

Table A.2 Small Business Lending in New Jersey Using Call Report Data, June 2000

| Bank Name | Location | Small Business Lending (<\$1M) Scores | | | | | Bnk Asset Sz. | Dollars in SBL | Number or SBL | Total Score (<\$250K) | Total Score (<\$100K) |
|--------------------------|-------------------|---------------------------------------|--------|---------|---------|--------|---------------|----------------|---------------|-----------------------|-----------------------|
| | | Total | SBL/TA | SBL/TBL | SBL(\$) | SBL(#) | | | | | |
| | | (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) |
| Skylands Cmnty Bk | Hackettstown | 82.5 | 10.0 | 7.0 | 8.0 | 8.0 | \$100M-500M | 87,338 | 887 | 92.5 | 92.5 |
| Newfield Nb | Newfield | 77.5 | 7.0 | 8.0 | 8.0 | 8.0 | \$100M-500M | 75,921 | 593 | 85.0 | 85.0 |
| Minotola Nb | Vineland | 77.5 | 9.0 | 3.0 | 9.0 | 10.0 | \$100M-500M | 146,064 | 1,486 | 80.0 | 92.5 |
| Commerce Bk Central Na | Flemington | 75.0 | 8.0 | 5.0 | 9.0 | 8.0 | \$100M-500M | 100,631 | 906 | 67.5 | 67.5 |
| Bank Of Gloucester Cty | Deptford Township | 72.5 | 8.0 | 4.0 | 8.0 | 9.0 | \$100M-500M | 97,859 | 1,230 | 85.0 | 90.0 |
| 1St Constitution Bk | Cranbury | 72.5 | 9.0 | 7.0 | 7.0 | 6.0 | \$100M-500M | 55,751 | 301 | 55.0 | 62.5 |
| Lakeland Bk | Newfoundland | 72.5 | 6.0 | 5.0 | 9.0 | 9.0 | \$500M-\$1B | 113,117 | 931 | 85.0 | 90.0 |
| Bergen Cmrl Bk | Paramus | 70.0 | 10.0 | 5.0 | 7.0 | 6.0 | \$100M-500M | 56,726 | 344 | 62.5 | 60.0 |
| Crown Bk Na | Ocean City | 70.0 | 10.0 | 9.0 | 5.0 | 4.0 | <\$100M | 27,374 | 130 | 75.0 | 45.0 |
| Advantage Bk | Branchburg | 70.0 | 10.0 | 10.0 | 4.0 | 4.0 | <\$100M | 20,475 | 123 | 55.0 | 55.0 |
| Shore Cmnty Bk | Toms River | 70.0 | 10.0 | 9.0 | 4.0 | 5.0 | <\$100M | 16,680 | 191 | 72.5 | 80.0 |
| Unity Bk | Clinton | 67.5 | 6.0 | 5.0 | 8.0 | 8.0 | \$100M-500M | 87,997 | 650 | 57.5 | 52.5 |
| Woodstown Nb&Tc | Woodstown | 67.5 | 7.0 | 4.0 | 7.0 | 9.0 | \$100M-500M | 68,622 | 946 | 72.5 | 77.5 |
| Somerset Valley Bk | Somerville | 67.5 | 9.0 | 4.0 | 7.0 | 7.0 | \$100M-500M | 67,387 | 554 | 77.5 | 72.5 |
| Atlantic Stewardship Bk | Midland Park | 67.5 | 8.0 | 5.0 | 7.0 | 7.0 | \$100M-500M | 57,497 | 464 | 70.0 | 67.5 |
| First Washington St Bk | Windsor | 67.5 | 7.0 | 6.0 | 7.0 | 7.0 | \$100M-500M | 57,253 | 359 | 60.0 | 67.5 |
