

Table 3A Expanded. Small Business Lending Institutions in Pennsylvania Using Call Report Data, June 2012

Name of Lending Institution	City	Small Business Lending (less than \$ million)					Micro Business Lending (less than \$ 100k)			CC Amount/TA <sup>1</sup> (10)	
		Total Rank	TA Ratio <sup>1</sup>	TBL Ratio <sup>1</sup>	Amount (1,000)	Number	Institution Asset Size	Total Rank	Amount (1,000)		Number
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)		(9)
Elderton State Bank	Elderton	87.5	0.474	0.818	91,607	2,573	100M-500M	97.5	20,062	2,094	0.000
Mercer County State Bank	Sandy Lake	87.5	0.180	1.000	59,216	926	100M-500M	95.0	18,255	720	0.000
The Luzerne Bank	Luzerne	82.5	0.341	0.566	104,356	923	100M-500M	87.5	18,172	529	0.000
Woodlands Bank	Williamsport	82.5	0.232	0.766	71,544	696	100M-500M	85.0	10,681	438	0.000
QNB Bank	Quakertown	80.0	0.162	0.483	143,347	1,310	500M-1B	87.5	23,554	904	0.000
First Citizens Community Bank	Mansfield	80.0	0.130	0.720	114,543	1,253	500M-1B	95.0	24,135	794	0.000
Valley Green Bank	Philadelphia	80.0	0.325	0.828	81,932	430	100M-500M	77.5	10,784	186	0.000
Hometown Bank of Pennsylvania	Bedford	80.0	0.346	1.000	39,165	343	100M-500M	80.0	6,243	247	0.000
MileStone Bank	Doylestown	80.0	0.470	0.878	82,892	356	100M-500M	57.5	4,834	114	0.000
The Honesdale National Bank	Honesdale	80.0	0.190	0.615	109,603	1,094	500M-1B	85.0	15,738	628	0.001
First Keystone Community Bank	Berwick	80.0	0.150	0.654	122,219	920	500M-1B	77.5	14,730	477	0.000
The Victory Bank	Limerick	77.5	0.444	0.912	51,315	380	100M-500M	72.5	5,679	180	0.000
CNB Bank	Clearfield	77.5	0.130	0.487	220,911	4,008	1B-10B	100.0	134,960	3,490	0.003
Firsttrust Savings Bank	Conshohocken	77.5	0.190	0.359	442,250	2,727	1B-10B	80.0	50,021	1,013	0.000
The Farmers National Bank of Emlent	Emlenton	77.5	0.147	0.699	79,335	936	500M-1B	87.5	16,596	605	0.000
Somerset Trust Company	Somerset	77.5	0.146	0.511	110,948	1,382	500M-1B	87.5	19,240	940	0.004
Wayne Bank	Honesdale	77.5	0.193	0.520	131,786	880	500M-1B	72.5	13,071	417	0.000
Asian Bank	Philadelphia	77.5	0.574	1.000	41,945	273	<100M	75.0	6,458	120	0.001
Lafayette Ambassador Bank	Bethlehem	75.0	0.147	0.353	207,640	2,101	1B-10B	65.0	16,360	1,069	0.000
Enterprise Bank	Allison Park	75.0	0.374	0.591	91,685	419	100M-500M	37.5	3,132	99	0.000
The Neffs National Bank	Neffs	75.0	0.162	1.000	47,981	370	100M-500M	60.0	4,892	187	0.000
The Fidelity Deposit and Discount Ban	Dunmore	75.0	0.165	0.542	98,277	979	500M-1B	85.0	18,265	612	0.000
Greater Delaware Valley Savings Bank	Broomall	75.0	0.164	0.605	78,923	830	100M-500M	87.5	14,639	566	0.000
Penn Liberty Bank	Wayne	75.0	0.231	0.489	127,359	713	500M-1B	57.5	7,683	297	0.000
Community First Bank	Reynoldsville	75.0	0.289	1.000	27,299	373	<100M	82.5	7,390	274	0.003
Metro Bank	Lemoyne	75.0	0.138	0.392	337,276	2,599	1B-10B	65.0	21,717	1,349	0.001
Landmark Community Bank	Pittston	75.0	0.290	0.646	70,470	511	100M-500M	62.5	6,102	202	0.007
People's State Bank of Wyalusing, Pen	Wyalusing	75.0	0.182	0.812	43,677	731	100M-500M	90.0	10,063	539	0.003
The Northumberland National Bank	Northumberland	75.0	0.144	1.000	66,123	352	100M-500M	60.0	5,817	183	0.000
First National Bank of Pennsylvania	Greenville	75.0	0.128	0.416	1,475,506	25,011	10B-50B	85.0	247,853	17,810	0.000
First Columbia Bank & Trust Co.	Bloomsburg	75.0	0.128	0.680	78,479	948	500M-1B	85.0	13,715	611	0.000
Clarion County Community Bank	Clarion	72.5	0.218	1.000	26,684	388	100M-500M	87.5	9,253	284	0.000
S&T Bank	Indiana	72.5	0.141	0.339	608,658	8,170	1B-10B	85.0	113,116	3,647	0.004
Embassy Bank for the Lehigh Valley	Bethlehem	72.5	0.138	0.651	86,130	597	500M-1B	60.0	7,283	275	0.000
First National Community Bank	Dunmore	72.5	0.139	0.370	134,260	1,615	500M-1B	87.5	26,330	1,168	0.000
The Dime Bank	Honesdale	72.5	0.196	0.368	119,478	1,024	500M-1B	72.5	12,373	586	0.000
Conestoga Bank	Chester Springs	70.0	0.157	0.440	99,778	549	500M-1B	75.0	15,615	238	0.000
Jersey Shore State Bank	Jersey Shore	70.0	0.113	0.572	91,358	989	500M-1B	82.5	16,577	665	0.000

