

Small Business Lending in the United States 2012

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

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Foreword

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

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

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

Readers can also learn more about what's happening with the banks in their own states and localities. Detailed tables show state-by-state rankings of institutions doing small business lending. The report covers commercial, cooperative, and federal and state savings banks, as well as savings and loan associations. Geographic coverage includes the United States and its territories. Advocacy's website contains expanded versions of Tables 3A, 3B, and 3C, listing the lending activity of all lenders in the 50 states, the District of Columbia, and the U.S. territories. Visit Advocacy's webpage at <http://www.sba.gov/advocacy> for the full listing.

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



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Introduction

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

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

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

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

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

² This is the 19th annual edition of this study, previously titled *Small Business and Micro Business Lending in the United States*, which began in 1994 with the Call Report data; four years later the CRA data were included as part of the report.

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

⁴ In 2005 the study expanded its coverage in two respects, to include noncommercial depository institutions and coverage of U.S. territories. The territories are the Federated States of Micronesia, Guam, American Samoa, Puerto Rico, and the U.S. Virgin Islands.

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

⁶ See <http://www2.fdic.gov/sdi/main.asp> for the Call Reports, officially the Consolidated Reports of Condition and Income, which are quarterly reports filed by financial institutions with their appropriate depository regulators. Call Reports provide detailed information on the current status of a financial institution. See <http://www.ffiec.gov/cra/craflatfiles.htm> for CRA data. The Community Reinvestment Act was designed to encourage depository institutions to meet the credit needs of the local communities from which they obtain deposited funds. CRA data are important for understanding small business lending activities by lending institutions and bank holding companies (BHCs) in a given state.

Data are available only for the size of the loan and not for the size of the business; so small business loans are defined as business loans under \$1 million. These business loans are separated into three size categories: \$100,000 or less, \$100,000 plus through \$250,000, and \$250,000 plus through \$1 million. In the comprehensive loan data for lenders, the two largest business loan categories are merged. Micro business loans are loans of \$100,000 or less, and macro business loans range from \$100,000 to \$1 million.

The study is divided into two parts. Discussions on developments in small, micro, and macro business lending activities by depository lenders in the United States can be found in Part One. The first section examines developments apparent in the Call Report data; the second looks at developments based on the CRA database. Analysis in this study covers data from June 2007 through June 2012 for Call Reports and the calendar year of 2011 for CRA reports.

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

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

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

Accessing the Study

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

Questions and Suggestions

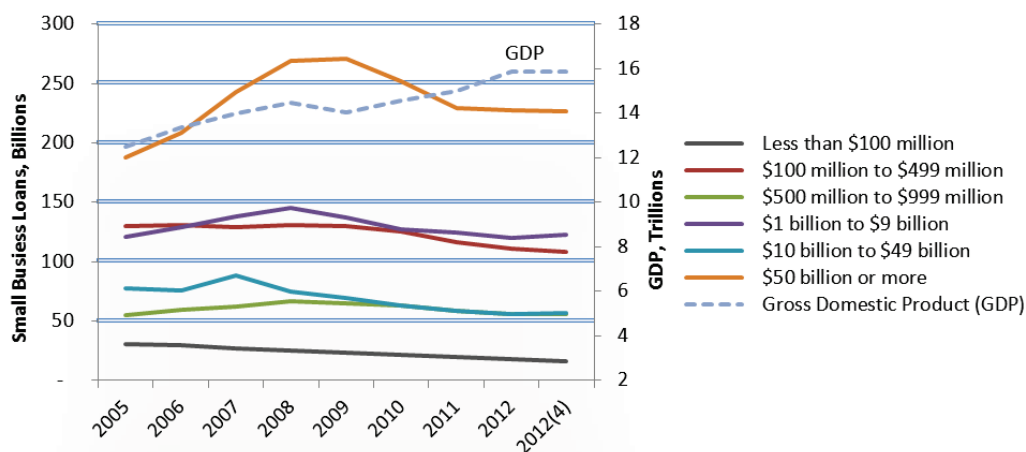
Technical questions may be addressed to Ms. Victoria Williams at (202) 205-6533 or by email: advocacy@sba.gov.

Part One: Developments in Small Business Lending

I. Findings from the June 2012 Call Reports

A. Small Business Loans Outstanding from all Reporting Lending Institutions

Chart 1 Total Value of Small Business Loans by Depository Institution Size and Gross Domestic Product, June 2005 – June 2012



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

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

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

⁷ See Senior Loan Officer Opinion Survey.

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

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

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

Billions of Dollars, Nominal

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

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

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

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

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

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

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

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

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

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

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

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

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

Millions of Loans

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

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

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

Millions of Loans

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

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

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

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

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

Ratio (percentage)

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

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

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

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

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

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

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

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

Ratio (percentage)

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

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

Table G Ratio of the Value of Small Business Loans Outstanding to the Value of Total Business Loans Outstanding for Depository Lenders by Loan Type and Size, June 2007 to June 2012

Ratio (percentage)

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

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

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

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

Table H Ratio of the Value of Small Business Loans Outstanding to the Value of Total Business Loans Outstanding for Depository Lenders by Lender Size, June 2007 to June 2012

Ratio (percentage)

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

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

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

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

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

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

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

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

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

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

Source: U.S. Small Business Administration, Office of Advocacy, *Small Business Lending in the United States*, Special tabulations for CRA prepared by the Office of Advocacy by James Kolari, Texas A&M University, College Station; June 2012 Call Reports obtained from FDIC.

II. Findings from 2011 CRA Reporting Institutions

A. Small Business Lending by CRA Reporting Lending Institutions

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

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

¹² The CRA, enacted in 1977, is designed to encourage banks to meet the credit needs of the local communities from which they obtain deposited funds. The criteria for CRA lenders filing the reports changed at the beginning of 2005. As a result of the revisions made by financial institutions' regulatory agencies, fewer lenders are required to file the annual CRA reports. The asset size for the reporting institutions was increased from \$250 million to approximately \$1 billion or more, thus eliminating a large number of institutions that had previously reported small business loan data. For more information see <http://www.federalreserve.gov/newsevents/press/bcreg/20081217a.htm> and <http://www.ffiec.gov/cra/reporter.htm>.

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

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

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

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

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

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

B. Micro and Macro Business Lending by CRA Lending Institutions

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

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

Conclusions

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

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

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

Data Limitations

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

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

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

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

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

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

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

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

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

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

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

Small business lending and borrowing activities are typically local, where the borrowers and the lending institutions are located in the same community or in communities nearby. To help small businesses shop more efficiently for credit, the SBA's Office of Advocacy prepares a directory of small, macro, and micro business lenders. The information is also useful to lenders interested in learning about the competition in small business lending.¹⁴ The business lending performance of individual lending institutions is ranked for the national market (for multi-billion-dollar lenders) and in each state. Tables 1A through 2B rank multi-billion-dollar lenders in the national market using Call Report and CRA data. Tables 3A through 4C list top small business lending institutions in individual states. Information for all reporting lenders (Tables 3A, 3B, and 3C expanded) is available on the Advocacy website, <http://www.sba.gov/advocacy>.

Table 1A. Small Business Lending of Large Lending Institutions Based on Call Report Data, June 2012. Table 1A ranks the small business loans outstanding (loans of \$1 million or less) of the 93 largest lending institutions with total domestic assets of more than \$10 billion.¹⁵ Each lending institution is ranked from 1 to 93, with 1 being the top for each of four variables—the ratio of small business loans to total business loans, the ratio of small business loans to total assets, the total dollar amount of small business lending by the lending institution, and the total number of small business loans. These variables then are totaled and reranked from 1 to 88. The remaining institution is not ranked because of missing data or lack of small business lending activity.

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

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

¹⁴ This study examines small business lending in the economy by all lenders in the United States. No attempt has been made to distinguish SBA-guaranteed lenders in the analysis. Lenders are ranked based on their overall lending, not lending under SBA programs.

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

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

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

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

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

Table 2A. Small Business Lending of Large Lending Institutions Based on CRA Data, 2011. Table 2A ranks multi-billion-dollar lending institutions' small business lending using CRA data. Information from Call Reports was employed in combination with the CRA data to perform the four-variable rankings. As in the previous studies, data covering the reporting members of a holding company were first consolidated to generate estimates for the owning holding company. Because CRA data provide location-specific information for a lender's small business lending, information on the number of states (and territories) in which the lending institution has lending operations is also provided.

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

Table 2B. Micro Business Lending of Large Lending Institutions Based on CRA Data, 2011. Table 2B uses information from the Call Reports along with the CRA data to obtain the four-variable rankings for these lenders. The table ranks large lenders' micro business lending using CRA data. As in the previous studies, data from the members of a holding company were first consolidated to generate estimates for the owning company. CRA location-specific information on lenders' micro business lending was the source for the data on the number of states in which the lender has substantial lending operations.

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

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

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

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

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

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

Table 3A displays the small business lending performance of a lender measured on four criteria. Then the top institutions lending to small businesses in individual states are identified. The list includes the top 10 or the top 10 percent, whichever number is smaller. (Ties may increase the number.) The four rankings were summed to create a score for the small business lending activities of individual banks (see Appendix A Data Notes). A lender's total score is the sum of the four individual decile rankings multiplied by 2.5 to attain a possible score of 100. Decile rankings range from 1 to 10.¹⁸ The ranking of all lending institutions in each state is provided on the Advocacy website, <http://www.sba.gov/advocacy>.

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

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

Table 3B provides a list of lending institutions by state that make micro business loans (loans under \$100,000). Only the top 10 lenders or the top 10 percent, whichever number is smaller, are included in the list. (Ties may increase the number.) The performance of a micro loan lender in a given state is measured on four criteria. The four rankings were summed to create a score for the micro business lending activities of the individual lender. The lender's total score is the total of the four individual decile rankings multiplied by 2.5 to attain a possible score of 100. A complete ranking of all lending institutions in each state is provided on the Advocacy website, <http://www.sba.gov/advocacy>.

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

Table 3C provides a list of lending institutions by state that make macro business loans (loans between \$100,000 and \$1 million). The top 10 lenders or the top 10 percent, whichever number is

¹⁸ See data notes for detailed information on decile rankings.

smaller, are included in the list. (Ties may increase the number.) The performance of a macro business lender in a given state is measured on four criteria. The four rankings were summed to create a score for the macro business lending activities of the individual lender. The lender's total score is the total of the four individual decile rankings multiplied by 2.5 to attain a possible score of 100. A complete ranking of all lending institutions in each state is provided on the Advocacy website, <http://www.sba.gov/advocacy>.

Table 4A. Top Small Business Lenders by State and Territory Based on CRA Data, 2011. A list of top small business lenders for each state using CRA data is available in Table 4A. The CRA database best captures state lending information for large lending institutions. The list includes lending institutions with small business lending of more than \$50 million in a given state in 2010. Data for the members of a holding company were consolidated first to generate estimates for the parent holding company. Consolidated estimates were then derived for each holding company in each state. Rankings are based solely on the dollar amount of small business lending (loans under \$1 million).

Table 4B. Top Micro Business Lenders by State and Territory Based on CRA Data, 2011. The CRA data are used to create a list of top micro business lenders by state in Table 4B. Included in this list are lending institutions with micro business lending of more than \$10 million in a given state in 2011. Again, rankings are based solely on the dollar amount of micro business lending (loans under \$100,000) in this table.

Table 4C. Top Macro Business Lenders by State and Territory Based on CRA Data, 2011. This table lists top macro business lenders of more than \$30 million in a given state using CRA data. The information presented is ranked based on the dollar amount of macro business lending (\$100,000-\$1 million).

Table 4D. Total Amount and Number of Small Business Loans per Small Business Employee by State Based on CRA Data, 2011. Table 4D uses the CRA database to capture state lending information for large lending institutions. This table lists the dollar amount and number of all small business loans (loans under \$1 million) and micro loans (loans under \$100,000) made by state. It provides simple rankings based on the dollar amount of small business lending per number of employees in small businesses of 500 or fewer employees.

Table 5. Number of Reporting Institutions by Asset Size and State and Territory Based on Call Report Data, June 2007 – June 2012. Table 5 summarizes the number of lending institutions in individual states for each of six years, and includes a listing by institution asset size for the most recent year. The asset sizes are under \$100 million, \$100 million to \$500 million, \$500 million to \$1 billion, \$1 billion to \$10 billion, \$10 billion to \$50 billion, and over \$10 billion.

Appendix A Data Notes

Ranking Methodology and Table Descriptions

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

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

Small lending institutions tend to score higher in some categories than larger lending institutions, and vice versa. For example, smaller lenders have a higher percentage of total assets in small business loans, but larger lenders lead in the sheer number and value of small loans. Using two ratio variables and two value variables permits a more balanced measure of lending performance by lenders of different sizes.¹⁹

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

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

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

¹⁹ The exception is financial holding companies that organize special credit lending institutions such as a federal savings bank or commercial bank to conduct business lending. For example, by lending through a special business lending savings bank, American Express Savings Bank will have even higher values for the two ratio criteria used in the ranking process.

Appendix B Table Descriptions

Table 1A. Small Business Lending of Large Lending Institutions Based on Call Report Data, June 2012. This table ranks the small business lending of multi-billion-dollar lending institutions using the four criteria from the Call Report data that measure the emphasis on small business lending in a lender's loan portfolio. Small business loans are defined as loans under \$1 million. Numbers in parentheses represent columns in the table.

- (1) **Overall Ranking (Rank).** Summary of small business lending rankings of large lending institutions with respect to loans under \$1 million. A simple ranking is made for each of the four criteria and the total rank derived from the sum of the four rankings from variables found in columns 2-5.
- (2) **Ratio of Small Business Loans to Total Assets (TA Ratio).** The ratio of the dollar value of small business loans outstanding under \$1 million to total domestic assets for each of the 93 large lending institutions.
- (3) **Ratio of All Small Business Loans to Total Business Loans (TBL Ratio).** The ratios of the value of small business loans outstanding to total business loans outstanding for the 93 large lending institutions.
- (4) **Total Dollar Amount of All Small Business Lending by the Lending Institution (Amount).** The total dollar amount (in thousands) of small business loans outstanding of less than \$1 million.
- (5) **Total Number of Small Business Loans (Number).** The number of small business loans of less than \$1 million.
- (6) **Lender Domestic Asset Size Class (Lender Asset Size).** Domestic asset size class of the lending institution:
 - \$10 billion to under \$50 billion (\$10B–\$50B)
 - \$50 billion and over (>\$50B)
- (7) **Total Dollar Amount of Micro Business Loans (Amount).** Similar to column 4, but for loans of \$100,000 or less (in thousands of dollars).
- (8) **Total Number of Micro Business Loans (Number).** Similar to column 5, but for loans of \$100,000 or less.

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

Table 1B. Micro Business Lending of Large Lending Institutions Based on Call Report Data, June 2012. In this table, large lending institutions are ranked using Call Report data on the basis of four criteria that measure the importance of micro business lending in a lender's portfolio. Micro business loans are defined as loans of \$100,000 or less. Numbers in parentheses represent columns in the table.

- (1) **Overall Ranking (Total Rank).** Summarizes the rankings of large lending institutions with respect to loans under \$100,000. A simple ranking of 1 and up is made first, and the total rank is derived from the sum of four rankings from the variables found in columns 2 through 5.
- (2) **Ratio of Micro Business Loans to Total Assets (TA Ratio).** The ratio of the total dollar value of micro business loans of \$100,000 or less to the total assets for each lending institution.
- (3) **Ratio of Micro Business Loans to Total Business Loans (TBL Ratio).** For the 93 large lending institutions, ratios of the value of micro business loans outstanding to total business loans.
- (4) **Total Dollar Amount of Micro Business Lending by the Lending Institution (Amount).** The total dollar amount (in thousands) of loans of \$100,000 or less.
- (5) **Total Number of Micro Business Loans (Number).** The number of loans of \$100,000 or less.
- (6) **Lending Institution Domestic Asset Size Class (Lender Asset Size).** Asset size class of the lending institution:
 - \$10 billion to under \$50 billion (\$10B–\$50B)
 - \$50 billion and over (>\$50B)
- (7) **Total Dollar Amount of Small Business Loans (Amount).** Similar to column 4, but for loans of less than \$1 million (in thousands of dollars).
- (8) **Total Number of Small Business Loans (Number).** Similar to column 5, but for loans of less than \$1 million.

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

Table 1C. Macro Business Lending of Large Lending Institutions Based on Call Report Data, June 2012. This table ranks the “macro” small business lending of multi-billion-dollar lending institutions on the basis of four criteria from the Call Report data reflecting the emphasis on macro business lending in a lender’s loan portfolio. Macro business loans are defined as loans ranging from \$100,000 to \$1 million. Numbers in parentheses represent columns in the table.

- (1) **Overall Ranking (Rank).** Summary of rankings of large lending institutions with respect to macro loans outstanding (between \$100,000 and \$1 million). A simple ranking of 1 and up is made for each of the four criteria and the total rank derived from the sum of the four rankings found in columns 2-5.
- (2) **Ratio of Small Business Loans to Total Assets (TA Ratio).** The ratio of the dollar value of macro business loans between \$100,000 and \$1 million to total domestic assets for each of the 93 large lending institutions.
- (3) **Ratio of All Small Business Loans to Total Business Loans (TBL Ratio).** The ratio of the value of macro business loans outstanding to total business lending for the 93 large lending institutions.
- (4) **Total Dollar Amount of Macro Business Lending by the Lending Institution (Amount).** The total dollar amount of macro business loans between \$100,000 and \$1 million (in thousands of dollars).
- (5) **Total Number of Macro Business Loans (Number).** The number of macro business loans outstanding between \$100,000 and \$1 million.
- (6) **Lender Domestic Asset Size Class (Lender Asset Size).** Domestic asset size class of the lending institution:
 - \$10 billion to under \$50 billion (\$10B–\$50B)
 - \$50 billion and over (>\$50B)
- (7) **Total Dollar Amount of Small Business Loans (Amount).** Similar to column 4, but for loans of less than \$1 million (in thousands of dollars).

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

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

Table 2A uses CRA and Call Report data to rank the 74 largest lending institutions on the basis of four criteria that measure small business lending performance. Two ratio variables were derived from the Call Reports, while the two value variables are from the CRA data. Numbers in parentheses represent columns in the table.

- (1) **Total Rank.** This column summarizes “small business performance” rankings of the lending institution originating or purchasing loans under \$1 million. A simple ranking of 1 through 74 is performed for each of the four variables and the sum of the four scores is used to derive the total rank. The four variables are shown in columns 2 through 5.
- (2) **Ratio of Small Business Loans to Total Assets (TA Ratio).** This column shows the ratio of small business loans under \$1 million to total assets for each lending institution. The amounts of small business loans and total assets used for the ratio are obtained from the June 2011 Call Report data. A high ratio indicates a lender’s willingness to place a large portion of assets in small business lending.
- (3) **Ratio of the Dollar Amount of Small Business Loans to Total Business Loans (TBL Ratio).** The ratio of small business loans under \$1 million to total business loans for each lender. The amount of small business loans and total business loans comes from the June 2011 Call Reports. Lending institutions that make business loans predominantly to small firms will rank high in this category.
- (4) **Total Dollar Amount of Small Business Lending (Amount).** The total dollar amount (in thousands) of small business loans of less than \$1 million lent by each institution.
- (5) **Total Number of Small Business Loans (Number).** The number of small business loans of less than \$1 million.
- (6) **States with Loans (No. of States and Territories w/ Loans).** The number of states (and territories) where the lender extended small business loans.
- (7) **Lending Institution Domestic Asset Size Class (Institution Asset Size).** Asset size class of the lending institution:

- \$10 billion to under \$50 billion (\$10B–\$50B)
 - \$50 billion and over (>\$50B)
- (8) **Total Dollar Amount of Micro Business Loans of \$100,000 or Less (Amount).** Similar to column 4, but for loans of \$100,000 or less (in thousands of dollars).
- (9) **Total Number of Micro Business Loans of \$100,000 or Less (Number).** Similar to column 5, but for loans of \$100,000 or less.

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

Table 2B uses both CRA and Call Report data to rank order 76 large lending institutions on the basis of four criteria that measure the micro business lending performance of a lending institution. Two ratio variables were derived from the Call Reports. The four individual scores are provided in the tables on the website. Numbers in parentheses represent columns in the table.

- (1) **Total Rank.** Summary of the micro business performance rankings of lending institutions with loan originations and purchases of \$100,000 or less. A simple ranking of 1 through 74 for each of the four variables is performed first and the sum of the four scores is used to derive the total rank. The four criteria used are described in this table as items 2 through 5.
- (2) **Ratio of Micro Business Loans to Total Assets (TA Ratio).** This column shows the ratio of micro business loans of \$100,000 or less to total assets for each lending institution. The amounts of small business loans and total assets used for the ratio are obtained from the June 2011 Call Report data. A high ratio indicates a lender's willingness to place a large portion of its assets in small business lending.
- (3) **Ratio of the Dollar Amount of Micro Business Loans to Total Business Loans (TBL Ratio).** The ratio of the value of micro business loans of \$100,000 or less to total business loans for each bank. The amounts of micro and total business loans come from the June 2011 Call Reports. Lenders that make business loans predominantly to small firms will rank high in this category.
- (4) **Total Dollar Amount of Micro Business Lending by the Lending Institution (Amount).** The total dollar amount (in thousands) of micro business loans of \$100,000 or less.
- (5) **Total Number of Micro Business Loans (Number).** The number of micro business loans of \$100,000 or less.
- (6) **States with Loans (No. of States and Territories w/Loans).** The number of states (and territories) where the lender extended micro business loans.
- (7) **Institution Domestic Asset Size Class (Institution Asset Size).** Asset size class of the lending institutions:

- \$10 billion to under \$50 billion (\$10B–\$50B)
 - \$50 billion and over (>\$50B)
- (8) **Total Dollar Amount of Small Business Loans by the Lending Institution (Amount).** Similar to column 4, but for loans of less than \$1 million (in thousands of dollars).
- (9) **Total Number of Small Business Loans by the Lending Institution (Number).** Similar to column 5, but for loans of less than \$1 million.

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

Table 2C uses both CRA and Call Report data to rank order the 74 large lending institutions on the basis of four criteria that measure the macro business lending performance for a lending institution. The two ratio variables were derived from the Call Reports. The four individual scores are provided in the tables on the website. Numbers in parentheses represent columns in the table.

- (1) **Total Rank.** Summary of the micro business performance rankings of lending institutions with loan originations and purchases of loans between \$100,000 and \$1 million. A simple ranking of 1 through 74 for each of the four variables is performed first and the sum of the four scores is used to derive the total rank. The four criteria used are described in this table as items 2 through 5.
- (2) **Ratio of Macro Business Loans to Total Assets (TA Ratio).** This column shows the ratio of macro business loans (between \$100,000 and \$1 million) to total assets for each lending institution. The values of small business loans and total assets used for the ratio are obtained from the June 2011 Call Report data. A high ratio indicates a lender's willingness to place a large portion of its assets in small business lending.
- (3) **Ratio of the Dollar Amount of Macro Business Loans to Total Business Loans (TBL Ratio).** The ratio of the value of macro business loans between \$100,000 and \$1 million to total business loans for each bank; the amounts of small and total business loans come from the June 2011 Call Reports. Lenders that make business loans predominantly to small firms will rank high in this category.
- (4) **Total Dollar Amount of Macro Business Lending by the Lending Institution (Amount).** The total dollar amount (in thousands) of macro business loans between \$100,000 and \$1 million.
- (5) **Total Number of Macro Business Loans (Number).** The number of macro business loans between \$100,000 and \$1 million.
- (6) **States with Loans (No. of States & Territories w/Loans).** The number of states (and territories) where the lender extended macro business loans.

- (7) **Institution Domestic Asset Size Class (Institution Asset Size).** Asset size class of the lending institution:
- \$10 billion to under \$50 billion (\$10B–\$50B)
 - \$50 billion and over (>\$50B)
- (8) **Total Dollar Amount of Small Business Loans by the Lending Institution (Amount).** Similar to column 4, but for loans of less than \$1 million (in thousands of dollars).
- (9) **Total Number of Small Business Loans by the Lending Institution (Number).** Similar to column 5, but for loans of less than \$1 million.

Table 3A. Top Small Business Lenders by State and Territory Based on Call Report Data, June 2012. Table 3A provides a list of the top small business lenders by state and territory. The list includes the top 10 banks or the top 10 percent, whichever number is smaller. (Ties may increase the number.) The small business lending performance of a bank in a given state is measured on four criteria: TA ratio, TBL ratio, dollar amount, and number.

- (1) **Total Score (Total Rank).** The total rank column is the score of the lender in the state in which it is listed. The number is the aggregate measure of small business lending activity based on the sum of the four individual decile scores. The entire table is provided on the website.
- (2) **Ratio of Small Business Loans to Total Assets (TA Ratio).** This column displays the ratio of small business loans (under \$1 million) to total assets for each lending institution. A high ratio indicates a lender's willingness to place a large portion of its assets in small business lending.
- (3) **Ratio of the Dollar Amount of Small Business Loans to Total Business Loans (TBL Ratio).** The ratio of small business loans (under \$1 million) to total business loans for each bank. Lenders that make business loans predominantly to small firms will rank high in this category.
- (4) **Total Dollar Amount of Small Business Loans (Amount).** The dollar value (in thousands) of small business loans (<\$1 million) outstanding, from the lending institution at the end of June. Larger lenders will score well in this column and in column 5 because their size allows them to make more small loans than smaller lenders, even if their commitment to small business lending, as shown by the ratios in columns 2 and 3, is low.
- (5) **Total Number of Small Business Loans (Number).** The total number of small business loans (<\$1 million) outstanding for each lending institution.

