

Small Business Lending in the United States 2012

**Office of Advocacy
U.S. Small Business Administration**

July 2013

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Foreword

I'm pleased to present *Small Business Lending in the United States*, the Office of Advocacy's annual report on bank lending to small businesses. Financing is critical for small businesses; without it, they would be hard pressed to make important contributions to the nation's economic health and well-being.

In the pages of this report, you will find the most current available information on lending to small businesses by depository institutions of various sizes in the United States. Tables in the report provide a wealth of data on the amount and number of loans made to small businesses year by year.

I can report that the overall picture looks better than it did a year ago. Although lending to small businesses was still down, the decline was less than in 2010 and 2011, an indication of progress. You will be able to track the year-by-year changes in small business lending as the economy continues to improve.

Readers can also learn more about what's happening with the banks in their own states and localities. Detailed tables show state-by-state rankings of institutions doing small business lending. The report covers commercial, cooperative, and federal and state savings banks, as well as savings and loan associations. Geographic coverage includes the United States and its territories. Advocacy's website contains expanded versions of Tables 3A, 3B, and 3C, listing the lending 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.

Questions may be addressed to Victoria Williams at (202) 205-6533 or by email:
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Introduction

Small businesses are a crucial component of the U.S. economy. Their existence and success depend on their ability to access credit, needed for economic recovery and growth. Numerous studies have shown that small businesses, because of their size, have virtually no access to capital markets and thus rely on depository lending institutions for their credit needs.¹

Small Business Lending in the United States is an annual publication that provides information on depository lending institutions and their lending patterns to small businesses.² It covers the activities of small business lenders, including depository institutions such as savings banks, cooperative banks, savings and loan associations, and commercial banks, for data years 2007-2012.³ Geographically, the report coverage includes information for all the U.S. territories and states.⁴ It is designed to help small businesses identify lending institutions in their localities and to help banks learn about both the competition in the markets in which they participate and new investment opportunities.

Changes in four performance measures are analyzed: the number of loans, aggregate lending, ratios of small business loans to total assets, and ratios of small business loans to total business loans. The data do not allow for SBA-guaranteed lenders to be distinguished from the overall population of depository lending institutions in the United States.

The findings in this report are based on two types of data reported by depository lending institutions to their respective regulatory agencies⁵—the Call Reports for June 2012 and the Community Reinvestment Act (CRA) data for December 2011.⁶ The two types of small business loans reported by the Federal Deposit Insurance Corporation (FDIC) are: (1) loans secured by nonfarm nonresidential properties, or commercial real estate (CRE) loans, and (2) commercial and industrial (C&I) loans.

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 19th 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 In 2005 the study expanded its coverage in two respects, to include noncommercial depository institutions and coverage of U.S. territories. The territories are the Federated States of Micronesia, Guam, American Samoa, Puerto Rico, and the U.S. Virgin Islands.

⁵ Data are compiled by the three federal banking agency members of the Federal Financial Institutions Examination Council (FFIEC): the Board of Governors of the Federal Reserve System (FRB), the Federal Deposit Insurance Corporation (FDIC), and the Office of the Comptroller of the Currency (OCC).

⁶ 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. The Community Reinvestment Act was designed to encourage depository institutions to meet the credit needs of the local communities from which they obtain deposited funds. CRA data are important for understanding small business lending activities by lending institutions and bank holding companies (BHCs) in a given state.

Data are available only for the size of the loan and not for the size of the business; so 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 comprehensive loan data for lenders, the two largest business loan categories are merged. Micro business loans are loans of \$100,000 or less, and macro business loans range from \$100,000 to \$1 million.

The study is divided into two parts. Discussions on developments in small, micro, and macro business lending activities by depository lenders in the United States can be found in Part One. 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 2007 through June 2012 for Call Reports and the calendar year of 2011 for CRA reports.

A list of the top small, micro, and macro business lenders in the states, using both the Call Report and CRA data can be found in Part Two. 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 lenders' 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.

All small business lenders filing reports in the U.S. economy are examined, but the available information does not make it possible to distinguish SBA-guaranteed lenders.

Accessing the Study

This report uses Call Report data from the FDIC website <http://www2.fdic.gov/sdi/main.asp> and CRA data from the Office of Advocacy provided by Dr. James Kolari of Texas A&M University. Readers interested in current and recent previous editions of Advocacy's lending studies should visit <http://www.sba.gov/advocacy/7540>.

Questions and Suggestions

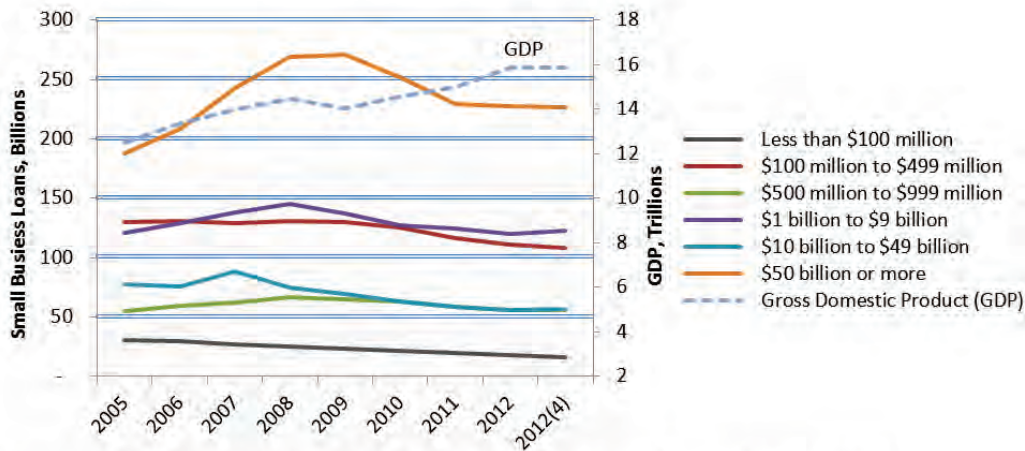
Technical questions may be addressed to Ms. Victoria Williams at (202) 205-6533 or by email: advocacy@sba.gov.

Part One: Developments in Small Business Lending

I. Findings from the June 2012 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 2012



Source: U.S. Small Business Administration, Office of Advocacy, based on Call Reports from the Federal Deposit Insurance Corporation.

The U.S. economy continued to improve and the financial environment was conducive to economic growth in 2012. Borrowing and lending conditions continued to recover from the previous year, even though the improvement in recent years has been more gradual for smaller firms than for larger firms (Chart 1). Gross domestic product and other indicators have turned upward. The pace of activity in the small firm loan markets remained slow, despite relatively low interest rates. The prime rate, on which rates for most small business loans with adjustable-rate provisions are based, has been flat at 3.25 since January 2009.

Throughout the year, bankers reported easing their standards and terms on commercial and industrial (C&I) loans to businesses of all sizes.⁷ Small business demand for C&I loans has been uneven in the last few years, which reflects the relatively tighter standards for these loans. Commercial real estate (CRE) lending standards were eased as well, but the credit supply remained relatively tight compared with historic norms. Respondents to the Office of the Comptroller of the Currency’s survey, which covers all major loan categories, reported a slowdown in tightening of underwriting standards for

⁷ See Senior Loan Officer Opinion Survey.

small business loans.⁸ The percentage of bankers easing small business banking underwriting standards was small—suggesting that the standards are still high.

⁸ See 2012 Survey of Credit Underwriting Practices Report, OCC U.S. Department of Treasury.

Table A Value of Small Business Loans Outstanding for Depository Lenders by Loan Type and Size, 2007 to 2012

Billions of Dollars, Nominal

Loan Type and Size at Origination	2007	2008	2009	2010	2011	2012	Change 2011 -2012	
							Amount	%
Commercial Real Estate								
\$100,000 or less	28.4	28.5	26.4	22.1	19.8	18.0	-1.8	-9.0
\$100,000 to \$250,000	68.8	68.6	67.1	59.6	56.4	53.1	-3.3	-5.8
\$250,000 to \$1 million	262.8	277.9	278.4	260.5	247.8	236.7	-11.1	-4.5
Total Commercial Real Estate	360.1	375.0	372.0	342.3	323.9	307.8	-16.1	-5.0
Commercial and Industrial								
\$100,000 or less	131.2	141.7	134.5	137.2	119.8	120.2	0.4	0.3
\$100,000 to \$250,000	57.5	57.3	55.1	51.2	47.3	46.3	-0.9	-2.0
\$250,000 to \$1 million	138.0	137.4	133.6	121.6	116.0	113.5	-2.4	-2.1
Total Commercial and Industrial	326.7	336.4	323.2	309.9	283.0	280.1	-3.0	-1.0
Total Small Business Loans (\$1 million or less)	686.8	711.5	695.2	652.2	606.9	587.8	-19.1	-3.1
Total Large Business Loans (greater than \$1 million)	1,536.8	1,797.8	1,755.3	1,599.1	1,691.2	1,893.6	202.4	12.0
Total Business Loans	2,223.5	2,509.3	2,450.6	2,251.3	2,298.2	2,481.5	183.3	8.0
Total Assets of Depository Lenders	10,789.9	11,708.4	11,905.1	11,707.5	11,816.8	12,187.5	370.6	3.1
Number of BHCs and Independent Lenders	7,456	7,360	7,224	7,023	6,826	6,639	-187.0	-2.7

Source: Federal Deposit Insurance Corporation, Statistics on Depository Institutions, June 2007 through June 2012.

The aggregate value of small business loans outstanding from depository lending institutions was \$587.8 billion in June 2012, \$19 billion less than in June 2011 (Tables A and B). The decline in small business loans slowed from 6.9 percent in June 2011 to 3.1 percent in June 2012. This smaller drop in the value of small business loans suggests that although small business lending terms and standards are easing, standards remain fairly high. Another reason for the continued decline suggested by the National Federation of Independent Business (NFIB) is that the fraction of small businesses with borrowing needs continued to be low in 2012.⁹

The dollar value of small business borrowing was down in all loan size categories, but the slower rate of decline shows an improvement in lending. For example, the slower decline was most pronounced in total CRE and C&I micro business loans (CRE + C&I), which were down by 1.0 percent from 2011 to 2012, compared with a decline of 12.4 percent from 2010 to 2011. On the positive side, the change in the number of loans was up for micro business loans, from negative 4.3 percent in June 2011 to an increase of 11.6 percent in June 2012 (Table C). The change in the total number of small business loans increased from negative 4.7 percent in June 2011 to 10.4 percent in June 2012.

⁹ See, for example, W. Dunkelberg and H. Wade, NFIB Small Business Economic Trends, National Federation of Independent Business, January 2013, 2, accessed May 2013 at <http://www.nfib.com/Portals/0/PDF/sbet/sbet201301.pdf>.

Table B Value of Small Business Loans Outstanding by Depository Lender Size, 2007 to 2012
Billions of Dollars, Nominal

	2007	2008	2009	2010	2011	2012	Change 2011 -2012	
							Amount	%
Lenders by Total Asset Size								
Less than \$100 million	27.3	25.3	23.7	21.9	19.5	17.6	-1.9	-9.5
\$100 million to \$499.9 million	129.1	130.8	129.8	125.0	116.1	111.0	-5.1	-4.4
\$500 million to \$999.9 million	62.0	66.4	65.0	62.7	58.4	56.0	-2.5	-4.2
\$1 billion to \$9.9 billion	137.8	145.6	137.0	127.7	124.9	119.8	-5.1	-4.1
\$10 billion to \$49.9 billion	88.1	74.4	69.2	62.7	58.8	55.6	-3.3	-5.6
\$50 billion or more	242.5	269.0	270.5	252.4	229.2	227.9	-1.3	-0.6
Total Small Business Loans	686.8	711.5	695.2	652.2	606.9	587.8	-19.1	-3.1

Source: Federal Deposit Insurance Corporation, Statistics on Depository Institutions, June 2007 through June 2012.

As mentioned, in 2012, total small business loans outstanding declined by 3.1 percent, compared with a 6.9 percent drop the previous year (Table A). The total value of small business C&I and CRE loans outstanding declined by 1.0 percent and 5.0 percent, respectively, in 2011-2012. CRE loans in the \$250,000 to \$1 million range had the largest dollar volume decline, \$11.1 billion, which represented more than two-thirds, 68.9 percent, of the overall decline in CRE loans (Table A). Commercial and industrial loans of \$250,000 to \$1 million fell \$2.4 billion—80 percent of the total decline in C&I loans. CRE micro loans experienced the largest percentage decline of 9 percent, which was partially offset by a small increase of 0.3 percent in C&I micro loans. Large business loans in excess of \$1 million increased to healthy levels in June 2012—by \$202.4 billion or 12 percent from June 2011, compared with a 5.8 percent increase in 2010-2011 (Table A).

Lenders in all asset size categories had declines in small business loans outstanding during 2011-2012. Lenders with assets in two size categories (\$100 million to \$499.9 million and \$1 billion to \$9.9 billion) had the largest dollar volume declines, of \$5.1 billion each, or 4.4 and 4.1 percent, respectively (Table B). These two size categories of lenders combined accounted for more than 53.4 percent of the decline in the dollar volume of small business loans outstanding. Large lenders with \$50 billion or more in assets were responsible for only 7.3 percent of the total decline, and they had the lowest drop in dollar volume.

The total number of small business loans increased by 10.4 percent from 21.3 million in June 2011 to 23.5 million in June 2012 (Table C). Micro C&I loans under \$100,000 accounted for practically all of the number of small business loans and for the entire increase in the total number of C&I loans in June 2012.

Large lenders dominated the number of small business loans, holding three-fourths of them (Table D). Lenders in the largest asset sizes had increases in the number of loans.

Table C Number of Small Business Loans Outstanding from Depository Lenders by Loan Type and Size, 2007 to 2012

Millions of Loans

Loan Type and Size	2007	2008	2009	2010	2011	2012	Change 2011 - 2012	
							Difference	%
Commercial Real Estate								
\$100,000 or less	0.71	0.64	0.59	0.56	0.47	0.41	-0.06	-12.9
\$100,000 to \$250,000	1.11	0.51	0.51	0.46	0.43	0.41	-0.02	-5.1
\$250,000 to \$1 million	0.64	0.70	0.69	0.71	0.60	0.59	-0.01	-1.7
Total Commercial Real Estate	2.46	1.84	1.79	1.73	1.50	1.41	-0.09	-6.2
Commercial and Industrial								
\$100,000 or less	20.93	24.37	20.37	19.73	18.94	21.26	2.32	12.3
\$100,000 to \$250,000	0.62	0.55	0.54	0.51	0.49	0.48	-0.01	-2.3
\$250,000 to \$1 million	0.52	0.46	0.47	0.41	0.40	0.39	-0.01	-3.6
Total Commercial and Industrial	22.07	25.38	21.39	20.66	19.82	22.13	2.30	11.6
Total Small Business Loans (less than \$1 million)	24.53	27.22	23.18	22.39	21.33	23.54	2.21	10.4

Source: Federal Deposit Insurance Corporation, Statistics on Depository Institutions, June 2007 through June 2012.

Table D Number of Small Business Loans Outstanding from Depository Lenders by Lender Size, 2007 to 2012

Millions of Loans

Loan Type and Size	2007	2008	2009	2010	2011	2012	Change 2011 - 2012	
							Difference	%
Lenders by Total Asset Size								
Less than \$100 million	0.44	0.41	0.41	0.31	0.28	0.24	-0.04	-14.3
\$100 million to \$499.9 million	2.01	1.41	1.38	1.23	1.09	1.04	-0.05	-4.6
\$500 million to \$999.9 million	1.86	1.83	1.85	1.94	1.69	1.58	-0.11	-6.5
\$1 billion to \$9.9 billion	4.91	5.17	1.22	1.14	1.34	1.42	0.08	6.0
\$10 billion to \$49.9 billion	3.03	3.46	3.19	1.56	1.52	1.57	0.05	3.3
\$50 billion or more	12.28	14.95	15.13	16.21	15.41	17.69	2.28	14.8
Total Small Business	24.53	27.22	23.18	22.39	21.33	23.54	2.21	10.4

Source: Federal Deposit Insurance Corporation, Statistics on Depository Institutions, June 2007 through June 2012.

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

This report uses two ratios as performance measures—the ratios of small business lending to the lenders' total assets and that of small business loans to total business loans.

Table E Ratio of the Value of Small Business Loans Outstanding to the Value of the Assets of Depository Lenders by Loan Type and Size, 2007 to 2012

Ratio (percentage)

	2007	2008	2009	2010	2011	2012	Change 2011 - 2012 Difference	%
Commercial Real Estate								
\$100,000 or less	1.62	1.61	1.48	1.37	1.21	1.13	-0.08	-6.6
\$100,000 to \$250,000	1.88	1.81	1.80	1.77	1.74	1.66	-0.08	-4.5
\$250,000 to \$1 million	5.79	5.91	6.14	6.14	6.01	5.82	-0.19	-3.1
Commercial Real Estate	9.29	9.33	9.42	9.28	8.96	8.62	-0.34	-3.8
Commercial and Industrial								
\$100,000 or less	2.87	2.69	2.40	2.22	1.99	1.86	-0.14	-6.8
\$100,000 to \$250,000	1.44	1.40	1.34	1.27	1.21	1.16	-0.05	-4.0
\$250,000 to \$1 million	2.77	2.85	2.73	2.58	2.47	2.37	-0.10	-4.1
Commercial and Industrial	7.08	6.94	6.47	6.06	5.67	5.38	-0.29	-5.0
Total Small Business Loans	16.37	16.27	15.89	15.34	14.63	14.00	-0.63	-4.3

Source: Federal Deposit Insurance Corporation, Statistics on Depository Institutions, June 2007 through June 2012.

The first of these measures is the ratio of the total amount of small business loans to the lenders' total assets, which will be referred to as the total asset ratio.¹⁰ Table E shows that the mean total asset ratio has declined steadily in the last six years from nearly 16.4 percent in 2007 to 14 percent in 2012. This ratio is the share of lenders' assets that is lent to small firms, and the table suggests that small businesses have been falling behind in the competition with other uses of capital held by lending depository institutions. The C&I mean total asset ratio declined by 24 percent, compared with a 7.2 percent decline in the ratio for CRE loans during this 2007-2012 span.

The declines in the mean total asset ratios for C&I and CRE loans in the most recent period from June 2011 to June 2012 were 5.0 and 3.8 percent respectively. C&I and CRE micro loan asset ratios had the largest declines of roughly 6.8 and 6.6 percent, respectively, a slight improvement from the double-digit declines in the previous year. The total decline in the mean asset ratio for small business loans was 4.3 percent in 2011-2012.

Table F shows the mean total asset ratio by the lender's asset size. The ratio declines as lender size increases. For example, the smallest lenders held roughly 15 percent of total assets in small business loans, and the largest lenders' comparable small business loan share was less than 4 percent. Overall, the small business share of mean total assets declined in lenders of all sizes from June 2011 to June 2012.

The second ratio, the mean total small business loan ratio, reflects the total small business share of total business loans. Table G presents the information by the size of the loan, and Table H shows the

¹⁰ The ratios used in Tables E-H are the mean ratios for all lenders. These ratios are derived by computing the ratio for each lender, then computing the mean for all lenders in each category shown. See Appendix A Data Notes.

Table F Ratio of the Value of Small Business Loans Outstanding to the Value of Total Assets of Depository Lenders by Lender Size, 2007 to 2012

Ratio (percentage)

	2007	2008	2009	2010	2011	2012	Change 2011 - 2012	
							Difference	%
Lenders by Total Asset Size								
Less than \$100 million	15.77	15.94	15.82	15.36	14.65	14.10	-0.55	-3.8
\$100 million to \$499.9 million	18.30	17.94	17.43	16.72	15.94	15.25	-0.68	-4.3
\$500 million to \$999.9 million	14.69	14.63	14.06	13.78	13.04	12.35	-0.70	-5.3
\$1 billion to \$9.9 billion	11.74	11.48	10.75	10.21	10.05	9.60	-0.45	-4.5
\$10 billion to \$49.9 billion	6.33	6.18	6.53	6.07	5.48	5.29	-0.19	-3.5
\$50 billion or more	4.18	4.48	4.84	4.68	3.75	3.64	-0.11	-3.0
Total Small Business Loans	16.37	16.27	15.89	15.34	14.63	14.00	-0.63	-4.3

Source: Federal Deposit Insurance Corporation, Statistics on Depository Institutions, June 2007 through June 2012.

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, June 2007 to June 2012

Ratio (percentage)

	2007	2008	2009	2010	2011	2012	Change 2011 - 2012	
							Difference	%
Commercial Real Estate								
\$100,000 or less	10.23	9.90	9.38	8.92	8.17	8.19	0.01	0.2
\$100,000 to \$250,000	8.68	8.26	8.23	8.33	8.49	8.52	0.02	0.3
\$250,000 to \$1 million	22.59	22.36	23.18	23.63	23.71	23.74	0.03	0.1
Total Commercial Real Estate	41.51	40.52	40.80	40.88	40.38	40.44	0.06	0.2
Commercial and Industrial								
\$100,000 or less	16.28	15.04	13.84	13.15	12.22	12.01	-0.21	-1.7
\$100,000 to \$250,000	5.96	5.74	5.50	5.33	5.32	5.35	0.03	0.5
\$250,000 to \$1 million	10.32	10.26	9.89	9.63	9.62	9.52	-0.10	-1.0
Total Commercial and Industrial	32.56	31.05	29.22	28.11	27.16	26.88	-0.28	-1.0
Total Small Business Loans	74.07	71.57	70.02	68.99	67.53	67.32	-0.22	-0.3

Source: Federal Deposit Insurance Corporation, Statistics on Depository Institutions, June 2007 through June 2012.

information by lenders' asset sizes. The ratio measures the success level of small business borrowers in competing for business loans against large businesses. The tables show that this ratio has been on a gradual decline, by 9.1 percent in total over the six-year period from 2007 to 2012. This downward trend is an indicator that small business borrowers have been less successful than large businesses in competing for business loans. The mean total business loan ratio declined by just 0.3 percent in 2011-2012.

Small business lenders dominate the small business loan portfolios, while larger lenders hold about one-fifth of their business loan portfolios with small business borrowers (Table H). Over the six-year period, the mean ratio of small business loans by mega lenders has been uneven. Mega lenders had the largest decline, of 5.4 percent in 2011-2012, while the smallest lenders had the largest increase, of 1.6 percent.

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, June 2007 to June 2012

Ratio (percentage)

	2007	2008	2009	2010	2011	2012	Change 2011 - 2012	
							Difference	%
Lenders by Total Asset Size								
Less than \$100 million	87.12	85.90	86.29	86.95	86.43	87.81	1.38	1.6
\$100 million to \$499.9 million	71.85	69.68	68.03	66.56	65.20	65.18	-0.02	0.0
\$500 million to \$999.9 million	54.72	51.95	49.91	49.02	47.63	46.31	-1.32	-2.8
\$1 billion to \$9.9 billion	41.99	40.46	38.48	36.83	36.19	35.67	-0.52	-1.4
\$10 billion to \$49.9 billion	33.04	31.44	28.64	26.22	24.40	24.68	0.28	1.2
\$50 billion or more	18.89	18.47	22.10	25.76	21.95	20.75	-1.19	-5.4
Total Small Business Loans	74.07	71.57	70.02	68.99	67.53	67.32	-0.22	-0.3

Source: Federal Deposit Insurance Corporation, Statistics on Depository Institutions, June 2007 through June 2012.

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

Consolidation in the banking industry changes the small business loan market through its effects on the relative importance of lenders of different sizes. Consolidation mostly affects the smallest lenders, whose small business loan share of total assets is much larger than that of mega lenders (Table F). Research suggests that mergers and acquisitions (M&As) may have relatively little effect on small business credit availability except in the smallest loan sizes (loans under \$100,000), which may be affected by M&As involving very small banks with less than \$100 million in assets.¹¹ The share of total small business loans held by the largest lenders is of importance for small business borrowers. The largest lenders, those with assets exceeding \$10 billion, held 48.2 percent of the value of small business loans in 2012, and more than 77.8 percent of the total assets of lending institutions (Table I). The most significant concentration of small business loans is in commercial and industrial micro loans, where these large lenders hold almost 75 percent of the total value. However, these mega lenders were less active in the commercial real estate market.

¹¹A. N. Berger, R.J. Rosen, and G. F. Udell (2010). *The Effect of Market Size Structure on Competition: The Case of Small Business Lending*. Federal Reserve Bank of Chicago. Downloaded April 16, 2011, from http://www.chicagofed.org/digital_assets/publications/working_papers/2001/wp2001-10.pdf.

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

Year and Loans by Size	Total Asset Size of the Lending Institution or Bank Holding Company							Total
	Over 50B	10B – 50B	Over 10B	1B – 10B	500M – 1B	100M – 500M	Under 100M	
2012*	(percentage)							
Total Assets of the Institution	68.3	9.4	77.8	11.3	3.7	6.1	1.0	100
Commercial Real Estate								
\$100,000 or less	14.8	6.1	20.9	19.2	11.0	36.8	12.1	100
\$100,000 to \$250,000	24.6	9.2	33.7	24.4	12.3	25.7	3.8	100
\$250,000 to \$1 million	29.5	10.1	39.7	24.6	11.6	21.6	2.5	100
Commercial and Industrial								
\$100,000 or less	68.7	5.8	74.5	9.3	4.5	9.1	2.6	100
\$100,000 to \$250,000	36.4	10.6	47.1	20.8	9.3	19.6	3.2	100
\$250,000 to \$1 million	37.8	12.0	49.8	21.5	9.0	17.3	2.4	100
Total Small Business Loans	38.8	9.5	48.2	20.4	9.5	18.9	3.0	100
Total Large Business Loans	65.9	10.6	76.5	14.7	3.9	4.6	0.2	100
Total Business Loans	59.5	10.3	69.8	16.0	5.3	8.0	0.9	100
Number of Institutions	34	59	93	540	661	3,291	2,054	6,639
2011								
Total Assets of the Institution	67.8	9.5	77.3	11.5	3.8	6.4	1.1	100
Commercial Real Estate								
\$100,000 or less	16.9	5.6	22.5	19.1	11.0	35.3	12.0	100
\$100,000 to \$250,000	24.9	8.8	33.8	24.3	12.4	25.6	4.0	100
\$250,000 to \$1 million	29.6	10.2	39.7	24.5	11.6	21.5	2.6	100
Commercial and Industrial								
\$100,000 or less	67.6	5.7	73.3	9.5	4.6	9.6	3.0	100
\$100,000 to \$250,000	34.3	11.0	45.4	21.6	9.7	19.9	3.5	100
\$250,000 to \$1 million	35.7	13.3	49.0	21.6	9.0	17.7	2.7	100
Total Small Business Loans	37.8	9.7	47.5	20.6	9.6	19.1	3.2	100
Total Large Business Loans	63.1	10.8	73.9	16.1	4.4	5.3	0.3	100
Total Business Loans	56.5	10.5	67.0	17.3	5.8	8.9	1.1	100
Number of Institutions	35	57	92	538	656	3,332	2,208	6,826

Source: Federal Deposit Insurance Corporation, Statistics on Depository Institutions, June 2011 through June 2012.

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

Description	Call Report Information (Loans and assets in billions of dollars)		Percentage of Call Report Institutions Submitting CRA Information				
	All Institutions	CRA Institutions*	2011	2010	2009	2008	2007
	as of June 2012	as of June 2011					
Small Business Loans							
\$100,000 or less	137.4	104.2	76	88	76	71	59
\$100,000 through \$1 million	450.4	282	63	69	83	68	65
Total Small Business Loans	587.8	386.4	66	73	73	71	64
Total Business Loans	2,481.5	1,815.6	73	73	82	83	72
Total Assets, 2012	12,187.5	10,211.3	84	82	84	81	80
Number of Lending Institutions	6,639	624					

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 2012 Call Reports obtained from FDIC.

II. Findings from 2011 CRA Reporting Institutions

A. Small Business Lending by CRA Reporting Lending Institutions

Up-to-date geographic information on the small business lending activities of depository institutions is presented in this section using the Community Reinvestment Act (CRA) data. These data show the location of loans made by lenders during the calendar year (January 1- December 31).¹²

In this section, Tables J and K portray the highlights of small business lending activities in the CRA data. Table J compares the Call Report information for all depository lenders with CRA data for lenders required to submit CRA reports, while Table K reflects the dollar amount and number of loans made by depository institutions filing CRA reports. Changes in CRA reporting requirements exempt smaller banks from reporting under the program, but these institutions may voluntarily collect and report small business loan information. The primary difference between the CRA and the Call Report data is that the CRA information is classified by the borrower's location rather than the location of the bank's headquarters. That is, CRA data show local reporting depository lenders, including large lenders that have a local presence in a state or territory, but are headquartered out of the state. Thus the CRA provides a glance at local markets and their sensitivity to demand and supply factors in small business lending. The findings from both the CRA and Call Report data show that small business lending

¹² 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 CRA lenders filing the reports changed at the beginning of 2005. As a result of the revisions made by 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 approximately \$1 billion or more, thus eliminating a large number of institutions that had previously reported small business loan data. For more information see <http://www.federalreserve.gov/newsevents/press/bcreg/20081217a.htm> and <http://www.ffiec.gov/cra/reporter.htm>.

Table K Value and Number of Loans Originated and Purchased by CRA Reporting Institutions, 2007 - 2011 (dollar values in billions, number in millions)

Loan Size and Assets	2007	2008	2009	2010	2011*	Change 09 - 10*	
						Difference	%
Value of Small Business Loans							
\$100,000 or less	146.0	119.7	73.3	56.8	55.3	-16.5	-22.4
\$100,000 through \$1 million	180.4	175.2	132.4	122.0	123.5	-10.4	-7.9
Total Small Business Loans	326.4	294.9	205.7	178.8	178.8	-26.9	-13.1
Number of Small Business Loans							
\$100,000 or less	13.0	10.2	5.8	3.9	3.0	-1.9	-32.4
\$100,000 through \$1 million	0.5	0.5	0.4	0.3	0.3	-0.1	-15.6
Total Small Business Loans	13.5	10.7	6.2	4.3	3.3	-1.9	-31.3
Number of Lending Institutions	816	808	799	774	624	-25.0	-3.1

*Note: The 2011 data are not comparable to previous years because of changes in reporting requirements.

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).

remained weak, while declining at a slower pace than in the previous year. These findings are consistent with other reports on trends in small business lending.

Again, changes in the reporting requirements that raised the reporting threshold to banks with approximately \$1 billion or more in assets resulted in only 624 institutions submitting CRA reports. These multi-billion-dollar institutions accounted for 66 percent of small business loans under \$1 million in 2011 (Table J).¹³ These lenders also accounted for 76 percent of micro business loans and 84 percent of total domestic assets. CRA reporting institutions issued a total of 3.3 million small business loans valued at \$178.8 billion (Table K).

B. Micro and Macro Business Lending by CRA Lending Institutions

The micro and macro business lending markets remained relatively less active in 2011. Multi-billion-dollar depository lending institutions issued 3.0 million micro business loans (\$100,000 or less) valued at \$55.3 billion in 2011 (Table K).

¹³The institutions in the CRA disclosure database with and without identified balance sheets could not be discerned, with the result that there were 624 reporting lenders. Provisions in the Dodd-Frank Wall Street Reform and Consumer Protection Act require the transfer of Office of Thrift Supervision (OTS) functions to the Office of the Comptroller of the Currency, the Federal Deposit Insurance Corporation, Federal Reserve Board and the Consumer Financial Protection Board. The reporting requirements for OTS regulate depository institutions and loan holding companies. Under these requirements, savings and loan holding companies must file the same reports with the Federal Reserve that bank holding companies file. Consequently, the 2011 CRA data cannot be used for comparison with previous years.

Conclusions

The economy continued to improve in 2012, as some economic indicators turned positive. Some factors that affect small firm lending showed improvement, although at a slow pace. Lending and borrowing in the small business loan markets continued to be restrained. The performance measures for lending institutions suggest that small business borrowers were losing ground in competing for business loans.

Both the Call Report and CRA data show that downward pressure on small business lending is easing. The data show that the average small business loan size continued to decline. The market share of small business lending by mega lenders (depository institutions with assets exceeding \$50 billion) has remained relatively flat since 2008, as these lenders continued to hold more than one-third of all small business loans outstanding.

One set of indicators of the success of small firms in accessing financial capital is evaluated in this report. It is beyond the scope of this research to assess the demand and supply factors contributing to the downturn in small business lending, as both the Call Reports and CRA data do not allow for such evaluation. As economic uncertainty persists, capital markets serving small businesses remain cautious about providing more capital, while small businesses are hesitant to acquire more debt.

Data Limitations

The Call Report and CRA data provide a useful look at 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 information on the personal or demographic characteristics of the borrowers, or characteristics of the businesses (such as employment or sales data, income or balance sheet information). Thus, these statistics 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 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 financial 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 business lending and borrowing activities are typically local, where the borrowers and the lending institutions are located in the same community or in communities nearby. To help small businesses shop more efficiently for credit, the SBA's Office of Advocacy prepares a directory of small, macro, and micro business lenders. The information is also useful to lenders interested in learning about the competition in small business lending.¹⁴ 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 2012. Table 1A ranks the small business loans outstanding (loans of \$1 million or less) of the 93 largest lending institutions with total domestic assets of more than \$10 billion.¹⁵ Each lending institution is ranked from 1 to 93, 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 88. The remaining institution is not ranked because of missing data or lack of small business lending activity.

The top five small business lenders in June 2012, based on Call Report data, were American Express Co. (first in 2011), First Citizen Bancshares (second in 2011), Wintrust Financial Corp. (sixth in 2011), Zions Bancorp (seventh in 2011), and Synovus Financial Corp. (fifth in 2011).

Table 1B. Micro Business Lending of Large Lending Institutions Based on Call Report Data, June 2012. Table 1B ranks micro business loans (\$100,000 or less) outstanding of the 93 largest lending institutions with total domestic assets of more than \$10 billion. Each lending institution is ranked from 1 to 93 (one being the top) for each of four variables.¹⁶ These variables then are totaled and reranked from 1 to 87; the remaining lending institutions are not ranked because of missing data or lack of micro business lending activity.

¹⁴ 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.

¹⁵ Since March 2004, American Express Centurion and Capital One Bank have organized federal savings banks (FSBs) to conduct their small business credit card operations.

¹⁶ The four criteria used are the same as those for Table 1A.

The top five lenders in June 2012 were American Express Co. (first in 2011), Capital One Financial Corporation (second in 2011), GE Capital Retail Bank (formerly GE Money Bank, which was third in 2011), JPMorgan Chase and Company (fourth in 2011), and Wintrust Financial Corp. (tenth in 2011).

Table 1C. Macro Business Lending of Large Lending Institutions Based on Call Report Data, June 2012. Table 1C ranks the macro business lending (loans of \$100,000 to \$1 million) outstanding of the 93 largest lending institutions with total domestic assets of more than \$10 billion.¹⁷ Each lending institution is ranked from 1 to 93, (one being the top) for each of four variables. These variables then are totaled and reranked from 1 to 85; the remaining lending institutions are not ranked because of missing data or lack of micro business lending activity.

The top five lenders in June 2012 were First Citizens Bancshares Inc. (first in 2011), Zions Bancorporation (third in 2011), Synovus Financial Corp. (second in 2011), Fulton Financial Corp. (sixth in 2011), and Wintrust Financial Corp (twelfth in 2011).

Table 2A. Small Business Lending of Large Lending Institutions Based on CRA Data, 2011. 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 rankings. 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.

The largest 74 lending institutions with small business loans were identified, but only 72 were ranked. The five top small business lenders for 2010, using the combined ranking criteria, were First Citizen Bancshares (fourth in 2010), Synovus Financial Corp. (second in 2010), Zions Bancorporation (third in 2010), Regions Financial Corp. (tenth in 2010), and Huntington Bancshares (eleventh in 2010).

Table 2B. Micro Business Lending of Large Lending Institutions Based on CRA Data, 2011. 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' micro business lending was the source for the data on the number of states in which the lender has substantial lending operations.

Of the 74 lending institutions that were identified, 72 were ranked. The five top small business lenders for 2011 using CRA data were First Citizens Bankshares (fifteenth in 2010), Zions Bancorporation (seventeenth in 2010), Synovus Financial Corp. (twelfth in 2010), POPULAR (twenty-sixth in 2010), and Bancorpsouth (twentieth in 2010).

¹⁷ The four criteria used are the same as those for Table 1A.

Table 2C. Macro Business Lending of Large Lending Institutions Based on CRA Data, 2011.

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-four lending institutions were identified. The top five ranked for macro business lending were BB&T Corporation (fourth in 2010), US Bancorp. (fifteenth in 2010), Bank of America Corp. (twenty-seventh in 2010), JPMorgan Chase & Co. (thirty-third in 2010), and Capital One Financial Corp. (twenty-ninth in 2010). Two lenders were not ranked because of inadequate information.

Table 3A. Top Small Business Lenders by State and Territory Based on Call Report Data, June 2012.

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 A 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 10.¹⁸ The 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 and Territory Based on Call Report Data, June 2012.

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, are included in the list. (Ties may increase the number.) The performance of a micro loan lender in a given state is measured on four criteria. The four rankings were summed to create a score for the micro business lending activities of the individual lender. 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 3C. Top Macro Business Lenders by State and Territory Based on Call Report Data, June 2012.

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

¹⁸ See data notes for detailed information on decile rankings.

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 the individual lender. 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 and Territory Based on CRA Data, 2011. A list of top small business lenders for each state using CRA data is available in Table 4A. 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 2010. 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 and Territory Based on CRA Data, 2011. The CRA data are used to create a list of top micro business lenders by state in Table 4B. Included in this list are lending institutions with micro business lending of more than \$10 million in a given state in 2011. 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 and Territory Based on CRA Data, 2011. 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, 2011. 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 businesses of 500 or fewer employees.

Table 5. Number of Reporting Institutions by Asset Size and State and Territory Based on Call Report Data, June 2007 – June 2012. 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, \$10 billion to \$50 billion, and over \$10 billion.

Appendix A Data Notes

Ranking Methodology and Table Descriptions

Note that Tables E-H in the text employ the total assets ratios (ratios of small business loans to total assets) and the total business loan ratios (ratios of small business loans to total business loans), which are the mean ratios for all lenders. These ratios are derived by computing the ratio for each lender, then computing the mean for all lenders in each category shown.

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.¹⁹

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.

¹⁹ The exception is 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 lending through 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 Table Descriptions

Table 1A. Small Business Lending of Large Lending Institutions Based on Call Report Data, June 2012. 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 (Rank).** Summary of small business lending rankings of large lending institutions with respect to 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 of the 93 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 93 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 (Lender Asset Size).** Domestic asset size class of the lending institution:
 - \$10 billion to under \$50 billion (\$10B–\$50B)
 - \$50 billion and over (>\$50B)
- (7) **Total Dollar Amount of Micro Business Loans (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 (Number).** 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 2012. In this table, large lending institutions are ranked using Call Report data on the basis of four criteria that measure the importance of 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 93 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 of \$100,000 or less.
- (6) **Lending Institution Domestic Asset Size Class (Lender Asset Size).** Asset size class of the lending institution:
 - \$10 billion to under \$50 billion (\$10B–\$50B)
 - \$50 billion and over (>\$50B)
- (7) **Total Dollar Amount of Small Business Loans (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 (CC 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 2012. 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 (Rank).** Summary of rankings 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 93 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 93 large lending institutions.
- (4) **Total Dollar Amount of Macro Business Lending by the Lending Institution (Amount).** The total dollar amount 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 (Lender Asset Size).** Domestic asset size class of the lending institution:
 - \$10 billion to under \$50 billion (\$10B–\$50B)
 - \$50 billion and over (>\$50B)
- (7) **Total Dollar Amount of 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 (Number).** 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, 2011.

Table 2A uses CRA and Call Report data to rank the 74 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 74 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 amounts of small business loans and total assets used for the ratio are obtained from the June 2011 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 2011 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 and Territories w/ Loans).** The number of states (and territories) where the lender extended small business loans.
- (7) **Lending Institution Domestic Asset Size Class (Institution Asset Size).** Asset size class of the lending institution:

- \$10 billion to under \$50 billion (\$10B–\$50B)
 - \$50 billion and over (>\$50B)
- (8) **Total Dollar Amount of Micro Business Loans 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, 2011.

Table 2B uses both CRA and Call Report data to rank order 76 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 74 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 amounts of small business loans and total assets used for the ratio are obtained from the June 2011 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 2011 Call Reports. 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. of States and Territories w/Loans).** The number of states (and territories) where the lender extended micro business loans.
- (7) **Institution Domestic Asset Size Class (Institution Asset Size).** Asset size class of the lending institutions:

- \$10 billion to under \$50 billion (\$10B–\$50B)
 - \$50 billion and over (>\$50B)
- (8) **Total Dollar Amount of Small Business Loans by the Lending Institution (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, 2011.

Table 2C uses both CRA and Call Report data to rank order the 74 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 74 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 2011 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 2011 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. of States & Territories w/Loans).** The number of states (and territories) where the lender extended macro business loans.

- (7) **Institution Domestic Asset Size Class (Institution Asset Size).** Asset size class of the lending institution:
- \$10 billion to under \$50 billion (\$10B–\$50B)
 - \$50 billion and over (>\$50B)
- (8) **Total Dollar Amount of 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 and Territory Based on Call Report Data, June 2012. Table 3A provides a list of the top small business lenders by state and territory. The list includes the top 10 banks or the top 10 percent, whichever number is smaller. (Ties may increase the number.) The small business lending performance of a bank in a given state is measured on four criteria: TA ratio, TBL ratio, dollar amount, and number.

- (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 (Institution Asset Size).** 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 and Territory Based on Call Report Data, June 2012. Table 3B, similar to Table 3A, lists the top micro business lenders or the top 10 percent, based on their micro business lending performance measured on the four criteria.

- (1) **Total Score (Total Rank).** The total rank in this column is the score of the lending institution 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 show 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’ scores 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 and Territory Based on Call Report Data, June 2012. Table 3C, similar to Tables 3A and 3B, lists the top macro business lenders or the top 10 percent, based on their macro business lending performance measured on the four criteria.

- (1) **Total Score (Total Rank).** The total rank in this column is the score of the lending institution based on its macro business lending in the state in which it is 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 micro 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' scores 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 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 and Territory Based on CRA Data, 2011. 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 rankings of lenders are based on the dollar amount of small business loans (under \$1 million) made as of December 2011. The table consists only of lenders with small business loan totals of more than \$50 million in a given state in 2011. 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 2011.
- (2) **Number of Small Business Loans (Number).** The number of loans of less than \$1 million disbursed.
- (3) **Dollar Amount of Micro Business Loans (Amount).** The dollar amount (in thousands) of loans of \$100,000 or less.
- (4) **Number of Micro Business Loans (Number).** The number of loans of \$100,000 or less.
- (5) **Dollar Amount of Macro Business Loans (Amount).** The dollar amount (in thousands) of loans between \$100,000 and \$1 million.
- (6) **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 and Territory Based on CRA Data, 2011. Table 4B, similar to Table 4A, ranks lenders on the basis of the dollar amount of micro loans made in 2011. Only lenders with micro business loan totals exceeding \$10 million in a given state in 2011 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 2011.
- (2) **Number of Micro Business Loans (Number).** The number of loans of \$100,000 or less.
- (3) **Dollar Amount of Small Business Loans (Amount).** The dollar amount (in thousands) of loans of less than \$1 million.
- (4) **Number of Small Business Loans (Number).** The number of loans of less than \$1 million.
- (5) **Dollar Amount of Macro Small Business Loans (Amount).** The dollar amount (in thousands) of loans between \$100,000 and \$1 million.

- (6) **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 and Territory Based on CRA Data, 2011. Table 4C, similar to Table 4B, ranks lenders on the basis of the dollar amount of macro loans made in 2011. Only lenders with macro business loan totals exceeding \$30 million in a given state in 2011 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 2011.
- (2) **Number of Macro Business Loans (Number).** The number of loans of \$100,000 to \$1 million.
- (3) **Dollar Amount of All Small Business Loans (Amount).** The dollar amount (in thousands) of loans of less than \$1 million.
- (4) **Number of Small Business Loans (Number).** The number of loans of less than \$1 million.
- (5) **Dollar Amount of Micro Business Loans (Amount).** The dollar amount (in thousands) of loans of \$100,000 or less.
- (6) **Number of Micro Business Loans (Number).** The number of larger small business loans of \$100,000 or less.

Table 4D. Total Amount and Number of Small Business Loans per Small Business Employee by State Based on CRA Data, 2011. Table 4D is derived differently from previous CRA tables because CRA data are used in addition to small business establishment employment information from the Statistics of U.S. Businesses (SUSB), partly funded by the U.S. Small Business Administration, Office of Advocacy. The table lists the total amount and number of loans for all small business loans and micro business loans made in the home state of the lending institution. The total rank by state is based on the dollar amount of all small business loans (under \$1 million) made as of December of 2011 divided by the number of small business employees in the state.

Table 5. Number of Reporting Institutions by Asset Size and State and Territory, Based on Call Report Data, June 2007 – June 2012. The table provides a summary of the total number of lending institutions by state and territory for six years. For the most recent year, the totals of six different asset size categories are presented for each state by lending institution.

Data Tables

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, <http://www.sba.gov/advocacy>.

Table 1A	Small Business Lending of Large Lending Institutions Based on Call Report Data, June 2012
Table 1B	Micro Business Lending of Large Lending Institutions Based on Call Report Data, June 2012
Table 1C.	Macro Business Lending of Large Lending Institutions Based on Call Report Data, June 2012
Table 2A	Small Business Lending of Large Lending Institutions Based on CRA Data, 2011
Table 2B	Micro Business Lending of Large Lending Institutions Based on CRA Data, 2011
Table 2C	Macro Business Lending of Large Lending Institutions Based on CRA Data, 2011
Table 3A	Top Small Business Lenders by State and Territory Based on Call Report Data, June 2012
Table 3B	Top Micro Business Lenders by State and Territory Based on Call Report Data, June 2012
Table 3C	Top Macro Business Lenders by State and Territory Based on Call Report Data, June 2012
Table 4A	Top Small Business Lenders by State and Territory Based on CRA Data, 2011
Table 4B	Top Micro Business Lenders by State and Territory Based on CRA Data, 2011
Table 4C	Top Macro Business Lenders by State and Territory Based on CRA Data, 2011
Table 4D	Total Amount and Number of Small Business Loans Per Small Business Employee by State Based on CRA Data, 2011
Table 5	Number of Reporting Institutions by Asset Size and State and Territory Based on Call Report Data June 2007 – June 2012

Table 1A. Small Business Lending of Large Lending Institutions Based on Call Report Data, June 2012

Name of Lending Institution	HQ State	All Small Business Lending					Micro Business Lending		Macro Business Lending		CC Amount/TA ¹	
		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 Co.	NY	1	0.238	1.000	16,350,038	3,603,226	>\$50B	16,318,089	3,603,088	31,949	138	0.28
First Citizens Banchares	NC	2	0.187	0.491	3,914,507	117,702	\$10B-\$50B	378,394	105,081	3,536,113	12,621	.
Wintrust Financial Corp.	IL	3	0.169	0.384	2,842,793	136,801	\$10B-\$50B	800,526	126,455	2,042,267	10,346	0
Zions Bancorp	UT	4	0.118	0.261	6,231,770	52,612	>\$50B	526,206	32,973	5,705,564	19,639	0
Synovus Financial Corp.	GA	5	0.162	0.381	4,227,168	22,675	\$10B-\$50B	539,666	9,593	3,687,502	13,082	0.01
BB&T Corp.	NC	6	0.053	0.253	9,408,732	506,879	>\$50B	1,922,393	473,449	7,486,339	33,430	0
FNB Corp.	PA	7	0.128	0.416	1,475,506	25,011	\$10B-\$50B	247,853	17,810	1,227,653	7,201	.
Capital One Financial Corp.	VA	8	0.028	0.316	9,105,726	2,914,573	>\$50B	5,872,601	2,900,077	3,233,125	14,496	0.25
Fulton Financial Corp.	PA	8	0.129	0.348	2,133,209	20,080	\$10B-\$50B	187,652	9,909	1,945,557	10,171	.
Regions Financial Corp.	AL	10	0.061	0.219	7,386,970	63,394	>\$50B	1,617,601	41,677	5,769,369	21,717	0.01
U S Bancorp.	MN	11	0.042	0.205	14,632,161	870,931	>\$50B	4,859,559	828,856	9,772,602	42,075	0.05
First Niagara Financial Grp.	NY	11	0.072	0.288	2,530,706	32,530	\$10B-\$50B	446,838	23,841	2,083,868	8,689	.
Lauritzen Corp.	NE	13	0.071	0.337	1,142,096	101,941	\$10B-\$50B	501,648	97,542	640,448	4,399	.
Huntington Bancshares Inc.	OH	13	0.069	0.222	3,914,846	34,732	>\$50B	635,757	20,531	3,279,089	14,201	0
Bancorpsouth Inc.	MS	15	0.125	0.404	1,646,169	15,882	\$10B-\$50B	206,856	9,441	1,439,313	6,441	.
TCF Financial Corp	MN	16	0.094	0.370	1,676,064	19,823	\$10B-\$50B	300,863	11,240	1,375,201	8,583	0
GE Capital Retail Bk*	UT	17	0.042	1.000	1,133,624	716,231	>\$10B	1,133,624	716,231	-	-	.
JPMorgan Chase & Co	NY	18	0.019	0.219	25,003,294	2,893,892	>\$50B	13,410,165	2,836,551	11,593,129	57,341	0.06
Citigroup	NY	19	0.013	0.262	9,081,426	1,746,916	>\$50B	5,587,076	1,732,920	3,494,350	13,996	0.1
Popular	PR	19	0.071	0.258	2,464,690	22,703	\$10B-\$50B	164,682	11,809	2,300,008	10,894	0.03
Hancock Holding Company	MS	19	0.092	0.299	1,775,410	18,706	\$10B-\$50B	194,239	11,452	1,581,171	7,254	0
M&T Bk Corp	NY	22	0.068	0.178	5,560,491	56,151	>\$50B	1,087,373	37,405	4,473,118	18,746	0
Bank of Amer Corp	NC	23	0.020	0.182	31,042,181	3,277,274	>\$50B	14,191,509	3,220,135	16,850,672	57,139	0.07
Central Bancompany	MO	24	0.110	0.389	1,113,344	14,445	\$10B-\$50B	148,800	10,113	964,544	4,332	.
Arvest Bk Grp.	AR	25	0.086	0.345	1,167,974	14,601	\$10B-\$50B	173,673	9,471	994,301	5,130	.
Compass Bk	AL	26	0.049	0.172	3,445,358	169,539	>\$50B	613,869	158,533	2,831,489	11,006	0.01
Wells Fargo & Co	CA	27	0.029	0.146	34,570,389	617,508	>\$50B	8,416,000	510,097	26,154,389	107,411	0.01
PNC Financial Svc. Group	PA	28	0.036	0.143	10,537,942	220,200	>\$50B	2,103,528	184,380	8,434,414	35,820	0.01
Bank of The West	CA	29	0.047	0.209	3,645,716	38,919	>\$50B	592,967	28,097	3,052,749	10,822	0
BMO Harris Bank NA	IL	30	0.042	0.201	3,849,439	46,887	>\$50B	424,404	33,066	3,425,035	13,821	0
Umpqua HC	OR	31	0.110	0.255	1,264,035	9,351	\$10B-\$50B	97,474	4,764	1,166,561	4,587	.
T D Bk NA	DE	32	0.030	0.192	6,197,769	56,364	>\$50B	607,176	34,709	5,590,593	21,655	0
Cullen/Frost Bkr	TX	33	0.067	0.238	1,411,367	11,708	\$10B-\$50B	146,892	5,664	1,264,475	6,044	.
First Horizon Nat Corp.	TN	34	0.052	0.213	1,315,603	27,253	\$10B-\$50B	193,649	21,766	1,121,954	5,487	0.01
Commerce Bancshares	MO	34	0.051	0.268	1,058,791	25,561	\$10B-\$50B	141,422	21,129	917,369	4,432	.
Suntrust Bk	GA	36	0.036	0.142	6,179,640	57,543	>\$50B	1,211,554	38,709	4,968,086	18,834	0
Susquehanna Bancshares	PA	37	0.068	0.222	1,221,505	10,307	\$10B-\$50B	107,814	5,054	1,113,691	5,253	.
Associated Banc Corp.	WI	38	0.059	0.191	1,279,224	28,926	\$10B-\$50B	114,220	16,185	1,165,004	12,741	0
Fifth Third Bancorp	OH	39	0.035	0.114	4,051,406	71,778	>\$50B	529,222	56,554	3,522,184	15,224	0.02
Keycorp	OH	40	0.038	0.139	3,186,664	58,231	>\$50B	618,444	46,548	2,568,220	11,683	0

Table 1A. Small Business Lending of Large Lending Institutions Based on Call Report Data, June 2012

Name of Lending Institution	HQ State	All Small Business Lending					Micro Business Lending		Macro Business Lending		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)
Prosperity Bancshares	TX	40	0.065	0.405	699,037	4,936	\$10B-\$50B	65,093	2,370	633,944	2,566	.
Firstmerit Corp.	OH	42	0.078	0.218	1,138,055	6,599	\$10B-\$50B	72,983	2,505	1,065,072	4,094	.
Valley Nat Bancorp	NJ	43	0.074	0.208	1,180,078	5,034	\$10B-\$50B	46,789	1,523	1,133,289	3,511	.
Webster Financial Corp.	CT	44	0.057	0.222	1,111,695	13,799	\$10B-\$50B	195,179	8,562	916,516	5,237	0
Peoples United Bk	CT	45	0.066	0.157	1,856,969	12,948	>\$10B	158,228	6,439	1,698,741	6,509	0
RBS Citizens NA	RI	46	0.023	0.108	3,241,138	62,262	>\$50B	749,241	51,728	2,491,897	10,534	0.01
Sovereign Bk NA	DE	47	0.032	0.126	2,796,643	34,502	>\$50B	607,928	20,916	2,188,715	13,586	0
Discover Financial Services	IL	48	0.003	1.000	206,777	112,259	>\$50B	206,777	112,259	-	-	.
East W Bancorp	CA	49	0.065	0.160	1,350,924	5,039	\$10B-\$50B	20,523	919	1,330,401	4,120	0
Comerica	TX	50	0.046	0.089	2,839,695	16,366	>\$50B	182,858	6,635	2,656,837	9,731	0
Ally Financial	MI	51	0.022	0.066	1,964,564	68,244	>\$50B	1,741,122	67,679	223,442	565	.
Iberiabank Corp.	LA	52	0.063	0.183	758,549	5,125	\$10B-\$50B	50,189	2,317	708,360	2,808	.
Firstbank Holding Company	CO	53	0.036	0.308	434,896	7,076	\$10B-\$50B	33,664	5,740	401,232	1,336	.
Barclays Bk DE	DE	54	0.007	0.972	114,360	26,447	\$10B-\$50B	112,694	26,443	1,666	4	.
Rabobank NA	CA	55	0.051	0.172	599,000	9,943	\$10B-\$50B	77,000	7,870	522,000	2,073	.
UMB Financial Corp	MO	56	0.051	0.188	684,053	4,552	\$10B-\$50B	56,126	2,222	627,927	2,330	.
Cathay Gen. Bancorp	CA	57	0.068	0.144	707,069	3,134	\$10B-\$50B	40,574	1,147	666,495	1,987	0
GE Capital Bk	UT	58	0.054	0.069	735,067	17,830	>\$10B	293,449	15,274	441,618	2,556	.
International Bshrs Corp.	TX	59	0.042	0.212	478,638	4,230	\$10B-\$50B	63,952	2,522	414,686	1,708	.
Signature Bk	NY	60	0.041	0.170	658,569	3,136	>\$10B	48,718	1,392	609,851	1,744	.
BOK Financial Corp	OK	61	0.038	0.129	959,892	4,390	\$10B-\$50B	76,018	2,165	883,874	2,225	0
First Bancorp	PR	62	0.048	0.136	607,796	2,919	\$10B-\$50B	42,713	1,298	565,083	1,621	0.03
Union Bk NA	CA	63	0.016	0.063	1,372,869	11,632	>\$50B	195,528	7,316	1,177,341	4,316	0
BankUnited	FL	64	0.031	0.202	381,448	3,098	\$10B-\$50B	63,209	2,090	318,239	1,008	.
Bank of HI Corp.	HI	65	0.019	0.204	256,052	3,820	\$10B-\$50B	62,413	3,112	193,639	708	0
State Farm Bk FSB	IL	66	0.011	0.164	163,053	18,808	>\$10B	98,274	18,615	64,779	193	.
HSBC Bk USA NA	VA	67	0.006	0.058	1,126,858	19,558	>\$50B	305,390	16,381	821,468	3,177	0
Washington Fed.	WA	67	0.013	0.239	174,663	984	>\$10B	12,258	439	162,405	545	.
Scottrade Bk	MO	69	0.004	0.527	64,835	121	>\$10B	144	2	64,691	119	.
Astoria FS & LA	NY	70	0.010	0.256	169,440	710	>\$10B	5,764	292	163,676	418	.
Hudson City Svg Bk FSB	NJ	71	0.001	1.000	42,358	86	>\$10B	221	13	42,137	73	.
Svb Financial Grp.	CA	72	0.019	0.079	390,367	5,182	\$10B-\$50B	29,565	3,458	360,802	1,724	0
UBS Bk USA	UT	73	0.014	0.139	588,440	1,765	\$10B-\$50B	19,037	417	569,403	1,348	.
City Nat Corp.	CA	74	0.021	0.068	514,444	3,595	\$10B-\$50B	46,777	1,505	467,667	2,090	0
Privatebancorp	IL	75	0.035	0.058	446,034	2,086	\$10B-\$50B	17,537	722	428,497	1,364	.
Northern Trust Corp.	IL	76	0.009	0.085	636,415	2,773	>\$50B	23,984	680	612,431	2,093	0
USAA FSB	TX	77	0.000	1.000	436	2	>\$10B	436	2	-	-	.
Investors Bancorp MHC	NJ	78	0.016	0.111	180,865	717	\$10B-\$50B	6,028	208	174,837	509	.
New York Cmnty BC	NY	79	0.011	0.064	495,681	1,410	\$10B-\$50B	6,227	171	489,454	1,239	.
First Republic Bk	CA	80	0.010	0.078	317,825	1,239	>\$10B	14,440	344	303,385	895	.

Table 1A. Small Business Lending of Large Lending Institutions Based on Call Report Data, June 2012

Name of Lending Institution	HQ State	All Small Business Lending					Micro Business Lending			Macro Business Lending		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)	
Everbank	FL	81	0.011	0.104	159,411	652	>\$10B	3,994	148	155,417	504	.
New York Private B&TR Corp.	NY	82	0.012	0.088	141,181	486	\$10B-\$50B	1,632	20	139,549	466	.
Morgan Stanley Bk NA	UT	83	0.003	0.041	261,157	834	>\$50B	10,000	203	251,157	631	.
Flagstar Bk FSB	MI	84	0.007	0.069	94,100	405	>\$10B	2,385	123	91,715	282	.
Onewest Bk FSB	CA	85	0.004	0.050	107,724	406	>\$10B	356	22	107,368	384	.
Bank of NY Mellon Corp.	NY	86	0.000	0.048	55,544	351	>\$50B	4,995	188	50,549	163	0
Goldman Sachs Group The	NY	87	0.000	0.001	4,000	6	>\$50B	-	-	4,000	6	0
Deutsche Bk Tc Americas	NY	88	0.000	0.000	2,000	4	\$10B-\$50B	-	1	2,000	3	0
USAA Svg. Bank	NV	NR	0.000	-	-	1	>\$10B	-	1	-	-	.
State Street Corp.	MA	NR	-	-	-	-	>\$50B	-	-	-	-	0
E Trade Bk	VA	NR	-	-	-	-	>\$10B	-	-	-	-	.
Charles Schwab Bk	NV	NR	-	-	-	-	>\$10B	-	-	-	-	.
Third FS&LA	OH	NR	-	-	-	-	>\$10B	-	-	-	-	.

*The bank was formerly known as GE Money Bank, and was renamed in October 2012.

