

Table 1. Small Business Lending in Pennsylvania, June 1998

Bank Name	Location	Total Rank	Rank LSBL/TA	Rank LSBL/TBL	Rank LSBL (\$)	Rank LSBL(#)	Rank Bnk Asset Sz.	Rank by Bnk Sz.	LSBL\$	LSBL#	Total Rank MSBL	Total Rank SSBL
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
NATIONAL PENN BK	BOYERTOWN	92.5	25.0	17.5	25.0	25.0	\$1B-\$10B	1	478,178	3,882	82.5	75.0
PIONEER AMERICAN BK NA	CARBONDALE	92.5	20.0	25.0	22.5	25.0	\$100M-500M	1	79,057	1,809	100.0	100.0
OLD FORGE BK	OLD FORGE	87.5	25.0	25.0	17.5	20.0	\$100M-500M	2	45,067	795	92.5	97.5
FIRST NB OF LEESPORT	LEESPORT	85.0	22.5	25.0	17.5	20.0	\$100M-500M	3	49,545	743	92.5	97.5
IRON & GLASS BK	PITTSBURGH	82.5	25.0	15.0	20.0	22.5	\$100M-500M	4	60,072	1,032	82.5	80.0
FIRST COMMERCIAL BK OF PHILA	PHILADELPHIA	80.0	25.0	25.0	17.5	12.5	<\$100M	1	48,680	374	70.0	62.5
PRIME BK	PHILADELPHIA	80.0	22.5	7.5	25.0	25.0	\$1B-\$10B	2	231,176	2,038	70.0	62.5
COUNTY NB	CLEARFIELD	80.0	20.0	12.5	22.5	25.0	\$100M-500M	5	71,439	1,606	87.5	90.0
HONESDALE NB	HONESDALE	80.0	25.0	20.0	17.5	17.5	\$100M-500M	6	49,560	620	87.5	92.5
JERSEY SHORE ST BK	JERSEY SHORE	80.0	22.5	15.0	20.0	22.5	\$100M-500M	7	64,417	1,161	85.0	85.0
PENNSYLVANIA CAPITAL BK	PITTSBURGH	80.0	25.0	17.5	20.0	17.5	\$100M-500M	8	56,607	704	67.5	65.0
FINANCIAL TC	CARLISLE	77.5	20.0	7.5	25.0	25.0	\$1B-\$10B	3	237,058	3,367	72.5	72.5
COMMUNITY B&TC	FOREST CITY	77.5	15.0	20.0	20.0	22.5	\$100M-500M	9	57,899	1,031	90.0	95.0
WILLIAMSPORT NB	WILLIAMSPORT	77.5	17.5	25.0	15.0	20.0	\$100M-500M	10	40,336	783	92.5	97.5
FIRST NB OF PA	GREENVILLE	75.0	20.0	5.0	25.0	25.0	\$1B-\$10B	4	214,053	2,488	72.5	72.5
DIME BK	HONESDALE	75.0	25.0	12.5	15.0	22.5	\$100M-500M	11	41,223	969	75.0	77.5
PEOPLES BK	OXFORD	75.0	22.5	15.0	20.0	17.5	\$100M-500M	12	52,549	670	72.5	60.0
SOMERSET TC	SOMERSET	75.0	22.5	12.5	20.0	20.0	\$100M-500M	13	53,918	812	67.5	65.0
AMBASSADOR BK OF THE CMMWLTH	ALLENTOWN	75.0	20.0	15.0	17.5	22.5	\$100M-500M	14	51,635	1,013	80.0	67.5
PREMIER BK	DOYLESTOWN	75.0	25.0	12.5	22.5	15.0	\$100M-500M	15	80,444	477	55.0	37.5
FULTON BK	LANCASTER	72.5	17.5	5.0	25.0	25.0	\$1B-\$10B	5	366,519	3,873	67.5	65.0
FIRST NAT CMNTY BK	DUNMORE	72.5	22.5	5.0	22.5	22.5	\$100M-500M	16	93,881	1,255	70.0	75.0
CITIZENS NB OF EVANS CITY	EVANS CITY	72.5	22.5	7.5	22.5	20.0	\$100M-500M	17	75,745	915	67.5	65.0
BRYN MAWR TC	BRYN MAWR	72.5	22.5	7.5	22.5	20.0	\$100M-500M	18	78,226	910	60.0	52.5
MERCER CTY ST BK	SANDY LAKE	72.5	17.5	25.0	12.5	17.5	\$100M-500M	19	27,738	684	75.0	80.0
IRWIN B&TC	IRWIN	72.5	20.0	12.5	20.0	20.0	\$100M-500M	20	68,252	931	65.0	62.5
COMMERCIAL NB OF WESTMORELAND	LATROBE	72.5	20.0	12.5	20.0	20.0	\$100M-500M	21	57,874	780	62.5	60.0
FIRST NB&TC NEWTOWN	NEWTOWN	72.5	20.0	15.0	22.5	15.0	\$100M-500M	22	77,866	521	42.5	37.5
BERKS CTY BK	READING	72.5	15.0	12.5	22.5	22.5	\$100M-500M	23	70,728	1,034	70.0	72.5
CARNEGIE BK NA	LANGHORNE	72.5	25.0	5.0	22.5	20.0	\$100M-500M	24	114,858	937	62.5	47.5
MADISON BK	BLUE BELL	72.5	25.0	15.0	17.5	15.0	\$100M-500M	25	43,541	492	72.5	62.5
SUN BK	SELINGSGROVE	70.0	12.5	12.5	22.5	22.5	\$500M-\$1B	1	74,665	1,052	82.5	87.5
HARLEYSVILLE NB&TC	HARLEYSVILLE	70.0	15.0	5.0	25.0	25.0	\$500M-\$1B	2	135,897	1,739	65.0	60.0
LAUREL BK	JOHNSTOWN	70.0	15.0	5.0	25.0	25.0	\$1B-\$10B	6	264,408	3,034	72.5	75.0
FARMERS NB OF EMLENTON	EMLENTON	70.0	20.0	20.0	12.5	17.5	\$100M-500M	26	27,025	663	82.5	90.0
NORTHSIDE BK	PITTSBURGH	70.0	15.0	15.0	17.5	22.5	\$100M-500M	27	52,202	1,066	77.5	80.0
LUZERNE NB	LUZERNE	70.0	22.5	25.0	10.0	12.5	\$100M-500M	28	21,215	358	77.5	87.5
1ST SUMMIT BK	JOHNSTOWN	70.0	22.5	17.5	15.0	15.0	\$100M-500M	29	35,893	531	65.0	60.0
ELVERSON NB	ELVERSON	70.0	22.5	10.0	20.0	17.5	\$100M-500M	30	63,962	713	70.0	57.5
FOUNDERS BK	BRYN MAWR	70.0	25.0	12.5	17.5	15.0	\$100M-500M	31	49,484	443	60.0	40.0
BERNVILLE BK NA	BERNVILLE	67.5	22.5	25.0	10.0	10.0	<\$100M	2	22,106	248	55.0	37.5
YORK B&TC	YORK	67.5	15.0	5.0	25.0	22.5	\$1B-\$10B	7	148,882	1,018	70.0	75.0
S&T BK	INDIANA	67.5	15.0	2.5	25.0	25.0	\$1B-\$10B	8	272,311	2,587	62.5	62.5

