

Table A.2 Small Business Lending in Pennsylvania 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)
First Nb Of Leesport	Leesport	95.0	10.0	10.0	9.0	9.0	\$100M-500M	112,426	1,346	97.5	100.0
Pioneer American Bk Na	Carbondale	95.0	9.0	10.0	9.0	10.0	\$100M-500M	100,063	1,735	100.0	100.0
Community B&Tc	Forest City	90.0	8.0	9.0	9.0	10.0	\$100M-500M	78,326	1,920	97.5	97.5
Honesdale Nb	Honesdale	90.0	10.0	10.0	8.0	8.0	\$100M-500M	67,687	859	95.0	97.5
Pennsylvania St Bk	Camp Hill	82.5	10.0	10.0	7.0	6.0	\$100M-500M	54,012	618	77.5	77.5
Old Forge Bk	Old Forge	82.5	9.0	9.0	7.0	8.0	\$100M-500M	51,728	816	92.5	97.5
National Penn Bk	Boyetown	82.5	9.0	4.0	10.0	10.0	\$1B-\$10B	531,239	4,439	75.0	67.5
County Nb	Clearfield	82.5	8.0	6.0	9.0	10.0	\$500M-\$1B	110,418	1,990	92.5	95.0
Premier Bk	Doylestown	80.0	10.0	5.0	10.0	7.0	\$100M-500M	134,073	775	67.5	45.0
Commerce Bk Harrisburg Na	Camp Hill	80.0	9.0	5.0	9.0	9.0	\$100M-500M	95,136	1,046	77.5	70.0
Jersey Shore St Bk	Jersey Shore	80.0	8.0	7.0	8.0	9.0	\$100M-500M	70,866	1,246	85.0	82.5
Firstservice Bk	Lansdale	80.0	10.0	6.0	9.0	7.0	\$100M-500M	81,054	618	70.0	42.5
Pennsylvania Capital Bk	Pittsburgh	80.0	10.0	10.0	8.0	4.0	\$100M-500M	73,445	293	52.5	47.5
Iron & Glass Bk	Pittsburgh	77.5	10.0	5.0	8.0	8.0	\$100M-500M	70,882	901	77.5	77.5
Pfc Bk	Ford City	77.5	6.0	9.0	7.0	9.0	\$100M-500M	42,856	1,044	92.5	97.5
Csb Bk	Curwensville	77.5	9.0	10.0	6.0	6.0	\$100M-500M	36,727	470	10.0	10.0
Mercer Cty St Bk	Sandy Lake	77.5	7.0	10.0	6.0	8.0	\$100M-500M	36,585	835	82.5	87.5
First Nb Of Pa	Greenville	77.5	8.0	3.0	10.0	10.0	\$1B-\$10B	268,690	2,848	75.0	77.5
First Nb&Tc Newtown	Newtown	75.0	7.0	7.0	9.0	7.0	\$100M-500M	89,483	621	45.0	45.0
Kishacoquillas Valley Nb	Belleville	75.0	9.0	6.0	7.0	8.0	\$100M-500M	54,394	878	80.0	80.0
Community Bk Na	Millersburg	75.0	8.0	3.0	10.0	9.0	\$500M-\$1B	144,105	1,260	80.0	87.5
Bryn Mawr Tc	Bryn Mawr	72.5	9.0	3.0	9.0	8.0	\$100M-500M	101,115	992	57.5	52.5
Irwin B&Tc	Irwin	72.5	7.0	5.0	8.0	9.0	\$100M-500M	76,360	1,071	65.0	65.0
Peoples St Bk	East Berlin	72.5	7.0	5.0	8.0	9.0	\$100M-500M	71,355	1,386	72.5	80.0
Somerset Tc	Somerset	72.5	9.0	4.0	8.0	8.0	\$100M-500M	70,854	825	70.0	67.5
Clearfield B&Tc	Clearfield	72.5	8.0	7.0	6.0	8.0	\$100M-500M	42,135	832	70.0	65.0
Laurel Bk	Johnstown	72.5	6.0	3.0	10.0	10.0	\$1B-\$10B	298,330	3,898	70.0	72.5
