

Table 3A Expanded. Small Business Lending Institutions in Ohio Using Call Report Data, June 2013

Name of Lending Institution	City	Small Business Lending (less than \$ million)					Micro Business Lending (less than \$ 100k)			CC Amount/TA ¹	
		Total Rank	TA Ratio ¹	TBL Ratio ¹	Amount (1,000)	Number	Institution Asset Size	Total Rank	Amount (1,000)		Number
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)		(9)
The State Bank and Trust Company	Defiance	95.0	0.338	0.990	213,149	1,025	500M-1B	68	11,749	501	0.000
The Merchants National Bank	Hillsboro	87.5	0.200	0.796	111,207	1,501	500M-1B	90	23,406	1,161	0.000
First Federal Community Bank, National As	Dover	85.0	0.306	0.848	75,488	762	100M-500M	85	11,127	423	0.000
Park View Federal Savings Bank	Solon	85.0	0.265	0.749	207,480	570	500M-1B	40	3,539	98	0.000
The Fort Jennings State Bank	Fort Jennin	85.0	0.250	0.906	40,068	556	100M-500M	95	17,159	424	0.000
Buckeye Community Bank	Lorain	85.0	0.479	0.854	71,140	653	100M-500M	85	9,414	326	0.000
Heartland Bank	Gahanna	82.5	0.230	0.595	130,321	802	500M-1B	78	14,504	394	0.004
1st National Community Bank	East Liverp	82.5	0.199	1.000	28,921	244	100M-500M	80	6,556	150	0.000
Consumers National Bank	Minerva	80.0	0.212	0.722	72,827	645	100M-500M	78	10,190	358	0.000
Minster Bank	Minster	80.0	0.197	0.754	72,331	595	100M-500M	75	7,948	303	0.000
United Midwest Savings Bank	De Graff	80.0	0.268	0.902	47,137	241	100M-500M	58	3,581	81	0.000
Lake National Bank	Mentor	80.0	0.333	0.892	42,965	270	100M-500M	70	4,845	144	0.000
The Hocking Valley Bank	Athens	77.5	0.190	0.814	45,185	349	100M-500M	65	4,190	168	0.004
American Savings Bank, FSB	Portsmouth	77.5	0.168	0.872	43,980	360	100M-500M	78	7,111	186	0.000
The Citizens National Bank of Bluffton	Bluffton	77.5	0.203	0.523	135,336	857	500M-1B	65	10,758	353	0.001
Independence Bank	Independenc	77.5	0.354	0.730	58,647	368	100M-500M	73	5,091	160	0.000
The Settlers Bank	Marietta	77.5	0.250	0.891	26,945	371	100M-500M	88	7,762	266	0.000
The Citizens National Bank of Southwester	Dayton	77.5	0.365	0.874	38,221	288	100M-500M	65	3,315	118	0.000
Sutton Bank	Attica	75.0	0.203	0.540	69,498	605	100M-500M	78	10,438	323	0.005
Farmers & Merchants Bank	Miamisburg	75.0	0.244	0.879	27,489	198	100M-500M	65	3,382	110	0.000
The Commercial and Savings Bank of Miller	Millersburg	75.0	0.166	0.479	95,020	883	500M-1B	75	13,913	503	0.000
The National Bank and Trust Company	Wilmington	75.0	0.175	0.561	115,364	856	500M-1B	73	12,449	540	0.000
Miami Savings Bank	Miamitown	75.0	0.217	1.000	24,679	157	100M-500M	93	24,679	157	0.000
RIVERHILLS BANK	New Richmon	75.0	0.224	0.849	28,482	247	100M-500M	60	2,819	130	0.000
Hometown Bank	Kent	75.0	0.295	0.687	48,524	332	100M-500M	73	5,253	156	0.005
The Monitor Bank	Big Prairie	75.0	0.192	1.000	8,604	267	<100M	90	5,064	234	0.007
The Killbuck Savings Bank Company	Killbuck	75.0	0.157	0.707	71,470	866	100M-500M	90	14,474	596	0.002
Portage Community Bank	Ravenna	75.0	0.214	0.671	57,595	524	100M-500M	83	9,528	285	0.002
Premier Bank & Trust, National Associatio	North Canto	75.0	0.268	0.581	57,237	328	100M-500M	45	2,802	116	0.001
CenterBank	Milford	75.0	0.343	0.819	38,429	255	100M-500M	60	3,230	98	0.000
Westfield Bank, FSB	Westfield C	75.0	0.202	0.435	158,692	677	500M-1B	58	8,422	184	0.000
Columbus First Bank	Worthington	75.0	0.239	0.683	59,877	269	100M-500M	43	2,880	82	0.000
Liberty National Bank	Ada	72.5	0.200	0.629	44,003	317	100M-500M	63	4,644	156	0.002
First Financial Bank, National Associatio	Hamilton	72.5	0.144	0.384	904,868	6,291	1B-10B	63	56,365	2,494	0.004
First State Bank	Winchester	72.5	0.177	0.746	46,154	473	100M-500M	78	7,588	311	0.001

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The Somerville National Bank	Somerville	72.5	0.142	1.000	25,173	217	100M-500M	80	5,574	149	0.000
The Peoples National Bank of New Lexington	New Lexingt	72.5	0.167	1.000	18,700	166	100M-500M	58	2,255	93	0.004
The Park National Bank	Newark	72.5	0.134	0.550	872,892	7,376	1B-10B	78	120,920	4,314	0.000
The Genoa Banking Company	Genoa	72.5	0.207	0.621	53,384	399	100M-500M	68	5,677	176	0.003
The Commercial Savings Bank	Upper Sandu	72.5	0.200	0.532	59,594	489	100M-500M	73	7,929	266	0.000
The Citizens Banking Company	Sandusky	72.5	0.154	0.383	174,977	1,272	1B-10B	68	14,916	561	0.000
The Old Fort Banking Company	Old Fort	72.5	0.182	0.522	76,803	671	100M-500M	78	11,094	391	0.004
Valley Savings Bank	Cuyahoga Fa	72.5	0.249	0.839	31,250	166	100M-500M	43	1,913	50	0.000
The North Side Bank and Trust Company	Cincinnati	72.5	0.217	0.397	106,206	603	100M-500M	78	16,837	241	0.006
THE VINTON COUNTY NATIONAL BANK	Mc Arthur	72.5	0.100	0.777	76,125	945	500M-1B	85	15,189	607	0.004
First Federal Bank of the Midwest	Defiance	72.5	0.164	0.365	335,469	2,538	1B-10B	73	37,853	1,230	0.000
The Lorain National Bank	Lorain	70.0	0.120	0.405	145,861	1,133	1B-10B	60	12,470	472	0.000
The Middlefield Banking Company	Middlefield	70.0	0.125	0.499	72,409	985	500M-1B	85	15,826	732	0.001
The Apple Creek Banking Company	Apple Creek	70.0	0.212	0.860	22,617	223	100M-500M	75	3,438	132	0.003
The Farmers & Merchants State Bank	Archbold	70.0	0.126	0.424	116,651	1,167	500M-1B	78	19,588	699	0.004
The First Citizens National Bank of Upper	Upper Sandu	70.0	0.143	0.844	32,174	326	100M-500M	75	5,266	200	0.003
The Croghan Colonial Bank	Fremont	70.0	0.130	0.561	79,804	891	500M-1B	85	15,730	608	0.004
The First National Bank of Pandora	Pandora	70.0	0.207	0.782	28,835	279	100M-500M	75	4,465	177	0.000
Home City Federal Savings Bank of Springf	Springfield	70.0	0.167	0.931	23,953	294	100M-500M	73	3,601	142	0.000
The Farmers National Bank of Canfield	Canfield	70.0	0.110	0.496	122,080	1,179	1B-10B	70	14,076	656	0.001
The Union Bank Company	Columbus Gr	70.0	0.135	0.494	75,306	799	500M-1B	68	8,584	434	0.000
The Cortland Savings and Banking Company	Cortland	70.0	0.174	0.415	93,005	590	500M-1B	55	5,108	233	0.000
The Ohio State Bank	Marion	70.0	0.239	0.826	25,408	208	100M-500M	60	2,723	106	0.000
The Farmers Bank and Savings Company	Pomeroy	67.5	0.144	0.818	36,228	282	100M-500M	63	4,572	158	0.000
Home National Bank	Racine	67.5	0.141	1.000	9,086	212	<100M	83	3,407	177	0.000
First National Bank	Orrville	67.5	0.120	0.587	54,340	792	100M-500M	85	13,847	581	0.000
The Citizens Savings Bank	Martins Fer	67.5	0.153	0.424	63,295	520	100M-500M	65	7,419	278	0.000
The Community Bank	Zanesville	67.5	0.150	0.646	50,463	484	100M-500M	80	8,247	306	0.005
LCNB National Bank	Lebanon	67.5	0.126	0.443	118,713	667	500M-1B	58	8,166	281	0.000
First Place Bank	Warren	67.5	0.102	0.469	265,815	1,472	1B-10B	65	21,698	666	0.000
The Henry County Bank	Napoleon	67.5	0.149	0.719	37,378	364	100M-500M	73	5,945	233	0.000
Kingston National Bank	Kingston	67.5	0.128	0.785	28,463	417	100M-500M	80	5,734	280	0.003
Signature Bank, National Association	Toledo	67.5	0.184	0.308	106,989	707	500M-1B	48	4,925	215	0.003
The Milton Banking Company	Wellston	65.0	0.166	0.700	21,812	333	100M-500M	78	4,774	262	0.002
The Richwood Banking Company	Richwood	65.0	0.110	0.767	44,159	378	100M-500M	73	7,298	258	0.001
Farmers State Bank	West Salem	65.0	0.148	1.000	13,941	195	<100M	75	3,240	145	0.000
New Carlisle Federal Savings Bank	New Carlisl	65.0	0.195	0.892	17,296	133	<100M	53	1,906	70	0.004