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		(1)	(2)	(3)	(4)	(5)		(7)			(8)	(9)
FIRST NB OF WEST CHESTER	WEST CHESTER	67.5	17.5	7.5	22.5	20.0	\$100M-500M	32	75,132	864	55.0	45.0
WAYNE BK	HONESDALE	67.5	17.5	10.0	17.5	22.5	\$100M-500M	33	47,437	988	72.5	67.5
COMMUNITY BK NA	MILLERSBURG	67.5	17.5	7.5	22.5	20.0	\$100M-500M	34	75,957	922	67.5	77.5
NBO NB	OLYPHANT	67.5	22.5	15.0	20.0	10.0	\$100M-500M	35	62,180	337	42.5	35.0
KISHACOQUILLAS VALLEY NB	BELLEVILLE	67.5	20.0	12.5	15.0	20.0	\$100M-500M	36	33,146	892	80.0	77.5
CSB BK	CURWENSVILLE	67.5	22.5	20.0	12.5	12.5	\$100M-500M	37	29,972	418	77.5	80.0
PENNSYLVANIA ST BK	CAMP HILL	67.5	25.0	10.0	15.0	17.5	\$100M-500M	38	37,298	562	77.5	67.5
FIRSTSERVICE BK	LANSDALE	67.5	25.0	17.5	15.0	10.0	\$100M-500M	39	34,770	261	57.5	35.0
FIRST NB OF PORT ALLEGANY	PORT ALLEGANY	65.0	25.0	20.0	10.0	10.0	<\$100M	3	16,198	328	72.5	80.0
LEBANON VALLEY FARMERS BK	LEBANON	65.0	15.0	5.0	22.5	22.5	\$500M-\$1B	3	107,552	1,358	65.0	62.5
CITIZENS NB OF SLATINGTON	SLATINGTON	65.0	25.0	20.0	12.5	7.5	<\$100M	4	24,821	182	42.5	35.0
FARMERS FIRST BK	LITITZ	65.0	12.5	5.0	22.5	25.0	\$500M-\$1B	4	126,406	1,768	60.0	57.5
OMEGA BK NA	STATE COLLEGE	65.0	12.5	7.5	22.5	22.5	\$500M-\$1B	5	77,467	1,521	70.0	75.0
FIRST COMMONWEALTH BK	INDIANA	65.0	10.0	5.0	25.0	25.0	\$1B-\$10B	9	353,698	6,022	65.0	70.0
NORTHERN CENTRAL BK	WILLIAMSPORT	65.0	12.5	2.5	25.0	25.0	\$1B-\$10B	10	144,842	1,554	57.5	57.5
FIRST PHILSON BK NA	BERLIN	65.0	12.5	22.5	12.5	17.5	\$100M-500M	40	27,065	671	82.5	92.5
HOLLIDAYSBURG TC	HOLLIDAYSBURG	65.0	17.5	7.5	17.5	22.5	\$100M-500M	41	44,161	1,077	75.0	77.5
FIRST NB OF SLIPPERY ROCK	SLIPPERY ROCK	65.0	17.5	12.5	15.0	20.0	\$100M-500M	42	34,518	726	72.5	70.0
NEW TRIPOLI NB	NEW TRIPOLI	65.0	17.5	20.0	12.5	15.0	\$100M-500M	43	23,895	460	80.0	87.5
COLUMBIA CTY FARMERS NB	BLOOMSBURG	65.0	20.0	15.0	12.5	17.5	\$100M-500M	44	31,583	575	75.0	67.5
ORRSTOWN BK	ORRSTOWN	65.0	17.5	20.0	15.0	12.5	\$100M-500M	45	34,633	352	70.0	72.5
LA BK NA	LAKE ARIEL	65.0	15.0	10.0	20.0	20.0	\$100M-500M	46	62,184	838	70.0	65.0
FIRST NB OF BERWICK	BERWICK	65.0	15.0	10.0	17.5	22.5	\$100M-500M	47	44,893	969	65.0	62.5
QUAKERTOWN NB	QUAKERTOWN	65.0	20.0	7.5	20.0	17.5	\$100M-500M	48	59,547	644	60.0	52.5
CLEARFIELD B&TC	CLEARFIELD	65.0	20.0	12.5	15.0	17.5	\$100M-500M	49	36,062	613	62.5	57.5
EAST PENN BK	EMMAUS	65.0	22.5	17.5	12.5	12.5	\$100M-500M	50	30,093	399	60.0	45.0
UNION NB&TC SOUDERTON	SOUDERTON	62.5	15.0	2.5	22.5	22.5	\$500M-\$1B	6	126,493	1,196	55.0	47.5
BANK OF LANCASTER CTY NA	STRASBURG	62.5	12.5	7.5	22.5	20.0	\$500M-\$1B	7	116,617	818	57.5	52.5
PENNSYLVANIA NB&TC	POTTSVILLE	62.5	12.5	2.5	25.0	22.5	\$1B-\$10B	11	148,144	1,508	57.5	55.0
MID-STATE B&TC	ALTOONA	62.5	10.0	2.5	25.0	25.0	\$1B-\$10B	12	154,158	1,803	60.0	60.0
JEFFERSON BK	HAVERFORD	62.5	12.5	2.5	25.0	22.5	\$1B-\$10B	13	185,248	1,428	52.5	45.0
FIRST WESTERN BK NA	NEW CASTLE	62.5	7.5	5.0	25.0	25.0	\$1B-\$10B	14	171,424	4,436	65.0	70.0
GLEN ROCK ST BK	GLEN ROCK	62.5	22.5	15.0	15.0	10.0	\$100M-500M	51	32,835	328	37.5	37.5
PFC BK	FORD CITY	62.5	12.5	17.5	15.0	17.5	\$100M-500M	52	33,114	684	82.5	90.0
WILMINGTON TR OF PA	WEST CHESTER	62.5	22.5	5.0	20.0	15.0	\$100M-500M	53	63,873	480	40.0	32.5
COMMERCE BK HARRISBURG NA	CAMP HILL	62.5	17.5	10.0	17.5	17.5	\$100M-500M	54	48,503	598	67.5	55.0
FIRST CAPITOL BK	YORK	62.5	25.0	10.0	12.5	15.0	\$100M-500M	55	31,867	479	62.5	62.5
TWIN RIVERS CMNTY BK	EASTON	62.5	17.5	22.5	12.5	10.0	\$100M-500M	56	26,957	256	52.5	40.0
FIRST HERITAGE BK	WILKES-BARRE	62.5	25.0	7.5	15.0	15.0	\$100M-500M	57	37,785	451	65.0	70.0
NATIONAL BK OF NORTH EAST	NORTH EAST	60.0	20.0	22.5	7.5	10.0	<\$100M	5	14,029	261	62.5	55.0
SUBURBAN CMNTY BK	CHALFONT	60.0	25.0	25.0	7.5	2.5	<\$100M	6	9,492	74	37.5	25.0
CITIZENS & NORTHERN BK	WELLSBORO	60.0	7.5	10.0	20.0	22.5	\$500M-\$1B	8	54,436	1,245	72.5	75.0
DROVERS & MECHANICS BK	YORK	60.0	17.5	2.5	22.5	17.5	\$500M-\$1B	9	95,327	626	45.0	40.0

