

Table 3A. Small Business Lending in Ohio Using Call Report Data, June 2001

Bank Name	Small Business Lending (<\$M) Scores					Small Business Lending (<\$100k) Scores				
	Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$) (\$1,000) (4)	SBL(#) (5)	Bank asset Sz. (6)	Total Rank (7)	SSBL(\$) (\$1,000) (8)	SSBL(#) (9)	Cdt/TA (10)
Community First B&Tc	95.0	0.3	1	230,449	3483	\$500M-\$1B	35	76,719	3,060	0.006
Citizens Svg Bank	87.5	0.28	1	70,582	1141	\$100M-500M	31	20,960	519	0
Union Bank Co	85.0	0.282	1	53,741	573	\$100M-500M	34	22,174	448	0.004
Citizens Bankg Co	82.5	0.226	1	67,468	598	\$100M-500M	20	9,462	379	0.004
Sutton Bank	80.0	0.311	1	64,537	756	\$100M-500M	36	39,211	639	0.003
Wayne Cty Nb	80.0	0.309	0.791	128,052	1855	\$100M-500M	32	31,647	1,322	0
North Valley Bank	80.0	0.323	1	19,439	341	<\$100M	36	19,439	341	0
Commerce Nb	80.0	0.361	0.826	103,733	994	\$100M-500M	24	16,267	583	0
Portage Cmnty Bank	80.0	0.31	1	20,676	293	<\$100M	27	6,089	211	0.009
First Nb	77.5	0.379	1	37,604	261	<\$100M	12	2,623	179	0.007
Community Nb	77.5	0.291	1	32,820	323	\$100M-500M	26	8,385	210	0
First Nb	77.5	0.217	0.999	46,510	1005	\$100M-500M	34	19,579	829	0.004
First Nb	77.5	0.322	0.964	36,899	510	\$100M-500M	31	12,510	399	0
Sky Bank Ohio Bank Region	77.5	0.258	0.649	369,233	4204	\$1B-\$10B	29	73,749	2,887	0
Rfc Bankg Co	77.5	0.356	0.819	105,805	1115	\$100M-500M	30	21,648	753	0.003
Heartland Bank	77.5	0.393	0.901	103,461	853	\$100M-500M	29	20,458	543	0.007
Sky Bank Mid Am Region	77.5	0.244	0.596	493,427	5356	\$1B-\$10B	27	80,236	3,358	0.003
Lorain Nb	75.0	0.206	0.803	130,122	1562	\$500M-\$1B	27	28,044	1,085	0.007
First-Knox Nb	75.0	0.163	0.903	105,763	1932	\$500M-\$1B	32	34,872	1,563	0.008
Old Ft Bankg Co	75.0	0.289	0.793	69,438	1063	\$100M-500M	28	16,251	822	0.009
Merchants Nb	75.0	0.22	0.991	62,136	1330	\$100M-500M	34	24,943	1,144	0.001
Citizens Bank	75.0	0.352	0.956	50,673	376	\$100M-500M	19	6,150	231	0.004
Commercial Bank	75.0	0.246	0.873	56,639	925	\$100M-500M	33	19,852	768	0.003
Kingston Nb	75.0	0.179	1	19,228	441	\$100M-500M	27	7,273	365	0.003
1st Nat Cmnty Bank	75.0	0.206	1	16,239	325	<\$100M	35	16,239	325	0.003
Killbuck Svg Bank Co	75.0	0.224	0.932	59,617	1084	\$100M-500M	32	18,872	904	0.002
Liberty Bank Na	75.0	0.369	1	17,060	161	<\$100M	17	2,721	103	0.008
Commerce Exch Bank	72.5	0.555	0.774	66,179	467	\$100M-500M	23	9,225	245	0
First Nb In New Bremen	72.5	0.201	1	27,947	355	\$100M-500M	27	8,026	269	0.002
Genoa Bankg Co	72.5	0.256	0.948	37,018	371	\$100M-500M	25	7,860	259	0.006
Commercial Svg Bank	72.5	0.195	0.995	49,835	629	\$100M-500M	25	10,236	501	0.004
Citizens Nb	72.5	0.209	0.826	67,382	910	\$100M-500M	27	16,060	676	0.003
First Nb	72.5	0.16	1	21,220	572	\$100M-500M	31	10,969	502	0.005
Independence Bank	72.5	0.409	0.881	53,011	460	\$100M-500M	21	6,375	251	0
First Nb	70.0	0.156	0.584	237,782	2258	\$1B-\$10B	21	24,975	1,051	0
First Nb Southwestern Oh	70.0	0.149	0.613	210,729	2688	\$1B-\$10B	27	47,808	1,893	0.009
1st Nb	70.0	0.317	1	23,590	113	<\$100M	7	1,643	45	0
First Nb	70.0	0.262	1	14,058	270	<\$100M	28	5,493	225	0.009
Vinton Cty Nb	70.0	0.131	1	30,403	565	\$100M-500M	37	30,403	565	0
United Nb&Tc	70.0	0.16	0.51	170,913	2278	\$1B-\$10B	25	31,709	1,576	0
Metropolitan Nb	70.0	0.236	0.777	71,097	704	\$100M-500M	24	13,321	417	0

