

Table 3A Expanded. Banks' Small Business Lending in Pennsylvania Using Call Report Data, June 2004

Bank name	City	Small Business Lending (<\$1M)					Micro-Business Lending (<\$100k)				
		Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL\$ (1000) (4)	LSBL# (5)	Bnk. Asset Sz. (6)	Total Rank (7)	SSBL\$ (1000) (8)	SSBL# (9)	Cdt/TA (10)
Leesport Bank	Wyomissing	90.0	0.265	0.866	163,784	2,956	\$500M-\$1B	90.0	36,224	2,524	0
Community B&TC	Clarks Summit	82.5	0.259	0.713	133,800	3,245	\$500M-\$1B	97.5	73,535	2,715	0.002
Old Forge Bank	Old Forge	82.5	0.285	1	61,126	781	\$100M-500M	95.0	61,126	781	0
Bank of Lancaster Cty NA	Strasburg	82.5	0.248	0.654	383,903	4,569	\$1B-\$10B	82.5	76,630	2,780	0
Legacy Bank	Harrisburg	82.5	0.426	0.735	128,560	1,059	\$100M-500M	77.5	23,300	631	0
Commerce Bank Harrisburg NA	Camp Hill	80.0	0.199	0.713	235,626	2,065	\$1B-\$10B	77.5	44,899	1,263	0
National Penn Bank	Boyetown	80.0	0.222	0.651	912,503	8,347	\$1B-\$10B	72.5	122,323	5,011	0
Mercer Cty St Bank	Sandy Lake	77.5	0.194	1	47,495	976	\$100M-500M	92.5	20,066	838	0
Elderton St Bank	Elderton	77.5	0.305	1	39,908	787	\$100M-500M	87.5	14,404	650	0
First Nat Cmnty Bank	Dunmore	77.5	0.233	0.481	199,527	2,168	\$500M-\$1B	85.0	50,447	1,619	0
Iron & Glass Bank	Pittsburgh	77.5	0.316	0.681	95,075	942	\$100M-500M	80.0	20,508	608	0
Allegheny Valley Bank	Pittsburgh	77.5	0.201	1	63,250	462	\$100M-500M	65.0	11,369	305	0.002
County NB	Clearfield	75.0	0.236	0.581	162,348	1,915	\$500M-\$1B	92.5	67,155	1,447	0.004
Csb Bank	Curwensville	75.0	0.318	0.804	64,765	751	\$100M-500M	90.0	29,627	608	0
Community Banks	Millersburg	75.0	0.179	0.561	348,801	3,240	\$1B-\$10B	85.0	91,044	2,222	0.002
Dime Bank	Honesdale	75.0	0.291	0.581	92,215	1,213	\$100M-500M	82.5	21,924	886	0
Fidelity Deposit & Discount	Dunmore	75.0	0.242	0.62	130,671	1,964	\$500M-\$1B	82.5	33,658	1,373	0
Somerset TC	Somerset	75.0	0.225	0.688	91,350	1,151	\$100M-500M	77.5	19,617	802	0.005
First NB of Berwick	Berwick	75.0	0.185	0.752	90,103	1,736	\$100M-500M	75.0	16,721	1,330	0
Enterprise Bank	Allison Park	75.0	0.612	0.954	62,482	404	\$100M-500M	55.0	6,816	169	0
Peoples St Bank of Wyalusing	Wyalusing	72.5	0.226	0.926	37,919	833	\$100M-500M	87.5	15,907	722	0.003
First Citizens NB	Mansfield	72.5	0.168	0.898	83,109	1,079	\$100M-500M	85.0	25,161	798	0.004
Bank of Hanover & TC	Hanover	72.5	0.191	0.652	129,618	2,098	\$500M-\$1B	85.0	34,114	1,632	0
Jersey Shore St Bank	Jersey Shore	72.5	0.15	0.736	79,373	1,212	\$500M-\$1B	82.5	21,627	928	0
