

Table 3A Expanded. Small Business Lending Institutions in Pennsylvania Using Call Report Data, June 2007

Name of Lending Institution	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)
Leesport Bk	Wyomissing	85.0	0.246	0.765	257,346	2,091	\$1B-\$10B	85.0	33,449	1,522	0
Eureka Bank	Pittsburgh	82.5	0.285	1	27,585	236	<\$100M	95.0	27,585	236	0
Elderton St Bk	Elderton	82.5	0.399	0.983	59,966	956	\$100M-500M	92.5	19,056	746	0
Earthstar Bk	Southampton	82.5	0.333	1	61,171	513	\$100M-500M	87.5	19,249	346	0.003
Peoples St Bk of Wyalusing	Wyalusing	82.5	0.287	0.954	55,388	1,032	\$100M-500M	95.0	18,775	843	0.003
Mercer CTV St Bk	Sandy Lake	82.5	0.219	1	54,477	1,041	\$100M-500M	95.0	21,282	870	0
CNB Bk	Clearfield	82.5	0.257	0.586	206,061	2,238	\$500M-\$1B	97.5	77,472	1,580	0.004
First NB of PA	Greenville	82.5	0.211	0.65	1,242,463	13,165	\$1B-\$10B	100.0	625,719	10,176	0
Franklin Security Bank	Plains	80.0	0.136	0.995	12,513	1,938	<\$100M	95.0	10,436	1,917	0
Woodlands Bk	Williamsport	80.0	0.284	0.901	68,295	829	\$100M-500M	82.5	14,959	589	0
Penn Liberty Bk	Wayne	80.0	0.367	1	108,876	200	\$100M-500M	22.5	1,666	34	0
Honesdale NB	Honesdale	80.0	0.234	0.678	98,670	1,240	\$100M-500M	85.0	18,200	784	0.001
Malvern Federal Savings Bank	Paoli	80.0	0.147	0.655	78,845	304	\$500M-\$1B	70.0	6,094	92	0
Community B&TC	Clarks Summit	80.0	0.24	0.586	132,204	2,864	\$500M-\$1B	95.0	43,846	2,235	0.002
First Citizens NB	Mansfield	80.0	0.177	0.9	102,746	1,285	\$500M-\$1B	92.5	27,511	902	0.003
Penn Security B&TC	Scranton	80.0	0.169	1	98,686	604	\$500M-\$1B	62.5	9,921	346	0.006
Washington Federal Savings B	Washington	80.0	0.14	0.723	87,913	523	\$500M-\$1B	80.0	11,533	319	0
Willow Financial Bank	Wayne	80.0	0.133	0.572	205,961	1,305	\$1B-\$10B	80.0	19,121	595	0
ColUmbia Cty Farmers NB	Bloomsburg	77.5	0.225	1	55,921	589	\$100M-500M	80.0	10,034	386	0
Iron & Glass Bk	Pittsburgh	77.5	0.303	0.644	89,822	801	\$100M-500M	77.5	14,535	458	0
Parkvale Savings Bk	Monroeville	77.5	0.084	1	154,036	1,727	\$1B-\$10B	72.5	18,206	1,314	0
Enterprise Bk	Allison Park	75.0	0.532	0.721	80,724	475	\$100M-500M	52.5	4,927	144	0
Old Forge Bk	Old Forge	75.0	0.237	0.837	50,499	951	\$100M-500M	82.5	9,570	683	0
Farmers NB	Emlenton	75.0	0.233	0.725	69,129	870	\$100M-500M	82.5	15,826	588	0
Dime Bk	Honesdale	75.0	0.255	0.494	108,814	1,414	\$100M-500M	82.5	21,261	949	0
Somerset TC	Somerset	75.0	0.204	0.65	93,072	1,255	\$100M-500M	85.0	17,935	887	0.007
First Keystone NB	Berwick	75.0	0.17	0.721	90,238	1,692	\$500M-\$1B	72.5	12,747	1,221	0
Orrstown Bk	Shippensburg	75.0	0.179	0.66	147,719	1,323	\$500M-\$1B	70.0	17,835	687	0
Firsttrust Savings Bk	Conshohocken	75.0	0.187	0.439	428,269	2,692	\$1B-\$10B	80.0	70,452	1,354	0
BLC Bank NA	Strasburg	75.0	0.176	0.536	559,814	8,914	\$1B-\$10B	80.0	85,380	6,360	0
National Penn Bk	Boyertown	75.0	0.171	0.528	955,868	7,612	\$1B-\$10B	72.5	106,936	4,083	0
Asian Bk	Philadelphia	72.5	0.57	0.99	43,305	258	<\$100M	52.5	3,251	60	0
Farmers NB	Kittanning	72.5	0.278	1	48,342	342	\$100M-500M	80.0	11,029	222	0
Team Capital Bank	Bethlehem	72.5	0.161	0.609	28,718	179	\$100M-500M	65.0	2,465	76	0
Bucks Cty Bk	Doylstown	72.5	0.299	0.808	59,312	385	\$100M-500M	57.5	5,951	197	0
Standard Bk Pasb	Export	72.5	0.15	1	49,974	489	\$100M-500M	75.0	10,279	349	0
Charleroi Federal Savings Bank	Charleroi	72.5	0.087	0.942	31,338	145	\$100M-500M	57.5	1,774	61	0.002
Allegheny Valley Bk	Pittsburgh	72.5	0.189	1	70,620	435	\$100M-500M	52.5	5,775	240	0.002
Peoples NB	Hallstead	72.5	0.191	0.642	78,636	1,023	\$100M-500M	80.0	15,216	689	0
First NB of Greencastle	Greencastle	72.5	0.153	0.761	81,490	1,283	\$500M-\$1B	77.5	13,684	822	0.002
Jersey Shore St Bk	Jersey Shore	72.5	0.161	0.693	92,086	1,262	\$500M-\$1B	85.0	21,287	930	0
Fidelity Deposit & Discount	Dunmore	72.5	0.185	0.537	106,042	1,109	\$500M-\$1B	75.0	17,103	691	0

