

Table 1 Small-Business-Friendly Banks in New York, June 1999.

Bank Name	Location	Total Score	Bank Asset Size	Small Business Loans*	
				Dollar Amount	Number
NATIONAL BK	GENEVA	92.5	\$100M-500M	109,602	1,730
SOLVAY BK	SOLVAY	90.0	\$100M-500M	74,876	1,618
HANVIT AMER BK	NEW YORK	90.0	\$100M-500M	83,149	790
ELLENVILLE NB	ELLENVILLE	87.5	\$100M-500M	61,501	1,053
BROADWAY NB	NEW YORK	85.0	<\$100M	53,238	599
WYOMING CTY BK	WARSAW	82.5	\$100M-500M	69,495	1,161
PREMIER NB	POUGHKEEPSIE	80.0	\$1B-\$10B	257,292	3,613
ADIRONDACK BK NA	SARANAC LAKE	80.0	\$100M-500M	50,694	1,257
GOTHAM BK OF NEW YORK	NEW YORK	80.0	<\$100M	40,152	351
BSB B&TC	BINGHAMTON	77.5	\$1B-\$10B	404,032	3,362
ADIRONDACK TC	SARATOGA SPRINGS	77.5	\$100M-500M	85,073	1,128
COMMUNITY BK NA	CANTON	77.5	\$1B-\$10B	216,782	6,169
GREAT EASTERN BK	FLUSHING	77.5	\$100M-500M	82,869	565
CAPITAL BK&TC	ALBANY	77.5	<\$100M	40,812	537
STATE BK OF LONG ISLAND	NEW HYDE PARK	75.0	\$500M-\$1B	186,967	1,162
NORTH FORK BK	MELVILLE	67.5	>\$10B	830,813	10,188

*Figures reflect business loans of less than \$ 1 million

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.

Source: U.S Small Business Administration, Office of Advocacy, Office of Economic Research from the call report data collected by the Federal Reserve.

Table 2: Number of Reporting Banks by Bank Asset Size and by State, 1998-1999

State	1998	1999	1999 Bank Asset Size Class				
			<\$100M	\$100M-\$500M	\$500M-\$1B	\$1B-\$10B	>\$10B
Alabama	170	158	92	56	5	0	5
Alaska	6	6	1	2	1	2	0
Arizona	42	46	27	10	3	4	2
Arkansas	221	200	113	79	7	1	0
California	336	334	127	142	29	33	3
Colorado	210	191	121	62	4	3	1
Connecticut	27	26	11	14	1	0	0
Delaware	34	33	9	8	2	10	4
District of Columbia	6	6	2	4	0	0	0
Florida	259	260	137	96	5	22	0
Georgia	346	336	196	121	13	5	1
Hawaii	13	11	5	1	2	3	0
Idaho	18	17	9	8	0	0	0
Illinois	772	732	449	231	31	15	6
Indiana	184	165	74	70	12	7	2
Iowa	443	441	358	75	5	3	0
Kansas	399	391	324	59	5	3	0
Kentucky	269	255	155	88	4	7	1
Louisiana	155	155	103	47	1	2	2
Maine	17	16	4	10	1	1	0
Maryland	82	78	18	47	6	6	1
Massachusetts	46	45	13	20	3	7	2
Michigan	163	169	82	74	4	5	4
Minnesota	520	507	404	92	4	5	2
Mississippi	101	99	48	43	4	4	0
Missouri	397	377	268	93	9	6	1
Montana	91	88	71	14	0	3	0
Nebraska	325	309	261	42	3	3	0
Nevada	25	25	10	6	0	9	0
New Hampshire	19	20	9	7	1	3	0
New Jersey	72	75	18	41	5	9	2
New Mexico	57	55	25	23	4	3	0
New York	152	153	39	70	12	21	11
North Carolina	63	70	27	26	7	6	4
North Dakota	117	114	96	15	1	2	0
Ohio	224	217	119	65	14	13	6
Oklahoma	317	305	233	64	3	5	0
Oregon	42	44	24	18	1	1	0
Pennsylvania	209	194	44	114	17	16	3
Rhode Island	7	7	1	1	1	3	1
South Carolina	77	79	49	23	2	5	0
South Dakota	105	103	77	18	6	1	1
Tennessee	214	204	108	85	4	4	3
Texas	818	770	528	210	16	13	3
Utah	50	49	24	16	3	4	2
Vermont	21	20	4	11	3	2	0
Virginia	150	151	51	83	8	8	1
Washington	78	78	45	29	1	3	0
West Virginia	95	83	38	36	3	6	0
Wisconsin	350	343	218	101	13	10	1
Wyoming	52	49	33	13	1	2	0
National	8,966	8659	5302	2683	290	309	75

Source : Adapted by the Office of Advocacy, U.S Small Business Administration from the Consolidated Reports of Condition and Income for U.S. Banks.

Table A.1 Small Business Lending in New York, June 1999.

