

Table 1 Small-Business-Friendly Banks in Ohio, June 1999.

Bank Name	Location	Total Score	Bank Asset Size	Small Business Loans*	
				Dollar Amount	Number
COMMUNITY FIRST B&TC	CELINA	87.5	\$500M-\$1B	149,539	1,604
SUTTON ST BK	ATTICA	85.0	\$100M-500M	45,296	608
FIRST NB OF SHELBY	SHELBY	85.0	\$100M-500M	37,164	803
STEEL VALLEY BK NA	DILLONVALE	82.5	<\$100M	19,688	346
CITIZENS SVG BK CO	PEMBERVILLE	82.5	<\$100M	24,710	317
FIRST NB OF PANDORA	PANDORA	82.5	<\$100M	32,381	471
WAYNE CTY NB OF WOOSTER	WOOSTER	82.5	\$100M-500M	114,203	1,246
CITIZENS SVG BK	MARTINS FERRY	82.5	\$100M-500M	58,807	1,344
FIRST BREMEN BK	BREMEN	80.0	\$100M-500M	32,941	451
OLD FT BKG CO	OLD FORT	80.0	\$100M-500M	59,630	1,134
GREAT LAKES BK	MENTOR	80.0	<\$100M	28,429	268
COMMERCE NB	WORTHINGTON	80.0	\$100M-500M	81,262	1,015
SKY BK	SALINEVILLE	77.5	\$1B-\$10B	341,188	5,206
HUNTINGTON NB	COLUMBUS	62.5	>\$10B	3,165,399	44,946

*Figures reflect business loans of less than \$ 1 million

Note: Small businesses seeking loans from small-business-friendly banks should also consider banks that participate in SBA loan programs. To locate an SBA preferred or certified lender near you, call 1-800-8-ASK-SBA or check SBA's home page at www.sba.gov.

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

Table 2: Number of Reporting Banks by Bank Asset Size and by State, 1998-1999

State	1998	1999	1999 Bank Asset Size Class				
			<\$100M	\$100M-\$500M	\$500M-\$1B	\$1B-\$10B	>\$10B
Alabama	170	158	92	56	5	0	5
Alaska	6	6	1	2	1	2	0
Arizona	42	46	27	10	3	4	2
Arkansas	221	200	113	79	7	1	0
California	336	334	127	142	29	33	3
Colorado	210	191	121	62	4	3	1
Connecticut	27	26	11	14	1	0	0
Delaware	34	33	9	8	2	10	4
District of Columbia	6	6	2	4	0	0	0
Florida	259	260	137	96	5	22	0
Georgia	346	336	196	121	13	5	1
Hawaii	13	11	5	1	2	3	0
Idaho	18	17	9	8	0	0	0
Illinois	772	732	449	231	31	15	6
Indiana	184	165	74	70	12	7	2
Iowa	443	441	358	75	5	3	0
Kansas	399	391	324	59	5	3	0
Kentucky	269	255	155	88	4	7	1
Louisiana	155	155	103	47	1	2	2
Maine	17	16	4	10	1	1	0
Maryland	82	78	18	47	6	6	1
Massachusetts	46	45	13	20	3	7	2
Michigan	163	169	82	74	4	5	4
Minnesota	520	507	404	92	4	5	2
Mississippi	101	99	48	43	4	4	0
Missouri	397	377	268	93	9	6	1
Montana	91	88	71	14	0	3	0
Nebraska	325	309	261	42	3	3	0
Nevada	25	25	10	6	0	9	0
New Hampshire	19	20	9	7	1	3	0
New Jersey	72	75	18	41	5	9	2
New Mexico	57	55	25	23	4	3	0
New York	152	153	39	70	12	21	11
North Carolina	63	70	27	26	7	6	4
North Dakota	117	114	96	15	1	2	0
Ohio	224	217	119	65	14	13	6
Oklahoma	317	305	233	64	3	5	0
Oregon	42	44	24	18	1	1	0
Pennsylvania	209	194	44	114	17	16	3
Rhode Island	7	7	1	1	1	3	1
South Carolina	77	79	49	23	2	5	0
South Dakota	105	103	77	18	6	1	1
Tennessee	214	204	108	85	4	4	3
Texas	818	770	528	210	16	13	3
Utah	50	49	24	16	3	4	2
Vermont	21	20	4	11	3	2	0
Virginia	150	151	51	83	8	8	1
Washington	78	78	45	29	1	3	0
West Virginia	95	83	38	36	3	6	0
Wisconsin	350	343	218	101	13	10	1
Wyoming	52	49	33	13	1	2	0
National	8,966	8659	5302	2683	290	309	75

