



Advocacy: the voice of small business in government

Small Business Lending in the United States 2013

by Victoria Williams

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

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Foreword

Small businesses are the nucleus of the U.S. economy, and they make up over 99 percent of employer firms in the United States. Financing is essential for small business survival and growth, as well as for the nation's fiscal health. *Small Business Lending in the United States* reviews recent national and local small business lending trends using information from depository lending institutions. This is the 20th annual edition of this study.

During the last few years, signs of economic recovery emerged as some economic indicators improved, but small firms' recovery has been much slower than large firms. For example, for the first time since the end of the financial crisis, both the dollar amount and volume of small business loans have been in positive territory simultaneously. While this represents a long-awaited improvement, it also shows that the pace of recovery for small firms has been uneven over the last 15 quarters.

The lending industry continues to be affected by mergers and acquisitions. A total of 6,403 consolidated depository institutions filed Call Reports in June 2013, which was 236 fewer than the previous year. These institutions had a total of \$585.3 billion in outstanding loans in 2013, a slight decline of less than half a percent, and an improvement from the previous year's 4.3 percent decline.

Overall, the analysis of the Call Report and CRA report data show that downward pressure on small business lending is easing. The Call Reports showed a small decline in the balance of small business loans, while the CRA data showed an increase in the value of these loans for the first time since the downturn.

As always, we welcome your feedback. Questions and other input should be addressed to Victoria Williams, economist, at (202) 205-6533 or advocacy@sba.gov.

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Expanded Data Tables on Lending Study Webpage

Table 3A and B expanded list all reporting lenders in the 50 states, the District of Columbia and selected U.S. territories. They are online on the Lending Study webpage at www.sba.gov/advocacy.

Table 3, expanded. All Lenders by State and Territory Based on Call Report Data, June 2013
A. Small Business Lending
B. Micro Business Lending

Definitions

Small business loan. Loans of \$1 million or less.

Micro business loan. A loan under \$100,000. **This report’s definition of “micro business loan” differs from other SBA programs and other industry uses of the term.**

Macro business loan. Loans between \$100,000 and \$1 million.

Large business loan. A loan greater than \$1 million.

Bank. Any national bank and state bank, and any federal branch and insured branch; and includes any former savings association.

BHC—bank holding company. A company that owns and/or controls one or more U.S. banks or one that owns, or has controlling interest in, one or more banks. A bank holding company may also own another bank holding company, which in turn owns or controls a bank; the company at the top of the ownership chain is called the top holder.

Call Report. The report is officially known as the *Report of Condition and Income* and must be filed by all regulated financial institutions in the United States on a quarterly basis. Banks are required to file no later than 30 days after the end of each quarter.

C&I loan. Commercial and industrial loan; one of the two categories of a business loan.

CRA. The Community Reinvestment Act.

CRE loan. Commercial real estate loan; one of the two categories of a business loan.

Commercial bank. A financial institution that is owned by stockholders, operates for a profit, and engages in various lending activities.

Depository lending institution. A financial institution in the United States that is legally allowed to accept monetary deposits from consumers into safekeeping and use them to make loans to other customers. Important categories are savings banks, commercial banks, savings and loan associations, and credit unions. This report covers all of these categories except credit unions and refers to them collectively as “lenders.”

Depository institution. Any bank or savings association.

FDIC. Federal Deposit Insurance Corporation.

Mega lender. Bank holding company with more than \$50 billion in assets.

Other depository institution. Those financial institutions, not specifically listed, with authority to accept deposits of funds.

Savings bank. Banking institution organized to encourage thrift by paying interest dividends on savings. Savings banks can have state and federal affiliations, for example, state savings banks and federal savings banks.

State bank. The term “state bank” means any bank, banking association, trust company, savings bank, industrial bank (or similar depository institution which the board of directors finds to be operating substantially in the same manner as an industrial bank), or other banking institution which--is engaged in the business of receiving deposits, other than trust funds (as defined in this section); and is incorporated under the laws of any state.

Small business. A firm with fewer than 500 employees.

Introduction

Purpose. Small businesses are the core of the U.S. economy; and they represent 99 percent of all employer firms. Access to credit is key to their survival, growth, and recovery. The banking system continues to be their most important supplier of credit.¹ This study uses the principal public sources of information on U.S. lenders to analyze key lending trends and to evaluate individual lenders' emphasis on small business lending.

Structure and Coverage. This report has two parts. Part One examines developments in small, micro, and macro business lending based on trends in the Call Report and Community Reinvestment Act (CRA) report databases. Part Two provides detailed national and state listings of the top small, micro, and macro business lenders based on the Call Report and CRA data. To evaluate how well lenders are meeting the credit needs of small firms, this report uses four performance measures:

- Number of loans,
- Aggregate lending,
- Total asset ratio, and
- Total small business loan ratio.

These measures are used in Part One to evaluate lending at the national level. In Part Two, they are used to help identify the individual lenders that are investing in small businesses. This information helps small businesses save precious time and shop efficiently for credit; and it also helps banks learn about the competition in their markets, as well as new investment opportunities.

The report covers all federal insured depository lending institutions (savings banks, cooperative banks, savings and loan associations, and commercial banks) with the exception of credit unions and foreign banks. Data years from 2008 to 2013 are examined. Geographic coverage includes the 50 states, the District of Columbia and selected U.S. territories.²

This report examines all small business lenders filing Call Reports, but it is not possible to distinguish SBA-guaranteed lenders from the available information.

Data. This report is based on the Call Reports from June 2008 through June 2013 and the CRA data for calendar year 2012.³ These reports are filed by depository lending institutions with their respective regulatory agencies. They cover two types of small business loans:

- Loans secured by nonfarm nonresidential properties, or commercial real estate (CRE) loans, and

¹ National Small Business Association, "2013 Midyear Economic Report," <http://www.nsba.biz/wp-content/uploads/2013/08/2013-MY-Report.pdf>. This recent survey found that bank loan continues to be the foremost choice for small firms seeking business credit.

² The territories covered are the Federated States of Micronesia, Guam, Puerto Rico, and the U.S. Virgin Islands.

³ See the Appendix for additional information on these data sources.

- Commercial and industrial (C&I) loans.

Since data are available for the size of the loan and not for the size of the business, loan categories are defined as follows:

- Small business loans = \$1 million and under
- Micro business loans⁴ = Under \$100,000, and
- Macro business loans = \$100,000 to \$1 million.

Part One uses two additional loan size breakouts from the Call Reports:

- Loans of \$100,000 through \$250,000 and
- Loans of \$250,000 through \$1 million.

Comparison of Call Report and CRA Data

The Call Report and CRA data complement each other, but are not comparable. They provide different kinds of loan information, identified by different locations, for different time periods. The Call Reports measure outstanding loan balances by location of the lender’s headquarters on a quarterly basis, with a reporting year of June to June. The CRA data show loans originated in the state in which they are made during the calendar year. Table A summarizes each source’s characteristics.

Table A. Comparison of Call Report and CRA Data in the Small Business Lending Study, 2013

	Call Report Data	CRA Data
Data year	2013	2012
Loan information provided	Stock of outstanding business loan balances, quarterly	Loans originated and purchased over the calendar year
How loan location is identified	State in which lender’s headquarters is located	State in which the lender made the loan.
Lenders reporting	All reporting lenders—depository lending institutions and bank holding companies	Depository lending institutions and bank holding companies with approximately \$1 billion or more in assets

These databases are the only publicly available sources of information on the small business lending of individual lending institutions. However, they reflect only the supply of loans provided by federally insured lenders. Small firms have access to other sources of credit, such as their suppliers, finance companies, family and friends, and others. To fully understand the small business loan market,

⁴ This report’s definition of “micro business loan” differs from other SBA programs and other industry uses of the term.

reliable loan demand data is needed, which this report does not include. Thus this report should be cautiously interpreted because there is the tendency to attribute all changes in small business lending solely to lenders' willingness to extend credit.

Accessing the Study

This report allows readers to learn about the banks in their own communities and states. Detailed tables in this report show state-by-state rankings of either the top 10 or the top 10 percent of lenders in each state. All reporting lenders are shown in expanded tables on Advocacy's Lending Study webpage (expanded Tables 3A and 3B). Visit Advocacy's webpage at www.sba.gov/advocacy/small-business-lending-united-states-2013 for the full listing.

Data Update through June 2014

This analysis primarily uses the June 2013 Call Report and December 2012 CRA data. Since more recent data has become available, a summary is provided in Table B from March 2012 through June 2014.

Table B. Value of Small Business Loans Outstanding by Loan Type and Size through June 2014
(billions of dollars, nominal)

Loan Type and Size	2012q1	2012q2	2012q3	2012q4	2013q1	2013q2	2013q3	2013q4	2014q1	2014q2
Commercial Real Estate										
Less than \$100,000	18.6	18.0	17.9	17.5	17.0	16.8	16.4	16.3	16.1	15.8
\$100,000 to \$250,000	53.8	53.1	52.6	51.9	51.2	50.5	50.3	50.0	49.5	49.3
\$250,000 to \$1 million	238.5	236.7	235.1	232.8	230.8	229.3	228.5	228.5	227.5	226.8
Total Commercial Real Estate	311.0	307.8	305.7	302.2	299.0	296.6	295.2	294.8	293.0	291.8
Commercial and Industrial										
Less than \$100,000	120.0	120.2	119.5	120.2	122.9	124.1	122.8	125.2	126.7	129.6
\$100,000 to \$250,000	45.8	46.5	46.0	47.0	46.8	47.2	46.4	46.7	47.7	48.3
\$250,000 to \$1 million	113.3	114.0	113.5	117.2	115.7	116.7	114.6	115.1	117.4	120.0
Total Commercial and Industrial	279.1	280.6	279.0	284.3	285.3	288.1	283.9	287.0	291.8	297.9
Total Small business Loans (\$1 million or less)	590.1	588.5	584.7	586.5	584.3	584.7	579.1	581.9	584.8	589.7
Total Large Business Loans (greater than \$1 million)	1,840.9	1,893.6	1,928.8	1,995.0	2,021.1	2,061.3	2,084.5	2,126.3	2,146.7	2,199.9
Total Business Loans	2,431.0	2,481.4	2,512.9	2,581.0	2,605.4	2,646.6	2,664.3	2,708.7	2,732.0	2,789.7
Total Assets of Depository Lenders	12,066.5	12,187.5	12,310.7	25,187.4	12,582.8	12,618.3	12,809.8	12,939.2	13,104.4	13,364.7
Number of BHC's and Independent Lenders	6,681	6,639	6,581	6,502	6,460	6,403	6,369	6,301	6,246	6,185

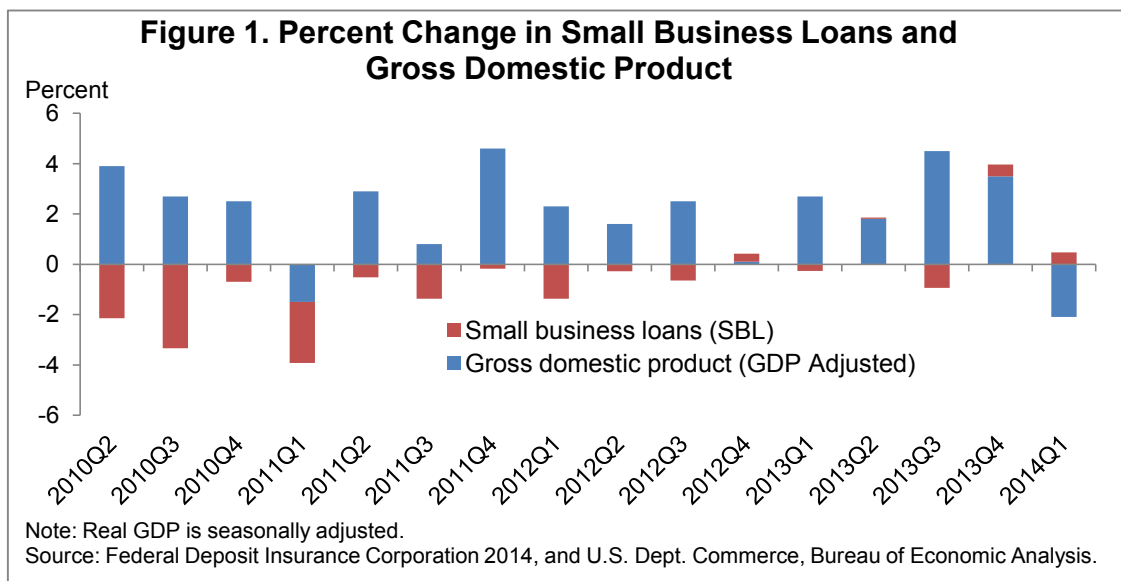
Source: Federal Deposit Insurance Corporation, Statistics on Depository Institutions, June 2012 through June 2014.

Part One: Developments in Small Business Lending

I. Findings from the June 2013 Call Reports

A. Small Business Loans Outstanding from all Reporting Lending Institutions

The U.S. economy and the financial system continued to improve as credit conditions were supportive of economic growth. Some measures of small business lending have risen above their lowest levels since the end of the economic downturn and financial crisis, but they remain far below pre-crisis levels.⁵ Credit conditions continue to improve in the business loan market; borrowing from banks continued to recover. Even though interest rates inched up, they were still below historical norms. In 2013, real gross domestic product continued to grow and large business lending maintained a healthy growth pace. Loan spread declines have been notable for small business loans, according to the Survey of Terms of Business Lending. Bankers have also reported easing their lending standards on both commercial and industrial (C&I) and commercial real estate (CRE) loans since 2010.⁶ Though some economic indicators have improved, the pace of borrowing and lending in the small business loan market remained weak. However, the rate of decline in small business lending stabilized for the first time since the end of the Great Recession (Figure 1). It declined slightly less than half a percent from June 2012 to June 2013 (Table C) and turned upward by the end of December 2013 (Table B).



⁵ According to the National Bureau of Economic Research, the recession ended in June 2009 after lasting 18 months.

⁶ Federal Reserve Board, Senior Loan Officer Opinion Survey on Bank Lending Practices, <http://www.federalreserve.gov/boarddocs/snloansurvey>.

The pace of recovery has been more uneven and slower for small businesses than larger businesses. Total business borrowing by large firms has experienced uneven, but positive growth since 2011, ranging from 5.6 percent to 12.0 percent.

The total value of small business loans had a negligible decline of 0.4 percent or just \$2.5 billion, from \$587.8 billion in June 2012 to \$585.3 billion in June 2013. This is an improvement compared with the 3.1 percent or \$19.1 billion decline from June 2011 to June 2012 (Table C). By the fourth quarter of 2013 the value of small business loans outstanding was \$582.5 billion, which was a one-half percent increase from the previous quarter (Table A).

By contrast, the value of total large business loans has steadily increased in the last three years. Loans outstanding by large firms increased by 8.9 percent or \$168 billion from June 2012 to June 2013 (Table C), and by the end of 2013 the total value of large business loans was up by \$131 billion from the fourth quarter a year earlier (data not shown).

Small C&I loan volumes continued to improve, while the rate of decline in CRE loan volume slowed. Total small C&I loans outstanding increased by 3.1 percent from June 2012 to June 2013, reversing a decline of 1.1 percent in the preceding year (Table C). Outstanding loan balances increased in all C&I loan size categories. The rate of decline in CRE loans outstanding slowed from a 5.0 percent decline in the year ending in June 2012 to a 3.6 percent decline one year later.

Table C. Value of Small Business Loans Outstanding (CRE and C&I), 2008-2013
(billions of dollars, nominal)

Loan Type and Size at Origination	2008	2009	2010	2011	2012	2013	Change 2012 -2013	
							Amount	%
Commercial Real Estate								
Less than \$100,000	28.5	26.4	22.1	19.8	18.0	16.8	-1.2	-6.7
\$100,000 to \$250,000	68.6	67.1	59.6	56.4	53.1	50.5	-2.6	-4.9
\$250,000 to \$1 million	277.9	278.4	260.5	247.8	236.7	229.3	-7.4	-3.1
Total Small Commercial Real Estate	375.0	372.0	342.3	323.9	307.8	296.6	-11.2	-3.6
Commercial and Industrial								
Less than \$100,000	141.7	134.5	137.2	119.8	120.2	124.1	3.9	3.2
\$100,000 to \$250,000	57.3	55.1	51.2	47.3	46.3	47.3	1.0	2.2
\$250,000 to \$1 million	137.4	133.6	121.6	116.0	113.5	117.3	3.8	3.3
Total Small Commercial and Industrial	336.4	323.2	309.9	283.0	280.1	288.7	8.7	3.1
Total Small Business Loans (\$1 million or less)	711.5	695.2	652.2	606.9	587.8	585.3	-2.5	-0.4
Total Large Business Loans (greater than \$1 million)	1,797.8	1,755.3	1,599.1	1,691.2	1,893.6	2,061.3	167.7	8.9
Total Business Loans	2,509.3	2,450.6	2,251.3	2,298.2	2,481.5	2,646.6	165.2	6.7
Total Assets of Depository Lenders	11,708.4	11,905.1	11,707.5	11,816.8	12,187.5	12,618.3	430.8	3.5
Number of BHCs and Independent Lenders	7,360	7,224	7,023	6,826	6,639	6,403	-236.0	-3.6

Source: Federal Deposit Insurance Corporation, Statistics on Depository Institutions, June 2008 through June 2013.

Why has the resurgence in the small business loan market been slow? Both demand and supply side factors have contributed to the slow recovery. On the demand side, small firms have been reluctant to expand due to economic uncertainty, which they cite as the foremost challenge affecting business growth. They are also concerned about the decline in consumer spending.⁷ In addition, the slow recovery in real estate prices has depressed collateral values, limiting the borrowing capacity and plans of small firms. Small business owners are less optimistic about the future of their businesses, according to one recent survey.⁸

On the supply side, lenders are cautious about extending more debt, and regulators are carefully watching the performance of all outstanding loans. Increased bank capital requirements along with tightening lending standards and policies have reduced the amount available for borrowing and reduced the pool of small business borrowers deemed creditworthy. According to Wiersch and Shane (2013),⁹ small business owners say the problem rests with bankers and regulators—bankers for increasing collateral requirements and reducing their focus on small business credit markets, and regulators for making loans more difficult to get. Their research found that 90 percent of loans under \$100,000 were secured by collateral in 2013, up from 84 percent in 2007; and loans between \$100,000 and \$1 million required less collateral in 2007 than in 2013, 76 percent vs. 80 percent respectively. Bassett, Lee and Spiller (2012) showed that slight increases in the stringency of lending standards are linked with noticeable reductions in lending.¹⁰ Stricter lending standards can have a statistically significant impact on total loans and loan capacity for several years afterward (as much as five years). Even though banks have loosened their credit terms, they remain relatively tight for small firms.

B. Small Business Lending by Size of Lender

The smallest and largest lenders were responsible for the declines in the amount of small business loans from June 2012 to June 2013 (Table D). The largest dollar amount decline was attributed to lenders with total assets less than \$500 million. Lenders with total assets between \$100 million to \$499 million realized a 1.8 percent, or \$3.0 billion, decline; while lenders with total assets of less than \$100 million realized a 10.2 percent, or \$1.8 billion, decline. These two groups represented 80 percent of the roughly 6,400 consolidated lenders in the United States in 2013.

⁷ National Small Business Association, “2013 Midyear Economic Report,” www.nsba.biz/wp-content/uploads/2013/08/2013-MY-Report.pdf.

⁸ Wells Fargo/Gallup Small Business Index, www.gallup.com/poll/166658/small-business-owners-mixed-expectations-2014.aspx.

⁹ Wiersch, Marie A. and Shane S. (2013), “Why Small Business Lending Isn’t What It Used to Be.” Downloaded December 3, 2013, from <https://www.clevelandfed.org/research/commentary/2013/2013-10.cfm>.

¹⁰ Bassett, W. F, Lee, S.J and Thomas Spiller, T. W. (2012), “Estimating Changes in Supervisory Standards and Their Economic Effects,” Federal Reserve Board working paper. Retrieved January 8, 2014, from <http://www.federalreserve.gov/pubs/feds/2012/201259/201259pap.pdf>.

Kiser, Preger, and Scott (2012) examined the extent to which changes in banks' CAMELS rating are associated with changes in the growth of their small business lending activities.¹¹ They discovered that small banks that experienced ratings downgrades between 2007 and 2010 showed much lower rates of growth in small business loans outstanding compared with banks that maintained healthy ratings during the same period.¹²

The size category with the biggest increase was one of the largest: lenders with assets in the \$10 billion to \$49 billion range helped offset the declines in other categories with an increase of \$3.3 billion or 5.9 percent.

Table D. Value of Small Business Loans Outstanding by Lender Size, 2008-2013
(billions of dollars, nominal)

	2008	2009	2010	2011	2012	2013	Change 2012 -2013	
							Amount	%
Lenders by Total Asset Size								
Less than \$100 million	25.3	23.7	21.9	19.5	17.6	15.8	-1.8	-10.2
\$100 million to \$499.9 million	130.8	129.8	125.0	116.1	111.0	108.0	-3.0	-1.8
\$500 million to \$999.9 million	66.4	65.0	62.7	58.4	56.0	55.2	-0.8	-1.4
\$1 billion to \$9.9 billion	145.6	137.0	127.7	124.9	119.8	120.1	0.3	0.2
\$10 billion to \$49.9 billion	74.4	69.2	62.7	58.8	55.6	58.9	3.3	5.9
\$50 billion or more	269.0	270.5	252.4	229.2	227.9	227.3	-0.6	-0.3
Total Small Business Loans	711.5	695.2	652.4	606.9	587.8	585.3	-2.5	-0.4

Source: Federal Deposit Insurance Corporation, Statistics on Depository Institutions, June 2008 through June 2013.

C. Volume of Loans

In 2013, the total number of small business loans outstanding declined by 2.5 percent, after an increase of 10.4 percent the previous year (Table E). C&I loans of less than \$100,000 made up the lion's share of small business loan volume, or 90.2 percent of total number of small business loans. The decline in the number of C&I loans was entirely within this size category.

Small business loan volume is dominated by lenders with assets of \$50 billion or more, who hold 75.0 percent of small loans (Table F). With one exception, lenders in all asset size categories had declines in the number of small loans. The sole exception was the \$10 billion to \$49 billion category, which had an increase of roughly 10 percent in the number of loans.

¹¹ CAMELS is the acronym for a bank-rating system based on six factors: Capital adequacy, Asset quality, Management quality, Earnings, Liquidity, and Sensitivity to market risk.

¹² Kiser, E. K., R. A. Prager, and J. R. Scott (2012), "Supervisor Ratings and the Contraction of Bank Lending to Small Businesses," Federal Reserve Board Working Paper. Retrieved January 8, 2014, from www.federalreserve.gov/pubs/feds/2012/201255/201255pap.pdf.

Table E. Number of Small Business Loans Outstanding (CRE and C&I), 2008-2013
(millions of loans)

Loan Type and Size	2008	2009	2010	2011	2012	2013	Change 2012 - 2013	
							Difference	%
Commercial Real Estate								
Less than \$100,000	0.64	0.59	0.56	0.47	0.41	0.38	-0.03	-7.3
\$100,00 to \$250,000	0.51	0.51	0.46	0.43	0.41	0.40	-0.01	-2.4
\$250,000 to \$1 million	0.70	0.69	0.71	0.60	0.59	0.57	-0.02	-3.4
Total Small Commercial Real Estate	1.85	1.79	1.73	1.50	1.41	1.35	-0.06	-4.3
Commercial and Industrial								
Less than \$100,000	24.37	20.37	19.73	18.94	21.26	20.70	-0.56	-2.6
\$100,000 to \$250,000	0.55	0.54	0.51	0.49	0.48	0.49	0.01	2.1
\$250,000 to \$1 million	0.46	0.47	0.41	0.40	0.39	0.40	0.01	2.6
Total Small Commercial & Industrial	25.38	21.38	20.65	19.83	22.13	21.59	-0.54	-2.4
Total Small Business Loans (\$1 million or less)	27.23	23.17	22.38	21.33	23.54	22.94	-0.60	-2.5

Source: Federal Deposit Insurance Corporation, Statistics on Depository Institutions, June 2008 through June 2013.

Table F. Number of Small Business Loans Outstanding by Lender Size, 2008-2013
(millions of loans)

Loan Type and Size	2008	2009	2010	2011	2012	2013	Change 2012 - 2013	
							Difference	%
Lenders by Total Asset Size								
Less than \$100 million	0.41	0.41	0.31	0.28	0.24	0.20	-0.04	-14.8
\$100 million to \$499.9 million	1.41	1.38	1.23	1.09	1.04	1.00	-0.04	-4.0
\$500 million to \$999.9 million	1.83	1.85	1.94	1.69	1.58	1.50	-0.08	-5.2
\$1 billion to \$9.9 billion	5.17	1.22	1.14	1.34	1.42	1.38	-0.04	-2.5
\$10 billion to \$49.9 billion	3.46	3.19	1.56	1.52	1.57	1.72	0.15	9.9
\$50 billion or more	14.95	15.13	16.21	15.41	17.69	17.17	-0.52	-3.0
Total Small Business Loans	27.23	23.18	22.39	21.33	23.54	22.94	-0.56	-2.4

Source: Federal Deposit Insurance Corporation, Statistics on Depository Institutions, June 2008 through June 2013.

D. Small Business Lending Measures: The Total Asset Ratio and Total Small Business Loan Ratio

In this report, the measures of small business lenders' performance are based on their small business loans as a percentage of their total assets and total business loans. The total amount of small business

loans to the lender's total asset is referred to as the "total asset ratio."¹³ It represents the portion of a lender's assets allocated to small business loans.

The Total Asset Ratio. The total asset ratio has consistently declined over the years, from 15.9 percent in 2009 (the year the recession ended) to 13.7 percent in 2013 (Table G). Since 2009, the yearly change in the ratio of C&I loans to assets has declined at a much slower pace, from 5.0 percent in 2011-2012 to its lowest of 1.7 percent in 2012-2013. This trend suggests that small businesses seeking C&I loans are more successful in competing with other uses of lending capital. The ratio of CRE loans to assets continued to decline, declining to 2.1 percent in 2013. In the most recent period, the total asset ratio for all small business loans declined by 1.9 percent, with the largest decline coming from the smallest size category, loans under \$100,000.

Table G. Total Asset Ratios, 2008-2013

(value of small business loans outstanding to the value of total lender assets, percent)

Loan Type and Size	2008	2009	2010	2011	2012	2013	Change 2012 - 2013	
							Difference	%
Commercial Real Estate								
Less than \$100,000	1.61	1.48	1.37	1.21	1.13	1.07	-0.06	-5.3
\$100,000 to \$250,000	1.81	1.80	1.77	1.74	1.66	1.63	-0.03	-1.8
\$250,000 to \$1 million	5.91	6.14	6.14	6.01	5.82	5.73	-0.09	-1.5
Total Small CRE	9.33	9.42	9.28	8.96	8.61	8.43	-0.18	-2.1
Commercial and Industrial								
Less than \$100,000	2.69	2.40	2.22	1.99	1.86	1.80	-0.06	-3.2
\$100,001 to \$250,000	1.40	1.34	1.27	1.21	1.16	1.15	-0.01	-0.9
\$250,001 to \$1 million	2.85	2.73	2.58	2.47	2.37	2.35	-0.02	-0.8
Total Small C&I	6.94	6.47	6.06	5.67	5.39	5.30	-0.09	-1.7
Total Small Business Loans	16.27	15.89	15.34	14.63	14.00	13.73	-0.27	-1.9

Source: Federal Deposit Insurance Corporation, Statistics on Depository Institutions, June 2008 through June 2013.

The total asset ratio has declined for lenders in all asset size categories; this ratio declines as the lender size increases. The smallest lenders hold about 14 percent of their total assets in small business loans, while the largest lenders hold only 3.4 percent of their assets in small business loans (Table H). While the largest lenders on average invest much smaller proportions of their assets in small business loans, they dominate the market in terms of the amount of loan value they provide. These mega lenders with assets of \$50 billion or more held 38.8 percent of the value of small business loans in 2013 (Table K). This group had the largest percentage decline in the total assets ratio during the 2012-2013 period, 5.6 percent (Table H).

¹³ The ratios used in Tables G-J 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 the Appendix for additional information.

The Total Small Business Loan Ratio. The second measure, the mean total small business loan ratio, shows the total small business share of total business loans. It has two variations: loan size (Table I) and lender asset size (Table J). The ratio shows how well small business borrowers are competing for business loans against large businesses. Since the end of the financial crisis, this ratio has fallen from 70 percent in 2009 to 67 percent in 2013 (Table I). Between 2009 and 2013, the total small business loan ratio for C&I loans declined by 8 percent, while the ratio for CRE loans declined by 1.8 percent.

The change in the total small business loan ratio in the last two years has shown signs of stabilizing; it declined by only 0.6 percent from June 2012 to June 2013. This suggests that small business borrowers are beginning to have better results competing for business loans with larger firms.

Table H. Ratio of Total Small Business Loans to Total Assets, 2008-2013
(percentage)

Lender Size	2008	2009	2010	2011	2012	2013	Change 2012 - 2013	
							Difference	%
Lenders by Total Asset Size								
Less than \$100 million	15.94	15.82	15.36	14.65	14.10	13.69	-0.41	-2.9
\$100 million to \$499.9 million	17.94	17.43	16.72	15.94	15.25	14.98	-0.27	-1.8
\$500 million to \$999.9 million	14.63	14.06	13.78	13.04	12.35	12.34	-0.01	-0.1
\$1 billion to \$9.9 billion	11.48	10.75	10.21	10.05	9.60	9.54	-0.06	-0.6
\$10 billion to \$49.9 billion	6.18	6.53	6.07	5.48	5.29	5.17	-0.12	-2.3
\$50 billion or more	4.48	4.84	4.68	3.75	3.64	3.44	-0.20	-5.6
Total Small Business Loans	16.27	15.89	15.34	14.63	14.00	13.72	-0.28	-2.0

Source: Federal Deposit Insurance Corporation, Statistics on Depository Institutions, June 2008 through June 2013.

Table I. Total Small Business Loan Ratio by Loan Type and Size, 2008-2013
(percentage)

Loan Type and Size	2008	2009	2010	2011	2012	2013	Change 2012 - 2013	
							Difference	%
Commercial Real Estate								
Less than \$100,000	9.90	9.38	8.92	8.17	8.19	7.89	-0.30	-3.7
\$100,000 to \$250,000	8.26	8.23	8.33	8.49	8.52	8.49	-0.03	-0.4
\$250,000 to \$1 million	22.36	23.18	23.63	23.71	23.74	23.70	-0.04	-0.2
Total Commercial Real Estate	40.52	40.80	40.88	40.38	40.44	40.08	-0.37	-0.9
Commercial and Industrial								
Less than \$100,000	15.04	13.84	13.15	12.22	12.01	11.82	-0.19	-1.6
\$100,001 to \$250,000	5.74	5.50	5.33	5.32	5.35	5.42	0.07	1.3
\$250,001 to \$1 million	10.26	9.89	9.63	9.62	9.52	9.63	0.11	1.2
Total Commercial and Industrial	31.05	29.22	28.11	27.16	26.88	26.87	-0.01	0.0
Total Small Business Loan Ratio	71.57	70.02	68.99	67.53	67.32	66.95	-0.38	-0.6

Source: Federal Deposit Insurance Corporation, Statistics on Depository Institutions, June 2008 through June 2013.

Table J shows the total small business loan ratio with respect to lender size. Over the last five years, the smallest lenders increased the share of the small business loans in their portfolios. The small business loan shares of other lenders' portfolios declined or remained relatively flat (Table J). Between June 2012 and 2013, the largest lenders had the most substantial decline, 4.9 percent, and two categories showed small improvements: the smallest lenders and those with assets of \$10 billion to \$49 billion.

Table J. Total Small Business Loan Ratio by Lender Size, 2008-2013
(percentage)

Lender Size	2008	2009	2010	2011	2012	2013	Change 2012 - 2013	
							Difference	%
Lenders by Total Asset Size								
Less than \$100 million	85.90	86.29	86.95	86.43	87.81	88.64	0.83	0.9
\$100 million to \$499.9 million	69.68	68.03	66.56	65.20	65.18	65.14	-0.04	-0.1
\$500 million to \$999.9 million	51.95	49.91	49.02	47.63	46.31	46.13	-0.18	-0.4
\$1 billion to \$9.9 billion	40.46	38.48	36.83	36.19	35.67	35.23	-0.44	-1.2
\$10 billion to \$49.9 billion	31.44	28.64	26.22	24.40	24.68	24.89	0.21	0.8
\$50 billion or more	18.47	22.10	25.76	21.95	20.75	19.73	-1.02	-4.9
Total Small Business Loan Ratio	71.57	70.02	68.99	67.53	67.32	67.00	-0.32	-0.5

Source: Federal Deposit Insurance Corporation, Statistics on Depository Institutions, June 2008 through June 2013.

E. All Small Loans Outstanding from Multibillion-dollar Lending Institutions

The small business loan market continues to be affected by mergers and acquisitions in the industry. Consolidation affects the smallest lenders, whose numbers continue to shrink; these small lenders have the highest small business loan-to-assets ratios. Mergers and acquisitions affect mega lenders by creating substantial growth in both their size and the share of industry assets they hold (Tables H and K). Consolidation in the banking industry has reduced the number of small banks, which are more likely to lend to small businesses.¹⁴ A study by the FDIC examined the extent of which economies of scale may have induced mergers and acquisition in the banking industry, thus leading to consolidation. The study found that while economies of scale may help explain the large declines in the number of banks with assets less than \$100 million, they do not appear to have the same effect on banks with assets of more than \$100 million.¹⁵

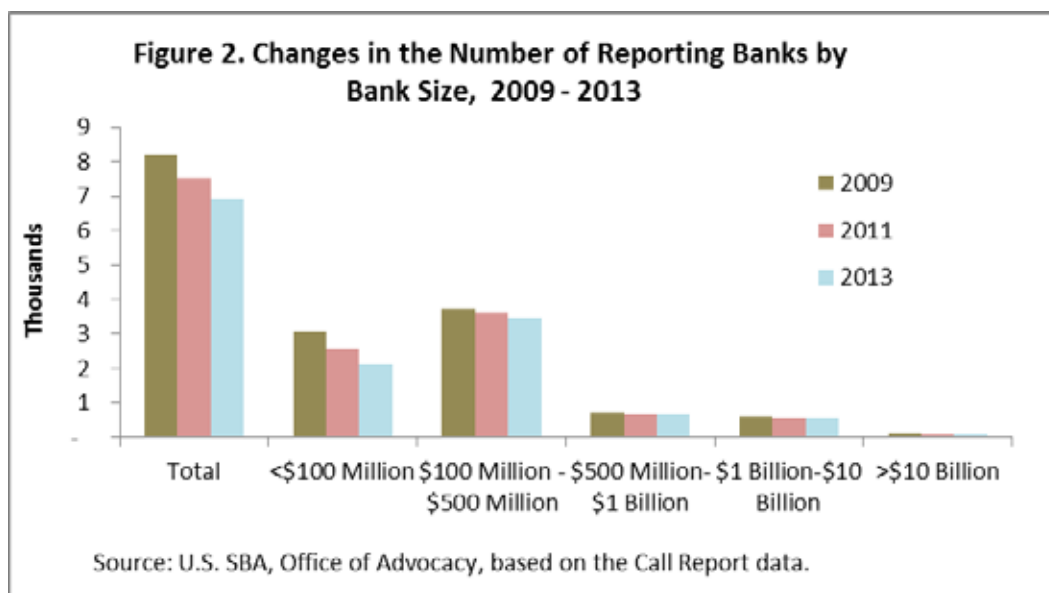
Table K shows the share of small business loans and the consolidation in the number of banks. The number of banks with assets less than \$500 million fell by 220 between 2012 and 2013; the majority of this decline came in the smallest size category (\$100 million or less), which fell by 157 between 2012 and 2013 (Table K). These lenders' share of small business loans also declined. According to Wiersch and Shane (2013), the increased competition in the banking sector has led

¹⁴ Wiersch and Shane (2013).

¹⁵ Jacewitz, Stefan, and Kupiec Paul (2012), "Community Bank Efficiency and Economies of Scale," Federal Deposit Insurance Corporation, <http://www.fdic.gov/regulations/resources/cbi/report/cbi-eff.pdf>.

lenders to move toward bigger, more profitable loans, which has meant a decline in less profitable small business loans.¹⁶ Previous findings suggest that healthier banks tend to shy away from small C&I loans.¹⁷

The dominance of large lenders in the small business loan market is shown in Table K and Figure 2. For example, lenders with assets of \$10 billion or more hold 48.9 percent of total small business loans outstanding (a share which has been relatively steady since 2008) and nearly 79 percent of the total assets of these lending institutions. Their highest level of concentration was in the smallest C&I loans (under \$100,000) where they hold over three-fourths of the total loan value. Standards and terms for credit card debt have remained tight; hence, credit card balances changed relatively little over the second half of 2013.



¹⁶ Wiersch and Shane (2013).

¹⁷ Peek, Joe (2011), "Bank Liquidity Pressures and the Availability of Bank Credit to Small Firms: Was the 2007-2009 Credit Crisis Different?" U.S. Small Business Administration, Office of Advocacy, <http://www.sba.gov/sites/default/files/files/rs388tot.pdf>.

Table K. Share of Business Loans and Total Assets by Lender Size, 2008, 2012, and 2013

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	
2013								
Total Assets of the Institution	69.1	9.7	78.7	11.0	3.6	5.9	0.9	100.0
(percentage)								
Commercial Real Estate								
Less than \$100,000	14.1	6.6	20.7	19.3	11.9	36.7	11.3	100.0
\$100,000 to \$250,000	23.2	9.2	32.4	25.2	12.5	26.3	3.7	100.0
\$250,000 to \$1 million	28.5	10.4	38.9	25.4	11.7	21.6	2.4	100.0
Commercial and Industrial								
Less than \$100,000	69.8	6.3	76.1	8.8	4.2	8.7	2.2	100.0
\$100,000 to \$250,000	36.6	11.9	48.5	20.6	9.3	18.7	2.9	100.0
\$250,000 to \$1 million	37.4	13.4	50.9	21.6	8.9	16.5	2.1	100.0
Total Small Business Loans	38.8	10.1	48.9	20.5	9.4	18.5	2.7	100.0
Total Large Business Loans	66.3	11.5	77.7	14.1	3.7	4.3	0.2	100.0
Total Business Loans	60.2	11.1	71.3	15.5	5.0	7.4	0.7	100.0
Number of Institutions	35	61	96	534	648	3,228	1,897	6,403
2012								
Total Assets of the Institution	68.3	9.4	77.8	11.3	3.7	6.1	1.0	100
Commercial Real Estate								
Less than \$100,000	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								
Less than \$100,000	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
2008								
Total Assets of the Institution	64.9	11.7	76.6	11.9	3.9	6.4	1.3	100
Commercial Real Estate								
Less than \$100,000	19.8	9.2	29.0	16.7	9.5	32.4	12.4	100
\$100,000 to \$250,000	32.4	7.9	40.3	21.4	11.3	23.2	3.8	100
\$250,000 to \$1 million	34.0	9.5	43.5	23.0	11.0	19.7	2.7	100
Commercial and Industrial								
Less than \$100,000	55.0	12.9	67.9	12.4	5.0	11.0	3.7	100
\$100,000 to \$250,000	34.6	9.6	44.2	22.6	9.8	19.7	3.8	100
\$250,000 to \$1 million	35.6	11.8	47.3	23.1	9.1	17.5	3.0	100
Total Small Business Loans	37.8	10.5	48.3	20.5	9.3	18.4	3.6	100
Total Large Business Loans	67.4	10.2	77.6	14.0	3.8	4.3	0.3	100
Total Business Loans	58.9	10.3	69.2	15.8	5.4	8.3	1.2	100
Number of Institutions	33	64	97	524	655	3,311	2,773	7,360

Source: Federal Deposit Insurance Corporation, Statistics on Depository Institutions, June 2008, June 2012 and 2013.

II. Findings from 2012 CRA Reporting Institutions

A. Small Business Lending by CRA Reporting Lending Institutions

The activity of Community Reinvestment Act (CRA) depository lenders is reviewed in this section. The CRA was developed to encourage depository lenders to meet the credit needs of their communities. CRA data provide information on the geographic location of loans made during the calendar year, thereby providing a glimpse of local economies. It is worth noting that in 2005 the CRA reporting threshold changed from \$250 million to \$1 billion. As such, data comparisons before 2005 may be limited. In addition, some smaller banks voluntarily report their small business lending activity although not required to do so. Bank mergers and acquisitions add another level of complexity. Thus changes in CRA dollar and loan volume are likely the result of data reporting issues rather than a true increase, and readers should be cautious when interpreting the aggregate data.

Tables L and M present the small business lending activities of CRA reporting lenders. Table L compares the Call Report information for all depository lenders with CRA data for lenders required to submit CRA reports, while Table M reports the dollar amount and number of loans made by depository institutions filing CRA reports.

The findings from the CRA and Call Reports differ. The number of lenders that filed CRA reports in 2012 rose to 679, which is 55 more than the prior year (Tables L and M). These lenders accounted for 69 percent of small business loans, 79 percent of micro loans, and 85 percent of total domestic assets, a slight increase from the previous year (Table L).¹⁸ In aggregate, CRA lenders issued 5.9 million loans valued at \$206.1 billion. The value of loans made by these lenders in 2012 has rebounded from their lowest point, and has returned to levels seen in 2009 (Table M).

¹⁸The institutions in the CRA disclosure database with and without identified balance sheets could not be discerned, with the result that there were 679 reporting small business lenders. The Dodd-Frank Act transferred 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. OTS's reporting requirements regulated 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.

Table L. Comparison of Assets and Business Loans of Depository Lending Institutions

Description	Call Report Information (Loans and assets in \$billion)		Percentage of Call Report Institutions Submitting CRA Information				
	All Institutions as of June 2013	CRA Institutions June 2012	2012	2011	2010	2009	2008
	Small Business Loans						
Less than \$100,000	140.9	111.0	79	76	88	76	71
\$100,000 through \$1 million	444.4	292.4	66	63	69	83	68
Total Small Business Loans	585.3	403.4	69	66	73	73	71
Total Business Loans	2,646.6	2,269.2	86	73	73	82	83
Total Assets, 2012	12,618.3	10,678.5	85	84	82	84	81
Number of Lenders Reporting	6,403	679					

Source: U.S. Small Business Administration, Office of Advocacy, *Small Business Lending in the United States*, special CRA tabulations prepared by George Haynes. Call Reports obtained from FDIC.

Table M. Value and Number of Micro, Macro and Small Loans Originated and Purchased by CRA Reporting Institutions

(dollar values in billions, number in millions)

Loan Size and Assets	2008	2009	2010	2011	2012	Change 09 - 12	
						Difference	%
Value of Small Business Loans							
Less than \$100,000	119.7	73.3	56.8	66.4	68.5	-4.8	-6.5
\$100,000 through \$1 million	175.2	132.4	122	131.1	137.6	5.2	3.9
Total Small Business Loans	294.9	205.7	178.8	197.5	206.1	0.4	0.2
Number of Small Business Loans							
Less than \$100,000	10.2	5.8	3.9	4.8	5.5	-0.3	-5.2
\$100,000 through \$1 million	0.5	0.4	0.4	0.4	0.4	0.0	0.0
Total Small Business Loans	10.7	6.2	4.3	5.2	5.9	-0.3	-5.2
Number of CRA Reporting Lenders	808	799	774	624	679	-120	-15.0

Source: U.S. Small Business Administration, Office of Advocacy, based on CRA data prepared by George Haynes.

CRA data are composed primarily of loan originations, and loan purchases are typically a small share (under 5 percent) of the reported activity. However, in 2012 loan purchases almost tripled because one lender purchased a large portfolio of credit card-related loans. Although, a substantial number of CRA lenders had a significant increase in their small business lending, resulting primarily from credit card-related activities.

Table N shows the small business lending activities of reporting institutions above the specified threshold requirements for the last five years. The number of lenders required to report increased by two in 2012. These lenders extended 5.8 million small business loans valued at \$194 billion in 2012.

Table N. Value and Number of Loans Originated and Purchased, by Lenders At or Above CRA-Specified Thresholds

Loan Size and Assets	2008	2009	2010	2011	2012	Change 11-12	
						Difference	%
Number of Small Business Loans (million)	10.6	6.1	4.2	5.1	5.8	0.71	13.91
Value of Small Business Loans (\$billion)	277.3	191.8	167.8	186.5	194.1	7.56	4.05
Number of Banks Required To File CRA Reports	579	565	423	528	530	2	0.38

Source: U.S. Small Business Administration, Office of Advocacy, based on CRA data.

B. Micro and Macro Business Lending by CRA Lending Institutions

Analysis of the CRA data indicates that micro and macro business markets have improved. Again, comparing micro lending over time is difficult due to the changing bank requirements and merger and acquisition activity. Though micro and macro loans' value and volume have rebounded from their lowest points, they still remain below their peak levels. CRA data analyses show that the volume of small business loans is driven by micro loans (under \$100,000), which accounted for 93.3 percent of loans in 2013. These lenders accounted for almost half of the dollar amount of micro loans made in 2012 (Table M).

Conclusions

During the last few years, many economic indicators have improved, but the recovery for small firms has been slow. The findings of both the Call Report and CRA data indicate that the small business loan market is improving. The CRA data showed increases in small business lending for the first time since the end of the economic downturn. Trends from the Call Reports show that the decline in small business loans outstanding stabilized by June of 2013 and by the end of year had turned upward.

Some of the performance measures used in the analysis show that the share of small business loans in banks' overall loan portfolios has been on a steady decline for more than a decade. Also, small firms for the most part have not been as successful in competing for business loans as before the recession, which is apparent from the small business loan ratio.

Mega lenders continued to hold the largest share of the small business loan market, but their share has remained relatively flat for the last five years. These lenders hold more than one-third of all small business loans outstanding. In both databases, the number of C&I loan originations and purchases is driven by the smallest loans.

Depository lenders serving small businesses continued to ease their lending policies toward all businesses. While small business borrowing has turned upward, small businesses remain cautious about acquiring more debt.

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

Small business lending and borrowing activities are typically local, where the borrowers and the lenders 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.¹⁹ The business lending performance of individual lenders is ranked for the national market (for multibillion-dollar lenders) and in each state. The first two sets of tables rank multibillion-dollar lenders of small, micro, and macro business loans in the national market using Call Report and CRA data. The first section summarizes the top five lenders in each category. Brief descriptions of the rest of the tables follow, and the entire directory of lenders (Tables 1 through 6) follow the Appendix. An additional set of state lender listings (Tables 3A, and 3B, expanded) is available on Advocacy's Lending Study webpage www.sba.gov/advocacy/small-business-lending-united-states-2013. A detailed explanation of the data and ranking criteria used in all the tables can be found in the Appendix.

Table 1A. Small Business Lending of Large Lending Institutions Based on Call Report Data, June 2013. Table 1A ranks the small business loans outstanding (loans of \$1 million or less) of the 91 largest lenders with total domestic assets of more than \$10 billion.²⁰ Each lender is ranked from 1 to 91, based on four variables:

1. The ratio of small business loans to total assets (total asset ratio or TA ratio),
2. The ratio of small business loans to total business loans (total small business loan ratio or TBL ratio),
3. The amount of small business lending by the lender, and
4. The total number of small business loans.

These variables then are totaled and reranked from 1 to 91.

The top five small business lenders in June 2013, based on Call Report data, were:

American Express Co. (first in 2012),
First Citizen Bancshares (second in 2012),
Wintrust Financial Corp. (third in 2012),
Zions Bancorp (fourth in 2012) and
Synovus Financial Corp. (fifth in 2012).

¹⁹ 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.

²⁰ Since March 2004, American Express Centurion and Capital One Bank have organized federal savings banks (FSBs) to conduct their small business credit card operations.

Table 1B. Micro Business Lending of Large Lending Institutions Based on Call Report Data, June 2013. Table 1B ranks the micro business lending (loans of less than \$100,000) of the 91 largest lenders with total domestic assets of more than \$10 billion. It uses ranking criteria similar to the ones used in Table 1A.

The top five micro business lenders in June 2013 were:

- American Express Co. (first in 2012)
- GE Capital Retail Bank (third in 2012)
- Capital One Financial Corp. (second in 2012)
- JPMorgan Chase & Co. (fourth in 2012)
- Wintrust Financial Corp. (fifth in 2012)

Table 1C. Macro Business Lending of Large Lending Institutions Based on Call Report Data, June 2013. Table 1C ranks the macro business lending (loans of \$100,000 to \$1 million) outstanding of the 91 largest lenders with total domestic assets of more than \$10 billion. It uses ranking criteria similar to the ones used in Table 1A.

The top five macro business lenders in June 2013 were:

- Synovus Financial Corp. (tied for second place with Zions Bancorporation in 2012),
- Zions Bancorporation (second in 2012),
- First Citizens Bancshares Inc. (first in 2012),
- Wintrust Financial Corp (fifth in 2012), and
- TCF Financial Corp., (tied for 11th place Huntington Bancshares in 2012).

Table 2A. Small Business Lending of Large Lending Institutions Based on CRA Data, 2012. Table 2A ranks multibillion-dollar lenders' 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 lender has lending operations is also provided. The largest 86 lenders with small business loans were identified, and ranked.

The five top small business lenders for 2012 using the combined ranking criteria were:

- American Express Co. (37th in 2011),
- First Citizen Bancshares (first in 2011),
- Zions Bancorporation (third in 2011),
- Synovus Financial Corp. (second in 2011) and
- BB&T Corp. (sixth in 2010).

Table 2B. Micro Business Lending of Large Lending Institutions Based on CRA Data, 2012. Table 2B ranks large lenders' micro business lending using CRA data. The criteria and methodology used are similar to those used in Table 2A.

The five top micro business lenders for 2012 using CRA data were:

American Express Co. (72nd in 2011),
Capital One (30th in 2011),
GE Capital Retail Bank,²¹
U.S. Bancorp (14th in 2011) and
Ally Financial (43rd in 2011).

Table 2C. Macro Business Lending of Large Lending Institutions Based on CRA Data, 2012.

Table 2C ranks large lenders' macro business lending using CRA data. It uses ranking criteria similar to the ones used in Table 2A.

The top five ranked for macro business lending were:

Synovus Financial Corp. (sixth and tied with Regional Financial Corp in 2011),
First Citizen Bancshares (eighth and tied with Wintrust Financial Corp. in 2011),
Zions Bancorporation (third in 2011),
Hancock Holding Corp (20th in 2011) and
Wintrust Financial Corp. (eighth and tied with First Citizens Bancshares in 2011).

Table 3. Top Lenders by State and Territory Based on Call Report Data, June 2013.

3A: Small Business Lending (\$1 million or less)

3B: Micro Business Lending (Less than \$100,000)

3C: Macro Business Lending (\$100,000 to \$1 million)

Tables 3A, B, and C display the lenders' performance in three loan-size categories: small, micro and macro. Lenders are ranked by the four ranking factors then sorted by state or territory. The table includes the top 10 in-state lenders or the top 10 percent, whichever number is smaller. (Ties may increase the number.) The four rankings were summed to create a score for each individual bank. The 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. Tables listing all lenders in each state can be found on Advocacy's Lending Study website, <http://www.sba.gov/advocacy> (Tables 3A and B expanded).

Note 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 lenders takes place in states other than the one in which the headquarters is located.

²¹ Formerly known as GE Money Bank was renamed in 2011.

Table 4. Top Lenders by State and Territory Based on CRA Data, 2012.

4A: Small Business Lending (\$1 million or less)

4B: Micro Business Lending (Less than \$100,000)

4C: Macro Business Lending (\$100,000 to \$1 million)

Tables 4A, B and C list the top lenders for each state using CRA data. The CRA database best captures state lending information for large lending institutions. Table 4A includes lenders with small business lending of more than \$50 million in a given state; Table 4B includes lenders with in-state micro business lending of more than \$10 million; and Table 4C includes macro business lenders of more than \$30 million in a given state. 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, micro or macro business lending.

Table 5. Small Business Lending per Small Business Employee by State Based on CRA Data, 2012. Table 5 uses the CRA database to capture state lending information for large lenders. This table lists the dollar amount and number of all small business loans (loans \$1 million or less) and micro loans (loans under \$100,000) made in each state. It provides simple rankings based on the dollar amount of small business lending per small business employee. A small business is defined as having 500 or fewer employees.

Table 6. Number of Reporting Institutions by Asset Size and State and Territory Based on Call Report Data, 2008–2013. Table 6 summarizes the number of lending institutions in individual states for each of the six years, and includes a listing by institution asset size for the most recent year.

Tables 1 through 6 follow page 47.

Appendix: Data Sources, Limitations, Ranking Methodology and Table Descriptions

Data Sources

Data for this report 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, the Federal Deposit Insurance Corporation, and the Office of the Comptroller of the Currency. The report uses Call Report data from the FDIC website <http://www2.fdic.gov/sdi/main.asp> and Community Reinvestment Act (CRA) data from the FFIEC tabulated for the Office of Advocacy by Dr. George Haynes of Montana State University. See <http://www.ffiec.gov/cra/craflatfiles.htm> for CRA data.

The Call Reports, officially the Consolidated Reports of Condition and Income, 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.

The Community Reinvestment Act, enacted in 1977, 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 lenders and bank holding companies in a given state. These data show activities of local reporting depository lenders, including large lenders that have a local presence in a state or territory, but are headquartered out of the state. The criteria for CRA lenders filing the reports changed at the in 2005. For more information see <http://www.federalreserve.gov/newsevents/press/bcreg/20081217a.htm> and <http://www.ffiec.gov/cra/reporter.htm>. For detailed information on loan originations and purchases visit and the CRA reporting program; <http://www.ffiec.gov/press/pr082213.htm>.

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 the “Disclaimer and Notes” section of the FDIC webpage, <http://www2.fdic.gov/sdi/main.asp>.

Ranking Methodology

Text Tables G through J 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 (the TA ratio),
- (2) the ratio of small business loans to total business loans (the TBL ratio),
- (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 lenders tend to score higher in some categories than larger lenders, 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.²²

For large lenders 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 lenders 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 lenders 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 lenders 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. Lenders 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. Lenders that do not lend to small businesses (loans \$1 million or less) 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.

²² 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.

Table Descriptions

Table 1. Lending of Large Lending Institutions Based on Call Report Data, June 2013.

1A: Small Business Lending (\$1 million or less)

1B: Micro Business Lending (Less than \$100,000)

1C: Macro Business Lending (\$100,000 to \$1 million)

These tables use four criteria from the Call Report data to measure the emphasis on small, micro or macro business lending in a lender's loan portfolio. They rank multibillion-dollar lenders based on their lending in each category. The three tables are structured in a similar way. Column 1 ranks the lender, and columns 2-5 provide the basis of the ranking. Column 6 shows the lender's size category. Columns 7-10 provide comparative information: the number and value of the lenders' loans in the other two loan-size categories. The last column shows the ratio of credit card lending to the lender's total assets.

Sample, Table 1A

Name of Lending Institution	HQ State	Rank	All Small Business Lending (\$1 million or less)				Lender Asset Size	Micro Business Lending (less than \$100,000)		Macro Business Lending (\$100,000 - \$1 million)		CC Amount/TA ¹	
			TA		TBL	Amount (\$1,000)		Number	Amount (\$1,000)	Number	Amount (\$1,000)		Number
			Ratio ¹	Ratio ¹	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)	
American Express Co	UT	1	0.250	1.000	17,660,756	3,686,710	>50B	17,602,542	3,686,494	58,214	737	0.495	
First Citizens Bancshares Inc.	NC	2	0.182	0.483	3,823,514	123,231	10-50B	350,416	110,561	3,473,098	144,855	0.011	
Wintrust Financial Corp.	IL	3	0.182	0.370	3,175,336	179,517	10-50B	949,868	168,887	2,225,468	435,186	0.000	
Zions Bancorp	UT	4	0.113	0.247	6,141,063	56,136	>50B	521,221	36,808	5,619,842	414,368	0.003	
Synovus Financial Corp.	GA	5	0.152	0.342	3,975,908	21,927	10-50B	518,250	9,197	3,457,658	449,838	0.007	
BB&T Corp.	NC	6	0.055	0.241	9,690,447	376,360	>50B	1,994,135	342,337	7,696,312	591,513	0.009	
FNB Corp.	PA	7	0.132	0.412	1,640,107	26,848	10-50B	281,864	19,067	1,358,243	150,837	0.000	

Table 1A. Small Business Lending of Large Lending Institutions Based on Call Report Data, June 2013.

This table ranks large lenders on the importance of small business lending in their portfolios. Small business loans are defined as loans of \$1 million or less.

- (1) **Overall Ranking (Rank).** Summary of small business lending rankings of large lenders. 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 value of small business loans outstanding to total domestic assets.
- (3) **Ratio of All Small Business Loans to Total Business Loans (TBL Ratio).** The ratio of the value of small business loans outstanding to total business loans outstanding.
- (4) **Amount of All Small Business Lending by the Lender (Amount)** (in thousands).
- (5) **Number of Small Business Loans (Number).** The number of small business loans.
- (6) **Lender Domestic Asset Size Class (Lender Asset Size).** Domestic asset size class of the lender. Two classes are shown in this table:
 - \$10 billion to under \$50 billion (\$10B–\$50B)
 - \$50 billion and over (>\$50B)
- (7) **Amount of Micro Business Loans (Amount)** (in thousands of dollars).
- (8) **Number of Micro Business Loans (Number).**

- (9) **Amount of Macro Business Loans (Amount)** (in thousands of dollars).
- (10) **Number of Macro Business Loans (Number).**
- (11) **Credit Card Loans to Total Assets (CC Amount/TA).** The ratio of credit card loans to total assets.

Sample, Table 1B

Name of Lending Institution	HQ State	Micro Business Lending (less than \$100,000)				All Small Business Lending (\$1 million or less)		Macro Business Lending (\$100,000-\$1 million)			
		Rank (1)	TA Ratio ¹ (2)	TBL Ratio ¹ (3)	Amount (\$1,000) (4)	Number (5)	Lender Asset Size (8)	Amount (\$1,000) (6)	Number (7)	Amount (\$1,000) (9)	Number (10)
American Express Co	UT	1	0.250	0.997	17,602,542	3,686,494	>50B	17,660,756	3,686,710	58,214	737
GE Capital Retail Bank	UT	2	0.034	1.000	1,148,800	714,099	10-50B	1,148,800	714,099	0	0
Capital One Financial Corp.	VA	2	0.018	0.191	5,571,324	2,725,216	>50B	8,281,058	2,737,802	2,709,734	420,349
JPMorgan Chase & Co	OH	4	0.011	0.084	13,878,897	2,798,627	>50B	25,124,785	2,854,673	11,245,888	1,714,376
Wititrust Financial Corp.	IL	4	0.055	0.111	949,868	168,887	10-50B	3,175,336	179,517	2,225,468	435,186
U.S. Bancorp	OH	6	0.015	0.070	5,371,858	864,443	>50B	15,179,763	907,103	9,807,905	1,088,914
Ally Financial	UT	7	0.028	0.082	2,579,479	103,850	>50B	2,837,707	104,499	258,228	13,797
Bank of America Corp.	DE	8	0.010	0.055	14,878,000	2,660,107	>50B	32,398,000	2,716,683	17,520,000	2,400,379

Table 1B. Micro Business Lending of Large Lending Institutions Based on Call Report Data, June 2013. This table ranks large lenders on the importance of micro business lending in their portfolios. Micro business loans are defined as loans of less than \$100,000.

- (1) **Overall Ranking (Rank).** Summarizes the rankings of large lenders 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 micro business loans of less than \$100,000 to the total assets for each lender.
- (3) **Ratio of Micro Business Loans to Total Business Loans (TBL Ratio).** For the 91 large lenders, ratios of the value of micro business loans outstanding to total business loans.
- (4) **Amount of Micro Business Lending by the Lender (Amount).** The amount (in thousands) of loans of less than \$100,000.
- (5) **Number of Micro Business Loans (Number).** The number of loans of less than \$100,000.
- (6) **Lender Domestic Asset Size Class (Lender Asset Size).** Asset size class of the lender. Two classes are shown in this table:
 - \$10 billion to under \$50 billion (\$10B–\$50B)
 - \$50 billion and over (>\$50B)
- (7) **Amount of Small Business Loans (Amount).**
- (8) **Number of Small Business Loans (Number).**
- (9) **Amount of Macro Business Loans (Amount).**
- (10) **Number of Macro Business Loans (Number).**
- (11) **Credit Card Loans to Total Assets (CC Amount/TA).** The ratio of the dollar value of credit card loans to total assets.

Sample, Table 1C

Name of Lending Institution	HQ State	Rank	Macro Business Lending (\$100,000 - \$1 million)				Lender Asset Size		All Small Business Lending (\$1 million or less)		Micro Business Lending (less than \$100,000)		CC Amount/TA ⁴
			TA Ratio ¹	TBL Ratio ²	Amount (\$1,000)	Number	Amount (\$1,000)	Number	Amount (\$1,000)	Number			
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	
Synovus Financial Corp.	GA	1	0.132	0.298	3,457,658	449,838	10-50B	3,975,908	21,927	518,250	9,197	0.007	
Zions Bancorp.	UT	2	0.104	0.226	5,619,842	414,368	>50B	6,141,063	56,136	521,221	36,808	0.003	
First Citizens BancShares	NC	3	0.166	0.439	3,473,098	144,855	10-50B	3,823,514	123,231	350,416	110,561	0.011	
Wintrust Financial Corp.	IL	4	0.128	0.259	2,225,468	435,186	10-50B	3,175,336	179,517	949,868	168,887	0.000	
TCF Financial Corp.	SD	5	0.083	0.301	1,520,882	543,207	10-50B	1,830,534	20,470	309,652	11,235	0.000	
BB&T Corp.	NC	6	0.043	0.191	7,696,312	591,513	>50B	9,690,447	376,360	1,994,135	342,337	0.009	
Fulton Financial Corp.	MD	7	0.109	0.288	1,849,486	167,488	10-50B	2,005,787	15,866	156,301	7,140	0.000	

Table 1C. Macro Business Lending of Large Lenders Based on Call Report Data, June 2013. This table ranks large lenders on the importance of macro business lending in their portfolios. 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 lenders 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 lenders.
- (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 91 large lenders.
- (4) **Amount of Macro Business Lending by the Lender (Amount).** The amount of macro business loans between \$100,000 and \$1 million (in thousands of dollars).
- (5) **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 lender. Two size classes are shown in the table:
 - \$10 billion to under \$50 billion (\$10B–\$50B)
 - \$50 billion and over (>\$50B)
- (7) **Amount of Small Business Loans (Amount).**
- (8) **Number of Small Business Loans (Number).**
- (9) **Amount of Micro Business Loans (Amount).**
- (10) **Number of Micro Business Loans (Number).**
- (11) **Credit Card Loans to Total Assets (CC Amount/TA).** The ratio of the dollar value of credit card loans to total assets.

Table 2. Lending of Large Lending Institutions Based on CRA Data, 2012.

Sample, Table 2A

Name of Lending Institution	HQ State or Territory	All Small Business Lending (\$1 million or less)				No. of States & Territories w/Loans (5)	Institution Asset Size (7)	Micro Business Lending (less than \$100,000)		
		Total Rank (1)	TA Ratio (2)	TBL Ratio (3)	Amount (1,000) (4)			Amount (1,000) (8)	Number (9)	
American Express Co.	NY	1	0.250	1.000	10,763,010	1,482,506	56	>50B	9,434,214	1,476,014
First Citizens Bshrs	NC	2	0.182	0.483	1,644,558	13,321	29	10-50B	284,764	9,573
Zions BC	UT	3	0.113	0.247	2,807,829	26,389	43	>50B	599,780	20,511
Synovus FC	GA	4	0.152	0.342	2,213,954	12,111	35	10-50B	297,465	6,559
BB&T Corp.	NC	5	0.055	0.241	6,662,234	139,851	51	>50B	1,491,898	125,799
Wintrust FC	IL	6	0.182	0.370	1,149,404	5,517	33	10-50B	88,845	2,948
Texas Cap Bshrs	TX	7	0.085	0.184	1,484,189	103,378	51	10-50B	702,143	100,801

Table 2A. Small Business Lending of Large Lending Institutions Based on CRA Data, 2012.

Table 2A uses CRA and Call Report data to rank the 86 largest lenders 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.

- (1) **Total Rank.** This column summarizes the lender’s small business performance ranking. A simple ranking of 1 through 86 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 to total assets for each lender. The amounts of small business loans and total assets used for the ratio are obtained from the June 2013 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 Small Business Loans to Total Business Loans (TBL Ratio).** The ratio of small business loans to total business loans for each lender. The amount of small business loans and total business loans comes from the June 2013 Call Reports. Lenders that make business loans predominantly to small firms will rank high in this category.
- (4) **Amount of Small Business Lending (Amount).** Amount (in thousands) of small business loans.
- (5) **Number of Small Business Loans (Number).** The number of small business loans.
- (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) **Lender Domestic Asset Size Class (Institution Asset Size).** Asset size class of the lender:
 - \$10 billion to under \$50 billion (\$10B–\$50B)
 - \$50 billion and over (>\$50B)
- (8) **Amount of Micro Business Loans less than \$100,000 (Amount).**
- (9) **Number of Micro Business Loans less than \$100,000 (Number).**

Sample, Table 2B

Name of Lending Institution	HQ State or Territory	Micro Business Lending (less than \$100,000)					No of States & Territories w/Loans	Institution Asset Size	All Small Business Lending (\$1 million or less)	
		Total Rank (1)	TA Ratio (2)	TBL Ratio (3)	Amount (1,000) (4)	Number (5)			Amount (1,000) (8)	Number (9)
American Express Co.	NY	1	0.250	0.997	9,434,214	1,476,014	56	>50B	10,763,010	1,482,506
Capital One Financial Corp.	VA	2	0.018	0.191	6,080,065	1,058,066	54	>50B	7,586,458	1,062,068
GE Capital Retail Bank*	UT	3	0.034	1.000	520,986	200,024	52	10-50B	521,631	200,028
U S Bancorp	MN	4	0.015	0.070	3,308,712	310,570	52	>50B	7,547,243	321,587
Ally Financial	MI	5	0.028	0.082	1,390,679	42,363	52	>50B	1,556,949	42,656
JPMorgan Chase & Co.	NY	5	0.011	0.084	5,681,834	492,754	51	>50B	11,421,621	506,569
Texas Cap Bshrs	TX	7	0.031	0.067	702,143	100,801	51	10-50B	1,484,189	103,378

Table 2B. Micro Business Lending of Large Lending Institutions Based on CRA Data, 2012.

Table 2B measures micro business lending (less than \$100,000) performance using CRA and Call Report data. Two ratio variables were derived from the Call Reports while the two value variables are from the CRA data.

- (1) **Total Rank.** Summary of the micro business performance rankings of lenders with loan originations and purchases less than \$100,000. A simple ranking of 1 through 86 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 less than \$100,000 to total assets for each lender. The amounts of small business loans and total assets used for the ratio are obtained from the June 2013 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 Micro Business Loans to Total Business Loans (TBL Ratio).** The ratio of the value of micro business loans less than \$100,000 to total business loans for each bank. The amounts of micro and total business loans come from the June 2013 Call Reports. Lenders that make business loans predominantly to small firms will rank high in this category.
- (4) **Amount of Micro Business Lending by the Lender (Amount).** The amount (in thousands) of micro business loans less than \$100,000.
- (5) **Number of Micro Business Loans (Number).** The number of micro business loans less than \$100,000.
- (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 lenders
 - \$10 billion to under \$50 billion (\$10B–\$50B)
 - \$50 billion and over (>\$50B)
- (8) **Amount of Small Business Loans by the Lender (Amount).**
- (9) **Number of Small Business Loans by the Lender (Number).**

Sample, Table 2C

Name of Lending Institution	HQ State or Territory	Macro Business Lending (\$100,000-\$1 million)				Number	No of States & Territories w/Loans	Institution Asset Size	All Small Business Lending (\$1 million or less)	
		Total Rank (1)	TA Ratio (2)	TBL Ratio (3)	(1,000) (4)				(1,000) (8)	Number (9)
Synovus Financial Corp.	GA	1	0.132	0.298	1,916,489	5,552	35	10-50B	2,213,954	12,111
First Citizens Bkhrs	NC	2	0.166	0.439	1,359,794	3,748	29	10-50B	1,644,558	13,321
Zions Bancorp	UT	3	0.104	0.226	2,208,049	5,878	43	>50B	2,807,829	26,389
Hancock Holding Corp.	MS	4	0.087	0.262	1,250,232	3,358	26	10-50B	1,412,852	7,109
Wintrust Financial Corp.	IL	5	0.128	0.259	1,060,559	2,569	33	10-50B	1,149,404	5,517
BB&T Corp.	NC	6	0.043	0.191	5,170,336	14,052	51	>50B	6,662,234	139,851
FNB Corp.	PA	7	0.110	0.341	714,547	2,021	17	10-50B	824,245	4,574
Central Banccompany	MO	8	0.094	0.327	734,584	2,072	32	10-50B	880,167	6,749
Arvest Bank Gro	AR	9	0.068	0.298	720,379	2,143	32	10-50B	916,394	8,957

Table 2C. Macro Business Lending of Large Lending Institutions Based on CRA Data, 2012.

Table 2C uses both CRA and Call Report data to rank the 86 large lenders on the basis of four criteria that measure the lender’s macro business lending performance (loans between \$100,000 and \$1 million). The two ratio variables were derived from the Call Reports.

- (1) **Total Rank.** Summary of the lender’s macro business performance ranking. A simple ranking of 1 through 74 for each of the four variables is performed first and the sum of the total rank is derived from the four scores. The four criteria used are described in columns 2–5.
- (2) **Ratio of Macro Business Loans to Total Assets (TA Ratio).** This column shows the ratio of macro business loans to total assets for each lender. The values of small business loans and total assets used for the ratio are obtained from the June 2013 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 Macro Business Loans to Total Business Loans (TBL Ratio).** The ratio of the value of macro business loans to total business loans for each bank; the amounts of small and total business loans come from the June 2013 Call Reports. Lenders that make business loans predominantly to small firms will rank high in this category.
- (4) **Amount of Macro Business Lending by the Lender (Amount).** The amount (in thousands) of macro business loans.
- (5) **Number of Macro Business Loans (Number).** The number of macro business loans.
- (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 lender:
 - \$10 billion to under \$50 billion (\$10B–\$50B)
 - \$50 billion and over (>\$50B)
- (8) **Amount of Small Business Loans by the Lender (Amount).**
- (9) **Number of Small Business Loans by the Lender (Amount).**

(10)

Table 3. Top Lenders by State and Territory Based on Call Report Data, June 2013.

- 3A: Small Business Lending (\$1 million or less)**
- 3B: Micro Business Lending (Less than \$100,000)**
- 3C: Macro Business Lending (\$100,000 to \$1 million)**

Sample, Table 3A

Name of Lending Institution	City	HQ State	Small Business Lending (\$1 million or less)				Micro Business Lending (less than \$100,000)			CC Amount/TA ²		
			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	67.5	0.229	0.541	58,249	378	100M-500M	48	3,597	134	0.000
First Metro Bank	Muscle Shoals	AL	97.5	0.234	1.000	120,034	1,429	500M-1B	93	32,350	1,128	0.003
The Bank of Vernon	Vernon	AL	92.5	0.410	1.000	61,492	549	100M-500M	75	8,743	331	0.008
Bank Independent	Sheffield	AL	87.5	0.244	0.661	263,331	29,651	1B-10B	98	136,658	29,098	0.000
Farmers and Merchants Bank	Piedmont	AL	85.0	0.197	1.000	37,498	625	100M-500M	100	37,498	625	0.000
Sweet Water State Bank	Sweet Water	AL	82.5	0.295	1.000	27,217	372	<100M	98	27,217	372	0.000

Table 3A. Top Small Business Lenders by State and Territory Based on Call Report Data, June 2013.

