

Table 3A Expanded. Small Business Lending Institutions in New York 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)
Ponce De Leon Federal Bank	Bronx	90.0	0.232	1	138,005	605	\$500M-\$1B	57.5	6,337	210	0
National Bk of Geneva	Geneva	85.0	0.183	0.839	119,875	1,945	\$500M-\$1B	95.0	30,804	1,377	0
Riverside Bk	Poughkeepsie	85.0	0.606	0.991	84,482	717	\$100M-500M	82.5	11,876	433	0
Flushing Savings Bank FSB	Flushing	85.0	0.177	0.988	393,972	640	\$1B-\$10B	35.0	2,818	66	0
Wyoming Cty Bk	Warsaw	82.5	0.196	0.766	144,406	1,957	\$500M-\$1B	92.5	32,029	1,314	0
Bank of Castile	Castile	82.5	0.215	0.752	113,866	1,220	\$500M-\$1B	92.5	27,444	822	0
Lyons NB	Lyons	82.5	0.263	0.925	82,248	1,088	\$100M-500M	92.5	19,378	794	0
Canandaigua NB&TC	Canandaigua	82.5	0.226	0.609	227,442	2,574	\$1B-\$10B	90.0	45,273	1,873	0
Great Eastern Bk	New York	82.5	0.41	0.66	127,062	926	\$100M-500M	85.0	19,138	523	0
State Bk of Long Island	New Hyde Park	82.5	0.232	0.575	336,155	1,638	\$1B-\$10B	80.0	41,063	932	0
Community Capital Bk	Brooklyn	82.5	0.411	1	66,352	270	\$100M-500M	70.0	6,390	143	0
Solvay Bk	Solvay	80.0	0.205	0.913	90,952	1,389	\$100M-500M	95.0	22,791	996	0.004
First NB of Scotia	Scotia	80.0	0.204	0.994	55,507	1,030	\$100M-500M	95.0	17,608	848	0.001
Orange Cty TC	Middletown	80.0	0.23	0.908	97,011	689	\$100M-500M	72.5	11,183	422	0
Adirondack TC	Saratoga Springs	77.5	0.202	0.619	117,104	1,020	\$500M-\$1B	87.5	26,570	662	0.003
Suffolk Cty NB	Riverhead	77.5	0.165	0.513	234,019	2,683	\$1B-\$10B	85.0	43,769	1,880	0
Habib Amer Bk	New York	77.5	0.308	0.59	78,508	827	\$100M-500M	85.0	12,739	606	0
Woori Amer Bk	New York	77.5	0.279	0.486	209,882	1,082	\$500M-\$1B	70.0	19,468	468	0.001
American Cmnty Bk	Glen Cove	77.5	0.564	1	42,888	214	<\$100M	47.5	1,402	70	0
NBT Bk NA	Norwich	75.0	0.131	0.554	571,604	9,308	\$1B-\$10B	87.5	131,448	6,843	0
Savannah Bk NA	Savannah	75.0	0.331	0.998	25,589	374	<\$100M	85.0	6,972	278	0
Tioga St Bk	Spencer	75.0	0.181	0.948	49,759	574	\$100M-500M	82.5	9,791	374	0
Oswego Cty NB	Oswego	75.0	0.24	0.894	51,809	461	\$100M-500M	82.5	8,830	288	0
Watertown Svg Bk	Watertown	75.0	0.186	0.852	53,794	562	\$100M-500M	77.5	8,715	355	0
Community Bk of Sullivan CNT	Thompson	75.0	0.46	0.857	39,762	365	<\$100M	75.0	5,099	192	0
Banco Popular North Amer	New York	75.0	0.139	0.445	1,600,774	7,884	>\$10B	72.5	82,697	2,541	0
Rhinebeck Svg Bk	Rhinebeck	75.0	0.2	0.658	78,754	858	\$100M-500M	72.5	9,015	586	0
Capital Bk&TC	Albany	75.0	0.337	0.8	47,072	376	\$100M-500M	72.5	6,293	200	0
Asia Bk NA	Flushing	75.0	0.311	0.46	117,683	369	\$100M-500M	35.0	1,531	33	0
Steuben TC	Hornell	72.5	0.181	0.797	54,696	714	\$100M-500M	90.0	14,204	561	0.005
Atlantic Bk of NY	New York	72.5	0.103	0.378	308,204	20,199	\$1B-\$10B	87.5	101,513	19,653	0
Community Bk NA	Canton	72.5	0.092	0.583	395,150	17,033	\$1B-\$10B	85.0	92,016	14,079	0
The Rome Savings Bank	Rome	72.5	0.185	0.774	57,699	631	\$100M-500M	85.0	13,582	445	0
Redwood Bk	Watertown	72.5	0.284	1	25,223	321	<\$100M	82.5	6,708	227	0
Provident Bank	Montebello	72.5	0.108	0.453	275,790	2,478	\$1B-\$10B	77.5	32,878	1,441	0.001
Cattaraugus Cty Bk	Little Valley	72.5	0.214	1	30,386	261	\$100M-500M	75.0	5,078	172	0
Bank of Akron	Akron	72.5	0.22	1	32,985	316	\$100M-500M	72.5	5,022	206	0.003
Genesee Regional Bk	Rochester	72.5	0.673	0.983	35,317	286	<\$100M	72.5	4,936	145	0
Evans NB	Angola	72.5	0.19	0.591	85,484	675	\$100M-500M	67.5	7,328	277	0.001
Marathon NB of NY	Astoria	72.5	0.166	0.604	146,487	637	\$500M-\$1B	47.5	4,320	147	0
New York NB	Bronx	72.5	0.428	0.994	55,327	173	\$100M-500M	32.5	688	24	0
Oneida Svg Bk	Oneida	70.0	0.133	0.707	58,332	758	\$100M-500M	85.0	15,090	551	0
Victory St Bk	Staten Island	70.0	0.181	0.852	40,029	445	\$100M-500M	82.5	8,233	312	0

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		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Alden St Bk	Alden	70.0	0.142	1	25,865	464	\$100M-500M	82.5	7,301	354	0
Manufacturers & Traders TC	Buffalo	70.0	0.104	0.3	5,609,536	64,551	>\$10B	80.0	1,409,892	49,442	0
