

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

Bank Name	Location	Total Score	Bank Asset Size	Small Business Loans*	
				Dollar Amount	Number
PIONEER AMERICAN BK NA	CARBONDALE	95.0	\$100M-500M	90,968	1,857
MAIN STREET BK	READING	92.5	\$1B-\$10B	227,154	2,023
FIRST NB OF LEESPORT	LEESPORT	92.5	\$100M-500M	77,414	871
HOLLIDAYSBURG TC	HOLLIDAYSBURG	87.5	\$100M-500M	75,795	857
OLD FORGE BK	OLD FORGE	87.5	\$100M-500M	49,866	827
FARMERS FIRST BK	LITITZ	85.0	\$1B-\$10B	211,620	1,703
FIRSTSERVICE BK	LANSDALE	85.0	\$100M-500M	58,971	542
NATIONAL PENN BK	BOYERTOWN	82.5	\$1B-\$10B	496,430	4,738
HONESDALE NB	HONESDALE	82.5	\$100M-500M	56,147	642
FIRST NB&TC NEWTOWN	NEWTOWN	82.5	\$100M-500M	87,640	560
CITIZENS & NORTHERN BK	WELLSBORO	75.0	\$500M-\$1B	73,586	1,227
ELDERTON ST BK	ELDERTON	62.5	<\$100M	19,063	389
NATIONAL CITY BK OF PA	PITTSBURGH	57.5	>\$10B	1,000,496	19,196

*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 Pennsylvania, 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)
Pioneer American Bk Na	Carbondale	95.0	22.5	25.0	22.5	25.0	\$100M-500M	90,968	1,857	100.0	100.0
First Nb Of Leesport	Leesport	92.5	25.0	25.0	22.5	20.0	\$100M-500M	77,414	871	97.5	97.5
Main Street Bk	Reading	92.5	17.5	25.0	25.0	25.0	\$1B-\$10B	227,154	2,023	70.0	70.0
Old Forge Bk	Old Forge	87.5	25.0	25.0	17.5	20.0	\$100M-500M	49,866	827	92.5	97.5
Hollidaysburg Tc	Hollidaysburg	87.5	25.0	20.0	22.5	20.0	\$100M-500M	75,795	857	62.5	70.0
Farmers First Bk	Lititz	85.0	22.5	12.5	25.0	25.0	\$1B-\$10B	211,620	1,703	62.5	62.5
Firstservice Bk	Lansdale	85.0	25.0	25.0	20.0	15.0	\$100M-500M	58,971	542	70.0	60.0
Honesdale Nb	Honesdale	82.5	25.0	20.0	20.0	17.5	\$100M-500M	56,147	642	87.5	92.5
National Penn Bk	Boyertown	82.5	22.5	10.0	25.0	25.0	\$1B-\$10B	496,430	4,738	80.0	72.5
First Nb&Tc Newtown	Newtown	82.5	20.0	22.5	22.5	17.5	\$100M-500M	87,640	560	45.0	42.5
Community B&Tc	Forest City	80.0	17.5	20.0	20.0	22.5	\$100M-500M	64,418	1,057	95.0	95.0
County Nb	Clearfield	80.0	20.0	12.5	22.5	25.0	\$100M-500M	84,012	1,878	90.0	92.5
Jersey Shore St Bk	Jersey Shore	80.0	22.5	15.0	20.0	22.5	\$100M-500M	71,010	1,337	85.0	82.5
Pennsylvania St Bk	Camp Hill	80.0	25.0	22.5	17.5	15.0	\$100M-500M	48,116	592	75.0	67.5
Iron & Glass Bk	Pittsburgh	77.5	25.0	12.5	20.0	20.0	\$100M-500M	63,002	933	75.0	75.0
Williamsport Nb	Williamsport	77.5	17.5	25.0	17.5	17.5	\$100M-500M	41,427	793	75.0	72.5
Premier Bk	Doylestown	77.5	25.0	12.5	22.5	17.5	\$100M-500M	102,594	612	62.5	37.5
First Nb Of Pa	Greenville	75.0	20.0	5.0	25.0	25.0	\$1B-\$10B	238,558	2,729	72.5	72.5
Citizens & Northern Bk	Wellsboro	75.0	10.0	20.0	22.5	22.5	\$500M-\$1B	73,586	1,227	90.0	97.5
Bernville Bk Na	Bernville	75.0	25.0	25.0	12.5	12.5	\$100M-500M	29,997	349	60.0	55.0
Pennsylvania Capital Bk	Pittsburgh	75.0	25.0	17.5	20.0	12.5	\$100M-500M	58,429	326	55.0	42.5
Somerset Tc	Somerset	72.5	22.5	12.5	20.0	17.5	\$100M-500M	58,616	774	70.0	65.0
First Nat Cmnty Bk	Dunmore	72.5	22.5	5.0	22.5	22.5	\$500M-\$1B	107,194	1,474	72.5	80.0
Citizens Nb Of Evans City	Evans City	72.5	22.5	7.5	22.5	20.0	\$100M-500M	82,445	944	70.0	65.0
Kishacoquillas Valley Nb	Belleville	72.5	22.5	10.0	17.5	22.5	\$100M-500M	44,713	977	82.5	82.5
Grange Nb	Laceyville	72.5	17.5	25.0	12.5	17.5	\$100M-500M	28,252	608	72.5	72.5
Bryn Mawr Tc	Bryn Mawr	72.5	22.5	5.0	22.5	22.5	\$100M-500M	88,331	1,031	60.0	55.0
Irwin B&Tc	Irwin	72.5	17.5	10.0	22.5	22.5	\$100M-500M	71,993	1,063	67.5	65.0