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 2012

Name of Lending Institution	HQ State	Micro Business Lending (less than \$100,000k)					All Small Business Lending (less than \$1 million)			Macro Business Lending (\$100,000-\$1 million)		CC Amount/TA ¹
		Rank	TA Ratio ¹	TBL Ratio ¹	Amount (\$1,000)	Number	Asset Size	Amount (\$1,000)	Number	Amount (\$1,000)	Number	
		(1)	(2)	(3)	(4)	(5)	(8)	(6)	(7)	(9)	(10)	
American Express Co.	NY	1	0.238	0.998	16,318,089	3,603,088	>\$50B	16,350,038	3,603,226	31,949	138	0.28
Capital One Financial Corp.	VA	2	0.018	0.204	5,872,601	2,900,077	>\$50B	9,105,726	2,914,573	3,233,125	14,496	0.25
GE Capital Retail Bk*	UT	3	0.042	1.000	1,133,624	716,231	>\$10B	1,133,624	716,231	-	-	.
JPMorgan Chase & Co	NY	4	0.010	0.117	13,410,165	2,836,551	>\$50B	25,003,294	2,893,892	11,593,129	57,341	0.06
Wintrust Financial Corp.	IL	5	0.048	0.108	800,526	126,455	\$10B-\$50B	2,842,793	136,801	2,042,267	10,346	0
U S Bancorp	MN	6	0.014	0.068	4,859,559	828,856	>\$50B	14,632,161	870,931	9,772,602	42,075	0.05
Bank of America Corp.	NC	7	0.009	0.083	14,191,509	3,220,135	>\$50B	31,042,181	3,277,274	16,850,672	57,139	0.07
Citigroup	NY	8	0.008	0.161	5,587,076	1,732,920	>\$50B	9,081,426	1,746,916	3,494,350	13,996	0.1
Ally Financial	MI	9	0.020	0.058	1,741,122	67,679	>\$50B	1,964,564	68,244	223,442	565	.
Lauritzen Corp.	NE	10	0.031	0.148	501,648	97,542	\$10B-\$50B	1,142,096	101,941	640,448	4,399	.
BB&T Corp.	NC	11	0.011	0.052	1,922,393	473,449	>\$50B	9,408,732	506,879	7,486,339	33,430	0
Regions Financial Corp.	AL	12	0.013	0.048	1,617,601	41,677	>\$50B	7,386,970	63,394	5,769,369	21,717	0.01
Wells Fargo & Co	CA	13	0.007	0.035	8,416,000	510,097	>\$50B	34,570,389	617,508	26,154,389	107,411	0.01
First Citizens Banchares	NC	14	0.018	0.047	378,394	105,081	\$10B-\$50B	3,914,507	117,702	3,536,113	12,621	.
M&T Bk Corp.	NY	15	0.013	0.035	1,087,373	37,405	>\$50B	5,560,491	56,151	4,473,118	18,746	0
F.N.B Corp.	PA	16	0.021	0.070	247,853	17,810	\$10B-\$50B	1,475,506	25,011	1,227,653	7,201	.
PNC Financial Svc. Grp.	PA	17	0.007	0.028	2,103,528	184,380	>\$50B	10,537,942	220,200	8,434,414	35,820	0.01
First Niagara Financial Grp.	NY	18	0.013	0.051	446,838	23,841	\$10B-\$50B	2,530,706	32,530	2,083,868	8,689	.
Compass Bk	AL	19	0.009	0.031	613,869	158,533	>\$50B	3,445,358	169,539	2,831,489	11,006	0.01
Synovus Financial Corp.	GA	20	0.021	0.049	539,666	9,593	\$10B-\$50B	4,227,168	22,675	3,687,502	13,082	0.01
Huntington Banchares	OH	21	0.011	0.036	635,757	20,531	>\$50B	3,914,846	34,732	3,279,089	14,201	0
TCF Financial Corp.	MN	22	0.017	0.066	300,863	11,240	\$10B-\$50B	1,676,064	19,823	1,375,201	8,583	0
Suntrust Bk	GA	23	0.007	0.028	1,211,554	38,709	>\$50B	6,179,640	57,543	4,968,086	18,834	0
Bank of The West	CA	24	0.008	0.034	592,967	28,097	>\$50B	3,645,716	38,919	3,052,749	10,822	0
Discover Financial Services	IL	25	0.003	1.000	206,777	112,259	>\$50B	206,777	112,259	-	-	.
Bancorpsouth	MS	26	0.016	0.051	206,856	9,441	\$10B-\$50B	1,646,169	15,882	1,439,313	6,441	.
Keycorp	OH	27	0.007	0.027	618,444	46,548	>\$50B	3,186,664	58,231	2,568,220	11,683	0
GE Capital Bk	UT	28	0.022	0.028	293,449	15,274	>\$10B	735,067	17,830	441,618	2,556	.
Barclays Bk DE	DE	29	0.007	0.958	112,694	26,443	\$10B-\$50B	114,360	26,447	1,666	4	.
Central Bancompany	MO	30	0.015	0.052	148,800	10,113	\$10B-\$50B	1,113,344	14,445	964,544	4,332	.
Zions Bancorp	UT	31	0.010	0.022	526,206	32,973	>\$50B	6,231,770	52,612	5,705,564	19,639	0
Arvest Bk Grp.	AR	32	0.013	0.051	173,673	9,471	\$10B-\$50B	1,167,974	14,601	994,301	5,130	.
RBS Citizens NA	RI	33	0.005	0.025	749,241	51,728	>\$50B	3,241,138	62,262	2,491,897	10,534	0.01
Sovereign Bk NA	DE	34	0.007	0.027	607,928	20,916	>\$50B	2,796,643	34,502	2,188,715	13,586	0
State Farm Bk Financial Serv. Bk	IL	35	0.007	0.099	98,274	18,615	>\$10B	163,053	18,808	64,779	193	.
First Horizon Nat Corp.	TN	36	0.008	0.031	193,649	21,766	\$10B-\$50B	1,315,603	27,253	1,121,954	5,487	0.01
Webster Financial Corp.	CT	36	0.010	0.039	195,179	8,562	\$10B-\$50B	1,111,695	13,799	916,516	5,237	0
Hancock Holding Company	MS	38	0.010	0.033	194,239	11,452	\$10B-\$50B	1,775,410	18,706	1,581,171	7,254	0

Table 1B. Micro Business Lending of Large Lending Institutions Based on Call Report Data, June 2012

Name of Lending Institution	HQ State	Micro Business Lending (less than \$100,000k)					All Small Business Lending (less than \$1 million)			Macro Business Lending (\$100,000-\$1 million)		CC Amount/TA ¹
		Rank (1)	TA Ratio ¹ (2)	TBL Ratio ¹ (3)	Amount (\$1,000) (4)	Number (5)	Lender Asset Size (8)	Amount (\$1,000) (6)	Number (7)	Amount (\$1,000) (9)	Number (10)	
Fulton Financial Corp.	PA	39	0.011	0.031	187,652	9,909	\$10B-\$50B	2,133,209	20,080	1,945,557	10,171	.
Commerce Bancshares	MO	40	0.007	0.036	141,422	21,129	\$10B-\$50B	1,058,791	25,561	917,369	4,432	.
Fifth Third Bancorp	OH	41	0.005	0.015	529,222	56,554	>\$50B	4,051,406	71,778	3,522,184	15,224	0.02
BMO Harris Bk NA	IL	42	0.005	0.022	424,404	33,066	>\$50B	3,849,439	46,887	3,425,035	13,821	0
TD Bk NA	DE	43	0.003	0.019	607,176	34,709	>\$50B	6,197,769	56,364	5,590,593	21,655	0
Cullen/Frost Bkr	TX	44	0.007	0.025	146,892	5,664	\$10B-\$50B	1,411,367	11,708	1,264,475	6,044	.
Rabobank NA	CA	45	0.007	0.022	77,000	7,870	\$10B-\$50B	599,000	9,943	522,000	2,073	.
Popular	PR	46	0.005	0.017	164,682	11,809	\$10B-\$50B	2,464,690	22,703	2,300,008	10,894	0.03
Associated Banc Corp.	WI	47	0.005	0.017	114,220	16,185	\$10B-\$50B	1,279,224	28,926	1,165,004	12,741	0
Bank of HI Corp.	HI	48	0.005	0.050	62,413	3,112	\$10B-\$50B	256,052	3,820	193,639	708	0
Umpqua Holding Corp.	OR	49	0.008	0.020	97,474	4,764	\$10B-\$50B	1,264,035	9,351	1,166,561	4,587	.
Prosperity Bancshares	TX	49	0.006	0.038	65,093	2,370	\$10B-\$50B	699,037	4,936	633,944	2,566	.
HSBC Bk USA NA	VA	51	0.002	0.016	305,390	16,381	>\$50B	1,126,858	19,558	821,468	3,177	0
International Bancshares Corp.	TX	52	0.006	0.028	63,952	2,522	\$10B-\$50B	478,638	4,230	414,686	1,708	.
Susquehanna Bancshares	PA	53	0.006	0.020	107,814	5,054	\$10B-\$50B	1,221,505	10,307	1,113,691	5,253	.
Peoples United Bk	CT	54	0.006	0.013	158,228	6,439	>\$10B	1,856,969	12,948	1,698,741	6,509	0
BankUnited	FL	55	0.005	0.033	63,209	2,090	\$10B-\$50B	381,448	3,098	318,239	1,008	.
Union Bk NA	CA	56	0.002	0.009	195,528	7,316	>\$50B	1,372,869	11,632	1,177,341	4,316	0
Comerica	TX	57	0.003	0.006	182,858	6,635	>\$50B	2,839,695	16,366	2,656,837	9,731	0
Firstmerit Corp.	OH	58	0.005	0.014	72,983	2,505	\$10B-\$50B	1,138,055	6,599	1,065,072	4,094	.
FirstbankHolding Corp.	CO	59	0.003	0.024	33,664	5,740	\$10B-\$50B	434,896	7,076	401,232	1,336	.
UMB Financial Corp.	MO	60	0.004	0.015	56,126	2,222	\$10B-\$50B	684,053	4,552	627,927	2,330	.
BOK Financial Corp.	OK	61	0.003	0.010	76,018	2,165	\$10B-\$50B	959,892	4,390	883,874	2,225	0
IBERIABANK Corp.	LA	62	0.004	0.012	50,189	2,317	\$10B-\$50B	758,549	5,125	708,360	2,808	.
Signature Bk	NY	63	0.003	0.013	48,718	1,392	>\$10B	658,569	3,136	609,851	1,744	.
Valley Nat Bancorp	NJ	64	0.003	0.008	46,789	1,523	\$10B-\$50B	1,180,078	5,034	1,133,289	3,511	.
First Bancorp	PR	65	0.003	0.010	42,713	1,298	\$10B-\$50B	607,796	2,919	565,083	1,621	0.03
Cathay Gen. Bancorp	CA	66	0.004	0.008	40,574	1,147	\$10B-\$50B	707,069	3,134	666,495	1,987	0
SVB FinancialGrp	CA	67	0.001	0.006	29,565	3,458	\$10B-\$50B	390,367	5,182	360,802	1,724	0
City Nat. Corp.	CA	68	0.002	0.006	46,777	1,505	\$10B-\$50B	514,444	3,595	467,667	2,090	0
Washington Fed.	WA	69	0.001	0.017	12,258	439	>\$10B	174,663	984	162,405	545	.
USAA Federa Savings Bank	TX	70	0.000	1.000	436	2	>\$10B	436	2	-	-	.
East W Bancorp	CA	71	0.001	0.002	20,523	919	\$10B-\$50B	1,350,924	5,039	1,330,401	4,120	0
Privatebancorp	IL	72	0.001	0.002	17,537	722	\$10B-\$50B	446,034	2,086	428,497	1,364	.
Investors Bancorp MHC	NJ	73	0.001	0.004	6,028	208	\$10B-\$50B	180,865	717	174,837	509	.
Northern Trust Corp.	IL	74	0.000	0.003	23,984	680	>\$50B	636,415	2,773	612,431	2,093	0
UBS Bk USA	UT	74	0.000	0.004	19,037	417	\$10B-\$50B	588,440	1,765	569,403	1,348	.
Astoria Financial Serv. & LA	NY	76	0.000	0.009	5,764	292	>\$10B	169,440	710	163,676	418	.

Table 1B. Micro Business Lending of Large Lending Institutions Based on Call Report Data, June 2012

Name of Lending Institution	HQ State	Micro Business Lending (less than \$100,000k)					All Small Business Lending (less than \$1 million)		Macro Business Lending (\$100,000-\$1 million)		CC Amount/TA ¹	
		Rank (1)	TA Ratio ¹ (2)	TBL Ratio ¹ (3)	Amount (\$1,000) (4)	Number (5)	Lender Asset Size (8)	Amount (\$1,000) (6)	Number (7)	Amount (\$1,000) (9)		Number (10)
First Republic Bk	CA	77	0.000	0.004	14,440	344	>\$10B	317,825	1,239	303,385	895	.
Bank of NY Mellon Corp.	NY	78	0.000	0.004	4,995	188	>\$50B	55,544	351	50,549	163	0
Morgan Stanley Bk NA	UT	79	0.000	0.002	10,000	203	>\$50B	261,157	834	251,157	631	.
Everbank	FL	80	0.000	0.003	3,994	148	>\$10B	159,411	652	155,417	504	.
New York Cmnty Bancorp	NY	81	0.000	0.001	6,227	171	\$10B-\$50B	495,681	1,410	489,454	1,239	.
Flagstar Bk Financial Serv. BK	MI	82	0.000	0.002	2,385	123	>\$10B	94,100	405	91,715	282	.
Hudson City Svg. Bk Financial Ser	NJ	82	0.000	0.005	221	13	>\$10B	42,358	86	42,137	73	.
New York Priv B&TR Corp.	NY	84	0.000	0.001	1,632	20	\$10B-\$50B	141,181	486	139,549	466	.
Scottrade Bk	MO	85	0.000	0.001	144	2	>\$10B	64,835	121	64,691	119	.
Onewest Federal Svg. BK	CA	86	0.000	0.000	356	22	>\$10B	107,724	406	107,368	384	.
Deutsche Bk TC Americas	NY	87	-	-	-	1	\$10B-\$50B	2,000	4	2,000	3	0
USAA SVGBk	NV	NR	0.000	-	-	1	>\$10B	-	1	-	-	.
State Street Corp.	MA	NR	-	-	-	-	>\$50B	-	-	-	-	0
Goldman Sachs Group The	NY	NR	-	-	-	-	>\$50B	4,000	6	4,000	6	0
E Trade Bk	VA	NR	-	-	-	-	>\$10B	-	-	-	-	-
Charles Schwab Bk	NV	NR	-	-	-	-	>\$10B	-	-	-	-	-
Third Federal Svg. & LA	OH	NR	-	-	-	-	>\$10B	-	-	-	-	-

*The bank was formerly known as GE Money Bank, and was renamed in October 2012.

¹TA = 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 2012

Name of Lending Institution	HQ State	Macro Business Lending (\$100,000 - \$1 million)					All Small Business Lending (less than \$1 million)			Micro Business Lending (less than \$100,000)		CC Amount/TA ¹
		Rank	TA Ratio ¹	TBL Ratio ¹	Amount (\$1,000)	Number	Lender Asset Size	Amount (\$1,000)	Number	Amount (\$1,000)	Number	
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	
First Citizens Banchares	NC	1	0.169	0.443	3,536,113	12,621	\$10B-\$50B	3,914,507	117,702	378,394	105,081	.
Zions Bancrop	UT	2	0.108	0.239	5,705,564	19,639	>\$50B	6,231,770	52,612	526,206	32,973	0
Synovus Financial Corp.	GA	2	0.142	0.333	3,687,502	13,082	\$10B-\$50B	4,227,168	22,675	539,666	9,593	0.01
Fulton Fncl Corp.	PA	4	0.118	0.317	1,945,557	10,171	\$10B-\$50B	2,133,209	20,080	187,652	9,909	.
Wintrust Financial Corp.	IL	5	0.121	0.276	2,042,267	10,346	\$10B-\$50B	2,842,793	136,801	800,526	126,455	0
BB&T Corp.	NC	6	0.043	0.201	7,486,339	33,430	>\$50B	9,408,732	506,879	1,922,393	473,449	0
Bancorpsouth	MS	7	0.110	0.353	1,439,313	6,441	\$10B-\$50B	1,646,169	15,882	206,856	9,441	.
Regions Financial Corp.	AL	8	0.048	0.171	5,769,369	21,717	>\$50B	7,386,970	63,394	1,617,601	41,677	0.01
Popular	PR	8	0.066	0.240	2,300,008	10,894	\$10B-\$50B	2,464,690	22,703	164,682	11,809	0.03
FNB Corp.	PA	10	0.106	0.346	1,227,653	7,201	\$10B-\$50B	1,475,506	25,011	247,853	17,810	.
Huntington Banchares	OH	11	0.058	0.186	3,279,089	14,201	>\$50B	3,914,846	34,732	635,757	20,531	0
TCF Financial Corp.	MN	11	0.077	0.303	1,375,201	8,583	\$10B-\$50B	1,676,064	19,823	300,863	11,240	0
Hancock Holding Corp.	MS	13	0.082	0.266	1,581,171	7,254	\$10B-\$50B	1,775,410	18,706	194,239	11,452	0
M&T Bk Corp.	NY	14	0.055	0.143	4,473,118	18,746	>\$50B	5,560,491	56,151	1,087,373	37,405	0
First Niagara Fncl Group	NY	15	0.059	0.237	2,083,868	8,689	\$10B-\$50B	2,530,706	32,530	446,838	23,841	.
T D Bk NA	DE	16	0.027	0.174	5,590,593	21,655	>\$50B	6,197,769	56,364	607,176	34,709	0
Central Bancompany	MO	17	0.095	0.337	964,544	4,332	\$10B-\$50B	1,113,344	14,445	148,800	10,113	.
BMO Harris Bk NA	IL	18	0.037	0.178	3,425,035	13,821	>\$50B	3,849,439	46,887	424,404	33,066	0
Umpqua Holding Corp.	OR	18	0.101	0.235	1,166,561	4,587	\$10B-\$50B	1,264,035	9,351	97,474	4,764	.
U S Bancrop	MN	20	0.028	0.137	9,772,602	42,075	>\$50B	14,632,161	870,931	4,859,559	828,856	0.05
Arvest Bk Grp.	AR	20	0.073	0.294	994,301	5,130	\$10B-\$50B	1,167,974	14,601	173,673	9,471	.
PNC Fncl Svc. Group	PA	22	0.029	0.114	8,434,414	35,820	>\$50B	10,537,942	220,200	2,103,528	184,380	0.01
Cullen/Frost Bkr	TX	22	0.060	0.213	1,264,475	6,044	\$10B-\$50B	1,411,367	11,708	146,892	5,664	.
Wells Fargo & Co	CA	24	0.022	0.110	26,154,389	107,411	>\$50B	34,570,389	617,508	8,416,000	510,097	0.01
Bank of The West	CA	25	0.039	0.175	3,052,749	10,822	>\$50B	3,645,716	38,919	592,967	28,097	0
Associated Banc Corp.	WI	26	0.053	0.174	1,165,004	12,741	\$10B-\$50B	1,279,224	28,926	114,220	16,185	0
Suntrust Bk	GA	27	0.029	0.115	4,968,086	18,834	>\$50B	6,179,640	57,543	1,211,554	38,709	0
Susquehanna Banchares	PA	27	0.062	0.203	1,113,691	5,253	\$10B-\$50B	1,221,505	10,307	107,814	5,054	.
Firstmerit Corp.	OH	29	0.073	0.204	1,065,072	4,094	\$10B-\$50B	1,138,055	6,599	72,983	2,505	.
Compass Bk	AL	30	0.040	0.141	2,831,489	11,006	>\$50B	3,445,358	169,539	613,869	158,533	0.01
Peoples United Bk	CT	31	0.061	0.143	1,698,741	6,509	>\$10B	1,856,969	12,948	158,228	6,439	0
Valley Nat. Bancrop	NJ	32	0.071	0.199	1,133,289	3,511	\$10B-\$50B	1,180,078	5,034	46,789	1,523	.
Prosperity Banchares	TX	33	0.059	0.367	633,944	2,566	\$10B-\$50B	699,037	4,936	65,093	2,370	.
Bank of Amer Corp.	NC	34	0.011	0.099	16,850,672	57,139	>\$50B	31,042,181	3,277,274	14,191,509	3,220,135	0.07
JPMorgan Chase & Co	NY	35	0.009	0.101	11,593,129	57,341	>\$50B	25,003,294	2,893,892	13,410,165	2,836,551	0.06
Fifth Third Bancrop	OH	36	0.031	0.099	3,522,184	15,224	>\$50B	4,051,406	71,778	529,222	56,554	0.02
East W Bancrop	CA	37	0.064	0.158	1,330,401	4,120	\$10B-\$50B	1,350,924	5,039	20,523	919	0
Commerce Banchares	MO	38	0.045	0.232	917,369	4,432	\$10B-\$50B	1,058,791	25,561	141,422	21,129	.

Table 1C. Macro Business Lending of Large Lending Institutions Based on Call Report Data, June 2012

Name of Lending Institution	HQ State	Macro Business Lending (\$100,000 - \$1 million)					All Small Business Lending (less than \$1 million)			Micro Business Lending (less than \$100,000)		CC Amount/TA ¹
		Rank	TA Ratio ¹	TBL Ratio ¹	Amount (\$1,000)	Number	Lender Asset Size	Amount (\$1,000)	Number	Amount (\$1,000)	Number	
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	
First Horizon Nat. Corp.	TN	39	0.044	0.181	1,121,954	5,487	\$10B-\$50B	1,315,603	27,253	193,649	21,766	0.01
Webster Fncl Corp.	CT	40	0.047	0.183	916,516	5,237	\$10B-\$50B	1,111,695	13,799	195,179	8,562	0
Keycorp	OH	41	0.031	0.112	2,568,220	11,683	>\$50B	3,186,664	58,231	618,444	46,548	0
Comerica	TX	42	0.043	0.083	2,656,837	9,731	>\$50B	2,839,695	16,366	182,858	6,635	0
Capital One Financial Corp.	VA	43	0.010	0.112	3,233,125	14,496	>\$50B	9,105,726	2,914,573	5,872,601	2,900,077	0.25
Lauritzen Corp.	NE	44	0.040	0.189	640,448	4,399	\$10B-\$50B	1,142,096	101,941	501,648	97,542	.
Iberiabank Corp.	LA	45	0.059	0.170	708,360	2,808	\$10B-\$50B	758,549	5,125	50,189	2,317	.
Sovereign Bk NA	DE	46	0.025	0.098	2,188,715	13,586	>\$50B	2,796,643	34,502	607,928	20,916	0
Citigroup	NY	47	0.005	0.101	3,494,350	13,996	>\$50B	9,081,426	1,746,916	5,587,076	1,732,920	0.1
RBS Citizens NA	RI	48	0.018	0.083	2,491,897	10,534	>\$50B	3,241,138	62,262	749,241	51,728	0.01
UMB Financial Corp.	MO	48	0.047	0.173	627,927	2,330	\$10B-\$50B	684,053	4,552	56,126	2,222	.
Cathay Gen. Bancrop	CA	50	0.064	0.136	666,495	1,987	\$10B-\$50B	707,069	3,134	40,574	1,147	0
Firstbank Holding Corp.	CO	51	0.033	0.284	401,232	1,336	\$10B-\$50B	434,896	7,076	33,664	5,740	.
Rabobank NA	CA	52	0.044	0.150	522,000	2,073	\$10B-\$50B	599,000	9,943	77,000	7,870	.
Signature Bk	NY	53	0.038	0.158	609,851	1,744	>\$10B	658,569	3,136	48,718	1,392	.
BOK Financial Corp.	OK	54	0.035	0.119	883,874	2,225	\$10B-\$50B	959,892	4,390	76,018	2,165	0
International Banchares	TX	54	0.036	0.184	414,686	1,708	\$10B-\$50B	478,638	4,230	63,952	2,522	.
First Bancrop	PR	56	0.044	0.126	565,083	1,621	\$10B-\$50B	607,796	2,919	42,713	1,298	0.03
Union Bk NA	CA	57	0.014	0.054	1,177,341	4,316	>\$50B	1,372,869	11,632	195,528	7,316	0
BankUnited	FL	58	0.026	0.168	318,239	1,008	\$10B-\$50B	381,448	3,098	63,209	2,090	.
UBS Bk USA	UT	59	0.014	0.134	569,403	1,348	\$10B-\$50B	588,440	1,765	19,037	417	.
Washington Fed.	WA	59	0.012	0.223	162,405	545	>\$10B	174,663	984	12,258	439	.
Astoria FS & LA	NY	61	0.009	0.248	163,676	418	>\$10B	169,440	710	5,764	292	.
GE Capital Bk	UT	62	0.032	0.042	441,618	2,556	>\$10B	735,067	17,830	293,449	15,274	.
Scottrade Bk	MO	63	0.004	0.526	64,691	119	>\$10B	64,835	121	144	2	.
Bank of HI Corp.	HI	64	0.014	0.154	193,639	708	\$10B-\$50B	256,052	3,820	62,413	3,112	0
Privatebancorp	IL	65	0.033	0.056	428,497	1,364	\$10B-\$50B	446,034	2,086	17,537	722	.
City Nat. Corp.	CA	66	0.019	0.062	467,667	2,090	\$10B-\$50B	514,444	3,595	46,777	1,505	0
Northern Trust Corp.	IL	67	0.009	0.081	612,431	2,093	>\$50B	636,415	2,773	23,984	680	0
Hudson City Svg Bk FSB	NJ	67	0.001	0.995	42,137	73	>\$10B	42,358	86	221	13	.
HSBC Bk USA NA	VA	69	0.005	0.042	821,468	3,177	>\$50B	1,126,858	19,558	305,390	16,381	0
SVB Fncl Grp.	CA	70	0.018	0.073	360,802	1,724	\$10B-\$50B	390,367	5,182	29,565	3,458	0
Investors Bancrop MHC	NJ	71	0.015	0.107	174,837	509	\$10B-\$50B	180,865	717	6,028	208	.
New York Cmnty Bancrop	NY	72	0.011	0.063	489,454	1,239	\$10B-\$50B	495,681	1,410	6,227	171	.
First Republic Bk	CA	73	0.010	0.074	303,385	895	>\$10B	317,825	1,239	14,440	344	.
Everbank	FL	74	0.010	0.101	155,417	504	>\$10B	159,411	652	3,994	148	.
New York Priv B&TR Corp.	NY	75	0.012	0.087	139,549	466	\$10B-\$50B	141,181	486	1,632	20	.
Morgan Stanley Bk NA	UT	76	0.003	0.039	251,157	631	>\$50B	261,157	834	10,000	203	.

Table 1C. Macro Business Lending of Large Lending Institutions Based on Call Report Data, June 2012

Name of Lending Institution	HQ State						Lender Asset Size	Amount		Amount (\$1,000)		CC Amount/TA ¹
		Rank	TA Ratio ¹	TBL Ratio ¹	Amount (\$1,000)	Number		Amount (\$1,000)	Number	Amount (\$1,000)	Number	
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Flagstar Bk FSB	MI	77	0.006	0.067	91,715	282	>\$10B	94,100	405	2,385	123	.
Ally Financial	MI	78	0.003	0.007	223,442	565	>\$50B	1,964,564	68,244	1,741,122	67,679	.
State Farm Bk FSB	IL	79	0.004	0.065	64,779	193	>\$10B	163,053	18,808	98,274	18,615	.
Onewest Bk FSB	CA	80	0.004	0.050	107,368	384	>\$10B	107,724	406	356	22	.
Bank of NY Mellon Corp.	NY	81	0.000	0.044	50,549	163	>\$50B	55,544	351	4,995	188	0
American Express Co.	NY	82	0.000	0.002	31,949	138	>\$50B	16,350,038	3,603,226	16,318,089	3,603,088	0.28
Goldman Sachs Group The	NY	83	0.000	0.001	4,000	6	>\$50B	4,000	6	-	-	0
Barclays Bk DE	DE	83	0.000	0.014	1,666	4	\$10B-\$50B	114,360	26,447	112,694	26,443	.
Deutsche Bk TC Americas	NY	85	0.000	0.000	2,000	3	\$10B-\$50B	2,000	4	-	1	0
USAA Svg. Bk	NV	NR	0.000	-	-	-	>\$10B	-	1	-	1	.
State Street Corp.	MA	NR	-	-	-	-	>\$50B	-	-	-	-	0
Discover Financial Services	IL	NR	-	-	-	-	>\$50B	206,777	112,259	206,777	112,259	.
USAA FSB	TX	NR	-	-	-	-	>\$10B	436	2	436	2	.
E Trade Bk	VA	NR	-	-	-	-	>\$10B	-	-	-	-	.
GE Capital Retail Bk*	UT	NR	-	-	-	-	>\$10B	1,133,624	716,231	1,133,624	716,231	.
Charles Schwab Bk	NV	NR	-	-	-	-	>\$10B	-	-	-	-	.
Third FS&LA	OH	NR	-	-	-	-	>\$10B	-	-	-	-	.

*The bank was formerly known as GE Money Bank, and was renamed in October 2012.

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 2A. Small Business Lending of Large Lending Institutions Based on CRA Data, 2011

Name of Lending Institution	HQ State or Territory	All Small Business Lending (less than \$1 million)					No. of States & Territories w/Loans	Institution Asset Size	Micro Business Lending (less than \$100,000)	
		Total Rank	TA Ratio	TBL Ratio	Amount (1,000)	Number			Amount (1,000)	Number
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
First Citizens Bancshares	NC	1	0.187	0.491	2,000,230	14,834	45	\$10B-\$50B	310,344	10,244
Synovus Financial Corp.	GA	2	0.162	0.381	2,156,294	12,593	29	\$10B-\$50B	312,765	7,209
Zions Bancorp.	UT	3	0.118	0.261	2,801,160	25,367	45	>\$50B	587,495	19,552
Regions Fiancial corp.	AL	4	0.061	0.219	4,704,915	74,710	51	>\$50B	1,778,006	66,171
Huntington Bancshares	OH	5	0.069	0.222	2,105,484	18,793	35	>\$50B	465,052	14,344
BB&T Corporation	NC	6	0.053	0.253	5,432,971	25,220	40	>\$50B	609,357	12,321
Wintrust Financial Corp.	IL	7	0.169	0.384	979,265	4,111	34	\$10B-\$50B	76,766	1,962
Hancock Holding Company	MS	8	0.092	0.299	1,346,390	7,489	30	\$10B-\$50B	176,284	4,281
Central Bancompany	MO	9	0.110	0.389	848,954	6,746	30	\$10B-\$50B	151,075	4,707
Capital One Financial Corp.	VA	10	0.028	0.316	3,360,015	335,673	53	>\$50B	1,798,588	331,378
Arvest Bk Grp.	AR	10	0.086	0.345	927,316	9,044	31	\$10B-\$50B	194,309	6,895
Lauritzen Corp	NE	12	0.071	0.337	651,422	15,415	51	\$10B-\$50B	222,897	14,189
U S Bancorp	MN	13	0.042	0.205	7,480,644	303,214	53	>\$50B	3,266,661	292,238
FNB Corp.	PA	14	0.128	0.416	706,474	3,668	15	\$10B-\$50B	82,691	1,902
Popular	PR	15	0.071	0.258	966,261	11,808	10	\$10B-\$50B	336,432	9,914
JPMorgan Chase & Co	NY	16	0.019	0.219	10,713,135	624,860	51	>\$50B	6,166,718	613,696
Bancorpsouth	MS	16	0.125	0.404	545,447	5,550	16	\$10B-\$50B	127,004	4,202
First Niagara Fncl. Group	NY	18	0.072	0.288	859,052	6,275	18	\$10B-\$50B	150,678	4,384
Wells Fargo & Co.	CA	19	0.029	0.146	26,194,774	698,313	52	>\$50B	16,775,465	666,630
PNC Fncl. Svc. Group	PA	20	0.036	0.143	8,494,260	87,483	49	>\$50B	2,931,588	72,023
Bank of America Corp.	NC	21	0.020	0.182	9,945,800	241,670	55	>\$50B	3,102,354	223,491
Bank of The West	CA	21	0.047	0.209	1,693,234	14,036	42	>\$50B	304,854	10,654
M&T Bk Corp.	NY	23	0.068	0.178	1,422,703	8,196	25	>\$50B	227,566	4,960
Cullen/Frost Bkr	TX	24	0.067	0.238	1,028,735	4,080	16	\$10B-\$50B	91,313	1,744
Commerce Bancshares	MO	25	0.051	0.268	756,508	5,589	44	\$10B-\$50B	120,480	3,841
Fulton Fncl. Corp.	PA	25	0.129	0.348	464,182	2,248	13	\$10B-\$50B	51,367	1,083
TD Bank N.A.	ME	27	0.030	0.192	1,648,265	20,049	45	>\$50B	578,104	16,787
Compass Bank	AL	27	0.049	0.172	1,104,712	17,913	40	>\$50B	530,542	16,188
Umpqua Holding Corp.	OR	29	0.110	0.255	561,451	2,663	11	\$10B-\$50B	68,237	1,383
Suntrust Bk	GA	30	0.036	0.142	2,764,109	14,795	50	>\$50B	297,196	8,978
Prosperity Bancshares	TX	30	0.065	0.405	369,991	3,067	9	\$10B-\$50B	73,162	2,184
Fifth Third Bancorp	OH	32	0.035	0.114	3,048,035	18,235	46	>\$50B	364,293	11,363
Susquehanna Bancshares	PA	33	0.068	0.222	487,400	2,815	19	\$10B-\$50B	74,912	1,693
Comerica	TX	34	0.046	0.089	2,077,861	7,437	41	>\$50B	178,277	2,948
Associated Banc Corp.	WI	35	0.059	0.191	776,630	3,084	22	\$10B-\$50B	62,443	1,281
Valley Nat. Bancorp	NJ	35	0.074	0.208	516,495	2,666	6	\$10B-\$50B	65,642	1,663
First Horizon Nat. Corp.	TN	37	0.052	0.213	629,299	3,142	20	\$10B-\$50B	83,072	1,666
American Express Co.	NY	37	0.238	1.000	34,271	125	21	>\$50B	496	11
Citigroup	NY	39	0.013	0.262	648,941	7,901	35	>\$50B	189,748	6,531
Firstmerit Corp.	OH	39	0.078	0.218	421,265	2,305	20	\$10B-\$50B	39,231	1,338
Keycorp	OH	41	0.038	0.139	1,203,852	6,757	34	>\$50B	117,258	4,169

Table 2A. Small Business Lending of Large Lending Institutions Based on CRA Data, 2011

Name of Lending Institution	HQ State or Territory	All Small Business Lending (less than \$1 million)					No. of States & Territories w/Loans	Institution Asset Size	Micro Business Lending (less than \$100,000)	
		Total Rank	TA Ratio	TBL Ratio	Amount (1,000)	Number			Amount (1,000)	Number
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Ally Financial	MI	42	0.022	0.066	1,442,226	41,385	52	>\$50B	1,312,200	41,157
RBS Citizens N.A.	RI	43	0.023	0.108	1,199,292	17,010	45	>\$50B	237,814	14,723
UMB Financial Corp.	MO	43	0.051	0.188	605,084	3,731	38	\$10B-\$50B	66,838	2,429
TCF Financial Corp.	MN	45	0.094	0.370	98,525	247	7	\$10B-\$50B	2,760	44
BMO Harris Bank N.A.	IL	46	0.042	0.201	585,297	4,742	32	>\$50B	58,850	3,363
Iberiabank Corp	LA	47	0.063	0.183	533,207	2,683	26	\$10B-\$50B	66,859	1,377
Webster Fncl. Corp.	CT	47	0.057	0.222	368,095	2,421	7	\$10B-\$50B	79,756	1,587
Discover Financial Services	IL	49	0.003	1.000	55,609	14,144	53	>\$50B	55,609	14,144
Firstbank Holding Company	CO	50	0.036	0.308	206,554	3,341	21	\$10B-\$50B	36,015	2,842
HSBC Bank USA NA	IL	51	0.006	0.058	1,635,725	40,209	52	>\$50B	745,653	37,631
GE Capital Financial Inc.	UT	52	0.054	0.069	504,504	6,708	51	\$10B-\$50B	213,608	5,733
Union Bank N.A	CA	53	0.016	0.063	1,011,798	11,630	19	>\$50B	328,134	9,691
East W Bancorp	CA	54	0.065	0.160	407,856	928	27	\$10B-\$50B	8,859	130
International Bshrs Corp.	TX	55	0.042	0.212	259,857	2,328	12	\$10B-\$50B	55,033	1,695
Signature Bank	NY	56	0.041	0.170	604,438	2,178	42	\$10B-\$50B	39,734	816
Cathay Gen. Bancorp	CA	57	0.068	0.144	297,486	873	10	\$10B-\$50B	15,552	301
Rabobank N.A.	CA	58	0.051	0.172	223,347	968	4	\$10B-\$50B	28,773	483
City Nat. Corp.	CA	59	0.021	0.068	744,988	2,961	28	\$10B-\$50B	68,609	1,329
BOK Financial Corp.	OK	60	0.038	0.129	443,663	1,538	22	\$10B-\$50B	30,030	568
Bank of HI Corp.	HI	61	0.019	0.204	149,892	583	6	\$10B-\$50B	13,363	253
First Bancorp	PR	61	0.048	0.136	91,809	493	3	\$10B-\$50B	12,040	274
New York Cmnty Bancorp	NY	63	0.011	0.064	169,075	4,707	8	\$10B-\$50B	35,256	4,393
SVB Fncl Grp.	CA	64	0.019	0.079	262,713	1,584	35	\$10B-\$50B	30,752	1,193
Banco Santander De Puerto RI	PR	64	0.032	0.126	93,125	743	1	>\$50B	18,793	491
PrivateBancorp	IL	66	0.035	0.058	302,002	788	24	\$10B-\$50B	11,447	183
Northern Trust Corp.	IL	67	0.009	0.085	383,029	1,312	27	>\$50B	27,007	421
First Republic Bank	CA	68	0.010	0.078	304,807	710	13	\$10B-\$50B	10,213	144
Investors Bancorp MHC	NJ	69	0.016	0.111	47,544	178	3	\$10B-\$50B	3,159	70
New York Priv B&TR Corp.	NY	70	0.012	0.088	12,714	39	7	\$10B-\$50B	300	3
Morgan Stanley Bank N.A.	UT	71	0.003	0.041	115,415	246	38	>\$50B	400	4
Bank of NY Mellon Corp.	NY	72	0.000	0.048	58,091	134	20	>\$50B	1,617	31
Goldman Sachs Group The	NY	NR	0.000	0.001	1,000	1	1	>\$50B	-	-
Deutsche Bk Trust Company	NY	NR	0.000	0.000	2,876	4	2	\$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, 2011

Name of Lending Institution	HQ State or Territory	Micro Business Lending (less than \$100,000)					No of States & Territories w/Loans (6)	Institution Asset Size (7)	All Small Business Lending (less than \$1 million)	
		Total Rank (1)	TA Ratio (2)	TBL Ratio (3)	Amount (1,000) (4)	Number (5)			Amount (1,000) (8)	Number (9)
First Citizens Bancshares	NC	1	0.169	0.443	310,344	10,244	45	\$10B-\$50B	2,000,230	14,834
Zions Bancorp	UT	2	0.108	0.239	587,495	19,552	45	>\$50B	2,801,160	25,367
Synovus Financial Corp.	GA	3	0.142	0.333	312,765	7,209	29	\$10B-\$50B	2,156,294	12,593
Popular	PR	4	0.066	0.240	336,432	9,914	10	\$10B-\$50B	966,261	11,808
BancorpSouth	MS	5	0.110	0.353	127,004	4,202	16	\$10B-\$50B	545,447	5,550
Regions Financial Corp.	AL	6	0.048	0.171	1,778,006	66,171	51	>\$50B	4,704,915	74,710
Arvest Bk Grp.	AR	6	0.073	0.294	194,309	6,895	31	\$10B-\$50B	927,316	9,044
BB&T Corp.	NC	8	0.043	0.201	609,357	12,321	40	>\$50B	5,432,971	25,220
Central Bancompany	MO	8	0.095	0.337	151,075	4,707	30	\$10B-\$50B	848,954	6,746
Huntington Bancshares	OH	10	0.058	0.186	465,052	14,344	35	>\$50B	2,105,484	18,793
Hancock Holding Company	MS	11	0.082	0.266	176,284	4,281	30	\$10B-\$50B	1,346,390	7,489
FNB Corp.	PA	12	0.106	0.346	82,691	1,902	15	\$10B-\$50B	706,474	3,668
Wintrust Financial Corp.	IL	13	0.121	0.276	76,766	1,962	34	\$10B-\$50B	979,265	4,111
U S Bancorp	MN	14	0.028	0.137	3,266,661	292,238	53	>\$50B	7,480,644	303,214
First Niagara Fncl Grp.	NY	15	0.059	0.237	150,678	4,384	18	\$10B-\$50B	859,052	6,275
Compass Bank	AL	16	0.040	0.141	530,542	16,188	40	>\$50B	1,104,712	17,913
Wells Fargo & Co.	CA	17	0.022	0.110	16,775,465	666,630	52	>\$50B	26,194,774	698,313
PNC Fncl Svc Group	PA	17	0.029	0.114	2,931,588	72,023	49	>\$50B	8,494,260	87,483
TD Bank N.A.	ME	19	0.027	0.174	578,104	16,787	45	>\$50B	1,648,265	20,049
Prosperity Bancshares	TX	19	0.059	0.367	73,162	2,184	9	\$10B-\$50B	369,991	3,067
Lauritzen Corp.	NE	21	0.040	0.189	222,897	14,189	51	\$10B-\$50B	651,422	15,415
Bank Of The West	CA	21	0.039	0.175	304,854	10,654	42	>\$50B	1,693,234	14,036
Cullen/Frost Bkr	TX	23	0.060	0.213	91,313	1,744	16	\$10B-\$50B	1,028,735	4,080
M&T Bk Corp.	NY	24	0.055	0.143	227,566	4,960	25	>\$50B	1,422,703	8,196
Umpqua Holding Corp.	OR	25	0.101	0.235	68,237	1,383	11	\$10B-\$50B	561,451	2,663
Commerce Bancshares	MO	26	0.045	0.232	120,480	3,841	44	\$10B-\$50B	756,508	5,589
Fulton Fncl Corp.	PA	27	0.118	0.317	51,367	1,083	13	\$10B-\$50B	464,182	2,248
Susquehanna Bancshares	PA	28	0.062	0.203	74,912	1,693	19	\$10B-\$50B	487,400	2,815
JPMorgan Chase & Co.	NY	29	0.009	0.101	6,166,718	613,696	51	>\$50B	10,713,135	624,860
Capital One Financial Corp.	VA	30	0.010	0.112	1,798,588	331,378	53	>\$50B	3,360,015	335,673
Bank of America Corp.	NC	30	0.011	0.099	3,102,354	223,491	55	>\$50B	9,945,800	241,670
Fifth Third Bancorp	OH	32	0.031	0.099	364,293	11,363	46	>\$50B	3,048,035	18,235
Valley Nat. Bancorp	NJ	32	0.071	0.199	65,642	1,663	6	\$10B-\$50B	516,495	2,666
First Horizon Nat. Corp.	TN	34	0.044	0.181	83,072	1,666	20	\$10B-\$50B	629,299	3,142
Webster Fncl Corp.	CT	34	0.047	0.183	79,756	1,587	7	\$10B-\$50B	368,095	2,421
Suntrust Bk	GA	36	0.029	0.115	297,196	8,978	50	>\$50B	2,764,109	14,795
Firstmerit Corp.	OH	37	0.073	0.204	39,231	1,338	20	\$10B-\$50B	421,265	2,305
Iberiabank Corp.	LA	38	0.059	0.170	66,859	1,377	26	\$10B-\$50B	533,207	2,683
Comerica	TX	39	0.043	0.083	178,277	2,948	41	>\$50B	2,077,861	7,437
UMB Financial Corp.	MO	40	0.047	0.173	66,838	2,429	38	\$10B-\$50B	605,084	3,731
Associated Banc Corp.	WI	40	0.053	0.174	62,443	1,281	22	\$10B-\$50B	776,630	3,084

Table 2B. Micro Business Lending of Large Lending Institutions Based on CRA Data, 2011

Name of Lending Institution	HQ State or Territory	Micro Business Lending (less than \$100,000)					No of States & Territories w/Loans (6)	Institution Asset Size (7)	All Small Business Lending (less than \$1 million)	
		Total Rank (1)	TA Ratio (2)	TBL Ratio (3)	Amount (1,000) (4)	Number (5)			Amount (1,000) (8)	Number (9)
HSBC Bank USA NA	IL	42	0.005	0.042	745,653	37,631	52	>\$50B	1,635,725	40,209
Ally Financial	MI	43	0.003	0.007	1,312,200	41,157	52	>\$50B	1,442,226	41,385
RBS Citizens N.A.	RI	44	0.018	0.083	237,814	14,723	45	>\$50B	1,199,292	17,010
TCF Financial Corp.	MN	44	0.077	0.303	2,760	44	7	\$10B-\$50B	98,525	247
Union Bank N.A	CA	46	0.014	0.054	328,134	9,691	19	>\$50B	1,011,798	11,630
Keycorp	OH	47	0.031	0.112	117,258	4,169	34	>\$50B	1,203,852	6,757
Firstbank Holding Corp.	CO	47	0.033	0.284	36,015	2,842	21	\$10B-\$50B	206,554	3,341
GE Capital Financial Inc.	UT	49	0.032	0.042	213,608	5,733	51	\$10B-\$50B	504,504	6,708
BMO Harris Bank N.A.	IL	50	0.037	0.178	58,850	3,363	32	>\$50B	585,297	4,742
International Bshrs Corp.	TX	51	0.036	0.184	55,033	1,695	12	\$10B-\$50B	259,857	2,328
Citigroup	NY	52	0.005	0.101	189,748	6,531	35	>\$50B	648,941	7,901
Signature Bank	NY	53	0.038	0.158	39,734	816	42	\$10B-\$50B	604,438	2,178
Cathay Gen. Bancorp	CA	54	0.064	0.136	15,552	301	10	\$10B-\$50B	297,486	873
East W Bancorp	CA	55	0.064	0.158	8,859	130	27	\$10B-\$50B	407,856	928
Rabobank N.A.	CA	56	0.044	0.150	28,773	483	4	\$10B-\$50B	223,347	968
BOK Financial Corp.	OK	57	0.035	0.119	30,030	568	22	\$10B-\$50B	443,663	1,538
First Bancorp	PR	57	0.044	0.126	12,040	274	3	\$10B-\$50B	91,809	493
City Nat. Corp.	CA	59	0.019	0.062	68,609	1,329	28	\$10B-\$50B	744,988	2,961
Bank of HI Corp	HI	60	0.014	0.154	13,363	253	6	\$10B-\$50B	149,892	583
Banco Santander De Puerto RI	PR	61	0.025	0.098	18,793	491	1	>\$50B	93,125	743
SVB Fncl Grp.	CA	62	0.018	0.073	30,752	1,193	35	\$10B-\$50B	262,713	1,584
New York Cmnty Bancorp	NY	63	0.011	0.063	35,256	4,393	8	\$10B-\$50B	169,075	4,707
PrivateBancorp	IL	64	0.033	0.056	11,447	183	24	\$10B-\$50B	302,002	788
Investors Bancorp MHC	NJ	65	0.015	0.107	3,159	70	3	\$10B-\$50B	47,544	178
Northern Trust Corp.	IL	66	0.009	0.081	27,007	421	27	>\$50B	383,029	1,312
First Republic Bank	CA	67	0.010	0.074	10,213	144	13	\$10B-\$50B	304,807	710
New York Priv B&TR Corp.	NY	68	0.012	0.087	300	3	7	\$10B-\$50B	12,714	39
Morgan Stanley Bank N.A.	UT	69	0.003	0.039	400	4	38	>\$50B	115,415	246
Discover Financial Services	IL	70	-	-	55,609	14,144	53	>\$50B	55,609	14,144
Bank of NY Mellon Corp.	NY	71	0.000	0.044	1,617	31	20	>\$50B	58,091	134
American Express Co.	NY	72	0.000	0.002	496	11	21	>\$50B	34,271	125
Goldman Sachs Group The	NY	NR	0.000	0.001	-	-	1	>\$50B	1,000	1
Deutsche Bk Trust Company	NY	NR	0.000	0.000	-	-	2	\$10B-\$50B	2,876	4

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, 2011

Name of Lending Institution	HQ State or Territory	Macro Business Lending (\$100,000-\$1 million)					No of States & Territories w/Loans (6)	Institution Asset Size (7)	All Small Business Lending (less than \$1 million)	
		Total Rank (1)	TA Ratio (2)	TBL Ratio (3)	Amount (1,000) (4)	Number (5)			Amount (1,000) (8)	Number (9)
BB&T Corp.	NC	1	0.011	0.052	4,823,614	12,899	40	>\$50B	5,432,971	25,220
U S Bancorp	MN	2	0.014	0.068	4,213,983	10,976	53	>\$50B	7,480,644	303,214
Bank of America Corp.	NC	3	0.009	0.083	6,843,446	18,179	55	>\$50B	9,945,800	241,670
Jpmorgan Chase & Co.	NY	3	0.010	0.117	4,546,417	11,164	51	>\$50B	10,713,135	624,860
Capital One Financial Corp.	VA	5	0.018	0.204	1,561,427	4,295	53	>\$50B	3,360,015	335,673
Regions Financial Corp.	AL	6	0.013	0.048	2,926,909	8,539	51	>\$50B	4,704,915	74,710
Synovus Financial Corp.	GA	6	0.021	0.049	1,843,529	5,384	29	\$10B-\$50B	2,156,294	12,593
First Citizens Bancshares	NC	8	0.018	0.047	1,689,886	4,590	45	\$10B-\$50B	2,000,230	14,834
Wintrust Financial Corp.	IL	8	0.048	0.108	902,499	2,149	34	\$10B-\$50B	979,265	4,111
Wells Fargo & Co.	CA	10	0.007	0.035	9,419,309	31,683	52	>\$50B	26,194,774	698,313
Huntington Bancshares	OH	11	0.011	0.036	1,640,432	4,449	35	>\$50B	2,105,484	18,793
PNC Fnc'l Svc Group	PA	12	0.007	0.028	5,562,672	15,460	49	>\$50B	8,494,260	87,483
M&T Bk Corp.	NY	13	0.013	0.035	1,195,137	3,236	25	>\$50B	1,422,703	8,196
Arvest Bk Grp.	AR	14	0.013	0.051	733,007	2,149	31	\$10B-\$50B	927,316	9,044
FNB Corp.	PA	15	0.021	0.070	623,783	1,766	15	\$10B-\$50B	706,474	3,668
Central Bancompany	MO	16	0.015	0.052	697,879	2,039	30	\$10B-\$50B	848,954	6,746
Suntrust Bk	GA	17	0.007	0.028	2,466,913	5,817	50	>\$50B	2,764,109	14,795
Zions Bancorp	UT	18	0.010	0.022	2,213,665	5,815	45	>\$50B	2,801,160	25,367
First Niagara Fnc'l Grp.	NY	18	0.013	0.051	708,374	1,891	18	\$10B-\$50B	859,052	6,275
Hancock Holding Corp.	MS	20	0.010	0.033	1,170,106	3,208	30	\$10B-\$50B	1,346,390	7,489
Bank of The West	CA	21	0.008	0.034	1,388,380	3,382	42	>\$50B	1,693,234	14,036
Lauritzen Corp.	NE	22	0.031	0.148	428,525	1,226	51	\$10B-\$50B	651,422	15,415
Keycorp	OH	23	0.007	0.027	1,086,594	2,588	34	>\$50B	1,203,852	6,757
Fifth Third Bancorp	OH	24	0.005	0.015	2,683,742	6,872	46	>\$50B	3,048,035	18,235
Citigroup	NY	25	0.008	0.161	459,193	1,370	35	>\$50B	648,941	7,901
Cullen/Frost Bkr	TX	26	0.007	0.025	937,422	2,336	16	\$10B-\$50B	1,028,735	4,080
Bancorpsouth	MS	26	0.016	0.051	418,443	1,348	16	\$10B-\$50B	545,447	5,550
Commerce Bshrs	MO	28	0.007	0.036	636,028	1,748	44	\$10B-\$50B	756,508	5,589
RBS Citizens N.A.	RI	29	0.005	0.025	961,478	2,287	45	>\$50B	1,199,292	17,010
Compass Bank	AL	29	0.009	0.031	574,170	1,725	40	>\$50B	1,104,712	17,913
First Horizon Nat Corp.	TN	31	0.008	0.031	546,227	1,476	20	\$10B-\$50B	629,299	3,142
Fulton Fnc'l Corp.	PA	32	0.011	0.031	412,815	1,165	13	\$10B-\$50B	464,182	2,248
Comerica	TX	33	0.003	0.006	1,899,584	4,489	41	>\$50B	2,077,861	7,437
TD Bank N.A.	ME	34	0.003	0.019	1,070,161	3,262	45	>\$50B	1,648,265	20,049
Associated Banc Corp.	WI	35	0.005	0.017	714,187	1,803	22	\$10B-\$50B	776,630	3,084
GE Capital Financial Inc.	UT	36	0.022	0.028	290,896	975	51	\$10B-\$50B	504,504	6,708
American Express Co.	NY	36	0.238	0.998	33,775	114	21	>\$50B	34,271	125
Ally Financial	MI	38	0.020	0.058	130,026	228	52	>\$50B	1,442,226	41,385
Umpqua Holdingn Corp.	OR	39	0.008	0.020	493,214	1,280	11	\$10B-\$50B	561,451	2,663
TCF Financial Corp.	MN	40	0.017	0.066	95,765	203	7	\$10B-\$50B	98,525	247
Webster Fnc'l Corp.	CT	41	0.010	0.039	288,339	834	7	\$10B-\$50B	368,095	2,421

Table 2C. Macro Business Lending of Large Lending Institutions Based on CRA Data, 2011

Name of Lending Institution	HQ State or Territory	Macro Business Lending (\$100,000-\$1 million)					No of States & Territories w/Loans (6)	Institution Asset Size (7)	All Small Business Lending (less than \$1 million)	
		Total Rank (1)	TA Ratio (2)	TBL Ratio (3)	Amount (1,000) (4)	Number (5)			Amount (1,000) (8)	Number (9)
Popular	PR	42	0.005	0.017	629,829	1,894	10	\$10B-\$50B	966,261	11,808
HSBC Bank USA NA	IL	43	0.002	0.016	890,072	2,578	52	>\$50B	1,635,725	40,209
BMO Harris Bank N.A.	IL	44	0.005	0.022	526,447	1,379	32	>\$50B	585,297	4,742
Prosperity Bancshares	TX	45	0.006	0.038	296,829	883	9	\$10B-\$50B	369,991	3,067
UMB Financial Corp.	MO	46	0.004	0.015	538,246	1,302	38	\$10B-\$50B	605,084	3,731
Union Bank N.A	CA	47	0.002	0.009	683,664	1,939	19	>\$50B	1,011,798	11,630
Signature Bank	NY	47	0.003	0.013	564,704	1,362	42	\$10B-\$50B	604,438	2,178
Susquehanna Bancshares	PA	49	0.006	0.020	412,488	1,122	19	\$10B-\$50B	487,400	2,815
City Nat Corp.	CA	50	0.002	0.006	676,379	1,632	28	\$10B-\$50B	744,988	2,961
Bank of HI Corp.	HI	51	0.005	0.050	136,529	330	6	\$10B-\$50B	149,892	583
Iberiabank Corp.	LA	52	0.004	0.012	466,348	1,306	26	\$10B-\$50B	533,207	2,683
International Bshrs Corp.	TX	53	0.006	0.028	204,824	633	12	\$10B-\$50B	259,857	2,328
Rabobank N.A.	CA	54	0.007	0.022	194,574	485	4	\$10B-\$50B	223,347	968
Firstmerit Corp.	OH	55	0.005	0.014	382,034	967	20	\$10B-\$50B	421,265	2,305
Valley Nat Bancorp	NJ	56	0.003	0.008	450,853	1,003	6	\$10B-\$50B	516,495	2,666
BOK Financial Corp.	OK	57	0.003	0.010	413,633	970	22	\$10B-\$50B	443,663	1,538
Banco Santander De Puerto RI	PR	58	0.007	0.027	74,332	252	1	>\$50B	93,125	743
Firstbank Holding Corp.	CO	59	0.003	0.024	170,539	499	21	\$10B-\$50B	206,554	3,341
Cathay Gen. Bancorp	CA	60	0.004	0.008	281,934	572	10	\$10B-\$50B	297,486	873
East W Bancorp	CA	61	0.001	0.002	398,997	798	27	\$10B-\$50B	407,856	928
SVB Fncl Grp.	CA	62	0.001	0.006	231,961	391	35	\$10B-\$50B	262,713	1,584
PrivateBancorp	IL	63	0.001	0.002	290,555	605	24	\$10B-\$50B	302,002	788
First Bancorp	PR	64	0.003	0.010	79,769	219	3	\$10B-\$50B	91,809	493
Discover Financial Services	IL	65	0.003	1.000	-	-	53	>\$50B	55,609	14,144
Investors Bancorp MHC	NJ	66	0.001	0.004	44,385	108	3	\$10B-\$50B	47,544	178
Northern Trust Corp.	IL	67	0.000	0.003	356,022	891	27	>\$50B	383,029	1,312
First Republic Bank	CA	68	0.000	0.004	294,594	566	13	\$10B-\$50B	304,807	710
New York Cmnty Bancorp	NY	69	0.000	0.001	133,819	314	8	\$10B-\$50B	169,075	4,707
Morgan Stanley Bank N.A.	UT	70	0.000	0.002	115,015	242	38	>\$50B	115,415	246
Bank of Ny Mellon Corp.	NY	71	0.000	0.004	56,474	103	20	>\$50B	58,091	134
New York Priv B&TR Corp.	NY	72	0.000	0.001	12,414	36	7	\$10B-\$50B	12,714	39
Deutsche Bk Trust Company	NY	73	-	-	2,876	4	2	\$10B-\$50B	2,876	4
New York Priv B&TR Corp.	NY	74	-	-	1,000	1	1	>\$50B	1,000	1

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 2012

Name of Lending Institution	City	HQ State	Small Business Lending (less than \$1 million)					Micro Business Lending (less than \$ 100,000)			CC Amount/TA ¹	
			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)
Denali State Bank	Fairbanks	AK	85.0	0.370	0.855	97,520	403	100M-500M	85.0	7,890	211	0.000
First Metro Bank	Muscle Shoals	AL	100.0	0.260	1.000	126,462	1,476	100M-500M	92.5	30,341	1,161	0.003
The Bank of Vernon	Vernon	AL	95.0	0.428	1.000	63,587	557	100M-500M	75.0	8,751	319	0.008
Farmers and Merchants Bank	Piedmont	AL	90.0	0.206	1.000	39,836	649	100M-500M	100.0	39,836	649	0.000
Bank Independent	Sheffield	AL	87.5	0.250	0.701	268,132	30,135	1B-10B	97.5	145,265	29,608	0.000
CCB COMMUNITY BANK	Andalusia	AL	85.0	0.236	0.693	97,726	1,274	100M-500M	87.5	22,771	930	0.002
Traders & Farmers Bank	Haleyville	AL	82.5	0.136	1.000	50,154	711	100M-500M	100.0	50,154	711	0.000
Metro Bank	Pell City	AL	82.5	0.187	0.749	119,103	1,198	500M-1B	72.5	18,952	785	0.000
Vantage Bank of Alabama	Albertville	AL	82.5	0.360	1.000	27,683	372	<100M	77.5	7,684	291	0.000
Town-Country National Bank	Camden	AL	80.0	0.273	0.963	26,325	534	<100M	90.0	9,879	436	0.000
Citizens Bank & Trust	Guntersville	AL	80.0	0.196	0.707	58,008	825	100M-500M	80.0	13,304	578	0.000
Traditions Bank	Cullman	AL	80.0	0.195	0.891	43,190	625	100M-500M	82.5	10,839	461	0.004
PrimeSouth Bank	Tallassee	AL	80.0	0.206	0.859	33,135	587	100M-500M	87.5	12,426	489	0.000
Sweet Water State Bank	Sweet Water	AL	80.0	0.297	1.000	26,567	316	<100M	95.0	26,567	316	0.000
First State Bank of DeQueen	De Queen	AR	92.5	0.220	1.000	40,662	871	100M-500M	100.0	40,662	871	0.000
First National Bank & Trust Company	Mountain Home	AR	87.5	0.198	0.937	75,789	690	100M-500M	82.5	15,934	504	0.002
The First National Bank of Lawrence	Walnut Ridge	AR	85.0	0.169	1.000	30,386	666	100M-500M	97.5	30,386	666	0.006
Bank of Salem	Salem	AR	85.0	0.199	1.000	26,021	638	100M-500M	97.5	26,021	638	0.000
PEOPLES BANK	Sheridan	AR	85.0	0.317	1.000	35,942	429	100M-500M	80.0	7,922	324	0.000
First Community Bank	Batesville	AR	85.0	0.182	0.579	135,771	2,931	500M-1B	85.0	32,455	2,491	0.003
One Bank & Trust, National Associati	Little Rock	AR	82.5	0.187	0.616	88,557	672	100M-500M	72.5	16,229	437	0.003
First National Bank of North Arkansa	Berryville	AR	80.0	0.200	0.914	33,198	597	100M-500M	87.5	12,944	494	0.001
First Arkansas Bank and Trust	Jacksonville	AR	80.0	0.167	0.554	116,539	19,506	500M-1B	97.5	63,505	19,290	0.077
Bank of Star City	Star City	AR	77.5	0.255	0.896	26,551	367	100M-500M	70.0	5,509	268	0.000
Simmons First Bank of Northeast Ark	Jonesboro	AR	77.5	0.160	0.770	54,772	563	100M-500M	70.0	8,665	361	0.000
Bank of Little Rock	Little Rock	AR	77.5	0.227	0.745	41,637	423	100M-500M	72.5	7,947	290	0.000
The Foothills Bank	Yuma	AZ	90.0	0.342	0.678	94,307	482	100M-500M	87.5	5,063	173	0.000
Bank of Tucson	Tucson	AZ	87.5	0.283	0.714	85,649	559	100M-500M	95.0	5,666	210	0.000
Commerce Bank of Arizona	Tucson	AZ	85.0	0.308	0.628	73,807	498	100M-500M	95.0	4,671	228	0.000
National Bank of California	Los Angeles	CA	95.0	0.537	1.000	187,467	431	100M-500M	67.5	3,020	76	0.000
BBCN Bank	Los Angeles	CA	92.5	0.309	0.424	1,557,424	9,537	1B-10B	97.5	168,741	6,149	0.000
Pacific Enterprise Bank	Irvine	CA	92.5	0.405	0.549	110,755	591	100M-500M	95.0	11,314	249	0.000
Mission Valley Bank	Sun Valley	CA	90.0	0.356	0.564	87,754	647	100M-500M	95.0	12,892	365	0.000
Borrego Springs Bank, National Assoc	La Mesa	CA	90.0	0.435	0.628	65,123	3,020	100M-500M	97.5	10,544	2,562	0.000
Community West Bank, National Ass	Goleta	CA	87.5	0.227	0.542	129,084	718	500M-1B	85.0	7,591	234	0.000
Tri Counties Bank	Chico	CA	87.5	0.173	0.545	436,723	3,804	1B-10B	97.5	43,955	2,289	0.000

Table 3A. Top Small Business Lenders by State and Territory Based on Call Report Data, June 2012

Name of Lending Institution	City	HQ State	Small Business Lending (less than \$1 million)					Micro Business Lending (less than \$ 100,000)			CC Amount/TA ¹	
			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)
Community Commerce Bank	Claremont	CA	87.5	0.358	0.687	103,416	365	100M-500M	67.5	2,717	57	0.000
Plaza Bank	Irvine	CA	87.5	0.328	0.502	127,075	484	100M-500M	52.5	2,193	61	0.000
Universal Bank	West Covina	CA	85.0	0.329	1.000	133,617	170	100M-500M	95.0	133,617	170	0.000
Bank of the Sierra	Porterville	CA	85.0	0.148	0.546	206,583	1,602	1B-10B	97.5	20,356	768	0.000
Yampa Valley Bank	Steamboat Spring	CO	87.5	0.243	0.827	43,454	374	100M-500M	90.0	5,819	219	0.000
First State Bank of Colorado	Hotchkiss	CO	85.0	0.240	0.799	42,330	454	100M-500M	85.0	4,487	284	0.001
High Country Bank	Salida	CO	82.5	0.220	0.851	40,643	285	100M-500M	75.0	4,045	131	0.000
Valley Bank & Trust	Brighton	CO	80.0	0.189	0.747	47,770	307	100M-500M	72.5	3,931	174	0.000
The Colorado Bank and Trust Compa	La Junta	CO	77.5	0.191	0.930	18,202	324	<100M	95.0	5,309	259	0.005
Fort Morgan State Bank	Fort Morgan	CO	77.5	0.252	0.768	29,523	251	100M-500M	87.5	4,985	150	0.000
Canon National Bank	Canon City	CO	77.5	0.192	0.586	43,376	260	100M-500M	57.5	2,879	102	0.000
Points West Community Bank	Julesburg	CO	77.5	0.152	0.840	30,202	389	100M-500M	87.5	4,707	254	0.000
Collegiate Peaks Bank	Buena Vista	CO	77.5	0.235	0.535	50,106	349	100M-500M	75.0	4,684	152	0.000
North Valley Bank	Thornton	CO	77.5	0.266	0.680	35,466	259	100M-500M	67.5	2,601	134	0.000
NEW ENGLAND BANK	Enfield	CT	85.0	0.245	0.562	179,642	1,058	500M-1B	85.0	13,626	413	0.000
Connecticut Community Bank, Natio	Westport	CT	80.0	0.265	0.540	100,322	558	100M-500M	75.0	7,183	243	0.000
Quinnipiac Bank & Trust Company	Hamden	CT	80.0	0.414	0.936	36,851	254	<100M	82.5	5,537	126	0.000
Fairfield County Bank	Ridgefield	CT	80.0	0.160	0.427	237,306	1,498	1B-10B	85.0	21,192	718	0.000
Naugatuck Savings Bank	Naugatuck	CT	80.0	0.164	0.519	156,828	1,089	500M-1B	67.5	9,315	426	0.000
Industrial Bank	Washington	DC	92.5	0.134	0.441	46,882	214	100M-500M	97.5	2,744	68	0.001
FIA Card Services, National Associati	Wilmington	DE	90.0	0.045	0.860	6,133,411	2,930,310	>50B	100.0	5,928,629	2,922,335	0.797
Chase Bank USA, National Associatio	Newark	DE	87.5	0.044	0.792	5,149,294	1,553,297	>50B	97.5	4,857,165	1,549,340	0.770
BankFIRST	Winter Park	FL	95.0	0.252	0.704	176,104	915	500M-1B	95.0	15,830	350	0.000
Fidelity Bank of Florida, National Ass	Merritt Island	FL	92.5	0.404	0.725	133,734	602	100M-500M	72.5	5,252	109	0.000
American Enterprise Bank of Florida	Jacksonville	FL	92.5	0.382	0.837	73,419	433	100M-500M	85.0	4,849	166	0.001
Executive National Bank	Miami	FL	90.0	0.368	0.995	105,976	255	100M-500M	50.0	2,036	53	0.000
Platinum Bank	Brandon	FL	90.0	0.323	0.599	129,734	658	100M-500M	95.0	13,135	301	0.000
Florida Traditions Bank	Dade City	FL	90.0	0.313	0.609	79,556	494	100M-500M	90.0	6,937	221	0.000
Premier Bank	Tallahassee	FL	90.0	0.240	0.783	67,880	529	100M-500M	90.0	5,816	269	0.000
FirstAtlantic Bank	Jacksonville	FL	87.5	0.228	0.598	72,312	483	100M-500M	92.5	7,853	237	0.000
United Legacy Bank	Winter Park	FL	85.0	0.265	0.738	53,869	263	100M-500M	75.0	3,204	99	0.000
Summit Bank, National Association	Panama City	FL	85.0	0.238	0.671	54,816	368	100M-500M	70.0	2,627	195	0.000
Bank of St. Augustine	Saint Augustine	FL	85.0	0.250	0.809	44,511	311	100M-500M	90.0	4,856	166	0.000
Florida Gulf Bank	Fort Myers	FL	85.0	0.258	0.577	92,105	446	100M-500M	87.5	7,279	202	0.000
Mainstreet Community Bank of Florid	Deland	FL	85.0	0.247	0.725	53,956	365	100M-500M	87.5	5,184	177	0.000

