT	87.5	0.208	0.592	143,760	576	500M-1B	85.0	157,269	995	0.000		
Naugatuck Savings Bank	Naugatuck	CT	82.5	0.188	0.582	159,873	631	500M-1B	80.0	173,888	1,149	0.000		
The Connecticut Bank and Trust Company	Hartford	CT	82.5	0.327	0.576	87,574	337	100M-500M	77.5	94,413	560	0.000		
Connecticut Community Bank, National Association	Westport	CT	77.5	0.250	0.517	105,161	346	100M-500M	75.0	114,426	660	0.000		
The Bank of Southern Connecticut	New Haven	CT	77.5	0.405	0.589	64,388	249	100M-500M	70.0	68,801	379	0.000		
Bank of Georgetown	Washington	DC	92.5	0.129	0.398	57,696	140	100M-500M	90.0	60,878	235	0.000		
The Bank of Delmarva	Seaford	DE	82.5	0.192	0.488	83,473	298	100M-500M	75.0	94,898	657	0.001		
PNC Bank, National Association	Wilmington	DE	80.0	0.034	0.137	8,449,451	34,616	>50B	70.0	10,600,000	430,430	0.014		

Table 3C. Top Macro Business Lenders by State and Territory Based on Call Report Data, June 2010

Name of Lending Institution	City	HQ State	Macro Business Lending (\$100,000 - \$1 million)					All Small Business Lending (less than \$1 million)				
			Total Rank (1)	TA Ratio ¹ (2)	TBL Ratio ¹ (3)	Amount (\$1,000) (4)	Institution Number (5)	Asset Size (6)	Total Rank (7)	Amount (\$1,000) (8)	Number (9)	CC Amount/TA ¹ (10)
						(\$1,000)				(\$1,000)		
Delaware National Bank	Georgetown	DE	80.0	0.164	0.627	76,405	303	100M-500M	77.5	84,753	683	0.000
Fidelity Bank of Florida, National Association	Merritt Island	FL	97.5	0.430	0.702	179,870	597	100M-500M	97.5	186,679	726	0.000
Executive National Bank	Miami	FL	95.0	0.374	0.974	101,253	206	100M-500M	90.0	103,367	270	0.000
Platinum Bank	Brandon	FL	92.5	0.274	0.547	109,700	348	100M-500M	92.5	123,121	651	0.000
Heritage Bank of Florida	Lutz	FL	92.5	0.355	0.698	91,950	303	100M-500M	95.0	104,529	650	0.000
IronStone Bank	Fort Myers	FL	92.5	0.354	0.558	998,701	2,806	1B-10B	92.5	1,017,911	3,299	0.004
BankFIRST	Winter Park	FL	92.5	0.238	0.618	144,869	528	500M-1B	92.5	159,887	966	0.000
Marine Bank & Trust Company	Vero Beach	FL	90.0	0.446	0.951	68,107	143	100M-500M	87.5	71,633	226	0.000
First Peoples Bank	Port Saint Lucie	FL	90.0	0.308	0.575	80,160	281	100M-500M	90.0	87,855	558	0.000
Charlotte State Bank	Port Charlotte	FL	90.0	0.286	0.636	68,373	188	100M-500M	85.0	72,269	279	0.000
Gulf Coast Community Bank	Pensacola	FL	90.0	0.314	0.822	79,896	137	100M-500M	90.0	84,049	235	0.000
American Enterprise Bank of Florida	Jacksonville	FL	90.0	0.274	0.671	57,306	225	100M-500M	82.5	61,023	372	0.000
Bank of the Federated States of Micronesia	Pohnpei	FM	77.5	0.202	0.737	17,969	58	<100M	77.5	18,795	81	0.000
Thomasville National Bank	Thomasville	GA	97.5	0.220	0.645	89,452	345	100M-500M	85.0	97,514	640	0.000
Guardian Bank	Valdosta	GA	95.0	0.285	0.740	59,749	173	100M-500M	95.0	80,782	529	0.001
Bank of Dudley	Dudley	GA	92.5	0.274	0.689	51,259	241	100M-500M	92.5	63,563	856	0.007
The Citizens Bank of Forsyth County	Cumming	GA	90.0	0.217	0.700	54,207	184	100M-500M	85.0	62,331	475	0.000
Gateway Bank & Trust	Ringgold	GA	90.0	0.211	0.649	57,217	234	100M-500M	85.0	66,521	739	0.000
Bank of Upson	Thomaston	GA	90.0	0.213	0.696	79,563	146	100M-500M	82.5	86,759	476	0.006
Farmers & Merchants Bank	Statesboro	GA	90.0	0.189	0.657	55,152	213	100M-500M	82.5	63,475	578	0.000
PrimeSouth Bank	Blackshear	GA	90.0	0.182	0.611	78,467	317	100M-500M	87.5	92,776	845	0.002
Commercial Banking Company	Valdosta	GA	87.5	0.227	0.834	44,889	128	100M-500M	80.0	49,059	305	0.000
Capitol City Bank & Trust Company	Atlanta	GA	87.5	0.282	0.495	88,217	272	100M-500M	82.5	94,434	532	0.000
Hamilton State Bank	Hoschton	GA	87.5	0.220	0.553	58,022	178	100M-500M	75.0	61,920	301	0.000
First Madison Bank & Trust	Colbert	GA	87.5	0.341	0.648	44,140	167	100M-500M	85.0	54,045	459	0.000
ANZ Guam inc	Hagatna	GU	87.5	0.304	0.958	48,220	125	100M-500M	87.5	50,349	215	0.004
First Hawaiian Bank	Honolulu	HI	72.5	0.028	0.135	392,590	1,543	10B-50B	72.5	545,456	16,263	0.021
First Central State Bank	De Witt	IA	100.0	0.231	0.787	59,043	259	100M-500M	92.5	74,306	870	0.000
American Bank, National Association	Le Mars	IA	95.0	0.170	0.836	37,602	126	100M-500M	85.0	44,903	401	0.000
De Witt Bank & Trust Co.	De Witt	IA	95.0	0.298	0.869	34,267	120	100M-500M	90.0	39,429	293	0.000
Waukon State Bank	Waukon	IA	92.5	0.252	0.804	26,187	95	100M-500M	75.0	29,735	218	0.000
The First National Bank in Creston	Creston	IA	92.5	0.189	0.876	35,429	90	100M-500M	87.5	40,437	305	0.000
Farmers State Bank	Waterloo	IA	92.5	0.204	0.622	56,489	225	100M-500M	85.0	68,004	656	0.000

Table 3C. Top Macro Business Lenders by State and Territory Based on Call Report Data, June 2010

Name of Lending Institution	City	HQ State	Macro Business Lending (\$100,000 - \$1 million)					All Small Business Lending (less than \$1 million)				
			Total Rank (1)	TA Ratio ¹ (2)	TBL Ratio ¹ (3)	Amount (\$1,000) (4)	Number (5)	Institution Asset Size (6)	Total Rank (7)	Amount (\$1,000) (8)	Number (9)	CC Amount/TA ¹ (10)
(\$1,000)										(\$1,000)		
Liberty National Bank	Sioux City	IA	92.5	0.297	0.676	54,277	165	100M-500M	77.5	57,734	284	0.000
Farmers State Bank	Marion	IA	90.0	0.182	0.516	104,412	399	500M-1B	80.0	123,472	1,375	0.008
Peoples Savings Bank	Indianola	IA	90.0	0.207	0.725	26,201	100	100M-500M	70.0	28,397	206	0.000
First Bank	West Des Moines	IA	90.0	0.253	0.652	29,777	129	100M-500M	70.0	32,095	256	0.000
Security Savings Bank	Eagle Grove	IA	90.0	0.232	0.685	25,360	82	100M-500M	75.0	30,211	275	0.000
Gateway State Bank	Clinton	IA	90.0	0.190	0.721	21,416	147	100M-500M	85.0	27,729	560	0.000
First National Bank	Waverly	IA	90.0	0.174	0.624	45,248	194	100M-500M	80.0	52,189	479	0.001
Carroll County State Bank	Carroll	IA	90.0	0.150	0.635	47,605	224	100M-500M	80.0	56,422	573	0.000
Syringa Bank	Boise	ID	90.0	0.568	0.921	133,647	415	100M-500M	87.5	145,074	950	0.000
Austin Bank of Chicago	Chicago	IL	97.5	0.399	0.945	125,259	253	100M-500M	97.5	132,538	492	0.000
Metropolitan Bank and Trust Company	Chicago	IL	97.5	0.310	0.743	99,715	378	100M-500M	87.5	102,316	452	0.000
Providence Bank, LLC	South Holland	IL	97.5	0.399	0.943	110,440	231	100M-500M	97.5	117,103	434	0.000
Wheaton Bank & Trust	Wheaton	IL	97.5	0.237	0.766	199,465	530	500M-1B	100.0	260,328	3,775	0.000
Itasca Bank & Trust Co.	Itasca	IL	92.5	0.252	0.555	109,101	413	100M-500M	85.0	118,926	681	0.000
First National Bank of Brookfield	Brookfield	IL	92.5	0.213	0.946	46,097	131	100M-500M	87.5	48,713	224	0.001
The Foster Bank	Chicago	IL	92.5	0.330	0.550	183,210	664	500M-1B	85.0	195,477	942	0.001
Farmers & Mechanics Bank	Galesburg	IL	92.5	0.280	0.884	57,991	134	100M-500M	95.0	65,599	450	0.000
Allied First Bank,sb	Oswego	IL	92.5	0.227	0.940	38,458	277	100M-500M	85.0	40,869	404	0.000
The First National Bank of Ottawa	Ottawa	IL	90.0	0.167	0.785	45,349	181	100M-500M	85.0	56,795	616	0.002
First Southern Bank	Carbondale	IL	90.0	0.207	0.673	47,541	221	100M-500M	85.0	58,902	618	0.000
Plaza Bank, Norridge, Illinois	Norridge	IL	90.0	0.239	0.621	87,929	316	100M-500M	77.5	90,982	395	0.000
Tower Bank & Trust Company	Fort Wayne	IN	100.0	0.418	0.943	275,760	595	500M-1B	92.5	289,436	991	0.000
MainSource Bank	Greensburg	IN	97.5	0.202	0.865	571,445	1,394	1B-10B	92.5	633,584	3,635	0.000
Community First Bank of Indiana	Kokomo	IN	92.5	0.340	0.731	65,886	316	100M-500M	85.0	74,303	613	0.000
First State Bank of Middlebury	Middlebury	IN	90.0	0.261	0.670	103,457	436	100M-500M	85.0	120,411	1,115	0.000
The New Washington State Bank	New Washington	IN	87.5	0.240	0.720	52,324	203	100M-500M	82.5	60,920	585	0.000
Indiana Community Bank	Goshen	IN	87.5	0.328	0.779	55,191	223	100M-500M	77.5	59,611	352	0.000
United Commerce Bank	Bloomington	IN	87.5	0.290	0.754	56,431	228	100M-500M	82.5	62,940	462	0.005
Bank of Evansville	Evansville	IN	85.0	0.289	0.573	89,920	352	100M-500M	77.5	96,044	559	0.000
German American Bancorp	Jasper	IN	85.0	0.193	0.550	257,077	867	1B-10B	82.5	288,717	1,786	0.004
Greenfield Banking Company	Greenfield	IN	82.5	0.143	0.883	51,001	152	100M-500M	75.0	57,275	414	0.009
The Peoples State Bank	Ellettsville	IN	82.5	0.208	0.719	39,995	147	100M-500M	90.0	55,625	467	0.002
Grabill Bank	Grabill	IN	82.5	0.206	0.449	122,367	494	500M-1B	75.0	137,707	977	0.000
The First National Bank of Liberal	Liberal	KS	97.5	0.165	0.844	38,616	137	100M-500M	97.5	45,754	442	0.000

Table 3C. Top Macro Business Lenders by State and Territory Based on Call Report Data, June 2010

Name of Lending Institution	City	HQ State	Macro Business Lending (\$100,000 - \$1 million)					All Small Business Lending (less than \$1 million)				
			Total Rank (1)	TA Ratio ¹ (2)	TBL Ratio ¹ (3)	Amount (\$1,000) (4)	Number (5)	Institution Asset Size (6)	Total Rank (7)	Amount (\$1,000) (8)	Number (9)	CC Amount/TA ¹ (10)
(\$1,000)										(\$1,000)		
Alliance Bank	Topeka	KS	95.0	0.252	0.750	20,788	83	<100M	85.0	25,861	306	0.000
Carson Bank	Mulvane	KS	92.5	0.297	0.883	24,949	65	<100M	80.0	28,203	213	0.000
University Bank	Pittsburg	KS	92.5	0.232	0.686	23,940	103	100M-500M	80.0	28,370	265	0.000
The First State Bank of Kansas City, Kansas	Kansas City	KS	92.5	0.339	0.779	26,125	65	<100M	77.5	29,475	186	0.000
Gardner Bank	Gardner	KS	92.5	0.319	0.724	29,477	109	<100M	77.5	32,851	230	0.000
First National Bank, Independence, Kansas	Independence	KS	92.5	0.268	0.725	22,652	107	<100M	80.0	26,700	267	0.000
Community First National Bank	Manhattan	KS	90.0	0.222	0.644	29,945	126	100M-500M	80.0	34,228	286	0.000
Peoples Bank	Lawrence	KS	90.0	0.170	0.580	61,006	260	100M-500M	80.0	69,553	615	0.000
Community National Bank & Trust	Chanute	KS	90.0	0.148	0.541	98,926	380	500M-1B	82.5	137,045	1,404	0.001
Community Bank	Topeka	KS	90.0	0.294	0.676	25,544	129	<100M	80.0	30,137	335	0.000
Community State Bank	Coffeyville	KS	90.0	0.237	0.788	14,935	62	<100M	75.0	17,743	219	0.000
Garden City State Bank	Garden City	KS	90.0	0.347	0.670	20,887	104	<100M	82.5	28,326	339	0.000
Bank of the Prairie	Olathe	KS	90.0	0.282	0.665	29,995	118	100M-500M	80.0	34,335	313	0.000
Cumberland Security Bank, Inc.	Somerset	KY	92.5	0.362	0.933	59,870	173	100M-500M	90.0	64,139	337	0.000
Wilson & Muir Bank & Trust Company	Bardstown	KY	90.0	0.196	0.550	71,132	305	100M-500M	80.0	84,544	834	0.002
Hometown Bank of Corbin, Inc.	Corbin	KY	87.5	0.228	0.757	31,007	151	100M-500M	80.0	36,764	396	0.000
Heritage Bank, Inc.	Erlanger	KY	87.5	0.204	0.541	79,583	273	100M-500M	75.0	85,494	490	0.000
The Paducah Bank and Trust Company	Paducah	KY	87.5	0.166	0.615	84,703	372	500M-1B	80.0	102,678	907	0.000
United Southern Bank	Hopkinsville	KY	87.5	0.214	0.633	50,222	203	100M-500M	85.0	64,612	673	0.000
Bank of Columbia	Columbia	KY	85.0	0.269	0.711	34,036	125	100M-500M	87.5	47,614	711	0.000
The Monticello Banking Company	Monticello	KY	85.0	0.145	0.569	84,068	388	500M-1B	80.0	106,384	1,247	0.000
Kentucky Neighborhood Bank	Elizabethtown	KY	85.0	0.224	0.894	27,211	96	100M-500M	80.0	30,436	195	0.000
Citizens Bank of Northern Kentucky, Inc.	Newport	KY	82.5	0.172	0.622	45,594	197	100M-500M	72.5	53,896	468	0.003
Peoples Exchange Bank	Stanton	KY	82.5	0.154	0.656	48,086	220	100M-500M	80.0	60,412	847	0.000
American Bank & Trust Company, Inc.	Bowling Green	KY	82.5	0.193	0.610	44,330	191	100M-500M	75.0	53,360	512	0.000
Citizens Bank	Mount Vernon	KY	82.5	0.233	0.659	30,101	105	100M-500M	77.5	37,655	360	0.000
Citizens National Bank, N.A.	Bossier City	LA	100.0	0.301	0.874	112,556	324	100M-500M	97.5	128,729	865	0.000
Gulf Coast Bank and Trust Company	New Orleans	LA	95.0	0.242	0.639	221,608	918	500M-1B	87.5	243,233	1,535	0.002
Merchants & Farmers Bank & Trust Company	Leesville	LA	92.5	0.209	0.886	52,856	147	100M-500M	77.5	58,201	463	0.000
Guaranty Savings Bank	Metairie	LA	90.0	0.220	0.948	59,827	130	100M-500M	75.0	62,975	193	0.000
First National Bank of Louisiana	Crowley	LA	90.0	0.265	0.708	61,176	223	100M-500M	82.5	70,344	588	0.000
State-Investors Bank	Metairie	LA	85.0	0.180	1.000	38,263	120	100M-500M	62.5	38,263	120	0.000
Synergy Bank	Houma	LA	82.5	0.231	0.497	69,853	298	100M-500M	77.5	81,723	816	0.000
Home Bank	Lafayette	LA	82.5	0.145	0.533	100,015	398	500M-1B	72.5	117,031	1,002	0.001
South Lafourche Bank & Trust Company	Larose	LA	80.0	0.222	0.789	32,274	91	100M-500M	80.0	40,903	259	0.000
City Savings Bank & Trust Company	De Ridder	LA	80.0	0.180	0.695	33,097	110	100M-500M	85.0	47,511	704	0.007

Table 3C. Top Macro Business Lenders by State and Territory Based on Call Report Data, June 2010

Name of Lending Institution	City	HQ State	Macro Business Lending (\$100,000 - \$1 million)					All Small Business Lending (less than \$1 million)				
			Total Rank (1)	TA Ratio ¹ (2)	TBL Ratio ¹ (3)	Amount (\$1,000) (4)	Institution Number (5)	Asset Size (6)	Total Rank (7)	Amount (\$1,000) (8)	Number (9)	CC Amount/TA ¹ (10)
Fidelity Bank	Baton Rouge	LA	80.0	0.276	0.546	40,991	160	100M-500M	72.5	46,640	372	0.000
Red River Bank	Alexandria	LA	80.0	0.146	0.431	126,043	578	500M-1B	75.0	149,528	1,643	0.000
First National Bank	Arcadia	LA	80.0	0.166	0.705	32,350	149	100M-500M	75.0	40,433	522	0.002
Citizens Bank & Trust Company	Plaquemine	LA	80.0	0.208	0.634	42,754	170	100M-500M	72.5	48,172	372	0.000
Iberville Bank	Plaquemine	LA	80.0	0.168	0.678	40,389	143	100M-500M	62.5	44,419	317	0.000
American Bank & Trust Company	Covington	LA	80.0	0.265	0.875	29,577	72	100M-500M	77.5	33,818	214	0.000
Gibsland Bank & Trust Company	Gibsland	LA	80.0	0.183	0.636	36,193	150	100M-500M	82.5	50,378	665	0.000
The Bank of Canton	Canton	MA	95.0	0.228	0.876	157,576	429	500M-1B	92.5	165,422	632	0.002
Mercantile Bank and Trust Company	Boston	MA	95.0	0.663	0.878	110,549	461	100M-500M	90.0	116,236	652	0.000
The Community Bank, A Massachusetts Cc Brockton	Brockton	MA	90.0	0.243	0.693	84,814	331	100M-500M	87.5	94,622	649	0.000
North Shore Bank, a Co-operative Bank	Peabody	MA	85.0	0.206	0.556	96,446	396	100M-500M	82.5	103,360	592	0.000
Hometown Bank, A Cooperative Bank	Webster	MA	85.0	0.219	0.812	48,402	199	100M-500M	82.5	54,648	391	0.000
The Milford National Bank and Trust Com† Milford	Milford	MA	85.0	0.215	0.685	60,103	216	100M-500M	82.5	65,231	420	0.000
Wellesley Bank	Wellesley	MA	82.5	0.216	0.896	55,301	130	100M-500M	82.5	59,145	210	0.000
Monson Savings Bank	Monson	MA	82.5	0.207	0.912	48,741	182	100M-500M	82.5	53,412	339	0.000
First Trade Union Bank	Boston	MA	82.5	0.185	0.587	117,608	362	500M-1B	77.5	119,670	410	0.000
The First National Bank of Ipswich	Ipswich	MA	80.0	0.244	0.550	63,890	196	100M-500M	75.0	70,631	370	0.001
Bristol County Savings Bank	Taunton	MA	80.0	0.130	0.437	156,992	630	1B-10B	77.5	169,676	1,091	0.000
Northern Bank & Trust Company	Woburn	MA	80.0	0.211	0.368	133,816	358	500M-1B	77.5	145,048	750	0.000
United Bank	West Springfield	MA	80.0	0.124	0.417	191,860	715	1B-10B	80.0	222,880	1,926	0.000
Fidelity Co-operative Bank	Fitchburg	MA	80.0	0.132	0.628	68,699	272	500M-1B	77.5	75,031	503	0.000
The Rockport National Bank	Rockport	MA	80.0	0.242	0.743	40,390	149	100M-500M	80.0	44,893	327	0.005
The Provident Bank	Amesbury	MA	80.0	0.160	0.541	82,161	292	500M-1B	80.0	88,039	600	0.000
Avidia Bank	Hudson	MA	80.0	0.121	0.472	119,019	486	500M-1B	80.0	134,510	1,274	0.001
Enterprise Bank and Trust Company	Lowell	MA	80.0	0.206	0.352	283,164	1,236	1B-10B	90.0	527,309	4,683	0.000
The Cape Cod Five Cents Savings Bank	Harwich Port	MA	80.0	0.105	0.544	205,639	791	1B-10B	80.0	230,309	1,952	0.000
CommerceFirst Bank	Annapolis	MD	95.0	0.587	0.672	123,712	468	100M-500M	90.0	131,451	681	0.000
Provident State Bank, Inc.	Preston	MD	90.0	0.300	0.736	76,694	340	100M-500M	90.0	90,222	766	0.000
Howard Bank	Ellicott City	MD	82.5	0.312	0.515	96,534	328	100M-500M	82.5	104,634	560	0.000
Community Bank of Tri-County	Waldorf	MD	82.5	0.218	0.439	182,515	518	500M-1B	82.5	200,030	940	0.000
Frederick County Bank	Frederick	MD	80.0	0.237	0.518	70,536	237	100M-500M	77.5	78,178	428	0.000
Regal Bank & Trust	Owings Mills	MD	80.0	0.268	0.635	49,435	180	100M-500M	75.0	52,263	322	0.000
Capital Bank, National Association	Rockville	MD	80.0	0.250	0.586	63,817	212	100M-500M	75.0	67,310	321	0.000
The Queenstown Bank of Maryland	Queenstown	MD	80.0	0.189	0.540	85,114	314	100M-500M	80.0	93,781	653	0.000
Bank of the Eastern Shore	Cambridge	MD	80.0	0.263	0.551	58,692	212	100M-500M	85.0	72,707	599	0.000
Hebron Savings Bank	Hebron	MD	80.0	0.163	0.649	74,471	286	100M-500M	82.5	86,196	616	0.000

Table 3C. Top Macro Business Lenders by State and Territory Based on Call Report Data, June 2010

Name of Lending Institution	City	Macro Business Lending (\$100,000 - \$1 million)								All Small Business Lending (less than \$1 million)				
		HQ	Total	Rank (1)	TA Ratio ¹ (2)	TBL Ratio ¹ (3)	Amount (\$1,000) (4)	Institution Number (5)	Asset Size (6)	Total	Rank (7)	Amount (\$1,000) (8)	Number (9)	CC Amount/TA ¹ (10)
		State	Rank (1)											
(\$1,000)												(\$1,000)		
Machias Savings Bank	Machias	ME	85.0	0.221	0.436	210,213	911	500M-1B	80.0	247,177	2,388	0.000		
Sanford Institution for Savings	Sanford	ME	85.0	0.252	0.917	107,670	224	100M-500M	80.0	117,404	591	0.000		
First National Bank of Michigan	Kalamazoo	MI	92.5	0.512	0.955	82,435	239	100M-500M	85.0	86,276	376	0.000		
Northern Michigan Bank & Trust	Escanaba	MI	92.5	0.421	0.931	89,083	271	100M-500M	90.0	95,671	486	0.000		
Isabella Bank	Mount Pleasant	MI	90.0	0.211	0.880	233,352	660	1B-10B	90.0	265,276	1,811	0.001		
First Independence Bank	Detroit	MI	87.5	0.397	0.853	71,900	199	100M-500M	90.0	84,269	564	0.001		
1st State Bank	Saginaw	MI	87.5	0.428	0.741	69,456	328	100M-500M	82.5	78,027	645	0.000		
The Honor State Bank	Honor	MI	82.5	0.316	0.735	62,163	257	100M-500M	80.0	74,472	587	0.000		
Michigan Commerce Bank	Ann Arbor	MI	82.5	0.303	0.549	344,537	1,353	1B-10B	80.0	362,602	2,123	0.000		
Central Savings Bank	Sault Sainte Mar	MI	82.5	0.285	0.919	65,445	179	100M-500M	82.5	71,233	400	0.001		
The Bank of Northern Michigan	Petoskey	MI	80.0	0.286	0.604	99,435	355	100M-500M	72.5	107,663	617	0.000		
Capitol National Bank	Lansing	MI	80.0	0.367	0.618	67,699	309	100M-500M	70.0	72,958	514	0.000		
21st Century Bank	Loretto	MN	100.0	0.472	0.971	178,039	322	100M-500M	97.5	183,323	494	0.000		
Prior Lake State Bank	Prior Lake	MN	100.0	0.345	0.953	64,707	247	100M-500M	95.0	67,871	380	0.000		
American National Bank of Minnesota	Baxter	MN	100.0	0.299	0.916	96,071	268	100M-500M	90.0	104,764	532	0.000		
Community Bank Corporation	Chaska	MN	97.5	0.383	0.952	72,892	168	100M-500M	95.0	76,579	299	0.000		
Gateway Bank	Mendota Height	MN	95.0	0.488	0.935	43,983	206	<100M	92.5	47,063	353	0.000		
Community Resource Bank	Northfield	MN	95.0	0.279	0.702	65,638	264	100M-500M	82.5	73,206	523	0.001		
Village Bank	St. Francis	MN	92.5	0.331	0.627	90,256	349	100M-500M	85.0	104,122	740	0.000		
Security Bank USA	Bemidji	MN	90.0	0.286	0.791	29,930	139	100M-500M	77.5	33,884	276	0.000		
Drake Bank	Saint Paul	MN	90.0	0.353	0.801	30,101	162	<100M	80.0	35,963	333	0.000		
PrinsBank	Prinsburg	MN	90.0	0.363	0.871	30,450	118	<100M	80.0	34,733	257	0.000		
Great Northern Bank	Saint Michael	MN	90.0	0.357	0.861	25,592	135	<100M	87.5	29,707	275	0.000		
First State Bank of St. Joseph	Saint Joseph	MN	90.0	0.250	0.755	38,101	149	100M-500M	77.5	43,526	334	0.000		
Community Pride Bank	Isanti	MN	90.0	0.426	0.729	39,038	148	<100M	77.5	42,879	290	0.000		
First State Community Bank	Farmington	MO	100.0	0.228	0.885	249,366	746	1B-10B	97.5	281,798	2,058	0.000		
Missouri Bank and Trust Company of Kans	Kansas City	MO	97.5	0.413	0.936	175,027	294	100M-500M	100.0	187,013	1,076	0.000		
Bremen Bank and Trust Company	Saint Louis	MO	97.5	0.458	0.944	107,347	275	100M-500M	97.5	113,687	514	0.000		
Citizens Bank of Newburg	Rolla	MO	92.5	0.279	0.898	49,242	116	100M-500M	90.0	54,861	286	0.000		
Commercial Bank	Saint Louis	MO	90.0	0.261	0.621	44,967	157	100M-500M	80.0	55,035	502	0.004		
Liberty Bank	Springfield	MO	90.0	0.231	0.542	223,748	827	500M-1B	85.0	269,930	2,149	0.000		
Central Bank of Lake of the Ozarks	Osage Beach	MO	90.0	0.185	0.563	92,432	423	100M-500M	82.5	109,684	1,623	0.004		
First National Bank	Camdenton	MO	87.5	0.190	0.788	53,295	152	100M-500M	77.5	59,907	459	0.000		
Community Bank of Raymore	Raymore	MO	87.5	0.306	0.555	45,606	181	100M-500M	77.5	52,403	469	0.000		

Table 3C. Top Macro Business Lenders by State and Territory Based on Call Report Data, June 2010

Name of Lending Institution	City	HQ State	Macro Business Lending (\$100,000 - \$1 million)					All Small Business Lending (less than \$1 million)				
			Total Rank (1)	TA Ratio ¹ (2)	TBL Ratio ¹ (3)	Amount (\$1,000) (4)	Number (5)	Institution Asset Size (6)	Total Rank (7)	Amount (\$1,000) (8)	Number (9)	CC Amount/TA ¹ (10)
(\$1,000)										(\$1,000)		
Peoples Community State Bank	Doniphan	MO	87.5	0.224	0.929	29,287	88	100M-500M	80.0	31,517	235	0.000
The Bank of Versailles	Versailles	MO	87.5	0.157	0.784	53,366	210	100M-500M	82.5	65,416	619	0.000
Peoples Bank	Cuba	MO	87.5	0.221	0.769	37,635	118	100M-500M	72.5	41,311	264	0.000
Bank of Sullivan	Sullivan	MO	87.5	0.218	0.593	59,981	198	100M-500M	82.5	75,970	718	0.000
First Commercial Bank	Jackson	MS	87.5	0.316	0.530	82,316	349	100M-500M	72.5	93,196	705	0.000
RiverHills Bank	Port Gibson	MS	87.5	0.247	0.817	56,884	164	100M-500M	87.5	69,623	777	0.000
State Bank & Trust Company	Greenwood	MS	85.0	0.139	0.494	127,206	596	500M-1B	77.5	156,607	2,228	0.000
The First, A National Banking Association	Hattiesburg	MS	85.0	0.170	0.557	84,501	326	100M-500M	72.5	96,927	889	0.001
First Southern Bank	Columbia	MS	82.5	0.256	0.542	50,518	231	100M-500M	77.5	68,933	848	0.000
Newton County Bank	Newton	MS	80.0	0.206	0.697	33,263	77	100M-500M	60.0	38,069	241	0.000
Bank of Yazoo City	Yazoo City	MS	80.0	0.186	0.677	39,029	168	100M-500M	70.0	46,945	537	0.004
Planters Bank & Trust Company	Indianola	MS	77.5	0.113	0.548	67,509	322	500M-1B	72.5	93,866	1,527	0.000
Magnolia State Bank	Bay Springs	MS	77.5	0.187	0.516	43,722	173	100M-500M	65.0	55,739	604	0.004
Guaranty Bank and Trust Company	Belzoni	MS	77.5	0.149	0.451	77,120	371	500M-1B	70.0	100,939	1,500	0.001
Community Bank	Ellisville	MS	77.5	0.119	0.469	76,575	354	500M-1B	62.5	91,173	974	0.000
PriorityOne Bank	Magee	MS	77.5	0.163	0.469	81,306	300	100M-500M	75.0	104,098	1,381	0.000
DeSoto County Bank	Horn Lake	MS	77.5	0.320	0.760	22,982	75	<100M	65.0	27,123	259	0.000
Three Rivers Bank of Montana	Kalispell	MT	85.0	0.237	0.721	25,387	432	100M-500M	75.0	29,267	1,256	0.009
First Montana Bank, Inc.	Libby	MT	82.5	0.247	0.631	72,428	313	100M-500M	75.0	85,176	934	0.000
Flint Creek Valley Bank	Philipsburg	MT	82.5	0.396	0.876	21,361	81	<100M	67.5	24,190	190	0.000
First Madison Valley Bank	Ennis	MT	82.5	0.278	0.685	34,604	149	100M-500M	80.0	47,284	550	0.000
The Yellowstone Bank	Laurel	MT	82.5	0.205	0.620	86,807	442	100M-500M	75.0	103,904	1,186	0.000
Mountain West Bank, National Association	Helena	MT	82.5	0.240	0.510	180,897	778	500M-1B	75.0	200,489	1,713	0.000
Freedom Bank	Columbia Falls	MT	80.0	0.355	0.834	20,858	76	<100M	80.0	24,995	191	0.000
Flathead Bank of Bigfork, Montana	Bigfork	MT	80.0	0.204	0.682	46,008	210	100M-500M	77.5	57,421	678	0.000
Yadkin Valley Bank and Trust Company	Elkin	NC	100.0	0.317	0.877	709,062	1,577	1B-10B	97.5	801,431	4,936	0.001
The Fidelity Bank	Fuquay-Varina	NC	90.0	0.226	0.636	309,486	1,295	1B-10B	90.0	337,901	2,340	0.004
HomeTrust Bank	Clyde	NC	82.5	0.139	0.871	227,633	1,193	1B-10B	77.5	240,238	1,560	0.000
Mountain 1st Bank & Trust Company	Hendersonville	NC	80.0	0.197	0.620	158,150	441	500M-1B	80.0	180,337	976	0.000
First Bank	Troy	NC	77.5	0.135	0.567	446,296	1,874	1B-10B	77.5	541,513	5,648	0.002
Surrey Bank & Trust	Mount Airy	NC	75.0	0.289	0.558	63,197	314	100M-500M	80.0	80,050	1,022	0.000
Bank of Oak Ridge	Oak Ridge	NC	75.0	0.220	0.642	75,367	261	100M-500M	72.5	80,811	563	0.000
Carolina Trust Bank	Lincolnton	NC	75.0	0.214	0.648	58,620	226	100M-500M	72.5	67,321	545	0.000
NewBridge Bank	Greensboro	NC	75.0	0.149	0.495	286,655	1,335	1B-10B	72.5	318,774	3,005	0.004
Bank of North Carolina	Thomasville	NC	72.5	0.146	0.427	316,210	1,174	1B-10B	70.0	349,256	2,493	0.001

Table 3C. Top Macro Business Lenders by State and Territory Based on Call Report Data, June 2010

Name of Lending Institution	City	HQ State	Macro Business Lending (\$100,000 - \$1 million)					All Small Business Lending (less than \$1 million)				
			Total Rank (1)	TA Ratio ¹ (2)	TBL Ratio ¹ (3)	Amount (\$1,000) (4)	Number (5)	Institution Asset Size (6)	Total Rank (7)	Amount (\$1,000) (8)	Number (9)	CC Amount/TA ¹ (10)
						(\$1,000)				(\$1,000)		
Bank of Granite	Granite Falls	NC	72.5	0.199	0.450	196,583	848	500M-1B	72.5	216,376	1,676	0.000
KeySource Commercial Bank	Durham	NC	72.5	0.304	0.565	62,706	203	100M-500M	70.0	71,739	331	0.000
Forest Commercial Bank	Asheville	NC	72.5	0.537	0.932	44,777	62	<100M	65.0	46,424	107	0.000
Dakota Community Bank, National Association	Hebron	ND	92.5	0.165	0.634	68,171	342	100M-500M	82.5	86,024	1,171	0.000
Kirkwood Bank & Trust Co.	Bismarck	ND	90.0	0.306	0.692	43,831	144	100M-500M	77.5	52,911	354	0.000
Union State Bank of Fargo	Fargo	ND	87.5	0.305	0.760	18,426	94	<100M	72.5	22,869	268	0.000
Northland Financial	Steele	ND	87.5	0.160	0.725	25,454	165	100M-500M	90.0	35,131	558	0.000
The Ramsey National Bank and Trust Co.	Devils Lake	ND	87.5	0.187	0.558	38,181	159	100M-500M	72.5	42,795	341	0.000
First National Bank & Trust Co. of Williston	Williston	ND	85.0	0.204	0.539	50,700	182	100M-500M	72.5	58,077	455	0.002
Security First Bank of North Dakota	New Salem	ND	85.0	0.211	0.627	26,447	144	100M-500M	75.0	34,463	477	0.004
First State Bank	Buxton	ND	82.5	0.183	0.692	24,356	86	100M-500M	65.0	27,511	196	0.001
BlackRidgeBANK	Fargo	ND	82.5	0.298	0.615	27,731	124	<100M	70.0	31,519	233	0.000
VISIONBank	Fargo	ND	82.5	0.283	0.459	36,963	149	100M-500M	70.0	40,972	309	0.000
First Westroads Bank, Inc.	Omaha	NE	95.0	0.233	0.692	44,650	170	100M-500M	82.5	47,854	320	0.000
First State Bank	Gothenburg	NE	92.5	0.181	0.621	54,517	176	100M-500M	87.5	72,864	696	0.000
Bank of Nebraska	La Vista	NE	92.5	0.287	0.590	38,132	127	100M-500M	80.0	43,846	319	0.000
Home State Bank	Louisville	NE	92.5	0.329	0.949	27,826	69	<100M	87.5	29,330	134	0.000
Commercial State Bank	Wausa	NE	90.0	0.297	0.751	20,100	91	<100M	80.0	24,816	238	0.002
Cornhusker Bank	Lincoln	NE	90.0	0.199	0.512	69,245	226	100M-500M	82.5	81,293	652	0.001
City Bank & Trust Co.	Lincoln	NE	90.0	0.223	0.472	52,293	202	100M-500M	80.0	59,653	436	0.000
Amfirst Bank, National Association	Mccook	NE	90.0	0.159	0.523	40,066	187	100M-500M	72.5	46,064	434	0.000
Columbus Bank and Trust Company	Columbus	NE	90.0	0.243	0.740	21,637	86	<100M	80.0	26,766	272	0.004
Adams Bank & Trust	Ogallala	NE	90.0	0.191	0.488	95,610	311	500M-1B	82.5	118,469	1,091	0.000
Valley Bank and Trust Co.	Scottsbluff	NE	90.0	0.196	0.497	64,324	300	100M-500M	82.5	82,034	1,022	0.000
Plattsmouth State Bank	Plattsmouth	NE	90.0	0.207	0.922	17,996	82	<100M	82.5	19,516	149	0.000
The First Colebrook Bank	Colebrook	NH	85.0	0.385	0.847	84,879	321	100M-500M	87.5	98,990	793	0.000
Centrix Bank & Trust	Bedford	NH	82.5	0.280	0.540	181,571	735	500M-1B	82.5	194,604	1,096	0.000
Cornerstone Bank	Moorestown	NJ	97.5	0.448	0.930	152,866	381	100M-500M	97.5	164,336	797	0.000
1st Constitution Bank	Cranbury	NJ	92.5	0.288	0.637	205,892	738	500M-1B	92.5	214,835	963	0.000
Atlantic Stewardship Bank	Midland Park	NJ	85.0	0.214	0.512	143,551	477	500M-1B	85.0	153,726	810	0.000
BNB Bank, National Association	Fort Lee	NJ	85.0	0.326	0.465	130,482	547	100M-500M	85.0	137,676	911	0.000
Heritage Community Bank	Randolph	NJ	82.5	0.445	0.774	61,325	216	100M-500M	85.0	67,297	360	0.000
Regal Bank	Livingston	NJ	82.5	0.435	0.991	63,681	95	100M-500M	77.5	64,252	111	0.000
SussexBank	Franklin	NJ	82.5	0.223	0.526	107,721	318	100M-500M	82.5	117,219	563	0.000

Table 3C. Top Macro Business Lenders by State and Territory Based on Call Report Data, June 2010

Name of Lending Institution	City	HQ State	Macro Business Lending (\$100,000 - \$1 million)					All Small Business Lending (less than \$1 million)				
			Total Rank (1)	TA Ratio ¹ (2)	TBL Ratio ¹ (3)	Amount (\$1,000) (4)	Number (5)	Institution Asset Size (6)	Total Rank (7)	Amount (\$1,000) (8)	Number (9)	CC Amount/TA ¹ (10)
						(\$1,000)				(\$1,000)		
Skylands Community Bank	Hackettstown	NJ	80.0	0.188	0.446	267,681	1,147	1B-10B	80.0	288,415	2,139	0.000
Hilltop Community Bank	Summit	NJ	80.0	0.313	0.713	55,942	161	100M-500M	77.5	57,596	214	0.000
The Bank	Woodbury	NJ	80.0	0.198	0.451	420,125	1,767	1B-10B	82.5	458,205	3,339	0.000
Two River Community Bank	Middletown	NJ	80.0	0.218	0.432	142,982	493	500M-1B	77.5	151,168	710	0.000
Unity Bank	Clinton	NJ	80.0	0.213	0.433	184,943	1,526	500M-1B	80.0	197,477	2,421	0.000
Community 1st Bank Las Vegas	Las Vegas	NM	87.5	0.265	0.936	47,787	113	100M-500M	77.5	51,045	228	0.000
Bank of the Rio Grande, National Association	Las Cruces	NM	80.0	0.257	0.840	27,830	146	100M-500M	87.5	33,114	394	0.000
Bank of the Southwest	Roswell	NM	77.5	0.238	0.522	35,671	156	100M-500M	75.0	42,696	440	0.000
Western Bank, Artesia, New Mexico	Artesia	NM	77.5	0.224	0.788	34,118	110	100M-500M	77.5	38,190	308	0.000
Four Corners Community Bank	Farmington	NM	77.5	0.211	0.519	42,855	163	100M-500M	65.0	46,467	299	0.000
Heritage Bank of Nevada	Reno	NV	90.0	0.239	0.479	109,050	268	100M-500M	90.0	119,798	723	0.000
Bank of Las Vegas	Las Vegas	NV	87.5	0.175	0.324	83,173	284	100M-500M	82.5	88,268	434	0.000
SouthwestUSA Bank	Las Vegas	NV	85.0	0.201	0.485	40,945	109	100M-500M	82.5	42,278	129	0.000
Catskill Hudson Bank	Rock Hill	NY	95.0	0.377	0.935	116,460	372	100M-500M	92.5	124,610	645	0.000
Shinhan Bank America	New York	NY	90.0	0.297	0.440	288,858	746	500M-1B	87.5	308,909	1,280	0.001
PathFinder Bank	Oswego	NY	87.5	0.177	0.844	70,092	280	100M-500M	85.0	79,171	612	0.000
The Mahopac National Bank	Mahopac	NY	87.5	0.183	0.534	158,956	437	500M-1B	85.0	174,857	1,003	0.000
Adirondack Bank	Utica	NY	87.5	0.196	0.646	100,785	427	500M-1B	90.0	117,526	960	0.000
Riverside Bank	Poughkeepsie	NY	87.5	0.461	0.714	84,557	330	100M-500M	85.0	91,926	624	0.000
Watertown Savings Bank	Watertown	NY	85.0	0.186	0.654	81,566	388	100M-500M	87.5	98,050	1,034	0.000
Solvay Bank	Solvay	NY	85.0	0.132	0.683	76,885	497	500M-1B	90.0	100,810	1,527	0.005
Tioga State Bank	Spencer	NY	82.5	0.150	0.720	56,464	277	100M-500M	80.0	65,876	665	0.000
The Canandaigua National Bank and Trust	Canandaigua	NY	82.5	0.131	0.368	208,617	1,305	1B-10B	82.5	256,756	3,767	0.000
The Suffolk County National Bank of Riverhead	Riverhead	NY	82.5	0.144	0.381	244,793	1,066	1B-10B	82.5	286,351	2,933	0.000
Evans Bank, National Association	Angola	NY	82.5	0.204	0.478	131,869	470	500M-1B	82.5	143,318	869	0.000
Woori America Bank	New York	NY	82.5	0.183	0.304	196,312	589	1B-10B	80.0	206,556	825	0.002
First American International Bank	Brooklyn	NY	82.5	0.216	0.479	135,848	339	500M-1B	75.0	136,408	352	0.000
Empire State Bank	Newburgh	NY	82.5	0.305	0.814	49,863	138	100M-500M	77.5	53,358	233	0.000
The Bank of Castile	Castile	NY	82.5	0.144	0.493	121,483	572	500M-1B	85.0	145,879	1,448	0.000
The Delaware County Bank and Trust	Com Lewis Center	OH	100.0	0.340	0.957	219,095	454	500M-1B	95.0	228,822	840	0.010
The North Side Bank and Trust Company	Cincinnati	OH	100.0	0.488	0.915	245,928	474	500M-1B	92.5	267,193	832	0.006
The State Bank and Trust Company	Defiance	OH	100.0	0.293	0.930	186,812	502	500M-1B	100.0	200,857	1,085	0.000
The Citizens Savings Bank	Martins Ferry	OH	100.0	0.251	0.869	113,587	916	100M-500M	97.5	130,627	1,459	0.000
Park View Federal Savings Bank	Solon	OH	100.0	0.277	0.935	240,319	470	500M-1B	90.0	244,027	539	0.000