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Irwin B&TC	Irwin	72.5	0.151	0.645	114,102	1,149	\$500M-\$1B	65.0	15,136	672	0
Commerce Bk Harrisburg NA	Lemoyne	72.5	0.137	0.502	261,348	2,115	\$1B-\$10B	65.0	26,357	1,092	0
Clarion County Community Bk	Clarion	70.0	0.387	1	23,324	320	<\$100M	77.5	7,232	246	0
Pocono Cmnty Bk	Stroudsburg	70.0	0.303	0.878	41,499	332	\$100M-500M	82.5	12,437	210	0
Mifflinburg B&TC	Mifflinburg	70.0	0.191	0.731	47,652	674	\$100M-500M	82.5	12,503	477	0
New Century Bk	Phoenixville	70.0	0.257	0.734	66,959	353	\$100M-500M	52.5	5,963	151	0
Continental Bank	Plymouth Meeting	70.0	0.124	0.681	35,234	170	\$100M-500M	52.5	1,481	49	0
Community Bk	Carmichaels	70.0	0.191	0.72	69,794	613	\$100M-500M	75.0	12,942	383	0
Kishacoquillas Valley NB	Belleville	70.0	0.193	0.63	80,880	883	\$100M-500M	85.0	20,168	604	0
Alliance Bk	Broomall	70.0	0.19	0.648	80,553	577	\$100M-500M	65.0	10,401	313	0
Nextier Bk NA	Butler	70.0	0.239	0.428	114,237	993	\$100M-500M	65.0	11,736	555	0
Lebanon Valley Farmers Bk	Lebanon	70.0	0.157	0.62	122,277	981	\$500M-\$1B	62.5	15,195	579	0.005
First Nat Cmnty Bk	Dunmore	70.0	0.178	0.356	221,578	2,699	\$1B-\$10B	85.0	55,871	2,042	0
Omega Bk	State College	70.0	0.136	0.432	242,406	3,590	\$1B-\$10B	85.0	54,775	2,748	0
S&T Bk	Indiana	70.0	0.169	0.356	564,528	6,952	\$1B-\$10B	77.5	95,542	3,323	0.006
Dollar Bank FSB	Pittsburgh	70.0	0.047	0.489	246,675	3,380	\$1B-\$10B	80.0	46,031	2,599	0.001
Fulton Bk	Lancaster	70.0	0.138	0.435	790,712	7,074	\$1B-\$10B	70.0	83,961	4,147	0.007
NorthWest Savings Bk	Warren	70.0	0.096	0.602	667,017	6,768	\$1B-\$10B	82.5	139,335	4,329	0.001
Halifax NB	Halifax	67.5	0.28	1	21,715	208	<\$100M	67.5	4,176	143	0
Mifflin Cty Savings Bk	Lewistown	67.5	0.209	1	20,396	254	<\$100M	70.0	5,830	190	0
Landmark Cmnty Bk	Pittston	67.5	0.329	0.704	45,975	377	\$100M-500M	67.5	6,020	211	0
First Cornerstone Bk	King Of Prussia	67.5	0.302	0.692	51,373	266	\$100M-500M	40.0	3,362	94	0
First NB Fredericksburg	Fredericksburg	67.5	0.203	1	35,351	231	\$100M-500M	60.0	4,225	130	0.006
Jonestown B&TC	Jonestown	67.5	0.164	0.997	41,350	422	\$100M-500M	65.0	6,293	253	0
Phoenixville Federal Bank	Phoenixville	67.5	0.097	0.62	31,415	165	\$100M-500M	57.5	2,108	57	0.004
East Penn Bk	Emmaus	67.5	0.198	0.514	87,213	710	\$100M-500M	40.0	3,872	376	0
Wayne Bk	Honesdale	67.5	0.177	0.574	83,693	913	\$100M-500M	70.0	12,288	597	0
Union Nat Cmnty Bk	Lancaster	67.5	0.17	0.621	81,244	607	\$100M-500M	57.5	9,087	322	0
Quakertown NB	Quakertown	67.5	0.162	0.497	97,212	1,099	\$500M-\$1B	80.0	22,290	793	0
Ephrata NB	Ephrata	67.5	0.128	0.642	79,183	1,336	\$500M-\$1B	77.5	16,285	982	0
First NB of Chester Cty	West Chester	67.5	0.166	0.433	156,909	1,166	\$500M-\$1B	55.0	13,492	583	0
Sovereign Bank	Wyomissing	67.5	0.061	0.219	5,043,173	48,747	>\$10B	77.5	979,264	31,513	0
Community First Bk	Reynoldsville	65.0	0.289	0.957	20,102	266	<\$100M	72.5	5,128	198	0.004
Gateway Bk of PA	Mcmurray	65.0	0.351	0.896	29,074	135	<\$100M	50.0	2,629	58	0
Bank of Canton	Canton	65.0	0.24	0.97	20,789	367	<\$100M	82.5	7,013	289	0
Luzerne Bk	Luzerne	65.0	0.23	0.682	44,416	377	\$100M-500M	65.0	7,524	221	0
Embassy Bk For The Lehigh VA	Bethlehem	65.0	0.182	0.618	58,082	477	\$100M-500M	62.5	8,322	238	0
Graystone Bk	Lancaster	65.0	0.267	0.436	93,923	606	\$100M-500M	62.5	11,750	260	0
Mid Penn Bk	Millersburg	65.0	0.185	0.447	91,251	997	\$100M-500M	80.0	21,462	630	0
First Keystone Bank	Media	65.0	0.079	0.532	41,166	237	\$500M-\$1B	62.5	3,370	108	0.001
Univest NB&TC	Souderton	65.0	0.135	0.365	264,547	2,155	\$1B-\$10B	60.0	21,877	1,065	0.001
United Bk of Philadelphia	Philadelphia	62.5	0.302	1	22,312	116	<\$100M	40.0	1,629	38	0.002
Centric Bk NA	Harrisburg	62.5	0.229	0.817	18,980	336	<\$100M	72.5	4,837	244	0

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First Resource Bk	Exton	62.5	0.3	0.927	25,036	110	<\$100M	42.5	2,095	47	0
Berkshire Bk	Wyomissing	62.5	0.278	0.949	29,372	189	\$100M-500M	50.0	2,815	84	0
Meridian Bk	Berwyn	62.5	0.264	0.777	43,234	181	\$100M-500M	45.0	3,497	68	0
Marion Center Bk	Marion Center	62.5	0.156	0.78	31,994	468	\$100M-500M	72.5	7,423	342	0
Bryn Mawr TC	Bryn Mawr	62.5	0.167	0.41	144,133	721	\$500M-\$1B	42.5	8,805	244	0
Lafayette Ambassador Bk	Easton	62.5	0.151	0.394	201,712	1,971	\$1B-\$10B	65.0	20,507	1,100	0.004
Susquehanna Bk PA	Lititz	62.5	0.093	0.308	219,655	2,261	\$1B-\$10B	62.5	26,280	1,326	0
Harleysville NB&TC	Harleysville	62.5	0.097	0.361	316,406	2,362	\$1B-\$10B	57.5	25,583	1,087	0
Communitybanks	Millersburg	62.5	0.108	0.334	403,623	3,479	\$1B-\$10B	62.5	37,488	1,953	0
Province Bank FSB	Marietta	60.0	0.09	0.858	7,514	51	<\$100M	60.0	918	30	0
Gratz NB	Gratz	60.0	0.159	1	18,030	307	\$100M-500M	90.0	18,030	307	0
First Priority Bk	Malvern	60.0	0.227	0.868	25,981	109	\$100M-500M	45.0	2,732	44	0
Pennsylvania Bus Bk	Philadelphia	60.0	0.313	0.556	39,505	145	\$100M-500M	27.5	1,713	41	0
York Traditions Bk	York	60.0	0.262	0.587	39,167	271	\$100M-500M	40.0	2,865	109	0
Altoona First Savings Bk	Altoona	60.0	0.142	1	25,373	129	\$100M-500M	32.5	1,879	51	0
Polonia Bank	Huntingdon Valley	60.0	0.037	1	7,129	120	\$100M-500M	90.0	7,129	120	0
Merchants NB of Bangor	Bangor	60.0	0.145	0.902	37,737	349	\$100M-500M	65.0	6,725	200	0
Mauch Chunk TC	Jim Thorpe	60.0	0.138	0.795	40,980	379	\$100M-500M	62.5	6,812	267	0
1st Summit Bk	Johnstown	60.0	0.127	0.545	56,802	607	\$100M-500M	57.5	8,432	373	0.003
Essa Bank & Trust	Stroudsburg	60.0	0.034	0.708	27,717	153	\$500M-\$1B	55.0	2,535	57	0
Wilmington TR of PA	Villanova	60.0	0.124	0.388	143,663	1,136	\$1B-\$10B	55.0	13,242	595	0
First Commonwealth Bk	Indiana	60.0	0.083	0.323	473,280	5,137	\$1B-\$10B	67.5	82,695	3,125	0
Slovak Savings Bk	Pittsburgh	57.5	0.18	1	8,543	28	<\$100M	25.0	447	7	0
Valley Green Bk	Philadelphia	57.5	0.257	0.998	14,261	99	<\$100M	60.0	2,497	53	0
Quaint Oak SB	Southampton	57.5	0.266	0.995	16,224	89	<\$100M	40.0	1,384	21	0
Affinity Bk of PA	Wyomissing	57.5	0.228	0.751	23,463	168	\$100M-500M	50.0	2,592	78	0
First NB of Mercersburg	Mercersburg	57.5	0.19	0.737	24,540	206	\$100M-500M	47.5	2,775	100	0
Greenville Savings Bk	Greenville	57.5	0.136	1	19,873	185	\$100M-500M	75.0	6,432	141	0
Portage NB	Portage	57.5	0.141	0.772	32,289	388	\$100M-500M	65.0	6,065	263	0.001
First Federal Savings Bank	Monessen	57.5	0.06	0.944	16,344	79	\$100M-500M	60.0	1,666	40	0
Hamlin B&TC	Smethport	57.5	0.064	1	22,790	606	\$100M-500M	92.5	22,790	606	0
Peoples Bk A Codorus Valley	Glen Rock	57.5	0.142	0.425	82,249	554	\$500M-\$1B	45.0	7,233	262	0
Third Federal Bank	Newtown	57.5	0.054	0.335	36,117	230	\$500M-\$1B	57.5	2,328	124	0
Ameriserv FNCL Bk	Johnstown	57.5	0.125	0.346	108,212	733	\$500M-\$1B	62.5	17,801	436	0
Citizens & Northern Bk	Wellsboro	57.5	0.087	0.49	100,915	1,719	\$1B-\$10B	82.5	27,375	1,281	0
Citizens Bk of PA	Philadelphia	57.5	0.036	0.212	1,176,489	13,260	>\$10B	67.5	329,971	9,690	0.021
Commerce Bk NA	Philadelphia	57.5	0.051	0.33	2,224,160	24,126	>\$10B	62.5	272,281	15,647	0.002
PNC Bk NA	Pittsburgh	57.5	0.036	0.163	3,290,438	45,955	>\$10B	67.5	1,113,671	36,134	0
Dwelling House S & LA	Pittsburgh	55.0	0.059	1	1,126	22	<\$100M	70.0	790	20	0
Minersville Safe Deposit B&T	Minersville	55.0	0.155	1	14,796	203	<\$100M	82.5	14,796	203	0
Royal Asian Bk	Philadelphia	55.0	0.289	0.588	31,523	129	\$100M-500M	32.5	2,032	52	0
Union B&TC	Pottsville	55.0	0.177	0.753	22,364	216	\$100M-500M	57.5	3,663	132	0
First United NB	Fryburg	55.0	0.119	0.892	22,747	371	\$100M-500M	75.0	6,366	279	0