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		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)		(9)
Mifflinburg Bank and Trust Company	Mifflinburg	70.0	0.159	0.564	51,318	736	100M-500M	87.5	11,828	497	0.000
Centric Bank	Harrisburg	70.0	0.239	0.536	66,101	447	100M-500M	47.5	4,597	165	0.001
Penn Security Bank and Trust Company	Scranton	70.0	0.128	0.462	116,493	1,045	500M-1B	77.5	17,180	609	0.003
Nextier Bank, National Association	Evans City	70.0	0.146	0.431	73,217	835	500M-1B	67.5	8,367	512	0.000
First Priority Bank	Malvern	70.0	0.249	0.631	69,503	401	100M-500M	62.5	5,841	171	0.000
Franklin Security Bank	Plains Township	70.0	0.150	0.739	33,042	679	100M-500M	90.0	11,143	608	0.000
The First National Bank of Fredericksburg	Fredericksburg	70.0	0.173	1.000	35,609	241	100M-500M	65.0	4,067	130	0.006
The Kishacoquillas Valley National Bank	Belleville	70.0	0.144	0.552	80,165	771	500M-1B	82.5	12,640	461	0.000
Integrity Bank	Camp Hill	70.0	0.171	0.358	111,272	759	500M-1B	62.5	9,412	323	0.000
Fulton Bank, National Association	Lancaster	70.0	0.109	0.292	989,532	9,474	1B-10B	65.0	93,722	4,835	0.000
Northwest Savings Bank	Warren	70.0	0.085	0.482	680,633	6,583	1B-10B	80.0	114,274	4,054	0.002
Altoona First Savings Bank	Altoona	70.0	0.186	0.763	39,388	390	100M-500M	82.5	7,981	245	0.000
Merchants Bank of Bangor	Bangor	70.0	0.161	0.841	49,808	394	100M-500M	75.0	7,528	221	0.000
Monument Bank	Doylestown	67.5	0.233	0.788	45,295	178	100M-500M	32.5	1,800	58	0.000
Indiana First Savings Bank	Indiana	67.5	0.115	0.915	32,852	573	100M-500M	90.0	10,568	429	0.000
United Bank of Philadelphia	Philadelphia	67.5	0.401	1.000	27,027	133	<100M	52.5	1,750	43	0.002
Riverview Bank	Marysville	67.5	0.180	0.581	52,320	373	100M-500M	60.0	5,114	185	0.000
Meridian Bank	Paoli	67.5	0.197	0.469	78,571	366	100M-500M	40.0	4,448	107	0.000
Team Capital Bank	Bethlehem	67.5	0.142	0.450	132,016	668	500M-1B	45.0	6,338	224	0.000
The Bryn Mawr Trust Company	Bryn Mawr	67.5	0.111	0.366	204,270	924	1B-10B	55.0	14,732	377	0.000
Univest Bank and Trust Co.	Souderton	67.5	0.116	0.280	249,927	1,848	1B-10B	65.0	18,308	859	0.003
Community Bank	Carmichaels	67.5	0.133	0.525	70,806	561	500M-1B	72.5	8,936	314	0.000
VIST Bank	Wyomissing	67.5	0.121	0.319	168,866	1,002	1B-10B	57.5	14,051	351	0.000
Citizens & Northern Bank	Wellsboro	67.5	0.084	0.509	110,639	1,609	1B-10B	80.0	18,888	1,049	0.000
National Penn Bank	Boyertown	67.5	0.100	0.376	835,160	6,151	1B-10B	70.0	85,412	2,918	0.000
Standard Bank, PaSB	Murrysville	65.0	0.107	0.752	47,120	547	100M-500M	87.5	13,867	384	0.000
ACNB Bank	Gettysburg	65.0	0.103	0.486	105,748	728	1B-10B	60.0	10,406	357	0.000
Miners Bank	Minersville	65.0	0.256	0.764	35,215	186	100M-500M	50.0	2,615	83	0.000
Jonestown Bank and Trust Company	Jonestown	62.5	0.106	0.736	41,690	427	100M-500M	72.5	7,089	278	0.000
First Resource Bank	Exton	62.5	0.259	0.695	38,410	184	100M-500M	47.5	2,767	68	0.000
Farmers and Merchants Trust Company	Chambersburg	62.5	0.096	0.286	101,601	1,098	1B-10B	70.0	14,944	614	0.000
First Commonwealth Bank	Indiana	62.5	0.077	0.231	455,223	7,811	1B-10B	75.0	91,888	5,731	0.000
NOVA Bank	Berwyn	62.5	0.165	0.469	79,786	402	100M-500M	42.5	4,923	138	0.000
Mauch Chunk Trust Company	Jim Thorpe	62.5	0.130	0.690	41,007	366	100M-500M	67.5	5,797	219	0.000
New Tripoli Bank	New Tripoli	62.5	0.121	0.736	40,054	478	100M-500M	67.5	5,434	346	0.000
Iron Workers Savings Bank	Aston	62.5	0.185	0.898	32,031	200	100M-500M	60.0	3,795	86	0.000
The First National Bank of Mifflintown	Mifflintown	62.5	0.103	0.705	42,632	611	100M-500M	82.5	10,695	431	0.000
Republic Bank	Philadelphia	62.5	0.141	0.311	131,787	542	500M-1B	42.5	6,795	174	0.000
Gateway Bank of Pennsylvania	Mc Murray	62.5	0.275	0.559	34,560	262	100M-500M	62.5	4,145	131	0.000
The First National Bank of Mercersburg	Mercersburg	62.5	0.171	0.762	30,354	246	100M-500M	67.5	5,067	138	0.000

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Peoples Neighborhood Bank	Hallstead	62.5	0.125	0.286	79,588	1,055	500M-1B	70.0	12,011	753	0.000
Brentwood Bank	Bethel Park	62.5	0.138	0.572	63,007	360	100M-500M	50.0	5,131	141	0.000
Community State Bank of Orbisonia	Orbisonia	62.5	0.074	1.000	22,777	424	100M-500M	82.5	6,710	328	0.000
PeoplesBank, a Codorus Valley Comp	Glen Rock	62.5	0.111	0.313	115,546	737	1B-10B	47.5	8,113	299	0.000
Noah Bank	Elkins Park	62.5	0.333	0.507	63,504	245	100M-500M	27.5	1,560	29	0.000
Eureka Bank	Pittsburgh	62.5	0.162	1.000	23,310	81	100M-500M	37.5	1,348	29	0.000
York Traditions Bank	York	62.5	0.231	0.485	62,837	338	100M-500M	50.0	4,619	120	0.000
The National Bank of Malvern	Malvern	60.0	0.152	1.000	20,747	77	100M-500M	20.0	573	12	0.000
Port Richmond Savings	Philadelphia	60.0	0.149	1.000	9,671	64	<100M	47.5	873	23	0.000
Dollar Bank, Federal Savings Bank	Pittsburgh	60.0	0.045	0.379	295,234	3,116	1B-10B	67.5	38,849	2,170	0.003
First CornerStone Bank	King Of Prussia	60.0	0.239	0.643	36,717	172	100M-500M	35.0	1,864	46	0.000
Reliance Savings Bank	Altoona	60.0	0.123	0.556	46,363	413	100M-500M	62.5	6,208	230	0.000
Orrstown Bank	Shippensburg	60.0	0.088	0.321	116,212	852	1B-10B	52.5	8,511	374	0.000
Susquehanna Bank	Lititz	60.0	0.068	0.222	1,221,505	10,307	10B-50B	62.5	107,814	5,054	0.000
Greenville Savings Bank	Greenville	60.0	0.098	1.000	22,485	270	100M-500M	80.0	7,599	212	0.000
Customers Bank	Phoenixville	60.0	0.063	0.373	144,853	879	1B-10B	57.5	14,944	363	0.000
The Ephrata National Bank	Ephrata	60.0	0.078	0.601	60,940	754	500M-1B	77.5	12,061	534	0.000
Hamlin Bank and Trust Company	Smethport	60.0	0.054	1.000	23,647	512	100M-500M	85.0	11,273	432	0.000
American Bank	Allentown	60.0	0.145	0.359	73,900	467	500M-1B	42.5	4,587	177	0.001
Quaint Oak Bank	Southampton	57.5	0.173	0.945	18,398	122	100M-500M	62.5	3,387	55	0.000
Phoenixville Federal Bank and Trust	Phoenixville	57.5	0.127	0.494	51,106	345	100M-500M	47.5	4,934	165	0.000
Bucks County Bank	Doylestown	57.5	0.173	0.396	36,556	402	100M-500M	60.0	4,797	203	0.000
Ameriserv Financial Bank	Johnstown	57.5	0.095	0.237	91,758	732	500M-1B	57.5	10,894	423	0.000
The Muncy Bank and Trust Company	Muncy	57.5	0.125	0.775	38,800	304	100M-500M	62.5	5,419	164	0.000
Mifflin County Savings Bank	Lewistown	57.5	0.154	0.765	19,842	288	100M-500M	80.0	6,536	218	0.000
Fidelity Savings Bank	Pittsburgh	57.5	0.085	0.557	56,234	517	500M-1B	62.5	7,853	281	0.000
First United National Bank	Fryburg	57.5	0.085	0.936	21,361	467	100M-500M	85.0	7,873	385	0.000
Swineford National Bank	Middleburg	57.5	0.126	0.549	36,256	508	100M-500M	62.5	4,780	270	0.000
Affinity Bank of Pennsylvania	Wyomissing	57.5	0.148	0.824	25,763	203	100M-500M	50.0	2,260	91	0.000
Allegheny Valley Bank of Pittsburgh	Pittsburgh	57.5	0.127	0.460	51,832	404	100M-500M	57.5	6,372	217	0.002
The Juniata Valley Bank	Mifflintown	57.5	0.086	0.651	39,211	536	100M-500M	75.0	8,314	385	0.000
Citizens Bank of Pennsylvania	Philadelphia	57.5	0.021	0.111	703,445	7,645	10B-50B	62.5	176,600	5,271	0.000
Clearfield Bank & Trust Company	Clearfield	55.0	0.124	0.383	50,031	489	100M-500M	67.5	8,041	297	0.000
Hyperion Bank	Philadelphia	55.0	0.218	0.781	20,403	75	<100M	35.0	1,103	20	0.000
First National Bank and Trust Compan	Newtown	55.0	0.088	0.401	71,670	378	500M-1B	42.5	6,179	169	0.000
Slovak Savings Bank	Pittsburgh	55.0	0.139	1.000	12,458	75	<100M	52.5	1,494	36	0.000
Mid Penn Bank	Millersburg	55.0	0.110	0.280	76,481	524	500M-1B	50.0	6,708	236	0.000
1st Summit Bank	Johnstown	55.0	0.085	0.457	66,481	617	500M-1B	65.0	8,932	380	0.003
Beneficial Mutual Savings Bank	Philadelphia	55.0	0.041	0.229	197,707	910	1B-10B	45.0	10,466	268	0.000
The First National Bank of Minersville	Minersville	55.0	0.110	1.000	9,142	162	<100M	62.5	1,830	121	0.000