Table 3A. Small Business Lending in Ohio Using Call Report Data, June 2001

Bank Name	Small Business Lending (<\$M) Scores					Small Business Lending (<\$100k) Scores				
	Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$) (\$1,000) (4)	SBL(#) (5)	Bank asset Sz. (6)	Total Rank (7)	SSBL(\$) (\$1,000) (8)	SSBL(#) (9)	Cdt/TA (10)
Shorebank Cleveland	70.0	0.303	1	16,440	97	<\$100M	11	2,030	48	0
Settlers Bank	70.0	0.226	1	9,663	282	<\$100M	29	4,250	258	0
Buckeye Cmnty Bank	70.0	0.409	1	11,485	105	<\$100M	32	11,485	105	0
Firstmerit Bank Na	67.5	0.145	0.506	1,474,744	12383	>\$10B	23	201,561	6,875	0.012
Hocking Valley Bank	67.5	0.222	0.953	31,850	377	\$100M-500M	27	9,738	282	0.009
Champaign Nb&Tc	67.5	0.256	0.629	58,431	670	\$100M-500M	23	11,021	437	0.006
Second Nb	67.5	0.132	0.693	208,864	1879	\$1B-\$10B	24	34,964	1,162	0.004
Farmers St Bank	67.5	0.183	1	19,596	377	\$100M-500M	35	19,596	377	0
Great Lakes Bank	67.5	0.276	0.898	37,628	291	\$100M-500M	20	6,533	166	0.003
Minster Bank	67.5	0.24	0.662	50,565	613	\$100M-500M	22	9,789	402	0
State B&Tc	67.5	0.221	0.494	93,966	1063	\$100M-500M	25	19,826	740	0.008
North Side B&Tc	67.5	0.257	0.556	93,099	697	\$100M-500M	23	16,710	398	0.007
Delaware Cty B&Tc	67.5	0.179	0.628	92,464	1378	\$500M-\$1B	26	20,923	1,025	0.008
Sycamore Nb	67.5	0.309	0.996	13,266	272	<\$100M	23	3,225	215	0
United Bank Na	67.5	0.132	1	25,146	266	\$100M-500M	16	4,180	198	0.006
Fort Jennings St Bank	67.5	0.317	0.976	21,977	305	<\$100M	25	5,966	220	0.003
Morgan Bank Na	67.5	0.223	1	15,342	148	<\$100M	13	2,253	79	0.003
Western Reserve Bank	67.5	0.509	0.919	29,857	261	<\$100M	21	4,238	154	0.003
Ohio Legacy Bank Na	67.5	0.27	1	11,757	112	<\$100M	21	3,279	77	0.001