- (6) **Institution Domestic Asset Size (Institution Asset Size).** The asset size class of the reporting lending institution:
- Under \$100 million (<\$100M)
 - \$100 million to under \$500 million (\$100M–\$500M)
 - \$500 million to under \$1 billion (\$500M–\$1B)
 - \$1 billion to under \$10 billion (\$1B–\$10B)
 - \$10 billion and over (>\$10B)
- (7) **Total Score of Micro Business Loans (Total Rank).** The total score of the lending institutions based on their micro business lending. The total score is the sum of the four scores with respect to micro business loans of \$100,000 or less. A firm looking for a loan of \$100,000 or less might do well to seek out a lender that ranks high in this column (and/or from Table 3B).
- (8) **Dollar Amount of Micro Business Loans (Amount).** The dollar value (in thousands) of micro business loans of \$100,000 or less.
- (9) **Number of Micro Business Loans (Number).** Number of small business loans of \$100,000 or less made by the bank.
- (10) **Credit Card Loans to Total Assets (CC Amount/TA).** The ratio of the dollar value of credit card loans to total assets.

Table 3B. Top Micro Business Lenders by State and Territory Based on Call Report Data, June 2012. Table 3B, similar to Table 3A, lists the top micro business lenders or the top 10 percent, based on their micro business lending performance measured on the four criteria.

- (1) **Total Score (Total Rank).** The total rank in this column is the score of the lending institution based on micro business lending in the state in which it is listed. The number is the aggregate measure of micro business lending activity based on the sum of the four individual scores. An expanded version of this table is provided on the website.
- (2) **Ratio of Micro Business Loans to Total Assets (TA Ratio).** This is the ratio of micro business loans (\$100,000 or less) to total assets for each lender. A high ratio indicates a lender's willingness to place a large portion of its assets in small business lending.
- (3) **Ratio of the Dollar Amount of Micro Business Loans to Total Business Loans (TBL Ratio).** This column show the ratio of micro business loans (\$100,000 or less) to total business loans for each lending institution. Lenders that make business loans predominantly to small firms will rank high in this category.
- (4) **Total Dollar Amount of Micro Business Loans (Amount).** The dollar value (in thousands) of micro business loans (\$100,000 or less) outstanding from the lending

institution. Larger lenders will score well in this column and in column 5 because their size allows them to make many small loans, even if their commitment to micro business lending, as shown by the ratios in columns 2 and 3, is low.

- (5) **Total Number of Micro Business Loans (Number).** The total number of micro business loans (\$100,000 or less) outstanding for each lending institution.
- (6) **Institution Asset Size (Category).** The asset size class of the reporting lending institution:
 - Under \$100 million (<\$100M)
 - \$100 million to under \$500 million (\$100M–\$500M)
 - \$500 million to under \$1 billion (\$500M–\$1B)
 - \$1 billion to under \$10 billion (\$1B–\$10B)
 - \$10 billion and over (>\$10B)
- (7) **Total Score of Small Business Loans (Total Rank).** The sum of the lenders’ scores based on their small business lending activity. The total score is the sum of the four scores with respect to small business loans of less than \$1 million. A firm looking for a loan of less than \$1 million might do well to seek out a lender that ranks high in this column (and/or in Table 3A).
- (8) **Dollar Amount of Small Business Loans (Amount).** The dollar value (in thousands) of micro business loans of less than \$1 million.
- (9) **Number of Small Business Loans (Number).** The number of loans of less than \$1 million made by the lender.
- (10) **Credit Card Loans to Total Assets (CC Amount/TA).** The ratio shows the dollar value of credit card loans to total assets.

Table 3C. Top Macro Business Lenders by State and Territory Based on Call Report Data, June 2012. Table 3C, similar to Tables 3A and 3B, lists the top macro business lenders or the top 10 percent, based on their macro business lending performance measured on the four criteria.

- (1) **Total Score (Total Rank).** The total rank in this column is the score of the lending institution based on its macro business lending in the state in which it is listed. The number is the aggregate measure of macro business lending activity based on the sum of the four individual scores. An expanded version of this table is provided on the website.
- (2) **Ratio of Macro Business Loans to Total Assets (TA Ratio).** This is the ratio of macro business loans (between \$100,000 and \$1 million) to total assets for each lender. A high

ratio indicates a lender's willingness to place a large portion of its assets in small business lending.

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

Table 4A: Top Small Business Lenders by State and Territory Based on CRA Data, 2011. Table 4A is derived differently from the previous tables because only CRA data are used. The table lists the lending institution name—the name of the owning lending institution—as well as the home state of the

lending institution. The rankings of lenders are based on the dollar amount of small business loans (under \$1 million) made as of December 2011. The table consists only of lenders with small business loan totals of more than \$50 million in a given state in 2011. The dollar amount and number of micro loans of \$100,000 or less and macro small business loans between \$100,000 and \$1 million are provided. Numbers in parentheses represent columns in the table.

- (1) **Amount of Small Business Loans (Amount).** The dollar amount (in thousands) of loans under \$1 million made in 2011.
- (2) **Number of Small Business Loans (Number).** The number of loans of less than \$1 million disbursed.
- (3) **Dollar Amount of Micro Business Loans (Amount).** The dollar amount (in thousands) of loans of \$100,000 or less.
- (4) **Number of Micro Business Loans (Number).** The number of loans of \$100,000 or less.
- (5) **Dollar Amount of Macro Business Loans (Amount).** The dollar amount (in thousands) of loans between \$100,000 and \$1 million.
- (6) **Number of Macro Business Loans (Number).** The number of larger small business loans between \$100,000 and \$1 million.

Table 4B: Top Micro Business Lenders by State and Territory Based on CRA Data, 2011. Table 4B, similar to Table 4A, ranks lenders on the basis of the dollar amount of micro loans made in 2011. Only lenders with micro business loan totals exceeding \$10 million in a given state in 2011 are listed. The table lists the lending institution's name—the name of the owning institution or the holding company—as well as the home state of the lending institution. The table provides the dollar amount and number of micro business loans of \$100,000 or less, supplemented by larger small business loans of \$100,000 to \$1 million and all small business loans under \$1 million.

- (1) **Amount of Micro Business Loans (Amount).** The dollar amount (in thousands) of loans of \$100,000 or less made as of December 2011.
- (2) **Number of Micro Business Loans (Number).** The number of loans of \$100,000 or less.
- (3) **Dollar Amount of Small Business Loans (Amount).** The dollar amount (in thousands) of loans of less than \$1 million.
- (4) **Number of Small Business Loans (Number).** The number of loans of less than \$1 million.
- (5) **Dollar Amount of Macro Small Business Loans (Amount).** The dollar amount (in thousands) of loans between \$100,000 and \$1 million.

- (6) **Number of Macro Small Business Loans (Number).** The number of larger small business loans between \$100,000 and \$1 million.

Table 4C: Macro Business Lenders by State and Territory Based on CRA Data, 2011. Table 4C, similar to Table 4B, ranks lenders on the basis of the dollar amount of macro loans made in 2011. Only lenders with macro business loan totals exceeding \$30 million in a given state in 2011 are listed. The table lists the lending institution's name—the name of the owning institution or the holding company—as well as the home state of the lending institution. The table provides the dollar amount and number of macro business loans of \$100,000 to \$1 million, supplemented by all small business loans of less than \$1 million and all micro business loans of \$100,000 or less.

- (1) **Amount of Macro Business Loans (Amount).** The dollar amount (in thousands) of loans between \$100,000 and \$1 million made as of December 2011.
- (2) **Number of Macro Business Loans (Number).** The number of loans of \$100,000 to \$1 million.
- (3) **Dollar Amount of All Small Business Loans (Amount).** The dollar amount (in thousands) of loans of less than \$1 million.
- (4) **Number of Small Business Loans (Number).** The number of loans of less than \$1 million.
- (5) **Dollar Amount of Micro Business Loans (Amount).** The dollar amount (in thousands) of loans of \$100,000 or less.
- (6) **Number of Micro Business Loans (Number).** The number of larger small business loans of \$100,000 or less.

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

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

Data Tables

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

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

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

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

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

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

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

| Name of Lending Institution | HQ State | All Small Business Lending | | | | | Micro Business Lending | | | Macro Business Lending | | CC Amount/TA ¹ (11) |
|-----------------------------|----------|----------------------------|---------------------------|----------------------------|----------------------|------------|------------------------|----------------------|------------|------------------------|-------------|--------------------------------|
| | | Rank (1) | TA Ratio ¹ (2) | TBL Ratio ¹ (3) | Amount (\$1,000) (4) | Number (5) | Lender Asset Size (6) | Amount (\$1,000) (7) | Number (8) | Amount (\$1,000) (9) | Number (10) | |
| Everbank | FL | 81 | 0.011 | 0.104 | 159,411 | 652 | >\$10B | 3,994 | 148 | 155,417 | 504 | . |
| New York Private B&TR Corp. | NY | 82 | 0.012 | 0.088 | 141,181 | 486 | \$10B-\$50B | 1,632 | 20 | 139,549 | 466 | . |
| Morgan Stanley Bk NA | UT | 83 | 0.003 | 0.041 | 261,157 | 834 | >\$50B | 10,000 | 203 | 251,157 | 631 | . |
| Flagstar Bk FSB | MI | 84 | 0.007 | 0.069 | 94,100 | 405 | >\$10B | 2,385 | 123 | 91,715 | 282 | . |
| Onewest Bk FSB | CA | 85 | 0.004 | 0.050 | 107,724 | 406 | >\$10B | 356 | 22 | 107,368 | 384 | . |
| Bank of NY Mellon Corp. | NY | 86 | 0.000 | 0.048 | 55,544 | 351 | >\$50B | 4,995 | 188 | 50,549 | 163 | 0 |
| Goldman Sachs Group The | NY | 87 | 0.000 | 0.001 | 4,000 | 6 | >\$50B | - | - | 4,000 | 6 | 0 |
| Deutsche Bk Tc Americas | NY | 88 | 0.000 | 0.000 | 2,000 | 4 | \$10B-\$50B | - | 1 | 2,000 | 3 | 0 |
| USAA Svg. Bank | NV | NR | 0.000 | - | - | 1 | >\$10B | - | 1 | - | - | . |
| State Street Corp. | MA | NR | - | - | - | - | >\$50B | - | - | - | - | 0 |
| E Trade Bk | VA | NR | - | - | - | - | >\$10B | - | - | - | - | . |
| Charles Schwab Bk | NV | NR | - | - | - | - | >\$10B | - | - | - | - | . |
| Third FS&LA | OH | NR | - | - | - | - | >\$10B | - | - | - | - | . |

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

| Name of Lending Institution | City | HQ State | Small Business Lending (less than \$1 million) | | | | | Micro Business Lending (less than \$ 100,000) | | | CC Amount/TA ¹ | |
|--|------------------|----------|---|------------------------------|-------------------------------|--------------------------|---------------|--|-------------------|--------------------------|------------------------------|---------------|
| | | | Total Rank (1) | TA Ratio ¹ (2) | TBL Ratio ¹ (3) | Amount (1,000) (4) | Number (5) | Institution Asset Size (6) | Total Rank (7) | Amount (1,000) (8) | | Number (9) |
| Community Commerce Bank | Claremont | CA | 87.5 | 0.358 | 0.687 | 103,416 | 365 | 100M-500M | 67.5 | 2,717 | 57 | 0.000 |
| Plaza Bank | Irvine | CA | 87.5 | 0.328 | 0.502 | 127,075 | 484 | 100M-500M | 52.5 | 2,193 | 61 | 0.000 |
| Universal Bank | West Covina | CA | 85.0 | 0.329 | 1.000 | 133,617 | 170 | 100M-500M | 95.0 | 133,617 | 170 | 0.000 |
| Bank of the Sierra | Porterville | CA | 85.0 | 0.148 | 0.546 | 206,583 | 1,602 | 1B-10B | 97.5 | 20,356 | 768 | 0.000 |
| Yampa Valley Bank | Steamboat Spring | CO | 87.5 | 0.243 | 0.827 | 43,454 | 374 | 100M-500M | 90.0 | 5,819 | 219 | 0.000 |
| First State Bank of Colorado | Hotchkiss | CO | 85.0 | 0.240 | 0.799 | 42,330 | 454 | 100M-500M | 85.0 | 4,487 | 284 | 0.001 |
| High Country Bank | Salida | CO | 82.5 | 0.220 | 0.851 | 40,643 | 285 | 100M-500M | 75.0 | 4,045 | 131 | 0.000 |
| Valley Bank & Trust | Brighton | CO | 80.0 | 0.189 | 0.747 | 47,770 | 307 | 100M-500M | 72.5 | 3,931 | 174 | 0.000 |
| The Colorado Bank and Trust Compa | La Junta | CO | 77.5 | 0.191 | 0.930 | 18,202 | 324 | <100M | 95.0 | 5,309 | 259 | 0.005 |
| Fort Morgan State Bank | Fort Morgan | CO | 77.5 | 0.252 | 0.768 | 29,523 | 251 | 100M-500M | 87.5 | 4,985 | 150 | 0.000 |
| Canon National Bank | Canon City | CO | 77.5 | 0.192 | 0.586 | 43,376 | 260 | 100M-500M | 57.5 | 2,879 | 102 | 0.000 |
| Points West Community Bank | Julesburg | CO | 77.5 | 0.152 | 0.840 | 30,202 | 389 | 100M-500M | 87.5 | 4,707 | 254 | 0.000 |
| Collegiate Peaks Bank | Buena Vista | CO | 77.5 | 0.235 | 0.535 | 50,106 | 349 | 100M-500M | 75.0 | 4,684 | 152 | 0.000 |
| North Valley Bank | Thornton | CO | 77.5 | 0.266 | 0.680 | 35,466 | 259 | 100M-500M | 67.5 | 2,601 | 134 | 0.000 |
| NEW ENGLAND BANK | Enfield | CT | 85.0 | 0.245 | 0.562 | 179,642 | 1,058 | 500M-1B | 85.0 | 13,626 | 413 | 0.000 |
| Connecticut Community Bank, Natio | Westport | CT | 80.0 | 0.265 | 0.540 | 100,322 | 558 | 100M-500M | 75.0 | 7,183 | 243 | 0.000 |
| Quinnipiac Bank & Trust Company | Hamden | CT | 80.0 | 0.414 | 0.936 | 36,851 | 254 | <100M | 82.5 | 5,537 | 126 | 0.000 |
| Fairfield County Bank | Ridgefield | CT | 80.0 | 0.160 | 0.427 | 237,306 | 1,498 | 1B-10B | 85.0 | 21,192 | 718 | 0.000 |
| Naugatuck Savings Bank | Naugatuck | CT | 80.0 | 0.164 | 0.519 | 156,828 | 1,089 | 500M-1B | 67.5 | 9,315 | 426 | 0.000 |
| Industrial Bank | Washington | DC | 92.5 | 0.134 | 0.441 | 46,882 | 214 | 100M-500M | 97.5 | 2,744 | 68 | 0.001 |
| FIA Card Services, National Associati | Wilmington | DE | 90.0 | 0.045 | 0.860 | 6,133,411 | 2,930,310 | >50B | 100.0 | 5,928,629 | 2,922,335 | 0.797 |
| Chase Bank USA, National Associatio | Newark | DE | 87.5 | 0.044 | 0.792 | 5,149,294 | 1,553,297 | >50B | 97.5 | 4,857,165 | 1,549,340 | 0.770 |
| BankFIRST | Winter Park | FL | 95.0 | 0.252 | 0.704 | 176,104 | 915 | 500M-1B | 95.0 | 15,830 | 350 | 0.000 |
| Fidelity Bank of Florida, National Ass | Merritt Island | FL | 92.5 | 0.404 | 0.725 | 133,734 | 602 | 100M-500M | 72.5 | 5,252 | 109 | 0.000 |
| American Enterprise Bank of Florida | Jacksonville | FL | 92.5 | 0.382 | 0.837 | 73,419 | 433 | 100M-500M | 85.0 | 4,849 | 166 | 0.001 |
| Executive National Bank | Miami | FL | 90.0 | 0.368 | 0.995 | 105,976 | 255 | 100M-500M | 50.0 | 2,036 | 53 | 0.000 |
| Platinum Bank | Brandon | FL | 90.0 | 0.323 | 0.599 | 129,734 | 658 | 100M-500M | 95.0 | 13,135 | 301 | 0.000 |
| Florida Traditions Bank | Dade City | FL | 90.0 | 0.313 | 0.609 | 79,556 | 494 | 100M-500M | 90.0 | 6,937 | 221 | 0.000 |
| Premier Bank | Tallahassee | FL | 90.0 | 0.240 | 0.783 | 67,880 | 529 | 100M-500M | 90.0 | 5,816 | 269 | 0.000 |
| FirstAtlantic Bank | Jacksonville | FL | 87.5 | 0.228 | 0.598 | 72,312 | 483 | 100M-500M | 92.5 | 7,853 | 237 | 0.000 |
| United Legacy Bank | Winter Park | FL | 85.0 | 0.265 | 0.738 | 53,869 | 263 | 100M-500M | 75.0 | 3,204 | 99 | 0.000 |
| Summit Bank, National Association | Panama City | FL | 85.0 | 0.238 | 0.671 | 54,816 | 368 | 100M-500M | 70.0 | 2,627 | 195 | 0.000 |
| Bank of St. Augustine | Saint Augustine | FL | 85.0 | 0.250 | 0.809 | 44,511 | 311 | 100M-500M | 90.0 | 4,856 | 166 | 0.000 |
| Florida Gulf Bank | Fort Myers | FL | 85.0 | 0.258 | 0.577 | 92,105 | 446 | 100M-500M | 87.5 | 7,279 | 202 | 0.000 |
| Mainstreet Community Bank of Florid | Deland | FL | 85.0 | 0.247 | 0.725 | 53,956 | 365 | 100M-500M | 87.5 | 5,184 | 177 | 0.000 |

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

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

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

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

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

| Name of Lending Institution | City | HQ State | Small Business Lending (less than \$1 million) | | | | | Micro Business Lending (less than \$ 100,000) | | | CC Amount/TA ¹ | |
|-------------------------------------|----------------|----------|---|------------------------------|-------------------------------|--------------------------|---------------|--|-------------------|--------------------------|------------------------------|---------------|
| | | | Total Rank (1) | TA Ratio ¹ (2) | TBL Ratio ¹ (3) | Amount (1,000) (4) | Number (5) | Institution Asset Size (6) | Total Rank (7) | Amount (1,000) (8) | | Number (9) |
| Heritage Bank, Inc. | Erlanger | KY | 80.0 | 0.200 | 0.590 | 97,607 | 651 | 100M-500M | 55.0 | 7,747 | 303 | 0.001 |
| Town Square Bank, Inc. | Ashland | KY | 80.0 | 0.249 | 0.768 | 42,594 | 437 | 100M-500M | 75.0 | 7,116 | 271 | 0.003 |
| Taylor County Bank | Campbellsville | KY | 80.0 | 0.236 | 0.839 | 38,335 | 295 | 100M-500M | 55.0 | 4,144 | 169 | 0.000 |
| Stock Yards Bank & Trust Company | Louisville | KY | 77.5 | 0.188 | 0.410 | 391,464 | 2,199 | 1B-10B | 80.0 | 75,424 | 943 | 0.000 |
| United Community Bank of West Ker | Morganfield | KY | 77.5 | 0.178 | 0.924 | 35,360 | 488 | 100M-500M | 85.0 | 8,442 | 359 | 0.001 |
| Ohio Valley Financial Group | Henderson | KY | 77.5 | 0.258 | 0.574 | 59,414 | 555 | 100M-500M | 75.0 | 9,623 | 338 | 0.000 |
| The Monticello Banking Company | Monticello | KY | 77.5 | 0.151 | 0.660 | 88,268 | 1,090 | 500M-1B | 82.5 | 18,506 | 748 | 0.000 |
| Magnolia Bank, Incorporated | Magnolia | KY | 77.5 | 0.195 | 1.000 | 24,256 | 263 | 100M-500M | 92.5 | 24,256 | 263 | 0.000 |
| Citizens Bank of Cumberland County, | Burkesville | KY | 77.5 | 0.293 | 0.999 | 21,019 | 374 | <100M | 85.0 | 6,620 | 308 | 0.000 |
| Gulf Coast Bank and Trust Company | New Orleans | LA | 87.5 | 0.254 | 0.637 | 229,706 | 1,761 | 500M-1B | 72.5 | 21,948 | 707 | 0.002 |
| Tensas State Bank | Newellton | LA | 87.5 | 0.276 | 1.000 | 35,704 | 490 | 100M-500M | 97.5 | 35,704 | 490 | 0.000 |
| Citizens National Bank, N.A. | Bossier City | LA | 85.0 | 0.204 | 0.640 | 133,273 | 1,142 | 500M-1B | 82.5 | 22,435 | 706 | 0.000 |
| Homeland Federal Savings Bank | Columbia | LA | 85.0 | 0.253 | 1.000 | 38,636 | 571 | 100M-500M | 87.5 | 10,235 | 439 | 0.000 |
| Gibsland Bank & Trust Company | Gibsland | LA | 85.0 | 0.260 | 0.714 | 62,894 | 752 | 100M-500M | 85.0 | 15,193 | 557 | 0.000 |
| Guaranty Bank & Trust Company of L | Delhi | LA | 85.0 | 0.270 | 1.000 | 35,986 | 438 | 100M-500M | 80.0 | 7,483 | 341 | 0.006 |
| Bank of Erath | Erath | LA | 85.0 | 0.372 | 1.000 | 33,476 | 559 | <100M | 97.5 | 33,476 | 559 | 0.000 |
| Vermilion Bank & Trust Company | Kaplan | LA | 82.5 | 0.275 | 1.000 | 28,645 | 399 | 100M-500M | 95.0 | 28,645 | 399 | 0.007 |
| The Bank | Jennings | LA | 82.5 | 0.224 | 0.968 | 38,085 | 727 | 100M-500M | 95.0 | 14,572 | 614 | 0.000 |
| City Savings Bank & Trust Company | Deridder | LA | 82.5 | 0.214 | 0.866 | 48,922 | 587 | 100M-500M | 82.5 | 10,224 | 416 | 0.006 |
| Mercantile Bank and Trust Company | Boston | MA | 95.0 | 0.733 | 0.930 | 145,044 | 742 | 100M-500M | 77.5 | 5,852 | 209 | 0.000 |
| North Middlesex Savings Bank | Ayer | MA | 87.5 | 0.228 | 0.702 | 73,500 | 788 | 100M-500M | 97.5 | 11,375 | 524 | 0.000 |
| Enterprise Bank and Trust Company | Lowell | MA | 87.5 | 0.282 | 0.526 | 455,909 | 3,178 | 1B-10B | 95.0 | 53,557 | 1,661 | 0.000 |
| The Bank of Canton | Canton | MA | 87.5 | 0.217 | 0.823 | 137,579 | 519 | 500M-1B | 55.0 | 3,875 | 96 | 0.001 |
| North Shore Bank, a Co-operative Ba | Peabody | MA | 85.0 | 0.241 | 0.578 | 113,134 | 638 | 100M-500M | 77.5 | 7,059 | 209 | 0.000 |
| The Milford National Bank and Trust | Milford | MA | 82.5 | 0.234 | 0.680 | 63,504 | 417 | 100M-500M | 72.5 | 4,448 | 188 | 0.000 |
| Hometown Bank, A Cooperative Banl | Webster | MA | 82.5 | 0.228 | 0.992 | 68,176 | 305 | 100M-500M | 82.5 | 5,124 | 159 | 0.000 |
| The Rockport National Bank | Rockport | MA | 82.5 | 0.316 | 0.866 | 59,907 | 419 | 100M-500M | 87.5 | 5,180 | 218 | 0.004 |
| The Cape Cod Five Cents Savings Ban | Harwich Port | MA | 82.5 | 0.115 | 0.576 | 255,759 | 2,091 | 1B-10B | 85.0 | 23,816 | 1,191 | 0.000 |
| The Community Bank, A Massachuse | Brockton | MA | 82.5 | 0.199 | 0.748 | 64,419 | 430 | 100M-500M | 82.5 | 5,198 | 194 | 0.000 |
| Provident State Bank, Inc. | Preston | MD | 90.0 | 0.315 | 0.832 | 91,186 | 710 | 100M-500M | 100.0 | 15,434 | 424 | 0.000 |
| Community Bank of Tri-County | Waldorf | MD | 87.5 | 0.237 | 0.474 | 230,413 | 1,025 | 500M-1B | 87.5 | 17,797 | 417 | 0.000 |
| Frederick County Bank | Frederick | MD | 85.0 | 0.268 | 0.547 | 82,971 | 541 | 100M-500M | 90.0 | 8,442 | 269 | 0.000 |
| Howard Bank | Ellicott City | MD | 85.0 | 0.286 | 0.473 | 101,880 | 635 | 100M-500M | 85.0 | 8,123 | 256 | 0.000 |
| Hebron Savings Bank | Hebron | MD | 82.5 | 0.183 | 0.671 | 92,183 | 680 | 500M-1B | 95.0 | 11,797 | 379 | 0.000 |
| County First Bank | La Plata | MD | 82.5 | 0.266 | 0.700 | 52,052 | 418 | 100M-500M | 92.5 | 7,184 | 227 | 0.000 |
| Capital Bank, National Association | Rockville | MD | 82.5 | 0.210 | 0.575 | 87,112 | 444 | 100M-500M | 75.0 | 5,240 | 158 | 0.017 |
| The Peoples Bank | Chestertown | MD | 82.5 | 0.217 | 0.737 | 54,366 | 613 | 100M-500M | 95.0 | 10,613 | 409 | 0.000 |

