

Table 3A Expanded. Small Business Lending Institutions in Pennsylvania Using Call Report Data, June 2006

Name of Lending Institution	City	Small Business Lending (<\$1M)					Micro Business Lending (<\$100k)				
		Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL (1,000) (4)	LSBL# (5)	Institution Asset Size (6)	Total Rank (7)	SSBL\$ (1,000) (8)	SSBL# (9)	CRD/TA (10)
Bank of Lancaster Cty NA	Strasburg	87.5	0.298	0.677	557,190	6,544	\$1B-\$10B	90.0	112,788	4,242	0
Eureka Bank	Pittsburgh	85.0	0.276	1	25,867	224	<\$100M	95.0	25,867	224	0
Elderton St Bk	Elderton	82.5	0.357	0.966	50,773	1,533	\$100M-500M	90.0	15,757	1,307	0
Peoples St Bk of Wyalusing	Wyalusing	80.0	0.295	0.937	53,941	1,010	\$100M-500M	90.0	19,107	830	0.003
First Citizens NB	Mansfield	80.0	0.178	0.875	98,112	1,235	\$500M-\$1B	90.0	28,881	885	0.003
Iron & Glass Bk	Pittsburgh	80.0	0.333	0.707	98,065	917	\$100M-500M	85.0	19,640	585	0
Dime Bk	Honesdale	80.0	0.319	0.603	118,117	1,419	\$100M-500M	82.5	22,148	967	0
Leesport Bk	Wyomissing	80.0	0.21	0.654	203,539	5,512	\$500M-\$1B	82.5	34,479	4,961	0
Mercer Cty St Bk	Sandy Lake	80.0	0.208	1	51,819	1,017	\$100M-500M	95.0	21,395	856	0
Woodlands Bk	Williamsport	80.0	0.293	0.896	62,788	759	\$100M-500M	85.0	14,317	549	0
Premier Bk	Doylestown	80.0	0.298	0.607	157,416	1,046	\$500M-\$1B	57.5	11,676	492	0
Willow Grove Bank	Wayne	80.0	0.134	0.609	209,857	1,505	\$1B-\$10B	80.0	21,219	706	0
Guard Security Bank	Plains	80.0	0.191	0.995	15,724	2,082	<\$100M	97.5	14,256	2,069	0
Team Capital Bank	Bethlehem	80.0	0.212	1	17,613	55	<\$100M	42.5	523	16	0
Somerset TC	Somerset	77.5	0.213	0.656	92,570	1,254	\$100M-500M	85.0	19,125	889	0.006
Allegheny Valley Bk	Pittsburgh	77.5	0.22	0.996	66,544	437	\$100M-500M	60.0	7,717	265	0.002
Community B&TC	Clarks Summit	77.5	0.224	0.553	120,420	2,643	\$500M-\$1B	95.0	36,304	2,065	0.002
Earthstar Bk	Southampton	77.5	0.254	1	46,296	464	\$100M-500M	95.0	46,296	464	0.002
Old Forge Bk	Old Forge	77.5	0.237	0.836	50,868	986	\$100M-500M	82.5	10,081	726	0
Columbia Cty Farmers NB	Bloomsburg	77.5	0.245	1	57,362	598	\$100M-500M	77.5	11,340	403	0
Bank of Hanover & TC	Hanover	77.5	0.192	0.669	151,222	2,050	\$500M-\$1B	85.0	32,633	1,506	0
Enterprise Bk	Allison Park	77.5	0.596	0.836	76,635	478	\$100M-500M	60.0	7,909	180	0
Malvern Federal Savings Bank	Paoli	77.5	0.142	0.701	73,486	278	\$500M-\$1B	70.0	5,970	80	0
Washington Federal Savings Bank	Washington	77.5	0.112	0.754	73,673	480	\$500M-\$1B	82.5	10,839	302	0
County NB	Clearfield	75.0	0.249	0.589	190,365	2,237	\$500M-\$1B	97.5	78,032	1,677	0.004
First NB of Greencastle	Greencastle	75.0	0.191	0.875	58,767	1,007	\$100M-500M	77.5	10,457	649	0.003
Farmers NB	Emlenton	75.0	0.22	0.743	62,355	834	\$100M-500M	85.0	17,481	591	0
First Nat Cmnty Bk	Dunmore	75.0	0.208	0.405	217,639	2,563	\$1B-\$10B	85.0	54,196	1,923	0
Parkvale SVG Bk	Monroeville	75.0	0.083	1	154,417	1,740	\$1B-\$10B	67.5	19,126	1,323	0
Orrstown Bk	Shippensburg	75.0	0.209	0.627	130,148	1,191	\$500M-\$1B	67.5	15,893	624	0
First NB of PA	Greenville	75.0	0.172	0.579	1,016,594	12,835	\$1B-\$10B	85.0	197,680	8,550	0
Luzerne NB	Luzerne	75.0	0.272	1	49,104	377	\$100M-500M	72.5	7,531	241	0
Jersey Shore St Bk	Jersey Shore	75.0	0.168	0.695	94,038	1,269	\$500M-\$1B	85.0	22,113	936	0
Commerce Bk Harrisburg NA	Lemoyne	75.0	0.161	0.613	286,541	1,856	\$1B-\$10B	80.0	55,053	1,001	0
National Penn Bk	Boyertown	75.0	0.178	0.553	920,214	7,711	\$1B-\$10B	75.0	125,897	5,180	0
Firsttrust SVG Bk	Conshohocken	75.0	0.211	0.488	443,396	2,842	\$1B-\$10B	87.5	106,045	1,547	0
CSB Bk	Curwensville	75.0	0.29	0.677	61,851	854	\$100M-500M	92.5	29,891	704	0
Charleroi Federal Savings Bank	Charleroi	72.5	0.088	0.94	31,086	141	\$100M-500M	55.0	1,796	64	0.002
Honesdale NB	Honesdale	72.5	0.216	0.585	81,415	1,090	\$100M-500M	82.5	18,824	787	0.001

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Nextier Bk NA	Butler	72.5	0.251	0.496	115,907	973	\$100M-500M	60.0	11,913	540	0
First NB of Berwick	Berwick	72.5	0.166	0.663	85,237	1,697	\$500M-\$1B	70.0	12,405	1,254	0
North Penn Bk	Scranton	72.5	0.292	1	33,700	176	\$100M-500M	50.0	3,200	87	0
Irwin B&TC	Irwin	72.5	0.153	0.688	109,482	1,177	\$500M-\$1B	70.0	15,618	702	0
Fidelity Deposit & Discount	Dunmore	72.5	0.191	0.55	109,743	1,200	\$500M-\$1B	80.0	23,574	833	0
Pennsylvania St Bk	Camp Hill	72.5	0.25	0.605	71,914	758	\$100M-500M	62.5	7,912	497	0
Pocono Cmnty Bk	Stroudsburg	72.5	0.318	0.929	41,102	330	\$100M-500M	82.5	11,913	209	0
Asian Bk	Philadelphia	72.5	0.636	0.981	46,187	275	<\$100M	55.0	4,573	81	0
S&T Bk	Indiana	70.0	0.165	0.349	536,119	6,240	\$1B-\$10B	75.0	97,584	3,184	0.006
East Penn Bk	Emmaus	70.0	0.214	0.565	90,028	708	\$100M-500M	65.0	12,760	395	0.004
Phoenixville Federal Bank An	Phoenixville	70.0	0.107	0.741	34,194	162	\$100M-500M	60.0	2,456	73	0.004
First Keystone Bank	Media	70.0	0.09	0.536	47,257	252	\$500M-\$1B	65.0	4,742	118	0.001
Dollar Bank FSB	Pittsburgh	70.0	0.045	0.514	241,959	3,278	\$1B-\$10B	80.0	43,708	2,508	0.001
Wayne Bk	Honesdale	70.0	0.195	0.599	88,924	975	\$100M-500M	67.5	13,494	629	0
Peoples NB	Hallstead	70.0	0.193	0.635	76,362	960	\$100M-500M	75.0	14,958	655	0
Community Bk NA	Carmichaels	70.0	0.196	0.74	64,239	575	\$100M-500M	75.0	12,288	344	0
Vartan NB	Harrisburg	70.0	0.287	1	23,979	405	<\$100M	80.0	7,157	312	0
Kishacoquillas Valley NB	Belleville	70.0	0.202	0.652	81,130	872	\$100M-500M	85.0	20,949	602	0
Omega Bk	State College	70.0	0.135	0.421	255,006	3,968	\$1B-\$10B	82.5	61,103	3,088	0
Bank of Canton	Canton	70.0	0.257	1	20,688	374	<\$100M	90.0	20,688	374	0
Embassy Bk For The Lehigh Va	Bethlehem	70.0	0.238	0.82	61,306	419	\$100M-500M	50.0	5,219	203	0
Integrity Bk	Camp Hill	70.0	0.262	0.723	58,299	338	\$100M-500M	45.0	4,475	135	0
Sovereign Bank	Wyomissing	70.0	0.062	0.277	4,250,028	44,659	>\$10B	80.0	948,128	30,529	0
First NB Fredericksburg	Fredericksburg	67.5	0.211	1	33,980	229	\$100M-500M	45.0	3,143	116	0.005
Lafayette Ambassador Bk	Easton	67.5	0.157	0.443	196,117	2,245	\$1B-\$10B	67.5	26,944	1,384	0.004
Northwest SVG Bk	Warren	67.5	0.079	0.627	525,628	5,214	\$1B-\$10B	77.5	108,890	3,254	0.001
First NB of Chester Cty	West Chester	67.5	0.179	0.432	156,162	1,262	\$500M-\$1B	55.0	13,264	595	0
New Century Bk	Phoenixville	67.5	0.235	0.773	50,901	278	\$100M-500M	40.0	3,752	113	0
First Cornerstone Bk	King Of Prussia	67.5	0.289	0.816	46,737	232	\$100M-500M	37.5	2,957	78	0
Province Bank FSB	Marietta	67.5	0.137	0.943	11,076	87	<\$100M	62.5	1,113	57	0
United Bk of Philadelphia	Philadelphia	65.0	0.323	1	22,980	120	<\$100M	32.5	1,342	47	0.002
Univest NB&TC	Blue Bell	65.0	0.147	0.376	270,079	2,127	\$1B-\$10B	55.0	21,419	1,026	0.001
Union Nat Cmnty Bk	Mount Joy	65.0	0.158	0.603	78,700	1,004	\$100M-500M	55.0	8,133	560	0
First United NB	Fryburg	65.0	0.147	1	25,882	519	\$100M-500M	92.5	19,970	497	0
Communitybanks	Harrisburg	65.0	0.109	0.319	369,383	3,454	\$1B-\$10B	65.0	44,547	2,059	0
Ephrata NB	Ephrata	65.0	0.13	0.658	77,395	1,367	\$500M-\$1B	77.5	16,564	1,038	0
Mifflin Cty SVG Bk	Lewistown	65.0	0.209	1	18,276	209	<\$100M	70.0	5,291	157	0
Bryn Mawr TC	Bryn Mawr	65.0	0.187	0.491	139,874	741	\$500M-\$1B	42.5	8,407	250	0
MifflinNBurg B&TC	MifflinNBurg	65.0	0.174	0.718	46,141	780	\$100M-500M	80.0	11,677	578	0

