

Table A.2 Small Business Lending in Ohio Using Call Report Data, June 2000

Bank Name	Location	Small Business Lending (<\$1M) Scores					Bnk Asset Sz.	Dollars in SBL	Number or SBL	Total Score (<\$250K)	Total Score (<\$100K)
		Total	SBL/TA	SBL/TBL	SBL(\$)	SBL(#)					
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Delaware Cty B&Tc	Delaware	90.0	9.0	9.0	9.0	9.0	\$100M-500M	123,930	1,389	67.5	65.0
Citizens Svg Bk	Martins Ferry	90.0	10.0	8.0	9.0	9.0	\$100M-500M	72,974	1,156	82.5	77.5
Peoples Bkg Co	Findlay	87.5	10.0	9.0	8.0	8.0	\$100M-500M	50,877	509	80.0	82.5
Citizens Bk	Logan	87.5	10.0	9.0	8.0	8.0	\$100M-500M	50,387	554	75.0	60.0
Commerce Nb	Worthington	80.0	10.0	4.0	9.0	9.0	\$100M-500M	98,451	982	80.0	77.5
Sutton Bk	Attica	80.0	10.0	6.0	8.0	8.0	\$100M-500M	56,853	687	87.5	92.5
Old Ft Bkg Co	Old Fort	77.5	9.0	4.0	9.0	9.0	\$100M-500M	61,496	941	80.0	75.0
First Bremen Bk	Bremen	77.5	7.0	9.0	8.0	7.0	\$100M-500M	34,883	482	70.0	65.0
Henry Cty Bk	Napoleon	77.5	7.0	10.0	6.0	8.0	\$100M-500M	23,962	486	90.0	92.5
Community Nb	Franklin	77.5	10.0	8.0	7.0	6.0	\$100M-500M	30,596	297	67.5	62.5
Mid Am Bk	Toledo	77.5	9.0	2.0	10.0	10.0	\$1B-\$10B	512,098	5,696	72.5	67.5
Ohio Bk	Findlay	77.5	9.0	2.0	10.0	10.0	\$1B-\$10B	371,700	4,325	75.0	75.0
Western Reserve Bk	Medina	77.5	10.0	10.0	6.0	5.0	<\$100M	21,028	158	47.5	40.0
Steel Valley Bk Na	Dillonvale	77.5	10.0	9.0	6.0	6.0	<\$100M	18,924	300	85.0	90.0
Sycamore Nb	Cincinnati	77.5	10.0	9.0	5.0	7.0	<\$100M	13,575	305	72.5	60.0
Wayne Cty Nb Of Wooster	Wooster	75.0	9.0	3.0	9.0	9.0	\$100M-500M	106,183	1,460	75.0	72.5
Heartland Bk	Croton	75.0	10.0	3.0	9.0	8.0	\$100M-500M	80,506	723	72.5	65.0
Merchants Nb	Hillsboro	75.0	8.0	5.0	8.0	9.0	\$100M-500M	58,315	1,135	72.5	75.0
Commercial Bk	Delphos	75.0	9.0	4.0	8.0	9.0	\$100M-500M	54,524	961	77.5	82.5
Independence Bk	Independence	75.0	10.0	5.0	8.0	7.0	\$100M-500M	53,785	478	67.5	55.0
Union Bk Co	Columbus Grove	75.0	9.0	5.0	8.0	8.0	\$100M-500M	42,115	536	67.5	60.0
Consumers Nb	Minerva	75.0	7.0	8.0	7.0	8.0	\$100M-500M	26,994	583	75.0	72.5
First Nb Of Dennison Oh	Dennison	75.0	6.0	10.0	6.0	8.0	\$100M-500M	21,184	607	80.0	82.5
First-Knox Nb Of Mt Vernon	Mount Vernon	75.0	7.0	4.0	9.0	10.0	\$500M-\$1B	106,596	1,577	75.0	82.5