Bank Name	Location	Small Business Lending (< \$ 1 M) Scores					Bnk Asset Sz. (6)	Dollars in SBL (7)	Number of SBL (8)	Total Score (<\$250K) (9)	Total Score (<\$100K) (10)
		Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$) (4)	SBL(#) (5)					
NATIONAL BK	GENEVA	92.5	22.5	25.0	22.5	22.5	\$100M-500M	109,602	1,730	87.5	92.5
HANVIT AMER BK	NEW YORK	90.0	25.0	25.0	20.0	20.0	\$100M-500M	83,149	790	85.0	75.0
SOLVAY BK	SOLVAY	90.0	22.5	25.0	20.0	22.5	\$100M-500M	74,876	1,618	87.5	87.5
ELLENVILLE NB	ELLENVILLE	87.5	22.5	22.5	20.0	22.5	\$100M-500M	61,501	1,053	82.5	82.5
BROADWAY NB	NEW YORK	85.0	25.0	25.0	17.5	17.5	<\$100M	53,238	599	80.0	80.0
WYOMING CTY BK	WARSAW	82.5	17.5	22.5	20.0	22.5	\$100M-500M	69,495	1,161	95.0	97.5
ADIRONDACK BK NA	SARANAC LAKE	80.0	25.0	15.0	17.5	22.5	\$100M-500M	50,694	1,257	85.0	85.0
GOTHAM BK OF NEW YORK	NEW YORK	80.0	25.0	25.0	15.0	15.0	<\$100M	40,152	351	67.5	65.0
PREMIER NB	POUGHKEEPSIE	80.0	17.5	12.5	25.0	25.0	\$1B-\$10B	257,292	3,613	77.5	75.0
BSB B&TC	BINGHAMTON	77.5	20.0	7.5	25.0	25.0	\$1B-\$10B	404,032	3,362	72.5	75.0
COMMUNITY BK NA	CANTON	77.5	12.5	15.0	25.0	25.0	\$1B-\$10B	216,782	6,169	85.0	90.0
ADIRONDACK TC	SARATOGA SPRINGS	77.5	20.0	12.5	22.5	22.5	\$100M-500M	85,073	1,128	80.0	82.5
GREAT EASTERN BK	FLUSHING	77.5	25.0	15.0	20.0	17.5	\$100M-500M	82,869	565	75.0	55.0
CAPITAL BK&TC	ALBANY	77.5	25.0	17.5	17.5	17.5	<\$100M	40,812	537	80.0	77.5
BRIDGEHAMPTON NB	BRIDGEHAMPTON	75.0	20.0	12.5	20.0	22.5	\$100M-500M	66,203	1,052	72.5	70.0
BATH NB	BATH	75.0	20.0	12.5	20.0	22.5	\$100M-500M	60,090	1,057	87.5	87.5
PAVILION ST BK	PAVILION	75.0	22.5	20.0	15.0	17.5	\$100M-500M	32,499	547	77.5	77.5
STATE BK OF LONG ISLAND	NEW HYDE PARK	75.0	20.0	7.5	25.0	22.5	\$500M-\$1B	186,967	1,162	67.5	62.5
NBT BK NA	NORWICH	75.0	15.0	10.0	25.0	25.0	\$1B-\$10B	200,535	3,653	77.5	82.5
CHO HUNG BK OF NY	NEW YORK	75.0	25.0	12.5	17.5	20.0	\$100M-500M	44,538	565	67.5	40.0
BANK OF CASTILE	CASTILE	72.5	20.0	15.0	17.5	20.0	\$100M-500M	58,590	918	77.5	80.0
FIRST NB OF SCOTIA	SCOTIA	72.5	15.0	22.5	15.0	20.0	\$100M-500M	30,184	645	87.5	92.5
SUFFOLK CTY NB	RIVERHEAD	72.5	17.5	10.0	22.5	22.5	\$500M-\$1B	162,014	1,686	70.0	67.5
ALLIANCE BANK NA	ONEIDA	72.5	15.0	15.0	20.0	22.5	\$100M-500M	66,017	1,217	77.5	80.0
FIRST NB OF LONG ISLAND	HUNTINGTON	72.5	15.0	15.0	22.5	20.0	\$500M-\$1B	88,529	672	60.0	55.0
AMERASIA BK	FLUSHING	72.5	25.0	15.0	17.5	15.0	\$100M-500M	51,638	340	70.0	50.0
OLYMPIAN BK	BROOKLYN	72.5	25.0	15.0	17.5	15.0	\$100M-500M	51,828	362	65.0	40.0
MARATHON NB OF NY	ASTORIA	72.5	25.0	17.5	17.5	12.5	\$100M-500M	41,402	228	55.0	42.5
BANCO POPULAR NORTH AMER	NEW YORK	72.5	15.0	7.5	25.0	25.0	\$1B-\$10B	682,289	4,308	67.5	67.5
BALLSTON SPA NB	BALLSTON SPA	70.0	20.0	15.0	17.5	17.5	\$100M-500M	47,063	490	67.5	60.0
ATLANTIC BK OF NY	NEW YORK	70.0	12.5	7.5	25.0	25.0	\$1B-\$10B	204,285	18,204	72.5	77.5
CANANDAIGUA NB&TC	CANANDAIGUA	70.0	17.5	10.0	20.0	22.5	\$100M-500M	81,904	1,083	75.0	75.0
HABIB AMER BK	NEW YORK	70.0	25.0	10.0	17.5	17.5	\$100M-500M	42,054	449	62.5	57.5
UPSTATE NB	LISBON	70.0	25.0	12.5	17.5	15.0	\$100M-500M	54,579	351	65.0	57.5
ASIA BK NA	FLUSHING	70.0	22.5	10.0	22.5	15.0	\$100M-500M	87,005	345	50.0	37.5
LYNDON GUARANTY BK OF NEW YO	GREECE	70.0	25.0	25.0	10.0	10.0	<\$100M	15,126	197	60.0	60.0
ORANGE COUNTY TC	MIDDLETOWN	67.5	17.5	17.5	15.0	17.5	\$100M-500M	37,322	506	70.0	72.5
DELAWARE NB	DELHI	67.5	17.5	20.0	12.5	17.5	\$100M-500M	18,616	672	77.5	75.0
NORTH FORK BK	MELVILLE	67.5	10.0	7.5	25.0	25.0	>\$10B	830,813	10,188	65.0	72.5
MANUFACTURERS & TRADERS TC	BUFFALO	67.5	12.5	5.0	25.0	25.0	>\$10B	2,192,523	23,579	67.5	72.5
HERKIMER CTY TC	LITTLE FALLS	67.5	17.5	12.5	17.5	20.0	\$100M-500M	50,729	864	65.0	72.5
CITIBANK NY ST	PERINTON	67.5	5.0	15.0	22.5	25.0	>\$10B	134,041	1,924	72.5	70.0
CHINESE AMER BK	NEW YORK	67.5	22.5	7.5	20.0	17.5	\$100M-500M	70,278	539	52.5	55.0

Table A.1 Small Business Lending in New York, June 1999.