First Nat Cmnty Bk	Dunmore	72.5	8.0	2.0	9.0	10.0	\$500M-\$1B	122,191	1,630	75.0	80.0
Elderton St Bk	Elderton	72.5	10.0	8.0	5.0	6.0	<\$100M	28,366	558	80.0	80.0
Fidelity Deposit & Discount	Dunmore	70.0	7.0	3.0	9.0	9.0	\$100M-500M	85,766	1,034	75.0	75.0
Citizens Nb Of Evans City	Evans City	70.0	9.0	2.0	9.0	8.0	\$100M-500M	80,729	919	62.5	57.5
Commercial Nb Of Pennsylvani	Latrobe	70.0	7.0	5.0	8.0	8.0	\$100M-500M	69,207	877	65.0	67.5
Dime Bk	Honesdale	70.0	9.0	3.0	7.0	9.0	\$100M-500M	51,772	1,116	82.5	80.0
Farmers Nb Of Emlenton	Emlenton	70.0	8.0	7.0	6.0	7.0	\$100M-500M	37,441	739	77.5	85.0
Luzerne Nb	Luzerne	70.0	8.0	10.0	5.0	5.0	\$100M-500M	24,929	394	80.0	87.5
First Heritage Bk	Wilkes-Barre	70.0	10.0	3.0	8.0	7.0	\$100M-500M	68,089	701	67.5	65.0
East Penn Bk	Emmaus	70.0	8.0	6.0	7.0	7.0	\$100M-500M	43,986	687	67.5	57.5
Main Street Bk	Reading	70.0	5.0	3.0	10.0	10.0	\$1B-\$10B	206,688	2,380	67.5	65.0
Farmers Nb Of Kittanning	Kittanning	70.0	10.0	8.0	5.0	5.0	<\$100M	31,358	363	70.0	72.5
First Cty Bk	Doylestown	70.0	10.0	7.0	6.0	5.0	<\$100M	36,699	356	62.5	50.0
Founders Bk	Bryn Mawr	67.5	10.0	7.0	6.0	4.0	\$100M-500M	41,441	257	37.5	20.0
Madison Bk	Blue Bell	67.5	9.0	6.0	6.0	6.0	\$100M-500M	41,355	502	72.5	65.0
Fulton Bk	Lancaster	67.5	6.0	1.0	10.0	10.0	\$1B-\$10B	389,536	5,019	62.5	65.0
S&T Bk	Indiana	67.5	6.0	1.0	10.0	10.0	\$1B-\$10B	332,660	3,036	62.5	65.0

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		Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$ (4)	SBL(# (5)					
Farmers First Bk	Lititz	67.5	5.0	2.0	10.0	10.0	\$1B-\$10B	159,786	2,118	60.0	60.0
Patriot Bk	Pottstown	67.5	3.0	6.0	9.0	9.0	\$1B-\$10B	119,197	1,268	67.5	62.5
Lebanon Valley Farmers Bk	Lebanon	67.5	7.0	2.0	9.0	9.0	\$500M-\$1B	119,006	1,548	67.5	65.0
First Nb Of Chester Cty	West Chester	67.5	7.0	2.0	9.0	9.0	\$500M-\$1B	88,801	1,054	55.0	50.0
Quakertown Nb	Quakertown	65.0	7.0	3.0	8.0	8.0	\$100M-500M	61,974	842	60.0	60.0
First Nb Of Berwick	Berwick	65.0	6.0	4.0	7.0	9.0	\$100M-500M	55,590	1,348	62.5	62.5
Mifflinburg B&Tc	Mifflinburg	65.0	7.0	6.0	6.0	7.0	\$100M-500M	34,095	713	70.0	77.5
First Nb Fredericksburg	Fredericksburg	65.0	8.0	10.0	5.0	3.0	\$100M-500M	24,794	210	50.0	47.5
Keystone Fncl Bk Na	Harrisburg	65.0	5.0	1.0	10.0	10.0	\$1B-\$10B	882,027	9,894	62.5	60.0
First Commonwealth Bk	Indiana	65.0	4.0	2.0	10.0	10.0	\$1B-\$10B	369,561	5,850	67.5	70.0
