

Table 3A. Small Business Lending in Pennsylvania 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)
Honesdale Nb	87.5	0.323	1	75,733	892	\$100M-500M	39	75,733	892	0.002
Community Bank Na	85.0	0.238	0.774	173,668	1633	\$500M-\$1B	35	54,137	1,078	0.005
Firstservice Bank	85.0	0.343	0.998	119,466	759	\$100M-500M	25	14,940	428	0
Iron & Glass Bank	82.5	0.32	0.82	77,582	936	\$100M-500M	31	17,772	669	0
Commerce Bank Harrisburg Na	82.5	0.275	0.851	145,258	1438	\$500M-\$1B	31	28,716	889	0
Old Forge Bank	80.0	0.275	1	51,579	755	\$100M-500M	39	51,579	755	0
County Nb	80.0	0.185	0.792	107,036	1705	\$500M-\$1B	37	38,855	1,349	0.005
Leesport Bank	80.0	0.259	0.787	112,925	1268	\$100M-500M	31	23,647	862	0
National Penn Bank	80.0	0.219	0.632	527,627	4436	\$1B-\$10B	26	67,782	2,507	0
Elderton St Bank	77.5	0.327	1	32,612	717	<\$100M	35	15,806	587	0.012
First Nb Of Pa	77.5	0.216	0.677	319,900	3386	\$1B-\$10B	31	66,541	2,243	0
Jersey Shore St Bank	77.5	0.184	0.89	71,732	1219	\$100M-500M	34	22,128	970	0
Csb Bank	77.5	0.293	1	42,613	554	\$100M-500M	35	23,647	480	0
Premier Bank	77.5	0.382	0.683	152,246	894	\$100M-500M	20	13,702	398	0
Dime Bank	75.0	0.276	0.732	65,271	1212	\$100M-500M	32	16,353	951	0
Peoples St Bank	75.0	0.168	0.712	110,883	1706	\$500M-\$1B	30	25,961	1,326	0
Somerset Tc	75.0	0.236	0.716	79,333	950	\$100M-500M	29	18,076	673	0.007
Pennsylvania St Bank	75.0	0.364	0.983	56,256	518	\$100M-500M	27	11,546	322	0.006
First Nat Crmnty Bank	72.5	0.217	0.541	141,475	1788	\$500M-\$1B	34	41,573	1,374	0
Kishacoquillas Valley Nb	72.5	0.213	0.812	57,131	922	\$100M-500M	33	18,783	735	0
First Nb Of Berwick	72.5	0.17	0.747	66,049	1493	\$100M-500M	26	12,905	1,198	0
Fidelity Deposit & Discount	72.5	0.197	0.705	103,881	1304	\$500M-\$1B	32	27,282	893	0.006
Pennsylvania Cap Bank	72.5	0.487	1	67,798	224	\$100M-500M	9	3,441	84	0.003
First Heritage Bank	72.5	0.312	0.681	76,240	784	\$100M-500M	25	14,131	477	0
First Cty Bank	72.5	0.463	0.986	49,988	314	\$100M-500M	15	5,027	165	0
Enterprise Bank	72.5	0.631	1	45,586	352	<\$100M	21	6,064	180	0
Farmers Nb	70.0	0.204	0.928	41,035	747	\$100M-500M	32	14,189	610	0
Patriot Bank	70.0	0.126	0.899	131,936	1442	\$1B-\$10B	29	30,166	968	0.002
Lafayette Ambassador Bank	70.0	0.163	0.556	146,911	1807	\$500M-\$1B	25	24,756	1,149	0.002
Community B&Tc	70.0	0.148	0.789	64,961	1082	\$100M-500M	34	24,181	916	0.002
Northside Bank	70.0	0.137	0.81	62,891	1112	\$100M-500M	32	19,093	854	0
Pfc Bank	70.0	0.14	1	44,653	902	\$100M-500M	39	44,653	902	0
Bryn Mawr Tc	70.0	0.248	0.602	109,483	970	\$100M-500M	17	11,074	549	0
S&T Bank	70.0	0.167	0.392	370,717	3294	\$1B-\$10B	27	71,697	1,948	0.006
Commercial Nb Of Pennsylvani	70.0	0.197	0.718	67,753	858	\$100M-500M	25	13,022	599	0