| Great Falls Bk | Totowa | 65.0 | 6.0 | 5.0 | 8.0 | 7.0 | \$100M-500M | 76,249 | 564 | 67.5 | 70.0 |
| Sterling Bk | Mount Laurel | 65.0 | 8.0 | 6.0 | 6.0 | 6.0 | \$100M-500M | 35,075 | 251 | 67.5 | 62.5 |
| Community St Bk | Teaneck | 65.0 | 10.0 | 7.0 | 5.0 | 4.0 | <\$100M | 25,128 | 84 | 35.0 | 20.0 |
| Monmouth Cmnty Bk | Long Branch | 65.0 | 10.0 | 6.0 | 5.0 | 5.0 | <\$100M | 22,298 | 167 | 72.5 | 75.0 |
| Equity Bank Na | Atco | 62.5 | 6.0 | 4.0 | 8.0 | 7.0 | \$100M-500M | 71,578 | 570 | 67.5 | 65.0 |
| City Nb Of Nj | Newark | 62.5 | 8.0 | 6.0 | 6.0 | 5.0 | \$100M-500M | 44,670 | 204 | 45.0 | 45.0 |
| Hudson United Bk | Mahwah | 62.5 | 3.0 | 2.0 | 10.0 | 10.0 | \$1B-\$10B | 941,360 | 8,719 | 62.5 | 67.5 |
| Commerce Bk Na | Cherry Hill | 62.5 | 3.0 | 2.0 | 10.0 | 10.0 | \$1B-\$10B | 378,195 | 3,735 | 65.0 | 75.0 |
| United Nb | Bridgewater | 62.5 | 3.0 | 2.0 | 10.0 | 10.0 | \$1B-\$10B | 212,622 | 1,554 | 60.0 | 60.0 |
| Yardville Nb | Yardville | 62.5 | 5.0 | 2.0 | 9.0 | 9.0 | \$1B-\$10B | 200,510 | 1,193 | 57.5 | 55.0 |
| Commerce Bk Shore Na | Forked River | 62.5 | 4.0 | 3.0 | 9.0 | 9.0 | \$1B-\$10B | 133,912 | 1,341 | 75.0 | 82.5 |
| Peapack Gladstone Bk | Gladstone | 62.5 | 4.0 | 7.0 | 7.0 | 7.0 | \$500M-\$1B | 65,963 | 488 | 70.0 | 67.5 |
| First BankAmericano | Elizabeth | 62.5 | 9.0 | 9.0 | 3.0 | 4.0 | <\$100M | 10,252 | 100 | 67.5 | 67.5 |
| Phillipsburg Nb&Tc | Phillipsburg | 60.0 | 5.0 | 3.0 | 8.0 | 8.0 | \$100M-500M | 72,212 | 596 | 57.5 | 70.0 |
| Valley Nb | Passaic | 60.0 | 3.0 | 1.0 | 10.0 | 10.0 | \$1B-\$10B | 584,581 | 3,756 | 57.5 | 57.5 |
| Sun Nb | Vineland | 60.0 | 4.0 | 1.0 | 10.0 | 9.0 | \$1B-\$10B | 234,436 | 1,082 | 52.5 | 52.5 |
| Amboy Nb | Old Bridge | 60.0 | 4.0 | 2.0 | 9.0 | 9.0 | \$1B-\$10B | 145,941 | 940 | 60.0 | 65.0 |
| Allaire Cmnty Bk | Wall Township | 60.0 | 7.0 | 9.0 | 4.0 | 4.0 | <\$100M | 15,073 | 112 | 57.5 | 55.0 |
| Hopewell Valley Cmnty Bk | Pennington | 60.0 | 9.0 | 8.0 | 4.0 | 3.0 | <\$100M | 13,691 | 78 | 47.5 | 47.5 |
| United Heritage Bk | Edison | 60.0 | 9.0 | 9.0 | 3.0 | 3.0 | <\$100M | 11,239 | 67 | 67.5 | 40.0 |
| Shrewsbury St Bk | Shrewsbury | 57.5 | 5.0 | 5.0 | 6.0 | 7.0 | \$100M-500M | 52,156 | 517 | 67.5 | 67.5 |
| Sussex Cty St Bk | Franklin | 57.5 | 5.0 | 7.0 | 5.0 | 6.0 | \$100M-500M | 27,166 | 244 | 62.5 | 65.0 |
