# Market report: Franklin County, OH

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|---|---|
| **Market** | Franklin County, OH |
| **Kinds of loan** | Multifamily loans (5 or more units); SBA 7(a) loans; SBA 504 first-lien loans |
| **Multifamily data** | HMDA, calendar year 2025 |
| **SBA data** | approvals through September 30, 2026 |
| **Balances held** | call reports dated June 30, 2026 |
| **Report made** | November 12, 2026 |

This report counts the loans public records show in one market and names the lenders that made them. It uses public data only, and every figure names its source and date. It is a count, not a rating: lists are in order of the number shown, then by name.

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## Multifamily loans (5 or more units)

**Loans made, 2025** 212
**Loans made, 2024** 153
**Lenders with a loan, 2025** 70
**Median loan amount, 2025** $2.0 million
**Sum of loan amounts, 2025** $2.31 billion (rounded amounts added)

Source: CFPB/FFIEC HMDA public data: multifamily originations 2024 and 2025, 2025 loan register for 1-4 unit investors, transmittal sheets.

### Loans made by size, 2025

| Loan amount | Loans made | Share |
|---|---|---|
| Under $500,000 | 19 | 9.0% |
| $500,000 to $1 million | 45 | 21.2% |
| $1 million to $5 million | 69 | 32.5% |
| $5 million to $25 million | 43 | 20.3% |
| $25 million and over | 36 | 17.0% |

### Loans made by purpose, 2025

| Purpose | Loans made | Share |
|---|---|---|
| Purchase | 88 | 41.5% |
| Refinance | 68 | 32.1% |
| Cash-out refinance | 44 | 20.8% |
| Improvement | 10 | 4.7% |
| Not stated | fewer than 5 | |
| Other | fewer than 5 | |

### Loans made by number of units, 2025

| Number of units | Loans made | Share |
|---|---|---|
| 5-24 | 98 | 46.2% |
| >149 | 47 | 22.2% |
| 50-99 | 34 | 16.0% |
| 25-49 | 17 | 8.0% |
| 100-149 | 16 | 7.5% |

### Lenders that made these loans, 2025

In order of loans made, then by name. Lenders with fewer than 5 loans are in name order. Not a rating.

| Lender | Kind | Home state | Made, 2025 | Made, 2024 | Share |
|---|---|---|---|---|---|
| RF Renovo Management Company, LLC | Non-bank lender | IL | 24 | fewer than 5 | 11.3% |
| The Park National Bank | Bank | OH | 12 | 5 | 5.7% |
| Bellwether Enterprise Real Estate Capital, LLC | Non-bank lender | OH | 11 | 9 | 5.2% |
| The State Bank and Trust Company | Bank | OH | 11 | fewer than 5 | 5.2% |

| | | | | | |
|---|---|---|---|---|---|
| Lument Real Estate Capital | Non-bank lender | OH | 10 | 12 | 4.7% |
| Riverside Bank of Dublin | Bank | OH | 10 | fewer than 5 | 4.7% |
| The Savings Bank | Bank | OH | 8 | fewer than 5 | 3.8% |
| Ohio State Bank | Bank | OH | 7 | fewer than 5 | 3.3% |
| S&T Bank | Bank | PA | 7 | 5 | 3.3% |
| Berkeley Point Capital LLC | Non-bank lender | MA | 5 | 6 | 2.4% |
| Velocity Commercial Capital LLC | Non-bank lender | CA | 5 | fewer than 5 | 2.4% |
| Arbor Realty Trust, Inc. | Non-bank lender | NY | fewer than 5 | fewer than 5 | |
| Blue Sky Bank | Bank | OK | fewer than 5 | 0 | |
| BPL Mortgage, LLC | Non-bank lender | IL | fewer than 5 | fewer than 5 | |
| Buckeye State Bank | Bank | OH | fewer than 5 | fewer than 5 | |
| CBRE Multifamily Capital, Inc. | Non-bank lender | TX | fewer than 5 | 0 | |
| Cedar Rapids Bank and Trust Company | Bank | IA | fewer than 5 | fewer than 5 | |
| CFBank, National Association | Bank | OH | fewer than 5 | 0 | |
| CIBC Bank USA | Bank | IL | fewer than 5 | 0 | |
| Citibank, National Association | Bank | SD | fewer than 5 | 0 | |
| City National Bank of West Virginia | Bank | WV | fewer than 5 | fewer than 5 | |
| CNB Bank | Bank | PA | fewer than 5 | fewer than 5 | |
| Community Bank | Bank | PA | fewer than 5 | fewer than 5 | |
| Constructive Loans LLC | Non-bank lender | IL | fewer than 5 | 0 | |
| Conventus Lending LLC | Non-bank lender | CA | fewer than 5 | 0 | |
| Dominion Financial Services, LLC | Non-bank lender | MD | fewer than 5 | fewer than 5 | |
| Farm Credit Mid-America, ACA | Non-bank lender | KY | fewer than 5 | 0 | |
| First Bank Midwest | Bank | IN | fewer than 5 | 0 | |
| First Federal Savings and Loan Association of Lakewood | Savings institution | OH | fewer than 5 | fewer than 5 | |
| First Merchants Bank | Bank | IN | fewer than 5 | 5 | |
| First National Bank of Omaha | Bank | NE | fewer than 5 | 0 | |
| First National Bank of Pennsylvania | Bank | PA | fewer than 5 | 0 | |
| First State Bank | Bank | OH | fewer than 5 | 0 | |
| Fourleaf Credit Union | Credit union | NY | fewer than 5 | 0 | |
| German American Bank | Bank | IN | fewer than 5 | 0 | |
| Great Southern Bank | Bank | MO | fewer than 5 | 0 | |
| Greystone Servicing Corporation, Inc. | Non-bank lender | TN | fewer than 5 | fewer than 5 | |

