

Table 3A Expanded. Small Business Lending Institutions in New Jersey Using Call Report Data, June 2006

Name of Lending Institution	City	Small Business Lending (<\$1M)					Micro Business Lending (<\$100k)				
		Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL (1,000) (4)	LSBL# (5)	Institution Asset Size (6)	Total Rank (7)	SSBL\$ (1,000) (8)	SSBL# (9)	CRD/TA (10)
Custodial TC	Princeton	97.5	0.437	1	319,591	-	\$500M-\$1B	10.0	-	-	0
Shore Cmnty Bk	Toms River	82.5	0.433	1	78,595	320	\$100M-500M	75.0	4,021	117	0
Peoples Savings Bank	Bordentown	82.5	0.204	1	21,659	79	\$100M-500M	60.0	1,667	22	0
Atlantic Stewardship Bk	Midland Park	80.0	0.233	0.653	114,206	646	\$100M-500M	90.0	12,374	317	0.007
Bank	Woodbury	80.0	0.234	0.588	298,688	2,688	\$1B-\$10B	92.5	30,756	1,400	0.002
Skylands Cmnty Bk	Hackettstown	80.0	0.277	0.637	153,024	1,302	\$500M-\$1B	95.0	16,639	713	0.002
BNB Bk NA	Fort Lee	80.0	0.417	0.619	113,574	582	\$100M-500M	72.5	6,206	163	0
American Bank of New Jersey	Bloomfield	80.0	0.091	1	43,385	143	\$100M-500M	45.0	1,057	40	0
Unity Bk	Clinton	77.5	0.275	0.51	184,022	1,903	\$500M-\$1B	80.0	11,586	584	0
Harvest Cmnty Bk	Pennsville	77.5	0.349	0.797	55,782	425	\$100M-500M	90.0	6,729	232	0
First Bankamericano	Elizabeth	75.0	0.391	0.79	66,149	279	\$100M-500M	67.5	3,397	87	0
Two River Comm Bk	Middletown	75.0	0.333	0.616	103,463	582	\$100M-500M	82.5	8,739	235	0
Liberty Bell Bk	Cherry Hill	75.0	0.341	0.837	36,305	310	\$100M-500M	90.0	6,099	221	0
Lusitania Savings Bank FSB	Newark	75.0	0.09	1	16,193	86	\$100M-500M	52.5	1,014	30	0
Cornerstone Bk	Moorestown	72.5	0.288	0.823	49,481	446	\$100M-500M	92.5	6,210	273	0
Oceanfirst Bank	Toms River	72.5	0.073	0.508	154,070	746	\$1B-\$10B	65.0	8,696	316	0
Colonial Bank FSB	Bridgeton	72.5	0.107	0.868	38,334	232	\$100M-500M	75.0	4,634	116	0
1st Bank of Sea Isle City	Sea Isle City	72.5	0.09	1	20,280	90	\$100M-500M	57.5	1,539	40	0
Wavel Savings Bank	Wallington	72.5	0.114	1	10,526	52	<\$100M	55.0	866	22	0
Interchange Bk	Saddle Brook	70.0	0.175	0.433	291,236	2,103	\$1B-\$10B	90.0	32,955	1,131	0
Sussex Bk	Franklin	70.0	0.254	0.594	83,146	506	\$100M-500M	90.0	9,887	253	0
Lakeland Bk	Newfoundland	70.0	0.129	0.538	287,970	1,576	\$1B-\$10B	85.0	25,976	691	0
Sun NB	Vineland	70.0	0.181	0.355	581,355	4,979	\$1B-\$10B	90.0	75,131	2,698	0
Somerset Valley Bk	Somerville	70.0	0.193	0.589	109,850	875	\$500M-\$1B	72.5	6,241	370	0
Central Jersey Bk NA	Long Branch	70.0	0.217	0.546	110,562	607	\$500M-\$1B	75.0	8,982	255	0
Town Bk	Westfield	70.0	0.251	1	50,241	154	\$100M-500M	67.5	3,252	52	0
Hilltop Cmnty Bk	Summit	70.0	0.34	0.79	53,607	232	\$100M-500M	57.5	2,098	76	0
Rumson Fair Haven B&TC	Fair Haven	70.0	0.363	0.869	40,390	169	\$100M-500M	57.5	1,564	42	0
Roebling Bank	Roebling	70.0	0.133	0.908	16,418	87	\$100M-500M	57.5	1,362	32	0
Fort Lee Federal Savings Bank	Fort Lee	70.0	0.16	1	6,578	32	<\$100M	37.5	162	8	0
New Millennium Bk	New Brunswick	67.5	0.365	0.708	51,715	219	\$100M-500M	55.0	2,056	56	0.102
Newfield NB	Newfield	67.5	0.178	0.598	77,588	630	\$100M-500M	95.0	12,393	382	0.001
Greater Cmnty Bk	Totowa	67.5	0.205	0.464	179,897	892	\$500M-\$1B	75.0	11,575	331	0
1st Constitution Bk	Cranbury	67.5	0.192	0.671	73,319	423	\$100M-500M	77.5	6,254	163	0
1st Colonial NB	Collingswood	67.5	0.22	0.905	41,244	354	\$100M-500M	90.0	6,454	208	0
North Jersey Cmnty Bk	Englewood Cliffs	67.5	0.287	1	37,315	72	\$100M-500M	40.0	768	19	0
Columbia Bank	Fair Lawn	67.5	0.06	0.33	239,362	1,474	\$1B-\$10B	70.0	22,853	722	0
Roma Bank	Robbinsville	67.5	0.05	0.747	47,686	209	\$500M-\$1B	62.5	4,141	82	0
Monroe Savings Bank Sla	Williamstown	67.5	0.123	1	8,772	65	<\$100M	60.0	972	29	0