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

Table A.1 Small Business Lending in Ohio, June 1999

Bank Name	Location	Small Business Lending (< \$ 1 M) Scores					Bnk Asset Sz.	Dollars in SBL	Number of SBL	Total Score (<\$250K)	Total Score (<\$100K)
		Total	SBL/TA	SBL/TBL	SBL(\$)	SBL(#)					
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Community First B&Tc	Celina	87.5	20.0	17.5	25.0	25.0	\$500M-\$1B	149,539	1,604	97.5	97.5
Sutton St Bk	Attica	85.0	25.0	20.0	20.0	20.0	\$100M-500M	45,296	608	90.0	92.5
First Nb Of Shelby	Shelby	85.0	20.0	25.0	20.0	20.0	\$100M-500M	37,164	803	95.0	97.5
Citizens Svg Bk Co	Pemberville	82.5	25.0	25.0	17.5	15.0	<\$100M	24,710	317	87.5	90.0
Wayne Cty Nb Of Wooster	Wooster	82.5	25.0	12.5	22.5	22.5	\$100M-500M	114,203	1,246	75.0	67.5
First Nb Of Pandora	Pandora	82.5	25.0	20.0	20.0	17.5	<\$100M	32,381	471	80.0	82.5
Citizens Svg Bk	Martins Ferry	82.5	22.5	15.0	22.5	22.5	\$100M-500M	58,807	1,344	82.5	75.0
Steel Valley Bk Na	Dillonvale	82.5	25.0	25.0	15.0	17.5	<\$100M	19,688	346	87.5	90.0
Old Ft Bkg Co	Old Fort	80.0	25.0	10.0	22.5	22.5	\$100M-500M	59,630	1,134	80.0	75.0
Great Lakes Bk	Mentor	80.0	25.0	22.5	17.5	15.0	<\$100M	28,429	268	65.0	55.0
First Bremen Bk	Bremen	80.0	20.0	22.5	20.0	17.5	\$100M-500M	32,941	451	65.0	62.5
Commerce Nb	Worthington	80.0	25.0	10.0	22.5	22.5	\$100M-500M	81,262	1,015	80.0	77.5
Clyde Svg Bk Co	Clyde	77.5	22.5	20.0	17.5	17.5	<\$100M	21,622	447	87.5	90.0
Sky Bk	Salineville	77.5	20.0	7.5	25.0	25.0	\$1B-\$10B	341,188	5,206	87.5	90.0
Consumers Nb	Minerva	77.5	17.5	22.5	17.5	20.0	\$100M-500M	22,762	566	75.0	67.5
Community Nb	Franklin	77.5	22.5	22.5	17.5	15.0	<\$100M	27,226	338	70.0	57.5
Peoples Bkg Co	Findlay	77.5	25.0	15.0	20.0	17.5	<\$100M	37,442	473	80.0	85.0
Heartland Bk	Croton	77.5	25.0	10.0	22.5	20.0	\$100M-500M	67,719	672	72.5	65.0
Mid Am Bk	Toledo	77.5	22.5	5.0	25.0	25.0	\$1B-\$10B	420,105	4,643	70.0	65.0
Commercial & Svg Bk	Millersburg	75.0	20.0	10.0	22.5	22.5	\$100M-500M	66,520	1,330	77.5	75.0
First Nb Of Ottawa	Ottawa	75.0	25.0	20.0	17.5	12.5	<\$100M	21,523	175	40.0	40.0
Ohio Bk	Findlay	75.0	20.0	5.0	25.0	25.0	\$1B-\$10B	248,432	3,289	70.0	67.5
Oak Hill Bks	Jackson	75.0	22.5	7.5	22.5	22.5	\$100M-500M	95,356	1,050	70.0	60.0
Sycamore Nb	Cincinnati	75.0	25.0	22.5	12.5	15.0	<\$100M	10,808	327	70.0	62.5
Merchants Nb	Hillsboro	75.0	20.0	12.5	20.0	22.5	\$100M-500M	43,758	1,013	77.5	75.0
Citizens Nb	Bluffton	75.0	20.0	10.0	22.5	22.5	\$100M-500M	64,434	1,086	75.0	70.0
Commercial Bk	Delphos	75.0	22.5	10.0	20.0	22.5	\$100M-500M	50,339	906	77.5	80.0
Liberty Bk Na	Twinsburg	75.0	25.0	22.5	15.0	12.5	<\$100M	17,081	167	55.0	50.0
Lorain Nb	Lorain	72.5	17.5	10.0	22.5	22.5	\$500M-\$1B	94,811	1,463	75.0	65.0
Liberty Nb	Ada	72.5	20.0	15.0	17.5	20.0	\$100M-500M	28,141	498	50.0	42.5
First Nb Of Germantown	Germantown	72.5	22.5	25.0	12.5	12.5	<\$100M	9,589	241	65.0	60.0
Commercial Svg Bk	Upper Sandusk	72.5	20.0	12.5	20.0	20.0	\$100M-500M	47,124	569	57.5	55.0
State B&Tc	Defiance	72.5	22.5	5.0	22.5	22.5	\$100M-500M	75,426	970	67.5	65.0
North Side B&Tc	Cincinnati	72.5	25.0	5.0	22.5	20.0	\$100M-500M	81,840	864	67.5	62.5
First Nb Of Dennison Oh	Dennison	72.5	17.5	20.0	15.0	20.0	\$100M-500M	19,900	619	77.5	75.0
Independence Bk	Independence	72.5	25.0	10.0	20.0	17.5	\$100M-500M	47,803	335	57.5	32.5
Killbuck Svg Bk Co	Killbuck	72.5	22.5	7.5	20.0	22.5	\$100M-500M	49,494	1,053	80.0	80.0
Commerce Exch Bk	Beachwood	70.0	25.0	7.5	20.0	17.5	<\$100M	50,675	424	65.0	57.5
First Nb Southwestern Oh	Hamilton	70.0	15.0	5.0	25.0	25.0	\$1B-\$10B	163,503	2,721	70.0	70.0
Second Nb Of Warren	Warren	70.0	15.0	5.0	25.0	25.0	\$1B-\$10B	207,236	2,273	62.5	62.5
Somerville Nb	Somerville	70.0	17.5	25.0	12.5	15.0	<\$100M	11,208	281	80.0	85.0
1St Nb	Lebanon	70.0	22.5	22.5	15.0	10.0	<\$100M	17,243	132	50.0	20.0