Commercial Nb Of Westmo	Latrobe	72.5	20.0	12.5	20.0	20.0	\$100M-500M	60,557	831	65.0	65.0
Dime Bk	Honesdale	70.0	22.5	7.5	17.5	22.5	\$100M-500M	45,030	1,108	75.0	80.0
Orrstown Bk	Orrstown	70.0	20.0	17.5	17.5	15.0	\$100M-500M	45,623	581	75.0	47.5
Fulton Bk	Lancaster	70.0	17.5	2.5	25.0	25.0	\$1B-\$10B	387,600	5,070	62.5	62.5
Luzerne Nb	Luzerne	70.0	20.0	25.0	12.5	12.5	\$100M-500M	22,956	427	82.5	90.0
Laurel Bk	Johnstown	70.0	15.0	5.0	25.0	25.0	\$1B-\$10B	268,377	3,472	75.0	75.0
Lebanon Valley Farmers Bk	Lebanon	70.0	17.5	5.0	25.0	22.5	\$500M-\$1B	113,690	1,605	70.0	60.0
First Heritage Bk	Wilkes-Barre	70.0	25.0	7.5	20.0	17.5	\$100M-500M	65,883	647	70.0	67.5
Farmers Nb Of Emlenton	Emlenton	67.5	15.0	20.0	15.0	17.5	\$100M-500M	31,205	650	85.0	90.0
Northside Bk	Pittsburgh	67.5	12.5	15.0	17.5	22.5	\$100M-500M	50,462	1,178	75.0	80.0
Harleysville Nb&Tc	Harleysville	67.5	12.5	5.0	25.0	25.0	\$1B-\$10B	146,370	1,886	62.5	60.0
Columbia Cty Farmers Nb	Bloomsburg	67.5	20.0	15.0	15.0	17.5	\$100M-500M	35,357	656	77.5	77.5
Pfc Bk	Ford City	67.5	12.5	17.5	15.0	22.5	\$100M-500M	36,939	1,044	90.0	92.5
Commerce Bk Harrisburg N	Camp Hill	67.5	20.0	10.0	20.0	17.5	\$100M-500M	62,002	777	67.5	55.0

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		Total	SBL/TA	SBL/TBL	SBL(\$)	SBL(#)					
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Mercer Cty St Bk	Sandy Lake	67.5	17.5	17.5	12.5	20.0	\$100M-500M	29,089	809	77.5	82.5
Bank Of Lancaster Cty Na	Strasburg	67.5	12.5	5.0	25.0	25.0	\$500M-\$1B	128,055	1,643	67.5	65.0
S&T Bk	Indiana	67.5	15.0	2.5	25.0	25.0	\$1B-\$10B	297,020	2,681	62.5	62.5
Clearfield B&Tc	Clearfield	67.5	22.5	12.5	15.0	17.5	\$100M-500M	37,325	637	57.5	50.0
East Penn Bk	Emmaus	67.5	22.5	15.0	15.0	15.0	\$100M-500M	38,454	569	65.0	52.5
First Nb Of West Chester	West Chester	65.0	15.0	5.0	22.5	22.5	\$100M-500M	76,839	960	55.0	47.5
First Commonwealth Bk	Indiana	65.0	10.0	5.0	25.0	25.0	\$1B-\$10B	347,357	6,089	67.5	70.0
Keystone Fncl Bk Na	Harrisburg	65.0	12.5	2.5	25.0	25.0	\$1B-\$10B	861,421	8,839	60.0	62.5
First Philson Bk Na	Berlin	65.0	12.5	22.5	12.5	17.5	\$100M-500M	27,520	675	82.5	92.5
Peoples Bk	Oxford	65.0	17.5	12.5	17.5	17.5	\$100M-500M	47,442	739	67.5	65.0
First Nb Of Slippery Rock	Slippery Rock	65.0	17.5	12.5	15.0	20.0	\$100M-500M	37,550	775	67.5	72.5
Community Bk Na	Millersburg	65.0	15.0	5.0	22.5	22.5	\$500M-\$1B	89,952	1,089	72.5	75.0
New Tripoli Nb	New Tripoli	65.0	17.5	20.0	12.5	15.0	\$100M-500M	25,227	434	80.0	87.5
Union Nb&Tc Souderton	Souderton	65.0	15.0	2.5	25.0	22.5	\$500M-\$1B	142,399	1,409	55.0	52.5
First Nb Fredericksburg	Fredericksburg	65.0	20.0	22.5	12.5	10.0	\$100M-500M	23,728	259	57.5	42.5
Wilmington Tr Of Pa	West Chester	65.0	20.0	5.0	22.5	17.5	\$100M-500M	71,483	634	57.5	50.0
Quakertown Nb	Quakertown	65.0	17.5	7.5	20.0	20.0	\$100M-500M	62,130	920	62.5	57.5
Founders Bk	Bryn Mawr	65.0	25.0	15.0	15.0	10.0	\$100M-500M	38,107	322	45.0	20.0
Madison Bk	Blue Bell	65.0	22.5	12.5	15.0	15.0	\$100M-500M	40,101	572	75.0	65.0
Glen Rock St Bk	Glen Rock	62.5	22.5	12.5	15.0	12.5	\$100M-500M	37,007	366	47.5	50.0
Patriot Bk	Pottstown	62.5	7.5	12.5	22.5	20.0	\$500M-\$1B	81,485	847	60.0	57.5
Peoples St Bk	East Berlin	62.5	17.5	10.0	20.0	15.0	\$100M-500M	60,998	582	52.5	55.0
Sun Bk	Selinsgrove	62.5	10.0	7.5	22.5	22.5	\$500M-\$1B	81,295	1,333	70.0	72.5
Elderton St Bk	Elderton	62.5	22.5	17.5	10.0	12.5	<\$100M	19,063	389	70.0	65.0
