

Table 3A. Small Business Lending in New York 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)
Solvay Bank	92.5	0.259	1	92,150	1536	\$100M-500M	35	27,061	1,143	0.004
Ellenville Nb	92.5	0.323	1	87,405	1163	\$100M-500M	36	23,391	937	0
National Bank Of Geneva	85.0	0.274	0.947	143,048	1986	\$500M-\$1B	36	44,268	1,559	0.002
State Bank Of Long Island	82.5	0.321	0.712	308,321	1503	\$500M-\$1B	27	30,917	776	0
Great Eastern Bank	82.5	0.366	0.776	93,953	838	\$100M-500M	31	17,453	521	0
Victory St Bank	82.5	0.421	1	34,562	505	<\$100M	33	11,068	401	0
Bank Of Castile	80.0	0.219	0.883	74,675	1126	\$100M-500M	35	22,573	877	0.004
Suffolk Cty Nb	80.0	0.194	0.679	207,828	2750	\$1B-\$10B	33	53,901	2,117	0
Bath Nb	77.5	0.227	0.945	78,786	1038	\$100M-500M	36	27,730	792	0.004
Adirondack Bank Na	77.5	0.303	0.82	57,633	1125	\$100M-500M	36	19,929	890	0
Wyoming Cty Bank	77.5	0.183	0.817	98,135	1345	\$500M-\$1B	32	25,461	964	0.003
Capital Bank&Tc	77.5	0.569	0.921	51,588	620	<\$100M	33	13,572	427	0
Bsb B&Tc	75.0	0.2	0.449	429,389	3383	\$1B-\$10B	29	60,784	1,909	0.007
Canandaigua Nb&Tc	75.0	0.223	0.621	145,975	1861	\$500M-\$1B	32	33,455	1,395	0.005
Community Bank Na	75.0	0.12	0.701	342,786	7627	\$1B-\$10B	33	114,313	6,331	0
First Tier B&Tc	75.0	0.296	0.999	39,291	469	\$100M-500M	28	7,202	323	0.003
Broadway Nb	75.0	0.467	0.822	65,061	562	\$100M-500M	27	10,556	318	0
Banco Popular North Amer	75.0	0.209	0.444	1,081,489	6522	\$1B-\$10B	27	78,132	2,708	0
Atlantic Bank Of Ny	72.5	0.165	0.431	332,637	16089	\$1B-\$10B	32	96,231	15,424	0
Pavilion St Bank	72.5	0.224	0.916	40,584	654	\$100M-500M	31	11,089	503	0.001
Orange Cty Tc	72.5	0.231	0.94	59,964	604	\$100M-500M	31	14,106	445	0
Hanvit Amer Bank	72.5	0.264	0.693	76,229	517	\$100M-500M	23	9,386	268	0.002
Hudson Valley Bank	72.5	0.145	0.593	193,223	2821	\$1B-\$10B	27	24,938	1,812	0
Ballston Spa Nb	70.0	0.219	0.834	52,812	463	\$100M-500M	25	9,368	311	0.001
Bridgehampton Nb	70.0	0.21	0.645	80,182	1263	\$100M-500M	30	17,400	839	0
Upstate Nb	70.0	0.414	0.831	54,315	293	\$100M-500M	19	5,371	117	0
First Nb Of Scotia	70.0	0.18	1	36,977	598	\$100M-500M	31	10,771	458	0.001
Herkimer Cty Tc	70.0	0.185	0.682	58,144	1048	\$100M-500M	30	15,323	839	0
Adirondack Tc	70.0	0.204	0.66	88,861	959	\$100M-500M	30	20,210	665	0.003
Savannah Bank Na	70.0	0.24	1	17,156	419	<\$100M	35	17,156	419	0
Nbt Bank Na	70.0	0.137	0.505	366,920	4094	\$1B-\$10B	30	74,480	2,770	0
First Nb Of Long Island	70.0	0.143	0.866	96,307	732	\$500M-\$1B	20	8,604	352	0.001
Marathon Nb Of Ny	70.0	0.295	0.842	56,511	347	\$100M-500M	18	4,378	135	0
Habib Amer Bank	67.5	0.298	0.57	50,964	493	\$100M-500M	23	7,415	347	0
