

**Table 3A Expanded. Small Business Lending Institutions in Ohio Using Call Report Data, June 2005**

| Name                         | City           | Small Business Lending (<\$1M) |         |          |               |        | Micro-Business Lending (<\$100k) |            |               |        |        |
|------------------------------|----------------|--------------------------------|---------|----------|---------------|--------|----------------------------------|------------|---------------|--------|--------|
|                              |                | Total Rank                     | LSBL/TA | LSBL/TBL | LSBL\$ (1000) | LSBL#  | Institution Asset Size           | Total Rank | SSBL\$ (1000) | SSBL#  | CRD/TA |
|                              |                | (1)                            | (2)     | (3)      | (4)           | (5)    | (6)                              | (7)        | (8)           | (9)    | (10)   |
| Citizens Svg Bk              | Martins Ferry  | 92.5                           | 0.258   | 1        | 72,286        | 1,391  | \$100M-500M                      | 80.0       | 13,434        | 386    | 0      |
| Buckeye Cmnty Bk             | Lorain         | 92.5                           | 0.549   | 1        | 58,104        | 617    | \$100M-500M                      | 67.5       | 5,477         | 310    | 0      |
| Eaton NB&TC                  | Eaton          | 90.0                           | 0.386   | 1        | 67,286        | 357    | \$100M-500M                      | 62.5       | 6,720         | 197    | 0.008  |
| Commercial Svg Bk            | Upper Sandusky | 87.5                           | 0.309   | 1        | 91,101        | 635    | \$100M-500M                      | 72.5       | 10,748        | 409    | 0.003  |
| Park View Federal Savings Bk | Solon          | 87.5                           | 0.248   | 0.999    | 206,089       | 588    | \$500M-\$1B                      | 37.5       | 5,283         | 90     | 0      |
| Fort Jennings St Bk          | Fort Jennings  | 85.0                           | 0.302   | 1        | 29,117        | 383    | <\$100M                          | 85.0       | 9,470         | 289    | 0.002  |
| Community First B&TC         | Celina         | 85.0                           | 0.21    | 0.924    | 195,290       | 1,895  | \$500M-\$1B                      | 77.5       | 26,809        | 1,354  | 0.005  |
| Commerce NB                  | Columbus       | 85.0                           | 0.401   | 0.738    | 180,940       | 1,106  | \$100M-500M                      | 70.0       | 16,333        | 504    | 0      |
| Sutton Bk                    | Attica         | 82.5                           | 0.334   | 0.901    | 94,264        | 986    | \$100M-500M                      | 97.5       | 55,353        | 750    | 0.002  |
| Merchants NB                 | Hillsboro      | 82.5                           | 0.193   | 0.917    | 69,389        | 1,224  | \$100M-500M                      | 92.5       | 19,870        | 1,000  | 0      |
| Vinton Cty NB                | Mcarthur       | 82.5                           | 0.155   | 1        | 39,935        | 613    | \$100M-500M                      | 90.0       | 13,477        | 521    | 0      |
| First-Knox NB                | Mount Vernon   | 82.5                           | 0.171   | 0.809    | 132,352       | 1,630  | \$500M-\$1B                      | 85.0       | 30,876        | 1,154  | 0.006  |
| Hicksville Bldg Loan & Svg B | Hicksville     | 82.5                           | 0.302   | 1        | 20,901        | 276    | <\$100M                          | 85.0       | 10,041        | 219    | 0      |
| Kingston NB                  | Kingston       | 82.5                           | 0.244   | 1        | 32,888        | 429    | \$100M-500M                      | 82.5       | 8,958         | 306    | 0.003  |
| Heartland Bk                 | Gahanna        | 82.5                           | 0.353   | 0.769    | 141,422       | 991    | \$100M-500M                      | 72.5       | 17,671        | 546    | 0.005  |
| Independence Bk              | Independence   | 82.5                           | 0.457   | 0.892    | 68,692        | 533    | \$100M-500M                      | 72.5       | 8,881         | 268    | 0      |
| First NB                     | Bellevue       | 82.5                           | 0.519   | 1        | 51,711        | 265    | <\$100M                          | 67.5       | 5,895         | 169    | 0.006  |
| Centerbank                   | Milford        | 82.5                           | 0.615   | 1        | 30,512        | 247    | <\$100M                          | 67.5       | 3,803         | 113    | 0      |
| Hicksville Bk                | Hicksville     | 80.0                           | 0.265   | 0.931    | 40,047        | 570    | \$100M-500M                      | 92.5       | 15,202        | 450    | 0      |
| Lorain NB                    | Lorain         | 80.0                           | 0.187   | 0.789    | 148,303       | 1,384  | \$500M-\$1B                      | 77.5       | 23,946        | 765    | 0      |
| Citizens Bkg Co              | Sandusky       | 80.0                           | 0.237   | 0.68     | 114,327       | 1,179  | \$100M-500M                      | 75.0       | 18,420        | 746    | 0      |
| Citizens NB                  | Bluffton       | 80.0                           | 0.27    | 0.742    | 110,151       | 966    | \$100M-500M                      | 75.0       | 17,895        | 595    | 0.002  |
| Consumers NB                 | Minerva        | 80.0                           | 0.237   | 1        | 45,293        | 435    | \$100M-500M                      | 75.0       | 8,247         | 270    | 0      |
| Champaign NB                 | Urbana         | 80.0                           | 0.315   | 0.761    | 86,088        | 707    | \$100M-500M                      | 67.5       | 9,790         | 359    | 0      |
| Citizens NB                  | Chillicothe    | 80.0                           | 0.252   | 1        | 29,135        | 235    | \$100M-500M                      | 65.0       | 4,488         | 162    | 0      |
| Western Reserve Bk           | Medina         | 80.0                           | 0.572   | 0.885    | 71,144        | 434    | \$100M-500M                      | 62.5       | 5,475         | 176    | 0.002  |
| Middlefield Bkg Co           | Middlefield    | 77.5                           | 0.19    | 0.86     | 57,578        | 922    | \$100M-500M                      | 85.0       | 13,491        | 721    | 0.002  |
| North Valley Bk              | Zanesville     | 77.5                           | 0.254   | 0.846    | 36,983        | 546    | \$100M-500M                      | 85.0       | 11,012        | 403    | 0      |
| Settlers Bk                  | Marietta       | 77.5                           | 0.32    | 0.996    | 24,524        | 342    | <\$100M                          | 82.5       | 6,525         | 264    | 0      |
| First FNCL Bk NA             | Hamilton       | 77.5                           | 0.181   | 0.709    | 359,594       | 3,780  | \$1B-\$10B                       | 80.0       | 74,362        | 2,595  | 0.008  |
| Old FT Bkg Co                | Old Fort       | 77.5                           | 0.253   | 0.76     | 82,515        | 934    | \$100M-500M                      | 77.5       | 14,485        | 633    | 0.005  |
| First NB                     | Waverly        | 77.5                           | 0.241   | 1        | 33,679        | 300    | \$100M-500M                      | 75.0       | 7,398         | 202    | 0.003  |
| Ohio Heritage Bk             | Coshocton      | 77.5                           | 0.162   | 1        | 29,579        | 351    | \$100M-500M                      | 72.5       | 6,137         | 244    | 0.006  |
| Century NB                   | Zanesville     | 77.5                           | 0.112   | 1        | 83,523        | 656    | \$500M-\$1B                      | 67.5       | 11,536        | 355    | 0.002  |
| Community NB                 | Franklin       | 77.5                           | 0.288   | 0.929    | 38,142        | 272    | \$100M-500M                      | 55.0       | 4,084         | 141    | 0      |
| The Grange Bank              | Columbus       | 75.0                           | 0.107   | 1        | 29,517        | 490    | \$100M-500M                      | 97.5       | 29,517        | 490    | 0      |
| Wilmington Svg Bk            | Wilmington     | 75.0                           | 0.157   | 1        | 26,683        | 191    | \$100M-500M                      | 82.5       | 10,551        | 124    | 0      |
| First Federal Community Bank | Dover          | 75.0                           | 0.278   | 0.745    | 41,263        | 475    | \$100M-500M                      | 77.5       | 8,131         | 323    | 0      |
| Portage Cmnty Bk             | Ravenna        | 75.0                           | 0.273   | 0.786    | 37,915        | 431    | \$100M-500M                      | 77.5       | 7,962         | 275    | 0.006  |
| New Richmond NB              | New Richmond   | 75.0                           | 0.384   | 0.959    | 28,467        | 282    | <\$100M                          | 77.5       | 6,810         | 195    | 0      |
| National Bk of Oak Harbor    | Oak Harbor     | 75.0                           | 0.287   | 0.772    | 44,453        | 446    | \$100M-500M                      | 75.0       | 8,278         | 294    | 0.004  |
| Sky Bk                       | Salineville    | 75.0                           | 0.178   | 0.477    | 2,668,848     | 26,053 | >\$10B                           | 67.5       | 357,237       | 14,960 | 0      |
| Ohio Legacy Bk NA            | Wooster        | 75.0                           | 0.239   | 0.823    | 48,288        | 360    | \$100M-500M                      | 67.5       | 7,819         | 208    | 0      |

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|------------------------------|----------------|--------------------------------|---------|----------|---------------|-------|----------------------------------|------------|---------------|-------|--------|
|                              |                | Total Rank                     | LSBL/TA | LSBL/TBL | LSBL\$ (1000) | LSBL# | Institution Asset Size           | Total Rank | SSBL\$ (1000) | SSBL# | CRD/TA |
|                              |                | (1)                            | (2)     | (3)      | (4)           | (5)   | (6)                              | (7)        | (8)           | (9)   | (10)   |
| Glouster Cmnty Bk            | Lancaster      | 75.0                           | 0.161   | 1        | 19,669        | 528   | \$100M-500M                      | 65.0       | 4,249         | 132   | 0.004  |
| Peoples Savings Bank of Troy | Troy           | 75.0                           | 0.153   | 1        | 30,385        | 208   | \$100M-500M                      | 62.5       | 5,246         | 135   | 0.003  |
| Genoa Bkg Co                 | Genoa          | 75.0                           | 0.26    | 0.829    | 54,156        | 381   | \$100M-500M                      | 60.0       | 6,882         | 207   | 0.004  |
| Miami Savings Bank           | Miamitown      | 72.5                           | 0.18    | 1        | 19,365        | 119   | \$100M-500M                      | 90.0       | 19,365        | 119   | 0      |
| American Savings Bank FSB    | Portsmouth     | 72.5                           | 0.187   | 0.946    | 33,861        | 423   | \$100M-500M                      | 80.0       | 9,090         | 317   | 0      |
| Liberty NB                   | Ada            | 72.5                           | 0.25    | 0.855    | 37,724        | 346   | \$100M-500M                      | 77.5       | 8,426         | 225   | 0.002  |
| Richland TC                  | Mansfield      | 72.5                           | 0.164   | 0.772    | 83,144        | 1,044 | \$500M-\$1B                      | 75.0       | 15,060        | 694   | 0.006  |
| Commercial & Svg Bk          | Millersburg    | 72.5                           | 0.2     | 0.608    | 62,032        | 663   | \$100M-500M                      | 75.0       | 12,159        | 457   | 0.007  |
| Minster Bk                   | Minster        | 72.5                           | 0.215   | 0.738    | 48,594        | 523   | \$100M-500M                      | 70.0       | 8,237         | 308   | 0      |
| Delaware Cty B&TC            | Lewis Center   | 72.5                           | 0.17    | 0.53     | 112,760       | 1,226 | \$500M-\$1B                      | 67.5       | 16,733        | 799   | 0.007  |
| North Side B&TC              | Cincinnati     | 72.5                           | 0.248   | 0.479    | 100,046       | 722   | \$100M-500M                      | 65.0       | 11,264        | 344   | 0.006  |
| Henry Cty Bk                 | Napoleon       | 72.5                           | 0.206   | 0.85     | 41,048        | 441   | \$100M-500M                      | 65.0       | 6,451         | 286   | 0      |
| Oak Hill Bk                  | Jackson        | 72.5                           | 0.178   | 0.418    | 215,215       | 1,425 | \$1B-\$10B                       | 62.5       | 23,131        | 666   | 0.002  |
| Farmers & Mrch Bk            | Miamisburg     | 72.5                           | 0.22    | 1        | 16,359        | 169   | <\$100M                          | 60.0       | 3,081         | 106   | 0      |
| Liberty Bk NA                | Twinsburg      | 72.5                           | 0.396   | 0.816    | 31,550        | 289   | <\$100M                          | 55.0       | 3,087         | 163   | 0.006  |
| Anderson Bk                  | Cincinnati     | 72.5                           | 0.366   | 0.935    | 23,306        | 171   | <\$100M                          | 55.0       | 2,694         | 83    | 0      |
| Citizens NB of Southwestern  | Dayton         | 72.5                           | 0.305   | 0.917    | 26,148        | 186   | <\$100M                          | 47.5       | 2,354         | 79    | 0      |
| Spring Valley Bank           | Wyoming        | 72.5                           | 0.28    | 1        | 15,836        | 65    | <\$100M                          | 35.0       | 1,249         | 19    | 0      |
| National B&TC                | Wilmington     | 70.0                           | 0.13    | 0.607    | 84,255        | 1,433 | \$500M-\$1B                      | 85.0       | 25,660        | 1,143 | 0      |
| Monitor Bk                   | Big Prairie    | 70.0                           | 0.235   | 1        | 6,061         | 207   | <\$100M                          | 85.0       | 6,061         | 207   | 0.015  |
| Ohio St Bk                   | Marion         | 70.0                           | 0.216   | 0.895    | 30,559        | 361   | \$100M-500M                      | 75.0       | 6,747         | 255   | 0.005  |
| State B&TC                   | Defiance       | 70.0                           | 0.157   | 0.604    | 67,405        | 810   | \$100M-500M                      | 72.5       | 14,010        | 507   | 0.007  |
| Peoples Svg Bk               | New Matamoras  | 70.0                           | 0.315   | 1        | 11,752        | 201   | <\$100M                          | 72.5       | 3,321         | 159   | 0      |
| Croghan Colonial Bk          | Fremont        | 70.0                           | 0.169   | 0.645    | 76,827        | 805   | \$100M-500M                      | 70.0       | 12,836        | 523   | 0.006  |
| First NB                     | Orrville       | 70.0                           | 0.155   | 0.719    | 47,266        | 571   | \$100M-500M                      | 70.0       | 8,286         | 391   | 0.004  |
| Peoples Bk Co                | Coldwater      | 70.0                           | 0.161   | 0.81     | 42,088        | 490   | \$100M-500M                      | 70.0       | 7,886         | 327   | 0.002  |
| 1st Nat Cmnty Bk             | East Liverpool | 70.0                           | 0.158   | 1        | 15,658        | 222   | <\$100M                          | 70.0       | 3,851         | 172   | 0.004  |
| Sycamore NB                  | Cincinnati     | 70.0                           | 0.326   | 0.998    | 15,599        | 218   | <\$100M                          | 70.0       | 3,611         | 151   | 0      |
| Park NB                      | Newark         | 70.0                           | 0.133   | 0.508    | 256,218       | 2,127 | \$1B-\$10B                       | 67.5       | 32,896        | 1,094 | 0.007  |
| Cortland Svg & Bkg Co        | Cortland       | 70.0                           | 0.154   | 0.622    | 67,024        | 742   | \$100M-500M                      | 67.5       | 10,845        | 489   | 0      |
| Ohio Valley Bk Co            | Gallipolis     | 70.0                           | 0.156   | 0.503    | 110,947       | 931   | \$500M-\$1B                      | 65.0       | 17,079        | 526   | 0.001  |
| Hocking Valley Bk            | Athens         | 70.0                           | 0.213   | 0.855    | 35,384        | 336   | \$100M-500M                      | 62.5       | 5,505         | 198   | 0.007  |
| Perpetual Svg Bk             | Wellsville     | 70.0                           | 0.208   | 1        | 15,123        | 149   | <\$100M                          | 62.5       | 3,224         | 96    | 0      |
| Signature Bk NA              | Toledo         | 70.0                           | 0.25    | 0.508    | 64,015        | 406   | \$100M-500M                      | 45.0       | 4,834         | 152   | 0.002  |
| Savings Bk                   | Circleville    | 67.5                           | 0.112   | 1        | 23,406        | 241   | \$100M-500M                      | 95.0       | 23,406        | 241   | 0.001  |
| First St Bk Of Adams Cty     | Winchester     | 67.5                           | 0.149   | 1        | 18,669        | 253   | \$100M-500M                      | 92.5       | 18,669        | 253   | 0.002  |
| Morgan Bk NA                 | Hudson         | 67.5                           | 0.166   | 0.943    | 19,944        | 520   | \$100M-500M                      | 87.5       | 7,992         | 457   | 0.002  |
| First Central NB             | Saint Paris    | 67.5                           | 0.198   | 1        | 13,503        | 277   | <\$100M                          | 85.0       | 6,267         | 239   | 0.003  |
| Farmers & Mrch Bk            | Caldwell       | 67.5                           | 0.186   | 0.994    | 11,083        | 269   | <\$100M                          | 85.0       | 5,497         | 239   | 0      |
| Union Bk Co                  | Columbus Grove | 67.5                           | 0.121   | 0.558    | 65,982        | 1,186 | \$500M-\$1B                      | 82.5       | 19,384        | 984   | 0.002  |
| Security NB&TC               | Springfield    | 67.5                           | 0.118   | 0.522    | 111,435       | 1,235 | \$500M-\$1B                      | 70.0       | 20,830        | 806   | 0.005  |
| Home City FSB of Springfield | Springfield    | 67.5                           | 0.224   | 0.681    | 33,899        | 414   | \$100M-500M                      | 70.0       | 7,417         | 235   | 0.002  |
| First NB                     | Pandora        | 67.5                           | 0.236   | 0.934    | 21,911        | 228   | <\$100M                          | 70.0       | 4,781         | 146   | 0      |