Harleysville Nb&Tc	Harleysville	65.0	4.0	2.0	10.0	10.0	\$1B-\$10B	164,983	2,228	65.0	65.0
Bank Of Lancaster Cty Na	Strasburg	65.0	5.0	2.0	10.0	9.0	\$1B-\$10B	138,355	1,624	62.5	62.5
Drovers & Mechanics Bk	York	65.0	7.0	2.0	10.0	7.0	\$500M-\$1B	136,506	741	47.5	40.0
La Bk Na	Lake Ariel	65.0	6.0	3.0	9.0	8.0	\$500M-\$1B	93,565	956	67.5	65.0
Sun Bk	Selinsgrove	65.0	4.0	3.0	9.0	10.0	\$500M-\$1B	90,306	1,688	75.0	82.5
Bank Of Hanover & Tc	Hanover	65.0	5.0	4.0	8.0	9.0	\$500M-\$1B	73,131	1,007	62.5	62.5
Northside Bk	Pittsburgh	62.5	4.0	5.0	7.0	9.0	\$100M-500M	53,164	1,045	70.0	75.0
First Nb Of Slippery Rock	Slippery Rock	62.5	6.0	4.0	7.0	8.0	\$100M-500M	42,607	811	70.0	75.0
Twin Rivers Cmnty Bk	Easton	62.5	8.0	7.0	6.0	4.0	\$100M-500M	41,078	323	57.5	40.0
Williamsport Nb	Williamsport	62.5	6.0	6.0	6.0	7.0	\$100M-500M	37,702	714	70.0	67.5
Reeves Bk	Beaver Falls	62.5	8.0	5.0	6.0	6.0	\$100M-500M	33,740	449	67.5	62.5
Grange Nb	Laceyville	62.5	7.0	7.0	5.0	6.0	\$100M-500M	30,295	599	72.5	75.0
New Tripoli Nb	New Tripoli	62.5	6.0	9.0	5.0	5.0	\$100M-500M	25,032	434	82.5	90.0
Bernville Bk Na	Bernville	62.5	8.0	10.0	4.0	3.0	\$100M-500M	22,204	176	42.5	40.0
Ephrata Nb	Ephrata	62.5	5.0	4.0	7.0	9.0	\$100M-500M	55,211	1,009	62.5	67.5
Peoples Bk	Oxford	62.5	7.0	4.0	7.0	7.0	\$100M-500M	53,617	762	70.0	65.0
Union Nb&Tc Souderton	Souderton	62.5	5.0	1.0	10.0	9.0	\$1B-\$10B	136,560	1,338	55.0	47.5
Suburban Cmnty Bk	Chalfont	62.5	10.0	7.0	5.0	3.0	<\$100M	26,088	170	47.5	40.0
Pocono Cmnty Bk	Stroudsburg	62.5	10.0	7.0	4.0	4.0	<\$100M	24,428	271	62.5	55.0
Wilmington Tr Of Pa	West Chester	60.0	7.0	2.0	8.0	7.0	\$100M-500M	77,804	636	52.5	55.0
Mid Penn Bk	Millersburg	60.0	8.0	2.0	8.0	6.0	\$100M-500M	61,156	577	55.0	50.0
Union Nat Cmnty Bk	Mount Joy	60.0	5.0	7.0	6.0	6.0	\$100M-500M	40,742	531	70.0	67.5
1St Summit Bk	Johnstown	60.0	7.0	5.0	6.0	6.0	\$100M-500M	37,502	548	60.0	62.5
First Nb Of Herminie	Herminie	60.0	5.0	9.0	6.0	4.0	\$100M-500M	35,263	330	50.0	60.0
Woodlands Bk	Williamsport	60.0	9.0	7.0	4.0	4.0	\$100M-500M	24,626	258	50.0	45.0
Summit Bk	Bethlehem	60.0	3.0	1.0	10.0	10.0	\$1B-\$10B	468,909	4,498	57.5	55.0
First Liberty B&Tr	Jermyn	60.0	5.0	2.0	9.0	8.0	\$500M-\$1B	88,118	858	57.5	57.5
National Bk Of North East	North East	60.0	9.0	7.0	4.0	4.0	<\$100M	24,052	317	60.0	60.0