National Union Bank Of Kinderh	67.5	0.205	1	20,836	433	\$100M-500M	33	8,720	361	0.004
Reliance Bank	67.5	0.58	1	19,463	184	<\$100M	4	-	-	0
Manufacturers & Traders Tc	67.5	0.113	0.307	3,427,919	46335	>\$10B	29	629,693	35,254	0
Citibank Ny St	67.5	0.007	0.878	128,555	2290	>\$10B	27	28,333	1,653	0
European Amer Bank	67.5	0.085	0.45	1,271,770	31576	>\$10B	33	559,483	27,375	0
Asia Bank Na	67.5	0.263	0.535	83,716	353	\$100M-500M	11	2,585	81	0
Alliance Bank Na	67.5	0.124	0.694	80,477	1256	\$500M-\$1B	31	24,431	985	0

Table 3A. Small Business Lending in New York 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)
Community Bank Of Sullivan Cnt	67.5	0.422	0.965	23,257	250	<\$100M	24	4,138	159	0
New York Nb	65.0	0.339	0.848	41,910	195	\$100M-500M	13	1,861	55	0.002
Genesee Regional Bank	65.0	0.403	1	18,833	224	<\$100M	25	3,912	150	0
Redwood Nb	65.0	0.263	0.976	17,648	298	<\$100M	28	5,734	232	0.002
Glens Falls Nb&Tc	65.0	0.089	0.736	86,867	1180	\$500M-\$1B	29	20,290	866	0
Tioga St Bank	65.0	0.13	1	21,197	396	\$100M-500M	29	7,184	328	0.006
Riverside Bank	65.0	0.302	0.869	20,100	384	<\$100M	30	6,973	294	0
Long Island Cmrl Bank	65.0	0.239	0.612	80,942	448	\$100M-500M	18	6,276	206	0
Community Capital Bank	65.0	0.359	0.95	27,938	192	<\$100M	23	4,499	109	0
Liberty Bank Of Ny	65.0	0.381	0.791	28,722	310	<\$100M	26	5,754	233	0
United Orient Bank	62.5	0.304	0.889	27,535	193	<\$100M	20	4,017	118	0
Champlain Nb	62.5	0.201	0.957	25,875	311	\$100M-500M	23	5,356	177	0
Delaware Nb	62.5	0.16	1	18,321	443	\$100M-500M	30	7,316	383	0.003
Evans Nb	62.5	0.209	0.74	49,033	429	\$100M-500M	22	6,265	251	0.001
North Fork Bank	62.5	0.065	0.365	1,008,968	13777	>\$10B	29	256,887	10,947	0
Hsbc Bank Usa	62.5	0.037	0.218	2,638,331	36226	>\$10B	26	363,601	26,070	0.014
Cayuga Bank	62.5	0.09	0.79	56,272	711	\$500M-\$1B	25	12,185	481	0.004
Wilber Nb	62.5	0.127	0.596	73,146	1030	\$500M-\$1B	27	17,149	766	0
Steuben Tc	62.5	0.128	0.786	33,918	913	\$100M-500M	34	16,916	816	0.007
Country Bank	62.5	0.263	0.698	34,597	265	\$100M-500M	21	5,187	173	0.001
First Amer Intl Bank	62.5	0.352	1	12,946	62	<\$100M	13	816	18	0.007
Central Nb	60.0	0.081	0.536	80,165	801	\$500M-\$1B	25	15,969	540	0
Cattaraugus Cty Bank	60.0	0.17	1	18,533	261	\$100M-500M	35	18,533	261	0
Putnam County Nb Of Carmel	60.0	0.249	0.737	36,802	255	\$100M-500M	17	3,893	117	0
Lyons Nb	60.0	0.177	0.952	23,596	350	\$100M-500M	28	7,809	287	0
Tompkins Tc	60.0	0.098	0.579	74,393	879	\$500M-\$1B	25	14,943	632	0.014
Bank Of Ny	60.0	0.022	0.248	1,081,238	14472	>\$10B	26	236,071	9,534	0
Chinese Amer Bank	60.0	0.214	0.428	66,134	619	\$100M-500M	22	7,317	428	0.003
Bank Of Richmondville	60.0	0.159	1	13,363	290	<\$100M	29	5,866	231	0