Table A.1 Small Business Lending in Ohio, June 1999

Bank Name	Location	Small Business Lending (< \$ 1 M) Scores					Bnk Asset Sz.	Dollars in SBL	Number of SBL	Total Score (<\$250K)	Total Score (<\$100K)
		Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$) (4)	SBL(#) (5)					
Park Nb	Newark	70.0	15.0	5.0	25.0	25.0	\$1B-\$10B	174,687	2,214	65.0	65.0
Minster Bk	Minster	70.0	22.5	7.5	20.0	20.0	\$100M-500M	42,486	539	67.5	57.5
United Nb&Tc	Canton	70.0	15.0	5.0	25.0	25.0	\$500M-\$1B	130,561	2,076	65.0	60.0
Kingston Nb	Kingston	70.0	20.0	20.0	15.0	15.0	<\$100M	17,899	335	65.0	70.0
1St Nat Cmnty Bk	East Liverpool	70.0	17.5	25.0	12.5	15.0	<\$100M	10,451	246	77.5	82.5
First Cty Bk Na	Chardon	70.0	25.0	12.5	17.5	15.0	<\$100M	20,664	320	72.5	62.5
Capital Bk Na	Sylvania	70.0	20.0	2.5	25.0	22.5	\$500M-\$1B	187,967	1,228	55.0	50.0
Ohio River Bk	Ironton	70.0	22.5	25.0	12.5	10.0	<\$100M	13,324	156	42.5	42.5
Firstmerit Bk Na	Akron	67.5	15.0	2.5	25.0	25.0	\$1B-\$10B	#####	18,019	62.5	60.0
Milton Bkg Co	Wellston	67.5	20.0	17.5	12.5	17.5	<\$100M	12,170	374	77.5	82.5
First Nb Of Zanesville	Zanesville	67.5	12.5	5.0	25.0	25.0	\$1B-\$10B	143,503	1,865	60.0	55.0
First Nb In New Bremen	New Bremen	67.5	20.0	12.5	17.5	17.5	\$100M-500M	25,288	380	70.0	70.0
Delaware Cty B&Tc	Delaware	67.5	17.5	5.0	22.5	22.5	\$100M-500M	72,343	1,318	67.5	62.5
Cortland Svg & Bkg Co	Cortland	67.5	15.0	7.5	22.5	22.5	\$100M-500M	59,817	917	65.0	62.5
Citizens Bk	Logan	67.5	22.5	5.0	20.0	20.0	\$100M-500M	32,370	606	57.5	50.0
Henry Cty Bk	Napoleon	67.5	17.5	17.5	15.0	17.5	\$100M-500M	20,492	422	80.0	87.5
Key Bk Usa Na	Cleveland	67.5	2.5	22.5	17.5	25.0	\$1B-\$10B	20,510	2,376	72.5	75.0
Farmers & Mrch Bk	Miamisburg	65.0	15.0	25.0	12.5	12.5	<\$100M	10,128	219	60.0	50.0
Middlefield Bkg Co	Middlefield	65.0	15.0	12.5	17.5	20.0	\$100M-500M	21,461	657	67.5	72.5
Century Nb	Zanesville	65.0	10.0	17.5	20.0	17.5	\$100M-500M	41,858	448	52.5	45.0
Farmers & Mrch St Bk	Archbold	65.0	15.0	5.0	22.5	22.5	\$500M-\$1B	82,597	1,350	70.0	72.5
Hocking Valley Bk	Athens	65.0	22.5	12.5	17.5	12.5	\$100M-500M	30,117	239	57.5	57.5
Champaign Nb&Tc	Urbana	65.0	20.0	5.0	20.0	20.0	\$100M-500M	33,726	678	60.0	57.5
Farmers St Bk	New Madison	65.0	17.5	15.0	15.0	17.5	<\$100M	16,977	411	80.0	85.0
New Richmond Nb	New Richmond	65.0	22.5	12.5	15.0	15.0	<\$100M	14,782	296	72.5	65.0
Mahoning Nb Of Youngstov	Youngstown	65.0	15.0	5.0	22.5	22.5	\$500M-\$1B	120,110	957	52.5	47.5
Security Nb&Tc	Springfield	65.0	15.0	5.0	22.5	22.5	\$500M-\$1B	84,955	1,118	70.0	72.5
American Nb	Parma	65.0	25.0	7.5	15.0	17.5	<\$100M	18,159	328	57.5	52.5
Citizens Nb Of Norwalk	Norwalk	65.0	22.5	7.5	20.0	15.0	\$100M-500M	31,952	346	60.0	52.5
Savings Bk	Circleville	65.0	7.5	22.5	15.0	20.0	\$100M-500M	14,475	567	77.5	87.5
Security Dollar Bk	Niles	65.0	17.5	10.0	17.5	20.0	\$100M-500M	29,806	511	70.0	62.5
Union Bk Co	Columbus Grov	65.0	20.0	10.0	17.5	17.5	\$100M-500M	30,522	453	62.5	55.0
Metropolitan Nb	Youngstown	65.0	20.0	7.5	20.0	17.5	\$100M-500M	45,952	443	57.5	42.5
Farmers Citizens Bk	Bucyrus	65.0	15.0	25.0	12.5	12.5	<\$100M	14,001	208	52.5	55.0
Morgan Bk Na	Hudson	65.0	25.0	12.5	15.0	12.5	<\$100M	16,025	186	52.5	45.0
Portage Cmnty Bk	Ravenna	65.0	25.0	22.5	10.0	7.5	<\$100M	8,423	135	62.5	52.5
Huntington Nb	Columbus	62.5	10.0	2.5	25.0	25.0	>\$10B	#####	44,946	57.5	57.5
Exchange Bk	Luckey	62.5	20.0	15.0	15.0	12.5	<\$100M	17,608	188	60.0	37.5
Bartlett Farmers Bk	Bartlett	62.5	17.5	25.0	10.0	10.0	<\$100M	7,117	160	72.5	77.5
Fifth Third Bk Central Ohio	Columbus	62.5	10.0	2.5	25.0	25.0	\$1B-\$10B	345,412	2,200	57.5	57.5
Peoples Svg Bk	New Matamora	62.5	22.5	12.5	12.5	15.0	<\$100M	9,696	281	70.0	67.5
Greenville Nb	Greenville	62.5	12.5	12.5	17.5	20.0	\$100M-500M	28,574	814	67.5	77.5
Croghan Colonial Bk	Fremont	62.5	12.5	7.5	20.0	22.5	\$100M-500M	45,656	1,042	67.5	65.0