Bank Name	Location	Small Business Lending (< \$ 1 M) Scores					Bnk Asset Sz. (6)	Dollars in	Number	Total Score	Total
		Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$) (4)	SBL(#) (5)		SBL (7)	of SBL (8)	(<\$250K) (9)	Score (<\$100K) (10)
WILBER NB	ONEONTA	67.5	15.0	10.0	20.0	22.5	\$500M-\$1B	74,114	1,252	75.0	75.0
TIOGA ST BK	SPENCER	67.5	15.0	22.5	12.5	17.5	\$100M-500M	19,842	449	80.0	92.5
STEBEN TC	HORNELL	67.5	15.0	17.5	15.0	20.0	\$100M-500M	33,790	879	75.0	85.0
LONG ISLAND CMRL BK	ISLANDIA	67.5	20.0	12.5	20.0	15.0	\$100M-500M	61,221	306	47.5	42.5
INTERBANK OF NEW YORK	NEW YORK	67.5	22.5	12.5	17.5	15.0	\$100M-500M	45,432	345	57.5	55.0
NEW YORK NB	BRONX	65.0	22.5	12.5	15.0	15.0	\$100M-500M	35,828	324	60.0	47.5
GOLDEN CITY CMRL BK	FLUSHING	65.0	20.0	25.0	12.5	7.5	<\$100M	18,213	53	32.5	25.0
EVANS NB	ANGOLA	65.0	20.0	15.0	15.0	15.0	\$100M-500M	36,982	399	60.0	52.5
NATIONAL UNION BK OF KINDERH	KINDERHOOK	65.0	20.0	20.0	10.0	15.0	<\$100M	14,734	443	75.0	77.5
HSBC BK USA	BUFFALO	65.0	10.0	5.0	25.0	25.0	>\$10B	2,114,103	31,919	65.0	65.0
ALDEN ST BK	ALDEN	65.0	12.5	22.5	12.5	17.5	\$100M-500M	18,958	507	75.0	77.5
HUDSON VALLEY BK	YONKERS	65.0	12.5	7.5	22.5	22.5	\$1B-\$10B	114,532	1,380	65.0	65.0
FIRST TIER B&TC	SALAMANCA	65.0	20.0	17.5	12.5	15.0	\$100M-500M	27,354	393	62.5	60.0
EVERGREEN BK NA	GLENS FALLS	65.0	10.0	10.0	22.5	22.5	\$1B-\$10B	92,371	1,162	67.5	65.0
EUROPEAN AMER BK	NEW YORK	65.0	7.5	7.5	25.0	25.0	>\$10B	854,920	22,513	70.0	77.5
GLENS FALLS NB&TC	GLENS FALLS	65.0	10.0	15.0	20.0	20.0	\$500M-\$1B	66,052	1,024	65.0	70.0
VICTORY ST BK	STATEN ISLAND	65.0	22.5	20.0	10.0	12.5	<\$100M	13,751	272	70.0	77.5
LIBERTY BK OF NY	NEW YORK	65.0	25.0	17.5	12.5	10.0	<\$100M	17,601	206	62.5	65.0
CHAMPLAIN NB	ELIZABETHTOWN	62.5	17.5	20.0	12.5	12.5	\$100M-500M	18,444	298	80.0	85.0
RELIANCE BK	WHITE PLAINS	62.5	25.0	17.5	10.0	10.0	<\$100M	14,847	163	62.5	60.0
MERCHANTS BK	NEW YORK	62.5	15.0	7.5	22.5	17.5	\$1B-\$10B	173,452	467	50.0	40.0
MAHOPAC NB	MAHOPAC	62.5	17.5	17.5	15.0	12.5	\$100M-500M	28,417	276	55.0	52.5
BANK OF NY	NEW YORK	62.5	7.5	5.0	25.0	25.0	>\$10B	1,142,652	11,707	65.0	65.0
SAVANNAH BK NA	SAVANNAH	62.5	22.5	20.0	7.5	12.5	<\$100M	11,801	283	72.5	72.5
BANK OF RICHMONDVILLE	RICHMONDVILLE	62.5	17.5	22.5	10.0	12.5	<\$100M	12,033	283	77.5	85.0
CAYUGA BK	AUBURN	62.5	12.5	12.5	17.5	20.0	\$100M-500M	49,090	812	67.5	67.5
RIVERSIDE BK	POUGHKEEPSIE	62.5	22.5	15.0	10.0	15.0	<\$100M	14,717	411	75.0	80.0
COUNTRY BK	CARMEL	62.5	20.0	12.5	15.0	15.0	\$100M-500M	30,434	336	57.5	62.5
COMMUNITY CAPITAL BK	NEW YORK	62.5	22.5	25.0	7.5	7.5	<\$100M	10,646	87	47.5	42.5
REPUBLIC NB OF NY	NEW YORK	60.0	5.0	5.0	25.0	25.0	>\$10B	252,435	2,899	60.0	57.5
CAYUGA LAKE NB	UNION SPRINGS	60.0	17.5	25.0	7.5	10.0	<\$100M	10,071	216	72.5	82.5
CATTARAUGUS CTY BK	LITTLE VALLEY	60.0	15.0	20.0	12.5	12.5	\$100M-500M	15,751	260	75.0	82.5
FIRST NB	JEFFERSONVILLE	60.0	12.5	12.5	15.0	20.0	\$100M-500M	29,186	740	75.0	75.0
LYONS NB	LYONS	60.0	12.5	25.0	10.0	12.5	\$100M-500M	14,208	264	62.5	65.0
TOMPKINS COUNTY TC	ITHACA	60.0	10.0	10.0	20.0	20.0	\$500M-\$1B	70,983	936	62.5	62.5
TRUSTCO BK NA	SCHENECTADY	60.0	7.5	10.0	22.5	20.0	\$1B-\$10B	90,399	828	60.0	57.5
UNION ST BK	NANUET	60.0	12.5	5.0	22.5	20.0	\$1B-\$10B	160,153	810	55.0	47.5
FIRST NB OF NORTHERN NEW YOR	NORFOLK	60.0	15.0	22.5	10.0	12.5	\$100M-500M	12,764	229	67.5	85.0
SLEEPY HOLLOW NB	SLEEPY HOLLOW	60.0	20.0	20.0	12.5	7.5	<\$100M	18,600	123	52.5	35.0
COMMUNITY BK OF SULLIVAN CNT	THOMPSON	60.0	22.5	17.5	10.0	10.0	<\$100M	14,516	165	55.0	55.0
BANK OF AKRON	AKRON	57.5	12.5	22.5	10.0	12.5	\$100M-500M	13,040	282	62.5	62.5
BANK OF SMITHTOWN	SMITHTOWN	57.5	20.0	7.5	17.5	12.5	\$100M-500M	55,921	230	45.0	37.5
CITIBANK NA	NEW YORK	57.5	5.0	2.5	25.0	25.0	>\$10B	1,121,094	13,005	60.0	60.0
CITIZENS NB	MALONE	57.5	15.0	20.0	10.0	12.5	\$100M-500M	15,205	294	65.0	65.0

Table A.1 Small Business Lending in New York, June 1999.