Marion Ctr NB	Marion Center	72.5	0.24	0.898	44,882	640	\$100M-500M	77.5	11,494	477	0
First NB of PA	Greenville	72.5	0.153	0.593	703,052	9,018	\$1B-\$10B	72.5	125,862	6,041	0
Luzerne NB	Luzerne	72.5	0.22	1	40,391	539	\$100M-500M	70.0	8,246	381	0.003
Columbia Cty Farmers NB	Bloomsburg	72.5	0.221	0.991	50,453	640	\$100M-500M	67.5	9,852	470	0
Orrstown Bank	Shippensburg	72.5	0.214	0.672	104,526	991	\$100M-500M	65.0	15,372	586	0
Citizens NB	Evans City	72.5	0.241	0.562	107,268	980	\$100M-500M	57.5	12,631	566	0
Pennsylvania St Bank	Camp Hill	72.5	0.316	0.764	66,047	565	\$100M-500M	52.5	7,623	314	0
Premier Bank	Doylestown	72.5	0.279	0.563	146,355	846	\$500M-\$1B	37.5	7,567	322	0
Peoples NB	Hallstead	70.0	0.182	0.687	70,005	833	\$100M-500M	77.5	17,694	586	0
First NB of Greencastle	Greencastle	70.0	0.176	0.884	48,872	928	\$100M-500M	75.0	11,906	619	0.003
Honesdale NB	Honesdale	70.0	0.22	0.668	73,783	1,010	\$100M-500M	75.0	17,649	722	0.001
S&T Bank	IndiaNA	70.0	0.172	0.378	508,190	6,478	\$1B-\$10B	70.0	99,201	3,367	0.006
Wayne Bank	Honesdale	70.0	0.193	0.697	77,646	903	\$100M-500M	67.5	14,120	607	0
Madison Bank	Blue Bell	70.0	0.268	0.778	57,678	542	\$100M-500M	62.5	9,699	342	0
NATioNAl Bank of North East	North East	70.0	0.351	1	26,389	266	<\$100M	50.0	3,869	150	0.003
Farmers NB	Emlenton	67.5	0.193	0.829	50,897	698	\$100M-500M	75.0	14,303	517	0
Pocono Cmnty Bank	Stroudsburg	67.5	0.301	0.934	36,711	332	\$100M-500M	75.0	10,340	216	0
Harleysville NB&TC	Harleysville	67.5	0.136	0.53	384,845	3,783	\$1B-\$10B	67.5	59,665	2,452	0.005

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East Penn Bank	Emmaus	67.5	0.211	0.652	73,387	687	\$100M-500M	62.5	11,976	428	0.004
Lafayette Ambassador Bank	Easton	67.5	0.166	0.474	198,163	2,047	\$1B-\$10B	60.0	24,712	1,159	0.003
Bryn Mawr TC	Bryn Mawr	67.5	0.206	0.497	135,703	919	\$500M-\$1B	37.5	8,812	406	0
New Century Bank	Phoenixville	67.5	0.309	0.876	41,282	241	\$100M-500M	35.0	3,751	104	0
Kishacoquillas Valley NB	Belleville	65.0	0.174	0.683	65,074	755	\$100M-500M	80.0	19,604	554	0
Sun Bank	Lewisburg	65.0	0.131	0.494	138,337	2,469	\$1B-\$10B	72.5	32,363	2,036	0
New Tripoli NB	New Tripoli	65.0	0.178	1	39,621	427	\$100M-500M	60.0	7,528	289	0.002
Farmers NB	Kittanning	65.0	0.254	0.832	36,041	372	\$100M-500M	60.0	7,251	224	0
Vartan NB	Harrisburg	65.0	0.315	1	21,151	191	<\$100M	55.0	3,648	122	0
Irwin B&TC	Irwin	65.0	0.154	0.635	101,079	930	\$500M-\$1B	55.0	14,759	546	0