Glens Falls NB&TC	Glens Falls	70.0	0.092	0.608	116,427	1,504	\$1B-\$10B	80.0	25,143	1,124	0
Bridgehampton NB	Bridgehampton	70.0	0.141	0.473	78,828	1,382	\$500M-\$1B	80.0	17,895	848	0
Mahopac NB	Mahopac	70.0	0.147	0.592	68,557	542	\$100M-500M	75.0	12,295	357	0
Hudson Valley Bk	Yonkers	70.0	0.117	0.442	233,338	1,163	\$1B-\$10B	67.5	22,412	535	0
Gotham Bk of New York	New York	70.0	0.307	0.575	68,350	322	\$100M-500M	65.0	7,083	162	0
Hamptons St Bk	Southampton	70.0	0.378	1	20,922	138	<\$100M	57.5	1,868	85	0
Chb Amer Bk	New York	70.0	0.255	0.376	104,317	422	\$100M-500M	50.0	5,045	109	0.001
Bath NB	Bath	67.5	0.128	0.671	58,679	834	\$100M-500M	85.0	14,537	551	0
Alliance Bk NA	Syracuse	67.5	0.094	0.674	87,609	1,112	\$500M-\$1B	82.5	18,490	770	0
First Niagara Bank	Lockport	67.5	0.065	0.31	518,407	23,328	\$1B-\$10B	80.0	155,760	21,817	0
First St Bk Canisteo NY	Canisteo	67.5	0.247	1	10,474	266	<\$100M	77.5	2,639	218	0.002
Tupper Lake NB	Tupper Lake	67.5	0.209	1	19,368	197	<\$100M	75.0	4,573	141	0
The Elmira Savings Bank FSB	Elmira	67.5	0.16	0.781	52,254	396	\$100M-500M	72.5	9,111	244	0.003
Elmira Savings & Loan Fa	Elmira	67.5	0.201	0.88	42,864	303	\$100M-500M	65.0	5,639	148	0
Long Island Cmrl Bk	Islandia	67.5	0.182	0.464	98,145	467	\$500M-\$1B	55.0	5,147	163	0
Bank of Smithtown	Smithtown	67.5	0.139	0.315	110,177	1,071	\$500M-\$1B	47.5	4,071	142	0
United Orient Bank	New York	67.5	0.365	0.934	31,524	194	<\$100M	45.0	1,005	117	0
Maspeth FS& LA	Maspeth	67.5	0.099	0.703	125,362	479	\$1B-\$10B	32.5	1,053	62	0
Bank of Richmondville	Richmondville	65.0	0.169	1	17,885	277	\$100M-500M	85.0	5,627	201	0
First NBof Jeffersonville	Jeffersonville	65.0	0.142	0.504	53,187	653	\$100M-500M	82.5	12,442	479	0.003
Adirondack Bk	Utica	65.0	0.153	0.566	59,506	639	\$100M-500M	80.0	13,747	409	0
First Tier B&TC	Salamanca	65.0	0.144	0.728	35,942	487	\$100M-500M	80.0	7,425	342	0
Citizens Bk Na	Albany	65.0	0.029	0.447	450,101	4,510	>\$10B	77.5	91,460	3,087	0
Rondout Svg Bk	Kingston	65.0	0.142	0.926	26,666	297	\$100M-500M	77.5	5,796	190	0
North Fork Bk	Mattituck	65.0	0.048	0.308	2,886,827	25,303	>\$10B	75.0	437,518	15,521	0
Tompkins TC	Ithaca	65.0	0.081	0.464	87,989	877	\$1B-\$10B	75.0	16,222	579	0.009
Ulster Svg Bk	Kingston	65.0	0.086	0.892	51,147	536	\$500M-\$1B	75.0	8,904	335	0
Partners Trust Bank	Utica	65.0	0.047	0.416	175,683	1,718	\$1B-\$10B	72.5	23,660	1,013	0
Pathfinder Bk	Oswego	65.0	0.133	0.907	41,195	405	\$100M-500M	72.5	6,897	244	0
Ontario NB	Clifton Springs	65.0	0.225	0.972	22,152	207	<\$100M	72.5	4,168	139	0
Trustco Bank	Glenville	65.0	0.035	0.535	102,118	1,805	\$1B-\$10B	70.0	14,831	1,109	0.002
Chemung Canal TC	Elmira	65.0	0.101	0.407	71,238	1,081	\$500M-\$1B	70.0	10,979	653	0.005
National Union Bk of Kinderh	Kinderhook	65.0	0.173	1	24,825	232	\$100M-500M	70.0	4,516	163	0.003
Community Bk of Orange NA	Middletown	65.0	0.296	1	10,670	97	<\$100M	70.0	3,000	66	0
Independence Cmnty Bk	Brooklyn	65.0	0.045	0.202	827,385	3,073	>\$10B	62.5	30,364	760	0
First NB of Long Island	Huntington	65.0	0.092	0.617	91,409	574	\$500M-\$1B	60.0	6,921	229	0.001
Sleepy Hollow Bk	Sleepy Hollow	65.0	0.161	0.928	40,414	206	\$100M-500M	52.5	3,200	99	0
Amerasia Bk	Flushing	65.0	0.299	0.631	41,869	208	\$100M-500M	45.0	1,819	54	0
Atlantic Liberty Savings F.	Brooklyn	65.0	0.186	1	33,824	70	\$100M-500M	32.5	610	11	0
First NB of Groton	Groton	62.5	0.105	1	10,281	361	<\$100M	90.0	10,281	361	0.003
Citibank NA	New York	62.5	0.016	0.227	4,942,060	177,109	>\$10B	80.0	2,620,528	166,320	0.074

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Bank of Greene Cty	Catskill	62.5	0.08	1	23,300	273	\$100M-500M	70.0	5,460	182	0
Upstate NB	Lisbon	62.5	0.323	0.654	31,651	217	<\$100M	57.5	2,922	85	0
Signature Bk	New York	62.5	0.066	0.377	249,557	722	\$1B-\$10B	55.0	11,185	202	0
Liberty Bk of NY	New York	62.5	0.376	0.879	20,928	156	<\$100M	55.0	1,964	87	0
Putnam Cty Svg Bk	Brewster	62.5	0.098	0.628	87,790	431	\$500M-\$1B	50.0	5,032	174	0
First Central Svg Bk	Whitestone	62.5	0.193	0.548	53,915	271	\$100M-500M	50.0	2,886	142	0