Citizens Svg Bk Co	Pemberville	75.0	10.0	7.0	7.0	6.0	<\$100M	26,338	288	62.5	62.5
First Nb Of Ottawa	Ottawa	75.0	10.0	8.0	7.0	5.0	<\$100M	25,398	201	42.5	40.0
Fort Jennings St Bk	Fort Jennings	75.0	9.0	9.0	6.0	6.0	<\$100M	17,050	289	70.0	65.0
State B&Tc	Defiance	72.5	9.0	2.0	9.0	9.0	\$100M-500M	107,016	1,516	72.5	67.5
Commercial & Svg Bk	Millersburg	72.5	8.0	3.0	9.0	9.0	\$100M-500M	74,509	1,204	75.0	75.0
Metropolitan Nb	Youngstown	72.5	9.0	3.0	9.0	8.0	\$100M-500M	71,557	702	67.5	60.0
Commerce Exch Bk	Beachwood	72.5	10.0	3.0	9.0	7.0	\$100M-500M	61,432	432	67.5	57.5
Killbuck Svg Bk Co	Killbuck	72.5	8.0	4.0	8.0	9.0	\$100M-500M	53,641	845	80.0	80.0
Commercial Svg Bk	Upper Sandusky	72.5	7.0	6.0	8.0	8.0	\$100M-500M	44,472	618	60.0	62.5
First Nb Of Pandora	Pandora	72.5	10.0	5.0	7.0	7.0	\$100M-500M	32,180	466	85.0	87.5
Vinton Cty Nb Of Mearthur	Mearthur	72.5	5.0	9.0	7.0	8.0	\$100M-500M	26,923	491	85.0	92.5
Citizens Nb	Bluffton	72.5	8.0	3.0	9.0	9.0	\$100M-500M	69,149	1,041	72.5	72.5
Saint Henry Bk	Saint Henry	72.5	8.0	8.0	7.0	6.0	\$100M-500M	27,583	287	82.5	87.5
1St Nat Cmnty Bk	East Liverpool	72.5	8.0	10.0	5.0	6.0	<\$100M	14,349	283	82.5	87.5
First Cmnty Bk	Whitehall	72.5	10.0	8.0	7.0	4.0	<\$100M	32,861	124	40.0	22.5
Minster Bk	Minster	70.0	9.0	3.0	8.0	8.0	\$100M-500M	50,957	611	67.5	60.0
Liberty Nb	Ada	70.0	8.0	6.0	7.0	7.0	\$100M-500M	33,938	396	52.5	45.0
North Side B&Tc	Cincinnati	70.0	9.0	2.0	9.0	8.0	\$100M-500M	82,397	670	57.5	55.0
First Nb Southwestern Oh	Hamilton	70.0	6.0	2.0	10.0	10.0	\$1B-\$10B	180,646	2,321	67.5	67.5
Lorain Nb	Lorain	70.0	7.0	3.0	9.0	9.0	\$500M-\$1B	115,692	1,413	77.5	67.5

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		Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$ (4)	SBL(# (5)					
National B&Tc	Wilmington	70.0	6.0	3.0	9.0	10.0	\$500M-\$1B	88,306	1,606	75.0	82.5
Marion Bk	Marion	70.0	6.0	10.0	5.0	7.0	<\$100M	11,239	302	80.0	85.0
Oak Hill Bks	Jackson	67.5	7.0	2.0	9.0	9.0	\$100M-500M	84,675	861	60.0	55.0
Champaign Nb&Tc	Urbana	67.5	9.0	2.0	8.0	8.0	\$100M-500M	54,131	784	67.5	65.0
First Nb Of Shelby	Shelby	67.5	7.0	4.0	8.0	8.0	\$100M-500M	38,248	807	80.0	80.0
Hocking Valley Bk	Athens	67.5	9.0	4.0	7.0	7.0	\$100M-500M	31,949	385	62.5	57.5