| | | | | |
|---|---|---|---|---|
| JLL Real Estate Capital, LLC | Non-bank lender | MN | fewer than 5 | fewer than 5 |
| JPMorgan Chase Bank, National Association | Bank | OH | fewer than 5 | 0 |
| Kemba Financial Credit Union | Credit union | OH | fewer than 5 | fewer than 5 |
| KeyBank National Association | Bank | OH | fewer than 5 | 0 |
| Kiavi Funding, Inc. | Non-bank lender | CA | fewer than 5 | 0 |
| Kish Bank | Bank | PA | fewer than 5 | fewer than 5 |
| LCNB National Bank | Bank | OH | fewer than 5 | 5 |
| LendingOne LLC | Non-bank lender | FL | fewer than 5 | fewer than 5 |
| Lument Structured Finance LLC | Non-bank lender | OH | fewer than 5 | fewer than 5 |
| Merchants Bank of Indiana | Bank | IN | fewer than 5 | fewer than 5 |
| Merchants Capital Corp. | Bank-affiliated mortgage company | IN | fewer than 5 | 0 |
| Minster Bank | Bank | OH | fewer than 5 | 0 |
| NewPoint Real Estate Capital | Non-bank lender | TX | fewer than 5 | 6 |
| North Valley Bank | Bank | OH | fewer than 5 | fewer than 5 |
| Ocmbc, Inc. | Non-bank lender | CA | fewer than 5 | 0 |
| Old National Bank | Bank | IN | fewer than 5 | 0 |
| Old Plank Trail Community Bank, National Association | Bank | IL | fewer than 5 | 0 |
| PNC Bank, National Association | Bank | DE | fewer than 5 | fewer than 5 |
| Regions Bank | Bank | AL | fewer than 5 | 0 |
| RiverHills Bank | Bank | OH | fewer than 5 | 0 |
| Sutton Bank | Bank | OH | fewer than 5 | 0 |
| The Citizens National Bank of Bluffton | Bank | OH | fewer than 5 | fewer than 5 |
| The Farmers & Merchants State Bank | Bank | OH | fewer than 5 | 0 |
| The Genoa Banking Company | Bank | OH | fewer than 5 | 0 |
| The Home Savings and Loan Company of Kenton, Ohio, DBA HSLC | Bank | OH | fewer than 5 | 0 |
| The Huntington National Bank | Bank | OH | fewer than 5 | 0 |
| The Richwood Banking Company | Bank | OH | fewer than 5 | 0 |
| The Union Bank Company | Bank | OH | fewer than 5 | fewer than 5 |
| U.S. Bank National Association | Bank | OH | fewer than 5 | 0 |
| Union Savings Bank | Savings institution | OH | fewer than 5 | fewer than 5 |
| Walker & Dunlop, LLC | Non-bank lender | MD | fewer than 5 | 7 |
| Wells Fargo Bank, National Association | Bank | SD | fewer than 5 | 6 |
| WesBanco Bank, Inc. | Bank | WV | fewer than 5 | fewer than 5 |

## What those lenders hold

Holds: multifamily loans on the lender's own books at its call report date, across all of its markets. Shown for lenders with 5 or more loans made here. Same order as the list above.

| Lender | Holds, all markets | As of |
|---|---|---|
| The Park National Bank | $356 million | June 30, 2026 |
| The State Bank and Trust Company | $90.5 million | June 30, 2026 |
| Riverside Bank of Dublin | $43.6 million | June 30, 2026 |
| The Savings Bank | $47.4 million | June 30, 2026 |
| Ohio State Bank | $73.7 million | June 30, 2026 |
| S&T Bank | $728 million | June 30, 2026 |

## SBA 7(a) loans

SBA loans carry no county in the public data build. These figures are for the whole state of OH.