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		Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL (1,000) (4)	LSBL# (5)	Institution Asset Size (6)	Total Rank (7)	SSBL\$ (1,000) (8)	SSBL# (9)	CRD/TA (10)
Susquehanna Patriot Bk	Marlton	65.0	0.12	0.4	343,598	2,763	\$1B-\$10B	82.5	34,575	1,347	0
United Heritage Bk	Edison	65.0	0.391	0.912	22,181	75	<\$100M	30.0	321	5	0
Interstate Net Bk	Cherry Hill	65.0	0.252	0.693	58,146	246	\$100M-500M	42.5	1,462	44	0
Farmers & Mechanics Bank	Burlington Townst	65.0	0.049	0.48	61,346	405	\$1B-\$10B	70.0	8,306	229	0
Crest Savings Bank	Wildwood	65.0	0.106	0.618	33,753	166	\$100M-500M	50.0	1,623	50	0
Select Bank	Egg Harbor	65.0	0.146	0.631	16,229	101	\$100M-500M	57.5	1,280	41	0
Valley NB	Passaic	62.5	0.074	0.259	915,586	4,875	>\$10B	65.0	50,944	1,674	0.001
Yardville NB	Yardville	62.5	0.101	0.242	305,856	2,848	\$1B-\$10B	72.5	24,743	1,876	0
Sterling Bk	Mount Laurel	62.5	0.146	0.807	49,854	315	\$100M-500M	77.5	5,593	143	0
Boardwalk Bk	Linwood	62.5	0.214	0.523	93,395	371	\$100M-500M	72.5	6,598	127	0
Allegiance Cmnty Bk	South Orange	62.5	0.33	0.851	22,611	86	<\$100M	32.5	400	13	0
Bcpbank NA	Newark	62.5	0.129	0.503	101,656	711	\$500M-\$1B	87.5	13,915	432	0
Bayonne Cmnty Bk	Bayonne	62.5	0.194	0.592	94,937	341	\$100M-500M	45.0	2,449	50	0
Gloucester County FSB	Sewell	62.5	0.048	1	16,185	75	\$100M-500M	50.0	965	31	0
Penn Federal Savings Bank	Newark	62.5	0.027	0.397	62,435	428	\$1B-\$10B	50.0	1,354	237	0
Ocean City Home Bank	Ocean City	62.5	0.05	0.714	26,936	173	\$500M-\$1B	62.5	2,435	92	0
Union Ctr NB	Union	60.0	0.102	0.59	108,856	555	\$1B-\$10B	85.0	14,669	248	0
Cape SVG Bk	Cape May Court H	60.0	0.155	0.537	93,438	455	\$500M-\$1B	60.0	5,012	132	0
First Morris B&TC	Morristown	60.0	0.171	0.555	97,415	330	\$500M-\$1B	60.0	4,552	103	0
Pascack Cmnty Bk	Westwood	60.0	0.298	0.829	33,294	119	\$100M-500M	40.0	643	26	0
Citizens Cmnty Bk	Ridgewood	60.0	0.323	1	15,526	55	<\$100M	45.0	515	14	0
Delanco Federal Savings Bank	Delanco	60.0	0.096	0.998	7,742	44	<\$100M	47.5	568	13	0
City NB of NJ	Newark	57.5	0.167	0.599	60,606	266	\$100M-500M	55.0	2,907	74	0.001
Sturdy SVG Bk	Stone Harbor	57.5	0.131	0.573	61,130	318	\$100M-500M	65.0	4,055	115	0
First Hope Bk A Nat Bkg Assn	Hope	57.5	0.15	0.676	51,942	297	\$100M-500M	67.5	3,511	124	0
First Washington St Bk	Windsor	57.5	0.142	0.553	82,500	523	\$500M-\$1B	67.5	6,087	214	0
Crown Bk NA	Ocean City	57.5	0.217	0.507	64,441	243	\$100M-500M	42.5	1,783	42	0
Somerset Hills Bk	Bernardsville	57.5	0.221	0.566	56,810	274	\$100M-500M	62.5	3,446	93	0
Enterprise NB NJ	Kenilworth	57.5	0.279	0.684	18,419	66	<\$100M	42.5	672	15	0
Amboy NB	Old Bridge	55.0	0.065	0.342	172,985	747	\$1B-\$10B	60.0	9,991	267	0
Community Bk Of Bergen Cty	Maywood	55.0	0.112	1	27,661	161	\$100M-500M	65.0	1,918	68	0
First NB Of Elmer	Elmer	55.0	0.18	0.652	37,839	309	\$100M-500M	87.5	5,597	187	0
Hopewell Valley Cmnty Bk	Pennington	55.0	0.216	0.581	45,426	237	\$100M-500M	62.5	2,765	81	0
Grand Bk Na	Hamilton	55.0	0.273	0.497	55,477	258	\$100M-500M	57.5	2,362	83	0
Noble Cmnty Bk	Sparta	55.0	0.278	0.997	5,257	26	<\$100M	60.0	462	12	0
Provident Bk	Jersey City	52.5	0.029	0.153	170,592	963	\$1B-\$10B	62.5	21,094	469	0
Peapack Gladstone Bk	Gladstone	52.5	0.067	0.343	87,197	533	\$1B-\$10B	57.5	6,048	208	0
Brunswick B&TC	New Brunswick	52.5	0.195	0.621	26,803	172	\$100M-500M	70.0	2,390	78	0
Commerce Bk North	Ramsey	52.5	0.03	0.301	121,252	878	\$1B-\$10B	65.0	12,878	415	0

