

Table 3A Expanded. Small Business Lending Institutions in New York 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)
Ponce De Leon Federal Bank	Bronx	95.0	0.24	1	146,188	619	\$500M-\$1B	67.5	5,267	206	0
Suffolk Cty NB	Riverhead	87.5	0.234	0.687	336,896	2,824	\$1B-\$10B	85.0	48,294	2,051	0
Steuben TC	Hornell	87.5	0.243	1	74,616	1,288	\$100M-500M	92.5	15,191	1,075	0
Lyons NB	Lyons	85.0	0.258	0.925	84,414	1,189	\$100M-500M	92.5	19,099	874	0
Riverside Bk	Poughkeepsie	85.0	0.652	0.937	94,540	730	\$100M-500M	82.5	11,810	410	0
Doral Bank FSB	New York	85.0	0.148	0.798	99,147	295	\$500M-\$1B	45.0	1,193	36	0
Solvay Bk	Solvay	82.5	0.202	0.926	94,766	1,378	\$100M-500M	90.0	22,526	952	0.004
Canandaigua NB&TC	Canandaigua	82.5	0.213	0.576	236,774	3,160	\$1B-\$10B	90.0	51,737	2,399	0
Five Star Bk	Warsaw	82.5	0.129	0.764	246,236	3,675	\$1B-\$10B	90.0	59,372	2,570	0
Community Capital Bk	Brooklyn	82.5	0.467	1	77,501	310	\$100M-500M	62.5	5,698	155	0
The Elmira Savings Bank FSB	Elmira	80.0	0.14	0.69	47,548	404	\$100M-500M	85.0	9,650	265	0.002
First NB of Scotia	Scotia	80.0	0.213	0.981	56,608	1,226	\$100M-500M	97.5	19,717	1,041	0.001
First Amer Intl Bk	Brooklyn	80.0	0.339	0.741	113,529	313	\$100M-500M	32.5	1,253	20	0.001
Bank of Castile	Castile	80.0	0.207	0.719	119,596	1,284	\$500M-\$1B	90.0	25,191	847	0
Orange Cty TC	Middletown	80.0	0.236	0.845	103,237	693	\$100M-500M	72.5	11,494	423	0
Rhinebeck SVG Bk	Rhinebeck	80.0	0.224	0.675	93,951	849	\$100M-500M	72.5	9,043	537	0
State Bk of Long Island	New Hyde Park	80.0	0.223	0.556	363,777	1,716	\$1B-\$10B	77.5	41,842	954	0
Elmira Savings & Loan FA	Elmira	80.0	0.196	0.831	41,815	312	\$100M-500M	82.5	5,811	159	0
Flushing Savings Bank FSB	Flushing	80.0	0.108	0.549	284,478	820	\$1B-\$10B	55.0	4,552	111	0
Community Federal Savings Bank	Woodhaven	80.0	0.252	1	19,219	51	<\$100M	17.5	-	-	0
The Rome Savings Bank	Rome	80.0	0.174	0.71	51,855	601	\$100M-500M	90.0	11,306	419	0
Woori Amer Bk	New York	77.5	0.262	0.44	227,553	971	\$500M-\$1B	65.0	13,888	321	0.001
Bridgehampton NB	Bridgehampton	77.5	0.223	0.607	117,310	1,139	\$500M-\$1B	80.0	17,134	761	0
Habib Amer Bk	New York	77.5	0.309	0.562	80,327	814	\$100M-500M	85.0	14,237	604	0
Savannah Bk NA	Savannah	77.5	0.281	1	24,997	361	<\$100M	80.0	5,684	255	0
NBT Bk NA	Norwich	77.5	0.133	0.591	659,880	10,094	\$1B-\$10B	87.5	139,472	7,187	0
Oswego Cty NB	Oswego	77.5	0.265	0.919	60,344	500	\$100M-500M	80.0	8,372	295	0
Tioga St Bk	Spencer	77.5	0.19	0.969	53,455	555	\$100M-500M	80.0	8,278	318	0
American Cmnty Bk	Glen Cove	77.5	0.656	0.995	55,501	207	<\$100M	37.5	997	43	0
Maspeth FS & LA	Maspeth	77.5	0.104	0.667	130,536	499	\$1B-\$10B	42.5	912	65	0
Adirondack TC	Saratoga Springs	75.0	0.183	0.598	117,500	1,014	\$500M-\$1B	85.0	24,795	668	0.003
Community Bk NA	Canton	75.0	0.092	0.567	378,633	18,619	\$1B-\$10B	85.0	85,054	15,389	0
Watertown SVG Bk	Watertown	75.0	0.205	0.841	58,884	590	\$100M-500M	77.5	8,844	370	0
Genesee Regional Bk	Rochester	75.0	0.573	0.869	38,480	373	<\$100M	80.0	6,739	213	0
Redwood Bk	Watertown	75.0	0.304	0.996	27,295	326	<\$100M	82.5	6,527	227	0
Community Bk of Sullivan CNT	Thompson	75.0	0.433	0.809	51,226	431	\$100M-500M	75.0	6,097	214	0
Capital BK&TC	Albany	75.0	0.299	0.738	54,359	361	\$100M-500M	65.0	5,824	173	0
ShiNHan Bk America	New York	72.5	0.244	0.367	138,023	640	\$500M-\$1B	50.0	6,130	124	0.001
Hudson Valley Bk	Yonkers	72.5	0.12	0.454	250,129	1,139	\$1B-\$10B	67.5	22,848	505	0