Great Lakes Bk	Mentor	67.5	9.0	5.0	7.0	6.0	\$100M-500M	31,730	275	67.5	55.0
Farmers St Bk	New Madison	67.5	7.0	7.0	6.0	7.0	\$100M-500M	18,490	423	82.5	87.5
First Nb In New Bremen	New Bremen	67.5	8.0	5.0	7.0	7.0	\$100M-500M	29,418	360	67.5	65.0
Fahey Bkg Co	Marion	67.5	6.0	8.0	7.0	6.0	\$100M-500M	25,167	296	67.5	70.0
Second Nb Of Warren	Warren	67.5	5.0	2.0	10.0	10.0	\$1B-\$10B	205,497	1,972	62.5	62.5
Capital Bk Na	Sylvania	67.5	7.0	1.0	10.0	9.0	\$1B-\$10B	202,469	1,392	55.0	47.5
Park Nb	Newark	67.5	5.0	2.0	10.0	10.0	\$1B-\$10B	179,580	2,037	65.0	62.5
United Nb&Tc	Canton	67.5	6.0	1.0	10.0	10.0	\$1B-\$10B	159,625	2,122	65.0	60.0
Community First B&Tc	Celina	67.5	7.0	2.0	9.0	9.0	\$500M-\$1B	136,094	1,154	60.0	57.5
American Nb	Parma	67.5	10.0	4.0	6.0	7.0	<\$100M	17,760	325	55.0	55.0
Portage Cmnty Bk	Ravenna	67.5	10.0	6.0	6.0	5.0	<\$100M	14,847	211	70.0	62.5
Ohio River Bk	Ironton	67.5	8.0	10.0	5.0	4.0	<\$100M	11,154	132	20.0	20.0
North Valley Bk	Zanesville	67.5	9.0	9.0	4.0	5.0	<\$100M	7,693	170	75.0	80.0
Firstmerit Bk Na	Akron	67.5	6.0	1.0	10.0	10.0	>\$10B	1,579,199	17,543	62.5	60.0
Cortland Svg & Bkg Co	Cortland	65.0	6.0	3.0	8.0	9.0	\$100M-500M	60,571	868	67.5	62.5
Peoples Bk Co	Coldwater	65.0	7.0	4.0	8.0	7.0	\$100M-500M	35,261	447	57.5	55.0
Security Dollar Bk	Niles	65.0	7.0	4.0	7.0	8.0	\$100M-500M	31,598	486	67.5	65.0
Middlefield Bkg Co	Middlefield	65.0	6.0	5.0	7.0	8.0	\$100M-500M	25,949	688	72.5	72.5
Savings Bk	Circleville	65.0	4.0	8.0	6.0	8.0	\$100M-500M	16,473	541	75.0	85.0
Fifth Third Bk Central Ohio	Columbus	65.0	5.0	1.0	10.0	10.0	\$1B-\$10B	374,454	2,283	57.5	52.5
First Nb Of Zanesville	Zanesville	65.0	4.0	2.0	10.0	10.0	\$1B-\$10B	197,902	2,158	57.5	52.5
Kingston Nb	Kingston	65.0	8.0	6.0	6.0	6.0	<\$100M	19,265	285	62.5	62.5
Milton Bkg Co	Wellston	65.0	8.0	6.0	5.0	7.0	<\$100M	13,050	347	77.5	82.5
Farmers & Mrch Bk	Caldwell	65.0	7.0	9.0	4.0	6.0	<\$100M	9,421	291	65.0	72.5
1St Nb	Lebanon	65.0	9.0	8.0	6.0	3.0	<\$100M	19,035	116	52.5	50.0
Peoples Svg Bk	New Matamoras	65.0	9.0	7.0	4.0	6.0	<\$100M	8,940	278	72.5	70.0
Croghan Colonial Bk	Fremont	62.5	6.0	2.0	8.0	9.0	\$100M-500M	49,844	967	67.5	70.0
Towne Bk	Cincinnati	62.5	8.0	3.0	8.0	6.0	\$100M-500M	38,667	250	50.0	45.0
Citizens Nb Of Norwalk	Norwalk	62.5	8.0	4.0	7.0	6.0	\$100M-500M	29,360	299	55.0	42.5