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		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)		(9)
The First National Bank of Blanchester	Blanchester	65.0	0.157	1.000	8,930	155	<100M	90	8,930	155	0.003
The Farmers and Merchants Bank	Caldwell	65.0	0.160	0.959	15,594	241	<100M	85	4,836	187	0.000
The Cincinnati Savings & Loan Co.	Cincinnati	65.0	0.136	1.000	11,931	140	<100M	90	11,931	140	0.000
The Hicksville Bank	Hicksville	65.0	0.186	0.767	21,686	184	100M-500M	63	2,909	98	0.000
Ohio Heritage Bank	Coshocton	65.0	0.100	0.916	25,287	404	100M-500M	80	6,141	280	0.001
Insight Bank	Worthington	65.0	0.209	0.529	41,918	175	100M-500M	33	1,632	44	0.000
Waterford Bank, N.A.	Toledo	65.0	0.186	0.364	80,991	349	100M-500M	38	3,251	86	0.000
The Antwerp Exchange Bank Company	Antwerp	62.5	0.144	0.977	13,055	219	<100M	88	5,308	189	0.000
The Twin Valley Bank	West Alexan	62.5	0.216	0.982	10,389	143	<100M	78	3,095	117	0.003
1st National Bank	Lebanon	62.5	0.189	0.722	22,476	149	100M-500M	60	3,048	71	0.000
The Ohio Valley Bank Company	Gallipolis	62.5	0.098	0.389	72,859	588	500M-1B	63	8,493	291	0.004
Peoples Bank, National Association	Marietta	62.5	0.091	0.336	172,944	2,253	1B-10B	75	36,844	1,594	0.000
The Peoples Bank Co.	Coldwater	62.5	0.102	0.612	40,347	436	100M-500M	73	7,542	278	0.002
The First National Bank of Dennison	Dennison	62.5	0.126	0.778	26,006	487	100M-500M	93	9,998	384	0.003
Ohio Commerce Bank	Beachwood	62.5	0.314	0.529	35,118	144	100M-500M	30	1,326	29	0.000
The First Bexley Bank	Bexley	62.5	0.164	0.485	44,478	216	100M-500M	43	3,148	71	0.000
The Huntington National Bank	Columbus	60.0	0.067	0.213	3,750,946	35,288	>50B	68	655,349	21,508	0.000
Firstmerit Bank, National Association	Akron	60.0	0.070	0.217	1,642,210	12,071	10-50B	63	170,793	6,094	0.006
First National Bank in New Bremen	New Bremen	60.0	0.119	0.738	29,213	214	100M-500M	58	3,941	114	0.002
The Rockhold, Brown & Company Bank	Bainbridge	60.0	0.168	1.000	5,321	63	<100M	58	1,064	38	0.000
The Peoples Savings Bank	New Matamor	60.0	0.120	1.000	6,459	125	<100M	70	2,313	93	0.000
Greenville National Bank	Greenville	60.0	0.080	0.728	30,576	432	100M-500M	78	7,193	327	0.003
National Bank of Ohio	Oak Harbor	60.0	0.173	0.466	39,876	271	100M-500M	58	4,365	132	0.003
The First Central National Bank of St. Pa	St. Paris	60.0	0.147	1.000	12,591	162	<100M	85	5,771	126	0.000
The St. Henry Bank	St. Henry	60.0	0.109	0.730	27,618	228	100M-500M	63	4,238	137	0.001
Citizens Federal Savings and Loan Associa	Bellefontai	60.0	0.100	1.000	15,201	95	100M-500M	45	1,876	46	0.000
Mutual Federal Savings Bank, A FSB	Sidney	60.0	0.169	0.782	18,825	195	100M-500M	78	4,083	156	0.000
The Wilmington Savings Bank	Wilmington	57.5	0.127	0.793	18,243	171	100M-500M	55	2,652	87	0.000
The Citizens Bank of Ashville, Ohio	Ashville	57.5	0.160	0.746	16,062	125	100M-500M	48	1,827	65	0.002
The Republic Banking Company	Republic	57.5	0.125	1.000	4,985	82	<100M	68	1,489	67	0.000
The First National Bank of Bellevue	Bellevue	57.5	0.185	0.455	26,461	246	100M-500M	58	2,987	141	0.003
KeyBank National Association	Cleveland	57.5	0.035	0.122	3,076,815	56,171	>50B	63	571,641	45,059	0.008
THE HOME LOAN SAVINGS BANK	Coshocton	57.5	0.143	0.576	23,551	187	100M-500M	58	2,940	99	0.000
U.S. Bank National Association	Cincinnati	57.5	0.043	0.197	15,179,763	907,103	>50B	73	5,371,858	864,443	0.048
The First National Bank of Germantown	Germantown	57.5	0.163	1.000	8,169	90	<100M	60	1,390	54	0.004
Perpetual Federal Savings Bank	Urbana	57.5	0.112	0.577	39,951	185	100M-500M	28	1,679	34	0.000
Fifth Third Bank	Cincinnati	57.5	0.030	0.091	3,646,456	51,827	>50B	58	475,027	38,863	0.017