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Ohio Valley Bk Co	Gallipolis	62.5	15.0	5.0	22.5	20.0	\$100M-500M	69,227	685	52.5	52.5
Fahey Bkg Co	Marion	62.5	17.5	12.5	17.5	15.0	\$100M-500M	23,649	319	55.0	60.0
Saint Henry Bk	Saint Henry	62.5	17.5	17.5	15.0	12.5	\$100M-500M	18,603	197	75.0	85.0
Wheeling Nb	Saint Clairsville	62.5	12.5	5.0	22.5	22.5	\$500M-\$1B	77,390	1,132	57.5	55.0
Citizens Bk	Higginsport	62.5	17.5	22.5	12.5	10.0	<\$100M	11,015	155	75.0	80.0
Citizens Bk London	London	62.5	17.5	25.0	10.0	10.0	<\$100M	6,508	121	70.0	75.0
Ripley Nb	Ripley	60.0	20.0	22.5	10.0	7.5	<\$100M	7,007	118	50.0	42.5
Richwood Bkg Co	Richwood	60.0	12.5	20.0	12.5	15.0	\$100M-500M	13,614	281	65.0	65.0
Second Nb	Greenville	60.0	12.5	10.0	20.0	17.5	\$100M-500M	36,371	508	72.5	77.5
Keybank Nat Assn	Cleveland	60.0	7.5	2.5	25.0	25.0	>\$10B	#####	67,318	57.5	57.5
National B&Tc	Wilmington	60.0	10.0	5.0	22.5	22.5	\$500M-\$1B	58,122	1,493	67.5	75.0
Firstar Bk Na	Cincinnati	60.0	7.5	2.5	25.0	25.0	>\$10B	#####	21,956	57.5	57.5
Citizens Bkg Co	Sandusky	60.0	15.0	7.5	20.0	17.5	\$100M-500M	42,709	498	55.0	50.0
Peoples Bkg&Tc	Marietta	60.0	12.5	2.5	22.5	22.5	\$500M-\$1B	100,626	1,297	55.0	52.5
Provident Bk	Cincinnati	60.0	7.5	2.5	25.0	25.0	\$1B-\$10B	668,943	4,630	57.5	55.0
Peoples Bk Co	Coldwater	60.0	15.0	10.0	17.5	17.5	\$100M-500M	28,672	455	57.5	52.5
Vinton Cty Nb Of Mcarthur	Mcarthur	60.0	12.5	10.0	17.5	20.0	\$100M-500M	22,580	495	60.0	62.5
North Valley Bank	Corning	60.0	22.5	20.0	7.5	10.0	<\$100M	4,891	128	67.5	70.0
Edon St Bk Co Of Edon Oh	Edon	60.0	15.0	22.5	10.0	12.5	<\$100M	7,891	211	60.0	57.5
Fort Jennings St Bk	Fort Jennings	60.0	22.5	12.5	12.5	12.5	<\$100M	14,023	235	57.5	55.0
Farmers Bk & Svg Co	Pomeroy	57.5	12.5	17.5	12.5	15.0	<\$100M	12,634	278	70.0	80.0
Chippewa Valley Bk	Rittman	57.5	10.0	20.0	12.5	15.0	\$100M-500M	14,416	295	72.5	82.5
Fifth Third Bk Northwesterr	Toledo	57.5	5.0	2.5	25.0	25.0	\$1B-\$10B	310,708	2,294	55.0	55.0
National City Bk	Cleveland	57.5	5.0	2.5	25.0	25.0	>\$10B	#####	71,881	57.5	57.5
National Bk Of Oak Harbor	Oak Harbor	57.5	20.0	12.5	15.0	10.0	<\$100M	20,026	168	42.5	37.5
Fifth Third Bk Western Oh	Dayton	57.5	5.0	2.5	25.0	25.0	\$1B-\$10B	247,033	2,043	55.0	55.0
Bank One Na	Columbus	57.5	5.0	2.5	25.0	25.0	>\$10B	#####	28,228	57.5	57.5
Richland Tc	Mansfield	57.5	10.0	7.5	20.0	20.0	\$100M-500M	44,891	852	60.0	60.0
Fifth Third Bk	Cincinnati	57.5	5.0	2.5	25.0	25.0	>\$10B	542,954	4,088	55.0	55.0
Fifth Third Bk Ohio Valley	Hillsboro	57.5	10.0	5.0	22.5	20.0	\$500M-\$1B	82,783	928	55.0	50.0
Stebbins Nb	Creston	57.5	17.5	22.5	7.5	10.0	<\$100M	4,340	154	57.5	57.5
Marion Bk	Marion	57.5	15.0	17.5	12.5	12.5	<\$100M	9,758	204	52.5	60.0
First Citizens Nb	Upper Sandusk	55.0	12.5	10.0	17.5	15.0	\$100M-500M	21,240	356	55.0	55.0
First Nb Of Bellevue	Bellevue	55.0	20.0	7.5	15.0	12.5	<\$100M	18,855	200	42.5	37.5
First Bk Of Marietta	Marietta	55.0	10.0	25.0	10.0	10.0	<\$100M	6,178	140	62.5	75.0
Savings B&Tc	Orrville	55.0	12.5	10.0	15.0	17.5	\$100M-500M	19,478	477	60.0	62.5
Bank Of Leipsic Co	Leipsic	55.0	12.5	20.0	10.0	12.5	<\$100M	8,122	208	60.0	60.0
Farmers & Mrch Bk	Caldwell	55.0	12.5	17.5	10.0	15.0	<\$100M	7,578	262	60.0	62.5
Lebanon Citizens Nb	Lebanon	55.0	10.0	7.5	20.0	17.5	\$100M-500M	45,829	403	47.5	42.5
Citizens Nb Of Chillicothe	Chillicothe	55.0	15.0	10.0	15.0	15.0	\$100M-500M	14,489	258	50.0	52.5
Anderson Bk	Cincinnati	55.0	25.0	12.5	12.5	5.0	<\$100M	10,695	78	37.5	27.5
Oakwood Deposit Bk Co	Oakwood	52.5	12.5	17.5	10.0	12.5	<\$100M	8,059	212	67.5	77.5
Citizens Nb Of Urbana	Urbana	52.5	12.5	7.5	17.5	15.0	\$100M-500M	21,876	321	45.0	45.0