**Loans made, 36 months to September 30, 2026** 8,152
**Loans made, 12 months to September 30, 2026** 1,752
**Lenders with a loan, 36 months to September 30, 2026** 187
**Median loan amount, 36 months to September 30, 2026** $100,000
**Sum of loan amounts, 36 months to September 30, 2026** $3.07 billion (rounded, amounts added)

Source: SBA 7(a) and 504 FOIA loan-level data, as of 2026-09-30.

### Loans made by size, 36 months to September 30, 2026

| Loan amount | Loans made | Share |
|---|---|---|
| Under $500,000 | 6,679 | 81.9% |
| $500,000 to $1 million | 692 | 8.5% |
| $1 million to $5 million | 732 | 9.0% |
| $5 million to $25 million | 49 | 0.6% |
| $25 million and over | 0 | |

### Lenders that made these loans, 36 months to September 30, 2026

In order of loans made, then by name. Lenders with fewer than 5 loans are in name order. Not a rating.

| Lender | Kind | Home state | Made, 36 months to September 30, 2026 | Made, 12 months to September 30, 2026 | Share |
|---|---|---|---|---|---|
| The Huntington National Bank | Bank | OH | 4,303 | 605 | 52.8% |
| U.S. Bank National Association | Bank | OH | 441 | 141 | 5.4% |
| KeyBank National Association | Bank | OH | 291 | 83 | 3.6% |
| Newtek Bank, National Association | Bank | FL | 157 | 81 | 1.9% |
| Telhio Credit Union | Credit union | OH | 156 | 15 | 1.9% |
| Live Oak Banking Company | Bank | NC | 148 | 50 | 1.8% |
| First Commonwealth Bank | Bank | PA | 146 | 40 | 1.8% |
| Readycap Lending, LLC | Non-bank lender | NJ | 142 | 25 | 1.7% |
| Northeast Bank | Bank | ME | 124 | 28 | 1.5% |
| JPMorgan Chase Bank, National Association | Bank | OH | 119 | 23 | 1.5% |
| United Midwest Savings Bank, National Association | Bank | OH | 108 | 39 | 1.3% |
| BayFirst National Bank | Bank | FL | 104 | 0 | 1.3% |
| Fifth Third Bank, National Association | Bank | OH | 103 | 41 | 1.3% |
| PNC Bank, National Association | Bank | DE | 102 | 26 | 1.3% |
| Northwest Bank | Savings institution | PA | 90 | 9 | 1.1% |
| Celtic Bank | Bank | UT | 74 | 18 | 0.9% |
| WesBanco Bank, Inc. | Bank | WV | 62 | 11 | 0.8% |
| First Financial Bank | Bank | OH | 61 | 21 | 0.7% |
| Consumers National Bank | Bank | OH | 60 | 16 | 0.7% |

| | | | | | |
|---|---|---|---|---|---|
| Lendistry SBLC, LLC | Non-bank lender | CA | 56 | 11 | 0.7% |
| The Community Bank | Bank | OH | 49 | 18 | 0.6% |
| Peoples Bank | Bank | OH | 48 | 16 | 0.6% |
| Buckeye State Bank | Bank | OH | 46 | 16 | 0.6% |
| The Union Bank Company | Bank | OH | 42 | 39 | 0.5% |
| The Park National Bank | Bank | OH | 40 | 20 | 0.5% |
| GBank | Bank | NV | 39 | 9 | 0.5% |
| Growth Capital Corp. | Certified Development Company | OH | 32 | 6 | 0.4% |
| Shoreham Bank | Savings institution | RI | 31 | 5 | 0.4% |
| Valley Economic Development Partners, Inc. | Certified Development Company | OH | 31 | 9 | 0.4% |
| Byline Bank | Bank | IL | 28 | 14 | 0.3% |
| First Federal Savings and Loan Association of Lakewood | Savings institution | OH | 27 | 7 | 0.3% |
| New Carlisle Federal Savings Bank | Savings institution | OH | 27 | fewer than 5 | 0.3% |
| First Internet Bank of Indiana | Bank | IN | 26 | 9 | 0.3% |
| Colony Bank | Bank | GA | 23 | fewer than 5 | 0.3% |
| Heritage Bank, Inc. | Bank | KY | 22 | fewer than 5 | 0.3% |
| SmartBiz Bank, National Association | Bank | IL | 22 | 18 | 0.3% |
| First Bank of the Lake | Bank | MO | 21 | fewer than 5 | 0.3% |
| Harvest Small Business Finance, LLC | Non-bank lender | CA | 21 | 9 | 0.3% |
| RiverHills Bank | Bank | OH | 21 | 6 | 0.3% |
| First National Bank of Pennsylvania | Bank | PA | 20 | 9 | 0.2% |
| Economic and Community Development Institute | Non-bank lender | OH | 19 | fewer than 5 | 0.2% |
| Nextier Bank, National Association | Bank | PA | 19 | fewer than 5 | 0.2% |
| North Valley Bank | Bank | OH | 18 | 9 | 0.2% |
| Pathward, National Association | Bank | SD | 17 | 7 | 0.2% |
| The State Bank and Trust Company | Bank | OH | 17 | 7 | 0.2% |
| Wells Fargo Bank, National Association | Bank | SD | 16 | 5 | 0.2% |
| German American Bank | Bank | IN | 15 | fewer than 5 | 0.2% |
| Bank of America, National Association | Bank | NC | 14 | 6 | 0.2% |
| Eclipse Bank, Inc. | Bank | KY | 14 | fewer than 5 | 0.2% |
| First Merchants Bank | Bank | IN | 14 | 6 | 0.2% |
| Republic Bank & Trust Company | Bank | KY | 14 | 5 | 0.2% |
| Stearns Bank National Association | Bank | MN | 14 | fewer than 5 | 0.2% |
| Citizens Bank | Bank | TN | 13 | fewer than 5 | 0.2% |

