

Table 3A Expanded. Small Business Lending Institutions in New Jersey Using Call Report Data, June 2005

| Name | City | Small Business Lending (<\$1M) | | | | | Micro-Business Lending (<\$100k) | | | | |
|-------------------------|------------------|--------------------------------|---------|----------|---------------|-------|----------------------------------|------------|---------------|-------|--------|
| | | Total Rank | LSBL/TA | LSBL/TBL | LSBL\$ (1000) | LSBL# | Institution Asset Size | Total Rank | SSBL\$ (1000) | SSBL# | CRD/TA |
| | | (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) |
| Skylands Cmnty Bk | Hackettstown | 82.5 | 0.288 | 0.653 | 136,087 | 1,293 | \$100M-500M | 95.0 | 15,931 | 733 | 0.001 |
| Harvest Cmnty Bk | Pennsville | 82.5 | 0.409 | 1 | 54,118 | 424 | \$100M-500M | 95.0 | 9,423 | 247 | 0 |
| Bank | Woodbury | 82.5 | 0.247 | 0.584 | 280,843 | 2,900 | \$1B-\$10B | 90.0 | 30,722 | 1,589 | 0.001 |
| Two River Comm Bk | Middletown | 82.5 | 0.376 | 0.687 | 97,260 | 540 | \$100M-500M | 85.0 | 8,334 | 224 | 0 |
| Allaire Cmnty Bk | Wall Township | 82.5 | 0.333 | 1 | 66,744 | 265 | \$100M-500M | 77.5 | 4,999 | 115 | 0 |
| 1st Constitution Bk | Cranbury | 80.0 | 0.244 | 0.816 | 84,805 | 556 | \$100M-500M | 90.0 | 9,991 | 179 | 0 |
| Shore Cmnty Bk | Toms River | 80.0 | 0.358 | 1 | 54,233 | 268 | \$100M-500M | 80.0 | 4,208 | 107 | 0 |
| Broadway Nb | Fort Lee | 80.0 | 0.471 | 0.631 | 112,925 | 533 | \$100M-500M | 72.5 | 5,193 | 134 | 0 |
| Interstate Net Bk | Cherry Hill | 80.0 | 0.35 | 0.688 | 96,451 | 432 | \$100M-500M | 65.0 | 4,397 | 104 | 0 |
| Minotola NB | Vineland | 77.5 | 0.275 | 0.506 | 168,657 | 1,163 | \$500M-\$1B | 92.5 | 20,056 | 616 | 0.001 |
| Unity Bk | Clinton | 77.5 | 0.248 | 0.503 | 143,212 | 1,477 | \$500M-\$1B | 75.0 | 8,876 | 429 | 0 |
| Bergen Cmrl Bk | Paramus | 77.5 | 0.304 | 0.66 | 93,003 | 423 | \$100M-500M | 75.0 | 6,215 | 152 | 0 |
| Franklin Bk | Nutley | 77.5 | 0.614 | 0.998 | 56,461 | 208 | <\$100M | 70.0 | 2,812 | 66 | 0 |
| First BankAmericano | Elizabeth | 77.5 | 0.365 | 0.974 | 45,882 | 209 | \$100M-500M | 67.5 | 2,472 | 64 | 0 |
| Cornerstone Bk | Moorestown | 75.0 | 0.3 | 0.908 | 43,865 | 430 | \$100M-500M | 92.5 | 6,529 | 275 | 0 |
| Lakeland Bk | Newfoundland | 75.0 | 0.119 | 0.604 | 208,505 | 1,312 | \$1B-\$10B | 90.0 | 23,726 | 645 | 0 |
| Atlantic Stewardship Bk | Midland Park | 75.0 | 0.211 | 0.627 | 96,423 | 595 | \$100M-500M | 85.0 | 9,854 | 299 | 0.007 |
| Advantage Bk | Branchburg | 75.0 | 0.359 | 0.826 | 59,647 | 329 | \$100M-500M | 85.0 | 5,861 | 152 | 0 |
| New Millennium Bk | New Brunswick | 75.0 | 0.383 | 0.788 | 46,100 | 244 | \$100M-500M | 77.5 | 3,736 | 84 | 0.1 |
| Union Ctr NB | Union | 75.0 | 0.123 | 0.825 | 144,994 | 1,102 | \$1B-\$10B | 75.0 | 8,279 | 716 | 0 |
| Somerset Valley Bk | Somerville | 75.0 | 0.209 | 0.596 | 111,303 | 629 | \$500M-\$1B | 75.0 | 6,732 | 237 | 0 |
| Newfield NB | Newfield | 72.5 | 0.185 | 0.654 | 81,601 | 637 | \$100M-500M | 90.0 | 11,880 | 377 | 0.001 |
| Sussex Bk | Franklin | 72.5 | 0.234 | 0.639 | 67,248 | 437 | \$100M-500M | 90.0 | 8,350 | 230 | 0 |
| 1st Colonial NB | Collingswood | 72.5 | 0.221 | 0.897 | 35,085 | 348 | \$100M-500M | 90.0 | 6,159 | 203 | 0 |
| Interchange Bk | Saddle Brook | 72.5 | 0.156 | 0.402 | 238,387 | 1,624 | \$1B-\$10B | 87.5 | 29,767 | 890 | 0 |
| Sun Nb | Vineland | 72.5 | 0.165 | 0.361 | 516,697 | 4,312 | \$1B-\$10B | 85.0 | 62,145 | 2,346 | 0 |
| First Washington St Bk | Windsor | 72.5 | 0.153 | 0.595 | 94,562 | 570 | \$500M-\$1B | 77.5 | 7,369 | 235 | 0 |
| Crest Savings Bank | Wildwood | 72.5 | 0.156 | 1 | 49,355 | 208 | \$100M-500M | 65.0 | 2,880 | 67 | 0 |
| Town Bk | Westfield | 72.5 | 0.308 | 0.997 | 45,254 | 229 | \$100M-500M | 57.5 | 1,952 | 50 | 0 |
| Bayonne Cmnty Bk | Bayonne | 72.5 | 0.241 | 0.588 | 96,276 | 354 | \$100M-500M | 47.5 | 2,816 | 53 | 0 |
| Susquehanna Patriot Bk | Marlton | 70.0 | 0.116 | 0.445 | 244,933 | 1,974 | \$1B-\$10B | 85.0 | 28,129 | 993 | 0 |
| Boardwalk Bk | Linwood | 70.0 | 0.236 | 0.572 | 78,851 | 344 | \$100M-500M | 72.5 | 5,474 | 126 | 0 |
| Sterling Bk | Mount Laurel | 67.5 | 0.145 | 0.765 | 48,642 | 347 | \$100M-500M | 82.5 | 5,458 | 157 | 0 |
| Yardville NB | Yardville | 67.5 | 0.115 | 0.278 | 335,466 | 2,589 | \$1B-\$10B | 77.5 | 35,176 | 1,646 | 0 |
| Valley NB | Passaic | 67.5 | 0.076 | 0.289 | 935,115 | 5,233 | >\$10B | 65.0 | 51,403 | 1,976 | 0.001 |
| Cape Svg Bk | Cape May Court H | 67.5 | 0.166 | 0.514 | 91,218 | 466 | \$500M-\$1B | 65.0 | 5,159 | 143 | 0 |
| Newton TC | Newton | 67.5 | 0.19 | 0.638 | 69,766 | 330 | \$100M-500M | 65.0 | 4,083 | 125 | 0 |
| Hilltop Cmnty Bk | Summit | 67.5 | 0.257 | 0.77 | 40,321 | 196 | \$100M-500M | 65.0 | 2,387 | 72 | 0 |
| Grand Bk NA | Hamilton | 67.5 | 0.288 | 0.577 | 59,002 | 274 | \$100M-500M | 62.5 | 2,898 | 85 | 0 |
| Crown Bk NA | Ocean City | 67.5 | 0.266 | 0.563 | 73,359 | 283 | \$100M-500M | 55.0 | 2,776 | 59 | 0 |
| Parke Bk | Sewell | 67.5 | 0.242 | 0.58 | 62,656 | 234 | \$100M-500M | 50.0 | 2,357 | 51 | 0 |
| Allegiance Cmnty Bk | South Orange | 67.5 | 0.37 | 0.874 | 26,699 | 101 | <\$100M | 42.5 | 683 | 17 | 0 |
| Pascack Cmnty Bk | Westwood | 67.5 | 0.353 | 0.893 | 30,793 | 100 | <\$100M | 37.5 | 425 | 14 | 0 |