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Community St Bk of Orbisonia	Orbisonia	55.0	0.092	1	18,537	391	\$100M-500M	92.5	18,537	391	0
New Tripoli Bk	New Tripoli	55.0	0.144	0.693	35,117	419	\$100M-500M	60.0	5,461	299	0
Swineford NB	Middleburg	55.0	0.123	0.646	33,477	564	\$100M-500M	72.5	7,699	406	0.006
First NB of Mifflintown	Mifflintown	55.0	0.108	0.765	31,017	505	\$100M-500M	80.0	9,779	396	0
Integrity Bk	Camp Hill	55.0	0.192	0.464	57,029	273	\$100M-500M	37.5	3,747	105	0
Brentwood Bk	Bethel Park	55.0	0.117	0.726	48,522	335	\$100M-500M	42.5	4,414	153	0
Nova Savings Bk	Philadelphia	55.0	0.143	0.583	60,858	284	\$100M-500M	35.0	3,751	83	0
DNB First NA	Downingtown	55.0	0.143	0.527	72,405	368	\$500M-\$1B	30.0	2,948	124	0
First NB&TC Newtown	Newtown	55.0	0.12	0.492	72,981	522	\$500M-\$1B	70.0	15,311	306	0
Farmers & Merchants TR Co	Chambersburg	55.0	0.102	0.434	83,363	865	\$500M-\$1B	57.5	11,245	519	0
Adams Cty NB	Gettysburg	55.0	0.084	0.495	82,397	624	\$500M-\$1B	50.0	9,164	332	0
Keystone Nazareth B&TC	Bethlehem	55.0	0.061	0.382	178,637	1,519	\$1B-\$10B	60.0	22,972	810	0
Liberty Savings Bank F.S.B.	Pottsville	52.5	0.053	1	1,774	21	<\$100M	77.5	1,774	21	0.005
East River Bk	Philadelphia	52.5	0.138	1	9,809	51	<\$100M	47.5	1,443	25	0
Slovenian S&LA of Franklin-C	Johnstown	52.5	0.02	1	2,253	46	\$100M-500M	77.5	2,253	46	0
Iron WKRS Savings Bk	Aston	52.5	0.151	0.977	22,086	121	\$100M-500M	37.5	1,878	40	0
St Edmond S Federal Savings	Philadelphia	52.5	0.053	0.921	9,725	34	\$100M-500M	47.5	652	16	0
Muncy B&TC	Muncy	52.5	0.127	0.891	23,870	301	\$100M-500M	72.5	6,729	214	0
Mars NB	Mars	52.5	0.143	0.507	39,758	444	\$100M-500M	67.5	8,279	278	0
Commercial Bk & TR of PA	Latrobe	52.5	0.126	0.497	41,243	606	\$100M-500M	70.0	7,995	387	0
Juniata Valley Bk	Mifflintown	52.5	0.087	0.796	36,273	522	\$100M-500M	65.0	7,531	379	0
Republic First Bk	Philadelphia	52.5	0.104	0.27	106,084	538	\$1B-\$10B	35.0	6,268	187	0
ESB Bk	Ellwood City	52.5	0.029	0.575	53,861	681	\$1B-\$10B	57.5	9,110	478	0
Public Savings Bk	Southampton	50.0	0.139	1	4,166	25	<\$100M	40.0	522	8	0
First NB of Port Allegany	Port Allegany	50.0	0.116	1	10,591	152	<\$100M	80.0	10,591	152	0
Washington Savings Association	Philadelphia	50.0	0.029	1	5,023	20	\$100M-500M	35.0	226	4	0.002
Indiana First Savings Bk	Indiana	50.0	0.092	0.997	17,284	242	\$100M-500M	62.5	4,401	170	0
Slovenian S & LA of Canonsbu	Strabane	50.0	0.041	0.985	7,849	39	\$100M-500M	50.0	694	15	0
Eagle NB	Upper Darby	50.0	0.179	0.495	36,848	140	\$100M-500M	25.0	1,780	45	0
Neffs NB	Neffs	50.0	0.102	1	22,551	168	\$100M-500M	47.5	2,934	103	0
First ColUmbia B&TC	Bloomsburg	50.0	0.095	0.655	28,770	428	\$100M-500M	65.0	6,499	302	0
Reliance Savings Bk	Altoona	50.0	0.122	0.497	37,994	520	\$100M-500M	67.5	7,662	365	0
NorthUmbreland NB	NorthUmbreland	50.0	0.061	1	21,302	384	\$100M-500M	60.0	4,898	261	0
American Bk	Allentown	50.0	0.136	0.469	68,027	343	\$500M-\$1B	37.5	4,088	172	0.001
Conestoga Bk	Chester Springs	50.0	0.121	0.493	76,873	285	\$500M-\$1B	27.5	3,224	61	0
Fidelity Savings Bk	Pittsburgh	50.0	0.072	0.51	51,878	527	\$500M-\$1B	60.0	9,445	326	0
Port Richmond Savings	Philadelphia	47.5	0.128	1	6,439	49	<\$100M	12.5	121	3	0
Milton Savings Bank	Milton	47.5	0.044	0.865	2,215	32	<\$100M	67.5	860	23	0
County Savings Bank	Essington	47.5	0.036	1	1,998	9	<\$100M	40.0	142	2	0
Fidelity S & LA of Bucks Co	Bristol	47.5	0.014	1	936	9	<\$100M	45.0	171	4	0
Armstrong County B & LA	Ford City	47.5	0.024	1	1,635	10	<\$100M	50.0	247	3	0
Union NB of MT Carmel	Mount Carmel	47.5	0.109	0.975	11,132	204	\$100M-500M	65.0	3,277	160	0
Alliance Bk of North America	Bala Cynwyd	47.5	0.174	0.548	24,405	111	\$100M-500M	27.5	1,343	32	0

Table 3A Expanded. Small Business Lending Institutions in Pennsylvania Using Call Report Data, June 2007