| | | | | | |
|---|---|---|---|---|---|
| Stock Yards Bank & Trust Company | Bank | KY | 13 | fewer than 5 | 0.2% |
| First Western SBLC, LLC d/b/a Peachtree Group | Non-bank lender | TX | 12 | fewer than 5 | 0.1% |
| City National Bank of Florida | Bank | FL | 11 | fewer than 5 | 0.1% |
| CNB Bank | Bank | PA | 11 | 5 | 0.1% |
| The Farmers National Bank of Canfield | Bank | OH | 11 | 7 | 0.1% |
| Bank Five Nine | Bank | WI | 10 | 0 | 0.1% |
| Community Choice Credit Union | Credit union | MI | 10 | 6 | 0.1% |
| Enterprise Bank & Trust | Bank | MO | 10 | fewer than 5 | 0.1% |
| Port 51 Lending LLC | Non-bank lender | NY | 10 | 5 | 0.1% |
| TowneBank | Bank | VA | 10 | 5 | 0.1% |
| Citizens Bank, National Association | Bank | RI | 9 | 0 | 0.1% |
| Civista Bank | Bank | OH | 9 | fewer than 5 | 0.1% |
| CFBank, National Association | Bank | OH | 8 | fewer than 5 | 0.1% |
| First Bank of Central Ohio | Bank | OH | 8 | fewer than 5 | 0.1% |
| Old National Bank | Bank | IN | 8 | fewer than 5 | 0.1% |
| The Croghan Colonial Bank | Bank | OH | 8 | fewer than 5 | 0.1% |
| Bank of Hope | Bank | CA | 7 | 6 | 0.1% |
| First Financial Bank | Bank | AR | 7 | fewer than 5 | 0.1% |
| Magnifi Financial Credit Union | Credit union | MN | 7 | fewer than 5 | 0.1% |
| Portage Community Bank | Bank | OH | 7 | fewer than 5 | 0.1% |
| The Bancorp Bank, National Association | Bank | SD | 7 | fewer than 5 | 0.1% |
| VelocitySBA, LLC | Non-bank lender | TX | 7 | 6 | 0.1% |
| Community Trust Bank, Inc. | Bank | KY | 6 | fewer than 5 | 0.1% |
| First Federal Community Bank, National Association | Bank | OH | 6 | fewer than 5 | 0.1% |
| First State Bank Nebraska | Bank | NE | 6 | 0 | 0.1% |
| Merchants Bank of Indiana | Bank | IN | 6 | fewer than 5 | 0.1% |
| Stone Bank | Bank | AR | 6 | fewer than 5 | 0.1% |
| The Farmers & Merchants State Bank | Bank | OH | 6 | fewer than 5 | 0.1% |
| The First National Bank of Bellevue | Bank | OH | 6 | fewer than 5 | 0.1% |
| Accion Opportunity Fund Community Development | Non-bank lender | CA | 5 | fewer than 5 | 0.1% |
| Climate First Bank | Bank | FL | 5 | 5 | 0.1% |
| First Bank Midwest | Bank | IN | 5 | fewer than 5 | 0.1% |
| Hanmi Bank | Bank | CA | 5 | fewer than 5 | 0.1% |
| Hanover Community Bank | Bank | NY | 5 | 0 | 0.1% |
| The Commercial and Savings Bank of Millersburg, Ohio | Bank | OH | 5 | fewer than 5 | 0.1% |
| The Genoa Banking Company | Bank | OH | 5 | fewer than 5 | 0.1% |
| US Metro Bank | Bank | CA | 5 | fewer than 5 | 0.1% |