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Stonebridge Bank	Exton	52.5	0.144	0.442	39,461	312	100M-500M	42.5	3,124	152	0.000
Marquette Savings Bank	Erie	52.5	0.035	1.000	27,218	289	500M-1B	65.0	7,671	200	0.000
Malvern Federal Savings Bank	Paoli	52.5	0.098	0.498	63,806	291	500M-1B	47.5	6,107	135	0.000
DNB First, National Association	Downingtown	52.5	0.127	0.346	80,676	337	500M-1B	30.0	3,046	92	0.000
The Gratz Bank	Gratz	52.5	0.092	0.819	16,595	368	100M-500M	75.0	5,094	290	0.000
United Savings Bank	Philadelphia	52.5	0.103	0.785	32,646	157	100M-500M	30.0	1,415	51	0.000
Washington Financial Bank	Washington	52.5	0.074	0.403	64,554	498	500M-1B	55.0	7,158	223	0.000
Vantage Point Bank	Horsham	52.5	0.159	0.995	13,208	57	<100M	32.5	754	20	0.000
Charleroi Federal Savings Bank	Charleroi	52.5	0.063	1.000	37,135	130	500M-1B	27.5	1,389	54	0.002
The First National Bank of Port Allega	Port Allegany	52.5	0.094	1.000	9,184	118	<100M	82.5	9,184	118	0.000
Apollo Trust Company	Apollo	50.0	0.094	0.928	13,910	186	100M-500M	60.0	2,291	134	0.000
The Mars National Bank	Mars	50.0	0.093	0.553	32,152	292	100M-500M	45.0	3,162	142	0.000
First Northern Bank and Trust Compai	Palmerton	50.0	0.080	0.414	54,879	381	500M-1B	50.0	5,744	174	0.000
Marion Center Bank	Indiana	50.0	0.116	0.572	30,843	315	100M-500M	65.0	5,164	197	0.000
Union Bank and Trust Company	Pottsville	50.0	0.145	0.664	17,426	158	100M-500M	52.5	2,272	92	0.000
Coatesville Savings Bank	Coatesville	50.0	0.133	0.709	27,161	149	100M-500M	45.0	2,369	62	0.000
First Federal Savings Bank	Monessen	50.0	0.108	0.647	36,643	203	100M-500M	42.5	3,198	89	0.000
Eagle National Bank	Upper Darby	50.0	0.170	0.375	34,011	194	100M-500M	20.0	819	43	0.000
Commercial Bank and Trust of PA	Latrobe	50.0	0.093	0.445	34,468	514	100M-500M	72.5	6,809	335	0.000
United-American Savings Bank	Pittsburgh	47.5	0.088	1.000	6,458	52	<100M	42.5	756	20	0.000
The Turbotville National Bank	Turbotville	47.5	0.074	0.997	9,121	251	100M-500M	75.0	3,455	218	0.000
The Jim Thorpe National Bank	Jim Thorpe	47.5	0.089	0.861	13,763	116	100M-500M	52.5	1,975	61	0.000
East River Bank	Philadelphia	47.5	0.105	0.780	24,696	124	100M-500M	27.5	911	42	0.000
First Savings Bank of Perkasie	Perkasie	47.5	0.072	0.395	70,455	362	500M-1B	37.5	4,245	140	0.000
The Union National Bank of Mount Ca	Mount Carmel	45.0	0.069	1.000	9,152	90	100M-500M	80.0	9,152	90	0.000
The Citizens National Bank of Meyers	Meyersdale	42.5	0.060	1.000	5,496	89	<100M	75.0	5,496	89	0.000
FNB Bank, National Association	Danville	42.5	0.078	0.539	28,120	331	100M-500M	55.0	4,246	199	0.000
Tioga-Franklin Savings Bank	Philadelphia	42.5	0.077	1.000	2,574	26	<100M	47.5	537	12	0.000
Fleetwood Bank	Fleetwood	42.5	0.078	0.713	18,208	211	100M-500M	57.5	3,118	133	0.000
Union Building and Loan Savings Bank	West Bridgewater	42.5	0.076	1.000	3,124	28	<100M	42.5	431	11	0.000
First Federal Savings and Loan Associa	Bristol	42.5	0.062	0.491	42,056	178	500M-1B	25.0	1,608	52	0.000
Colonial American Bank	Horsham	42.5	0.128	0.720	14,744	53	100M-500M	25.0	600	13	0.000
First Star Bank	Bethlehem	42.5	0.081	0.517	34,634	237	100M-500M	37.5	3,306	109	0.000
William Penn Bank	Levittown	42.5	0.079	0.652	25,144	121	100M-500M	17.5	626	13	0.000
ESB Bank	Ellwood City	40.0	0.021	0.450	40,345	324	1B-10B	55.0	8,486	169	0.000
ESSA Bank & Trust	Stroudsburg	40.0	0.031	0.590	34,807	202	1B-10B	35.0	2,811	76	0.000
Liverpool Community Bank	Liverpool	40.0	0.056	1.000	2,507	49	<100M	55.0	831	36	0.000
Continental Bank	Plymouth Meeting	40.0	0.077	0.274	42,597	307	500M-1B	45.0	5,267	127	0.000
Union Community Bank FSB	Lancaster	40.0	0.052	0.196	26,879	604	500M-1B	87.5	18,391	420	0.000
Slovenian Savings and Loan Associatic	Strabane	40.0	0.062	0.968	17,355	57	100M-500M	52.5	2,896	29	0.000

Table 3A Expanded. Small Business Lending Institutions in Pennsylvania Using Call Report Data, June 2012