La Bk Na	Lake Ariel	62.5	12.5	10.0	20.0	20.0	\$100M-500M	69,060	897	70.0	65.0
Bank Of Hanover & Tc	Hanover	62.5	12.5	7.5	20.0	22.5	\$100M-500M	66,751	1,046	67.5	65.0
Jefferson Bk	Haverford	62.5	10.0	2.5	25.0	25.0	\$1B-\$10B	210,199	1,521	52.5	45.0
First Liberty B&Tc	Jermyn	62.5	12.5	7.5	22.5	20.0	\$500M-\$1B	89,825	867	60.0	55.0
First Nb Of Berwick	Berwick	62.5	15.0	7.5	17.5	22.5	\$100M-500M	51,377	1,184	62.5	65.0
Drovers & Mechanics Bk	York	62.5	17.5	2.5	22.5	20.0	\$500M-\$1B	111,104	705	47.5	40.0
First Western Bk Na	New Castle	62.5	7.5	5.0	25.0	25.0	\$1B-\$10B	198,046	5,568	62.5	77.5
Fidelity Deposit & Discount	Dunmore	62.5	15.0	7.5	20.0	20.0	\$100M-500M	61,243	826	72.5	77.5
First Capitol Bk	York	62.5	25.0	7.5	15.0	15.0	\$100M-500M	33,827	513	62.5	57.5
Suburban Cmnty Bk	Chalfont	62.5	25.0	25.0	7.5	5.0	<\$100M	14,520	131	45.0	25.0
First Cty Bk	Doylestown	62.5	25.0	15.0	12.5	10.0	<\$100M	22,324	250	57.5	45.0
First Nb Of Port Allegany	Port Allegany	60.0	22.5	20.0	7.5	10.0	<\$100M	15,525	267	70.0	80.0
Wayne Bk	Honesdale	60.0	15.0	7.5	17.5	20.0	\$100M-500M	42,643	867	62.5	67.5
Scottdale B&Tc	Scottdale	60.0	15.0	25.0	10.0	10.0	\$100M-500M	21,403	228	75.0	82.5
1St Summit Bk	Johnstown	60.0	17.5	12.5	15.0	15.0	\$100M-500M	33,739	497	55.0	57.5
Jonestown B&Tc	Jonestown	60.0	15.0	22.5	10.0	12.5	\$100M-500M	20,202	385	65.0	62.5
Commerce Bk Pa Na	Philadelphia	60.0	10.0	10.0	22.5	17.5	\$500M-\$1B	93,861	634	47.5	37.5
First Citizens Nb	Mansfield	60.0	10.0	17.5	15.0	17.5	\$100M-500M	35,027	662	65.0	70.0
Twin Rivers Cmnty Bk	Easton	60.0	20.0	15.0	15.0	10.0	\$100M-500M	34,074	341	57.5	42.5

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		Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$) (4)	SBL(#) (5)					
Adams Cty Nb	Gettysburg	57.5	10.0	7.5	20.0	20.0	\$500M-\$1B	55,234	833	60.0	50.0
Union Nat Cmnty Bk	Mount Joy	57.5	12.5	15.0	15.0	15.0	\$100M-500M	35,761	505	67.5	62.5
Penn Central Nb	Huntingdon	57.5	15.0	17.5	12.5	12.5	\$100M-500M	27,664	360	30.0	40.0
First Nb Of Herminie	Herminie	57.5	10.0	17.5	15.0	15.0	\$100M-500M	30,142	440	52.5	70.0
First American Nb Of Pa	Everett	57.5	20.0	10.0	12.5	15.0	\$100M-500M	28,329	512	52.5	57.5
National City Bk Of Pa	Pittsburgh	57.5	5.0	2.5	25.0	25.0	>\$10B	#####	19,196	60.0	62.5
Farmers & Mrch Tc Of Chm	Chambersburg	57.5	10.0	7.5	17.5	22.5	\$100M-500M	49,348	954	55.0	52.5
Ephrata Nb	Ephrata	57.5	12.5	7.5	17.5	20.0	\$100M-500M	46,842	922	55.0	55.0
Summit Bk	Bethlehem	57.5	5.0	2.5	25.0	25.0	\$1B-\$10B	218,671	1,785	55.0	50.0
Mid Penn Bk	Millersburg	57.5	20.0	5.0	17.5	15.0	\$100M-500M	55,203	579	55.0	47.5
Eagle Nb	Upper Darby	57.5	22.5	22.5	7.5	5.0	<\$100M	10,378	134	47.5	40.0
Mars Nb	Mars	57.5	15.0	10.0	15.0	17.5	\$100M-500M	31,816	657	60.0	67.5
Csb Bk	Curwensville	57.5	20.0	10.0	12.5	15.0	\$100M-500M	25,176	510	65.0	65.0
Woodlands Bk	WilliamSPORT	57.5	20.0	17.5	10.0	10.0	\$100M-500M	19,138	219	37.5	40.0
Pocono Cmnty Bk	Stroudsburg	57.5	25.0	15.0	10.0	7.5	<\$100M	16,812	171	55.0	50.0
Community Bk Of Chester	Exton	57.5	25.0	25.0	5.0	2.5	<\$100M	4,275	26	25.0	30.0
Downingtown Nb	Downingtown	55.0	20.0	7.5	17.5	10.0	\$100M-500M	50,906	300	55.0	62.5
Community First Bk Na	Reynoldsville	55.0	25.0	15.0	7.5	7.5	<\$100M	11,366	236	57.5	57.5
Reeves Bk	Beaver Falls	55.0	20.0	10.0	12.5	12.5	\$100M-500M	28,686	437	60.0	57.5
Peoplesbk A Codorus Valle	York	55.0	20.0	5.0	17.5	12.5	\$100M-500M	53,518	400	42.5	30.0