| | | | | | |
|---|---|---|---|---|---|
| West Central Development Corporation | Non-bank lender | OH | 5 | fewer than 5 | 0.1% |
| 1st Financial Bank USA | Bank | SD | fewer than 5 | 0 | |
| 22nd State Banking Company | Bank | AL | fewer than 5 | 0 | |
| Adelphi Bank | Bank | OH | fewer than 5 | fewer than 5 | |
| America First Credit Union | Credit union | UT | fewer than 5 | 0 | |
| American Bank | Bank | LA | fewer than 5 | fewer than 5 | |
| American Momentum Bank | Bank | TX | fewer than 5 | fewer than 5 | |
| Ameris Bank | Bank | GA | fewer than 5 | fewer than 5 | |
| Associated Bank, National Association | Bank | WI | fewer than 5 | fewer than 5 | |
| Banc of California | Bank | CA | fewer than 5 | fewer than 5 | |
| Banesco USA | Bank | FL | fewer than 5 | 0 | |
| Bank Michigan | Bank | MI | fewer than 5 | 0 | |
| Beacon Bank and Trust | Bank | MA | fewer than 5 | fewer than 5 | |
| BMO Bank National Association | Bank | IL | fewer than 5 | 0 | |
| Busey Bank | Bank | IL | fewer than 5 | fewer than 5 | |
| Capital Bank, National Association | Bank | MD | fewer than 5 | fewer than 5 | |
| CDC Small Business Finance Corp. | Certified Development Company | CA | fewer than 5 | 0 | |
| Centerstone SBA Lending, Inc. | Non-bank lender | CA | fewer than 5 | 0 | |
| CIBC Bank USA | Bank | IL | fewer than 5 | fewer than 5 | |
| Coastal States Bank | Bank | SC | fewer than 5 | fewer than 5 | |
| Columbia Bank | Bank | OR | fewer than 5 | 0 | |
| Columbia Bank | Savings institution | NJ | fewer than 5 | fewer than 5 | |
| Commonwealth Business Bank | Bank | CA | fewer than 5 | fewer than 5 | |
| Community Bank and Trust - West Georgia | Depository with no June 2026 call report | GA | fewer than 5 | fewer than 5 | |
| Community Capital Development Corporation | Certified Development Company | OH | fewer than 5 | 0 | |
| Community Star Credit Union | Credit union | OH | fewer than 5 | fewer than 5 | |
| ConnectOne Bank | Bank | NJ | fewer than 5 | fewer than 5 | |
| Craft Bank | Bank | GA | fewer than 5 | 0 | |
| CRF Small Business Loan Company, LLC | Non-bank lender | MN | fewer than 5 | 0 | |
| Customers Bank | Bank | PA | fewer than 5 | 0 | |
| Directions Credit Union | Credit union | OH | fewer than 5 | fewer than 5 | |
| East West Bank | Bank | CA | fewer than 5 | fewer than 5 | |
| Evolve Bank & Trust | Bank | AR | fewer than 5 | fewer than 5 | |
| Farmers State Bank of Alto Pass, Ill. | Bank | IL | fewer than 5 | 0 | |