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 of lenders headquartered in the state, whichever number is smaller. (Ties may increase the number.) The tables also provides comparative micro business lending information. An expanded table listing all state lenders is provided on Advocacy’s Small Business Lending website.

- (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.
- (2) **Ratio of Small Business Loans to Total Assets (TA Ratio).** The ratio of small business loans 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 Small Business Loans to Total Business Loans (TBL Ratio).** The ratio of small business loans to total business loans for each bank. Lenders that make business loans predominantly to small firms will rank high in this category.
- (4) **Amount of Small Business Loans (Amount).** The dollar value (in thousands) of small business loans outstanding. 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) **Number of Small Business Loans (Number).**
- (6) **Institution Domestic Asset Size (Institution Asset Size).** Lenders in this table fall in one of five size categories:
 - 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 lenders based on their micro business lending. The total score is the sum of the four scores with respect to micro business loans less than \$100,000. A firm looking for a loan less than \$100,000 might do well to seek out a lender that ranks high in this column (and/or from Table 3B).
 - (8) **Dollar Amount of Micro Business Loans (Amount).** The dollar value (in thousands) of micro business loans less than \$100,000.
 - (9) **Number of Micro Business Loans (Number).** Number of small business loans less than \$100,000 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.

Sample, Table 3B

Name of Lending Institution	City	HQ State	Micro Business Lending (less than \$100,000)				All Small Business Lending (\$1 million or less)			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)
First Bank	Ketchikan	AK	70.0	0.014	0.050	6,376	275	100M-500M	58	59,621	528	0.000
Traders & Farmers Bank	Haleyville	AL	100.0	0.138	1.000	49,369	651	100M-500M	80	49,369	651	0.000
Farmers and Merchants Bank	Piedmont	AL	100.0	0.197	1.000	37,498	625	100M-500M	85	37,498	625	0.000
Sweet Water State Bank	Sweet Water	AL	97.5	0.295	1.000	27,217	372	<100M	83	27,217	372	0.000
Bank Independent	Sheffield	AL	97.5	0.127	0.343	136,658	29,098	1B-10B	88	263,331	29,651	0.000
Peoples Bank of Greensboro	Greensboro	AL	95.0	0.142	1.000	12,826	500	<100M	70	12,826	500	0.002
First Bank of the South	Rainsville	AL	92.5	0.175	1.000	14,332	314	<100M	68	14,332	314	0.007
First Metro Bank	Muscle Shoals	AL	92.5	0.063	0.270	32,350	1,128	500M-1B	98	120,034	1,429	0.003

Table 3B. Top Micro Business Lenders by State and Territory Based on Call Report Data, June 2013. Table 3B, lists the top micro business lenders or the top 10 percent, based on their micro business lending performance (loans less than \$100,000). An expanded table listing all state lenders is provided on Advocacy’s Small Business Lending website.

- (1) **Total Score (Total Rank).** The total rank in this column is the score of the lender 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.
- (2) **Ratio of Micro Business Loans to Total Assets (TA Ratio).** This is the ratio of micro business loans 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).** Ratio of micro business loans to total business loans for each lender. Lenders that make business loans predominantly to small firms will rank high in this category.
- (4) **Amount of Micro Business Loans (Amount).** The value (in thousands) of micro business loans. 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) **Number of Micro Business Loans (Number).** The number of micro business loans outstanding for each lender.
- (6) **Institution Asset Size (Category).** Lenders in this table fall into one of five size categories:
 - 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 \$1 million or less. A firm looking for a loan of \$1 million or less might do well to seek out a lender that ranks high in this column (and/or in Table 3A).
- (8) **Amount of Small Business Loans (Amount).** The dollar value (in thousands) of micro business loans of \$1 million or less.
- (9) **Number of Small Business Loans (Number).** The number of loans of \$1 million or less 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.

Sample, Table 3C

Table 3C. Top Macro Business Lenders by State and Territory Based on Call Report Data, June 2013												
Name of Lending Institution	City	HQ State	Macro Business Lending (\$100,000 - \$1 million)					All Small Business Lending (\$1 million or less)				
			Total Rank	TA Ratio ¹	TBL Ratio ²	Amount (1,000)	Number	Institution Asset Size	Total Rank	Amount (1,000)	Number	CC Amount/TA ³
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Denali State Bank	Fairbanks	AK	70.0	0.215	0.508	54,652	244	100M-500M	68	58,249	378	0.000
First Metro Bank	Muscle Shoas	AL	97.5	0.171	0.730	87,684	301	500M-1B	98	120,034	1,429	0.003
The Bank of Vernon	Vernon	AL	95.0	0.352	0.858	52,749	218	100M-500M	93	61,492	549	0.008
First Southern Bank	Florence	AL	87.5	0.202	0.696	39,202	161	100M-500M	75	45,768	418	0.004
Central State Bank	Calera	AL	87.5	0.199	0.689	35,547	155	100M-500M	83	42,902	428	0.000
First Community Bank of Central Alabama	Wetumpka	AL	87.5	0.180	0.595	55,754	223	100M-500M	80	66,060	575	0.000

Table 3C. Top Macro Business Lenders by State and Territory Based on Call Report Data, June 2013. 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 (between \$100,000 and \$1 million). An expanded table listing all state lenders is provided on Advocacy’s Small Business Lending website.

- (1) **Total Score (Total Rank).** The total rank in this column is the score of the lender 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.
- (2) **Ratio of Macro Business Loans to Total Assets (TA Ratio).** This is the ratio of macro business loans 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).** Ratio of macro business loans to total business loans for each lender. Lenders that make business loans predominantly to small firms will rank high in this category.
- (4) **Amount of Macro Business Loans (Amount).** The value (in thousands) of macro business loans. 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) **Number of Macro Business Loans (Number).** The number of macro business loans.
- (6) **Institution Domestic Asset Size (Amount).** The asset size class of the reporting lender:
- 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 \$1 million or less. A firm looking for a loan of \$1 million or less 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 value (in thousands) of small business loans.
- (9) **Number of Small Business Loans (Number).** The number of the lender's small business loans.
- (10) **Credit Card Loans to Total Assets (CC Amount/TA).** The ratio of credit card loans to total assets.

Table 4: Top Lenders by State and Territory Based on CRA Data, 2012.

- 4A: Small Business Lending (\$1 million or less)**
- 4B: Micro Business Lending (Less than \$100,000)**
- 4C: Macro Business Lending (\$100,000 to \$1 million)**

Sample, Table 4A

State or Territory	Name of Lending Institution	HQ Location	All Small Business Lending (\$1 million or less)		Micro Business Lending (less than \$100,000)		Macro Business Lending (\$100,000 - \$1 million)	
			Amount (1,000)	Number	Amount (1,000)	Number	Amount (1,000)	Number
			(1)	(2)	(3)	(4)	(5)	(6)
Alabama	Regions Financial Corp.	AL	635,763	5,317	164,554	4,132	471,209	1,185
	Synovus Financial Corp.	GA	454,505	2,577	65,839	1,412	388,666	1,165
	ServisFirst Bankshares	AL	426,517	2,038	41,927	1,020	384,590	1,018
	Wells Fargo & Co	CA	229,385	3,153	88,832	2,724	140,553	429
	Hancock Holding Company	MS	161,284	720	16,119	343	145,165	377
	BB&T Corp.	NC	151,013	4,294	39,867	3,992	111,146	302
	PNC Financial. Svc. Group	PA	136,495	1,082	31,978	787	104,517	295
	Renasant Corp.	MS	124,690	729	16,947	420	107,743	309
	Trustmark Corp.	MS	119,435	1,144	30,379	846	89,056	298
	American Express Co	NY	113,420	15,421	101,811	15,371	11,609	50

Table 4A: Top Small Business Lenders by State and Territory Based on CRA Data, 2012. Table 4A is derived differently from the previous tables because only CRA data are used. The table lists the lender name—the name of the owning lender—as well as the home state of the lender. The rankings of lenders are based on the dollar amount of small business loans (\$1 million or less) made as of December 2012. The table consists only of lenders with small business loan totals of more than \$50 million in a given state in 2012. Comparisons of the value and number of micro loans and macro loans are also provided.

- (1) Amount of Small Business Loans (Amount).** The dollar amount (in thousands) of loans \$1 million or less made in 2012.
- (2) Number of Small Business Loans (Number).** The number of loans of \$1 million or less disbursed.
- (3) Amount of Micro Business Loans (Amount).** The dollar amount (in thousands) of loans less than \$100,000.
- (4) Number of Micro Business Loans (Number).** The number of loans less than \$100,000.
- (5) 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 loans between \$100,000 and \$1 million.

Sample, Table 4B

State or Territory	Name of Lending Institution	HQ Location	Micro Business Lending (less than \$100,000)		All Small Business Lending (\$1 million or less)		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	164,554	4,132	635,763	5,317	471,209	1,185
	American Express Co	NY	101,811	15,371	113,420	15,421	11,609	50
	Wells Fargo & Co	CA	88,832	2,724	229,385	3,153	140,553	429
	Synovus Financial Corp.	GA	65,839	1,412	454,505	2,577	388,666	1,165
	Capital One Financial Corp.	VA	62,839	14,003	67,216	14,013	4,377	10
	Compass Bank	AL	60,144	1,873	105,125	2,015	44,981	142
	ServisFirst Bankshares	AL	41,927	1,020	426,517	2,038	384,590	1,018
	BB&T Corp.	NC	39,867	3,992	151,013	4,294	111,146	302
	PNC Fnc'l Svc. Group	PA	31,978	787	136,495	1,082	104,517	295
	Trustmark Corp.	MS	30,379	846	119,435	1,144	89,056	298

Table 4B: Top Micro Business Lenders by State and Territory Based on CRA Data, 2012. Table 4B ranks lenders with micro business loan totals over \$10 million in a given state in 2012. It lists the lender’s name—the name of the owning institution or the holding company—as well as the home state of the lender. It also provides comparative information on the amount and number of small business and macro business loans.

- (1) **Amount of Micro Business Loans (Amount).** The amount (in thousands) of loans less than \$100,000 made as of December 2012.
- (2) **Number of Micro Business Loans (Number).** The number of loans less than \$100,000.
- (3) **Amount of Small Business Loans (Amount).** The amount (in thousands) of loans of \$1 million or less.
- (4) **Number of Small Business Loans (Number).** The number of loans of \$1 million or less.
- (5) **Amount of Macro Small Business Loans (Amount).** The amount (in thousands) of loans between \$100,000 and \$1 million.
- (6) **Number of Macro Small Business Loans (Number).** The number of loans between \$100,000 and \$1 million.

Sample, Table 4C

State or Territory	Name of Lending Institution	HQ Location	Macro Business Lending (\$100,000-\$1 million)		All Small Business Lending (\$1 million or less)		Micro Business Lending (less than \$100,000)	
			Amount (1,000)	Number	Amount (1,000)	Number	Amount (1,000)	Number
			(1)	(2)	(3)	(4)	(5)	(6)
Alaska	First National Bank A	AK	129,844	392	149,392	830	19,548	438
	Wells Fargo & Co	CA	126,608	365	218,536	2,971	91,928	2,606
	Northrim Bancorp.	AK	79,631	208	90,330	405	10,699	197
Alabama	Regions Financial Corp.	AL	471,209	1,185	635,763	5,317	164,554	4,132
	Synovus Financial Corp.	GA	388,666	1,165	454,505	2,577	65,839	1,412
	Servisfirst Bankshares	AL	384,590	1,018	426,517	2,038	41,927	1,020
	Hancock Holding Company	MS	145,165	377	161,284	720	16,119	343
	Wells Fargo & Co	CA	140,553	429	229,385	3,153	88,832	2,724

Table 4C: Macro Business Lenders by State and Territory Based on CRA Data, 2012. Table 4C ranks lenders with macro business loan totals over \$30 million in a given state in 2012. The table lists the lender’s name—the name of the owning institution or the holding company—as well as the home state of the lender. It also provides comparative data on the amount and number of small and micro business loans.

- (1) **Amount of Macro Business Loans (Amount).** The amount (in thousands) of loans between \$100,000 and \$1 million made as of December 2012.
- (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 amount (in thousands) of loans of \$1 million or less.
- (4) **Number of Small Business Loans (Number).** The number of loans of \$1 million or less.
- (5) **Amount of Micro Business Loans (Amount).** The amount (in thousands) of loans less than \$100,000.
- (6) **Number of Micro Business Loans (Number).** The number of loans less than \$100,000.

Table 5. Total Amount and Number of Small Business Loans per Small Business Employee by State Based on CRA Data, 2012.

Table 5 is derived from CRA data plus 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 amount and number of all small and micro business loans made in the home state of the lender. The total rank by state is based on the amount of all small business loans made as of December of 2012 divided by the number of small business employees in the state.

Sample, Table 5

State	Rank Dollars per employee*	All Small Business Lending (\$1 Million or less)		Micro Business Lending (less than \$100,000)		Number of Employees	SBL Amount per Employee
		Amount (1,000)	Number	Amount (1,000)	Number		
Alaska	7	589,959	15,394	203,823	14,314	134,485	4,387
Arizona	30	3,334,085	112,154	1,341,497	106,748	928,155	3,592
Arkansas	32	1,699,611	42,107	505,546	38,528	482,849	3,520
California	20	24,042,859	796,709	9,571,665	758,453	6,331,871	3,797
Colorado	9	4,018,547	124,029	1,444,724	117,165	962,232	4,176
Connecticut	34	2,412,495	76,063	898,281	71,763	710,034	3,398

Table 6. Number of Reporting Institutions by Asset Size and State and Territory, Based on Call Report Data, June 2008–June 2013.

The table summarizes the number of lenders by state and territory for six years. For the most recent year, each state’s lenders are broken out into six size categories.

Sample, Table 6

Table 6. Number of Reporting Institutions by Asset Size and State and Territory Based on Call Report Data, June 2008 - June 2013

State	Year					2013 Lending Institution by Asset Size Category					
	2009	2010	2011	2012	2013	<\$100M	\$100M-\$500M	\$500M-\$1B	\$1B-\$10B	\$10B-\$50B	>\$50B
Alabama	156	144	142	140	136	47	72	10	5	-	2
Alaska	7	6	6	6	6	-	4	-	2	-	-
Arizona	57	42	36	31	25	8	13	2	2	-	-
Arkansas	136	132	127	126	126	36	70	11	8	1	-
California	307	281	265	249	232	23	125	32	41	9	2
Colorado	148	143	112	106	101	30	58	5	7	1	-
Connecticut	56	54	53	52	48	6	20	14	6	2	-
Delaware	31	29	27	26	23	2	9	1	4	1	6
District of Columbia	6	6	5	5	5	1	3	1	-	-	-
Florida	301	265	238	217	203	33	118	28	22	2	-
Georgia	324	283	251	236	224	68	133	7	14	1	1
Guam	3	3	3	3	3	-	2	-	1	-	-

Table 1A. Small Business Lending of Large Lending Institutions Based on Call Report Data, June 2013

Name of Lending Institution	HQ State	All Small Business Lending (\$1 million or less)					Lender Asset Size	Micro Business Lending (less than \$100,000)		Macro Business Lending (\$100,000 - \$1 million)		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)	
American Express Co	UT	1	0.250	1.000	17,660,756	3,686,710	>50B	17,602,542	3,686,494	58,214	737	0.495
First Citizens Bancshares Inc.	NC	2	0.182	0.483	3,823,514	123,231	10-50B	350,416	110,561	3,473,098	144,855	0.011
Wintrust Financial Corp.	IL	3	0.182	0.370	3,175,336	179,517	10-50B	949,868	168,887	2,225,468	435,186	0.000
Zions Bancorp	UT	4	0.113	0.247	6,141,063	56,136	>50B	521,221	36,808	5,619,842	414,368	0.003
Synovus Financial Corp.	GA	5	0.152	0.342	3,975,908	21,927	10-50B	518,250	9,197	3,457,658	449,838	0.007
BB&T Corp.	NC	6	0.055	0.241	9,690,447	376,360	>50B	1,994,135	342,337	7,696,312	591,513	0.009
FNB Corp.	PA	7	0.132	0.412	1,640,107	26,848	10-50B	281,864	19,067	1,358,243	150,837	0.000
Lauritzen Corp.	NE	8	0.071	0.345	1,180,222	106,508	10-50B	531,262	101,827	648,960	118,155	0.251
U.S. Bancorp	OH	8	0.044	0.197	15,179,763	907,103	>50B	5,371,858	864,443	9,807,905	1,088,914	0.048
Hancock Holding Company	LA	10	0.097	0.293	1,883,684	34,043	10-50B	196,604	20,610	1,687,080	177,802	0.003
Capital One Financial Corp.	VA	10	0.027	0.285	8,281,058	2,737,802	>50B	5,571,324	2,725,216	2,709,734	420,349	0.260
TCF Financial Corp.	SD	12	0.100	0.362	1,830,534	20,470	10-50B	309,652	11,235	1,520,882	543,207	0.000
Fulton Financial Corp.	MD	13	0.118	0.313	2,005,787	15,866	10-50B	156,301	7,140	1,849,486	167,488	0.000
First Niagara Financial Group	NY	14	0.069	0.268	2,572,998	33,464	10-50B	461,738	25,084	2,111,260	293,216	0.008
Regions Financial Corp.	AL	14	0.056	0.194	6,543,504	56,610	>50B	1,412,236	37,260	5,131,268	273,986	0.007
Huntington Bancshares Inc.	OH	16	0.067	0.213	3,750,946	35,288	>50B	655,349	21,508	3,095,597	369,133	0.000
GE Capital Retail Bank*	UT	17	0.034	1.000	1,148,800	714,099	10-50B	1,148,800	714,099	0	0	0.825
M&T Bk Corp.	DE	18	0.067	0.166	5,589,198	56,174	>50B	1,096,904	37,656	4,492,294	677,264	0.003
People's United Bank	CT	19	0.086	0.207	2,682,815	21,052	10-50B	261,123	9,213	2,421,692	323,211	0.000
Central Bancompany	MO	20	0.108	0.376	1,123,218	14,497	10-50B	146,873	10,181	976,345	88,571	0.004
Bank of The West	HI	21	0.050	0.202	3,966,461	55,381	>50B	676,846	44,092	3,289,615	273,120	0.005
Arvest Bank Group	AR	22	0.081	0.351	1,137,560	14,536	10-50B	173,198	9,448	964,362	91,042	0.012
Wells Fargo & Co.	NV	22	0.027	0.148	35,703,271	765,926	>50B	9,058,000	654,113	26,645,271	4,360,542	0.019
PNC Financial Svc. Group	DE	24	0.035	0.130	10,233,377	263,408	>50B	2,596,183	230,291	7,637,194	1,052,481	0.012
Texas Capital Bancshares Inc.	TX	25	0.085	0.184	931,614	77,296	10-50B	339,222	74,468	592,392	146,213	0.000
JPMorgan Chase & Co.	OH	26	0.019	0.153	25,124,785	2,854,673	>50B	13,878,897	2,798,627	11,245,888	1,714,376	0.086
Umpqua Holding Company	OR	27	0.108	0.237	1,230,125	9,091	10-50B	91,898	4,560	1,138,227	81,416	0.000
Bank of America Corp.	DE	28	0.022	0.120	32,398,000	2,716,683	>50B	14,878,000	2,660,107	17,520,000	2,400,379	0.069
Firstmerit Corp.	OH	29	0.070	0.217	1,642,210	12,071	10-50B	170,793	6,094	1,471,417	125,783	0.006
Compass Bank	AL	29	0.042	0.136	2,887,696	114,550	>50B	592,027	105,866	2,295,669	209,710	0.009
Popular	NY	31	0.059	0.223	2,039,196	12,102	10-50B	142,416	4,598	1,896,780	90,093	0.034
Trustmark Corp.	MS	32	0.078	0.299	930,242	9,502	10-50B	125,503	5,256	804,739	93,528	0.003
Signature Bank	NY	33	0.068	0.243	1,341,461	6,577	10-50B	120,278	3,354	1,221,183	250,001	0.000
First Horizon Nat Corp.	TN	34	0.051	0.207	1,268,445	26,953	10-50B	179,166	21,454	1,089,279	126,855	0.005
Cullen/Frost Bkr	TX	34	0.063	0.224	1,416,414	11,587	10-50B	143,022	5,540	1,273,392	174,913	0.000
TD Bank Na	DE	34	0.024	0.154	5,510,709	58,967	>50B	534,851	35,591	4,975,858	337,461	0.029
Commerce Bancshares Inc.	MO	37	0.050	0.265	1,086,323	25,945	10-50B	145,232	21,391	941,091	118,214	0.035
Susquehanna Bancshares Inc.	PA	38	0.067	0.215	1,211,036	9,992	10-50B	106,930	4,840	1,104,106	94,594	0.000
Keycorp	OH	39	0.035	0.122	3,076,815	56,171	>50B	571,641	45,059	2,505,174	369,767	0.008
Prosperity Bancshares Inc.	TX	40	0.058	0.315	943,051	7,354	10-50B	95,494	3,811	847,557	60,926	0.001

Table 1A. Small Business Lending of Large Lending Institutions Based on Call Report Data, June 2013

Name of Lending Institution	HQ State	All Small Business Lending (\$1 million or less)					Micro Business Lending (less than \$100,000)			Macro Business Lending (\$100,000 - \$1 million)		CC Amount/TA ¹ (11)
		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)	
Suntrust Bank	GA	41	0.032	0.117	5,339,241	51,216	>50B	1,074,731	35,004	4,264,510	386,326	0.004
Associated Banc Corp.	WI	42	0.052	0.163	1,215,522	31,320	10-50B	98,088	17,241	1,117,434	114,188	0.000
BMO Harris Bank Na	IL	43	0.030	0.141	2,706,446	44,124	>50B	322,866	34,153	2,383,580	291,137	0.005
Ally Financial	UT	43	0.031	0.090	2,837,707	104,499	>50B	2,579,479	103,850	258,228	13,797	0.000
Citigroup	SD	45	0.013	0.062	8,981,742	1,867,653	>50B	5,423,069	1,853,140	3,558,673	1,067,600	0.184
Webster Financial Corp.	CT	46	0.055	0.204	1,118,698	12,453	10-50B	162,652	7,465	956,046	152,863	0.000
Fifth Third Bancorp	OH	47	0.030	0.091	3,646,456	51,827	>50B	475,027	38,863	3,171,429	311,787	0.017
RBS Citizens Na	RI	48	0.022	0.100	3,054,699	62,531	>50B	756,252	52,766	2,298,447	252,904	0.011
Bancorpsouth	MS	49	0.060	0.185	790,869	15,014	10-50B	196,334	8,796	594,535	128,984	0.006
Iberiabank Corp.	LA	50	0.072	0.183	912,348	5,883	10-50B	60,078	2,517	852,270	72,498	0.004
Valley National Bancorp	NJ	51	0.067	0.199	1,070,889	4,325	10-50B	38,969	1,171	1,031,920	59,795	0.001
Discover Financial Services	DE	52	0.003	1.000	207,450	105,449	>50B	207,450	105,449	0	0	0.677
Sovereign Bank Na	DE	53	0.032	0.109	2,635,967	32,772	>50B	577,656	19,846	2,058,311	282,431	0.005
State Farm Bank, F.S.B.	IL	53	0.027	0.644	373,330	18,422	10-50B	135,415	17,373	237,915	3,634	0.099
Comerica	MI	55	0.043	0.079	2,678,832	15,061	>50B	166,062	5,912	2,512,770	250,545	0.000
East West Bancorp Inc.	CA	55	0.060	0.135	1,324,791	4,941	10-50B	18,489	875	1,306,302	63,468	0.000
Firstbank Holding Company	CO	57	0.036	0.297	467,000	7,891	10-50B	33,883	6,463	433,117	15,750	0.005
Barclays Bank Delaware	DE	58	0.005	0.957	103,083	23,660	10-50B	100,958	23,654	2,125	6	0.687
GE Capital Bank	UT	59	0.054	0.071	829,756	16,952	10-50B	352,430	14,302	477,326	170,307	0.000
UMB Financial Corp..	MO	60	0.050	0.167	742,689	4,544	10-50B	52,415	2,057	690,274	64,011	0.020
Cathay General Bancorp	CA	61	0.068	0.127	691,066	3,160	10-50B	44,746	1,234	646,320	52,960	0.000
Washington Federal	WA	62	0.028	0.365	359,109	1,929	10-50B	22,090	711	337,019	21,080	0.000
International Bancshares Inc. Corp.	TX	63	0.040	0.178	454,417	3,830	10-50B	53,847	2,152	400,570	47,440	0.000
Rabobank Na	CA	64	0.039	0.154	534,000	4,128	10-50B	58,000	2,272	476,000	33,443	0.001
Bankunited	FL	65	0.036	0.163	468,202	3,339	10-50B	60,334	1,943	407,868	43,444	0.000
Union Bank Na	CA	66	0.016	0.056	1,611,827	12,797	>50B	214,227	8,023	1,397,600	102,916	0.000
BOK Financial Corp.	OK	67	0.034	0.114	924,774	3,986	10-50B	64,982	1,842	859,792	78,087	0.000
Bank of HI Corp.	HI	68	0.021	0.175	273,117	3,401	10-50B	54,972	2,627	218,145	33,937	0.000
Hudson City Savings Bank	NJ	69	0.001	1.000	31,278	61	10-50B	106	2	31,172	112	0.000
Scottrade Bank	MO	70	0.003	0.422	49,951	97	10-50B	0	0	49,951	258	0.000
HSBC Bank USA Na	DE	71	0.005	0.027	796,435	16,151	>50B	223,287	13,646	573,148	98,743	0.004
UBS Bk USA	UT	72	0.013	0.120	612,092	2,092	10-50B	20,553	430	591,539	73,909	0.003
City National Corp.	CA	73	0.022	0.066	585,727	3,807	10-50B	50,231	1,551	535,496	73,530	0.001
SVB Financial Grp	CA	73	0.021	0.066	441,671	5,451	10-50B	31,724	3,576	409,947	42,577	0.000
Investors Bancorp Mhc.	NJ	75	0.023	0.135	305,397	1,184	10-50B	7,793	309	297,604	13,730	0.000
USAA Federal Savings Bank	TX	76	0.000	0.997	315	3	>50B	0	0	315	3	0.252
Astoria Federal Savings & Loan Associ	NY	77	0.010	0.181	155,899	640	10-50B	5,245	264	150,654	1,924	0.000
PrivateBancorp	IL	78	0.030	0.048	402,890	1,922	10-50B	15,038	696	387,852	25,255	0.000
Northern Tr Corp.	IL	79	0.009	0.071	574,662	2,093	>50B	18,037	449	556,625	48,754	0.000
New York Cmnty Bancorp	NY	80	0.010	0.055	442,827	1,242	10-50B	4,880	131	437,947	13,228	0.000

Table 1A. Small Business Lending of Large Lending Institutions Based on Call Report Data, June 2013

Name of Lending Institution	HQ State	All Small Business Lending (\$1 million or less)					Lender Asset Size	Micro Business Lending (less than \$100,000)		Macro Business Lending (\$100,000 - \$1 million)		CC Amount/TA ¹
		Rank (1)	TA	TBL	Amount	Number (5)		Amount (\$1,000) (7)	Number (8)	Amount (\$1,000) (9)	Number (10)	
			Ratio ¹ (2)	Ratio ¹ (3)	(\$1,000) (4)							
Everbank	FL	80	0.013	0.081	247,269	707	10-50B	2,184	92	245,085	3,843	0.000
First Republic Bank	CA	82	0.010	0.070	355,216	1,305	10-50B	15,837	365	339,379	29,969	0.000
First Bancorp	PR	83	0.016	0.050	199,867	1,662	10-50B	11,852	926	188,015	10,299	0.027
Flagstar Bank, Financial Services	MI	84	0.006	0.118	71,305	478	10-50B	2,186	164	69,119	3,255	0.000
Morgan Stanley Private Bank, NA	NY	85	0.004	0.040	379,000	1,209	>50B	11,000	283	368,000	54,591	0.000
Onewest Bank, Financial Services	CA	86	0.005	0.037	117,306	407	10-50B	270	14	117,036	3,110	0.000
Bank of NY Mellon Corp.	CA	87	0.000	0.017	55,414	310	>50B	3,983	167	51,431	5,745	0.000
CIT Group	UT	88	0.001	0.002	13,600	26	10-50B	32	1	13,568	25	0.000
Apple Financial Holding	NY	89	0.001	0.002	9,233	22	10-50B	0	0	9,233	494	0.000
Goldman Sachs Group The	NY	90	0.000	0.001	10,000	18	>50B	0	0	10,000	1,012	0.000
Deutsche Bk TC Americas	DE	91	0.000	0.000	2,650	6	>50B	0	0	2,650	5	0.000

*The bank was formerly known as GE Money Bank, and was renamed in 2011.

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 2013

Name of Lending Institution	HQ State	Micro Business Lending (less than \$100,000k)						All Small Business Lending (\$1 million or less)		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)	Asset Size (8)	Amount (\$1,000) (6)	Number (7)	Amount (\$1,000) (9)	Number (10)	
American Express Co	UT	1	0.250	0.997	17,602,542	3,686,494	>50B	17,660,756	3,686,710	58,214	737	0.495
GE Capital Retail Bank	UT	2	0.034	1.000	1,148,800	714,099	10-50B	1,148,800	714,099	0	0	0.825
Capital One Financial Corp.	VA	2	0.018	0.191	5,571,324	2,725,216	>50B	8,281,058	2,737,802	2,709,734	420,349	0.260
JPMorgan Chase & Co	OH	4	0.011	0.084	13,878,897	2,798,627	>50B	25,124,785	2,854,673	11,245,888	1,714,376	0.086
Wintrust Financial Corp.	IL	4	0.055	0.111	949,868	168,887	10-50B	3,175,336	179,517	2,225,468	435,186	0.000
U.S. Bancorp	OH	6	0.015	0.070	5,371,858	864,443	>50B	15,179,763	907,103	9,807,905	1,088,914	0.048
Ally Financial	UT	7	0.028	0.082	2,579,479	103,850	>50B	2,837,707	104,499	258,228	13,797	0.000
Bank of America Corp.	DE	8	0.010	0.055	14,878,000	2,660,107	>50B	32,398,000	2,716,683	17,520,000	2,400,379	0.069
Lauritzen Corp.	NE	9	0.032	0.155	531,262	101,827	10-50B	1,180,222	106,508	648,960	118,155	0.251
BB&T Corp	NC	10	0.011	0.050	1,994,135	342,337	>50B	9,690,447	376,360	7,696,312	591,513	0.009
Texas Capital Bshrs	TX	11	0.031	0.067	339,222	74,468	10-50B	931,614	77,296	592,392	146,213	0.000
Citigroup	SD	12	0.008	0.037	5,423,069	1,853,140	>50B	8,981,742	1,867,653	3,558,673	1,067,600	0.184
First Citizens Bshrs	NC	13	0.017	0.044	350,416	110,561	10-50B	3,823,514	123,231	3,473,098	144,855	0.011
Wells Fargo & Co	NV	14	0.007	0.038	9,058,000	654,113	>50B	35,703,271	765,926	26,645,271	4,360,542	0.019
Regions Financial Corp.	AL	14	0.012	0.042	1,412,236	37,260	>50B	6,543,504	56,610	5,131,268	273,986	0.007
PNC Financial Svc. Group	DE	16	0.009	0.033	2,596,183	230,291	>50B	10,233,377	263,408	7,637,194	1,052,481	0.012
M&T Bank Corp.	DE	17	0.013	0.033	1,096,904	37,656	>50B	5,589,198	56,174	4,492,294	677,264	0.003
FNB Corp.	PA	18	0.023	0.071	281,864	19,067	10-50B	1,640,107	26,848	1,358,243	150,837	0.000
First Niagara Financial Group	NY	19	0.012	0.048	461,738	25,084	10-50B	2,572,998	33,464	2,111,260	293,216	0.008
Huntington Bancshares Inc.	OH	20	0.012	0.037	655,349	21,508	>50B	3,750,946	35,288	3,095,597	369,133	0.000
TCF Financial Corp.	SD	21	0.017	0.061	309,652	11,235	10-50B	1,830,534	20,470	1,520,882	543,207	0.000
Bank of The West	HI	22	0.009	0.035	676,846	44,092	>50B	3,966,461	55,381	3,289,615	273,120	0.005
Synovus Financial Corp.	GA	23	0.020	0.045	518,250	9,197	10-50B	3,975,908	21,927	3,457,658	449,838	0.007
Compass Bk	AL	24	0.009	0.028	592,027	105,866	>50B	2,887,696	114,550	2,295,669	209,710	0.009
GE Capital Bank	UT	25	0.023	0.030	352,430	14,302	10-50B	829,756	16,952	477,326	170,307	0.000
Discover Financial Services	DE	26	0.003	1.000	207,450	105,449	>50B	207,450	105,449	0	0	0.677
Arvest Bk Group	AR	27	0.012	0.053	173,198	9,448	10-50B	1,137,560	14,536	964,362	91,042	0.012
State Farm Bank, F.S.B.	IL	27	0.010	0.234	135,415	17,373	10-50B	373,330	18,422	237,915	3,634	0.099
Bancorpsouth	MS	29	0.015	0.046	196,334	8,796	10-50B	790,869	15,014	594,535	128,984	0.006
Central Bancompany	MO	30	0.014	0.049	146,873	10,181	10-50B	1,123,218	14,497	976,345	88,571	0.004
RBS Citizens Na	RI	30	0.006	0.025	756,252	52,766	>50B	3,054,699	62,531	2,298,447	252,904	0.011
Keycorp	OH	32	0.007	0.023	571,641	45,059	>50B	3,076,815	56,171	2,505,174	369,767	0.008
Suntrust Bk	GA	32	0.006	0.024	1,074,731	35,004	>50B	5,339,241	51,216	4,264,510	386,326	0.004
Zions Bancorp	UT	34	0.010	0.021	521,221	36,808	>50B	6,141,063	56,136	5,619,842	414,368	0.003
Hancock Holding Company	LA	35	0.010	0.031	196,604	20,610	10-50B	1,883,684	34,043	1,687,080	177,802	0.003
Sovereign Bank Na	DE	36	0.007	0.024	577,656	19,846	>50B	2,635,967	32,772	2,058,311	282,431	0.005
Barclays Bank Delaware	DE	37	0.005	0.937	100,958	23,654	10-50B	103,083	23,660	2,125	6	0.687
First Horizon National Corp.	TN	38	0.007	0.029	179,166	21,454	10-50B	1,268,445	26,953	1,089,279	126,855	0.005
Commerce Bancshares Inc.	MO	39	0.007	0.035	145,232	21,391	10-50B	1,086,323	25,945	941,091	118,214	0.035
Trustmark Corp.	MS	40	0.011	0.040	125,503	5,256	10-50B	930,242	9,502	804,739	93,528	0.003
People'S United Bank	CT	41	0.008	0.020	261,123	9,213	10-50B	2,682,815	21,052	2,421,692	323,211	0.000

Table 1B. Micro Business Lending of Large Lending Institutions Based on Call Report Data, June 2013

Name of Lending Institution	HQ State	Micro Business Lending (less than \$100,000k)						All Small Business Lending (\$1 million or less)		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)	Asset Size (8)	Amount (\$1,000) (6)	Number (7)	Amount (\$1,000) (9)	Number (10)	
Fulton Financial Corp.	MD	41	0.009	0.024	156,301	7,140	10-50B	2,005,787	15,866	1,849,486	167,488	0.000
Webster Financial Corp.	CT	41	0.008	0.030	162,652	7,465	10-50B	1,118,698	12,453	956,046	152,863	0.000
Fifth Third Bancorp	OH	44	0.004	0.012	475,027	38,863	>50B	3,646,456	51,827	3,171,429	311,787	0.017
TD Bank Na	DE	45	0.002	0.015	534,851	35,591	>50B	5,510,709	58,967	4,975,858	337,461	0.029
BMO Harris Bank Na	IL	46	0.004	0.017	322,866	34,153	>50B	2,706,446	44,124	2,383,580	291,137	0.005
Firstmerit Corp.	OH	47	0.007	0.023	170,793	6,094	10-50B	1,642,210	12,071	1,471,417	125,783	0.006
Cullen/Frost Bkr	TX	48	0.006	0.023	143,022	5,540	10-50B	1,416,414	11,587	1,273,392	174,913	0.000
Prosperity Bshrs	TX	49	0.006	0.032	95,494	3,811	10-50B	943,051	7,354	847,557	60,926	0.001
Umpqua Holding Company	OR	50	0.008	0.018	91,898	4,560	10-50B	1,230,125	9,091	1,138,227	81,416	0.000
Signature Bank	NY	51	0.006	0.022	120,278	3,354	10-50B	1,341,461	6,577	1,221,183	250,001	0.000
Susquehanna Bshrs	PA	52	0.006	0.019	106,930	4,840	10-50B	1,211,036	9,992	1,104,106	94,594	0.000
Associated Banc Corp.	WI	52	0.004	0.013	98,088	17,241	10-50B	1,215,522	31,320	1,117,434	114,188	0.000
Bank of HI Corp.	HI	54	0.004	0.035	54,972	2,627	10-50B	273,117	3,401	218,145	33,937	0.000
HSBC Bk USA Na	DE	55	0.001	0.008	223,287	13,646	>50B	796,435	16,151	573,148	98,743	0.004
Union Bk Na	CA	56	0.002	0.007	214,227	8,023	>50B	1,611,827	12,797	1,397,600	102,916	0.000
Popular	NY	57	0.004	0.016	142,416	4,598	10-50B	2,039,196	12,102	1,896,780	90,093	0.034
International Bancshares Inc. Corp.	TX	58	0.005	0.021	53,847	2,152	10-50B	454,417	3,830	400,570	47,440	0.000
Comerica	MI	58	0.003	0.005	166,062	5,912	>50B	2,678,832	15,061	2,512,770	250,545	0.000
Bankunited	FL	58	0.005	0.021	60,334	1,943	10-50B	468,202	3,339	407,868	43,444	0.000
Firstbank Holding Company	CO	61	0.003	0.022	33,883	6,463	10-50B	467,000	7,891	433,117	15,750	0.005
Iberiabank Corp	LA	62	0.005	0.012	60,078	2,517	10-50B	912,348	5,883	852,270	72,498	0.004
Rabobank Na	CA	63	0.004	0.017	58,000	2,272	10-50B	534,000	4,128	476,000	33,443	0.001
UMB Financial Corp.	MO	64	0.003	0.012	52,415	2,057	10-50B	742,689	4,544	690,274	64,011	0.020
Cathay General Bancorp	CA	64	0.004	0.008	44,746	1,234	10-50B	691,066	3,160	646,320	52,960	0.000
BOK Financial Corp.	OK	66	0.002	0.008	64,982	1,842	10-50B	924,774	3,986	859,792	78,087	0.000
Washington Federal	WA	67	0.002	0.022	22,090	711	10-50B	359,109	1,929	337,019	21,080	0.000
Valley National Bancorp	NJ	71	0.002	0.007	38,969	1,171	10-50B	1,070,889	4,325	1,031,920	59,795	0.001
SVB Financial Grp	CA	72	0.002	0.005	31,724	3,576	10-50B	441,671	5,451	409,947	42,577	0.000
City National Corp	CA	73	0.002	0.006	50,231	1,551	10-50B	585,727	3,807	535,496	73,530	0.001
UBS Bk USA	UT	74	0.000	0.004	20,553	430	10-50B	612,092	2,092	591,539	73,909	0.003
East West Bancorp Inc.	CA	75	0.001	0.002	18,489	875	10-50B	1,324,791	4,941	1,306,302	63,468	0.000
First Bancorp	PR	75	0.001	0.003	11,852	926	10-50B	199,867	1,662	188,015	10,299	0.027
Privatebancorp	IL	77	0.001	0.002	15,038	696	10-50B	402,890	1,922	387,852	25,255	0.000
First Republic Bank	CA	78	0.000	0.003	15,837	365	10-50B	355,216	1,305	339,379	29,969	0.000
Astoria Federal Savings And Loan Assoc	NY	79	0.000	0.006	5,245	264	10-50B	155,899	640	150,654	1,924	0.000
Northern Trust Corp	IL	79	0.000	0.002	18,037	449	>50B	574,662	2,093	556,625	48,754	0.000
Investors Bancorp Mhc.	NJ	79	0.001	0.003	7,793	309	10-50B	305,397	1,184	297,604	13,730	0.000
Flagstar Bank, F.S.B	MI	82	0.000	0.004	2,186	164	10-50B	71,305	478	69,119	3,255	0.000
Morgan Stanley Private Bank, National /	NY	83	0.000	0.001	11,000	283	>50B	379,000	1,209	368,000	54,591	0.000
Bank of NY Mellon Corp	CA	84	0.000	0.001	3,983	167	>50B	55,414	310	51,431	5,745	0.000
New York Cmnty Bc	NY	85	0.000	0.001	4,880	131	10-50B	442,827	1,242	437,947	13,228	0.000

Table 1B. Micro Business Lending of Large Lending Institutions Based on Call Report Data, June 2013

Name of Lending Institution	HQ State	Micro Business Lending (less than \$100,000k)						All Small Business Lending (\$1 million or less)			Macro Business Lending (\$100,000-\$1 million)		CC Amount/TA ¹ (11)
		Rank (1)	TA Ratio ¹ (2)	TBL Ratio ¹ (3)	Amount (\$1,000) (4)	Number (5)	Lender Asset Size (8)	Amount (\$1,000) (6)	Number (7)	Amount (\$1,000) (9)	Number (10)		
EverBank	FL	86	0.000	0.001	2,184	92	10-50B	247,269	707	245,085	3,843	0.000	
Hudson City Savings Bank	NJ	87	0.000	0.003	106	2	10-50B	31,278	61	31,172	112	0.000	
Onewest Bank, Fsb	CA	88	0.000	0.000	270	14	10-50B	117,306	407	117,036	3,110	0.000	
CIT Group	UT	89	0.000	0.000	32	1	10-50B	13,600	26	13,568	25	0.000	
Usaa Federal Savings Bank	TX	90	0.000	0.000	0	0	>50B	315	3	315	3	0.252	
Deutsche Bk TC Americas	DE	90	0.000	0.000	0	0	>50B	2,650	6	2,650	5	0.000	
Goldman Sachs Group The	NY	90	0.000	0.000	0	0	>50B	10,000	18	10,000	1,012	0.000	
Apple Financial Holding	NY	90	0.000	0.000	0	0	10-50B	9,233	22	9,233	494	0.000	
Scottrade Bank	MO	90	0.000	0.000	0	0	10-50B	49,951	97	49,951	258	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 1C. Macro Business Lending of Large Lending Institutions Based on Call Report Data, June 2013

Name of Lending Institution	HQ State	Macro Business Lending (\$100,000 - \$1 million)					All Small Business Lending (\$1 million or less)		Micro Business Lending (less than \$100,000)		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)
Synovus Financial Corp.	GA	1	0.132	0.298	3,457,658	449,838	10-50B	3,975,908	21,927	518,250	9,197	0.007
Zions Bancorp.	UT	2	0.104	0.226	5,619,842	414,368	>50B	6,141,063	56,136	521,221	36,808	0.003
First Citizens BancShares	NC	3	0.166	0.439	3,473,098	144,855	10-50B	3,823,514	123,231	350,416	110,561	0.011
Wintrust Financial Corp.	IL	4	0.128	0.259	2,225,468	435,186	10-50B	3,175,336	179,517	949,868	168,887	0.000
TCF Financial Corp.	SD	5	0.083	0.301	1,520,882	543,207	10-50B	1,830,534	20,470	309,652	11,235	0.000
BB&T Corp.	NC	6	0.043	0.191	7,696,312	591,513	>50B	9,690,447	376,360	1,994,135	342,337	0.009
Fulton Financial Corp.	MD	7	0.109	0.288	1,849,486	167,488	10-50B	2,005,787	15,866	156,301	7,140	0.000
FNB Corp.	PA	8	0.110	0.341	1,358,243	150,837	10-50B	1,640,107	26,848	281,864	19,067	0.000
People'S United Bank	CT	9	0.078	0.187	2,421,692	323,211	10-50B	2,682,815	21,052	261,123	9,213	0.000
Hancock Holding Company	LA	10	0.087	0.262	1,687,080	177,802	10-50B	1,883,684	34,043	196,604	20,610	0.003
Huntington BancShares	OH	11	0.055	0.176	3,095,597	369,133	>50B	3,750,946	35,288	655,349	21,508	0.000
First Niagara Fncl Group	NY	11	0.057	0.220	2,111,260	293,216	10-50B	2,572,998	33,464	461,738	25,084	0.008
M&T Bank Corp.	DE	13	0.054	0.134	4,492,294	677,264	>50B	5,589,198	56,174	1,096,904	37,656	0.003
Signature Bank	NY	14	0.062	0.221	1,221,183	250,001	10-50B	1,341,461	6,577	120,278	3,354	0.000
Regions Financial Corp.	AL	15	0.044	0.152	5,131,268	273,986	>50B	6,543,504	56,610	1,412,236	37,260	0.007
US Bancorp.	OH	16	0.028	0.128	9,807,905	1,088,914	>50B	15,179,763	907,103	5,371,858	864,443	0.048
Central Bancompany	MO	17	0.094	0.327	976,345	88,571	10-50B	1,123,218	14,497	146,873	10,181	0.004
Bank of The West	HI	18	0.041	0.168	3,289,615	273,120	>50B	3,966,461	55,381	676,846	44,092	0.005
Cullen/Frost Bkr	TX	19	0.056	0.201	1,273,392	174,913	10-50B	1,416,414	11,587	143,022	5,540	0.000
Arvest Bank Group	AR	20	0.068	0.298	964,362	91,042	10-50B	1,137,560	14,536	173,198	9,448	0.012
Firstmerit Corp.	OH	21	0.063	0.194	1,471,417	125,783	10-50B	1,642,210	12,071	170,793	6,094	0.006
Wells Fargo & Co	NV	21	0.020	0.110	26,645,271	4,360,542	>50B	35,703,271	765,926	9,058,000	654,113	0.019
Umpqua Holding Company	OR	23	0.100	0.219	1,138,227	81,416	10-50B	1,230,125	9,091	91,898	4,560	0.000
PNC Financial Svc Group	DE	24	0.026	0.097	7,637,194	1,052,481	>50B	10,233,377	263,408	2,596,183	230,291	0.012
Popular	NY	25	0.055	0.207	1,896,780	90,093	10-50B	2,039,196	12,102	142,416	4,598	0.034
TD Bank Na	DE	26	0.022	0.139	4,975,858	337,461	>50B	5,510,709	58,967	534,851	35,591	0.029
Trustmark Corp.	MS	27	0.067	0.259	804,739	93,528	10-50B	930,242	9,502	125,503	5,256	0.003
Susquehanna BancShares	PA	28	0.061	0.196	1,104,106	94,594	10-50B	1,211,036	9,992	106,930	4,840	0.000
Suntrust Bank	GA	29	0.026	0.094	4,264,510	386,326	>50B	5,339,241	51,216	1,074,731	35,004	0.004
Commerce BancShares	MO	30	0.043	0.229	941,091	118,214	10-50B	1,086,323	25,945	145,232	21,391	0.035
Keycorp	OH	31	0.029	0.100	2,505,174	369,767	>50B	3,076,815	56,171	571,641	45,059	0.008
Bank of Ameria Corp.	DE	32	0.012	0.065	17,520,000	2,400,379	>50B	32,398,000	2,716,683	14,878,000	2,660,107	0.069
Webster Financial Corp.	CT	32	0.047	0.174	956,046	152,863	10-50B	1,118,698	12,453	162,652	7,465	0.000
First Horizon National Corp.	TN	34	0.044	0.178	1,089,279	126,855	10-50B	1,268,445	26,953	179,166	21,454	0.005
BMO Harris Bank Na	IL	34	0.026	0.125	2,383,580	291,137	>50B	2,706,446	44,124	322,866	34,153	0.005
Valley National Bancorp.	NJ	36	0.065	0.191	1,031,920	59,795	10-50B	1,070,889	4,325	38,969	1,171	0.001
JPMorgan Chase & Co	OH	37	0.009	0.068	11,245,888	1,714,376	>50B	25,124,785	2,854,673	13,878,897	2,798,627	0.086
Prosperity BancShares	TX	37	0.052	0.283	847,557	60,926	10-50B	943,051	7,354	95,494	3,811	0.001
Comerica	MI	39	0.041	0.074	2,512,770	250,545	>50B	2,678,832	15,061	166,062	5,912	0.000

Table 1C. Macro Business Lending of Large Lending Institutions Based on Call Report Data, June 2013

Name of Lending Institution	HQ State	Macro Business Lending (\$100,000 - \$1 million)					All Small Business Lending (\$1 million or less)		Micro Business Lending (less than \$100,000)		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)
Fifth Third Bancorp.	OH	40	0.026	0.080	3,171,429	311,787	>50B	3,646,456	51,827	475,027	38,863	0.017
Associated Banc Corp.	WI	40	0.048	0.150	1,117,434	114,188	10-50B	1,215,522	31,320	98,088	17,241	0.000
Compass Bank	AL	42	0.033	0.108	2,295,669	209,710	>50B	2,887,696	114,550	592,027	105,866	0.009
Iberiabank Corp.	LA	43	0.067	0.171	852,270	72,498	10-50B	912,348	5,883	60,078	2,517	0.004
East West Bancorp.	CA	44	0.059	0.133	1,306,302	63,468	10-50B	1,324,791	4,941	18,489	875	0.000
Lauritzen Corp.	NE	45	0.039	0.190	648,960	118,155	10-50B	1,180,222	106,508	531,262	101,827	0.251
Capital One Financial Corp.	VA	46	0.009	0.093	2,709,734	420,349	>50B	8,281,058	2,737,802	5,571,324	2,725,216	0.260
Sovereign Bank Na	DE	47	0.025	0.085	2,058,311	282,431	>50B	2,635,967	32,772	577,656	19,846	0.005
BancorpSouth	MS	48	0.045	0.139	594,535	128,984	10-50B	790,869	15,014	196,334	8,796	0.006
Texas Cap BancShares	TX	49	0.054	0.117	592,392	146,213	10-50B	931,614	77,296	339,222	74,468	0.000
Citigroup	SD	50	0.005	0.025	3,558,673	1,067,600	>50B	8,981,742	1,867,653	5,423,069	1,853,140	0.184
UMB Financial Corp..	MO	51	0.046	0.156	690,274	64,011	10-50B	742,689	4,544	52,415	2,057	0.020
RBS Citizens Na	RI	51	0.017	0.075	2,298,447	252,904	>50B	3,054,699	62,531	756,252	52,766	0.011
Cathay General Bancorp.	CA	53	0.063	0.119	646,320	52,960	10-50B	691,066	3,160	44,746	1,234	0.000
Firstbank Holding Company	CO	54	0.033	0.275	433,117	15,750	10-50B	467,000	7,891	33,883	6,463	0.005
Washington Federal	WA	55	0.026	0.342	337,019	21,080	10-50B	359,109	1,929	22,090	711	0.000
BOK Financial Corp.	OK	56	0.031	0.106	859,792	78,087	10-50B	924,774	3,986	64,982	1,842	0.000
International BancShares Corp.	TX	57	0.035	0.157	400,570	47,440	10-50B	454,417	3,830	53,847	2,152	0.000
GE Capital Bank	UT	58	0.031	0.041	477,326	170,307	10-50B	829,756	16,952	352,430	14,302	0.000
Rabobank Na	CA	59	0.035	0.137	476,000	33,443	10-50B	534,000	4,128	58,000	2,272	0.001
Union Bank Na	CA	60	0.014	0.048	1,397,600	102,916	>50B	1,611,827	12,797	214,227	8,023	0.000
BankUnited	FL	60	0.031	0.142	407,868	43,444	10-50B	468,202	3,339	60,334	1,943	0.000
State Farm Bank, F.S.B.	IL	62	0.017	0.411	237,915	3,634	10-50B	373,330	18,422	135,415	17,373	0.099
UBS Bank USA	UT	63	0.012	0.116	591,539	73,909	10-50B	612,092	2,092	20,553	430	0.003
City National Corp.	CA	64	0.020	0.060	535,496	73,530	10-50B	585,727	3,807	50,231	1,551	0.001
Bank of HI Corp.	HI	65	0.016	0.139	218,145	33,937	10-50B	273,117	3,401	54,972	2,627	0.000
Investors Bancorp. Mhc	NJ	66	0.022	0.131	297,604	13,730	10-50B	305,397	1,184	7,793	309	0.000
Scottrade Bank	MO	67	0.003	0.422	49,951	258	10-50B	49,951	97	0	0	0.000
Hudson City Savings Bank	NJ	68	0.001	0.997	31,172	112	10-50B	31,278	61	106	2	0.000
PrivateBancorp	IL	69	0.029	0.046	387,852	25,255	10-50B	402,890	1,922	15,038	696	0.000
SVB Financial Group	CA	70	0.020	0.061	409,947	42,577	10-50B	441,671	5,451	31,724	3,576	0.000
Astoria Federal Savings & Loan Ass	NY	71	0.009	0.175	150,654	1,924	10-50B	155,899	640	5,245	264	0.000
Northern Tr Corp.	IL	71	0.008	0.069	556,625	48,754	>50B	574,662	2,093	18,037	449	0.000
HSBC Bank USA Na	DE	73	0.003	0.019	573,148	98,743	>50B	796,435	16,151	223,287	13,646	0.004
Usaa Federal Savings Bank	TX	74	0.000	0.997	315	3	>50B	315	3	0	0	0.252
First Republic Bank	CA	78	0.009	0.067	339,379	29,969	10-50B	355,216	1,305	15,837	365	0.000
New York Cmnty Bancorp.	NY	79	0.010	0.055	437,947	13,228	10-50B	442,827	1,242	4,880	131	0.000
EverBank	FL	80	0.013	0.080	245,085	3,843	10-50B	247,269	707	2,184	92	0.000
Morgan Stanley Private Bank, Nati	NY	81	0.004	0.039	368,000	54,591	>50B	379,000	1,209	11,000	283	0.000

Table 1C. Macro Business Lending of Large Lending Institutions Based on Call Report Data, June 2013

Name of Lending Institution	HQ State	Macro Business Lending (\$100,000 - \$1 million)					All Small Business Lending (\$1 million or less)		Micro Business Lending (less than \$100,000)		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)
Flagstar Bank, FSB	MI	82	0.005	0.115	69,119	3,255	10-50B	71,305	478	2,186	164	0.000
First Bancorp.	PR	83	0.015	0.047	188,015	10,299	10-50B	199,867	1,662	11,852	926	0.027
Ally Financial	UT	84	0.003	0.008	258,228	13,797	>50B	2,837,707	104,499	2,579,479	103,850	0.000
Onewest Bank, FSB	CA	85	0.005	0.037	117,036	3,110	10-50B	117,306	407	270	14	0.000
Bank of NY Mellon Corp.	CA	86	0.000	0.015	51,431	5,745	>50B	55,414	310	3,983	167	0.000
American Express Co	UT	87	0.001	0.003	58,214	737	>50B	17,660,756	3,686,710	17,602,542	3,686,494	0.495
Citi Group	UT	88	0.001	0.002	13,568	25	10-50B	13,600	26	32	1	0.000
Apple Financial Holding	NY	89	0.001	0.002	9,233	494	10-50B	9,233	22	0	0	0.000
Goldman Sachs Group The	NY	90	0.000	0.001	10,000	1,012	>50B	10,000	18	0	0	0.000
Barclays Bank Delaware	DE	91	0.000	0.020	2,125	6	10-50B	103,083	23,660	100,958	23,654	0.687
Deutsche Bank Tc Americas	DE	92	0.000	0.000	2,650	5	>50B	2,650	6	0	0	0.000
GE Capital Retail Bank	UT	93	0.000	0.000	0	0	10-50B	1,148,800	714,099	1,148,800	714,099	0.825
Discover Financial Services	DE	93	0.000	0.000	0	0	>50B	207,450	105,449	207,450	105,449	0.677

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, 2012

Name of Lending Institution	HQ State or Territory	All Small Business Lending (\$1 million or less)					No. of States & Territories w/Loans (6)	Institution Asset Size (7)	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)			(8)	(9)
American Express Co.	NY	1	0.250	1.000	10,763,010	1,482,506	56	>50B	9,434,214	1,476,014
First Citizens Bshrs	NC	2	0.182	0.483	1,644,558	13,321	29	10-50B	284,764	9,573
Zions BC	UT	3	0.113	0.247	2,807,829	26,389	43	>50B	599,780	20,511
Synovus FC	GA	4	0.152	0.342	2,213,954	12,111	35	10-50B	297,465	6,559
BB&T Corp.	NC	5	0.055	0.241	6,662,234	139,851	51	>50B	1,491,898	125,799
Wintrust FC	IL	6	0.182	0.370	1,149,404	5,517	33	10-50B	88,845	2,948
Texas Cap Bshrs	TX	7	0.085	0.184	1,484,189	103,378	51	10-50B	702,143	100,801
Capital One FC	VA	8	0.027	0.285	7,586,458	1,062,068	54	>50B	6,080,065	1,058,066
Central Bancompany	MO	9	0.108	0.376	880,167	6,749	32	10-50B	145,583	4,677
U S Bancorp.	MN	10	0.044	0.197	7,547,243	321,587	52	>50B	3,308,712	310,570
Hancock Holding Company	MS	10	0.097	0.293	1,412,852	7,109	26	10-50B	162,620	3,751
Lauritzen Corp	NE	12	0.071	0.345	713,512	23,429	51	10-50B	274,364	22,180
Huntington Bshrs	OH	13	0.067	0.213	2,049,303	17,140	40	>50B	439,173	12,730
Regions FC	AL	13	0.056	0.194	3,460,655	32,408	47	>50B	1,002,764	25,803
Arvest Bk Grp	AR	13	0.081	0.351	916,394	8,957	32	10-50B	196,015	6,814
FNB Corp.	PA	16	0.132	0.412	824,245	4,574	17	10-50B	109,698	2,553
GE Capital Retail Bank	UT	17	0.034	1.000	521,631	200,028	52	10-50B	520,986	200,024
Bank of The West	CA	18	0.050	0.202	1,735,637	14,593	45	>50B	323,743	11,218
Wells Fargo & Co.	CA	18	0.027	0.148	21,255,870	385,126	52	>50B	11,391,767	353,974
Popular	PR	20	0.059	0.223	931,461	11,762	9	10-50B	324,191	9,933
Trustmark Corp.	MS	21	0.078	0.299	626,297	5,099	22	10-50B	137,559	3,658
PNC Fncl. Svc. Group	PA	21	0.035	0.130	9,184,197	92,124	50	>50B	3,052,336	74,899
JPMorgan Chase & Co.	NY	23	0.019	0.153	11,421,621	506,569	51	>50B	5,681,834	492,754
M&T Bank Corp.	NY	24	0.067	0.166	1,450,794	7,642	28	>50B	197,520	4,309
Firstmerit Corp	OH	25	0.070	0.217	860,867	4,309	24	10-50B	96,405	2,384
Signature Bank	NY	26	0.068	0.243	1,041,500	2,938	48	10-50B	27,484	630
Cullen/Frost Bkr	TX	27	0.063	0.224	1,039,259	3,986	15	10-50B	87,667	1,662
People'S United Bank	CT	28	0.086	0.207	656,441	5,024	19	10-50B	87,840	3,531
Prosperity Bshrs	TX	28	0.058	0.315	637,410	5,193	14	10-50B	119,544	3,764
Bank of America Corp.	NC	30	0.022	0.120	11,447,606	318,878	55	>50B	4,167,875	299,473
Commerce Bshrs	MO	31	0.050	0.265	820,278	5,404	41	10-50B	120,358	3,493
First Niagara Fncl. Group	NY	32	0.069	0.268	511,536	4,787	12	10-50B	111,503	3,693
Fulton Fncl. Corp.	PA	32	0.118	0.313	474,381	2,157	12	10-50B	52,024	1,031
Keycorp	OH	34	0.035	0.122	1,559,542	34,994	51	>50B	469,755	32,435
Umpqua Holding Corp.	OR	35	0.108	0.237	554,031	2,445	9	10-50B	56,297	1,186

Table 2A. Small Business Lending of Large Lending Institutions Based on CRA Data, 2012

Name of Lending Institution	HQ State or Territory	All Small Business Lending (\$1 million or less)					No. of States & Territories w/Loans (6)	Institution Asset Size (7)	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)			(8)	(9)
Compass Bank	AL	36	0.042	0.136	1,028,521	21,007	33	>50B	656,264	19,749
Suntrust Bank	GA	37	0.032	0.117	2,465,344	14,186	50	>50B	292,767	9,019
TD Bank N.A.	DE	37	0.024	0.154	1,590,122	20,842	47	>50B	563,407	17,682
Iberiabank Corp.	LA	39	0.072	0.183	691,530	3,368	19	10-50B	80,426	1,793
Fifth Third Bancorp	OH	40	0.030	0.091	2,871,356	16,122	46	>50B	324,263	9,631
BMO Harris Bank N.A.	IL	41	0.030	0.141	2,288,452	11,745	43	>50B	194,994	6,589
Susquehanna Bshrs	PA	42	0.067	0.215	569,090	3,327	22	10-50B	90,103	1,947
Ally Financial	MI	42	0.031	0.090	1,556,949	42,656	52	>50B	1,390,679	42,363
Bancorpsouth	MS	44	0.060	0.185	577,703	5,252	13	10-50B	117,169	3,831
Comerica	TX	45	0.043	0.079	2,028,379	7,192	38	>50B	175,144	2,870
Citigroup	NY	46	0.013	0.062	2,455,295	345,568	55	>50B	2,015,914	344,247
GE Capital Bank	UT	47	0.054	0.071	840,729	12,055	50	10-50B	436,083	10,112
Discover Financial Services	IL	48	0.003	1.000	93,536	25,054	52	>50B	93,536	25,054
Valley Nat. Bancorp	NJ	49	0.067	0.199	514,039	2,439	4	10-50B	59,735	1,453
TCF Financial Corp.	MN	49	0.100	0.362	91,497	200	7	10-50B	2,371	32
First Horizon Nat. Corp.	TN	51	0.051	0.207	615,376	2,790	21	10-50B	77,261	1,386
Firstbank Holding Company	CO	52	0.036	0.297	201,309	3,901	12	10-50B	38,832	3,452
Associated Banc Corp.	WI	52	0.052	0.163	738,797	3,146	28	10-50B	66,235	1,415
RBS Citizens N.A.	RI	52	0.022	0.100	1,060,935	15,697	44	>50B	226,375	13,695
Webster Fncl. Corp.	CT	55	0.055	0.204	411,507	2,669	10	10-50B	88,155	1,789
UMB Financial Corp.	MO	56	0.050	0.167	588,556	3,311	32	10-50B	60,463	2,027
State Farm Bank, F.S.	IL	57	0.027	0.644	114,421	3,156	50	10-50B	54,805	2,947
Sovereign Bank N.A.	DE	58	0.032	0.109	788,277	5,517	17	>50B	210,118	4,074
Union Bank N.A.	CA	59	0.016	0.056	1,223,565	9,764	12	>50B	342,473	7,401
HSBC Bank USA N.A.	VA	59	0.005	0.027	1,202,604	29,860	52	>50B	555,649	28,035
East W Bancorp	CA	61	0.060	0.135	464,649	1,087	37	10-50B	11,100	179
International Bshrs Corp.	TX	62	0.040	0.178	312,539	2,064	10	10-50B	51,000	1,301
Cathay Gen. Bancorp	CA	63	0.068	0.127	261,509	757	9	10-50B	14,106	279
BankUnited	FL	64	0.036	0.163	232,451	1,162	4	10-50B	39,255	646
Rabobank N.A.	CA	65	0.039	0.154	249,544	1,072	6	10-50B	28,640	543
City Nat. Corp.	CA	66	0.022	0.066	802,971	3,196	25	10-50B	75,221	1,453
Washington Federal	WA	67	0.028	0.365	11,572	85	6	10-50B	2,330	46
BOK Financial Corp.	OK	68	0.034	0.114	379,400	1,330	23	10-50B	26,659	511
SVB Fncl Grp.	CA	69	0.021	0.066	432,648	3,960	40	10-50B	108,557	3,255
Bank of HI Corp.	HI	70	0.021	0.175	171,812	625	5	10-50B	13,129	240

Table 2A. Small Business Lending of Large Lending Institutions Based on CRA Data, 2012

Name of Lending Institution	HQ State or Territory	All Small Business Lending (\$1 million or less)					No. of States & Territories w/Loans (6)	Institution Asset Size (7)	Micro Business Lending (less than \$100,000)	
		Total Rank (1)	TA Ratio (2)	TBL Ratio (3)	Amount (1,000) (4)	Number (5)			Amount (1,000) (8)	Number (9)
Scottrade Bank	MO	71	0.003	0.422	20,326	36	19	10-50B	0	0
PrivateBancorp	IL	72	0.030	0.048	304,022	828	25	10-50B	13,673	207
Astoria Federal Saving	NY	73	0.010	0.181	21,225	416	1	10-50B	11,415	387
Investors Bancorp MHC	NJ	74	0.023	0.135	54,864	188	3	10-50B	4,379	79
First Republic Bank	CA	75	0.010	0.070	315,344	711	11	10-50B	8,558	116
Northern Trust Corp.	IL	76	0.009	0.071	270,874	798	25	>50B	12,212	181
EverBank	FL	77	0.013	0.081	64,974	536	41	10-50B	3,440	414
New York Cmnty Bancorp	NY	78	0.010	0.055	163,050	377	6	10-50B	3,784	52
Flagstar Bank, FSB	MI	79	0.006	0.118	39,842	147	7	10-50B	2,829	62
First Bancorp	PR	80	0.016	0.050	68,319	313	3	10-50B	9,076	155
Morgan Stanley Private	NY	81	0.004	0.040	174,269	361	42	>50B	600	6
CIT Group	NJ	82	0.001	0.002	17,029	1,284	48	10-50B	9,784	1,269
Onewest Bank, FSB	CA	83	0.005	0.037	44,182	101	1	10-50B	400	4
Bank of NY Mellon Corp.	NY	84	0.000	0.017	53,580	125	21	>50B	1,860	34
Goldman Sachs Group	NY	85	0.000	0.001	4,550	5	5	>50B	0	0
Deutsche Bk Trust America	NY	86	0.000	0.000	225	1	1	>50B	0	0

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, 2012

Name of Lending Institution	HQ State or Territory	Micro Business Lending (less than \$100,000)					No of States & Territories w/Loans	Institution Asset Size	All Small Business Lending (Micro Business Lending (less than \$100,000))	
		Total Rank (1)	TA Ratio (2)	TBL Ratio (3)	Amount (1,000) (4)	Number (5)			Amount (1,000) (8)	Number (9)
American Express Co.	NY	1	0.250	0.997	9,434,214	1,476,014	56	>50B	10,763,010	1,482,506
Capital One Financial Corp.	VA	2	0.018	0.191	6,080,065	1,058,066	54	>50B	7,586,458	1,062,068
GE Capital Retail Bank*	UT	3	0.034	1.000	520,986	200,024	52	10-50B	521,631	200,028
U S Bancorp	MN	4	0.015	0.070	3,308,712	310,570	52	>50B	7,547,243	321,587
Ally Financial	MI	5	0.028	0.082	1,390,679	42,363	52	>50B	1,556,949	42,656
JPMorgan Chase & Co.	NY	5	0.011	0.084	5,681,834	492,754	51	>50B	11,421,621	506,569
Texas Cap Bshrs	TX	7	0.031	0.067	702,143	100,801	51	10-50B	1,484,189	103,378
Bank of Amer Corp.	NC	8	0.010	0.055	4,167,875	299,473	55	>50B	11,447,606	318,878
BB&T Corp.	NC	9	0.011	0.050	1,491,898	125,799	51	>50B	6,662,234	139,851
Lauritzen Corp	NE	9	0.032	0.155	274,364	22,180	51	10-50B	713,512	23,429
Regions Financial Corp.	AL	11	0.012	0.042	1,002,764	25,803	47	>50B	3,460,655	32,408
Wells Fargo & Co.	CA	12	0.007	0.038	11,391,767	353,974	52	>50B	21,255,870	385,126
Citigroup	NY	13	0.008	0.037	2,015,914	344,247	55	>50B	2,455,295	345,568
PNC Fncl. Svc. Group	PA	14	0.009	0.033	3,052,336	74,899	50	>50B	9,184,197	92,124
GE Capital Bank	UT	15	0.023	0.030	436,083	10,112	50	10-50B	840,729	12,055
Synovus Financial Corp.	GA	16	0.020	0.045	297,465	6,559	35	10-50B	2,213,954	12,111
Huntington Bshrs	OH	17	0.012	0.037	439,173	12,730	40	>50B	2,049,303	17,140
First Citizens Bshrs	NC	17	0.017	0.044	284,764	9,573	29	10-50B	1,644,558	13,321
Arvest Bk Group	AR	19	0.012	0.053	196,015	6,814	32	10-50B	916,394	8,957
Compass Bank	AL	20	0.009	0.028	656,264	19,749	33	>50B	1,028,521	21,007
Central Bancompany	MO	21	0.014	0.049	145,583	4,677	32	10-50B	880,167	6,749
Wintrust Financial Corp.	IL	21	0.055	0.111	88,845	2,948	33	10-50B	1,149,404	5,517
Bank of The West	CA	23	0.009	0.035	323,743	11,218	45	>50B	1,735,637	14,593
FNB Corp.	PA	24	0.023	0.071	109,698	2,553	17	10-50B	824,245	4,574
BancorpSouth	MS	25	0.015	0.046	117,169	3,831	13	10-50B	577,703	5,252
Zions Bancorp	UT	25	0.010	0.021	599,780	20,511	43	>50B	2,807,829	26,389
M&T Bank Corp.	NY	27	0.013	0.033	197,520	4,309	28	>50B	1,450,794	7,642
KeyCorp	OH	28	0.007	0.023	469,755	32,435	51	>50B	1,559,542	34,994
First Niagara Fncl. Grp.	NY	29	0.012	0.048	111,503	3,693	12	10-50B	511,536	4,787
Discover Financial Services	IL	30	0.003	1.000	93,536	25,054	52	>50B	93,536	25,054
Trustmark Corp	MS	31	0.011	0.040	137,559	3,658	22	10-50B	626,297	5,099
Hancock Holding Company	MS	32	0.010	0.031	162,620	3,751	26	10-50B	1,412,852	7,109
State Farm Bank, F.S.	IL	33	0.010	0.234	54,805	2,947	50	10-50B	114,421	3,156
RBS Citizens N.A.	RI	34	0.006	0.025	226,375	13,695	44	>50B	1,060,935	15,697
Suntrust Bk	GA	35	0.006	0.024	292,767	9,019	50	>50B	2,465,344	14,186
Sovereign Bank N.A	DE	36	0.007	0.024	210,118	4,074	17	>50B	788,277	5,517

Table 2B. Micro Business Lending of Large Lending Institutions Based on CRA Data, 2012

Name of Lending Institution	HQ State or Territory	Micro Business Lending (less than \$100,000)					No of States & Territories w/Loans	Institution Asset Size	All Small Business Lending (less than \$1 million or less)	
		Total Rank	TA Ratio	TBL Ratio	Amount (1,000)	Number			Amount (1,000)	Number
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Commerce Bshrs	MO	37	0.007	0.035	120,358	3,493	41	10-50B	820,278	5,404
Prosperity Bshrs	TX	38	0.006	0.032	119,544	3,764	14	10-50B	637,410	5,193
TD Bank N.A.	DE	39	0.002	0.015	563,407	17,682	47	>50B	1,590,122	20,842
Popular	PR	40	0.004	0.016	324,191	9,933	9	10-50B	931,461	11,762
HSBC Bank USA NA	VA	41	0.001	0.008	555,649	28,035	52	>50B	1,202,604	29,860
Fifth Third Bancorp	OH	42	0.004	0.012	324,263	9,631	46	>50B	2,871,356	16,122
Webster Fncl. Corp.	CT	43	0.008	0.030	88,155	1,789	10	10-50B	411,507	2,669
Firstmerit Corp.	OH	44	0.007	0.023	96,405	2,384	24	10-50B	860,867	4,309
People'S United Bank	CT	44	0.008	0.020	87,840	3,531	19	10-50B	656,441	5,024
BMO Harris Bank N.A.	IL	46	0.004	0.017	194,994	6,589	43	>50B	2,288,452	11,745
Union Bank N.A.	CA	47	0.002	0.007	342,473	7,401	12	>50B	1,223,565	9,764
First Horizon Nat. Corp.	TN	48	0.007	0.029	77,261	1,386	21	10-50B	615,376	2,790
TCF Financial Corp.	MN	49	0.017	0.061	2,371	32	7	10-50B	91,497	200
Fulton Fncl. Corp.	PA	50	0.009	0.024	52,024	1,031	12	10-50B	474,381	2,157
Cullen/Frost Bkr	TX	51	0.006	0.023	87,667	1,662	15	10-50B	1,039,259	3,986
Susquehanna Bshrs	PA	52	0.006	0.019	90,103	1,947	22	10-50B	569,090	3,327
Umpqua Holding Corp.	OR	53	0.008	0.018	56,297	1,186	9	10-50B	554,031	2,445
Comerica	TX	54	0.003	0.005	175,144	2,870	38	>50B	2,028,379	7,192
Iberiabank Corp.	LA	54	0.005	0.012	80,426	1,793	19	10-50B	691,530	3,368
Firstbank Holding Corp.	CO	56	0.003	0.022	38,832	3,452	12	10-50B	201,309	3,901
International Bshrs Corp.	TX	57	0.005	0.021	51,000	1,301	10	10-50B	312,539	2,064
Signature Bank	NY	58	0.006	0.022	27,484	630	48	10-50B	1,041,500	2,938
Bank of HI Corp.	HI	59	0.004	0.035	13,129	240	5	10-50B	171,812	625
Associated Banc Corp.	WI	60	0.004	0.013	66,235	1,415	28	10-50B	738,797	3,146
BankUnited	FL	61	0.005	0.021	39,255	646	4	10-50B	232,451	1,162
UMB Financial Corp.	MO	62	0.003	0.012	60,463	2,027	32	10-50B	588,556	3,311
SVB Fncl Grp.	CA	63	0.002	0.005	108,557	3,255	40	10-50B	432,648	3,960
Rabobank N.A.	CA	64	0.004	0.017	28,640	543	6	10-50B	249,544	1,072
Valley Nat. Bancorp	NJ	65	0.002	0.007	59,735	1,453	4	10-50B	514,039	2,439
City Nat. Corp.	CA	66	0.002	0.006	75,221	1,453	25	10-50B	802,971	3,196
Cathay Gen. Bancorp	CA	67	0.004	0.008	14,106	279	9	10-50B	261,509	757
BOK Financial Corp.	OK	68	0.002	0.008	26,659	511	23	10-50B	379,400	1,330
Washington Federal	WA	69	0.002	0.022	2,330	46	6	10-50B	11,572	85
Astoria Federal Savings	NY	70	0.000	0.006	11,415	387	1	10-50B	21,225	416
PrivateBancorp	IL	71	0.001	0.002	13,673	207	25	10-50B	304,022	828
East W Bancorp	CA	72	0.001	0.002	11,100	179	37	10-50B	464,649	1,087
Northern Trust Corp.	IL	72	0.000	0.002	12,212	181	25	>50B	270,874	798

Table 2B. Micro Business Lending of Large Lending Institutions Based on CRA Data, 2012

Name of Lending Institution	HQ State or Territory	Micro Business Lending (less than \$100,000)					No of States & Territories w/Loans	Institution Asset Size	All Small Business Lending Micro Business Lending (less than \$1 million or less)	
		Total Rank (1)	TA Ratio (2)	TBL Ratio (3)	Amount (1,000) (4)	Number (5)			Amount (1,000) (8)	Number (9)
First Bancorp	PR	72	0.001	0.003	9,076	155	3	10-50B	68,319	313
Investors Bancorp MHC	NJ	75	0.001	0.003	4,379	79	3	10-50B	54,864	188
First Republic Bank	CA	75	0.000	0.003	8,558	116	11	10-50B	315,344	711
CIT Group	NJ	77	0.000	0.000	9,784	1,269	48	10-50B	17,029	1,284
Everbank	FL	78	0.000	0.001	3,440	414	41	10-50B	64,974	536
Flagstar Bank, Fsb	MI	79	0.000	0.004	2,829	62	7	10-50B	39,842	147
New York Cmnty. Bancorp.	NY	80	0.000	0.001	3,784	52	6	10-50B	163,050	377
Bank of NY Mellon Corp.	NY	81	0.000	0.001	1,860	34	21	>50B	53,580	125
Morgan Stanley Private	NY	82	0.000	0.001	600	6	42	>50B	174,269	361
Onewest Bank, Fsb	CA	83	0.000	0.000	400	4	1	10-50B	44,182	101
Deutsche Bk Trust Company	NY	84	0.000	0.000	0	0	1	>50B	225	1
Goldman Sachs Group	NY	84	0.000	0.000	0	0	5	>50B	4,550	5
Scottrade Bank	MO	84	0.000	0.000	0	0	19	10-50B	20,326	36

Note: Formerly known as GE Money Bank was renamed in 2011.