Table 3A Expanded. Small Business Lending Institutions in New York 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)
Banco Popular North America	New York	72.5	0.123	0.375	1,500,829	7,850	>\$10B	70.0	84,485	2,565	0
Walden Federal Savings & Loan	Walden	72.5	0.183	0.87	20,982	172	\$100M-500M	72.5	2,806	92	0
Sound Federal Savings	Mamaroneck	72.5	0.053	1	64,511	122	\$1B-\$10B	45.0	1,335	33	0
Beacon Federal	East Syracuse	72.5	0.102	0.58	54,872	302	\$500M-\$1B	67.5	5,312	135	0
Evans NB	Angola	70.0	0.199	0.613	90,786	531	\$100M-500M	65.0	8,241	239	0.001
United Orient Bank	New York	70.0	0.387	1	29,293	148	<\$100M	50.0	2,113	72	0
Cattaraugus Cty Bk	Little Valley	70.0	0.229	1	31,287	272	\$100M-500M	77.5	6,276	182	0
Ulster SVG Bk	Kingston	70.0	0.113	0.98	69,349	616	\$500M-\$1B	72.5	9,198	376	0
North Fork Bk	Mattituck	70.0	0.085	0.407	5,012,215	43,738	>\$10B	77.5	785,615	27,936	0
Alden St Bk	Alden	70.0	0.169	1	30,723	386	\$100M-500M	82.5	7,692	265	0
Manufacturers & Traders TC	Buffalo	70.0	0.096	0.267	5,337,282	60,928	>\$10B	80.0	1,402,251	46,237	0
Oneida SVG Bk	Oneida	70.0	0.145	0.7	63,004	819	\$100M-500M	87.5	16,147	579	0
Pathfinder Bk	Oswego	70.0	0.179	0.985	53,120	445	\$100M-500M	72.5	7,396	232	0
Alliance Bk NA	Syracuse	70.0	0.097	0.703	95,598	1,157	\$500M-\$1B	77.5	18,061	753	0
Glens Falls NB&TC	Glens Falls	70.0	0.093	0.557	121,849	1,554	\$1B-\$10B	82.5	25,008	1,134	0
Hamptons St Bk	Southampton	70.0	0.391	1	22,417	172	<\$100M	65.0	2,379	105	0
Provident Bank	Montebello	70.0	0.07	0.294	195,400	846	\$1B-\$10B	60.0	5,501	186	0
Lake Shore Savings Bank	Dunkirk	70.0	0.06	0.805	21,143	322	\$100M-500M	90.0	8,952	251	0
TrusT Co Bank	Glenville	70.0	0.037	0.564	111,150	2,037	\$1B-\$10B	75.0	13,622	1,219	0
Partners Trust Bank	Utica	70.0	0.043	0.417	163,318	1,563	\$1B-\$10B	72.5	21,730	921	0
First Niagara Bank	Lockport	70.0	0.081	0.363	659,007	22,394	\$1B-\$10B	87.5	204,918	20,275	0
Patriot Federal Bank	Canajoharie	70.0	0.207	1	3,573	34	<\$100M	85.0	3,573	34	0
Chemung Canal TC	Elmira	67.5	0.116	0.442	82,987	1,023	\$500M-\$1B	77.5	14,613	612	0.004
First NB of Jeffersonville	Jeffersonville	67.5	0.157	0.566	63,223	657	\$100M-500M	75.0	11,505	448	0
Upstate NB	Lisbon	67.5	0.356	0.705	36,915	249	\$100M-500M	57.5	3,168	95	0
Mahopac NB	Mahopac	67.5	0.167	0.563	76,059	598	\$100M-500M	70.0	10,376	385	0
Asia Bk NA	Flushing	67.5	0.264	0.447	108,369	352	\$100M-500M	32.5	1,265	25	0
Wilber NB	Oneonta	67.5	0.139	0.536	105,155	1,121	\$500M-\$1B	77.5	16,926	712	0
Marathon NB of NY	Astoria	67.5	0.184	0.515	145,702	509	\$500M-\$1B	42.5	3,707	89	0
Victory St Bk	Staten Island	67.5	0.169	0.797	38,210	470	\$100M-500M	80.0	8,007	351	0
Signature Bk	New York	67.5	0.064	0.36	300,705	1,900	\$1B-\$10B	75.0	46,630	1,242	0
Wallkill Valley FS & LA	Wallkill	67.5	0.136	1	14,918	60	\$100M-500M	60.0	1,400	23	0
Gouverneur S & LA	Gouverneur	67.5	0.076	1	9,730	119	\$100M-500M	92.5	9,730	119	0
Abacus Federal Savings Bank	New York	65.0	0.113	0.517	27,926	160	\$100M-500M	50.0	1,485	35	0.003
Putnam Cty SVG Bk	Brewster	65.0	0.113	0.687	102,766	540	\$500M-\$1B	55.0	5,922	207	0
Bank of Greene Cty	Catskill	65.0	0.09	1	27,446	328	\$100M-500M	67.5	5,199	217	0
Gotham Bk of New York	New York	65.0	0.245	0.49	56,381	295	\$100M-500M	60.0	5,862	132	0
Tupper Lake NB	Tupper Lake	65.0	0.211	1	21,158	197	\$100M-500M	80.0	6,153	143	0
Putnam County NB of Carmel	Carmel	65.0	0.233	0.667	37,235	202	\$100M-500M	45.0	2,119	65	0

Table 3A Expanded. Small Business Lending Institutions in New York 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)
Bank of East Asia USA NA	New York	65.0	0.194	0.269	110,809	288	\$500M-\$1B	35.0	1,311	36	0
Community Bk of Orange NA	Middletown	65.0	0.419	0.975	24,339	152	<\$100M	50.0	1,874	21	0
Citizens Bk NA	Albany	65.0	0.031	0.387	530,265	5,530	>\$10B	77.5	122,776	3,915	0
Seneca FS & LA	Baldwinsville	65.0	0.062	1	7,817	94	\$100M-500M	72.5	1,795	67	0
Carver Federal Savings Bank	New York	65.0	0.101	0.421	66,053	172	\$500M-\$1B	27.5	229	6	0
City And Suburban FSB	Yonkers	65.0	0.099	0.212	67,642	187	\$500M-\$1B	40.0	888	43	0
Citibank NA	New York	62.5	0.017	0.216	5,765,970	205,897	>\$10B	80.0	3,145,163	194,630	0.064
Tompkins TC	Ithaca	62.5	0.08	0.429	87,156	883	\$1B-\$10B	72.5	15,304	586	0.007
First NB of Groton	Groton	62.5	0.107	1	10,616	380	<\$100M	90.0	10,616	380	0.004
First St Bk Canisteo NY	Canisteo	62.5	0.231	1	10,078	131	<\$100M	65.0	1,593	92	0.002
National Union Bk	Kinderhook	62.5	0.184	0.839	29,857	234	\$100M-500M	70.0	5,189	153	0.002
Adirondack Bk	Utica	62.5	0.145	0.445	64,795	713	\$100M-500M	82.5	16,308	490	0
National Bk of Coxsackie	Coxsackie	62.5	0.14	1	21,872	345	\$100M-500M	85.0	7,377	292	0
Rondout SVG Bk	Kingston	62.5	0.144	0.985	27,046	283	\$100M-500M	85.0	8,510	201	0
Bank of NY	New York	62.5	0.014	0.235	835,000	14,151	>\$10B	75.0	289,000	11,069	0
Sleepy Hollow Bk	Sleepy Hollow	62.5	0.187	0.846	51,018	172	\$100M-500M	45.0	2,505	44	0
Bank of Richmondville	Richmondville	62.5	0.165	0.996	17,724	275	\$100M-500M	82.5	5,593	197	0
First NB of Long Island	Glen Head	62.5	0.104	0.553	101,452	647	\$500M-\$1B	55.0	6,314	252	0
Independence Cmnty Bk	Brooklyn	62.5	0.041	0.166	810,943	2,910	>\$10B	57.5	24,748	631	0
Amerasia Bk	Flushing	62.5	0.28	0.637	40,525	185	\$100M-500M	42.5	1,553	37	0
First Central SVG Bk	Glen Cove	62.5	0.165	0.429	77,435	415	\$100M-500M	55.0	4,950	245	0
Empire State Bk NA	Newburgh	62.5	0.417	0.791	31,762	125	<\$100M	45.0	1,465	44	0
Astoria FS & LA	Long Island City	62.5	0.014	0.266	302,863	1,138	>\$10B	60.0	10,548	488	0
Cross County Federal Savings	Middle Village	62.5	0.099	0.623	34,718	82	\$100M-500M	27.5	206	4	0
Bank of Millbrook	Millbrook	60.0	0.184	0.88	23,987	184	\$100M-500M	55.0	2,441	96	0.002
Chinese Amer Bk	New York	60.0	0.19	0.456	61,732	269	\$100M-500M	45.0	2,805	97	0.001
Cayuga Lake NB	Union Springs	60.0	0.159	1	12,656	221	<\$100M	80.0	4,173	176	0
NyNB Bk	Bronx	60.0	0.237	0.689	30,194	128	\$100M-500M	42.5	1,549	35	0
Champlain NB	Elizabethtown	60.0	0.193	0.665	30,788	335	\$100M-500M	57.5	3,468	153	0
National Bk of Vernon	Vernon	60.0	0.164	1	10,031	144	<\$100M	70.0	2,430	102	0
Sawyer SVG Bk	Saugerties	60.0	0.157	0.988	23,381	297	\$100M-500M	75.0	4,504	203	0
Bank of Holland	Holland	60.0	0.193	1	13,076	129	<\$100M	77.5	4,463	94	0
New York Cmrl Bk	Islandia	60.0	0.069	0.252	217,196	1,096	\$1B-\$10B	65.0	20,139	538	0
First Federal Savings of Mid	Middletown	60.0	0.064	1	11,024	34	\$100M-500M	32.5	251	8	0
Massena Savings And Loan	Massena	60.0	0.059	1	6,521	55	\$100M-500M	67.5	1,294	35	0
The Dime SVGS. Bank of Willi	Brooklyn	60.0	0.041	0.2	126,594	257	\$1B-\$10B	22.5	276	6	0
Delaware NB	Delhi	57.5	0.122	0.863	18,133	326	\$100M-500M	80.0	5,965	260	0.003
Bank of Akron	Akron	57.5	0.163	0.689	25,097	278	\$100M-500M	60.0	3,399	161	0.003
Union St Bk	Nanuet	57.5	0.05	0.186	140,775	712	\$1B-\$10B	55.0	7,262	296	0.002