Richwood Bkg Co	Richwood	62.5	7.0	6.0	6.0	6.0	\$100M-500M	18,230	300	77.5	82.5
Sky Bk	Salineville	62.5	4.0	1.0	10.0	10.0	\$1B-\$10B	509,265	9,478	60.0	62.5
Peoples Bk Na	Marietta	62.5	5.0	1.0	10.0	9.0	\$1B-\$10B	137,117	1,552	60.0	55.0
Wheeling Nb	Saint Clairsville	62.5	5.0	2.0	9.0	9.0	\$500M-\$1B	95,581	1,249	62.5	62.5
Farmers & Mrch St Bk	Archbold	62.5	5.0	2.0	9.0	9.0	\$500M-\$1B	87,572	1,426	70.0	77.5
Ohio Valley Bk Co	Gallipolis	62.5	6.0	2.0	9.0	8.0	\$500M-\$1B	80,171	739	55.0	52.5
Clyde Svg Bk Co	Clyde	62.5	8.0	4.0	6.0	7.0	<\$100M	19,607	375	75.0	67.5
Citizens Bk	Higginsport	62.5	6.0	10.0	5.0	4.0	<\$100M	9,736	139	72.5	80.0
Buckeye Cmnty Bk	Lorain	62.5	10.0	10.0	3.0	2.0	<\$100M	5,601	41	52.5	22.5
Stebbins Nb	Creston	62.5	8.0	10.0	3.0	4.0	<\$100M	4,948	153	62.5	65.0

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		Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$ (4)	SBL(# (5)					
Liberty Bk Na	Twinsburg	62.5	10.0	4.0	6.0	5.0	<\$100M	17,216	175	52.5	50.0
Huntington Nb	Columbus	62.5	4.0	1.0	10.0	10.0	>\$10B	3,122,309	34,492	57.5	57.5
Richland Tc	Mansfield	60.0	4.0	3.0	8.0	9.0	\$100M-500M	50,364	879	60.0	65.0
Citizens Bkg Co	Sandusky	60.0	6.0	3.0	8.0	7.0	\$100M-500M	44,734	486	55.0	50.0
Greenville Nb	Greenville	60.0	4.0	5.0	7.0	8.0	\$100M-500M	28,715	795	70.0	77.5
Genoa Bkg Co	Genoa	60.0	8.0	3.0	7.0	6.0	\$100M-500M	26,687	298	55.0	47.5
Savings B&Tc	Orrville	60.0	6.0	4.0	7.0	7.0	\$100M-500M	26,014	370	57.5	57.5
First Nb Of Waverly	Waverly	60.0	7.0	3.0	7.0	7.0	\$100M-500M	26,320	340	65.0	55.0
Fifth Third Bk Northwestern	Toledo	60.0	3.0	1.0	10.0	10.0	\$1B-\$10B	410,301	3,062	55.0	55.0
Security Nb&Tc	Springfield	60.0	5.0	1.0	9.0	9.0	\$500M-\$1B	79,267	1,060	55.0	55.0
Citizens Bk London	London	60.0	6.0	10.0	4.0	4.0	<\$100M	6,814	143	70.0	77.5
First Nb Of Germantown	Germantown	60.0	8.0	5.0	5.0	6.0	<\$100M	11,941	268	65.0	62.5
Somerville Nb	Somerville	60.0	6.0	7.0	5.0	6.0	<\$100M	11,721	253	62.5	70.0
Spring Valley Bank	Wyoming	60.0	9.0	10.0	3.0	2.0	<\$100M	6,335	34	40.0	30.0
Keybank Nat Assn	Cleveland	60.0	3.0	1.0	10.0	10.0	>\$10B	5,879,675	68,965	57.5	57.5
Firstar Bk Na	Cincinnati	60.0	3.0	1.0	10.0	10.0	>\$10B	4,444,786	47,802	57.5	57.5
