

Table 3A Expanded. Small Business Lending Institutions in Pennsylvania 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)
Elderton State Bank	Elderton	87.5	0.357	0.860	71,173	837	100M-500M	93	14,136	582	0.000
Mercer County State Bank	Sandy Lake	87.5	0.192	1.000	67,410	868	100M-500M	93	17,699	642	0.000
Valley Green Bank	Philadelphi	85.0	0.349	0.988	108,768	490	100M-500M	75	10,432	190	0.000
The Luzerne Bank	Luzerne	82.5	0.331	0.556	109,180	983	100M-500M	88	17,413	573	0.000
The Neffs National Bank	Neffs	80.0	0.193	1.000	57,343	404	100M-500M	70	6,035	199	0.000
The Honesdale National Bank	Honesdale	80.0	0.185	0.588	107,372	1,073	500M-1B	83	14,725	606	0.001
Conestoga Bank	Chester Spr	80.0	0.192	0.479	117,120	1,285	500M-1B	93	24,864	929	0.000
Firsttrust Savings Bank	Conshohocke	80.0	0.208	0.361	486,442	2,892	1B-10B	78	49,740	1,024	0.000
The Fidelity Deposit and Discount Bank	Dunmore	80.0	0.177	0.554	108,720	1,036	500M-1B	88	18,477	631	0.000
Hometown Bank of Pennsylvania	Bedford	80.0	0.334	1.000	41,945	347	100M-500M	78	5,456	240	0.000
Wayne Bank	Honesdale	77.5	0.182	0.509	126,377	930	500M-1B	78	13,721	464	0.000
The Farmers National Bank of Emlenton	Emlenton	77.5	0.159	0.711	84,183	945	500M-1B	88	16,034	599	0.000
Somerset Trust Company	Somerset	77.5	0.148	0.469	118,567	1,431	500M-1B	85	19,823	969	0.004
First Keystone Community Bank	Berwick	77.5	0.133	0.646	111,968	874	500M-1B	80	15,296	479	0.000
First Citizens Community Bank	Mansfield	77.5	0.134	0.710	117,476	1,242	500M-1B	93	23,335	795	0.000
Asian Bank	Philadelphi	77.5	0.566	1.000	45,708	259	<100M	70	5,535	89	0.001
Penn Liberty Bank	Wayne	77.5	0.242	0.481	133,613	767	500M-1B	58	7,689	312	0.000
First Priority Bank	Malvern	77.5	0.233	0.614	97,702	563	100M-500M	63	7,690	232	0.000
MileStone Bank	Doylestown	77.5	0.425	0.806	89,173	402	100M-500M	55	4,863	127	0.000
The Victory Bank	Limerick	77.5	0.464	0.851	63,011	460	100M-500M	78	6,790	223	0.000
Community First Bank	Reynoldsvil	75.0	0.319	1.000	31,330	401	<100M	83	7,570	294	0.003
First National Bank of Pennsylvania	Greenville	75.0	0.132	0.412	1,640,107	26,848	10-50B	85	281,864	19,067	0.000
Metro Bank	Lemoyne	75.0	0.138	0.387	367,101	2,643	1B-10B	65	20,995	1,329	0.001
QNB Bank	Quakertown	75.0	0.154	0.465	139,755	1,245	500M-1B	85	20,151	828	0.000
First Columbia Bank & Trust Co.	Bloomsburg	75.0	0.127	0.653	79,343	898	500M-1B	83	12,166	555	0.000
Merchants Bank of Bangor	Bangor	75.0	0.182	0.843	57,435	441	100M-500M	80	8,202	234	0.000
The Dime Bank	Honesdale	72.5	0.195	0.360	117,693	1,029	500M-1B	70	11,973	582	0.000
Lafayette Ambassador Bank	Bethlehem	72.5	0.139	0.328	196,577	1,523	1B-10B	63	13,810	723	0.000
First National Community Bank	Dunmore	72.5	0.142	0.388	132,941	1,499	500M-1B	88	23,752	1,042	0.000
Peoples Neighborhood Bank	Hallstead	72.5	0.159	0.361	109,425	1,217	500M-1B	78	14,528	821	0.000
CNB Bank	Clearfield	72.5	0.120	0.461	214,797	4,107	1B-10B	100	141,525	3,632	0.003
Eureka Bank	Pittsburgh	72.5	0.288	0.864	40,967	309	100M-500M	75	5,749	188	0.000
Mifflinburg Bank and Trust Company	Mifflinburg	72.5	0.170	0.595	56,110	752	100M-500M	90	12,204	515	0.000
S&T Bank	Indiana	72.5	0.135	0.315	609,084	8,651	1B-10B	85	115,846	3,692	0.004
Landmark Community Bank	Pittston	72.5	0.257	0.606	65,538	501	100M-500M	65	6,300	209	0.014

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Clarion County Community Bank	Clarion	72.5	0.214	1.000	26,519	353	100M-500M	85	7,488	244	0.000
Integrity Bank	Camp Hill	72.5	0.172	0.337	121,589	843	500M-1B	60	8,765	344	0.000
Team Capital Bank	Bethlehem	72.5	0.159	0.412	146,388	680	500M-1B	40	5,533	209	0.000
Miners Bank	Minersville	70.0	0.340	0.843	45,169	261	100M-500M	60	3,413	124	0.000
Univest Bank and Trust Co.	Souderton	70.0	0.112	0.278	249,646	1,829	1B-10B	65	18,050	813	0.003
Community Bank	Carmichaels	70.0	0.136	0.559	72,745	577	500M-1B	73	8,539	315	0.000
The First National Bank of Fredericksburg	Fredericksb	70.0	0.173	1.000	37,504	243	100M-500M	65	4,266	135	0.006
PS Bank	Wyalusing	70.0	0.162	0.693	42,633	679	100M-500M	90	9,536	488	0.002
The Kishacoquillas Valley National Bank o	Belleville	70.0	0.135	0.558	82,489	752	500M-1B	75	12,051	442	0.000
Indiana First Savings Bank	Indiana	70.0	0.126	0.926	36,806	604	100M-500M	88	10,558	449	0.000
Greater Delaware Valley Savings Bank	Broomall	70.0	0.150	0.547	67,008	667	100M-500M	80	11,424	458	0.000
Enterprise Bank	Allison Par	70.0	0.339	0.528	88,693	399	100M-500M	40	3,384	92	0.000
Embassy Bank for the Lehigh Valley	Bethlehem	70.0	0.131	0.565	84,470	608	500M-1B	60	7,396	283	0.000
