

Table 3A. Banks' Small Business Lending in New York 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)
Ellenville Nb	Ellenville	95.0	0.393	1	134,165	1,161	\$100M-500M	85.0	23,012	808	0
Hudson Valley Bk	Yonkers	90.0	0.265	1	424,861	1,344	\$1B-\$10B	60.0	23,411	663	0
Broadway Nb	New York	87.5	0.655	1	118,526	545	\$100M-500M	60.0	7,206	208	0
National Bk Of Geneva	Geneva	85.0	0.253	0.853	191,969	2,886	\$500M-\$1B	95.0	56,922	2,218	0.002
Capital Bk&Tc	Albany	82.5	0.742	0.999	65,928	693	<\$100M	85.0	14,514	462	0
Wyoming Cty Bk	Warsaw	80.0	0.225	0.793	159,432	2,027	\$500M-\$1B	82.5	34,936	1,375	0.002
Great Eastern Bk	Flushing	80.0	0.393	0.721	109,773	967	\$100M-500M	80.0	18,390	612	0
Canandaigua Nb&Tc	Canandaigua	77.5	0.229	0.641	195,716	2,098	\$500M-\$1B	85.0	36,123	1,496	0
Bank Of Castile	Castile	77.5	0.209	0.777	92,913	1,235	\$100M-500M	85.0	23,401	902	0.003
Solvay Bk	Solvay	77.5	0.199	0.915	85,301	1,426	\$100M-500M	87.5	23,550	1,037	0.004
Steuben Tc	Hornell	77.5	0.168	1	49,752	753	\$100M-500M	85.0	16,806	637	0.006
Community Capital Bk	Brooklyn	77.5	0.439	1	48,338	224	\$100M-500M	57.5	5,600	126	0
Banco Popular North Amer	New York	77.5	0.235	0.502	1,415,424	8,866	\$1B-\$10B	65.0	87,669	3,427	0
Orange Cty Tc	Middletown	75.0	0.222	0.953	77,684	658	\$100M-500M	72.5	11,730	424	0
State Bk Of Long Island	New Hyde Park	75.0	0.18	0.541	256,009	1,585	\$1B-\$10B	67.5	27,597	898	0
Riverside Bk	Poughkeepsie	75.0	0.391	0.926	44,996	543	\$100M-500M	77.5	9,018	360	0
Atlantic Bk Of Ny	New York	72.5	0.145	0.59	446,394	23,357	\$1B-\$10B	92.5	158,914	22,602	0
Adirondack Tc	Saratoga Springs	72.5	0.193	0.676	109,821	1,040	\$500M-\$1B	80.0	26,886	705	0.003
Suffolk Cty Nb	Riverhead	72.5	0.16	0.61	219,084	2,692	\$1B-\$10B	87.5	57,400	2,026	0
Bridgehampton Nb	Bridgehampton	70.0	0.196	0.611	99,848	1,371	\$500M-\$1B	77.5	19,912	877	0
Bath Nb	Bath	70.0	0.167	0.722	83,535	1,248	\$100M-500M	87.5	27,805	926	0.002
New York Nb	Bronx	70.0	0.328	0.938	46,822	272	\$100M-500M	47.5	4,007	136	0
Adirondack Bk Na	Saranac Lake	70.0	0.207	0.738	55,034	946	\$100M-500M	85.0	17,011	712	0
Community Bk Na	Canton	70.0	0.089	0.58	299,710	11,148	\$1B-\$10B	77.5	80,121	9,316	0
First Nb Of Scotia	Scotia	70.0	0.168	0.964	41,939	611	\$100M-500M	75.0	9,901	443	0.001
Savannah Bk Na	Savannah	70.0	0.309	0.996	25,490	507	<\$100M	85.0	8,671	371	0
Nbt Bk Na	Norwich	70.0	0.124	0.51	481,112	9,085	\$1B-\$10B	82.5	119,982	6,969	0
Redwood Nb	Alexandria Bay	70.0	0.265	1	23,169	315	<\$100M	80.0	7,492	236	0
Marathon Nb Of Ny	Astoria	70.0	0.244	0.744	76,026	358	\$100M-500M	35.0	2,951	88	0
Long Island Cmrl Bk	Islandia	70.0	0.214	0.642	106,983	492	\$500M-\$1B	45.0	6,439	202	0
Victory St Bk	Staten Island	70.0	0.23	0.94	40,522	479	\$100M-500M	77.5	9,135	346	0
First Amer Intl Bk	Brooklyn	70.0	0.371	1	30,751	126	<\$100M	27.5	1,020	17	0.004