Table 3C. Top Macro Business Lenders by State and Territory Based on Call Report Data, June 2010

Name of Lending Institution	City	HQ State	Macro Business Lending (\$100,000 - \$1 million)					All Small Business Lending (less than \$1 million)				
			Total Rank (1)	TA Ratio ¹ (2)	TBL Ratio ¹ (3)	Amount (\$1,000) (4)	Number (5)	Institution Asset Size (6)	Total Rank (7)	Amount (\$1,000) (8)	Number (9)	CC Amount/TA ¹ (10)
						(\$1,000)				(\$1,000)		
Buckeye Community Bank	Lorain	OH	95.0	0.491	0.901	73,927	354	100M-500M	90.0	81,847	643	0.000
CenterBank	Milford	OH	90.0	0.391	0.869	43,146	175	100M-500M	80.0	46,291	267	0.000
The Genoa Banking Company	Genoa	OH	90.0	0.237	0.730	60,320	231	100M-500M	82.5	69,743	492	0.003
The Citizens National Bank of Southwestern Ohio	Dayton	OH	87.5	0.326	0.796	38,543	185	100M-500M	82.5	43,460	316	0.000
Heartland Bank	Gahanna	OH	87.5	0.248	0.564	131,636	454	500M-1B	82.5	147,603	871	0.004
Grand Savings Bank	Grove	OK	97.5	0.213	0.865	48,873	178	100M-500M	92.5	56,490	451	0.000
First National Bank of Oklahoma	Ponca City	OK	97.5	0.244	0.680	57,628	231	100M-500M	87.5	65,652	590	0.000
Citizens Bank of Oklahoma	Pawhuska	OK	95.0	0.305	0.682	44,034	219	100M-500M	85.0	50,394	466	0.000
Quail Creek Bank, National Association	Oklahoma City	OK	92.5	0.368	0.557	168,744	500	100M-500M	85.0	186,130	902	0.000
Exchange National Bank of Moore	Moore	OK	90.0	0.236	0.921	34,388	81	100M-500M	85.0	37,356	231	0.000
Security Bank	Tulsa	OK	90.0	0.272	0.491	99,366	437	100M-500M	82.5	111,339	924	0.000
Citizens Bank of Ada	Ada	OK	90.0	0.202	0.615	33,491	154	100M-500M	77.5	40,270	430	0.000
Triad Bank, National Association	Tulsa	OK	87.5	0.210	0.542	31,583	146	100M-500M	85.0	41,255	712	0.000
First American Bank	Purcell	OK	87.5	0.177	0.498	53,259	240	100M-500M	82.5	69,467	972	0.000
NBC Oklahoma	Oklahoma City	OK	87.5	0.188	0.481	84,527	373	100M-500M	80.0	98,483	966	0.000
First Bank & Trust Company	Wagoner	OK	87.5	0.192	0.578	42,283	179	100M-500M	75.0	48,290	430	0.000
Pioneer Trust Bank, National Association	Salem	OR	82.5	0.282	0.639	78,725	366	100M-500M	80.0	83,671	544	0.003
Pacific Continental Bank	Eugene	OR	72.5	0.235	0.450	276,344	899	1B-10B	70.0	285,173	1,369	0.000
Columbia Community Bank	Hillsboro	OR	70.0	0.218	0.536	82,576	322	100M-500M	67.5	87,397	504	0.000
Conestoga Bank	Chester Springs	PA	95.0	0.296	0.981	174,941	313	500M-1B	87.5	178,204	392	0.000
Elderton State Bank	Elderton	PA	85.0	0.319	0.700	58,627	399	100M-500M	90.0	77,800	2,352	0.000
The Honesdale National Bank	Honesdale	PA	85.0	0.194	0.577	103,243	514	500M-1B	82.5	123,517	1,309	0.001
First Keystone National Bank	Berwick	PA	82.5	0.143	0.581	115,315	427	500M-1B	80.0	131,789	961	0.000
Penn Liberty Bank	Wayne	PA	82.5	0.240	0.488	108,446	350	100M-500M	72.5	114,031	501	0.000
Landmark Community Bank	Pittston	PA	82.5	0.353	0.615	68,812	313	100M-500M	77.5	76,418	519	0.000
VIST Bank	Wyomissing	PA	80.0	0.144	0.410	183,171	538	1B-10B	75.0	208,111	1,324	0.000
First Citizens National Bank	Mansfield	PA	80.0	0.121	0.609	93,718	464	500M-1B	82.5	119,895	1,330	0.000
Peoples National Bank	Hallstead	PA	80.0	0.183	0.497	102,039	461	500M-1B	77.5	116,660	1,239	0.000
Enterprise Bank	Allison Park	PA	80.0	0.358	0.560	74,905	325	100M-500M	75.0	79,258	449	0.000
The First National Bank of Mercersburg	Mercersburg	PA	80.0	0.225	0.918	42,538	144	100M-500M	75.0	46,335	258	0.000
MileStone Bank	Doylestown	PA	80.0	0.457	0.862	51,550	149	100M-500M	70.0	54,166	215	0.000
Banco Popular de Puerto Rico	Hato Rey	PR	92.5	0.072	0.273	2,024,000	9,191	10B-50B	90.0	2,254,000	23,264	0.041
Coastway Community Bank	Cranston	RI	80.0	0.219	0.777	67,890	267	100M-500M	80.0	72,925	407	0.000

Table 3C. Top Macro Business Lenders by State and Territory Based on Call Report Data, June 2010

Name of Lending Institution	City	Macro Business Lending (\$100,000 - \$1 million)								All Small Business Lending (less than \$1 million)				
		HQ	Total	Rank (1)	TA Ratio ¹ (2)	TBL Ratio ¹ (3)	Amount (\$1,000) (4)	Institution Number (5)	Asset Size (6)	Total	Rank (7)	Amount (\$1,000) (8)	Number (9)	CC Amount/TA ¹ (10)
		State	Rank (1)							(\$1,000)				
SCBT National Association	Orangeburg	SC	100.0	0.281	0.920	1,014,586	2,896	1B-10B	100.0	1,102,485	8,096	0.000		
Arthur State Bank	Union	SC	100.0	0.321	0.902	207,914	585	500M-1B	97.5	230,492	1,481	0.003		
First Community Bank, National Association	Lexington	SC	92.5	0.237	0.771	143,378	465	500M-1B	87.5	163,723	1,111	0.000		
The Peoples National Bank	Easley	SC	92.5	0.295	0.916	94,629	255	100M-500M	90.0	103,319	570	0.000		
Southern First Bank, National Association	Greenville	SC	85.0	0.218	0.535	161,635	593	500M-1B	77.5	174,377	1,009	0.000		
Carolina Alliance Bank	Spartanburg	SC	82.5	0.279	0.680	60,175	219	100M-500M	75.0	66,811	470	0.000		
Bank of Walterboro	Walterboro	SC	80.0	0.346	0.644	55,922	251	100M-500M	80.0	72,868	841	0.000		
Heritage Community Bank	Hartsville	SC	77.5	0.336	0.886	37,570	141	100M-500M	77.5	42,412	299	0.000		
Enterprise Bank of South Carolina	Ehrhardt	SC	77.5	0.202	0.629	88,863	233	100M-500M	95.0	141,198	1,357	0.001		
South Carolina Community Bank	Columbia	SC	77.5	0.402	0.877	36,914	141	<100M	77.5	42,073	315	0.000		
Black Hills Community Bank, N.A.	Rapid City	SD	87.5	0.418	0.911	37,856	81	<100M	85.0	41,556	155	0.000		
Dacotah Bank	Aberdeen	SD	85.0	0.147	0.489	248,361	894	1B-10B	80.0	322,022	3,956	0.000		
BankStar Financial	Elkton	SD	85.0	0.256	0.850	14,365	72	<100M	85.0	16,897	193	0.004		
Merchants State Bank	Freeman	SD	85.0	0.150	0.788	18,037	82	100M-500M	72.5	21,212	212	0.001		
First Savings Bank	Beresford	SD	82.5	0.171	0.434	76,054	300	100M-500M	70.0	81,932	505	0.042		
Reliabank Dakota	Estelline	SD	82.5	0.192	0.655	33,342	160	100M-500M	75.0	39,270	368	0.000		
Minnwest Bank Sioux Falls	Sioux Falls	SD	82.5	0.192	0.667	22,587	87	100M-500M	77.5	27,319	297	0.000		
First State Bank of Roscoe	Roscoe	SD	82.5	0.166	0.805	14,152	81	<100M	87.5	17,586	240	0.000		
First Citizens National Bank	Dyersburg	TN	97.5	0.209	0.884	201,157	1,258	500M-1B	95.0	225,966	5,102	0.000		
First Bank of Tennessee	Spring City	TN	92.5	0.267	0.918	61,201	164	100M-500M	90.0	66,695	343	0.000		
Wayne County Bank	Waynesboro	TN	90.0	0.190	0.788	49,904	146	100M-500M	90.0	62,380	689	0.000		
Paragon National Bank	Memphis	TN	90.0	0.236	0.612	59,893	181	100M-500M	85.0	71,770	458	0.000		
The First National Bank of La Follette	La Follette	TN	87.5	0.216	0.754	39,377	161	100M-500M	90.0	49,547	666	0.000		
Progressive Savings Bank, FSB	Jamestown	TN	87.5	0.192	0.898	47,259	151	100M-500M	80.0	52,007	385	0.000		
CapitalMark Bank & Trust	Chattanooga	TN	87.5	0.241	0.471	99,751	328	100M-500M	82.5	106,193	590	0.002		
First South Bank	Jackson	TN	87.5	0.181	0.609	78,201	333	100M-500M	85.0	90,886	862	0.000		
Traders National Bank	Tullahoma	TN	85.0	0.273	0.874	43,889	115	100M-500M	85.0	49,602	326	0.000		
First Alliance Bank	Cordova	TN	82.5	0.274	0.710	36,843	132	100M-500M	72.5	39,602	239	0.000		
Community Trust & Banking Company	Ooltewah	TN	82.5	0.248	0.677	36,857	141	100M-500M	75.0	40,712	279	0.000		
First Volunteer Bank of Tennessee	Chattanooga	TN	82.5	0.169	0.487	111,141	461	500M-1B	82.5	129,561	1,156	0.003		
Community Bank of the Cumberlands	Jamestown	TN	82.5	0.240	0.902	33,278	110	100M-500M	80.0	36,879	220	0.000		
The Citizens National Bank of Athens	Athens	TN	82.5	0.183	0.431	101,867	366	500M-1B	80.0	117,778	1,059	0.000		
Peoples Bank of the South	La Follette	TN	82.5	0.255	0.905	38,319	94	100M-500M	82.5	42,336	226	0.000		
First National Bank of Tennessee	Livingston	TN	82.5	0.161	0.447	95,659	419	500M-1B	77.5	113,912	1,225	0.001		
American City Bank of Tullahoma	Tullahoma	TN	82.5	0.190	0.601	43,244	172	100M-500M	72.5	48,298	386	0.000		

Table 3C. Top Macro Business Lenders by State and Territory Based on Call Report Data, June 2010

Name of Lending Institution	City	Macro Business Lending (\$100,000 - \$1 million)								All Small Business Lending (less than \$1 million)				
		HQ	Total	Rank (1)	TA Ratio ¹ (2)	TBL Ratio ¹ (3)	Amount (\$1,000) (4)	Institution Number (5)	Asset Size (6)	Total	Rank (7)	Amount (\$1,000) (8)	Number (9)	CC Amount/TA ¹ (10)
		State	Rank (1)											
(\$1,000)												(\$1,000)		
Pointbank	Pilot Point	TX	97.5	0.315	0.966	101,639	188	100M-500M	92.5	105,206	325	0.000		
Community Bank	Fort Worth	TX	97.5	0.253	0.742	124,856	535	100M-500M	90.0	141,532	1,336	0.000		
T Bank, National Association	Dallas	TX	95.0	0.644	0.804	74,070	244	100M-500M	80.0	76,844	323	0.000		
First National Bank of Burleson	Burleson	TX	95.0	0.556	0.961	92,828	180	100M-500M	87.5	96,368	329	0.000		
Main Street Bank	Kingwood	TX	95.0	0.327	0.612	149,135	694	100M-500M	87.5	174,247	1,985	0.000		
National Bank	Gatesville	TX	95.0	0.198	0.901	92,843	240	100M-500M	92.5	103,071	745	0.000		
American State Bank	Arp	TX	92.5	0.278	0.878	60,209	140	100M-500M	92.5	68,557	519	0.000		
Prosper Bank	Prosper	TX	92.5	0.524	0.923	35,767	214	<100M	82.5	38,742	302	0.000		
First State Bank	New Braunfels	TX	92.5	0.285	0.631	74,747	380	100M-500M	82.5	84,604	787	0.000		
United Bank of El Paso del Norte	El Paso	TX	92.5	0.327	0.731	49,775	226	100M-500M	85.0	59,255	536	0.000		
Trinity Bank, N.A.	Fort Worth	TX	92.5	0.286	0.851	43,551	166	100M-500M	82.5	49,688	310	0.000		
Medallion Bank	Salt Lake City	UT	90.0	0.281	0.541	147,708	411	500M-1B	75.0	156,742	506	0.000		
Continental Bank	Salt Lake City	UT	90.0	0.437	0.713	45,672	278	100M-500M	77.5	52,402	534	0.000		
Bank of Utah	Ogden	UT	87.5	0.187	0.542	140,060	542	500M-1B	75.0	152,670	974	0.000		
Celtic Bank	Salt Lake City	UT	87.5	0.252	0.462	57,267	575	100M-500M	65.0	59,215	710	0.000		
Wright Express Financial Services Corpora	Midvale	UT	85.0	0.230	0.240	222,519	3,258	500M-1B	90.0	760,351	161,743	0.000		
Zions First National Bank	Salt Lake City	UT	82.5	0.173	0.325	2,946,119	9,178	10B-50B	72.5	3,235,400	30,569	0.006		
EVB	Tappahannock	VA	100.0	0.265	0.945	290,694	855	1B-10B	97.5	307,617	1,548	0.002		
HomeTown Bank	Roanoke	VA	90.0	0.378	0.889	131,389	246	100M-500M	87.5	136,772	457	0.000		
New Peoples Bank, Inc.	Honaker	VA	85.0	0.163	0.545	139,756	608	500M-1B	85.0	169,689	1,826	0.000		
The First National Bank of Altavista	Altavista	VA	80.0	0.181	0.848	60,579	200	100M-500M	87.5	71,443	720	0.000		
Bank of Hampton Roads	Norfolk	VA	77.5	0.147	0.414	378,763	975	1B-10B	77.5	418,746	1,855	0.000		
Peoples Bank of Virginia	Richmond	VA	77.5	0.219	0.511	63,231	211	100M-500M	70.0	69,003	447	0.000		
Bank of Botetourt	Buchanan	VA	77.5	0.184	0.581	58,323	254	100M-500M	75.0	66,204	579	0.005		
Bank of Virginia	Midlothian	VA	77.5	0.260	0.535	57,310	197	100M-500M	70.0	63,318	342	0.000		
Union First Market Bank	Richmond	VA	77.5	0.129	0.426	429,138	1,449	1B-10B	75.0	475,891	3,116	0.004		
Virginia National Bank	Charlottesville	VA	77.5	0.169	0.523	70,313	292	100M-500M	72.5	76,107	607	0.000		
Bank of St. Croix, Inc.	Christiansted	VI	90.0	0.158	0.925	17,199	58	100M-500M	90.0	18,583	105	0.000		
Union Bank	Morrisville	VT	80.0	0.212	0.601	90,505	399	100M-500M	77.5	104,745	1,370	0.001		
Connecticut River Bank, National Associati	Springfield	VT	80.0	0.231	0.682	59,579	314	100M-500M	77.5	70,835	725	0.000		
Plaza Bank	Seattle	WA	90.0	0.602	0.947	69,465	268	100M-500M	87.5	69,565	269	0.000		
Yakima National Bank	Yakima	WA	85.0	0.426	0.842	46,545	179	100M-500M	82.5	50,039	326	0.000		

Table 3C. Top Macro Business Lenders by State and Territory Based on Call Report Data, June 2010

Name of Lending Institution	City	HQ State	Macro Business Lending (\$100,000 - \$1 million)					All Small Business Lending (less than \$1 million)				
			Total Rank (1)	TA Ratio ¹ (2)	TBL Ratio ¹ (3)	Amount (\$1,000) (4)	Number (5)	Institution Asset Size (6)	Total Rank (7)	Amount (\$1,000) (8)	Number (9)	CC Amount/TA ¹ (10)
						(\$1,000)				(\$1,000)		
Kitsap Bank	Port Orchard	WA	85.0	0.175	0.463	158,449	720	500M-1B	82.5	185,391	1,258	0.001
Bank of the Pacific	Aberdeen	WA	82.5	0.219	0.523	139,786	520	500M-1B	82.5	155,831	1,023	0.003
AmericanWest Bank	Spokane	WA	82.5	0.184	0.438	272,451	1,153	1B-10B	82.5	303,864	2,311	0.000
Viking Bank	Seattle	WA	80.0	0.188	0.481	98,130	500	500M-1B	77.5	107,314	995	0.001
Whidbey Island Bank	Coupeville	WA	80.0	0.174	0.428	277,584	1,092	1B-10B	77.5	301,215	2,008	0.002
Pacific International Bank	Seattle	WA	77.5	0.274	0.382	80,139	324	100M-500M	75.0	88,263	528	0.000
Community First Bank	Kennewick	WA	77.5	0.264	0.571	42,714	188	100M-500M	75.0	47,124	327	0.000
State Bank Northwest	Spokane Valley	WA	77.5	0.437	0.909	45,362	117	100M-500M	82.5	49,656	258	0.000
Bank First National	Manitowoc	WI	97.5	0.318	0.741	259,295	500	500M-1B	97.5	350,062	1,515	0.001
State Bank of Chilton	Chilton	WI	90.0	0.462	0.685	69,491	263	100M-500M	85.0	77,695	619	0.001
Bank of Luxemburg	Luxemburg	WI	90.0	0.286	0.695	64,081	268	100M-500M	87.5	76,517	714	0.000
Westbury Bank	West Bend	WI	90.0	0.191	0.680	121,610	405	500M-1B	82.5	138,341	898	0.000
The Port Washington State Bank	Port Washington	WI	90.0	0.217	0.679	82,426	346	100M-500M	82.5	96,974	768	0.002
Blackhawk State Bank	Beloit	WI	87.5	0.211	0.601	114,028	408	500M-1B	82.5	132,171	984	0.000
The Stephenson National Bank and Trust	Marinette	WI	85.0	0.266	0.576	71,213	307	100M-500M	82.5	81,061	669	0.002
Mid-Wisconsin Bank	Medford	WI	85.0	0.187	0.548	92,922	433	100M-500M	82.5	110,387	1,188	0.001
Cambridge State Bank	Cambridge	WI	82.5	0.303	0.807	29,396	120	<100M	75.0	33,502	277	0.005
The First National Bank of Berlin	Berlin	WI	82.5	0.198	0.688	51,371	227	100M-500M	77.5	59,084	501	0.001
Community Bank CBD	Delavan	WI	82.5	0.197	0.714	49,397	205	100M-500M	77.5	57,426	494	0.002
Bank of Wausau	Wausau	WI	82.5	0.378	0.944	31,866	97	<100M	75.0	33,744	155	0.002
State Bank of Cross Plains	Cross Plains	WI	82.5	0.191	0.530	147,885	493	500M-1B	80.0	168,789	1,123	0.010
Hometown Bank	Fond Du Lac	WI	82.5	0.297	0.519	55,680	247	100M-500M	75.0	58,991	387	0.000
Town Bank	Hartland	WI	82.5	0.204	0.466	147,255	392	500M-1B	77.5	176,026	2,746	0.000
Horicon Bank	Horicon	WI	82.5	0.230	0.491	121,308	442	500M-1B	80.0	137,265	987	0.001
The Business Bank	Appleton	WI	82.5	0.265	0.411	91,840	304	100M-500M	70.0	96,854	446	0.000
Integrity First Bank	Wausau	WI	82.5	0.296	0.633	35,293	223	100M-500M	75.0	40,806	490	0.000
The Grant County Bank	Petersburg	WV	95.0	0.238	0.865	58,473	191	100M-500M	92.5	67,595	516	0.000
Main Street Bank Corp.	Wheeling	WV	90.0	0.217	0.707	48,851	229	100M-500M	95.0	69,048	754	0.000
First Sentry Bank, Inc.	Huntington	WV	90.0	0.243	0.595	119,546	516	100M-500M	85.0	139,759	1,195	0.000
Freedom Bank, Inc.	Belington	WV	87.5	0.297	0.640	48,037	188	100M-500M	77.5	54,008	389	0.000
First Central Bank, Inc.	Philippi	WV	82.5	0.233	0.831	30,063	91	100M-500M	72.5	34,776	280	0.000
The Poca Valley Bank, Inc.	Walton	WV	80.0	0.137	0.627	40,449	229	100M-500M	75.0	49,249	677	0.005
Buffalo Federal Savings Bank	Buffalo	WY	95.0	0.265	0.715	41,828	154	100M-500M	82.5	48,102	340	0.000
The First National Bank of Buffalo	Buffalo	WY	80.0	0.162	0.655	32,318	170	100M-500M	77.5	40,570	525	0.003
Jonah Bank of Wyoming	Casper	WY	77.5	0.237	0.537	33,341	143	100M-500M	65.0	37,043	281	0.000

Table 3C. Top Macro Business Lenders by State and Territory Based on Call Report Data, June 2010

Name of Lending Institution	City	Macro Business Lending (\$100,000 - \$1 million)						All Small Business Lending (less than \$1 million)				
		HQ	Total	TA Ratio ¹	TBL Ratio ¹	Amount (\$1,000)	Institution	Total	Amount (\$1,000)	Number	Asset Size	Rank
		State	Rank									
						(\$1,000)						

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

Table 4A. Top Small Business Lenders by State and Territory Based on CRA Data, 2009

State or Territory	Name of Lending Institution	HQ Location	All Small Business Lending (less than \$1 million)			Micro Business Lending (less than \$100,000)		Macro Business Lending (\$100,000 - \$1M)	
			Amount (1,000) (1)	Number (2)	Institution Asset Size (3)	Amount (1,000) (4)	SSBL# (5)	Amount (1,000) (6)	Number (7)
Alabama	Regions Financial Corporation	AL	742,301	6,440	>\$50B	222,857	5,046	519,444	1,394
	Wells Fargo & Company	CA	565,754	4,201	>\$50B	109,088	2,877	456,666	1,324
	Synovus Financial Corp.	GA	564,003	3,767	\$10B-\$50B	96,072	2,356	467,931	1,411
	BancTrust Financial Group	AL	289,336	1,985	\$1B-\$10B	50,589	1,269	238,747	716
	GE Money Bank	UT	252,799	35,343	\$10B-\$50B	250,309	35,329	2,490	14
	Whitney Holding Corporation	LA	112,071	589	\$10B-\$50B	15,538	315	96,533	274
	Compass Bank	AL	110,629	1,892	>\$50B	53,180	1,706	57,449	186
	BancIndependent Incorporated	AL	79,730	961	<\$1B	22,885	734	56,845	227
	Renaasant Corporation	MS	70,540	486	\$1B-\$10B	12,354	294	58,186	192
	West Alabama Capital Corp.	AL	67,435	704	<\$1B	13,747	541	53,688	163
	Bancorpsouth Inc.	MS	66,113	463	\$10B-\$50B	9,183	289	56,930	174
	RBC Bank	NC	62,479	470	\$10B-\$50B	12,092	299	50,387	171
	American Express Bank FSB	UT	57,556	11,407	\$10B-\$50B	52,521	11,379	5,035	28
Alaska	Wells Fargo & Company	CA	271,710	5,606	>\$50B	142,852	5,216	128,858	390
	First National Bank Alaska	AK	161,445	968	\$1B-\$10B	24,356	549	137,089	419
	Northrim Bancorp Inc.	AK	90,502	449	<\$1B	12,728	230	77,774	219
Arkansas	Regions Financial Corporation	AL	184,132	1,267	>\$50B	32,072	827	152,060	440
	GE Money Bank	UT	162,271	23,349	\$10B-\$50B	160,821	23,345	1,450	4
	First Security Bancorp	AR	143,775	1,711	\$1B-\$10B	42,422	1,333	101,353	378
	Bancorpsouth Inc.	MS	94,610	1,160	\$10B-\$50B	24,838	933	69,772	227
	Iberiabank FSB	AR	83,017	649	\$1B-\$10B	18,256	448	64,761	201
	Simmons First National Corporation	AR	71,389	880	\$1B-\$10B	20,143	721	51,246	159
	Bank of The Ozarks Inc	AR	69,926	1,073	\$1B-\$10B	23,633	907	46,293	166
	First Bank Corp	AR	65,632	694	\$1B-\$10B	17,164	486	48,468	208
	Liberty Bancshares Inc	AR	62,485	610	\$1B-\$10B	13,577	444	48,908	166
	U.S. Bancorp	MN	55,889	2,013	>\$50B	23,297	1,921	32,592	92
	Wells Fargo & Company	CA	53,124	1,335	>\$50B	39,392	1,279	13,732	56
Arizona	Zions Bancorporation	UT	278,472	3,309	>\$50B	65,604	2,744	212,868	565
	JPMorgan Chase & Co.	NY	265,260	19,108	>\$50B	178,590	18,886	86,670	222
	Bank of America Corporation	NC	232,176	3,964	>\$50B	47,352	3,464	184,824	500
	Marshall & Ilsley Corporation	WI	220,215	947	>\$50B	18,369	506	201,846	441

Table 4A. Top Small Business Lenders by State and Territory Based on CRA Data, 2009

State or Territory	Name of Lending Institution	HQ Location	All Small Business Lending (less than \$1 million)			Micro Business Lending (less than \$100,000)		Macro Business Lending (\$100,000 - \$1M)	
			Amount (1,000) (1)	Number (2)	Institution Asset Size (3)	Amount (1,000) (4)	SSBL# (5)	Amount (1,000) (6)	Number (7)
GE Money Bank	UT	165,670	20,915	\$10B-\$50B	165,670	20,915	-	-	-
American Express Bank FSB	UT	127,222	24,111	\$10B-\$50B	118,147	24,065	9,075	46	
Cobiz Financial Inc.	CO	103,324	392	\$1B-\$10B	9,910	165	93,414	227	
Western Alliance Bancorporation	NV	91,103	380	\$1B-\$10B	9,308	163	81,795	217	
U.S. Bancorp	MN	65,492	3,021	>\$50B	32,663	2,939	32,829	82	
Compass Bank	AL	64,249	1,552	>\$50B	44,213	1,485	20,036	67	
Johnson Financial Group Inc	WI	52,278	163	\$1B-\$10B	3,104	48	49,174	115	
California									
Wells Fargo & Company	CA	8,779,089	241,874	>\$50B	6,096,923	231,838	2,682,166	10,036	
Bank of America Corporation	NC	1,524,389	27,564	>\$50B	297,598	24,498	1,226,791	3,066	
Union Bank N.A.	CA	1,387,496	21,135	>\$50B	620,898	18,657	766,598	2,478	
American Express Bank FSB	UT	1,131,980	201,867	\$10B-\$50B	986,344	201,162	145,636	705	
Zions Bancorporation	UT	1,093,978	6,948	>\$50B	153,766	4,698	940,212	2,250	
U.S. Bancorp	MN	813,893	24,849	>\$50B	275,038	23,615	538,855	1,234	
JPMorgan Chase & Co.	NY	695,235	73,280	>\$50B	646,178	73,119	49,057	161	
City National Corporation	CA	554,949	2,176	\$10B-\$50B	50,281	957	504,668	1,219	
GE Money Bank	UT	537,907	72,139	\$10B-\$50B	532,867	72,116	5,040	23	
Bank of The West	CA	524,834	4,090	>\$50B	98,379	3,198	426,455	892	
Citigroup Inc.	NY	517,612	66,781	>\$50B	416,229	66,500	101,383	281	
Comerica Incorporated	TX	472,081	1,460	>\$50B	32,424	526	439,657	934	
East West Bancorp Inc.	CA	414,980	993	\$10B-\$50B	13,011	193	401,969	800	
CVB Financial Corp.	CA	323,225	1,424	\$1B-\$10B	38,199	679	285,026	745	
First Citizens Bancshares	NC	322,234	972	\$10B-\$50B	11,817	297	310,417	675	
Capgen Capital Group II Lp	NY	298,015	1,068	.	25,105	408	272,910	660	
Westamerica Bancorporation	CA	271,161	1,138	\$1B-\$10B	27,447	437	243,714	701	
Umpqua Holdings Corporation	OR	270,950	1,030	\$1B-\$10B	23,069	440	247,881	590	
Pacific Capital Bancorp	CA	248,812	1,239	\$1B-\$10B	30,830	692	217,982	547	
Cathay General Bancorp	CA	217,849	610	\$10B-\$50B	10,796	202	207,053	408	
Rabobank N.A.	CA	210,061	1,180	\$1B-\$10B	47,705	757	162,356	423	
Wilshire Bancorp Inc.	CA	208,290	700	\$1B-\$10B	16,447	246	191,843	454	
Community Bank	CA	204,322	909	\$1B-\$10B	21,593	463	182,729	446	
First Banks Inc.	MO	170,586	756	\$10B-\$50B	14,103	353	156,483	403	
First California Financial Group	CA	160,076	675	\$1B-\$10B	17,270	311	142,806	364	
Heritage Commerce Corp	CA	146,478	473	\$1B-\$10B	9,179	134	137,299	339	
SVB Financial Group	CA	144,013	1,411	\$1B-\$10B	36,397	1,169	107,616	242	

Table 4A. Top Small Business Lenders by State and Territory Based on CRA Data, 2009

State or Territory	Name of Lending Institution	HQ Location	All Small Business Lending (less than \$1 million)			Micro Business Lending (less than \$100,000)		Macro Business Lending (\$100,000 - \$1M)	
			Amount (1,000) (1)	Number (2)	Institution Asset Size (3)	Amount (1,000) (4)	SSBL# (5)	Amount (1,000) (6)	Number (7)
Colorado	Mechanics Bank	CA	142,262	1,090	\$1B-\$10B	32,498	842	109,764	248
	1867 Western Financial Corp.	CA	136,893	607	\$1B-\$10B	15,269	287	121,624	320
	Hanmi Financial Corporation	CA	129,266	693	\$1B-\$10B	15,996	360	113,270	333
	First Northern Community Bank	CA	114,815	451	<\$1B	11,194	203	103,621	248
	Signature Bank	NY	113,841	268	\$1B-\$10B	1,498	19	112,343	249
	CIT Group Inc.	NY	112,836	9,082	\$1B-\$10B	111,311	9,080	1,525	2
	SCJ Inc.	CA	112,111	366	\$1B-\$10B	5,645	100	106,466	266
	Nara Bancorp Inc.	CA	109,838	343	\$1B-\$10B	7,815	118	102,023	225
	Fremont Bancorporation	CA	109,669	354	\$1B-\$10B	6,964	107	102,705	247
	Trico Bancshares	CA	98,861	726	\$1B-\$10B	21,101	500	77,760	226
	Center Financial Corporation	CA	88,996	358	\$1B-\$10B	7,769	152	81,227	206
	Exchange Bank	CA	85,380	439	\$1B-\$10B	11,780	233	73,600	206
	Palomar Enterprises LLC	CA	84,952	300	\$1B-\$10B	5,815	105	79,137	195
	Manufacturers Bank	CA	83,720	233	\$1B-\$10B	3,108	53	80,612	180
	GE Capital Financial Inc.	UT	79,917	12,207	\$10B-\$50B	75,364	12,195	4,553	12
	American Business Bank	CA	79,170	364	<\$1B	8,578	173	70,592	191
	Sierra Bancorp	CA	76,587	454	\$1B-\$10B	11,972	250	64,615	204
	Capital One Financial Corporation	VA	76,183	9,018	>\$50B	56,439	8,935	19,744	83
	Ironstone Bank	NC	72,823	386	\$1B-\$10B	10,048	228	62,775	158
	HSBC Bank USA NA	NY	69,959	1,027	>\$50B	36,182	938	33,777	89
	Central Valley Community Bank	CA	67,980	392	<\$1B	9,454	228	58,526	164
	Preferred Bank	CA	63,943	196	\$1B-\$10B	2,758	41	61,185	155
	American River Bankshares	CA	63,370	307	<\$1B	9,652	167	53,718	140
	Boston Private Financial Holding	MA	58,042	190	\$1B-\$10B	4,518	62	53,524	128
	RCBCorporation	CA	55,508	193	\$1B-\$10B	3,861	68	51,647	125
	Lauritzen Corporation	NE	51,493	3,010	\$10B-\$50B	39,401	2,983	12,092	27
	Far East National Bank	CA	51,477	121	\$1B-\$10B	819	11	50,658	110
Colorado	Wells Fargo & Company	CA	1,403,609	36,934	>\$50B	876,190	35,270	527,419	1,664
	U.S. Bancorp	MN	343,652	12,674	>\$50B	132,088	12,138	211,564	536
	GE Money Bank	UT	248,509	29,986	\$10B-\$50B	247,729	29,981	780	5
	Cobiz Financial Inc.	CO	236,872	1,009	\$1B-\$10B	26,621	490	210,251	519
	JPMorgan Chase & Co.	NY	229,119	17,526	>\$50B	163,477	17,345	65,642	181
	Zions Bancorporation	UT	191,059	2,027	>\$50B	35,358	1,632	155,701	395
	Eggemeyer Capital LLC	CA	123,264	628	\$1B-\$10B	15,618	324	107,646	304

Table 4A. Top Small Business Lenders by State and Territory Based on CRA Data, 2009

State or Territory	Name of Lending Institution	HQ Location	All Small Business Lending (less than \$1 million)			Micro Business Lending (less than \$100,000)		Macro Business Lending (\$100,000 - \$1M)	
			Amount (1,000) (1)	Number (2)	Institution Asset Size (3)	Amount (1,000) (4)	SSBL# (5)	Amount (1,000) (6)	Number (7)
	UMB Financial Corporation	MO	114,526	729	\$10B-\$50B	15,532	496	98,994	233
	Keycorp	OH	110,287	434	>\$50B	6,280	198	104,007	236
	Lauritzen Corporation	NE	108,021	1,196	\$10B-\$50B	21,012	955	87,009	241
	American Express Bank FSB	UT	106,086	19,984	\$10B-\$50B	97,257	19,933	8,829	51
	Bank of The West	CA	105,896	1,030	>\$50B	21,560	814	84,336	216
	Pinnacle Bancorp Inc.	NE	103,582	901	\$1B-\$10B	22,501	653	81,081	248
	Community Bankshares Inc.	CO	88,751	547	\$1B-\$10B	14,402	347	74,349	200
	Alpine Banks of Colorado	CO	76,575	698	\$1B-\$10B	15,933	517	60,642	181
	Bank of America Corporation	NC	71,716	1,920	>\$50B	19,751	1,777	51,965	143
	Sturm Financial Group Inc.	CO	55,661	300	\$1B-\$10B	9,446	177	46,215	123
Connecticut									
	Wells Fargo & Company	CA	290,166	3,810	>\$50B	108,043	3,229	182,123	581
	Bank of America Corporation	NC	263,795	3,688	>\$50B	50,290	3,136	213,505	552
	Webster Financial Corporatio	CT	163,021	1,064	\$10B-\$50B	32,980	705	130,041	359
	Newalliance Bancshares Inc.	CT	149,357	897	\$1B-\$10B	24,692	549	124,665	348
	TD Bank N.A.	ME	125,221	1,168	>\$50B	33,773	923	91,448	245
	People S United Bank	CT	102,141	431	\$10B-\$50B	6,683	222	95,458	209
	American Express Bank FSB	UT	101,604	20,901	\$10B-\$50B	91,307	20,849	10,297	52
	JPMorgan Chase & Co.	NY	100,648	7,470	>\$50B	72,847	7,401	27,801	69
	RBS Citizens N.A.	RI	73,955	691	>\$50B	12,539	540	61,416	151
	GE Money Bank	UT	66,981	10,603	\$10B-\$50B	66,981	10,603	-	-
Delaware									
	PNC Financial Services Group	PA	149,424	1,809	>\$50B	58,992	1,561	90,432	248
	Wilmington Trust Corporation	DE	82,944	523	\$1B-\$10B	10,848	328	72,096	195
	Wells Fargo & Company	CA	61,950	669	>\$50B	19,231	551	42,719	118
District of Columbia									
	Wells Fargo & Company	CA	69,819	578	>\$50B	14,785	436	55,034	142
	BB&T Corporation	NC	60,481	215	>\$50B	4,845	74	55,636	141
	PNC Financial Services Group	PA	51,677	681	>\$50B	21,057	591	30,620	90
Florida									
	Wells Fargo & Company	CA	2,077,106	20,488	>\$50B	523,513	16,272	1,553,593	4,216
	Regions Financial Corporatio	AL	1,085,346	11,990	>\$50B	482,800	10,345	602,546	1,645
	Bank of America Corporation	NC	917,390	18,577	>\$50B	213,802	16,624	703,588	1,953
	Suntrust Banks Inc.	GA	857,937	7,245	>\$50B	115,929	5,356	742,008	1,889
	GE Money Bank	UT	856,819	106,786	\$10B-\$50B	856,528	106,784	291	2

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			Amount (1,000) (1)	Number (2)	Institution Asset Size (3)	Amount (1,000) (4)	SSBL# (5)	Amount (1,000) (6)	Number (7)
	American Express Bank FSB	UT	538,868	96,724	\$10B-\$50B	453,864	96,306	85,004	418
	Synovus Financial Corp.	GA	315,347	1,747	\$10B-\$50B	45,129	940	270,218	807
	BB&T Corporation	NC	283,563	1,267	>\$50B	31,904	611	251,659	656
	South Financial Group Inc.	SC	278,314	1,570	\$10B-\$50B	36,181	872	242,133	698
	JPMorgan Chase & Co.	NY	226,992	25,934	>\$50B	208,527	25,871	18,465	63
	Fifth Third Bancorp	OH	186,683	1,443	>\$50B	28,132	1,058	158,551	385
	Citigroup Inc.	NY	180,007	27,367	>\$50B	156,531	27,297	23,476	70
	Marshall & Ilsley Corporatio	WI	169,274	727	>\$50B	13,625	370	155,649	357
	PNC Financial Services Group	PA	167,272	2,207	>\$50B	29,336	1,840	137,936	367
	Tampa Banking Company The	FL	166,142	969	<\$1B	26,651	607	139,491	362
	Northern Trust Corporation	IL	154,024	552	>\$50B	12,608	194	141,416	358
	Bank of New York Mellon Corp	NY	143,882	600	>\$50B	18,800	279	125,082	321
	Whitney Holding Corporation	LA	103,910	607	\$10B-\$50B	13,088	337	90,822	270
	TotalBank	FL	90,750	2,937	\$1B-\$10B	31,108	2,745	59,642	192
	TIB Financial Corp.	FL	70,196	392	\$1B-\$10B	11,181	220	59,015	172
	CIT Group Inc.	NY	67,184	5,493	\$1B-\$10B	62,973	5,484	4,211	9
	Compass Bank	AL	63,462	1,345	>\$50B	39,623	1,269	23,839	76
	BancTrust Financial Group	AL	60,583	300	\$1B-\$10B	6,460	149	54,123	151
	GE Capital Financial Inc.	UT	59,340	10,304	\$10B-\$50B	58,486	10,300	854	4
	City National Bank of Florida	FL	59,162	211	\$1B-\$10B	5,266	97	53,896	114
	Comerica Incorporated	TX	57,411	156	>\$50B	2,612	40	54,799	116
	Ocean Bankshares Inc.	FL	55,686	283	\$1B-\$10B	7,577	168	48,109	115
	Ironstone Bank	NC	54,365	325	\$1B-\$10B	7,945	210	46,420	115
	Capital City Bank Group Inc	FL	54,324	651	\$1B-\$10B	15,389	526	38,935	125
	HSBC Bank USA NA	NY	51,933	567	>\$50B	24,229	473	27,704	94
Georgia	Synovus Financial Corp.	GA	1,220,297	8,051	\$10B-\$50B	190,656	5,037	1,029,641	3,014
	Wells Fargo & Company	CA	928,978	8,783	>\$50B	224,279	6,836	704,699	1,947
	Suntrust Banks Inc.	GA	804,087	4,597	>\$50B	79,885	2,773	724,202	1,824
	BB&T Corporation	NC	755,431	3,510	>\$50B	82,882	1,740	672,549	1,770
	GE Money Bank	UT	404,014	53,225	\$10B-\$50B	402,054	53,214	1,960	11
	Regions Financial Corporation	AL	333,236	2,043	>\$50B	52,189	1,333	281,047	710
	Bank of America Corporation	NC	307,523	6,057	>\$50B	66,552	5,406	240,971	651
	United Community Banks Inc.	GA	282,206	2,752	\$1B-\$10B	56,336	2,056	225,870	696
	American Express Bank FSB	UT	209,141	38,482	\$10B-\$50B	184,382	38,363	24,759	119