First Nb Of Port Allegany	Port Allegany	60.0	9.0	8.0	3.0	4.0	<\$100M	16,110	302	72.5	80.0
Wayne Bk	Honesdale	57.5	5.0	3.0	7.0	8.0	\$100M-500M	45,446	847	65.0	67.5
First Nb Of Palmerton	Palmerton	57.5	6.0	4.0	7.0	6.0	\$100M-500M	44,547	473	52.5	52.5
Orrstown Bk	Orrstown	57.5	6.0	4.0	7.0	6.0	\$100M-500M	42,756	535	57.5	52.5
First Citizens Nb	Mansfield	57.5	4.0	6.0	6.0	7.0	\$100M-500M	39,814	702	70.0	75.0
First American Nb Of Pa	Everett	57.5	8.0	4.0	5.0	6.0	\$100M-500M	30,642	502	57.5	62.5
Mars Nb	Mars	57.5	6.0	4.0	6.0	7.0	\$100M-500M	36,530	675	65.0	72.5

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		Total	SBL/TA	SBL/TBL	SBL(\$)	SBL(#)		SBL	SBL	(<\$250K)	(<\$100K)
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Community Bk Na	Carmichaels	57.5	5.0	8.0	5.0	5.0	\$100M-500M	28,087	434	60.0	67.5
Commerce Bk Pa Na	Philadelphia	57.5	3.0	3.0	9.0	8.0	\$1B-\$10B	123,742	921	52.5	45.0
Citizens & Northern Bk	Wellsboro	57.5	2.0	4.0	8.0	9.0	\$500M-\$1B	58,438	1,198	70.0	75.0
Adams Cty Nb	Gettysburg	57.5	4.0	4.0	8.0	7.0	\$500M-\$1B	56,329	726	57.5	47.5
Community First Bk Na	Reynoldsville	57.5	9.0	7.0	3.0	4.0	<\$100M	13,969	258	57.5	60.0
National City Bk Of Pa	Pittsburgh	57.5	2.0	1.0	10.0	10.0	>\$10B	1,041,591	20,377	57.5	62.5
Fulton Cty Nb&Tc	Mcconnellsburg	55.0	7.0	6.0	4.0	5.0	\$100M-500M	22,610	374	50.0	52.5
Merchants Bk Of Pa	Shenandoah	55.0	7.0	9.0	3.0	3.0	<\$100M	13,449	218	72.5	77.5
Gratz Nb	Gratz	55.0	5.0	10.0	2.0	5.0	<\$100M	7,722	331	67.5	75.0
Asian Bk	Philadelphia	55.0	10.0	10.0	1.0	1.0	<\$100M	5,854	47	55.0	42.5
Pennsylvania Bus Bk	Philadelphia	55.0	10.0	5.0	5.0	2.0	<\$100M	26,244	110	27.5	15.0
Eagle Nb	Upper Darby	55.0	9.0	8.0	3.0	2.0	<\$100M	14,392	153	52.5	40.0
Northern St Bk	Towanda	55.0	10.0	7.0	3.0	2.0	<\$100M	12,413	115	47.5	32.5
Pnc Bk Na	Pittsburgh	55.0	1.0	1.0	10.0	10.0	>\$10B	2,595,184	33,529	55.0	55.0
Mellon Bk Na	Pittsburgh	55.0	1.0	1.0	10.0	10.0	>\$10B	1,257,913	21,916	55.0	55.0
Peoples Bk A Codorus Valley	Glen Rock	52.5	7.0	2.0	7.0	5.0	\$100M-500M	51,870	390	42.5	32.5
Citizens Nb	Lansford	52.5	3.0	5.0	7.0	6.0	\$100M-500M	42,261	487	50.0	50.0
Hollidaysburg Tc	Hollidaysburg	52.5	6.0	2.0	6.0	7.0	\$100M-500M	41,304	731	62.5	70.0
Portage Nb	Portage	52.5	8.0	2.0	6.0	5.0	\$100M-500M	36,487	386	42.5	40.0
First Columbia B&Tc	Bloomsburg	52.5	6.0	5.0	5.0	5.0	\$100M-500M	30,575	368	42.5	55.0