Table 3A Expanded. Small Business Lending Institutions in New York 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)
Ballston Spa NB	Ballston Spa	57.5	0.099	0.821	32,258	249	\$100M-500M	62.5	4,929	161	0
Country Bk	New York	57.5	0.124	0.335	44,153	685	\$100M-500M	60.0	7,050	184	0
Flatbush FS & LA	Brooklyn	57.5	0.056	1	8,482	28	\$100M-500M	30.0	195	5	0
Sterling NB	New York	55.0	0.07	0.207	132,897	460	\$1B-\$10B	52.5	10,464	169	0
Eastbank NA	New York	55.0	0.256	0.479	30,696	133	\$100M-500M	32.5	719	32	0
Emigrant Bk	New York	55.0	0.022	0.219	218,759	605	\$1B-\$10B	25.0	1,785	21	0
Ontario NB	Clifton Springs	55.0	0.171	0.972	16,279	175	<\$100M	65.0	3,139	116	0
National Bk of Delaware Cty	Walton	55.0	0.121	0.841	18,841	220	\$100M-500M	62.5	3,186	152	0
Bank of Smithtown	Smithtown	55.0	0.094	0.217	91,755	431	\$500M-\$1B	47.5	4,227	149	0
Medina S & LA	Medina	55.0	0.058	1	2,048	67	<\$100M	85.0	2,048	67	0
First NB of Dryden	Dryden	52.5	0.077	1	7,154	218	<\$100M	67.5	2,163	172	0.004
Stissing NB	Pine Plains	52.5	0.1	1	4,673	80	<\$100M	57.5	1,188	58	0.004
Bank Leumi USA	New York	52.5	0.035	0.088	191,673	549	\$1B-\$10B	45.0	8,015	132	0
New York Cmnty Bk	Flushing	52.5	0.008	0.08	221,187	747	>\$10B	47.5	7,692	200	0
Saratoga NB&TC	Saratoga Springs	52.5	0.084	0.705	18,169	360	\$100M-500M	75.0	5,339	298	0
Northeast Community Bank	New York	52.5	0.073	0.496	22,618	48	\$100M-500M	20.0	47	1	0
Northfield SVG Bk	Staten Island	50.0	0.063	0.416	85,541	250	\$1B-\$10B	32.5	1,529	35	0
Bank of Utica	Utica	50.0	0.037	0.726	28,452	287	\$500M-\$1B	62.5	5,699	184	0
Israel Discount Bk of NY	New York	50.0	0.022	0.088	184,351	461	\$1B-\$10B	37.5	4,471	78	0
National Bk of Stamford	Stamford	50.0	0.063	1	5,304	120	<\$100M	70.0	2,900	104	0
Fulton Savings Bank	Fulton	50.0	0.054	0.717	22,130	304	\$100M-500M	62.5	4,580	179	0
Libertypointe Bk	New York	50.0	0.174	0.785	17,377	35	<\$100M	25.0	148	7	0
Fairport Savings Bank	Fairport	50.0	0.019	1	2,894	22	\$100M-500M	35.0	194	5	0
North Country SVG Bk	Canton	47.5	0.017	1	4,131	105	\$100M-500M	65.0	4,131	105	0
Walden SVG Bk	Walden	47.5	0.099	0.651	25,677	134	\$100M-500M	47.5	2,777	65	0
Citizens NB of Hammond	Hammond	47.5	0.068	1	959	66	<\$100M	67.5	959	66	0
Metropolitan NB	New York	47.5	0.114	0.17	47,379	183	\$100M-500M	37.5	2,207	55	0
Highland Falls FS & LA	Highland Falls	47.5	0.044	1	1,900	14	<\$100M	22.5	22	1	0
Sunnyside FS&LA of Irvington	Irvington	47.5	0.034	1	3,484	9	\$100M-500M	10.0	-	-	0
Bank of Cattaraugus	Cattaraugus	45.0	0.05	1	637	30	<\$100M	65.0	637	30	0
Pioneer SVG Bk	Troy	45.0	0.043	0.566	31,211	167	\$500M-\$1B	45.0	2,712	81	0
Seneca Falls SVG Bk	Seneca Falls	45.0	0.011	1	1,753	28	\$100M-500M	55.0	1,753	28	0
National Bk of New York City	Flushing	45.0	0.176	0.285	31,708	82	\$100M-500M	30.0	640	17	0
Park Avenue Bank	New York	45.0	0.116	0.397	39,324	88	\$100M-500M	30.0	744	12	0
Community MSB	Mount Vernon	42.5	0.017	1	2,003	7	\$100M-500M	35.0	171	3	0
Greater Buffalo SVG Bk	Buffalo	42.5	0.044	0.338	38,289	158	\$500M-\$1B	35.0	1,440	40	0
Carthage FS & LA	Carthage	42.5	0.014	1	1,958	20	\$100M-500M	72.5	1,958	20	0
Citizens Bk	Cape Vincent	40.0	0.076	0.983	1,964	22	<\$100M	52.5	518	13	0
Interaudi Bk	New York	40.0	0.031	0.323	34,550	183	\$1B-\$10B	37.5	2,256	103	0

