

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

Name	City	Small Business Lending (<\$1M)					Micro-Business Lending (<\$100k)				
		Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL\$ (1000) (4)	LSBL# (5)	Institution Asset Size (6)	Total Rank (7)	SSBL\$ (1000) (8)	SSBL# (9)	CRD/TA (10)
S&T Bk	Indiana	95.0	0.467	0.998	1,418,711	8,750	\$1B-\$10B	77.5	100,228	2,955	0.006
Elderton St Bk	Elderton	85.0	0.322	1	43,198	1,389	\$100M-500M	90.0	15,208	1,208	0
Bank of Lancaster Cty NA	Strasburg	85.0	0.276	0.646	473,289	5,547	\$1B-\$10B	87.5	97,499	3,519	0
Leesport Bk	Wyomissing	85.0	0.216	0.73	193,890	1,848	\$500M-\$1B	87.5	37,581	1,338	0
Nova Svg Bk	Philadelphia	85.0	0.259	1	107,749	296	\$100M-500M	30.0	2,802	77	0
County NB	Clearfield	80.0	0.245	0.603	180,556	2,050	\$500M-\$1B	95.0	72,539	1,516	0.004
First Citizens NB	Mansfield	80.0	0.175	0.89	88,596	1,184	\$500M-\$1B	90.0	28,363	877	0.003
Legacy Bk	Harrisburg	80.0	0.372	0.663	137,132	1,255	\$100M-500M	85.0	26,949	779	0
Honesdale NB	Honesdale	80.0	0.244	0.757	86,514	1,089	\$100M-500M	85.0	19,558	770	0.002
Columbia Cty Farmers NB	Bloomsburg	80.0	0.217	0.988	49,594	553	\$100M-500M	82.5	11,231	389	0
Allegheny Valley Bk	Pittsburgh	80.0	0.224	1	69,885	453	\$100M-500M	67.5	8,951	288	0.002
Enterprise Bk	Allison Park	80.0	0.601	0.943	74,640	441	\$100M-500M	62.5	6,930	161	0
CSB Bk	Curwensville	77.5	0.324	0.728	66,268	777	\$100M-500M	95.0	28,839	623	0
Community B&Tc	Clarks Summit	77.5	0.226	0.619	120,226	2,263	\$500M-\$1B	92.5	35,920	1,710	0.002
Mercer Cty St Bk	Sandy Lake	77.5	0.204	0.985	50,737	1,000	\$100M-500M	92.5	19,837	843	0
Eureka Bank	Pittsburgh	77.5	0.306	1	27,824	246	<\$100M	90.0	27,824	246	0
Bank of Hanover & TC	Hanover	77.5	0.2	0.655	147,138	2,078	\$500M-\$1B	87.5	31,898	1,546	0
First Nat Cmnty Bk	Dunmore	77.5	0.226	0.456	215,551	2,435	\$500M-\$1B	85.0	52,394	1,807	0
Somerset TC	Somerset	77.5	0.219	0.696	92,528	1,235	\$100M-500M	85.0	19,740	885	0.005
Iron & Glass Bk	Pittsburgh	77.5	0.323	0.705	91,832	918	\$100M-500M	85.0	19,691	591	0
Commerce Bk Harrisburg Na	Camp Hill	77.5	0.175	0.651	253,333	1,773	\$1B-\$10B	82.5	48,744	1,015	0
Dime Bk	Honesdale	77.5	0.325	0.594	112,471	1,238	\$100M-500M	80.0	22,275	863	0
Orrstown Bk	Shippensburg	77.5	0.212	0.65	120,638	1,134	\$500M-\$1B	70.0	16,135	649	0
First Keystone Bank	Media	77.5	0.145	1	82,283	336	\$500M-\$1B	45.0	4,583	190	0.001
Guard Security Bank	Plains	75.0	0.146	1	12,322	1,514	<\$100M	95.0	12,322	1,514	0
Peoples St Bk Of Wyalusing	Wyalusing	75.0	0.25	0.907	43,056	873	\$100M-500M	92.5	16,448	737	0.002
Woodlands Bk	Williamsport	75.0	0.252	0.836	47,801	590	\$100M-500M	85.0	13,126	437	0
First NB of PA	Greenville	75.0	0.147	0.597	815,428	10,501	\$1B-\$10B	80.0	145,834	6,984	0
Old Forge Bk	Old Forge	75.0	0.235	0.798	50,886	967	\$100M-500M	80.0	10,909	725	0
National Penn Bk	Boyerstown	75.0	0.181	0.541	821,090	7,357	\$1B-\$10B	77.5	124,874	5,107	0
Luzerne NB	Luzerne	75.0	0.22	0.998	39,895	380	\$100M-500M	77.5	7,925	259	0
First NB of Berwick	Berwick	75.0	0.171	0.705	86,012	1,723	\$500M-\$1B	75.0	13,786	1,316	0
Pennsylvania St Bk	Camp Hill	75.0	0.265	0.647	67,190	558	\$100M-500M	57.5	6,430	299	0
Premier Bk	Doylestown	75.0	0.283	0.577	147,940	917	\$500M-\$1B	55.0	8,388	375	0
Third Federal Bank	Newtown	75.0	0.133	1	86,716	247	\$500M-\$1B	42.5	5,020	123	0.002
Jersey Shore St Bk	Jersey Shore	72.5	0.154	0.644	86,055	1,236	\$500M-\$1B	82.5	22,173	936	0
Farmers NB	Emlenton	72.5	0.203	0.816	54,989	750	\$100M-500M	82.5	15,414	537	0
Pocono Cmnty Bk	Stroudsburg	72.5	0.308	0.902	38,856	339	\$100M-500M	82.5	11,603	223	0
Fidelity Deposit & Discount	Dunmore	72.5	0.205	0.591	109,475	1,327	\$500M-\$1B	77.5	21,624	878	0
Marion Center Bk	Marion Center	72.5	0.227	0.829	43,274	583	\$100M-500M	77.5	8,951	422	0
Parkvale Svg Bk	Monroeville	72.5	0.077	0.943	144,204	1,745	\$1B-\$10B	75.0	22,072	1,343	0
First Nb Of Greencastle	Greencastle	72.5	0.162	0.859	51,068	982	\$100M-500M	75.0	9,996	563	0.003
Harleysville Nb&Tc	Harleysville	72.5	0.146	0.509	436,556	3,858	\$1B-\$10B	72.5	61,766	2,347	0.004