Table 3A. Top Small Business Lenders by State and Territory Based on Call Report Data, June 2012

Name of Lending Institution	City	HQ State	Small Business Lending (less than \$1 million)					Micro Business Lending (less than \$ 100,000)			CC Amount/TA ¹	
			Total Rank	TA Ratio ¹	TBL Ratio ¹	Amount (1,000)	Institution Number	Total Rank	Amount (1,000)	Number		
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)		(9)
Bank of the Federated States of Micr	Pohnpei	FM	77.5	0.182	0.810	18,320	83	100M-500M	77.5	1,136	25	0.000
Guardian Bank	Valdosta	GA	97.5	0.386	1.000	87,625	546	100M-500M	90.0	13,253	348	0.001
Glennville Bank	Glennville	GA	92.5	0.234	1.000	46,215	980	100M-500M	100.0	46,215	980	0.000
Farmers State Bank	Dublin	GA	92.5	0.354	1.000	40,355	593	100M-500M	100.0	40,355	593	0.000
BB&T Financial, FSB	Columbus	GA	90.0	0.181	0.956	487,171	211,783	1B-10B	100.0	434,544	210,910	0.581
Waycross Bank & Trust	Waycross	GA	90.0	0.375	1.000	69,782	325	100M-500M	60.0	4,683	170	0.002
First National Bank South	Alma	GA	87.5	0.267	0.683	83,314	1,026	100M-500M	95.0	21,868	790	0.000
Bank of Hazlehurst	Hazlehurst	GA	87.5	0.285	1.000	28,282	516	<100M	97.5	28,282	516	0.000
Bank of Dudley	Dudley	GA	85.0	0.254	0.836	46,395	505	100M-500M	85.0	7,715	357	0.007
First Madison Bank & Trust	Colbert	GA	85.0	0.342	0.755	52,215	452	100M-500M	80.0	7,686	288	0.000
Bank of Terrell	Dawson	GA	85.0	0.256	0.912	36,714	436	100M-500M	85.0	6,626	314	0.000
Altamaha Bank and Trust Company	Vidalia	GA	85.0	0.241	0.963	35,834	559	100M-500M	92.5	8,551	445	0.000
Bank of Guam	Hagatna	GU	90.0	0.096	0.352	107,452	9,017	1B-10B	85.0	12,387	7,578	0.011
First Hawaiian Bank	Honolulu	HI	67.5	0.037	0.158	568,196	17,338	10B-50B	80.0	147,470	15,516	0.017
Pacific Rim Bank	Honolulu	HI	67.5	0.292	0.673	39,256	135	100M-500M	40.0	1,166	43	0.000
Ohnward Bank & Trust	Cascade	IA	97.5	0.216	1.000	40,891	600	100M-500M	80.0	7,770	460	0.000
The Libertyville Savings Bank	Fairfield	IA	95.0	0.180	1.000	34,993	592	100M-500M	100.0	34,993	592	0.000
First Central State Bank	De Witt	IA	92.5	0.285	0.991	77,564	956	100M-500M	90.0	19,481	676	0.000
Corydon State Bank	Corydon	IA	90.0	0.234	1.000	19,913	545	<100M	100.0	19,913	545	0.003
American State Bank	Osceola	IA	90.0	0.181	1.000	26,323	403	100M-500M	100.0	26,323	403	0.001
Northwest Bank and Trust Company	Davenport	IA	90.0	0.242	0.870	49,231	608	100M-500M	85.0	13,716	398	0.003
Houghton State Bank	Red Oak	IA	90.0	0.255	0.941	41,119	860	100M-500M	95.0	21,394	726	0.000
First Trust and Savings Bank	Wheatland	IA	87.5	0.170	1.000	21,845	401	100M-500M	100.0	21,845	401	0.000
Gateway State Bank	Clinton	IA	85.0	0.224	0.881	27,574	657	100M-500M	77.5	6,071	471	0.000
Farmers State Bank	Algona	IA	85.0	0.179	1.000	17,673	343	<100M	85.0	6,660	281	0.000
Syringa Bank	Boise	ID	75.0	0.421	0.710	76,307	549	100M-500M	67.5	7,730	258	0.000
D. L. Evans Bank	Burley	ID	75.0	0.176	0.628	170,508	1,689	500M-1B	85.0	25,020	1,045	0.004
ABC Bank	Chicago	IL	97.5	0.391	1.000	133,295	499	100M-500M	60.0	4,869	198	0.000
Allied First Bank,sb	Oswego	IL	92.5	0.217	1.000	28,520	387	100M-500M	47.5	1,520	151	0.000
Ipava State Bank	Ipava	IL	90.0	0.239	1.000	23,043	407	<100M	100.0	23,043	407	0.000
Central State Bank	Clayton	IL	87.5	0.190	1.000	18,650	2,012	<100M	100.0	18,650	2,012	0.000
Metrobank	Berwyn	IL	87.5	0.199	0.770	154,680	944	500M-1B	57.5	7,688	207	0.000
BankChampaign, National Associatio	Champaign	IL	87.5	0.263	0.850	50,126	445	100M-500M	80.0	6,561	283	0.000
State Bank of Arthur	Arthur	IL	87.5	0.207	1.000	22,289	443	100M-500M	100.0	22,289	443	0.000
Crystal Lake Bank and Trust Compan	Crystal Lake	IL	85.0	0.280	0.583	212,046	12,593	500M-1B	95.0	72,445	11,832	0.000

Table 3A. Top Small Business Lenders by State and Territory Based on Call Report Data, June 2012

Name of Lending Institution	City	HQ State	Small Business Lending (less than \$1 million)					Micro Business Lending (less than \$ 100,000)			CC Amount/TA ¹	
			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)
The First Bank and Trust Company of Murphysboro		IL	85.0	0.291	1.000	20,413	294	<100M	97.5	20,413	294	0.000
The Clay City Banking Co.	Clay City	IL	85.0	0.223	1.000	22,025	248	<100M	97.5	22,025	248	0.000
Old Plank Trail Community Bank, Nat	New Lenox	IL	85.0	0.350	0.612	138,585	6,023	100M-500M	92.5	42,814	5,636	0.000
First Southern Bank	Carbondale	IL	85.0	0.207	0.847	49,628	575	100M-500M	87.5	10,285	379	0.000
Beverly Bank & Trust Company, Natic	Chicago	IL	85.0	0.247	0.551	100,487	6,369	100M-500M	95.0	40,743	6,058	0.000
Itasca Bank & Trust Co.	Itasca	IL	85.0	0.272	0.628	116,425	681	100M-500M	67.5	8,432	257	0.000
The Foster Bank	Chicago	IL	85.0	0.300	0.538	133,035	727	100M-500M	65.0	9,120	193	0.000
First State Bank of Beecher City	Beecher City	IL	85.0	0.248	1.000	15,953	339	<100M	97.5	15,953	339	0.000
MainSource Bank	Greensburg	IN	97.5	0.213	1.000	582,402	2,529	1B-10B	70.0	39,701	1,371	0.000
Community First Bank of Indiana	Kokomo	IN	87.5	0.382	0.831	74,916	650	100M-500M	75.0	8,642	302	0.000
First State Bank of Middlebury	Middlebury	IN	87.5	0.281	0.726	106,262	971	100M-500M	82.5	14,085	567	0.000
German American Bancorp	Jasper	IN	82.5	0.195	0.601	378,887	2,195	1B-10B	72.5	37,994	1,016	0.003
Farmers State Bank	Lagrange	IN	82.5	0.161	0.850	79,578	837	100M-500M	92.5	16,397	540	0.000
The New Washington State Bank	New Washington	IN	82.5	0.228	0.815	57,342	495	100M-500M	70.0	7,310	283	0.000
Lake City Bank	Warsaw	IN	80.0	0.237	0.470	703,507	6,966	1B-10B	85.0	132,212	5,418	0.000
Citizens State Bank of New Castle, In	New Castle	IN	77.5	0.137	1.000	38,121	352	100M-500M	60.0	5,159	251	0.007
First Federal Savings Bank	Huntington	IN	77.5	0.213	0.786	57,754	402	100M-500M	57.5	5,435	193	0.000
Greenfield Banking Company	Greenfield	IN	77.5	0.150	0.960	61,060	491	100M-500M	65.0	7,406	308	0.009
Grabill Bank	Grabill	IN	77.5	0.212	0.490	126,960	929	500M-1B	70.0	15,468	473	0.000
The Riddell National Bank	Brazil	IN	77.5	0.190	0.902	35,516	423	100M-500M	90.0	12,905	332	0.006
The Wilson State Bank	Wilson	KS	92.5	0.238	1.000	18,896	321	<100M	100.0	18,896	321	0.000
Home Bank and Trust Company	Eureka	KS	90.0	0.401	1.000	34,462	214	<100M	97.5	34,462	214	0.000
Commercial Bank	Parsons	KS	87.5	0.124	1.000	28,665	273	100M-500M	62.5	4,727	180	0.000
Patriots Bank	Garnett	KS	87.5	0.236	1.000	22,000	189	<100M	57.5	3,137	134	0.000
The First State Bank	Norton	KS	87.5	0.113	1.000	35,155	477	100M-500M	97.5	35,155	477	0.000
The Union State Bank of Everest	Everest	KS	85.0	0.172	0.807	39,391	643	100M-500M	87.5	13,478	516	0.000
Community First National Bank	Manhattan	KS	82.5	0.244	0.677	37,912	335	100M-500M	62.5	4,722	191	0.000
Garden City State Bank	Garden City	KS	82.5	0.405	0.860	28,141	393	<100M	85.0	7,930	291	0.000
The Citizens State Bank	Gridley	KS	82.5	0.118	1.000	14,425	397	100M-500M	100.0	14,425	397	0.000
University Bank	Pittsburg	KS	82.5	0.338	0.812	36,275	284	100M-500M	65.0	4,990	151	0.000
The Citizens State Bank of Cheney, K	Cheney	KS	82.5	0.227	1.000	12,913	222	<100M	80.0	4,543	177	0.000
Alliance Bank	Topeka	KS	82.5	0.246	0.890	20,987	318	<100M	77.5	4,907	235	0.000
First Bank of Newton	Newton	KS	82.5	0.201	0.901	30,646	311	100M-500M	80.0	7,347	233	0.000
Bank of Columbia	Columbia	KY	87.5	0.360	0.957	48,188	723	100M-500M	97.5	14,587	597	0.000
The Paducah Bank and Trust Compar	Paducah	KY	85.0	0.191	0.710	105,048	962	500M-1B	85.0	18,596	569	0.000
Peoples Exchange Bank	Stanton	KY	85.0	0.191	0.785	64,153	742	100M-500M	80.0	9,883	501	0.000
Hyden Citizens Bank	Hyden	KY	82.5	0.236	1.000	30,663	241	100M-500M	77.5	8,071	166	0.008
Wilson & Muir Bank & Trust Compan	Bardstown	KY	82.5	0.192	0.641	81,979	881	100M-500M	80.0	13,768	559	0.002

Table 3A. Top Small Business Lenders by State and Territory Based on Call Report Data, June 2012

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			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)
Heritage Bank, Inc.	Erlanger	KY	80.0	0.200	0.590	97,607	651	100M-500M	55.0	7,747	303	0.001
Town Square Bank, Inc.	Ashland	KY	80.0	0.249	0.768	42,594	437	100M-500M	75.0	7,116	271	0.003
Taylor County Bank	Campbellsville	KY	80.0	0.236	0.839	38,335	295	100M-500M	55.0	4,144	169	0.000
Stock Yards Bank & Trust Company	Louisville	KY	77.5	0.188	0.410	391,464	2,199	1B-10B	80.0	75,424	943	0.000
United Community Bank of West Ker	Morganfield	KY	77.5	0.178	0.924	35,360	488	100M-500M	85.0	8,442	359	0.001
Ohio Valley Financial Group	Henderson	KY	77.5	0.258	0.574	59,414	555	100M-500M	75.0	9,623	338	0.000
The Monticello Banking Company	Monticello	KY	77.5	0.151	0.660	88,268	1,090	500M-1B	82.5	18,506	748	0.000
Magnolia Bank, Incorporated	Magnolia	KY	77.5	0.195	1.000	24,256	263	100M-500M	92.5	24,256	263	0.000
Citizens Bank of Cumberland County,	Burkesville	KY	77.5	0.293	0.999	21,019	374	<100M	85.0	6,620	308	0.000
Gulf Coast Bank and Trust Company	New Orleans	LA	87.5	0.254	0.637	229,706	1,761	500M-1B	72.5	21,948	707	0.002
Tensas State Bank	Newellton	LA	87.5	0.276	1.000	35,704	490	100M-500M	97.5	35,704	490	0.000
Citizens National Bank, N.A.	Bossier City	LA	85.0	0.204	0.640	133,273	1,142	500M-1B	82.5	22,435	706	0.000
Homeland Federal Savings Bank	Columbia	LA	85.0	0.253	1.000	38,636	571	100M-500M	87.5	10,235	439	0.000
Gibsland Bank & Trust Company	Gibsland	LA	85.0	0.260	0.714	62,894	752	100M-500M	85.0	15,193	557	0.000
Guaranty Bank & Trust Company of L	Delhi	LA	85.0	0.270	1.000	35,986	438	100M-500M	80.0	7,483	341	0.006
Bank of Erath	Erath	LA	85.0	0.372	1.000	33,476	559	<100M	97.5	33,476	559	0.000
Vermilion Bank & Trust Company	Kaplan	LA	82.5	0.275	1.000	28,645	399	100M-500M	95.0	28,645	399	0.007
The Bank	Jennings	LA	82.5	0.224	0.968	38,085	727	100M-500M	95.0	14,572	614	0.000
City Savings Bank & Trust Company	Deridder	LA	82.5	0.214	0.866	48,922	587	100M-500M	82.5	10,224	416	0.006
Mercantile Bank and Trust Company	Boston	MA	95.0	0.733	0.930	145,044	742	100M-500M	77.5	5,852	209	0.000
North Middlesex Savings Bank	Ayer	MA	87.5	0.228	0.702	73,500	788	100M-500M	97.5	11,375	524	0.000
Enterprise Bank and Trust Company	Lowell	MA	87.5	0.282	0.526	455,909	3,178	1B-10B	95.0	53,557	1,661	0.000
The Bank of Canton	Canton	MA	87.5	0.217	0.823	137,579	519	500M-1B	55.0	3,875	96	0.001
North Shore Bank, a Co-operative Ba	Peabody	MA	85.0	0.241	0.578	113,134	638	100M-500M	77.5	7,059	209	0.000
The Milford National Bank and Trust	Milford	MA	82.5	0.234	0.680	63,504	417	100M-500M	72.5	4,448	188	0.000
Hometown Bank, A Cooperative Banl	Webster	MA	82.5	0.228	0.992	68,176	305	100M-500M	82.5	5,124	159	0.000
The Rockport National Bank	Rockport	MA	82.5	0.316	0.866	59,907	419	100M-500M	87.5	5,180	218	0.004
The Cape Cod Five Cents Savings Ban	Harwich Port	MA	82.5	0.115	0.576	255,759	2,091	1B-10B	85.0	23,816	1,191	0.000
The Community Bank, A Massachuse	Brockton	MA	82.5	0.199	0.748	64,419	430	100M-500M	82.5	5,198	194	0.000
Provident State Bank, Inc.	Preston	MD	90.0	0.315	0.832	91,186	710	100M-500M	100.0	15,434	424	0.000
Community Bank of Tri-County	Waldorf	MD	87.5	0.237	0.474	230,413	1,025	500M-1B	87.5	17,797	417	0.000
Frederick County Bank	Frederick	MD	85.0	0.268	0.547	82,971	541	100M-500M	90.0	8,442	269	0.000
Howard Bank	Ellicott City	MD	85.0	0.286	0.473	101,880	635	100M-500M	85.0	8,123	256	0.000
Hebron Savings Bank	Hebron	MD	82.5	0.183	0.671	92,183	680	500M-1B	95.0	11,797	379	0.000
County First Bank	La Plata	MD	82.5	0.266	0.700	52,052	418	100M-500M	92.5	7,184	227	0.000
Capital Bank, National Association	Rockville	MD	82.5	0.210	0.575	87,112	444	100M-500M	75.0	5,240	158	0.017
The Peoples Bank	Chestertown	MD	82.5	0.217	0.737	54,366	613	100M-500M	95.0	10,613	409	0.000

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			Total Rank	TA Ratio ¹	TBL Ratio ¹	Amount (1,000)	Number	Institution Asset Size	Total Rank	Amount (1,000)		Number
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)		(9)
Katahdin Trust Company	Patten	ME	85.0	0.266	0.552	151,148	2,418	500M-1B	95.0	43,634	1,842	0.000
Franklin Savings Bank	Farmington	ME	82.5	0.262	1.000	86,209	1,298	100M-500M	97.5	86,209	1,298	0.000
Sanford Institution for Savings	Sanford	ME	82.5	0.292	1.000	127,297	636	100M-500M	55.0	9,046	343	0.000
Northern Michigan Bank & Trust	Escanaba	MI	90.0	0.450	1.000	100,514	474	100M-500M	52.5	5,501	196	0.000
Central Savings Bank	Sault Sainte Mar	MI	82.5	0.318	1.000	77,916	392	100M-500M	52.5	5,369	208	0.001
1st State Bank	Saginaw	MI	82.5	0.446	0.755	78,807	712	100M-500M	75.0	8,275	326	0.000
Lake-Osceola State Bank	Baldwin	MI	82.5	0.297	1.000	51,684	466	100M-500M	67.5	5,472	298	0.000
Alden State Bank	Alden	MI	80.0	0.324	0.934	53,608	562	100M-500M	92.5	11,437	378	0.003
Michigan Commerce Bank	Ann Arbor	MI	80.0	0.319	0.582	225,572	1,408	500M-1B	57.5	11,523	457	0.000
Traverse City State Bank	Traverse City	MI	80.0	0.352	0.844	68,378	495	100M-500M	70.0	7,680	257	0.000
Honor Bank	Honor	MI	77.5	0.337	0.869	63,455	492	100M-500M	77.5	9,340	259	0.000
First Bank, Upper Michigan	Gladstone	MI	77.5	0.289	0.884	49,673	588	100M-500M	95.0	16,040	425	0.001
The Bank of Holland	Holland	MI	77.5	0.288	0.488	181,386	1,293	500M-1B	72.5	18,234	669	0.000
Main Street Bank	Bingham Farms	MI	77.5	0.500	0.922	58,784	371	100M-500M	72.5	7,450	174	0.000
PrinsBank	Prinsburg	MN	97.5	0.610	1.000	68,631	512	100M-500M	32.5	1,509	152	0.000
Prior Lake State Bank	Prior Lake	MN	95.0	0.336	1.000	64,107	361	100M-500M	37.5	2,933	120	0.000
Western National Bank	Duluth	MN	90.0	0.331	1.000	38,259	227	100M-500M	95.0	38,259	227	0.008
Stearns Bank Holdingford National A	Holdingford	MN	87.5	0.293	0.970	32,712	2,102	100M-500M	97.5	29,632	2,065	0.000
Gateway Bank	Mendota Heights	MN	87.5	0.492	0.945	49,759	387	100M-500M	55.0	3,326	167	0.000
The First National Bank of Walker	Walker	MN	85.0	0.253	0.851	88,887	826	100M-500M	92.5	27,341	589	0.000
Park Midway Bank, National Associat	Saint Paul	MN	85.0	0.446	0.684	113,272	730	100M-500M	67.5	8,831	314	0.000
Castle Rock Bank	Castle Rock	MN	85.0	0.194	1.000	29,364	403	100M-500M	85.0	7,620	300	0.000
Home State Bank	Litchfield	MN	82.5	0.264	0.926	33,353	558	100M-500M	92.5	10,178	393	0.000
Lakes State Bank	Pequot Lakes	MN	82.5	0.228	1.000	25,199	373	100M-500M	87.5	8,665	295	0.000
Farmers and Merchants State Bank o	Blooming Prairie	MN	82.5	0.246	1.000	17,165	435	<100M	100.0	17,165	435	0.000
Bank of Zumbrota	Zumbrota	MN	82.5	0.260	0.971	34,688	555	100M-500M	97.5	13,794	477	0.000
Roundbank	Waseca	MN	82.5	0.215	0.788	59,883	595	100M-500M	67.5	7,191	336	0.001
Drake Bank	Saint Paul	MN	82.5	0.399	0.975	34,070	353	<100M	77.5	5,259	182	0.000
Mid America Bank	Linn	MO	97.5	0.322	1.000	85,628	561	100M-500M	95.0	36,589	461	0.000
Missouri Bank and Trust Company of	Kansas City	MO	95.0	0.415	0.991	233,266	1,455	500M-1B	67.5	13,210	1,101	0.000
Citizens Bank of Newburg	Rolla	MO	95.0	0.333	1.000	57,023	745	100M-500M	60.0	3,864	613	0.000
Liberty Bank	Springfield	MO	87.5	0.269	0.666	281,480	2,061	1B-10B	87.5	71,189	1,165	0.000
Community State Bank of Missouri	Bowling Green	MO	87.5	0.181	1.000	36,797	482	100M-500M	97.5	36,797	482	0.000
The Maries County Bank	Vienna	MO	85.0	0.136	1.000	47,338	1,246	100M-500M	95.0	20,016	1,140	0.000
Metz Banking Company	Nevada	MO	85.0	0.273	1.000	17,891	375	<100M	97.5	17,891	375	0.000
Central Bank of Lake of the Ozarks	Osage Beach	MO	85.0	0.191	0.675	102,239	1,717	500M-1B	77.5	16,115	1,279	0.004
First Independent Bank	Aurora	MO	82.5	0.243	1.000	21,449	271	<100M	77.5	5,655	191	0.000
The Corner Stone Bank	South West City	MO	82.5	0.173	1.000	21,602	507	100M-500M	90.0	11,377	443	0.000

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			Total Rank	TA Ratio ¹	TBL Ratio ¹	Amount (1,000)	Institution Number	Total Rank	Amount (1,000)	Number		
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)		(9)
Commercial Bank	Saint Louis	MO	82.5	0.302	0.723	51,401	457	100M-500M	75.0	8,262	306	0.003
First National Bank	Camdenton	MO	82.5	0.148	1.000	40,305	453	100M-500M	57.5	4,446	312	0.000
The Nodaway Valley Bank	Maryville	MO	82.5	0.203	0.593	156,856	2,236	500M-1B	90.0	52,943	1,692	0.000
Peoples Community Bank	Greenville	MO	82.5	0.272	0.791	39,796	603	100M-500M	85.0	11,515	466	0.000
First State Bank	Waynesboro	MS	92.5	0.223	1.000	111,386	1,258	100M-500M	97.5	111,386	1,258	0.001
Farmers and Merchants Bank	Baldwyn	MS	92.5	0.296	1.000	63,086	1,178	100M-500M	97.5	63,086	1,178	0.006
Peoples Bank	Mendenhall	MS	90.0	0.272	1.000	60,177	971	100M-500M	85.0	15,560	780	0.000
RiverHills Bank	Port Gibson	MS	87.5	0.266	1.000	72,252	626	100M-500M	70.0	12,315	452	0.000
Bank of Kilmichael	Kilmichael	MS	82.5	0.311	1.000	36,167	602	100M-500M	92.5	36,167	602	0.000
First Southern Bank	Columbia	MS	77.5	0.322	0.726	65,123	817	100M-500M	77.5	16,162	596	0.000
State Bank & Trust Company	Greenwood	MS	77.5	0.185	0.575	168,507	1,727	500M-1B	65.0	25,377	1,129	0.000
Bank of Okolona	Okolona	MS	72.5	0.193	1.000	22,683	559	100M-500M	90.0	22,683	559	0.000
PriorityOne Bank	Magee	MS	72.5	0.170	0.559	89,169	1,129	500M-1B	67.5	17,532	852	0.000
Planters Bank & Trust Company	Indianola	MS	72.5	0.136	0.700	94,604	1,775	500M-1B	85.0	29,582	1,427	0.000
Guaranty Bank and Trust Company	Belzoni	MS	72.5	0.173	0.525	97,664	1,618	500M-1B	77.5	24,425	1,233	0.002
First Montana Bank, Inc.	Libby	MT	80.0	0.277	0.783	79,116	741	100M-500M	70.0	11,034	441	0.000
West One Bank	Kalispell	MT	77.5	0.361	1.000	14,955	216	<100M	75.0	3,851	165	0.000
Freedom Bank	Columbia Falls	MT	77.5	0.442	1.000	20,389	158	<100M	57.5	3,493	98	0.000
Mountain West Bank, National Assoc	Helena	MT	75.0	0.230	0.529	146,041	1,237	500M-1B	52.5	12,692	605	0.000
First Valley Bank	Seeley Lake	MT	75.0	0.302	1.000	15,732	238	<100M	70.0	3,941	149	0.000
Prairie Mountain Bank	Great Falls	MT	72.5	0.411	0.826	28,124	212	<100M	45.0	2,981	113	0.004
Flathead Bank of Bigfork, Montana	Bigfork	MT	72.5	0.195	0.829	40,334	520	100M-500M	67.5	7,526	358	0.000
The Yellowstone Bank	Laurel	MT	72.5	0.244	0.627	108,577	1,091	100M-500M	67.5	15,498	655	0.000
Bitterroot Valley Bank	Lolo	MT	72.5	0.222	0.741	82,352	862	100M-500M	65.0	11,993	552	0.000
The Fidelity Bank	Fuquay Varina	NC	90.0	0.226	0.688	331,708	2,055	1B-10B	80.0	25,228	843	0.004
First Bank	Troy	NC	85.0	0.182	0.722	607,256	6,026	1B-10B	97.5	104,633	3,885	0.002
Yadkin Valley Bank and Trust Company	Elkin	NC	85.0	0.216	0.603	419,156	4,335	1B-10B	95.0	62,809	2,590	0.000
Harrington Bank, FSB	Chapel Hill	NC	82.5	0.287	1.000	86,048	317	100M-500M	47.5	3,798	139	0.000
Surrey Bank & Trust	Mount Airy	NC	80.0	0.341	0.601	74,990	976	100M-500M	95.0	16,887	675	0.000
Bank of Oak Ridge	Oak Ridge	NC	77.5	0.249	0.693	87,339	586	100M-500M	70.0	7,710	323	0.000
Forest Commercial Bank	Asheville	NC	77.5	0.553	1.000	72,751	185	100M-500M	42.5	2,294	64	0.000
Carolina Trust Bank	Lincolnton	NC	77.5	0.258	0.657	73,307	621	100M-500M	85.0	9,888	363	0.000
Southern Community Bank and Trust Company	Winston Salem	NC	77.5	0.190	0.590	274,351	1,537	1B-10B	90.0	36,321	867	0.000
Northland Financial	Steele	ND	92.5	0.239	1.000	42,922	523	100M-500M	82.5	9,713	356	0.000
Western State Bank	Devils Lake	ND	85.0	0.337	0.705	179,194	5,025	500M-1B	95.0	92,450	4,548	0.000
BlackRidgeBANK	Fargo	ND	85.0	0.286	0.767	98,704	854	100M-500M	72.5	12,653	466	0.000
American State Bank & Trust Company	Williston	ND	82.5	0.157	1.000	73,728	702	100M-500M	70.0	13,213	484	0.003

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			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)
Dakota Community Bank & Trust, Na	Hebron	ND	82.5	0.169	0.768	100,246	1,306	500M-1B	75.0	18,128	906	0.000
KodaBank	Drayton	ND	80.0	0.150	1.000	18,433	389	100M-500M	97.5	18,433	389	0.001
Security First Bank of North Dakota	New Salem	ND	80.0	0.227	0.797	33,320	503	100M-500M	77.5	8,664	353	0.003
First United Bank	Park River	ND	80.0	0.132	1.000	21,101	507	100M-500M	82.5	7,966	428	0.000
First National Bank & Trust Co. of Wi	Williston	ND	77.5	0.195	0.708	71,735	614	100M-500M	67.5	11,250	368	0.002
Gothenburg State Bank	Gothenburg	NE	92.5	0.230	1.000	27,222	366	100M-500M	100.0	27,222	366	0.000
First State Bank	Gothenburg	NE	87.5	0.231	0.810	64,383	677	100M-500M	87.5	18,955	521	0.000
The Tilden Bank	Tilden	NE	87.5	0.207	1.000	16,111	330	<100M	90.0	7,014	285	0.000
Foundation First Bank	Waterloo	NE	85.0	0.400	1.000	20,165	124	<100M	45.0	1,779	70	0.000
Thayer County Bank	Hebron	NE	82.5	0.249	1.000	15,359	123	<100M	90.0	15,359	123	0.000
Valley Bank and Trust Co.	Scottsbluff	NE	82.5	0.213	0.582	68,445	827	100M-500M	77.5	13,663	562	0.000
Commercial State Bank	Wausa	NE	80.0	0.326	0.951	25,722	234	<100M	72.5	4,977	149	0.001
Homestead Bank	Cozad	NE	80.0	0.129	0.931	31,524	526	100M-500M	82.5	9,219	410	0.000
First Westroads Bank, Inc.	Omaha	NE	80.0	0.226	0.683	47,464	287	100M-500M	40.0	2,698	134	0.000
Bank of Nebraska	La Vista	NE	77.5	0.312	0.646	39,320	290	100M-500M	60.0	4,702	173	0.000
Adams Bank & Trust	Ogallala	NE	77.5	0.206	0.565	110,582	500	500M-1B	57.5	10,240	216	0.000
Five Points Bank	Grand Island	NE	77.5	0.167	0.479	123,646	2,563	500M-1B	77.5	28,644	2,131	0.000
Cornhusker Bank	Lincoln	NE	77.5	0.206	0.503	79,701	647	100M-500M	65.0	9,196	353	0.001
Cass County Bank, Inc.	Plattsmouth	NE	77.5	0.225	1.000	11,322	108	<100M	47.5	1,719	66	0.000
Columbus Bank and Trust Company	Columbus	NE	77.5	0.232	0.812	22,966	249	<100M	67.5	4,218	169	0.004
The Tri-County Bank	Stuart	NE	77.5	0.133	1.000	10,703	246	<100M	82.5	4,742	214	0.004
Plattsmouth State Bank	Plattsmouth	NE	77.5	0.173	1.000	13,680	116	<100M	50.0	2,181	66	0.000
Enterprise Bank National Association	Omaha	NE	77.5	0.252	0.677	46,001	240	100M-500M	40.0	3,187	100	0.000
The First Colebrook Bank	Colebrook	NH	80.0	0.366	0.761	87,079	849	100M-500M	92.5	14,507	494	0.000
Merrimack County Savings Bank	Concord	NH	75.0	0.194	0.619	127,258	770	500M-1B	57.5	10,290	324	0.000
Cornerstone Bank	Moorestown	NJ	100.0	0.467	1.000	164,083	748	100M-500M	100.0	11,028	380	0.000
1st Constitution Bank	Cranbury	NJ	95.0	0.374	0.750	291,020	1,239	500M-1B	87.5	9,008	223	0.000
BNB Bank, National Association	Fort Lee	NJ	87.5	0.287	0.508	101,897	732	100M-500M	70.0	3,238	237	0.000
BankAsiana	Palisades Park	NJ	85.0	0.410	0.571	84,284	533	100M-500M	75.0	3,190	87	0.000
Fulton Bank of New Jersey	Mount Laurel	NJ	85.0	0.204	0.456	681,088	5,954	1B-10B	95.0	50,694	2,732	0.000
Unity Bank	Clinton	NJ	82.5	0.224	0.446	176,066	1,117	500M-1B	90.0	10,639	349	0.000
1st Colonial National Bank	Collingswood	NJ	80.0	0.209	0.802	57,154	467	100M-500M	97.5	7,723	238	0.000
SussexBank	Franklin	NJ	80.0	0.209	0.468	106,997	499	500M-1B	85.0	6,974	189	0.000
Harvest Community Bank	Pennsville	NJ	80.0	0.259	0.711	50,093	641	100M-500M	92.5	4,183	310	0.000
Newfield National Bank	Newfield	NJ	77.5	0.175	0.502	88,427	600	500M-1B	97.5	9,286	309	0.002
Atlantic Stewardship Bank	Midland Park	NJ	77.5	0.200	0.489	139,856	668	500M-1B	85.0	7,510	218	0.000
Highlands State Bank	Vernon	NJ	77.5	0.350	0.630	64,894	331	100M-500M	77.5	3,193	115	0.000

Table 3A. Top Small Business Lenders by State and Territory Based on Call Report Data, June 2012

Name of Lending Institution	City	HQ State	Small Business Lending (less than \$1 million)					Micro Business Lending (less than \$ 100,000)			CC Amount/TA ¹	
			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)
Western Bank, Artesia, New Mexico	Artesia	NM	90.0	0.313	0.876	49,222	319	100M-500M	77.5	4,602	196	0.000
Community 1st Bank Las Vegas	Las Vegas	NM	85.0	0.306	1.000	53,192	228	100M-500M	45.0	2,826	115	0.000
The James Polk Stone Community Ba	Portales	NM	77.5	0.176	0.860	32,211	561	100M-500M	95.0	12,131	444	0.000
Bank of the Rio Grande, National Ass	Las Cruces	NM	77.5	0.198	1.000	26,728	281	100M-500M	62.5	2,616	168	0.000
Bank of the Southwest	Roswell	NM	77.5	0.279	0.628	43,605	434	100M-500M	87.5	6,433	272	0.000
Western Bank	Lordsburg	NM	77.5	0.183	0.862	28,133	306	100M-500M	80.0	4,420	193	0.000
Farm Bureau Bank FSB	Sparks	NV	87.5	0.140	1.000	79,123	11,939	500M-1B	100.0	79,123	11,939	0.224
Heritage Bank of Nevada	Reno	NV	87.5	0.242	0.533	122,577	954	500M-1B	92.5	10,426	646	0.000
Catskill Hudson Bank	Monticello	NY	92.5	0.419	1.000	148,102	686	100M-500M	80.0	8,557	289	0.000
Adirondack Bank	Utica	NY	90.0	0.220	0.704	128,588	1,029	500M-1B	95.0	19,322	594	0.000
The Bridgehampton National Bank	Bridgehampton	NY	87.5	0.169	0.570	236,278	1,377	1B-10B	92.5	35,912	864	0.000
Watertown Savings Bank	Watertown	NY	85.0	0.208	0.690	105,854	1,012	500M-1B	87.5	14,901	596	0.000
NBT Bank, National Association	Norwich	NY	85.0	0.139	0.512	823,680	10,927	1B-10B	92.5	128,045	7,142	0.000
The Bank of Castile	Castile	NY	85.0	0.150	0.574	151,215	1,385	1B-10B	92.5	23,521	821	0.000
Riverside Bank	Poughkeepsie	NY	85.0	0.495	0.704	100,441	627	100M-500M	82.5	7,279	282	0.000
Empire State Bank	Newburgh	NY	85.0	0.414	0.864	66,385	431	100M-500M	70.0	3,038	237	0.000
Shinhan Bank America	New York	NY	82.5	0.197	0.307	189,889	1,175	500M-1B	82.5	18,025	494	0.001
The Suffolk County National Bank of	Riverhead	NY	82.5	0.137	0.379	213,111	2,161	1B-10B	87.5	27,695	1,375	0.000
Woori America Bank	New York	NY	82.5	0.199	0.379	195,042	977	500M-1B	80.0	17,498	390	0.004
The Canandaigua National Bank and	Canandaigua	NY	82.5	0.143	0.418	259,182	4,294	1B-10B	92.5	47,842	3,347	0.000
The Mahopac National Bank	Brewster	NY	82.5	0.181	0.558	166,411	978	500M-1B	82.5	15,014	521	0.000
The State Bank and Trust Company	Defiance	OH	100.0	0.332	1.000	208,610	1,029	500M-1B	72.5	12,792	523	0.000
The Delaware County Bank and Trust	Lewis Center	OH	92.5	0.297	0.998	153,248	519	500M-1B	50.0	4,137	206	0.011
Park View Federal Savings Bank	Solon	OH	90.0	0.307	0.950	247,110	628	500M-1B	50.0	5,625	145	0.000
The Merchants National Bank	Hillsboro	OH	87.5	0.200	0.829	115,592	1,425	500M-1B	90.0	24,003	1,080	0.000
First Federal Community Bank, Natio	Dover	OH	85.0	0.314	0.876	73,921	826	100M-500M	87.5	12,772	476	0.000
Buckeye Community Bank	Lorain	OH	82.5	0.435	0.800	65,394	618	100M-500M	85.0	8,658	306	0.000
The Settlers Bank	Marietta	OH	80.0	0.261	0.924	28,550	404	100M-500M	92.5	8,737	298	0.000
The Citizens National Bank of Bluffto	Bluffton	OH	80.0	0.214	0.561	130,647	874	500M-1B	67.5	10,947	366	0.001
Consumers National Bank	Minerva	OH	80.0	0.210	0.793	70,296	612	100M-500M	80.0	9,887	338	0.000
Minster Bank	Minster	OH	80.0	0.194	0.762	67,096	578	100M-500M	75.0	8,263	305	0.000
The Fort Jennings State Bank	Fort Jennings	OH	80.0	0.248	0.925	37,419	510	100M-500M	95.0	18,847	413	0.000
Western Reserve Bank	Medina	OH	80.0	0.381	0.726	72,383	393	100M-500M	62.5	5,038	154	0.000
Exchange Bank and Trust Company	Perry	OK	90.0	0.193	1.000	42,703	540	100M-500M	77.5	8,268	441	0.000
First National Bank of Weatherford	Weatherford	OK	85.0	0.335	0.998	44,049	411	100M-500M	80.0	7,714	318	0.006
First National Bank of Oklahoma	Oklahoma City	OK	85.0	0.280	0.708	75,837	650	100M-500M	62.5	7,846	363	0.000
Stroud National Bank	Stroud	OK	85.0	0.247	1.000	19,550	393	<100M	90.0	8,798	323	0.000

Table 3A. Top Small Business Lenders by State and Territory Based on Call Report Data, June 2012

Name of Lending Institution	City	HQ State	Small Business Lending (less than \$1 million)					Micro Business Lending (less than \$ 100,000)			CC Amount/TA ¹	
			Total Rank	TA Ratio ¹	TBL Ratio ¹	Amount (1,000)	Number	Institution Asset Size	Total Rank	Amount (1,000)		Number
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)		(9)
McCurtain County National Bank	Broken Bow	OK	82.5	0.198	0.973	36,901	499	100M-500M	87.5	11,579	361	0.000
Security Bank	Tulsa	OK	82.5	0.259	0.463	106,555	954	100M-500M	67.5	12,007	536	0.000
Quail Creek Bank, National Association	Oklahoma City	OK	82.5	0.282	0.471	137,004	820	100M-500M	60.0	11,816	361	0.000
Triad Bank, National Association	Tulsa	OK	82.5	0.255	0.706	41,239	725	100M-500M	80.0	7,898	562	0.000
American Bank of Oklahoma	Collinsville	OK	80.0	0.241	0.781	34,829	377	100M-500M	72.5	6,350	249	0.000
Bank of Cushing	Cushing	OK	80.0	0.203	1.000	21,095	257	100M-500M	95.0	21,095	257	0.000
Security First National Bank of Hugo	Hugo	OK	80.0	0.176	1.000	18,026	323	100M-500M	97.5	18,026	323	0.000
The First National Bank & Trust	Elk City	OK	80.0	0.182	0.842	55,913	716	100M-500M	82.5	13,515	510	0.000
Oklahoma Heritage Bank	Roff	OK	80.0	0.192	1.000	15,256	460	<100M	92.5	10,647	432	0.000
NBC OKLAHOMA	Oklahoma City	OK	80.0	0.208	0.536	101,941	905	100M-500M	67.5	12,646	522	0.000
Peoples Bank of Commerce	Medford	OR	80.0	0.399	0.718	52,492	345	100M-500M	82.5	5,521	173	0.000
Pacific Continental Bank	Eugene	OR	75.0	0.248	0.503	325,367	1,482	1B-10B	55.0	9,277	457	0.000
Community Bank	Joseph	OR	75.0	0.209	0.636	74,613	524	100M-500M	82.5	8,768	255	0.000
Pioneer Trust Bank, National Association	Salem	OR	72.5	0.244	0.611	76,634	499	100M-500M	57.5	4,960	162	0.003
Elderton State Bank	Elderton	PA	87.5	0.474	0.818	91,607	2,573	100M-500M	97.5	20,062	2,094	0.000
Mercer County State Bank	Sandy Lake	PA	87.5	0.180	1.000	59,216	926	100M-500M	95.0	18,255	720	0.000
The Luzerne Bank	Luzerne	PA	82.5	0.341	0.566	104,356	923	100M-500M	87.5	18,172	529	0.000
Woodlands Bank	Williamsport	PA	82.5	0.232	0.766	71,544	696	100M-500M	85.0	10,681	438	0.000
QNB Bank	Quakertown	PA	80.0	0.162	0.483	143,347	1,310	500M-1B	87.5	23,554	904	0.000
First Citizens Community Bank	Mansfield	PA	80.0	0.130	0.720	114,543	1,253	500M-1B	95.0	24,135	794	0.000
Valley Green Bank	Philadelphia	PA	80.0	0.325	0.828	81,932	430	100M-500M	77.5	10,784	186	0.000
Hometown Bank of Pennsylvania	Bedford	PA	80.0	0.346	1.000	39,165	343	100M-500M	80.0	6,243	247	0.000
MileStone Bank	Doylestown	PA	80.0	0.470	0.878	82,892	356	100M-500M	57.5	4,834	114	0.000
The Honesdale National Bank	Honesdale	PA	80.0	0.190	0.615	109,603	1,094	500M-1B	85.0	15,738	628	0.001
First Keystone Community Bank	Berwick	PA	80.0	0.150	0.654	122,219	920	500M-1B	77.5	14,730	477	0.000
Banco Popular de Puerto Rico	Hato Rey	PR	92.5	0.083	0.258	1,856,000	19,836	10B-50B	87.5	149,000	11,288	0.054
Coastway Community Bank	Cranston	RI	82.5	0.261	0.747	87,385	526	100M-500M	82.5	6,227	188	0.000
Arthur State Bank	Union	SC	97.5	0.304	0.997	170,555	1,046	500M-1B	80.0	14,776	588	0.004
Enterprise Bank of South Carolina	Ehrhardt	SC	92.5	0.313	0.932	128,293	1,122	100M-500M	100.0	36,250	911	0.001
The Citizens Bank	Olanta	SC	85.0	0.187	0.945	69,404	1,607	100M-500M	100.0	23,941	1,347	0.000
GrandSouth Bank	Greenville	SC	82.5	0.293	0.671	108,944	1,161	100M-500M	87.5	16,978	818	0.000
Carolina Alliance Bank	Spartanburg	SC	77.5	0.330	0.695	79,925	554	100M-500M	67.5	7,492	272	0.000
Anderson Brothers Bank	Mullins	SC	77.5	0.165	0.888	71,816	1,121	100M-500M	97.5	27,578	901	0.003
First Community Bank, National Association	Lexington	SC	77.5	0.208	0.638	124,465	978	500M-1B	77.5	14,615	537	0.000
The Conway National Bank	Conway	SC	77.5	0.151	0.759	140,583	1,621	500M-1B	85.0	22,893	1,117	0.003
Southern First Bank, National Association	Greenville	SC	77.5	0.221	0.537	167,515	967	500M-1B	57.5	12,677	419	0.000

Table 3A. Top Small Business Lenders by State and Territory Based on Call Report Data, June 2012

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			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)
Great Plains Bank	Eureka	SD	85.0	0.175	1.000	16,859	315	<100M	97.5	16,859	315	0.000
BankStar Financial	Elkton	SD	85.0	0.282	1.000	17,811	168	<100M	67.5	2,801	100	0.004
First Citizens National Bank	Dyersburg	TN	95.0	0.207	0.987	223,609	1,767	1B-10B	80.0	23,354	1,133	0.000
First Bank of Tennessee	Spring City	TN	92.5	0.308	1.000	74,017	391	100M-500M	62.5	5,328	220	0.000
Wayne County Bank	Waynesboro	TN	87.5	0.190	0.779	54,874	803	100M-500M	97.5	13,990	644	0.000
First Volunteer Bank	Chattanooga	TN	82.5	0.190	0.556	124,066	1,031	500M-1B	77.5	15,520	596	0.004
Security Federal Savings Bank of McMinnville	McMinnville	TN	82.5	0.198	1.000	31,683	435	100M-500M	97.5	31,683	435	0.000
Cumberland Bank and Trust	Clarksville	TN	82.5	0.266	0.783	40,609	420	100M-500M	80.0	6,285	294	0.000
Traders National Bank	Tullahoma	TN	82.5	0.278	0.986	43,798	289	100M-500M	72.5	5,883	171	0.000
CapitalMark Bank & Trust	Chattanooga	TN	82.5	0.198	0.526	146,196	883	500M-1B	60.0	11,318	381	0.000
The First National Bank of Manchester	Manchester	TN	82.5	0.161	1.000	36,134	591	100M-500M	97.5	13,868	481	0.000
First National Bank of Pulaski	Pulaski	TN	80.0	0.148	0.619	97,891	1,020	500M-1B	82.5	16,410	683	0.000
First South Bank	Jackson	TN	80.0	0.177	0.636	78,004	789	100M-500M	80.0	11,753	493	0.000
Community National Bank	Dayton	TN	80.0	0.199	0.669	43,246	515	100M-500M	80.0	7,222	394	0.000
Cornerstone Community Bank	Chattanooga	TN	80.0	0.198	0.523	82,973	724	100M-500M	62.5	7,025	467	0.001
First Commerce Bank	Lewisburg	TN	80.0	0.222	0.669	57,288	481	100M-500M	70.0	6,841	286	0.000
The First National Bank of Albany	Albany	TX	92.5	0.190	1.000	91,864	1,631	100M-500M	100.0	91,864	1,631	0.000
Community Bank	Fort Worth	TX	90.0	0.251	0.808	135,008	1,251	500M-1B	77.5	15,085	731	0.000
Citizens State Bank	Tyler	TX	90.0	0.317	0.789	81,247	927	100M-500M	95.0	21,856	657	0.000
The East Texas National Bank of Palestine	Palestine	TX	90.0	0.280	1.000	40,797	450	100M-500M	80.0	7,963	316	0.000
Horizon Bank, SSB	Austin	TX	87.5	0.302	0.707	96,082	837	100M-500M	77.5	14,895	564	0.000
Citizens State Bank	Somerville	TX	85.0	0.151	0.902	60,122	1,228	100M-500M	95.0	20,409	1,031	0.000
First Commercial Bank, National Association	Seguin	TX	85.0	0.355	1.000	39,885	286	100M-500M	65.0	4,866	170	0.000
United Bank of El Paso del Norte	El Paso	TX	85.0	0.379	0.826	70,603	582	100M-500M	80.0	10,587	322	0.000
Southwest Bank	Odessa	TX	85.0	0.337	0.741	77,582	758	100M-500M	87.5	15,273	469	0.000
First State Bank	Clute	TX	85.0	0.263	0.902	35,286	607	100M-500M	92.5	11,327	491	0.000
First State Bank	Chico	TX	82.5	0.245	0.767	56,775	766	100M-500M	87.5	14,359	590	0.000
First Community Bank	Corpus Christi	TX	82.5	0.214	0.654	69,516	1,109	100M-500M	90.0	18,982	834	0.001
Rio Bank	Mcallen	TX	82.5	0.272	0.738	55,692	523	100M-500M	80.0	9,807	335	0.000
First Bank, National Association	Conroe	TX	82.5	0.220	0.772	66,391	800	100M-500M	80.0	12,657	573	0.000
Allegiance Bank Texas	Houston	TX	82.5	0.264	0.434	181,835	1,043	500M-1B	67.5	16,332	494	0.000
First National Bank	George West	TX	82.5	0.221	0.859	54,349	699	100M-500M	85.0	12,929	512	0.000
First Bank & Trust East Texas	Diboll	TX	82.5	0.178	0.607	146,548	1,807	500M-1B	85.0	37,208	1,298	0.002
Llano National Bank	Llano	TX	82.5	0.229	1.000	30,187	313	100M-500M	77.5	6,396	233	0.000
Commercial State Bank	Andrews	TX	82.5	0.236	0.517	107,689	1,193	100M-500M	85.0	23,752	793	0.000
First State Bank	New Braunfels	TX	82.5	0.312	0.701	83,721	762	100M-500M	77.5	11,916	463	0.000
American Express Bank, FSB.	Salt Lake City	UT	100.0	0.472	1.000	16,300,000	3,603,077	10B-50B	100.0	16,300,000	3,603,077	0.408

Table 3A. Top Small Business Lenders by State and Territory Based on Call Report Data, June 2012

Name of Lending Institution	City	HQ State	Small Business Lending (less than \$1 million)					Micro Business Lending (less than \$ 100,000)			CC Amount/TA ¹	
			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)
The Pitney Bowes Bank, Inc.	Salt Lake City	UT	95.0	0.459	0.980	351,893	1,080,993	500M-1B	95.0	333,996	1,080,915	0.000
Wright Express Financial Services Corp	Midvale	UT	92.5	0.653	0.803	1,011,185	175,009	1B-10B	97.5	700,317	170,913	0.000
Transportation Alliance Bank, Inc.	Ogden	UT	92.5	0.595	0.993	521,563	9,995	500M-1B	95.0	521,563	9,995	0.000
Wells Fargo Bank Northwest, National Association	Ogden	UT	85.0	0.103	0.998	1,645,000	53,868	10B-50B	95.0	1,317,000	50,020	0.103
GE Capital Retail Bank	Draper	UT	85.0	0.042	1.000	1,133,624	716,231	10B-50B	97.5	1,133,624	716,231	0.857
Benchmark Community Bank	Kenbridge	VA	85.0	0.190	0.833	80,020	1,292	100M-500M	100.0	24,858	998	0.001
Community Bank	Staunton	VA	82.5	0.203	0.597	102,003	944	500M-1B	82.5	13,258	620	0.000
New Peoples Bank, Inc.	Honaker	VA	80.0	0.165	0.616	119,775	1,293	500M-1B	85.0	17,574	757	0.000
Capital One Bank (USA), National Association	Glen Allen	VA	80.0	0.068	1.000	4,717,717	2,547,173	>50B	100.0	4,717,717	2,547,173	0.853
First National Bank	Altavista	VA	80.0	0.178	0.785	61,078	605	100M-500M	85.0	10,260	407	0.000
Grundy National Bank	Grundy	VA	77.5	0.166	0.621	57,386	2,359	100M-500M	85.0	9,463	2,064	0.000
Highlands Union Bank	Abingdon	VA	77.5	0.150	0.656	89,814	1,224	500M-1B	95.0	20,338	911	0.003
The Bank of Fincastle	Fincastle	VA	77.5	0.253	0.715	48,361	478	100M-500M	82.5	7,402	318	0.000
EVBank	Tappahannock	VA	77.5	0.141	0.605	150,134	1,175	1B-10B	80.0	19,767	685	0.002
First Community Bank	Bluefield	VA	75.0	0.114	0.517	317,348	2,885	1B-10B	72.5	26,100	1,681	0.000
Village Bank	Midlothian	VA	75.0	0.198	0.532	102,931	537	500M-1B	70.0	10,479	256	0.000
Towne Bank	Portsmouth	VA	75.0	0.145	0.395	614,322	4,646	1B-10B	77.5	58,613	2,558	0.000
Bank of St. Croix, Inc.	Christiansted	VI	90.0	0.130	0.988	14,900	80	100M-500M	90.0	678	30	0.000
Union Bank	Morrisville	VT	77.5	0.216	0.632	115,371	1,502	500M-1B	72.5	13,497	1,069	0.000
Connecticut River Bank, National Association	Springfield	VT	77.5	0.264	0.807	71,518	746	100M-500M	75.0	11,736	435	0.000
UniBank	Lynnwood	WA	87.5	0.742	0.989	135,527	334	100M-500M	42.5	2,007	62	0.000
Plaza Bank	Seattle	WA	82.5	0.681	1.000	70,491	188	100M-500M	10.0	190	4	0.000
Bank of the Pacific	Aberdeen	WA	80.0	0.238	0.550	150,486	1,008	500M-1B	82.5	12,445	486	0.003
AmericanWest Bank	Spokane	WA	80.0	0.185	0.475	408,799	2,634	1B-10B	77.5	25,950	1,063	0.000
Heritage Bank	Olympia	WA	80.0	0.239	0.468	280,154	1,886	1B-10B	87.5	25,485	981	0.000
Westside Community Bank	University Place	WA	77.5	0.562	0.977	58,800	233	100M-500M	52.5	1,828	70	0.003
Banner Bank	Walla Walla	WA	75.0	0.164	0.428	655,527	4,059	1B-10B	90.0	80,095	2,344	0.003
Central Valley Bank	Toppenish	WA	75.0	0.299	0.700	49,104	326	100M-500M	82.5	5,242	152	0.002
State Bank of Chilton	Chilton	WI	87.5	0.505	0.794	76,492	506	100M-500M	80.0	8,560	257	0.001
Bank of Luxemburg	Luxemburg	WI	85.0	0.285	0.759	71,513	667	100M-500M	80.0	10,738	402	0.000
Citizens State Bank of La Crosse	La Crosse	WI	85.0	0.453	0.946	52,299	326	100M-500M	65.0	4,423	161	0.002
Waumandee State Bank	Waumandee	WI	85.0	0.290	0.927	45,594	386	100M-500M	95.0	15,595	247	0.001
Mid-Wisconsin Bank	Medford	WI	82.5	0.220	0.673	101,742	1,070	100M-500M	82.5	14,124	668	0.001
Middleton Community Bank	Middleton	WI	82.5	0.256	0.787	57,352	397	100M-500M	70.0	6,585	212	0.004
The Port Washington State Bank	Port Washington	WI	82.5	0.214	0.737	90,992	714	100M-500M	80.0	13,074	406	0.002
The First Bank of Baldwin	Baldwin	WI	82.5	0.289	0.783	47,927	387	100M-500M	72.5	6,045	226	0.001

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			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)
The Farmers State Bank of Waupaca	Waupaca	WI	82.5	0.224	0.963	40,810	529	100M-500M	97.5	13,346	394	0.001
Horicon Bank	Horicon	WI	80.0	0.241	0.499	125,060	1,003	500M-1B	77.5	16,072	580	0.000
Town Bank	Hartland	WI	80.0	0.237	0.474	197,643	8,602	500M-1B	92.5	57,202	7,944	0.000
Community Bank CBD	Delavan	WI	80.0	0.229	0.791	51,635	458	100M-500M	75.0	7,503	273	0.002
The Peshtigo National Bank	Peshtigo	WI	80.0	0.187	1.000	31,690	560	100M-500M	100.0	31,690	560	0.000
The First National Bank of Berlin	Berlin	WI	80.0	0.256	0.687	72,383	553	100M-500M	70.0	8,024	279	0.001
Northern State Bank	Ashland	WI	80.0	0.212	0.825	47,374	659	100M-500M	95.0	12,696	468	0.001
Blackhawk Bank	Beloit	WI	80.0	0.208	0.531	115,977	1,004	500M-1B	75.0	15,725	576	0.000
Forward Financial Bank SSB	Marshfield	WI	80.0	0.212	0.803	57,242	692	100M-500M	92.5	12,816	474	0.001
Main Street Bank Corp.	Wheeling	WV	97.5	0.339	1.000	84,433	874	100M-500M	97.5	25,778	592	0.000
Calhoun County Bank, Inc.	Grantsville	WV	85.0	0.242	1.000	29,335	500	100M-500M	97.5	29,335	500	0.000
The First State Bank	Barboursville	WV	85.0	0.216	0.811	66,239	764	100M-500M	82.5	11,650	517	0.002
First Sentry Bank, Inc.	Huntington	WV	85.0	0.257	0.648	127,361	1,191	100M-500M	85.0	20,230	695	0.000
The Poca Valley Bank, Inc.	Walton	WV	77.5	0.176	0.742	54,176	600	100M-500M	65.0	7,081	347	0.006
Freedom Bank, Inc.	Belington	WV	75.0	0.260	0.709	39,574	332	100M-500M	57.5	4,619	171	0.000
The Bank of Monroe	Union	WV	75.0	0.174	1.000	21,122	335	100M-500M	82.5	6,300	261	0.000
Logan Bank & Trust Company	Logan	WV	75.0	0.127	1.000	32,774	378	100M-500M	87.5	10,267	283	0.000
Platte Valley Bank	Torrington	WY	87.5	0.312	0.709	63,591	1,955	100M-500M	100.0	37,634	1,816	0.000
Buffalo Federal Savings Bank	Buffalo	WY	82.5	0.309	0.906	42,742	372	100M-500M	70.0	6,575	227	0.000
Wyoming National Bank	Riverton	WY	77.5	0.253	0.912	28,910	398	100M-500M	87.5	9,406	323	0.000

¹TA = 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 3B. Top Micro Business Lenders by State and Territory Based on Call Report Data, June 2012

Name of Lending Institution	City	HQ State	Micro Business Lending (less than \$100,000)					All Small Business Lending (less than \$1 million)			CC Amount/TA ¹ (10)	
			Total Rank	TA Ratio ¹	TBL Ratio ¹	Amount (1,000)	Number	Institution Asset Size	Total Rank	Amount (1,000)		Number
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)		(9)
Denali State Bank	Fairbanks	AK	85.0	0.030	0.069	7,890	211	100M-500M	85.0	97,520	403	0.000
Traders & Farmers Bank	Haleyville	AL	100.0	0.136	1.000	50,154	711	100M-500M	82.5	50,154	711	0.000
Farmers and Merchants Bank	Piedmont	AL	100.0	0.206	1.000	39,836	649	100M-500M	90.0	39,836	649	0.000
Bank Independent	Sheffield	AL	97.5	0.136	0.380	145,265	29,608	1B-10B	87.5	268,132	30,135	0.000
Peoples Bank of Greensboro	Greensboro	AL	95.0	0.183	1.000	16,407	498	<100M	72.5	16,407	498	0.001
Sweet Water State Bank	Sweet Water	AL	95.0	0.297	1.000	26,567	316	<100M	80.0	26,567	316	0.000
First Bank of the South	Rainsville	AL	92.5	0.187	1.000	15,550	387	<100M	72.5	15,550	387	0.007
First Metro Bank	Muscle Shoals	AL	92.5	0.062	0.240	30,341	1,161	100M-500M	100.0	126,462	1,476	0.003
Town-Country National Bank	Camden	AL	90.0	0.103	0.361	9,879	436	<100M	80.0	26,325	534	0.000
CCB COMMUNITY BANK	Andalusia	AL	87.5	0.055	0.161	22,771	930	100M-500M	85.0	97,726	1,274	0.002
PrimeSouth Bank	Tallassee	AL	87.5	0.077	0.322	12,426	489	100M-500M	80.0	33,135	587	0.000
First State Bank of DeQueen	De Queen	AR	100.0	0.220	1.000	40,662	871	100M-500M	92.5	40,662	871	0.000
Bank of Salem	Salem	AR	97.5	0.199	1.000	26,021	638	100M-500M	85.0	26,021	638	0.000
First Arkansas Bank and Trust	Jacksonville	AR	97.5	0.091	0.302	63,505	19,290	500M-1B	80.0	116,539	19,506	0.077
The First National Bank of Lawrence County	Walnut Ridge	AR	97.5	0.169	1.000	30,386	666	100M-500M	85.0	30,386	666	0.006
The First National Bank of IZARD County	Calico Rock	AR	92.5	0.096	1.000	14,013	357	100M-500M	55.0	14,013	357	0.000
Bank of Prescott	Prescott	AR	90.0	0.183	1.000	13,252	305	<100M	70.0	13,252	305	0.000
Home Bank of Arkansas	Portland	AR	87.5	0.297	1.000	20,775	279	<100M	75.0	20,775	279	0.000
First National Bank of North Arkansas	Berryville	AR	87.5	0.078	0.356	12,944	494	100M-500M	80.0	33,198	597	0.001
Smackover State Bank	Smackover	AR	87.5	0.096	1.000	18,143	253	100M-500M	52.5	18,143	253	0.000
The Union Bank of Mena	Mena	AR	85.0	0.050	0.307	9,134	402	100M-500M	72.5	27,996	509	0.000
First Community Bank	Batesville	AR	85.0	0.043	0.138	32,455	2,491	500M-1B	85.0	135,771	2,931	0.003
Commerce Bank of Arizona	Tucson	AZ	95.0	0.019	0.040	4,671	228	100M-500M	85.0	73,807	498	0.000
Bank of Tucson	Tucson	AZ	95.0	0.019	0.047	5,666	210	100M-500M	87.5	85,649	559	0.000
Country Bank	Prescott	AZ	87.5	0.020	0.064	3,219	89	100M-500M	80.0	46,762	260	0.000
1st Bank Yuma	Yuma	AZ	87.5	0.019	0.050	3,776	114	100M-500M	62.5	40,889	253	0.000
The Foothills Bank	Yuma	AZ	87.5	0.018	0.036	5,063	173	100M-500M	90.0	94,307	482	0.000
Borrego Springs Bank, National Association	La Mesa	CA	97.5	0.070	0.102	10,544	2,562	100M-500M	90.0	65,123	3,020	0.000
Tri Counties Bank	Chico	CA	97.5	0.017	0.055	43,955	2,289	1B-10B	87.5	436,723	3,804	0.000
BBCN Bank	Los Angeles	CA	97.5	0.033	0.046	168,741	6,149	1B-10B	92.5	1,557,424	9,537	0.000
Bank of the Sierra	Porterville	CA	97.5	0.015	0.054	20,356	768	1B-10B	85.0	206,583	1,602	0.000
Murphy Bank	Fresno	CA	95.0	0.077	0.562	8,600	369	100M-500M	62.5	15,297	423	0.000
Pacific Enterprise Bank	Irvine	CA	95.0	0.041	0.056	11,314	249	100M-500M	92.5	110,755	591	0.000
Heritage Oaks Bank	Paso Robles	CA	95.0	0.016	0.034	16,769	591	1B-10B	75.0	181,329	1,248	0.001
Exchange Bank	Santa Rosa	CA	95.0	0.014	0.045	23,030	739	1B-10B	75.0	195,163	1,279	0.000
Universal Bank	West Covina	CA	95.0	0.329	1.000	133,617	170	100M-500M	85.0	133,617	170	0.000

Table 3B. Top Micro Business Lenders by State and Territory Based on Call Report Data, June 2012