First Nb Of Chester Cty	67.5	0.164	0.553	90,577	1075	\$500M-\$1B	20	12,856	709	0.005
Citizens Nb	67.5	0.217	0.616	85,613	955	\$100M-500M	25	14,690	620	0
Fulton Bank	67.5	0.148	0.403	408,935	4892	\$1B-\$10B	26	72,157	2,816	0.012
Promistar Bank	67.5	0.133	0.616	281,466	3819	\$1B-\$10B	29	65,528	2,669	0
Lebanon Valley Farmers Bank	67.5	0.169	0.59	116,257	1491	\$500M-\$1B	26	20,045	858	0.002
Bank Of Lancaster Cty Na	67.5	0.131	0.578	147,473	2260	\$1B-\$10B	26	29,191	1,543	0

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Drovers & Mechanics Bank	67.5	0.179	0.516	146,064	986	\$500M-\$1B	21	19,397	549	0
Irwin B&Tc	67.5	0.148	0.737	76,360	1071	\$500M-\$1B	25	14,422	766	0
National Bank Of North East	67.5	0.306	1	25,186	316	<\$100M	24	5,736	209	0.004
Main Street Bank	67.5	0.141	0.615	226,685	2593	\$1B-\$10B	29	48,396	1,775	0.005
Founders Bank	67.5	0.309	0.874	48,630	274	\$100M-500M	8	3,087	115	0
Madison Bank	67.5	0.241	0.9	42,695	489	\$100M-500M	27	9,498	329	0
Allegheny Valley Bank	65.0	0.176	1	43,874	419	\$100M-500M	21	7,842	306	0.003
Peoples Bank Of Oxford	65.0	0.168	0.741	57,459	791	\$100M-500M	28	13,721	591	0
Sun Bank	65.0	0.115	0.679	114,694	1789	\$500M-\$1B	31	31,496	1,378	0
Harleysville Nb&Tc	65.0	0.129	0.567	189,908	2594	\$1B-\$10B	27	42,578	1,976	0.005
Orrstown Bank	65.0	0.183	0.792	60,928	671	\$100M-500M	22	11,151	455	0.002
Bank Of Hanover & Tc	65.0	0.143	0.715	80,603	786	\$500M-\$1B	23	15,662	471	0
Luzerne Nb	65.0	0.181	1	25,744	422	\$100M-500M	35	25,744	422	0.003
Grange Nb	65.0	0.158	0.987	33,023	643	\$100M-500M	31	12,172	529	0
Mid Penn Bank	65.0	0.222	0.63	68,950	621	\$100M-500M	22	12,444	362	0
Mercer Cty St Bank	65.0	0.148	0.956	32,406	824	\$100M-500M	34	16,644	732	0
Farmers Nb	65.0	0.247	0.933	29,135	340	\$100M-500M	27	8,377	241	0
Northern St Bank	65.0	0.483	0.962	30,971	316	<\$100M	24	5,672	214	0
Union Nat Cmnty Bank	62.5	0.145	0.931	42,864	556	\$100M-500M	25	10,682	390	0
Wayne Bank	62.5	0.156	0.708	53,184	906	\$100M-500M	28	14,110	707	0
First Nb Of Greencastle	62.5	0.16	0.948	35,954	632	\$100M-500M	24	8,701	396	0.003
Columbia Cty Farmers Nb	62.5	0.184	0.862	38,159	621	\$100M-500M	29	11,410	471	0
Mifflinburg B&Tc	62.5	0.168	0.807	35,282	779	\$100M-500M	31	12,363	659	0
Commerce Bank Pa Na	62.5	0.089	0.69	154,877	1205	\$1B-\$10B	20	20,354	648	0
East Penn Bank	62.5	0.195	0.791	43,061	501	\$100M-500M	24	9,136	331	0.002
Suburban Cmnty Bank	62.5	0.333	1	25,104	223	<\$100M	13	2,811	108	0
Pocono Cmnty Bank	62.5	0.344	0.952	24,561	337	<\$100M	22	5,116	232	0
Millennium Bank	62.5	0.279	0.821	42,125	289	\$100M-500M	13	4,785	141	0
First Commonwealth Bank	60.0	0.106	0.512	369,744	5825	\$1B-\$10B	28	95,104	4,237	0