Name of Lending Institution	City	Small Business Lending (less than \$ million)					Micro Business Lending (less than \$ 100k)			CC Amount/TA <sup>1</sup>	
		Total Rank	TA Ratio <sup>1</sup>	TBL Ratio <sup>1</sup>	Amount (1,000)	Number	Institution Asset Size	Total Rank	Amount (1,000)		Number
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)		(9)
Huntingdon Valley Bank	Warminster	40.0	0.058	1.000	9,142	33	100M-500M	10.0	164	6	0.000
Fox Chase Bank	Hatboro	40.0	0.068	0.185	69,221	288	1B-10B	27.5	3,005	76	0.000
Ambler Savings Bank	Ambler	37.5	0.059	0.673	18,356	81	100M-500M	20.0	719	19	0.000
West Milton State Bank	West Milton	37.5	0.063	0.475	20,247	253	100M-500M	62.5	5,075	187	0.000
Sewickley Savings Bank	Sewickley	37.5	0.025	0.998	8,196	36	100M-500M	25.0	452	10	0.000
County Savings Bank	Essington	37.5	0.047	1.000	2,912	12	<100M	15.0	86	2	0.000
The First National Bank of Lilly	Lilly	37.5	0.056	0.999	1,307	32	<100M	65.0	1,307	32	0.000
The Scottsdale Bank & Trust Company	Scottsdale	37.5	0.057	0.704	14,112	111	100M-500M	47.5	2,111	62	0.001
Prudential Savings Bank	Philadelphia	37.5	0.032	0.755	15,926	81	500M-1B	32.5	1,089	30	0.000
Community National Bank of Norwest	Albion	35.0	0.024	0.999	1,922	63	<100M	62.5	1,922	63	0.000
Liberty Savings Bank, F.S.B.	Pottsville	35.0	0.057	0.999	1,763	16	<100M	32.5	211	7	0.000
Investment Savings Bank	Altoona	35.0	0.020	0.983	2,405	23	100M-500M	25.0	200	6	0.000
Harleysville Savings Bank	Harleysville	35.0	0.042	0.409	34,689	225	500M-1B	32.5	2,832	116	0.000
Farmers and Merchants Bank of West	Kittanning	35.0	0.073	0.277	29,707	310	100M-500M	50.0	5,080	184	0.000
Milton Savings Bank	Milton	35.0	0.027	0.999	1,871	27	<100M	40.0	505	16	0.000
Royal Bank America	Narberth	35.0	0.060	0.196	49,225	184	500M-1B	25.0	2,455	53	0.000
Fidelity Savings and Loan Association	Bristol	32.5	0.020	1.000	2,201	18	100M-500M	17.5	104	6	0.000
The Bank of Landisburg	Landisburg	32.5	0.029	0.806	7,210	57	100M-500M	35.0	819	25	0.000
Polonia Bank	Huntingdon Valle	32.5	0.031	0.763	7,903	43	100M-500M	20.0	386	14	0.000
C&G Savings Bank	Altoona	30.0	0.004	0.998	508	6	100M-500M	27.5	76	3	0.000
Armstrong County Building and Loan	Ford City	30.0	0.019	0.999	1,668	12	<100M	55.0	1,668	12	0.000
Bally Savings Bank	Bally	30.0	0.010	0.998	501	1	<100M	10.0	-	-	0.000
Hatboro Federal Savings, FA	Hatboro	30.0	0.001	0.999	683	2	500M-1B	10.0	-	-	0.000
Slovenian Savings and Loan Associatic	Conemaugh	30.0	0.011	0.999	1,459	22	100M-500M	50.0	1,459	22	0.000
Sharon Savings Bank	Darby	30.0	0.036	0.654	7,702	37	100M-500M	27.5	745	13	0.000
Manor Bank	Manor	30.0	0.016	0.997	390	3	<100M	37.5	113	2	0.000
Cheltenham Hills Savings Bank	Abington	30.0	0.018	0.999	682	3	<100M	27.5	76	1	0.000
Farmers Building and Savings Bank	Rochester	27.5	0.001	0.992	128	2	<100M	17.5	6	1	0.000
3rd Fed Bank	Newtown	27.5	0.044	0.272	30,561	165	500M-1B	27.5	1,984	72	0.000
Second Federal Savings and Loan Assc	Philadelphia	27.5	0.015	0.995	219	1	<100M	10.0	-	-	0.000
Huntingdon Savings Bank	Huntingdon	27.5	0.015	0.996	235	7	<100M	45.0	235	7	0.000
West View Savings Bank	Pittsburgh	27.5	0.022	0.608	5,989	38	100M-500M	20.0	364	15	0.000
Westmoreland Federal Savings and Lc	Latrobe	27.5	0.001	0.996	239	4	100M-500M	35.0	239	4	0.000
Progressive-Home Federal Savings and	Pittsburgh	27.5	0.006	0.997	334	3	<100M	22.5	23	2	0.000
Compass Savings Bank	Wilmerding	27.5	0.003	0.993	139	6	<100M	35.0	139	6	0.000
The Philadelphia Trust Company	Philadelphia	27.5	0.013	0.995	191	2	<100M	10.0	-	-	0.000
BNY Mellon, National Association	Pittsburgh	25.0	0.003	0.057	37,544	136	10B-50B	20.0	995	27	0.000
Washington Savings Bank	Philadelphia	25.0	0.037	0.541	6,437	32	100M-500M	25.0	512	9	0.003
Tristate Capital Bank	Pittsburgh	22.5	0.016	0.026	31,110	81	1B-10B	10.0	203	5	0.000
First Federal Savings and Loan Associa	Waynesburg	20.0	0.004	0.429	3,757	38	500M-1B	27.5	651	15	0.000

**Table 3A Expanded. Small Business Lending Institutions in Pennsylvania Using Call Report Data, June 2012**

Name of Lending Institution	City	Small Business Lending (less than \$ million)					Institution Asset Size	Micro Business Lending (less than \$ 100k)			CC Amount/TA <sup>1</sup>
		Total Rank	TA Ratio <sup>1</sup>	TBL Ratio <sup>1</sup>	Amount (1,000)	Number		Total Rank	Amount (1,000)	Number	
		(1)	(2)	(3)	(4)	(5)		(6)	(7)	(8)	
Atlantic Central Bankers Bank	Camp Hill	20.0	0.034	0.138	20,061	61	500M-1B	10.0	88	1	0.000
The Haverford Trust Company	Radnor	15.0	0.020	0.251	2,249	10	100M-500M	10.0	53	2	0.000
SEI Private Trust Company	Oaks	10.0	-	-	-	-	100M-500M	10.0	-	-	0.000
Citizens Savings Bank	Clarks Summit	10.0	-	-	-	-	100M-500M	10.0	-	-	0.000
Cresson Community Bank	Cresson	10.0	0.005	0.198	292	9	<100M	40.0	292	9	0.000

<sup>1</sup> TA = total domestic assets held by the lender; TBL = total business loans held by the lender; and CC=credit card loans held by the lender.

Source: U.S. Small Business Administration, Office of Advocacy, from Call Report data.