Name of Lending Institution	City	HQ State	Micro Business Lending (less than \$100,000)					All Small Business Lending (less than \$1 million)			CC Amount/TA ¹ (10)	
			Total Rank	TA Ratio ¹	TBL Ratio ¹	Amount (1,000)	Number	Institution Asset Size	Total Rank	Amount (1,000)		Number
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)		(9)
Mission Valley Bank	Sun Valley	CA	95.0	0.052	0.083	12,892	365	100M-500M	90.0	87,754	647	0.000
The Colorado Bank and Trust Company of	La Junta	CO	95.0	0.056	0.271	5,309	259	<100M	77.5	18,202	324	0.005
Community State Bank	Lamar	CO	95.0	0.069	0.369	5,511	238	<100M	67.5	12,791	280	0.000
Yampa Valley Bank	Steamboat Springs	CO	90.0	0.033	0.111	5,819	219	100M-500M	87.5	43,454	374	0.000
Montrose Bank	Montrose	CO	90.0	0.026	0.174	5,608	290	100M-500M	72.5	27,699	423	0.000
Fort Morgan State Bank	Fort Morgan	CO	87.5	0.042	0.130	4,985	150	100M-500M	77.5	29,523	251	0.000
Points West Community Bank	Julesburg	CO	87.5	0.024	0.131	4,707	254	100M-500M	77.5	30,202	389	0.000
The Dolores State Bank	Dolores	CO	87.5	0.031	0.224	4,035	163	100M-500M	65.0	16,556	218	0.000
Kit Carson State Bank	Kit Carson	CO	85.0	0.044	0.355	3,331	142	<100M	55.0	8,628	174	0.000
Farmers State Bank of Calhan	Calhan	CO	85.0	0.022	0.152	4,282	217	100M-500M	55.0	18,637	287	0.005
Colorado East Bank & Trust	Lamar	CO	85.0	0.018	0.077	14,341	658	500M-1B	67.5	89,820	979	0.000
First State Bank of Colorado	Hotchkiss	CO	85.0	0.025	0.085	4,487	284	100M-500M	85.0	42,330	454	0.001
Fowler State Bank	Fowler	CO	85.0	0.038	0.379	2,558	150	<100M	55.0	6,757	173	0.000
Salisbury Bank and Trust Company	Lakeville	CT	87.5	0.018	0.095	10,605	503	500M-1B	75.0	73,314	775	0.000
Newtown Savings Bank	Newtown	CT	85.0	0.012	0.056	11,499	651	500M-1B	67.5	91,143	983	0.000
Dime Bank	Norwich	CT	85.0	0.015	0.055	10,892	339	500M-1B	70.0	96,012	727	0.000
NEW ENGLAND BANK	Enfield	CT	85.0	0.019	0.043	13,626	413	500M-1B	85.0	179,642	1,058	0.000
Fairfield County Bank	Ridgefield	CT	85.0	0.014	0.038	21,192	718	1B-10B	80.0	237,306	1,498	0.000
Industrial Bank	Washington	DC	97.5	0.008	0.026	2,744	68	100M-500M	92.5	46,882	214	0.001
FIA Card Services, National Association	Wilmington	DE	100.0	0.044	0.831	5,928,629	#####	>50B	90.0	6,133,411	2,930,310	0.797
Chase Bank USA, National Association	Newark	DE	97.5	0.042	0.748	4,857,165	#####	>50B	87.5	5,149,294	1,553,297	0.770
The Perkins State Bank	Williston	FL	97.5	0.049	0.245	8,667	348	100M-500M	67.5	24,235	439	0.000
First National Bank of Wauchula	Wauchula	FL	97.5	0.165	1.000	13,419	236	<100M	65.0	13,419	236	0.000
Heritage Bank of Florida	Lutz	FL	97.5	0.048	0.101	11,169	314	100M-500M	75.0	52,519	588	0.000
Wauchula State Bank	Wauchula	FL	95.0	0.017	0.090	10,531	635	500M-1B	62.5	51,904	869	0.000
Capital City Bank	Tallahassee	FL	95.0	0.018	0.083	46,624	2,224	1B-10B	70.0	232,837	3,107	0.000
Highlands Independent Bank	Sebring	FL	95.0	0.024	0.116	6,369	228	100M-500M	80.0	47,029	385	0.000
Platinum Bank	Brandon	FL	95.0	0.033	0.061	13,135	301	100M-500M	90.0	129,734	658	0.000
BankFIRST	Winter Park	FL	95.0	0.023	0.063	15,830	350	500M-1B	95.0	176,104	915	0.000
Farmers & Merchants Bank	Monticello	FL	92.5	0.023	0.067	9,535	412	100M-500M	82.5	78,643	703	0.000
United Southern Bank	Umatilla	FL	92.5	0.020	0.058	7,431	333	100M-500M	82.5	74,416	589	0.000
Heartland National Bank	Sebring	FL	92.5	0.020	0.091	6,074	238	100M-500M	72.5	43,912	415	0.000
FirstAtlantic Bank	Jacksonville	FL	92.5	0.025	0.065	7,853	237	100M-500M	87.5	72,312	483	0.000
Bank of the Federated States of Micronesi Pohnpei		FM	77.5	0.011	0.050	1,136	25	100M-500M	77.5	18,320	83	0.000

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			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)		
Farmers State Bank	Dublin	GA	100.0	0.354	1.000	40,355	593	100M-500M	92.5	40,355	593	0.000	
Glennville Bank	Glennville	GA	100.0	0.234	1.000	46,215	980	100M-500M	92.5	46,215	980	0.000	
BB&T Financial, FSB	Columbus	GA	100.0	0.162	0.852	434,544	210,910	1B-10B	90.0	487,171	211,783	0.581	
Bank of Hazlehurst	Hazlehurst	GA	97.5	0.285	1.000	28,282	516	<100M	87.5	28,282	516	0.000	
Bank of Alapaha	Alapaha	GA	97.5	0.203	1.000	23,534	406	100M-500M	77.5	23,534	406	0.000	
South Georgia Banking Company	Omega	GA	95.0	0.041	0.287	14,345	741	100M-500M	80.0	47,660	886	0.000	
First National Bank South	Alma	GA	95.0	0.070	0.179	21,868	790	100M-500M	87.5	83,314	1,026	0.000	
Commercial State Bank	Donalsonville	GA	95.0	0.195	1.000	20,241	229	100M-500M	72.5	20,241	229	0.000	
Altamaha Bank and Trust Company	Vidalia	GA	92.5	0.058	0.230	8,551	445	100M-500M	85.0	35,834	559	0.000	
Bank of Eastman	Eastman	GA	92.5	0.058	0.201	12,454	518	100M-500M	80.0	45,907	670	0.005	
ANZ Guam, Inc.	Hagatna	GU	87.5	0.012	0.059	3,580	125	100M-500M	80.0	28,904	223	0.002	
First Hawaiian Bank	Honolulu	HI	80.0	0.010	0.041	147,470	15,516	10B-50B	67.5	568,196	17,338	0.017	
American State Bank	Osceola	IA	100.0	0.181	1.000	26,323	403	100M-500M	90.0	26,323	403	0.001	
Community First Bank	Keosauqua	IA	100.0	0.104	1.000	15,257	460	100M-500M	75.0	15,257	460	0.002	
The Shelby County State Bank	Harlan	IA	100.0	0.091	1.000	22,883	455	100M-500M	75.0	22,883	455	0.000	
First Trust and Savings Bank	Wheatland	IA	100.0	0.170	1.000	21,845	401	100M-500M	87.5	21,845	401	0.000	
Corydon State Bank	Corydon	IA	100.0	0.234	1.000	19,913	545	<100M	90.0	19,913	545	0.003	
The Libertyville Savings Bank	Fairfield	IA	100.0	0.180	1.000	34,993	592	100M-500M	95.0	34,993	592	0.000	
Peoples State Bank	Albia	IA	97.5	0.175	1.000	15,657	341	<100M	82.5	15,657	341	0.000	
First National Bank	Greenfield	IA	97.5	0.103	1.000	21,929	336	100M-500M	75.0	21,929	336	0.002	
State Savings Bank	Creston	IA	97.5	0.187	1.000	16,393	321	<100M	82.5	16,393	321	0.000	
C US Bank	Cresco	IA	97.5	0.091	0.531	33,424	741	100M-500M	80.0	51,341	828	0.000	
The Bank of Commerce	Ammon	ID	85.0	0.029	0.117	24,295	971	500M-1B	62.5	117,314	1,448	0.000	
D. L. Evans Bank	Burley	ID	85.0	0.026	0.092	25,020	1,045	500M-1B	75.0	170,508	1,689	0.004	
Ireland Bank	Malad City	ID	85.0	0.048	0.138	10,180	395	100M-500M	72.5	60,445	612	0.002	
Ipava State Bank	Ipava	IL	100.0	0.239	1.000	23,043	407	<100M	90.0	23,043	407	0.000	
Central State Bank	Clayton	IL	100.0	0.190	1.000	18,650	2,012	<100M	87.5	18,650	2,012	0.000	
State Bank of Arthur	Arthur	IL	100.0	0.207	1.000	22,289	443	100M-500M	87.5	22,289	443	0.000	
CNB Bank and Trust, N.A.	Carlinville	IL	97.5	0.064	0.287	45,521	859	500M-1B	82.5	109,643	1,118	0.002	
First State Bank of Beecher City	Beecher City	IL	97.5	0.248	1.000	15,953	339	<100M	85.0	15,953	339	0.000	
The State Bank of Blue Mound	Blue Mound	IL	97.5	0.331	1.000	11,020	229	<100M	80.0	11,020	229	0.000	
State Bank of Whittington	Benton	IL	97.5	0.121	1.000	13,459	260	100M-500M	70.0	13,459	260	0.000	
The Clay City Banking Co.	Clay City	IL	97.5	0.223	1.000	22,025	248	<100M	85.0	22,025	248	0.000	
The First Bank and Trust Company of Murj Murphysboro	Murphysboro	IL	97.5	0.291	1.000	20,413	294	<100M	85.0	20,413	294	0.000	
First Trust & Savings Bank of Albany, Illino Albany	Albany	IL	95.0	0.115	1.000	18,203	219	100M-500M	72.5	18,203	219	0.000	
Citizens Bank of Chatsworth	Chatsworth	IL	95.0	0.169	0.583	9,431	9,430	<100M	67.5	9,431	9,430	0.008	

Table 3B. Top Micro Business Lenders by State and Territory Based on Call Report Data, June 2012

Name of Lending Institution	City	HQ State	Micro Business Lending (less than \$100,000)					All Small Business Lending (less than \$1 million)			CC Amount/TA ¹ (10)	
			Total Rank	TA Ratio ¹	TBL Ratio ¹	Amount (1,000)	Number	Institution Asset Size	Total Rank	Amount (1,000)		Number
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)		(9)
Bank of Yates City	Yates City	IL	95.0	0.170	1.000	10,250	256	<100M	75.0	10,250	256	0.000
State Bank of the Lakes	Antioch	IL	95.0	0.073	0.195	56,006	7,323	500M-1B	82.5	153,239	8,585	0.000
Beverly Bank & Trust Company, National	Chicago	IL	95.0	0.100	0.224	40,743	6,058	100M-500M	85.0	100,487	6,369	0.000
Farmers State Bank of Western Illinois	Alpha	IL	95.0	0.069	1.000	8,718	284	100M-500M	62.5	8,718	284	0.000
State Bank of Toulon	Toulon	IL	95.0	0.062	0.554	12,659	431	100M-500M	72.5	21,144	474	0.002
Crystal Lake Bank and Trust Company, Nat	Crystal Lake	IL	95.0	0.096	0.199	72,445	11,832	500M-1B	85.0	212,046	12,593	0.000
The Campbell & Fetter Bank	Kendallville	IN	95.0	0.081	1.000	21,673	289	100M-500M	60.0	21,673	289	0.000
Farmers State Bank	Lagrange	IN	92.5	0.033	0.175	16,397	540	100M-500M	82.5	79,578	837	0.000
The Riddell National Bank	Brazil	IN	90.0	0.069	0.328	12,905	332	100M-500M	77.5	35,516	423	0.006
The First State Bank, Bourbon, Indiana	Bourbon	IN	90.0	0.073	0.427	6,183	430	<100M	75.0	14,490	469	0.000
First Financial Bank, National Association	Terre Haute	IN	90.0	0.043	0.147	119,088	4,054	1B-10B	72.5	386,358	5,274	0.000
Hoosier Heartland State Bank	Crawfordsville	IN	90.0	0.174	1.000	24,387	166	100M-500M	70.0	24,387	166	0.005
Lake City Bank	Warsaw	IN	85.0	0.045	0.088	132,212	5,418	1B-10B	80.0	703,507	6,966	0.000
MarkleBank	Markle	IN	85.0	0.033	0.143	11,508	400	100M-500M	75.0	57,081	614	0.000
Bank of Wolcott	Wolcott	IN	85.0	0.067	0.419	8,317	252	100M-500M	27.5	8,317	252	0.000
The Farmers and Merchants Bank	Boswell	IN	85.0	0.136	1.000	15,179	138	100M-500M	60.0	15,179	138	0.000
The Wilson State Bank	Wilson	KS	100.0	0.238	1.000	18,896	321	<100M	92.5	18,896	321	0.000
The Citizens State Bank	Gridley	KS	100.0	0.118	1.000	14,425	397	100M-500M	82.5	14,425	397	0.000
Home Bank and Trust Company	Eureka	KS	97.5	0.401	1.000	34,462	214	<100M	90.0	34,462	214	0.000
The Riley State Bank of Riley, Kansas	Riley	KS	97.5	0.142	1.000	10,637	226	<100M	80.0	10,637	226	0.000
The St. John National Bank	Saint John	KS	97.5	0.150	1.000	11,706	232	<100M	80.0	11,706	232	0.000
The First State Bank	Norton	KS	97.5	0.113	1.000	35,155	477	100M-500M	87.5	35,155	477	0.000
United National Bank	Natoma	KS	95.0	0.108	1.000	12,295	270	100M-500M	72.5	12,295	270	0.000
The Lyndon State Bank	Lyndon	KS	95.0	0.137	1.000	11,132	177	<100M	77.5	11,132	177	0.000
Garnett State Savings Bank	Garnett	KS	95.0	0.102	1.000	11,760	245	100M-500M	72.5	11,760	245	0.000
The Farmers State Bank	Wathena	KS	95.0	0.142	1.000	9,431	178	<100M	75.0	9,431	178	0.000
The First National Bank of Centralia	Centralia	KS	95.0	0.123	1.000	13,868	180	100M-500M	77.5	13,868	180	0.000
Bank of Columbia	Columbia	KY	97.5	0.109	0.290	14,587	597	100M-500M	87.5	48,188	723	0.000
The Farmers Bank of Milton	Milton	KY	97.5	0.080	1.000	16,696	345	100M-500M	62.5	16,696	345	0.000
Lewisburg Banking Company	Lewisburg	KY	95.0	0.188	1.000	18,625	289	<100M	75.0	18,625	289	0.000
The Peoples Bank	Taylorsville	KY	95.0	0.138	1.000	15,414	282	100M-500M	67.5	15,414	282	0.000
Elkton Bank & Trust Company	Elkton	KY	95.0	0.105	1.000	13,908	301	100M-500M	62.5	13,908	301	0.002
First Guaranty Bank	Martin	KY	92.5	0.198	1.000	11,045	285	<100M	70.0	11,045	285	0.000
Magnolia Bank, Incorporated	Magnolia	KY	92.5	0.195	1.000	24,256	263	100M-500M	77.5	24,256	263	0.000
Dixon Bank	Dixon	KY	90.0	0.116	1.000	10,436	261	<100M	60.0	10,436	261	0.000
Commercial Bank	West Liberty	KY	90.0	0.094	1.000	13,108	218	100M-500M	57.5	13,108	218	0.000
Owingsville Banking Company	Owingsville	KY	87.5	0.084	1.000	5,686	299	<100M	52.5	5,686	299	0.000

Table 3B. Top Micro Business Lenders by State and Territory Based on Call Report Data, June 2012

Name of Lending Institution	City	HQ State	Micro Business Lending (less than \$100,000)					All Small Business Lending (less than \$1 million)					CC Amount/TA ¹ (10)
			Total Rank	TA Ratio ¹	TBL Ratio ¹	Amount (1,000)	Number	Institution Asset Size	Total Rank	Amount (1,000)	Number		
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)		
Bank of Erath	Erath	LA	97.5	0.372	1.000	33,476	559	<100M	85.0	33,476	559	0.000	
Tensas State Bank	Newellton	LA	97.5	0.276	1.000	35,704	490	100M-500M	87.5	35,704	490	0.000	
Vermilion Bank & Trust Company	Kaplan	LA	95.0	0.275	1.000	28,645	399	100M-500M	82.5	28,645	399	0.007	
The Bank	Jennings	LA	95.0	0.086	0.370	14,572	614	100M-500M	82.5	38,085	727	0.000	
Catahoula - LaSalle Bank	Jonesville	LA	95.0	0.152	1.000	15,550	434	100M-500M	65.0	15,550	434	0.000	
Franklin State Bank & Trust Company	Winnsboro	LA	92.5	0.182	1.000	23,603	261	100M-500M	67.5	23,603	261	0.000	
The Evangeline Bank and Trust Company	Ville Platte	LA	92.5	0.040	0.262	23,274	1,087	500M-1B	75.0	70,411	1,346	0.002	
Basile State Bank	Basile	LA	92.5	0.228	1.000	12,230	366	<100M	75.0	12,230	366	0.000	
Gulf Coast Bank	Abbeville	LA	90.0	0.058	0.165	19,258	916	100M-500M	77.5	66,216	1,130	0.000	
Homeland Federal Savings Bank	Columbia	LA	87.5	0.067	0.265	10,235	439	100M-500M	85.0	38,636	571	0.000	
Richland State Bank	Rayville	LA	87.5	0.045	0.184	10,873	1,332	100M-500M	75.0	42,689	1,560	0.000	
Commonwealth Co-operative Bank	Hyde Park	MA	97.5	0.053	1.000	9,417	6,884	100M-500M	65.0	9,417	6,884	0.000	
North Middlesex Savings Bank	Ayer	MA	97.5	0.035	0.109	11,375	524	100M-500M	87.5	73,500	788	0.000	
Enterprise Bank and Trust Company	Lowell	MA	95.0	0.033	0.062	53,557	1,661	1B-10B	87.5	455,909	3,178	0.000	
Greenfield Co-operative Bank	Greenfield	MA	95.0	0.021	0.189	6,817	224	100M-500M	67.5	34,196	330	0.000	
United Bank	West Springfield	MA	92.5	0.019	0.059	31,129	1,149	1B-10B	77.5	218,857	1,897	0.000	
BankFive	Fall River	MA	90.0	0.015	0.057	10,928	639	500M-1B	77.5	96,747	1,023	0.000	
Avidia Bank	Hudson	MA	90.0	0.016	0.054	16,998	893	1B-10B	80.0	161,982	1,477	0.001	
Westfield Bank	Westfield	MA	90.0	0.015	0.060	19,081	879	1B-10B	65.0	106,280	1,301	0.000	
Berkshire Bank	Pittsfield	MA	87.5	0.015	0.046	69,147	2,623	1B-10B	70.0	485,593	4,502	0.000	
Greenfield Savings Bank	Greenfield	MA	87.5	0.013	0.100	8,445	299	500M-1B	67.5	54,696	523	0.000	
The Rockport National Bank	Rockport	MA	87.5	0.027	0.075	5,180	218	100M-500M	82.5	59,907	419	0.004	
Seamen's Bank	Provincetown	MA	87.5	0.019	0.078	5,782	216	100M-500M	75.0	47,921	363	0.000	
Everett Co-operative Bank	Everett	MA	87.5	0.215	1.000	66,970	73	100M-500M	77.5	66,970	73	0.000	
Provident State Bank, Inc.	Preston	MD	100.0	0.053	0.141	15,434	424	100M-500M	90.0	91,186	710	0.000	
Damascus Community Bank	Damascus	MD	100.0	0.065	0.185	16,564	770	100M-500M	77.5	49,361	991	0.000	
The Peoples Bank	Chestertown	MD	95.0	0.042	0.144	10,613	409	100M-500M	82.5	54,366	613	0.000	
Hebron Savings Bank	Hebron	MD	95.0	0.023	0.086	11,797	379	500M-1B	82.5	92,183	680	0.000	
The Farmers Bank of Willards	Willards	MD	92.5	0.023	0.079	7,584	362	100M-500M	80.0	57,816	559	0.002	
New Windsor State Bank	New Windsor	MD	92.5	0.027	0.073	7,269	294	100M-500M	75.0	54,864	458	0.000	
County First Bank	La Plata	MD	92.5	0.037	0.097	7,184	227	100M-500M	82.5	52,052	418	0.000	
American Bank	Rockville	MD	90.0	0.014	0.094	6,346	558	100M-500M	60.0	32,154	711	0.000	
Frederick County Bank	Frederick	MD	90.0	0.027	0.056	8,442	269	100M-500M	85.0	82,971	541	0.000	
Franklin Savings Bank	Farmington	ME	97.5	0.262	1.000	86,209	1,298	100M-500M	82.5	86,209	1,298	0.000	
Katahdin Trust Company	Patten	ME	95.0	0.077	0.159	43,634	1,842	500M-1B	85.0	151,148	2,418	0.000	
First Bank, Upper Michigan	Gladstone	MI	95.0	0.093	0.286	16,040	425	100M-500M	77.5	49,673	588	0.001	
The Peninsula Bank of Ishpeming	Ishpeming	MI	95.0	0.092	0.305	12,580	358	100M-500M	72.5	38,498	497	0.003	

Table 3B. Top Micro Business Lenders by State and Territory Based on Call Report Data, June 2012

Name of Lending Institution	City	HQ State	Micro Business Lending (less than \$100,000)					All Small Business Lending (less than \$1 million)					CC Amount/TA ¹ (10)
			Total Rank	TA Ratio ¹	TBL Ratio ¹	Amount (1,000)	Number	Institution Asset Size	Total Rank	Amount (1,000)	Number		
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)		
Alden State Bank	Alden	MI	92.5	0.069	0.199	11,437	378	100M-500M	80.0	53,608	562	0.003	
Upper Peninsula State Bank	Escanaba	MI	90.0	0.060	0.183	11,373	340	100M-500M	75.0	52,749	502	0.000	
Huron National Bank	Rogers City	MI	90.0	0.215	1.000	11,926	288	<100M	57.5	11,926	288	0.000	
Superior National Bank & Trust Company	Hancock	MI	90.0	0.036	0.250	19,247	699	500M-1B	65.0	66,408	960	0.000	
Gogebic Range Bank	Ironwood	MI	87.5	0.206	0.382	12,994	201	<100M	70.0	33,928	294	0.000	
Hillsdale County National Bank	Hillsdale	MI	85.0	0.041	0.115	16,299	543	100M-500M	75.0	97,480	917	0.000	
mBank	Manistique	MI	85.0	0.049	0.089	25,532	412	500M-1B	60.0	96,707	688	0.001	
Thumb National Bank and Trust Company	Pigeon	MI	85.0	0.048	0.186	10,625	351	100M-500M	65.0	45,895	526	0.000	
Macatawa Bank	Holland	MI	85.0	0.038	0.103	57,839	3,184	1B-10B	65.0	261,956	4,317	0.000	
St. Clair State Bank (Incorporated)	Saint Clair	MN	100.0	0.155	1.000	11,483	675	<100M	75.0	11,483	675	0.000	
Farmers and Merchants State Bank of Blooming Prairie	Blooming Prairie	MN	100.0	0.246	1.000	17,165	435	<100M	82.5	17,165	435	0.000	
Stearns Bank Holdingford National Association	Holdingford	MN	97.5	0.265	0.879	29,632	2,065	100M-500M	87.5	32,712	2,102	0.000	
Bank of Zumbrota	Zumbrota	MN	97.5	0.103	0.386	13,794	477	100M-500M	82.5	34,688	555	0.000	
First Southeast Bank	Harmony	MN	97.5	0.203	1.000	16,603	326	<100M	77.5	16,603	326	0.000	
Elysian Bank	Elysian	MN	97.5	0.200	1.000	8,920	3,774	<100M	77.5	8,920	3,774	0.000	
Stearns Bank Upsala National Association	Upsala	MN	97.5	0.198	0.860	17,790	2,066	<100M	77.5	19,709	2,104	0.000	
Western National Bank	Duluth	MN	95.0	0.331	1.000	38,259	227	100M-500M	90.0	38,259	227	0.008	
The First National Bank of Osakis	Osakis	MN	95.0	0.186	1.000	12,154	196	<100M	70.0	12,154	196	0.000	
First National Bank in Mahanomen	Mahanomen	MN	95.0	0.223	1.000	15,657	224	<100M	75.0	15,657	224	0.000	
Star Bank	Bertha	MN	95.0	0.066	0.361	9,639	457	100M-500M	70.0	24,450	551	0.000	
Clinton State Bank	Clinton	MN	95.0	0.135	1.000	8,841	263	<100M	62.5	8,841	263	0.000	
Farmers State Bank of Darwin	Darwin	MN	95.0	0.162	1.000	5,452	1,549	<100M	67.5	5,452	1,549	0.000	
St. Clair County State Bank	Osceola	MO	97.5	0.180	1.000	21,191	387	100M-500M	80.0	21,191	387	0.000	
Shelter Financial Bank	Columbia	MO	97.5	0.115	1.000	18,913	408	100M-500M	70.0	18,913	408	0.000	
Community State Bank of Missouri	Bowling Green	MO	97.5	0.181	1.000	36,797	482	100M-500M	87.5	36,797	482	0.000	
Community Bank of El Dorado Springs	El Dorado Spring	MO	97.5	0.163	1.000	16,312	360	100M-500M	75.0	16,312	360	0.000	
Metz Banking Company	Nevada	MO	97.5	0.273	1.000	17,891	375	<100M	85.0	17,891	375	0.000	
Bank of Monticello	Monticello	MO	95.0	0.128	1.000	11,478	462	<100M	70.0	11,478	462	0.000	
County Bank	Brunswick	MO	95.0	0.210	1.000	16,888	252	<100M	75.0	16,888	252	0.000	
Carroll County Trust Company of Carrollton	Carrollton	MO	95.0	0.108	1.000	14,054	319	100M-500M	65.0	14,054	319	0.000	
The Maries County Bank	Vienna	MO	95.0	0.058	0.423	20,016	1,140	100M-500M	85.0	47,338	1,246	0.000	
Mid America Bank	Linn	MO	95.0	0.138	0.427	36,589	461	100M-500M	97.5	85,628	561	0.000	
The Citizens-Farmers Bank of Cole Camp	Cole Camp	MO	95.0	0.127	1.000	12,100	380	<100M	67.5	12,100	380	0.000	
Farmers and Merchants Bank	Baldwyn	MS	97.5	0.296	1.000	63,086	1,178	100M-500M	92.5	63,086	1,178	0.006	
First State Bank	Waynesboro	MS	97.5	0.223	1.000	111,386	1,258	100M-500M	92.5	111,386	1,258	0.001	
Bank of Kilmichael	Kilmichael	MS	92.5	0.311	1.000	36,167	602	100M-500M	82.5	36,167	602	0.000	
First American National Bank	Iuka	MS	90.0	0.139	1.000	34,306	522	100M-500M	67.5	34,306	522	0.000	
Commerce National Bank	Corinth	MS	90.0	0.197	1.000	17,641	629	<100M	70.0	17,641	629	0.000	

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			Total Rank	TA Ratio ¹	TBL Ratio ¹	Amount (1,000)	Number	Institution Asset Size	Total Rank	Amount (1,000)		Number
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)		(9)
Bank of Okolona	Okolona	MS	90.0	0.193	1.000	22,683	559	100M-500M	72.5	22,683	559	0.000
The First National Bank of Pontotoc	Pontotoc	MS	87.5	0.107	1.000	27,006	518	100M-500M	57.5	27,006	518	0.000
Planters Bank & Trust Company	Indianola	MS	85.0	0.042	0.219	29,582	1,427	500M-1B	72.5	94,604	1,775	0.000
Peoples Bank	Mendenhall	MS	85.0	0.070	0.259	15,560	780	100M-500M	90.0	60,177	971	0.000
Lake County Bank	Saint Ignatius	MT	92.5	0.161	1.000	4,708	1,323	<100M	65.0	4,708	1,323	0.000
The First State Bank of Malta	Malta	MT	90.0	0.088	1.000	10,757	233	100M-500M	55.0	10,757	233	0.000
Teton Banks	Fairfield	MT	80.0	0.040	0.325	7,745	348	100M-500M	57.5	20,259	424	0.005
The Bank of Baker	Baker	MT	77.5	0.055	0.244	6,904	311	100M-500M	70.0	25,232	411	0.000
Citizens Bank & Trust Company	Big Timber	MT	77.5	0.056	0.288	5,398	232	<100M	65.0	17,605	314	0.000
First Security Bank of Roundup	Roundup	MT	77.5	0.121	1.000	5,817	73	<100M	42.5	5,817	73	0.000
First Bank	Troy	NC	97.5	0.031	0.124	104,633	3,885	1B-10B	85.0	607,256	6,026	0.002
Yadkin Valley Bank and Trust Company	Elkin	NC	95.0	0.032	0.090	62,809	2,590	1B-10B	85.0	419,156	4,335	0.000
Surrey Bank & Trust	Mount Airy	NC	95.0	0.077	0.135	16,887	675	100M-500M	80.0	74,990	976	0.000
Southern Community Bank and Trust	Winston Salem	NC	90.0	0.025	0.078	36,321	867	1B-10B	77.5	274,351	1,537	0.000
Union Bank & Trust Company	Oxford	NC	90.0	0.049	0.172	9,842	383	100M-500M	75.0	49,824	551	0.000
Four Oaks Bank & Trust Company	Four Oaks	NC	87.5	0.020	0.093	18,097	627	500M-1B	65.0	116,616	997	0.002
Carolina Trust Bank	Lincolnton	NC	85.0	0.035	0.089	9,888	363	100M-500M	77.5	73,307	621	0.000
Lumbee Guaranty Bank	Pembroke	NC	85.0	0.028	0.119	9,084	338	100M-500M	65.0	50,310	503	0.000
Southern Bank and Trust Company	Mount Olive	NC	82.5	0.017	0.059	34,002	1,313	1B-10B	67.5	284,292	2,368	0.000
First-Citizens Bank & Trust Company	Raleigh	NC	82.5	0.018	0.047	378,394	105,081	10B-50B	75.0	3,914,507	117,702	0.011
KodaBank	Drayton	ND	97.5	0.150	1.000	18,433	389	100M-500M	80.0	18,433	389	0.001
Western State Bank	Devils Lake	ND	95.0	0.174	0.364	92,450	4,548	500M-1B	85.0	179,194	5,025	0.000
U.S. Bank National Association ND	Fargo	ND	92.5	0.126	0.302	797,444	201,435	1B-10B	72.5	1,098,679	205,820	0.132
Merchants Bank	Rugby	ND	92.5	0.111	1.000	9,574	222	<100M	70.0	9,574	222	0.000
The Farmers & Merchants State Bank of T	Tolna	ND	90.0	0.116	1.000	6,558	193	<100M	60.0	6,558	193	0.002
Commercial Bank of Mott	Mott	ND	87.5	0.113	1.000	10,037	123	<100M	65.0	10,037	123	0.002
Rolette State Bank	Rolette	ND	82.5	0.240	1.000	9,036	108	<100M	72.5	9,036	108	0.000
First United Bank	Park River	ND	82.5	0.050	0.377	7,966	428	100M-500M	80.0	21,101	507	0.000
Northland Financial	Steele	ND	82.5	0.054	0.226	9,713	356	100M-500M	92.5	42,922	523	0.000
McIntosh County Bank	Ashley	ND	82.5	0.067	1.000	5,567	160	<100M	50.0	5,567	160	0.003
Gothenburg State Bank	Gothenburg	NE	100.0	0.230	1.000	27,222	366	100M-500M	92.5	27,222	366	0.000
Bank of the Valley	Bellwood	NE	95.0	0.113	1.000	11,481	187	100M-500M	72.5	11,481	187	0.000
First National Bank in Ord	Ord	NE	92.5	0.071	1.000	7,004	273	<100M	65.0	7,004	273	0.000
State Bank of Table Rock	Table Rock	NE	92.5	0.142	1.000	7,360	165	<100M	75.0	7,360	165	0.000
The Tilden Bank	Tilden	NE	90.0	0.090	0.435	7,014	285	<100M	87.5	16,111	330	0.000
Thayer County Bank	Hebron	NE	90.0	0.249	1.000	15,359	123	<100M	82.5	15,359	123	0.000
Wahoo State Bank	Wahoo	NE	90.0	0.136	1.000	9,186	142	<100M	75.0	9,186	142	0.000

Table 3B. Top Micro Business Lenders by State and Territory Based on Call Report Data, June 2012

Name of Lending Institution	City	HQ State	Micro Business Lending (less than \$100,000)					All Small Business Lending (less than \$1 million)					CC Amount/TA ¹ (10)
			Total Rank	TA Ratio ¹	TBL Ratio ¹	Amount (1,000)	Number	Institution Asset Size	Total Rank	Amount (1,000)	Number		
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)		
Cedar Security Bank	Fordyce	NE	87.5	0.156	1.000	6,418	94	<100M	67.5	6,418	94	0.000	
American Exchange Bank	Elmwood	NE	87.5	0.150	1.000	6,280	110	<100M	67.5	6,280	110	0.000	
First State Bank	Gothenburg	NE	87.5	0.068	0.239	18,955	521	100M-500M	87.5	64,383	677	0.000	
CerescoBank	Ceresco	NE	87.5	0.121	1.000	5,140	152	<100M	65.0	5,140	152	0.000	
The First Colebrook Bank	Colebrook	NH	92.5	0.061	0.127	14,507	494	100M-500M	80.0	87,079	849	0.000	
Woodsville Guaranty Savings Bank	Woodsville	NH	80.0	0.030	0.113	11,339	444	100M-500M	62.5	72,343	703	0.000	
Cornerstone Bank	Moorestown	NJ	100.0	0.031	0.067	11,028	380	100M-500M	100.0	164,083	748	0.000	
Newfield National Bank	Newfield	NJ	97.5	0.018	0.053	9,286	309	500M-1B	77.5	88,427	600	0.002	
1st Colonial National Bank	Collingswood	NJ	97.5	0.028	0.108	7,723	238	100M-500M	80.0	57,154	467	0.000	
Fulton Bank of New Jersey	Mount Laurel	NJ	95.0	0.015	0.034	50,694	2,732	1B-10B	85.0	681,088	5,954	0.000	
Harvest Community Bank	Pennsville	NJ	92.5	0.022	0.059	4,183	310	100M-500M	80.0	50,093	641	0.000	
The First National Bank of Elmer	Elmer	NJ	92.5	0.025	0.079	5,388	185	100M-500M	67.5	41,788	330	0.000	
Unity Bank	Clinton	NJ	90.0	0.014	0.027	10,639	349	500M-1B	82.5	176,066	1,117	0.000	
Heritage Community Bank	Randolph	NJ	87.5	0.037	0.056	5,544	168	100M-500M	70.0	48,825	341	0.000	
Sturdy Savings Bank	Stone Harbor	NJ	87.5	0.011	0.045	5,811	136	500M-1B	65.0	58,875	346	0.000	
1st Constitution Bank	Cranbury	NJ	87.5	0.012	0.023	9,008	223	500M-1B	95.0	291,020	1,239	0.000	
The James Polk Stone Community Bank	Portales	NM	95.0	0.066	0.324	12,131	444	100M-500M	77.5	32,211	561	0.000	
American Heritage Bank	Clovis	NM	90.0	0.072	0.323	4,885	247	<100M	72.5	14,855	309	0.000	
Western Commerce Bank	Carlsbad	NM	90.0	0.033	0.113	12,086	1,658	100M-500M	60.0	41,278	1,826	0.000	
Bank of the Southwest	Roswell	NM	87.5	0.041	0.093	6,433	272	100M-500M	77.5	43,605	434	0.000	
Farm Bureau Bank FSB	Sparks	NV	100.0	0.140	1.000	79,123	11,939	500M-1B	87.5	79,123	11,939	0.224	
Nevada State Bank	Las Vegas	NV	92.5	0.008	0.026	32,708	1,438	1B-10B	72.5	306,603	2,394	0.000	
Heritage Bank of Nevada	Reno	NV	92.5	0.021	0.045	10,426	646	500M-1B	87.5	122,577	954	0.000	
First National Bank of Scotia	Scotia	NY	100.0	0.045	0.223	18,033	936	100M-500M	80.0	61,854	1,147	0.003	
The Oneida Savings Bank	Oneida	NY	97.5	0.031	0.199	20,788	692	500M-1B	75.0	76,576	909	0.000	
Adirondack Bank	Utica	NY	95.0	0.033	0.106	19,322	594	500M-1B	90.0	128,588	1,029	0.000	
The First National Bank of Groton	Groton	NY	95.0	0.101	1.000	13,560	378	100M-500M	65.0	13,560	378	0.003	
The Lyons National Bank	Lyons	NY	92.5	0.027	0.130	17,459	699	500M-1B	80.0	91,252	1,107	0.000	
The Canandaigua National Bank and Trust	Canandaigua	NY	92.5	0.026	0.077	47,842	3,347	1B-10B	82.5	259,182	4,294	0.000	
NBT Bank, National Association	Norwich	NY	92.5	0.022	0.080	128,045	7,142	1B-10B	85.0	823,680	10,927	0.000	
Steuben Trust Company	Hornell	NY	92.5	0.036	0.177	14,294	523	100M-500M	72.5	53,815	712	0.000	
The Bridgehampton National Bank	Bridgehampton	NY	92.5	0.026	0.087	35,912	864	1B-10B	87.5	236,278	1,377	0.000	
The Bank of Castile	Castile	NY	92.5	0.023	0.089	23,521	821	1B-10B	85.0	151,215	1,385	0.000	
CBank	Cincinnati	OH	100.0	0.295	0.545	22,220	628	<100M	70.0	22,220	628	0.001	
The Fort Jennings State Bank	Fort Jennings	OH	95.0	0.125	0.466	18,847	413	100M-500M	80.0	37,419	510	0.000	

Table 3B. Top Micro Business Lenders by State and Territory Based on Call Report Data, June 2012

Name of Lending Institution	City	HQ State	Micro Business Lending (less than \$100,000)					All Small Business Lending (less than \$1 million)			CC Amount/TA ¹	
			Total Rank	TA Ratio ¹	TBL Ratio ¹	Amount (1,000)	Number	Institution Asset Size	Total Rank	Amount (1,000)		Number
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)		(9)
Miami Savings Bank	Miamitown	OH	95.0	0.237	1.000	26,622	166	100M-500M	75.0	26,622	166	0.000
The Settlers Bank	Marietta	OH	92.5	0.080	0.283	8,737	298	100M-500M	80.0	28,550	404	0.000
The Cincinnati Savings & Loan Co.	Cincinnati	OH	90.0	0.139	1.000	12,390	146	<100M	62.5	12,390	146	0.000
The First National Bank of Dennison	Dennison	OH	90.0	0.038	0.295	7,629	356	100M-500M	62.5	22,140	457	0.003
The Merchants National Bank	Hillsboro	OH	90.0	0.042	0.172	24,003	1,080	500M-1B	87.5	115,592	1,425	0.000
The Killbuck Savings Bank Company	Killbuck	OH	87.5	0.031	0.149	14,019	630	100M-500M	77.5	70,641	883	0.002
The Middlefield Banking Company	Middlefield	OH	87.5	0.031	0.117	17,400	755	500M-1B	70.0	78,589	1,025	0.001
The Monitor Bank	Big Prairie	OH	87.5	0.128	0.527	4,901	223	<100M	75.0	9,290	259	0.009
The Farmers and Merchants Bank	Caldwell	OH	87.5	0.062	0.324	5,467	210	<100M	67.5	15,769	262	0.000
The First National Bank of Blanchester	Blanchester	OH	87.5	0.154	1.000	8,538	131	<100M	62.5	8,538	131	0.003
First Federal Community Bank, National A	Dover	OH	87.5	0.054	0.151	12,772	476	100M-500M	85.0	73,921	826	0.000
Security First National Bank of Hugo	Hugo	OK	97.5	0.176	1.000	18,026	323	100M-500M	80.0	18,026	323	0.000
The Payne County Bank	Perkins	OK	95.0	0.139	1.000	18,238	304	100M-500M	72.5	18,238	304	0.000
Bank of Cushing	Cushing	OK	95.0	0.203	1.000	21,095	257	100M-500M	80.0	21,095	257	0.000
The Farmers Bank	Carnegie	OK	95.0	0.188	1.000	10,491	316	<100M	72.5	10,491	316	0.000
Oklahoma Heritage Bank	Roff	OK	92.5	0.134	0.698	10,647	432	<100M	80.0	15,256	460	0.000
American Exchange Bank	Henryetta	OK	92.5	0.156	1.000	11,019	254	<100M	70.0	11,019	254	0.000
The Pauls Valley National Bank	Pauls Valley	OK	92.5	0.063	0.307	13,546	517	100M-500M	70.0	30,985	608	0.000
The Farmers State Bank	Quinton	OK	92.5	0.127	1.000	10,679	260	<100M	65.0	10,679	260	0.000
Stroud National Bank	Stroud	OK	90.0	0.111	0.450	8,798	323	<100M	85.0	19,550	393	0.000
First State Bank	Noble	OK	90.0	0.161	1.000	9,330	207	<100M	65.0	9,330	207	0.000
Citizens Bank	Corvallis	OR	92.5	0.028	0.080	13,087	450	100M-500M	67.5	91,851	817	0.000
Albina Community Bank	Portland	OR	90.0	0.043	0.091	5,693	224	100M-500M	70.0	39,099	324	0.006
Bank of Eastern Oregon	Heppner	OR	87.5	0.028	0.108	7,605	263	100M-500M	60.0	43,668	433	0.002
CNB Bank	Clearfield	PA	100.0	0.080	0.297	134,960	3,490	1B-10B	77.5	220,911	4,008	0.003
Elderton State Bank	Elderton	PA	97.5	0.104	0.179	20,062	2,094	100M-500M	87.5	91,607	2,573	0.000
Mercer County State Bank	Sandy Lake	PA	95.0	0.055	0.308	18,255	720	100M-500M	87.5	59,216	926	0.000
First Citizens Community Bank	Mansfield	PA	95.0	0.027	0.152	24,135	794	500M-1B	80.0	114,543	1,253	0.000
Franklin Security Bank	Plains Township	PA	90.0	0.050	0.249	11,143	608	100M-500M	70.0	33,042	679	0.000
Indiana First Savings Bank	Indiana	PA	90.0	0.037	0.294	10,568	429	100M-500M	67.5	32,852	573	0.000
People's State Bank of Wyalusing, Pennsylv	Wyalusing	PA	90.0	0.042	0.187	10,063	539	100M-500M	75.0	43,677	731	0.003
Greater Delaware Valley Savings Bank	Broomall	PA	87.5	0.030	0.112	14,639	566	100M-500M	75.0	78,923	830	0.000
Somerset Trust Company	Somerset	PA	87.5	0.025	0.089	19,240	940	500M-1B	77.5	110,948	1,382	0.004
Clarion County Community Bank	Clarion	PA	87.5	0.076	0.347	9,253	284	100M-500M	72.5	26,684	388	0.000
Union Community Bank FSB	Lancaster	PA	87.5	0.036	0.134	18,391	420	500M-1B	40.0	26,879	604	0.000
Mifflinburg Bank and Trust Company	Mifflinburg	PA	87.5	0.037	0.130	11,828	497	100M-500M	70.0	51,318	736	0.000
Standard Bank, PaSB	Murrysville	PA	87.5	0.031	0.221	13,867	384	100M-500M	65.0	47,120	547	0.000
The Farmers National Bank of Emlenton	Emlenton	PA	87.5	0.031	0.146	16,596	605	500M-1B	77.5	79,335	936	0.000

Table 3B. Top Micro Business Lenders by State and Territory Based on Call Report Data, June 2012

Name of Lending Institution	City	HQ State	Micro Business Lending (less than \$100,000)					All Small Business Lending (less than \$1 million)					CC Amount/TA ¹ (10)
			Total Rank	TA Ratio ¹	TBL Ratio ¹	Amount (1,000)	Institution Number	Asset Size	Total Rank	Amount (1,000)	Institution Number		
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)		
The Luzerne Bank	Luzerne	PA	87.5	0.059	0.099	18,172	529	100M-500M	82.5	104,356	923	0.000	
First National Community Bank	Dunmore	PA	87.5	0.027	0.073	26,330	1,168	500M-1B	72.5	134,260	1,615	0.000	
QNB Bank	Quakertown	PA	87.5	0.027	0.079	23,554	904	500M-1B	80.0	143,347	1,310	0.000	
Banco Bilbao Vizcaya Argentaria	Puerto R San Juan	PR	92.5	0.015	0.075	72,913	3,687	1B-10B	85.0	378,028	5,186	0.012	
Coastway Community Bank	Cranston	RI	82.5	0.019	0.053	6,227	188	100M-500M	82.5	87,385	526	0.000	
Bank Rhode Island	Providence	RI	82.5	0.015	0.039	24,984	2,596	1B-10B	75.0	294,285	5,027	0.000	
The Citizens Bank	Olanta	SC	100.0	0.065	0.326	23,941	1,347	100M-500M	85.0	69,404	1,607	0.000	
Enterprise Bank of South Carolina	Ehrhardt	SC	100.0	0.088	0.263	36,250	911	100M-500M	92.5	128,293	1,122	0.001	
Anderson Brothers Bank	Mullins	SC	97.5	0.063	0.341	27,578	901	100M-500M	77.5	71,816	1,121	0.003	
Bank of Greeleyville	Greeleyville	SC	92.5	0.294	1.000	22,654	323	<100M	72.5	22,654	323	0.000	
Farmers and Merchants Bank of South Car	Holly Hill	SC	87.5	0.041	0.197	10,503	510	100M-500M	72.5	47,111	690	0.000	
GrandSouth Bank	Greenville	SC	87.5	0.046	0.105	16,978	818	100M-500M	82.5	108,944	1,161	0.000	
Community First Bank, Inc.	Walhalla	SC	87.5	0.032	0.164	15,259	498	100M-500M	62.5	64,546	685	0.002	
Great Plains Bank	Eureka	SD	97.5	0.175	1.000	16,859	315	<100M	85.0	16,859	315	0.000	
People's Bank and Trust Company of Pick	Byrdstown	TN	97.5	0.189	1.000	23,846	409	100M-500M	75.0	23,846	409	0.000	
Security Federal Savings Bank of McMinn	Mc Minnville	TN	97.5	0.198	1.000	31,683	435	100M-500M	82.5	31,683	435	0.000	
Reelfoot Bank	Union City	TN	97.5	0.055	0.282	8,377	515	100M-500M	77.5	27,634	612	0.002	
Carroll Bank and Trust	Huntingdon	TN	97.5	0.056	0.286	14,971	372	100M-500M	75.0	41,144	488	0.000	
Wayne County Bank	Waynesboro	TN	97.5	0.048	0.199	13,990	644	100M-500M	87.5	54,874	803	0.000	
The First National Bank of Manchester	Manchester	TN	97.5	0.062	0.384	13,868	481	100M-500M	82.5	36,134	591	0.000	
Bank of Perry County	Lobelville	TN	92.5	0.064	0.211	9,218	370	100M-500M	77.5	32,737	481	0.000	
The Farmers & Merchants Bank	Dyer	TN	90.0	0.130	1.000	13,369	195	100M-500M	52.5	13,369	195	0.000	
Citizens Bank	Carthage	TN	90.0	0.030	0.167	15,139	718	500M-1B	57.5	41,638	851	0.000	
The First National Bank of Pikeville	Pikeville	TN	90.0	0.097	0.418	10,204	235	100M-500M	72.5	24,437	295	0.000	
The First National Bank of Albany	Albany	TX	100.0	0.190	1.000	91,864	1,631	100M-500M	92.5	91,864	1,631	0.000	
Cypress Bank, SSB	Pittsburg	TX	97.5	0.128	1.000	21,858	430	100M-500M	75.0	21,858	430	0.000	
Legend Bank, N.A.	Bowie	TX	97.5	0.083	0.397	48,440	949	500M-1B	75.0	78,521	1,101	0.000	
First State Bank of Ben Wheeler, Texas	Ben Wheeler	TX	95.0	0.143	1.000	17,126	378	100M-500M	70.0	17,126	378	0.000	
Citizens State Bank	Tyler	TX	95.0	0.085	0.212	21,856	657	100M-500M	90.0	81,247	927	0.000	
Citizens State Bank	Somerville	TX	95.0	0.051	0.306	20,409	1,031	100M-500M	85.0	60,122	1,228	0.000	
First State Bank	Clute	TX	92.5	0.084	0.289	11,327	491	100M-500M	85.0	35,286	607	0.000	
The First National Bank of Byers	Byers	TX	92.5	0.119	1.000	11,773	286	<100M	62.5	11,773	286	0.000	
First National Bank of Bosque County	Valley Mills	TX	92.5	0.141	1.000	14,850	304	100M-500M	67.5	14,850	304	0.000	
First State Bank	Athens	TX	92.5	0.049	0.249	16,553	724	100M-500M	75.0	51,721	858	0.000	

Table 3B. Top Micro Business Lenders by State and Territory Based on Call Report Data, June 2012

Name of Lending Institution	City	HQ State	Micro Business Lending (less than \$100,000)					All Small Business Lending (less than \$1 million)			CC Amount/TA ¹	
			Total Rank	TA Ratio ¹	TBL Ratio ¹	Amount (1,000)	Number	Institution Asset Size	Total Rank	Amount (1,000)		Number
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)		(9)
American Express Bank, FSB.	Salt Lake City	UT	100.0	0.472	1.000	16,300,000	#####	10B-50B	100.0	16,300,000	3,603,077	0.408
GE Capital Retail Bank	Draper	UT	97.5	0.042	1.000	1,133,624	716,231	10B-50B	85.0	1,133,624	716,231	0.857
Wright Express Financial Services Corpora	Midvale	UT	97.5	0.452	0.556	700,317	170,913	1B-10B	92.5	1,011,185	175,009	0.000
Transportation Alliance Bank, Inc.	Ogden	UT	95.0	0.595	0.993	521,563	9,995	500M-1B	92.5	521,563	9,995	0.000
The Pitney Bowes Bank, Inc.	Salt Lake City	UT	95.0	0.436	0.930	333,996	#####	500M-1B	95.0	351,893	1,080,993	0.000
Wells Fargo Bank Northwest, National Ass	Ogden	UT	95.0	0.082	0.799	1,317,000	50,020	10B-50B	85.0	1,645,000	53,868	0.103
Benchmark Community Bank	Kenbridge	VA	100.0	0.059	0.259	24,858	998	100M-500M	85.0	80,020	1,292	0.001
Capital One Bank (USA), National Associat	Glen Allen	VA	100.0	0.068	1.000	4,717,717	#####	>50B	80.0	4,717,717	2,547,173	0.853
Highlands Union Bank	Abingdon	VA	95.0	0.034	0.149	20,338	911	500M-1B	77.5	89,814	1,224	0.003
Powell Valley National Bank	Jonesville	VA	92.5	0.058	0.347	14,252	426	100M-500M	60.0	29,814	511	0.000
River Community Bank, National Associa	Martinsville	VA	87.5	0.091	0.180	8,664	322	<100M	72.5	31,600	457	0.000
First Capital Bank	Glen Allen	VA	85.0	0.036	0.100	18,653	389	500M-1B	72.5	91,223	679	0.000
First Sentinel Bank	Richlands	VA	85.0	0.036	0.216	6,074	279	100M-500M	57.5	22,451	358	0.000
The Bank of Southside Virginia	Carson	VA	85.0	0.021	0.164	11,331	541	500M-1B	62.5	46,396	712	0.003
Grundy National Bank	Grundy	VA	85.0	0.027	0.102	9,463	2,064	100M-500M	77.5	57,386	2,359	0.000
New Peoples Bank, Inc.	Honaker	VA	85.0	0.024	0.090	17,574	757	500M-1B	80.0	119,775	1,293	0.000
First National Bank	Altavista	VA	85.0	0.030	0.132	10,260	407	100M-500M	80.0	61,078	605	0.000
Bank of St. Croix, Inc.	Christiansted	VI	90.0	0.006	0.045	678	30	100M-500M	90.0	14,900	80	0.000
Passumpsic Savings Bank	St. Johnsbury	VT	82.5	0.035	0.139	19,785	729	500M-1B	75.0	103,385	1,163	0.000
Cashmere Valley Bank	Cashmere	WA	92.5	0.018	0.096	21,105	896	1B-10B	67.5	113,071	1,251	0.006
Banner Bank	Walla Walla	WA	90.0	0.020	0.052	80,095	2,344	1B-10B	75.0	655,527	4,059	0.003
Washington Business Bank	Olympia	WA	90.0	0.084	0.118	5,401	197	<100M	65.0	24,549	337	0.000
Twin River National Bank	Clarkston	WA	90.0	0.244	1.000	17,242	184	<100M	60.0	17,242	184	0.000
Security State Bank	Centralia	WA	87.5	0.026	0.076	8,780	278	100M-500M	67.5	60,682	513	0.008
Heritage Bank	Olympia	WA	87.5	0.022	0.043	25,485	981	1B-10B	80.0	280,154	1,886	0.000
Farmers State Bank, Winthrop, Wash.	Winthrop	WA	85.0	0.131	1.000	3,054	247	<100M	52.5	3,054	247	0.000
South Sound Bank	Olympia	WA	85.0	0.030	0.077	5,028	230	100M-500M	62.5	32,538	468	0.000
The Peshtigo National Bank	Peshtigo	WI	100.0	0.187	1.000	31,690	560	100M-500M	80.0	31,690	560	0.000
Clare Bank, National Association	Platteville	WI	97.5	0.125	1.000	33,452	375	100M-500M	70.0	33,452	375	0.001
John Deere Financial, f.s.b.	Madison	WI	97.5	0.058	1.000	144,954	61,772	1B-10B	77.5	144,954	61,772	0.169
The Farmers State Bank of Waupaca	Waupaca	WI	97.5	0.073	0.315	13,346	394	100M-500M	82.5	40,810	529	0.001
The Benton State Bank	Benton	WI	97.5	0.211	1.000	11,277	1,110	<100M	77.5	11,277	1,110	0.001
Royal Bank	Elroy	WI	95.0	0.055	0.260	17,298	617	100M-500M	75.0	52,250	805	0.001
Waumandee State Bank	Waumandee	WI	95.0	0.099	0.317	15,595	247	100M-500M	85.0	45,594	386	0.001
Northern State Bank	Ashland	WI	95.0	0.057	0.221	12,696	468	100M-500M	80.0	47,374	659	0.001
Forward Financial Bank SSB	Marshfield	WI	92.5	0.047	0.180	12,816	474	100M-500M	80.0	57,242	692	0.001

Table 3B. Top Micro Business Lenders by State and Territory Based on Call Report Data, June 2012

Name of Lending Institution	City	HQ State	Micro Business Lending (less than \$100,000)					All Small Business Lending (less than \$1 million)			CC Amount/TA ¹ (10)	
			Total Rank	TA Ratio ¹	TBL Ratio ¹	Amount (1,000)	Number	Institution Asset Size	Total Rank	Amount (1,000)		Number
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)		(9)
Town Bank	Hartland	WI	92.5	0.069	0.137	57,202	7,944	500M-1B	80.0	197,643	8,602	0.000
Calhoun County Bank, Inc.	Grantsville	WV	97.5	0.242	1.000	29,335	500	100M-500M	85.0	29,335	500	0.000
Main Street Bank Corp.	Wheeling	WV	97.5	0.103	0.305	25,778	592	100M-500M	97.5	84,433	874	0.000
Bank of Mingo	Williamson	WV	90.0	0.170	1.000	19,674	219	100M-500M	70.0	19,674	219	0.000
Logan Bank & Trust Company	Logan	WV	87.5	0.040	0.313	10,267	283	100M-500M	75.0	32,774	378	0.000
The Bank of Romney	Romney	WV	85.0	0.038	0.241	9,674	396	100M-500M	72.5	33,080	524	0.000
United Bank	Parkersburg	WV	85.0	0.037	0.109	179,934	11,087	1B-10B	72.5	639,638	13,199	0.002
First Sentry Bank, Inc.	Huntington	WV	85.0	0.041	0.103	20,230	695	100M-500M	85.0	127,361	1,191	0.000
Platte Valley Bank	Torrington	WY	100.0	0.185	0.420	37,634	1,816	100M-500M	87.5	63,591	1,955	0.000
Big Horn Federal Savings Bank	Greybull	WY	95.0	0.147	1.000	31,852	325	100M-500M	72.5	31,852	325	0.000
Sundance State Bank	Sundance	WY	92.5	0.073	0.384	10,496	401	100M-500M	70.0	24,615	488	0.003

¹TA = 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 3C. Top Macro Business Lenders by State and Territory Based on Call Report Data, June 2012

Name of Lending Institution	City	HQ State	Macro Business Lending (\$100,000 - \$1 million)						All Small Business Lending (less than \$1 million)			CC Amount/TA ¹ (10)
			Total Rank	TA Ratio ¹	TBL Ratio ¹	Amount (1,000)	Number	Institution Asset Size	Total Rank	Amount (1,000)	Number	
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
Denali State Bank	Fairbanks	AK	85.0	0.340	0.786	89,630	192	100M-500M	85.0	97,520	403	0
First Metro Bank	Muscle Shoals	AL	100.0	0.198	0.760	96,121	315	100M-500M	100.0	126,462	1,476	0.003
The Bank of Vernon	Vernon	AL	95.0	0.369	0.862	54,836	238	100M-500M	95.0	63,587	557	0.008
First Southern Bank	Florence	AL	90.0	0.207	0.701	39,652	169	100M-500M	77.5	46,054	424	0.003
Metro Bank	Pell City	AL	90.0	0.157	0.630	100,151	413	500M-1B	82.5	119,103	1,198	0.000
First National Bank of Baldwin County	Foley	AL	87.5	0.178	0.752	36,763	151	100M-500M	72.5	41,082	292	0.000
CCB COMMUNITY BANK	Andalusia	AL	87.5	0.181	0.531	74,955	344	100M-500M	85.0	97,726	1,274	0.002
First Southern State Bank	Stevenson	AL	85.0	0.137	0.818	46,825	140	100M-500M	70.0	52,610	252	0.000
First Community Bank of Central Alabama	Wetumpka	AL	85.0	0.170	0.556	49,939	196	100M-500M	72.5	59,015	508	0.000
ServisFirst Bank	Birmingham	AL	82.5	0.197	0.342	507,278	1,928	1B-10B	75.0	549,244	3,234	0.000
Citizens Bank & Trust	Guntersville	AL	82.5	0.151	0.545	44,704	247	100M-500M	80.0	58,008	825	0.000
First Partners Bank	Vestavia Hills	AL	82.5	0.220	0.535	36,663	191	100M-500M	75.0	44,467	489	0.000
Keystone Bank	Auburn	AL	82.5	0.160	0.679	34,260	140	100M-500M	70.0	39,189	330	0.000
Southern States Bank	Anniston	AL	82.5	0.242	0.483	64,057	253	100M-500M	75.0	71,983	534	0.000
Community Bank, National Association	Mobile	AL	82.5	0.281	0.754	29,177	81	100M-500M	62.5	30,047	115	0.000
First National Bank & Trust Company	Mountain Home	AR	92.5	0.156	0.740	59,855	186	100M-500M	87.5	75,789	690	0.002
Simmons First Bank of Northeast Arkansas	Jonesboro	AR	87.5	0.135	0.648	46,107	202	100M-500M	77.5	54,772	563	0.000
One Bank & Trust, National Association	Little Rock	AR	87.5	0.152	0.503	72,328	235	100M-500M	82.5	88,557	672	0.003
National Bank of Arkansas in North Little Rock	North Little Rock	AR	85.0	0.186	0.602	35,132	138	100M-500M	65.0	38,023	264	0.000
Farmers Bank and Trust Company	Blytheville	AR	82.5	0.159	0.398	65,941	228	100M-500M	70.0	74,443	551	0.000
PEOPLES BANK	Sheridan	AR	82.5	0.247	0.780	28,020	105	100M-500M	85.0	35,942	429	0.000
First Community Bank	Batesville	AR	82.5	0.138	0.441	103,316	440	500M-1B	85.0	135,771	2,931	0.003
Bank of Little Rock	Little Rock	AR	80.0	0.184	0.603	33,690	133	100M-500M	77.5	41,637	423	0.000
Southern Bancorp Bank	Arkadelphia	AR	80.0	0.106	0.454	115,530	525	1B-10B	75.0	143,309	1,523	0.000
Bank of Star City	Star City	AR	80.0	0.202	0.710	21,042	99	100M-500M	77.5	26,551	367	0.000
Citizens' Bank & Trust Co.	Van Buren	AR	80.0	0.124	0.479	45,413	198	100M-500M	70.0	52,958	517	0.006
Community First Bank	Harrison	AR	80.0	0.124	0.486	61,453	293	100M-500M	75.0	75,151	811	0.000
Simmons First Bank of Russellville	Russellville	AR	80.0	0.144	0.614	28,763	140	100M-500M	62.5	31,744	259	0.000
First State Bank	Russellville	AR	80.0	0.180	0.568	33,038	145	100M-500M	67.5	37,982	359	0.000
SUNRISE BANK OF ARIZONA	Phoenix	AZ	90.0	0.353	0.543	91,069	354	100M-500M	82.5	92,980	438	0.000
The Foothills Bank	Yuma	AZ	87.5	0.323	0.642	89,244	309	100M-500M	90.0	94,307	482	0.000
Bank of Tucson	Tucson	AZ	85.0	0.265	0.667	79,983	349	100M-500M	87.5	85,649	559	0.000
Commerce Bank of Arizona	Tucson	AZ	85.0	0.288	0.588	69,136	270	100M-500M	85.0	73,807	498	0.000
National Bank of California	Los Angeles	CA	95.0	0.529	0.984	184,447	355	100M-500M	95.0	187,467	431	0.000
Plaza Bank	Irvine	CA	92.5	0.323	0.494	124,882	423	100M-500M	87.5	127,075	484	0.000
Community Commerce Bank	Claremont	CA	90.0	0.349	0.669	100,699	308	100M-500M	87.5	103,416	365	0.000
Community West Bank, National Association	Goleta	CA	87.5	0.214	0.510	121,493	484	500M-1B	87.5	129,084	718	0.000

Table 3C. Top Macro Business Lenders by State and Territory Based on Call Report Data, June 2012

Name of Lending Institution	City	HQ State	Macro Business Lending (\$100,000 - \$1 million)						All Small Business Lending (less than \$1 million)			CC Amount/TA ¹
			Total Rank	TA Ratio ¹	TBL Ratio ¹	Amount (1,000)	Number	Institution Asset Size	Total Rank	Amount (1,000)	Number	
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
BBCN Bank	Los Angeles	CA	87.5	0.275	0.378	1,388,683	3,388	1B-10B	92.5	1,557,424	9,537	0.000
Borrego Springs Bank, National Associatio	La Mesa	CA	87.5	0.365	0.526	54,579	458	100M-500M	90.0	65,123	3,020	0.000
Tri Counties Bank	Chico	CA	85.0	0.156	0.490	392,768	1,515	1B-10B	87.5	436,723	3,804	0.000
Pacific Enterprise Bank	Irvine	CA	85.0	0.363	0.493	99,441	342	100M-500M	92.5	110,755	591	0.000
Pacific City Bank	Los Angeles	CA	85.0	0.225	0.363	134,043	784	500M-1B	80.0	139,169	1,003	0.000
Seacoast Commerce Bank	San Diego	CA	85.0	0.360	0.570	56,735	299	100M-500M	82.5	57,144	315	0.000
Mission Valley Bank	Sun Valley	CA	85.0	0.303	0.481	74,862	282	100M-500M	90.0	87,754	647	0.000
First State Bank of Colorado	Hotchkiss	CO	87.5	0.214	0.714	37,843	170	100M-500M	85.0	42,330	454	0.001
High Country Bank	Salida	CO	85.0	0.198	0.766	36,598	154	100M-500M	82.5	40,643	285	0.000
Yampa Valley Bank	Steamboat Spring	CO	85.0	0.210	0.716	37,635	155	100M-500M	87.5	43,454	374	0.000
Pikes Peak National Bank	Colorado Springs	CO	85.0	0.305	0.816	23,128	93	<100M	75.0	23,992	157	0.000
Valley Bank & Trust	Brighton	CO	82.5	0.173	0.686	43,839	133	100M-500M	80.0	47,770	307	0.000
North Valley Bank	Thornton	CO	82.5	0.246	0.630	32,865	125	100M-500M	77.5	35,466	259	0.000
First Southwest Bank	Alamosa	CO	80.0	0.157	0.564	38,723	169	100M-500M	72.5	42,620	316	0.000
Points West Community Bank	Julesburg	CO	77.5	0.128	0.709	25,495	135	100M-500M	77.5	30,202	389	0.000
Collegiate Peaks Bank	Buena Vista	CO	77.5	0.213	0.485	45,422	197	100M-500M	77.5	50,106	349	0.000
Premier Bank	Denver	CO	77.5	0.404	0.666	19,877	117	<100M	67.5	20,334	139	0.000
Millennium Bank	Edwards	CO	77.5	0.164	0.529	41,289	166	100M-500M	72.5	44,525	296	0.000
Canon National Bank	Canon City	CO	77.5	0.180	0.547	40,497	158	100M-500M	77.5	43,376	260	0.000
The Bank of Denver	Denver	CO	77.5	0.215	0.581	38,610	111	100M-500M	67.5	39,617	144	0.000
The Home State Bank	Loveland	CO	77.5	0.131	0.458	81,978	352	500M-1B	75.0	92,646	959	0.002
NEW ENGLAND BANK	Enfield	CT	85.0	0.226	0.519	166,016	645	500M-1B	85.0	179,642	1,058	0.000
Naugatuck Savings Bank	Naugatuck	CT	82.5	0.155	0.488	147,513	663	500M-1B	80.0	156,828	1,089	0.000
Connecticut Community Bank, National A	Westport	CT	80.0	0.246	0.502	93,139	315	100M-500M	80.0	100,322	558	0.000
Fairfield County Bank	Ridgefield	CT	80.0	0.145	0.389	216,114	780	1B-10B	80.0	237,306	1,498	0.000
Quinnipiac Bank & Trust Company	Hamden	CT	77.5	0.352	0.795	31,314	128	<100M	80.0	36,851	254	0.000
Industrial Bank	Washington	DC	92.5	0.126	0.415	44,138	146	100M-500M	92.5	46,882	214	0.001
The Bank of Delmarva	Seaford	DE	85.0	0.198	0.501	83,846	297	100M-500M	77.5	93,931	645	0.001
MidCoast Community Bank	Wilmington	DE	82.5	0.235	0.413	60,231	172	100M-500M	70.0	61,694	213	0.000
TD Bank, National Association	Wilmington	DE	82.5	0.029	0.167	5,590,029	21,653	>50B	72.5	6,197,205	56,362	0.005
Fidelity Bank of Florida, National Associati	Merritt Island	FL	100.0	0.388	0.696	128,482	493	100M-500M	92.5	133,734	602	0.000
BankFIRST	Winter Park	FL	95.0	0.229	0.641	160,274	565	500M-1B	95.0	176,104	915	0.000
American Enterprise Bank of Florida	Jacksonville	FL	95.0	0.357	0.782	68,570	267	100M-500M	92.5	73,419	433	0.001
Executive National Bank	Miami	FL	92.5	0.361	0.976	103,940	202	100M-500M	90.0	105,976	255	0.000
Florida Traditions Bank	Dade City	FL	90.0	0.286	0.556	72,619	273	100M-500M	90.0	79,556	494	0.000
Platinum Bank	Brandon	FL	90.0	0.291	0.538	116,599	357	100M-500M	90.0	129,734	658	0.000

