

Appendix Description and Directory of Top U.S. Small Business Lenders

Small business lending and borrowing activities are typically local, where the borrowers and the lenders are located in the same vicinity. The SBA's Office of Advocacy prepares a directory to help small businesses shop more efficiently for credit by the loan size of the lender. The information is also useful to lenders interested in learning about the competition in small business lending.¹ Each individual lender is ranked for the national market (for multibillion-dollar lenders) and in each state based on their small business lending performance. The first two sets of tables rank multibillion-dollar lenders by loans \$1 million or less, loans under \$100k, and loans between \$100k and \$1 million in business loans in the national market using Call Report and CRA data. Data sources, limitation and a detailed explanation of the data and ranking criteria used in all the tables is next. This is followed by a brief description for the entire directory of lenders (Tables 1 through 6).

Data Sources, Limitations, Ranking Methodology and Table Descriptions

Data Sources

Data for this report are compiled by the three federal banking agency members of the Federal Financial Institutions Examination Council (FFIEC): the Board of Governors of the Federal Reserve System, the Federal Deposit Insurance Corporation, and the Office of the Comptroller of the Currency. The report uses Call Report data from the FDIC website <http://www2.fdic.gov/sdi/main.asp> and Community Reinvestment Act (CRA) data from the FFIEC tabulated for the Office of Advocacy by Dr. George Haynes of Montana State University. See <http://www.ffiec.gov/cra/craflatfiles.htm> for CRA data.

The Call Reports, officially the Consolidated Reports of Condition and Income, are quarterly reports filed by financial institutions with their appropriate depository regulators. Call Reports provide detailed information on the current status of a financial institution.

The Community Reinvestment Act, enacted in 1977, was designed to encourage depository institutions to meet the credit needs of the local communities from which they

¹ 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.

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

Data Limitations

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

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

On the supply side, the Call Report and CRA data provide information on the aggregate value and number of loans balances and originations 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.

CRA 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 for the calendar year. Originations are new loans or extensions of lines of credit and purchases are loans purchased from another lending institution in the current year.

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

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

Ranking Methodology

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. Data in tables 1 and 2 are consolidated first to generate the estimates for the owning company. Four variables were used to create a total score for the small business lending activities of individual lenders when feasible:

- (1) the ratio of small business loans to total assets (the TA ratio),
- (2) the ratio of small business loans to total business loans (the TBL ratio),
- (3) the dollar value of small business loans, and
- (4) the number of small business loans.

The total ranking summarizes the four individual scores.

Small lenders tend to score higher in some categories than larger lenders, and vice versa. For example, smaller lenders have a higher percentage of total assets in small business loans, but larger lenders lead in the sheer number and value of small loans. Using two ratio variables and two value variables permits a more balanced measure of lending performance by lenders of different sizes.²

For large lenders in the Call Reports (Tables 1A through 1C), simple rankings from 1 up were performed for each of the four variables first, with “1” as the top ranking. The four individual rankings were summed and reranked from 1 up to produce a total rank. For

² 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.

lenders in the CRA data (Tables 2A through 2C), ratio information was retrieved from Call Report data and used in combination with information from the CRA to perform Advocacy's four-variable scheme for ranking. Again, simple rankings were performed and summed to obtain total rankings.

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

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

Table Descriptions

Tables 1, 2 and 3 use four criteria to measure the emphasis on various sizes of small business loans in a lender's loan portfolio. The lenders are ranked based on their lending in three specific categories (lending of \$1 million or less, \$100,000 - \$1 million, and under \$100,000). Each lender is ranked based on four variables:

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

These variables then are totaled and reranked.

The three tables are structured in a similar way. Column 1 ranks the lender, and columns 2-5 provide the basis of the ranking. Column 6 shows the lender's size category. Columns 7-10 provide comparative information: the number and value of the lenders' loans in the other two loan-size categories. The last column shows the ratio of credit card lending to the lender's total assets.

All of tables 4 captures and lists the top lenders in three size categories mentioned above. Table 5 provides the aggregate of small business lending by state, whilst table 6, lists the number of banks by state and asset size for a given year.

Table 1. Lending by Large Institutions Based on Call Report Data, June 2017.

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

These tables use four criteria from the Call Report data to measure the importance of small business lending activities in a lender’s loan portfolio. These tables rank the 99 largest lenders with total domestic assets of \$10 billion or more.