Table 3A Expanded. Small Business Lending Institutions in New York 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)
Delta NB&TC	New York	37.5	0.001	1	350	1	\$100M-500M	10.0	-	-	0
Geddes FS & LS	Syracuse	37.5	0.009	0.668	3,036	10	\$100M-500M	10.0	-	-	0
Safra NB of NY	New York	35.0	0.009	0.113	33,976	163	\$1B-\$10B	37.5	2,326	54	0
United Intl Bk	Flushing	35.0	0.069	0.658	4,735	13	<\$100M	22.5	47	1	0
Brooklyn Federal Savings Bank	Brooklyn	35.0	0.037	0.193	14,112	21	\$100M-500M	10.0	-	-	0
BPD Bk	New York	32.5	0.056	0.256	24,201	72	\$100M-500M	27.5	680	19	0
Amalgamated Bk	New York	32.5	0.008	0.058	35,130	134	\$1B-\$10B	25.0	912	33	0
Berkshire Bk	New York	30.0	0.026	0.155	23,457	121	\$500M-\$1B	30.0	867	36	0
Interwest NB	New York	30.0	0.017	0.038	28,683	69	\$1B-\$10B	25.0	737	16	0
United States TC NA	New York	27.5	0.002	0.173	22,534	98	>\$10B	25.0	435	15	0
Community NB	Great Neck	27.5	0.069	0.23	9,122	22	\$100M-500M	20.0	59	3	0
Apple Bk For SVG	MaNHasset	22.5	0.001	0.054	8,691	23	\$1B-\$10B	17.5	28	2	0
Ridgewood SVG Bk	Ridgewood	22.5	0.003	0.097	9,480	22	\$1B-\$10B	20.0	261	3	0
Fiduciary TC Intl	New York	20.0	0.005	0.1	4,141	15	\$500M-\$1B	17.5	70	3	0
Modern Bk NA	New York	20.0	0.001	0.127	293	2	\$100M-500M	10.0	-	-	0
Mitsubishi UFJ Tr&Bkg Corp U	New York	17.5	0	0.007	9	1	\$100M-500M	20.0	9	1	0
Deutsche Bk TC Americas	New York	17.5	0	0.001	4,000	10	>\$10B	12.5	-	3	0
Mizuho Corp Bk USA	New York	17.5	0.001	0.003	3,064	5	\$1B-\$10B	10.0	-	-	0
Bank Tok-Mit UFJ TC	New York	17.5	0.001	0.005	4,115	11	\$1B-\$10B	20.0	79	5	0
TD Bk USA NA	New York	17.5	0	0.098	1,343	3	>\$10B	10.0	-	-	0
Alpine Cap Bk	New York	17.5	0.008	0.072	1,529	7	\$100M-500M	17.5	41	2	0
Golden First Bank	Great Neck	17.5	0	0	-	-	<\$100M	17.5	-	-	0
Maple City Savings Bank FSB	Hornell	10.0	0	0	-	-	<\$100M	10.0	-	-	0
Canisteo S & LA	Canisteo	10.0	0	0	-	-	<\$100M	10.0	-	-	0
Chinatown Federal Savings Bank	New York	10.0	0	0	-	-	\$100M-500M	10.0	-	-	0
State Bk of Chittenango	Chittenango	NR	0	.	-	-	<\$100M	NR	-	-	0
Partners Municipal Bk	Utica	NR	0	.	-	-	\$500M-\$1B	NR	-	-	0
Bessemer TC NA	New York	NR	0	.	-	-	\$100M-500M	NR	-	-	0
Mizuho TR & Bkg Co USA	New York	NR	0	.	-	-	\$100M-500M	NR	-	-	0
M&T Bk NA	Oakfield	NR	0	.	-	-	\$500M-\$1B	NR	-	-	0
First Niagara CMRLBk	Lockport	NR	0	.	-	-	\$100M-500M	NR	-	-	0
Provident Municipal Bk	Montebello	NR	0	.	-	-	\$100M-500M	NR	-	-	0
PCSB CMRL Bk	Brewster	NR	0	.	-	-	<\$100M	NR	-	-	0
Pathfinder CMRL Bk	Oswego	NR	0	.	-	-	<\$100M	NR	-	-	0
Emigrant Mercantile Bk	New York	NR	0	.	-	-	<\$100M	NR	-	-	0
Greene Cty CMRL Bk	Catskill	NR	0	.	-	-	<\$100M	NR	-	-	0
Pioneer CMRLI Bk	Troy	NR	0	.	-	-	<\$100M	NR	-	-	0
New York Municipal Bk	Flushing	NR	0	.	-	-	<\$100M	NR	-	-	0
Emigrant SVG Bk-Long Island	Westbury	NR	0	.	-	-	\$500M-\$1B	NR	-	-	0

**Table 3A Expanded. Small Business Lending Institutions in New York 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)
Emigrant SVG Bk-Brooklyn/Que	Brooklyn	NR	0 .		-	-	\$500M-\$1B	NR	-	-	0
Emigrant SVG Bk-MaNHattan	New York	NR	0 .		-	-	\$1B-\$10B	NR	-	-	0
Emigrant SVG Bk-Bronx/Westch	Bronx	NR	0 .		-	-	\$1B-\$10B	NR	-	-	0
Berkshire Muni Bk	Albany	NR	0 .		-	-	<\$100M	NR	-	-	0
USA Bk	PorTChester	NR	0 .		-	-	<\$100M	NR	-	-	0
Atlantic Bk of NY	New York	NR	0 .		-	-	<\$100M	NR	-	-	0
Atlas S & LA	Brooklyn	NR	0 .		-	-	<\$100M	NR	-	-	0
Guardian Trust Company FSB	New York	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 York Using Call Report Data, June 2006