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, 2012

Name of Lending Institution	HQ State or Territory	Macro Business Lending (\$100,000-\$1 million)					No of States & Territories w/Loans		All Small Business Lending (\$1 million or less)	
		Total Rank (1)	TA Ratio (2)	TBL Ratio (3)	Amount (1,000) (4)	Number (5)	Institution Asset Size (7)	Amount (1,000) (8)	Number (9)	
Synovus Financial Corp.	GA	1	0.132	0.298	1,916,489	5,552	35	10-50B	2,213,954	12,111
First Citizens Bshrs	NC	2	0.166	0.439	1,359,794	3,748	29	10-50B	1,644,558	13,321
Zions Bancorp	UT	3	0.104	0.226	2,208,049	5,878	43	>50B	2,807,829	26,389
Hancock Holding Corp.	MS	4	0.087	0.262	1,250,232	3,358	26	10-50B	1,412,852	7,109
Wintrust Financial Corp.	IL	5	0.128	0.259	1,060,559	2,569	33	10-50B	1,149,404	5,517
BB&T Corp.	NC	6	0.043	0.191	5,170,336	14,052	51	>50B	6,662,234	139,851
FNB Corp.	PA	7	0.110	0.341	714,547	2,021	17	10-50B	824,245	4,574
Central Bancompany	MO	8	0.094	0.327	734,584	2,072	32	10-50B	880,167	6,749
Arvest Bank Grp.	AR	9	0.068	0.298	720,379	2,143	32	10-50B	916,394	8,957
Huntington Bshrs	OH	10	0.055	0.176	1,610,130	4,410	40	>50B	2,049,303	17,140
Regions Financial Corp.	AL	11	0.044	0.152	2,457,891	6,605	47	>50B	3,460,655	32,408
Signature Bank	NY	12	0.062	0.221	1,014,016	2,308	48	10-50B	1,041,500	2,938
Cullen/Frost Bkr	TX	13	0.056	0.201	951,592	2,324	15	10-50B	1,039,259	3,986
Firstmerit Corp	OH	14	0.063	0.194	764,462	1,925	24	10-50B	860,867	4,309
Bank of The West	CA	15	0.041	0.168	1,411,894	3,375	45	>50B	1,735,637	14,593
U S Bancorp	MN	16	0.028	0.128	4,238,531	11,017	52	>50B	7,547,243	321,587
M&T Bank Corp.	NY	17	0.054	0.134	1,253,274	3,333	28	>50B	1,450,794	7,642
Wells Fargo & Co.	CA	18	0.020	0.110	9,864,103	31,152	52	>50B	21,255,870	385,126
PNC Fncl. Svc Group	PA	19	0.026	0.097	6,131,861	17,225	50	>50B	9,184,197	92,124
Trustmark Corp.	MS	20	0.067	0.259	488,738	1,441	22	10-50B	626,297	5,099
Popular	PR	21	0.055	0.207	607,270	1,829	9	10-50B	931,461	11,762
Commerce Bshrs	MO	22	0.043	0.229	699,920	1,911	41	10-50B	820,278	5,404
People'S United Bank	CT	22	0.078	0.187	568,601	1,493	19	10-50B	656,441	5,024
Fulton Fncl. Corp.	PA	22	0.109	0.288	422,357	1,126	12	10-50B	474,381	2,157
Umpqua Holdingn Corp.	OR	25	0.100	0.219	497,734	1,259	9	10-50B	554,031	2,445
BMO Harris Bank N.A.	IL	26	0.026	0.125	2,093,458	5,156	43	>50B	2,288,452	11,745
IberiaBank Corp.	LA	27	0.067	0.171	611,104	1,575	19	10-50B	691,530	3,368
Prosperity Bshrs	TX	28	0.052	0.283	517,866	1,429	14	10-50B	637,410	5,193
Texas Capital Bshrs	TX	29	0.054	0.117	782,046	2,577	51	10-50B	1,484,189	103,378
Fifth Third Bancorp	OH	30	0.026	0.080	2,547,093	6,491	46	>50B	2,871,356	16,122
Comerica	TX	31	0.041	0.074	1,853,235	4,322	38	>50B	2,028,379	7,192
Suntrust Bk	GA	32	0.026	0.094	2,172,577	5,167	50	>50B	2,465,344	14,186
Susquehanna Bshrs	PA	33	0.061	0.196	478,987	1,380	22	10-50B	569,090	3,327
Bank of America Corp.	NC	34	0.012	0.065	7,279,731	19,405	55	>50B	11,447,606	318,878
Associated Banc Corp.	WI	35	0.048	0.150	672,562	1,731	28	10-50B	738,797	3,146
TD Bank N.A.	DE	36	0.022	0.139	1,026,715	3,160	47	>50B	1,590,122	20,842
Valley Nat. Bancorp	NJ	37	0.065	0.191	454,304	986	4	10-50B	514,039	2,439
JPMorgan Chase & Co.	NY	38	0.009	0.068	5,739,787	13,815	51	>50B	11,421,621	506,569
KeyCorp	OH	39	0.029	0.100	1,089,787	2,559	51	>50B	1,559,542	34,994
First Horizon Nat. Corp.	TN	39	0.044	0.178	538,115	1,404	21	10-50B	615,376	2,790
First Niagara Fncl. Group	NY	39	0.057	0.220	400,033	1,094	12	10-50B	511,536	4,787

Table 2C. Macro Business Lending of Large Lending Institutions Based on CRA Data, 2012

Name of Lending Institution	HQ State or Territory	Macro Business Lending (\$100,000-\$1 million)				No of States & Territories w/Loans		Institution Asset Size	All Small Business Lending (\$1 million or less)	
		Total Rank (1)	TA Ratio (2)	TBL Ratio (3)	Amount (1,000) (4)	Number (5)	Amount (1,000) (8)		Number (9)	
UMB Financial Corp.	MO	42	0.046	0.156	528,093	1,284	32	10-50B	588,556	3,311
Capital One Financial Corp.	VA	43	0.009	0.093	1,506,393	4,002	54	>50B	7,586,458	1,062,068
TCF Financial Corp.	MN	44	0.083	0.301	89,126	168	7	10-50B	91,497	200
BancorpSouth	MS	45	0.045	0.139	460,534	1,421	13	10-50B	577,703	5,252
Lauritzen Corp.	NE	46	0.039	0.190	439,148	1,249	51	10-50B	713,512	23,429
East W Bancorp	CA	47	0.059	0.133	453,549	908	37	10-50B	464,649	1,087
Webster Fncl. Corp.	CT	48	0.047	0.174	323,352	880	10	10-50B	411,507	2,669
RBS Citizens N.A.	RI	49	0.017	0.075	834,560	2,002	44	>50B	1,060,935	15,697
Union Bank N.A.	CA	50	0.014	0.048	881,092	2,363	12	>50B	1,223,565	9,764
Firstbank Holding Company	CO	51	0.033	0.275	162,477	449	12	10-50B	201,309	3,901
American Express Co	NY	52	0.001	0.003	1,328,796	6,492	56	>50B	10,763,010	1,482,506
Cathay Gen. Bancorp	CA	53	0.063	0.119	247,403	478	9	10-50B	261,509	757
Sovereign Bank N.A.	DE	53	0.025	0.085	578,159	1,443	17	>50B	788,277	5,517
International Bshrs Corp.	TX	53	0.035	0.157	261,539	763	10	10-50B	312,539	2,064
City Nat. Corp.	CA	56	0.020	0.060	727,750	1,743	25	10-50B	802,971	3,196
Compass Bank	AL	57	0.033	0.108	372,257	1,258	33	>50B	1,028,521	21,007
GE Capital Bank	UT	58	0.031	0.041	404,646	1,943	50	10-50B	840,729	12,055
State Farm Bank, F.S.	IL	59	0.017	0.411	59,616	209	50	10-50B	114,421	3,156
Rabobank N.A.	CA	60	0.035	0.137	220,904	529	6	10-50B	249,544	1,072
BOK Financial Corp.	OK	61	0.031	0.106	352,741	819	23	10-50B	379,400	1,330
BankUnited	FL	62	0.031	0.142	193,196	516	4	10-50B	232,451	1,162
Washington Federal	WA	63	0.026	0.342	9,242	39	6	10-50B	11,572	85
HSBC Bank USA NA	VA	64	0.003	0.019	646,955	1,825	52	>50B	1,202,604	29,860
Bank of HI Corp.	HI	65	0.016	0.139	158,683	385	5	10-50B	171,812	625
PrivateBancorp	IL	65	0.029	0.046	290,349	621	25	10-50B	304,022	828
Scottrade Bank	MO	67	0.003	0.422	20,326	36	19	10-50B	20,326	36
SVB Fncl. Grp.	CA	68	0.020	0.061	324,091	705	40	10-50B	432,648	3,960
Citigroup	NY	69	0.005	0.025	439,381	1,321	55	>50B	2,455,295	345,568
Investors Bancorp Mhc.	NJ	70	0.022	0.131	50,485	109	3	10-50B	54,864	188
First Republic Bank	CA	71	0.009	0.067	306,786	595	11	10-50B	315,344	711
Northern Trust Corp.	IL	72	0.008	0.069	258,662	617	25	>50B	270,874	798
Astoria Federal Savings	NY	73	0.009	0.175	9,810	29	1	10-50B	21,225	416
EverBank	FL	74	0.013	0.080	61,534	122	41	10-50B	64,974	536
New York Cmnty. Bancorp.	NY	75	0.010	0.055	159,266	325	6	10-50B	163,050	377
Flagstar Bank, Fsb	MI	76	0.005	0.115	37,013	85	7	10-50B	39,842	147
First Bancorp	PR	77	0.015	0.047	59,243	158	3	10-50B	68,319	313
Morgan Stanley Private	NY	78	0.004	0.039	173,669	355	42	>50B	174,269	361
Ally Financial	MI	79	0.003	0.008	166,270	293	52	>50B	1,556,949	42,656
Onewest Bank, Fsb	CA	80	0.005	0.037	43,782	97	1	10-50B	44,182	101
Bank of NY Mellon Corp.	NY	81	0.000	0.015	51,720	91	21	>50B	53,580	125
CIT Group	NJ	82	0.001	0.002	7,245	15	48	10-50B	17,029	1,284

Table 2C. Macro Business Lending of Large Lending Institutions Based on CRA Data, 2012

Name of Lending Institution	HQ State or Territory	Macro Business Lending (\$100,000-\$1 million)				No of States & Territories w/Loans	Institution Asset Size	All Small Business Lending (\$1 million or less)		
		Total Rank (1)	TA Ratio (2)	TBL Ratio (3)	Amount (1,000) (4)			Number (5)	Amount (1,000) (8)	Number (9)
Goldman Sachs Group	NY	83	0.000	0.001	4,550	5	5	>50B	4,550	5
Deutsche Bk Trust Company America	NY	84	0.000	0.000	225	1	1	>50B	225	1
GE Capital Retail Bank	UT	84	0.000	0.000	645	4	52	10-50B	521,631	200,028
Discover Financial Services	IL	86	0.000	0.000	0	0	52	>50B	93,536	25,054

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 2013

Name of Lending Institution	City	HQ State	Small Business Lending (\$1 million or less)						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	67.5	0.229	0.541	58,249	378	100M-500M	48	3,597	134	0.000
First Metro Bank	Muscle Shoas	AL	97.5	0.234	1.000	120,034	1,429	500M-1B	93	32,350	1,128	0.003
The Bank of Vernon	Vernon	AL	92.5	0.410	1.000	61,492	549	100M-500M	75	8,743	331	0.008
Bank Independent	Sheffield	AL	87.5	0.244	0.661	263,331	29,651	1B-10B	98	136,658	29,098	0.000
Farmers and Merchants Bank	Piedmont	AL	85.0	0.197	1.000	37,498	625	100M-500M	100	37,498	625	0.000
Sweet Water State Bank	Sweet Water	AL	82.5	0.295	1.000	27,217	372	<100M	98	27,217	372	0.000
Central State Bank	Calera	AL	82.5	0.240	0.832	42,902	428	100M-500M	65	7,355	273	0.000
CCB COMMUNITY BANK	Andalusia	AL	82.5	0.236	0.630	96,375	1,308	100M-500M	85	22,609	954	0.002
Citizens Bank & Trust	Guntersville	AL	82.5	0.213	0.694	67,262	875	100M-500M	75	13,233	613	0.000
Traditions Bank	Cullman	AL	82.5	0.190	0.889	44,994	671	100M-500M	85	11,991	503	0.005
Town-Country National Bank	Camden	AL	80.0	0.264	0.914	26,235	535	<100M	88	9,761	433	0.000
Traders & Farmers Bank	Haleyville	AL	80.0	0.138	1.000	49,369	651	100M-500M	100	49,369	651	0.000
First Community Bank of Central Alabama	Wetumpka	AL	80.0	0.213	0.705	66,060	575	100M-500M	65	10,306	352	0.000
First State Bank of DeQueen	De Queen	AR	92.5	0.213	1.000	40,328	890	100M-500M	100	40,328	890	0.000
First National Bank of North Arkansas	Berryville	AR	85.0	0.212	0.950	36,293	675	100M-500M	90	10,816	556	0.001
PEOPLES BANK	Sheridan	AR	85.0	0.297	1.000	32,851	357	100M-500M	78	6,511	256	0.000
First National Bank of Eastern Arkansas	Forrest Cit	AR	82.5	0.138	1.000	48,161	613	100M-500M	98	48,161	613	0.002
Simmons First Bank of Northeast Arkansas	Jonesboro	AR	82.5	0.176	0.740	61,001	599	100M-500M	70	9,406	382	0.000
The First National Bank of Lawrence Count	Walnut Ridg	AR	82.5	0.170	1.000	30,490	673	100M-500M	98	30,490	673	0.007
First Community Bank	Batesville	AR	82.5	0.173	0.587	136,543	3,020	500M-1B	85	33,067	2,560	0.002
One Bank & Trust, National Association	Little Rock	AR	77.5	0.166	0.622	66,512	578	100M-500M	68	9,705	318	0.003
First State Bank of Warren	Warren	AR	77.5	0.286	1.000	28,324	288	<100M	63	4,332	192	0.000
Heritage Bank, National Association	Jonesboro	AR	75.0	0.183	0.662	44,244	455	100M-500M	65	6,540	318	0.000
Southern Bancorp Bank	Arkadelphia	AR	75.0	0.133	0.541	157,452	1,641	1B-10B	78	29,438	1,073	0.000
Bank of Little Rock	Little Rock	AR	75.0	0.198	0.704	38,774	419	100M-500M	75	8,356	285	0.000
The Foothills Bank	Yuma	AZ	87.5	0.324	0.614	90,647	470	100M-500M	85	5,835	172	0.000
Commerce Bank of Arizona	Tucson	AZ	82.5	0.293	0.611	65,089	481	100M-500M	90	4,946	229	0.000
National Bank of California	Los Angeles	CA	92.5	0.544	1.000	186,101	402	100M-500M	63	2,361	69	0.000
Plaza Bank	Irvine	CA	90.0	0.377	0.523	175,006	634	100M-500M	73	4,934	102	0.000
Pacific Enterprise Bank	Irvine	CA	90.0	0.368	0.596	116,446	933	100M-500M	100	23,612	555	0.000
Community Commerce Bank	Claremont	CA	87.5	0.366	0.710	89,903	323	100M-500M	70	2,460	49	0.000
Seacoast Commerce Bank	San Diego	CA	87.5	0.425	0.535	105,048	440	100M-500M	38	725	20	0.000
Tri Counties Bank	Chico	CA	85.0	0.165	0.503	425,836	3,780	1B-10B	100	44,304	2,290	0.000
Valley Business Bank	Visalia	CA	85.0	0.270	0.545	99,530	414	100M-500M	90	7,219	146	0.000
Mission Valley Bank	Sun Valley	CA	85.0	0.290	0.518	74,174	591	100M-500M	95	7,097	302	0.000

Table 3A. Top Small Business Lenders by State and Territory Based on Call Report Data, June 2013

Name of Lending Institution	City	HQ State	Small Business Lending (\$1 million or less)						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)	
Bank of the Sierra	Porterville	CA	82.5	0.144	0.534	197,618	1,494	1B-10B	98	18,626	707	0.000
Redwood Capital Bank	Eureka	CA	82.5	0.255	0.648	63,182	324	100M-500M	80	3,117	100	0.000
Yampa Valley Bank	Steamboat S	CO	95.0	0.307	1.000	56,650	416	100M-500M	90	6,572	241	0.000
First State Bank of Colorado	Hotchkiss	CO	82.5	0.237	0.766	43,433	417	100M-500M	78	4,106	251	0.000
High Country Bank	Salida	CO	82.5	0.228	0.827	44,816	302	100M-500M	80	4,400	137	0.000
Centennial Bank	Centennial	CO	80.0	0.200	0.466	85,081	432	100M-500M	53	3,481	139	0.000
Valley Bank & Trust	Brighton	CO	80.0	0.182	0.754	48,025	285	100M-500M	75	4,351	162	0.000
The Colorado Bank and Trust Company of La	La Junta	CO	77.5	0.192	0.891	19,135	336	<100M	95	5,639	266	0.005
Pikes Peak National Bank	Colorado Sp	CO	77.5	0.310	0.914	24,093	167	<100M	45	996	68	0.000
Canon National Bank	Canon City	CO	77.5	0.227	0.625	52,977	270	100M-500M	58	2,955	100	0.000
Timberline Bank	Grand Junct	CO	77.5	0.278	0.639	44,896	246	100M-500M	75	4,024	110	0.000
FMS Bank	Fort Morgan	CO	75.0	0.211	0.785	30,381	229	100M-500M	85	4,291	129	0.000
North Valley Bank	Thornton	CO	75.0	0.249	0.673	33,615	192	100M-500M	60	2,364	83	0.000
Collegiate Peaks Bank	Buena Vista	CO	75.0	0.194	0.548	61,280	369	100M-500M	68	4,396	139	0.000
Advantage Bank	Loveland	CO	75.0	0.196	0.635	51,858	334	100M-500M	83	6,291	184	0.000
Naugatuck Savings Bank	Naugatuck	CT	80.0	0.168	0.531	162,920	1,082	500M-1B	83	14,193	473	0.000
Thomaston Savings Bank	Thomaston	CT	77.5	0.113	0.700	85,748	626	500M-1B	70	6,185	275	0.000
Fairfield County Bank	Ridgefield	CT	77.5	0.136	0.366	215,560	1,456	1B-10B	78	19,113	633	0.000
Quinnipiac Bank & Trust Company	Hamden	CT	77.5	0.423	0.958	42,303	292	100M-500M	88	6,980	146	0.000
Industrial Bank	Washington	DC	72.5	0.122	0.396	42,706	179	100M-500M	85	2,439	49	0.001
Chase Bank USA, National Association	Newark	DE	87.5	0.046	1.000	5,530,785	1,565,168	>50B	98	5,426,897	1,563,444	0.744
FIA Card Services, National Association	Wilmington	DE	87.5	0.037	0.993	5,885,000	2,329,851	>50B	98	5,663,000	2,324,852	0.637
BankFIRST	Winter Park	FL	95.0	0.266	0.652	178,526	980	500M-1B	93	14,011	379	0.000
Fidelity Bank of Florida, National Associ	Merritt Isl	FL	92.5	0.379	0.753	111,219	504	100M-500M	70	4,007	87	0.000
Platinum Bank	Brandon	FL	90.0	0.304	0.561	133,709	692	100M-500M	98	13,050	325	0.000
Pilot Bank	Tampa	FL	87.5	0.269	0.750	51,296	327	100M-500M	93	6,225	163	0.000
American Enterprise Bank of Florida	Jacksonvill	FL	87.5	0.284	0.715	55,119	419	100M-500M	85	4,313	149	0.001
Community Southern Bank	Lakeland	FL	87.5	0.252	0.682	53,912	455	100M-500M	95	6,701	262	0.000
Florida Traditions Bank	Dade City	FL	87.5	0.310	0.563	88,958	558	100M-500M	90	8,406	248	0.000
CenterState Bank of Florida, National Ass	Winter Have	FL	85.0	0.159	0.542	372,699	2,578	1B-10B	90	36,356	1,175	0.000
United Legacy Bank	Winter Park	FL	85.0	0.274	0.656	54,742	279	100M-500M	78	3,655	104	0.000
The Bank of Tampa	Tampa	FL	82.5	0.162	0.509	199,892	1,176	1B-10B	90	18,973	516	0.002
United Southern Bank	Umatilla	FL	82.5	0.191	0.563	75,006	599	100M-500M	90	7,144	339	0.000
Prosperity Bank	Saint Augus	FL	82.5	0.164	0.559	122,893	753	500M-1B	85	9,530	326	0.000

Table 3A. Top Small Business Lenders by State and Territory Based on Call Report Data, June 2013

Name of Lending Institution	City	HQ State	Small Business Lending (\$1 million or less)					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)
Harbor Community Bank	Indiantown	FL	82.5	0.184	0.629	78,728	515	100M-500M	78	5,113	208	0.000
Gulfstream Business Bank	Stuart	FL	82.5	0.234	0.447	133,567	580	500M-1B	78	7,563	179	0.000
FirstAtlantic Bank	Jacksonville	FL	82.5	0.228	0.520	91,738	689	100M-500M	88	8,514	283	0.000
Prime Meridian Bank	Tallahassee	FL	82.5	0.242	0.686	44,583	291	100M-500M	88	4,388	149	0.000
Bank of the Federated States of Micronesi	Pohnpei	FM	60.0	0.138	0.738	15,141	79	100M-500M	60	1,320	29	0.000
Guardian Bank	Valdosta	GA	95.0	0.406	1.000	93,091	495	100M-500M	85	11,409	282	0.001
Farmers State Bank	Dublin	GA	92.5	0.339	1.000	39,147	581	100M-500M	100	39,147	581	0.000
Glennville Bank	Glennville	GA	90.0	0.196	1.000	41,097	972	100M-500M	100	41,097	972	0.000
First National Bank South	Alma	GA	87.5	0.260	0.666	80,479	1,088	100M-500M	93	16,769	791	0.000
Bank of Dudley	Dudley	GA	87.5	0.262	0.852	48,443	526	100M-500M	88	8,594	370	0.007
Waycross Bank & Trust	Waycross	GA	87.5	0.393	1.000	75,558	327	100M-500M	58	4,151	170	0.001
CornerstoneBank	Atlanta	GA	87.5	0.346	0.742	105,691	349	100M-500M	38	3,219	92	0.000
First Madison Bank & Trust	Colbert	GA	87.5	0.371	0.757	58,851	510	100M-500M	85	8,643	319	0.000
Altamaha Bank and Trust Company	Vidalia	GA	85.0	0.236	0.944	37,538	530	100M-500M	90	8,503	403	0.000
Bank of Terrell	Dawson	GA	85.0	0.261	0.921	36,898	416	100M-500M	85	6,303	294	0.000
Century Bank of Georgia	Cartersvill	GA	85.0	0.293	0.973	45,870	322	100M-500M	70	5,059	179	0.000
Bank of Guam	Hagatna	GU	67.5	0.085	0.285	107,066	9,645	1B-10B	68	10,852	8,105	0.011
Pacific Rim Bank	Honolulu	HI	72.5	0.251	0.682	34,854	126	100M-500M	35	533	32	0.000
Ohnward Bank & Trust	Cascade	IA	97.5	0.224	1.000	44,602	785	100M-500M	73	6,481	595	0.000
First Central State Bank	De Witt	IA	95.0	0.297	1.000	82,944	737	100M-500M	90	20,766	494	0.000
Farmers Trust and Savings Bank	Buffalo Cen	IA	92.5	0.148	1.000	34,676	678	100M-500M	100	34,676	678	0.000
The Libertyville Savings Bank	Fairfield	IA	92.5	0.171	1.000	35,166	543	100M-500M	100	35,166	543	0.000
American State Bank	Osceola	IA	90.0	0.177	1.000	25,996	444	100M-500M	100	25,996	444	0.001
Houghton State Bank	Red Oak	IA	90.0	0.256	0.929	41,736	900	100M-500M	98	21,772	750	0.000
First Trust and Savings Bank	Wheatland	IA	90.0	0.174	1.000	23,571	423	100M-500M	100	23,571	423	0.000
Corydon State Bank	Corydon	IA	90.0	0.217	1.000	19,862	534	<100M	100	19,862	534	0.003
NSB Bank	Mason City	IA	87.5	0.343	0.778	58,508	608	100M-500M	83	13,220	454	0.001
Farmers State Bank	Algona	IA	85.0	0.206	1.000	21,354	328	100M-500M	88	8,078	266	0.000
Gateway State Bank	Clinton	IA	85.0	0.240	0.866	30,988	818	100M-500M	83	6,987	591	0.000
Syringa Bank	Boise	ID	75.0	0.448	0.732	69,358	503	100M-500M	70	7,643	237	0.000
ABC Bank	Chicago	IL	92.5	0.402	1.000	133,653	445	100M-500M	60	4,880	189	0.000
State Bank of Arthur	Arthur	IL	90.0	0.220	1.000	24,471	475	100M-500M	100	24,471	475	0.000
Ipava State Bank	Ipava	IL	90.0	0.281	1.000	28,099	445	100M-500M	100	28,099	445	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)	
Central State Bank	Clayton	IL	85.0	0.145	1.000	16,781	2,157	100M-500M	100	16,781	2,157	0.000
The First Bank and Trust Company of Murph	Murphysboro	IL	85.0	0.291	1.000	19,984	288	<100M	98	19,984	288	0.000
BankChampaign, National Association	Champaign	IL	85.0	0.242	0.763	46,289	486	100M-500M	83	7,210	316	0.000
First State Bank of Beecher City	Beecher Cit	IL	85.0	0.246	1.000	16,707	325	<100M	98	16,707	325	0.000
First Southern Bank	Carbondale	IL	85.0	0.185	0.823	45,314	557	100M-500M	85	10,324	373	0.000
Itasca Bank & Trust Co.	Itasca	IL	85.0	0.265	0.648	111,924	667	100M-500M	68	7,173	237	0.000
Crystal Lake Bank and Trust Company, Nati	Crystal Lak	IL	85.0	0.290	0.559	224,924	11,782	500M-1B	93	73,539	11,004	0.000
Beverly Bank & Trust Company, National As	Chicago	IL	85.0	0.225	0.577	163,082	9,645	500M-1B	95	60,641	9,100	0.000
Old Plank Trail Community Bank, National	New Lenox	IL	85.0	0.254	0.594	275,421	18,625	1B-10B	95	116,445	17,628	0.000
Community First Bank of Indiana	Kokomo	IN	87.5	0.399	0.832	77,924	660	100M-500M	75	8,399	308	0.000
First State Bank of Middlebury	Middlebury	IN	85.0	0.259	0.727	102,490	915	100M-500M	80	13,419	521	0.000
Farmers State Bank	Lagrange	IN	82.5	0.155	0.852	80,541	848	500M-1B	88	16,794	548	0.000
The North Salem State Bank	North Salem	IN	82.5	0.200	0.902	36,419	505	100M-500M	85	8,315	346	0.000
German American Bancorp	Jasper	IN	80.0	0.192	0.540	384,178	2,174	1B-10B	73	37,977	997	0.003
The New Washington State Bank	New Washing	IN	80.0	0.224	0.797	54,274	473	100M-500M	78	7,611	271	0.000
IAB Financial Bank	Fort Wayne	IN	80.0	0.188	0.503	176,141	1,499	500M-1B	80	26,120	838	0.000
Greenfield Banking Company	Greenfield	IN	80.0	0.135	0.960	59,996	510	100M-500M	73	8,100	325	0.008
Lake City Bank	Warsaw	IN	80.0	0.252	0.459	746,925	6,987	1B-10B	85	132,533	5,399	0.000
First Federal Savings Bank	Huntington	IN	77.5	0.188	0.766	51,000	411	100M-500M	63	5,474	201	0.000
Freedom Bank	Huntingburg	IN	77.5	0.162	0.664	54,022	615	100M-500M	85	10,856	432	0.000
The First State Bank	Norton	KS	92.5	0.129	1.000	42,333	478	100M-500M	100	42,333	478	0.000
The Citizens State Bank	Gridley	KS	92.5	0.151	1.000	26,040	493	100M-500M	100	26,040	493	0.000
The Wilson State Bank	Wilson	KS	90.0	0.210	1.000	17,131	293	<100M	83	5,416	228	0.000
Home Bank and Trust Company	Eureka	KS	90.0	0.382	1.000	33,907	217	<100M	98	33,907	217	0.000
Patriots Bank	Garnett	KS	87.5	0.227	1.000	19,690	180	<100M	55	2,363	124	0.000
Goppert State Service Bank	Garnett	KS	87.5	0.144	1.000	22,124	436	100M-500M	100	22,124	436	0.000
The Kearny County Bank	Lakin	KS	82.5	0.190	0.886	35,553	455	100M-500M	83	9,260	334	0.000
First Bank of Newton	Newton	KS	82.5	0.208	0.926	33,094	320	100M-500M	80	8,943	244	0.000
Alliance Bank	Topeka	KS	82.5	0.246	0.898	21,527	307	<100M	78	4,969	230	0.000
University Bank	Pittsburg	KS	82.5	0.331	0.772	36,322	301	100M-500M	65	4,732	163	0.000
Community Bank of Wichita, Inc.	Wichita	KS	82.5	0.373	0.873	24,981	334	<100M	78	4,796	241	0.000
Bank of Columbia	Columbia	KY	87.5	0.307	0.931	39,160	609	100M-500M	95	13,085	489	0.000
Wilson & Muir Bank & Trust Company	Bardstown	KY	85.0	0.193	0.640	79,305	872	100M-500M	80	13,273	561	0.002
The Monticello Banking Company	Monticello	KY	82.5	0.160	0.644	85,550	1,041	500M-1B	83	16,491	703	0.000
United Community Bank of West Kentucky, I	Morganfield	KY	82.5	0.169	0.908	36,009	510	100M-500M	88	9,028	378	0.002
Peoples Exchange Bank	Stanton	KY	80.0	0.168	0.759	56,065	654	100M-500M	73	8,364	442	0.000

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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)
Magnolia Bank, Incorporated	Magnolia	KY	80.0	0.190	1.000	26,117	263	100M-500M	93	26,117	263	0.000
The Paducah Bank and Trust Company	Paducah	KY	80.0	0.172	0.575	91,160	922	500M-1B	80	16,104	542	0.001
Lewisburg Banking Company	Lewisburg	KY	80.0	0.240	1.000	24,353	283	100M-500M	95	24,353	283	0.000
Town Square Bank, Inc.	Ashland	KY	80.0	0.255	0.764	39,439	427	100M-500M	70	6,430	258	0.004
Stock Yards Bank & Trust Company	Louisville	KY	77.5	0.193	0.418	434,084	2,525	1B-10B	63	35,894	1,036	0.000
Traditional Bank, Inc.	Mount Sterl	KY	77.5	0.155	0.562	165,953	1,247	1B-10B	68	17,252	678	0.000
Taylor County Bank	Campbellsvi	KY	77.5	0.241	0.884	39,450	300	100M-500M	60	4,697	180	0.000
The Cecilian Bank	Cecilia	KY	77.5	0.172	0.534	94,647	981	500M-1B	85	20,255	650	0.001
Heritage Bank, Inc.	Erlanger	KY	77.5	0.204	0.551	96,561	617	100M-500M	55	7,785	281	0.001
Kentucky Home Bank	Bardstown	KY	77.5	0.217	0.927	23,379	341	100M-500M	78	5,512	238	0.000
Citizens Bank of Cumberland County, Inc.	Burkesville	KY	77.5	0.279	0.993	19,528	357	<100M	85	6,287	293	0.000
Tensas State Bank	Newellton	LA	87.5	0.258	1.000	36,473	502	100M-500M	98	36,473	502	0.000
Guaranty Bank & Trust Company of Delhi, L	Delhi	LA	87.5	0.278	1.000	41,973	497	100M-500M	78	7,653	376	0.005
Gulf Coast Bank and Trust Company	New Orleans	LA	87.5	0.252	0.640	245,580	1,886	500M-1B	73	23,467	768	0.002
Gibbsland Bank & Trust Company	Gibbsland	LA	85.0	0.267	0.697	68,691	840	100M-500M	88	15,672	621	0.000
Synergy Bank	Houma	LA	85.0	0.275	0.659	113,413	894	100M-500M	73	12,509	558	0.000
Bank of Erath	Erath	LA	82.5	0.363	1.000	33,725	397	<100M	98	33,725	397	0.000
Vermilion Bank & Trust Company	Kaplan	LA	82.5	0.287	1.000	31,570	387	100M-500M	98	31,570	387	0.007
The Bank	Jennings	LA	82.5	0.214	0.944	40,961	761	100M-500M	93	15,224	636	0.000
First National Bank	Arcadia	LA	80.0	0.251	0.764	49,848	491	100M-500M	70	7,141	310	0.002
Bank of Ruston	Ruston	LA	80.0	0.296	1.000	37,396	252	100M-500M	93	37,396	252	0.000
City Savings Bank & Trust Company	Deridder	LA	80.0	0.201	0.801	50,343	567	100M-500M	80	9,806	386	0.006
First National Bank of Louisiana	Crowley	LA	80.0	0.226	0.651	65,618	567	100M-500M	68	8,665	342	0.000
The Bank of Canton	Canton	MA	87.5	0.196	0.867	125,380	493	500M-1B	50	3,423	85	0.001
Enterprise Bank and Trust Company	Lowell	MA	87.5	0.280	0.496	490,922	3,309	1B-10B	95	56,993	1,695	0.000
North Shore Bank, a Co-operative Bank	Peabody	MA	85.0	0.265	0.564	120,549	660	100M-500M	78	7,546	206	0.000
North Middlesex Savings Bank	Ayer	MA	85.0	0.212	0.707	71,339	769	100M-500M	98	11,013	504	0.000
The Provident Bank	Amesbury	MA	85.0	0.234	0.586	142,599	950	500M-1B	83	8,870	480	0.000
The Rockport National Bank	Rockport	MA	85.0	0.324	0.862	64,008	446	100M-500M	88	5,524	233	0.004
Commerce Bank & Trust Company	Worcester	MA	85.0	0.204	0.457	358,047	2,045	1B-10B	80	21,831	751	0.000
Avidia Bank	Hudson	MA	82.5	0.166	0.482	179,671	1,672	1B-10B	90	18,744	1,012	0.001
Chicopee Savings Bank	Chicopee	MA	82.5	0.210	0.509	125,178	883	500M-1B	88	11,179	378	0.000
The Milford National Bank and Trust Compa	Milford	MA	82.5	0.237	0.659	64,504	431	100M-500M	73	4,399	183	0.000
Provident State Bank, Inc.	Preston	MD	92.5	0.303	0.890	87,275	644	100M-500M	98	13,092	378	0.000
Community Bank of Tri-County	Waldorf	MD	85.0	0.253	0.475	247,741	1,105	500M-1B	90	19,509	459	0.000
Hebron Savings Bank	Hebron	MD	85.0	0.192	0.681	97,042	704	500M-1B	98	13,020	401	0.000

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			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
Damascus Community Bank	Damascus	MD	85.0	0.219	0.660	57,303	947	100M-500M	100	16,094	739	0.000
Frederick County Bank	Frederick	MD	85.0	0.263	0.541	84,757	559	100M-500M	90	8,299	272	0.000
Capital Bank, National Association	Rockville	MD	82.5	0.206	0.589	101,686	515	100M-500M	75	5,856	189	0.013
Howard Bank	Ellicott Ci	MD	82.5	0.281	0.443	116,461	709	100M-500M	83	9,208	280	0.000
Sanford Institution for Savings	Sanford	ME	85.0	0.329	1.000	143,199	703	100M-500M	58	9,241	405	0.000
Katahdin Trust Company	Patten	ME	85.0	0.260	0.544	157,727	3,859	500M-1B	93	58,754	3,289	0.000
Northern Michigan Bank & Trust	Escanaba	MI	90.0	0.454	1.000	104,755	494	100M-500M	60	7,909	192	0.000
Alden State Bank	Alden	MI	82.5	0.340	0.907	55,580	590	100M-500M	93	11,577	397	0.002
Honor Bank	Honor	MI	82.5	0.356	0.860	66,466	513	100M-500M	78	9,615	268	0.000
First Community Bank	Harbor Spri	MI	82.5	0.385	0.733	91,706	652	100M-500M	70	9,791	351	0.000
Michigan Commerce Bank	Ann Arbor	MI	82.5	0.309	0.597	189,370	1,198	500M-1B	55	9,131	377	0.000
Traverse City State Bank	Traverse Ci	MI	82.5	0.364	0.833	76,706	552	100M-500M	65	7,688	269	0.000
1st State Bank	Saginaw	MI	82.5	0.452	0.747	82,255	645	100M-500M	73	8,238	294	0.000
Main Street Bank	Bingham Far	MI	82.5	0.451	0.956	68,624	445	100M-500M	75	8,375	205	0.000
Central Savings Bank	Sault Saint	MI	80.0	0.335	1.000	79,092	405	100M-500M	55	5,542	212	0.001
Huron Valley State Bank	Milford	MI	80.0	0.613	1.000	51,624	287	<100M	53	3,437	136	0.000
PrinsBank	Prinsburg	MN	100.0	0.642	1.000	74,867	579	100M-500M	33	1,483	169	0.000
Prior Lake State Bank	Prior Lake	MN	95.0	0.371	1.000	71,905	353	100M-500M	43	3,206	120	0.000
Stearns Bank Holdingford National Associa	Holdingford	MN	92.5	0.433	0.982	51,895	2,910	100M-500M	98	44,834	2,824	0.000
Stearns Bank Upsala National Association	Upsala	MN	90.0	0.416	0.986	37,922	2,914	<100M	98	32,811	2,827	0.000
Western National Bank	Duluth	MN	87.5	0.326	1.000	41,057	221	100M-500M	95	41,057	221	0.007
The First National Bank of Walker	Walker	MN	87.5	0.242	0.845	87,126	782	100M-500M	93	29,057	553	0.000
The State Bank of Faribault	Faribault	MN	85.0	0.256	0.927	45,555	374	100M-500M	75	6,394	233	0.000
Castle Rock Bank	Castle Rock	MN	85.0	0.187	1.000	31,181	415	100M-500M	85	8,162	304	0.000
Bank of Zumbrota	Zumbrota	MN	85.0	0.244	0.946	33,820	563	100M-500M	93	12,384	486	0.000
Gateway Bank	Mendota Hei	MN	85.0	0.470	0.949	51,855	341	100M-500M	50	3,167	114	0.000
Missouri Bank and Trust Company of Kansas	Kansas City	MO	95.0	0.405	0.996	248,973	1,509	500M-1B	65	12,143	1,119	0.000
Mid America Bank	Linn	MO	92.5	0.301	1.000	97,404	565	100M-500M	95	38,313	452	0.000
The Maries County Bank	Vienna	MO	90.0	0.154	1.000	52,715	1,208	100M-500M	95	21,298	1,089	0.000
Branson Bank	Branson	MO	90.0	0.468	1.000	77,516	317	100M-500M	53	4,811	151	0.000
Citizens Bank of Newburg	Rolla	MO	87.5	0.327	1.000	55,590	276	100M-500M	50	3,952	146	0.000
Community State Bank of Missouri	Bowling Gre	MO	87.5	0.180	1.000	37,309	455	100M-500M	98	37,309	455	0.000
Metz Banking Company	Nevada	MO	85.0	0.270	1.000	18,460	398	<100M	98	18,460	398	0.000
Liberty Bank	Springfield	MO	85.0	0.245	0.644	259,912	2,036	1B-10B	80	39,793	1,112	0.000
The Corner Stone Bank	South West	MO	82.5	0.175	1.000	21,370	513	100M-500M	93	11,165	452	0.000

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Country Club Bank	Kansas City	MO	82.5	0.182	0.564	217,671	1,495	1B-10B	78	35,895	779	0.000
Community Bank of Raymore	Raymore	MO	82.5	0.348	0.683	60,756	457	100M-500M	65	6,361	247	0.000
The Nodaway Valley Bank	Maryville	MO	82.5	0.199	0.575	157,895	2,320	500M-1B	90	54,857	1,765	0.000
Bank of Bloomsdale	Bloomsdale	MO	82.5	0.230	0.750	45,330	495	100M-500M	83	10,614	348	0.000
Farmers and Merchants Bank	Baldwyn	MS	92.5	0.305	1.000	69,025	1,148	100M-500M	98	69,025	1,148	0.006
First State Bank	Waynesboro	MS	92.5	0.219	1.000	111,044	1,292	500M-1B	98	111,044	1,292	0.001
RiverHills Bank	Port Gibson	MS	85.0	0.252	1.000	71,101	589	100M-500M	68	11,771	428	0.000
Peoples Bank	Mendenhall	MS	82.5	0.230	0.929	52,064	963	100M-500M	85	15,354	785	0.000
Bank of Kilmichael	Kilmichael	MS	82.5	0.274	1.000	36,378	625	100M-500M	93	36,378	625	0.000
First Southern Bank	Columbia	MS	80.0	0.293	0.761	59,797	786	100M-500M	78	15,953	582	0.000
State Bank & Trust Company	Greenwood	MS	77.5	0.191	0.568	181,503	1,744	500M-1B	65	25,198	1,109	0.000
Bank of Okolona	Okolona	MS	77.5	0.202	1.000	29,018	664	100M-500M	93	29,018	664	0.000
Covenant Bank	Clarksdale	MS	77.5	0.258	0.685	59,463	779	100M-500M	73	13,194	561	0.000
First Montana Bank, Inc.	Libby	MT	80.0	0.283	0.792	81,618	631	100M-500M	63	9,446	340	0.000
First Valley Bank	Seeley Lake	MT	80.0	0.312	1.000	16,220	233	<100M	70	3,676	144	0.000
The Yellowstone Bank	Laurel	MT	77.5	0.253	0.641	117,236	1,107	100M-500M	70	16,000	648	0.000
Mountain West Bank, National Association	Helena	MT	75.0	0.228	0.536	143,640	1,206	500M-1B	55	13,299	604	0.000
Bank of Bridger, National Association	Bridger	MT	72.5	0.147	0.925	48,329	563	100M-500M	68	9,297	365	0.000
Basin State Bank	Stanford	MT	72.5	0.137	1.000	20,042	280	100M-500M	73	5,016	206	0.000
Bitterroot Valley Bank	Lolo	MT	72.5	0.233	0.699	80,736	800	100M-500M	68	11,925	506	0.000
Freedom Bank	Columbia Fa	MT	72.5	0.456	1.000	19,188	162	<100M	65	3,779	106	0.000
First Bank	Troy	NC	87.5	0.190	0.703	618,151	6,172	1B-10B	98	101,555	3,960	0.003
Yadkin Bank	Elkin	NC	85.0	0.233	0.595	418,693	8,312	1B-10B	95	61,277	6,618	0.000
The Fidelity Bank	Fuquay Vari	NC	85.0	0.209	0.589	331,962	2,351	1B-10B	78	23,863	1,112	0.004
Union Bank & Trust Company	Oxford	NC	82.5	0.245	0.859	51,543	637	100M-500M	93	10,996	464	0.000
First-Citizens Bank & Trust Company	Raleigh	NC	80.0	0.182	0.483	3,823,514	123,231	10-50B	80	350,416	110,561	0.011
Bank of Oak Ridge	Oak Ridge	NC	80.0	0.241	0.646	83,083	535	100M-500M	75	7,407	279	0.000
Carolina Trust Bank	Lincolnton	NC	80.0	0.289	0.667	76,750	666	100M-500M	85	9,783	375	0.000
Southern Bank and Trust Company	Mount Olive	NC	77.5	0.156	0.573	316,358	8,925	1B-10B	88	42,264	6,748	0.000
Northland Financial	Steele	ND	92.5	0.243	1.000	45,420	533	100M-500M	83	9,104	349	0.000
Western State Bank	Devils Lake	ND	90.0	0.414	0.796	256,714	5,690	500M-1B	95	108,592	4,891	0.000
BlackRidgeBANK	Fargo	ND	85.0	0.260	0.742	92,785	863	100M-500M	73	12,950	486	0.000
Dakota Community Bank & Trust, National A	Hebron	ND	80.0	0.150	0.645	97,294	1,218	500M-1B	73	16,955	829	0.000
Security First Bank of North Dakota	New Salem	ND	77.5	0.194	0.719	30,979	443	100M-500M	75	7,412	310	0.004

Table 3A. Top Small Business Lenders by State and Territory Based on Call Report Data, June 2013

Name of Lending Institution	City	HQ State	Small Business Lending (\$1 million or less)						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)	
Kirkwood Bank & Trust Co.	Bismarck	ND	77.5	0.237	0.678	48,220	347	100M-500M	65	6,895	211	0.000
Alerus Financial, National Association	Grand Forks	ND	77.5	0.187	0.450	241,235	2,724	1B-10B	78	48,075	1,836	0.000
Cornerstone Bank	Fargo	ND	75.0	0.237	0.580	55,419	351	100M-500M	38	3,602	114	0.000
KodaBank	Drayton	ND	75.0	0.169	0.910	22,989	380	100M-500M	78	6,010	293	0.001
Rolette State Bank	Rolette	ND	75.0	0.255	1.000	9,380	114	<100M	85	9,380	114	0.000
Gothenburg State Bank	Gothenburg	NE	95.0	0.256	1.000	31,307	381	100M-500M	100	31,307	381	0.000
First State Bank	Gothenburg	NE	85.0	0.235	0.741	66,320	653	100M-500M	85	16,679	481	0.000
The Tilden Bank	Tilden	NE	82.5	0.171	1.000	13,810	274	<100M	85	4,991	228	0.000
Adams Bank & Trust	Ogallala	NE	82.5	0.197	0.596	113,525	1,086	500M-1B	80	22,702	791	0.000
Thayer County Bank	Hebron	NE	80.0	0.253	1.000	14,266	123	<100M	93	14,266	123	0.000
Security State Bank	Ansley	NE	80.0	0.233	0.878	30,553	271	100M-500M	70	5,084	174	0.000
Commercial State Bank	Wausa	NE	77.5	0.298	0.868	23,352	217	<100M	70	4,470	132	0.001
First State Bank Nebraska	Lincoln	NE	77.5	0.152	0.614	59,174	849	100M-500M	78	13,518	609	0.000
Cornhusker Bank	Lincoln	NE	77.5	0.191	0.481	78,047	637	100M-500M	63	9,893	361	0.001
Plattsmouth State Bank	Plattsmouth	NE	77.5	0.194	1.000	16,331	110	<100M	48	2,300	69	0.000
Enterprise Bank National Association	Omaha	NE	77.5	0.260	0.617	53,155	251	100M-500M	38	3,281	93	0.000
Valley Bank and Trust Co.	Scottsbluff	NE	77.5	0.189	0.549	61,707	753	100M-500M	80	13,121	521	0.000
Centrix Bank & Trust	Bedford	NH	80.0	0.226	0.423	202,536	945	500M-1B	38	6,967	220	0.000
The First Colebrook Bank	Colebrook	NH	77.5	0.338	0.734	88,012	890	100M-500M	93	14,967	520	0.000
Lake Sunapee Bank, FSB	Newport	NH	77.5	0.134	0.599	163,399	1,181	1B-10B	63	13,693	549	0.000
1st Constitution Bank	Cranbury	NJ	95.0	0.310	0.739	249,692	1,074	500M-1B	88	8,102	173	0.000
Cornerstone Bank	Moorestown	NJ	95.0	0.494	1.000	128,045	510	100M-500M	95	7,813	211	0.000
Unity Bank	Clinton	NJ	85.0	0.212	0.455	174,556	1,083	500M-1B	90	9,373	321	0.000
Heritage Community Bank	Randolph	NJ	82.5	0.524	0.772	73,950	410	100M-500M	93	5,368	175	0.000
BankAsiana	Palisades P	NJ	82.5	0.470	0.616	98,322	453	100M-500M	68	2,576	67	0.000
Fulton Bank of New Jersey	Mount Laure	NJ	80.0	0.196	0.419	648,258	4,596	1B-10B	90	45,480	1,883	0.000
Harvest Community Bank	Pennsville	NJ	80.0	0.268	0.717	50,795	666	100M-500M	90	3,858	322	0.000
BNB Bank, National Association	Fort Lee	NJ	77.5	0.278	0.493	87,165	650	100M-500M	68	2,390	198	0.000
1st Colonial Community Bank	Collingswoo	NJ	77.5	0.195	0.835	58,890	469	100M-500M	95	7,396	223	0.000
Capital Bank of New Jersey	Vineland	NJ	77.5	0.280	0.562	89,778	450	100M-500M	83	4,623	156	0.000
Bank of the Rio Grande, National Associat	Las Cruces	NM	87.5	0.419	1.000	53,920	233	100M-500M	60	3,394	136	0.000
Bank of the Southwest	Roswell	NM	85.0	0.315	0.625	47,961	475	100M-500M	88	7,474	300	0.000
Community 1st Bank Las Vegas	Las Vegas	NM	85.0	0.320	1.000	50,617	217	100M-500M	50	2,805	101	0.000
The James Polk Stone Community Bank	Portales	NM	80.0	0.166	0.881	31,718	571	100M-500M	95	11,633	446	0.000

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Name of Lending Institution	City	HQ State	Small Business Lending (\$1 million or less)						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)	
Heritage Bank of Nevada	Reno	NV	90.0	0.250	0.517	129,593	1,342	500M-1B	90	11,476	902	0.000
Farm Bureau Bank FSB	Sparks	NV	85.0	0.096	1.000	58,897	12,367	500M-1B	100	58,897	12,367	0.203
Catskill Hudson Bank	Monticello	NY	95.0	0.403	1.000	157,120	691	100M-500M	80	8,096	283	0.000
Adirondack Bank	Utica	NY	90.0	0.220	0.730	133,996	1,030	500M-1B	90	19,205	571	0.000
Watertown Savings Bank	Watertown	NY	90.0	0.222	0.695	114,597	1,078	500M-1B	93	16,344	635	0.000
First National Bank of Scotia	Scotia	NY	85.0	0.162	0.763	67,962	1,102	100M-500M	95	16,969	864	0.003
NBT Bank, National Association	Norwich	NY	85.0	0.131	0.510	982,389	14,726	1B-10B	93	155,723	10,216	0.000
Riverside Bank	Poughkeeps	NY	85.0	0.493	0.691	106,466	675	100M-500M	83	8,314	299	0.000
Shinhan Bank America	New York	NY	85.0	0.249	0.436	246,170	978	500M-1B	73	12,976	351	0.001
The Canandaigua National Bank and Trust C	Canandaigua	NY	82.5	0.144	0.434	270,659	4,485	1B-10B	93	51,462	3,495	0.000
The Bank of Castile	Castile	NY	82.5	0.145	0.538	155,251	1,385	1B-10B	93	23,703	823	0.000
The Lyons National Bank	Lyons	NY	82.5	0.153	0.674	105,913	1,188	500M-1B	93	18,386	732	0.000
Woori America Bank	New York	NY	82.5	0.178	0.322	190,762	1,053	1B-10B	83	21,669	466	0.004
The Mahopac National Bank	Mahopac	NY	82.5	0.173	0.546	166,112	1,014	500M-1B	80	15,633	533	0.000
PathFinder Bank	Oswego	NY	82.5	0.159	0.734	78,412	682	100M-500M	88	11,320	388	0.000
The Suffolk County National Bank of River	Riverhead	NY	82.5	0.133	0.386	219,640	1,833	1B-10B	83	22,302	1,065	0.000
Empire State Bank	Newburgh	NY	82.5	0.414	0.865	58,137	435	100M-500M	68	2,609	242	0.000
The State Bank and Trust Company	Defiance	OH	95.0	0.338	0.990	213,149	1,025	500M-1B	68	11,749	501	0.000
The Merchants National Bank	Hillsboro	OH	87.5	0.200	0.796	111,207	1,501	500M-1B	90	23,406	1,161	0.000
First Federal Community Bank, National As	Dover	OH	85.0	0.306	0.848	75,488	762	100M-500M	85	11,127	423	0.000
Park View Federal Savings Bank	Solon	OH	85.0	0.265	0.749	207,480	570	500M-1B	40	3,539	98	0.000
The Fort Jennings State Bank	Fort Jennin	OH	85.0	0.250	0.906	40,068	556	100M-500M	95	17,159	424	0.000
Buckeye Community Bank	Lorain	OH	85.0	0.479	0.854	71,140	653	100M-500M	85	9,414	326	0.000
Heartland Bank	Gahanna	OH	82.5	0.230	0.595	130,321	802	500M-1B	78	14,504	394	0.004
1st National Community Bank	East Liverp	OH	82.5	0.199	1.000	28,921	244	100M-500M	80	6,556	150	0.000
Consumers National Bank	Minerva	OH	80.0	0.212	0.722	72,827	645	100M-500M	78	10,190	358	0.000
Minster Bank	Minster	OH	80.0	0.197	0.754	72,331	595	100M-500M	75	7,948	303	0.000
United Midwest Savings Bank	De Graff	OH	80.0	0.268	0.902	47,137	241	100M-500M	58	3,581	81	0.000
Lake National Bank	Mentor	OH	80.0	0.333	0.892	42,965	270	100M-500M	70	4,845	144	0.000
Exchange Bank and Trust Company	Perry	OK	87.5	0.201	1.000	48,810	594	100M-500M	78	9,229	479	0.000
Stroud National Bank	Stroud	OK	85.0	0.247	1.000	19,900	389	<100M	93	9,275	324	0.000
First National Bank of Oklahoma	Oklahoma Ci	OK	85.0	0.283	0.666	75,916	672	100M-500M	70	8,753	386	0.000
American Bank of Oklahoma	Collinsvill	OK	85.0	0.263	0.827	40,814	450	100M-500M	75	7,536	286	0.000
NBC OKLAHOMA	Oklahoma Ci	OK	82.5	0.210	0.528	111,496	984	500M-1B	70	14,240	574	0.000
The First National Bank & Trust	Elk City	OK	82.5	0.196	0.847	60,936	751	100M-500M	88	14,294	520	0.000
Bank of Cushing	Cushing	OK	82.5	0.212	1.000	23,883	250	100M-500M	95	23,883	250	0.000

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			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
Quail Creek Bank, National Association	Oklahoma Ci	OK	82.5	0.257	0.443	133,304	776	500M-1B	60	10,468	339	0.000
Great Plains National Bank	Elk City	OK	82.5	0.166	0.622	74,728	1,265	100M-500M	85	21,239	971	0.000
All America Bank	Oklahoma Ci	OK	80.0	0.260	1.000	33,616	126	100M-500M	28	1,729	75	0.000
Vision Bank, National Association	Ada	OK	80.0	0.152	0.654	95,844	1,114	500M-1B	78	18,143	771	0.000
Triad Bank, National Association	Tulsa	OK	80.0	0.209	0.697	39,316	718	100M-500M	80	7,900	562	0.000
McCurtain County National Bank	Broken Bow	OK	80.0	0.182	0.947	34,989	505	100M-500M	90	11,966	376	0.000
First American Bank	Purcell	OK	80.0	0.186	0.663	62,911	809	100M-500M	80	11,592	564	0.000
Security Bank	Tulsa	OK	80.0	0.237	0.407	102,716	935	100M-500M	65	11,401	515	0.000
Summit Bank	Eugene	OR	80.0	0.404	0.629	57,691	602	100M-500M	95	13,986	435	0.000
Peoples Bank of Commerce	Medford	OR	77.5	0.360	0.676	57,966	383	100M-500M	75	5,647	183	0.000
Elderton State Bank	Elderton	PA	87.5	0.357	0.860	71,173	837	100M-500M	93	14,136	582	0.000
Mercer County State Bank	Sandy Lake	PA	87.5	0.192	1.000	67,410	868	100M-500M	93	17,699	642	0.000
Valley Green Bank	Philadelphi	PA	85.0	0.349	0.988	108,768	490	100M-500M	75	10,432	190	0.000
The Luzerne Bank	Luzerne	PA	82.5	0.331	0.556	109,180	983	100M-500M	88	17,413	573	0.000
The Neffs National Bank	Neffs	PA	80.0	0.193	1.000	57,343	404	100M-500M	70	6,035	199	0.000
The Honesdale National Bank	Honesdale	PA	80.0	0.185	0.588	107,372	1,073	500M-1B	83	14,725	606	0.001
Conestoga Bank	Chester Spr	PA	80.0	0.192	0.479	117,120	1,285	500M-1B	93	24,864	929	0.000
Firsttrust Savings Bank	Conshohocke	PA	80.0	0.208	0.361	486,442	2,892	1B-10B	78	49,740	1,024	0.000
The Fidelity Deposit and Discount Bank	Dunmore	PA	80.0	0.177	0.554	108,720	1,036	500M-1B	88	18,477	631	0.000
Hometown Bank of Pennsylvania	Bedford	PA	80.0	0.334	1.000	41,945	347	100M-500M	78	5,456	240	0.000
Oriental Bank	San Juan	PR	85.0	0.061	0.363	511,038	6,274	1B-10B	85	87,406	3,916	0.008
Banco Popular de Puerto Rico	Hato Rey	PR	85.0	0.056	0.222	1,531,000	9,745	10-50B	75	130,000	4,195	0.043
Home Loan Investment Bank, F.S.B.	Warwick	RI	75.0	0.302	1.000	59,533	303	100M-500M	18	605	26	0.000
Arthur State Bank	Union	SC	97.5	0.308	1.000	160,870	874	500M-1B	78	11,357	456	0.004
Enterprise Bank of South Carolina	Ehrhardt	SC	87.5	0.240	0.875	94,506	1,019	100M-500M	98	34,052	833	0.001
GrandSouth Bank	Greenville	SC	87.5	0.306	0.706	117,844	1,511	100M-500M	95	24,805	1,140	0.000
Anderson Brothers Bank	Mullins	SC	80.0	0.154	0.885	70,455	1,086	100M-500M	98	25,902	868	0.003
The Citizens Bank	Olanta	SC	80.0	0.163	0.950	65,691	1,614	100M-500M	100	24,128	1,363	0.000
Carolina Alliance Bank	Spartanburg	SC	80.0	0.348	0.723	84,473	558	100M-500M	68	7,342	273	0.000
First Community Bank	Lexington	SC	77.5	0.203	0.622	128,085	994	500M-1B	78	15,046	520	0.000
BankStar Financial	Elkton	SD	85.0	0.217	1.000	15,052	167	<100M	73	3,324	123	0.004
Dacotah Bank	Aberdeen	SD	80.0	0.169	0.623	335,205	4,414	1B-10B	85	83,057	3,514	0.000
Great Plains Bank	Eureka	SD	80.0	0.137	1.000	13,698	300	<100M	95	13,698	300	0.000

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Pioneer Bank & Trust	Belle Fourc	SD	77.5	0.145	0.631	78,595	1,088	500M-1B	73	13,271	772	0.002
Reliabank Dakota	Estelline	SD	77.5	0.201	0.782	48,858	425	100M-500M	65	5,849	227	0.000
Dakota Prairie Bank	Fort Pierre	SD	75.0	0.149	1.000	9,808	152	<100M	88	9,808	152	0.000
Fulton State Bank	Fulton	SD	75.0	0.199	1.000	11,346	91	<100M	40	1,289	48	0.001
First Citizens National Bank	Dyersburg	TN	95.0	0.204	0.996	236,384	1,702	1B-10B	80	22,818	1,080	0.000
First Bank of Tennessee	Spring City	TN	92.5	0.314	1.000	74,875	442	100M-500M	73	6,806	255	0.000
First Volunteer Bank	Chattanooga	TN	87.5	0.197	0.627	173,775	1,463	500M-1B	75	20,618	874	0.003
First Commerce Bank	Lewisburg	TN	85.0	0.245	0.635	66,888	590	100M-500M	83	9,607	374	0.000
Bank of Perry County	Lobelville	TN	82.5	0.226	0.799	33,849	440	100M-500M	90	8,792	327	0.000
The First National Bank of Manchester	Manchester	TN	82.5	0.164	1.000	38,114	606	100M-500M	98	11,974	498	0.000
Andrew Johnson Bank	Greeneville	TN	82.5	0.193	0.772	54,990	523	100M-500M	78	8,295	332	0.000
Cumberland Bank and Trust	Clarksville	TN	82.5	0.253	0.775	40,929	465	100M-500M	80	6,816	332	0.000
Traders National Bank	Tullahoma	TN	80.0	0.245	0.997	37,507	288	100M-500M	75	5,508	178	0.000
Community National Bank	Dayton	TN	80.0	0.224	0.706	45,196	486	100M-500M	80	6,983	361	0.000
First National Bank of Pulaski	Pulaski	TN	80.0	0.147	0.612	101,310	978	500M-1B	80	15,261	617	0.000
CapitalMark Bank & Trust	Chattanooga	TN	80.0	0.217	0.468	167,825	1,088	500M-1B	65	14,216	481	0.000
The First National Bank of Albany	Albany	TX	95.0	0.229	1.000	102,392	1,779	100M-500M	100	102,392	1,779	0.000
Community Bank	Fort Worth	TX	92.5	0.247	0.785	137,987	1,226	500M-1B	73	15,056	708	0.000
Horizon Bank, SSB	Austin	TX	87.5	0.303	0.628	120,355	1,081	100M-500M	83	17,565	734	0.000
Southwest Bank	Odessa	TX	85.0	0.307	0.751	80,444	814	100M-500M	90	18,489	510	0.000
First State Bank	Clute	TX	85.0	0.288	0.891	38,066	655	100M-500M	93	12,508	534	0.000
Citizens State Bank	Tyler	TX	85.0	0.336	0.640	92,786	1,072	100M-500M	93	24,751	775	0.000
United Bank of El Paso del Norte	El Paso	TX	85.0	0.383	0.791	71,116	578	100M-500M	78	10,240	312	0.000
First State Bank	Graham	TX	82.5	0.208	0.970	30,171	686	100M-500M	95	10,006	598	0.000
Citizens State Bank	Somerville	TX	82.5	0.157	0.862	62,241	1,226	100M-500M	95	20,498	1,025	0.000
First Community Bank	Corpus Chri	TX	82.5	0.190	0.716	68,280	1,114	100M-500M	93	19,840	842	0.001
Commercial State Bank	Andrews	TX	82.5	0.238	0.498	113,020	1,294	100M-500M	85	26,311	874	0.000
Enterprise Bank	Houston	TX	82.5	0.232	0.512	118,713	951	500M-1B	75	16,554	557	0.000
First National Bank	George West	TX	82.5	0.211	0.868	59,480	809	100M-500M	93	15,572	605	0.000
Austin Bank, Texas National Association	Jacksonvill	TX	82.5	0.190	0.614	266,898	3,610	1B-10B	88	65,623	2,720	0.000
First Bank, National Association	Conroe	TX	82.5	0.214	0.741	72,099	754	100M-500M	88	15,581	568	0.000
Liberty Bank	Hurst	TX	82.5	0.255	0.616	82,691	627	100M-500M	73	11,800	371	0.000
The East Texas National Bank of Palestine	Palestine	TX	82.5	0.214	1.000	35,305	418	100M-500M	80	7,442	296	0.000
Llano National Bank	Llano	TX	82.5	0.243	1.000	32,880	342	100M-500M	75	6,632	256	0.000
Lone Star Capital Bank, National Associat	San Antonio	TX	82.5	0.278	0.936	65,470	301	100M-500M	53	4,796	167	0.000
Allegiance Bank Texas	Houston	TX	82.5	0.244	0.447	201,605	1,217	500M-1B	65	16,809	575	0.000

Table 3A. Top Small Business Lenders by State and Territory Based on Call Report Data, June 2013