Commercial & Svg Bank	65.0	0.178	0.693	55,404	905	\$100M-500M	26	14,512	731	0.007
Farmers & Mrch St Bank	65.0	0.141	0.693	92,635	2254	\$500M-\$1B	31	35,335	2,045	0.005
National B&Tc	65.0	0.142	0.698	86,214	1474	\$500M-\$1B	33	34,868	1,266	0
Croghan Colonial Bank	65.0	0.156	0.698	55,111	927	\$100M-500M	26	15,077	697	0.007
Consumers Nb	65.0	0.16	0.972	27,544	746	\$100M-500M	28	9,867	652	0
Park Nb	65.0	0.14	0.544	189,337	2071	\$1B-\$10B	22	24,353	1,307	0.012
Oak Hill Bank	65.0	0.194	0.527	99,757	916	\$500M-\$1B	20	14,849	561	0.003
Huntington Nb	62.5	0.111	0.364	3,079,865	31510	>\$10B	23	616,031	21,607	0
Clyde Svg Bank Co	62.5	0.22	0.894	21,086	376	<\$100M	25	5,967	248	0.014
Ripley Nb	62.5	0.237	1	9,589	117	<\$100M	16	2,127	60	0
Milton Bankg Co	62.5	0.199	1	12,512	279	<\$100M	33	12,512	279	0.003
Richwood Bankg Co	62.5	0.174	1	21,691	293	\$100M-500M	27	8,760	235	0.002
Middlefield Bankg Co	62.5	0.146	0.93	26,933	726	\$100M-500M	30	11,460	644	0.004
Sky Bank	62.5	0.114	0.358	558,131	10017	\$1B-\$10B	25	142,704	8,098	0
American Nb	62.5	0.467	0.955	15,528	236	<\$100M	18	2,695	144	0
Citizens Nb Of Norwalk	62.5	0.236	0.847	33,117	306	\$100M-500M	16	4,517	180	0.003
Farmers Nb	62.5	0.124	0.806	77,963	1129	\$500M-\$1B	29	27,326	855	0.001
Richland Tc	62.5	0.133	0.824	64,809	985	\$100M-500M	26	17,020	745	0.008
Peoples Bank Co	62.5	0.167	0.857	36,443	431	\$100M-500M	22	8,058	300	0.003
Towne Bank	62.5	0.228	0.734	46,469	320	\$100M-500M	14	5,433	148	0
Cortland Svg & Bankg Co	62.5	0.152	0.723	65,891	829	\$100M-500M	23	14,858	643	0
Steel Valley Bank Na	62.5	0.285	0.988	18,964	230	<\$100M	16	3,081	139	0.005
Henry Cty Bank	62.5	0.152	0.852	23,850	507	\$100M-500M	29	10,802	450	0
Citizens Bank	62.5	0.175	1	8,684	167	<\$100M	32	8,684	167	0