Putnam County NB of Carmel	Carmel	62.5	0.254	0.643	41,739	233	\$100M-500M	50.0	2,298	78	0
First Amer Intl Bk	Brooklyn	62.5	0.254	0.55	62,969	240	\$100M-500M	35.0	1,348	24	0.002
Community Federal Savings Ba	Woodhaven	62.5	0.238	1	17,722	45	<\$100M	17.5	0	0	0
Delaware NB	Delhi	60.0	0.115	0.905	17,273	380	\$100M-500M	85.0	6,302	313	0.002
Cayuga Lake NB	Union Springs	60.0	0.154	1	12,837	209	<\$100M	80.0	4,446	168	0
City NB&TV	Gloversville	60.0	0.102	0.654	42,901	374	\$100M-500M	77.5	10,579	259	0
Bank of Ny	New York	60.0	0.016	0.232	973,000	16,578	>\$10B	75.0	342,000	13,154	0
Saratoga NB&TC	Saratoga Springs	60.0	0.094	0.935	17,611	331	\$100M-500M	75.0	4,618	274	0
Sawyer Svg Bk	Saugerties	60.0	0.127	0.993	19,119	286	\$100M-500M	72.5	4,221	206	0
National Bk of Vernon	Vernon	60.0	0.213	0.99	12,701	179	<\$100M	72.5	3,182	135	0
Champlain NB	Elizabethtown	60.0	0.176	0.731	28,557	320	\$100M-500M	62.5	3,944	165	0
Empire State Bk NA	Newburgh	60.0	0.331	0.948	13,048	56	<\$100M	40.0	620	14	0
Sound Federal Savings	Mamaroneck	60.0	0.053	1	56,421	104	\$1B-\$10B	30.0	836	21	0
Doral Bank FSB	New York	60.0	0.118	0.8	77,609	195	\$500M-\$1B	27.5	624	17	0
Walden Svg Bk	Walden	57.5	0.115	0.884	26,642	242	\$100M-500M	67.5	4,877	147	0
Walden Federal Savings & Loan	Walden	57.5	0.198	0.915	18,339	176	<\$100M	65.0	2,912	103	0
Ballston Spa NB	Ballston Spa	57.5	0.103	0.771	31,293	256	\$100M-500M	60.0	3,952	140	0
Astoria FS & LA	Long Island City	57.5	0.013	0.279	290,570	1,145	>\$10B	57.5	11,827	520	0
Union St Bk	Nanuet	57.5	0.053	0.193	152,619	715	\$1B-\$10B	55.0	6,335	245	0.002
Sterling NB	New York	57.5	0.071	0.216	129,383	528	\$1B-\$10B	55.0	8,124	198	0
Bank of Millbrook	Millbrook	57.5	0.141	0.851	23,115	210	\$100M-500M	55.0	2,956	124	0.002
Chinese Amer Bk	New York	57.5	0.174	0.397	60,071	266	\$100M-500M	45.0	2,520	96	0.001
First NB of Dryden	Dryden	55.0	0.077	1	6,856	219	<\$100M	77.5	3,361	202	0.004
Country Bk	New York	55.0	0.146	0.447	48,312	311	\$100M-500M	67.5	7,737	204	0
National Bk of Delaware Cty	Walton	55.0	0.121	0.859	19,434	215	\$100M-500M	60.0	3,005	154	0
Beacon Federal	East Syracuse	55.0	0.084	0.689	38,320	229	\$100M-500M	50.0	3,565	117	0
Bank Leumi USA	New York	55.0	0.043	0.119	236,113	669	\$1B-\$10B	47.5	7,806	149	0
Abacus Federal Savings Bank	New York	55.0	0.158	0.706	35,248	192	\$100M-500M	42.5	1,954	51	0.002
Emigrant Svg Bk	New York	55.0	0.015	0.575	160,318	470	>\$10B	27.5	1,405	17	0
Bank of Utica	Utica	52.5	0.031	0.735	27,855	343	\$500M-\$1B	60.0	4,898	222	0
Eastbank NA	New York	52.5	0.221	0.414	30,172	141	\$100M-500M	37.5	855	34	0
New York Cmnty Bk	Flushing	52.5	0.008	0.079	202,745	767	>\$10B	35.0	4,435	129	0
Metropolitan NB	New York	52.5	0.178	0.256	58,392	195	\$100M-500M	35.0	1,373	50	0
Lake Shore S & LA	Dunkirk	50.0	0.053	0.788	17,739	313	\$100M-500M	77.5	7,096	243	0
Wilber NB	Oneonta	50.0	0.068	0.267	51,279	714	\$500M-\$1B	65.0	7,512	489	0
Seneca FS & LA	Baldwinsville	50.0	0.047	1	5,903	79	\$100M-500M	57.5	1,578	53	0
Massena Savings And Loan	Massena	50.0	0.049	1	4,917	34	\$100M-500M	45.0	670	18	0

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Bank of East Asia USA NA	New York	50.0	0.134	0.183	64,305	212	\$100M-500M	35.0	1,742	36	0
First Federal Savings of Mid	Middletown	50.0	0.06	1	10,666	33	\$100M-500M	32.5	381	9	0
National Bk of New York City	Flushing	50.0	0.209	0.321	36,006	89	\$100M-500M	30.0	519	17	0
City And Suburban FSB	Yonkers	50.0	0.102	0.236	69,412	149	\$500M-\$1B	17.5	260	5	0
Medina S & LA	Medina	47.5	0.057	1	2,049	59	<\$100M	72.5	2,049	59	0
Citizens NB of Hammond	Hammond	47.5	0.085	1	1,262	74	<\$100M	72.5	1,262	74	0
North Country Svg Bk	Canton	47.5	0.017	1	3,906	115	\$100M-500M	67.5	3,906	115	0
National Bk of Stamford	Stamford	47.5	0.055	0.983	5,678	139	\$100M-500M	67.5	2,794	113	0
Fulton Savings Bank	Fulton	47.5	0.054	0.688	22,410	312	\$100M-500M	62.5	4,632	187	0
Bank of Holland	Holland	47.5	0.072	1	4,721	80	<\$100M	62.5	1,775	61	0