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| Name | City | Small Business Lending (<\$1M) | | | | | Micro-Business Lending (<\$100k) | | | | |
|------------------------------|-------------------|--------------------------------|---------|----------|---------------|-------|----------------------------------|------------|---------------|-------|--------|
| | | Total Rank | LSBL/TA | LSBL/TBL | LSBL\$ (1000) | LSBL# | Institution Asset Size | Total Rank | SSBL\$ (1000) | SSBL# | CRD/TA |
| | | (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) |
| Liberty Bell Bk | Cherry Hill | 65.0 | 0.234 | 0.837 | 23,255 | 168 | <\$100M | 82.5 | 3,644 | 102 | 0 |
| Columbia Bank | Fair Lawn | 65.0 | 0.058 | 0.391 | 215,442 | 1,179 | \$1B-\$10B | 70.0 | 18,406 | 537 | 0 |
| Oceanfirst Bank | Toms River | 65.0 | 0.075 | 0.51 | 148,041 | 725 | \$1B-\$10B | 67.5 | 9,162 | 287 | 0 |
| Amboy NB | Old Bridge | 65.0 | 0.068 | 0.358 | 176,265 | 812 | \$1B-\$10B | 62.5 | 10,845 | 326 | 0 |
| Rumson Fair Haven B&TC | Fair Haven | 65.0 | 0.26 | 0.865 | 27,698 | 117 | \$100M-500M | 52.5 | 1,150 | 28 | 0 |
| American Bank of New Jersey | Bloomfield | 65.0 | 0.072 | 1 | 31,629 | 106 | \$100M-500M | 37.5 | 767 | 23 | 0 |
| United Heritage Bk | Edison | 65.0 | 0.369 | 1 | 19,303 | 67 | <\$100M | 32.5 | 317 | 6 | 0 |
| Hudson United Bk | Mahwah | 62.5 | 0.062 | 0.214 | 570,908 | 4,232 | \$1B-\$10B | 77.5 | 90,265 | 1,892 | 0.046 |
| Provident Bk | Jersey City | 62.5 | 0.034 | 0.203 | 210,018 | 1,489 | \$1B-\$10B | 67.5 | 26,693 | 868 | 0 |
| Greater Cmnty Bk | Totowa | 62.5 | 0.157 | 0.424 | 86,993 | 472 | \$500M-\$1B | 67.5 | 6,034 | 191 | 0 |
| Community Bk of Bergen Cty | Maywood | 62.5 | 0.106 | 1 | 24,424 | 160 | \$100M-500M | 62.5 | 1,789 | 71 | 0 |
| First Morris B&TC | Morristown | 62.5 | 0.162 | 0.56 | 90,238 | 323 | \$500M-\$1B | 60.0 | 5,024 | 110 | 0 |
| Mariners Bk | Edgewater | 62.5 | 0.33 | 0.736 | 42,275 | 136 | \$100M-500M | 57.5 | 2,089 | 47 | 0 |
| Peoples Savings Bank | Bordentown | 62.5 | 0.202 | 0.989 | 20,757 | 70 | \$100M-500M | 40.0 | 532 | 20 | 0 |
| Colonial Bank FSB | Bridgeton | 60.0 | 0.104 | 0.918 | 32,743 | 214 | \$100M-500M | 85.0 | 5,186 | 122 | 0 |
| First NB of Elmer | Elmer | 60.0 | 0.175 | 0.618 | 36,384 | 324 | \$100M-500M | 85.0 | 5,678 | 200 | 0 |
| Monmouth Cmnty Bk NA | Long Branch | 60.0 | 0.186 | 0.511 | 53,202 | 317 | \$100M-500M | 72.5 | 4,727 | 137 | 0 |
| Brunswick B&TC | New Brunswick | 60.0 | 0.23 | 0.675 | 29,775 | 186 | \$100M-500M | 72.5 | 2,476 | 84 | 0 |
| First Hope Bk A Nat Bkg Assn | Hope | 60.0 | 0.129 | 0.652 | 40,628 | 249 | \$100M-500M | 70.0 | 3,402 | 109 | 0 |
| Commerce Bk NA | Cherry Hill | 60.0 | 0.026 | 0.16 | 615,269 | 7,378 | >\$10B | 67.5 | 89,966 | 4,351 | 0.001 |
| Somerset Hills Bk | Bernardsville | 60.0 | 0.214 | 0.599 | 44,367 | 232 | \$100M-500M | 67.5 | 2,887 | 83 | 0 |
| Peapack Gladstone Bk | Gladstone | 60.0 | 0.072 | 0.444 | 84,255 | 495 | \$1B-\$10B | 62.5 | 5,426 | 183 | 0 |
| Roebbling Bank | Roebbling | 60.0 | 0.144 | 1 | 15,135 | 75 | \$100M-500M | 62.5 | 1,249 | 27 | 0 |
| Gloucester County FSB | Sewell | 60.0 | 0.071 | 1 | 21,944 | 96 | \$100M-500M | 52.5 | 1,353 | 38 | 0 |
| Boiling Springs Svg Bk | Rutherford | 60.0 | 0.08 | 0.539 | 91,302 | 304 | \$1B-\$10B | 35.0 | 1,451 | 25 | 0 |
| BCPbank Na | Newark | 57.5 | 0.117 | 0.486 | 62,545 | 475 | \$500M-\$1B | 80.0 | 6,832 | 278 | 0 |
| Monroe Savings Bank SLA | Williamstown | 57.5 | 0.108 | 1 | 7,658 | 62 | <\$100M | 67.5 | 1,050 | 31 | 0 |
| Sturdy Svg Bk | Stone Harbor | 57.5 | 0.124 | 0.529 | 61,547 | 332 | \$100M-500M | 62.5 | 4,874 | 131 | 0 |
| Lusitania Savings Bank FSB | Newark | 57.5 | 0.076 | 1 | 12,877 | 84 | \$100M-500M | 62.5 | 1,338 | 28 | 0 |
| Wawel Savings Bank | Wallington | 57.5 | 0.104 | 1 | 8,117 | 47 | <\$100M | 60.0 | 972 | 23 | 0 |
| 1st Bank of Sea Isle City | Sea Isle City | 57.5 | 0.09 | 1 | 18,699 | 85 | \$100M-500M | 57.5 | 1,443 | 37 | 0 |
| Hopewell Valley Cmnty Bk | Pennington | 57.5 | 0.201 | 0.557 | 37,608 | 212 | \$100M-500M | 57.5 | 2,277 | 80 | 0 |
| Penn Federal Savings Bank | Newark | 57.5 | 0.034 | 0.458 | 69,426 | 498 | \$1B-\$10B | 47.5 | 1,784 | 270 | 0 |
| Enterprise Bk | Kenilworth | 57.5 | 0.274 | 0.738 | 15,917 | 73 | <\$100M | 35.0 | 421 | 9 | 0 |
| North Jersey Cmnty Bk | Englewood Cliffs | 57.5 | 0.162 | 1 | 12,846 | 22 | <\$100M | 30.0 | 269 | 6 | 0 |
| Farmers & Mechanics Bank | Burlington Townsh | 55.0 | 0.047 | 0.492 | 57,225 | 385 | \$1B-\$10B | 70.0 | 6,602 | 219 | 0 |
| City NB of NJ | Newark | 55.0 | 0.137 | 0.551 | 46,402 | 215 | \$100M-500M | 55.0 | 2,463 | 61 | 0.001 |
| Millington SB | Millington | 55.0 | 0.087 | 0.891 | 20,653 | 113 | \$100M-500M | 55.0 | 1,305 | 42 | 0 |
| Rock Cmnty Bk | Little Falls | 55.0 | 0.156 | 0.885 | 7,953 | 47 | <\$100M | 55.0 | 539 | 15 | 0 |
| Magyar Bk | New Brunswick | 55.0 | 0.115 | 0.572 | 37,337 | 167 | \$100M-500M | 52.5 | 2,248 | 52 | 0 |
| Roma Bank | Trenton | 52.5 | 0.045 | 0.825 | 33,842 | 153 | \$500M-\$1B | 67.5 | 3,455 | 64 | 0 |
| Select Bank | Egg Harbor | 52.5 | 0.159 | 0.725 | 15,027 | 100 | <\$100M | 65.0 | 1,345 | 45 | 0 |
| Commerce Bk North | Ramsey | 52.5 | 0.018 | 0.174 | 63,138 | 682 | \$1B-\$10B | 62.5 | 9,281 | 380 | 0 |