Name of Lending Institution	City of Industry	HQ State or Territory	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
			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)
First NB of Scotia	Scotia	NY	97.5	0.074	0.342	19,717	1,041	\$100M-500M	80.0	56,608	1,226	0.001
Gouverneur S & LA	Gouverneur	NY	92.5	0.076	1	9,730	119	\$100M-500M	67.5	9,730	119	0
Steuben TC	Hornell	NY	92.5	0.049	0.204	15,191	1,075	\$100M-500M	87.5	74,616	1,288	0
Lyons NB	Lyons	NY	92.5	0.058	0.209	19,099	874	\$100M-500M	85.0	84,414	1,189	0
Lake Shore Savings Bank	Dunkirk	NY	90.0	0.026	0.341	8,952	251	\$100M-500M	70.0	21,143	322	0
First NB of Groton	Groton	NY	90.0	0.107	1	10,616	380	<\$100M	62.5	10,616	380	0.004
The Rome Savings Bank	Rome	NY	90.0	0.038	0.155	11,306	419	\$100M-500M	80.0	51,855	601	0
Solvay Bk	Solvay	NY	90.0	0.048	0.22	22,526	952	\$100M-500M	82.5	94,766	1,378	0.004
Bank of Castile	Castile	NY	90.0	0.044	0.152	25,191	847	\$500M-\$1B	80.0	119,596	1,284	0
Canandaigua NB&TC	Canandaigua	NY	90.0	0.047	0.126	51,737	2,399	\$1B-\$10B	82.5	236,774	3,160	0
Five Star Bk	Warsaw	NY	90.0	0.031	0.184	59,372	2,570	\$1B-\$10B	82.5	246,236	3,675	0
Oneida SVG Bk	Oneida	NY	87.5	0.037	0.179	16,147	579	\$100M-500M	70.0	63,004	819	0
NBT Bk NA	Norwich	NY	87.5	0.028	0.125	139,472	7,187	\$1B-\$10B	77.5	659,880	10,094	0
First Niagara Bank	Lockport	NY	87.5	0.025	0.113	204,918	20,275	\$1B-\$10B	70.0	659,007	22,394	0
Medina S & LA	Medina	NY	85.0	0.058	1	2,048	67	<\$100M	55.0	2,048	67	0
Patriot Federal Bank	Canajoharie	NY	85.0	0.207	1	3,573	34	<\$100M	70.0	3,573	34	0
National Bk of Coxsackie	Coxsackie	NY	85.0	0.047	0.337	7,377	292	\$100M-500M	62.5	21,872	345	0
Rondout Svg Bk	Kingston	NY	85.0	0.045	0.31	8,510	201	\$100M-500M	62.5	27,046	283	0
The Elmira Savings Bank FSB	Elmira	NY	85.0	0.029	0.14	9,650	265	\$100M-500M	80.0	47,548	404	0.002
Habib Amer Bk	New York	NY	85.0	0.055	0.1	14,237	604	\$100M-500M	77.5	80,327	814	0
Adirondack TC	Saratoga Springs	NY	85.0	0.039	0.126	24,795	668	\$500M-\$1B	75.0	117,500	1,014	0.003
Suffolk Cty Nb	Riverhead	NY	85.0	0.034	0.098	48,294	2,051	\$1B-\$10B	87.5	336,896	2,824	0
Community Bk NA	Canton	NY	85.0	0.021	0.127	85,054	15,389	\$1B-\$10B	75.0	378,633	18,619	0
Bank Of Richmondville	Richmondville	NY	82.5	0.052	0.314	5,593	197	\$100M-500M	62.5	17,724	275	0
Elmira Savings & Loan Fa	Elmira	NY	82.5	0.027	0.115	5,811	159	\$100M-500M	80.0	41,815	312	0
Redwood Bk	Watertown	NY	82.5	0.073	0.238	6,527	227	<\$100M	75.0	27,295	326	0
Alden St Bk	Alden	NY	82.5	0.042	0.25	7,692	265	\$100M-500M	70.0	30,723	386	0
Riverside Bk	Poughkeepsie	NY	82.5	0.081	0.117	11,810	410	\$100M-500M	85.0	94,540	730	0
Adirondack Bk	Utica	NY	82.5	0.037	0.112	16,308	490	\$100M-500M	62.5	64,795	713	0
Glens Falls NB&TC	Glens Falls	NY	82.5	0.019	0.114	25,008	1,134	\$1B-\$10B	70.0	121,849	1,554	0
Cayuga Lake NB	Union Springs	NY	80.0	0.053	0.33	4,173	176	<\$100M	60.0	12,656	221	0
Savannah Bk NA	Savannah	NY	80.0	0.064	0.227	5,684	255	<\$100M	77.5	24,997	361	0
Delaware NB	Delhi	NY	80.0	0.04	0.284	5,965	260	\$100M-500M	57.5	18,133	326	0.003
Tupper Lake NB	Tupper Lake	NY	80.0	0.061	0.291	6,153	143	\$100M-500M	65.0	21,158	197	0
Genesee Regional Bk	Rochester	NY	80.0	0.1	0.152	6,739	213	<\$100M	75.0	38,480	373	0
Victory St Bk	Staten Island	NY	80.0	0.035	0.167	8,007	351	\$100M-500M	67.5	38,210	470	0
Tioga St Bk	Spencer	NY	80.0	0.029	0.15	8,278	318	\$100M-500M	77.5	53,455	555	0

