

COLEMAN REPORT

The SBA Lender's Industry Information Source

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Robert J. Coleman, Publisher & Editor

The 2007 Coleman Report 500

The Top 500 SBA 7(a) Lenders for FYE 2007

It's déjà vu all over again as **CIT Small Business Lending** and **Bank of America** are the top SBA 7(a) lenders for the federal government's fiscal year ending September 30, 2007.

Also in this Issue . . .

Quick Facts, 2,4

**2007 Top 50 SBA 7(a)
Lenders by Loan Number, 3**

**2007 Top 100 SBA 7(a)
Lenders by Loan Volume
(Insert 1-2)**

2007 Coleman Report 500 —
An alphabetical listing of the top 500 SBA 7(a) lenders with a comparison to last year's rankings. **(Insert 3-17)**

For the eighth consecutive year **CIT** is the largest 7(a) lender in the country approving 1,601 loans totaling \$882 million — a modest 1% increase and just shy of its industry record of \$891 million level posted in 2004.

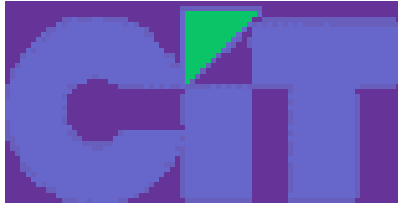
Even though **Bank of America's** loan volume decreased 20% the bank remains the largest 7(a) lender for the sixth year in a row — approving the greatest number of loans — 10,878.

SBA 7(a) loan volume continues to slip — off 6.5% since 2005 down to \$14.3 billion. The number of loans continues to increase — up 3.8% in two years to 99,603.

Almost 40% of Coleman Report 500 lenders 7(a) loan volume dropped in 2007 — including one-half of the top ten lenders.

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Coleman Report — October 15, 2007



CIT Small Business Lending
2007 Number One SBA 7(a) Lender (Volume)
\$882 Million

Bank of America
2007 Number One
SBA 7(a) Lender (Number)
10,878 Loans



NARA BANK

Nara Bank
2007 Number One
Small Bank/Regional 7(a) Lender
\$204 million

Innovative Bank
2007 Number One Small Bank/Regional 7(a) Lender
4,721 Loans



Eleven Year List of Number One SBA 7(a) Lenders

Loan Volume Leader	Loan Number Leader
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<p>2007 CIT Small Business \$882 million 2006 CIT Small Business \$873 million 2005 CIT Small Business \$801 million 2004 CIT Small Business \$891 million 2003 CIT Small Business \$754 million 2002 CIT Small Business \$778 million 2001 CIT Small Business \$582 million 2000 CIT Small Business \$469 million 1999 Heller Financial \$533 million 1998 The Money Store \$463 million 1997 The Money Store \$784 million</p>	<p>2007 Bank of America 10,878 2006 Bank of America 13,089 2005 Bank of America 11,911 2004 Bank of America 12,758 2003 Bank of America 9,406 2002 Bank of America 3,917 2001 Fleet Bank 2,889 2000 Fleet Bank 2,787 1999 Bank of America 2,232 1998 Bank of America 2,105 1997 The Money Store 1,763</p>
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Coleman Report — October 15, 2007