Name of Lending Institution	City	HQ State	Small Business Lending (\$1 million or less)						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)	
American Express Bank, FSB.	Salt Lake C	UT	100.0	0.458	1.000	17,602,102	3,686,483	10-50B	100	17,602,102	3,686,483	0.404
The Pitney Bowes Bank, Inc.	Salt Lake C	UT	92.5	0.437	0.983	341,065	1,034,147	500M-1B	95	321,548	1,034,060	0.000
WEX Bank	Midvale	UT	90.0	0.659	0.790	1,057,319	190,040	1B-10B	98	729,907	185,730	0.000
Transportation Alliance Bank, Inc.	Ogden	UT	90.0	0.593	0.997	410,488	7,549	500M-1B	93	410,488	7,549	0.000
Wells Fargo Bank Northwest, National Asso	Ogden	UT	82.5	0.101	0.999	1,488,000	39,558	10-50B	95	1,197,000	36,076	0.107
GE Capital Retail Bank	Draper	UT	82.5	0.034	1.000	1,148,800	714,099	10-50B	95	1,148,800	714,099	0.825
Benchmark Community Bank	Kenbridge	VA	90.0	0.209	1.000	93,361	1,370	100M-500M	100	93,361	1,370	0.001
Highlands Union Bank	Abingdon	VA	80.0	0.152	0.657	90,978	1,220	500M-1B	90	20,890	916	0.003
Capital One Bank (USA), National Associat	Glen Allen	VA	80.0	0.059	1.000	4,672,305	2,507,876	>50B	100	4,672,305	2,507,876	0.718
The Bank of Fincastle	Fincastle	VA	77.5	0.248	0.679	49,295	464	100M-500M	85	7,559	308	0.000
First National Bank	Altavista	VA	77.5	0.162	0.737	58,127	570	100M-500M	83	9,646	374	0.000
New Peoples Bank, Inc.	Honaker	VA	77.5	0.146	0.611	101,851	1,108	500M-1B	80	13,774	612	0.000
Union First Market Bank	Richmond	VA	75.0	0.132	0.412	533,797	3,508	1B-10B	78	53,270	1,858	0.005
John Marshall Bank	Reston	VA	75.0	0.242	0.338	144,233	665	500M-1B	58	7,730	201	0.000
Grundy National Bank	Grundy	VA	72.5	0.140	0.583	46,664	2,124	100M-500M	83	7,151	1,850	0.000
Bank of Botetourt	Buchanan	VA	72.5	0.200	0.644	60,049	537	100M-500M	78	7,700	310	0.005
EVB	Tappahannoc	VA	72.5	0.120	0.539	134,039	947	1B-10B	78	16,314	503	0.000
Valley Bank	Roanoke	VA	72.5	0.169	0.393	135,788	752	500M-1B	53	7,005	291	0.001
First Community Bank	Bluefield	VA	72.5	0.108	0.483	282,795	2,148	1B-10B	75	26,609	1,043	0.000
Towne Bank	Portsmouth	VA	72.5	0.135	0.361	621,851	3,781	1B-10B	78	60,311	1,867	0.000
River Community Bank, National Associa	Martinsville	VA	72.5	0.372	0.761	37,308	324	100M-500M	70	4,537	173	0.000
Bank of St. Croix, Inc.	Christianst	VI	55.0	0.095	0.747	10,937	61	100M-500M	63	522	16	0.000
Merchants Commercial Bank	St Thomas	VI	55.0	0.119	0.532	12,884	42	100M-500M	48	505	13	0.000
Connecticut River Bank, National Associat	Springfield	VT	77.5	0.266	0.805	74,820	761	100M-500M	80	12,051	430	0.000
Passumpsic Savings Bank	St. Johnsbu	VT	77.5	0.174	0.688	98,909	1,136	500M-1B	83	19,657	712	0.000
Union Bank	Morrisville	VT	77.5	0.192	0.591	104,840	1,459	500M-1B	70	11,642	1,057	0.000
Heritage Bank	Olympia	WA	82.5	0.234	0.445	332,813	1,948	1B-10B	83	26,775	888	0.000
Bank of the Pacific	Aberdeen	WA	80.0	0.205	0.488	140,451	984	500M-1B	83	11,920	464	0.003
Plaza Bank	Seattle	WA	77.5	0.696	1.000	59,180	156	<100M	10	0	0	0.000
AmericanWest Bank	Spokane	WA	75.0	0.168	0.399	626,082	3,906	1B-10B	75	36,840	1,563	0.000
Kitsap Bank	Port Orchar	WA	75.0	0.167	0.480	152,679	866	500M-1B	75	11,298	348	0.001
South Sound Bank	Olympia	WA	75.0	0.239	0.670	40,597	466	100M-500M	80	4,062	211	0.000
State Bank of Chilton	Chilton	WI	87.5	0.512	0.831	78,527	545	100M-500M	80	8,490	271	0.001
Community State Bank	Union Grove	WI	85.0	0.278	0.737	83,136	501	100M-500M	80	11,669	278	0.003

Table 3A. Top Small Business Lenders by State and Territory Based on Call Report Data, June 2013

Name of Lending Institution	City	HQ State	Small Business Lending (\$1 million or less)						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)	
Horicon Bank	Horicon	WI	85.0	0.257	0.525	135,853	1,065	500M-1B	78	17,274	604	0.001
Bank of Luxemburg	Luxemburg	WI	85.0	0.278	0.742	72,197	659	100M-500M	85	12,138	397	0.000
The Stephenson National Bank and Trust	Marinette	WI	85.0	0.289	0.606	88,908	736	100M-500M	78	10,690	405	0.002
Waumandee State Bank	Waumandee	WI	85.0	0.282	0.870	45,350	431	100M-500M	95	15,234	299	0.001
Citizens State Bank of La Crosse	La Crosse	WI	82.5	0.409	0.911	53,127	337	100M-500M	65	4,492	167	0.002
The Farmers State Bank of Waupaca	Waupaca	WI	82.5	0.215	0.962	36,896	488	100M-500M	95	11,905	356	0.001
Calumet County Bank	Brillion	WI	80.0	0.438	1.000	39,359	208	<100M	53	2,944	111	0.001
Advantage Community Bank	Dorchester	WI	80.0	0.256	0.884	33,030	281	100M-500M	73	5,109	165	0.001
Forward Financial Bank	Marshfield	WI	80.0	0.195	0.748	62,732	745	100M-500M	90	13,792	497	0.001
Bank First National	Manitowoc	WI	80.0	0.232	0.465	228,782	1,574	500M-1B	73	23,241	752	0.001
Bank of Wisconsin Dells	Wisconsin D	WI	80.0	0.260	0.480	98,887	709	100M-500M	78	13,130	431	0.001
The Port Washington State Bank	Port Washin	WI	80.0	0.205	0.670	92,660	714	100M-500M	78	12,841	407	0.001
Middleton Community Bank	Middleton	WI	80.0	0.255	0.740	62,285	429	100M-500M	75	8,399	220	0.003
Town Bank	Hartland	WI	80.0	0.225	0.464	194,215	6,780	500M-1B	88	44,555	6,150	0.000
Main Street Bank Corp.	Wheeling	WV	100.0	0.326	1.000	92,992	977	100M-500M	98	27,273	663	0.000
Calhoun County Bank, Inc.	Grantsville	WV	87.5	0.221	1.000	27,512	548	100M-500M	100	27,512	548	0.000
The First State Bank	Barboursvil	WV	85.0	0.202	0.838	59,990	697	100M-500M	80	10,070	473	0.002
First Sentry Bank, Inc.	Huntington	WV	85.0	0.250	0.641	121,430	1,184	100M-500M	85	19,255	693	0.000
The Bank of Monroe	Union	WV	77.5	0.171	1.000	21,051	327	100M-500M	80	5,795	251	0.000
Clear Mountain Bank	Bruceton Mi	WV	77.5	0.146	0.682	68,212	747	100M-500M	78	12,775	499	0.005
Williamstown Bank, Inc.	Williamstow	WV	77.5	0.213	0.870	31,035	281	100M-500M	53	3,411	151	0.000
First Bank of Charleston, Inc.	Charleston	WV	77.5	0.234	0.610	47,879	432	100M-500M	63	6,036	236	0.000
Platte Valley Bank	Torrington	WY	85.0	0.337	0.671	75,728	2,132	100M-500M	100	43,149	1,943	0.000
Sundance State Bank	Sundance	WY	80.0	0.199	0.894	30,285	521	100M-500M	93	11,065	418	0.003
Wyoming Community Bank	Riverton	WY	77.5	0.249	0.859	30,013	373	100M-500M	95	10,279	296	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 3B. Top Micro Business Lenders by State and Territory Based on Call Report Data, June 2013

Name of Lending Institution	City	HQ State	Micro Business Lending (less than \$100,000)						All Small Business Lending (\$1 million or less)			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 Bank	Ketchikan	AK	70.0	0.014	0.050	6,376	275	100M-500M	58	59,621	528	0.000
Traders & Farmers Bank	Haleyville	AL	100.0	0.138	1.000	49,369	651	100M-500M	80	49,369	651	0.000
Farmers and Merchants Bank	Piedmont	AL	100.0	0.197	1.000	37,498	625	100M-500M	85	37,498	625	0.000
Sweet Water State Bank	Sweet Water	AL	97.5	0.295	1.000	27,217	372	<100M	83	27,217	372	0.000
Bank Independent	Sheffield	AL	97.5	0.127	0.343	136,658	29,098	1B-10B	88	263,331	29,651	0.000
Peoples Bank of Greensboro	Greensboro	AL	95.0	0.142	1.000	12,826	500	<100M	70	12,826	500	0.002
First Bank of the South	Rainsville	AL	92.5	0.175	1.000	14,332	314	<100M	68	14,332	314	0.007
First Metro Bank	Muscle Shoals	AL	92.5	0.063	0.270	32,350	1,128	500M-1B	98	120,034	1,429	0.003
Town-Country National Bank	Camden	AL	87.5	0.098	0.340	9,761	433	<100M	80	26,235	535	0.000
PrimeSouth Bank	Tallassee	AL	87.5	0.065	0.268	10,980	398	100M-500M	73	33,867	496	0.000
Brantley Bank and Trust Company	Brantley	AL	85.0	0.173	1.000	11,179	170	<100M	60	11,179	170	0.000
West Alabama Bank & Trust	Reform	AL	85.0	0.045	0.182	24,182	977	500M-1B	78	88,317	1,270	0.000
The Commercial Bank Of Ozark	Ozark	AL	85.0	0.133	1.000	10,483	168	<100M	55	10,483	168	0.000
CCB COMMUNITY BANK	Andalusia	AL	85.0	0.055	0.148	22,609	954	100M-500M	83	96,375	1,308	0.002
Traditions Bank	Cullman	AL	85.0	0.051	0.237	11,991	503	100M-500M	83	44,994	671	0.005
First State Bank of DeQueen	De Queen	AR	100.0	0.213	1.000	40,328	890	100M-500M	93	40,328	890	0.000
First National Bank of Eastern Arkansas	Forrest Cit	AR	97.5	0.138	1.000	48,161	613	100M-500M	83	48,161	613	0.002
The First National Bank of Lawrence Count	Walnut Ridg	AR	97.5	0.170	1.000	30,490	673	100M-500M	83	30,490	673	0.007
The First National Bank of Izard County	Calico Rock	AR	92.5	0.093	1.000	13,770	319	100M-500M	55	13,770	319	0.000
Bank of Prescott	Prescott	AR	92.5	0.177	1.000	13,543	333	<100M	70	13,543	333	0.000
Smackover State Bank	Smackover	AR	90.0	0.109	1.000	20,453	217	100M-500M	60	20,453	217	0.000
First National Bank of North Arkansas	Berryville	AR	90.0	0.063	0.283	10,816	556	100M-500M	85	36,293	675	0.001
Bank of Salem	Salem	AR	90.0	0.073	0.342	9,369	550	100M-500M	65	19,570	617	0.000
The Union Bank of Mena	Mena	AR	85.0	0.050	0.308	9,372	396	100M-500M	73	26,922	499	0.000
Horatio State Bank	Horatio	AR	85.0	0.060	1.000	8,242	274	100M-500M	45	8,242	274	0.000
Bank of Cave City	Cave City	AR	85.0	0.081	1.000	7,890	229	<100M	45	7,890	229	0.005
First Community Bank	Batesville	AR	85.0	0.042	0.142	33,067	2,560	500M-1B	83	136,543	3,020	0.002
Commerce Bank of Arizona	Tucson	AZ	90.0	0.022	0.046	4,946	229	100M-500M	83	65,089	481	0.000
The Foothills Bank	Yuma	AZ	85.0	0.021	0.040	5,835	172	100M-500M	88	90,647	470	0.000
Horizon Community Bank	Lake Havasu	AZ	85.0	0.023	0.056	3,955	110	100M-500M	73	47,868	310	0.001
Tri Counties Bank	Chico	CA	100.0	0.017	0.052	44,304	2,290	1B-10B	85	425,836	3,780	0.000
Pacific Enterprise Bank	Irvine	CA	100.0	0.075	0.121	23,612	555	100M-500M	90	116,446	933	0.000
Bank of the Sierra	Porterville	CA	97.5	0.014	0.050	18,626	707	1B-10B	83	197,618	1,494	0.000
First Northern Bank of Dixon	Dixon	CA	97.5	0.015	0.045	12,502	461	500M-1B	80	138,396	936	0.000
Exchange Bank	Santa Rosa	CA	95.0	0.013	0.038	22,049	689	1B-10B	73	205,246	1,262	0.000

Table 3B. Top Micro Business Lenders by State and Territory Based on Call Report Data, June 2013

Name of Lending Institution	City	HQ State	Micro Business Lending (less than \$100,000)						All Small Business Lending (\$1 million or less)			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)	
Plumas Bank	Quincy	CA	95.0	0.017	0.049	8,400	314	100M-500M	80	86,792	741	0.003
Westamerica Bank	San Rafael	CA	95.0	0.009	0.044	43,201	1,421	1B-10B	78	470,560	3,028	0.000
Murphy Bank	Fresno	CA	95.0	0.087	0.470	11,638	438	100M-500M	70	24,760	529	0.000
Mission Bank	Bakersfield	CA	95.0	0.020	0.054	7,267	227	100M-500M	80	74,723	532	0.000
Bofi Federal Bank	San Diego	CA	95.0	0.009	0.126	27,204	579	1B-10B	68	108,482	884	0.000
Mission Valley Bank	Sun Valley	CA	95.0	0.028	0.050	7,097	302	100M-500M	85	74,174	591	0.000
Community State Bank	Lamar	CO	100.0	0.082	0.384	6,729	302	<100M	73	15,316	348	0.000
The Colorado Bank and Trust Company of La	La Junta	CO	95.0	0.057	0.263	5,639	266	<100M	78	19,135	336	0.005
The Dolores State Bank	Dolores	CO	90.0	0.030	0.248	4,163	164	100M-500M	63	15,434	216	0.000
Yampa Valley Bank	Steamboat S	CO	90.0	0.036	0.116	6,572	241	100M-500M	95	56,650	416	0.000
Points West Community Bank	Julesburg	CO	87.5	0.023	0.129	4,662	257	100M-500M	73	28,314	382	0.000
Alamosa State Bank	Alamosa	CO	87.5	0.023	0.115	4,336	213	100M-500M	68	25,762	309	0.001
FMS Bank	Fort Morgan	CO	85.0	0.030	0.111	4,291	129	100M-500M	75	30,381	229	0.000
MontroseBank	Montrose	CO	85.0	0.019	0.145	4,188	269	100M-500M	73	24,962	392	0.000
Wray State Bank	Wray	CO	85.0	0.033	0.182	3,458	142	100M-500M	70	17,802	208	0.000
Farmers State Bank of Calhan	Calhan	CO	85.0	0.019	0.139	3,903	241	100M-500M	53	18,077	306	0.005
Farmington Bank	Farmington	CT	95.0	0.029	0.079	53,022	638	1B-10B	65	184,982	1,226	0.000
Quinnipiac Bank & Trust Company	Hamden	CT	87.5	0.070	0.158	6,980	146	100M-500M	78	42,303	292	0.000
Salisbury Bank and Trust Company	Lakeville	CT	85.0	0.016	0.072	9,402	480	500M-1B	70	75,897	778	0.000
Dime Bank	Norwich	CT	82.5	0.014	0.050	10,312	345	500M-1B	68	92,076	715	0.000
Naugatuck Savings Bank	Naugatuck	CT	82.5	0.015	0.046	14,193	473	500M-1B	80	162,920	1,082	0.000
Industrial Bank	Washington	DC	85.0	0.007	0.023	2,439	49	100M-500M	73	42,706	179	0.001
Chase Bank USA, National Association	Newark	DE	97.5	0.045	0.981	5,426,897	1,563,444	>50B	88	5,530,785	1,565,168	0.744
FIA Card Services, National Association	Wilmington	DE	97.5	0.036	0.956	5,663,000	2,324,852	>50B	88	5,885,000	2,329,851	0.637
Drummond Community Bank	Chiefland	FL	100.0	0.032	0.213	11,700	487	100M-500M	78	45,511	645	0.000
First National Bank of Wauchula	Wauchula	FL	97.5	0.161	1.000	12,401	216	<100M	63	12,401	216	0.000
Wauchula State Bank	Wauchula	FL	97.5	0.019	0.088	11,517	642	500M-1B	68	55,965	888	0.000
Platinum Bank	Brandon	FL	97.5	0.030	0.055	13,050	325	100M-500M	90	133,709	692	0.000
TCM Bank, National Association	Tampa	FL	97.5	0.031	1.000	5,271	7,727	100M-500M	55	5,271	7,727	0.878
Highlands Independent Bank	Sebring	FL	95.0	0.026	0.126	6,442	224	100M-500M	80	43,278	371	0.000
Capital City Bank	Tallahassee	FL	95.0	0.017	0.080	43,429	2,083	1B-10B	70	222,136	3,004	0.000
Community Southern Bank	Lakeland	FL	95.0	0.031	0.085	6,701	262	100M-500M	88	53,912	455	0.000
Farmers & Merchants Bank	Monticello	FL	92.5	0.021	0.063	9,066	396	100M-500M	80	77,115	688	0.000
Pilot Bank	Tampa	FL	92.5	0.033	0.091	6,225	163	100M-500M	88	51,296	327	0.000

Table 3B. Top Micro Business Lenders by State and Territory Based on Call Report Data, June 2013

Name of Lending Institution	City	HQ State	Micro Business Lending (less than \$100,000)						All Small Business Lending (\$1 million or less)			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)	
BankFIRST	Winter Park	FL	92.5	0.021	0.051	14,011	379	500M-1B	95	178,526	980	0.000
Mainstreet Community Bank of Florida	Deland	FL	92.5	0.023	0.073	5,408	187	100M-500M	78	47,143	361	0.000
Reunion Bank of Florida	Tavares	FL	92.5	0.027	0.056	5,525	179	100M-500M	78	51,226	349	0.000
Bank of the Federated States of Micronesi	Pohnpei	FM	60.0	0.012	0.064	1,320	29	100M-500M	60	15,141	79	0.000
Farmers State Bank	Dublin	GA	100.0	0.339	1.000	39,147	581	100M-500M	93	39,147	581	0.000
Glennville Bank	Glennville	GA	100.0	0.196	1.000	41,097	972	100M-500M	90	41,097	972	0.000
Bank of Eastman	Eastman	GA	97.5	0.059	0.241	11,588	502	100M-500M	75	37,412	629	0.005
Bank of Alapaha	Alapaha	GA	97.5	0.200	1.000	24,161	435	100M-500M	80	24,161	435	0.000
Commercial State Bank	Donalsonvil	GA	95.0	0.218	1.000	23,382	231	100M-500M	73	23,382	231	0.000
First National Bank South	Alma	GA	92.5	0.054	0.139	16,769	791	100M-500M	88	80,479	1,088	0.000
The Security State Bank	Mc Rae	GA	92.5	0.273	1.000	11,154	226	<100M	73	11,154	226	0.000
South Georgia Banking Company	Omega	GA	92.5	0.038	0.241	13,134	750	100M-500M	75	47,226	903	0.000
Monroe County Bank	Forsyth	GA	90.0	0.086	0.279	7,444	201	<100M	80	26,662	281	0.000
Durden Banking Company, Incorporated	Twin City	GA	90.0	0.043	0.297	6,913	346	100M-500M	63	19,859	422	0.000
Family Bank	Pelham	GA	90.0	0.103	1.000	9,090	178	<100M	50	9,090	178	0.000
Altamaha Bank and Trust Company	Vidalia	GA	90.0	0.053	0.214	8,503	403	100M-500M	85	37,538	530	0.000
The Citizens Bank of Swainsboro	Swainsboro	GA	90.0	0.050	0.219	7,442	367	100M-500M	75	27,752	474	0.000
Citizens Bank of Washington County	Sandersvill	GA	90.0	0.043	0.232	9,458	371	100M-500M	70	31,711	477	0.003
Bank of Guam	Hagatna	GU	67.5	0.009	0.029	10,852	8,105	1B-10B	68	107,066	9,645	0.011
First Hawaiian Bank	Honolulu	HI	85.0	0.009	0.037	148,166	16,014	10-50B	70	590,611	17,923	0.015
American State Bank	Osceola	IA	100.0	0.177	1.000	25,996	444	100M-500M	90	25,996	444	0.001
The Shelby County State Bank	Harlan	IA	100.0	0.096	1.000	23,513	428	100M-500M	78	23,513	428	0.000
First Trust and Savings Bank	Wheatland	IA	100.0	0.174	1.000	23,571	423	100M-500M	90	23,571	423	0.000
Farmers Trust and Savings Bank	Buffalo Cen	IA	100.0	0.148	1.000	34,676	678	100M-500M	93	34,676	678	0.000
Corydon State Bank	Corydon	IA	100.0	0.217	1.000	19,862	534	<100M	90	19,862	534	0.003
Community First Bank	Keosauqua	IA	100.0	0.123	1.000	16,687	475	100M-500M	80	16,687	475	0.002
The Libertyville Savings Bank	Fairfield	IA	100.0	0.171	1.000	35,166	543	100M-500M	93	35,166	543	0.000
Peoples State Bank	Albia	IA	97.5	0.170	1.000	15,183	330	<100M	83	15,183	330	0.000
Farmers and Merchants Savings Bank	Waukon	IA	97.5	0.091	1.000	13,592	308	100M-500M	68	13,592	308	0.000
Houghton State Bank	Red Oak	IA	97.5	0.133	0.485	21,772	750	100M-500M	90	41,736	900	0.000
First National Bank	Greenfield	IA	97.5	0.084	1.000	17,547	308	100M-500M	70	17,547	308	0.002
State Savings Bank	Creston	IA	97.5	0.181	1.000	16,585	302	<100M	83	16,585	302	0.000
The Bank of Commerce	Ammon	ID	92.5	0.028	0.116	26,240	1,079	500M-1B	60	136,206	1,629	0.000

Table 3B. Top Micro Business Lenders by State and Territory Based on Call Report Data, June 2013

Name of Lending Institution	City	HQ State	Micro Business Lending (less than \$100,000)						All Small Business Lending (\$1 million or less)			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)	
Central State Bank	Clayton	IL	100.0	0.145	1.000	16,781	2,157	100M-500M	85	16,781	2,157	0.000
State Bank of Arthur	Arthur	IL	100.0	0.220	1.000	24,471	475	100M-500M	90	24,471	475	0.000
Ipava State Bank	Ipava	IL	100.0	0.281	1.000	28,099	445	100M-500M	90	28,099	445	0.000
State Bank of Whittington	Benton	IL	97.5	0.130	1.000	14,896	310	100M-500M	75	14,896	310	0.000
The First Bank and Trust Company of Murph	Murphysboro	IL	97.5	0.291	1.000	19,984	288	<100M	85	19,984	288	0.000
First Trust & Savings Bank of Albany, Ill	Albany	IL	97.5	0.111	1.000	20,494	356	100M-500M	75	20,494	356	0.000
First State Bank of Beecher City	Beecher Cit	IL	97.5	0.246	1.000	16,707	325	<100M	85	16,707	325	0.000
Bank of Yates City	Yates City	IL	95.0	0.170	1.000	10,679	270	<100M	80	10,679	270	0.000
Scott State Bank	Bethany	IL	95.0	0.119	1.000	11,846	188	<100M	68	11,846	188	0.004
State Bank of Toulon	Toulon	IL	95.0	0.058	0.490	11,743	465	100M-500M	65	18,653	507	0.002
Farmers State Bank of Western Illinois	Alpha	IL	95.0	0.069	1.000	8,857	312	100M-500M	63	8,857	312	0.000
The Bradford National Bank of Greenville	Greenville	IL	95.0	0.052	0.334	12,732	494	100M-500M	75	30,494	597	0.002
Beverly Bank & Trust Company, National As	Chicago	IL	95.0	0.083	0.215	60,641	9,100	500M-1B	85	163,082	9,645	0.000
Old Plank Trail Community Bank, National	New Lenox	IL	95.0	0.107	0.251	116,445	17,628	1B-10B	85	275,421	18,625	0.000
Fowler State Bank	Fowler	IN	97.5	0.145	1.000	20,307	325	100M-500M	70	20,307	325	0.007
The Campbell & Fetter Bank	Kendallvill	IN	92.5	0.072	1.000	19,446	290	100M-500M	58	19,446	290	0.000
Hoosier Heartland State Bank	Crawfordsvi	IN	90.0	0.183	1.000	27,369	166	100M-500M	73	27,369	166	0.005
The Riddell National Bank	Brazil	IN	90.0	0.069	0.325	12,328	320	100M-500M	73	32,778	401	0.006
The Garrett State Bank	Garrett	IN	90.0	0.048	0.370	9,216	349	100M-500M	55	17,782	407	0.002
Farmers State Bank	Lagrange	IN	87.5	0.032	0.178	16,794	548	500M-1B	83	80,541	848	0.000
The First State Bank, Bourbon, Indiana	Bourbon	IN	87.5	0.066	0.427	5,819	304	<100M	70	13,616	333	0.000
First Financial Bank, National Associatio	Terre Haute	IN	87.5	0.034	0.130	96,593	3,697	1B-10B	70	349,447	4,865	0.000
Lake City Bank	Warsaw	IN	85.0	0.045	0.082	132,533	5,399	1B-10B	80	746,925	6,987	0.000
The North Salem State Bank	North Salem	IN	85.0	0.046	0.206	8,315	346	100M-500M	83	36,419	505	0.000
Freedom Bank	Huntingburg	IN	85.0	0.033	0.133	10,856	432	100M-500M	78	54,022	615	0.000
The First State Bank	Norton	KS	100.0	0.129	1.000	42,333	478	100M-500M	93	42,333	478	0.000
Goppert State Service Bank	Garnett	KS	100.0	0.144	1.000	22,124	436	100M-500M	88	22,124	436	0.000
The Citizens State Bank	Gridley	KS	100.0	0.151	1.000	26,040	493	100M-500M	93	26,040	493	0.000
United National Bank	Natoma	KS	97.5	0.113	1.000	12,796	276	100M-500M	75	12,796	276	0.000
The St. John National Bank	Saint John	KS	97.5	0.156	1.000	12,741	239	<100M	80	12,741	239	0.000
The Riley State Bank of Riley, Kansas	Riley	KS	97.5	0.152	1.000	11,683	216	<100M	78	11,683	216	0.000
Home Bank and Trust Company	Eureka	KS	97.5	0.382	1.000	33,907	217	<100M	90	33,907	217	0.000
Farmers and Merchants Bank of Mound City,	Mound City	KS	95.0	0.196	1.000	7,146	254	<100M	78	7,146	254	0.000
The Kansas State Bank Overbrook Kansas	Overbrook	KS	95.0	0.173	1.000	9,866	211	<100M	78	9,866	211	0.000
Flint Hills Bank	Eskridge	KS	95.0	0.112	1.000	13,966	179	100M-500M	75	13,966	179	0.000
The Bank of Holyrood	Holyrood	KS	95.0	0.142	1.000	8,368	216	<100M	75	8,368	216	0.000
The First National Bank of Centralia	Centralia	KS	95.0	0.110	1.000	12,573	180	100M-500M	73	12,573	180	0.000

Table 3B. Top Micro Business Lenders by State and Territory Based on Call Report Data, June 2013

Name of Lending Institution	City	HQ State	Micro Business Lending (less than \$100,000)						All Small Business Lending (\$1 million or less)			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 Farmers Bank of Milton	Milton	KY	97.5	0.080	1.000	17,321	347	100M-500M	63	17,321	347	0.000
Lewisburg Banking Company	Lewisburg	KY	95.0	0.240	1.000	24,353	283	100M-500M	80	24,353	283	0.000
Bank of Columbia	Columbia	KY	95.0	0.103	0.311	13,085	489	100M-500M	88	39,160	609	0.000
Elkton Bank & Trust Company	Elkton	KY	95.0	0.113	1.000	14,480	332	100M-500M	65	14,480	332	0.002
The Peoples Bank	Taylorsville	KY	92.5	0.124	1.000	13,803	237	100M-500M	65	13,803	237	0.000
Magnolia Bank, Incorporated	Magnolia	KY	92.5	0.190	1.000	26,117	263	100M-500M	80	26,117	263	0.000
First Guaranty Bank	Martin	KY	92.5	0.203	1.000	11,895	273	<100M	70	11,895	273	0.000
Commercial Bank	West Libert	KY	90.0	0.096	1.000	13,240	227	100M-500M	60	13,240	227	0.000
Fredonia Valley Bank	Fredonia	KY	87.5	0.096	1.000	6,905	239	<100M	55	6,905	239	0.000
Citizens Deposit Bank of Arlington, Inc.	Arlington	KY	87.5	0.049	0.246	8,626	441	100M-500M	70	25,689	544	0.000
United Community Bank of West Kentucky, I	Morganfield	KY	87.5	0.042	0.228	9,028	378	100M-500M	83	36,009	510	0.002
United Citizens Bank of Southern Kentucky	Columbia	KY	87.5	0.058	0.276	8,131	344	100M-500M	73	24,802	435	0.000
Tensas State Bank	Newellton	LA	97.5	0.258	1.000	36,473	502	100M-500M	88	36,473	502	0.000
Bank of Erath	Erath	LA	97.5	0.363	1.000	33,725	397	<100M	83	33,725	397	0.000
Vermilion Bank & Trust Company	Kaplan	LA	97.5	0.287	1.000	31,570	387	100M-500M	83	31,570	387	0.007
Bank of Ruston	Ruston	LA	92.5	0.296	1.000	37,396	252	100M-500M	80	37,396	252	0.000
Catahoula - LaSalle Bank	Jonesville	LA	92.5	0.136	1.000	15,328	369	100M-500M	63	15,328	369	0.000
The Bank	Jennings	LA	92.5	0.080	0.351	15,224	636	100M-500M	83	40,961	761	0.000
The Evangeline Bank and Trust Company	Ville Platt	LA	90.0	0.034	0.255	19,555	934	500M-1B	73	63,791	1,170	0.002
Gulf Coast Bank	Abbeville	LA	90.0	0.050	0.158	18,230	854	100M-500M	78	71,855	1,091	0.000
Winnsboro State Bank & Trust Company	Winnsboro	LA	90.0	0.093	1.000	12,194	298	100M-500M	55	12,194	298	0.000
Richland State Bank	Rayville	LA	90.0	0.053	0.216	13,419	1,460	100M-500M	78	44,136	1,708	0.000
Commonwealth Co-operative Bank	Hyde Park	MA	97.5	0.061	1.000	10,468	8,215	100M-500M	65	10,468	8,215	0.000
North Middlesex Savings Bank	Ayer	MA	97.5	0.033	0.109	11,013	504	100M-500M	85	71,339	769	0.000
Brookline Bank	Brookline	MA	95.0	0.030	0.072	93,006	5,329	1B-10B	80	526,602	8,570	0.000
Enterprise Bank and Trust Company	Lowell	MA	95.0	0.033	0.058	56,993	1,695	1B-10B	88	490,922	3,309	0.000
Lee Bank	Lee	MA	92.5	0.025	0.081	6,773	271	100M-500M	80	54,892	472	0.000
Greenfield Co-operative Bank	Greenfield	MA	90.0	0.019	0.163	6,375	212	100M-500M	68	37,375	326	0.000
Avidia Bank	Hudson	MA	90.0	0.017	0.050	18,744	1,012	1B-10B	83	179,671	1,672	0.001
Greenfield Savings Bank	Greenfield	MA	90.0	0.014	0.097	9,133	320	500M-1B	70	61,024	562	0.000
Adams Community Bank	Adams	MA	87.5	0.013	0.162	5,097	207	100M-500M	43	16,707	262	0.000
Seamen's Bank	Provincetow	MA	87.5	0.018	0.079	5,864	212	100M-500M	70	49,390	361	0.000
The Rockport National Bank	Rockport	MA	87.5	0.028	0.074	5,524	233	100M-500M	85	64,008	446	0.004
Chicopee Savings Bank	Chicopee	MA	87.5	0.019	0.045	11,179	378	500M-1B	83	125,178	883	0.000
BankFive	Fall River	MA	87.5	0.014	0.049	10,128	627	500M-1B	73	94,104	1,102	0.000
Westfield Bank	Westfield	MA	87.5	0.012	0.046	15,214	972	1B-10B	65	110,128	1,435	0.000

Table 3B. Top Micro Business Lenders by State and Territory Based on Call Report Data, June 2013

Name of Lending Institution	City	HQ State	Micro Business Lending (less than \$100,000)						All Small Business Lending (\$1 million or less)			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)	
Damascus Community Bank	Damascus	MD	100.0	0.062	0.185	16,094	739	100M-500M	85	57,303	947	0.000
Provident State Bank, Inc.	Preston	MD	97.5	0.045	0.133	13,092	378	100M-500M	93	87,275	644	0.000
Hebron Savings Bank	Hebron	MD	97.5	0.026	0.091	13,020	401	500M-1B	85	97,042	704	0.000
The Peoples Bank	Chestertown	MD	95.0	0.033	0.129	7,950	378	100M-500M	75	40,627	538	0.000
The Farmers Bank of Willards	Willards	MD	92.5	0.024	0.086	7,759	377	100M-500M	80	56,903	567	0.002
New Windsor State Bank	New Windsor	MD	90.0	0.027	0.073	7,383	266	100M-500M	78	56,830	427	0.000
Community Bank of Tri-County	Waldorf	MD	90.0	0.020	0.037	19,509	459	500M-1B	85	247,741	1,105	0.000
Frederick County Bank	Frederick	MD	90.0	0.026	0.053	8,299	272	100M-500M	85	84,757	559	0.000
Franklin Savings Bank	Farmington	ME	97.5	0.254	1.000	83,911	1,307	100M-500M	83	83,911	1,307	0.000
Katahdin Trust Company	Patten	ME	92.5	0.097	0.203	58,754	3,289	500M-1B	85	157,727	3,859	0.000
First Bank, Upper Michigan	Gladstone	MI	92.5	0.085	0.286	14,269	398	100M-500M	75	45,740	554	0.001
Alden State Bank	Alden	MI	92.5	0.071	0.189	11,577	397	100M-500M	83	55,580	590	0.002
Huron National Bank	Rogers City	MI	92.5	0.221	1.000	12,415	310	<100M	60	12,415	310	0.000
Superior National Bank & Trust Company	Hancock	MI	90.0	0.034	0.243	18,221	670	500M-1B	68	64,805	919	0.000
Upper Peninsula State Bank	Escanaba	MI	87.5	0.060	0.184	11,701	346	100M-500M	78	54,447	520	0.001
The Peninsula Bank of Ishpeming	Ishpeming	MI	87.5	0.071	0.271	9,356	285	100M-500M	63	31,586	398	0.000
Thumb National Bank and Trust Company	Pigeon	MI	87.5	0.046	0.188	10,019	352	100M-500M	58	39,126	517	0.000
Gogebic Range Bank	Ironwood	MI	87.5	0.196	0.393	12,542	200	<100M	73	31,858	298	0.001
The First National Bank of St. Ignace	St. Ignace	MI	85.0	0.051	0.222	11,463	277	100M-500M	60	41,967	502	0.001
Macatawa Bank	Holland	MI	85.0	0.039	0.104	56,714	2,797	1B-10B	68	261,419	3,918	0.000
Talmer Bank and Trust	Troy	MI	85.0	0.041	0.112	91,719	1,317	1B-10B	63	346,817	2,913	0.000
St. Clair State Bank (Incorporated)	Saint Clair	MN	100.0	0.142	1.000	11,586	726	<100M	70	11,586	726	0.000
First Southeast Bank	Harmony	MN	97.5	0.198	1.000	16,560	329	<100M	78	16,560	329	0.000
First National Bank in Mahanomen	Mahanomen	MN	97.5	0.208	1.000	17,826	255	<100M	78	17,826	255	0.000
Stearns Bank Upsala National Association	Upsala	MN	97.5	0.360	0.853	32,811	2,827	<100M	90	37,922	2,914	0.000
Farmers and Merchants State Bank of Bloom	Bloomington	MN	97.5	0.222	1.000	16,082	340	<100M	80	16,082	340	0.000
First State Bank of Le Center	Le Center	MN	97.5	0.204	1.000	13,671	241	<100M	75	13,671	241	0.000
Stearns Bank Holdingford National Association	Holdingford	MN	97.5	0.375	0.849	44,834	2,824	100M-500M	93	51,895	2,910	0.000
First State Bank Minnesota	Le Roy	MN	95.0	0.155	1.000	10,124	187	<100M	63	10,124	187	0.003
Western National Bank	Duluth	MN	95.0	0.326	1.000	41,057	221	100M-500M	88	41,057	221	0.007
Stearns Bank National Association	Saint Cloud	MN	95.0	0.170	0.343	243,881	8,522	1B-10B	80	406,353	9,559	0.000
The First National Bank of Osakis	Osakis	MN	95.0	0.210	1.000	13,469	216	<100M	73	13,469	216	0.000
United State Bank	Lewistown	MO	97.5	0.139	1.000	16,743	330	100M-500M	70	16,743	330	0.000
St. Clair County State Bank	Osceola	MO	97.5	0.161	1.000	19,813	384	100M-500M	78	19,813	384	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)	
Metz Banking Company	Nevada	MO	97.5	0.270	1.000	18,460	398	<100M	85	18,460	398	0.000
Community State Bank of Missouri	Bowling Gre	MO	97.5	0.180	1.000	37,309	455	100M-500M	88	37,309	455	0.000
The Citizens-Farmers Bank of Cole Camp	Cole Camp	MO	95.0	0.130	1.000	13,299	366	100M-500M	70	13,299	366	0.000
The Seymour Bank	Seymour	MO	95.0	0.113	1.000	15,685	242	100M-500M	63	15,685	242	0.000
The Maries County Bank	Vienna	MO	95.0	0.062	0.404	21,298	1,089	100M-500M	90	52,715	1,208	0.000
HomePride Bank	Mansfield	MO	95.0	0.181	1.000	16,019	284	<100M	75	16,019	284	0.000
Community Bank of El Dorado Springs	El Dorado S	MO	95.0	0.155	1.000	15,480	350	<100M	75	15,480	350	0.000
Mid America Bank	Linn	MO	95.0	0.118	0.393	38,313	452	100M-500M	93	97,404	565	0.000
Bank of Monticello	Monticello	MO	95.0	0.116	1.000	10,821	441	<100M	65	10,821	441	0.000
Farmers and Merchants Bank	Baldwyn	MS	97.5	0.305	1.000	69,025	1,148	100M-500M	93	69,025	1,148	0.006
First State Bank	Waynesboro	MS	97.5	0.219	1.000	111,044	1,292	500M-1B	93	111,044	1,292	0.001
Bank of Kilmichael	Kilmichael	MS	92.5	0.274	1.000	36,378	625	100M-500M	83	36,378	625	0.000
Bank of Okolona	Okolona	MS	92.5	0.202	1.000	29,018	664	100M-500M	78	29,018	664	0.000
The First National Bank of Pontotoc	Pontotoc	MS	92.5	0.111	1.000	28,392	774	100M-500M	63	28,392	774	0.000
First American National Bank	Iuka	MS	90.0	0.146	1.000	36,537	477	100M-500M	70	36,537	477	0.001
Commerce National Bank	Corinth	MS	90.0	0.208	1.000	18,821	681	<100M	73	18,821	681	0.000
DeSoto County Bank	Horn Lake	MS	90.0	0.256	1.000	20,168	517	<100M	73	20,168	517	0.000
Lake County Bank	Saint Ignat	MT	92.5	0.150	1.000	4,322	1,356	<100M	68	4,322	1,356	0.000
First Security Bank of Roundup	Roundup	MT	82.5	0.123	1.000	5,992	119	<100M	50	5,992	119	0.000
Teton Banks	Fairfield	MT	82.5	0.040	0.312	7,675	360	100M-500M	63	21,957	444	0.005
The Bank of Baker	Baker	MT	77.5	0.048	0.227	6,387	290	100M-500M	65	22,568	388	0.000
Garfield County Bank	Jordan	MT	77.5	0.066	1.000	3,702	120	<100M	45	3,702	120	0.004
Citizens Bank & Trust Company	Big Timber	MT	77.5	0.046	0.289	4,927	219	100M-500M	65	16,015	290	0.000
First Bank	Troy	NC	97.5	0.031	0.115	101,555	3,960	1B-10B	88	618,151	6,172	0.003
Yadkin Bank	Elkin	NC	95.0	0.034	0.087	61,277	6,618	1B-10B	85	418,693	8,312	0.000
Surrey Bank & Trust	Mount Airy	NC	92.5	0.065	0.118	15,304	633	100M-500M	75	73,927	935	0.000
Union Bank & Trust Company	Oxford	NC	92.5	0.052	0.183	10,996	464	100M-500M	83	51,543	637	0.000
Southern Bank and Trust Company	Mount Olive	NC	87.5	0.021	0.076	42,264	6,748	1B-10B	78	316,358	8,925	0.000
Lumbee Guaranty Bank	Pembroke	NC	85.0	0.026	0.109	8,342	329	100M-500M	65	51,588	500	0.000
Carolina Trust Bank	Lincolnton	NC	85.0	0.037	0.085	9,783	375	100M-500M	80	76,750	666	0.000
Four Oaks Bank & Trust Company	Four Oaks	NC	80.0	0.017	0.074	13,968	866	500M-1B	63	102,732	1,372	0.003
First-Citizens Bank & Trust Company	Raleigh	NC	80.0	0.017	0.044	350,416	110,561	10-50B	80	3,823,514	123,231	0.011
Western State Bank	Devils Lake	ND	95.0	0.175	0.337	108,592	4,891	500M-1B	90	256,714	5,690	0.000
Merchants Bank	Rugby	ND	92.5	0.107	1.000	10,296	196	<100M	65	10,296	196	0.000
Commercial Bank of Mott	Mott	ND	92.5	0.150	1.000	13,749	162	<100M	73	13,749	162	0.002

Table 3B. Top Micro Business Lenders by State and Territory Based on Call Report Data, June 2013

Name of Lending Institution	City	HQ State	Micro Business Lending (less than \$100,000)						All Small Business Lending (\$1 million or less)			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 Farmers & Merchants State Bank of Tol	Tolna	ND	90.0	0.138	1.000	8,533	185	<100M	70	8,533	185	0.002
Sargent County Bank	Forman	ND	85.0	0.075	1.000	7,899	147	100M-500M	55	7,899	147	0.000
Rolette State Bank	Rolette	ND	85.0	0.255	1.000	9,380	114	<100M	75	9,380	114	0.000
McIntosh County Bank	Ashley	ND	82.5	0.067	1.000	5,880	182	<100M	53	5,880	182	0.003
Liberty State Bank	Powers Lake	ND	82.5	0.086	1.000	5,982	135	<100M	55	5,982	135	0.002
Northland Financial	Steele	ND	82.5	0.049	0.200	9,104	349	100M-500M	93	45,420	533	0.000
First National Bank and Trust Co. of Bott	Bottineau	ND	82.5	0.050	1.000	7,314	150	100M-500M	53	7,314	150	0.001
First United Bank	Park River	ND	82.5	0.040	0.317	6,672	301	100M-500M	70	19,679	373	0.000
State Bank of Bottineau	Bottineau	ND	82.5	0.113	1.000	6,285	107	<100M	60	6,285	107	0.000
Gothenburg State Bank	Gothenburg	NE	100.0	0.256	1.000	31,307	381	100M-500M	95	31,307	381	0.000
Bank of the Valley	Bellwood	NE	95.0	0.110	1.000	13,496	197	100M-500M	73	13,496	197	0.000
The Tri-County Bank	Stuart	NE	95.0	0.110	1.000	9,637	237	<100M	75	9,637	237	0.004
Thayer County Bank	Hebron	NE	92.5	0.253	1.000	14,266	123	<100M	80	14,266	123	0.000
First State Bank	Loomis	NE	92.5	0.074	1.000	10,256	175	100M-500M	65	10,256	175	0.000
CerescoBank	Ceresco	NE	90.0	0.123	1.000	5,412	175	<100M	70	5,412	175	0.000
Wahoo State Bank	Wahoo	NE	90.0	0.137	1.000	9,417	132	<100M	70	9,417	132	0.000
First National Bank in Ord	Ord	NE	90.0	0.064	1.000	7,549	194	100M-500M	63	7,549	194	0.000
Farmers and Merchants State Bank, Bloomfi	Bloomfield	NE	87.5	0.052	1.000	6,070	164	100M-500M	55	6,070	164	0.000
State Bank of Table Rock	Table Rock	NE	87.5	0.146	1.000	8,207	106	<100M	70	8,207	106	0.000
American Exchange Bank	Elmwood	NE	87.5	0.171	1.000	6,954	114	<100M	70	6,954	114	0.000
The First Colebrook Bank	Colebrook	NH	92.5	0.057	0.125	14,967	520	100M-500M	78	88,012	890	0.000
Woodsville Guaranty Savings Bank	Woodsville	NH	82.5	0.032	0.117	12,417	482	100M-500M	70	76,022	762	0.000
Newfield National Bank	Newfield	NJ	97.5	0.017	0.054	8,888	302	500M-1B	75	84,463	574	0.002
The First National Bank of Elmer	Elmer	NJ	95.0	0.026	0.075	5,706	179	100M-500M	75	50,042	349	0.000
Cornerstone Bank	Moorestown	NJ	95.0	0.030	0.061	7,813	211	100M-500M	95	128,045	510	0.000
1st Colonial Community Bank	Collingswoo	NJ	95.0	0.024	0.105	7,396	223	100M-500M	78	58,890	469	0.000
Heritage Community Bank	Randolph	NJ	92.5	0.038	0.056	5,368	175	100M-500M	83	73,950	410	0.000
Fulton Bank of New Jersey	Mount Laure	NJ	90.0	0.014	0.029	45,480	1,883	1B-10B	80	648,258	4,596	0.000
Unity Bank	Clinton	NJ	90.0	0.011	0.024	9,373	321	500M-1B	85	174,556	1,083	0.000
Harvest Community Bank	Pennsville	NJ	90.0	0.020	0.054	3,858	322	100M-500M	80	50,795	666	0.000
1st Constitution Bank	Cranbury	NJ	87.5	0.010	0.024	8,102	173	500M-1B	95	249,692	1,074	0.000
SussexBank	Franklin	NJ	85.0	0.012	0.025	6,155	175	500M-1B	75	105,611	480	0.000
Lakeland Bank	Newfoundlan	NJ	85.0	0.008	0.019	25,461	717	1B-10B	70	409,848	1,934	0.000
Two River Community Bank	Middletown	NJ	85.0	0.010	0.021	7,396	233	500M-1B	75	142,852	724	0.000
Indus American Bank	Iselin	NJ	85.0	0.026	0.050	5,050	92	100M-500M	75	63,125	242	0.000

Table 3B. Top Micro Business Lenders by State and Territory Based on Call Report Data, June 2013

Name of Lending Institution	City	HQ State	Micro Business Lending (less than \$100,000)						All Small Business Lending (\$1 million or less)			CC Amount/TA ¹
			Total Rank	TA Ratio ¹	TBL Ratio ¹	Amount (1,000)	Institution Number	Asset Size	Total Rank	Amount (1,000)	Number	
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
The James Polk Stone Community Bank	Portales	NM	95.0	0.061	0.323	11,633	446	100M-500M	80	31,718	571	0.000
American Heritage Bank	Clovis	NM	92.5	0.067	0.302	4,703	258	<100M	68	13,214	318	0.000
Western Commerce Bank	Carlsbad	NM	90.0	0.032	0.110	12,436	1,613	100M-500M	60	42,853	1,788	0.000
First New Mexico Bank of Silver City	Silver City	NM	87.5	0.047	0.314	4,536	196	<100M	60	13,361	249	0.000
Bank of the Southwest	Roswell	NM	87.5	0.049	0.097	7,474	300	100M-500M	85	47,961	475	0.000
Farm Bureau Bank FSB	Sparks	NV	100.0	0.096	1.000	58,897	12,367	500M-1B	85	58,897	12,367	0.203
Heritage Bank of Nevada	Reno	NV	90.0	0.022	0.046	11,476	902	500M-1B	90	129,593	1,342	0.000
First National Bank of Scotia	Scotia	NY	95.0	0.041	0.190	16,969	864	100M-500M	85	67,962	1,102	0.003
The Oneida Savings Bank	Oneida	NY	95.0	0.029	0.176	20,232	662	500M-1B	80	85,985	905	0.000
The First National Bank of Groton	Groton	NY	95.0	0.096	1.000	13,495	387	100M-500M	65	13,495	387	0.004
The Canandaigua National Bank and Trust C	Canandaigua	NY	92.5	0.027	0.083	51,462	3,495	1B-10B	83	270,659	4,485	0.000
The Bank of Castile	Castile	NY	92.5	0.022	0.082	23,703	823	1B-10B	83	155,251	1,385	0.000
Community Bank, National Association	Canton	NY	92.5	0.014	0.107	98,860	4,835	1B-10B	78	489,832	6,995	0.000
The National Bank of Coxsackie	Coxsackie	NY	92.5	0.025	0.208	5,971	802	100M-500M	75	25,231	952	0.000
Watertown Savings Bank	Watertown	NY	92.5	0.032	0.099	16,344	635	500M-1B	90	114,597	1,078	0.000
The Lyons National Bank	Lyons	NY	92.5	0.027	0.117	18,386	732	500M-1B	83	105,913	1,188	0.000
Savannah Bank National Association	Savannah	NY	92.5	0.068	0.309	8,413	353	100M-500M	75	25,582	440	0.000
NBT Bank, National Association	Norwich	NY	92.5	0.021	0.081	155,723	10,216	1B-10B	85	982,389	14,726	0.000
Steuben Trust Company	Hornell	NY	92.5	0.033	0.172	13,811	543	100M-500M	73	54,910	730	0.000
Victory State Bank	Staten Isla	NY	92.5	0.037	0.193	11,153	334	100M-500M	70	40,989	445	0.000
The Fort Jennings State Bank	Fort Jennin	OH	95.0	0.107	0.388	17,159	424	100M-500M	85	40,068	556	0.000
Miami Savings Bank	Miamitown	OH	92.5	0.217	1.000	24,679	157	100M-500M	75	24,679	157	0.000
The First National Bank of Dennison	Dennison	OH	92.5	0.049	0.299	9,998	384	100M-500M	63	26,006	487	0.003
The Merchants National Bank	Hillsboro	OH	90.0	0.042	0.168	23,406	1,161	500M-1B	88	111,207	1,501	0.000
The First National Bank of Blanchester	Blanchester	OH	90.0	0.157	1.000	8,930	155	<100M	65	8,930	155	0.003
The Cincinnatus Savings & Loan Co.	Cincinnati	OH	90.0	0.136	1.000	11,931	140	<100M	65	11,931	140	0.000
The Monitor Bank	Big Prairie	OH	90.0	0.113	0.589	5,064	234	<100M	75	8,604	267	0.007
The Killbuck Savings Bank Company	Killbuck	OH	90.0	0.032	0.143	14,474	596	100M-500M	75	71,470	866	0.002
The Antwerp Exchange Bank Company	Antwerp	OH	87.5	0.059	0.397	5,308	189	<100M	63	13,055	219	0.000
The Settlers Bank	Marietta	OH	87.5	0.072	0.257	7,762	266	100M-500M	78	26,945	371	0.000
The Payne County Bank	Perkins	OK	97.5	0.146	1.000	19,623	306	100M-500M	73	19,623	306	0.000
Bank of Cushing	Cushing	OK	95.0	0.212	1.000	23,883	250	100M-500M	83	23,883	250	0.000
Anchor D Bank	Texhoma	OK	92.5	0.096	1.000	16,875	215	100M-500M	63	16,875	215	0.000
Stroud National Bank	Stroud	OK	92.5	0.115	0.466	9,275	324	<100M	85	19,900	389	0.000
The Farmers State Bank	Quinton	OK	92.5	0.132	1.000	11,151	257	<100M	68	11,151	257	0.000

Table 3B. Top Micro Business Lenders by State and Territory Based on Call Report Data, June 2013

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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)	
American Exchange Bank	Henryetta	OK	92.5	0.153	1.000	10,106	255	<100M	70	10,106	255	0.000
McCurtain County National Bank	Broken Bow	OK	90.0	0.062	0.324	11,966	376	100M-500M	80	34,989	505	0.000
The First National Bank of Coweta	Coweta	OK	87.5	0.163	1.000	10,863	160	<100M	63	10,863	160	0.000
First State Bank	Noble	OK	87.5	0.129	1.000	7,749	189	<100M	60	7,749	189	0.000
The First National Bank & Trust	Elk City	OK	87.5	0.046	0.199	14,294	520	100M-500M	83	60,936	751	0.000
The Pauls Valley National Bank	Pauls Valle	OK	87.5	0.050	0.234	11,155	530	100M-500M	63	28,037	622	0.000
Oklahoma Heritage Bank	Roff	OK	87.5	0.089	0.678	7,409	328	<100M	65	10,926	350	0.000
The Farmers Bank	Carnegie	OK	87.5	0.171	1.000	7,545	214	<100M	68	7,545	214	0.000
Summit Bank	Eugene	OR	95.0	0.098	0.152	13,986	435	100M-500M	80	57,691	602	0.000
Albina Community Bank	Portland	OR	90.0	0.055	0.105	6,613	237	100M-500M	75	42,814	344	0.007
CNB Bank	Clearfield	PA	100.0	0.079	0.304	141,525	3,632	1B-10B	73	214,797	4,107	0.003
Elderton State Bank	Elderton	PA	92.5	0.071	0.171	14,136	582	100M-500M	88	71,173	837	0.000
Conestoga Bank	Chester Spr	PA	92.5	0.041	0.102	24,864	929	500M-1B	80	117,120	1,285	0.000
Mercer County State Bank	Sandy Lake	PA	92.5	0.050	0.263	17,699	642	100M-500M	88	67,410	868	0.000
First Citizens Community Bank	Mansfield	PA	92.5	0.027	0.141	23,335	795	500M-1B	78	117,476	1,242	0.000
Franklin Security Bank	Wilkes Barr	PA	92.5	0.060	0.241	12,778	654	100M-500M	68	35,692	728	0.000
PS Bank	Wyalusing	PA	90.0	0.036	0.155	9,536	488	100M-500M	70	42,633	679	0.002
Mifflinburg Bank and Trust Company	Mifflinburg	PA	90.0	0.037	0.129	12,204	515	100M-500M	73	56,110	752	0.000
The Farmers National Bank of Emlenton	Emlenton	PA	87.5	0.030	0.135	16,034	599	500M-1B	78	84,183	945	0.000
First United National Bank	Fryburg	PA	87.5	0.033	0.321	8,419	383	100M-500M	60	25,070	471	0.000
First National Community Bank	Dunmore	PA	87.5	0.025	0.069	23,752	1,042	500M-1B	73	132,941	1,499	0.000
The Luzerne Bank	Luzerne	PA	87.5	0.053	0.089	17,413	573	100M-500M	83	109,180	983	0.000
Standard Bank, PaSB	Murrysville	PA	87.5	0.033	0.231	14,367	406	100M-500M	65	45,556	563	0.000
Indiana First Savings Bank	Indiana	PA	87.5	0.036	0.266	10,558	449	100M-500M	70	36,806	604	0.000
The Fidelity Deposit and Discount Bank	Dunmore	PA	87.5	0.030	0.094	18,477	631	500M-1B	80	108,720	1,036	0.000
Oriental Bank	San Juan	PR	85.0	0.010	0.062	87,406	3,916	1B-10B	85	511,038	6,274	0.008
Centreville Savings Bank	West Warwic	RI	72.5	0.008	0.198	7,502	222	500M-1B	53	34,614	326	0.000
RBS Citizens, National Association	Providence	RI	72.5	0.006	0.024	584,717	47,885	>50B	58	2,414,166	55,548	0.014
The Citizens Bank	Olanta	SC	100.0	0.060	0.349	24,128	1,363	100M-500M	80	65,691	1,614	0.000
Anderson Brothers Bank	Mullins	SC	97.5	0.057	0.325	25,902	868	100M-500M	80	70,455	1,086	0.003
Enterprise Bank of South Carolina	Ehrhardt	SC	97.5	0.087	0.315	34,052	833	100M-500M	88	94,506	1,019	0.001
GrandSouth Bank	Greenville	SC	95.0	0.064	0.149	24,805	1,140	100M-500M	88	117,844	1,511	0.000
Farmers and Merchants Bank of South Carol	Holly Hill	SC	87.5	0.038	0.184	10,038	476	100M-500M	73	44,729	653	0.000
The Bank of Clarendon	Manning	SC	80.0	0.035	0.118	7,469	302	100M-500M	68	43,812	460	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)	
The Bank of South Carolina	Charleston	SC	80.0	0.032	0.089	10,882	348	100M-500M	70	71,720	609	0.000
Bank of Greeleyville	Greeleyville	SC	80.0	0.063	0.214	4,901	246	<100M	75	22,887	336	0.000
Dedicated Community Bank	Darlington	SC	80.0	0.104	0.375	4,618	163	<100M	60	11,139	196	0.000
The Conway National Bank	Conway	SC	80.0	0.020	0.105	19,546	970	500M-1B	75	135,562	1,462	0.003
Congaree State Bank	West Columb	SC	80.0	0.084	0.262	9,318	109	100M-500M	18	9,318	109	0.000
First Fidelity Bank	Burke	SD	97.5	0.062	1.000	20,289	523	100M-500M	73	20,289	523	0.000
Great Plains Bank	Eureka	SD	95.0	0.137	1.000	13,698	300	<100M	80	13,698	300	0.000
Farmers State Bank	Stickney	SD	87.5	0.066	1.000	6,861	146	100M-500M	58	6,861	146	0.001
Dakota Prairie Bank	Fort Pierre	SD	87.5	0.149	1.000	9,808	152	<100M	75	9,808	152	0.000
Dacotah Bank	Aberdeen	SD	85.0	0.042	0.154	83,057	3,514	1B-10B	80	335,205	4,414	0.000
Peoples State Bank	Summit	SD	85.0	0.168	1.000	9,314	122	<100M	73	9,314	122	0.000
State Bank of Alcester	Alcester	SD	77.5	0.038	0.712	4,252	143	100M-500M	48	5,869	158	0.010
Reelfoot Bank	Union City	TN	97.5	0.052	0.273	8,374	583	100M-500M	75	27,697	667	0.002
The First National Bank of Manchester	Manchester	TN	97.5	0.052	0.314	11,974	498	100M-500M	83	38,114	606	0.000
Carroll Bank and Trust	Huntingdon	TN	97.5	0.058	0.274	15,240	360	100M-500M	75	43,398	481	0.000
People's Bank and Trust Company of Picket	Byrdstown	TN	97.5	0.200	1.000	22,794	377	100M-500M	75	22,794	377	0.000
Citizens Bank	Carthage	TN	95.0	0.035	0.204	18,392	707	500M-1B	55	43,567	838	0.000
The Farmers & Merchants Bank	Dyer	TN	90.0	0.113	1.000	11,791	199	100M-500M	50	11,791	199	0.000
Bank of Perry County	Lobelville	TN	90.0	0.059	0.208	8,792	327	100M-500M	83	33,849	440	0.000
The First National Bank of Pikeville	Pikeville	TN	90.0	0.097	0.479	10,460	226	100M-500M	73	21,844	276	0.000
Citizens Community Bank	Winchester	TN	87.5	0.044	0.146	7,789	359	100M-500M	65	30,475	477	0.000
Citizens Bank of Lafayette	Lafayette	TN	85.0	0.020	0.192	9,424	627	100M-500M	60	33,142	746	0.000
Union Bank	Jamestown	TN	85.0	0.036	0.180	7,215	253	100M-500M	60	26,518	355	0.000
PEOPLES BANK OF BEDFORD COUNTY	Shelbyville	TN	85.0	0.061	0.339	6,230	220	100M-500M	68	18,361	279	0.000
The First National Bank of Albany	Albany	TX	100.0	0.229	1.000	102,392	1,779	100M-500M	95	102,392	1,779	0.000
Legend Bank, N.A.	Bowie	TX	97.5	0.089	0.404	51,308	901	500M-1B	80	87,236	1,055	0.000
Cypress Bank, SSB	Pittsburg	TX	97.5	0.151	1.000	26,269	442	100M-500M	78	26,269	442	0.000
First State Bank of Ben Wheeler, Texas	Ben Wheeler	TX	95.0	0.143	1.000	17,609	380	100M-500M	73	17,609	380	0.000
First National Bank of Bosque County	Valley Mill	TX	95.0	0.155	1.000	17,085	331	100M-500M	73	17,085	331	0.000
First State Bank	Graham	TX	95.0	0.069	0.322	10,006	598	100M-500M	83	30,171	686	0.000
Citizens State Bank	Somerville	TX	95.0	0.052	0.284	20,498	1,025	100M-500M	83	62,241	1,226	0.000
First National Bank of Dublin	Dublin	TX	95.0	0.201	1.000	14,181	426	<100M	78	14,181	426	0.000
First State Bank	Athens	TX	92.5	0.048	0.278	16,838	750	100M-500M	78	49,607	881	0.000
First Community Bank	Corpus Chri	TX	92.5	0.055	0.208	19,840	842	100M-500M	83	68,280	1,114	0.001
First National Bank	George West	TX	92.5	0.055	0.227	15,572	605	100M-500M	83	59,480	809	0.000
First State Bank	Clute	TX	92.5	0.095	0.293	12,508	534	100M-500M	85	38,066	655	0.000

Table 3B. Top Micro Business Lenders by State and Territory Based on Call Report Data, June 2013

Name of Lending Institution	City	HQ State	Micro Business Lending (less than \$100,000)						All Small Business Lending (\$1 million or less)			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)	
Citizens State Bank	Tyler	TX	92.5	0.090	0.171	24,751	775	100M-500M	85	92,786	1,072	0.000
American Express Bank, FSB.	Salt Lake C	UT	100.0	0.458	1.000	17,602,102	3,686,483	10-50B	100	17,602,102	3,686,483	0.404
WEX Bank	Midvale	UT	97.5	0.455	0.545	729,907	185,730	1B-10B	90	1,057,319	190,040	0.000
Wells Fargo Bank Northwest, National Asso	Ogden	UT	95.0	0.081	0.803	1,197,000	36,076	10-50B	83	1,488,000	39,558	0.107
GE Capital Retail Bank	Draper	UT	95.0	0.034	1.000	1,148,800	714,099	10-50B	83	1,148,800	714,099	0.825
The Pitney Bowes Bank, Inc.	Salt Lake C	UT	95.0	0.412	0.927	321,548	1,034,060	500M-1B	93	341,065	1,034,147	0.000
Benchmark Community Bank	Kenbridge	VA	100.0	0.209	1.000	93,361	1,370	100M-500M	90	93,361	1,370	0.001
Capital One Bank (USA), National Associat	Glen Allen	VA	100.0	0.059	1.000	4,672,305	2,507,876	>50B	80	4,672,305	2,507,876	0.718
Powell Valley National Bank	Jonesville	VA	92.5	0.060	0.322	14,872	355	100M-500M	63	34,146	452	0.000
Highlands Union Bank	Abingdon	VA	90.0	0.035	0.151	20,890	916	500M-1B	80	90,978	1,220	0.003
The Bank of Southside Virginia	Carson	VA	87.5	0.022	0.188	12,210	555	500M-1B	60	44,565	717	0.003
The Bank of Fincastle	Fincastle	VA	85.0	0.038	0.104	7,559	308	100M-500M	78	49,295	464	0.000
Grundy National Bank	Grundy	VA	82.5	0.021	0.089	7,151	1,850	100M-500M	73	46,664	2,124	0.000
First National Bank	Altavista	VA	82.5	0.027	0.122	9,646	374	100M-500M	78	58,127	570	0.000
First Capital Bank	Glen Allen	VA	82.5	0.030	0.077	16,027	369	500M-1B	70	88,010	677	0.000
The Bank of Charlotte County	Phenix	VA	80.0	0.040	0.289	5,010	241	100M-500M	58	16,683	316	0.003
First Sentinel Bank	Richlands	VA	80.0	0.034	0.258	5,927	244	100M-500M	53	20,040	320	0.000
New Peoples Bank, Inc.	Honaker	VA	80.0	0.020	0.083	13,774	612	500M-1B	78	101,851	1,108	0.000
Bank of St. Croix, Inc.	Christianst	VI	62.5	0.005	0.036	522	16	100M-500M	55	10,937	61	0.000
Passumpsic Savings Bank	St. Johnsbu	VT	82.5	0.035	0.137	19,657	712	500M-1B	78	98,909	1,136	0.000
Cashmere Valley Bank	Cashmere	WA	90.0	0.018	0.084	22,131	892	1B-10B	68	123,639	1,297	0.005
Washington Business Bank	Olympia	WA	90.0	0.085	0.124	5,301	216	<100M	65	22,135	341	0.000
Security State Bank	Centralia	WA	85.0	0.022	0.071	7,763	288	100M-500M	70	60,455	526	0.007
Farmers State Bank, Winthrop, Wash.	Winthrop	WA	85.0	0.123	1.000	3,085	257	<100M	53	3,085	257	0.000
Bank of the Pacific	Aberdeen	WA	82.5	0.017	0.041	11,920	464	500M-1B	80	140,451	984	0.003
Twin River National Bank	Clarkston	WA	82.5	0.052	0.228	3,870	100	<100M	58	16,985	178	0.000
Heritage Bank	Olympia	WA	82.5	0.019	0.036	26,775	888	1B-10B	83	332,813	1,948	0.000
The Peshtigo National Bank	Peshtigo	WI	100.0	0.183	1.000	31,403	486	100M-500M	78	31,403	486	0.000
John Deere Financial, f.s.b.	Madison	WI	100.0	0.061	1.000	153,099	54,954	1B-10B	78	153,099	54,954	0.165
The Benton State Bank	Benton	WI	97.5	0.211	1.000	11,302	1,205	<100M	78	11,302	1,205	0.001
Clare Bank, National Association	Platteville	WI	97.5	0.102	1.000	27,965	274	100M-500M	60	27,965	274	0.001
Royal Bank	Elroy	WI	95.0	0.056	0.257	17,982	629	100M-500M	73	51,665	809	0.001
Northern State Bank	Ashland	WI	95.0	0.055	0.236	12,762	470	100M-500M	78	44,676	652	0.001

Table 3B. Top Micro Business Lenders by State and Territory Based on Call Report Data, June 2013

Name of Lending Institution	City	HQ State	Micro Business Lending (less than \$100,000)						All Small Business Lending (\$1 million or less)			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)	
Waumandee State Bank	Waumandee	WI	95.0	0.095	0.292	15,234	299	100M-500M	85	45,350	431	0.001
The Farmers State Bank of Waupaca	Waupaca	WI	95.0	0.069	0.310	11,905	356	100M-500M	83	36,896	488	0.001
Premier Community Bank	Marion	WI	92.5	0.047	0.264	12,484	412	100M-500M	68	39,425	536	0.000
First National Bank at Darlington	Darlington	WI	90.0	0.092	1.000	8,815	179	<100M	48	8,815	179	0.001
Farmers Exchange Bank	Neshkoro	WI	90.0	0.203	1.000	11,287	163	<100M	63	11,287	163	0.000
Forward Financial Bank	Marshfield	WI	90.0	0.043	0.164	13,792	497	100M-500M	80	62,732	745	0.001
The National Bank of Waupun	Waupun	WI	90.0	0.062	0.232	8,298	241	100M-500M	75	32,048	334	0.002
Calhoun County Bank, Inc.	Grantsville	WV	100.0	0.221	1.000	27,512	548	100M-500M	88	27,512	548	0.000
Main Street Bank Corp.	Wheeling	WV	97.5	0.096	0.293	27,273	663	100M-500M	100	92,992	977	0.000
Bank of Mingo	Williamson	WV	90.0	0.173	1.000	18,853	195	100M-500M	65	18,853	195	0.000
Logan Bank & Trust Company	Logan	WV	87.5	0.038	0.307	9,910	248	100M-500M	75	32,288	335	0.000
United Bank	Parkersburg	WV	85.0	0.040	0.109	201,963	24,227	1B-10B	68	654,142	26,462	0.002
First Sentry Bank, Inc.	Huntington	WV	85.0	0.040	0.102	19,255	693	100M-500M	85	121,430	1,184	0.000
Platte Valley Bank	Torrington	WY	100.0	0.192	0.382	43,149	1,943	100M-500M	85	75,728	2,132	0.000
Wyoming Community Bank	Riverton	WY	95.0	0.085	0.294	10,279	296	100M-500M	78	30,013	373	0.000
Sundance State Bank	Sundance	WY	92.5	0.073	0.327	11,065	418	100M-500M	80	30,285	521	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 2013

Name of Lending Institution	City	HQ State	Macro Business Lending (\$100,000 - \$1 million)					All Small Business Lending (\$1 million or less)				
			Total Rank	TA Ratio ¹	TBL Ratio ¹	Amount (1,000)	Number	Institution Asset Size	Total Rank	Amount (1,000)	Number	CC Amount/TA ¹
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Denali State Bank	Fairbanks	AK	70.0	0.215	0.508	54,652	244	100M-500M	68	58,249	378	0.000
First Metro Bank	Muscle Shoas	AL	97.5	0.171	0.730	87,684	301	500M-1B	98	120,034	1,429	0.003
The Bank of Vernon	Vernon	AL	95.0	0.352	0.858	52,749	218	100M-500M	93	61,492	549	0.008
First Southern Bank	Florence	AL	87.5	0.202	0.696	39,202	161	100M-500M	75	45,768	418	0.004
Central State Bank	Calera	AL	87.5	0.199	0.689	35,547	155	100M-500M	83	42,902	428	0.000
First Community Bank of Central Alabama	Wetumpka	AL	87.5	0.180	0.595	55,754	223	100M-500M	80	66,060	575	0.000
CCB COMMUNITY BANK	Andalusia	AL	85.0	0.181	0.482	73,766	354	100M-500M	83	96,375	1,308	0.002
Citizens Bank & Trust	Guntersville	AL	85.0	0.171	0.557	54,029	262	100M-500M	83	67,262	875	0.000
Trinity Bank	Dothan	AL	85.0	0.307	0.788	24,357	106	<100M	75	28,780	268	0.000
Metro Bank	Pell City	AL	82.5	0.139	0.522	92,008	402	500M-1B	78	111,540	1,238	0.000
ServisFirst Bank	Birmingham	AL	82.5	0.196	0.312	617,117	2,285	1B-10B	75	667,261	3,731	0.000
Simmons First Bank of Northeast Arkansas	Jonesboro	AR	85.0	0.149	0.626	51,595	217	100M-500M	83	61,001	599	0.000
First Community Bank	Batesville	AR	85.0	0.131	0.445	103,476	460	500M-1B	83	136,543	3,020	0.002
National Bank of Arkansas in North Little	North Little	AR	82.5	0.182	0.624	33,944	131	100M-500M	68	36,680	246	0.000
First State Bank	Russellvill	AR	82.5	0.170	0.562	33,199	144	100M-500M	68	37,921	341	0.000
One Bank & Trust, National Association	Little Rock	AR	82.5	0.142	0.531	56,807	260	100M-500M	78	66,512	578	0.003
PEOPLES BANK	Sheridan	AR	82.5	0.239	0.802	26,340	101	100M-500M	85	32,851	357	0.000
Farmers Bank and Trust Company	Blytheville	AR	80.0	0.161	0.371	65,415	222	100M-500M	73	74,292	538	0.000
Heritage Bank, National Association	Jonesboro	AR	80.0	0.156	0.564	37,704	137	100M-500M	75	44,244	455	0.000
Simmons First Bank of Russellville	Russellvill	AR	80.0	0.150	0.586	28,301	142	100M-500M	63	32,138	282	0.000
Cornerstone Bank	Eureka Spri	AR	80.0	0.169	0.635	26,283	102	100M-500M	70	30,560	337	0.005
First State Bank of Warren	Warren	AR	80.0	0.242	0.847	23,992	96	<100M	78	28,324	288	0.000
First National Bank of North Arkansas	Berryville	AR	80.0	0.149	0.667	25,477	119	100M-500M	85	36,293	675	0.001
The Foothills Bank	Yuma	AZ	87.5	0.303	0.575	84,812	298	100M-500M	88	90,647	470	0.000
SUNRISE BANK OF ARIZONA	Phoenix	AZ	87.5	0.343	0.535	69,425	289	100M-500M	80	70,770	346	0.000
National Bank of California	Los Angeles	CA	92.5	0.537	0.987	183,740	333	100M-500M	93	186,101	402	0.000
Plaza Bank	Irvine	CA	92.5	0.367	0.508	170,072	532	100M-500M	90	175,006	634	0.000
Seacoast Commerce Bank	San Diego	CA	90.0	0.422	0.531	104,323	420	100M-500M	88	105,048	440	0.000
Community Commerce Bank	Claremont	CA	87.5	0.356	0.690	87,443	274	100M-500M	88	89,903	323	0.000
Pacific Enterprise Bank	Irvine	CA	85.0	0.293	0.475	92,834	378	100M-500M	90	116,446	933	0.000
Tri Counties Bank	Chico	CA	82.5	0.147	0.451	381,532	1,490	1B-10B	85	425,836	3,780	0.000
GBC International Bank	Los Angeles	CA	82.5	0.273	0.399	120,072	322	100M-500M	80	121,129	354	0.000
Community West Bank, National Association	Goleta	CA	82.5	0.201	0.499	107,002	509	500M-1B	80	107,909	564	0.000
Valley Business Bank	Visalia	CA	82.5	0.251	0.505	92,311	268	100M-500M	85	99,530	414	0.000
Community Bank of the Bay	Oakland	CA	82.5	0.337	0.573	57,471	188	100M-500M	80	58,789	224	0.000
Mission Valley Bank	Sun Valley	CA	82.5	0.263	0.469	67,077	289	100M-500M	85	74,174	591	0.000