Meridian Bank	Paoli	70.0	0.191	0.505	87,995	417	100M-500M	43	4,281	121	0.000
ACNB Bank	Gettysburg	67.5	0.109	0.511	112,178	751	1B-10B	63	10,006	351	0.000
The First National Bank of Mifflintown	Mifflintown	67.5	0.110	0.753	46,834	616	100M-500M	83	9,974	422	0.000
Centric Bank	Harrisburg	67.5	0.211	0.542	65,786	441	100M-500M	48	4,444	162	0.001
Penn Security Bank and Trust Company	Scranton	67.5	0.121	0.418	110,806	985	500M-1B	75	16,143	563	0.003
VIST Bank	Wyomissing	67.5	0.112	0.296	146,614	985	1B-10B	55	11,171	433	0.000
Jersey Shore State Bank	Williamspor	67.5	0.100	0.558	88,137	1,171	500M-1B	83	15,676	811	0.000
Riverview Bank	Marysville	67.5	0.203	0.524	63,849	417	100M-500M	58	5,284	193	0.000
The Bryn Mawr Trust Company	Bryn Mawr	67.5	0.112	0.324	223,962	998	1B-10B	58	15,897	425	0.000
National Penn Bank	Boyertown	67.5	0.096	0.348	797,131	4,796	1B-10B	70	76,134	2,122	0.000
Northwest Savings Bank	Warren	67.5	0.081	0.443	645,588	5,994	1B-10B	80	102,174	3,550	0.002
United Bank of Philadelphia	Philadelphi	67.5	0.439	1.000	27,015	130	<100M	50	1,569	42	0.002
Franklin Security Bank	Wilkes Barr	67.5	0.167	0.674	35,692	728	100M-500M	93	12,778	654	0.000
York Traditions Bank	York	67.5	0.226	0.495	64,549	365	100M-500M	55	5,299	145	0.000
Noah Bank	Elkins Park	67.5	0.356	0.466	83,480	349	100M-500M	30	2,089	48	0.000
Nextier Bank, National Association	Evans City	65.0	0.137	0.404	69,665	759	500M-1B	70	8,396	468	0.000
Greenville Savings Bank	Greenville	65.0	0.133	1.000	31,384	293	100M-500M	80	7,969	228	0.000
Fulton Bank, National Association	Lancaster	65.0	0.095	0.256	918,190	7,692	1B-10B	65	76,103	3,572	0.000
PeoplesBank, a Codorus Valley Company	York	65.0	0.118	0.320	129,606	800	1B-10B	55	9,573	332	0.000
Jonestown Bank and Trust Company, of Jone	Jonestown	65.0	0.108	0.725	44,490	496	100M-500M	75	7,603	331	0.000
Altoona First Savings Bank	Altoona	65.0	0.169	0.802	35,544	379	100M-500M	80	6,383	232	0.000
Standard Bank, PaSB	Murrysville	65.0	0.104	0.731	45,556	563	100M-500M	88	14,367	406	0.000
Citizens & Northern Bank	Wellsboro	65.0	0.080	0.485	97,426	1,472	1B-10B	78	17,339	977	0.000
First Resource Bank	Exton	65.0	0.270	0.649	41,002	199	100M-500M	53	3,141	80	0.000

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Monument Bank	Doylestown	65.0	0.217	0.636	50,220	184	100M-500M	25	1,376	55	0.000
First Commonwealth Bank	Indiana	62.5	0.073	0.224	443,503	7,781	1B-10B	75	88,948	5,732	0.000
The Northumberland National Bank	Northumberl	62.5	0.116	0.821	55,076	331	100M-500M	63	5,843	176	0.000
Susquehanna Bank	Lititz	62.5	0.067	0.215	1,211,036	9,992	10-50B	63	106,930	4,840	0.000
Mifflin County Savings Bank	Lewistown	62.5	0.177	0.815	22,340	313	100M-500M	83	7,163	234	0.000
Mauch Chunk Trust Company	Jim Thorpe	62.5	0.122	0.720	39,760	364	100M-500M	70	5,834	215	0.000
Woodlands Bank	Williamspor	62.5	0.167	0.601	52,385	411	100M-500M	58	4,673	224	0.000
American Bank	Allentown	62.5	0.160	0.345	81,985	484	500M-1B	45	4,759	174	0.001
First United National Bank	Fryburg	60.0	0.097	0.956	25,070	471	100M-500M	88	8,419	383	0.000
Farmers and Merchants Trust Company of Ch	Chambersbur	60.0	0.092	0.289	94,716	1,018	1B-10B	70	14,542	575	0.000
Hamlin Bank and Trust Company	Smethport	60.0	0.052	1.000	23,449	523	100M-500M	85	10,795	439	0.000
New Tripoli Bank	New Tripoli	60.0	0.111	0.693	37,694	495	100M-500M	73	6,024	368	0.000
The Ephrata National Bank	Ephrata	60.0	0.077	0.569	62,722	771	500M-1B	80	12,437	548	0.000
Ameriserv Financial Bank	Johnstown	60.0	0.105	0.236	105,174	798	500M-1B	60	11,171	453	0.000
Dollar Bank, Federal Savings Bank	Pittsburgh	60.0	0.039	0.337	260,338	1,379	1B-10B	58	17,994	465	0.004
The National Bank of Malvern	Malvern	60.0	0.157	1.000	21,459	81	100M-500M	25	537	15	0.000
Republic Bank	Philadelphi	60.0	0.132	0.264	120,464	521	500M-1B	43	6,448	167	0.000
Port Richmond Savings	Philadelphi	60.0	0.173	1.000	11,658	73	<100M	45	973	23	0.000
Allegheny Valley Bank of Pittsburgh	Pittsburgh	57.5	0.131	0.476	53,195	360	100M-500M	63	6,653	180	0.002
Community State Bank of Orbisonia	Orbisonia	57.5	0.075	0.940	23,663	458	100M-500M	75	5,949	344	0.000
The Muncy Bank and Trust Company	Muncy	57.5	0.107	0.815	36,843	306	100M-500M	68	5,448	179	0.000
The Juniata Valley Bank	Mifflintown	57.5	0.091	0.587	40,526	441	100M-500M	68	6,856	296	0.000
United Savings Bank	Philadelphi	57.5	0.117	0.972	37,419	149	100M-500M	30	1,494	46	0.000
1st Summit Bank	Johnstown	57.5	0.083	0.461	68,218	606	500M-1B	65	9,036	364	0.003
Malvern Federal Savings Bank	Paoli	57.5	0.089	0.642	58,270	270	500M-1B	50	5,540	131	0.000