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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)
Wayne Bk	Honesdale	72.5	0.208	0.63	87,888	953	\$100M-500M	72.5	14,254	612	0
New Tripoli Bk	New Tripoli	72.5	0.166	1	39,662	394	\$100M-500M	70.0	7,024	264	0.002
Lafayette Ambassador Bk	Easton	72.5	0.155	0.419	191,391	2,098	\$1B-\$10B	65.0	24,868	1,218	0.003
Citizens NB	Evans City	72.5	0.232	0.539	109,214	970	\$100M-500M	65.0	12,161	549	0
Asian Bk	Philadelphia	72.5	0.718	0.923	41,687	269	<\$100M	62.5	4,915	84	0
Embassy Bk For The Lehigh VA	Bethlehem	72.5	0.285	0.896	50,729	331	\$100M-500M	50.0	4,174	153	0
Bank of Canton	Canton	70.0	0.248	1	17,344	297	<\$100M	90.0	17,344	297	0
Peoples NB	Hallstead	70.0	0.19	0.699	73,574	897	\$100M-500M	87.5	18,415	627	0
Omega Bk NA	State College	70.0	0.142	0.443	278,984	3,985	\$1B-\$10B	82.5	62,566	3,027	0
Kishacoquillas Valley NB	Belleville	70.0	0.2	0.672	79,151	831	\$100M-500M	82.5	19,603	573	0
Earthstar Bk	Southampton	70.0	0.183	0.965	31,223	475	\$100M-500M	80.0	9,885	368	0.002
Firsttrust Svg Bk	Conshohocken	70.0	0.155	0.374	320,143	2,099	\$1B-\$10B	72.5	55,661	940	0
East Penn Bk	Emmaus	70.0	0.216	0.591	83,268	684	\$100M-500M	72.5	13,819	427	0.004
Univest NB&TC	Blue Bell	70.0	0.148	0.393	248,353	1,933	\$1B-\$10B	57.5	20,422	917	0
First NB of Chester Cty	West Chester	70.0	0.174	0.406	141,699	1,129	\$500M-\$1B	57.5	13,253	584	0
First Nb Fredericksburg	Fredericksburg	70.0	0.219	1	33,193	241	\$100M-500M	55.0	3,799	140	0.006
Altoona First Svg Bk	Altoona	70.0	0.184	1	30,506	148	\$100M-500M	42.5	2,675	83	0
Ephrata NB	Ephrata	67.5	0.125	0.661	69,966	1,377	\$500M-\$1B	85.0	18,256	1,088	0
First United NB	Fryburg	67.5	0.144	1	24,375	532	\$100M-500M	82.5	8,838	427	0
Mifflinburg B&TC	Mifflinburg	67.5	0.171	0.698	45,911	841	\$100M-500M	80.0	11,298	629	0
Farmers NB	Kittanning	67.5	0.253	0.753	36,829	404	\$100M-500M	75.0	7,556	254	0
Vartan NB	Harrisburg	67.5	0.349	0.859	26,874	264	<\$100M	72.5	5,319	173	0
Penn Security B&TC	Scranton	67.5	0.129	0.733	72,917	755	\$500M-\$1B	70.0	13,068	466	0.005
Lebanon Valley Farmers Bk	Lebanon	67.5	0.132	0.572	99,727	1,197	\$500M-\$1B	65.0	13,255	672	0.004
Irwin B&TC	Irwin	67.5	0.139	0.605	94,377	1,005	\$500M-\$1B	65.0	13,963	603	0
Merchants NB of Bangor	Bangor	67.5	0.156	0.931	42,292	384	\$100M-500M	65.0	6,819	213	0
National Bk of North East	North East	67.5	0.408	0.936	26,510	245	<\$100M	60.0	2,961	131	0.003
United Bk of Philadelphia	Philadelphia	67.5	0.304	1	21,980	157	<\$100M	57.5	2,784	88	0.002
New Century Bk	Phoenixville	67.5	0.272	0.876	43,276	243	\$100M-500M	52.5	4,296	103	0
Bryn Mawr TC	Bryn Mawr	67.5	0.202	0.496	138,653	927	\$500M-\$1B	50.0	9,217	374	0
First Cornerstone Bk	King Of Prussia	67.5	0.34	0.864	41,338	199	\$100M-500M	42.5	2,878	67	0
Integrity Bk	Camp Hill	67.5	0.307	0.846	49,379	138	\$100M-500M	30.0	1,886	41	0
Union NB of MT Carmel	Mount Carmel	65.0	0.188	1	18,176	234	<\$100M	87.5	18,176	234	0
Northwest Svg Bk	Warren	65.0	0.066	0.637	418,413	7,627	\$1B-\$10B	80.0	97,925	2,933	0.001
Community Bk NA	Carmichaels	65.0	0.16	0.776	52,416	522	\$100M-500M	77.5	11,610	338	0
Mid Penn Bk	Millersburg	65.0	0.196	0.508	79,819	751	\$100M-500M	70.0	15,130	439	0
Fulton Bk	Lancaster	65.0	0.107	0.356	486,040	5,653	\$1B-\$10B	67.5	70,523	2,995	0.007
Susquehanna Bk PA	Lititz	65.0	0.09	0.309	205,514	2,301	\$1B-\$10B	65.0	29,954	1,418	0
Community BKS	Millersburg	65.0	0.118	0.354	233,347	1,899	\$1B-\$10B	62.5	27,031	990	0
Blue Ball NB	Blue Ball	65.0	0.128	0.333	154,820	1,623	\$1B-\$10B	62.5	21,956	1,082	0
Union Nat Cmnty Bk	Mount Joy	65.0	0.149	0.634	63,349	866	\$100M-500M	62.5	8,661	525	0
Wilmington Tr of PA	Villanova	65.0	0.146	0.376	129,877	1,028	\$500M-\$1B	60.0	16,254	567	0
Greater Delaware Valley Svg	Broomall	65.0	0.173	0.627	66,936	382	\$100M-500M	52.5	7,713	145	0

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		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
York Traditions Bk	York	65.0	0.347	0.834	27,546	199	<\$100M	50.0	2,518	87	0
Malvern Federal Savings Bank	Paoli	65.0	0.146	0.712	70,554	256	\$100M-500M	35.0	3,677	74	0
Hamlin B&TcC	Smethport	62.5	0.061	1	23,352	601	\$100M-500M	90.0	23,352	601	0
Gratz NB	Gratz	62.5	0.133	1	13,522	325	\$100M-500M	87.5	13,522	325	0
Citizens & Northern Bk	Wellsboro	62.5	0.096	0.535	106,516	1,664	\$1B-\$10B	85.0	32,750	1,266	0.008
National City Bk of PA	Pittsburgh	62.5	0.069	0.393	1,084,351	31,035	>\$10B	80.0	369,442	27,281	0
Clarion County Community Bk	Clarion	62.5	0.232	1	8,090	169	<\$100M	80.0	4,673	151	0
First Columbia B&TC	Bloomsburg	62.5	0.146	0.753	37,791	446	\$100M-500M	75.0	9,539	338	0
Community First Bk NA	Reynoldsville	62.5	0.219	0.953	15,311	222	<\$100M	72.5	4,003	171	0.004
Sovereign Bank	Wyomissing	62.5	0.07	0.299	4,192,192	46,186	>\$10B	70.0	945,119	32,393	0
Hoblitzell NB of Hyndman	Hyndman	62.5	0.177	1	12,639	176	<\$100M	70.0	3,554	121	0
First Commonwealth Bk	Indiana	62.5	0.072	0.315	441,005	4,542	\$1B-\$10B	67.5	81,107	2,793	0
Dollar Bank FSB	Pittsburgh	62.5	0.044	0.519	235,259	3,186	\$1B-\$10B	67.5	41,750	2,446	0.001
Washington Federal Savings B	Washington	62.5	0.1	0.706	66,357	474	\$500M-\$1B	65.0	11,310	317	0
Mifflin Cty Svg Bk	Lewistown	62.5	0.194	1	16,086	170	<\$100M	65.0	3,573	121	0
Reliance Svg Bk	Altoona	62.5	0.16	0.699	45,029	463	\$100M-500M	62.5	6,915	300	0
Bucks Cty Bk	Doylestown	62.5	0.364	0.8	20,530	132	<\$100M	60.0	3,294	76	0
Adams Cty NB	Gettysburg	62.5	0.088	0.687	79,758	707	\$500M-\$1B	57.5	10,712	413	0
Fulton Cty NB&TC	Mcconnellsburg	62.5	0.169	0.942	23,307	249	\$100M-500M	57.5	3,035	152	0
Nittany Bank	State College	62.5	0.142	0.783	46,439	329	\$100M-500M	45.0	4,207	186	0
Pennsylvania Bus Bk	Philadelphia	62.5	0.264	0.609	44,388	180	\$100M-500M	25.0	1,512	46	0
Citizens TC	Coudersport	60.0	0.108	1	15,371	264	\$100M-500M	87.5	15,371	264	0
Swineford NB	Middleburg	60.0	0.12	0.738	30,979	531	\$100M-500M	77.5	7,807	385	0.004
Commercial Bk & TR of PA	Latrobe	60.0	0.143	0.573	45,743	601	\$100M-500M	67.5	7,845	385	0
Landmark Cmnty Bk	Pittston	60.0	0.258	0.688	28,557	224	\$100M-500M	60.0	4,377	131	0
Quaint Oak SB	Southampton	60.0	0.185	1	9,856	51	<\$100M	55.0	1,823	25	0
Peoples Bk A Codorus Valley	Glen Rock	60.0	0.155	0.433	66,723	476	\$100M-500M	50.0	7,699	239	0
Berkshire Bk	Wyomissing	60.0	0.24	0.954	16,369	119	<\$100M	50.0	2,028	61	0
Community St Bk of Orbisonia	Orbisonia	57.5	0.094	1	17,027	361	\$100M-500M	90.0	17,027	361	0
First NB of Port Allegany	Port Allegany	57.5	0.122	1	11,370	171	<\$100M	85.0	11,370	171	0
Jonestown B&TC	Jonestown	57.5	0.108	0.908	22,886	366	\$100M-500M	72.5	6,216	260	0
1st Summit Bk	Johnstown	57.5	0.118	0.614	46,967	586	\$100M-500M	70.0	9,772	404	0.002
MARS NB	Mars	57.5	0.146	0.638	39,709	430	\$100M-500M	70.0	8,147	280	0
First NB of Newport	Newport	57.5	0.136	0.986	16,733	188	\$100M-500M	70.0	4,759	137	0
Pnc Bk NA	Pittsburgh	57.5	0.035	0.146	2,805,497	39,720	>\$10B	65.0	880,152	31,144	0.008
Citizens Bk of PA	Philadelphia	57.5	0.035	0.254	1,151,267	12,655	>\$10B	62.5	249,218	8,560	0.029
Keystone Nazareth B&TC	Bethlehem	57.5	0.049	0.463	154,593	1,339	\$1B-\$10B	60.0	20,752	738	0
Portage NB	Portage	57.5	0.144	0.759	30,854	326	\$100M-500M	57.5	4,781	213	0
First NB In Fleetwood	Fleetwood	57.5	0.144	0.911	22,588	168	\$100M-500M	47.5	2,529	93	0
Stonebridge Bk	West Chester	57.5	0.129	0.689	47,027	303	\$100M-500M	42.5	4,252	134	0.001
Eagle NB	Upper Darby	57.5	0.216	0.731	27,713	135	\$100M-500M	32.5	1,579	54	0
Gateway Bk of PA	Mcmurray	57.5	0.166	1	8,845	41	<\$100M	27.5	609	14	0
First Resource Bk	Exton	57.5	0.267	1	5,735	18	<\$100M	10.0	24	1	0