Peoples St Bk Of Wyalusing	Wyalusing	55.0	17.5	15.0	10.0	12.5	\$100M-500M	19,791	386	57.5	62.5
Mifflinburg B&Tc	Mifflinburg	55.0	15.0	12.5	12.5	15.0	\$100M-500M	29,449	576	70.0	72.5
Pnc Bk Na	Pittsburgh	55.0	2.5	2.5	25.0	25.0	>\$10B	#####	38,865	55.0	55.0
Mellon Bk Na	Pittsburgh	55.0	2.5	2.5	25.0	25.0	>\$10B	#####	23,766	55.0	55.0
National Bk Of North East	North East	55.0	20.0	17.5	7.5	10.0	<\$100M	15,244	349	62.5	57.5
Fulton Cty Nb&Tc	Mcconnellsburg	55.0	15.0	20.0	10.0	10.0	\$100M-500M	18,556	270	47.5	55.0
Community Bk Na	Carmichaels	52.5	10.0	17.5	12.5	12.5	\$100M-500M	24,439	450	62.5	67.5
Citizens Nb	Lansford	52.5	12.5	12.5	15.0	12.5	\$100M-500M	36,533	415	47.5	47.5
First Columbia B&Tc	Bloomsburg	52.5	15.0	12.5	12.5	12.5	\$100M-500M	28,244	370	45.0	55.0
First Nat Tr Bk	Sunbury	52.5	7.5	15.0	15.0	15.0	\$100M-500M	31,227	580	52.5	52.5
First United Nb	Fryburg	50.0	12.5	17.5	10.0	10.0	\$100M-500M	16,176	284	67.5	80.0
Hamlin B&Tc	Smethport	50.0	5.0	20.0	10.0	15.0	\$100M-500M	16,093	448	60.0	80.0
Royal Bk Of Pennsylvania	King Of Prussia	50.0	15.0	2.5	20.0	12.5	\$100M-500M	66,722	309	30.0	20.0
First Nb In Fleetwood	Fleetwood	50.0	10.0	25.0	7.5	7.5	\$100M-500M	15,418	181	67.5	80.0
Gratz Nb	Gratz	50.0	12.5	22.5	5.0	10.0	<\$100M	7,050	302	67.5	72.5
Blue Ball Nb	Blue Ball	50.0	7.5	2.5	20.0	20.0	\$500M-\$1B	64,012	908	47.5	50.0
Omega Bk Na	State College	50.0	7.5	2.5	17.5	22.5	\$500M-\$1B	54,067	1,173	62.5	67.5
Security Nb	Pottstown	50.0	17.5	15.0	10.0	7.5	\$100M-500M	18,291	232	52.5	40.0
First Nb Of Palmerton	Palmerton	47.5	12.5	5.0	15.0	15.0	\$100M-500M	36,593	465	45.0	40.0
First Nb Of Mifflintown	Mifflintown	47.5	12.5	15.0	10.0	10.0	\$100M-500M	18,173	340	55.0	55.0
Juniata Valley Bk	Mifflintown	47.5	7.5	10.0	12.5	17.5	\$100M-500M	27,269	743	57.5	65.0
Peoples Nb Of Susquehanna	Hallstead	47.5	10.0	12.5	12.5	12.5	\$100M-500M	27,842	467	57.5	55.0
Penn Security B&Tc	Scranton	47.5	10.0	5.0	17.5	15.0	\$100M-500M	49,013	567	42.5	42.5

Table A.1 Small Business Lending in Pennsylvania, 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)					
National Bk Of Malvern	Malvern	47.5	15.0	22.5	5.0	5.0	<\$100M	8,206	84	42.5	17.5
Farmers Nb Of Kittanning	Kittanning	47.5	22.5	7.5	10.0	7.5	<\$100M	19,248	240	55.0	52.5
Enterprise Bk	Allison Park	47.5	25.0	10.0	7.5	5.0	<\$100M	15,319	126	40.0	37.5
Second Nb Of Masontown	Masontown	45.0	7.5	17.5	10.0	10.0	\$100M-500M	18,517	217	30.0	32.5
Fnb Bk Na	Danville	45.0	2.5	20.0	10.0	12.5	\$100M-500M	19,051	369	60.0	77.5
Southwest Bk	Greensburg	45.0	2.5	2.5	20.0	20.0	\$500M-\$1B	55,794	897	42.5	42.5
Vartan Nb	Dauphin	45.0	12.5	22.5	5.0	5.0	<\$100M	7,794	93	35.0	25.0
Citizens Nb Of Southern Pa	Greencastle	45.0	10.0	10.0	12.5	12.5	\$100M-500M	22,584	416	47.5	47.5
First Nb Of Minersville	Minersville	45.0	10.0	20.0	5.0	10.0	<\$100M	6,284	319	62.5	70.0
First Republic Bk	Philadelphia	45.0	10.0	5.0	20.0	10.0	\$500M-\$1B	65,708	217	22.5	17.5
United Bk Of Philadelphia	Philadelphia	45.0	7.5	22.5	7.5	7.5	\$100M-500M	11,546	183	62.5	72.5
New Century Bk	Phoenixville	45.0	22.5	15.0	5.0	2.5	<\$100M	8,019	56	42.5	30.0
Three Rivers B&Tc	Jefferson	42.5	2.5	2.5	17.5	20.0	\$1B-\$10B	54,511	904	45.0	37.5
Portage Nb	Portage	42.5	15.0	5.0	12.5	10.0	\$100M-500M	23,948	347	40.0	40.0
Muncy B&Tc	Muncy	42.5	5.0	25.0	5.0	7.5	\$100M-500M	7,539	163	52.5	67.5
First Bk Of Philadelphia	Philadelphia	42.5	20.0	7.5	7.5	7.5	<\$100M	14,188	190	55.0	32.5