Reliance Savings Bank	Altoona	57.5	0.114	0.553	44,158	381	100M-500M	60	5,976	209	0.000
The First National Bank of Mercersburg	Mercersburg	57.5	0.157	0.773	27,137	248	100M-500M	68	4,904	142	0.000
Marion Center Bank	Indiana	57.5	0.119	0.638	34,313	343	100M-500M	65	5,421	207	0.000
Citizens Bank of Pennsylvania	Philadelphi	57.5	0.019	0.098	640,533	6,983	10-50B	65	171,535	4,881	0.000
Iron Workers Savings Bank	Aston	55.0	0.164	0.730	27,972	135	100M-500M	35	1,493	37	0.000
Charleroi Federal Savings Bank	Charleroi	55.0	0.072	1.000	39,912	136	500M-1B	38	2,023	58	0.002
Swineford National Bank	Middleburg	55.0	0.122	0.534	35,588	414	100M-500M	58	4,102	217	0.000
Orrstown Bank	Shippensbur	55.0	0.072	0.320	85,252	699	1B-10B	48	6,396	312	0.000
Brentwood Bank	Bethel Park	55.0	0.119	0.527	55,871	326	100M-500M	48	4,538	131	0.000
Mid Penn Bank	Millersburg	55.0	0.115	0.277	81,469	498	500M-1B	45	5,731	195	0.000
Quaint Oak Bank	Southampton	55.0	0.163	0.950	19,905	119	100M-500M	45	1,601	30	0.000
First Federal Savings Bank	Monessen	55.0	0.130	0.611	40,930	219	100M-500M	50	4,060	101	0.000

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Bucks County Bank	Doylestown	55.0	0.191	0.338	35,443	389	100M-500M	58	4,202	195	0.000
Hyperion Bank	Philadelphi	55.0	0.208	0.806	18,752	73	<100M	28	736	19	0.000
The First National Bank of Port Allegany	Port Allega	52.5	0.098	1.000	9,379	113	<100M	80	9,379	113	0.000
DNB First, National Association	Downingtown	52.5	0.115	0.335	76,821	334	500M-1B	30	2,851	85	0.000
Slovak Savings Bank	Pittsburgh	52.5	0.123	0.967	11,589	83	<100M	53	1,549	44	0.000
The Gratz Bank	Gratz	52.5	0.092	0.787	17,312	368	100M-500M	78	5,613	292	0.000
Coatesville Savings Bank	Coatesville	52.5	0.143	0.621	29,261	197	100M-500M	55	3,598	102	0.000
The First National Bank of Minersville	Minersville	52.5	0.102	1.000	8,332	160	<100M	60	1,937	120	0.000
Beneficial Mutual Savings Bank	Philadelphi	52.5	0.033	0.191	154,693	781	1B-10B	45	9,113	243	0.000
Union Bank and Trust Company	Pottsville	52.5	0.152	0.654	18,580	148	100M-500M	53	2,237	79	0.000
Commercial Bank and Trust of PA	Latrobe	52.5	0.103	0.495	37,693	512	100M-500M	73	6,627	333	0.000
ESSA Bank & Trust	Stroudsburg	52.5	0.048	0.554	66,030	383	1B-10B	45	5,390	146	0.000
Clearfield Bank & Trust Company	Clearfield	52.5	0.114	0.336	47,518	480	100M-500M	43	3,444	303	0.001
Customers Bank	Phoenixvill	52.5	0.041	0.212	153,589	700	1B-10B	43	8,158	222	0.000
Stonebridge Bank	West Cheste	52.5	0.157	0.480	30,796	258	100M-500M	40	2,335	120	0.000
Vantage Point Bank	Horsham	52.5	0.145	0.998	12,109	61	<100M	33	615	18	0.000
First Northern Bank and Trust Company	Palmerton	50.0	0.081	0.393	53,330	371	500M-1B	45	5,138	164	0.000
Washington Financial Bank	Washington	50.0	0.065	0.380	63,506	484	500M-1B	43	5,024	199	0.000
Marquette Savings Bank	Erie	50.0	0.040	0.931	32,064	305	500M-1B	68	7,459	203	0.000
Apollo Trust Company	Apollo	50.0	0.103	0.883	15,562	213	100M-500M	65	3,185	155	0.000
Phoenixville Federal Bank and Trust	Phoenixvill	50.0	0.102	0.543	40,264	278	100M-500M	43	2,969	126	0.000
First National Bank and Trust Company of	Newtown	50.0	0.078	0.368	65,227	344	500M-1B	48	6,366	161	0.000
East River Bank	Philadelphi	50.0	0.121	0.667	31,352	149	100M-500M	30	1,431	54	0.000
Slovenian Savings and Loan Association of	Strabane	47.5	0.067	1.000	20,431	94	100M-500M	43	2,138	36	0.000
United-American Savings Bank	Pittsburgh	47.5	0.091	1.000	7,429	58	<100M	48	824	23	0.000
First Savings Bank of Perkasio	Perkasio	47.5	0.073	0.391	68,909	339	500M-1B	35	3,925	120	0.000
The Turbotville National Bank	Turbotville	47.5	0.073	1.000	9,238	219	100M-500M	73	3,130	181	0.000
UNB Bank	Mount Carme	45.0	0.057	1.000	7,403	85	100M-500M	78	7,403	85	0.000
First Federal Savings and Loan Associatio	Bristol	45.0	0.071	0.526	49,349	211	500M-1B	35	2,532	59	0.000
William Penn Bank	Levittown	45.0	0.075	0.716	23,721	119	100M-500M	18	522	12	0.000
Tioga-Franklin Savings Bank	Philadelphi	45.0	0.071	1.000	2,410	25	<100M	45	395	10	0.000
Eagle National Bank	Upper Darby	45.0	0.161	0.354	30,799	202	100M-500M	28	1,355	59	0.000
The Jim Thorpe National Bank	Jim Thorpe	45.0	0.073	0.913	11,887	102	100M-500M	48	1,725	54	0.000
The Mars National Bank	Mars	45.0	0.083	0.569	29,144	247	100M-500M	43	2,742	115	0.000
Continental Bank	Plymouth Me	45.0	0.082	0.301	51,503	330	500M-1B	45	5,032	124	0.000
Fox Chase Bank	Hatboro	42.5	0.063	0.160	71,077	288	1B-10B	28	3,076	70	0.000
The Citizens National Bank of Meyersdale	Meyersdale	42.5	0.046	1.000	3,936	57	<100M	70	3,936	57	0.000

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FNB Bank, National Association	Danville	42.5	0.078	0.507	27,706	294	100M-500M	48	3,408	166	0.000