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			Amount (1,000) (1)	Number (2)	Institution Asset Size (3)	Amount (1,000) (4)	SSBL# (5)	Amount (1,000) (6)	Number (7)
Hawaii	Southeastern Bank Financial	GA	88,323	627	\$1B-\$10B	13,387	390	74,936	237
	Ameris Bancorp	GA	80,472	940	\$1B-\$10B	21,839	733	58,633	207
	Queensborough Company The	GA	80,408	1,312	<\$1B	31,338	1,142	49,070	170
	PAB Bankshares Inc.	GA	72,674	573	\$1B-\$10B	15,153	397	57,521	176
	Wgnb Corp.	GA	71,448	621	<\$1B	14,872	441	56,576	180
	JPMorgan Chase & Co.	NY	66,390	8,141	>\$50B	60,994	8,123	5,396	18
	Brand Group Holdings Inc.	GA	64,076	411	\$1B-\$10B	9,222	250	54,854	161
	Fidelity Southern Corporatio	GA	63,072	345	\$1B-\$10B	8,039	209	55,033	136
	Citigroup Inc.	NY	57,691	11,939	>\$50B	56,008	11,935	1,683	4
Idaho	Bank of The West	CA	408,901	4,712	>\$50B	114,177	3,895	294,724	817
	American Savings Bank	HI	76,879	587	\$1B-\$10B	15,744	415	61,135	172
	Central Pacific Financial Co	HI	68,182	377	\$1B-\$10B	9,094	242	59,088	135
	Bank of Hawaii Corporation	HI	67,066	291	\$10B-\$50B	6,161	163	60,905	128
	GE Money Bank	UT	54,696	5,606	\$10B-\$50B	54,384	5,603	312	3
Illinois	Wells Fargo & Company	CA	380,824	9,081	>\$50B	218,828	8,571	161,996	510
	U.S. Bancorp	MN	212,597	5,024	>\$50B	60,675	4,617	151,922	407
	Zions Bancorporation	UT	174,858	1,817	>\$50B	43,527	1,434	131,331	383
	The Bank of Commerce	ID	110,589	975	<\$1B	24,633	724	85,956	251
	W.T.B. Financial Corporation	WA	91,410	463	\$1B-\$10B	10,731	255	80,679	208
	Glacier Bancorp Inc.	MT	57,214	402	\$1B-\$10B	12,055	267	45,159	135
	Cascade Bancorp	OR	54,860	731	\$1B-\$10B	18,041	597	36,819	134
Michigan	JPMorgan Chase & Co.	NY	648,032	38,441	>\$50B	340,756	37,776	307,276	665
	Wintrust Financial Corporation	IL	552,738	2,480	\$10B-\$50B	57,164	1,217	495,574	1,263
	GE Money Bank	UT	552,406	67,905	\$10B-\$50B	551,706	67,904	700	1
	First Midwest Bancorp Inc.	IL	481,110	2,540	\$1B-\$10B	59,598	1,360	421,512	1,180
	Bank of America Corporation	NC	474,785	6,108	>\$50B	79,486	5,133	395,299	975
	Harris N.A.	IL	465,957	4,393	\$10B-\$50B	51,569	3,246	414,388	1,147
	MB Financial Inc	IL	404,619	1,300	\$1B-\$10B	22,767	384	381,852	916
	American Chartered Bancorp	IL	394,919	1,563	\$1B-\$10B	40,328	665	354,591	898
	Fifth Third Bancorp	OH	316,446	2,020	>\$50B	35,475	1,326	280,971	694
	U.S. Bancorp	MN	302,214	11,696	>\$50B	140,610	11,210	161,604	486
Michigan	Midwest Banc Holdings Inc.	IL	267,734	978	\$1B-\$10B	18,531	340	249,203	638

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			Amount (1,000) (1)	Number (2)	Institution Asset Size (3)	Amount (1,000) (4)	SSBL# (5)	Amount (1,000) (6)	Number (7)	
	Wells Fargo & Company	CA	254,574	6,931	>\$50B	193,805	6,674	60,769	257	
	American Express Bank FSB	UT	213,460	39,788	\$10B-\$50B	184,335	39,649	29,125	139	
	Privatebancorp Inc.	IL	203,517	699	\$10B-\$50B	12,628	223	190,889	476	
	First Busey Corporation	IL	190,235	1,334	\$1B-\$10B	32,023	886	158,212	448	
	Old Second Bancorp Inc.	IL	171,257	799	\$1B-\$10B	18,849	386	152,408	413	
	Associated Banc-Corp	WI	167,053	589	\$10B-\$50B	9,047	252	158,006	337	
	Amcore Financial Inc.	IL	154,349	712	\$1B-\$10B	17,929	354	136,420	358	
	Citigroup Inc.	NY	139,047	17,243	>\$50B	106,636	17,166	32,411	77	
	First Banks Inc.	MO	134,782	830	\$10B-\$50B	21,001	494	113,781	336	
	Standard Bancshares Inc.	IL	131,746	453	\$1B-\$10B	9,662	166	122,084	287	
	First Mid-Illinois Bancshare	IL	126,605	1,299	\$1B-\$10B	31,729	1,010	94,876	289	
	First American Bank Corporation	IL	122,832	419	\$1B-\$10B	6,962	168	115,870	251	
	Taylor Capital Group Inc.	IL	119,330	355	\$1B-\$10B	7,444	121	111,886	234	
	PNC Financial Services Group	PA	113,009	3,170	>\$50B	40,185	2,959	72,824	211	
	West Suburban Bancorp Inc.	IL	110,942	543	\$1B-\$10B	15,018	295	95,924	248	
	Princeton National Bancorp	IL	106,579	944	\$1B-\$10B	22,515	659	84,064	285	
	RUH Capital Llc	CA	103,082	335	.	5,748	100	97,334	235	
	Northern Trust Corporation	IL	94,321	348	>\$50B	8,187	128	86,134	220	
	Banc Ed Corp. The	IL	91,021	548	\$1B-\$10B	13,811	328	77,210	220	
	Regions Financial Corporation	AL	78,114	612	>\$50B	15,615	447	62,499	165	
	Morton Community Bank	IL	75,414	626	\$1B-\$10B	15,431	453	59,983	173	
	Commerce Bancshares Inc.	MO	72,312	489	\$10B-\$50B	11,737	314	60,575	175	
	Heartland Bancorp Inc.	IL	71,913	608	\$1B-\$10B	15,312	424	56,601	184	
	RBS Citizens N.A.	RI	66,976	880	>\$50B	17,525	759	49,451	121	
	Lauritzen Corporation	NE	63,835	928	\$10B-\$50B	17,849	793	45,986	135	
	Marshall & Ilsley Corporation	WI	60,480	168	>\$50B	1,928	44	58,552	124	
	Capital One Financial Corporation	VA	60,443	5,491	>\$50B	52,101	5,455	8,342	36	
	Bridgeview Bancorp Inc.	IL	57,161	192	\$1B-\$10B	3,635	58	53,526	134	
	Home State Bancorp Inc.	IL	54,426	379	<\$1B	8,269	249	46,157	130	
	Bankfinancial F.S.B	IL	50,557	223	\$1B-\$10B	4,868	108	45,689	115	
Indiana	GE Money Bank	UT	298,668	41,632	\$10B-\$50B	297,078	41,627	1,590	5	
	Fifth Third Bancorp	OH	289,323	1,661	>\$50B	34,112	1,002	255,211	659	
	Old National Bancorp	IN	281,535	2,280	\$1B-\$10B	65,670	1,589	215,865	691	
	Wells Fargo & Company	CA	223,917	5,160	>\$50B	134,765	4,867	89,152	293	

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Iowa	JPMorgan Chase & Co.	NY	213,978	10,991	>\$50B	95,147	10,733	118,831	258
	Lakeland Financial Corporation	IN	189,149	849	\$1B-\$10B	18,063	384	171,086	465
	Star Financial Group Inc.	IN	174,516	1,123	\$1B-\$10B	29,707	669	144,809	454
	PNC Financial Services Group	PA	150,206	2,388	>\$50B	38,645	2,097	111,561	291
	Regions Financial Corporation	AL	144,265	795	>\$50B	19,738	482	124,527	313
	Huntington Bancshares Incorp	OH	126,494	1,024	>\$50B	32,694	805	93,800	219
	Marshall & Ilsley Corporation	WI	118,415	539	>\$50B	10,110	271	108,305	268
	First Financial Corporation	IN	98,633	843	\$1B-\$10B	22,683	628	75,950	215
	First Financial Bancorp	OH	97,769	472	\$1B-\$10B	11,203	248	86,566	224
	Mainsource Financial Group	IN	94,802	3,786	\$1B-\$10B	55,858	3,649	38,944	137
	First Bancshares Inc.	IN	91,510	575	\$1B-\$10B	14,813	342	76,697	233
	First Merchants Corporation	IN	85,789	606	\$1B-\$10B	16,283	407	69,506	199
	U.S. Bancorp	MN	76,611	5,294	>\$50B	56,829	5,225	19,782	69
	Harris N.A.	IL	74,134	538	\$10B-\$50B	10,794	379	63,340	159
	German American Bancorp Inc	IN	73,130	510	\$1B-\$10B	13,264	330	59,866	180
	First Midwest Bancorp Inc.	IL	66,090	303	\$1B-\$10B	7,351	142	58,739	161
	Bank of America Corporation	NC	62,657	1,971	>\$50B	20,925	1,877	41,732	94
	1St Source Corporation	IN	59,730	474	\$1B-\$10B	13,070	322	46,660	152
	American Express Bank FSB	UT	53,737	11,000	\$10B-\$50B	48,213	10,972	5,524	28
	Integra Bank Corporation	IN	53,440	463	\$1B-\$10B	11,803	320	41,637	143
	First Mutual of Richmond IN	IN	53,418	281	<\$1B	7,109	146	46,309	135
	National Bank of Indianapolis	IN	50,189	215	\$1B-\$10B	5,192	104	44,997	111
Kansas	Wells Fargo & Company	CA	348,281	7,725	>\$50B	188,996	7,257	159,285	468
	U.S. Bancorp	MN	276,708	5,264	>\$50B	70,682	4,695	206,026	569
	Hills Bancorporation	IA	191,838	1,900	\$1B-\$10B	51,324	1,454	140,514	446
	Stark Bank Group LTD.	IA	180,063	865	\$1B-\$10B	19,762	452	160,301	413
	West Bancorporation Inc.	IA	143,044	892	\$1B-\$10B	24,872	558	118,172	334
	GE Money Bank	UT	129,520	18,478	\$10B-\$50B	129,174	18,476	346	2
	Btc Financial Corporation	IA	94,065	356	\$1B-\$10B	7,379	150	86,686	206
	First Citizens Financial Corp.	IA	50,945	791	\$1B-\$10B	15,250	675	35,695	116
	Intrust Financial Corporation	KS	167,349	1,614	\$1B-\$10B	28,730	1,229	138,619	385
	GE Money Bank	UT	155,522	20,620	\$10B-\$50B	155,522	20,620	-	-
	Commerce Bancshares Inc.	MO	151,851	1,210	\$10B-\$50B	27,458	868	124,393	342

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Kentucky	UMB Financial Corporation	MO	143,402	1,173	\$10B-\$50B	25,632	870	117,770	303
	Emprise Financial Corporation	KS	100,261	1,145	\$1B-\$10B	20,491	907	79,770	238
	Corefirst Bank & Trust	KS	91,816	1,120	\$1B-\$10B	21,924	883	69,892	237
	U.S. Bancorp	MN	89,270	1,974	>\$50B	20,414	1,800	68,856	174
	Sunflower Financial Inc.	KS	82,270	576	\$1B-\$10B	14,112	384	68,158	192
	Marshall & Ilsley Corporation	WI	76,080	304	>\$50B	6,020	146	70,060	158
	Manhattan Banking Corporation	KS	70,316	643	<\$1B	12,516	498	57,800	145
	Bank of America Corporation	NC	62,843	1,408	>\$50B	17,575	1,280	45,268	128
	Wells Fargo & Company	CA	51,607	1,509	>\$50B	44,047	1,470	7,560	39
	PNC Financial Services Group	PA	256,397	3,086	>\$50B	79,890	2,611	176,507	475
	BB&T Corporation	NC	250,672	1,375	>\$50B	36,739	772	213,933	603
	GE Money Bank	UT	234,394	32,931	\$10B-\$50B	234,164	32,929	230	2
	U.S. Bancorp	MN	195,245	4,928	>\$50B	57,983	4,541	137,262	387
	Fifth Third Bancorp	OH	187,823	1,206	>\$50B	22,516	751	165,307	455
Louisiana	Central Bancshares Inc.	KY	147,800	1,032	\$1B-\$10B	24,823	657	122,977	375
	Bank of Kentucky Financial	KY	121,237	641	\$1B-\$10B	16,471	358	104,766	283
	JPMorgan Chase & Co.	NY	101,504	5,175	>\$50B	44,372	5,056	57,132	119
	S. Y. Bancorp Inc.	KY	93,535	526	\$1B-\$10B	13,498	280	80,037	246
	Whitaker Bank Corporation	KY	69,933	1,139	\$1B-\$10B	21,725	980	48,208	159
	Old National Bancorp	IN	55,694	472	\$1B-\$10B	13,065	350	42,629	122
	Community Trust Bancorp Inc	KY	55,453	604	\$1B-\$10B	17,109	472	38,344	132
	Porter Bancorp Inc.	KY	51,549	649	\$1B-\$10B	12,315	532	39,234	117
	Whitney Holding Corporation	LA	752,839	4,267	\$10B-\$50B	104,052	2,470	648,787	1,797
	Capital One Financial Corporation	VA	420,163	7,634	>\$50B	87,367	6,814	332,796	820
Mississippi	Regions Financial Corporation	AL	323,442	2,565	>\$50B	80,281	1,915	243,161	650
	JPMorgan Chase & Co.	NY	273,050	10,117	>\$50B	104,131	9,717	168,919	400
	GE Money Bank	UT	251,535	32,778	\$10B-\$50B	249,535	32,770	2,000	8
	Iberiabank Corporation	LA	233,095	1,164	\$1B-\$10B	28,834	612	204,261	552
	Red River Bancshares Inc.	LA	115,345	894	<\$1B	24,573	614	90,772	280
	Hancock Holding Company	MS	108,055	882	\$1B-\$10B	23,802	635	84,253	247
	Midsouth Bancorp Inc.	LA	95,795	942	<\$1B	24,714	719	71,081	223
	Bancorpsouth Inc.	MS	94,731	756	\$10B-\$50B	18,194	513	76,537	243
	American Express Bank FSB	UT	64,187	14,206	\$10B-\$50B	58,871	14,178	5,316	28

Table 4A. Top Small Business Lenders by State and Territory Based on CRA Data, 2009

State or Territory	Name of Lending Institution	HQ Location	All Small Business Lending (less than \$1 million)			Micro Business Lending (less than \$100,000)		Macro Business Lending (\$100,000 - \$1M)	
			Amount (1,000) (1)	Number (2)	Institution Asset Size (3)	Amount (1,000) (4)	SSBL# (5)	Amount (1,000) (6)	Number (7)
Maine	Wells Fargo & Company	CA	60,475	1,703	>\$50B	49,123	1,644	11,352	59
	Jeff Davis Bancshares Inc.	LA	56,032	622	<\$1B	13,334	483	42,698	139
	Camden National Corporation	ME	165,714	1,565	\$1B-\$10B	44,108	1,143	121,606	422
	TD Bank N.A	ME	158,797	1,767	>\$50B	49,908	1,411	108,889	356
	Bangor Bancorp MHC	ME	128,808	1,219	\$1B-\$10B	26,834	933	101,974	286
	GE Money Bank	UT	95,020	11,829	\$10B-\$50B	95,020	11,829	-	-
	People S United Bank	CT	79,508	722	\$10B-\$50B	15,662	526	63,846	196
	Norway Bancorp MHC	ME	72,469	515	<\$1B	14,894	333	57,575	182
	First Bancorp Inc. The	ME	65,598	586	\$1B-\$10B	13,355	408	52,243	178
	Machias Bancorp MHC	ME	62,454	764	<\$1B	19,644	621	42,810	143
Maryland	Gorham Bancorp MHC	ME	58,358	312	<\$1B	8,592	169	49,766	143
	Kennebunk Savings Bank	ME	54,590	384	<\$1B	11,110	256	43,480	128
	PNC Financial Services Group	PA	729,773	6,257	>\$50B	170,695	4,779	559,078	1,478
	Wells Fargo & Company	CA	364,707	4,586	>\$50B	133,794	3,885	230,913	701
	BB&T Corporation	NC	364,093	1,658	>\$50B	41,300	804	322,793	854
	Bank of America Corporation	NC	261,471	4,565	>\$50B	57,179	4,010	204,292	555
	Manufacturers & Traders Trust	NY	218,979	1,422	>\$50B	40,839	897	178,140	525
	Suntrust Banks Inc.	GA	211,526	1,572	>\$50B	28,494	1,146	183,032	426
	GE Money Bank	UT	152,842	22,173	\$10B-\$50B	152,602	22,171	240	2
	Sandy Spring Bancorp Inc.	MD	141,411	576	\$1B-\$10B	10,527	214	130,884	362
Massachusetts	American Express Bank FSB	UT	121,556	23,178	\$10B-\$50B	106,839	23,102	14,717	76
	Susquehanna Bancshares Inc.	PA	112,292	634	\$10B-\$50B	18,049	374	94,243	260
	Fulton Financial Corporation	PA	94,012	494	\$10B-\$50B	15,021	278	78,991	216
	JPMorgan Chase & Co.	NY	81,514	8,421	>\$50B	76,098	8,406	5,416	15
	HSB Bancorp Inc.	MD	57,896	416	<\$1B	13,693	270	44,203	146
	Bank of America Corporation	NC	442,106	6,885	>\$50B	92,662	6,057	349,444	828
	RBS Citizens N.A.	RI	410,088	3,800	>\$50B	74,578	3,016	335,510	784
	TD Bank N.A.	ME	315,728	3,003	>\$50B	86,897	2,355	228,831	648
	Eastern Bank Corporation	MA	276,402	1,403	\$1B-\$10B	34,546	779	241,856	624
	Wells Fargo & Company	CA	186,062	4,950	>\$50B	146,993	4,748	39,069	202
Other	American Express Bank FSB	UT	177,077	35,773	\$10B-\$50B	153,742	35,660	23,335	113
	Middlesex Bancorp MHC	MA	167,570	724	\$1B-\$10B	15,996	353	151,574	371

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			Amount (1,000) (1)	Number (2)	Institution Asset Size (3)	Amount (1,000) (4)	SSBL# (5)	Amount (1,000) (6)	Number (7)
	Independent Bank Corp.	MA	129,100	891	\$1B-\$10B	21,933	562	107,167	329
	People S United Bank	CT	120,556	721	\$10B-\$50B	15,834	424	104,722	297
	Sovereign Bank	PA	110,367	746	>\$50B	22,193	512	88,174	234
	JPMorgan Chase & Co.	NY	99,170	10,011	>\$50B	91,640	9,993	7,530	18
	GE Money Bank	UT	96,481	17,925	\$10B-\$50B	96,131	17,923	350	2
	Salem Five Bancorp	MA	85,257	351	\$1B-\$10B	8,627	160	76,630	191
	Boston Private Financial Holding	MA	79,754	288	\$1B-\$10B	5,718	94	74,036	194
	Citigroup Inc.	NY	69,087	11,458	>\$50B	63,068	11,443	6,019	15
	Beacon Bancorp	MA	63,947	296	\$1B-\$10B	8,860	154	55,087	142
	Berkshire Bank	MA	58,802	414	\$1B-\$10B	10,317	270	48,485	144
	Capital One Financial Corporation	VA	50,673	4,400	>\$50B	45,395	4,378	5,278	22
Michigan	Comerica Incorporated	TX	1,270,745	5,057	>\$50B	128,646	2,323	1,142,099	2,734
	Fifth Third Bancorp	OH	933,061	5,093	>\$50B	100,871	2,880	832,190	2,213
	Bank of America Corporation	NC	589,729	6,109	>\$50B	89,206	4,802	500,523	1,307
	GE Money Bank	UT	562,844	62,955	\$10B-\$50B	555,764	62,908	7,080	47
	Citizens Republic Bancorp	MI	398,601	1,776	\$10B-\$50B	45,130	857	353,471	919
	Huntington Bancshares Incorp	OH	376,823	3,331	>\$50B	110,219	2,636	266,604	695
	JPMorgan Chase & Co.	NY	369,079	18,902	>\$50B	162,234	18,467	206,845	435
	Mercantile Bank Corporation	MI	340,461	1,535	\$1B-\$10B	35,103	737	305,358	798
	Macatawa Bank Corporation	MI	285,441	1,861	\$1B-\$10B	50,660	1,171	234,781	690
	PNC Financial Services Group	PA	270,361	5,413	>\$50B	66,973	4,854	203,388	559
	Wells Fargo & Company	CA	216,021	5,939	>\$50B	167,870	5,719	48,151	220
	Chemical Financial Corporation	MI	162,793	1,512	\$1B-\$10B	38,005	1,107	124,788	405
	American Express Bank FSB	UT	159,374	27,067	\$10B-\$50B	147,317	27,012	12,057	55
	Independent Bank Corporation	MI	151,461	1,167	\$1B-\$10B	33,538	741	117,923	426
	Dearborn Bancorp Inc.	MI	141,848	529	<\$1B	9,404	187	132,444	342
	MBT Financial Corp.	MI	114,387	733	\$1B-\$10B	17,954	438	96,433	295
	U.S. Bancorp	MN	87,649	8,469	>\$50B	82,324	8,446	5,325	23
	Arbor Bancorp Inc.	MI	78,004	333	<\$1B	8,015	147	69,989	186
	Isabella Bank Corporation	MI	75,698	491	\$1B-\$10B	12,967	273	62,731	218
	Citigroup Inc.	NY	63,979	11,493	>\$50B	63,854	11,492	125	1
	RBS Citizens N.A.	RI	57,035	809	>\$50B	15,545	710	41,490	99
	Fnbh Bancorp Inc.	MI	54,761	300	<\$1B	8,721	175	46,040	125
Minnesota									

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			Amount (1,000) (1)	Number (2)	Institution Asset Size (3)	Amount (1,000) (4)	SSBL# (5)	Amount (1,000) (6)	Number (7)
Mississippi	Wells Fargo & Company	CA	1,183,753	32,736	>\$50B	753,127	31,389	430,626	1,347
	U.S. Bancorp	MN	541,377	17,616	>\$50B	193,785	16,771	347,592	845
	Otto Bremer Foundation	MN	491,334	2,460	\$1B-\$10B	59,854	1,312	431,480	1,148
	Marshall & Ilsley Corporation	WI	325,920	1,150	>\$50B	19,099	500	306,821	650
	GE Money Bank	UT	199,696	24,317	\$10B-\$50B	199,176	24,313	520	4
	Klein Financial Inc.	MN	156,369	1,088	\$1B-\$10B	24,401	710	131,968	378
	Associated Banc-Corp	WI	127,223	675	\$10B-\$50B	12,553	389	114,670	286
	American Express Bank FSB	UT	116,086	16,134	\$10B-\$50B	109,927	16,102	6,159	32
	State Bankshares Inc.	ND	79,951	655	\$1B-\$10B	15,787	459	64,164	196
	Voyager Financial Services C	MN	78,943	414	<\$1B	11,483	226	67,460	188
	JPMorgan Chase & Co.	NY	56,937	6,237	>\$50B	54,387	6,230	2,550	7
	Home Federal Savings Bank	MN	50,805	275	\$1B-\$10B	6,704	160	44,101	115
	Trustmark Corporation	MS	405,408	3,380	\$1B-\$10B	95,419	2,505	309,989	875
	Bancorpsouth Inc.	MS	233,724	2,716	\$10B-\$50B	55,431	2,128	178,293	588
Missouri	Regions Financial Corporatio	AL	231,635	2,356	>\$50B	80,042	1,942	151,593	414
	Bancplus Corporation	MS	115,290	2,038	\$1B-\$10B	37,682	1,761	77,608	277
	GE Money Bank	UT	109,429	16,180	\$10B-\$50B	109,129	16,178	300	2
	Renaissance Corporation	MS	104,218	1,002	\$1B-\$10B	24,988	720	79,230	282
	Citizens National Banc Corp.	MS	80,745	820	\$1B-\$10B	18,798	623	61,947	197
	Hancock Holding Company	MS	79,700	808	\$1B-\$10B	20,569	625	59,131	183
	Wells Fargo & Company	CA	70,443	1,045	>\$50B	30,710	926	39,733	119
	State Bank And Trust Company	MS	59,692	1,051	<\$1B	19,630	905	40,062	146
	Cadence Financial Corporation	MS	57,375	953	\$1B-\$10B	18,646	817	38,729	136
	First M & F Corporation	MS	51,848	778	\$1B-\$10B	17,821	660	34,027	118

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			Amount (1,000) (1)	Number (2)	Institution Asset Size (3)	Amount (1,000) (4)	SSBL# (5)	Amount (1,000) (6)	Number (7)
Montana	Regions Financial Corporation	AL	103,906	675	>\$50B	16,539	443	87,367	232
	First Banks Inc.	MO	83,730	500	\$10B-\$50B	11,199	296	72,531	204
	Great Southern Bancorp Inc.	MO	80,041	425	\$1B-\$10B	10,056	235	69,985	190
	Hawthorn Bancshares Inc	MO	74,366	735	\$1B-\$10B	17,685	548	56,681	187
	American Express Bank FSB	UT	65,998	12,659	\$10B-\$50B	59,290	12,624	6,708	35
	JPMorgan Chase & Co.	NY	59,433	6,924	>\$50B	56,697	6,915	2,736	9
Nebraska	Wells Fargo & Company	CA	161,361	4,157	>\$50B	94,745	3,954	66,616	203
	First Interstate Bancsystem	MT	156,570	2,195	\$1B-\$10B	49,514	1,875	107,056	320
	Stockman Financial Corporation	MT	127,018	1,113	\$1B-\$10B	27,408	812	99,610	301
	U.S. Bancorp	MN	79,749	1,795	>\$50B	23,248	1,634	56,501	161
Nevada	Lauritzen Corporation	NE	253,054	2,790	\$10B-\$50B	59,173	2,191	193,881	599
	Wells Fargo & Company	CA	219,142	5,504	>\$50B	129,021	5,229	90,121	275
	Pinnacle Bancorp Inc.	NE	176,427	2,952	\$1B-\$10B	64,645	2,562	111,782	390
	Farmers & Merchants Investment	NE	104,687	722	\$1B-\$10B	17,930	468	86,757	254
	U.S. Bancorp	MN	103,616	2,981	>\$50B	35,821	2,792	67,795	189
	Tierone Bank	NE	92,932	963	\$1B-\$10B	23,150	749	69,782	214
	GE Money Bank	UT	83,221	11,486	\$10B-\$50B	81,696	11,475	1,525	11
New Hampshire	Wells Fargo & Company	CA	461,716	15,840	>\$50B	328,409	15,398	133,307	442
	Zions Bancorporation	UT	296,103	3,201	>\$50B	83,029	2,642	213,074	559
	Western Alliance Bancorporation	NV	150,552	773	\$1B-\$10B	20,449	401	130,103	372
	U.S. Bancorp	MN	89,524	3,079	>\$50B	29,891	2,935	59,633	144
	Bank of America Corporation	NC	83,373	1,826	>\$50B	23,016	1,661	60,357	165
	GE Money Bank	UT	74,278	8,976	\$10B-\$50B	71,578	8,961	2,700	15
	American Express Bank FSB	UT	58,851	10,357	\$10B-\$50B	49,696	10,317	9,155	40
	TD Bank N.A.	ME	198,778	2,116	>\$50B	57,011	1,700	141,767	416
New Jersey	RBS Citizens N.A.	RI	153,604	1,722	>\$50B	32,514	1,438	121,090	284
	People S United Bank	CT	95,241	748	\$10B-\$50B	17,170	510	78,071	238
	Bank of America Corporation	NC	72,107	1,120	>\$50B	14,357	1,001	57,750	119
	GE Money Bank	UT	68,945	8,455	\$10B-\$50B	68,945	8,455	-	-
	PNC Financial Services Group	PA	1,170,106	14,096	>\$50B	553,380	12,499	616,726	1,597

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			Amount (1,000) (1)	Number (2)	Institution Asset Size (3)	Amount (1,000) (4)	SSBL# (5)	Amount (1,000) (6)	Number (7)
	Wells Fargo & Company	CA	1,069,213	9,756	>\$50B	267,711	7,563	801,502	2,193
	Bank of America Corporation	NC	536,681	8,296	>\$50B	106,157	7,254	430,524	1,042
	Valley National Bancorp	NJ	392,334	2,443	\$10B-\$50B	68,482	1,680	323,852	763
	American Express Bank FSB	UT	331,561	63,880	\$10B-\$50B	277,586	63,632	53,975	248
	JPMorgan Chase & Co.	NY	304,251	21,230	>\$50B	200,233	20,995	104,018	235
	Fulton Financial Corporation	PA	235,472	1,525	\$10B-\$50B	46,659	967	188,813	558
	TD Bank N.A.	ME	225,726	3,320	>\$50B	65,376	2,848	160,350	472
	Sun Bancorp Inc	NJ	216,168	854	\$1B-\$10B	21,948	380	194,220	474
	Capital One Financial Corpor	VA	214,236	8,235	>\$50B	90,068	7,905	124,168	330
	GE Money Bank	UT	169,536	26,381	\$10B-\$50B	168,482	26,373	1,054	8
	Lakeland Bancorp Inc.	NJ	122,000	580	\$1B-\$10B	15,174	289	106,826	291
	COLUMBia Bank	NJ	94,297	364	\$1B-\$10B	9,322	143	84,975	221
	Citigroup Inc.	NY	86,160	14,800	>\$50B	74,941	14,771	11,219	29
	Provident Financial Services	NJ	83,877	431	\$1B-\$10B	10,460	252	73,417	179
	Susquehanna Bancshares Inc.	PA	80,709	470	\$10B-\$50B	12,454	272	68,255	198
	HSBC Bank USA NA	NY	66,905	712	>\$50B	32,191	615	34,714	97
	Stewardship Financial Corporation	NJ	58,195	246	<\$1B	4,772	101	53,423	145
New Mexico									
	Wells Fargo & Company	CA	328,908	8,318	>\$50B	201,684	7,894	127,224	424
	First State Bancorporation	NM	197,373	1,148	\$1B-\$10B	29,701	658	167,672	490
	GE Money Bank	UT	84,770	11,273	\$10B-\$50B	84,770	11,273	-	-
	Trinity Capital Corporation	NM	66,675	399	\$1B-\$10B	8,742	215	57,933	184
	Bank of America Corporation	NC	53,060	974	>\$50B	11,972	855	41,088	119
New York									
	HSBC Bank USA NA	NY	1,521,739	17,948	>\$50B	698,498	15,478	823,241	2,470
	JPMorgan Chase & Co.	NY	1,190,796	66,579	>\$50B	610,417	65,194	580,379	1,385
	Capital One Financial Corporation	VA	1,108,725	21,579	>\$50B	458,778	19,720	649,947	1,859
	American Express Bank FSB	UT	701,795	125,072	\$10B-\$50B	594,410	124,564	107,385	508
	Bank of America Corporation	NC	643,315	10,944	>\$50B	136,037	9,680	507,278	1,264
	Wells Fargo & Company	CA	607,375	11,716	>\$50B	351,756	10,780	255,619	936
	Manufacturers & Traders Trust	NY	561,476	3,339	>\$50B	91,994	2,040	469,482	1,299
	First Niagara Bank	NY	446,383	2,977	\$10B-\$50B	66,390	1,940	379,993	1,037
	GE Money Bank	UT	325,597	53,583	\$10B-\$50B	322,672	53,570	2,925	13
	Citigroup Inc.	NY	261,960	30,084	>\$50B	179,081	29,827	82,879	257
	NBT Bancorp Inc.	NY	192,150	1,769	\$1B-\$10B	45,738	1,258	146,412	511

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			Amount (1,000) (1)	Number (2)	Institution Asset Size (3)	Amount (1,000) (4)	SSBL# (5)	Amount (1,000) (6)	Number (7)
	Signature Bank	NY	188,438	677	\$1B-\$10B	16,576	291	171,862	386
	State Bancorp Inc.	NY	168,006	517	\$1B-\$10B	7,405	155	160,601	362
	TD Bank N.A.	ME	164,987	2,684	>\$50B	46,938	2,352	118,049	332
	Keycorp	OH	160,385	1,008	>\$50B	17,418	656	142,967	352
	Financial Institutions Inc.	NY	153,583	1,540	\$1B-\$10B	47,032	1,240	106,551	300
	Suffolk Bancorp	NY	150,774	888	\$1B-\$10B	24,023	523	126,751	365
	RBS Citizens N.A.	RI	123,417	1,516	>\$50B	22,923	1,290	100,494	226
	U.S. Bancorp	MN	107,068	7,452	>\$50B	87,173	7,387	19,895	65
	Community Bank System Inc.	NY	97,582	1,168	\$1B-\$10B	31,756	934	65,826	234
	Hudson Valley Holding Corp.	NY	90,758	220	\$1B-\$10B	2,540	43	88,218	177
	Provident Bank	NY	86,702	458	\$1B-\$10B	12,267	247	74,435	211
	New York Community Bancorp	NY	80,988	195	\$10B-\$50B	2,313	31	78,675	164
	Canandaigua National Corporation	NY	74,433	921	\$1B-\$10B	18,630	760	55,803	161
	CIT Group Inc.	NY	65,844	5,525	\$1B-\$10B	65,010	5,523	834	2
	Valley National Bancorp	NJ	63,449	266	\$10B-\$50B	8,551	155	54,898	111
	Alliance Financial Corporation	NY	60,378	446	\$1B-\$10B	11,378	298	49,000	148
	Arrow Financial Corporation	NY	53,899	479	\$1B-\$10B	11,632	354	42,267	125
North Carolina	BB&T Corporation	NC	2,187,734	14,007	>\$50B	375,187	8,739	1,812,547	5,268
	Wells Fargo & Company	CA	1,347,011	9,506	>\$50B	228,002	6,586	1,119,009	2,920
	First Citizens Bancshares	NC	974,021	10,663	\$10B-\$50B	250,726	8,446	723,295	2,217
	GE Money Bank	UT	585,078	83,502	\$10B-\$50B	584,278	83,498	800	4
	Suntrust Banks Inc.	GA	336,461	2,401	>\$50B	39,599	1,591	296,862	810
	Bank of America Corporation	NC	230,768	4,527	>\$50B	53,258	4,082	177,510	445
	Fidelity Bancshares (N.C.)	NC	199,927	1,220	\$1B-\$10B	29,965	709	169,962	511
	South Financial Group Inc.	SC	193,743	1,268	\$10B-\$50B	33,546	760	160,197	508
	FNB United Corp.	NC	187,509	1,081	\$1B-\$10B	29,531	586	157,978	495
	RBC Bank	NC	157,818	1,244	\$10B-\$50B	29,221	892	128,597	352
	Yadkin Valley Financial Corp	NC	156,493	1,308	\$1B-\$10B	34,350	887	122,143	421
	Newbridge Bancorp	NC	147,814	1,015	\$1B-\$10B	29,037	627	118,777	388
	Southern Bancshares (N.C.)	NC	127,907	1,449	\$1B-\$10B	34,691	1,134	93,216	315
	American Express Bank FSB	UT	103,547	22,482	\$10B-\$50B	94,215	22,432	9,332	50
	Fifth Third Bancorp	OH	99,706	880	>\$50B	15,949	648	83,757	232
	BB&T FSB Cra	NC	91,866	9,350	\$1B-\$10B	83,050	9,322	8,816	28
	Citizens South Bank	NC	84,838	496	<\$1B	12,448	263	72,390	233

Table 4A. Top Small Business Lenders by State and Territory Based on CRA Data, 2009

State or Territory	Name of Lending Institution	HQ Location	All Small Business Lending (less than \$1 million)			Micro Business Lending (less than \$100,000)		Macro Business Lending (\$100,000 - \$1M)	
			Amount (1,000) (1)	Number (2)	Institution Asset Size (3)	Amount (1,000) (4)	SSBL# (5)	Amount (1,000) (6)	Number (7)
	BNC Bancorp	NC	74,083	506	\$1B-\$10B	11,644	321	62,439	185
	Four Oaks Fincorp Inc.	NC	64,533	754	<\$1B	16,010	582	48,523	172
	JPMorgan Chase & Co.	NY	63,786	7,373	>\$50B	56,982	7,350	6,804	23
	Southern Community Financial	NC	58,066	448	\$1B-\$10B	10,638	297	47,428	151
	Regions Financial Corporation	AL	56,693	216	>\$50B	4,643	98	52,050	118
	Capital Bank Corporation	NC	55,627	372	\$1B-\$10B	8,873	230	46,754	142
	GE Capital Financial Inc.	UT	53,045	10,089	\$10B-\$50B	52,134	10,084	911	5
North Dakota									
	State Bankshares Inc.	ND	195,006	1,091	\$1B-\$10B	27,433	635	167,573	456
	Otto Bremer Foundation	MN	170,984	944	\$1B-\$10B	20,899	554	150,085	390
	Wells Fargo & Company	CA	140,825	2,474	>\$50B	63,306	2,249	77,519	225
	Alerus Financial Corporation	ND	70,797	324	<\$1B	7,439	157	63,358	167
	U.S. Bancorp	MN	51,168	2,183	>\$50B	22,348	2,113	28,820	70
Ohio									
	Huntington Bancshares Incorp	OH	1,079,513	9,232	>\$50B	310,666	7,255	768,847	1,977
	Fifth Third Bancorp	OH	1,020,780	5,171	>\$50B	96,855	2,885	923,925	2,286
	PNC Financial Services Group	PA	747,071	8,482	>\$50B	148,647	6,819	598,424	1,663
	GE Money Bank	UT	632,647	85,697	\$10B-\$50B	632,073	85,693	574	4
	U.S. Bancorp	MN	533,205	22,144	>\$50B	264,793	21,312	268,412	832
	Park National Corporation	OH	485,675	3,615	\$1B-\$10B	97,333	2,438	388,342	1,177
	JPMorgan Chase & Co.	NY	436,783	20,627	>\$50B	182,983	20,044	253,800	583
	Keycorp	OH	251,789	1,473	>\$50B	32,779	888	219,010	585
	Firstmerit Corporation	OH	203,225	1,526	\$10B-\$50B	25,773	1,065	177,452	461
	First Federal Bank of The Midwest	OH	186,774	1,290	\$1B-\$10B	32,848	811	153,926	479
	Wells Fargo & Company	CA	177,912	4,920	>\$50B	144,201	4,751	33,711	169
	First Financial Bancorp	OH	160,187	801	\$1B-\$10B	21,043	411	139,144	390
	American Express Bank FSB	UT	136,174	24,322	\$10B-\$50B	116,160	24,233	20,014	89
	RBS Citizens N.A.	RI	119,269	1,367	>\$50B	25,248	1,143	94,021	224
	Bank of America Corporation	NC	71,921	3,139	>\$50B	32,764	3,036	39,157	103
	Bank of Kentucky Financial C	KY	58,534	194	\$1B-\$10B	3,424	69	55,110	125
	LCNB Corp.	OH	55,482	313	<\$1B	8,137	183	47,345	130
	GE Capital Financial Inc.	UT	53,119	9,547	\$10B-\$50B	51,810	9,539	1,309	8
	Wesbanco Inc.	WV	51,040	346	\$1B-\$10B	8,006	219	43,034	127
Oklahoma									
	Bancfirst Corporation	OK	318,029	3,652	\$1B-\$10B	81,386	2,955	236,643	697

Table 4A. Top Small Business Lenders by State and Territory Based on CRA Data, 2009

State or Territory	Name of Lending Institution	HQ Location	All Small Business Lending (less than \$1 million)			Micro Business Lending (less than \$100,000)		Macro Business Lending (\$100,000 - \$1M)	
			Amount (1,000) (1)	Number (2)	Institution Asset Size (3)	Amount (1,000) (4)	SSBL# (5)	Amount (1,000) (6)	Number (7)
BOK Financial Corporation	OK	221,559	840	\$10B-\$50B	16,492	321	205,067	519	
GE Money Bank	UT	209,925	29,853	\$10B-\$50B	209,185	29,850	740	3	
One Rich Hill Land LTD. Part	TX	120,366	660	\$1B-\$10B	16,844	368	103,522	292	
Southwest Bancorp Inc.	OK	118,614	560	\$1B-\$10B	14,371	270	104,243	290	
Durant Bancorp Inc.	OK	101,628	1,408	\$1B-\$10B	32,559	1,105	69,069	303	
Midfirst Bank	OK	99,126	454	\$10B-\$50B	10,861	218	88,265	236	
Central Banccompany	MO	81,741	553	\$1B-\$10B	15,029	338	66,712	215	
JPMorgan Chase & Co.	NY	66,185	5,632	>\$50B	47,775	5,584	18,410	48	
Wells Fargo & Company	CA	61,231	1,935	>\$50B	52,868	1,887	8,363	48	
RCB Holding Company Inc.	OK	58,412	764	\$1B-\$10B	16,782	622	41,630	142	
First Fidelity Bancorp Inc.	OK	52,970	428	\$1B-\$10B	11,544	286	41,426	142	
Oregon	Wells Fargo & Company	CA	657,628	17,258	>\$50B	439,635	16,437	217,993	821
	U.S. Bancorp	MN	482,110	15,509	>\$50B	172,471	14,733	309,639	776
	Umpqua Holdings Corporation	OR	306,348	1,519	\$1B-\$10B	38,484	767	267,864	752
	Sterling Financial Corporation	WA	147,242	793	\$10B-\$50B	19,074	461	128,168	332
	Bank of America Corporation	NC	118,902	2,844	>\$50B	32,696	2,633	86,206	211
	Cascade Bancorp	OR	107,267	899	\$1B-\$10B	25,993	648	81,274	251
	Pacific Continental Corporation	OR	100,069	573	\$1B-\$10B	18,189	343	81,880	230
	Keycorp	OH	95,382	479	>\$50B	8,542	283	86,840	196
	American Express Bank FSB	UT	84,978	15,392	\$10B-\$50B	81,939	15,373	3,039	19
	Bank of The West	CA	77,316	498	>\$50B	8,337	362	68,979	136
	Premierwest Bancorp	OR	76,472	439	\$1B-\$10B	13,519	255	62,953	184
	West Coast Bancorp	OR	73,842	445	\$1B-\$10B	11,914	258	61,928	187
	JPMorgan Chase & Co.	NY	67,056	7,284	>\$50B	61,241	7,263	5,815	21
Pennsylvania	PNC Financial Services Group	PA	2,165,652	23,724	>\$50B	771,394	19,812	1,394,258	3,912
	Wells Fargo & Company	CA	1,036,862	9,754	>\$50B	257,201	7,702	779,661	2,052
	Fulton Financial Corporation	PA	631,780	3,570	\$10B-\$50B	100,452	2,175	531,328	1,395
	GE Money Bank	UT	536,345	76,290	\$10B-\$50B	536,345	76,290	-	-
	RBS Citizens N.A.	RI	511,202	3,936	>\$50B	91,794	2,853	419,408	1,083
	F.N.B. Corporation	PA	446,824	2,395	\$1B-\$10B	58,144	1,320	388,680	1,075
	Susquehanna Bancshares Inc.	PA	387,266	2,652	\$10B-\$50B	74,806	1,775	312,460	877
	Manufacturers & Traders Trust	NY	308,859	1,888	>\$50B	52,985	1,178	255,874	710
	National Penn Bancshares Inc	PA	283,080	1,372	\$1B-\$10B	33,741	685	249,339	687