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Standard Bk Pasb	Export	65.0	0.139	1	45,145	382	\$100M-500M	72.5	9,550	262	0
Marion Center Bk	Marion Center	65.0	0.192	0.769	38,509	509	\$100M-500M	72.5	7,530	362	0
Greater Delaware Valley SVG	Broomall	65.0	0.188	0.654	73,460	450	\$100M-500M	57.5	8,585	199	0
Clarion County Community Bk	Clarion	65.0	0.304	1	14,159	219	<\$100M	75.0	5,034	173	0
Bucks Cty Bk	Doylestown	65.0	0.262	0.82	38,806	299	\$100M-500M	57.5	4,919	156	0
Fulton Bk	Lancaster	62.5	0.1	0.345	511,405	7,047	\$1B-\$10B	65.0	70,832	4,258	0.007
Community First Bk	Reynoldsville	62.5	0.272	0.947	16,814	222	<\$100M	65.0	3,628	162	0.004
Lebanon Valley Farmers Bk	Lebanon	62.5	0.123	0.489	96,019	1,186	\$500M-\$1B	57.5	12,712	656	0.004
Harleysville NB&Tc	Harleysville	62.5	0.106	0.377	336,021	2,534	\$1B-\$10B	57.5	29,813	1,209	0
Wilmington TR of PA	Villanova	62.5	0.138	0.41	130,371	1,024	\$500M-\$1B	50.0	9,900	558	0
Gratz NB	Gratz	62.5	0.162	1	17,412	275	\$100M-500M	85.0	17,412	275	0
Susquehanna Bk PA	Lititz	62.5	0.095	0.326	217,007	2,237	\$1B-\$10B	57.5	27,100	1,321	0
Altoona First SVG Bk	Altoona	62.5	0.189	1	32,721	156	\$100M-500M	35.0	2,526	70	0
Mid Penn Bk	Millersburg	62.5	0.189	0.486	85,289	898	\$100M-500M	80.0	19,625	565	0
Quaint Oak SB	Southampton	62.5	0.244	1	14,907	85	<\$100M	45.0	1,850	27	0
Citizens & Northern Bk	Wellsboro	62.5	0.101	0.52	107,089	1,900	\$1B-\$10B	77.5	23,137	1,576	0
Merchants NB Of Bangor	Bangor	62.5	0.153	0.916	42,396	407	\$100M-500M	67.5	7,904	235	0
Farmers NB	Kittanning	62.5	0.195	0.724	31,681	352	\$100M-500M	67.5	6,536	222	0
Landmark Cmnty Bk	Pittston	62.5	0.302	0.716	36,564	317	\$100M-500M	65.0	6,283	193	0
Berkshire Bk	Wyomissing	62.5	0.279	0.939	24,995	169	<\$100M	47.5	2,799	81	0
Meridian Bk	Berwyn	62.5	0.313	0.867	33,160	154	\$100M-500M	42.5	2,652	52	0
Penn Security B&TC	Scranton	60.0	0.117	0.686	65,281	577	\$500M-\$1B	62.5	11,281	356	0.006
Adams Cty NB	Gettysburg	60.0	0.088	0.614	83,106	709	\$500M-\$1B	52.5	10,402	401	0
First Commonwealth Bk	Indiana	60.0	0.076	0.305	449,117	4,764	\$1B-\$10B	67.5	81,028	2,923	0
National City Bk of PA	Pittsburgh	60.0	0.075	0.385	1,125,880	33,762	>\$10B	82.5	376,190	29,824	0
New Tripoli Bk	New Tripoli	60.0	0.144	0.741	33,722	447	\$100M-500M	67.5	6,275	315	0
York Traditions Bk	York	60.0	0.296	0.658	34,156	248	\$100M-500M	45.0	3,346	110	0
Mt. Troy Bank	Pittsburgh	60.0	0.086	1	6,341	22	<\$100M	35.0	260	4	0
Third Federal Bank	Newtown	60.0	0.062	0.392	41,783	221	\$500M-\$1B	62.5	4,446	111	0
Citizens Bk of PA	Philadelphia	57.5	0.035	0.248	1,256,120	13,801	>\$10B	65.0	322,481	9,910	0.026
Commerce Bk NA	Philadelphia	57.5	0.049	0.33	1,926,085	12,484	>\$10B	57.5	167,378	5,550	0.001
Portage NB	Portage	57.5	0.141	0.807	31,000	362	\$100M-500M	60.0	5,400	239	0
First NB of Palmerton	Palmerton	57.5	0.11	0.599	57,843	521	\$500M-\$1B	62.5	10,754	300	0
Greenville SVG Bk	Greenville	57.5	0.109	1	16,544	162	\$100M-500M	62.5	4,860	116	0
Peoples Bk A Codorus Valley	Glen Rock	57.5	0.153	0.452	77,924	538	\$500M-\$1B	45.0	7,859	248	0
Reliance SVG Bk	Altoona	57.5	0.149	0.637	45,285	494	\$100M-500M	60.0	7,045	332	0
PNC Bk NA	Pittsburgh	57.5	0.037	0.159	3,114,417	43,776	>\$10B	67.5	1,031,685	34,442	0
Fulton Cty NB&TC	Mcconnellsburg	57.5	0.155	1	19,038	211	\$100M-500M	50.0	2,479	127	0
Graystone Bk	Lancaster	57.5	0.268	0.519	44,290	232	\$100M-500M	42.5	3,943	122	0