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		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Minersville Safe Deposit B&T	Minersville	55.0	0.111	1	11,324	200	\$100M-500M	85.0	11,324	200	0
First NB of Mifflintown	Mifflintown	55.0	0.098	0.741	25,186	432	\$100M-500M	77.5	8,467	336	0
Juniata Valley Bk	Mifflintown	55.0	0.079	0.749	31,857	532	\$100M-500M	72.5	8,145	412	0
First Nb&Tc Newtown	Newtown	55.0	0.104	0.479	66,969	488	\$500M-\$1B	65.0	15,257	302	0
Mellon Bk NA	Pittsburgh	55.0	0.02	0.253	428,843	10,552	>\$10B	62.5	102,656	8,757	0
First NB of Palmerton	Palmerton	55.0	0.111	0.585	53,832	497	\$100M-500M	62.5	10,102	288	0
Indiana First Svg Bk	Indiana	55.0	0.063	1	10,924	188	\$100M-500M	62.5	3,170	142	0
Greenville Svg Bk	Greenville	55.0	0.103	1	14,484	116	\$100M-500M	62.5	3,628	82	0
Mauch Chunk TC	Jim Thorpe	55.0	0.099	0.741	29,829	299	\$100M-500M	57.5	4,805	196	0
Union B&TC	Pottsville	55.0	0.149	0.758	18,668	177	\$100M-500M	57.5	3,225	110	0
Halifax NB	Halifax	55.0	0.198	0.981	13,603	83	<\$100M	52.5	1,960	46	0
Quakertown NC	Quakertown	55.0	0.108	0.443	61,891	575	\$500M-\$1B	47.5	7,068	327	0
Brentwood Bk	Bethel Park	55.0	0.091	0.759	33,781	293	\$100M-500M	47.5	4,269	152	0
First Penn Bk	Philadelphia	55.0	0.12	0.45	64,900	278	\$500M-\$1B	32.5	3,793	77	0.01
Allegiance Bk of North America	Bala Cynwyd	55.0	0.185	0.729	20,077	97	\$100M-500M	25.0	828	28	0
Turbotville NB	Turbotville	52.5	0.066	1	5,672	205	<\$100M	77.5	5,672	205	0
West Milton St Bk	West Milton	52.5	0.092	0.705	20,918	274	\$100M-500M	65.0	5,388	206	0
Muncy B&Tc	Muncy	52.5	0.115	0.873	17,835	226	\$100M-500M	60.0	2,945	152	0
Farmers & Mrch TC of Chmrsbr	Chambersburg	52.5	0.097	0.392	56,364	678	\$500M-\$1B	57.5	9,216	424	0
Northumberland NB	Northumberland	52.5	0.056	1	16,894	282	\$100M-500M	57.5	3,958	189	0
Commerce Bk PA NA	Philadelphia	52.5	0.02	0.198	131,586	1,608	\$1B-\$10B	55.0	22,815	958	0
Clearfield B&TC	Clearfield	52.5	0.131	0.525	40,259	367	\$100M-500M	50.0	5,551	229	0
Willow Grove Bank	Maple Glen	52.5	0.072	0.492	68,533	404	\$500M-\$1B	42.5	7,504	180	0
United-Amer Svg Bk	Pittsburgh	52.5	0.139	1	5,460	37	<\$100M	42.5	712	17	0
Iron Wkrs Svg Bk	Aston	52.5	0.145	0.875	18,563	91	\$100M-500M	35.0	1,687	31	0
American Bk	Allentown	52.5	0.12	0.464	61,007	290	\$500M-\$1B	32.5	2,753	102	0.001
First Fncl Bk	Downingtown	52.5	0.128	0.417	85,339	239	\$500M-\$1B	25.0	2,275	35	0.001
First NB of Minersville	Minersville	50.0	0.082	1	7,255	148	<\$100M	80.0	7,255	148	0
FNB Bk NA	Danville	50.0	0.085	0.645	23,993	386	\$100M-500M	65.0	5,639	290	0.003
Ameriserv FNCLI Bk	Johnstown	50.0	0.065	0.281	64,214	710	\$500M-\$1B	60.0	14,344	504	0
Fidelity Svg Bk	Pittsburgh	50.0	0.071	0.545	47,603	450	\$500M-\$1B	55.0	7,829	263	0
NEFFS NB	Neffs	50.0	0.082	1	17,315	156	\$100M-500M	50.0	2,401	106	0
Meridian Bk	Berwyn	50.0	0.19	0.718	13,436	56	<\$100M	40.0	1,418	20	0
Charleroi Federal Savings BA	Charleroi	50.0	0.076	0.932	27,589	146	\$100M-500M	35.0	2,121	73	0.002
Dnb First NA	Downingtown	50.0	0.126	0.447	56,968	246	\$100M-500M	30.0	2,437	59	0
First NB of Marysville	Marysville	47.5	0.11	0.807	11,584	152	\$100M-500M	62.5	3,013	112	0
Esb Bk	Ellwood City	47.5	0.025	0.594	44,198	494	\$1B-\$10B	57.5	9,677	351	0.001
First NB of Mercersburg	Mercersburg	47.5	0.13	0.742	15,677	160	\$100M-500M	52.5	2,721	98	0
First NB Mcconnellsburg	Mcconnellsburg	47.5	0.113	0.643	20,342	233	\$100M-500M	47.5	2,888	167	0
Republic First Bk	Philadelphia	47.5	0.082	0.279	63,617	290	\$500M-\$1B	37.5	5,021	133	0
Mt. Troy Bank	Pittsburgh	47.5	0.076	1	5,403	24	<\$100M	37.5	745	12	0
William Penn Bank FSB	Levittown	47.5	0.09	0.782	23,471	113	\$100M-500M	35.0	2,505	38	0
National Bk of Malvern	Malvern	47.5	0.143	0.851	16,047	81	\$100M-500M	27.5	835	24	0

