

Table 3A. Banks' Small Business Lending in New Jersey Using Call Report Data, June 2003

Bank Name	City	Small Business Lending (<\$1M)						Small Business Lending (<\$100k)			
		Total Rank (1)	SBL/TA (2)	SBL/TBL (3)	SBL\$(1000) (4)	SBL# (5)	Bnk. Asset Sz. (6)	Total Rank (7)	SSBL\$ (1000) (8)	SSBL# (9)	Cdt/TA (10)
Unity Bk	Clinton	85.0	0.434	0.856	194,363	902	\$100M-500M	50.0	6,493	199	0
Interstate Net Bk	Cherry Hill	80.0	0.52	1	68,853	280	\$100M-500M	50.0	3,215	68	0
1st Constitution Bk	Cranbury	77.5	0.332	0.976	93,887	395	\$100M-500M	40.0	3,900	77	0
Skylands Cmnty Bk	Hackettstown	75.0	0.266	0.786	99,752	1,146	\$100M-500M	90.0	15,167	695	0.001
Panasia Bk Na	Fort Lee	75.0	0.323	0.907	70,044	610	\$100M-500M	92.5	14,465	378	0
Two River Comm Bk	Middletown	75.0	0.44	0.742	67,441	411	\$100M-500M	77.5	7,135	191	0
Bayonne Cmnty Bk	Bayonne	75.0	0.325	1	74,237	295	\$100M-500M	50.0	4,045	85	0
Bergen Cmrl Bk	Paramus	72.5	0.348	0.729	78,737	420	\$100M-500M	67.5	6,054	172	0
Bank	Woodbury	72.5	0.214	0.644	224,761	2,727	\$1B-\$10B	92.5	33,150	1,631	0.001
Monmouth Cmnty Bk Na	Long Branch	72.5	0.328	1	66,908	375	\$100M-500M	65.0	4,811	219	0
Minotola Nb	Vineland	70.0	0.273	0.555	156,732	1,186	\$500M-\$1B	82.5	19,398	680	0.001
Somerset Valley Bk	Somerville	70.0	0.249	0.735	105,652	614	\$100M-500M	62.5	6,984	254	0
Cornerstone Bk	Moorestown	70.0	0.369	1	38,941	311	\$100M-500M	77.5	5,563	189	0
Commerce Bk Shore Na	Forked River	67.5	0.111	0.674	270,065	2,052	\$1B-\$10B	82.5	35,643	1,134	0
Lakeland Bk	Newfoundland	67.5	0.128	0.754	170,087	1,314	\$1B-\$10B	82.5	24,312	737	0
Shore Cmnty Bk	Toms River	67.5	0.378	1	35,360	272	<\$100M	80.0	5,918	153	0
Community Bk Of Nj	Freehold	67.5	0.211	0.676	81,942	640	\$100M-500M	65.0	7,808	187	0
Allaire Cmnty Bk	Wall Township	67.5	0.341	1	57,671	222	\$100M-500M	57.5	3,814	99	0
Town Bk Of Westfield	Westfield	67.5	0.478	1	44,633	176	<\$100M	42.5	2,020	52	0
New Millennium Bk	New Brunswick	67.5	0.467	0.932	41,063	211	<\$100M	67.5	3,919	86	0.065
Atlantic Stewardship Bk	Midland Park	65.0	0.225	0.708	80,214	570	\$100M-500M	77.5	9,866	302	0.009
Newfield Nb	Newfield	65.0	0.187	0.727	81,272	777	\$100M-500M	87.5	13,486	491	0.001
Sun Nb	Vineland	65.0	0.155	0.368	345,105	2,462	\$1B-\$10B	70.0	32,698	1,238	0
Advantage Bk	Branchburg	65.0	0.348	0.826	43,052	265	\$100M-500M	70.0	5,089	141	0
Red Oak Bk	Morristown	65.0	0.423	1	33,109	150	<\$100M	57.5	3,171	37	0
Harvest Cmnty Bk	Pennsville	65.0	0.392	0.983	27,386	338	<\$100M	87.5	6,244	230	0
Franklin Bk	Nutley	65.0	0.513	1	28,781	137	<\$100M	55.0	2,324	50	0
Hudson United Bk	Mahwah	62.5	0.097	0.388	773,193	6,820	\$1B-\$10B	82.5	143,342	3,830	0.042
First BankAmericano	Elizabeth	62.5	0.539	1	29,746	177	<\$100M	47.5	1,612	48	0
Yardville Nb	Yardville	60.0	0.125	0.336	294,775	2,378	\$1B-\$10B	67.5	28,760	1,554	0
Commerce Bk Na	Cherry Hill	60.0	0.058	0.377	766,649	6,841	>\$10B	70.0	104,961	4,080	0.002
Parke Bk	Sewell	60.0	0.327	0.763	49,581	209	\$100M-500M	47.5	3,054	75	0
1st Colonial Nb	Collingswood	60.0	0.278	0.981	30,088	342	\$100M-500M	85.0	6,899	207	0
Pascack Cmnty Bk	Westwood	60.0	0.443	1	16,887	48	<\$100M	25.0	467	10	0