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|                              |                  | Total Rank                     | LSBL/TA | LSBL/TBL | LSBL\$ (1000) | LSBL#   | Institution Asset Size           | Total Rank | SSBL\$ (1000) | SSBL#   | CRD/TA |
|                              |                  | (1)                            | (2)     | (3)      | (4)           | (5)     | (6)                              | (7)        | (8)           | (9)     | (10)   |
| First NB In New Bremen       | New Bremen       | 67.5                           | 0.195   | 0.878    | 29,398        | 270     | \$100M-500M                      | 67.5       | 5,811         | 169     | 0.003  |
| First Place Bank             | Warren           | 67.5                           | 0.102   | 0.475    | 252,903       | 1,585   | \$1B-\$10B                       | 65.0       | 30,209        | 840     | 0      |
| Peoples Bk NA                | Marietta         | 67.5                           | 0.125   | 0.409    | 225,686       | 1,933   | \$1B-\$10B                       | 65.0       | 31,908        | 1,143   | 0      |
| First Federal Bank of The MI | Defiance         | 67.5                           | 0.141   | 0.309    | 196,486       | 1,187   | \$1B-\$10B                       | 65.0       | 31,086        | 541     | 0.002  |
| Unizan Bank NA               | Canton           | 67.5                           | 0.111   | 0.438    | 276,273       | 2,011   | \$1B-\$10B                       | 55.0       | 14,715        | 818     | 0      |
| Citizens Bk                  | Logan            | 67.5                           | 0.22    | 0.652    | 40,708        | 292     | \$100M-500M                      | 50.0       | 4,294         | 138     | 0.004  |
| Perpetual FSB                | Urbana           | 67.5                           | 0.186   | 0.545    | 66,163        | 397     | \$100M-500M                      | 42.5       | 3,579         | 182     | 0      |
| Farmers & Mrch St Bk         | Archbold         | 65.0                           | 0.118   | 0.502    | 81,981        | 1,446   | \$500M-\$1B                      | 90.0       | 40,693        | 1,195   | 0.005  |
| Apple Creek Bkg Co           | Apple Creek      | 65.0                           | 0.157   | 1        | 12,644        | 207     | <\$100M                          | 87.5       | 12,644        | 207     | 0.004  |
| First NB                     | New Holland      | 65.0                           | 0.266   | 1        | 8,252         | 119     | <\$100M                          | 85.0       | 8,252         | 119     | 0.003  |
| Farmers NB                   | Canfield         | 65.0                           | 0.114   | 0.662    | 94,799        | 1,023   | \$500M-\$1B                      | 80.0       | 24,536        | 741     | 0.001  |
| Greenville NB                | Greenville       | 65.0                           | 0.093   | 0.906    | 26,308        | 703     | \$100M-500M                      | 80.0       | 9,720         | 594     | 0.005  |
| Osgood St Bk                 | Osgood           | 65.0                           | 0.163   | 0.966    | 16,741        | 263     | \$100M-500M                      | 77.5       | 5,700         | 208     | 0.003  |
| Citizens Bk                  | Higginsport      | 65.0                           | 0.155   | 0.96     | 16,855        | 233     | \$100M-500M                      | 72.5       | 4,997         | 186     | 0.002  |
| First Bremen Bk              | Bremen           | 65.0                           | 0.127   | 0.756    | 40,660        | 416     | \$100M-500M                      | 70.0       | 8,622         | 273     | 0.008  |
| Killbuck Svg Bk Co           | Killbuck         | 65.0                           | 0.173   | 0.58     | 49,402        | 397     | \$100M-500M                      | 65.0       | 9,083         | 261     | 0.002  |
| Somerville NB                | Somerville       | 65.0                           | 0.14    | 1        | 17,120        | 167     | \$100M-500M                      | 65.0       | 4,159         | 124     | 0      |
| Fahey Bkg Co                 | Marion           | 65.0                           | 0.205   | 0.613    | 44,764        | 349     | \$100M-500M                      | 60.0       | 7,174         | 213     | 0      |
| Citizens Bk Co               | Beverly          | 65.0                           | 0.169   | 1        | 12,169        | 147     | <\$100M                          | 60.0       | 2,579         | 102     | 0.005  |
| Ohio River Bk                | Ironton          | 65.0                           | 0.161   | 1        | 13,481        | 124     | <\$100M                          | 50.0       | 2,095         | 87      | 0      |
| Westfield Bank FSB           | Westfield Center | 65.0                           | 0.23    | 0.62     | 44,216        | 230     | \$100M-500M                      | 45.0       | 4,355         | 95      | 0      |
| Home Svg Bk                  | Kent             | 65.0                           | 0.22    | 0.96     | 20,234        | 133     | <\$100M                          | 40.0       | 2,069         | 59      | 0.006  |
| First NB                     | Dennison         | 62.5                           | 0.145   | 0.855    | 22,943        | 510     | \$100M-500M                      | 90.0       | 11,440        | 430     | 0.004  |
| Citizens NB                  | Mcconnelsville   | 62.5                           | 0.17    | 1        | 10,439        | 122     | <\$100M                          | 85.0       | 10,439        | 122     | 0      |
| Sherwood St Bk               | Sherwood         | 62.5                           | 0.204   | 1        | 7,839         | 131     | <\$100M                          | 85.0       | 7,839         | 131     | 0      |
| Richwood Bkg Co              | Richwood         | 62.5                           | 0.149   | 0.827    | 24,778        | 350     | \$100M-500M                      | 82.5       | 8,309         | 273     | 0.002  |
| First Federal Community Bk O | Bucyrus          | 62.5                           | 0.13    | 0.915    | 15,656        | 283     | \$100M-500M                      | 82.5       | 7,446         | 238     | 0      |
| Milton Bkg Co                | Wellston         | 62.5                           | 0.196   | 0.959    | 13,581        | 219     | <\$100M                          | 75.0       | 4,695         | 172     | 0.003  |
| Rockhold Brown & Co Bk       | Bainbridge       | 62.5                           | 0.202   | 1        | 6,830         | 132     | <\$100M                          | 72.5       | 2,588         | 107     | 0      |
| Huntington NB                | Columbus         | 62.5                           | 0.072   | 0.308    | 2,350,970     | 21,139  | >\$10B                           | 65.0       | 404,752       | 13,355  | 0      |
| First Citizens Bk            | New Washington   | 62.5                           | 0.142   | 0.608    | 40,112        | 360     | \$100M-500M                      | 65.0       | 7,574         | 226     | 0      |
| Farmers Bk & Svg Co          | Pomeroy          | 62.5                           | 0.161   | 0.795    | 26,235        | 287     | \$100M-500M                      | 62.5       | 5,141         | 204     | 0      |
| Farmers St Bk                | West Salem       | 62.5                           | 0.178   | 0.996    | 11,348        | 153     | <\$100M                          | 62.5       | 2,304         | 109     | 0      |
| Firstmerit Bk NA             | Akron            | 62.5                           | 0.079   | 0.316    | 817,484       | 6,032   | >\$10B                           | 60.0       | 83,524        | 2,883   | 0.013  |
| Peoples NB                   | New Lexington    | 62.5                           | 0.165   | 1        | 15,766        | 156     | <\$100M                          | 60.0       | 3,293         | 106     | 0.003  |
| Clarksburg Cmrl Bk           | Clarksburg       | 62.5                           | 0.226   | 1        | 3,735         | 70      | <\$100M                          | 60.0       | 1,095         | 51      | 0      |
| First FS & LA                | Newark           | 62.5                           | 0.088   | 1        | 17,817        | 129     | \$100M-500M                      | 50.0       | 3,461         | 70      | 0      |
| Andover Bk                   | Andover          | 62.5                           | 0.102   | 0.997    | 25,042        | 192     | \$100M-500M                      | 45.0       | 2,922         | 99      | 0.001  |
| First Citizens NB            | Upper Sandusky   | 60.0                           | 0.126   | 0.761    | 27,878        | 309     | \$100M-500M                      | 65.0       | 6,796         | 218     | 0.002  |
| Edon St Bk Co                | Edon             | 60.0                           | 0.128   | 1        | 7,779         | 149     | <\$100M                          | 65.0       | 2,338         | 121     | 0      |
| U S Bk NA                    | Cincinnati       | 60.0                           | 0.058   | 0.258    | 11,810,000    | 248,753 | >\$10B                           | 62.5       | 2,349,616     | 209,450 | 0.031  |
| Farmers Citizens Bk          | Bucyrus          | 60.0                           | 0.121   | 0.819    | 20,238        | 234     | \$100M-500M                      | 62.5       | 4,725         | 161     | 0      |
| Commodore Bk                 | Somerset         | 60.0                           | 0.169   | 1        | 10,944        | 142     | <\$100M                          | 62.5       | 2,830         | 106     | 0.002  |

Table 3A Expanded. Small Business Lending Institutions in Ohio Using Call Report Data, June 2005