Table 3A Expanded. Small Business Lending Institutions in Pennsylvania 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)
Slovak Svg Bk	Pittsburgh	47.5	0.131	1	7,099	31	<\$100M	25.0	505	8	0
First NB of Lilly	Lilly	45.0	0.077	1	1,826	44	<\$100M	65.0	1,826	44	0
Metropolitan Svg Bk	Pittsburgh	45.0	0.1	1	1,406	17	<\$100M	65.0	1,406	17	0
Jim Thorpe NB	Jim Thorpe	45.0	0.076	0.936	8,369	99	\$100M-500M	55.0	2,165	67	0
Affinity Bk of PA	Wyomissing	45.0	0.101	0.806	9,698	95	<\$100M	45.0	1,522	54	0
North Penn Bk	Scranton	45.0	0.156	0.666	14,287	94	<\$100M	40.0	1,611	46	0
Royal Bk America	Narberth	45.0	0.051	0.207	63,566	290	\$1B-\$10B	37.5	6,041	124	0
First Svg Bk of Perkasio	Perkasie	45.0	0.048	0.525	46,236	287	\$500M-\$1B	35.0	3,802	125	0
First Star Svg Bk	Bethlehem	45.0	0.07	0.529	43,991	220	\$500M-\$1B	35.0	3,579	83	0
United Svg Bk	Philadelphia	45.0	0.04	1	9,279	88	\$100M-500M	32.5	1,064	42	0
Citizens NB	Meyersdale	42.5	0.073	1	4,082	89	<\$100M	75.0	4,082	89	0
Polonia Bank	Huntingdon Valley	42.5	0.025	1	4,399	43	\$100M-500M	65.0	4,399	43	0
Slovenian S&LA of Franklin-C	Johnstown	42.5	0.025	1	2,502	51	<\$100M	62.5	2,502	51	0
Union Bldg & Loan Svg Bk	West Bridgewater	42.5	0.043	1	1,423	15	<\$100M	57.5	1,423	15	0
Herndon NB	Herndon	42.5	0.08	1	2,225	38	<\$100M	47.5	548	24	0
Abington Svg Bk	Jenkintown	42.5	0.053	0.599	41,875	234	\$500M-\$1B	35.0	3,226	90	0
Beneficial MSB	Philadelphia	42.5	0.032	0.251	76,926	308	\$1B-\$10B	32.5	4,106	98	0
Investment Svg Bk	Altoona	42.5	0.06	0.994	6,190	42	\$100M-500M	27.5	582	13	0.005
First NB of Liverpool	Liverpool	40.0	0.075	0.924	2,587	64	<\$100M	62.5	1,490	54	0
Dwelling House S & LA	Pittsburgh	40.0	0.055	1	1,147	15	<\$100M	50.0	511	11	0
Province Bank FSB	Marietta	40.0	0.066	0.873	4,750	41	<\$100M	47.5	998	27	0
Phoenixville Federal Bank An	Phoenixville	40.0	0.077	0.625	24,137	126	\$100M-500M	45.0	4,087	52	0.003
Standard Bk Pasb	Export	40.0	0.056	0.754	14,729	135	\$100M-500M	42.5	2,400	85	0
St Edmond S Federal Savings	Philadelphia	40.0	0.045	0.967	5,688	37	\$100M-500M	40.0	1,011	20	0
Fidelity S & La Of Bucks Co	Bristol	40.0	0.03	1	2,017	15	<\$100M	32.5	329	8	0
Penn Liberty Bk	Wayne	40.0	0.127	0.513	18,104	71	\$100M-500M	17.5	623	13	0
Philadelphia TC	Philadelphia	40.0	0.158	0.712	4,455	15	<\$100M	10.0	28	1	0
Smithfield St Bk	Smithfield	37.5	0.025	0.888	6,375	139	\$100M-500M	52.5	2,277	113	0
Liberty Savings Bank F.S.B.	Pottsville	37.5	0.028	1	721	12	<\$100M	45.0	378	10	0.008
Scottdale B&TC	Scottdale	37.5	0.07	0.566	13,031	108	\$100M-500M	40.0	2,043	63	0.001
ESSA Bank & Trust	Stroudsburg	37.5	0.031	0.694	19,630	113	\$500M-\$1B	35.0	2,181	54	0
Prudential Svg Bk	Philadelphia	37.5	0.021	0.91	9,246	52	\$100M-500M	35.0	1,284	25	0
Armstrong County B & LA	Ford City	37.5	0.025	1	1,670	10	<\$100M	30.0	224	4	0
Bank Of Landisburg	Landisburg	37.5	0.02	1	3,709	28	\$100M-500M	27.5	362	11	0
Ambler Svg Bk	Ambler	37.5	0.067	0.651	13,958	69	\$100M-500M	25.0	916	26	0
County Savings Bank	Essington	37.5	0.028	1	1,419	8	<\$100M	25.0	176	2	0
Coatesville Svg Bk	Coatesville	37.5	0.019	1	4,981	12	\$100M-500M	10.0	39	3	0
Haverford TC	Radnor	37.5	0.039	1	4,664	13	\$100M-500M	10.0	103	3	0
Second FS & LA of Philadelph	Philadelphia	37.5	0.059	1	902	2	<\$100M	10.0	0	0	0
Apollo TC	Apollo	35.0	0.067	0.622	8,078	125	\$100M-500M	57.5	2,338	101	0
Huntingdon Svg Bk	Huntingdon	35.0	0.039	1	454	10	<\$100M	55.0	454	10	0
Community NB of Northwestern	Albion	35.0	0.033	0.978	2,234	64	<\$100M	52.5	919	55	0
Compass Federal Savings Bank	Wilmerding	35.0	0.023	1	1,026	9	<\$100M	52.5	1,026	9	0

Table 3A Expanded. Small Business Lending Institutions in Pennsylvania 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)
Public Svg Bk	Willow Grove	35.0	0.046	1	1,239	12	<\$100M	45.0	411	6	0
Cambria County FS & LA	Cresson	35.0	0.038	0.969	1,567	23	<\$100M	42.5	497	14	0
Nesquehoning Svg Bk	Nesquehoning	35.0	0.038	1	1,045	14	<\$100M	42.5	286	8	0
Progressive-Home FS & LA	Pittsburgh	35.0	0.017	1	1,253	17	<\$100M	35.0	308	14	0
Croydon Svg Bk	Croydon	35.0	0.06	1	473	4	<\$100M	35.0	88	2	0
Sewickley Svg Bk	Sewickley	35.0	0.025	0.93	6,370	36	\$100M-500M	30.0	813	16	0
Tioga Franklin Svg Bk	Philadelphia	35.0	0.035	1	589	6	<\$100M	30.0	101	2	0
East Prospect St Bk	East Prospect	35.0	0.025	0.999	1,480	17	<\$100M	25.0	159	9	0
Milton Savings Bank	Milton	32.5	0.048	0.899	2,305	33	<\$100M	50.0	876	24	0
Westmoreland FS & LA	Latrobe	32.5	0.001	1	225	6	\$100M-500M	40.0	225	6	0
C&G Svg Bk	Altoona	32.5	0.006	1	724	9	\$100M-500M	37.5	252	6	0
West View Svg Bk	Pittsburgh	32.5	0.018	0.787	7,454	49	\$100M-500M	25.0	629	20	0
American Home Bk NA	Mountville	32.5	0.028	0.958	4,471	21	\$100M-500M	17.5	259	4	0
Washington Savings Association	Philadelphia	32.5	0.008	1	1,321	9	\$100M-500M	15.0	80	2	0
Harleysville Svg Bk	Harleysville	32.5	0.003	1	2,025	6	\$500M-\$1B	12.5	78	1	0
Slovenian S & LA of Canonsbu	Strabane	32.5	0.028	0.799	4,941	13	\$100M-500M	10.0	128	3	0
Keystone St Svg Bk	Sharpsburg	32.5	0.023	1	581	5	<\$100M	10.0	13	2	0
Marquette Svg Bk	Erie	30.0	0.001	1	574	7	\$100M-500M	37.5	574	7	0
Laurel Svg Bk	Allison Park	30.0	0.005	0.917	1,563	25	\$100M-500M	32.5	245	19	0
First FS & LA of Bucks Co	Bristol	30.0	0.022	0.66	10,873	41	\$500M-\$1B	15.0	324	8	0
Atlantic Central Bkr Bk	Camp Hill	30.0	0.044	0.095	17,537	54	\$100M-500M	10.0	21	1	0
Bally Svg Bk	Bally	30.0	0.003	1	82	1	<\$100M	10.0	0	0	0
Merchants NB	Kittanning	27.5	0.064	0.381	10,593	124	\$100M-500M	40.0	2,065	70	0
Manor NB	Manor	27.5	0.001	1	12	1	<\$100M	32.5	12	1	0
First FS & LA of Greene Co	Waynesburg	27.5	0.01	0.691	6,135	38	\$500M-\$1B	30.0	771	17	0
Huntingdon Valley Bk	Huntingdon Valley	22.5	0.017	0.688	2,945	22	\$100M-500M	17.5	204	7	0
Port Richmond Svg	Philadelphia	20.0	0.043	0.397	2,124	35	<\$100M	42.5	666	22	0
First Federal Savings Bank	Monessen	20.0	0.014	0.577	3,967	34	\$100M-500M	27.5	606	18	0
Fox Chase Bank	Hatboro	17.5	0.007	0.27	6,194	22	\$500M-\$1B	10.0	177	2	0
Sharon Svg Bk	Darby	15.0	0.008	0.387	1,516	16	\$100M-500M	27.5	399	14	0.001
Morton Savings Bank	Morton	10.0	0	0	0	0	<\$100M	10.0	0	0	0
Hatboro Federal Savings Fa	Hatboro	NR	0	.	0	0	\$100M-500M	NR	0	0	0
Citizens Savings Bank	Clarks Summit	NR	0	.	0	0	\$100M-500M	NR	0	0	0
SEI Private Trust Company	Oaks	NR	0	.	0	0	<\$100M	NR	0	0	0
Farmers Bldg & Svg Bk	Rochester	NR	0	.	0	0	<\$100M	NR	0	0	0
American Eagle Savings Bank	Boothwyn	NR	0	.	0	0	<\$100M	NR	0	0	0
Chelton Hills Svg Bk	Abington	NR	0	.	0	0	<\$100M	NR	0	0	0
ELK County S & LA	Ridgway	NR	0	.	0	0	<\$100M	NR	0	0	0
Northwood Svg Bk	Philadelphia	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/.