Table A.1 Small Business Lending in Ohio, June 1999

Bank Name	Location	Small Business Lending (< \$ 1 M) Scores					Bnk Asset Sz.	Dollars in SBL	Number of SBL	Total Score (<\$250K)	Total Score (<\$100K)
		Total	SBL/TA	SBL/TBL	SBL(\$)	SBL(#)					
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
First Nb Of Waverly	Waverly	52.5	15.0	7.5	15.0	15.0	\$100M-500M	20,315	326	60.0	52.5
First-Knox Nb Of Mt Verno	Mount Vernon	52.5	7.5	2.5	22.5	20.0	\$500M-\$1B	53,561	709	55.0	60.0
Twin Valley Bk	West Alexandri	52.5	17.5	20.0	7.5	7.5	<\$100M	4,590	105	60.0	67.5
United Bk Na	Bucyrus	52.5	10.0	7.5	15.0	20.0	\$100M-500M	18,716	668	52.5	57.5
First City Bk	Columbus	52.5	12.5	25.0	10.0	5.0	<\$100M	7,398	44	30.0	10.0
Rockhold Brown & Co Bk	Bainbridge	50.0	17.5	15.0	7.5	10.0	<\$100M	3,877	132	57.5	57.5
Peoples Nb	New Lexington	50.0	12.5	20.0	10.0	7.5	<\$100M	8,795	119	40.0	27.5
Genoa Bkg Co	Genoa	50.0	15.0	5.0	15.0	15.0	\$100M-500M	18,069	262	52.5	47.5
Farmers St Bk Of Union Cit	Union City	50.0	12.5	15.0	12.5	10.0	<\$100M	11,179	162	42.5	32.5
Community First Bk Na	Forest	50.0	17.5	15.0	7.5	10.0	<\$100M	5,343	133	62.5	67.5
Custar St Bk	Custar	50.0	7.5	25.0	5.0	12.5	<\$100M	3,478	178	57.5	65.0
Brookville Nb	Brookville	50.0	17.5	10.0	12.5	10.0	<\$100M	10,950	133	32.5	27.5
Eaton Nb&Tc	Eaton	50.0	12.5	7.5	15.0	15.0	\$100M-500M	14,821	260	42.5	42.5
Monitor Bk	Big Prairie	50.0	20.0	12.5	5.0	12.5	<\$100M	3,541	184	62.5	67.5
Standing Stone Nb	Lancaster	50.0	10.0	25.0	7.5	7.5	<\$100M	4,789	117	60.0	70.0
Shorebank	Cleveland	50.0	22.5	7.5	12.5	7.5	<\$100M	11,540	112	45.0	30.0
Western Reserve Bk	Medina	50.0	22.5	12.5	10.0	5.0	<\$100M	7,078	35	17.5	17.5
Citizens Bk Of Ashville Oh	Ashville	47.5	17.5	12.5	10.0	7.5	<\$100M	7,571	115	45.0	40.0
Osgood St Bk	Osgood	47.5	15.0	10.0	10.0	12.5	<\$100M	8,804	205	57.5	52.5
National Bk Of Montpelier	Montpelier	47.5	7.5	22.5	10.0	7.5	\$100M-500M	8,572	102	55.0	67.5
First Nb Of Sycamore	Sycamore	47.5	7.5	22.5	7.5	10.0	<\$100M	5,551	129	57.5	65.0
Lower Salem Cmrl Bk	Lower Salem	47.5	7.5	25.0	5.0	10.0	<\$100M	2,460	136	55.0	65.0
Antwerp Exch Bk Co	Antwerp	45.0	12.5	17.5	7.5	7.5	<\$100M	5,134	112	60.0	67.5
Apple Creek Bkg Co	Apple Creek	45.0	7.5	20.0	7.5	10.0	<\$100M	5,891	177	47.5	50.0
Firr Nb	Orrville	45.0	10.0	2.5	15.0	17.5	\$100M-500M	18,969	459	42.5	47.5
First St Bk Of Adams Cty	Winchester	45.0	7.5	15.0	10.0	12.5	<\$100M	7,684	213	52.5	52.5
Farmers Svg Bk	Spencer	45.0	5.0	22.5	10.0	7.5	\$100M-500M	8,159	116	32.5	32.5
Commodore Bk	Somerset	45.0	7.5	20.0	7.5	10.0	<\$100M	3,958	129	55.0	62.5
Farmers Nb	Canfield	45.0	5.0	2.5	17.5	20.0	\$100M-500M	21,916	560	47.5	55.0
First Safety Bk	Saint Bernard	45.0	10.0	22.5	7.5	5.0	<\$100M	4,578	80	37.5	35.0
Ohio Heritage Bk	Coshocton	45.0	7.5	15.0	10.0	12.5	<\$100M	8,915	176	62.5	72.5
First Nb Of Mcconnellsville	Mcconnellsville	42.5	10.0	17.5	7.5	7.5	<\$100M	5,929	108	57.5	67.5
Glouster Cmnty Bk	Glouster	42.5	10.0	15.0	7.5	10.0	<\$100M	5,310	164	60.0	67.5
Farmers St Bk	West Salem	42.5	10.0	15.0	7.5	10.0	<\$100M	4,240	154	50.0	50.0
Citizens Nb Of Woodsfield	Woodsfield	42.5	10.0	17.5	7.5	7.5	<\$100M	5,774	117	57.5	70.0
Citizens Bk Co	Beverly	42.5	15.0	10.0	10.0	7.5	<\$100M	8,171	102	32.5	27.5
Spring Valley Bank	Wyoming	42.5	22.5	12.5	5.0	2.5	<\$100M	3,810	27	35.0	27.5
Andover Bk	Andover	40.0	5.0	10.0	12.5	12.5	\$100M-500M	13,844	240	47.5	47.5
Sabina Bk	Sabina	40.0	10.0	12.5	10.0	7.5	<\$100M	6,127	111	35.0	40.0
National Bk Of Adams Cty	West Union	40.0	7.5	15.0	7.5	10.0	<\$100M	4,206	137	42.5	45.0
Waterford Cmrl & Svg Bk	Waterford	40.0	5.0	25.0	5.0	5.0	<\$100M	1,486	69	42.5	55.0
First Nb Of New Holland	New Holland	40.0	7.5	22.5	5.0	5.0	<\$100M	2,061	61	47.5	57.5
Metamora St Bk	Metamora	40.0	5.0	25.0	5.0	5.0	<\$100M	1,944	65	42.5	55.0