| Name                         | City            | Small Business Lending (<\$1M) |         |          |               |         | Micro-Business Lending (<\$100k) |            |               |         |        |
|------------------------------|-----------------|--------------------------------|---------|----------|---------------|---------|----------------------------------|------------|---------------|---------|--------|
|                              |                 | Total Rank                     | LSBL/TA | LSBL/TBL | LSBL\$ (1000) | LSBL#   | Institution Asset Size           | Total Rank | SSBL\$ (1000) | SSBL#   | CRD/TA |
|                              |                 | (1)                            | (2)     | (3)      | (4)           | (5)     | (6)                              | (7)        | (8)           | (9)     | (10)   |
| Keybank NA                   | Cleveland       | 60.0                           | 0.052   | 0.171    | 4,444,009     | 56,401  | >\$10B                           | 60.0       | 979,579       | 41,145  | 0      |
| Fifth Third Bk               | Cincinnati      | 60.0                           | 0.05    | 0.317    | 2,851,692     | 18,886  | >\$10B                           | 57.5       | 306,048       | 9,153   | 0.007  |
| Arlington Bk                 | Upper Arlington | 60.0                           | 0.088   | 1        | 15,706        | 116     | \$100M-500M                      | 45.0       | 2,225         | 64      | 0.003  |
| 1st NB                       | Lebanon         | 60.0                           | 0.251   | 0.717    | 23,063        | 144     | <\$100M                          | 40.0       | 2,079         | 66      | 0      |
| Shorebank Cleveland          | Cleveland       | 60.0                           | 0.273   | 0.741    | 17,816        | 105     | <\$100M                          | 32.5       | 1,284         | 38      | 0      |
| Guernsey Bk                  | Columbus        | 60.0                           | 0.261   | 0.861    | 18,838        | 77      | <\$100M                          | 27.5       | 834           | 23      | 0      |
| Second NB                    | Greenville      | 57.5                           | 0.086   | 0.701    | 34,326        | 487     | \$100M-500M                      | 70.0       | 8,031         | 354     | 0.002  |
| Jpmorgan Chase Bk NA         | Columbus        | 57.5                           | 0.023   | 0.182    | 14,690,000    | 642,254 | >\$10B                           | 65.0       | 5,490,000     | 601,725 | 0.031  |
| National City Bk             | Cleveland       | 57.5                           | 0.046   | 0.185    | 3,187,630     | 152,697 | >\$10B                           | 62.5       | 667,738       | 142,458 | 0.012  |
| Liberty Savings Bank FSB     | Wilmington      | 57.5                           | 0.051   | 0.559    | 90,071        | 725     | \$1B-\$10B                       | 62.5       | 17,193        | 401     | 0      |
| First NB                     | Germantown      | 57.5                           | 0.132   | 1        | 6,532         | 117     | <\$100M                          | 62.5       | 1,948         | 89      | 0.004  |
| New Carlisle Federal Savings | New Carlisle    | 57.5                           | 0.131   | 0.999    | 11,024        | 142     | <\$100M                          | 57.5       | 2,772         | 96      | 0.006  |
| United Bk NA                 | Bucyrus         | 57.5                           | 0.097   | 0.777    | 23,525        | 256     | \$100M-500M                      | 52.5       | 3,386         | 162     | 0.004  |
| Home S&LC                    | Youngstown      | 57.5                           | 0.064   | 0.398    | 150,431       | 785     | \$1B-\$10B                       | 50.0       | 10,722        | 308     | 0      |
| Citizens Bk                  | Ashville        | 57.5                           | 0.151   | 1        | 13,544        | 120     | <\$100M                          | 47.5       | 1,975         | 77      | 0.002  |
| Valley Svg Bk                | Cuyahoga Falls  | 57.5                           | 0.152   | 0.866    | 16,631        | 118     | \$100M-500M                      | 45.0       | 2,168         | 59      | 0      |
| American NB                  | Parma           | 57.5                           | 0.459   | 0.673    | 13,976        | 157     | <\$100M                          | 42.5       | 1,310         | 62      | 0      |
| Bank of Magnolia Co          | Magnolia        | 55.0                           | 0.117   | 1        | 7,032         | 95      | <\$100M                          | 80.0       | 7,032         | 95      | 0      |
| Exchange Bk                  | Luckey          | 55.0                           | 0.167   | 0.788    | 14,260        | 192     | <\$100M                          | 75.0       | 5,290         | 127     | 0.008  |
| Home NB                      | Racine          | 55.0                           | 0.123   | 1        | 6,607         | 125     | <\$100M                          | 67.5       | 2,622         | 108     | 0.005  |
| Farmers St Bk                | New Madison     | 55.0                           | 0.121   | 1        | 9,997         | 159     | <\$100M                          | 65.0       | 3,152         | 122     | 0      |
| Charter One Bk NA            | Cleveland       | 55.0                           | 0.017   | 0.326    | 678,568       | 6,693   | >\$10B                           | 60.0       | 130,310       | 4,799   | 0      |
| Twin Valley Bk               | West Alexandria | 55.0                           | 0.166   | 1        | 5,254         | 80      | <\$100M                          | 60.0       | 1,413         | 62      | 0.006  |
| Advantage Bk                 | Cambridge       | 55.0                           | 0.064   | 0.593    | 67,597        | 448     | \$1B-\$10B                       | 52.5       | 7,475         | 231     | 0      |
| Lebanon Citizens NB          | Lebanon         | 55.0                           | 0.104   | 0.422    | 55,800        | 416     | \$500M-\$1B                      | 52.5       | 7,112         | 220     | 0      |
| First Federal Bank of Ohio   | Galion          | 55.0                           | 0.111   | 0.726    | 25,140        | 207     | \$100M-500M                      | 50.0       | 3,853         | 112     | 0.001  |
| First Safety Bk              | Saint Bernard   | 55.0                           | 0.133   | 1        | 6,227         | 56      | <\$100M                          | 40.0       | 896           | 31      | 0      |
| United Midwest Savings Bank  | De Graff        | 55.0                           | 0.14    | 0.658    | 31,019        | 216     | \$100M-500M                      | 35.0       | 2,052         | 73      | 0      |
| Valley Central Svg Bk        | Reading         | 55.0                           | 0.116   | 1        | 9,287         | 57      | <\$100M                          | 22.5       | 586           | 10      | 0      |
| Century Bank                 | Parma           | 55.0                           | 0.104   | 1        | 14,033        | 33      | \$100M-500M                      | 15.0       | 250           | 6       | 0      |
| Great Lakes Bkr Bk           | Gahanna         | 55.0                           | 0.395   | 0.744    | 15,627        | 27      | <\$100M                          | 10.0       | 0             | 0       | 0      |
| Hamler St Bk                 | Hamler          | 52.5                           | 0.095   | 1        | 4,846         | 97      | <\$100M                          | 77.5       | 4,846         | 97      | 0      |
| Community First Bk NA        | Forest          | 52.5                           | 0.089   | 1        | 3,435         | 78      | <\$100M                          | 77.5       | 3,435         | 78      | 0.006  |
| First NB                     | Sycamore        | 52.5                           | 0.083   | 0.992    | 6,972         | 223     | <\$100M                          | 75.0       | 3,908         | 203     | 0      |
| NCB FSB                      | Hillsboro       | 52.5                           | 0.064   | 0.306    | 66,732        | 494     | \$1B-\$10B                       | 45.0       | 6,693         | 235     | 0      |
| Foundation Bank              | Cincinnati      | 52.5                           | 0.2     | 0.692    | 21,391        | 86      | \$100M-500M                      | 25.0       | 868           | 18      | 0      |
| Home FS & LA of Niles        | Niles           | 52.5                           | 0.073   | 1        | 7,164         | 43      | <\$100M                          | 25.0       | 557           | 22      | 0      |
| National Bk of Adams Cty     | West Union      | 50.0                           | 0.076   | 1        | 4,901         | 149     | <\$100M                          | 80.0       | 4,901         | 149     | 0      |
| Metamora St Bk               | Metamora        | 50.0                           | 0.105   | 1        | 5,228         | 98      | <\$100M                          | 62.5       | 1,855         | 75      | 0.01   |
| Republic Bkg Co              | Republic        | 50.0                           | 0.13    | 1        | 3,957         | 73      | <\$100M                          | 60.0       | 1,337         | 59      | 0      |
| National Bk                  | Montpelier      | 50.0                           | 0.074   | 1        | 8,091         | 98      | \$100M-500M                      | 50.0       | 1,683         | 76      | 0.002  |
| Monroe FS & LA               | Tipp City       | 50.0                           | 0.125   | 0.908    | 10,328        | 88      | <\$100M                          | 45.0       | 1,649         | 45      | 0      |
| Geauga Svg Bk                | Newbury         | 50.0                           | 0.066   | 0.674    | 36,112        | 164     | \$500M-\$1B                      | 32.5       | 2,263         | 41      | 0      |

**Table 3A Expanded. Small Business Lending Institutions in Ohio Using Call Report Data, June 2005**

| Name                          | City            | Small Business Lending (<\$1M) |         |          |               |       | Micro-Business Lending (<\$100k) |            |               |       |        |
|-------------------------------|-----------------|--------------------------------|---------|----------|---------------|-------|----------------------------------|------------|---------------|-------|--------|
|                               |                 | Total Rank                     | LSBL/TA | LSBL/TBL | LSBL\$ (1000) | LSBL# | Institution Asset Size           | Total Rank | SSBL\$ (1000) | SSBL# | CRD/TA |
|                               |                 | (1)                            | (2)     | (3)      | (4)           | (5)   | (6)                              | (7)        | (8)           | (9)   | (10)   |
| Cincinnati FS & LA            | Cincinnati      | 50.0                           | 0.138   | 0.951    | 11,872        | 52    | <\$100M                          | 22.5       | 707           | 14    | 0      |
| First City Bk                 | Columbus        | 50.0                           | 0.259   | 0.705    | 14,384        | 46    | <\$100M                          | 17.5       | 316           | 7     | 0      |
| Citizens Bk                   | De Graff        | 47.5                           | 0.08    | 1        | 2,264         | 74    | <\$100M                          | 75.0       | 2,264         | 74    | 0.004  |
| The Cincinnati Savings & Lo   | Cincinnati      | 47.5                           | 0.052   | 1        | 4,098         | 51    | <\$100M                          | 72.5       | 4,098         | 51    | 0      |
| Peoples FS & LA               | Sidney          | 47.5                           | 0.089   | 0.689    | 12,224        | 200   | \$100M-500M                      | 67.5       | 4,608         | 167   | 0      |
| Antwerp Exch Bk Co            | Antwerp         | 47.5                           | 0.095   | 1        | 5,046         | 89    | <\$100M                          | 62.5       | 2,093         | 70    | 0      |
| First FS & LA                 | Lakewood        | 47.5                           | 0.037   | 0.591    | 41,935        | 237   | \$1B-\$10B                       | 60.0       | 13,078        | 118   | 0      |
| Community Bk                  | Crooksville     | 47.5                           | 0.079   | 0.972    | 10,780        | 142   | \$100M-500M                      | 60.0       | 3,195         | 112   | 0.002  |
| Standing Stone NB             | Lancaster       | 47.5                           | 0.089   | 0.99     | 5,976         | 133   | <\$100M                          | 60.0       | 1,866         | 109   | 0      |
| Citizens NB of Woodsfield     | Woodsfield      | 47.5                           | 0.084   | 1        | 4,815         | 87    | <\$100M                          | 60.0       | 2,026         | 68    | 0      |
| Mutual FSB A FSSB             | Sidney          | 47.5                           | 0.117   | 0.872    | 11,842        | 103   | \$100M-500M                      | 57.5       | 3,383         | 62    | 0      |
| Peoples Community Bank        | West Chester    | 47.5                           | 0.056   | 0.392    | 56,284        | 326   | \$1B-\$10B                       | 50.0       | 7,590         | 163   | 0      |
| Farmers Svg Bk                | Spencer         | 47.5                           | 0.057   | 0.922    | 11,922        | 152   | \$100M-500M                      | 47.5       | 2,429         | 103   | 0      |
| Bartlett Farmers Bk           | Bartlett        | 47.5                           | 0.12    | 1        | 5,522         | 65    | <\$100M                          | 47.5       | 1,102         | 44    | 0.003  |
| Saint Henry Bk                | Saint Henry     | 47.5                           | 0.105   | 0.668    | 16,015        | 142   | \$100M-500M                      | 45.0       | 2,616         | 91    | 0.002  |
| Union Savings Bank            | Cincinnati      | 47.5                           | 0.047   | 0.538    | 66,274        | 230   | \$1B-\$10B                       | 30.0       | 3,291         | 47    | 0      |
| Eagle Savings Bank            | Cincinnati      | 47.5                           | 0.158   | 0.628    | 12,466        | 71    | <\$100M                          | 30.0       | 1,279         | 26    | 0      |
| First Cmnty Bk                | Columbus        | 47.5                           | 0.172   | 0.51     | 19,242        | 56    | \$100M-500M                      | 17.5       | 404           | 6     | 0      |
| First NB                      | Mcconnellsville | 45.0                           | 0.093   | 0.678    | 8,568         | 167   | <\$100M                          | 70.0       | 3,663         | 131   | 0      |
| Citizens NB of Urbana         | Urbana          | 45.0                           | 0.08    | 0.597    | 14,911        | 214   | \$100M-500M                      | 55.0       | 3,809         | 154   | 0.005  |
| Wayne Savings Community Bank  | Wooster         | 45.0                           | 0.064   | 0.576    | 25,933        | 223   | \$100M-500M                      | 52.5       | 5,164         | 144   | 0      |
| Brookville NB                 | Brookville      | 45.0                           | 0.119   | 0.749    | 9,278         | 113   | <\$100M                          | 45.0       | 1,774         | 73    | 0      |
| Peoples Svg Bk                | Urbana          | 45.0                           | 0.088   | 0.999    | 7,180         | 54    | <\$100M                          | 40.0       | 1,158         | 26    | 0.007  |
| First NB                      | Nelsonville     | 45.0                           | 0.074   | 1        | 3,853         | 43    | <\$100M                          | 32.5       | 577           | 24    | 0.004  |
| First FS & LA of Lorain       | Lorain          | 45.0                           | 0.022   | 1        | 8,291         | 35    | \$100M-500M                      | 27.5       | 991           | 17    | 0.003  |
| Falls Bk                      | Stow            | 45.0                           | 0.056   | 1        | 4,553         | 21    | <\$100M                          | 22.5       | 445           | 8     | 0      |
| The Mercantile Savings Bank   | Cincinnati      | 45.0                           | 0.062   | 1        | 3,501         | 17    | <\$100M                          | 17.5       | 136           | 4     | 0      |
| Waterford Cmrl & Svg Bk       | Waterford       | 42.5                           | 0.078   | 1        | 1,952         | 44    | <\$100M                          | 70.0       | 1,952         | 44    | 0      |
| Mercer Savings Bank           | Celina          | 42.5                           | 0.058   | 0.932    | 7,151         | 91    | \$100M-500M                      | 55.0       | 2,545         | 60    | 0.001  |
| Citizens FS & LA              | Bellefontaine   | 42.5                           | 0.075   | 0.901    | 8,871         | 89    | \$100M-500M                      | 45.0       | 1,852         | 50    | 0      |
| Peoples Bk                    | Gambier         | 42.5                           | 0.071   | 1        | 2,832         | 34    | <\$100M                          | 45.0       | 756           | 25    | 0.008  |
| Home Loan Svg Bk              | Coshocton       | 42.5                           | 0.081   | 0.496    | 13,072        | 167   | \$100M-500M                      | 35.0       | 1,557         | 91    | 0      |
| Guardian Savings Bank A F.S   | Cincinnati      | 42.5                           | 0.024   | 1        | 11,719        | 50    | \$100M-500M                      | 27.5       | 1,082         | 21    | 0      |
| CFbank                        | Fairlawn        | 42.5                           | 0.108   | 0.509    | 17,954        | 83    | \$100M-500M                      | 22.5       | 744           | 23    | 0      |
| Columbia Svg Bk               | Cincinnati      | 42.5                           | 0.069   | 1        | 4,872         | 28    | <\$100M                          | 12.5       | 87            | 8     | 0      |
| Emerald Bk                    | Dublin          | 42.5                           | 0.082   | 1        | 1,244         | 3     | <\$100M                          | 10.0       | 0             | 0     | 0      |
| Leesburg Federal Savings Bank | Leesburg        | 40.0                           | 0.097   | 0.574    | 5,273         | 185   | <\$100M                          | 77.5       | 3,681         | 178   | 0      |
| Marblehead Bk                 | Marblehead      | 40.0                           | 0.076   | 1        | 2,122         | 26    | <\$100M                          | 67.5       | 2,122         | 26    | 0      |
| First NB                      | Powhatan Point  | 40.0                           | 0.084   | 1        | 1,595         | 43    | <\$100M                          | 67.5       | 1,595         | 43    | 0      |
| First NB                      | Blanchester     | 40.0                           | 0.041   | 1        | 2,015         | 42    | <\$100M                          | 65.0       | 2,015         | 42    | 0.003  |
| Pioneer Savings Bk            | Cleveland       | 40.0                           | 0.044   | 1        | 1,001         | 16    | <\$100M                          | 57.5       | 1,001         | 16    | 0      |
| Galion B & LA                 | Galion          | 40.0                           | 0.08    | 0.862    | 4,394         | 78    | <\$100M                          | 55.0       | 1,451         | 55    | 0.003  |
| Greenville FS & LA            | Greenville      | 40.0                           | 0.049   | 0.896    | 6,181         | 87    | \$100M-500M                      | 52.5       | 2,186         | 67    | 0      |