Univest NB&TC	Souderton	65.0	0.148	0.398	240,902	1,828	\$1B-\$10B	52.5	20,334	867	0
Ephrata NB	Ephrata	62.5	0.119	0.703	63,586	1,198	\$500M-\$1B	75.0	15,754	947	0
Omega Bank NA	State College	62.5	0.135	0.447	153,049	1,808	\$1B-\$10B	67.5	31,835	1,279	0
Lebanon Valley Farmers Bank	Lebanon	62.5	0.133	0.601	102,590	1,245	\$500M-\$1B	52.5	14,310	706	0.003
First NB Fredericksburg	Fredericksburg	62.5	0.215	1	31,591	230	\$100M-500M	40.0	3,713	130	0.006
Embassy Bank For The Lehigh VaA	Bethlehem	62.5	0.249	0.979	34,070	221	\$100M-500M	32.5	3,135	97	0
First Cornerstone Bank	King of Prussia	62.5	0.379	0.895	34,712	165	<\$100M	27.5	2,375	51	0
Citizens & Northern Bank	Wellsboro	60.0	0.09	0.673	98,811	1,576	\$1B-\$10B	80.0	31,055	1,218	0.008
MifflinNBurg B&TC	MifflinNBurg	60.0	0.149	0.715	39,263	818	\$100M-500M	70.0	10,756	634	0
Fulton Bank	Lancaster	60.0	0.107	0.352	479,754	7,027	\$1B-\$10B	62.5	67,207	4,357	0.006
First Columbia B&TC	Bloomsburg	60.0	0.173	0.722	39,387	464	\$100M-500M	62.5	9,309	324	0
Woodlands Bank	Williamsport	60.0	0.204	0.786	33,655	395	\$100M-500M	62.5	7,457	271	0
Penn Security B&Tc	Scranton	60.0	0.112	0.805	65,070	791	\$500M-\$1B	60.0	13,069	515	0.004
United Bank of Philadelphia	Philadelphia	60.0	0.229	1	16,451	123	<\$100M	55.0	3,944	82	0.002
First American Bank of PA	Everett	60.0	0.205	0.632	42,156	482	\$100M-500M	55.0	7,408	331	0
Mid Penn Bank	Millersburg	60.0	0.193	0.528	75,451	727	\$100M-500M	55.0	11,427	417	0
Commerce Bank PA NA	Philadelphia	60.0	0.062	0.566	310,855	2,378	\$1B-\$10B	52.5	31,923	1,232	0
First NB of Chester Cty	West Chester	60.0	0.165	0.416	124,965	1,039	\$500M-\$1B	50.0	12,724	562	0
Asian Bank	Philadelphia	60.0	0.695	0.903	32,806	217	<\$100M	47.5	3,694	66	0
Stonebridge Bank	West Chester	60.0	0.163	0.826	59,637	308	\$100M-500M	32.5	6,155	133	0
National City Bank of PA	Pittsburgh	57.5	0.075	0.395	1,071,421	30,825	>\$10B	75.0	361,183	27,156	0
Community First Bank NA	Reynoldsville	57.5	0.209	0.95	14,956	238	<\$100M	65.0	4,421	188	0.004
First United NB	Fryburg	57.5	0.153	0.999	25,268	361	\$100M-500M	62.5	6,607	266	0
First Commonwealth Bank	Indiana	57.5	0.067	0.341	414,409	4,581	\$1B-\$10B	60.0	84,212	2,956	0
Union Nat Cmnty Bank	Mount Joy	57.5	0.144	0.654	53,668	763	\$100M-500M	55.0	8,622	478	0
Blue Ball NB	Blue Ball	57.5	0.126	0.378	142,342	1,556	\$1B-\$10B	55.0	20,187	1,053	0
Adams Cty NB	Gettysburg	57.5	0.09	0.718	80,399	766	\$500M-\$1B	50.0	11,750	470	0
Wilmington Tr of PA	Villanova	57.5	0.139	0.302	121,902	964	\$500M-\$1B	42.5	12,585	531	0