Bank Name	Location	Small Business Lending (< \$ 1 M) Scores					Bnk Asset Sz. (6)	Dollars in SBL (7)	Number of SBL (8)	Total Score (<\$250K) (9)	Total Score (<\$100K) (10)
		Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$) (4)	SBL(#) (5)					
CITY NB&TC	GLOVERSVILLE	57.5	12.5	15.0	15.0	15.0	\$100M-500M	34,766	324	57.5	65.0
CHASE MANHATTAN BK	NEW YORK	57.5	5.0	2.5	25.0	25.0	>\$10B	3,098,000	63,225	62.5	65.0
REDWOOD NB	ALEXANDRIA BAY	57.5	17.5	17.5	10.0	12.5	<\$100M	11,972	256	65.0	67.5
CHEMUNG CANAL TC	ELMIRA	57.5	10.0	7.5	20.0	20.0	\$500M-\$1B	62,554	824	62.5	72.5
CENTRAL NB	CANAJOHARIE	55.0	10.0	7.5	17.5	20.0	\$500M-\$1B	51,446	684	57.5	60.0
BANK OF MILLBROOK	MILLBROOK	55.0	15.0	17.5	10.0	12.5	<\$100M	13,446	274	62.5	57.5
NATIONAL BK OF NEW YORK CITY	FLUSHING	55.0	22.5	10.0	15.0	7.5	\$100M-500M	32,835	78	30.0	22.5
FIRST NB OF GROTON	GROTON	55.0	12.5	22.5	7.5	12.5	<\$100M	7,201	285	70.0	80.0
BANK OF AVOCA	AVOCA	52.5	17.5	22.5	5.0	7.5	<\$100M	2,868	66	65.0	67.5
STERLING NB	NEW YORK	52.5	10.0	5.0	22.5	15.0	\$1B-\$10B	96,356	384	47.5	45.0
EASTBANK NA	NEW YORK	52.5	22.5	10.0	12.5	7.5	<\$100M	26,618	110	35.0	35.0
BANK LEUMI USA	NEW YORK	52.5	7.5	5.0	22.5	17.5	\$1B-\$10B	173,022	375	40.0	30.0
BANK OF UTICA	UTICA	52.5	10.0	10.0	15.0	17.5	\$100M-500M	39,672	540	55.0	55.0
ISRAEL DISCOUNT BK OF NY	NEW YORK	52.5	7.5	5.0	22.5	17.5	\$1B-\$10B	102,229	530	50.0	47.5
KOREA FIRST BK OF NY	NEW YORK	52.5	17.5	12.5	12.5	10.0	\$100M-500M	21,815	155	42.5	37.5
NATIONAL BK	VERNON	52.5	12.5	25.0	5.0	10.0	<\$100M	5,920	212	67.5	75.0
NATIONAL BK OF FLORIDA	FLORIDA	52.5	10.0	25.0	7.5	10.0	<\$100M	7,278	160	50.0	57.5
BANK OF HOLLAND	HOLLAND	52.5	15.0	22.5	5.0	10.0	<\$100M	6,357	183	67.5	77.5
STATE BK OF CHITTENANGO	CHITTENANGO	50.0	15.0	17.5	7.5	10.0	<\$100M	7,869	211	62.5	62.5
PUTNAM COUNTY NB OF CARMEL	CARMEL	50.0	17.5	10.0	12.5	10.0	\$100M-500M	25,881	215	47.5	40.0
BANK OF TOKYO-MITSUBISHI TC	NEW YORK	50.0	7.5	2.5	22.5	17.5	\$1B-\$10B	141,016	343	40.0	35.0
UNITED ORIENT BANK	NEW YORK	47.5	17.5	10.0	10.0	10.0	<\$100M	15,487	155	47.5	42.5
NATIONAL BK OF COXSACKIE	COXSACKIE	47.5	10.0	20.0	7.5	10.0	\$100M-500M	9,261	209	62.5	77.5
NATIONAL BANK OF DE CTY	WALTON	47.5	10.0	20.0	7.5	10.0	\$100M-500M	8,897	176	57.5	72.5
ONTARIO NB	CLIFTON SPRINGS	45.0	12.5	17.5	7.5	7.5	<\$100M	8,780	98	45.0	55.0
FIRST NB OF DRYDEN	DRYDEN	45.0	7.5	22.5	5.0	10.0	<\$100M	4,011	172	55.0	67.5
TUPPER LAKE NB	TUPPER LAKE	45.0	12.5	20.0	5.0	7.5	<\$100M	5,901	95	47.5	45.0
CITIZENS NB OF HAMMOND	HAMMOND	42.5	10.0	22.5	2.5	7.5	<\$100M	881	79	52.5	55.0
SARATOGA NB&TC	SARATOGA SPRINGS	42.5	10.0	17.5	7.5	7.5	\$100M-500M	7,638	141	45.0	45.0
BPD INTL BK	NEW YORK	40.0	5.0	25.0	5.0	5.0	\$100M-500M	2,872	26	32.5	27.5
CITIZENS BK	CAPE VINCENT	40.0	10.0	20.0	5.0	5.0	<\$100M	1,344	37	45.0	57.5
FIRST ST BK CANISTEO NY	CANISTEO	40.0	7.5	22.5	5.0	5.0	<\$100M	1,071	47	45.0	52.5
STISSING NB	PINE PLAINS	40.0	7.5	22.5	5.0	5.0	<\$100M	1,413	40	45.0	57.5
HAMPTONS ST BK	SOUTHAMPTON	37.5	7.5	25.0	2.5	2.5	<\$100M	545	11	45.0	47.5
BANK OF CATTARAUGUS	CATTARAUGUS	35.0	7.5	20.0	2.5	5.0	<\$100M	573	46	45.0	52.5
NATIONAL BK OF STAMFORD	STAMFORD	35.0	10.0	7.5	7.5	10.0	<\$100M	8,111	169	42.5	50.0
BANK AUDI USA	NEW YORK	32.5	7.5	5.0	12.5	7.5	\$500M-\$1B	26,531	105	30.0	27.5
AMALGAMATED BK OF NY	NEW YORK	32.5	5.0	5.0	15.0	7.5	\$1B-\$10B	28,570	106	27.5	25.0
BCH-USA	NEW YORK	32.5	5.0	17.5	5.0	5.0	\$100M-500M	3,439	60	45.0	45.0
MTB BK	NEW YORK	32.5	7.5	5.0	12.5	7.5	\$100M-500M	15,664	52	20.0	17.5
IBJ WHITEHALL B & TC	NEW YORK	30.0	5.0	2.5	15.0	7.5	\$1B-\$10B	29,401	80	22.5	22.5
BERKSHIRE BK	NEW YORK	30.0	7.5	10.0	7.5	5.0	\$100M-500M	9,271	10	20.0	15.0
LBS BK NY	NEW YORK	27.5	7.5	7.5	7.5	5.0	\$100M-500M	10,651	35	22.5	22.5
SAFRA NB OF NY	NEW YORK	27.5	5.0	2.5	12.5	7.5	\$1B-\$10B	18,310	58	22.5	22.5