| | | | | |
|---|---|---|---|---|
| FCN Bank, National Association | Bank | IN | fewer than 5 | fewer than 5 |
| FinWise Bank | Bank | UT | fewer than 5 | 0 |
| First American Bank | Bank | IL | fewer than 5 | 0 |
| First Bank | Bank | NC | fewer than 5 | 0 |
| First Business Bank | Bank | WI | fewer than 5 | 0 |
| First-Citizens Bank & Trust Company | Bank | NC | fewer than 5 | 0 |
| Firstrust Savings Bank | Savings institution | PA | fewer than 5 | 0 |
| Five Star Bank | Bank | CA | fewer than 5 | 0 |
| Fortuna Bank | Bank | OH | fewer than 5 | fewer than 5 |
| Fulton Bank, National Association | Bank | PA | fewer than 5 | fewer than 5 |
| General Electric Credit Union | Credit union | OH | fewer than 5 | fewer than 5 |
| Georgia Banking Company | Bank | GA | fewer than 5 | 0 |
| Global One Bank | Bank | TX | fewer than 5 | 0 |
| Granite Bank | Bank | MN | fewer than 5 | fewer than 5 |
| Grasshopper Bank, N.A. | Bank | NY | fewer than 5 | 0 |
| Grow America Fund, Incorporated | Non-bank lender | NY | fewer than 5 | 0 |
| Gulf Coast Bank and Trust Company | Bank | LA | fewer than 5 | fewer than 5 |
| Hometown Bank | Bank | OH | fewer than 5 | fewer than 5 |
| HomeTrust Bank | Bank | NC | fewer than 5 | fewer than 5 |
| Leader Bank, National Association | Bank | MA | fewer than 5 | fewer than 5 |
| Milestone Bank | Bank | UT | fewer than 5 | fewer than 5 |
| Millennium Bank | Bank | IL | fewer than 5 | 0 |
| Mission Valley Bank | Bank | CA | fewer than 5 | 0 |
| North State Bank | Bank | NC | fewer than 5 | fewer than 5 |
| O Bee Credit Union | Credit union | WA | fewer than 5 | 0 |
| Oakstar Bank | Bank | MO | fewer than 5 | fewer than 5 |
| Open Bank | Bank | CA | fewer than 5 | fewer than 5 |
| Opportunity Bank of Montana | Bank | MT | fewer than 5 | fewer than 5 |
| Osgood Bank | Bank | OH | fewer than 5 | 0 |
| Paragon Bank | Bank | TN | fewer than 5 | 0 |
| Peoples Bank | Bank | MS | fewer than 5 | fewer than 5 |
| Peoples State Bank | Bank | WI | fewer than 5 | 0 |
| Pinnacle Bank | Bank | TN | fewer than 5 | fewer than 5 |
| PlainsCapital Bank | Bank | TX | fewer than 5 | fewer than 5 |
| Platinum Bank | Bank | MN | fewer than 5 | 0 |
| Primis Bank | Bank | VA | fewer than 5 | fewer than 5 |
| PromiseOne Bank | Bank | GA | fewer than 5 | fewer than 5 |
| Quaint Oak Bank | Savings institution | PA | fewer than 5 | 0 |
| Quill Bank | Bank | UT | fewer than 5 | 0 |

| | | | | |
|---|---|---|---|---|
| SouthState Bank, National Association | Bank | FL | fewer than 5 | 0 |
| Southwestern National Bank | Bank | TX | fewer than 5 | fewer than 5 |
| Sutton Bank | Bank | OH | fewer than 5 | 0 |
| T Bank, National Association | Bank | TX | fewer than 5 | fewer than 5 |
| The Andover Bank | Bank | OH | fewer than 5 | 0 |
| The Apple Creek Banking Company | Bank | OH | fewer than 5 | 0 |
| The Bank of Houston | Bank | MO | fewer than 5 | fewer than 5 |
| The Citizens National Bank of Bluffton | Bank | OH | fewer than 5 | 0 |
| The Fahey Banking Company | Bank | OH | fewer than 5 | 0 |
| The Fidelity Bank | Bank | NC | fewer than 5 | 0 |
| The First National Bank of Dennison | Bank | OH | fewer than 5 | 0 |
| The Hocking Valley Bank | Bank | OH | fewer than 5 | 0 |
| The Home Loan Savings Bank | Savings institution | OH | fewer than 5 | 0 |
| The National Bank of Adams County of West Union | Bank | OH | fewer than 5 | 0 |
| TownBridge Bank | Bank | MS | fewer than 5 | fewer than 5 |
| Truist Bank | Bank | NC | fewer than 5 | 0 |
| Truliant Credit Union | Credit union | NC | fewer than 5 | fewer than 5 |
| Unified Bank | Bank | OH | fewer than 5 | 0 |
| United Community Bank | Bank | SC | fewer than 5 | 0 |
| United Credit Union | Credit union | MI | fewer than 5 | fewer than 5 |
| University Bank | Bank | MI | fewer than 5 | 0 |
| Waukesha State Bank | Bank | WI | fewer than 5 | 0 |
| Wilmington Savings Fund Society, FSB | Savings institution | DE | fewer than 5 | fewer than 5 |
| Wright-Patt Credit Union, Inc. | Credit union | OH | fewer than 5 | fewer than 5 |

## SBA 504 first-lien loans

SBA loans carry no county in the public data build. These figures are for the whole state of OH.

**Loans made, 36 months to September 30, 2026** 212
**Loans made, 12 months to September 30, 2026** 81
**Lenders with a loan, 36 months to September 30, 2026** 80
**Median loan amount, 36 months to September 30, 2026** $745,000
**Sum of loan amounts, 36 months to September 30, 2026** $266 million (rounded, amounts added)

Source: SBA 7(a) and 504 FOIA loan-level data, as of 2026-09-30.