Table A.1 Small Business Lending in Ohio, June 1999

Bank Name	Location	Small Business Lending (< \$ 1 M) Scores					Bnk Asset Sz.	Dollars in SBL	Number of SBL	Total Score (<\$250K)	Total Score (<\$100K)
		Total	SBL/TA	SBL/TBL	SBL(\$)	SBL(#)					
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
First Central Nb Of St Paris	Saint Paris	40.0	7.5	15.0	7.5	10.0	<\$100M	4,706	133	52.5	62.5
First Nb Of Southeastern Of	Caldwell	40.0	10.0	5.0	12.5	12.5	<\$100M	9,519	199	42.5	47.5
Bank Of Magnolia Co	Magnolia	40.0	7.5	22.5	5.0	5.0	<\$100M	3,049	57	47.5	60.0
Castalia Bkg Co	Castalia	40.0	10.0	15.0	7.5	7.5	<\$100M	5,084	103	32.5	32.5
Republic Bkg Co	Republic	37.5	7.5	20.0	5.0	5.0	<\$100M	1,862	57	47.5	55.0
First Nb Of Wellston	Wellston	37.5	5.0	17.5	7.5	7.5	<\$100M	4,998	116	47.5	60.0
First St Bk Of West Manche	West Manchest	37.5	7.5	20.0	5.0	5.0	<\$100M	1,089	47	45.0	52.5
Ottoville Bk Co	Ottoville	37.5	7.5	20.0	5.0	5.0	<\$100M	3,457	58	27.5	27.5
Hamler St Bk	Hamler	37.5	7.5	17.5	5.0	7.5	<\$100M	3,438	96	50.0	57.5
Hicksville Bk	Hicksville	37.5	7.5	15.0	7.5	7.5	<\$100M	5,946	97	50.0	62.5
First Nb Of Powhatan Point	Powhatan Point	35.0	5.0	25.0	2.5	2.5	<\$100M	970	40	42.5	20.0
Union Bkg Co	West Mansfield	35.0	5.0	17.5	5.0	7.5	<\$100M	2,739	90	40.0	50.0
Pataskala Bkg Co	Pataskala	35.0	5.0	22.5	5.0	2.5	<\$100M	1,876	22	42.5	52.5
Sherwood St Bk	Sherwood	35.0	10.0	15.0	5.0	5.0	<\$100M	2,225	67	50.0	57.5
Citizens Nb	Mcconnelsville	35.0	12.5	10.0	7.5	5.0	<\$100M	5,717	93	37.5	32.5
Community Bk	Crooksville	35.0	2.5	20.0	5.0	7.5	<\$100M	2,033	90	40.0	45.0
First Cmnty Bk	Whitehall	32.5	12.5	2.5	12.5	5.0	<\$100M	11,573	31	12.5	10.0
Peoples Nb Mt Pleasant	Mount Pleasant	32.5	2.5	25.0	2.5	2.5	<\$100M	405	29	32.5	32.5
Clarksburg Cmrl Bk	Clarksburg	32.5	5.0	20.0	2.5	5.0	<\$100M	833	54	37.5	47.5
Miami Valley Bk	Lakeview	30.0	5.0	7.5	10.0	7.5	\$100M-500M	7,138	112	27.5	25.0
Peoples Bk	Gambier	30.0	5.0	17.5	2.5	5.0	<\$100M	992	35	35.0	42.5
Corn City St Bk	Deshler	30.0	2.5	17.5	5.0	5.0	<\$100M	1,178	41	35.0	37.5
First Bk Of Oh	Tiffin	30.0	2.5	20.0	5.0	2.5	<\$100M	1,277	33	35.0	37.5
Citizens Bk	De Graff	30.0	5.0	17.5	2.5	5.0	<\$100M	959	59	32.5	40.0
Baltic St Bk	Baltic	27.5	5.0	12.5	5.0	5.0	<\$100M	1,226	41	35.0	32.5
Independent St Bk Of Oh	Gahanna	27.5	17.5	2.5	5.0	2.5	<\$100M	3,361	17	12.5	10.0
Mount Victory St Bk	Mount Victory	27.5	5.0	15.0	2.5	5.0	<\$100M	867	41	37.5	47.5
Marblehead Bk	Marblehead	25.0	2.5	17.5	2.5	2.5	<\$100M	792	31	32.5	42.5
Salt Creek Valley Bk	Laurelville	25.0	2.5	17.5	2.5	2.5	<\$100M	709	33	32.5	32.5
Malta Nb	Malta	25.0	2.5	17.5	2.5	2.5	<\$100M	175	5	30.0	32.5
First Nb	Nelsonville	22.5	2.5	15.0	2.5	2.5	<\$100M	810	24	17.5	22.5
First Nb	Blanchester	22.5	2.5	15.0	2.5	2.5	<\$100M	885	25	27.5	32.5
Home Nb	Racine	20.0	5.0	2.5	5.0	7.5	<\$100M	3,267	108	25.0	37.5
Norwest Bk Oh Na	Van Wert	17.5	5.0	2.5	5.0	5.0	<\$100M	2,509	74	22.5	25.0
Farmers St Bk Of New Was	New Washingtc	17.5	2.5	2.5	7.5	5.0	\$100M-500M	4,831	56	15.0	15.0
Bank One Tc Na	Columbus	10.0	2.5	0.0	2.5	2.5	\$500M-\$1B	0	0	0.0	10.0
Junction City Bkg Co	Junction City	10.0	2.5	0.0	2.5	2.5	<\$100M	0	0	0.0	10.0
Fds Nb	Deerfield Town	10.0	2.5	0.0	2.5	2.5	<\$100M	0	0	0.0	10.0
Comerica Bk Na	Toledo	0.0	2.5	0.0	2.5	2.5	<\$100M	0	0	0.0	0.0
Ge Capital Consumer Card	Mason	0.0	2.5	0.0	2.5	2.5	\$500M-\$1B	0	0	0.0	0.0
World Fncl Network Nb	Gahanna	0.0	2.5	0.0	2.5	2.5	\$100M-500M	0	0	0.0	0.0
Trust Co Of Toledo Na	Holland	0.0	2.5	0.0	2.5	2.5	<\$100M	0	0	0.0	0.0
May Nb Of Oh	Lorain	0.0	2.5	0.0	2.5	2.5	<\$100M	0	0	0.0	0.0

Table A.1 Small Business Lending in Ohio, June 1999

Bank Name	Location	Small Business Lending (< \$ 1 M) Scores					Bnk Asset Sz.	Dollars in SBL	Number of SBL	Total Score (<\$250K)	Total Score (<\$100K)
		Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$) (4)	SBL(#) (5)					
Spirit Of Amer Nb	Milford	0.0	2.5	0.0	2.5	2.5	<\$100M	0	0	0.0	0.0
Credit First Na	Brook Park	0.0	2.5	0.0	2.5	2.5	<\$100M	0	0	0.0	0.0
Granite Nb	Bowling Green	0.0	2.5	0.0	2.5	2.5	<\$100M	0	0	0.0	0.0

Note: Small businesses seeking loans from small-business-friendly banks should also consider banks that participate in SBA loan programs. To locate an SBA preferred or certified lender near you call 1-800-8-ASK-SBA or check SBA's home page at www.sba.gov.