Marion Ctr Nb	Marion Center	42.5	10.0	12.5	7.5	12.5	\$100M-500M	14,653	374	60.0	62.5
Millennium Bk	Malvern	42.5	17.5	15.0	7.5	2.5	<\$100M	10,208	55	20.0	15.0
Neffs Nb	Neffs	40.0	5.0	20.0	7.5	7.5	\$100M-500M	10,684	200	37.5	35.0
Swineford Nb	Middleburg	40.0	7.5	10.0	10.0	12.5	\$100M-500M	21,274	444	50.0	50.0
Apollo Tc	Apollo	40.0	7.5	17.5	7.5	7.5	\$100M-500M	12,259	209	62.5	75.0
Mauch Chunk Tc	Jim Thorpe	40.0	7.5	15.0	10.0	7.5	\$100M-500M	16,017	173	32.5	32.5
Us Bk	Johnstown	40.0	2.5	2.5	17.5	17.5	\$1B-\$10B	48,834	740	40.0	40.0
Nazareth Nb&Tc	Nazareth	40.0	5.0	10.0	12.5	12.5	\$100M-500M	29,863	389	40.0	32.5
Pennsylvania Bus Bk	Philadelphia	40.0	17.5	17.5	2.5	2.5	<\$100M	1,525	7	25.0	30.0
First Nb Of Newport	Newport	37.5	5.0	22.5	5.0	5.0	<\$100M	6,111	78	50.0	62.5
Northumberland Nb	Northumberland	37.5	5.0	20.0	5.0	7.5	<\$100M	6,630	170	40.0	40.0
Community St Bk Of Orbisc	Orbisonia	37.5	5.0	20.0	5.0	7.5	\$100M-500M	8,372	220	52.5	67.5
Smithfield St Bk	Smithfield	37.5	2.5	25.0	5.0	5.0	\$100M-500M	5,157	116	37.5	50.0
Minersville Safe Deposit B&	Minersville	37.5	7.5	20.0	5.0	5.0	<\$100M	5,171	118	52.5	65.0
Union Nb Of Mt Carmel	Mount Carmel	37.5	12.5	10.0	7.5	7.5	<\$100M	10,232	224	47.5	55.0
Merchants Bk Of Pa	Shenandoah	37.5	12.5	17.5	5.0	2.5	<\$100M	8,032	49	17.5	22.5
Union B&Tc	Pottsville	37.5	10.0	15.0	7.5	5.0	\$100M-500M	11,568	153	30.0	32.5
Jim Thorpe Nb	Jim Thorpe	37.5	7.5	20.0	5.0	5.0	<\$100M	6,088	85	50.0	62.5
American Bk	Allentown	37.5	12.5	12.5	7.5	5.0	<\$100M	12,932	108	30.0	27.5
Hoblitzell Nb Of Hyndman	Hyndman	35.0	10.0	17.5	2.5	5.0	<\$100M	3,819	65	40.0	42.5
East Prospect St Bk	East Prospect	35.0	5.0	25.0	2.5	2.5	<\$100M	3,737	57	30.0	15.0
First Nb Of Greencastle	Greencastle	35.0	7.5	10.0	10.0	7.5	\$100M-500M	17,659	223	27.5	22.5
Halifax Nb	Halifax	35.0	5.0	22.5	2.5	5.0	<\$100M	3,406	70	47.5	57.5
Citizens Tc	Coudersport	35.0	5.0	20.0	5.0	5.0	\$100M-500M	8,052	142	50.0	62.5
First Nb Of Canton	Canton	35.0	7.5	17.5	5.0	5.0	<\$100M	4,400	129	50.0	60.0
Turbotville Nb	Turbotville	35.0	5.0	20.0	2.5	7.5	<\$100M	4,196	175	45.0	60.0
First Nb Mcconnellsburg	Mcconnellsburg	35.0	7.5	12.5	7.5	7.5	\$100M-500M	9,243	210	42.5	37.5

Table A.1 Small Business Lending in Pennsylvania, 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)					
Allegheny Valley Bk Of Pitt	Pittsburgh	32.5	5.0	7.5	10.0	10.0	\$100M-500M	17,301	328	40.0	47.5
Merchants Nb Kittanning	Kittanning	32.5	7.5	10.0	7.5	7.5	\$100M-500M	12,723	153	22.5	22.5
First Nb Of Spangler	Spangler	32.5	5.0	22.5	2.5	2.5	<\$100M	2,465	51	45.0	57.5
Citizens Nb Of Meyersdale	Meyersdale	32.5	5.0	22.5	2.5	2.5	<\$100M	3,290	48	45.0	60.0
Manor Nb	Manor	32.5	2.5	25.0	2.5	2.5	<\$100M	331	5	32.5	35.0
Community Nb Of Northwe	Albion	32.5	2.5	22.5	2.5	5.0	<\$100M	3,399	120	35.0	40.0
First Nb Of Liverpool	Liverpool	32.5	5.0	22.5	2.5	2.5	<\$100M	1,637	43	42.5	42.5
Merchants Nb Of Bangor	Bangor	32.5	2.5	15.0	7.5	7.5	\$100M-500M	11,473	198	35.0	37.5
Asian Bk	Philadelphia	32.5	2.5	25.0	2.5	2.5	<\$100M	100	1	32.5	35.0
Philadelphia Tr Co	Philadelphia	32.5	2.5	25.0	2.5	2.5	<\$100M	479	0	10.0	10.0
Herndon Nb	Herndon	30.0	5.0	20.0	2.5	2.5	<\$100M	1,883	51	30.0	42.5
Farmers Nb Of Newville	Newville	30.0	2.5	22.5	2.5	2.5	<\$100M	2,486	52	37.5	30.0
First Nb Of Lilly	Lilly	30.0	2.5	22.5	2.5	2.5	<\$100M	687	27	35.0	42.5
Bank Of Landisburg	Landisburg	30.0	2.5	22.5	2.5	2.5	\$100M-500M	1,547	34	27.5	25.0