**Table 3A Expanded. Small Business Lending Institutions in Ohio Using Call Report Data, June 2005**

| Name                         | City           | Small Business Lending (<\$1M) |         |          |               |       | Micro-Business Lending (<\$100k) |            |               |       |        |
|------------------------------|----------------|--------------------------------|---------|----------|---------------|-------|----------------------------------|------------|---------------|-------|--------|
|                              |                | Total Rank                     | LSBL/TA | LSBL/TBL | LSBL\$ (1000) | LSBL# | Institution Asset Size           | Total Rank | SSBL\$ (1000) | SSBL# | CRD/TA |
|                              |                | (1)                            | (2)     | (3)      | (4)           | (5)   | (6)                              | (7)        | (8)           | (9)   | (10)   |
| Woodsfield Svg Bk            | Woodsfield     | 40.0                           | 0.03    | 1        | 982           | 16    | <\$100M                          | 52.5       | 982           | 16    | 0      |
| The Harrison B & La          | Harrison       | 40.0                           | 0.06    | 0.6      | 12,909        | 132   | \$100M-500M                      | 47.5       | 2,866         | 86    | 0      |
| The Mt Washington S & L Co   | Cincinnati     | 40.0                           | 0.036   | 1        | 2,090         | 26    | <\$100M                          | 47.5       | 759           | 19    | 0      |
| Bramble Savings Bk           | Milford        | 40.0                           | 0.082   | 0.991    | 4,342         | 36    | <\$100M                          | 42.5       | 953           | 18    | 0      |
| The Clifton Heights Savings  | Cincinnati     | 40.0                           | 0.062   | 1        | 956           | 7     | <\$100M                          | 25.0       | 123           | 2     | 0      |
| The Franklin S & LC          | Cincinnati     | 37.5                           | 0.05    | 0.291    | 13,321        | 159   | \$100M-500M                      | 70.0       | 9,142         | 122   | 0      |
| Mt Victory St Bk             | Mount Victory  | 37.5                           | 0.07    | 1        | 799           | 30    | <\$100M                          | 62.5       | 799           | 30    | 0      |
| Union Bkg Co                 | West Mansfield | 37.5                           | 0.022   | 1        | 1,791         | 37    | <\$100M                          | 55.0       | 1,791         | 37    | 0      |
| Salt Creek Valley Bk         | Laurelville    | 37.5                           | 0.047   | 1        | 1,516         | 24    | <\$100M                          | 47.5       | 672           | 20    | 0.001  |
| Miami Valley Bk              | Lakeview       | 37.5                           | 0.063   | 0.812    | 8,629         | 49    | \$100M-500M                      | 32.5       | 1,063         | 23    | 0      |
| Cottage Sav Bk               | Montgomery     | 37.5                           | 0.132   | 0.738    | 4,415         | 18    | <\$100M                          | 22.5       | 339           | 5     | 0      |
| Corn City St Bk              | Deshler        | 35.0                           | 0.03    | 1        | 1,418         | 33    | <\$100M                          | 57.5       | 1,418         | 33    | 0      |
| Ottoville Bk Co              | Ottoville      | 35.0                           | 0.101   | 0.554    | 5,533         | 97    | <\$100M                          | 55.0       | 1,822         | 80    | 0.001  |
| First FS & LA                | Delta          | 35.0                           | 0.024   | 0.926    | 3,319         | 47    | \$100M-500M                      | 47.5       | 1,589         | 33    | 0      |
| Indian Village Cmnty Bk      | Gnadenhutten   | 35.0                           | 0.064   | 0.756    | 6,265         | 50    | <\$100M                          | 35.0       | 1,087         | 23    | 0      |
| Fidelity FS & LA             | Delaware       | 35.0                           | 0.052   | 0.966    | 4,419         | 28    | <\$100M                          | 22.5       | 390           | 12    | 0      |
| Peoples NB                   | Mount Pleasant | 35.0                           | 0.031   | 1        | 1,318         | 14    | <\$100M                          | 17.5       | 94            | 11    | 0      |
| The Northern S & L Co.       | Elyria         | 35.0                           | 0.039   | 0.741    | 13,222        | 55    | \$100M-500M                      | 15.0       | 674           | 15    | 0      |
| Lake National Bk             | Mentor         | 35.0                           | 0.046   | 1        | 1,063         | 6     | <\$100M                          | 15.0       | 63            | 2     | 0      |
| The Peoples BI & S Co        | Mason          | 35.0                           | 0.022   | 1        | 738           | 3     | <\$100M                          | 10.0       | 0             | 0     | 0      |
| The Covington S & LA         | Covington      | 32.5                           | 0.031   | 0.999    | 1,988         | 25    | <\$100M                          | 45.0       | 750           | 18    | 0      |
| Baltic St Bk                 | Baltic         | 32.5                           | 0.048   | 0.999    | 1,094         | 20    | <\$100M                          | 45.0       | 545           | 17    | 0      |
| Belpre Svg Bk                | Belpre         | 32.5                           | 0.011   | 1        | 661           | 10    | <\$100M                          | 42.5       | 661           | 10    | 0      |
| The New Foundation L & BC    | Cincinnati     | 32.5                           | 0.064   | 0.995    | 950           | 12    | <\$100M                          | 42.5       | 312           | 8     | 0      |
| North Akron Svg Bk           | Akron          | 32.5                           | 0.003   | 1        | 556           | 7     | \$100M-500M                      | 37.5       | 417           | 6     | 0      |
| Home Savings Bank of Wapakon | Wapakoneta     | 32.5                           | 0.015   | 1        | 409           | 4     | <\$100M                          | 37.5       | 206           | 3     | 0      |
| The American Savings Bank    | Middletown     | 32.5                           | 0.004   | 1        | 117           | 2     | <\$100M                          | 35.0       | 117           | 2     | 0      |
| Belmont Svg Bk               | Bellaire       | 32.5                           | 0       | 1        | 64            | 3     | \$100M-500M                      | 32.5       | 64            | 3     | 0      |
| Pataskala Bkg Co             | Pataskala      | 32.5                           | 0.025   | 1        | 912           | 11    | <\$100M                          | 30.0       | 199           | 5     | 0.004  |
| Nelsonville Home & Savings   | Nelsonville    | 32.5                           | 0.067   | 0.998    | 1,116         | 9     | <\$100M                          | 10.0       | 25            | 2     | 0      |
| The Home Builders Assn       | Lynchburg      | 30.0                           | 0.082   | 0.701    | 1,878         | 33    | <\$100M                          | 52.5       | 775           | 27    | 0      |
| First NB                     | Wellston       | 30.0                           | 0.053   | 0.578    | 4,505         | 89    | <\$100M                          | 45.0       | 1,499         | 73    | 0.005  |
| First Bk of OH               | Tiffin         | 30.0                           | 0.002   | 1        | 259           | 10    | \$100M-500M                      | 40.0       | 259           | 10    | 0      |
| Liberty Federal Savings Bank | Ironton        | 30.0                           | 0.037   | 0.95     | 1,700         | 21    | <\$100M                          | 35.0       | 389           | 12    | 0      |
| Ripley Federal Savings Bank  | Ripley         | 30.0                           | 0.074   | 0.385    | 6,037         | 56    | <\$100M                          | 32.5       | 1,228         | 37    | 0      |
| Conneaut Svg Bk              | Conneaut       | 30.0                           | 0.031   | 0.968    | 2,381         | 19    | <\$100M                          | 30.0       | 384           | 8     | 0      |
| The Brookville B & Sa        | Brookville     | 27.5                           | 0.06    | 0.729    | 2,433         | 22    | <\$100M                          | 35.0       | 523           | 16    | 0      |
| Mechanics Svg Bk             | Mansfield      | 27.5                           | 0.027   | 0.224    | 8,060         | 85    | \$100M-500M                      | 27.5       | 1,360         | 51    | 0.005  |
| Strasburg Svg                | Strasburg      | 25.0                           | 0.049   | 0.712    | 1,921         | 23    | <\$100M                          | 45.0       | 784           | 15    | 0      |
| The Peoples S & L Co         | West Liberty   | 25.0                           | 0.081   | 0.33     | 2,996         | 63    | <\$100M                          | 42.5       | 1,000         | 52    | 0      |
| Cheviot Savings Bank         | Cheviot        | 25.0                           | 0.017   | 0.772    | 4,851         | 33    | \$100M-500M                      | 20.0       | 496           | 10    | 0      |
| Ohio Central Savings         | Dublin         | 25.0                           | 0.012   | 0.978    | 705           | 10    | <\$100M                          | 17.5       | 57            | 7     | 0      |
| First FS & LA of Van Wert    | Van Wert       | 22.5                           | 0.027   | 0.484    | 2,887         | 38    | \$100M-500M                      | 47.5       | 1,568         | 31    | 0      |

**Table 3A Expanded. Small Business Lending Institutions in Ohio Using Call Report Data, June 2005**

| Name                         | City        | Small Business Lending (<\$1M) |         |          |               |       | Micro-Business Lending (<\$100k) |            |               |       |        |
|------------------------------|-------------|--------------------------------|---------|----------|---------------|-------|----------------------------------|------------|---------------|-------|--------|
|                              |             | Total Rank                     | LSBL/TA | LSBL/TBL | LSBL\$ (1000) | LSBL# | Institution Asset Size           | Total Rank | SSBL\$ (1000) | SSBL# | CRD/TA |
|                              |             | (1)                            | (2)     | (3)      | (4)           | (5)   | (6)                              | (7)        | (8)           | (9)   | (10)   |
| The Home S&L Company Of Kent | Kenton      | 22.5                           | 0.034   | 0.272    | 3,631         | 48    | \$100M-500M                      | 30.0       | 1,262         | 36    | 0      |
| Van Wert Federal Savings Ban | Van Wert    | 22.5                           | 0.034   | 0.533    | 3,631         | 26    | \$100M-500M                      | 20.0       | 352           | 12    | 0      |
| Versailles S & L Co          | Versailles  | 20.0                           | 0.043   | 0.424    | 1,636         | 18    | <\$100M                          | 27.5       | 414           | 10    | 0      |
| Ohio Savings Bank            | Cleveland   | 20.0                           | 0       | 0.068    | 3,632         | 48    | >\$10B                           | 17.5       | 475           | 35    | 0      |
| Bethel B & LC                | Bethel      | 20.0                           | 0.009   | 0.867    | 293           | 2     | <\$100M                          | 15.0       | 29            | 1     | 0      |
| Fairfield FS & LA            | Lancaster   | 15.0                           | 0.008   | 0.349    | 2,103         | 18    | \$100M-500M                      | 15.0       | 162           | 6     | 0.003  |
| First FS & LA                | Centerburg  | 12.5                           | 0.029   | 0.349    | 650           | 5     | <\$100M                          | 12.5       | 59            | 1     | 0      |
| Caldwell Savings & Loan      | Caldwell    | 10.0                           | 0.002   | 0.118    | 71            | 1     | <\$100M                          | 17.5       | 71            | 1     | 0.001  |
| Adams County B & LC          | West Union  | 10.0                           | 0.02    | 0.092    | 500           | 4     | <\$100M                          | 12.5       | 121           | 3     | 0      |
| Third FS & LA                | Cleveland   | 10.0                           | 0       | 0.059    | 200           | 1     | \$1B-\$10B                       | 10.0       | 0             | 0     | 0      |
| Peoples S & L Co             | Bucyrus     | 10.0                           | 0       | 0.005    | 33            | 1     | \$100M-500M                      | 10.0       | 33            | 1     | 0      |
| Warsaw FS & LA               | Cincinnati  | 10.0                           | 0       | 0        | 0             | 0     | <\$100M                          | 10.0       | 0             | 0     | 0      |
| Bank One TC NA               | Columbus    | NR                             | 0       | .        | 0             | 0     | \$1B-\$10B                       | NR         | 0             | 0     | 0      |
| World FNCL Network NB        | Gahanna     | NR                             | 0       | .        | 0             | 0     | \$500M-\$1B                      | NR         | 0             | 0     | 0.4    |
| Nationwide Trust Company Fs  | Columbus    | NR                             | 0       | .        | 0             | 0     | <\$100M                          | NR         | 0             | 0     | 0      |
| FDS Bank                     | Mason       | NR                             | 0       | .        | 0             | 0     | <\$100M                          | NR         | 0             | 0     | 0.369  |
| Fort Washington Savings Comp | Cincinnati  | NR                             | 0       | .        | 0             | 0     | <\$100M                          | NR         | 0             | 0     | 0      |
| The Home B & LC              | Greenfield  | NR                             | 0       | .        | 0             | 0     | <\$100M                          | NR         | 0             | 0     | 0      |
| May NB of OH                 | Lorain      | NR                             | 0       | .        | 0             | 0     | <\$100M                          | NR         | 0             | 0     | 0      |
| Spirit of Amer NB            | Milford     | NR                             | 0       | .        | 0             | 0     | <\$100M                          | NR         | 0             | 0     | 0      |
| Sky TR NA                    | Pepper Pike | NR                             | 0       | .        | 0             | 0     | <\$100M                          | NR         | 0             | 0     | 0      |
| Equitable S & L Co           | Cadiz       | NR                             | 0       | .        | 0             | 0     | <\$100M                          | NR         | 0             | 0     | 0      |
| Credit First NA              | Brook Park  | NR                             | 0       | .        | 0             | 0     | <\$100M                          | NR         | 0             | 0     | 0      |

Note: 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 check SBA's home page at [www.sba.gov/gopher/Local-Information/Certified-Preferred-Lenders/](http://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.