Table 3C. Top Macro Business Lenders by State and Territory Based on Call Report Data, June 2013

Name of Lending Institution	City	HQ State	Macro Business Lending (\$100,000 - \$1 million)						All Small Business Lending (\$1 million or less)			
			Total Rank	TA Ratio ¹	TBL Ratio ¹	Amount (1,000)	Number	Institution Asset Size	Total Rank	Amount (1,000)	Number	CC Amount/TA ¹
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Redwood Capital Bank	Eureka	CA	82.5	0.243	0.616	60,065	224	100M-500M	83	63,182	324	0.000
Yampa Valley Bank	Steamboat S	CO	95.0	0.271	0.884	50,078	175	100M-500M	95	56,650	416	0.000
High Country Bank	Salida	CO	87.5	0.205	0.746	40,416	165	100M-500M	83	44,816	302	0.000
First State Bank of Colorado	Hotchkiss	CO	85.0	0.215	0.694	39,327	166	100M-500M	83	43,433	417	0.000
Pikes Peak National Bank	Colorado Sp	CO	85.0	0.297	0.876	23,097	99	<100M	78	24,093	167	0.000
Centennial Bank	Centennial	CO	82.5	0.192	0.447	81,600	293	100M-500M	80	85,081	432	0.000
Canon National Bank	Canon City	CO	82.5	0.215	0.590	50,022	170	100M-500M	78	52,977	270	0.000
Valley Bank & Trust	Brighton	CO	82.5	0.166	0.685	43,674	123	100M-500M	80	48,025	285	0.000
Timberline Bank	Grand Junct	CO	82.5	0.253	0.582	40,872	136	100M-500M	78	44,896	246	0.000
North Valley Bank	Thornton	CO	80.0	0.232	0.626	31,251	109	100M-500M	75	33,615	192	0.000
Castle Rock Bank	Castle Rock	CO	80.0	0.221	0.957	25,155	58	100M-500M	73	26,293	100	0.000
Thomaston Savings Bank	Thomaston	CT	80.0	0.105	0.649	79,563	351	500M-1B	78	85,748	626	0.000
Naugatuck Savings Bank	Naugatuck	CT	80.0	0.153	0.485	148,727	609	500M-1B	80	162,920	1,082	0.000
Fairfield County Bank	Ridgefield	CT	77.5	0.124	0.334	196,447	823	1B-10B	78	215,560	1,456	0.000
Quinnipiac Bank & Trust Company	Hamden	CT	77.5	0.353	0.800	35,323	146	100M-500M	78	42,303	292	0.000
Industrial Bank	Washington	DC	72.5	0.115	0.374	40,267	130	100M-500M	73	42,706	179	0.001
The Bank of Delmarva	Seaford	DE	85.0	0.207	0.480	87,231	316	100M-500M	75	96,905	658	0.001
PNC Bank, National Association	Wilmington	DE	82.5	0.026	0.097	7,637,194	33,117	>50B	73	10,233,377	263,408	0.012
BankFIRST	Winter Park	FL	97.5	0.245	0.601	164,515	601	500M-1B	95	178,526	980	0.000
Fidelity Bank of Florida, National Associ	Merritt Isl	FL	95.0	0.365	0.726	107,212	417	100M-500M	93	111,219	504	0.000
Platinum Bank	Brandon	FL	90.0	0.274	0.506	120,659	367	100M-500M	90	133,709	692	0.000
American Enterprise Bank of Florida	Jacksonvill	FL	90.0	0.262	0.659	50,806	270	100M-500M	88	55,119	419	0.001
United Legacy Bank	Winter Park	FL	87.5	0.255	0.612	51,087	175	100M-500M	85	54,742	279	0.000
Florida Traditions Bank	Dade City	FL	87.5	0.281	0.510	80,552	310	100M-500M	88	88,958	558	0.000
CenterState Bank of Florida, National Ass	Winter Have	FL	85.0	0.143	0.489	336,343	1,403	1B-10B	85	372,699	2,578	0.000
Community Southern Bank	Lakeland	FL	85.0	0.221	0.597	47,211	193	100M-500M	88	53,912	455	0.000
First Green Bank	Mount Dora	FL	85.0	0.276	0.486	64,943	187	100M-500M	78	67,221	264	0.000
The Bank of Tampa	Tampa	FL	82.5	0.147	0.460	180,919	660	1B-10B	83	199,892	1,176	0.002
Old Florida National Bank	Orlando	FL	82.5	0.175	0.372	139,838	637	500M-1B	80	151,798	1,003	0.000
Prosperity Bank	Saint Augus	FL	82.5	0.151	0.516	113,363	427	500M-1B	83	122,893	753	0.000
Harbor Community Bank	Indiantown	FL	82.5	0.172	0.588	73,615	307	100M-500M	83	78,728	515	0.000
First Citrus Bank	Tampa	FL	82.5	0.288	0.488	62,889	169	100M-500M	78	67,242	269	0.000
Gulfstream Business Bank	Stuart	FL	82.5	0.221	0.422	126,004	401	500M-1B	83	133,567	580	0.000
FirstAtlantic Bank	Jacksonvill	FL	82.5	0.207	0.471	83,224	406	100M-500M	83	91,738	689	0.000
Bank of the Federated States of Micronesi	Pohnpei	FM	60.0	0.126	0.673	13,821	50	100M-500M	60	15,141	79	0.000

Table 3C. Top Macro Business Lenders by State and Territory Based on Call Report Data, June 2013

Name of Lending Institution	City	HQ State	Macro Business Lending (\$100,000 - \$1 million)						All Small Business Lending (\$1 million or less)			
			Total Rank	TA Ratio ¹	TBL Ratio ¹	Amount (1,000)	Institution Number	Asset Size	Total Rank	Amount (1,000)	Number	CC Amount/TA ¹
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Guardian Bank	Valdosta	GA	97.5	0.356	0.877	81,682	213	100M-500M	95	93,091	495	0.001
CornerstoneBank	Atlanta	GA	95.0	0.336	0.720	102,472	257	100M-500M	88	105,691	349	0.000
Waycross Bank & Trust	Waycross	GA	92.5	0.372	0.945	71,407	157	100M-500M	88	75,558	327	0.001
Century Bank of Georgia	Cartersville	GA	90.0	0.261	0.866	40,811	143	100M-500M	85	45,870	322	0.000
First Madison Bank & Trust	Colbert	GA	90.0	0.317	0.645	50,208	191	100M-500M	88	58,851	510	0.000
Thomasville National Bank	Thomasville	GA	87.5	0.219	0.543	115,407	432	500M-1B	83	124,678	761	0.000
The Citizens Bank of Forsyth County	Cumming	GA	87.5	0.214	0.695	46,590	170	100M-500M	83	52,200	393	0.000
Affinity Bank	Atlanta	GA	87.5	0.333	0.526	90,906	260	100M-500M	83	98,641	461	0.000
Verity Bank	Winder	GA	87.5	0.286	0.651	48,488	151	100M-500M	80	52,342	267	0.000
First National Bank South	Alma	GA	85.0	0.206	0.527	63,710	297	100M-500M	88	80,479	1,088	0.000
Sunmark Community Bank	Hawkinsvill	GA	85.0	0.182	0.721	36,438	158	100M-500M	80	41,543	381	0.007
Bank of Dudley	Dudley	GA	85.0	0.216	0.701	39,849	156	100M-500M	88	48,443	526	0.007
Bank of Guam	Hagatna	GU	67.5	0.076	0.256	96,214	1,540	1B-10B	68	107,066	9,645	0.011
Pacific Rim Bank	Honolulu	HI	72.5	0.247	0.671	34,321	94	100M-500M	73	34,854	126	0.000
First Central State Bank	De Witt	IA	100.0	0.222	0.750	62,178	243	100M-500M	95	82,944	737	0.000
Waukon State Bank	Waukon	IA	97.5	0.176	0.685	40,961	179	100M-500M	83	47,190	424	0.000
Ohnward Bank & Trust	Cascade	IA	97.5	0.192	0.855	38,121	190	100M-500M	98	44,602	785	0.000
Northwest Bank and Trust Company	Davenport	IA	92.5	0.175	0.633	34,780	184	100M-500M	83	43,001	481	0.000
NSB Bank	Mason City	IA	90.0	0.265	0.602	45,288	154	100M-500M	88	58,508	608	0.001
First Bank	West Des Mo	IA	90.0	0.220	0.740	20,369	84	<100M	65	21,876	135	0.000
Gateway State Bank	Clinton	IA	90.0	0.186	0.671	24,001	227	100M-500M	85	30,988	818	0.000
De Witt Bank & Trust Co.	De Witt	IA	90.0	0.179	0.683	24,955	130	100M-500M	80	30,814	339	0.000
Farmers State Bank	Waterloo	IA	90.0	0.194	0.506	94,421	394	100M-500M	83	109,971	935	0.004
South Story Bank & Trust	Slater	IA	87.5	0.198	0.736	19,872	72	100M-500M	73	23,208	205	0.000
Community Bank	Indianola	IA	87.5	0.152	0.745	23,345	114	100M-500M	80	28,779	360	0.000
Farmers & Merchants Savings Bank	Manchester	IA	87.5	0.269	0.471	92,264	362	100M-500M	80	98,507	582	0.003
Clear Lake Bank and Trust Company	Clear Lake	IA	87.5	0.178	0.469	47,306	204	100M-500M	83	58,098	584	0.000
Iowa Falls State Bank	Iowa Falls	IA	87.5	0.170	0.862	20,879	67	100M-500M	80	24,221	181	0.000
Community National Bank	Waterloo	IA	87.5	0.191	0.485	52,977	245	100M-500M	83	62,779	558	0.000
Syringa Bank	Boise	ID	77.5	0.399	0.651	61,715	266	100M-500M	75	69,358	503	0.000
ABC Bank	Chicago	IL	97.5	0.387	0.963	128,773	256	100M-500M	93	133,653	445	0.000
Seaway Bank and Trust Company	Chicago	IL	92.5	0.165	0.645	91,872	367	500M-1B	83	102,885	546	0.001
Itasca Bank & Trust Co.	Itasca	IL	92.5	0.248	0.606	104,751	430	100M-500M	85	111,924	667	0.000
North Community Bank	Chicago	IL	90.0	0.159	0.586	397,383	1,798	1B-10B	80	413,196	2,316	0.000
BankChampaign, National Association	Champaign	IL	90.0	0.204	0.644	39,079	170	100M-500M	85	46,289	486	0.000
Apple River State Bank	Apple River	IL	90.0	0.158	0.660	42,524	384	100M-500M	83	51,983	699	0.000

Table 3C. Top Macro Business Lenders by State and Territory Based on Call Report Data, June 2013

Name of Lending Institution	City	HQ State	Macro Business Lending (\$100,000 - \$1 million)						All Small Business Lending (\$1 million or less)			
			Total Rank	TA Ratio ¹	TBL Ratio ¹	Amount (1,000)	Institution Number	Asset Size	Total Rank	Amount (1,000)	Number	CC Amount/TA ¹
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
The Fairfield National Bank	Fairfield	IL	90.0	0.174	0.730	75,059	210	100M-500M	83	81,547	494	0.001
The Foster Bank	Chicago	IL	90.0	0.282	0.511	107,115	482	100M-500M	83	115,400	670	0.000
Savanna-Thomson State Bank	Thomson	IL	87.5	0.282	0.716	28,269	123	100M-500M	80	32,489	269	0.000
Grand Ridge National Bank	Grand Ridge	IL	87.5	0.411	0.835	30,869	92	<100M	78	32,748	151	0.000
Forest Park National Bank and Trust Compa	Forest Park	IL	87.5	0.226	0.698	48,053	161	100M-500M	83	51,577	272	0.000
Union National Bank and Trust Company of	Elgin	IL	87.5	0.276	0.431	93,636	319	100M-500M	80	98,201	422	0.000
Allied First Bank,sb	Oswego	IL	87.5	0.189	0.937	23,753	105	100M-500M	80	25,341	149	0.000
Liberty Bank	Alton	IL	87.5	0.177	0.580	50,410	207	100M-500M	78	55,945	378	0.000
Community First Bank of Indiana	Kokomo	IN	92.5	0.356	0.743	69,525	352	100M-500M	88	77,924	660	0.000
German American Bancorp	Jasper	IN	87.5	0.173	0.487	346,201	1,177	1B-10B	80	384,178	2,174	0.003
First State Bank of Middlebury	Middlebury	IN	87.5	0.225	0.632	89,071	394	100M-500M	85	102,490	915	0.000
Farmers State Bank	Lagrange	IN	85.0	0.123	0.675	63,747	300	500M-1B	83	80,541	848	0.000
The New Washington State Bank	New Washing	IN	85.0	0.193	0.685	46,663	202	100M-500M	80	54,274	473	0.000
Greenfield Banking Company	Greenfield	IN	85.0	0.117	0.830	51,896	185	100M-500M	80	59,996	510	0.008
First Federal Savings Bank	Huntington	IN	82.5	0.168	0.684	45,526	210	100M-500M	78	51,000	411	0.000
IAB Financial Bank	Fort Wayne	IN	82.5	0.160	0.428	150,021	661	500M-1B	80	176,141	1,499	0.000
Lake City Bank	Warsaw	IN	82.5	0.207	0.378	614,392	1,588	1B-10B	80	746,925	6,987	0.000
First Merchants Bank National Association	Muncie	IN	80.0	0.137	0.365	593,438	2,393	1B-10B	75	663,754	5,366	0.000
First National Bank	Cloverdale	IN	80.0	0.135	0.667	35,944	160	100M-500M	70	40,137	332	0.003
Horizon Bank, National Association	Michigan Ci	IN	80.0	0.111	0.510	198,756	913	1B-10B	75	219,175	1,849	0.000
Jackson County Bank	Seymour	IN	80.0	0.139	0.478	59,759	216	100M-500M	68	64,481	342	0.000
Indiana Community Bank	Goshen	IN	80.0	0.330	0.692	32,031	133	<100M	70	34,609	205	0.000
Gardner Bank	Gardner	KS	95.0	0.202	0.806	20,462	92	100M-500M	80	23,787	234	0.000
University Bank	Pittsburg	KS	95.0	0.288	0.671	31,590	138	100M-500M	83	36,322	301	0.000
Community Bank of Wichita, Inc.	Wichita	KS	92.5	0.301	0.706	20,185	93	<100M	83	24,981	334	0.000
Community First National Bank	Manhattan	KS	92.5	0.202	0.568	32,852	150	100M-500M	80	37,308	330	0.000
Peoples Bank	Lawrence	KS	90.0	0.139	0.542	57,222	243	100M-500M	78	63,449	514	0.000
Bank of Kansas	South Hutch	KS	90.0	0.171	0.519	50,000	217	100M-500M	78	52,855	323	0.000
FirstBank of Independence	Independenc	KS	90.0	0.211	0.693	19,500	97	<100M	80	24,001	269	0.000
The Community Bank	Liberal	KS	90.0	0.210	0.612	20,018	88	<100M	80	25,416	278	0.000
The Kearny County Bank	Lakin	KS	87.5	0.141	0.655	26,293	121	100M-500M	83	35,553	455	0.000
Peoples Bank and Trust Company	Mcperson	KS	87.5	0.134	0.459	54,697	240	100M-500M	80	69,735	806	0.000
Andover State Bank	Andover	KS	87.5	0.272	0.740	19,028	81	<100M	73	21,198	156	0.000
Patriots Bank	Garnett	KS	87.5	0.199	0.880	17,327	56	<100M	88	19,690	180	0.000
First Bank of Newton	Newton	KS	87.5	0.152	0.675	24,151	76	100M-500M	83	33,094	320	0.000
Capital City Bank	Topeka	KS	87.5	0.157	0.484	68,312	250	100M-500M	80	79,616	641	0.000
Alliance Bank	Topeka	KS	87.5	0.189	0.691	16,558	77	<100M	83	21,527	307	0.000
Heritage Bank	Topeka	KS	87.5	0.296	0.913	14,841	58	<100M	65	15,312	74	0.000
Freedom Bank	Overland Pa	KS	87.5	0.233	0.496	35,748	100	100M-500M	75	38,341	222	0.000

Table 3C. Top Macro Business Lenders by State and Territory Based on Call Report Data, June 2013

Name of Lending Institution	City	HQ State	Macro Business Lending (\$100,000 - \$1 million)						All Small Business Lending (\$1 million or less)			
			Total Rank	TA Ratio ¹	TBL Ratio ¹	Amount (1,000)	Institution Number	Asset Size	Total Rank	Amount (1,000)	Number	CC Amount/TA ¹
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Heritage Bank, Inc.	Erlanger	KY	90.0	0.188	0.507	88,776	336	100M-500M	78	96,561	617	0.001
Taylor County Bank	Campbellsvi	KY	87.5	0.212	0.779	34,753	120	100M-500M	78	39,450	300	0.000
Wilson & Muir Bank & Trust Company	Bardstown	KY	87.5	0.161	0.533	66,032	311	100M-500M	85	79,305	872	0.002
Peoples Exchange Bank	Stanton	KY	85.0	0.143	0.646	47,701	212	100M-500M	80	56,065	654	0.000
Cumberland Security Bank, Inc.	Somerset	KY	85.0	0.208	0.648	33,831	127	100M-500M	73	37,439	284	0.000
Town Square Bank, Inc.	Ashland	KY	85.0	0.213	0.639	33,009	169	100M-500M	80	39,439	427	0.004
Hometown Bank of Corbin, Inc.	Corbin	KY	85.0	0.208	0.685	28,022	135	100M-500M	75	32,910	317	0.000
The Monticello Banking Company	Monticello	KY	82.5	0.129	0.520	69,059	338	500M-1B	83	85,550	1,041	0.000
The Paducah Bank and Trust Company	Paducah	KY	82.5	0.142	0.473	75,056	380	500M-1B	80	91,160	922	0.001
Stock Yards Bank & Trust Company	Louisville	KY	82.5	0.177	0.383	398,190	1,489	1B-10B	78	434,084	2,525	0.000
Traditional Bank, Inc.	Mount Sterl	KY	82.5	0.138	0.504	148,701	569	1B-10B	78	165,953	1,247	0.000
Gulf Coast Bank and Trust Company	New Orleans	LA	92.5	0.228	0.578	222,113	1,118	500M-1B	88	245,580	1,886	0.002
Synergy Bank	Houma	LA	90.0	0.245	0.586	100,904	336	100M-500M	85	113,413	894	0.000
First National Bank	Arcadia	LA	87.5	0.215	0.654	42,707	181	100M-500M	80	49,848	491	0.002
First National Bank of Louisiana	Crowley	LA	85.0	0.196	0.565	56,953	225	100M-500M	80	65,618	567	0.000
Guaranty Bank & Trust Company of Delhi, L	Delhi	LA	85.0	0.227	0.818	34,320	121	100M-500M	88	41,973	497	0.005
Citizens Bank & Trust Company	Plaquemine	LA	82.5	0.188	0.544	43,824	183	100M-500M	70	48,927	374	0.000
Tri-Parish Bank	Eunice	LA	82.5	0.189	0.577	38,347	164	100M-500M	70	43,757	405	0.005
City Savings Bank & Trust Company	Deridder	LA	82.5	0.162	0.645	40,537	181	100M-500M	80	50,343	567	0.006
Community First Bank	New Iberia	LA	82.5	0.177	0.592	50,685	183	100M-500M	73	58,330	471	0.000
South Louisiana Bank, Houma, Louisiana	Houma	LA	80.0	0.157	0.446	67,579	327	100M-500M	73	80,980	879	0.000
Gibbsland Bank & Trust Company	Gibbsland	LA	80.0	0.206	0.538	53,019	219	100M-500M	85	68,691	840	0.000
Home Bank	Lafayette	LA	80.0	0.144	0.420	139,407	546	500M-1B	70	153,648	1,165	0.001
Investar Bank	Baton Rouge	LA	80.0	0.155	0.516	82,270	270	500M-1B	65	87,710	453	0.000
The Bank of Canton	Canton	MA	92.5	0.190	0.843	121,957	408	500M-1B	88	125,380	493	0.001
The Rockport National Bank	Rockport	MA	87.5	0.296	0.788	58,484	213	100M-500M	85	64,008	446	0.004
Leader Bank, National Association	Arlington	MA	87.5	0.151	0.782	101,473	240	500M-1B	80	103,434	312	0.000
North Shore Bank, a Co-operative Bank	Peabody	MA	85.0	0.249	0.528	113,003	454	100M-500M	85	120,549	660	0.000
The Provident Bank	Amesbury	MA	85.0	0.219	0.550	133,729	470	500M-1B	85	142,599	950	0.000
BayCoast Bank	Fall River	MA	85.0	0.141	0.521	139,928	574	500M-1B	80	148,907	863	0.000
Commerce Bank & Trust Company	Worcester	MA	85.0	0.191	0.429	336,216	1,294	1B-10B	85	358,047	2,045	0.000
Enterprise Bank and Trust Company	Lowell	MA	85.0	0.248	0.438	433,929	1,614	1B-10B	88	490,922	3,309	0.000
Chicopee Savings Bank	Chicopee	MA	82.5	0.191	0.463	113,999	505	500M-1B	83	125,178	883	0.000
The Milford National Bank and Trust Compa	Milford	MA	82.5	0.221	0.614	60,105	248	100M-500M	83	64,504	431	0.000
Provident State Bank, Inc.	Preston	MD	90.0	0.257	0.756	74,183	266	100M-500M	93	87,275	644	0.000
Capital Bank, National Association	Rockville	MD	87.5	0.194	0.555	95,830	326	100M-500M	83	101,686	515	0.013
Community Bank of Tri-County	Waldorf	MD	85.0	0.233	0.437	228,232	646	500M-1B	85	247,741	1,105	0.000

Table 3C. Top Macro Business Lenders by State and Territory Based on Call Report Data, June 2013

Name of Lending Institution	City	HQ State	Macro Business Lending (\$100,000 - \$1 million)						All Small Business Lending (\$1 million or less)			
			Total Rank	TA Ratio ¹	TBL Ratio ¹	Amount (1,000)	Institution Number	Asset Size	Total Rank	Amount (1,000)	Number	CC Amount/TA ¹
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Frederick County Bank	Frederick	MD	85.0	0.237	0.488	76,458	287	100M-500M	85	84,757	559	0.000
Howard Bank	Ellicott Ci	MD	85.0	0.259	0.408	107,253	429	100M-500M	83	116,461	709	0.000
Hebron Savings Bank	Hebron	MD	82.5	0.166	0.590	84,022	303	500M-1B	85	97,042	704	0.000
Revere Bank	Laurel	MD	80.0	0.199	0.435	94,686	274	100M-500M	78	99,841	402	0.000
The Bank of Maine	Portland	ME	87.5	0.228	0.628	178,814	747	500M-1B	80	196,267	1,521	0.000
Sanford Institution for Savings	Sanford	ME	82.5	0.308	0.935	133,958	298	100M-500M	85	143,199	703	0.000
Machias Savings Bank	Machias	ME	82.5	0.212	0.445	206,277	967	500M-1B	80	242,635	2,504	0.000
Northern Michigan Bank & Trust	Escanaba	MI	92.5	0.420	0.925	96,846	302	100M-500M	90	104,755	494	0.000
Main Street Bank	Bingham Far	MI	90.0	0.396	0.839	60,249	240	100M-500M	83	68,624	445	0.000
Traverse City State Bank	Traverse Ci	MI	87.5	0.328	0.750	69,018	283	100M-500M	83	76,706	552	0.000
1st State Bank	Saginaw	MI	87.5	0.407	0.673	74,017	351	100M-500M	83	82,255	645	0.000
Central Savings Bank	Sault Saint	MI	85.0	0.311	0.930	73,550	193	100M-500M	80	79,092	405	0.001
Honor Bank	Honor	MI	85.0	0.304	0.736	56,851	245	100M-500M	83	66,466	513	0.000
First Community Bank	Harbor Spri	MI	85.0	0.344	0.655	81,915	301	100M-500M	83	91,706	652	0.000
Michigan Commerce Bank	Ann Arbor	MI	85.0	0.294	0.568	180,239	821	500M-1B	83	189,370	1,198	0.000
United Bank of Michigan	Grand Rapid	MI	80.0	0.283	0.493	132,383	489	100M-500M	75	139,849	735	0.000
The Bank of Northern Michigan	Petoskey	MI	80.0	0.287	0.548	100,591	377	100M-500M	75	109,045	630	0.000
Bank of Michigan	Farmington	MI	80.0	0.480	0.714	46,492	194	<100M	65	48,005	251	0.000
Huron Valley State Bank	Milford	MI	80.0	0.572	0.933	48,187	151	<100M	80	51,624	287	0.000
PrinsBank	Prinsburg	MN	100.0	0.629	0.980	73,384	410	100M-500M	100	74,867	579	0.000
Prior Lake State Bank	Prior Lake	MN	100.0	0.355	0.955	68,699	233	100M-500M	95	71,905	353	0.000
Gateway Bank	Mendota Hei	MN	95.0	0.441	0.891	48,688	227	100M-500M	85	51,855	341	0.000
The State Bank of Faribault	Faribault	MN	92.5	0.220	0.797	39,161	141	100M-500M	85	45,555	374	0.000
Drake Bank	Saint Paul	MN	92.5	0.375	0.835	30,478	168	<100M	83	35,259	320	0.000
Sentry Bank	Saint Josep	MN	90.0	0.201	0.721	33,144	172	100M-500M	73	37,359	326	0.000
Northwoods Bank of Minnesota	Park Rapids	MN	87.5	0.211	0.799	21,735	163	100M-500M	80	24,886	494	0.000
HomeTown Bank	Redwood Fal	MN	87.5	0.171	0.724	35,519	148	100M-500M	73	40,515	339	0.000
Crown Bank	Edina	MN	87.5	0.352	0.528	68,427	237	100M-500M	80	77,900	461	0.000
Signature Bank	Minnetonka	MN	87.5	0.284	0.532	62,740	264	100M-500M	80	68,839	447	0.000
Reliance Bank	Faribault	MN	87.5	0.317	0.734	22,934	104	<100M	75	26,162	224	0.000
Missouri Bank and Trust Company of Kansas	Kansas City	MO	100.0	0.385	0.947	236,830	390	500M-1B	95	248,973	1,509	0.000
Branson Bank	Branson	MO	97.5	0.439	0.938	72,705	166	100M-500M	90	77,516	317	0.000
Citizens Bank of Newburg	Rolla	MO	92.5	0.304	0.929	51,638	130	100M-500M	88	55,590	276	0.000
Community Bank of Raymore	Raymore	MO	90.0	0.312	0.612	54,395	210	100M-500M	83	60,756	457	0.000
Liberty Bank	Springfield	MO	90.0	0.208	0.545	220,119	924	1B-10B	85	259,912	2,036	0.000
First Midwest Bank of Poplar Bluff	Poplar Bluf	MO	85.0	0.207	0.498	59,372	269	100M-500M	80	69,457	715	0.001
Farmers and Merchants Bank of St. Clair	Saint Clair	MO	85.0	0.181	0.683	29,707	151	100M-500M	78	34,422	373	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	CC Amount/TA ¹
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Bremen Bank and Trust Company	Hazelwood	MO	85.0	0.227	0.540	47,402	197	100M-500M	78	52,339	374	0.000
United Bank of Union	Union	MO	85.0	0.163	0.507	49,582	315	100M-500M	78	55,689	546	0.000
Country Club Bank	Kansas City	MO	85.0	0.152	0.471	181,776	716	1B-10B	83	217,671	1,495	0.000
The Bank of Versailles	Versailles	MO	85.0	0.129	0.863	27,555	117	100M-500M	63	30,557	228	0.000
Mid America Bank	Linn	MO	85.0	0.183	0.607	59,091	113	100M-500M	93	97,404	565	0.000
Citizens Bank	New Haven	MO	85.0	0.191	0.607	32,928	114	100M-500M	70	37,208	259	0.000
Central Bank of Lake of the Ozarks Commercial Bank	Osage Beach Saint Louis	MO	85.0	0.148	0.538	82,653	427	500M-1B	80	99,400	1,692	0.005
		MO	85.0	0.232	0.615	38,955	141	100M-500M	80	47,030	431	0.003
RiverHills Bank	Port Gibson	MS	87.5	0.210	0.834	59,330	161	100M-500M	85	71,101	589	0.000
State Bank & Trust Company	Greenwood	MS	87.5	0.165	0.489	156,305	635	500M-1B	78	181,503	1,744	0.000
Community Bank, Coast	Biloxi	MS	87.5	0.185	0.539	110,450	411	500M-1B	73	121,205	793	0.000
The First, A National Banking Associat	Hattiesburg	MS	85.0	0.134	0.507	129,482	527	500M-1B	70	145,109	1,148	0.000
FIRST COMMERCIAL BANK	Jackson	MS	85.0	0.271	0.489	73,767	325	100M-500M	70	83,660	640	0.000
Peoples Bank	Mendenhall	MS	82.5	0.162	0.655	36,710	178	100M-500M	83	52,064	963	0.000
Renasant Bank	Tupelo	MS	82.5	0.145	0.405	612,300	2,722	1B-10B	73	678,082	5,417	0.000
Covenant Bank	Clarksdale	MS	82.5	0.200	0.533	46,269	218	100M-500M	78	59,463	779	0.000
First Montana Bank, Inc.	Libby	MT	85.0	0.250	0.700	72,172	291	100M-500M	80	81,618	631	0.000
First Citizens Bank of Butte	Butte	MT	82.5	0.269	0.759	18,571	77	<100M	68	21,041	177	0.001
The Yellowstone Bank	Laurel	MT	82.5	0.219	0.553	101,236	459	100M-500M	78	117,236	1,107	0.000
Bank of Bridger, National Association	Bridger	MT	80.0	0.119	0.747	39,032	198	100M-500M	73	48,329	563	0.000
Farmers State Bank	Victor	MT	80.0	0.151	0.655	47,650	211	100M-500M	70	56,319	598	0.000
Mountain West Bank, National Association	Helena	MT	80.0	0.207	0.487	130,341	602	500M-1B	75	143,640	1,206	0.000
Prairie Mountain Bank	Great Falls	MT	80.0	0.331	0.701	23,593	91	<100M	68	25,789	174	0.004
Freedom Bank	Columbia Fa	MT	80.0	0.366	0.803	15,409	56	<100M	73	19,188	162	0.000
First Bank	Troy	NC	87.5	0.159	0.587	516,596	2,212	1B-10B	88	618,151	6,172	0.003
The Fidelity Bank	Fuquay Vari	NC	87.5	0.194	0.546	308,099	1,239	1B-10B	85	331,962	2,351	0.004
Yadkin Bank	Elkin	NC	85.0	0.199	0.508	357,416	1,694	1B-10B	85	418,693	8,312	0.000
First-Citizens Bank & Trust Company	Raleigh	NC	80.0	0.166	0.439	3,473,098	12,670	10-50B	80	3,823,514	123,231	0.011
Bank of Oak Ridge	Oak Ridge	NC	80.0	0.220	0.589	75,676	256	100M-500M	80	83,083	535	0.000
Carolina Trust Bank	Lincolnton	NC	77.5	0.252	0.582	66,967	291	100M-500M	80	76,750	666	0.000
Select Bank & Trust Company	Greenville	NC	77.5	0.214	0.603	56,816	196	100M-500M	73	62,312	394	0.000
Southern Bank and Trust Company	Mount Olive	NC	75.0	0.135	0.496	274,094	2,177	1B-10B	78	316,358	8,925	0.000
First South Bank	Washington	NC	75.0	0.153	0.566	104,162	410	500M-1B	73	110,901	654	0.000
Northland Financial	Steele	ND	92.5	0.195	0.800	36,316	184	100M-500M	93	45,420	533	0.000
BlackRidgeBANK	Fargo	ND	92.5	0.224	0.639	79,835	377	100M-500M	85	92,785	863	0.000
Western State Bank	Devils Lake	ND	85.0	0.239	0.460	148,122	799	500M-1B	90	256,714	5,690	0.000
Cornerstone Bank	Fargo	ND	85.0	0.222	0.542	51,817	237	100M-500M	75	55,419	351	0.000

Table 3C. Top Macro Business Lenders by State and Territory Based on Call Report Data, June 2013

Name of Lending Institution	City	HQ State	Macro Business Lending (\$100,000 - \$1 million)						All Small Business Lending (\$1 million or less)			
			Total Rank	TA Ratio ¹	TBL Ratio ¹	Amount (1,000)	Number	Institution Asset Size	Total Rank	Amount (1,000)	Number	CC Amount/TA ¹
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Dakota Community Bank & Trust, National A	Hebron	ND	85.0	0.124	0.533	80,339	389	500M-1B	80	97,294	1,218	0.000
Kirkwood Bank & Trust Co.	Bismarck	ND	85.0	0.203	0.581	41,325	136	100M-500M	78	48,220	347	0.000
United Community Bank of North Dakota	Leeds	ND	82.5	0.164	0.541	44,088	191	100M-500M	73	49,257	366	0.002
First National Bank & Trust Co. of Willis	Williston	ND	80.0	0.145	0.519	57,316	247	100M-500M	73	65,965	574	0.002
Great Plains National Bank	Belfield	ND	80.0	0.116	0.778	21,023	113	100M-500M	73	26,870	310	0.000
Alerus Financial, National Association	Grand Forks	ND	80.0	0.150	0.360	193,160	888	1B-10B	78	241,235	2,724	0.000
Bank of Nebraska	La Vista	NE	90.0	0.258	0.600	35,382	109	100M-500M	73	38,504	218	0.000
Security State Bank	Ansley	NE	90.0	0.194	0.732	25,469	97	100M-500M	80	30,553	271	0.000
Enterprise Bank National Association	Omaha	NE	90.0	0.244	0.579	49,874	158	100M-500M	78	53,155	251	0.000
First State Bank	Gothenburg	NE	87.5	0.176	0.555	49,641	172	100M-500M	85	66,320	653	0.000
Brunswick State Bank	Brunswick	NE	87.5	0.194	0.746	16,215	50	<100M	70	18,227	128	0.000
Commercial State Bank	Wausa	NE	87.5	0.241	0.702	18,882	85	<100M	78	23,352	217	0.001
Bank of Hartington	Hartington	NE	85.0	0.169	0.740	11,313	49	<100M	63	12,730	103	0.000
Amfirst Bank, National Association	Mccook	NE	85.0	0.144	0.519	35,163	178	100M-500M	73	40,651	391	0.000
Adams Bank & Trust	Ogallala	NE	85.0	0.158	0.477	90,823	295	500M-1B	83	113,525	1,086	0.000
Cornhusker Bank	Lincoln	NE	85.0	0.166	0.420	68,154	276	100M-500M	78	78,047	637	0.001
Centennial Bank	Omaha	NE	85.0	0.289	0.547	28,357	113	<100M	70	31,168	206	0.000
The State Bank of Bartley	Bartley	NE	85.0	0.218	0.667	18,085	64	<100M	65	19,460	107	0.000
Battle Creek State Bank	Battle Cree	NE	85.0	0.278	0.779	7,640	70	<100M	65	9,395	119	0.000
The First Colebrook Bank	Colebrook	NH	82.5	0.280	0.609	73,045	370	100M-500M	78	88,012	890	0.000
Centrix Bank & Trust	Bedford	NH	82.5	0.219	0.408	195,569	725	500M-1B	80	202,536	945	0.000
1st Constitution Bank	Cranbury	NJ	95.0	0.300	0.715	241,590	901	500M-1B	95	249,692	1,074	0.000
Cornerstone Bank	Moorestown	NJ	92.5	0.464	0.939	120,232	299	100M-500M	95	128,045	510	0.000
Unity Bank	Clinton	NJ	85.0	0.200	0.430	165,183	762	500M-1B	85	174,556	1,083	0.000
BankAsiana	Palisades P	NJ	85.0	0.458	0.600	95,746	386	100M-500M	83	98,322	453	0.000
BNB Bank, National Association	Fort Lee	NJ	80.0	0.270	0.480	84,775	452	100M-500M	78	87,165	650	0.000
Fulton Bank of New Jersey	Mount Laure	NJ	80.0	0.182	0.389	602,778	2,713	1B-10B	80	648,258	4,596	0.000
Harvest Community Bank	Pennsville	NJ	80.0	0.248	0.663	46,937	344	100M-500M	80	50,795	666	0.000
Heritage Community Bank	Randolph	NJ	80.0	0.486	0.716	68,582	235	100M-500M	83	73,950	410	0.000
Capital Bank of New Jersey	Vineland	NJ	80.0	0.266	0.533	85,155	294	100M-500M	78	89,778	450	0.000
Cape Bank	Cape May Co	NJ	77.5	0.147	0.396	154,840	506	1B-10B	75	161,594	666	0.000
Community 1st Bank Las Vegas	Las Vegas	NM	90.0	0.302	0.945	47,812	116	100M-500M	85	50,617	217	0.000
Bank of the Rio Grande, National Associat	Las Cruces	NM	87.5	0.393	0.937	50,526	97	100M-500M	88	53,920	233	0.000
Main Bank	Albuquerque	NM	82.5	0.294	0.686	32,705	121	100M-500M	68	34,229	164	0.000
Four Corners Community Bank	Farmington	NM	82.5	0.200	0.521	44,419	162	100M-500M	70	47,952	294	0.000
Heritage Bank of Nevada	Reno	NV	90.0	0.228	0.471	118,117	440	500M-1B	90	129,593	1,342	0.000

Table 3C. Top Macro Business Lenders by State and Territory Based on Call Report Data, June 2013

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			Total Rank	TA Ratio ¹	TBL Ratio ¹	Amount (1,000)	Institution Number	Asset Size	Total Rank	Amount (1,000)	Number	CC Amount/TA ¹
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Bank of Las Vegas	Henderson	NV	77.5	0.157	0.259	36,940	121	100M-500M	68	38,225	182	0.000
Kirkwood Bank of Nevada	Las Vegas	NV	77.5	0.266	0.428	14,293	42	<100M	70	14,949	58	0.000
Catskill Hudson Bank	Monticello	NY	95.0	0.382	0.948	149,024	408	100M-500M	95	157,120	691	0.000
Riverside Bank	Poughkeepsie	NY	90.0	0.454	0.637	98,152	376	100M-500M	85	106,466	675	0.000
Shinhan Bank America	New York	NY	90.0	0.236	0.413	233,194	627	500M-1B	85	246,170	978	0.001
Adirondack Bank	Utica	NY	87.5	0.189	0.625	114,791	459	500M-1B	90	133,996	1,030	0.000
Watertown Savings Bank	Watertown	NY	87.5	0.190	0.596	98,253	443	500M-1B	90	114,597	1,078	0.000
The National Union Bank of Kinderhook	Kinderhook	NY	85.0	0.215	0.642	68,679	245	100M-500M	78	73,461	397	0.002
The Mahopac National Bank	Mahopac	NY	85.0	0.157	0.495	150,479	481	500M-1B	83	166,112	1,014	0.000
Empire State Bank	Newburgh	NY	85.0	0.395	0.826	55,528	193	100M-500M	83	58,137	435	0.000
The Bridgehampton National Bank	Bridgehampt	NY	82.5	0.113	0.344	195,367	603	1B-10B	80	225,274	1,530	0.000
The Canandaigua National Bank and Trust C	Canandaigua	NY	82.5	0.117	0.352	219,197	990	1B-10B	83	270,659	4,485	0.000
The Bank of Castile	Castile	NY	82.5	0.123	0.456	131,548	562	1B-10B	83	155,251	1,385	0.000
Evans Bank, National Association	Angola	NY	82.5	0.166	0.389	134,234	535	500M-1B	80	143,414	815	0.000
Woori America Bank	New York	NY	82.5	0.158	0.285	169,093	587	1B-10B	83	190,762	1,053	0.004
NBT Bank, National Association	Norwich	NY	82.5	0.111	0.429	826,666	4,510	1B-10B	85	982,389	14,726	0.000
The Suffolk County National Bank of River	Riverhead	NY	82.5	0.120	0.347	197,338	768	1B-10B	83	219,640	1,833	0.000
American Community Bank	Glen Cove	NY	82.5	0.381	0.713	63,938	185	100M-500M	78	65,906	238	0.000
The State Bank and Trust Company	Defiance	OH	100.0	0.319	0.935	201,400	524	500M-1B	95	213,149	1,025	0.000
Park View Federal Savings Bank	Solon	OH	95.0	0.260	0.736	203,941	472	500M-1B	85	207,480	570	0.000
First Federal Community Bank, National As	Dover	OH	90.0	0.261	0.723	64,361	339	100M-500M	85	75,488	762	0.000
United Midwest Savings Bank	De Graff	OH	90.0	0.248	0.834	43,556	160	100M-500M	80	47,137	241	0.000
Buckeye Community Bank	Lorain	OH	90.0	0.415	0.741	61,726	327	100M-500M	85	71,140	653	0.000
Heartland Bank	Gahanna	OH	87.5	0.205	0.529	115,817	408	500M-1B	83	130,321	802	0.004
Minster Bank	Minster	OH	85.0	0.176	0.671	64,383	292	100M-500M	80	72,331	595	0.000
The Citizens National Bank of Southwester	Dayton	OH	85.0	0.333	0.799	34,906	170	100M-500M	78	38,221	288	0.000
CenterBank	Milford	OH	85.0	0.314	0.750	35,199	157	100M-500M	75	38,429	255	0.000
Lake National Bank	Mentor	OH	85.0	0.296	0.791	38,120	126	100M-500M	80	42,965	270	0.000
First National Bank of Oklahoma	Oklahoma Ci	OK	95.0	0.250	0.589	67,163	286	100M-500M	85	75,916	672	0.000
The First National Bank & Trust	Elk City	OK	90.0	0.150	0.648	46,642	231	100M-500M	83	60,936	751	0.000
The First National Bank in Altus	Altus	OK	90.0	0.152	0.716	44,076	127	100M-500M	68	45,903	198	0.000
Exchange Bank and Trust Company	Perry	OK	90.0	0.163	0.811	39,581	115	100M-500M	88	48,810	594	0.000
Farmers Exchange Bank	Cherokee	OK	90.0	0.193	0.578	38,306	190	100M-500M	78	44,119	365	0.000
American Bank of Oklahoma	Collinsvill	OK	90.0	0.214	0.674	33,278	164	100M-500M	85	40,814	450	0.000
NBC OKLAHOMA	Oklahoma Ci	OK	87.5	0.183	0.461	97,256	410	500M-1B	83	111,496	984	0.000
First American Bank	Purcell	OK	87.5	0.152	0.541	51,319	245	100M-500M	80	62,911	809	0.000
Quail Creek Bank, National Association	Oklahoma Ci	OK	87.5	0.236	0.408	122,836	437	500M-1B	83	133,304	776	0.000
Vision Bank, National Association	Ada	OK	85.0	0.123	0.530	77,701	343	500M-1B	80	95,844	1,114	0.000

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			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
American National Bank	Ardmore	OK	85.0	0.116	0.611	36,683	158	100M-500M	73	42,174	379	0.002
Central National Bank & Trust Co., of Eni	Enid	OK	85.0	0.133	0.461	75,758	313	500M-1B	75	85,835	682	0.000
Triad Bank, National Association	Tulsa	OK	85.0	0.167	0.557	31,416	156	100M-500M	80	39,316	718	0.000
Security Bank	Tulsa	OK	85.0	0.211	0.361	91,315	420	100M-500M	80	102,716	935	0.000
Grand Savings Bank	Grove	OK	85.0	0.150	0.571	34,739	151	100M-500M	75	40,914	419	0.000
Valliance Bank	Oklahoma Ci	OK	85.0	0.201	0.422	54,735	165	100M-500M	68	56,848	226	0.000
Pacific Continental Bank	Eugene	OR	80.0	0.263	0.492	375,628	1,190	1B-10B	75	386,024	1,680	0.000
Peoples Bank of Commerce	Medford	OR	80.0	0.325	0.610	52,319	200	100M-500M	78	57,966	383	0.000
Valley Green Bank	Philadelphi	PA	92.5	0.316	0.894	98,336	300	100M-500M	85	108,768	490	0.000
MileStone Bank	Doylestown	PA	87.5	0.402	0.762	84,310	275	100M-500M	78	89,173	402	0.000
The Neffs National Bank	Neffs	PA	82.5	0.172	0.895	51,308	205	100M-500M	80	57,343	404	0.000
The Honesdale National Bank	Honesdale	PA	82.5	0.160	0.507	92,647	467	500M-1B	80	107,372	1,073	0.001
The Luzerne Bank	Luzerne	PA	82.5	0.279	0.468	91,767	410	100M-500M	83	109,180	983	0.000
Penn Liberty Bank	Wayne	PA	82.5	0.228	0.453	125,924	455	500M-1B	78	133,613	767	0.000
First Priority Bank	Malvern	PA	82.5	0.215	0.566	90,012	331	100M-500M	78	97,702	563	0.000
The Victory Bank	Limerick	PA	82.5	0.414	0.759	56,221	237	100M-500M	78	63,011	460	0.000
Elderton State Bank	Elderton	PA	80.0	0.286	0.689	57,037	255	100M-500M	88	71,173	837	0.000
Metro Bank	Lemoyne	PA	80.0	0.130	0.365	346,106	1,314	1B-10B	75	367,101	2,643	0.001
Firsttrust Savings Bank	Conshohocke	PA	80.0	0.187	0.324	436,702	1,868	1B-10B	80	486,442	2,892	0.000
Enterprise Bank	Allison Par	PA	80.0	0.326	0.508	85,309	307	100M-500M	70	88,693	399	0.000
Team Capital Bank	Bethlehem	PA	80.0	0.153	0.396	140,855	471	500M-1B	73	146,388	680	0.000
Banco Popular de Puerto Rico	Hato Rey	PR	87.5	0.051	0.203	1,401,000	5,550	10-50B	85	1,531,000	9,745	0.043
Home Loan Investment Bank, F.S.B.	Warwick	RI	77.5	0.299	0.990	58,928	277	100M-500M	75	59,533	303	0.000
Arthur State Bank	Union	SC	97.5	0.286	0.929	149,513	418	500M-1B	98	160,870	874	0.004
Carolina Alliance Bank	Spartanburg	SC	90.0	0.318	0.661	77,131	285	100M-500M	80	84,473	558	0.000
GrandSouth Bank	Greenville	SC	85.0	0.242	0.558	93,039	371	100M-500M	88	117,844	1,511	0.000
Southern First Bank	Greenville	SC	82.5	0.197	0.475	164,599	583	500M-1B	75	177,095	1,003	0.000
SCBT	Columbia	SC	77.5	0.160	0.472	806,432	3,748	1B-10B	75	893,584	8,573	0.000
The Conway National Bank	Conway	SC	77.5	0.122	0.626	116,016	492	500M-1B	75	135,562	1,462	0.003
First Community Bank	Lexington	SC	77.5	0.179	0.549	113,039	474	500M-1B	78	128,085	994	0.000
Reliabank Dakota	Estelline	SD	85.0	0.177	0.689	43,009	198	100M-500M	78	48,858	425	0.000
Dacotah Bank	Aberdeen	SD	85.0	0.127	0.469	252,148	900	1B-10B	80	335,205	4,414	0.000
Merchants State Bank	Freeman	SD	82.5	0.117	0.761	16,672	74	100M-500M	70	19,855	193	0.001
Pioneer Bank & Trust	Belle Fourc	SD	80.0	0.120	0.524	65,324	316	500M-1B	78	78,595	1,088	0.002
BankStar Financial	Elkton	SD	80.0	0.169	0.779	11,728	44	<100M	85	15,052	167	0.004

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			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Fulton State Bank	Fulton	SD	80.0	0.177	0.886	10,057	43	<100M	75	11,346	91	0.001
Minnwest Bank Sioux Falls	Sioux Falls	SD	80.0	0.182	0.570	20,915	85	100M-500M	73	24,241	221	0.000
CorTrust Bank National Association	Mitchell	SD	77.5	0.113	0.388	81,433	340	500M-1B	70	96,418	1,060	0.021
First Savings Bank	Beresford	SD	77.5	0.136	0.415	64,548	294	100M-500M	73	71,416	507	0.095
One American Bank	Centerville	SD	77.5	0.195	0.630	16,427	63	<100M	68	18,312	134	0.002
The First National Bank in Sioux Falls	Sioux Falls	SD	77.5	0.107	0.374	105,748	433	500M-1B	70	119,512	894	0.000
First National Bank	Fort Pierre	SD	77.5	0.123	0.384	88,089	353	500M-1B	70	100,456	769	0.131
Farmers State Bank	Hosmer	SD	77.5	0.372	0.866	7,478	29	<100M	73	8,639	91	0.000
First Dakota National Bank	Yankton	SD	77.5	0.110	0.371	106,833	499	500M-1B	73	126,752	1,414	0.000
Black Hills Community Bank, N.A.	Rapid City	SD	77.5	0.298	0.523	38,786	123	100M-500M	70	43,954	264	0.000
First Citizens National Bank	Dyersburg	TN	97.5	0.184	0.900	213,566	622	1B-10B	95	236,384	1,702	0.000
First Bank of Tennessee	Spring City	TN	92.5	0.285	0.909	68,069	187	100M-500M	93	74,875	442	0.000
First Volunteer Bank	Chattanooga	TN	90.0	0.174	0.553	153,157	589	500M-1B	88	173,775	1,463	0.003
First Commerce Bank	Lewisburg	TN	87.5	0.210	0.543	57,281	216	100M-500M	85	66,888	590	0.000
First Alliance Bank	Cordova	TN	85.0	0.309	0.689	36,774	141	100M-500M	73	39,213	238	0.000
Paragon National Bank	Memphis	TN	85.0	0.198	0.567	51,611	189	100M-500M	75	55,673	331	0.000
CapitalMark Bank & Trust	Chattanooga	TN	85.0	0.198	0.428	153,609	607	500M-1B	80	167,825	1,088	0.000
Andrew Johnson Bank	Greeneville	TN	82.5	0.164	0.656	46,695	191	100M-500M	83	54,990	523	0.000
Traders National Bank	Tullahoma	TN	82.5	0.209	0.850	31,999	110	100M-500M	80	37,507	288	0.000
Jefferson Federal Bank	Morristown	TN	82.5	0.160	0.462	80,642	347	500M-1B	78	93,558	792	0.000
TNBANK	Oak Ridge	TN	82.5	0.200	0.676	33,913	139	100M-500M	78	38,902	265	0.000
Cornerstone Community Bank	Chattanooga	TN	82.5	0.180	0.460	77,619	279	100M-500M	78	84,203	718	0.001
Community Bank	Fort Worth	TX	97.5	0.220	0.700	122,931	518	500M-1B	93	137,987	1,226	0.000
United Bank of El Paso del Norte	El Paso	TX	92.5	0.328	0.677	60,876	266	100M-500M	85	71,116	578	0.000
Horizon Bank, SSB	Austin	TX	90.0	0.259	0.536	102,790	347	100M-500M	88	120,355	1,081	0.000
Lone Star Capital Bank, National Associat	San Antonio	TX	90.0	0.257	0.867	60,674	134	100M-500M	83	65,470	301	0.000
T Bank, National Association	Dallas	TX	90.0	0.473	0.633	59,499	199	100M-500M	75	61,012	253	0.000
First National Bank of Burleson	Burleson	TX	87.5	0.267	0.667	46,875	144	100M-500M	75	49,826	263	0.000
Spirit of Texas Bank, SSB	College Sta	TX	87.5	0.197	0.524	89,352	618	100M-500M	78	95,789	846	0.000
First Commercial Bank, National Associati	Seguin	TX	87.5	0.299	0.867	39,449	129	100M-500M	80	44,478	289	0.000
Southwest Bank	Odessa	TX	87.5	0.236	0.578	61,955	304	100M-500M	85	80,444	814	0.000
Trinity Bank, N.A.	Fort Worth	TX	87.5	0.274	0.710	47,818	197	100M-500M	80	53,498	361	0.000
Veritex Community Bank	Dallas	TX	87.5	0.209	0.427	124,265	409	500M-1B	78	137,110	757	0.000
Texas Citizens Bank, National Association	Pasadena	TX	87.5	0.290	0.515	87,270	360	100M-500M	80	95,989	650	0.000
Texas Advantage Community Bank, National	Alvin	TX	87.5	0.483	0.901	44,774	133	<100M	80	48,790	258	0.000
Allegiance Bank Texas	Houston	TX	87.5	0.224	0.410	184,796	642	500M-1B	83	201,605	1,217	0.000
Texan Bank	Sugar Land	TX	87.5	0.356	0.818	39,112	101	100M-500M	70	41,366	153	0.000
Medallion Bank	Salt Lake C	UT	85.0	0.260	0.497	199,860	491	500M-1B	70	204,942	581	0.000

Table 3C. Top Macro Business Lenders by State and Territory Based on Call Report Data, June 2013

Name of Lending Institution	City	HQ State	Macro Business Lending (\$100,000 - \$1 million)						All Small Business Lending (\$1 million or less)			
			Total Rank	TA Ratio ¹	TBL Ratio ¹	Amount (1,000)	Number	Institution Asset Size	Total Rank	Amount (1,000)	Number	CC Amount/TA ¹
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
WEX Bank	Midvale	UT	82.5	0.204	0.245	327,412	4,310	1B-10B	90	1,057,319	190,040	0.000
Continental Bank	Salt Lake C	UT	82.5	0.304	0.601	39,272	239	100M-500M	70	44,359	563	0.000
Zions First National Bank	Salt Lake C	UT	80.0	0.147	0.309	2,661,402	8,992	10-50B	70	2,893,552	30,818	0.007
Lewiston State Bank	Lewiston	UT	80.0	0.190	0.588	48,058	237	100M-500M	68	57,544	565	0.004
Bank of Botetourt	Buchanan	VA	77.5	0.174	0.562	52,349	227	100M-500M	73	60,049	537	0.005
Valley Bank	Roanoke	VA	77.5	0.160	0.372	128,783	461	500M-1B	73	135,788	752	0.001
New Peoples Bank, Inc.	Honaker	VA	77.5	0.126	0.529	88,077	496	500M-1B	78	101,851	1,108	0.000
Access National Bank	Reston	VA	77.5	0.174	0.331	146,306	469	500M-1B	68	148,606	544	0.000
John Marshall Bank	Reston	VA	77.5	0.229	0.320	136,503	464	500M-1B	75	144,233	665	0.000
The Bank of Fincastle	Fincastle	VA	75.0	0.210	0.575	41,736	156	100M-500M	78	49,295	464	0.000
Union First Market Bank	Richmond	VA	75.0	0.119	0.371	480,527	1,650	1B-10B	75	533,797	3,508	0.005
First Community Bank	Bluefield	VA	75.0	0.098	0.437	256,186	1,105	1B-10B	73	282,795	2,148	0.000
Virginia Company Bank	Newport New	VA	75.0	0.302	0.617	39,533	154	100M-500M	70	42,560	299	0.000
Bank of Lancaster	Kilmarnock	VA	72.5	0.133	0.755	44,469	192	100M-500M	70	51,061	436	0.004
Bank of Clarke County	Berryville	VA	72.5	0.129	0.445	74,923	281	500M-1B	63	80,888	514	0.000
EVB	Tappahannoc	VA	72.5	0.106	0.473	117,725	444	1B-10B	73	134,039	947	0.000
The Business Bank	Vienna	VA	72.5	0.203	0.440	67,154	230	100M-500M	68	70,519	346	0.000
American National Bank and Trust Company	Danville	VA	72.5	0.118	0.354	152,671	676	1B-10B	70	167,316	1,230	0.000
Highlands Union Bank	Abingdon	VA	72.5	0.117	0.506	70,088	304	500M-1B	80	90,978	1,220	0.003
Towne Bank	Portsmouth	VA	72.5	0.122	0.326	561,540	1,914	1B-10B	73	621,851	3,781	0.000
River Community Bank, National Associa	Martinsville	VA	72.5	0.327	0.669	32,771	151	100M-500M	73	37,308	324	0.000
The Freedom Bank of Virginia	Vienna	VA	72.5	0.208	0.374	53,017	213	100M-500M	58	55,702	295	0.000
Bank of St. Croix, Inc.	Christianst	VI	55.0	0.091	0.711	10,415	45	100M-500M	55	10,937	61	0.000
Merchants Commercial Bank	St Thomas	VI	55.0	0.114	0.511	12,379	29	100M-500M	55	12,884	42	0.000
Connecticut River Bank, National Associat	Springfield	VT	82.5	0.223	0.675	62,769	331	100M-500M	78	74,820	761	0.000
Plaza Bank	Seattle	WA	85.0	0.696	1.000	59,180	156	<100M	78	59,180	156	0.000
Bank of the Pacific	Aberdeen	WA	80.0	0.187	0.446	128,531	520	500M-1B	80	140,451	984	0.003
Heritage Bank	Olympia	WA	80.0	0.215	0.409	306,038	1,060	1B-10B	83	332,813	1,948	0.000
AmericanWest Bank	Spokane	WA	77.5	0.158	0.376	589,242	2,343	1B-10B	75	626,082	3,906	0.000
Kitsap Bank	Port Orchar	WA	77.5	0.155	0.444	141,381	518	500M-1B	75	152,679	866	0.001
Yakima National Bank	Yakima	WA	75.0	0.313	0.739	39,166	146	100M-500M	73	42,432	254	0.000
Community First Bank	Kennewick	WA	75.0	0.217	0.569	49,637	192	100M-500M	73	53,419	342	0.000
South Sound Bank	Olympia	WA	75.0	0.215	0.603	36,535	255	100M-500M	75	40,597	466	0.000
State Bank of Chilton	Chilton	WI	92.5	0.457	0.741	70,037	274	100M-500M	88	78,527	545	0.001
Citizens State Bank of La Crosse	La Crosse	WI	90.0	0.375	0.834	48,635	170	100M-500M	83	53,127	337	0.002
Community State Bank	Union Grove	WI	87.5	0.239	0.633	71,467	223	100M-500M	85	83,136	501	0.003
Bank of Luxemburg	Luxemburg	WI	87.5	0.231	0.618	60,059	262	100M-500M	85	72,197	659	0.000

Table 3C. Top Macro Business Lenders by State and Territory Based on Call Report Data, June 2013

Name of Lending Institution	City	HQ State	Macro Business Lending (\$100,000 - \$1 million)					All Small Business Lending (\$1 million or less)				
			Total Rank	TA Ratio ¹	TBL Ratio ¹	Amount (1,000)	Number	Institution Asset Size	Total Rank	Amount (1,000)	Number	CC Amount/TA ¹
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Calumet County Bank	Brillion	WI	85.0	0.405	0.925	36,415	97	<100M	80	39,359	208	0.001
Horicon Bank	Horicon	WI	85.0	0.224	0.458	118,579	461	500M-1B	85	135,853	1,065	0.001
Spring Bank	Brookfield	WI	85.0	0.321	0.649	54,399	174	100M-500M	73	56,970	235	0.000
Westbury Bank	West Bend	WI	82.5	0.156	0.631	83,413	264	500M-1B	68	87,777	395	0.000
Bank First National	Manitowoc	WI	82.5	0.209	0.418	205,541	822	500M-1B	80	228,782	1,574	0.001
The Stephenson National Bank and Trust	Marinette	WI	82.5	0.254	0.533	78,218	331	100M-500M	85	88,908	736	0.002
Bank of Wisconsin Dells	Wisconsin D	WI	82.5	0.225	0.416	85,757	278	100M-500M	80	98,887	709	0.001
The Port Washington State Bank	Port Washin	WI	82.5	0.177	0.577	79,819	307	100M-500M	80	92,660	714	0.001
Middleton Community Bank	Middleton	WI	82.5	0.220	0.641	53,886	209	100M-500M	80	62,285	429	0.003
Community Bank CBD	Delavan	WI	82.5	0.194	0.670	39,928	171	100M-500M	78	45,894	400	0.002
Peoples Bank	Elkhorn	WI	82.5	0.188	0.681	36,170	150	100M-500M	68	39,322	259	0.000
Main Street Bank Corp.	Wheeling	WV	92.5	0.231	0.707	65,719	314	100M-500M	100	92,992	977	0.000
The First State Bank	Barboursvil	WV	87.5	0.168	0.697	49,920	224	100M-500M	85	59,990	697	0.002
First Sentry Bank, Inc.	Huntington	WV	87.5	0.211	0.539	102,175	491	100M-500M	85	121,430	1,184	0.000
First Exchange Bank	Mannington	WV	82.5	0.147	0.711	29,991	147	100M-500M	68	33,763	275	0.000
Williamstown Bank, Inc.	Williamstow	WV	82.5	0.190	0.774	27,624	130	100M-500M	78	31,035	281	0.000
Clear Mountain Bank	Bruceton Mi	WV	80.0	0.118	0.554	55,437	248	100M-500M	78	68,212	747	0.005
First Bank of Charleston, Inc.	Charleston	WV	80.0	0.205	0.534	41,843	196	100M-500M	78	47,879	432	0.000
Jonah Bank of Wyoming	Casper	WY	77.5	0.199	0.426	43,492	169	100M-500M	68	49,232	381	0.000
Buffalo Federal Savings Bank	Buffalo	WY	75.0	0.176	0.716	23,366	99	100M-500M	73	28,388	301	0.000
First Federal Savings Bank	Sheridan	WY	75.0	0.137	0.666	30,316	131	100M-500M	63	34,707	328	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, 2012

State or Territory	Name of Lending Institution	HQ Location	All Small Business Lending (\$1 million or less)		Micro Business Lending (less than \$100,000)		Medium 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	635,763	5,317	164,554	4,132	471,209	1,185
	Synovus Financial Corp.	GA	454,505	2,577	65,839	1,412	388,666	1,165
	ServisFirst Bankshares	AL	426,517	2,038	41,927	1,020	384,590	1,018
	Wells Fargo & Co	CA	229,385	3,153	88,832	2,724	140,553	429
	Hancock Holding Company	MS	161,284	720	16,119	343	145,165	377
	BB&T Corp.	NC	151,013	4,294	39,867	3,992	111,146	302
	PNC Financial. Svc. Group	PA	136,495	1,082	31,978	787	104,517	295
	Renasant Corp.	MS	124,690	729	16,947	420	107,743	309
	Trustmark Corp.	MS	119,435	1,144	30,379	846	89,056	298
	American Express Co	NY	113,420	15,421	101,811	15,371	11,609	50
	BancIndependent	AL	106,135	888	22,801	621	83,334	267
	Compass Bank	AL	105,125	2,015	60,144	1,873	44,981	142
	IberiaBank Corp.	LA	95,634	369	7,366	158	88,268	211
	Capital One Financial Corp.	VA	67,216	14,013	62,839	14,003	4,377	10
	BancorpSouth	MS	59,558	411	7,958	258	51,600	153
	Community Bancorp Llc	TX	53,118	362	10,845	239	42,273	123
Alaska	Wells Fargo & Co	CA	218,536	2,971	91,928	2,606	126,608	365
	First National Bank A	AK	149,392	830	19,548	438	129,844	392
	Northrim Bancorp	AK	90,330	405	10,699	197	79,631	208
Arizona	Wells Fargo & Co	CA	875,770	15,043	434,424	13,729	441,346	1,314
	JPMorgan Chase & Co	NY	369,521	14,375	160,101	13,830	209,420	545
	Bank of America Corp.	NC	332,187	8,821	149,903	8,319	182,284	502
	Zions Bancorp	UT	306,609	3,195	63,636	2,540	242,973	655
	American Express Co	NY	201,877	28,689	178,592	28,581	23,285	108
	BMO Harris Bank N.A.	IL	137,983	641	13,581	310	124,402	331
	Western Alli Bancorp	AZ	135,570	454	8,343	141	127,227	313
	Cobiz Financial	CO	101,221	317	6,368	100	94,853	217
	Compass Bank	AL	97,790	2,040	63,456	1,920	34,334	120
	U S Bancorp	MN	81,361	4,196	40,733	4,085	40,628	111
	Capital One Financial Corp.	VA	63,767	14,646	60,542	14,634	3,225	12
	Citigroup	NY	62,050	10,211	60,676	10,207	1,374	4
	Midfirst Bank	OK	50,420	266	6,862	139	43,558	127
Arkansas	Arvest Bank Grp.	AR	457,935	4,217	93,479	3,129	364,456	1,088
	Regions Financial Corp.	AL	156,564	1,018	21,122	639	135,442	379
	First Security Bancor	AR	124,574	1,471	33,557	1,169	91,017	302
	First Bankk Corp.	AR	98,082	790	15,588	499	82,494	291
	Liberty Bshrs	AR	79,845	629	15,283	432	64,562	197
	BancorpSouth	MS	74,036	766	15,939	584	58,097	182
	Iberiabank Corp.	LA	72,976	410	10,334	237	62,642	173
	U S Bancorp	MN	71,864	2,977	34,585	2,885	37,279	92
	Home Bshrs	AR	70,041	772	16,610	611	53,431	161
	Simmons First Nat.. Corp.	AR	53,791	780	20,134	662	33,657	118
	Summit Bancorp	AR	52,534	472	13,172	355	39,362	117
California	Wells Fargo & Co	CA	5,951,322	119,398	3,441,616	110,795	2,509,706	8,603
	American Express Co	NY	2,007,077	271,078	1,756,772	269,870	250,305	1,208
	Bank of America Corp.	NC	1,946,106	55,934	632,586	52,530	1,313,520	3,404
	JPMorgan Chase & Co	NY	1,541,006	84,797	975,854	83,418	565,152	1,379
	Union Bank N.A.	CA	1,116,690	9,373	334,557	7,209	782,133	2,164
	U S Bancorp	MN	1,078,846	38,526	408,543	36,917	670,303	1,609
	Bank of The West	CA	712,403	5,209	118,655	3,919	593,748	1,290

Table 4A. Top Small Business Lenders by State and Territory Using CRA Data, 2012

State or Territory	Name of Lending Institution	HQ Location	All Small Business Lending (\$1 million or less)		Micro Business Lending (less than \$100,000)		Medium Business Lending (\$100,000-\$1 Million)	
			Amount (1,000) (1)	Number (2)	Amount (1,000) (3)	Number (4)	Amount (1,000) (5)	Number (6)
	City Nat. Corp.	CA	688,599	2,682	63,063	1,201	625,536	1,481
	Zions Bancorp	UT	663,370	4,226	84,575	2,792	578,795	1,434
	Citigroup	NY	582,548	71,734	472,964	71,364	109,584	370
	Capgen Cap Grp. li Lp	NY	413,269	1,425	30,585	512	382,684	913
	Comerica	TX	397,011	1,108	21,680	318	375,331	790
	CVB Financial Corp.	CA	365,834	1,265	29,986	463	335,848	802
	Capital One Financial Corp.	VA	365,350	73,261	335,377	73,135	29,973	126
	East W Bancorp	CA	332,983	741	7,895	115	325,088	626
	Community Bank	CA	294,761	1,072	21,231	456	273,530	616
	Nara Bancorp	CA	276,557	798	19,161	251	257,396	547
	Rabobank N.A.	CA	247,342	1,064	28,440	541	218,902	523
	First Republic Bank	CA	244,028	545	6,839	95	237,189	450
	Umpqua Holding Company	OR	208,328	865	19,394	411	188,934	454
	SVB Financial Grp.	CA	199,215	2,273	62,427	1,947	136,788	326
	Westamerica Bancorp	CA	196,013	776	19,185	303	176,828	473
	Cathay Gen Bancorp	CA	188,622	529	9,620	191	179,002	338
	Wilshire Bancorp	CA	182,117	576	13,121	203	168,996	373
	Trico Bshrs	CA	171,934	1,173	37,525	789	134,409	384
	Hanmi Financial Corp.	CA	165,673	549	10,353	166	155,320	383
	Scj	CA	163,663	445	5,901	115	157,762	330
	Heritage Cmrc Corp.	CA	162,736	498	7,961	115	154,775	383
	1867 Western Financial Corp.	CA	143,184	648	15,797	319	127,387	329
	Western Alli Bancorp	AZ	139,107	515	10,819	183	128,288	332
	Mechanics Bank	CA	124,810	1,218	37,691	1,019	87,119	199
	First Citizens Bshrs	NC	120,911	517	9,744	245	111,167	272
	Bank Of Marin Bancorp	CA	120,883	484	10,811	211	110,072	273
	Palomar Ent Llc	CA	111,172	305	4,765	79	106,407	226
	First Northern Cmnty	CA	105,322	390	7,274	139	98,048	251
	Fremont Bancorp	CA	104,107	318	7,058	105	97,049	213
	Ally Financial	MI	100,896	2,572	85,385	2,548	15,511	24
	Signature Bank	NY	100,624	272	1,088	14	99,536	258
	American Business Ban	CA	98,015	383	7,447	173	90,568	210
	GE Capital Bank	UT	92,218	1,086	41,342	852	50,876	234
	Raymond James Financial	FL	89,774	245	2,704	46	87,070	199
	Preferred Bank	CA	87,136	215	3,215	47	83,921	168
	Texas Cap Bshrs	TX	86,865	8,098	45,625	7,937	41,240	161
	Sierra Bancorp	CA	85,511	409	11,289	207	74,222	202
	Exchange Bk	CA	82,255	437	12,028	227	70,227	210
	First Bks	MO	81,849	524	11,267	309	70,582	215
	Mb Financial	IL	77,076	382	7,418	165	69,658	217
	Compass Bank	AL	75,569	1,419	46,831	1,334	28,738	85
	Central Valley Cmnty	CA	75,270	305	6,103	137	69,167	168
	Boston Private Financial H	MA	72,381	209	3,936	55	68,445	154
	Manufacturers Bk	Ca	68,999	162	1,842	31	67,157	131
	Farmers & Mrchs Bancorp	CA	68,478	231	4,227	67	64,251	164
	HSBC Bank USA N.A.	VA	56,832	1,389	31,412	1,319	25,420	70
	Sterling Financial Corp.	WA	56,055	223	4,198	108	51,857	115
Colorado	Wells Fargo & Co	CA	945,333	16,566	451,516	15,118	493,817	1,448
	U S Bancorp	MN	344,691	14,698	148,285	14,203	196,406	495
	JPMorgan Chase & Co	NY	293,896	13,298	156,671	12,932	137,225	366
	Cobiz Financial	CO	273,247	1,031	23,093	412	250,154	619
	American Express Co	NY	184,273	25,558	167,937	25,473	16,336	85
	Firstbank Holding Company	CO	180,115	3,694	35,784	3,285	144,331	409
	Zions Bancorp	UT	159,733	1,739	31,450	1,379	128,283	360