Name of Lending Institution	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)
West Milton St Bk	West Milton	47.5	0.091	0.756	22,481	318	\$100M-500M	62.5	5,614	226	0
Clearfield B&TC	Clearfield	47.5	0.113	0.458	39,896	365	\$100M-500M	52.5	6,153	231	0
Beneficial MSB	Philadelphia	47.5	0.042	0.284	107,155	525	\$1B-\$10B	32.5	5,684	158	0
Morebank	Philadelphia	45.0	0.117	1	3,835	28	<\$100M	35.0	360	16	0
Union Bldg & Loan Savings Bk	West Bridgewater	45.0	0.095	1	3,356	29	<\$100M	42.5	639	14	0
Cambria County FS & LA	Cresson	45.0	0.03	0.965	1,283	22	<\$100M	57.5	380	13	0
United-Amer Savings Bk	Pittsburgh	45.0	0.109	1	5,876	43	<\$100M	45.0	1,024	24	0
Turbotville NB	Turbotville	45.0	0.075	1	6,851	212	<\$100M	80.0	6,851	212	0
National Bk of Malvern	Malvern	45.0	0.128	0.923	14,406	88	\$100M-500M	27.5	752	33	0
First NB of Palmerton	Palmerton	45.0	0.081	0.468	46,366	471	\$500M-\$1B	57.5	9,101	275	0
Fox Chase Bank	Hatboro	45.0	0.024	0.22	18,230	67	\$500M-\$1B	40.0	1,022	19	0
First Savings Bk of Perkasio	Perkasie	45.0	0.062	0.497	62,328	305	\$1B-\$10B	35.0	4,588	140	0
Second FS & LA of Philadelphia	Philadelphia	42.5	0.026	1	361	1	<\$100M	10.0	-	-	0
Citizens NB	Meyersdale	42.5	0.092	1	5,212	85	<\$100M	62.5	1,751	65	0
First NB of Minersville	Minersville	42.5	0.079	1	6,535	128	<\$100M	50.0	445	10	0
Jim Thorpe NB	Jim Thorpe	42.5	0.113	0.861	12,650	109	\$100M-500M	55.0	2,348	69	0
North Penn Bk	Scranton	42.5	0.177	0.506	20,838	104	\$100M-500M	35.0	1,801	50	0
Fleetwood Bk	Fleetwood	42.5	0.121	0.642	18,482	137	\$100M-500M	37.5	1,803	67	0
FNB Bk Na	Danville	42.5	0.076	0.596	23,437	438	\$100M-500M	65.0	6,190	342	0.004
Stonebridge Bk	West Chester	42.5	0.107	0.433	46,620	262	\$100M-500M	35.0	4,225	103	0
First FS & LA of Bucks Co	Bristol	42.5	0.02	0.585	10,430	42	\$500M-\$1B	35.0	419	10	0
Hometown Bk of PA	Bedford	40.0	0.11	1	1,927	32	<\$100M	65.0	1,927	32	0
First NB of Marysville	Marysville	40.0	0.107	0.649	12,154	158	\$100M-500M	57.5	3,307	113	0
American Home Bk NA	Mountville	40.0	0.054	0.986	10,127	54	\$100M-500M	20.0	344	16	0
First Star Savings Bk	Bethlehem	40.0	0.079	0.495	43,655	212	\$500M-\$1B	35.0	3,552	83	0
Croydon Savings Bk	Croydon	37.5	0.084	1	972	5	<\$100M	10.0	-	-	0
Tioga Franklin Savings Bk	Philadelphia	37.5	0.076	1	1,514	13	<\$100M	25.0	134	3	0
First NB of Lilly	Lilly	37.5	0.063	1	1,477	29	<\$100M	62.5	1,477	29	0
Herndon NB	Herndon	37.5	0.074	1	2,122	40	<\$100M	50.0	605	31	0
First NB of Liverpool	Liverpool	37.5	0.052	1	1,960	38	<\$100M	55.0	892	31	0
Westmoreland FS & LA	Latrobe	37.5	0.001	1	165	3	\$100M-500M	47.5	165	3	0
First FS & LA of Greene Co	Waynesburg	37.5	0.009	0.579	5,564	37	\$500M-\$1B	40.0	649	14	0
Nesquehoning Savings Bk	Nesquehoning	35.0	0.034	1	1,104	15	<\$100M	40.0	259	9	0
Progressive-Home FS & LA	Pittsburgh	35.0	0.003	1	153	5	<\$100M	47.5	153	5	0
Investment Savings Bk	Altoona	35.0	0.051	0.996	5,955	43	\$100M-500M	30.0	618	13	0.004
Bank of Landisburg	Landisburg	35.0	0.019	1	3,624	21	\$100M-500M	30.0	344	8	0
Prudential Savings Bk	Philadelphia	35.0	0.028	0.799	13,477	62	\$100M-500M	27.5	1,027	22	0
Huntingdon Savings Bk	Huntingdon	32.5	0.021	1	245	7	<\$100M	50.0	245	7	0
Bally Savings Bk	Bally	32.5	0.003	1	62	1	<\$100M	10.0	-	-	0
Keystone St Savings Bk	Sharpsburg	32.5	0.021	1	526	4	<\$100M	10.0	13	1	0
Compass SB	Wilmerding	32.5	0.023	1	1,150	11	<\$100M	40.0	310	7	0
Farmers Bldg & Savings Bk	Rochester	32.5	0.002	1	107	4	<\$100M	35.0	107	4	0
Community NB of Northwestern	Albion	32.5	0.025	0.919	1,702	62	<\$100M	47.5	856	55	0

Table 3A Expanded. Small Business Lending Institutions in Pennsylvania Using Call Report Data, June 2007

Name of Lending Institution	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)
Haverford TC	Radnor	32.5	0.032	0.999	3,468	14	\$100M-500M	12.5	107	3	0
C&G Savings Bk	Altoona	32.5	0.007	1	815	9	\$100M-500M	30.0	172	5	0
Merchants NB	Kittanning	32.5	0.089	0.47	14,019	144	\$100M-500M	42.5	2,406	91	0
Scottdale B&TC	Scottdale	32.5	0.077	0.54	12,969	112	\$100M-500M	40.0	2,036	64	0.001
Ambler Savings Bk	Ambler	32.5	0.072	0.637	16,134	75	\$100M-500M	20.0	785	23	0
Harleysville Savings Bk	Harleysville	32.5	0.01	0.835	8,068	44	\$500M-\$1B	17.5	259	20	0
Abington Savings Bk	Jenkintown	32.5	0.035	0.427	36,537	185	\$1B-\$10B	27.5	2,447	59	0
Royal Bk America	Narberth	32.5	0.041	0.146	51,209	205	\$1B-\$10B	27.5	3,615	84	0
Mellon Bk NA	Pittsburgh	32.5	0.001	0.039	29,195	444	>\$10B	35.0	3,738	280	0
Colonial Amer Bk	West Conshohocke	30.0	0.011	1	110	1	<\$100M	10.0	-	-	0
Apollo TC	Apollo	30.0	0.058	0.683	6,399	84	\$100M-500M	45.0	1,335	63	0
Sharon Savings Bk	Darby	30.0	0.026	0.793	4,745	25	\$100M-500M	27.5	538	15	0
Sewickley Savings Bk	Sewickley	30.0	0.02	0.821	4,944	23	\$100M-500M	25.0	461	10	0
Marquette Savings Bk	Erie	30.0	0.008	0.967	3,801	26	\$100M-500M	30.0	502	11	0
Hyperion Bk	Philadelphia	27.5	0.146	0.515	1,919	11	<\$100M	22.5	154	4	0
Manor Bk	Manor	27.5	0.003	1	51	2	<\$100M	35.0	51	2	0
Coatesville Savings Bk	Coatesville	27.5	0.033	0.64	7,984	33	\$100M-500M	17.5	415	8	0
Huntingdon Valley Bk	Huntingdon Valley	25.0	0.027	0.634	4,450	21	\$100M-500M	10.0	125	3	0
United Savings Bk	Philadelphia	25.0	0.049	0.466	12,862	58	\$100M-500M	17.5	633	13	0
Philadelphia TC	Philadelphia	22.5	0.079	0.501	2,027	9	<\$100M	10.0	9	1	0
West View Savings Bk	Pittsburgh	20.0	0.016	0.539	6,300	40	\$100M-500M	20.0	637	17	0
Atlantic Central Bkr Bk	Camp Hill	20.0	0.036	0.112	15,259	49	\$100M-500M	10.0	222	6	0
Tristate Cap Bk	Pittsburgh	12.5	0.017	0.152	2,250	5	\$100M-500M	10.0	-	-	0
Morton Savings Bank	Morton	10.0	0	0	-	-	<\$100M	10.0	-	-	0
William Penn Bank FSB	Levittown	10.0	0	0	-	-	\$100M-500M	10.0	-	-	0
National Penn Inv TR	Wyomissing	NR	0	-	-	-	<\$100M	NR	-	-	0
First Nat Tr Co	Hermitage	NR	0	-	-	-	<\$100M	NR	-	-	0
Elk County S & LA	Ridgway	NR	0	-	-	-	<\$100M	NR	-	-	0
Vanguard Nat TC NA	Malvern	NR	0	-	-	-	<\$100M	NR	-	-	0
Cheltenham Hills Savings Bk	Abington	NR	0	-	-	-	<\$100M	NR	-	-	0
American Eagle Savings Bank	Boothwyn	NR	0	-	-	-	<\$100M	NR	-	-	0
Fulton FNCL Advisors NA	Lancaster	NR	0	-	-	-	<\$100M	NR	-	-	0
Glenmede TC NA	Philadelphia	NR	0	-	-	-	<\$100M	NR	-	-	0
SEI Private Trust Company	Oaks	NR	0	-	-	-	<\$100M	NR	-	-	0
National Motors Bank FSB	Horsham	NR	0	-	-	-	\$100M-500M	NR	-	-	0
Citizens Savings Bank	Clarks Summit	NR	0	-	-	-	\$100M-500M	NR	-	-	0
Hatboro Federal Savings	Hatboro	NR	0	-	-	-	\$100M-500M	NR	-	-	0

Note: NR = not ranked

Source: U.S. Small Business Administration, Office of Advocacy, from Call Reports collected by the Federal Reserve Board.