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North Valley Bank	Zanesville	57.5	0.141	0.518	23,213	286	100M-500M	70	4,608	186	0.000
The Peoples Savings Bank	Urbana	57.5	0.108	1.000	10,779	112	<100M	63	2,417	72	0.007
North Akron Savings Bank	Akron	57.5	0.123	0.897	18,836	82	100M-500M	30	1,080	23	0.000
Standing Stone National Bank	Lancaster	57.5	0.168	0.715	13,626	144	<100M	68	2,554	102	0.000
Spring Valley Bank	Wyoming	57.5	0.252	0.685	18,863	60	<100M	28	900	17	0.000
NCB, FSB	Hillsboro	55.0	0.059	0.207	93,331	534	1B-10B	35	3,285	107	0.000
Geauga Savings Bank	Newbury	55.0	0.074	0.798	29,128	140	100M-500M	30	1,452	31	0.000
The Osgood State Bank	Osgood	55.0	0.103	0.796	14,866	177	100M-500M	60	2,827	104	0.003
Southern Hills Community Bank	Leesburg	55.0	0.072	1.000	6,414	154	<100M	78	2,908	133	0.000
The Farmers State Bank	New Madison	55.0	0.116	0.761	14,705	172	100M-500M	68	3,269	116	0.000
The Guernsey Bank	Worthington	55.0	0.173	0.737	21,177	76	100M-500M	18	424	13	0.000
The Fahey Banking Company	Marion	55.0	0.155	0.418	29,234	166	100M-500M	40	2,140	66	0.000
Commodore Bank	Somerset	55.0	0.123	1.000	10,420	109	<100M	55	1,692	69	0.005
The Savings Bank	Circleville	55.0	0.086	0.777	26,192	312	100M-500M	73	5,646	221	0.002
The Delaware County Bank and Trust Compan	Lewis Cente	55.0	0.087	0.275	44,059	521	500M-1B	53	3,633	320	0.010
CFBank	Fairlawn	55.0	0.131	0.388	31,399	233	100M-500M	43	2,290	113	0.000
JPMorgan Chase Bank, National Association	Columbus	55.0	0.010	0.123	19,594,000	1,289,505	>50B	63	8,452,000	#####	0.012
The Farmers Citizens Bank	Bucyrus	55.0	0.123	0.361	44,927	230	100M-500M	38	2,549	99	0.000
First City Bank	Columbus	55.0	0.301	0.692	17,417	67	<100M	30	744	16	0.000
Wayne Savings Community Bank	Wooster	55.0	0.092	0.541	37,400	313	100M-500M	48	3,412	143	0.000
Eaton National Bank & Trust Co.	Eaton	55.0	0.146	0.531	27,353	159	100M-500M	40	2,129	61	0.000
Nationwide Bank	Columbus	55.0	0.015	0.424	80,008	1,209	1B-10B	68	15,386	656	0.028
Benchmark Bank	Gahanna	55.0	0.164	0.850	18,428	77	100M-500M	35	1,186	19	0.000
Bank of Maumee	Maumee	55.0	0.352	0.734	10,978	71	<100M	45	841	30	0.000
First Federal Community Bank of Bucyrus	Bucyrus	52.5	0.096	0.931	11,408	199	100M-500M	80	3,813	148	0.000
The Metamora State Bank	Metamora	52.5	0.155	0.863	9,963	107	<100M	53	1,458	58	0.006
Greenville Federal	Greenville	52.5	0.061	1.000	9,205	88	100M-500M	50	1,669	55	0.000
Monroe Federal Savings and Loan Associati	Tipp City	52.5	0.168	0.689	15,209	114	<100M	48	1,590	53	0.000
First Federal Savings and Loan Associatio	Newark	52.5	0.083	1.000	13,710	108	100M-500M	45	1,720	41	0.000
Advantage Bank	Cambridge	52.5	0.070	0.276	53,127	354	500M-1B	43	3,750	127	0.000
The Citizens Bank of Logan, Ohio	Logan	52.5	0.118	0.451	25,288	237	100M-500M	48	2,095	140	0.007
The Hamler State Bank	Hamler	52.5	0.092	1.000	6,672	108	<100M	85	6,672	108	0.000
The Citizens Bank Company	Beverly	52.5	0.152	0.707	15,750	142	100M-500M	58	2,494	82	0.005
American Savings Bank	Middletown	50.0	0.155	0.923	6,109	53	<100M	50	891	28	0.000
The Andover Bank	Andover	50.0	0.055	0.811	17,547	174	100M-500M	65	4,145	111	0.001
The First National Bank of Powhatan Point	Powhatan Po	50.0	0.091	1.000	3,575	78	<100M	80	3,575	78	0.000
Peoples Federal Savings and Loan Associat	Sidney	50.0	0.087	0.902	10,385	160	100M-500M	63	2,156	108	0.000

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Eagle Savings Bank	Cincinnati	50.0	0.131	0.837	13,429	72	100M-500M	35	946	29	0.000
The Home Savings and Loan Company of Kent	Kenton	50.0	0.046	1.000	5,639	94	100M-500M	83	5,639	94	0.000
The First National Bank of Wellston	Wellston	50.0	0.089	0.991	8,295	86	<100M	53	1,425	52	0.005
The Edon State Bank Company of Edon, Ohio	Edon	50.0	0.075	1.000	4,714	64	<100M	60	1,299	43	0.000
Brookville National Bank	Brookville	50.0	0.112	0.887	11,979	110	100M-500M	48	1,502	63	0.000
Union Savings Bank	Cincinnati	50.0	0.024	0.405	59,138	261	1B-10B	28	2,537	52	0.000
The Bank of Magnolia Company	Magnolia	50.0	0.109	0.996	7,897	93	<100M	65	1,911	68	0.000
Strasburg Savings Bank	Strasburg	50.0	0.103	1.000	4,268	28	<100M	30	367	10	0.000
The Bartlett Farmers Bank	Bartlett	47.5	0.100	1.000	6,394	47	<100M	30	395	23	0.000
Cincinnati Federal Savings and Loan Assoc	Cincinnati	47.5	0.114	0.853	12,769	62	100M-500M	30	923	17	0.000
The First National Bank of Waverly	Waverly	47.5	0.119	0.477	20,055	158	100M-500M	45	2,286	87	0.000
The National Bank of Adams County of West	West Union	47.5	0.045	1.000	3,664	89	<100M	78	3,664	89	0.000
Peoples First Savings Bank	Mason	47.5	0.091	1.000	5,424	28	<100M	30	532	10	0.000
The Citizens National Bank of Woodsfield	Woodsfield	47.5	0.062	1.000	5,748	64	<100M	45	1,155	37	0.000
The Pataskala Banking Company	Pataskala	47.5	0.114	1.000	3,655	27	<100M	38	407	10	0.000
The Farmers Savings Bank	Spencer	47.5	0.054	0.744	15,091	189	100M-500M	65	4,077	124	0.000
The First National Bank of Sycamore	Sycamore	47.5	0.084	0.802	9,647	139	100M-500M	65	2,611	116	0.000
The Citizens National Bank of McConnelsvi	Mcconnelsvi	47.5	0.096	0.909	8,240	119	<100M	73	2,980	89	0.000
FDS Bank	Mason	47.5	0.009	1.000	1,196	232	100M-500M	60	1,196	232	0.028
The Arlington Bank	Upper Arlin	47.5	0.094	0.689	24,847	142	100M-500M	33	1,469	50	0.002
CBank	Cincinnati	47.5	0.193	0.410	16,729	63	<100M	15	234	10	0.002
The First National Bank of McConnelsville	Mcconnelsvi	45.0	0.076	0.857	10,701	107	100M-500M	50	1,784	63	0.000
The Baltic State Bank	Baltic	45.0	0.111	0.954	4,941	50	<100M	43	667	28	0.000
The Waterford Commercial and Savings Bank	Waterford	45.0	0.060	1.000	2,872	70	<100M	78	2,872	70	0.000
Fidelity Federal Savings and Loan Associa	Delaware	45.0	0.048	1.000	5,217	20	100M-500M	15	202	4	0.000
Cheviot Savings Bank	Cincinnati	45.0	0.052	0.496	30,685	136	500M-1B	33	1,988	44	0.000
Guardian Savings Bank, A Federal Savings	Cincinnati	45.0	0.014	1.000	11,833	52	500M-1B	20	579	11	0.000
Liberty Savings Bank, F.S.B.	Wilmington	45.0	0.050	0.387	29,066	209	500M-1B	25	1,174	78	0.000
Community Savings Bank	Bethel	45.0	0.129	0.909	5,586	31	<100M	30	429	11	0.000
The Home Savings and Loan Company of Youn	Youngstown	45.0	0.026	0.325	46,852	288	1B-10B	38	3,173	109	0.000
Galion Building and Loan Bank	Galion	42.5	0.032	1.000	2,109	56	<100M	55	1,024	43	0.000
The Peoples Bank	Gambier	42.5	0.056	1.000	2,933	29	<100M	73	2,933	29	0.007
Versailles Savings and Loan Company	Versailles	42.5	0.069	1.000	3,335	43	<100M	55	1,014	29	0.000
The Marblehead Bank	Marblehead	42.5	0.055	1.000	2,222	21	<100M	43	524	10	0.000
Liberty Federal Savings Bank	Ironton	42.5	0.093	0.994	5,160	30	<100M	43	788	17	0.000
The Peoples Savings and Loan Company	West Libert	42.5	0.075	1.000	3,745	58	<100M	55	948	41	0.000
Mechanics Bank	Mansfield	42.5	0.043	0.709	17,033	192	100M-500M	53	3,018	108	0.004