**Table 3B. Expanded. Micro Business Lending Institutions in Pennsylvania Using Call Report Data, June 2012**

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)					All Small Business Lending (less than \$1 million)				
		Total	TA Ratio <sup>1</sup>	TBL Ratio <sup>1</sup>	Amount (1,000)	Number	Institution	Total Rank	Amount	Number	CC
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
CNB Bank	Clearfield	100.0	0.080	0.297	134,960	3,490	1B-10B	77.5	220,911	4,008	0.003
Elderton State Bank	Elderton	97.5	0.104	0.179	20,062	2,094	100M-500M	87.5	91,607	2,573	0.000
Mercer County State Bank	Sandy Lake	95.0	0.055	0.308	18,255	720	100M-500M	87.5	59,216	926	0.000
First Citizens Community Bank	Mansfield	95.0	0.027	0.152	24,135	794	500M-1B	80.0	114,543	1,253	0.000
Franklin Security Bank	Plains Township	90.0	0.050	0.249	11,143	608	100M-500M	70.0	33,042	679	0.000
Indiana First Savings Bank	Indiana	90.0	0.037	0.294	10,568	429	100M-500M	67.5	32,852	573	0.000
People's State Bank of Wyalusing, Pennsylvania	Wyalusing	90.0	0.042	0.187	10,063	539	100M-500M	75.0	43,677	731	0.003
Greater Delaware Valley Savings Bank	Broomall	87.5	0.030	0.112	14,639	566	100M-500M	75.0	78,923	830	0.000
Somerset Trust Company	Somerset	87.5	0.025	0.089	19,240	940	500M-1B	77.5	110,948	1,382	0.004
Clarion County Community Bank	Clarion	87.5	0.076	0.347	9,253	284	100M-500M	72.5	26,684	388	0.000
Union Community Bank FSB	Lancaster	87.5	0.036	0.134	18,391	420	500M-1B	40.0	26,879	604	0.000
Mifflinburg Bank and Trust Company	Mifflinburg	87.5	0.037	0.130	11,828	497	100M-500M	70.0	51,318	736	0.000
Standard Bank, PaSB	Murrysville	87.5	0.031	0.221	13,867	384	100M-500M	65.0	47,120	547	0.000
The Farmers National Bank of Emlenton	Emlenton	87.5	0.031	0.146	16,596	605	500M-1B	77.5	79,335	936	0.000
The Luzerne Bank	Luzerne	87.5	0.059	0.099	18,172	529	100M-500M	82.5	104,356	923	0.000
First National Community Bank	Dunmore	87.5	0.027	0.073	26,330	1,168	500M-1B	72.5	134,260	1,615	0.000
QNB Bank	Quakertown	87.5	0.027	0.079	23,554	904	500M-1B	80.0	143,347	1,310	0.000
Woodlands Bank	Williamsport	85.0	0.035	0.114	10,681	438	100M-500M	82.5	71,544	696	0.000
The Honesdale National Bank	Honesdale	85.0	0.027	0.088	15,738	628	500M-1B	80.0	109,603	1,094	0.001
First Columbia Bank & Trust Co.	Bloomsburg	85.0	0.022	0.119	13,715	611	500M-1B	75.0	78,479	948	0.000
S&T Bank	Indiana	85.0	0.026	0.063	113,116	3,647	1B-10B	72.5	608,658	8,170	0.004
First National Bank of Pennsylvania	Greenville	85.0	0.021	0.070	247,853	17,810	10B-50B	75.0	1,475,506	25,011	0.000
First United National Bank	Fryburg	85.0	0.031	0.345	7,873	385	100M-500M	57.5	21,361	467	0.000
The Fidelity Deposit and Discount Bank	Dunmore	85.0	0.031	0.101	18,265	612	500M-1B	75.0	98,277	979	0.000
Hamlin Bank and Trust Company	Smethport	85.0	0.026	0.477	11,273	432	100M-500M	60.0	23,647	512	0.000
Jersey Shore State Bank	Jersey Shore	82.5	0.021	0.104	16,577	665	500M-1B	70.0	91,358	989	0.000
Community State Bank of Orbisonia	Orbisonia	82.5	0.022	0.295	6,710	328	100M-500M	62.5	22,777	424	0.000
Altoona First Savings Bank	Altoona	82.5	0.038	0.155	7,981	245	100M-500M	70.0	39,388	390	0.000
The Kishacoquillas Valley National Bank of Bellefonte	Bellefonte	82.5	0.023	0.087	12,640	461	500M-1B	70.0	80,165	771	0.000
The First National Bank of Port Allegany	Port Allegany	82.5	0.094	1.000	9,184	118	<100M	52.5	9,184	118	0.000
Community First Bank	Reynoldsville	82.5	0.078	0.271	7,390	274	<100M	75.0	27,299	373	0.003
The First National Bank of Mifflintown	Mifflintown	82.5	0.026	0.177	10,695	431	100M-500M	62.5	42,632	611	0.000
Firsttrust Savings Bank	Conshohocken	80.0	0.022	0.041	50,021	1,013	1B-10B	77.5	442,250	2,727	0.000
Citizens & Northern Bank	Wellsboro	80.0	0.014	0.087	18,888	1,049	1B-10B	67.5	110,639	1,609	0.000
Hometown Bank of Pennsylvania	Bedford	80.0	0.055	0.159	6,243	247	100M-500M	80.0	39,165	343	0.000
Northwest Savings Bank	Warren	80.0	0.014	0.081	114,274	4,054	1B-10B	70.0	680,633	6,583	0.002
The Union National Bank of Mount Carmel	Mount Carmel	80.0	0.069	1.000	9,152	90	100M-500M	45.0	9,152	90	0.000
Greenville Savings Bank	Greenville	80.0	0.033	0.338	7,599	212	100M-500M	60.0	22,485	270	0.000