Flatbush FS & LA	Brooklyn	47.5	0.042	1	5,770	36	\$100M-500M	42.5	698	17	0
Cross County Federal Savings	Middle Village	47.5	0.096	0.694	34,831	74	\$100M-500M	22.5	244	5	0
National Bk of Coxsackie	Coxsackie	45.0	0.094	0.686	14,292	252	\$100M-500M	82.5	6,111	220	0
Interaudi Bk	New York	45.0	0.051	0.285	51,751	222	\$1B-\$10B	47.5	4,662	117	0
Northfield Svg Bk	Staten Island	45.0	0.041	0.418	62,413	200	\$1B-\$10B	32.5	1,007	25	0
Carver Federal Savings Bank	New York	45.0	0.077	0.425	47,826	108	\$500M-\$1B	27.5	630	9	0.001
The Dime Svgs. Bank of Willi	Brooklyn	45.0	0.03	0.192	96,573	200	\$1B-\$10B	22.5	685	12	0
Gouverneur S & LA	Gouverneur	42.5	0.061	0.725	7,236	102	\$100M-500M	65.0	2,352	74	0
Maple City Savings Bank FSB	Hornell	42.5	0.04	1	1,716	18	<\$100M	65.0	1,716	18	0
Stissing NB	Pine Plains	42.5	0.064	0.974	3,426	60	<\$100M	55.0	969	45	0.004
Wallkill Valley FS & LA	Wallkill	42.5	0.086	0.756	9,311	45	\$100M-500M	35.0	314	9	0
Israel Discount Bk of NY	New York	42.5	0.012	0.049	93,833	265	\$1B-\$10B	30.0	2,509	57	0
Fairport Savings Bank	Fairport	42.5	0.027	1	3,477	25	\$100M-500M	30.0	210	5	0
Highland Falls FS & LA	Highland Falls	42.5	0.04	1	1,867	13	<\$100M	25.0	31	1	0
Sunnyside FS&LA of Irvington	Irvington	42.5	0.028	1	3,038	10	\$100M-500M	10.0	0	0	0
Bank of Cattaraugus	Cattaraugus	40.0	0.037	1	508	31	<\$100M	65.0	508	31	0
Citizens Bk	Cape Vincent	40.0	0.056	0.998	1,523	20	<\$100M	60.0	763	15	0
Seneca Falls Svg Bk	Seneca Falls	40.0	0.011	1	1,607	24	\$100M-500M	55.0	1,607	24	0
Carthage FS & LA	Carthage	37.5	0.016	1	2,032	22	\$100M-500M	50.0	702	18	0
Pioneer Svg Bk	Troy	37.5	0.027	0.48	19,136	131	\$500M-\$1B	47.5	2,344	75	0
Fourth Federal Savings Bank	New York	37.5	0.075	0.46	18,058	43	\$100M-500M	22.5	125	2	0
Berkshire Bk	New York	35.0	0.029	0.248	28,292	134	\$500M-\$1B	35.0	1,129	45	0
Community MSB	Mount Vernon	35.0	0.01	0.997	1,121	8	\$100M-500M	32.5	101	3	0
Delta NB&TC	New York	35.0	0.001	1	350	1	\$100M-500M	10.0	0	0	0
Safra NB of NY	New York	32.5	0.009	0.114	36,770	174	\$1B-\$10B	37.5	2,848	66	0
Greater Buffalo Svg Bk	Buffalo	32.5	0.028	0.418	20,630	95	\$500M-\$1B	35.0	961	27	0
Amalgamated Bk	New York	32.5	0.01	0.087	42,243	141	\$1B-\$10B	30.0	1,394	38	0
Park Avenue Bank	New York	32.5	0.091	0.248	18,407	31	\$100M-500M	17.5	90	1	0
BPD Bk	New York	30.0	0.041	0.26	16,961	58	\$100M-500M	30.0	483	11	0
Interinvest NB	New York	30.0	0.018	0.042	25,036	66	\$1B-\$10B	25.0	782	18	0
Geddes FS & LA	Syracuse	27.5	0.011	0.638	3,245	11	\$100M-500M	20.0	17	1	0
Brooklyn Federal Savings Bank	Brooklyn	25.0	0.041	0.205	13,895	20	\$100M-500M	10.0	0	0	0
Apple Bk For Svg	Manhasset	22.5	0.001	0.078	10,671	32	\$1B-\$10B	17.5	136	6	0

**Table 3A Expanded. Small Business Lending Institutions in New York 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)
United States TC of NY	New York	20.0	0.001	0.175	5,817	14	\$1B-\$10B	22.5	249	4	0
Ridgewood Svg Bk	Ridgewood	20.0	0.003	0.127	8,315	19	\$1B-\$10B	17.5	115	2	0
Mizuho Corp Bk USA	New York	20.0	0.002	0.006	5,394	6	\$1B-\$10B	10.0	0	0	0
Fiduciary TC Intl	New York	17.5	0.004	0.089	4,457	16	\$1B-\$10B	20.0	138	4	0
Alpine Cap Bk	New York	17.5	0.014	0.112	2,585	9	\$100M-500M	20.0	60	1	0
Bank of Tokyo-Mitsubishi TC	New York	17.5	0	0.002	1,373	7	\$1B-\$10B	17.5	128	4	0
Deutsche Bk TC Americas	New York	15.0	0	0.001	4,000	8	>\$10B	12.5	0	1	0
Excel Bk NA	New York	15.0	0	0.078	75	1	\$100M-500M	10.0	0	0	0
Mitsubishi Tr & Bkg Corp USA	New York	10.0	0	0.007	9	1	\$100M-500M	20.0	9	1	0
Chinatown Federal Savings BK	New York	10.0	0	0	0	0	\$100M-500M	17.5	0	0	0
Canisteco S & LA	Canisteco	10.0	0	0	0	0	<\$100M	15.0	0	0	0
Atlas S & LA	Brooklyn	10.0	0	0	0	0	<\$100M	10.0	0	0	0
Partners Municipal Bk	Utica	NR	0	.	0	0	\$100M-500M	NR	0	0	0
M&T Bk NA	Oakfield	NR	0	.	0	0	\$100M-500M	NR	0	0	0
Bessemer TC NA	New York	NR	0	.	0	0	\$100M-500M	NR	0	0	0
First Niagara Cmrl Bk	Lockport	NR	0	.	0	0	\$100M-500M	NR	0	0	0
Provident Municipal Bk	Montebello	NR	0	.	0	0	\$100M-500M	NR	0	0	0
Mizuho Tr & Bkg Co USA	New York	NR	0	.	0	0	\$100M-500M	NR	0	0	0