Table 3A. Small Business Lending in Ohio Using Call Report Data, June 2001

Bank Name	Small Business Lending (<\$M) Scores					Small Business Lending (<\$100k) Scores				
	Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$) (\$1,000) (4)	SBL(#) (5)	Bank asset Sz. (6)	Total Rank (7)	SSBL(\$) (\$1,000) (8)	SSBL(#) (9)	Cdt/TA (10)
Monitor Bank	62.5	0.21	1	4,354	191	<\$100M	27	3,382	176	0.013
Centerbank	62.5	0.336	1	5,463	49	<\$100M	16	1,129	32	0
Peoples Svg Bank	60.0	0.246	0.952	10,008	282	<\$100M	26	3,972	245	0
Greenville Nb	60.0	0.114	0.931	31,089	821	\$100M-500M	31	14,464	718	0.006
New Richmond Nb	60.0	0.254	0.979	16,251	245	<\$100M	19	3,046	177	0
Ohio Valley Bank Co	60.0	0.154	0.573	87,820	799	\$500M-\$1B	21	15,455	489	0.002
Fahey Bankg Co	60.0	0.179	0.734	29,804	351	\$100M-500M	22	7,478	262	0.008
Peoples Bank Na	60.0	0.108	0.428	126,693	1450	\$1B-\$10B	21	23,489	991	0.006
Savings Bank	60.0	0.094	1	16,346	452	\$100M-500M	34	16,346	452	0.001
Wheeling Nb	60.0	0.124	0.582	84,711	1341	\$500M-\$1B	24	20,700	1,025	0
Citizens Bank	60.0	0.154	1	11,699	152	<\$100M	33	11,699	152	0.003
Hicksville Bank	60.0	0.134	1	14,918	222	\$100M-500M	34	14,918	222	0
Marion Bank	60.0	0.135	1	10,521	214	<\$100M	33	10,521	214	0.009
Citizens Nb Of Southwestern	60.0	0.228	1	8,820	79	<\$100M	11	1,381	30	0
National City Bank	57.5	0.072	0.193	2,684,935	102860	>\$10B	22	501,117	93,956	0.034
First Nb	57.5	0.163	0.691	26,862	378	\$100M-500M	22	7,604	288	0.003
Keybank Na	57.5	0.077	0.239	5,798,410	67541	>\$10B	23	1,166,836	47,400	0
National Bank Of Oak Harbor	57.5	0.193	0.862	21,837	297	\$100M-500M	22	5,453	226	0.006
Security Nb&Tc	57.5	0.123	0.508	80,742	991	\$500M-\$1B	23	17,612	717	0.007
Firststar Bank Na	57.5	0.07	0.263	5,377,083	61485	>\$10B	22	1,158,169	43,975	0.021
Savings B&Tc	57.5	0.139	0.801	25,000	485	\$100M-500M	27	8,937	387	0.006
Bank One Na	57.5	0.065	0.495	2,666,481	51256	>\$10B	27	971,490	42,844	0.022
Fifth Third Bank	57.5	0.062	0.45	2,147,529	15354	>\$10B	22	265,889	8,231	0.008
Farmers & Mrch Bank	57.5	0.168	1	9,933	297	<\$100M	28	5,077	269	0
Chippewa Valley Bank	55.0	0.141	1	22,487	211	\$100M-500M	15	4,056	127	0
Provident Bank	55.0	0.047	0.184	709,390	4412	>\$10B	22	70,860	2,129	0.004
Citizens Nb	55.0	0.182	0.861	18,326	240	\$100M-500M	17	3,966	188	0
Anderson Bank	55.0	0.328	0.92	13,719	120	<\$100M	16	2,406	70	0
Farmers & Mrch Bank	52.5	0.147	1	10,540	190	<\$100M	23	4,063	146	0.008
First Nb	52.5	0.14	0.618	27,470	429	\$100M-500M	19	6,171	324	0.006
First Citizens Nb	52.5	0.125	0.884	22,964	359	\$100M-500M	22	6,106	276	0.001
First St Bank Of Adams Cty	52.5	0.127	1	12,748	194	\$100M-500M	32	12,748	194	0.003
Osgood St Bank	52.5	0.155	0.979	11,289	269	<\$100M	28	5,547	233	0.003
Somerville Nb	52.5	0.126	1	11,465	247	<\$100M	25	5,024	217	0
Citizens Nb	52.5	0.144	1	7,263	108	<\$100M	30	7,263	108	0
Lebanon Citizens Nb	52.5	0.117	0.599	53,395	399	\$100M-500M	15	7,504	232	0.005
Edon St Bank Co	52.5	0.123	1	6,461	200	<\$100M	32	6,461	200	0
Spring Valley Bank	52.5	0.19	1	7,118	37	<\$100M	11	1,202	17	0
Andover Bank	50.0	0.082	1	17,438	258	\$100M-500M	18	4,861	194	0.001
Second Nb	50.0	0.096	0.681	29,409	795	\$100M-500M	25	10,216	693	0.002
Glouster Cmnty Bank	50.0	0.098	1	8,718	309	<\$100M	12	2,039	60	0.005
Peoples Nb	50.0	0.144	1	11,958	127	<\$100M	13	2,373	87	0.003
First Nb	50.0	0.108	1	7,909	165	<\$100M	20	3,379	142	0