Table 4A. Top Small Business Lenders by State and Territory Using CRA Data, 2012

State or Territory	Name of Lending Institution	HQ Location	All Small Business Lending (\$1 million or less)		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)
	Pinnacle Bancorp	NE	137,338	937	22,760	611	114,578	326
	UMB Financial Corp.	MO	129,852	654	13,438	375	116,414	279
	Guaranty Bancorp	CO	116,652	510	11,806	224	104,846	286
	Bank of America Corp.	NC	115,828	2,376	21,164	2,157	94,664	219
	Bank of The West	CA	113,187	1,020	18,050	778	95,137	242
	KeyCorp	OH	110,522	1,591	21,433	1,393	89,089	198
	Lauritzen Corp.	NE	94,921	1,081	17,687	871	77,234	210
	Capital One Financial Corp.	VA	82,370	17,031	79,915	17,022	2,455	9
	Alpine Bk Of Co	CO	74,900	592	13,254	411	61,646	181
	Compass Bank	AL	60,286	1,214	39,628	1,152	20,658	62
	Nbh Holdings Corp.	MA	55,755	345	9,752	214	46,003	131
	Bank of America Corp.	NC	349,489	6,427	131,504	5,714	217,985	713
	Webster Financial Corp.	CT	294,830	2,068	70,888	1,460	223,942	608
	Wells Fargo & Co	CA	195,756	3,611	120,610	3,325	75,146	286
	People'S United Bank	CT	178,140	1,432	22,130	1,094	156,010	338
	American Express Co	NY	170,660	23,920	146,268	23,799	24,392	121
	JPMorgan Chase & Co	NY	120,319	5,724	65,061	5,595	55,258	129
	T D Bk N.A.	DE	93,205	1,228	40,127	1,058	53,078	170
	First Niagara Financial Gr	NY	80,911	872	21,570	711	59,341	161
	RBS Citizens N.A.	RI	62,536	820	10,767	691	51,769	129
	First Connecticut Bancorp	CT	60,799	262	6,723	129	54,076	133
	Capital One Financial Corp.	VA	56,105	10,508	50,694	10,488	5,411	20
Delaware								
	PNC Financial. Svc. Group	PA	127,229	1,409	49,487	1,185	77,742	224
	M&T Bk Corp.	NY	58,986	319	9,046	184	49,940	135
District of Columbia								
	PNC Financial. Svc. Group	PA	54,958	576	19,374	487	35,584	89
	BB&T Corp.	NC	53,920	336	5,149	208	48,771	128
	Wells Fargo & Co	CA	50,211	861	28,355	803	21,856	58
Florida								
	Wells Fargo & Co	CA	1,230,704	23,755	711,385	22,124	519,319	1,631
	Bank of America Corp.	NC	1,213,090	35,053	496,587	33,114	716,503	1,939
	Regions Financial Corp.	AL	1,016,554	11,442	386,395	9,592	630,159	1,850
	American Express Co	NY	946,277	128,185	812,106	127,534	134,171	651
	Suntrust Bk	GA	652,418	4,300	83,107	2,957	569,311	1,343
	BB&T Corp.	NC	579,946	10,808	123,520	9,579	456,426	1,229
	JPMorgan Chase & Co	NY	532,039	28,362	312,937	27,824	219,102	538
	PNC Financial. Svc. Group	PA	369,599	3,306	99,512	2,566	270,087	740
	Synovus Financial Corp.	GA	287,569	1,504	39,054	780	248,515	724
	Capital One Financial Corp.	VA	276,870	61,409	260,796	61,358	16,074	51
	Hancock Holding Company	MS	233,127	1,091	22,394	541	210,733	550
	Fifth Third Bancorp	OH	223,500	1,601	34,693	1,116	188,807	485
	Bankunited	FL	221,810	1,128	38,702	639	183,108	489
	Citigroup	NY	180,477	28,129	149,834	28,048	30,643	81
	T D Bk N.A.	DE	164,628	1,892	38,617	1,541	126,011	351
	Sabadell United Bk N.A.	FL	111,484	508	14,966	238	96,518	270
	Ally Financial	MI	100,030	3,081	94,100	3,069	5,930	12
	Northern Tr Corp.	IL	93,215	268	4,423	67	88,792	201
	Compass Bank	AL	81,819	1,549	46,199	1,438	35,620	111
	U S Bancorp	MN	77,696	6,107	63,636	6,070	14,060	37
	First Citizens Bshrs	NC	67,814	349	6,628	192	61,186	157
	BMO Harris Bank N.A.	IL	63,619	323	6,022	169	57,597	154
	Mercantil Commerceban	FL	61,941	266	6,921	97	55,020	169
	1St United Bancorp	FL	61,210	200	3,100	58	58,110	142
	Totalbank	FL	57,994	505	7,708	376	50,286	129

Table 4A. Top Small Business Lenders by State and Territory Using CRA Data, 2012

State or Territory	Name of Lending Institution	HQ Location	All Small Business Lending (\$1 million or less)		Micro Business Lending (less than \$100,000)		Medium Business Lending (\$100,000-\$1 Million)	
			Amount (1,000) (1)	Number (2)	Amount (1,000) (3)	Number (4)	Amount (1,000) (5)	Number (6)
Georgia	Bond St Mgmt Llc	FL	54,880	197	3,945	69	50,935	128
	Everbank	FL	54,046	272	2,640	164	51,406	108
	Synovus Financial Corp.	GA	1,081,095	5,989	141,808	3,264	939,287	2,725
	BB&T Corp.	NC	745,118	10,123	114,703	8,424	630,415	1,699
	Wells Fargo & Co	CA	701,468	13,127	376,634	12,182	324,834	945
	Suntrust Bk	GA	514,102	2,443	45,507	1,276	468,595	1,167
	Bank of America Corp.	NC	390,725	11,443	141,388	10,779	249,337	664
	American Express Co	NY	365,141	49,846	322,906	49,651	42,235	195
	Regions Financial Corp.	AL	227,387	1,643	36,751	1,153	190,636	490
	United Cmnty Bk	GA	200,228	1,741	35,893	1,243	164,335	498
	Ameris Bancorp	GA	157,018	1,490	32,138	1,097	124,880	393
	JPMorgan Chase & Co	NY	134,083	7,716	81,415	7,580	52,668	136
	Fidelity Southern Cor	GA	115,007	497	10,278	208	104,729	289
	Capital One Financial Corp.	VA	113,122	26,345	108,974	26,331	4,148	14
	Community & Southern	GA	94,965	402	8,558	173	86,407	229
	Southeastern Bk Financial Corp	GA	93,441	619	12,287	354	81,154	265
	Colony Bancorp	GA	84,549	847	17,152	649	67,397	198
	PNC Financial. Svc. Group	PA	78,412	658	17,184	502	61,228	156
	State Bk Financial Corp.	GA	66,625	358	8,437	195	58,188	163
First Citizens Bancorp	SC	66,259	354	7,850	191	58,409	163	
Renasant Corp.	MS	57,174	299	6,986	161	50,188	138	
Ally Financial	MI	52,791	1,404	46,339	1,395	6,452	9	
Hawaii	Bank of The West	CA	437,325	4,003	96,335	3,108	340,990	895
	Bank Of Hi Corp.	HI	164,947	575	11,629	205	153,318	370
	Central Pacific Financial Corp.	HI	105,692	503	12,793	290	92,899	213
	American Savings Bank	HI	75,290	1,474	45,824	1,395	29,466	79
	American Express Co	NY	69,329	10,919	64,353	10,895	4,976	24
Idaho	Wells Fargo & Co	CA	236,547	4,133	117,101	3,753	119,446	380
	U S Bancorp	MN	194,791	5,432	59,196	5,083	135,595	349
	Zions Bancorp	UT	175,713	2,077	47,738	1,669	127,975	408
	Wtb Financial Corp.	WA	94,052	502	11,511	278	82,541	224
	The Bank Of Commerce	ID	84,471	686	18,937	485	65,534	201
	KeyCorp	OH	66,147	1,145	16,372	1,028	49,775	117
Illinois	Wintrust Financial Corp.	IL	924,185	4,784	76,677	2,681	847,508	2,103
	JPMorgan Chase & Co	NY	881,931	35,189	407,169	34,055	474,762	1,134
	Capital One Financial Corp.	VA	578,768	75,836	517,719	75,695	61,049	141
	First Midwest Bancorp	IL	561,985	2,287	43,885	962	518,100	1,325
	American Chartered Bancorp	IL	446,155	1,655	41,277	670	404,878	985
	PNC Financial. Svc. Group	PA	381,005	4,065	124,357	3,298	256,648	767
	BMO Harris Bank N.A.	IL	363,646	3,554	36,590	2,715	327,056	839
	U S Bancorp	MN	359,226	15,729	172,117	15,161	187,109	568
	American Express Co	NY	342,738	47,244	302,769	47,037	39,969	207
	Mb Financial	IL	335,005	1,357	20,474	611	314,531	746
	Bank of America Corp.	NC	329,338	7,862	76,707	7,206	252,631	656
	Fifth Third Bancorp	OH	271,731	1,717	35,638	1,105	236,093	612
	Morton Cmnty Bk	IL	222,400	1,512	36,028	979	186,372	533
	Privatebancorp	IL	190,408	549	9,743	145	180,665	404
	Wells Fargo & Co	CA	161,971	2,942	102,114	2,705	59,857	237
	First Busey Corp.	IL	160,357	881	20,517	500	139,840	381
	First Mid-II Bshrs	IL	149,370	1,332	33,904	977	115,466	355
	Standard Bshrs	IL	140,740	491	8,909	168	131,831	323

Table 4A. Top Small Business Lenders by State and Territory Using CRA Data, 2012

State or Territory	Name of Lending Institution	HQ Location	All Small Business Lending (\$1 million or less)		Micro Business Lending (less than \$100,000)		Medium Business Lending (\$100,000-\$1 Million)	
			Amount (1,000) (1)	Number (2)	Amount (1,000) (3)	Number (4)	Amount (1,000) (5)	Number (6)
	Citigroup	NY	132,807	16,391	108,134	16,310	24,673	81
	Old Second Bancorp	IL	129,737	542	11,912	213	117,825	329
	West Suburban Bancorp	IL	129,044	575	14,688	263	114,356	312
	Firstmerit Corp.	OH	123,798	479	9,760	204	114,038	275
	Associated Banc Corp.	WI	111,909	435	8,028	157	103,881	278
	Taylor Cap Grp.	IL	108,152	264	2,776	53	105,376	211
	First Amer Bk Corp.	IL	105,223	300	3,987	70	101,236	230
	Heartland Bancorp	IL	103,454	688	15,609	397	87,845	291
	Northern Trust Corp.	IL	101,882	337	5,040	75	96,842	262
	Banc ED Corp.	IL	93,053	540	13,192	312	79,861	228
	Lauritzen Corp.	NE	80,338	1,270	19,290	1,096	61,048	174
	Midland States Bancor	IL	79,357	369	9,525	190	69,832	179
	Commerce Bankshares	MO	72,946	340	7,192	172	65,754	168
	RBS Citizens N.A.	RI	70,303	916	13,804	778	56,499	138
	Signature Bank	NY	68,793	169	713	48	68,080	121
	Home St Bancorp	IL	63,985	340	7,150	197	56,835	143
	Bridgeview Bancorp	IL	62,024	173	2,599	43	59,425	130
	First Bks	MO	59,685	301	7,064	161	52,621	140
	Marquette Nat. Corp.	IL	57,009	223	4,860	89	52,149	134
	Ally Financial	MI	52,447	1,441	46,651	1,428	5,796	13
	Regions Financial Corp.	AL	51,922	486	12,228	378	39,694	108
	United Cmnty Bancorp	IL	51,891	392	9,032	259	42,859	133
	Centrue Financial Corp.	MO	51,537	308	7,988	196	43,549	112
	Banterra Corp.	IL	51,162	429	11,245	291	39,917	138
	Cummins-Amer Corp.	IL	50,769	193	4,393	80	46,376	113
Indiana	PNC Financial. Svc. Group	PA	445,725	5,014	164,129	4,229	281,596	785
	Old Nat.. Bancorp	IN	392,982	2,492	65,389	1,546	327,593	946
	First Mrch Corp.	IN	315,123	1,598	40,793	884	274,330	714
	JPMorgan Chase & Co	NY	288,952	9,071	92,969	8,596	195,983	475
	Lakeland Financial Corp.	IN	288,068	1,125	23,256	455	264,812	670
	Capital One Financial Corp.	VA	264,993	37,827	261,164	37,816	3,829	11
	German Amer Bancorp	IN	231,083	1,318	33,266	760	197,817	558
	Fifth Third Bancorp	OH	230,182	1,292	27,436	783	202,746	509
	1St Source Corp.	IN	228,546	1,425	40,648	847	187,898	578
	Star Financial Grp.	IN	161,913	854	22,479	457	139,434	397
	Wells Fargo & Co	CA	140,888	2,114	68,852	1,883	72,036	231
	National Bk Indianapo	IN	139,303	560	11,385	244	127,918	316
	Huntington Bshrs	OH	136,913	1,369	35,240	1,090	101,673	279
	BMO Harris Bank N.A.	IL	134,807	713	10,137	413	124,670	300
	First Financial Bancorp	OH	131,414	781	17,718	467	113,696	314
	First Financial Corp.	IN	104,824	769	19,802	532	85,022	237
	Regions Financial Corp.	AL	94,135	621	14,636	412	79,499	209
	American Express Co	NY	89,898	12,641	80,688	12,592	9,210	49
	First Bankshares	IN	85,885	532	15,019	314	70,866	218
	Mainsource Financial Grp.	IN	78,902	652	17,596	446	61,306	206
	KeyCorp	OH	72,543	1,671	22,654	1,542	49,889	129
	First Midwest Bancorp	IL	72,240	293	5,941	124	66,299	169
	U S Bancorp	MN	69,394	6,317	53,848	6,271	15,546	46
	Bank of America Corp.	NC	56,413	2,061	16,576	1,972	39,837	89
Iowa	U S Bancorp	MN	298,083	6,691	81,628	6,117	216,455	574
	Capital One Financial Corp.	VA	244,648	30,549	244,095	30,545	553	4
	Wells Fargo & Co	CA	240,136	3,272	92,435	2,877	147,701	395
	Hills Bancorp	IA	206,193	1,926	48,025	1,426	158,168	500

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			Amount (1,000) (1)	Number (2)	Amount (1,000) (3)	Number (4)	Amount (1,000) (5)	Number (6)
Kansas	Midwestone Financial Grp.	IA	131,543	1,048	24,837	727	106,706	321
	West Bancorp	IA	127,605	696	18,747	406	108,858	290
	BTC Financial Corp.	IA	106,749	349	7,153	126	99,596	223
	Great Western Bk	SD	99,182	788	18,886	549	80,296	239
	Heartland Financial USA	IA	93,285	476	11,863	259	81,422	217
	Stark Bk Grp.	IA	76,757	359	8,355	187	68,402	172
	American Express Co	NY	52,524	6,259	49,651	6,242	2,873	17
	Commerce Bankshares	MO	174,638	1,102	24,895	680	149,743	422
	Intrust Financial Corp.	KS	172,289	1,645	27,442	1,251	144,847	394
	UMB Financial Corp.	MO	121,090	684	14,027	422	107,063	262
Kentucky	U S Bancorp	MN	96,539	2,838	30,073	2,679	66,466	159
	Emprise Financial Corp.	KS	92,351	922	16,440	713	75,911	209
	Manhattan Bancorp	KS	79,174	654	13,410	475	65,764	179
	Bank of America Corp.	NC	70,262	2,400	30,090	2,301	40,172	99
	Corefirst B&TC	KS	66,562	495	11,123	357	55,439	138
	Sunflower Financial	KS	65,179	414	9,387	249	55,792	165
	Capital One Financial Corp.	VA	61,119	11,819	60,714	11,817	405	2
	Central Bancompany	MO	56,639	321	7,093	199	49,546	122
	American Express Co	NY	52,796	7,746	48,152	7,717	4,644	29
	PNC Financial. Svc. Group	PA	363,438	4,238	135,116	3,585	228,322	653
Louisiana	BB&T Corp.	NC	237,642	4,804	54,426	4,294	183,216	510
	U S Bancorp	MN	201,116	6,119	68,793	5,773	132,323	346
	Central Bshrs	KY	181,712	1,164	29,364	717	152,348	447
	Fifth Third Bancorp	OH	159,359	948	18,252	566	141,107	382
	JPMorgan Chase & Co	NY	131,215	4,031	41,316	3,816	89,899	215
	Bank of Kentucky Financial Co	KY	126,036	597	14,554	306	111,482	291
	S Y Bancorp	KY	105,346	490	11,862	256	93,484	234
	American Express Co	NY	72,097	10,200	66,106	10,170	5,991	30
	Old Nat.. Bancorp	IN	61,863	373	9,843	225	52,020	148
	Whitaker Bancorp	KY	59,455	880	18,536	735	40,919	145
Maine	Community Trust Bancorp	KY	57,060	613	16,468	469	40,592	144
	Republic Bancorp	KY	54,655	258	5,692	115	48,963	143
	Capital One Financial Corp.	VA	51,129	10,664	48,986	10,653	2,143	11
	Hancock Holding Company	MS	779,801	3,891	90,603	2,018	689,198	1,873
	JPMorgan Chase & Co	NY	416,537	9,042	111,834	8,311	304,703	731
	Iberiabank Corp.	LA	390,193	2,038	51,411	1,135	338,782	903
	Capital One Financial Corp.	VA	337,029	18,145	131,235	17,631	205,794	514
	Regions Financial Corp.	AL	242,361	2,085	62,246	1,599	180,115	486
	First NBC BHC.	LA	180,075	791	16,976	372	163,099	419
	Community Tr Financial Corp.	LA	175,120	1,509	35,066	1,077	140,054	432
Ohio	Midsouth Bancorp	LA	134,114	1,076	27,544	749	106,570	327
	Red River Bshrs	LA	125,391	857	23,003	553	102,388	304
	American Express Co	NY	102,822	16,023	90,553	15,957	12,269	66
	BancorpSouth	MS	86,435	682	16,963	472	69,472	210
	Bangor Bancorp MHC..	ME	170,589	1,364	31,110	1,000	139,479	364
	Camden Nat. Corp.	ME	143,815	1,390	41,504	1,056	102,311	334
	TD Bank N.A.	DE	87,832	1,252	39,081	1,102	48,751	150
	People'S United Bank	CT	77,321	542	9,956	346	67,365	196
	Gorham Bancorp MHC.	ME	70,402	380	10,301	213	60,101	167
	Machias Bancorp MHC.	ME	67,493	707	17,835	540	49,658	167
KeyCorp	OH	64,319	1,502	21,559	1,400	42,760	102	

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Maryland	Norway Bancorp MHC.	ME	63,719	441	13,432	290	50,287	151
	Bank of America Corp.	NC	56,155	1,503	20,881	1,391	35,274	112
	Kennebunk Savings Bank	ME	52,734	337	8,550	207	44,184	130
	PNC Financial. Svc. Group	PA	591,420	4,995	156,131	3,854	435,289	1,141
	BB&T Corp.	NC	408,448	4,491	59,647	3,612	348,801	879
	Bank of America Corp.	NC	283,274	8,473	107,357	7,999	175,917	474
	Wells Fargo & Co	CA	266,691	5,118	168,175	4,776	98,516	342
	M&T Bk Corp.	NY	205,467	1,291	37,819	786	167,648	505
	American Express Co	NY	194,658	27,740	169,440	27,619	25,218	121
	Sandy Spring Bancorp	MD	186,888	669	12,819	243	174,069	426
	Suntrust Bk	GA	161,479	1,126	27,084	845	134,395	281
	Capital One Financial Corp.	VA	124,632	15,624	90,423	15,533	34,209	91
Susquehanna Bshrs	PA	114,812	531	13,090	266	101,722	265	
JPMorgan Chase & Co	NY	87,291	6,102	68,338	6,061	18,953	41	
Tri-County Financial Corp.	MD	66,661	320	9,478	176	57,183	144	
Massachusetts	Bank of America Corp.	NC	528,460	12,262	197,352	11,299	331,108	963
	Eastern Bank Corp.	MA	314,588	1,595	43,821	912	270,767	683
	Independent Bancorp	MA	313,183	1,628	33,462	849	279,721	779
	American Express Co	NY	274,089	41,490	242,881	41,325	31,208	165
	Sovereign Bk N.A.	DE	216,964	1,494	61,680	1,099	155,284	395
	TD Bank N.A.	DE	201,758	2,671	87,841	2,319	113,917	352
	RBS Citizens N.A.	RI	197,032	3,213	49,923	2,856	147,109	357
	People'S United Bank	CT	115,021	676	13,892	412	101,129	264
	Wells Fargo & Co	CA	109,555	2,183	80,937	2,040	28,618	143
	Salem Five Bancorp	MA	97,620	386	8,974	162	88,646	224
	Enterprise Bancorp	MA	96,138	557	14,319	328	81,819	229
	Boston Private Financial Holdii	MA	96,022	318	5,406	100	90,616	218
	Capital One Financial Corp.	VA	93,585	18,175	87,381	18,155	6,204	20
	JPMorgan Chase & Co	NY	88,087	7,180	77,204	7,152	10,883	28
	Beacon Bancorp	MA	75,259	310	7,146	126	68,113	184
	Middlesex Bancorp MHC.	MA	67,379	436	10,320	286	57,059	150
	Brookline Bancorp	MA	66,436	234	4,606	80	61,830	154
	Westfield Bank	MA	65,040	399	10,312	239	54,728	160
	Citigroup	NY	60,098	10,037	52,241	10,014	7,857	23
	Century Bancorp	MA	54,721	343	9,357	213	45,364	130
	SVB Financial Grp.	CA	53,779	473	12,705	407	41,074	66
Cape Cod Five Cents S	MA	50,532	303	6,675	163	43,857	140	
Michigan	Comerica	TX	1,051,322	3,950	101,540	1,661	949,782	2,289
	Fifth Third Bancorp	OH	843,339	4,254	87,734	2,287	755,605	1,967
	PNC Financial. SVC. Group	PA	827,165	8,612	272,803	6,957	554,362	1,655
	Chemical Financial Corp.	MI	612,655	3,541	87,216	2,009	525,439	1,532
	JPMorgan Chase & Co	NY	608,756	16,217	175,090	15,155	433,666	1,062
	Huntington Bshrs	OH	534,917	3,210	71,958	1,999	462,959	1,211
	Bank of America Corp.	NC	417,511	6,304	64,663	5,426	352,848	878
	Firstmerit Corp.	OH	352,282	1,716	45,481	908	306,801	808
	Mercantile Bk Corp.	MI	274,042	1,056	19,258	429	254,784	627
	Capital One Financial Corp.	VA	259,208	43,879	257,086	43,871	2,122	8
	American Express Co	NY	240,516	32,188	218,750	32,082	21,766	106
	Macatawa Bancorp	MI	226,020	1,073	25,905	461	200,115	612
	Talmer Bancorp	MI	180,409	681	12,721	233	167,688	448
	Independent Bk Corp.	MI	131,418	790	21,083	453	110,335	337
	Wells Fargo & Co	CA	123,716	2,372	85,354	2,211	38,362	161

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			Amount (1,000) (1)	Number (2)	Amount (1,000) (3)	Number (4)	Amount (1,000) (5)	Number (6)
	U S Bancorp	MN	98,729	11,151	89,801	11,116	8,928	35
	Mbt Financial Corp.	MI	98,715	712	18,298	446	80,417	266
	Arbor Bancorp	MI	93,218	372	9,440	155	83,778	217
	Isabella Bancorp	MI	92,439	698	17,826	474	74,613	224
	Firstbank Corp.	MI	75,839	499	13,321	297	62,518	202
	RBS Citizens N.A.	RI	59,276	951	12,643	834	46,633	117
	Ally Financial	MI	54,397	1,305	41,791	1,286	12,606	19
	United Bancorp	MI	52,042	238	4,704	105	47,338	133
Minnesota								
	Wells Fargo & Co	CA	731,510	13,932	360,103	12,835	371,407	1,097
	U S Bancorp	MN	619,685	23,898	244,257	22,991	375,428	907
	Otto Bremer Foundation	MN	541,244	2,398	55,628	1,161	485,616	1,237
	Capital One Financial Corp.	VA	347,578	45,203	338,735	45,174	8,843	29
	BMO Harris Bank N.A.	IL	234,789	806	13,353	301	221,436	505
	Anchor Bancorp	MN	210,701	887	21,515	439	189,186	448
	American Express Co	NY	155,033	18,459	144,878	18,404	10,155	55
	Klein Financial	MN	126,703	800	19,236	490	107,467	310
	Associated Banc Corp.	WI	115,947	507	11,520	230	104,427	277
	State Bshrs	ND	89,372	682	16,234	467	73,138	215
	Alerus Financial Corp.	ND	70,755	239	4,427	76	66,328	163
	JPMorgan Chase & Co	NY	61,836	4,902	55,500	4,887	6,336	15
	Voyager Fs Corp.	MN	59,942	331	9,739	181	50,203	150
	Bank of America Corp.	NC	54,129	1,854	14,065	1,763	40,064	91
	Republic Bancorp	KY	52,826	211	4,499	71	48,327	140
	Trustmark Corp.	MS	338,753	3,007	84,496	2,248	254,257	759
	Regions Financial Corp.	AL	183,036	1,823	58,662	1,507	124,374	316
	BancorpSouth	MS	176,416	1,962	41,533	1,523	134,883	439
	Hancock Holding Company	MS	133,726	1,036	25,942	700	107,784	336
	Renasant Corp.	MS	124,996	1,041	23,838	692	101,158	349
	Banplus Corp.	MS	97,424	1,592	30,387	1,383	67,037	209
	First M&F Corp.	MS	88,503	992	22,982	747	65,521	245
	Citizens Nat. Banc Corp	MS	72,437	449	9,525	283	62,912	166
Missouri								
	Central Bancompany	MO	683,292	5,637	119,298	4,014	563,994	1,623
	Commerce Bankshares	MO	489,695	3,175	73,690	2,034	416,005	1,141
	U S Bancorp	MN	386,843	13,241	143,773	12,563	243,070	678
	Enterprise Fs Corp.	MO	256,680	883	17,526	302	239,154	581
	UMB Financial Corp.	MO	217,462	1,114	20,390	621	197,072	493
	Bank of America Corp.	NC	170,202	5,424	69,488	5,157	100,714	267
	BMO Harris Bank N.A.	IL	136,252	519	10,141	207	126,111	312
	Great Southern Bancorp	MO	132,399	731	16,393	438	116,006	293
	PNC Financial. Svc. Group	PA	123,772	1,215	34,742	955	89,030	260
	American Express Co	NY	120,608	15,897	111,144	15,845	9,464	52
	Capital One Financial Corp.	VA	112,289	19,993	99,758	19,965	12,531	28
	Hawthorn Bshrs	MO	95,125	773	18,798	514	76,327	259
	Arvest Bk Grp.	AR	88,209	684	15,642	468	72,567	216
	Stupp Bros	MO	86,181	267	4,654	87	81,527	180
	JPMorgan Chase & Co	NY	69,866	5,405	56,488	5,373	13,378	32
	Wells Fargo & Co	CA	68,924	1,324	47,741	1,241	21,183	83
	Regions Financial Corp.	AL	68,017	611	15,686	468	52,331	143
	First St Cmnty Bk	MO	63,338	738	16,841	585	46,497	153
	First Bks	MO	55,052	321	6,885	184	48,167	137
	Pulaski Bank	MO	52,710	257	5,940	128	46,770	129
Montana								
	Stockman Financial Corp.	MT	192,749	1,475	36,662	1,024	156,087	451

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Nebraska	First Intrst Bancsyst	MT	176,876	1,705	40,294	1,281	136,582	424
	Glacier Bancorp	MT	133,711	1,253	32,846	950	100,865	303
	Wells Fargo & Co	CA	112,995	1,868	46,941	1,661	66,054	207
	U S Bancorp	MN	73,272	2,541	29,449	2,418	43,823	123
	Lauritzen Corp.	NE	262,917	2,602	50,316	2,005	212,601	597
	Pinnacle Bancorp	NE	227,865	2,403	56,130	1,877	171,735	526
	Wells Fargo & Co	CA	150,893	2,352	63,562	2,109	87,331	243
Nevada	Farmers & Merchants Inv.	NE	131,542	786	20,304	482	111,238	304
	Capital One Financial Corp.	VA	123,282	16,771	123,132	16,770	150	1
	Great Western Bk	SD	119,360	873	19,787	564	99,573	309
	U S Bancorp	MN	110,647	3,833	45,909	3,661	64,738	172
	American Nat. Corp.	NE	89,838	379	8,261	178	81,577	201
	Wells Fargo & Co	CA	257,192	5,613	146,285	5,272	110,907	341
	Zions Bancorp	UT	217,942	2,827	71,562	2,413	146,380	414
New Hampshire	Western Alli Bancorp	AZ	167,191	773	17,746	359	149,445	414
	Bank of America Corp.	NC	149,885	4,123	66,229	3,894	83,656	229
	American Express Co	NY	92,331	12,791	80,127	12,732	12,204	59
	U S Bancorp	MN	89,823	3,631	37,438	3,497	52,385	134
	JPMorgan Chase & Co	NY	64,174	3,255	37,047	3,188	27,127	67
	T D Bk N.A.	DE	115,274	1,783	54,284	1,547	60,990	236
	People'S United Bank	CT	96,576	743	13,256	499	83,320	244
New Jersey	Bank of America Corp.	NC	87,433	1,757	28,145	1,602	59,288	155
	RBS Citizens N.A.	RI	53,986	1,076	14,357	975	39,629	101
	PNC Financial. Svc. Group	PA	1,042,328	10,634	434,520	9,026	607,808	1,608
	Wells Fargo & Co	CA	714,833	12,964	419,544	12,054	295,289	910
	Bank of America Corp.	NC	678,506	14,924	253,917	13,668	424,589	1,256
	American Express Co	NY	497,313	73,088	434,408	72,761	62,905	327
	JPMorgan Chase & Co	NY	458,678	21,032	245,122	20,560	213,556	472
New Mexico	T D Bk N.A.	DE	365,880	4,622	123,971	3,866	241,909	756
	Valley Nat. Bancorp	NJ	347,438	2,001	52,221	1,324	295,217	677
	Capital One Financial Corp.	VA	249,842	22,570	133,644	22,246	116,198	324
	Sovereign Bk N.A.	DE	177,075	986	38,997	694	138,078	292
	Lakeland Bancorp	NJ	143,911	595	14,151	269	129,760	326
	Fulton Financial Corp.	PA	137,174	609	15,704	297	121,470	312
	Sun Bancorp New Jersey	NJ	128,726	470	9,784	174	118,942	296
	Texas Cap Bshrs	TX	89,554	6,408	55,306	6,281	34,248	127
	Citigroup	NY	83,289	10,744	52,875	10,675	30,414	69
	Columbia Bank	NJ	77,195	295	7,388	117	69,807	178
	Provident Financial SVC.	NJ	70,955	328	7,537	162	63,418	166
	Susquehanna Bankshares	PA	61,785	333	9,132	169	52,653	164
	Signature Bank	NY	61,083	187	2,050	33	59,033	154
	HSBC Bank USA N.A.	VA	57,399	595	14,641	490	42,758	105
	Community Ptnr Bancorp	NJ	56,672	232	5,991	95	50,681	137
Ally Financial	MI	55,145	1,519	48,176	1,506	6,969	13	
New York	Wells Fargo & Co	CA	268,104	4,281	121,466	3,809	146,638	472
	U S Bancorp	MN	86,316	1,556	22,494	1,385	63,822	171
	Bank of America Corp.	NC	64,664	1,804	30,127	1,709	34,537	95
	Trinity Cap Corp.	NM	56,215	322	8,038	180	48,177	142
JPMorgan Chase & Co	NY	1,778,293	69,383	817,205	67,236	961,088	2,147	

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	Capital One Financial Corp.	VA	1,181,231	60,378	530,157	58,705	651,074	1,673
	American Express Co	NY	1,142,858	147,978	953,940	147,070	188,918	908
	HSBC Bank USA N.A.	VA	886,775	10,805	390,872	9,362	495,903	1,443
	Bank of America Corp.	NC	861,354	19,121	341,963	17,586	519,391	1,535
	M&T Bk Corp.	NY	661,951	3,547	87,681	1,995	574,270	1,552
	Wells Fargo & Co	CA	389,763	7,824	276,706	7,306	113,057	518
	Citigroup	NY	386,635	27,826	223,472	27,347	163,163	479
	Signature Bank	NY	369,493	1,144	16,506	421	352,987	723
	First Niagara Financial Gr	NY	305,782	2,534	56,081	1,863	249,701	671
	Texas Cap Bshrs	TX	274,327	13,772	146,028	13,248	128,299	524
	Nbt Bancorp	NY	270,558	1,981	51,639	1,324	218,919	657
	KeyCorp	OH	238,084	7,673	99,474	7,321	138,610	352
	T D Bk N.A.	DE	233,180	3,678	91,320	3,231	141,860	447
	Community Bk Sys	NY	208,335	1,828	51,417	1,307	156,918	521
	Tompkins Financial Corp.	NY	200,349	1,349	40,337	897	160,012	452
	Financial Inst	NY	186,265	1,727	49,464	1,349	136,801	378
	Valley Nat. Bancorp	NJ	164,011	431	7,514	129	156,497	302
	New York Cmnty Bancorp	NY	150,610	339	3,234	45	147,376	294
	U S Bancorp	MN	98,033	9,775	90,770	9,749	7,263	26
	Canandaigua Nat. Corp.	NY	87,381	1,039	23,668	853	63,713	186
	Sovereign Bk N.A.	DE	86,374	631	32,747	529	53,627	102
	Bridge Bancorp	NY	86,370	345	7,298	170	79,072	175
	Provident Bank	NY	75,317	283	6,158	113	69,159	170
	RBS Citizens N.A.	RI	73,943	1,559	18,616	1,425	55,327	134
	Ally Financial	MI	68,412	1,821	59,243	1,804	9,169	17
	Suffolk Bancorp	NY	65,948	434	12,299	271	53,649	163
	Doral Financial Corp.	PR	64,640	144	87	2	64,553	142
	Chemung Financial Corp.	NY	63,730	263	7,275	124	56,455	139
	Arrow Financial Corp.	NY	58,640	451	11,620	315	47,020	136
North Carolina								
	BB&T Corp.	NC	1,967,074	23,049	348,525	18,517	1,618,549	4,532
	First Citizens Bshrs	NC	1,003,486	9,454	202,377	7,211	801,109	2,243
	Wells Fargo & Co	CA	859,463	13,180	388,576	11,856	470,887	1,324
	PNC Financial. Svc. Group	PA	375,191	2,814	71,433	1,990	303,758	824
	Bank of America Corp.	NC	295,715	9,119	106,719	8,637	188,996	482
	Fidelity Bshrs Nc	NC	211,511	1,288	28,174	721	183,337	567
	North Amer Financial Hold	FL	208,724	1,214	31,425	703	177,299	511
	Suntrust Bk	GA	208,174	1,342	28,494	904	179,680	438
	American Express Co	NY	207,752	29,456	186,673	29,358	21,079	98
	Newbridge Bancorp	NC	152,257	824	21,273	442	130,984	382
	First Bancorp	NC	131,526	1,487	34,153	1,164	97,373	323
	Southern Bshrs Nc	NC	128,998	1,193	29,669	892	99,329	301
	Capital One Financial Corp.	VA	128,765	27,557	125,224	27,544	3,541	13
	Bnc Bancorp	NC	112,358	633	13,781	345	98,577	288
	Fnb United Corp.	NC	95,554	537	15,050	298	80,504	239
	Fifth Third Bancorp	OH	90,070	622	13,689	427	76,381	195
	Yadkin Valley Financial Corp.	NC	83,887	700	18,828	496	65,059	204
	Ally Financial	MI	79,627	2,228	71,355	2,210	8,272	18
	JPMorgan Chase & Co	NY	71,954	5,709	56,481	5,670	15,473	39
	The First National Ba	NC	57,386	484	12,291	315	45,095	169
North Dakota								
	State Bankshares	ND	181,254	897	19,805	475	161,449	422
	Otto Bremer Foundation	MN	164,316	802	20,416	445	143,900	357
	Wells Fargo & Co	CA	110,768	1,032	30,563	851	80,205	181
	Alerus Financial Corp.	ND	87,176	430	10,483	222	76,693	208

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			Amount (1,000) (1)	Number (2)	Amount (1,000) (3)	Number (4)	Amount (1,000) (5)	Number (6)
	U S Bancorp	MN	67,085	3,853	35,953	3,768	31,132	85
	Dacotah Bks	SD	65,588	671	16,265	508	49,323	163
	Capital One Financial Corp.	VA	58,423	7,296	57,671	7,292	752	4
Ohio	PNC Financial. Svc. Group	PA	1,801,419	17,937	544,851	14,232	1,256,568	3,705
	Huntington Bshrs	OH	1,081,629	8,778	234,997	6,368	846,632	2,410
	Fifth Third Bancorp	OH	851,670	4,555	85,055	2,638	766,615	1,917
	JPMorgan Chase & Co	NY	589,339	16,794	185,395	15,807	403,944	987
	U S Bancorp	MN	445,772	19,020	194,627	18,341	251,145	679
	Park Nat. Corp.	OH	443,115	3,217	90,918	2,169	352,197	1,048
	KeyCorp	OH	393,014	8,279	115,519	7,614	277,495	665
	Firstmerit Corp.	OH	311,244	1,692	30,664	1,001	280,580	691
	Capital One Financial Corp.	VA	231,687	43,550	228,410	43,540	3,277	10
	American Express Co	NY	224,655	28,784	191,697	28,634	32,958	150
	First Financial Bancorp	OH	212,852	1,122	23,187	579	189,665	543
	First Federal Bank Of	OH	193,269	1,033	27,990	575	165,279	458
	Wells Fargo & Co	CA	110,234	2,252	84,977	2,124	25,257	128
	First Mrch Corp.	IN	102,819	342	5,912	101	96,907	241
	Bank of America Corp.	NC	86,568	3,740	32,142	3,613	54,426	127
	FNB Corp.	PA	77,096	350	8,166	173	68,930	177
	Citizens Bankshares	OH	73,540	329	7,231	153	66,309	176
	Signature Bank	NY	69,743	170	850	13	68,893	157
	Bank of KY Financial Corp.	KY	61,165	189	3,396	59	57,769	130
	Wesbanco	WV	54,122	321	8,280	187	45,842	134
	Ally Financial	MI	53,217	1,344	44,539	1,328	8,678	16
Oklahoma	Bancfirst Corp.	OK	374,215	3,931	88,559	3,072	285,656	859
	Arvest Bk Grp.	AR	311,625	3,443	74,990	2,742	236,635	701
	Bok Financial Corp.	OK	142,719	529	11,366	223	131,353	306
	Midfirst Bank	OK	119,273	502	10,772	213	108,501	289
	One Rich Hill Land LT.	TX	117,891	514	11,482	234	106,409	280
	JPMorgan Chase & Co	NY	98,745	4,783	49,783	4,674	48,962	109
	RCB Holding Company	OK	86,972	863	22,043	648	64,929	215
	Central Bancompany	MO	80,862	551	15,111	364	65,751	187
	Olney Bshrs of Texas	TX	72,199	565	11,994	388	60,205	177
	American Express Co	NY	71,410	10,539	63,736	10,491	7,674	48
	Durant Bancorp	OK	68,453	1,027	22,580	872	45,873	155
	Southwest Bancorp	OK	67,400	331	8,092	152	59,308	179
	Bank of America Corp.	NC	53,905	2,397	28,274	2,335	25,631	62
Oregon	Wells Fargo & Co	CA	449,085	7,671	232,996	6,963	216,089	708
	U S Bancorp	MN	425,890	16,026	161,274	15,373	264,616	653
	Columbia Bkg Sys	WA	297,545	1,258	29,060	568	268,485	690
	Umpqua Holding Company	OR	257,313	1,228	29,415	628	227,898	600
	Bank of America Corp.	NC	151,156	5,710	63,942	5,491	87,214	219
	KeyCorp	OH	151,059	2,978	41,440	2,721	109,619	257
	American Express Co	NY	123,787	19,194	114,854	19,157	8,933	37
	Pacific Continental	OR	118,909	574	15,381	283	103,528	291
	JPMorgan Chase & Co	NY	105,950	6,230	67,061	6,132	38,889	98
	Sterling Financial Corp.	WA	96,219	589	13,808	355	82,411	234
	Capital One Financial Corp.	VA	89,247	15,556	86,096	15,545	3,151	11
	Bank of The West	CA	65,726	507	9,400	369	56,326	138
	Cascade Bancorp	OR	55,607	373	10,465	240	45,142	133
	Banner Corp.	WA	50,917	390	9,060	275	41,857	115
Pennsylvania								

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	PNC Financial. Svc. Group	PA	1,994,174	22,336	802,718	18,956	1,191,456	3,380
	FNB Corp.	PA	728,625	4,143	99,477	2,337	629,148	1,806
	Wells Fargo & Co	CA	657,870	10,715	339,869	9,775	318,001	940
	National Penn Bshrs	PA	411,404	1,788	42,922	817	368,482	971
	Susquehanna Bshrs	PA	378,065	2,394	66,014	1,473	312,051	921
	M&T Bk Corp.	NY	351,324	1,886	50,125	1,102	301,199	784
	American Express Co	NY	326,819	46,586	291,870	46,415	34,949	171
	Fulton Financial Corp.	PA	228,961	1,106	25,972	540	202,989	566
	RBS Citizens N.A.	RI	218,880	3,666	61,189	3,272	157,691	394
	Capital One Financial Corp.	VA	198,532	39,252	181,285	39,197	17,247	55
	Bank of America Corp.	NC	197,654	7,795	89,313	7,496	108,341	299
	CNB Financial Corp.	PA	150,180	1,197	39,178	826	111,002	371
	Firsttrust Savings Bank	PA	150,078	547	12,903	213	137,175	334
	JPMorgan Chase & Co	NY	143,218	11,371	121,096	11,306	22,122	65
	S&T Bancorp	PA	135,083	1,071	24,328	730	110,755	341
	Sovereign Bk N.A.	DE	120,352	734	23,867	499	96,485	235
	TD Bk N.A.	DE	118,700	1,553	38,581	1,292	80,119	261
	Huntington Bshrs	OH	117,738	1,555	41,082	1,334	76,656	221
	First Niagara Financial Gr	NY	109,956	1,260	31,272	1,028	78,684	232
	Northwest Savings Ban	PA	109,197	876	23,417	579	85,780	297
	Metro Bancorp	PA	107,955	542	11,206	286	96,749	256
	Bryn Mawr Bk Corp.	PA	101,734	312	4,468	89	97,266	223
	U S Bancorp	MN	99,734	9,914	87,441	9,869	12,293	45
	Univest Corp. of Pennsylvania	PA	94,146	550	15,226	321	78,920	229
	Community Bk Sys	NY	79,419	523	15,037	346	64,382	177
	Ally Financial	MI	79,353	2,222	71,719	2,207	7,634	15
	QNB Corp.	PA	70,345	451	13,225	273	57,120	178
	First Commonwealth FN.	PA	59,466	318	6,471	159	52,995	159
	Texas Cap Bshrs	TX	58,620	2,570	23,824	2,452	34,796	118
	Customers Bancorp	PA	56,789	218	4,749	83	52,040	135
	Citigroup	NY	51,895	9,743	41,782	9,720	10,113	23
Puerto Rico	Popular	PR	827,911	11,300	313,503	9,728	514,408	1,572
	Oriental Financial Grp.	PR	218,003	1,476	41,183	957	176,820	519
	Sovereign Bk N.A.	DE	100,772	1,061	29,403	810	71,369	251
	First Bancorp	PR	54,602	242	6,973	116	47,629	126
Rhode Island	Brookline Bancorp	MA	133,845	841	27,318	541	106,527	300
	Bank of America Corp.	NC	131,618	1,723	33,428	1,453	98,190	270
	Washington Tr Bancorp	RI	78,985	331	7,043	135	71,942	196
	RBS Citizens N.A.	RI	63,277	1,148	15,673	1,018	47,604	130
South Carolina	BB&T Corp.	NC	472,598	6,040	80,865	4,911	391,733	1,129
	First Citizens Bancorp	SC	367,987	2,606	70,463	1,701	297,524	905
	Wells Fargo & Co	CA	358,918	5,251	150,847	4,691	208,071	560
	Synovus Financial Corp.	GA	282,141	1,531	38,546	870	243,595	661
	SCBT Financial Corp.	SC	216,604	1,467	36,438	938	180,166	529
	Bank of America Corp.	NC	159,614	4,461	55,843	4,201	103,771	260
	American Express Co	NY	108,916	15,750	103,068	15,718	5,848	32
	TD Bk N.A.	DE	80,240	505	10,722	338	69,518	167
	Suntrust Bk	GA	62,847	334	7,033	211	55,814	123
	Regions Financial Corp.	AL	58,613	390	9,072	260	49,541	130
	Capital One Financial Corp.	VA	54,390	11,917	52,681	11,912	1,709	5
	PNC Financial. Svc. Group	PA	51,810	187	3,577	86	48,233	101
South Dakota								

Table 4A. Top Small Business Lenders by State and Territory Using CRA Data, 2012

State or Territory	Name of Lending Institution	HQ Location	All Small Business Lending (\$1 million or less)		Micro Business Lending (less than \$100,000)		Medium Business Lending (\$100,000-\$1 Million)	
			Amount (1,000) (1)	Number (2)	Amount (1,000) (3)	Number (4)	Amount (1,000) (5)	Number (6)
Tennessee	Wells Fargo & Co	CA	173,354	2,100	54,912	1,784	118,442	316
	Dacotah Bks	SD	148,538	1,480	33,006	1,111	115,532	369
	U S Bancorp	MN	128,627	2,242	27,730	1,985	100,897	257
	Minnehaha Bshrs	SD	109,768	612	15,509	364	94,259	248
	Great Western Bank	SD	106,166	1,002	23,451	743	82,715	259
	Capital One Financial Corp.	VA	71,794	9,286	71,394	9,284	400	2
	Pinnacle Financial Ptrn	TN	550,229	2,541	60,839	1,267	489,390	1,274
	First Horizon Nat. Corp.	TN	539,444	2,530	71,706	1,289	467,738	1,241
	Regions Financial Corp.	AL	488,254	5,366	182,742	4,555	305,512	811
	Suntrust Bk	GA	214,332	972	18,053	525	196,279	447
	First South Bancorp	TN	189,274	1,933	34,888	1,497	154,386	436
	BB&T Corp.	NC	166,059	4,482	42,348	4,153	123,711	329
	American Express Co	NY	139,459	19,284	126,407	19,217	13,052	67
	Bank of America Corp.	NC	132,522	3,460	36,041	3,220	96,481	240
	Renasant Corp.	MS	114,444	653	13,429	361	101,015	292
	U S Bancorp	MN	103,249	4,958	52,291	4,790	50,958	168
	North America Financial Holdii	FL	96,909	557	13,728	300	83,181	257
	Capital One Financial Corp.	VA	83,815	17,823	80,669	17,814	3,146	9
	Wells Fargo & Co	CA	81,768	1,423	49,957	1,307	31,811	116
	Synovus Financial Corp.	GA	78,077	399	10,117	192	67,960	207
First Citizens Bshrs	TN	77,685	905	22,069	720	55,616	185	
First Scty Grp.	TN	77,649	398	9,578	208	68,071	190	
Community First Bankshares	TN	64,296	656	14,843	507	49,453	149	
BancorpSouth	MS	61,133	486	10,068	339	51,065	147	
Wilson BHC.	TN	51,698	232	4,668	118	47,030	114	
Texas	Wells Fargo & Co	CA	1,881,638	32,073	936,858	29,232	944,780	2,841
	JPMorgan Chase & Co	NY	1,342,864	51,625	572,126	49,762	770,738	1,863
	Cullen/Frost Bkr	TX	1,027,422	3,954	87,266	1,652	940,156	2,302
	Bank of America Corp.	NC	813,241	23,638	318,484	22,394	494,757	1,244
	American Express Co	NY	802,915	111,034	694,318	110,492	108,597	542
	Prosperity Bshrs	TX	597,616	4,929	113,584	3,596	484,032	1,333
	Compass Bank	AL	574,918	12,181	382,344	11,490	192,574	691
	Zions Bancorp	UT	565,530	3,528	83,535	2,336	481,995	1,192
	Capital One Financial Corp.	VA	482,104	61,888	294,132	61,387	187,972	501
	Comerica	TX	414,963	1,739	46,791	812	368,172	927
	Texas Cap Bshrs	TX	404,707	11,446	90,428	10,629	314,279	817
	International Bshrs	TX	265,226	1,810	44,252	1,148	220,974	662
	CBFH	TX	226,057	1,639	46,103	1,109	179,954	530
	Amarillo Nat. Bancorp	TX	225,508	4,193	94,959	3,661	130,549	532
	Overton Financial Corp.	TX	208,236	1,339	35,994	844	172,242	495
	Mow/Rpw li	TX	186,996	1,385	41,735	964	145,261	421
	City Bk	TX	184,535	1,655	43,587	1,199	140,948	456
	Happy Bshrs	TX	180,239	1,656	42,475	1,215	137,764	441
	Legacytexas Grp.	TX	179,362	847	21,878	435	157,484	412
	Citigroup	NY	178,641	27,943	157,582	27,888	21,059	55
	ANB Holding Company	TX	177,776	1,021	27,995	596	149,781	425
	Plainscapital Bank	TX	173,564	1,255	28,804	872	144,760	383
	Ally Financial	MI	153,901	4,162	139,080	4,141	14,821	21
	Regions Financial Corp.	AL	145,214	1,027	24,794	726	120,420	301
	First Financial Bshrs	TX	138,041	1,156	29,766	855	108,275	301
	BOK Financial Corp.	OK	120,263	427	8,983	171	111,280	256
	Weststar BHC.	TX	119,187	678	19,981	393	99,206	285
	Central Cmnty Corp.	TX	116,238	1,079	22,951	817	93,287	262

Table 4A. Top Small Business Lenders by State and Territory Using CRA Data, 2012

State or Territory	Name of Lending Institution	HQ Location	All Small Business Lending (\$1 million or less)		Micro Business Lending (less than \$100,000)		Medium Business Lending (\$100,000-\$1 Million)	
			Amount (1,000) (1)	Number (2)	Amount (1,000) (3)	Number (4)	Amount (1,000) (5)	Number (6)
	Broadway Bshrs	TX	115,567	708	17,331	421	98,236	287
	Southside Bshrs	TX	114,882	1,011	27,556	774	87,326	237
	BB&T Corp.	NC	113,842	8,109	59,008	7,970	54,834	139
	Jefferson Bshrs	TX	112,290	718	19,301	454	92,989	264
	North America Bankshares	TX	102,285	750	18,511	516	83,774	234
	First Texas BHC.	TX	96,124	454	12,412	256	83,712	198
	Plains Bancorp	TX	92,992	831	19,805	623	73,187	208
	BancorpSouth	MS	91,120	802	21,528	578	69,592	224
	Capital Bank	TX	90,318	1,308	32,257	1,121	58,061	187
	U S Bancorp	MN	88,574	6,876	73,886	6,827	14,688	49
	Inwood Bankshares	TX	88,214	383	8,757	183	79,457	200
	Trustmark Corp.	MS	82,380	375	9,946	200	72,434	175
	American Bk Holding	TX	81,876	588	18,330	404	63,546	184
	Hancock Holding Company	MS	80,665	298	6,153	126	74,512	172
	Woodforest NB.	TX	75,957	387	8,770	185	67,187	202
	GE Capital Bank	UT	74,971	1,003	34,936	799	40,035	204
	Community Bancorp Llc	TX	72,145	230	5,002	84	67,143	146
	Community Tr Financial Corp.	LA	70,587	293	6,334	145	64,253	148
	Security Holding Company	TX	67,340	907	19,216	760	48,124	147
	Inter National Bank	TX	65,262	343	7,973	172	57,289	171
	First National Bank Group	TX	59,760	366	9,195	218	50,565	148
	Viewpoint Financial Grp.	TX	58,259	352	9,857	229	48,402	123
	Lone Star Nat. Bshrs T	TX	54,199	459	14,270	341	39,929	118
	Olney Bshrs of Texas	TX	53,534	849	16,592	748	36,942	101
Utah	Zions Bancorp	UT	628,500	8,335	208,039	7,117	420,461	1,218
	Wells Fargo & Co	CA	357,280	6,745	187,491	6,231	169,789	514
	JPMorgan Chase & Co	NY	158,717	4,684	54,669	4,429	104,048	255
	American Express Co	NY	156,734	17,938	130,561	17,821	26,173	117
	U S Bancorp	MN	121,340	3,301	37,654	3,096	83,686	205
	KeyCorp	OH	67,726	1,293	18,442	1,168	49,284	125
	Bank of America Corp.	NC	50,789	796	7,175	691	43,614	105
Vermont	People'S United Bank	CT	147,176	1,279	21,317	914	125,859	365
	Merchants Bshrs	VT	58,839	384	9,497	226	49,342	158
Virginia	BB&T Corp.	NC	1,084,794	11,521	163,853	9,104	920,941	2,417
	Wells Fargo & Co	CA	671,340	11,464	349,543	10,531	321,797	933
	Suntrust Bk	GA	438,025	2,158	41,128	1,241	396,897	917
	Bank of America Corp.	NC	302,750	8,378	97,917	7,867	204,833	511
	American Express Co	NY	277,538	35,436	228,360	35,220	49,178	216
	PNC Financial. Svc. Group	PA	234,625	1,736	53,261	1,241	181,364	495
	Capital One Financial Corp.	VA	222,080	26,805	139,328	26,596	82,752	209
	Union First Mkt Bshrs	VA	197,610	1,114	25,080	657	172,530	457
	Towne Bank	VA	175,211	1,000	24,524	588	150,687	412
	First Citizens Bshrs	NC	168,080	1,369	31,968	960	136,112	409
	Stellarone Corp.	VA	156,517	676	13,385	293	143,132	383
	United Bankshares	WV	92,072	400	9,529	196	82,543	204
	Burke & Herbert Bank	VA	90,301	470	11,226	259	79,075	211
	JPMorgan Chase & Co	NY	80,130	6,343	67,808	6,306	12,322	37
	Virginia CMRC. Bancorp	VA	70,593	338	8,923	152	61,670	186
	M&T Bank Corp.	NY	60,818	303	9,362	170	51,456	133
	Access Nat. Corp.	VA	59,021	173	2,540	38	56,481	135
Washington	U S Bancorp	MN	618,301	16,291	177,000	15,230	441,301	1,061

Table 4A. Top Small Business Lenders by State and Territory Using CRA Data, 2012

State or Territory	Name of Lending Institution	HQ Location	All Small Business Lending (\$1 million or less)		Micro Business Lending (less than \$100,000)		Medium 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	534,480	8,854	258,365	8,037	276,115	817
	Bank of America Corp.	NC	469,717	15,659	219,419	15,039	250,298	620
	Columbia Bkg Sys	WA	354,160	1,629	39,772	818	314,388	811
	WTB Financial Corp.	WA	352,849	1,707	37,865	914	314,984	793
	Banner Corp.	WA	254,998	1,596	33,912	999	221,086	597
	KeyCorp	OH	240,127	4,630	63,555	4,259	176,572	371
	American Express Co	NY	230,506	35,736	207,707	35,633	22,799	103
	JPMorgan Chase & Co	NY	167,543	9,508	102,342	9,338	65,201	170
	Sterling Financial Corp.	WA	158,724	909	19,407	524	139,317	385
	Heritage Financial Corp.	WA	136,098	573	14,375	274	121,723	299
	Washington Bkg Co	WA	127,316	717	18,644	398	108,672	319
	Peoples Bancorp	WA	122,827	612	15,584	308	107,243	304
	Capital One Financial Corp.	VA	79,295	15,327	76,329	15,316	2,966	11
	Umpqua Holding Company	OR	77,217	306	6,245	129	70,972	177
	Union Bank N.A.	CA	75,834	311	6,707	163	69,127	148
	Olympic Bancorp	WA	74,644	391	9,247	203	65,397	188
	Cashmere Valley Bank	WA	56,433	378	9,241	246	47,192	132
West Virginia								
	BB&T Corp.	NC	252,260	2,672	46,262	2,098	205,998	574
	United Bankshares	WV	157,226	1,087	30,558	711	126,668	376
	Huntington Bankshares	OH	73,796	444	10,281	279	63,515	165
	JPMorgan Chase & Co	NY	60,006	1,318	14,660	1,212	45,346	106
	City Holding Company	WV	51,561	344	10,379	226	41,182	118
Wisconsin								
	BMO Harris Bank N.A.	IL	1,133,188	4,901	100,559	2,362	1,032,629	2,539
	U S Bancorp	MN	543,995	20,836	196,496	19,871	347,499	965
	Associated Banc Corp.	WI	490,716	2,129	45,285	1,005	445,431	1,124
	Capital One Financial Corp.	VA	412,988	54,313	410,141	54,303	2,847	10
	Johnson Financial Grp.	WI	357,945	1,380	28,136	531	329,809	849
	JPMorgan Chase & Co	NY	229,747	7,811	84,700	7,454	145,047	357
	Wells Fargo & Co	CA	165,419	2,655	76,877	2,380	88,542	275
	River Valley Bancorp	WI	152,244	989	24,220	580	128,024	409
	Oconomowoc Bshrs	WI	140,923	624	13,861	281	127,062	343
	Baylake Corp.	WI	135,993	719	16,698	356	119,295	363
	Wintrust Financial Corp.	IL	125,586	492	9,781	224	115,805	268
	Bankmanagers Corp.	WI	116,507	381	6,446	120	110,061	261
	TRI City Bshrs Corp.	WI	114,998	644	14,639	330	100,359	314
	NEB Corp.	WI	112,076	1,036	27,786	768	84,290	268
	Waupaca Bancorp	WI	95,292	1,042	21,720	796	73,572	246
	American Express Co	NY	88,546	11,335	81,686	11,297	6,860	38
	Community Banc Corp. S	WI	81,169	410	9,779	217	71,390	193
	PNC Financial. SVC. Group	PA	62,449	532	13,779	400	48,670	132
	North Shore Bank, FSB	WI	60,094	239	4,825	89	55,269	150
	Bank Mutual	WI	52,658	261	5,533	113	47,125	148
Wyoming								
	First Intrst Bancsyst	MT	102,331	952	25,422	691	76,909	261
Wyoming	Wells Fargo & Co	CA	91,646	1,276	35,320	1,120	56,326	156

Note: Small businesses seeking loans should also consider banks that participate in the SBA loan programs. To locate an SBA certified lender near you, c
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, 2012

State or Territory	Name of Lending Institution	HQ Location	Micro Business Lending (less than \$100,000)		All Small Business Lending (\$1 million or less)		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	164,554	4,132	635,763	5,317	471,209	1,185
	American Express Co	NY	101,811	15,371	113,420	15,421	11,609	50
	Wells Fargo & Co	CA	88,832	2,724	229,385	3,153	140,553	429
	Synovus Financial Corp.	GA	65,839	1,412	454,505	2,577	388,666	1,165
	Capital One Financial Corp.	VA	62,839	14,003	67,216	14,013	4,377	10
	Compass Bank	AL	60,144	1,873	105,125	2,015	44,981	142
	ServisFirst Bankshares	AL	41,927	1,020	426,517	2,038	384,590	1,018
	BB&T Corp.	NC	39,867	3,992	151,013	4,294	111,146	302
	PNC Fncl. Svc. Group	PA	31,978	787	136,495	1,082	104,517	295
	Trustmark Corp.	MS	30,379	846	119,435	1,144	89,056	298
	Ally Financial	MI	24,162	710	28,773	719	4,611	9
	BanclIndependent	AL	22,801	621	106,135	888	83,334	267
	JPMorgan Chase & Co.	NY	21,727	2,391	24,772	2,399	3,045	8
	Renasant Corp.	MS	16,947	420	124,690	729	107,743	309
	Hancock Holding Corp.	MS	16,119	343	161,284	720	145,165	377
	Citigroup	NY	14,607	2,934	15,140	2,936	533	2
	Bank of America Corp.	NC	14,088	1,648	44,598	1,725	30,510	77
	West Alabama Cap Corp.	AL	13,922	598	49,756	724	35,834	126
	GE Capital Retail Bank	UT	11,018	4,612	11,018	4,612	-	-
	US Bancorp	MN	10,908	961	11,821	965	913	4
	Community Bank Corp. Llc	TX	10,845	239	53,118	362	42,273	123
	Trust No 3 Under The	AL	10,243	340	47,904	474	37,661	134
Alaska								
	Wells Fargo & Co	CA	91,928	2,606	218,536	2,971	126,608	365
	Bank of America Corp.	NC	32,345	4,163	38,934	4,176	6,589	13
	First National Bank A	AK	19,548	438	149,392	830	129,844	392
	American Express Co	NY	14,547	2,375	15,237	2,379	690	4
	Northrim Bancorp	AK	10,699	197	90,330	405	79,631	208
	Capital One Financial Corp.	VA	10,486	2,120	10,486	2,120	-	-
Arizona								
	Wells Fargo & Co	CA	434,424	13,729	875,770	15,043	441,346	1,314
	American Express Co	NY	178,592	28,581	201,877	28,689	23,285	108
	JPMorgan Chase & Co.	NY	160,101	13,830	369,521	14,375	209,420	545
	Bank of America Corp.	NC	149,903	8,319	332,187	8,821	182,284	502
	Zions Bancorp	UT	63,636	2,540	306,609	3,195	242,973	655
	Compass Bank	AL	63,456	1,920	97,790	2,040	34,334	120
	Citigroup	NY	60,676	10,207	62,050	10,211	1,374	4
	Capital One Financial Corp.	VA	60,542	14,634	63,767	14,646	3,225	12
	US Bancorp	MN	40,733	4,085	81,361	4,196	40,628	111
	Ally Financial	MI	24,537	778	26,037	780	1,500	2
	BMO Harris Bank N.A.	IL	13,581	310	137,983	641	124,402	331
	Texas Capital Bancshares	TX	12,651	2,663	16,800	2,679	4,149	16
Arkansas								
	Arvest Bank Grp.	AR	93,479	3,129	457,935	4,217	364,456	1,088
	American Express Co	NY	37,453	6,727	42,870	6,756	5,417	29
	US Bancorp	MN	34,585	2,885	71,864	2,977	37,279	92
	First Security Bancor	AR	33,557	1,169	124,574	1,471	91,017	302
	Capital One Financial Corp.	VA	29,978	7,165	30,775	7,170	797	5
	Wells Fargo & Co	CA	24,044	607	32,573	643	8,529	36
	Ally Financial	MI	23,783	741	26,573	744	2,790	3
	JPMorgan Chase & Co.	NY	22,874	2,037	30,035	2,055	7,161	18
	Regions Financial Corp.	AL	21,122	639	156,564	1,018	135,442	379
	Simmons First National Corp.	AR	20,134	662	53,791	780	33,657	118
	Home Bancshares	AR	16,610	611	70,041	772	53,431	161
	Bank of America Corp.	NC	16,098	1,457	43,605	1,524	27,507	67
	BancorpSouth	MS	15,939	584	74,036	766	58,097	182

Table 4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2012

State or Territory	Name of Lending Institution	HQ Location	Micro Business Lending (less than \$100,000)		All Small Business Lending (\$1 million or less)		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)
California	First Bank Corp.	AR	15,588	499	98,082	790	82,494	291
	Liberty Bancshares	AR	15,283	432	79,845	629	64,562	197
	Summit Bancorp	AR	13,172	355	52,534	472	39,362	117
	BB&T Corp.	NC	11,326	1,775	11,326	1,775	-	-
	Iberiabank Corp.	LA	10,334	237	72,976	410	62,642	173
	Wells Fargo & Co	CA	3,441,616	110,795	5,951,322	119,398	2,509,706	8,603
	American Express Co	NY	1,756,772	269,870	2,007,077	271,078	250,305	1,208
	JPMorgan Chase & Co.	NY	975,854	83,418	1,541,006	84,797	565,152	1,379
	Bank of America Corp.	NC	632,586	52,530	1,946,106	55,934	1,313,520	3,404
	Citigroup	NY	472,964	71,364	582,548	71,734	109,584	370
	US Bancorp	MN	408,543	36,917	1,078,846	38,526	670,303	1,609
	Capital One Financial Corp.	VA	335,377	73,135	365,350	73,261	29,973	126
	Union Bank N.A.	CA	334,557	7,209	1,116,690	9,373	782,133	2,164
	Bank of The West	CA	118,655	3,919	712,403	5,209	593,748	1,290
	Ally Financial	MI	85,385	2,548	100,896	2,572	15,511	24
	Zions Bancorp	UT	84,575	2,792	663,370	4,226	578,795	1,434
	City National Corp.	CA	63,063	1,201	688,599	2,682	625,536	1,481
	SVB Financial Grp.	CA	62,427	1,947	199,215	2,273	136,788	326
	Compass Bank	AL	46,831	1,334	75,569	1,419	28,738	85
	Texas Capital Bancshares	TX	45,625	7,937	86,865	8,098	41,240	161
GE Capital Bank	UT	41,342	852	92,218	1,086	50,876	234	
Mechanics Bank	CA	37,691	1,019	124,810	1,218	87,119	199	
Trico Bancshares	CA	37,525	789	171,934	1,173	134,409	384	
GE Capital Retail Bank	UT	37,128	10,777	37,128	10,777	-	-	
Lauritzen Corp.	NE	36,589	3,862	42,787	3,888	6,198	26	
HSBC Bank USA N.A.	VA	31,412	1,319	56,832	1,389	25,420	70	
Capgen Cap Grp Ii Lp	NY	30,585	512	413,269	1,425	382,684	913	
CVB Financial Corp.	CA	29,986	463	365,834	1,265	335,848	802	
Rabobank N.A.	CA	28,440	541	247,342	1,064	218,902	523	
Comerica	TX	21,680	318	397,011	1,108	375,331	790	
Community Bank	CA	21,231	456	294,761	1,072	273,530	616	
Umpqua Holding Corp.	OR	19,394	411	208,328	865	188,934	454	
Westamerica Bancorp.	CA	19,185	303	196,013	776	176,828	473	
Nara Bancorp.	CA	19,161	251	276,557	798	257,396	547	
Stearns Bank N.A.	MN	18,149	433	24,735	484	6,586	51	
1867 Western Financial Corp.	CA	15,797	319	143,184	648	127,387	329	
Wilshire Bancorp	CA	13,121	203	182,117	576	168,996	373	
Exchange Bank	CA	12,028	227	82,255	437	70,227	210	
Sierra Bancorp	CA	11,289	207	85,511	409	74,222	202	
First Bks	MO	11,267	309	81,849	524	70,582	215	
Western Alli Bancorp	AZ	10,819	183	139,107	515	128,288	332	
Bank of Marin Bancorp	CA	10,811	211	120,883	484	110,072	273	
Hanmi Financial Corp.	CA	10,353	166	165,673	549	155,320	383	
Colorado	Wells Fargo & Co	CA	451,516	15,118	945,333	16,566	493,817	1,448
	American Express Co	NY	167,937	25,473	184,273	25,558	16,336	85
	JPMorgan Chase & Co.	NY	156,671	12,932	293,896	13,298	137,225	366
	US Bancorp	MN	148,285	14,203	344,691	14,698	196,406	495
	Capital One Financial Corp.	VA	79,915	17,022	82,370	17,031	2,455	9
	Citigroup	NY	47,331	8,329	47,331	8,329	-	-
	Compass Bank	AL	39,628	1,152	60,286	1,214	20,658	62
	Firstbank Hc	CO	35,784	3,285	180,115	3,694	144,331	409
	Zions Bancorp	UT	31,450	1,379	159,733	1,739	128,283	360
	Ally Financial	MI	26,965	805	28,446	808	1,481	3
	Cobiz Financial	CO	23,093	412	273,247	1,031	250,154	619
	Pinnacle Bancorp	NE	22,760	611	137,338	937	114,578	326

Table 4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2012

State or Territory	Name of Lending Institution	HQ Location	Micro Business Lending (less than \$100,000)		All Small Business Lending (\$1 million or less)		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)
	KeyCorp	OH	21,433	1,393	110,522	1,591	89,089	198
	Bank of America Corp.	NC	21,164	2,157	115,828	2,376	94,664	219
	Bank of The West	CA	18,050	778	113,187	1,020	95,137	242
	Lauritzen Corp.	NE	17,687	871	94,921	1,081	77,234	210
	Texas Capital Bancshares	TX	14,732	3,208	22,198	3,231	7,466	23
	UMB Financial Corp.	MO	13,438	375	129,852	654	116,414	279
	Alpine Bank of Colorado	CO	13,254	411	74,900	592	61,646	181
	GE Capital Retail Bank	UT	12,682	3,908	12,682	3,908	-	-
	Guaranty Bancorp	CO	11,806	224	116,652	510	104,846	286
Connecticut								
	American Express Co	NY	146,268	23,799	170,660	23,920	24,392	121
	Bank of America Corp.	NC	131,504	5,714	349,489	6,427	217,985	713
	Wells Fargo & Co	CA	120,610	3,325	195,756	3,611	75,146	286
	Webster Fncl Corp.	CT	70,888	1,460	294,830	2,068	223,942	608
	JPMorgan Chase & Co.	NY	65,061	5,595	120,319	5,724	55,258	129
	Capital One Financial Corp.	VA	50,694	10,488	56,105	10,508	5,411	20
	TD Bank N.A.	DE	40,127	1,058	93,205	1,228	53,078	170
	US Bancorp	MN	39,234	3,525	42,344	3,538	3,110	13
	Citigroup	NY	31,807	6,086	36,091	6,103	4,284	17
	Ally Financial	MI	27,324	876	31,501	885	4,177	9
	People'S United Bank	CT	22,130	1,094	178,140	1,432	156,010	338
	First Niagara Fncl. Grp.	NY	21,570	711	80,911	872	59,341	161
	Texas Capital Bancshares	TX	11,572	1,595	20,973	1,630	9,401	35
	RBS Citizens N.A.	RI	10,767	691	62,536	820	51,769	129
Delaware								
	PNC Fncl. Svc. Group	PA	49,487	1,185	127,229	1,409	77,742	224
	Wells Fargo & Co	CA	24,816	766	46,179	828	21,363	62
	American Express Co	NY	23,004	3,673	25,857	3,689	2,853	16
	US Bancorp	MN	15,281	1,751	17,046	1,756	1,765	5
	JPMorgan Chase & Co.	NY	11,812	979	16,709	990	4,897	11
District of Columbia								
	American Express Co	NY	36,473	5,279	46,974	5,322	10,501	43
	Wells Fargo & Co	CA	28,355	803	50,211	861	21,856	58
	PNC Fncl. Svc. Group	PA	19,374	487	54,958	576	35,584	89
	Bank of America Corp.	NC	12,428	810	43,106	882	30,678	72
Florida								
	American Express Co	NY	812,106	127,534	946,277	128,185	134,171	651
	Wells Fargo & Co	CA	711,385	22,124	1,230,704	23,755	519,319	1,631
	Bank of America Corp.	NC	496,587	33,114	1,213,090	35,053	716,503	1,939
	Regions Financial Corp.	AL	386,395	9,592	1,016,554	11,442	630,159	1,850
	JPMorgan Chase & Co.	NY	312,937	27,824	532,039	28,362	219,102	538
	Capital One Financial Corp.	VA	260,796	61,358	276,870	61,409	16,074	51
	Citigroup	NY	149,834	28,048	180,477	28,129	30,643	81
	BB&T Corp.	NC	123,520	9,579	579,946	10,808	456,426	1,229
	PNC Fncl. Svc. Group	PA	99,512	2,566	369,599	3,306	270,087	740
	Ally Financial	MI	94,100	3,069	100,030	3,081	5,930	12
	Suntrust Bk	GA	83,107	2,957	652,418	4,300	569,311	1,343
	US Bancorp	MN	63,636	6,070	77,696	6,107	14,060	37
	Compass Bank	AL	46,199	1,438	81,819	1,549	35,620	111
	Synovus Financial Corp.	GA	39,054	780	287,569	1,504	248,515	724
	BankUnited	FL	38,702	639	221,810	1,128	183,108	489
	TD Bank N.A.	DE	38,617	1,541	164,628	1,892	126,011	351
	Fifth Third Bancorp	OH	34,693	1,116	223,500	1,601	188,807	485
	GE Capital Retail Bank	UT	31,609	12,510	31,609	12,510	-	-
	Hancock Holding Corp.	MS	22,394	541	233,127	1,091	210,733	550
	GE Capital Bank	UT	22,108	469	33,863	548	11,755	79
	Texas Capital Bancshares	TX	18,944	2,911	35,582	2,967	16,638	56