Table 3C. Top Macro Business Lenders by State and Territory Based on Call Report Data, June 2012

Name of Lending Institution	City	HQ State	Macro Business Lending (\$100,000 - \$1 million)						All Small Business Lending (less than \$1 million)			CC Amount/TA ¹
			Total Rank	TA Ratio ¹	TBL Ratio ¹	Amount (1,000)	Number	Institution Asset Size	Total Rank	Amount (1,000)	Number	
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
Premier Bank	Tallahassee	FL	90.0	0.220	0.716	62,064	260	100M-500M	90.0	67,880	529	0.000
Florida Gulf Bank	Fort Myers	FL	87.5	0.237	0.531	84,826	244	100M-500M	85.0	92,105	446	0.000
Summit Bank, National Association	Panama City	FL	85.0	0.226	0.639	52,189	173	100M-500M	85.0	54,816	368	0.000
Mainstreet Community Bank of Florida	Deland	FL	85.0	0.223	0.655	48,772	188	100M-500M	85.0	53,956	365	0.000
FirstAtlantic Bank	Jacksonville	FL	85.0	0.203	0.533	64,459	246	100M-500M	87.5	72,312	483	0.000
Bank of the Federated States of Micronesia	Pohnpei	FM	77.5	0.171	0.760	17,184	58	100M-500M	77.5	18,320	83	0.000
Guardian Bank	Valdosta	GA	95.0	0.328	0.849	74,372	198	100M-500M	97.5	87,625	546	0.001
Waycross Bank & Trust	Waycross	GA	92.5	0.350	0.933	65,099	155	100M-500M	90.0	69,782	325	0.002
Thomasville National Bank	Thomasville	GA	92.5	0.219	0.588	106,498	398	100M-500M	82.5	114,762	710	0.000
The Citizens Bank of Forsyth County	Cumming	GA	90.0	0.203	0.682	46,528	169	100M-500M	82.5	52,134	397	0.000
Verity Bank	Winder	GA	87.5	0.282	0.638	45,867	142	100M-500M	77.5	49,002	244	0.000
First Madison Bank & Trust	Colbert	GA	87.5	0.292	0.644	44,529	164	100M-500M	85.0	52,215	452	0.000
Bank of Dudley	Dudley	GA	87.5	0.211	0.697	38,680	148	100M-500M	85.0	46,395	505	0.007
Affinity Bank	Atlanta	GA	85.0	0.299	0.520	82,086	241	100M-500M	80.0	88,891	421	0.000
Community Bank of the South	Smyrna	GA	85.0	0.227	0.466	82,581	290	100M-500M	77.5	89,189	481	0.000
Capitol City Bank & Trust Company	Atlanta	GA	82.5	0.270	0.451	80,255	241	100M-500M	77.5	85,143	469	0.000
Bank of Terrell	Dawson	GA	82.5	0.210	0.747	30,088	122	100M-500M	85.0	36,714	436	0.000
Sunmark Community Bank	Hawkinsville	GA	82.5	0.167	0.666	34,264	169	100M-500M	77.5	39,641	412	0.007
PrimeSouth Bank	Blackshear	GA	82.5	0.165	0.567	56,291	244	100M-500M	80.0	66,897	646	0.002
Gateway Bank & Trust	Ringgold	GA	82.5	0.164	0.613	40,855	174	100M-500M	77.5	47,016	543	0.000
The Savannah Bank, National Association	Savannah	GA	82.5	0.161	0.467	113,620	408	500M-1B	70.0	120,162	669	0.000
Douglas National Bank	Douglas	GA	82.5	0.214	0.684	31,214	125	100M-500M	75.0	35,846	316	0.000
Bank of Guam	Hagatna	GU	90.0	0.085	0.311	95,065	1,439	1B-10B	90.0	107,452	9,017	0.011
Hawaii National Bank	Honolulu	HI	70.0	0.149	0.420	88,957	369	500M-1B	65.0	96,186	601	0.000
Pacific Rim Bank	Honolulu	HI	70.0	0.284	0.653	38,090	92	100M-500M	67.5	39,256	135	0.000
First Central State Bank	De Witt	IA	100.0	0.214	0.742	58,083	280	100M-500M	92.5	77,564	956	0.000
Waukon State Bank	Waukon	IA	97.5	0.183	0.714	40,474	186	100M-500M	82.5	47,059	439	0.000
Ohnward Bank & Trust	Cascade	IA	95.0	0.175	0.810	33,121	140	100M-500M	97.5	40,891	600	0.000
Northwest Bank and Trust Company	Davenport	IA	92.5	0.174	0.628	35,515	210	100M-500M	90.0	49,231	608	0.003
Gateway State Bank	Clinton	IA	92.5	0.174	0.687	21,503	186	100M-500M	85.0	27,574	657	0.000
First Bank	West Des Moines	IA	90.0	0.251	0.733	23,574	91	<100M	70.0	26,321	174	0.000
Farmers State Bank	Waterloo	IA	90.0	0.187	0.548	75,341	293	100M-500M	82.5	88,325	763	0.001
Iowa Falls State Bank	Iowa Falls	IA	87.5	0.173	0.890	19,868	64	100M-500M	77.5	22,322	177	0.000
Farmers State Bank	Marion	IA	87.5	0.162	0.500	105,841	402	500M-1B	77.5	121,209	1,225	0.007
Legacy Bank	Altoona	IA	87.5	0.232	0.732	19,245	82	<100M	80.0	23,907	257	0.000
Liberty National Bank	Sioux City	IA	87.5	0.185	0.527	47,540	141	100M-500M	80.0	54,132	400	0.000
Fort Madison Bank & Trust Co.	Fort Madison	IA	87.5	0.191	0.685	27,725	85	100M-500M	75.0	32,886	213	0.000

Table 3C. Top Macro Business Lenders by State and Territory Based on Call Report Data, June 2012

Name of Lending Institution	City	HQ State	Macro Business Lending (\$100,000 - \$1 million)						All Small Business Lending (less than \$1 million)			CC Amount/TA ¹ (10)
			Total Rank	TA Ratio ¹	TBL Ratio ¹	Amount (1,000)	Number	Institution Asset Size	Total Rank	Amount (1,000)	Number	
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
First National Bank	Waverly	IA	87.5	0.136	0.517	40,320	189	100M-500M	72.5	47,193	430	0.001
De Witt Bank & Trust Co.	De Witt	IA	87.5	0.193	0.677	23,834	122	100M-500M	77.5	28,648	310	0.000
Pioneer Bank	Sergeant Bluff	IA	87.5	0.181	0.628	26,534	113	100M-500M	72.5	31,094	296	0.002
Carroll County State Bank	Carroll	IA	87.5	0.116	0.591	40,311	201	100M-500M	77.5	48,530	548	0.000
Syringa Bank	Boise	ID	77.5	0.378	0.638	68,577	291	100M-500M	75.0	76,307	549	0.000
Metrobank	Berwyn	IL	97.5	0.189	0.732	146,992	737	500M-1B	87.5	154,680	944	0.000
ABC Bank	Chicago	IL	97.5	0.377	0.963	128,426	301	100M-500M	97.5	133,295	499	0.000
BankChampaign, National Association	Champaign	IL	92.5	0.229	0.739	43,565	162	100M-500M	87.5	50,126	445	0.000
Itasca Bank & Trust Co.	Itasca	IL	92.5	0.252	0.582	107,993	424	100M-500M	85.0	116,425	681	0.000
Allied First Bank,sb	Oswego	IL	92.5	0.205	0.947	27,000	236	100M-500M	92.5	28,520	387	0.000
The Foster Bank	Chicago	IL	90.0	0.279	0.501	123,915	534	100M-500M	85.0	133,035	727	0.000
Forest Park National Bank and Trust Company	Forest Park	IL	90.0	0.238	0.693	46,774	156	100M-500M	82.5	50,758	276	0.000
Sauk Valley Bank & Trust Company	Sterling	IL	87.5	0.160	0.631	41,250	181	100M-500M	77.5	45,699	385	0.003
First Southern Bank	Carbondale	IL	87.5	0.164	0.672	39,343	196	100M-500M	85.0	49,628	575	0.000
International Bank of Chicago	Chicago	IL	87.5	0.216	0.518	95,643	273	100M-500M	80.0	98,155	333	0.000
Archer Bank	Chicago	IL	87.5	0.143	0.515	81,934	337	500M-1B	72.5	84,573	420	0.000
Hometown National Bank	La Salle	IL	87.5	0.256	0.586	48,244	200	100M-500M	80.0	54,229	382	0.000
The Fairfield National Bank	Fairfield	IL	87.5	0.166	0.696	67,585	197	100M-500M	82.5	72,746	492	0.001
Old Plank Trail Community Bank, National	New Lenox	IL	87.5	0.242	0.423	95,771	387	100M-500M	85.0	138,585	6,023	0.000
The First National Bank of Ottawa	Ottawa	IL	87.5	0.128	0.713	37,330	168	100M-500M	82.5	44,477	435	0.002
LincolnWay Community Bank	New Lenox	IL	87.5	0.202	0.707	25,906	109	100M-500M	70.0	27,245	155	0.000
Apple River State Bank	Apple River	IL	87.5	0.165	0.649	44,108	189	100M-500M	82.5	53,712	489	0.000
MainSource Bank	Greensburg	IN	100.0	0.198	0.932	542,701	1,158	1B-10B	97.5	582,402	2,529	0.000
Community First Bank of Indiana	Kokomo	IN	92.5	0.338	0.735	66,274	348	100M-500M	87.5	74,916	650	0.000
The New Washington State Bank	New Washington	IN	87.5	0.199	0.711	50,032	212	100M-500M	82.5	57,342	495	0.000
First Federal Savings Bank	Huntington	IN	87.5	0.193	0.712	52,319	209	100M-500M	77.5	57,754	402	0.000
First State Bank of Middlebury	Middlebury	IN	87.5	0.243	0.630	92,177	404	100M-500M	87.5	106,262	971	0.000
German American Bancorp	Jasper	IN	87.5	0.176	0.541	340,893	1,179	1B-10B	82.5	378,887	2,195	0.003
Indiana Community Bank	Goshen	IN	87.5	0.368	0.806	39,394	163	100M-500M	72.5	41,985	244	0.000
Greenfield Banking Company	Greenfield	IN	85.0	0.132	0.843	53,654	183	100M-500M	77.5	61,060	491	0.009
Farmers State Bank	Lagrange	IN	85.0	0.128	0.675	63,181	297	100M-500M	82.5	79,578	837	0.000
United Commerce Bank	Bloomington	IN	82.5	0.262	0.676	37,121	168	100M-500M	75.0	41,728	353	0.000
Lake City Bank	Warsaw	IN	82.5	0.192	0.382	571,295	1,548	1B-10B	80.0	703,507	6,966	0.000
Indiana Business Bank	Indianapolis	IN	82.5	0.476	0.774	29,629	121	<100M	65.0	30,700	169	0.000
Grabill Bank	Grabill	IN	82.5	0.186	0.430	111,492	456	500M-1B	77.5	126,960	929	0.000
University Bank	Pittsburg	KS	97.5	0.291	0.701	31,285	133	100M-500M	82.5	36,275	284	0.000
Gardner Bank	Gardner	KS	95.0	0.302	0.764	26,499	111	<100M	80.0	29,169	247	0.000

Table 3C. Top Macro Business Lenders by State and Territory Based on Call Report Data, June 2012

Name of Lending Institution	City	HQ State	Macro Business Lending (\$100,000 - \$1 million)						All Small Business Lending (less than \$1 million)			CC Amount/TA ¹
			Total Rank	TA Ratio ¹	TBL Ratio ¹	Amount (1,000)	Number	Institution Asset Size	Total Rank	Amount (1,000)	Number	
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
Community First National Bank	Manhattan	KS	92.5	0.214	0.592	33,190	144	100M-500M	82.5	37,912	335	0.000
First National Bank, Independence, Kansas	Independence	KS	92.5	0.238	0.701	20,973	103	<100M	80.0	25,589	265	0.000
Andover State Bank	Andover	KS	90.0	0.277	0.748	18,372	76	<100M	72.5	20,583	155	0.000
Bank of Kansas	South Hutchinson	KS	90.0	0.169	0.537	56,011	236	100M-500M	77.5	60,116	394	0.000
Bank of the Prairie	Olathe	KS	90.0	0.277	0.663	22,608	89	<100M	75.0	24,376	176	0.000
Peoples Bank	Lawrence	KS	90.0	0.137	0.577	63,273	249	100M-500M	77.5	69,847	532	0.000
Freedom Bank	Overland Park	KS	90.0	0.272	0.575	35,515	102	100M-500M	75.0	37,784	215	0.000
Commercial Bank	Parsons	KS	90.0	0.103	0.835	23,938	93	100M-500M	87.5	28,665	273	0.000
Garden City State Bank	Garden City	KS	90.0	0.291	0.618	20,211	102	<100M	82.5	28,141	393	0.000
VisionBank	Topeka	KS	90.0	0.259	0.651	23,157	91	<100M	72.5	25,118	155	0.000
The Paducah Bank and Trust Company	Paducah	KY	90.0	0.157	0.585	86,452	393	500M-1B	85.0	105,048	962	0.000
Heritage Bank, Inc.	Erlanger	KY	87.5	0.184	0.544	89,860	348	100M-500M	80.0	97,607	651	0.001
Peoples Exchange Bank	Stanton	KY	87.5	0.161	0.664	54,270	241	100M-500M	85.0	64,153	742	0.000
Town Square Bank, Inc.	Ashland	KY	85.0	0.208	0.639	35,478	166	100M-500M	80.0	42,594	437	0.003
Taylor County Bank	Campbellsville	KY	85.0	0.211	0.749	34,191	126	100M-500M	80.0	38,335	295	0.000
Wilson & Muir Bank & Trust Company	Bardstown	KY	85.0	0.160	0.533	68,211	322	100M-500M	82.5	81,979	881	0.002
Hometown Bank of Corbin, Inc.	Corbin	KY	82.5	0.205	0.687	27,516	130	100M-500M	75.0	32,450	330	0.000
Traditional Bank, Inc.	Mount Sterling	KY	82.5	0.135	0.514	143,669	566	1B-10B	75.0	160,546	1,282	0.000
Bank of Columbia	Columbia	KY	82.5	0.251	0.667	33,601	126	100M-500M	87.5	48,188	723	0.000
Cumberland Security Bank, Inc.	Somerset	KY	82.5	0.197	0.628	31,938	128	100M-500M	70.0	35,642	284	0.000
Gulf Coast Bank and Trust Company	New Orleans	LA	92.5	0.230	0.576	207,758	1,054	500M-1B	87.5	229,706	1,761	0.002
Citizens National Bank, N.A.	Bossier City	LA	87.5	0.170	0.532	110,838	436	500M-1B	85.0	133,273	1,142	0.000
First National Bank	Arcadia	LA	85.0	0.194	0.625	38,838	166	100M-500M	80.0	46,623	523	0.002
Synergy Bank	Houma	LA	85.0	0.196	0.500	73,039	320	100M-500M	80.0	85,733	900	0.000
City Savings Bank & Trust Company	Deridder	LA	85.0	0.169	0.685	38,698	171	100M-500M	82.5	48,922	587	0.006
Citizens Bank & Trust Company	Plaquemine	LA	85.0	0.202	0.616	43,731	178	100M-500M	72.5	48,904	371	0.000
Guaranty Bank & Trust Company of Delhi,	Delhi	LA	82.5	0.213	0.792	28,503	97	100M-500M	85.0	35,986	438	0.006
Community First Bank	New Iberia	LA	82.5	0.167	0.623	43,788	162	100M-500M	72.5	51,578	445	0.000
First National Bank of Louisiana	Crowley	LA	82.5	0.177	0.583	49,395	212	100M-500M	75.0	57,870	552	0.000
St. Martin Bank and Trust Company	St. Martinville	LA	80.0	0.155	0.555	57,002	248	100M-500M	77.5	68,486	711	0.005
St Landry Homestead Federal Savings Ban	Opelousas	LA	80.0	0.148	0.922	35,577	97	100M-500M	70.0	38,597	191	0.000
Gibsland Bank & Trust Company	Gibsland	LA	80.0	0.197	0.542	47,701	195	100M-500M	85.0	62,894	752	0.000
Progressive Bank	Winnsboro	LA	80.0	0.187	0.441	80,851	301	100M-500M	77.5	91,442	645	0.000
Rayne State Bank & Trust Company	Rayne	LA	80.0	0.197	0.418	57,090	238	100M-500M	70.0	64,740	519	0.000
Homeland Federal Savings Bank	Columbia	LA	80.0	0.186	0.735	28,401	132	100M-500M	85.0	38,636	571	0.000
Home Bank	Lafayette	LA	80.0	0.148	0.419	144,657	556	500M-1B	72.5	157,147	1,131	0.001
Mercantile Bank and Trust Company	Boston	MA	97.5	0.703	0.892	139,192	533	100M-500M	95.0	145,044	742	0.000
The Bank of Canton	Canton	MA	92.5	0.211	0.800	133,704	423	500M-1B	87.5	137,579	519	0.001

Table 3C. Top Macro Business Lenders by State and Territory Based on Call Report Data, June 2012

Name of Lending Institution	City	HQ State	Macro Business Lending (\$100,000 - \$1 million)						All Small Business Lending (less than \$1 million)			CC Amount/TA ¹
			Total Rank	TA Ratio ¹	TBL Ratio ¹	Amount (1,000)	Number	Institution Asset Size	Total Rank	Amount (1,000)	Number	
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
Enterprise Bank and Trust Company	Lowell	MA	87.5	0.249	0.464	402,352	1,517	1B-10B	87.5	455,909	3,178	0.000
The Milford National Bank and Trust Company	Milford	MA	85.0	0.218	0.633	59,056	229	100M-500M	82.5	63,504	417	0.000
North Shore Bank, a Co-operative Bank	Peabody	MA	85.0	0.226	0.542	106,075	429	100M-500M	85.0	113,134	638	0.000
Hometown Bank, A Cooperative Bank	Webster	MA	85.0	0.211	0.917	63,052	146	100M-500M	82.5	68,176	305	0.000
North Middlesex Savings Bank	Ayer	MA	82.5	0.193	0.594	62,125	264	100M-500M	87.5	73,500	788	0.000
The Provident Bank	Amesbury	MA	82.5	0.172	0.528	95,010	335	500M-1B	80.0	100,850	682	0.000
Bridgewater Savings Bank	Raynham	MA	82.5	0.174	0.563	84,345	257	100M-500M	75.0	85,354	294	0.000
The Rockport National Bank	Rockport	MA	82.5	0.289	0.791	54,727	201	100M-500M	82.5	59,907	419	0.004
First Ipswich Bank	Ipswich	MA	82.5	0.223	0.569	66,367	222	100M-500M	77.5	69,301	352	0.000
Avidia Bank	Hudson	MA	82.5	0.139	0.457	144,984	584	1B-10B	80.0	161,982	1,477	0.001
The Cape Cod Five Cents Savings Bank	Harwich Port	MA	82.5	0.104	0.522	231,943	900	1B-10B	82.5	255,759	2,091	0.000
The Community Bank, A Massachusetts Company	Brockton	MA	82.5	0.183	0.687	59,221	236	100M-500M	82.5	64,419	430	0.000
Provident State Bank, Inc.	Preston	MD	90.0	0.261	0.691	75,752	286	100M-500M	90.0	91,186	710	0.000
Howard Bank	Ellicott City	MD	87.5	0.263	0.436	93,757	379	100M-500M	85.0	101,880	635	0.000
Community Bank of Tri-County	Waldorf	MD	85.0	0.219	0.438	212,616	608	500M-1B	87.5	230,413	1,025	0.000
Frederick County Bank	Frederick	MD	85.0	0.241	0.491	74,529	272	100M-500M	85.0	82,971	541	0.000
Capital Bank, National Association	Rockville	MD	85.0	0.198	0.541	81,872	286	100M-500M	82.5	87,112	444	0.017
Hebron Savings Bank	Hebron	MD	82.5	0.159	0.585	80,386	301	500M-1B	82.5	92,183	680	0.000
County First Bank	La Plata	MD	80.0	0.229	0.603	44,868	191	100M-500M	82.5	52,052	418	0.000
Regal Bank & Trust	Owings Mills	MD	80.0	0.250	0.661	43,645	161	100M-500M	80.0	45,231	279	0.000
Sanford Institution for Savings	Sanford	ME	85.0	0.271	0.929	118,251	293	100M-500M	82.5	127,297	636	0.000
Machias Savings Bank	Machias	ME	82.5	0.202	0.405	193,033	913	500M-1B	72.5	228,230	2,389	0.000
Northern Michigan Bank & Trust	Escanaba	MI	92.5	0.426	0.945	95,013	278	100M-500M	90.0	100,514	474	0.000
Traverse City State Bank	Traverse City	MI	87.5	0.312	0.749	60,698	238	100M-500M	80.0	68,378	495	0.000
Honor Bank	Honor	MI	85.0	0.288	0.741	54,115	233	100M-500M	77.5	63,455	492	0.000
Central Savings Bank	Sault Sainte Marie	MI	85.0	0.296	0.931	72,547	184	100M-500M	82.5	77,916	392	0.001
1st State Bank	Saginaw	MI	85.0	0.399	0.675	70,532	386	100M-500M	82.5	78,807	712	0.000
Michigan Commerce Bank	Ann Arbor	MI	85.0	0.303	0.552	214,049	951	500M-1B	80.0	225,572	1,408	0.000
Main Street Bank	Bingham Farms	MI	82.5	0.437	0.805	51,334	197	100M-500M	77.5	58,784	371	0.000
First Community Bank	Harbor Springs	MI	80.0	0.313	0.673	58,157	219	100M-500M	75.0	64,156	454	0.000
Bank of Michigan	Farmington Hills	MI	80.0	0.517	0.766	46,448	189	<100M	65.0	48,075	239	0.000
Lake-Osceola State Bank	Baldwin	MI	80.0	0.266	0.894	46,212	168	100M-500M	82.5	51,684	466	0.000
The Bank of Holland	Holland	MI	80.0	0.259	0.439	163,152	624	500M-1B	77.5	181,386	1,293	0.000
PrinsBank	Prinsburg	MN	100.0	0.597	0.978	67,122	360	100M-500M	97.5	68,631	512	0.000
Prior Lake State Bank	Prior Lake	MN	100.0	0.320	0.954	61,174	241	100M-500M	95.0	64,107	361	0.000
Gateway Bank	Mendota Heights	MN	97.5	0.459	0.882	46,433	220	100M-500M	87.5	49,759	387	0.000
Drake Bank	Saint Paul	MN	92.5	0.337	0.825	28,811	171	<100M	82.5	34,070	353	0.000

Table 3C. Top Macro Business Lenders by State and Territory Based on Call Report Data, June 2012

Name of Lending Institution	City	HQ State	Macro Business Lending (\$100,000 - \$1 million)						All Small Business Lending (less than \$1 million)			CC Amount/TA ¹
			Total Rank	TA Ratio ¹	TBL Ratio ¹	Amount (1,000)	Number	Institution Asset Size	Total Rank	Amount (1,000)	Number	
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
First Resource Bank	Savage	MN	90.0	0.292	0.912	26,931	111	<100M	80.0	28,805	220	0.000
Roundbank	Waseca	MN	90.0	0.189	0.694	52,692	259	100M-500M	82.5	59,883	595	0.001
Park Midway Bank, National Association	Saint Paul	MN	90.0	0.412	0.631	104,441	416	100M-500M	85.0	113,272	730	0.000
Crown Bank	Edina	MN	87.5	0.406	0.554	82,985	286	100M-500M	80.0	93,480	547	0.000
BankVista	Sartell	MN	87.5	0.329	0.671	36,400	147	100M-500M	80.0	42,672	363	0.000
Security Bank Minnesota	Albert Lea	MN	87.5	0.298	0.781	27,928	112	<100M	77.5	31,706	241	0.001
Signature Bank	Minnetonka	MN	87.5	0.307	0.527	59,394	262	100M-500M	80.0	65,233	428	0.000
Community Resource Bank	Northfield	MN	87.5	0.231	0.654	53,853	207	100M-500M	80.0	60,330	427	0.000
Security Bank USA	Bemidji	MN	87.5	0.279	0.758	29,377	127	100M-500M	75.0	33,091	269	0.000
BANKWEST	Rockford	MN	87.5	0.272	0.762	28,218	117	100M-500M	77.5	32,597	289	0.000
Northwoods Bank of Minnesota	Park Rapids	MN	87.5	0.217	0.769	23,041	154	100M-500M	77.5	26,613	476	0.000
Missouri Bank and Trust Company of Kansas	Kansas City	MO	100.0	0.391	0.935	220,056	354	500M-1B	95.0	233,266	1,455	0.000
Citizens Bank of Newburg	Rolla	MO	92.5	0.311	0.932	53,159	132	100M-500M	95.0	57,023	745	0.000
Liberty Bank	Springfield	MO	90.0	0.201	0.498	210,291	896	1B-10B	87.5	281,480	2,061	0.000
Central Bank of Lake of the Ozarks	Osage Beach	MO	90.0	0.161	0.569	86,124	438	500M-1B	85.0	102,239	1,717	0.004
Commercial Bank	Saint Louis	MO	87.5	0.253	0.607	43,139	151	100M-500M	82.5	51,401	457	0.003
Bremen Bank and Trust Company	Saint Louis	MO	87.5	0.233	0.572	52,393	211	100M-500M	77.5	57,662	407	0.000
United Bank of Union	Union	MO	87.5	0.185	0.559	52,745	380	100M-500M	77.5	60,276	678	0.000
First Midwest Bank of Poplar Bluff	Poplar Bluff	MO	85.0	0.208	0.515	58,880	266	100M-500M	80.0	69,594	725	0.001
First State Community Bank	Farmington	MO	85.0	0.132	0.519	171,265	744	1B-10B	77.5	203,565	2,115	0.000
Community Bank of Raymore	Raymore	MO	85.0	0.279	0.545	48,072	199	100M-500M	77.5	53,620	440	0.000
Peoples Bank	Mendenhall	MS	87.5	0.202	0.741	44,617	191	100M-500M	90.0	60,177	971	0.000
RiverHills Bank	Port Gibson	MS	87.5	0.221	0.830	59,937	174	100M-500M	87.5	72,252	626	0.000
FIRST COMMERCIAL BANK	Jackson	MS	85.0	0.260	0.489	68,694	313	100M-500M	70.0	78,462	620	0.000
State Bank & Trust Company	Greenwood	MS	85.0	0.157	0.489	143,130	598	500M-1B	77.5	168,507	1,727	0.000
First Southern Bank	Columbia	MS	82.5	0.242	0.546	48,961	221	100M-500M	77.5	65,123	817	0.000
The First, A National Banking Association	Hattiesburg	MS	80.0	0.134	0.505	93,461	372	500M-1B	65.0	106,181	920	0.001
Magnolia State Bank	Bay Springs	MS	80.0	0.168	0.619	47,304	170	100M-500M	62.5	53,603	378	0.005
Bank of Yazoo City	Yazoo City	MS	77.5	0.147	0.678	30,924	153	100M-500M	67.5	38,368	512	0.004
Renasant Bank	Tupelo	MS	77.5	0.137	0.400	560,755	2,410	1B-10B	70.0	628,966	5,142	0.000
Covenant Bank	Clarksdale	MS	77.5	0.178	0.501	45,196	213	100M-500M	67.5	55,747	710	0.000
Community Bank, Coast	Biloxi	MS	77.5	0.157	0.495	61,834	266	100M-500M	62.5	69,710	568	0.000
Prairie Mountain Bank	Great Falls	MT	85.0	0.368	0.739	25,143	99	<100M	72.5	28,124	212	0.004
First Montana Bank, Inc.	Libby	MT	85.0	0.239	0.674	68,082	300	100M-500M	80.0	79,116	741	0.000
Mountain West Bank, National Association	Helena	MT	82.5	0.210	0.483	133,349	632	500M-1B	75.0	146,041	1,237	0.000
First Citizens Bank of Butte	Butte	MT	82.5	0.279	0.766	19,036	81	<100M	65.0	21,380	193	0.001
Flathead Bank of Bigfork, Montana	Bigfork	MT	82.5	0.159	0.674	32,808	162	100M-500M	72.5	40,334	520	0.000
The Yellowstone Bank	Laurel	MT	82.5	0.209	0.538	93,079	436	100M-500M	72.5	108,577	1,091	0.000

Table 3C. Top Macro Business Lenders by State and Territory Based on Call Report Data, June 2012

Name of Lending Institution	City	HQ State	Macro Business Lending (\$100,000 - \$1 million)					All Small Business Lending (less than \$1 million)			CC Amount/TA ¹	
			Total Rank	TA Ratio ¹	TBL Ratio ¹	Amount (1,000)	Number	Institution Asset Size	Total Rank	Amount (1,000)		Number
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)		(9)
The Fidelity Bank	Fuquay Varina	NC	90.0	0.209	0.635	306,480	1,212	1B-10B	90.0	331,708	2,055	0.004
Yadkin Valley Bank and Trust Company	Elkin	NC	85.0	0.183	0.513	356,347	1,745	1B-10B	85.0	419,156	4,335	0.000
First Bank	Troy	NC	85.0	0.151	0.598	502,623	2,141	1B-10B	85.0	607,256	6,026	0.002
Harrington Bank, FSB	Chapel Hill	NC	82.5	0.274	0.956	82,250	178	100M-500M	82.5	86,048	317	0.000
First-Citizens Bank & Trust Company	Raleigh	NC	77.5	0.169	0.443	3,536,113	12,621	10B-50B	75.0	3,914,507	117,702	0.011
Southern Community Bank and Trust	Winston Salem	NC	77.5	0.165	0.512	238,030	670	1B-10B	77.5	274,351	1,537	0.000
Forest Commercial Bank	Asheville	NC	77.5	0.536	0.968	70,457	121	100M-500M	77.5	72,751	185	0.000
Bank of Oak Ridge	Oak Ridge	NC	75.0	0.227	0.632	79,629	263	100M-500M	77.5	87,339	586	0.000
Carolina Trust Bank	Lincolnton	NC	75.0	0.223	0.568	63,419	258	100M-500M	77.5	73,307	621	0.000
BlackRidgeBANK	Fargo	ND	92.5	0.249	0.669	86,051	388	100M-500M	85.0	98,704	854	0.000
American State Bank & Trust Company of	Williston	ND	90.0	0.129	0.820	60,515	218	100M-500M	82.5	73,728	702	0.003
Dakota Community Bank & Trust, Nationa	Hebron	ND	87.5	0.139	0.630	82,118	400	500M-1B	82.5	100,246	1,306	0.000
Northland Financial	Steele	ND	87.5	0.185	0.774	33,209	167	100M-500M	92.5	42,922	523	0.000
First National Bank & Trust Co. of Willisto	Williston	ND	82.5	0.164	0.597	60,485	246	100M-500M	77.5	71,735	614	0.002
First State Bank	Buxton	ND	82.5	0.180	0.627	28,232	110	100M-500M	70.0	31,341	221	0.001
United Community Bank of North Dakota	Leeds	ND	82.5	0.164	0.601	41,944	186	100M-500M	72.5	47,763	382	0.002
Cornerstone Bank	Fargo	ND	80.0	0.193	0.520	48,547	161	100M-500M	70.0	53,241	309	0.000
Security First Bank of North Dakota	New Salem	ND	80.0	0.168	0.590	24,656	150	100M-500M	80.0	33,320	503	0.003
Alerus Financial, National Association	Grand Forks	ND	80.0	0.145	0.369	172,903	791	1B-10B	75.0	215,560	2,428	0.000
Western State Bank	Devils Lake	ND	80.0	0.163	0.341	86,744	477	500M-1B	85.0	179,194	5,025	0.000
Starion Financial	Bismarck	ND	80.0	0.128	0.434	120,496	493	500M-1B	72.5	140,200	1,299	0.000
First Westroads Bank, Inc.	Omaha	NE	92.5	0.213	0.644	44,766	153	100M-500M	80.0	47,464	287	0.000
Enterprise Bank National Association	Omaha	NE	92.5	0.235	0.631	42,814	140	100M-500M	77.5	46,001	240	0.000
Adams Bank & Trust	Ogallala	NE	90.0	0.187	0.513	100,342	284	500M-1B	77.5	110,582	500	0.000
Commercial State Bank	Wausa	NE	90.0	0.263	0.767	20,745	85	<100M	80.0	25,722	234	0.001
First State Bank	Gothenburg	NE	87.5	0.163	0.572	45,428	156	100M-500M	87.5	64,383	677	0.000
Cornhusker Bank	Lincoln	NE	87.5	0.182	0.445	70,505	294	100M-500M	77.5	79,701	647	0.001
Columbus Bank and Trust Company	Columbus	NE	87.5	0.189	0.663	18,748	80	<100M	77.5	22,966	249	0.004
Foundation First Bank	Waterloo	NE	87.5	0.365	0.912	18,386	54	<100M	85.0	20,165	124	0.000
Bank of Nebraska	La Vista	NE	87.5	0.275	0.568	34,618	117	100M-500M	77.5	39,320	290	0.000
Cass County Bank, Inc.	Plattsmouth	NE	85.0	0.191	0.848	9,603	42	<100M	77.5	11,322	108	0.000
Centennial Bank	Omaha	NE	85.0	0.309	0.655	22,479	90	<100M	72.5	24,713	169	0.000
Nebraska Bank of Commerce	Lincoln	NE	85.0	0.264	0.647	19,701	81	<100M	70.0	21,888	148	0.000
The State Bank of Bartley	Bartley	NE	85.0	0.202	0.699	15,605	55	<100M	62.5	16,891	95	0.000
Valley Bank and Trust Co.	Scottsbluff	NE	85.0	0.171	0.466	54,782	265	100M-500M	82.5	68,445	827	0.000
Centrix Bank & Trust	Bedford	NH	82.5	0.220	0.422	176,220	671	500M-1B	72.5	183,915	881	0.000
Merrimack County Savings Bank	Concord	NH	82.5	0.178	0.569	116,968	446	500M-1B	75.0	127,258	770	0.000

Table 3C. Top Macro Business Lenders by State and Territory Based on Call Report Data, June 2012

Name of Lending Institution	City	HQ State	Macro Business Lending (\$100,000 - \$1 million)						All Small Business Lending (less than \$1 million)			CC Amount/TA ¹ (10)
			Total Rank	TA Ratio ¹	TBL Ratio ¹	Amount (1,000)	Number	Institution Asset Size	Total Rank	Amount (1,000)	Number	
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
Cornerstone Bank	Moorestown	NJ	97.5	0.436	0.933	153,055	368	100M-500M	100.0	164,083	748	0.000
1st Constitution Bank	Cranbury	NJ	95.0	0.363	0.727	282,012	1,016	500M-1B	95.0	291,020	1,239	0.000
BNB Bank, National Association	Fort Lee	NJ	85.0	0.278	0.491	98,659	495	100M-500M	87.5	101,897	732	0.000
BankAsiana	Palisades Park	NJ	85.0	0.395	0.549	81,094	446	100M-500M	85.0	84,284	533	0.000
Fulton Bank of New Jersey	Mount Laurel	NJ	82.5	0.189	0.422	630,394	3,222	1B-10B	85.0	681,088	5,954	0.000
Unity Bank	Clinton	NJ	82.5	0.211	0.419	165,427	768	500M-1B	82.5	176,066	1,117	0.000
Highlands State Bank	Vernon	NJ	80.0	0.333	0.599	61,701	216	100M-500M	77.5	64,894	331	0.000
Harvest Community Bank	Pennsville	NJ	80.0	0.237	0.652	45,910	331	100M-500M	80.0	50,093	641	0.000
BCB Community Bank	Bayonne	NJ	80.0	0.127	0.530	150,117	498	1B-10B	75.0	154,017	596	0.000
Atlantic Stewardship Bank	Midland Park	NJ	77.5	0.189	0.463	132,346	450	500M-1B	77.5	139,856	668	0.000
SussexBank	Franklin	NJ	77.5	0.196	0.437	100,023	310	500M-1B	80.0	106,997	499	0.000
Two River Community Bank	Middletown	NJ	77.5	0.194	0.396	135,239	482	500M-1B	75.0	142,284	706	0.000
Western Bank, Artesia, New Mexico	Artesia	NM	90.0	0.283	0.794	44,620	123	100M-500M	90.0	49,222	319	0.000
Community 1st Bank Las Vegas	Las Vegas	NM	90.0	0.289	0.947	50,366	113	100M-500M	85.0	53,192	228	0.000
Bank of the Rio Grande, National Associat	Las Cruces	NM	80.0	0.179	0.902	24,112	113	100M-500M	77.5	26,728	281	0.000
Bank of the Southwest	Roswell	NM	77.5	0.238	0.535	37,172	162	100M-500M	77.5	43,605	434	0.000
Four Corners Community Bank	Farmington	NM	77.5	0.207	0.526	44,410	167	100M-500M	72.5	47,843	291	0.000
Heritage Bank of Nevada	Reno	NV	87.5	0.221	0.487	112,151	308	500M-1B	87.5	122,577	954	0.000
Kirkwood Bank of Nevada	Las Vegas	NV	80.0	0.276	0.564	13,361	39	<100M	75.0	13,949	54	0.000
Catskill Hudson Bank	Monticello	NY	95.0	0.394	0.942	139,545	397	100M-500M	92.5	148,102	686	0.000
First American International Bank	Brooklyn	NY	87.5	0.208	0.567	110,209	310	500M-1B	77.5	110,689	318	0.000
Adirondack Bank	Utica	NY	87.5	0.187	0.599	109,266	435	500M-1B	90.0	128,588	1,029	0.000
Woori America Bank	New York	NY	85.0	0.181	0.345	177,544	587	500M-1B	82.5	195,042	977	0.004
The Mahopac National Bank	Brewster	NY	85.0	0.164	0.508	151,397	457	500M-1B	82.5	166,411	978	0.000
Watertown Savings Bank	Watertown	NY	85.0	0.178	0.593	90,953	416	500M-1B	85.0	105,854	1,012	0.000
Empire State Bank	Newburgh	NY	85.0	0.395	0.824	63,347	194	100M-500M	85.0	66,385	431	0.000
Riverside Bank	Poughkeepsie	NY	85.0	0.459	0.653	93,162	345	100M-500M	85.0	100,441	627	0.000
The Bridgehampton National Bank	Bridgehampton	NY	82.5	0.143	0.484	200,366	513	1B-10B	87.5	236,278	1,377	0.000
Tioga State Bank	Spencer	NY	82.5	0.172	0.669	68,850	325	100M-500M	80.0	77,705	666	0.000
The Suffolk County National Bank of River	Riverhead	NY	82.5	0.119	0.330	185,416	786	1B-10B	82.5	213,111	2,161	0.000
The First National Bank of Long Island	Glen Head	NY	82.5	0.089	0.635	178,360	433	1B-10B	77.5	182,148	524	0.000
NBT Bank, National Association	Norwich	NY	82.5	0.118	0.433	695,635	3,785	1B-10B	85.0	823,680	10,927	0.000
Evans Bank, National Association	Angola	NY	82.5	0.184	0.410	141,716	513	500M-1B	80.0	150,970	791	0.000
Shinhan Bank America	New York	NY	82.5	0.178	0.278	171,864	681	500M-1B	82.5	189,889	1,175	0.001
The Bank of Castile	Castile	NY	82.5	0.126	0.484	127,694	564	1B-10B	85.0	151,215	1,385	0.000
American Community Bank	Glen Cove	NY	82.5	0.448	0.744	70,578	195	100M-500M	77.5	72,465	245	0.000

Table 3C. Top Macro Business Lenders by State and Territory Based on Call Report Data, June 2012

Name of Lending Institution	City	HQ State	Macro Business Lending (\$100,000 - \$1 million)						All Small Business Lending (less than \$1 million)			CC Amount/TA ¹
			Total Rank	TA Ratio ¹	TBL Ratio ¹	Amount (1,000)	Number	Institution Asset Size	Total Rank	Amount (1,000)	Number	
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
The State Bank and Trust Company	Defiance	OH	100.0	0.311	0.939	195,818	506	500M-1B	100.0	208,610	1,029	0.000
Park View Federal Savings Bank	Solon	OH	100.0	0.300	0.928	241,485	483	500M-1B	90.0	247,110	628	0.000
The Delaware County Bank and Trust Com	Lewis Center	OH	97.5	0.289	0.971	149,111	313	500M-1B	92.5	153,248	519	0.011
First Federal Community Bank, National A	Dover	OH	90.0	0.260	0.724	61,149	350	100M-500M	85.0	73,921	826	0.000
The Citizens National Bank of Southweste	Dayton	OH	87.5	0.318	0.768	34,161	176	100M-500M	77.5	38,075	291	0.000
Western Reserve Bank	Medina	OH	87.5	0.355	0.676	67,345	239	100M-500M	80.0	72,383	393	0.000
CenterBank	Milford	OH	87.5	0.330	0.770	38,256	162	100M-500M	77.5	41,702	259	0.000
Buckeye Community Bank	Lorain	OH	87.5	0.377	0.694	56,736	312	100M-500M	82.5	65,394	618	0.000
Consumers National Bank	Minerva	OH	85.0	0.180	0.682	60,409	274	100M-500M	80.0	70,296	612	0.000
Hometown Bank	Kent	OH	85.0	0.292	0.717	45,542	176	100M-500M	77.5	50,275	316	0.005
Heartland Bank	Gahanna	OH	85.0	0.200	0.513	113,930	403	500M-1B	77.5	128,553	799	0.004
Minster Bank	Minster	OH	85.0	0.170	0.668	58,833	273	100M-500M	80.0	67,096	578	0.000
The Citizens National Bank of Bluffton	Bluffton	OH	85.0	0.196	0.514	119,700	508	500M-1B	80.0	130,647	874	0.001
First National Bank of Oklahoma	Oklahoma City	OK	97.5	0.251	0.634	67,991	287	100M-500M	85.0	75,837	650	0.000
Grand Savings Bank	Grove	OK	90.0	0.168	0.633	37,474	154	100M-500M	77.5	43,658	409	0.000
First National Bank of Weatherford	Weatherford	OK	90.0	0.276	0.823	36,335	93	100M-500M	85.0	44,049	411	0.006
Triad Bank, National Association	Tulsa	OK	90.0	0.206	0.571	33,341	163	100M-500M	82.5	41,239	725	0.000
Quail Creek Bank, National Association	Oklahoma City	OK	87.5	0.258	0.430	125,188	459	100M-500M	82.5	137,004	820	0.000
The First National Bank & Trust	Elk City	OK	87.5	0.138	0.639	42,398	206	100M-500M	80.0	55,913	716	0.000
Exchange Bank and Trust Company	Perry	OK	87.5	0.156	0.806	34,435	99	100M-500M	90.0	42,703	540	0.000
NBC OKLAHOMA	Oklahoma City	OK	87.5	0.182	0.469	89,295	383	100M-500M	80.0	101,941	905	0.000
American Bank of Oklahoma	Collinsville	OK	87.5	0.197	0.638	28,479	128	100M-500M	80.0	34,829	377	0.000
Vision Bank, National Association	Ada	OK	87.5	0.133	0.524	70,106	310	500M-1B	77.5	84,998	917	0.000
Security Bank	Tulsa	OK	87.5	0.230	0.411	94,548	418	100M-500M	82.5	106,555	954	0.000
Peoples Bank of Commerce	Medford	OR	80.0	0.357	0.643	46,971	172	100M-500M	80.0	52,492	345	0.000
Pacific Continental Bank	Eugene	OR	80.0	0.241	0.489	316,090	1,025	1B-10B	75.0	325,367	1,482	0.000
Pioneer Trust Bank, National Association	Salem	OR	75.0	0.228	0.571	71,674	337	100M-500M	72.5	76,634	499	0.003
MileStone Bank	Doylestown	PA	85.0	0.443	0.827	78,058	242	100M-500M	80.0	82,892	356	0.000
Elderton State Bank	Elderton	PA	85.0	0.370	0.639	71,545	479	100M-500M	87.5	91,607	2,573	0.000
The Honesdale National Bank	Honesdale	PA	82.5	0.162	0.526	93,865	466	500M-1B	80.0	109,603	1,094	0.001
Valley Green Bank	Philadelphia	PA	82.5	0.283	0.719	71,148	244	100M-500M	80.0	81,932	430	0.000
Penn Liberty Bank	Wayne	PA	82.5	0.217	0.460	119,676	416	500M-1B	75.0	127,359	713	0.000
Enterprise Bank	Allison Park	PA	82.5	0.361	0.571	88,553	320	100M-500M	75.0	91,685	419	0.000
The Victory Bank	Limerick	PA	82.5	0.395	0.811	45,636	200	100M-500M	77.5	51,315	380	0.000
The Luzerne Bank	Luzerne	PA	82.5	0.281	0.467	86,184	394	100M-500M	82.5	104,356	923	0.000
Landmark Community Bank	Pittston	PA	82.5	0.265	0.590	64,368	309	100M-500M	75.0	70,470	511	0.007
Firsttrust Savings Bank	Conshohocken	PA	80.0	0.169	0.318	392,229	1,714	1B-10B	77.5	442,250	2,727	0.000
Woodlands Bank	Williamsport	PA	80.0	0.197	0.651	60,863	258	100M-500M	82.5	71,544	696	0.000

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			Total Rank	TA Ratio ¹	TBL Ratio ¹	Amount (1,000)	Number	Institution Asset Size	Total Rank	Amount (1,000)	Number	
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
First Keystone Community Bank	Berwick	PA	80.0	0.132	0.576	107,489	443	500M-1B	80.0	122,219	920	0.000
Wayne Bank	Honesdale	PA	80.0	0.174	0.469	118,715	463	500M-1B	77.5	131,786	880	0.000
Metro Bank	Lemoyne	PA	80.0	0.129	0.367	315,559	1,250	1B-10B	75.0	337,276	2,599	0.001
Banco Popular de Puerto Rico	Hato Rey	PR	92.5	0.077	0.237	1,707,000	8,548	10B-50B	92.5	1,856,000	19,836	0.054
Coastway Community Bank	Cranston	RI	82.5	0.243	0.694	81,158	338	100M-500M	82.5	87,385	526	0.000
Arthur State Bank	Union	SC	97.5	0.277	0.910	155,779	458	500M-1B	97.5	170,555	1,046	0.004
Carolina Alliance Bank	Spartanburg	SC	85.0	0.299	0.629	72,433	282	100M-500M	77.5	79,925	554	0.000
Southern First Bank, National Association	Greenville	SC	85.0	0.204	0.496	154,838	548	500M-1B	77.5	167,515	967	0.000
GrandSouth Bank	Greenville	SC	85.0	0.247	0.566	91,966	343	100M-500M	82.5	108,944	1,161	0.000
Enterprise Bank of South Carolina	Ehrhardt	SC	82.5	0.225	0.669	92,043	211	100M-500M	92.5	128,293	1,122	0.001
The Conway National Bank	Conway	SC	80.0	0.126	0.636	117,690	504	500M-1B	77.5	140,583	1,621	0.003
First Community Bank, National Associatic	Lexington	SC	80.0	0.184	0.563	109,850	441	500M-1B	77.5	124,465	978	0.000
Dacotah Bank	Aberdeen	SD	87.5	0.128	0.473	239,905	871	1B-10B	80.0	315,322	3,969	0.000
First Citizens National Bank	Dyersburg	TN	97.5	0.185	0.884	200,255	634	1B-10B	95.0	223,609	1,767	0.000
First Bank of Tennessee	Spring City	TN	95.0	0.286	0.928	68,689	171	100M-500M	92.5	74,017	391	0.000
First Alliance Bank	Cordova	TN	87.5	0.283	0.737	35,301	139	100M-500M	75.0	37,922	242	0.000
First Commerce Bank	Lewisburg	TN	85.0	0.196	0.589	50,447	195	100M-500M	80.0	57,288	481	0.000
Traders National Bank	Tullahoma	TN	85.0	0.241	0.853	37,915	118	100M-500M	82.5	43,798	289	0.000
CapitalMark Bank & Trust	Chattanooga	TN	85.0	0.182	0.485	134,878	502	500M-1B	82.5	146,196	883	0.000
First Volunteer Bank	Chattanooga	TN	85.0	0.166	0.487	108,546	435	500M-1B	82.5	124,066	1,031	0.004
American Security Bank and Trust Compar	Hendersonville	TN	85.0	0.246	0.597	40,872	152	100M-500M	70.0	43,208	215	0.000
Community Trust & Banking Company	Ooltewah	TN	82.5	0.230	0.719	29,804	122	100M-500M	72.5	33,151	244	0.000
First South Bank	Jackson	TN	82.5	0.151	0.540	66,251	296	100M-500M	80.0	78,004	789	0.000
American City Bank of Tullahoma	Tullahoma	TN	82.5	0.190	0.618	43,546	169	100M-500M	77.5	48,573	373	0.003
Cumberland Bank and Trust	Clarksville	TN	82.5	0.225	0.662	34,324	126	100M-500M	82.5	40,609	420	0.000
Cornerstone Community Bank	Chattanooga	TN	82.5	0.181	0.479	75,948	257	100M-500M	80.0	82,973	724	0.001
First Freedom Bank	Lebanon	TN	82.5	0.217	0.456	54,652	181	100M-500M	75.0	59,943	366	0.000
TNBANK	Oak Ridge	TN	82.5	0.196	0.660	32,776	157	100M-500M	75.0	36,395	300	0.000
Community Bank	Fort Worth	TX	95.0	0.223	0.718	119,923	520	500M-1B	90.0	135,008	1,251	0.000
United Bank of El Paso del Norte	El Paso	TX	92.5	0.322	0.703	60,016	260	100M-500M	85.0	70,603	582	0.000
Horizon Bank, SSB	Austin	TX	92.5	0.255	0.597	81,187	273	100M-500M	87.5	96,082	837	0.000
Schertz Bank & Trust	Schertz	TX	90.0	0.250	0.712	47,208	178	100M-500M	77.5	50,733	326	0.000
Southwest Bank	Odessa	TX	90.0	0.271	0.595	62,309	289	100M-500M	85.0	77,582	758	0.000
T Bank, National Association	Dallas	TX	90.0	0.448	0.692	52,867	189	100M-500M	75.0	54,968	257	0.000
First State Bank	New Braunfels	TX	90.0	0.268	0.601	71,805	299	100M-500M	82.5	83,721	762	0.000

Table 3C. Top Macro Business Lenders by State and Territory Based on Call Report Data, June 2012

Name of Lending Institution	City	HQ State	Macro Business Lending (\$100,000 - \$1 million)						All Small Business Lending (less than \$1 million)			CC Amount/TA ¹
			Total Rank	TA Ratio ¹	TBL Ratio ¹	Amount (1,000)	Number	Institution Asset Size	Total Rank	Amount (1,000)	Number	
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
First-Lockhart National Bank	Lockhart	TX	87.5	0.229	0.717	36,613	139	100M-500M	77.5	40,891	315	0.000
Veritex Community Bank, National Associati	Dallas	TX	87.5	0.221	0.482	103,957	371	100M-500M	80.0	115,405	716	0.000
First Commercial Bank, National Associati	Seguin	TX	87.5	0.312	0.878	35,019	116	100M-500M	85.0	39,885	286	0.000
Texas Advantage Community Bank, Natio	Alvin	TX	87.5	0.511	0.903	42,755	125	<100M	80.0	47,026	262	0.000
The National Bank of Andrews	Andrews	TX	87.5	0.237	0.685	33,552	136	100M-500M	80.0	39,330	315	0.000
VINTAGE BANK	Waxahachie	TX	87.5	0.258	0.724	38,171	138	100M-500M	80.0	43,585	378	0.002
Spirit of Texas Bank, SSB	College Station	TX	87.5	0.230	0.518	73,199	503	100M-500M	77.5	78,773	712	0.000
Trinity Bank, N.A.	Fort Worth	TX	87.5	0.269	0.771	45,261	180	100M-500M	80.0	49,410	323	0.000
The East Texas National Bank of Palestine	Palestine	TX	87.5	0.225	0.805	32,834	134	100M-500M	90.0	40,797	450	0.000
Citizens State Bank	Tyler	TX	87.5	0.232	0.577	59,391	270	100M-500M	90.0	81,247	927	0.000
First Bank, National Association	Conroe	TX	87.5	0.178	0.625	53,734	227	100M-500M	82.5	66,391	800	0.000
Medallion Bank	Salt Lake City	UT	87.5	0.277	0.488	185,257	461	500M-1B	70.0	189,787	536	0.000
Wright Express Financial Services Corpora	Midvale	UT	85.0	0.201	0.247	310,868	4,096	1B-10B	92.5	1,011,185	175,009	0.000
Lewiston State Bank	Lewiston	UT	82.5	0.198	0.603	48,291	246	100M-500M	72.5	58,463	590	0.004
Continental Bank	Salt Lake City	UT	82.5	0.283	0.590	31,377	209	100M-500M	75.0	37,122	540	0.000
Zions First National Bank	Salt Lake City	UT	80.0	0.156	0.320	2,761,789	8,975	10B-50B	72.5	2,990,459	29,906	0.007
Capital Community Bank	Provo	UT	80.0	0.261	0.570	32,405	146	100M-500M	67.5	36,375	320	0.000
The First National Bank of Layton	Layton	UT	80.0	0.176	0.621	44,069	168	100M-500M	62.5	46,758	240	0.004
Community Bank	Staunton	VA	80.0	0.177	0.519	88,745	324	500M-1B	82.5	102,003	944	0.000
Towne Bank	Portsmouth	VA	77.5	0.131	0.358	555,709	2,088	1B-10B	75.0	614,322	4,646	0.000
The Bank of Fincastle	Fincastle	VA	77.5	0.214	0.606	40,959	160	100M-500M	77.5	48,361	478	0.000
EVB	Tappahannock	VA	77.5	0.122	0.525	130,367	490	1B-10B	77.5	150,134	1,175	0.002
John Marshall Bank	Falls Church	VA	77.5	0.213	0.308	103,214	363	100M-500M	67.5	108,846	530	0.000
Union First Market Bank	Richmond	VA	77.5	0.117	0.383	462,326	1,579	1B-10B	72.5	512,677	3,396	0.005
New Peoples Bank, Inc.	Honaker	VA	77.5	0.141	0.526	102,201	536	500M-1B	80.0	119,775	1,293	0.000
First Community Bank	Bluefield	VA	77.5	0.104	0.474	291,248	1,204	1B-10B	75.0	317,348	2,885	0.000
Benchmark Community Bank	Kenbridge	VA	75.0	0.131	0.574	55,162	294	100M-500M	85.0	80,020	1,292	0.001
Valley Bank	Roanoke	VA	75.0	0.156	0.371	124,110	411	500M-1B	72.5	133,957	736	0.001
Bank of Botetourt	Buchanan	VA	75.0	0.172	0.569	52,208	227	100M-500M	72.5	59,600	527	0.005
Village Bank	Midlothian	VA	75.0	0.177	0.478	92,452	281	500M-1B	75.0	102,931	537	0.000
American National Bank and Trust Compa	Danville	VA	75.0	0.128	0.378	164,599	724	1B-10B	70.0	178,799	1,274	0.000
StellarOne Bank	Christiansburg	VA	75.0	0.117	0.368	348,237	1,573	1B-10B	72.5	378,482	3,193	0.000
Bank of St. Croix, Inc.	Christiansted	VI	90.0	0.124	0.943	14,222	50	100M-500M	90.0	14,900	80	0.000
Connecticut River Bank, National Associat	Springfield	VT	77.5	0.220	0.674	59,782	311	100M-500M	77.5	71,518	746	0.000
Passumpsic Savings Bank	St. Johnsbury	VT	77.5	0.147	0.586	83,600	434	500M-1B	75.0	103,385	1,163	0.000
Union Bank	Morrisville	VT	77.5	0.191	0.558	101,874	433	500M-1B	77.5	115,371	1,502	0.000

Table 3C. Top Macro Business Lenders by State and Territory Based on Call Report Data, June 2012

Name of Lending Institution	City	HQ State	Macro Business Lending (\$100,000 - \$1 million)						All Small Business Lending (less than \$1 million)			CC Amount/TA ¹
			Total Rank	TA Ratio ¹	TBL Ratio ¹	Amount (1,000)	Number	Institution Asset Size	Total Rank	Amount (1,000)	Number	
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
UniBank	Lynnwood	WA	92.5	0.731	0.974	133,520	272	100M-500M	87.5	135,527	334	0.000
Plaza Bank	Seattle	WA	85.0	0.679	0.997	70,301	184	100M-500M	82.5	70,491	188	0.000
Westside Community Bank	University Place	WA	85.0	0.544	0.947	56,972	163	100M-500M	77.5	58,800	233	0.003
AmericanWest Bank	Spokane	WA	82.5	0.174	0.444	382,849	1,571	1B-10B	80.0	408,799	2,634	0.000
Bank of the Pacific	Aberdeen	WA	80.0	0.218	0.505	138,041	522	500M-1B	80.0	150,486	1,008	0.003
Heritage Bank	Olympia	WA	80.0	0.217	0.426	254,669	905	1B-10B	80.0	280,154	1,886	0.000
Banner Bank	Walla Walla	WA	75.0	0.144	0.376	575,432	1,715	1B-10B	75.0	655,527	4,059	0.003
Whidbey Island Bank	Coupeville	WA	75.0	0.157	0.398	261,354	937	1B-10B	70.0	277,018	1,525	0.002
Citizens State Bank of La Crosse	La Crosse	WI	92.5	0.415	0.866	47,876	165	100M-500M	85.0	52,299	326	0.002
State Bank of Chilton	Chilton	WI	92.5	0.449	0.705	67,932	249	100M-500M	87.5	76,492	506	0.001
Bank of Luxemburg	Luxemburg	WI	87.5	0.243	0.645	60,775	265	100M-500M	85.0	71,513	667	0.000
The First Bank of Baldwin	Baldwin	WI	85.0	0.253	0.684	41,882	161	100M-500M	82.5	47,927	387	0.001
Middleton Community Bank	Middleton	WI	85.0	0.226	0.696	50,767	185	100M-500M	82.5	57,352	397	0.004
Mid-Wisconsin Bank	Medford	WI	85.0	0.190	0.580	87,618	402	100M-500M	82.5	101,742	1,070	0.001
The First National Bank of Berlin	Berlin	WI	85.0	0.228	0.611	64,359	274	100M-500M	80.0	72,383	553	0.001
Horicon Bank	Horicon	WI	82.5	0.210	0.435	108,988	423	500M-1B	80.0	125,060	1,003	0.000
The Stephenson National Bank and Trust	Marinette	WI	82.5	0.234	0.526	68,033	307	100M-500M	77.5	76,605	653	0.002
Bank First National	Manitowoc	WI	82.5	0.197	0.419	183,853	734	500M-1B	77.5	204,612	1,411	0.001
The Port Washington State Bank	Port Washington	WI	82.5	0.183	0.631	77,918	308	100M-500M	82.5	90,992	714	0.002
Westbury Bank	West Bend	WI	82.5	0.170	0.624	92,612	250	500M-1B	72.5	97,853	440	0.000
Spring Bank	Brookfield	WI	82.5	0.301	0.670	46,302	136	100M-500M	72.5	48,488	191	0.000
Community Bank CBD	Delavan	WI	82.5	0.196	0.676	44,132	185	100M-500M	80.0	51,635	458	0.002
Main Street Bank Corp.	Wheeling	WV	92.5	0.235	0.695	58,655	282	100M-500M	97.5	84,433	874	0.000
First Sentry Bank, Inc.	Huntington	WV	90.0	0.216	0.545	107,131	496	100M-500M	85.0	127,361	1,191	0.000
The First State Bank	Barboursville	WV	87.5	0.178	0.668	54,589	247	100M-500M	85.0	66,239	764	0.002
The Poca Valley Bank, Inc.	Walton	WV	85.0	0.153	0.645	47,095	253	100M-500M	77.5	54,176	600	0.006
Freedom Bank, Inc.	Belington	WV	82.5	0.229	0.627	34,955	161	100M-500M	75.0	39,574	332	0.000
First Exchange Bank	Mannington	WV	82.5	0.146	0.730	29,398	151	100M-500M	72.5	33,106	311	0.000
Buffalo Federal Savings Bank	Buffalo	WY	92.5	0.261	0.767	36,167	145	100M-500M	82.5	42,742	372	0.000
Jonah Bank of Wyoming	Casper	WY	75.0	0.187	0.467	40,047	168	100M-500M	62.5	44,886	372	0.000
First National Bank of Gillette	Gillette	WY	72.5	0.093	0.594	42,709	243	100M-500M	65.0	49,499	592	0.003
Wyoming State Bank	Laramie	WY	72.5	0.228	0.611	29,669	102	100M-500M	60.0	32,624	213	0.000
First National Bank of Wyoming	Laramie	WY	72.5	0.212	0.490	35,296	130	100M-500M	57.5	38,801	230	0.000
First Northern Bank of Wyoming	Buffalo	WY	72.5	0.137	0.568	30,525	183	100M-500M	70.0	39,515	550	0.003
First State Bank	Wheatland	WY	72.5	0.128	0.601	34,832	144	100M-500M	72.5	45,250	520	0.000

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 4A. Top Small Business Lenders by State and Territory Using CRA Data, 2011

