

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

Bank Name	Location	Small Business Lending (<\$1M) Scores					Bnk Asset Sz.	Dollars in	Number or	Total Score	Total Score
		Total	SBL/TA	SBL/TBL	SBL(\$)	SBL(#)		SBL	SBL	(<\$250K)	(<\$100K)
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Ellenville Nb	Ellenville	90.0	9.0	10.0	8.0	9.0	\$100M-500M	72,900	1,118	87.5	87.5
National Bk Of Geneva	Geneva	85.0	9.0	7.0	9.0	9.0	\$100M-500M	129,202	1,836	90.0	90.0
Solvay Bk	Solvay	82.5	8.0	8.0	8.0	9.0	\$100M-500M	84,824	1,538	87.5	87.5
Adirondack Bk Na	Saranac Lake	82.5	10.0	7.0	7.0	9.0	\$100M-500M	62,104	1,191	85.0	87.5
Great Eastern Bk	Flushing	80.0	10.0	6.0	9.0	7.0	\$100M-500M	96,515	549	80.0	75.0
Premier Nb	Poughkeepsie	80.0	7.0	5.0	10.0	10.0	\$1B-\$10B	306,382	3,807	80.0	77.5
Capital Bk&Tc	Albany	80.0	10.0	8.0	7.0	7.0	<\$100M	53,751	617	85.0	82.5
Victory St Bk	Staten Island	80.0	10.0	10.0	6.0	6.0	<\$100M	30,146	415	80.0	80.0
Bank Of Castile	Castile	77.5	8.0	7.0	8.0	8.0	\$100M-500M	70,835	1,017	82.5	80.0
Chohung Bk Of Ny	New York	77.5	10.0	6.0	7.0	8.0	\$100M-500M	55,378	666	82.5	80.0
Adirondack Tc	Saratoga Springs	77.5	8.0	5.0	9.0	9.0	\$100M-500M	95,578	1,022	80.0	80.0
Bsb B&Tc	Binghamton	77.5	8.0	3.0	10.0	10.0	\$1B-\$10B	506,378	5,209	75.0	75.0
Community Bk Na	Canton	77.5	5.0	6.0	10.0	10.0	\$1B-\$10B	246,179	6,572	85.0	87.5
State Bk Of Long Island	New Hyde Park	77.5	8.0	4.0	10.0	9.0	\$500M-\$1B	218,926	1,392	67.5	65.0
Bath Nb	Bath	75.0	8.0	6.0	7.0	9.0	\$100M-500M	65,889	1,078	87.5	92.5
Broadway Nb	New York	75.0	10.0	6.0	7.0	7.0	\$100M-500M	53,759	524	75.0	72.5
Canandaigua Nb&Tc	Canandaigua	75.0	8.0	4.0	9.0	9.0	\$500M-\$1B	127,722	1,664	77.5	77.5
First Tier B&Tc	Salamanca	72.5	9.0	8.0	6.0	6.0	\$100M-500M	34,510	388	65.0	60.0
Orange County Tc	Middletown	72.5	8.0	7.0	7.0	7.0	\$100M-500M	48,935	487	72.5	70.0
Atlantic Bk Of Ny	New York	72.5	6.0	3.0	10.0	10.0	\$1B-\$10B	285,377	19,100	70.0	75.0
Nbt Bk Na	Norwich	72.5	6.0	3.0	10.0	10.0	\$1B-\$10B	227,521	3,844	77.5	82.5
Genesee Regional Bk	Rochester	72.5	10.0	10.0	5.0	4.0	<\$100M	19,475	149	65.0	72.5
Long Island Cmrl Bk	Islandia	70.0	9.0	5.0	8.0	6.0	\$100M-500M	86,292	420	52.5	42.5
Hanvit Amer Bk	New York	70.0	9.0	5.0	8.0	6.0	\$100M-500M	78,468	419	60.0	52.5
Chinese Amer Bk	New York	70.0	9.0	3.0	8.0	8.0	\$100M-500M	77,599	643	52.5	52.5
Pavilion St Bk	Pavilion	70.0	8.0	7.0	6.0	7.0	\$100M-500M	35,828	547	75.0	72.5
Interbank Of New York	New York	70.0	9.0	6.0	7.0	6.0	\$100M-500M	61,607	375	52.5	47.5