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1st Summit Bk	Johnstown	55.0	0.12	0.582	50,965	613	\$100M-500M	62.5	8,850	403	0.002
Community St Bk of Orbisonia	Orbisonia	55.0	0.092	1	17,777	375	\$100M-500M	87.5	17,777	375	0
First NB of Mifflintown	Mifflintown	55.0	0.109	0.807	29,585	464	\$100M-500M	77.5	9,708	357	0
Fleetwood Bk	Fleetwood	55.0	0.172	0.974	27,323	160	\$100M-500M	45.0	2,689	92	0
Jonestown B&TC	Jonestown	55.0	0.118	0.823	26,034	372	\$100M-500M	65.0	5,641	246	0
Mellon Bk Na	Pittsburgh	55.0	0.014	0.294	336,400	6,458	>\$10B	62.5	79,169	5,275	0
Keystone Nazareth B&TC	Bethlehem	55.0	0.055	0.448	164,943	1,405	\$1B-\$10B	57.5	20,210	755	0
First NB&TC Newtown	Newtown	55.0	0.114	0.473	70,844	485	\$500M-\$1B	65.0	15,471	286	0
Pennsylvania Bus Bk	Philadelphia	55.0	0.266	0.548	41,455	168	\$100M-500M	22.5	1,206	42	0
Penn Liberty Bk	Wayne	55.0	0.192	0.601	42,316	161	\$100M-500M	27.5	2,199	45	0
East River Bk	Philadelphia	55.0	0.197	1	5,633	26	<\$100M	30.0	493	8	0
Essa Bank & Trust	Stroudsburg	55.0	0.032	0.626	22,184	134	\$500M-\$1B	62.5	2,738	63	0
Slovenian S&LA of Franklin-C	Johnstown	55.0	0.023	1	2,334	49	\$100M-500M	77.5	2,334	49	0
Muncy B&TC	Muncy	52.5	0.132	0.963	23,665	212	\$100M-500M	70.0	7,109	132	0
Minersville Safe Deposit B&T	Minersville	52.5	0.143	1	14,491	195	\$100M-500M	82.5	14,491	195	0
Halifax NB	Halifax	52.5	0.212	0.862	16,238	148	<\$100M	55.0	2,499	94	0
Hamlin B&TC	Smethport	52.5	0.064	1	23,612	588	\$100M-500M	90.0	23,612	588	0
First NB of Mercersburg	Mercersburg	52.5	0.173	0.748	21,494	169	\$100M-500M	40.0	2,302	87	0
Quakertown NB	Quakertown	52.5	0.112	0.388	65,671	512	\$500M-\$1B	37.5	4,910	254	0
First Columbia B&TC	Bloomsburg	52.5	0.124	0.706	32,216	381	\$100M-500M	62.5	5,992	247	0
Commercial Bk & TR of PA	Latrobe	52.5	0.129	0.536	41,856	599	\$100M-500M	62.5	7,971	389	0
Mars NB	Mars	52.5	0.157	0.598	42,107	436	\$100M-500M	62.5	7,816	271	0
First Resource Bk	Exton	52.5	0.209	0.998	14,873	58	<\$100M	30.0	1,180	19	0
Slovenian S & LA of Canonsbu	Strabane	52.5	0.037	1	6,955	33	\$100M-500M	42.5	501	11	0
Dwelling House S & LA	Pittsburgh	52.5	0.05	1	1,006	14	<\$100M	62.5	427	10	0
Continental Bank	Plymouth Meeting	52.5	0.079	0.608	15,868	70	\$100M-500M	22.5	13	9	0
First Penn Bk	Philadelphia	50.0	0.118	0.453	65,782	316	\$500M-\$1B	27.5	3,906	98	0.01
First NB of Port Allegany	Port Allegany	50.0	0.124	1	11,670	169	<\$100M	80.0	11,670	169	0
First NB of Newport	Newport	50.0	0.137	0.84	19,635	158	\$100M-500M	47.5	2,600	95	0
Juniata Valley Bk	Mifflintown	50.0	0.073	0.712	29,468	453	\$100M-500M	62.5	6,549	341	0
Slovak SVG Bk	Pittsburgh	50.0	0.177	1	9,656	32	<\$100M	15.0	365	8	0
Farmers & Merchants Tr Co	Chambersburg	50.0	0.089	0.373	57,878	680	\$500M-\$1B	52.5	8,217	401	0
Ameriserv Fncl Bk	Johnstown	50.0	0.092	0.291	80,637	667	\$500M-\$1B	55.0	13,608	455	0
Allegiance Bk of North America	Bala Cynwyd	50.0	0.16	0.74	20,233	100	\$100M-500M	22.5	949	30	0
Valley Green Bk	Philadelphia	50.0	0.185	1	7,036	46	<\$100M	45.0	1,050	24	0
Polonia Bank	Huntingdon Valley	50.0	0.029	1	4,622	30	\$100M-500M	82.5	4,622	30	0
Clearfield B&TC	Clearfield	47.5	0.127	0.482	47,322	388	\$100M-500M	50.0	6,319	248	0.001
Stonebridge Bk	West Chester	47.5	0.114	0.59	44,603	259	\$100M-500M	35.0	3,740	136	0.001
Iron Wkrs SVG Bk	Aston	47.5	0.145	0.823	19,430	110	\$100M-500M	27.5	1,467	31	0

Table 3A Expanded. Small Business Lending Institutions in Pennsylvania Using Call Report Data, June 2006

Name of Lending Institution	City	Small Business Lending (<\$1M)					Micro Business Lending (<\$100k)				
		Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL (1,000) (4)	LSBL# (5)	Institution Asset Size (6)	Total Rank (7)	SSBL\$ (1,000) (8)	SSBL# (9)	CRD/TA (10)
Northumberland NB	Northumberland	47.5	0.063	1	20,035	295	\$100M-500M	57.5	4,173	193	0
Neffs NB	Neffs	47.5	0.091	1	19,371	156	\$100M-500M	37.5	2,089	93	0
Union NB of Mt Carmel	Mount Carmel	47.5	0.118	0.873	11,862	220	\$100M-500M	67.5	3,957	180	0
Citizens TC	Coudersport	47.5	0.111	0.939	15,810	171	\$100M-500M	67.5	4,651	128	0
Brentwood Bk	Bethel Park	47.5	0.096	0.688	38,340	301	\$100M-500M	42.5	4,567	153	0
First NB of Marysville	Marysville	47.5	0.139	0.733	15,510	188	\$100M-500M	65.0	4,308	138	0
Union B&Tc	Pottsville	47.5	0.148	0.688	19,693	206	\$100M-500M	52.5	3,534	125	0
Mauch Chunk TC	Jim Thorpe	47.5	0.091	0.658	29,813	325	\$100M-500M	52.5	5,318	224	0
Turbotville NB	Turbotville	47.5	0.066	1	5,893	236	<\$100M	77.5	5,893	236	0
Gateway Bk of PA	Mcmurray	47.5	0.206	0.697	15,300	115	<\$100M	35.0	1,478	48	0
Milton Savings Bank	Milton	47.5	0.052	0.915	2,483	33	<\$100M	67.5	950	23	0
Armstrong County B & LA	Ford City	47.5	0.027	1	1,746	10	<\$100M	47.5	265	3	0
Second FS & LA of Philadelphia	Philadelphia	47.5	0.061	1	866	2	<\$100M	10.0	-	-	0
Fidelity S & LA of Bucks Co	Bristol	47.5	0.025	1	1,667	10	<\$100M	40.0	169	4	0
Liberty Savings Bank F.S.B.	Pottsville	45.0	0.04	1	1,110	15	<\$100M	62.5	530	11	0.006
FNB Bk NA	Danville	45.0	0.086	0.642	26,031	447	\$100M-500M	62.5	5,997	340	0.003
DNB First NA	Downingtown	45.0	0.117	0.4	58,671	243	\$500M-\$1B	20.0	1,353	54	0
United-Amer SG Bk	Pittsburgh	45.0	0.118	1	5,563	39	<\$100M	35.0	663	17	0
United SVG Bk	Philadelphia	45.0	0.058	1	13,792	91	\$100M-500M	32.5	1,429	41	0
West Milton St Bk	West Milton	45.0	0.089	0.707	21,230	283	\$100M-500M	62.5	5,342	212	0
Indiana First SVG Bk	Indiana	45.0	0.073	1	13,239	199	\$100M-500M	57.5	3,584	146	0
Eagle NB	Upper Darby	45.0	0.178	0.522	31,914	112	\$100M-500M	20.0	1,347	29	0
Port Richmond SVG	Philadelphia	45.0	0.1	1	5,033	30	<\$100M	10.0	63	3	0
Affinity Bk of PA	Wyomissing	45.0	0.161	0.709	15,262	132	<\$100M	37.5	1,751	69	0
Cambria County FS & LA	Cresson	45.0	0.035	0.968	1,482	24	<\$100M	60.0	541	14	0
St Edmond S Federal Savings	Philadelphia	45.0	0.039	0.752	6,589	35	\$100M-500M	52.5	764	17	0
County Savings Bank	Essington	45.0	0.036	1	1,848	10	<\$100M	45.0	198	3	0
Compass Federal Savings Bank	Wilmerding	45.0	0.021	1	960	11	<\$100M	67.5	960	11	0
Swineford NB	Middleburg	42.5	0.087	0.453	23,666	607	\$100M-500M	75.0	9,465	455	0.005
First Star SVG Bk	Bethlehem	42.5	0.073	0.494	43,064	227	\$500M-\$1B	30.0	2,728	87	0
First NB of Minersville	Minersville	42.5	0.082	1	6,998	140	<\$100M	77.5	6,998	140	0
Jim Thorpe NB	Jim Thorpe	42.5	0.107	0.855	12,081	110	\$100M-500M	47.5	2,325	71	0
American Bk	Allentown	42.5	0.102	0.335	53,892	287	\$500M-\$1B	32.5	3,971	100	0
First FS & LA of Greene Co	Waynesburg	42.5	0.01	0.695	5,905	38	\$500M-\$1B	45.0	715	15	0
First Federal Savings Bank	Monessen	42.5	0.017	0.758	4,577	43	\$100M-500M	52.5	855	24	0
Nova SVG Bk	Philadelphia	40.0	0.102	0.489	41,929	214	\$100M-500M	22.5	2,250	57	0
ESB Bk	Ellwood City	40.0	0.023	0.504	41,763	407	\$1B-\$10B	47.5	7,523	277	0
First SVG Bk of Perkasio	Perkasio	40.0	0.053	0.474	51,842	304	\$500M-\$1B	30.0	3,865	126	0
Metropolitan SVG Bk	Pittsburgh	40.0	0.103	1	1,493	16	<\$100M	62.5	1,493	16	0

Table 3A Expanded. Small Business Lending Institutions in Pennsylvania Using Call Report Data, June 2006