Table A.1 Small Business Lending in New York, June 1999.

Bank Name	Location	Small Business Lending (< \$ 1 M) Scores					Bnk Asset Sz. (6)	Dollars in SBL (7)	Number of SBL (8)	Total Score (<\$250K) (9)	Total Score (<\$100K) (10)
		Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$) (4)	SBL(#) (5)					
UNITED STATES TC OF NY	NEW YORK	25.0	2.5	12.5	5.0	5.0	\$1B-\$10B	5,678	21	20.0	22.5
FUJI B&TC	NEW YORK	22.5	5.0	2.5	10.0	5.0	\$500M-\$1B	12,567	11	17.5	17.5
MORGAN GUARANTY TC	NEW YORK	20.0	2.5	2.5	10.0	5.0	>\$10B	14,365	41	17.5	15.0
PARK AVENUE BK NA	NEW YORK	20.0	5.0	5.0	5.0	5.0	\$100M-500M	6,580	18	17.5	22.5
INDUSTRIAL BK OF JAPAN TC	NEW YORK	17.5	2.5	2.5	7.5	5.0	\$1B-\$10B	7,468	-	10.0	10.0
BANKERS TC	NEW YORK	17.5	2.5	2.5	7.5	5.0	>\$10B	10,184	26	15.0	15.0
COMMERCIAL BK OF NEW YORK	NEW YORK	17.5	5.0	2.5	5.0	5.0	\$1B-\$10B	5,034	42	17.5	17.5
EXCEL BK NA	NEW YORK	17.5	5.0	5.0	5.0	2.5	\$100M-500M	1,508	6	15.0	20.0
ARAB AMER BK	NEW YORK	15.0	5.0	2.5	5.0	2.5	\$100M-500M	2,265	4	10.0	12.5
INTERVEST NB	NEW YORK	15.0	5.0	5.0	2.5	2.5	<\$100M	227	2	20.0	10.0
SUMITOMO TR BKG CO USA	NEW YORK	12.5	2.5	5.0	2.5	2.5	\$100M-500M	99	1	10.0	12.5
DELTA NB&TC	NEW YORK	10.0	2.5	.	2.5	2.5	\$100M-500M	-	-	.	10.0
MITSUBISHI TR & BKG CORP USA	NEW YORK	10.0	2.5	2.5	2.5	2.5	\$100M-500M	-	-	10.0	10.0
FIDUCIARY TC INTL	NEW YORK	10.0	2.5	2.5	2.5	2.5	\$500M-\$1B	-	-	10.0	10.0
LTCB TC	NEW YORK	10.0	2.5	2.5	2.5	2.5	\$100M-500M	386	2	12.5	10.0
BESSEMER TC NA	NEW YORK	10.0	2.5	.	2.5	2.5	\$100M-500M	-	-	.	10.0
YASUDA B&TC USA	NEW YORK	10.0	2.5	.	2.5	2.5	\$100M-500M	-	-	.	10.0
TOYO TC OF NY	NEW YORK	10.0	2.5	.	2.5	2.5	\$100M-500M	-	-	.	10.0
M&T BK NA	OAKFIELD	10.0	2.5	.	2.5	2.5	\$500M-\$1B	-	-	.	10.0
NEW ALBANK CMRL	ALBANY	10.0	2.5	2.5	2.5	2.5	\$100M-500M	-	-	10.0	10.0
MITSUMI TR BK USA	NEW YORK	0.0	2.5	.	2.5	2.5	<\$100M	-	-	0.0	0.0
METROPOLITAN NB	NEW YORK	0.0	2.5	.	2.5	2.5	<\$100M	-	-	0.0	0.0

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.

Source: U.S Small Business Administration, Office of Advocacy, Office of Economic Research, from the call report data collected by the Federal Reserve.