Table 3A Expanded. Small Business Lending Institutions in Ohio Using Call Report Data, June 2013

Name of Lending Institution	City	Small Business Lending (less than \$ million)					Micro Business Lending (less than \$ 100k)			CC Amount/TA ¹	
		Total Rank	TA Ratio ¹	TBL Ratio ¹	Amount (1,000)	Number	Institution Asset Size	Total Rank	Amount (1,000)		Number
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)		(9)
Liberty Bank, National Association	Twinsburg	42.5	0.133	0.313	27,047	116	100M-500M	20	603	22	0.000
Columbia Savings Bank	Cincinnati	40.0	0.061	1.000	2,383	16	<100M	68	2,383	16	0.000
Home Federal Savings and Loan Association	Niles	40.0	0.027	1.000	2,630	17	<100M	18	167	5	0.000
First Federal Savings and Loan Association	Delta	40.0	0.009	1.000	1,530	49	100M-500M	43	703	41	0.000
Woodsfield Savings Bank	Woodsfield	40.0	0.036	1.000	1,875	20	<100M	43	508	12	0.000
First Federal Savings and Loan Association	Lakewood	40.0	0.025	0.285	36,454	186	1B-10B	25	1,485	42	0.000
Van Wert Federal Savings Bank	Van Wert	40.0	0.023	1.000	2,884	22	100M-500M	28	312	9	0.000
Foundation Bank	Cincinnati	40.0	0.112	0.369	21,882	112	100M-500M	23	1,042	24	0.000
The Pioneer Savings Bank	Cleveland	40.0	0.053	1.000	1,575	14	<100M	65	1,575	14	0.000
The Covington Savings and Loan Association	Covington	40.0	0.025	1.000	1,620	17	<100M	28	257	8	0.000
First Safety Bank	Cincinnati	40.0	0.097	0.910	5,127	40	<100M	53	1,143	19	0.000
The Citizens Bank of De Graff	De Graff	40.0	0.049	1.000	1,457	46	<100M	70	1,457	46	0.000
The Mt. Victory State Bank	Mount Victory	37.5	0.023	1.000	415	18	<100M	55	415	18	0.000
The Corn City State Bank	Deshler	37.5	0.019	1.000	1,110	22	<100M	55	1,110	22	0.000
Community First Bank, National Association	Forest	37.5	0.041	0.991	2,228	54	<100M	55	1,074	43	0.003
Mercer Savings Bank	Celina	37.5	0.029	1.000	3,231	56	100M-500M	40	711	29	0.001
Valley Central Savings Bank	Reading	35.0	0.113	0.572	9,580	40	<100M	23	607	12	0.000
The Ottoville Bank Company	Ottoville	35.0	0.085	0.513	6,869	108	<100M	55	1,637	76	0.000
The Brookville Building and Savings Association	Brookville	35.0	0.042	0.984	1,912	24	<100M	38	415	16	0.000
Belmont Savings Bank	Bellaire	32.5	0.002	1.000	1,006	8	500M-1B	25	137	4	0.000
First Federal Bank of Ohio	Galion	32.5	0.041	0.564	10,373	85	100M-500M	35	1,294	41	0.001
The Union Banking Company	West Mansfield	32.5	0.011	1.000	644	16	<100M	45	644	16	0.000
The Home Building and Loan Company	Greenfield	32.5	0.009	1.000	364	9	<100M	35	200	7	0.000
Adams County Building and Loan Company	West Union	32.5	0.005	1.000	126	1	<100M	10	0	0	0.000
Mt Washington Savings Bank	Cincinnati	32.5	0.039	0.865	3,288	24	<100M	18	199	9	0.000
First Community Bank	Whitehall	32.5	0.115	0.431	11,782	40	100M-500M	13	307	8	0.000
The Peoples National Bank of Mount Pleasant	Mount Pleasant	32.5	0.014	0.999	791	64	<100M	48	464	62	0.000
Belpre Savings Bank	Belpre	32.5	0.016	1.000	791	10	<100M	50	791	10	0.000
First Bank of Ohio	Tiffin	32.5	0.000	1.000	31	3	100M-500M	33	31	3	0.000
Peoples Savings and Loan Company	Bucyrus	32.5	0.008	1.000	1,206	11	100M-500M	35	392	8	0.000
The Harrison Building and Loan Association	Harrison	32.5	0.048	0.460	10,974	87	100M-500M	28	1,134	35	0.000
First Federal Savings and Loan Association	Centerburg	32.5	0.008	1.000	205	2	<100M	10	0	0	0.000
Home Savings Bank of Wapakoneta	Wapakoneta	32.5	0.009	1.000	323	5	<100M	40	323	5	0.000
Emerald Bank	Dublin	32.5	0.113	0.232	8,889	56	<100M	18	475	10	0.000
Ripley Federal Savings Bank	Ripley	30.0	0.060	0.649	4,028	43	<100M	43	832	24	0.000
Nelsonville Home and Savings	Nelsonville	30.0	0.042	0.999	1,054	13	<100M	45	364	9	0.000
New Foundation Savings Bank	Cincinnati	30.0	0.043	0.988	931	12	<100M	35	221	5	0.000

Table 3A Expanded. Small Business Lending Institutions in Ohio Using Call Report Data, June 2013

Name of Lending Institution	City	Small Business Lending (less than \$ million)					Micro Business Lending (less than \$ 100k)			CC Amount/TA ¹	
		Total Rank	TA Ratio ¹	TBL Ratio ¹	Amount (1,000)	Number	Institution Asset Size	Total Rank	Amount (1,000)		Number
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)		(9)
The Sherwood State Bank	Sherwood	27.5	0.062	0.317	3,247	128	<100M	80	3,247	128	0.000
Warsaw Federal Savings and Loan Associati	Cincinnati	27.5	0.003	0.995	201	2	<100M	30	82	1	0.000
Cooper State Bank	Dublin	27.5	0.070	0.559	7,278	21	100M-500M	10	221	4	0.000
Fairfield Federal Savings and Loan Associ	Lancaster	25.0	0.018	0.529	4,836	26	100M-500M	10	84	3	0.005
Conneaut Savings Bank	Conneaut	22.5	0.017	0.828	1,437	8	<100M	15	84	2	0.000
First Federal Savings and Loan Associatio	Van Wert	20.0	0.010	0.678	1,225	17	100M-500M	35	357	13	0.000
Great Lakes Bankers Bank	Worthington	17.5	0.038	0.135	4,010	17	100M-500M	10	180	3	0.000
Community Savings	Caldwell	17.5	0.012	0.594	837	5	<100M	13	39	2	0.000
First Federal Savings and Loan Associatio	Lorain	12.5	0.004	0.323	1,722	16	100M-500M	13	171	5	0.002
The Equitable Savings and Loan Company	Cadiz	10.0	0.000	.	0	0	<100M	10	0	0	0.000
Third Federal Savings and Loan Associatio	Cleveland	10.0	0.000	.	0	0	10-50B	10	0	0	0.000
Credit First National Association	Brook Park	10.0	0.000	.	0	0	<100M	10	0	0	0.000

¹TA = 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 Ohio Using Call Report Data, June 2013