Name of Lending Institution	City	Small Business Lending (<\$1M)					Micro Business Lending (<\$100k)				
		Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL (1,000) (4)	LSBL# (5)	Institution Asset Size (6)	Total Rank (7)	SSBL\$ (1,000) (8)	SSBL# (9)	CRD/TA (10)
First NB of Liverpool	Liverpool	40.0	0.078	1	2,936	57	<\$100M	60.0	1,418	46	0
Royal Bk America	Narberth	40.0	0.056	0.202	74,565	315	\$1B-\$10B	35.0	6,357	137	0
Beneficial Msb	Philadelphia	40.0	0.034	0.237	79,355	353	\$1B-\$10B	27.5	4,206	104	0
Morebank	Philadelphia	40.0	0.11	1	1,409	5	<\$100M	15.0	45	1	0
First FS & LA of Bucks Co	Bristol	40.0	0.016	0.53	8,132	40	\$500M-\$1B	35.0	387	9	0
Investment SVG Bk	Altoona	37.5	0.068	0.997	6,940	47	\$100M-500M	35.0	877	15	0.005
Citizens NB	Meyersdale	37.5	0.072	1	4,090	78	<\$100M	57.5	1,552	61	0
Smithfield St Bk	Smithfield	37.5	0.043	0.995	9,954	141	\$100M-500M	47.5	2,480	106	0
First NB of Lilly	Lilly	37.5	0.078	1	1,732	37	<\$100M	65.0	1,732	37	0
Croydon SVG Bk	Croydon	37.5	0.082	1	842	6	<\$100M	10.0	4	1	0
Coatesville SVG Bk	Coatesville	37.5	0.026	1	8,166	29	\$100M-500M	15.0	316	10	0
Fidelity SVG Bk	Pittsburgh	37.5	0.051	0.409	36,562	359	\$500M-\$1B	40.0	4,865	198	0
National Bk of Malvern	Malvern	37.5	0.109	0.705	12,654	82	\$100M-500M	50.0	2,684	51	0
Republic First Bk	Philadelphia	37.5	0.066	0.245	56,873	223	\$500M-\$1B	27.5	3,248	89	0
Progressive-Home FS & LA	Pittsburgh	37.5	0.007	1	420	11	<\$100M	55.0	420	11	0
Westmoreland FS & LA	Latrobe	37.5	0.001	1	200	4	\$100M-500M	47.5	200	4	0
Herndon NB	Herndon	35.0	0.081	1	2,265	36	<\$100M	47.5	615	26	0
Apollo TC	Apollo	35.0	0.075	0.725	8,451	114	\$100M-500M	50.0	1,863	88	0
Abington SVG Bk	Jenkintown	35.0	0.044	0.478	39,514	204	\$500M-\$1B	27.5	2,749	67	0
Laurel SVG Bk	Allison Park	35.0	0.009	1	2,769	30	\$100M-500M	32.5	509	21	0
Public SVG Bk	Willow Grove	35.0	0.04	1	1,043	10	<\$100M	37.5	353	5	0
Huntingdon SVG Bk	Huntingdon	35.0	0.034	1	406	10	<\$100M	47.5	280	9	0
Union Bldg & Loan SVG Bk	West Bridgewater	35.0	0.058	1	1,961	17	<\$100M	27.5	240	3	0
Tioga Franklin SVG Bk	Philadelphia	35.0	0.063	1	1,164	10	<\$100M	20.0	96	2	0
Fox Chase Bank	Hatboro	35.0	0.013	0.268	9,357	31	\$500M-\$1B	32.5	437	7	0
GMAC Bank	Horsham	35.0	0.001	0.096	17,903	30	>\$10B	17.5	-	-	0
Haverford TC	Radnor	32.5	0.035	1	4,967	12	\$100M-500M	10.0	98	3	0
Ambler SVG Bk	Ambler	32.5	0.071	0.698	15,227	78	\$100M-500M	20.0	802	27	0
Marquette SG Bk	Erie	32.5	0.004	1	2,095	14	\$100M-500M	30.0	430	7	0
Nesquehoning SVG Bk	Nesquehoning	32.5	0.034	1	975	15	<\$100M	55.0	975	15	0
Keystone St SVG Bk	Sharpsburg	32.5	0.022	1	546	4	<\$100M	27.5	75	2	0
Prudential SVG Bk	Philadelphia	32.5	0.023	0.949	10,724	59	\$100M-500M	25.0	1,226	26	0
Bank of Landisburg	Landisburg	32.5	0.022	1	4,078	24	\$100M-500M	22.5	437	9	0
C&G SVG Bk	Altoona	32.5	0.008	1	904	10	\$100M-500M	30.0	246	6	0
First NB Mcconnellsburg	Mcconnellsburg	32.5	0.079	0.561	15,767	213	\$100M-500M	45.0	2,642	154	0
Scottdale B&TC	Scottdale	30.0	0.074	0.563	12,695	110	\$100M-500M	35.0	2,071	62	0.001
Bally SG Bk	Bally	30.0	0.003	1	73	1	<\$100M	10.0	-	-	0
Harleysville SVG Bk	Harleysville	30.0	0.003	1	2,168	8	\$500M-\$1B	17.5	171	2	0
Sewickley SVG Bk	Sewickley	30.0	0.029	0.842	6,929	40	\$100M-500M	22.5	661	16	0

Table 3A Expanded. Small Business Lending Institutions in Pennsylvania Using Call Report Data, June 2006

Name of Lending Institution	City	Small Business Lending (<\$1M)					Micro Business Lending (<\$100k)				
		Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL (1,000) (4)	LSBL# (5)	Institution Asset Size (6)	Total Rank (7)	SSBL\$ (1,000) (8)	SSBL# (9)	CRD/TA (10)
Washington Savings Association	Philadelphia	30.0	0.011	0.49	1,722	11	\$100M-500M	35.0	244	4	0
Merchants NB	Kittanning	27.5	0.086	0.482	14,001	148	\$100M-500M	45.0	2,709	99	0
Manor Bk	Manor	27.5	0	1	7	1	<\$100M	32.5	7	1	0
Community NB of Northwestern	Albion	27.5	0.031	0.979	2,091	58	<\$100M	47.5	903	50	0
East Prospect St Bk	East Prospect	27.5	0.026	1	1,495	15	<\$100M	27.5	208	7	0
West View SVG Bk	Pittsburgh	27.5	0.017	0.751	7,226	58	\$100M-500M	22.5	803	27	0
American Home Bk NA	Mountville	27.5	0.035	0.72	6,788	36	\$100M-500M	12.5	246	13	0
Huntingdon Valley Bk	Huntingdon Valley	25.0	0.022	0.766	3,768	20	\$100M-500M	10.0	108	4	0
Philadelphia TC	Philadelphia	25.0	0.102	0.539	2,895	15	<\$100M	12.5	103	3	0
Sharon SVGBk	Darby	20.0	0.013	0.661	2,522	19	\$100M-500M	27.5	424	14	0
Atlantic Central Bkr Bk	Camp Hill	20.0	0.038	0.12	16,113	52	\$100M-500M	10.0	180	3	0
First Priority Bk	Malvern	20.0	0.052	0.415	3,499	25	<\$100M	22.5	433	13	0
William Penn Bank FSB	Levittown	10.0	0	0	-	-	\$100M-500M	10.0	-	-	0
Morton Savings Bank	Morton	10.0	0	0	-	-	<\$100M	10.0	-	-	0
Farmers Bldg & SVG Bk	Rochester	NR	0	.	-	-	<\$100M	NR	-	-	0
Chelton Hills SVG Bk	Abington	NR	0	.	-	-	<\$100M	NR	-	-	0
Hatboro Federal Savings FA	Hatboro	NR	0	.	-	-	\$100M-500M	NR	-	-	0
Citizens Savings Bank	Clarks Summit	NR	0	.	-	-	\$100M-500M	NR	-	-	0
Elk County S & LA	Ridgway	NR	0	.	-	-	<\$100M	NR	-	-	0
American Eagle Savings Bank	Boothwyn	NR	0	.	-	-	<\$100M	NR	-	-	0
SEI Private Trust Company	Oaks	NR	0	.	-	-	<\$100M	NR	-	-	0

Note: Some states may have banks that are not ranked (NR) under the Total Rank column.

Small businesses seeking loans 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 visit <http://www.sba.gov/services/financialassistance/7alenderprograms/>.