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

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

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

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

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

| Name of Lending Institution | City | HQ State | Small Business Lending (less than \$1 million) | | | | | Micro Business Lending (less than \$ 100,000) | | | CC Amount/TA ¹ | |
|---------------------------------------|----------------|----------|---|------------------------------|-------------------------------|--------------------------|---------------|--|-------------------|--------------------------|------------------------------|---------------|
| | | | Total Rank (1) | TA Ratio ¹ (2) | TBL Ratio ¹ (3) | Amount (1,000) (4) | Number (5) | Institution Asset Size (6) | Total Rank (7) | Amount (1,000) (8) | | Number (9) |
| Dakota Community Bank & Trust, Na | Hebron | ND | 82.5 | 0.169 | 0.768 | 100,246 | 1,306 | 500M-1B | 75.0 | 18,128 | 906 | 0.000 |
| KodaBank | Drayton | ND | 80.0 | 0.150 | 1.000 | 18,433 | 389 | 100M-500M | 97.5 | 18,433 | 389 | 0.001 |
| Security First Bank of North Dakota | New Salem | ND | 80.0 | 0.227 | 0.797 | 33,320 | 503 | 100M-500M | 77.5 | 8,664 | 353 | 0.003 |
| First United Bank | Park River | ND | 80.0 | 0.132 | 1.000 | 21,101 | 507 | 100M-500M | 82.5 | 7,966 | 428 | 0.000 |
| First National Bank & Trust Co. of Wi | Williston | ND | 77.5 | 0.195 | 0.708 | 71,735 | 614 | 100M-500M | 67.5 | 11,250 | 368 | 0.002 |
| Gothenburg State Bank | Gothenburg | NE | 92.5 | 0.230 | 1.000 | 27,222 | 366 | 100M-500M | 100.0 | 27,222 | 366 | 0.000 |
| First State Bank | Gothenburg | NE | 87.5 | 0.231 | 0.810 | 64,383 | 677 | 100M-500M | 87.5 | 18,955 | 521 | 0.000 |
| The Tilden Bank | Tilden | NE | 87.5 | 0.207 | 1.000 | 16,111 | 330 | <100M | 90.0 | 7,014 | 285 | 0.000 |
| Foundation First Bank | Waterloo | NE | 85.0 | 0.400 | 1.000 | 20,165 | 124 | <100M | 45.0 | 1,779 | 70 | 0.000 |
| Thayer County Bank | Hebron | NE | 82.5 | 0.249 | 1.000 | 15,359 | 123 | <100M | 90.0 | 15,359 | 123 | 0.000 |
| Valley Bank and Trust Co. | Scottsbluff | NE | 82.5 | 0.213 | 0.582 | 68,445 | 827 | 100M-500M | 77.5 | 13,663 | 562 | 0.000 |
| Commercial State Bank | Wausa | NE | 80.0 | 0.326 | 0.951 | 25,722 | 234 | <100M | 72.5 | 4,977 | 149 | 0.001 |
| Homestead Bank | Cozad | NE | 80.0 | 0.129 | 0.931 | 31,524 | 526 | 100M-500M | 82.5 | 9,219 | 410 | 0.000 |
| First Westroads Bank, Inc. | Omaha | NE | 80.0 | 0.226 | 0.683 | 47,464 | 287 | 100M-500M | 40.0 | 2,698 | 134 | 0.000 |
| Bank of Nebraska | La Vista | NE | 77.5 | 0.312 | 0.646 | 39,320 | 290 | 100M-500M | 60.0 | 4,702 | 173 | 0.000 |
| Adams Bank & Trust | Ogallala | NE | 77.5 | 0.206 | 0.565 | 110,582 | 500 | 500M-1B | 57.5 | 10,240 | 216 | 0.000 |
| Five Points Bank | Grand Island | NE | 77.5 | 0.167 | 0.479 | 123,646 | 2,563 | 500M-1B | 77.5 | 28,644 | 2,131 | 0.000 |
| Cornhusker Bank | Lincoln | NE | 77.5 | 0.206 | 0.503 | 79,701 | 647 | 100M-500M | 65.0 | 9,196 | 353 | 0.001 |
| Cass County Bank, Inc. | Plattsmouth | NE | 77.5 | 0.225 | 1.000 | 11,322 | 108 | <100M | 47.5 | 1,719 | 66 | 0.000 |
| Columbus Bank and Trust Company | Columbus | NE | 77.5 | 0.232 | 0.812 | 22,966 | 249 | <100M | 67.5 | 4,218 | 169 | 0.004 |
| The Tri-County Bank | Stuart | NE | 77.5 | 0.133 | 1.000 | 10,703 | 246 | <100M | 82.5 | 4,742 | 214 | 0.004 |
| Plattsmouth State Bank | Plattsmouth | NE | 77.5 | 0.173 | 1.000 | 13,680 | 116 | <100M | 50.0 | 2,181 | 66 | 0.000 |
| Enterprise Bank National Association | Omaha | NE | 77.5 | 0.252 | 0.677 | 46,001 | 240 | 100M-500M | 40.0 | 3,187 | 100 | 0.000 |
| The First Colebrook Bank | Colebrook | NH | 80.0 | 0.366 | 0.761 | 87,079 | 849 | 100M-500M | 92.5 | 14,507 | 494 | 0.000 |
| Merrimack County Savings Bank | Concord | NH | 75.0 | 0.194 | 0.619 | 127,258 | 770 | 500M-1B | 57.5 | 10,290 | 324 | 0.000 |
| Cornerstone Bank | Moorestown | NJ | 100.0 | 0.467 | 1.000 | 164,083 | 748 | 100M-500M | 100.0 | 11,028 | 380 | 0.000 |
| 1st Constitution Bank | Cranbury | NJ | 95.0 | 0.374 | 0.750 | 291,020 | 1,239 | 500M-1B | 87.5 | 9,008 | 223 | 0.000 |
| BNB Bank, National Association | Fort Lee | NJ | 87.5 | 0.287 | 0.508 | 101,897 | 732 | 100M-500M | 70.0 | 3,238 | 237 | 0.000 |
| BankAsiana | Palisades Park | NJ | 85.0 | 0.410 | 0.571 | 84,284 | 533 | 100M-500M | 75.0 | 3,190 | 87 | 0.000 |
| Fulton Bank of New Jersey | Mount Laurel | NJ | 85.0 | 0.204 | 0.456 | 681,088 | 5,954 | 1B-10B | 95.0 | 50,694 | 2,732 | 0.000 |
| Unity Bank | Clinton | NJ | 82.5 | 0.224 | 0.446 | 176,066 | 1,117 | 500M-1B | 90.0 | 10,639 | 349 | 0.000 |
| 1st Colonial National Bank | Collingswood | NJ | 80.0 | 0.209 | 0.802 | 57,154 | 467 | 100M-500M | 97.5 | 7,723 | 238 | 0.000 |
| SussexBank | Franklin | NJ | 80.0 | 0.209 | 0.468 | 106,997 | 499 | 500M-1B | 85.0 | 6,974 | 189 | 0.000 |
| Harvest Community Bank | Pennsville | NJ | 80.0 | 0.259 | 0.711 | 50,093 | 641 | 100M-500M | 92.5 | 4,183 | 310 | 0.000 |
| Newfield National Bank | Newfield | NJ | 77.5 | 0.175 | 0.502 | 88,427 | 600 | 500M-1B | 97.5 | 9,286 | 309 | 0.002 |
| Atlantic Stewardship Bank | Midland Park | NJ | 77.5 | 0.200 | 0.489 | 139,856 | 668 | 500M-1B | 85.0 | 7,510 | 218 | 0.000 |
| Highlands State Bank | Vernon | NJ | 77.5 | 0.350 | 0.630 | 64,894 | 331 | 100M-500M | 77.5 | 3,193 | 115 | 0.000 |

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

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

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

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

| Name of Lending Institution | City | HQ State | Small Business Lending (less than \$1 million) | | | | | Micro Business Lending (less than \$ 100,000) | | | CC Amount/TA ¹ | |
|--|----------------|----------|---|-----------------------|------------------------|----------------|-----------|--|------------|----------------|------------------------------|--------|
| | | | Total Rank | TA Ratio ¹ | TBL Ratio ¹ | Amount (1,000) | Number | Institution Asset Size | Total Rank | Amount (1,000) | | Number |
| | | | (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | | (9) |
| Great Plains Bank | Eureka | SD | 85.0 | 0.175 | 1.000 | 16,859 | 315 | <100M | 97.5 | 16,859 | 315 | 0.000 |
| BankStar Financial | Elkton | SD | 85.0 | 0.282 | 1.000 | 17,811 | 168 | <100M | 67.5 | 2,801 | 100 | 0.004 |
| First Citizens National Bank | Dyersburg | TN | 95.0 | 0.207 | 0.987 | 223,609 | 1,767 | 1B-10B | 80.0 | 23,354 | 1,133 | 0.000 |
| First Bank of Tennessee | Spring City | TN | 92.5 | 0.308 | 1.000 | 74,017 | 391 | 100M-500M | 62.5 | 5,328 | 220 | 0.000 |
| Wayne County Bank | Waynesboro | TN | 87.5 | 0.190 | 0.779 | 54,874 | 803 | 100M-500M | 97.5 | 13,990 | 644 | 0.000 |
| First Volunteer Bank | Chattanooga | TN | 82.5 | 0.190 | 0.556 | 124,066 | 1,031 | 500M-1B | 77.5 | 15,520 | 596 | 0.004 |
| Security Federal Savings Bank of McMinnville | McMinnville | TN | 82.5 | 0.198 | 1.000 | 31,683 | 435 | 100M-500M | 97.5 | 31,683 | 435 | 0.000 |
| Cumberland Bank and Trust | Clarksville | TN | 82.5 | 0.266 | 0.783 | 40,609 | 420 | 100M-500M | 80.0 | 6,285 | 294 | 0.000 |
| Traders National Bank | Tullahoma | TN | 82.5 | 0.278 | 0.986 | 43,798 | 289 | 100M-500M | 72.5 | 5,883 | 171 | 0.000 |
| CapitalMark Bank & Trust | Chattanooga | TN | 82.5 | 0.198 | 0.526 | 146,196 | 883 | 500M-1B | 60.0 | 11,318 | 381 | 0.000 |
| The First National Bank of Manchester | Manchester | TN | 82.5 | 0.161 | 1.000 | 36,134 | 591 | 100M-500M | 97.5 | 13,868 | 481 | 0.000 |
| First National Bank of Pulaski | Pulaski | TN | 80.0 | 0.148 | 0.619 | 97,891 | 1,020 | 500M-1B | 82.5 | 16,410 | 683 | 0.000 |
| First South Bank | Jackson | TN | 80.0 | 0.177 | 0.636 | 78,004 | 789 | 100M-500M | 80.0 | 11,753 | 493 | 0.000 |
| Community National Bank | Dayton | TN | 80.0 | 0.199 | 0.669 | 43,246 | 515 | 100M-500M | 80.0 | 7,222 | 394 | 0.000 |
| Cornerstone Community Bank | Chattanooga | TN | 80.0 | 0.198 | 0.523 | 82,973 | 724 | 100M-500M | 62.5 | 7,025 | 467 | 0.001 |
| First Commerce Bank | Lewisburg | TN | 80.0 | 0.222 | 0.669 | 57,288 | 481 | 100M-500M | 70.0 | 6,841 | 286 | 0.000 |
| The First National Bank of Albany | Albany | TX | 92.5 | 0.190 | 1.000 | 91,864 | 1,631 | 100M-500M | 100.0 | 91,864 | 1,631 | 0.000 |
| Community Bank | Fort Worth | TX | 90.0 | 0.251 | 0.808 | 135,008 | 1,251 | 500M-1B | 77.5 | 15,085 | 731 | 0.000 |
| Citizens State Bank | Tyler | TX | 90.0 | 0.317 | 0.789 | 81,247 | 927 | 100M-500M | 95.0 | 21,856 | 657 | 0.000 |
| The East Texas National Bank of Palestine | Palestine | TX | 90.0 | 0.280 | 1.000 | 40,797 | 450 | 100M-500M | 80.0 | 7,963 | 316 | 0.000 |
| Horizon Bank, SSB | Austin | TX | 87.5 | 0.302 | 0.707 | 96,082 | 837 | 100M-500M | 77.5 | 14,895 | 564 | 0.000 |
| Citizens State Bank | Somerville | TX | 85.0 | 0.151 | 0.902 | 60,122 | 1,228 | 100M-500M | 95.0 | 20,409 | 1,031 | 0.000 |
| First Commercial Bank, National Association | Seguin | TX | 85.0 | 0.355 | 1.000 | 39,885 | 286 | 100M-500M | 65.0 | 4,866 | 170 | 0.000 |
| United Bank of El Paso del Norte | El Paso | TX | 85.0 | 0.379 | 0.826 | 70,603 | 582 | 100M-500M | 80.0 | 10,587 | 322 | 0.000 |
| Southwest Bank | Odessa | TX | 85.0 | 0.337 | 0.741 | 77,582 | 758 | 100M-500M | 87.5 | 15,273 | 469 | 0.000 |
| First State Bank | Clute | TX | 85.0 | 0.263 | 0.902 | 35,286 | 607 | 100M-500M | 92.5 | 11,327 | 491 | 0.000 |
| First State Bank | Chico | TX | 82.5 | 0.245 | 0.767 | 56,775 | 766 | 100M-500M | 87.5 | 14,359 | 590 | 0.000 |
| First Community Bank | Corpus Christi | TX | 82.5 | 0.214 | 0.654 | 69,516 | 1,109 | 100M-500M | 90.0 | 18,982 | 834 | 0.001 |
| Rio Bank | Mcallen | TX | 82.5 | 0.272 | 0.738 | 55,692 | 523 | 100M-500M | 80.0 | 9,807 | 335 | 0.000 |
| First Bank, National Association | Conroe | TX | 82.5 | 0.220 | 0.772 | 66,391 | 800 | 100M-500M | 80.0 | 12,657 | 573 | 0.000 |
| Allegiance Bank Texas | Houston | TX | 82.5 | 0.264 | 0.434 | 181,835 | 1,043 | 500M-1B | 67.5 | 16,332 | 494 | 0.000 |
| First National Bank | George West | TX | 82.5 | 0.221 | 0.859 | 54,349 | 699 | 100M-500M | 85.0 | 12,929 | 512 | 0.000 |
| First Bank & Trust East Texas | Diboll | TX | 82.5 | 0.178 | 0.607 | 146,548 | 1,807 | 500M-1B | 85.0 | 37,208 | 1,298 | 0.002 |
| Llano National Bank | Llano | TX | 82.5 | 0.229 | 1.000 | 30,187 | 313 | 100M-500M | 77.5 | 6,396 | 233 | 0.000 |
| Commercial State Bank | Andrews | TX | 82.5 | 0.236 | 0.517 | 107,689 | 1,193 | 100M-500M | 85.0 | 23,752 | 793 | 0.000 |
| First State Bank | New Braunfels | TX | 82.5 | 0.312 | 0.701 | 83,721 | 762 | 100M-500M | 77.5 | 11,916 | 463 | 0.000 |
| American Express Bank, FSB. | Salt Lake City | UT | 100.0 | 0.472 | 1.000 | 16,300,000 | 3,603,077 | 10B-50B | 100.0 | 16,300,000 | 3,603,077 | 0.408 |

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

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

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

| Name of Lending Institution | City | HQ State | Small Business Lending (less than \$1 million) | | | | | Micro Business Lending (less than \$ 100,000) | | | CC Amount/TA ¹ | |
|-----------------------------------|---------------|----------|---|------------------------------|-------------------------------|--------------------------|---------------|--|-------------------|--------------------------|------------------------------|---------------|
| | | | Total Rank (1) | TA Ratio ¹ (2) | TBL Ratio ¹ (3) | Amount (1,000) (4) | Number (5) | Institution Asset Size (6) | Total Rank (7) | Amount (1,000) (8) | | Number (9) |
| The Farmers State Bank of Waupaca | Waupaca | WI | 82.5 | 0.224 | 0.963 | 40,810 | 529 | 100M-500M | 97.5 | 13,346 | 394 | 0.001 |
| Horicon Bank | Horicon | WI | 80.0 | 0.241 | 0.499 | 125,060 | 1,003 | 500M-1B | 77.5 | 16,072 | 580 | 0.000 |
| Town Bank | Hartland | WI | 80.0 | 0.237 | 0.474 | 197,643 | 8,602 | 500M-1B | 92.5 | 57,202 | 7,944 | 0.000 |
| Community Bank CBD | Delavan | WI | 80.0 | 0.229 | 0.791 | 51,635 | 458 | 100M-500M | 75.0 | 7,503 | 273 | 0.002 |
| The Peshtigo National Bank | Peshtigo | WI | 80.0 | 0.187 | 1.000 | 31,690 | 560 | 100M-500M | 100.0 | 31,690 | 560 | 0.000 |
| The First National Bank of Berlin | Berlin | WI | 80.0 | 0.256 | 0.687 | 72,383 | 553 | 100M-500M | 70.0 | 8,024 | 279 | 0.001 |
| Northern State Bank | Ashland | WI | 80.0 | 0.212 | 0.825 | 47,374 | 659 | 100M-500M | 95.0 | 12,696 | 468 | 0.001 |
| Blackhawk Bank | Beloit | WI | 80.0 | 0.208 | 0.531 | 115,977 | 1,004 | 500M-1B | 75.0 | 15,725 | 576 | 0.000 |
| Forward Financial Bank SSB | Marshfield | WI | 80.0 | 0.212 | 0.803 | 57,242 | 692 | 100M-500M | 92.5 | 12,816 | 474 | 0.001 |
| Main Street Bank Corp. | Wheeling | WV | 97.5 | 0.339 | 1.000 | 84,433 | 874 | 100M-500M | 97.5 | 25,778 | 592 | 0.000 |
| Calhoun County Bank, Inc. | Grantsville | WV | 85.0 | 0.242 | 1.000 | 29,335 | 500 | 100M-500M | 97.5 | 29,335 | 500 | 0.000 |
| The First State Bank | Barboursville | WV | 85.0 | 0.216 | 0.811 | 66,239 | 764 | 100M-500M | 82.5 | 11,650 | 517 | 0.002 |
| First Sentry Bank, Inc. | Huntington | WV | 85.0 | 0.257 | 0.648 | 127,361 | 1,191 | 100M-500M | 85.0 | 20,230 | 695 | 0.000 |
| The Poca Valley Bank, Inc. | Walton | WV | 77.5 | 0.176 | 0.742 | 54,176 | 600 | 100M-500M | 65.0 | 7,081 | 347 | 0.006 |
| Freedom Bank, Inc. | Belington | WV | 75.0 | 0.260 | 0.709 | 39,574 | 332 | 100M-500M | 57.5 | 4,619 | 171 | 0.000 |
| The Bank of Monroe | Union | WV | 75.0 | 0.174 | 1.000 | 21,122 | 335 | 100M-500M | 82.5 | 6,300 | 261 | 0.000 |
| Logan Bank & Trust Company | Logan | WV | 75.0 | 0.127 | 1.000 | 32,774 | 378 | 100M-500M | 87.5 | 10,267 | 283 | 0.000 |
| Platte Valley Bank | Torrington | WY | 87.5 | 0.312 | 0.709 | 63,591 | 1,955 | 100M-500M | 100.0 | 37,634 | 1,816 | 0.000 |
| Buffalo Federal Savings Bank | Buffalo | WY | 82.5 | 0.309 | 0.906 | 42,742 | 372 | 100M-500M | 70.0 | 6,575 | 227 | 0.000 |
| Wyoming National Bank | Riverton | WY | 77.5 | 0.253 | 0.912 | 28,910 | 398 | 100M-500M | 87.5 | 9,406 | 323 | 0.000 |

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

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

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

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

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

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

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

| Name of Lending Institution | City | HQ State | Micro Business Lending (less than \$100,000) | | | | | All Small Business Lending (less than \$1 million) | | | | | CC Amount/TA ¹ (10) |
|--|---------------|----------|---|-----------------------|------------------------|----------------|---------|---|------------|----------------|---------|-------|--------------------------------------|
| | | | Total Rank | TA Ratio ¹ | TBL Ratio ¹ | Amount (1,000) | Number | Institution Asset Size | Total Rank | Amount (1,000) | Number | | |
| | | | (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | | |
| Farmers State Bank | Dublin | GA | 100.0 | 0.354 | 1.000 | 40,355 | 593 | 100M-500M | 92.5 | 40,355 | 593 | 0.000 | |
| Glennville Bank | Glennville | GA | 100.0 | 0.234 | 1.000 | 46,215 | 980 | 100M-500M | 92.5 | 46,215 | 980 | 0.000 | |
| BB&T Financial, FSB | Columbus | GA | 100.0 | 0.162 | 0.852 | 434,544 | 210,910 | 1B-10B | 90.0 | 487,171 | 211,783 | 0.581 | |
| Bank of Hazlehurst | Hazlehurst | GA | 97.5 | 0.285 | 1.000 | 28,282 | 516 | <100M | 87.5 | 28,282 | 516 | 0.000 | |
| Bank of Alapaha | Alapaha | GA | 97.5 | 0.203 | 1.000 | 23,534 | 406 | 100M-500M | 77.5 | 23,534 | 406 | 0.000 | |
| South Georgia Banking Company | Omega | GA | 95.0 | 0.041 | 0.287 | 14,345 | 741 | 100M-500M | 80.0 | 47,660 | 886 | 0.000 | |
| First National Bank South | Alma | GA | 95.0 | 0.070 | 0.179 | 21,868 | 790 | 100M-500M | 87.5 | 83,314 | 1,026 | 0.000 | |
| Commercial State Bank | Donalsonville | GA | 95.0 | 0.195 | 1.000 | 20,241 | 229 | 100M-500M | 72.5 | 20,241 | 229 | 0.000 | |
| Altamaha Bank and Trust Company | Vidalia | GA | 92.5 | 0.058 | 0.230 | 8,551 | 445 | 100M-500M | 85.0 | 35,834 | 559 | 0.000 | |
| Bank of Eastman | Eastman | GA | 92.5 | 0.058 | 0.201 | 12,454 | 518 | 100M-500M | 80.0 | 45,907 | 670 | 0.005 | |
| ANZ Guam, Inc. | Hagatna | GU | 87.5 | 0.012 | 0.059 | 3,580 | 125 | 100M-500M | 80.0 | 28,904 | 223 | 0.002 | |
| First Hawaiian Bank | Honolulu | HI | 80.0 | 0.010 | 0.041 | 147,470 | 15,516 | 10B-50B | 67.5 | 568,196 | 17,338 | 0.017 | |
| American State Bank | Osceola | IA | 100.0 | 0.181 | 1.000 | 26,323 | 403 | 100M-500M | 90.0 | 26,323 | 403 | 0.001 | |
| Community First Bank | Keosauqua | IA | 100.0 | 0.104 | 1.000 | 15,257 | 460 | 100M-500M | 75.0 | 15,257 | 460 | 0.002 | |
| The Shelby County State Bank | Harlan | IA | 100.0 | 0.091 | 1.000 | 22,883 | 455 | 100M-500M | 75.0 | 22,883 | 455 | 0.000 | |
| First Trust and Savings Bank | Wheatland | IA | 100.0 | 0.170 | 1.000 | 21,845 | 401 | 100M-500M | 87.5 | 21,845 | 401 | 0.000 | |
| Corydon State Bank | Corydon | IA | 100.0 | 0.234 | 1.000 | 19,913 | 545 | <100M | 90.0 | 19,913 | 545 | 0.003 | |
| The Libertyville Savings Bank | Fairfield | IA | 100.0 | 0.180 | 1.000 | 34,993 | 592 | 100M-500M | 95.0 | 34,993 | 592 | 0.000 | |
| Peoples State Bank | Albia | IA | 97.5 | 0.175 | 1.000 | 15,657 | 341 | <100M | 82.5 | 15,657 | 341 | 0.000 | |
| First National Bank | Greenfield | IA | 97.5 | 0.103 | 1.000 | 21,929 | 336 | 100M-500M | 75.0 | 21,929 | 336 | 0.002 | |
| State Savings Bank | Creston | IA | 97.5 | 0.187 | 1.000 | 16,393 | 321 | <100M | 82.5 | 16,393 | 321 | 0.000 | |
| C US Bank | Cresco | IA | 97.5 | 0.091 | 0.531 | 33,424 | 741 | 100M-500M | 80.0 | 51,341 | 828 | 0.000 | |
| The Bank of Commerce | Ammon | ID | 85.0 | 0.029 | 0.117 | 24,295 | 971 | 500M-1B | 62.5 | 117,314 | 1,448 | 0.000 | |
| D. L. Evans Bank | Burley | ID | 85.0 | 0.026 | 0.092 | 25,020 | 1,045 | 500M-1B | 75.0 | 170,508 | 1,689 | 0.004 | |
| Ireland Bank | Malad City | ID | 85.0 | 0.048 | 0.138 | 10,180 | 395 | 100M-500M | 72.5 | 60,445 | 612 | 0.002 | |
| Ipava State Bank | Ipava | IL | 100.0 | 0.239 | 1.000 | 23,043 | 407 | <100M | 90.0 | 23,043 | 407 | 0.000 | |
| Central State Bank | Clayton | IL | 100.0 | 0.190 | 1.000 | 18,650 | 2,012 | <100M | 87.5 | 18,650 | 2,012 | 0.000 | |
| State Bank of Arthur | Arthur | IL | 100.0 | 0.207 | 1.000 | 22,289 | 443 | 100M-500M | 87.5 | 22,289 | 443 | 0.000 | |
| CNB Bank and Trust, N.A. | Carlinville | IL | 97.5 | 0.064 | 0.287 | 45,521 | 859 | 500M-1B | 82.5 | 109,643 | 1,118 | 0.002 | |
| First State Bank of Beecher City | Beecher City | IL | 97.5 | 0.248 | 1.000 | 15,953 | 339 | <100M | 85.0 | 15,953 | 339 | 0.000 | |
| The State Bank of Blue Mound | Blue Mound | IL | 97.5 | 0.331 | 1.000 | 11,020 | 229 | <100M | 80.0 | 11,020 | 229 | 0.000 | |
| State Bank of Whittington | Benton | IL | 97.5 | 0.121 | 1.000 | 13,459 | 260 | 100M-500M | 70.0 | 13,459 | 260 | 0.000 | |
| The Clay City Banking Co. | Clay City | IL | 97.5 | 0.223 | 1.000 | 22,025 | 248 | <100M | 85.0 | 22,025 | 248 | 0.000 | |
| The First Bank and Trust Company of Murj Murphysboro | Murphysboro | IL | 97.5 | 0.291 | 1.000 | 20,413 | 294 | <100M | 85.0 | 20,413 | 294 | 0.000 | |
| First Trust & Savings Bank of Albany, Illino Albany | Albany | IL | 95.0 | 0.115 | 1.000 | 18,203 | 219 | 100M-500M | 72.5 | 18,203 | 219 | 0.000 | |
| Citizens Bank of Chatsworth | Chatsworth | IL | 95.0 | 0.169 | 0.583 | 9,431 | 9,430 | <100M | 67.5 | 9,431 | 9,430 | 0.008 | |