Table 1A. Small Business Lending of Large Lending Institutions Based on Call Report Data, June 2017.

This table ranks large lenders on the importance of small business lending (\$1 million or less or in their) portfolios.

- (1) Overall Ranking (Rank).** Summary of small business lending rankings of large lenders. A simple ranking is made for each of the four criteria and the total rank derived from the sum of the four rankings from variables found in columns 2-5.
- (2) Ratio of Small Business Loans to Total Assets (TA Ratio).** The ratio of the value of small business loans outstanding to total domestic assets.
- (3) Ratio of All Small Business Loans to Total Business Loans (TBL Ratio).** The ratio of the value of small business loans outstanding to total business loans outstanding.
- (4) Amount of All Small Business Lending by the Lender (Amount)** (in thousands).
- (5) Number of Small Business Loans (Number).** The number of small business loans.
- (6) Lender Domestic Asset Size Class (Lender Asset Size).** Domestic asset size class of the lender. Two classes are shown in this table:
 - \$10 billion to under \$50 billion (\$10B–\$50B)
 - \$50 billion and over (>\$50B)
- (7) Amount of Loans under \$100,000 (Amount in thousands of dollars).**
- (8) Number of Loans under \$100,000 (Number).**
- (9) Amount of Loans 100,000 to \$ 1 Million (Amount in thousands of dollars).**
- (10) Number of Loans 100,000 to \$ 1 Million (Number).**
- (11) Credit Card Loans to Total Assets (CC Amount/TA).** The ratio of credit card loans to total assets.

Table 1B. Business Lending under \$100,000 by Large Lending Institutions Based on Call Report Data, June 2017. This table ranks large lenders on the importance of loans under \$100,000 in their portfolios.

- (1) **Overall Ranking (Rank).** Summarizes the rankings of large lenders with respect to loans under \$100,000. A simple ranking of 1 and up is made first, and the total rank is derived from the sum of four rankings from the variables found in columns 2 through 5.
- (2) **Ratio of Loans under \$100,000 to Total Assets (TA Ratio).** The ratio of loans under \$100,000 to the total assets for each lender.
- (3) **Ratio of Loans under \$100,000 to Total Business Loans (TBL Ratio).** For the large lenders, ratios of the value of loans under \$100,000 outstanding to total business loans.
- (4) **Amount of Loans under \$100,000 Lending by the Lender (Amount in thousands of dollars).**
- (5) **Number of Loans \$100,000 or less (Number).** The number of loans under \$100,000.
- (6) **Lender Domestic Asset Size Class (Lender Asset Size).** Asset size class of the lender. Two classes are shown in this table:
 - \$10 billion to under \$50 billion (\$10B-\$50B)
 - \$50 billion and over (>\$50B)
- (7) **Amount of Small Business Loans/ \$1 million or less (Amount in thousands of dollars).**
- (8) **Number of Small Business Loans/\$1 million or less (Number).**
- (9) **Amount of Loans 100,000 to \$ 1 Million (Amount in thousands of dollars).**
- (10) **Number of Loans 100,000 to \$ 1 Million (Number).**
- (11) **Credit Card Loans to Total Assets (CC Amount/TA).** The ratio of the dollar value of credit card loans to total assets.

Table 1C. Business Lending of \$100,000 to \$1 Million of Large Lenders Based on Call Report Data, June 2017. This table ranks large lenders on the importance of loans ranging from \$100,000 to \$1 million in their portfolios. Numbers in parentheses represent columns in the table.

- (1) **Overall Ranking (Rank).** Summary of rankings of large lenders with respect to 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 100,000 - \$1 Million Loans to Total Assets (TA Ratio).** The ratio of the dollar value of loans between \$100,000 and \$1 million to total domestic assets for each of the large lenders.

- (3) **Ratio of 100,000 - \$1 Million Loans to Total Business Loans (TBL Ratio).** The ratio of the value of loans \$100,000 - \$1 million outstanding to total business lending for the large lenders.
- (4) **Amount of 100,000 - \$1 Million Loans by the Lender (Amount in thousands of dollars).**
- (5) **Number of 100,000 - \$1 Million Loans (Number).** The number of loans \$100,000 and \$1 million.
- (6) **Lender Domestic Asset Size Class (Lender Asset Size).** Domestic asset size class of the lender. Two size classes are shown in the table:
 - \$10 billion to under \$50 billion (\$10B-\$50B)
 - \$50 billion and over (>\$50B)
- (7) **Amount of Small Business Loans/\$1 million or less (Amount)** (in thousands of dollars).
- (8) **Number of Small Business Loans/\$1 million or less (Number).**
- (9) **Amount of Loans under \$100,000 (Amount in thousands of dollars).**
- (10) **Number of Loans under \$100,000 (Number).**
- (11) **Credit Card Loans to Total Assets (CC Amount/TA).** The ratio of the dollar value of credit card loans to total assets.