Amerasia Bk	Flushing	70.0	10.0	6.0	7.0	5.0	\$100M-500M	57,939	320	65.0	50.0
Banco Popular North Amer	New York	70.0	6.0	2.0	10.0	10.0	\$1B-\$10B	826,293	5,454	67.5	67.5
Suffolk Cty Nb	Riverhead	70.0	6.0	4.0	9.0	9.0	\$1B-\$10B	165,615	1,623	67.5	67.5
Hudson Valley Bk	Yonkers	70.0	5.0	4.0	9.0	10.0	\$1B-\$10B	150,672	2,332	67.5	67.5
First Nb Of Long Island	Huntington	70.0	6.0	6.0	8.0	8.0	\$500M-\$1B	87,577	747	62.5	55.0
Alliance Bank Na	Oneida	70.0	6.0	5.0	8.0	9.0	\$500M-\$1B	74,585	1,220	75.0	77.5
Asia Bk Na	Flushing	67.5	9.0	4.0	8.0	6.0	\$100M-500M	82,999	424	47.5	37.5
Bridgethampston Nb	Bridgethampston	67.5	7.0	4.0	7.0	9.0	\$100M-500M	65,658	1,155	72.5	75.0
Marathon Nb Of Ny	Astoria	67.5	9.0	6.0	7.0	5.0	\$100M-500M	50,114	321	60.0	42.5
Steuben Tc	Hornell	67.5	6.0	7.0	6.0	8.0	\$100M-500M	37,134	881	75.0	85.0
Tioga St Bk	Spencer	67.5	6.0	10.0	5.0	6.0	\$100M-500M	22,269	446	80.0	92.5
Delaware Nb	Delhi	67.5	7.0	8.0	5.0	7.0	\$100M-500M	19,608	450	75.0	75.0
Redwood Nb	Alexandria Bay	67.5	8.0	10.0	4.0	5.0	<\$100M	16,415	280	72.5	70.0
Liberty Bk Of Ny	New York	67.5	10.0	7.0	5.0	5.0	<\$100M	26,786	316	65.0	67.5
Community Bk Of Sullivan Cnt	Thompson	67.5	10.0	8.0	5.0	4.0	<\$100M	19,872	220	62.5	60.0
Savannah Bk Na	Savannah	67.5	8.0	9.0	4.0	6.0	<\$100M	14,218	333	80.0	87.5
European Amer Bk	New York	67.5	4.0	3.0	10.0	10.0	>\$10B	1,113,099	29,294	70.0	82.5

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		Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$ (4)	SBL(# (5)					
Upstate Nb	Lisbon	65.0	10.0	4.0	7.0	5.0	\$100M-500M	54,785	315	62.5	55.0
Herkimer Cty Tc	Little Falls	65.0	7.0	4.0	7.0	8.0	\$100M-500M	53,687	902	62.5	70.0
Ballston Spa Nb	Ballston Spa	65.0	7.0	5.0	7.0	7.0	\$100M-500M	49,279	492	67.5	57.5
Evans Nb	Angola	65.0	8.0	6.0	6.0	6.0	\$100M-500M	45,413	436	60.0	52.5
Mahopac Nb	Mahopac	65.0	7.0	7.0	6.0	6.0	\$100M-500M	32,143	348	52.5	52.5
Champlain Nb	Elizabethtown	65.0	7.0	9.0	5.0	5.0	\$100M-500M	21,642	306	80.0	90.0
Gotham Bk Of New York	New York	65.0	9.0	6.0	6.0	5.0	\$100M-500M	40,019	296	65.0	52.5
Glens Falls Nb&Tc	Glens Falls	65.0	4.0	5.0	8.0	9.0	\$500M-\$1B	77,623	1,028	70.0	67.5
National Union Bk Of Kinderh	Kinderhook	65.0	7.0	9.0	4.0	6.0	<\$100M	17,936	434	75.0	77.5
Metropolitan Nb	New York	65.0	10.0	10.0	4.0	2.0	<\$100M	16,069	25	22.5	22.5
Reliance Bk	White Plains	65.0	10.0	8.0	4.0	4.0	<\$100M	15,383	173	62.5	62.5
Riverside Bk	Poughkeepsie	65.0	9.0	7.0	4.0	6.0	<\$100M	15,135	369	75.0	77.5