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)	Amount (1,000) (3)	Number (4)	Amount (1,000) (5)	Number (6)
Alabama	Regions Financial Corp.	AL	817,941	13,342	306,309	11,917	511,632	1,425
	Synovus Financial Corp.	GA	432,292	2,697	70,787	1,594	361,505	1,103
	Servisfirst Bancshares	AL	402,777	1,685	35,045	754	367,732	931
	Wells Fargo & Co.	CA	240,224	4,469	105,539	4,060	134,685	409
	Hancock Holding Corp.	MS	141,026	704	15,105	352	125,921	352
	Compass Bank	AL	115,741	1,913	54,757	1,731	60,984	182
	Banctrust Fncl Grp.	AL	114,817	1,107	28,681	812	86,136	295
	Renasant Corp.	MS	106,076	629	15,844	363	90,232	266
	Bancindependent	AL	89,659	773	19,123	553	70,536	220
	BB&T Corp.	NC	77,396	358	8,404	171	68,992	187
	Iberiabank Corp.	LA	61,489	263	5,728	112	55,761	151
RBCBank	NC	53,059	684	12,858	572	40,201	112	
Alaska	Wells Fargo & Co.	CA	238,974	5,694	136,644	5,350	102,330	344
	First National Bank Alaska	AK	143,737	837	22,019	478	121,718	359
	Northrim Bancorp	AK	69,866	358	9,806	186	60,060	172
Arizona	Wells Fargo & Co.	CA	1,146,435	32,838	733,581	31,503	412,854	1,335
	JPMorgan Chase & Co.	NY	347,575	20,904	205,986	20,512	141,589	392
	Bank of America Corp.	NC	268,508	5,882	91,873	5,394	176,635	488
	Zions Bancorp	UT	258,201	3,091	61,942	2,561	196,259	530
	Western Alli Bancorp	AZ	108,008	393	7,882	130	100,126	263
	Cobiz Financial	CO	102,984	352	7,831	121	95,153	231
	Compass Bank	AL	98,009	1,731	51,590	1,594	46,419	137
	U S Bancorp	MN	84,933	3,913	40,406	3,793	44,527	120
Arkansas	Arvest Bk Grp.	AR	491,177	4,557	99,514	3,374	391,663	1,183
	Regions Financial Corp.	AL	199,640	2,703	56,702	2,263	142,938	440
	First Security Bancorp	AR	127,677	1,707	37,719	1,373	89,958	334
	Liberty Bancshares	AR	84,460	636	15,012	440	69,448	196
	Bancorpsouth	MS	78,832	925	21,447	744	57,385	181
	First Bk Corp.	AR	74,380	739	15,248	515	59,132	224
	Iberiabank Corp.	LA	69,730	398	10,069	232	59,661	166
	U S Bancorp	MN	67,552	2,622	32,499	2,532	35,053	90
	Home Bancshares	AR	67,322	780	15,595	609	51,727	171
	Simmons First Nat Corp.	AR	52,616	742	17,860	619	34,756	123
California	Wells Fargo & Co.	CA	7,772,862	225,876	5,374,561	216,966	2,398,301	8,910
	Bank of America Corp.	NC	1,636,199	40,790	457,035	37,754	1,179,164	3,036
	JPMorgan Chase & Co.	NY	1,345,786	101,911	1,004,624	100,992	341,162	919
	U S Bancorp	MN	991,996	33,384	360,261	31,893	631,735	1,491

Table 4A. Top Small Business Lenders by State and Territory Using CRA Data, 2011

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)	Amount (1,000) (3)	Number (4)	Amount (1,000) (5)	Number (6)
	Union Bank N.A	CA	943,996	11,351	323,707	9,537	620,289	1,814
	Zions Bancorp	UT	717,712	4,628	100,850	3,117	616,862	1,511
	City Nat Corp.	CA	638,081	2,476	56,684	1,089	581,397	1,387
	Bank of The West	CA	617,145	4,117	94,423	2,921	522,722	1,196
	Comerica	TX	430,554	1,240	24,650	366	405,904	874
	CVB Financial Corp.	CA	350,120	1,295	33,100	513	317,020	782
	East W Bancorp	CA	312,405	685	6,018	85	306,387	600
	Community Bank	CA	252,587	1,022	21,759	476	230,828	546
	Capgen Cap Grp Li Lp	NY	248,789	934	22,530	360	226,259	574
	First Republic Bank	CA	237,784	561	8,718	125	229,066	436
	Cathay Gen Bancorp	CA	233,883	645	10,522	209	223,361	436
	Rabobank N.A.	CA	221,906	963	28,682	482	193,224	481
	Westamerica Bancorp	CA	205,953	855	21,014	343	184,939	512
	Umpqua Holding Corp.	OR	205,006	947	25,194	493	179,812	454
	Capital One Financial Corp.	VA	194,120	39,242	155,614	39,095	38,506	147
	Citigroup	NY	187,707	2,553	63,163	2,146	124,544	407
	Wilshire Bancorp	CA	158,146	509	12,324	187	145,822	322
	First Citizens Bancshares	NC	157,607	586	11,331	262	146,276	324
	Mechanics Bank	CA	139,986	1,148	35,321	906	104,665	242
	1867 Western Financial Corp.	CA	139,491	571	14,509	261	124,982	310
	Nara Bancorp	CA	137,404	421	7,026	114	130,378	307
	First Ca Fncl Grp.	CA	133,068	499	12,455	204	120,613	295
	Western Alli Bancorp	AZ	126,571	460	10,243	169	116,328	291
	Hanmi Financial Corp.	CA	126,149	438	9,906	160	116,243	278
	Heritage Cmrc Corp.	CA	125,821	420	7,746	113	118,075	307
	Trico Bancshares	CA	124,879	816	23,354	539	101,525	277
	Signature Bank	NY	109,382	268	1,667	22	107,715	246
	Fremont Bancorp	CA	108,511	338	6,286	99	102,225	239
	SVB Fncl Grp.	CA	108,145	927	19,366	767	88,779	160
	Texas Cap Bancshares	TX	100,484	10,663	51,646	10,479	48,838	184
	Ally Financial	MI	99,729	2,715	92,448	2,702	7,281	13
	SCJ	CA	99,643	215	1,240	19	98,403	196
	Palomar Ent Llc	CA	98,607	345	7,128	120	91,479	225
	First Northern Cmnty Bancorp	CA	97,924	394	9,595	160	88,329	234
	Sierra Bancorp	CA	94,451	526	14,973	280	79,478	246
	Exchange Bank	CA	88,960	413	10,216	188	78,744	225
	First Bks	MO	87,761	505	13,662	288	74,099	217
	American Business Bank	CA	77,790	416	9,451	248	68,339	168
	SB Acq Co Llc	TX	72,905	317	6,971	146	65,934	171
	HSBC Bank USA NA	IL	70,315	1,549	35,130	1,462	35,185	87
	Manufacturers Bank	CA	66,931	179	2,592	44	64,339	135
	Farmers & Mrchs Bancorp	CA	64,286	240	5,239	92	59,047	148

Table 4A. Top Small Business Lenders by State and Territory Using CRA Data, 2011

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)	Amount (1,000) (3)	Number (4)	Amount (1,000) (5)	Number (6)	
Colorado	Wendy Fong	CA	58,760	170	3,549	53	55,211	117	
	Central Valley Cmnty Bancorp	CA	51,312	298	7,574	170	43,738	128	
	Wells Fargo & Co.	CA	1,263,946	35,536	775,430	34,023	488,516	1,513	
	U S Bancorp	MN	322,831	13,891	138,523	13,423	184,308	468	
	JPMorgan Chase & Co.	NY	281,858	15,867	160,239	15,560	121,619	307	
	Cobiz Financial	CO	276,534	1,024	22,540	397	253,994	627	
	First Citizens Bancshares	NC	197,975	882	15,407	395	182,568	487	
	Firstbank Holding Corp.	CO	187,969	3,161	32,925	2,706	155,044	455	
	Zions Bancorp	UT	184,280	1,788	31,554	1,378	152,726	410	
	Bank of The West	CA	140,472	958	17,376	657	123,096	301	
	UMB Financial Corp.	MO	126,482	734	16,791	471	109,691	263	
	Pinnacle Bancorp	NE	120,988	934	21,972	645	99,016	289	
	Guaranty Bancorp	CO	105,867	491	11,909	239	93,958	252	
	Keycorp	OH	101,946	471	7,773	264	94,173	207	
	Lauritzen Corp.	NE	100,151	883	17,518	665	82,633	218	
Connecticut	Bank of America Corp.	NC	90,822	1,919	19,695	1,746	71,127	173	
	Alpine Bk of Co.	CO	66,621	594	14,758	438	51,863	156	
	Compass Bank	AL	56,364	1,211	36,879	1,159	19,485	52	
	Bank of America Corp.	NC	302,024	4,998	98,241	4,346	203,783	652	
	Webster Fncl Corp.	CT	269,623	1,882	62,398	1,267	207,225	615	
	Wells Fargo & Co.	CA	207,064	5,253	146,036	5,012	61,028	241	
	JPMorgan Chase & Co.	NY	125,875	7,358	74,350	7,240	51,525	118	
	TD Bank N.A.	ME	92,146	1,264	46,397	1,103	45,749	161	
	RBS Citizens N.A.	RI	88,334	868	11,147	705	77,187	163	
	First Niagara Fncl Group	NY	73,285	532	16,176	388	57,109	144	
	First Connecticut Bancorp	CT	54,999	250	6,261	126	48,738	124	
	Delaware	PNC Fncl Svc Group	PA	130,132	1,469	50,942	1,231	79,190	238
	District of ColUMBia	BB&T Corp.	NC	63,072	190	3,427	52	59,645	138
		PNCFncl Svc Group	PA	54,731	550	18,305	447	36,426	103
		Wells Fargo & Co.	CA	51,588	1,038	30,729	981	20,859	57
Florida	Wells Fargo & Co.	CA	1,271,362	34,503	840,645	33,062	430,717	1,441	
	Regions Financial Corp.	AL	1,247,615	22,164	582,510	20,033	665,105	2,131	
	Bank of America Corp.	NC	951,154	24,342	336,391	22,639	614,763	1,703	
	Suntrust Bk	GA	646,306	3,993	78,912	2,660	567,394	1,333	
	JPMorgan Chase & Co.	NY	415,107	32,465	305,768	32,146	109,339	319	
	BB&T Corp.	NC	349,422	1,783	43,314	972	306,108	811	
	Synovus Financial Corp.	GA	267,441	1,489	39,567	810	227,874	679	

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			Amount (1,000) (1)	Number (2)	Amount (1,000) (3)	Number (4)	Amount (1,000) (5)	Number (6)
	PNC Fncl Svc Group	PA	230,340	2,252	70,700	1,811	159,640	441
	Fifth Third Bancorp	OH	230,112	1,703	33,569	1,206	196,543	497
	Hancock Holding Corp.	MS	156,233	879	18,894	513	137,339	366
	TD Bank N.A.	ME	151,993	1,473	31,809	1,124	120,184	349
	Northern Trust Corp.	IL	149,155	530	12,800	206	136,355	324
	Capital One Financial Corp.	VA	117,028	29,240	99,930	29,172	17,098	68
	Sabadell United Bank Na	FL	99,432	474	15,058	240	84,374	234
	Compass Bank	AL	84,781	1,467	42,873	1,349	41,908	118
	City National Bank of Florida	FL	78,386	262	5,325	103	73,061	159
	Ally Financial	MI	77,395	2,336	70,002	2,323	7,393	13
	Totalbank	FL	71,781	2,048	18,511	1,907	53,270	141
	U S Bancorp	MN	68,949	5,509	60,080	5,482	8,869	27
	First Citizens Bancshares	NC	61,599	306	5,729	155	55,870	151
Georgia	Synovus Financial Corp.	GA	1,115,866	6,466	153,797	3,717	962,069	2,749
	Wells Fargo & Co.	CA	715,933	18,557	433,888	17,667	282,045	890
	BB&T Corp.	NC	641,713	2,454	48,809	900	592,904	1,554
	Suntrust Bk	GA	614,118	2,696	47,091	1,317	567,027	1,379
	Regions Financial Corp.	AL	387,164	5,334	100,217	4,527	286,947	807
	Bank of America Corp.	NC	347,936	8,247	95,597	7,603	252,339	644
	United Cmnty Bk	GA	190,508	1,668	33,473	1,200	157,035	468
	State Bk Fncl Corp.	GA	147,102	803	18,053	438	129,049	365
	Ameris Bancorp	GA	138,772	1,326	29,138	973	109,634	353
	JPMorgan Chase & Co.	NY	120,134	9,460	86,668	9,374	33,466	86
	Fidelity Southern Corp	GA	103,635	445	10,484	200	93,151	245
	Southeastern Bk Financial Corp.	GA	97,586	650	13,927	379	83,659	271
	SCBT Fncl Corp.	SC	82,498	578	12,764	368	69,734	210
	Colony Bancorp	GA	78,467	822	15,542	625	62,925	197
	First Citizens Bancorp	SC	69,027	418	10,072	249	58,955	169
	First Citizens Bancshares	NC	68,117	314	6,273	160	61,844	154
	Queensborough Co.	GA	53,442	633	15,911	515	37,531	118
Hawaii	Bank of The West	CA	454,127	4,813	109,461	3,880	344,666	933
	Bank of HI Corp.	HI	143,594	533	12,237	218	131,357	315
	Central Pacific Financial Corp.	HI	70,462	449	13,443	306	57,019	143
Idaho	Wells Fargo & Co.	CA	317,785	8,636	195,355	8,224	122,430	412
	U S Bancorp	MN	190,049	5,102	57,733	4,759	132,316	343
	Zions Bancorp	UT	153,691	1,764	40,117	1,388	113,574	376
	The Bank of Commerce	ID	92,707	862	22,901	659	69,806	203
	Wtb Financial Corp.	WA	78,270	455	11,089	269	67,181	186
	Keycorp	OH	54,776	283	5,341	161	49,435	122

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Illinois	JPMorgan Chase & Co.	NY	851,816	45,058	441,906	44,103	409,910	955
	Wintrust Financial Corp.	IL	794,488	3,415	63,606	1,665	730,882	1,750
	First Midwest Bancorp	IL	558,456	2,537	51,908	1,192	506,548	1,345
	American Chartered Bancorp	IL	423,415	1,646	41,426	701	381,989	945
	Bmo Harris Bank N.A.	IL	417,317	3,714	37,542	2,754	379,775	960
	U S Bancorp	MN	367,230	14,537	165,425	13,938	201,805	599
	Bank of America Corp.	NC	354,725	6,288	70,839	5,555	283,886	733
	PNC Fncl Svc Group	PA	334,019	3,916	111,751	3,272	222,268	644
	MB Financial	IL	330,729	1,247	19,617	513	311,112	734
	Fifth Third Bancorp	OH	297,359	1,934	37,945	1,270	259,414	664
	Wells Fargo & Co.	CA	215,456	5,660	159,160	5,436	56,296	224
	PrivateBancorp	IL	195,205	509	7,506	120	187,699	389
	Morton Community Bank	IL	178,521	1,439	33,668	1,006	144,853	433
	First Busey Corp.	IL	173,467	1,064	24,931	652	148,536	412
	First Mid-II Bancshares	IL	151,011	1,381	32,757	1,025	118,254	356
	Associated Banc Corp.	WI	144,871	492	8,203	157	136,668	335
	Firstmerit Corp.	OH	138,025	524	9,948	223	128,077	301
	Northern Trust Corp.	IL	136,514	488	8,818	134	127,696	354
	Old Second Bancorp	IL	135,549	570	13,073	228	122,476	342
	West Suburban Bancorp	IL	116,755	575	14,359	287	102,396	288
	Regions Financial Corp.	AL	96,587	1,606	32,755	1,411	63,832	195
	Taylor Cap Grp.	IL	93,942	232	3,054	52	90,888	180
	RBS Citizens N.A.	RI	90,540	1,100	15,904	934	74,636	166
	Heartland Bancorp	IL	82,277	632	16,259	431	66,018	201
	Banc Ed Corp.	IL	76,118	474	11,215	283	64,903	191
	Standard Bancshares	IL	75,432	284	5,826	106	69,606	178
	Midland States Bancorp	IL	74,538	364	10,082	193	64,456	171
	Capital One Financial Corp.	VA	72,240	11,928	51,261	11,855	20,979	73
	Lauritzen Corp.	NE	70,474	885	14,976	733	55,498	152
	Commerce Bancshares	MO	68,694	357	7,331	198	61,363	159
	First Bks	MO	63,004	305	7,238	169	55,766	136
	Old Nat Bancorp	IN	61,646	525	13,812	379	47,834	146
	Home St Bancorp	IL	57,969	343	6,819	210	51,150	133
	Cummins-Amer Corp.	IL	55,566	229	5,105	109	50,461	120
	Ally Financial	MI	55,218	1,569	48,826	1,558	6,392	11
	Bridgeview Bancorp	IL	50,489	171	3,176	48	47,313	123
	United Cmnty Bancorp	IL	50,342	424	10,513	303	39,829	121
Indiana	Old Nat Bancorp	IN	431,584	3,174	85,982	2,134	345,602	1,040
	PNC Fncl Svc Group	PA	430,277	4,942	157,248	4,190	273,029	752
	JPMorgan Chase & Co.	NY	279,613	12,105	111,318	11,709	168,295	396

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Iowa	Fifth Third Bancorp	OH	264,666	1,541	31,797	964	232,869	577
	1St Source Corp.	IN	210,748	1,356	39,271	813	171,477	543
	German America Bancorp	IN	207,241	1,291	33,591	774	173,650	517
	Wells Fargo & Co.	CA	198,097	4,508	115,103	4,235	82,994	273
	Star Fncl Grp.	IN	152,561	1,225	34,275	737	118,286	488
	Huntington Bancshares	OH	152,216	1,551	36,259	1,243	115,957	308
	Regions Financial Corp.	AL	150,952	1,751	37,451	1,425	113,501	326
	Lakeland Financial Corp.	IN	130,552	605	12,445	280	118,107	325
	First Fncl Bancorp	OH	122,391	669	13,608	373	108,783	296
	First Financial Corp.	IN	98,029	847	23,032	639	74,997	208
	First Bancshares	IN	84,654	530	14,018	310	70,636	220
	U S Bancorp	MN	81,482	6,648	59,214	6,586	22,268	62
	Indiana Cmnty Bancorp	IN	79,300	331	9,070	167	70,230	164
	First Midwest Bancorp	IL	65,810	261	5,939	116	59,871	145
	Mainsource Fncl Grp.	IN	64,295	574	17,020	423	47,275	151
	Bank of America Corp.	NC	61,597	2,231	20,796	2,132	40,801	99
	Keycorp	OH	61,450	338	6,424	216	55,026	122
	Bmo Harris Bank N.A.	IL	57,216	346	5,179	221	52,037	125
	National Bk Indianapolis Corp.	IN	54,933	240	4,935	107	49,998	133
	Iowa	Wells Fargo & Co.	CA	319,565	7,478	172,667	7,060	146,898
U S Bancorp		MN	297,685	6,660	84,761	6,101	212,924	559
Hills Bancorp		IA	191,252	1,813	48,140	1,370	143,112	443
Midwestone Fncl Grp.		IA	144,495	1,148	26,729	795	117,766	353
West Bancorp		IA	114,077	631	15,581	352	98,496	279
BTC Financial Corp.		IA	105,295	351	7,422	130	97,873	221
Stark Bk Grp.		IA	87,624	415	9,005	219	78,619	196
Heartland Fncl USA		IA	76,022	399	9,635	213	66,387	186
Kansas	Intrust Financial Corp.	KS	178,475	1,547	24,316	1,148	154,159	399
	UMB Financial Corp.	MO	145,435	830	16,285	518	129,150	312
	Commerce Bancshares	MO	141,762	1,037	24,959	709	116,803	328
	U S Bancorp	MN	87,501	2,581	29,288	2,433	58,213	148
	Emprise Financial Corp.	KS	81,615	906	16,852	722	64,763	184
	Manhattan Bancorp	KS	72,600	694	15,763	536	56,837	158
	Sunflower Financial	KS	62,209	437	9,689	285	52,520	152
	Corefirst Bank & Trust	KS	62,160	538	11,601	385	50,559	153
	Bank of America Corp.	NC	58,696	1,772	20,325	1,671	38,371	101
	Central Bancompany	MO	51,052	302	6,762	182	44,290	120
	Wells Fargo & Co.	CA	50,038	1,329	39,168	1,287	10,870	42
Kentucky	PNC Fncl Svc Group	PA	369,337	4,098	132,930	3,431	236,407	667

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Louisiana	BB&T Corp.	NC	218,253	1,067	28,328	567	189,925	500
	U S Bancorp	MN	200,443	5,612	62,901	5,246	137,542	366
	Fifth Third Bancorp	OH	158,481	1,035	20,204	647	138,277	388
	JPMorgan Chase & Co.	NY	142,778	5,329	50,883	5,118	91,895	211
	Central Bancshares	KY	141,253	1,041	27,106	688	114,147	353
	Bank of KY Fncl Corp	KY	105,414	545	14,754	304	90,660	241
	Republic Bancorp	KY	96,705	464	12,522	233	84,183	231
	S Y Bancorp	KY	94,378	466	9,948	222	84,430	244
	Old Nat Bancorp	IN	87,196	660	17,170	444	70,026	216
	Community Trust Bancorp	KY	78,278	769	19,789	570	58,489	199
	Whitaker Bancrop	KY	68,111	1,090	21,085	919	47,026	171
Louisiana	Hancock Holding Corp.	MS	796,248	4,363	105,771	2,458	690,477	1,905
	JPMorgan Chase & Co.	NY	397,850	10,747	119,385	10,106	278,465	641
	Regions Financial Corp.	AL	332,532	5,158	119,418	4,532	213,114	626
	Iberiabank Corp.	LA	330,980	1,699	43,208	891	287,772	808
	Capital One Financial Corp.	VA	325,522	8,930	92,757	8,334	232,765	596
	Community Tr Financial Corp.	LA	197,106	1,490	34,969	996	162,137	494
	Midsouth Bancorp	LA	124,201	1,043	25,858	768	98,343	275
	Red River Bancshares	LA	114,305	871	23,207	579	91,098	292
	Bancorpsouth	MS	76,676	682	17,897	488	58,779	194
	Wells Fargo & Co.	CA	51,822	1,451	42,255	1,395	9,567	56
Maine	Bangor Bancorp MHC	ME	169,525	1,384	30,284	1,017	139,241	367
	Camden Nat Corp.	ME	142,389	1,434	42,078	1,090	100,311	344
	TD Bank N.A.	ME	108,759	1,479	47,294	1,290	61,465	189
	Norway Bancorp MHC	ME	68,725	504	14,823	335	53,902	169
	Gorham Bancorp MHC	ME	64,681	343	9,794	195	54,887	148
	Machias Bancorp MHC	ME	59,794	697	17,156	554	42,638	143
	Keycorp	OH	51,664	342	6,874	214	44,790	128
Maryland	PNC Fncl Svc Group	PA	611,370	5,074	153,008	3,853	458,362	1,221
	BB&T Corp.	NC	348,707	1,355	31,142	578	317,565	777
	Wells Fargo & Co.	CA	291,910	6,411	189,973	6,047	101,937	364
	Bank of America Corp.	NC	272,767	6,526	81,635	6,000	191,132	526
	M&T Bk Corp.	NY	214,499	1,534	48,599	1,029	165,900	505
	Suntrust Bk	GA	179,278	1,266	30,105	954	149,173	312
	Sandy Spring Bancorp	MD	147,818	550	10,119	197	137,699	353
	Susquehanna Bancshares	PA	114,418	552	13,622	283	100,796	269
	Capital One Financial Corp.	VA	85,032	6,942	45,319	6,830	39,713	112
	JPMorgan Chase & Co.	NY	81,458	7,288	73,425	7,265	8,033	23
	HSB Bancorp	MD	64,970	530	16,873	370	48,097	160

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Massachusetts								
	Bank of America Corp.	NC	436,466	8,672	138,001	7,834	298,465	838
	Eastern Bk Corp.	MA	303,890	1,474	38,259	805	265,631	669
	TD Bank N.A.	ME	235,737	2,773	93,518	2,348	142,219	425
	RBS Citizens N.A.	RI	220,274	3,186	46,180	2,765	174,094	421
	Independent Bancorp	MA	169,813	939	20,689	527	149,124	412
	Wells Fargo & Co.	CA	149,479	3,945	119,951	3,793	29,528	152
	Salem Five Bancorp	MA	106,810	414	9,707	173	97,103	241
	JPMorgan Chase & Co.	NY	93,708	8,755	86,013	8,735	7,695	20
	Middlesex Bancorp MHC	MA	91,193	442	9,797	249	81,396	193
	Enterprise Bancorp	MA	89,416	546	15,098	335	74,318	211
	Boston Private Fncl Hold	MA	82,979	310	6,477	117	76,502	193
	Beacon Bancorp	MA	57,100	264	6,637	117	50,463	147
	Berkshire Bank	MA	56,519	369	9,625	232	46,894	137
	M&T Bk Corp.	NY	55,003	102	300	3	54,703	99
	Capital One Financial Corp.	VA	52,382	7,312	40,436	7,264	11,946	48
Michigan								
	Comerica	TX	1,140,277	4,347	107,912	1,817	1,032,365	2,530
	Fifth Third Bancorp	OH	894,932	4,866	99,538	2,769	795,394	2,097
	PNC Fncl Svc Group	PA	839,099	8,374	264,350	6,754	574,749	1,620
	Chemical Financial Corp.	MI	569,871	3,615	93,961	2,192	475,910	1,423
	JPMorgan Chase & Co.	NY	562,653	20,799	191,255	19,897	371,398	902
	Huntington Bancshares	OH	460,108	3,429	78,378	2,422	381,730	1,007
	Bank of America Corp.	NC	427,161	5,604	68,713	4,712	358,448	892
	Talmer Bancorp	MI	361,411	1,438	27,547	502	333,864	936
	Citizens Republic Bancorp	MI	332,811	1,549	37,781	760	295,030	789
	Mercantile Bk Corp.	MI	263,554	1,054	22,051	457	241,503	597
	Macatawa Bancorp	MI	213,448	1,080	27,994	520	185,454	560
	Wells Fargo & Co.	CA	176,908	4,758	134,573	4,574	42,335	184
	Independent Bk Corp	MI	145,985	951	26,110	571	119,875	380
	Fidelity Bank	MI	120,529	378	6,817	108	113,712	270
	U S Bancorp	MN	100,795	11,112	94,912	11,082	5,883	30
	MBT Financial Corp.	MI	95,276	662	17,340	429	77,936	233
	Isabella Bancorp	MI	88,914	709	18,049	509	70,865	200
	Arbor Bancorp	MI	87,546	371	8,986	161	78,560	210
	Firstbank Corp.	MI	64,110	463	12,711	298	51,399	165
	RBS Citizens N.A.	RI	56,155	962	11,921	854	44,234	108
Minnesota								
	Wells Fargo & Co.	CA	1,083,838	32,400	687,010	31,183	396,828	1,217
	U S Bancorp	MN	605,264	22,743	234,368	21,843	370,896	900
	Otto Bremer Foundation	MN	498,123	2,287	53,451	1,142	444,672	1,145
	Anchor Bancorp	MN	218,569	1,012	24,954	525	193,615	487

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Mississippi	Klein Financial	MN	128,072	870	21,152	561	106,920	309
	Associated Banc Corp	WI	125,715	502	10,318	211	115,397	291
	State Bancshares	ND	73,526	561	12,887	371	60,639	190
	JPMorgan Chase & Co.	NY	69,480	5,857	61,773	5,838	7,707	19
	Voyager Fs Corp.	MN	59,659	360	10,711	205	48,948	155
	Alerus Financial Corp.	ND	59,517	228	4,024	90	55,493	138
	Bank of America Corp.	NC	58,472	1,542	14,025	1,444	44,447	98
	Trustmark Corp.	MS	351,188	3,043	85,865	2,247	265,323	796
	Regions Financial Corp.	AL	246,505	3,950	99,719	3,516	146,786	434
	Bancorpsouth	MS	187,329	2,179	47,602	1,716	139,727	463
	Hancock Holding Corp.	MS	143,075	1,089	27,088	743	115,987	346
	Renasant Corp.	MS	112,611	1,019	25,600	725	87,011	294
	Bancplus Corp.	MS	83,788	1,616	28,551	1,425	55,237	191
	First M&F Corp.	MS	78,658	972	24,295	775	54,363	197
Citizens Nat Banc Corp	MS	66,321	564	12,985	393	53,336	171	
Missouri	Central Bancompany	MO	688,740	5,709	124,244	4,063	564,496	1,646
	Commerce Bancshares	MO	477,207	3,337	73,374	2,218	403,833	1,119
	U S Bancorp	MN	409,663	12,648	145,309	11,929	264,354	719
	UMB Financial Corp.	MO	214,345	1,154	19,187	670	195,158	484
	Bank of America Corp.	NC	153,415	4,227	49,112	3,953	104,303	274
	Great Southern Bancorp	MO	127,920	615	13,001	323	114,919	292
	Regions Financial Corp.	AL	123,992	1,705	35,192	1,453	88,800	252
	PNC Fncl Svc Group	PA	114,702	1,121	32,292	895	82,410	226
	Arvest Bk Grp.	AR	101,507	732	15,696	494	85,811	238
	Stupp Bros	MO	91,416	289	5,884	98	85,532	191
	Hawthorn Bancshares	MO	90,198	804	19,913	558	70,285	246
	Wells Fargo & Co.	CA	84,897	2,490	71,793	2,420	13,104	70
	JPMorgan Chase & Co.	NY	65,900	6,460	61,307	6,444	4,593	16
	First Bks	MO	54,814	317	7,539	183	47,275	134
Montana	First Intrst Bancsystem	MT	158,391	2,026	43,664	1,676	114,727	350
	Wells Fargo & Co.	CA	151,406	4,112	87,764	3,914	63,642	198
	Stockman Financial Corp.	MT	144,574	1,242	31,591	896	112,983	346
	Glacier Bancorp	MT	139,546	1,358	34,321	1,041	105,225	317
	U S Bancorp	MN	76,193	2,509	29,847	2,375	46,346	134
Nebraska	Lauritzen Corp.	NE	233,249	2,195	47,938	1,646	185,311	549
	Wells Fargo & Co.	CA	208,002	5,187	116,732	4,932	91,270	255
	Pinnacle Bancorp	NE	141,047	2,057	44,695	1,734	96,352	323
	Farmers & Mrch Inv	NE	132,752	801	20,904	503	111,848	298

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			Amount (1,000) (1)	Number (2)	Amount (1,000) (3)	Number (4)	Amount (1,000) (5)	Number (6)
Nevada	U S Bancorp	MN	114,059	3,866	47,123	3,688	66,936	178
	American Nat Corp.	NE	51,540	260	6,508	142	45,032	118
	Wells Fargo & Co.	CA	384,875	13,308	268,069	12,918	116,806	390
	Zions Bancorp	UT	242,225	2,680	70,818	2,213	171,407	467
	Western Alli Bancorp	AZ	177,246	781	18,518	363	158,728	418
	Bank of America Corp.	NC	113,787	2,785	42,145	2,582	71,642	203
	U S Bancorp	MN	78,967	3,203	33,814	3,094	45,153	109
New Hampshire	City Nat Corp.	CA	51,141	243	6,764	124	44,377	119
	TD Bank N.A.	ME	133,237	1,892	60,325	1,630	72,912	262
	Bank of America Corp.	NC	69,937	1,396	20,890	1,270	49,047	126
	RBS Citizens N.A.	RI	58,767	1,246	16,190	1,138	42,577	108
New Jersey	PNC Fncl Svc Group	PA	1,055,292	11,381	473,377	9,816	581,915	1,565
	Wells Fargo & Co.	CA	701,306	16,743	460,781	15,976	240,525	767
	Bank of America Corp.	NC	577,977	11,291	179,688	10,182	398,289	1,109
	JPMorgan Chase & Co.	NY	418,594	25,118	260,541	24,750	158,053	368
	Valley Nat Bancorp	NJ	372,143	2,307	59,782	1,544	312,361	763
	TD Bank N.A.	ME	314,858	3,974	112,230	3,361	202,628	613
	Capital One Financial Corp.	VA	201,226	11,889	86,635	11,556	114,591	333
	Sun Bancorp NJ	NJ	135,238	541	13,526	242	121,712	299
	Fulton Fncl Corp.	PA	133,495	664	15,699	330	117,796	334
	Lakeland Bancorp	NJ	122,459	545	14,823	267	107,636	278
	Texas Cap Bancshares	TX	110,082	8,595	71,445	8,447	38,637	148
	Provident Fncl Svc	NJ	107,901	452	9,366	214	98,535	238
	HSBC Bank USA NA	IL	74,004	942	24,536	814	49,468	128
	Susquehanna Bancshares	PA	64,296	283	6,258	130	58,038	153
	Stewardship Fncl Corp	NJ	53,118	245	6,714	114	46,404	131
	New Mexico	Wells Fargo & Co.	CA	319,176	8,260	189,714	7,829	129,462
U S Bancorp		MN	83,604	1,160	23,509	973	60,095	187
Bank of America Corp.		NC	59,899	1,379	19,976	1,268	39,923	111
New York	JPMorgan Chase & Co.	NY	1,682,466	85,824	888,928	83,969	793,538	1,855
	HSBC Bank USA NA	IL	1,285,395	17,630	554,737	15,468	730,658	2,162
	Capital One Financial Corp.	VA	1,132,687	28,572	404,658	26,618	728,029	1,954
	Bank of America Corp.	NC	744,069	14,376	249,950	13,026	494,119	1,350
	M&T Bk Corp.	NY	651,342	3,752	101,968	2,204	549,374	1,548
	First Niagara Fncl Group	NY	526,711	3,350	74,893	2,166	451,818	1,184
	Wells Fargo & Co.	CA	448,088	11,791	347,105	11,289	100,983	502
	Texas Cap Bancshares	TX	296,343	16,834	173,588	16,323	122,755	511

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			Amount (1,000) (1)	Number (2)	Amount (1,000) (3)	Number (4)	Amount (1,000) (5)	Number (6)
	Citigroup	NY	238,371	3,492	81,982	3,017	156,389	475
	TD Bank N.A.	ME	202,122	3,150	87,581	2,777	114,541	373
	Tompkins Fncl Corp.	NY	190,823	1,534	41,669	1,097	149,154	437
	NBT Bancorp	NY	188,465	1,521	38,873	1,040	149,592	481
	Financial Inst	NY	180,353	1,693	49,745	1,340	130,608	353
	Community Bk Sys	NY	179,771	1,676	47,214	1,253	132,557	423
	Keycorp	OH	164,296	1,335	20,795	966	143,501	369
	Signature Bank	NY	153,832	1,030	31,605	687	122,227	343
	Valley Nat Bancorp	NJ	141,307	351	5,835	118	135,472	233
	New York Cmnty Bancorp	NY	139,413	2,010	18,320	1,733	121,093	277
	U S Bancorp	MN	117,709	9,690	104,066	9,643	13,643	47
	RBS Citizens N.A.	RI	93,732	1,857	22,118	1,694	71,614	163
	Canandaigua Nat Corp	NY	88,442	945	22,132	775	66,310	170
	Hudson Valley Hold Corp	NY	77,887	244	4,738	87	73,149	157
	Alliance Financial Corp.	NY	73,286	407	10,011	239	63,275	168
	Ally Financial	MI	72,791	2,040	67,825	2,030	4,966	10
	PNC Fncl Svc Group	PA	58,058	343	10,587	238	47,471	105
	Suffolk Bancorp	NY	57,890	354	9,464	210	48,426	144
	Arrow Financial Corp.	NY	54,654	451	12,578	322	42,076	129
North Carolina								
	BB&T Corp.	NC	1,769,486	9,066	232,009	4,799	1,537,477	4,267
	First Citizens Bancshares	NC	1,060,819	9,800	205,284	7,389	855,535	2,411
	Wells Fargo & Co.	CA	879,120	17,861	451,343	16,582	427,777	1,279
	Bank of America Corp.	NC	260,860	6,529	75,070	6,061	185,790	468
	Fidelity Bshrs Nc	NC	230,425	1,333	28,205	719	202,220	614
	Suntrust Bk	GA	224,077	1,445	30,179	957	193,898	488
	Rbc Bank	NC	170,810	1,974	33,317	1,589	137,493	385
	Southern Bshrs Nc	NC	163,331	1,460	36,245	1,080	127,086	380
	Newbridge Bancorp	NC	148,404	836	20,718	473	127,686	363
	First Bancorp	NC	113,905	1,546	35,297	1,280	78,608	266
	Fifth Third Bancorp	OH	103,141	766	16,626	551	86,515	215
	Bnc Bancorp	NC	92,787	529	10,807	310	81,980	219
	Yadkin Valley Financial Corp.	NC	83,293	769	22,061	550	61,232	219
	JPMorgan Chase & Co.	NY	78,402	7,361	66,115	7,325	12,287	36
	North Amer Fncl Hold	FL	63,167	333	7,917	178	55,250	155
	Paragon Cmrl Corp.	NC	59,784	253	6,715	130	53,069	123
	FNB United Corp.	NC	58,779	371	10,447	216	48,332	155
	Ally Financial	MI	57,758	1,570	49,125	1,557	8,633	13
	TD Bank N.A.	ME	53,751	412	9,564	278	44,187	134
North Dakota								
	Otto Bremer Foundation	MN	171,495	858	19,864	465	151,631	393
	State Bancshares	ND	153,265	845	21,285	492	131,980	353

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			Amount (1,000) (1)	Number (2)	Amount (1,000) (3)	Number (4)	Amount (1,000) (5)	Number (6)
	Wells Fargo & Co.	CA	130,734	2,305	58,020	2,112	72,714	193
	Alerus Financial Corp.	ND	69,078	405	10,845	239	58,233	166
	U S Bancorp	MN	64,854	3,577	35,106	3,503	29,748	74
	Dacotah Bks	SD	58,118	678	15,397	533	42,721	145
Ohio								
	PNC Fncl Svc Group	PA	1,824,000	17,435	542,100	13,749	1,281,900	3,686
	Huntington Bancshares	OH	1,206,301	10,270	259,964	7,652	946,337	2,618
	Fifth Third Bancorp	OH	907,371	4,916	90,165	2,842	817,206	2,074
	JPMorgan Chase & Co.	NY	587,017	21,878	220,139	20,965	366,878	913
	Park Nat Corp.	OH	482,562	3,397	92,792	2,287	389,770	1,110
	U S Bancorp	MN	426,440	18,730	193,061	18,094	233,379	636
	Keycorp	OH	279,731	1,604	30,267	998	249,464	606
	Firstmerit Corp.	OH	257,352	1,704	28,357	1,085	228,995	619
	First Fncl Bancorp	OH	180,858	964	20,937	525	159,921	439
	Wells Fargo & Co.	CA	145,137	3,998	119,956	3,862	25,181	136
	Bank of America Corp.	NC	94,760	3,839	36,828	3,689	57,932	150
	Citizens Bancshares	OH	64,094	305	7,728	154	56,366	151
	FNB Corp.	PA	61,515	264	5,083	108	56,432	156
	RBS Citizens N.A.	RI	59,821	1,371	15,955	1,237	43,866	134
	Wesbanco	WV	54,689	332	7,270	201	47,419	131
	Ally Financial	MI	50,084	1,370	44,791	1,360	5,293	10
Oklahoma								
	Bancfirst Corp.	OK	372,518	3,889	86,854	3,066	285,664	823
	Arvest Bk Grp.	AR	299,163	3,440	72,534	2,787	226,629	653
	Bok Financial Corp.	OK	161,924	592	12,831	245	149,093	347
	One Rich Hill Land LTD Parts	TX	98,727	435	9,352	195	89,375	240
	RCB Holding Corp.	OK	94,652	891	20,782	663	73,870	228
	JPMorgan Chase & Co.	NY	85,691	5,735	55,310	5,663	30,381	72
	Southwest Bancorp	OK	74,574	365	8,885	164	65,689	201
	Central Bancompany	MO	73,596	552	15,946	373	57,650	179
	Durant Bancorp	OK	59,431	945	19,079	807	40,352	138
	Wells Fargo & Co.	CA	52,600	1,605	45,396	1,561	7,204	44
	Bank of America Corp.	NC	51,446	1,766	20,133	1,692	31,313	74
Oregon								
	Wells Fargo & Co.	CA	600,271	16,095	386,317	15,313	213,954	782
	U S Bancorp	MN	440,793	16,193	168,992	15,523	271,801	670
	Umpqua Holding Corp.	OR	273,312	1,354	35,142	717	238,170	637
	West Coast Bancorp	OR	196,221	783	15,205	326	181,016	457
	Bank of America Corp.	NC	131,497	4,178	46,345	3,956	85,152	222
	Keycorp	OH	123,088	693	11,051	424	112,037	269
	Pacific Continental Corp	OR	105,987	556	17,446	314	88,541	242
	Sterling Financial Corp.	WA	103,014	535	12,391	299	90,623	236

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Pennsylvania	Columbia Bkg Sys	WA	91,097	487	14,251	272	76,846	215
	JPMorgan Chase & Co.	NY	91,047	7,192	68,343	7,129	22,704	63
	Bank of The West	CA	81,966	564	11,247	411	70,719	153
	Banner Corp.	WA	54,946	418	8,872	291	46,074	127
	PNC Fncl Svc Group	PA	2,092,006	23,979	839,637	20,482	1,252,369	3,497
	Wells Fargo & Co.	CA	694,897	14,513	396,081	13,645	298,816	868
	FNB Corp.	PA	632,234	3,361	76,811	1,780	555,423	1,581
	National Penn Bancshares	PA	403,118	1,751	41,873	802	361,245	949
	M&T Bk Corp.	NY	340,064	1,997	61,002	1,257	279,062	740
	Susquehanna Bancshares	PA	294,655	1,914	53,314	1,245	241,341	669
	RBS Citizens N.A.	RI	257,816	3,990	64,573	3,485	193,243	505
	Fulton Fncl Corp.	PA	247,413	1,194	27,341	588	220,072	606
	First Niagara Fncl Group	NY	232,523	2,278	57,349	1,763	175,174	515
	Bank of America Corp.	NC	177,736	6,398	71,850	6,098	105,886	300
	S&T Bancorp	PA	175,485	1,814	46,802	1,374	128,683	440
	JPMorgan Chase & Co.	NY	151,919	14,468	136,593	14,419	15,326	49
	Firsttrust Bank	PA	133,059	493	11,828	200	121,231	293
	Northwest Bancshares Inc.	PA	128,508	1,072	29,234	726	99,274	346
	U S Bancorp	MN	127,186	10,576	112,003	10,501	15,183	75
	Huntington Bancshares	OH	125,785	1,704	44,626	1,476	81,159	228
	Cnb Fncl Corp.	PA	119,525	885	27,153	557	92,372	328
	TD Bank N.A.	ME	114,466	1,399	35,374	1,153	79,092	246
	First Commonwealth Fncl Corp	PA	104,307	878	23,457	590	80,850	288
	Metro Bancorp	PA	95,487	484	9,190	252	86,297	232
	Univest Corp of PA	PA	91,082	747	21,662	542	69,420	205
	Bryn Mawr Bk Corp.	PA	90,315	301	5,003	87	85,312	214
	Community Bk Sys	NY	78,827	539	14,893	358	63,934	181
	Ally Financial	MI	74,801	2,183	68,236	2,173	6,565	10
	Capital One Financial Corp.	VA	70,627	11,272	54,912	11,225	15,715	47
Graystone Tower Bank	PA	69,970	284	5,683	114	64,287	170	
Vist Fncl Corp.	PA	65,351	325	7,119	177	58,232	148	
Texas Cap Bancshares	TX	59,235	3,302	28,928	3,177	30,307	125	
1St Summit Bc of Johnstown	PA	57,154	448	10,396	295	46,758	153	
QNB Corp.	PA	54,083	426	13,104	294	40,979	132	
Puerto Rico	Popular	PR	855,875	11,356	325,777	9,719	530,098	1,637
	Compass Bank	AL	128,983	1,115	32,004	798	96,979	317
	Banco Santander De Puerto RI	PR	93,125	743	18,793	491	74,332	252
	First Bancorp	PR	84,194	438	10,023	239	74,171	199
	Oriental Fncl Grp.	PR	76,364	338	7,279	141	69,085	197
Rhode Island								

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South Carolina	Bank of America Corp.	NC	125,664	1,377	26,214	1,117	99,450	260	
	Bank Rhode Island	RI	119,898	806	27,010	529	92,888	277	
	RBS Citizens N.A.	RI	78,133	1,280	17,226	1,143	60,907	137	
	Washington Trust Bancorp	RI	56,654	269	5,448	125	51,206	144	
	BB&T Corp.	NC	425,916	2,223	52,339	1,178	373,577	1,045	
	Wells Fargo & Co.	CA	359,392	6,652	168,489	6,117	190,903	535	
	SCBT Fncl Corp.	SC	329,389	2,158	54,484	1,325	274,905	833	
	First Citizens Bancorp	SC	301,519	2,648	69,281	1,885	232,238	763	
	Synovus Financial Corp.	GA	251,531	1,517	39,828	905	211,703	612	
	Bank of America Corp.	NC	152,842	3,296	41,493	2,993	111,349	303	
South Dakota	TD Bank N.A.	ME	140,482	905	20,439	579	120,043	326	
	Regions Financial Corp.	AL	85,645	995	18,118	816	67,527	179	
	Suntrust Bk	GA	71,571	304	5,251	153	66,320	151	
	Wells Fargo & Co.	CA	255,871	4,730	107,280	4,328	148,591	402	
	Dacotah Bks	SD	148,676	1,526	34,053	1,166	114,623	360	
	U S Bancorp	MN	147,043	2,413	29,205	2,122	117,838	291	
	Minnehaha Bancshares	SD	109,639	623	15,233	379	94,406	244	
	First Intrst Bancsystem	MT	50,378	681	15,846	573	34,532	108	
	Tennessee	Regions Financial Corp.	AL	686,502	11,393	297,826	10,296	388,676	1,097
		First Horizon Nat Corp	TN	559,752	2,883	78,028	1,553	481,724	1,330
Pinnacle Fncl Ptnr		TN	535,088	2,357	55,646	1,107	479,442	1,250	
Suntrust Bk		GA	266,688	1,108	17,453	539	249,235	569	
BB&T Corp.		NC	149,105	602	13,873	258	135,232	344	
First South Bancorp		TN	147,904	1,996	36,934	1,648	110,970	348	
U S Bancorp		MN	105,477	4,752	50,215	4,597	55,262	155	
Wells Fargo & Co.		CA	102,788	2,417	69,788	2,302	33,000	115	
Bank of America Corp.		NC	91,965	3,278	34,803	3,122	57,162	156	
First Citizens Bancshares		TN	73,949	861	20,496	680	53,453	181	
Renasant Corp.		MS	71,124	598	13,117	415	58,007	183	
Synovus Financial Corp.		GA	65,344	332	6,990	145	58,354	187	
First Scty Grp.		TN	63,545	423	10,349	257	53,196	166	
Bancorpsouth	MS	53,271	508	11,732	385	41,539	123		
Texas	Wells Fargo & Co.	CA	2,318,298	59,695	1,376,667	56,646	941,631	3,049	
	JPMorgan Chase & Co.	NY	1,260,895	64,379	651,645	62,866	609,250	1,513	
	Cullen/Frost Bkr	TX	1,017,693	4,047	90,999	1,736	926,694	2,311	
	Bank of America Corp.	NC	676,860	17,266	226,640	16,100	450,220	1,166	
	Compass Bank	AL	552,959	9,376	282,823	8,560	270,136	816	
	Zions Bancorp	UT	542,655	3,227	80,586	2,090	462,069	1,137	

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	Texas Cap Bancshares	TX	402,212	14,408	105,080	13,636	297,132	772
	Prosperity Bancshares	TX	368,804	3,059	72,894	2,178	295,910	881
	Comerica	TX	320,390	1,407	40,600	683	279,790	724
	Capital One Financial Corp.	VA	304,032	27,989	131,555	27,538	172,477	451
	Amarillo Nat Bancorp	TX	244,815	4,150	105,142	3,669	139,673	481
	International Bshrs Corp	TX	225,636	2,100	49,459	1,544	176,177	556
	American St Fncl Corp	TX	209,414	2,484	50,996	2,070	158,418	414
	Regions Financial Corp.	AL	198,976	2,391	50,694	1,995	148,282	396
	MOW/RPW li	TX	178,220	1,277	37,627	878	140,593	399
	Happy Bancshares	TX	176,259	1,721	43,198	1,267	133,061	454
	Overton Financial Corp.	TX	173,209	1,197	33,280	785	139,929	412
	ANB Holding Corp.	TX	155,422	1,033	30,663	668	124,759	365
	Legacytexas Grp.	TX	155,033	750	19,828	403	135,205	347
	City Bank	TX	152,635	1,297	30,610	953	122,025	344
	Bok Financial Corp.	OK	148,557	517	10,330	194	138,227	323
	Ally Financial	MI	139,072	3,892	125,836	3,869	13,236	23
	Weststar Bhc	TX	132,568	724	21,120	411	111,448	313
	Southside Bancshares	TX	123,638	1,139	32,151	878	91,487	261
	Broadway Bancshares	TX	115,391	709	18,809	445	96,582	264
	Central Cmnty Corp.	TX	114,886	1,055	23,780	807	91,106	248
	CBFH	TX	108,454	969	26,001	723	82,453	246
	North Amer Bancshares	TX	94,643	710	17,155	507	77,488	203
	U S Bancorp	MN	86,168	5,889	67,470	5,827	18,698	62
	Jefferson Bancshares	TX	85,471	673	17,777	478	67,694	195
	Trustmark Corp.	MS	84,674	413	11,940	230	72,734	183
	Bancorpsouth	MS	83,854	770	19,282	556	64,572	214
	Hancock Holding Corp.	MS	82,519	369	8,016	183	74,503	186
	Encore Bancshares	TX	78,092	279	6,431	109	71,661	170
	Inwood Bancshares	TX	74,563	372	9,457	206	65,106	166
	Woodforest National Bank	TX	72,598	379	8,214	192	64,384	187
	Plains Bancorp	TX	72,439	750	18,494	591	53,945	159
	American Bk Holding Corp	TX	70,931	594	18,193	434	52,738	160
	Metrocorp Bancshares	TX	70,387	207	3,132	46	67,255	161
	Patriot Bancshares	TX	68,247	292	6,440	139	61,807	153
	Security Holding Corp.	TX	65,462	998	21,078	864	44,384	134
	First NB Group	TX	64,463	396	9,703	221	54,760	175
	Community TR Financial Corp.	LA	58,189	217	4,370	90	53,819	127
	First Citizens Bancshares	NC	57,088	329	6,538	197	50,550	132
	Inter National Bank	TX	53,325	322	7,880	180	45,445	142
Utah	Zions Bancorp	UT	593,194	7,705	192,247	6,552	400,947	1,153
	Wells Fargo & Co.	CA	497,420	14,458	323,588	13,886	173,832	572

Table 4A. Top Small Business Lenders by State and Territory Using CRA Data, 2011

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)	Amount (1,000) (3)	Number (4)	Amount (1,000) (5)	Number (6)
Vermont	JPMorgan Chase & Co.	NY	148,613	5,424	54,313	5,203	94,300	221
	U S Bancorp	MN	97,488	2,882	31,508	2,709	65,980	173
	Keycorp	OH	65,988	327	6,329	189	59,659	138
	Merchants Bancshares	VT	68,725	411	10,250	244	58,475	167
	TD Bank N.A.	ME	53,939	578	17,966	489	35,973	89
Virginia	BB&T Corp.	NC	1,051,449	4,457	106,861	1,985	944,588	2,472
	Wells Fargo & Co.	CA	672,476	14,841	389,091	13,959	283,385	882
	Suntrust Bk	GA	527,824	2,514	48,758	1,420	479,066	1,094
	Bank of America Corp.	NC	289,706	6,359	77,938	5,829	211,768	530
	PNC Fncl Svc Group	PA	201,038	1,526	47,338	1,107	153,700	419
	First Citizens Bancshares	NC	180,365	1,392	32,898	972	147,467	420
	Union First Mkt Bshrs Corp	VA	162,738	1,031	23,414	655	139,324	376
	Townebank	VA	155,979	918	22,354	539	133,625	379
	Stellarone Corp.	VA	155,420	800	20,961	423	134,459	377
	Southern Bshrs NC	NC	148,132	622	10,669	247	137,463	375
	United Bancshares	WV	107,494	538	11,988	292	95,506	246
	Capital One Financial Corp.	VA	94,055	7,668	43,965	7,538	50,090	130
	Burke & Herbert Bank And Trust	VA	86,374	514	12,579	305	73,795	209
	JPMorgan Chase & Co.	NY	82,965	7,513	72,010	7,487	10,955	26
	Virginia Cmrc Bancorp	VA	76,129	353	9,265	161	66,864	192
	Eastern VA Bancshares	VA	57,685	447	13,257	309	44,428	138
	Cardinal Financial Corp.	VA	56,637	144	1,894	33	54,743	111
	First Cap Bancorp	VA	52,000	260	7,923	137	44,077	123
	Washington	Wells Fargo & Co.	CA	724,392	19,261	438,876	18,384	285,516
U S Bancorp		MN	604,047	15,903	176,141	14,893	427,906	1,010
Bank of America Corp.		NC	379,959	11,360	149,063	10,770	230,896	590
Wtb Financial Corp.		WA	327,612	1,601	36,941	856	290,671	745
Banner Corp.		WA	285,370	1,649	34,670	969	250,700	680
ColUMBia Bkg Sys		WA	268,126	1,193	27,863	577	240,263	616
Keycorp		OH	192,990	899	14,768	509	178,222	390
JPMorgan Chase & Co.		NY	163,129	11,906	114,314	11,781	48,815	125
Sterling Financial Corp.		WA	132,589	684	15,290	353	117,299	331
Washington Bkg Co.		WA	125,608	737	20,142	433	105,466	304
Skbhc Holds Llc		AZ	69,107	381	10,682	231	58,425	150
Olympic Bancorp		WA	67,113	431	12,349	269	54,764	162
Umpqua Holding Corp.		OR	66,316	294	6,219	144	60,097	150
Peoples Bancorp		WA	59,713	296	6,891	149	52,822	147
West Virginia		BB&T Corp.	NC	224,746	1,269	33,644	722	191,102

Table 4A. Top Small Business Lenders by State and Territory Using CRA Data, 2011

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-\$1 million)	
			Amount (1,000) (1)	Number (2)	Amount (1,000) (3)	Number (4)	Amount (1,000) (5)	Number (6)
Wisconsin	United Bancshares	WV	191,178	1,359	38,660	905	152,518	454
	Huntington Bancshares	OH	72,832	538	12,348	375	60,484	163
	JPMorgan Chase & Co.	NY	64,195	1,723	17,166	1,620	47,029	103
	City Holding Corp.	WV	58,383	389	11,360	246	47,023	143
	Wesbanco	WV	53,789	358	8,296	225	45,493	133
	U S Bancorp	MN	551,146	20,006	197,087	19,023	354,059	983
	Associated Banc Corp	WI	483,724	2,029	42,853	896	440,871	1,133
	Johnson Fncl Grp.	WI	351,352	1,359	27,663	510	323,689	849
	Wells Fargo & Co.	CA	241,807	6,085	144,685	5,770	97,122	315
	JPMorgan Chase & Co.	NY	215,402	9,348	87,966	9,030	127,436	318
	River Valley Bancorp	WI	187,411	1,178	28,386	689	159,025	489
	Baylake Corp.	WI	130,700	687	16,167	337	114,533	350
	TRI City Bshrs Corp	WI	128,112	668	14,609	328	113,503	340
	Oconomowoc Bancshares	WI	127,047	553	11,549	255	115,498	298
	NEB Corp.	WI	122,319	1,040	26,519	744	95,800	296
	Wintrust Financial Corp.	IL	109,189	487	9,859	245	99,330	242
	Waupaca Bancorp	WI	104,594	1,305	25,503	1,039	79,091	266
	Bankmanagers Corp.	WI	101,374	351	6,261	121	95,113	230
	Community Banc Corp Sheboyga	WI	86,700	422	9,081	219	77,619	203
	BMO Harris Bank N.A.	IL	64,973	404	7,790	245	57,183	159
Talmer Bancorp	MI	58,186	421	10,847	262	47,339	159	
PNC Fncl Svc Group	PA	57,701	455	11,397	332	46,304	123	
Otto Bremer Foundation	MN	56,228	388	10,254	240	45,974	148	
Wyoming	Wells Fargo & Co.	CA	124,493	2,507	57,061	2,309	67,432	198
	First Intrst Bancsystem	MT	101,589	1,253	31,458	1,025	70,131	228

Note: Small businesses seeking loans should also consider banks that participate in the 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 4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2011

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-\$1 million)	
			Amount (1,000) (1)	Number (2)	Amount (1,000) (3)	Number (4)	Amount (1,000) (5)	Number (6)
Alabama								
	Regions Financial Corp.	AL	306,309	11,917	817,941	13,342	511,632	1,425
	Wells Fargo & Co .	CA	105,539	4,060	240,224	4,469	134,685	409
	Synovus Financial	GA	70,787	1,594	432,292	2,697	361,505	1,103
	Compass Bank	AL	54,757	1,731	115,741	1,913	60,984	182
	ServisfirstBancshares	AL	35,045	754	402,777	1,685	367,732	931
	Banctrust Fncl Grp.	AL	28,681	812	114,817	1,107	86,136	295
	JPMorgan Chase & Co .	NY	27,171	3,193	29,409	3,200	2,238	7
	Bank of America Corp.	NC	20,537	2,102	47,722	2,176	27,185	74
	Ally Financial	MI	20,014	635	22,175	639	2,161	4
	Bancindependent	AL	19,123	553	89,659	773	70,536	220
	Renasant Corp.	MS	15,844	363	106,076	629	90,232	266
	Hancock Holding Corp.	MS	15,105	352	141,026	704	125,921	352
	RBCBank	NC	12,858	572	53,059	684	40,201	112
	Capital One Financial Corp.	VA	12,645	3,561	14,521	3,564	1,876	3
	West Alabama Cap Corp.	AL	11,609	483	43,204	581	31,595	98
	U S Bancorp	MN	10,989	930	12,180	933	1,191	3
Alaska								
	Wells Fargo & Co .	CA	136,644	5,350	238,974	5,694	102,330	344
	Bank of America Corp.	NC	31,959	3,413	40,210	3,430	8,251	17
	First National Bank Alaska	AK	22,019	478	143,737	837	121,718	359
Arizona								
	Wells Fargo & Co .	CA	733,581	31,503	1,146,435	32,838	412,854	1,335
	JPMorgan Chase & Co .	NY	205,986	20,512	347,575	20,904	141,589	392
	Bank of America Corp.	NC	91,873	5,394	268,508	5,882	176,635	488
	Zions Bancorp	UT	61,942	2,561	258,201	3,091	196,259	530
	Compass Bank	AL	51,590	1,594	98,009	1,731	46,419	137
	U S Bancorp	MN	40,406	3,793	84,933	3,913	44,527	120
	Ally Financial	MI	20,222	620	21,064	622	842	2
	Capital One Financial Corp.	VA	19,543	5,857	22,954	5,871	3,411	14
	Texas Capbancshares	TX	15,674	3,186	19,575	3,202	3,901	16
Arkansas								
	Arvest Bk Grp.	AR	99,514	3,374	491,177	4,557	391,663	1,183
	Regions Financial Corp.	AL	56,702	2,263	199,640	2,703	142,938	440
	First Security Bancorp	AR	37,719	1,373	127,677	1,707	89,958	334
	Wells Fargo & Co .	CA	33,889	1,060	40,025	1,099	6,136	39
	U S Bancorp	MN	32,499	2,532	67,552	2,622	35,053	90
	JPMorgan Chase & Co .	NY	24,419	2,342	28,501	2,351	4,082	9
	Ally Financial	MI	22,430	741	23,406	742	976	1
	Bancorpsouth	MS	21,447	744	78,832	925	57,385	181
	Simmons First Nat Corp.	AR	17,860	619	52,616	742	34,756	123

Table 4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2011

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-\$1 million)	
			Amount (1,000) (1)	Number (2)	Amount (1,000) (3)	Number (4)	Amount (1,000) (5)	Number (6)
	Homebancshares	AR	15,595	609	67,322	780	51,727	171
	First Bk Corp.	AR	15,248	515	74,380	739	59,132	224
	Bank of America Corp.	NC	15,036	1,284	41,816	1,357	26,780	73
	Libertybancshares	AR	15,012	440	84,460	636	69,448	196
	Capital One Financial Corp.	VA	10,718	2,948	12,065	2,953	1,347	5
	Iberiabank Corp.	LA	10,069	232	69,730	398	59,661	166
	Summit Bancorp	AR	10,025	309	45,649	416	35,624	107
California								
	Wells Fargo & Co .	CA	5,374,561	216,966	7,772,862	225,876	2,398,301	8,910
	JPMorgan Chase & Co .	NY	1,004,624	100,992	1,345,786	101,911	341,162	919
	Bank of America Corp.	NC	457,035	37,754	1,636,199	40,790	1,179,164	3,036
	U S Bancorp	MN	360,261	31,893	991,996	33,384	631,735	1,491
	Union Bank N.A	CA	323,707	9,537	943,996	11,351	620,289	1,814
	Capital One Financial Corp.	VA	155,614	39,095	194,120	39,242	38,506	147
	Zions Bancorp	UT	100,850	3,117	717,712	4,628	616,862	1,511
	Bank of The West	CA	94,423	2,921	617,145	4,117	522,722	1,196
	Ally Financial	MI	92,448	2,702	99,729	2,715	7,281	13
	Citigroup	NY	63,163	2,146	187,707	2,553	124,544	407
	City Nat Corp.	CA	56,684	1,089	638,081	2,476	581,397	1,387
	Texas Capbancshares	TX	51,646	10,479	100,484	10,663	48,838	184
	Mechanics Bank	CA	35,321	906	139,986	1,148	104,665	242
	HSBC Bank USA NA	IL	35,130	1,462	70,315	1,549	35,185	87
	CVB Financial Corp.	CA	33,100	513	350,120	1,295	317,020	782
	Rabobank N.A.	CA	28,682	482	221,906	963	193,224	481
	Lauritzen Corp.	NE	26,536	2,164	33,638	2,191	7,102	27
	Umpqua Holding Corp.	OR	25,194	493	205,006	947	179,812	454
	Comerica	TX	24,650	366	430,554	1,240	405,904	874
	Tricobancshares	CA	23,354	539	124,879	816	101,525	277
	CapGen. Cap Grp li Lp	NY	22,530	360	248,789	934	226,259	574
	Community Bank	CA	21,759	476	252,587	1,022	230,828	546
	Westamerica Bancorp	CA	21,014	343	205,953	855	184,939	512
	SVB Fncl Grp.	CA	19,366	767	108,145	927	88,779	160
	Sierra Bancorp	CA	14,973	280	94,451	526	79,478	246
	1867 Western Financial Corp.	CA	14,509	261	139,491	571	124,982	310
	Stearns Bank N A	MN	14,449	351	21,066	390	6,617	39
	Compass Bank	AL	14,385	531	25,894	568	11,509	37
	First Bks	MO	13,662	288	87,761	505	74,099	217
	GE Capital Financial Inc.	UT	13,535	342	36,227	405	22,692	63
	First CA Fncl Grp.	CA	12,455	204	133,068	499	120,613	295
	Wilshire Bancorp	CA	12,324	187	158,146	509	145,822	322
	First Citizensbancshares	NC	11,331	262	157,607	586	146,276	324

Table 4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2011

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-\$1 million)	
			Amount (1,000) (1)	Number (2)	Amount (1,000) (3)	Number (4)	Amount (1,000) (5)	Number (6)
Colorado	Cathay Gen Bancorp	CA	10,522	209	233,883	645	223,361	436
	Western Alli Bancorp	AZ	10,243	169	126,571	460	116,328	291
	ExchanGE Bank	CA	10,216	188	88,960	413	78,744	225
Colorado	Wells Fargo & Co .	CA	775,430	34,023	1,263,946	35,536	488,516	1,513
	JPMorgan Chase & Co .	NY	160,239	15,560	281,858	15,867	121,619	307
	U S Bancorp	MN	138,523	13,423	322,831	13,891	184,308	468
	Compass Bank	AL	36,879	1,159	56,364	1,211	19,485	52
	Capital One Financial Corp.	VA	34,772	7,615	40,486	7,631	5,714	16
	Firstbank Holding Corp.	CO	32,925	2,706	187,969	3,161	155,044	455
	Zions Bancorp	UT	31,554	1,378	184,280	1,788	152,726	410
	Ally Financial	MI	24,373	707	25,093	708	720	1
	Cobiz Financial	CO	22,540	397	276,534	1,024	253,994	627
	Pinnacle Bancorp	NE	21,972	645	120,988	934	99,016	289
	Bank of America Corp.	NC	19,695	1,746	90,822	1,919	71,127	173
	Lauritzen Corp.	NE	17,518	665	100,151	883	82,633	218
	Bank of The West	CA	17,376	657	140,472	958	123,096	301
	UMB Financial Corp.	MO	16,791	471	126,482	734	109,691	263
	Texas Capbancshares	TX	16,232	3,398	22,678	3,417	6,446	19
	First Citizensbancshares	NC	15,407	395	197,975	882	182,568	487
	Alpine Bk of Co .	CO	14,758	438	66,621	594	51,863	156
Guaranty Bancrop	CO	11,909	239	105,867	491	93,958	252	
Connecticut	Wells Fargo & Co .	CA	146,036	5,012	207,064	5,253	61,028	241
	Bank of America Corp.	NC	98,241	4,346	302,024	4,998	203,783	652
	JPMorgan Chase & Co .	NY	74,350	7,240	125,875	7,358	51,525	118
	Webster Fncl Corp.	CT	62,398	1,267	269,623	1,882	207,225	615
	TD Bank N.A.	ME	46,397	1,103	92,146	1,264	45,749	161
	Ally Financial	MI	22,935	720	25,552	724	2,617	4
	Capital One Financial Corp.	VA	22,439	4,265	28,497	4,287	6,058	22
	U S Bancorp	MN	19,981	1,711	22,797	1,722	2,816	11
	First Niagara Fncl Group	NY	16,176	388	73,285	532	57,109	144
	Texas Capbancshares	TX	12,663	1,853	22,429	1,891	9,766	38
RBS Citizens N.A.	RI	11,147	705	88,334	868	77,187	163	
Delaware	PNC Fncl Svc Group	PA	50,942	1,231	130,132	1,469	79,190	238
	U S Bancorp	MN	33,111	2,271	39,242	2,297	6,131	26
	Wells Fargo & Co .	CA	28,274	974	46,353	1,027	18,079	53
	JPMorgan Chase & Co .	NY	12,208	1,161	13,438	1,164	1,230	3
District of Columbia	Wells Fargo & Co .	CA	30,729	981	51,588	1,038	20,859	57