Table 2. Lending of Large Lending Institutions Based on CRA Data, 2016.

2A: Small Business Lending (\$1 million or less)
2B: Business Lending Less than \$100,000
2C: Business Lending from lending \$100,000 to \$1 million

These tables rank multibillion-dollar lenders' small business lending using CRA data. Information from Call

Reports were employed in combination with the CRA data to perform the four-variable rankings. As in the previous studies, data covering the reporting members of a holding company were first consolidated to generate estimates for the owning holding company. Because CRA data provide location-specific information for a lender's small business lending, information on the number of states (and territories) in which the lender has lending operations is also provided. The largest lenders with total domestic assets of \$10 billion or more making small business loans were identified, and ranked.

Table 2A. Small Business Lenders of Large Lending Institutions Based on CRA Data, 2016.

Table 2A uses CRA and Call Report data to rank the 119 largest lenders on the basis of four criteria that measure small business lending performance. Two ratio variables were derived from the Call Reports, while the two value variables are from the CRA data.

- (1) **Total Rank.** This column summarizes the lender's small business performance ranking. A simple ranking of 1 through 95 is performed for each

of the four variables and the sum of the four scores is used to derive the total rank. The four variables are shown in columns 2 through 5.

- (2) **Ratio of Small Business Loans to Total Assets (TA Ratio).** This column shows the ratio of small business loans to total assets for each lender. The amounts of small business loans and total assets used for the ratio are obtained from the June 2017 Call Report data. A high ratio indicates a lender's willingness to place a large portion of assets in small business lending.
- (3) **Ratio of Small Business Loans to Total Business Loans (TBL Ratio).** The ratio of small business loans to total business loans for each lender. The amount of small business loans and total business loans comes from the June 2017 Call Reports. Lenders that make business loans predominantly to small firms will rank high in this category.
- (4) **Amount of Small Business Lending (Amount).** Amount in thousands of small business loans.
- (5) **Number of Small Business Loans (Number).** The number of small business loans.
- (6) **States with Loans (No. of States and Territories w/ Loans).** The number of states and territories where the lender extended small business loans.
- (7) **Lender Domestic Asset Size Class (Institution Asset Size).** Asset size class of the lender:
 - \$10 billion to under \$50 billion (\$10B–\$50B)
 - \$50 billion and over (>\$50B)
- (8) **Amount of Loans under \$100,000 (Amount in thousands of dollars).**
- (9) **Number of Loans under \$100,000 (Number).**

Table 2B. Business Lending Less than \$100,000 of Large Lending Institutions Based on CRA Data, 2016.

Table 2B measures business lending performance for loans under \$100k using CRA and Call Report data. Two ratio variables were derived from the Call Reports while the two value variables are from the CRA data.

- (1) **Total Rank.** Summary of the business performance rankings of lenders with loan originations and purchases under \$100,000. A simple ranking of 1 through 99 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 Loans under \$100,000 to Total Assets (TA Ratio).** This column shows the ratio of business loans under \$100,000 to total assets for each lender. The amounts of small business loans and total assets used for the

ratio are obtained from the June 2017 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 Loans under \$100,000 to Total Business Loans (TBL Ratio).** The ratio of the value of business loans under \$100,000 to total business loans for each bank. The amounts of loans under \$100,000 and total business loans come from the June 2017 Call Reports. Lenders that make business loans predominantly to small firms will rank high in this category.
- (4) **Amount of Loans under \$100,000 by the Lender (Amount).** The amount is in thousands of loans business loans under \$100,000.
- (5) **Number of Loans under \$100,000 (Number).** The number of business loans under \$100,000.
- (6) **States with Loans (No. of States and Territories w/Loans).** The number of states and territories where the lender extended business loans under \$100,000.
- (7) **Institution Domestic Asset Size Class (Institution Asset Size).** Asset size class of the lenders
 - \$10 billion to under \$50 billion (\$10B–\$50B)
 - \$50 billion and over (>\$50B)
- (8) **Amount of Small Business Loans by the Lender (Amount in thousands of dollars).**
- (9) **Number of Small Business Loans by the Lender (Number).**

Table 2C. Business Lending from \$100,000 to \$1 million of Large Lending Institutions Based on CRA Data, 2016.