Table 4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2012

State or Territory	Name of Lending Institution	HQ Location	Micro Business Lending (less than \$100,000)		All Small Business Lending (\$1 million or less)		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)
Georgia	HSBC Bank USA N.A.	VA	17,489	1,240	42,035	1,313	24,546	73
	Sabadell United Bk Na	FL	14,966	238	111,484	508	96,518	270
	Capital City Bk Grp	FL	11,079	405	33,362	476	22,283	71
	John Deere Financial,	WI	10,833	1,646	10,958	1,647	125	1
	Lauritzen Corp.	NE	10,511	1,137	10,711	1,138	200	1
	Wells Fargo & Co	CA	376,634	12,182	701,468	13,127	324,834	945
	American Express Co	NY	322,906	49,651	365,141	49,846	42,235	195
	Synovus Financial Corp.	GA	141,808	3,264	1,081,095	5,989	939,287	2,725
	Bank of America Corp.	NC	141,388	10,779	390,725	11,443	249,337	664
	BB&T Corp.	NC	114,703	8,424	745,118	10,123	630,415	1,699
	Capital One Financial Corp.	VA	108,974	26,331	113,122	26,345	4,148	14
	JPMorgan Chase & Co.	NY	81,415	7,580	134,083	7,716	52,668	136
	Ally Financial	MI	46,339	1,395	52,791	1,404	6,452	9
	Suntrust Bk	GA	45,507	1,276	514,102	2,443	468,595	1,167
	Citigroup	NY	40,469	8,828	42,594	8,836	2,125	8
	US Bancorp	MN	37,079	3,700	42,217	3,717	5,138	17
	Regions Financial Corp.	AL	36,751	1,153	227,387	1,643	190,636	490
	United Cmnty Bk	GA	35,893	1,243	200,228	1,741	164,335	498
	Ameris Bancorp	GA	32,138	1,097	157,018	1,490	124,880	393
	PNC Fncl. Svc. Group	PA	17,184	502	78,412	658	61,228	156
Colony Bancorp	GA	17,152	649	84,549	847	67,397	198	
GE Capital Retail Bank	UT	16,975	6,684	16,975	6,684	-	-	
Texas Capital Bancshares	TX	14,095	2,488	24,334	2,514	10,239	26	
Southeastern Bk Financial Corp.	GA	12,287	354	93,441	619	81,154	265	
Queensborough Co	GA	11,131	381	47,919	501	36,788	120	
Fidelity Southern Corp.	GA	10,278	208	115,007	497	104,729	289	
Guam	Bank of The West	CA	10,701	366	46,591	455	35,890	89
Hawaii	Bank of The West	CA	96,335	3,108	437,325	4,003	340,990	895
	American Express Co	NY	64,353	10,895	69,329	10,919	4,976	24
	American Savings Bank	HI	45,824	1,395	75,290	1,474	29,466	79
	Wells Fargo & Co	CA	23,014	577	28,812	617	5,798	40
	Capital One Financial Corp.	VA	17,093	3,476	17,093	3,476	-	-
	JPMorgan Chase & Co.	NY	16,913	1,472	17,713	1,473	800	1
	Central Pacific Financial Corp.	HI	12,793	290	105,692	503	92,899	213
	Bank of HI Corp.	HI	11,629	205	164,947	575	153,318	370
Idaho	Wells Fargo & Co	CA	117,101	3,753	236,547	4,133	119,446	380
	US Bancorp	MN	59,196	5,083	194,791	5,432	135,595	349
	Zions Bancorp	UT	47,738	1,669	175,713	2,077	127,975	408
	American Express Co	NY	43,507	7,599	45,660	7,608	2,153	9
	Capital One Financial Corp.	VA	20,670	4,751	21,062	4,752	392	1
	The Bank of Commerce	ID	18,937	485	84,471	686	65,534	201
	KeyCorp	OH	16,372	1,028	66,147	1,145	49,775	117
	JPMorgan Chase & Co.	NY	16,230	1,589	22,073	1,608	5,843	19
	Bank of America Corp.	NC	13,357	1,208	38,456	1,268	25,099	60
	Wtb Financial Corp.	WA	11,511	278	94,052	502	82,541	224
	Illinois	Capital One Financial Corp.	VA	517,719	75,695	578,768	75,836	61,049
JPMorgan Chase & Co.		NY	407,169	34,055	881,931	35,189	474,762	1,134
American Express Co		NY	302,769	47,037	342,738	47,244	39,969	207
US Bancorp		MN	172,117	15,161	359,226	15,729	187,109	568
PNC Fncl. Svc. Group		PA	124,357	3,298	381,005	4,065	256,648	767
Citigroup		NY	108,134	16,310	132,807	16,391	24,673	81
Wells Fargo & Co		CA	102,114	2,705	161,971	2,942	59,857	237

Table 4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2012

State or Territory	Name of Lending Institution	HQ Location	Micro Business Lending (less than \$100,000)		All Small Business Lending (\$1 million or less)		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	76,707	7,206	329,338	7,862	252,631	656
	Wintrust Financial Corp.	IL	76,677	2,681	924,185	4,784	847,508	2,103
	Ally Financial	MI	46,651	1,428	52,447	1,441	5,796	13
	First Midwest Bancorp	IL	43,885	962	561,985	2,287	518,100	1,325
	American Chartered Bancorp	IL	41,277	670	446,155	1,655	404,878	985
	BMO Harris Bank N.A.	IL	36,590	2,715	363,646	3,554	327,056	839
	Morton Cmnty Bk	IL	36,028	979	222,400	1,512	186,372	533
	Fifth Third Bancorp	OH	35,638	1,105	271,731	1,717	236,093	612
	First Mid-II Bancshares	IL	33,904	977	149,370	1,332	115,466	355
	Texas Capital Bancshares	TX	24,876	3,321	44,319	3,402	19,443	81
	GE Capital Bank	UT	21,469	445	47,331	566	25,862	121
	First Busey Corp.	IL	20,517	500	160,357	881	139,840	381
	MB Financial	IL	20,474	611	335,005	1,357	314,531	746
	Lauritzen Corp.	NE	19,290	1,096	80,338	1,270	61,048	174
	GE Capital Retail Bank	UT	16,345	6,065	16,580	6,067	235	2
	Heartland Bancorp	IL	15,609	397	103,454	688	87,845	291
	BB&T Corp.	NC	15,466	2,179	17,542	2,185	2,076	6
	West Suburban Bancorp	IL	14,688	263	129,044	575	114,356	312
	RBS Citizens N.A.	RI	13,804	778	70,303	916	56,499	138
	First Financial Corp.	IN	13,480	404	46,711	512	33,231	108
	Banc ED Corp.	IL	13,192	312	93,053	540	79,861	228
	HSBC Bank USA N.A.	VA	13,011	1,970	17,584	1,983	4,573	13
	Regions Financial Corp.	AL	12,228	378	51,922	486	39,694	108
	Old Second Bancorp	IL	11,912	213	129,737	542	117,825	329
	Banterra Corp.	IL	11,245	291	51,162	429	39,917	138
Indiana	Capital One Financial Corp.	VA	261,164	37,816	264,993	37,827	3,829	11
	PNC Fncl. Svc. Group	PA	164,129	4,229	445,725	5,014	281,596	785
	JPMorgan Chase & Co.	NY	92,969	8,596	288,952	9,071	195,983	475
	American Express Co	NY	80,688	12,592	89,898	12,641	9,210	49
	Wells Fargo & Co	CA	68,852	1,883	140,888	2,114	72,036	231
	Old Nat Bancorp	IN	65,389	1,546	392,982	2,492	327,593	946
	US Bancorp	MN	53,848	6,271	69,394	6,317	15,546	46
	First Mrch Corp.	IN	40,793	884	315,123	1,598	274,330	714
	1St Source Corp.	IN	40,648	847	228,546	1,425	187,898	578
	Huntington Bancshares	OH	35,240	1,090	136,913	1,369	101,673	279
	German Amer Bancorp	IN	33,266	760	231,083	1,318	197,817	558
	Fifth Third Bancorp	OH	27,436	783	230,182	1,292	202,746	509
	Lakeland Financial Corp.	IN	23,256	455	288,068	1,125	264,812	670
	KeyCorp	OH	22,654	1,542	72,543	1,671	49,889	129
	Star Financial Grp.	IN	22,479	457	161,913	854	139,434	397
	Ally Financial	MI	21,729	632	24,560	638	2,831	6
	BB&T Corp.	NC	20,922	2,979	25,339	2,993	4,417	14
	First Financial Corp.	IN	19,802	532	104,824	769	85,022	237
	First Fncl Bancorp	OH	17,718	467	131,414	781	113,696	314
	Mainsource Fncl Grp	IN	17,596	446	78,902	652	61,306	206
	Citigroup	NY	17,477	3,368	18,029	3,370	552	2
	Bank of America Corp.	NC	16,576	1,972	56,413	2,061	39,837	89
	First Bancshares	IN	15,019	314	85,885	532	70,866	218
	Regions Financial Corp.	AL	14,636	412	94,135	621	79,499	209
	National Bank Indianapo	IN	11,385	244	139,303	560	127,918	316
	GE Capital Retail Bank	UT	10,648	4,765	10,648	4,765	-	-
	BMO Harris Bank N.A.	IL	10,137	413	134,807	713	124,670	300
Iowa	Capital One Financial Corp.	VA	244,095	30,545	244,648	30,549	553	4
	Wells Fargo & Co	CA	92,435	2,877	240,136	3,272	147,701	395
	US Bancorp	MN	81,628	6,117	298,083	6,691	216,455	574

Table 4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2012

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			Amount (1,000) (1)	Number (2)	Amount (1,000) (3)	Number (4)	Amount (1,000) (5)	Number (6)
	American Express Co	NY	49,651	6,242	52,524	6,259	2,873	17
	Hills Bancorp	IA	48,025	1,426	206,193	1,926	158,168	500
	JPMorgan Chase & Co.	NY	29,668	2,867	38,165	2,889	8,497	22
	Midwestone Fncl Grp	IA	24,837	727	131,543	1,048	106,706	321
	Ally Financial	MI	21,165	656	23,565	659	2,400	3
	Great Western Bank	SD	18,886	549	99,182	788	80,296	239
	West Bancorp	IA	18,747	406	127,605	696	108,858	290
	First Citizens Financial Corp.	IA	14,316	590	48,772	699	34,456	109
	Bank of America Corp.	NC	12,871	1,451	26,233	1,486	13,362	35
	Heartland Fncl USA	IA	11,863	259	93,285	476	81,422	217
Kansas	Capital One Financial Corp.	VA	60,714	11,817	61,119	11,819	405	2
	American Express Co	NY	48,152	7,717	52,796	7,746	4,644	29
	Bank of America Corp.	NC	30,090	2,301	70,262	2,400	40,172	99
	US Bancorp	MN	30,073	2,679	96,539	2,838	66,466	159
	JPMorgan Chase & Co.	NY	29,469	2,888	37,769	2,909	8,300	21
	Intrust Financial Corp.	KS	27,442	1,251	172,289	1,645	144,847	394
	Wells Fargo & Co	CA	25,403	677	32,453	712	7,050	35
	Commerce Bancshares	MO	24,895	680	174,638	1,102	149,743	422
	Emprise Financial Corp.	KS	16,440	713	92,351	922	75,911	209
	UMB Financial Corp.	MO	14,027	422	121,090	684	107,063	262
	Manhattan Bancorp	KS	13,410	475	79,174	654	65,764	179
	Central of Kansas	KS	13,166	436	34,527	523	21,361	87
	Ally Financial	MI	12,977	379	14,170	382	1,193	3
	Corefirst B&TC	KS	11,123	357	66,562	495	55,439	138
	Citigroup	NY	10,342	2,119	11,342	2,120	1,000	1
Kentucky	PNC Fncl. Svc. Group	PA	135,116	3,585	363,438	4,238	228,322	653
	US Bancorp	MN	68,793	5,773	201,116	6,119	132,323	346
	American Express Co	NY	66,106	10,170	72,097	10,200	5,991	30
	BB&T Corp.	NC	54,426	4,294	237,642	4,804	183,216	510
	Capital One Financial Corp.	VA	48,986	10,653	51,129	10,664	2,143	11
	JPMorgan Chase & Co.	NY	41,316	3,816	131,215	4,031	89,899	215
	Central Bancshares	KY	29,364	717	181,712	1,164	152,348	447
	Wells Fargo & Co	CA	24,069	612	33,355	656	9,286	44
	Whitaker Bancorp	KY	18,536	735	59,455	880	40,919	145
	Fifth Third Bancorp	OH	18,252	566	159,359	948	141,107	382
	Community Tr Bancorp	KY	16,468	469	57,060	613	40,592	144
	Huntington Bancshares	OH	15,610	528	44,237	593	28,627	65
	Bank Of Ky Fncl Corp.	KY	14,554	306	126,036	597	111,482	291
	SY Bancorp	KY	11,862	256	105,346	490	93,484	234
	Ally Financial	MI	10,723	294	10,848	295	125	1
	Citigroup	NY	10,015	1,981	10,015	1,981	-	-
Louisiana	Capital One Financial Corp.	VA	131,235	17,631	337,029	18,145	205,794	514
	JPMorgan Chase & Co.	NY	111,834	8,311	416,537	9,042	304,703	731
	Hancock Holding Corp.	MS	90,603	2,018	779,801	3,891	689,198	1,873
	American Express Co	NY	90,553	15,957	102,822	16,023	12,269	66
	Regions Financial Corp.	AL	62,246	1,599	242,361	2,085	180,115	486
	Iberiabank Corp.	LA	51,411	1,135	390,193	2,038	338,782	903
	Ally Financial	MI	40,925	1,233	43,868	1,238	2,943	5
	Community Tr Financial Corp.	LA	35,066	1,077	175,120	1,509	140,054	432
	BB&T Corp.	NC	31,552	4,851	32,199	4,852	647	1
	Wells Fargo & Co	CA	28,363	744	41,709	808	13,346	64
	Midsouth Bancorp	LA	27,544	749	134,114	1,076	106,570	327
	Texas Capital Bancshares	TX	24,215	3,251	44,447	3,334	20,232	83
	Red River Bancshares	LA	23,003	553	125,391	857	102,388	304

Table 4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2012

State or Territory	Name of Lending Institution	HQ Location	Micro Business Lending (less than \$100,000)		All Small Business Lending (\$1 million or less)		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)
	First Nbc Bhc	LA	16,976	372	180,075	791	163,099	419
	Bancorpsouth	MS	16,963	472	86,435	682	69,472	210
	Citigroup	NY	16,151	3,280	17,351	3,282	1,200	2
	Bank of America Corp.	NC	13,063	1,628	38,136	1,690	25,073	62
	GE Capital Bank	UT	12,860	309	18,979	345	6,119	36
Maine								
	Camden Nat Corp.	ME	41,504	1,056	143,815	1,390	102,311	334
	TD Bank N.A.	DE	39,081	1,102	87,832	1,252	48,751	150
	Bangor Bancorp Mhc	ME	31,110	1,000	170,589	1,364	139,479	364
	Capital One Financial Corp.	VA	25,563	5,757	25,563	5,757	-	-
	KeyCorp	OH	21,559	1,400	64,319	1,502	42,760	102
	Bank of America Corp.	NC	20,881	1,391	56,155	1,503	35,274	112
	American Express Co	NY	20,227	3,605	22,437	3,617	2,210	12
	Machias Bancorp Mhc	ME	17,835	540	67,493	707	49,658	167
	US Bancorp	MN	16,553	2,009	17,919	2,015	1,366	6
	Wells Fargo & Co	CA	15,109	385	22,419	420	7,310	35
	Norway Bancorp Mhc	ME	13,432	290	63,719	441	50,287	151
	JPMorgan Chase & Co.	NY	12,333	1,216	13,533	1,221	1,200	5
	Ally Financial	MI	10,397	325	11,589	327	1,192	2
	Gorham Bancorp Mhc	ME	10,301	213	70,402	380	60,101	167
Maryland								
	American Express Co	NY	169,440	27,619	194,658	27,740	25,218	121
	Wells Fargo & Co	CA	168,175	4,776	266,691	5,118	98,516	342
	PNC Fncl. Svc. Group	PA	156,131	3,854	591,420	4,995	435,289	1,141
	Bank of America Corp.	NC	107,357	7,999	283,274	8,473	175,917	474
	Capital One Financial Corp.	VA	90,423	15,533	124,632	15,624	34,209	91
	JPMorgan Chase & Co.	NY	68,338	6,061	87,291	6,102	18,953	41
	BB&T Corp.	NC	59,647	3,612	408,448	4,491	348,801	879
	M&T Bk Corp.	NY	37,819	786	205,467	1,291	167,648	505
	Ally Financial	MI	33,532	1,000	35,501	1,004	1,969	4
	US Bancorp	MN	31,023	3,115	35,869	3,130	4,846	15
	Suntrust Bk	GA	27,084	845	161,479	1,126	134,395	281
	Citigroup	NY	24,244	4,843	27,104	4,856	2,860	13
	GE Capital Bank	UT	15,646	342	27,420	389	11,774	47
	Susquehanna Bancshares	PA	13,090	266	114,812	531	101,722	265
	Hsb Bancorp	MD	12,974	314	45,146	410	32,172	96
	Sandy Spring Bancorp	MD	12,819	243	186,888	669	174,069	426
Massachusetts								
	American Express Co	NY	242,881	41,325	274,089	41,490	31,208	165
	Bank of America Corp.	NC	197,352	11,299	528,460	12,262	331,108	963
	TD Bank N.A.	DE	87,841	2,319	201,758	2,671	113,917	352
	Capital One Financial Corp.	VA	87,381	18,155	93,585	18,175	6,204	20
	Wells Fargo & Co	CA	80,937	2,040	109,555	2,183	28,618	143
	JPMorgan Chase & Co.	NY	77,204	7,152	88,087	7,180	10,883	28
	Sovereign Bank N.A.	DE	61,680	1,099	216,964	1,494	155,284	395
	Citigroup	NY	52,241	10,014	60,098	10,037	7,857	23
	RBS Citizens N.A.	RI	49,923	2,856	197,032	3,213	147,109	357
	Eastern Bk Corp.	MA	43,821	912	314,588	1,595	270,767	683
	US Bancorp	MN	34,905	3,222	37,632	3,234	2,727	12
	Independent Bancorp	MA	33,462	849	313,183	1,628	279,721	779
	Ally Financial	MI	27,290	861	29,029	864	1,739	3
	Texas Capital Bancshares	TX	25,471	4,892	38,153	4,945	12,682	53
	GE Capital Retail Bank	UT	23,902	7,364	23,902	7,364	-	-
	Enterprise Bancorp	MA	14,319	328	96,138	557	81,819	229
	People'S United Bank	CT	13,892	412	115,021	676	101,129	264
	SVB Financial Grp.	CA	12,705	407	53,779	473	41,074	66
	BB&T Corp.	NC	11,816	1,419	13,570	1,424	1,754	5

Table 4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2012

State or Territory	Name of Lending Institution	HQ Location	Micro Business Lending (less than \$100,000)		All Small Business Lending (\$1 million or less)		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)
Michigan	Middlesex Bancorp Mhc	MA	10,320	286	67,379	436	57,059	150
	Westfield Bank	MA	10,312	239	65,040	399	54,728	160
Michigan	PNC Fncl. Svc. Group	PA	272,803	6,957	827,165	8,612	554,362	1,655
	Capital One Financial Corp.	VA	257,086	43,871	259,208	43,879	2,122	8
	American Express Co	NY	218,750	32,082	240,516	32,188	21,766	106
	JPMorgan Chase & Co.	NY	175,090	15,155	608,756	16,217	433,666	1,062
	Comerica	TX	101,540	1,661	1,051,322	3,950	949,782	2,289
	US Bancorp	MN	89,801	11,116	98,729	11,151	8,928	35
	Fifth Third Bancorp	OH	87,734	2,287	843,339	4,254	755,605	1,967
	Chemical Financial Corp.	MI	87,216	2,009	612,655	3,541	525,439	1,532
	Wells Fargo & Co	CA	85,354	2,211	123,716	2,372	38,362	161
	Huntington Bancshares	OH	71,958	1,999	534,917	3,210	462,959	1,211
	Bank of America Corp.	NC	64,663	5,426	417,511	6,304	352,848	878
	Firstmerit Corp.	OH	45,481	908	352,282	1,716	306,801	808
	Citigroup	NY	44,460	8,510	48,126	8,522	3,666	12
	Ally Financial	MI	41,791	1,286	54,397	1,305	12,606	19
	Macatawa Bancorp	MI	25,905	461	226,020	1,073	200,115	612
	Independent Bk Corp.	MI	21,083	453	131,418	790	110,335	337
	BB&T Corp.	NC	20,906	2,803	30,850	2,821	9,944	18
	Mercantile Bk Corp.	MI	19,258	429	274,042	1,056	254,784	627
	Mbt Financial Corp.	MI	18,298	446	98,715	712	80,417	266
	Isabella Bancorp	MI	17,826	474	92,439	698	74,613	224
	GE Capital Retail Bank	UT	14,717	5,657	14,717	5,657	-	-
	GE Capital Bank	UT	13,402	287	34,409	367	21,007	80
	Firstbank Corp.	MI	13,321	297	75,839	499	62,518	202
Talmer Bancorp	MI	12,721	233	180,409	681	167,688	448	
RBS Citizens N.A.	RI	12,643	834	59,276	951	46,633	117	
KeyCorp	OH	10,042	734	26,981	789	16,939	55	
Minnesota								
Minnesota	Wells Fargo & Co	CA	360,103	12,835	731,510	13,932	371,407	1,097
	Capital One Financial Corp.	VA	338,735	45,174	347,578	45,203	8,843	29
	US Bancorp	MN	244,257	22,991	619,685	23,898	375,428	907
	American Express Co	NY	144,878	18,404	155,033	18,459	10,155	55
	Otto Bremer Foundatio	MN	55,628	1,161	541,244	2,398	485,616	1,237
	JPMorgan Chase & Co.	NY	55,500	4,887	61,836	4,902	6,336	15
	Ally Financial	MI	29,445	895	33,422	902	3,977	7
	Citigroup	NY	23,079	3,834	23,623	3,837	544	3
	Anchor Bancorp	MN	21,515	439	210,701	887	189,186	448
	Klein Financial	MN	19,236	490	126,703	800	107,467	310
	State Bancshares	ND	16,234	467	89,372	682	73,138	215
	Bank of America Corp.	NC	14,065	1,763	54,129	1,854	40,064	91
	BMO Harris Bank N.A.	IL	13,353	301	234,789	806	221,436	505
	Associated Banc Corp.	WI	11,520	230	115,947	507	104,427	277
	GE Capital Bank	UT	10,342	243	22,717	299	12,375	56
	Mississippi							
Mississippi	Trustmark Corp.	MS	84,496	2,248	338,753	3,007	254,257	759
	Regions Financial Corp.	AL	58,662	1,507	183,036	1,823	124,374	316
	Bancorpsouth	MS	41,533	1,523	176,416	1,962	134,883	439
	American Express Co	NY	38,309	6,895	40,173	6,906	1,864	11
	Bancplus Corp.	MS	30,387	1,383	97,424	1,592	67,037	209
	Capital One Financial Corp.	VA	28,402	7,025	29,588	7,030	1,186	5
	Hancock Holding Corp.	MS	25,942	700	133,726	1,036	107,784	336
	Renasant Corp.	MS	23,838	692	124,996	1,041	101,158	349
	First M&F Corp.	MS	22,982	747	88,503	992	65,521	245
	Wells Fargo & Co	CA	21,023	579	31,401	619	10,378	40
	BB&T Corp.	NC	19,529	3,063	20,177	3,065	648	2

Table 4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2012

State or Territory	Name of Lending Institution	HQ Location	Micro Business Lending (less than \$100,000)		All Small Business Lending (\$1 million or less)		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)
Missouri	Citizens Corp.	MS	14,840	686	49,652	800	34,812	114
	JPMorgan Chase & Co.	NY	14,251	1,472	24,347	1,492	10,096	20
	State B&Tc	MS	13,408	493	49,732	613	36,324	120
	Ally Financial	MI	12,459	383	13,504	386	1,045	3
	US Bancorp	MN	143,773	12,563	386,843	13,241	243,070	678
	Central Banccompany	MO	119,298	4,014	683,292	5,637	563,994	1,623
	American Express Co	NY	111,144	15,845	120,608	15,897	9,464	52
	Capital One Financial Corp.	VA	99,758	19,965	112,289	19,993	12,531	28
	Commerce Bancshares	MO	73,690	2,034	489,695	3,175	416,005	1,141
	Bank of America Corp.	NC	69,488	5,157	170,202	5,424	100,714	267
	JPMorgan Chase & Co.	NY	56,488	5,373	69,866	5,405	13,378	32
	Wells Fargo & Co	CA	47,741	1,241	68,924	1,324	21,183	83
	PNC Fncl. Svc. Group	PA	34,742	955	123,772	1,215	89,030	260
	Citigroup	NY	28,915	5,262	29,016	5,263	101	1
	Ally Financial	MI	25,205	803	28,027	807	2,822	4
	UMB Financial Corp.	MO	20,390	621	217,462	1,114	197,072	493
	Hawthorn Bancshares	MO	18,798	514	95,125	773	76,327	259
	Enterprise FS Corp.	MO	17,526	302	256,680	883	239,154	581
	BB&T Corp.	NC	17,201	2,485	18,201	2,486	1,000	1
	First St Cmnty Bk	MO	16,841	585	63,338	738	46,497	153
Great Southern Bancorp	MO	16,393	438	132,399	731	116,006	293	
Texas Capital Bancshares	TX	16,215	2,217	29,028	2,271	12,813	54	
Regions Financial Corp.	AL	15,686	468	68,017	611	52,331	143	
Arvest Bank Grp.	AR	15,642	468	88,209	684	72,567	216	
GE Capital Retail Bank	UT	13,272	5,235	13,272	5,235	-	-	
BMO Harris Bank N.A.	IL	10,141	207	136,252	519	126,111	312	
Montana	Wells Fargo & Co	CA	46,941	1,661	112,995	1,868	66,054	207
	American Express Co	NY	45,194	8,411	46,831	8,422	1,637	11
	First Intrst Bancsyst	MT	40,294	1,281	176,876	1,705	136,582	424
	Stockman Financial Corp.	MT	36,662	1,024	192,749	1,475	156,087	451
	Glacier Bancorp	MT	32,846	950	133,711	1,253	100,865	303
	US Bancorp	MN	29,449	2,418	73,272	2,541	43,823	123
	Capital One Financial Corp.	VA	22,917	4,673	23,995	4,676	1,078	3
	JPMorgan Chase & Co.	NY	13,109	1,168	16,280	1,178	3,171	10
	Nebraska	Capital One Financial Corp.	VA	123,132	16,770	123,282	16,771	150
Wells Fargo & Co		CA	63,562	2,109	150,893	2,352	87,331	243
Pinnacle Bancorp		NE	56,130	1,877	227,865	2,403	171,735	526
Lauritzen Corp.		NE	50,316	2,005	262,917	2,602	212,601	597
US Bancorp		MN	45,909	3,661	110,647	3,833	64,738	172
American Express Co		NY	26,332	3,930	31,009	3,953	4,677	23
JPMorgan Chase & Co.		NY	24,981	2,086	26,562	2,090	1,581	4
Farmers & Mrch Inv		NE	20,304	482	131,542	786	111,238	304
Great Western Bk		SD	19,787	564	119,360	873	99,573	309
Ally Financial		MI	13,827	442	14,446	444	619	2
Nevada	Wells Fargo & Co	CA	146,285	5,272	257,192	5,613	110,907	341
	American Express Co	NY	80,127	12,732	92,331	12,791	12,204	59
	Zions Bancorp	UT	71,562	2,413	217,942	2,827	146,380	414
	Bank of America Corp.	NC	66,229	3,894	149,885	4,123	83,656	229
	US Bancorp	MN	37,438	3,497	89,823	3,631	52,385	134
	JPMorgan Chase & Co.	NY	37,047	3,188	64,174	3,255	27,127	67
	Capital One Financial Corp.	VA	28,480	6,716	32,243	6,723	3,763	7
	Citigroup	NY	19,292	3,241	21,347	3,246	2,055	5
	Western Alli Bancorp	AZ	17,746	359	167,191	773	149,445	414

Table 4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2012

State or Territory	Name of Lending Institution	HQ Location	Micro Business Lending (less than \$100,000)		All Small Business Lending (\$1 million or less)		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)
New Hampshire								
	TD Bank N.A.	DE	54,284	1,547	115,274	1,783	60,990	236
	American Express Co	NY	34,300	5,924	39,091	5,951	4,791	27
	Bank of America Corp.	NC	28,145	1,602	87,433	1,757	59,288	155
	Capital One Financial Corp.	VA	23,898	5,002	24,544	5,003	646	1
	Wells Fargo & Co	CA	23,241	543	28,875	584	5,634	41
	JPMorgan Chase & Co.	NY	20,174	1,783	23,071	1,796	2,897	13
	RBS Citizens N.A.	RI	14,357	975	53,986	1,076	39,629	101
	People'S United Bank	CT	13,256	499	96,576	743	83,320	244
	Citigroup	NY	11,486	2,392	11,791	2,393	305	1
	Ally Financial	MI	11,022	374	12,224	376	1,202	2
New Jersey								
	PNC Fncl. Svc. Group	PA	434,520	9,026	1,042,328	10,634	607,808	1,608
	American Express Co	NY	434,408	72,761	497,313	73,088	62,905	327
	Wells Fargo & Co	CA	419,544	12,054	714,833	12,964	295,289	910
	Bank of America Corp.	NC	253,917	13,668	678,506	14,924	424,589	1,256
	JPMorgan Chase & Co.	NY	245,122	20,560	458,678	21,032	213,556	472
	Capital One Financial Corp.	VA	133,644	22,246	249,842	22,570	116,198	324
	TD Bank N.A.	DE	123,971	3,866	365,880	4,622	241,909	756
	Texas Capital Bancshares	TX	55,306	6,281	89,554	6,408	34,248	127
	Citigroup	NY	52,875	10,675	83,289	10,744	30,414	69
	Valley Nat Bancorp	NJ	52,221	1,324	347,438	2,001	295,217	677
	Ally Financial	MI	48,176	1,506	55,145	1,519	6,969	13
	Sovereign Bank N.A.	DE	38,997	694	177,075	986	138,078	292
	US Bancorp	MN	33,283	3,336	35,620	3,347	2,337	11
	BB&T Corp.	NC	17,104	2,123	21,219	2,131	4,115	8
	Fulton Fncl Corp.	PA	15,704	297	137,174	609	121,470	312
	HSBC Bank USA N.A.	VA	14,641	490	57,399	595	42,758	105
	Lakeland Bancorp	NJ	14,151	269	143,911	595	129,760	326
	GE Capital Bank	UT	13,578	312	20,414	356	6,836	44
New Mexico								
	Wells Fargo & Co	CA	121,466	3,809	268,104	4,281	146,638	472
	American Express Co	NY	41,287	6,683	42,809	6,692	1,522	9
	Bank of America Corp.	NC	30,127	1,709	64,664	1,804	34,537	95
	US Bancorp	MN	22,494	1,385	86,316	1,556	63,822	171
	Capital One Financial Corp.	VA	20,873	5,177	21,392	5,178	519	1
	JPMorgan Chase & Co.	NY	19,391	1,838	21,446	1,845	2,055	7
	Compass Bank	AL	16,733	506	26,193	538	9,460	32
	Citigroup	NY	13,234	2,308	13,234	2,308	-	-
New York								
	American Express Co	NY	953,940	147,070	1,142,858	147,978	188,918	908
	JPMorgan Chase & Co.	NY	817,205	67,236	1,778,293	69,383	961,088	2,147
	Capital One Financial Corp.	VA	530,157	58,705	1,181,231	60,378	651,074	1,673
	HSBC Bank USA N.A.	VA	390,872	9,362	886,775	10,805	495,903	1,443
	Bank of America Corp.	NC	341,963	17,586	861,354	19,121	519,391	1,535
	Wells Fargo & Co	CA	276,706	7,306	389,763	7,824	113,057	518
	Citigroup	NY	223,472	27,347	386,635	27,826	163,163	479
	Texas Capital Bancshares	TX	146,028	13,248	274,327	13,772	128,299	524
	KeyCorp	OH	99,474	7,321	238,084	7,673	138,610	352
	TD Bank N.A.	DE	91,320	3,231	233,180	3,678	141,860	447
	US Bancorp	MN	90,770	9,749	98,033	9,775	7,263	26
	M&T Bk Corp.	NY	87,681	1,995	661,951	3,547	574,270	1,552
	Ally Financial	MI	59,243	1,804	68,412	1,821	9,169	17
	First Niagara Fncl. Grp.	NY	56,081	1,863	305,782	2,534	249,701	671
	Nbt Bancorp	NY	51,639	1,324	270,558	1,981	218,919	657
	Community Bk Sys	NY	51,417	1,307	208,335	1,828	156,918	521
	Financial Inst	NY	49,464	1,349	186,265	1,727	136,801	378

Table 4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2012

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			Amount (1,000) (1)	Number (2)	Amount (1,000) (3)	Number (4)	Amount (1,000) (5)	Number (6)
	GE Capital Retail Bank	UT	43,440	14,577	43,440	14,577	-	-
	Tompkins Fncl Corp.	NY	40,337	897	200,349	1,349	160,012	452
	Sovereign Bank N.A.	DE	32,747	529	86,374	631	53,627	102
	GE Capital Bank	UT	25,626	581	40,264	664	14,638	83
	Canandaigua Nat Corp.	NY	23,668	853	87,381	1,039	63,713	186
	BB&T Corp.	NC	22,156	3,055	27,351	3,062	5,195	7
	RBS Citizens N.A.	RI	18,616	1,425	73,943	1,559	55,327	134
	Lauritzen Corp.	NE	16,539	1,639	17,946	1,645	1,407	6
	Signature Bank	NY	16,506	421	369,493	1,144	352,987	723
	Suffolk Bancorp	NY	12,299	271	65,948	434	53,649	163
	Arrow Financial Corp.	NY	11,620	315	58,640	451	47,020	136
	Astoria Federal Savin	NY	11,415	387	21,225	416	9,810	29
	Watertown Savings Ban	NY	11,333	292	48,058	410	36,725	118
	PNC Fncl. Svc. Group	PA	10,720	246	44,633	324	33,913	78
North Carolina								
	Wells Fargo & Co	CA	388,576	11,856	859,463	13,180	470,887	1,324
	BB&T Corp.	NC	348,525	18,517	1,967,074	23,049	1,618,549	4,532
	First Citizens Bancshares	NC	202,377	7,211	1,003,486	9,454	801,109	2,243
	American Express Co	NY	186,673	29,358	207,752	29,456	21,079	98
	Capital One Financial Corp.	VA	125,224	27,544	128,765	27,557	3,541	13
	Bank of America Corp.	NC	106,719	8,637	295,715	9,119	188,996	482
	PNC Fncl. Svc. Group	PA	71,433	1,990	375,191	2,814	303,758	824
	Ally Financial	MI	71,355	2,210	79,627	2,228	8,272	18
	JPMorgan Chase & Co.	NY	56,481	5,670	71,954	5,709	15,473	39
	First Bancorp	NC	34,153	1,164	131,526	1,487	97,373	323
	US Bancorp	MN	31,861	2,958	39,715	2,981	7,854	23
	Citigroup	NY	31,675	6,226	35,410	6,237	3,735	11
	North Amer Fncl Hold	FL	31,425	703	208,724	1,214	177,299	511
	Southern Bancshares Nc	NC	29,669	892	128,998	1,193	99,329	301
	Suntrust Bk	GA	28,494	904	208,174	1,342	179,680	438
	Fidelity Bancshares Nc	NC	28,174	721	211,511	1,288	183,337	567
	GE Capital Retail Bank	UT	25,749	11,447	26,049	11,448	300	1
	GE Capital Bank	UT	25,539	732	32,869	758	7,330	26
	Newbridge Bancorp	NC	21,273	442	152,257	824	130,984	382
	Yadkin Valley Financial Corp.	NC	18,828	496	83,887	700	65,059	204
	Fnb United Corp.	NC	15,050	298	95,554	537	80,504	239
	Bnc Bancorp	NC	13,781	345	112,358	633	98,577	288
	Fifth Third Bancorp	OH	13,689	427	90,070	622	76,381	195
	The First National Ba	NC	12,291	315	57,386	484	45,095	169
	Four Oaks Fincorp	NC	12,110	424	42,440	541	30,330	117
North Dakota								
	Capital One Financial Corp.	VA	57,671	7,292	58,423	7,296	752	4
	US Bancorp	MN	35,953	3,768	67,085	3,853	31,132	85
	Wells Fargo & Co	CA	30,563	851	110,768	1,032	80,205	181
	American Express Co	NY	20,589	2,033	22,187	2,042	1,598	9
	Otto Bremer Foundatio	MN	20,416	445	164,316	802	143,900	357
	State Bancshares	ND	19,805	475	181,254	897	161,449	422
	Dacotah Bks	SD	16,265	508	65,588	671	49,323	163
	Alerus Financial Corp.	ND	10,483	222	87,176	430	76,693	208
	Ally Financial	MI	10,341	284	12,329	287	1,988	3
Ohio								
	PNC Fncl. Svc. Group	PA	544,851	14,232	1,801,419	17,937	1,256,568	3,705
	Huntington Bancshares	OH	234,997	6,368	1,081,629	8,778	846,632	2,410
	Capital One Financial Corp.	VA	228,410	43,540	231,687	43,550	3,277	10
	US Bancorp	MN	194,627	18,341	445,772	19,020	251,145	679
	American Express Co	NY	191,697	28,634	224,655	28,784	32,958	150
	JPMorgan Chase & Co.	NY	185,395	15,807	589,339	16,794	403,944	987

Table 4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2012

State or Territory	Name of Lending Institution	HQ Location	Micro Business Lending (less than \$100,000)		All Small Business Lending (\$1 million or less)		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)
	KeyCorp	OH	115,519	7,614	393,014	8,279	277,495	665
	Park Nat Corp.	OH	90,918	2,169	443,115	3,217	352,197	1,048
	Fifth Third Bancorp	OH	85,055	2,638	851,670	4,555	766,615	1,917
	Wells Fargo & Co	CA	84,977	2,124	110,234	2,252	25,257	128
	Ally Financial	MI	44,539	1,328	53,217	1,344	8,678	16
	BB&T Corp.	NC	32,322	4,327	44,039	4,367	11,717	40
	Bank of America Corp.	NC	32,142	3,613	86,568	3,740	54,426	127
	Firstmerit Corp.	OH	30,664	1,001	311,244	1,692	280,580	691
	Citigroup	NY	29,915	6,455	29,915	6,455	-	-
	First Federal Bank Of	OH	27,990	575	193,269	1,033	165,279	458
	GE Capital Retail Bank	UT	26,505	10,783	26,615	10,784	110	1
	First Fncl Bancorp	OH	23,187	579	212,852	1,122	189,665	543
	GE Capital Bank	UT	22,379	502	37,383	594	15,004	92
	RBS Citizens N.A.	RI	14,695	1,131	46,959	1,224	32,264	93
Oklahoma								
	Bancfirst Corp.	OK	88,559	3,072	374,215	3,931	285,656	859
	Arvest Bank Grp.	AR	74,990	2,742	311,625	3,443	236,635	701
	American Express Co	NY	63,736	10,491	71,410	10,539	7,674	48
	JPMorgan Chase & Co.	NY	49,783	4,674	98,745	4,783	48,962	109
	Capital One Financial Corp.	VA	39,775	8,699	40,995	8,701	1,220	2
	Wells Fargo & Co	CA	29,132	775	39,262	825	10,130	50
	US Bancorp	MN	28,679	2,458	34,221	2,475	5,542	17
	Bank of America Corp.	NC	28,274	2,335	53,905	2,397	25,631	62
	Ally Financial	MI	23,595	687	28,155	695	4,560	8
	Durant Bancorp	OK	22,580	872	68,453	1,027	45,873	155
	RCB Holding Corp.	OK	22,043	648	86,972	863	64,929	215
	Citigroup	NY	15,948	3,088	17,333	3,092	1,385	4
	Central Bancompany	MO	15,111	364	80,862	551	65,751	187
	Olney Bancshares of TX	TX	11,994	388	72,199	565	60,205	177
	One Rich Hill Land Lt	TX	11,482	234	117,891	514	106,409	280
	Bok Financial Corp.	OK	11,366	223	142,719	529	131,353	306
	MidFirst Bank	OK	10,772	213	119,273	502	108,501	289
	BB&T Corp.	NC	10,434	1,626	10,434	1,626	-	-
Oregon								
	Wells Fargo & Co	CA	232,996	6,963	449,085	7,671	216,089	708
	US Bancorp	MN	161,274	15,373	425,890	16,026	264,616	653
	American Express Co	NY	114,854	19,157	123,787	19,194	8,933	37
	Capital One Financial Corp.	VA	86,096	15,545	89,247	15,556	3,151	11
	JPMorgan Chase & Co.	NY	67,061	6,132	105,950	6,230	38,889	98
	Bank of America Corp.	NC	63,942	5,491	151,156	5,710	87,214	219
	KeyCorp	OH	41,440	2,721	151,059	2,978	109,619	257
	Umpqua Holding Corp.	OR	29,415	628	257,313	1,228	227,898	600
	Columbia Bkg Sys	WA	29,060	568	297,545	1,258	268,485	690
	Citigroup	NY	23,544	4,306	23,977	4,309	433	3
	Pacific Continental C	OR	15,381	283	118,909	574	103,528	291
	Texas Capital Bancshares	TX	14,254	4,159	17,369	4,172	3,115	13
	Sterling Financial Corp.	WA	13,808	355	96,219	589	82,411	234
	Ally Financial	MI	10,906	335	11,478	336	572	1
	Cascade Bancorp	OR	10,465	240	55,607	373	45,142	133
Pennsylvania								
	PNC Fncl. Svc. Group	PA	802,718	18,956	1,994,174	22,336	1,191,456	3,380
	Wells Fargo & Co	CA	339,869	9,775	657,870	10,715	318,001	940
	American Express Co	NY	291,870	46,415	326,819	46,586	34,949	171
	Capital One Financial Corp.	VA	181,285	39,197	198,532	39,252	17,247	55
	JPMorgan Chase & Co.	NY	121,096	11,306	143,218	11,371	22,122	65
	Fnb Corp.	PA	99,477	2,337	728,625	4,143	629,148	1,806
	Bank of America Corp.	NC	89,313	7,496	197,654	7,795	108,341	299

Table 4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2012

State or Territory	Name of Lending Institution	HQ Location	Micro Business Lending (less than \$100,000)		All Small Business Lending (\$1 million or less)		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)
	US Bancorp	MN	87,441	9,869	99,734	9,914	12,293	45
	Ally Financial	MI	71,719	2,207	79,353	2,222	7,634	15
	Susquehanna Bancshares	PA	66,014	1,473	378,065	2,394	312,051	921
	RBS Citizens N.A.	RI	61,189	3,272	218,880	3,666	157,691	394
	M&T Bk Corp.	NY	50,125	1,102	351,324	1,886	301,199	784
	National Penn Bancshares	PA	42,922	817	411,404	1,788	368,482	971
	Citigroup	NY	41,782	9,720	51,895	9,743	10,113	23
	Huntington Bancshares	OH	41,082	1,334	117,738	1,555	76,656	221
	CNB Financial Corp.	PA	39,178	826	150,180	1,197	111,002	371
	TD Bank N.A.	DE	38,581	1,292	118,700	1,553	80,119	261
	First Niagara Fncl. Grp.	NY	31,272	1,028	109,956	1,260	78,684	232
	BB&T Corp.	NC	28,093	3,678	39,639	3,709	11,546	31
	Fulton Fncl Corp.	PA	25,972	540	228,961	1,106	202,989	566
	S&T Bancorp	PA	24,328	730	135,083	1,071	110,755	341
	Sovereign Bank N.A.	DE	23,867	499	120,352	734	96,485	235
	Texas Capital Bancshares	TX	23,824	2,452	58,620	2,570	34,796	118
	Northwest Savings Bank	PA	23,417	579	109,197	876	85,780	297
	GE Capital Retail Bank	UT	22,716	9,775	22,716	9,775	-	-
	GE Capital Bank	UT	22,140	570	44,794	664	22,654	94
	Univest Corp. of Pennsylvania	PA	15,226	321	94,146	550	78,920	229
	Community Bk Sys	NY	15,037	346	79,419	523	64,382	177
	QNB Corp.	PA	13,225	273	70,345	451	57,120	178
	Firsttrust Savings Bank	PA	12,903	213	150,078	547	137,175	334
	Metro Bancorp	PA	11,206	286	107,955	542	96,749	256
Puerto Rico								
	Popular	PR	313,503	9,728	827,911	11,300	514,408	1,572
	Oriental Fncl Grp.	PR	41,183	957	218,003	1,476	176,820	519
	Sovereign Bank N.A.	DE	29,403	810	100,772	1,061	71,369	251
Rhode Island								
	Bank of America Corp.	NC	33,428	1,453	131,618	1,723	98,190	270
	Brookline Bancorp	MA	27,318	541	133,845	841	106,527	300
	American Express Co	NY	25,616	4,527	27,260	4,540	1,644	13
	RBS Citizens N.A.	RI	15,673	1,018	63,277	1,148	47,604	130
	Wells Fargo & Co	CA	14,682	362	19,129	391	4,447	29
	Capital One Financial Corp.	VA	12,950	2,912	12,950	2,912	-	-
	JPMorgan Chase & Co.	NY	11,737	1,139	12,562	1,143	825	4
	Sovereign Bank N.A.	DE	10,214	194	32,177	257	21,963	63
South Carolina								
	Wells Fargo & Co	CA	150,847	4,691	358,918	5,251	208,071	560
	American Express Co	NY	103,068	15,718	108,916	15,750	5,848	32
	BB&T Corp.	NC	80,865	4,911	472,598	6,040	391,733	1,129
	First Citizens Bancorp	SC	70,463	1,701	367,987	2,606	297,524	905
	Bank of America Corp.	NC	55,843	4,201	159,614	4,461	103,771	260
	Capital One Financial Corp.	VA	52,681	11,912	54,390	11,917	1,709	5
	Synovus Financial Corp.	GA	38,546	870	282,141	1,531	243,595	661
	Scbt Fncl Corp.	SC	36,438	938	216,604	1,467	180,166	529
	JPMorgan Chase & Co.	NY	22,435	2,289	30,896	2,309	8,461	20
	Ally Financial	MI	21,230	678	25,310	684	4,080	6
	CNB Corp.	SC	16,764	657	37,952	751	21,188	94
	US Bancorp	MN	16,154	1,743	18,223	1,752	2,069	9
	Citigroup	NY	13,024	2,767	13,024	2,767	-	-
	TD Bank N.A.	DE	10,722	338	80,240	505	69,518	167
	GE Capital Retail Bank	UT	10,440	4,420	10,440	4,420	-	-
South Dakota								
	Capital One Financial Corp.	VA	71,394	9,284	71,794	9,286	400	2
	Wells Fargo & Co	CA	54,912	1,784	173,354	2,100	118,442	316
	Dacotah Bks	SD	33,006	1,111	148,538	1,480	115,532	369

Table 4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2012

State or Territory	Name of Lending Institution	HQ Location	Micro Business Lending (less than \$100,000)		All Small Business Lending (\$1 million or less)		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)
	US Bancorp	MN	27,730	1,985	128,627	2,242	100,897	257
	Great Western Bk	SD	23,451	743	106,166	1,002	82,715	259
	Minnehaha Bancshares	SD	15,509	364	109,768	612	94,259	248
	First Intrst Bancsyst	MT	14,379	471	40,808	557	26,429	86
Tennessee								
	Regions Financial Corp.	AL	182,742	4,555	488,254	5,366	305,512	811
	American Express Co	NY	126,407	19,217	139,459	19,284	13,052	67
	Capital One Financial Corp.	VA	80,669	17,814	83,815	17,823	3,146	9
	First Horizon Nat Cor	TN	71,706	1,289	539,444	2,530	467,738	1,241
	Pinnacle Fncl Ptr	TN	60,839	1,267	550,229	2,541	489,390	1,274
	US Bancorp	MN	52,291	4,790	103,249	4,958	50,958	168
	Wells Fargo & Co	CA	49,957	1,307	81,768	1,423	31,811	116
	BB&T Corp.	NC	42,348	4,153	166,059	4,482	123,711	329
	JPMorgan Chase & Co.	NY	36,278	3,817	40,661	3,831	4,383	14
	Bank of America Corp.	NC	36,041	3,220	132,522	3,460	96,481	240
	First South Bancorp	TN	34,888	1,497	189,274	1,933	154,386	436
	Citigroup	NY	23,573	4,560	25,561	4,568	1,988	8
	First Citizens Bancshares	TN	22,069	720	77,685	905	55,616	185
	Suntrust Bk	GA	18,053	525	214,332	972	196,279	447
	Ally Financial	MI	17,813	522	24,003	531	6,190	9
	Community First Bancshares	TN	14,843	507	64,296	656	49,453	149
	North Amer Fncl Hold	FL	13,728	300	96,909	557	83,181	257
	Renasant Corp.	MS	13,429	361	114,444	653	101,015	292
	GE Capital Retail Bank	UT	12,849	5,288	12,849	5,288	-	-
	Synovus Financial Corp.	GA	10,117	192	78,077	399	67,960	207
	Bancorpsouth	MS	10,068	339	61,133	486	51,065	147
Texas								
	Wells Fargo & Co	CA	936,858	29,232	1,881,638	32,073	944,780	2,841
	American Express Co	NY	694,318	110,492	802,915	111,034	108,597	542
	JPMorgan Chase & Co.	NY	572,126	49,762	1,342,864	51,625	770,738	1,863
	Compass Bank	AL	382,344	11,490	574,918	12,181	192,574	691
	Bank of America Corp.	NC	318,484	22,394	813,241	23,638	494,757	1,244
	Capital One Financial Corp.	VA	294,132	61,387	482,104	61,888	187,972	501
	Citigroup	NY	157,582	27,888	178,641	27,943	21,059	55
	Ally Financial	MI	139,080	4,141	153,901	4,162	14,821	21
	Prosperity Bancshares	TX	113,584	3,596	597,616	4,929	484,032	1,333
	Amarillo Nat Bancorp	TX	94,959	3,661	225,508	4,193	130,549	532
	Texas Capital Bancshares	TX	90,428	10,629	404,707	11,446	314,279	817
	Cullen/Frost Bkr	TX	87,266	1,652	1,027,422	3,954	940,156	2,302
	Zions Bancorp	UT	83,535	2,336	565,530	3,528	481,995	1,192
	US Bancorp	MN	73,886	6,827	88,574	6,876	14,688	49
	BB&T Corp.	NC	59,008	7,970	113,842	8,109	54,834	139
	Comerica	TX	46,791	812	414,963	1,739	368,172	927
	CBFH	TX	46,103	1,109	226,057	1,639	179,954	530
	International Bancshares C	TX	44,252	1,148	265,226	1,810	220,974	662
	City Bk	TX	43,587	1,199	184,535	1,655	140,948	456
	Happy Bancshares	TX	42,475	1,215	180,239	1,656	137,764	441
	Mow/Rpw li	TX	41,735	964	186,996	1,385	145,261	421
	GE Capital Retail Bank	UT	41,599	17,061	41,599	17,061	-	-
	Overton Financial Corp.	TX	35,994	844	208,236	1,339	172,242	495
	GE Capital Bank	UT	34,936	799	74,971	1,003	40,035	204
	Capital Bank	TX	32,257	1,121	90,318	1,308	58,061	187
	First Fncl Bancshares	TX	29,766	855	138,041	1,156	108,275	301
	Plainscapital Bank	TX	28,804	872	173,564	1,255	144,760	383
	ANB Holding Corp.	TX	27,995	596	177,776	1,021	149,781	425
	Southside Bancshares	TX	27,556	774	114,882	1,011	87,326	237
	Regions Financial Corp.	AL	24,794	726	145,214	1,027	120,420	301

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State or Territory	Name of Lending Institution	HQ Location	Micro Business Lending (less than \$100,000)		All Small Business Lending (\$1 million or less)		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)
	Central Cmnty Corp.	TX	22,951	817	116,238	1,079	93,287	262
	LegacyTexas Grp.	TX	21,878	435	179,362	847	157,484	412
	BancorpSouth	MS	21,528	578	91,120	802	69,592	224
	John Deere Financial,	WI	20,906	3,109	23,081	3,116	2,175	7
	Weststar Bhc	TX	19,981	393	119,187	678	99,206	285
	Plains Bancorp	TX	19,805	623	92,992	831	73,187	208
	Jefferson Bancshares	TX	19,301	454	112,290	718	92,989	264
	Security Holding Corp.	TX	19,216	760	67,340	907	48,124	147
	Stearns Bank N.A.	MN	18,711	450	23,579	483	4,868	33
	North Amer Bancshares	TX	18,511	516	102,285	750	83,774	234
	American Bk Holding C	TX	18,330	404	81,876	588	63,546	184
	Broadway Bancshares	TX	17,331	421	115,567	708	98,236	287
	Olney Bancshares of TX	TX	16,592	748	53,534	849	36,942	101
	Lone Star Nat. Bancshares	TX	14,270	341	54,199	459	39,929	118
	First TX Bhc	TX	12,412	256	96,124	454	83,712	198
	Alliance Bancshares	TX	10,129	819	18,046	846	7,917	27
Utah	Zions Bancorp	UT	208,039	7,117	628,500	8,335	420,461	1,218
	Wells Fargo & Co	CA	187,491	6,231	357,280	6,745	169,789	514
	American Express Co	NY	130,561	17,821	156,734	17,938	26,173	117
	JPMorgan Chase & Co.	NY	54,669	4,429	158,717	4,684	104,048	255
	US Bancorp	MN	37,654	3,096	121,340	3,301	83,686	205
	Capital One Financial Corp.	VA	28,417	6,200	30,669	6,208	2,252	8
	KeyCorp	OH	18,442	1,168	67,726	1,293	49,284	125
	Texas Capital Bancshares	TX	15,969	2,395	20,526	2,414	4,557	19
	Citigroup	NY	14,073	2,477	14,073	2,477	-	-
	Ally Financial	MI	10,904	305	11,873	306	969	1
Vermont	People'S United Bank	CT	21,317	914	147,176	1,279	125,859	365
	American Express Co	NY	18,289	3,220	19,991	3,225	1,702	5
	TD Bank N.A.	DE	15,970	438	42,064	520	26,094	82
	Capital One Financial Corp.	VA	14,244	3,047	14,641	3,048	397	1
	Wells Fargo & Co	CA	10,322	297	13,825	314	3,503	17
Virginia	Wells Fargo & Co	CA	349,543	10,531	671,340	11,464	321,797	933
	American Express Co	NY	228,360	35,220	277,538	35,436	49,178	216
	BB&T Corp.	NC	163,853	9,104	1,084,794	11,521	920,941	2,417
	Capital One Financial Corp.	VA	139,328	26,596	222,080	26,805	82,752	209
	Bank of America Corp.	NC	97,917	7,867	302,750	8,378	204,833	511
	JPMorgan Chase & Co.	NY	67,808	6,306	80,130	6,343	12,322	37
	PNC Fncl. Svc. Group	PA	53,261	1,241	234,625	1,736	181,364	495
	Suntrust Bk	GA	41,128	1,241	438,025	2,158	396,897	917
	US Bancorp	MN	38,815	3,954	40,357	3,964	1,542	10
	Ally Financial	MI	37,296	1,110	38,271	1,113	975	3
	First Citizens Bancshares	NC	31,968	960	168,080	1,369	136,112	409
	Citigroup	NY	31,089	5,680	39,003	5,701	7,914	21
	Union First Mkt Bancshares	VA	25,080	657	197,610	1,114	172,530	457
	Towne Bank	VA	24,524	588	175,211	1,000	150,687	412
	GE Capital Retail Bank	UT	15,404	6,293	15,404	6,293	-	-
	Stellarone Corp.	VA	13,385	293	156,517	676	143,132	383
	Burke & Herbert Bank	VA	11,226	259	90,301	470	79,075	211
	American Nat Bancshares	VA	11,117	287	43,383	379	32,266	92
	GE Capital Bank	UT	11,074	248	20,607	303	9,533	55
	Eastern Va Bancshares	VA	10,832	230	49,193	348	38,361	118
Washington	Wells Fargo & Co	CA	258,365	8,037	534,480	8,854	276,115	817
	Bank of America Corp.	NC	219,419	15,039	469,717	15,659	250,298	620

Table 4B. Top Micro Business Lenders by State and Territory Using CRA Data, 2012

State or Territory	Name of Lending Institution	HQ Location	Micro Business Lending (less than \$100,000)		All Small Business Lending (\$1 million or less)		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)
	American Express Co	NY	207,707	35,633	230,506	35,736	22,799	103
	US Bancorp	MN	177,000	15,230	618,301	16,291	441,301	1,061
	JPMorgan Chase & Co.	NY	102,342	9,338	167,543	9,508	65,201	170
	Capital One Financial Corp.	VA	76,329	15,316	79,295	15,327	2,966	11
	KeyCorp	OH	63,555	4,259	240,127	4,630	176,572	371
	Columbia Bkg Sys	WA	39,772	818	354,160	1,629	314,388	811
	Wtb Financial Corp.	WA	37,865	914	352,849	1,707	314,984	793
	Citigroup	NY	36,045	6,426	36,603	6,429	558	3
	Banner Corp.	WA	33,912	999	254,998	1,596	221,086	597
	Sterling Financial Corp.	WA	19,407	524	158,724	909	139,317	385
	Washington Bkg Co	WA	18,644	398	127,316	717	108,672	319
	Ally Financial	MI	15,821	481	17,625	484	1,804	3
	Peoples Bancorp	WA	15,584	308	122,827	612	107,243	304
	Texas Capital Bancshares	TX	14,811	3,622	18,729	3,638	3,918	16
	Heritage Financial Corp.	WA	14,375	274	136,098	573	121,723	299
West Virginia								
	BB&T Corp.	NC	46,262	2,098	252,260	2,672	205,998	574
	United Bancshares	WV	30,558	711	157,226	1,087	126,668	376
	Capital One Financial Corp.	VA	24,834	5,592	25,260	5,594	426	2
	American Express Co	NY	19,282	3,010	20,282	3,017	1,000	7
	JPMorgan Chase & Co.	NY	14,660	1,212	60,006	1,318	45,346	106
	First Cmnty Bancshares	VA	10,861	279	40,781	400	29,920	121
	Ally Financial	MI	10,836	311	10,836	311	-	-
	City Holding Corp.	WV	10,379	226	51,561	344	41,182	118
	Huntington Bancshares	OH	10,281	279	73,796	444	63,515	165
Wisconsin								
	Capital One Financial Corp.	VA	410,141	54,303	412,988	54,313	2,847	10
	US Bancorp	MN	196,496	19,871	543,995	20,836	347,499	965
	BMO Harris Bank N.A.	IL	100,559	2,362	1,133,188	4,901	1,032,629	2,539
	JPMorgan Chase & Co.	NY	84,700	7,454	229,747	7,811	145,047	357
	American Express Co	NY	81,686	11,297	88,546	11,335	6,860	38
	Wells Fargo & Co	CA	76,877	2,380	165,419	2,655	88,542	275
	Associated Banc Corp.	WI	45,285	1,005	490,716	2,129	445,431	1,124
	Johnson Fncl Grp	WI	28,136	531	357,945	1,380	329,809	849
	NEB Corp.	WI	27,786	768	112,076	1,036	84,290	268
	Citigroup	NY	27,606	4,554	27,606	4,554	-	-
	Ally Financial	MI	24,949	735	27,310	740	2,361	5
	River Valley Bancorp	WI	24,220	580	152,244	989	128,024	409
	Waupaca Bancorp	WI	21,720	796	95,292	1,042	73,572	246
	Baylake Corp.	WI	16,698	356	135,993	719	119,295	363
	Bank of America Corp.	NC	14,730	1,893	30,534	1,932	15,804	39
	TRI City Bancshares Corp.	WI	14,639	330	114,998	644	100,359	314
	Oconomowoc Bancshares	WI	13,861	281	140,923	624	127,062	343
	PNC Fncl. Svc. Group	PA	13,779	400	62,449	532	48,670	132
	HSBC Bank USA N.A.	VA	10,463	1,703	10,613	1,704	150	1
Wyoming								
	Wells Fargo & Co	CA	35,320	1,120	91,646	1,276	56,326	156
	First Intrst Bancsyst	MT	25,422	691	102,331	952	76,909	261
	Capital One Financial Corp.	VA	18,338	3,486	19,487	3,489	1,149	3
	American Express Co	NY	13,559	2,221	14,348	2,225	789	4
	Southern Bancshares NC	NC	12,076	331	45,374	451	33,298	120
	US Bancorp	MN	10,219	887	31,551	940	21,332	53

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, 2012

State or Territory	Name of Lending Institution	HQ Location	Macro Business Lending (\$100,000-\$1 million)		All Small Business Lending (\$1 million or less)		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 A	AK	129,844	392	149,392	830	19,548	438
	Wells Fargo & Co	CA	126,608	365	218,536	2,971	91,928	2,606
	Northrim Bancorp.	AK	79,631	208	90,330	405	10,699	197
Alabama	Regions Financial Corp.	AL	471,209	1,185	635,763	5,317	164,554	4,132
	Synovus Financial Corp.	GA	388,666	1,165	454,505	2,577	65,839	1,412
	Servisfirst Banchares	AL	384,590	1,018	426,517	2,038	41,927	1,020
	Hancock Holding Company	MS	145,165	377	161,284	720	16,119	343
	Wells Fargo & Co	CA	140,553	429	229,385	3,153	88,832	2,724
	BB&T Corp.	NC	111,146	302	151,013	4,294	39,867	3,992
	Renasant Corp	MS	107,743	309	124,690	729	16,947	420
	PNC Financial Svc. Group	PA	104,517	295	136,495	1,082	31,978	787
	Trustmark Corp	MS	89,056	298	119,435	1,144	30,379	846
	Iberiabank Corp	LA	88,268	211	95,634	369	7,366	158
	Bancindependent	AL	83,334	267	106,135	888	22,801	621
	Bancorpsouth	MS	51,600	153	59,558	411	7,958	258
	Compass Bk	AL	44,981	142	105,125	2,015	60,144	1,873
	Community Bancorp. Llc	TX	42,273	123	53,118	362	10,845	239
	Cbs Banc Corp	AL	40,702	127	46,004	256	5,302	129
	Trust No 3 Under The	AL	37,661	134	47,904	474	10,243	340
	West Al Cap Corp	AL	35,834	126	49,756	724	13,922	598
	Bank of America Corp.	NC	30,510	77	44,598	1,725	14,088	1,648
Arkansas	Arvest Bank Grp.	AR	364,456	1,088	457,935	4,217	93,479	3,129
	Regions Financial Corp.	AL	135,442	379	156,564	1,018	21,122	639
	First Security Bancor	AR	91,017	302	124,574	1,471	33,557	1,169
	First Bank Corp.	AR	82,494	291	98,082	790	15,588	499
	Liberty Banchares	AR	64,562	197	79,845	629	15,283	432
	Iberiabank Corp	LA	62,642	173	72,976	410	10,334	237
	Bancorpsouth	MS	58,097	182	74,036	766	15,939	584
	Home Banchares	AR	53,431	161	70,041	772	16,610	611
	Summit Bancorp	AR	39,362	117	52,534	472	13,172	355
	U S Bancorp.	MN	37,279	92	71,864	2,977	34,585	2,885
	Bank of The Ozarks	AR	34,694	110	44,386	421	9,692	311
	Simmons First Nat Cor	AR	33,657	118	53,791	780	20,134	662
Arizona	Wells Fargo & Co	CA	441,346	1,314	875,770	15,043	434,424	13,729
	Zions Bancorp.	UT	242,973	655	306,609	3,195	63,636	2,540
	JPMorgan Chase & Co	NY	209,420	545	369,521	14,375	160,101	13,830
	Bank of America Corp.	NC	182,284	502	332,187	8,821	149,903	8,319
	Western Alli Bancorp.	AZ	127,227	313	135,570	454	8,343	141
	BMO Harris Bank N.A.	IL	124,402	331	137,983	641	13,581	310
	Cobiz Financial	CO	94,853	217	101,221	317	6,368	100
	Midfirst Bank	OK	43,558	127	50,420	266	6,862	139
	U S Bancorp.	MN	40,628	111	81,361	4,196	40,733	4,085
	Compass Bk	AL	34,334	120	97,790	2,040	63,456	1,920
	BOK Financial Corp.	OK	33,075	78	34,552	99	1,477	21
California	Wells Fargo & Co	CA	2,509,706	8,603	5,951,322	119,398	3,441,616	110,795
	Bank of America Corp.	NC	1,313,520	3,404	1,946,106	55,934	632,586	52,530
	Union Bank N.A.	CA	782,133	2,164	1,116,690	9,373	334,557	7,209
	U S Bancorp.	MN	670,303	1,609	1,078,846	38,526	408,543	36,917
	City National Corp.	CA	625,536	1,481	688,599	2,682	63,063	1,201
	Bank of The West	CA	593,748	1,290	712,403	5,209	118,655	3,919

Table 4C. Top Macro Business Lenders by State and Territory Using CRA Data, 2012

State or Territory	Name of Lending Institution	HQ Location	Macro Business Lending (\$100,000-\$1 million)		All Small Business Lending (\$1 million or less)		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)
	Zions Bancorp.	UT	578,795	1,434	663,370	4,226	84,575	2,792
	JPMorgan Chase & Co	NY	565,152	1,379	1,541,006	84,797	975,854	83,418
	Capgen Cap Grp Li Lp	NY	382,684	913	413,269	1,425	30,585	512
	Comerica	TX	375,331	790	397,011	1,108	21,680	318
	Cvb Financial Corp.	CA	335,848	802	365,834	1,265	29,986	463
	East W Bancorp.	CA	325,088	626	332,983	741	7,895	115
	Community Bank	CA	273,530	616	294,761	1,072	21,231	456
	Nara Bancorp.	CA	257,396	547	276,557	798	19,161	251
	American Express Co	NY	250,305	1,208	2,007,077	271,078	1,756,772	269,870
	First Republic Bank	CA	237,189	450	244,028	545	6,839	95
	Rabobank N.A.	CA	218,902	523	247,342	1,064	28,440	541
	Umpqua Holding Company	OR	188,934	454	208,328	865	19,394	411
	Cathay Gen Bancorp.	CA	179,002	338	188,622	529	9,620	191
	Westamerica Bancorp.	CA	176,828	473	196,013	776	19,185	303
	Wilshire Bancorp.	CA	168,996	373	182,117	576	13,121	203
	SCJ	CA	157,762	330	163,663	445	5,901	115
	Hanmi Financial Corp.	CA	155,320	383	165,673	549	10,353	166
	Heritage Cmrc Corp.	CA	154,775	383	162,736	498	7,961	115
	SVB Financial Grp.	CA	136,788	326	199,215	2,273	62,427	1,947
	Trico Bancharcs	CA	134,409	384	171,934	1,173	37,525	789
	Western Alli Bancorp.	AZ	128,288	332	139,107	515	10,819	183
	1867 Western Financial Corp.	CA	127,387	329	143,184	648	15,797	319
	First Citizens Bancharcs	NC	111,167	272	120,911	517	9,744	245
	Bank f Marin Bancorp.	CA	110,072	273	120,883	484	10,811	211
	Citigroup	NY	109,584	370	582,548	71,734	472,964	71,364
	Palomar Ent Llc	CA	106,407	226	111,172	305	4,765	79
	Signature Bank	NY	99,536	258	100,624	272	1,088	14
	First Northern Cmnty	CA	98,048	251	105,322	390	7,274	139
	Fremont Bancorp.	CA	97,049	213	104,107	318	7,058	105
	American Business Ban	CA	90,568	210	98,015	383	7,447	173
	Mechanics Bank	CA	87,119	199	124,810	1,218	37,691	1,019
	Raymond James Fncl	FL	87,070	199	89,774	245	2,704	46
	Preferred Bank	CA	83,921	168	87,136	215	3,215	47
	Sierra Bancorp.	CA	74,222	202	85,511	409	11,289	207
	First Bks	MO	70,582	215	81,849	524	11,267	309
	Exchange Bk	CA	70,227	210	82,255	437	12,028	227
	MB Financial	IL	69,658	217	77,076	382	7,418	165
	Central Valley Cmnty	CA	69,167	168	75,270	305	6,103	137
	Boston Private Fncl	MA	68,445	154	72,381	209	3,936	55
	Manufacturers Bank	Ca	67,157	131	68,999	162	1,842	31
	Farmers & Mrchs Bancorp.	CA	64,251	164	68,478	231	4,227	67
	Sterling Financial Corp.	WA	51,857	115	56,055	223	4,198	108
	GE Capital Bank	UT	50,876	234	92,218	1,086	41,342	852
	Onewest Bank, FSB	CA	43,782	97	44,182	101	400	4
	Texas Cap Bancharcs	TX	41,240	161	86,865	8,098	45,625	7,937
	River City Bank	CA	37,447	78	39,946	117	2,499	39
Colorado	Wells Fargo & Co	CA	493,817	1,448	945,333	16,566	451,516	15,118
	Cobiz Financial	CO	250,154	619	273,247	1,031	23,093	412
	U S Bancorp.	MN	196,406	495	344,691	14,698	148,285	14,203
	Firstbank Holding Company	CO	144,331	409	180,115	3,694	35,784	3,285
	JPMorgan Chase & Co	NY	137,225	366	293,896	13,298	156,671	12,932
	Zions Bancorp.	UT	128,283	360	159,733	1,739	31,450	1,379
	UMB Financial Corp.	MO	116,414	279	129,852	654	13,438	375
	Pinnacle Bancorp.	NE	114,578	326	137,338	937	22,760	611