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State or Territory	Name of Lending Institution	HQ Location	All Small Business Lending (less than \$1 million)			Micro Business Lending (less than \$100,000)		Macro Business Lending (\$100,000 - \$1M)	
			Amount (1,000) (1)	Number (2)	Institution Asset Size (3)	Amount (1,000) (4)	SSBL# (5)	Amount (1,000) (6)	Number (7)
	First Commonwealth Financial	PA	231,777	1,108	\$1B-\$10B	26,875	623	204,902	485
	S & T Bancorp Inc.	PA	214,547	2,663	\$1B-\$10B	60,711	2,200	153,836	463
	American Express Bank FSB	UT	185,008	38,836	\$10B-\$50B	163,070	38,717	21,938	119
	Bank of America Corporation	NC	159,670	5,488	>\$50B	61,803	5,258	97,867	230
	JPMorgan Chase & Co.	NY	137,409	14,842	>\$50B	128,086	14,810	9,323	32
	Northwest Savings Bank	PA	131,395	1,090	\$1B-\$10B	28,630	708	102,765	382
	CNB Financial Corporation	PA	100,065	830	\$1B-\$10B	26,532	572	73,533	258
	Univest Corporation of Pennsylvania	PA	88,571	493	\$1B-\$10B	12,536	292	76,035	201
	U.S. Bancorp	MN	86,308	7,017	>\$50B	79,054	6,986	7,254	31
	Dollar Bank FSB	PA	80,732	317	\$1B-\$10B	7,390	129	73,342	188
	QNB Corp.	PA	80,021	491	<\$1B	13,978	304	66,043	187
	TD Bank N.A.	ME	70,678	1,044	>\$50B	19,574	907	51,104	137
	Citigroup Inc.	NY	68,813	12,816	>\$50B	62,488	12,800	6,325	16
	Tower Bancorp Inc.	PA	64,809	326	\$1B-\$10B	7,709	164	57,100	162
	Capital One Financial Corporation	VA	62,772	5,678	>\$50B	53,392	5,648	9,380	30
	Metro Bancorp Inc.	PA	54,115	254	\$1B-\$10B	6,292	124	47,823	130
Puerto Rico									
	Popular Inc.	PR	1,118,242	14,120	\$10B-\$50B	392,869	11,735	725,373	2,385
	Eurobancshares Inc.	PR	143,512	813	\$1B-\$10B	24,968	465	118,544	348
	Banco Santander De Puerto Rico	PR	134,115	1,288	\$1B-\$10B	36,643	998	97,472	290
	Compass Bank	AL	122,357	1,193	>\$50B	31,209	925	91,148	268
	First Bancorp	PR	95,177	593	\$10B-\$50B	13,175	365	82,002	228
Rhode Island									
	RBS Citizens N.A.	RI	138,363	1,533	>\$50B	26,221	1,260	112,142	273
	Bancorp Rhode Island Inc.	RI	127,463	926	\$1B-\$10B	29,467	610	97,996	316
	Bank of America Corporation	NC	122,818	1,131	>\$50B	16,210	864	106,608	267
	Washington Trust Bancorp Inc	RI	60,103	321	\$1B-\$10B	6,131	170	53,972	151
South Carolina									
	Wells Fargo & Company	CA	520,971	3,684	>\$50B	87,641	2,549	433,330	1,135
	BB&T Corporation	NC	513,596	3,452	>\$50B	92,351	2,230	421,245	1,222
	First Citizens Bancorporation	SC	429,421	3,543	\$1B-\$10B	93,943	2,436	335,478	1,107
	South Financial Group Inc.	SC	375,231	2,176	\$10B-\$50B	53,590	1,244	321,641	932
	Synovus Financial Corp.	GA	293,629	2,093	\$10B-\$50B	52,780	1,383	240,849	710
	SCBT Financial Corporation	SC	256,878	2,753	\$1B-\$10B	60,992	2,140	195,886	613
	GE Money Bank	UT	240,527	32,854	\$10B-\$50B	239,652	32,849	875	5

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State or Territory	Name of Lending Institution	HQ Location	All Small Business Lending (less than \$1 million)			Micro Business Lending (less than \$100,000)		Macro Business Lending (\$100,000 - \$1M)	
			Amount (1,000) (1)	Number (2)	Institution Asset Size (3)	Amount (1,000) (4)	SSBL# (5)	Amount (1,000) (6)	Number (7)
South Dakota	Bank of America Corporation	NC	123,175	2,308	>\$50B	28,970	2,038	94,205	270
	Suntrust Banks Inc.	GA	89,138	479	>\$50B	7,574	271	81,564	208
	CNB Corporation	SC	82,423	1,666	<\$1B	33,154	1,461	49,269	205
	Regions Financial Corporation	AL	70,039	419	>\$50B	9,963	260	60,076	159
	American Express Bank FSB	UT	57,971	11,984	\$10B-\$50B	53,025	11,957	4,946	27
Tennessee	Wells Fargo & Company	CA	255,060	4,753	>\$50B	113,399	4,339	141,661	414
	Dacotah Banks Inc.	SD	146,640	1,630	\$1B-\$10B	37,151	1,259	109,489	371
	Minnehaha Bancshares Inc.	SD	117,490	754	\$1B-\$10B	19,731	498	97,759	256
	U.S. Bancorp	MN	111,455	1,843	>\$50B	24,750	1,614	86,705	229
Texas	First Horizon National Corporation	TN	631,671	3,610	\$10B-\$50B	98,870	2,054	532,801	1,556
	Regions Financial Corporation	AL	623,035	6,666	>\$50B	255,883	5,701	367,152	965
	Pinnacle Financial Partners	TN	509,984	2,527	\$1B-\$10B	58,768	1,327	451,216	1,200
	Suntrust Banks Inc.	GA	385,277	2,150	>\$50B	37,936	1,286	347,341	864
	GE Money Bank	UT	323,289	44,582	\$10B-\$50B	322,689	44,580	600	2
	BB&T Corporation	NC	187,703	1,036	>\$50B	27,792	586	159,911	450
	Green Bankshares Inc.	TN	159,705	1,166	\$1B-\$10B	31,332	749	128,373	417
	First South Bancorp Inc.	TN	158,580	2,357	\$1B-\$10B	41,128	1,966	117,452	391
	Wells Fargo & Company	CA	131,820	2,589	>\$50B	74,666	2,399	57,154	190
	First Security Group Inc.	TN	121,220	838	\$1B-\$10B	21,672	531	99,548	307
	Bank of America Corporation	NC	104,247	2,575	>\$50B	29,950	2,377	74,297	198
	U.S. Bancorp	MN	92,456	3,842	>\$50B	45,776	3,697	46,680	145
	American Express Bank FSB	UT	81,894	15,240	\$10B-\$50B	71,618	15,190	10,276	50
	Renaissance Bancorp	MS	81,006	474	\$1B-\$10B	11,252	263	69,754	211
	First Citizens Bancshares Inc	TN	79,004	950	<\$1B	23,539	765	55,465	185
	Synovus Financial Corp.	GA	77,351	418	\$10B-\$50B	10,606	220	66,745	198
	BancorpSouth Inc.	MS	73,161	667	\$10B-\$50B	13,714	467	59,447	200
	Bankeast Corporation	TN	64,503	302	<\$1B	6,237	152	58,266	150
	Community First Inc.	TN	55,764	461	<\$1B	10,184	314	45,580	147
	Wells Fargo & Company	CA	2,567,140	60,841	>\$50B	1,473,600	57,396	1,093,540	3,445
	GE Money Bank	UT	1,187,826	145,621	\$10B-\$50B	1,180,719	145,589	7,107	32
	Cullen/Frost Bankers Inc.	TX	1,005,972	4,533	\$10B-\$50B	113,734	2,280	892,238	2,253
	JPMorgan Chase & Co.	NY	824,214	51,283	>\$50B	465,102	50,409	359,112	874

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			Amount (1,000) (1)	Number (2)	Institution Asset Size (3)	Amount (1,000) (4)	SSBL# (5)	Amount (1,000) (6)	Number (7)
	Bank of America Corporation	NC	565,574	11,965	>\$50B	136,252	10,856	429,322	1,109
	American Express Bank FSB	UT	487,484	89,609	\$10B-\$50B	422,965	89,313	64,519	296
	Zions Bancorporation	UT	425,275	2,296	>\$50B	58,304	1,393	366,971	903
	Compass Bank	AL	407,317	8,244	>\$50B	258,088	7,634	149,229	610
	Prosperity Bancshares Inc.	TX	404,257	3,453	\$1B-\$10B	84,830	2,504	319,427	949
	Capital One Financial Corporation	VA	329,870	21,000	>\$50B	139,368	20,471	190,502	529
	International Bancshares Corp.	TX	255,951	2,058	\$10B-\$50B	49,722	1,449	206,229	609
	Comerica Incorporated	TX	250,446	1,338	>\$50B	44,280	818	206,166	520
	Citigroup Inc.	NY	232,141	32,097	>\$50B	182,024	31,976	50,117	121
	Texas Capital Bancshares Inc	TX	203,572	674	\$1B-\$10B	13,468	225	190,104	449
	Bok Financial Corporation	OK	198,824	743	\$10B-\$50B	16,645	297	182,179	446
	American State Financial Corp.	TX	194,543	2,539	\$1B-\$10B	52,876	2,125	141,667	414
	Regions Financial Corporation	AL	160,431	1,024	>\$50B	29,501	699	130,930	325
	Amarillo National Bancorp Inc	TX	158,356	3,195	\$1B-\$10B	67,440	2,923	90,916	272
	City Bank	TX	156,336	1,335	\$1B-\$10B	29,033	976	127,303	359
	A.N.B. Holding Company LTD.	TX	155,467	1,214	\$1B-\$10B	34,528	851	120,939	363
	Mow/Rpw li LTD.	TX	145,811	1,205	\$1B-\$10B	33,268	875	112,543	330
	Central Community Corporation	TX	141,198	1,285	<\$1B	29,345	951	111,853	334
	Southside Bancshares Incorp.	TX	138,370	1,270	\$1B-\$10B	34,839	952	103,531	318
	Weststar Bank Holding Company	TX	133,980	763	<\$1B	23,679	467	110,301	296
	Whitney Holding Corporation	LA	124,232	500	\$10B-\$50B	11,752	222	112,480	278
	Legacytx Group Inc.	TX	121,748	654	\$1B-\$10B	18,823	381	102,925	273
	Maedgen & White LTD.	TX	117,343	1,089	\$1B-\$10B	27,425	829	89,918	260
	Broadway Bancshares Inc.	TX	115,538	781	\$1B-\$10B	19,920	497	95,618	284
	First National Bank Group Inc	TX	99,590	562	\$1B-\$10B	13,775	309	85,815	253
	Jefferson Bancshares Inc.	TX	93,791	791	<\$1B	19,713	563	74,078	228
	Trustmark Corporation	MS	93,740	458	\$1B-\$10B	12,197	249	81,543	209
	Sterling Bancshares Inc.	TX	91,148	501	\$1B-\$10B	11,860	290	79,288	211
	Bancorpsouth Inc.	MS	87,628	924	\$10B-\$50B	23,397	697	64,231	227
	Woodforest Financial Group	TX	87,382	577	\$1B-\$10B	15,380	355	72,002	222
	First Texas Bhc Inc.	TX	85,938	446	<\$1B	11,879	260	74,059	186
	CIT Group Inc.	NY	85,245	6,499	\$1B-\$10B	79,667	6,486	5,578	13
	Ge Capital Financial Inc.	UT	81,801	13,147	\$10B-\$50B	79,304	13,135	2,497	12
	Southwest Securities FSB	TX	79,430	409	\$1B-\$10B	10,152	215	69,278	194
	Security Holding Company	TX	76,911	912	<\$1B	20,183	741	56,728	171

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			Amount (1,000) (1)	Number (2)	Institution Asset Size (3)	Amount (1,000) (4)	SSBL# (5)	Amount (1,000) (6)	Number (7)
	Plains Bancorp Inc.	TX	75,219	997	<\$1B	24,788	830	50,431	167
	Metrocorp Bancshares Inc.	TX	74,501	252	\$1B-\$10B	4,019	68	70,482	184
	American Bank Holding Corporation	TX	72,825	602	<\$1B	17,423	434	55,402	168
	Encore Bancshares Inc.	TX	71,271	305	\$1B-\$10B	7,648	131	63,623	174
	Lone Star National Bancshare	TX	70,977	800	\$1B-\$10B	20,256	607	50,721	193
	Inwood Bancshares Inc.	TX	64,683	365	\$1B-\$10B	9,930	221	54,753	144
	Moody Bancshares Inc.	TX	62,813	397	\$1B-\$10B	10,340	248	52,473	149
	First Citizens Bancshares Inc	NC	55,055	115	\$10B-\$50B	400	13	54,655	102
	First-West Texas Bancshares	TX	54,008	250	<\$1B	5,681	141	48,327	109
	First Banks Inc.	MO	50,010	238	\$10B-\$50B	5,704	114	44,306	124
Utah	Zions Bancorporation	UT	655,287	8,745	>\$50B	226,066	7,552	429,221	1,193
	Wells Fargo & Company	CA	600,486	15,738	>\$50B	370,001	15,031	230,485	707
	U.S. Bancorp	MN	101,839	3,149	>\$50B	35,253	2,966	66,586	183
	JPMorgan Chase & Co.	NY	87,368	4,521	>\$50B	39,202	4,405	48,166	116
	GE Money Bank	UT	82,116	10,310	\$10B-\$50B	81,861	10,308	255	2
	American Express Bank FSB	UT	77,213	11,677	\$10B-\$50B	69,148	11,640	8,065	37
	Southern Utah Bancorporation	UT	50,221	532	<\$1B	13,509	406	36,712	126
Vermont	People S United Bank	CT	167,284	1,651	\$10B-\$50B	35,595	1,236	131,689	415
	TD Bank N.A.	ME	86,378	713	>\$50B	17,808	532	68,570	181
Virginia	BB&T Corporation	NC	1,172,545	5,962	>\$50B	162,504	3,249	1,010,041	2,713
	Wells Fargo & Company	CA	838,083	7,132	>\$50B	176,734	5,420	661,349	1,712
	Suntrust Banks Inc.	GA	639,142	3,463	>\$50B	56,736	2,015	582,406	1,448
	GE Money Bank	UT	326,601	44,303	\$10B-\$50B	325,026	44,296	1,575	7
	Bank of America Corporation	NC	244,499	4,422	>\$50B	56,091	3,928	188,408	494
	PNC Financial Services Group	PA	180,626	1,704	>\$50B	46,828	1,349	133,798	355
	Stellarone Corporation	VA	163,552	1,097	\$1B-\$10B	29,997	700	133,555	397
	American Express Bank FSB	UT	157,904	28,406	\$10B-\$50B	136,420	28,290	21,484	116
	First Citizens Bancshares Inc	NC	144,987	1,391	\$10B-\$50B	34,401	1,043	110,586	348
	Townebank	VA	134,560	883	\$1B-\$10B	20,511	562	114,049	321
	United Bankshares Inc.	WV	133,554	657	\$1B-\$10B	15,528	373	118,026	284
	Virginia Commerce Bancorp Inc	VA	120,039	464	\$1B-\$10B	11,608	199	108,431	265
	Union First Market Bankshare	VA	115,501	795	\$1B-\$10B	20,607	516	94,894	279

Table 4A. Top Small Business Lenders by State and Territory Based on CRA Data, 2009

State or Territory	Name of Lending Institution	HQ Location	All Small Business Lending (less than \$1 million)			Micro Business Lending (less than \$100,000)		Macro Business Lending (\$100,000 - \$1M)	
			Amount (1,000) (1)	Number (2)	Institution Asset Size (3)	Amount (1,000) (4)	SSBL# (5)	Amount (1,000) (6)	Number (7)
	Eastern Virginia Bankshares	VA	88,801	754	\$1B-\$10B	20,260	537	68,541	217
	Burke & Herbert Bank And Trust	VA	84,826	499	\$1B-\$10B	12,223	287	72,603	212
	JPMorgan Chase & Co.	NY	79,703	9,091	>\$50B	77,025	9,081	2,678	10
	BB&T FSB Cra	NC	68,790	6,459	\$1B-\$10B	60,435	6,434	8,355	25
	New Peoples Bankshares Inc.	VA	60,362	616	<\$1B	13,631	460	46,731	156
	First Capital Bancorp Inc.	VA	52,824	308	<\$1B	9,779	187	43,045	121
Washington	Wells Fargo & Company	CA	778,587	19,959	>\$50B	490,822	19,052	287,765	907
	U.S. Bancorp	MN	628,446	16,608	>\$50B	182,045	15,555	446,401	1,053
	W.T.B. Financial Corporation	WA	334,947	1,632	\$1B-\$10B	36,746	856	298,201	776
	Bank of America Corporation	NC	299,520	5,909	>\$50B	69,504	5,303	230,016	606
	COLUMBIA Banking System Inc	WA	231,138	1,205	\$1B-\$10B	29,409	680	201,729	525
	Sterling Financial Corporation	WA	213,213	1,095	\$10B-\$50B	24,547	594	188,666	501
	Frontier Financial Corporation	WA	201,978	1,281	\$1B-\$10B	37,792	808	164,186	473
	Keycorp	OH	175,953	831	>\$50B	13,519	487	162,434	344
	American Express Bank FSB	UT	148,112	26,617	\$10B-\$50B	140,888	26,580	7,224	37
	Banner Corporation	WA	141,875	1,170	\$1B-\$10B	27,559	856	114,316	314
	First Citizens Bancshares	NC	114,028	515	\$10B-\$50B	8,877	230	105,151	285
	GE Money Bank	UT	110,652	14,138	\$10B-\$50B	110,652	14,138	-	-
	Zions Bancorporation	UT	110,635	465	>\$50B	10,007	228	100,628	237
	JPMorgan Chase & Co.	NY	99,686	10,104	>\$50B	86,680	10,066	13,006	38
	Olympic Bancorp Inc.	WA	96,113	606	<\$1B	17,236	372	78,877	234
	Washington Banking Company	WA	92,193	785	<\$1B	21,957	576	70,236	209
	Cascade Financial Corporation	WA	74,557	326	\$1B-\$10B	8,200	155	66,357	171
	Americanwest Bancorporation	WA	70,745	479	\$1B-\$10B	14,390	307	56,355	172
	Horizon Financial Corp.	WA	67,400	271	\$1B-\$10B	6,079	115	61,321	156
	Washington Federal S&L	WA	52,153	368	\$10B-\$50B	12,304	273	39,849	95
West Virginia	BB&T Corporation	NC	231,774	1,631	>\$50B	45,596	1,093	186,178	538
	United Bankshares Inc.	WV	166,074	1,367	\$1B-\$10B	38,229	955	127,845	412
	GE Money Bank	UT	102,957	14,239	\$10B-\$50B	102,602	14,238	355	1
	Huntington Bancshares Incorp	OH	77,619	693	>\$50B	21,301	546	56,318	147
	City Holding Company	WV	53,130	377	\$1B-\$10B	11,703	259	41,427	118
	First Community Bancshares	VA	51,585	580	\$1B-\$10B	15,028	435	36,557	145
Wisconsin									

Table 4A. Top Small Business Lenders by State and Territory Based on CRA Data, 2009

State or Territory	Name of Lending Institution	HQ Location	All Small Business Lending (less than \$1 million)			Micro Business Lending (less than \$100,000)		Macro Business Lending (\$100,000 - \$1M)	
			Amount (1,000) (1)	Number (2)	Institution Asset Size (3)	Amount (1,000) (4)	SSBL# (5)	Amount (1,000) (6)	Number (7)
Wyoming	Marshall & Ilsley Corporation	WI	1,330,497	5,599	>\$50B	104,052	2,690	1,226,445	2,909
	U.S. Bancorp	MN	517,670	18,922	>\$50B	207,256	18,010	310,414	912
	Associated Banc-Corp	WI	486,810	2,827	\$10B-\$50B	52,572	1,698	434,238	1,129
	Johnson Financial Group Inc	WI	372,644	1,583	\$1B-\$10B	36,550	698	336,094	885
	Wells Fargo & Company	CA	275,639	6,842	>\$50B	167,440	6,468	108,199	374
	GE Money Bank	UT	214,732	28,055	\$10B-\$50B	213,812	28,050	920	5
	River Valley Bancorporation	WI	189,385	1,251	<\$1B	30,023	775	159,362	476
	JPMorgan Chase & Co.	NY	188,198	9,954	>\$50B	83,311	9,726	104,887	228
	Baylake Corp.	WI	127,863	703	\$1B-\$10B	17,160	369	110,703	334
	Neb Corporation	WI	116,836	1,067	\$1B-\$10B	27,082	789	89,754	278
	First Banking Center Inc.	WI	114,699	748	\$1B-\$10B	17,242	443	97,457	305
	Harris N.A.	IL	106,846	832	\$10B-\$50B	20,574	570	86,272	262
	Bankmanagers Corp.	WI	90,548	331	<\$1B	7,386	133	83,162	198
	Wintrust Financial Corporation	IL	90,495	420	\$10B-\$50B	8,066	217	82,429	203
	Oconomowoc Bancshares Inc.	WI	83,731	449	<\$1B	10,551	233	73,180	216
	Waupaca Bancorporation Inc.	WI	81,542	1,170	<\$1B	24,024	950	57,518	220
	Community Banc-Corp of Shebo	WI	70,963	352	<\$1B	7,088	168	63,875	184
	American Express Bank FSB	UT	55,444	9,495	\$10B-\$50B	51,370	9,472	4,074	23
	Citizens Republic Bancorp	MI	51,800	344	\$10B-\$50B	8,748	218	43,052	126
	Wells Fargo & Company	CA	130,012	2,515	>\$50B	63,238	2,309	66,774	206
	First Interstate Bancsystem	MT	97,386	1,383	\$1B-\$10B	32,348	1,156	65,038	227

Note: Small business 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.

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, 2009

State or Territory	Name of Lending Institution	HQ Location	Micro Business Lending (less than \$100,000)			All Small Business Lending (less than \$1 million)		Macro Business Lending (\$100,000 - \$1M)	
			Amount (1,000) (1)	Number (2)	Institution Asset Size (3)	Amount (1,000) (4)	Number (5)	Amount (1,000) (6)	Number (7)
Alaska	Wells Fargo & Company	CA	142,852	5,216	>\$50B	271,710	5,606	128,858	390
	GE Money Bank	UT	27,765	3,427	\$10B-\$50B	31,765	3,435	4,000	8
	First National Bank Alaska	AK	24,356	549	\$1B-\$10B	161,445	968	137,089	419
	Bank of America Corporation	NC	16,359	1,449	>\$50B	19,994	1,457	3,635	8
	Northrim Bancorp Inc.	AK	12,728	230	<\$1B	90,502	449	77,774	219
	American Express Bank FSB	UT	11,420	2,445	\$10B-\$50B	12,432	2,453	1,012	8
Alabama	GE Money Bank	UT	250,309	35,329	\$10B-\$50B	252,799	35,343	2,490	14
	Regions Financial Corporatio	AL	222,857	5,046	>\$50B	742,301	6,440	519,444	1,394
	Wells Fargo & Company	CA	109,088	2,877	>\$50B	565,754	4,201	456,666	1,324
	Synovus Financial Corp.	GA	96,072	2,356	\$10B-\$50B	564,003	3,767	467,931	1,411
	Compass Bank	AL	53,180	1,706	>\$50B	110,629	1,892	57,449	186
	American Express Bank FSB	UT	52,521	11,379	\$10B-\$50B	57,556	11,407	5,035	28
	Banctrust Financial Group I	AL	50,589	1,269	\$1B-\$10B	289,336	1,985	238,747	716
	JPMorgan Chase & Co.	NY	24,256	3,471	>\$50B	24,629	3,474	373	3
	Banclndependent Incorporated	AL	22,885	734	<\$1B	79,730	961	56,845	227
	Superior Bank	AL	17,740	452	\$1B-\$10B	41,948	547	24,208	95
	Citigroup Inc.	NY	17,511	3,583	>\$50B	18,782	3,590	1,271	7
	GE Capital Financial Inc.	UT	17,463	3,663	\$10B-\$50B	18,000	3,667	537	4
	Bank of America Corporation	NC	15,635	1,570	>\$50B	35,007	1,619	19,372	49
	Whitney Holding Corporation	LA	15,538	315	\$10B-\$50B	112,071	589	96,533	274
	West Alabama Capital Corp.	AL	13,747	541	<\$1B	67,435	704	53,688	163
	CIT Group Inc.	NY	13,314	1,141	\$1B-\$10B	13,791	1,142	477	1
	Capital One Financial Corporation	VA	13,140	1,424	>\$50B	13,794	1,427	654	3
	Renaissance Bancorp	MS	12,354	294	\$1B-\$10B	70,540	486	58,186	192
	RBC Bank	NC	12,092	299	\$10B-\$50B	62,479	470	50,387	171
Arkansas	GE Money Bank	UT	160,821	23,345	\$10B-\$50B	162,271	23,349	1,450	4
	First Security Bancorp	AR	42,422	1,333	\$1B-\$10B	143,775	1,711	101,353	378
	Wells Fargo & Company	CA	39,392	1,279	>\$50B	53,124	1,335	13,732	56
	Regions Financial Corporatio	AL	32,072	827	>\$50B	184,132	1,267	152,060	440
	BancorpSouth Inc.	MS	24,838	933	\$10B-\$50B	94,610	1,160	69,772	227
	American Express Bank FSB	UT	24,202	6,063	\$10B-\$50B	26,328	6,074	2,126	11
	Bank of The Ozarks Inc	AR	23,633	907	\$1B-\$10B	69,926	1,073	46,293	166
	U.S. Bancorp	MN	23,297	1,921	>\$50B	55,889	2,013	32,592	92
	JPMorgan Chase & Co.	NY	22,852	2,608	>\$50B	25,698	2,614	2,846	6
	Simmons First National Corporation	AR	20,143	721	\$1B-\$10B	71,389	880	51,246	159

4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2009

State or Territory	Name of Lending Institution	HQ Location	Micro Business Lending (less than \$100,000)			All Small Business Lending (less than \$1 million)		Macro Business Lending (\$100,000 - \$1M)	
			Amount (1,000) (1)	Number (2)	Institution Asset Size (3)	Amount (1,000) (4)	Number (5)	Amount (1,000) (6)	Number (7)
Arizona	Iberiabank FSB	AR	18,256	448	\$1B-\$10B	83,017	649	64,761	201
	First Bank Corp	AR	17,164	486	\$1B-\$10B	65,632	694	48,468	208
	Liberty Bancshares Inc	AR	13,577	444	\$1B-\$10B	62,485	610	48,908	166
	GE Capital Financial Inc.	UT	12,644	2,474	\$10B-\$50B	12,745	2,475	101	1
	Bank of America Corporation	NC	11,875	1,003	>\$50B	38,705	1,079	26,830	76
	Citigroup Inc.	NY	10,637	1,969	>\$50B	10,823	1,970	186	1
	Wells Fargo & Company	CA	861,030	35,057	>\$50B	1,314,272	36,531	453,242	1,474
	JPMorgan Chase & Co.	NY	178,590	18,886	>\$50B	265,260	19,108	86,670	222
	GE Money Bank	UT	165,670	20,915	\$10B-\$50B	165,670	20,915	-	-
	American Express Bank FSB	UT	118,147	24,065	\$10B-\$50B	127,222	24,111	9,075	46
	Zions Bancorporation	UT	65,604	2,744	>\$50B	278,472	3,309	212,868	565
	Bank of America Corporation	NC	47,352	3,464	>\$50B	232,176	3,964	184,824	500
	Compass Bank	AL	44,213	1,485	>\$50B	64,249	1,552	20,036	67
	Citigroup Inc.	NY	42,193	8,622	>\$50B	42,501	8,623	308	1
California	U.S. Bancorp	MN	32,663	2,939	>\$50B	65,492	3,021	32,829	82
	Marshall & Ilsley Corporation	WI	18,369	506	>\$50B	220,215	947	201,846	441
	GE Capital Financial Inc.	UT	18,047	3,017	\$10B-\$50B	18,564	3,019	517	2
	CIT Group Inc.	NY	13,344	1,186	\$1B-\$10B	14,734	1,189	1,390	3
	Wells Fargo & Company	CA	6,096,923	231,838	>\$50B	8,779,089	241,874	2,682,166	10,036
	American Express Bank FSB	UT	986,344	201,162	\$10B-\$50B	1,131,980	201,867	145,636	705
	JPMorgan Chase & Co.	NY	646,178	73,119	>\$50B	695,235	73,280	49,057	161
	Union Bank N.A.	CA	620,898	18,657	>\$50B	1,387,496	21,135	766,598	2,478
	GE Money Bank	UT	532,867	72,116	\$10B-\$50B	537,907	72,139	5,040	23
	Citigroup Inc.	NY	416,229	66,500	>\$50B	517,612	66,781	101,383	281
	Bank of America Corporation	NC	297,598	24,498	>\$50B	1,524,389	27,564	1,226,791	3,066
	U.S. Bancorp	MN	275,038	23,615	>\$50B	813,893	24,849	538,855	1,234
	Zions Bancorporation	UT	153,766	4,698	>\$50B	1,093,978	6,948	940,212	2,250
	Cit Group Inc.	NY	111,311	9,080	\$1B-\$10B	112,836	9,082	1,525	2
	Bank of The West	CA	98,379	3,198	>\$50B	524,834	4,090	426,455	892
	GE Capital Financial Inc.	UT	75,364	12,195	\$10B-\$50B	79,917	12,207	4,553	12
	Capital One Financial Corporation	VA	56,439	8,935	>\$50B	76,183	9,018	19,744	83
	City National Corporation	CA	50,281	957	\$10B-\$50B	554,949	2,176	504,668	1,219
	Rabobank N.A.	CA	47,705	757	\$1B-\$10B	210,061	1,180	162,356	423
	Lauritzen Corporation	NE	39,401	2,983	\$10B-\$50B	51,493	3,010	12,092	27
	CVB Financial Corp.	CA	38,199	679	\$1B-\$10B	323,225	1,424	285,026	745
	SVB Financial Group	CA	36,397	1,169	\$1B-\$10B	144,013	1,411	107,616	242

4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2009

State or Territory	Name of Lending Institution	HQ Location	Micro Business Lending (less than \$100,000)			All Small Business Lending (less than \$1 million)		Macro Business Lending (\$100,000 - \$1M)	
			Amount (1,000) (1)	Number (2)	Institution Asset Size (3)	Amount (1,000) (4)	Number (5)	Amount (1,000) (6)	Number (7)
California	HSBCBank USA NA	NY	36,182	938	>\$50B	69,959	1,027	33,777	89
	Mechanics Bank	CA	32,498	842	\$1B-\$10B	142,262	1,090	109,764	248
	Comerica Incorporated	TX	32,424	526	>\$50B	472,081	1,460	439,657	934
	Pacific Capital Bancorp	CA	30,830	692	\$1B-\$10B	248,812	1,239	217,982	547
	Westamerica Bancorporation	CA	27,447	437	\$1B-\$10B	271,161	1,138	243,714	701
	Capgen Capital Group II LP	NY	25,105	408	.	298,015	1,068	272,910	660
	Umpqua Holdings Corporation	OR	23,069	440	\$1B-\$10B	270,950	1,030	247,881	590
	Community Bank	CA	21,593	463	\$1B-\$10B	204,322	909	182,729	446
	Trico Bancshares	CA	21,101	500	\$1B-\$10B	98,861	726	77,760	226
	Discover Financial Services	IL	17,765	2,386	\$10B-\$50B	17,765	2,386	-	-
	First California Financial G	CA	17,270	311	\$1B-\$10B	160,076	675	142,806	364
	Wilshire Bancorp Inc.	CA	16,447	246	\$1B-\$10B	208,290	700	191,843	454
	Hanmi Financial Corporation	CA	15,996	360	\$1B-\$10B	129,266	693	113,270	333
	1867 Western Financial Corporation	CA	15,269	287	\$1B-\$10B	136,893	607	121,624	320
	First Banks Inc.	MO	14,103	353	\$10B-\$50B	170,586	756	156,483	403
	East West Bancorp Inc.	CA	13,011	193	\$10B-\$50B	414,980	993	401,969	800
	Sierra Bancorp	CA	11,972	250	\$1B-\$10B	76,587	454	64,615	204
	First Citizens Bancshares I	NC	11,817	297	\$10B-\$50B	322,234	972	310,417	675
	Exchange Bank	CA	11,780	233	\$1B-\$10B	85,380	439	73,600	206
	First Northern Community Bank	CA	11,194	203	<\$1B	114,815	451	103,621	248
	Cathay General Bancorp	CA	10,796	202	\$10B-\$50B	217,849	610	207,053	408
	Ironstone Bank	NC	10,048	228	\$1B-\$10B	72,823	386	62,775	158
Colorado	Wells Fargo & Company	CA	876,190	35,270	>\$50B	1,403,609	36,934	527,419	1,664
	GE Money Bank	UT	247,729	29,981	\$10B-\$50B	248,509	29,986	780	5
	JPMorgan Chase & Co.	NY	163,477	17,345	>\$50B	229,119	17,526	65,642	181
	U.S. Bancorp	MN	132,088	12,138	>\$50B	343,652	12,674	211,564	536
	American Express Bank FSB	UT	97,257	19,933	\$10B-\$50B	106,086	19,984	8,829	51
	Citigroup Inc.	NY	46,441	8,394	>\$50B	47,013	8,398	572	4
	Capital One Financial Corporation	VA	37,205	3,746	>\$50B	38,800	3,751	1,595	5
	Compass Bank	AL	36,911	1,209	>\$50B	49,691	1,242	12,780	33
	Zions Bancorporation	UT	35,358	1,632	>\$50B	191,059	2,027	155,701	395
	GE Capital Financial Inc.	UT	28,561	4,415	\$10B-\$50B	28,921	4,417	360	2
	Cobiz Financial Inc.	CO	26,621	490	\$1B-\$10B	236,872	1,009	210,251	519
	Pinnacle Bancorp Inc.	NE	22,501	653	\$1B-\$10B	103,582	901	81,081	248
	Bank of The West	CA	21,560	814	>\$50B	105,896	1,030	84,336	216
	Lauritzen Corporation	NE	21,012	955	\$10B-\$50B	108,021	1,196	87,009	241
	Bank of America Corporation	NC	19,751	1,777	>\$50B	71,716	1,920	51,965	143

4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2009

State or Territory	Name of Lending Institution	HQ Location	Micro Business Lending (less than \$100,000)			All Small Business Lending (less than \$1 million)		Macro Business Lending (\$100,000 - \$1M)	
			Amount (1,000) (1)	Number (2)	Institution Asset Size (3)	Amount (1,000) (4)	Number (5)	Amount (1,000) (6)	Number (7)
CIT Group Inc.	NY	17,356	1,462	\$1B-\$10B	21,488	1,468	4,132	6	
Alpine Banks of Colorado	CO	15,933	517	\$1B-\$10B	76,575	698	60,642	181	
Eggemeyer Capital Llc	CA	15,618	324	\$1B-\$10B	123,264	628	107,646	304	
UMB Financial Corporation	MO	15,532	496	\$10B-\$50B	114,526	729	98,994	233	
Community Bankshares Inc.	CO	14,402	347	\$1B-\$10B	88,751	547	74,349	200	
Connecticut									
Wells Fargo & Company	CA	108,043	3,229	>\$50B	290,166	3,810	182,123	581	
American Express Bank FSB	UT	91,307	20,849	\$10B-\$50B	101,604	20,901	10,297	52	
JPMorgan Chase & Co.	NY	72,847	7,401	>\$50B	100,648	7,470	27,801	69	
GE Money Bank	UT	66,981	10,603	\$10B-\$50B	66,981	10,603	-	-	
Bank of America Corporation	NC	50,290	3,136	>\$50B	263,795	3,688	213,505	552	
Citigroup Inc.	NY	39,044	6,887	>\$50B	42,992	6,899	3,948	12	
TD Bank N.A.	ME	33,773	923	>\$50B	125,221	1,168	91,448	245	
Webster Financial Corporatio	CT	32,980	705	\$10B-\$50B	163,021	1,064	130,041	359	
Newalliance Bancshares Inc.	CT	24,692	549	\$1B-\$10B	149,357	897	124,665	348	
Capital One Financial Corpor	VA	23,520	2,343	>\$50B	27,611	2,358	4,091	15	
CIT Group Inc.	NY	12,831	1,114	\$1B-\$10B	14,286	1,116	1,455	2	
RBS Citizens N.A.	RI	12,539	540	>\$50B	73,955	691	61,416	151	
GE Capital Financial Inc.	UT	11,037	1,810	\$10B-\$50B	11,145	1,811	108	1	
U.S. Bancorp	MN	10,554	837	>\$50B	13,312	847	2,758	10	
District of Columbia									
American Express Bank FSB	UT	23,940	4,302	\$10B-\$50B	29,050	4,330	5,110	28	
PNC Financial Services Group	PA	21,057	591	>\$50B	51,677	681	30,620	90	
Wells Fargo & Company	CA	14,785	436	>\$50B	69,819	578	55,034	142	
Delaware									
PNC Financial Services Group	PA	58,992	1,561	>\$50B	149,424	1,809	90,432	248	
GE Money Bank	UT	25,824	4,166	\$10B-\$50B	25,824	4,166	-	-	
Wells Fargo & Company	CA	19,231	551	>\$50B	61,950	669	42,719	118	
American Express Bank FSB	UT	13,235	2,965	\$10B-\$50B	15,497	2,977	2,262	12	
JPMorgan Chase & Co.	NY	11,290	1,179	>\$50B	11,670	1,181	380	2	
Wilmington Trust Corporation	DE	10,848	328	\$1B-\$10B	82,944	523	72,096	195	
Florida									
GE Money Bank	UT	856,528	106,784	\$10B-\$50B	856,819	106,786	291	2	
Wells Fargo & Company	CA	523,513	16,272	>\$50B	2,077,106	20,488	1,553,593	4,216	
Regions Financial Corporation	AL	482,800	10,345	>\$50B	1,085,346	11,990	602,546	1,645	
American Express Bank FSB	UT	453,864	96,306	\$10B-\$50B	538,868	96,724	85,004	418	
Bank of America Corporation	NC	213,802	16,624	>\$50B	917,390	18,577	703,588	1,953	
JPMorgan Chase & Co.	NY	208,527	25,871	>\$50B	226,992	25,934	18,465	63	

4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2009

State or Territory	Name of Lending Institution	HQ Location	Micro Business Lending (less than \$100,000)			All Small Business Lending (less than \$1 million)		Macro Business Lending (\$100,000 - \$1M)	
			Amount (1,000) (1)	Number (2)	Institution Asset Size (3)	Amount (1,000) (4)	Number (5)	Amount (1,000) (6)	Number (7)
	Citigroup Inc.	NY	156,531	27,297	>\$50B	180,007	27,367	23,476	70
	Suntrust Banks Inc.	GA	115,929	5,356	>\$50B	857,937	7,245	742,008	1,889
	CITGroup Inc.	NY	62,973	5,484	\$1B-\$10B	67,184	5,493	4,211	9
	GE Capital Financial Inc.	UT	58,486	10,300	\$10B-\$50B	59,340	10,304	854	4
	Synovus Financial Corp.	GA	45,129	940	\$10B-\$50B	315,347	1,747	270,218	807
	Compass Bank	AL	39,623	1,269	>\$50B	63,462	1,345	23,839	76
	Capital One Financial Corpor	VA	37,720	5,472	>\$50B	47,570	5,516	9,850	44
	South Financial Group Inc.	SC	36,181	872	\$10B-\$50B	278,314	1,570	242,133	698
	BB&T FSB Cra	NC	33,040	3,656	\$1B-\$10B	36,015	3,667	2,975	11
	U.S. Bancorp	MN	32,469	2,892	>\$50B	44,861	2,923	12,392	31
	BB&T Corporation	NC	31,904	611	>\$50B	283,563	1,267	251,659	656
	Totalbank	FL	31,108	2,745	\$1B-\$10B	90,750	2,937	59,642	192
	PNC Financial Services Group	PA	29,336	1,840	>\$50B	167,272	2,207	137,936	367
	Fifth Third Bancorp	OH	28,132	1,058	>\$50B	186,683	1,443	158,551	385
	Tampa Banking Company The	FL	26,651	607	<\$1B	166,142	969	139,491	362
	HSBC Bank USA NA	NY	24,229	473	>\$50B	51,933	567	27,704	94
	Bank of New York Mellon Corp	NY	18,800	279	>\$50B	143,882	600	125,082	321
	Discover Financial Services	IL	17,230	2,290	\$10B-\$50B	17,230	2,290	-	-
	Lauritzen Corporation	NE	15,669	1,299	\$10B-\$50B	16,349	1,302	680	3
	Capital City Bank Group Inc	FL	15,389	526	\$1B-\$10B	54,324	651	38,935	125
	Bankunited	FL	13,900	302	\$10B-\$50B	37,776	362	23,876	60
	Marshall & Ilsley Corporatio	WI	13,625	370	>\$50B	169,274	727	155,649	357
	Whitney Holding Corporation	LA	13,088	337	\$10B-\$50B	103,910	607	90,822	270
	Bankatlantic	FL	12,869	255	\$1B-\$10B	37,378	334	24,509	79
	Northern Trust Corporation	IL	12,608	194	>\$50B	154,024	552	141,416	358
	Tib Financial Corp.	FL	11,181	220	\$1B-\$10B	70,196	392	59,015	172
Georgia	GE Money Bank	UT	402,054	53,214	\$10B-\$50B	404,014	53,225	1,960	11
	Wells Fargo & Company	CA	224,279	6,836	>\$50B	928,978	8,783	704,699	1,947
	Synovus Financial Corp.	GA	190,656	5,037	\$10B-\$50B	1,220,297	8,051	1,029,641	3,014
	American Express Bank FSB	UT	184,382	38,363	\$10B-\$50B	209,141	38,482	24,759	119
	BB&T Corporation	NC	82,882	1,740	>\$50B	755,431	3,510	672,549	1,770
	Suntrust Banks Inc.	GA	79,885	2,773	>\$50B	804,087	4,597	724,202	1,824
	Bank of America Corporation	NC	66,552	5,406	>\$50B	307,523	6,057	240,971	651
	JPMorgan Chase & Co.	NY	60,994	8,123	>\$50B	66,390	8,141	5,396	18
	United Community Banks Inc.	GA	56,336	2,056	\$1B-\$10B	282,206	2,752	225,870	696
	Citigroup Inc.	NY	56,008	11,935	>\$50B	57,691	11,939	1,683	4
	Regions Financial Corporatio	AL	52,189	1,333	>\$50B	333,236	2,043	281,047	710

4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2009

State or Territory	Name of Lending Institution	HQ Location	Micro Business Lending (less than \$100,000)			All Small Business Lending (less than \$1 million)		Macro Business Lending (\$100,000 - \$1M)	
			Amount (1,000) (1)	Number (2)	Institution Asset Size (3)	Amount (1,000) (4)	Number (5)	Amount (1,000) (6)	Number (7)
Hawaii	BB&T FSB Cra	NC	40,528	4,126	\$1B-\$10B	49,801	4,151	9,273	25
	GE Capital Financial Inc.	UT	31,480	5,803	\$10B-\$50B	32,666	5,810	1,186	7
	Queensborough Company The	GA	31,338	1,142	<\$1B	80,408	1,312	49,070	170
	Capital One Financial Corporation	VA	30,988	3,312	>\$50B	37,600	3,336	6,612	24
	CIT Group Inc.	NY	26,963	2,496	\$1B-\$10B	31,956	2,503	4,993	7
	Ameris Bancorp	GA	21,839	733	\$1B-\$10B	80,472	940	58,633	207
	Pab Bankshares Inc.	GA	15,153	397	\$1B-\$10B	72,674	573	57,521	176
	WGNB Corp.	GA	14,872	441	<\$1B	71,448	621	56,576	180
	U.S. Bancorp	MN	14,331	1,269	>\$50B	18,611	1,283	4,280	14
	Southeastern Bank Financial	GA	13,387	390	\$1B-\$10B	88,323	627	74,936	237
Iowa	Bank of The West	CA	114,177	3,895	>\$50B	408,901	4,712	294,724	817
	GE Money Bank	UT	54,384	5,603	\$10B-\$50B	54,696	5,606	312	3
	American Express Bank FSB	UT	39,487	8,033	\$10B-\$50B	41,896	8,047	2,409	14
	Wells Fargo & Company	CA	38,842	1,263	>\$50B	48,539	1,319	9,697	56
	JPMorgan Chase & Co.	NY	24,938	2,851	>\$50B	24,938	2,851	-	-
	American Savings Bank	HI	15,744	415	\$1B-\$10B	76,879	587	61,135	172
	Bank of America Corporation	NC	11,175	914	>\$50B	14,951	928	3,776	14
	Citigroup Inc.	NY	11,167	1,839	>\$50B	12,431	1,843	1,264	4
	Wells Fargo & Company	CA	188,996	7,257	>\$50B	348,281	7,725	159,285	468
	GE Money Bank	UT	129,174	18,476	\$10B-\$50B	129,520	18,478	346	2
Iowa	U.S. Bancorp	MN	70,682	4,695	>\$50B	276,708	5,264	206,026	569
	Hills Bancorporation	IA	51,324	1,454	\$1B-\$10B	191,838	1,900	140,514	446
	JPMorgan Chase & Co.	NY	33,687	4,046	>\$50B	35,312	4,051	1,625	5
	West Bancorporation Inc.	IA	24,872	558	\$1B-\$10B	143,044	892	118,172	334
	American Express Bank FSB	UT	20,729	4,599	\$10B-\$50B	23,589	4,612	2,860	13
	Stark Bank Group LTD.	IA	19,762	452	\$1B-\$10B	180,063	865	160,301	413
	First Citizens Financial Cor	IA	15,250	675	\$1B-\$10B	50,945	791	35,695	116
	GE Capital Financial Inc.	UT	14,129	1,831	\$10B-\$50B	15,139	1,837	1,010	6
	Capital One Financial Corporation	VA	13,757	1,502	>\$50B	13,757	1,502	-	-
	Citigroup Inc.	NY	10,699	1,789	>\$50B	10,699	1,789	-	-
Iowa	Bank of America Corporation	NC	10,492	990	>\$50B	25,407	1,035	14,915	45
	Wells Fargo & Company	CA	218,828	8,571	>\$50B	380,824	9,081	161,996	510
	U.S. Bancorp	MN	60,675	4,617	>\$50B	212,597	5,024	151,922	407
	Zions Bancorporation	UT	43,527	1,434	>\$50B	174,858	1,817	131,331	383
	GE Money Bank	UT	35,693	5,262	\$10B-\$50B	35,693	5,262	-	-