Guaranty Bk Na	Shamokin	27.5	2.5	20.0	2.5	2.5	\$100M-500M	3,328	55	20.0	22.5
West Milton St Bk	West Milton	27.5	7.5	5.0	7.5	7.5	\$100M-500M	12,736	162	27.5	25.0
First Nb Of Marysville	Marysville	25.0	2.5	17.5	2.5	2.5	<\$100M	3,800	49	25.0	25.0
First Nb Of Mercersburg	Mercersburg	25.0	7.5	7.5	5.0	5.0	<\$100M	7,726	127	30.0	25.0
Atlantic Central Bkr Bk	Camp Hill	25.0	7.5	2.5	10.0	5.0	\$100M-500M	17,411	62	10.0	10.0
Citizens B&Tc	Palmerton	22.5	5.0	7.5	5.0	5.0	\$100M-500M	8,232	106	17.5	20.0
Lafayette Ambassador Bk	Easton	20.0	2.5	2.5	5.0	10.0	\$500M-\$1B	4,722	233	20.0	22.5
Rittenhouse Tc	Radnor	10.0	2.5	2.5	2.5	2.5	<\$100M	1,456	2	10.0	10.0
Prime Bk	Philadelphia	10.0	2.5	2.5	2.5	2.5	\$1B-\$10B	0	0	10.0	10.0

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 Pennsylvania 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)
PNC BANK CORP.	PA	857,679	8,596	>\$50B	403,804	7,735	216,240	6,655	
FIRST UNION CORPORATION	NC	652,605	5,610	>\$50B	258,344	4,847	129,005	4,110	
NATIONAL CITY CORPORATION	OH	502,721	5,961	>\$50B	281,640	5,501	160,203	4,809	
MELLON BANK CORPORATION	PA	384,451	3,767	\$10B-\$50B	189,821	3,381	84,821	2,779	
FULTON FINANCIAL CORPORATION	PA	228,328	1,785	\$1B-\$10B	114,973	1,556	48,438	1,154	
UNIVEST CORPORATION OF PENNS	PA	227,934	1,415	<\$1B	87,740	1,144	39,169	866	
SOVEREIGN BANK	PA	182,725	1,171	N/A	76,305	966	29,542	707	
FIRST COMMONWEALTH FINANCIAL	PA	158,451	1,950	\$1B-\$10B	88,180	1,803	50,931	1,575	
ALLFIRST BK	MD	143,325	1,013	\$10B-\$50B	65,812	855	27,375	631	
SUMMIT BANCORP.	NJ	126,172	856	\$10B-\$50B	43,082	710	21,128	589	
NATIONAL PENN BANCSHARES IN	PA	122,579	867	\$1B-\$10B	57,873	722	22,911	512	
S & T BANCORP INC.	PA	121,859	926	\$1B-\$10B	47,952	781	23,608	640	
PRIME BANCORP INC.	PA	101,077	588	\$1B-\$10B	38,856	479	14,627	344	
SUSQUEHANNA BANCSHARES INC.	PA	97,271	1,154	\$1B-\$10B	53,681	1,066	27,299	896	
F.N.B. CORPORATION	PA	97,253	867	\$1B-\$10B	46,041	763	23,007	625	
FINANCIAL TRUST COMPANY	PA	90,047	705	N/A	45,591	611	17,696	455	
NORTHERN CENTRAL BANK	PA	88,604	697	N/A	39,742	600	18,579	484	
MID-STATE BANK	PA	85,965	840	N/A	44,314	759	23,610	638	
KEYSTONE FINANCIAL INC.	PA	75,995	559	\$1B-\$10B	33,701	480	15,733	375	
BT FINANCIAL CORPORATION	PA	73,531	1,214	\$1B-\$10B	51,701	1,162	29,999	1,030	
FIRST WESTERN BANCORP INC.	PA	71,196	544	\$1B-\$10B	30,608	469	13,810	371	
PENNSYLVANIA FINANCIAL SERVICES	PA	63,699	561	<\$1B	31,198	492	14,756	396	
COMMERCE BANCORP INC.	NJ	61,822	439	\$1B-\$10B	17,240	356	8,487	304	
WILMINGTON TRUST CORPORATION	DE	59,219	250	\$1B-\$10B	18,043	173	6,618	109	
HARLEYSVILLE NATIONAL CORP	PA	58,182	568	\$1B-\$10B	25,541	502	13,665	436	
HARRIS FINANCIAL MHC	PA	55,321	283	N/A	21,256	212	6,515	130	
DROVERS BANCSHARES CORPORATI	PA	53,762	324	<\$1B	17,163	253	8,366	202	
USBANCORP INC.	PA	53,170	474	\$1B-\$10B	24,331	422	11,361	341	
JEFFBANKS INC.	PA	51,871	329	\$1B-\$10B	22,814	266	8,781	186	
FIRST WEST CHESTER CORPORATI	PA	50,864	314	<\$1B	22,917	248	6,596	155	
CNB FINANCIAL CORPORATION	PA	50,362	605	<\$1B	26,595	555	16,270	493	
FIRST NATIONAL COMMUNITY BAN	PA	48,785	570	<\$1B	27,209	530	18,581	482	
ADVANTA BK CORP	UT	47,583	4,700	<\$1B	46,904	4,699	46,904	4,699	
OMEGA FINANCIAL CORPORATION	PA	42,505	443	\$1B-\$10B	22,117	404	11,606	344	
MORGAN STANLEY DEAN WITTER B	UT	40,762	14,289	<\$1B	40,762	14,289	40,762	14,289	
BRYN MAWR BANK CORPORATION	PA	38,903	188	<\$1B	11,573	138	5,732	104	