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Millington Sb	Millington	52.5	0.096	0.913	26,053	128	\$100M-500M	55.0	1,527	46	0
Boiling Springs SVG Bk	Rutherford	52.5	0.087	0.487	99,056	320	\$1B-\$10B	35.0	1,518	25	0
Mariners Bk	Edgewater	52.5	0.242	0.57	33,783	110	\$100M-500M	42.5	1,226	34	0
First State Bk	Cranford	52.5	0.276	0.95	6,276	14	<\$100M	10.0	-	-	0
Llewellyn-Edison Savings Ban	West Orange	52.5	0.077	0.754	9,427	46	\$100M-500M	42.5	573	11	0
Magyar Bk	New Brunswick	50.0	0.12	0.597	49,332	204	\$100M-500M	55.0	2,415	59	0
Parke Bk	Sewell	50.0	0.174	0.42	58,471	217	\$100M-500M	40.0	1,695	40	0
Clifton Savings Bank S.L.A.	Clifton	50.0	0.01	1	8,090	34	\$500M-\$1B	20.0	53	1	0
Kearny Federal Savings Bank	Kearny	50.0	0.018	0.355	35,200	134	\$1B-\$10B	32.5	585	14	0
The Franklin Savings Bank S	Salem	50.0	0.018	1	4,227	32	\$100M-500M	47.5	545	16	0
Pennsville NB	Pennsville Townsl	47.5	0.062	1	10,119	67	\$100M-500M	57.5	1,054	37	0.001
Century SVG Bk	Bridgeton	47.5	0.051	1	12,089	64	\$100M-500M	52.5	896	30	0
Manasquan SVG Bk	Manasquan	47.5	0.047	0.741	25,893	182	\$500M-\$1B	62.5	2,729	95	0
Northern St Bk	Closter	47.5	0.232	0.901	3,651	8	<\$100M	10.0	-	-	0
Haven Sb	Hoboken	45.0	0.013	1	8,714	31	\$500M-\$1B	37.5	401	8	0
Bank of NJ	Fort Lee	45.0	0.095	1	5,969	19	<\$100M	32.5	142	5	0
Millville S&LA	Millville	45.0	0.037	0.998	3,892	18	\$100M-500M	42.5	311	4	0
Audubon SB	Audubon	42.5	0.08	0.804	13,378	59	\$100M-500M	47.5	811	21	0
Metuchen SB	Metuchen	42.5	0.057	0.69	16,128	118	\$100M-500M	60.0	2,056	57	0
Highlands State Bk	Vernon	42.5	0.084	1	2,128	9	<\$100M	42.5	112	4	0
Summit Federal Savings Bank	Summit	42.5	0.012	1	1,680	3	\$100M-500M	10.0	-	-	0
Gibraltar Savings Bank FSB	Oak Ridge	42.5	0.014	1	943	3	<\$100M	10.0	-	-	0
GSL SVG Bk	GuttenBerg	40.0	0.011	1	1,197	8	\$100M-500M	35.0	74	1	0
Lincoln Park Savings Bank	Lincoln Park	40.0	0.028	1	2,651	11	<\$100M	17.5	-	-	0
Heritage Community Bk	Randolph	40.0	0.17	0.707	3,916	13	<\$100M	37.5	157	4	0
Somerset Savings Bank Sla	Bound Brook	40.0	0.004	1	2,084	14	\$500M-\$1B	27.5	85	2	0
Spencer Savings Bank Sla	Elmwood Park	40.0	0.012	0.174	22,008	70	\$1B-\$10B	30.0	307	7	0
First INvestors Federal Savings	Edison	40.0	0.002	1	106	1	<\$100M	10.0	-	-	0
Hudson City Savings Bank	Paramus	40.0	0	1	255	4	>\$10B	42.5	126	2	0
RSI Bk	Rahway	37.5	0.031	0.735	12,653	58	\$100M-500M	42.5	710	20	0
Schuyler SVG Bk	Kearny	37.5	0.003	1	415	2	\$100M-500M	17.5	-	-	0
Oritani SVG Bk	Washington Town	35.0	0.051	0.298	51,569	123	\$1B-\$10B	22.5	166	2	0
First NB of Absecon	Absecon	35.0	0.043	0.605	6,188	41	\$100M-500M	42.5	485	16	0
Roselle SB	Roselle	35.0	0.001	1	472	2	\$100M-500M	17.5	-	-	0
United Roosevelt SVG Bk	Carteret	35.0	0.002	1	214	1	<\$100M	17.5	-	-	0
Haddon SVG Bk	Haddon Heights	35.0	0.001	1	263	3	\$100M-500M	40.0	100	2	0
Union Cty SVGs Bk	Elizabeth	32.5	0.005	0.66	4,924	19	\$1B-\$10B	20.0	51	2	0
N.J.M. Bank FSB	West Trenton	32.5	0.01	0.476	3,204	9	\$100M-500M	17.5	-	-	0
NVE Bk	Englewood	30.0	0.035	0.406	19,770	87	\$500M-\$1B	35.0	771	30	0