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

Name of Lending Institution	City of Industry	HQ State or Territory	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
			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)
Oswego Cty NB	Oswego	NY	80.0	0.037	0.127	8,372	295	\$100M-500M	77.5	60,344	500	0
Bridgehampton NB	Bridgehampton	NY	80.0	0.033	0.089	17,134	761	\$500M-\$1B	77.5	117,310	1,139	0
Manufacturers & Traders TC	Buffalo	NY	80.0	0.025	0.07	1,402,251	46,237	>\$10B	70.0	5,337,282	60,928	0
Citibank NA	New York	NY	80.0	0.009	0.118	3,145,163	194,630	>\$10B	62.5	5,765,970	205,897	0.064
Bank of Holland	Holland	NY	77.5	0.066	0.341	4,463	94	<\$100M	60.0	13,076	129	0
Cattaraugus Cty Bk	Little Valley	NY	77.5	0.046	0.201	6,276	182	\$100M-500M	70.0	31,287	272	0
Watertown SVG Bk	Watertown	NY	77.5	0.031	0.126	8,844	370	\$100M-500M	75.0	58,884	590	0
Chemung Canal TC	Elmira	NY	77.5	0.021	0.078	14,613	612	\$500M-\$1B	67.5	82,987	1,023	0.004
Wilber NA	Oneonta	NY	77.5	0.022	0.086	16,926	712	\$500M-\$1B	67.5	105,155	1,121	0
Alliance Bk NA	Syracuse	NY	77.5	0.018	0.133	18,061	753	\$500M-\$1B	70.0	95,598	1,157	0
State Bk of Long Island	New Hyde Park	NY	77.5	0.026	0.064	41,842	954	\$1B-\$10B	80.0	363,777	1,716	0
Citizens Bk NA	Albany	NY	77.5	0.007	0.09	122,776	3,915	>\$10B	65.0	530,265	5,530	0
North Fork Bk	Mattituck	NY	77.5	0.013	0.064	785,615	27,936	>\$10B	70.0	5,012,215	43,738	0
Sawyer SVG Bk	Saugerties	NY	75.0	0.03	0.19	4,504	203	\$100M-500M	60.0	23,381	297	0
Saratoga NB&TC	Saratoga Springs	NY	75.0	0.025	0.207	5,339	298	\$100M-500M	52.5	18,169	360	0
Community Bk of Sullivan Cnt	Thompson	NY	75.0	0.052	0.096	6,097	214	\$100M-500M	75.0	51,226	431	0
First NB of Jeffersonville	Jeffersonville	NY	75.0	0.029	0.103	11,505	448	\$100M-500M	67.5	63,223	657	0
Trustco Bank	Glenville	NY	75.0	0.005	0.069	13,622	1,219	\$1B-\$10B	70.0	111,150	2,037	0
Signature Bk	New York	NY	75.0	0.01	0.056	46,630	1,242	\$1B-\$10B	67.5	300,705	1,900	0
Bank of NY	New York	NY	75.0	0.005	0.081	289,000	11,069	>\$10B	62.5	835,000	14,151	0
Seneca FS & LA	Baldwinsville	NY	72.5	0.014	0.23	1,795	67	\$100M-500M	65.0	7,817	94	0
Carthage FS & LA	Carthage	NY	72.5	0.014	1	1,958	20	\$100M-500M	42.5	1,958	20	0
Walden Federal Savings & Loan	Walden	NY	72.5	0.024	0.116	2,806	92	\$100M-500M	72.5	20,982	172	0
Pathfinder Bk	Oswego	NY	72.5	0.025	0.137	7,396	232	\$100M-500M	70.0	53,120	445	0
Rhinebeck SVG Bk	Rhinebeck	NY	72.5	0.022	0.065	9,043	537	\$100M-500M	80.0	93,951	849	0
Ulster SVG Bk	Kingston	NY	72.5	0.015	0.13	9,198	376	\$500M-\$1B	70.0	69,349	616	0
Orange Cty TC	Middletown	NY	72.5	0.026	0.094	11,494	423	\$100M-500M	80.0	103,237	693	0
Tompkins TC	Ithaca	NY	72.5	0.014	0.075	15,304	586	\$1B-\$10B	62.5	87,156	883	0.007
Partners Trust Bank	Utica	NY	72.5	0.006	0.055	21,730	921	\$1B-\$10B	70.0	163,318	1,563	0
National Bk of Vernon	Vernon	NY	70.0	0.04	0.242	2,430	102	<\$100M	60.0	10,031	144	0
National Bk of Stamford	Stamford	NY	70.0	0.034	0.547	2,900	104	<\$100M	50.0	5,304	120	0
National Union Bk	Kinderhook	NY	70.0	0.032	0.146	5,189	153	\$100M-500M	62.5	29,857	234	0.002
Mahopac NB	Mahopac	NY	70.0	0.023	0.077	10,376	385	\$100M-500M	67.5	76,059	598	0
Banco Popular North Amer	New York	NY	70.0	0.007	0.021	84,485	2,565	>\$10B	72.5	1,500,829	7,850	0
Citizens NB of Hammond	Hammond	NY	67.5	0.068	1	959	66	<\$100M	47.5	959	66	0
Massena Savings And Loan	Massena	NY	67.5	0.012	0.198	1,294	35	\$100M-500M	60.0	6,521	55	0
First Nb Of Dryden	Dryden	NY	67.5	0.023	0.302	2,163	172	<\$100M	52.5	7,154	218	0.004



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

Name of Lending Institution	City of Industry	HQ State or Territory	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
			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)
Bank of Greene Cty	Catskill	NY	67.5	0.017	0.189	5,199	217	\$100M-500M	65.0	27,446	328	0
Ponce De Leon Federal Bank	Bronx	NY	67.5	0.009	0.036	5,267	206	\$500M-\$1B	95.0	146,188	619	0
Beacon Federal	East Syracuse	NY	67.5	0.01	0.056	5,312	135	\$500M-\$1B	72.5	54,872	302	0
Hudson Valley Bk	Yonkers	NY	67.5	0.011	0.041	22,848	505	\$1B-\$10B	72.5	250,129	1,139	0
Bank of Cattaraugus	Cattaraugus	NY	65.0	0.05	1	637	30	<\$100M	45.0	637	30	0
First St Bk Canisteo Ny	Canisteo	NY	65.0	0.036	0.158	1,593	92	<\$100M	62.5	10,078	131	0.002
Hamptons St Bk	Southampton	NY	65.0	0.041	0.106	2,379	105	<\$100M	70.0	22,417	172	0
Ontario NB	Clifton Springs	NY	65.0	0.033	0.187	3,139	116	<\$100M	55.0	16,279	175	0
North Country SVG Bk	Canton	NY	65.0	0.017	1	4,131	105	\$100M-500M	47.5	4,131	105	0
Capital Bk&TC	Albany	NY	65.0	0.032	0.079	5,824	173	\$100M-500M	75.0	54,359	361	0
Evans NB	Angola	NY	65.0	0.018	0.056	8,241	239	\$100M-500M	70.0	90,786	531	0.001
Woori Amer Bk	New York	NY	65.0	0.016	0.027	13,888	321	\$500M-\$1B	77.5	227,553	971	0.001
New York CMRL Bk	Islandia	NY	65.0	0.006	0.023	20,139	538	\$1B-\$10B	60.0	217,196	1,096	0
National Bk of Delaware Cty	Walton	NY	62.5	0.02	0.142	3,186	152	\$100M-500M	55.0	18,841	220	0
Fulton Savings Bank	Fulton	NY	62.5	0.011	0.148	4,580	179	\$100M-500M	50.0	22,130	304	0
Ballston Spa NB	Ballston Spa	NY	62.5	0.015	0.125	4,929	161	\$100M-500M	57.5	32,258	249	0
Community Capital Bk	Brooklyn	NY	62.5	0.034	0.074	5,698	155	\$100M-500M	82.5	77,501	310	0
Bank of Utica	Utica	NY	62.5	0.007	0.145	5,699	184	\$500M-\$1B	50.0	28,452	287	0
Walkill Valley FS & LA	Walkill	NY	60.0	0.013	0.094	1,400	23	\$100M-500M	67.5	14,918	60	0
Bank of Akron	Akron	NY	60.0	0.022	0.093	3,399	161	\$100M-500M	57.5	25,097	278	0.003
Provident Bank	Montebello	NY	60.0	0.002	0.008	5,501	186	\$1B-\$10B	70.0	195,400	846	0
Gotham Bk of New York	New York	NY	60.0	0.025	0.051	5,862	132	\$100M-500M	65.0	56,381	295	0
Country Bk	New York	NY	60.0	0.02	0.053	7,050	184	\$100M-500M	57.5	44,153	685	0
Astoria FS & LA	Long Island City	NY	60.0	0	0.009	10,548	488	>\$10B	62.5	302,863	1,138	0
Stissing NB	Pine Plains	NY	57.5	0.025	0.254	1,188	58	<\$100M	52.5	4,673	80	0.004
Upstate NB	Lisbon	NY	57.5	0.031	0.06	3,168	95	\$100M-500M	67.5	36,915	249	0
Champlain NB	Elizabethtown	NY	57.5	0.022	0.075	3,468	153	\$100M-500M	60.0	30,788	335	0
Independence Cmnty Bk	Brooklyn	NY	57.5	0.001	0.005	24,748	631	>\$10B	62.5	810,943	2,910	0
Seneca Falls SVG Bk	Seneca Falls	NY	55.0	0.011	1	1,753	28	\$100M-500M	45.0	1,753	28	0
Bank of Millbrook	Millbrook	NY	55.0	0.019	0.09	2,441	96	\$100M-500M	60.0	23,987	184	0.002
Flushing Savings Bank FSB	Flushing	NY	55.0	0.002	0.009	4,552	111	\$1B-\$10B	80.0	284,478	820	0
First Central SVG Bk	Glen Cove	NY	55.0	0.011	0.027	4,950	245	\$100M-500M	62.5	77,435	415	0
Putnam Cty SVG Bk	Brewster	NY	55.0	0.007	0.04	5,922	207	\$500M-\$1B	65.0	102,766	540	0
First NB of Long Island	Glen Head	NY	55.0	0.006	0.034	6,314	252	\$500M-\$1B	62.5	101,452	647	0
Union St Bk	Nanuet	NY	55.0	0.003	0.01	7,262	296	\$1B-\$10B	57.5	140,775	712	0.002
Citizens Bk	Cape Vincent	NY	52.5	0.02	0.259	518	13	<\$100M	40.0	1,964	22	0
Sterling NB	New York	NY	52.5	0.006	0.016	10,464	169	\$1B-\$10B	55.0	132,897	460	0