Table 3B Expanded. Micro Business Lending Institutions in Ohio Using Call Report Data, June 2005

| Name of Lending Institutions | State | Micro Business Lending (<\$100k) |                |                 |                         |              | Small Business Lending (<\$1M)   |                   |                         |              |                |
|------------------------------|-------|----------------------------------|----------------|-----------------|-------------------------|--------------|----------------------------------|-------------------|-------------------------|--------------|----------------|
|                              |       | Total Rank<br>(1)                | SSBL/TA<br>(2) | SSBL/TBL<br>(3) | SSBL\$<br>(1000)<br>(4) | SSBL#<br>(5) | Institution<br>Asset Size<br>(6) | Total Rank<br>(7) | LSBL\$<br>(1000)<br>(8) | LSBL#<br>(9) | CRD/TA<br>(10) |
| Sutton Bk                    | OH    | 97.5                             | 0.196          | 0.529           | 55,353                  | 750          | \$100M-500M                      | 82.5              | 94,264                  | 986          | 0.002          |
| The Grange Bank              | OH    | 97.5                             | 0.107          | 1               | 29,517                  | 490          | \$100M-500M                      | 75.0              | 29,517                  | 490          | 0              |
| Savings Bk                   | OH    | 95.0                             | 0.112          | 1               | 23,406                  | 241          | \$100M-500M                      | 67.5              | 23,406                  | 241          | 0.001          |
| Merchants NB                 | OH    | 92.5                             | 0.055          | 0.263           | 19,870                  | 1,000        | \$100M-500M                      | 82.5              | 69,389                  | 1,224        | 0              |
| Hicksville Bk                | OH    | 92.5                             | 0.101          | 0.353           | 15,202                  | 450          | \$100M-500M                      | 80.0              | 40,047                  | 570          | 0              |
| First St Bk of Adams Cty     | OH    | 92.5                             | 0.149          | 1               | 18,669                  | 253          | \$100M-500M                      | 67.5              | 18,669                  | 253          | 0.002          |
| Vinton Cty NB                | OH    | 90.0                             | 0.052          | 0.337           | 13,477                  | 521          | \$100M-500M                      | 82.5              | 39,935                  | 613          | 0              |
| Miami Savings Bank           | OH    | 90.0                             | 0.18           | 1               | 19,365                  | 119          | \$100M-500M                      | 72.5              | 19,365                  | 119          | 0              |
| Farmers & Mrch St Bk         | OH    | 90.0                             | 0.059          | 0.249           | 40,693                  | 1,195        | \$500M-\$1B                      | 65.0              | 81,981                  | 1,446        | 0.005          |
| First NB                     | OH    | 90.0                             | 0.072          | 0.426           | 11,440                  | 430          | \$100M-500M                      | 62.5              | 22,943                  | 510          | 0.004          |
| Morgan Bk NA                 | OH    | 87.5                             | 0.066          | 0.378           | 7,992                   | 457          | \$100M-500M                      | 67.5              | 19,944                  | 520          | 0.002          |
| Apple Creek Bkg Co           | OH    | 87.5                             | 0.157          | 1               | 12,644                  | 207          | <\$100M                          | 65.0              | 12,644                  | 207          | 0.004          |
| Fort Jennings St Bk          | OH    | 85.0                             | 0.098          | 0.325           | 9,470                   | 289          | <\$100M                          | 85.0              | 29,117                  | 383          | 0.002          |
| First-Knox NB                | OH    | 85.0                             | 0.04           | 0.189           | 30,876                  | 1,154        | \$500M-\$1B                      | 82.5              | 132,352                 | 1,630        | 0.006          |
| Hicksville Bldg Loan & Svg B | OH    | 85.0                             | 0.145          | 0.48            | 10,041                  | 219          | <\$100M                          | 82.5              | 20,901                  | 276          | 0              |
| Middlefield Bkg Co           | OH    | 85.0                             | 0.045          | 0.202           | 13,491                  | 721          | \$100M-500M                      | 77.5              | 57,578                  | 922          | 0.002          |
| North Valley Bk              | OH    | 85.0                             | 0.076          | 0.252           | 11,012                  | 403          | \$100M-500M                      | 77.5              | 36,983                  | 546          | 0              |
| National B&TC                | OH    | 85.0                             | 0.04           | 0.185           | 25,660                  | 1,143        | \$500M-\$1B                      | 70.0              | 84,255                  | 1,433        | 0              |
| Monitor Bk                   | OH    | 85.0                             | 0.235          | 1               | 6,061                   | 207          | <\$100M                          | 70.0              | 6,061                   | 207          | 0.015          |
| First Central NB             | OH    | 85.0                             | 0.092          | 0.464           | 6,267                   | 239          | <\$100M                          | 67.5              | 13,503                  | 277          | 0.003          |
| Farmers & Mrch Bk            | OH    | 85.0                             | 0.092          | 0.493           | 5,497                   | 239          | <\$100M                          | 67.5              | 11,083                  | 269          | 0              |
| First NB                     | OH    | 85.0                             | 0.266          | 1               | 8,252                   | 119          | <\$100M                          | 65.0              | 8,252                   | 119          | 0.003          |
| Citizens NB                  | OH    | 85.0                             | 0.17           | 1               | 10,439                  | 122          | <\$100M                          | 62.5              | 10,439                  | 122          | 0              |
| Sherwood St Bk               | OH    | 85.0                             | 0.204          | 1               | 7,839                   | 131          | <\$100M                          | 62.5              | 7,839                   | 131          | 0              |
| Kingston NB                  | OH    | 82.5                             | 0.066          | 0.272           | 8,958                   | 306          | \$100M-500M                      | 82.5              | 32,888                  | 429          | 0.003          |
| Settlers Bk                  | OH    | 82.5                             | 0.085          | 0.265           | 6,525                   | 264          | <\$100M                          | 77.5              | 24,524                  | 342          | 0              |
| Wilmington Svg Bk            | OH    | 82.5                             | 0.062          | 0.395           | 10,551                  | 124          | \$100M-500M                      | 75.0              | 26,683                  | 191          | 0              |
| Union Bk Co                  | OH    | 82.5                             | 0.036          | 0.164           | 19,384                  | 984          | \$500M-\$1B                      | 67.5              | 65,982                  | 1,186        | 0.002          |
| Richwood Bkg Co              | OH    | 82.5                             | 0.05           | 0.277           | 8,309                   | 273          | \$100M-500M                      | 62.5              | 24,778                  | 350          | 0.002          |
| First Federal Community Bk O | OH    | 82.5                             | 0.062          | 0.435           | 7,446                   | 238          | \$100M-500M                      | 62.5              | 15,656                  | 283          | 0              |
| Citizens Svg Bk              | OH    | 80.0                             | 0.048          | 0.186           | 13,434                  | 386          | \$100M-500M                      | 92.5              | 72,286                  | 1,391        | 0              |
| First FNCL Bk NA             | OH    | 80.0                             | 0.038          | 0.147           | 74,362                  | 2,595        | \$1B-\$10B                       | 77.5              | 359,594                 | 3,780        | 0.008          |
| American Savings Bank FSB    | OH    | 80.0                             | 0.05           | 0.254           | 9,090                   | 317          | \$100M-500M                      | 72.5              | 33,861                  | 423          | 0              |
| Farmers NB                   | OH    | 80.0                             | 0.03           | 0.171           | 24,536                  | 741          | \$500M-\$1B                      | 65.0              | 94,799                  | 1,023        | 0.001          |
| Greenville NB                | OH    | 80.0                             | 0.034          | 0.335           | 9,720                   | 594          | \$100M-500M                      | 65.0              | 26,308                  | 703          | 0.005          |
| Bank of Magnolia Co          | OH    | 80.0                             | 0.117          | 1               | 7,032                   | 95           | <\$100M                          | 55.0              | 7,032                   | 95           | 0              |
| National Bk of Adams Cty     | OH    | 80.0                             | 0.076          | 1               | 4,901                   | 149          | <\$100M                          | 50.0              | 4,901                   | 149          | 0              |
| Community First B&TC         | OH    | 77.5                             | 0.029          | 0.127           | 26,809                  | 1,354        | \$500M-\$1B                      | 85.0              | 195,290                 | 1,895        | 0.005          |
| Lorain NB                    | OH    | 77.5                             | 0.03           | 0.127           | 23,946                  | 765          | \$500M-\$1B                      | 80.0              | 148,303                 | 1,384        | 0              |
| Old FT Bkg Co                | OH    | 77.5                             | 0.044          | 0.133           | 14,485                  | 633          | \$100M-500M                      | 77.5              | 82,515                  | 934          | 0.005          |



Table 3B Expanded. Micro Business Lending Institutions in Ohio Using Call Report Data, June 2005

| Name of Lending Institutions | State | Micro Business Lending (<\$100k) |                |                 |                         |              | Small Business Lending (<\$1M)   |                   |                         |              |                |
|------------------------------|-------|----------------------------------|----------------|-----------------|-------------------------|--------------|----------------------------------|-------------------|-------------------------|--------------|----------------|
|                              |       | Total Rank<br>(1)                | SSBL/TA<br>(2) | SSBL/TBL<br>(3) | SSBL\$<br>(1000)<br>(4) | SSBL#<br>(5) | Institution<br>Asset Size<br>(6) | Total Rank<br>(7) | LSBL\$<br>(1000)<br>(8) | LSBL#<br>(9) | CRD/TA<br>(10) |
| First Federal Community Bank | OH    | 77.5                             | 0.055          | 0.147           | 8,131                   | 323          | \$100M-500M                      | 75.0              | 41,263                  | 475          | 0              |
| Portage Cmnty Bk             | OH    | 77.5                             | 0.057          | 0.165           | 7,962                   | 275          | \$100M-500M                      | 75.0              | 37,915                  | 431          | 0.006          |
| New Richmond NB              | OH    | 77.5                             | 0.092          | 0.229           | 6,810                   | 195          | <\$100M                          | 75.0              | 28,467                  | 282          | 0              |
| Liberty NB                   | OH    | 77.5                             | 0.056          | 0.191           | 8,426                   | 225          | \$100M-500M                      | 72.5              | 37,724                  | 346          | 0.002          |
| Osgood St Bk                 | OH    | 77.5                             | 0.056          | 0.329           | 5,700                   | 208          | \$100M-500M                      | 65.0              | 16,741                  | 263          | 0.003          |
| Hamler St Bk                 | OH    | 77.5                             | 0.095          | 1               | 4,846                   | 97           | <\$100M                          | 52.5              | 4,846                   | 97           | 0              |
| Community First Bk NA        | OH    | 77.5                             | 0.089          | 1               | 3,435                   | 78           | <\$100M                          | 52.5              | 3,435                   | 78           | 0.006          |
| Leesburg Federal Savings Ban | OH    | 77.5                             | 0.067          | 0.401           | 3,681                   | 178          | <\$100M                          | 40.0              | 5,273                   | 185          | 0              |
| Citizens Bkg Co              | OH    | 75.0                             | 0.038          | 0.11            | 18,420                  | 746          | \$100M-500M                      | 80.0              | 114,327                 | 1,179        | 0              |
| Citizens NB                  | OH    | 75.0                             | 0.044          | 0.121           | 17,895                  | 595          | \$100M-500M                      | 80.0              | 110,151                 | 966          | 0.002          |
| Consumers NB                 | OH    | 75.0                             | 0.043          | 0.182           | 8,247                   | 270          | \$100M-500M                      | 80.0              | 45,293                  | 435          | 0              |
| First NB                     | OH    | 75.0                             | 0.053          | 0.22            | 7,398                   | 202          | \$100M-500M                      | 77.5              | 33,679                  | 300          | 0.003          |
| National Bk of Oak Harbor    | OH    | 75.0                             | 0.053          | 0.144           | 8,278                   | 294          | \$100M-500M                      | 75.0              | 44,453                  | 446          | 0.004          |
| Richland TC                  | OH    | 75.0                             | 0.03           | 0.14            | 15,060                  | 694          | \$500M-\$1B                      | 72.5              | 83,144                  | 1,044        | 0.006          |
| Commercial & Svg Bk          | OH    | 75.0                             | 0.039          | 0.119           | 12,159                  | 457          | \$100M-500M                      | 72.5              | 62,032                  | 663          | 0.007          |
| Ohio St Bk                   | OH    | 75.0                             | 0.048          | 0.198           | 6,747                   | 255          | \$100M-500M                      | 70.0              | 30,559                  | 361          | 0.005          |
| Milton Bkg Co                | OH    | 75.0                             | 0.068          | 0.332           | 4,695                   | 172          | <\$100M                          | 62.5              | 13,581                  | 219          | 0.003          |
| Exchange Bk                  | OH    | 75.0                             | 0.062          | 0.292           | 5,290                   | 127          | <\$100M                          | 55.0              | 14,260                  | 192          | 0.008          |
| First NB                     | OH    | 75.0                             | 0.047          | 0.556           | 3,908                   | 203          | <\$100M                          | 52.5              | 6,972                   | 223          | 0              |
| Citizens Bk                  | OH    | 75.0                             | 0.08           | 1               | 2,264                   | 74           | <\$100M                          | 47.5              | 2,264                   | 74           | 0.004          |
| Commercial Svg Bk            | OH    | 72.5                             | 0.037          | 0.118           | 10,748                  | 409          | \$100M-500M                      | 87.5              | 91,101                  | 635          | 0.003          |
| Heartland Bk                 | OH    | 72.5                             | 0.044          | 0.096           | 17,671                  | 546          | \$100M-500M                      | 82.5              | 141,422                 | 991          | 0.005          |
| Independence Bk              | OH    | 72.5                             | 0.059          | 0.115           | 8,881                   | 268          | \$100M-500M                      | 82.5              | 68,692                  | 533          | 0              |
| Ohio Heritage Bk             | OH    | 72.5                             | 0.034          | 0.207           | 6,137                   | 244          | \$100M-500M                      | 77.5              | 29,579                  | 351          | 0.006          |
| State B&TC                   | OH    | 72.5                             | 0.033          | 0.125           | 14,010                  | 507          | \$100M-500M                      | 70.0              | 67,405                  | 810          | 0.007          |
| Peoples Svg Bk               | OH    | 72.5                             | 0.089          | 0.283           | 3,321                   | 159          | <\$100M                          | 70.0              | 11,752                  | 201          | 0              |
| Citizens Bk                  | OH    | 72.5                             | 0.046          | 0.284           | 4,997                   | 186          | \$100M-500M                      | 65.0              | 16,855                  | 233          | 0.002          |
| Rockhold Brown & Co Bk       | OH    | 72.5                             | 0.076          | 0.379           | 2,588                   | 107          | <\$100M                          | 62.5              | 6,830                   | 132          | 0              |
| The Cincinnati Savings & Lo  | OH    | 72.5                             | 0.052          | 1               | 4,098                   | 51           | <\$100M                          | 47.5              | 4,098                   | 51           | 0              |
| Commerce NB                  | OH    | 70.0                             | 0.036          | 0.067           | 16,333                  | 504          | \$100M-500M                      | 85.0              | 180,940                 | 1,106        | 0              |
| Minster Bk                   | OH    | 70.0                             | 0.036          | 0.125           | 8,237                   | 308          | \$100M-500M                      | 72.5              | 48,594                  | 523          | 0              |
| Croghan Colonial Bk          | OH    | 70.0                             | 0.028          | 0.108           | 12,836                  | 523          | \$100M-500M                      | 70.0              | 76,827                  | 805          | 0.006          |
| First NB                     | OH    | 70.0                             | 0.027          | 0.126           | 8,286                   | 391          | \$100M-500M                      | 70.0              | 47,266                  | 571          | 0.004          |
| Peoples Bk Co                | OH    | 70.0                             | 0.03           | 0.152           | 7,886                   | 327          | \$100M-500M                      | 70.0              | 42,088                  | 490          | 0.002          |
| 1st Nat Cmnty Bk             | OH    | 70.0                             | 0.039          | 0.246           | 3,851                   | 172          | <\$100M                          | 70.0              | 15,658                  | 222          | 0.004          |
| Sycamore NB                  | OH    | 70.0                             | 0.075          | 0.231           | 3,611                   | 151          | <\$100M                          | 70.0              | 15,599                  | 218          | 0              |
| Security NB&TC               | OH    | 70.0                             | 0.022          | 0.098           | 20,830                  | 806          | \$500M-\$1B                      | 67.5              | 111,435                 | 1,235        | 0.005          |
| Home City FSB Of Springfield | OH    | 70.0                             | 0.049          | 0.149           | 7,417                   | 235          | \$100M-500M                      | 67.5              | 33,899                  | 414          | 0.002          |
| First NB                     | OH    | 70.0                             | 0.051          | 0.204           | 4,781                   | 146          | <\$100M                          | 67.5              | 21,911                  | 228          | 0              |
| First Bremen Bk              | OH    | 70.0                             | 0.027          | 0.16            | 8,622                   | 273          | \$100M-500M                      | 65.0              | 40,660                  | 416          | 0.008          |
| Second NB                    | OH    | 70.0                             | 0.02           | 0.164           | 8,031                   | 354          | \$100M-500M                      | 57.5              | 34,326                  | 487          | 0.002          |