York Traditions Bank	York	57.5	0.338	0.931	15,974	119	<\$100M	32.5	1,506	52	0
National Bank of Malvern	Malvern	57.5	0.244	0.958	25,318	144	\$100M-500M	25.0	2,154	49	0
First NB of Canton	Canton	55.0	0.19	1	11,016	208	<\$100M	65.0	4,300	161	0
Pnc Bank NA	Pittsburgh	55.0	0.037	0.159	2,422,239	35,376	>\$10B	60.0	709,626	27,603	0
Fulton Cty NB&TC	Mcconnellsburg	55.0	0.169	0.871	24,552	300	\$100M-500M	45.0	3,972	202	0

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Pennsylvania Bus Bank	Philadelphia	55.0	0.294	0.617	47,909	200	\$100M-500M	12.5	1,473	48	0
Commercial Bank of Pennsylvani	Latrobe	52.5	0.121	0.645	44,957	637	\$100M-500M	57.5	9,092	436	0
WNB Bank	Williamsport	52.5	0.148	0.608	46,352	597	\$100M-500M	55.0	8,736	405	0
Mellon Bank NA	Pittsburgh	52.5	0.008	0.103	155,425	3,713	>\$10B	52.5	35,295	3,001	0
Merchants NB of Bangor	Bangor	52.5	0.127	0.908	33,444	338	\$100M-500M	52.5	6,704	202	0
Farmers First Bank	Lititz	52.5	0.079	0.254	125,474	1,402	\$1B-\$10B	50.0	18,009	874	0
Peoples Bank A Codorus Valley	Glen Rock	52.5	0.147	0.436	56,450	430	\$100M-500M	37.5	6,809	221	0
First NB In Fleetwood	Fleetwood	52.5	0.134	1	20,521	166	\$100M-500M	35.0	2,730	97	0
First Penn Bank	Philadelphia	52.5	0.141	0.514	70,253	413	\$100M-500M	32.5	7,169	167	0.011
Hamlin B&TC	Smethport	50.0	0.059	1	22,251	549	\$100M-500M	87.5	22,251	549	0
Gratz NB	Gratz	50.0	0.124	1	11,632	286	<\$100M	80.0	11,632	286	0
Community Bank NA	Carmichaels	50.0	0.128	0.648	40,071	487	\$100M-500M	65.0	11,155	354	0
Integrity Bank	Camp Hill	50.0	0.199	0.884	18,815	129	<\$100M	30.0	2,084	59	0
Community St Bank of Orbisonia	Orbisonia	47.5	0.089	1	15,378	353	\$100M-500M	85.0	15,378	353	0
Earthstar Bank	Upper Southampton T	47.5	0.099	1	17,562	207	\$100M-500M	82.5	17,562	207	0.001
First NB of Port Allegany	Port Allegany	47.5	0.147	1	12,896	204	<\$100M	77.5	12,896	204	0
Juniata Valley Bank	Mifflintown	47.5	0.089	0.754	34,100	585	\$100M-500M	65.0	9,453	465	0
Hoblitzell NB of Hyndman	Hyndman	47.5	0.143	1	9,393	145	<\$100M	57.5	3,127	100	0
1st Summit Bank	Johnstown	47.5	0.125	0.608	44,456	547	\$100M-500M	55.0	8,912	375	0.002
Mars NB	Mars	47.5	0.131	0.649	37,193	424	\$100M-500M	52.5	7,891	287	0
First NB of Palmerton	Palmerton	47.5	0.109	0.575	49,001	485	\$100M-500M	50.0	9,909	297	0
First NB of Newport	Newport	47.5	0.128	0.949	15,989	172	\$100M-500M	47.5	3,384	118	0
Portage NB	Portage	47.5	0.141	0.721	29,726	280	\$100M-500M	40.0	4,474	177	0.004
Berkshire Bank	Wyomissing	47.5	0.207	0.937	9,417	55	<\$100M	17.5	816	29	0