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	TBL	Amount	Number		Total	Amount	Number	CC
		Rank	Ratio ¹	Ratio ¹	(1,000)			Rank	(1,000)		Amount/TA ¹
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)		
The Fort Jennings State Bank	Fort Jennin	95.0	0.107	0.388	17,159	424	100M-500M	85.0	40,068	556	-
Miami Savings Bank	Miamitown	92.5	0.217	1.000	24,679	157	100M-500M	75.0	24,679	157	-
The First National Bank of Dennison	Dennison	92.5	0.049	0.299	9,998	384	100M-500M	63.0	26,006	487	0.003
The Merchants National Bank	Hillsboro	90.0	0.042	0.168	23,406	1,161	500M-1B	88.0	111,207	1,501	-
The First National Bank of Blanchester	Blanchester	90.0	0.157	1.000	8,930	155	<100M	65.0	8,930	155	0.003
The Cincinnatus Savings & Loan Co.	Cincinnati	90.0	0.136	1.000	11,931	140	<100M	65.0	11,931	140	-
The Monitor Bank	Big Prairie	90.0	0.113	0.589	5,064	234	<100M	75.0	8,604	267	0.007
The Killbuck Savings Bank Company	Killbuck	90.0	0.032	0.143	14,474	596	100M-500M	75.0	71,470	866	0.002
The Antwerp Exchange Bank Company	Antwerp	87.5	0.059	0.397	5,308	189	<100M	63.0	13,055	219	-
The Settlers Bank	Marietta	87.5	0.072	0.257	7,762	266	100M-500M	78.0	26,945	371	-
The Middlefield Banking Company	Middlefield	85.0	0.027	0.109	15,826	732	500M-1B	70.0	72,409	985	0.001
First National Bank	Orrville	85.0	0.031	0.150	13,847	581	100M-500M	68.0	54,340	792	-
The Croghan Colonial Bank	Fremont	85.0	0.026	0.111	15,730	608	500M-1B	70.0	79,804	891	0.004
The First Central National Bank of St. Pa	St. Paris	85.0	0.068	0.458	5,771	126	<100M	60.0	12,591	162	-
First Federal Community Bank, National /	Dover	85.0	0.045	0.125	11,127	423	100M-500M	85.0	75,488	762	-
THE VINTON COUNTY NATIONAL BANK	Mc Arthur	85.0	0.020	0.155	15,189	607	500M-1B	73.0	76,125	945	0.004
The Farmers and Merchants Bank	Caldwell	85.0	0.049	0.297	4,836	187	<100M	65.0	15,594	241	-
The Hamler State Bank	Hamler	85.0	0.092	1.000	6,672	108	<100M	53.0	6,672	108	-
Buckeye Community Bank	Lorain	85.0	0.063	0.113	9,414	326	100M-500M	85.0	71,140	653	-
Home National Bank	Racine	82.5	0.053	0.375	3,407	177	<100M	68.0	9,086	212	-
The Home Savings and Loan Company of	Kenton	82.5	0.046	1.000	5,639	94	100M-500M	50.0	5,639	94	-
Portage Community Bank	Ravenna	82.5	0.035	0.111	9,528	285	100M-500M	75.0	57,595	524	0.002
The First National Bank of Powhatan Poin	Powhatan Po	80.0	0.091	1.000	3,575	78	<100M	50.0	3,575	78	-
First Federal Community Bank of Bucyrus	Bucyrus	80.0	0.032	0.311	3,813	148	100M-500M	53.0	11,408	199	-
The Somerville National Bank	Somerville	80.0	0.031	0.221	5,574	149	100M-500M	73.0	25,173	217	-
The Sherwood State Bank	Sherwood	80.0	0.062	0.317	3,247	128	<100M	28.0	3,247	128	-
The Community Bank	Zanesville	80.0	0.025	0.106	8,247	306	100M-500M	68.0	50,463	484	0.005
Kingston National Bank	Kingston	80.0	0.026	0.158	5,734	280	100M-500M	68.0	28,463	417	0.003
1st National Community Bank	East Liverp	80.0	0.045	0.227	6,556	150	100M-500M	83.0	28,921	244	-
Ohio Heritage Bank	Coshocton	80.0	0.024	0.222	6,141	280	100M-500M	65.0	25,287	404	0.001
Sutton Bank	Attica	77.5	0.030	0.081	10,438	323	100M-500M	75.0	69,498	605	0.005
The Milton Banking Company	Wellston	77.5	0.036	0.153	4,774	262	100M-500M	65.0	21,812	333	0.002
The Farmers & Merchants State Bank	Archbold	77.5	0.021	0.071	19,588	699	500M-1B	70.0	116,651	1,167	0.004
The National Bank of Adams County of W	West Union	77.5	0.045	1.000	3,664	89	<100M	48.0	3,664	89	-
First State Bank	Winchester	77.5	0.029	0.123	7,588	311	100M-500M	73.0	46,154	473	0.001

Table 3B. Expanded. Micro Business Lending Institutions in Ohio Using Call Report Data, June 2013

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)						All Small Business Lending (less than \$1 million)			
		Total	TA	TBL	Amount	Institution	Total	Amount	Number	CC	
		Rank	Ratio ¹	Ratio ¹	(1,000)		Asset Size	Rank		(1,000)	Amount/TA ¹
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)		
Greenville National Bank	Greenville	77.5	0.019	0.171	7,193	327	100M-500M	60.0	30,576	432	0.003
The Waterford Commercial and Savings Bank	Waterford	77.5	0.060	1.000	2,872	70	<100M	45.0	2,872	70	-
Southern Hills Community Bank	Leesburg	77.5	0.033	0.453	2,908	133	<100M	55.0	6,414	154	-
The Twin Valley Bank	West Alexan	77.5	0.064	0.292	3,095	117	<100M	63.0	10,389	143	0.003
American Savings Bank, FSB	Portsmouth	77.5	0.027	0.141	7,111	186	100M-500M	78.0	43,980	360	-
Consumers National Bank	Minerva	77.5	0.030	0.101	10,190	358	100M-500M	80.0	72,827	645	-
The Park National Bank	Newark	77.5	0.019	0.076	120,920	4,314	1B-10B	73.0	872,892	7,376	-
The Old Fort Banking Company	Old Fort	77.5	0.026	0.075	11,094	391	100M-500M	73.0	76,803	671	0.004
The North Side Bank and Trust Company	Cincinnati	77.5	0.034	0.063	16,837	241	100M-500M	73.0	106,206	603	0.006
Mutual Federal Savings Bank, A FSB	Sidney	77.5	0.037	0.170	4,083	156	100M-500M	60.0	18,825	195	-
Heartland Bank	Gahanna	77.5	0.026	0.066	14,504	394	500M-1B	83.0	130,321	802	0.004
The Commercial and Savings Bank of Millersburg	Millersburg	75.0	0.024	0.070	13,913	503	500M-1B	75.0	95,020	883	-
The Apple Creek Banking Company	Apple Creek	75.0	0.032	0.131	3,438	132	100M-500M	70.0	22,617	223	0.003
The First Citizens National Bank of Upper Sandusky	Upper Sandu	75.0	0.023	0.138	5,266	200	100M-500M	70.0	32,174	326	0.003
Farmers State Bank	West Salem	75.0	0.034	0.232	3,240	145	<100M	65.0	13,941	195	-
The First National Bank of Pandora	Pandora	75.0	0.032	0.121	4,465	177	100M-500M	70.0	28,835	279	-
Peoples Bank, National Association	Marietta	75.0	0.019	0.072	36,844	1,594	1B-10B	63.0	172,944	2,253	-
Minster Bank	Minster	75.0	0.022	0.083	7,948	303	100M-500M	80.0	72,331	595	-
The Richwood Banking Company	Richwood	72.5	0.018	0.127	7,298	258	100M-500M	65.0	44,159	378	0.001
The National Bank and Trust Company	Wilmington	72.5	0.019	0.060	12,449	540	500M-1B	75.0	115,364	856	-
The Peoples Bank	Gambier	72.5	0.056	1.000	2,933	29	<100M	43.0	2,933	29	0.007
U.S. Bank National Association	Cincinnati	72.5	0.015	0.070	5,371,858	864,443	>50B	58.0	15,179,763	907,103	0.048
The Commercial Savings Bank	Upper Sandu	72.5	0.027	0.071	7,929	266	100M-500M	73.0	59,594	489	-
The Savings Bank	Circleville	72.5	0.019	0.168	5,646	221	100M-500M	55.0	26,192	312	0.002
Home City Federal Savings Bank of Springfield	Springfield	72.5	0.025	0.140	3,601	142	100M-500M	70.0	23,953	294	-
The Citizens National Bank of McConnellsville	Mcconnellsvi	72.5	0.035	0.329	2,980	89	<100M	48.0	8,240	119	-
The Peoples Bank Co.	Coldwater	72.5	0.019	0.114	7,542	278	100M-500M	63.0	40,347	436	0.002
The Henry County Bank	Napoleon	72.5	0.024	0.114	5,945	233	100M-500M	68.0	37,378	364	-
Hometown Bank	Kent	72.5	0.032	0.074	5,253	156	100M-500M	75.0	48,524	332	0.005
Independence Bank	Independenc	72.5	0.031	0.063	5,091	160	100M-500M	78.0	58,647	368	-
First Federal Bank of the Midwest	Defiance	72.5	0.018	0.041	37,853	1,230	1B-10B	73.0	335,469	2,538	-
The Peoples Savings Bank	New Matamor	70.0	0.043	0.358	2,313	93	<100M	60.0	6,459	125	-
The Farmers National Bank of Canfield	Canfield	70.0	0.013	0.057	14,076	656	1B-10B	70.0	122,080	1,179	0.001
North Valley Bank	Zanesville	70.0	0.028	0.103	4,608	186	100M-500M	58.0	23,213	286	-
The Citizens Bank of De Graff	De Graff	70.0	0.049	1.000	1,457	46	<100M	40.0	1,457	46	-
Lake National Bank	Mentor	70.0	0.038	0.101	4,845	144	100M-500M	80.0	42,965	270	-