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

Table 3B Expanded. Micro Business Lending Institutions in Pennsylvania Using Call Report Data, June 2006

Name of Lending Institution	City of Industry	HQ State or Territory	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
			Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1,000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1,000) (8)	LSBL# (9)	CRD/TA (10)
Guard Security Bank	Plains	PA	97.5	0.174	0.902	14,256	2,069	<\$100M	80.0	15,724	2,082	0
County NB	Clearfield	PA	97.5	0.102	0.242	78,032	1,677	\$500M-\$1B	75.0	190,365	2,237	0.004
Mercer Cty St Bk	Sandy Lake	PA	95.0	0.086	0.413	21,395	856	\$100M-500M	80.0	51,819	1,017	0
Eureka Bank	Pittsburgh	PA	95.0	0.276	1	25,867	224	<\$100M	85.0	25,867	224	0
Community B&TC	Clarks Summit	PA	95.0	0.068	0.167	36,304	2,065	\$500M-\$1B	77.5	120,420	2,643	0.002
Earthstar Bk	Southampton	PA	95.0	0.254	1	46,296	464	\$100M-500M	77.5	46,296	464	0.002
First United NB	Fryburg	PA	92.5	0.114	0.772	19,970	497	\$100M-500M	65.0	25,882	519	0
CSB Bk	Curwensville	PA	92.5	0.14	0.327	29,891	704	\$100M-500M	75.0	61,851	854	0
Elderton St Bk	Elderton	PA	90.0	0.111	0.3	15,757	1,307	\$100M-500M	82.5	50,773	1,533	0
Peoples St Bk of Wyalusing	Wyalusing	PA	90.0	0.105	0.332	19,107	830	\$100M-500M	80.0	53,941	1,010	0.003
Bank of Canton	Canton	PA	90.0	0.257	1	20,688	374	<\$100M	70.0	20,688	374	0
Hamlin B&TC	Smethport	PA	90.0	0.064	1	23,612	588	\$100M-500M	52.5	23,612	588	0
First Citizens NB	Mansfield	PA	90.0	0.052	0.258	28,881	885	\$500M-\$1B	80.0	98,112	1,235	0.003
Bank of Lancaster Cty NA	Strasburg	PA	90.0	0.06	0.137	112,788	4,242	\$1B-\$10B	87.5	557,190	6,544	0
Community St Bk of Orbisonia	Orbisonia	PA	87.5	0.092	1	17,777	375	\$100M-500M	55.0	17,777	375	0
Firsttrust SVG Bk	Conshohocken	PA	87.5	0.05	0.117	106,045	1,547	\$1B-\$10B	75.0	443,396	2,842	0
Woodlands Bk	Williamsport	PA	85.0	0.067	0.204	14,317	549	\$100M-500M	80.0	62,788	759	0
Gratz NB	Gratz	PA	85.0	0.162	1	17,412	275	\$100M-500M	62.5	17,412	275	0
Farmers NB	Emlenton	PA	85.0	0.062	0.208	17,481	591	\$100M-500M	75.0	62,355	834	0
Somerset TC	Somerset	PA	85.0	0.044	0.136	19,125	889	\$100M-500M	77.5	92,570	1,254	0.006
Iron & Glass Bk	Pittsburgh	PA	85.0	0.067	0.142	19,640	585	\$100M-500M	80.0	98,065	917	0
Kishacoquillas Valley NB	Belleville	PA	85.0	0.052	0.168	20,949	602	\$100M-500M	70.0	81,130	872	0
Jersey Shore St Bk	Jersey Shore	PA	85.0	0.039	0.163	22,113	936	\$500M-\$1B	75.0	94,038	1,269	0
Bank of Hanover & TC	Hanover	PA	85.0	0.041	0.144	32,633	1,506	\$500M-\$1B	77.5	151,222	2,050	0
First Nat Cmnty Bk	Dunmore	PA	85.0	0.052	0.101	54,196	1,923	\$1B-\$10B	75.0	217,639	2,563	0
First NB of PA	Greenville	PA	85.0	0.033	0.112	197,680	8,550	\$1B-\$10B	75.0	1,016,594	12,835	0
Polonia Bank	Huntingdon Valley	PA	82.5	0.029	1	4,622	30	\$100M-500M	50.0	4,622	30	0
Old Forge Bk	Old Forge	PA	82.5	0.047	0.166	10,081	726	\$100M-500M	77.5	50,868	986	0
Washington Federal Savings B	Washington	PA	82.5	0.016	0.111	10,839	302	\$500M-\$1B	77.5	73,673	480	0
Pocono Cmnty Bk	Stroudsburg	PA	82.5	0.092	0.269	11,913	209	\$100M-500M	72.5	41,102	330	0
Minersville Safe Deposit B&T	Minersville	PA	82.5	0.143	1	14,491	195	\$100M-500M	52.5	14,491	195	0
Honesdale NB	Honesdale	PA	82.5	0.05	0.135	18,824	787	\$100M-500M	72.5	81,415	1,090	0.001
Dime Bk	Honesdale	PA	82.5	0.06	0.113	22,148	967	\$100M-500M	80.0	118,117	1,419	0
Leesport Bk	Wyomissing	PA	82.5	0.036	0.111	34,479	4,961	\$500M-\$1B	80.0	203,539	5,512	0
Omega Bk	State College	PA	82.5	0.032	0.101	61,103	3,088	\$1B-\$10B	70.0	255,006	3,968	0
National City Bk of PA	Pittsburgh	PA	82.5	0.025	0.129	376,190	29,824	>\$10B	60.0	1,125,880	33,762	0
Vartan NB	Harrisburg	PA	80.0	0.086	0.298	7,157	312	<\$100M	70.0	23,979	405	0

Table 3B Expanded. Micro Business Lending Institutions in Pennsylvania Using Call Report Data, June 2006

Name of Lending Institution	City of Industry	HQ State or Territory	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
			Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1,000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1,000) (8)	LSBL# (9)	CRD/TA (10)
First NB of Port Allegany	Port Allegany	PA	80.0	0.124	1	11,670	169	<\$100M	50.0	11,670	169	0
Mifflinburg B&TC	Mifflinburg	PA	80.0	0.044	0.182	11,677	578	\$100M-500M	65.0	46,141	780	0
Mid Penn Bk	Millersburg	PA	80.0	0.043	0.112	19,625	565	\$100M-500M	62.5	85,289	898	0
Willow Grove Bank	Wayne	PA	80.0	0.014	0.062	21,219	706	\$1B-\$10B	80.0	209,857	1,505	0
Fidelity Deposit & Discount	Dunmore	PA	80.0	0.041	0.118	23,574	833	\$500M-\$1B	72.5	109,743	1,200	0
Dollar Bank FSB	Pittsburgh	PA	80.0	0.008	0.093	43,708	2,508	\$1B-\$10B	70.0	241,959	3,278	0.001
Commerce Bk Harrisburg NA	Lemoyne	PA	80.0	0.031	0.118	55,053	1,001	\$1B-\$10B	75.0	286,541	1,856	0
Sovereign Bank	Wyomissing	PA	80.0	0.014	0.062	948,128	30,529	>\$10B	70.0	4,250,028	44,659	0
Slovenian S&LA of Franklin-C	Johnstown	PA	77.5	0.023	1	2,334	49	\$100M-500M	55.0	2,334	49	0
Turbotville NB	Turbotville	PA	77.5	0.066	1	5,893	236	<\$100M	47.5	5,893	236	0
First NB of Minersville	Minersville	PA	77.5	0.082	1	6,998	140	<\$100M	42.5	6,998	140	0
First NB of Mifflintown	Mifflintown	PA	77.5	0.036	0.265	9,708	357	\$100M-500M	55.0	29,585	464	0
First NB of Greencastle	Greencastle	PA	77.5	0.034	0.156	10,457	649	\$100M-500M	75.0	58,767	1,007	0.003
Columbia Cty Farmers NB	Bloomsburg	PA	77.5	0.048	0.198	11,340	403	\$100M-500M	77.5	57,362	598	0
Ephrata NB	Ephrata	PA	77.5	0.028	0.141	16,564	1,038	\$500M-\$1B	65.0	77,395	1,367	0
Citizens & Northern Bk	Wellsboro	PA	77.5	0.022	0.112	23,137	1,576	\$1B-\$10B	62.5	107,089	1,900	0
Northwest SVG Bk	Warren	PA	77.5	0.016	0.13	108,890	3,254	\$1B-\$10B	67.5	525,628	5,214	0.001
Clarion County Community Bk	Clarion	PA	75.0	0.108	0.356	5,034	173	<\$100M	65.0	14,159	219	0
Swineford NB	Middleburg	PA	75.0	0.035	0.181	9,465	455	\$100M-500M	42.5	23,666	607	0.005
Community Bk NA	Carmichaels	PA	75.0	0.038	0.141	12,288	344	\$100M-500M	70.0	64,239	575	0
Peoples NB	Hallstead	PA	75.0	0.038	0.124	14,958	655	\$100M-500M	70.0	76,362	960	0
S&T Bk	Indiana	PA	75.0	0.03	0.064	97,584	3,184	\$1B-\$10B	70.0	536,119	6,240	0.006
National Penn Bk	Boyetown	PA	75.0	0.024	0.076	125,897	5,180	\$1B-\$10B	75.0	920,214	7,711	0
Marion Center Bk	Marion Center	PA	72.5	0.038	0.15	7,530	362	\$100M-500M	65.0	38,509	509	0
Luzerne NB	Luzerne	PA	72.5	0.042	0.153	7,531	241	\$100M-500M	75.0	49,104	377	0
Standard Bk Pasb	Export	PA	72.5	0.029	0.212	9,550	262	\$100M-500M	65.0	45,145	382	0
Mifflin Cty SVG Bk	Lewistown	PA	70.0	0.06	0.29	5,291	157	<\$100M	65.0	18,276	209	0
Malvern Federal Savings Bank	Paoli	PA	70.0	0.012	0.057	5,970	80	\$500M-\$1B	77.5	73,486	278	0
Muncy B&TC	Muncy	PA	70.0	0.04	0.289	7,109	132	\$100M-500M	52.5	23,665	212	0
First NB of Berwick	Berwick	PA	70.0	0.024	0.096	12,405	1,254	\$500M-\$1B	72.5	85,237	1,697	0
Irwin B&TC	Irwin	PA	70.0	0.022	0.098	15,618	702	\$500M-\$1B	72.5	109,482	1,177	0
Milton Savings Bank	Milton	PA	67.5	0.02	0.35	950	23	<\$100M	47.5	2,483	33	0
Compass Federal Savings Bank	Wilmerding	PA	67.5	0.021	1	960	11	<\$100M	45.0	960	11	0
Union NB of Mt Carmel	Mount Carmel	PA	67.5	0.039	0.291	3,957	180	\$100M-500M	47.5	11,862	220	0
Citizens TC	Coudersport	PA	67.5	0.033	0.276	4,651	128	\$100M-500M	47.5	15,810	171	0
New Tripoli Bk	New Tripoli	PA	67.5	0.027	0.138	6,275	315	\$100M-500M	60.0	33,722	447	0
Farmers NB	Kittanning	PA	67.5	0.04	0.149	6,536	222	\$100M-500M	62.5	31,681	352	0