Table 3A. Small Business Lending in Ohio Using Call Report Data, June 2001

Bank Name	Small Business Lending (<\$M) Scores					Small Business Lending (<\$100k) Scores				
	Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$) (\$1,000) (4)	SBL(#) (5)	Bnk asset Sz. (6)	Total Rank (7)	SSBL(\$) (\$1,000) (8)	SSBL(#) (9)	Cdt/TA (10)
Community First Bank Na	50.0	0.143	1	5,479	130	<\$100M	29	5,479	130	0.009
Brookville Nb	50.0	0.18	0.921	13,248	138	<\$100M	10	1,794	83	0
Stebbins Nb	50.0	0.144	1	3,898	129	<\$100M	24	2,361	116	0
First Nb	47.5	0.141	1	9,728	162	<\$100M	19	2,757	132	0
Farmers Bank & Svg Co	47.5	0.131	0.957	13,906	250	\$100M-500M	20	3,961	208	0
Liberty Nb	47.5	0.15	0.532	23,578	245	\$100M-500M	15	4,509	163	0.002
Sabina Bank	47.5	0.15	1	7,827	128	<\$100M	19	2,633	109	0
Century Nb	47.5	0.08	0.799	35,647	410	\$100M-500M	18	7,183	273	0.006
Rockhold Brown & Co Bank	47.5	0.157	1	3,889	127	<\$100M	24	2,532	120	0
National Bank	47.5	0.088	1	10,535	132	\$100M-500M	13	2,312	98	0.001
First Central Nb	47.5	0.11	1	7,095	170	<\$100M	30	7,095	170	0.003
Saint Henry Bank	47.5	0.133	0.81	17,815	207	\$100M-500M	18	4,482	145	0.002
First Bremen Bank	47.5	0.048	1	10,528	255	\$100M-500M	19	3,741	224	0.01
First City Bank	47.5	0.205	0.98	9,748	54	<\$100M	4	712	17	0.001
Eaton Nb&Tc	47.5	0.135	0.649	19,120	320	\$100M-500M	18	4,393	251	0.007
Ohio Heritage Bank	47.5	0.086	1	10,794	73	\$100M-500M	28	10,794	73	0.01
Exchange Bank	45.0	0.145	0.688	15,647	211	\$100M-500M	21	5,076	149	0.012
Citizens Bank	45.0	0.147	0.935	9,500	109	<\$100M	9	1,513	54	0.003
Oakwood Dep Bank Co	45.0	0.105	1	7,524	198	<\$100M	28	7,524	198	0
Farmers Svg Bank	45.0	0.053	1	7,969	230	\$100M-500M	28	7,969	230	0
Community Bank	45.0	0.061	1	5,369	155	<\$100M	20	2,823	141	0
Castalia Bankg Co	45.0	0.09	1	4,448	100	<\$100M	17	1,929	86	0
Standing Stone Nb	45.0	0.082	1	4,600	114	<\$100M	27	4,600	114	0
Bartlett Farmers Bank	42.5	0.138	1	5,341	112	<\$100M	27	5,341	112	0.005
Citizens Nb Of Urbana	42.5	0.094	0.59	17,164	282	\$100M-500M	18	4,894	220	0.006
National Bank Of Adams Cty	42.5	0.088	1	4,794	129	<\$100M	17	1,943	116	0
Farmers St Bank	42.5	0.114	1	5,182	126	<\$100M	20	2,223	102	0
Citizens Nb Of Woodsfield	42.5	0.107	1	6,052	97	<\$100M	15	1,921	71	0
Commodore Bank	42.5	0.084	1	4,412	140	<\$100M	26	4,412	140	0
Bank Of Leipsic Co	42.5	0.121	0.941	8,079	189	<\$100M	22	3,163	163	0.006
Farmers Citizens Bank	42.5	0.115	0.808	12,017	203	\$100M-500M	18	3,429	153	0
Antwerp Exch Bank Co	40.0	0.123	1	5,536	112	<\$100M	18	2,075	89	0
First Nb	40.0	0.138	1	4,113	73	<\$100M	27	4,113	73	0.01
Twin Valley Bank	40.0	0.155	0.98	4,732	83	<\$100M	20	1,986	70	0.007
First Cmnty Bank	40.0	0.186	0.56	18,581	67	\$100M-500M	4	593	19	0.001
Hamler St Bank	40.0	0.078	1	3,432	87	<\$100M	25	3,432	87	0
Bank Of Magnolia Co	40.0	0.089	1	4,383	65	<\$100M	26	4,383	65	0
Ohio River Bank	40.0	0.139	0.889	10,735	124	<\$100M	13	2,097	96	0
Apple Creek Bankg Co	37.5	0.057	1	4,405	128	<\$100M	24	4,405	128	0.005
First Nb	37.5	0.079	1	6,425	114	<\$100M	27	6,425	114	0.006
Sherwood St Bank	37.5	0.106	1	2,568	68	<\$100M	24	2,568	68	0
Custar St Bank	37.5	0.063	1	3,109	117	<\$100M	24	3,109	117	0
First Safety Bank	37.5	0.081	1	4,040	55	<\$100M	12	1,080	38	0