Chemung Canal Tc	60.0	0.109	0.454	78,826	1172	\$500M-\$1B	26	16,042	754	0.012
First Nb Of Groton	60.0	0.121	1	8,955	347	<\$100M	34	8,955	347	0.004
Cayuga Lake Nb	57.5	0.179	1	12,507	271	<\$100M	29	5,779	230	0
First St Bank Canisteo Ny	57.5	0.213	0.99	9,724	311	<\$100M	31	5,011	284	0.002
First Nb	57.5	0.12	0.62	33,754	713	\$100M-500M	30	12,406	591	0.004
Alden St Bank	57.5	0.11	0.999	19,141	453	\$100M-500M	31	9,594	392	0
Bank Of Akron	57.5	0.156	1	19,597	207	\$100M-500M	24	5,617	131	0.004
Citibank Na	57.5	0.008	0.05	1,176,146	13653	>\$10B	24	218,077	10,669	0.063
Mahopac Nb	57.5	0.16	0.722	37,312	348	\$100M-500M	27	10,856	243	0
Union St Bank	57.5	0.086	0.267	166,939	841	\$1B-\$10B	18	8,566	319	0.003
Evergreen Bank Na	57.5	0.068	0.446	92,331	1006	\$1B-\$10B	23	13,146	585	0
Chase Manhattan Bank	57.5	0.015	0.118	4,073,000	95182	>\$10B	26	1,738,000	86,420	0
National Bank Of Florida	57.5	0.149	0.983	14,255	258	<\$100M	27	5,910	218	0
Amerasia Bank	57.5	0.252	0.755	35,370	180	\$100M-500M	13	2,204	60	0

Table 3A. Small Business Lending in New York 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)
Sterling Nb	55.0	0.089	0.22	108,129	458	\$1B-\$10B	17	9,596	187	0
Gotham Bank Of New York	55.0	0.247	0.752	33,155	241	\$100M-500M	20	4,967	124	0
Bank Of Smithtown	55.0	0.196	0.449	69,694	301	\$100M-500M	11	2,174	71	0
Trustco Bank Na	55.0	0.038	0.531	90,988	796	\$1B-\$10B	23	14,529	483	0.004
Sleepy Hollow Nb	55.0	0.198	0.995	20,513	143	\$100M-500M	15	1,832	62	0
Interbank Of New York	55.0	0.186	0.497	39,518	320	\$100M-500M	20	6,132	169	0.001
Metropolitan Nb	55.0	0.346	0.635	22,492	69	<\$100M	11	975	14	0
Bank Leumi Usa	52.5	0.051	0.129	179,150	522	\$1B-\$10B	12	5,487	92	0
Bank Of Millbrook	52.5	0.162	0.85	17,009	276	\$100M-500M	25	4,863	216	0.003
City Nb&Tc	52.5	0.105	0.8	37,316	296	\$100M-500M	23	8,494	206	0
Bank Of Holland	52.5	0.158	1	7,055	82	<\$100M	30	7,055	82	0
American Cmnty Bank	52.5	0.237	1	7,537	96	<\$100M	25	2,835	77	0
State Bank Of Chittenango	50.0	0.122	1	7,604	152	<\$100M	26	4,027	133	0.01
Ontario Nb	50.0	0.145	0.977	12,660	164	<\$100M	25	4,355	136	0
National Bank Of Coxsackie	50.0	0.104	1	11,656	250	\$100M-500M	33	11,656	250	0
Bank Of Utica	50.0	0.06	0.637	36,940	553	\$500M-\$1B	24	9,044	428	0
Israel Discount Bank Of Ny	50.0	0.03	0.099	120,954	736	\$1B-\$10B	20	14,823	406	0
Chohung Bank Of Ny	50.0	0.263	0.485	29,893	173	\$100M-500M	13	1,558	34	0.004
Eastbank Na	47.5	0.22	0.498	28,014	134	\$100M-500M	13	1,729	50	0
Tupper Lake Nb	47.5	0.131	1	8,773	121	<\$100M	25	3,971	100	0
National Bank Of New York City	47.5	0.219	0.446	30,351	106	\$100M-500M	10	1,432	32	0
