

Report 11: 2004 State-Relative Commitment to Very Small Business Index (\$1 Million and Under)

Reporting Lenders with at Least 20 CRA Loans and \$1 Million Total CRA Loan Dollars

SMALL BUSINESS INDEX RANK	SMALL BUSINESS INDEX. PERCENT OF LOANS \$1 MILLION AND UNDER	FINANCIAL INSTITUTION	Unique ID	Small Business Originations			
				TOTAL UNITS	TOTAL DOLLARS (000'S)	UNITS TO BUSINESSES WITH \$1 MILLION SALES OR LESS	DOLLARS (000'S) TO BUSINESSES WITH \$1 MILLION SALES OR LESS

CONNECTICUT

1	98.90	CHELSEA GROTON SAVINGS BANK	000018238-3	181	23,891	179	23,256
2	96.30	NORTH FORK BANK	000015985-3	27	1,783	26	1,762
3	95.97	FIRST NATIONAL BANK LITCHFIELD	000000709-1	124	22,559	119	21,014
4	93.87	NAUGATUCK SAVINGS BANK	000018198-3	261	34,115	245	30,169
5	93.75	THE GUILFORD SAVINGS BANK	000018194-3	32	8,320	30	7,826
6	89.43	SAVINGS INSTITUTE	000017978-4	123	21,118	110	16,511
7	86.63	NEWTOWN SAVINGS BANK	000018199-3	374	50,814	324	38,572
8	85.34	NEW MIL BANK	000018259-3	191	32,891	163	27,691
9	80.66	ANY BANK	000018200-3	181	25,287	146	20,827
10	76.33	AMERICAN EXPRESS CENTURION BK	000027471-3	3,879	33,471	2,961	21,597
11	74.32	THE WASHINGTON TRUST COMPANY	000023623-3	74	9,191	55	5,575
12	71.97	CITIZENS BANK OF CONNECTICUT	000018197-3	1,320	98,810	950	51,584
13	70.79	FAIRFIELD COUNTY BANK CORP	000018213-3	202	46,986	143	28,187
14	70.29	SALISBURY BANK AND TRUST CO.	000018467-3	175	15,854	123	10,209
15	69.79	BANK OF AMERICA, NA-USA.	000022106-1	566	6,706	395	3,918
16	69.49	NORTHWEST COMMUNITY BANK	000018229-3	59	9,502	41	6,472
17	69.36	WEBSTER BANK NATIONAL ASSOCIAT	000024469-1	2,206	263,172	1,530	125,955
18	69.22	WELLS FARGO BANK, NA	000001741-1	2,554	83,145	1,768	53,849
19	68.46	THE BANK OF NEW YORK	000541101-2	149	6,601	102	2,837
20	66.80	ROCKVILLE BANK	000018203-3	259	42,003	173	23,024
21	64.77	JPMORGAN CHASE BANK, NA	000000008-1	1,967	130,024	1,274	54,076
22	63.61	UNION SAVINGS BANK	000018190-3	327	54,170	208	28,142
23	59.42	SOVEREIGN BANK	000004410-4	377	66,031	224	19,975
24	58.86	BANKNORTH NA	000024096-1	1,016	159,992	598	54,740
25	57.28	NEWALLIANCE BANK	000018261-3	955	172,095	547	84,086
26	56.76	FARMINGTON SAVINGS BANK	000018208-3	259	53,425	147	26,793
27	55.66	HUDSON UNITED BANK	000012256-3	627	119,746	349	45,454
28	55.32	FIRST COUNTY BANK	000018204-3	94	15,439	52	6,060
29	53.92	SAVINGS BANK OF DANBURY	000015912-3	102	15,344	55	5,541
30	53.45	MBNA AMERICA (DELAWARE), N.A.	000024095-1	10,678	65,635	5,707	29,742
31	52.50	WESTBANK	000018532-3	40	9,124	21	4,269
32	52.24	HSBC BANK USA, NATIONAL ASSOC.	000024522-1	67	6,370	35	3,208
33	51.52	PEOPLE'S BANK	000027334-3	924	201,448	476	79,907
34	44.25	LIBERTY BANK	000017943-3	226	36,676	100	6,919
35	43.36	THE MILFORD BANK	000016101-3	143	20,541	62	6,636
36	42.55	FIRST NATIONAL BANK OF OMAHA	000000209-1	94	1,261	40	1,035
37	40.00	CITIZENS BANK OF RHODE ISLAND	000016954-3	70	2,723	28	683
38	35.91	CITIBANK, FSB	000001235-4	220	23,480	79	3,574
39	35.71	MANUFACTURERS & TRADERS TRUST	000501105-2	28	12,302	10	3,180
40	35.14	BANK OF WESTERN MASSACHUSETTS	000026942-3	37	14,685	13	3,352
41	32.14	SUNTRUST BANKS, INC	000675332-2	28	4,203	9	1,158
42	30.52	CITIBANK USA, NA	000024281-1	17,442	100,585	5,323	32,917