4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2009

State or Territory	Name of Lending Institution	HQ Location	Micro Business Lending (less than \$100,000)			All Small Business Lending (less than \$1 million)		Macro Business Lending (\$100,000 - \$1M)	
			Amount (1,000) (1)	Number (2)	Institution Asset Size (3)	Amount (1,000) (4)	Number (5)	Amount (1,000) (6)	Number (7)
Illinois	American Express Bank FSB	UT	27,912	5,661	\$10B-\$50B	28,650	5,667	738	6
	The Bank of Commerce	ID	24,633	724	<\$1B	110,589	975	85,956	251
	JPMorgan Chase & Co.	NY	18,161	2,199	>\$50B	20,061	2,205	1,900	6
	Cascade Bancorp	OR	18,041	597	\$1B-\$10B	54,860	731	36,819	134
	Farmers Bancorporation Inc.	ID	14,980	457	<\$1B	48,010	582	33,030	125
	Glacier Bancorp Inc.	MT	12,055	267	\$1B-\$10B	57,214	402	45,159	135
	W.T.B. Financial Corporation	WA	10,731	255	\$1B-\$10B	91,410	463	80,679	208
	GE Money Bank	UT	551,706	67,904	\$10B-\$50B	552,406	67,905	700	1
	JPMorgan Chase & Co.	NY	340,756	37,776	>\$50B	648,032	38,441	307,276	665
	Wells Fargo & Company	CA	193,805	6,674	>\$50B	254,574	6,931	60,769	257
	American Express Bank FSB	UT	184,335	39,649	\$10B-\$50B	213,460	39,788	29,125	139
	U.S. Bancorp	MN	140,610	11,210	>\$50B	302,214	11,696	161,604	486
	Citigroup Inc.	NY	106,636	17,166	>\$50B	139,047	17,243	32,411	77
	Bank of America Corporation	NC	79,486	5,133	>\$50B	474,785	6,108	395,299	975
	First Midwest Bancorp Inc.	IL	59,598	1,360	\$1B-\$10B	481,110	2,540	421,512	1,180
	Wintrust Financial Corporati	IL	57,164	1,217	\$10B-\$50B	552,738	2,480	495,574	1,263
	Capital One Financial Corpor	VA	52,101	5,455	>\$50B	60,443	5,491	8,342	36
	Harris N.A.	IL	51,569	3,246	\$10B-\$50B	465,957	4,393	414,388	1,147
	Cit Group Inc.	NY	42,884	3,531	\$1B-\$10B	43,147	3,532	263	1
	American Chartered Bancorp	IL	40,328	665	\$1B-\$10B	394,919	1,563	354,591	898
	PNC Financial Services Group	PA	40,185	2,959	>\$50B	113,009	3,170	72,824	211
	GE Capital Financial Inc.	UT	38,890	5,928	\$10B-\$50B	40,066	5,935	1,176	7
	Fifth Third Bancorp	OH	35,475	1,326	>\$50B	316,446	2,020	280,971	694
	First Busey Corporation	IL	32,023	886	\$1B-\$10B	190,235	1,334	158,212	448
	First Mid-Illinois Bancshare	IL	31,729	1,010	\$1B-\$10B	126,605	1,299	94,876	289
	MB Financial Inc	IL	22,767	384	\$1B-\$10B	404,619	1,300	381,852	916
	Princeton National Bancorp	IL	22,515	659	\$1B-\$10B	106,579	944	84,064	285
	First Banks Inc.	MO	21,001	494	\$10B-\$50B	134,782	830	113,781	336
	Old Second Bancorp Inc.	IL	18,849	386	\$1B-\$10B	171,257	799	152,408	413
	Midwest Banc Holdings Inc.	IL	18,531	340	\$1B-\$10B	267,734	978	249,203	638
	Amcore Financial Inc.	IL	17,929	354	\$1B-\$10B	154,349	712	136,420	358
	Lauritzen Corporation	NE	17,849	793	\$10B-\$50B	63,835	928	45,986	135
	RBS Citizens N.A.	RI	17,525	759	>\$50B	66,976	880	49,451	121
	Discover Financial Services	IL	17,348	2,175	\$10B-\$50B	17,348	2,175	-	-
	Regions Financial Corporatio	AL	15,615	447	>\$50B	78,114	612	62,499	165
	Morton Community Bank	IL	15,431	453	\$1B-\$10B	75,414	626	59,983	173
	Heartland Bancorp Inc.	IL	15,312	424	\$1B-\$10B	71,913	608	56,601	184

4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2009

State or Territory	Name of Lending Institution	HQ Location	Micro Business Lending (less than \$100,000)			All Small Business Lending (less than \$1 million)		Macro Business Lending (\$100,000 - \$1M)	
			Amount (1,000) (1)	Number (2)	Institution Asset Size (3)	Amount (1,000) (4)	Number (5)	Amount (1,000) (6)	Number (7)
Indiana	West Suburban Bancorp Inc.	IL	15,018	295	\$1B-\$10B	110,942	543	95,924	248
	Banc Ed Corp. The	IL	13,811	328	\$1B-\$10B	91,021	548	77,210	220
	Privatebancorp Inc.	IL	12,628	223	\$10B-\$50B	203,517	699	190,889	476
	Commerce Bancshares Inc.	MO	11,737	314	\$10B-\$50B	72,312	489	60,575	175
	GE Money Bank	UT	297,078	41,627	\$10B-\$50B	298,668	41,632	1,590	5
	Wells Fargo & Company	CA	134,765	4,867	>\$50B	223,917	5,160	89,152	293
	JPMorgan Chase & Co.	NY	95,147	10,733	>\$50B	213,978	10,991	118,831	258
	Old National Bancorp	IN	65,670	1,589	\$1B-\$10B	281,535	2,280	215,865	691
	U.S. Bancorp	MN	56,829	5,225	>\$50B	76,611	5,294	19,782	69
	Mainsource Financial Group	IN	55,858	3,649	\$1B-\$10B	94,802	3,786	38,944	137
	American Express Bank FSB	UT	48,213	10,972	\$10B-\$50B	53,737	11,000	5,524	28
	PNC Financial Services Group	PA	38,645	2,097	>\$50B	150,206	2,388	111,561	291
	Fifth Third Bancorp	OH	34,112	1,002	>\$50B	289,323	1,661	255,211	659
	Huntington Bancshares Incorp	OH	32,694	805	>\$50B	126,494	1,024	93,800	219
	Star Financial Group Inc.	IN	29,707	669	\$1B-\$10B	174,516	1,123	144,809	454
	Citigroup Inc.	NY	28,159	5,066	>\$50B	28,359	5,067	200	1
	GE Capital Financial Inc.	UT	23,224	4,337	\$10B-\$50B	23,595	4,340	371	3
	First Financial Corporation	IN	22,683	628	\$1B-\$10B	98,633	843	75,950	215
	Capital One Financial Corporation	VA	22,213	2,381	>\$50B	22,955	2,384	742	3
	Bank of America Corporation	NC	20,925	1,877	>\$50B	62,657	1,971	41,732	94
	Regions Financial Corporation	AL	19,738	482	>\$50B	144,265	795	124,527	313
	CIT Group Inc.	NY	19,575	1,506	\$1B-\$10B	19,925	1,507	350	1
Kansas	Lakeland Financial Corporation	IN	18,063	384	\$1B-\$10B	189,149	849	171,086	465
	First Merchants Corporation	IN	16,283	407	\$1B-\$10B	85,789	606	69,506	199
	First Bancshares Inc.	IN	14,813	342	\$1B-\$10B	91,510	575	76,697	233
	German American Bancorp Inc	IN	13,264	330	\$1B-\$10B	73,130	510	59,866	180
	1St Source Corporation	IN	13,070	322	\$1B-\$10B	59,730	474	46,660	152
	Integra Bank Corporation	IN	11,803	320	\$1B-\$10B	53,440	463	41,637	143
	First Financial Bancorp	OH	11,203	248	\$1B-\$10B	97,769	472	86,566	224
	Harris N.A.	IL	10,794	379	\$10B-\$50B	74,134	538	63,340	159
	Marshall & Ilsley Corporation	WI	10,110	271	>\$50B	118,415	539	108,305	268
	GE Money Bank	UT	155,522	20,620	\$10B-\$50B	155,522	20,620	-	-
	Wells Fargo & Company	CA	44,047	1,470	>\$50B	51,607	1,509	7,560	39
	American Express Bank FSB	UT	30,639	6,534	\$10B-\$50B	33,405	6,551	2,766	17
	JPMorgan Chase & Co.	NY	30,075	3,757	>\$50B	31,837	3,762	1,762	5
	Intrust Financial Corporation	KS	28,730	1,229	\$1B-\$10B	167,349	1,614	138,619	385

4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2009

State or Territory	Name of Lending Institution	HQ Location	Micro Business Lending (less than \$100,000)			All Small Business Lending (less than \$1 million)		Macro Business Lending (\$100,000 - \$1M)	
			Amount (1,000) (1)	Number (2)	Institution Asset Size (3)	Amount (1,000) (4)	Number (5)	Amount (1,000) (6)	Number (7)
	Commerce Bancshares Inc.	MO	27,458	868	\$10B-\$50B	151,851	1,210	124,393	342
	UMB Financial Corporation	MO	25,632	870	\$10B-\$50B	143,402	1,173	117,770	303
	Corefirst Bank & Trust	KS	21,924	883	\$1B-\$10B	91,816	1,120	69,892	237
	Emprise Financial Corporation	KS	20,491	907	\$1B-\$10B	100,261	1,145	79,770	238
	U.S. Bancorp	MN	20,414	1,800	>\$50B	89,270	1,974	68,856	174
	Bank of America Corporation	NC	17,575	1,280	>\$50B	62,843	1,408	45,268	128
	Central of Kansas Inc.	KS	16,461	570	<\$1B	49,812	692	33,351	122
	Citigroup Inc.	NY	15,528	2,875	>\$50B	15,528	2,875	-	-
	Sunflower Financial Inc.	KS	14,112	384	\$1B-\$10B	82,270	576	68,158	192
	Capital One Financial Corporation	VA	13,687	1,441	>\$50B	13,687	1,441	-	-
	Manhattan Banking Corporation	KS	12,516	498	<\$1B	70,316	643	57,800	145
	GE Capital Financial Inc.	UT	10,698	1,747	\$10B-\$50B	10,955	1,748	257	1
Kentucky	GE Money Bank	UT	234,164	32,929	\$10B-\$50B	234,394	32,931	230	2
	PNC Financial Services Group	PA	79,890	2,611	>\$50B	256,397	3,086	176,507	475
	U.S. Bancorp	MN	57,983	4,541	>\$50B	195,245	4,928	137,262	387
	JPMorgan Chase & Co.	NY	44,372	5,056	>\$50B	101,504	5,175	57,132	119
	Wells Fargo & Company	CA	41,695	1,368	>\$50B	47,984	1,410	6,289	42
	American Express Bank FSB	UT	37,616	8,128	\$10B-\$50B	40,342	8,143	2,726	15
	BB&T Corporation	NC	36,739	772	>\$50B	250,672	1,375	213,933	603
	Central Bancshares Inc.	KY	24,823	657	\$1B-\$10B	147,800	1,032	122,977	375
	GE Capital Financial Inc.	UT	22,732	4,922	\$10B-\$50B	22,732	4,922	-	-
	Fifth Third Bancorp	OH	22,516	751	>\$50B	187,823	1,206	165,307	455
	Whitaker Bank Corporation of	KY	21,725	980	\$1B-\$10B	69,933	1,139	48,208	159
	Community Trust Bancorp Inc	KY	17,109	472	\$1B-\$10B	55,453	604	38,344	132
	Bank of Kentucky Financial C	KY	16,471	358	\$1B-\$10B	121,237	641	104,766	283
	BB&T FSB Cra	NC	14,371	1,575	\$1B-\$10B	18,755	1,586	4,384	11
	Citigroup Inc.	NY	13,671	2,668	>\$50B	13,926	2,670	255	2
	S. Y. Bancorp Inc.	KY	13,498	280	\$1B-\$10B	93,535	526	80,037	246
	Old National Bancorp	IN	13,065	350	\$1B-\$10B	55,694	472	42,629	122
	Porter Bancorp Inc.	KY	12,315	532	\$1B-\$10B	51,549	649	39,234	117
	Huntington Bancshares Incorp	OH	11,979	336	>\$50B	37,758	395	25,779	59
	Capital One Financial Corporation	VA	11,971	1,294	>\$50B	12,214	1,296	243	2
	CIT Group Inc.	NY	11,754	937	\$1B-\$10B	12,122	938	368	1
Louisiana	GE Money Bank	UT	249,535	32,770	\$10B-\$50B	251,535	32,778	2,000	8
	JPMorgan Chase & Co.	NY	104,131	9,717	>\$50B	273,050	10,117	168,919	400
	Whitney Holding Corporation	LA	104,052	2,470	\$10B-\$50B	752,839	4,267	648,787	1,797

4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2009

State or Territory	Name of Lending Institution	HQ Location	Micro Business Lending (less than \$100,000)			All Small Business Lending (less than \$1 million)		Macro Business Lending (\$100,000 - \$1M)	
			Amount (1,000) (1)	Number (2)	Institution Asset Size (3)	Amount (1,000) (4)	Number (5)	Amount (1,000) (6)	Number (7)
	Capital One Financial Corporation	VA	87,367	6,814	>\$50B	420,163	7,634	332,796	820
	Regions Financial Corporatio	AL	80,281	1,915	>\$50B	323,442	2,565	243,161	650
	American Express Bank FSB	UT	58,871	14,178	\$10B-\$50B	64,187	14,206	5,316	28
	Wells Fargo & Company	CA	49,123	1,644	>\$50B	60,475	1,703	11,352	59
	Iberiabank Corporation	LA	28,834	612	\$1B-\$10B	233,095	1,164	204,261	552
	Midsouth Bancorp Inc.	LA	24,714	719	<\$1B	95,795	942	71,081	223
	Red River Bancshares Inc.	LA	24,573	614	<\$1B	115,345	894	90,772	280
	Hancock Holding Company	MS	23,802	635	\$1B-\$10B	108,055	882	84,253	247
	GE Capital Financial Inc.	UT	19,321	3,063	\$10B-\$50B	20,693	3,071	1,372	8
	Bancorpsouth Inc.	MS	18,194	513	\$10B-\$50B	94,731	756	76,537	243
	Citigroup Inc.	NY	17,277	3,784	>\$50B	17,277	3,784	-	-
	CIT Group Inc.	NY	15,961	1,279	\$1B-\$10B	15,961	1,279	-	-
	Jeff Davis Bancshares Inc.	LA	13,334	483	<\$1B	56,032	622	42,698	139
	Bank of America Corporation	NC	12,854	1,303	>\$50B	22,372	1,332	9,518	29
Massachusetts	American Express Bank FSB	UT	153,742	35,660	\$10B-\$50B	177,077	35,773	23,335	113
	Wells Fargo & Company	CA	146,993	4,748	>\$50B	186,062	4,950	39,069	202
	GE Money Bank	UT	96,131	17,923	\$10B-\$50B	96,481	17,925	350	2
	Bank of America Corporation	NC	92,662	6,057	>\$50B	442,106	6,885	349,444	828
	JPMorgan Chase & Co.	NY	91,640	9,993	>\$50B	99,170	10,011	7,530	18
	TD Bank N.A.	ME	86,897	2,355	>\$50B	315,728	3,003	228,831	648
	RBS Citizens N.A.	RI	74,578	3,016	>\$50B	410,088	3,800	335,510	784
	Citigroup Inc.	NY	63,068	11,443	>\$50B	69,087	11,458	6,019	15
	Capital One Financial Corpor	VA	45,395	4,378	>\$50B	50,673	4,400	5,278	22
	Eastern Bank Corporation	MA	34,546	779	\$1B-\$10B	276,402	1,403	241,856	624
	CIT Group Inc.	NY	24,909	1,912	\$1B-\$10B	24,909	1,912	-	-
	Sovereign Bank	PA	22,193	512	>\$50B	110,367	746	88,174	234
	Independent Bank Corp.	MA	21,933	562	\$1B-\$10B	129,100	891	107,167	329
	GE Capital Financial Inc.	UT	18,819	2,766	\$10B-\$50B	19,019	2,767	200	1
	U.S. Bancorp	MN	17,720	1,412	>\$50B	18,401	1,417	681	5
	Middlesex Bancorp Mhc	MA	15,996	353	\$1B-\$10B	167,570	724	151,574	371
	People S United Bank	CT	15,834	424	\$10B-\$50B	120,556	721	104,722	297
	Berkshire Bank	MA	10,317	270	\$1B-\$10B	58,802	414	48,485	144
Maryland	PNC Financial Services Group	PA	170,695	4,779	>\$50B	729,773	6,257	559,078	1,478
	GE Money Bank	UT	152,602	22,171	\$10B-\$50B	152,842	22,173	240	2
	Wells Fargo & Company	CA	133,794	3,885	>\$50B	364,707	4,586	230,913	701

4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2009

State or Territory	Name of Lending Institution	HQ Location	Micro Business Lending (less than \$100,000)			All Small Business Lending (less than \$1 million)		Macro Business Lending (\$100,000 - \$1M)	
			Amount (1,000) (1)	Number (2)	Institution Asset Size (3)	Amount (1,000) (4)	Number (5)	Amount (1,000) (6)	Number (7)
	American Express Bank FSB	UT	106,839	23,102	\$10B-\$50B	121,556	23,178	14,717	76
	JPMorgan Chase & Co.	NY	76,098	8,406	>\$50B	81,514	8,421	5,416	15
	Bank of America Corporation	NC	57,179	4,010	>\$50B	261,471	4,565	204,292	555
	BB&T Corporation	NC	41,300	804	>\$50B	364,093	1,658	322,793	854
	Manufacturers & Traders Trust	NY	40,839	897	>\$50B	218,979	1,422	178,140	525
	Citigroup Inc.	NY	31,509	6,501	>\$50B	34,319	6,510	2,810	9
	Capital One Financial Corporation	VA	31,041	3,342	>\$50B	40,743	3,372	9,702	30
	Suntrust Banks Inc.	GA	28,494	1,146	>\$50B	211,526	1,572	183,032	426
	BB&T FSB Cra	NC	23,600	2,241	\$1B-\$10B	29,225	2,261	5,625	20
	CIT Group Inc.	NY	20,359	1,686	\$1B-\$10B	20,484	1,687	125	1
	Susquehanna Bancshares Inc.	PA	18,049	374	\$10B-\$50B	112,292	634	94,243	260
	U.S. Bancorp	MN	17,374	1,463	>\$50B	20,525	1,471	3,151	8
	Fulton Financial Corporation	PA	15,021	278	\$10B-\$50B	94,012	494	78,991	216
	GE Capital Financial Inc.	UT	14,135	2,378	\$10B-\$50B	14,629	2,381	494	3
	HSB Bancorp Inc.	MD	13,693	270	<\$1B	57,896	416	44,203	146
	Sandy Spring Bancorp Inc.	MD	10,527	214	\$1B-\$10B	141,411	576	130,884	362
Maine	GE Money Bank	UT	95,020	11,829	\$10B-\$50B	95,020	11,829	-	-
	TD Bank N.A.	ME	49,908	1,411	>\$50B	158,797	1,767	108,889	356
	Camden National Corporation	ME	44,108	1,143	\$1B-\$10B	165,714	1,565	121,606	422
	Wells Fargo & Company	CA	26,874	909	>\$50B	32,106	943	5,232	34
	Bangor Bancorp MHC	ME	26,834	933	\$1B-\$10B	128,808	1,219	101,974	286
	U.S. Bancorp	MN	25,057	2,052	>\$50B	29,249	2,074	4,192	22
	Machias Bancorp Mhc	ME	19,644	621	<\$1B	62,454	764	42,810	143
	People S United Bank	CT	15,662	526	\$10B-\$50B	79,508	722	63,846	196
	Norway Bancorp MHC	ME	14,894	333	<\$1B	72,469	515	57,575	182
	JPMorgan Chase & Co.	NY	13,998	1,751	>\$50B	15,423	1,755	1,425	4
	First Bancorp Inc. The	ME	13,355	408	\$1B-\$10B	65,598	586	52,243	178
	American Express Bank FSB	UT	12,867	3,316	\$10B-\$50B	14,231	3,325	1,364	9
	Bank of America Corporation	NC	11,963	867	>\$50B	40,627	950	28,664	83
	Kennebunk Savings Bank	ME	11,110	256	<\$1B	54,590	384	43,480	128
	Citigroup Inc.	NY	10,964	2,209	>\$50B	11,665	2,211	701	2
Michigan	GE Money Bank	UT	555,764	62,908	\$10B-\$50B	562,844	62,955	7,080	47
	Wells Fargo & Company	CA	167,870	5,719	>\$50B	216,021	5,939	48,151	220
	JPMorgan Chase & Co.	NY	162,234	18,467	>\$50B	369,079	18,902	206,845	435
	American Express Bank FSB	UT	147,317	27,012	\$10B-\$50B	159,374	27,067	12,057	55
	Comerica Incorporated	TX	128,646	2,323	>\$50B	1,270,745	5,057	1,142,099	2,734

4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2009

State or Territory	Name of Lending Institution	HQ Location	Micro Business Lending (less than \$100,000)			All Small Business Lending (less than \$1 million)		Macro Business Lending (\$100,000 - \$1M)	
			Amount (1,000) (1)	Number (2)	Institution Asset Size (3)	Amount (1,000) (4)	Number (5)	Amount (1,000) (6)	Number (7)
	Huntington Bancshares Incorp	OH	110,219	2,636	>\$50B	376,823	3,331	266,604	695
	Fifth Third Bancorp	OH	100,871	2,880	>\$50B	933,061	5,093	832,190	2,213
	Bank of America Corporation	NC	89,206	4,802	>\$50B	589,729	6,109	500,523	1,307
	U.S. Bancorp	MN	82,324	8,446	>\$50B	87,649	8,469	5,325	23
	PNC Financial Services Group	PA	66,973	4,854	>\$50B	270,361	5,413	203,388	559
	Citigroup Inc.	NY	63,854	11,492	>\$50B	63,979	11,493	125	1
	Macatawa Bank Corporation	MI	50,660	1,171	\$1B-\$10B	285,441	1,861	234,781	690
	Citizens Republic Bancorp I	MI	45,130	857	\$10B-\$50B	398,601	1,776	353,471	919
	GE Capital Financial Inc.	UT	40,119	6,481	\$10B-\$50B	40,923	6,484	804	3
	Chemical Financial Corporati	MI	38,005	1,107	\$1B-\$10B	162,793	1,512	124,788	405
	Mercantile Bank Corporation	MI	35,103	737	\$1B-\$10B	340,461	1,535	305,358	798
	Independent Bank Corporation	MI	33,538	741	\$1B-\$10B	151,461	1,167	117,923	426
	Cit Group Inc.	NY	28,524	2,348	\$1B-\$10B	29,800	2,350	1,276	2
	Capital One Financial Corporation	VA	23,608	2,982	>\$50B	24,356	2,986	748	4
	Mbt Financial Corp.	MI	17,954	438	\$1B-\$10B	114,387	733	96,433	295
	RBS Citizens N.A.	RI	15,545	710	>\$50B	57,035	809	41,490	99
	Isabella Bank Corporation	MI	12,967	273	\$1B-\$10B	75,698	491	62,731	218
	Lauritzen Corporation	NE	11,095	779	\$10B-\$50B	11,721	783	626	4
Minnesota	Wells Fargo & Company	CA	753,127	31,389	>\$50B	1,183,753	32,736	430,626	1,347
	GE Money Bank	UT	199,176	24,313	\$10B-\$50B	199,696	24,317	520	4
	U.S. Bancorp	MN	193,785	16,771	>\$50B	541,377	17,616	347,592	845
	American Express Bank FSB	UT	109,927	16,102	\$10B-\$50B	116,086	16,134	6,159	32
	Otto Bremer Foundation	MN	59,854	1,312	\$1B-\$10B	491,334	2,460	431,480	1,148
	JPMorgan Chase & Co.	NY	54,387	6,230	>\$50B	56,937	6,237	2,550	7
	Capital One Financial Corporation	VA	28,573	2,948	>\$50B	35,404	2,964	6,831	16
	Citigroup Inc.	NY	25,246	4,323	>\$50B	25,635	4,325	389	2
	Klein Financial Inc.	MN	24,401	710	\$1B-\$10B	156,369	1,088	131,968	378
	Marshall & Ilsley Corporation	WI	19,099	500	>\$50B	325,920	1,150	306,821	650
	GE Capital Financial Inc.	UT	15,915	1,935	\$10B-\$50B	16,045	1,936	130	1
	State Bankshares Inc.	ND	15,787	459	\$1B-\$10B	79,951	655	64,164	196
	CIT Group Inc.	NY	15,594	1,178	\$1B-\$10B	15,594	1,178	-	-
	Bank of America Corporation	NC	15,045	1,507	>\$50B	27,945	1,537	12,900	30
	Associated Banc-Corp	WI	12,553	389	\$10B-\$50B	127,223	675	114,670	286
	Voyager Financial Services C	MN	11,483	226	<\$1B	78,943	414	67,460	188
Missouri	GE Money Bank	UT	394,879	48,746	\$10B-\$50B	398,591	48,766	3,712	20
	U.S. Bancorp	MN	127,367	9,757	>\$50B	409,941	10,578	282,574	821

4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2009

State or Territory	Name of Lending Institution	HQ Location	Micro Business Lending (less than \$100,000)			All Small Business Lending (less than \$1 million)		Macro Business Lending (\$100,000 - \$1M)	
			Amount (1,000) (1)	Number (2)	Institution Asset Size (3)	Amount (1,000) (4)	Number (5)	Amount (1,000) (6)	Number (7)
	Central Banccompany	MO	124,540	3,835	\$1B-\$10B	620,766	5,347	496,226	1,512
	Wells Fargo & Company	CA	89,789	3,087	>\$50B	112,934	3,183	23,145	96
	Commerce Bancshares Inc.	MO	80,947	2,468	\$10B-\$50B	442,270	3,519	361,323	1,051
	American Express Bank FSB	UT	59,290	12,624	\$10B-\$50B	65,998	12,659	6,708	35
	JPMorgan Chase & Co.	NY	56,697	6,915	>\$50B	59,433	6,924	2,736	9
	Bank of America Corporation	NC	37,344	2,968	>\$50B	155,830	3,286	118,486	318
	Citigroup Inc.	NY	32,742	5,764	>\$50B	32,742	5,764	-	-
	GE Capital Financial Inc.	UT	30,353	5,033	\$10B-\$50B	31,286	5,040	933	7
	UMB Financial Corporation	MO	28,613	1,042	\$10B-\$50B	204,010	1,491	175,397	449
	Capital One Financial Corporation	VA	24,065	2,567	>\$50B	28,109	2,579	4,044	12
	Enterprise Financial Service	MO	20,109	345	\$1B-\$10B	208,332	845	188,223	500
	Hawthorn Bancshares Inc	MO	17,685	548	\$1B-\$10B	74,366	735	56,681	187
	Cit Group Inc.	NY	17,272	1,368	\$1B-\$10B	17,601	1,369	329	1
	Marshall & Ilsley Corporation	WI	16,789	385	>\$50B	284,483	984	267,694	599
	Regions Financial Corporation	AL	16,539	443	>\$50B	103,906	675	87,367	232
	Dickinson Financial Corporation	MO	11,552	423	\$1B-\$10B	42,195	525	30,643	102
	First Banks Inc.	MO	11,199	296	\$10B-\$50B	83,730	500	72,531	204
	Great Southern Bancorp Inc.	MO	10,056	235	\$1B-\$10B	80,041	425	69,985	190
Mississippi	GE Money Bank	UT	109,129	16,178	\$10B-\$50B	109,429	16,180	300	2
	Trustmark Corporation	MS	95,419	2,505	\$1B-\$10B	405,408	3,380	309,989	875
	Regions Financial Corporatio	AL	80,042	1,942	>\$50B	231,635	2,356	151,593	414
	Bancorpsouth Inc.	MS	55,431	2,128	\$10B-\$50B	233,724	2,716	178,293	588
	Bancplus Corporation	MS	37,682	1,761	\$1B-\$10B	115,290	2,038	77,608	277
	Wells Fargo & Company	CA	30,710	926	>\$50B	70,443	1,045	39,733	119
	Renaissance Corporation	MS	24,988	720	\$1B-\$10B	104,218	1,002	79,230	282
	American Express Bank FSB	UT	23,346	6,043	\$10B-\$50B	24,497	6,050	1,151	7
	Hancock Holding Company	MS	20,569	625	\$1B-\$10B	79,700	808	59,131	183
	State Bank And Trust Company	MS	19,630	905	<\$1B	59,692	1,051	40,062	146
	Citizens National Banc Corp.	MS	18,798	623	\$1B-\$10B	80,745	820	61,947	197
	Cadence Financial Corporation	MS	18,646	817	\$1B-\$10B	57,375	953	38,729	136
	First M & F Corporation	MS	17,821	660	\$1B-\$10B	51,848	778	34,027	118
	JPMorgan Chase & Co.	NY	14,444	1,913	>\$50B	16,574	1,918	2,130	5
	Citizens Corporation	MS	13,885	608	<\$1B	35,498	694	21,613	86
	GE Capital Financial Inc.	UT	10,109	1,899	\$10B-\$50B	10,856	1,901	747	2
Montana	Wells Fargo & Company	CA	94,745	3,954	>\$50B	161,361	4,157	66,616	203
	First Interstate Bancsystem	MT	49,514	1,875	\$1B-\$10B	156,570	2,195	107,056	320

4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2009

State or Territory	Name of Lending Institution	HQ Location	Micro Business Lending (less than \$100,000)			All Small Business Lending (less than \$1 million)		Macro Business Lending (\$100,000 - \$1M)	
			Amount (1,000) (1)	Number (2)	Institution Asset Size (3)	Amount (1,000) (4)	Number (5)	Amount (1,000) (6)	Number (7)
	GE Money Bank	UT	40,698	5,024	\$10B-\$50B	41,223	5,027	525	3
	American Express Bank FSB	UT	28,554	5,612	\$10B-\$50B	29,830	5,619	1,276	7
	Stockman Financial Corporation	MT	27,408	812	\$1B-\$10B	127,018	1,113	99,610	301
	U.S. Bancorp	MN	23,248	1,634	>\$50B	79,749	1,795	56,501	161
	JPMorgan Chase & Co.	NY	13,498	1,644	>\$50B	14,812	1,651	1,314	7
North Carolina	GE Money Bank	UT	584,278	83,498	\$10B-\$50B	585,078	83,502	800	4
	BB&T Corporation	NC	375,187	8,739	>\$50B	2,187,734	14,007	1,812,547	5,268
	First Citizens Bancshares I	NC	250,726	8,446	\$10B-\$50B	974,021	10,663	723,295	2,217
	Wells Fargo & Company	CA	228,002	6,586	>\$50B	1,347,011	9,506	1,119,009	2,920
	American Express Bank FSB	UT	94,215	22,432	\$10B-\$50B	103,547	22,482	9,332	50
	BB&T FSB Cra	NC	83,050	9,322	\$1B-\$10B	91,866	9,350	8,816	28
	JPMorgan Chase & Co.	NY	56,982	7,350	>\$50B	63,786	7,373	6,804	23
	Bank of America Corporation	NC	53,258	4,082	>\$50B	230,768	4,527	177,510	445
	GE Capital Financial Inc.	UT	52,134	10,084	\$10B-\$50B	53,045	10,089	911	5
	Suntrust Banks Inc.	GA	39,599	1,591	>\$50B	336,461	2,401	296,862	810
	Citigroup Inc.	NY	35,305	7,439	>\$50B	36,553	7,446	1,248	7
	Southern Bancshares (N.C.)	NC	34,691	1,134	\$1B-\$10B	127,907	1,449	93,216	315
	Yadkin Valley Financial Corp	NC	34,350	887	\$1B-\$10B	156,493	1,308	122,143	421
	South Financial Group Inc.	SC	33,546	760	\$10B-\$50B	193,743	1,268	160,197	508
	Capital One Financial Corpor	VA	31,362	3,262	>\$50B	35,594	3,270	4,232	8
	Fidelity Bancshares (N.C.)	NC	29,965	709	\$1B-\$10B	199,927	1,220	169,962	511
	FNB United Corp.	NC	29,531	586	\$1B-\$10B	187,509	1,081	157,978	495
	RBC Bank	NC	29,221	892	\$10B-\$50B	157,818	1,244	128,597	352
	NewbridGE Bancorp	NC	29,037	627	\$1B-\$10B	147,814	1,015	118,777	388
	CIT Group Inc.	NY	26,479	2,285	\$1B-\$10B	29,799	2,290	3,320	5
	First Bancorp	NC	18,403	731	\$1B-\$10B	41,750	817	23,347	86
	Four Oaks Fincorp Inc.	NC	16,010	582	<\$1B	64,533	754	48,523	172
	Fifth Third Bancorp	OH	15,949	648	>\$50B	99,706	880	83,757	232
	United Community Banks Inc.	GA	13,836	505	\$1B-\$10B	40,912	598	27,076	93
	Citizens South Bank	NC	12,448	263	<\$1B	84,838	496	72,390	233
	Bnc Bancorp	NC	11,644	321	\$1B-\$10B	74,083	506	62,439	185
	Southern Community Financial	NC	10,638	297	\$1B-\$10B	58,066	448	47,428	151
	U.S. Bancorp	MN	10,457	1,118	>\$50B	13,109	1,128	2,652	10
North Dakota	Wells Fargo & Company	CA	63,306	2,249	>\$50B	140,825	2,474	77,519	225
	GE Money Bank	UT	33,436	4,551	\$10B-\$50B	33,436	4,551	-	-
	State Bankshares Inc.	ND	27,433	635	\$1B-\$10B	195,006	1,091	167,573	456

4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2009

State or Territory	Name of Lending Institution	HQ Location	Micro Business Lending (less than \$100,000)			All Small Business Lending (less than \$1 million)		Macro Business Lending (\$100,000 - \$1M)	
			Amount (1,000) (1)	Number (2)	Institution Asset Size (3)	Amount (1,000) (4)	Number (5)	Amount (1,000) (6)	Number (7)
Nebraska	U.S. Bancorp	MN	22,348	2,113	>\$50B	51,168	2,183	28,820	70
	Otto Bremer Foundation	MN	20,899	554	\$1B-\$10B	170,984	944	150,085	390
	Dacotah Banks Inc.	SD	15,410	521	\$1B-\$10B	44,057	634	28,647	113
	Wells Fargo & Company	CA	129,021	5,229	>\$50B	219,142	5,504	90,121	275
	GE Money Bank	UT	81,696	11,475	\$10B-\$50B	83,221	11,486	1,525	11
	Pinnacle Bancorp Inc.	NE	64,645	2,562	\$1B-\$10B	176,427	2,952	111,782	390
	Lauritzen Corporation	NE	59,173	2,191	\$10B-\$50B	253,054	2,790	193,881	599
	U.S. Bancorp	MN	35,821	2,792	>\$50B	103,616	2,981	67,795	189
	JPMorgan Chase & Co.	NY	24,673	2,708	>\$50B	24,673	2,708	-	-
	Tierone Bank	NE	23,150	749	\$1B-\$10B	92,932	963	69,782	214
New Hampshire	Farmers & Merchants Investme	NE	17,930	468	\$1B-\$10B	104,687	722	86,757	254
	American Express Bank FSB	UT	16,295	3,053	\$10B-\$50B	19,752	3,067	3,457	14
	GE Money Bank	UT	68,945	8,455	\$10B-\$50B	68,945	8,455	-	-
	TD Bank N.A.	ME	57,011	1,700	>\$50B	198,778	2,116	141,767	416
	Wells Fargo & Company	CA	39,152	1,199	>\$50B	48,404	1,252	9,252	53
	RBS Citizens N.A.	RI	32,514	1,438	>\$50B	153,604	1,722	121,090	284
	American Express Bank FSB	UT	23,766	5,613	\$10B-\$50B	27,429	5,633	3,663	20
	JPMorgan Chase & Co.	NY	21,276	2,429	>\$50B	22,226	2,434	950	5
	People S United Bank	CT	17,170	510	\$10B-\$50B	95,241	748	78,071	238
	Bank of America Corporation	NC	14,357	1,001	>\$50B	72,107	1,120	57,750	119
New Jersey	Citigroup Inc.	NY	13,428	2,616	>\$50B	13,838	2,619	410	3
	Capital One Financial Corporation	VA	10,522	1,065	>\$50B	10,522	1,065	-	-
	PNC Financial Services Group	PA	553,380	12,499	>\$50B	1,170,106	14,096	616,726	1,597
	American Express Bank FSB	UT	277,586	63,632	\$10B-\$50B	331,561	63,880	53,975	248
	Wells Fargo & Company	CA	267,711	7,563	>\$50B	1,069,213	9,756	801,502	2,193
	JPMorgan Chase & Co.	NY	200,233	20,995	>\$50B	304,251	21,230	104,018	235
	GE Money Bank	UT	168,482	26,373	\$10B-\$50B	169,536	26,381	1,054	8
	Bank of America Corporation	NC	106,157	7,254	>\$50B	536,681	8,296	430,524	1,042
	Capital One Financial Corporation	VA	90,068	7,905	>\$50B	214,236	8,235	124,168	330
	Citigroup Inc.	NY	74,941	14,771	>\$50B	86,160	14,800	11,219	29
New York	Valley National Bancorp	NJ	68,482	1,680	\$10B-\$50B	392,334	2,443	323,852	763
	TD Bank N.A.	ME	65,376	2,848	>\$50B	225,726	3,320	160,350	472
	Fulton Financial Corporation	PA	46,659	967	\$10B-\$50B	235,472	1,525	188,813	558
	HSBCBank USA Na	NY	32,191	615	>\$50B	66,905	712	34,714	97
	CIT Group Inc.	NY	31,124	2,708	\$1B-\$10B	32,059	2,712	935	4

4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2009

State or Territory	Name of Lending Institution	HQ Location	Micro Business Lending (less than \$100,000)			All Small Business Lending (less than \$1 million)		Macro Business Lending (\$100,000 - \$1M)	
			Amount (1,000) (1)	Number (2)	Institution Asset Size (3)	Amount (1,000) (4)	Number (5)	Amount (1,000) (6)	Number (7)
New Mexico	GE Capital Financial Inc.	UT	22,867	3,965	\$10B-\$50B	22,969	3,966	102	1
	Sun Bancorp Inc	NJ	21,948	380	\$1B-\$10B	216,168	854	194,220	474
	U.S. Bancorp	MN	18,899	1,538	>\$50B	20,061	1,545	1,162	7
	Lakeland Bancorp Inc.	NJ	15,174	289	\$1B-\$10B	122,000	580	106,826	291
	Sovereign Bank	PA	12,651	266	>\$50B	23,773	301	11,122	35
	Susquehanna Bancshares Inc.	PA	12,454	272	\$10B-\$50B	80,709	470	68,255	198
	Provident Financial Services	NJ	10,460	252	\$1B-\$10B	83,877	431	73,417	179
Nevada	Wells Fargo & Company	CA	201,684	7,894	>\$50B	328,908	8,318	127,224	424
	GE Money Bank	UT	84,770	11,273	\$10B-\$50B	84,770	11,273	-	-
	First State Bancorporation	NM	29,701	658	\$1B-\$10B	197,373	1,148	167,672	490
	American Express Bank FSB	UT	22,121	5,424	\$10B-\$50B	24,914	5,437	2,793	13
	JPMorgan Chase & Co.	NY	21,584	2,658	>\$50B	23,418	2,662	1,834	4
	Compass Bank	AL	16,222	481	>\$50B	23,330	514	7,108	33
	Bank of America Corporation	NC	11,972	855	>\$50B	53,060	974	41,088	119
	Citigroup Inc.	NY	11,022	2,123	>\$50B	11,022	2,123	-	-
	Wells Fargo & Company	CA	328,409	15,398	>\$50B	461,716	15,840	133,307	442
New York	Zions Bancorporation	UT	83,029	2,642	>\$50B	296,103	3,201	213,074	559
	GE Money Bank	UT	71,578	8,961	\$10B-\$50B	74,278	8,976	2,700	15
	American Express Bank FSB	UT	49,696	10,317	\$10B-\$50B	58,851	10,357	9,155	40
	U.S. Bancorp	MN	29,891	2,935	>\$50B	89,524	3,079	59,633	144
	JPMorgan Chase & Co.	NY	28,884	3,360	>\$50B	30,071	3,363	1,187	3
	Bank of America Corporation	NC	23,016	1,661	>\$50B	83,373	1,826	60,357	165
	Citigroup Inc.	NY	22,042	4,564	>\$50B	23,970	4,570	1,928	6
	Western Alliance Bancorporation	NV	20,449	401	\$1B-\$10B	150,552	773	130,103	372
	HSBC Bank USA NA	NY	698,498	15,478	>\$50B	1,521,739	17,948	823,241	2,470
New York	JPMorgan Chase & Co.	NY	610,417	65,194	>\$50B	1,190,796	66,579	580,379	1,385
	American Express Bank FSB	UT	594,410	124,564	\$10B-\$50B	701,795	125,072	107,385	508
	Capital One Financial Corporation	VA	458,778	19,720	>\$50B	1,108,725	21,579	649,947	1,859
	Wells Fargo & Company	CA	351,756	10,780	>\$50B	607,375	11,716	255,619	936
	GE Money Bank	UT	322,672	53,570	\$10B-\$50B	325,597	53,583	2,925	13
	Citigroup Inc.	NY	179,081	29,827	>\$50B	261,960	30,084	82,879	257
	Bank of America Corporation	NC	136,037	9,680	>\$50B	643,315	10,944	507,278	1,264
	Manufacturers & Traders Trust	NY	91,994	2,040	>\$50B	561,476	3,339	469,482	1,299
	U.S. Bancorp	MN	87,173	7,387	>\$50B	107,068	7,452	19,895	65
	First Niagara Bank	NY	66,390	1,940	\$10B-\$50B	446,383	2,977	379,993	1,037