Habib Amer Bk	New York	67.5	0.237	0.601	52,462	467	\$100M-500M	52.5	5,165	318	0
First St Bk Canisteo Ny	Canisteo	67.5	0.319	0.979	13,883	440	<\$100M	82.5	5,630	407	0.002

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Evans Nb	Angola	67.5	0.215	0.678	71,451	518	\$100M-500M	55.0	7,404	270	0.001
Woori Amer Bk	New York	67.5	0.233	0.57	88,995	543	\$100M-500M	67.5	12,830	312	0.001
Oswego Cty Nb	Oswego	67.5	0.193	0.981	38,782	390	\$100M-500M	75.0	8,092	268	0
Alliance Bk Na	Oneida	67.5	0.112	0.705	87,850	1,194	\$500M-\$1B	77.5	22,785	891	0
First Nb Of Long Island	Huntington	67.5	0.122	0.809	102,286	694	\$500M-\$1B	47.5	7,454	251	0.001
Chb Amer Bk	New York	67.5	0.305	0.46	96,800	554	\$100M-500M	62.5	10,989	276	0.002
Community Bk Of Sullivan Cnt	Thompson	67.5	0.492	0.907	31,306	271	<\$100M	65.0	4,561	149	0
National Union Bk Of Kinderh	Kinderhook	65.0	0.17	1	22,305	363	\$100M-500M	75.0	6,027	285	0.003
Manufacturers & Traders Tc	Buffalo	65.0	0.09	0.266	4,481,588	66,231	>\$10B	70.0	786,249	48,967	0
First Tier B&Tc	Salamanca	65.0	0.177	0.792	38,530	519	\$100M-500M	65.0	7,426	357	0.002
Glens Falls Nb&Tc	Glens Falls	65.0	0.092	0.692	105,821	1,343	\$1B-\$10B	72.5	22,036	1,007	0
Interbank Of New York	New York	65.0	0.22	0.674	61,979	345	\$100M-500M	50.0	5,988	144	0
Gotham Bk Of New York	New York	62.5	0.27	0.678	45,822	266	\$100M-500M	47.5	4,484	116	0
North Fork Bk	Mattituck	62.5	0.055	0.281	1,197,854	15,732	>\$10B	72.5	321,408	12,536	0
Bank Of Akron	Akron	62.5	0.174	1	25,323	299	\$100M-500M	57.5	4,268	191	0.003
Citibank Na	New York	62.5	0.041	0.352	9,183,784	293,672	>\$10B	82.5	5,118,623	270,260	0.084
Citibank Ny St	Pittsford	62.5	0.004	0.775	90,524	1,782	>\$10B	62.5	17,401	1,312	0
Wilber Nb	Oneonta	62.5	0.118	0.529	86,264	1,340	\$500M-\$1B	72.5	18,934	1,032	0
Chemung Canal Tc	Elmira	62.5	0.107	0.445	80,581	1,177	\$500M-\$1B	67.5	16,930	792	0.011
Tioga St Bk	Spencer	62.5	0.13	0.995	30,836	457	\$100M-500M	75.0	8,992	353	0.004
Amerasia Bk	Flushing	62.5	0.327	0.68	43,449	195	\$100M-500M	32.5	2,075	54	0
Bsb B&Tc	Binghamton	60.0	0.097	0.389	210,073	1,498	\$1B-\$10B	62.5	26,134	719	0
United Orient Bank	New York	60.0	0.311	0.834	30,126	194	<\$100M	45.0	2,369	113	0
Champlain Nb	Elizabethtown	60.0	0.186	0.837	28,690	337	\$100M-500M	57.5	4,695	180	0
Putnam County Nb Of Carmel	Carmel	60.0	0.248	0.709	43,822	250	\$100M-500M	40.0	3,527	107	0
Lyons Nb	Lyons	60.0	0.16	0.885	33,186	426	\$100M-500M	75.0	8,675	323	0
Alden St Bk	Alden	60.0	0.143	1	25,993	371	\$100M-500M	75.0	7,394	278	0
Bank Of Ny	New York	60.0	0.017	0.241	1,191,495	17,223	>\$10B	67.5	350,627	12,939	0
Bank Of Richmondville	Richmondville	60.0	0.17	1	16,511	261	<\$100M	72.5	5,868	200	0
Genesee Regional Bk	Rochester	60.0	0.392	0.938	18,186	117	<\$100M	47.5	2,089	58	0
Hamptons St Bk	Southampton	60.0	0.272	1	11,366	68	<\$100M	42.5	1,228	37	0