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

A.2 Top Small Business Lenders in Ohio under the CRA Reporting Program, 1998

NAME	HQ STATE	SBL\$ (<\$1 M) (1)	SBL# (<\$1 M) (2)	BK SIZE (3)	SBL\$ (<\$250K) (4)	SBL# (<\$250K) (5)	SBL\$ (<\$100K) (6)	SBL# (<\$100K) (7)	Credit Cd/TA (8)
NATIONAL CITY CORPORATION	OH	1,016,003	8,107	>\$50B	403,086	6,909	186,569	5,671	
FIFTH THIRD BANCORP	OH	814,770	5,261	\$10B-\$50B	304,233	4,276	126,758	3,256	
FIRSTMERIT CORPORATION	OH	731,087	5,056	\$1B-\$10B	316,217	4,206	119,534	3,061	
BANK ONE CORPORATION	IL	677,803	7,627	>\$50B	351,302	6,999	198,032	6,096	
HUNTINGTON BANCSHARES INCORP	OH	596,836	5,883	\$10B-\$50B	261,273	5,215	134,126	4,486	
FIRSTSTAR CORPORATION	WI	448,256	3,828	\$10B-\$50B	188,143	3,330	92,879	2,787	
KEYCORP	OH	413,219	4,779	>\$50B	190,749	4,347	109,018	3,863	
PROVIDENT FINANCIAL GROUP I	OH	314,985	1,314	\$1B-\$10B	77,671	909	25,268	620	
SKY FINANCIAL GROUP INC.	OH	296,046	2,858	\$1B-\$10B	136,758	2,526	70,600	2,133	
PARK NATIONAL CORPORATION	OH	281,936	3,313	\$1B-\$10B	162,142	3,059	85,567	2,581	
FIRST FINANCIAL BANCORP	OH	136,420	1,773	\$1B-\$10B	73,153	1,641	38,612	1,435	
BANCFIRST OHIO CORP.	OH	118,440	788	\$1B-\$10B	41,658	648	20,278	518	
PNC BANK CORP.	PA	117,920	1,013	>\$50B	44,452	876	22,791	751	
CAPITAL HOLDINGS INC.	OH	114,507	491	<\$1B	32,056	346	11,715	241	
SECOND BANCORP INCORPORATED	OH	82,282	562	\$1B-\$10B	33,966	474	17,515	375	
LNB BANCORP INC.	OH	59,197	632	<\$1B	32,177	563	16,701	473	
SIGNAL BANK N.A.	OH	54,557	394	N/A	26,677	339	11,783	250	
FARMERS & MERCHANTS BANCORP	OH	50,550	772	<\$1B	30,417	731	16,465	650	
CHARTER ONE BANK FSB	OH	45,286	265	N/A	17,182	213	5,450	146	
MAHONING NATIONAL BANCORP I	OH	43,880	283	<\$1B	15,282	227	6,935	180	
FIRST FEDERAL SAVINGS AND LO	OH	42,961	371	N/A	20,342	324	10,481	265	
MORGAN STANLEY DEAN WITTER B	UT	42,132	12,813	<\$1B	42,132	12,813	42,132	12,813	
RURBAN FINANCIAL CORP.	OH	41,832	492	<\$1B	21,069	449	12,226	397	
SECURITY BANC CORPORATION	OH	40,606	512	<\$1B	17,912	470	11,538	430	
UNB CORP.	OH	38,374	434	<\$1B	20,066	393	10,713	336	
BELMONT BANCORP	OH	36,374	408	<\$1B	22,245	377	11,887	308	
DCB FINANCIAL CORP	OH	35,765	467	<\$1B	23,020	438	12,326	372	
COMERICA INCORPORATED	MI	34,722	73	\$10B-\$50B	3,301	28	920	17	
PEOPLES BANCORP INC.	OH	34,360	303	<\$1B	14,145	266	7,336	224	
WACHOVIA CORPORATION	NC	33,381	77	>\$50B	3,241	26	359	8	
ADVANTA BK CORP	UT	32,620	3,325	<\$1B	32,620	3,325	32,620	3,325	
CSB BANCORP INC.	OH	31,238	790	<\$1B	23,124	772	15,145	721	
WELLS FARGO & COMPANY	CA	30,594	1,368	>\$50B	28,673	1,364	27,488	1,357	
F.N.B. CORPORATION	PA	30,190	186	\$1B-\$10B	12,938	151	4,701	102	
OHIO VALLEY BANC CORP.	OH	27,375	310	<\$1B	13,059	279	7,191	240	
REPUBLIC BANCORP INC.	MI	27,094	100	\$1B-\$10B	6,637	64	2,160	39	
SNB CORP.	OH	26,177	434	<\$1B	14,484	408	8,617	376	
AMERIFIRST BANK N.A.	OH	25,602	139	N/A	8,719	104	3,620	74	
THE HOME SAVINGS AND LOAN CO	OH	25,225	200	N/A	10,009	167	5,994	145	
INTERCOUNTY BANCSHARES INC.	OH	23,967	353	<\$1B	14,551	332	8,505	294	
CORTLAND BANCORP	OH	23,608	287	<\$1B	12,245	261	7,365	232	
CROGHAN BANCSHARES INC.	OH	22,577	467	<\$1B	12,515	450	8,601	424	
AMERICAN BANCORPORATION	WV	21,839	197	<\$1B	9,292	170	4,865	145	
AMERICOM BANK	OH	21,832	218	N/A	9,901	197	5,486	170	
METROPOLITAN BANK AND TRUST	OH	19,141	71	N/A	3,910	44	1,471	31	
WAYNE BANCORP INC.	OH	18,274	391	<\$1B	11,460	376	7,697	356	

