

Table 3A. Small Business Lending in New Jersey Using Call Report Data, June 2001

Bank Name	Small Business Lending (<\$M) Scores					Small Business Lending (<\$100k) Scores				
	Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$) (\$1,000) (4)	SBL(#) (5)	Bank asset Sz. (6)	Total Rank (7)	SSBL(\$) (\$1,000) (8)	SSBL(#) (9)	Cdt/TA (10)
Skylands Cmnty Bank	82.5	0.3	0.904	88,311	1228	\$100M-500M	37	18,624	823	0.001
1st Constitution Bank	77.5	0.33	0.845	73,403	561	\$100M-500M	33	11,790	340	0
Monmouth Cmnty Bank Na	77.5	0.378	1	36,778	287	<\$100M	28	5,135	180	0
Minotola Nb	75.0	0.33	0.635	168,768	1401	\$500M-\$1B	34	23,392	842	0.001
Bank Of Gloucester Cty	75.0	0.255	0.738	106,397	1325	\$100M-500M	35	18,004	868	0.001
Newfield Nb	72.5	0.229	0.965	77,491	580	\$100M-500M	33	13,244	306	0.001
Advantage Bank	72.5	0.444	1	33,439	187	<\$100M	19	2,505	96	0
Lakeland Bank	70.0	0.159	0.749	152,172	1303	\$500M-\$1B	36	34,017	793	0.001
Panasia Bank Na	70.0	0.29	0.949	44,219	441	\$100M-500M	36	10,858	294	0
Two River Comm Bank	70.0	0.426	0.999	26,253	211	<\$100M	27	3,886	112	0
Commerce Bank Shore Na	67.5	0.128	0.699	174,301	1579	\$1B-\$10B	34	32,573	943	0
Bergen Cmrl Bank	67.5	0.349	0.766	61,858	388	\$100M-500M	24	6,106	179	0.003
Shore Cmnty Bank	67.5	0.443	0.999	23,853	222	<\$100M	31	5,469	147	0
Atlantic Stewardship Bank	65.0	0.255	0.769	65,430	504	\$100M-500M	27	7,701	273	0.01
First Bankamericano	65.0	0.391	1	16,343	129	<\$100M	25	2,150	65	0
Shrewsbury St Bank	62.5	0.163	0.792	54,818	553	\$100M-500M	26	7,586	316	0
Unitedtrust Bank	62.5	0.108	0.46	218,523	1518	\$1B-\$10B	23	22,363	790	0.015
Yardville Nb	62.5	0.13	0.412	227,469	2010	\$1B-\$10B	24	22,847	1,348	0
Sun Nb	62.5	0.141	0.357	255,899	1416	\$1B-\$10B	23	23,286	632	0
First Morris B&Tc	62.5	0.209	0.714	68,760	456	\$100M-500M	30	12,235	234	0
Sterling Bank	62.5	0.258	0.886	39,645	309	\$100M-500M	25	5,147	151	0
Unity Bank	62.5	0.195	0.585	69,732	633	\$100M-500M	21	6,601	192	0
New Millennium Bank	62.5	0.388	0.897	25,531	131	<\$100M	15	1,677	41	0.03
Cornerstone Bank	62.5	0.372	1	17,080	126	<\$100M	25	2,368	70	0
Harvest Cmnty Bank	62.5	0.322	1	9,625	152	<\$100M	29	3,036	114	0
Interchange Bank	60.0	0.146	0.486	118,757	1006	\$500M-\$1B	24	14,281	638	0
Peapack Gladstone Bank	60.0	0.108	0.83	67,540	534	\$500M-\$1B	27	9,347	313	0.001
Commerce Bank Na	60.0	0.1	0.448	568,392	5196	\$1B-\$10B	29	96,183	3,123	0.002
Great Falls Bank	60.0	0.182	0.693	78,926	561	\$100M-500M	23	8,461	288	0.005
Hudson United Bank	60.0	0.11	0.347	738,206	7980	\$1B-\$10B	27	122,361	4,873	0.038
First Washington St Bank	60.0	0.204	0.718	61,281	474	\$100M-500M	22	5,834	261	0
Bridge View Bank	60.0	0.242	0.663	56,228	393	\$100M-500M	19	4,969	165	0.002
Somerset Valley Bank	60.0	0.235	0.717	67,145	506	\$100M-500M	25	7,174	242	0
Bank Of The Somerset Hills	60.0	0.287	0.979	28,640	93	<\$100M	8	1,130	29	0
Hopewell Valley Cmnty Bank	60.0	0.353	0.966	20,722	131	<\$100M	22	2,243	63	0
Amboy Nb	57.5	0.106	0.48	165,152	1023	\$1B-\$10B	23	17,829	567	0
Woodstown Nb	57.5	0.151	0.654	77,766	648	\$500M-\$1B	33	17,395	349	0.001
Valley Nb	57.5	0.086	0.314	692,445	4708	\$1B-\$10B	23	59,722	1,821	0.002
Sussex Cty St Bank	57.5	0.176	0.929	32,622	301	\$100M-500M	27	5,158	188	0.002
Boardwalk Bank	57.5	0.314	0.886	25,684	138	<\$100M	20	2,621	62	0
Trust Co Of Nj	55.0	0.054	0.35	204,210	925	\$1B-\$10B	19	16,289	309	0