National City Bk	Cleveland	60.0	3.0	1.0	10.0	10.0	>\$10B	2,514,007	91,167	57.5	55.0
Second Nb	Greenville	57.5	5.0	3.0	8.0	7.0	\$100M-500M	39,257	470	65.0	75.0
National Bk Of Oak Harbor	Oak Harbor	57.5	8.0	4.0	6.0	5.0	\$100M-500M	23,941	196	40.0	32.5
First Citizens Nb	Upper Sandusky	57.5	5.0	5.0	6.0	7.0	\$100M-500M	22,130	354	60.0	55.0
Fifth Third Bk Ohio Valley	Hillsboro	57.5	4.0	2.0	9.0	8.0	\$500M-\$1B	87,993	843	57.5	52.5
New Richmond Nb	New Richmond	57.5	9.0	4.0	5.0	5.0	<\$100M	13,284	216	60.0	60.0
Bank Of Leipsic Co	Leipsic	57.5	5.0	9.0	4.0	5.0	<\$100M	8,957	225	50.0	60.0
Anderson Bk	Cincinnati	57.5	10.0	5.0	5.0	3.0	<\$100M	12,817	108	45.0	30.0
Morgan Bk Na	Hudson	57.5	9.0	5.0	5.0	4.0	<\$100M	11,914	144	52.5	42.5
Bank One Na	Columbus	57.5	2.0	1.0	10.0	10.0	>\$10B	2,094,693	37,572	57.5	60.0
Provident Bk	Cincinnati	57.5	2.0	1.0	10.0	10.0	>\$10B	738,147	5,184	55.0	55.0
Fifth Third Bk	Cincinnati	57.5	2.0	1.0	10.0	10.0	>\$10B	644,615	4,684	55.0	55.0
Century Nb	Zanesville	55.0	3.0	4.0	8.0	7.0	\$100M-500M	39,516	429	50.0	50.0
Ohio Heritage Bk	Coshocton	55.0	3.0	10.0	4.0	5.0	\$100M-500M	8,740	227	67.5	77.5
Fifth Third Bk Western Oh	Dayton	55.0	1.0	1.0	10.0	10.0	\$1B-\$10B	295,871	2,344	55.0	55.0
Citizens Nb Of Chillicothe	Chillicothe	55.0	7.0	3.0	6.0	6.0	<\$100M	18,418	255	47.5	50.0
Brookville Nb	Brookville	55.0	8.0	5.0	5.0	4.0	<\$100M	12,709	136	40.0	30.0
Farmers & Mrch Bk	Miamisburg	55.0	6.0	6.0	5.0	5.0	<\$100M	11,173	196	62.5	52.5
Community First Bk Na	Forest	55.0	7.0	8.0	3.0	4.0	<\$100M	6,252	147	67.5	75.0
Settlers Bk	Marietta	55.0	7.0	10.0	3.0	2.0	<\$100M	4,567	77	40.0	40.0
Citizens Nb	Mcconnelsville	55.0	6.0	9.0	4.0	3.0	<\$100M	7,010	87	67.5	72.5
Edon St Bk Co Of Edon Oh	Edon	55.0	5.0	9.0	3.0	5.0	<\$100M	6,593	189	67.5	77.5
United Bk Na	Bucyrus	52.5	5.0	3.0	6.0	7.0	\$100M-500M	23,307	352	47.5	52.5
First Nb Of Bellevue	Bellevue	52.5	8.0	2.0	6.0	5.0	<\$100M	21,174	229	47.5	47.5
Peoples Nb	New Lexington	52.5	6.0	7.0	5.0	3.0	<\$100M	11,297	114	37.5	35.0
First Central Nb Of St Paris	Saint Paris	52.5	4.0	8.0	4.0	5.0	<\$100M	7,210	164	67.5	72.5
Oakwood Deposit Bk Co	Oakwood	52.5	5.0	7.0	4.0	5.0	<\$100M	9,475	214	67.5	77.5
Lebanon Citizens Nb	Lebanon	50.0	4.0	2.0	8.0	6.0	\$100M-500M	47,025	297	42.5	40.0
First Nb	Orrville	50.0	5.0	1.0	7.0	7.0	\$100M-500M	24,514	425	47.5	47.5