A.2 Top Small Business Lenders in Ohio under the CRA Reporting Program, 1998

NAME	HQ STATE	SBL\$ (<\$1 M) (1)	SBL# (<\$1 M) (2)	BK SIZE (3)	SBL\$ (<\$250K) (4)	SBL# (<\$250K) (5)	SBL\$ (<\$100K) (6)	SBL# (<\$100K) (7)	Credit Cd/TA (8)
THE STRONGSVILLE SAVINGS BAN	OH	16,227	91	N/A	5,501	71	2,501	51	
LIBERTY SAVINGS BANK	OH	15,805	60	N/A	4,603	41	1,194	22	
LEBANON CITIZENS NATIONAL BA	OH	15,419	185	N/A	8,962	172	4,649	146	
FARMERS NATIONAL BANC CORP.	OH	13,190	267	<\$1B	7,082	252	5,109	240	
PARK VIEW FEDERAL SAVINGS BA	OH	12,889	44	N/A	2,798	25	559	10	
DOLLAR BANK FSB	PA	12,352	89	N/A	6,258	76	2,661	57	
WESBANCO INC.	WV	12,023	326	\$1B-\$10B	8,893	318	6,176	301	
HSBC BK USA	NY	11,885	39	\$10B-\$50B	2,515	17	144	4	
1ST SOURCE CORPORATION	IN	11,820	109	\$1B-\$10B	6,885	96	2,819	69	
U.S. BANCORP	MN	10,575	1,356	>\$50B	6,950	1,351	6,125	1,347	
CENTENNIAL SAVINGS BANK	OH	9,696	45	N/A	3,432	32	1,082	18	
WINTON SAVINGS AND LOAN	OH	9,079	47	N/A	2,801	35	1,125	25	
ESB BANK	PA	7,117	33	N/A	2,087	20	820	13	
ONE VALLEY BANCORP INC.	WV	6,728	62	\$1B-\$10B	3,134	55	1,489	45	
SUNTRUST BANKS INC.	GA	6,565	32	>\$50B	1,960	24	375	16	
BANK OF AMERICA CORPORATION	NC	6,452	29	>\$50B	1,970	22	671	15	
UNITED BANKSHARES INC.	WV	6,410	73	\$1B-\$10B	5,118	69	1,896	50	
MANUFACTURERS BANK	IL	6,318	22	N/A	1,353	12	672	8	
CITY HOLDING COMPANY	WV	5,723	80	\$1B-\$10B	2,852	73	1,248	63	
HOME FEDERAL BANK	OH	5,689	44	N/A	3,751	38	1,419	24	
FIRST WESTERN BANCORP INC.	PA	5,279	37	\$1B-\$10B	2,370	31	879	23	
FIRST UNION CORPORATION	NC	5,122	194	>\$50B	2,413	188	2,043	186	
FIRST FEDERAL S&L ASSOC OF W	OH	5,087	23	N/A	1,757	17	443	10	
CHASE MANHATTAN CORPORATION	NY	4,663	218	>\$50B	4,663	218	4,663	218	
MERRILL LYNCH BK USA	UT	4,111	11	\$1B-\$10B	786	5	80	1	
WAYNE SAVINGS COMMUNITY BANK	OH	3,904	27	N/A	1,786	21	842	16	
INDIANA UNITED BANCORP	IN	3,513	26	<\$1B	1,755	23	500	16	
FIRST FEDERAL SB OF YO.	OH	3,444	12	N/A	830	6	155	2	
MERCANTILE BANCORPORATION IN	MO	3,217	10	\$10B-\$50B	217	5	217	5	
MELLON BANK CORPORATION	PA	3,215	8	\$10B-\$50B	399	4	69	2	
ZIONS BANCORPORATION	UT	2,997	8	\$10B-\$50B	548	4	60	1	
COMMUNITY TRUST BANCORP INC	KY	2,789	32	\$1B-\$10B	1,714	30	564	23	
MONROE B&TC	MI	2,450	18	\$1B-\$10B	844	14	176	11	
FIRST INTERNATIONAL BANCORP	CT	2,358	7	<\$1B	417	3	50	1	
MICHIGAN NB	MI	2,353	8	\$10B-\$50B	903	6	75	2	
CORNERSTONE BANK	OH	2,320	13	N/A	840	10	270	7	
REGIONS FINANCIAL CORPORATIO	AL	2,041	6	\$10B-\$50B	351	3	39	1	
COMMERCE BANCSHARES INC.	MO	1,954	5	\$10B-\$50B	154	2	154	2	
FIRST MUTUAL OF RICHMOND IN	IN	1,755	12	<\$1B	835	10	364	7	
TAYLOR CAPITAL GROUP INC.	IL	1,712	6	\$1B-\$10B	204	2	10	1	
ALLFIRST BK	MD	1,602	5	\$10B-\$50B	641	4	0	0	
OCWEN FEDERAL BANK FSB	FL	1,408	4	N/A	135	2	135	2	
SUMMIT BANCORP.	NJ	1,400	3	\$10B-\$50B	0	0	0	0	
OLD KENT FINANCIAL CORPORATI	MI	1,259	10	\$10B-\$50B	891	9	228	6	
BANK UNITED	TX	1,190	5	N/A	725	4	0	0	
AMSOUTH BANCORPORATION	AL	1,119	4	\$10B-\$50B	459	3	34	1	
SYNOVUS FINANCIAL CORP.	GA	1,117	3	\$10B-\$50B	210	1	0	0	

A.2 Top Small Business Lenders in Ohio under the CRA Reporting Program, 1998

NAME	HQ STATE	SBL\$ (<\$1 M) (1)	SBL# (<\$1 M) (2)	BK SIZE (3)	SBL\$ (<\$250K) (4)	SBL# (<\$250K) (5)	SBL\$ (<\$100K) (6)	SBL# (<\$100K) (7)	Credit Cd/TA (8)
LAKELAND FINANCIAL CORPORATI	IN	1,020	2	<\$1B	20	1	20	1	
NORTHERN TRUST CORPORATION	IL	1,011	3	\$10B-\$50B	111	2	111	2	
AMERICAN EXPRESS CENTURION B	UT	73,433	10,636	\$10B-\$50B	73,433	10,636	73,433	10,636	0.81
MBNA CORPORATION	DE	9,095	1,004	\$10B-\$50B	9,095	1,004	8,895	1,003	0.55

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

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