Union Nb Of Mt Carmel	60.0	0.207	1	18,508	278	<\$100M	33	18,508	278	0
Union Nb&Tc Souderton	60.0	0.13	0.374	137,352	1303	\$1B-\$10B	19	16,307	693	0
Ephrata Nb	60.0	0.143	0.697	59,667	1108	\$100M-500M	27	14,091	873	0
First Nb Fredericksburg	60.0	0.192	1	25,703	206	\$100M-500M	18	4,899	129	0.007
Farmers First Bank	60.0	0.112	0.389	145,792	1626	\$1B-\$10B	21	21,411	1,056	0
Clearfield B&Tc	60.0	0.168	0.758	36,418	729	\$100M-500M	23	7,715	565	0.004
Woodlands Bank	60.0	0.232	0.91	28,500	271	\$100M-500M	17	4,788	174	0
Stonebridge Bank	60.0	0.3	0.917	31,606	205	\$100M-500M	20	5,253	120	0
Legacy Bank	60.0	0.552	0.799	42,009	202	<\$100M	14	3,657	78	0
Adams Cty Nb	57.5	0.109	0.744	61,582	740	\$500M-\$1B	18	10,630	479	0
National City Bank Of Pa	57.5	0.084	0.33	1,088,281	29997	>\$10B	27	346,629	26,135	0
New Tripoli Nb	57.5	0.143	1	24,258	352	\$100M-500M	35	24,258	352	0.003
First Columbia B&Tc	57.5	0.172	0.831	33,034	393	\$100M-500M	22	7,234	276	0
Citizens & Northern Bank	57.5	0.077	0.752	60,588	1237	\$500M-\$1B	30	22,101	1,011	0.009

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Eagle Nb	57.5	0.185	1	13,047	148	<\$100M	13	1,985	76	0
First Citizens Nb	57.5	0.107	0.834	44,982	817	\$100M-500M	31	17,124	675	0.005
Mars Nb	57.5	0.163	0.737	39,436	655	\$100M-500M	29	12,609	527	0.003
Asian Bank	57.5	0.352	1	8,023	70	<\$100M	20	2,056	31	0
First Nb Of Port Allegany	55.0	0.186	0.942	15,089	284	<\$100M	32	15,089	284	0
First American Nb Of Pa	55.0	0.193	0.723	29,712	379	\$100M-500M	22	6,227	275	0
Holidaysburg Tc	55.0	0.148	0.606	46,026	737	\$100M-500M	28	13,646	587	0
First Nb Of Palmerton	55.0	0.141	0.721	46,839	489	\$100M-500M	22	10,345	326	0
First Nb	55.0	0.145	0.667	45,838	690	\$100M-500M	23	10,185	513	0.002
First Nb In Fleetwood	55.0	0.144	1	18,809	201	\$100M-500M	32	18,809	201	0
Wilmington Tr Of Pa	55.0	0.142	0.404	77,019	652	\$500M-\$1B	19	14,283	378	0
Peoples Bank A Codorus Valley	55.0	0.19	0.548	58,927	399	\$100M-500M	11	5,813	189	0
Williamsport Nb	55.0	0.137	0.761	38,758	572	\$100M-500M	22	8,713	416	0
Pnc Bank Na	55.0	0.038	0.126	2,379,747	32124	>\$10B	22	588,397	23,555	0
Omega Bank Na	55.0	0.121	0.535	76,407	943	\$500M-\$1B	23	17,749	683	0
Mellon Bank Na	55.0	0.043	0.186	1,344,510	20717	>\$10B	22	334,869	14,650	0
Marion Ctr Nb	55.0	0.159	0.87	23,797	455	\$100M-500M	27	8,541	367	0
Fulton Cty Nb&Tc	55.0	0.184	0.827	26,415	387	\$100M-500M	22	6,094	291	0
First Cornerstone Bank	55.0	0.285	1	7,049	49	<\$100M	6	492	21	0
First United Nb	52.5	0.153	0.966	20,666	344	\$100M-500M	27	7,189	257	0
Scottsdale B&Tc	52.5	0.142	1	21,284	213	\$100M-500M	18	4,930	153	0.001
Peoples Nb	52.5	0.129	0.752	38,268	571	\$100M-500M	27	11,791	442	0