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Chippewa Valley Bk	Rittman	50.0	4.0	5.0	6.0	5.0	\$100M-500M	18,367	209	60.0	65.0
Farmers Bk & Svg Co	Pomeroy	50.0	5.0	4.0	5.0	6.0	\$100M-500M	14,350	273	47.5	52.5
Shorebank Cleveland	Cleveland	50.0	9.0	3.0	5.0	3.0	<\$100M	12,462	100	42.5	27.5
Osgood St Bk	Osgood	50.0	5.0	5.0	4.0	6.0	<\$100M	9,433	237	62.5	65.0
Glouster Cmnty Bk	Lancaster	50.0	4.0	7.0	4.0	5.0	<\$100M	7,541	180	40.0	32.5
Rockhold Brown & Co Bk	Bainbridge	50.0	6.0	7.0	3.0	4.0	<\$100M	3,901	126	60.0	62.5
Monitor Bk	Big Prairie	50.0	8.0	5.0	2.0	5.0	<\$100M	3,827	163	65.0	67.5
Ripley Nb	Ripley	50.0	7.0	6.0	4.0	3.0	<\$100M	7,632	103	50.0	37.5
First Nb Of Sycamore	Sycamore	50.0	4.0	8.0	4.0	4.0	<\$100M	6,925	156	65.0	72.5
Standing Stone Nb	Lancaster	50.0	3.0	10.0	3.0	4.0	<\$100M	5,002	134	60.0	72.5
Twin Valley Bk	West Alexandria	50.0	7.0	7.0	3.0	3.0	<\$100M	4,822	97	65.0	70.0
National Bk Of Montpelier	Montpelier	47.5	3.0	8.0	5.0	3.0	\$100M-500M	10,193	116	40.0	40.0
Hicksville Bk	Hicksville	47.5	4.0	6.0	5.0	4.0	<\$100M	11,521	150	45.0	47.5
First St Bk Of Adams Cty	Winchester	47.5	3.0	7.0	4.0	5.0	<\$100M	9,332	235	52.5	57.5
Bartlett Farmers Bk	Bartlett	47.5	6.0	6.0	3.0	4.0	<\$100M	6,540	124	52.5	50.0
Castalia Bkg Co	Castalia	47.5	3.0	10.0	3.0	3.0	<\$100M	4,827	103	35.0	40.0
Farmers Nb	Canfield	45.0	2.0	1.0	7.0	8.0	\$100M-500M	28,103	582	47.5	50.0
Citizens Nb Of Urbana	Urbana	45.0	4.0	2.0	6.0	6.0	\$100M-500M	20,019	282	42.5	45.0
Eaton Nb&Tc	Eaton	45.0	5.0	2.0	6.0	5.0	\$100M-500M	18,279	186	40.0	37.5
Citizens Bk Co	Beverly	45.0	6.0	5.0	4.0	3.0	<\$100M	9,179	109	42.5	35.0
Sabina Bk	Sabina	45.0	4.0	6.0	4.0	4.0	<\$100M	7,123	125	62.5	67.5
Bank Of Magnolia Co	Magnolia	45.0	3.0	10.0	3.0	2.0	<\$100M	4,349	69	52.5	67.5
First City Bk	Columbus	45.0	7.0	5.0	4.0	2.0	<\$100M	7,879	50	40.0	12.5
Citizens Bk Of Ashville Oh	Ashville	45.0	5.0	6.0	4.0	3.0	<\$100M	7,841	105	45.0	37.5
Home Nb	Racine	45.0	5.0	6.0	4.0	3.0	<\$100M	6,946	110	60.0	67.5
First Safety Bk	Saint Bernard	45.0	4.0	9.0	3.0	2.0	<\$100M	4,726	69	45.0	40.0
Commodore Bk	Somerset	45.0	3.0	8.0	3.0	4.0	<\$100M	4,259	136	55.0	70.0
Lower Salem Cmrl Bk	Lower Salem	45.0	2.0	10.0	2.0	4.0	<\$100M	1,805	127	50.0	60.0