Liverpool Community Bank	Liverpool	42.5	0.054	1.000	2,381	51	<100M	58	820	40	0.000
Fleetwood Bank	Fleetwood	42.5	0.077	0.660	17,031	207	100M-500M	58	2,899	125	0.000
Union Building and Loan Savings Bank	West Bridge	42.5	0.062	1.000	2,382	25	<100M	45	367	11	0.000
Community National Bank of Norwestern Pen	Albion	40.0	0.025	1.000	1,952	65	<100M	68	1,952	65	0.000
Milton Savings Bank	Milton	40.0	0.025	1.000	1,748	28	<100M	45	589	18	0.000
The First National Bank of Lilly	Lilly	40.0	0.056	1.000	1,283	30	<100M	65	1,283	30	0.000
Huntingdon Valley Bank	Warminster	40.0	0.062	0.953	9,674	36	100M-500M	20	233	6	0.000
County Savings Bank	Essington	40.0	0.052	1.000	3,405	14	<100M	18	116	2	0.000
Fidelity Savings and Loan Association of	Bristol	40.0	0.023	1.000	2,453	17	100M-500M	15	72	5	0.000
Liberty Savings Bank, F.S.B.	Pottsville	40.0	0.058	1.000	1,630	17	<100M	43	250	7	0.000
Harleysville Savings Bank	Harleysvill	37.5	0.048	0.410	38,847	253	500M-1B	43	4,455	139	0.000
The Scottsdale Bank & Trust Company	Scottsdale	37.5	0.058	0.642	14,898	108	100M-500M	38	1,882	55	0.001
Ambler Savings Bank	Ambler	37.5	0.050	0.687	16,046	69	100M-500M	20	473	14	0.000
ESB Bank	Ellwood Cit	37.5	0.020	0.402	37,729	288	1B-10B	40	4,288	140	0.000
Royal Bank America	Narberth	37.5	0.070	0.207	52,003	206	500M-1B	28	2,672	59	0.000
Union Community Bank	Lancaster	37.5	0.059	0.250	30,305	491	500M-1B	80	12,120	378	0.000
Polonia Bank	Huntingdon	35.0	0.027	0.855	7,583	45	100M-500M	30	578	18	0.000
Armstrong County Building and Loan Associ	Ford City	35.0	0.019	1.000	1,625	11	<100M	25	127	4	0.000
Slovenian Savings and Loan Association of	Conemaugh	35.0	0.009	1.000	1,238	19	100M-500M	40	444	15	0.000
Prudential Savings Bank	Philadelphi	35.0	0.030	0.707	13,813	69	100M-500M	33	1,037	29	0.000
Sewickley Savings Bank	Sewickley	35.0	0.020	0.992	6,685	31	100M-500M	25	363	9	0.000
The Bank of Landisburg	Landisburg	35.0	0.035	0.780	9,004	76	100M-500M	40	1,198	37	0.000
3rd Fed Bank	Newtown	35.0	0.045	0.289	32,516	156	500M-1B	25	1,652	61	0.000
Farmers and Merchants Bank of Western Pe	Kittanning	32.5	0.064	0.261	26,971	292	100M-500M	50	4,641	172	0.000
Farmers Building and Savings Bank	Rochester	32.5	0.001	1.000	119	1	<100M	10	0	0	0.000
Manor Bank	Manor	32.5	0.015	1.000	376	3	<100M	38	107	2	0.000
Sharon Savings Bank	Darby	32.5	0.023	0.802	5,328	31	100M-500M	33	582	11	0.000
Westmoreland Federal Savings and Loan Ass	Latrobe	32.5	0.001	1.000	185	4	100M-500M	35	185	4	0.000
Compass Savings Bank	Wilmerding	32.5	0.001	1.000	29	4	<100M	33	29	4	0.000
West Milton State Bank	West Milton	32.5	0.063	0.467	20,769	253	100M-500M	63	4,937	187	0.000
Progressive-Home Federal Savings and Loan	Pittsburgh	32.5	0.011	1.000	594	3	<100M	15	18	1	0.000
Huntingdon Savings Bank	Huntingdon	32.5	0.010	1.000	152	6	<100M	45	152	6	0.000
C&G Savings Bank	Altoona	32.5	0.004	1.000	579	8	100M-500M	33	163	5	0.000
Investment Savings Bank	Altoona	32.5	0.017	0.975	1,973	19	100M-500M	25	174	5	0.000
Hatboro Federal Savings, FA	Hatboro	32.5	0.001	1.000	672	2	500M-1B	10	0	0	0.000
The Philadelphia Trust Company	Philadelphi	32.5	0.013	1.000	175	2	<100M	10	0	0	0.000

Table 3A Expanded. Small Business Lending Institutions in Pennsylvania 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)
Washington Savings Bank	Philadelphia	30.0	0.042	0.701	6,918	39	100M-500M	28	502	9	0.004
Cheltenham Hills Savings Bank	Abington	30.0	0.018	0.998	637	3	<100M	28	67	1	0.000
West View Savings Bank	Pittsburgh	30.0	0.019	0.693	5,319	30	100M-500M	23	309	11	0.000
Tristate Capital Bank	Pittsburgh	30.0	0.020	0.034	43,607	111	1B-10B	15	790	10	0.000
First CornerStone Bank	King Of Prussia	27.5	0.080	0.254	11,495	96	100M-500M	40	1,926	36	0.000
Bally Savings Bank	Bally	25.0	0.011	0.830	566	2	<100M	25	71	1	0.000
BNY Mellon, National Association	Pittsburgh	25.0	0.002	0.083	40,414	131	10-50B	20	983	28	0.000
First Federal Savings and Loan Association	Waynesburg	22.5	0.004	0.533	3,056	32	500M-1B	30	589	13	0.000
Atlantic Central Bankers Bank	Camp Hill	22.5	0.039	0.158	21,846	43	500M-1B	10	0	0	0.000
The Haverford Trust Company	Radnor	12.5	0.017	0.227	1,735	14	100M-500M	10	41	2	0.000
Cresson Community Bank	Cresson	12.5	0.009	0.226	559	17	<100M	45	559	17	0.000
Second Federal Savings and Loan Association	Philadelphia	10.0	0.000	.	0	0	<100M	10	0	0	0.000
Citizens Savings Bank	Clarks Summit	10.0	0.000	.	0	0	100M-500M	10	0	0	0.000
SEI Private Trust Company	Oaks	10.0	0.000	.	0	0	100M-500M	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 Pennsylvania 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	CC		