A.2 Top Small Business Lenders in New York under the CRA Reporting Program, 1998

NAME	HQ STATE	SBL\$ (<\$1 M) (1)	SBL# (<\$1 M) (2)	BK SIZE (3)	SBL\$ (<\$250K) (4)	SBL# (<\$250K) (5)	SBL\$ (<\$100K) (6)	SBL# (<\$100K) (7)	Credit Cd/TA (8)
CHASE MANHATTAN CORPORATION	NY	2,136,485	33,192	>\$50B	1,367,728	31,815	1,097,221	30,359	
HSBC BK USA	NY	1,939,372	14,413	\$10B-\$50B	612,551	12,067	273,649	10,236	
M&T BANK CORPORATION	NY	902,943	6,413	\$10B-\$50B	293,039	5,308	139,230	4,461	
CITIGROUP INC.	NY	776,272	9,225	>\$50B	562,549	8,806	311,407	7,445	
KEYCORP	OH	518,794	5,224	>\$50B	245,762	4,693	121,918	3,988	
MERCHANTS NEW YORK BANCORP	NY	463,042	4,712	\$1B-\$10B	241,340	4,262	129,986	3,587	
FLEET FINANCIAL GROUP INC.	MA	436,950	4,166	>\$50B	216,631	3,745	129,513	3,260	
NORTH FORK BANCORPORATION I	NY	368,546	3,432	\$10B-\$50B	151,427	3,005	89,270	2,672	
LASALLE BK NA	IL	322,851	2,074	\$10B-\$50B	94,890	1,688	52,095	1,461	
BANK OF NEW YORK COMPANY IN	NY	246,123	2,635	\$10B-\$50B	138,350	2,416	86,473	2,129	
REPUBLIC NEW YORK CORPORATIO	NY	181,170	1,611	\$10B-\$50B	83,538	1,443	49,497	1,245	
STATE BANCORP INC.	NY	159,380	840	<\$1B	60,080	651	23,042	449	
U.S.B. HOLDING CO. INC.	NY	118,892	564	\$1B-\$10B	32,516	422	12,749	307	
BSB BANCORP INC.	NY	117,744	748	\$1B-\$10B	45,865	614	19,455	467	
PREMIER NATIONAL BANCORP IN	NY	98,181	1,089	\$1B-\$10B	51,534	998	27,454	860	
COMMUNITY BANK SYSTEM INC.	NY	96,329	1,722	\$1B-\$10B	61,718	1,652	40,483	1,522	
NBT BANCORP INC.	NY	95,099	1,859	\$1B-\$10B	54,215	1,777	34,410	1,660	
ATLANTIC BK OF NY	NY	93,419	302	\$1B-\$10B	20,532	180	6,822	107	
WELLS FARGO & COMPANY	CA	81,598	3,671	>\$50B	77,291	3,663	76,531	3,659	
FIRST UNION CORPORATION	NC	77,594	750	>\$50B	24,337	664	12,535	600	
FINANCIAL INSTITUTIONS INC.	NY	71,709	1,192	\$1B-\$10B	44,031	1,130	28,507	1,032	
ADVANTA BK CORP	UT	70,664	7,029	<\$1B	70,664	7,029	70,664	7,029	
STATEN ISLAND SAVINGS BANK	NY	67,125	583	N/A	32,982	505	15,603	406	
SUFFOLK BANCORP	NY	57,838	594	<\$1B	29,076	547	14,740	463	
STERLING BANCORP	NY	57,389	602	\$1B-\$10B	34,530	557	17,985	472	
FIRST NATIONAL BANK OF ROCHE	NY	49,943	433	N/A	25,111	380	12,351	305	
POPULAR INC.	PR	49,854	283	\$1B-\$10B	17,123	217	8,258	171	
MORGAN STANLEY DEAN WITTER B	UT	48,321	19,054	<\$1B	48,321	19,054	48,321	19,054	
CANANDAIGUA NATIONAL CORPORA	NY	45,264	568	<\$1B	23,044	522	12,618	460	
CHEMUNG FINANCIAL CORPORATIO	NY	44,871	461	<\$1B	23,390	420	12,706	353	
ADIRONDACK TC	NY	44,563	686	<\$1B	26,602	648	15,123	576	
HUDSON VALLEY HOLDING CORP.	NY	41,816	303	\$1B-\$10B	18,429	259	9,445	209	
ALBANK FSB	NY	40,119	316	N/A	19,482	276	8,294	213	
HUDSON RIVER BANK & TRUST CO	NY	37,073	328	N/A	21,506	297	10,486	228	
PROVIDENT BANK	NY	31,271	216	N/A	14,744	184	6,251	137	
FIRST OF LONG ISLAND CORPORA	NY	31,096	331	<\$1B	21,401	307	11,024	248	
CHARTER ONE FINANCIAL INC.	OH	30,342	399	<\$1B	19,820	376	12,443	333	
WACHOVIA CORPORATION	NC	28,735	67	>\$50B	2,016	22	333	12	
BATH NATIONAL CORPORATION	NY	28,607	413	<\$1B	18,157	391	9,887	341	
DIME SAVINGS BANK OF NY FSB	NY	28,563	346	N/A	14,237	320	8,024	288	
TOMPKINS TRUSTCO INC.	NY	27,613	368	<\$1B	18,326	347	10,610	305	
WILBER CORPORATION THE	NY	27,357	489	<\$1B	15,246	463	8,019	422	
RELIANCE FEDERAL SAVINGS BAN	NY	26,166	208	N/A	11,307	181	6,546	156	
COHOES SAVINGS BANK	NY	26,115	101	N/A	6,900	64	1,765	33	
BANK ONE CORPORATION	IL	24,089	518	>\$50B	11,577	495	8,898	478	
ARROW FINANCIAL CORPORATION	NY	23,950	446	<\$1B	13,826	428	9,036	400	