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Vista Bank Na	55.0	0.125	0.506	86,512	846	\$500M-\$1B	30	16,184	531	0
Community Bank Of Nj	55.0	0.249	0.649	53,417	363	\$100M-500M	20	4,937	170	0
Allaire Cmnty Bank	55.0	0.27	1	22,215	119	<\$100M	19	2,014	63	0
United Heritage Bank	55.0	0.323	1	10,329	64	<\$100M	16	875	24	0
Crown Bank Na	55.0	0.309	0.707	30,684	185	<\$100M	31	7,286	131	0
Town Bank Of Westfield	55.0	0.26	1	13,298	91	<\$100M	14	978	39	0
Parke Bank	55.0	0.321	0.939	20,929	106	<\$100M	17	1,749	41	0
Red Oak Bank	55.0	0.254	1.001	14,143	69	<\$100M	14	1,135	34	0
Allegiance Cmnty Bank	55.0	0.417	0.947	14,497	67	<\$100M	17	1,161	18	0.003
Union Ctr Nb	52.5	0.091	0.705	54,127	1072	\$500M-\$1B	33	14,978	903	0
Noracrown Bank	52.5	0.188	0.439	58,413	333	\$100M-500M	16	5,140	168	0
Equity Bank Na	52.5	0.17	0.55	63,750	445	\$100M-500M	19	5,218	203	0
First Nb Of Elmer	52.5	0.156	0.809	23,188	356	\$100M-500M	32	6,586	251	0
Newton Tc	52.5	0.152	0.747	41,349	268	\$100M-500M	23	6,097	156	0
Rock Comnty Bank	52.5	0.301	1	8,872	73	<\$100M	20	1,117	38	0
1st Colonial Nb	52.5	0.242	1	12,983	166	<\$100M	30	3,967	124	0
First Hope Bank A Nat Bankg Assn	50.0	0.142	0.821	28,977	235	\$100M-500M	18	3,022	129	0
Brunswick B&Tc	50.0	0.195	0.788	21,438	194	\$100M-500M	24	3,451	120	0.001
Commerce Bank North	50.0	0.069	0.492	79,006	684	\$1B-\$10B	19	6,942	372	0
Community St Bank	50.0	0.289	0.793	25,119	100	<\$100M	6	480	18	0
Towne Ctr Bank	50.0	0.33	0.904	12,633	87	<\$100M	20	1,379	41	0
City Nb Of Nj	47.5	0.172	0.691	41,390	199	\$100M-500M	15	3,188	75	0.001
Td Waterhouse Bank Na	45.0	0.002	1	11,654	184	\$1B-\$10B	25	11,654	184	0.001
Community Bank Of Bergen Cty	42.5	0.08	1	16,990	137	\$100M-500M	20	2,734	78	0
Interstate Net Bank	42.5	0.166	1	1,383	6	<\$100M	6	60	2	0
Pennsville Nb	40.0	0.041	1	6,678	158	\$100M-500M	32	6,678	158	0.002
Bayonne Cmnty Bank	40.0	0.094	1	6,945	60	<\$100M	19	1,452	32	0
Hilltop Cmnty Bank	37.5	0.106	1	5,280	36	<\$100M	10	462	18	0
Franklin Bank	37.5	0.115	1	3,591	21	<\$100M	8	224	4	0
First Nb Of Absecon	35.0	0.052	0.992	5,901	93	\$100M-500M	18	1,203	48	0
Metlife Bank Na	35.0	0.126	0.605	26,345	124	\$100M-500M	10	1,905	48	0
Rumson Fair Haven B&Tc	32.5	0.04	1	1,543	6	<\$100M	7	106	3	0
First Bank Of Central Jersey	30.0	0.15	0.73	9,416	60	<\$100M	7	663	14	0
Bpabank Na	17.5	0.077	0.394	5,747	48	<\$100M	9	785	25	0
Custodial Tc	10.0	0	0	-	0	\$100M-500M	4	-	-	0
U S Tc Of Nj	10.0	0	0	-	0	\$100M-500M	4	-	-	0
Bessemer Tc	0.0	0	.	-	0	\$500M-\$1B	.	-	-	0
Merrill Lynch B&Tc	0.0	0	.	-	0	>\$10B	.	-	-	0
Mariner's Bank	0.0	0	.	-	0	<\$100M	.	-	-	0

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

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