Minersville Safe Deposit B&T	Minersville	45.0	0.117	1	11,841	185	\$100M-500M	77.5	11,841	185	0
Northside Bank	Pittsburgh	45.0	0.104	0.52	54,999	682	\$500M-\$1B	62.5	14,465	526	0
Swineford NB	Middleburg	45.0	0.104	0.713	27,557	480	\$100M-500M	60.0	7,372	339	0.004
First NB&TC Newtown	Newtown	45.0	0.089	0.469	56,477	473	\$500M-\$1B	45.0	11,022	309	0
Farmers & Mrch TC of Chmrsbr	Chambersburg	45.0	0.097	0.449	53,973	640	\$500M-\$1B	42.5	8,321	416	0
Citizens Bank of Southern PA	Greencastle	45.0	0.123	0.676	31,782	336	\$100M-500M	37.5	4,454	191	0
Quakertown NB	Quakertown	45.0	0.108	0.423	59,841	503	\$500M-\$1B	27.5	4,474	250	0
Allegiance Bank of North Ameri	Bala Cynwyd	45.0	0.259	0.701	20,287	83	<\$100M	12.5	695	24	0
Citizens TC	Coudersport	42.5	0.092	1	13,132	205	\$100M-500M	80.0	13,132	205	0
First NB of Mifflintown	Mifflintown	42.5	0.097	0.674	22,934	412	\$100M-500M	62.5	7,913	325	0
Union NB of Mt Carmel	Mount Carmel	42.5	0.137	0.726	13,034	244	<\$100M	62.5	4,722	199	0
First NB	Slippery Rock	42.5	0.114	0.538	37,716	574	\$100M-500M	55.0	8,173	426	0
CNB Cmnty Bank	Clarion	42.5	0.136	1	3,101	59	<\$100M	47.5	1,216	49	0
Northumberland NB	Northumberland	42.5	0.052	1	14,051	251	\$100M-500M	45.0	3,672	173	0
West Milton St Bank	West Milton	42.5	0.096	0.764	21,516	262	\$100M-500M	45.0	4,802	190	0
Union B&TC	Pottsville	42.5	0.127	0.781	16,144	167	\$100M-500M	42.5	3,263	110	0
First NB of Marysville	Marysville	42.5	0.091	1	9,638	113	\$100M-500M	40.0	2,062	81	0
Mauch Chunk TC	Jim Thorpe	42.5	0.092	0.793	26,024	287	\$100M-500M	40.0	4,347	189	0
Clearfield B&TC	Clearfield	42.5	0.127	0.537	37,685	371	\$100M-500M	40.0	5,721	238	0

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Landmark Comnty Bank	Pittston	42.5	0.218	0.64	19,034	164	<\$100M	37.5	2,660	95	0
Halifax NB	Halifax	42.5	0.133	1	7,789	70	<\$100M	35.0	1,433	42	0
Republic First Bank	Philadelphia	42.5	0.108	0.332	68,483	333	\$500M-\$1B	30.0	7,169	182	0
Eagle NB	Upper Darby	42.5	0.168	0.705	15,100	141	<\$100M	27.5	1,768	80	0
First FNCL Bank	Downingtown	42.5	0.12	0.428	76,897	235	\$500M-\$1B	12.5	2,094	33	0.001
Turbotville NB	Turbotville	40.0	0.064	1	5,418	222	<\$100M	70.0	5,418	222	0
Jonestown B&TC	Jonestown	40.0	0.085	0.784	17,800	344	\$100M-500M	60.0	6,571	260	0
Muncy B&TC	Muncy	40.0	0.098	0.984	13,651	209	\$100M-500M	47.5	3,329	149	0
Ameriserv FNCL Bank	Johnstown	40.0	0.055	0.294	64,900	760	\$1B-\$10B	47.5	16,276	550	0
American Bank	Allentown	40.0	0.109	0.491	54,482	272	\$500M-\$1B	15.0	2,193	95	0.001