Table 3B. Expanded. Micro Business Lending Institutions in Ohio Using Call Report Data, June 2013

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)					All Small Business Lending (less than \$1 million)				
		Total	TA	TBL	Amount	Institution	Total	Amount	Number	CC	
		Rank	Ratio ¹	Ratio ¹	(1,000)		Rank	(1,000)			Amount/TA ¹
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)		
The Huntington National Bank	Columbus	67.5	0.012	0.037	655,349	21,508	>50B	60.0	3,750,946	35,288	-
Columbia Savings Bank	Cincinnati	67.5	0.061	1.000	2,383	16	<100M	40.0	2,383	16	-
The Republic Banking Company	Republic	67.5	0.037	0.299	1,489	67	<100M	58.0	4,985	82	-
The Farmers State Bank	New Madison	67.5	0.026	0.169	3,269	116	100M-500M	55.0	14,705	172	-
The Genoa Banking Company	Genoa	67.5	0.022	0.066	5,677	176	100M-500M	73.0	53,384	399	0.003
The Citizens Banking Company	Sandusky	67.5	0.013	0.033	14,916	561	1B-10B	73.0	174,977	1,272	-
The State Bank and Trust Company	Defiance	67.5	0.019	0.055	11,749	501	500M-1B	95.0	213,149	1,025	-
The Union Bank Company	Columbus Gr	67.5	0.015	0.056	8,584	434	500M-1B	70.0	75,306	799	-
Standing Stone National Bank	Lancaster	67.5	0.031	0.134	2,554	102	<100M	58.0	13,626	144	-
Nationwide Bank	Columbus	67.5	0.003	0.082	15,386	656	1B-10B	55.0	80,008	1,209	0.028
The Andover Bank	Andover	65.0	0.013	0.192	4,145	111	100M-500M	50.0	17,547	174	0.001
Farmers & Merchants Bank	Miamisburg	65.0	0.030	0.108	3,382	110	100M-500M	75.0	27,489	198	-
The Hocking Valley Bank	Athens	65.0	0.018	0.075	4,190	168	100M-500M	78.0	45,185	349	0.004
The Farmers Savings Bank	Spencer	65.0	0.014	0.201	4,077	124	100M-500M	48.0	15,091	189	-
The First National Bank of Sycamore	Sycamore	65.0	0.023	0.217	2,611	116	100M-500M	48.0	9,647	139	-
The Citizens Savings Bank	Martins Fer	65.0	0.018	0.050	7,419	278	100M-500M	68.0	63,295	520	-
The Pioneer Savings Bank	Cleveland	65.0	0.053	1.000	1,575	14	<100M	40.0	1,575	14	-
The Citizens National Bank of Bluffton	Bluffton	65.0	0.016	0.042	10,758	353	500M-1B	78.0	135,336	857	0.001
First Place Bank	Warren	65.0	0.008	0.038	21,698	666	1B-10B	68.0	265,815	1,472	-
The Bank of Magnolia Company	Magnolia	65.0	0.026	0.241	1,911	68	<100M	50.0	7,897	93	-
The Citizens National Bank of Southwest	Dayton	65.0	0.032	0.076	3,315	118	100M-500M	78.0	38,221	288	-
The Farmers Bank and Savings Company	Pomeroy	62.5	0.018	0.103	4,572	158	100M-500M	68.0	36,228	282	-
Firstmerit Bank, National Association	Akron	62.5	0.007	0.023	170,793	6,094	10-50B	60.0	1,642,210	12,071	0.006
Liberty National Bank	Ada	62.5	0.021	0.066	4,644	156	100M-500M	73.0	44,003	317	0.002
First Financial Bank, National Associatio	Hamilton	62.5	0.009	0.024	56,365	2,494	1B-10B	73.0	904,868	6,291	0.004
Peoples Federal Savings and Loan Associ	Sidney	62.5	0.018	0.187	2,156	108	100M-500M	50.0	10,385	160	-
KeyBank National Association	Cleveland	62.5	0.006	0.023	571,641	45,059	>50B	58.0	3,076,815	56,171	0.008
The Ohio Valley Bank Company	Gallipolis	62.5	0.011	0.045	8,493	291	500M-1B	63.0	72,859	588	0.004
The St. Henry Bank	St. Henry	62.5	0.017	0.112	4,238	137	100M-500M	60.0	27,618	228	0.001
The Peoples Savings Bank	Urbana	62.5	0.024	0.224	2,417	72	<100M	58.0	10,779	112	0.007
JPMorgan Chase Bank, National Associati	Columbus	62.5	0.004	0.053	8,452,000	#####	>50B	55.0	19,594,000	1,289,505	0.012
The Hicksville Bank	Hicksville	62.5	0.025	0.103	2,909	98	100M-500M	65.0	21,686	184	-
The Lorain National Bank	Lorain	60.0	0.010	0.035	12,470	472	1B-10B	70.0	145,861	1,133	-
The Osgood State Bank	Osgood	60.0	0.020	0.151	2,827	104	100M-500M	55.0	14,866	177	0.003
RIVERHILLS BANK	New Richmon	60.0	0.022	0.084	2,819	130	100M-500M	75.0	28,482	247	-
1st National Bank	Lebanon	60.0	0.026	0.098	3,048	71	100M-500M	63.0	22,476	149	-

Table 3B. Expanded. Micro Business Lending Institutions in Ohio Using Call Report Data, June 2013