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		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
DAUPHIN DEPOSIT B&TC	HARRISBURG	60.0	7.5	2.5	25.0	25.0	\$1B-\$10B	15	530,298	4,858	55.0	55.0
SUMMIT BK	BETHLEHEM	60.0	7.5	2.5	25.0	25.0	\$1B-\$10B	16	236,742	2,016	55.0	52.5
KEYSTONE BK NA	HORSHAM	60.0	10.0	5.0	22.5	22.5	\$1B-\$10B	17	112,606	982	52.5	47.5
UNION NAT CMNTY BK	MOUNT JOY	60.0	15.0	15.0	15.0	15.0	\$100M-500M	58	33,610	446	65.0	55.0
FIRST NB OF HERMINIE	HERMINIE	60.0	10.0	25.0	12.5	12.5	\$100M-500M	59	28,508	401	52.5	62.5
HERITAGE NB	POTTSVILLE	60.0	17.5	5.0	20.0	17.5	\$100M-500M	60	61,811	556	42.5	45.0
BANK OF HANOVER & TC	HANOVER	60.0	12.5	7.5	20.0	20.0	\$100M-500M	61	56,657	932	62.5	60.0
MID PENN BK	MILLERSBURG	60.0	22.5	5.0	17.5	15.0	\$100M-500M	62	51,533	549	52.5	42.5
FIDELITY DEPOSIT & DISCOUNT	DUNMORE	60.0	17.5	7.5	17.5	17.5	\$100M-500M	63	51,317	654	65.0	65.0
NATIONAL CITY BK OF PA	PITTSBURGH	57.5	5.0	2.5	25.0	25.0	>\$10B	1	993,301	22,533	60.0	60.0
ELDERTON ST BK	ELDERTON	57.5	22.5	17.5	7.5	10.0	<\$100M	7	15,760	279	67.5	77.5
EAGLE NB	UPPER DARBY	57.5	22.5	25.0	5.0	5.0	<\$100M	8	7,827	103	52.5	42.5
NATIONAL BK OF MALVERN	MALVERN	57.5	20.0	25.0	7.5	5.0	<\$100M	9	10,057	98	55.0	55.0
COMMERCE BK PA NA	PHILADELPHIA	57.5	10.0	10.0	22.5	15.0	\$500M-\$1B	10	68,442	508	42.5	32.5
ADAMS CTY NB	CUMBERLAND TOWNSHIP	57.5	10.0	7.5	20.0	20.0	\$100M-500M	64	59,071	898	60.0	52.5
PORTAGE NB	PORTAGE	57.5	17.5	17.5	12.5	10.0	\$100M-500M	65	24,231	308	47.5	57.5
SCOTTTDALE B&TC	SCOTTTDALE	57.5	12.5	25.0	10.0	10.0	\$100M-500M	66	18,443	213	72.5	80.0
COMMUNITY BK NA	CARMICHAELS	57.5	12.5	17.5	12.5	15.0	\$100M-500M	67	24,912	481	65.0	75.0
EPHRATA NB	EPHRATA	57.5	12.5	7.5	17.5	20.0	\$100M-500M	68	42,529	817	55.0	52.5
FIRST CITIZENS NB	MANSFIELD	57.5	10.0	15.0	15.0	17.5	\$100M-500M	69	32,277	605	67.5	70.0
PNC BK NA	PITTSBURGH	55.0	2.5	2.5	25.0	25.0	>\$10B	2	3,797,927	43,551	55.0	55.0
MELLON BK NA	PITTSBURGH	55.0	2.5	2.5	25.0	25.0	>\$10B	3	1,134,006	24,340	55.0	55.0
SECURITY NB	POTTSTOWN	55.0	20.0	17.5	10.0	7.5	<\$100M	10	17,017	206	55.0	42.5
SOUTHWEST NB OF PA	GREENSBURG	55.0	7.5	2.5	22.5	22.5	\$500M-\$1B	11	69,626	1,059	52.5	52.5
DOWNINGTOWN NB	DOWNINGTOWN	55.0	20.0	7.5	17.5	10.0	\$100M-500M	70	43,947	298	47.5	57.5
LAFAYETTE BK	EASTON	55.0	10.0	5.0	20.0	20.0	\$100M-500M	71	57,715	777	50.0	42.5
REEVES BK	BEAVER FALLS	55.0	17.5	12.5	12.5	12.5	\$100M-500M	72	25,763	390	60.0	57.5
PEOPLES BK A CODORUS VALLEY	YORK	55.0	20.0	5.0	17.5	12.5	\$100M-500M	73	51,035	373	42.5	30.0
JONESTOWN B&TC	JONESTOWN	55.0	12.5	22.5	10.0	10.0	\$100M-500M	74	16,158	269	70.0	82.5
GRANGE NB	LACEYVILLE	55.0	15.0	15.0	10.0	15.0	\$100M-500M	75	22,022	495	67.5	70.0
FIRST COLUMBIA B&TC	BLOOMSBURG	55.0	20.0	10.0	12.5	12.5	\$100M-500M	76	30,737	411	47.5	52.5
MARS NB	MARS	55.0	15.0	10.0	12.5	17.5	\$100M-500M	77	29,028	633	57.5	67.5
COMMUNITY FIRST BK NA	REYNOLDSVILLE	52.5	22.5	15.0	7.5	7.5	<\$100M	11	9,765	204	55.0	55.0
PATRIOT BK	POTTSTOWN	52.5	5.0	15.0	17.5	15.0	\$500M-\$1B	12	42,109	474	52.5	50.0
UNION NB OF MT CARMEL	MOUNT CARMEL	52.5	15.0	20.0	7.5	10.0	<\$100M	12	12,323	229	67.5	75.0
DAUPHIN NB	DAUPHIN	52.5	20.0	22.5	5.0	5.0	<\$100M	13	9,210	118	40.0	30.0
FARMERS NB OF KITTANNING	KITTANNING	52.5	20.0	15.0	10.0	7.5	<\$100M	14	15,996	196	50.0	52.5
FIRST CTY BK	DOYLESTOWN	52.5	25.0	15.0	7.5	5.0	<\$100M	15	11,258	109	52.5	40.0
PEOPLES ST BK	EAST BERLIN	52.5	12.5	10.0	15.0	15.0	\$100M-500M	78	36,761	465	55.0	47.5
JUNIATA VALLEY BK	MIFFLINTOWN	52.5	10.0	12.5	12.5	17.5	\$100M-500M	79	24,515	599	62.5	67.5
FARMERS & MRCH TC OF CHMRSBR	CHAMBERSBURG	52.5	12.5	7.5	17.5	15.0	\$100M-500M	80	47,075	540	55.0	57.5
FIRST NB FREDERICKSBURG	FREDERICKSBURG	52.5	17.5	17.5	10.0	7.5	\$100M-500M	81	17,992	207	52.5	42.5
PEOPLES ST BK OF WYALUSING	WYALUSING	52.5	15.0	17.5	10.0	10.0	\$100M-500M	82	17,390	303	55.0	55.0