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

| State or Territory | Name of Lending Institution | HQ Location | All Small Business Lending (less than \$1 million) | | Micro Business Lending (less than \$100,000) | | Macro Business Lending (\$100,000-\$1M) | |
|--------------------|-----------------------------|-------------|---|---------------|---|---------------|--|---------------|
| | | | Amount (1,000) (1) | Number (2) | Amount (1,000) (3) | Number (4) | Amount (1,000) (5) | Number (6) |
| Illinois | JPMorgan Chase & Co. | NY | 851,816 | 45,058 | 441,906 | 44,103 | 409,910 | 955 |
| | Wintrust Financial Corp. | IL | 794,488 | 3,415 | 63,606 | 1,665 | 730,882 | 1,750 |
| | First Midwest Bancorp | IL | 558,456 | 2,537 | 51,908 | 1,192 | 506,548 | 1,345 |
| | American Chartered Bancorp | IL | 423,415 | 1,646 | 41,426 | 701 | 381,989 | 945 |
| | Bmo Harris Bank N.A. | IL | 417,317 | 3,714 | 37,542 | 2,754 | 379,775 | 960 |
| | U S Bancorp | MN | 367,230 | 14,537 | 165,425 | 13,938 | 201,805 | 599 |
| | Bank of America Corp. | NC | 354,725 | 6,288 | 70,839 | 5,555 | 283,886 | 733 |
| | PNC Fncl Svc Group | PA | 334,019 | 3,916 | 111,751 | 3,272 | 222,268 | 644 |
| | MB Financial | IL | 330,729 | 1,247 | 19,617 | 513 | 311,112 | 734 |
| | Fifth Third Bancorp | OH | 297,359 | 1,934 | 37,945 | 1,270 | 259,414 | 664 |
| | Wells Fargo & Co. | CA | 215,456 | 5,660 | 159,160 | 5,436 | 56,296 | 224 |
| | PrivateBancorp | IL | 195,205 | 509 | 7,506 | 120 | 187,699 | 389 |
| | Morton Community Bank | IL | 178,521 | 1,439 | 33,668 | 1,006 | 144,853 | 433 |
| | First Busey Corp. | IL | 173,467 | 1,064 | 24,931 | 652 | 148,536 | 412 |
| | First Mid-II Bancshares | IL | 151,011 | 1,381 | 32,757 | 1,025 | 118,254 | 356 |
| | Associated Banc Corp. | WI | 144,871 | 492 | 8,203 | 157 | 136,668 | 335 |
| | Firstmerit Corp. | OH | 138,025 | 524 | 9,948 | 223 | 128,077 | 301 |
| | Northern Trust Corp. | IL | 136,514 | 488 | 8,818 | 134 | 127,696 | 354 |
| | Old Second Bancorp | IL | 135,549 | 570 | 13,073 | 228 | 122,476 | 342 |
| | West Suburban Bancorp | IL | 116,755 | 575 | 14,359 | 287 | 102,396 | 288 |
| | Regions Financial Corp. | AL | 96,587 | 1,606 | 32,755 | 1,411 | 63,832 | 195 |
| | Taylor Cap Grp. | IL | 93,942 | 232 | 3,054 | 52 | 90,888 | 180 |
| | RBS Citizens N.A. | RI | 90,540 | 1,100 | 15,904 | 934 | 74,636 | 166 |
| | Heartland Bancorp | IL | 82,277 | 632 | 16,259 | 431 | 66,018 | 201 |
| | Banc Ed Corp. | IL | 76,118 | 474 | 11,215 | 283 | 64,903 | 191 |
| | Standard Bancshares | IL | 75,432 | 284 | 5,826 | 106 | 69,606 | 178 |
| | Midland States Bancorp | IL | 74,538 | 364 | 10,082 | 193 | 64,456 | 171 |
| | Capital One Financial Corp. | VA | 72,240 | 11,928 | 51,261 | 11,855 | 20,979 | 73 |
| | Lauritzen Corp. | NE | 70,474 | 885 | 14,976 | 733 | 55,498 | 152 |
| | Commerce Bancshares | MO | 68,694 | 357 | 7,331 | 198 | 61,363 | 159 |
| | First Bks | MO | 63,004 | 305 | 7,238 | 169 | 55,766 | 136 |
| | Old Nat Bancorp | IN | 61,646 | 525 | 13,812 | 379 | 47,834 | 146 |
| | Home St Bancorp | IL | 57,969 | 343 | 6,819 | 210 | 51,150 | 133 |
| | Cummins-Amer Corp. | IL | 55,566 | 229 | 5,105 | 109 | 50,461 | 120 |
| | Ally Financial | MI | 55,218 | 1,569 | 48,826 | 1,558 | 6,392 | 11 |
| | Bridgeview Bancorp | IL | 50,489 | 171 | 3,176 | 48 | 47,313 | 123 |
| | United Cmnty Bancorp | IL | 50,342 | 424 | 10,513 | 303 | 39,829 | 121 |
| Indiana | Old Nat Bancorp | IN | 431,584 | 3,174 | 85,982 | 2,134 | 345,602 | 1,040 |
| | PNC Fncl Svc Group | PA | 430,277 | 4,942 | 157,248 | 4,190 | 273,029 | 752 |
| | JPMorgan Chase & Co. | NY | 279,613 | 12,105 | 111,318 | 11,709 | 168,295 | 396 |

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

| State or Territory | Name of Lending Institution | HQ Location | All Small Business Lending (less than \$1 million) | | Micro Business Lending (less than \$100,000) | | Macro Business Lending (\$100,000-\$1M) | |
|----------------------|--------------------------------|-------------------|---|---------------|---|---------------|--|---------------|
| | | | Amount (1,000) (1) | Number (2) | Amount (1,000) (3) | Number (4) | Amount (1,000) (5) | Number (6) |
| Iowa | Fifth Third Bancorp | OH | 264,666 | 1,541 | 31,797 | 964 | 232,869 | 577 |
| | 1St Source Corp. | IN | 210,748 | 1,356 | 39,271 | 813 | 171,477 | 543 |
| | German America Bancorp | IN | 207,241 | 1,291 | 33,591 | 774 | 173,650 | 517 |
| | Wells Fargo & Co. | CA | 198,097 | 4,508 | 115,103 | 4,235 | 82,994 | 273 |
| | Star Fncl Grp. | IN | 152,561 | 1,225 | 34,275 | 737 | 118,286 | 488 |
| | Huntington Bancshares | OH | 152,216 | 1,551 | 36,259 | 1,243 | 115,957 | 308 |
| | Regions Financial Corp. | AL | 150,952 | 1,751 | 37,451 | 1,425 | 113,501 | 326 |
| | Lakeland Financial Corp. | IN | 130,552 | 605 | 12,445 | 280 | 118,107 | 325 |
| | First Fncl Bancorp | OH | 122,391 | 669 | 13,608 | 373 | 108,783 | 296 |
| | First Financial Corp. | IN | 98,029 | 847 | 23,032 | 639 | 74,997 | 208 |
| | First Bancshares | IN | 84,654 | 530 | 14,018 | 310 | 70,636 | 220 |
| | U S Bancorp | MN | 81,482 | 6,648 | 59,214 | 6,586 | 22,268 | 62 |
| | Indiana Cmnty Bancorp | IN | 79,300 | 331 | 9,070 | 167 | 70,230 | 164 |
| | First Midwest Bancorp | IL | 65,810 | 261 | 5,939 | 116 | 59,871 | 145 |
| | Mainsource Fncl Grp. | IN | 64,295 | 574 | 17,020 | 423 | 47,275 | 151 |
| | Bank of America Corp. | NC | 61,597 | 2,231 | 20,796 | 2,132 | 40,801 | 99 |
| | Keycorp | OH | 61,450 | 338 | 6,424 | 216 | 55,026 | 122 |
| | Bmo Harris Bank N.A. | IL | 57,216 | 346 | 5,179 | 221 | 52,037 | 125 |
| | National Bk Indianapolis Corp. | IN | 54,933 | 240 | 4,935 | 107 | 49,998 | 133 |
| | Iowa | Wells Fargo & Co. | CA | 319,565 | 7,478 | 172,667 | 7,060 | 146,898 |
| U S Bancorp | | MN | 297,685 | 6,660 | 84,761 | 6,101 | 212,924 | 559 |
| Hills Bancorp | | IA | 191,252 | 1,813 | 48,140 | 1,370 | 143,112 | 443 |
| Midwestone Fncl Grp. | | IA | 144,495 | 1,148 | 26,729 | 795 | 117,766 | 353 |
| West Bancorp | | IA | 114,077 | 631 | 15,581 | 352 | 98,496 | 279 |
| BTC Financial Corp. | | IA | 105,295 | 351 | 7,422 | 130 | 97,873 | 221 |
| Stark Bk Grp. | | IA | 87,624 | 415 | 9,005 | 219 | 78,619 | 196 |
| Heartland Fncl USA | | IA | 76,022 | 399 | 9,635 | 213 | 66,387 | 186 |
| Kansas | Intrust Financial Corp. | KS | 178,475 | 1,547 | 24,316 | 1,148 | 154,159 | 399 |
| | UMB Financial Corp. | MO | 145,435 | 830 | 16,285 | 518 | 129,150 | 312 |
| | Commerce Bancshares | MO | 141,762 | 1,037 | 24,959 | 709 | 116,803 | 328 |
| | U S Bancorp | MN | 87,501 | 2,581 | 29,288 | 2,433 | 58,213 | 148 |
| | Emprise Financial Corp. | KS | 81,615 | 906 | 16,852 | 722 | 64,763 | 184 |
| | Manhattan Bancorp | KS | 72,600 | 694 | 15,763 | 536 | 56,837 | 158 |
| | Sunflower Financial | KS | 62,209 | 437 | 9,689 | 285 | 52,520 | 152 |
| | Corefirst Bank & Trust | KS | 62,160 | 538 | 11,601 | 385 | 50,559 | 153 |
| | Bank of America Corp. | NC | 58,696 | 1,772 | 20,325 | 1,671 | 38,371 | 101 |
| | Central Bancompany | MO | 51,052 | 302 | 6,762 | 182 | 44,290 | 120 |
| | Wells Fargo & Co. | CA | 50,038 | 1,329 | 39,168 | 1,287 | 10,870 | 42 |
| Kentucky | PNC Fncl Svc Group | PA | 369,337 | 4,098 | 132,930 | 3,431 | 236,407 | 667 |

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

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

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

| State or Territory | Name of Lending Institution | HQ Location | All Small Business Lending (less than \$1 million) | | Micro Business Lending (less than \$100,000) | | Macro Business Lending (\$100,000-\$1M) | |
|--------------------|-----------------------------|-------------|---|---------------|---|---------------|--|---------------|
| | | | Amount (1,000) (1) | Number (2) | Amount (1,000) (3) | Number (4) | Amount (1,000) (5) | Number (6) |
| Massachusetts | | | | | | | | |
| | Bank of America Corp. | NC | 436,466 | 8,672 | 138,001 | 7,834 | 298,465 | 838 |
| | Eastern Bk Corp. | MA | 303,890 | 1,474 | 38,259 | 805 | 265,631 | 669 |
| | TD Bank N.A. | ME | 235,737 | 2,773 | 93,518 | 2,348 | 142,219 | 425 |
| | RBS Citizens N.A. | RI | 220,274 | 3,186 | 46,180 | 2,765 | 174,094 | 421 |
| | Independent Bancorp | MA | 169,813 | 939 | 20,689 | 527 | 149,124 | 412 |
| | Wells Fargo & Co. | CA | 149,479 | 3,945 | 119,951 | 3,793 | 29,528 | 152 |
| | Salem Five Bancorp | MA | 106,810 | 414 | 9,707 | 173 | 97,103 | 241 |
| | JPMorgan Chase & Co. | NY | 93,708 | 8,755 | 86,013 | 8,735 | 7,695 | 20 |
| | Middlesex Bancorp MHC | MA | 91,193 | 442 | 9,797 | 249 | 81,396 | 193 |
| | Enterprise Bancorp | MA | 89,416 | 546 | 15,098 | 335 | 74,318 | 211 |
| | Boston Private Fncl Hold | MA | 82,979 | 310 | 6,477 | 117 | 76,502 | 193 |
| | Beacon Bancorp | MA | 57,100 | 264 | 6,637 | 117 | 50,463 | 147 |
| | Berkshire Bank | MA | 56,519 | 369 | 9,625 | 232 | 46,894 | 137 |
| | M&T Bk Corp. | NY | 55,003 | 102 | 300 | 3 | 54,703 | 99 |
| | Capital One Financial Corp. | VA | 52,382 | 7,312 | 40,436 | 7,264 | 11,946 | 48 |
| Michigan | | | | | | | | |
| | Comerica | TX | 1,140,277 | 4,347 | 107,912 | 1,817 | 1,032,365 | 2,530 |
| | Fifth Third Bancorp | OH | 894,932 | 4,866 | 99,538 | 2,769 | 795,394 | 2,097 |
| | PNC Fncl Svc Group | PA | 839,099 | 8,374 | 264,350 | 6,754 | 574,749 | 1,620 |
| | Chemical Financial Corp. | MI | 569,871 | 3,615 | 93,961 | 2,192 | 475,910 | 1,423 |
| | JPMorgan Chase & Co. | NY | 562,653 | 20,799 | 191,255 | 19,897 | 371,398 | 902 |
| | Huntington Bancshares | OH | 460,108 | 3,429 | 78,378 | 2,422 | 381,730 | 1,007 |
| | Bank of America Corp. | NC | 427,161 | 5,604 | 68,713 | 4,712 | 358,448 | 892 |
| | Talmer Bancorp | MI | 361,411 | 1,438 | 27,547 | 502 | 333,864 | 936 |
| | Citizens Republic Bancorp | MI | 332,811 | 1,549 | 37,781 | 760 | 295,030 | 789 |
| | Mercantile Bk Corp. | MI | 263,554 | 1,054 | 22,051 | 457 | 241,503 | 597 |
| | Macatawa Bancorp | MI | 213,448 | 1,080 | 27,994 | 520 | 185,454 | 560 |
| | Wells Fargo & Co. | CA | 176,908 | 4,758 | 134,573 | 4,574 | 42,335 | 184 |
| | Independent Bk Corp | MI | 145,985 | 951 | 26,110 | 571 | 119,875 | 380 |
| | Fidelity Bank | MI | 120,529 | 378 | 6,817 | 108 | 113,712 | 270 |
| | U S Bancorp | MN | 100,795 | 11,112 | 94,912 | 11,082 | 5,883 | 30 |
| | MBT Financial Corp. | MI | 95,276 | 662 | 17,340 | 429 | 77,936 | 233 |
| | Isabella Bancorp | MI | 88,914 | 709 | 18,049 | 509 | 70,865 | 200 |
| | Arbor Bancorp | MI | 87,546 | 371 | 8,986 | 161 | 78,560 | 210 |
| | Firstbank Corp. | MI | 64,110 | 463 | 12,711 | 298 | 51,399 | 165 |
| | RBS Citizens N.A. | RI | 56,155 | 962 | 11,921 | 854 | 44,234 | 108 |
| Minnesota | | | | | | | | |
| | Wells Fargo & Co. | CA | 1,083,838 | 32,400 | 687,010 | 31,183 | 396,828 | 1,217 |
| | U S Bancorp | MN | 605,264 | 22,743 | 234,368 | 21,843 | 370,896 | 900 |
| | Otto Bremer Foundation | MN | 498,123 | 2,287 | 53,451 | 1,142 | 444,672 | 1,145 |
| | Anchor Bancorp | MN | 218,569 | 1,012 | 24,954 | 525 | 193,615 | 487 |

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| State or Territory | Name of Lending Institution | HQ Location | All Small Business Lending (less than \$1 million) | | Micro Business Lending (less than \$100,000) | | Macro Business Lending (\$100,000-\$1M) | |
|------------------------|-----------------------------|-------------|---|---------------|---|---------------|--|---------------|
| | | | Amount (1,000) (1) | Number (2) | Amount (1,000) (3) | Number (4) | Amount (1,000) (5) | Number (6) |
| Mississippi | Klein Financial | MN | 128,072 | 870 | 21,152 | 561 | 106,920 | 309 |
| | Associated Banc Corp | WI | 125,715 | 502 | 10,318 | 211 | 115,397 | 291 |
| | State Bancshares | ND | 73,526 | 561 | 12,887 | 371 | 60,639 | 190 |
| | JPMorgan Chase & Co. | NY | 69,480 | 5,857 | 61,773 | 5,838 | 7,707 | 19 |
| | Voyager Fs Corp. | MN | 59,659 | 360 | 10,711 | 205 | 48,948 | 155 |
| | Alerus Financial Corp. | ND | 59,517 | 228 | 4,024 | 90 | 55,493 | 138 |
| | Bank of America Corp. | NC | 58,472 | 1,542 | 14,025 | 1,444 | 44,447 | 98 |
| | Trustmark Corp. | MS | 351,188 | 3,043 | 85,865 | 2,247 | 265,323 | 796 |
| | Regions Financial Corp. | AL | 246,505 | 3,950 | 99,719 | 3,516 | 146,786 | 434 |
| | Bancorpsouth | MS | 187,329 | 2,179 | 47,602 | 1,716 | 139,727 | 463 |
| | Hancock Holding Corp. | MS | 143,075 | 1,089 | 27,088 | 743 | 115,987 | 346 |
| | Renasant Corp. | MS | 112,611 | 1,019 | 25,600 | 725 | 87,011 | 294 |
| | Bancplus Corp. | MS | 83,788 | 1,616 | 28,551 | 1,425 | 55,237 | 191 |
| | First M&F Corp. | MS | 78,658 | 972 | 24,295 | 775 | 54,363 | 197 |
| Citizens Nat Banc Corp | MS | 66,321 | 564 | 12,985 | 393 | 53,336 | 171 | |
| Missouri | Central Bancompany | MO | 688,740 | 5,709 | 124,244 | 4,063 | 564,496 | 1,646 |
| | Commerce Bancshares | MO | 477,207 | 3,337 | 73,374 | 2,218 | 403,833 | 1,119 |
| | U S Bancorp | MN | 409,663 | 12,648 | 145,309 | 11,929 | 264,354 | 719 |
| | UMB Financial Corp. | MO | 214,345 | 1,154 | 19,187 | 670 | 195,158 | 484 |
| | Bank of America Corp. | NC | 153,415 | 4,227 | 49,112 | 3,953 | 104,303 | 274 |
| | Great Southern Bancorp | MO | 127,920 | 615 | 13,001 | 323 | 114,919 | 292 |
| | Regions Financial Corp. | AL | 123,992 | 1,705 | 35,192 | 1,453 | 88,800 | 252 |
| | PNC Fncl Svc Group | PA | 114,702 | 1,121 | 32,292 | 895 | 82,410 | 226 |
| | Arvest Bk Grp. | AR | 101,507 | 732 | 15,696 | 494 | 85,811 | 238 |
| | Stupp Bros | MO | 91,416 | 289 | 5,884 | 98 | 85,532 | 191 |
| | Hawthorn Bancshares | MO | 90,198 | 804 | 19,913 | 558 | 70,285 | 246 |
| | Wells Fargo & Co. | CA | 84,897 | 2,490 | 71,793 | 2,420 | 13,104 | 70 |
| | JPMorgan Chase & Co. | NY | 65,900 | 6,460 | 61,307 | 6,444 | 4,593 | 16 |
| | First Bks | MO | 54,814 | 317 | 7,539 | 183 | 47,275 | 134 |
| Montana | First Intrst Bancsystem | MT | 158,391 | 2,026 | 43,664 | 1,676 | 114,727 | 350 |
| | Wells Fargo & Co. | CA | 151,406 | 4,112 | 87,764 | 3,914 | 63,642 | 198 |
| | Stockman Financial Corp. | MT | 144,574 | 1,242 | 31,591 | 896 | 112,983 | 346 |
| | Glacier Bancorp | MT | 139,546 | 1,358 | 34,321 | 1,041 | 105,225 | 317 |
| | U S Bancorp | MN | 76,193 | 2,509 | 29,847 | 2,375 | 46,346 | 134 |
| Nebraska | Lauritzen Corp. | NE | 233,249 | 2,195 | 47,938 | 1,646 | 185,311 | 549 |
| | Wells Fargo & Co. | CA | 208,002 | 5,187 | 116,732 | 4,932 | 91,270 | 255 |
| | Pinnacle Bancorp | NE | 141,047 | 2,057 | 44,695 | 1,734 | 96,352 | 323 |
| | Farmers & Mrch Inv | NE | 132,752 | 801 | 20,904 | 503 | 111,848 | 298 |

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

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

| State or Territory | Name of Lending Institution | HQ Location | All Small Business Lending (less than \$1 million) | | Micro Business Lending (less than \$100,000) | | Macro Business Lending (\$100,000-\$1 million) | |
|--------------------|-------------------------------|-------------|---|---------------|---|---------------|---|---------------|
| | | | Amount (1,000) (1) | Number (2) | Amount (1,000) (3) | Number (4) | Amount (1,000) (5) | Number (6) |
| | Citigroup | NY | 238,371 | 3,492 | 81,982 | 3,017 | 156,389 | 475 |
| | TD Bank N.A. | ME | 202,122 | 3,150 | 87,581 | 2,777 | 114,541 | 373 |
| | Tompkins Fncl Corp. | NY | 190,823 | 1,534 | 41,669 | 1,097 | 149,154 | 437 |
| | NBT Bancorp | NY | 188,465 | 1,521 | 38,873 | 1,040 | 149,592 | 481 |
| | Financial Inst | NY | 180,353 | 1,693 | 49,745 | 1,340 | 130,608 | 353 |
| | Community Bk Sys | NY | 179,771 | 1,676 | 47,214 | 1,253 | 132,557 | 423 |
| | Keycorp | OH | 164,296 | 1,335 | 20,795 | 966 | 143,501 | 369 |
| | Signature Bank | NY | 153,832 | 1,030 | 31,605 | 687 | 122,227 | 343 |
| | Valley Nat Bancorp | NJ | 141,307 | 351 | 5,835 | 118 | 135,472 | 233 |
| | New York Cmnty Bancorp | NY | 139,413 | 2,010 | 18,320 | 1,733 | 121,093 | 277 |
| | U S Bancorp | MN | 117,709 | 9,690 | 104,066 | 9,643 | 13,643 | 47 |
| | RBS Citizens N.A. | RI | 93,732 | 1,857 | 22,118 | 1,694 | 71,614 | 163 |
| | Canandaigua Nat Corp | NY | 88,442 | 945 | 22,132 | 775 | 66,310 | 170 |
| | Hudson Valley Hold Corp | NY | 77,887 | 244 | 4,738 | 87 | 73,149 | 157 |
| | Alliance Financial Corp. | NY | 73,286 | 407 | 10,011 | 239 | 63,275 | 168 |
| | Ally Financial | MI | 72,791 | 2,040 | 67,825 | 2,030 | 4,966 | 10 |
| | PNC Fncl Svc Group | PA | 58,058 | 343 | 10,587 | 238 | 47,471 | 105 |
| | Suffolk Bancorp | NY | 57,890 | 354 | 9,464 | 210 | 48,426 | 144 |
| | Arrow Financial Corp. | NY | 54,654 | 451 | 12,578 | 322 | 42,076 | 129 |
| North Carolina | | | | | | | | |
| | BB&T Corp. | NC | 1,769,486 | 9,066 | 232,009 | 4,799 | 1,537,477 | 4,267 |
| | First Citizens Bancshares | NC | 1,060,819 | 9,800 | 205,284 | 7,389 | 855,535 | 2,411 |
| | Wells Fargo & Co. | CA | 879,120 | 17,861 | 451,343 | 16,582 | 427,777 | 1,279 |
| | Bank of America Corp. | NC | 260,860 | 6,529 | 75,070 | 6,061 | 185,790 | 468 |
| | Fidelity Bshrs Nc | NC | 230,425 | 1,333 | 28,205 | 719 | 202,220 | 614 |
| | Suntrust Bk | GA | 224,077 | 1,445 | 30,179 | 957 | 193,898 | 488 |
| | Rbc Bank | NC | 170,810 | 1,974 | 33,317 | 1,589 | 137,493 | 385 |
| | Southern Bshrs Nc | NC | 163,331 | 1,460 | 36,245 | 1,080 | 127,086 | 380 |
| | Newbridge Bancorp | NC | 148,404 | 836 | 20,718 | 473 | 127,686 | 363 |
| | First Bancorp | NC | 113,905 | 1,546 | 35,297 | 1,280 | 78,608 | 266 |
| | Fifth Third Bancorp | OH | 103,141 | 766 | 16,626 | 551 | 86,515 | 215 |
| | Bnc Bancorp | NC | 92,787 | 529 | 10,807 | 310 | 81,980 | 219 |
| | Yadkin Valley Financial Corp. | NC | 83,293 | 769 | 22,061 | 550 | 61,232 | 219 |
| | JPMorgan Chase & Co. | NY | 78,402 | 7,361 | 66,115 | 7,325 | 12,287 | 36 |
| | North Amer Fncl Hold | FL | 63,167 | 333 | 7,917 | 178 | 55,250 | 155 |
| | Paragon Cmrl Corp. | NC | 59,784 | 253 | 6,715 | 130 | 53,069 | 123 |
| | FNB United Corp. | NC | 58,779 | 371 | 10,447 | 216 | 48,332 | 155 |
| | Ally Financial | MI | 57,758 | 1,570 | 49,125 | 1,557 | 8,633 | 13 |
| | TD Bank N.A. | ME | 53,751 | 412 | 9,564 | 278 | 44,187 | 134 |
| North Dakota | | | | | | | | |
| | Otto Bremer Foundation | MN | 171,495 | 858 | 19,864 | 465 | 151,631 | 393 |
| | State Bancshares | ND | 153,265 | 845 | 21,285 | 492 | 131,980 | 353 |