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)						All Small Business Lending (less than \$1 million)			
		Total	TA	TBL	Amount	Institution	Total	Amount	Number	CC	
		Rank	Ratio ¹	Ratio ¹	(1,000)		Asset Size	Rank		(1,000)	Amount/TA ¹
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)		
The First National Bank of Germantown	Germantown	60.0	0.028	0.170	1,390	54	<100M	58.0	8,169	90	0.004
The Edon State Bank Company of Edon, C	Edon	60.0	0.021	0.276	1,299	43	<100M	50.0	4,714	64	-
The Ohio State Bank	Marion	60.0	0.026	0.089	2,723	106	100M-500M	70.0	25,408	208	-
FDS Bank	Mason	60.0	0.009	1.000	1,196	232	100M-500M	48.0	1,196	232	0.028
CenterBank	Milford	60.0	0.029	0.069	3,230	98	100M-500M	75.0	38,429	255	-
First National Bank in New Bremen	New Bremen	57.5	0.016	0.100	3,941	114	100M-500M	60.0	29,213	214	0.002
The Rockhold, Brown & Company Bank	Bainbridge	57.5	0.034	0.200	1,064	38	<100M	60.0	5,321	63	-
The First National Bank of Bellevue	Bellevue	57.5	0.021	0.051	2,987	141	100M-500M	58.0	26,461	246	0.003
National Bank of Ohio	Oak Harbor	57.5	0.019	0.051	4,365	132	100M-500M	60.0	39,876	271	0.003
The Peoples National Bank of New Lexing	New Lexington	57.5	0.020	0.121	2,255	93	100M-500M	73.0	18,700	166	0.004
THE HOME LOAN SAVINGS BANK	Coshocton	57.5	0.018	0.072	2,940	99	100M-500M	58.0	23,551	187	-
Fifth Third Bank	Cincinnati	57.5	0.004	0.012	475,027	38,863	>50B	58.0	3,646,456	51,827	0.017
LCNB National Bank	Lebanon	57.5	0.009	0.030	8,166	281	500M-1B	68.0	118,713	667	-
United Midwest Savings Bank	De Graff	57.5	0.020	0.069	3,581	81	100M-500M	80.0	47,137	241	-
The Citizens Bank Company	Beverly	57.5	0.024	0.112	2,494	82	100M-500M	53.0	15,750	142	0.005
Westfield Bank, FSB	Westfield C	57.5	0.011	0.023	8,422	184	500M-1B	75.0	158,692	677	-
Galion Building and Loan Bank	Galion	55.0	0.015	0.486	1,024	43	<100M	43.0	2,109	56	-
The Wilmington Savings Bank	Wilmington	55.0	0.018	0.115	2,652	87	100M-500M	58.0	18,243	171	-
The Mt. Victory State Bank	Mount Victo	55.0	0.023	1.000	415	18	<100M	38.0	415	18	-
Versailles Savings and Loan Company	Versailles	55.0	0.021	0.304	1,014	29	<100M	43.0	3,335	43	-
The Ottoville Bank Company	Ottoville	55.0	0.020	0.122	1,637	76	<100M	35.0	6,869	108	-
Commodore Bank	Somerset	55.0	0.020	0.162	1,692	69	<100M	55.0	10,420	109	0.005
The Corn City State Bank	Deshler	55.0	0.019	1.000	1,110	22	<100M	38.0	1,110	22	-
Community First Bank, National Associati	Forest	55.0	0.020	0.478	1,074	43	<100M	38.0	2,228	54	0.003
The Cortland Savings and Banking Compa	Cortland	55.0	0.010	0.023	5,108	233	500M-1B	70.0	93,005	590	-
The Peoples Savings and Loan Company	West Libert	55.0	0.019	0.253	948	41	<100M	43.0	3,745	58	-
The First National Bank of Wellston	Wellston	52.5	0.015	0.170	1,425	52	<100M	50.0	8,295	86	0.005
The Metamora State Bank	Metamora	52.5	0.023	0.126	1,458	58	<100M	53.0	9,963	107	0.006
The Delaware County Bank and Trust Cor	Lewis Cente	52.5	0.007	0.023	3,633	320	500M-1B	55.0	44,059	521	0.010
New Carlisle Federal Savings Bank	New Carlisl	52.5	0.022	0.098	1,906	70	<100M	65.0	17,296	133	0.004
First Safety Bank	Cincinnati	52.5	0.022	0.203	1,143	19	<100M	40.0	5,127	40	-
Mechanics Bank	Mansfield	52.5	0.008	0.126	3,018	108	100M-500M	43.0	17,033	192	0.004
American Savings Bank	Middletown	50.0	0.023	0.135	891	28	<100M	50.0	6,109	53	-
The First National Bank of McConnellsville	Mcconnellsvi	50.0	0.013	0.143	1,784	63	100M-500M	45.0	10,701	107	-
Belpre Savings Bank	Belpre	50.0	0.016	1.000	791	10	<100M	33.0	791	10	-
Greenville Federal	Greenville	50.0	0.011	0.181	1,669	55	100M-500M	53.0	9,205	88	-

Table 3B. Expanded. Micro Business Lending Institutions in Ohio Using Call Report Data, June 2013

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)					All Small Business Lending (less than \$1 million)				
		Total	TA	TBL	Amount	Institution	Total	Amount	Number	CC	
		Rank	Ratio ¹	Ratio ¹	(1,000)		Asset Size	Rank		(1,000)	Amount/TA ¹
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)		
The Citizens Bank of Ashville, Ohio	Ashville	47.5	0.018	0.085	1,827	65	100M-500M	58.0	16,062	125	0.002
The Peoples National Bank of Mount Pleasant	Mount Pleasant	47.5	0.008	0.586	464	62	<100M	33.0	791	64	-
Monroe Federal Savings and Loan Association	Tipp City	47.5	0.018	0.072	1,590	53	<100M	53.0	15,209	114	-
The Citizens Bank of Logan, Ohio	Logan	47.5	0.010	0.037	2,095	140	100M-500M	53.0	25,288	237	0.007
Brookville National Bank	Brookville	47.5	0.014	0.111	1,502	63	100M-500M	50.0	11,979	110	-
Wayne Savings Community Bank	Wooster	47.5	0.008	0.049	3,412	143	100M-500M	55.0	37,400	313	-
Signature Bank, National Association	Toledo	47.5	0.008	0.014	4,925	215	500M-1B	68.0	106,989	707	0.003
The First National Bank of Waverly	Waverly	45.0	0.014	0.054	2,286	87	100M-500M	48.0	20,055	158	-
The Union Banking Company	West Mansfield	45.0	0.011	1.000	644	16	<100M	33.0	644	16	-
The Citizens National Bank of Woodsfield	Woodsfield	45.0	0.012	0.201	1,155	37	<100M	48.0	5,748	64	-
First Federal Savings and Loan Association	Newark	45.0	0.010	0.125	1,720	41	100M-500M	53.0	13,710	108	-
Citizens Federal Savings and Loan Association	Bellefontaine	45.0	0.012	0.123	1,876	46	100M-500M	60.0	15,201	95	-
Nelsonville Home and Savings	Nelsonville	45.0	0.014	0.345	364	9	<100M	30.0	1,054	13	-
Premier Bank & Trust, National Association	North Canton	45.0	0.013	0.028	2,802	116	100M-500M	75.0	57,237	328	0.001
Bank of Maumee	Maumee	45.0	0.027	0.056	841	30	<100M	55.0	10,978	71	-
Ripley Federal Savings Bank	Ripley	42.5	0.012	0.134	832	24	<100M	30.0	4,028	43	-
First Federal Savings and Loan Association	Delta	42.5	0.004	0.459	703	41	100M-500M	40.0	1,530	49	-
Woodsfield Savings Bank	Woodsfield	42.5	0.010	0.271	508	12	<100M	40.0	1,875	20	-
The Baltic State Bank	Baltic	42.5	0.015	0.129	667	28	<100M	45.0	4,941	50	-
The Marblehead Bank	Marblehead	42.5	0.013	0.236	524	10	<100M	43.0	2,222	21	-
Liberty Federal Savings Bank	Ironton	42.5	0.014	0.152	788	17	<100M	43.0	5,160	30	-
Valley Savings Bank	Cuyahoga Falls	42.5	0.015	0.051	1,913	50	100M-500M	73.0	31,250	166	-
CFBank	Fairlawn	42.5	0.010	0.028	2,290	113	100M-500M	55.0	31,399	233	-
Advantage Bank	Cambridge	42.5	0.005	0.019	3,750	127	500M-1B	53.0	53,127	354	-
The First Bexley Bank	Bexley	42.5	0.012	0.034	3,148	71	100M-500M	63.0	44,478	216	-
Columbus First Bank	Worthington	42.5	0.012	0.033	2,880	82	100M-500M	75.0	59,877	269	-
The Fahey Banking Company	Marion	40.0	0.011	0.031	2,140	66	100M-500M	55.0	29,234	166	-
Mercer Savings Bank	Celina	40.0	0.006	0.220	711	29	100M-500M	38.0	3,231	56	0.001
Park View Federal Savings Bank	Solon	40.0	0.005	0.013	3,539	98	500M-1B	85.0	207,480	570	-
Home Savings Bank of Wapakoneta	Wapakoneta	40.0	0.009	1.000	323	5	<100M	33.0	323	5	-
Eaton National Bank & Trust Co.	Eaton	40.0	0.011	0.041	2,129	61	100M-500M	55.0	27,353	159	-
The Pataskala Banking Company	Pataskala	37.5	0.013	0.111	407	10	<100M	48.0	3,655	27	-
The Brookville Building and Savings Association	Brookville	37.5	0.009	0.214	415	16	<100M	35.0	1,912	24	-
The Farmers Citizens Bank	Bucyrus	37.5	0.007	0.020	2,549	99	100M-500M	55.0	44,927	230	-
The Home Savings and Loan Company of Youngstown	Youngstown	37.5	0.002	0.022	3,173	109	1B-10B	45.0	46,852	288	-
Waterford Bank, N.A.	Toledo	37.5	0.007	0.015	3,251	86	100M-500M	65.0	80,991	349	-