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MIFFLINBURG B&TC	MIFFLINBURG	52.5	15.0	10.0	12.5	15.0	\$100M-500M	83	27,707	510	67.5	67.5
FIRST NAT TR BK	SUNBURY	52.5	10.0	12.5	15.0	15.0	\$100M-500M	84	32,066	556	50.0	47.5
FIRST REPUBLIC BK	PHILADELPHIA	52.5	12.5	5.0	20.0	15.0	\$100M-500M	85	64,579	479	42.5	37.5
BLUE BALL NB	BLUE BALL	50.0	7.5	2.5	20.0	20.0	\$500M-\$1B	13	65,908	792	47.5	47.5
FIRST BK OF PHILADELPHIA	PHILADELPHIA	50.0	25.0	7.5	10.0	7.5	<\$100M	16	18,281	152	55.0	35.0
WOODLANDS BK	WILLIAMSPORT	50.0	15.0	17.5	7.5	10.0	<\$100M	17	13,415	244	52.5	57.5
FIRST UNITED NB	FRYBURG	50.0	12.5	17.5	7.5	12.5	\$100M-500M	86	13,561	394	70.0	80.0
FIRST AMERICAN NB OF PA	EVERETT	50.0	17.5	7.5	10.0	15.0	\$100M-500M	87	22,610	444	50.0	50.0
FIRST NB OF MIFFLINTOWN	MIFFLINTOWN	50.0	15.0	15.0	10.0	10.0	\$100M-500M	88	17,408	328	55.0	57.5
ROYAL BK OF PENNSYLVANIA	KING OF PRUSSIA	50.0	15.0	2.5	20.0	12.5	\$100M-500M	89	62,776	359	30.0	20.0
FIRST NB IN FLEETWOOD	FLEETWOOD	50.0	10.0	25.0	7.5	7.5	\$100M-500M	90	15,093	203	70.0	80.0
FULTON CTY NB&TC	MCCONNELLSBURG	50.0	12.5	20.0	7.5	10.0	\$100M-500M	91	14,192	216	37.5	40.0
FIRST NB OF GREENCASTLE	GREENCASTLE	47.5	12.5	15.0	10.0	10.0	\$100M-500M	92	19,813	339	47.5	40.0
HAMLIN B&TC	SMETHPORT	47.5	5.0	20.0	10.0	12.5	\$100M-500M	93	16,260	396	60.0	77.5
GRATZ NB	GRATZ	45.0	10.0	22.5	5.0	7.5	<\$100M	18	5,850	181	57.5	67.5
FIRST LEHIGH BK	WALNUTPORT	45.0	17.5	12.5	10.0	5.0	\$100M-500M	94	18,944	129	37.5	30.0
PENN CENTRAL NB	HUNTINGDON	45.0	10.0	10.0	12.5	12.5	\$100M-500M	95	22,711	443	32.5	40.0
FNB BK NA	DANVILLE	45.0	2.5	20.0	10.0	12.5	\$100M-500M	96	18,487	341	60.0	77.5
FIRST NB OF PALMERTON	PALMERTON	45.0	10.0	7.5	15.0	12.5	\$100M-500M	97	32,008	440	42.5	42.5
MAUCH CHUNK TC	JIM THORPE	45.0	7.5	22.5	7.5	7.5	\$100M-500M	98	15,454	151	37.5	25.0
NAZARETH NB&TC	NAZARETH	45.0	7.5	10.0	15.0	12.5	\$100M-500M	99	32,454	397	40.0	32.5
UNITED BK OF PHILADELPHIA	PHILADELPHIA	45.0	7.5	25.0	7.5	5.0	\$100M-500M	100	10,955	133	42.5	55.0
THREE RIVERS B&TC	JEFFERSON	42.5	2.5	2.5	17.5	20.0	\$500M-\$1B	14	51,357	844	45.0	37.5
MUNCY B&TC	MUNCY	42.5	5.0	25.0	5.0	7.5	<\$100M	19	6,993	164	52.5	62.5
JIM THORPE NB	JIM THORPE	42.5	10.0	22.5	5.0	5.0	<\$100M	20	7,424	88	37.5	37.5
SWINEFORD NB	MIDDLEBURG	42.5	7.5	12.5	10.0	12.5	\$100M-500M	101	20,900	411	50.0	45.0
PEOPLES NB OF SUSQUEHANNA CT	HALLSTEAD	42.5	7.5	10.0	12.5	12.5	\$100M-500M	102	24,352	382	52.5	52.5
APOLLO TC	APOLLO	42.5	7.5	17.5	7.5	10.0	\$100M-500M	103	12,003	318	60.0	72.5
CITIZENS NB OF SOUTHERN PA	GREENCASTLE	42.5	10.0	10.0	10.0	12.5	\$100M-500M	104	20,165	377	45.0	47.5
FIRST NB OF JERMYN	JERMYN	42.5	10.0	5.0	15.0	12.5	\$100M-500M	105	40,855	403	35.0	25.0
REGENT NB	PHILADELPHIA	42.5	17.5	2.5	15.0	7.5	\$100M-500M	106	41,508	195	22.5	17.5
UNITED STATES NB IN JOHNSTOW	JOHNSTOWN	40.0	2.5	2.5	17.5	17.5	\$1B-\$10B	18	43,847	614	37.5	37.5
HALIFAX NB	HALIFAX	40.0	7.5	22.5	5.0	5.0	<\$100M	21	4,002	92	47.5	60.0
AMERICAN BK OF THE LEHIGH VL	ALLENTOWN	40.0	15.0	17.5	5.0	2.5	<\$100M	22	6,194	49	30.0	20.0
NEFFS NB	NEFFS	40.0	5.0	20.0	7.5	7.5	\$100M-500M	107	9,803	191	35.0	35.0
FIRST NB OF NEWPORT	NEWPORT	37.5	5.0	22.5	5.0	5.0	<\$100M	23	5,046	87	45.0	55.0
HOBLITZELL NB OF HYNDMAN	HYNDMAN	37.5	10.0	17.5	5.0	5.0	<\$100M	24	3,700	93	52.5	55.0
MINERSVILLE SAFE DEPOSIT B&T	MINERSVILLE	37.5	7.5	20.0	5.0	5.0	<\$100M	25	4,314	111	50.0	57.5
FIRST NB OF MINERSVILLE	MINERSVILLE	37.5	7.5	20.0	5.0	5.0	<\$100M	26	5,183	142	52.5	60.0
TURBOTVILLE NB	TURBOTVILLE	37.5	5.0	20.0	5.0	7.5	<\$100M	27	4,114	189	47.5	60.0
COMMUNITY ST BK OF ORBISONIA	ORBISONIA	37.5	5.0	20.0	5.0	7.5	\$100M-500M	108	6,971	178	47.5	62.5
SMITHFIELD ST BK	SMITHFIELD	37.5	2.5	25.0	5.0	5.0	\$100M-500M	109	5,360	116	37.5	55.0
PENN SECURITY B&TC	SCRANTON	37.5	5.0	5.0	15.0	12.5	\$100M-500M	110	32,100	398	32.5	35.0