Table 2C uses both CRA and Call Report data to rank the 108 large lenders on the basis of four criteria that measure the lender's business lending performance for loans between \$100,000 and \$1 million. The two ratio variables were derived from the Call Reports.

- (1) **Total Rank.** Summary of the lender's business performance ranking for loans from \$100,000 to \$1 million. A simple ranking of 1 through 99 for each of the four variables is performed first and the sum of the total rank is derived from the four scores. The four criteria used are described in columns 2–5.
- (2) **Ratio of Business Loans (\$100,000 to \$1 million) to Total Assets (TA Ratio).** This column shows the ratio of business loans from \$100,000 to \$1 million to total assets for each lender. The values of small business loans and total assets used for the ratio are obtained from the June 2017 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 Business Loans (\$100,000 to \$1 million) to Total Business Loans (TBL Ratio).** The ratio of the value of business loans from \$100,000 to \$1 million to total business loans for each bank; the amounts of small and total business loans come from the June 2017 Call Reports. Lenders that make business loans predominantly to small firms will rank high in this category.
- (4) **Amount of Business Lending from \$100,000 to \$1 million by the Lender (Amount).** The amount of business loans from \$100,000 to \$1 million in thousands.
- (5) **Number of Business Loans from \$100,000 to \$1 million (Number).** The number of business loans from \$100,000 to \$1 million.
- (6) **States with Loans (No. of States & Territories w/Loans).** The number of states (and territories) where the lender extended business loans ranging from \$100,000 to \$1 million.
- (7) **Institution Domestic Asset Size Class (Institution Asset Size).** Asset size class of the lender:
 - \$10 billion to under \$50 billion (\$10B–\$50B)
 - \$50 billion and over (>\$50B)
- (8) **Amount of Small Business Loans by the Lender** (Amount in thousands of dollars).
- (9) **Number of Small Business Loans by the Lender (Amount).**

Table 3. Top Lenders by State and Territory Based on Call Report Data, June 2017.

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

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

3C: Business Lending from \$100,000 to \$1 million

Tables 3A, B, and C display the lenders' performance in three loan-size categories: Loans \$1 million or less, loans less than \$100,000 and loans \$100,000 to \$1 million. Lenders are ranked by the four ranking factors then sorted by state or territory. The table includes the top 10 in-state lenders or the top 10 percent, whichever number is smaller. (Ties may increase the number.) The four rankings were summed to create a score for each individual bank. The total score is the sum of the four individual decile rankings multiplied by 2.5 to attain a possible score of 100. Decile rankings range from 1 to 10. Tables listing all lenders in each state can be found on Advocacy's Lending Study website, <http://www.sba.gov/advocacy> (Tables 3A, B and C expanded).

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

Table 3A. Top Small Business Lenders making by State and Territory Based on Call Report Data June 2017.

Table 3A provides a list of the top small business lenders by state and territory. The list includes the top 10 banks, or the top 10 percent of lenders headquartered in the state, whichever number is smaller (ties may increase the number.) The tables also provide comparative business lending information for loans under \$100,000. An expanded table listing all state lenders is provided on Advocacy's Small Business Lending website.

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

- (8) **Dollar Amount of Business Loans Under \$100,000 (Amount).** The dollar value (in thousands) of business loans less than \$100,000.
- (9) **Number of Business Loans Under \$100,000 (Number).** Number of small business loans less than \$100,000 made by the bank.
- (10) **Credit Card Loans to Total Assets (CC Amount/TA).** The ratio of the dollar value of credit card loans to total assets.

Table 3B. Top Business Lenders making Less than \$100,000 by State and Territory Based on Call Report Data, June 2017. Table 3B, lists the top business lenders or the top 10 percent, based on their business lending performance of loans less than \$100,000.