Bank Of Richmondville	Richmondville	65.0	7.0	10.0	4.0	5.0	<\$100M	13,188	296	75.0	82.5
Manufacturers & Traders Tc	Buffalo	65.0	4.0	2.0	10.0	10.0	>\$10B	1,962,376	25,873	67.5	67.5
North Fork Bk	Mattituck	65.0	3.0	3.0	10.0	10.0	>\$10B	952,270	13,272	65.0	70.0
Habib Amer Bk	New York	62.5	9.0	3.0	6.0	7.0	\$100M-500M	47,213	575	62.5	62.5
Country Bk	Carmel	62.5	8.0	5.0	6.0	6.0	\$100M-500M	37,573	354	55.0	60.0
New York Nb	Bronx	62.5	9.0	4.0	6.0	6.0	\$100M-500M	31,047	342	55.0	42.5
Alden St Bk	Alden	62.5	5.0	8.0	5.0	7.0	\$100M-500M	19,059	463	72.5	75.0
Evergreen Bk Na	Glens Falls	62.5	4.0	3.0	9.0	9.0	\$1B-\$10B	101,477	1,343	65.0	65.0
Chemung Canal Tc	Elmira	62.5	5.0	3.0	8.0	9.0	\$500M-\$1B	75,270	1,097	60.0	65.0
Wilber Nb	Oneonta	62.5	5.0	4.0	8.0	8.0	\$500M-\$1B	71,653	918	62.5	65.0
Community Capital Bk	Brooklyn	62.5	10.0	8.0	4.0	3.0	<\$100M	18,521	144	57.5	52.5
Hsbc Bk Usa	Buffalo	62.5	3.0	2.0	10.0	10.0	>\$10B	2,380,370	36,343	62.5	65.0
Citibank Ny St	Perinton	62.5	2.0	5.0	9.0	9.0	>\$10B	121,449	1,491	65.0	70.0
Bank Of Smithtown	Smithtown	60.0	8.0	3.0	8.0	5.0	\$100M-500M	67,598	288	42.5	27.5
Wyoming Cty Bk	Warsaw	60.0	5.0	4.0	7.0	8.0	\$100M-500M	55,957	882	67.5	70.0
Cayuga Bk	Auburn	60.0	4.0	5.0	7.0	8.0	\$100M-500M	49,360	710	67.5	65.0
First Nb	Jeffersonville	60.0	5.0	5.0	6.0	8.0	\$100M-500M	32,045	711	75.0	77.5
First Nb Of Scotia	Scotia	60.0	6.0	6.0	5.0	7.0	\$100M-500M	27,787	509	65.0	57.5
Cattaraugus Cty Bk	Little Valley	60.0	6.0	9.0	4.0	5.0	\$100M-500M	15,771	261	75.0	85.0
Citizens Nb	Malone	60.0	6.0	9.0	4.0	5.0	\$100M-500M	15,443	285	67.5	72.5
Merchants Bk Of Ny	New York	60.0	6.0	2.0	9.0	7.0	\$1B-\$10B	182,157	608	47.5	40.0
Trustco Bk Na	Schenectady	60.0	3.0	4.0	9.0	8.0	\$1B-\$10B	92,978	774	57.5	57.5
Tompkins County Tc	Ithaca	60.0	4.0	4.0	8.0	8.0	\$500M-\$1B	72,551	866	62.5	65.0
United Orient Bank	New York	60.0	9.0	6.0	5.0	4.0	<\$100M	23,187	178	52.5	50.0
First Nb Of Groton	Groton	60.0	5.0	10.0	3.0	6.0	<\$100M	8,122	332	70.0	80.0
Bank Of Ny	New York	60.0	2.0	2.0	10.0	10.0	>\$10B	917,118	7,611	60.0	62.5
Lyons Nb	Lyons	57.5	7.0	7.0	4.0	5.0	\$100M-500M	18,222	300	50.0	40.0
Bank Of Akron	Akron	57.5	5.0	9.0	4.0	5.0	\$100M-500M	15,040	304	67.5	62.5
Union St Bk	Nanuet	57.5	4.0	2.0	9.0	8.0	\$1B-\$10B	165,567	915	55.0	47.5
Central Nb	Canajoharie	57.5	4.0	3.0	8.0	8.0	\$500M-\$1B	67,622	646	55.0	60.0
Bank Of Millbrook	Millbrook	57.5	7.0	7.0	4.0	5.0	<\$100M	15,814	267	62.5	57.5