Table 1. Small Business Lending in Pennsylvania, June 1998

Bank Name	Location	Total Rank	Rank LSBL/TA	Rank LSBL/TBL	Rank LSBL (\$)	Rank LSBL(#)	Rank Bnk Asset Sz.	Rank by Bnk Sz.	LSBL\$	LSBL#	Total Rank MSBL	Total Rank SSBL
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
CITIZENS NB OF LANSFORD	LANSFORD	37.5	7.5	15.0	7.5	7.5	\$100M-500M	111	15,644	183	32.5	35.0
LEWISTOWN TC	LEWISTOWN	37.5	5.0	20.0	5.0	7.5	\$100M-500M	112	8,667	163	50.0	65.0
MERCHANTS NB OF BANGOR	BANGOR	37.5	2.5	22.5	5.0	7.5	\$100M-500M	113	7,986	192	45.0	60.0
MARION CTR NB	MARION CENTER	37.5	10.0	10.0	7.5	10.0	\$100M-500M	114	13,298	316	50.0	55.0
CENTURY NB&TC	ROCHESTER	37.5	5.0	2.5	12.5	17.5	\$100M-500M	115	30,781	667	32.5	27.5
FIRST NB OF SPRING MILLS	SPRING MILLS	35.0	5.0	25.0	2.5	2.5	<\$100M	28	2,460	63	45.0	57.5
NORTHUMBERLAND NB	NORTHUMBERLAND	35.0	5.0	20.0	5.0	5.0	<\$100M	29	5,931	138	37.5	35.0
COMMUNITY NB OF NORTHWESTER	ALBION	35.0	5.0	22.5	2.5	5.0	<\$100M	30	3,648	109	35.0	42.5
NEW CENTURY BK	PHOENIXVILLE	35.0	12.5	17.5	2.5	2.5	<\$100M	31	2,335	11	12.5	10.0
ALLEGHENY VALLEY BK OF PITTS	PITTSBURGH	35.0	5.0	12.5	7.5	10.0	\$100M-500M	116	14,882	322	37.5	47.5
MERCHANTS NB KITTANNING	KITTANNING	35.0	7.5	12.5	7.5	7.5	\$100M-500M	117	11,831	146	27.5	25.0
SECOND NB OF MASONTOWN	MASONTOWN	35.0	7.5	10.0	10.0	7.5	\$100M-500M	118	15,832	206	30.0	35.0
FIRST NB OF SPANGLER	SPANGLER	32.5	5.0	22.5	2.5	2.5	<\$100M	32	2,126	46	40.0	52.5
CITIZENS NB OF MEYERSDALE	MEYERSDALE	32.5	5.0	22.5	2.5	2.5	<\$100M	33	3,383	55	42.5	52.5
MANOR NB	MANOR	32.5	2.5	25.0	2.5	2.5	<\$100M	34	355	5	32.5	35.0
EAST PROSPECT ST BK	EAST PROSPECT	32.5	2.5	25.0	2.5	2.5	<\$100M	35	3,473	51	42.5	30.0
FIRST NB OF CANTON	CANTON	32.5	7.5	17.5	2.5	5.0	<\$100M	36	3,545	116	45.0	57.5
CITIZENS TC	COUDERSPORT	32.5	2.5	20.0	5.0	5.0	\$100M-500M	119	6,903	130	45.0	60.0
RITTENHOUSE TC	RADNOR	30.0	2.5	22.5	2.5	2.5	<\$100M	37	1,741	6	10.0	10.0
FARMERS NB OF NEWVILLE	NEWVILLE	30.0	2.5	22.5	2.5	2.5	<\$100M	38	2,184	43	35.0	47.5
FIRST NB OF LILLY	LILLY	30.0	2.5	22.5	2.5	2.5	<\$100M	39	523	16	32.5	37.5
FIRST NB OF LIVERPOOL	LIVERPOOL	30.0	2.5	22.5	2.5	2.5	<\$100M	40	1,246	27	37.5	47.5
FIRST NB OF MARYSVILLE	MARYSVILLE	30.0	2.5	22.5	2.5	2.5	<\$100M	41	2,780	40	27.5	25.0
MINERS BK OF LYKENS	LYKENS	30.0	2.5	22.5	2.5	2.5	<\$100M	42	1,303	27	35.0	45.0
CITIZENS B&TC	PALMERTON	30.0	5.0	12.5	7.5	5.0	\$100M-500M	120	9,881	98	20.0	17.5
BANK OF LANDISBURG	LANDISBURG	30.0	2.5	22.5	2.5	2.5	\$100M-500M	121	1,562	31	27.5	27.5
HERNDON NB	HERNDON	27.5	5.0	17.5	2.5	2.5	<\$100M	43	1,774	49	22.5	35.0
POCONO CMNTY BK	STROUDSBURG	27.5	10.0	12.5	2.5	2.5	<\$100M	44	3,604	50	42.5	42.5
GUARANTY BK NA	SHAMOKIN	27.5	2.5	20.0	2.5	2.5	\$100M-500M	122	3,426	62	20.0	22.5
WEST MILTON ST BK	WEST MILTON	27.5	7.5	5.0	7.5	7.5	\$100M-500M	123	13,403	155	30.0	22.5
ATLANTIC CENTRAL BKR BK	CAMP HILL	27.5	10.0	2.5	10.0	5.0	\$100M-500M	124	19,051	83	10.0	10.0
FIRST NB MCCONNELLSBURG	MCCONNELLSBURG	27.5	5.0	10.0	5.0	7.5	\$100M-500M	125	7,308	180	32.5	37.5
PEOPLES NB RURAL VALLEY	RURAL VALLEY	25.0	2.5	17.5	2.5	2.5	<\$100M	45	1,403	41	30.0	37.5
FIRST NB OF MERCERSBURG	MERCERSBURG	25.0	5.0	10.0	5.0	5.0	<\$100M	46	5,889	107	32.5	25.0
UNION B&TC	POTTSVILLE	25.0	7.5	7.5	5.0	5.0	<\$100M	47	9,057	106	22.5	22.5
MERCHANTS BK OF PA	SHENANDOAH	10.0	2.5	2.5	2.5	2.5	<\$100M	48	2,379	58	15.0	27.5
KEYSTONE NB	LANCASTER		2.5		2.5	2.5	\$100M-500M	126	0	0		