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

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

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

| State or Territory | Name of Lending Institution | HQ Location | All Small Business Lending (less than \$1 million) | | Micro Business Lending (less than \$100,000) | | Macro Business Lending (\$100,000-\$1M) | |
|-----------------------------|------------------------------|-------------|---|---------------|---|---------------|--|---------------|
| | | | Amount (1,000) (1) | Number (2) | Amount (1,000) (3) | Number (4) | Amount (1,000) (5) | Number (6) |
| Pennsylvania | Columbia Bkg Sys | WA | 91,097 | 487 | 14,251 | 272 | 76,846 | 215 |
| | JPMorgan Chase & Co. | NY | 91,047 | 7,192 | 68,343 | 7,129 | 22,704 | 63 |
| | Bank of The West | CA | 81,966 | 564 | 11,247 | 411 | 70,719 | 153 |
| | Banner Corp. | WA | 54,946 | 418 | 8,872 | 291 | 46,074 | 127 |
| | PNC Fncl Svc Group | PA | 2,092,006 | 23,979 | 839,637 | 20,482 | 1,252,369 | 3,497 |
| | Wells Fargo & Co. | CA | 694,897 | 14,513 | 396,081 | 13,645 | 298,816 | 868 |
| | FNB Corp. | PA | 632,234 | 3,361 | 76,811 | 1,780 | 555,423 | 1,581 |
| | National Penn Bancshares | PA | 403,118 | 1,751 | 41,873 | 802 | 361,245 | 949 |
| | M&T Bk Corp. | NY | 340,064 | 1,997 | 61,002 | 1,257 | 279,062 | 740 |
| | Susquehanna Bancshares | PA | 294,655 | 1,914 | 53,314 | 1,245 | 241,341 | 669 |
| | RBS Citizens N.A. | RI | 257,816 | 3,990 | 64,573 | 3,485 | 193,243 | 505 |
| | Fulton Fncl Corp. | PA | 247,413 | 1,194 | 27,341 | 588 | 220,072 | 606 |
| | First Niagara Fncl Group | NY | 232,523 | 2,278 | 57,349 | 1,763 | 175,174 | 515 |
| | Bank of America Corp. | NC | 177,736 | 6,398 | 71,850 | 6,098 | 105,886 | 300 |
| | S&T Bancorp | PA | 175,485 | 1,814 | 46,802 | 1,374 | 128,683 | 440 |
| | JPMorgan Chase & Co. | NY | 151,919 | 14,468 | 136,593 | 14,419 | 15,326 | 49 |
| | Firsttrust Bank | PA | 133,059 | 493 | 11,828 | 200 | 121,231 | 293 |
| | Northwest Bancshares Inc. | PA | 128,508 | 1,072 | 29,234 | 726 | 99,274 | 346 |
| | U S Bancorp | MN | 127,186 | 10,576 | 112,003 | 10,501 | 15,183 | 75 |
| | Huntington Bancshares | OH | 125,785 | 1,704 | 44,626 | 1,476 | 81,159 | 228 |
| | Cnb Fncl Corp. | PA | 119,525 | 885 | 27,153 | 557 | 92,372 | 328 |
| | TD Bank N.A. | ME | 114,466 | 1,399 | 35,374 | 1,153 | 79,092 | 246 |
| | First Commonwealth Fncl Corp | PA | 104,307 | 878 | 23,457 | 590 | 80,850 | 288 |
| | Metro Bancorp | PA | 95,487 | 484 | 9,190 | 252 | 86,297 | 232 |
| | Univest Corp of PA | PA | 91,082 | 747 | 21,662 | 542 | 69,420 | 205 |
| | Bryn Mawr Bk Corp. | PA | 90,315 | 301 | 5,003 | 87 | 85,312 | 214 |
| | Community Bk Sys | NY | 78,827 | 539 | 14,893 | 358 | 63,934 | 181 |
| Ally Financial | MI | 74,801 | 2,183 | 68,236 | 2,173 | 6,565 | 10 | |
| Capital One Financial Corp. | VA | 70,627 | 11,272 | 54,912 | 11,225 | 15,715 | 47 | |
| Graystone Tower Bank | PA | 69,970 | 284 | 5,683 | 114 | 64,287 | 170 | |
| Vist Fncl Corp. | PA | 65,351 | 325 | 7,119 | 177 | 58,232 | 148 | |
| Texas Cap Bancshares | TX | 59,235 | 3,302 | 28,928 | 3,177 | 30,307 | 125 | |
| 1St Summit Bc of Johnstown | PA | 57,154 | 448 | 10,396 | 295 | 46,758 | 153 | |
| QNB Corp. | PA | 54,083 | 426 | 13,104 | 294 | 40,979 | 132 | |
| Puerto Rico | Popular | PR | 855,875 | 11,356 | 325,777 | 9,719 | 530,098 | 1,637 |
| | Compass Bank | AL | 128,983 | 1,115 | 32,004 | 798 | 96,979 | 317 |
| | Banco Santander De Puerto RI | PR | 93,125 | 743 | 18,793 | 491 | 74,332 | 252 |
| | First Bancorp | PR | 84,194 | 438 | 10,023 | 239 | 74,171 | 199 |
| | Oriental Fncl Grp. | PR | 76,364 | 338 | 7,279 | 141 | 69,085 | 197 |
| Rhode Island | | | | | | | | |

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

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

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

| State or Territory | Name of Lending Institution | HQ Location | All Small Business Lending (less than \$1 million) | | Micro Business Lending (less than \$100,000) | | Macro Business Lending (\$100,000-\$1M) | |
|--------------------|------------------------------|-------------|---|---------------|---|---------------|--|---------------|
| | | | Amount (1,000) (1) | Number (2) | Amount (1,000) (3) | Number (4) | Amount (1,000) (5) | Number (6) |
| | Texas Cap Bancshares | TX | 402,212 | 14,408 | 105,080 | 13,636 | 297,132 | 772 |
| | Prosperity Bancshares | TX | 368,804 | 3,059 | 72,894 | 2,178 | 295,910 | 881 |
| | Comerica | TX | 320,390 | 1,407 | 40,600 | 683 | 279,790 | 724 |
| | Capital One Financial Corp. | VA | 304,032 | 27,989 | 131,555 | 27,538 | 172,477 | 451 |
| | Amarillo Nat Bancorp | TX | 244,815 | 4,150 | 105,142 | 3,669 | 139,673 | 481 |
| | International Bshrs Corp | TX | 225,636 | 2,100 | 49,459 | 1,544 | 176,177 | 556 |
| | American St Fncl Corp | TX | 209,414 | 2,484 | 50,996 | 2,070 | 158,418 | 414 |
| | Regions Financial Corp. | AL | 198,976 | 2,391 | 50,694 | 1,995 | 148,282 | 396 |
| | MOW/RPW li | TX | 178,220 | 1,277 | 37,627 | 878 | 140,593 | 399 |
| | Happy Bancshares | TX | 176,259 | 1,721 | 43,198 | 1,267 | 133,061 | 454 |
| | Overton Financial Corp. | TX | 173,209 | 1,197 | 33,280 | 785 | 139,929 | 412 |
| | ANB Holding Corp. | TX | 155,422 | 1,033 | 30,663 | 668 | 124,759 | 365 |
| | Legacytexas Grp. | TX | 155,033 | 750 | 19,828 | 403 | 135,205 | 347 |
| | City Bank | TX | 152,635 | 1,297 | 30,610 | 953 | 122,025 | 344 |
| | Bok Financial Corp. | OK | 148,557 | 517 | 10,330 | 194 | 138,227 | 323 |
| | Ally Financial | MI | 139,072 | 3,892 | 125,836 | 3,869 | 13,236 | 23 |
| | Weststar Bhc | TX | 132,568 | 724 | 21,120 | 411 | 111,448 | 313 |
| | Southside Bancshares | TX | 123,638 | 1,139 | 32,151 | 878 | 91,487 | 261 |
| | Broadway Bancshares | TX | 115,391 | 709 | 18,809 | 445 | 96,582 | 264 |
| | Central Cmnty Corp. | TX | 114,886 | 1,055 | 23,780 | 807 | 91,106 | 248 |
| | CBFH | TX | 108,454 | 969 | 26,001 | 723 | 82,453 | 246 |
| | North Amer Bancshares | TX | 94,643 | 710 | 17,155 | 507 | 77,488 | 203 |
| | U S Bancorp | MN | 86,168 | 5,889 | 67,470 | 5,827 | 18,698 | 62 |
| | Jefferson Bancshares | TX | 85,471 | 673 | 17,777 | 478 | 67,694 | 195 |
| | Trustmark Corp. | MS | 84,674 | 413 | 11,940 | 230 | 72,734 | 183 |
| | Bancorpsouth | MS | 83,854 | 770 | 19,282 | 556 | 64,572 | 214 |
| | Hancock Holding Corp. | MS | 82,519 | 369 | 8,016 | 183 | 74,503 | 186 |
| | Encore Bancshares | TX | 78,092 | 279 | 6,431 | 109 | 71,661 | 170 |
| | Inwood Bancshares | TX | 74,563 | 372 | 9,457 | 206 | 65,106 | 166 |
| | Woodforest National Bank | TX | 72,598 | 379 | 8,214 | 192 | 64,384 | 187 |
| | Plains Bancorp | TX | 72,439 | 750 | 18,494 | 591 | 53,945 | 159 |
| | American Bk Holding Corp | TX | 70,931 | 594 | 18,193 | 434 | 52,738 | 160 |
| | Metrocorp Bancshares | TX | 70,387 | 207 | 3,132 | 46 | 67,255 | 161 |
| | Patriot Bancshares | TX | 68,247 | 292 | 6,440 | 139 | 61,807 | 153 |
| | Security Holding Corp. | TX | 65,462 | 998 | 21,078 | 864 | 44,384 | 134 |
| | First NB Group | TX | 64,463 | 396 | 9,703 | 221 | 54,760 | 175 |
| | Community TR Financial Corp. | LA | 58,189 | 217 | 4,370 | 90 | 53,819 | 127 |
| | First Citizens Bancshares | NC | 57,088 | 329 | 6,538 | 197 | 50,550 | 132 |
| | Inter National Bank | TX | 53,325 | 322 | 7,880 | 180 | 45,445 | 142 |
| Utah | Zions Bancorp | UT | 593,194 | 7,705 | 192,247 | 6,552 | 400,947 | 1,153 |
| | Wells Fargo & Co. | CA | 497,420 | 14,458 | 323,588 | 13,886 | 173,832 | 572 |

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

| State or Territory | Name of Lending Institution | HQ Location | All Small Business Lending (less than \$1 million) | | Micro Business Lending (less than \$100,000) | | Macro Business Lending (\$100,000-\$1M) | | |
|--------------------------|--------------------------------|-------------------|---|---------------|---|---------------|--|---------------|-------|
| | | | Amount (1,000) (1) | Number (2) | Amount (1,000) (3) | Number (4) | Amount (1,000) (5) | Number (6) | |
| Vermont | JPMorgan Chase & Co. | NY | 148,613 | 5,424 | 54,313 | 5,203 | 94,300 | 221 | |
| | U S Bancorp | MN | 97,488 | 2,882 | 31,508 | 2,709 | 65,980 | 173 | |
| | Keycorp | OH | 65,988 | 327 | 6,329 | 189 | 59,659 | 138 | |
| | Merchants Bancshares | VT | 68,725 | 411 | 10,250 | 244 | 58,475 | 167 | |
| | TD Bank N.A. | ME | 53,939 | 578 | 17,966 | 489 | 35,973 | 89 | |
| Virginia | BB&T Corp. | NC | 1,051,449 | 4,457 | 106,861 | 1,985 | 944,588 | 2,472 | |
| | Wells Fargo & Co. | CA | 672,476 | 14,841 | 389,091 | 13,959 | 283,385 | 882 | |
| | Suntrust Bk | GA | 527,824 | 2,514 | 48,758 | 1,420 | 479,066 | 1,094 | |
| | Bank of America Corp. | NC | 289,706 | 6,359 | 77,938 | 5,829 | 211,768 | 530 | |
| | PNC Fncl Svc Group | PA | 201,038 | 1,526 | 47,338 | 1,107 | 153,700 | 419 | |
| | First Citizens Bancshares | NC | 180,365 | 1,392 | 32,898 | 972 | 147,467 | 420 | |
| | Union First Mkt Bshrs Corp | VA | 162,738 | 1,031 | 23,414 | 655 | 139,324 | 376 | |
| | Townebank | VA | 155,979 | 918 | 22,354 | 539 | 133,625 | 379 | |
| | Stellarone Corp. | VA | 155,420 | 800 | 20,961 | 423 | 134,459 | 377 | |
| | Southern Bshrs NC | NC | 148,132 | 622 | 10,669 | 247 | 137,463 | 375 | |
| | United Bancshares | WV | 107,494 | 538 | 11,988 | 292 | 95,506 | 246 | |
| | Capital One Financial Corp. | VA | 94,055 | 7,668 | 43,965 | 7,538 | 50,090 | 130 | |
| | Burke & Herbert Bank And Trust | VA | 86,374 | 514 | 12,579 | 305 | 73,795 | 209 | |
| | JPMorgan Chase & Co. | NY | 82,965 | 7,513 | 72,010 | 7,487 | 10,955 | 26 | |
| | Virginia Cmrc Bancorp | VA | 76,129 | 353 | 9,265 | 161 | 66,864 | 192 | |
| | Eastern VA Bancshares | VA | 57,685 | 447 | 13,257 | 309 | 44,428 | 138 | |
| | Cardinal Financial Corp. | VA | 56,637 | 144 | 1,894 | 33 | 54,743 | 111 | |
| | First Cap Bancorp | VA | 52,000 | 260 | 7,923 | 137 | 44,077 | 123 | |
| | Washington | Wells Fargo & Co. | CA | 724,392 | 19,261 | 438,876 | 18,384 | 285,516 | 877 |
| | | U S Bancorp | MN | 604,047 | 15,903 | 176,141 | 14,893 | 427,906 | 1,010 |
| Bank of America Corp. | | NC | 379,959 | 11,360 | 149,063 | 10,770 | 230,896 | 590 | |
| Wtb Financial Corp. | | WA | 327,612 | 1,601 | 36,941 | 856 | 290,671 | 745 | |
| Banner Corp. | | WA | 285,370 | 1,649 | 34,670 | 969 | 250,700 | 680 | |
| ColUMBia Bkg Sys | | WA | 268,126 | 1,193 | 27,863 | 577 | 240,263 | 616 | |
| Keycorp | | OH | 192,990 | 899 | 14,768 | 509 | 178,222 | 390 | |
| JPMorgan Chase & Co. | | NY | 163,129 | 11,906 | 114,314 | 11,781 | 48,815 | 125 | |
| Sterling Financial Corp. | | WA | 132,589 | 684 | 15,290 | 353 | 117,299 | 331 | |
| Washington Bkg Co. | | WA | 125,608 | 737 | 20,142 | 433 | 105,466 | 304 | |
| Skbhc Holds Llc | | AZ | 69,107 | 381 | 10,682 | 231 | 58,425 | 150 | |
| Olympic Bancorp | | WA | 67,113 | 431 | 12,349 | 269 | 54,764 | 162 | |
| Umpqua Holding Corp. | | OR | 66,316 | 294 | 6,219 | 144 | 60,097 | 150 | |
| Peoples Bancorp | | WA | 59,713 | 296 | 6,891 | 149 | 52,822 | 147 | |
| West Virginia | | BB&T Corp. | NC | 224,746 | 1,269 | 33,644 | 722 | 191,102 | 547 |

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

| State or Territory | Name of Lending Institution | HQ Location | All Small Business Lending (less than \$1 million) | | Micro Business Lending (less than \$100,000) | | Macro Business Lending (\$100,000-\$1 million) | |
|------------------------|------------------------------|-------------|---|---------------|---|---------------|---|---------------|
| | | | Amount (1,000) (1) | Number (2) | Amount (1,000) (3) | Number (4) | Amount (1,000) (5) | Number (6) |
| Wisconsin | United Bancshares | WV | 191,178 | 1,359 | 38,660 | 905 | 152,518 | 454 |
| | Huntington Bancshares | OH | 72,832 | 538 | 12,348 | 375 | 60,484 | 163 |
| | JPMorgan Chase & Co. | NY | 64,195 | 1,723 | 17,166 | 1,620 | 47,029 | 103 |
| | City Holding Corp. | WV | 58,383 | 389 | 11,360 | 246 | 47,023 | 143 |
| | Wesbanco | WV | 53,789 | 358 | 8,296 | 225 | 45,493 | 133 |
| | U S Bancorp | MN | 551,146 | 20,006 | 197,087 | 19,023 | 354,059 | 983 |
| | Associated Banc Corp | WI | 483,724 | 2,029 | 42,853 | 896 | 440,871 | 1,133 |
| | Johnson Fncl Grp. | WI | 351,352 | 1,359 | 27,663 | 510 | 323,689 | 849 |
| | Wells Fargo & Co. | CA | 241,807 | 6,085 | 144,685 | 5,770 | 97,122 | 315 |
| | JPMorgan Chase & Co. | NY | 215,402 | 9,348 | 87,966 | 9,030 | 127,436 | 318 |
| | River Valley Bancorp | WI | 187,411 | 1,178 | 28,386 | 689 | 159,025 | 489 |
| | Baylake Corp. | WI | 130,700 | 687 | 16,167 | 337 | 114,533 | 350 |
| | TRI City Bshrs Corp | WI | 128,112 | 668 | 14,609 | 328 | 113,503 | 340 |
| | Oconomowoc Bancshares | WI | 127,047 | 553 | 11,549 | 255 | 115,498 | 298 |
| | NEB Corp. | WI | 122,319 | 1,040 | 26,519 | 744 | 95,800 | 296 |
| | Wintrust Financial Corp. | IL | 109,189 | 487 | 9,859 | 245 | 99,330 | 242 |
| | Waupaca Bancorp | WI | 104,594 | 1,305 | 25,503 | 1,039 | 79,091 | 266 |
| | Bankmanagers Corp. | WI | 101,374 | 351 | 6,261 | 121 | 95,113 | 230 |
| | Community Banc Corp Sheboyga | WI | 86,700 | 422 | 9,081 | 219 | 77,619 | 203 |
| | BMO Harris Bank N.A. | IL | 64,973 | 404 | 7,790 | 245 | 57,183 | 159 |
| Talmer Bancorp | MI | 58,186 | 421 | 10,847 | 262 | 47,339 | 159 | |
| PNC Fncl Svc Group | PA | 57,701 | 455 | 11,397 | 332 | 46,304 | 123 | |
| Otto Bremer Foundation | MN | 56,228 | 388 | 10,254 | 240 | 45,974 | 148 | |
| Wyoming | Wells Fargo & Co. | CA | 124,493 | 2,507 | 57,061 | 2,309 | 67,432 | 198 |
| | First Intrst Bancsystem | MT | 101,589 | 1,253 | 31,458 | 1,025 | 70,131 | 228 |

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

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

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

| State or Territory | Name of Lending Institution | HQ Location | Micro Business Lending (less than \$100,000) | | All Small Business Lending (less than \$1 million) | | Macro Business Lending (\$100,000-\$1 million) | |
|--------------------|-----------------------------|-------------|---|---------------|---|---------------|---|---------------|
| | | | Amount (1,000) (1) | Number (2) | Amount (1,000) (3) | Number (4) | Amount (1,000) (5) | Number (6) |
| Alabama | | | | | | | | |
| | Regions Financial Corp. | AL | 306,309 | 11,917 | 817,941 | 13,342 | 511,632 | 1,425 |
| | Wells Fargo & Co . | CA | 105,539 | 4,060 | 240,224 | 4,469 | 134,685 | 409 |
| | Synovus Financial | GA | 70,787 | 1,594 | 432,292 | 2,697 | 361,505 | 1,103 |
| | Compass Bank | AL | 54,757 | 1,731 | 115,741 | 1,913 | 60,984 | 182 |
| | ServisfirstBancshares | AL | 35,045 | 754 | 402,777 | 1,685 | 367,732 | 931 |
| | Banctrust Fncl Grp. | AL | 28,681 | 812 | 114,817 | 1,107 | 86,136 | 295 |
| | JPMorgan Chase & Co . | NY | 27,171 | 3,193 | 29,409 | 3,200 | 2,238 | 7 |
| | Bank of America Corp. | NC | 20,537 | 2,102 | 47,722 | 2,176 | 27,185 | 74 |
| | Ally Financial | MI | 20,014 | 635 | 22,175 | 639 | 2,161 | 4 |
| | Bancindependent | AL | 19,123 | 553 | 89,659 | 773 | 70,536 | 220 |
| | Renasant Corp. | MS | 15,844 | 363 | 106,076 | 629 | 90,232 | 266 |
| | Hancock Holding Corp. | MS | 15,105 | 352 | 141,026 | 704 | 125,921 | 352 |
| | RBCBank | NC | 12,858 | 572 | 53,059 | 684 | 40,201 | 112 |
| | Capital One Financial Corp. | VA | 12,645 | 3,561 | 14,521 | 3,564 | 1,876 | 3 |
| | West Alabama Cap Corp. | AL | 11,609 | 483 | 43,204 | 581 | 31,595 | 98 |
| | U S Bancorp | MN | 10,989 | 930 | 12,180 | 933 | 1,191 | 3 |
| Alaska | | | | | | | | |
| | Wells Fargo & Co . | CA | 136,644 | 5,350 | 238,974 | 5,694 | 102,330 | 344 |
| | Bank of America Corp. | NC | 31,959 | 3,413 | 40,210 | 3,430 | 8,251 | 17 |
| | First National Bank Alaska | AK | 22,019 | 478 | 143,737 | 837 | 121,718 | 359 |
| Arizona | | | | | | | | |
| | Wells Fargo & Co . | CA | 733,581 | 31,503 | 1,146,435 | 32,838 | 412,854 | 1,335 |
| | JPMorgan Chase & Co . | NY | 205,986 | 20,512 | 347,575 | 20,904 | 141,589 | 392 |
| | Bank of America Corp. | NC | 91,873 | 5,394 | 268,508 | 5,882 | 176,635 | 488 |
| | Zions Bancorp | UT | 61,942 | 2,561 | 258,201 | 3,091 | 196,259 | 530 |
| | Compass Bank | AL | 51,590 | 1,594 | 98,009 | 1,731 | 46,419 | 137 |
| | U S Bancorp | MN | 40,406 | 3,793 | 84,933 | 3,913 | 44,527 | 120 |
| | Ally Financial | MI | 20,222 | 620 | 21,064 | 622 | 842 | 2 |
| | Capital One Financial Corp. | VA | 19,543 | 5,857 | 22,954 | 5,871 | 3,411 | 14 |
| | Texas Capbancshares | TX | 15,674 | 3,186 | 19,575 | 3,202 | 3,901 | 16 |
| Arkansas | | | | | | | | |
| | Arvest Bk Grp. | AR | 99,514 | 3,374 | 491,177 | 4,557 | 391,663 | 1,183 |
| | Regions Financial Corp. | AL | 56,702 | 2,263 | 199,640 | 2,703 | 142,938 | 440 |
| | First Security Bancorp | AR | 37,719 | 1,373 | 127,677 | 1,707 | 89,958 | 334 |
| | Wells Fargo & Co . | CA | 33,889 | 1,060 | 40,025 | 1,099 | 6,136 | 39 |
| | U S Bancorp | MN | 32,499 | 2,532 | 67,552 | 2,622 | 35,053 | 90 |
| | JPMorgan Chase & Co . | NY | 24,419 | 2,342 | 28,501 | 2,351 | 4,082 | 9 |
| | Ally Financial | MI | 22,430 | 741 | 23,406 | 742 | 976 | 1 |
| | Bancorpsouth | MS | 21,447 | 744 | 78,832 | 925 | 57,385 | 181 |
| | Simmons First Nat Corp. | AR | 17,860 | 619 | 52,616 | 742 | 34,756 | 123 |