4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2009

State or Territory	Name of Lending Institution	HQ Location	Micro Business Lending (less than \$100,000)			All Small Business Lending (less than \$1 million)		Macro Business Lending (\$100,000 - \$1M)	
			Amount (1,000) (1)	Number (2)	Institution Asset Size (3)	Amount (1,000) (4)	Number (5)	Amount (1,000) (6)	Number (7)
CIT Group Inc.	NY	65,010	5,523	\$1B-\$10B	65,844	5,525	834	2	
Financial Institutions Inc.	NY	47,032	1,240	\$1B-\$10B	153,583	1,540	106,551	300	
TD Bank N.A.	ME	46,938	2,352	>\$50B	164,987	2,684	118,049	332	
NBT Bancorp Inc.	NY	45,738	1,258	\$1B-\$10B	192,150	1,769	146,412	511	
GE Capital Financial Inc.	UT	40,732	6,670	\$10B-\$50B	41,803	6,675	1,071	5	
Community Bank System Inc.	NY	31,756	934	\$1B-\$10B	97,582	1,168	65,826	234	
Suffolk Bancorp	NY	24,023	523	\$1B-\$10B	150,774	888	126,751	365	
RBS Citizens N.A.	RI	22,923	1,290	>\$50B	123,417	1,516	100,494	226	
Canandaigua National Corporation	NY	18,630	760	\$1B-\$10B	74,433	921	55,803	161	
Discover Financial Services	IL	17,452	2,408	\$10B-\$50B	17,452	2,408	-	-	
Keycorp	OH	17,418	656	>\$50B	160,385	1,008	142,967	352	
Signature Bank	NY	16,576	291	\$1B-\$10B	188,438	677	171,862	386	
Lauritzen Corporation	NE	13,759	997	\$10B-\$50B	14,064	999	305	2	
BridGE Bancorp Inc.	NY	12,563	302	<\$1B	49,889	416	37,326	114	
Astoria Federal Savings & Loan	NY	12,459	425	\$10B-\$50B	26,445	469	13,986	44	
Provident Bank	NY	12,267	247	\$1B-\$10B	86,702	458	74,435	211	
Arrow Financial Corporation	NY	11,632	354	\$1B-\$10B	53,899	479	42,267	125	
Alliance Financial Corporation	NY	11,378	298	\$1B-\$10B	60,378	446	49,000	148	
Watertown Savings Bank	NY	10,367	288	<\$1B	37,935	380	27,568	92	
Ohio	GE Money Bank	UT	632,073	85,693	\$10B-\$50B	632,647	85,697	574	4
	Huntington Bancshares Incorp	OH	310,666	7,255	>\$50B	1,079,513	9,232	768,847	1,977
	U.S. Bancorp	MN	264,793	21,312	>\$50B	533,205	22,144	268,412	832
	JPMorgan Chase & Co.	NY	182,983	20,044	>\$50B	436,783	20,627	253,800	583
	PNC Financial Services Group	PA	148,647	6,819	>\$50B	747,071	8,482	598,424	1,663
	Wells Fargo & Company	CA	144,201	4,751	>\$50B	177,912	4,920	33,711	169
	American Express Bank FSB	UT	116,160	24,233	\$10B-\$50B	136,174	24,322	20,014	89
	Park National Corporation	OH	97,333	2,438	\$1B-\$10B	485,675	3,615	388,342	1,177
	Fifth Third Bancorp	OH	96,855	2,885	>\$50B	1,020,780	5,171	923,925	2,286
	GE Capital Financial Inc.	UT	51,810	9,539	\$10B-\$50B	53,119	9,547	1,309	8
	Citigroup Inc.	NY	43,559	8,671	>\$50B	44,344	8,676	785	5
	Capital One Financial Corporation	VA	37,894	4,090	>\$50B	39,557	4,096	1,663	6
	CIT Group Inc.	NY	35,120	2,631	\$1B-\$10B	35,660	2,632	540	1
	First Federal Bank of The MI	OH	32,848	811	\$1B-\$10B	186,774	1,290	153,926	479
	Keycorp	OH	32,779	888	>\$50B	251,789	1,473	219,010	585
	Bank of America Corporation	NC	32,764	3,036	>\$50B	71,921	3,139	39,157	103
	Firstmerit Corporation	OH	25,773	1,065	\$10B-\$50B	203,225	1,526	177,452	461
	RBS Citizens N.A.	RI	25,248	1,143	>\$50B	119,269	1,367	94,021	224

4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2009

State or Territory	Name of Lending Institution	HQ Location	Micro Business Lending (less than \$100,000)			All Small Business Lending (less than \$1 million)		Macro Business Lending (\$100,000 - \$1M)	
			Amount (1,000) (1)	Number (2)	Institution Asset Size (3)	Amount (1,000) (4)	Number (5)	Amount (1,000) (6)	Number (7)
Oklahoma	First Financial Bancorp	OH	21,043	411	\$1B-\$10B	160,187	801	139,144	390
	Discover Financial Services	IL	12,497	1,530	\$10B-\$50B	12,497	1,530	-	-
	Citizens Bancshares Inc.	OH	10,052	203	<\$1B	49,047	321	38,995	118
	GE Money Bank	UT	209,185	29,850	\$10B-\$50B	209,925	29,853	740	3
	Bancfirst Corporation	OK	81,386	2,955	\$1B-\$10B	318,029	3,652	236,643	697
	Wells Fargo & Company	CA	52,868	1,887	>\$50B	61,231	1,935	8,363	48
	JPMorgan Chase & Co.	NY	47,775	5,584	>\$50B	66,185	5,632	18,410	48
	American Express Bank FSB	UT	37,898	8,835	\$10B-\$50B	44,201	8,863	6,303	28
	Durant Bancorp Inc.	OK	32,559	1,105	\$1B-\$10B	101,628	1,408	69,069	303
	Citigroup Inc.	NY	20,239	3,550	>\$50B	20,569	3,551	330	1
	One Rich Hill Land LTD. Part	TX	16,844	368	\$1B-\$10B	120,366	660	103,522	292
	RCB Holding Company Inc.	OK	16,782	622	\$1B-\$10B	58,412	764	41,630	142
	BOK Financial Corporation	OK	16,492	321	\$10B-\$50B	221,559	840	205,067	519
	Central Bancompany	MO	15,029	338	\$1B-\$10B	81,741	553	66,712	215
	Southwest Bancorp Inc.	OK	14,371	270	\$1B-\$10B	118,614	560	104,243	290
	Bank of America Corporation	NC	14,355	1,246	>\$50B	36,612	1,318	22,257	72
	GE Capital Financial Inc.	UT	14,315	2,948	\$10B-\$50B	14,315	2,948	-	-
	Capital One Financial Corporation	VA	13,079	1,557	>\$50B	13,966	1,562	887	5
	CIT Group Inc.	NY	12,274	963	\$1B-\$10B	13,149	965	875	2
	First Fidelity Bancorp Inc.	OK	11,544	286	\$1B-\$10B	52,970	428	41,426	142
	Midfirst Bank	OK	10,861	218	\$10B-\$50B	99,126	454	88,265	236
Oregon	Wells Fargo & Company	CA	439,635	16,437	>\$50B	657,628	17,258	217,993	821
	U.S. Bancorp	MN	172,471	14,733	>\$50B	482,110	15,509	309,639	776
	American Express Bank FSB	UT	81,939	15,373	\$10B-\$50B	84,978	15,392	3,039	19
	JPMorgan Chase & Co.	NY	61,241	7,263	>\$50B	67,056	7,284	5,815	21
	Umpqua Holdings Corporation	OR	38,484	767	\$1B-\$10B	306,348	1,519	267,864	752
	Bank of America Corporation	NC	32,696	2,633	>\$50B	118,902	2,844	86,206	211
	Citigroup Inc.	NY	28,870	5,352	>\$50B	30,405	5,355	1,535	3
	Cascade Bancorp	OR	25,993	648	\$1B-\$10B	107,267	899	81,274	251
	GE Money Bank	UT	25,114	5,101	\$10B-\$50B	25,114	5,101	-	-
	Capital One Financial Corporation	VA	20,361	2,222	>\$50B	20,541	2,223	180	1
	Sterling Financial Corporati	WA	19,074	461	\$10B-\$50B	147,242	793	128,168	332
	Pacific Continental Corporat	OR	18,189	343	\$1B-\$10B	100,069	573	81,880	230
	Premierwest Bancorp	OR	13,519	255	\$1B-\$10B	76,472	439	62,953	184
	CIT Group Inc.	NY	12,949	988	\$1B-\$10B	12,949	988	-	-
	West Coast Bancorp	OR	11,914	258	\$1B-\$10B	73,842	445	61,928	187

4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2009

State or Territory	Name of Lending Institution	HQ Location	Micro Business Lending (less than \$100,000)			All Small Business Lending (less than \$1 million)		Macro Business Lending (\$100,000 - \$1M)	
			Amount (1,000) (1)	Number (2)	Institution Asset Size (3)	Amount (1,000) (4)	Number (5)	Amount (1,000) (6)	Number (7)
Pennsylvania									
	PNC Financial Services Group	PA	771,394	19,812	>\$50B	2,165,652	23,724	1,394,258	3,912
	GE Money Bank	UT	536,345	76,290	\$10B-\$50B	536,345	76,290	-	-
	Wells Fargo & Company	CA	257,201	7,702	>\$50B	1,036,862	9,754	779,661	2,052
	American Express Bank FSB	UT	163,070	38,717	\$10B-\$50B	185,008	38,836	21,938	119
	JPMorgan Chase & Co.	NY	128,086	14,810	>\$50B	137,409	14,842	9,323	32
	Fulton Financial Corporation	PA	100,452	2,175	\$10B-\$50B	631,780	3,570	531,328	1,395
	RBS Citizens N.A.	RI	91,794	2,853	>\$50B	511,202	3,936	419,408	1,083
	U.S. Bancorp	MN	79,054	6,986	>\$50B	86,308	7,017	7,254	31
	Susquehanna Bancshares Inc.	PA	74,806	1,775	\$10B-\$50B	387,266	2,652	312,460	877
	Citigroup Inc.	NY	62,488	12,800	>\$50B	68,813	12,816	6,325	16
	Bank of America Corporation	NC	61,803	5,258	>\$50B	159,670	5,488	97,867	230
	S & T Bancorp Inc.	PA	60,711	2,200	\$1B-\$10B	214,547	2,663	153,836	463
	F.N.B. Corporation	PA	58,144	1,320	\$1B-\$10B	446,824	2,395	388,680	1,075
	Capital One Financial Corporation	VA	53,392	5,648	>\$50B	62,772	5,678	9,380	30
	Manufacturers & Traders Trust	NY	52,985	1,178	>\$50B	308,859	1,888	255,874	710
	GE Capital Financial Inc.	UT	47,648	8,834	\$10B-\$50B	48,987	8,840	1,339	6
	CIT Group Inc.	NY	42,936	3,393	\$1B-\$10B	43,371	3,394	435	1
	National Penn Bancshares Inc	PA	33,741	685	\$1B-\$10B	283,080	1,372	249,339	687
	Northwest Savings Bank	PA	28,630	708	\$1B-\$10B	131,395	1,090	102,765	382
	First Commonwealth Financial	PA	26,875	623	\$1B-\$10B	231,777	1,108	204,902	485
	CNB Financial Corporation	PA	26,532	572	\$1B-\$10B	100,065	830	73,533	258
	TD Bank N.A.	ME	19,574	907	>\$50B	70,678	1,044	51,104	137
	Discover Financial Services	IL	16,601	2,035	\$10B-\$50B	16,601	2,035	-	-
	Huntington Bancshares Incorp	OH	15,031	419	>\$50B	38,222	475	23,191	56
	First National Community Bank	PA	14,414	387	\$1B-\$10B	46,700	466	32,286	79
	QNB Corp.	PA	13,978	304	<\$1B	80,021	491	66,043	187
	Univest Corporation of Penns	PA	12,536	292	\$1B-\$10B	88,571	493	76,035	201
	Sovereign Bank	PA	12,075	286	>\$50B	41,101	370	29,026	84
	1St Summit Bancorp of Johnst	PA	11,682	317	<\$1B	45,861	436	34,179	119
	BB&T FSB Cra	NC	10,035	1,277	\$1B-\$10B	10,435	1,279	400	2
Puerto Rico									
	Popular Inc.	PR	392,869	11,735	\$10B-\$50B	1,118,242	14,120	725,373	2,385
	Banco Santander De Puerto RI	PR	36,643	998	\$1B-\$10B	134,115	1,288	97,472	290
	GE Money Bank	UT	31,823	3,530	\$10B-\$50B	31,823	3,530	-	-
	Compass Bank	AL	31,209	925	>\$50B	122,357	1,193	91,148	268
	Eurobancshares Inc.	PR	24,968	465	\$1B-\$10B	143,512	813	118,544	348
	Wells Fargo & Company	CA	19,170	646	>\$50B	20,828	660	1,658	14

4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2009

State or Territory	Name of Lending Institution	HQ Location	Micro Business Lending (less than \$100,000)			All Small Business Lending (less than \$1 million)		Macro Business Lending (\$100,000 - \$1M)	
			Amount (1,000) (1)	Number (2)	Institution Asset Size (3)	Amount (1,000) (4)	Number (5)	Amount (1,000) (6)	Number (7)
	First Bancorp	PR	13,175	365	\$10B-\$50B	95,177	593	82,002	228
Rhode Island	GE Money Bank	UT	42,521	6,185	\$10B-\$50B	42,521	6,185	-	-
	Bancorp Rhode Island Inc.	RI	29,467	610	\$1B-\$10B	127,463	926	97,996	316
	RBS Citizens N.A.	RI	26,221	1,260	>\$50B	138,363	1,533	112,142	273
	Wells Fargo & Company	CA	26,066	811	>\$50B	32,890	852	6,824	41
	American Express Bank FSB	UT	16,741	4,316	\$10B-\$50B	17,798	4,324	1,057	8
	Bank of America Corporation	NC	16,210	864	>\$50B	122,818	1,131	106,608	267
	JPMorgan Chase & Co.	NY	14,638	1,522	>\$50B	15,288	1,525	650	3
South Carolina	GE Money Bank	UT	239,652	32,849	\$10B-\$50B	240,527	32,854	875	5
	First Citizens Bancorporatio	SC	93,943	2,436	\$1B-\$10B	429,421	3,543	335,478	1,107
	BB&T Corporation	NC	92,351	2,230	>\$50B	513,596	3,452	421,245	1,222
	Wells Fargo & Company	CA	87,641	2,549	>\$50B	520,971	3,684	433,330	1,135
	Scbt Financial Corporation	SC	60,992	2,140	\$1B-\$10B	256,878	2,753	195,886	613
	South Financial Group Inc.	SC	53,590	1,244	\$10B-\$50B	375,231	2,176	321,641	932
	American Express Bank FSB	UT	53,025	11,957	\$10B-\$50B	57,971	11,984	4,946	27
	Synovus Financial Corp.	GA	52,780	1,383	\$10B-\$50B	293,629	2,093	240,849	710
	CNB Corporation	SC	33,154	1,461	<\$1B	82,423	1,666	49,269	205
	Bank of America Corporation	NC	28,970	2,038	>\$50B	123,175	2,308	94,205	270
	BB&T FSB Cra	NC	24,148	2,571	\$1B-\$10B	26,844	2,583	2,696	12
	JPMorgan Chase & Co.	NY	23,068	3,159	>\$50B	24,542	3,164	1,474	5
	GE Capital Financial Inc.	UT	20,380	3,929	\$10B-\$50B	20,483	3,930	103	1
	Citigroup Inc.	NY	15,438	3,393	>\$50B	15,736	3,395	298	2
	Capital One Financial Corporation	VA	13,792	1,448	>\$50B	16,203	1,455	2,411	7
	CIT Group Inc.	NY	10,812	911	\$1B-\$10B	10,812	911	-	-
	U.S. Bancorp	MN	10,096	988	>\$50B	10,911	991	815	3
South Dakota	Wells Fargo & Company	CA	113,399	4,339	>\$50B	255,060	4,753	141,661	414
	GE Money Bank	UT	47,369	5,978	\$10B-\$50B	47,509	5,979	140	1
	Dacotah Banks Inc.	SD	37,151	1,259	\$1B-\$10B	146,640	1,630	109,489	371
	U.S. Bancorp	MN	24,750	1,614	>\$50B	111,455	1,843	86,705	229
	Minnehaha Banshares Inc.	SD	19,731	498	\$1B-\$10B	117,490	754	97,759	256
Tennessee	GE Money Bank	UT	322,689	44,580	\$10B-\$50B	323,289	44,582	600	2
	Regions Financial Corporation	AL	255,883	5,701	>\$50B	623,035	6,666	367,152	965
	First Horizon National Corporation	TN	98,870	2,054	\$10B-\$50B	631,671	3,610	532,801	1,556
	Wells Fargo & Company	CA	74,666	2,399	>\$50B	131,820	2,589	57,154	190

4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2009

State or Territory	Name of Lending Institution	HQ Location	Micro Business Lending (less than \$100,000)			All Small Business Lending (less than \$1 million)		Macro Business Lending (\$100,000 - \$1M)	
			Amount (1,000) (1)	Number (2)	Institution Asset Size (3)	Amount (1,000) (4)	Number (5)	Amount (1,000) (6)	Number (7)
American Express Bank FSB	UT	71,618	15,190	\$10B-\$50B	81,894	15,240	10,276	50	
Pinnacle Financial Partners	TN	58,768	1,327	\$1B-\$10B	509,984	2,527	451,216	1,200	
U.S. Bancorp	MN	45,776	3,697	>\$50B	92,456	3,842	46,680	145	
First South Bancorp Inc.	TN	41,128	1,966	\$1B-\$10B	158,580	2,357	117,452	391	
Suntrust Banks Inc.	GA	37,936	1,286	>\$50B	385,277	2,150	347,341	864	
JPMorgan Chase & Co.	NY	36,406	4,931	>\$50B	41,637	4,943	5,231	12	
Green Bankshares Inc.	TN	31,332	749	\$1B-\$10B	159,705	1,166	128,373	417	
Bank of America Corporation	NC	29,950	2,377	>\$50B	104,247	2,575	74,297	198	
GE Capital Financial Inc.	UT	29,476	5,549	\$10B-\$50B	29,913	5,551	437	2	
Citigroup Inc.	NY	27,823	5,615	>\$50B	29,015	5,623	1,192	8	
BB&T Corporation	NC	27,792	586	>\$50B	187,703	1,036	159,911	450	
First Citizens Bancshares I	TN	23,539	765	<\$1B	79,004	950	55,465	185	
First Security Group Inc.	TN	21,672	531	\$1B-\$10B	121,220	838	99,548	307	
Capital One Financial Corporation	VA	18,047	1,910	>\$50B	25,238	1,929	7,191	19	
CIT Group Inc.	NY	17,210	1,399	\$1B-\$10B	17,573	1,400	363	1	
BancorpSouth Inc.	MS	13,714	467	\$10B-\$50B	73,161	667	59,447	200	
BB&T FSB Cra	NC	12,408	1,346	\$1B-\$10B	14,188	1,352	1,780	6	
Community First Bancshares	TN	11,643	363	\$1B-\$10B	49,813	480	38,170	117	
Renaissance Corporation	MS	11,252	263	\$1B-\$10B	81,006	474	69,754	211	
Synovus Financial Corp.	GA	10,606	220	\$10B-\$50B	77,351	418	66,745	198	
Community First Inc.	TN	10,184	314	<\$1B	55,764	461	45,580	147	
Texas									
Wells Fargo & Company	CA	1,473,600	57,396	>\$50B	2,567,140	60,841	1,093,540	3,445	
GE Money Bank	UT	1,180,719	145,589	\$10B-\$50B	1,187,826	145,621	7,107	32	
JPMorgan Chase & Co.	NY	465,102	50,409	>\$50B	824,214	51,283	359,112	874	
American Express Bank FSB	UT	422,965	89,313	\$10B-\$50B	487,484	89,609	64,519	296	
Compass Bank	AL	258,088	7,634	>\$50B	407,317	8,244	149,229	610	
Citigroup Inc.	NY	182,024	31,976	>\$50B	232,141	32,097	50,117	121	
Capital One Financial Corporation	VA	139,368	20,471	>\$50B	329,870	21,000	190,502	529	
Bank of America Corporation	NC	136,252	10,856	>\$50B	565,574	11,965	429,322	1,109	
Cullen/Frost Bankers Inc.	TX	113,734	2,280	\$10B-\$50B	1,005,972	4,533	892,238	2,253	
Prosperity Bancshares Inc.	TX	84,830	2,504	\$1B-\$10B	404,257	3,453	319,427	949	
CIT Group Inc.	NY	79,667	6,486	\$1B-\$10B	85,245	6,499	5,578	13	
GE Capital Financial Inc.	UT	79,304	13,135	\$10B-\$50B	81,801	13,147	2,497	12	
Amarillo National Bancorp I	TX	67,440	2,923	\$1B-\$10B	158,356	3,195	90,916	272	
Zions Bancorporation	UT	58,304	1,393	>\$50B	425,275	2,296	366,971	903	
American State Financial Cor	TX	52,876	2,125	\$1B-\$10B	194,543	2,539	141,667	414	
International Bancshares Cor	TX	49,722	1,449	\$10B-\$50B	255,951	2,058	206,229	609	

4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2009

State or Territory	Name of Lending Institution	HQ Location	Micro Business Lending (less than \$100,000)			All Small Business Lending (less than \$1 million)		Macro Business Lending (\$100,000 - \$1M)	
			Amount (1,000) (1)	Number (2)	Institution Asset Size (3)	Amount (1,000) (4)	Number (5)	Amount (1,000) (6)	Number (7)
	Comerica Incorporated	TX	44,280	818	>\$50B	250,446	1,338	206,166	520
	U.S. Bancorp	MN	35,096	3,231	>\$50B	41,639	3,259	6,543	28
	Southside Bancshares Incorp	TX	34,839	952	\$1B-\$10B	138,370	1,270	103,531	318
	A.N.B. Holding Company LTD.	TX	34,528	851	\$1B-\$10B	155,467	1,214	120,939	363
	Mow/Rpw li LTD.	TX	33,268	875	\$1B-\$10B	145,811	1,205	112,543	330
	Regions Financial Corporatio	AL	29,501	699	>\$50B	160,431	1,024	130,930	325
	Central Community Corporatio	TX	29,345	951	<\$1B	141,198	1,285	111,853	334
	City Bank	TX	29,033	976	\$1B-\$10B	156,336	1,335	127,303	359
	Maedgen & White LTD.	TX	27,425	829	\$1B-\$10B	117,343	1,089	89,918	260
	Plains Bancorp Inc.	TX	24,788	830	<\$1B	75,219	997	50,431	167
	Weststar Bank Holding Company	TX	23,679	467	<\$1B	133,980	763	110,301	296
	Bancorpsouth Inc.	MS	23,397	697	\$10B-\$50B	87,628	924	64,231	227
	Discover Financial Services	IL	21,316	2,673	\$10B-\$50B	21,316	2,673	-	-
	Lone Star National Bancshare	TX	20,256	607	\$1B-\$10B	70,977	800	50,721	193
	Security Holding Company	TX	20,183	741	<\$1B	76,911	912	56,728	171
	Broadway Bancshares Inc.	TX	19,920	497	\$1B-\$10B	115,538	781	95,618	284
	Jefferson Bancshares Inc.	TX	19,713	563	<\$1B	93,791	791	74,078	228
	LegacyTexas Group Inc.	TX	18,823	381	\$1B-\$10B	121,748	654	102,925	273
	American Bank Holding Corporation	TX	17,423	434	<\$1B	72,825	602	55,402	168
	Bok Financial Corporation	OK	16,645	297	\$10B-\$50B	198,824	743	182,179	446
	Woodforest Financial Group	TX	15,380	355	\$1B-\$10B	87,382	577	72,002	222
	First National Bank Group I	TX	13,775	309	\$1B-\$10B	99,590	562	85,815	253
	Texas Capital Bancshares Inc	TX	13,468	225	\$1B-\$10B	203,572	674	190,104	449
	Commerce Bancshares Inc.	MO	12,227	593	\$10B-\$50B	20,001	621	7,774	28
	Trustmark Corporation	MS	12,197	249	\$1B-\$10B	93,740	458	81,543	209
	BB&T FSB Cra	NC	11,930	1,735	\$1B-\$10B	11,930	1,735	-	-
	First Texas Bhc Inc.	TX	11,879	260	<\$1B	85,938	446	74,059	186
	Sterling Bancshares Inc.	TX	11,860	290	\$1B-\$10B	91,148	501	79,288	211
	Whitney Holding Corporation	LA	11,752	222	\$10B-\$50B	124,232	500	112,480	278
	Moody Bancshares Inc.	TX	10,340	248	\$1B-\$10B	62,813	397	52,473	149
	Southwest Securities FSB	TX	10,152	215	\$1B-\$10B	79,430	409	69,278	194
	Viewpoint Bank	TX	10,096	290	\$1B-\$10B	18,971	322	8,875	32
Utah	Wells Fargo & Company	CA	370,001	15,031	>\$50B	600,486	15,738	230,485	707
	Zions Bancorporation	UT	226,066	7,552	>\$50B	655,287	8,745	429,221	1,193
	GE Money Bank	UT	81,861	10,308	\$10B-\$50B	82,116	10,310	255	2
	American Express Bank FSB	UT	69,148	11,640	\$10B-\$50B	77,213	11,677	8,065	37
	JPMorgan Chase & Co.	NY	39,202	4,405	>\$50B	87,368	4,521	48,166	116

4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2009

State or Territory	Name of Lending Institution	HQ Location	Micro Business Lending (less than \$100,000)			All Small Business Lending (less than \$1 million)		Macro Business Lending (\$100,000 - \$1M)	
			Amount (1,000) (1)	Number (2)	Institution Asset Size (3)	Amount (1,000) (4)	Number (5)	Amount (1,000) (6)	Number (7)
Virginia	U.S. Bancorp	MN	35,253	2,966	>\$50B	101,839	3,149	66,586	183
	Citigroup Inc.	NY	18,570	3,661	>\$50B	18,570	3,661	-	-
	Southern Utah Bancorporation	UT	13,509	406	<\$1B	50,221	532	36,712	126
	Capital One Financial Corporation	VA	12,047	1,255	>\$50B	14,434	1,264	2,387	9
	GE Money Bank	UT	325,026	44,296	\$10B-\$50B	326,601	44,303	1,575	7
	Wells Fargo & Company	CA	176,734	5,420	>\$50B	838,083	7,132	661,349	1,712
	BB&T Corporation	NC	162,504	3,249	>\$50B	1,172,545	5,962	1,010,041	2,713
	American Express Bank FSB	UT	136,420	28,290	\$10B-\$50B	157,904	28,406	21,484	116
	JPMorgan Chase & Co.	NY	77,025	9,081	>\$50B	79,703	9,091	2,678	10
	BB&T FSB Cra	NC	60,435	6,434	\$1B-\$10B	68,790	6,459	8,355	25
	Suntrust Banks Inc.	GA	56,736	2,015	>\$50B	639,142	3,463	582,406	1,448
	Bank of America Corporation	NC	56,091	3,928	>\$50B	244,499	4,422	188,408	494
	PNC Financial Services Group	PA	46,828	1,349	>\$50B	180,626	1,704	133,798	355
	U.S. Bancorp	MN	38,373	3,003	>\$50B	43,450	3,026	5,077	23
	Citigroup Inc.	NY	35,905	6,830	>\$50B	41,798	6,848	5,893	18
	First Citizens Bancshares I	NC	34,401	1,043	\$10B-\$50B	144,987	1,391	110,586	348
	Capital One Financial Corporation	VA	32,801	3,286	>\$50B	37,493	3,304	4,692	18
	Stellarone Corporation	VA	29,997	700	\$1B-\$10B	163,552	1,097	133,555	397
	GE Capital Financial Inc.	UT	29,606	5,697	\$10B-\$50B	30,199	5,702	593	5
	CIT Group Inc.	NY	26,956	2,252	\$1B-\$10B	27,086	2,253	130	1
	Union First Market Bankshare	VA	20,607	516	\$1B-\$10B	115,501	795	94,894	279
	Townebank	VA	20,511	562	\$1B-\$10B	134,560	883	114,049	321
	Eastern Virginia Bankshares	VA	20,260	537	\$1B-\$10B	88,801	754	68,541	217
Vermont	United Bankshares Inc.	WV	15,528	373	\$1B-\$10B	133,554	657	118,026	284
	New Peoples Bankshares Inc.	VA	13,631	460	<\$1B	60,362	616	46,731	156
	Highlands Bankshares Inc.	VA	12,224	447	<\$1B	35,497	535	23,273	88
	Burke & Herbert Bank And Trust	VA	12,223	287	\$1B-\$10B	84,826	499	72,603	212
	Virginia Commerce Bancorp I	VA	11,608	199	\$1B-\$10B	120,039	464	108,431	265
Washington	People S United Bank	CT	35,595	1,236	\$10B-\$50B	167,284	1,651	131,689	415
	Wells Fargo & Company	CA	19,791	699	>\$50B	22,880	720	3,089	21
	TD Bank N.A	ME	17,808	532	>\$50B	86,378	713	68,570	181
	American Express Bank FSB	UT	12,061	2,937	\$10B-\$50B	12,887	2,942	826	5
	JPMorgan Chase & Co.	NY	10,733	1,195	>\$50B	11,433	1,199	700	4
Washington	Wells Fargo & Company	CA	490,822	19,052	>\$50B	778,587	19,959	287,765	907
	U.S. Bancorp	MN	182,045	15,555	>\$50B	628,446	16,608	446,401	1,053

4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2009

State or Territory	Name of Lending Institution	HQ Location	Micro Business Lending (less than \$100,000)			All Small Business Lending (less than \$1 million)		Macro Business Lending (\$100,000 - \$1M)	
			Amount (1,000) (1)	Number (2)	Institution Asset Size (3)	Amount (1,000) (4)	Number (5)	Amount (1,000) (6)	Number (7)
American Express Bank FSB	UT	140,888	26,580	\$10B-\$50B	148,112	26,617	7,224	37	
GE Money Bank	UT	110,652	14,138	\$10B-\$50B	110,652	14,138	-	-	
JPMorgan Chase & Co.	NY	86,680	10,066	>\$50B	99,686	10,104	13,006	38	
Bank of America Corporation	NC	69,504	5,303	>\$50B	299,520	5,909	230,016	606	
Citigroup Inc.	NY	44,799	8,106	>\$50B	45,954	8,109	1,155	3	
Frontier Financial Corporation	WA	37,792	808	\$1B-\$10B	201,978	1,281	164,186	473	
W.T.B. Financial Corporation	WA	36,746	856	\$1B-\$10B	334,947	1,632	298,201	776	
COLUMBIA Banking System Inc	WA	29,409	680	\$1B-\$10B	231,138	1,205	201,729	525	
Capital One Financial Corpor	VA	28,773	3,007	>\$50B	30,614	3,014	1,841	7	
Banner Corporation	WA	27,559	856	\$1B-\$10B	141,875	1,170	114,316	314	
Sterling Financial Corporation	WA	24,547	594	\$10B-\$50B	213,213	1,095	188,666	501	
Washington Banking Company	WA	21,957	576	<\$1B	92,193	785	70,236	209	
CIT Group Inc.	NY	18,931	1,450	\$1B-\$10B	18,931	1,450	-	-	
Olympic Bancorp Inc.	WA	17,236	372	<\$1B	96,113	606	78,877	234	
GE Capital Financial Inc.	UT	16,672	2,670	\$10B-\$50B	17,323	2,674	651	4	
Americanwest Bancorporation	WA	14,390	307	\$1B-\$10B	70,745	479	56,355	172	
Keycorp	OH	13,519	487	>\$50B	175,953	831	162,434	344	
Washington Federal S&L	WA	12,304	273	\$10B-\$50B	52,153	368	39,849	95	
Zions Bancorporation	UT	10,007	228	>\$50B	110,635	465	100,628	237	
Wisconsin									
G E Money Bank	UT	213,812	28,050	\$10B-\$50B	214,732	28,055	920	5	
U.S. Bancorp	MN	207,256	18,010	>\$50B	517,670	18,922	310,414	912	
Wells Fargo & Company	CA	167,440	6,468	>\$50B	275,639	6,842	108,199	374	
Marshall & Ilsley Corporation	WI	104,052	2,690	>\$50B	1,330,497	5,599	1,226,445	2,909	
JPMorgan Chase & Co.	NY	83,311	9,726	>\$50B	188,198	9,954	104,887	228	
Associated Banc-Corp	WI	52,572	1,698	\$10B-\$50B	486,810	2,827	434,238	1,129	
American Express Bank FSB	UT	51,370	9,472	\$10B-\$50B	55,444	9,495	4,074	23	
Johnson Financial Group Inc	WI	36,550	698	\$1B-\$10B	372,644	1,583	336,094	885	
River Valley Bancorporation	WI	30,023	775	<\$1B	189,385	1,251	159,362	476	
Citigroup Inc.	NY	28,848	4,969	>\$50B	29,348	4,970	500	1	
Capital One Financial Corpor	VA	28,184	3,095	>\$50B	29,861	3,100	1,677	5	
NEB Corporation	WI	27,082	789	\$1B-\$10B	116,836	1,067	89,754	278	
Waupaca Bancorporation Inc.	WI	24,024	950	<\$1B	81,542	1,170	57,518	220	
Harris N.A.	IL	20,574	570	\$10B-\$50B	106,846	832	86,272	262	
First Banking Center Inc.	WI	17,242	443	\$1B-\$10B	114,699	748	97,457	305	
Baylake Corp.	WI	17,160	369	\$1B-\$10B	127,863	703	110,703	334	
Bank of America Corporation	NC	16,854	1,752	>\$50B	26,277	1,772	9,423	20	
CIT Group Inc.	NY	16,692	1,314	\$1B-\$10B	16,692	1,314	-	-	

4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2009

State or Territory	Name of Lending Institution	HQ Location	Micro Business Lending (less than \$100,000)			All Small Business Lending (less than \$1 million)		Macro Business Lending (\$100,000 - \$1M)	
			Amount (1,000) (1)	Number (2)	Institution Asset Size (3)	Amount (1,000) (4)	Number (5)	Amount (1,000) (6)	Number (7)
	GE Capital Financial Inc.	UT	13,862	1,884	\$10B-\$50B	14,006	1,885	144	1
	Oconomowoc Bancshares Inc.	WI	10,551	233	<\$1B	83,731	449	73,180	216
West Virginia									
	GE Money Bank	UT	102,602	14,238	\$10B-\$50B	102,957	14,239	355	1
	BB&T Corporation	NC	45,596	1,093	>\$50B	231,774	1,631	186,178	538
	United Bankshares Inc.	WV	38,229	955	\$1B-\$10B	166,074	1,367	127,845	412
	Huntington Bancshares Incorp	OH	21,301	546	>\$50B	77,619	693	56,318	147
	Wells Fargo & Company	CA	15,420	560	>\$50B	19,224	578	3,804	18
	First Community Bancshares	VA	15,028	435	\$1B-\$10B	51,585	580	36,557	145
	JPMorgan Chase & Co.	NY	14,896	1,755	>\$50B	37,688	1,800	22,792	45
	Wesbanco Inc.	WV	12,085	376	\$1B-\$10B	40,558	480	28,473	104
	City Holding Company	WV	11,703	259	\$1B-\$10B	53,130	377	41,427	118
	BB&T FSB Cra	NC	11,132	1,212	\$1B-\$10B	14,332	1,220	3,200	8
Wyoming									
	Wells Fargo & Company	CA	63,238	2,309	>\$50B	130,012	2,515	66,774	206
	First Interstate Bancsystem	MT	32,348	1,156	\$1B-\$10B	97,386	1,383	65,038	227
	GE Money Bank	UT	28,985	3,961	\$10B-\$50B	28,985	3,961	-	-
	Midland Financial Corporatio	WY	11,721	310	<\$1B	39,694	420	27,973	110

Note: Small business 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.

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

Table 4C. Top Macro Business Lenders by State and Territory Based on CRA Data, 2009

State or Territory	Name of Lending Institution	HQ Location	Macro Business Lending (\$100,000 - \$1M)			All Small Business Lending (less than \$1 million)		Micro Business Lending (less than \$100,000)	
			Amount (1,000) (1)	Number (2)	Institution Asset Size (3)	Amount (1,000) (4)	Number (5)	Amount (1,000) (6)	Number (7)
Alabama									
	Regions Financial Corporation	AL	519,444	1,394	>\$50B	742,301	6,440	222,857	5,046
	Synovus Financial Corp.	GA	467,931	1,411	\$10B-\$50B	564,003	3,767	96,072	2,356
	Wells Fargo & Company	CA	456,666	1,324	>\$50B	565,754	4,201	109,088	2,877
	Banctrust Financial Group I	AL	238,747	716	\$1B-\$10B	289,336	1,985	50,589	1,269
	Whitney Holding Corporation	LA	96,533	274	\$10B-\$50B	112,071	589	15,538	315
	Renaissance Corporation	MS	58,186	192	\$1B-\$10B	70,540	486	12,354	294
	Compass Bank	AL	57,449	186	>\$50B	110,629	1,892	53,180	1,706
	Bancorpsouth Inc.	MS	56,930	174	\$10B-\$50B	66,113	463	9,183	289
	Bancindependent Incorporated	AL	56,845	227	<\$1B	79,730	961	22,885	734
	West Alabama Capital Corp.	AL	53,688	163	<\$1B	67,435	704	13,747	541
	RBC Bank	NC	50,387	171	\$10B-\$50B	62,479	470	12,092	299
	CBS Banc-Corp.	AL	38,471	119	\$1B-\$10B	45,237	297	6,766	178
	USAMeribancorp Inc.	FL	34,219	110	<\$1B	42,508	338	8,289	228
Alaska									
	First National Bank Alaska	AK	137,089	419	\$1B-\$10B	161,445	968	24,356	549
	Wells Fargo & Company	CA	128,858	390	>\$50B	271,710	5,606	142,852	5,216
	Northrim Bancorp Inc.	AK	77,774	219	<\$1B	90,502	449	12,728	230
	Keycorp	OH	30,450	59	>\$50B	32,012	100	1,562	41
Arizona									
	Wells Fargo & Company	CA	453,242	1,474	>\$50B	1,314,272	36,531	861,030	35,057
	Zions Bancorporation	UT	212,868	565	>\$50B	278,472	3,309	65,604	2,744
	Marshall & Ilsley Corporation	WI	201,846	441	>\$50B	220,215	947	18,369	506
	Bank of America Corporation	NC	184,824	500	>\$50B	232,176	3,964	47,352	3,464
	Cobiz Financial Inc.	CO	93,414	227	\$1B-\$10B	103,324	392	9,910	165
	JPMorgan Chase & Co.	NY	86,670	222	>\$50B	265,260	19,108	178,590	18,886
	Western Alliance Bancorporation	NV	81,795	217	\$1B-\$10B	91,103	380	9,308	163
	Johnson Financial Group Inc	WI	49,174	115	\$1B-\$10B	52,278	163	3,104	48
	BOK Financial Corporation	OK	39,618	107	\$10B-\$50B	42,653	149	3,035	42
	First Citizens Bancshares I	NC	34,131	74	\$10B-\$50B	34,710	85	579	11
	U.S. Bancorp	MN	32,829	82	>\$50B	65,492	3,021	32,663	2,939
	First Fidelity Bancorp Inc.	OK	32,009	76	\$1B-\$10B	34,916	131	2,907	55
	Beal Bank Nevada	NV	31,265	62	\$1B-\$10B	32,340	86	1,075	24
Arkansas									
	Regions Financial Corporation	AL	152,060	440	>\$50B	184,132	1,267	32,072	827
	First Security Bancorp	AR	101,353	378	\$1B-\$10B	143,775	1,711	42,422	1,333
	Bancorpsouth Inc.	MS	69,772	227	\$10B-\$50B	94,610	1,160	24,838	933
	Iberiabank FSB	AR	64,761	201	\$1B-\$10B	83,017	649	18,256	448

Table 4C. Top Macro Business Lenders by State and Territory Based on CRA Data, 2009

State or Territory	Name of Lending Institution	HQ Location	Macro Business Lending (\$100,000 - \$1M)			All Small Business Lending (less than \$1 million)		Micro Business Lending (less than \$100,000)	
			Amount (1,000) (1)	Number (2)	Institution Asset Size (3)	Amount (1,000) (4)	Number (5)	Amount (1,000) (6)	Number (7)
	Simmons First National Corp.	AR	51,246	159	\$1B-\$10B	71,389	880	20,143	721
	Liberty Bancshares Inc	AR	48,908	166	\$1B-\$10B	62,485	610	13,577	444
	First Bank Corp	AR	48,468	208	\$1B-\$10B	65,632	694	17,164	486
	Bank of The Ozarks Inc	AR	46,293	166	\$1B-\$10B	69,926	1,073	23,633	907
	U.S. Bancorp	MN	32,592	92	>\$50B	55,889	2,013	23,297	1,921
California	Wells Fargo & Company	CA	2,682,166	10,036	>\$50B	8,779,089	241,874	6,096,923	231,838
	Bank of America Corporation	NC	1,226,791	3,066	>\$50B	1,524,389	27,564	297,598	24,498
	Zions Bancorporation	UT	940,212	2,250	>\$50B	1,093,978	6,948	153,766	4,698
	Union Bank N.A.	CA	766,598	2,478	\$1B-\$10B	1,387,496	21,135	620,898	18,657
	U.S. Bancorp	MN	538,855	1,234	>\$50B	813,893	24,849	275,038	23,615
	City National Corporation	CA	504,668	1,219	\$10B-\$50B	554,949	2,176	50,281	957
	Comerica Incorporated	TX	439,657	934	>\$50B	472,081	1,460	32,424	526
	Bank of The West	CA	426,455	892	>\$50B	524,834	4,090	98,379	3,198
	East West Bancorp Inc.	CA	401,969	800	\$10B-\$50B	414,980	993	13,011	193
	First Citizens Bancshares Inc.	NC	310,417	675	\$10B-\$50B	322,234	972	11,817	297
	CVB Financial Corp.	CA	285,026	745	\$1B-\$10B	323,225	1,424	38,199	679
	Capgen Capital Group II LP	NY	272,910	660	.	298,015	1,068	25,105	408
	Umpqua Holdings Corporation	OR	247,881	590	\$1B-\$10B	270,950	1,030	23,069	440
	Westamerica Bancorporation	CA	243,714	701	\$1B-\$10B	271,161	1,138	27,447	437
	Pacific Capital Bancorp	CA	217,982	547	\$1B-\$10B	248,812	1,239	30,830	692
	Cathay General Bancorp	CA	207,053	408	\$10B-\$50B	217,849	610	10,796	202
	Wilshire Bancorp Inc.	CA	191,843	454	\$1B-\$10B	208,290	700	16,447	246
	Community Bank	CA	182,729	446	\$1B-\$10B	204,322	909	21,593	463
	Rabobank N.A.	CA	162,356	423	\$1B-\$10B	210,061	1,180	47,705	757
	First Banks Inc.	MO	156,483	403	\$10B-\$50B	170,586	756	14,103	353
	American Express Bank FSB	UT	145,636	705	\$10B-\$50B	1,131,980	201,867	986,344	201,162
	First California Financial G	CA	142,806	364	\$1B-\$10B	160,076	675	17,270	311
	Heritage Commerce Corp .	CA	137,299	339	\$1B-\$10B	146,478	473	9,179	134
	1867 Western Financial Corp.	CA	121,624	320	\$1B-\$10B	136,893	607	15,269	287
	Hanmi Financial Corporation	CA	113,270	333	\$1B-\$10B	129,266	693	15,996	360
	Signature Bank	NY	112,343	249	\$1B-\$10B	113,841	268	1,498	19
	Mechanics Bank	CA	109,764	248	\$1B-\$10B	142,262	1,090	32,498	842
	Svb Financial Group	CA	107,616	242	\$1B-\$10B	144,013	1,411	36,397	1,169
	SCJ Inc.	CA	106,466	266	\$1B-\$10B	112,111	366	5,645	100
	First Northern Community Ban	CA	103,621	248	<\$1B	114,815	451	11,194	203
	Fremont Bancorporation	CA	102,705	247	\$1B-\$10B	109,669	354	6,964	107
	Nara Bancorp Inc.	CA	102,023	225	\$1B-\$10B	109,838	343	7,815	118