**Table 3B. Expanded. Micro Business Lending Institutions in Pennsylvania Using Call Report Data, June 2012**

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)					All Small Business Lending (less than \$1 million)					
		Total		TBL Ratio <sup>1</sup>	Amount (1,000)	Number	Institution Asset Size	Total		Amount (1,000)	Number	CC Amount/TA <sup>1</sup>
		Rank	TA Ratio <sup>1</sup>					Rank	Rank			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)			
Mifflin County Savings Bank	Lewistown	80.0	0.051	0.252	6,536	218	100M-500M	57.5	19,842	288	0.000	
The Ephrata National Bank	Ephrata	77.5	0.016	0.119	12,061	534	500M-1B	60.0	60,940	754	0.000	
Penn Security Bank and Trust Company	Scranton	77.5	0.019	0.068	17,180	609	500M-1B	70.0	116,493	1,045	0.003	
First Keystone Community Bank	Berwick	77.5	0.018	0.079	14,730	477	500M-1B	80.0	122,219	920	0.000	
Valley Green Bank	Philadelphia	77.5	0.043	0.109	10,784	186	100M-500M	80.0	81,932	430	0.000	
Asian Bank	Philadelphia	75.0	0.088	0.154	6,458	120	<100M	77.5	41,945	273	0.001	
Merchants Bank of Bangor	Bangor	75.0	0.024	0.127	7,528	221	100M-500M	70.0	49,808	394	0.000	
The Turbotville National Bank	Turbotville	75.0	0.028	0.378	3,455	218	100M-500M	47.5	9,121	251	0.000	
The Citizens National Bank of Meyersdale	Meyersdale	75.0	0.060	1.000	5,496	89	<100M	42.5	5,496	89	0.000	
The Gratz Bank	Gratz	75.0	0.028	0.251	5,094	290	100M-500M	52.5	16,595	368	0.000	
First Commonwealth Bank	Indiana	75.0	0.016	0.047	91,888	5,731	1B-10B	62.5	455,223	7,811	0.000	
The Juniata Valley Bank	Mifflintown	75.0	0.018	0.138	8,314	385	100M-500M	57.5	39,211	536	0.000	
Conestoga Bank	Chester Springs	75.0	0.025	0.069	15,615	238	500M-1B	70.0	99,778	549	0.000	
Community Bank	Carmichaels	72.5	0.017	0.066	8,936	314	500M-1B	67.5	70,806	561	0.000	
Jonestown Bank and Trust Company, of Jone	Jonestown	72.5	0.018	0.125	7,089	278	100M-500M	62.5	41,690	427	0.000	
Wayne Bank	Honesdale	72.5	0.019	0.052	13,071	417	500M-1B	77.5	131,786	880	0.000	
Commercial Bank and Trust of PA	Latrobe	72.5	0.018	0.088	6,809	335	100M-500M	50.0	34,468	514	0.000	
The Victory Bank	Limerick	72.5	0.049	0.101	5,679	180	100M-500M	77.5	51,315	380	0.000	
The Dime Bank	Honesdale	72.5	0.020	0.038	12,373	586	500M-1B	72.5	119,478	1,024	0.000	
National Penn Bank	Boyertown	70.0	0.010	0.038	85,412	2,918	1B-10B	67.5	835,160	6,151	0.000	
Peoples Neighborhood Bank	Hallstead	70.0	0.019	0.043	12,011	753	500M-1B	62.5	79,588	1,055	0.000	
Farmers and Merchants Trust Company of Cl	Chambersburg	70.0	0.014	0.042	14,944	614	1B-10B	62.5	101,601	1,098	0.000	
Clearfield Bank & Trust Company	Clearfield	67.5	0.020	0.062	8,041	297	100M-500M	55.0	50,031	489	0.000	
The First National Bank of Mercersburg	Mercersburg	67.5	0.028	0.127	5,067	138	100M-500M	62.5	30,354	246	0.000	
New Tripoli Bank	New Tripoli	67.5	0.016	0.100	5,434	346	100M-500M	62.5	40,054	478	0.000	
Nextier Bank, National Association	Evans City	67.5	0.017	0.049	8,367	512	500M-1B	70.0	73,217	835	0.000	
Mauch Chunk Trust Company	Jim Thorpe	67.5	0.018	0.098	5,797	219	100M-500M	62.5	41,007	366	0.000	
Dollar Bank, Federal Savings Bank	Pittsburgh	67.5	0.006	0.050	38,849	2,170	1B-10B	60.0	295,234	3,116	0.003	
The First National Bank of Fredericksburg	Fredericksburg	65.0	0.020	0.114	4,067	130	100M-500M	70.0	35,609	241	0.006	
1st Summit Bank	Johnstown	65.0	0.011	0.061	8,932	380	500M-1B	55.0	66,481	617	0.003	
Univest Bank and Trust Co.	Souderton	65.0	0.008	0.021	18,308	859	1B-10B	67.5	249,927	1,848	0.003	
The First National Bank of Lilly	Lilly	65.0	0.056	0.999	1,307	32	<100M	37.5	1,307	32	0.000	
Lafayette Ambassador Bank	Bethlehem	65.0	0.012	0.028	16,360	1,069	1B-10B	75.0	207,640	2,101	0.000	
Marion Center Bank	Indiana	65.0	0.019	0.096	5,164	197	100M-500M	50.0	30,843	315	0.000	
Marquette Savings Bank	Erie	65.0	0.010	0.282	7,671	200	500M-1B	52.5	27,218	289	0.000	
Fulton Bank, National Association	Lancaster	65.0	0.010	0.028	93,722	4,835	1B-10B	70.0	989,532	9,474	0.000	
Metro Bank	Lemoyne	65.0	0.009	0.025	21,717	1,349	1B-10B	75.0	337,276	2,599	0.001	
Community National Bank of Norwestern Pe	Albion	62.5	0.024	0.999	1,922	63	<100M	35.0	1,922	63	0.000	
The First National Bank of Minersville	Minersville	62.5	0.022	0.200	1,830	121	<100M	55.0	9,142	162	0.000	



**Table 3B. Expanded. Micro Business Lending Institutions in Pennsylvania Using Call Report Data, June 2012**

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)					All Small Business Lending (less than \$1 million)				
		Total	TA Ratio <sup>1</sup>	TBL Ratio <sup>1</sup>	Amount (1,000)	Number	Institution	Total Rank	Amount	Number	CC
		(1)	(2)	(3)	(4)	(5)	Asset Size (6)	(7)	(1,000) (8)	(9)	Amount/TA <sup>1</sup> (10)
First Priority Bank	Malvern	62.5	0.021	0.053	5,841	171	100M-500M	70.0	69,503	401	0.000
West Milton State Bank	West Milton	62.5	0.016	0.119	5,075	187	100M-500M	37.5	20,247	253	0.000
The Muncy Bank and Trust Company	Muncy	62.5	0.017	0.108	5,419	164	100M-500M	57.5	38,800	304	0.000
Susquehanna Bank	Lititz	62.5	0.006	0.020	107,814	5,054	10B-50B	60.0	1,221,505	10,307	0.000
Landmark Community Bank	Pittston	62.5	0.025	0.056	6,102	202	100M-500M	75.0	70,470	511	0.007
Integrity Bank	Camp Hill	62.5	0.014	0.030	9,412	323	500M-1B	70.0	111,272	759	0.000
Quaint Oak Bank	Southampton	62.5	0.032	0.174	3,387	55	100M-500M	57.5	18,398	122	0.000
Gateway Bank of Pennsylvania	Mc Murray	62.5	0.033	0.067	4,145	131	100M-500M	62.5	34,560	262	0.000
Citizens Bank of Pennsylvania	Philadelphia	62.5	0.005	0.028	176,600	5,271	10B-50B	57.5	703,445	7,645	0.000
Fidelity Savings Bank	Pittsburgh	62.5	0.012	0.078	7,853	281	500M-1B	57.5	56,234	517	0.000
Reliance Savings Bank	Altoona	62.5	0.016	0.074	6,208	230	100M-500M	60.0	46,363	413	0.000
Swineford National Bank	Middleburg	62.5	0.017	0.072	4,780	270	100M-500M	57.5	36,256	508	0.000
The Northumberland National Bank	Northumberland	60.0	0.013	0.088	5,817	183	100M-500M	75.0	66,123	352	0.000
Apollo Trust Company	Apollo	60.0	0.016	0.153	2,291	134	100M-500M	50.0	13,910	186	0.000
Bucks County Bank	Doylestown	60.0	0.023	0.052	4,797	203	100M-500M	57.5	36,556	402	0.000
The Neffs National Bank	Neffs	60.0	0.017	0.102	4,892	187	100M-500M	75.0	47,981	370	0.000
Iron Workers Savings Bank	Aston	60.0	0.022	0.106	3,795	86	100M-500M	62.5	32,031	200	0.000
ACNB Bank	Gettysburg	60.0	0.010	0.048	10,406	357	1B-10B	65.0	105,748	728	0.000
Embassy Bank for the Lehigh Valley	Bethlehem	60.0	0.012	0.055	7,283	275	500M-1B	72.5	86,130	597	0.000
Riverview Bank	Marysville	60.0	0.018	0.057	5,114	185	100M-500M	67.5	52,320	373	0.000
Ameriserv Financial Bank	Johnstown	57.5	0.011	0.028	10,894	423	500M-1B	57.5	91,758	732	0.000
Fleetwood Bank	Fleetwood	57.5	0.013	0.122	3,118	133	100M-500M	42.5	18,208	211	0.000
Allegheny Valley Bank of Pittsburgh	Pittsburgh	57.5	0.016	0.057	6,372	217	100M-500M	57.5	51,832	404	0.002
MileStone Bank	Doylestown	57.5	0.027	0.051	4,834	114	100M-500M	80.0	82,892	356	0.000
Customers Bank	Phoenixville	57.5	0.007	0.038	14,944	363	1B-10B	60.0	144,853	879	0.000
Penn Liberty Bank	Wayne	57.5	0.014	0.030	7,683	297	500M-1B	75.0	127,359	713	0.000
VIST Bank	Wyomissing	57.5	0.010	0.027	14,051	351	1B-10B	67.5	168,866	1,002	0.000
FNB Bank, National Association	Danville	55.0	0.012	0.081	4,246	199	100M-500M	42.5	28,120	331	0.000
ESB Bank	Ellwood City	55.0	0.004	0.095	8,486	169	1B-10B	40.0	40,345	324	0.000
The Bryn Mawr Trust Company	Bryn Mawr	55.0	0.008	0.026	14,732	377	1B-10B	67.5	204,270	924	0.000
Washington Financial Bank	Washington	55.0	0.008	0.045	7,158	223	500M-1B	52.5	64,554	498	0.000
Liverpool Community Bank	Liverpool	55.0	0.018	0.331	831	36	<100M	40.0	2,507	49	0.000
Armstrong County Building and Loan Associa	Ford City	55.0	0.019	0.999	1,668	12	<100M	30.0	1,668	12	0.000
Slovak Savings Bank	Pittsburgh	52.5	0.017	0.120	1,494	36	<100M	55.0	12,458	75	0.000
Union Bank and Trust Company	Pottsville	52.5	0.019	0.087	2,272	92	100M-500M	50.0	17,426	158	0.000
Slovenian Savings and Loan Association of C&	Strabane	52.5	0.010	0.162	2,896	29	100M-500M	40.0	17,355	57	0.000
The Jim Thorpe National Bank	Jim Thorpe	52.5	0.013	0.124	1,975	61	100M-500M	47.5	13,763	116	0.000
Orrstown Bank	Shippensburg	52.5	0.006	0.024	8,511	374	1B-10B	60.0	116,212	852	0.000
United Bank of Philadelphia	Philadelphia	52.5	0.026	0.065	1,750	43	<100M	67.5	27,027	133	0.002