Scottdale B&Tc	Scottdale	52.5	5.0	9.0	4.0	3.0	\$100M-500M	21,104	234	72.5	82.5
First Nb Of Mifflintown	Mifflintown	52.5	5.0	7.0	4.0	5.0	\$100M-500M	19,412	339	57.5	60.0
First United Nb	Fryburg	52.5	5.0	8.0	4.0	4.0	\$100M-500M	18,486	310	67.5	57.5
Millennium Bk	Malvern	52.5	8.0	5.0	5.0	3.0	\$100M-500M	25,912	203	37.5	35.0
Royal Bk Of Pa	Narberth	52.5	6.0	1.0	9.0	5.0	\$500M-\$1B	84,359	436	32.5	20.0
Vartan Nb	Dauphin	52.5	9.0	9.0	2.0	1.0	<\$100M	8,792	79	52.5	47.5
Farmers & Mrch Tc Of Chmrsbr	Chambersburg	50.0	4.0	2.0	7.0	7.0	\$100M-500M	49,043	654	47.5	47.5
First Nb Of Greencastle	Greencastle	50.0	4.0	6.0	4.0	6.0	\$100M-500M	24,025	517	52.5	50.0
Security Nb	Pottstown	50.0	6.0	6.0	4.0	4.0	\$100M-500M	21,142	253	50.0	40.0
Marion Ctr Nb	Marion Center	50.0	5.0	6.0	4.0	5.0	\$100M-500M	19,530	410	65.0	67.5
Mauch Chunk Tc	Jim Thorpe	50.0	3.0	10.0	4.0	3.0	\$100M-500M	17,925	175	40.0	25.0
Hamlin B&Tc	Smethport	50.0	2.0	9.0	3.0	6.0	\$100M-500M	15,343	445	65.0	85.0
Omega Bk Na	State College	50.0	3.0	1.0	8.0	8.0	\$500M-\$1B	58,871	970	62.5	67.5
National Bk Of Malvern	Malvern	50.0	6.0	10.0	2.0	2.0	<\$100M	9,433	83	50.0	25.0
Legacy Bk	Harrisburg	50.0	10.0	6.0	3.0	1.0	<\$100M	17,863	81	45.0	27.5
Allegiance Bk Of North Ameri	Bala Cynwyd	50.0	10.0	7.0	2.0	1.0	<\$100M	11,980	39	27.5	12.5
Peoples Nb Of Susquehanna Ct	Hallstead	47.5	4.0	4.0	5.0	6.0	\$100M-500M	32,449	496	57.5	62.5
Juniata Valley Bk	Mifflintown	47.5	3.0	4.0	5.0	7.0	\$100M-500M	30,329	745	60.0	72.5
Columbia Cty Farmers Nb	Bloomsburg	47.5	5.0	3.0	5.0	6.0	\$100M-500M	28,072	612	55.0	32.5
Glen Rock St Bk	Glen Rock	47.5	7.0	3.0	5.0	4.0	\$100M-500M	30,682	317	40.0	37.5
American Bk	Allentown	47.5	6.0	5.0	5.0	3.0	\$100M-500M	26,785	162	22.5	22.5
Jonestown B&Tc	Jonestown	47.5	5.0	6.0	4.0	4.0	\$100M-500M	21,058	324	65.0	62.5
Blue Ball Nb	Blue Ball	47.5	2.0	1.0	8.0	8.0	\$500M-\$1B	63,658	904	42.5	47.5
Stonebridge Bk	Exton	47.5	9.0	5.0	3.0	2.0	<\$100M	14,161	101	45.0	37.5
First Nb Of Minersville	Minersville	47.5	4.0	10.0	2.0	3.0	<\$100M	6,720	171	60.0	72.5

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New Century Bk	Phoenixville	47.5	8.0	6.0	3.0	2.0	<\$100M	15,523	91	35.0	27.5
Peoples St Bk Of Wyalusing	Wyalusing	45.0	5.0	5.0	3.0	5.0	\$100M-500M	17,190	380	57.5	67.5
United Bk Of Philadelphia	Philadelphia	45.0	4.0	10.0	2.0	2.0	\$100M-500M	11,898	143	62.5	75.0