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Pamrapo Savings Bank Sla	Bayonne	25.0	0.005	0.034	3,038	18	\$500M-\$1B	32.5	431	9	0
Indus Amer Bk	Iselin	20.0	0.067	0.262	2,013	11	<\$100M	22.5	87	3	0
INvestors SVG Bk	Short Hills	17.5	0.001	0.109	7,309	14	\$1B-\$10B	10.0	-	-	0
Cenlar FSB	Ewing Township	17.5	0.001	0.169	325	2	\$100M-500M	20.0	25	1	0
Synergy Bank	Cranford	17.5	0	0.001	207	5	\$500M-\$1B	17.5	60	1	0
Metlife Bk NA	Bridgewater	10.0	0	0	-	-	\$1B-\$10B	10.0	-	-	0
Freehold Savings And Loan As	Freehold	10.0	0	0	-	-	\$100M-500M	10.0	-	-	0
Bessemer TC	Woodbridge	NR	0	.	-	-	\$100M-500M	NR	-	-	0
College SVG Bk	Princeton	NR	0	.	-	-	\$500M-\$1B	NR	-	-	0
Glen Rock SVG Bk	Glen Rock	NR	0	.	-	-	\$100M-500M	NR	-	-	0
Merrill Lynch B&TC	Plainsboro Towns	NR	0	.	-	-	\$1B-\$10B	NR	-	-	0
Sumitomo TR & Bkg Co USA	Hoboken	NR	0	.	-	-	\$500M-\$1B	NR	-	-	0
Bogota SVG Bk	Bogota	NR	0	.	-	-	\$100M-500M	NR	-	-	0
Morgan Stanley Trust	Jersey City	NR	0	.	-	-	<\$100M	NR	-	-	0
Merrill Lynch Trust Company	Pennington	NR	0	.	-	-	\$100M-500M	NR	-	-	0
New York Life Trust Company	Parsippany	NR	0	.	-	-	<\$100M	NR	-	-	0
Saddle River Valley Bank	Saddle River	NR	0	.	-	-	<\$100M	NR	-	-	0

Note: Some states may have banks that are not ranked (NR) under the Total Rank column.

Small businesses seeking loans 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 visit <http://www.sba.gov/services/financialassistance/7alenderprograms/>.