Miami Valley Bk	Lakeview	42.5	3.0	6.0	5.0	3.0	\$100M-500M	11,900	101	32.5	30.0
Farmers Svg Bk	Spencer	42.5	2.0	8.0	4.0	3.0	\$100M-500M	8,488	115	32.5	35.0
Farmers St Bk Of Union City	Union City	42.5	5.0	3.0	5.0	4.0	<\$100M	12,145	156	35.0	37.5
Farmers Citizens Bk	Bucyrus	42.5	4.0	3.0	5.0	5.0	<\$100M	11,394	193	47.5	40.0
Antwerp Exch Bk Co	Antwerp	42.5	5.0	6.0	3.0	3.0	<\$100M	5,268	119	55.0	50.0
Farmers St Bk	West Salem	42.5	4.0	6.0	3.0	4.0	<\$100M	5,005	149	52.5	52.5
Citizens Nb Of Southwestern	Dayton	42.5	4.0	10.0	2.0	1.0	<\$100M	2,066	26	37.5	25.0
First Nb Of Wellston	Wellston	42.5	3.0	6.0	4.0	4.0	<\$100M	6,854	143	40.0	42.5
Hamler St Bk	Hamler	42.5	3.0	9.0	2.0	3.0	<\$100M	3,230	94	52.5	62.5
Custar St Bk	Custar	42.5	2.0	8.0	2.0	5.0	<\$100M	3,211	165	52.5	65.0
Andover Bk	Andover	40.0	2.0	4.0	5.0	5.0	\$100M-500M	14,469	229	50.0	47.5
Citizens Nb Of Woodsfield	Woodsfield	40.0	3.0	7.0	3.0	3.0	<\$100M	5,569	108	50.0	45.0
Community Bk	Crooksville	40.0	2.0	9.0	2.0	3.0	<\$100M	3,609	102	35.0	45.0
Sherwood St Bk	Sherwood	40.0	4.0	8.0	2.0	2.0	<\$100M	2,438	71	50.0	60.0
National Bk Of Adams Cty	West Union	40.0	3.0	6.0	3.0	4.0	<\$100M	5,285	134	45.0	45.0
First Nb Of New Holland	New Holland	40.0	4.0	7.0	2.0	3.0	<\$100M	2,922	79	55.0	62.5
First Nb Of Mcconnsville	Mcconnsville	37.5	4.0	4.0	3.0	4.0	<\$100M	6,240	141	42.5	42.5

Table A.2 Small Business Lending in Ohio Using Call Report Data, June 2000

Bank Name	Location	Small Business Lending (<\$1M) Scores					Bnk Asset Sz.	Dollars in SBL (7)	Number or SBL (8)	Total Score (<\$250K) (9)	Total Score (<\$100K) (10)
		Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$ (4)	SBL(# (5)					
Metamora St Bk	Metamora	37.5	2.0	8.0	2.0	3.0	<\$100M	3,017	82	47.5	60.0
Ottoville Bk Co	Ottoville	37.5	3.0	7.0	3.0	2.0	<\$100M	3,908	75	32.5	27.5
Citizens Bk	De Graff	37.5	2.0	9.0	2.0	2.0	<\$100M	1,309	54	42.5	50.0
First Bk Of Oh	Tiffin	35.0	1.0	9.0	2.0	2.0	\$100M-500M	2,728	38	37.5	45.0
Apple Creek Bkg Co	Apple Creek	35.0	2.0	5.0	3.0	4.0	<\$100M	5,099	153	42.5	50.0
Union Bkg Co	West Mansfield	35.0	2.0	7.0	2.0	3.0	<\$100M	3,341	86	32.5	37.5
Corn City St Bk	Deshler	35.0	2.0	8.0	2.0	2.0	<\$100M	1,822	45	37.5	47.5
Clarksburg Cmrl Bk	Clarksburg	35.0	2.0	9.0	1.0	2.0	<\$100M	809	44	37.5	47.5