WELLS FARGO & COMPANY	CA	38,654	1,647	>\$50B	33,956	1,638	32,699	1,631	
STERLING FINANCIAL CORPORATI	PA	38,132	470	\$1B-\$10B	20,904	434	11,631	382	
NORTHWEST BANCORP M.H.C.	PA	33,930	367	N/A	21,257	337	10,537	265	
KEYSTONE BANK NA	PA	33,279	214	N/A	15,320	178	5,518	122	
MAIN STREET BANCORP INC	PA	32,508	383	\$1B-\$10B	21,051	357	11,703	299	
QNB CORP.	PA	31,707	286	<\$1B	17,665	259	8,338	205	
CITIZENS AND NORTHERN CORPOR	PA	30,125	534	<\$1B	18,299	509	12,608	475	
LAKE ARIEL BANCORP INC.	PA	30,068	366	<\$1B	19,697	343	9,659	279	
COMMUNITY BANKS INC.	PA	29,752	296	<\$1B	13,259	268	7,158	230	
COMMONWEALTH BANK	PA	29,316	197	N/A	12,379	159	5,569	119	

A.2 Top Small Business Lenders in Pennsylvania 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)
HSBC BK USA	NY	29,095	136	\$10B-\$50B	9,711	91	1,241	42	
COMMERCIAL NATIONAL FINANCIA	PA	28,500	260	<\$1B	15,057	232	5,891	182	
DOLLAR BANK FSB	PA	28,286	155	N/A	8,635	118	4,080	94	
CITIZENS INCORPORATED	PA	25,232	265	<\$1B	13,041	239	7,368	205	
FIRST LIBERTY BANK CORP.	PA	25,034	166	<\$1B	8,667	135	4,051	108	
HANOVER BANCORP INC.	PA	24,444	263	<\$1B	14,708	243	7,670	200	
SUN BANCORP INC.	PA	23,975	261	<\$1B	14,741	241	6,692	194	
PENNS WOODS BANCORP INC.	PA	23,888	445	<\$1B	16,365	430	10,387	391	
PIONEER AMERICAN HOLDING COM	PA	23,632	381	<\$1B	17,589	366	10,143	320	
FIRST FEDERAL BANK	PA	23,624	181	N/A	12,633	158	5,012	114	
CHASE MANHATTAN CORPORATION	NY	23,443	820	>\$50B	19,893	815	18,804	809	
FIDELITY DEPOSIT & DISCOUNT	PA	23,120	278	<\$1B	13,351	260	6,974	220	
REPUBLIC FIRST BANCORP INC.	PA	21,838	116	<\$1B	7,081	84	2,951	60	
NSD BANCORP INC	PA	21,326	217	<\$1B	12,209	198	6,730	166	
CENTURY NATIONAL BANK & TRUS	OH	20,518	230	N/A	10,782	209	5,614	178	
EPHRATA NB	PA	20,069	325	<\$1B	12,067	308	7,516	280	
IBT BANCORP INC.	PA	19,898	284	<\$1B	11,732	267	7,845	245	
PROGRESS BANK	PA	19,625	399	N/A	11,511	382	7,037	355	
PENSECO FINANCIAL SERVICES C	PA	19,139	169	<\$1B	7,793	147	4,072	125	
FIRST FINANCIAL BANK	PA	18,747	124	N/A	8,165	105	2,651	74	
FIRSTTRUST SAVINGS BANK	PA	17,413	102	N/A	6,735	82	3,164	61	
BANK ONE CORPORATION	IL	17,138	373	>\$50B	8,643	361	7,366	353	
ROYAL BANCSHARES OF PENNSYLV	PA	17,049	64	<\$1B	4,922	38	1,123	18	
MERCANTILE BANKSHARES CORPOR	MD	16,775	271	\$1B-\$10B	12,086	262	9,868	249	
M&T BANK CORPORATION	NY	16,073	115	\$10B-\$50B	6,372	97	2,659	78	
COMM. BANCORP INC.	PA	15,684	306	<\$1B	10,360	296	7,042	276	
NORWOOD FINANCIAL CORP.	PA	15,602	271	<\$1B	7,930	257	6,153	246	
YORK FEDERAL SAVINGS AND LOA	PA	14,650	68	N/A	4,857	49	2,125	35	
THIRD FEDERAL SAVINGS BANK	PA	14,281	64	N/A	3,865	45	1,341	31	
FIDELITY BANCORP INC.	PA	13,773	208	N/A	9,837	198	5,920	173	
SUN BANCORP INC	NJ	13,155	51	\$1B-\$10B	2,941	33	640	19	
WASHINGTON FEDERAL SAVINGS B	PA	12,059	84	N/A	5,567	70	2,278	51	
PARKVALE SAVINGS BANK	PA	11,112	160	N/A	4,811	148	2,309	135	
FRANKLIN FINANCIAL SERVICES	PA	11,019	170	<\$1B	7,798	163	4,607	144	
WACHOVIA CORPORATION	NC	10,633	20	>\$50B	293	3	75	1	
WVS FINANCIAL CORP.	PA	10,194	41	N/A	2,992	29	916	18	
FIRSTAR CORPORATION	WI	9,849	34	\$10B-\$50B	1,706	20	662	12	
WSFS	DE	9,349	52	N/A	4,169	42	1,203	26	
FIRST INTERNATIONAL BANCORP	CT	9,330	34	<\$1B	1,823	17	715	12	
PATRIOT BANK CORP.	PA	9,098	111	<\$1B	6,634	105	2,760	80	
1ST SOURCE CORPORATION	IN	8,774	133	\$1B-\$10B	5,371	123	3,394	109	
FIRST FEDERAL SAVINGS BANK N	PA	8,196	71	N/A	3,693	63	1,931	51	