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

Name	City	Small Business Lending (<\$1M)					Institution Asset Size	Micro-Business Lending (<\$100k)			CRD/TA (10)
		Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL\$ (1000) (4)	LSBL# (5)		Total Rank (7)	SSBL\$ (1000) (8)	SSBL# (9)	

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 Pennsylvania Using Call Report Data, June 2005

Name of Lending Institutions	State	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1000) (8)	LSBL# (9)	CRD/TA (10)
County NB	PA	95.0	0.098	0.242	72,539	1,516	\$500M-\$1B	80.0	180,556	2,050	0.004
CSB Bk	PA	95.0	0.141	0.317	28,839	623	\$100M-500M	77.5	66,268	777	0
Guard Security Bank	PA	95.0	0.146	1	12,322	1,514	<\$100M	75.0	12,322	1,514	0
Community B&TC	PA	92.5	0.068	0.185	35,920	1,710	\$500M-\$1B	77.5	120,226	2,263	0.002
Mercer Cty St Bk	PA	92.5	0.08	0.385	19,837	843	\$100M-500M	77.5	50,737	1,000	0
Peoples St Bk of Wyalusing	PA	92.5	0.096	0.347	16,448	737	\$100M-500M	75.0	43,056	873	0.002
Elderton St Bk	PA	90.0	0.114	0.352	15,208	1,208	\$100M-500M	85.0	43,198	1,389	0
First Citizens NB	PA	90.0	0.056	0.285	28,363	877	\$500M-\$1B	80.0	88,596	1,184	0.003
Eureka Bank	PA	90.0	0.306	1	27,824	246	<\$100M	77.5	27,824	246	0
Bank of Canton	PA	90.0	0.248	1	17,344	297	<\$100M	70.0	17,344	297	0
Hamlin B&TC	PA	90.0	0.061	1	23,352	601	\$100M-500M	62.5	23,352	601	0
Community St Bk of Orbisonia	PA	90.0	0.094	1	17,027	361	\$100M-500M	57.5	17,027	361	0
Bank of Lancaster Cty NA	PA	87.5	0.057	0.133	97,499	3,519	\$1B-\$10B	85.0	473,289	5,547	0
Leesport Bk	PA	87.5	0.042	0.141	37,581	1,338	\$500M-\$1B	85.0	193,890	1,848	0
Bank of Hanover & TC	PA	87.5	0.043	0.142	31,898	1,546	\$500M-\$1B	77.5	147,138	2,078	0
Peoples NB	PA	87.5	0.048	0.175	18,415	627	\$100M-500M	70.0	73,574	897	0
Union NB of MT Carmel	PA	87.5	0.188	1	18,176	234	<\$100M	65.0	18,176	234	0
Gratz NB	PA	87.5	0.133	1	13,522	325	\$100M-500M	62.5	13,522	325	0
Citizens TC	PA	87.5	0.108	1	15,371	264	\$100M-500M	60.0	15,371	264	0
Legacy Bk	PA	85.0	0.073	0.13	26,949	779	\$100M-500M	80.0	137,132	1,255	0
Honesdale NB	PA	85.0	0.055	0.171	19,558	770	\$100M-500M	80.0	86,514	1,089	0.002
First Nat Cmnty Bk	PA	85.0	0.055	0.111	52,394	1,807	\$500M-\$1B	77.5	215,551	2,435	0
Somerset TC	PA	85.0	0.047	0.149	19,740	885	\$100M-500M	77.5	92,528	1,235	0.005
Iron & Glass Bk	PA	85.0	0.069	0.151	19,691	591	\$100M-500M	77.5	91,832	918	0
Woodlands Bk	PA	85.0	0.069	0.23	13,126	437	\$100M-500M	75.0	47,801	590	0
Ephrata NB	PA	85.0	0.033	0.173	18,256	1,088	\$500M-\$1B	67.5	69,966	1,377	0
Citizens & Northern Bk	PA	85.0	0.03	0.165	32,750	1,266	\$1B-\$10B	62.5	106,516	1,664	0.008
First NB of Port Allegany	PA	85.0	0.122	1	11,370	171	<\$100M	57.5	11,370	171	0
Minersville Safe Deposit B&T	PA	85.0	0.111	1	11,324	200	\$100M-500M	55.0	11,324	200	0
Columbia Cty Farmers NB	PA	82.5	0.049	0.224	11,231	389	\$100M-500M	80.0	49,594	553	0
Commerce Bk Harrisburg NA	PA	82.5	0.034	0.125	48,744	1,015	\$1B-\$10B	77.5	253,333	1,773	0
Jersey Shore St Bk	PA	82.5	0.04	0.166	22,173	936	\$500M-\$1B	72.5	86,055	1,236	0
Farmers NB	PA	82.5	0.057	0.229	15,414	537	\$100M-500M	72.5	54,989	750	0
Pocono Cmnty Bk	PA	82.5	0.092	0.269	11,603	223	\$100M-500M	72.5	38,856	339	0
Omega Bk NA	PA	82.5	0.032	0.099	62,566	3,027	\$1B-\$10B	70.0	278,984	3,985	0
Kishacoquillas Valley NB	PA	82.5	0.05	0.166	19,603	573	\$100M-500M	70.0	79,151	831	0
First United NB	PA	82.5	0.052	0.363	8,838	427	\$100M-500M	67.5	24,375	532	0
Dime Bk	PA	80.0	0.064	0.118	22,275	863	\$100M-500M	77.5	112,471	1,238	0
First NB of PA	PA	80.0	0.026	0.107	145,834	6,984	\$1B-\$10B	75.0	815,428	10,501	0
Old Forge Bk	PA	80.0	0.05	0.171	10,909	725	\$100M-500M	75.0	50,886	967	0