Bank Of Tokyo-Mitsubishi Tc	47.5	0.04	0.063	167,879	444	\$1B-\$10B	11	3,741	116	0
Hamptons St Bank	47.5	0.122	1	3,818	45	<\$100M	16	776	32	0.004
National Bank Of Delaware Cty	45.0	0.109	0.889	14,175	179	\$100M-500M	19	3,022	124	0
Saratoga Nb&Tc	45.0	0.074	0.884	9,591	199	\$100M-500M	21	2,797	163	0
Bank Of Avoca	42.5	0.142	1	2,570	56	<\$100M	26	2,570	56	0.007
First Nb Of Dryden	42.5	0.06	1	4,224	85	<\$100M	26	4,224	85	0.005
National Bank	42.5	0.098	0.933	6,339	187	<\$100M	25	3,178	159	0.007
Stissing Nb	40.0	0.044	1	1,389	29	<\$100M	20	1,389	29	0.006
Citizens Nb Of Hammond	40.0	0.059	1	728	55	<\$100M	23	728	55	0
Safra Nb Of Ny	40.0	0.016	0.239	66,819	259	\$1B-\$10B	11	3,104	54	0
Bpd Intl Bank	37.5	0.026	1	6,255	21	\$100M-500M	8	151	6	0
Citizens Bank	37.5	0.07	1	1,549	32	<\$100M	24	1,549	32	0
Bank Of Cattaraugus	37.5	0.067	1	820	54	<\$100M	24	820	54	0
National Bank Of Stamford	37.5	0.125	0.517	13,518	209	\$100M-500M	21	3,993	170	0
Park Avenue Bank Na	35.0	0.017	0.996	4,172	28	\$100M-500M	11	410	13	0
Bank Audi Usa	32.5	0.045	0.166	31,340	167	\$500M-\$1B	15	4,579	100	0
Sumitomo Tr Bankg Co Usa	32.5	0	1	58	1	\$100M-500M	4	-	-	0
Delta Nb&Tc	30.0	0.004	1	1,506	7	\$100M-500M	5	20	1	0
Amalgamated Bank	30.0	0.01	0.164	29,764	118	\$1B-\$10B	10	1,585	36	0
Berkshire Bank	27.5	0.035	0.244	14,604	107	\$100M-500M	13	3,208	68	0
Lbs Bank Ny	20.0	0.042	0.107	3,932	21	<\$100M	9	355	7	0
Fuji B&Tc	20.0	0.022	0.073	14,120	29	\$500M-\$1B	6	297	4	0

Table 3A. Small Business Lending in New York 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)
lbj Whitehall B & Tc	20.0	0.007	0.01	19,488	47	\$1B-\$10B	7	422	9	0
United States Tc Of Ny	20.0	0.001	0.573	4,547	18	\$1B-\$10B	5	124	4	0
Interinvest Nb	20.0	0.039	0.162	5,025	10	\$100M-500M	4	-	-	0
Alpine Cap Bank	20.0	0.021	0.569	2,419	6	\$100M-500M	4	-	-	0
Industrial Bank Of Japan Tc	17.5	0.008	0.013	11,892	19	\$1B-\$10B	4	81	1	0
Morgan Guaranty Tc Of Ny	17.5	0	0.001	10,000	35	>\$10B	4	-	-	0
Commercial Bank Of New York	17.5	0.003	0.012	3,963	63	\$1B-\$10B	9	1,976	52	0
Fiduciary Tc Intl	15.0	0.005	0.106	7,328	33	\$1B-\$10B	7	545	12	0
Signature Bank	15.0	0.013	0.194	2,129	19	\$100M-500M	9	412	11	0
Bankers Tc	12.5	0	0.001	4,000	16	>\$10B	5	-	6	0
Mitsubishi Tr & Bankg Corp Usa	10.0	0	0	-	0	\$100M-500M	4	-	-	0
Excel Bank Na	10.0	0.003	0.047	1,081	7	\$100M-500M	8	324	4	0
Charter One Cmrl	10.0	0	0	-	0	\$100M-500M	4	-	-	0
Bessemer Tc Na	0.0	0	.	-	0	\$100M-500M	.	-	-	0
Mizuho Tr & Bankg Co Usa	0.0	0	.	-	0	\$100M-500M	.	-	-	0
M&T Bank Na	0.0	0	.	-	0	\$500M-\$1B	.	-	-	0
Troy Commercial 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/.

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