Note: Small businesses seeking loans from small-business-friendly banks should also consider banks that participate in SBA loan program. To locate the SBA preferred or certified lender nearest to you call 1-800-8-ASK-SBA or check SBA's home page at <http://www.sba.gov>.

Source: Office of Economic Research, Office of Advocacy, U.S. Small Business Administration, from call report data.

Table 2. Small-Business-Friendly Banks by Bank Size in Pennsylvania, June 1998

Bank Name	Location	State	Total Rank (1)	Rank LSBL/TA (2)	Rank LSBL/TBL (3)	Rank LSBL(\$)(4)	Rank LSBL(#)(5)	Bank Asset Sz. (6)	Rank by Bank Sz. (7)	LSBL\$ (8)	LSBL# (9)	Total Rank MSBL (10)	Total Rank SSBL (11)
NATIONAL PENN BK	BOYERTOWN	PA	92.5	25.0	17.5	25.0	25.0	\$1B-\$10B	1	478,178	3,882	82.5	75.0
PIONEER AMERICAN BK NA	CARBONDALE	PA	92.5	20.0	25.0	22.5	25.0	\$100M-500M	1	79,057	1,809	100.0	100.0
OLD FORGE BK	OLD FORGE	PA	87.5	25.0	25.0	17.5	20.0	\$100M-500M	2	45,067	795	92.5	97.5
FIRST NB OF LEESPORT	LEESPORT	PA	85.0	22.5	25.0	17.5	20.0	\$100M-500M	3	49,545	743	92.5	97.5
IRON & GLASS BK	PITTSBURGH	PA	82.5	25.0	15.0	20.0	22.5	\$100M-500M	4	60,072	1,032	82.5	80.0
FIRST COMMERCIAL BK OF PHILA	PHILADELPHIA	PA	80.0	25.0	25.0	17.5	12.5	<\$100M	1	48,680	374	70.0	62.5
PRIME BK	PHILADELPHIA	PA	80.0	22.5	7.5	25.0	25.0	\$1B-\$10B	2	231,176	2,038	70.0	62.5
COUNTY NB	CLEARFIELD	PA	80.0	20.0	12.5	22.5	25.0	\$100M-500M	5	71,439	1,606	87.5	90.0
HONESDALE NB	HONESDALE	PA	80.0	25.0	20.0	17.5	17.5	\$100M-500M	6	49,560	620	87.5	92.5
JERSEY SHORE ST BK	JERSEY SHORE	PA	80.0	22.5	15.0	20.0	22.5	\$100M-500M	7	64,417	1,161	85.0	85.0
PENNSYLVANIA CAPITAL BK	PITTSBURGH	PA	80.0	25.0	17.5	20.0	17.5	\$100M-500M	8	56,607	704	67.5	65.0
SUN BK	SELINSGROVE	PA	70.0	12.5	12.5	22.5	22.5	\$500M-\$1B	1	74,665	1,052	82.5	87.5
NATIONAL CITY BK OF PA	PITTSBURGH	PA	57.5	5.0	2.5	25.0	25.0	>\$10B	1	993,301	22,533	60.0	60.0

Note: Small businesses seeking loans from small-business-friendly banks should also consider banks that participate in SBA loan program. To locate the SBA preferred or certified lender nearest to you call 1-800-8-ASK-SBA or check SBA's home page at <http://www.sba.gov>.

Source: Office of Economic Research, Office of Advocacy, U.S. Small Business Administration, from call report data.

Table 3. Top Lenders in Small Business Loans in Pennsylvania under the CRA Reporting Program, 1998