Community Bank Na	52.5	0.133	0.803	28,969	439	\$100M-500M	26	8,923	327	0
Vartan Nb	52.5	0.212	1	8,664	126	<\$100M	17	1,813	85	0
Security Nb	52.5	0.164	0.863	25,219	300	\$100M-500M	17	4,899	196	0.004
United Bank Of Philadelphia	52.5	0.153	1	13,968	101	<\$100M	8	1,832	67	0.004
Pennsylvania Bus Bank	52.5	0.453	0.651	42,534	170	<\$100M	6	1,939	47	0
Allegiance Bank Of North Ameri	52.5	0.509	0.976	18,847	82	<\$100M	10	1,368	27	0.001
Portage Nb	50.0	0.179	0.638	34,451	414	\$100M-500M	15	5,133	262	0.005
Community First Bank Na	50.0	0.177	0.938	12,803	248	<\$100M	24	4,429	205	0.005
Juniata Valley Bank	50.0	0.089	0.747	30,795	730	\$100M-500M	27	11,284	603	0
Farmers & Mrch Tc Of Chmrsbr	50.0	0.105	0.635	51,483	723	\$100M-500M	20	10,923	501	0
Hamlin B&Tc	50.0	0.066	1	16,393	449	\$100M-500M	34	16,393	449	0
Penn Security B&Tc	50.0	0.107	0.682	51,098	556	\$100M-500M	20	11,047	381	0.005
Citizens Nb	50.0	0.097	0.797	41,486	491	\$100M-500M	21	9,653	342	0.002
Jonestown B&Tc	50.0	0.124	0.922	21,065	342	\$100M-500M	25	7,472	259	0
First Penn Bank	50.0	0.154	0.632	42,816	390	\$100M-500M	16	8,055	219	0
Quakertown Nb	50.0	0.129	0.542	53,405	466	\$100M-500M	12	5,603	269	0
First Nb Mcconnellsburg	50.0	0.147	0.902	19,171	300	\$100M-500M	20	5,018	234	0
Southwest Bank	47.5	0.07	0.434	70,489	851	\$1B-\$10B	18	13,451	583	0
First Nb Of Mifflintown	47.5	0.117	0.919	19,393	354	\$100M-500M	25	6,787	282	0
Peoples St Bank Of Wyalusing	47.5	0.134	0.834	17,189	393	\$100M-500M	28	7,342	337	0.004
Blue Ball Nb	47.5	0.071	0.238	63,658	951	\$500M-\$1B	20	15,714	745	0

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Mauch Chunk Tc	47.5	0.098	1	20,752	184	\$100M-500M	10	2,909	106	0
Merchants Nb Of Bangor	47.5	0.091	1	18,937	236	\$100M-500M	16	4,345	175	0
First Nb&Tc Newtown	47.5	0.11	0.591	54,956	611	\$500M-\$1B	19	11,681	421	0
New Century Bank	47.5	0.258	0.73	20,897	163	<\$100M	14	3,391	82	0
1st Summit Bank	45.0	0.136	0.681	33,933	387	\$100M-500M	15	6,158	263	0.003
Gratz Nb	45.0	0.105	1	7,033	233	<\$100M	29	7,033	233	0
National Bank Of Malvern	45.0	0.168	0.994	10,957	87	<\$100M	9	1,465	35	0
American Bank	45.0	0.113	0.824	36,256	206	\$100M-500M	7	3,431	108	0
Three Rivers B&Tc	42.5	0.072	0.224	67,436	609	\$500M-\$1B	13	8,174	394	0
Minersville Safe Deposit B&T	42.5	0.11	1	6,217	131	<\$100M	27	6,217	131	0
First Nb Of Canton	42.5	0.117	1	5,841	130	<\$100M	27	5,841	130	0
Ameriserv Fncl Bank	42.5	0.055	0.335	71,318	664	\$1B-\$10B	15	10,146	462	0
Community St Bank Of Orbisonia	40.0	0.083	1	11,217	314	\$100M-500M	29	11,217	314	0
Muncy B&Tc	40.0	0.086	1	9,886	194	\$100M-500M	29	9,886	194	0
Royal Bank Of Pa	40.0	0.077	0.203	70,242	338	\$500M-\$1B	9	5,122	113	0
Citizens Nb Of Southern Pa	40.0	0.122	0.724	24,686	334	\$100M-500M	12	4,339	226	0