Table 4C. Top Macro Business Lenders by State and Territory Based on CRA Data, 2009

State or Territory	Name of Lending Institution	HQ Location	Macro Business Lending (\$100,000 - \$1M)			All Small Business Lending (less than \$1 million)		Micro Business Lending (less than \$100,000)	
			Amount (1,000) (1)	Number (2)	Institution Asset Size (3)	Amount (1,000) (4)	Number (5)	Amount (1,000) (6)	Number (7)
Citigroup Inc.	NY	101,383	281	>\$50B	517,612	66,781	416,229	66,500	
Center Financial Corporation	CA	81,227	206	\$1B-\$10B	88,996	358	7,769	152	
Manufacturers Bank	CA	80,612	180	\$1B-\$10B	83,720	233	3,108	53	
Palomar Enterprises Llc	CA	79,137	195	\$1B-\$10B	84,952	300	5,815	105	
Trico Bancshares	CA	77,760	226	\$1B-\$10B	98,861	726	21,101	500	
Exchange Bank	CA	73,600	206	\$1B-\$10B	85,380	439	11,780	233	
American Business Bank	CA	70,592	191	<\$1B	79,170	364	8,578	173	
Sierra Bancorp	CA	64,615	204	\$1B-\$10B	76,587	454	11,972	250	
Ironstone Bank	NC	62,775	158	\$1B-\$10B	72,823	386	10,048	228	
Preferred Bank	CA	61,185	155	\$1B-\$10B	63,943	196	2,758	41	
Central Valley Community Bank	CA	58,526	164	<\$1B	67,980	392	9,454	228	
American River Bankshares	CA	53,718	140	<\$1B	63,370	307	9,652	167	
Boston Private Financial Holding	MA	53,524	128	\$1B-\$10B	58,042	190	4,518	62	
RBC Corporation	CA	51,647	125	\$1B-\$10B	55,508	193	3,861	68	
Far East National Bank	CA	50,658	110	\$1B-\$10B	51,477	121	819	11	
JPMorgan Chase & Co.	NY	49,057	161	>\$50B	695,235	73,280	646,178	73,119	
Beal Bank Nevada	NV	42,415	108	\$1B-\$10B	45,325	171	2,910	63	
Sterling Financial Corporation	WA	42,098	97	\$10B-\$50B	45,386	180	3,288	83	
Chinatrust Bank (U.S.A.)	CA	40,491	91	\$1B-\$10B	44,906	164	4,415	73	
Farmers & Merchants Bancorp	CA	38,576	103	\$1B-\$10B	43,633	201	5,057	98	
Merrill Lynch Bank & Trust F	CA	38,476	83	\$10B-\$50B	41,602	130	3,126	47	
Community West Bancshares	CA	36,754	90	<\$1B	39,762	144	3,008	54	
HSBC Bank USA NA	NY	33,777	89	>\$50B	69,959	1,027	36,182	938	
Suntrust Banks Inc.	GA	32,759	98	>\$50B	35,743	152	2,984	54	
Colorado	Wells Fargo & Company	CA	527,419	1,664	>\$50B	1,403,609	36,934	876,190	35,270
	U.S. Bancorp	MN	211,564	536	>\$50B	343,652	12,674	132,088	12,138
	Cobiz Financial Inc.	CO	210,251	519	\$1B-\$10B	236,872	1,009	26,621	490
	Zions Bancorporation	UT	155,701	395	>\$50B	191,059	2,027	35,358	1,632
	Eggemeyer Capital Llc	CA	107,646	304	\$1B-\$10B	123,264	628	15,618	324
	Keycorp	OH	104,007	236	>\$50B	110,287	434	6,280	198
	Umb Financial Corporation	MO	98,994	233	\$10B-\$50B	114,526	729	15,532	496
	Lauritzen Corporation	NE	87,009	241	\$10B-\$50B	108,021	1,196	21,012	955
	Bank of The West	CA	84,336	216	>\$50B	105,896	1,030	21,560	814
	Pinnacle Bancorp Inc.	NE	81,081	248	\$1B-\$10B	103,582	901	22,501	653
	Community Bankshares Inc.	CO	74,349	200	\$1B-\$10B	88,751	547	14,402	347
	JPMorgan Chase & Co.	NY	65,642	181	>\$50B	229,119	17,526	163,477	17,345
	Alpine Banks of Colorado	CO	60,642	181	\$1B-\$10B	76,575	698	15,933	517

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			Amount (1,000)	Number	Institution Asset Size	Amount (1,000)	Number	Amount (1,000)	Number
			(1)	(2)	(3)	(4)	(5)	(6)	(7)
Connecticut	Bank of America Corporation	NC	51,965	143	>\$50B	71,716	1,920	19,751	1,777
	Sturm Financial Group Inc.	CO	46,215	123	\$1B-\$10B	55,661	300	9,446	177
	First State Bancorporation	NM	40,260	111	\$1B-\$10B	45,965	242	5,705	131
	BOK Financial Corporation	OK	30,723	73	\$10B-\$50B	32,771	106	2,048	33
	Bank of America Corporation	NC	213,505	552	>\$50B	263,795	3,688	50,290	3,136
	Wells Fargo & Company	CA	182,123	581	>\$50B	290,166	3,810	108,043	3,229
	Webster Financial Corporatio	CT	130,041	359	\$10B-\$50B	163,021	1,064	32,980	705
	Newalliance Bancshares Inc.	CT	124,665	348	\$1B-\$10B	149,357	897	24,692	549
	People S United Bank	CT	95,458	209	\$10B-\$50B	102,141	431	6,683	222
	TDBank N.A	ME	91,448	245	>\$50B	125,221	1,168	33,773	923
Delaware	RBS Citizens N.A.	RI	61,416	151	>\$50B	73,955	691	12,539	540
	PNC Financial Services Group	PA	90,432	248	>\$50B	149,424	1,809	58,992	1,561
	Wilmington Trust Corporation	DE	72,096	195	\$1B-\$10B	82,944	523	10,848	328
	Wells Fargo & Company	CA	42,719	118	>\$50B	61,950	669	19,231	551
District of Columbia	BB&T Corporation	NC	55,636	141	>\$50B	60,481	215	4,845	74
	Wells Fargo & Company	CA	55,034	142	>\$50B	69,819	578	14,785	436
	Suntrust Banks Inc.	GA	40,928	86	>\$50B	44,134	225	3,206	139
	PNC Financial Services Group	PA	30,620	90	>\$50B	51,677	681	21,057	591
	Wells Fargo & Company	CA	1,553,593	4,216	>\$50B	2,077,106	20,488	523,513	16,272
Florida	Suntrust Banks Inc.	GA	742,008	1,889	>\$50B	857,937	7,245	115,929	5,356
	Bank of America Corporation	NC	703,588	1,953	>\$50B	917,390	18,577	213,802	16,624
	Regions Financial Corporatio	AL	602,546	1,645	>\$50B	1,085,346	11,990	482,800	10,345
	Synovus Financial Corp.	GA	270,218	807	\$10B-\$50B	315,347	1,747	45,129	940
	BB&T Corporation	NC	251,659	656	>\$50B	283,563	1,267	31,904	611
	South Financial Group Inc.	SC	242,133	698	\$10B-\$50B	278,314	1,570	36,181	872
	Fifth Third Bancorp	OH	158,551	385	>\$50B	186,683	1,443	28,132	1,058
	Marshall & Ilsley Corporation	WI	155,649	357	>\$50B	169,274	727	13,625	370
	Northern Trust Corporation	IL	141,416	358	>\$50B	154,024	552	12,608	194
	Tampa Banking Company The	FL	139,491	362	<\$1B	166,142	969	26,651	607
	PNC Financial Services Group	PA	137,936	367	>\$50B	167,272	2,207	29,336	1,840
	Bank of New York Mellon Corp	NY	125,082	321	>\$50B	143,882	600	18,800	279
	Whitney Holding Corporation	LA	90,822	270	\$10B-\$50B	103,910	607	13,088	337
	American Express Bank FSB	UT	85,004	418	\$10B-\$50B	538,868	96,724	453,864	96,306
	TotalBank	FL	59,642	192	\$1B-\$10B	90,750	2,937	31,108	2,745

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			Amount (1,000) (1)	Number (2)	Institution Asset Size (3)	Amount (1,000) (4)	Number (5)	Amount (1,000) (6)	Number (7)
	TIB Financial Corp.	FL	59,015	172	\$1B-\$10B	70,196	392	11,181	220
	Comerica Incorporated	TX	54,799	116	>\$50B	57,411	156	2,612	40
	Bancrust Financial Group Inc.,	AL	54,123	151	\$1B-\$10B	60,583	300	6,460	149
	City National Bank of Florid	FL	53,896	114	\$1B-\$10B	59,162	211	5,266	97
	Ocean Bancshares Inc.	FL	48,109	115	\$1B-\$10B	55,686	283	7,577	168
	Ironstone Bank	NC	46,420	115	\$1B-\$10B	54,365	325	7,945	210
	First Citizens Bancshares Inc.	NC	40,190	102	\$10B-\$50B	41,417	125	1,227	23
	Capital City Bank Group Inc	FL	38,935	125	\$1B-\$10B	54,324	651	15,389	526
	US Century Bank	FL	34,630	80	\$1B-\$10B	39,468	168	4,838	88
Georgia	Synovus Financial Corp.	GA	1,029,641	3,014	\$10B-\$50B	1,220,297	8,051	190,656	5,037
	Suntrust Banks Inc.	GA	724,202	1,824	>\$50B	804,087	4,597	79,885	2,773
	Wells Fargo & Company	CA	704,699	1,947	>\$50B	928,978	8,783	224,279	6,836
	BB&T Corporation	NC	672,549	1,770	>\$50B	755,431	3,510	82,882	1,740
	Regions Financial Corporatio	AL	281,047	710	>\$50B	333,236	2,043	52,189	1,333
	Bank of America Corporation	NC	240,971	651	>\$50B	307,523	6,057	66,552	5,406
	United Community Banks Inc.	GA	225,870	696	\$1B-\$10B	282,206	2,752	56,336	2,056
	Southeastern Bank Financial	GA	74,936	237	\$1B-\$10B	88,323	627	13,387	390
	Ameris Bancorp	GA	58,633	207	\$1B-\$10B	80,472	940	21,839	733
	PABBANKshares Inc.	GA	57,521	176	\$1B-\$10B	72,674	573	15,153	397
	WGNB Corp.	GA	56,576	180	<\$1B	71,448	621	14,872	441
	Fidelity Southern Corporatio	GA	55,033	136	\$1B-\$10B	63,072	345	8,039	209
	Brand Group Holdings Inc.	GA	54,854	161	\$1B-\$10B	64,076	411	9,222	250
	Queensborough Company The	GA	49,070	170	<\$1B	80,408	1,312	31,338	1,142
	Ironstone Bank	NC	39,398	104	\$1B-\$10B	46,209	300	6,811	196
	Bartow Bancshares Inc.	GA	35,927	107	<\$1B	41,784	257	5,857	150
	First Citizens Bancorporatio	SC	35,069	118	\$1B-\$10B	44,075	389	9,006	271
	Beal Bank Nevada	NV	32,220	106	\$1B-\$10B	38,962	325	6,742	219
	First Security Group Inc.	TN	31,539	104	\$1B-\$10B	38,201	245	6,662	141
	Peoples Banktrust Inc.	GA	30,831	84	<\$1B	32,607	113	1,776	29
Guam	Bank of The West	CA	37,810	97	>\$50B	46,591	389	8,781	292
Hawaii	Bank of The West	CA	294,724	817	>\$50B	408,901	4,712	114,177	3,895
	American Savings Bank	HI	61,135	172	\$1B-\$10B	76,879	587	15,744	415
	Bank of Hawaii Corporation	HI	60,905	128	\$10B-\$50B	67,066	291	6,161	163
	Central Pacific Financial Co	HI	59,088	135	\$1B-\$10B	68,182	377	9,094	242
Idaho									

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			Amount (1,000) (1)	Number (2)	Institution Asset Size (3)	Amount (1,000) (4)	Number (5)	Amount (1,000) (6)	Number (7)
Illinois	Wells Fargo & Company	CA	161,996	510	>\$50B	380,824	9,081	218,828	8,571
	U.S. Bancorp	MN	151,922	407	>\$50B	212,597	5,024	60,675	4,617
	Zions Bancorporation	UT	131,331	383	>\$50B	174,858	1,817	43,527	1,434
	The Bank of Commerce	ID	85,956	251	<\$1B	110,589	975	24,633	724
	W.T.B. Financial Corporation	WA	80,679	208	\$1B-\$10B	91,410	463	10,731	255
	Glacier Bancorp Inc.	MT	45,159	135	\$1B-\$10B	57,214	402	12,055	267
	Keycorp	OH	41,177	102	>\$50B	45,829	250	4,652	148
	Cascade Bancorp	OR	36,819	134	\$1B-\$10B	54,860	731	18,041	597
	Farmers Bancorporation Inc.	ID	33,030	125	<\$1B	48,010	582	14,980	457
	Sterling Financial Corporation	WA	31,575	90	\$10B-\$50B	38,277	288	6,702	198
Illinois	Wintrust Financial Corporation	IL	495,574	1,263	\$10B-\$50B	552,738	2,480	57,164	1,217
	First Midwest Bancorp Inc.	IL	421,512	1,180	\$1B-\$10B	481,110	2,540	59,598	1,360
	Harris N.A.	IL	414,388	1,147	\$10B-\$50B	465,957	4,393	51,569	3,246
	Bank of America Corporation	NC	395,299	975	>\$50B	474,785	6,108	79,486	5,133
	MB Financial Inc	IL	381,852	916	\$1B-\$10B	404,619	1,300	22,767	384
	American Chartered Bancorp	IL	354,591	898	\$1B-\$10B	394,919	1,563	40,328	665
	JPMorgan Chase & Co.	NY	307,276	665	>\$50B	648,032	38,441	340,756	37,776
	Fifth Third Bancorp	OH	280,971	694	>\$50B	316,446	2,020	35,475	1,326
	Midwest Banc Holdings Inc.	IL	249,203	638	\$1B-\$10B	267,734	978	18,531	340
	Privatebancorp Inc.	IL	190,889	476	\$10B-\$50B	203,517	699	12,628	223
	U.S. Bancorp	MN	161,604	486	>\$50B	302,214	11,696	140,610	11,210
	First Busey Corporation	IL	158,212	448	\$1B-\$10B	190,235	1,334	32,023	886
	Associated Banc-Corp	WI	158,006	337	\$10B-\$50B	167,053	589	9,047	252
	Old Second Bancorp Inc.	IL	152,408	413	\$1B-\$10B	171,257	799	18,849	386
	Amcore Financial Inc.	IL	136,420	358	\$1B-\$10B	154,349	712	17,929	354
	Standard Bancshares Inc.	IL	122,084	287	\$1B-\$10B	131,746	453	9,662	166
	First American Bank Corporat	IL	115,870	251	\$1B-\$10B	122,832	419	6,962	168
	First Banks Inc.	MO	113,781	336	\$10B-\$50B	134,782	830	21,001	494
	Taylor Capital Group Inc.	IL	111,886	234	\$1B-\$10B	119,330	355	7,444	121
	RUH Capital Llc	CA	97,334	235	.	103,082	335	5,748	100
	West Suburban Bancorp Inc.	IL	95,924	248	\$1B-\$10B	110,942	543	15,018	295
	First Mid-Illinois Bancshare	IL	94,876	289	\$1B-\$10B	126,605	1,299	31,729	1,010
	Northern Trust Corporation	IL	86,134	220	>\$50B	94,321	348	8,187	128
	Princeton National Bancorp	IL	84,064	285	\$1B-\$10B	106,579	944	22,515	659
	Banc Ed Corp. The	IL	77,210	220	\$1B-\$10B	91,021	548	13,811	328
	PNC Financial Services Group	PA	72,824	211	>\$50B	113,009	3,170	40,185	2,959
	Regions Financial Corporation	AL	62,499	165	>\$50B	78,114	612	15,615	447

Table 4C. Top Macro Business Lenders by State and Territory Based on CRA Data, 2009

State or Territory	Name of Lending Institution	HQ Location	Macro Business Lending (\$100,000 - \$1M)			All Small Business Lending (less than \$1 million)		Micro Business Lending (less than \$100,000)	
			Amount (1,000) (1)	Number (2)	Institution Asset Size (3)	Amount (1,000) (4)	Number (5)	Amount (1,000) (6)	Number (7)
	Wells Fargo & Company	CA	60,769	257	>\$50B	254,574	6,931	193,805	6,674
	Commerce Bancshares Inc.	MO	60,575	175	\$10B-\$50B	72,312	489	11,737	314
	Morton Community Bank	IL	59,983	173	\$1B-\$10B	75,414	626	15,431	453
	Marshall & Ilsley Corporation	WI	58,552	124	>\$50B	60,480	168	1,928	44
	Heartland Bancorp Inc.	IL	56,601	184	\$1B-\$10B	71,913	608	15,312	424
	Bridgeview Bancorp Inc.	IL	53,526	134	\$1B-\$10B	57,161	192	3,635	58
	RBS Citizens N.A.	RI	49,451	121	>\$50B	66,976	880	17,525	759
	Home State Bancorp Inc.	IL	46,157	130	<\$1B	54,426	379	8,269	249
	Lauritzen Corporation	NE	45,986	135	\$10B-\$50B	63,835	928	17,849	793
	Bankfinancial F.S.B	IL	45,689	115	\$1B-\$10B	50,557	223	4,868	108
	Marquette National Corporation	IL	42,004	117	\$1B-\$10B	47,223	217	5,219	100
	Inland Bancorp Inc.	IL	39,666	92	\$1B-\$10B	41,838	133	2,172	41
	United Community Bancorp Inc	IL	38,523	120	<\$1B	47,756	359	9,233	239
	Centru Financial Corporation	MO	32,894	93	\$1B-\$10B	40,947	294	8,053	201
	Citigroup Inc.	NY	32,411	77	>\$50B	139,047	17,243	106,636	17,166
	Bank of Highland Park Finance	IL	31,033	94	\$1B-\$10B	35,696	180	4,663	86
Indiana	Fifth Third Bancorp	OH	255,211	659	>\$50B	289,323	1,661	34,112	1,002
	Old National Bancorp	IN	215,865	691	\$1B-\$10B	281,535	2,280	65,670	1,589
	Lakeland Financial Corporation	IN	171,086	465	\$1B-\$10B	189,149	849	18,063	384
	Star Financial Group Inc.	IN	144,809	454	\$1B-\$10B	174,516	1,123	29,707	669
	Regions Financial Corporatio	AL	124,527	313	>\$50B	144,265	795	19,738	482
	JPMorgan Chase & Co.	NY	118,831	258	>\$50B	213,978	10,991	95,147	10,733
	PNC Financial Services Group	PA	111,561	291	>\$50B	150,206	2,388	38,645	2,097
	Marshall & Ilsley Corporatio	WI	108,305	268	>\$50B	118,415	539	10,110	271
	Huntington Bancshares Incorp	OH	93,800	219	>\$50B	126,494	1,024	32,694	805
	Wells Fargo & Company	CA	89,152	293	>\$50B	223,917	5,160	134,765	4,867
	First Financial Bancorp	OH	86,566	224	\$1B-\$10B	97,769	472	11,203	248
	First Bancshares Inc.	IN	76,697	233	\$1B-\$10B	91,510	575	14,813	342
	First Financial Corporation	IN	75,950	215	\$1B-\$10B	98,633	843	22,683	628
	First Merchants Corporation	IN	69,506	199	\$1B-\$10B	85,789	606	16,283	407
	Harris N.A.	IL	63,340	159	\$10B-\$50B	74,134	538	10,794	379
	German American Bancorp Inc	IN	59,866	180	\$1B-\$10B	73,130	510	13,264	330
	First Midwest Bancorp Inc.	IL	58,739	161	\$1B-\$10B	66,090	303	7,351	142
	1St Source Corporation	IN	46,660	152	\$1B-\$10B	59,730	474	13,070	322
	First Mutual of Richmond Inc	IN	46,309	135	<\$1B	53,418	281	7,109	146
	National Bank of Indianapolis	IN	44,997	111	\$1B-\$10B	50,189	215	5,192	104
	Bank of America Corporation	NC	41,732	94	>\$50B	62,657	1,971	20,925	1,877

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State or Territory	Name of Lending Institution	HQ Location	Macro Business Lending (\$100,000 - \$1M)			All Small Business Lending (less than \$1 million)		Micro Business Lending (less than \$100,000)	
			Amount (1,000) (1)	Number (2)	Institution Asset Size (3)	Amount (1,000) (4)	Number (5)	Amount (1,000) (6)	Number (7)
Iowa	Integra Bank Corporation	IN	41,637	143	\$1B-\$10B	53,440	463	11,803	320
	Horizon Bancorp	IN	40,270	119	\$1B-\$10B	46,524	255	6,254	136
	Mainsource Financial Group	IN	38,944	137	\$1B-\$10B	94,802	3,786	55,858	3,649
	Citizens Financial Bank	IN	31,337	87	\$1B-\$10B	35,654	163	4,317	76
	Indiana Community Bancorp	IN	30,665	73	\$1B-\$10B	33,081	121	2,416	48
	Keycorp	OH	30,538	85	>\$50B	35,962	249	5,424	164
Kansas	U.S. Bancorp	MN	206,026	569	>\$50B	276,708	5,264	70,682	4,695
	Stark Bank Group Ltd.	IA	160,301	413	\$1B-\$10B	180,063	865	19,762	452
	Wells Fargo & Company	CA	159,285	468	>\$50B	348,281	7,725	188,996	7,257
	Hills Bancorporation	IA	140,514	446	\$1B-\$10B	191,838	1,900	51,324	1,454
	West Bancorporation Inc.	IA	118,172	334	\$1B-\$10B	143,044	892	24,872	558
	BTC Financial Corporation	IA	86,686	206	\$1B-\$10B	94,065	356	7,379	150
	First Citizens Financial Corp.	IA	35,695	116	\$1B-\$10B	50,945	791	15,250	675
Kentucky	Intrust Financial Corporation	KS	138,619	385	\$1B-\$10B	167,349	1,614	28,730	1,229
	Commerce Bancshares Inc.	MO	124,393	342	\$10B-\$50B	151,851	1,210	27,458	868
	UMB Financial Corporation	MO	117,770	303	\$10B-\$50B	143,402	1,173	25,632	870
	Emprise Financial Corporation	KS	79,770	238	\$1B-\$10B	100,261	1,145	20,491	907
	Marshall & Ilsley Corporation	WI	70,060	158	>\$50B	76,080	304	6,020	146
	Corefirst Bank & Trust	KS	69,892	237	\$1B-\$10B	91,816	1,120	21,924	883
	U.S. Bancorp	MN	68,856	174	>\$50B	89,270	1,974	20,414	1,800
	Sunflower Financial Inc.	KS	68,158	192	\$1B-\$10B	82,270	576	14,112	384
	Manhattan Banking Corporation	KS	57,800	145	<\$1B	70,316	643	12,516	498
	Bank of America Corporation	NC	45,268	128	>\$50B	62,843	1,408	17,575	1,280
	Central of Kansas Inc.	KS	33,351	122	<\$1B	49,812	692	16,461	570
	Central Bancompany	MO	31,856	81	\$1B-\$10B	37,625	202	5,769	121

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State or Territory	Name of Lending Institution	HQ Location	Macro Business Lending (\$100,000 - \$1M)			All Small Business Lending (less than \$1 million)		Micro Business Lending (less than \$100,000)	
			Amount (1,000)	Number	Institution Asset Size	Amount (1,000)	Number	Amount (1,000)	Number
			(1)	(2)	(3)	(4)	(5)	(6)	(7)
Louisiana	Republic Bancorp Inc.	KY	42,337	123	\$1B-\$10B	48,220	236	5,883	113
	Porter Bancorp Inc.	KY	39,234	117	\$1B-\$10B	51,549	649	12,315	532
	Community Trust Bancorp Inc	KY	38,344	132	\$1B-\$10B	55,453	604	17,109	472
	Whitney Holding Corporation	LA	648,787	1,797	\$10B-\$50B	752,839	4,267	104,052	2,470
	Capital One Financial Corporation	VA	332,796	820	>\$50B	420,163	7,634	87,367	6,814
	Regions Financial Corporatio	AL	243,161	650	>\$50B	323,442	2,565	80,281	1,915
	Iberiabank Corporation	LA	204,261	552	\$1B-\$10B	233,095	1,164	28,834	612
	JPMorgan Chase & Co.	NY	168,919	400	>\$50B	273,050	10,117	104,131	9,717
	Red River Bancshares Inc.	LA	90,772	280	<\$1B	115,345	894	24,573	614
	Hancock Holding Company	MS	84,253	247	\$1B-\$10B	108,055	882	23,802	635
Maine	Bancorpsouth Inc.	MS	76,537	243	\$10B-\$50B	94,731	756	18,194	513
	Midsouth Bancorp Inc.	LA	71,081	223	<\$1B	95,795	942	24,714	719
	Jeff Davis Bancshares Inc.	LA	42,698	139	<\$1B	56,032	622	13,334	483
	Camden National Corporation	ME	121,606	422	\$1B-\$10B	165,714	1,565	44,108	1,143
	TDBank N.A	ME	108,889	356	>\$50B	158,797	1,767	49,908	1,411
	Bangor Bancorp Mhc	ME	101,974	286	\$1B-\$10B	128,808	1,219	26,834	933
	People S United Bank	CT	63,846	196	\$10B-\$50B	79,508	722	15,662	526
	Norway Bancorp Mhc	ME	57,575	182	<\$1B	72,469	515	14,894	333
	First Bancorp Inc. The	ME	52,243	178	\$1B-\$10B	65,598	586	13,355	408
	Gorham Bancorp MHC	ME	49,766	143	<\$1B	58,358	312	8,592	169
Maryland	Kennebunk Savings Bank	ME	43,480	128	<\$1B	54,590	384	11,110	256
	Machias Bancorp MHC	ME	42,810	143	<\$1B	62,454	764	19,644	621
	Keycorp	OH	35,002	89	>\$50B	41,395	272	6,393	183
	Northeast Bancorp	ME	32,884	106	<\$1B	40,309	282	7,425	176
	PNC Financial Services Group	PA	559,078	1,478	>\$50B	729,773	6,257	170,695	4,779
	BB&T Corporation	NC	322,793	854	>\$50B	364,093	1,658	41,300	804
	Wells Fargo & Company	CA	230,913	701	>\$50B	364,707	4,586	133,794	3,885
	Bank of America Corporation	NC	204,292	555	>\$50B	261,471	4,565	57,179	4,010
	Suntrust Banks Inc.	GA	183,032	426	>\$50B	211,526	1,572	28,494	1,146
	Manufacturers & Traders Trust	NY	178,140	525	>\$50B	218,979	1,422	40,839	897
Maryland	Sandy Spring Bancorp Inc.	MD	130,884	362	\$1B-\$10B	141,411	576	10,527	214
	Susquehanna Bancshares Inc.	PA	94,243	260	\$10B-\$50B	112,292	634	18,049	374
	Fulton Financial Corporation	PA	78,991	216	\$10B-\$50B	94,012	494	15,021	278
	HSB Bancorp Inc.	MD	44,203	146	<\$1B	57,896	416	13,693	270
	Tri-County Financial Corporation	MD	42,381	109	<\$1B	48,982	236	6,601	127

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			Amount (1,000) (1)	Number (2)	Institution Asset Size (3)	Amount (1,000) (4)	Number (5)	Amount (1,000) (6)	Number (7)
	First Mariner Bancorp	MD	34,772	90	\$1B-\$10B	36,733	120	1,961	30
	United Bankshares Inc.	WV	32,801	72	\$1B-\$10B	35,833	136	3,032	64
Massachusetts	Bank of America Corporation	NC	349,444	828	>\$50B	442,106	6,885	92,662	6,057
	RBS Citizens N.A.	RI	335,510	784	>\$50B	410,088	3,800	74,578	3,016
	Eastern Bank Corporation	MA	241,856	624	\$1B-\$10B	276,402	1,403	34,546	779
	TDBank N.A.	ME	228,831	648	>\$50B	315,728	3,003	86,897	2,355
	Middlesex Bancorp MHC	MA	151,574	371	\$1B-\$10B	167,570	724	15,996	353
	Independent Bank Corp.	MA	107,167	329	\$1B-\$10B	129,100	891	21,933	562
	People S United Bank	CT	104,722	297	\$10B-\$50B	120,556	721	15,834	424
	Sovereign Bank	PA	88,174	234	>\$50B	110,367	746	22,193	512
	Salem Five Bancorp	MA	76,630	191	\$1B-\$10B	85,257	351	8,627	160
	Boston Private Financial Holding	MA	74,036	194	\$1B-\$10B	79,754	288	5,718	94
	Beacon Bancorp	MA	55,087	142	\$1B-\$10B	63,947	296	8,860	154
	Berkshire Bank	MA	48,485	144	\$1B-\$10B	58,802	414	10,317	270
	Northern Bancorp Inc.	MA	40,012	118	<\$1B	45,899	238	5,887	120
	Wells Fargo & Company	CA	39,069	202	>\$50B	186,062	4,950	146,993	4,748
	Danvers Bancorp Inc.	MA	35,416	86	\$1B-\$10B	41,099	195	5,683	109
	Narragansett Financial Corp	MA	34,355	95	<\$1B	39,072	165	4,717	70
	Manufacturers & Traders Trust	NY	32,475	51	>\$50B	32,646	54	171	3
	Brookline Bank	MA	31,107	76	\$1B-\$10B	33,259	116	2,152	40
Michigan	Comerica Incorporated	TX	1,142,099	2,734	>\$50B	1,270,745	5,057	128,646	2,323
	Fifth Third Bancorp	OH	832,190	2,213	>\$50B	933,061	5,093	100,871	2,880
	Bank of America Corporation	NC	500,523	1,307	>\$50B	589,729	6,109	89,206	4,802
	Citizens Republic Bancorp Inc.,	MI	353,471	919	\$10B-\$50B	398,601	1,776	45,130	857
	Mercantile Bank Corporation	MI	305,358	798	\$1B-\$10B	340,461	1,535	35,103	737
	Huntington Bancshares Incorp	OH	266,604	695	>\$50B	376,823	3,331	110,219	2,636
	Macatawa Bank Corporation	MI	234,781	690	\$1B-\$10B	285,441	1,861	50,660	1,171
	JPMorgan Chase & Co.	NY	206,845	435	>\$50B	369,079	18,902	162,234	18,467
	PNC Financial Services Group	PA	203,388	559	>\$50B	270,361	5,413	66,973	4,854
	Dearborn Bancorp Inc.	MI	132,444	342	<\$1B	141,848	529	9,404	187
	Chemical Financial Corporation	MI	124,788	405	\$1B-\$10B	162,793	1,512	38,005	1,107
	Independent Bank Corporation	MI	117,923	426	\$1B-\$10B	151,461	1,167	33,538	741
	MBT Financial Corp.	MI	96,433	295	\$1B-\$10B	114,387	733	17,954	438
	Arbor Bancorp Inc.	MI	69,989	186	<\$1B	78,004	333	8,015	147
	Isabella Bank Corporation	MI	62,731	218	\$1B-\$10B	75,698	491	12,967	273
	Wells Fargo & Company	CA	48,151	220	>\$50B	216,021	5,939	167,870	5,719

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	FNBH Bancorp Inc.	MI	46,040	125	<\$1B	54,761	300	8,721	175
	RBS Citizens N.A.	RI	41,490	99	>\$50B	57,035	809	15,545	710
	United Bancorp Inc.	MI	40,966	112	<\$1B	46,630	254	5,664	142
	O.A.K. Financial Corporation	MI	38,896	125	<\$1B	45,875	258	6,979	133
	TCF Financial Corporation	MN	37,475	90	\$10B-\$50B	40,329	160	2,854	70
	Fentura Financial Inc.	MI	34,674	103	<\$1B	41,452	242	6,778	139
	First Place Bank	OH	31,320	73	\$1B-\$10B	34,790	138	3,470	65
	Choiceone Financial Services	MI	30,348	100	<\$1B	39,387	335	9,039	235
Minnesota									
	Otto Bremer Foundation	MN	431,480	1,148	\$1B-\$10B	491,334	2,460	59,854	1,312
	Wells Fargo & Company	CA	430,626	1,347	>\$50B	1,183,753	32,736	753,127	31,389
	U.S. Bancorp	MN	347,592	845	>\$50B	541,377	17,616	193,785	16,771
	Marshall & Ilsley Corporation	WI	306,821	650	>\$50B	325,920	1,150	19,099	500
	Klein Financial Inc.	MN	131,968	378	\$1B-\$10B	156,369	1,088	24,401	710
	Associated Banc-Corp	WI	114,670	286	\$10B-\$50B	127,223	675	12,553	389
	Voyager Financial Services C	MN	67,460	188	<\$1B	78,943	414	11,483	226
	State Bankshares Inc.	ND	64,164	196	\$1B-\$10B	79,951	655	15,787	459
	Home Federal Savings Bank	MN	44,101	115	\$1B-\$10B	50,805	275	6,704	160
Mississippi									
	Trustmark Corporation	MS	309,989	875	\$1B-\$10B	405,408	3,380	95,419	2,505
	Bancorpsouth Inc.	MS	178,293	588	\$10B-\$50B	233,724	2,716	55,431	2,128
	Regions Financial Corporation	AL	151,593	414	>\$50B	231,635	2,356	80,042	1,942
	Renaissance Corporation	MS	79,230	282	\$1B-\$10B	104,218	1,002	24,988	720
	Bancplus Corporation	MS	77,608	277	\$1B-\$10B	115,290	2,038	37,682	1,761
	Citizens National Banc Corp.	MS	61,947	197	\$1B-\$10B	80,745	820	18,798	623
	Hancock Holding Company	MS	59,131	183	\$1B-\$10B	79,700	808	20,569	625
	State Bank And Trust Company	MS	40,062	146	<\$1B	59,692	1,051	19,630	905
	Wells Fargo & Company	CA	39,733	119	>\$50B	70,443	1,045	30,710	926
	Cadence Financial Corporation	MS	38,729	136	\$1B-\$10B	57,375	953	18,646	817
	First M & F Corporation	MS	34,027	118	\$1B-\$10B	51,848	778	17,821	660
Missouri									
	Central Bancompany	MO	496,226	1,512	\$1B-\$10B	620,766	5,347	124,540	3,835
	Commerce Bancshares Inc.	MO	361,323	1,051	\$10B-\$50B	442,270	3,519	80,947	2,468
	U.S. Bancorp	MN	282,574	821	>\$50B	409,941	10,578	127,367	9,757
	Marshall & Ilsley Corporation	WI	267,694	599	>\$50B	284,483	984	16,789	385
	Enterprise Financial Service	MO	188,223	500	\$1B-\$10B	208,332	845	20,109	345
	Umb Financial Corporation	MO	175,397	449	\$10B-\$50B	204,010	1,491	28,613	1,042
	Bank of America Corporation	NC	118,486	318	>\$50B	155,830	3,286	37,344	2,968

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Montana	Regions Financial Corporatio	AL	87,367	232	>\$50B	103,906	675	16,539	443
	First Banks Inc.	MO	72,531	204	\$10B-\$50B	83,730	500	11,199	296
	Great Southern Bancorp Inc.	MO	69,985	190	\$1B-\$10B	80,041	425	10,056	235
	Hawthorn Bancshares Inc	MO	56,681	187	\$1B-\$10B	74,366	735	17,685	548
	Bancorpsouth Inc.	MS	43,047	115	\$10B-\$50B	47,342	232	4,295	117
	Pulaski Bank	MO	32,171	91	\$1B-\$10B	36,440	173	4,269	82
	Premier Bancshares Inc.	MO	30,974	81	\$1B-\$10B	34,443	150	3,469	69
	Dickinson Financial Corporat	MO	30,643	102	\$1B-\$10B	42,195	525	11,552	423
Nebraska	First Interstate Bancsystem	MT	107,056	320	\$1B-\$10B	156,570	2,195	49,514	1,875
	Stockman Financial Corporati	MT	99,610	301	\$1B-\$10B	127,018	1,113	27,408	812
	Wells Fargo & Company	CA	66,616	203	>\$50B	161,361	4,157	94,745	3,954
	U.S. Bancorp	MN	56,501	161	>\$50B	79,749	1,795	23,248	1,634
Nevada	Lauritzen Corporation	NE	193,881	599	\$10B-\$50B	253,054	2,790	59,173	2,191
	Pinnacle Bancorp Inc.	NE	111,782	390	\$1B-\$10B	176,427	2,952	64,645	2,562
	Wells Fargo & Company	CA	90,121	275	>\$50B	219,142	5,504	129,021	5,229
	Farmers & Merchants Investme	NE	86,757	254	\$1B-\$10B	104,687	722	17,930	468
	Tierone Bank	NE	69,782	214	\$1B-\$10B	92,932	963	23,150	749
	U.S. Bancorp	MN	67,795	189	>\$50B	103,616	2,981	35,821	2,792
	American National Corporatio	NE	40,700	118	\$1B-\$10B	48,228	304	7,528	186
	Mutual of Omaha Bank	NE	32,186	83	\$1B-\$10B	36,573	206	4,387	123
New Hampshire	Zions Bancorporation	UT	213,074	559	>\$50B	296,103	3,201	83,029	2,642
	Wells Fargo & Company	CA	133,307	442	>\$50B	461,716	15,840	328,409	15,398
	Western Alliance Bancorporat	NV	130,103	372	\$1B-\$10B	150,552	773	20,449	401
	Bank of America Corporation	NC	60,357	165	>\$50B	83,373	1,826	23,016	1,661
	U.S. Bancorp	MN	59,633	144	>\$50B	89,524	3,079	29,891	2,935
	City National Corporation	CA	37,868	105	\$10B-\$50B	43,054	208	5,186	103
	Bank of The West	CA	30,116	62	>\$50B	33,736	189	3,620	127
	TD Bank N.A	ME	141,767	416	>\$50B	198,778	2,116	57,011	1,700
New Jersey	RBS Citizens N.A.	RI	121,090	284	>\$50B	153,604	1,722	32,514	1,438
	People S United Bank	CT	78,071	238	\$10B-\$50B	95,241	748	17,170	510
	Bank of America Corporation	NC	57,750	119	>\$50B	72,107	1,120	14,357	1,001
	Wells Fargo & Company	CA	801,502	2,193	>\$50B	1,069,213	9,756	267,711	7,563
	PNC Financial Services Group	PA	616,726	1,597	>\$50B	1,170,106	14,096	553,380	12,499

Table 4C. Top Macro Business Lenders by State and Territory Based on CRA Data, 2009

State or Territory	Name of Lending Institution	HQ Location	Macro Business Lending (\$100,000 - \$1M)			All Small Business Lending (less than \$1 million)		Micro Business Lending (less than \$100,000)	
			Amount (1,000)	Number	Institution Asset Size	Amount (1,000)	Number	Amount (1,000)	Number
			(1)	(2)	(3)	(4)	(5)	(6)	(7)
	Bank of America Corporation	NC	430,524	1,042	>\$50B	536,681	8,296	106,157	7,254
	Valley National Bancorp	NJ	323,852	763	\$10B-\$50B	392,334	2,443	68,482	1,680
	Sun Bancorp Inc	NJ	194,220	474	\$1B-\$10B	216,168	854	21,948	380
	Fulton Financial Corporation	PA	188,813	558	\$10B-\$50B	235,472	1,525	46,659	967
	TD Bank N.A	ME	160,350	472	>\$50B	225,726	3,320	65,376	2,848
	Capital One Financial Corpor	VA	124,168	330	>\$50B	214,236	8,235	90,068	7,905
	Lakeland Bancorp Inc.	NJ	106,826	291	\$1B-\$10B	122,000	580	15,174	289
	JPMorgan Chase & Co.	NY	104,018	235	>\$50B	304,251	21,230	200,233	20,995
	Columbia Bank	NJ	84,975	221	\$1B-\$10B	94,297	364	9,322	143
	Provident Financial Services	NJ	73,417	179	\$1B-\$10B	83,877	431	10,460	252
	Susquehanna Bancshares Inc.	PA	68,255	198	\$10B-\$50B	80,709	470	12,454	272
	American Express Bank FSB	UT	53,975	248	\$10B-\$50B	331,561	63,880	277,586	63,632
	Stewardship Financial Corporation	NJ	53,423	145	<\$1B	58,195	246	4,772	101
	HSBC Bank USA NA	NY	34,714	97	>\$50B	66,905	712	32,191	615
New Mexico									
	First State Bancorporation	NM	167,672	490	\$1B-\$10B	197,373	1,148	29,701	658
	Wells Fargo & Company	CA	127,224	424	>\$50B	328,908	8,318	201,684	7,894
	Trinity Capital Corporation	NM	57,933	184	\$1B-\$10B	66,675	399	8,742	215
	BOK Financial Corporation	OK	43,173	115	\$10B-\$50B	47,545	196	4,372	81
	Bank of America Corporation	NC	41,088	119	>\$50B	53,060	974	11,972	855
	New Mexico Banquest Corporation	NM	35,062	88	<\$1B	41,133	214	6,071	126
New York									
	HSBC Bank USA NA	NY	823,241	2,470	>\$50B	1,521,739	17,948	698,498	15,478
	Capital One Financial Corporation	VA	649,947	1,859	>\$50B	1,108,725	21,579	458,778	19,720
	JPMorgan Chase & Co.	NY	580,379	1,385	>\$50B	1,190,796	66,579	610,417	65,194
	Bank of America Corporation	NC	507,278	1,264	>\$50B	643,315	10,944	136,037	9,680
	Manufacturers & Traders Trust	NY	469,482	1,299	>\$50B	561,476	3,339	91,994	2,040
	First Niagara Bank	NY	379,993	1,037	\$10B-\$50B	446,383	2,977	66,390	1,940
	Wells Fargo & Company	CA	255,619	936	>\$50B	607,375	11,716	351,756	10,780
	Signature Bank	NY	171,862	386	\$1B-\$10B	188,438	677	16,576	291
	State Bancorp Inc.	NY	160,601	362	\$1B-\$10B	168,006	517	7,405	155
	NBT Bancorp Inc.	NY	146,412	511	\$1B-\$10B	192,150	1,769	45,738	1,258
	Keycorp	OH	142,967	352	>\$50B	160,385	1,008	17,418	656
	Suffolk Bancorp	NY	126,751	365	\$1B-\$10B	150,774	888	24,023	523
	TD Bank N.A	ME	118,049	332	>\$50B	164,987	2,684	46,938	2,352
	American Express Bank FSB	UT	107,385	508	\$10B-\$50B	701,795	125,072	594,410	124,564
	Financial Institutions Inc.	NY	106,551	300	\$1B-\$10B	153,583	1,540	47,032	1,240
	RBS Citizens N.A.	RI	100,494	226	>\$50B	123,417	1,516	22,923	1,290