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| | | Total Rank | LSBL/TA | LSBL/TBL | LSBL\$ (1000) | LSBL# | Institution Asset Size | Total Rank | SSBL\$ (1000) | SSBL# | CRD/TA |
| | | (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) |
| Fort Lee Federal Savings Ban | Fort Lee | 52.5 | 0.212 | 0.96 | 6,765 | 33 | <\$100M | 47.5 | 330 | 12 | 0 |
| Pennsville NB | Pennsville Townsh | 50.0 | 0.059 | 1 | 9,611 | 78 | \$100M-500M | 65.0 | 1,387 | 46 | 0.002 |
| Manasquan Svg Bk | Wall Township | 50.0 | 0.039 | 0.82 | 20,875 | 130 | \$500M-\$1B | 62.5 | 2,216 | 67 | 0 |
| Ocean City Home Bank | Ocean City | 50.0 | 0.047 | 0.778 | 24,664 | 152 | \$500M-\$1B | 60.0 | 2,363 | 81 | 0 |
| Metuchen SB | Metuchen | 47.5 | 0.066 | 0.726 | 18,160 | 119 | \$100M-500M | 67.5 | 2,122 | 58 | 0 |
| First NB of Absecon | Absecon | 47.5 | 0.052 | 0.995 | 7,896 | 73 | \$100M-500M | 65.0 | 1,134 | 38 | 0 |
| The Franklin Savings Bank S | Salem | 47.5 | 0.018 | 1 | 4,189 | 28 | \$100M-500M | 55.0 | 715 | 19 | 0 |
| Century Svg Bk | Bridgeton | 47.5 | 0.03 | 1 | 7,221 | 34 | \$100M-500M | 50.0 | 529 | 15 | 0 |
| Llewellyn-Edison Savings Bank | West Orange | 47.5 | 0.08 | 0.827 | 11,078 | 52 | \$100M-500M | 47.5 | 712 | 16 | 0 |
| Lincoln Park Savings Bank | Lincoln Park | 47.5 | 0.029 | 1 | 2,497 | 11 | <\$100M | 10.0 | 0 | 0 | 0 |
| Millville S&LA | Millville | 45.0 | 0.016 | 1 | 1,674 | 10 | \$100M-500M | 30.0 | 61 | 2 | 0 |
| Audubon SB | Audubon | 42.5 | 0.064 | 0.802 | 10,000 | 43 | \$100M-500M | 45.0 | 674 | 15 | 0 |
| Haven SB | Hoboken | 42.5 | 0.008 | 1 | 5,680 | 24 | \$500M-\$1B | 42.5 | 387 | 7 | 0 |
| Somerset Savings Bank Sla | Bound Brook | 42.5 | 0.003 | 1 | 1,812 | 13 | \$500M-\$1B | 30.0 | 88 | 2 | 0 |
| Clifton Savings Bank S.L.A. | Clifton | 42.5 | 0.008 | 1 | 5,970 | 29 | \$500M-\$1B | 20.0 | 65 | 2 | 0 |
| Gibraltar Savings Bank FSB | Oak Ridge | 42.5 | 0.014 | 1 | 970 | 3 | <\$100M | 10.0 | 0 | 0 | 0 |
| RSI Bk | Rahway | 40.0 | 0.019 | 0.852 | 7,918 | 42 | \$100M-500M | 45.0 | 523 | 15 | 0 |
| GSL Svg Bk | Guttenberg | 40.0 | 0.012 | 1 | 1,343 | 10 | \$100M-500M | 45.0 | 155 | 3 | 0 |
| Freehold Savings And Loan As | Freehold | 40.0 | 0.002 | 1 | 350 | 4 | \$100M-500M | 42.5 | 94 | 2 | 0 |
| NVE Bk | Englewood | 40.0 | 0.037 | 0.477 | 22,178 | 97 | \$500M-\$1B | 40.0 | 1,005 | 34 | 0 |
| Summit Federal Savings Bank | Summit | 40.0 | 0.011 | 1 | 1,715 | 3 | \$100M-500M | 10.0 | 0 | 0 | 0 |
| Hudson City Savings Bank | Paramus | 37.5 | 0 | 1 | 325 | 4 | >\$10B | 45.0 | 177 | 2 | 0 |
| Kearny Federal Savings Bank | Kearny | 37.5 | 0.015 | 0.337 | 30,411 | 140 | \$1B-\$10B | 35.0 | 836 | 30 | 0 |
| Schuyler Svg Bk | Kearny | 37.5 | 0.004 | 1 | 443 | 4 | \$100M-500M | 22.5 | 12 | 1 | 0 |
| Haddon Svg Bk | Haddon Heights | 35.0 | 0.001 | 1 | 232 | 3 | \$100M-500M | 47.5 | 232 | 3 | 0 |
| First Investors Federal Savings | Edison | 35.0 | 0.004 | 1 | 168 | 2 | <\$100M | 42.5 | 56 | 1 | 0 |
| Roselle SB | Roselle | 35.0 | 0.001 | 1 | 522 | 3 | \$100M-500M | 37.5 | 48 | 1 | 0 |
| Oritani Svg Bk | Washington Towns | 35.0 | 0.029 | 0.337 | 29,654 | 77 | \$1B-\$10B | 25.0 | 209 | 3 | 0 |
| Delanco Federal Savings Bank | Delanco | 35.0 | 0.016 | 0.876 | 1,128 | 6 | <\$100M | 20.0 | 14 | 1 | 0 |
| N.J.M. Bank FSB | West Trenton | 35.0 | 0.007 | 0.91 | 2,326 | 6 | \$100M-500M | 17.5 | 0 | 0 | 0 |
| Union Cty Svgs Bk | Elizabeth | 32.5 | 0.006 | 0.684 | 5,883 | 21 | \$1B-\$10B | 17.5 | 57 | 2 | 0 |
| United Roosevelt Svg Bk | Carteret | 32.5 | 0.002 | 1 | 236 | 1 | \$100M-500M | 10.0 | 0 | 0 | 0 |
| Spencer Savings Bank Sla | Elmwood Park | 30.0 | 0.011 | 0.18 | 19,025 | 62 | \$1B-\$10B | 22.5 | 215 | 4 | 0 |
| Pamrapo Savings Bank Sla | Bayonne | 20.0 | 0.002 | 0.012 | 1,027 | 13 | \$500M-\$1B | 25.0 | 273 | 9 | 0 |
| Custodial TC | Princeton | 20.0 | 0.005 | 0.014 | 2,865 | 6 | \$500M-\$1B | 17.5 | 75 | 1 | 0 |
| Synergy Bank | Cranford | 17.5 | 0.001 | 0.003 | 563 | 9 | \$500M-\$1B | 25.0 | 308 | 8 | 0 |
| Cenlar FSB | Ewing Township | 17.5 | 0.001 | 0.245 | 478 | 3 | \$500M-\$1B | 20.0 | 25 | 1 | 0 |
| Investors Svg Bk | Short Hills | 15.0 | 0 | 0.191 | 1,601 | 8 | \$1B-\$10B | 25.0 | 147 | 3 | 0 |
| Td Waterhouse Bk NA | Jersey City | 15.0 | 0 | 0.086 | 1,355 | 4 | >\$10B | 17.5 | 7 | 1 | 0 |
| Metlife Bk NA | Bridgewater | 10.0 | 0 | 0 | 0 | 0 | \$1B-\$10B | 10.0 | 0 | 0 | 0 |
| Merrill Lynch B&TC | Plainsboro Townsh | NR | 0 | . | 0 | 0 | >\$10B | NR | 0 | 0 | 0 |
| Sumitomo Tr & Bkg Co USA | Hoboken | NR | 0 | . | 0 | 0 | \$1B-\$10B | NR | 0 | 0 | 0 |
| College Svg Bk | Princeton | NR | 0 | . | 0 | 0 | \$500M-\$1B | NR | 0 | 0 | 0 |