FNB BANCORP INC.	PA	8,168	173	<\$1B	7,093	170	4,749	156	
BANK OF AMERICA CORPORATION	NC	7,775	30	>\$50B	2,177	23	559	13	
CITIZENS FINANCIAL SERVICES	PA	7,323	108	<\$1B	4,268	100	2,956	92	
ESB BANK	PA	7,200	47	N/A	3,310	39	1,081	26	
U.S. BANCORP	MN	6,662	1,210	>\$50B	6,047	1,209	6,047	1,209	

A.2 Top Small Business Lenders in Pennsylvania 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)
MALVERN FEDERAL SAVINGS BANK	PA	6,251	34	N/A	2,684	27	1,064	19	
ACNB CORPORATION	PA	5,640	250	<\$1B	4,357	247	4,042	245	
BENEFICIAL MUTUAL SAVINGS BA KEYCORP	PA	5,493	47	N/A	3,359	42	1,431	30	
FRANKLIN FIRST	OH	5,290	30	>\$50B	2,126	23	403	14	
ONE VALLEY BANCORP INC.	NY	5,167	18	N/A	657	12	332	10	
FIRST KEYSTONE FEDERAL SAV B	WV	4,759	32	\$1B-\$10B	1,703	26	1,091	23	
ABINGTON SAVINGS BANK	PA	4,656	26	N/A	1,521	20	866	16	
SUNTRUST BANKS INC.	PA	4,565	35	N/A	2,253	30	1,446	25	
FIRST COLONIAL GROUP INC.	GA	4,453	23	>\$50B	1,037	18	149	13	
VISTA BANCORP INC.	PA	4,452	40	<\$1B	1,917	35	997	29	
HUNTINGTON BANCSHARES INCORP	NJ	4,280	30	<\$1B	1,454	26	453	21	
WESBANCO INC.	OH	4,164	42	\$10B-\$50B	1,541	36	971	33	
FLEET FINANCIAL GROUP INC.	WV	4,157	54	\$1B-\$10B	1,990	49	1,494	46	
SKY FINANCIAL GROUP INC.	MA	4,149	12	>\$50B	299	7	139	6	
MERRILL LYNCH BK USA	OH	4,101	24	\$1B-\$10B	1,638	20	449	13	
AMERICAN TRUST BANK NA	UT	3,246	13	\$1B-\$10B	831	8	265	4	
WILLOW GROVE BANK	PA	3,079	26	N/A	1,829	23	969	18	
ZIONS BANCORPORATION	PA	2,589	28	N/A	1,464	26	934	23	
FIRSTMERIT CORPORATION	UT	2,575	8	\$10B-\$50B	529	4	83	2	
REGIONS FINANCIAL CORPORATIO	OH	2,566	25	\$1B-\$10B	824	21	684	20	
EASTERN SAVINGS BANK FSB	AL	2,425	6	\$10B-\$50B	542	4	89	2	
VALLEY NATIONAL BANCORP	MD	2,347	14	N/A	1,235	11	280	4	
ROXBOROUGH-MANAYUNK BANK	NJ	2,326	11	\$1B-\$10B	596	7	353	6	
TRENTON SAVINGS BANK	PA	2,268	9	N/A	768	6	265	3	
CHARLEROI FEDERAL SAVINGS BA	NJ	2,265	6	N/A	550	3	0	0	
COMERICA INCORPORATED	PA	2,107	42	N/A	1,757	41	1,267	38	
COLONIAL BANCGROUP INC. TH	MI	2,062	4	\$10B-\$50B	172	1	0	0	
SAND RIDGE BANK	AL	2,009	10	\$10B-\$50B	888	7	177	3	
SECOND BANCORP INCORPORATED	IN	1,951	60	N/A	1,951	60	1,951	60	
F&M BANCORP	OH	1,910	7	\$1B-\$10B	261	4	160	3	
YARDVILLE NATIONAL BANCORP	MD	1,751	19	\$1B-\$10B	1,001	17	488	14	
PRUDENTIAL SAVINGS BANK F.S	NJ	1,692	9	<\$1B	903	7	226	3	
METROPOLITAN BANK AND TRUST	GA	1,625	7	N/A	625	5	260	3	
FIRST ST BK	OH	1,588	3	N/A	63	1	63	1	
PROVIDENT FINANCIAL GROUP I	TX	1,438	3	<\$1B	0	0	0	0	
COMPASS BANCSHARES INC.	OH	1,310	8	\$1B-\$10B	553	6	45	3	
SKYLANDS CMNTY BK	AL	1,275	3	\$10B-\$50B	10	1	10	1	
FIRST UNITED CORPORATION	NJ	1,268	4	<\$1B	243	2	75	1	
BELMONT BANCORP	MD	1,242	18	<\$1B	891	17	746	16	
OCWEN FEDERAL BANK FSB	OH	1,219	10	<\$1B	769	9	329	6	
IMPERIAL BANCORP	FL	1,206	5	N/A	506	4	62	1	
MAHONING NATIONAL BANCORP I	CA	1,166	2	\$1B-\$10B	0	0	0	0	
BROAD NATIONAL BANCORPORATIO	OH	1,120	4	<\$1B	545	3	70	1	
MISSISSIPPI VALLEY BANCSHARE	NJ	1,100	3	<\$1B	400	2	0	0	
BANKBOSTON CORPORATION	MO	1,100	2	\$1B-\$10B	100	1	100	1	
MASON-DIXON BANCSHARES INC.	MA	1,039	3	>\$50B	12	1	12	1	
	MD	1,015	6	\$1B-\$10B	265	5	162	4	

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J.P. MORGAN & CO. INCORPORAT	NY	1,000	2	>\$50B	0	0	0	0	
AMERICAN EXPRESS CENTURION B	UT	98,041	14,026	\$10B-\$50B	98,041	14,026	98,041	14,026	0.81
MBNA CORPORATION	DE	14,898	1,723	\$10B-\$50B	14,898	1,723	14,598	1,721	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.