		Rank	Ratio ¹	Ratio ¹	(1,000)	Number	Asset Size	Rank	(1,000)	Number	Amount/TA ¹
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
CNB Bank	Clearfield	100.0	0.079	0.304	141,525	3,632	1B-10B	73.0	214,797	4,107	0.003
Elderton State Bank	Elderton	92.5	0.071	0.171	14,136	582	100M-500M	88.0	71,173	837	-
Conestoga Bank	Chester Spr	92.5	0.041	0.102	24,864	929	500M-1B	80.0	117,120	1,285	-
Mercer County State Bank	Sandy Lake	92.5	0.050	0.263	17,699	642	100M-500M	88.0	67,410	868	-
First Citizens Community Bank	Mansfield	92.5	0.027	0.141	23,335	795	500M-1B	78.0	117,476	1,242	-
Franklin Security Bank	Wilkes Barr	92.5	0.060	0.241	12,778	654	100M-500M	68.0	35,692	728	-
PS Bank	Wyalusing	90.0	0.036	0.155	9,536	488	100M-500M	70.0	42,633	679	0.002
Mifflinburg Bank and Trust Company	Mifflinburg	90.0	0.037	0.129	12,204	515	100M-500M	73.0	56,110	752	-
The Farmers National Bank of Emlenton	Emlenton	87.5	0.030	0.135	16,034	599	500M-1B	78.0	84,183	945	-
First United National Bank	Fryburg	87.5	0.033	0.321	8,419	383	100M-500M	60.0	25,070	471	-
First National Community Bank	Dunmore	87.5	0.025	0.069	23,752	1,042	500M-1B	73.0	132,941	1,499	-
The Luzerne Bank	Luzerne	87.5	0.053	0.089	17,413	573	100M-500M	83.0	109,180	983	-
Standard Bank, PaSB	Murrysville	87.5	0.033	0.231	14,367	406	100M-500M	65.0	45,556	563	-
Indiana First Savings Bank	Indiana	87.5	0.036	0.266	10,558	449	100M-500M	70.0	36,806	604	-
The Fidelity Deposit and Discount Bank	Dunmore	87.5	0.030	0.094	18,477	631	500M-1B	80.0	108,720	1,036	-
Somerset Trust Company	Somerset	85.0	0.025	0.078	19,823	969	500M-1B	78.0	118,567	1,431	0.004
Hamlin Bank and Trust Company	Smethport	85.0	0.024	0.460	10,795	439	100M-500M	60.0	23,449	523	-
First National Bank of Pennsylvania	Greenville	85.0	0.023	0.071	281,864	19,067	10-50B	75.0	1,640,107	26,848	-
QNB Bank	Quakertown	85.0	0.022	0.067	20,151	828	500M-1B	75.0	139,755	1,245	-
S&T Bank	Indiana	85.0	0.026	0.060	115,846	3,692	1B-10B	73.0	609,084	8,651	0.004
Clarion County Community Bank	Clarion	85.0	0.060	0.282	7,488	244	100M-500M	73.0	26,519	353	-
Community First Bank	Reynoldsvil	82.5	0.077	0.242	7,570	294	<100M	75.0	31,330	401	0.003
The First National Bank of Mifflintown	Mifflintown	82.5	0.023	0.160	9,974	422	100M-500M	68.0	46,834	616	-
The Honesdale National Bank	Honesdale	82.5	0.025	0.081	14,725	606	500M-1B	80.0	107,372	1,073	0.001
Jersey Shore State Bank	Williamspor	82.5	0.018	0.099	15,676	811	500M-1B	68.0	88,137	1,171	-
Mifflin County Savings Bank	Lewistown	82.5	0.057	0.261	7,163	234	100M-500M	63.0	22,340	313	-
First Columbia Bank & Trust Co.	Bloomsburg	82.5	0.020	0.100	12,166	555	500M-1B	75.0	79,343	898	-
The First National Bank of Port Allegany	Port Allega	80.0	0.098	1.000	9,379	113	<100M	53.0	9,379	113	-
Greenville Savings Bank	Greenville	80.0	0.034	0.254	7,969	228	100M-500M	65.0	31,384	293	-
The Ephrata National Bank	Ephrata	80.0	0.015	0.113	12,437	548	500M-1B	60.0	62,722	771	-
Altoona First Savings Bank	Altoona	80.0	0.030	0.144	6,383	232	100M-500M	65.0	35,544	379	-
First Keystone Community Bank	Berwick	80.0	0.018	0.088	15,296	479	500M-1B	78.0	111,968	874	-
Merchants Bank of Bangor	Bangor	80.0	0.026	0.120	8,202	234	100M-500M	75.0	57,435	441	-
Northwest Savings Bank	Warren	80.0	0.013	0.070	102,174	3,550	1B-10B	68.0	645,588	5,994	0.002
Greater Delaware Valley Savings Bank	Broomall	80.0	0.026	0.093	11,424	458	100M-500M	70.0	67,008	667	-

Table 3B. Expanded. Micro Business Lending Institutions in Pennsylvania 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)		
Union Community Bank	Lancaster	80.0	0.024	0.100	12,120	378	500M-1B	38.0	30,305	491	-
Wayne Bank	Honesdale	77.5	0.020	0.055	13,721	464	500M-1B	78.0	126,377	930	-
UNB Bank	Mount Carme	77.5	0.057	1.000	7,403	85	100M-500M	45.0	7,403	85	-
Peoples Neighborhood Bank	Hallstead	77.5	0.021	0.048	14,528	821	500M-1B	73.0	109,425	1,217	-
The Gratz Bank	Gratz	77.5	0.030	0.255	5,613	292	100M-500M	53.0	17,312	368	-
Citizens & Northern Bank	Wellsboro	77.5	0.014	0.086	17,339	977	1B-10B	65.0	97,426	1,472	-
Firsttrust Savings Bank	Conshohocke	77.5	0.021	0.037	49,740	1,024	1B-10B	80.0	486,442	2,892	-
Hometown Bank of Pennsylvania	Bedford	77.5	0.043	0.130	5,456	240	100M-500M	80.0	41,945	347	-
The Victory Bank	Limerick	77.5	0.050	0.092	6,790	223	100M-500M	78.0	63,011	460	-
First Commonwealth Bank	Indiana	75.0	0.015	0.045	88,948	5,732	1B-10B	63.0	443,503	7,781	-
Community State Bank of Orbisonia	Orbisonia	75.0	0.019	0.236	5,949	344	100M-500M	58.0	23,663	458	-