Table 3B Expanded. Micro Business Lending Institutions in Ohio Using Call Report Data, June 2005

| Name of Lending Institutions | State | Micro Business Lending (<\$100k) |                |                 |                         |              | Small Business Lending (<\$1M)   |                   |                         |              |                |
|------------------------------|-------|----------------------------------|----------------|-----------------|-------------------------|--------------|----------------------------------|-------------------|-------------------------|--------------|----------------|
|                              |       | Total Rank<br>(1)                | SSBL/TA<br>(2) | SSBL/TBL<br>(3) | SSBL\$<br>(1000)<br>(4) | SSBL#<br>(5) | Institution<br>Asset Size<br>(6) | Total Rank<br>(7) | LSBL\$<br>(1000)<br>(8) | LSBL#<br>(9) | CRD/TA<br>(10) |
| First NB                     | OH    | 70.0                             | 0.04           | 0.29            | 3,663                   | 131          | <\$100M                          | 45.0              | 8,568                   | 167          | 0              |
| Waterford Cmrl & Svg Bk      | OH    | 70.0                             | 0.078          | 1               | 1,952                   | 44           | <\$100M                          | 42.5              | 1,952                   | 44           | 0              |
| The Franklin S & LC          | OH    | 70.0                             | 0.034          | 0.2             | 9,142                   | 122          | \$100M-500M                      | 37.5              | 13,321                  | 159          | 0              |
| Buckeye Cmnty Bk             | OH    | 67.5                             | 0.052          | 0.094           | 5,477                   | 310          | \$100M-500M                      | 92.5              | 58,104                  | 617          | 0              |
| First NB                     | OH    | 67.5                             | 0.059          | 0.114           | 5,895                   | 169          | <\$100M                          | 82.5              | 51,711                  | 265          | 0.006          |
| Centerbank                   | OH    | 67.5                             | 0.077          | 0.125           | 3,803                   | 113          | <\$100M                          | 82.5              | 30,512                  | 247          | 0              |
| Champaign NB                 | OH    | 67.5                             | 0.036          | 0.087           | 9,790                   | 359          | \$100M-500M                      | 80.0              | 86,088                  | 707          | 0              |
| Century NB                   | OH    | 67.5                             | 0.015          | 0.138           | 11,536                  | 355          | \$500M-\$1B                      | 77.5              | 83,523                  | 656          | 0.002          |
| Sky Bk                       | OH    | 67.5                             | 0.024          | 0.064           | 357,237                 | 14,960       | \$50B-\$10B                      | 75.0              | 2,668,848               | 26,053       | 0              |
| Ohio Legacy Bk NA            | OH    | 67.5                             | 0.039          | 0.133           | 7,819                   | 208          | \$100M-500M                      | 75.0              | 48,288                  | 360          | 0              |
| Delaware Cty B&TC            | OH    | 67.5                             | 0.025          | 0.079           | 16,733                  | 799          | \$500M-\$1B                      | 72.5              | 112,760                 | 1,226        | 0.007          |
| Park NB                      | OH    | 67.5                             | 0.017          | 0.065           | 32,896                  | 1,094        | \$1B-\$10B                       | 70.0              | 256,218                 | 2,127        | 0.007          |
| Cortland Svg & Bkg Co        | OH    | 67.5                             | 0.025          | 0.101           | 10,845                  | 489          | \$100M-500M                      | 70.0              | 67,024                  | 742          | 0              |
| First NB In New Bremen       | OH    | 67.5                             | 0.039          | 0.174           | 5,811                   | 169          | \$100M-500M                      | 67.5              | 29,398                  | 270          | 0.003          |
| Home NB                      | OH    | 67.5                             | 0.049          | 0.397           | 2,622                   | 108          | <\$100M                          | 55.0              | 6,607                   | 125          | 0.005          |
| Peoples FS & LA              | OH    | 67.5                             | 0.034          | 0.26            | 4,608                   | 167          | \$100M-500M                      | 47.5              | 12,224                  | 200          | 0              |
| Marblehead Bk                | OH    | 67.5                             | 0.076          | 1               | 2,122                   | 26           | <\$100M                          | 40.0              | 2,122                   | 26           | 0              |
| First NB                     | OH    | 67.5                             | 0.084          | 1               | 1,595                   | 43           | <\$100M                          | 40.0              | 1,595                   | 43           | 0              |
| Citizens NB                  | OH    | 65.0                             | 0.039          | 0.154           | 4,488                   | 162          | \$100M-500M                      | 80.0              | 29,135                  | 235          | 0              |
| Glouster Cmnty Bk            | OH    | 65.0                             | 0.035          | 0.216           | 4,249                   | 132          | \$100M-500M                      | 75.0              | 19,669                  | 528          | 0.004          |
| North Side B&TB              | OH    | 65.0                             | 0.028          | 0.054           | 11,264                  | 344          | \$100M-500M                      | 72.5              | 100,046                 | 722          | 0.006          |
| Henry Cty Bk                 | OH    | 65.0                             | 0.032          | 0.134           | 6,451                   | 286          | \$100M-500M                      | 72.5              | 41,048                  | 441          | 0              |
| Ohio Valley Bk Co            | OH    | 65.0                             | 0.024          | 0.077           | 17,079                  | 526          | \$500M-\$1B                      | 70.0              | 110,947                 | 931          | 0.001          |
| First Place Bank             | OH    | 65.0                             | 0.012          | 0.057           | 30,209                  | 840          | \$1B-\$10B                       | 67.5              | 252,903                 | 1,585        | 0              |
| Peoples Bk NA                | OH    | 65.0                             | 0.018          | 0.058           | 31,908                  | 1,143        | \$1B-\$10B                       | 67.5              | 225,686                 | 1,933        | 0              |
| First Federal Bank Of The Mi | OH    | 65.0                             | 0.022          | 0.049           | 31,086                  | 541          | \$1B-\$10B                       | 67.5              | 196,486                 | 1,187        | 0.002          |
| Killbuck Svg Bk Co           | OH    | 65.0                             | 0.032          | 0.107           | 9,083                   | 261          | \$100M-500M                      | 65.0              | 49,402                  | 397          | 0.002          |
| Somerville NB                | OH    | 65.0                             | 0.034          | 0.243           | 4,159                   | 124          | \$100M-500M                      | 65.0              | 17,120                  | 167          | 0              |
| Huntington NB                | OH    | 65.0                             | 0.012          | 0.053           | 404,752                 | 13,355       | \$50B-\$10B                      | 62.5              | 2,350,970               | 21,139       | 0              |
| First Citizens Bk            | OH    | 65.0                             | 0.027          | 0.115           | 7,574                   | 226          | \$100M-500M                      | 62.5              | 40,112                  | 360          | 0              |
| First Citizens NB            | OH    | 65.0                             | 0.031          | 0.186           | 6,796                   | 218          | \$100M-500M                      | 60.0              | 27,878                  | 309          | 0.002          |
| Edon St Bk Co                | OH    | 65.0                             | 0.039          | 0.301           | 2,338                   | 121          | <\$100M                          | 60.0              | 7,779                   | 149          | 0              |
| Jpmorgan Chase Bk NA         | OH    | 65.0                             | 0.009          | 0.068           | 5,490,000               | 601,725      | >\$50B                           | 57.5              | 14,690,000              | 642,254      | 0.031          |
| Farmers St Bk                | OH    | 65.0                             | 0.038          | 0.315           | 3,152                   | 122          | <\$100M                          | 55.0              | 9,997                   | 159          | 0              |
| First NB                     | OH    | 65.0                             | 0.041          | 1               | 2,015                   | 42           | <\$100M                          | 40.0              | 2,015                   | 42           | 0.003          |
| Eaton NB&TC                  | OH    | 62.5                             | 0.039          | 0.1             | 6,720                   | 197          | \$100M-500M                      | 90.0              | 67,286                  | 357          | 0.008          |
| Western Reserve Bk           | OH    | 62.5                             | 0.044          | 0.068           | 5,475                   | 176          | \$100M-500M                      | 80.0              | 71,144                  | 434          | 0.002          |
| Peoples Savings Bank Of Troy | OH    | 62.5                             | 0.026          | 0.173           | 5,246                   | 135          | \$100M-500M                      | 75.0              | 30,385                  | 208          | 0.003          |
| Oak Hill Bk                  | OH    | 62.5                             | 0.019          | 0.045           | 23,131                  | 666          | \$1B-\$10B                       | 72.5              | 215,215                 | 1,425        | 0.002          |
| Hocking Valley Bk            | OH    | 62.5                             | 0.033          | 0.133           | 5,505                   | 198          | \$100M-500M                      | 70.0              | 35,384                  | 336          | 0.007          |
| Perpetual Svg Bk             | OH    | 62.5                             | 0.044          | 0.213           | 3,224                   | 96           | <\$100M                          | 70.0              | 15,123                  | 149          | 0              |

Table 3B Expanded. Micro Business Lending Institutions in Ohio Using Call Report Data, June 2005