Emigrant Bk	New York	NR	0	.	0	0	\$100M-500M	NR	0	0	0
Community NB	Great Neck	NR	0	.	0	0	<\$100M	NR	0	0	0
Pathfinder Cmrl Bk	Oswego	NR	0	.	0	0	<\$100M	NR	0	0	0
Pioneer CMRL Bk	Troy	NR	0	.	0	0	<\$100M	NR	0	0	0
PCSB CMRL Bk	Brewster	NR	0	.	0	0	<\$100M	NR	0	0	0
Golden First Bank	Great Neck	NR	0	.	0	0	<\$100M	NR	0	0	0
State Bk of Chittenango	Chittenango	NR	0	.	0	0	<\$100M	NR	0	0	0
Greene Cty Cmrl Bk	Catskill	NR	0	.	0	0	<\$100M	NR	0	0	0
Guardian Trust Company FSB	New York	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/](http://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 York 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)
National Bk of Geneva	NY	95.0	0.047	0.216	30,804	1,377	\$500M-\$1B	85.0	119,875	1,945	0
Solvay Bk	NY	95.0	0.051	0.229	22,791	996	\$100M-500M	80.0	90,952	1,389	0.004
First NB of Scotia	NY	95.0	0.065	0.315	17,608	848	\$100M-500M	80.0	55,507	1,030	0.001
Wyoming Cty Bk	NY	92.5	0.043	0.17	32,029	1,314	\$500M-\$1B	82.5	144,406	1,957	0
Bank of Castile	NY	92.5	0.052	0.181	27,444	822	\$500M-\$1B	82.5	113,866	1,220	0
Lyons NB	NY	92.5	0.062	0.218	19,378	794	\$100M-500M	82.5	82,248	1,088	0
Canandaigua NB&TC	NY	90.0	0.045	0.121	45,273	1,873	\$1B-\$10B	82.5	227,442	2,574	0
Steuben TC	NY	90.0	0.047	0.207	14,204	561	\$100M-500M	72.5	54,696	714	0.005
First NB of Groton	NY	90.0	0.105	1	10,281	361	<\$100M	62.5	10,281	361	0.003
Adirondack TB	NY	87.5	0.046	0.14	26,570	662	\$500M-\$1B	77.5	117,104	1,020	0.003
NBT Bk NA	NY	87.5	0.03	0.127	131,448	6,843	\$1B-\$10B	75.0	571,604	9,308	0
Atlantic Bk of NY	NY	87.5	0.034	0.124	101,513	19,653	\$1B-\$10B	72.5	308,204	20,199	0
Great Eastern Bk	NY	85.0	0.062	0.099	19,138	523	\$100M-500M	82.5	127,062	926	0
Suffolk Cty NB	NY	85.0	0.031	0.096	43,769	1,880	\$1B-\$10B	77.5	234,019	2,683	0
Habib Amer Bk	NY	85.0	0.05	0.096	12,739	606	\$100M-500M	77.5	78,508	827	0
Savannah Bk NA	NY	85.0	0.09	0.272	6,972	278	<\$100M	75.0	25,589	374	0
Community Bk NA	NY	85.0	0.021	0.136	92,016	14,079	\$1B-\$10B	72.5	395,150	17,033	0
The Rome Savings Bank	NY	85.0	0.044	0.182	13,582	445	\$100M-500M	72.5	57,699	631	0
Oneida Svg Bk	NY	85.0	0.035	0.183	15,090	551	\$100M-500M	70.0	58,332	758	0
Bath NB	NY	85.0	0.032	0.166	14,537	551	\$100M-500M	67.5	58,679	834	0
Bank Of Richmondville	NY	85.0	0.053	0.315	5,627	201	\$100M-500M	65.0	17,885	277	0
Delaware NB	NY	85.0	0.042	0.33	6,302	313	\$100M-500M	60.0	17,273	380	0.002
Riverside Bk	NY	82.5	0.085	0.139	11,876	433	\$100M-500M	85.0	84,482	717	0
Tioga St Bk	NY	82.5	0.036	0.186	9,791	374	\$100M-500M	75.0	49,759	574	0
Oswego Cty NB	NY	82.5	0.041	0.152	8,830	288	\$100M-500M	75.0	51,809	461	0
Redwood Bk	NY	82.5	0.076	0.266	6,708	227	<\$100M	72.5	25,223	321	0
Victory St Bk	NY	82.5	0.037	0.175	8,233	312	\$100M-500M	70.0	40,029	445	0
Alden St Bk	NY	82.5	0.04	0.282	7,301	354	\$100M-500M	70.0	25,865	464	0
Alliance Bk NA	NY	82.5	0.02	0.142	18,490	770	\$500M-\$1B	67.5	87,609	1,112	0
First NB of Jeffersonville	NY	82.5	0.033	0.118	12,442	479	\$100M-500M	65.0	53,187	653	0.003
National Bk of Coxsackie	NY	82.5	0.04	0.293	6,111	220	\$100M-500M	45.0	14,292	252	0
State Bk of Long Island	NY	80.0	0.028	0.07	41,063	932	\$1B-\$10B	82.5	336,155	1,638	0
Manufacturers & Traders TC	NY	80.0	0.026	0.075	1,409,892	49,442	>\$50B	70.0	5,609,536	64,551	0
Glens Falls NB&TC	NY	80.0	0.02	0.131	25,143	1,124	\$1B-\$10B	70.0	116,427	1,504	0
Bridgehampton NB	NY	80.0	0.032	0.107	17,895	848	\$500M-\$1B	70.0	78,828	1,382	0
First Niagara Bank	NY	80.0	0.02	0.093	155,760	21,817	\$1B-\$10B	67.5	518,407	23,328	0
Adirondack Bk	NY	80.0	0.035	0.131	13,747	409	\$100M-500M	65.0	59,506	639	0
First Tier B&TC	NY	80.0	0.03	0.15	7,425	342	\$100M-500M	65.0	35,942	487	0
Citibank NA	NY	80.0	0.009	0.121	2,620,528	166,320	>\$50B	62.5	4,942,060	177,109	0.074
Cayuga Lake NB	NY	80.0	0.053	0.346	4,446	168	<\$100M	60.0	12,837	209	0

Table 3B Expanded. Micro Business Lending Institutions in New York 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)
Watertown Svg Bk	NY	77.5	0.03	0.138	8,715	355	\$100M-500M	75.0	53,794	562	0