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

Name of Lending Institutions	State	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1000) (8)	LSBL# (9)	CRD/TA (10)
Earthstar Bk	PA	80.0	0.058	0.306	9,885	368	\$100M-500M	70.0	31,223	475	0.002
Mifflinburg B&TC	PA	80.0	0.042	0.172	11,298	629	\$100M-500M	67.5	45,911	841	0
Northwest Svg Bk	PA	80.0	0.015	0.149	97,925	2,933	\$1B-\$10B	65.0	418,413	7,627	0.001
National City Bk of PA	PA	80.0	0.023	0.134	369,442	27,281	\$50B-\$10B	62.5	1,084,351	31,035	0
Clarion County Community Bk	PA	80.0	0.134	0.578	4,673	151	<\$100M	62.5	8,090	169	0
First NB of Minersville	PA	80.0	0.082	1	7,255	148	<\$100M	50.0	7,255	148	0
S&T Bk	PA	77.5	0.033	0.071	100,228	2,955	\$1B-\$10B	95.0	1,418,711	8,750	0.006
National Penn Bk	PA	77.5	0.028	0.082	124,874	5,107	\$1B-\$10B	75.0	821,090	7,357	0
Luzerne NB	PA	77.5	0.044	0.198	7,925	259	\$100M-500M	75.0	39,895	380	0
Fidelity Deposit & Discount	PA	77.5	0.041	0.117	21,624	878	\$500M-\$1B	72.5	109,475	1,327	0
Marion Center Bk	PA	77.5	0.047	0.172	8,951	422	\$100M-500M	72.5	43,274	583	0
Community Bk NA	PA	77.5	0.035	0.172	11,610	338	\$100M-500M	65.0	52,416	522	0
Swineford NB	PA	77.5	0.03	0.186	7,807	385	\$100M-500M	60.0	30,979	531	0.004
First NB of Mifflintown	PA	77.5	0.033	0.249	8,467	336	\$100M-500M	55.0	25,186	432	0
Turbotville NB	PA	77.5	0.066	1	5,672	205	<\$100M	52.5	5,672	205	0
First NB of Berwick	PA	75.0	0.027	0.113	13,786	1,316	\$500M-\$1B	75.0	86,012	1,723	0
Parkvale Svg Bk	PA	75.0	0.012	0.144	22,072	1,343	\$1B-\$10B	72.5	144,204	1,745	0
First NB of Greencastle	PA	75.0	0.032	0.168	9,996	563	\$100M-500M	72.5	51,068	982	0.003
Farmers NB	PA	75.0	0.052	0.154	7,556	254	\$100M-500M	67.5	36,829	404	0
First Columbia B&TC	PA	75.0	0.037	0.19	9,539	338	\$100M-500M	62.5	37,791	446	0
Citizens NB	PA	75.0	0.073	1	4,082	89	<\$100M	42.5	4,082	89	0
Harleysville NB&TC	PA	72.5	0.021	0.072	61,766	2,347	\$1B-\$10B	72.5	436,556	3,858	0.004
Wayne Bk	PA	72.5	0.034	0.102	14,254	612	\$100M-500M	72.5	87,888	953	0
Firsttrust Svg Bk	PA	72.5	0.027	0.065	55,661	940	\$1B-\$10B	70.0	320,143	2,099	0
East Penn Bk	PA	72.5	0.036	0.098	13,819	427	\$100M-500M	70.0	83,268	684	0.004
Vartan NB	PA	72.5	0.069	0.17	5,319	173	<\$100M	67.5	26,874	264	0
Community First Bk NA	PA	72.5	0.057	0.249	4,003	171	<\$100M	62.5	15,311	222	0.004
Jonestown B&TC	PA	72.5	0.029	0.247	6,216	260	\$100M-500M	57.5	22,886	366	0
Juniata Valley Bk	PA	72.5	0.02	0.192	8,145	412	\$100M-500M	55.0	31,857	532	0
Orrstown Bk	PA	70.0	0.028	0.087	16,135	649	\$500M-\$1B	77.5	120,638	1,134	0
New Tripoli Bk	PA	70.0	0.029	0.177	7,024	264	\$100M-500M	72.5	39,662	394	0.002
Penn Security B&TC	PA	70.0	0.023	0.131	13,068	466	\$500M-\$1B	67.5	72,917	755	0.005
Mid Penn Bk	PA	70.0	0.037	0.096	15,130	439	\$100M-500M	65.0	79,819	751	0
Sovereign Bank	PA	70.0	0.016	0.067	945,119	32,393	>\$50B	62.5	4,192,192	46,186	0
Hoblitzell NB of Hyndman	PA	70.0	0.05	0.281	3,554	121	<\$100M	62.5	12,639	176	0
1st Summit Bk	PA	70.0	0.025	0.128	9,772	404	\$100M-500M	57.5	46,967	586	0.002
Mars NB	PA	70.0	0.03	0.131	8,147	280	\$100M-500M	57.5	39,709	430	0
First NB of Newport	PA	70.0	0.039	0.281	4,759	137	\$100M-500M	57.5	16,733	188	0
Allegheny Valley Bk	PA	67.5	0.029	0.128	8,951	288	\$100M-500M	80.0	69,885	453	0.002
Fulton Bk	PA	67.5	0.016	0.052	70,523	2,995	\$1B-\$10B	65.0	486,040	5,653	0.007
First Commonwealth Bk	PA	67.5	0.013	0.058	81,107	2,793	\$1B-\$10B	62.5	441,005	4,542	0

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

Name of Lending Institutions	State	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1000) (8)	LSBL# (9)	CRD/TA (10)
Dollar Bank FSB	PA	67.5	0.008	0.092	41,750	2,446	\$1B-\$10B	62.5	235,259	3,186	0.001
Commercial Bk & TR of PA	PA	67.5	0.025	0.098	7,845	385	\$100M-500M	60.0	45,743	601	0
Lafayette Ambassador Bk	PA	65.0	0.02	0.054	24,868	1,218	\$1B-\$10B	72.5	191,391	2,098	0.003
Citizens NB	PA	65.0	0.026	0.06	12,161	549	\$100M-500M	72.5	109,214	970	0
Lebanon Valley Farmers Bk	PA	65.0	0.018	0.076	13,255	672	\$500M-\$1B	67.5	99,727	1,197	0.004
Irwin B&TC	PA	65.0	0.021	0.089	13,963	603	\$500M-\$1B	67.5	94,377	1,005	0
Merchants NB of Bangor	PA	65.0	0.025	0.15	6,819	213	\$100M-500M	67.5	42,292	384	0
Susquehanna Bk PA	PA	65.0	0.013	0.045	29,954	1,418	\$1B-\$10B	65.0	205,514	2,301	0
Washington Federal Savings B	PA	65.0	0.017	0.12	11,310	317	\$500M-\$1B	62.5	66,357	474	0
Mifflin Cty Svg Bk	PA	65.0	0.043	0.222	3,573	121	<\$100M	62.5	16,086	170	0
PNC Bk NA	PA	65.0	0.011	0.046	880,152	31,144	>\$50B	57.5	2,805,497	39,720	0.008
First NB&TC Newtown	PA	65.0	0.024	0.109	15,257	302	\$500M-\$1B	55.0	66,969	488	0
West Milton St Bk	PA	65.0	0.024	0.182	5,388	206	\$100M-500M	52.5	20,918	274	0
FNB Bk NA	PA	65.0	0.02	0.152	5,639	290	\$100M-500M	50.0	23,993	386	0.003
First NB of Lilly	PA	65.0	0.077	1	1,826	44	<\$100M	45.0	1,826	44	0
Metropolitan Svg Bk	PA	65.0	0.1	1	1,406	17	<\$100M	45.0	1,406	17	0
Polonia Bank	PA	65.0	0.025	1	4,399	43	\$100M-500M	42.5	4,399	43	0
Enterprise Bk	PA	62.5	0.056	0.088	6,930	161	\$100M-500M	80.0	74,640	441	0
Asian Bk	PA	62.5	0.085	0.109	4,915	84	<\$100M	72.5	41,687	269	0
Community Bks	PA	62.5	0.014	0.041	27,031	990	\$1B-\$10B	65.0	233,347	1,899	0
Blue Ball NB	PA	62.5	0.018	0.047	21,956	1,082	\$1B-\$10B	65.0	154,820	1,623	0
Union Nat Cmnty Bk	PA	62.5	0.02	0.087	8,661	525	\$100M-500M	65.0	63,349	866	0
Reliance Svg Bk	PA	62.5	0.025	0.107	6,915	300	\$100M-500M	62.5	45,029	463	0
Citizens Bk of PA	PA	62.5	0.008	0.055	249,218	8,560	\$50B-\$10B	57.5	1,151,267	12,655	0.029
Mellon Bk NA	PA	62.5	0.005	0.061	102,656	8,757	\$50B-\$10B	55.0	428,843	10,552	0
First NB of Palmerton	PA	62.5	0.021	0.11	10,102	288	\$100M-500M	55.0	53,832	497	0
Indiana First Svg Bk	PA	62.5	0.018	0.29	3,170	142	\$100M-500M	55.0	10,924	188	0
Greenville Svg Bk	PA	62.5	0.026	0.25	3,628	82	\$100M-500M	55.0	14,484	116	0
First NB of Marysville	PA	62.5	0.029	0.21	3,013	112	\$100M-500M	47.5	11,584	152	0
Slovenian S&LA of Franklin-C	PA	62.5	0.025	1	2,502	51	<\$100M	42.5	2,502	51	0
First NB of Liverpool	PA	62.5	0.043	0.532	1,490	54	<\$100M	40.0	2,587	64	0
National Bk of North East	PA	60.0	0.046	0.105	2,961	131	<\$100M	67.5	26,510	245	0.003
Wilmington TR of PA	PA	60.0	0.018	0.047	16,254	567	\$500M-\$1B	65.0	129,877	1,028	0
Bucks Cty Bk	PA	60.0	0.058	0.128	3,294	76	<\$100M	62.5	20,530	132	0
Landmark Cmnty Bk	PA	60.0	0.04	0.105	4,377	131	\$100M-500M	60.0	28,557	224	0
Keystone Nazareth B&TC	PA	60.0	0.007	0.062	20,752	738	\$1B-\$10B	57.5	154,593	1,339	0
Muncy B&TC	PA	60.0	0.019	0.144	2,945	152	\$100M-500M	52.5	17,835	226	0
Ameriserv FNCL Bk	PA	60.0	0.015	0.063	14,344	504	\$500M-\$1B	50.0	64,214	710	0
Pennsylvania St Bk	PA	57.5	0.025	0.062	6,430	299	\$100M-500M	75.0	67,190	558	0
Univest NB&TC	PA	57.5	0.012	0.032	20,422	917	\$1B-\$10B	70.0	248,353	1,933	0
First NB of Chester Cty	PA	57.5	0.016	0.038	13,253	584	\$500M-\$1B	70.0	141,699	1,129	0