Penn Security Bank and Trust Company	Scranton	75.0	0.018	0.061	16,143	563	500M-1B	68.0	110,806	985	0.003
The Kishacoquillas Valley National Bank	Belleville	75.0	0.020	0.082	12,051	442	500M-1B	70.0	82,489	752	-
Jonestown Bank and Trust Company, of J	Jonestown	75.0	0.018	0.124	7,603	331	100M-500M	65.0	44,490	496	-
Eureka Bank	Pittsburgh	75.0	0.040	0.121	5,749	188	100M-500M	73.0	40,967	309	-
Valley Green Bank	Philadelphi	75.0	0.033	0.095	10,432	190	100M-500M	85.0	108,768	490	-
New Tripoli Bank	New Tripoli	72.5	0.018	0.111	6,024	368	100M-500M	60.0	37,694	495	-
Community Bank	Carmichaels	72.5	0.016	0.066	8,539	315	500M-1B	70.0	72,745	577	-
The Turbotville National Bank	Turbotville	72.5	0.025	0.339	3,130	181	100M-500M	48.0	9,238	219	-
Commercial Bank and Trust of PA	Latrobe	72.5	0.018	0.087	6,627	333	100M-500M	53.0	37,693	512	-
The Citizens National Bank of Meyersdale	Meyersdale	70.0	0.046	1.000	3,936	57	<100M	43.0	3,936	57	-
The Dime Bank	Honesdale	70.0	0.020	0.037	11,973	582	500M-1B	73.0	117,693	1,029	-
The Neffs National Bank	Neffs	70.0	0.020	0.105	6,035	199	100M-500M	80.0	57,343	404	-
Farmers and Merchants Trust Company c	Chambersbur	70.0	0.014	0.044	14,542	575	1B-10B	60.0	94,716	1,018	-
Nextier Bank, National Association	Evans City	70.0	0.016	0.049	8,396	468	500M-1B	65.0	69,665	759	-
National Penn Bank	Boyertown	70.0	0.009	0.033	76,134	2,122	1B-10B	68.0	797,131	4,796	-
Mauch Chunk Trust Company	Jim Thorpe	70.0	0.018	0.106	5,834	215	100M-500M	63.0	39,760	364	-
Asian Bank	Philadelphi	70.0	0.069	0.121	5,535	89	<100M	78.0	45,708	259	0.001
Community National Bank of Northwestern	Albion	67.5	0.025	1.000	1,952	65	<100M	40.0	1,952	65	-
The Muncy Bank and Trust Company	Muncy	67.5	0.016	0.121	5,448	179	100M-500M	58.0	36,843	306	-
The Juniata Valley Bank	Mifflintown	67.5	0.015	0.099	6,856	296	100M-500M	58.0	40,526	441	-
Marquette Savings Bank	Erie	67.5	0.009	0.217	7,459	203	500M-1B	50.0	32,064	305	-
The First National Bank of Mercersburg	Mercersburg	67.5	0.028	0.140	4,904	142	100M-500M	58.0	27,137	248	-
Univest Bank and Trust Co.	Souderton	65.0	0.008	0.020	18,050	813	1B-10B	70.0	249,646	1,829	0.003
Apollo Trust Company	Apollo	65.0	0.021	0.181	3,185	155	100M-500M	50.0	15,562	213	-
The First National Bank of Lilly	Lilly	65.0	0.056	1.000	1,283	30	<100M	40.0	1,283	30	-

Table 3B. Expanded. Micro Business Lending Institutions in Pennsylvania 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)		
Fulton Bank, National Association	Lancaster	65.0	0.008	0.021	76,103	3,572	1B-10B	65.0	918,190	7,692	-
The First National Bank of Fredericksburg	Fredericksburg	65.0	0.020	0.114	4,266	135	100M-500M	70.0	37,504	243	0.006
1st Summit Bank	Johnstown	65.0	0.011	0.061	9,036	364	500M-1B	58.0	68,218	606	0.003
Metro Bank	Lemoyne	65.0	0.008	0.022	20,995	1,329	1B-10B	75.0	367,101	2,643	0.001
Marion Center Bank	Indiana	65.0	0.019	0.101	5,421	207	100M-500M	58.0	34,313	343	-
Landmark Community Bank	Pittston	65.0	0.025	0.058	6,300	209	100M-500M	73.0	65,538	501	0.014
Citizens Bank of Pennsylvania	Philadelphia	65.0	0.005	0.026	171,535	4,881	10-50B	58.0	640,533	6,983	-
Allegheny Valley Bank of Pittsburgh	Pittsburgh	62.5	0.016	0.059	6,653	180	100M-500M	58.0	53,195	360	0.002
ACNB Bank	Gettysburg	62.5	0.010	0.046	10,006	351	1B-10B	68.0	112,178	751	-
The Northumberland National Bank	Northumberland	62.5	0.012	0.087	5,843	176	100M-500M	63.0	55,076	331	-
Lafayette Ambassador Bank	Bethlehem	62.5	0.010	0.023	13,810	723	1B-10B	73.0	196,577	1,523	-
West Milton State Bank	West Milton	62.5	0.015	0.111	4,937	187	100M-500M	33.0	20,769	253	-
Susquehanna Bank	Lititz	62.5	0.006	0.019	106,930	4,840	10-50B	63.0	1,211,036	9,992	-
First Priority Bank	Malvern	62.5	0.018	0.048	7,690	232	100M-500M	78.0	97,702	563	-
Miners Bank	Minersville	60.0	0.026	0.064	3,413	124	100M-500M	70.0	45,169	261	-
Reliance Savings Bank	Altoona	60.0	0.015	0.075	5,976	209	100M-500M	58.0	44,158	381	-
The First National Bank of Minersville	Minersville	60.0	0.024	0.232	1,937	120	<100M	53.0	8,332	160	-
Ameriserv Financial Bank	Johnstown	60.0	0.011	0.025	11,171	453	500M-1B	60.0	105,174	798	-
Embassy Bank for the Lehigh Valley	Bethlehem	60.0	0.011	0.049	7,396	283	500M-1B	70.0	84,470	608	-
Integrity Bank	Camp Hill	60.0	0.012	0.024	8,765	344	500M-1B	73.0	121,589	843	-
Swineford National Bank	Middleburg	57.5	0.014	0.062	4,102	217	100M-500M	55.0	35,588	414	-
Liverpool Community Bank	Liverpool	57.5	0.018	0.344	820	40	<100M	43.0	2,381	51	-
Fleetwood Bank	Fleetwood	57.5	0.013	0.112	2,899	125	100M-500M	43.0	17,031	207	-
Riverview Bank	Marysville	57.5	0.017	0.043	5,284	193	100M-500M	68.0	63,849	417	-