American Cmnty Bk	Glen Cove	60.0	0.379	0.955	19,530	97	<\$100M	27.5	692	28	0
Signature Bk	New York	60.0	0.101	0.534	151,494	760	\$1B-\$10B	60.0	16,610	404	0
Cayuga Lake Nb	Union Springs	57.5	0.153	1	12,572	263	<\$100M	75.0	5,506	224	0

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Delaware Nb	Delhi	57.5	0.144	0.998	20,416	402	\$100M-500M	75.0	6,986	327	0.003
Tupper Lake Nb	Tupper Lake	57.5	0.183	1	13,329	176	<\$100M	65.0	3,595	139	0
Hsbc Bk Usa	Buffalo	57.5	0.025	0.157	1,993,211	33,986	>\$10B	62.5	283,631	28,245	0.012
Tompkins Tc	Ithaca	57.5	0.074	0.568	73,795	827	\$1B-\$10B	62.5	14,444	579	0.009
Bank Of Smithtown	Smithtown	57.5	0.175	0.367	88,678	330	\$500M-\$1B	32.5	2,342	73	0
Mahopac Nb	Mahopac	57.5	0.136	0.609	49,377	436	\$100M-500M	57.5	7,462	284	0
Sleepy Hollow Bk	Sleepy Hollow	57.5	0.152	0.998	27,475	161	\$100M-500M	37.5	2,046	74	0
Asia Bk Na	Flushing	57.5	0.237	0.457	79,353	323	\$100M-500M	30.0	2,159	62	0
Jpmorgan Chase Bk	New York	57.5	0.012	0.158	4,769,000	118,541	>\$10B	70.0	2,464,000	110,564	0
First Nb Of Groton	Groton	57.5	0.094	1	8,911	366	<\$100M	87.5	8,911	366	0.003
Liberty Bk Of Ny	New York	57.5	0.279	0.691	21,154	252	<\$100M	65.0	5,217	185	0
Ballston Spa Nb	Ballston Spa	55.0	0.126	0.898	34,751	302	\$100M-500M	55.0	4,954	207	0.001
Bank Leumi Usa	New York	55.0	0.05	0.161	230,257	708	\$1B-\$10B	37.5	7,729	166	0
Ontario Nb	Clifton Springs	55.0	0.192	0.95	19,541	183	\$100M-500M	55.0	3,942	133	0
National Bk Of Coxsackie	Coxsackie	55.0	0.103	1	15,698	259	\$100M-500M	85.0	15,698	259	0
Reliance Bk	White Plains	55.0	0.369	0.855	11,217	85	<\$100M	37.5	777	37	0
National Bk Of Vernon	Vernon	55.0	0.156	1	10,312	184	<\$100M	80.0	10,312	184	0.006
Union St Bk	Nanuet	55.0	0.06	0.219	162,744	805	\$1B-\$10B	42.5	6,496	267	0.002
Chinese Amer Bk	New York	55.0	0.154	0.424	56,089	362	\$100M-500M	45.0	4,571	213	0.001
Sterling Nb	New York	52.5	0.077	0.219	116,387	413	\$1B-\$10B	37.5	6,384	130	0
Bank Of Millbrook	Millbrook	52.5	0.152	0.864	18,519	242	\$100M-500M	57.5	3,668	160	0.002
Eastbank Na	New York	50.0	0.259	0.477	34,488	145	\$100M-500M	27.5	1,179	43	0
First Nb Of Jeffersonville	Jeffersonville	50.0	0.101	0.502	33,377	622	\$100M-500M	75.0	10,931	508	0.004
City Nb&Tc	Gloversville	50.0	0.091	0.755	35,901	297	\$100M-500M	62.5	8,546	204	0
Country Bk	New York	50.0	0.147	0.489	42,400	304	\$100M-500M	60.0	8,691	220	0
Community Bk Of Orange Na	Middletown	50.0	0.158	1	2,437	63	<\$100M	65.0	1,225	58	0
Upstate Nb	Lisbon	47.5	0.236	0.483	23,803	187	\$100M-500M	45.0	3,161	65	0
Israel Discount Bk Of Ny	New York	47.5	0.02	0.089	123,818	464	\$1B-\$10B	37.5	9,147	158	0
Saratoga Nb&Tc	Saratoga Springs	47.5	0.084	0.927	14,180	287	\$100M-500M	65.0	4,113	236	0
First Nb Of Dryden	Dryden	45.0	0.059	1	4,747	197	<\$100M	60.0	2,036	166	0.004
Bank Of Utica	Utica	45.0	0.03	0.54	26,835	326	\$500M-\$1B	47.5	5,793	227	0