Table 4C. Top Macro Business Lenders by State and Territory Using CRA Data, 2012

State or Territory	Name of Lending Institution	HQ Location	Macro Business Lending (\$100,000-\$1 million)		All Small Business Lending (\$1 million or less)		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)
	Guaranty Bancorp.	CO	104,846	286	116,652	510	11,806	224
	Bank of The West	CA	95,137	242	113,187	1,020	18,050	778
	Bank of America Corp.	NC	94,664	219	115,828	2,376	21,164	2,157
	Keycorp	OH	89,089	198	110,522	1,591	21,433	1,393
	Lauritzen Corp.	NE	77,234	210	94,921	1,081	17,687	871
	Alpine Bk of Colorado	CO	61,646	181	74,900	592	13,254	411
	Nbh Holdings Corp	MA	46,003	131	55,755	345	9,752	214
	Sturm Fncl Group Inc	CO	40,911	97	45,863	190	4,952	93
	Great Western Bank	SD	35,476	97	40,211	216	4,735	119
Connecticut								
	Webster Financial Corp.	CT	223,942	608	294,830	2,068	70,888	1,460
	Bank of America Corp.	NC	217,985	713	349,489	6,427	131,504	5,714
	People'S United Bank	CT	156,010	338	178,140	1,432	22,130	1,094
	Wells Fargo & Co	CA	75,146	286	195,756	3,611	120,610	3,325
	First Niagara Fncl Gr	NY	59,341	161	80,911	872	21,570	711
	JPMorgan Chase & Co	NY	55,258	129	120,319	5,724	65,061	5,595
	First Connecticut Bancorp.	CT	54,076	133	60,799	262	6,723	129
	TD Bank N.A.	DE	53,078	170	93,205	1,228	40,127	1,058
	RBS Citizens N.A.	RI	51,769	129	62,536	820	10,767	691
	Fairfield County Bank	CT	44,094	124	49,845	243	5,751	119
	Union Savings Bank	CT	34,444	103	39,253	208	4,809	105
	Associated Cmnty Bancorp.	CT	33,679	94	38,261	175	4,582	81
District of Columbia								
	BB&T Corp.	NC	48,771	128	53,920	336	5,149	208
	PNC Financial Svc. Group	PA	35,584	89	54,958	576	19,374	487
	Bank of America Corp.	NC	30,678	72	43,106	882	12,428	810
Delaware								
	PNC Financial Svc. Group	PA	77,742	224	127,229	1,409	49,487	1,185
	M&T Bank Corp.	NY	49,940	135	58,986	319	9,046	184
Florida								
	Bank of America Corp.	NC	716,503	1,939	1,213,090	35,053	496,587	33,114
	Regions Financial Corp.	AL	630,159	1,850	1,016,554	11,442	386,395	9,592
	Suntrust Bank	GA	569,311	1,343	652,418	4,300	83,107	2,957
	Wells Fargo & Co	CA	519,319	1,631	1,230,704	23,755	711,385	22,124
	BB&T Corp.	NC	456,426	1,229	579,946	10,808	123,520	9,579
	PNC Financial Svc. Group	PA	270,087	740	369,599	3,306	99,512	2,566
	Synovus Financial Corp.	GA	248,515	724	287,569	1,504	39,054	780
	JPMorgan Chase & Co	NY	219,102	538	532,039	28,362	312,937	27,824
	Hancock Holding Company	MS	210,733	550	233,127	1,091	22,394	541
	Fifth Third Bancorp.	OH	188,807	485	223,500	1,601	34,693	1,116
	Bankunited	FL	183,108	489	221,810	1,128	38,702	639
	American Express Co	NY	134,171	651	946,277	128,185	812,106	127,534
	TD Bank N.A.	DE	126,011	351	164,628	1,892	38,617	1,541
	Sabadell United Bk Na	FL	96,518	270	111,484	508	14,966	238
	Northern Tr Corp	IL	88,792	201	93,215	268	4,423	67
	First Citizens Bancharaes	NC	61,186	157	67,814	349	6,628	192
	1St United Bancorp.	FL	58,110	142	61,210	200	3,100	58
	BMO Harris Bank N.A.	IL	57,597	154	63,619	323	6,022	169
	Mercantil Commerceban	FL	55,020	169	61,941	266	6,921	97
	Everbank	FL	51,406	108	54,046	272	2,640	164
	Bond St Mgmt Llc	FL	50,935	128	54,880	197	3,945	69
	Totalbank	FL	50,286	129	57,994	505	7,708	376
	Pathfinder Bank	NY	43,179	110	49,099	203	5,920	93
	Servisfirst Bancharaes	AL	42,531	120	47,110	228	4,579	108
	Capgen Cap Grp Iii Lp	NY	42,005	112	46,801	231	4,796	119

Table 4C. Top Macro Business Lenders by State and Territory Using CRA Data, 2012

State or Territory	Name of Lending Institution	HQ Location	Macro Business Lending (\$100,000-\$1 million)		All Small Business Lending (\$1 million or less)		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)
Georgia	Comerica	TX	40,656	85	42,418	110	1,762	25
	Trustmark Corp	MS	40,406	119	48,181	362	7,775	243
	Stonegate Bank	FL	39,828	89	41,029	112	1,201	23
	Centerstate Bk	FL	39,137	112	46,243	300	7,106	188
	Ameris Bancorp.	GA	38,611	119	43,445	257	4,834	138
	Cnlbancshares	FL	38,103	103	41,444	160	3,341	57
	Compass Bk	AL	35,620	111	81,819	1,549	46,199	1,438
	Citigroup	NY	30,643	81	180,477	28,129	149,834	28,048
	Synovus Financial Corp.	GA	939,287	2,725	1,081,095	5,989	141,808	3,264
	BB&T Corp.	NC	630,415	1,699	745,118	10,123	114,703	8,424
	Suntrust Bank	GA	468,595	1,167	514,102	2,443	45,507	1,276
	Wells Fargo & Co	CA	324,834	945	701,468	13,127	376,634	12,182
	Bank of America Corp.	NC	249,337	664	390,725	11,443	141,388	10,779
	Regions Financial Corp.	AL	190,636	490	227,387	1,643	36,751	1,153
	United Cmnty Bk	GA	164,335	498	200,228	1,741	35,893	1,243
	Ameris Bancorp.	GA	124,880	393	157,018	1,490	32,138	1,097
	Fidelity Southern Corp.	GA	104,729	289	115,007	497	10,278	208
	Community & Southern	GA	86,407	229	94,965	402	8,558	173
	Southeastern Bk Financial Corp.	GA	81,154	265	93,441	619	12,287	354
	Colony Bancorp.	GA	67,397	198	84,549	847	17,152	649
PNC Financial Svc. Group	PA	61,228	156	78,412	658	17,184	502	
First Citizens Bancorp.	SC	58,409	163	66,259	354	7,850	191	
State Bk Fncl Corp	GA	58,188	163	66,625	358	8,437	195	
JPMorgan Chase & Co	NY	52,668	136	134,083	7,716	81,415	7,580	
Renasant Corp	MS	50,188	138	57,174	299	6,986	161	
American Express Co	NY	42,235	195	365,141	49,846	322,906	49,651	
First Citizens Bancharaes	NC	40,010	116	44,955	267	4,945	151	
Queensborough Co	GA	36,788	120	47,919	501	11,131	381	
SCBT Financial Corp.	SC	36,139	103	40,522	230	4,383	127	
Fifth Third Bancorp.	OH	34,817	86	38,251	183	3,434	97	
Signature Bank	NY	33,284	68	33,550	72	266	4	
Guam	Bank of The West	CA	35,890	89	46,591	455	10,701	366
Hawaii	Bank of The West	CA	340,990	895	437,325	4,003	96,335	3,108
	Bank of HI Corp.	HI	153,318	370	164,947	575	11,629	205
	Central Pacific Financial Corp.	HI	92,899	213	105,692	503	12,793	290
Iowa	U S Bancorp.	MN	216,455	574	298,083	6,691	81,628	6,117
	Hills Bancorp.	IA	158,168	500	206,193	1,926	48,025	1,426
	Wells Fargo & Co	CA	147,701	395	240,136	3,272	92,435	2,877
	West Bancorp.	IA	108,858	290	127,605	696	18,747	406
	Midwestone Fncl Grp	IA	106,706	321	131,543	1,048	24,837	727
	BTC Financial Corp.	IA	99,596	223	106,749	349	7,153	126
	Heartland Fncl. USA	IA	81,422	217	93,285	476	11,863	259
	Great Western Bank	SD	80,296	239	99,182	788	18,886	549
	Stark Bank Grp.	IA	68,402	172	76,757	359	8,355	187
	First Citizens Financial Corp.	IA	34,456	109	48,772	699	14,316	590
Idaho	U S Bancorp.	MN	135,595	349	194,791	5,432	59,196	5,083
	Zions Bancorp.	UT	127,975	408	175,713	2,077	47,738	1,669
	Wells Fargo & Co	CA	119,446	380	236,547	4,133	117,101	3,753
	WTB Financial Corp.	WA	82,541	224	94,052	502	11,511	278
	The Bank of Commerce	ID	65,534	201	84,471	686	18,937	485

Table 4C. Top Macro Business Lenders by State and Territory Using CRA Data, 2012

State or Territory	Name of Lending Institution	HQ Location	Macro Business Lending (\$100,000-\$1 million)		All Small Business Lending (\$1 million or less)		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)
	Keycorp	OH	49,775	117	66,147	1,145	16,372	1,028
	Banner Corp	WA	36,912	104	42,276	266	5,364	162
Illinois	Wintrust Financial Corp.	IL	847,508	2,103	924,185	4,784	76,677	2,681
	First Midwest Bancorp.	IL	518,100	1,325	561,985	2,287	43,885	962
	JPMorgan Chase & Co	NY	474,762	1,134	881,931	35,189	407,169	34,055
	American Chartered Bancorp.	IL	404,878	985	446,155	1,655	41,277	670
	BMO Harris Bank N.A.	IL	327,056	839	363,646	3,554	36,590	2,715
	MB Financial	IL	314,531	746	335,005	1,357	20,474	611
	PNC Financial Svc. Group	PA	256,648	767	381,005	4,065	124,357	3,298
	Bank of America Corp.	NC	252,631	656	329,338	7,862	76,707	7,206
	Fifth Third Bancorp.	OH	236,093	612	271,731	1,717	35,638	1,105
	U S Bancorp.	MN	187,109	568	359,226	15,729	172,117	15,161
	Morton Cmnty Bk	IL	186,372	533	222,400	1,512	36,028	979
	Privatebancorp	IL	180,665	404	190,408	549	9,743	145
	First Busey Corp	IL	139,840	381	160,357	881	20,517	500
	Standard Banchares	IL	131,831	323	140,740	491	8,909	168
	Old Second Bancorp.	IL	117,825	329	129,737	542	11,912	213
	First Mid-II Banchares	IL	115,466	355	149,370	1,332	33,904	977
	West Suburban Bancorp.	IL	114,356	312	129,044	575	14,688	263
	Firstmerit Corp	OH	114,038	275	123,798	479	9,760	204
	Taylor Capital Grp.	IL	105,376	211	108,152	264	2,776	53
	Associated Banc Corp	WI	103,881	278	111,909	435	8,028	157
	First American Bank Corp.	IL	101,236	230	105,223	300	3,987	70
	Northern Tr Corp	IL	96,842	262	101,882	337	5,040	75
	Heartland Bancorp.	IL	87,845	291	103,454	688	15,609	397
	Banc ED Corp.	IL	79,861	228	93,053	540	13,192	312
	Midland States Bancor	IL	69,832	179	79,357	369	9,525	190
	Signature Bank	NY	68,080	121	68,793	169	713	48
	Commerce Banchares	MO	65,754	168	72,946	340	7,192	172
	Capital One Financial Corp.	VA	61,049	141	578,768	75,836	517,719	75,695
	Lauritzen Corp	NE	61,048	174	80,338	1,270	19,290	1,096
	Wells Fargo & Co	CA	59,857	237	161,971	2,942	102,114	2,705
	Bridgeview Bancorp.	IL	59,425	130	62,024	173	2,599	43
	Home St Bancorp.	IL	56,835	143	63,985	340	7,150	197
	RBS Citizens N.A.	RI	56,499	138	70,303	916	13,804	778
	First Bks	MO	52,621	140	59,685	301	7,064	161
	Marquette Nat Corp	IL	52,149	134	57,009	223	4,860	89
	Cummins-Amer Corp	IL	46,376	113	50,769	193	4,393	80
	Parkway Bancorp.	IL	45,282	116	47,510	157	2,228	41
	Centrue Financial Corp.	MO	43,549	112	51,537	308	7,988	196
	United Cmnty Bancorp.	IL	42,859	133	51,891	392	9,032	259
	Bankfinancial, Fsb	IL	40,306	95	43,596	180	3,290	85
	American Express Co	NY	39,969	207	342,738	47,244	302,769	47,037
	Banterra Corp	IL	39,917	138	51,162	429	11,245	291
	Regions Financial Corp.	AL	39,694	108	51,922	486	12,228	378
	Inland Bancorp.	IL	38,988	90	41,330	139	2,342	49
	Bank Highland Park Financial Corp	IL	37,950	87	40,509	127	2,559	40
	Republic Bancorp. Co	IL	35,665	99	38,918	250	3,253	151
	First Financial Corp.	IN	33,231	108	46,711	512	13,480	404
	Cbx Corp	IL	31,570	96	36,677	228	5,107	132
	Old Nat Bancorp.	IN	30,319	79	36,785	249	6,466	170
Indiana	Old National Bancorp.	IN	327,593	946	392,982	2,492	65,389	1,546
	PNC Financial Svc. Group	PA	281,596	785	445,725	5,014	164,129	4,229

Table 4C. Top Macro Business Lenders by State and Territory Using CRA Data, 2012

State or Territory	Name of Lending Institution	HQ Location	Macro Business Lending (\$100,000-\$1 million)		All Small Business Lending (\$1 million or less)		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)
	First Mrch Corp	IN	274,330	714	315,123	1,598	40,793	884
	Lakeland Financial Corp.	IN	264,812	670	288,068	1,125	23,256	455
	Fifth Third Bancorp.	OH	202,746	509	230,182	1,292	27,436	783
	German Amer Bancorp.	IN	197,817	558	231,083	1,318	33,266	760
	JPMorgan Chase & Co	NY	195,983	475	288,952	9,071	92,969	8,596
	1St Source Corp	IN	187,898	578	228,546	1,425	40,648	847
	Star Financial Grp.	IN	139,434	397	161,913	854	22,479	457
	National Bk Indianapo	IN	127,918	316	139,303	560	11,385	244
	BMO Harris Bank N.A.	IL	124,670	300	134,807	713	10,137	413
	First Fncl Bancorp.	OH	113,696	314	131,414	781	17,718	467
	Huntington Banchares	OH	101,673	279	136,913	1,369	35,240	1,090
	First Financial Corp.	IN	85,022	237	104,824	769	19,802	532
	Regions Financial Corp.	AL	79,499	209	94,135	621	14,636	412
	Wells Fargo & Co	CA	72,036	231	140,888	2,114	68,852	1,883
	First Banchares	IN	70,866	218	85,885	532	15,019	314
	First Midwest Bancorp.	IL	66,299	169	72,240	293	5,941	124
	Mainsource Fncl Grp	IN	61,306	206	78,902	652	17,596	446
	Keycorp	OH	49,889	129	72,543	1,671	22,654	1,542
	Horizon Bancorp.	IN	42,937	123	49,422	275	6,485	152
	Bank of America Corp.	NC	39,837	89	56,413	2,061	16,576	1,972
Kansas								
	Commerce Banchares	MO	149,743	422	174,638	1,102	24,895	680
	Intrust Financial Corp.	KS	144,847	394	172,289	1,645	27,442	1,251
	UMB Financial Corp.	MO	107,063	262	121,090	684	14,027	422
	Emprise Financial Corp.	KS	75,911	209	92,351	922	16,440	713
	U S Bancorp.	MN	66,466	159	96,539	2,838	30,073	2,679
	Manhattan Bancorp.	KS	65,764	179	79,174	654	13,410	475
	Sunflower Fncl	KS	55,792	165	65,179	414	9,387	249
	Corefirst B&Tc	KS	55,439	138	66,562	495	11,123	357
	Central Bancompany	MO	49,546	122	56,639	321	7,093	199
	Enterprise Fs Corp	MO	43,473	94	47,411	159	3,938	65
	Bank of America Corp.	NC	40,172	99	70,262	2,400	30,090	2,301
	Fidelity Bank	KS	37,269	98	45,604	316	8,335	218
Kentucky								
	PNC Financial Svc. Group	PA	228,322	653	363,438	4,238	135,116	3,585
	BB&T Corp.	NC	183,216	510	237,642	4,804	54,426	4,294
	Central Banchares	KY	152,348	447	181,712	1,164	29,364	717
	Fifth Third Bancorp.	OH	141,107	382	159,359	948	18,252	566
	U S Bancorp.	MN	132,323	346	201,116	6,119	68,793	5,773
	Bank of Kentucky Financial Corp.	KY	111,482	291	126,036	597	14,554	306
	S Y Bancorp	KY	93,484	234	105,346	490	11,862	256
	JPMorgan Chase & Co	NY	89,899	215	131,215	4,031	41,316	3,816
	Old Nat Bancorp.	IN	52,020	148	61,863	373	9,843	225
	Republic Bancorp	KY	48,963	143	54,655	258	5,692	115
	Whitaker Bancorp.	KY	40,919	145	59,455	880	18,536	735
	Community Tr Bancorp.	KY	40,592	144	57,060	613	16,468	469
Louisiana								
	Hancock Holding Company	MS	689,198	1,873	779,801	3,891	90,603	2,018
	Iberiabank Corp.	LA	338,782	903	390,193	2,038	51,411	1,135
	JPMorgan Chase & Co	NY	304,703	731	416,537	9,042	111,834	8,311
	Capital One Financial Corp.	VA	205,794	514	337,029	18,145	131,235	17,631
	Regions Financial Corp.	AL	180,115	486	242,361	2,085	62,246	1,599
	First NBC Bank Holding Company	LA	163,099	419	180,075	791	16,976	372
	Community Tr Financial Corp.	LA	140,054	432	175,120	1,509	35,066	1,077
	Midsouth Bancorp.	LA	106,570	327	134,114	1,076	27,544	749

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	Red River Banchares	LA	102,388	304	125,391	857	23,003	553
	Bancorpsouth	MS	69,472	210	86,435	682	16,963	472
	State B&TC	MS	32,060	74	37,975	212	5,915	138
Massachusetts	Bank of America Corp.	NC	331,108	963	528,460	12,262	197,352	11,299
	Independent Bancorp.	MA	279,721	779	313,183	1,628	33,462	849
	Eastern Bk Corp	MA	270,767	683	314,588	1,595	43,821	912
	Sovereign Bank N.A.	DE	155,284	395	216,964	1,494	61,680	1,099
	RBS Citizens N.A.	RI	147,109	357	197,032	3,213	49,923	2,856
	TD Bank N.A.	DE	113,917	352	201,758	2,671	87,841	2,319
	People'S United Bank	CT	101,129	264	115,021	676	13,892	412
	Boston Private Fncl H	MA	90,616	218	96,022	318	5,406	100
	Salem Five Bancorp.	MA	88,646	224	97,620	386	8,974	162
	Enterprise Bancorp.	MA	81,819	229	96,138	557	14,319	328
	Beacon Bancorp.	MA	68,113	184	75,259	310	7,146	126
	Brookline Bancorp.	MA	61,830	154	66,436	234	4,606	80
	Middlesex Bancorp. Mhc	MA	57,059	150	67,379	436	10,320	286
	Westfield Bank	MA	54,728	160	65,040	399	10,312	239
	Century Bancorp.	MA	45,364	130	54,721	343	9,357	213
	Cambridge Fncl Group	MA	44,844	99	48,659	204	3,815	105
	Cape Cod Five Cents S	MA	43,857	140	50,532	303	6,675	163
	Narragansett Fncl Cor	MA	42,250	110	48,407	206	6,157	96
	Northern Bancorp.	MA	41,437	103	47,336	220	5,899	117
	Meridian Fncl Svcs	MA	41,203	94	42,661	117	1,458	23
	SVB Financial Grp.	CA	41,074	66	53,779	473	12,705	407
	M&T Bank Corp.	NY	41,052	61	41,223	64	171	3
	Webster Financial Corp.	CT	39,887	106	48,374	267	8,487	161
	Berkshire Bank	MA	39,812	119	45,616	309	5,804	190
	Commerce Banchares Corp	MA	37,670	101	40,820	176	3,150	75
	American Express Co	NY	31,208	165	274,089	41,490	242,881	41,325
Maryland	PNC Financial Svc. Group	PA	435,289	1,141	591,420	4,995	156,131	3,854
	BB&T Corp.	NC	348,801	879	408,448	4,491	59,647	3,612
	Bank of America Corp.	NC	175,917	474	283,274	8,473	107,357	7,999
	Sandy Spring Bancorp.	MD	174,069	426	186,888	669	12,819	243
	M&T Bank Corp.	NY	167,648	505	205,467	1,291	37,819	786
	Suntrust Bank	GA	134,395	281	161,479	1,126	27,084	845
	Susquehanna Banchares	PA	101,722	265	114,812	531	13,090	266
	Wells Fargo & Co	CA	98,516	342	266,691	5,118	168,175	4,776
	Tri-County Financial Corp.	MD	57,183	144	66,661	320	9,478	176
	Fulton Financial Corp.	PA	40,153	98	44,625	187	4,472	89
	Capital One Financial Corp.	VA	34,209	91	124,632	15,624	90,423	15,533
	Howard Bancorp.	MD	33,062	86	36,559	154	3,497	68
	Hsb Bancorp	MD	32,172	96	45,146	410	12,974	314
	United Banchares	WV	30,137	66	31,920	104	1,783	38
Maine	Bangor Bancorp. MHC	ME	139,479	364	170,589	1,364	31,110	1,000
	Camden National Corp.	ME	102,311	334	143,815	1,390	41,504	1,056
	People'S United Bank	CT	67,365	196	77,321	542	9,956	346
	Gorham Bancorp. Mhc	ME	60,101	167	70,402	380	10,301	213
	Norway Bancorp. Mhc	ME	50,287	151	63,719	441	13,432	290
	Machias Bancorp. Mhc	ME	49,658	167	67,493	707	17,835	540
	TD Bank N.A.	DE	48,751	150	87,832	1,252	39,081	1,102
	Kennebunk Savings Ban	ME	44,184	130	52,734	337	8,550	207
	Keycorp	OH	42,760	102	64,319	1,502	21,559	1,400

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			Amount (1,000) (1)	Number (2)	Amount (1,000) (3)	Number (4)	Amount (1,000) (5)	Number (6)
Michigan	Bank of America Corp.	NC	35,274	112	56,155	1,503	20,881	1,391
	Comerica	TX	949,782	2,289	1,051,322	3,950	101,540	1,661
	Fifth Third Bancorp.	OH	755,605	1,967	843,339	4,254	87,734	2,287
	PNC Financial Svc. Group	PA	554,362	1,655	827,165	8,612	272,803	6,957
	Chemical Financial Corp.	MI	525,439	1,532	612,655	3,541	87,216	2,009
	Huntington Banchares	OH	462,959	1,211	534,917	3,210	71,958	1,999
	JPMorgan Chase & Co	NY	433,666	1,062	608,756	16,217	175,090	15,155
	Bank of America Corp.	NC	352,848	878	417,511	6,304	64,663	5,426
	Firstmerit Corp	OH	306,801	808	352,282	1,716	45,481	908
	Mercantile Bk Corp	MI	254,784	627	274,042	1,056	19,258	429
	Macatawa Bancorp.	MI	200,115	612	226,020	1,073	25,905	461
	Talmer Bancorp.	MI	167,688	448	180,409	681	12,721	233
	Independent Bk Corp	MI	110,335	337	131,418	790	21,083	453
	Arbor Bancorp.	MI	83,778	217	93,218	372	9,440	155
	MBT Financial Corp.	MI	80,417	266	98,715	712	18,298	446
	Isabella Bancorp.	MI	74,613	224	92,439	698	17,826	474
	Firstbank Corp	MI	62,518	202	75,839	499	13,321	297
	United Bancorp.	MI	47,338	133	52,042	238	4,704	105
	RBS Citizens N.A.	RI	46,633	117	59,276	951	12,643	834
	Signature Bank	NY	42,876	114	43,658	126	782	12
Wells Fargo & Co	CA	38,362	161	123,716	2,372	85,354	2,211	
Flagstar Bank, Fsb	MI	32,309	76	35,038	137	2,729	61	
Privatebancorp	IL	31,088	57	31,572	63	484	6	
River Valley Bancorp.	WI	30,744	105	37,755	260	7,011	155	
Minnesota	Otto Bremer Foundation	MN	485,616	1,237	541,244	2,398	55,628	1,161
	U S Bancorp.	MN	375,428	907	619,685	23,898	244,257	22,991
	Wells Fargo & Co	CA	371,407	1,097	731,510	13,932	360,103	12,835
	BMO Harris Bank N.A.	IL	221,436	505	234,789	806	13,353	301
	Anchor Bancorp.	MN	189,186	448	210,701	887	21,515	439
	Klein Financial	MN	107,467	310	126,703	800	19,236	490
	Associated Banc Corp	WI	104,427	277	115,947	507	11,520	230
	State Banchares	ND	73,138	215	89,372	682	16,234	467
	Alerus Financial Corp.	ND	66,328	163	70,755	239	4,427	76
	Voyager Fs Corp	MN	50,203	150	59,942	331	9,739	181
	Republic Bancorp	KY	48,327	140	52,826	211	4,499	71
	Bank of America Corp.	NC	40,064	91	54,129	1,854	14,065	1,763
	Home Federal Savings	MN	35,319	117	39,283	214	3,964	97
Missouri	Central Bancompany	MO	563,994	1,623	683,292	5,637	119,298	4,014
	Commerce Banchares	MO	416,005	1,141	489,695	3,175	73,690	2,034
	U S Bancorp.	MN	243,070	678	386,843	13,241	143,773	12,563
	Enterprise Fs Corp.	MO	239,154	581	256,680	883	17,526	302
	UMB Financial Corp.	MO	197,072	493	217,462	1,114	20,390	621
	BMO Harris Bank N.A.	IL	126,111	312	136,252	519	10,141	207
	Great Southern Bancorp.	MO	116,006	293	132,399	731	16,393	438
	Bank of America Corp.	NC	100,714	267	170,202	5,424	69,488	5,157
	PNC Financial Svc. Group	PA	89,030	260	123,772	1,215	34,742	955
	Stupp Bros	MO	81,527	180	86,181	267	4,654	87
	Hawthorn Banchares	MO	76,327	259	95,125	773	18,798	514
	Arvest Bank Grp.	AR	72,567	216	88,209	684	15,642	468
	Regions Financial Corp.	AL	52,331	143	68,017	611	15,686	468
	First Bks	MO	48,167	137	55,052	321	6,885	184
	Pulaski Bank	MO	46,770	129	52,710	257	5,940	128

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			Amount (1,000) (1)	Number (2)	Amount (1,000) (3)	Number (4)	Amount (1,000) (5)	Number (6)
Mississippi	First St Cmnty Bk	MO	46,497	153	63,338	738	16,841	585
	CBX Corp.	IL	38,349	113	43,860	216	5,511	103
	Trustmark Corp	MS	254,257	759	338,753	3,007	84,496	2,248
	Bancorpsouth	MS	134,883	439	176,416	1,962	41,533	1,523
	Regions Financial Corp.	AL	124,374	316	183,036	1,823	58,662	1,507
	Hancock Holding Company	MS	107,784	336	133,726	1,036	25,942	700
	Renasant Corp	MS	101,158	349	124,996	1,041	23,838	692
	Bancplus Corp.	MS	67,037	209	97,424	1,592	30,387	1,383
	First M&F Corp	MS	65,521	245	88,503	992	22,982	747
	Citizens National Banc Corp.	MS	62,912	166	72,437	449	9,525	283
	State B&Tc	MS	36,324	120	49,732	613	13,408	493
Citizens Corp	MS	34,812	114	49,652	800	14,840	686	
Community Tr Financial Corp.	LA	33,966	91	39,702	215	5,736	124	
Montana	Stockman Financial Corp.	MT	156,087	451	192,749	1,475	36,662	1,024
	First Intrst Bancsyst	MT	136,582	424	176,876	1,705	40,294	1,281
	Glacier Bancorp.	MT	100,865	303	133,711	1,253	32,846	950
	Wells Fargo & Co	CA	66,054	207	112,995	1,868	46,941	1,661
	U S Bancorp.	MN	43,823	123	73,272	2,541	29,449	2,418
North Carolina	BB&T Corp.	NC	1,618,549	4,532	1,967,074	23,049	348,525	18,517
	First Citizens Banchares	NC	801,109	2,243	1,003,486	9,454	202,377	7,211
	Wells Fargo & Co	CA	470,887	1,324	859,463	13,180	388,576	11,856
	PNC Financial Svc. Group	PA	303,758	824	375,191	2,814	71,433	1,990
	Bank of America Corp.	NC	188,996	482	295,715	9,119	106,719	8,637
	Fidelity Banchares Nc	NC	183,337	567	211,511	1,288	28,174	721
	Suntrust Bank	GA	179,680	438	208,174	1,342	28,494	904
	North America Fncl. Holding	FL	177,299	511	208,724	1,214	31,425	703
	Newbridge Bancorp.	NC	130,984	382	152,257	824	21,273	442
	Southern Banchares North Carolir	NC	99,329	301	128,998	1,193	29,669	892
	BNC Bancorp.	NC	98,577	288	112,358	633	13,781	345
	First Bancorp.	NC	97,373	323	131,526	1,487	34,153	1,164
	FNB United Corp.	NC	80,504	239	95,554	537	15,050	298
	Fifth Third Bancorp.	OH	76,381	195	90,070	622	13,689	427
	Yadkin Valley Financial Corp.	NC	65,059	204	83,887	700	18,828	496
	The First National Ba	NC	45,095	169	57,386	484	12,291	315
	Regions Financial Corp.	AL	33,766	89	37,762	177	3,996	88
	American Nat Banchares	VA	31,450	89	36,813	192	5,363	103
	Four Oaks Fincorp	NC	30,330	117	42,440	541	12,110	424
North Dakota	State Banchares	ND	161,449	422	181,254	897	19,805	475
	Otto Bremer Foundatio	MN	143,900	357	164,316	802	20,416	445
	Wells Fargo & Co	CA	80,205	181	110,768	1,032	30,563	851
	Alerus Financial Corp.	ND	76,693	208	87,176	430	10,483	222
	Dacotah Bks	SD	49,323	163	65,588	671	16,265	508
	U S Bancorp.	MN	31,132	85	67,085	3,853	35,953	3,768
Nebraska	Lauritzen Corp	NE	212,601	597	262,917	2,602	50,316	2,005
	Pinnacle Bancorp.	NE	171,735	526	227,865	2,403	56,130	1,877
	Farmers & Merchants Investment	NE	111,238	304	131,542	786	20,304	482
	Great Western Bank	SD	99,573	309	119,360	873	19,787	564
	Wells Fargo & Co	CA	87,331	243	150,893	2,352	63,562	2,109
	American National Corp.	NE	81,577	201	89,838	379	8,261	178
	U S Bancorp.	MN	64,738	172	110,647	3,833	45,909	3,661

Table 4C. Top Macro Business Lenders by State and Territory Using CRA Data, 2012

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			Amount (1,000) (1)	Number (2)	Amount (1,000) (3)	Number (4)	Amount (1,000) (5)	Number (6)
New Hampshire								
	People'S United Bank	CT	83,320	244	96,576	743	13,256	499
	TD Bank N.A.	DE	60,990	236	115,274	1,783	54,284	1,547
	Bank of America Corp.	NC	59,288	155	87,433	1,757	28,145	1,602
	RBS Citizens N.A.	RI	39,629	101	53,986	1,076	14,357	975
New Jersey								
	PNC Financial Svc. Group	PA	607,808	1,608	1,042,328	10,634	434,520	9,026
	Bank of America Corp.	NC	424,589	1,256	678,506	14,924	253,917	13,668
	Wells Fargo & Co	CA	295,289	910	714,833	12,964	419,544	12,054
	Valley National Bancorp.	NJ	295,217	677	347,438	2,001	52,221	1,324
	TD Bank N.A.	DE	241,909	756	365,880	4,622	123,971	3,866
	JPMorgan Chase & Co	NY	213,556	472	458,678	21,032	245,122	20,560
	Sovereign Bank N.A.	DE	138,078	292	177,075	986	38,997	694
	Lakeland Bancorp.	NJ	129,760	326	143,911	595	14,151	269
	Fulton Financial Corp.	PA	121,470	312	137,174	609	15,704	297
	SUN Bancorp. New Jersey	NJ	118,942	296	128,726	470	9,784	174
	Capital One Financial Corp.	VA	116,198	324	249,842	22,570	133,644	22,246
	Columbia Bank	NJ	69,807	178	77,195	295	7,388	117
	Provident Fncl Svc	NJ	63,418	166	70,955	328	7,537	162
	American Express Co	NY	62,905	327	497,313	73,088	434,408	72,761
	Signature Bank	NY	59,033	154	61,083	187	2,050	33
	Susquehanna Banchares	PA	52,653	164	61,785	333	9,132	169
	Community Ptnr Bancorp.	NJ	50,681	137	56,672	232	5,991	95
	Investors Bancorp. Mhc	NJ	45,270	97	48,999	168	3,729	71
	HSBC Bank USA N.A.	VA	42,758	105	57,399	595	14,641	490
	Cape Bank	NJ	40,903	107	43,191	152	2,288	45
	Kearny Federal Saving	NJ	36,314	89	40,330	146	4,016	57
	Stewardship Fncl Corp	NJ	36,054	86	40,890	166	4,836	80
	Texas Cap Banchares	TX	34,248	127	89,554	6,408	55,306	6,281
	Msb Mutual Holding Company	NJ	34,164	86	36,346	125	2,182	39
	Oceanfirst Bank	NJ	32,607	81	37,221	162	4,614	81
	Unity Bancorp.	NJ	31,287	79	32,978	111	1,691	32
	Citigroup	NY	30,414	69	83,289	10,744	52,875	10,675
New Mexico								
	Wells Fargo & Co	CA	146,638	472	268,104	4,281	121,466	3,809
	U S Bancorp.	MN	63,822	171	86,316	1,556	22,494	1,385
	Trinity Cap Corp	NM	48,177	142	56,215	322	8,038	180
	Bank of The West	CA	39,663	88	46,494	358	6,831	270
	Bank of America Corp.	NC	34,537	95	64,664	1,804	30,127	1,709
Nevada								
	Western Alli Bancorp.	AZ	149,445	414	167,191	773	17,746	359
	Zions Bancorp.	UT	146,380	414	217,942	2,827	71,562	2,413
	Wells Fargo & Co	CA	110,907	341	257,192	5,613	146,285	5,272
	Bank of America Corp.	NC	83,656	229	149,885	4,123	66,229	3,894
	U S Bancorp.	MN	52,385	134	89,823	3,631	37,438	3,497
	City National Corp.	CA	37,644	97	42,437	189	4,793	92
New York								
	JPMorgan Chase & Co	NY	961,088	2,147	1,778,293	69,383	817,205	67,236
	Capital One Financial Corp.	VA	651,074	1,673	1,181,231	60,378	530,157	58,705
	M&T Bank Corp.	NY	574,270	1,552	661,951	3,547	87,681	1,995
	Bank of America Corp.	NC	519,391	1,535	861,354	19,121	341,963	17,586
	HSBC Bank USA N.A.	VA	495,903	1,443	886,775	10,805	390,872	9,362
	Signature Bank	NY	352,987	723	369,493	1,144	16,506	421
	First Niagara Fncl Grp.	NY	249,701	671	305,782	2,534	56,081	1,863
	NBT Bancorp.	NY	218,919	657	270,558	1,981	51,639	1,324

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			Amount (1,000) (1)	Number (2)	Amount (1,000) (3)	Number (4)	Amount (1,000) (5)	Number (6)
	American Express Co	NY	188,918	908	1,142,858	147,978	953,940	147,070
	Citigroup	NY	163,163	479	386,635	27,826	223,472	27,347
	Tompkins Financial Corp.	NY	160,012	452	200,349	1,349	40,337	897
	Community Bk Sys	NY	156,918	521	208,335	1,828	51,417	1,307
	Valley National Bancorp.	NJ	156,497	302	164,011	431	7,514	129
	New York Cmnty Bancorp.	NY	147,376	294	150,610	339	3,234	45
	TD Bank N.A.	DE	141,860	447	233,180	3,678	91,320	3,231
	Keycorp	OH	138,610	352	238,084	7,673	99,474	7,321
	Financial Inst	NY	136,801	378	186,265	1,727	49,464	1,349
	Texas Cap Banchares	TX	128,299	524	274,327	13,772	146,028	13,248
	Wells Fargo & Co	CA	113,057	518	389,763	7,824	276,706	7,306
	Bridge Bancorp.	NY	79,072	175	86,370	345	7,298	170
	Provident Bank	NY	69,159	170	75,317	283	6,158	113
	Doral Fncl Corp	PR	64,553	142	64,640	144	87	2
	Canandaigua National Corp.	NY	63,713	186	87,381	1,039	23,668	853
	Chemung Financial Corp.	NY	56,455	139	63,730	263	7,275	124
	RBS Citizens N.A.	RI	55,327	134	73,943	1,559	18,616	1,425
	Suffolk Bancorp.	NY	53,649	163	65,948	434	12,299	271
	Sovereign Bank N.A.	DE	53,627	102	86,374	631	32,747	529
	Arrow Financial Corp.	NY	47,020	136	58,640	451	11,620	315
	Trustco Bank	NY	43,449	101	47,212	163	3,763	62
	Nara Bancorp.	CA	41,816	86	44,446	117	2,630	31
	First Republic Bank	CA	40,909	77	41,954	90	1,045	13
	City National Corp.	CA	40,089	108	44,154	194	4,065	86
	Berkshire Bank	MA	38,113	79	41,164	214	3,051	135
	Hudson Valley Hold Co	NY	37,272	80	39,918	129	2,646	49
	Northwest Savings Ban	PA	37,202	82	39,591	139	2,389	57
	Rhinebeck Bancorp. Mhc	NY	36,901	107	44,225	310	7,324	203
	Watertown Savings Ban	NY	36,725	118	48,058	410	11,333	292
	Bank of Ny Mellon Cor	NY	35,611	58	35,960	64	349	6
	Cathay Gen Bancorp.	CA	34,831	62	37,030	108	2,199	46
	PNC Financial Svc. Group	PA	33,913	78	44,633	324	10,720	246
	Asia Banchares	NY	32,571	74	32,801	77	230	3
Ohio								
	PNC Financial Svc. Group	PA	1,256,568	3,705	1,801,419	17,937	544,851	14,232
	Huntington Banchares	OH	846,632	2,410	1,081,629	8,778	234,997	6,368
	Fifth Third Bancorp.	OH	766,615	1,917	851,670	4,555	85,055	2,638
	JPMorgan Chase & Co	NY	403,944	987	589,339	16,794	185,395	15,807
	Park National Corp.	OH	352,197	1,048	443,115	3,217	90,918	2,169
	Firstmerit Corp	OH	280,580	691	311,244	1,692	30,664	1,001
	Keycorp	OH	277,495	665	393,014	8,279	115,519	7,614
	U S Bancorp.	MN	251,145	679	445,772	19,020	194,627	18,341
	First Fncl Bancorp.	OH	189,665	543	212,852	1,122	23,187	579
	First Federal Bank Of	OH	165,279	458	193,269	1,033	27,990	575
	First Mrch Corp	IN	96,907	241	102,819	342	5,912	101
	FNB Corp.	PA	68,930	177	77,096	350	8,166	173
	Signature Bank	NY	68,893	157	69,743	170	850	13
	Citizens Banchares	OH	66,309	176	73,540	329	7,231	153
	Bank of Kentucky Financial Corp.	KY	57,769	130	61,165	189	3,396	59
	Bank of America Corp.	NC	54,426	127	86,568	3,740	32,142	3,613
	Wesbanco	WV	45,842	134	54,122	321	8,280	187
	Farmers Nat Bancorp.	OH	36,870	105	41,135	209	4,265	104
	Lcnb Corp	OH	34,924	97	40,373	206	5,449	109
	American Express Co	NY	32,958	150	224,655	28,784	191,697	28,634
	RBS Citizens N.A.	RI	32,264	93	46,959	1,224	14,695	1,131

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			Amount (1,000) (1)	Number (2)	Amount (1,000) (3)	Number (4)	Amount (1,000) (5)	Number (6)
Oklahoma								
	Bancfirst Corp	OK	285,656	859	374,215	3,931	88,559	3,072
	Arvest Bank Grp.	AR	236,635	701	311,625	3,443	74,990	2,742
	BOK Financial Corp.	OK	131,353	306	142,719	529	11,366	223
	Midfirst Bank	OK	108,501	289	119,273	502	10,772	213
	One Rich Hill Land Lt	TX	106,409	280	117,891	514	11,482	234
	Central Bancompany	MO	65,751	187	80,862	551	15,111	364
	Rcb Holding Company	OK	64,929	215	86,972	863	22,043	648
	Olney Banchares of TX	TX	60,205	177	72,199	565	11,994	388
	Southwest Bancorp.	OK	59,308	179	67,400	331	8,092	152
	JPMorgan Chase & Co	NY	48,962	109	98,745	4,783	49,783	4,674
	Durant Bancorp.	OK	45,873	155	68,453	1,027	22,580	872
	UMB Financial Corp.	MO	44,490	101	48,571	206	4,081	105
	International Banchares	TX	37,831	95	44,069	239	6,238	144
	Columbia Bkg Sys	WA	268,485	690	297,545	1,258	29,060	568
	U S Bancorp.	MN	264,616	653	425,890	16,026	161,274	15,373
	Umpqua Holding Company	OR	227,898	600	257,313	1,228	29,415	628
	Wells Fargo & Co	CA	216,089	708	449,085	7,671	232,996	6,963
	Keycorp	OH	109,619	257	151,059	2,978	41,440	2,721
	Pacific Continental	OR	103,528	291	118,909	574	15,381	283
	Bank of America Corp.	NC	87,214	219	151,156	5,710	63,942	5,491
	Sterling Financial Corp.	WA	82,411	234	96,219	589	13,808	355
	Bank of The West	CA	56,326	138	65,726	507	9,400	369
	Cascade Bancorp.	OR	45,142	133	55,607	373	10,465	240
	Banner Corp	WA	41,857	115	50,917	390	9,060	275
	SKBHC Holds Llc	AZ	40,174	119	45,251	210	5,077	91
	JPMorgan Chase & Co	NY	38,889	98	105,950	6,230	67,061	6,132
Pennsylvania								
	PNC Financial Svc. Group	PA	1,191,456	3,380	1,994,174	22,336	802,718	18,956
	FNB Corp.	PA	629,148	1,806	728,625	4,143	99,477	2,337
	National Penn Banchares	PA	368,482	971	411,404	1,788	42,922	817
	Wells Fargo & Co	CA	318,001	940	657,870	10,715	339,869	9,775
	Susquehanna Banchares	PA	312,051	921	378,065	2,394	66,014	1,473
	M&T Bank Corp.	NY	301,199	784	351,324	1,886	50,125	1,102
	Fulton Financial Corp.	PA	202,989	566	228,961	1,106	25,972	540
	RBS Citizens N.A.	RI	157,691	394	218,880	3,666	61,189	3,272
	Firsttrust Savings Bank	PA	137,175	334	150,078	547	12,903	213
	CNB Financial Corp.	PA	111,002	371	150,180	1,197	39,178	826
	S&T Bancorp.	PA	110,755	341	135,083	1,071	24,328	730
	Bank of America Corp.	NC	108,341	299	197,654	7,795	89,313	7,496
	Bryn Mawr Bk Corp	PA	97,266	223	101,734	312	4,468	89
	Metro Bancorp.	PA	96,749	256	107,955	542	11,206	286
	Sovereign Bank N.A.	DE	96,485	235	120,352	734	23,867	499
	Northwest Savings Bank	PA	85,780	297	109,197	876	23,417	579
	TD Bank N.A.	DE	80,119	261	118,700	1,553	38,581	1,292
	Univest Corp of Pennsylvania	PA	78,920	229	94,146	550	15,226	321
	First Niagara Fncl. Grp.	NY	78,684	232	109,956	1,260	31,272	1,028
	Huntington Banchares	OH	76,656	221	117,738	1,555	41,082	1,334
	Community Bk Sys	NY	64,382	177	79,419	523	15,037	346
	QNB Corp.	PA	57,120	178	70,345	451	13,225	273
	First Commonwealth FN	PA	52,995	159	59,466	318	6,471	159
	Customers Bancorp.	PA	52,040	135	56,789	218	4,749	83
	Republic First Bancorp.	PA	42,331	94	44,674	127	2,343	33
	Tompkins Financial Corp.	NY	40,446	121	48,673	328	8,227	207
	1St Summit Bancorp. of John	PA	38,562	132	48,001	394	9,439	262

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	Embassy Bancorp.	PA	37,468	116	44,566	258	7,098	142
	Ameriserv Fncl	PA	36,299	87	41,853	220	5,554	133
	American Bk Inc	PA	35,762	113	41,066	210	5,304	97
	American Express Co	NY	34,949	171	326,819	46,586	291,870	46,415
	Texas Cap Banchares	TX	34,796	118	58,620	2,570	23,824	2,452
	Fifth Third Bancorp.	OH	31,297	70	33,517	145	2,220	75
Puerto Rico								
	Popular	PR	514,408	1,572	827,911	11,300	313,503	9,728
	Oriental Financial Grp.	PR	176,820	519	218,003	1,476	41,183	957
	Sovereign Bank N.A.	DE	71,369	251	100,772	1,061	29,403	810
	First Bancorp.	PR	47,629	126	54,602	242	6,973	116
Rhode Island								
	Brookline Bancorp.	MA	106,527	300	133,845	841	27,318	541
	Bank of America Corp.	NC	98,190	270	131,618	1,723	33,428	1,453
	Washington Tr Bancorp.	RI	71,942	196	78,985	331	7,043	135
	RBS Citizens N.A.	RI	47,604	130	63,277	1,148	15,673	1,018
	Webster Financial Corp.	CT	38,581	106	43,345	201	4,764	95
	Coastway Community Bank	RI	30,444	101	35,545	203	5,101	102
South Carolina								
	BB&T Corp.	NC	391,733	1,129	472,598	6,040	80,865	4,911
	First Citizens Bancorp.	SC	297,524	905	367,987	2,606	70,463	1,701
	Synovus Financial Corp.	GA	243,595	661	282,141	1,531	38,546	870
	Wells Fargo & Co	CA	208,071	560	358,918	5,251	150,847	4,691
	SCBT Financial Corp.	SC	180,166	529	216,604	1,467	36,438	938
	Bank of America Corp.	NC	103,771	260	159,614	4,461	55,843	4,201
	TD Bank N.A.	DE	69,518	167	80,240	505	10,722	338
	Suntrust Bank	GA	55,814	123	62,847	334	7,033	211
	Regions Financial Corp.	AL	49,541	130	58,613	390	9,072	260
	PNC Financial Svc. Group	PA	48,233	101	51,810	187	3,577	86
	North America Fncl. Holding	FL	40,382	93	43,850	160	3,468	67
	Ameris Bancorp.	GA	37,549	108	42,306	225	4,757	117
	Capgen Cap Grp V Lp	NY	34,427	104	39,555	237	5,128	133
South Dakota								
	Wells Fargo & Co	CA	118,442	316	173,354	2,100	54,912	1,784
	Dacotah Bks	SD	115,532	369	148,538	1,480	33,006	1,111
	U S Bancorp.	MN	100,897	257	128,627	2,242	27,730	1,985
	Minnehaha Banchares	SD	94,259	248	109,768	612	15,509	364
	Great Western Bank	SD	82,715	259	106,166	1,002	23,451	743
	Home Federal Bank	SD	32,686	107	41,604	318	8,918	211
Tennessee								
	Pinnacle Financial Partners	TN	489,390	1,274	550,229	2,541	60,839	1,267
	First Horizon Nat Corp.	TN	467,738	1,241	539,444	2,530	71,706	1,289
	Regions Financial Corp.	AL	305,512	811	488,254	5,366	182,742	4,555
	Suntrust Bank	GA	196,279	447	214,332	972	18,053	525
	First South Bancorp.	TN	154,386	436	189,274	1,933	34,888	1,497
	BB&T Corp.	NC	123,711	329	166,059	4,482	42,348	4,153
	Renasant Corp	MS	101,015	292	114,444	653	13,429	361
	Bank of America Corp.	NC	96,481	240	132,522	3,460	36,041	3,220
	North America Fncl. Holding	FL	83,181	257	96,909	557	13,728	300
	First Scty Grp.	TN	68,071	190	77,649	398	9,578	208
	Synovus Financial Corp.	GA	67,960	207	78,077	399	10,117	192
	First Citizens Banchares	TN	55,616	185	77,685	905	22,069	720
	Bancorpsouth	MS	51,065	147	61,133	486	10,068	339
	U S Bancorp.	MN	50,958	168	103,249	4,958	52,291	4,790
	Community First Banchares	TN	49,453	149	64,296	656	14,843	507

Table 4C. Top Macro Business Lenders by State and Territory Using CRA Data, 2012

State or Territory	Name of Lending Institution	HQ Location	Macro Business Lending (\$100,000-\$1 million)		All Small Business Lending (\$1 million or less)		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)
	Wilson Bhc	TN	47,030	114	51,698	232	4,668	118
	First Citizens Bancharaes	NC	39,366	97	44,145	251	4,779	154
	Banctenn Corp	TN	38,467	109	48,086	361	9,619	252
	Fifth Third Bancorp.	OH	36,070	107	43,012	337	6,942	230
	Iberiabank Corp	LA	34,470	78	36,610	129	2,140	51
	Wells Fargo & Co	CA	31,811	116	81,768	1,423	49,957	1,307
	Home Federal Bank of Tennessee	TN	30,195	82	32,862	157	2,667	75
Texas	Wells Fargo & Co	CA	944,780	2,841	1,881,638	32,073	936,858	29,232
	Cullen/Frost Bkr	TX	940,156	2,302	1,027,422	3,954	87,266	1,652
	JPMorgan Chase & Co	NY	770,738	1,863	1,342,864	51,625	572,126	49,762
	Bank of America Corp.	NC	494,757	1,244	813,241	23,638	318,484	22,394
	Prosperity Bancharaes	TX	484,032	1,333	597,616	4,929	113,584	3,596
	Zions Bancorp.	UT	481,995	1,192	565,530	3,528	83,535	2,336
	Comerica	TX	368,172	927	414,963	1,739	46,791	812
	Texas Cap Bancharaes	TX	314,279	817	404,707	11,446	90,428	10,629
	International Bancharaes	TX	220,974	662	265,226	1,810	44,252	1,148
	Compass Bk	AL	192,574	691	574,918	12,181	382,344	11,490
	Capital One Financial Corp.	VA	187,972	501	482,104	61,888	294,132	61,387
	CBFH	TX	179,954	530	226,057	1,639	46,103	1,109
	Overton Financial Corp.	TX	172,242	495	208,236	1,339	35,994	844
	Legacytexas Grp.	TX	157,484	412	179,362	847	21,878	435
	ANB Holding Company	TX	149,781	425	177,776	1,021	27,995	596
	Mow/Rpw li	TX	145,261	421	186,996	1,385	41,735	964
	Plainscapital Bank	TX	144,760	383	173,564	1,255	28,804	872
	City Bank	TX	140,948	456	184,535	1,655	43,587	1,199
	Happy Bancharaes	TX	137,764	441	180,239	1,656	42,475	1,215
	Amarillo Nat Bancorp.	TX	130,549	532	225,508	4,193	94,959	3,661
	Regions Financial Corp.	AL	120,420	301	145,214	1,027	24,794	726
	BOK Financial Corp.	OK	111,280	256	120,263	427	8,983	171
	American Express Co	NY	108,597	542	802,915	111,034	694,318	110,492
	First Fncl Bancharaes	TX	108,275	301	138,041	1,156	29,766	855
	Weststar Bank Holding Company	TX	99,206	285	119,187	678	19,981	393
	Broadway Bancharaes	TX	98,236	287	115,567	708	17,331	421
	Central Cmnty Corp	TX	93,287	262	116,238	1,079	22,951	817
	Jefferson Bancharaes	TX	92,989	264	112,290	718	19,301	454
	Southside Bancharaes	TX	87,326	237	114,882	1,011	27,556	774
	North Amer Bancharaes	TX	83,774	234	102,285	750	18,511	516
	First Texas BHC	TX	83,712	198	96,124	454	12,412	256
	Inwood Bancharaes	TX	79,457	200	88,214	383	8,757	183
	Hancock Holding Company	MS	74,512	172	80,665	298	6,153	126
	Plains Bancorp.	TX	73,187	208	92,992	831	19,805	623
	Trustmark Corp	MS	72,434	175	82,380	375	9,946	200
	Bancorpsouth	MS	69,592	224	91,120	802	21,528	578
	Woodforest National Bank	TX	67,187	202	75,957	387	8,770	185
	Community Bancorp. Llc	TX	67,143	146	72,145	230	5,002	84
	Community Tr Financial Corp.	LA	64,253	148	70,587	293	6,334	145
	American Bank Holding Company	TX	63,546	184	81,876	588	18,330	404
	Capital Bank	TX	58,061	187	90,318	1,308	32,257	1,121
	Inter Nb	TX	57,289	171	65,262	343	7,973	172
	BB&T Corp.	NC	54,834	139	113,842	8,109	59,008	7,970
	First National Bank Group	TX	50,565	148	59,760	366	9,195	218
	Viewpoint Fncl Grp.	TX	48,402	123	58,259	352	9,857	229
	Security Holding Company	TX	48,124	147	67,340	907	19,216	760
	Metrocorp Bancharaes	TX	46,215	101	47,930	130	1,715	29

Table 4C. Top Macro Business Lenders by State and Territory Using CRA Data, 2012

State or Territory	Name of Lending Institution	HQ Location	Macro Business Lending (\$100,000-\$1 million)		All Small Business Lending (\$1 million or less)		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)
	Patriot Banchares	TX	44,212	128	49,962	254	5,750	126
	Iberiabank Corp	LA	44,069	94	46,182	137	2,113	43
	Icon Capital Corp.	TX	43,439	111	47,987	232	4,548	121
	Signature Bank	NY	42,737	103	42,998	107	261	4
	GE Capital Bank	UT	40,035	204	74,971	1,003	34,936	799
	Lone Star Nat Banchares T	TX	39,929	118	54,199	459	14,270	341
	Olney Banchares of TX	TX	36,942	101	53,534	849	16,592	748
	Southwest Bancorp.	OK	34,843	88	39,062	157	4,219	69
	One Rich Hill Land Lt	TX	34,178	93	35,883	122	1,705	29
	North Dallas Bank & Trust	TX	32,770	101	39,425	267	6,655	166
	First Citizens Banchares	NC	30,679	77	35,101	216	4,422	139
Utah	Zions Bancorp.	UT	420,461	1,218	628,500	8,335	208,039	7,117
	Wells Fargo & Co	CA	169,789	514	357,280	6,745	187,491	6,231
	JPMorgan Chase & Co	NY	104,048	255	158,717	4,684	54,669	4,429
	U S Bancorp.	MN	83,686	205	121,340	3,301	37,654	3,096
	Keycorp	OH	49,284	125	67,726	1,293	18,442	1,168
	Bank of America Corp.	NC	43,614	105	50,789	796	7,175	691
Virginia	BB&T Corp.	NC	920,941	2,417	1,084,794	11,521	163,853	9,104
	Suntrust Bank	GA	396,897	917	438,025	2,158	41,128	1,241
	Wells Fargo & Co	CA	321,797	933	671,340	11,464	349,543	10,531
	Bank of America Corp.	NC	204,833	511	302,750	8,378	97,917	7,867
	PNC Financial Svc. Group	PA	181,364	495	234,625	1,736	53,261	1,241
	Union First Mkt Banchares	VA	172,530	457	197,610	1,114	25,080	657
	Towne Bank	VA	150,687	412	175,211	1,000	24,524	588
	Stellarone Corp	VA	143,132	383	156,517	676	13,385	293
	First Citizens Banchares	NC	136,112	409	168,080	1,369	31,968	960
	Capital One Financial Corp.	VA	82,752	209	222,080	26,805	139,328	26,596
	United Banchares	WV	82,543	204	92,072	400	9,529	196
	Burke & Herbert Bank	VA	79,075	211	90,301	470	11,226	259
	Virginia Cmrc Bancorp.	VA	61,670	186	70,593	338	8,923	152
	Access Nat Corp	VA	56,481	135	59,021	173	2,540	38
	M&T Bank Corp.	NY	51,456	133	60,818	303	9,362	170
	American Express Co	NY	49,178	216	277,538	35,436	228,360	35,220
	First Cap Bancorp.	VA	38,444	106	46,413	246	7,969	140
	Eastern Va Banchares	VA	38,361	118	49,193	348	10,832	230
	Sandy Spring Bancorp.	MD	36,960	81	38,197	108	1,237	27
	American Nat Banchares	VA	32,266	92	43,383	379	11,117	287
	Capgen Cap Grp Vi Lp	NY	30,600	79	35,480	175	4,880	96
	Fulton Financial Corp.	PA	30,447	78	32,706	122	2,259	44
Vermont	People'S United Bank	CT	125,859	365	147,176	1,279	21,317	914
	Merchants Banchares	VT	49,342	158	58,839	384	9,497	226
	Northfield MHC	VT	34,194	104	41,160	227	6,966	123
Washington	U S Bancorp.	MN	441,301	1,061	618,301	16,291	177,000	15,230
	WTB Financial Corp.	WA	314,984	793	352,849	1,707	37,865	914
	Columbia Bkg Sys	WA	314,388	811	354,160	1,629	39,772	818
	Wells Fargo & Co	CA	276,115	817	534,480	8,854	258,365	8,037
	Bank of America Corp.	NC	250,298	620	469,717	15,659	219,419	15,039
	Banner Corp.	WA	221,086	597	254,998	1,596	33,912	999
	Keycorp	OH	176,572	371	240,127	4,630	63,555	4,259
	Sterling Financial Corp.	WA	139,317	385	158,724	909	19,407	524
	Heritage Financial Corp.	WA	121,723	299	136,098	573	14,375	274

Table 4C. Top Macro Business Lenders by State and Territory Using CRA Data, 2012

State or Territory	Name of Lending Institution	HQ Location	Macro Business Lending (\$100,000-\$1 million)		All Small Business Lending (\$1 million or less)		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)
	Washington Bkg Co	WA	108,672	319	127,316	717	18,644	398
	Peoples Bancorp.	WA	107,243	304	122,827	612	15,584	308
	Umpqua Holding Company	OR	70,972	177	77,217	306	6,245	129
	Union Bank N.A.	CA	69,127	148	75,834	311	6,707	163
	Olympic Bancorp.	WA	65,397	188	74,644	391	9,247	203
	JPMorgan Chase & Co	NY	65,201	170	167,543	9,508	102,342	9,338
	Cashmere Valley Bank	WA	47,192	132	56,433	378	9,241	246
Wisconsin								
	BMO Harris Bank N.A.	IL	1,032,629	2,539	1,133,188	4,901	100,559	2,362
	Associated Banc Corp.	WI	445,431	1,124	490,716	2,129	45,285	1,005
	U S Bancorp.	MN	347,499	965	543,995	20,836	196,496	19,871
	Johnson Financial Grp.	WI	329,809	849	357,945	1,380	28,136	531
	JPMorgan Chase & Co	NY	145,047	357	229,747	7,811	84,700	7,454
	River Valley Bancorp.	WI	128,024	409	152,244	989	24,220	580
	Oconomowoc Banchares	WI	127,062	343	140,923	624	13,861	281
	Baylake Corp	WI	119,295	363	135,993	719	16,698	356
	Wintrust Financial Corp.	IL	115,805	268	125,586	492	9,781	224
	Bankmanagers Corp	WI	110,061	261	116,507	381	6,446	120
	TRI City Banchares Corp.	WI	100,359	314	114,998	644	14,639	330
	Wells Fargo & Co	CA	88,542	275	165,419	2,655	76,877	2,380
	NEB Corp.	WI	84,290	268	112,076	1,036	27,786	768
	Waupaca Bancorp.	WI	73,572	246	95,292	1,042	21,720	796
	Community Banc Corp S	WI	71,390	193	81,169	410	9,779	217
	North Shore Bank, FSB	WI	55,269	150	60,094	239	4,825	89
	PNC Financial Svc. Group	PA	48,670	132	62,449	532	13,779	400
	Bank Mutual	WI	47,125	148	52,658	261	5,533	113
	Talmer Bancorp.	MI	41,558	124	47,814	257	6,256	133
	Otto Bremer Foundatio	MN	36,080	119	45,426	343	9,346	224
West Virginia								
	BB&T Corp.	NC	205,998	574	252,260	2,672	46,262	2,098
	United Banchares	WV	126,668	376	157,226	1,087	30,558	711
	Huntington Banchares	OH	63,515	165	73,796	444	10,281	279
	JPMorgan Chase & Co	NY	45,346	106	60,006	1,318	14,660	1,212
	City Holding Company	WV	41,182	118	51,561	344	10,379	226
	Wesbanco	WV	36,657	117	44,300	322	7,643	205
Wyoming								
	First Intrst Bancsyst	MT	76,909	261	102,331	952	25,422	691
	Wells Fargo & Co	CA	56,326	156	91,646	1,276	35,320	1,120
	Southern Banchares North Carolir	NC	33,298	120	45,374	451	12,076	331

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 5. Total Amount and Number of Small Business Loans per Small Business Employee by State Based on CRA Data, 2012

State	Rank Dollars per employee*	All Small Business Lending (\$1 Million or less)		Micro Business Lending (less than \$100,000)		Number of Employees	SBL Amount per Employee
		Amount (1,000)	Number	Amount (1,000)	Number		
Alabama	2	3,532,620	73,012	946,689	65,721	757,475	4,664
Alaska	7	589,959	15,394	203,823	14,314	134,485	4,387
Arizona	30	3,334,085	112,154	1,341,497	106,748	928,155	3,592
Arkansas	32	1,699,611	42,107	505,546	38,528	482,849	3,520
California	20	24,042,859	796,709	9,571,665	758,453	6,331,871	3,797
Colorado	9	4,018,547	124,029	1,444,724	117,165	962,232	4,176
Connecticut	34	2,412,495	76,063	898,281	71,763	710,034	3,398
Delaware	48	446,899	15,358	189,425	14,603	167,505	2,668
District of Columbia	51	413,116	11,522	137,340	10,821	223,867	1,845
Florida	31	10,247,729	383,144	4,110,398	366,245	2,878,741	3,560
Georgia	13	6,026,477	164,435	1,759,985	152,569	1,479,081	4,074
Hawaii	19	977,361	27,470	319,953	25,776	256,569	3,809
Idaho	6	1,209,425	34,605	425,289	32,336	272,033	4,446
Illinois	10	9,803,490	258,184	2,626,748	239,376	2,381,721	4,116
Indiana	12	4,744,381	111,633	1,310,004	102,273	1,157,117	4,100
Iowa	41	2,012,010	66,293	748,228	62,799	637,149	3,158
Kansas	47	1,648,357	46,244	474,319	43,068	588,945	2,799
Kentucky	39	2,201,962	57,801	664,666	53,491	689,662	3,193
Louisiana	18	3,351,983	79,219	869,903	72,459	875,974	3,827
Maine	11	1,152,426	29,815	373,944	27,480	280,646	4,106
Maryland	45	3,291,316	93,512	1,109,084	87,725	1,078,548	3,052
Massachusetts	43	4,240,453	130,573	1,369,679	122,734	1,369,448	3,096
Michigan	3	8,024,829	171,092	1,945,310	154,757	1,724,356	4,654
Minnesota	35	3,832,263	128,724	1,450,057	122,451	1,173,793	3,265
Mississippi	16	1,686,384	40,492	523,464	36,937	431,798	3,905
Missouri	26	4,042,771	99,784	1,084,362	91,625	1,098,076	3,682
Montana	22	854,258	27,518	302,706	25,877	226,492	3,772
Nebraska	24	1,441,594	42,375	496,842	39,717	386,049	3,734
Nevada	42	1,289,628	47,208	547,505	45,159	410,976	3,138
New Hampshire	49	719,576	26,257	286,921	24,954	282,664	2,546
New Jersey	15	6,607,425	200,279	2,567,651	189,354	1,689,016	3,912
New Mexico	50	820,352	28,958	343,930	27,601	327,506	2,505
New York	40	11,966,746	427,785	4,755,685	408,433	3,760,551	3,182
North Carolina	1	7,160,508	161,246	2,017,347	146,757	1,531,252	4,676
North Dakota	4	845,854	20,372	250,702	18,798	182,314	4,640
Ohio	14	8,222,629	195,399	2,375,066	179,323	2,074,595	3,963
Oklahoma	36	2,201,341	55,733	645,324	51,312	675,890	3,257
Oregon	27	2,757,127	90,357	974,975	85,590	750,300	3,675
Pennsylvania	28	8,925,057	214,287	2,960,729	197,313	2,430,201	3,673
Rhode Island	37	721,558	18,832	209,555	17,375	222,139	3,248
South Carolina	21	2,725,077	66,448	765,723	60,976	719,068	3,790
South Dakota	5	911,907	22,548	292,367	20,768	197,525	4,617
Tennessee	17	3,968,426	90,213	1,050,538	82,268	1,017,917	3,899
Texas	29	15,045,006	430,723	5,163,063	403,654	4,119,801	3,652
Utah	33	1,711,239	56,846	729,377	54,094	486,325	3,519
Vermont	44	483,742	13,953	150,932	12,953	156,760	3,086
Virginia	25	5,288,265	135,114	1,556,843	125,057	1,431,801	3,693
Washington	23	4,589,928	131,190	1,445,152	123,048	1,221,819	3,757
West Virginia	38	946,719	22,330	251,120	20,325	294,394	3,216
Wisconsin	8	5,195,103	128,708	1,350,388	118,517	1,200,082	4,329
Wyoming	46	391,715	13,173	151,011	12,443	130,745	2,996
United States		204,774,588	5,857,220	68,045,835	5,483,883	54,998,312	185,362

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 6. Number of Reporting Institutions by Asset Size and State and Territory Based on Call Report Data, June 2008 -June 2013

State	Year					2013 Lending Institution by Asset Size Category						
	2009	2010	2011	2012	2013	<\$100M	\$100M-\$500M	\$500M-\$1B	\$1B-\$10B	\$10B-\$50B	>\$50B	
Alabama	156	144	142	140	136	47	72	10	5	-	2	
Alaska	7	6	6	6	6	-	4	-	2	-	-	
Arizona	57	42	36	31	25	8	13	2	2	-	-	
Arkansas	136	132	127	126	126	36	70	11	8	1	-	
California	307	281	265	249	232	23	125	32	41	9	2	
Colorado	148	143	112	106	101	30	58	5	7	1	-	
Connecticut	56	54	53	52	48	6	20	14	6	2	-	
Delaware	31	29	27	26	23	2	9	1	4	1	6	
District of Columbia	6	6	5	5	5	1	3	1	-	-	-	
Florida	301	265	238	217	203	33	118	28	22	2	-	
Georgia	324	283	251	236	224	68	133	7	14	1	1	
Guam	3	3	3	3	3	-	2	-	1	-	-	
Hawaii	9	9	9	9	9	-	3	1	3	2	-	
Idaho	18	18	18	16	16	4	7	5	-	-	-	
Illinois	649	614	592	570	545	215	249	40	37	2	2	
Indiana	155	146	144	139	134	29	79	11	15	-	-	
Iowa	376	363	352	341	337	137	175	13	12	-	-	
Kansas	343	337	324	314	297	165	108	17	7	-	-	
Kentucky	199	198	196	193	185	47	114	15	9	-	-	
Louisiana	158	156	153	146	142	33	84	18	5	2	-	
Maine	29	29	29	29	28	5	7	11	4	1	-	
Maryland	93	89	86	81	76	12	51	7	6	-	-	
Massachusetts	172	166	162	157	153	19	77	27	29	-	1	
Michigan	149	139	134	131	126	33	72	12	8	1	-	
Minnesota	425	406	399	383	367	196	150	13	8	-	-	
Mississippi	95	91	89	87	87	17	49	14	5	2	-	
Missouri	349	341	333	329	309	120	143	21	22	3	-	
Montana	76	73	73	66	65	35	24	3	3	-	-	
Nebraska	240	229	221	216	211	117	80	7	6	1	-	
Nevada	39	31	28	24	21	5	7	3	4	1	1	
New Hampshire	24	24	23	22	20	-	12	5	3	-	-	
New Jersey	124	123	117	110	109	6	57	22	21	3	-	
New Mexico	54	53	51	49	48	9	31	5	3	-	-	
New York	196	189	181	176	165	19	72	30	34	6	4	
North Carolina	107	102	99	93	83	17	38	12	13	1	2	
North Dakota	94	92	92	90	89	44	32	8	5	-	-	
Ohio	251	242	237	236	232	77	112	23	13	2	5	
Oklahoma	252	251	243	238	231	98	111	12	9	1	-	
Oregon	38	36	34	34	28	6	18	1	2	1	-	
Pennsylvania	226	223	212	203	197	30	94	45	24	4	-	
Puerto Rico	10	7	7	7	6	-	-	-	4	2	-	
Rhode Island	13	14	14	14	12	2	4	2	3	-	1	
South Carolina	90	87	83	71	71	15	42	9	5	-	-	
South Dakota	87	84	83	81	76	38	22	9	4	1	2	
Tennessee	197	191	190	185	181	30	121	20	9	1	-	
Texas	640	626	605	587	552	165	290	43	47	5	2	
Utah	65	60	57	56	55	11	16	12	6	8	2	
Vermont	14	14	14	14	14	1	8	4	1	-	-	
Virgin Islands	2	2	2	2	2	-	2	-	-	-	-	
Virginia	120	118	114	110	106	13	51	18	20	1	3	
Washington	96	85	75	71	66	15	29	10	11	1	-	
West Virginia	66	65	63	62	61	13	40	4	4	-	-	
Wisconsin	282	280	272	271	261	80	142	27	11	1	-	
Wyoming	39	37	37	35	34	9	22	3	-	-	-	
U.S. Total	8,195	7,830	7,513	7246	6,939	2,141	3,472	673	547	70	36	

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