Provident Bank	NY	77.5	0.013	0.054	32,878	1,441	\$1B-\$10B	72.5	275,790	2,478	0.001
First St Bk Canisteo NY	NY	77.5	0.062	0.252	2,639	218	<\$100M	67.5	10,474	266	0.002
Citizens Bk NA	NY	77.5	0.006	0.091	91,460	3,087	\$50B-\$10B	65.0	450,101	4,510	0
Rondout Svg Bk	NY	77.5	0.031	0.201	5,796	190	\$100M-500M	65.0	26,666	297	0
City NB&TC	NY	77.5	0.025	0.161	10,579	259	\$100M-500M	60.0	42,901	374	0
First NB of Dryden	NY	77.5	0.038	0.49	3,361	202	<\$100M	55.0	6,856	219	0.004
Lake Shore S & LA	NY	77.5	0.021	0.315	7,096	243	\$100M-500M	50.0	17,739	313	0
Community Bk of Sullivan CNT	NY	75.0	0.059	0.11	5,099	192	<\$100M	75.0	39,762	365	0
Cattaraugus Cty Bk	NY	75.0	0.036	0.167	5,078	172	\$100M-500M	72.5	30,386	261	0
Mahopac NB	NY	75.0	0.026	0.106	12,295	357	\$100M-500M	70.0	68,557	542	0
Tupper Lake NB	NY	75.0	0.049	0.236	4,573	141	<\$100M	67.5	19,368	197	0
North Fork Bk	NY	75.0	0.007	0.047	437,518	15,521	>\$50B	65.0	2,886,827	25,303	0
Tompkins TC	NY	75.0	0.015	0.085	16,222	579	\$1B-\$10B	65.0	87,989	877	0.009
Ulster Svg Bk	NY	75.0	0.015	0.155	8,904	335	\$500M-\$1B	65.0	51,147	536	0
Bank of NY	NY	75.0	0.006	0.082	342,000	13,154	>\$50B	60.0	973,000	16,578	0
Saratoga NB&TC	NY	75.0	0.025	0.245	4,618	274	\$100M-500M	60.0	17,611	331	0
Orange Cty TC	NY	72.5	0.027	0.105	11,183	422	\$100M-500M	80.0	97,011	689	0
Banco Popular North Amer	NY	72.5	0.007	0.023	82,697	2,541	\$50B-\$10B	75.0	1,600,774	7,884	0
Rhinebeck Svg Bk	NY	72.5	0.023	0.075	9,015	586	\$100M-500M	75.0	78,754	858	0
Capital BK&TC	NY	72.5	0.045	0.107	6,293	200	\$100M-500M	75.0	47,072	376	0
Bank of Akron	NY	72.5	0.033	0.152	5,022	206	\$100M-500M	72.5	32,985	316	0.003
Genesee Regional Bk	NY	72.5	0.094	0.137	4,936	145	<\$100M	72.5	35,317	286	0
The Elmira Savings Bank FSB	NY	72.5	0.028	0.136	9,111	244	\$100M-500M	67.5	52,254	396	0.003
Partners Trust Bank	NY	72.5	0.006	0.056	23,660	1,013	\$1B-\$10B	65.0	175,683	1,718	0
Pathfinder Bk	NY	72.5	0.022	0.152	6,897	244	\$100M-500M	65.0	41,195	405	0
Ontario NB	NY	72.5	0.042	0.183	4,168	139	<\$100M	65.0	22,152	207	0
Sawyer Svg Bk	NY	72.5	0.028	0.219	4,221	206	\$100M-500M	60.0	19,119	286	0
National Bk of Vernon	NY	72.5	0.053	0.248	3,182	135	<\$100M	60.0	12,701	179	0
Medina S & LA	NY	72.5	0.057	1	2,049	59	<\$100M	47.5	2,049	59	0
Citizens NB of Hammond	NY	72.5	0.085	1	1,262	74	<\$100M	47.5	1,262	74	0
Community Capital Bk	NY	70.0	0.04	0.096	6,390	143	\$100M-500M	82.5	66,352	270	0
Woori Amer Bk	NY	70.0	0.026	0.045	19,468	468	\$500M-\$1B	77.5	209,882	1,082	0.001
Trustco Bank	NY	70.0	0.005	0.078	14,831	1,109	\$1B-\$10B	65.0	102,118	1,805	0.002
Chemung Canal TC	NY	70.0	0.015	0.063	10,979	653	\$500M-\$1B	65.0	71,238	1,081	0.005
National Union Bk of Kinderh	NY	70.0	0.031	0.182	4,516	163	\$100M-500M	65.0	24,825	232	0.003
Community Bk of Orange NA	NY	70.0	0.083	0.281	3,000	66	<\$100M	65.0	10,670	97	0
Bank of Greene Cty	NY	70.0	0.019	0.234	5,460	182	\$100M-500M	62.5	23,300	273	0
Evans NB	NY	67.5	0.016	0.051	7,328	277	\$100M-500M	72.5	85,484	675	0.001
Hudson Valley Bk	NY	67.5	0.011	0.042	22,412	535	\$1B-\$10B	70.0	233,338	1,163	0
Walden Svg Bk	NY	67.5	0.021	0.162	4,877	147	\$100M-500M	57.5	26,642	242	0

Table 3B Expanded. Micro Business Lending Institutions in New York 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)
Country Bk	NY	67.5	0.023	0.072	7,737	204	\$100M-500M	55.0	48,312	311	0
North Country Svg Bk	NY	67.5	0.017	1	3,906	115	\$100M-500M	47.5	3,906	115	0
National Bk of Stamford	NY	67.5	0.027	0.483	2,794	113	\$100M-500M	47.5	5,678	139	0
Gotham Bk of New York	NY	65.0	0.032	0.06	7,083	162	\$100M-500M	70.0	68,350	322	0
Elmira Savings & Loan FA	NY	65.0	0.026	0.116	5,639	148	\$100M-500M	67.5	42,864	303	0
Walden Federal Savings & Loan	NY	65.0	0.031	0.145	2,912	103	<\$100M	57.5	18,339	176	0
Wilber NB	NY	65.0	0.01	0.039	7,512	489	\$500M-\$1B	50.0	51,279	714	0
Gouverneur S & LA	NY	65.0	0.02	0.236	2,352	74	\$100M-500M	42.5	7,236	102	0
Maple City Savings Bank FSB	NY	65.0	0.04	1	1,716	18	<\$100M	42.5	1,716	18	0
Bank of Cattaraugus	NY	65.0	0.037	1	508	31	<\$100M	40.0	508	31	0