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

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

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

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

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

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

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

| State or Territory | Name of Lending Institution | HQ Location | Micro Business Lending (less than \$100,000) | | All Small Business Lending (less than \$1 million) | | Macro Business Lending (\$100,000-\$1 million) | |
|--------------------|---------------------------------|-------------|---|---------------|---|---------------|---|---------------|
| | | | Amount (1,000) (1) | Number (2) | Amount (1,000) (3) | Number (4) | Amount (1,000) (5) | Number (6) |
| | Colony Bancorp | GA | 15,542 | 625 | 78,467 | 822 | 62,925 | 197 |
| | Southeastern Bk Financial Corp. | GA | 13,927 | 379 | 97,586 | 650 | 83,659 | 271 |
| | Texas Capbancshares | TX | 13,295 | 2,588 | 23,354 | 2,619 | 10,059 | 31 |
| | SCBT Fncl Corp. | SC | 12,764 | 368 | 82,498 | 578 | 69,734 | 210 |
| | Fidelity Southern Corp. | GA | 10,484 | 200 | 103,635 | 445 | 93,151 | 245 |
| | First Citizens Bancorp | SC | 10,072 | 249 | 69,027 | 418 | 58,955 | 169 |
| Guam | | | | | | | | |
| | Bank of The West | CA | 10,288 | 515 | 47,416 | 609 | 37,128 | 94 |
| Hawaii | | | | | | | | |
| | Bank of The West | CA | 109,461 | 3,880 | 454,127 | 4,813 | 344,666 | 933 |
| | Wells Fargo & Co . | CA | 33,313 | 1,049 | 40,674 | 1,099 | 7,361 | 50 |
| | JPMorgan Chase & Co . | NY | 16,221 | 1,688 | 16,355 | 1,689 | 134 | 1 |
| | Central Pacific Financial Corp. | HI | 13,443 | 306 | 70,462 | 449 | 57,019 | 143 |
| | Bank of HI Corp. | HI | 12,237 | 218 | 143,594 | 533 | 131,357 | 315 |
| | Bank of America Corp. | NC | 12,112 | 1,146 | 17,877 | 1,162 | 5,765 | 16 |
| Idaho | | | | | | | | |
| | Wells Fargo & Co . | CA | 195,355 | 8,224 | 317,785 | 8,636 | 122,430 | 412 |
| | U S Bancorp | MN | 57,733 | 4,759 | 190,049 | 5,102 | 132,316 | 343 |
| | Zions Bancorp | UT | 40,117 | 1,388 | 153,691 | 1,764 | 113,574 | 376 |
| | The Bank of Commerce | ID | 22,901 | 659 | 92,707 | 862 | 69,806 | 203 |
| | JPMorgan Chase & Co. | NY | 17,145 | 1,944 | 21,275 | 1,957 | 4,130 | 13 |
| | WTB Financial Corp. | WA | 11,089 | 269 | 78,270 | 455 | 67,181 | 186 |
| | Bank of America Corp. | NC | 10,371 | 864 | 33,298 | 917 | 22,927 | 53 |
| Illinois | | | | | | | | |
| | JPMorgan Chase & Co . | NY | 441,906 | 44,103 | 851,816 | 45,058 | 409,910 | 955 |
| | U S Bancorp | MN | 165,425 | 13,938 | 367,230 | 14,537 | 201,805 | 599 |
| | Wells Fargo & Co . | CA | 159,160 | 5,436 | 215,456 | 5,660 | 56,296 | 224 |
| | PNC Fncl Svc Group | PA | 111,751 | 3,272 | 334,019 | 3,916 | 222,268 | 644 |
| | Bank of America Corp. | NC | 70,839 | 5,555 | 354,725 | 6,288 | 283,886 | 733 |
| | Wintrust Financial Corp. | IL | 63,606 | 1,665 | 794,488 | 3,415 | 730,882 | 1,750 |
| | First Midwest Bancorp | IL | 51,908 | 1,192 | 558,456 | 2,537 | 506,548 | 1,345 |
| | Capital One Financial Corp. | VA | 51,261 | 11,855 | 72,240 | 11,928 | 20,979 | 73 |
| | Ally Financial | MI | 48,826 | 1,558 | 55,218 | 1,569 | 6,392 | 11 |
| | American Chartered Bancorp | IL | 41,426 | 701 | 423,415 | 1,646 | 381,989 | 945 |
| | Fifth Third Bancorp | OH | 37,945 | 1,270 | 297,359 | 1,934 | 259,414 | 664 |
| | BMO Harris Bank N.A. | IL | 37,542 | 2,754 | 417,317 | 3,714 | 379,775 | 960 |
| | Morton Community Bank | IL | 33,668 | 1,006 | 178,521 | 1,439 | 144,853 | 433 |
| | First Mid-Ilbancshares | IL | 32,757 | 1,025 | 151,011 | 1,381 | 118,254 | 356 |
| | Regions Financial Corp. | AL | 32,755 | 1,411 | 96,587 | 1,606 | 63,832 | 195 |
| | First Busey Corp. | IL | 24,931 | 652 | 173,467 | 1,064 | 148,536 | 412 |
| | MB Financial | IL | 19,617 | 513 | 330,729 | 1,247 | 311,112 | 734 |

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

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

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

| State or Territory | Name of Lending Institution | HQ Location | Micro Business Lending (less than \$100,000) | | All Small Business Lending (less than \$1 million) | | Macro Business Lending (\$100,000-\$1 million) | | |
|-----------------------------|--------------------------------|-------------------------|---|---------------|---|---------------|---|---------------|-----|
| | | | Amount (1,000) (1) | Number (2) | Amount (1,000) (3) | Number (4) | Amount (1,000) (5) | Number (6) | |
| Kansas | Capital One Financial Corp. | VA | 15,266 | 3,306 | 15,608 | 3,307 | 342 | 1 | |
| | First Citizens Financial Corp. | IA | 15,042 | 589 | 45,071 | 680 | 30,029 | 91 | |
| | Bank of America Corp. | NC | 10,440 | 1,096 | 16,267 | 1,119 | 5,827 | 23 | |
| | Wells Fargo & Co . | CA | 39,168 | 1,287 | 50,038 | 1,329 | 10,870 | 42 | |
| | JPMorgan Chase & Co . | NY | 30,581 | 3,311 | 33,844 | 3,319 | 3,263 | 8 | |
| | U S Bancorp | MN | 29,288 | 2,433 | 87,501 | 2,581 | 58,213 | 148 | |
| | Commercebankshares | MO | 24,959 | 709 | 141,762 | 1,037 | 116,803 | 328 | |
| | Intrust Financial Corp. | KS | 24,316 | 1,148 | 178,475 | 1,547 | 154,159 | 399 | |
| | Bank of America Corp. | NC | 20,325 | 1,671 | 58,696 | 1,772 | 38,371 | 101 | |
| | Emprise Financial Corp. | KS | 16,852 | 722 | 81,615 | 906 | 64,763 | 184 | |
| | UMB Financial Corp. | MO | 16,285 | 518 | 145,435 | 830 | 129,150 | 312 | |
| | Manhattan Bancorp | KS | 15,763 | 536 | 72,600 | 694 | 56,837 | 158 | |
| | Ally Financial | MI | 13,995 | 448 | 16,157 | 452 | 2,162 | 4 | |
| | Capital One Financial Corp. | VA | 13,495 | 2,766 | 14,213 | 2,767 | 718 | 1 | |
| Kentucky | Central of KS | KS | 13,286 | 458 | 37,283 | 538 | 23,997 | 80 | |
| | Corefirst Bank & Trust | KS | 11,601 | 385 | 62,160 | 538 | 50,559 | 153 | |
| | PNC Fncl Svc Group | PA | 132,930 | 3,431 | 369,337 | 4,098 | 236,407 | 667 | |
| | U S Bancorp | MN | 62,901 | 5,246 | 200,443 | 5,612 | 137,542 | 366 | |
| | JPMorgan Chase & Co . | NY | 50,883 | 5,118 | 142,778 | 5,329 | 91,895 | 211 | |
| | Wells Fargo & Co . | CA | 35,230 | 1,122 | 40,650 | 1,155 | 5,420 | 33 | |
| | BB&T Corp. | NC | 28,328 | 567 | 218,253 | 1,067 | 189,925 | 500 | |
| | Centralbankshares | KY | 27,106 | 688 | 141,253 | 1,041 | 114,147 | 353 | |
| | Whitaker Bancorp | KY | 21,085 | 919 | 68,111 | 1,090 | 47,026 | 171 | |
| | Fifth Third Bancorp | OH | 20,204 | 647 | 158,481 | 1,035 | 138,277 | 388 | |
| | Community TR Bancorp | KY | 19,789 | 570 | 78,278 | 769 | 58,489 | 199 | |
| | Old Nat Bancorp | IN | 17,170 | 444 | 87,196 | 660 | 70,026 | 216 | |
| | Huntingtonbankshares | OH | 16,021 | 561 | 47,745 | 641 | 31,724 | 80 | |
| | Bank of KY Fncl Corp. | KY | 14,754 | 304 | 105,414 | 545 | 90,660 | 241 | |
| | Ally Financial | MI | 13,132 | 394 | 15,345 | 398 | 2,213 | 4 | |
| | Republic Bancorp | KY | 12,522 | 233 | 96,705 | 464 | 84,183 | 231 | |
| | Capital One Financial Corp. | VA | 11,037 | 3,013 | 12,725 | 3,020 | 1,688 | 7 | |
| | Louisiana | Regions Financial Corp. | AL | 119,418 | 4,532 | 332,532 | 5,158 | 213,114 | 626 |
| | | JPMorgan Chase & Co . | NY | 119,385 | 10,106 | 397,850 | 10,747 | 278,465 | 641 |
| Hancock Holding Corp. | | MS | 105,771 | 2,458 | 796,248 | 4,363 | 690,477 | 1,905 | |
| Capital One Financial Corp. | | VA | 92,757 | 8,334 | 325,522 | 8,930 | 232,765 | 596 | |
| Iberiabank Corp. | | LA | 43,208 | 891 | 330,980 | 1,699 | 287,772 | 808 | |
| Wells Fargo & Co . | | CA | 42,255 | 1,395 | 51,822 | 1,451 | 9,567 | 56 | |
| Ally Financial | | MI | 41,148 | 1,307 | 43,557 | 1,311 | 2,409 | 4 | |

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

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

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

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

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

| State or Territory | Name of Lending Institution | HQ Location | Micro Business Lending (less than \$100,000) | | All Small Business Lending (less than \$1 million) | | Macro Business Lending (\$100,000-\$1 million) | |
|-----------------------------|------------------------------|-------------|---|---------------|---|---------------|---|---------------|
| | | | Amount (1,000) (1) | Number (2) | Amount (1,000) (3) | Number (4) | Amount (1,000) (5) | Number (6) |
| Missouri | Bancplus Corp. | MS | 28,551 | 1,425 | 83,788 | 1,616 | 55,237 | 191 |
| | Wells Fargo & Co . | CA | 27,503 | 923 | 35,627 | 958 | 8,124 | 35 |
| | Hancock Holding Corp. | MS | 27,088 | 743 | 143,075 | 1,089 | 115,987 | 346 |
| | Renasant Corp. | MS | 25,600 | 725 | 112,611 | 1,019 | 87,011 | 294 |
| | First M&F Corp. | MS | 24,295 | 775 | 78,658 | 972 | 54,363 | 197 |
| | JPMorgan Chase & Co . | NY | 16,717 | 1,885 | 20,953 | 1,895 | 4,236 | 10 |
| | State Bank And Trust Company | MS | 14,948 | 564 | 44,620 | 678 | 29,672 | 114 |
| | Citizens Corp. | MS | 13,539 | 648 | 49,475 | 761 | 35,936 | 113 |
| | Ally Financial | MI | 13,113 | 419 | 14,238 | 421 | 1,125 | 2 |
| | Citizens Nat Banc Corp. | MS | 12,985 | 393 | 66,321 | 564 | 53,336 | 171 |
| | U S Bancorp | MN | 145,309 | 11,929 | 409,663 | 12,648 | 264,354 | 719 |
| | Central Banccompany | MO | 124,244 | 4,063 | 688,740 | 5,709 | 564,496 | 1,646 |
| | Commercebancshares | MO | 73,374 | 2,218 | 477,207 | 3,337 | 403,833 | 1,119 |
| | Wells Fargo & Co . | CA | 71,793 | 2,420 | 84,897 | 2,490 | 13,104 | 70 |
| | JPMorgan Chase & Co . | NY | 61,307 | 6,444 | 65,900 | 6,460 | 4,593 | 16 |
| Bank of America Corp. | NC | 49,112 | 3,953 | 153,415 | 4,227 | 104,303 | 274 | |
| Regions Financial Corp. | AL | 35,192 | 1,453 | 123,992 | 1,705 | 88,800 | 252 | |
| PNC Fncl Svc Group | PA | 32,292 | 895 | 114,702 | 1,121 | 82,410 | 226 | |
| Ally Financial | MI | 24,891 | 841 | 30,446 | 849 | 5,555 | 8 | |
| Capital One Financial Corp. | VA | 21,486 | 5,486 | 28,318 | 5,507 | 6,832 | 21 | |
| Hawthornbancshares | MO | 19,913 | 558 | 90,198 | 804 | 70,285 | 246 | |
| UMB Financial Corp. | MO | 19,187 | 670 | 214,345 | 1,154 | 195,158 | 484 | |
| Arvest Bk Grp. | AR | 15,696 | 494 | 101,507 | 732 | 85,811 | 238 | |
| Texas Cap Bancshares | TX | 14,320 | 2,088 | 24,962 | 2,129 | 10,642 | 41 | |
| Great Southern Bancorp | MO | 13,001 | 323 | 127,920 | 615 | 114,919 | 292 | |
| Montana | Wells Fargo & Co . | CA | 87,764 | 3,914 | 151,406 | 4,112 | 63,642 | 198 |
| | First Intrst Bancsystem | MT | 43,664 | 1,676 | 158,391 | 2,026 | 114,727 | 350 |
| | Glacier Bancorp | MT | 34,321 | 1,041 | 139,546 | 1,358 | 105,225 | 317 |
| | Stockman Financial Corp. | MT | 31,591 | 896 | 144,574 | 1,242 | 112,983 | 346 |
| | U S Bancorp | MN | 29,847 | 2,375 | 76,193 | 2,509 | 46,346 | 134 |
| | JPMorgan Chase & Co . | NY | 15,137 | 1,460 | 16,765 | 1,467 | 1,628 | 7 |
| | Ally Financial | MI | 10,602 | 329 | 11,729 | 332 | 1,127 | 3 |
| Nebraska | Wells Fargo & Co . | CA | 116,732 | 4,932 | 208,002 | 5,187 | 91,270 | 255 |
| | Lauritzen Corp. | NE | 47,938 | 1,646 | 233,249 | 2,195 | 185,311 | 549 |
| | U S Bancorp | MN | 47,123 | 3,688 | 114,059 | 3,866 | 66,936 | 178 |
| | Pinnacle Bancorp | NE | 44,695 | 1,734 | 141,047 | 2,057 | 96,352 | 323 |
| | JPMorgan Chase & Co . | NY | 26,123 | 2,458 | 26,823 | 2,460 | 700 | 2 |
| | Farmers & Mrch Inv | NE | 20,904 | 503 | 132,752 | 801 | 111,848 | 298 |

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

| State or Territory | Name of Lending Institution | HQ Location | Micro Business Lending (less than \$100,000) | | All Small Business Lending (less than \$1 million) | | Macro Business Lending (\$100,000-\$1 million) | |
|--------------------|-----------------------------|-------------|---|---------------|---|---------------|---|---------------|
| | | | Amount (1,000) (1) | Number (2) | Amount (1,000) (3) | Number (4) | Amount (1,000) (5) | Number (6) |
| Nevada | Ally Financial | MI | 17,298 | 612 | 19,342 | 615 | 2,044 | 3 |
| | Wells Fargo & Co . | CA | 268,069 | 12,918 | 384,875 | 13,308 | 116,806 | 390 |
| | Zions Bancorp | UT | 70,818 | 2,213 | 242,225 | 2,680 | 171,407 | 467 |
| | Bank of America Corp. | NC | 42,145 | 2,582 | 113,787 | 2,785 | 71,642 | 203 |
| | U S Bancorp | MN | 33,814 | 3,094 | 78,967 | 3,203 | 45,153 | 109 |
| | JPMorgan Chase & Co . | NY | 33,011 | 3,518 | 38,868 | 3,537 | 5,857 | 19 |
| New Hampshire | Western Alli Bancorp | AZ | 18,518 | 363 | 177,246 | 781 | 158,728 | 418 |
| | TD Bank N.A. | ME | 60,325 | 1,630 | 133,237 | 1,892 | 72,912 | 262 |
| | Wells Fargo & Co . | CA | 31,967 | 954 | 38,423 | 995 | 6,456 | 41 |
| | JPMorgan Chase & Co . | NY | 22,566 | 2,270 | 25,915 | 2,283 | 3,349 | 13 |
| | Bank of America Corp. | NC | 20,890 | 1,270 | 69,937 | 1,396 | 49,047 | 126 |
| | RBS Citizens N.A. | RI | 16,190 | 1,138 | 58,767 | 1,246 | 42,577 | 108 |
| New Jersey | Ally Financial | MI | 10,519 | 339 | 11,169 | 341 | 650 | 2 |
| | PNC Fncl Svc Group | PA | 473,377 | 9,816 | 1,055,292 | 11,381 | 581,915 | 1,565 |
| | Wells Fargo & Co . | CA | 460,781 | 15,976 | 701,306 | 16,743 | 240,525 | 767 |
| | JPMorgan Chase & Co . | NY | 260,541 | 24,750 | 418,594 | 25,118 | 158,053 | 368 |
| | Bank of America Corp. | NC | 179,688 | 10,182 | 577,977 | 11,291 | 398,289 | 1,109 |
| | TD Bank N.A. | ME | 112,230 | 3,361 | 314,858 | 3,974 | 202,628 | 613 |
| | Capital One Financial Corp. | VA | 86,635 | 11,556 | 201,226 | 11,889 | 114,591 | 333 |
| | Texas Capbancshares | TX | 71,445 | 8,447 | 110,082 | 8,595 | 38,637 | 148 |
| | Valley Nat Bancorp | NJ | 59,782 | 1,544 | 372,143 | 2,307 | 312,361 | 763 |
| | U S Bancorp | MN | 40,523 | 3,365 | 46,874 | 3,387 | 6,351 | 22 |
| | Ally Financial | MI | 39,574 | 1,191 | 41,304 | 1,194 | 1,730 | 3 |
| | HSBC Bank USA NA | IL | 24,536 | 814 | 74,004 | 942 | 49,468 | 128 |
| | Fulton Fncl Corp. | PA | 15,699 | 330 | 133,495 | 664 | 117,796 | 334 |
| | Lakeland Bancorp | NJ | 14,823 | 267 | 122,459 | 545 | 107,636 | 278 |
| | Sun Bancorp NJ | NJ | 13,526 | 242 | 135,238 | 541 | 121,712 | 299 |
| New Mexico | New York Cmnty Bancorp | NY | 12,340 | 1,719 | 23,600 | 1,751 | 11,260 | 32 |
| | Wells Fargo & Co . | CA | 189,714 | 7,829 | 319,176 | 8,260 | 129,462 | 431 |
| | U S Bancorp | MN | 23,509 | 973 | 83,604 | 1,160 | 60,095 | 187 |
| | JPMorgan Chase & Co . | NY | 20,891 | 2,327 | 22,709 | 2,332 | 1,818 | 5 |
| | Bank of America Corp. | NC | 19,976 | 1,268 | 59,899 | 1,379 | 39,923 | 111 |
| | Compass Bank | AL | 13,936 | 429 | 22,966 | 458 | 9,030 | 29 |
| New York | JPMorgan Chase & Co . | NY | 888,928 | 83,969 | 1,682,466 | 85,824 | 793,538 | 1,855 |
| | HSBC Bank USA NA | IL | 554,737 | 15,468 | 1,285,395 | 17,630 | 730,658 | 2,162 |
| | Capital One Financial Corp. | VA | 404,658 | 26,618 | 1,132,687 | 28,572 | 728,029 | 1,954 |

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

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

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

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

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

| State or Territory | Name of Lending Institution | HQ Location | Micro Business Lending (less than \$100,000) | | All Small Business Lending (less than \$1 million) | | Macro Business Lending (\$100,000-\$1 million) | |
|--------------------|------------------------------|-------------|---|---------------|---|---------------|---|---------------|
| | | | Amount (1,000) (1) | Number (2) | Amount (1,000) (3) | Number (4) | Amount (1,000) (5) | Number (6) |
| | U S Bancorp | MN | 168,992 | 15,523 | 440,793 | 16,193 | 271,801 | 670 |
| | JPMorgan Chase & Co . | NY | 68,343 | 7,129 | 91,047 | 7,192 | 22,704 | 63 |
| | Bank of America Corp. | NC | 46,345 | 3,956 | 131,497 | 4,178 | 85,152 | 222 |
| | Umpqua Holding Corp. | OR | 35,142 | 717 | 273,312 | 1,354 | 238,170 | 637 |
| | Capital One Financial Corp. | VA | 17,832 | 4,331 | 20,407 | 4,338 | 2,575 | 7 |
| | Pacific Continental Corp. | OR | 17,446 | 314 | 105,987 | 556 | 88,541 | 242 |
| | West Coast Bancorp | OR | 15,205 | 326 | 196,221 | 783 | 181,016 | 457 |
| | Texas Capbancshares | TX | 14,749 | 4,633 | 18,014 | 4,646 | 3,265 | 13 |
| | Columbia Bkg Sys | WA | 14,251 | 272 | 91,097 | 487 | 76,846 | 215 |
| | Sterling Financial Corp. | WA | 12,391 | 299 | 103,014 | 535 | 90,623 | 236 |
| | Bank of The West | CA | 11,247 | 411 | 81,966 | 564 | 70,719 | 153 |
| | Ally Financial | MI | 11,235 | 340 | 12,315 | 342 | 1,080 | 2 |
| | Keycorp | OH | 11,051 | 424 | 123,088 | 693 | 112,037 | 269 |
| Pennsylvania | | | | | | | | |
| | PNC Fncl Svc Group | PA | 839,637 | 20,482 | 2,092,006 | 23,979 | 1,252,369 | 3,497 |
| | Wells Fargo & Co . | CA | 396,081 | 13,645 | 694,897 | 14,513 | 298,816 | 868 |
| | JPMorgan Chase & Co . | NY | 136,593 | 14,419 | 151,919 | 14,468 | 15,326 | 49 |
| | U S Bancorp | MN | 112,003 | 10,501 | 127,186 | 10,576 | 15,183 | 75 |
| | FNB Corp. | PA | 76,811 | 1,780 | 632,234 | 3,361 | 555,423 | 1,581 |
| | Bank of America Corp. | NC | 71,850 | 6,098 | 177,736 | 6,398 | 105,886 | 300 |
| | Ally Financial | MI | 68,236 | 2,173 | 74,801 | 2,183 | 6,565 | 10 |
| | RBS Citizens N.A. | RI | 64,573 | 3,485 | 257,816 | 3,990 | 193,243 | 505 |
| | M&T Bk Corp. | NY | 61,002 | 1,257 | 340,064 | 1,997 | 279,062 | 740 |
| | First Niagara Fncl Group | NY | 57,349 | 1,763 | 232,523 | 2,278 | 175,174 | 515 |
| | Capital One Financial Corp. | VA | 54,912 | 11,225 | 70,627 | 11,272 | 15,715 | 47 |
| | Susquehannabancshares | PA | 53,314 | 1,245 | 294,655 | 1,914 | 241,341 | 669 |
| | S&T Bancorp | PA | 46,802 | 1,374 | 175,485 | 1,814 | 128,683 | 440 |
| | Huntingtonbancshares | OH | 44,626 | 1,476 | 125,785 | 1,704 | 81,159 | 228 |
| | National Pennbancshares | PA | 41,873 | 802 | 403,118 | 1,751 | 361,245 | 949 |
| | TD Bank N.A. | ME | 35,374 | 1,153 | 114,466 | 1,399 | 79,092 | 246 |
| | Northwest Bancshares Inc. | PA | 29,234 | 726 | 128,508 | 1,072 | 99,274 | 346 |
| | Texas Capbancshares | TX | 28,928 | 3,177 | 59,235 | 3,302 | 30,307 | 125 |
| | Fulton Fncl Corp. | PA | 27,341 | 588 | 247,413 | 1,194 | 220,072 | 606 |
| | CNB Fncl Corp. | PA | 27,153 | 557 | 119,525 | 885 | 92,372 | 328 |
| | First Commonwealth Fncl Corp | PA | 23,457 | 590 | 104,307 | 878 | 80,850 | 288 |
| | Univest Corp. of PA | PA | 21,662 | 542 | 91,082 | 747 | 69,420 | 205 |
| | Community Bk Sys | NY | 14,893 | 358 | 78,827 | 539 | 63,934 | 181 |
| | GE Capital Financial Inc. | UT | 13,216 | 384 | 25,703 | 432 | 12,487 | 48 |
| | QNB Corp. | PA | 13,104 | 294 | 54,083 | 426 | 40,979 | 132 |
| | Firsttrust Bank | PA | 11,828 | 200 | 133,059 | 493 | 121,231 | 293 |
| | 1St Summit Bc of Johnstown | PA | 10,396 | 295 | 57,154 | 448 | 46,758 | 153 |