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| | | Total Rank | LSBL/TA | LSBL/TBL | LSBL\$ (1000) | LSBL# | Institution Asset Size | Total Rank | SSBL\$ (1000) | SSBL# | CRD/TA |
| | | (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) |
| Bessemer TC | Woodbridge | NR | 0 | . | 0 | 0 | \$100M-500M | NR | 0 | 0 | 0 |
| Bogota Svg Bk | Bogota | NR | 0 | . | 0 | 0 | \$100M-500M | NR | 0 | 0 | 0 |
| Merrill Lynch Trust Company | Pennington | NR | 0 | . | 0 | 0 | \$100M-500M | NR | 0 | 0 | 0 |
| Glen Rock Svg Bk | Glen Rock | NR | 0 | . | 0 | 0 | \$100M-500M | NR | 0 | 0 | 0 |
| Morgan Stanley Trust | Jersey City | NR | 0 | . | 0 | 0 | <\$100M | NR | 0 | 0 | 0 |
| New York Life Trust Company | Parsippany | NR | 0 | . | 0 | 0 | <\$100M | NR | 0 | 0 | 0 |
| Citizens Cmnty Bk | Ridgewood | NR | 0 | . | 0 | 0 | <\$100M | NR | 0 | 0 | 0 |

Note: 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 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.