Table 3B Expanded. Small Business Lending Institutions in Pennsylvania Using Call Report Data, June 2007

Name of Lending Institution	City	Micro Business Lending (<\$100k)				Small Business Lending (<\$1M)				CRD/TA (10)	
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$(1,000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$(1,000) (8)		LSBL# (9)
First NB of PA	Greenville	100.0	0.106	0.328	625,719	10,176	\$1B-\$10B	82.5	1,242,463	13,165	0
CNB Bk	Clearfield	97.5	0.097	0.22	77,472	1,580	\$500M-\$1B	82.5	206,061	2,238	0.004
Franklin Security Bank	Plains	95.0	0.114	0.83	10,436	1,917	<\$100M	80.0	12,513	1,938	0
Eureka Bank	Pittsburgh	95.0	0.285	1	27,585	236	<\$100M	82.5	27,585	236	0
Peoples St Bk of Wyalusing	Wyalusing	95.0	0.097	0.323	18,775	843	\$100M-500M	82.5	55,388	1,032	0.003
Mercer CTV St Bk	Sandy Lake	95.0	0.086	0.391	21,282	870	\$100M-500M	82.5	54,477	1,041	0
Community B&TC	Clarks Summit	95.0	0.079	0.194	43,846	2,235	\$500M-\$1B	80.0	132,204	2,864	0.002
Elderton St Bk	Elderton	92.5	0.127	0.312	19,056	746	\$100M-500M	82.5	59,966	956	0
Community St Bk of Orbisonia	Orbisonia	92.5	0.092	1	18,537	391	\$100M-500M	55.0	18,537	391	0
Hamlin B&TC	Smethport	92.5	0.064	1	22,790	606	\$100M-500M	57.5	22,790	606	0
First Citizens NB	Mansfield	92.5	0.047	0.241	27,511	902	\$500M-\$1B	80.0	102,746	1,285	0.003
Gratz NB	Gratz	90.0	0.159	1	18,030	307	\$100M-500M	60.0	18,030	307	0
Polonia Bank	Huntingdon Valle	90.0	0.037	1	7,129	120	\$100M-500M	60.0	7,129	120	0
Earthstar Bk	Southampton	87.5	0.105	0.315	19,249	346	\$100M-500M	82.5	61,171	513	0.003
Kishacoquillas Valley NB	Belleville	85.0	0.048	0.157	20,168	604	\$100M-500M	70.0	80,880	883	0
Honesdale NB	Honesdale	85.0	0.043	0.125	18,200	784	\$100M-500M	80.0	98,670	1,240	0.001
Somerset TC	Somerset	85.0	0.039	0.125	17,935	887	\$100M-500M	75.0	93,072	1,255	0.007
Jersey Shore St Bk	Jersey Shore	85.0	0.037	0.16	21,287	930	\$500M-\$1B	72.5	92,086	1,262	0
Leesport Bk	Wyomissing	85.0	0.032	0.099	33,449	1,522	\$1B-\$10B	85.0	257,346	2,091	0
First Nat Cmnty Bk	Dunmore	85.0	0.045	0.09	55,871	2,042	\$1B-\$10B	70.0	221,578	2,699	0
Omega Bk	State College	85.0	0.031	0.098	54,775	2,748	\$1B-\$10B	70.0	242,406	3,590	0
Bank of Canton	Canton	82.5	0.081	0.327	7,013	289	<\$100M	65.0	20,789	367	0
Minersville Safe Deposit B&T	Minersville	82.5	0.155	1	14,796	203	<\$100M	55.0	14,796	203	0
Pocono Cmnty Bk	Stroudsburg	82.5	0.091	0.263	12,437	210	\$100M-500M	70.0	41,499	332	0
Old Forge Bk	Old Forge	82.5	0.045	0.159	9,570	683	\$100M-500M	75.0	50,499	951	0
Woodlands Bk	Williamsport	82.5	0.062	0.197	14,959	589	\$100M-500M	80.0	68,295	829	0
Mifflinburg B&TC	Mifflinburg	82.5	0.05	0.192	12,503	477	\$100M-500M	70.0	47,652	674	0
Farmers NB	Emlenton	82.5	0.053	0.166	15,826	588	\$100M-500M	75.0	69,129	870	0
Dime Bk	Honesdale	82.5	0.05	0.096	21,261	949	\$100M-500M	75.0	108,814	1,414	0
Citizens & Northern Bk	Wellsboro	82.5	0.023	0.133	27,375	1,281	\$1B-\$10B	57.5	100,915	1,719	0
Northwest SVG Bk	Warren	82.5	0.02	0.126	139,335	4,329	\$1B-\$10B	70.0	667,017	6,768	0.001
First NB of Port Allegany	Port Allegany	80.0	0.116	1	10,591	152	<\$100M	50.0	10,591	152	0
Turbotville NB	Turbotville	80.0	0.075	1	6,851	212	<\$100M	45.0	6,851	212	0
Farmers NB	Kittanning	80.0	0.063	0.228	11,029	222	\$100M-500M	72.5	48,342	342	0
Columbia Cty Farmers NB	Bloomsburg	80.0	0.04	0.179	10,034	386	\$100M-500M	77.5	55,921	589	0
First NB of Mifflintown	Mifflintown	80.0	0.034	0.241	9,779	396	\$100M-500M	55.0	31,017	505	0
Peoples NB	Hallstead	80.0	0.037	0.124	15,216	689	\$100M-500M	72.5	78,636	1,023	0
Mid Penn Bk	Millersburg	80.0	0.044	0.105	21,462	630	\$100M-500M	65.0	91,251	997	0
Quakertown NB	Quakertown	80.0	0.037	0.114	22,290	793	\$500M-\$1B	67.5	97,212	1,099	0
Washington Federal Savings B	Washington	80.0	0.018	0.095	11,533	319	\$500M-\$1B	80.0	87,913	523	0

Table 3B Expanded. Small Business Lending Institutions in Pennsylvania Using Call Report Data, June 2007

Name of Lending Institution	City	Micro Business Lending (<\$100k)				Small Business Lending (<\$1M)					
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1,000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$(1,000) (8)	LSBL# (9)	CRD/TA (10)
Willow Financial Bank	Wayne	80.0	0.012	0.053	19,121	595	\$1B-\$10B	80.0	205,961	1,305	0
Firsttrust SVG Bk	Conshohocken	80.0	0.031	0.072	70,452	1,354	\$1B-\$10B	75.0	428,269	2,692	0
BLC Bank NA	Strasburg	80.0	0.027	0.082	85,380	6,360	\$1B-\$10B	75.0	559,814	8,914	0
Dollar Bank FSB	Pittsburgh	80.0	0.009	0.091	46,031	2,599	\$1B-\$10B	70.0	246,675	3,380	0.001
Liberty Savings Bank F.S.B.	Pottsville	77.5	0.053	1	1,774	21	<\$100M	52.5	1,774	21	0.005
Clarion County Community Bk	Clarion	77.5	0.12	0.31	7,232	246	<\$100M	70.0	23,324	320	0
Slovenian S&LA of Franklin-C	Johnstown	77.5	0.02	1	2,253	46	\$100M-500M	52.5	2,253	46	0
Iron & Glass Bk	Pittsburgh	77.5	0.049	0.104	14,535	458	\$100M-500M	77.5	89,822	801	0
First NB of Greencastle	Greencastle	77.5	0.026	0.128	13,684	822	\$500M-\$1B	72.5	81,490	1,283	0.002
Ephrata NB	Ephrata	77.5	0.026	0.132	16,285	982	\$500M-\$1B	67.5	79,183	1,336	0
S&T Bk	Indiana	77.5	0.029	0.06	95,542	3,323	\$1B-\$10B	70.0	564,528	6,952	0.006
Sovereign Bank	Wyomissing	77.5	0.012	0.043	979,264	31,513	>\$10B	67.5	5,043,173	48,747	0
Greenville SVG Bk	Greenville	75.0	0.044	0.324	6,432	141	\$100M-500M	57.5	19,873	185	0
First United NB	Fryburg	75.0	0.033	0.25	6,366	279	\$100M-500M	55.0	22,747	371	0
Standard Bk Pasb	Export	75.0	0.031	0.206	10,279	349	\$100M-500M	72.5	49,974	489	0
Community Bk	Carmichaels	75.0	0.035	0.133	12,942	383	\$100M-500M	70.0	69,794	613	0
Fidelity Deposit & Discount	Dunmore	75.0	0.03	0.087	17,103	691	\$500M-\$1B	72.5	106,042	1,109	0
Community First Bk	Reynoldsville	72.5	0.074	0.244	5,128	198	<\$100M	65.0	20,102	266	0.004
Centric Bk NA	Harrisburg	72.5	0.058	0.208	4,837	244	<\$100M	62.5	18,980	336	0
Muncy B&TC	Muncy	72.5	0.036	0.251	6,729	214	\$100M-500M	52.5	23,870	301	0
Marion Center Bk	Marion Center	72.5	0.036	0.181	7,423	342	\$100M-500M	62.5	31,994	468	0
Swineford NB	Middleburg	72.5	0.028	0.149	7,699	406	\$100M-500M	55.0	33,477	564	0.006
First Keystone NB	Berwick	72.5	0.024	0.102	12,747	1,221	\$500M-\$1B	75.0	90,238	1,692	0
Parkvale SVG Bk	Monroeville	72.5	0.01	0.118	18,206	1,314	\$1B-\$10B	77.5	154,036	1,727	0
National Penn Bk	Boyertown	72.5	0.019	0.059	106,936	4,083	\$1B-\$10B	75.0	955,868	7,612	0
Dwelling House S & LA	Pittsburgh	70.0	0.041	0.702	790	20	<\$100M	55.0	1,126	22	0
Mifflin Cty Svg Bk	Lewistown	70.0	0.06	0.286	5,830	190	<\$100M	67.5	20,396	254	0
Commercial Bk & TR of PA	Latrobe	70.0	0.024	0.096	7,995	387	\$100M-500M	52.5	41,243	606	0
Wayne Bk	Honesdale	70.0	0.026	0.084	12,288	597	\$100M-500M	67.5	83,693	913	0
Malvern Federal Savings Bank	Paoli	70.0	0.011	0.051	6,094	92	\$500M-\$1B	80.0	78,845	304	0
First NB&TC Newtown	Newtown	70.0	0.025	0.103	15,311	306	\$500M-\$1B	55.0	72,981	522	0
Orrstown Bk	Shippensburg	70.0	0.022	0.08	17,835	687	\$500M-\$1B	75.0	147,719	1,323	0
Fulton Bk	Lancaster	70.0	0.015	0.046	83,961	4,147	\$1B-\$10B	70.0	790,712	7,074	0.007
Milton Savings Bank	Milton	67.5	0.017	0.336	860	23	<\$100M	47.5	2,215	32	0
Halifax NB	Halifax	67.5	0.054	0.192	4,176	143	<\$100M	67.5	21,715	208	0
Landmark Cmnty Bk	Pittston	67.5	0.043	0.092	6,020	211	\$100M-500M	67.5	45,975	377	0
Mars NB	Mars	67.5	0.03	0.106	8,279	278	\$100M-500M	52.5	39,758	444	0
Reliance SVG Bk	Altoona	67.5	0.025	0.1	7,662	365	\$100M-500M	50.0	37,994	520	0
First Commonwealth Bk	Indiana	67.5	0.015	0.056	82,695	3,125	\$1B-\$10B	60.0	473,280	5,137	0
Citizens Bk of PA	Philadelphia	67.5	0.01	0.059	329,971	9,690	>\$10B	57.5	1,176,489	13,260	0.021
PNC Bk NA	Pittsburgh	67.5	0.012	0.055	1,113,671	36,134	>\$10B	57.5	3,290,438	45,955	0