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

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

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

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

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

| State or Territory | Name of Lending Institution | HQ Location | Micro Business Lending (less than \$100,000) | | All Small Business Lending (less than \$1 million) | | Macro Business Lending (\$100,000-\$1 million) | |
|--------------------|--------------------------------|-------------|---|---------------|---|---------------|---|---------------|
| | | | Amount (1,000) (1) | Number (2) | Amount (1,000) (3) | Number (4) | Amount (1,000) (5) | Number (6) |
| Utah | North Amerbancshares | TX | 17,155 | 507 | 94,643 | 710 | 77,488 | 203 |
| | GE Capital Financial Inc. | UT | 16,295 | 407 | 36,613 | 476 | 20,318 | 69 |
| | Stearns Bank N A | MN | 14,203 | 352 | 23,382 | 403 | 9,179 | 51 |
| | Trustmark Corp. | MS | 11,940 | 230 | 84,674 | 413 | 72,734 | 183 |
| | Henderson Citizens Bancshares | TX | 10,640 | 373 | 36,284 | 458 | 25,644 | 85 |
| | Alliance Bancshares | TX | 10,416 | 804 | 15,033 | 826 | 4,617 | 22 |
| | BOK Financial Corp. | OK | 10,330 | 194 | 148,557 | 517 | 138,227 | 323 |
| Utah | Wells Fargo & Co . | CA | 323,588 | 13,886 | 497,420 | 14,458 | 173,832 | 572 |
| | Zions Bancorp | UT | 192,247 | 6,552 | 593,194 | 7,705 | 400,947 | 1,153 |
| | JPMorgan Chase & Co . | NY | 54,313 | 5,203 | 148,613 | 5,424 | 94,300 | 221 |
| | U S Bancorp | MN | 31,508 | 2,709 | 97,488 | 2,882 | 65,980 | 173 |
| | Texas Capbancshares | TX | 16,261 | 2,562 | 20,332 | 2,580 | 4,071 | 18 |
| | Ally Financial | MI | 12,622 | 345 | 12,797 | 346 | 175 | 1 |
| | Capital One Financial Corp. | VA | 10,508 | 2,614 | 14,444 | 2,624 | 3,936 | 10 |
| Vermont | TD Bank N.A. | ME | 17,966 | 489 | 53,939 | 578 | 35,973 | 89 |
| | Wells Fargo & Co . | CA | 16,353 | 554 | 19,411 | 575 | 3,058 | 21 |
| | JPMorgan Chase & Co . | NY | 11,329 | 1,139 | 12,049 | 1,143 | 720 | 4 |
| | Merchantsbancshares | VT | 10,250 | 244 | 68,725 | 411 | 58,475 | 167 |
| Virginia | Wells Fargo & Co . | CA | 389,091 | 13,959 | 672,476 | 14,841 | 283,385 | 882 |
| | BB&T Corp. | NC | 106,861 | 1,985 | 1,051,449 | 4,457 | 944,588 | 2,472 |
| | Bank of America Corp. | NC | 77,938 | 5,829 | 289,706 | 6,359 | 211,768 | 530 |
| | JPMorgan Chase & Co . | NY | 72,010 | 7,487 | 82,965 | 7,513 | 10,955 | 26 |
| | Suntrust Bk | GA | 48,758 | 1,420 | 527,824 | 2,514 | 479,066 | 1,094 |
| | PNC Fncl Svc Group | PA | 47,338 | 1,107 | 201,038 | 1,526 | 153,700 | 419 |
| | Capital One Financial Corp. | VA | 43,965 | 7,538 | 94,055 | 7,668 | 50,090 | 130 |
| | U S Bancorp | MN | 38,651 | 3,524 | 40,975 | 3,536 | 2,324 | 12 |
| | First Citizensbancshares | NC | 32,898 | 972 | 180,365 | 1,392 | 147,467 | 420 |
| | Ally Financial | MI | 27,897 | 843 | 29,541 | 847 | 1,644 | 4 |
| | Union First Mkt Bshrs Corp. | VA | 23,414 | 655 | 162,738 | 1,031 | 139,324 | 376 |
| | Townebank | VA | 22,354 | 539 | 155,979 | 918 | 133,625 | 379 |
| | Stellarone Corp. | VA | 20,961 | 423 | 155,420 | 800 | 134,459 | 377 |
| | Eastern Vabancshares | VA | 13,257 | 309 | 57,685 | 447 | 44,428 | 138 |
| | Burke & Herbert Bank And Trust | VA | 12,579 | 305 | 86,374 | 514 | 73,795 | 209 |
| | Unitedbancshares | WV | 11,988 | 292 | 107,494 | 538 | 95,506 | 246 |
| Southern Bshrs NC | NC | 10,669 | 247 | 148,132 | 622 | 137,463 | 375 | |
| Washington | Wells Fargo & Co . | CA | 438,876 | 18,384 | 724,392 | 19,261 | 285,516 | 877 |
| | U S Bancorp | MN | 176,141 | 14,893 | 604,047 | 15,903 | 427,906 | 1,010 |

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

| State or Territory | Name of Lending Institution | HQ Location | Micro Business Lending (less than \$100,000) | | All Small Business Lending (less than \$1 million) | | Macro Business Lending (\$100,000-\$1 million) | |
|--------------------|-----------------------------|-------------|---|---------------|---|---------------|---|---------------|
| | | | Amount (1,000) (1) | Number (2) | Amount (1,000) (3) | Number (4) | Amount (1,000) (5) | Number (6) |
| | Bank of America Corp. | NC | 149,063 | 10,770 | 379,959 | 11,360 | 230,896 | 590 |
| | JPMorgan Chase & Co . | NY | 114,314 | 11,781 | 163,129 | 11,906 | 48,815 | 125 |
| | WTB Financial Corp. | WA | 36,941 | 856 | 327,612 | 1,601 | 290,671 | 745 |
| | Banner Corp. | WA | 34,670 | 969 | 285,370 | 1,649 | 250,700 | 680 |
| | Columbia Bkg Sys | WA | 27,863 | 577 | 268,126 | 1,193 | 240,263 | 616 |
| | Capital One Financial Corp. | VA | 25,615 | 5,877 | 29,578 | 5,887 | 3,963 | 10 |
| | Washington Bkg Co . | WA | 20,142 | 433 | 125,608 | 737 | 105,466 | 304 |
| | Lauritzen Corp. | NE | 19,114 | 1,300 | 22,219 | 1,317 | 3,105 | 17 |
| | Ally Financial | MI | 17,492 | 516 | 17,692 | 517 | 200 | 1 |
| | Texas Capbancshares | TX | 16,416 | 4,336 | 18,833 | 4,349 | 2,417 | 13 |
| | Sterling Financial Corp. | WA | 15,290 | 353 | 132,589 | 684 | 117,299 | 331 |
| | Keycorp | OH | 14,768 | 509 | 192,990 | 899 | 178,222 | 390 |
| | Olympic Bancorp | WA | 12,349 | 269 | 67,113 | 431 | 54,764 | 162 |
| | SKBHC Holds Llc | AZ | 10,682 | 231 | 69,107 | 381 | 58,425 | 150 |
| West Virginia | Unitedbancshares | WV | 38,660 | 905 | 191,178 | 1,359 | 152,518 | 454 |
| | BB&T Corp. | NC | 33,644 | 722 | 224,746 | 1,269 | 191,102 | 547 |
| | JPMorgan Chase & Co . | NY | 17,166 | 1,620 | 64,195 | 1,723 | 47,029 | 103 |
| | Wells Fargo & Co . | CA | 13,229 | 457 | 14,733 | 469 | 1,504 | 12 |
| | First Cmntybancshares | VA | 13,141 | 360 | 46,475 | 487 | 33,334 | 127 |
| | Huntingtonbancshares | OH | 12,348 | 375 | 72,832 | 538 | 60,484 | 163 |
| | City Holding Corp. | WV | 11,360 | 246 | 58,383 | 389 | 47,023 | 143 |
| | Ally Financial | MI | 11,198 | 344 | 12,095 | 346 | 897 | 2 |
| Wisconsin | U S Bancorp | MN | 197,087 | 19,023 | 551,146 | 20,006 | 354,059 | 983 |
| | Wells Fargo & Co . | CA | 144,685 | 5,770 | 241,807 | 6,085 | 97,122 | 315 |
| | JPMorgan Chase & Co . | NY | 87,966 | 9,030 | 215,402 | 9,348 | 127,436 | 318 |
| | Associated Banc Corp. | WI | 42,853 | 896 | 483,724 | 2,029 | 440,871 | 1,133 |
| | River Valley Bancorp | WI | 28,386 | 689 | 187,411 | 1,178 | 159,025 | 489 |
| | Johnson Fncl Grp. | WI | 27,663 | 510 | 351,352 | 1,359 | 323,689 | 849 |
| | NEB Corp. | WI | 26,519 | 744 | 122,319 | 1,040 | 95,800 | 296 |
| | Capital One Financial Corp. | VA | 26,413 | 5,996 | 29,105 | 6,004 | 2,692 | 8 |
| | Waupaca Bancorp | WI | 25,503 | 1,039 | 104,594 | 1,305 | 79,091 | 266 |
| | Ally Financial | MI | 24,860 | 801 | 28,603 | 809 | 3,743 | 8 |
| | Baylake Corp. | WI | 16,167 | 337 | 130,700 | 687 | 114,533 | 350 |
| | TRI City Bshrs Corp. | WI | 14,609 | 328 | 128,112 | 668 | 113,503 | 340 |
| | Bank of America Corp. | NC | 13,303 | 1,550 | 31,268 | 1,594 | 17,965 | 44 |
| | Oconomowocbancshares | WI | 11,549 | 255 | 127,047 | 553 | 115,498 | 298 |
| | PNC Fncl Svc Group | PA | 11,397 | 332 | 57,701 | 455 | 46,304 | 123 |
| | Talmer Bancorp | MI | 10,847 | 262 | 58,186 | 421 | 47,339 | 159 |
| | Otto Bremer Foundation | MN | 10,254 | 240 | 56,228 | 388 | 45,974 | 148 |

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

| State or Territory | Name of Lending Institution | HQ Location | Micro Business Lending (less than \$100,000) | | All Small Business Lending (less than \$1 million) | | Macro Business Lending (\$100,000-\$1 million) | |
|--------------------|-----------------------------|-------------|---|---------------|---|---------------|---|---------------|
| | | | Amount (1,000) (1) | Number (2) | Amount (1,000) (3) | Number (4) | Amount (1,000) (5) | Number (6) |
| Wyoming | | | | | | | | |
| | Wells Fargo & Co . | CA | 57,061 | 2,309 | 124,493 | 2,507 | 67,432 | 198 |
| | First Intrst Bancsystem | MT | 31,458 | 1,025 | 101,589 | 1,253 | 70,131 | 228 |
| | Midland Financial Corp. | WY | 12,703 | 349 | 46,295 | 483 | 33,592 | 134 |
| | U S Bancorp | MN | 11,062 | 911 | 32,258 | 963 | 21,196 | 52 |

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

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

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

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

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

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

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

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

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

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

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

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

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

| State or Territory | Name of Lending Institution | HQ Location | Macro Business Lending (\$100,000-\$1 million) | | All Small Business Lending (less than \$1 million) | | Micro Business Lending (less than \$100,000) | |
|--------------------|-----------------------------|-------------|---|---------------|---|---------------|---|---------------|
| | | | Amount (1,000) (1) | Number (2) | Amount (1,000) (3) | Number (4) | Amount (1,000) (5) | Number (6) |
| | JPMorgan Chase & Co. | NY | 409,910 | 955 | 851,816 | 45,058 | 441,906 | 44,103 |
| | American Chartered Bancorp | IL | 381,989 | 945 | 423,415 | 1,646 | 41,426 | 701 |
| | BMO Harris Bank N.A. | IL | 379,775 | 960 | 417,317 | 3,714 | 37,542 | 2,754 |
| | MB Financial | IL | 311,112 | 734 | 330,729 | 1,247 | 19,617 | 513 |
| | Bank of America Corp. | NC | 283,886 | 733 | 354,725 | 6,288 | 70,839 | 5,555 |
| | Fifth Third Bancorp | OH | 259,414 | 664 | 297,359 | 1,934 | 37,945 | 1,270 |
| | PNC Fncl Svc Group | PA | 222,268 | 644 | 334,019 | 3,916 | 111,751 | 3,272 |
| | U S Bancorp | MN | 201,805 | 599 | 367,230 | 14,537 | 165,425 | 13,938 |
| | Privatebancorp | IL | 187,699 | 389 | 195,205 | 509 | 7,506 | 120 |
| | First Busey Corp. | IL | 148,536 | 412 | 173,467 | 1,064 | 24,931 | 652 |
| | Morton Community Bank | IL | 144,853 | 433 | 178,521 | 1,439 | 33,668 | 1,006 |
| | Associated Banc Corp. | WI | 136,668 | 335 | 144,871 | 492 | 8,203 | 157 |
| | Firstmerit Corp. | OH | 128,077 | 301 | 138,025 | 524 | 9,948 | 223 |
| | Northern TR Corp. | IL | 127,696 | 354 | 136,514 | 488 | 8,818 | 134 |
| | Old Second Bancorp | IL | 122,476 | 342 | 135,549 | 570 | 13,073 | 228 |
| | First Mid-Il Bancshares | IL | 118,254 | 356 | 151,011 | 1,381 | 32,757 | 1,025 |
| | West Suburban Bancorp | IL | 102,396 | 288 | 116,755 | 575 | 14,359 | 287 |
| | Taylor Cap Grp. | IL | 90,888 | 180 | 93,942 | 232 | 3,054 | 52 |
| | RBS Citizens N.A. | RI | 74,636 | 166 | 90,540 | 1,100 | 15,904 | 934 |
| | Standard Bancshares | IL | 69,606 | 178 | 75,432 | 284 | 5,826 | 106 |
| | Heartland Bancorp | IL | 66,018 | 201 | 82,277 | 632 | 16,259 | 431 |
| | Banc Ed Corp. | IL | 64,903 | 191 | 76,118 | 474 | 11,215 | 283 |
| | Midland States Bancorp | IL | 64,456 | 171 | 74,538 | 364 | 10,082 | 193 |
| | Regions Financial Corp. | AL | 63,832 | 195 | 96,587 | 1,606 | 32,755 | 1,411 |
| | Commerce Bancshares | MO | 61,363 | 159 | 68,694 | 357 | 7,331 | 198 |
| | Wells Fargo & Co. | CA | 56,296 | 224 | 215,456 | 5,660 | 159,160 | 5,436 |
| | First Bks | MO | 55,766 | 136 | 63,004 | 305 | 7,238 | 169 |
| | Lauritzen Corp. | NE | 55,498 | 152 | 70,474 | 885 | 14,976 | 733 |
| | Home St Bancorp | IL | 51,150 | 133 | 57,969 | 343 | 6,819 | 210 |
| | Cummins-Amer Corp. | IL | 50,461 | 120 | 55,566 | 229 | 5,105 | 109 |
| | Old Nat Bancorp | IN | 47,834 | 146 | 61,646 | 525 | 13,812 | 379 |
| | Bridgeview Bancorp | IL | 47,313 | 123 | 50,489 | 171 | 3,176 | 48 |
| | Marquette Nat Corp. | IL | 43,726 | 123 | 47,852 | 202 | 4,126 | 79 |
| | Parkway Bancorp | IL | 42,859 | 107 | 45,972 | 164 | 3,113 | 57 |
| | United Cmnty Bancorp | IL | 39,829 | 121 | 50,342 | 424 | 10,513 | 303 |
| | Banterra Corp. | IL | 38,776 | 130 | 49,572 | 429 | 10,796 | 299 |
| | Citigroup | NY | 38,513 | 117 | 47,957 | 425 | 9,444 | 308 |
| | Centrue Financial Corp. | MO | 32,373 | 113 | 39,092 | 272 | 6,719 | 159 |
| | CBX Corp. | IL | 31,108 | 98 | 36,709 | 244 | 5,601 | 146 |
| | Inland Bancorp | IL | 30,967 | 71 | 33,195 | 116 | 2,228 | 45 |
| | Republic Bancorp C.o | IL | 30,858 | 79 | 33,369 | 287 | 2,511 | 208 |

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

| State or Territory | Name of Lending Institution | HQ Location | Macro Business Lending (\$100,000-\$1 million) | | All Small Business Lending (less than \$1 million) | | Micro Business Lending (less than \$100,000) | |
|--------------------|--------------------------------|-------------|---|---------------|---|---------------|---|---------------|
| | | | Amount (1,000) (1) | Number (2) | Amount (1,000) (3) | Number (4) | Amount (1,000) (5) | Number (6) |
| Indiana | | | | | | | | |
| | Old Nat Bancorp | IN | 345,602 | 1,040 | 431,584 | 3,174 | 85,982 | 2,134 |
| | PNC Fncl Svc Group | PA | 273,029 | 752 | 430,277 | 4,942 | 157,248 | 4,190 |
| | Fifth Third Bancorp | OH | 232,869 | 577 | 264,666 | 1,541 | 31,797 | 964 |
| | German Amer Bancorp | IN | 173,650 | 517 | 207,241 | 1,291 | 33,591 | 774 |
| | 1St Source Corp. | IN | 171,477 | 543 | 210,748 | 1,356 | 39,271 | 813 |
| | JPMorgan Chase & Co. | NY | 168,295 | 396 | 279,613 | 12,105 | 111,318 | 11,709 |
| | Star Fncl Grp. | IN | 118,286 | 488 | 152,561 | 1,225 | 34,275 | 737 |
| | Lakeland Financial Corp. | IN | 118,107 | 325 | 130,552 | 605 | 12,445 | 280 |
| | Huntington Bancshares | OH | 115,957 | 308 | 152,216 | 1,551 | 36,259 | 1,243 |
| | Regions Financial Corp. | AL | 113,501 | 326 | 150,952 | 1,751 | 37,451 | 1,425 |
| | First Fncl Bancorp | OH | 108,783 | 296 | 122,391 | 669 | 13,608 | 373 |
| | Wells Fargo & Co. | CA | 82,994 | 273 | 198,097 | 4,508 | 115,103 | 4,235 |
| | First Financial Corp. | IN | 74,997 | 208 | 98,029 | 847 | 23,032 | 639 |
| | First Bancshares | IN | 70,636 | 220 | 84,654 | 530 | 14,018 | 310 |
| | Indiana Cmnty Bancorp | IN | 70,230 | 164 | 79,300 | 331 | 9,070 | 167 |
| | First Midwest Bancorp | IL | 59,871 | 145 | 65,810 | 261 | 5,939 | 116 |
| | Keycorp | OH | 55,026 | 122 | 61,450 | 338 | 6,424 | 216 |
| | BMO Harris Bank N.A. | IL | 52,037 | 125 | 57,216 | 346 | 5,179 | 221 |
| | National Bk Indianapolis Corp. | IN | 49,998 | 133 | 54,933 | 240 | 4,935 | 107 |
| | Mainsource Fncl Grp. | IN | 47,275 | 151 | 64,295 | 574 | 17,020 | 423 |
| | Bank of America Corp. | NC | 40,801 | 99 | 61,597 | 2,231 | 20,796 | 2,132 |
| | First Mutual Richmond | IN | 34,081 | 96 | 38,258 | 174 | 4,177 | 78 |
| | Horizon Bancorp | IN | 31,216 | 87 | 36,551 | 226 | 5,335 | 139 |
| Kansas | | | | | | | | |
| | Intrust Financial Corp. | KS | 154,159 | 399 | 178,475 | 1,547 | 24,316 | 1,148 |
| | UMB Financial Corp. | MO | 129,150 | 312 | 145,435 | 830 | 16,285 | 518 |
| | Commerce Bancshares | MO | 116,803 | 328 | 141,762 | 1,037 | 24,959 | 709 |
| | Emprise Financial Corp. | KS | 64,763 | 184 | 81,615 | 906 | 16,852 | 722 |
| | U S Bancorp | MN | 58,213 | 148 | 87,501 | 2,581 | 29,288 | 2,433 |
| | Manhattan Bancorp | KS | 56,837 | 158 | 72,600 | 694 | 15,763 | 536 |
| | Sunflower Fncl | KS | 52,520 | 152 | 62,209 | 437 | 9,689 | 285 |
| | Corefirst Bank & Trust | KS | 50,559 | 153 | 62,160 | 538 | 11,601 | 385 |
| | Central Bancompany | MO | 44,290 | 120 | 51,052 | 302 | 6,762 | 182 |
| | Bank of America Corp. | NC | 38,371 | 101 | 58,696 | 1,772 | 20,325 | 1,671 |
| Kentucky | | | | | | | | |
| | PNC Fncl Svc Group | PA | 236,407 | 667 | 369,337 | 4,098 | 132,930 | 3,431 |
| | BB&T Corp. | NC | 189,925 | 500 | 218,253 | 1,067 | 28,328 | 567 |
| | Fifth Third Bancorp | OH | 138,277 | 388 | 158,481 | 1,035 | 20,204 | 647 |
| | U S Bancorp | MN | 137,542 | 366 | 200,443 | 5,612 | 62,901 | 5,246 |
| | Central Bancshares | KY | 114,147 | 353 | 141,253 | 1,041 | 27,106 | 688 |

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

| State or Territory | Name of Lending Institution | HQ Location | Macro Business Lending (\$100,000-\$1 million) | | All Small Business Lending (less than \$1 million) | | Micro Business Lending (less than \$100,000) | |
|--------------------|------------------------------|-------------|---|---------------|---|---------------|---|---------------|
| | | | Amount (1,000) (1) | Number (2) | Amount (1,000) (3) | Number (4) | Amount (1,000) (5) | Number (6) |
| Louisiana | JPMorgan Chase & Co. | NY | 91,895 | 211 | 142,778 | 5,329 | 50,883 | 5,118 |
| | Bank ofKy Fncl Corp. | KY | 90,660 | 241 | 105,414 | 545 | 14,754 | 304 |
| | S Y Bancorp | KY | 84,430 | 244 | 94,378 | 466 | 9,948 | 222 |
| | Republic Bancorp | KY | 84,183 | 231 | 96,705 | 464 | 12,522 | 233 |
| | Old Nat Bancorp | IN | 70,026 | 216 | 87,196 | 660 | 17,170 | 444 |
| | Community TR Bancorp | KY | 58,489 | 199 | 78,278 | 769 | 19,789 | 570 |
| | Whitaker Bancorp | KY | 47,026 | 171 | 68,111 | 1,090 | 21,085 | 919 |
| | Huntington Bancshares | OH | 31,724 | 80 | 47,745 | 641 | 16,021 | 561 |
| | Hancock Holding Corp. | MS | 690,477 | 1,905 | 796,248 | 4,363 | 105,771 | 2,458 |
| Massachusetts | Iberiabank Corp. | LA | 287,772 | 808 | 330,980 | 1,699 | 43,208 | 891 |
| | JPMorgan Chase & Co. | NY | 278,465 | 641 | 397,850 | 10,747 | 119,385 | 10,106 |
| | Capital One Financial Corp. | VA | 232,765 | 596 | 325,522 | 8,930 | 92,757 | 8,334 |
| | Regions Financial Corp. | AL | 213,114 | 626 | 332,532 | 5,158 | 119,418 | 4,532 |
| | Community TR Financial Corp. | LA | 162,137 | 494 | 197,106 | 1,490 | 34,969 | 996 |
| | Midsouth Bancorp | LA | 98,343 | 275 | 124,201 | 1,043 | 25,858 | 768 |
| | Red River Bancshares | LA | 91,098 | 292 | 114,305 | 871 | 23,207 | 579 |
| | Bancorpsouth | MS | 58,779 | 194 | 76,676 | 682 | 17,897 | 488 |
| | Bank of America Corp. | NC | 298,465 | 838 | 436,466 | 8,672 | 138,001 | 7,834 |
| Maryland | Eastern Bk Corp. | MA | 265,631 | 669 | 303,890 | 1,474 | 38,259 | 805 |
| | RBS Citizens N.A. | RI | 174,094 | 421 | 220,274 | 3,186 | 46,180 | 2,765 |
| | Independent Bancorp | MA | 149,124 | 412 | 169,813 | 939 | 20,689 | 527 |
| | TD Bank N.A. | ME | 142,219 | 425 | 235,737 | 2,773 | 93,518 | 2,348 |
| | Salem Five Bancorp | MA | 97,103 | 241 | 106,810 | 414 | 9,707 | 173 |
| | Middlesex Bc Mhc | MA | 81,396 | 193 | 91,193 | 442 | 9,797 | 249 |
| | Boston Private Fncl Hold | MA | 76,502 | 193 | 82,979 | 310 | 6,477 | 117 |
| | Enterprise Bancorp | MA | 74,318 | 211 | 89,416 | 546 | 15,098 | 335 |
| | M&T Bk Corp. | NY | 54,703 | 99 | 55,003 | 102 | 300 | 3 |
| | Beacon Bancorp | MA | 50,463 | 147 | 57,100 | 264 | 6,637 | 117 |
| | Berkshire Bank | MA | 46,894 | 137 | 56,519 | 369 | 9,625 | 232 |
| | Cambridge Fncl Group | MA | 44,568 | 93 | 48,472 | 232 | 3,904 | 139 |
| | Northern Bancorp | MA | 39,628 | 101 | 44,799 | 200 | 5,171 | 99 |
| | Cape Cod Five Cents Savings | MA | 38,921 | 120 | 45,222 | 272 | 6,301 | 152 |
| | Century Bancorp | MA | 38,286 | 107 | 44,999 | 256 | 6,713 | 149 |
| | Webster Fncl Corp. | CT | 32,901 | 98 | 40,911 | 248 | 8,010 | 150 |
| | Meridian Fncl Svcs | MA | 32,346 | 73 | 33,356 | 88 | 1,010 | 15 |
| | Narragansett Fncl Corp. | MA | 30,797 | 94 | 36,979 | 192 | 6,182 | 98 |
| | PNC Fncl Svc Group | PA | 458,362 | 1,221 | 611,370 | 5,074 | 153,008 | 3,853 |
| | BB&T Corp. | NC | 317,565 | 777 | 348,707 | 1,355 | 31,142 | 578 |