### Loans made by size, 36 months to September 30, 2026

| Loan amount | Loans made | Share |
|---|---|---|
| Under $500,000 | 71 | 33.5% |
| $500,000 to $1 million | 57 | 26.9% |
| $1 million to $5 million | 78 | 36.8% |
| $5 million to $25 million | 6 | 2.8% |
| $25 million and over | 0 | |

### Lenders that made these loans, 36 months to September 30, 2026

In order of loans made, then by name. Lenders with fewer than 5 loans are in name order. Not a rating.

| Lender | Kind | Home state | Made, 36 months to September 30, 2026 | Made, 12 months to September 30, 2026 | Share |
|---|---|---|---|---|---|
| The Park National Bank | Bank | OH | 15 | fewer than 5 | 7.1% |
| Consumers National Bank | Bank | OH | 8 | fewer than 5 | 3.8% |
| First Commonwealth Bank | Bank | PA | 8 | fewer than 5 | 3.8% |
| The Farmers National Bank of Canfield | Bank | OH | 8 | 0 | 3.8% |
| Farmers & Merchants Bank | Bank | OH | 7 | fewer than 5 | 3.3% |
| First Federal Savings and Loan Association of Lakewood | Savings institution | OH | 7 | fewer than 5 | 3.3% |
| First Financial Bank | Bank | OH | 7 | 0 | 3.3% |
| JPMorgan Chase Bank, National Association | Bank | OH | 7 | fewer than 5 | 3.3% |
| WesBanco Bank, Inc. | Bank | WV | 7 | 0 | 3.3% |
| German American Bank | Bank | IN | 6 | fewer than 5 | 2.8% |
| Heritage Bank, Inc. | Bank | KY | 6 | 0 | 2.8% |
| The Fahey Banking Company | Bank | OH | 6 | 0 | 2.8% |
| Buckeye State Bank | Bank | OH | 5 | fewer than 5 | 2.4% |
| Celtic Bank | Bank | UT | 5 | fewer than 5 | 2.4% |
| PNC Bank, National Association | Bank | DE | 5 | 0 | 2.4% |
| The Huntington National Bank | Bank | OH | 5 | fewer than 5 | 2.4% |
| Accordia Bank | Not stated | | fewer than 5 | 0 | |
| Adelphi Bank | Bank | OH | fewer than 5 | 0 | |
| America First Credit Union | Credit union | UT | fewer than 5 | 0 | |
| Bank Five Nine | Bank | WI | fewer than 5 | 0 | |

| | | | | |
|---|---|---|---|---|
| Bank of America, National Association | Bank | NC | fewer than 5 | fewer than 5 |
| Bank of Wisconsin Dells | Bank | WI | fewer than 5 | 0 |
| BMO Bank National Association | Bank | IL | fewer than 5 | 0 |
| Bridge Credit Union | Credit union | OH | fewer than 5 | 0 |
| Buckeye Community Bank | Bank | OH | fewer than 5 | 0 |
| Cascade Capital Corporation | Not stated | | fewer than 5 | 0 |
| CFBank, National Association | Bank | OH | fewer than 5 | 0 |
| Citizens State Bank of New Castle | Not stated | | fewer than 5 | 0 |
| Civista Bank | Bank | OH | fewer than 5 | 0 |
| CNB Bank | Bank | PA | fewer than 5 | 0 |
| Day Air Credit Union | Credit union | OH | fewer than 5 | 0 |
| East West Bank | Bank | CA | fewer than 5 | 0 |
| Enterprise Bank | Bank | PA | fewer than 5 | 0 |
| First Bank Midwest | Bank | IN | fewer than 5 | 0 |
| First Financial Bank | Bank | AL | fewer than 5 | 0 |
| First Merchants Bank | Bank | IN | fewer than 5 | 0 |
| First National Bank of Kentucky | Bank | KY | fewer than 5 | fewer than 5 |
| First Service Credit Union | Credit union | OH | fewer than 5 | 0 |
| First-Citizens Bank & Trust Company | Bank | NC | fewer than 5 | fewer than 5 |
| Fortuna Bank | Bank | OH | fewer than 5 | 0 |
| General Electric Credit Union | Credit union | OH | fewer than 5 | 0 |
| Greenville National Bank | Bank | OH | fewer than 5 | 0 |
| Happen Bank, National Association | Bank | UT | fewer than 5 | 0 |
| Harvest Commercial Capital, LLC | Non-bank lender | | fewer than 5 | 0 |
| Kemba Financial Credit Union | Credit union | OH | fewer than 5 | 0 |
| KeyBank National Association | Bank | OH | fewer than 5 | 0 |
| Millennial Bank | Bank | AL | fewer than 5 | fewer than 5 |
| Minster Bank | Bank | OH | fewer than 5 | 0 |
| Newtek Bank, National Association | Bank | FL | fewer than 5 | 0 |
| Ohio 166 | Not stated | | fewer than 5 | 0 |
| Old National Bank | Bank | IN | fewer than 5 | 0 |
| Pathways Financial Credit Union | Credit union | OH | fewer than 5 | 0 |
| Peoples Bank | Bank | OH | fewer than 5 | 0 |
| Poppy Bank | Bank | CA | fewer than 5 | 0 |
| Portage Community Bank | Bank | OH | fewer than 5 | 0 |
| Republic Bank & Trust Company | Bank | KY | fewer than 5 | 0 |
| Riverside Bank of Dublin | Bank | OH | fewer than 5 | fewer than 5 |
| Southern Michigan Bank & Trust | Bank | MI | fewer than 5 | fewer than 5 |
| STAR Financial Bank | Bank | IN | fewer than 5 | fewer than 5 |
| State Bank of Texas | Bank | TX | fewer than 5 | 0 |