Table 3B Expanded. Small Business Lending Institutions in Pennsylvania Using Call Report Data, June 2007

Name of Lending Institution	City	Micro Business Lending (<\$100k)				Small Business Lending (<\$1M)					
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$(1,000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$(1,000) (8)	LSBL# (9)	CRD/TA (10)
Hometown Bk of PA	Bedford	65.0	0.11	1	1,927	32	<\$100M	40.0	1,927	32	0
Union NB of MT Carmel	Mount Carmel	65.0	0.032	0.287	3,277	160	\$100M-500M	47.5	11,132	204	0
Team Capital Bank	Bethlehem	65.0	0.014	0.052	2,465	76	\$100M-500M	72.5	28,718	179	0
Luzerne Bk	Luzerne	65.0	0.039	0.115	7,524	221	\$100M-500M	65.0	44,416	377	0
Portage NB	Portage	65.0	0.027	0.145	6,065	263	\$100M-500M	57.5	32,289	388	0.001
Jonestown B&TC	Jonestown	65.0	0.025	0.152	6,293	253	\$100M-500M	67.5	41,350	422	0
Merchants NB of Bangor	Bangor	65.0	0.026	0.161	6,725	200	\$100M-500M	60.0	37,737	349	0
First Columbia B&TC	Bloomsburg	65.0	0.021	0.148	6,499	302	\$100M-500M	50.0	28,770	428	0
FNB Bk Na	Danville	65.0	0.02	0.157	6,190	342	\$100M-500M	42.5	23,437	438	0.004
Juniata Valley Bk	Mifflintown	65.0	0.018	0.165	7,531	379	\$100M-500M	52.5	36,273	522	0
Alliance Bk	Broomall	65.0	0.024	0.084	10,401	313	\$100M-500M	70.0	80,553	577	0
Nextier Bk NA	Butler	65.0	0.025	0.044	11,736	555	\$100M-500M	70.0	114,237	993	0
Irwin B&TC	Irwin	65.0	0.02	0.086	15,136	672	\$500M-\$1B	72.5	114,102	1,149	0
Lafayette Ambassador Bk	Easton	65.0	0.015	0.04	20,507	1,100	\$1B-\$10B	62.5	201,712	1,971	0.004
Commerce Bk Harrisburg NA	Lemoyne	65.0	0.014	0.051	26,357	1,092	\$1B-\$10B	72.5	261,348	2,115	0
First NB of Lilly	Lilly	62.5	0.063	1	1,477	29	<\$100M	37.5	1,477	29	0
Citizens NB	Meyersdale	62.5	0.031	0.336	1,751	65	<\$100M	42.5	5,212	85	0
Indiana First SVG Bk	Indiana	62.5	0.023	0.254	4,401	170	\$100M-500M	50.0	17,284	242	0
West Milton St Bk	West Milton	62.5	0.023	0.189	5,614	226	\$100M-500M	47.5	22,481	318	0
Mauch Chunk TC	Jim Thorpe	62.5	0.023	0.132	6,812	267	\$100M-500M	60.0	40,980	379	0
Embassy Bk For The Lehigh VA	Bethlehem	62.5	0.026	0.089	8,322	238	\$100M-500M	65.0	58,082	477	0
Graystone Bk	Lancaster	62.5	0.033	0.055	11,750	260	\$100M-500M	65.0	93,923	606	0
First Keystone Bank	Media	62.5	0.006	0.044	3,370	108	\$500M-\$1B	65.0	41,166	237	0.001
Penn Security B&TC	Scranton	62.5	0.017	0.101	9,921	346	\$500M-\$1B	80.0	98,686	604	0.006
Lebanon Valley Farmers Bk	Lebanon	62.5	0.019	0.077	15,195	579	\$500M-\$1B	70.0	122,277	981	0.005
Ameriserv FNCL Bk	Johnstown	62.5	0.021	0.057	17,801	436	\$500M-\$1B	57.5	108,212	733	0
Susquehanna Bk PA	Lititz	62.5	0.011	0.037	26,280	1,326	\$1B-\$10B	62.5	219,655	2,261	0
Communitybanks	Millersburg	62.5	0.01	0.031	37,488	1,953	\$1B-\$10B	62.5	403,623	3,479	0
Commerce Bk NA	Philadelphia	62.5	0.006	0.04	272,281	15,647	>\$10B	57.5	2,224,160	24,126	0.002
Valley Green Bk	Philadelphia	60.0	0.045	0.175	2,497	53	<\$100M	57.5	14,261	99	0
Province Bank FSB	Marietta	60.0	0.011	0.105	918	30	<\$100M	60.0	7,514	51	0
First NB Fredericksburg	Fredericksburg	60.0	0.024	0.12	4,225	130	\$100M-500M	67.5	35,351	231	0.006
New Tripoli Bk	New Tripoli	60.0	0.022	0.108	5,461	299	\$100M-500M	55.0	35,117	419	0
First Federal Savings Bank	Monessen	60.0	0.006	0.096	1,666	40	\$100M-500M	57.5	16,344	79	0
Northumberland NB	Northumberland	60.0	0.014	0.23	4,898	261	\$100M-500M	50.0	21,302	384	0
Fidelity SVG Bk	Pittsburgh	60.0	0.013	0.093	9,445	326	\$500M-\$1B	50.0	51,878	527	0
Univest NB&TC	Souderton	60.0	0.011	0.03	21,877	1,065	\$1B-\$10B	65.0	264,547	2,155	0.001
Keystone Nazareth B&TC	Bethlehem	60.0	0.008	0.049	22,972	810	\$1B-\$10B	55.0	178,637	1,519	0
Cambria County FS & LA	Cresson	57.5	0.009	0.286	380	13	<\$100M	45.0	1,283	22	0
First NB of Marysville	Marysville	57.5	0.029	0.177	3,307	113	\$100M-500M	40.0	12,154	158	0
Union B&TC	Pottsville	57.5	0.029	0.123	3,663	132	\$100M-500M	55.0	22,364	216	0