First Nb Of Minersville	40.0	0.096	1	6,032	157	<\$100M	27	6,032	157	0
First Nat Tr Bank	40.0	0.085	0.707	27,854	386	\$100M-500M	15	5,387	243	0
Jim Thorpe Nb	40.0	0.077	1	7,274	99	<\$100M	26	7,274	99	0.005
Penn Central Nb	37.5	0.111	0.731	20,343	333	\$100M-500M	19	5,320	270	0
Downingtown Nb	37.5	0.11	0.451	40,062	269	\$100M-500M	6	2,745	97	0
Neffs Nb	37.5	0.076	1	11,467	189	\$100M-500M	21	5,043	152	0
Citizens Tc	37.5	0.079	1	10,853	173	\$100M-500M	24	6,798	154	0
Turbotville Nb	37.5	0.055	1	4,050	180	<\$100M	25	4,050	180	0
Hometowne Heritage Bank	37.5	0.105	0.999	7,952	107	<\$100M	17	2,523	83	0
Citizens Nb	35.0	0.094	1	4,332	103	<\$100M	24	4,332	103	0
Northumberland Nb	35.0	0.06	1	7,475	187	\$100M-500M	17	2,659	148	0
Swineford Nb	35.0	0.084	0.635	23,331	416	\$100M-500M	19	7,184	305	0.003
West Milton St Bank	35.0	0.115	0.736	17,584	190	\$100M-500M	13	3,519	130	0
First Nb Of Mercersburg	35.0	0.131	0.765	12,521	135	<\$100M	11	2,227	90	0
Nazareth Nb&Tc	35.0	0.065	0.71	28,719	309	\$100M-500M	13	5,809	190	0.002
Herndon Nb	32.5	0.095	1	2,509	41	<\$100M	16	830	34	0
Second Nb	32.5	0.064	0.777	12,582	288	\$100M-500M	18	4,727	225	0
First Nb	32.5	0.085	0.569	25,736	320	\$100M-500M	13	5,639	227	0
Smithfield St Bank	32.5	0.033	1	6,215	115	\$100M-500M	22	6,215	115	0
East Prospect St Bank	32.5	0.068	1	3,917	55	<\$100M	8	627	26	0
Halifax Nb	32.5	0.068	1	3,310	83	<\$100M	23	3,310	83	0
Bank Of Landisburg	32.5	0.011	1	1,681	19	\$100M-500M	5	164	9	0
First Nb Of Marysville	32.5	0.044	1	3,869	54	<\$100M	11	1,085	37	0
Union B&Tc	32.5	0.108	0.783	11,989	149	\$100M-500M	15	2,995	109	0
First Republic Bank	32.5	0.075	0.356	45,908	183	\$500M-\$1B	6	2,337	70	0
Philadelphia Tc	32.5	0.038	1	863	5	<\$100M	5	64	2	0
Earthstar Bank	32.5	0.021	1	689	6	<\$100M	8	115	4	0

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Hoblitzell Nb Of Hyndman	30.0	0.084	1	4,037	77	<\$100M	16	1,546	61	0
Fnb Bank Na	30.0	0.056	0.635	17,637	365	\$100M-500M	20	7,048	306	0.001
First Nb Of Lilly	30.0	0.04	1	788	35	<\$100M	18	788	35	0
First Nb Of Liverpool	30.0	0.061	1	1,506	34	<\$100M	20	1,506	34	0
Rittenhouse Tc	27.5	0.002	1	161	2	<\$100M	12	69	1	0
First Nb Of Newport	27.5	0.098	0.793	9,462	90	<\$100M	10	1,855	59	0
Manor Nb	27.5	0.01	1	167	3	<\$100M	12	167	3	0
Community Nb Of Northwestern	27.5	0.042	0.972	2,683	100	<\$100M	14	1,329	89	0
Merchants Nb	22.5	0.095	0.599	12,092	140	\$100M-500M	11	2,714	87	0
Apollo Tc	22.5	0.069	0.666	8,364	166	\$100M-500M	15	2,635	131	0
Atlantic Central Bankr Bank	20.0	0.082	0.189	26,571	95	\$100M-500M	4	271	4	0
Landmark Comnty Bank	10.0	0.041	0.261	1,768	14	<\$100M	4	198	10	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.