A.2 Top Small Business Lenders in New York under the CRA Reporting Program, 1998

NAME	HQ STATE	SBL\$ (<\$1 M) (1)	SBL# (<\$1 M) (2)	BK SIZE (3)	SBL\$ (<\$250K) (4)	SBL# (<\$250K) (5)	SBL\$ (<\$100K) (6)	SBL# (<\$100K) (7)	Credit Cd/TA (8)
BANKNORTH GROUP INC.	VT	23,927	281	\$1B-\$10B	13,495	258	7,285	219	
TRUSTCO BANK CORP NY	NY	23,871	184	\$1B-\$10B	10,699	154	5,137	119	
FIRST INTERNATIONAL BANCORP	CT	23,215	64	<\$1B	4,253	30	630	12	
CITY AND SUBURBAN FEDERAL	NY	23,036	42	N/A	637	4	83	1	
GREENPOINT FINANCIAL CORP.	NY	21,995	99	N/A	10,305	73	1,484	20	
ONBANK	NY	20,536	151	N/A	8,350	127	4,450	105	
IROQUOIS BANCORP INC.	NY	19,753	227	<\$1B	12,688	211	6,838	175	
BANK OF UTICA	NY	19,167	406	<\$1B	9,831	384	7,303	367	
HERKIMER TRUST CORPORATION	NY	18,943	232	<\$1B	10,082	214	5,559	187	
SUMMIT BANCORP.	NJ	18,690	85	\$10B-\$50B	3,100	59	1,580	51	
THE TROY SAVINGS BANK	NY	17,748	203	N/A	9,999	186	5,392	162	
THE SAVINGS BANK OF UTICA	NY	17,244	180	N/A	8,174	160	4,363	139	
BANK OF AMERICA CORPORATION	NC	16,972	52	>\$50B	1,934	29	918	23	
BANK OF CHINA	NY	15,700	34	N/A	2,170	14	420	6	
PNC BANK CORP.	PA	15,287	118	>\$50B	6,219	101	3,134	82	
CNB FINANCIAL CORP.	NY	15,124	191	<\$1B	7,448	177	5,168	162	
EASTERN SAVINGS BANK FSB	MD	13,535	70	N/A	6,846	56	1,505	22	
COMMERCIAL BK OF NEW YORK	NY	12,814	45	\$1B-\$10B	2,825	29	1,237	20	
CAB HOLDING LLC	DE	12,624	46	<\$1B	2,729	24	799	13	
CHARTER ONE BANK FSB	OH	12,220	33	N/A	2,151	17	392	7	
NIAGARA BANCORP MHC	NY	12,116	54	N/A	2,948	39	1,303	30	
CHINA TRUST HOLDINGS N.V.	NY	12,114	40	\$1B-\$10B	2,328	21	651	10	
ROOSEVELT SAVINGS BANK	NY	11,679	25	N/A	784	6	133	3	
RICHMOND COUNTY SAVINGS BANK	NY	11,375	121	N/A	8,255	114	4,231	92	
SAFRA NB OF NY	NY	11,321	51	\$1B-\$10B	3,579	33	1,946	24	
REGENCY SAVINGS BANK	IL	10,615	24	N/A	1,270	9	242	3	
U.S. BANCORP	MN	10,386	2,203	>\$50B	9,061	2,200	8,550	2,197	
INDEPENDENCE COMMUNITY BANK	NY	10,215	32	N/A	3,015	20	405	8	
MERRILL LYNCH BK USA	UT	10,155	37	\$1B-\$10B	2,228	19	963	12	
WARWICK COMMUNITY BANCORP I	NY	9,935	73	N/A	5,790	65	1,489	40	
INDUSTRIAL BANK OF KOREA	NY	9,444	49	N/A	4,547	38	1,157	20	
VALLEY NATIONAL BANCORP	NJ	9,088	38	\$1B-\$10B	2,715	24	687	11	
SUNTRUST BANKS INC.	GA	8,429	59	>\$50B	3,294	50	855	35	
NATIONAL CITY CORPORATION	OH	8,330	53	>\$50B	2,460	42	1,244	35	
INDUSTRIAL BK OF JAPAN TC	NY	7,629	23	\$1B-\$10B	1,264	11	224	5	
NORTHWEST BANCORP M.H.C.	PA	7,274	74	N/A	3,826	65	1,694	52	
BANK LEUMI USA	NY	7,100	21	\$1B-\$10B	1,535	12	535	7	
HUDSON UNITED BANCORP	NJ	6,816	25	\$1B-\$10B	1,816	18	847	12	
1ST SOURCE CORPORATION	IN	6,698	85	\$1B-\$10B	4,076	79	2,644	70	
PUTNAM COUNTY SAVINGS BANK	NY	6,255	69	N/A	3,813	64	1,312	49	
UST CORP.	MA	6,039	22	\$1B-\$10B	1,785	14	210	5	
CATSKILL SAVINGS BANK	NY	5,821	35	N/A	1,455	28	392	22	
FIRSTAR CORPORATION	WI	5,320	15	\$10B-\$50B	1,126	8	87	2	
FLUSHING SAVINGS BANK FSB	NY	4,951	54	N/A	3,041	49	1,783	41	
STERLING BANK & TRUST	MI	4,937	25	N/A	1,140	18	366	13	
NORTHERN CENTRAL BANK	PA	4,845	31	N/A	1,401	23	841	20	
OCWEN FEDERAL BANK FSB	FL	4,810	16	N/A	796	7	196	3	