- (1) **Total Score (Total Rank).** The total rank in this column is the score of the lender based on business lending under \$100,000 in the state in which it is listed. The number is the aggregate measure of business lending activity under \$100,000 is based on the sum of the four individual scores.
- (2) **Ratio of Business Loans Under \$100,000 to Total Assets (TA Ratio).** This is the ratio of business loans under \$100,000 to total assets for each lender. A high ratio indicates a lender's willingness to place a large portion of its assets in small business lending.
- (3) **Ratio of the Dollar Amount of Business Loans under \$100,000 to Total Business Loans (TBL Ratio).** Ratio of business loans under \$100,000 to total business loans for each lender. Lenders that make business loans predominantly to small firms will rank high in this category.
- (4) **Amount of Business Loans Under \$100,000 (Amount).** The value (in thousands) of business loans under \$100,000. 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 business lending under \$100,000 as shown by the ratios in columns 2 and 3, is low.
- (5) **Number of Business Loans Under \$100,000 (Number).** The number of business loans under \$100,000 outstanding for each lender.
- (6) **Institution Asset Size (Category).** Lenders in this table fall into one of five size categories:
 - Under \$100 million (<\$100M)
 - \$100 million to under \$500 million (\$100M-\$500M)
 - \$500 million to under \$1 billion (\$500M-\$1B)
 - \$1 billion to under \$10 billion (\$1B-\$10B)
 - \$10 billion and over (>\$10B)
- (7) **Total Score of Small Business Loans (Total Rank).** The sum of the lenders' scores based on their small business lending activity. The total score is the sum of the four scores with respect to small business loans of \$1 million or less. A

firm looking for a loan of \$1 million or less might do well to seek out a lender that ranks high in this column (and/or in Table 3A).

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

Table 3C. Top Business Lenders making \$100,000 to \$1 million by State and Territory Based on Call Report Data, June 2017. Table 3C, is similar to Tables 3A and 3B, and lists the top business lenders or the top 10 percent, based on their business lending performance between \$100,000 and \$1 million.

- (1) **Total Score (Total Rank).** The total rank in this column is the score of the lender based on its business lending from \$100,000 to \$1 million in the state in which it is listed. The number is the aggregate measure of business lending from \$100,000 to \$1 million based activity on the sum of the four individual scores.
- (2) **Ratio of Business Loans to Total Assets (TA Ratio).** This is the ratio of business loans (\$100,000 to \$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 Business Loans (\$100,000 to \$1 million) to Total Business Loans (TBL Ratio).** Ratio of business loans (\$100,000 to \$1 million) to total business loans for each lender. Lenders that make business loans predominantly to small firms will rank high in this category.
- (4) **Amount of Business Loans from \$100,000 to \$1 million (Amount).** The value (in thousands) of business loans from \$100,000 to \$1 million. 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 business lending under \$100,000, as shown by the ratios in columns 2 and 3, is low.
- (5) **Number of Business Loans from \$100,000 to \$1 million (Number).** The number of business loans from \$100,000 to \$1 million.
- (6) **Institution Domestic Asset Size (Amount).** The asset size class of the reporting lender:
 - Under \$100 million (<\$100M)
 - \$100 million to under \$500 million (\$100M–\$500M)
 - \$500 million to under \$1 billion (\$500M–\$1B)
 - \$1 billion to under \$10 billion (\$1B–\$10B)

- \$10 billion and over (>\$10B)
- (7) **Total Score of Small Business Loans (Total Rank).** The sum of the lenders' scores based on their small business lending activity. The total score is the sum of the four scores with respect to small business loans of \$1 million or less. A firm looking for a loan of \$1 million or less might do well to seek out a lender that ranks high in this column (and/or in Table 3A).
 - (8) **Dollar Amount of Small Business Loans (Amount).** The value (in thousands) of small business loans.
 - (9) **Number of Small Business Loans (Number).** The number of the lender's small business loans.
 - (10) **Credit Card Loans to Total Assets (CC Amount/TA).** The ratio of credit card loans to total assets.

Table 4: Top Lenders by State and Territory Based on CRA Data, 2016.

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

Tables 4A, B and C list the top lenders for each state using CRA data. The CRA database best captures state lending information for large lending institutions. Table 4A includes lenders with small business lending of more than \$50 million in a given state; Table 4B includes lenders with in-state with loans less than \$100,000 business lending of more than \$10 million; and Table 4C includes loans of business \$100,000 to \$1 million lenders of more than \$30 million in a given state. Rankings are based solely on the dollar amount of business loans in 2016.