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

Table 3B Expanded. Micro Business Lending Institutions in New Jersey Using Call Report Data, June 2006

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Newfield NB	Newfield	NJ	95.0	0.028	0.095	12,393	382	\$100M-500M	67.5	77,588	630	0.001
Skylands Cmnty Bk	Hackettstown	NJ	95.0	0.03	0.069	16,639	713	\$500M-\$1B	80.0	153,024	1,302	0.002
Cornerstone Bk	Moorestown	NJ	92.5	0.036	0.103	6,210	273	\$100M-500M	72.5	49,481	446	0
Bank	Woodbury	NJ	92.5	0.024	0.061	30,756	1,400	\$1B-\$10B	80.0	298,688	2,688	0.002
Liberty Bell Bk	Cherry Hill	NJ	90.0	0.057	0.141	6,099	221	\$100M-500M	75.0	36,305	310	0
1st Colonial NB	Collingswood	NJ	90.0	0.034	0.142	6,454	208	\$100M-500M	67.5	41,244	354	0
Harvest Cmnty Bk	Pennsville	NJ	90.0	0.042	0.096	6,729	232	\$100M-500M	77.5	55,782	425	0
Sussex Bk	Franklin	NJ	90.0	0.03	0.071	9,887	253	\$100M-500M	70.0	83,146	506	0
Atlantic Stewardship Bk	Midland Park	NJ	90.0	0.025	0.071	12,374	317	\$100M-500M	80.0	114,206	646	0.007
Interchange Bk	Saddle Brook	NJ	90.0	0.02	0.049	32,955	1,131	\$1B-\$10B	70.0	291,236	2,103	0
Sun NB	Vineland	NJ	90.0	0.023	0.046	75,131	2,698	\$1B-\$10B	70.0	581,355	4,979	0
First NB of Elmer	Elmer	NJ	87.5	0.027	0.097	5,597	187	\$100M-500M	55.0	37,839	309	0
Bcpbank NA	Newark	NJ	87.5	0.018	0.069	13,915	432	\$500M-\$1B	62.5	101,656	711	0
Union Ctr NB	Union	NJ	85.0	0.014	0.079	14,669	248	\$1B-\$10B	60.0	108,856	555	0
Lakeland Bk	Newfoundland	NJ	85.0	0.012	0.049	25,976	691	\$1B-\$10B	70.0	287,970	1,576	0
Two River Comm Bk	Middletown	NJ	82.5	0.028	0.052	8,739	235	\$100M-500M	75.0	103,463	582	0
Susquehanna Patriot Bk	Marlton	NJ	82.5	0.012	0.04	34,575	1,347	\$1B-\$10B	65.0	343,598	2,763	0
Unity Bk	Clinton	NJ	80.0	0.017	0.032	11,586	584	\$500M-\$1B	77.5	184,022	1,903	0
Sterling Bk	Mount Laurel	NJ	77.5	0.016	0.091	5,593	143	\$100M-500M	62.5	49,854	315	0
1st Constitution Bk	Cranbury	NJ	77.5	0.016	0.057	6,254	163	\$100M-500M	67.5	73,319	423	0
Shore Cmnty Bk	Toms River	NJ	75.0	0.022	0.051	4,021	117	\$100M-500M	82.5	78,595	320	0
Colonial Bank FSB	Bridgeton	NJ	75.0	0.013	0.105	4,634	116	\$100M-500M	72.5	38,334	232	0
Central Jersey Bk NA	Long Branch	NJ	75.0	0.018	0.044	8,982	255	\$500M-\$1B	70.0	110,562	607	0
Greater Cmnty Bk	Totowa	NJ	75.0	0.013	0.03	11,575	331	\$500M-\$1B	67.5	179,897	892	0
Bnb Bk NA	Fort Lee	NJ	72.5	0.023	0.034	6,206	163	\$100M-500M	80.0	113,574	582	0
Somerset Valley Bk	Somerville	NJ	72.5	0.011	0.033	6,241	370	\$500M-\$1B	70.0	109,850	875	0
Boardwalk Bk	Linwood	NJ	72.5	0.015	0.037	6,598	127	\$100M-500M	62.5	93,395	371	0
Yardville NB	Yardville	NJ	72.5	0.008	0.02	24,743	1,876	\$1B-\$10B	62.5	305,856	2,848	0
Brunswick B&TC	New Brunswick	NJ	70.0	0.017	0.055	2,390	78	\$100M-500M	52.5	26,803	172	0
Farmers & Mechanics Bank	Burlington Townshi	NJ	70.0	0.007	0.065	8,306	229	\$1B-\$10B	65.0	61,346	405	0
Columbia Bank	Fair Lawn	NJ	70.0	0.006	0.031	22,853	722	\$1B-\$10B	67.5	239,362	1,474	0
Town Bk	Westfield	NJ	67.5	0.016	0.065	3,252	52	\$100M-500M	70.0	50,241	154	0
First BankAmericano	Elizabeth	NJ	67.5	0.02	0.041	3,397	87	\$100M-500M	75.0	66,149	279	0
First Hope Bk A Nat Bkg Assn	Hope	NJ	67.5	0.01	0.046	3,511	124	\$100M-500M	57.5	51,942	297	0
First Washington St Bk	Windsor	NJ	67.5	0.01	0.041	6,087	214	\$500M-\$1B	57.5	82,500	523	0
Community Bk of Bergen Cty	Maywood	NJ	65.0	0.008	0.069	1,918	68	\$100M-500M	55.0	27,661	161	0
Sturdy SVG Bk	Stone Harbor	NJ	65.0	0.009	0.038	4,055	115	\$100M-500M	57.5	61,130	318	0