Table 3B Expanded. Micro Business Lending Institutions in New Jersey Using Call Report Data, June 2005

| Name of Lending Institutions | State | Micro Business Lending (<\$100k) | | | | | Small Business Lending (<\$1M) | | | | |
|------------------------------|-------|----------------------------------|----------------|-----------------|-------------------------|--------------|----------------------------------|-------------------|-------------------------|--------------|----------------|
| | | Total Rank (1) | SSBL/TA (2) | SSBL/TBL (3) | SSBL\$ (1000) (4) | SSBL# (5) | Institution Asset Size (6) | Total Rank (7) | LSBL\$ (1000) (8) | LSBL# (9) | CRD/TA (10) |
| Skylands Cmnty Bk | NJ | 95.0 | 0.034 | 0.077 | 15,931 | 733 | \$100M-500M | 82.5 | 136,087 | 1,293 | 0.001 |
| Harvest Cmnty Bk | NJ | 95.0 | 0.071 | 0.174 | 9,423 | 247 | \$100M-500M | 82.5 | 54,118 | 424 | 0 |
| Minotola NB | NJ | 92.5 | 0.033 | 0.06 | 20,056 | 616 | \$500M-\$1B | 77.5 | 168,657 | 1,163 | 0.001 |
| Cornerstone Bk | NJ | 92.5 | 0.045 | 0.135 | 6,529 | 275 | \$100M-500M | 75.0 | 43,865 | 430 | 0 |
| Bank | NJ | 90.0 | 0.027 | 0.064 | 30,722 | 1,589 | \$1B-\$10B | 82.5 | 280,843 | 2,900 | 0.001 |
| 1st Constitution Bk | NJ | 90.0 | 0.029 | 0.096 | 9,991 | 179 | \$100M-500M | 80.0 | 84,805 | 556 | 0 |
| Lakeland Bk | NJ | 90.0 | 0.014 | 0.069 | 23,726 | 645 | \$1B-\$10B | 75.0 | 208,505 | 1,312 | 0 |
| Newfield NB | NJ | 90.0 | 0.027 | 0.095 | 11,880 | 377 | \$100M-500M | 72.5 | 81,601 | 637 | 0.001 |
| Sussex Bk | NJ | 90.0 | 0.029 | 0.079 | 8,350 | 230 | \$100M-500M | 72.5 | 67,248 | 437 | 0 |
| 1st Colonial NB | NJ | 90.0 | 0.039 | 0.157 | 6,159 | 203 | \$100M-500M | 72.5 | 35,085 | 348 | 0 |
| Interchange Bk | NJ | 87.5 | 0.019 | 0.05 | 29,767 | 890 | \$1B-\$10B | 72.5 | 238,387 | 1,624 | 0 |
| Two River Comm Bk | NJ | 85.0 | 0.032 | 0.059 | 8,334 | 224 | \$100M-500M | 82.5 | 97,260 | 540 | 0 |
| Atlantic Stewardship Bk | NJ | 85.0 | 0.022 | 0.064 | 9,854 | 299 | \$100M-500M | 75.0 | 96,423 | 595 | 0.007 |
| Advantage Bk | NJ | 85.0 | 0.035 | 0.081 | 5,861 | 152 | \$100M-500M | 75.0 | 59,647 | 329 | 0 |
| Sun NB | NJ | 85.0 | 0.02 | 0.043 | 62,145 | 2,346 | \$1B-\$10B | 72.5 | 516,697 | 4,312 | 0 |
| Susquehanna Patriot Bk | NJ | 85.0 | 0.013 | 0.051 | 28,129 | 993 | \$1B-\$10B | 70.0 | 244,933 | 1,974 | 0 |
| Colonial Bank FSB | NJ | 85.0 | 0.016 | 0.145 | 5,186 | 122 | \$100M-500M | 60.0 | 32,743 | 214 | 0 |
| First NB of Elmer | NJ | 85.0 | 0.027 | 0.097 | 5,678 | 200 | \$100M-500M | 60.0 | 36,384 | 324 | 0 |
| Sterling Bk | NJ | 82.5 | 0.016 | 0.086 | 5,458 | 157 | \$100M-500M | 67.5 | 48,642 | 347 | 0 |
| Liberty Bell Bk | NJ | 82.5 | 0.037 | 0.131 | 3,644 | 102 | <\$100M | 65.0 | 23,255 | 168 | 0 |
| Shore Cmnty Bk | NJ | 80.0 | 0.028 | 0.078 | 4,208 | 107 | \$100M-500M | 80.0 | 54,233 | 268 | 0 |
| BCPbank NA | NJ | 80.0 | 0.013 | 0.053 | 6,832 | 278 | \$500M-\$1B | 57.5 | 62,545 | 475 | 0 |
| Allaire Cmnty Bk | NJ | 77.5 | 0.025 | 0.075 | 4,999 | 115 | \$100M-500M | 82.5 | 66,744 | 265 | 0 |
| New Millennium Bk | NJ | 77.5 | 0.031 | 0.064 | 3,736 | 84 | \$100M-500M | 75.0 | 46,100 | 244 | 0.1 |
| First Washington St Bk | NJ | 77.5 | 0.012 | 0.046 | 7,369 | 235 | \$500M-\$1B | 72.5 | 94,562 | 570 | 0 |
| Yardville NB | NJ | 77.5 | 0.012 | 0.029 | 35,176 | 1,646 | \$1B-\$10B | 67.5 | 335,466 | 2,589 | 0 |
| Hudson United Bk | NJ | 77.5 | 0.01 | 0.034 | 90,265 | 1,892 | \$1B-\$10B | 62.5 | 570,908 | 4,232 | 0.046 |
| Unity Bk | NJ | 75.0 | 0.015 | 0.031 | 8,876 | 429 | \$500M-\$1B | 77.5 | 143,212 | 1,477 | 0 |
| Bergen Cmrl Bk | NJ | 75.0 | 0.02 | 0.044 | 6,215 | 152 | \$100M-500M | 77.5 | 93,003 | 423 | 0 |
| Union Ctr NB | NJ | 75.0 | 0.007 | 0.047 | 8,279 | 716 | \$1B-\$10B | 75.0 | 144,994 | 1,102 | 0 |
| Somerset Valley Bk | NJ | 75.0 | 0.013 | 0.036 | 6,732 | 237 | \$500M-\$1B | 75.0 | 111,303 | 629 | 0 |
| Broadway NB | NJ | 72.5 | 0.022 | 0.029 | 5,193 | 134 | \$100M-500M | 80.0 | 112,925 | 533 | 0 |
| Boardwalk Bk | NJ | 72.5 | 0.016 | 0.04 | 5,474 | 126 | \$100M-500M | 70.0 | 78,851 | 344 | 0 |
| Monmouth Cmnty Bk NA | NJ | 72.5 | 0.016 | 0.045 | 4,727 | 137 | \$100M-500M | 60.0 | 53,202 | 317 | 0 |
| Brunswick B&TC | NJ | 72.5 | 0.019 | 0.056 | 2,476 | 84 | \$100M-500M | 60.0 | 29,775 | 186 | 0 |
| Franklin Bk | NJ | 70.0 | 0.031 | 0.05 | 2,812 | 66 | <\$100M | 77.5 | 56,461 | 208 | 0 |
| Columbia Bank | NJ | 70.0 | 0.005 | 0.033 | 18,406 | 537 | \$1B-\$10B | 65.0 | 215,442 | 1,179 | 0 |
| First Hope Bk A Nat Bkg Assn | NJ | 70.0 | 0.011 | 0.055 | 3,402 | 109 | \$100M-500M | 60.0 | 40,628 | 249 | 0 |
| Farmers & Mechanics Bank | NJ | 70.0 | 0.005 | 0.057 | 6,602 | 219 | \$1B-\$10B | 55.0 | 57,225 | 385 | 0 |
| First Bankamericano | NJ | 67.5 | 0.02 | 0.052 | 2,472 | 64 | \$100M-500M | 77.5 | 45,882 | 209 | 0 |