BANK/BHC NAME	HQ STATE	LSBL\$ (1)	LSBL# (2)	BK SIZE (3)	SSBL\$ (4)	SSBL# (5)	MSBL\$ (6)	MSBL# (7)	Cdt Card Bk (8)
MELLON BANK CORPORATION	PA	1,177,066	7,804	\$10B-\$50B	164,022	5,078	404,499	6,371	
PNC BANK CORP.	PA	950,567	9,354	>\$50B	249,459	7,186	461,513	8,403	
NATIONAL CITY CORPORATION	OH	553,893	6,032	>\$50B	166,069	4,778	294,160	5,512	
KEYSTONE FINANCIAL INC.	PA	419,631	3,414	\$1B-\$10B	95,565	2,423	187,788	2,960	
UNIVEST CORPORATION OF PENNS	PA	231,420	1,427	<\$1B	36,261	875	84,075	1,151	
FIRST COMMONWEALTH FINANCIAL	PA	158,062	2,164	\$1B-\$10B	56,368	1,797	96,942	2,037	
FIRST NB OF MD	MD	141,093	1,128	\$10B-\$50B	30,924	774	64,491	972	
SUMMIT BANCORP	NJ	140,441	906	\$10B-\$50B	22,003	605	45,212	730	
AMERICAN EXPRESS CENTURION B	UT	129,966	11,583	\$10B-\$50B	129,966	11,583	129,966	11,583	**
FULTON FINANCIAL CORPORATION	PA	121,021	1,054	\$1B-\$10B	29,496	744	61,224	933	
S & T BANCORP INC.	PA	95,094	880	\$1B-\$10B	22,314	648	42,795	768	
BT FINANCIAL CORPORATION	PA	91,056	1,073	\$1B-\$10B	26,239	861	47,524	985	
NATIONAL PENN BANCSHARES IN	PA	89,211	736	\$1B-\$10B	23,451	520	44,116	644	
SUSQUEHANNA BANCSHARES INC.	PA	68,507	928	\$1B-\$10B	21,005	770	36,421	861	
F.N.B. CORPORATION	PA	62,879	661	\$1B-\$10B	18,502	503	35,867	609	
PENNRock FINANCIAL SERVICES	PA	59,322	568	<\$1B	15,943	426	29,677	510	
FIRST WESTERN BANCORP INC.	PA	47,760	422	\$1B-\$10B	12,286	295	27,212	381	
WELLS FARGO & COMPANY	CA	47,072	2,729	>\$50B	46,672	2,728	46,672	2,728	
STERLING FINANCIAL CORPORATI	PA	46,547	689	<\$1B	15,166	576	27,730	649	
FIRST WEST CHESTER CORPORATI	PA	46,052	306	<\$1B	7,433	167	19,980	247	
HARLEYSVILLE NATIONAL CORPOR	PA	42,330	483	\$1B-\$10B	11,417	390	20,950	442	
WILMINGTON TRUST CORPORATION	DE	42,009	175	\$1B-\$10B	4,503	75	13,716	126	
ADVANTA FNCL CORP	UT	41,860	4,369	<\$1B	41,860	4,369	41,860	4,369	
DROVERS BANCSHARES CORPORATI	PA	41,666	243	<\$1B	6,977	149	14,670	193	
MOUNTAINWEST FNCL	UT	41,366	14,712	<\$1B	41,366	14,712	41,366	14,712	
PRIME BANCORP INC	PA	40,411	282	\$1B-\$10B	8,062	175	19,078	239	
FIRST NAT CMNTY BK	PA	39,749	505	<\$1B	14,908	438	20,830	470	
COMMERCE BANCORP INC.	NJ	38,917	229	\$1B-\$10B	5,665	144	11,576	182	
USBANCORP INC.	PA	33,446	426	\$1B-\$10B	11,847	346	20,063	397	
LAKE ARIEL BANCORP INC.	PA	32,809	410	<\$1B	10,545	329	19,114	379	
CITIZENS BANCSHARES INC.	OH	31,193	359	\$1B-\$10B	8,214	288	14,918	328	
MARINE MIDLAND BK	NY	30,192	163	\$10B-\$50B	2,342	67	11,852	123	
QNB CORP.	PA	28,288	247	<\$1B	5,924	171	14,575	220	
EPHRATA NB	PA	27,938	368	<\$1B	8,270	298	15,774	341	
OMEGA FINANCIAL CORPORATION	PA	26,831	378	\$1B-\$10B	9,055	313	16,052	355	
BRYN MAWR BANK CORPORATION	PA	25,832	170	<\$1B	4,887	108	9,368	135	
CITIZENS INCORPORATED	PA	25,207	268	<\$1B	7,206	209	13,509	243	
CITIZENS AND NORTHERN CORPOR	PA	24,599	594	<\$1B	13,745	548	19,157	580	
SOUTHWEST NATIONAL CORPORATI	PA	23,941	338	<\$1B	7,771	292	11,447	316	
COMMERCIAL NATIONAL FINANCIA	PA	23,223	254	<\$1B	6,367	201	11,709	234	
CNB FINANCIAL CORPORATION	PA	21,955	468	<\$1B	11,825	414	19,018	460	
CHASE MANHATTAN CORPORATION	NY	21,446	911	>\$50B	15,834	899	16,828	905	

Table 3. Top Lenders in Small Business Loans in Pennsylvania under the CRA Reporting Program, 1998

BANK/BHC NAME	HQ STATE	LSBL\$ (1)	LSBL# (2)	BK SIZE (3)	SSBL\$ (4)	SSBL# (5)	MSBL\$ (6)	MSBL# (7)	Cdt Card Bk (8)
BANC ONE CORPORATION	OH	19,879	599	>\$50B	13,286	580	14,535	589	
PATRIOT BANK CORP.	PA	19,612	242	<\$1B	7,684	193	13,481	228	
PENSECO FINANCIAL SERVICES C	PA	19,438	174	<\$1B	4,782	134	7,964	152	
FIRST UNION CORPORATION	NC	17,865	1,525	>\$50B	17,738	1,524	17,865	1,525	
HANOVER BANCORP INC.	PA	17,384	213	<\$1B	4,773	163	10,314	199	
MBNA CORPORATION	DE	16,998	1,234	\$10B-\$50B	14,798	1,231	14,998	1,232	**
PIONEER AMERICAN HOLDING COM	PA	15,948	279	<\$1B	7,580	239	12,878	271	
FIRST JERMYN CORP. THE	PA	15,590	122	<\$1B	2,542	86	5,681	105	
CARNEGIE BANCORP	NJ	14,750	93	<\$1B	2,655	48	7,720	78	
MERCANTILE BANKSHARES CORPOR	MD	14,057	176	\$1B-\$10B	6,164	156	7,896	166	
IBT BANCORP INC.	PA	12,572	254	<\$1B	6,033	225	9,660	248	
1ST SOURCE CORPORATION	IN	12,407	179	\$1B-\$10B	5,684	148	9,258	174	
COMM. BANCORP INC.	PA	12,361	273	<\$1B	6,376	248	9,287	265	
COMMUNITY BANKS INC.	PA	12,208	229	<\$1B	5,869	207	8,296	222	
FNB BANCORP INC.	PA	11,714	192	<\$1B	4,955	170	7,228	185	
JEFFBANKS INC.	PA	11,103	100	\$1B-\$10B	3,461	76	5,739	89	
ROYAL BANCSHARES OF PENNSYLV	PA	10,978	43	<\$1B	876	14	3,619	28	
NATIONSBANK CORPORATION	NC	10,172	40	>\$50B	734	16	2,365	25	
KEYCORP	OH	10,161	47	>\$50B	988	23	2,668	32	
WACHOVIA CORPORATION	NC	9,792	29	>\$50B	178	9	497	11	
FLEET FINANCIAL GROUP INC.	MA	8,944	28	>\$50B	552	14	1,244	18	
FIRST COLONIAL GROUP INC.	PA	7,402	113	<\$1B	3,360	94	6,077	110	
MAIN STREET BANCORP INC	PA	7,082	93	<\$1B	2,787	76	5,060	88	
ONE VALLEY BANCORP INC.	WV	6,827	37	\$1B-\$10B	1,047	22	2,477	30	
COMERICA INCORPORATED	MI	5,803	12	\$10B-\$50B	4	1	214	2	
FRANKLIN FINANCIAL SERVICES	PA	5,711	124	<\$1B	2,872	112	4,544	121	
FIFTH THIRD BANCORP	OH	4,328	17	\$10B-\$50B	286	9	673	11	
ACNB CORPORATION	PA	4,274	323	<\$1B	3,977	321	4,274	323	
NSD BANCORP INC	PA	4,040	34	<\$1B	978	26	1,521	29	
SAND RIDGE FINANCIAL CORPORA	IN	3,868	893	<\$1B	2,993	890	3,355	892	
SUN BANCORP INC.	PA	3,326	80	<\$1B	2,158	72	3,326	80	
HUNTINGTON BANCSHARES INCORP	OH	3,080	27	\$10B-\$50B	698	20	1,413	23	
NORWEST CORPORATION	MN	2,980	22	>\$50B	160	16	549	18	
SUN BANCORP INC	NJ	2,972	10	\$1B-\$10B	150	2	757	7	
CRESTAR FINANCIAL CORPORATIO	VA	2,901	6	\$10B-\$50B	10	2	10	2	
CHEMUNG FINANCIAL CORPORATIO	NY	2,869	11	<\$1B	34	2	704	6	
COMMUNITY BANK SYSTEM INC.	NY	2,803	13	\$1B-\$10B	178	8	378	9	
FIRSTMERIT CORPORATION	OH	2,770	38	\$1B-\$10B	1,204	30	2,087	36	
BSB BANCORP INC.	NY	2,307	12	\$1B-\$10B	60	4	797	9	
WESBANCO INC.	WV	2,156	50	\$1B-\$10B	1,261	46	1,556	48	
M & T BANK CORPORATION	NY	2,015	6	\$10B-\$50B	100	1	350	2	
YARDVILLE NATIONAL BANCORP	NJ	1,902	8	<\$1B	100	3	802	6	