Table 3B Expanded. Micro Business Lending Institutions in New Jersey Using Call Report Data, June 2006

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			Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1,000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1,000) (8)	LSBL# (9)	CRD/TA (10)
Oceanfirst Bank	Toms River	NJ	65.0	0.004	0.029	8,696	316	\$1B-\$10B	72.5	154,070	746	0
Commerce Bk North	Ramsey	NJ	65.0	0.003	0.032	12,878	415	\$1B-\$10B	52.5	121,252	878	0
Valley NB	Passaic	NJ	65.0	0.004	0.014	50,944	1,674	>\$10B	62.5	915,586	4,875	0.001
Ocean City Home Bank	Ocean City	NJ	62.5	0.004	0.065	2,435	92	\$500M-\$1B	62.5	26,936	173	0
Manasquan SVG Bk	Manasquan	NJ	62.5	0.005	0.078	2,729	95	\$500M-\$1B	47.5	25,893	182	0
Hopewell Valley Cmnty Bk	Pennington	NJ	62.5	0.013	0.035	2,765	81	\$100M-500M	55.0	45,426	237	0
Somerset Hills Bk	Bernardsville	NJ	62.5	0.013	0.034	3,446	93	\$100M-500M	57.5	56,810	274	0
Roma Bank	Robbinsville	NJ	62.5	0.004	0.065	4,141	82	\$500M-\$1B	67.5	47,686	209	0
Provident Bk	Jersey City	NJ	62.5	0.004	0.019	21,094	469	\$1B-\$10B	52.5	170,592	963	0
Noble Cmnty Bk	Sparta	NJ	60.0	0.024	0.088	462	12	<\$100M	55.0	5,257	26	0
Monroe Savings Bank Sla	Williamstown	NJ	60.0	0.014	0.111	972	29	<\$100M	67.5	8,772	65	0
Peoples Savings Bank	Bordentown	NJ	60.0	0.016	0.077	1,667	22	\$100M-500M	82.5	21,659	79	0
Metuchen SB	Metuchen	NJ	60.0	0.007	0.088	2,056	57	\$100M-500M	42.5	16,128	118	0
First Morris B&TC	Morristown	NJ	60.0	0.008	0.026	4,552	103	\$500M-\$1B	60.0	97,415	330	0
Cape SVG Bk	Cape May Court H	NJ	60.0	0.008	0.029	5,012	132	\$500M-\$1B	60.0	93,438	455	0
Amboy NB	Old Bridge	NJ	60.0	0.004	0.02	9,991	267	\$1B-\$10B	55.0	172,985	747	0
Pennsville NB	Pennsville Townsh	NJ	57.5	0.006	0.104	1,054	37	\$100M-500M	47.5	10,119	67	0.001
Select Bank	Egg Harbor	NJ	57.5	0.012	0.05	1,280	41	\$100M-500M	65.0	16,229	101	0
Roebbling Bank	Roebbling	NJ	57.5	0.011	0.075	1,362	32	\$100M-500M	70.0	16,418	87	0
1st Bank of Sea Isle City	Sea Isle City	NJ	57.5	0.007	0.076	1,539	40	\$100M-500M	72.5	20,280	90	0
Rumson Fair Haven B&TC	Fair Haven	NJ	57.5	0.014	0.034	1,564	42	\$100M-500M	70.0	40,390	169	0
Hilltop Cmnty Bk	Summit	NJ	57.5	0.013	0.031	2,098	76	\$100M-500M	70.0	53,607	232	0
Grand Bk NA	Hamilton	NJ	57.5	0.012	0.021	2,362	83	\$100M-500M	55.0	55,477	258	0
Peapack Gladstone Bk	Gladstone	NJ	57.5	0.005	0.024	6,048	208	\$1B-\$10B	52.5	87,197	533	0
Wavel Savings Bank	Wallington	NJ	55.0	0.009	0.082	866	22	<\$100M	72.5	10,526	52	0
Millington SB	Millington	NJ	55.0	0.006	0.054	1,527	46	\$100M-500M	52.5	26,053	128	0
New Millennium Bk	New Brunswick	NJ	55.0	0.015	0.028	2,056	56	\$100M-500M	67.5	51,715	219	0.102
Magyar Bk	New Brunswick	NJ	55.0	0.006	0.029	2,415	59	\$100M-500M	50.0	49,332	204	0
City NB of NJ	Newark	NJ	55.0	0.008	0.029	2,907	74	\$100M-500M	57.5	60,606	266	0.001
Century SVG Bk	Bridgeton	NJ	52.5	0.004	0.074	896	30	\$100M-500M	47.5	12,089	64	0
Lusitania Savings Bank FSB	Newark	NJ	52.5	0.006	0.063	1,014	30	\$100M-500M	75.0	16,193	86	0
Gloucester County FSB	Sewell	NJ	50.0	0.003	0.06	965	31	\$100M-500M	62.5	16,185	75	0
Penn Federal Savings Bank	Newark	NJ	50.0	0.001	0.009	1,354	237	\$1B-\$10B	62.5	62,435	428	0
Crest Savings Bank	Wildwood	NJ	50.0	0.005	0.03	1,623	50	\$100M-500M	65.0	33,753	166	0
The Franklin Savings Bank S	Salem	NJ	47.5	0.002	0.129	545	16	\$100M-500M	50.0	4,227	32	0
Delanco Federal Savings Bank	Delanco	NJ	47.5	0.007	0.073	568	13	<\$100M	60.0	7,742	44	0
Audubon SB	Audubon	NJ	47.5	0.005	0.049	811	21	\$100M-500M	42.5	13,378	59	0