A.2 Top Small Business Lenders in New York under the CRA Reporting Program, 1998

NAME	HQ STATE	SBL\$ (<\$1 M) (1)	SBL# (<\$1 M) (2)	BK SIZE (3)	SBL\$ (<\$250K) (4)	SBL# (<\$250K) (5)	SBL\$ (<\$100K) (6)	SBL# (<\$100K) (7)	Credit Cd/TA (8)
ALLIED IRISH BANK	NY	4,748	30	N/A	2,208	25	1,078	20	
ALLFIRST BK	MD	4,583	12	\$10B-\$50B	656	5	125	2	
SOVEREIGN BANK	PA	4,359	19	N/A	1,313	13	417	8	
SAND RIDGE BANK	IN	4,295	12	N/A	0	0	0	0	
AMALGAMATED BK OF NY	NY	4,178	18	\$1B-\$10B	1,328	12	357	7	
EMIGRANT BANCORP INC.	NY	4,017	7	N/A	0	0	0	0	
PACIFIC CENTURY FINANCIAL CO	HI	3,979	9	\$10B-\$50B	301	3	61	2	
TRUST CO OF NJ	NJ	3,951	24	\$1B-\$10B	699	18	499	17	
PEOPLE'S MUTUAL HOLDINGS	CT	3,860	15	N/A	795	11	182	7	
BB&T CORPORATION	NC	3,846	15	\$10B-\$50B	1,296	10	149	4	
CHITTENDEN CORPORATION	VT	3,779	16	\$1B-\$10B	535	11	230	9	
NORTHERN TRUST CORPORATION	IL	3,731	13	\$10B-\$50B	849	8	249	4	
ISRAEL DISCOUNT BK OF NY	NY	3,667	11	\$1B-\$10B	1,323	7	55	1	
MANUFACTURERS BANK	IL	3,544	8	N/A	676	4	76	1	
MARSHALL & ILSLEY CORPORATIO	WI	3,468	12	\$10B-\$50B	905	7	142	3	
THE ROSLYN SAVINGS BANK	NY	3,423	10	N/A	863	6	25	1	
SILICON VALLEY BANCSHARES	CA	3,250	5	\$1B-\$10B	0	0	0	0	
UNION BK OF CA NA	CA	3,240	10	\$10B-\$50B	540	5	100	1	
HARRIS T&SB	IL	3,092	26	\$10B-\$50B	1,942	24	1,000	17	
BANK AUDI USA	NY	3,062	9	<\$1B	631	6	143	4	
MOHAWK COMMUNITY BANK	NY	2,930	14	N/A	683	11	478	9	
KOREA EXCHANGE BANK	NY	2,894	11	N/A	585	7	310	5	
ALLEGIANT BANCORP INC.	MO	2,874	5	<\$1B	0	0	0	0	
COMERICA INCORPORATED	MI	2,641	11	\$10B-\$50B	1,026	8	129	4	
BANKBOSTON CORPORATION	MA	2,576	21	>\$50B	936	18	288	15	
BERKSHIRE BANCORP	MA	2,498	34	N/A	1,848	32	1,034	28	
FIRST REPUBLIC BK	NV	2,399	11	\$1B-\$10B	360	6	229	5	
PACIFIC BK NA	CA	2,350	4	<\$1B	350	2	100	1	
CAROLINA FIRST CORPORATION	SC	2,335	4	\$1B-\$10B	13	1	13	1	
MELLON BANK CORPORATION	PA	2,284	16	\$10B-\$50B	1,002	12	552	10	
CITY NATIONAL CORPORATION	CA	2,250	3	\$1B-\$10B	250	1	0	0	
INTERCHANGE FINANCIAL SERVIC	NJ	2,248	8	<\$1B	268	4	268	4	
U.S. TRUST CORPORATION	NY	2,240	10	\$1B-\$10B	1,130	7	110	2	
SOUTHTRUST CORPORATION	AL	2,055	9	\$10B-\$50B	351	5	351	5	
ZIONS BANCORPORATION	UT	1,989	8	\$10B-\$50B	491	4	64	2	
JEFFBANKS INC.	PA	1,934	5	\$1B-\$10B	160	2	160	2	
BANK OF THE HUDSON	NY	1,922	18	N/A	1,622	17	613	12	
S & T BANCORP INC.	PA	1,908	4	\$1B-\$10B	110	1	0	0	
CITIZENS AND NORTHERN CORPOR	PA	1,874	31	<\$1B	1,174	30	639	27	
CNB FINANCIAL CORPORATION	PA	1,843	18	<\$1B	1,226	16	491	12	
IMPERIAL BANCORP	CA	1,786	3	\$1B-\$10B	0	0	0	0	
STATE STREET CORPORATION	MA	1,780	3	\$10B-\$50B	0	0	0	0	
THE YONKERS S & L ASSOC. F	NY	1,762	11	N/A	754	8	225	5	
J.P. MORGAN & CO. INCORPORAT	NY	1,625	5	>\$50B	300	3	300	3	
ASTORIA FEDERAL SAVINGS	NY	1,623	13	N/A	528	10	348	9	
FIRST BANKS INC.	MO	1,596	5	\$1B-\$10B	385	2	0	0	
PROVIDENT FINANCIAL GROUP I	OH	1,443	6	\$1B-\$10B	805	4	0	0	

A.2 Top Small Business Lenders in New York under the CRA Reporting Program, 1998

NAME	HQ STATE	SBL\$ (<\$1 M) (1)	SBL# (<\$1 M) (2)	BK SIZE (3)	SBL\$ (<\$250K) (4)	SBL# (<\$250K) (5)	SBL\$ (<\$100K) (6)	SBL# (<\$100K) (7)	Credit Cd/TA (8)
PIONEER BANK	TN	1,335	2	N/A	0	0	0	0	
STERLING BANCSHARES INC.	TX	1,264	5	\$1B-\$10B	639	4	20	1	
SKYLANDS CMNTY BK	NJ	1,250	5	<\$1B	400	3	0	0	
COMMERCE BANCORP INC.	NJ	1,143	13	\$1B-\$10B	172	11	172	11	
UNION FEDERAL SAVINGS BANK	IN	1,129	11	N/A	822	10	388	7	
SUN BANCORP INC	NJ	1,120	2	\$1B-\$10B	120	1	0	0	
STATE BANK OF INDIA	NY	1,098	6	N/A	260	4	37	2	
AMSOUTH BANCORPORATION	AL	1,068	6	\$10B-\$50B	394	4	74	2	
HEARTLAND BK	MO	1,068	3	N/A	231	2	81	1	
FARMERS & MERCHANTS INVESTME	NE	1,040	2	<\$1B	250	1	0	0	
BANKERS TRUST CORPORATION	NY	1,026	4	N/A	276	3	101	2	
LBS BK NY	NY	1,000	1	<\$1B	0	0	0	0	
AMERICAN EXPRESS CENTURION B	UT	259,769	35,296	\$10B-\$50B	259,769	35,296	259,624	35,295	0.81
MBNA CORPORATION	DE	17,078	1,824	\$10B-\$50B	17,078	1,824	16,955	1,823	0.55
PRUDENTIAL B&TC	GA	2,708	16	<\$1B	983	12	533	9	0.32

Note: Small businesses seeking loans from small-business-friendly banks should also consider banks that participate in SBA loan programs. To locate the SBA preferred cert lender nearest to you, call 1-800-8-ASK-SBA or check SBA's home page at <http://www.sba.gov>.

Source: U.S. Small Business Administration, Office of Advocacy, Office of Economic Research, from CRA data.