| First Morris B&Tc | Morristown | 57.5 | 5.0 | 4.0 | 7.0 | 7.0 | \$100M-500M | 56,349 | 396 | 50.0 | 35.0 |
| Interchange Bk | Saddle Brook | 57.5 | 4.0 | 2.0 | 9.0 | 8.0 | \$500M-\$1B | 114,355 | 731 | 55.0 | 65.0 |
| Town Bk Of Westfield | Westfield | 57.5 | 8.0 | 9.0 | 3.0 | 3.0 | <\$100M | 10,387 | 53 | 45.0 | 22.5 |
| Summit Bk | Hackensack | 57.5 | 2.0 | 1.0 | 10.0 | 10.0 | >\$10B | 1,528,489 | 11,350 | 57.5 | 57.5 |
| Fleet Bk Na | Jersey City | 57.5 | 2.0 | 1.0 | 10.0 | 10.0 | >\$10B | 1,114,000 | 12,379 | 57.5 | 62.5 |
| Brunswick B&Tc | New Brunswick | 55.0 | 5.0 | 7.0 | 5.0 | 5.0 | \$100M-500M | 20,699 | 183 | 60.0 | 65.0 |

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|------------------------------|---------------------|---------------------------------------|--------|---------|---------|--------|---------------|----------------|---------------|-----------------------|-----------------------|
| | | Total | SBL/TA | SBL/TBL | SBL(\$) | SBL(#) | | | | | |
| | | (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) |
| First Hope Bk A Nat Bkg Assn | Hope | 55.0 | 5.0 | 7.0 | 5.0 | 5.0 | \$100M-500M | 27,411 | 221 | 47.5 | 47.5 |
| First Nb Of Elmer | Elmer | 55.0 | 4.0 | 7.0 | 5.0 | 6.0 | \$100M-500M | 21,133 | 315 | 70.0 | 82.5 |
| Union Ctr Nb | Morritown | 55.0 | 3.0 | 4.0 | 6.0 | 9.0 | \$500M-\$1B | 52,889 | 1,111 | 70.0 | 92.5 |
| Towne Center Bank | Lodi | 55.0 | 8.0 | 10.0 | 2.0 | 2.0 | <\$100M | 4,539 | 30 | 40.0 | 50.0 |
| New Millennium Bk | New Brunswick | 55.0 | 9.0 | 8.0 | 3.0 | 2.0 | <\$100M | 8,191 | 48 | 47.5 | 52.5 |
| Bridge View Bk | Englewood Cliffs | 52.5 | 6.0 | 3.0 | 6.0 | 6.0 | \$100M-500M | 46,144 | 304 | 52.5 | 52.5 |
| Community Bk Of Nj | Freehold | 52.5 | 7.0 | 3.0 | 6.0 | 5.0 | \$100M-500M | 35,803 | 234 | 47.5 | 45.0 |
| Norcrown Bk | Livingston | 52.5 | 7.0 | 3.0 | 6.0 | 5.0 | \$100M-500M | 52,400 | 220 | 40.0 | 40.0 |
| Trust Co Of Nj | Jersey City | 52.5 | 2.0 | 2.0 | 9.0 | 8.0 | \$1B-\$10B | 198,092 | 891 | 52.5 | 45.0 |
| Commerce Bk North | Ramsey | 52.5 | 2.0 | 3.0 | 8.0 | 8.0 | \$500M-\$1B | 73,848 | 669 | 50.0 | 50.0 |
| Boardwalk Bk | Linwood | 52.5 | 8.0 | 6.0 | 3.0 | 4.0 | <\$100M | 13,367 | 98 | 60.0 | 65.0 |
| Parke Bk | Sewell | 52.5 | 9.0 | 6.0 | 3.0 | 3.0 | <\$100M | 12,826 | 63 | 42.5 | 22.5 |
| Cornerstone Bk | Moorestown | 52.5 | 7.0 | 10.0 | 2.0 | 2.0 | <\$100M | 5,562 | 45 | 62.5 | 52.5 |