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Citizens Cmnty Bk	Ridgewood	NJ	45.0	0.011	0.033	515	14	<\$100M	60.0	15,526	55	0
American Bank of New Jersey	Bloomfield	NJ	45.0	0.002	0.024	1,057	40	\$100M-500M	80.0	43,385	143	0
Bayonne Cmnty Bk	Bayonne	NJ	45.0	0.005	0.015	2,449	50	\$100M-500M	62.5	94,937	341	0
Highlands State Bk	Vernon	NJ	42.5	0.004	0.053	112	4	<\$100M	42.5	2,128	9	0
Hudson City Savings Bank	Paramus	NJ	42.5	0	0.494	126	2	>\$10B	40.0	255	4	0
Millville S&LA	Millville	NJ	42.5	0.003	0.08	311	4	\$100M-500M	45.0	3,892	18	0
First NB of Absecon	Absecon	NJ	42.5	0.003	0.047	485	16	\$100M-500M	35.0	6,188	41	0
Llewellyn-Edison Savings Bank	West Orange	NJ	42.5	0.005	0.046	573	11	\$100M-500M	52.5	9,427	46	0
Enterprise NB NJ	Kenilworth	NJ	42.5	0.01	0.025	672	15	<\$100M	57.5	18,419	66	0
RSI Bk	Rahway	NJ	42.5	0.002	0.041	710	20	\$100M-500M	37.5	12,653	58	0
Mariners Bk	Edgewater	NJ	42.5	0.009	0.021	1,226	34	\$100M-500M	52.5	33,783	110	0
Interstate Net Bk	Cherry Hill	NJ	42.5	0.006	0.017	1,462	44	\$100M-500M	65.0	58,146	246	0
Crown Bk NA	Ocean City	NJ	42.5	0.006	0.014	1,783	42	\$100M-500M	57.5	64,441	243	0
Haddon SVG Bk	Haddon Heights	NJ	40.0	0	0.38	100	2	\$100M-500M	35.0	263	3	0
Pascack Cmnty Bk	Westwood	NJ	40.0	0.006	0.016	643	26	\$100M-500M	60.0	33,294	119	0
North Jersey Cmnty Bk	Englewood Cliffs	NJ	40.0	0.006	0.021	768	19	\$100M-500M	67.5	37,315	72	0
Parke Bk	Sewell	NJ	40.0	0.005	0.012	1,695	40	\$100M-500M	50.0	58,471	217	0
Heritage Community Bk	Randolph	NJ	37.5	0.007	0.028	157	4	<\$100M	40.0	3,916	13	0
Fort Lee Federal Savings Bank	Fort Lee	NJ	37.5	0.004	0.025	162	8	<\$100M	70.0	6,578	32	0
Haven SB	Hoboken	NJ	37.5	0.001	0.046	401	8	\$500M-\$1B	45.0	8,714	31	0
GSL SVG Bk	Guttenberg	NJ	35.0	0.001	0.062	74	1	\$100M-500M	40.0	1,197	8	0
NVE Bk	Englewood	NJ	35.0	0.001	0.016	771	30	\$500M-\$1B	30.0	19,770	87	0
Boiling Springs SVG Bk	Rutherford	NJ	35.0	0.001	0.007	1,518	25	\$1B-\$10B	52.5	99,056	320	0
Bank of NJ	Fort Lee	NJ	32.5	0.002	0.024	142	5	<\$100M	45.0	5,969	19	0
Allegiance Cmnty Bk	South Orange	NJ	32.5	0.006	0.015	400	13	<\$100M	62.5	22,611	86	0
Pamrappo Savings Bank Sla	Bayonne	NJ	32.5	0.001	0.005	431	9	\$500M-\$1B	25.0	3,038	18	0
Kearny Federal Savings Bank	Kearny	NJ	32.5	0	0.006	585	14	\$1B-\$10B	50.0	35,200	134	0
Spencer Savings Bank Sla	Elmwood Park	NJ	30.0	0	0.002	307	7	\$1B-\$10B	40.0	22,008	70	0
United Heritage Bk	Edison	NJ	30.0	0.006	0.013	321	5	<\$100M	65.0	22,181	75	0
Somerset Savings Bank Sla	Bound Brook	NJ	27.5	0	0.041	85	2	\$500M-\$1B	40.0	2,084	14	0
Indus Amer Bk	Iselin	NJ	22.5	0.003	0.011	87	3	<\$100M	20.0	2,013	11	0
Oritani SVG Bk	Washington Towns	NJ	22.5	0	0.001	166	2	\$1B-\$10B	35.0	51,569	123	0
Cenlar FSB	Ewing Township	NJ	20.0	0	0.013	25	1	\$100M-500M	17.5	325	2	0
Union Cty SVGS Bk	Elizabeth	NJ	20.0	0	0.007	51	2	\$1B-\$10B	32.5	4,924	19	0
Clifton Savings Bank S.L.A.	Clifton	NJ	20.0	0	0.007	53	1	\$500M-\$1B	50.0	8,090	34	0
Roselle SB	Roselle	NJ	17.5	0	0	-	-	\$100M-500M	35.0	472	2	0
United Roosevelt Svg Bk	Carteret	NJ	17.5	0	0	-	-	<\$100M	35.0	214	1	0