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43	29.69	FLEET NATIONAL BANK	000000200-1	8,491	307,244	2,521	62,241
44	28.57	CITIBANK, NA	000001461-1	35	3,045	10	778
45	27.05	WACHOVIA BANK	000000001-1	2,174	286,937	588	74,142
46	16.58	CHASE MANHATTAN BANK USA, NA	000023160-1	6,389	72,389	1,059	12,073
47	14.55	GE CAPITAL FINANCIAL INC.	000033778-3	2,351	10,186	342	1,709
48	12.76	CAPITAL ONE, F.S.B.	000013181-4	22,013	75,695	2,809	9,422
49	4.81	US BANK NORTH DAKOTA	000023446-1	1,060	24,504	51	419
50	2.73	BANK OF AMERICA, N.A.	000013044-1	110	9,727	3	1,635
51	0.20	ATLANTIC BANK OF NEW YORK	000005915-3	509	5,269	1	350
52	0.00	WRIGHT EXPRESS FSC	000034697-3	267	3,668	0	0
52	0.00	ADVANTA BANK	000033535-3	4,057	35,238	0	0
52	0.00	THE PITNEY BOWES BANK	000034599-3	4,014	21,956	0	0
Summary for CONNECTICUT (54 Lenders)				100,128	2,977,376	32,324	1,185,051

RHODE ISLAND

1	94.74	SLADE'S FERRY TRUST COMPANY	000018085-3	38	10,327	36	9,997
2	93.46	WEBSTER BANK NATIONAL ASSOCIAT	000024469-1	107	22,657	100	20,562
3	80.95	BANKNORTH NA	000024096-1	21	3,232	17	3,068
4	80.46	BANKNEWPORT	000018129-3	87	12,030	70	10,149
5	79.17	FALL RIVER FIVE CENTS SAVINGS	000023286-3	24	4,060	19	2,634
6	79.04	THE WASHINGTON TRUST COMPANY	000023623-3	582	94,527	460	64,416
7	75.32	CENTREVILLE SAVINGS BANK	000017764-3	77	9,665	58	7,555
8	72.36	CITIZENS BANK OF RHODE ISLAND	000016954-3	2,905	207,091	2,102	94,631
9	70.00	AMERICAN EXPRESS CENTURION BK	000027471-3	800	7,897	560	4,803
10	69.86	FIRST TENNESSEE BANK NA	000000336-1	73	3,195	51	2,135
11	69.66	WELLS FARGO BANK, NA	000001741-1	834	25,445	581	16,398
12	69.53	BANK OF AMERICA, NA-USA.	000022106-1	256	3,949	178	1,635
13	65.12	CITIZENS BANK OF MASSACHUSETTS	000018562-3	43	4,037	28	409
14	60.47	SOVEREIGN BANK	000004410-4	425	72,935	257	25,560
15	51.51	MBNA AMERICA (DELAWARE), N.A.	000024095-1	3,735	22,391	1,924	9,134
16	40.48	BRISTOL COUNTY SAVINGS BANK	000023622-3	84	17,268	34	5,614
17	32.64	BANK RHODE ISLAND	000034147-3	677	116,872	221	39,918
18	30.35	CITIBANK USA, NA	000024281-1	4,801	25,023	1,457	7,715
19	26.67	FLEET NATIONAL BANK	000000200-1	1,995	112,438	532	22,020
20	13.06	CAPITAL ONE, F.S.B.	000013181-4	6,441	21,633	841	2,898
21	11.94	CHASE MANHATTAN BANK USA, NA	000023160-1	1,441	15,102	172	1,602
22	10.08	GE CAPITAL FINANCIAL INC.	000033778-3	1,230	4,888	124	468
23	4.00	ROCKLAND TRUST COMPANY	000009712-3	125	4,716	5	1,225
24	0.00	ATLANTIC BANK OF NEW YORK	000005915-3	190	1,087	0	0
24	0.00	ADVANTA BANK	000033535-3	1,064	8,598	0	0
24	0.00	THE PITNEY BOWES BANK	000034599-3	1,084	5,911	0	0
Summary for RHODE ISLAND (26 Lenders)				29,139	836,974	9,827	354,546

Grand Totals

129,267 3,814,350 42,151 1,539,597