Southwest Bk	Greensburg	45.0	1.0	1.0	8.0	8.0	\$1B-\$10B	66,994	853	47.5	45.0
First Nat Tr Bk	Sunbury	42.5	2.0	4.0	5.0	6.0	\$100M-500M	26,721	519	50.0	50.0
Citizens Nb Of Southern Pa	Greencastle	42.5	4.0	4.0	4.0	5.0	\$100M-500M	23,629	422	52.5	45.0
Citizens Tc	Coudersport	42.5	3.0	9.0	2.0	3.0	\$100M-500M	11,481	216	62.5	75.0
Community St Bk Of Orbisonia	Orbisonia	42.5	2.0	9.0	2.0	4.0	\$100M-500M	9,524	261	57.5	72.5
Union Nb Of Mt Carmel	Mount Carmel	42.5	6.0	5.0	3.0	3.0	<\$100M	13,000	237	52.5	60.0
Minersville Safe Deposit B&T	Minersville	42.5	4.0	9.0	2.0	2.0	<\$100M	6,475	114	57.5	70.0
Downingtown Nb	Downingtown	40.0	4.0	2.0	6.0	4.0	\$100M-500M	41,553	266	27.5	20.0
Swineford Nb	Middleburg	40.0	2.0	5.0	4.0	5.0	\$100M-500M	22,923	435	57.5	55.0
Merchants Nb Of Bangor	Bangor	40.0	3.0	6.0	4.0	3.0	\$100M-500M	18,492	209	35.0	35.0
First Nb In Fleetwood	Fleetwood	40.0	4.0	7.0	3.0	2.0	\$100M-500M	15,709	152	30.0	25.0
Neffs Nb	Neffs	40.0	2.0	9.0	2.0	3.0	\$100M-500M	11,009	194	45.0	45.0
Us Bk	Johnstown	40.0	1.0	1.0	7.0	7.0	\$1B-\$10B	54,171	762	42.5	40.0
Three Rivers B&Tc	Jefferson	40.0	1.0	1.0	7.0	7.0	\$500M-\$1B	53,084	756	40.0	35.0
Turbotville Nb	Turbotville	40.0	2.0	10.0	1.0	3.0	<\$100M	4,441	176	50.0	65.0
Enterprise Bk	Allison Park	40.0	9.0	1.0	3.0	3.0	<\$100M	14,797	169	42.5	42.5
Penn Security B&Tc	Scranton	37.5	2.0	2.0	5.0	6.0	\$100M-500M	33,652	451	35.0	37.5
Allegheny Valley Bk Of Pitts	Pittsburgh	37.5	3.0	3.0	4.0	5.0	\$100M-500M	24,347	425	40.0	47.5
First Nb Mcconnellsburg	Mcconnellsburg	37.5	4.0	5.0	3.0	3.0	\$100M-500M	13,821	211	40.0	27.5
Apollo Tc	Apollo	37.5	2.0	6.0	2.0	5.0	\$100M-500M	10,341	391	55.0	67.5
First Republic Bk	Philadelphia	37.5	3.0	1.0	8.0	3.0	\$500M-\$1B	58,819	229	22.5	17.5
Jim Thorpe Nb	Jim Thorpe	37.5	3.0	8.0	2.0	2.0	<\$100M	8,152	99	42.5	40.0
First Nb Of Newport	Newport	37.5	4.0	8.0	2.0	1.0	<\$100M	9,732	75	40.0	47.5
Hometowne Heritage Bk	Intercourse	37.5	4.0	8.0	1.0	2.0	<\$100M	5,435	94	40.0	50.0
Nazareth Nb&Tc	Nazareth	35.0	1.0	4.0	5.0	4.0	\$100M-500M	26,836	300	35.0	32.5
Muncy B&Tc	Muncy	35.0	2.0	8.0	2.0	2.0	\$100M-500M	8,374	162	45.0	47.5
Northumberland Nb	Northumberland	35.0	1.0	8.0	2.0	3.0	\$100M-500M	6,843	176	40.0	40.0
Second Nb Of Masontown	Masontown	35.0	2.0	5.0	3.0	4.0	\$100M-500M	14,769	272	37.5	47.5