Table 4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2011

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-\$1 million)	
			Amount (1,000) (1)	Number (2)	Amount (1,000) (3)	Number (4)	Amount (1,000) (5)	Number (6)
Florida	PNC Fncl Svc Group	PA	18,305	447	54,731	550	36,426	103
	Wells Fargo & Co .	CA	840,645	33,062	1,271,362	34,503	430,717	1,441
	Regions Financial Corp.	AL	582,510	20,033	1,247,615	22,164	665,105	2,131
	Bank of America Corp.	NC	336,391	22,639	951,154	24,342	614,763	1,703
	JPMorgan Chase & Co .	NY	305,768	32,146	415,107	32,465	109,339	319
	Capital One Financial Corp.	VA	99,930	29,172	117,028	29,240	17,098	68
	Suntrust Bk	GA	78,912	2,660	646,306	3,993	567,394	1,333
	PNC Fncl Svc Group	PA	70,700	1,811	230,340	2,252	159,640	441
	Ally Financial	MI	70,002	2,323	77,395	2,336	7,393	13
	U S Bancorp	MN	60,080	5,482	68,949	5,509	8,869	27
	BB&T Corp.	NC	43,314	972	349,422	1,783	306,108	811
	Compass Bank	AL	42,873	1,349	84,781	1,467	41,908	118
	Synovus Financial	GA	39,567	810	267,441	1,489	227,874	679
	Fifth Third Bancorp	OH	33,569	1,206	230,112	1,703	196,543	497
	TD Bank N.A.	ME	31,809	1,124	151,993	1,473	120,184	349
	Texas Capbancshares	TX	22,347	3,176	42,127	3,245	19,780	69
	HSBC Bank USA NA	IL	21,906	1,847	47,856	1,933	25,950	86
	Hancock Holding Corp.	MS	18,894	513	156,233	879	137,339	366
	Totalbank	FL	18,511	1,907	71,781	2,048	53,270	141
	Sabadell United Bank NA	FL	15,058	240	99,432	474	84,374	234
Georgia	Citigroup	NY	14,452	399	49,636	513	35,184	114
	Northern TR Corp.	IL	12,800	206	149,155	530	136,355	324
	Capital City Bk Grp	FL	11,622	427	27,286	495	15,664	68
	RBCBank	NC	11,337	650	28,226	702	16,889	52
	Stearns Bank N A	MN	10,672	265	22,536	320	11,864	55
	Wells Fargo & Co .	CA	433,888	17,667	715,933	18,557	282,045	890
	Synovus Financial	GA	153,797	3,717	1,115,866	6,466	962,069	2,749
	Regions Financial Corp.	AL	100,217	4,527	387,164	5,334	286,947	807
	Bank of America Corp.	NC	95,597	7,603	347,936	8,247	252,339	644
	JPMorgan Chase & Co .	NY	86,668	9,374	120,134	9,460	33,466	86
	BB&T Corp.	NC	48,809	900	641,713	2,454	592,904	1,554
	Suntrust Bk	GA	47,091	1,317	614,118	2,696	567,027	1,379
	U S Bancorp	MN	37,551	3,211	43,984	3,234	6,433	23
	Ally Financial	MI	37,138	1,144	41,752	1,153	4,614	9
	United Cmnty Bk	GA	33,473	1,200	190,508	1,668	157,035	468
Capital One Financial Corp.	VA	33,395	10,431	41,268	10,458	7,873	27	
Ameris Bancorp	GA	29,138	973	138,772	1,326	109,634	353	
State Bk Fncl Corp.	GA	18,053	438	147,102	803	129,049	365	
Queensborough Co.	GA	15,911	515	53,442	633	37,531	118	

Table 4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2011

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-\$1 million)	
			Amount (1,000) (1)	Number (2)	Amount (1,000) (3)	Number (4)	Amount (1,000) (5)	Number (6)
	Colony Bancorp	GA	15,542	625	78,467	822	62,925	197
	Southeastern Bk Financial Corp.	GA	13,927	379	97,586	650	83,659	271
	Texas Capbancshares	TX	13,295	2,588	23,354	2,619	10,059	31
	SCBT Fncl Corp.	SC	12,764	368	82,498	578	69,734	210
	Fidelity Southern Corp.	GA	10,484	200	103,635	445	93,151	245
	First Citizens Bancorp	SC	10,072	249	69,027	418	58,955	169
Guam								
	Bank of The West	CA	10,288	515	47,416	609	37,128	94
Hawaii								
	Bank of The West	CA	109,461	3,880	454,127	4,813	344,666	933
	Wells Fargo & Co .	CA	33,313	1,049	40,674	1,099	7,361	50
	JPMorgan Chase & Co .	NY	16,221	1,688	16,355	1,689	134	1
	Central Pacific Financial Corp.	HI	13,443	306	70,462	449	57,019	143
	Bank of HI Corp.	HI	12,237	218	143,594	533	131,357	315
	Bank of America Corp.	NC	12,112	1,146	17,877	1,162	5,765	16
Idaho								
	Wells Fargo & Co .	CA	195,355	8,224	317,785	8,636	122,430	412
	U S Bancorp	MN	57,733	4,759	190,049	5,102	132,316	343
	Zions Bancorp	UT	40,117	1,388	153,691	1,764	113,574	376
	The Bank of Commerce	ID	22,901	659	92,707	862	69,806	203
	JPMorgan Chase & Co.	NY	17,145	1,944	21,275	1,957	4,130	13
	WTB Financial Corp.	WA	11,089	269	78,270	455	67,181	186
	Bank of America Corp.	NC	10,371	864	33,298	917	22,927	53
Illinois								
	JPMorgan Chase & Co .	NY	441,906	44,103	851,816	45,058	409,910	955
	U S Bancorp	MN	165,425	13,938	367,230	14,537	201,805	599
	Wells Fargo & Co .	CA	159,160	5,436	215,456	5,660	56,296	224
	PNC Fncl Svc Group	PA	111,751	3,272	334,019	3,916	222,268	644
	Bank of America Corp.	NC	70,839	5,555	354,725	6,288	283,886	733
	Wintrust Financial Corp.	IL	63,606	1,665	794,488	3,415	730,882	1,750
	First Midwest Bancorp	IL	51,908	1,192	558,456	2,537	506,548	1,345
	Capital One Financial Corp.	VA	51,261	11,855	72,240	11,928	20,979	73
	Ally Financial	MI	48,826	1,558	55,218	1,569	6,392	11
	American Chartered Bancorp	IL	41,426	701	423,415	1,646	381,989	945
	Fifth Third Bancorp	OH	37,945	1,270	297,359	1,934	259,414	664
	BMO Harris Bank N.A.	IL	37,542	2,754	417,317	3,714	379,775	960
	Morton Community Bank	IL	33,668	1,006	178,521	1,439	144,853	433
	First Mid-Ilbancshares	IL	32,757	1,025	151,011	1,381	118,254	356
	Regions Financial Corp.	AL	32,755	1,411	96,587	1,606	63,832	195
	First Busey Corp.	IL	24,931	652	173,467	1,064	148,536	412
	MB Financial	IL	19,617	513	330,729	1,247	311,112	734

Table 4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2011

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-\$1 million)	
			Amount (1,000) (1)	Number (2)	Amount (1,000) (3)	Number (4)	Amount (1,000) (5)	Number (6)
	Texas Capbancshares	TX	16,449	2,602	36,707	2,673	20,258	71
	Heartland Bancorp	IL	16,259	431	82,277	632	66,018	201
	RBS Citizens N.A.	RI	15,904	934	90,540	1,100	74,636	166
	Lauritzen Corp.	NE	14,976	733	70,474	885	55,498	152
	West Suburban Bancorp	IL	14,359	287	116,755	575	102,396	288
	Old Nat Bancorp	IN	13,812	379	61,646	525	47,834	146
	Old Second Bancorp	IL	13,073	228	135,549	570	122,476	342
	HSBC Bank USA NA	IL	11,907	2,016	15,983	2,027	4,076	11
	Banc Ed Corp.	IL	11,215	283	76,118	474	64,903	191
	Banterra Corp.	IL	10,796	299	49,572	429	38,776	130
	United Cmnty Bancorp	IL	10,513	303	50,342	424	39,829	121
	GE Capital Financial Inc.	UT	10,322	260	30,683	315	20,361	55
	Midland States Bancorp	IL	10,082	193	74,538	364	64,456	171
Indiana								
	PNC Fncl Svc Group	PA	157,248	4,190	430,277	4,942	273,029	752
	Wells Fargo & Co .	CA	115,103	4,235	198,097	4,508	82,994	273
	JPMorgan Chase & Co .	NY	111,318	11,709	279,613	12,105	168,295	396
	Old Nat Bancorp	IN	85,982	2,134	431,584	3,174	345,602	1,040
	U S Bancorp	MN	59,214	6,586	81,482	6,648	22,268	62
	1St Source Corp.	IN	39,271	813	210,748	1,356	171,477	543
	Regions Financial Corp.	AL	37,451	1,425	150,952	1,751	113,501	326
	Huntingtonbancshares	OH	36,259	1,243	152,216	1,551	115,957	308
	Star Fncl Grp	IN	34,275	737	152,561	1,225	118,286	488
	GERman Amer Bancorp	IN	33,591	774	207,241	1,291	173,650	517
	Fifth Third Bancorp	OH	31,797	964	264,666	1,541	232,869	577
	Ally Financial	MI	23,043	745	24,504	750	1,461	5
	First Financial Corp.	IN	23,032	639	98,029	847	74,997	208
	Capital One Financial Corp.	VA	21,274	5,177	27,082	5,192	5,808	15
	Bank of America Corp.	NC	20,796	2,132	61,597	2,231	40,801	99
	Mainsource Fncl Grp	IN	17,020	423	64,295	574	47,275	151
	Firstbancshares	IN	14,018	310	84,654	530	70,636	220
	First Fncl Bancorp	OH	13,608	373	122,391	669	108,783	296
	Lakeland Financial Corp.	IN	12,445	280	130,552	605	118,107	325
Iowa								
	Wells Fargo & Co .	CA	172,667	7,060	319,565	7,478	146,898	418
	U S Bancorp	MN	84,761	6,101	297,685	6,660	212,924	559
	Hills Bancorp	IA	48,140	1,370	191,252	1,813	143,112	443
	JPMorgan Chase & Co .	NY	33,330	3,427	38,340	3,438	5,010	11
	Midwestone Fncl Grp	IA	26,729	795	144,495	1,148	117,766	353
	Ally Financial	MI	22,761	824	23,430	825	669	1
	West Bancorp	IA	15,581	352	114,077	631	98,496	279

Table 4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2011

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-\$1 million)		
			Amount (1,000) (1)	Number (2)	Amount (1,000) (3)	Number (4)	Amount (1,000) (5)	Number (6)	
Kansas	Capital One Financial Corp.	VA	15,266	3,306	15,608	3,307	342	1	
	First Citizens Financial Corp.	IA	15,042	589	45,071	680	30,029	91	
	Bank of America Corp.	NC	10,440	1,096	16,267	1,119	5,827	23	
	Wells Fargo & Co .	CA	39,168	1,287	50,038	1,329	10,870	42	
	JPMorgan Chase & Co .	NY	30,581	3,311	33,844	3,319	3,263	8	
	U S Bancorp	MN	29,288	2,433	87,501	2,581	58,213	148	
	Commercebankshares	MO	24,959	709	141,762	1,037	116,803	328	
	Intrust Financial Corp.	KS	24,316	1,148	178,475	1,547	154,159	399	
	Bank of America Corp.	NC	20,325	1,671	58,696	1,772	38,371	101	
	Emprise Financial Corp.	KS	16,852	722	81,615	906	64,763	184	
	UMB Financial Corp.	MO	16,285	518	145,435	830	129,150	312	
	Manhattan Bancorp	KS	15,763	536	72,600	694	56,837	158	
	Ally Financial	MI	13,995	448	16,157	452	2,162	4	
	Capital One Financial Corp.	VA	13,495	2,766	14,213	2,767	718	1	
Kentucky	Central of KS	KS	13,286	458	37,283	538	23,997	80	
	Corefirst Bank & Trust	KS	11,601	385	62,160	538	50,559	153	
	PNC Fncl Svc Group	PA	132,930	3,431	369,337	4,098	236,407	667	
	U S Bancorp	MN	62,901	5,246	200,443	5,612	137,542	366	
	JPMorgan Chase & Co .	NY	50,883	5,118	142,778	5,329	91,895	211	
	Wells Fargo & Co .	CA	35,230	1,122	40,650	1,155	5,420	33	
	BB&T Corp.	NC	28,328	567	218,253	1,067	189,925	500	
	Centralbankshares	KY	27,106	688	141,253	1,041	114,147	353	
	Whitaker Bancorp	KY	21,085	919	68,111	1,090	47,026	171	
	Fifth Third Bancorp	OH	20,204	647	158,481	1,035	138,277	388	
	Community TR Bancorp	KY	19,789	570	78,278	769	58,489	199	
	Old Nat Bancorp	IN	17,170	444	87,196	660	70,026	216	
	Huntingtonbankshares	OH	16,021	561	47,745	641	31,724	80	
	Bank of KY Fncl Corp.	KY	14,754	304	105,414	545	90,660	241	
	Ally Financial	MI	13,132	394	15,345	398	2,213	4	
	Republic Bancorp	KY	12,522	233	96,705	464	84,183	231	
	Capital One Financial Corp.	VA	11,037	3,013	12,725	3,020	1,688	7	
	Louisiana	Regions Financial Corp.	AL	119,418	4,532	332,532	5,158	213,114	626
		JPMorgan Chase & Co .	NY	119,385	10,106	397,850	10,747	278,465	641
Hancock Holding Corp.		MS	105,771	2,458	796,248	4,363	690,477	1,905	
Capital One Financial Corp.		VA	92,757	8,334	325,522	8,930	232,765	596	
Iberiabank Corp.		LA	43,208	891	330,980	1,699	287,772	808	
Wells Fargo & Co .		CA	42,255	1,395	51,822	1,451	9,567	56	
Ally Financial		MI	41,148	1,307	43,557	1,311	2,409	4	

Table 4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2011

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			Amount (1,000) (1)	Number (2)	Amount (1,000) (3)	Number (4)	Amount (1,000) (5)	Number (6)
Maine	Community TR Financial Corp.	LA	34,969	996	197,106	1,490	162,137	494
	Midsouth Bancorp	LA	25,858	768	124,201	1,043	98,343	275
	Texas Capbancshares	TX	23,754	3,504	41,258	3,559	17,504	55
	Red Riverbancshares	LA	23,207	579	114,305	871	91,098	292
	Bancorpsouth	MS	17,897	488	76,676	682	58,779	194
	Bank of America Corp.	NC	16,656	1,727	40,098	1,788	23,442	61
	TD Bank N.A.	ME	47,294	1,290	108,759	1,479	61,465	189
	Camden Nat Corp.	ME	42,078	1,090	142,389	1,434	100,311	344
	Bangor Bancorp MHC	ME	30,284	1,017	169,525	1,384	139,241	367
	Wells Fargo & Co .	CA	22,860	749	28,411	779	5,551	30
Maryland	Bank of America Corp.	NC	18,036	1,127	42,007	1,219	23,971	92
	Machias Bancorp MHC	ME	17,156	554	59,794	697	42,638	143
	Norway Bancorp MHC	ME	14,823	335	68,725	504	53,902	169
	U S Bancorp	MN	14,661	1,687	15,116	1,690	455	3
	JPMorgan Chase & Co .	NY	14,516	1,584	15,806	1,590	1,290	6
	Wells Fargo & Co .	CA	189,973	6,047	291,910	6,411	101,937	364
	PNC FncI Svc Group	PA	153,008	3,853	611,370	5,074	458,362	1,221
	Bank of America Corp.	NC	81,635	6,000	272,767	6,526	191,132	526
	JPMorgan Chase & Co .	NY	73,425	7,265	81,458	7,288	8,033	23
	M&T Bk Corp.	NY	48,599	1,029	214,499	1,534	165,900	505
Massachusetts	Capital One Financial Corp.	VA	45,319	6,830	85,032	6,942	39,713	112
	U S Bancorp	MN	39,631	3,116	46,969	3,141	7,338	25
	BB&T Corp.	NC	31,142	578	348,707	1,355	317,565	777
	Suntrust Bk	GA	30,105	954	179,278	1,266	149,173	312
	Ally Financial	MI	24,885	734	24,885	734	-	-
	Hsb Bancorp	MD	16,873	370	64,970	530	48,097	160
	Susquehannabancshares	PA	13,622	283	114,418	552	100,796	269
	Sandy Spring Bancorp	MD	10,119	197	147,818	550	137,699	353
	Bank of America Corp.	NC	138,001	7,834	436,466	8,672	298,465	838
	Wells Fargo & Co .	CA	119,951	3,793	149,479	3,945	29,528	152
TD Bank N.A.	ME	93,518	2,348	235,737	2,773	142,219	425	
JPMorgan Chase & Co .	NY	86,013	8,735	93,708	8,755	7,695	20	
RBS Citizens N.A.	RI	46,180	2,765	220,274	3,186	174,094	421	
Capital One Financial Corp.	VA	40,436	7,264	52,382	7,312	11,946	48	
Eastern Bk Corp.	MA	38,259	805	303,890	1,474	265,631	669	
Ally Financial	MI	33,930	1,060	37,625	1,066	3,695	6	
Texas Capbancshares	TX	29,872	6,449	43,766	6,502	13,894	53	
U S Bancorp	MN	27,347	2,400	33,460	2,420	6,113	20	

Table 4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2011

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			Amount (1,000) (1)	Number (2)	Amount (1,000) (3)	Number (4)	Amount (1,000) (5)	Number (6)	
Michigan	Independent Bancorp	MA	20,689	527	169,813	939	149,124	412	
	Enterprise Bancorp	MA	15,098	335	89,416	546	74,318	211	
	South Shore Bancorp MHC	MA	10,145	193	32,957	260	22,812	67	
	PNC FncI Svc Group	PA	264,350	6,754	839,099	8,374	574,749	1,620	
	JPMorgan Chase & Co .	NY	191,255	19,897	562,653	20,799	371,398	902	
	Wells Fargo & Co .	CA	134,573	4,574	176,908	4,758	42,335	184	
	Comerica	TX	107,912	1,817	1,140,277	4,347	1,032,365	2,530	
	Fifth Third Bancorp	OH	99,538	2,769	894,932	4,866	795,394	2,097	
	U S Bancorp	MN	94,912	11,082	100,795	11,112	5,883	30	
	Chemical Financial Corp.	MI	93,961	2,192	569,871	3,615	475,910	1,423	
	Huntington Bancshares	OH	78,378	2,422	460,108	3,429	381,730	1,007	
	Bank of America Corp.	NC	68,713	4,712	427,161	5,604	358,448	892	
	Citizens Republic Bancorp	MI	37,781	760	332,811	1,549	295,030	789	
	Capital One Financial Corp.	VA	37,016	10,485	41,547	10,500	4,531	15	
	Ally Financial	MI	35,923	1,141	46,817	1,158	10,894	17	
	Macatawa Bancorp	MI	27,994	520	213,448	1,080	185,454	560	
	Talmer Bancorp	MI	27,547	502	361,411	1,438	333,864	936	
	Independent Bk Corp.	MI	26,110	571	145,985	951	119,875	380	
	Mercantile Bk Corp.	MI	22,051	457	263,554	1,054	241,503	597	
	Minnesota	Isabella Bancorp	MI	18,049	509	88,914	709	70,865	200
MBT Financial Corp.		MI	17,340	429	95,276	662	77,936	233	
Firstbank Corp.		MI	12,711	298	64,110	463	51,399	165	
RBS Citizens N.A.		RI	11,921	854	56,155	962	44,234	108	
Wells Fargo & Co .		CA	687,010	31,183	1,083,838	32,400	396,828	1,217	
U S Bancorp		MN	234,368	21,843	605,264	22,743	370,896	900	
JPMorgan Chase & Co .		NY	61,773	5,838	69,480	5,857	7,707	19	
Otto Bremer Foundation		MN	53,451	1,142	498,123	2,287	444,672	1,145	
Ally Financial		MI	30,882	1,052	33,325	1,057	2,443	5	
Capital One Financial Corp.		VA	26,848	5,444	36,022	5,469	9,174	25	
Anchor Bancorp		MN	24,954	525	218,569	1,012	193,615	487	
Klein Financial		MN	21,152	561	128,072	870	106,920	309	
Bank of America Corp.		NC	14,025	1,444	58,472	1,542	44,447	98	
Statebancshares		ND	12,887	371	73,526	561	60,639	190	
Voyager FS Corp.		MN	10,711	205	59,659	360	48,948	155	
Associated Banc Corp.		WI	10,318	211	125,715	502	115,397	291	
Mississippi		Regions Financial Corp.	AL	99,719	3,516	246,505	3,950	146,786	434
		Trustmark Corp.	MS	85,865	2,247	351,188	3,043	265,323	796
		Bancorpsouth	MS	47,602	1,716	187,329	2,179	139,727	463

Table 4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2011

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			Amount (1,000) (1)	Number (2)	Amount (1,000) (3)	Number (4)	Amount (1,000) (5)	Number (6)
Missouri	Bancplus Corp.	MS	28,551	1,425	83,788	1,616	55,237	191
	Wells Fargo & Co .	CA	27,503	923	35,627	958	8,124	35
	Hancock Holding Corp.	MS	27,088	743	143,075	1,089	115,987	346
	Renasant Corp.	MS	25,600	725	112,611	1,019	87,011	294
	First M&F Corp.	MS	24,295	775	78,658	972	54,363	197
	JPMorgan Chase & Co .	NY	16,717	1,885	20,953	1,895	4,236	10
	State Bank And Trust Company	MS	14,948	564	44,620	678	29,672	114
	Citizens Corp.	MS	13,539	648	49,475	761	35,936	113
	Ally Financial	MI	13,113	419	14,238	421	1,125	2
	Citizens Nat Banc Corp.	MS	12,985	393	66,321	564	53,336	171
	U S Bancorp	MN	145,309	11,929	409,663	12,648	264,354	719
	Central Banccompany	MO	124,244	4,063	688,740	5,709	564,496	1,646
	Commercebancshares	MO	73,374	2,218	477,207	3,337	403,833	1,119
	Wells Fargo & Co .	CA	71,793	2,420	84,897	2,490	13,104	70
	JPMorgan Chase & Co .	NY	61,307	6,444	65,900	6,460	4,593	16
Bank of America Corp.	NC	49,112	3,953	153,415	4,227	104,303	274	
Regions Financial Corp.	AL	35,192	1,453	123,992	1,705	88,800	252	
PNC Fncl Svc Group	PA	32,292	895	114,702	1,121	82,410	226	
Ally Financial	MI	24,891	841	30,446	849	5,555	8	
Capital One Financial Corp.	VA	21,486	5,486	28,318	5,507	6,832	21	
Hawthornbancshares	MO	19,913	558	90,198	804	70,285	246	
UMB Financial Corp.	MO	19,187	670	214,345	1,154	195,158	484	
Arvest Bk Grp.	AR	15,696	494	101,507	732	85,811	238	
Texas Cap Bancshares	TX	14,320	2,088	24,962	2,129	10,642	41	
Great Southern Bancorp	MO	13,001	323	127,920	615	114,919	292	
Montana	Wells Fargo & Co .	CA	87,764	3,914	151,406	4,112	63,642	198
	First Intrst Bancsystem	MT	43,664	1,676	158,391	2,026	114,727	350
	Glacier Bancorp	MT	34,321	1,041	139,546	1,358	105,225	317
	Stockman Financial Corp.	MT	31,591	896	144,574	1,242	112,983	346
	U S Bancorp	MN	29,847	2,375	76,193	2,509	46,346	134
	JPMorgan Chase & Co .	NY	15,137	1,460	16,765	1,467	1,628	7
	Ally Financial	MI	10,602	329	11,729	332	1,127	3
Nebraska	Wells Fargo & Co .	CA	116,732	4,932	208,002	5,187	91,270	255
	Lauritzen Corp.	NE	47,938	1,646	233,249	2,195	185,311	549
	U S Bancorp	MN	47,123	3,688	114,059	3,866	66,936	178
	Pinnacle Bancorp	NE	44,695	1,734	141,047	2,057	96,352	323
	JPMorgan Chase & Co .	NY	26,123	2,458	26,823	2,460	700	2
	Farmers & Mrch Inv	NE	20,904	503	132,752	801	111,848	298

Table 4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2011

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-\$1 million)	
			Amount (1,000) (1)	Number (2)	Amount (1,000) (3)	Number (4)	Amount (1,000) (5)	Number (6)
Nevada	Ally Financial	MI	17,298	612	19,342	615	2,044	3
	Wells Fargo & Co .	CA	268,069	12,918	384,875	13,308	116,806	390
	Zions Bancorp	UT	70,818	2,213	242,225	2,680	171,407	467
	Bank of America Corp.	NC	42,145	2,582	113,787	2,785	71,642	203
	U S Bancorp	MN	33,814	3,094	78,967	3,203	45,153	109
	JPMorgan Chase & Co .	NY	33,011	3,518	38,868	3,537	5,857	19
New Hampshire	Western Alli Bancorp	AZ	18,518	363	177,246	781	158,728	418
	TD Bank N.A.	ME	60,325	1,630	133,237	1,892	72,912	262
	Wells Fargo & Co .	CA	31,967	954	38,423	995	6,456	41
	JPMorgan Chase & Co .	NY	22,566	2,270	25,915	2,283	3,349	13
	Bank of America Corp.	NC	20,890	1,270	69,937	1,396	49,047	126
	RBS Citizens N.A.	RI	16,190	1,138	58,767	1,246	42,577	108
New Jersey	Ally Financial	MI	10,519	339	11,169	341	650	2
	PNC Fncl Svc Group	PA	473,377	9,816	1,055,292	11,381	581,915	1,565
	Wells Fargo & Co .	CA	460,781	15,976	701,306	16,743	240,525	767
	JPMorgan Chase & Co .	NY	260,541	24,750	418,594	25,118	158,053	368
	Bank of America Corp.	NC	179,688	10,182	577,977	11,291	398,289	1,109
	TD Bank N.A.	ME	112,230	3,361	314,858	3,974	202,628	613
	Capital One Financial Corp.	VA	86,635	11,556	201,226	11,889	114,591	333
	Texas Capbancshares	TX	71,445	8,447	110,082	8,595	38,637	148
	Valley Nat Bancorp	NJ	59,782	1,544	372,143	2,307	312,361	763
	U S Bancorp	MN	40,523	3,365	46,874	3,387	6,351	22
	Ally Financial	MI	39,574	1,191	41,304	1,194	1,730	3
	HSBC Bank USA NA	IL	24,536	814	74,004	942	49,468	128
	Fulton Fncl Corp.	PA	15,699	330	133,495	664	117,796	334
	Lakeland Bancorp	NJ	14,823	267	122,459	545	107,636	278
	Sun Bancorp NJ	NJ	13,526	242	135,238	541	121,712	299
New Mexico	New York Cmnty Bancorp	NY	12,340	1,719	23,600	1,751	11,260	32
	Wells Fargo & Co .	CA	189,714	7,829	319,176	8,260	129,462	431
	U S Bancorp	MN	23,509	973	83,604	1,160	60,095	187
	JPMorgan Chase & Co .	NY	20,891	2,327	22,709	2,332	1,818	5
	Bank of America Corp.	NC	19,976	1,268	59,899	1,379	39,923	111
	Compass Bank	AL	13,936	429	22,966	458	9,030	29
New York	JPMorgan Chase & Co .	NY	888,928	83,969	1,682,466	85,824	793,538	1,855
	HSBC Bank USA NA	IL	554,737	15,468	1,285,395	17,630	730,658	2,162
	Capital One Financial Corp.	VA	404,658	26,618	1,132,687	28,572	728,029	1,954

Table 4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2011

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-\$1 million)	
			Amount (1,000) (1)	Number (2)	Amount (1,000) (3)	Number (4)	Amount (1,000) (5)	Number (6)
	Wells Fargo & Co .	CA	347,105	11,289	448,088	11,791	100,983	502
	Bank of America Corp.	NC	249,950	13,026	744,069	14,376	494,119	1,350
	Texas Capbancshares	TX	173,588	16,323	296,343	16,834	122,755	511
	U S Bancorp	MN	104,066	9,643	117,709	9,690	13,643	47
	M&T Bk Corp.	NY	101,968	2,204	651,342	3,752	549,374	1,548
	TD Bank N.A.	ME	87,581	2,777	202,122	3,150	114,541	373
	Citigroup	NY	81,982	3,017	238,371	3,492	156,389	475
	First Niagara Fncl Group	NY	74,893	2,166	526,711	3,350	451,818	1,184
	Ally Financial	MI	67,825	2,030	72,791	2,040	4,966	10
	Financial Inst	NY	49,745	1,340	180,353	1,693	130,608	353
	Community Bk Sys	NY	47,214	1,253	179,771	1,676	132,557	423
	Tompkins Fncl Corp.	NY	41,669	1,097	190,823	1,534	149,154	437
	NBT Bancorp	NY	38,873	1,040	188,465	1,521	149,592	481
	Signature Bank	NY	31,605	687	153,832	1,030	122,227	343
	Canandaigua Nat Corp.	NY	22,132	775	88,442	945	66,310	170
	RBS Citizens N.A.	RI	22,118	1,694	93,732	1,857	71,614	163
	Keycorp	OH	20,795	966	164,296	1,335	143,501	369
	New York Cmnty Bancorp	NY	18,320	1,733	139,413	2,010	121,093	277
	Arrow Financial Corp.	NY	12,578	322	54,654	451	42,076	129
	GE Capital Financial Inc.	UT	11,741	329	25,506	383	13,765	54
	Watertown Savings Bank	NY	11,535	279	43,091	368	31,556	89
	PNC Fncl Svc Group	PA	10,587	238	58,058	343	47,471	105
	Alliance Financial Corp.	NY	10,011	239	73,286	407	63,275	168
North Carolina								
	Wells Fargo & Co .	CA	451,343	16,582	879,120	17,861	427,777	1,279
	BB&T Corp.	NC	232,009	4,799	1,769,486	9,066	1,537,477	4,267
	First Citizens Bancshares	NC	205,284	7,389	1,060,819	9,800	855,535	2,411
	Bank of America Corp.	NC	75,070	6,061	260,860	6,529	185,790	468
	JPMorgan Chase & Co .	NY	66,115	7,325	78,402	7,361	12,287	36
	Ally Financial	MI	49,125	1,557	57,758	1,570	8,633	13
	Southern Bancshares NC	NC	36,245	1,080	163,331	1,460	127,086	380
	First Bancorp	NC	35,297	1,280	113,905	1,546	78,608	266
	RBC Bank	NC	33,317	1,589	170,810	1,974	137,493	385
	U S Bancorp	MN	32,557	2,773	38,506	2,793	5,949	20
	Capital One Financial Corp.	VA	30,880	7,679	36,116	7,688	5,236	9
	Suntrust Bk	GA	30,179	957	224,077	1,445	193,898	488
	Fidelity Banchares NC	NC	28,205	719	230,425	1,333	202,220	614
	Yadkin Valley Financial Corp.	NC	22,061	550	83,293	769	61,232	219
	Newbridge Bancorp	NC	20,718	473	148,404	836	127,686	363
	Fifth Third Bancorp	OH	16,626	551	103,141	766	86,515	215
	Four Oaks Fincorp	NC	14,140	469	49,429	604	35,289	135

Table 4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2011

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-\$1 million)	
			Amount (1,000) (1)	Number (2)	Amount (1,000) (3)	Number (4)	Amount (1,000) (5)	Number (6)
North Dakota	BNCBancorp	NC	10,807	310	92,787	529	81,980	219
	Southern Cmnty Financial Corp.	NC	10,528	287	46,462	403	35,934	116
	FNB United Corp.	NC	10,447	216	58,779	371	48,332	155
	Wells Fargo & Co .	CA	58,020	2,112	130,734	2,305	72,714	193
	U S Bancorp	MN	35,106	3,503	64,854	3,577	29,748	74
	Statebancshares	ND	21,285	492	153,265	845	131,980	353
	Otto Bremer Foundation	MN	19,864	465	171,495	858	151,631	393
	Dacotah Bks	SD	15,397	533	58,118	678	42,721	145
Ohio	Alerus Financial Corp.	ND	10,845	239	69,078	405	58,233	166
	PNC Fncl Svc Group	PA	542,100	13,749	1,824,000	17,435	1,281,900	3,686
	Huntingtonbancshares	OH	259,964	7,652	1,206,301	10,270	946,337	2,618
	JPMorgan Chase & Co .	NY	220,139	20,965	587,017	21,878	366,878	913
	U S Bancorp	MN	193,061	18,094	426,440	18,730	233,379	636
	Wells Fargo & Co .	CA	119,956	3,862	145,137	3,998	25,181	136
	Park Nat Corp.	OH	92,792	2,287	482,562	3,397	389,770	1,110
	Fifth Third Bancorp	OH	90,165	2,842	907,371	4,916	817,206	2,074
	Ally Financial	MI	44,791	1,360	50,084	1,370	5,293	10
	Bank of America Corp.	NC	36,828	3,689	94,760	3,839	57,932	150
	Capital One Financial Corp.	VA	36,012	9,358	41,609	9,371	5,597	13
	Keycorp	OH	30,267	998	279,731	1,604	249,464	606
	Firstmerit Corp.	OH	28,357	1,085	257,352	1,704	228,995	619
	First Fncl Bancorp	OH	20,937	525	180,858	964	159,921	439
	RBS Citizens N.A.	RI	15,955	1,237	59,821	1,371	43,866	134
	GE Capital Financial Inc.	UT	10,417	280	26,595	340	16,178	60
	Oklahoma	Bancfirst Corp.	OK	86,854	3,066	372,518	3,889	285,664
Arvest Bk Grp		AR	72,534	2,787	299,163	3,440	226,629	653
JPMorgan Chase & Co .		NY	55,310	5,663	85,691	5,735	30,381	72
Wells Fargo & Co .		CA	45,396	1,561	52,600	1,605	7,204	44
Ally Financial		MI	24,575	772	27,268	776	2,693	4
RCB Holding Corp.		OK	20,782	663	94,652	891	73,870	228
Bank of America Corp.		NC	20,133	1,692	51,446	1,766	31,313	74
Durant Bancorp		OK	19,079	807	59,431	945	40,352	138
U S Bancorp		MN	18,976	1,645	22,237	1,652	3,261	7
Central Bancompany		MO	15,946	373	73,596	552	57,650	179
Capital One Financial Corp.		VA	15,514	3,755	18,584	3,763	3,070	8
BOK Financial Corp.		OK	12,831	245	161,924	592	149,093	347
Oregon		Wells Fargo & Co .	CA	386,317	15,313	600,271	16,095	213,954

Table 4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2011

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-\$1 million)	
			Amount (1,000) (1)	Number (2)	Amount (1,000) (3)	Number (4)	Amount (1,000) (5)	Number (6)
	U S Bancorp	MN	168,992	15,523	440,793	16,193	271,801	670
	JPMorgan Chase & Co .	NY	68,343	7,129	91,047	7,192	22,704	63
	Bank of America Corp.	NC	46,345	3,956	131,497	4,178	85,152	222
	Umpqua Holding Corp.	OR	35,142	717	273,312	1,354	238,170	637
	Capital One Financial Corp.	VA	17,832	4,331	20,407	4,338	2,575	7
	Pacific Continental Corp.	OR	17,446	314	105,987	556	88,541	242
	West Coast Bancorp	OR	15,205	326	196,221	783	181,016	457
	Texas Capbancshares	TX	14,749	4,633	18,014	4,646	3,265	13
	Columbia Bkg Sys	WA	14,251	272	91,097	487	76,846	215
	Sterling Financial Corp.	WA	12,391	299	103,014	535	90,623	236
	Bank of The West	CA	11,247	411	81,966	564	70,719	153
	Ally Financial	MI	11,235	340	12,315	342	1,080	2
	Keycorp	OH	11,051	424	123,088	693	112,037	269
Pennsylvania								
	PNC Fncl Svc Group	PA	839,637	20,482	2,092,006	23,979	1,252,369	3,497
	Wells Fargo & Co .	CA	396,081	13,645	694,897	14,513	298,816	868
	JPMorgan Chase & Co .	NY	136,593	14,419	151,919	14,468	15,326	49
	U S Bancorp	MN	112,003	10,501	127,186	10,576	15,183	75
	FNB Corp.	PA	76,811	1,780	632,234	3,361	555,423	1,581
	Bank of America Corp.	NC	71,850	6,098	177,736	6,398	105,886	300
	Ally Financial	MI	68,236	2,173	74,801	2,183	6,565	10
	RBS Citizens N.A.	RI	64,573	3,485	257,816	3,990	193,243	505
	M&T Bk Corp.	NY	61,002	1,257	340,064	1,997	279,062	740
	First Niagara Fncl Group	NY	57,349	1,763	232,523	2,278	175,174	515
	Capital One Financial Corp.	VA	54,912	11,225	70,627	11,272	15,715	47
	Susquehannabancshares	PA	53,314	1,245	294,655	1,914	241,341	669
	S&T Bancorp	PA	46,802	1,374	175,485	1,814	128,683	440
	Huntingtonbancshares	OH	44,626	1,476	125,785	1,704	81,159	228
	National Pennbancshares	PA	41,873	802	403,118	1,751	361,245	949
	TD Bank N.A.	ME	35,374	1,153	114,466	1,399	79,092	246
	Northwest Bancshares Inc.	PA	29,234	726	128,508	1,072	99,274	346
	Texas Capbancshares	TX	28,928	3,177	59,235	3,302	30,307	125
	Fulton Fncl Corp.	PA	27,341	588	247,413	1,194	220,072	606
	CNB Fncl Corp.	PA	27,153	557	119,525	885	92,372	328
	First Commonwealth Fncl Corp	PA	23,457	590	104,307	878	80,850	288
	Univest Corp. of PA	PA	21,662	542	91,082	747	69,420	205
	Community Bk Sys	NY	14,893	358	78,827	539	63,934	181
	GE Capital Financial Inc.	UT	13,216	384	25,703	432	12,487	48
	QNB Corp.	PA	13,104	294	54,083	426	40,979	132
	Firsttrust Bank	PA	11,828	200	133,059	493	121,231	293
	1St Summit Bc of Johnstown	PA	10,396	295	57,154	448	46,758	153

Table 4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2011

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-\$1 million)	
			Amount (1,000) (1)	Number (2)	Amount (1,000) (3)	Number (4)	Amount (1,000) (5)	Number (6)
Puerto Rico								
	Popular	PR	325,777	9,719	855,875	11,356	530,098	1,637
	Compass Bank	AL	32,004	798	128,983	1,115	96,979	317
	Banco Santander De Puerto RI	PR	18,793	491	93,125	743	74,332	252
	First Bancorp	PR	10,023	239	84,194	438	74,171	199
Rhode Island								
	Bank Rhode Island	RI	27,010	529	119,898	806	92,888	277
	Bank of America Corp.	NC	26,214	1,117	125,664	1,377	99,450	260
	Wells Fargo & Co .	CA	21,049	653	24,801	680	3,752	27
	RBS Citizens N.A.	RI	17,226	1,143	78,133	1,280	60,907	137
	JPMorgan Chase & Co .	NY	13,719	1,419	14,819	1,423	1,100	4
South Carolina								
	Wells Fargo & Co .	CA	168,489	6,117	359,392	6,652	190,903	535
	First Citizens Bancorp	SC	69,281	1,885	301,519	2,648	232,238	763
	SCBT Fncl Corp.	SC	54,484	1,325	329,389	2,158	274,905	833
	BB&T Corp.	NC	52,339	1,178	425,916	2,223	373,577	1,045
	Bank of America Corp.	NC	41,493	2,993	152,842	3,296	111,349	303
	Synovus Financial	GA	39,828	905	251,531	1,517	211,703	612
	JPMorgan Chase & Co .	NY	25,896	2,944	37,772	2,974	11,876	30
	U S Bancorp	MN	24,914	2,286	28,848	2,307	3,934	21
	TD Bank N.A.	ME	20,439	579	140,482	905	120,043	326
	Regions Financial Corp.	AL	18,118	816	85,645	995	67,527	179
	Ally Financial	MI	16,555	551	18,123	554	1,568	3
	CNB Corp.	SC	15,832	651	38,231	745	22,399	94
	Capital One Financial Corp.	VA	14,178	3,459	19,546	3,473	5,368	14
South Dakota								
	Wells Fargo & Co .	CA	107,280	4,328	255,871	4,730	148,591	402
	Dacotah Bks	SD	34,053	1,166	148,676	1,526	114,623	360
	U S Bancorp	MN	29,205	2,122	147,043	2,413	117,838	291
	First Intrst Bancsystem	MT	15,846	573	50,378	681	34,532	108
	Minnehahabancshares	SD	15,233	379	109,639	623	94,406	244
Tennessee								
	Regions Financial Corp.	AL	297,826	10,296	686,502	11,393	388,676	1,097
	First Horizon Nat Corp.	TN	78,028	1,553	559,752	2,883	481,724	1,330
	Wells Fargo & Co .	CA	69,788	2,302	102,788	2,417	33,000	115
	Pinnacle Fncl Ptnr	TN	55,646	1,107	535,088	2,357	479,442	1,250
	U S Bancorp	MN	50,215	4,597	105,477	4,752	55,262	155
	JPMorgan Chase & Co .	NY	41,173	4,752	46,139	4,763	4,966	11
	First South Bancorp	TN	36,934	1,648	147,904	1,996	110,970	348
	Bank of America Corp.	NC	34,803	3,122	91,965	3,278	57,162	156
	First Citizensbancshares	TN	20,496	680	73,949	861	53,453	181

Table 4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2011

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-\$1 million)	
			Amount (1,000) (1)	Number (2)	Amount (1,000) (3)	Number (4)	Amount (1,000) (5)	Number (6)
	Capital One Financial Corp.	VA	19,329	4,710	21,084	4,716	1,755	6
	Suntrust Bk	GA	17,453	539	266,688	1,108	249,235	569
	Ally Financial	MI	16,649	533	20,133	538	3,484	5
	BB&T Corp.	NC	13,873	258	149,105	602	135,232	344
	Renasant Corp.	MS	13,117	415	71,124	598	58,007	183
	Bancorpsouth	MS	11,732	385	53,271	508	41,539	123
	Community Firstbancshares	TN	10,989	395	48,489	510	37,500	115
	First Scty Grp.	TN	10,349	257	63,545	423	53,196	166
Texas								
	Wells Fargo & Co .	CA	1,376,667	56,646	2,318,298	59,695	941,631	3,049
	JPMorgan Chase & Co .	NY	651,645	62,866	1,260,895	64,379	609,250	1,513
	Compass Bank	AL	282,823	8,560	552,959	9,376	270,136	816
	Bank of America Corp.	NC	226,640	16,100	676,860	17,266	450,220	1,166
	Capital One Financial Corp.	VA	131,555	27,538	304,032	27,989	172,477	451
	Ally Financial	MI	125,836	3,869	139,072	3,892	13,236	23
	Amarillo Nat Bancorp	TX	105,142	3,669	244,815	4,150	139,673	481
	Texas Capital Bancshares	TX	105,080	13,636	402,212	14,408	297,132	772
	Cullen/Frost Bkr	TX	90,999	1,736	1,017,693	4,047	926,694	2,311
	Zions Bancorp	UT	80,586	2,090	542,655	3,227	462,069	1,137
	Prosperitybancshares	TX	72,894	2,178	368,804	3,059	295,910	881
	U S Bancorp	MN	67,470	5,827	86,168	5,889	18,698	62
	American St Fncl Corp.	TX	50,996	2,070	209,414	2,484	158,418	414
	Regions Financial Corp.	AL	50,694	1,995	198,976	2,391	148,282	396
	International Bshrs Corp.	TX	49,459	1,544	225,636	2,100	176,177	556
	Happybancshares	TX	43,198	1,267	176,259	1,721	133,061	454
	Comerica	TX	40,600	683	320,390	1,407	279,790	724
	MOW/RPW li	TX	37,627	878	178,220	1,277	140,593	399
	Overton Financial Corp.	TX	33,280	785	173,209	1,197	139,929	412
	Southsidebancshares	TX	32,151	878	123,638	1,139	91,487	261
	ANB Holding Corp.	TX	30,663	668	155,422	1,033	124,759	365
	City Bank	TX	30,610	953	152,635	1,297	122,025	344
	CBFH	TX	26,001	723	108,454	969	82,453	246
	Central Cmnty Corp.	TX	23,780	807	114,886	1,055	91,106	248
	Weststar BHC	TX	21,120	411	132,568	724	111,448	313
	Security Holding Corp.	TX	21,078	864	65,462	998	44,384	134
	Legacy Texas Grp.	TX	19,828	403	155,033	750	135,205	347
	Bancorpsouth	MS	19,282	556	83,854	770	64,572	214
	Broadway Bancshares	TX	18,809	445	115,391	709	96,582	264
	Plains Bancorp	TX	18,494	591	72,439	750	53,945	159
	American Bk Holding Corp.	TX	18,193	434	70,931	594	52,738	160
	Jefferson Bancshares	TX	17,777	478	85,471	673	67,694	195

Table 4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2011

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-\$1 million)	
			Amount (1,000) (1)	Number (2)	Amount (1,000) (3)	Number (4)	Amount (1,000) (5)	Number (6)
Utah	North Amerbancshares	TX	17,155	507	94,643	710	77,488	203
	GE Capital Financial Inc.	UT	16,295	407	36,613	476	20,318	69
	Stearns Bank N A	MN	14,203	352	23,382	403	9,179	51
	Trustmark Corp.	MS	11,940	230	84,674	413	72,734	183
	Henderson Citizens Bancshares	TX	10,640	373	36,284	458	25,644	85
	Alliance Bancshares	TX	10,416	804	15,033	826	4,617	22
	BOK Financial Corp.	OK	10,330	194	148,557	517	138,227	323
Utah	Wells Fargo & Co .	CA	323,588	13,886	497,420	14,458	173,832	572
	Zions Bancorp	UT	192,247	6,552	593,194	7,705	400,947	1,153
	JPMorgan Chase & Co .	NY	54,313	5,203	148,613	5,424	94,300	221
	U S Bancorp	MN	31,508	2,709	97,488	2,882	65,980	173
	Texas Capbancshares	TX	16,261	2,562	20,332	2,580	4,071	18
	Ally Financial	MI	12,622	345	12,797	346	175	1
	Capital One Financial Corp.	VA	10,508	2,614	14,444	2,624	3,936	10
Vermont	TD Bank N.A.	ME	17,966	489	53,939	578	35,973	89
	Wells Fargo & Co .	CA	16,353	554	19,411	575	3,058	21
	JPMorgan Chase & Co .	NY	11,329	1,139	12,049	1,143	720	4
	Merchantsbancshares	VT	10,250	244	68,725	411	58,475	167
Virginia	Wells Fargo & Co .	CA	389,091	13,959	672,476	14,841	283,385	882
	BB&T Corp.	NC	106,861	1,985	1,051,449	4,457	944,588	2,472
	Bank of America Corp.	NC	77,938	5,829	289,706	6,359	211,768	530
	JPMorgan Chase & Co .	NY	72,010	7,487	82,965	7,513	10,955	26
	Suntrust Bk	GA	48,758	1,420	527,824	2,514	479,066	1,094
	PNC Fncl Svc Group	PA	47,338	1,107	201,038	1,526	153,700	419
	Capital One Financial Corp.	VA	43,965	7,538	94,055	7,668	50,090	130
	U S Bancorp	MN	38,651	3,524	40,975	3,536	2,324	12
	First Citizensbancshares	NC	32,898	972	180,365	1,392	147,467	420
	Ally Financial	MI	27,897	843	29,541	847	1,644	4
	Union First Mkt Bshrs Corp.	VA	23,414	655	162,738	1,031	139,324	376
	Townebank	VA	22,354	539	155,979	918	133,625	379
	Stellarone Corp.	VA	20,961	423	155,420	800	134,459	377
	Eastern Vabancshares	VA	13,257	309	57,685	447	44,428	138
	Burke & Herbert Bank And Trust	VA	12,579	305	86,374	514	73,795	209
	Unitedbancshares	WV	11,988	292	107,494	538	95,506	246
Southern Bshrs NC	NC	10,669	247	148,132	622	137,463	375	
Washington	Wells Fargo & Co .	CA	438,876	18,384	724,392	19,261	285,516	877
	U S Bancorp	MN	176,141	14,893	604,047	15,903	427,906	1,010

Table 4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2011

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-\$1 million)	
			Amount (1,000) (1)	Number (2)	Amount (1,000) (3)	Number (4)	Amount (1,000) (5)	Number (6)
	Bank of America Corp.	NC	149,063	10,770	379,959	11,360	230,896	590
	JPMorgan Chase & Co .	NY	114,314	11,781	163,129	11,906	48,815	125
	WTB Financial Corp.	WA	36,941	856	327,612	1,601	290,671	745
	Banner Corp.	WA	34,670	969	285,370	1,649	250,700	680
	Columbia Bkg Sys	WA	27,863	577	268,126	1,193	240,263	616
	Capital One Financial Corp.	VA	25,615	5,877	29,578	5,887	3,963	10
	Washington Bkg Co .	WA	20,142	433	125,608	737	105,466	304
	Lauritzen Corp.	NE	19,114	1,300	22,219	1,317	3,105	17
	Ally Financial	MI	17,492	516	17,692	517	200	1
	Texas Capbancshares	TX	16,416	4,336	18,833	4,349	2,417	13
	Sterling Financial Corp.	WA	15,290	353	132,589	684	117,299	331
	Keycorp	OH	14,768	509	192,990	899	178,222	390
	Olympic Bancorp	WA	12,349	269	67,113	431	54,764	162
	SKBHC Holds Llc	AZ	10,682	231	69,107	381	58,425	150
West Virginia	Unitedbancshares	WV	38,660	905	191,178	1,359	152,518	454
	BB&T Corp.	NC	33,644	722	224,746	1,269	191,102	547
	JPMorgan Chase & Co .	NY	17,166	1,620	64,195	1,723	47,029	103
	Wells Fargo & Co .	CA	13,229	457	14,733	469	1,504	12
	First Cmntybancshares	VA	13,141	360	46,475	487	33,334	127
	Huntingtonbancshares	OH	12,348	375	72,832	538	60,484	163
	City Holding Corp.	WV	11,360	246	58,383	389	47,023	143
	Ally Financial	MI	11,198	344	12,095	346	897	2
Wisconsin	U S Bancorp	MN	197,087	19,023	551,146	20,006	354,059	983
	Wells Fargo & Co .	CA	144,685	5,770	241,807	6,085	97,122	315
	JPMorgan Chase & Co .	NY	87,966	9,030	215,402	9,348	127,436	318
	Associated Banc Corp.	WI	42,853	896	483,724	2,029	440,871	1,133
	River Valley Bancorp	WI	28,386	689	187,411	1,178	159,025	489
	Johnson Fncl Grp.	WI	27,663	510	351,352	1,359	323,689	849
	NEB Corp.	WI	26,519	744	122,319	1,040	95,800	296
	Capital One Financial Corp.	VA	26,413	5,996	29,105	6,004	2,692	8
	Waupaca Bancorp	WI	25,503	1,039	104,594	1,305	79,091	266
	Ally Financial	MI	24,860	801	28,603	809	3,743	8
	Baylake Corp.	WI	16,167	337	130,700	687	114,533	350
	TRI City Bshrs Corp.	WI	14,609	328	128,112	668	113,503	340
	Bank of America Corp.	NC	13,303	1,550	31,268	1,594	17,965	44
	Oconomowocbancshares	WI	11,549	255	127,047	553	115,498	298
	PNC Fncl Svc Group	PA	11,397	332	57,701	455	46,304	123
	Talmer Bancorp	MI	10,847	262	58,186	421	47,339	159
	Otto Bremer Foundation	MN	10,254	240	56,228	388	45,974	148

Table 4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2011

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-\$1 million)	
			Amount (1,000) (1)	Number (2)	Amount (1,000) (3)	Number (4)	Amount (1,000) (5)	Number (6)
Wyoming								
	Wells Fargo & Co .	CA	57,061	2,309	124,493	2,507	67,432	198
	First Intrst Bancsystem	MT	31,458	1,025	101,589	1,253	70,131	228
	Midland Financial Corp.	WY	12,703	349	46,295	483	33,592	134
	U S Bancorp	MN	11,062	911	32,258	963	21,196	52

Note: Small businesses seeking loans should also consider banks that participate in the 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 Using CRA Data, 2011

State or Territory	Name of Lending Institution	HQ Location	Macro Business Lending (\$100,000-\$1 million)		All Small Business Lending (less than \$1 million)		Micro Business Lending (less than \$100,000)	
			Amount (1,000) (1)	Number (2)	Amount (1,000) (3)	Number (4)	Amount (1,000) (5)	Number (6)
Alaska								
	First National Bank Alaska	AK	121,718	359	143,737	837	22,019	478
	Wells Fargo & Co.	CA	102,330	344	238,974	5,694	136,644	5,350
	Northrim Bancrop	AK	60,060	172	69,866	358	9,806	186
	Keycorp	OH	39,397	81	40,954	123	1,557	42
Alabama								
	Regions Financial Corp.	AL	511,632	1,425	817,941	13,342	306,309	11,917
	Servisfirst Bancshares	AL	367,732	931	402,777	1,685	35,045	754
	Synovus Financial Corp.	GA	361,505	1,103	432,292	2,697	70,787	1,594
	Wells Fargo & Co.	CA	134,685	409	240,224	4,469	105,539	4,060
	Hancock Holding Corp.	MS	125,921	352	141,026	704	15,105	352
	Renasant Corp.	MS	90,232	266	106,076	629	15,844	363
	Banctrust Fncl Grp.	AL	86,136	295	114,817	1,107	28,681	812
	Bancindependent	AL	70,536	220	89,659	773	19,123	553
	BB&T Corp.	NC	68,992	187	77,396	358	8,404	171
	Compass Bank	AL	60,984	182	115,741	1,913	54,757	1,731
	Iberiabank Corp.	LA	55,761	151	61,489	263	5,728	112
	RBC Bank	NC	40,201	112	53,059	684	12,858	572
	CbS Banc Corp.	AL	35,396	106	41,303	244	5,907	138
	West AL Cap Corp.	AL	31,595	98	43,204	581	11,609	483
	BancorpSouth	MS	31,086	105	37,356	357	6,270	252
Arkansas								
	Arvest Bk Grp.	AR	391,663	1,183	491,177	4,557	99,514	3,374
	Regions Financial Corp.	AL	142,938	440	199,640	2,703	56,702	2,263
	First Security Bancorp	AR	89,958	334	127,677	1,707	37,719	1,373
	Liberty Bancshares	AR	69,448	196	84,460	636	15,012	440
	Iberiabank Corp.	LA	59,661	166	69,730	398	10,069	232
	First Bk Corp.	AR	59,132	224	74,380	739	15,248	515
	BancorpSouth	MS	57,385	181	78,832	925	21,447	744
	Home Bancshares	AR	51,727	171	67,322	780	15,595	609
	Summit Bancorp	AR	35,624	107	45,649	416	10,025	309
	U S Bancorp	MN	35,053	90	67,552	2,622	32,499	2,532
	Simmons First Nat Corp.	AR	34,756	123	52,616	742	17,860	619
Arizona								
	Wells Fargo & Co.	CA	412,854	1,335	1,146,435	32,838	733,581	31,503
	Zions Bancorp	UT	196,259	530	258,201	3,091	61,942	2,561
	Bank of America Corp.	NC	176,635	488	268,508	5,882	91,873	5,394
	JPMorgan Chase & Co.	NY	141,589	392	347,575	20,904	205,986	20,512
	Western Alli Bancorp	AZ	100,126	263	108,008	393	7,882	130
	Cobiz Financial	CO	95,153	231	102,984	352	7,831	121
	Compass Bank	AL	46,419	137	98,009	1,731	51,590	1,594

Table 4C. Top Macro Business Lenders by State and Territory Using CRA Data, 2011

State or Territory	Name of Lending Institution	HQ Location	Macro Business Lending (\$100,000-\$1 million)		All Small Business Lending (less than \$1 million)		Micro Business Lending (less than \$100,000)	
			Amount (1,000) (1)	Number (2)	Amount (1,000) (3)	Number (4)	Amount (1,000) (5)	Number (6)
California	U S Bancorp	MN	44,527	120	84,933	3,913	40,406	3,793
	BOK Financial Corp.	OK	37,644	91	39,009	114	1,365	23
	Wells Fargo & Co.	CA	2,398,301	8,910	7,772,862	225,876	5,374,561	216,966
	Bank of America Corp.	NC	1,179,164	3,036	1,636,199	40,790	457,035	37,754
	U S Bancorp	MN	631,735	1,491	991,996	33,384	360,261	31,893
	Union Bank N.A	CA	620,289	1,814	943,996	11,351	323,707	9,537
	Zions Bancorp	UT	616,862	1,511	717,712	4,628	100,850	3,117
	City Nat Corp.	CA	581,397	1,387	638,081	2,476	56,684	1,089
	Bank of The West	CA	522,722	1,196	617,145	4,117	94,423	2,921
	Comerica	TX	405,904	874	430,554	1,240	24,650	366
	JPMorgan Chase & Co.	NY	341,162	919	1,345,786	101,911	1,004,624	100,992
	CVB Financial	CA	317,020	782	350,120	1,295	33,100	513
	East W Bancorp	CA	306,387	600	312,405	685	6,018	85
	Community Bank	CA	230,828	546	252,587	1,022	21,759	476
	First Republic Bank	CA	229,066	436	237,784	561	8,718	125
	Capgen Cap Grp Li Lp	NY	226,259	574	248,789	934	22,530	360
	Cathay Gen Bancorp	CA	223,361	436	233,883	645	10,522	209
	Rabobank N.A.	CA	193,224	481	221,906	963	28,682	482
	Westamerica Bancorp	CA	184,939	512	205,953	855	21,014	343
	Umpqua Holding Corp.	OR	179,812	454	205,006	947	25,194	493
	First Citizens Bancshares	NC	146,276	324	157,607	586	11,331	262
	Wilshire Bancorp	CA	145,822	322	158,146	509	12,324	187
	Nara Bancorp	CA	130,378	307	137,404	421	7,026	114
	1867 Western Financial Corp.	CA	124,982	310	139,491	571	14,509	261
	Citigroup	NY	124,544	407	187,707	2,553	63,163	2,146
	First CA Fncl Grp.	CA	120,613	295	133,068	499	12,455	204
	Heritage Cmrc Corp.	CA	118,075	307	125,821	420	7,746	113
	Western Alli Bancorp	AZ	116,328	291	126,571	460	10,243	169
	Hanmi Financial Corp	CA	116,243	278	126,149	438	9,906	160
	Signature Bank	NY	107,715	246	109,382	268	1,667	22
	Mechanics Bank	CA	104,665	242	139,986	1,148	35,321	906
Fremont Bancorp	CA	102,225	239	108,511	338	6,286	99	
Trico Bancshares	CA	101,525	277	124,879	816	23,354	539	
SCJ	CA	98,403	196	99,643	215	1,240	19	
Palomar Ent Llc	CA	91,479	225	98,607	345	7,128	120	
SVB Fncl Grp.	CA	88,779	160	108,145	927	19,366	767	
First Northern Cmnty Bancorp	CA	88,329	234	97,924	394	9,595	160	
Sierra Bancorp	CA	79,478	246	94,451	526	14,973	280	
Exchange Bank	CA	78,744	225	88,960	413	10,216	188	
First Bks	MO	74,099	217	87,761	505	13,662	288	

Table 4C. Top Macro Business Lenders by State and Territory Using CRA Data, 2011

State or Territory	Name of Lending Institution	HQ Location	Macro Business Lending (\$100,000-\$1 million)		All Small Business Lending (less than \$1 million)		Micro Business Lending (less than \$100,000)	
			Amount (1,000) (1)	Number (2)	Amount (1,000) (3)	Number (4)	Amount (1,000) (5)	Number (6)
	American Business Bank	CA	68,339	168	77,790	416	9,451	248
	SB Acq Co Llc	TX	65,934	171	72,905	317	6,971	146
	Manufacturers Bank	CA	64,339	135	66,931	179	2,592	44
	Farmers & Mrchs Bancorp	CA	59,047	148	64,286	240	5,239	92
	Wendy Fong	CA	55,211	117	58,760	170	3,549	53
	Texas Cap Bancshares	TX	48,838	184	100,484	10,663	51,646	10,479
	Boston Private Fncl Hold	MA	45,139	98	46,758	126	1,619	28
	Central Valley Cmnty Bancorp	CA	43,738	128	51,312	298	7,574	170
	Community West Bshrs	CA	40,428	109	43,808	168	3,380	59
	River City Bank	CA	40,209	98	43,530	163	3,321	65
	MB Financial	IL	38,559	109	42,729	212	4,170	103
	Capital One Financial Corp.	VA	38,506	147	194,120	39,242	155,614	39,095
	Sterling Financial Corp.	WA	36,163	87	38,502	131	2,339	44
	HSBC Bank USA NA	IL	35,185	87	70,315	1,549	35,130	1,462
	American River Bancshares	CA	35,125	101	43,301	301	8,176	200
Colorado								
	Wells Fargo & Co.	CA	488,516	1,513	1,263,946	35,536	775,430	34,023
	Cobiz Financial	CO	253,994	627	276,534	1,024	22,540	397
	U S Bancorp	MN	184,308	468	322,831	13,891	138,523	13,423
	First Citizens Bshrs	NC	182,568	487	197,975	882	15,407	395
	Firstbank Holding Corp.	CO	155,044	455	187,969	3,161	32,925	2,706
	Zions Bancorp	UT	152,726	410	184,280	1,788	31,554	1,378
	Bank of The West	CA	123,096	301	140,472	958	17,376	657
	JPMorgan Chase & Co.	NY	121,619	307	281,858	15,867	160,239	15,560
	UMB Financial Corp.	MO	109,691	263	126,482	734	16,791	471
	Pinnacle Bancorp	NE	99,016	289	120,988	934	21,972	645
	Keycorp	OH	94,173	207	101,946	471	7,773	264
	Guaranty Bancorp	CO	93,958	252	105,867	491	11,909	239
	Lauritzen Corp.	NE	82,633	218	100,151	883	17,518	665
	Bank of America Corp.	NC	71,127	173	90,822	1,919	19,695	1,746
	Alpine Bk of Colorado	CO	51,863	156	66,621	594	14,758	438
Connecticut								
	Webster Fncl Corp.	CT	207,225	615	269,623	1,882	62,398	1,267
	Bank of America Corp.	NC	203,783	652	302,024	4,998	98,241	4,346
	RBS Citizens N.A.	RI	77,187	163	88,334	868	11,147	705
	Wells Fargo & Co.	CA	61,028	241	207,064	5,253	146,036	5,012
	First Niagara Fncl Group	NY	57,109	144	73,285	532	16,176	388
	JPMorgan Chase & Co.	NY	51,525	118	125,875	7,358	74,350	7,240
	First Connecticut Bancorp	CT	48,738	124	54,999	250	6,261	126
	TD Bank N.A.	ME	45,749	161	92,146	1,264	46,397	1,103
	Fairfield County Bank	CT	43,489	108	49,082	215	5,593	107