Table 4A: Top Small Business Lenders by State and Territory Based on CRA Data, 2016. Table 4A is derived differently from the previous tables because only CRA data are used. The table lists the lender name—the name of the owning lender—as well as the home state of the lender. The rankings of lenders are based on the dollar amount of small business loans (\$1 million or less) made as of December 2016. The table consists only of lenders with small business loan totals of more than \$50 million in a given state in 2016. Comparisons of the value and number of loans under \$100,000 and loans from \$100,000 to \$1 million are also provided.

- (1) **Amount of Small Business Loans (Amount).** The dollar amount (in thousands) of loans \$1 million or less made in 2016.
- (2) **Number of Small Business Loans (Number).** The number of loans of \$1 million or less disbursed.

- (3) **Institution Domestic Asset Size (Category).** The total assets of the owning institution by size category.
- (4) **Amount of Business Loans Less than \$100,000 (Amount).** The dollar amount (in thousands) of loans less than \$100,000.
- (5) **Number of Business Loans Less than \$100,000 (Number).** The number of loans less than \$100,000.
- (6) **Amount of Business Loans \$100,000 to \$1 million (Amount).** The dollar amount (in thousands) of loans between \$100,000 and \$1 million.
- (7) **Number of Business Loans \$100,000 to \$1 million (Number).** The number of loans between \$100,000 and \$1 million.

Table 4B: Top Business Lenders making loans under \$100,000 by State and Territory Based on CRA Data, 2016. Table 4B ranks lenders with business loan totals over \$10 million in a given state for loans less than **\$100,000** in 2016. It lists the lender’s name—the name of the owning institution or the holding company—as well as the home state of the lender. It also provides comparative information on the amount and number of small business and business loans from \$100,000 to \$1 million.

- (1) **Amount of Business Loans Less than \$100,000 (Amount).** The amount (in thousands) of loans less than \$100,000 made as of December 2016.
- (2) **Number of Business Loans Less than \$100,000 (Number).** The number of loans less than \$100,000.
- (3) **Institution Domestic Asset Size (Category).** The total assets of the owning institution by size category.
- (4) **Amount of Small Business Loans (Amount).** The amount (in thousands) of loans of \$1 million or less.
- (5) **Number of Small Business Loans (Number).** The number of loans of \$1 million or less.
- (6) **Amount of Business Loans from \$100,000 to \$1 million (Amount).** The amount (in thousands) of loans between \$100,000 and \$1 million.
- (7) **Number of Business Loans from \$100,000 to \$1 million (Number).** The number of loans between \$100,000 and \$1 million.

Table 4C: Business Lenders making loans from \$100,000 to \$1 million by State and Territory Based on CRA Data, 2016. Table 4C ranks lenders with business loan totals over \$30 million in a given state for loans **from \$100,000 to \$1 million** in the calendar year January through December 31. The table lists the lender’s name—the name of the owning institution or the holding company—as well as the home state of the lender. It also

provides comparative data on the amount and number of small and smallest business loans.

- (1) **Amount of Business Loans from \$100,000 to \$1 million (Amount).** The amount (in thousands) of loans between \$100,000 and \$1 million made as of December 2016.
- (2) **Number of Business Loans from \$100,000 to \$1 million (Number).** The number of loans of \$100,000 to \$1 million.
- (3) **Amount of All Small Business Loans (Amount).** The amount (in thousands) of loans of \$1 million or less.
- (4) **Number of Small Business Loans (Number).** The number of loans of \$1 million or less.
- (5) **Amount of Business Loans Less than \$100,000 (Amount).** The amount (in thousands) of loans less than \$100,000.
- (6) **Number of Business Loans Less than \$100,000 (Number).** The number of loans less than \$100,000.

Table 5. Total Amount and Number of Small Business Loans per Small Business Employee by State Based on CRA Data, 2016.

Table 5 is derived from CRA data plus small business establishment employment information from the Statistics of U.S. Businesses (SUSB), partly funded by the U.S. Small Business Administration, Office of Advocacy. The table lists the amount and number of all small business loans and loans under \$100,000 made in the home state of the lender. The total rank by state is based on the amount of all small business loans made by calendar year 31st December divided by the number of small business employees in the state.

Table 6. Number of Reporting Institutions by Asset Size and State and Territory, Based on Call Report Data, June 2017.

The table summarizes the number of lenders by state and territory for 2017. Each state's lenders are broken out into six lender asset size categories.