Cattaraugus Cty Bk	Little Valley	45.0	0.136	0.793	17,044	241	\$100M-500M	85.0	14,260	230	0
Stissing Nb	Pine Plains	45.0	0.07	1	2,729	80	<\$100M	70.0	2,729	80	0.005
Bank Of Holland	Holland	45.0	0.117	0.997	5,822	103	<\$100M	57.5	1,649	76	0

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Metropolitan Nb	New York	45.0	0.199	0.332	38,776	147	\$100M-500M	30.0	2,109	58	0
National Bk Of New York City	Flushing	42.5	0.2	0.362	30,877	87	\$100M-500M	22.5	645	18	0
Citizens Nb Of Hammond	Hammond	42.5	0.052	1	677	16	<\$100M	57.5	677	16	0
Park Avenue Bk Na	New York	40.0	0.006	1	1,104	10	\$100M-500M	22.5	43	5	0
Bpd Intl Bk	New York	37.5	0.013	1	3,394	11	\$100M-500M	22.5	124	4	0
Citizens Bk	Cape Vincent	37.5	0.061	0.984	1,396	23	<\$100M	47.5	561	15	0
Bank Of Cattaraugus	Cattaraugus	37.5	0.045	1	565	35	<\$100M	55.0	565	35	0
National Bk Of Delaware Cty	Walton	37.5	0.074	0.612	11,247	187	\$100M-500M	57.5	3,710	156	0
Sbu Municipal Bk	Utica	35.0	0.01	1	1,046	2	\$100M-500M	10.0	-	-	0
National Bk Of Stamford	Stamford	35.0	0.071	0.682	7,495	144	\$100M-500M	57.5	3,045	114	0
Bank Of Tokyo-Mitsubishi Tc	New York	35.0	0.012	0.053	65,893	197	\$1B-\$10B	25.0	1,386	70	0
Excel Bk Na	New York	35.0	0.004	0.999	1,208	3	\$100M-500M	10.0	-	-	0
Interaudi Bk	New York	32.5	0.055	0.203	41,138	153	\$500M-\$1B	32.5	4,864	67	0
Delta Nb&Tc	New York	30.0	0.001	1	269	2	\$100M-500M	37.5	100	1	0
Amalgamated Bk	New York	30.0	0.011	0.133	37,611	132	\$1B-\$10B	22.5	1,600	38	0
Berkshire Bk	New York	30.0	0.031	0.31	23,348	153	\$500M-\$1B	25.0	1,283	55	0
Safra Nb Of Ny	New York	27.5	0.008	0.136	27,240	123	\$1B-\$10B	27.5	3,209	58	0
Interinvest Nb	New York	25.0	0.041	0.095	25,416	80	\$500M-\$1B	22.5	1,260	27	0
Alpine Cap Bk	New York	22.5	0.025	0.352	3,716	9	\$100M-500M	10.0	-	-	0
Fiduciary Tc Intl	New York	20.0	0.006	0.13	8,461	26	\$1B-\$10B	17.5	112	4	0
Mizuho Corp Bk Usa	New York	17.5	0.002	0.008	5,433	18	\$1B-\$10B	17.5	127	5	0
United States Tc Of Ny	New York	17.5	0.001	0.267	6,002	15	\$1B-\$10B	17.5	26	1	0
Mitsubishi Tr & Bkg Corp Usa	New York	10.0	0	0	-	-	\$100M-500M	10.0	-	-	0
Deutsche Bk Tc Americas	New York	10.0	0	0	-	-	>\$10B	10.0	-	-	0
State Bk Of Chittenango	Chittenango	0.0	0	.	-	-	<\$100M	0.0	-	-	0
Bessemer Tc Na	New York	0.0	0	.	-	-	\$100M-500M	0.0	-	-	0
Mizuho Tr & Bkg Co Usa	New York	0.0	0	.	-	-	\$100M-500M	0.0	-	-	0
M&T Bk Na	Oakfield	0.0	0	.	-	-	\$500M-\$1B	0.0	-	-	0
Troy Comrl Bk	Troy	0.0	0	.	-	-	\$100M-500M	0.0	-	-	0
Warwick Cmrl Bk	Warwick	0.0	0	.	-	-	<\$100M	0.0	-	-	0
Provident Municipal Bk	Montebello	0.0	0	.	-	-	<\$100M	0.0	-	-	0
Pcsb Cmrl Bk	Brewster	0.0	0	.	-	-	<\$100M	0.0	-	-	0
Pathfinder Cmrl Bk	Oswego	0.0	0	.	-	-	<\$100M	0.0	-	-	0
Hudson River Cmrl Bk	Cohoes	0.0	0	.	-	-	<\$100M	0.0	-	-	0

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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.