Table 4C. Top Macro Business Lenders by State and Territory Using CRA Data, 2011

State or Territory	Name of Lending Institution	HQ Location	Macro Business Lending (\$100,000-\$1 million)		All Small Business Lending (less than \$1 million)		Micro Business Lending (less than \$100,000)		
			Amount (1,000) (1)	Number (2)	Amount (1,000) (3)	Number (4)	Amount (1,000) (5)	Number (6)	
District of Columbia	Rockville Financial	CT	37,855	113	43,110	224	5,255	111	
	Associated Cmnty Bancorp	CT	37,576	109	44,097	220	6,521	111	
	Union Savings Bank	CT	33,242	87	38,127	192	4,885	105	
Delaware	BB&T Corp.	NC	59,645	138	63,072	190	3,427	52	
	PNC Fncl Svc Group	PA	36,426	103	54,731	550	18,305	447	
Florida	PNC Fncl Svc Group	PA	79,190	238	130,132	1,469	50,942	1,231	
	M&T Bk Corp.	NY	38,749	93	45,506	373	6,757	280	
Georgia	Regions Financial Corp.	AL	665,105	2,131	1,247,615	22,164	582,510	20,033	
	Bank of America Corp.	NC	614,763	1,703	951,154	24,342	336,391	22,639	
	Suntrust Bk	GA	567,394	1,333	646,306	3,993	78,912	2,660	
	Wells Fargo & Co.	CA	430,717	1,441	1,271,362	34,503	840,645	33,062	
	BB&T Corp.	NC	306,108	811	349,422	1,783	43,314	972	
	Synovus Financial Corp.	GA	227,874	679	267,441	1,489	39,567	810	
	Fifth Third Bancorp	OH	196,543	497	230,112	1,703	33,569	1,206	
	PNC Fncl Svc Group	PA	159,640	441	230,340	2,252	70,700	1,811	
	Hancock Holding Corp.	MS	137,339	366	156,233	879	18,894	513	
	Northern Tr Corp.	IL	136,355	324	149,155	530	12,800	206	
	TD Bank N.A.	ME	120,184	349	151,993	1,473	31,809	1,124	
	JPMorgan Chase & Co.	NY	109,339	319	415,107	32,465	305,768	32,146	
	Sabadell United Bank NA	FL	84,374	234	99,432	474	15,058	240	
	City National Bank of Florida	FL	73,061	159	78,386	262	5,325	103	
	First Citizens Bancshares	NC	55,870	151	61,599	306	5,729	155	
	TotalBank	FL	53,270	141	71,781	2,048	18,511	1,907	
	Servisfirst Bancshares	AL	43,242	102	46,404	164	3,162	62	
	North American Fncl Holding	FL	42,333	103	46,816	190	4,483	87	
	Compass Bank	AL	41,908	118	84,781	1,467	42,873	1,349	
	Comerica	TX	41,768	82	43,522	107	1,754	25	
	Mercantil Commercebank Voting	FL	37,572	125	43,478	206	5,906	81	
	Citigroup	NY	35,184	114	49,636	513	14,452	399	
	Capgen Cap Grp Iii Lp	NY	31,481	92	36,170	205	4,689	113	
	CNL Bancshares	FL	30,992	76	34,155	137	3,163	61	
	Georgia	Synovus Financial Corp.	GA	962,069	2,749	1,115,866	6,466	153,797	3,717
		BB&T Corp.	NC	592,904	1,554	641,713	2,454	48,809	900
Suntrust Bk		GA	567,027	1,379	614,118	2,696	47,091	1,317	
Regions Financial Corp.		AL	286,947	807	387,164	5,334	100,217	4,527	
Wells Fargo & Co.		CA	282,045	890	715,933	18,557	433,888	17,667	
Bank of America Corp.		NC	252,339	644	347,936	8,247	95,597	7,603	

Table 4C. Top Macro Business Lenders by State and Territory Using CRA Data, 2011

State or Territory	Name of Lending Institution	HQ Location	Macro Business Lending (\$100,000-\$1 million)		All Small Business Lending (less than \$1 million)		Micro Business Lending (less than \$100,000)	
			Amount (1,000) (1)	Number (2)	Amount (1,000) (3)	Number (4)	Amount (1,000) (5)	Number (6)
	United Cmnty Bk	GA	157,035	468	190,508	1,668	33,473	1,200
	State Bk Fncl Corp.	GA	129,049	365	147,102	803	18,053	438
	Ameris Bancorp	GA	109,634	353	138,772	1,326	29,138	973
	Fidelity Southern Corp.	GA	93,151	245	103,635	445	10,484	200
	Southeastern Bk Financial Corp.	GA	83,659	271	97,586	650	13,927	379
	SCBT Fncl Corp.	SC	69,734	210	82,498	578	12,764	368
	Colony Bancorp	GA	62,925	197	78,467	822	15,542	625
	First Citizens Bshrs	NC	61,844	154	68,117	314	6,273	160
	First Citizens Bancorp	SC	58,955	169	69,027	418	10,072	249
	Brand Grp Holding	GA	43,797	113	48,839	226	5,042	113
	Renasant Corp.	MS	43,120	132	49,535	277	6,415	145
	Queensborough Co	GA	37,531	118	53,442	633	15,911	515
	JPMorgan Chase & Co.	NY	33,466	86	120,134	9,460	86,668	9,374
	Signature Bank	NY	30,394	58	30,866	64	472	6
Guam								
	Bank of The West	CA	37,128	94	47,416	609	10,288	515
Hawaii								
	Bank of The West	CA	344,666	933	454,127	4,813	109,461	3,880
	Bank of HI Corp.	HI	131,357	315	143,594	533	12,237	218
	Central Pacific Financial Corp.	HI	57,019	143	70,462	449	13,443	306
Iowa								
	U S Bancorp	MN	212,924	559	297,685	6,660	84,761	6,101
	Wells Fargo & Co.	CA	146,898	418	319,565	7,478	172,667	7,060
	Hills Bancorp	IA	143,112	443	191,252	1,813	48,140	1,370
	Midwestone Fncl Grp.	IA	117,766	353	144,495	1,148	26,729	795
	West Bancorp	IA	98,496	279	114,077	631	15,581	352
	BTC Financial Corp.	IA	97,873	221	105,295	351	7,422	130
	Stark Bk Grp.	IA	78,619	196	87,624	415	9,005	219
	Heartland Fncl USA	IA	66,387	186	76,022	399	9,635	213
	First Citizens Financial Corp.	IA	30,029	91	45,071	680	15,042	589
Idaho								
	U S Bancorp	MN	132,316	343	190,049	5,102	57,733	4,759
	Wells Fargo & Co.	CA	122,430	412	317,785	8,636	195,355	8,224
	Zions Bancorp	UT	113,574	376	153,691	1,764	40,117	1,388
	The Bank ofCommerce	ID	69,806	203	92,707	862	22,901	659
	WTB Financial Corp.	WA	67,181	186	78,270	455	11,089	269
	Keycorp	OH	49,435	122	54,776	283	5,341	161
	Banner Corp.	WA	35,630	96	41,207	250	5,577	154
Illinois								
	Wintrust Financial Corp.	IL	730,882	1,750	794,488	3,415	63,606	1,665
	First Midwest Bancorp	IL	506,548	1,345	558,456	2,537	51,908	1,192

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	JPMorgan Chase & Co.	NY	409,910	955	851,816	45,058	441,906	44,103
	American Chartered Bancorp	IL	381,989	945	423,415	1,646	41,426	701
	BMO Harris Bank N.A.	IL	379,775	960	417,317	3,714	37,542	2,754
	MB Financial	IL	311,112	734	330,729	1,247	19,617	513
	Bank of America Corp.	NC	283,886	733	354,725	6,288	70,839	5,555
	Fifth Third Bancorp	OH	259,414	664	297,359	1,934	37,945	1,270
	PNC Fncl Svc Group	PA	222,268	644	334,019	3,916	111,751	3,272
	U S Bancorp	MN	201,805	599	367,230	14,537	165,425	13,938
	Privatebancorp	IL	187,699	389	195,205	509	7,506	120
	First Busey Corp.	IL	148,536	412	173,467	1,064	24,931	652
	Morton Community Bank	IL	144,853	433	178,521	1,439	33,668	1,006
	Associated Banc Corp.	WI	136,668	335	144,871	492	8,203	157
	Firstmerit Corp.	OH	128,077	301	138,025	524	9,948	223
	Northern TR Corp.	IL	127,696	354	136,514	488	8,818	134
	Old Second Bancorp	IL	122,476	342	135,549	570	13,073	228
	First Mid-Il Bancshares	IL	118,254	356	151,011	1,381	32,757	1,025
	West Suburban Bancorp	IL	102,396	288	116,755	575	14,359	287
	Taylor Cap Grp.	IL	90,888	180	93,942	232	3,054	52
	RBS Citizens N.A.	RI	74,636	166	90,540	1,100	15,904	934
	Standard Bancshares	IL	69,606	178	75,432	284	5,826	106
	Heartland Bancorp	IL	66,018	201	82,277	632	16,259	431
	Banc Ed Corp.	IL	64,903	191	76,118	474	11,215	283
	Midland States Bancorp	IL	64,456	171	74,538	364	10,082	193
	Regions Financial Corp.	AL	63,832	195	96,587	1,606	32,755	1,411
	Commerce Bancshares	MO	61,363	159	68,694	357	7,331	198
	Wells Fargo & Co.	CA	56,296	224	215,456	5,660	159,160	5,436
	First Bks	MO	55,766	136	63,004	305	7,238	169
	Lauritzen Corp.	NE	55,498	152	70,474	885	14,976	733
	Home St Bancorp	IL	51,150	133	57,969	343	6,819	210
	Cummins-Amer Corp.	IL	50,461	120	55,566	229	5,105	109
	Old Nat Bancorp	IN	47,834	146	61,646	525	13,812	379
	Bridgeview Bancorp	IL	47,313	123	50,489	171	3,176	48
	Marquette Nat Corp.	IL	43,726	123	47,852	202	4,126	79
	Parkway Bancorp	IL	42,859	107	45,972	164	3,113	57
	United Cmnty Bancorp	IL	39,829	121	50,342	424	10,513	303
	Banterra Corp.	IL	38,776	130	49,572	429	10,796	299
	Citigroup	NY	38,513	117	47,957	425	9,444	308
	Centrue Financial Corp.	MO	32,373	113	39,092	272	6,719	159
	CBX Corp.	IL	31,108	98	36,709	244	5,601	146
	Inland Bancorp	IL	30,967	71	33,195	116	2,228	45
	Republic Bancorp C.o	IL	30,858	79	33,369	287	2,511	208

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Indiana								
	Old Nat Bancorp	IN	345,602	1,040	431,584	3,174	85,982	2,134
	PNC Fncl Svc Group	PA	273,029	752	430,277	4,942	157,248	4,190
	Fifth Third Bancorp	OH	232,869	577	264,666	1,541	31,797	964
	German Amer Bancorp	IN	173,650	517	207,241	1,291	33,591	774
	1St Source Corp.	IN	171,477	543	210,748	1,356	39,271	813
	JPMorgan Chase & Co.	NY	168,295	396	279,613	12,105	111,318	11,709
	Star Fncl Grp.	IN	118,286	488	152,561	1,225	34,275	737
	Lakeland Financial Corp.	IN	118,107	325	130,552	605	12,445	280
	Huntington Bancshares	OH	115,957	308	152,216	1,551	36,259	1,243
	Regions Financial Corp.	AL	113,501	326	150,952	1,751	37,451	1,425
	First Fncl Bancorp	OH	108,783	296	122,391	669	13,608	373
	Wells Fargo & Co.	CA	82,994	273	198,097	4,508	115,103	4,235
	First Financial Corp.	IN	74,997	208	98,029	847	23,032	639
	First Bancshares	IN	70,636	220	84,654	530	14,018	310
	Indiana Cmnty Bancorp	IN	70,230	164	79,300	331	9,070	167
	First Midwest Bancorp	IL	59,871	145	65,810	261	5,939	116
	Keycorp	OH	55,026	122	61,450	338	6,424	216
	BMO Harris Bank N.A.	IL	52,037	125	57,216	346	5,179	221
	National Bk Indianapolis Corp.	IN	49,998	133	54,933	240	4,935	107
	Mainsource Fncl Grp.	IN	47,275	151	64,295	574	17,020	423
	Bank of America Corp.	NC	40,801	99	61,597	2,231	20,796	2,132
	First Mutual Richmond	IN	34,081	96	38,258	174	4,177	78
	Horizon Bancorp	IN	31,216	87	36,551	226	5,335	139
Kansas								
	Intrust Financial Corp.	KS	154,159	399	178,475	1,547	24,316	1,148
	UMB Financial Corp.	MO	129,150	312	145,435	830	16,285	518
	Commerce Bancshares	MO	116,803	328	141,762	1,037	24,959	709
	Emprise Financial Corp.	KS	64,763	184	81,615	906	16,852	722
	U S Bancorp	MN	58,213	148	87,501	2,581	29,288	2,433
	Manhattan Bancorp	KS	56,837	158	72,600	694	15,763	536
	Sunflower Fncl	KS	52,520	152	62,209	437	9,689	285
	Corefirst Bank & Trust	KS	50,559	153	62,160	538	11,601	385
	Central Bancompany	MO	44,290	120	51,052	302	6,762	182
	Bank of America Corp.	NC	38,371	101	58,696	1,772	20,325	1,671
Kentucky								
	PNC Fncl Svc Group	PA	236,407	667	369,337	4,098	132,930	3,431
	BB&T Corp.	NC	189,925	500	218,253	1,067	28,328	567
	Fifth Third Bancorp	OH	138,277	388	158,481	1,035	20,204	647
	U S Bancorp	MN	137,542	366	200,443	5,612	62,901	5,246
	Central Bancshares	KY	114,147	353	141,253	1,041	27,106	688

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Louisiana	JPMorgan Chase & Co.	NY	91,895	211	142,778	5,329	50,883	5,118
	Bank ofKy Fncl Corp.	KY	90,660	241	105,414	545	14,754	304
	S Y Bancorp	KY	84,430	244	94,378	466	9,948	222
	Republic Bancorp	KY	84,183	231	96,705	464	12,522	233
	Old Nat Bancorp	IN	70,026	216	87,196	660	17,170	444
	Community TR Bancorp	KY	58,489	199	78,278	769	19,789	570
	Whitaker Bancorp	KY	47,026	171	68,111	1,090	21,085	919
	Huntington Bancshares	OH	31,724	80	47,745	641	16,021	561
	Hancock Holding Corp.	MS	690,477	1,905	796,248	4,363	105,771	2,458
Massachusetts	Iberiabank Corp.	LA	287,772	808	330,980	1,699	43,208	891
	JPMorgan Chase & Co.	NY	278,465	641	397,850	10,747	119,385	10,106
	Capital One Financial Corp.	VA	232,765	596	325,522	8,930	92,757	8,334
	Regions Financial Corp.	AL	213,114	626	332,532	5,158	119,418	4,532
	Community TR Financial Corp.	LA	162,137	494	197,106	1,490	34,969	996
	Midsouth Bancorp	LA	98,343	275	124,201	1,043	25,858	768
	Red River Bancshares	LA	91,098	292	114,305	871	23,207	579
	Bancorpsouth	MS	58,779	194	76,676	682	17,897	488
	Bank of America Corp.	NC	298,465	838	436,466	8,672	138,001	7,834
Maryland	Eastern Bk Corp.	MA	265,631	669	303,890	1,474	38,259	805
	RBS Citizens N.A.	RI	174,094	421	220,274	3,186	46,180	2,765
	Independent Bancorp	MA	149,124	412	169,813	939	20,689	527
	TD Bank N.A.	ME	142,219	425	235,737	2,773	93,518	2,348
	Salem Five Bancorp	MA	97,103	241	106,810	414	9,707	173
	Middlesex Bc Mhc	MA	81,396	193	91,193	442	9,797	249
	Boston Private Fncl Hold	MA	76,502	193	82,979	310	6,477	117
	Enterprise Bancorp	MA	74,318	211	89,416	546	15,098	335
	M&T Bk Corp.	NY	54,703	99	55,003	102	300	3
	Beacon Bancorp	MA	50,463	147	57,100	264	6,637	117
	Berkshire Bank	MA	46,894	137	56,519	369	9,625	232
	Cambridge Fncl Group	MA	44,568	93	48,472	232	3,904	139
	Northern Bancorp	MA	39,628	101	44,799	200	5,171	99
	Cape Cod Five Cents Savings	MA	38,921	120	45,222	272	6,301	152
	Century Bancorp	MA	38,286	107	44,999	256	6,713	149
	Webster Fncl Corp.	CT	32,901	98	40,911	248	8,010	150
	Meridian Fncl Svcs	MA	32,346	73	33,356	88	1,010	15
	Narragansett Fncl Corp.	MA	30,797	94	36,979	192	6,182	98
	PNC Fncl Svc Group	PA	458,362	1,221	611,370	5,074	153,008	3,853
	BB&T Corp.	NC	317,565	777	348,707	1,355	31,142	578

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Maine	Bank of America Corp.	NC	191,132	526	272,767	6,526	81,635	6,000
	M&T Bk Corp.	NY	165,900	505	214,499	1,534	48,599	1,029
	Suntrust Bk	GA	149,173	312	179,278	1,266	30,105	954
	Sandy Spring Bancorp	MD	137,699	353	147,818	550	10,119	197
	Wells Fargo & Co.	CA	101,937	364	291,910	6,411	189,973	6,047
	Susquehanna Bancshares	PA	100,796	269	114,418	552	13,622	283
	HSB Bancorp	MD	48,097	160	64,970	530	16,873	370
	Howard Bancorp	MD	41,236	110	45,867	194	4,631	84
	Capital One Financial Corp.	VA	39,713	112	85,032	6,942	45,319	6,830
	Tri-County Financial Corp.	MD	36,760	106	43,315	225	6,555	119
	Fulton Fncl Corp.	PA	31,638	98	36,031	183	4,393	85
	Eagle Bancorp	MD	30,880	87	33,963	158	3,083	71
	Bangor Bancorp MHC	ME	139,241	367	169,525	1,384	30,284	1,017
	Camden Nat Corp.	ME	100,311	344	142,389	1,434	42,078	1,090
TD Bank N.A.	ME	61,465	189	108,759	1,479	47,294	1,290	
Gorham Bancorp MHC	ME	54,887	148	64,681	343	9,794	195	
Norway Bancorp MHC	ME	53,902	169	68,725	504	14,823	335	
Keycorp	OH	44,790	128	51,664	342	6,874	214	
Machias Bancorp MHC	ME	42,638	143	59,794	697	17,156	554	
First Bancorp	ME	32,947	112	42,708	435	9,761	323	
Michigan	Comerica	TX	1,032,365	2,530	1,140,277	4,347	107,912	1,817
	Fifth Third Bancorp	OH	795,394	2,097	894,932	4,866	99,538	2,769
	PNC Fncl Svc Group	PA	574,749	1,620	839,099	8,374	264,350	6,754
	Chemical Financial Corp.	MI	475,910	1,423	569,871	3,615	93,961	2,192
	Huntington Bancshares	OH	381,730	1,007	460,108	3,429	78,378	2,422
	JPMorgan Chase & Co.	NY	371,398	902	562,653	20,799	191,255	19,897
	Bank of America Corp.	NC	358,448	892	427,161	5,604	68,713	4,712
	Talmer Bancorp	MI	333,864	936	361,411	1,438	27,547	502
	Citizens Republic Bancorp	MI	295,030	789	332,811	1,549	37,781	760
	Mercantile Bk Corp.	MI	241,503	597	263,554	1,054	22,051	457
	Macatawa Bancorp	MI	185,454	560	213,448	1,080	27,994	520
	Independent Bk Corp.	MI	119,875	380	145,985	951	26,110	571
	Fidelity Bank	MI	113,712	270	120,529	378	6,817	108
	Arbor Bancorp	MI	78,560	210	87,546	371	8,986	161
	MBT Financial Corp.	MI	77,936	233	95,276	662	17,340	429
	Isabella Bancorp	MI	70,865	200	88,914	709	18,049	509
	Firstbank Corp.	MI	51,399	165	64,110	463	12,711	298
RBS Citizens N.A.	RI	44,234	108	56,155	962	11,921	854	
Wells Fargo & Co.	CA	42,335	184	176,908	4,758	134,573	4,574	

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Minnesota	Mackinac Financial Corp.	MI	39,130	108	47,392	344	8,262	236
	FNBH Bancorp	MI	35,404	107	42,022	244	6,618	137
	United Bancorp	MI	31,706	84	35,304	173	3,598	89
	Fentura Financial	MI	30,456	99	37,448	241	6,992	142
	Otto Bremer Foundation	MN	444,672	1,145	498,123	2,287	53,451	1,142
	Wells Fargo & Co.	CA	396,828	1,217	1,083,838	32,400	687,010	31,183
	U S Bancorp	MN	370,896	900	605,264	22,743	234,368	21,843
	Anchor Bancorp	MN	193,615	487	218,569	1,012	24,954	525
	Associated Banc Corp.	WI	115,397	291	125,715	502	10,318	211
	Klein Financial	MN	106,920	309	128,072	870	21,152	561
Missouri	State Bancshares	ND	60,639	190	73,526	561	12,887	371
	Alerus Financial Corp.	ND	55,493	138	59,517	228	4,024	90
	Voyager FS Corp.	MN	48,948	155	59,659	360	10,711	205
	Bank of America Corp.	NC	44,447	98	58,472	1,542	14,025	1,444
	Central Bancompany	MO	564,496	1,646	688,740	5,709	124,244	4,063
	Commerce Bancshares	MO	403,833	1,119	477,207	3,337	73,374	2,218
	U S Bancorp	MN	264,354	719	409,663	12,648	145,309	11,929
	UMB Financial Corp.	MO	195,158	484	214,345	1,154	19,187	670
	Great Southern Bancorp	MO	114,919	292	127,920	615	13,001	323
	Bank of America Corp.	NC	104,303	274	153,415	4,227	49,112	3,953
	Regions Financial Corp.	AL	88,800	252	123,992	1,705	35,192	1,453
	Arvest Bk Grp.	AR	85,811	238	101,507	732	15,696	494
	Stupp Bros	MO	85,532	191	91,416	289	5,884	98
Mississippi	PNC Fncl Svc Group	PA	82,410	226	114,702	1,121	32,292	895
	Hawthorn Bancshares	MO	70,285	246	90,198	804	19,913	558
	First Bks	MO	47,275	134	54,814	317	7,539	183
	Cbx Corp.	IL	37,126	110	40,885	194	3,759	84
	Trustmark Corp.	MS	265,323	796	351,188	3,043	85,865	2,247
	Regions Financial Corp.	AL	146,786	434	246,505	3,950	99,719	3,516
	Bancorpsouth	MS	139,727	463	187,329	2,179	47,602	1,716
	Hancock Holding Corp.	MS	115,987	346	143,075	1,089	27,088	743
	Renasant Corp.	MS	87,011	294	112,611	1,019	25,600	725
	Bancplus Corp.	MS	55,237	191	83,788	1,616	28,551	1,425
Montana	First M&F Corp.	MS	54,363	197	78,658	972	24,295	775
	Citizens Nat Banc Corp.	MS	53,336	171	66,321	564	12,985	393
	Citizens Corp.	MS	35,936	113	49,475	761	13,539	648
	Community TR Financial Corp.	LA	34,721	121	38,568	203	3,847	82

Table 4C. Top Macro Business Lenders by State and Territory Using CRA Data, 2011

State or Territory	Name of Lending Institution	HQ Location	Macro Business Lending (\$100,000-\$1 million)		All Small Business Lending (less than \$1 million)		Micro Business Lending (less than \$100,000)	
			Amount (1,000) (1)	Number (2)	Amount (1,000) (3)	Number (4)	Amount (1,000) (5)	Number (6)
North Carolina	First Intrst Bancsystem	MT	114,727	350	158,391	2,026	43,664	1,676
	Stockman Financial Corp.	MT	112,983	346	144,574	1,242	31,591	896
	Glacier Bancorp	MT	105,225	317	139,546	1,358	34,321	1,041
	Wells Fargo & Co.	CA	63,642	198	151,406	4,112	87,764	3,914
	U S Bancorp	MN	46,346	134	76,193	2,509	29,847	2,375
	BB&T Corp.	NC	1,537,477	4,267	1,769,486	9,066	232,009	4,799
	First Citizens Bshrs	NC	855,535	2,411	1,060,819	9,800	205,284	7,389
	Wells Fargo & Co.	CA	427,777	1,279	879,120	17,861	451,343	16,582
	Fidelity Bshrs NC	NC	202,220	614	230,425	1,333	28,205	719
	Suntrust Bk	GA	193,898	488	224,077	1,445	30,179	957
	Bank of America Corp.	NC	185,790	468	260,860	6,529	75,070	6,061
	RBC Bank	NC	137,493	385	170,810	1,974	33,317	1,589
	Newbridge Bancorp	NC	127,686	363	148,404	836	20,718	473
	Southern Bshrs NC	NC	127,086	380	163,331	1,460	36,245	1,080
	Fifth Third Bancorp	OH	86,515	215	103,141	766	16,626	551
	BNCBancorp	NC	81,980	219	92,787	529	10,807	310
	First Bancorp	NC	78,608	266	113,905	1,546	35,297	1,280
	Yadkin Valley Financial Corp.	NC	61,232	219	83,293	769	22,061	550
	North American Fncl Holding	FL	55,250	155	63,167	333	7,917	178
	Paragon Cmrl Corp.	NC	53,069	123	59,784	253	6,715	130
FNB United Corp.	NC	48,332	155	58,779	371	10,447	216	
TD Bank N.A.	ME	44,187	134	53,751	412	9,564	278	
Southern Cmnty Financial Corp.	NC	35,934	116	46,462	403	10,528	287	
Four Oaks Fincorp	NC	35,289	135	49,429	604	14,140	469	
Regions Financial Corp.	AL	32,395	88	40,217	386	7,822	298	
Capgen Cap Grp Vi Lp	NY	32,318	92	37,221	224	4,903	132	
Peoples Bancorp of NC	NC	31,123	100	37,032	252	5,909	152	
North Dakota	Otto Bremer Foundation	MN	151,631	393	171,495	858	19,864	465
	State Bancshares	ND	131,980	353	153,265	845	21,285	492
	Wells Fargo & Co.	CA	72,714	193	130,734	2,305	58,020	2,112
	Alerus Financial Corp.	ND	58,233	166	69,078	405	10,845	239
	Dacotah Bks	SD	42,721	145	58,118	678	15,397	533
Nebraska	Lauritzen Corp.	NE	185,311	549	233,249	2,195	47,938	1,646
	Farmers & Mrch Inv	NE	111,848	298	132,752	801	20,904	503
	Pinnacle Bancorp	NE	96,352	323	141,047	2,057	44,695	1,734
	Wells Fargo & Co.	CA	91,270	255	208,002	5,187	116,732	4,932
	U S Bancorp	MN	66,936	178	114,059	3,866	47,123	3,688
	American Nat Corp.	NE	45,032	118	51,540	260	6,508	142

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New Hampshire								
	TD Bank N.A.	ME	72,912	262	133,237	1,892	60,325	1,630
	Bank of America Corp.	NC	49,047	126	69,937	1,396	20,890	1,270
	RBS Citizens N.A.	RI	42,577	108	58,767	1,246	16,190	1,138
New Jersey								
	PNC Fncl Svc Group	PA	581,915	1,565	1,055,292	11,381	473,377	9,816
	Bank of America Corp.	NC	398,289	1,109	577,977	11,291	179,688	10,182
	Valley Nat Bancorp	NJ	312,361	763	372,143	2,307	59,782	1,544
	Wells Fargo & Co.	CA	240,525	767	701,306	16,743	460,781	15,976
	TD Bank N.A.	ME	202,628	613	314,858	3,974	112,230	3,361
	JPMorgan Chase & Co.	NY	158,053	368	418,594	25,118	260,541	24,750
	Sun Bancorp NJ	NJ	121,712	299	135,238	541	13,526	242
	Fulton Fncl Corp.	PA	117,796	334	133,495	664	15,699	330
	Capital One Financial Corp.	VA	114,591	333	201,226	11,889	86,635	11,556
	Lakeland Bancorp	NJ	107,636	278	122,459	545	14,823	267
	Provident Fncl Svc	NJ	98,535	238	107,901	452	9,366	214
	Susquehanna Bancshares	PA	58,038	153	64,296	283	6,258	130
	HSBC Bank USA NA	IL	49,468	128	74,004	942	24,536	814
	Stewardship Fncl Corp.	NJ	46,404	131	53,118	245	6,714	114
	Texas Cap Bancshares	TX	38,637	148	110,082	8,595	71,445	8,447
	Investors Bancorp MHC	NJ	35,281	89	38,255	155	2,974	66
	RBS Citizens N.A.	RI	30,837	66	35,802	266	4,965	200
New Mexico								
	Wells Fargo & Co.	CA	129,462	431	319,176	8,260	189,714	7,829
	U S Bancorp	MN	60,095	187	83,604	1,160	23,509	973
	Trinity Cap Corp.	NM	40,316	120	46,281	295	5,965	175
	Bank of America Corp.	NC	39,923	111	59,899	1,379	19,976	1,268
	Bank of The West	CA	38,347	83	45,973	370	7,626	287
Nevada								
	Zions Bancorp	UT	171,407	467	242,225	2,680	70,818	2,213
	Western Alli Bancorp	AZ	158,728	418	177,246	781	18,518	363
	Wells Fargo & Co.	CA	116,806	390	384,875	13,308	268,069	12,918
	Bank of America Corp.	NC	71,642	203	113,787	2,785	42,145	2,582
	U S Bancorp	MN	45,153	109	78,967	3,203	33,814	3,094
	City Nat Corp.	CA	44,377	119	51,141	243	6,764	124
	Bank of The West	CA	33,545	76	37,415	187	3,870	111
New York								
	Zions Bancorp	NY	793,538	1,855	1,682,466	85,824	888,928	83,969
	Western Alli Bancorp	IL	730,658	2,162	1,285,395	17,630	554,737	15,468
	Wells Fargo & Co.	VA	728,029	1,954	1,132,687	28,572	404,658	26,618
	Bank of America Corp.	NY	549,374	1,548	651,342	3,752	101,968	2,204

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	U S Bancorp	NC	494,119	1,350	744,069	14,376	249,950	13,026
	City Nat Corp.	NY	451,818	1,184	526,711	3,350	74,893	2,166
	Bank of The West	NY	156,389	475	238,371	3,492	81,982	3,017
	Nbt Bancorp	NY	149,592	481	188,465	1,521	38,873	1,040
	Tompkins Fncl Corp.	NY	149,154	437	190,823	1,534	41,669	1,097
	Keycorp	OH	143,501	369	164,296	1,335	20,795	966
	Valley Nat Bancorp	NJ	135,472	233	141,307	351	5,835	118
	Community Bk Sys	NY	132,557	423	179,771	1,676	47,214	1,253
	Financial Inst	NY	130,608	353	180,353	1,693	49,745	1,340
	Texas Cap Bancshares	TX	122,755	511	296,343	16,834	173,588	16,323
	Signature Bank	NY	122,227	343	153,832	1,030	31,605	687
	New York Cmnty Bancorp	NY	121,093	277	139,413	2,010	18,320	1,733
	TD Bank N.A.	ME	114,541	373	202,122	3,150	87,581	2,777
	Wells Fargo & Co.	CA	100,983	502	448,088	11,791	347,105	11,289
	Hudson Valley Hold Corp.	NY	73,149	157	77,887	244	4,738	87
	RBS Citizens N.A.	RI	71,614	163	93,732	1,857	22,118	1,694
	Canandaigua Nat Corp.	NY	66,310	170	88,442	945	22,132	775
	Alliance Financial Corp.	NY	63,275	168	73,286	407	10,011	239
	Suffolk Bancorp	NY	48,426	144	57,890	354	9,464	210
	PNC Fncl Svc Group	PA	47,471	105	58,058	343	10,587	238
	First Republic Bank	CA	43,503	82	44,338	93	835	11
	Arrow Financial Corp.	NY	42,076	129	54,654	451	12,578	322
	State Bank of Long Island	NY	41,823	94	44,993	146	3,170	52
	First of Long Island Corp.	NY	34,492	77	39,192	149	4,700	72
	City Nat Corp.	CA	34,159	89	37,720	167	3,561	78
	Bank of NY Mellon Corp.	NY	32,507	57	32,582	58	75	1
	Watertown Savings Bank	NY	31,556	89	43,091	368	11,535	279
	Cathay Gen Bancorp	CA	31,207	64	33,558	109	2,351	45
	Berkshire Bank	MA	30,726	79	36,677	201	5,951	122
	Rhinebeck Bc Mhc	NY	30,514	104	37,849	282	7,335	178
Ohio	PNC Fncl Svc Group	PA	1,281,900	3,686	1,824,000	17,435	542,100	13,749
	Huntington Bancshares	OH	946,337	2,618	1,206,301	10,270	259,964	7,652
	Fifth Third Bancorp	OH	817,206	2,074	907,371	4,916	90,165	2,842
	Park Nat Corp.	OH	389,770	1,110	482,562	3,397	92,792	2,287
	JPMorgan Chase & Co.	NY	366,878	913	587,017	21,878	220,139	20,965
	Keycorp	OH	249,464	606	279,731	1,604	30,267	998
	U S Bancorp	MN	233,379	636	426,440	18,730	193,061	18,094
	Firstmerit Corp.	OH	228,995	619	257,352	1,704	28,357	1,085
	First Fncl Bancorp	OH	159,921	439	180,858	964	20,937	525
	Bank of America Corp.	NC	57,932	150	94,760	3,839	36,828	3,689

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Oklahoma	FNB Corp.	PA	56,432	156	61,515	264	5,083	108
	Citizens Bancshares	OH	56,366	151	64,094	305	7,728	154
	Wesbanco	WV	47,419	131	54,689	332	7,270	201
	Bank of KY Fncl Corp.	KY	44,085	97	46,708	141	2,623	44
	RBS Citizens N.A.	RI	43,866	134	59,821	1,371	15,955	1,237
	LCNB Corp.	OH	40,327	112	45,201	225	4,874	113
	Signature Bank	NY	30,978	76	31,516	82	538	6
	Bancfirst Corp.	OK	285,664	823	372,518	3,889	86,854	3,066
	Arvest Bk Grp.	AR	226,629	653	299,163	3,440	72,534	2,787
	BOK Financial Corp.	OK	149,093	347	161,924	592	12,831	245
Oregon	One Rich Hill Land LTD Parts	TX	89,375	240	98,727	435	9,352	195
	RCB Holding Corp.	OK	73,870	228	94,652	891	20,782	663
	Southwest Bancorp	OK	65,689	201	74,574	365	8,885	164
	Central Bancompany	MO	57,650	179	73,596	552	15,946	373
	Durant Bancorp	OK	40,352	138	59,431	945	19,079	807
	UMB Financial Corp.	MO	36,148	89	40,929	223	4,781	134
	Bank of America Corp.	NC	31,313	74	51,446	1,766	20,133	1,692
	JPMorgan Chase & Co.	NY	30,381	72	85,691	5,735	55,310	5,663
	U S Bancorp	MN	271,801	670	440,793	16,193	168,992	15,523
	Umpqua Holding Corp.	OR	238,170	637	273,312	1,354	35,142	717
Pennsylvania	Wells Fargo & Co.	CA	213,954	782	600,271	16,095	386,317	15,313
	West Coast Bancorp	OR	181,016	457	196,221	783	15,205	326
	Keycorp	OH	112,037	269	123,088	693	11,051	424
	Sterling Financial Corp.	WA	90,623	236	103,014	535	12,391	299
	Pacific Continental Corp.	OR	88,541	242	105,987	556	17,446	314
	Bank of America Corp.	NC	85,152	222	131,497	4,178	46,345	3,956
	Columbia Bkg Sys	WA	76,846	215	91,097	487	14,251	272
	Bank of The West	CA	70,719	153	81,966	564	11,247	411
	Banner Corp.	WA	46,074	127	54,946	418	8,872	291
	PremierWest Bancorp	OR	42,234	116	47,670	211	5,436	95
Pennsylvania	Cascade Bancorp	OR	32,002	102	38,057	247	6,055	145
	PNC Fncl Svc Group	PA	1,252,369	3,497	2,092,006	23,979	839,637	20,482
	FNB Corp.	PA	555,423	1,581	632,234	3,361	76,811	1,780
	National Penn Bshrs	PA	361,245	949	403,118	1,751	41,873	802
	Wells Fargo & Co.	CA	298,816	868	694,897	14,513	396,081	13,645
	M&T Bk Corp.	NY	279,062	740	340,064	1,997	61,002	1,257
	Susquehanna Bancshares	PA	241,341	669	294,655	1,914	53,314	1,245
	Fulton Fncl Corp.	PA	220,072	606	247,413	1,194	27,341	588

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	RBS Citizens N.A.	RI	193,243	505	257,816	3,990	64,573	3,485
	First Niagara Fncl Group	NY	175,174	515	232,523	2,278	57,349	1,763
	S&T Bancorp	PA	128,683	440	175,485	1,814	46,802	1,374
	Firsttrust Bank	PA	121,231	293	133,059	493	11,828	200
	Bank of America Corp.	NC	105,886	300	177,736	6,398	71,850	6,098
	Northwest Bancshares Inc.	PA	99,274	346	128,508	1,072	29,234	726
	CNB Fncl Corp.	PA	92,372	328	119,525	885	27,153	557
	Metro Bancorp	PA	86,297	232	95,487	484	9,190	252
	Bryn Mawr Bk Corp.	PA	85,312	214	90,315	301	5,003	87
	Huntington Bancshares	OH	81,159	228	125,785	1,704	44,626	1,476
	First Commonwealth Fncl Corp.	PA	80,850	288	104,307	878	23,457	590
	TD Bank N.A.	ME	79,092	246	114,466	1,399	35,374	1,153
	Univest Corp. of PA	PA	69,420	205	91,082	747	21,662	542
	Graystone Tower Bank	PA	64,287	170	69,970	284	5,683	114
	Community Bk Sys	NY	63,934	181	78,827	539	14,893	358
	Vist Fncl Corp.	PA	58,232	148	65,351	325	7,119	177
	1St Summit Bc ofJohnstown	PA	46,758	153	57,154	448	10,396	295
	Republic First Bancorp	PA	41,280	90	43,490	122	2,210	32
	QNB Corp.	PA	40,979	132	54,083	426	13,104	294
	American Bk Inc	PA	32,977	97	38,260	192	5,283	95
	Embassy Bancorp	PA	30,484	96	36,425	213	5,941	117
	Texas Cap Bancshares	TX	30,307	125	59,235	3,302	28,928	3,177
Puerto Rico								
	Popular	PR	530,098	1,637	855,875	11,356	325,777	9,719
	Compass Bank	AL	96,979	317	128,983	1,115	32,004	798
	Banco Santander De Puerto RI	PR	74,332	252	93,125	743	18,793	491
	First Bancorp	PR	74,171	199	84,194	438	10,023	239
	Oriental Fncl Grp.	PR	69,085	197	76,364	338	7,279	141
Rhode Island								
	Bank of America Corp.	NC	99,450	260	125,664	1,377	26,214	1,117
	Bank Rhode Island	RI	92,888	277	119,898	806	27,010	529
	RBS Citizens N.A.	RI	60,907	137	78,133	1,280	17,226	1,143
	Washington Tr Bancorp	RI	51,206	144	56,654	269	5,448	125
	Webster Fncl Corp.	CT	34,940	83	40,373	189	5,433	106
South Carolina								
	BB&T Corp.	NC	373,577	1,045	425,916	2,223	52,339	1,178
	SCBTFncl Corp.	SC	274,905	833	329,389	2,158	54,484	1,325
	First Citizens Bancorp	SC	232,238	763	301,519	2,648	69,281	1,885
	Synovus Financial Corp.	GA	211,703	612	251,531	1,517	39,828	905
	Wells Fargo & Co.	CA	190,903	535	359,392	6,652	168,489	6,117
	TD Bank N.A.	ME	120,043	326	140,482	905	20,439	579

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	Bank of America Corp.	NC	111,349	303	152,842	3,296	41,493	2,993
	Regions Financial Corp.	AL	67,527	179	85,645	995	18,118	816
	Suntrust Bk	GA	66,320	151	71,571	304	5,251	153
	Capgen Cap Grp V Lp	NY	33,752	97	38,778	237	5,026	140
South Dakota								
	Wells Fargo & Co.	CA	148,591	402	255,871	4,730	107,280	4,328
	U S Bancorp	MN	117,838	291	147,043	2,413	29,205	2,122
	Dacotah Bks	SD	114,623	360	148,676	1,526	34,053	1,166
	Minnehaha Bancshares	SD	94,406	244	109,639	623	15,233	379
	First Intrst Bancsystem	MT	34,532	108	50,378	681	15,846	573
Tennessee								
	First Horizon Nat Corp.	TN	481,724	1,330	559,752	2,883	78,028	1,553
	Pinnacle Fncl Ptnr	TN	479,442	1,250	535,088	2,357	55,646	1,107
	Regions Financial Corp.	AL	388,676	1,097	686,502	11,393	297,826	10,296
	Suntrust Bk	GA	249,235	569	266,688	1,108	17,453	539
	BB&T Corp.	NC	135,232	344	149,105	602	13,873	258
	First South Bancorp	TN	110,970	348	147,904	1,996	36,934	1,648
	Synovus Financial Corp.	GA	58,354	187	65,344	332	6,990	145
	Renasant Corp.	MS	58,007	183	71,124	598	13,117	415
	Bank of America Corp.	NC	57,162	156	91,965	3,278	34,803	3,122
	U S Bancorp	MN	55,262	155	105,477	4,752	50,215	4,597
	First Citizens Bshrs	TN	53,453	181	73,949	861	20,496	680
	First Scty Grp.	TN	53,196	166	63,545	423	10,349	257
	Fifth Third Bancorp	OH	42,353	104	48,700	296	6,347	192
	Bancorpsouth	MS	41,539	123	53,271	508	11,732	385
	Tennessee Commerce Bank	TN	40,804	109	48,979	305	8,175	196
	Community First Bshrs	TN	37,500	115	48,489	510	10,989	395
	Banctenn Corp.	TN	37,349	114	46,269	360	8,920	246
	First Citizens Bshrs	NC	35,854	85	41,257	239	5,403	154
	Wilson BHC	TN	34,081	98	37,710	191	3,629	93
	Wells Fargo & Co.	CA	33,000	115	102,788	2,417	69,788	2,302
Texas								
	Wells Fargo & Co.	CA	941,631	3,049	2,318,298	59,695	1,376,667	56,646
	Cullen/Frost Bkr	TX	926,694	2,311	1,017,693	4,047	90,999	1,736
	JPMorgan Chase & Co.	NY	609,250	1,513	1,260,895	64,379	651,645	62,866
	Zions Bancorp	UT	462,069	1,137	542,655	3,227	80,586	2,090
	Bank of America Corp.	NC	450,220	1,166	676,860	17,266	226,640	16,100
	Texas Cap Bancshares	TX	297,132	772	402,212	14,408	105,080	13,636
	Prosperity Bancshares	TX	295,910	881	368,804	3,059	72,894	2,178
	Comerica	TX	279,790	724	320,390	1,407	40,600	683
	Compass Bank	AL	270,136	816	552,959	9,376	282,823	8,560

Table 4C. Top Macro Business Lenders by State and Territory Using CRA Data, 2011

State or Territory	Name of Lending Institution	HQ Location	Macro Business Lending (\$100,000-\$1 million)		All Small Business Lending (less than \$1 million)		Micro Business Lending (less than \$100,000)	
			Amount (1,000) (1)	Number (2)	Amount (1,000) (3)	Number (4)	Amount (1,000) (5)	Number (6)
	International Bshrs Corp.	TX	176,177	556	225,636	2,100	49,459	1,544
	Capital One Financial Corp.	VA	172,477	451	304,032	27,989	131,555	27,538
	American St Fncl Corp.	TX	158,418	414	209,414	2,484	50,996	2,070
	Regions Financial Corp.	AL	148,282	396	198,976	2,391	50,694	1,995
	MOW/Rpw li	TX	140,593	399	178,220	1,277	37,627	878
	Overton Financial Corp.	TX	139,929	412	173,209	1,197	33,280	785
	Amarillo Nat Bancorp	TX	139,673	481	244,815	4,150	105,142	3,669
	BOK Financial Corp.	OK	138,227	323	148,557	517	10,330	194
	Legacytexas Grp.	TX	135,205	347	155,033	750	19,828	403
	Happy Bancshares	TX	133,061	454	176,259	1,721	43,198	1,267
	ANB Holding Corp.	TX	124,759	365	155,422	1,033	30,663	668
	City Bank	TX	122,025	344	152,635	1,297	30,610	953
	Weststar BHC	TX	111,448	313	132,568	724	21,120	411
	Broadway Bancshares	TX	96,582	264	115,391	709	18,809	445
	Southside Bancshares	TX	91,487	261	123,638	1,139	32,151	878
	Central Cmnty Corp.	TX	91,106	248	114,886	1,055	23,780	807
	CBFH	TX	82,453	246	108,454	969	26,001	723
	North Amer Bancshares	TX	77,488	203	94,643	710	17,155	507
	Hancock Holding Corp.	MS	74,503	186	82,519	369	8,016	183
	Trustmark Corp.	MS	72,734	183	84,674	413	11,940	230
	Encore Bancshares	TX	71,661	170	78,092	279	6,431	109
	Jefferson Bancshares	TX	67,694	195	85,471	673	17,777	478
	Metrocorp Bancshares	TX	67,255	161	70,387	207	3,132	46
	Inwood Bancshares	TX	65,106	166	74,563	372	9,457	206
	Bancorpsouth	MS	64,572	214	83,854	770	19,282	556
	Woodforest National Bank	TX	64,384	187	72,598	379	8,214	192
	Patriot Bancshares	TX	61,807	153	68,247	292	6,440	139
	First NB Group	TX	54,760	175	64,463	396	9,703	221
	Plains Bancorp	TX	53,945	159	72,439	750	18,494	591
	Community TR Financial Corp.	LA	53,819	127	58,189	217	4,370	90
	American Bk Holding Corp.	TX	52,738	160	70,931	594	18,193	434
	First Citizens Bshrs	NC	50,550	132	57,088	329	6,538	197
	Inter National Bank	TX	45,445	142	53,325	322	7,880	180
	Signature Bank	NY	44,971	90	45,331	95	360	5
	Security Holding Corp.	TX	44,384	134	65,462	998	21,078	864
	First Texas BHC	TX	42,164	111	49,092	279	6,928	168
	BB&T Corp.	NC	42,115	104	45,229	156	3,114	52
	North Dallas Bank & Trust Co.	TX	39,829	100	45,104	230	5,275	130
	Southwest Bancorp	OK	36,575	84	40,504	150	3,929	66
	Citigroup	NY	30,854	68	34,010	135	3,156	67

Utah

Table 4C. Top Macro Business Lenders by State and Territory Using CRA Data, 2011

State or Territory	Name of Lending Institution	HQ Location	Macro Business Lending (\$100,000-\$1 million)		All Small Business Lending (less than \$1 million)		Micro Business Lending (less than \$100,000)	
			Amount (1,000) (1)	Number (2)	Amount (1,000) (3)	Number (4)	Amount (1,000) (5)	Number (6)
Virginia	Zions Bancorp	UT	400,947	1,153	593,194	7,705	192,247	6,552
	Wells Fargo & Co.	CA	173,832	572	497,420	14,458	323,588	13,886
	JPMorgan Chase & Co.	NY	94,300	221	148,613	5,424	54,313	5,203
	U S Bancorp	MN	65,980	173	97,488	2,882	31,508	2,709
	Keycorp	OH	59,659	138	65,988	327	6,329	189
	Bank of America Corp.	NC	30,101	79	39,869	705	9,768	626
	BB&T Corp.	NC	944,588	2,472	1,051,449	4,457	106,861	1,985
	Suntrust Bk	GA	479,066	1,094	527,824	2,514	48,758	1,420
	Wells Fargo & Co.	CA	283,385	882	672,476	14,841	389,091	13,959
	Bank of America Corp.	NC	211,768	530	289,706	6,359	77,938	5,829
	PNC Fncl Svc Group	PA	153,700	419	201,038	1,526	47,338	1,107
	First Citizens Bshrs	NC	147,467	420	180,365	1,392	32,898	972
	Union First Mkt Bshrs Corp.	VA	139,324	376	162,738	1,031	23,414	655
	Southern Bshrs NC	NC	137,463	375	148,132	622	10,669	247
	Stellarone Corp.	VA	134,459	377	155,420	800	20,961	423
	Townebank	VA	133,625	379	155,979	918	22,354	539
	United Bancshares	WV	95,506	246	107,494	538	11,988	292
	Burke & Herbert Bank And Trust	VA	73,795	209	86,374	514	12,579	305
	Virginia Cmrc Bancorp	VA	66,864	192	76,129	353	9,265	161
	Cardinal Financial Corp.	VA	54,743	111	56,637	144	1,894	33
Capital One Financial Corp.	VA	50,090	130	94,055	7,668	43,965	7,538	
Eastern Va Bancshares	VA	44,428	138	57,685	447	13,257	309	
First Cap Bancorp	VA	44,077	123	52,000	260	7,923	137	
M&T Bk Corp.	NY	43,081	110	49,040	238	5,959	128	
Capgen Cap Grp Vi Lp	NY	42,075	111	47,188	224	5,113	113	
Sandy Spring Bancorp	MD	38,564	88	39,922	115	1,358	27	
Vermont	Merchants Bancshares	VT	58,475	167	68,725	411	10,250	244
	Northfield MHC	VT	42,000	128	49,124	258	7,124	130
	TD Bank N.A.	ME	35,973	89	53,939	578	17,966	489
Washington	U S Bancorp	MN	427,906	1,010	604,047	15,903	176,141	14,893
	Wtb Financial Corp.	WA	290,671	745	327,612	1,601	36,941	856
	Wells Fargo & Co.	CA	285,516	877	724,392	19,261	438,876	18,384
	Banner Corp.	WA	250,700	680	285,370	1,649	34,670	969
	ColUMBia Bkg Sys	WA	240,263	616	268,126	1,193	27,863	577
	Bank of America Corp.	NC	230,896	590	379,959	11,360	149,063	10,770
	Keycorp	OH	178,222	390	192,990	899	14,768	509
	Sterling Financial Corp.	WA	117,299	331	132,589	684	15,290	353
	Washington Bkg Co	WA	105,466	304	125,608	737	20,142	433

Table 4C. Top Macro Business Lenders by State and Territory Using CRA Data, 2011

State or Territory	Name of Lending Institution	HQ Location	Macro Business Lending (\$100,000-\$1 million)		All Small Business Lending (less than \$1 million)		Micro Business Lending (less than \$100,000)	
			Amount (1,000) (1)	Number (2)	Amount (1,000) (3)	Number (4)	Amount (1,000) (5)	Number (6)
	Umpqua Holding Corp.	OR	60,097	150	66,316	294	6,219	144
	Skbhc Holds Llc	AZ	58,425	150	69,107	381	10,682	231
	Olympic Bancorp	WA	54,764	162	67,113	431	12,349	269
	Peoples Bancorp	WA	52,822	147	59,713	296	6,891	149
	JPMorgan Chase & Co.	NY	48,815	125	163,129	11,906	114,314	11,781
	Union Bank N.A	CA	39,638	85	42,796	186	3,158	101
	Cashmere Valley Financial Corp.	WA	35,785	100	45,590	374	9,805	274
	West Coast Bancorp	OR	33,422	100	38,958	230	5,536	130
	Pacific Continental Corp.	OR	30,272	77	33,594	139	3,322	62
Wisconsin								
	Associated Banc Corp.	WI	440,871	1,133	483,724	2,029	42,853	896
	U S Bancorp	MN	354,059	983	551,146	20,006	197,087	19,023
	Johnson Fncl Grp.	WI	323,689	849	351,352	1,359	27,663	510
	River Valley Bancorp	WI	159,025	489	187,411	1,178	28,386	689
	JPMorgan Chase & Co.	NY	127,436	318	215,402	9,348	87,966	9,030
	Oconomowoc Bancshares	WI	115,498	298	127,047	553	11,549	255
	Baylake Corp.	WI	114,533	350	130,700	687	16,167	337
	TRI City Bshrs Corp.	WI	113,503	340	128,112	668	14,609	328
	Wintrust Financial Corp.	IL	99,330	242	109,189	487	9,859	245
	Wells Fargo & Co.	CA	97,122	315	241,807	6,085	144,685	5,770
	NEB Corp.	WI	95,800	296	122,319	1,040	26,519	744
	Bankmanagers Corp.	WI	95,113	230	101,374	351	6,261	121
	Waupaca Bancorp	WI	79,091	266	104,594	1,305	25,503	1,039
	Community Banc Corp. Sheboyga	WI	77,619	203	86,700	422	9,081	219
	BMO Harris Bank N.A.	IL	57,183	159	64,973	404	7,790	245
	Talmer Bancorp	MI	47,339	159	58,186	421	10,847	262
	PNC Fncl Svc Group	PA	46,304	123	57,701	455	11,397	332
	Otto Bremer Foundation	MN	45,974	148	56,228	388	10,254	240
	Citizens Republic Bancorp	MI	33,644	99	41,230	277	7,586	178
	TCF Financial Corp.	MN	30,393	63	31,101	72	708	9
West Virginia								
	BB&T Corp.	NC	191,102	547	224,746	1,269	33,644	722
	United Bancshares	WV	152,518	454	191,178	1,359	38,660	905
	Huntington Bancshares	OH	60,484	163	72,832	538	12,348	375
	JPMorgan Chase & Co.	NY	47,029	103	64,195	1,723	17,166	1,620
	City Holding Corp.	WV	47,023	143	58,383	389	11,360	246
	Wesbanco	WV	45,493	133	53,789	358	8,296	225
	First Cmnty Bancshares	VA	33,334	127	46,475	487	13,141	360
	Summit Fncl Group	WV	30,778	83	37,200	287	6,422	204
Wyoming								
	First Intrst Bancsystem	MT	70,131	228	101,589	1,253	31,458	1,025

Table 4C. Top Macro Business Lenders by State and Territory Using CRA Data, 2011

State or Territory	Name of Lending Institution	HQ Location	Macro Business Lending (\$100,000-\$1 million)		All Small Business Lending (less than \$1 million)		Micro Business Lending (less than \$100,000)	
			Amount (1,000) (1)	Number (2)	Amount (1,000) (3)	Number (4)	Amount (1,000) (5)	Number (6)
	Wells Fargo & Co.	CA	67,432	198	124,493	2,507	57,061	2,309
	Midland Financial Corp.	WY	33,592	134	46,295	483	12,703	349

Note: Small businesses seeking loans should also consider banks that participate in the 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 4D. Total Amount and Number of Small Business Loans per Small Business Employee by State Based on CRA Data, 2011

State	Rank Dollars per employee*	All Small Business Lending (under \$1M)		Micro Business Lending (less than \$100,000)		Number of Employees	SBL Amount per Employee
		Amount (1,000)	Number	Amount (1,000)	Number		
Alabama	6	3,081,720	43,296	837,857	36,874	768,302	4,011
Alaska	3	558,356	12,175	215,259	11,169	135,374	4,125
Arizona	29	2,837,960	81,425	1,291,687	77,099	925,994	3,065
Arkansas	19	1,639,060	27,334	470,186	23,695	482,603	3,396
California	20	21,408,287	509,474	8,766,153	475,344	6,323,489	3,386
Colorado	2	4,028,539	94,537	1,466,025	87,625	961,394	4,190
Connecticut	44	1,804,623	34,465	611,822	31,069	713,635	2,529
Delaware	45	391,529	9,366	168,110	8,743	168,878	2,318
District of Columbia	51	377,847	4,783	93,740	4,079	217,123	1,740
Florida	38	7,808,774	182,520	2,911,130	168,827	2,840,091	2,749
Georgia	9	5,589,948	82,671	1,322,459	70,858	1,483,934	3,767
Hawaii	31	781,731	12,004	213,781	10,501	258,944	3,019
Idaho	4	1,154,885	25,119	415,676	22,972	281,500	4,103
Illinois	12	8,490,932	130,163	1,782,090	112,677	2,388,695	3,555
Indiana	23	3,824,058	57,880	973,764	49,875	1,156,550	3,306
Iowa	43	1,683,459	31,547	519,814	28,337	643,459	2,616
Kansas	47	1,367,977	23,033	347,885	20,242	594,623	2,301
Kentucky	30	2,107,524	32,085	552,411	27,678	696,652	3,025
Louisiana	18	2,990,423	45,563	742,301	39,341	871,369	3,432
Maine	14	982,525	16,330	303,866	14,213	282,460	3,478
Maryland	39	2,943,083	45,980	827,933	40,282	1,071,687	2,746
Massachusetts	48	3,024,834	55,080	852,018	49,202	1,357,370	2,228
Michigan	1	7,689,507	94,614	1,523,811	78,076	1,699,821	4,524
Minnesota	37	3,257,253	78,696	1,240,319	73,296	1,180,677	2,759
Mississippi	10	1,610,005	25,181	486,126	21,658	436,996	3,684
Missouri	32	3,317,909	53,879	794,900	46,882	1,110,309	2,988
Montana	22	766,450	16,846	280,925	15,383	231,554	3,310
Nebraska	40	1,062,680	21,576	362,694	19,605	391,368	2,715
Nevada	33	1,238,976	32,014	512,098	30,018	418,384	2,961
New Hampshire	50	508,912	12,699	206,221	11,792	284,938	1,786
New Jersey	28	5,228,628	105,523	1,970,599	96,762	1,689,316	3,095
New Mexico	46	764,144	18,073	324,367	16,767	330,660	2,311
New York	41	10,117,489	223,120	3,615,918	205,388	3,737,677	2,707
North Carolina	5	6,272,789	81,841	1,529,745	68,405	1,545,390	4,059
North Dakota	8	711,532	11,731	194,268	10,329	182,453	3,900
Ohio	13	7,338,701	109,528	1,859,804	94,564	2,074,788	3,537
Oklahoma	42	1,811,022	30,215	489,544	26,501	673,373	2,689
Oregon	15	2,603,907	60,136	875,750	55,450	750,293	3,471
Pennsylvania	17	8,319,988	123,851	2,577,311	107,496	2,419,033	3,439
Rhode Island	36	611,294	9,123	150,262	7,862	221,019	2,766
South Carolina	16	2,504,327	33,702	611,584	28,253	727,761	3,441
South Dakota	7	817,441	13,467	242,882	11,878	203,857	4,010
Tennessee	11	3,622,088	50,331	902,964	42,842	1,017,582	3,560
Texas	26	12,793,537	256,154	4,207,540	232,600	4,076,197	3,139
Utah	24	1,620,710	37,863	671,907	35,239	491,905	3,295
Vermont	49	331,406	6,511	106,912	5,846	157,720	2,101
Virginia	21	4,850,753	62,866	1,134,971	52,930	1,437,468	3,375
Washington	25	3,988,134	81,294	1,200,069	74,028	1,249,608	3,192
West Virginia	27	928,842	11,770	212,767	9,713	297,701	3,120
Wisconsin	34	3,518,049	59,233	794,108	51,734	1,201,786	2,927
Wyoming	35	386,542	8,733	148,004	7,990	132,920	2,908
United States		177,471,089	3,287,400	54,914,337	2,949,989	54,996,680	3,227

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

¹ Employee data is from the Statistics of U.S. Businesses.

Source: Statistics of U.S. Businesses; U.S. Small Business Administration, Office of Advocacy and from Community Reinvestment Act.

Table 5. Number of Reporting Institutions by Asset Size and State and Territory Based on Call Report Data, June 2007 -June 2012

State	Year						2012 Lending Institution by Asset Size Category					
	2007	2008	2009	2010	2011	2012	<\$100M	\$100M-\$500M	\$500M-\$1B	\$1B-\$10B	\$10B-\$50B	>\$50B
Alabama	160	160	156	144	142	140	44	80	8	6	0	2
Alaska	7	7	7	6	6	6	0	4	0	2	0	0
American Samoa	1	1	1	1	0	0		0	0	0	0	0
Arizona	54	57	57	42	36	31	13	14	2	2	0	0
Arkansas	152	147	136	132	127	126	34	71	11	9	1	0
California	306	313	307	281	265	249	22	142	32	41	10	2
Colorado	164	156	148	143	112	106	34	57	6	8	1	0
Connecticut	57	57	56	54	53	52	7	22	14	7	2	0
Delaware	35	33	31	29	27	26	2	9	2	5	1	7
District of Columbia	7	6	6	6	5	5	1	3	1	0	0	0
Federated St. of Micro	1	1	1	1	1	1	0	1	0	0	0	0
Florida	308	311	301	265	238	217	37	130	26	22	2	0
Georgia	354	354	324	283	251	236	67	143	9	15	1	1
Guam	3	3	3	3	3	3	0	2	0	1	0	0
Hawaii	9	9	9	9	9	9	1	2	1	3	2	0
Idaho	19	20	18	18	18	16	4	8	3	1	0	0
Illinois	681	661	649	614	592	570	236	253	41	36	2	2
Indiana	165	159	155	146	144	139	33	81	11	14	0	0
Iowa	396	383	376	363	352	341	152	164	14	11	0	0
Kansas	358	352	343	337	324	314	187	103	17	7	0	0
Kentucky	218	204	199	198	196	193	56	113	13	11	0	0
Louisiana	166	161	158	156	153	146	36	86	17	5	2	0
Maine	34	32	29	29	29	29	6	7	11	4	1	0
Maryland	105	98	93	89	86	81	15	52	9	5	0	0
Massachusetts	189	180	172	166	162	157	17	82	29	28	0	1
Michigan	168	161	149	139	134	131	37	74	11	8	1	0
Minnesota	446	437	425	406	399	383	211	152	11	9	0	0
Mississippi	98	98	95	91	89	87	20	47	13	6	1	0
Missouri	364	357	349	341	333	329	138	143	25	20	3	0
Montana	78	78	76	73	73	66	37	24	2	3	0	0
Nebraska	251	245	240	229	221	216	125	77	7	6	1	0
Nevada	42	45	39	31	28	24	8	6	3	5	1	1
New Hampshire	25	26	24	24	23	22	1	14	4	3	0	0
New Jersey	128	126	124	123	117	110	5	58	23	21	3	0
New Mexico	53	54	54	53	51	49	11	30	6	2	0	0
New York	200	194	196	189	181	176	20	75	37	35	6	3
North Carolina	110	111	107	102	99	93	18	43	16	13	1	2
North Dakota	97	96	94	92	92	90	46	31	7	6	0	0
Ohio	273	263	251	242	237	236	78	115	23	13	2	5
Oklahoma	260	257	252	251	243	238	102	116	9	10	1	0
Oregon	40	40	38	36	34	34	8	19	1	4	2	0
Pennsylvania	246	242	226	223	212	203	30	98	47	24	4	0
Puerto Rico	10	10	10	7	7	7	0	0	0	5	2	0
Rhode Island	13	13	13	14	14	14	3	4	2	3	1	1
South Carolina	94	92	90	87	83	71	15	42	9	5	0	0
South Dakota	88	89	87	84	83	81	44	23	6	5	1	2
Tennessee	204	200	197	191	190	185	30	123	23	8	1	0
Texas	653	649	640	626	605	587	190	299	46	46	4	2
Utah	69	70	65	60	57	56	12	17	11	7	7	2
Vermont	18	15	14	14	14	14	1	8	4	1	0	0
Virgin Islands	3	2	2	2	2	2	1	1	0	0	0	0
Virginia	120	118	120	118	114	110	14	51	23	18	1	3
Washington	99	97	96	85	75	71	17	32	10	11	1	0
West Virginia	70	68	66	65	63	62	14	40	4	4	0	0
Wisconsin	301	290	282	280	272	271	93	140	27	10	1	0
Wyoming	44	43	39	37	37	35	9	23	3	0	0	0
U.S. Total	8,614	8,451	8,195	7,830	7,513	7,246	2,342	3,554	690	554	70	36

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