| Name of Lending Institutions | State | Micro Business Lending (<\$100k) |                |                 |                         |              | Small Business Lending (<\$1M)   |                   |                         |              |                |
|------------------------------|-------|----------------------------------|----------------|-----------------|-------------------------|--------------|----------------------------------|-------------------|-------------------------|--------------|----------------|
|                              |       | Total Rank<br>(1)                | SSBL/TA<br>(2) | SSBL/TBL<br>(3) | SSBL\$<br>(1000)<br>(4) | SSBL#<br>(5) | Institution<br>Asset Size<br>(6) | Total Rank<br>(7) | LSBL\$<br>(1000)<br>(8) | LSBL#<br>(9) | CRD/TA<br>(10) |
| Farmers Bk & Svg Co          | OH    | 62.5                             | 0.032          | 0.156           | 5,141                   | 204          | \$100M-500M                      | 62.5              | 26,235                  | 287          | 0              |
| Farmers St Bk                | OH    | 62.5                             | 0.036          | 0.202           | 2,304                   | 109          | <\$100M                          | 62.5              | 11,348                  | 153          | 0              |
| U S Bk NA                    | OH    | 62.5                             | 0.012          | 0.051           | 2,349,616               | 209,450      | >\$50B                           | 60.0              | 11,810,000              | 248,753      | 0.031          |
| Farmers Citizens Bk          | OH    | 62.5                             | 0.028          | 0.191           | 4,725                   | 161          | \$100M-500M                      | 60.0              | 20,238                  | 234          | 0              |
| Commodore Bk                 | OH    | 62.5                             | 0.044          | 0.259           | 2,830                   | 106          | <\$100M                          | 60.0              | 10,944                  | 142          | 0.002          |
| National City Bk             | OH    | 62.5                             | 0.01           | 0.039           | 667,738                 | 142,458      | >\$50B                           | 57.5              | 3,187,630               | 152,697      | 0.012          |
| Liberty Savings Bank FSB     | OH    | 62.5                             | 0.01           | 0.107           | 17,193                  | 401          | \$1B-\$10B                       | 57.5              | 90,071                  | 725          | 0              |
| First NB                     | OH    | 62.5                             | 0.039          | 0.298           | 1,948                   | 89           | <\$100M                          | 57.5              | 6,532                   | 117          | 0.004          |
| Metamora St Bk               | OH    | 62.5                             | 0.037          | 0.355           | 1,855                   | 75           | <\$100M                          | 50.0              | 5,228                   | 98           | 0.01           |
| Antwerp Exch Bk Co           | OH    | 62.5                             | 0.039          | 0.415           | 2,093                   | 70           | <\$100M                          | 47.5              | 5,046                   | 89           | 0              |
| MT Victory St Bk             | OH    | 62.5                             | 0.07           | 1               | 799                     | 30           | <\$100M                          | 37.5              | 799                     | 30           | 0              |
| Genoa Bkg Co                 | OH    | 60.0                             | 0.033          | 0.105           | 6,882                   | 207          | \$100M-500M                      | 75.0              | 54,156                  | 381          | 0.004          |
| Farmers & Mrch Bk            | OH    | 60.0                             | 0.041          | 0.188           | 3,081                   | 106          | <\$100M                          | 72.5              | 16,359                  | 169          | 0              |
| Fahey Bkg Co                 | OH    | 60.0                             | 0.033          | 0.098           | 7,174                   | 213          | \$100M-500M                      | 65.0              | 44,764                  | 349          | 0              |
| Citizens Bk Co               | OH    | 60.0                             | 0.036          | 0.212           | 2,579                   | 102          | <\$100M                          | 65.0              | 12,169                  | 147          | 0.005          |
| Firstmerit Bk NA             | OH    | 60.0                             | 0.008          | 0.032           | 83,524                  | 2,883        | \$50B-\$10B                      | 62.5              | 817,484                 | 6,032        | 0.013          |
| Peoples NB                   | OH    | 60.0                             | 0.035          | 0.209           | 3,293                   | 106          | <\$100M                          | 62.5              | 15,766                  | 156          | 0.003          |
| Clarksburg Cmrl Bk           | OH    | 60.0                             | 0.066          | 0.293           | 1,095                   | 51           | <\$100M                          | 62.5              | 3,735                   | 70           | 0              |
| Keybank NA                   | OH    | 60.0                             | 0.012          | 0.038           | 979,579                 | 41,145       | >\$50B                           | 60.0              | 4,444,009               | 56,401       | 0              |
| Charter One Bk NA            | OH    | 60.0                             | 0.003          | 0.063           | 130,310                 | 4,799        | \$50B-\$10B                      | 55.0              | 678,568                 | 6,693        | 0              |
| Twin Valley Bk               | OH    | 60.0                             | 0.045          | 0.269           | 1,413                   | 62           | <\$100M                          | 55.0              | 5,254                   | 80           | 0.006          |
| Republic Bkg Co              | OH    | 60.0                             | 0.044          | 0.338           | 1,337                   | 59           | <\$100M                          | 50.0              | 3,957                   | 73           | 0              |
| First FS & LA                | OH    | 60.0                             | 0.012          | 0.184           | 13,078                  | 118          | \$1B-\$10B                       | 47.5              | 41,935                  | 237          | 0              |
| Community Bk                 | OH    | 60.0                             | 0.023          | 0.288           | 3,195                   | 112          | \$100M-500M                      | 47.5              | 10,780                  | 142          | 0.002          |
| Standing Stone NB            | OH    | 60.0                             | 0.028          | 0.309           | 1,866                   | 109          | <\$100M                          | 47.5              | 5,976                   | 133          | 0              |
| Citizens NB of Woodsfield    | OH    | 60.0                             | 0.035          | 0.421           | 2,026                   | 68           | <\$100M                          | 47.5              | 4,815                   | 87           | 0              |
| Fifth Third Bk               | OH    | 57.5                             | 0.005          | 0.034           | 306,048                 | 9,153        | >\$50B                           | 60.0              | 2,851,692               | 18,886       | 0.007          |
| New Carlisle Federal Savings | OH    | 57.5                             | 0.033          | 0.251           | 2,772                   | 96           | <\$100M                          | 57.5              | 11,024                  | 142          | 0.006          |
| Mutual FSB A FSSB            | OH    | 57.5                             | 0.033          | 0.249           | 3,383                   | 62           | \$100M-500M                      | 47.5              | 11,842                  | 103          | 0              |
| Pioneer Savings Bk           | OH    | 57.5                             | 0.044          | 1               | 1,001                   | 16           | <\$100M                          | 40.0              | 1,001                   | 16           | 0              |
| Corn City St Bk              | OH    | 57.5                             | 0.03           | 1               | 1,418                   | 33           | <\$100M                          | 35.0              | 1,418                   | 33           | 0              |
| Community NB                 | OH    | 55.0                             | 0.031          | 0.099           | 4,084                   | 141          | \$100M-500M                      | 77.5              | 38,142                  | 272          | 0              |
| Liberty Bk NA                | OH    | 55.0                             | 0.039          | 0.08            | 3,087                   | 163          | <\$100M                          | 72.5              | 31,550                  | 289          | 0.006          |
| Anderson Bk                  | OH    | 55.0                             | 0.042          | 0.108           | 2,694                   | 83           | <\$100M                          | 72.5              | 23,306                  | 171          | 0              |
| Unizan Bank NA               | OH    | 55.0                             | 0.006          | 0.023           | 14,715                  | 818          | \$1B-\$10B                       | 67.5              | 276,273                 | 2,011        | 0              |
| Citizens NB of Urbana        | OH    | 55.0                             | 0.021          | 0.153           | 3,809                   | 154          | \$100M-500M                      | 45.0              | 14,911                  | 214          | 0.005          |
| Mercer Savings Bank          | OH    | 55.0                             | 0.021          | 0.332           | 2,545                   | 60           | \$100M-500M                      | 42.5              | 7,151                   | 91           | 0.001          |
| Galion B & LA                | OH    | 55.0                             | 0.026          | 0.285           | 1,451                   | 55           | <\$100M                          | 40.0              | 4,394                   | 78           | 0.003          |
| Union Bkg Co                 | OH    | 55.0                             | 0.022          | 1               | 1,791                   | 37           | <\$100M                          | 37.5              | 1,791                   | 37           | 0              |
| Ottoville Bk Co              | OH    | 55.0                             | 0.033          | 0.182           | 1,822                   | 80           | <\$100M                          | 35.0              | 5,533                   | 97           | 0.001          |
| United Bk NA                 | OH    | 52.5                             | 0.014          | 0.112           | 3,386                   | 162          | \$100M-500M                      | 57.5              | 23,525                  | 256          | 0.004          |

Table 3B Expanded. Micro Business Lending Institutions in Ohio Using Call Report Data, June 2005

| Name of Lending Institutions | State | Micro Business Lending (<\$100k) |                |                 |                         |              | Small Business Lending (<\$1M)   |                   |                         |              |                |
|------------------------------|-------|----------------------------------|----------------|-----------------|-------------------------|--------------|----------------------------------|-------------------|-------------------------|--------------|----------------|
|                              |       | Total Rank<br>(1)                | SSBL/TA<br>(2) | SSBL/TBL<br>(3) | SSBL\$<br>(1000)<br>(4) | SSBL#<br>(5) | Institution<br>Asset Size<br>(6) | Total Rank<br>(7) | LSBL\$<br>(1000)<br>(8) | LSBL#<br>(9) | CRD/TA<br>(10) |
| Advantage Bk                 | OH    | 52.5                             | 0.007          | 0.066           | 7,475                   | 231          | \$1B-\$10B                       | 55.0              | 67,597                  | 448          | 0              |
| Lebanon Citizens NB          | OH    | 52.5                             | 0.013          | 0.054           | 7,112                   | 220          | \$500M-\$1B                      | 55.0              | 55,800                  | 416          | 0              |
| Wayne Savings Community Bank | OH    | 52.5                             | 0.013          | 0.115           | 5,164                   | 144          | \$100M-500M                      | 45.0              | 25,933                  | 223          | 0              |
| Greenville FS & LA           | OH    | 52.5                             | 0.017          | 0.317           | 2,186                   | 67           | \$100M-500M                      | 40.0              | 6,181                   | 87           | 0              |
| Woodsfield Svg Bk            | OH    | 52.5                             | 0.03           | 1               | 982                     | 16           | <\$100M                          | 40.0              | 982                     | 16           | 0              |
| The Home Builders Assn       | OH    | 52.5                             | 0.034          | 0.289           | 775                     | 27           | <\$100M                          | 30.0              | 1,878                   | 33           | 0              |
| Citizens Bk                  | OH    | 50.0                             | 0.023          | 0.069           | 4,294                   | 138          | \$100M-500M                      | 67.5              | 40,708                  | 292          | 0.004          |
| Ohio River Bk                | OH    | 50.0                             | 0.025          | 0.155           | 2,095                   | 87           | <\$100M                          | 65.0              | 13,481                  | 124          | 0              |
| First FS & LA                | OH    | 50.0                             | 0.017          | 0.194           | 3,461                   | 70           | \$100M-500M                      | 62.5              | 17,817                  | 129          | 0              |
| Home S&LC                    | OH    | 50.0                             | 0.005          | 0.028           | 10,722                  | 308          | \$1B-\$10B                       | 57.5              | 150,431                 | 785          | 0              |
| First Federal Bank of Ohio   | OH    | 50.0                             | 0.017          | 0.111           | 3,853                   | 112          | \$100M-500M                      | 55.0              | 25,140                  | 207          | 0.001          |
| National Bk                  | OH    | 50.0                             | 0.015          | 0.208           | 1,683                   | 76           | \$100M-500M                      | 50.0              | 8,091                   | 98           | 0.002          |
| Peoples Community Bank       | OH    | 50.0                             | 0.008          | 0.053           | 7,590                   | 163          | \$1B-\$10B                       | 47.5              | 56,284                  | 326          | 0              |
| Citizens NB of Southwestern  | OH    | 47.5                             | 0.027          | 0.083           | 2,354                   | 79           | <\$100M                          | 72.5              | 26,148                  | 186          | 0              |
| Citizens Bk                  | OH    | 47.5                             | 0.022          | 0.146           | 1,975                   | 77           | <\$100M                          | 57.5              | 13,544                  | 120          | 0.002          |
| Farmers Svg Bk               | OH    | 47.5                             | 0.012          | 0.188           | 2,429                   | 103          | \$100M-500M                      | 47.5              | 11,922                  | 152          | 0              |
| Bartlett Farmers Bk          | OH    | 47.5                             | 0.024          | 0.2             | 1,102                   | 44           | <\$100M                          | 47.5              | 5,522                   | 65           | 0.003          |
| The Harrison B & LA          | OH    | 47.5                             | 0.013          | 0.133           | 2,866                   | 86           | \$100M-500M                      | 40.0              | 12,909                  | 132          | 0              |
| The Mt Washington S & L Co   | OH    | 47.5                             | 0.013          | 0.363           | 759                     | 19           | <\$100M                          | 40.0              | 2,090                   | 26           | 0              |
| Salt Creek Valley Bk         | OH    | 47.5                             | 0.021          | 0.443           | 672                     | 20           | <\$100M                          | 37.5              | 1,516                   | 24           | 0.001          |
| First FS & LA                | OH    | 47.5                             | 0.011          | 0.443           | 1,589                   | 33           | \$100M-500M                      | 35.0              | 3,319                   | 47           | 0              |
| First FS & LA Of Van Wert    | OH    | 47.5                             | 0.015          | 0.263           | 1,568                   | 31           | \$100M-500M                      | 22.5              | 2,887                   | 38           | 0              |
| Signature Bk NA              | OH    | 45.0                             | 0.019          | 0.038           | 4,834                   | 152          | \$100M-500M                      | 70.0              | 64,015                  | 406          | 0.002          |
| Westfield Bank FSB           | OH    | 45.0                             | 0.023          | 0.061           | 4,355                   | 95           | \$100M-500M                      | 65.0              | 44,216                  | 230          | 0              |
| Andover Bk                   | OH    | 45.0                             | 0.012          | 0.116           | 2,922                   | 99           | \$100M-500M                      | 62.5              | 25,042                  | 192          | 0.001          |
| Arlington Bk                 | OH    | 45.0                             | 0.012          | 0.142           | 2,225                   | 64           | \$100M-500M                      | 60.0              | 15,706                  | 116          | 0.003          |
| Valley Svg Bk                | OH    | 45.0                             | 0.02           | 0.113           | 2,168                   | 59           | \$100M-500M                      | 57.5              | 16,631                  | 118          | 0              |
| NCB FSB                      | OH    | 45.0                             | 0.006          | 0.031           | 6,693                   | 235          | \$1B-\$10B                       | 52.5              | 66,732                  | 494          | 0              |
| Monroe FS & LA               | OH    | 45.0                             | 0.02           | 0.145           | 1,649                   | 45           | <\$100M                          | 50.0              | 10,328                  | 88           | 0              |
| Saint Henry Bk               | OH    | 45.0                             | 0.017          | 0.109           | 2,616                   | 91           | \$100M-500M                      | 47.5              | 16,015                  | 142          | 0.002          |
| Brookville Nb                | OH    | 45.0                             | 0.023          | 0.143           | 1,774                   | 73           | <\$100M                          | 45.0              | 9,278                   | 113          | 0              |
| Citizens FS & LA             | OH    | 45.0                             | 0.016          | 0.188           | 1,852                   | 50           | \$100M-500M                      | 42.5              | 8,871                   | 89           | 0              |
| Peoples Bk                   | OH    | 45.0                             | 0.019          | 0.267           | 756                     | 25           | <\$100M                          | 42.5              | 2,832                   | 34           | 0.008          |
| The Covington S & LA         | OH    | 45.0                             | 0.012          | 0.377           | 750                     | 18           | <\$100M                          | 32.5              | 1,988                   | 25           | 0              |
| Baltic St Bk                 | OH    | 45.0                             | 0.024          | 0.498           | 545                     | 17           | <\$100M                          | 32.5              | 1,094                   | 20           | 0              |
| First NB                     | OH    | 45.0                             | 0.018          | 0.192           | 1,499                   | 73           | <\$100M                          | 30.0              | 4,505                   | 89           | 0.005          |
| Strasburg Svg                | OH    | 45.0                             | 0.02           | 0.291           | 784                     | 15           | <\$100M                          | 25.0              | 1,921                   | 23           | 0              |
| Perpetual FSB                | OH    | 42.5                             | 0.01           | 0.029           | 3,579                   | 182          | \$100M-500M                      | 67.5              | 66,163                  | 397          | 0              |
| American NB                  | OH    | 42.5                             | 0.043          | 0.063           | 1,310                   | 62           | <\$100M                          | 57.5              | 13,976                  | 157          | 0              |
| Bramble Savings Bk           | OH    | 42.5                             | 0.018          | 0.218           | 953                     | 18           | <\$100M                          | 40.0              | 4,342                   | 36           | 0              |
| Belpre Svg Bk                | OH    | 42.5                             | 0.011          | 1               | 661                     | 10           | <\$100M                          | 32.5              | 661                     | 10           | 0              |