Table 3B Expanded. Micro Business Lending Institutions in Pennsylvania Using Call Report Data, June 2006

Name of Lending Institution	City of Industry	HQ State or Territory	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
			Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1,000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1,000) (8)	LSBL# (9)	CRD/TA (10)
Merchants NB of Bangor	Bangor	PA	67.5	0.029	0.171	7,904	235	\$100M-500M	62.5	42,396	407	0
Wayne Bk	Honesdale	PA	67.5	0.03	0.091	13,494	629	\$100M-500M	70.0	88,924	975	0
Orrstown Bk	Shippensburg	PA	67.5	0.026	0.077	15,893	624	\$500M-\$1B	75.0	130,148	1,191	0
Parkvale SVG Bk	Monroeville	PA	67.5	0.01	0.124	19,126	1,323	\$1B-\$10B	75.0	154,417	1,740	0
Lafayette Ambassador Bk	Easton	PA	67.5	0.022	0.061	26,944	1,384	\$1B-\$10B	67.5	196,117	2,245	0.004
First Commonwealth Bk	Indiana	PA	67.5	0.014	0.055	81,028	2,923	\$1B-\$10B	60.0	449,117	4,764	0
PNC Bk NA	Pittsburgh	PA	67.5	0.012	0.053	1,031,685	34,442	>\$10B	57.5	3,114,417	43,776	0
First NB of Lilly	Lilly	PA	65.0	0.078	1	1,732	37	<\$100M	37.5	1,732	37	0
Community First Bk	Reynoldsville	PA	65.0	0.059	0.204	3,628	162	<\$100M	62.5	16,814	222	0.004
First NB of Marysville	Marysville	PA	65.0	0.039	0.204	4,308	138	\$100M-500M	47.5	15,510	188	0
First Keystone Bank	Media	PA	65.0	0.009	0.054	4,742	118	\$500M-\$1B	70.0	47,257	252	0.001
Jonestown B&TC	Jonestown	PA	65.0	0.026	0.178	5,641	246	\$100M-500M	55.0	26,034	372	0
Landmark Cmnty Bk	Pittston	PA	65.0	0.052	0.123	6,283	193	\$100M-500M	62.5	36,564	317	0
East Penn Bk	Emmaus	PA	65.0	0.03	0.08	12,760	395	\$100M-500M	70.0	90,028	708	0.004
First NB&TC Newtown	Newtown	PA	65.0	0.025	0.103	15,471	286	\$500M-\$1B	55.0	70,844	485	0
Communitybanks	Harrisburg	PA	65.0	0.013	0.038	44,547	2,059	\$1B-\$10B	65.0	369,383	3,454	0
Fulton Bk	Lancaster	PA	65.0	0.014	0.048	70,832	4,258	\$1B-\$10B	62.5	511,405	7,047	0.007
Citizens Bk of PA	Philadelphia	PA	65.0	0.009	0.064	322,481	9,910	>\$10B	57.5	1,256,120	13,801	0.026
Dwelling House S & LA	Pittsburgh	PA	62.5	0.021	0.424	427	10	<\$100M	52.5	1,006	14	0
Liberty Savings Bank F.S.B.	Pottsville	PA	62.5	0.019	0.477	530	11	<\$100M	45.0	1,110	15	0.006
Province Bank FSB	Marietta	PA	62.5	0.014	0.095	1,113	57	<\$100M	67.5	11,076	87	0
Metropolitan SVG Bk	Pittsburgh	PA	62.5	0.103	1	1,493	16	<\$100M	40.0	1,493	16	0
Essa Bank & Trust	Stroudsburg	PA	62.5	0.004	0.077	2,738	63	\$500M-\$1B	55.0	22,184	134	0
Third Federal Bank	Newtown	PA	62.5	0.007	0.042	4,446	111	\$500M-\$1B	60.0	41,783	221	0
Greenville SVG Bk	Greenville	PA	62.5	0.032	0.294	4,860	116	\$100M-500M	57.5	16,544	162	0
West Milton St Bk	West Milton	PA	62.5	0.022	0.178	5,342	212	\$100M-500M	45.0	21,230	283	0
First Columbia B&TC	Bloomsburg	PA	62.5	0.023	0.131	5,992	247	\$100M-500M	52.5	32,216	381	0
FNB Bk NaA	Danville	PA	62.5	0.02	0.148	5,997	340	\$100M-500M	45.0	26,031	447	0.003
Juniata Valley Bk	Mifflintown	PA	62.5	0.016	0.158	6,549	341	\$100M-500M	50.0	29,468	453	0
Mars NB	Mars	PA	62.5	0.029	0.111	7,816	271	\$100M-500M	52.5	42,107	436	0
Pennsylvania St Bk	Camp Hill	PA	62.5	0.027	0.067	7,912	497	\$100M-500M	72.5	71,914	758	0
Commercial Bk & Tr of PA	Latrobe	PA	62.5	0.025	0.102	7,971	389	\$100M-500M	52.5	41,856	599	0
1st Summit Bk	Johnstown	PA	62.5	0.021	0.101	8,850	403	\$100M-500M	55.0	50,965	613	0.002
First NB of Palmerton	Palmerton	PA	62.5	0.02	0.111	10,754	300	\$500M-\$1B	57.5	57,843	521	0
Penn Security B&TC	Scranton	PA	62.5	0.02	0.119	11,281	356	\$500M-\$1B	60.0	65,281	577	0.006
Mellon Bk NA	Pittsburgh	PA	62.5	0.003	0.069	79,169	5,275	>\$10B	55.0	336,400	6,458	0
Cambria County FS & LA	Cresson	PA	60.0	0.013	0.353	541	14	<\$100M	45.0	1,482	24	0

Table 3B Expanded. Micro Business Lending Institutions in Pennsylvania Using Call Report Data, June 2006