DNB First	Downingtown	40.0	0.12	0.445	52,229	259	\$100M-500M	15.0	2,653	74	0
First NB of Minersville	Minersville	37.5	0.083	1	7,030	162	<\$100M	72.5	7,030	162	0
FNB Bank NA	Danville	37.5	0.073	0.666	21,039	351	\$100M-500M	50.0	5,580	275	0.002
Jim Thorpe NB	Jim Thorpe	37.5	0.093	0.999	9,568	110	\$100M-500M	40.0	2,070	70	0
Citizens NB	Meyersdale	35.0	0.077	1	4,369	111	<\$100M	65.0	4,369	111	0
First NB of Liverpool	Liverpool	35.0	0.089	1	2,904	64	<\$100M	50.0	1,175	54	0
First Susquehanna B & TC	SuNBury	35.0	0.075	0.568	26,430	355	\$100M-500M	37.5	4,938	227	0
First NB of Mercersburg	Mercersburg	35.0	0.116	0.748	13,732	145	\$100M-500M	32.5	2,357	87	0
First NB Mcconnellsburg	Mcconnellsburg	35.0	0.115	0.654	18,180	216	\$100M-500M	30.0	2,384	159	0
American Home Bank NA	Lancaster	32.5	0.018	1	2,999	50	\$100M-500M	45.0	2,999	50	0
Neffs NB	Neffs	32.5	0.066	0.902	13,549	150	\$100M-500M	32.5	2,335	108	0
Gateway Bank of PA	Mcmurray	32.5	0.005	1	97	3	<\$100M	32.5	97	3	0
Royal Bank America	NArberth	32.5	0.048	0.201	56,207	287	\$1B-\$10B	22.5	6,120	133	0
Bank of Landisburg	Landisburg	32.5	0.022	1	4,027	35	\$100M-500M	22.5	575	17	0
Philadelphia TC	Philadelphia	32.5	0.14	0.811	3,219	15	<\$100M	10.0	15	1	0
First NB of Lilly	Lilly	30.0	0.056	1	1,318	47	<\$100M	52.5	1,318	47	0
Herndon NB	Herndon	30.0	0.086	1	2,436	33	<\$100M	32.5	532	24	0
Manor NB	Manor	30.0	0.006	1	110	2	<\$100M	22.5	16	1	0
Affinity Bank of PA	Wyomissing	30.0	0.079	1	6,952	62	<\$100M	17.5	752	30	0
Smithfield St Bank	Smithfield	27.5	0.02	0.838	6,806	119	\$100M-500M	32.5	1,922	91	0
East Prospect St Bank	East Prospect	27.5	0.025	0.985	1,489	25	<\$100M	30.0	398	19	0
Haverford TC	Radnor	27.5	0.05	1	6,290	14	\$100M-500M	10.0	31	3	0
Apollo TC	Apollo	25.0	0.07	0.643	8,703	140	\$100M-500M	40.0	2,542	115	0
Scottdale B&TC	Scottdale	22.5	0.072	0.545	13,102	129	\$100M-500M	25.0	2,529	80	0.001
Merchants NB	Kittanning	20.0	0.083	0.533	13,385	133	\$100M-500M	22.5	2,277	75	0
Community NB of Northwestern	Albion	15.0	0.015	0.588	980	74	<\$100M	32.5	531	66	0
Atlantic Central Bankr Bank	Camp Hill	15.0	0.05	0.103	14,001	48	\$100M-500M	10.0	197	3	0

Note: Small businesses seeking loans should also consider banks that participate in SBA loan programs. To locate an SBA preferred or certified lender near you call 1-800-8-ASK-SBA or check SBA's home page at www.sba.gov/gopher/Local-Information/Certified-Preferred-Lenders/.

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