Table 3B Expanded. Micro Business Lending Institutions in Ohio Using Call Report Data, June 2005

| Name of Lending Institutions | State | Micro Business Lending (<\$100k) |                |                 |                         |              | Small Business Lending (<\$1M)   |                   |                         |              |                |
|------------------------------|-------|----------------------------------|----------------|-----------------|-------------------------|--------------|----------------------------------|-------------------|-------------------------|--------------|----------------|
|                              |       | Total Rank<br>(1)                | SSBL/TA<br>(2) | SSBL/TBL<br>(3) | SSBL\$<br>(1000)<br>(4) | SSBL#<br>(5) | Institution<br>Asset Size<br>(6) | Total Rank<br>(7) | LSBL\$<br>(1000)<br>(8) | LSBL#<br>(9) | CRD/TA<br>(10) |
| The New Foundation L & BC    | OH    | 42.5                             | 0.021          | 0.327           | 312                     | 8            | <\$100M                          | 32.5              | 950                     | 12           | 0              |
| The Peoples S & L Co         | OH    | 42.5                             | 0.027          | 0.11            | 1,000                   | 52           | <\$100M                          | 25.0              | 2,996                   | 63           | 0              |
| Home Svg Bk                  | OH    | 40.0                             | 0.022          | 0.098           | 2,069                   | 59           | <\$100M                          | 65.0              | 20,234                  | 133          | 0.006          |
| 1st NB                       | OH    | 40.0                             | 0.023          | 0.065           | 2,079                   | 66           | <\$100M                          | 60.0              | 23,063                  | 144          | 0              |
| First Safety Bk              | OH    | 40.0                             | 0.019          | 0.144           | 896                     | 31           | <\$100M                          | 55.0              | 6,227                   | 56           | 0              |
| Peoples Svg Bk               | OH    | 40.0                             | 0.014          | 0.161           | 1,158                   | 26           | <\$100M                          | 45.0              | 7,180                   | 54           | 0.007          |
| First Bk of OH               | OH    | 40.0                             | 0.002          | 1               | 259                     | 10           | \$100M-500M                      | 30.0              | 259                     | 10           | 0              |
| Park View Federal Savings BA | OH    | 37.5                             | 0.006          | 0.026           | 5,283                   | 90           | \$500M-\$1B                      | 87.5              | 206,089                 | 588          | 0              |
| North Akron Svg Bk           | OH    | 37.5                             | 0.003          | 0.75            | 417                     | 6            | \$100M-500M                      | 32.5              | 556                     | 7            | 0              |
| Home Savings Bank Of Wapakon | OH    | 37.5                             | 0.007          | 0.504           | 206                     | 3            | <\$100M                          | 32.5              | 409                     | 4            | 0              |
| Spring Valley Bank           | OH    | 35.0                             | 0.022          | 0.079           | 1,249                   | 19           | <\$100M                          | 72.5              | 15,836                  | 65           | 0              |
| United Midwest Savings Bank  | OH    | 35.0                             | 0.009          | 0.044           | 2,052                   | 73           | \$100M-500M                      | 55.0              | 31,019                  | 216          | 0              |
| Home Loan Svg Bk             | OH    | 35.0                             | 0.01           | 0.059           | 1,557                   | 91           | \$100M-500M                      | 42.5              | 13,072                  | 167          | 0              |
| Indian Village Cmnty Bk      | OH    | 35.0                             | 0.011          | 0.131           | 1,087                   | 23           | <\$100M                          | 35.0              | 6,265                   | 50           | 0              |
| The American Savings Bank    | OH    | 35.0                             | 0.004          | 1               | 117                     | 2            | <\$100M                          | 32.5              | 117                     | 2            | 0              |
| Liberty Federal Savings Bank | OH    | 35.0                             | 0.008          | 0.217           | 389                     | 12           | <\$100M                          | 30.0              | 1,700                   | 21           | 0              |
| The Brookville B & SA        | OH    | 35.0                             | 0.013          | 0.157           | 523                     | 16           | <\$100M                          | 27.5              | 2,433                   | 22           | 0              |
| Shorebank Cleveland          | OH    | 32.5                             | 0.02           | 0.053           | 1,284                   | 38           | <\$100M                          | 60.0              | 17,816                  | 105          | 0              |
| Geauga Svg Bk                | OH    | 32.5                             | 0.004          | 0.042           | 2,263                   | 41           | \$500M-\$1B                      | 50.0              | 36,112                  | 164          | 0              |
| First NB                     | OH    | 32.5                             | 0.011          | 0.15            | 577                     | 24           | <\$100M                          | 45.0              | 3,853                   | 43           | 0.004          |
| Miami Valley Bk              | OH    | 32.5                             | 0.008          | 0.1             | 1,063                   | 23           | \$100M-500M                      | 37.5              | 8,629                   | 49           | 0              |
| Belmont Svg Bk               | OH    | 32.5                             | 0              | 1               | 64                      | 3            | \$100M-500M                      | 32.5              | 64                      | 3            | 0              |
| Ripley Federal Savings Bank  | OH    | 32.5                             | 0.015          | 0.078           | 1,228                   | 37           | <\$100M                          | 30.0              | 6,037                   | 56           | 0              |
| Union Savings Bank           | OH    | 30.0                             | 0.002          | 0.027           | 3,291                   | 47           | \$1B-\$10B                       | 47.5              | 66,274                  | 230          | 0              |
| Eagle Savings Bank           | OH    | 30.0                             | 0.016          | 0.064           | 1,279                   | 26           | <\$100M                          | 47.5              | 12,466                  | 71           | 0              |
| Pataskala Bkg Co             | OH    | 30.0                             | 0.005          | 0.218           | 199                     | 5            | <\$100M                          | 32.5              | 912                     | 11           | 0.004          |
| Conneaut Svg Bk              | OH    | 30.0                             | 0.005          | 0.156           | 384                     | 8            | <\$100M                          | 30.0              | 2,381                   | 19           | 0              |
| The Home S&L Company Of Kent | OH    | 30.0                             | 0.012          | 0.095           | 1,262                   | 36           | \$100M-500M                      | 22.5              | 3,631                   | 48           | 0              |
| Guernsey Bk                  | OH    | 27.5                             | 0.012          | 0.038           | 834                     | 23           | <\$100M                          | 60.0              | 18,838                  | 77           | 0              |
| First FS & LA Of Lorain      | OH    | 27.5                             | 0.003          | 0.12            | 991                     | 17           | \$100M-500M                      | 45.0              | 8,291                   | 35           | 0.003          |
| Guardian Savings Bank A F.S  | OH    | 27.5                             | 0.002          | 0.092           | 1,082                   | 21           | \$100M-500M                      | 42.5              | 11,719                  | 50           | 0              |
| Mechanics Svg Bk             | OH    | 27.5                             | 0.004          | 0.038           | 1,360                   | 51           | \$100M-500M                      | 27.5              | 8,060                   | 85           | 0.005          |
| Versailles S & L Co          | OH    | 27.5                             | 0.011          | 0.107           | 414                     | 10           | <\$100M                          | 20.0              | 1,636                   | 18           | 0              |
| Foundation Bank              | OH    | 25.0                             | 0.008          | 0.028           | 868                     | 18           | \$100M-500M                      | 52.5              | 21,391                  | 86           | 0              |
| Home FS & LA Of Niles        | OH    | 25.0                             | 0.006          | 0.078           | 557                     | 22           | <\$100M                          | 52.5              | 7,164                   | 43           | 0              |
| The Clifton Heights Savings  | OH    | 25.0                             | 0.008          | 0.129           | 123                     | 2            | <\$100M                          | 40.0              | 956                     | 7            | 0              |
| Valley Central Svg Bk        | OH    | 22.5                             | 0.007          | 0.063           | 586                     | 10           | <\$100M                          | 55.0              | 9,287                   | 57           | 0              |
| Cincinnati FS & LA           | OH    | 22.5                             | 0.008          | 0.057           | 707                     | 14           | <\$100M                          | 50.0              | 11,872                  | 52           | 0              |
| Falls Bk                     | OH    | 22.5                             | 0.005          | 0.098           | 445                     | 8            | <\$100M                          | 45.0              | 4,553                   | 21           | 0              |
| Cfbank                       | OH    | 22.5                             | 0.004          | 0.021           | 744                     | 23           | \$100M-500M                      | 42.5              | 17,954                  | 83           | 0              |
| Cottage Sav Bk               | OH    | 22.5                             | 0.01           | 0.057           | 339                     | 5            | <\$100M                          | 37.5              | 4,415                   | 18           | 0              |

**Table 3B Expanded. Micro Business Lending Institutions in Ohio Using Call Report Data, June 2005**

| Name of Lending Institutions | State | Micro Business Lending (<\$100k) |                |                 |                         |              | Small Business Lending (<\$1M)   |                   |                         |              |                |
|------------------------------|-------|----------------------------------|----------------|-----------------|-------------------------|--------------|----------------------------------|-------------------|-------------------------|--------------|----------------|
|                              |       | Total Rank<br>(1)                | SSBL/TA<br>(2) | SSBL/TBL<br>(3) | SSBL\$<br>(1000)<br>(4) | SSBL#<br>(5) | Institution<br>Asset Size<br>(6) | Total Rank<br>(7) | LSBL\$<br>(1000)<br>(8) | LSBL#<br>(9) | CRD/TA<br>(10) |
| Fidelity FS & LA             | OH    | 22.5                             | 0.005          | 0.085           | 390                     | 12           | <\$100M                          | 35.0              | 4,419                   | 28           | 0              |
| Cheviot Savings Bank         | OH    | 20.0                             | 0.002          | 0.079           | 496                     | 10           | \$100M-500M                      | 25.0              | 4,851                   | 33           | 0              |
| Van Wert Federal Savings Ban | OH    | 20.0                             | 0.003          | 0.052           | 352                     | 12           | \$100M-500M                      | 22.5              | 3,631                   | 26           | 0              |
| First City Bk                | OH    | 17.5                             | 0.006          | 0.015           | 316                     | 7            | <\$100M                          | 50.0              | 14,384                  | 46           | 0              |
| First Cmnty Bk               | OH    | 17.5                             | 0.004          | 0.011           | 404                     | 6            | \$100M-500M                      | 47.5              | 19,242                  | 56           | 0              |
| The Mercantile Savings Bank  | OH    | 17.5                             | 0.002          | 0.039           | 136                     | 4            | <\$100M                          | 45.0              | 3,501                   | 17           | 0              |
| Peoples NB                   | OH    | 17.5                             | 0.002          | 0.071           | 94                      | 11           | <\$100M                          | 35.0              | 1,318                   | 14           | 0              |
| Ohio Central Savings         | OH    | 17.5                             | 0.001          | 0.079           | 57                      | 7            | <\$100M                          | 25.0              | 705                     | 10           | 0              |
| Ohio Savings Bank            | OH    | 17.5                             | 0              | 0.009           | 475                     | 35           | \$50B-\$10B                      | 20.0              | 3,632                   | 48           | 0              |
| Caldwell Savings & Loan      | OH    | 17.5                             | 0.002          | 0.118           | 71                      | 1            | <\$100M                          | 10.0              | 71                      | 1            | 0.001          |
| Century Bank                 | OH    | 15.0                             | 0.002          | 0.018           | 250                     | 6            | \$100M-500M                      | 55.0              | 14,033                  | 33           | 0              |
| The Northern S & L Co.       | OH    | 15.0                             | 0.002          | 0.038           | 674                     | 15           | \$100M-500M                      | 35.0              | 13,222                  | 55           | 0              |
| Lake National Bk             | OH    | 15.0                             | 0.003          | 0.059           | 63                      | 2            | <\$100M                          | 35.0              | 1,063                   | 6            | 0              |
| Bethel B & LC                | OH    | 15.0                             | 0.001          | 0.086           | 29                      | 1            | <\$100M                          | 20.0              | 293                     | 2            | 0              |
| Fairfield FS & LA            | OH    | 15.0                             | 0.001          | 0.027           | 162                     | 6            | \$100M-500M                      | 15.0              | 2,103                   | 18           | 0.003          |
| Columbia Svg Bk              | OH    | 12.5                             | 0.001          | 0.018           | 87                      | 8            | <\$100M                          | 42.5              | 4,872                   | 28           | 0              |
| First FS & LA                | OH    | 12.5                             | 0.003          | 0.032           | 59                      | 1            | <\$100M                          | 12.5              | 650                     | 5            | 0              |
| Adams County B & LC          | OH    | 12.5                             | 0.005          | 0.022           | 121                     | 3            | <\$100M                          | 10.0              | 500                     | 4            | 0              |
| Great Lakes Bkr Bk           | OH    | 10.0                             | 0              | 0               | 0                       | 0            | <\$100M                          | 55.0              | 15,627                  | 27           | 0              |
| Emerald Bk                   | OH    | 10.0                             | 0              | 0               | 0                       | 0            | <\$100M                          | 42.5              | 1,244                   | 3            | 0              |
| The Peoples BL & S Co        | OH    | 10.0                             | 0              | 0               | 0                       | 0            | <\$100M                          | 35.0              | 738                     | 3            | 0              |
| Nelsonville Home & Savings   | OH    | 10.0                             | 0.002          | 0.022           | 25                      | 2            | <\$100M                          | 32.5              | 1,116                   | 9            | 0              |
| Third FS & LA                | OH    | 10.0                             | 0              | 0               | 0                       | 0            | \$1B-\$10B                       | 10.0              | 200                     | 1            | 0              |
| Peoples S & L Co             | OH    | 10.0                             | 0              | 0.005           | 33                      | 1            | \$100M-500M                      | 10.0              | 33                      | 1            | 0              |
| Warsaw FS & LA               | OH    | 10.0                             | 0              | 0               | 0                       | 0            | <\$100M                          | 10.0              | 0                       | 0            | 0              |
| Bank One TC NA               | OH    | NR                               | 0              | .               | 0                       | 0            | \$1B-\$10B                       | NR                | 0                       | 0            | 0              |
| World FNCL Network NB        | OH    | NR                               | 0              | .               | 0                       | 0            | \$500M-\$1B                      | NR                | 0                       | 0            | 0.4            |
| Nationwide Trust Company FS  | OH    | NR                               | 0              | .               | 0                       | 0            | <\$100M                          | NR                | 0                       | 0            | 0              |
| FDS Bank                     | OH    | NR                               | 0              | .               | 0                       | 0            | <\$100M                          | NR                | 0                       | 0            | 0.369          |
| Fort Washington Savings Comp | OH    | NR                               | 0              | .               | 0                       | 0            | <\$100M                          | NR                | 0                       | 0            | 0              |
| The Home B & LC              | OH    | NR                               | 0              | .               | 0                       | 0            | <\$100M                          | NR                | 0                       | 0            | 0              |
| May NB of OH                 | OH    | NR                               | 0              | .               | 0                       | 0            | <\$100M                          | NR                | 0                       | 0            | 0              |
| Spirit of Amer NB            | OH    | NR                               | 0              | .               | 0                       | 0            | <\$100M                          | NR                | 0                       | 0            | 0              |
| Sky TR NA                    | OH    | NR                               | 0              | .               | 0                       | 0            | <\$100M                          | NR                | 0                       | 0            | 0              |
| Equitable S & L Co           | OH    | NR                               | 0              | .               | 0                       | 0            | <\$100M                          | NR                | 0                       | 0            | 0              |
| Credit First NA              | OH    | NR                               | 0              | .               | 0                       | 0            | <\$100M                          | NR                | 0                       | 0            | 0              |

Note: 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 check SBA's home page at [www.sba.gov/gopher/Local-Information/Certified-Preferred-Lenders/](http://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.