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First NB of Liverpool	Liverpool	PA	60.0	0.038	0.483	1,418	46	<\$100M	40.0	2,936	57	0
Phoenixville Federal Bank An	Phoenixville	PA	60.0	0.008	0.053	2,456	73	\$100M-500M	70.0	34,194	162	0.004
Portage NB	Portage	PA	60.0	0.025	0.141	5,400	239	\$100M-500M	57.5	31,000	362	0
Reliance SVG Bk	Altoona	PA	60.0	0.023	0.099	7,045	332	\$100M-500M	57.5	45,285	494	0
Allegheny Valley Bk	Pittsburgh	PA	60.0	0.025	0.115	7,717	265	\$100M-500M	77.5	66,544	437	0.002
Enterprise Bk	Allison Park	PA	60.0	0.061	0.086	7,909	180	\$100M-500M	77.5	76,635	478	0
Nextier Bk NA	Butler	PA	60.0	0.026	0.051	11,913	540	\$100M-500M	72.5	115,907	973	0
Citizens NB	Meyersdale	PA	57.5	0.027	0.379	1,552	61	<\$100M	37.5	4,090	78	0
Indiana First Svg Bk	Indiana	PA	57.5	0.02	0.271	3,584	146	\$100M-500M	45.0	13,239	199	0
Northumberland NB	Northumberland	PA	57.5	0.013	0.208	4,173	193	\$100M-500M	47.5	20,035	295	0
Bucks Cty Bk	Doylestown	PA	57.5	0.033	0.104	4,919	156	\$100M-500M	65.0	38,806	299	0
Greater Delaware Valley SVG	Broomall	PA	57.5	0.022	0.076	8,585	199	\$100M-500M	65.0	73,460	450	0
Premier Bk	Doylestown	PA	57.5	0.022	0.045	11,676	492	\$500M-\$1B	80.0	157,416	1,046	0
Lebanon Valley Farmers Bk	Lebanon	PA	57.5	0.016	0.065	12,712	656	\$500M-\$1B	62.5	96,019	1,186	0.004
Keystone Nazareth B&TC	Bethlehem	PA	57.5	0.007	0.055	20,210	755	\$1B-\$10B	55.0	164,943	1,405	0
Susquehanna Bk PA	Lititz	PA	57.5	0.012	0.041	27,100	1,321	\$1B-\$10B	62.5	217,007	2,237	0
Harleysville NB&TC	Harleysville	PA	57.5	0.009	0.033	29,813	1,209	\$1B-\$10B	62.5	336,021	2,534	0
Commerce Bk NA	Philadelphia	PA	57.5	0.004	0.029	167,378	5,550	>\$10B	57.5	1,926,085	12,484	0.001
Progressive-Home FS & LA	Pittsburgh	PA	55.0	0.007	1	420	11	<\$100M	37.5	420	11	0
Nesquehoning Svg Bk	Nesquehoning	PA	55.0	0.034	1	975	15	<\$100M	32.5	975	15	0
Charleroi Federal Savings Bank	Charleroi	PA	55.0	0.005	0.054	1,796	64	\$100M-500M	72.5	31,086	141	0.002
Halifax NB	Halifax	PA	55.0	0.033	0.133	2,499	94	<\$100M	52.5	16,238	148	0
Asian Bk	Philadelphia	PA	55.0	0.063	0.097	4,573	81	<\$100M	72.5	46,187	275	0
Union Nat Cmnty Bk	Mount Joy	PA	55.0	0.016	0.062	8,133	560	\$100M-500M	65.0	78,700	1,004	0
First NB of Chester Cty	West Chester	PA	55.0	0.015	0.037	13,264	595	\$500M-\$1B	67.5	156,162	1,262	0
Ameriserv Fncl Bk	Johnstown	PA	55.0	0.015	0.049	13,608	455	\$500M-\$1B	50.0	80,637	667	0
Univest NB&TC	Blue Bell	PA	55.0	0.012	0.03	21,419	1,026	\$1B-\$10B	65.0	270,079	2,127	0.001
St Edmond S Federal Savings	Philadelphia	PA	52.5	0.005	0.087	764	17	\$100M-500M	45.0	6,589	35	0
First Federal Savings Bank	Monessen	PA	52.5	0.003	0.142	855	24	\$100M-500M	42.5	4,577	43	0
Union B&TC	Pottsville	PA	52.5	0.027	0.123	3,534	125	\$100M-500M	47.5	19,693	206	0
Mauch Chunk TC	Jim Thorpe	PA	52.5	0.016	0.117	5,318	224	\$100M-500M	47.5	29,813	325	0
Farmers & Merchants Tr Co	Chambersburg	PA	52.5	0.013	0.053	8,217	401	\$500M-\$1B	50.0	57,878	680	0
Adams Cty NB	Gettysburg	PA	52.5	0.011	0.077	10,402	401	\$500M-\$1B	60.0	83,106	709	0
Apollo TC	Apollo	PA	50.0	0.017	0.16	1,863	88	\$100M-500M	35.0	8,451	114	0
Fulton Cty NB&TC	Mcconnellsburg	PA	50.0	0.02	0.13	2,479	127	\$100M-500M	57.5	19,038	211	0
National Bk of Malvern	Malvern	PA	50.0	0.023	0.149	2,684	51	\$100M-500M	37.5	12,654	82	0
North Penn Bk	Scranton	PA	50.0	0.028	0.095	3,200	87	\$100M-500M	72.5	33,700	176	0

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Embassy Bk For The Lehigh Va	Bethlehem	PA	50.0	0.02	0.07	5,219	203	\$100M-500M	70.0	61,306	419	0
Clearfield B&TC	Clearfield	PA	50.0	0.017	0.064	6,319	248	\$100M-500M	47.5	47,322	388	0.001
Wilmington Tr of PA	Villanova	PA	50.0	0.01	0.031	9,900	558	\$500M-\$1B	62.5	130,371	1,024	0
Westmoreland FS & LA	Latrobe	PA	47.5	0.001	1	200	4	\$100M-500M	37.5	200	4	0
Armstrong County B & LA	Ford City	PA	47.5	0.004	0.152	265	3	<\$100M	47.5	1,746	10	0
Huntingdon Svg Bk	Huntingdon	PA	47.5	0.024	0.69	280	9	<\$100M	35.0	406	10	0
Herndon NB	Herndon	PA	47.5	0.022	0.271	615	26	<\$100M	35.0	2,265	36	0
Community NB of Northwestern	Albion	PA	47.5	0.013	0.423	903	50	<\$100M	27.5	2,091	58	0
Jim Thorpe NB	Jim Thorpe	PA	47.5	0.021	0.164	2,325	71	\$100M-500M	42.5	12,081	110	0
Smithfield St Bk	Smithfield	PA	47.5	0.011	0.248	2,480	106	\$100M-500M	37.5	9,954	141	0
First NB of Newport	Newport	PA	47.5	0.018	0.111	2,600	95	\$100M-500M	50.0	19,635	158	0
Berkshire Bk	Wyomissing	PA	47.5	0.031	0.105	2,799	81	<\$100M	62.5	24,995	169	0
ESB Bk	Ellwood City	PA	47.5	0.004	0.091	7,523	277	\$1B-\$10B	40.0	41,763	407	0
County Savings Bank	Essington	PA	45.0	0.004	0.107	198	3	<\$100M	45.0	1,848	10	0
First FS & LA of Greene Co	Waynesburg	PA	45.0	0.001	0.084	715	15	\$500M-\$1B	42.5	5,905	38	0
Valley Green Bk	Philadelphia	PA	45.0	0.028	0.149	1,050	24	<\$100M	50.0	7,036	46	0
Quaint Oak SB	Southampton	PA	45.0	0.03	0.124	1,850	27	<\$100M	62.5	14,907	85	0
First NB Mcconnellsburg	Mcconnellsburg	PA	45.0	0.013	0.094	2,642	154	\$100M-500M	32.5	15,767	213	0
Fleetwood Bk	Fleetwood	PA	45.0	0.017	0.096	2,689	92	\$100M-500M	55.0	27,323	160	0
Merchants NB	Kittanning	PA	45.0	0.017	0.093	2,709	99	\$100M-500M	27.5	14,001	148	0
First NB Fredericksburg	Fredericksburg	PA	45.0	0.019	0.092	3,143	116	\$100M-500M	67.5	33,980	229	0.005
York Traditions Bk	York	PA	45.0	0.029	0.064	3,346	110	\$100M-500M	60.0	34,156	248	0
Integrity Bk	Camp Hill	PA	45.0	0.02	0.055	4,475	135	\$100M-500M	70.0	58,299	338	0
Peoples Bk A Codorus Valley	Glen Rock	PA	45.0	0.015	0.046	7,859	248	\$500M-\$1B	57.5	77,924	538	0
Slovenian S & LA of Canonsbu	Strabane	PA	42.5	0.003	0.072	501	11	\$100M-500M	52.5	6,955	33	0
Team Capital Bank	Bethlehem	PA	42.5	0.006	0.03	523	16	<\$100M	80.0	17,613	55	0
Meridian Bk	Berwyn	PA	42.5	0.025	0.069	2,652	52	\$100M-500M	62.5	33,160	154	0
Graystone Bk	Lancaster	PA	42.5	0.024	0.046	3,943	122	\$100M-500M	57.5	44,290	232	0
Brentwood Bk	Bethel Park	PA	42.5	0.011	0.082	4,567	153	\$100M-500M	47.5	38,340	301	0
Bryn Mawr TC	Bryn Mawr	PA	42.5	0.011	0.029	8,407	250	\$500M-\$1B	65.0	139,874	741	0
Fidelity S & LA of Bucks Co	Bristol	PA	40.0	0.003	0.101	169	4	<\$100M	47.5	1,667	10	0
First NB of Mercersburg	Mercersburg	PA	40.0	0.019	0.08	2,302	87	\$100M-500M	52.5	21,494	169	0
New Century Bk	Phoenixville	PA	40.0	0.017	0.057	3,752	113	\$100M-500M	67.5	50,901	278	0
Fidelity SVG Bk	Phoenixville	PA	40.0	0.007	0.054	4,865	198	\$500M-\$1B	37.5	36,562	359	0
Public SVG Bk	Willow Grove	PA	37.5	0.014	0.338	353	5	<\$100M	35.0	1,043	10	0
Affinity Bk of PA	Wyomissing	PA	37.5	0.019	0.081	1,751	69	<\$100M	45.0	15,262	132	0
Neffs NB	Neffs	PA	37.5	0.01	0.108	2,089	93	\$100M-500M	47.5	19,371	156	0