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Amboy Nb	Old Bridge	57.5	0.088	0.43	192,320	963	\$1B-\$10B	52.5	13,192	393	0
Shrewsbury St Bk	Shrewsbury	57.5	0.159	0.728	64,393	586	\$100M-500M	75.0	7,738	322	0
Valley Nb	Passaic	57.5	0.079	0.289	742,924	4,265	\$1B-\$10B	57.5	43,102	1,536	0.001
First Morris B&Tc	Morristown	57.5	0.2	0.603	82,913	422	\$100M-500M	57.5	6,608	203	0
Unitedtrust Bk	Bridgewater	55.0	0.076	0.3	231,713	1,377	\$1B-\$10B	55.0	18,254	570	0
Equity Bk	Marlton	55.0	0.13	0.428	104,043	698	\$500M-\$1B	52.5	7,928	299	0
Crown Bk Na	Ocean City	55.0	0.312	0.662	64,839	278	\$100M-500M	40.0	3,238	73	0
Interchange Bk	Saddle Brook	52.5	0.112	0.349	146,716	669	\$1B-\$10B	55.0	13,675	314	0
Greater Cmnty Bk	Totowa	52.5	0.145	0.543	68,391	426	\$100M-500M	50.0	5,397	180	0
Newton Tc	Newton	52.5	0.196	0.657	62,395	351	\$100M-500M	55.0	5,283	165	0
Commerce Bk North	Ramsey	52.5	0.051	0.408	110,785	796	\$1B-\$10B	57.5	12,772	418	0
First Washington St Bk	Windsor	52.5	0.182	0.62	75,616	414	\$100M-500M	65.0	7,313	173	0
Sterling Bk	Mount Laurel	52.5	0.179	0.855	40,419	339	\$100M-500M	72.5	5,439	175	0
Allegiance Cmnty Bk	South Orange	52.5	0.391	0.942	20,341	73	<\$100M	25.0	620	13	0
Bcpbank Na	Newark	52.5	0.183	0.779	43,348	272	\$100M-500M	65.0	5,317	160	0
Union Ctr Nb	Union	50.0	0.066	0.605	58,279	914	\$500M-\$1B	85.0	16,875	712	0
Trust Co Of Nj	Jersey City	50.0	0.048	0.316	205,848	853	\$1B-\$10B	47.5	15,355	276	0
City Nb Of Nj	Newark	50.0	0.212	0.712	47,439	214	\$100M-500M	30.0	2,482	63	0.001
First Nb Of Elmer	Elmer	50.0	0.201	0.715	34,741	319	\$100M-500M	77.5	5,756	205	0
Hopewell Valley Cmnty Bk	Pennington	50.0	0.275	0.757	30,424	205	\$100M-500M	57.5	2,874	97	0
Hilltop Cmnty Bk	Summit	50.0	0.214	0.925	23,007	125	\$100M-500M	40.0	1,569	57	0
Mariner's Bank	Edgewater	50.0	0.337	0.892	21,882	83	<\$100M	37.5	1,280	30	0
Sussex Bk	Franklin	47.5	0.181	0.66	42,627	365	\$100M-500M	72.5	5,780	208	0
Community St Bk	Teaneck	47.5	0.309	0.662	43,182	142	\$100M-500M	17.5	747	28	0
Boardwalk Bk	Linwood	47.5	0.259	0.63	46,756	197	\$100M-500M	40.0	3,144	69	0
Enterprise Bk	Kenilworth	47.5	0.221	1	7,398	23	<\$100M	20.0	273	5	0
Norcrown Bk	Livingston	45.0	0.123	0.393	73,734	386	\$500M-\$1B	45.0	5,292	196	0
First Hope Bk A Nat Bkg Assn	Hope	45.0	0.146	0.701	36,015	250	\$100M-500M	47.5	3,201	125	0
United Heritage Bk	Edison	45.0	0.19	1	8,748	44	<\$100M	10.0	133	4	0
Grand Bk Na	Hamilton	45.0	0.259	0.62	40,967	206	\$100M-500M	52.5	3,224	89	0
Peapack Gladstone Bk	Gladstone	42.5	0.064	0.441	60,393	415	\$500M-\$1B	40.0	5,087	183	0
Rock Cmnty Bk	Glen Rock	42.5	0.224	0.876	9,265	61	<\$100M	45.0	849	27	0
Towne Ctr Bk	Lodi	42.5	0.339	0.683	15,572	88	<\$100M	37.5	1,029	36	0
Brunswick B&Tc	New Brunswick	40.0	0.209	0.664	25,991	194	\$100M-500M	65.0	3,677	110	0

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Community Bk Of Bergen Cty	Maywood	37.5	0.067	1	15,161	131	\$100M-500M	45.0	1,748	68	0
Somerset Hills Bk	Bernardsville	37.5	0.19	0.619	30,895	177	\$100M-500M	40.0	2,701	64	0
First Nb Of Absecon	Absecon	35.0	0.051	1	7,753	85	\$100M-500M	47.5	1,427	52	0
Pennsville Nb	Pennsville Township	32.5	0.042	1	7,309	65	\$100M-500M	42.5	1,186	38	0.002
Sumitomo Tr & Bkg Co Usa	Hoboken	30.0	0	1	57	1	\$100M-500M	10.0	-	-	0
Rumson Fair Haven B&Tc	Fair Haven	30.0	0.088	0.896	6,307	39	<\$100M	35.0	562	14	0
Custodial Tc	Princeton	10.0	0	0	-	-	\$500M-\$1B	10.0	-	-	0
Td Waterhouse Bk Na	Jersey City	10.0	0	0.153	2,405	5	\$1B-\$10B	10.0	18	1	0
Metlife Bk Na	Bridgewater	10.0	0.002	0.026	1,939	3	\$500M-\$1B	10.0	-	-	0
Bessemer Tc	Woodbridge	0.0	0	.	-	-	\$500M-\$1B	0.0	-	-	0
Merrill Lynch B&Tc	Plainsboro Township	0.0	0	.	-	-	>\$10B	0.0	-	-	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/](http://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.