Table 3B Expanded. Micro Business Lending Institutions in New Jersey Using Call Report Data, June 2005

| Name of Lending Institutions | State | Micro Business Lending (<\$100k) | | | | | Small Business Lending (<\$1M) | | | | |
|------------------------------|-------|----------------------------------|----------------|-----------------|-------------------------|--------------|----------------------------------|-------------------|-------------------------|--------------|----------------|
| | | Total Rank (1) | SSBL/TA (2) | SSBL/TBL (3) | SSBL\$ (1000) (4) | SSBL# (5) | Institution Asset Size (6) | Total Rank (7) | LSBL\$ (1000) (8) | LSBL# (9) | CRD/TA (10) |
| Oceanfirst Bank | NJ | 67.5 | 0.005 | 0.032 | 9,162 | 287 | \$1B-\$10B | 65.0 | 148,041 | 725 | 0 |
| Provident Bk | NJ | 67.5 | 0.004 | 0.026 | 26,693 | 868 | \$1B-\$10B | 62.5 | 210,018 | 1,489 | 0 |
| Greater Cmnty Bk | NJ | 67.5 | 0.011 | 0.029 | 6,034 | 191 | \$500M-\$1B | 62.5 | 86,993 | 472 | 0 |
| Commerce Bk NA | NJ | 67.5 | 0.004 | 0.023 | 89,966 | 4,351 | \$50B-\$10B | 60.0 | 615,269 | 7,378 | 0.001 |
| Somerset Hills Bk | NJ | 67.5 | 0.014 | 0.039 | 2,887 | 83 | \$100M-500M | 60.0 | 44,367 | 232 | 0 |
| Monroe Savings Bank Sla | NJ | 67.5 | 0.015 | 0.137 | 1,050 | 31 | <\$100M | 57.5 | 7,658 | 62 | 0 |
| Roma Bank | NJ | 67.5 | 0.005 | 0.084 | 3,455 | 64 | \$500M-\$1B | 52.5 | 33,842 | 153 | 0 |
| Metuchen SB | NJ | 67.5 | 0.008 | 0.085 | 2,122 | 58 | \$100M-500M | 47.5 | 18,160 | 119 | 0 |
| Interstate Net Bk | NJ | 65.0 | 0.016 | 0.031 | 4,397 | 104 | \$100M-500M | 80.0 | 96,451 | 432 | 0 |
| Crest Savings Bank | NJ | 65.0 | 0.009 | 0.058 | 2,880 | 67 | \$100M-500M | 72.5 | 49,355 | 208 | 0 |
| Valley NB | NJ | 65.0 | 0.004 | 0.016 | 51,403 | 1,976 | \$50B-\$10B | 67.5 | 935,115 | 5,233 | 0.001 |
| Cape Svg Bk | NJ | 65.0 | 0.009 | 0.029 | 5,159 | 143 | \$500M-\$1B | 67.5 | 91,218 | 466 | 0 |
| Newton TC | NJ | 65.0 | 0.011 | 0.037 | 4,083 | 125 | \$100M-500M | 67.5 | 69,766 | 330 | 0 |
| Hilltop Cmnty Bk | NJ | 65.0 | 0.015 | 0.046 | 2,387 | 72 | \$100M-500M | 67.5 | 40,321 | 196 | 0 |
| Select Bank | NJ | 65.0 | 0.014 | 0.065 | 1,345 | 45 | <\$100M | 52.5 | 15,027 | 100 | 0 |
| Pennsville NB | NJ | 65.0 | 0.009 | 0.144 | 1,387 | 46 | \$100M-500M | 50.0 | 9,611 | 78 | 0.002 |
| First NB of Absecon | NJ | 65.0 | 0.007 | 0.143 | 1,134 | 38 | \$100M-500M | 47.5 | 7,896 | 73 | 0 |
| Grand Bk NA | NJ | 62.5 | 0.014 | 0.028 | 2,898 | 85 | \$100M-500M | 67.5 | 59,002 | 274 | 0 |
| Amboy NB | NJ | 62.5 | 0.004 | 0.022 | 10,845 | 326 | \$1B-\$10B | 65.0 | 176,265 | 812 | 0 |
| Community Bk Of Bergen Cty | NJ | 62.5 | 0.008 | 0.073 | 1,789 | 71 | \$100M-500M | 62.5 | 24,424 | 160 | 0 |
| Peapack Gladstone Bk | NJ | 62.5 | 0.005 | 0.029 | 5,426 | 183 | \$1B-\$10B | 60.0 | 84,255 | 495 | 0 |
| Roebing Bank | NJ | 62.5 | 0.012 | 0.083 | 1,249 | 27 | \$100M-500M | 60.0 | 15,135 | 75 | 0 |
| Sturdy Svg Bk | NJ | 62.5 | 0.01 | 0.042 | 4,874 | 131 | \$100M-500M | 57.5 | 61,547 | 332 | 0 |
| Lusitania Savings Bank FSB | NJ | 62.5 | 0.008 | 0.104 | 1,338 | 28 | \$100M-500M | 57.5 | 12,877 | 84 | 0 |
| Commerce Bk North | NJ | 62.5 | 0.003 | 0.026 | 9,281 | 380 | \$1B-\$10B | 52.5 | 63,138 | 682 | 0 |
| Manasquan Svg Bk | NJ | 62.5 | 0.004 | 0.087 | 2,216 | 67 | \$500M-\$1B | 50.0 | 20,875 | 130 | 0 |
| First Morris B&TC | NJ | 60.0 | 0.009 | 0.031 | 5,024 | 110 | \$500M-\$1B | 62.5 | 90,238 | 323 | 0 |
| Wavel Savings Bank | NJ | 60.0 | 0.012 | 0.12 | 972 | 23 | <\$100M | 57.5 | 8,117 | 47 | 0 |
| Ocean City Home Bank | NJ | 60.0 | 0.005 | 0.075 | 2,363 | 81 | \$500M-\$1B | 50.0 | 24,664 | 152 | 0 |
| Town Bk | NJ | 57.5 | 0.013 | 0.043 | 1,952 | 50 | \$100M-500M | 72.5 | 45,254 | 229 | 0 |
| Mariners Bk | NJ | 57.5 | 0.016 | 0.036 | 2,089 | 47 | \$100M-500M | 62.5 | 42,275 | 136 | 0 |
| 1st Bank of Sea Isle City | NJ | 57.5 | 0.007 | 0.077 | 1,443 | 37 | \$100M-500M | 57.5 | 18,699 | 85 | 0 |
| Hopewell Valley Cmnty Bk | NJ | 57.5 | 0.012 | 0.034 | 2,277 | 80 | \$100M-500M | 57.5 | 37,608 | 212 | 0 |
| Crown Bk NA | NJ | 55.0 | 0.01 | 0.021 | 2,776 | 59 | \$100M-500M | 67.5 | 73,359 | 283 | 0 |
| City NB of NJ | NJ | 55.0 | 0.007 | 0.029 | 2,463 | 61 | \$100M-500M | 55.0 | 46,402 | 215 | 0.001 |
| Millington SB | NJ | 55.0 | 0.005 | 0.056 | 1,305 | 42 | \$100M-500M | 55.0 | 20,653 | 113 | 0 |
| Rock Cmnty Bk | NJ | 55.0 | 0.011 | 0.06 | 539 | 15 | <\$100M | 55.0 | 7,953 | 47 | 0 |
| The Franklin Savings Bank S | NJ | 55.0 | 0.003 | 0.171 | 715 | 19 | \$100M-500M | 47.5 | 4,189 | 28 | 0 |
| Rumson Fair Haven B&TC | NJ | 52.5 | 0.011 | 0.036 | 1,150 | 28 | \$100M-500M | 65.0 | 27,698 | 117 | 0 |
| Gloucester County FSB | NJ | 52.5 | 0.004 | 0.062 | 1,353 | 38 | \$100M-500M | 60.0 | 21,944 | 96 | 0 |
| Magyar Bk | NJ | 52.5 | 0.007 | 0.034 | 2,248 | 52 | \$100M-500M | 55.0 | 37,337 | 167 | 0 |