Centerbank	Milford	35.0	2.0	10.0	1.0	1.0	<\$100M	523	6	40.0	30.0
First Nb Of Powhatan Point	Powhatan Point	32.5	3.0	6.0	2.0	2.0	<\$100M	1,423	38	45.0	52.5
Marblehead Bk	Marblehead	32.5	2.0	8.0	2.0	1.0	<\$100M	1,302	23	37.5	47.5
Salt Creek Valley Bk	Laurelville	32.5	1.0	9.0	1.0	2.0	<\$100M	954	32	37.5	45.0
Great Lakes Bkr Bk	Gahanna	32.5	8.0	1.0	3.0	1.0	<\$100M	3,892	25	12.5	10.0
Republic Bkg Co	Republic	32.5	3.0	6.0	2.0	2.0	<\$100M	1,926	57	45.0	52.5
Waterford Cmrl & Svg Bk	Waterford	32.5	2.0	7.0	2.0	2.0	<\$100M	1,807	72	42.5	57.5
First St Bk Of West Manchest	West Manchester	32.5	3.0	7.0	1.0	2.0	<\$100M	1,232	62	45.0	52.5
Malta Nb	Malta	32.5	1.0	10.0	1.0	1.0	<\$100M	119	3	32.5	35.0
Mount Victory St Bk	Mount Victory	30.0	3.0	7.0	1.0	1.0	<\$100M	893	26	37.5	52.5
First Nb	Blanchester	30.0	1.0	9.0	1.0	1.0	<\$100M	761	15	32.5	35.0
Peoples Nb Mt Pleasant	Mount Pleasant	30.0	1.0	8.0	1.0	2.0	<\$100M	386	33	32.5	32.5
Pataskala Bkg Co	Pataskala	30.0	2.0	7.0	2.0	1.0	<\$100M	1,556	17	37.5	45.0
Norwest Bk Oh Na	Van Wert	27.5	2.0	5.0	2.0	2.0	<\$100M	3,242	70	35.0	32.5
First Nb	Nelsonville	27.5	1.0	7.0	2.0	1.0	<\$100M	1,817	29	27.5	32.5
Peoples Bk	Gambier	27.5	1.0	7.0	1.0	2.0	<\$100M	958	31	35.0	45.0
Baltic St Bk	Baltic	27.5	2.0	5.0	2.0	2.0	<\$100M	1,486	47	40.0	42.5
Farmers St Bk Of New Washing	New Washington	25.0	2.0	2.0	4.0	2.0	\$100M-500M	9,001	73	15.0	15.0
Exchange Bk	Luckey	17.5	1.0	1.0	2.0	3.0	\$100M-500M	3,861	121	25.0	25.0
Key Bk Usa Na	Cleveland	10.0	1.0	1.0	1.0	1.0	\$1B-\$10B	-	-	10.0	10.0
Bank One Tc Na	Columbus	7.5	1.0	.	1.0	1.0	\$1B-\$10B	-	-	.	.
Fds Nb	Deerfield Township	7.5	1.0	.	1.0	1.0	<\$100M	-	-	.	.
Junction City Bkg Co	Junction City	7.5	1.0	.	1.0	1.0	<\$100M	-	-	.	.
World Fncl Network Nb	Gahanna	-	-	-	-	-	\$100M-500M	-	-	.	.
Ge Capital Consumer Card Co	Mason	-	-	-	-	-	\$500M-\$1B	-	-	.	.
Comerica Bk Na	Toledo	-	-	-	-	-	<\$100M	-	-	.	.
Sky Tr Na	Pepper Pike	-	-	-	-	-	<\$100M	-	-	.	.
Credit First Na	Brook Park	-	-	-	-	-	<\$100M	-	-	.	.
Granite Nb	Bowling Green	-	-	-	-	-	<\$100M	-	-	.	.
May Nb Of Oh	Lorain	-	-	-	-	-	<\$100M	-	-	.	.
Spirit Of Amer Nb	Milford	-	-	-	-	-	<\$100M	-	-	.	.
Trust Co Of Toledo Na	Holland	-	-	-	-	-	<\$100M	-	-	.	.

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.