Independence Cmnty Bk	NY	62.5	0.002	0.007	30,364	760	\$50B-\$10B	65.0	827,385	3,073	0
Champlain NB	NY	62.5	0.024	0.101	3,944	165	\$100M-500M	60.0	28,557	320	0
Fulton Savings Bank	NY	62.5	0.011	0.142	4,632	187	\$100M-500M	47.5	22,410	312	0
Bank of Holland	NY	62.5	0.027	0.376	1,775	61	<\$100M	47.5	4,721	80	0
First NB of Long Island	NY	60.0	0.007	0.047	6,921	229	\$500M-\$1B	65.0	91,409	574	0.001
Ballston Spa NB	NY	60.0	0.013	0.097	3,952	140	\$100M-500M	57.5	31,293	256	0
National Bk of Delaware Cty	NY	60.0	0.019	0.133	3,005	154	\$100M-500M	55.0	19,434	215	0
Bank of Utica	NY	60.0	0.006	0.129	4,898	222	\$500M-\$1B	52.5	27,855	343	0
Citizens Bk	NY	60.0	0.028	0.5	763	15	<\$100M	40.0	1,523	20	0
Ponce De Leon Federal Bank	NY	57.5	0.011	0.046	6,337	210	\$500M-\$1B	90.0	138,005	605	0
Hamptons St Bk	NY	57.5	0.034	0.089	1,868	85	<\$100M	70.0	20,922	138	0
Upstate NB	NY	57.5	0.03	0.06	2,922	85	<\$100M	62.5	31,651	217	0
Astoria FS & LA	NY	57.5	0.001	0.011	11,827	520	\$50B-\$10B	57.5	290,570	1,145	0
Seneca FS & LA	NY	57.5	0.013	0.267	1,578	53	\$100M-500M	50.0	5,903	79	0
Long Island Cmrl Bk	NY	55.0	0.01	0.024	5,147	163	\$500M-\$1B	67.5	98,145	467	0
Signature Bk	NY	55.0	0.003	0.017	11,185	202	\$1B-\$10B	62.5	249,557	722	0
Liberty Bk of NY	NY	55.0	0.035	0.082	1,964	87	<\$100M	62.5	20,928	156	0
Union St Bk	NY	55.0	0.002	0.008	6,335	245	\$1B-\$10B	57.5	152,619	715	0.002
Sterling NB	NY	55.0	0.004	0.014	8,124	198	\$1B-\$10B	57.5	129,383	528	0
Bank of Millbrook	NY	55.0	0.018	0.109	2,956	124	\$100M-500M	57.5	23,115	210	0.002
Stissing NB	NY	55.0	0.018	0.276	969	45	<\$100M	42.5	3,426	60	0.004
Seneca Falls Svg Bk	NY	55.0	0.011	1	1,607	24	\$100M-500M	40.0	1,607	24	0
Sleepy Hollow Bk	NY	52.5	0.013	0.073	3,200	99	\$100M-500M	65.0	40,414	206	0
CHB Amer Bk	NY	50.0	0.012	0.018	5,045	109	\$100M-500M	70.0	104,317	422	0.001
Putnam Cty Svg Bk	NY	50.0	0.006	0.036	5,032	174	\$500M-\$1B	62.5	87,790	431	0
First Central Svg Bk	NY	50.0	0.01	0.029	2,886	142	\$100M-500M	62.5	53,915	271	0
Putnam County NB of Carmel	NY	50.0	0.014	0.035	2,298	78	\$100M-500M	62.5	41,739	233	0
Beacon Federal	NY	50.0	0.008	0.064	3,565	117	\$100M-500M	55.0	38,320	229	0
Carthage FS & LA	NY	50.0	0.006	0.345	702	18	\$100M-500M	37.5	2,032	22	0
American Cmnty Bk	NY	47.5	0.018	0.033	1,402	70	<\$100M	77.5	42,888	214	0
Marathon NB of NY	NY	47.5	0.005	0.018	4,320	147	\$500M-\$1B	72.5	146,487	637	0



**Table 3B Expanded. Micro Business Lending Institutions in New York 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)
Bank of Smithtown	NY	47.5	0.005	0.012	4,071	142	\$500M-\$1B	67.5	110,177	1,071	0
Bank Leumi USA	NY	47.5	0.001	0.004	7,806	149	\$1B-\$10B	55.0	236,113	669	0
Interaudi Bk	NY	47.5	0.005	0.026	4,662	117	\$1B-\$10B	45.0	51,751	222	0
Pioneer Svg Bk	NY	47.5	0.003	0.059	2,344	75	\$500M-\$1B	37.5	19,136	131	0
United Orient Bank	NY	45.0	0.012	0.03	1,005	117	<\$100M	67.5	31,524	194	0
Amerasia Bk	NY	45.0	0.013	0.027	1,819	54	\$100M-500M	65.0	41,869	208	0
Chinese Amer Bk	NY	45.0	0.007	0.017	2,520	96	\$100M-500M	57.5	60,071	266	0.001
Massena Savings And Loan	NY	45.0	0.007	0.136	670	18	\$100M-500M	50.0	4,917	34	0
Abacus Federal Savings Bank	NY	42.5	0.009	0.039	1,954	51	\$100M-500M	55.0	35,248	192	0.002
Flatbush FS & LA	NY	42.5	0.005	0.121	698	17	\$100M-500M	47.5	5,770	36	0
Empire State Bk NA	NY	40.0	0.016	0.045	620	14	<\$100M	60.0	13,048	56	0
Eastbank NA	NY	37.5	0.006	0.012	855	34	\$100M-500M	52.5	30,172	141	0
Safra NB of Ny	NY	37.5	0.001	0.009	2,848	66	\$1B-\$10B	32.5	36,770	174	0
Flushing Savings Bank FSB	NY	35.0	0.001	0.007	2,818	66	\$1B-\$10B	85.0	393,972	640	0
Asia Bk NA	NY	35.0	0.004	0.006	1,531	33	\$100M-500M	75.0	117,683	369	0
First Amer Intl Bk	NY	35.0	0.005	0.012	1,348	24	\$100M-500M	62.5	62,969	240	0.002
New York Cmnty Bk	NY	35.0	0	0.002	4,435	129	\$50B-\$10B	52.5	202,745	767	0
Metropolitan NB	NY	35.0	0.004	0.006	1,373	50	\$100M-500M	52.5	58,392	195	0
Bank of East Asia USA NA	NY	35.0	0.004	0.005	1,742	36	\$100M-500M	50.0	64,305	212	0
Wallkill Valley FS & LA	NY	35.0	0.003	0.025	314	9	\$100M-500M	42.5	9,311	45	0