Table 3B Expanded. Micro Business Lending Institutions in New Jersey Using Call Report Data, June 2005

| Name of Lending Institutions | State | Micro Business Lending (<\$100k) | | | | | Small Business Lending (<\$1M) | | | | |
|---------------------------------|-------|----------------------------------|----------------|-----------------|-------------------------|--------------|----------------------------------|-------------------|-------------------------|--------------|----------------|
| | | Total Rank (1) | SSBL/TA (2) | SSBL/TBL (3) | SSBL\$ (1000) (4) | SSBL# (5) | Institution Asset Size (6) | Total Rank (7) | LSBL\$ (1000) (8) | LSBL# (9) | CRD/TA (10) |
| Parke Bk | NJ | 50.0 | 0.009 | 0.022 | 2,357 | 51 | \$100M-500M | 67.5 | 62,656 | 234 | 0 |
| Century Svg Bk | NJ | 50.0 | 0.002 | 0.073 | 529 | 15 | \$100M-500M | 47.5 | 7,221 | 34 | 0 |
| Bayonne Cmnty Bk | NJ | 47.5 | 0.007 | 0.017 | 2,816 | 53 | \$100M-500M | 72.5 | 96,276 | 354 | 0 |
| Penn Federal Savings Bank | NJ | 47.5 | 0.001 | 0.012 | 1,784 | 270 | \$1B-\$10B | 57.5 | 69,426 | 498 | 0 |
| Fort Lee Federal Savings Bank | NJ | 47.5 | 0.01 | 0.047 | 330 | 12 | <\$100M | 52.5 | 6,765 | 33 | 0 |
| Llewellyn-Edison Savings Bank | NJ | 47.5 | 0.005 | 0.053 | 712 | 16 | \$100M-500M | 47.5 | 11,078 | 52 | 0 |
| Haddon Svg Bk | NJ | 47.5 | 0.001 | 1 | 232 | 3 | \$100M-500M | 35.0 | 232 | 3 | 0 |
| Audubon SB | NJ | 45.0 | 0.004 | 0.054 | 674 | 15 | \$100M-500M | 42.5 | 10,000 | 43 | 0 |
| RSI Bk | NJ | 45.0 | 0.001 | 0.056 | 523 | 15 | \$100M-500M | 40.0 | 7,918 | 42 | 0 |
| GSL Svg Bk | NJ | 45.0 | 0.001 | 0.115 | 155 | 3 | \$100M-500M | 40.0 | 1,343 | 10 | 0 |
| Hudson City Savings Bank | NJ | 45.0 | 0 | 0.545 | 177 | 2 | \$50B-\$10B | 37.5 | 325 | 4 | 0 |
| Allegiance Cmnty Bk | NJ | 42.5 | 0.009 | 0.022 | 683 | 17 | <\$100M | 67.5 | 26,699 | 101 | 0 |
| Haven SB | NJ | 42.5 | 0.001 | 0.068 | 387 | 7 | \$500M-\$1B | 42.5 | 5,680 | 24 | 0 |
| Freehold Savings And Loan As | NJ | 42.5 | 0 | 0.269 | 94 | 2 | \$100M-500M | 40.0 | 350 | 4 | 0 |
| First Investors Federal Savings | NJ | 42.5 | 0.001 | 0.333 | 56 | 1 | <\$100M | 35.0 | 168 | 2 | 0 |
| Peoples Savings Bank | NJ | 40.0 | 0.005 | 0.025 | 532 | 20 | \$100M-500M | 62.5 | 20,757 | 70 | 0 |
| NVE Bk | NJ | 40.0 | 0.002 | 0.022 | 1,005 | 34 | \$500M-\$1B | 40.0 | 22,178 | 97 | 0 |
| Pascack Cmnty Bk | NJ | 37.5 | 0.005 | 0.012 | 425 | 14 | <\$100M | 67.5 | 30,793 | 100 | 0 |
| American Bank of New Jersey | NJ | 37.5 | 0.002 | 0.024 | 767 | 23 | \$100M-500M | 65.0 | 31,629 | 106 | 0 |
| Roselle SB | NJ | 37.5 | 0 | 0.092 | 48 | 1 | \$100M-500M | 35.0 | 522 | 3 | 0 |
| Boiling Springs Svg Bk | NJ | 35.0 | 0.001 | 0.009 | 1,451 | 25 | \$1B-\$10B | 60.0 | 91,302 | 304 | 0 |
| Enterprise Bk | NJ | 35.0 | 0.007 | 0.02 | 421 | 9 | <\$100M | 57.5 | 15,917 | 73 | 0 |
| Kearny Federal Savings Bank | NJ | 35.0 | 0 | 0.009 | 836 | 30 | \$1B-\$10B | 37.5 | 30,411 | 140 | 0 |
| United Heritage Bk | NJ | 32.5 | 0.006 | 0.016 | 317 | 6 | <\$100M | 65.0 | 19,303 | 67 | 0 |
| North Jersey Cmnty Bk | NJ | 30.0 | 0.003 | 0.021 | 269 | 6 | <\$100M | 57.5 | 12,846 | 22 | 0 |
| Millville S&LA | NJ | 30.0 | 0.001 | 0.036 | 61 | 2 | \$100M-500M | 45.0 | 1,674 | 10 | 0 |
| Somerset Savings Bank Sla | NJ | 30.0 | 0 | 0.049 | 88 | 2 | \$500M-\$1B | 42.5 | 1,812 | 13 | 0 |
| Oritani Svg Bk | NJ | 25.0 | 0 | 0.002 | 209 | 3 | \$1B-\$10B | 35.0 | 29,654 | 77 | 0 |
| Pamrapo Savings Bank Sla | NJ | 25.0 | 0 | 0.003 | 273 | 9 | \$500M-\$1B | 20.0 | 1,027 | 13 | 0 |
| Synergy Bank | NJ | 25.0 | 0 | 0.002 | 308 | 8 | \$500M-\$1B | 17.5 | 563 | 9 | 0 |
| Investors Svg Bk | NJ | 25.0 | 0 | 0.018 | 147 | 3 | \$1B-\$10B | 15.0 | 1,601 | 8 | 0 |
| Schuyler Svg Bk | NJ | 22.5 | 0 | 0.027 | 12 | 1 | \$100M-500M | 37.5 | 443 | 4 | 0 |
| Spencer Savings Bank Sla | NJ | 22.5 | 0 | 0.002 | 215 | 4 | \$1B-\$10B | 30.0 | 19,025 | 62 | 0 |
| Clifton Savings Bank S.L.A. | NJ | 20.0 | 0 | 0.011 | 65 | 2 | \$500M-\$1B | 42.5 | 5,970 | 29 | 0 |
| Delanco Federal Savings Bank | NJ | 20.0 | 0 | 0.011 | 14 | 1 | <\$100M | 35.0 | 1,128 | 6 | 0 |
| Cenlar FSB | NJ | 20.0 | 0 | 0.013 | 25 | 1 | \$500M-\$1B | 17.5 | 478 | 3 | 0 |
| N.J.M. Bank FSB | NJ | 17.5 | 0 | 0 | 0 | 0 | \$100M-500M | 35.0 | 2,326 | 6 | 0 |
| Union Cty Svgs Bk | NJ | 17.5 | 0 | 0.007 | 57 | 2 | \$1B-\$10B | 32.5 | 5,883 | 21 | 0 |
| Custodial TC | NJ | 17.5 | 0 | 0 | 75 | 1 | \$500M-\$1B | 20.0 | 2,865 | 6 | 0 |
| TD Waterhouse Bk NA | NJ | 17.5 | 0 | 0 | 7 | 1 | \$50B-\$10B | 15.0 | 1,355 | 4 | 0 |
| Lincoln Park Savings Bank | NJ | 10.0 | 0 | 0 | 0 | 0 | <\$100M | 47.5 | 2,497 | 11 | 0 |