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

Name of Lending Institution	City of Industry	HQ State or Territory	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
			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)
Abacus Federal Savings Bank	New York	NY	50.0	0.006	0.027	1,485	35	\$100M-500M	65.0	27,926	160	0.003
Community Bk of Orange NA	Middletown	NY	50.0	0.032	0.075	1,874	21	<\$100M	65.0	24,339	152	0
United Orient Bank	New York	NY	50.0	0.028	0.072	2,113	72	<\$100M	70.0	29,293	148	0
Shinhan Bk Amer	New York	NY	50.0	0.011	0.016	6,130	124	\$500M-\$1B	72.5	138,023	640	0.001
Walden SVG Bk	Walden	NY	47.5	0.011	0.07	2,777	65	\$100M-500M	47.5	25,677	134	0
Bank of Smithtown	Smithtown	NY	47.5	0.004	0.01	4,227	149	\$500M-\$1B	55.0	91,755	431	0
New York Cmnty Bk	Flushing	NY	47.5	0	0.003	7,692	200	>\$10B	52.5	221,187	747	0
Doral Bank FSB	New York	NY	45.0	0.002	0.01	1,193	36	\$500M-\$1B	85.0	99,147	295	0
Sound Federal Savings	Mamaroneck	NY	45.0	0.001	0.021	1,335	33	\$1B-\$10B	72.5	64,511	122	0
Empire State Bk NA	Newburgh	NY	45.0	0.019	0.036	1,465	44	<\$100M	62.5	31,762	125	0
Putnam County NB of Carmel	Carmel	NY	45.0	0.013	0.038	2,119	65	\$100M-500M	65.0	37,235	202	0
Sleepy Hollow Bk	Sleepy Hollow	NY	45.0	0.009	0.042	2,505	44	\$100M-500M	62.5	51,018	172	0
Pioneer SVG Bk	Troy	NY	45.0	0.004	0.049	2,712	81	\$500M-\$1B	45.0	31,211	167	0
Chinese Amer Bk	New York	NY	45.0	0.009	0.021	2,805	97	\$100M-500M	60.0	61,732	269	0.001
Bank Leumi USA	New York	NY	45.0	0.001	0.004	8,015	132	\$1B-\$10B	52.5	191,673	549	0
Maspeth FS & LA	Maspeth	NY	42.5	0.001	0.005	912	65	\$1B-\$10B	77.5	130,536	499	0
NYNB Bk	Bronx	NY	42.5	0.012	0.035	1,549	35	\$100M-500M	60.0	30,194	128	0
Amerasia Bk	Flushing	NY	42.5	0.011	0.024	1,553	37	\$100M-500M	62.5	40,525	185	0
Marathon NB of NY	Astoria	NY	42.5	0.005	0.013	3,707	89	\$500M-\$1B	67.5	145,702	509	0
City And Suburban FSB	Yonkers	NY	40.0	0.001	0.003	888	43	\$500M-\$1B	65.0	67,642	187	0
American Cmnty Bk	Glen Cove	NY	37.5	0.012	0.018	997	43	<\$100M	77.5	55,501	207	0
Metropolitan NB	New York	NY	37.5	0.005	0.008	2,207	55	\$100M-500M	47.5	47,379	183	0
Interaudi Bk	New York	NY	37.5	0.002	0.021	2,256	103	\$1B-\$10B	40.0	34,550	183	0
Safra NB of NY	New York	NY	37.5	0.001	0.008	2,326	54	\$1B-\$10B	35.0	33,976	163	0
Israel Discount Bk of NY	New York	NY	37.5	0.001	0.002	4,471	78	\$1B-\$10B	50.0	184,351	461	0
Community MSB	Mount Vernon	NY	35.0	0.001	0.085	171	3	\$100M-500M	42.5	2,003	7	0
Fairport Savings Bank	Fairport	NY	35.0	0.001	0.067	194	5	\$100M-500M	50.0	2,894	22	0
Bank of East Asia USA NA	New York	NY	35.0	0.002	0.003	1,311	36	\$500M-\$1B	65.0	110,809	288	0
Greater Buffalo SVG Bk	Buffalo	NY	35.0	0.002	0.013	1,440	40	\$500M-\$1B	42.5	38,289	158	0
First Federal Savings of Mid	Middletown	NY	32.5	0.001	0.023	251	8	\$100M-500M	60.0	11,024	34	0
Eastbank NA	New York	NY	32.5	0.006	0.011	719	32	\$100M-500M	55.0	30,696	133	0
First Amer Intl Bk	Brooklyn	NY	32.5	0.004	0.008	1,253	20	\$100M-500M	80.0	113,529	313	0.001
Asia Bk NA	Flushing	NY	32.5	0.003	0.005	1,265	25	\$100M-500M	67.5	108,369	352	0
Northfield SVG Bk	Staten Island	NY	32.5	0.001	0.007	1,529	35	\$1B-\$10B	50.0	85,541	250	0
Flatbush FS & LA	Brooklyn	NY	30.0	0.001	0.023	195	5	\$100M-500M	57.5	8,482	28	0
National Bk of New York City	Flushing	NY	30.0	0.004	0.006	640	17	\$100M-500M	45.0	31,708	82	0
Park Avenue Bank	New York	NY	30.0	0.002	0.008	744	12	\$100M-500M	45.0	39,324	88	0