Berkshire Bk	NY	35.0	0.001	0.01	1,129	45	\$500M-\$1B	35.0	28,292	134	0
Greater Buffalo Svg Bk	NY	35.0	0.001	0.019	961	27	\$500M-\$1B	32.5	20,630	95	0
New York NB	NY	32.5	0.005	0.012	688	24	\$100M-500M	72.5	55,327	173	0
Maspeth FS & LA	NY	32.5	0.001	0.006	1,053	62	\$1B-\$10B	67.5	125,362	479	0
Atlantic Liberty Savings F.	NY	32.5	0.003	0.018	610	11	\$100M-500M	65.0	33,824	70	0
First Federal Savings of Mid	NY	32.5	0.002	0.036	381	9	\$100M-500M	50.0	10,666	33	0
Northfield Svg Bk	NY	32.5	0.001	0.007	1,007	25	\$1B-\$10B	45.0	62,413	200	0
Community MSB	NY	32.5	0.001	0.09	101	3	\$100M-500M	35.0	1,121	8	0
Sound Federal Savings	NY	30.0	0.001	0.015	836	21	\$1B-\$10B	60.0	56,421	104	0
National Bk of New York City	NY	30.0	0.003	0.005	519	17	\$100M-500M	50.0	36,006	89	0
Israel Discount Bk Of NY	NY	30.0	0	0.001	2,509	57	\$1B-\$10B	42.5	93,833	265	0
Fairport Savings Bank	NY	30.0	0.002	0.06	210	5	\$100M-500M	42.5	3,477	25	0
Amalgamated Bk	NY	30.0	0	0.003	1,394	38	\$1B-\$10B	32.5	42,243	141	0
BPD Bk	NY	30.0	0.001	0.007	483	11	\$100M-500M	30.0	16,961	58	0
Doral Bank FSB	NY	27.5	0.001	0.006	624	17	\$500M-\$1B	60.0	77,609	195	0
Emigrant Svg Bk	NY	27.5	0	0.005	1,405	17	\$50B-\$10B	55.0	160,318	470	0
Carver Federal Savings Bank	NY	27.5	0.001	0.006	630	9	\$500M-\$1B	45.0	47,826	108	0.001
Highland Falls FS & LA	NY	25.0	0.001	0.017	31	1	<\$100M	42.5	1,867	13	0
Intervest NB	NY	25.0	0.001	0.001	782	18	\$1B-\$10B	30.0	25,036	66	0
Cross County Federal Savings	NY	22.5	0.001	0.005	244	5	\$100M-500M	47.5	34,831	74	0
The Dime Svgs. Bank of Willi	NY	22.5	0	0.001	685	12	\$1B-\$10B	45.0	96,573	200	0

**Table 3B Expanded. Micro Business Lending Institutions in New York 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)
Fourth Federal Savings Bank	NY	22.5	0.001	0.003	125	2	\$100M-500M	37.5	18,058	43	0
United States TC of NY	NY	22.5	0	0.007	249	4	\$1B-\$10B	20.0	5,817	14	0
Geddes FS & LA	NY	20.0	0	0.003	17	1	\$100M-500M	27.5	3,245	11	0
Fiduciary TC Intl	NY	20.0	0	0.003	138	4	\$1B-\$10B	17.5	4,457	16	0
Alpine Cap Bk	NY	20.0	0	0.003	60	1	\$100M-500M	17.5	2,585	9	0
Mitsubishi TR & Bkg Corp USA	NY	20.0	0	0.007	9	1	\$100M-500M	10.0	9	1	0
Community Federal Savings BA	NY	17.5	0	0	0	0	<\$100M	62.5	17,722	45	0
City And Suburban FSB	NY	17.5	0	0.001	260	5	\$500M-\$1B	50.0	69,412	149	0
Park Avenue Bank	NY	17.5	0	0.001	90	1	\$100M-500M	32.5	18,407	31	0
Apple Bk For Svg	NY	17.5	0	0.001	136	6	\$1B-\$10B	22.5	10,671	32	0
Ridgewood Svg Bk	NY	17.5	0	0.002	115	2	\$1B-\$10B	20.0	8,315	19	0
Bank of Tokyo-Mitsubishi TC	NY	17.5	0	0	128	4	\$1B-\$10B	17.5	1,373	7	0
Chinatown Federal Savings BA	NY	17.5	0	0	0	0	\$100M-500M	10.0	0	0	0
Canisteo S & LA	NY	15.0	0	0	0	0	<\$100M	10.0	0	0	0
Deutsche Bk TC Americas	NY	12.5	0	0	0	1	\$50B-\$10B	15.0	4,000	8	0
Sunnyside FS&LA Of Irvington	NY	10.0	0	0	0	0	\$100M-500M	42.5	3,038	10	0
Delta NB&TC	NY	10.0	0	0	0	0	\$100M-500M	35.0	350	1	0
Brooklyn Federal Savings Ban	NY	10.0	0	0	0	0	\$100M-500M	25.0	13,895	20	0
Mizuho Corp Bk USA	NY	10.0	0	0	0	0	\$1B-\$10B	20.0	5,394	6	0
Excel Bk NA	NY	10.0	0	0	0	0	\$100M-500M	15.0	75	1	0
Atlas S & LA	NY	10.0	0	0	0	0	<\$100M	10.0	0	0	0
Partners Municipal Bk	NY	NR	0	.	0	0	\$100M-500M	NR	0	0	0
M&T Bk NA	NY	NR	0	.	0	0	\$100M-500M	NR	0	0	0
Bessemer TC NA	NY	NR	0	.	0	0	\$100M-500M	NR	0	0	0
First Niagara Cmrl Bk	NY	NR	0	.	0	0	\$100M-500M	NR	0	0	0
Provident Municipal Bk	NY	NR	0	.	0	0	\$100M-500M	NR	0	0	0
Mizuho TR & Bkg Co USA	NY	NR	0	.	0	0	\$100M-500M	NR	0	0	0
Emigrant Bk	NY	NR	0	.	0	0	\$100M-500M	NR	0	0	0
Community NB	NY	NR	0	.	0	0	<\$100M	NR	0	0	0
Pathfinder Cmrl Bk	NY	NR	0	.	0	0	<\$100M	NR	0	0	0
Pioneer Cmrl Bk	NY	NR	0	.	0	0	<\$100M	NR	0	0	0
PCSB Cmrl Bk	NY	NR	0	.	0	0	<\$100M	NR	0	0	0
Golden First Bank	NY	NR	0	.	0	0	<\$100M	NR	0	0	0
State Bk Of Chittenango	NY	NR	0	.	0	0	<\$100M	NR	0	0	0
Greene Cty Cmrl Bk	NY	NR	0	.	0	0	<\$100M	NR	0	0	0
Guardian Trust Company FSB	NY	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/](http://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.