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

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

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

| State or Territory | Name of Lending Institution | HQ Location | Macro Business Lending (\$100,000-\$1 million) | | All Small Business Lending (less than \$1 million) | | Micro Business Lending (less than \$100,000) | |
|--------------------|------------------------------|-------------|---|---------------|---|---------------|---|---------------|
| | | | Amount (1,000) (1) | Number (2) | Amount (1,000) (3) | Number (4) | Amount (1,000) (5) | Number (6) |
| Minnesota | Mackinac Financial Corp. | MI | 39,130 | 108 | 47,392 | 344 | 8,262 | 236 |
| | FNBH Bancorp | MI | 35,404 | 107 | 42,022 | 244 | 6,618 | 137 |
| | United Bancorp | MI | 31,706 | 84 | 35,304 | 173 | 3,598 | 89 |
| | Fentura Financial | MI | 30,456 | 99 | 37,448 | 241 | 6,992 | 142 |
| | Otto Bremer Foundation | MN | 444,672 | 1,145 | 498,123 | 2,287 | 53,451 | 1,142 |
| | Wells Fargo & Co. | CA | 396,828 | 1,217 | 1,083,838 | 32,400 | 687,010 | 31,183 |
| | U S Bancorp | MN | 370,896 | 900 | 605,264 | 22,743 | 234,368 | 21,843 |
| | Anchor Bancorp | MN | 193,615 | 487 | 218,569 | 1,012 | 24,954 | 525 |
| | Associated Banc Corp. | WI | 115,397 | 291 | 125,715 | 502 | 10,318 | 211 |
| | Klein Financial | MN | 106,920 | 309 | 128,072 | 870 | 21,152 | 561 |
| Missouri | State Bancshares | ND | 60,639 | 190 | 73,526 | 561 | 12,887 | 371 |
| | Alerus Financial Corp. | ND | 55,493 | 138 | 59,517 | 228 | 4,024 | 90 |
| | Voyager FS Corp. | MN | 48,948 | 155 | 59,659 | 360 | 10,711 | 205 |
| | Bank of America Corp. | NC | 44,447 | 98 | 58,472 | 1,542 | 14,025 | 1,444 |
| | Central Bancompany | MO | 564,496 | 1,646 | 688,740 | 5,709 | 124,244 | 4,063 |
| | Commerce Bancshares | MO | 403,833 | 1,119 | 477,207 | 3,337 | 73,374 | 2,218 |
| | U S Bancorp | MN | 264,354 | 719 | 409,663 | 12,648 | 145,309 | 11,929 |
| | UMB Financial Corp. | MO | 195,158 | 484 | 214,345 | 1,154 | 19,187 | 670 |
| | Great Southern Bancorp | MO | 114,919 | 292 | 127,920 | 615 | 13,001 | 323 |
| | Bank of America Corp. | NC | 104,303 | 274 | 153,415 | 4,227 | 49,112 | 3,953 |
| | Regions Financial Corp. | AL | 88,800 | 252 | 123,992 | 1,705 | 35,192 | 1,453 |
| | Arvest Bk Grp. | AR | 85,811 | 238 | 101,507 | 732 | 15,696 | 494 |
| | Stupp Bros | MO | 85,532 | 191 | 91,416 | 289 | 5,884 | 98 |
| Mississippi | PNC Fncl Svc Group | PA | 82,410 | 226 | 114,702 | 1,121 | 32,292 | 895 |
| | Hawthorn Bancshares | MO | 70,285 | 246 | 90,198 | 804 | 19,913 | 558 |
| | First Bks | MO | 47,275 | 134 | 54,814 | 317 | 7,539 | 183 |
| | Cbx Corp. | IL | 37,126 | 110 | 40,885 | 194 | 3,759 | 84 |
| | Trustmark Corp. | MS | 265,323 | 796 | 351,188 | 3,043 | 85,865 | 2,247 |
| | Regions Financial Corp. | AL | 146,786 | 434 | 246,505 | 3,950 | 99,719 | 3,516 |
| | Bancorpsouth | MS | 139,727 | 463 | 187,329 | 2,179 | 47,602 | 1,716 |
| | Hancock Holding Corp. | MS | 115,987 | 346 | 143,075 | 1,089 | 27,088 | 743 |
| | Renasant Corp. | MS | 87,011 | 294 | 112,611 | 1,019 | 25,600 | 725 |
| | Bancplus Corp. | MS | 55,237 | 191 | 83,788 | 1,616 | 28,551 | 1,425 |
| Montana | First M&F Corp. | MS | 54,363 | 197 | 78,658 | 972 | 24,295 | 775 |
| | Citizens Nat Banc Corp. | MS | 53,336 | 171 | 66,321 | 564 | 12,985 | 393 |
| | Citizens Corp. | MS | 35,936 | 113 | 49,475 | 761 | 13,539 | 648 |
| | Community TR Financial Corp. | LA | 34,721 | 121 | 38,568 | 203 | 3,847 | 82 |

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

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

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

| State or Territory | Name of Lending Institution | HQ Location | Macro Business Lending (\$100,000-\$1 million) | | All Small Business Lending (less than \$1 million) | | Micro Business Lending (less than \$100,000) | |
|--------------------|-----------------------------|-------------|---|---------------|---|---------------|---|---------------|
| | | | Amount (1,000) (1) | Number (2) | Amount (1,000) (3) | Number (4) | Amount (1,000) (5) | Number (6) |
| New Hampshire | | | | | | | | |
| | TD Bank N.A. | ME | 72,912 | 262 | 133,237 | 1,892 | 60,325 | 1,630 |
| | Bank of America Corp. | NC | 49,047 | 126 | 69,937 | 1,396 | 20,890 | 1,270 |
| | RBS Citizens N.A. | RI | 42,577 | 108 | 58,767 | 1,246 | 16,190 | 1,138 |
| New Jersey | | | | | | | | |
| | PNC Fncl Svc Group | PA | 581,915 | 1,565 | 1,055,292 | 11,381 | 473,377 | 9,816 |
| | Bank of America Corp. | NC | 398,289 | 1,109 | 577,977 | 11,291 | 179,688 | 10,182 |
| | Valley Nat Bancorp | NJ | 312,361 | 763 | 372,143 | 2,307 | 59,782 | 1,544 |
| | Wells Fargo & Co. | CA | 240,525 | 767 | 701,306 | 16,743 | 460,781 | 15,976 |
| | TD Bank N.A. | ME | 202,628 | 613 | 314,858 | 3,974 | 112,230 | 3,361 |
| | JPMorgan Chase & Co. | NY | 158,053 | 368 | 418,594 | 25,118 | 260,541 | 24,750 |
| | Sun Bancorp NJ | NJ | 121,712 | 299 | 135,238 | 541 | 13,526 | 242 |
| | Fulton Fncl Corp. | PA | 117,796 | 334 | 133,495 | 664 | 15,699 | 330 |
| | Capital One Financial Corp. | VA | 114,591 | 333 | 201,226 | 11,889 | 86,635 | 11,556 |
| | Lakeland Bancorp | NJ | 107,636 | 278 | 122,459 | 545 | 14,823 | 267 |
| | Provident Fncl Svc | NJ | 98,535 | 238 | 107,901 | 452 | 9,366 | 214 |
| | Susquehanna Bancshares | PA | 58,038 | 153 | 64,296 | 283 | 6,258 | 130 |
| | HSBC Bank USA NA | IL | 49,468 | 128 | 74,004 | 942 | 24,536 | 814 |
| | Stewardship Fncl Corp. | NJ | 46,404 | 131 | 53,118 | 245 | 6,714 | 114 |
| | Texas Cap Bancshares | TX | 38,637 | 148 | 110,082 | 8,595 | 71,445 | 8,447 |
| | Investors Bancorp MHC | NJ | 35,281 | 89 | 38,255 | 155 | 2,974 | 66 |
| | RBS Citizens N.A. | RI | 30,837 | 66 | 35,802 | 266 | 4,965 | 200 |
| New Mexico | | | | | | | | |
| | Wells Fargo & Co. | CA | 129,462 | 431 | 319,176 | 8,260 | 189,714 | 7,829 |
| | U S Bancorp | MN | 60,095 | 187 | 83,604 | 1,160 | 23,509 | 973 |
| | Trinity Cap Corp. | NM | 40,316 | 120 | 46,281 | 295 | 5,965 | 175 |
| | Bank of America Corp. | NC | 39,923 | 111 | 59,899 | 1,379 | 19,976 | 1,268 |
| | Bank of The West | CA | 38,347 | 83 | 45,973 | 370 | 7,626 | 287 |
| Nevada | | | | | | | | |
| | Zions Bancorp | UT | 171,407 | 467 | 242,225 | 2,680 | 70,818 | 2,213 |
| | Western Alli Bancorp | AZ | 158,728 | 418 | 177,246 | 781 | 18,518 | 363 |
| | Wells Fargo & Co. | CA | 116,806 | 390 | 384,875 | 13,308 | 268,069 | 12,918 |
| | Bank of America Corp. | NC | 71,642 | 203 | 113,787 | 2,785 | 42,145 | 2,582 |
| | U S Bancorp | MN | 45,153 | 109 | 78,967 | 3,203 | 33,814 | 3,094 |
| | City Nat Corp. | CA | 44,377 | 119 | 51,141 | 243 | 6,764 | 124 |
| | Bank of The West | CA | 33,545 | 76 | 37,415 | 187 | 3,870 | 111 |
| New York | | | | | | | | |
| | Zions Bancorp | NY | 793,538 | 1,855 | 1,682,466 | 85,824 | 888,928 | 83,969 |
| | Western Alli Bancorp | IL | 730,658 | 2,162 | 1,285,395 | 17,630 | 554,737 | 15,468 |
| | Wells Fargo & Co. | VA | 728,029 | 1,954 | 1,132,687 | 28,572 | 404,658 | 26,618 |
| | Bank of America Corp. | NY | 549,374 | 1,548 | 651,342 | 3,752 | 101,968 | 2,204 |

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

| State or Territory | Name of Lending Institution | HQ Location | Macro Business Lending (\$100,000-\$1 million) | | All Small Business Lending (less than \$1 million) | | Micro Business Lending (less than \$100,000) | |
|--------------------|-----------------------------|-------------|---|---------------|---|---------------|---|---------------|
| | | | Amount (1,000) (1) | Number (2) | Amount (1,000) (3) | Number (4) | Amount (1,000) (5) | Number (6) |
| | U S Bancorp | NC | 494,119 | 1,350 | 744,069 | 14,376 | 249,950 | 13,026 |
| | City Nat Corp. | NY | 451,818 | 1,184 | 526,711 | 3,350 | 74,893 | 2,166 |
| | Bank of The West | NY | 156,389 | 475 | 238,371 | 3,492 | 81,982 | 3,017 |
| | Nbt Bancorp | NY | 149,592 | 481 | 188,465 | 1,521 | 38,873 | 1,040 |
| | Tompkins Fncl Corp. | NY | 149,154 | 437 | 190,823 | 1,534 | 41,669 | 1,097 |
| | Keycorp | OH | 143,501 | 369 | 164,296 | 1,335 | 20,795 | 966 |
| | Valley Nat Bancorp | NJ | 135,472 | 233 | 141,307 | 351 | 5,835 | 118 |
| | Community Bk Sys | NY | 132,557 | 423 | 179,771 | 1,676 | 47,214 | 1,253 |
| | Financial Inst | NY | 130,608 | 353 | 180,353 | 1,693 | 49,745 | 1,340 |
| | Texas Cap Bancshares | TX | 122,755 | 511 | 296,343 | 16,834 | 173,588 | 16,323 |
| | Signature Bank | NY | 122,227 | 343 | 153,832 | 1,030 | 31,605 | 687 |
| | New York Cmnty Bancorp | NY | 121,093 | 277 | 139,413 | 2,010 | 18,320 | 1,733 |
| | TD Bank N.A. | ME | 114,541 | 373 | 202,122 | 3,150 | 87,581 | 2,777 |
| | Wells Fargo & Co. | CA | 100,983 | 502 | 448,088 | 11,791 | 347,105 | 11,289 |
| | Hudson Valley Hold Corp. | NY | 73,149 | 157 | 77,887 | 244 | 4,738 | 87 |
| | RBS Citizens N.A. | RI | 71,614 | 163 | 93,732 | 1,857 | 22,118 | 1,694 |
| | Canandaigua Nat Corp. | NY | 66,310 | 170 | 88,442 | 945 | 22,132 | 775 |
| | Alliance Financial Corp. | NY | 63,275 | 168 | 73,286 | 407 | 10,011 | 239 |
| | Suffolk Bancorp | NY | 48,426 | 144 | 57,890 | 354 | 9,464 | 210 |
| | PNC Fncl Svc Group | PA | 47,471 | 105 | 58,058 | 343 | 10,587 | 238 |
| | First Republic Bank | CA | 43,503 | 82 | 44,338 | 93 | 835 | 11 |
| | Arrow Financial Corp. | NY | 42,076 | 129 | 54,654 | 451 | 12,578 | 322 |
| | State Bank of Long Island | NY | 41,823 | 94 | 44,993 | 146 | 3,170 | 52 |
| | First of Long Island Corp. | NY | 34,492 | 77 | 39,192 | 149 | 4,700 | 72 |
| | City Nat Corp. | CA | 34,159 | 89 | 37,720 | 167 | 3,561 | 78 |
| | Bank of NY Mellon Corp. | NY | 32,507 | 57 | 32,582 | 58 | 75 | 1 |
| | Watertown Savings Bank | NY | 31,556 | 89 | 43,091 | 368 | 11,535 | 279 |
| | Cathay Gen Bancorp | CA | 31,207 | 64 | 33,558 | 109 | 2,351 | 45 |
| | Berkshire Bank | MA | 30,726 | 79 | 36,677 | 201 | 5,951 | 122 |
| | Rhinebeck Bc Mhc | NY | 30,514 | 104 | 37,849 | 282 | 7,335 | 178 |
| Ohio | | | | | | | | |
| | PNC Fncl Svc Group | PA | 1,281,900 | 3,686 | 1,824,000 | 17,435 | 542,100 | 13,749 |
| | Huntington Bancshares | OH | 946,337 | 2,618 | 1,206,301 | 10,270 | 259,964 | 7,652 |
| | Fifth Third Bancorp | OH | 817,206 | 2,074 | 907,371 | 4,916 | 90,165 | 2,842 |
| | Park Nat Corp. | OH | 389,770 | 1,110 | 482,562 | 3,397 | 92,792 | 2,287 |
| | JPMorgan Chase & Co. | NY | 366,878 | 913 | 587,017 | 21,878 | 220,139 | 20,965 |
| | Keycorp | OH | 249,464 | 606 | 279,731 | 1,604 | 30,267 | 998 |
| | U S Bancorp | MN | 233,379 | 636 | 426,440 | 18,730 | 193,061 | 18,094 |
| | Firstmerit Corp. | OH | 228,995 | 619 | 257,352 | 1,704 | 28,357 | 1,085 |
| | First Fncl Bancorp | OH | 159,921 | 439 | 180,858 | 964 | 20,937 | 525 |
| | Bank of America Corp. | NC | 57,932 | 150 | 94,760 | 3,839 | 36,828 | 3,689 |

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

| State or Territory | Name of Lending Institution | HQ Location | Macro Business Lending (\$100,000-\$1 million) | | All Small Business Lending (less than \$1 million) | | Micro Business Lending (less than \$100,000) | |
|--------------------|------------------------------|-------------|---|---------------|---|---------------|---|---------------|
| | | | Amount (1,000) (1) | Number (2) | Amount (1,000) (3) | Number (4) | Amount (1,000) (5) | Number (6) |
| Oklahoma | FNB Corp. | PA | 56,432 | 156 | 61,515 | 264 | 5,083 | 108 |
| | Citizens Bancshares | OH | 56,366 | 151 | 64,094 | 305 | 7,728 | 154 |
| | Wesbanco | WV | 47,419 | 131 | 54,689 | 332 | 7,270 | 201 |
| | Bank of KY Fncl Corp. | KY | 44,085 | 97 | 46,708 | 141 | 2,623 | 44 |
| | RBS Citizens N.A. | RI | 43,866 | 134 | 59,821 | 1,371 | 15,955 | 1,237 |
| | LCNB Corp. | OH | 40,327 | 112 | 45,201 | 225 | 4,874 | 113 |
| | Signature Bank | NY | 30,978 | 76 | 31,516 | 82 | 538 | 6 |
| | Bancfirst Corp. | OK | 285,664 | 823 | 372,518 | 3,889 | 86,854 | 3,066 |
| | Arvest Bk Grp. | AR | 226,629 | 653 | 299,163 | 3,440 | 72,534 | 2,787 |
| | BOK Financial Corp. | OK | 149,093 | 347 | 161,924 | 592 | 12,831 | 245 |
| Oregon | One Rich Hill Land LTD Parts | TX | 89,375 | 240 | 98,727 | 435 | 9,352 | 195 |
| | RCB Holding Corp. | OK | 73,870 | 228 | 94,652 | 891 | 20,782 | 663 |
| | Southwest Bancorp | OK | 65,689 | 201 | 74,574 | 365 | 8,885 | 164 |
| | Central Bancompany | MO | 57,650 | 179 | 73,596 | 552 | 15,946 | 373 |
| | Durant Bancorp | OK | 40,352 | 138 | 59,431 | 945 | 19,079 | 807 |
| | UMB Financial Corp. | MO | 36,148 | 89 | 40,929 | 223 | 4,781 | 134 |
| | Bank of America Corp. | NC | 31,313 | 74 | 51,446 | 1,766 | 20,133 | 1,692 |
| | JPMorgan Chase & Co. | NY | 30,381 | 72 | 85,691 | 5,735 | 55,310 | 5,663 |
| | U S Bancorp | MN | 271,801 | 670 | 440,793 | 16,193 | 168,992 | 15,523 |
| | Umpqua Holding Corp. | OR | 238,170 | 637 | 273,312 | 1,354 | 35,142 | 717 |
| Pennsylvania | Wells Fargo & Co. | CA | 213,954 | 782 | 600,271 | 16,095 | 386,317 | 15,313 |
| | West Coast Bancorp | OR | 181,016 | 457 | 196,221 | 783 | 15,205 | 326 |
| | Keycorp | OH | 112,037 | 269 | 123,088 | 693 | 11,051 | 424 |
| | Sterling Financial Corp. | WA | 90,623 | 236 | 103,014 | 535 | 12,391 | 299 |
| | Pacific Continental Corp. | OR | 88,541 | 242 | 105,987 | 556 | 17,446 | 314 |
| | Bank of America Corp. | NC | 85,152 | 222 | 131,497 | 4,178 | 46,345 | 3,956 |
| | Columbia Bkg Sys | WA | 76,846 | 215 | 91,097 | 487 | 14,251 | 272 |
| | Bank of The West | CA | 70,719 | 153 | 81,966 | 564 | 11,247 | 411 |
| | Banner Corp. | WA | 46,074 | 127 | 54,946 | 418 | 8,872 | 291 |
| | PremierWest Bancorp | OR | 42,234 | 116 | 47,670 | 211 | 5,436 | 95 |
| Pennsylvania | Cascade Bancorp | OR | 32,002 | 102 | 38,057 | 247 | 6,055 | 145 |
| | PNC Fncl Svc Group | PA | 1,252,369 | 3,497 | 2,092,006 | 23,979 | 839,637 | 20,482 |
| | FNB Corp. | PA | 555,423 | 1,581 | 632,234 | 3,361 | 76,811 | 1,780 |
| | National Penn Bshrs | PA | 361,245 | 949 | 403,118 | 1,751 | 41,873 | 802 |
| | Wells Fargo & Co. | CA | 298,816 | 868 | 694,897 | 14,513 | 396,081 | 13,645 |
| | M&T Bk Corp. | NY | 279,062 | 740 | 340,064 | 1,997 | 61,002 | 1,257 |
| | Susquehanna Bancshares | PA | 241,341 | 669 | 294,655 | 1,914 | 53,314 | 1,245 |
| Fulton Fncl Corp. | PA | 220,072 | 606 | 247,413 | 1,194 | 27,341 | 588 | |

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

| State or Territory | Name of Lending Institution | HQ Location | Macro Business Lending (\$100,000-\$1 million) | | All Small Business Lending (less than \$1 million) | | Micro Business Lending (less than \$100,000) | |
|--------------------|-------------------------------|-------------|---|---------------|---|---------------|---|---------------|
| | | | Amount (1,000) (1) | Number (2) | Amount (1,000) (3) | Number (4) | Amount (1,000) (5) | Number (6) |
| | RBS Citizens N.A. | RI | 193,243 | 505 | 257,816 | 3,990 | 64,573 | 3,485 |
| | First Niagara Fncl Group | NY | 175,174 | 515 | 232,523 | 2,278 | 57,349 | 1,763 |
| | S&T Bancorp | PA | 128,683 | 440 | 175,485 | 1,814 | 46,802 | 1,374 |
| | Firsttrust Bank | PA | 121,231 | 293 | 133,059 | 493 | 11,828 | 200 |
| | Bank of America Corp. | NC | 105,886 | 300 | 177,736 | 6,398 | 71,850 | 6,098 |
| | Northwest Bancshares Inc. | PA | 99,274 | 346 | 128,508 | 1,072 | 29,234 | 726 |
| | CNB Fncl Corp. | PA | 92,372 | 328 | 119,525 | 885 | 27,153 | 557 |
| | Metro Bancorp | PA | 86,297 | 232 | 95,487 | 484 | 9,190 | 252 |
| | Bryn Mawr Bk Corp. | PA | 85,312 | 214 | 90,315 | 301 | 5,003 | 87 |
| | Huntington Bancshares | OH | 81,159 | 228 | 125,785 | 1,704 | 44,626 | 1,476 |
| | First Commonwealth Fncl Corp. | PA | 80,850 | 288 | 104,307 | 878 | 23,457 | 590 |
| | TD Bank N.A. | ME | 79,092 | 246 | 114,466 | 1,399 | 35,374 | 1,153 |
| | Univest Corp. of PA | PA | 69,420 | 205 | 91,082 | 747 | 21,662 | 542 |
| | Graystone Tower Bank | PA | 64,287 | 170 | 69,970 | 284 | 5,683 | 114 |
| | Community Bk Sys | NY | 63,934 | 181 | 78,827 | 539 | 14,893 | 358 |
| | Vist Fncl Corp. | PA | 58,232 | 148 | 65,351 | 325 | 7,119 | 177 |
| | 1St Summit Bc ofJohnstown | PA | 46,758 | 153 | 57,154 | 448 | 10,396 | 295 |
| | Republic First Bancorp | PA | 41,280 | 90 | 43,490 | 122 | 2,210 | 32 |
| | QNB Corp. | PA | 40,979 | 132 | 54,083 | 426 | 13,104 | 294 |
| | American Bk Inc | PA | 32,977 | 97 | 38,260 | 192 | 5,283 | 95 |
| | Embassy Bancorp | PA | 30,484 | 96 | 36,425 | 213 | 5,941 | 117 |
| | Texas Cap Bancshares | TX | 30,307 | 125 | 59,235 | 3,302 | 28,928 | 3,177 |
| Puerto Rico | | | | | | | | |
| | Popular | PR | 530,098 | 1,637 | 855,875 | 11,356 | 325,777 | 9,719 |
| | Compass Bank | AL | 96,979 | 317 | 128,983 | 1,115 | 32,004 | 798 |
| | Banco Santander De Puerto RI | PR | 74,332 | 252 | 93,125 | 743 | 18,793 | 491 |
| | First Bancorp | PR | 74,171 | 199 | 84,194 | 438 | 10,023 | 239 |
| | Oriental Fncl Grp. | PR | 69,085 | 197 | 76,364 | 338 | 7,279 | 141 |
| Rhode Island | | | | | | | | |
| | Bank of America Corp. | NC | 99,450 | 260 | 125,664 | 1,377 | 26,214 | 1,117 |
| | Bank Rhode Island | RI | 92,888 | 277 | 119,898 | 806 | 27,010 | 529 |
| | RBS Citizens N.A. | RI | 60,907 | 137 | 78,133 | 1,280 | 17,226 | 1,143 |
| | Washington Tr Bancorp | RI | 51,206 | 144 | 56,654 | 269 | 5,448 | 125 |
| | Webster Fncl Corp. | CT | 34,940 | 83 | 40,373 | 189 | 5,433 | 106 |
| South Carolina | | | | | | | | |
| | BB&T Corp. | NC | 373,577 | 1,045 | 425,916 | 2,223 | 52,339 | 1,178 |
| | SCBTFncl Corp. | SC | 274,905 | 833 | 329,389 | 2,158 | 54,484 | 1,325 |
| | First Citizens Bancorp | SC | 232,238 | 763 | 301,519 | 2,648 | 69,281 | 1,885 |
| | Synovus Financial Corp. | GA | 211,703 | 612 | 251,531 | 1,517 | 39,828 | 905 |
| | Wells Fargo & Co. | CA | 190,903 | 535 | 359,392 | 6,652 | 168,489 | 6,117 |
| | TD Bank N.A. | ME | 120,043 | 326 | 140,482 | 905 | 20,439 | 579 |

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

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

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

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

Utah

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

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

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

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

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

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

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

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

Table 4D. Total Amount and Number of Small Business Loans per Small Business Employee by State Based on CRA Data, 2011

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

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

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

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

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

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

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