Table 3B Expanded. Small Business Lending Institutions in Pennsylvania Using Call Report Data, June 2007

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Bucks Cty Bk	Doylestown	57.5	0.03	0.081	5,951	197	\$100M-500M	72.5	59,312	385	0
Phoenixville Federal Bank	Phoenixville	57.5	0.007	0.042	2,108	57	\$100M-500M	67.5	31,415	165	0.004
Charleroi Federal Savings Bank	Charleroi	57.5	0.005	0.053	1,774	61	\$100M-500M	72.5	31,338	145	0.002
1st Summit Bk	Johnstown	57.5	0.019	0.081	8,432	373	\$100M-500M	60.0	56,802	607	0.003
Union Nat Cmnty Bk	Lancaster	57.5	0.019	0.069	9,087	322	\$100M-500M	67.5	81,244	607	0
First NB of Palmerton	Palmerton	57.5	0.016	0.092	9,101	275	\$500M-\$1B	45.0	46,366	471	0
Third Federal Bank	Newtown	57.5	0.004	0.022	2,328	124	\$500M-\$1B	57.5	36,117	230	0
Farmers & Merchants TR Co	Chambersburg	57.5	0.014	0.059	11,245	519	\$500M-\$1B	55.0	83,363	865	0
ESB Bk	Ellwood City	57.5	0.005	0.097	9,110	478	\$1B-\$10B	52.5	53,861	681	0
Harleysville NB&TC	Harleysville	57.5	0.008	0.029	25,583	1,087	\$1B-\$10B	62.5	316,406	2,362	0
First NB of Liverpool	Liverpool	55.0	0.024	0.455	892	31	<\$100M	37.5	1,960	38	0
Jim Thorpe NB	Jim Thorpe	55.0	0.021	0.16	2,348	69	\$100M-500M	42.5	12,650	109	0
Essa Bank & Trust	Stroudsburg	55.0	0.003	0.065	2,535	57	\$500M-\$1B	60.0	27,717	153	0
First NB of Chester Cty	West Chester	55.0	0.014	0.037	13,492	583	\$500M-\$1B	67.5	156,909	1,166	0
Wilmington TR of PA	Villanova	55.0	0.011	0.036	13,242	595	\$1B-\$10B	60.0	143,663	1,136	0
Asian Bk	Philadelphia	52.5	0.043	0.074	3,251	60	<\$100M	72.5	43,305	258	0
Enterprise Bk	Allison Park	52.5	0.032	0.044	4,927	144	\$100M-500M	75.0	80,724	475	0
New Century Bk	Phoenixville	52.5	0.023	0.065	5,963	151	\$100M-500M	70.0	66,959	353	0
Continental Bank	Plymouth Meeting	52.5	0.005	0.029	1,481	49	\$100M-500M	70.0	35,234	170	0
Clearfield B&TC	Clearfield	52.5	0.017	0.071	6,153	231	\$100M-500M	47.5	39,896	365	0
Allegheny Valley Bk	Pittsburgh	52.5	0.015	0.082	5,775	240	\$100M-500M	72.5	70,620	435	0.002
First NB of Minersville	Minersville	50.0	0.005	0.101	445	10	<\$100M	42.5	6,535	128	0
Huntingdon SVG Bk	Huntingdon	50.0	0.021	1	245	7	<\$100M	32.5	245	7	0
Herndon NB	Herndon	50.0	0.021	0.285	605	31	<\$100M	37.5	2,122	40	0
Armstrong County B & LA	Ford City	50.0	0.004	0.151	247	3	<\$100M	47.5	1,635	10	0
Gateway Bk of PA	Mcmurray	50.0	0.032	0.081	2,629	58	<\$100M	65.0	29,074	135	0
Affinity Bk of PA	Wyomissing	50.0	0.025	0.083	2,592	78	\$100M-500M	57.5	23,463	168	0
Berkshire Bk	Wyomissing	50.0	0.027	0.091	2,815	84	\$100M-500M	62.5	29,372	189	0
Slovenian S & LA of Canonsbu	Strabane	50.0	0.004	0.087	694	15	\$100M-500M	50.0	7,849	39	0
Adams Cty NB	Gettysburg	50.0	0.009	0.055	9,164	332	\$500M-\$1B	55.0	82,397	624	0
Progressive-Home FS & LA	Pittsburgh	47.5	0.003	1	153	5	<\$100M	35.0	153	5	0
Community NB of Northwestern	Albion	47.5	0.012	0.462	856	55	<\$100M	32.5	1,702	62	0
East River Bk	Philadelphia	47.5	0.02	0.147	1,443	25	<\$100M	52.5	9,809	51	0
First NB of Mercersburg	Mercersburg	47.5	0.021	0.083	2,775	100	\$100M-500M	57.5	24,540	206	0
Westmoreland FS & LA	Latrobe	47.5	0.001	1	165	3	\$100M-500M	37.5	165	3	0
St Edmond S Federal Savings	Philadelphia	47.5	0.004	0.062	652	16	\$100M-500M	52.5	9,725	34	0
Neffs NB	Neffs	47.5	0.013	0.13	2,934	103	\$100M-500M	50.0	22,551	168	0
United-Amer SVG Bk	Pittsburgh	45.0	0.019	0.174	1,024	24	<\$100M	45.0	5,876	43	0
Fidelity S & LA of Bucks Co	Bristol	45.0	0.003	0.183	171	4	<\$100M	47.5	936	9	0
Apollo TC	Apollo	45.0	0.012	0.143	1,335	63	\$100M-500M	30.0	6,399	84	0
First Priority Bk	Malvern	45.0	0.024	0.091	2,732	44	\$100M-500M	60.0	25,981	109	0

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Meridian Bk	Berwyn	45.0	0.021	0.063	3,497	68	\$100M-500M	62.5	43,234	181	0
Peoples Bk A Codorus Valley	Glen Rock	45.0	0.013	0.037	7,233	262	\$500M-\$1B	57.5	82,249	554	0
Union Bldg & Loan SVG Bk	West Bridgewater	42.5	0.018	0.19	639	14	<\$100M	45.0	3,356	29	0
First Resource Bk	Exton	42.5	0.025	0.078	2,095	47	<\$100M	62.5	25,036	110	0
Merchants NB	Kittanning	42.5	0.015	0.081	2,406	91	\$100M-500M	32.5	14,019	144	0
Brentwood Bk	Bethel Park	42.5	0.011	0.066	4,414	153	\$100M-500M	55.0	48,522	335	0
Bryn Mawr TC	Bryn Mawr	42.5	0.01	0.025	8,805	244	\$500M-\$1B	62.5	144,133	721	0
Public SVG Bk	Southampton	40.0	0.017	0.125	522	8	<\$100M	50.0	4,166	25	0
Nesquehoning SVG Bk	Nesquehoning	40.0	0.008	0.235	259	9	<\$100M	35.0	1,104	15	0
Compass SB	Wilmerding	40.0	0.006	0.27	310	7	<\$100M	32.5	1,150	11	0
County Savings Bank	Essington	40.0	0.003	0.071	142	2	<\$100M	47.5	1,998	9	0
Quaint Oak SB	Southampton	40.0	0.023	0.085	1,384	21	<\$100M	57.5	16,224	89	0
United Bk of Philadelphia	Philadelphia	40.0	0.022	0.073	1,629	38	<\$100M	62.5	22,312	116	0.002
York Traditions Bk	York	40.0	0.019	0.043	2,865	109	\$100M-500M	60.0	39,167	271	0
Scottdale B&TC	Scottdale	40.0	0.012	0.085	2,036	64	\$100M-500M	32.5	12,969	112	0.001
First Cornerstone Bk	King Of Prussia	40.0	0.02	0.045	3,362	94	\$100M-500M	67.5	51,373	266	0
East Penn Bk	Emmaus	40.0	0.009	0.023	3,872	376	\$100M-500M	67.5	87,213	710	0
First FS & LA of Greene Co	Waynesburg	40.0	0.001	0.068	649	14	\$500M-\$1B	37.5	5,564	37	0
Fox Chase Bank	Hatboro	40.0	0.001	0.012	1,022	19	\$500M-\$1B	45.0	18,230	67	0
Iron WKRS SVG Bk	Aston	37.5	0.013	0.083	1,878	40	\$100M-500M	52.5	22,086	121	0
Fleetwood Bk	Fleetwood	37.5	0.012	0.063	1,803	67	\$100M-500M	42.5	18,482	137	0
Integrity Bk	Camp Hill	37.5	0.013	0.03	3,747	105	\$100M-500M	55.0	57,029	273	0
American Bk	Allentown	37.5	0.008	0.028	4,088	172	\$500M-\$1B	50.0	68,027	343	0.001
Manor Bk	Manor	35.0	0.003	1	51	2	<\$100M	27.5	51	2	0
Morebank	Philadelphia	35.0	0.011	0.094	360	16	<\$100M	45.0	3,835	28	0
Farmers Bldg & SVG Bk	Rochester	35.0	0.002	1	107	4	<\$100M	32.5	107	4	0
North Penn Bk	Scranton	35.0	0.015	0.044	1,801	50	\$100M-500M	42.5	20,838	104	0
Washington Savings Association	Philadelphia	35.0	0.001	0.045	226	4	\$100M-500M	50.0	5,023	20	0.002
Nova SVG Bk	Philadelphia	35.0	0.009	0.036	3,751	83	\$100M-500M	55.0	60,858	284	0
Stonebridge Bk	West Chester	35.0	0.01	0.039	4,225	103	\$100M-500M	42.5	46,620	262	0
First FS & LA of Bucks Co	Bristol	35.0	0.001	0.023	419	10	\$500M-\$1B	42.5	10,430	42	0
First Star SVG Bk	Bethlehem	35.0	0.006	0.04	3,552	83	\$500M-\$1B	40.0	43,655	212	0
First SVG Bk of Perkasio	Perkasie	35.0	0.005	0.037	4,588	140	\$1B-\$10B	45.0	62,328	305	0
Republic First Bk	Philadelphia	35.0	0.006	0.016	6,268	187	\$1B-\$10B	52.5	106,084	538	0
Mellon Bk NA	Pittsburgh	35.0	0	0.005	3,738	280	>\$10B	32.5	29,195	444	0
Royal Asian Bk	Philadelphia	32.5	0.019	0.038	2,032	52	\$100M-500M	55.0	31,523	129	0
Altoona First SVG Bk	Altoona	32.5	0.01	0.074	1,879	51	\$100M-500M	60.0	25,373	129	0
Beneficial MSB	Philadelphia	32.5	0.002	0.015	5,684	158	\$1B-\$10B	47.5	107,155	525	0
Investment SVG Bk	Altoona	30.0	0.005	0.103	618	13	\$100M-500M	35.0	5,955	43	0.004
C&G SVG Bk	Altoona	30.0	0.001	0.211	172	5	\$100M-500M	32.5	815	9	0
Bank of Landisburg	Landisburg	30.0	0.002	0.095	344	8	\$100M-500M	35.0	3,624	21	0