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

Name of Lending Institutions	State	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1000) (8)	LSBL# (9)	CRD/TA (10)
United Bk of Philadelphia	PA	57.5	0.039	0.127	2,784	88	<\$100M	67.5	21,980	157	0.002
Adams Cty NB	PA	57.5	0.012	0.092	10,712	413	\$500M-\$1B	62.5	79,758	707	0
Fulton Cty NB&TC	PA	57.5	0.022	0.123	3,035	152	\$100M-500M	62.5	23,307	249	0
Portage NB	PA	57.5	0.022	0.118	4,781	213	\$100M-500M	57.5	30,854	326	0
Mauch Chunk TC	PA	57.5	0.016	0.119	4,805	196	\$100M-500M	55.0	29,829	299	0
Union B&TC	PA	57.5	0.026	0.131	3,225	110	\$100M-500M	55.0	18,668	177	0
Farmers & Mrch TC of Chmrsbr	PA	57.5	0.016	0.064	9,216	424	\$500M-\$1B	52.5	56,364	678	0
Northumberland NB	PA	57.5	0.013	0.234	3,958	189	\$100M-500M	52.5	16,894	282	0
ESB Bk	PA	57.5	0.005	0.13	9,677	351	\$1B-\$10B	47.5	44,198	494	0.001
Union Bldg & Loan Svg Bk	PA	57.5	0.043	1	1,423	15	<\$100M	42.5	1,423	15	0
Apollo TC	PA	57.5	0.019	0.18	2,338	101	\$100M-500M	35.0	8,078	125	0
Premier Bk	PA	55.0	0.016	0.033	8,388	375	\$500M-\$1B	75.0	147,940	917	0
First NB Fredericksburg	PA	55.0	0.025	0.114	3,799	140	\$100M-500M	70.0	33,193	241	0.006
Quaint Oak SB	PA	55.0	0.034	0.185	1,823	25	<\$100M	60.0	9,856	51	0
Commerce Bk PA NA	PA	55.0	0.004	0.034	22,815	958	\$1B-\$10B	52.5	131,586	1,608	0
Fidelity Svg Bk	PA	55.0	0.012	0.09	7,829	263	\$500M-\$1B	50.0	47,603	450	0
Jim Thorpe Nb	PA	55.0	0.02	0.242	2,165	67	\$100M-500M	45.0	8,369	99	0
Huntingdon Svg Bk	PA	55.0	0.039	1	454	10	<\$100M	35.0	454	10	0
New Century Bk	PA	52.5	0.027	0.087	4,296	103	\$100M-500M	67.5	43,276	243	0
Greater Delaware Valley Svg	PA	52.5	0.02	0.072	7,713	145	\$100M-500M	65.0	66,936	382	0
Halifax NB	PA	52.5	0.028	0.141	1,960	46	<\$100M	55.0	13,603	83	0
First NB of Mercersburg	PA	52.5	0.023	0.129	2,721	98	\$100M-500M	47.5	15,677	160	0
Smithfield St Bk	PA	52.5	0.009	0.317	2,277	113	\$100M-500M	37.5	6,375	139	0
Community NB of Northwestern	PA	52.5	0.014	0.402	919	55	<\$100M	35.0	2,234	64	0
Compass Federal Savings Bank	PA	52.5	0.023	1	1,026	9	<\$100M	35.0	1,026	9	0
Embassy Bk For The Lehigh VA	PA	50.0	0.023	0.074	4,174	153	\$100M-500M	72.5	50,729	331	0
Bryn Mawr TC	PA	50.0	0.013	0.033	9,217	374	\$500M-\$1B	67.5	138,653	927	0
York Traditions Bk	PA	50.0	0.032	0.076	2,518	87	<\$100M	65.0	27,546	199	0
Peoples Bk A Codorus Valley	PA	50.0	0.018	0.05	7,699	239	\$100M-500M	60.0	66,723	476	0
Berkshire Bk	PA	50.0	0.03	0.118	2,028	61	<\$100M	60.0	16,369	119	0
Clearfield B&TC	PA	50.0	0.018	0.072	5,551	229	\$100M-500M	52.5	40,259	367	0
Neffs NB	PA	50.0	0.011	0.139	2,401	106	\$100M-500M	50.0	17,315	156	0
Dwelling House S & LA	PA	50.0	0.025	0.446	511	11	<\$100M	40.0	1,147	15	0
Milton Savings Bank	PA	50.0	0.018	0.342	876	24	<\$100M	32.5	2,305	33	0
First NB In Fleetwood	PA	47.5	0.016	0.102	2,529	93	\$100M-500M	57.5	22,588	168	0
Quakertown NB	PA	47.5	0.012	0.051	7,068	327	\$500M-\$1B	55.0	61,891	575	0
Brentwood Bk	PA	47.5	0.011	0.096	4,269	152	\$100M-500M	55.0	33,781	293	0
First NB Mcconnellsburg	PA	47.5	0.016	0.091	2,888	167	\$100M-500M	47.5	20,342	233	0
Herndon NB	PA	47.5	0.02	0.246	548	24	<\$100M	42.5	2,225	38	0
Province Bank FSB	PA	47.5	0.014	0.183	998	27	<\$100M	40.0	4,750	41	0
First Keystone Bank	PA	45.0	0.008	0.056	4,583	190	\$500M-\$1B	77.5	82,283	336	0.001

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

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Nittany Bank	PA	45.0	0.013	0.071	4,207	186	\$100M-500M	62.5	46,439	329	0
Affinity Bk of PA	PA	45.0	0.016	0.127	1,522	54	<\$100M	45.0	9,698	95	0
Phoenixville Federal Bank An	PA	45.0	0.013	0.106	4,087	52	\$100M-500M	40.0	24,137	126	0.003
Liberty Savings Bank F.S.B.	PA	45.0	0.015	0.524	378	10	<\$100M	37.5	721	12	0.008
Public Svg Bk	PA	45.0	0.015	0.332	411	6	<\$100M	35.0	1,239	12	0
Third Federal Bank	PA	42.5	0.008	0.058	5,020	123	\$500M-\$1B	75.0	86,716	247	0.002
Altoona First Svg Bk	PA	42.5	0.016	0.088	2,675	83	\$100M-500M	70.0	30,506	148	0
First Cornerstone Bk	PA	42.5	0.024	0.06	2,878	67	\$100M-500M	67.5	41,338	199	0
Stonebridge Bk	PA	42.5	0.012	0.062	4,252	134	\$100M-500M	57.5	47,027	303	0.001
Willow Grove Bank	PA	42.5	0.008	0.054	7,504	180	\$500M-\$1B	52.5	68,533	404	0
United-Amer Svg Bk	PA	42.5	0.018	0.13	712	17	<\$100M	52.5	5,460	37	0
Standard Bk Pasb	PA	42.5	0.009	0.123	2,400	85	\$100M-500M	40.0	14,729	135	0
Cambria County FS & LA	PA	42.5	0.012	0.307	497	14	<\$100M	35.0	1,567	23	0
Nesquehoning Svg Bk	PA	42.5	0.01	0.274	286	8	<\$100M	35.0	1,045	14	0
Port Richmond Svg	PA	42.5	0.013	0.125	666	22	<\$100M	20.0	2,124	35	0
Meridian Bk	PA	40.0	0.02	0.076	1,418	20	<\$100M	50.0	13,436	56	0
North Penn Bk	PA	40.0	0.018	0.075	1,611	46	<\$100M	45.0	14,287	94	0
St Edmond S Federal Savings	PA	40.0	0.008	0.172	1,011	20	\$100M-500M	40.0	5,688	37	0
Scottdale B&TC	PA	40.0	0.011	0.089	2,043	63	\$100M-500M	37.5	13,031	108	0.001
Westmoreland FS & LA	PA	40.0	0.001	1	225	6	\$100M-500M	32.5	225	6	0
Merchants NB	PA	40.0	0.013	0.074	2,065	70	\$100M-500M	27.5	10,593	124	0
Republic First Bk	PA	37.5	0.006	0.022	5,021	133	\$500M-\$1B	47.5	63,617	290	0
MT. Troy Bank	PA	37.5	0.01	0.138	745	12	<\$100M	47.5	5,403	24	0
Royal Bk America	PA	37.5	0.005	0.02	6,041	124	\$1B-\$10B	45.0	63,566	290	0
C&G Svg Bk	PA	37.5	0.002	0.348	252	6	\$100M-500M	32.5	724	9	0
Marquette Svg Bk	PA	37.5	0.001	1	574	7	\$100M-500M	30.0	574	7	0
Malvern Federal Savings Bank	PA	35.0	0.008	0.037	3,677	74	\$100M-500M	65.0	70,554	256	0
Iron Wkrs Svg Bk	PA	35.0	0.013	0.08	1,687	31	\$100M-500M	52.5	18,563	91	0
Charleroi Federal Savings B	PA	35.0	0.006	0.072	2,121	73	\$100M-500M	50.0	27,589	146	0.002
William Penn Bank FSB	PA	35.0	0.01	0.083	2,505	38	\$100M-500M	47.5	23,471	113	0
First Svg Bk of Perkasio	PA	35.0	0.004	0.043	3,802	125	\$500M-\$1B	45.0	46,236	287	0
First Star Svg Bk	PA	35.0	0.006	0.043	3,579	83	\$500M-\$1B	45.0	43,991	220	0
Abington Svg Bk	PA	35.0	0.004	0.046	3,226	90	\$500M-\$1B	42.5	41,875	234	0
ESSA Bank & Trust	PA	35.0	0.003	0.077	2,181	54	\$500M-\$1B	37.5	19,630	113	0
Prudential Svg Bk	PA	35.0	0.003	0.126	1,284	25	\$100M-500M	37.5	9,246	52	0
Progressive-Home FS & LA	PA	35.0	0.004	0.246	308	14	<\$100M	35.0	1,253	17	0
Croydon Svg Bk	PA	35.0	0.011	0.186	88	2	<\$100M	35.0	473	4	0
Eagle NB	PA	32.5	0.012	0.042	1,579	54	\$100M-500M	57.5	27,713	135	0
First Penn Bk	PA	32.5	0.007	0.026	3,793	77	\$500M-\$1B	55.0	64,900	278	0.01
American Bk	PA	32.5	0.005	0.021	2,753	102	\$500M-\$1B	52.5	61,007	290	0.001
United Svg Bk	PA	32.5	0.005	0.115	1,064	42	\$100M-500M	45.0	9,279	88	0