Table 3B. Expanded. Micro Business Lending Institutions in Ohio Using Call Report Data, June 2013

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)						All Small Business Lending (less than \$1 million)			
		Total	TA	TBL	Amount	Institution	Total	Amount	Number	CC	
		Rank	Ratio ¹	Ratio ¹	(1,000)		Asset Size	Rank		(1,000)	Amount/TA ¹
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)		
NCB, FSB	Hillsboro	35.0	0.002	0.007	3,285	107	1B-10B	55.0	93,331	534	-
First Federal Bank of Ohio	Galion	35.0	0.005	0.070	1,294	41	100M-500M	33.0	10,373	85	0.001
Eagle Savings Bank	Cincinnati	35.0	0.009	0.059	946	29	100M-500M	50.0	13,429	72	-
The Home Building and Loan Company	Greenfield	35.0	0.005	0.549	200	7	<100M	33.0	364	9	-
Peoples Savings and Loan Company	Bucyrus	35.0	0.003	0.325	392	8	100M-500M	33.0	1,206	11	-
First Federal Savings and Loan Associatio	Van Wert	35.0	0.003	0.197	357	13	100M-500M	20.0	1,225	17	-
New Foundation Savings Bank	Cincinnati	35.0	0.010	0.235	221	5	<100M	30.0	931	12	-
Benchmark Bank	Gahanna	35.0	0.011	0.055	1,186	19	100M-500M	55.0	18,428	77	-
Cheviot Savings Bank	Cincinnati	32.5	0.003	0.032	1,988	44	500M-1B	45.0	30,685	136	-
First Bank of Ohio	Tiffin	32.5	-	1.000	31	3	100M-500M	33.0	31	3	-
The Arlington Bank	Upper Arlin	32.5	0.006	0.041	1,469	50	100M-500M	48.0	24,847	142	0.002
Insight Bank	Worthington	32.5	0.008	0.021	1,632	44	100M-500M	65.0	41,918	175	-
The Bartlett Farmers Bank	Bartlett	30.0	0.006	0.062	395	23	<100M	48.0	6,394	47	-
Cincinnati Federal Savings and Loan Asso	Cincinnati	30.0	0.008	0.062	923	17	100M-500M	48.0	12,769	62	-
Geauga Savings Bank	Newbury	30.0	0.004	0.040	1,452	31	100M-500M	55.0	29,128	140	-
Peoples First Savings Bank	Mason	30.0	0.009	0.098	532	10	<100M	48.0	5,424	28	-
Community Savings Bank	Bethel	30.0	0.010	0.070	429	11	<100M	45.0	5,586	31	-
North Akron Savings Bank	Akron	30.0	0.007	0.051	1,080	23	100M-500M	58.0	18,836	82	-
Warsaw Federal Savings and Loan Associ	Cincinnati	30.0	0.001	0.406	82	1	<100M	28.0	201	2	-
First City Bank	Columbus	30.0	0.013	0.030	744	16	<100M	55.0	17,417	67	-
Strasburg Savings Bank	Strasburg	30.0	0.009	0.086	367	10	<100M	50.0	4,268	28	-
Ohio Commerce Bank	Beachwood	30.0	0.012	0.020	1,326	29	100M-500M	63.0	35,118	144	-
Van Wert Federal Savings Bank	Van Wert	27.5	0.002	0.108	312	9	100M-500M	40.0	2,884	22	-
The Harrison Building and Loan Associati	Harrison	27.5	0.005	0.048	1,134	35	100M-500M	33.0	10,974	87	-
Perpetual Federal Savings Bank	Urbana	27.5	0.005	0.024	1,679	34	100M-500M	58.0	39,951	185	-
The Covington Savings and Loan Associat	Covington	27.5	0.004	0.159	257	8	<100M	40.0	1,620	17	-
Union Savings Bank	Cincinnati	27.5	0.001	0.017	2,537	52	1B-10B	50.0	59,138	261	-
Spring Valley Bank	Wyoming	27.5	0.012	0.033	900	17	<100M	58.0	18,863	60	-
Belmont Savings Bank	Bellaire	25.0	-	0.136	137	4	500M-1B	33.0	1,006	8	-
First Federal Savings and Loan Associatio	Lakewood	25.0	0.001	0.012	1,485	42	1B-10B	40.0	36,454	186	-
Liberty Savings Bank, F.S.B.	Wilmington	25.0	0.002	0.016	1,174	78	500M-1B	45.0	29,066	209	-
Valley Central Savings Bank	Reading	22.5	0.007	0.036	607	12	<100M	35.0	9,580	40	-
Foundation Bank	Cincinnati	22.5	0.005	0.018	1,042	24	100M-500M	40.0	21,882	112	-
Guardian Savings Bank, A Federal Savings	Cincinnati	20.0	0.001	0.049	579	11	500M-1B	45.0	11,833	52	-
Liberty Bank, National Association	Twinsburg	20.0	0.003	0.007	603	22	100M-500M	43.0	27,047	116	-
Home Federal Savings and Loan Associati	Niles	17.5	0.002	0.063	167	5	<100M	40.0	2,630	17	-

Table 3B. Expanded. Micro Business Lending Institutions in Ohio Using Call Report Data, June 2013

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)						All Small Business Lending (less than \$1 million)			
		Total	TA	TBL	Amount	Institution	Total	Amount	Number	CC	
		Rank	Ratio ¹	Ratio ¹	(1,000)		Asset Size	Rank		(1,000)	Amount/TA ¹
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)		
Mt Washington Savings Bank	Cincinnati	17.5	0.002	0.052	199	9	<100M	33.0	3,288	24	-
The Guernsey Bank	Worthington	17.5	0.003	0.015	424	13	100M-500M	55.0	21,177	76	-
Emerald Bank	Dublin	17.5	0.006	0.012	475	10	<100M	33.0	8,889	56	-
Conneaut Savings Bank	Conneaut	15.0	0.001	0.048	84	2	<100M	23.0	1,437	8	-
Fidelity Federal Savings and Loan Association	Delaware	15.0	0.002	0.039	202	4	100M-500M	45.0	5,217	20	-
CBank	Cincinnati	15.0	0.003	0.006	234	10	<100M	48.0	16,729	63	0.002
First Federal Savings and Loan Association	Lorain	12.5	-	0.032	171	5	100M-500M	13.0	1,722	16	0.002
First Community Bank	Whitehall	12.5	0.003	0.011	307	8	100M-500M	33.0	11,782	40	-
Community Savings	Caldwell	12.5	0.001	0.028	39	2	<100M	18.0	837	5	-
Great Lakes Bankers Bank	Worthington	10.0	0.002	0.006	180	3	100M-500M	18.0	4,010	17	-
Adams County Building and Loan Company	West Union	10.0	-	-	-	-	<100M	33.0	126	1	-
Fairfield Federal Savings and Loan Association	Lancaster	10.0	-	0.009	84	3	100M-500M	25.0	4,836	26	0.005
First Federal Savings and Loan Association	Centerburg	10.0	-	-	-	-	<100M	33.0	205	2	-
The Equitable Savings and Loan Company	Cadiz	10.0	-	-	-	-	<100M	10.0	-	-	-
Third Federal Savings and Loan Association	Cleveland	10.0	-	-	-	-	10-50B	10.0	-	-	-
Credit First National Association	Brook Park	10.0	-	-	-	-	<100M	10.0	-	-	-
Cooper State Bank	Dublin	10.0	0.002	0.017	221	4	100M-500M	28.0	7,278	21	-

¹TA = 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.