The Bryn Mawr Trust Company	Bryn Mawr	57.5	0.008	0.023	15,897	425	1B-10B	68.0	223,962	998	-
Dollar Bank, Federal Savings Bank	Pittsburgh	57.5	0.003	0.023	17,994	465	1B-10B	60.0	260,338	1,379	0.004
Woodlands Bank	Williamspore	57.5	0.015	0.054	4,673	224	100M-500M	63.0	52,385	411	-
Penn Liberty Bank	Wayne	57.5	0.014	0.028	7,689	312	500M-1B	78.0	133,613	767	-
Bucks County Bank	Doylestown	57.5	0.023	0.040	4,202	195	100M-500M	55.0	35,443	389	-
PeoplesBank, a Codorus Valley Company	York	55.0	0.009	0.024	9,573	332	1B-10B	65.0	129,606	800	-
Coatesville Savings Bank	Coatesville	55.0	0.018	0.076	3,598	102	100M-500M	53.0	29,261	197	-
VIST Bank	Wyomissing	55.0	0.009	0.023	11,171	433	1B-10B	68.0	146,614	985	-
York Traditions Bank	York	55.0	0.019	0.041	5,299	145	100M-500M	68.0	64,549	365	-
MileStone Bank	Doylestown	55.0	0.023	0.044	4,863	127	100M-500M	78.0	89,173	402	-
Slovak Savings Bank	Pittsburgh	52.5	0.016	0.129	1,549	44	<100M	53.0	11,589	83	-
Union Bank and Trust Company	Pottsville	52.5	0.018	0.079	2,237	79	100M-500M	53.0	18,580	148	-

Table 3B. Expanded. Micro Business Lending Institutions in Pennsylvania 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)		
First Resource Bank	Exton	52.5	0.021	0.050	3,141	80	100M-500M	65.0	41,002	199	-
Farmers and Merchants Bank of Westerr	Kittanning	50.0	0.011	0.045	4,641	172	100M-500M	33.0	26,971	292	-
Malvern Federal Savings Bank	Paoli	50.0	0.008	0.061	5,540	131	500M-1B	58.0	58,270	270	-
First Federal Savings Bank	Monessen	50.0	0.013	0.061	4,060	101	100M-500M	55.0	40,930	219	-
United Bank of Philadelphia	Philadelphi	50.0	0.025	0.058	1,569	42	<100M	68.0	27,015	130	0.002
FNB Bank, National Association	Danville	47.5	0.010	0.062	3,408	166	100M-500M	43.0	27,706	294	-
United-American Savings Bank	Pittsburgh	47.5	0.010	0.111	824	23	<100M	48.0	7,429	58	-
Orrstown Bank	Shippensbur	47.5	0.005	0.024	6,396	312	1B-10B	55.0	85,252	699	-
Centric Bank	Harrisburg	47.5	0.014	0.037	4,444	162	100M-500M	68.0	65,786	441	0.001
Brentwood Bank	Bethel Park	47.5	0.010	0.043	4,538	131	100M-500M	55.0	55,871	326	-
The Jim Thorpe National Bank	Jim Thorpe	47.5	0.011	0.133	1,725	54	100M-500M	45.0	11,887	102	-
First National Bank and Trust Company of	Newtown	47.5	0.008	0.036	6,366	161	500M-1B	50.0	65,227	344	-
Milton Savings Bank	Milton	45.0	0.009	0.337	589	18	<100M	40.0	1,748	28	-
First Northern Bank and Trust Company	Palmerton	45.0	0.008	0.038	5,138	164	500M-1B	50.0	53,330	371	-
Huntingdon Savings Bank	Huntingdon	45.0	0.010	1.000	152	6	<100M	33.0	152	6	-
Union Building and Loan Savings Bank	West Bridge	45.0	0.010	0.154	367	11	<100M	43.0	2,382	25	-
Mid Penn Bank	Millersburg	45.0	0.008	0.019	5,731	195	500M-1B	55.0	81,469	498	-
Beneficial Mutual Savings Bank	Philadelphi	45.0	0.002	0.011	9,113	243	1B-10B	53.0	154,693	781	-
Quaint Oak Bank	Southampton	45.0	0.013	0.076	1,601	30	100M-500M	55.0	19,905	119	-
Cresson Community Bank	Cresson	45.0	0.009	0.226	559	17	<100M	13.0	559	17	-
Tioga-Franklin Savings Bank	Philadelphi	45.0	0.012	0.164	395	10	<100M	45.0	2,410	25	-
ESSA Bank & Trust	Stroudsburg	45.0	0.004	0.045	5,390	146	1B-10B	53.0	66,030	383	-
Port Richmond Savings	Philadelphi	45.0	0.014	0.083	973	23	<100M	60.0	11,658	73	-
American Bank	Allentown	45.0	0.009	0.020	4,759	174	500M-1B	63.0	81,985	484	0.001
Continental Bank	Plymouth Me	45.0	0.008	0.029	5,032	124	500M-1B	45.0	51,503	330	-
Harleysville Savings Bank	Harleysvill	42.5	0.006	0.047	4,455	139	500M-1B	38.0	38,847	253	-
Slovenian Savings and Loan Association o	Strabane	42.5	0.007	0.105	2,138	36	100M-500M	48.0	20,431	94	-
Washington Financial Bank	Washington	42.5	0.005	0.030	5,024	199	500M-1B	50.0	63,506	484	-
Phoenixville Federal Bank and Trust	Phoenixvill	42.5	0.007	0.040	2,969	126	100M-500M	50.0	40,264	278	-
Liberty Savings Bank, F.S.B.	Pottsville	42.5	0.009	0.153	250	7	<100M	40.0	1,630	17	-
Clearfield Bank & Trust Company	Clearfield	42.5	0.008	0.024	3,444	303	100M-500M	53.0	47,518	480	0.001
The Mars National Bank	Mars	42.5	0.008	0.054	2,742	115	100M-500M	45.0	29,144	247	-
Republic Bank	Philadelphi	42.5	0.007	0.014	6,448	167	500M-1B	60.0	120,464	521	-
Customers Bank	Phoenixvill	42.5	0.002	0.011	8,158	222	1B-10B	53.0	153,589	700	-
Meridian Bank	Paoli	42.5	0.009	0.025	4,281	121	100M-500M	70.0	87,995	417	-
ESB Bank	Ellwood Cit	40.0	0.002	0.046	4,288	140	1B-10B	38.0	37,729	288	-

Table 3B. Expanded. Micro Business Lending Institutions in Pennsylvania 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)		
Slovenian Savings and Loan Association of Conemaugh	Conemaugh	40.0	0.003	0.359	444	15	100M-500M	35.0	1,238	19	-