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First Cornerstone Bk	King Of Prussia	PA	37.5	0.018	0.052	2,957	78	\$100M-500M	67.5	46,737	232	0
Quakertown NB	Quakertown	PA	37.5	0.008	0.029	4,910	254	\$500M-\$1B	52.5	65,671	512	0
Washington Savings Associati	Philadelphia	PA	35.0	0.002	0.069	244	4	\$100M-500M	30.0	1,722	11	0
Mt. Troy Bank	Pittsburgh	PA	35.0	0.004	0.041	260	4	<\$100M	60.0	6,341	22	0
First FS & LA of Bucks Co	Bristol	PA	35.0	0.001	0.025	387	9	\$500M-\$1B	40.0	8,132	40	0
United-Amer SVG Bk	Pittsburgh	PA	35.0	0.014	0.119	663	17	<\$100M	45.0	5,563	39	0
Investment SVG Bk	Altoona	PA	35.0	0.009	0.126	877	15	\$100M-500M	37.5	6,940	47	0.005
Gateway Bk of PA	Mcmurray	PA	35.0	0.02	0.067	1,478	48	<\$100M	47.5	15,300	115	0
Scottdale B&TC	Scottdale	PA	35.0	0.012	0.092	2,071	62	\$100M-500M	30.0	12,695	110	0.001
Altoona First SVG Bk	Altoona	PA	35.0	0.015	0.077	2,526	70	\$100M-500M	62.5	32,721	156	0
Stonebridge Bk	West Chester	PA	35.0	0.01	0.049	3,740	136	\$100M-500M	47.5	44,603	259	0.001
Royal Bk America	Narberth	PA	35.0	0.005	0.017	6,357	137	\$1B-\$10B	40.0	74,565	315	0
Manor Bk	Manor	PA	32.5	0	1	7	1	<\$100M	27.5	7	1	0
Fox Chase Bank	Hatboro	PA	32.5	0.001	0.013	437	7	\$500M-\$1B	35.0	9,357	31	0
Laurel SVG Bk	Allison Park	PA	32.5	0.002	0.184	509	21	\$100M-500M	35.0	2,769	30	0
United Bk Of Philadelphia	Philadelphia	PA	32.5	0.019	0.058	1,342	47	<\$100M	65.0	22,980	120	0.002
United SVG Bk	Philadelphia	PA	32.5	0.006	0.104	1,429	41	\$100M-500M	45.0	13,792	91	0
American Bk	Allentown	PA	32.5	0.008	0.025	3,971	100	\$500M-\$1B	42.5	53,892	287	0
C&G SVG Bk	Altoona	PA	30.0	0.002	0.272	246	6	\$100M-500M	32.5	904	10	0
Marquette SVG Bk	Erie	PA	30.0	0.001	0.205	430	7	\$100M-500M	32.5	2,095	14	0
East River Bk	Philadelphia	PA	30.0	0.017	0.088	493	8	<\$100M	55.0	5,633	26	0
First Resource Bk	Exton	PA	30.0	0.017	0.079	1,180	19	<\$100M	52.5	14,873	58	0
First Star SVG Bk	Bethlehem	PA	30.0	0.005	0.031	2,728	87	\$500M-\$1B	42.5	43,064	227	0
First Svg Bk of Perkasio	Perkasie	PA	30.0	0.004	0.035	3,865	126	\$500M-\$1B	40.0	51,842	304	0
Keystone St SVG Bk	Sharpsburg	PA	27.5	0.003	0.137	75	2	<\$100M	32.5	546	4	0
East Prospect St Bk	East Prospect	PA	27.5	0.004	0.139	208	7	<\$100M	27.5	1,495	15	0
Union Bldg & Loan Svg Bk	West Bridgewater	PA	27.5	0.007	0.122	240	3	<\$100M	35.0	1,961	17	0
Sharon SVG Bk	Darby	PA	27.5	0.002	0.111	424	14	\$100M-500M	20.0	2,522	19	0
Iron Wkrs SVG Bk	Aston	PA	27.5	0.011	0.062	1,467	31	\$100M-500M	47.5	19,430	110	0
Penn Liberty Bk	Wayne	PA	27.5	0.01	0.031	2,199	45	\$100M-500M	55.0	42,316	161	0
Abington SVG Bk	Jenkintown	PA	27.5	0.003	0.033	2,749	67	\$500M-\$1B	35.0	39,514	204	0
Republic First Bk	Philadelphia	PA	27.5	0.004	0.014	3,248	89	\$500M-\$1B	37.5	56,873	223	0
First Penn Bk	Philadelphia	PA	27.5	0.007	0.027	3,906	98	\$500M-\$1B	50.0	65,782	316	0.01
Beneficial MSB	Philadelphia	PA	27.5	0.002	0.013	4,206	104	\$1B-\$10B	40.0	79,355	353	0
Prudential SVG Bk	Philadelphia	PA	25.0	0.003	0.108	1,226	26	\$100M-500M	32.5	10,724	59	0
Continental Bank	Plymouth Meeting	PA	22.5	0	0	13	9	\$100M-500M	52.5	15,868	70	0
First Priority Bk	Malvern	PA	22.5	0.006	0.051	433	13	<\$100M	20.0	3,499	25	0

Table 3B Expanded. Micro Business Lending Institutions in Pennsylvania Using Call Report Data, June 2006

Name of Lending Institution	City of Industry	HQ State or Territory	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
			Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1,000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1,000) (8)	LSBL# (9)	CRD/TA (10)
Bank of Landisburg	Landisburg	PA	22.5	0.002	0.107	437	9	\$100M-500M	32.5	4,078	24	0
Sewickley SVG Bk	Sewickley	PA	22.5	0.003	0.08	661	16	\$100M-500M	30.0	6,929	40	0
West View SVG Bk	Pittsburgh	PA	22.5	0.002	0.083	803	27	\$100M-500M	27.5	7,226	58	0
Allegiance Bk of North America	Bala Cynwyd	PA	22.5	0.008	0.035	949	30	\$100M-500M	50.0	20,233	100	0
Pennsylvania Bus Bk	Philadelphia	PA	22.5	0.008	0.016	1,206	42	\$100M-500M	55.0	41,455	168	0
Nova SVG Bk	Philadelphia	PA	22.5	0.005	0.026	2,250	57	\$100M-500M	40.0	41,929	214	0
Tioga Franklin Svg Bk	Philadelphia	PA	20.0	0.005	0.082	96	2	<\$100M	35.0	1,164	10	0
Ambler SVG Bk	Ambler	PA	20.0	0.004	0.037	802	27	\$100M-500M	32.5	15,227	78	0
Eagle NB	Upper Darby	PA	20.0	0.008	0.022	1,347	29	\$100M-500M	45.0	31,914	112	0
DNB First NA	Downingtown	PA	20.0	0.003	0.009	1,353	54	\$500M-\$1B	45.0	58,671	243	0
Gmac Bank	Horsham	PA	17.5	0	0	-	-	>\$10B	35.0	17,903	30	0
Harleysville SVG Bk	Harleysville	PA	17.5	0	0.079	171	2	\$500M-\$1B	30.0	2,168	8	0
Morebank	Philadelphia	PA	15.0	0.004	0.032	45	1	<\$100M	40.0	1,409	5	0
Coatesville SVG Bk	Coatesville	PA	15.0	0.001	0.039	316	10	\$100M-500M	37.5	8,166	29	0
Slovak SVG Bk	Pittsburgh	PA	15.0	0.007	0.038	365	8	<\$100M	50.0	9,656	32	0
Philadelphia TC	Philadelphia	PA	12.5	0.004	0.019	103	3	<\$100M	25.0	2,895	15	0
American Home Bk NA	Mountville	PA	12.5	0.001	0.026	246	13	\$100M-500M	27.5	6,788	36	0
Bally SVG Bk	Bally	PA	10.0	0	0	-	-	<\$100M	30.0	73	1	0
William Penn Bank FSB	Levittown	PA	10.0	0	0	-	-	\$100M-500M	10.0	-	-	0
Second FS & LA Of Philadelph	Philadelphia	PA	10.0	0	0	-	-	<\$100M	47.5	866	2	0
Morton Savings Bank	Morton	PA	10.0	0	0	-	-	<\$100M	10.0	-	-	0
Croydon SVG Bk	Croydon	PA	10.0	0	0.005	4	1	<\$100M	37.5	842	6	0
Port Richmond SVG	Philadelphia	PA	10.0	0.001	0.013	63	3	<\$100M	45.0	5,033	30	0
Haverford TC	Radnor	PA	10.0	0.001	0.02	98	3	\$100M-500M	32.5	4,967	12	0
Huntingdon Valley Bk	Huntingdon Valley	PA	10.0	0.001	0.022	108	4	\$100M-500M	25.0	3,768	20	0
Atlantic Central Bkr Bk	Camp Hill	PA	10.0	0	0.001	180	3	\$100M-500M	20.0	16,113	52	0
Farmers Bldg & Svg Bk	Rochester	PA	NR	0	-	-	-	<\$100M	NR	-	-	0
Cheltenham Hills SVG Bk	Abington	PA	NR	0	-	-	-	<\$100M	NR	-	-	0
Hatboro Federal Savings FA	Hatboro	PA	NR	0	-	-	-	\$100M-500M	NR	-	-	0
Citizens Savings Bank	Clarks Summit	PA	NR	0	-	-	-	\$100M-500M	NR	-	-	0
ELK County S & LA	Ridgway	PA	NR	0	-	-	-	<\$100M	NR	-	-	0
American Eagle Savings Bank	Boothwyn	PA	NR	0	-	-	-	<\$100M	NR	-	-	0
SEI Private Trust Company	Oaks	PA	NR	0	-	-	-	<\$100M	NR	-	-	0

Note: Some states may have banks that are not ranked (NR) under the Total Rank column.

Small businesses seeking loans 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 visit SBA's home page at <http://www.sba.gov/services/financialassistance/7alenderprograms/>.

Table 3B Expanded. Micro Business Lending Institutions in Pennsylvania Using Call Report Data, June 2006

Name of Lending Institution	City of Industry	HQ State or Territory	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)			
			Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1,000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1,000) (8)	LSBL# (9)

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