Chase Manhattan Bk	New York	57.5	2.0	1.0	10.0	10.0	>\$10B	3,043,000	73,392	60.0	65.0
Citibank Na	New York	57.5	2.0	1.0	10.0	10.0	>\$10B	1,173,436	16,387	60.0	62.5

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		Total	SBL/TA	SBL/TBL	SBL(\$)	SBL(#)					
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Sterling Nb	New York	55.0	4.0	2.0	9.0	7.0	\$1B-\$10B	115,254	524	47.5	47.5
Bank Of Utica	Utica	55.0	4.0	5.0	6.0	7.0	\$500M-\$1B	41,793	584	57.5	57.5
Cayuga Lake Nb	Union Springs	55.0	7.0	8.0	3.0	4.0	<\$100M	10,837	253	70.0	80.0
Sleepy Hollow Nb	Sleepy Hollow	55.0	7.0	7.0	5.0	3.0	<\$100M	19,346	122	50.0	32.5
Putnam County Nb Of Carmel	Carmel	52.5	7.0	5.0	5.0	4.0	\$100M-500M	28,430	211	50.0	42.5
Bank Leumi Usa	New York	52.5	3.0	2.0	9.0	7.0	\$1B-\$10B	187,464	577	45.0	30.0
Israel Discount Bk Of Ny	New York	52.5	3.0	1.0	9.0	8.0	\$1B-\$10B	128,260	722	50.0	50.0
Eastbank Na	New York	52.5	9.0	3.0	6.0	3.0	<\$100M	28,705	142	35.0	32.5
Bank Of Holland	Holland	52.5	6.0	10.0	2.0	3.0	<\$100M	6,248	78	65.0	70.0
First Amer Intl Bk	Brooklyn	52.5	7.0	10.0	2.0	2.0	<\$100M	2,952	13	32.5	25.0
City Nb&Tc	Gloversville	50.0	4.0	5.0	6.0	5.0	\$100M-500M	32,191	288	57.5	62.5
First Nb Of Northern New Yor	Norfolk	50.0	5.0	7.0	4.0	4.0	\$100M-500M	13,627	211	55.0	57.5
National Bk Of Delaware Coun	Walton	50.0	4.0	9.0	3.0	4.0	\$100M-500M	9,765	188	60.0	75.0
National Bk Of New York City	Flushing	50.0	8.0	3.0	6.0	3.0	\$100M-500M	30,557	114	27.5	22.5
National Bk Of Coxsackie	Coxsackie	50.0	4.0	9.0	3.0	4.0	\$100M-500M	10,696	208	62.5	77.5
Bank Of Tokyo-Mitsubishi Tc	New York	50.0	3.0	1.0	9.0	7.0	\$1B-\$10B	173,792	519	37.5	32.5
State Bk Of Chittenango	Chittenango	50.0	6.0	7.0	3.0	4.0	<\$100M	7,803	188	62.5	67.5
National Bk Of Florida	Florida	50.0	5.0	8.0	3.0	4.0	<\$100M	10,846	233	62.5	60.0
Tupper Lake Nb	Tupper Lake	47.5	5.0	9.0	2.0	3.0	<\$100M	7,053	97	50.0	50.0
National Bk	Vernon	47.5	4.0	9.0	2.0	4.0	<\$100M	5,704	219	60.0	72.5
First St Bk Canisteo Ny	Canisteo	47.5	5.0	9.0	2.0	3.0	<\$100M	4,886	143	62.5	60.0
Bank Of Avoca	Avoca	47.5	6.0	8.0	2.0	3.0	<\$100M	2,727	70	57.5	62.5
Ontario Nb	Clifton Springs	45.0	5.0	7.0	3.0	3.0	<\$100M	10,168	145	45.0	55.0
First Nb Of Dryden	Dryden	45.0	3.0	9.0	2.0	4.0	<\$100M	4,526	184	55.0	67.5
Park Avenue Bk Na	New York	42.5	2.0	10.0	3.0	2.0	\$100M-500M	7,601	57	37.5	35.0
Stissing Nb	Pine Plains	42.5	3.0	10.0	2.0	2.0	<\$100M	1,434	36	45.0	55.0
Hamptons St Bk	Southampton	42.5	5.0	8.0	2.0	2.0	<\$100M	2,920	25	37.5	35.0