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Marquette SVG Bk	Erie	30.0	0.001	0.128	502	11	\$100M-500M	30.0	3,801	26	0
DNB First NA	Downingtown	30.0	0.006	0.021	2,948	124	\$500M-\$1B	55.0	72,405	368	0
National Bk of Malvern	Malvern	27.5	0.007	0.048	752	33	\$100M-500M	45.0	14,406	88	0
Pennsylvania Bus Bk	Philadelphia	27.5	0.014	0.024	1,713	41	\$100M-500M	60.0	39,505	145	0
Allegiance Bk of North America	Bala Cynwyd	27.5	0.01	0.03	1,343	32	\$100M-500M	47.5	24,405	111	0
Sharon SVG Bk	Darby	27.5	0.003	0.09	538	15	\$100M-500M	30.0	4,745	25	0
Prudential SVG Bk	Philadelphia	27.5	0.002	0.061	1,027	22	\$100M-500M	35.0	13,477	62	0
Conestoga Bk	Chester Springs	27.5	0.005	0.021	3,224	61	\$500M-\$1B	50.0	76,873	285	0
Abington SVG Bk	Jenkintown	27.5	0.002	0.029	2,447	59	\$1B-\$10B	32.5	36,537	185	0
Royal Bk America	Narberth	27.5	0.003	0.01	3,615	84	\$1B-\$10B	32.5	51,209	205	0
Tioga Franklin SVG Bk	Philadelphia	25.0	0.007	0.089	134	3	<\$100M	37.5	1,514	13	0
Slovak SVG Bk	Pittsburgh	25.0	0.009	0.052	447	7	<\$100M	57.5	8,543	28	0
Eagle NB	Upper Darby	25.0	0.009	0.024	1,780	45	\$100M-500M	50.0	36,848	140	0
Sewickley SVG Bk	Sewickley	25.0	0.002	0.077	461	10	\$100M-500M	30.0	4,944	23	0
Hyperion Bk	Philadelphia	22.5	0.012	0.041	154	4	<\$100M	27.5	1,919	11	0
Penn Liberty Bk	Wayne	22.5	0.006	0.015	1,666	34	\$100M-500M	80.0	108,876	200	0
American Home Bk NA	Mountville	20.0	0.002	0.034	344	16	\$100M-500M	40.0	10,127	54	0
Ambler SVG Bk	Ambler	20.0	0.004	0.031	785	23	\$100M-500M	32.5	16,134	75	0
West View SVG Bk	Pittsburgh	20.0	0.002	0.055	637	17	\$100M-500M	20.0	6,300	40	0
Coatesville SVG Bk	Coatesville	17.5	0.002	0.033	415	8	\$100M-500M	27.5	7,984	33	0
United SVG Bk	Philadelphia	17.5	0.002	0.023	633	13	\$100M-500M	25.0	12,862	58	0
Harleysville Svc Bk	Harleysville	17.5	0	0.027	259	20	\$500M-\$1B	32.5	8,068	44	0
Port Richmond SVG	Philadelphia	12.5	0.002	0.019	121	3	<\$100M	47.5	6,439	49	0
Haverford TC	Radnor	12.5	0.001	0.031	107	3	\$100M-500M	32.5	3,468	14	0
Colonial Amer Bk	West Conshohocl	10.0	0	0	-	-	<\$100M	30.0	110	1	0
Croydon SVG Bk	Croydon	10.0	0	0	-	-	<\$100M	37.5	972	5	0
Second FS & LA of Philadelphia	Philadelphia	10.0	0	0	-	-	<\$100M	42.5	361	1	0
Morton Savings Bank	Morton	10.0	0	0	-	-	<\$100M	10.0	-	-	0
Bally SVG Bk	Bally	10.0	0	0	-	-	<\$100M	32.5	62	1	0
Keystone St SVG Bk	Sharpsburg	10.0	0.001	0.025	13	1	<\$100M	32.5	526	4	0
Philadelphia TC	Philadelphia	10.0	0	0.002	9	1	<\$100M	22.5	2,027	9	0
Tristate Cap Bk	Pittsburgh	10.0	0	0	-	-	\$100M-500M	12.5	2,250	5	0
Huntingdon Valley Bk	Huntingdon Valle	10.0	0.001	0.018	125	3	\$100M-500M	25.0	4,450	21	0
William Penn Bank FSB	Levittown	10.0	0	0	-	-	\$100M-500M	10.0	-	-	0
Atlantic Central Bkr Bk	Camp Hill	10.0	0.001	0.002	222	6	\$100M-500M	20.0	15,259	49	0
National Penn Inv TR	Wyomissing	NR	0	.	-	-	<\$100M	NR	-	-	0
First Nat Tr Co	Hermitage	NR	0	.	-	-	<\$100M	NR	-	-	0
Elk County S & LA	Ridgway	NR	0	.	-	-	<\$100M	NR	-	-	0
Vanguard Nat TC NA	Malvern	NR	0	.	-	-	<\$100M	NR	-	-	0
Cheltenham Hills SVG Bk	Abington	NR	0	.	-	-	<\$100M	NR	-	-	0
American Eagle Savings Bank	Boothwyn	NR	0	.	-	-	<\$100M	NR	-	-	0

Table 3B Expanded. Small Business Lending Institutions in Pennsylvania Using Call Report Data, June 2007

Name of Lending Institution	City	Micro Business Lending (<\$100k)				Small Business Lending (<\$1M)					
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1,000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$(1,000) (8)	LSBL# (9)	CRD/TA (10)
Fulton FNCL Advisors NA	Lancaster	NR	0 .		-	-	<\$100M	NR	-	-	0
Glenmede TC NA	Philadelphia	NR	0 .		-	-	<\$100M	NR	-	-	0
SEI Private Trust Company	Oaks	NR	0 .		-	-	<\$100M	NR	-	-	0
National Motors Bank FSB	Horsham	NR	0 .		-	-	\$100M-500M	NR	-	-	0
Citizens Savings Bank	Clarks Summit	NR	0 .		-	-	\$100M-500M	NR	-	-	0
Hatboro Federal Savings	Hatboro	NR	0 .		-	-	\$100M-500M	NR	-	-	0

Note: NR = not ranked

Source: U.S. Small Business Administration, Office of Advocacy, from Call Reports collected by the Federal Reserve Board.