2007 Top 50 7(a) Lenders by Number

Rank				Loans	Gross Amount	Average
1	BANK OF AMERICA	CHARLOTTE	NC	10,878	\$ 335,728,500	\$ 30,863
2	JPMORGAN CHASE BANK	NEW YORK	NY	8,548	\$ 490,882,458	\$ 57,427
3	CAPITAL ONE BANK	MCLEAN	VA	6,345	\$ 313,302,600	\$ 49,378
4	U.S. BANK	MINNEAPOLIS	MN	5,353	\$ 486,384,707	\$ 90,862
5	INNOVATIVE BANK	WALNUT CREEK	CA	4,721	\$ 152,967,500	\$ 32,402
6	WELLS FARGO BANK	MINNEAPOLIS	MN	4,306	\$ 613,435,180	\$ 142,461
7	CITIZENS FINANCIAL GROUP	PROVIDENCE	RI	3,184	\$ 112,148,100	\$ 35,222
8	BANCO POPULAR	SAN JUAN	PR	3,082	\$ 417,823,860	\$ 135,569
9	WASHINGTON MUTUAL BANK	SEATTLE	WA	2,941	\$ 106,775,500	\$ 36,306
10	NATIONAL CITY BANK	CLEVELAND	OH	2,308	\$ 150,558,614	\$ 65,233
11	PNC BANK	PITTSBURGH	PA	1,986	\$ 284,248,900	\$ 143,126
12	SUPERIOR FINANCIAL GROUP	WALNUT CREEK	CA	1,886	\$ 16,105,000	\$ 8,539
13	CITIBANK	NEW YORK	NY	1,865	\$ 103,208,300	\$ 55,340
14	ZIONS BANK	SALT LAKE CITY	UT	1,836	\$ 205,975,297	\$ 112,187
15	CIT SMALL BUSINESS LENDING	LIVINGSTON	NJ	1,601	\$ 882,047,832	\$ 550,936
16	HUNTINGTON NATIONAL BANK (THE)	COLUMBUS	OH	1,375	\$ 151,827,677	\$ 110,420
17	BUSINESS LOAN EXPRESS	NEW YORK	NY	1,178	\$ 201,729,700	\$ 171,248
18	MANUFACTURERS & TRADERS TRUST	BUFFALO	NY	1,136	\$ 102,862,400	\$ 90,548
19	COMPASS BANK	BIRMINGHAM	AL	877	\$ 84,977,340	\$ 96,895
20	BB&T BANK	WINSTON-SALEM	NC	782	\$ 213,614,055	\$ 273,164
21	KEY BANK	CLEVELAND	OH	706	\$ 108,512,200	\$ 153,700
22	WACHOVIA BANK	HIGH POINT	NC	680	\$ 373,436,100	\$ 549,171
23	COMERICA BANK	DETROIT	MI	663	\$ 353,076,220	\$ 532,543
24	MOUNTAIN AMERICA FCU	SALT LAKE CITY	UT	649	\$ 25,615,200	\$ 39,469
25	COMMERCE BANK	KANSAS CITY	KS	546	\$ 43,904,695	\$ 80,412
26	BNB BANK	NEW YORK	NY	509	\$ 105,231,000	\$ 206,741
27	COMMERCE BANK	CHERRY HILL	NJ	488	\$ 194,912,700	\$ 399,411
28	SOVEREIGN BANK	PHILADELPHIA	PA	480	\$ 42,247,100	\$ 88,015
29	ASSOCIATED BANK	GREEN BAY	WI	428	\$ 53,887,350	\$ 125,905
30	BANKNORTH	PORTLAND	ME	376	\$ 45,096,100	\$ 119,936
31	M&I BANK	MILWAUKEE	WI	359	\$ 44,947,850	\$ 125,203
32	WILSHIRE STATE BANK	LOS ANGELES	CA	345	\$ 162,268,800	\$ 470,344
33	UNITED CENTRAL BANK	GARLAND	TX	338	\$ 169,921,900	\$ 502,728
34	NARA BANK	LOS ANGELES	CA	336	\$ 203,818,400	\$ 606,602
35	NEWTEK BUSINESS SERVICES	NEW YORK	NY	315	\$ 90,001,600	\$ 285,719
36	FIFTH THIRD BANK	TOLEDO	OH	312	\$ 72,677,300	\$ 232,940
36	HSBC BANK	BUFFALO	NY	312	\$ 24,681,300	\$ 79,107
38	UNION BANK OF CALIFORNIA	SAN FRANCISCO	CA	309	\$ 17,148,200	\$ 55,496
39	SMALL BUSINESS LOAN SOURCE	HOUSTON	TX	301	\$ 105,790,246	\$ 351,463
40	SUNTRUST BANK	ATLANTA	GA	282	\$ 29,588,950	\$ 104,925
41	GLACIER BANK	KALISPELL	MT	262	\$ 30,724,447	\$ 117,269
42	UPS CAPITAL BUSINESS CREDIT	HARTFORD	CT	252	\$ 190,694,700	\$ 756,725
43	COMMUNITY SOUTH BANK	ADAMSVILLE	TN	233	\$ 120,468,900	\$ 517,034
44	HANMI BANK	LOS ANGELES	CA	229	\$ 112,839,200	\$ 492,748
45	1ST SOURCE BANK	SOUTH BEND	IN	217	\$ 20,762,700	\$ 95,681
46	PACIFIC CITY BANK	LOS ANGELES	CA	207	\$ 96,003,300	\$ 463,784
47	CENTER BANK	LOS ANGELES	CA	196	\$ 72,492,400	\$ 369,859
48	CHITTENDEN TRUST COMPANY	BURLINGTON	VT	194	\$ 31,008,500	\$ 159,838
49	CAPITOL BANCORP	LANSING	MI	174	\$ 40,879,200	\$ 234,938
50	UMPQUA BANK	EUGENE	OR	172	\$ 36,341,500	\$ 211,288

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