| Two River Comm Bk | Middletown | 52.5 | 6.0 | 10.0 | 2.0 | 3.0 | <\$100M | 5,041 | 55 | 57.5 | 70.0 |
| National Bk Of Sussex Cty | Branchville | 50.0 | 3.0 | 5.0 | 6.0 | 6.0 | \$100M-500M | 31,961 | 352 | 65.0 | 65.0 |
| Bank Of The Somerset Hills | Bernardsville | 50.0 | 5.0 | 9.0 | 4.0 | 2.0 | <\$100M | 13,820 | 43 | 22.5 | 20.0 |
| Red Oak Bk | Morristown | 50.0 | 6.0 | 10.0 | 2.0 | 2.0 | <\$100M | 5,869 | 37 | 55.0 | 45.0 |
| Newton Tc | Newton | 47.5 | 4.0 | 4.0 | 5.0 | 6.0 | \$100M-500M | 31,892 | 269 | 52.5 | 57.5 |
| Community Bk Of Bergen Cty | Maywood | 47.5 | 3.0 | 8.0 | 4.0 | 4.0 | \$100M-500M | 15,880 | 139 | 50.0 | 57.5 |
| First Nb Of Absecon | Absecon | 42.5 | 2.0 | 8.0 | 3.0 | 4.0 | \$100M-500M | 7,108 | 95 | 52.5 | 55.0 |
| Panasia Bk | Fort Lee | 42.5 | 4.0 | 4.0 | 4.0 | 5.0 | \$100M-500M | 15,778 | 157 | 50.0 | 62.5 |
| Rock Comnty Bk | Glen Rock | 42.5 | 6.0 | 6.0 | 2.0 | 3.0 | <\$100M | 4,798 | 57 | 65.0 | 62.5 |
| Grand Bk Na | Kingston | 40.0 | 7.0 | 2.0 | 4.0 | 3.0 | <\$100M | 18,600 | 82 | 35.0 | 32.5 |
| First Bk Of Central Jersey | North Brunswick | 40.0 | 3.0 | 9.0 | 2.0 | 2.0 | <\$100M | 5,938 | 41 | 40.0 | 25.0 |
| Hilltop Cmnty Bk | Summit | 40.0 | 2.0 | 10.0 | 2.0 | 2.0 | <\$100M | 1,672 | 8 | 30.0 | 27.5 |
| Pennsville Nb | Pennsville Township | 37.5 | 1.0 | 8.0 | 3.0 | 3.0 | \$100M-500M | 6,034 | 51 | 30.0 | 37.5 |
| Allegiance Cmnty Bk | South Orange | 35.0 | 2.0 | 10.0 | 1.0 | 1.0 | <\$100M | 493 | 4 | 37.5 | 35.0 |
| Harvest Cmnty Bk | Pennsville | 32.5 | 2.0 | 8.0 | 1.0 | 2.0 | <\$100M | 903 | 14 | 47.5 | 47.5 |
| Td Waterhouse Bk Na | Jersey City | 12.5 | 1.0 | 1.0 | 2.0 | 1.0 | \$1B-\$10B | 1,897 | 8 | 12.5 | 10.0 |
| Custodial Tc | Princeton | 10.0 | 1.0 | 1.0 | 1.0 | 1.0 | \$100M-500M | 750 | 2 | 10.0 | 10.0 |
| U S Tc Of Nj | Princeton | 10.0 | 1.0 | 1.0 | 1.0 | 1.0 | \$100M-500M | - | - | 10.0 | 10.0 |
| 1St Colonial Nb | Collingswood | 10.0 | 1.0 | 1.0 | 1.0 | 1.0 | <\$100M | - | - | 10.0 | 10.0 |
| Bessemer Tc | Woodbridge | 7.5 | 1.0 | . | 1.0 | 1.0 | \$100M-500M | - | - | . | . |
| Merrill Lynch B&Tc | Plainsboro Township | 7.5 | 1.0 | . | 1.0 | 1.0 | \$1B-\$10B | - | - | . | . |
| Metlife Tc Na | Bedminster | - | - | - | - | - | <\$100M | - | - | . | . |

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.