Table 3A. Small Business Lending in Ohio Using Call Report Data, June 2001

Bank Name	Small Business Lending (<\$M) Scores					Small Business Lending (<\$100k) Scores				
	Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$) (\$1,000) (4)	SBL(#) (5)	Bank asset Sz. (6)	Total Rank (7)	SSBL(\$) (\$1,000) (8)	SSBL(#) (9)	Cdt/TA (10)
Citizens Bank Co	37.5	0.148	0.815	9,285	69	<\$100M	8	1,444	33	0.006
Waterford Cmrl & Svg Bank	35.0	0.091	1	2,744	80	<\$100M	25	2,744	80	0
Ottoville Bank Co	35.0	0.069	1	3,661	58	<\$100M	9	814	45	0.001
Metamora St Bank	35.0	0.061	1	2,723	74	<\$100M	23	2,723	74	0.009
Republic Bankg Co	32.5	0.1	1	2,287	56	<\$100M	22	2,287	56	0
Great Lakes Bankr Bank	32.5	0.199	0.594	4,470	22	<\$100M	4	192	3	0
First Nb	32.5	0.086	1	4,260	46	<\$100M	9	889	24	0.005
Union Bankg Co	32.5	0.049	1	3,674	84	<\$100M	14	1,496	74	0
First St Bank	32.5	0.103	1	1,502	67	<\$100M	22	1,502	67	0
Marblehead Bank	32.5	0.083	1	2,097	28	<\$100M	21	2,097	28	0
Farmers St Bank	32.5	0.097	0.631	13,069	102	\$100M-500M	7	1,865	62	0
Clarksburg Cmrl Bank	32.5	0.062	1	1,008	42	<\$100M	20	1,008	42	0
Citizens Bank	32.5	0.034	1	1,006	61	<\$100M	17	1,006	61	0.004
Home Nb	30.0	0.088	0.685	5,222	176	<\$100M	22	2,856	164	0.003
First Nb	30.0	0.103	1	1,513	58	<\$100M	21	1,513	58	0
Wells Fargo Bank Oh Na	30.0	0.06	0.955	4,360	94	<\$100M	15	1,912	79	0
Mount Victory St Bank	30.0	0.096	1	1,101	30	<\$100M	21	1,101	30	0
First Bank Of Oh	30.0	0.015	1	1,522	47	\$100M-500M	15	1,522	47	0.002
First Nb	30.0	0.014	1	590	10	<\$100M	13	590	10	0.003
Salt Creek Valley Bank	30.0	0.025	1	796	18	<\$100M	15	796	18	0
Miami Valley Bank	27.5	0.061	0.9	7,567	51	\$100M-500M	4	735	26	0
Pataskala Bankg Co	27.5	0.057	1	1,862	19	<\$100M	19	1,862	19	0.005
Peoples Nb	27.5	0.021	1	909	30	<\$100M	13	909	30	0
Corn City St Bank	27.5	0.042	1	1,697	40	<\$100M	18	1,697	40	0
Baltic St Bank	25.0	0.069	1	1,570	42	<\$100M	15	882	37	0
Peoples Bank	25.0	0.043	1	1,256	36	<\$100M	18	1,256	36	0.006
Key Bank Usa Na	10.0	0	0	-	0	\$1B-\$10B	4	-	-	0
Bank One Tc Na	0.0	0	.	-	0	\$1B-\$10B	.	-	-	0
Ge Cap Consumer Card Co	0.0	0	.	-	0	\$100M-500M	.	-	-	0.828
World Fncl Network Nb	0.0	0	.	-	0	\$100M-500M	.	-	-	0.16
May Nb Of Oh	0.0	0	.	-	0	<\$100M	.	-	-	0
Spirit Of Amer Nb	0.0	0	.	-	0	<\$100M	.	-	-	0
Credit First Na	0.0	0	.	-	0	<\$100M	.	-	-	0
Granite Nb	0.0	0	.	-	0	<\$100M	.	-	-	0
Sky Tr Na	0.0	0	.	-	0	<\$100M	.	-	-	0

Note: Small businesses seeking loans from small-business-friendly banks should also consider banks that participate in SBA loan programs. To locate an SBA preferred or certified lender near you call 1-800-8-ASK-SBA or check SBA's home page at www.sba.gov/gopher/Local-Information/Certified-Preferred-Lenders/.

Source: U.S Small Business Administration, Office of Advocacy, Office of Economic Research, from the call report data collected by the Federal Reserve.