Table 3. Top Lenders in Small Business Loans in Pennsylvania under the CRA Reporting Program, 1998

BANK/BHC NAME	HQ STATE	LSBL\$ (1)	LSBL# (2)	BK SIZE (3)	SSBL\$ (4)	SSBL# (5)	MSBL\$ (6)	MSBL# (7)	Cdt Card Bk (8)
MICHIGAN NB	MI	1,634	2	\$10B-\$50B	0	0	0	0	
BANKBOSTON CORPORATION	MA	1,555	11	>\$50B	267	7	417	8	
MARSHALL & ILSLEY CORPORATIO	WI	1,550	3	\$10B-\$50B	0	0	0	0	
FIRST UNITED CORPORATION	MD	1,503	30	<\$1B	788	27	1,143	29	
FIRST CHICAGO NBD CORPORATIO	IL	1,448	5	>\$50B	98	2	298	3	
SECOND BANCORP INCORPORATED	OH	1,262	19	<\$1B	792	16	1,262	19	
SUNTRUST BANKS INC.	GA	1,242	12	>\$50B	305	9	642	11	
BELMONT BANCORP	OH	1,170	9	<\$1B	316	5	745	8	
VALLEY NATIONAL BANCORP	NJ	1,140	6	\$1B-\$10B	235	3	540	5	
SILICON VALLEY BANCSHARES	CA	1,122	4	\$1B-\$10B	125	2	125	2	
ZIONS BANCORPORATION	UT	1,097	5	\$10B-\$50B	62	2	217	3	
VISTA BANCORP INC.	NJ	1,038	16	<\$1B	352	12	1,038	16	
REGIONS FINANCIAL CORPORATIO	AL	1,002	2	\$10B-\$50B	2	1	2	1	
TRICO BANCSHARES	CA	1,000	1	<\$1B	0	0	0	0	

Note: Small businesses seeking loans from small-business-friendly banks should also consider banks that participate in SBA loan program. To locate the SBA preferred or certified lender nearest to you call 1-800-8-ASK-SBA or check SBA's home page at <http://www.sba.gov>.

Source: Office of Economic Research, Office of Advocacy, U.S. Small Business Administration, from Community Reinvestment Act (CRA) data.

Table 4. Number of Reporting Banks by Bank Asset Size and by State, 1997 - 1998

State	1997	1998	1998 Bank Asset Size Class				
			<\$100M	\$100M-500M	\$500M-\$1B	\$1B-\$10B	>\$10B
Alabama	178	170	105	56	4	2	3
Alaska	6	6	1	3	-	2	-
Arizona	37	42	23	9	5	4	1
Arkansas	234	221	133	82	4	2	-
California	339	336	135	143	31	24	3
Colorado	216	210	138	64	4	4	-
Connecticut	29	27	11	15	-	1	-
Delaware	38	34	9	7	3	12	3
District of Columbia	7	6	2	3	1	-	-
Florida	274	259	140	89	7	22	1
Georgia	348	346	214	115	12	4	1
Hawaii	14	13	7	2	1	3	-
Idaho	18	18	10	8	-	-	-
Illinois	801	772	488	230	32	17	5
Indiana	193	184	79	80	14	11	-
Iowa	462	443	363	68	7	5	-
Kansas	408	399	333	59	5	2	-
Kentucky	271	269	174	82	4	9	-
Louisiana	167	155	98	46	6	4	1
Maine	19	17	6	10	-	1	-
Maryland	86	82	22	47	8	5	-
Massachusetts	49	46	15	21	2	6	2
Michigan	176	163	82	69	2	5	5
Minnesota	519	520	421	89	4	4	2
Mississippi	108	101	50	43	3	5	-
Missouri	408	397	297	84	6	10	-
Montana	97	91	75	13	-	3	-
Nebraska	328	325	278	43	1	3	-
Nevada	23	25	9	7	1	8	-
New Hampshire	22	19	8	7	1	3	-
New Jersey	70	72	15	42	4	9	2
New Mexico	67	57	30	24	1	2	-
New York	157	152	47	59	18	19	9
North Carolina	57	63	23	26	6	4	4
North Dakota	119	117	98	16	1	2	-
Ohio	244	224	122	68	16	12	6
Oklahoma	326	317	247	63	4	3	-
Oregon	41	42	23	17	2	-	-
Pennsylvania	217	209	48	126	14	18	3
Rhode Island	7	7	1	1	2	2	1
South Carolina	80	77	44	26	3	4	-
South Dakota	113	105	80	21	1	2	1
Tennessee	234	214	120	79	7	5	3
Texas	856	818	572	209	20	15	2
Utah	48	50	29	15	2	2	2
Virginia	155	150	53	82	8	6	1
Vermont	22	21	7	9	3	2	-
Washington	78	78	46	28	3	1	-
Wisconsin	364	350	230	100	13	7	-
West Virginia	110	95	45	40	6	4	-
Wyoming	53	52	38	11	1	2	-
National	9,293	8,966	5,644	2,656	303	302	61

Source: Office of Advocacy, U.S. Small Business Administration from the Consolidated Reports of Condition and Income for U.S. Banks.