**Table 3B. Expanded. Micro Business Lending Institutions in Pennsylvania Using Call Report Data, June 2012**

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)					Institution Asset Size	All Small Business Lending (less than \$1 million)			
		Total	TA Ratio <sup>1</sup>	TBL Ratio <sup>1</sup>	Amount (1,000)	Number		Total Rank	Amount (1,000)	Number	CC Amount/TA <sup>1</sup>
		Rank									
Brentwood Bank	Bethel Park	50.0	0.011	0.047	5,131	141	100M-500M	62.5	63,007	360	0.000
Farmers and Merchants Bank of Western Pe	Kittanning	50.0	0.012	0.047	5,080	184	100M-500M	35.0	29,707	310	0.000
Mid Penn Bank	Millersburg	50.0	0.010	0.025	6,708	236	500M-1B	55.0	76,481	524	0.000
York Traditions Bank	York	50.0	0.017	0.036	4,619	120	100M-500M	62.5	62,837	338	0.000
Miners Bank	Minersville	50.0	0.019	0.057	2,615	83	100M-500M	65.0	35,215	186	0.000
First Northern Bank and Trust Company	Palmerton	50.0	0.008	0.043	5,744	174	500M-1B	50.0	54,879	381	0.000
Affinity Bank of Pennsylvania	Wyomissing	50.0	0.013	0.072	2,260	91	100M-500M	57.5	25,763	203	0.000
Slovenian Savings and Loan Association of Fr	Conemaugh	50.0	0.011	0.999	1,459	22	100M-500M	30.0	1,459	22	0.000
PeoplesBank, a Codorus Valley Company	Glen Rock	47.5	0.008	0.022	8,113	299	1B-10B	62.5	115,546	737	0.000
The Scottdale Bank & Trust Company	Scottdale	47.5	0.009	0.105	2,111	62	100M-500M	37.5	14,112	111	0.001
Phoenixville Federal Bank and Trust	Phoenixville	47.5	0.012	0.048	4,934	165	100M-500M	57.5	51,106	345	0.000
First Resource Bank	Exton	47.5	0.019	0.050	2,767	68	100M-500M	62.5	38,410	184	0.000
Tioga-Franklin Savings Bank	Philadelphia	47.5	0.016	0.209	537	12	<100M	42.5	2,574	26	0.000
Malvern Federal Savings Bank	Paoli	47.5	0.009	0.048	6,107	135	500M-1B	52.5	63,806	291	0.000
Centric Bank	Harrisburg	47.5	0.017	0.037	4,597	165	100M-500M	70.0	66,101	447	0.001
Port Richmond Savings	Philadelphia	47.5	0.013	0.090	873	23	<100M	60.0	9,671	64	0.000
The Mars National Bank	Mars	45.0	0.009	0.054	3,162	142	100M-500M	50.0	32,152	292	0.000
Beneficial Mutual Savings Bank	Philadelphia	45.0	0.002	0.012	10,466	268	1B-10B	55.0	197,707	910	0.000
Continental Bank	Plymouth Meeting	45.0	0.009	0.034	5,267	127	500M-1B	40.0	42,597	307	0.000
Coatesville Savings Bank	Coatesville	45.0	0.012	0.062	2,369	62	100M-500M	50.0	27,161	149	0.000
Huntingdon Savings Bank	Huntingdon	45.0	0.015	0.996	235	7	<100M	27.5	235	7	0.000
Team Capital Bank	Bethlehem	45.0	0.007	0.022	6,338	224	500M-1B	67.5	132,016	668	0.000
Union Building and Loan Savings Bank	West Bridgewater	42.5	0.011	0.138	431	11	<100M	42.5	3,124	28	0.000
United-American Savings Bank	Pittsburgh	42.5	0.010	0.117	756	20	<100M	47.5	6,458	52	0.000
First National Bank and Trust Company of Ne	Newtown	42.5	0.008	0.035	6,179	169	500M-1B	55.0	71,670	378	0.000
Republic Bank	Philadelphia	42.5	0.007	0.016	6,795	174	500M-1B	62.5	131,787	542	0.000
Stonebridge Bank	Exton	42.5	0.011	0.035	3,124	152	100M-500M	52.5	39,461	312	0.000
American Bank	Allentown	42.5	0.009	0.022	4,587	177	500M-1B	60.0	73,900	467	0.001
NOVA Bank	Berwyn	42.5	0.010	0.029	4,923	138	100M-500M	62.5	79,786	402	0.000
First Federal Savings Bank	Monessen	42.5	0.009	0.056	3,198	89	100M-500M	50.0	36,643	203	0.000
Cresson Community Bank	Cresson	40.0	0.005	0.198	292	9	<100M	10.0	292	9	0.000
Milton Savings Bank	Milton	40.0	0.007	0.270	505	16	<100M	35.0	1,871	27	0.000
Meridian Bank	Paoli	40.0	0.011	0.027	4,448	107	100M-500M	67.5	78,571	366	0.000
Eureka Bank	Pittsburgh	37.5	0.009	0.058	1,348	29	100M-500M	62.5	23,310	81	0.000
First Star Bank	Bethlehem	37.5	0.008	0.049	3,306	109	100M-500M	42.5	34,634	237	0.000
Enterprise Bank	Allison Park	37.5	0.013	0.020	3,132	99	100M-500M	75.0	91,685	419	0.000
First Savings Bank of Perkasio	Perkasio	37.5	0.004	0.024	4,245	140	500M-1B	47.5	70,455	362	0.000
Manor Bank	Manor	37.5	0.005	0.289	113	2	<100M	30.0	390	3	0.000
The Bank of Landisburg	Landisburg	35.0	0.003	0.092	819	25	100M-500M	32.5	7,210	57	0.000