Citizens Nb Of Hammond	Hammond	42.5	3.0	10.0	1.0	3.0	<\$100M	819	68	52.5	57.5
Saratoga Nb&Tc	Saratoga Springs	40.0	3.0	6.0	3.0	4.0	\$100M-500M	8,337	164	45.0	45.0
National Bk Of Stamford	Stamford	37.5	4.0	4.0	3.0	4.0	<\$100M	7,543	146	47.5	55.0
Citizens Bk	Cape Vincent	37.5	3.0	9.0	1.0	2.0	<\$100M	1,341	32	45.0	55.0
Bank Of Cattaraugus	Cattaraugus	37.5	3.0	9.0	1.0	2.0	<\$100M	648	44	45.0	55.0
Bpd Intl Bk	New York	35.0	2.0	8.0	2.0	2.0	\$100M-500M	4,264	14	17.5	15.0
American Cmnty Bk	Glen Cove	35.0	2.0	10.0	1.0	1.0	<\$100M	96	3	35.0	37.5
Delta Nb&Tc	New York	32.5	2.0	8.0	2.0	1.0	\$100M-500M	1,524	9	32.5	27.5
Bank Audi Usa	New York	32.5	3.0	2.0	5.0	3.0	\$500M-\$1B	26,560	117	27.5	20.0
Safra Nb Of Ny	New York	30.0	2.0	2.0	5.0	3.0	\$1B-\$10B	27,918	117	27.5	25.0
Amalgamated Bk Of Ny	New York	30.0	2.0	2.0	5.0	3.0	\$1B-\$10B	26,172	111	25.0	25.0
Ibj Whitehall B & Tc	New York	27.5	2.0	1.0	5.0	3.0	\$1B-\$10B	26,316	78	20.0	20.0
Berkshire Bk	New York	25.0	3.0	2.0	3.0	2.0	\$100M-500M	11,162	41	27.5	20.0
Lbs Bk Ny	New York	25.0	3.0	2.0	3.0	2.0	\$100M-500M	7,560	27	22.5	20.0
United States Tc Of Ny	New York	20.0	1.0	3.0	2.0	2.0	\$1B-\$10B	4,781	22	20.0	17.5
Fuji B&Tc	New York	20.0	2.0	1.0	3.0	2.0	\$500M-\$1B	8,818	27	17.5	17.5
Fiduciary Tc Intl	New York	20.0	2.0	1.0	3.0	2.0	\$500M-\$1B	7,848	44	17.5	17.5
Alpine Cap Bk	New York	20.0	2.0	4.0	1.0	1.0	<\$100M	900	1	10.0	10.0

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Morgan Guaranty Tc Of Ny	New York	20.0	1.0	1.0	4.0	2.0	>\$10B	15,096	57	15.0	15.0
Commercial Bk Of New York	New York	17.5	1.0	1.0	2.0	3.0	\$1B-\$10B	3,792	64	22.5	25.0
Bankers Tc	New York	17.5	1.0	1.0	3.0	2.0	>\$10B	7,939	30	15.0	15.0
Intervest Nb	New York	15.0	2.0	1.0	2.0	1.0	<\$100M	2,399	6	12.5	10.0
Sumitomo Tr Bkg Co Usa	New York	12.5	1.0	2.0	1.0	1.0	\$100M-500M	95	1	10.0	10.0
Industrial Bk Of Japan Tc	New York	12.5	1.0	1.0	2.0	1.0	\$1B-\$10B	4,170	9	10.0	10.0
Mitsubishi Tr & Bkg Corp Usa	New York	10.0	1.0	1.0	1.0	1.0	\$100M-500M	-	-	10.0	10.0
Excel Bk Na	New York	10.0	1.0	1.0	1.0	1.0	\$100M-500M	986	6	10.0	10.0
Arab Amer Bk	New York	10.0	1.0	1.0	1.0	1.0	\$100M-500M	803	4	10.0	12.5
Bessemer Tc Na	New York	7.5	1.0	.	1.0	1.0	\$100M-500M	-	-	.	.
M&T Bk Na	Oakfield	7.5	1.0	.	1.0	1.0	\$500M-\$1B	-	-	.	.
Charter One Cmrl	Albany	-	-	-	-	-	\$100M-500M	-	-	.	.
Bch Usa	New York	-	-	-	-	-	<\$100M	-	-	.	.
Dkf Tc Usa	New York	-	-	-	-	-	<\$100M	-	-	.	.
Toyo Tc Of Ny	New York	-	-	-	-	-	<\$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.