Guaranty Bk Na	Shamokin	35.0	2.0	9.0	2.0	1.0	\$100M-500M	9,307	58	15.0	17.5
First Nb Of Canton	Canton	35.0	3.0	8.0	1.0	2.0	<\$100M	4,379	125	45.0	52.5
Fnb Bk Na	Danville	32.5	1.0	4.0	3.0	5.0	\$100M-500M	15,984	359	45.0	52.5
Union B&Tc	Pottsville	32.5	3.0	6.0	2.0	2.0	\$100M-500M	10,280	137	27.5	35.0
Smithfield St Bk	Smithfield	32.5	1.0	9.0	1.0	2.0	\$100M-500M	5,796	106	40.0	55.0
Bank Of Landisburg	Landisburg	32.5	1.0	10.0	1.0	1.0	\$100M-500M	1,783	27	30.0	20.0
Farmers Nb Of Newville	Newville	32.5	2.0	9.0	1.0	1.0	<\$100M	2,872	38	20.0	27.5
East Prospect St Bk	East Prospect	32.5	2.0	9.0	1.0	1.0	<\$100M	3,967	48	15.0	17.5
Hoblitzell Nb Of Hyndman	Hyndman	32.5	3.0	8.0	1.0	1.0	<\$100M	3,923	59	32.5	37.5
Herndon Nb	Herndon	32.5	3.0	8.0	1.0	1.0	<\$100M	2,457	52	27.5	40.0
First Cornerstone Bk	King Of Prussia	32.5	1.0	10.0	1.0	1.0	<\$100M	589	5	30.0	30.0
West Milton St Bk	West Milton	30.0	3.0	3.0	3.0	3.0	\$100M-500M	13,683	162	27.5	25.0
Citizens Nb Of Meyersdale	Meyersdale	30.0	2.0	8.0	1.0	1.0	<\$100M	3,763	49	42.5	57.5
Community Nb Of Northwestern	Albion	30.0	1.0	8.0	1.0	2.0	<\$100M	2,812	102	35.0	40.0

Table A.2 Small Business Lending in Pennsylvania 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 (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$ (4)	SBL(# (5)					
Halifax Nb	Halifax	30.0	1.0	9.0	1.0	1.0	<\$100M	2,764	74	42.5	55.0
First Nb Of Lilly	Lilly	30.0	1.0	9.0	1.0	1.0	<\$100M	645	27	35.0	45.0
First Penn Bk	Philadelphia	27.5	2.0	1.0	4.0	4.0	\$100M-500M	20,194	312	42.5	35.0
Penn Central Nb	Huntingdon	27.5	2.0	2.0	3.0	4.0	\$100M-500M	16,339	300	30.0	45.0
Merchants Nb Kittanning	Kittanning	27.5	3.0	3.0	3.0	2.0	\$100M-500M	12,618	149	20.0	27.5
Atlantic Central Bkr Bk	Camp Hill	27.5	4.0	1.0	4.0	2.0	\$100M-500M	23,509	152	12.5	10.0
First Nb Of Marysville	Marysville	27.5	1.0	8.0	1.0	1.0	<\$100M	3,765	45	27.5	25.0
Manor Nb	Manor	27.5	1.0	8.0	1.0	1.0	<\$100M	231	5	30.0	32.5
Rittenhouse Tc	Radnor	27.5	1.0	8.0	1.0	1.0	<\$100M	51	3	30.0	30.0
First Nb Of Mercersburg	Mercersburg	25.0	3.0	3.0	2.0	2.0	<\$100M	9,267	133	30.0	30.0
First Nb Of Liverpool	Liverpool	25.0	1.0	7.0	1.0	1.0	<\$100M	1,373	40	35.0	35.0
Lafayette Ambassador Bk	Easton	22.5	1.0	1.0	2.0	5.0	\$500M-\$1B	8,530	354	25.0	32.5
Philadelphia Tc	Philadelphia	10.0	1.0	1.0	1.0	1.0	<\$100M	-	-	10.0	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.