**Table 3B. Expanded. Micro Business Lending Institutions in Pennsylvania Using Call Report Data, June 2012**

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)					All Small Business Lending (less than \$1 million)				
		Total	TA Ratio <sup>1</sup>	TBL Ratio <sup>1</sup>	Amount (1,000)	Number	Institution Asset Size	Total	Amount (1,000)	Number	CC Amount/TA <sup>1</sup>
		Rank						Rank			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)		
Westmoreland Federal Savings and Loan Ass	Latrobe	35.0	0.001	0.996	239	4	100M-500M	27.5	239	4	0.000
Compass Savings Bank	Wilmerding	35.0	0.003	0.993	139	6	<100M	27.5	139	6	0.000
First CornerStone Bank	King Of Prussia	35.0	0.012	0.033	1,864	46	100M-500M	60.0	36,717	172	0.000
ESSA Bank & Trust	Stroudsburg	35.0	0.003	0.048	2,811	76	1B-10B	40.0	34,807	202	0.000
Hyperion Bank	Philadelphia	35.0	0.012	0.042	1,103	20	<100M	55.0	20,403	75	0.000
Prudential Savings Bank	Philadelphia	32.5	0.002	0.052	1,089	30	500M-1B	37.5	15,926	81	0.000
Liberty Savings Bank, F.S.B.	Pottsville	32.5	0.007	0.120	211	7	<100M	35.0	1,763	16	0.000
Vantage Point Bank	Horsham	32.5	0.009	0.057	754	20	<100M	52.5	13,208	57	0.000
Harleysville Savings Bank	Harleysville	32.5	0.003	0.033	2,832	116	500M-1B	35.0	34,689	225	0.000
Monument Bank	Doylestown	32.5	0.009	0.031	1,800	58	100M-500M	67.5	45,295	178	0.000
United Savings Bank	Philadelphia	30.0	0.004	0.034	1,415	51	100M-500M	52.5	32,646	157	0.000
DNB First, National Association	Downingtown	30.0	0.005	0.013	3,046	92	500M-1B	52.5	80,676	337	0.000
Noah Bank	Elkins Park	27.5	0.008	0.012	1,560	29	100M-500M	62.5	63,504	245	0.000
3rd Fed Bank	Newtown	27.5	0.003	0.018	1,984	72	500M-1B	27.5	30,561	165	0.000
Cheltenham Hills Savings Bank	Abington	27.5	0.002	0.111	76	1	<100M	30.0	682	3	0.000
Fox Chase Bank	Hatboro	27.5	0.003	0.008	3,005	76	1B-10B	40.0	69,221	288	0.000
C&G Savings Bank	Altoona	27.5	0.001	0.149	76	3	100M-500M	30.0	508	6	0.000
Charleroi Federal Savings Bank	Charleroi	27.5	0.002	0.037	1,389	54	500M-1B	52.5	37,135	130	0.002
Sharon Savings Bank	Darby	27.5	0.003	0.063	745	13	100M-500M	30.0	7,702	37	0.000
East River Bank	Philadelphia	27.5	0.004	0.029	911	42	100M-500M	47.5	24,696	124	0.000
First Federal Savings and Loan Association of	Waynesburg	27.5	0.001	0.074	651	15	500M-1B	20.0	3,757	38	0.000
Royal Bank America	Narberth	25.0	0.003	0.010	2,455	53	500M-1B	35.0	49,225	184	0.000
Investment Savings Bank	Altoona	25.0	0.002	0.082	200	6	100M-500M	35.0	2,405	23	0.000
Colonial American Bank	Horsham	25.0	0.005	0.029	600	13	100M-500M	42.5	14,744	53	0.000
Washington Savings Bank	Philadelphia	25.0	0.003	0.043	512	9	100M-500M	25.0	6,437	32	0.003
First Federal Savings and Loan Association of	Bristol	25.0	0.002	0.019	1,608	52	500M-1B	42.5	42,056	178	0.000
Sewickley Savings Bank	Sewickley	25.0	0.001	0.055	452	10	100M-500M	37.5	8,196	36	0.000
Progressive-Home Federal Savings and Loan	Pittsburgh	22.5	0.000	0.069	23	2	<100M	27.5	334	3	0.000
West View Savings Bank	Pittsburgh	20.0	0.001	0.037	364	15	100M-500M	27.5	5,989	38	0.000
Polonia Bank	Huntingdon Valle	20.0	0.001	0.037	386	14	100M-500M	32.5	7,903	43	0.000
Ambler Savings Bank	Ambler	20.0	0.002	0.026	719	19	100M-500M	37.5	18,356	81	0.000
BNY Mellon, National Association	Pittsburgh	20.0	0.000	0.002	995	27	10B-50B	25.0	37,544	136	0.000
Eagle National Bank	Upper Darby	20.0	0.004	0.009	819	43	100M-500M	50.0	34,011	194	0.000
The National Bank of Malvern	Malvern	20.0	0.004	0.028	573	12	100M-500M	60.0	20,747	77	0.000
Farmers Building and Savings Bank	Rochester	17.5	0.000	0.047	6	1	<100M	27.5	128	2	0.000
William Penn Bank	Levittown	17.5	0.002	0.016	626	13	100M-500M	42.5	25,144	121	0.000
Fidelity Savings and Loan Association of Buck	Bristol	17.5	0.001	0.047	104	6	100M-500M	32.5	2,201	18	0.000
County Savings Bank	Essington	15.0	0.001	0.030	86	2	<100M	37.5	2,912	12	0.000
Tristate Capital Bank	Pittsburgh	10.0	0.000	0.000	203	5	1B-10B	22.5	31,110	81	0.000

**Table 3B. Expanded. Micro Business Lending Institutions in Pennsylvania Using Call Report Data, June 2012**

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)					Institution Asset Size	All Small Business Lending (less than \$1 million)			CC Amount/TA <sup>1</sup>
		Total	TA Ratio <sup>1</sup>	TBL Ratio <sup>1</sup>	Amount (1,000)	Number		Total Rank	Amount (1,000)	Number	
		(1)	(2)	(3)	(4)	(5)		(6)	(7)	(8)	
Hatboro Federal Savings, FA	Hatboro	10.0	0.000	0.000	-	-	500M-1B	30.0	683	2	0.000
The Haverford Trust Company	Radnor	10.0	0.000	0.006	53	2	100M-500M	15.0	2,249	10	0.000
Citizens Savings Bank	Clarks Summit	10.0	0.000	0.000	-	-	100M-500M	10.0	-	-	0.000
Huntingdon Valley Bank	Warminster	10.0	0.001	0.018	164	6	100M-500M	40.0	9,142	33	0.000
The Philadelphia Trust Company	Philadelphia	10.0	0.000	0.000	-	-	<100M	27.5	191	2	0.000
Second Federal Savings and Loan Associati	Philadelphia	10.0	0.000	0.000	-	-	<100M	27.5	219	1	0.000
SEI Private Trust Company	Oaks	10.0	0.000	0.000	-	-	100M-500M	10.0	-	-	0.000
Bally Savings Bank	Bally	10.0	0.000	0.000	-	-	<100M	30.0	501	1	0.000
Atlantic Central Bankers Bank	Camp Hill	10.0	0.000	0.001	88	1	500M-1B	20.0	20,061	61	0.000

<sup>1</sup>TA = total domestic assets held by the lender; TBL = total business loans held by the lender; and CC=credit card loans held by the lender.

Source: U.S. Small Business Administration, Office of Advocacy, from Call Report data.