Table 4C. Top Macro Business Lenders by State and Territory Based on CRA Data, 2009

State or Territory	Name of Lending Institution	HQ Location	Macro Business Lending (\$100,000 - \$1M)			All Small Business Lending (less than \$1 million)		Micro Business Lending (less than \$100,000)	
			Amount (1,000) (1)	Number (2)	Institution Asset Size (3)	Amount (1,000) (4)	Number (5)	Amount (1,000) (6)	Number (7)
			(1)	(2)	(3)	(4)	(5)	(6)	(7)
	Hudson Valley Holding Corp.	NY	88,218	177	\$1B-\$10B	90,758	220	2,540	43
	Citigroup Inc.	NY	82,879	257	>\$50B	261,960	30,084	179,081	29,827
	New York Community Bancorp	NY	78,675	164	\$10B-\$50B	80,988	195	2,313	31
	Provident Bank	NY	74,435	211	\$1B-\$10B	86,702	458	12,267	247
	Community Bank System Inc.	NY	65,826	234	\$1B-\$10B	97,582	1,168	31,756	934
	Canandaigua National Corporation	NY	55,803	161	\$1B-\$10B	74,433	921	18,630	760
	Valley National Bancorp	NJ	54,898	111	\$10B-\$50B	63,449	266	8,551	155
	Alliance Financial Corporation	NY	49,000	148	\$1B-\$10B	60,378	446	11,378	298
	Arrow Financial Corporation	NY	42,267	125	\$1B-\$10B	53,899	479	11,632	354
	Nara Bancorp Inc.	CA	40,025	97	\$1B-\$10B	42,358	127	2,333	30
	Trustco Bank	NY	38,961	104	\$1B-\$10B	43,564	190	4,603	86
	Bridge Bancorp Inc.	NY	37,326	114	<\$1B	49,889	416	12,563	302
	Tompkins Financial Corporation	NY	35,138	96	\$1B-\$10B	44,826	324	9,688	228
	Putnam County Savings Bank	NY	34,908	88	<\$1B	38,867	165	3,959	77
	Bank of New York Mellon Corp	NY	33,857	61	>\$50B	34,130	66	273	5
	City National Corporation	CA	33,449	81	\$10B-\$50B	37,236	154	3,787	73
North Carolina									
	BB&T Corporation	NC	1,812,547	5,268	>\$50B	2,187,734	14,007	375,187	8,739
	Wells Fargo & Company	CA	1,119,009	2,920	>\$50B	1,347,011	9,506	228,002	6,586
	First Citizens Bancshares Inc	NC	723,295	2,217	\$10B-\$50B	974,021	10,663	250,726	8,446
	Suntrust Banks Inc.	GA	296,862	810	>\$50B	336,461	2,401	39,599	1,591
	Bank of America Corporation	NC	177,510	445	>\$50B	230,768	4,527	53,258	4,082
	Fidelity Bancshares (N.C.)	NC	169,962	511	\$1B-\$10B	199,927	1,220	29,965	709
	South Financial Group Inc.	SC	160,197	508	\$10B-\$50B	193,743	1,268	33,546	760
	Fnb United Corp.	NC	157,978	495	\$1B-\$10B	187,509	1,081	29,531	586
	RBC Bank	NC	128,597	352	\$10B-\$50B	157,818	1,244	29,221	892
	Yadkin Valley Financial Corp	NC	122,143	421	\$1B-\$10B	156,493	1,308	34,350	887
	Newbridge Bancorp	NC	118,777	388	\$1B-\$10B	147,814	1,015	29,037	627
	Southern Bancshares (N.C.)	NC	93,216	315	\$1B-\$10B	127,907	1,449	34,691	1,134
	Fifth Third Bancorp	OH	83,757	232	>\$50B	99,706	880	15,949	648
	Citizens South Bank	NC	72,390	233	<\$1B	84,838	496	12,448	263
	Bnc Bancorp	NC	62,439	185	\$1B-\$10B	74,083	506	11,644	321
	Regions Financial Corporation	AL	52,050	118	>\$50B	56,693	216	4,643	98
	Four Oaks Fincorp Inc.	NC	48,523	172	<\$1B	64,533	754	16,010	582
	Southern Community Financial	NC	47,428	151	\$1B-\$10B	58,066	448	10,638	297
	Capital Bank Corporation	NC	46,754	142	\$1B-\$10B	55,627	372	8,873	230
	Hometrust Bank	NC	34,722	108	\$1B-\$10B	39,253	208	4,531	100
	Peoples Bancorp of North Carolina	NC	30,877	104	<\$1B	39,803	335	8,926	231

Table 4C. Top Macro Business Lenders by State and Territory Based on CRA Data, 2009

State or Territory	Name of Lending Institution	HQ Location	Macro Business Lending (\$100,000 - \$1M)			All Small Business Lending (less than \$1 million)			Micro Business Lending (less than \$100,000)	
			Amount (1,000) (1)	Number (2)	Institution Asset Size (3)	Amount (1,000) (4)	Number (5)	Amount (1,000) (6)	Number (7)	
North Dakota										
	State Bankshares Inc.	ND	167,573	456	\$1B-\$10B	195,006	1,091	27,433	635	
	Otto Bremer Foundation	MN	150,085	390	\$1B-\$10B	170,984	944	20,899	554	
	Wells Fargo & Company	CA	77,519	225	>\$50B	140,825	2,474	63,306	2,249	
	Alerus Financial Corporation	ND	63,358	167	<\$1B	70,797	324	7,439	157	
Ohio										
	Fifth Third Bancorp	OH	923,925	2,286	>\$50B	1,020,780	5,171	96,855	2,885	
	Huntington Bancshares Incorp	OH	768,847	1,977	>\$50B	1,079,513	9,232	310,666	7,255	
	PNC Financial Services Group	PA	598,424	1,663	>\$50B	747,071	8,482	148,647	6,819	
	Park National Corporation	OH	388,342	1,177	\$1B-\$10B	485,675	3,615	97,333	2,438	
	U.S. Bancorp	MN	268,412	832	>\$50B	533,205	22,144	264,793	21,312	
	JPMorgan Chase & Co.	NY	253,800	583	>\$50B	436,783	20,627	182,983	20,044	
	Keycorp	OH	219,010	585	>\$50B	251,789	1,473	32,779	888	
	Firstmerit Corporation	OH	177,452	461	\$10B-\$50B	203,225	1,526	25,773	1,065	
	First Federal Bank of The Midwest	OH	153,926	479	\$1B-\$10B	186,774	1,290	32,848	811	
	First Financial Bancorp	OH	139,144	390	\$1B-\$10B	160,187	801	21,043	411	
	RBS Citizens N.A.	RI	94,021	224	>\$50B	119,269	1,367	25,248	1,143	
	Bank of Kentucky Financial Corp.	KY	55,110	125	\$1B-\$10B	58,534	194	3,424	69	
	LCNB Corp.	OH	47,345	130	<\$1B	55,482	313	8,137	183	
	Wesbanco Inc.	WV	43,034	127	\$1B-\$10B	51,040	346	8,006	219	
	First Place Bank	OH	40,252	105	\$1B-\$10B	42,780	156	2,528	51	
	Bank of America Corporation	NC	39,157	103	>\$50B	71,921	3,139	32,764	3,036	
	Citizens Bancshares Inc.	OH	38,995	118	<\$1B	49,047	321	10,052	203	
	National Bank & Trust Compan	OH	36,900	101	<\$1B	43,226	263	6,326	162	
	F.N.B. Corporation	PA	36,247	95	\$1B-\$10B	39,332	163	3,085	68	
	Farmers National Banc Corp.	OH	35,316	110	<\$1B	41,778	253	6,462	143	
	Wells Fargo & Company	CA	33,711	169	>\$50B	177,912	4,920	144,201	4,751	
	Rurban Financial Corp.	OH	33,113	93	<\$1B	39,807	237	6,694	144	
	Dollar Bank FSB	PA	31,959	88	\$1B-\$10B	35,717	151	3,758	63	
Oklahoma										
	Bancfirst Corporation	OK	236,643	697	\$1B-\$10B	318,029	3,652	81,386	2,955	
	BOK Financial Corporation	OK	205,067	519	\$10B-\$50B	221,559	840	16,492	321	
	Southwest Bancorp Inc.	OK	104,243	290	\$1B-\$10B	118,614	560	14,371	270	
	One Rich Hill Land Ltd. Part	TX	103,522	292	\$1B-\$10B	120,366	660	16,844	368	
	Midfirst Bank	OK	88,265	236	\$10B-\$50B	99,126	454	10,861	218	
	Durant Bancorp Inc.	OK	69,069	303	\$1B-\$10B	101,628	1,408	32,559	1,105	
	Central Bancompany	MO	66,712	215	\$1B-\$10B	81,741	553	15,029	338	
	RBC Holding Company Inc.	OK	41,630	142	\$1B-\$10B	58,412	764	16,782	622	

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			Amount (1,000) (1)	Number (2)	Institution Asset Size (3)	Amount (1,000) (4)	Number (5)	Amount (1,000) (6)	Number (7)
Oregon	First Fidelity Bancorp Inc.	OK	41,426	142	\$1B-\$10B	52,970	428	11,544	286
	U.S. Bancorp	MN	309,639	776	>\$50B	482,110	15,509	172,471	14,733
	Umpqua Holdings Corporation	OR	267,864	752	\$1B-\$10B	306,348	1,519	38,484	767
	Wells Fargo & Company	CA	217,993	821	>\$50B	657,628	17,258	439,635	16,437
	Sterling Financial Corporation	WA	128,168	332	\$10B-\$50B	147,242	793	19,074	461
	Keycorp	OH	86,840	196	>\$50B	95,382	479	8,542	283
	Bank of America Corporation	NC	86,206	211	>\$50B	118,902	2,844	32,696	2,633
	Pacific Continental Corporation	OR	81,880	230	\$1B-\$10B	100,069	573	18,189	343
	Cascade Bancorp	OR	81,274	251	\$1B-\$10B	107,267	899	25,993	648
	Bank of The West	CA	68,979	136	>\$50B	77,316	498	8,337	362
Pennsylvania	Premierwest Bancorp	OR	62,953	184	\$1B-\$10B	76,472	439	13,519	255
	West Coast Bancorp	OR	61,928	187	\$1B-\$10B	73,842	445	11,914	258
	PNC Financial Services Group	PA	1,394,258	3,912	>\$50B	2,165,652	23,724	771,394	19,812
	Wells Fargo & Company	CA	779,661	2,052	>\$50B	1,036,862	9,754	257,201	7,702
	Fulton Financial Corporation	PA	531,328	1,395	\$10B-\$50B	631,780	3,570	100,452	2,175
	RBS Citizens N.A.	RI	419,408	1,083	>\$50B	511,202	3,936	91,794	2,853
	F.N.B. Corporation	PA	388,680	1,075	\$1B-\$10B	446,824	2,395	58,144	1,320
	Susquehanna Bancshares Inc.	PA	312,460	877	\$10B-\$50B	387,266	2,652	74,806	1,775
	Manufacturers & Traders Trust	NY	255,874	710	>\$50B	308,859	1,888	52,985	1,178
	National Penn Bancshares Inc	PA	249,339	687	\$1B-\$10B	283,080	1,372	33,741	685
	First Commonwealth Financial	PA	204,902	485	\$1B-\$10B	231,777	1,108	26,875	623
	S & T Bancorp Inc.	PA	153,836	463	\$1B-\$10B	214,547	2,663	60,711	2,200
	Northwest Savings Bank	PA	102,765	382	\$1B-\$10B	131,395	1,090	28,630	708
	Bank of America Corporation	NC	97,867	230	>\$50B	159,670	5,488	61,803	5,258
	Univest Corporation of Penns	PA	76,035	201	\$1B-\$10B	88,571	493	12,536	292
	CNB Financial Corporation	PA	73,533	258	\$1B-\$10B	100,065	830	26,532	572
	Dollar Bank FSB	PA	73,342	188	\$1B-\$10B	80,732	317	7,390	129
	QNB Corp.	PA	66,043	187	<\$1B	80,021	491	13,978	304
	Tower Bancorp Inc.	PA	57,100	162	\$1B-\$10B	64,809	326	7,709	164
	TD Bank N.A	ME	51,104	137	>\$50B	70,678	1,044	19,574	907
	Metro Bancorp Inc.	PA	47,823	130	\$1B-\$10B	54,115	254	6,292	124
	Fidelity D&D Bancorp Inc.	PA	39,461	119	<\$1B	49,383	351	9,922	232
	Vist Financial Corp.	PA	39,252	97	\$1B-\$10B	43,900	179	4,648	82
	Wilmington Trust FSB	DE	36,881	74	\$1B-\$10B	39,238	109	2,357	35
	Firstrust Bank	PA	36,125	111	\$1B-\$10B	41,489	219	5,364	108
	1St Summit Bancorp of Johnst	PA	34,179	119	<\$1B	45,861	436	11,682	317

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			Amount (1,000)	Number	Institution Asset Size	Amount (1,000)	Number	Amount (1,000)	Number
			(1)	(2)	(3)	(4)	(5)	(6)	(7)
Puerto Rico	American Bank Incorporated	PA	34,130	94	<\$1B	39,045	180	4,915	86
	Mid Penn Bancorp Inc.	PA	33,185	118	<\$1B	38,808	270	5,623	152
	First National Community Ban	PA	32,286	79	\$1B-\$10B	46,700	466	14,414	387
	Citizens Financial Services	PA	32,188	95	<\$1B	40,589	332	8,401	237
Rhode Island	Popular Inc.	PR	725,373	2,385	\$10B-\$50B	1,118,242	14,120	392,869	11,735
	Eurobancshares Inc.	PR	118,544	348	\$1B-\$10B	143,512	813	24,968	465
	Banco Santander De Puerto Rico	PR	97,472	290	\$1B-\$10B	134,115	1,288	36,643	998
	Compass Bank	AL	91,148	268	>\$50B	122,357	1,193	31,209	925
	First Bancorp	PR	82,002	228	\$10B-\$50B	95,177	593	13,175	365
	W Holding Company Inc.	PR	42,756	117	\$10B-\$50B	47,793	249	5,037	132
	R&G Financial Corporation	PR	31,296	105	\$1B-\$10B	34,561	179	3,265	74
South Carolina	RBS Citizens N.A.	RI	112,142	273	>\$50B	138,363	1,533	26,221	1,260
	Bank of America Corporation	NC	106,608	267	>\$50B	122,818	1,131	16,210	864
	Bancorp Rhode Island Inc.	RI	97,996	316	\$1B-\$10B	127,463	926	29,467	610
	Washington Trust Bancorp Inc	RI	53,972	151	\$1B-\$10B	60,103	321	6,131	170
South Dakota	Wells Fargo & Company	CA	433,330	1,135	>\$50B	520,971	3,684	87,641	2,549
	BB&T Corporation	NC	421,245	1,222	>\$50B	513,596	3,452	92,351	2,230
	First Citizens Bancorporation	SC	335,478	1,107	\$1B-\$10B	429,421	3,543	93,943	2,436
	South Financial Group Inc.	SC	321,641	932	\$10B-\$50B	375,231	2,176	53,590	1,244
	Synovus Financial Corp.	GA	240,849	710	\$10B-\$50B	293,629	2,093	52,780	1,383
	SCBT Financial Corporation	SC	195,886	613	\$1B-\$10B	256,878	2,753	60,992	2,140
	Bank of America Corporation	NC	94,205	270	>\$50B	123,175	2,308	28,970	2,038
	Suntrust Banks Inc.	GA	81,564	208	>\$50B	89,138	479	7,574	271
	Regions Financial Corporation	AL	60,076	159	>\$50B	70,039	419	9,963	260
	CNB Corporation	SC	49,269	205	<\$1B	82,423	1,666	33,154	1,461
	First Federal of Charleston	SC	33,253	109	\$1B-\$10B	39,405	266	6,152	157
Tennessee	Wells Fargo & Company	CA	141,661	414	>\$50B	255,060	4,753	113,399	4,339
	Dacotah Banks Inc.	SD	109,489	371	\$1B-\$10B	146,640	1,630	37,151	1,259
	Minnehaha Banshares Inc.	SD	97,759	256	\$1B-\$10B	117,490	754	19,731	498
	U.S. Bancorp	MN	86,705	229	>\$50B	111,455	1,843	24,750	1,614
	Lauritzen Corporation	NE	31,614	100	\$10B-\$50B	40,139	358	8,525	258
Tennessee	First Horizon National Corp.	TN	532,801	1,556	\$10B-\$50B	631,671	3,610	98,870	2,054
	Pinnacle Financial Partners	TN	451,216	1,200	\$1B-\$10B	509,984	2,527	58,768	1,327

Table 4C. Top Macro Business Lenders by State and Territory Based on CRA Data, 2009

State or Territory	Name of Lending Institution	HQ Location	Macro Business Lending (\$100,000 - \$1M)			All Small Business Lending (less than \$1 million)		Micro Business Lending (less than \$100,000)	
			Amount (1,000) (1)	Number (2)	Institution Asset Size (3)	Amount (1,000) (4)	Number (5)	Amount (1,000) (6)	Number (7)
	Regions Financial Corporation	AL	367,152	965	>\$50B	623,035	6,666	255,883	5,701
	Suntrust Banks Inc.	GA	347,341	864	>\$50B	385,277	2,150	37,936	1,286
	BB&T Corporation	NC	159,911	450	>\$50B	187,703	1,036	27,792	586
	Green Bankshares Inc.	TN	128,373	417	\$1B-\$10B	159,705	1,166	31,332	749
	First South Bancorp Inc.	TN	117,452	391	\$1B-\$10B	158,580	2,357	41,128	1,966
	First Security Group Inc.	TN	99,548	307	\$1B-\$10B	121,220	838	21,672	531
	Bank of America Corporation	NC	74,297	198	>\$50B	104,247	2,575	29,950	2,377
	Renaissance Corporation	MS	69,754	211	\$1B-\$10B	81,006	474	11,252	263
	Synovus Financial Corp.	GA	66,745	198	\$10B-\$50B	77,351	418	10,606	220
	BancorpSouth Inc.	MS	59,447	200	\$10B-\$50B	73,161	667	13,714	467
	Bankeast Corporation	TN	58,266	150	<\$1B	64,503	302	6,237	152
	Wells Fargo & Company	CA	57,154	190	>\$50B	131,820	2,589	74,666	2,399
	First Citizens Bancshares Inc.,	TN	55,465	185	<\$1B	79,004	950	23,539	765
	U.S. Bancorp	MN	46,680	145	>\$50B	92,456	3,842	45,776	3,697
	Community First Inc.	TN	45,580	147	<\$1B	55,764	461	10,184	314
	Capitalmark Bank & Trust	TN	40,657	105	<\$1B	44,731	215	4,074	110
	Community First Bancshares	TN	38,170	117	\$1B-\$10B	49,813	480	11,643	363
	BancorpSouth Inc.	TN	36,410	109	<\$1B	46,364	410	9,954	301
	Wilson Bank Holding Company	TN	32,948	105	\$1B-\$10B	37,968	243	5,020	138
Texas									
	Wells Fargo & Company	CA	1,093,540	3,445	>\$50B	2,567,140	60,841	1,473,600	57,396
	Cullen/Frost Bankers Inc.	TX	892,238	2,253	\$10B-\$50B	1,005,972	4,533	113,734	2,280
	Bank of America Corporation	NC	429,322	1,109	>\$50B	565,574	11,965	136,252	10,856
	Zions Bancorporation	UT	366,971	903	>\$50B	425,275	2,296	58,304	1,393
	JPMorgan Chase & Co.	NY	359,112	874	>\$50B	824,214	51,283	465,102	50,409
	Prosperity Bancshares Inc.	TX	319,427	949	\$1B-\$10B	404,257	3,453	84,830	2,504
	International Bancshares Cor	TX	206,229	609	\$10B-\$50B	255,951	2,058	49,722	1,449
	Comerica Incorporated	TX	206,166	520	>\$50B	250,446	1,338	44,280	818
	Capital One Financial Corporation	VA	190,502	529	>\$50B	329,870	21,000	139,368	20,471
	Texas Capital Bancshares Inc	TX	190,104	449	\$1B-\$10B	203,572	674	13,468	225
	BOK Financial Corporation	OK	182,179	446	\$10B-\$50B	198,824	743	16,645	297
	Compass Bank	AL	149,229	610	>\$50B	407,317	8,244	258,088	7,634
	American State Financial Corp.	TX	141,667	414	\$1B-\$10B	194,543	2,539	52,876	2,125
	Regions Financial Corporation	AL	130,930	325	>\$50B	160,431	1,024	29,501	699
	City Bank	TX	127,303	359	\$1B-\$10B	156,336	1,335	29,033	976
	A.N.B. Holding Company Ltd.	TX	120,939	363	\$1B-\$10B	155,467	1,214	34,528	851
	Mow/Rpw li Ltd.	TX	112,543	330	\$1B-\$10B	145,811	1,205	33,268	875
	Whitney Holding Corporation	LA	112,480	278	\$10B-\$50B	124,232	500	11,752	222

Table 4C. Top Macro Business Lenders by State and Territory Based on CRA Data, 2009

State or Territory	Name of Lending Institution	HQ Location	Macro Business Lending (\$100,000 - \$1M)			All Small Business Lending (less than \$1 million)		Micro Business Lending (less than \$100,000)	
			Amount (1,000) (1)	Number (2)	Institution Asset Size (3)	Amount (1,000) (4)	Number (5)	Amount (1,000) (6)	Number (7)
Central Community Corporation	TX	111,853	334	<\$1B		141,198	1,285	29,345	951
West star Bank Holding Company	TX	110,301	296	<\$1B		133,980	763	23,679	467
Southside Bancshares Incorp	TX	103,531	318	\$1B-\$10B		138,370	1,270	34,839	952
Legacytexas Group Inc.	TX	102,925	273	\$1B-\$10B		121,748	654	18,823	381
Broadway Bancshares Inc.	TX	95,618	284	\$1B-\$10B		115,538	781	19,920	497
Amarillo National Bancorp I	TX	90,916	272	\$1B-\$10B		158,356	3,195	67,440	2,923
Maedgen & White Ltd.	TX	89,918	260	\$1B-\$10B		117,343	1,089	27,425	829
First National Bank Group I	TX	85,815	253	\$1B-\$10B		99,590	562	13,775	309
Trustmark Corporation	MS	81,543	209	\$1B-\$10B		93,740	458	12,197	249
Sterling Bancshares Inc.	TX	79,288	211	\$1B-\$10B		91,148	501	11,860	290
Jefferson Bancshares Inc.	TX	74,078	228	<\$1B		93,791	791	19,713	563
First Texas Bhc Inc.	TX	74,059	186	<\$1B		85,938	446	11,879	260
Woodforest Financial Group	TX	72,002	222	\$1B-\$10B		87,382	577	15,380	355
Metrocorp Bancshares Inc.	TX	70,482	184	\$1B-\$10B		74,501	252	4,019	68
Southwest Securities FSB	TX	69,278	194	\$1B-\$10B		79,430	409	10,152	215
American Express Bank FSB	UT	64,519	296	\$10B-\$50B		487,484	89,609	422,965	89,313
Bancorpsouth Inc.	MS	64,231	227	\$10B-\$50B		87,628	924	23,397	697
Encore Bancshares Inc.	TX	63,623	174	\$1B-\$10B		71,271	305	7,648	131
Security Holding Company	TX	56,728	171	<\$1B		76,911	912	20,183	741
American Bank Holding Corporation	TX	55,402	168	<\$1B		72,825	602	17,423	434
Inwood Bancshares Inc.	TX	54,753	144	\$1B-\$10B		64,683	365	9,930	221
First Citizens Bancshares Inc.,	NC	54,655	102	\$10B-\$50B		55,055	115	400	13
Moody Bancshares Inc.	TX	52,473	149	\$1B-\$10B		62,813	397	10,340	248
Lone Star National Bancshare	TX	50,721	193	\$1B-\$10B		70,977	800	20,256	607
Plains Bancorp Inc.	TX	50,431	167	<\$1B		75,219	997	24,788	830
Citigroup Inc.	NY	50,117	121	>\$50B		232,141	32,097	182,024	31,976
First-West Texas Bancshares	TX	48,327	109	<\$1B		54,008	250	5,681	141
First Banks Inc.	MO	44,306	124	\$10B-\$50B		50,010	238	5,704	114
Southwest Bancorp Inc.	OK	41,992	106	\$1B-\$10B		47,138	190	5,146	84
Signature Bank	NY	36,839	80	\$1B-\$10B		37,173	86	334	6
SVB Financial Group	CA	33,551	54	\$1B-\$10B		35,503	112	1,952	58
Beal Bank Nevada	NV	31,857	86	\$1B-\$10B		38,262	287	6,405	201
Ironstone Bank	NC	31,826	83	\$1B-\$10B		38,053	240	6,227	157
Extraco Corporation	TX	30,349	95	\$1B-\$10B		38,454	354	8,105	259
Utah	Zions Bancorporation	UT	429,221	1,193	>\$50B	655,287	8,745	226,066	7,552
	Wells Fargo & Company	CA	230,485	707	>\$50B	600,486	15,738	370,001	15,031
	U.S. Bancorp	MN	66,586	183	>\$50B	101,839	3,149	35,253	2,966

Table 4C. Top Macro Business Lenders by State and Territory Based on CRA Data, 2009

State or Territory	Name of Lending Institution	HQ Location	Macro Business Lending (\$100,000 - \$1M)			All Small Business Lending (less than \$1 million)		Micro Business Lending (less than \$100,000)	
			Amount (1,000)	Number	Institution Asset Size	Amount (1,000)	Number	Amount (1,000)	Number
			(1)	(2)	(3)	(4)	(5)	(6)	(7)
Vermont	JPMorgan Chase & Co.	NY	48,166	116	>\$50B	87,368	4,521	39,202	4,405
	Keycorp	OH	45,799	96	>\$50B	49,268	220	3,469	124
	Southern Utah Bancorporation	UT	36,712	126	<\$1B	50,221	532	13,509	406
	People S United Bank	CT	131,689	415	\$10B-\$50B	167,284	1,651	35,595	1,236
	TD Bank N.A	ME	68,570	181	>\$50B	86,378	713	17,808	532
	Northfield MHC	VT	36,458	119	<\$1B	45,212	279	8,754	160
Virginia	Merchants Bancshares Inc.	VT	33,669	110		42,077	354	8,408	244
	BB&T Corporation	NC	1,010,041	2,713	>\$50B	1,172,545	5,962	162,504	3,249
	Wells Fargo & Company	CA	661,349	1,712	>\$50B	838,083	7,132	176,734	5,420
	Suntrust Banks Inc.	GA	582,406	1,448	>\$50B	639,142	3,463	56,736	2,015
	Bank of America Corporation	NC	188,408	494	>\$50B	244,499	4,422	56,091	3,928
	PNC Financial Services Group	PA	133,798	355	>\$50B	180,626	1,704	46,828	1,349
	Stellarone Corporation	VA	133,555	397	\$1B-\$10B	163,552	1,097	29,997	700
	United Bankshares Inc.	WV	118,026	284	\$1B-\$10B	133,554	657	15,528	373
	Townebank	VA	114,049	321	\$1B-\$10B	134,560	883	20,511	562
	First Citizens Bancshares Inc.,	NC	110,586	348	\$10B-\$50B	144,987	1,391	34,401	1,043
	Virginia Commerce Bancorp Inc.	VA	108,431	265	\$1B-\$10B	120,039	464	11,608	199
	Union First Market Bankshare	VA	94,894	279	\$1B-\$10B	115,501	795	20,607	516
	Burke & Herbert Bank And Trust	VA	72,603	212	\$1B-\$10B	84,826	499	12,223	287
	Eastern Virginia Bankshares	VA	68,541	217	\$1B-\$10B	88,801	754	20,260	537
	New Peoples Bankshares Inc.	VA	46,731	156	<\$1B	60,362	616	13,631	460
	First Capital Bancorp Inc.	VA	43,045	121	<\$1B	52,824	308	9,779	187
	Fulton Financial Corporation	PA	39,035	95	\$10B-\$50B	42,801	160	3,766	65
	Sandy Spring Bancorp Inc.	MD	32,002	74	\$1B-\$10B	33,441	102	1,439	28
Washington	U.S. Bancorp	MN	446,401	1,053	>\$50B	628,446	16,608	182,045	15,555
	W.T.B. Financial Corporation	WA	298,201	776	\$1B-\$10B	334,947	1,632	36,746	856
	Wells Fargo & Company	CA	287,765	907	>\$50B	778,587	19,959	490,822	19,052
	Bank of America Corporation	NC	230,016	606	>\$50B	299,520	5,909	69,504	5,303
	Columbia Banking System Inc	WA	201,729	525	\$1B-\$10B	231,138	1,205	29,409	680
	Sterling Financial Corporation	WA	188,666	501	\$10B-\$50B	213,213	1,095	24,547	594
	Frontier Financial Corporation	WA	164,186	473	\$1B-\$10B	201,978	1,281	37,792	808
	Keycorp	OH	162,434	344	>\$50B	175,953	831	13,519	487
	Banner Corporation	WA	114,316	314	\$1B-\$10B	141,875	1,170	27,559	856
	First Citizens Bancshares Inc.,	NC	105,151	285	\$10B-\$50B	114,028	515	8,877	230
	Zions Bancorporation	UT	100,628	237	>\$50B	110,635	465	10,007	228

Table 4C. Top Macro Business Lenders by State and Territory Based on CRA Data, 2009

State or Territory	Name of Lending Institution	HQ Location	Macro Business Lending (\$100,000 - \$1M)			All Small Business Lending (less than \$1 million)		Micro Business Lending (less than \$100,000)	
			Amount (1,000)	Number	Institution Asset Size	Amount (1,000)	Number	Amount (1,000)	Number
			(1)	(2)	(3)	(4)	(5)	(6)	(7)
Wisconsin	Olympic Bancorp Inc.	WA	78,877	234	<\$1B	96,113	606	17,236	372
	Washington Banking Company	WA	70,236	209	<\$1B	92,193	785	21,957	576
	Cascade Financial Corporation	WA	66,357	171	\$1B-\$10B	74,557	326	8,200	155
	Horizon Financial Corp.	WA	61,321	156	\$1B-\$10B	67,400	271	6,079	115
	Americanwest Bancorporation	WA	56,355	172	\$1B-\$10B	70,745	479	14,390	307
	Washington Federal S&L	WA	39,849	95	\$10B-\$50B	52,153	368	12,304	273
	First Independent Investment	WA	38,534	94	<\$1B	42,447	181	3,913	87
	Cashmere Valley Financial Co	WA	37,563	112	\$1B-\$10B	47,017	368	9,454	256
	Peoples Bancorp	WA	36,906	107	\$1B-\$10B	42,112	233	5,206	126
	Pacific Continental Corporation	OR	33,641	89	\$1B-\$10B	38,316	165	4,675	76
West Virgina	Marshall & Ilsley Corporation	WI	1,226,445	2,909	>\$50B	1,330,497	5,599	104,052	2,690
	Associated Banc-Corp	WI	434,238	1,129	\$10B-\$50B	486,810	2,827	52,572	1,698
	Johnson Financial Group Inc	WI	336,094	885	\$1B-\$10B	372,644	1,583	36,550	698
	U.S. Bancorp	MN	310,414	912	>\$50B	517,670	18,922	207,256	18,010
	River Valley Bancorporation	WI	159,362	476	<\$1B	189,385	1,251	30,023	775
	Baylake Corp.	WI	110,703	334	\$1B-\$10B	127,863	703	17,160	369
	Wells Fargo & Company	CA	108,199	374	>\$50B	275,639	6,842	167,440	6,468
	JPMorgan Chase & Co.	NY	104,887	228	>\$50B	188,198	9,954	83,311	9,726
	First Banking Center Inc.	WI	97,457	305	\$1B-\$10B	114,699	748	17,242	443
	NEB Corporation	WI	89,754	278	\$1B-\$10B	116,836	1,067	27,082	789
	Harris N.A.	IL	86,272	262	\$10B-\$50B	106,846	832	20,574	570
	Bankmanagers Corp.	WI	83,162	198	<\$1B	90,548	331	7,386	133
	Wintrust Financial Corporation	IL	82,429	203	\$10B-\$50B	90,495	420	8,066	217
	Oconomowoc Bancshares Inc.	WI	73,180	216	<\$1B	83,731	449	10,551	233
	Community Banc-Corp of Shebo	WI	63,875	184	<\$1B	70,963	352	7,088	168
	Waupaca Bancorporation Inc.	WI	57,518	220	<\$1B	81,542	1,170	24,024	950
	Citizens Republic Bancorp Inc	MI	43,052	126	\$10B-\$50B	51,800	344	8,748	218
	Amcore Financial Inc.	IL	41,147	114	\$1B-\$10B	48,653	278	7,506	164
	North Shore Bank FSB	WI	35,642	110	\$1B-\$10B	39,649	199	4,007	89
	Otto Bremer Foundation	MN	32,078	120	\$1B-\$10B	41,622	360	9,544	240
	TCF Financial Corporation	MN	31,845	64	\$10B-\$50B	33,278	88	1,433	24

Table 4C. Top Macro Business Lenders by State and Territory Based on CRA Data, 2009

State or Territory	Name of Lending Institution	HQ Location	Macro Business Lending (\$100,000 - \$1M)			All Small Business Lending (less than \$1 million)		Micro Business Lending (less than \$100,000)	
			Amount (1,000) (1)	Number (2)	Institution Asset Size (3)	Amount (1,000) (4)	Number (5)	Amount (1,000) (6)	Number (7)
Wyoming									
	Wells Fargo & Company	CA	66,774	206	>\$50B	130,012	2,515	63,238	2,309
	First Interstate Bancsystem	MT	65,038	227	\$1B-\$10B	97,386	1,383	32,348	1,156

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

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

Table 4D. Total Amount and Number of Small Business Loans per Small Business Employee by State Based on CRA Data, 2009

state	Rank-Dollars per employee*	All Small Business Lending (under \$1M)		Micro Business Lending (less than \$100,000)		Number of Employees	Amount per Employee
		Amount (1,000)	Number	Amount (1,000)	Number		
Alabama	8	3,588,856	88,684	1,119,351	81,353	1,399,361	2,565
Alaska	2	656,894	17,045	258,517	15,893	210,563	3,120
Arizona	34	3,576,423	131,775	1,686,894	126,677	1,870,110	1,912
Arkansas	50	1,300,840	52,312	537,186	49,846	823,713	1,579
California	18	24,795,770	809,241	11,176,744	771,798	11,033,234	2,247
Colorado	9	4,308,916	150,824	1,960,725	144,378	1,717,386	2,509
Connecticut	48	2,011,707	67,691	678,153	64,022	1,226,309	1,640
Delaware	45	530,133	15,447	191,100	14,486	309,618	1,712
District of Columbia	51	406,336	10,486	110,084	9,717	347,393	1,170
Florida	32	10,521,828	371,173	3,809,958	352,964	5,409,642	1,945
Georgia	16	6,692,910	174,788	1,805,514	161,253	2,913,309	2,297
Hawaii	28	866,823	29,114	350,147	27,726	425,988	2,035
Idaho	1	1,457,381	38,501	550,220	35,858	460,395	3,166
Illinois	21	9,265,990	244,831	2,536,951	227,202	4,209,919	2,201
Indiana	41	3,845,729	112,901	1,246,449	105,747	2,107,961	1,824
Iowa	47	1,732,602	54,507	664,241	51,511	1,051,628	1,648
Kansas	43	1,731,466	54,826	590,460	51,675	977,793	1,771
Kentucky	42	2,284,362	78,278	817,556	74,093	1,285,627	1,777
Louisiana	20	3,030,818	90,823	965,008	85,163	1,373,192	2,207
Maine	4	1,279,578	35,444	458,864	32,845	438,812	2,916
Maryland	38	3,468,084	97,131	1,068,015	90,593	1,832,309	1,893
Massachusetts	49	3,756,374	116,218	1,180,187	109,404	2,352,342	1,597
Michigan	7	7,599,415	189,346	2,168,310	174,811	2,927,121	2,596
Minnesota	37	3,742,442	118,764	1,602,111	113,070	1,970,168	1,900
Mississippi	12	1,839,238	49,397	644,012	45,699	758,392	2,425
Missouri	31	3,909,900	120,358	1,278,977	112,997	1,971,224	1,983
Montana	25	693,594	25,473	313,068	24,354	327,916	2,115
Nebraska	29	1,292,256	38,807	515,402	36,478	635,635	2,033
Nevada	39	1,511,103	55,712	694,487	53,489	820,959	1,841
New Hampshire	44	837,964	30,342	337,928	28,957	484,380	1,730
New Jersey	22	6,320,624	191,599	2,205,692	180,772	2,884,762	2,191
New Mexico	33	1,070,692	37,557	467,449	35,788	551,454	1,942
New York	40	10,618,697	389,278	4,230,055	371,650	5,802,570	1,830
North Carolina	6	8,247,318	205,798	2,329,780	188,623	2,912,688	2,832
North Dakota	5	758,946	16,266	226,645	14,798	261,797	2,899
Ohio	36	7,270,122	226,592	2,467,615	213,595	3,815,583	1,905
Oklahoma	46	1,924,278	69,614	694,818	66,015	1,127,262	1,707
Oregon	23	2,783,610	80,962	1,064,634	76,255	1,277,533	2,179
Pennsylvania	14	9,738,232	245,559	3,127,401	227,189	4,161,477	2,340
Rhode Island	27	715,215	20,944	217,519	19,564	350,189	2,042
South Carolina	10	3,418,858	85,904	968,979	78,688	1,365,313	2,504
South Dakota	3	854,712	21,154	312,141	19,551	289,615	2,951
Tennessee	15	4,654,931	118,348	1,441,369	109,178	1,999,962	2,328
Texas	35	13,803,272	497,911	5,690,081	475,233	7,241,412	1,906
Utah	19	1,918,341	63,482	911,760	60,637	854,205	2,246
Vermont	13	524,936	13,191	167,096	12,093	222,920	2,355
Virginia	24	5,496,908	144,923	1,552,555	134,220	2,591,505	2,121
Washington	17	4,720,129	123,401	1,531,416	114,989	2,084,624	2,264
West Virginia	26	1,038,078	31,728	372,565	29,732	507,996	2,043
Wisconsin	11	5,012,739	107,170	1,251,249	97,104	2,019,214	2,483
Wyoming	30	406,433	14,094	186,394	13,368	201,567	2,016
United States		203,832,803	6,175,714	72,733,832	5,813,101	96,196,047	2,146

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

Source: County Business Patterns; U.S. Small Business Administration, Office of Advocacy fro, Community Reinvestment Act.

Table 5. Number of Reporting Institutions by Asset Size and State and Territory Based on Call Report Data, June 2005 – June 2010

State	Year						2010 Lending Institution by Asset Size Category					
	2005	2006	2007	2008	2009	2010	<100M	100M-500M	500M-1B	1B-10B	10B-50B	>50B
Alaska	7	7	7	7	7	6	0	4	9	2	0	0
Alabama	160	160	160	160	156	144	50	79	12	4	0	2
Arkansas	163	159	152	147	136	132	35	74	0	10	1	0
American Samoa	1	1	1	1	1	1	0	1	2	0	0	0
Arizona	51	53	54	57	57	42	17	20	34	3	0	0
California	299	296	306	313	307	281	41	159	11	37	8	2
Colorado	175	170	164	156	148	143	44	75	13	13	0	0
Connecticut	58	57	57	57	56	54	7	23	0	9	2	0
District of Columbia	7	7	7	6	6	6	0	6	1	0	0	0
Delaware	35	35	35	33	31	29	4	11	27	5	2	6
Florida	293	305	308	311	301	265	49	165	0	21	3	0
Formosa	1	1	1	1	1	1	1	0	18	0	0	0
Georgia	346	353	354	354	324	283	78	174	1	11	1	1
Guam	3	3	3	3	3	3	0	2	2	0	0	0
Hawaii	7	9	9	9	9	9	1	1	13	3	2	0
Iowa	413	404	396	383	376	363	177	164	3	9	0	0
Idaho	17	17	19	20	18	18	5	8	42	2	0	0
Illinois	717	704	681	661	649	614	266	263	9	39	3	1
Indiana	193	184	165	159	155	146	38	84	18	15	0	0
Kansas	371	365	358	352	343	337	214	98	12	7	0	0
Kentucky	230	223	218	204	199	198	63	112	16	11	0	0
Louisiana	164	166	166	161	158	156	45	89	32	5	1	0
Massachusetts	195	194	189	180	172	166	26	80	10	27	0	1
Maryland	113	112	105	98	93	89	18	55	11	6	0	0
Maine	37	37	34	32	29	29	6	7	10	4	1	0
Michigan	173	173	168	161	149	139	41	77	16	9	2	0
Minnesota	470	455	446	437	425	406	238	146	23	6	0	0
Missouri	372	373	364	357	349	341	153	142	10	22	1	0
Mississippi	100	99	98	98	95	91	23	50	4	7	1	0
Montana	82	82	78	78	76	73	41	25	18	3	0	0
North Carolina	108	109	110	111	107	102	20	44	6	16	2	2
North Dakota	100	98	97	96	94	92	54	27	5	5	0	0
Nebraska	262	257	251	245	240	229	147	71	7	5	1	0
New Hampshire	30	26	25	26	24	24	0	16	22	1	0	0
New Jersey	136	134	128	126	124	123	12	65	7	21	2	1
New Mexico	57	54	53	54	54	53	14	28	3	4	0	0
Nevada	38	38	42	45	39	31	10	9	33	6	2	1
New York	199	202	200	194	196	189	26	86	17	36	5	3
Ohio	281	278	273	263	251	242	91	112	9	15	2	5
Oklahoma	274	271	260	257	252	251	120	112	2	8	2	0
Oregon	39	39	40	40	38	36	7	21	45	4	2	0
Pennsylvania	254	255	246	242	226	223	39	106	0	29	3	1
Puerto Rico	10	10	10	10	10	7	0	0	1	5	2	0
Rhode Island	14	13	13	13	13	14	3	5	15	3	1	1
South Carolina	96	98	94	92	90	87	19	48	5	4	1	0
South Dakota	91	91	88	89	87	84	50	21	24	5	1	2
Tennessee	202	204	204	200	197	191	35	123	43	8	1	0
Texas	677	654	653	649	640	626	243	297	8	38	4	1
Utah	68	70	69	70	65	60	14	22	21	8	6	2
Virginia	140	139	120	118	120	118	18	58	0	17	1	3
Virgin Islands	2	2	3	2	2	2	1	1	2	0	0	0
Vermont	19	19	18	15	14	14	1	10	15	1	0	0
Washington	100	96	99	97	96	85	16	41	29	12	1	0
Wisconsin	303	302	301	290	282	280	100	139	1	10	2	0
West Virginia	71	70	70	68	66	65	15	44	3	5	0	0
Wyoming	44	44	44	43	39	37	10	24	0	0	0	0
Total	8868	8777	8614	8451	8195	7830	2746	3724	700	556	69	35

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