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

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Beneficial MSB	PA	32.5	0.002	0.013	4,106	98	\$1B-\$10B	42.5	76,926	308	0
Fidelity S & LA Of Bucks Co	PA	32.5	0.005	0.163	329	8	<\$100M	40.0	2,017	15	0
Laurel Svg Bk	PA	32.5	0.001	0.144	245	19	\$100M-500M	30.0	1,563	25	0
Manor NB	PA	32.5	0.001	1	12	1	<\$100M	27.5	12	1	0
Nova Svg Bk	PA	30.0	0.007	0.026	2,802	77	\$100M-500M	85.0	107,749	296	0
Integrity Bk	PA	30.0	0.012	0.032	1,886	41	\$100M-500M	67.5	49,379	138	0
DNB First NA	PA	30.0	0.005	0.019	2,437	59	\$100M-500M	50.0	56,968	246	0
Armstrong County B & LA	PA	30.0	0.003	0.134	224	4	<\$100M	37.5	1,670	10	0
Sewickley Svg Bk	PA	30.0	0.003	0.119	813	16	\$100M-500M	35.0	6,370	36	0
Tioga Franklin Svg Bk	PA	30.0	0.006	0.171	101	2	<\$100M	35.0	589	6	0
First FS & LA of Greene Co	PA	30.0	0.001	0.087	771	17	\$500M-\$1B	27.5	6,135	38	0
Gateway Bk of PA	PA	27.5	0.011	0.069	609	14	<\$100M	57.5	8,845	41	0
National Bk of Malvern	PA	27.5	0.007	0.044	835	24	\$100M-500M	47.5	16,047	81	0
Investment Svg Bk	PA	27.5	0.006	0.093	582	13	\$100M-500M	42.5	6,190	42	0.005
Bank of Landisburg	PA	27.5	0.002	0.098	362	11	\$100M-500M	37.5	3,709	28	0
First Federal Savings Bank	PA	27.5	0.002	0.088	606	18	\$100M-500M	20.0	3,967	34	0
Sharon Svg Bk	PA	27.5	0.002	0.102	399	14	\$100M-500M	15.0	1,516	16	0.001
Pennsylvania Bus Bk	PA	25.0	0.009	0.021	1,512	46	\$100M-500M	62.5	44,388	180	0
Allegiance Bk of North Ameri	PA	25.0	0.008	0.03	828	28	\$100M-500M	55.0	20,077	97	0
First FNCL Bk	PA	25.0	0.003	0.011	2,275	35	\$500M-\$1B	52.5	85,339	239	0.001
Slovak Svg Bk	PA	25.0	0.009	0.071	505	8	<\$100M	47.5	7,099	31	0
Ambler Svg Bk	PA	25.0	0.004	0.043	916	26	\$100M-500M	37.5	13,958	69	0
County Savings Bank	PA	25.0	0.003	0.124	176	2	<\$100M	37.5	1,419	8	0
East Prospect St Bk	PA	25.0	0.003	0.107	159	9	<\$100M	35.0	1,480	17	0
West View Svg Bk	PA	25.0	0.001	0.066	629	20	\$100M-500M	32.5	7,454	49	0
Penn Liberty Bk	PA	17.5	0.004	0.018	623	13	\$100M-500M	40.0	18,104	71	0
American Home Bk NA	PA	17.5	0.002	0.056	259	4	\$100M-500M	32.5	4,471	21	0
Huntingdon Valley Bk	PA	17.5	0.001	0.048	204	7	\$100M-500M	22.5	2,945	22	0
Washington Savings Associati	PA	15.0	0.001	0.061	80	2	\$100M-500M	32.5	1,321	9	0
First FS & LA of Bucks Co	PA	15.0	0.001	0.02	324	8	\$500M-\$1B	30.0	10,873	41	0
Harleysville Svg Bk	PA	12.5	0	0.039	78	1	\$500M-\$1B	32.5	2,025	6	0
First Resource Bk	PA	10.0	0.001	0.004	24	1	<\$100M	57.5	5,735	18	0
Philadelphia TC	PA	10.0	0.001	0.004	28	1	<\$100M	40.0	4,455	15	0
Coatesville Svg Bk	PA	10.0	0	0.008	39	3	\$100M-500M	37.5	4,981	12	0
Haverford TC	PA	10.0	0.001	0.022	103	3	\$100M-500M	37.5	4,664	13	0
Second FS & LA of Philadelph	PA	10.0	0	0	0	0	<\$100M	37.5	902	2	0
Slovenian S & LA of Canonsbu	PA	10.0	0.001	0.021	128	3	\$100M-500M	32.5	4,941	13	0
Keystone St Svg Bk	PA	10.0	0.001	0.022	13	2	<\$100M	32.5	581	5	0
Atlantic Central Bkr Bk	PA	10.0	0	0	21	1	\$100M-500M	30.0	17,537	54	0
Bally Svg Bk	PA	10.0	0	0	0	0	<\$100M	30.0	82	1	0
Fox Chase Bank	PA	10.0	0	0.008	177	2	\$500M-\$1B	17.5	6,194	22	0

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

Name of Lending Institutions	State	Micro Business Lending (<\$100k)					Institution Asset Size (6)	Small Business Lending (<\$1M)			
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1000) (4)	SSBL# (5)		Total Rank (7)	LSBL\$ (1000) (8)	LSBL# (9)	CRD/TA (10)
Morton Savings Bank	PA	10.0	0	0	0	0	<\$100M	10.0	0	0	0
Hatboro Federal Savings FA	PA	NR	0	.	0	0	\$100M-500M	NR	0	0	0
Citizens Savings Bank	PA	NR	0	.	0	0	\$100M-500M	NR	0	0	0
SEI Private Trust Company	PA	NR	0	.	0	0	<\$100M	NR	0	0	0
Farmers Bldg & Svg Bk	PA	NR	0	.	0	0	<\$100M	NR	0	0	0
American Eagle Savings Bank	PA	NR	0	.	0	0	<\$100M	NR	0	0	0
Chelten Hills Svg Bk	PA	NR	0	.	0	0	<\$100M	NR	0	0	0
ELK County S & LA	PA	NR	0	.	0	0	<\$100M	NR	0	0	0
Northwood Svg Bk	PA	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/.

Source: U.S Small Business Administration, office of Advocacy, office of Economic Research, from the call report data collected by the Federal Reserve.