| | | | | |
|---|---|---|---|---|
| Stock Yards Bank & Trust Company | Bank | KY | fewer than 5 | 0 |
| Sutton Bank | Bank | OH | fewer than 5 | fewer than 5 |
| Telhio Credit Union | Credit union | OH | fewer than 5 | 0 |
| The Andover Bank | Bank | OH | fewer than 5 | 0 |
| The Citizens National Bank of Bluffton | Bank | OH | fewer than 5 | 0 |
| The Commercial and Savings Bank of Millersburg, Ohio | Bank | OH | fewer than 5 | 0 |
| The Croghan Colonial Bank | Bank | OH | fewer than 5 | 0 |
| The Genoa Banking Company | Bank | OH | fewer than 5 | 0 |
| The National Bank of Indianapolis | Bank | IN | fewer than 5 | fewer than 5 |
| The Richwood Banking Company | Bank | OH | fewer than 5 | 0 |
| The State Bank and Trust Company | Bank | OH | fewer than 5 | fewer than 5 |
| The Twin Valley Bank | Bank | OH | fewer than 5 | 0 |
| The Union Bank Company | Bank | OH | fewer than 5 | fewer than 5 |
| The Vinton County National Bank | Bank | OH | fewer than 5 | 0 |
| Toledo-Lucas County Port Authority | Not stated | | fewer than 5 | 0 |
| Truist Bank | Bank | NC | fewer than 5 | 0 |
| Valley Central Bank | Savings institution | OH | fewer than 5 | 0 |
| Velocity Commercial Capital LLC | Non-bank lender | CA | fewer than 5 | fewer than 5 |
| Westfield Bank | Savings institution | MA | fewer than 5 | 0 |
| Wright-Patt Credit Union, Inc. | Credit union | OH | fewer than 5 | fewer than 5 |

## Sources

| Code | Source | Pulled | What it covers |
|---|---|---|---|
| S1 | FDIC BankFind Suite API, /banks/financials (Call Report), report dates 2026-06-30 and 2025-06-30. https://api.fdic.gov/banks/financials | 2026-10-28 | Bank balance sheets, book by category, capital. |
| S4 | NCUA 5300 Call Report quarterly data, cycle 2026-06 and 2025-06. https://ncua.gov/analysis/credit-union-corporate-call-report-data/quarterly-data | 2026-10-28 | Credit union financials, commercial loans, originations, branches. |
| S5 | CFPB/FFIEC HMDA public data: multifamily originations 2024 and 2025, 2025 loan register for 1-4 unit investors, transmittal sheets. https://ffiec.cfpb.gov/data-browser/ | 2026-10-28 | Multifamily originations and 1-4 investor aggregates. |
| S6 | SBA 7(a) and 504 FOIA loan-level data, as of 2026-09-30. https://data.sba.gov/dataset/7a-504-foia | 2026-11-08 | SBA approvals by lender. |

Data build of November 12, 2026.

## Methods

* Public data only. Every figure comes from a file a government agency publishes. Nothing from a lender's account, a broker, a private list or any other site is used.
* Small counts. A count under 5 prints as "fewer than 5". No share, median or dollar total is printed for a count under 5.
* Order. Each list is sorted by the number of loans in the column shown, largest first, then by name. Lenders with fewer than 5 loans are in name order. It is a sort, not a rating, and payment to this site is not an input.
* "Made" means loans recorded in the period shown. "Holds" means a balance on the lender's own books at the call report date, across all of its markets, not only this one.
* Dollar amounts. Loan amounts in the public files are rounded to 2 significant figures before they are added or compared, so totals and medians are approximate.
* Multifamily. Loans on properties of 5 or more units reported under the Home Mortgage Disclosure Act, by the county of the property. Manufactured-home parks are left out. Lenders below the HMDA reporting thresholds do not appear.
* SBA. Approvals in the SBA 7(a) and 504 files, net of cancelled approvals and of 504 approvals not yet funded. The public data build places SBA loans by state only.
* Geography. A whole county, metro area or state. Nothing smaller is reported.
* What this is not. It is not a rating, a recommendation, an offer of credit or advice. A past loan does not mean a lender will make the same kind of loan today. Public records can be late, incomplete or wrong.

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