Table 3B Expanded. Micro Business Lending Institutions in New Jersey Using Call Report Data, June 2005

| Name of Lending Institutions | State | Micro Business Lending (<\$100k) | | | | | Institution Asset Size (6) | Small Business Lending (<\$1M) | | | |
|------------------------------|-------|----------------------------------|----------------|-----------------|-------------------------|--------------|----------------------------------|--------------------------------|-------------------------|--------------|----------------|
| | | Total Rank (1) | SSBL/TA (2) | SSBL/TBL (3) | SSBL\$ (1000) (4) | SSBL# (5) | | Total Rank (7) | LSBL\$ (1000) (8) | LSBL# (9) | CRD/TA (10) |
| Gibraltar Savings Bank FSB | NJ | 10.0 | 0 | 0 | 0 | 0 | <\$100M | 42.5 | 970 | 3 | 0 |
| Summit Federal Savings Bank | NJ | 10.0 | 0 | 0 | 0 | 0 | \$100M-500M | 40.0 | 1,715 | 3 | 0 |
| United Roosevelt Svg Bk | NJ | 10.0 | 0 | 0 | 0 | 0 | \$100M-500M | 32.5 | 236 | 1 | 0 |
| Metlife Bk NA | NJ | 10.0 | 0 | 0 | 0 | 0 | \$1B-\$10B | 10.0 | 0 | 0 | 0 |
| Merrill Lynch B&TC | NJ | NR | 0 | . | 0 | 0 | \$50B-\$10B | NR | 0 | 0 | 0 |
| Sumitomo TR & Bkg Co USA | NJ | NR | 0 | . | 0 | 0 | \$1B-\$10B | NR | 0 | 0 | 0 |
| College Svg Bk | NJ | NR | 0 | . | 0 | 0 | \$500M-\$1B | NR | 0 | 0 | 0 |
| Bessemer TC | NJ | NR | 0 | . | 0 | 0 | \$100M-500M | NR | 0 | 0 | 0 |
| Bogota Svg Bk | NJ | NR | 0 | . | 0 | 0 | \$100M-500M | NR | 0 | 0 | 0 |
| Merrill Lynch Trust Company | NJ | NR | 0 | . | 0 | 0 | \$100M-500M | NR | 0 | 0 | 0 |
| Glen Rock Svg Bk | NJ | NR | 0 | . | 0 | 0 | \$100M-500M | NR | 0 | 0 | 0 |
| Morgan Stanley Trust | NJ | NR | 0 | . | 0 | 0 | <\$100M | NR | 0 | 0 | 0 |
| New York Life Trust Company | NJ | NR | 0 | . | 0 | 0 | <\$100M | NR | 0 | 0 | 0 |
| Citizens Cmnty Bk | NJ | NR | 0 | . | 0 | 0 | <\$100M | NR | 0 | 0 | 0 |

Note: 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 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.