The Bank of Landisburg	Landisburg	40.0	0.005	0.104	1,198	37	100M-500M	35.0	9,004	76	-
Enterprise Bank	Allison Park	40.0	0.013	0.020	3,384	92	100M-500M	70.0	88,693	399	-
Stonebridge Bank	West Chester	40.0	0.012	0.036	2,335	120	100M-500M	53.0	30,796	258	-
First CornerStone Bank	King Of Prussia	40.0	0.013	0.043	1,926	36	100M-500M	28.0	11,495	96	-
Team Capital Bank	Bethlehem	40.0	0.006	0.016	5,533	209	500M-1B	73.0	146,388	680	-
Manor Bank	Manor	37.5	0.004	0.285	107	2	<100M	33.0	376	3	-
Charleroi Federal Savings Bank	Charleroi	37.5	0.004	0.051	2,023	58	500M-1B	55.0	39,912	136	0.002
The Scottdale Bank & Trust Company	Scottdale	37.5	0.007	0.081	1,882	55	100M-500M	38.0	14,898	108	0.001
Iron Workers Savings Bank	Aston	35.0	0.009	0.039	1,493	37	100M-500M	55.0	27,972	135	-
Westmoreland Federal Savings and Loan	Latrobe	35.0	0.001	1.000	185	4	100M-500M	33.0	185	4	-
First Savings Bank of Perkasio	Perkasie	35.0	0.004	0.022	3,925	120	500M-1B	48.0	68,909	339	-
First Federal Savings and Loan Association	Bristol	35.0	0.004	0.027	2,532	59	500M-1B	45.0	49,349	211	-
Sharon Savings Bank	Darby	32.5	0.003	0.088	582	11	100M-500M	33.0	5,328	31	-
Compass Savings Bank	Wilmerding	32.5	0.001	1.000	29	4	<100M	33.0	29	4	-
Prudential Savings Bank	Philadelphia	32.5	0.002	0.053	1,037	29	100M-500M	35.0	13,813	69	-
C&G Savings Bank	Altoona	32.5	0.001	0.282	163	5	100M-500M	33.0	579	8	-
Vantage Point Bank	Horsham	32.5	0.007	0.051	615	18	<100M	53.0	12,109	61	-
DNB First, National Association	Downingtown	30.0	0.004	0.012	2,851	85	500M-1B	53.0	76,821	334	-
Polonia Bank	Huntingdon	30.0	0.002	0.065	578	18	100M-500M	35.0	7,583	45	-
United Savings Bank	Philadelphia	30.0	0.005	0.039	1,494	46	100M-500M	58.0	37,419	149	-
First Federal Savings and Loan Association	Waynesburg	30.0	0.001	0.103	589	13	500M-1B	23.0	3,056	32	-
Noah Bank	Elkins Park	30.0	0.009	0.012	2,089	48	100M-500M	68.0	83,480	349	-
East River Bank	Philadelphia	30.0	0.006	0.030	1,431	54	100M-500M	50.0	31,352	149	-
Fox Chase Bank	Hatboro	27.5	0.003	0.007	3,076	70	1B-10B	43.0	71,077	288	-
Washington Savings Bank	Philadelphia	27.5	0.003	0.051	502	9	100M-500M	30.0	6,918	39	0.004
Royal Bank America	Narberth	27.5	0.004	0.011	2,672	59	500M-1B	38.0	52,003	206	-
Cheltenham Hills Savings Bank	Abington	27.5	0.002	0.105	67	1	<100M	30.0	637	3	-
Eagle National Bank	Upper Darby	27.5	0.007	0.016	1,355	59	100M-500M	45.0	30,799	202	-
Hyperion Bank	Philadelphia	27.5	0.008	0.032	736	19	<100M	55.0	18,752	73	-
Bally Savings Bank	Bally	25.0	0.001	0.104	71	1	<100M	25.0	566	2	-
Armstrong County Building and Loan Association	Ford City	25.0	0.001	0.078	127	4	<100M	35.0	1,625	11	-
Sewickley Savings Bank	Sewickley	25.0	0.001	0.054	363	9	100M-500M	35.0	6,685	31	-
3rd Fed Bank	Newtown	25.0	0.002	0.015	1,652	61	500M-1B	35.0	32,516	156	-
Investment Savings Bank	Altoona	25.0	0.002	0.086	174	5	100M-500M	33.0	1,973	19	-
The National Bank of Malvern	Malvern	25.0	0.004	0.025	537	15	100M-500M	60.0	21,459	81	-

Table 3B. Expanded. Micro Business Lending Institutions in Pennsylvania 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)		
Monument Bank	Doylestown	25.0	0.006	0.017	1,376	55	100M-500M	65.0	50,220	184	-
West View Savings Bank	Pittsburgh	22.5	0.001	0.040	309	11	100M-500M	30.0	5,319	30	-
Ambler Savings Bank	Ambler	20.0	0.001	0.020	473	14	100M-500M	38.0	16,046	69	-
Huntingdon Valley Bank	Warminster	20.0	0.001	0.023	233	6	100M-500M	40.0	9,674	36	-
BNY Mellon, National Association	Pittsburgh	20.0	-	0.002	983	28	10-50B	25.0	40,414	131	-
County Savings Bank	Essington	17.5	0.002	0.034	116	2	<100M	40.0	3,405	14	-
William Penn Bank	Levittown	17.5	0.002	0.016	522	12	100M-500M	45.0	23,721	119	-
Progressive-Home Federal Savings and Lc	Pittsburgh	15.0	-	0.030	18	1	<100M	33.0	594	3	-
Fidelity Savings and Loan Association of	Bristol	15.0	0.001	0.029	72	5	100M-500M	40.0	2,453	17	-
Tristate Capital Bank	Pittsburgh	15.0	-	0.001	790	10	1B-10B	30.0	43,607	111	-
The Haverford Trust Company	Radnor	10.0	-	0.005	41	2	100M-500M	13.0	1,735	14	-
Farmers Building and Savings Bank	Rochester	10.0	-	-	-	-	<100M	33.0	119	1	-
Second Federal Savings and Loan Associa	Philadelphi	10.0	-	-	-	-	<100M	10.0	-	-	-
Citizens Savings Bank	Clarks Summ	10.0	-	-	-	-	100M-500M	10.0	-	-	-
Atlantic Central Bankers Bank	Camp Hill	10.0	-	-	-	-	500M-1B	23.0	21,846	43	-
Hatboro Federal Savings, FA	Hatboro	10.0	-	-	-	-	500M-1B	33.0	672	2	-
The Philadelphia Trust Company	Philadelphi	10.0	-	-	-	-	<100M	33.0	175	2	-
SEI Private Trust Company	Oaks	10.0	-	-	-	-	100M-500M	10.0	-	-	-

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.