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

Name of Lending Institution	City of Industry	HQ State or Territory	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
			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)
Berkshire Bk	New York	NY	30.0	0.001	0.006	867	36	\$500M-\$1B	30.0	23,457	121	0
Cross County Federal Savings	Middle Village	NY	27.5	0.001	0.004	206	4	\$100M-500M	62.5	34,718	82	0
Carver Federal Savings Bank	New York	NY	27.5	0	0.001	229	6	\$500M-\$1B	65.0	66,053	172	0
BPD Bk	New York	NY	27.5	0.002	0.007	680	19	\$100M-500M	32.5	24,201	72	0
Libertypointe Bk	New York	NY	25.0	0.001	0.007	148	7	<\$100M	50.0	17,377	35	0
United States TC NA	New York	NY	25.0	0	0.003	435	15	>\$10B	27.5	22,534	98	0
Intervest NB	New York	NY	25.0	0	0.001	737	16	\$1B-\$10B	30.0	28,683	69	0
Amalgamated Bk	New York	NY	25.0	0	0.002	912	33	\$1B-\$10B	32.5	35,130	134	0
Emigrant Bk	New York	NY	25.0	0	0.002	1,785	21	\$1B-\$10B	55.0	218,759	605	0
Highland Falls FS & LA	Highland Falls	NY	22.5	0.001	0.012	22	1	<\$100M	47.5	1,900	14	0
United Intl Bk	Flushing	NY	22.5	0.001	0.007	47	1	<\$100M	35.0	4,735	13	0
The Dime Svgs. Bank of Willi	Brooklyn	NY	22.5	0	0	276	6	\$1B-\$10B	60.0	126,594	257	0
Mitsubishi Ufj Tr&Bkg Corp U	New York	NY	20.0	0	0.007	9	1	\$100M-500M	17.5	9	1	0
Northeast Community Bank	New York	NY	20.0	0	0.001	47	1	\$100M-500M	52.5	22,618	48	0
Community NB	Great Neck	NY	20.0	0	0.001	59	3	\$100M-500M	27.5	9,122	22	0
Bank Tok-Mit Ufj TC	New York	NY	20.0	0	0	79	5	\$1B-\$10B	17.5	4,115	11	0
Ridgewood SVG Bk	Ridgewood	NY	20.0	0	0.003	261	3	\$1B-\$10B	22.5	9,480	22	0
Community Federal Savings Bank	Woodhaven	NY	17.5	0	0	-	-	<\$100M	80.0	19,219	51	0
Golden First Bank	Great Neck	NY	17.5	0	0	-	-	<\$100M	17.5	-	-	0
Apple Bk For SVG	Manhasset	NY	17.5	0	0	28	2	\$1B-\$10B	22.5	8,691	23	0
Alpine Cap Bk	New York	NY	17.5	0	0.002	41	2	\$100M-500M	17.5	1,529	7	0
Fiduciary TC Intl	New York	NY	17.5	0	0.002	70	3	\$500M-\$1B	20.0	4,141	15	0
Deutsche Bk TC Americas	New York	NY	12.5	0	0	-	3	>\$10B	17.5	4,000	10	0
Delta NB&TC	New York	NY	10.0	0	0	-	-	\$100M-500M	37.5	350	1	0
Mizuho Corp Bk Usa	New York	NY	10.0	0	0	-	-	\$1B-\$10B	17.5	3,064	5	0
TD Bk USA NA	New York	NY	10.0	0	0	-	-	>\$10B	17.5	1,343	3	0
Modern Bk NA	New York	NY	10.0	0	0	-	-	\$100M-500M	20.0	293	2	0
Maple City Savings Bank FSB	Hornell	NY	10.0	0	0	-	-	<\$100M	10.0	-	-	0
Sunnyside FS&LA of Irvington	Irvington	NY	10.0	0	0	-	-	\$100M-500M	47.5	3,484	9	0
Brooklyn Federal Savings Bank	Brooklyn	NY	10.0	0	0	-	-	\$100M-500M	35.0	14,112	21	0
Geddes FS & LA	Syracuse	NY	10.0	0	0	-	-	\$100M-500M	37.5	3,036	10	0
Canisteo S & LA	Canisteo	NY	10.0	0	0	-	-	<\$100M	10.0	-	-	0
Chinatown Federal Savings Bank	New York	NY	10.0	0	0	-	-	\$100M-500M	10.0	-	-	0
State Bk of Chittenango	Chittenango	NY	NR	0	.	-	-	<\$100M	NR	-	-	0
Partners Municipal Bk	Utica	NY	NR	0	.	-	-	\$500M-\$1B	NR	-	-	0
Bessemer TC NA	New York	NY	NR	0	.	-	-	\$100M-500M	NR	-	-	0
Mizuho Tr & Bkg Co USA	New York	NY	NR	0	.	-	-	\$100M-500M	NR	-	-	0

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

Name of Lending Institution	City of Industry	HQ State or Territory	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)			
			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)
M&T Bk NA	Oakfield	NY	NR	0 .	-	-	\$500M-\$1B	NR	-	-	0
First Niagara CMRL Bk	Lockport	NY	NR	0 .	-	-	\$100M-500M	NR	-	-	0
Provident Municipal Bk	Montebello	NY	NR	0 .	-	-	\$100M-500M	NR	-	-	0
PCSB CMRL Bk	Brewster	NY	NR	0 .	-	-	<\$100M	NR	-	-	0
Pathfinder CMRL Bk	Oswego	NY	NR	0 .	-	-	<\$100M	NR	-	-	0
Emigrant Mercantile Bk	New York	NY	NR	0 .	-	-	<\$100M	NR	-	-	0
Greene Cty CMRL Bk	Catskill	NY	NR	0 .	-	-	<\$100M	NR	-	-	0
Pioneer CMRL Bk	Troy	NY	NR	0 .	-	-	<\$100M	NR	-	-	0
New York Municipal Bk	Flushing	NY	NR	0 .	-	-	<\$100M	NR	-	-	0
Emigrant SVG Bk-Long Island	Westbury	NY	NR	0 .	-	-	\$500M-\$1B	NR	-	-	0
Emigrant SVG Bk-Brooklyn/Que	Brooklyn	NY	NR	0 .	-	-	\$500M-\$1B	NR	-	-	0
Emigrant SVG Bk-Manhattan	New York	NY	NR	0 .	-	-	\$1B-\$10B	NR	-	-	0
Emigrant SVG Bk-Bronx/Westch	Bronx	NY	NR	0 .	-	-	\$1B-\$10B	NR	-	-	0
Berkshire Muni Bk	Albany	NY	NR	0 .	-	-	<\$100M	NR	-	-	0
USA Bk	Portchester	NY	NR	0 .	-	-	<\$100M	NR	-	-	0
Atlantic Bk of NY	New York	NY	NR	0 .	-	-	<\$100M	NR	-	-	0
Atlas S & LA	Brooklyn	NY	NR	0 .	-	-	<\$100M	NR	-	-	0
Guardian Trust Company FSB	New York	NY	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.