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Schuyler SVG Bk	Kearny	NJ	17.5	0	0	-	-	\$100M-500M	37.5	415	2	0
Lincoln Park Savings Bank	Lincoln Park	NJ	17.5	0	0	-	-	<\$100M	40.0	2,651	11	0
N.J.M. Bank FSB	West Trenton	NJ	17.5	0	0	-	-	\$100M-500M	32.5	3,204	9	0
Synergy Bank	Cranford	NJ	17.5	0	0	60	1	\$500M-\$1B	17.5	207	5	0
Investors SVG Bk	Short Hills	NJ	10.0	0	0	-	-	\$1B-\$10B	17.5	7,309	14	0
Custodial TC	Princeton	NJ	10.0	0	0	-	-	\$500M-\$1B	97.5	319,591	-	0
Metlife Bk NA	Bridgewater	NJ	10.0	0	0	-	-	\$1B-\$10B	10.0	-	-	0
First State Bk	Cranford	NJ	10.0	0	0	-	-	<\$100M	52.5	6,276	14	0
Northern St Bk	Closter	NJ	10.0	0	0	-	-	<\$100M	47.5	3,651	8	0
Summit Federal Savings Bank	Summit	NJ	10.0	0	0	-	-	\$100M-500M	42.5	1,680	3	0
Gibraltar Savings Bank FSB	Oak Ridge	NJ	10.0	0	0	-	-	<\$100M	42.5	943	3	0
Freehold Savings And Loan As	Freehold	NJ	10.0	0	0	-	-	\$100M-500M	10.0	-	-	0
First Investors Federal Saving	Edison	NJ	10.0	0	0	-	-	<\$100M	40.0	106	1	0
Bessemer TC	Woodbridge	NJ	NR	0	.	-	-	\$100M-500M	NR	-	-	0
College SVG Bk	Princeton	NJ	NR	0	.	-	-	\$500M-\$1B	NR	-	-	0
Glen Rock SVG Bk	Glen Rock	NJ	NR	0	.	-	-	\$100M-500M	NR	-	-	0
Merrill Lynch B&TC	Plainsboro Townsh	NJ	NR	0	.	-	-	\$1B-\$10B	NR	-	-	0
Sumitomo Tr & Bkg Co USA	Hoboken	NJ	NR	0	.	-	-	\$500M-\$1B	NR	-	-	0
Bogota SVG Bk	Bogota	NJ	NR	0	.	-	-	\$100M-500M	NR	-	-	0
Morgan Stanley Trust	Jersey City	NJ	NR	0	.	-	-	<\$100M	NR	-	-	0
Merrill Lynch Trust Company	Pennington	NJ	NR	0	.	-	-	\$100M-500M	NR	-	-	0
New York Life Trust Company	Parsippany	NJ	NR	0	.	-	-	<\$100M	NR	-	-	0
Saddle River Valley Bank	Saddle River	NJ	NR	0	.	-	-	<\$100M	NR	-	-	0

Note: Some states may have banks that are not ranked (NR) under the Total Rank column.

Small businesses seeking loans 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 visit SBA's home page at <http://www.sba.gov/services/financialassistance/7alenderprograms/>.

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