

Table 3A Expanded. Banks' Small Business Lending in New Jersey Using Call Report Data, June 2004

Bank name	City	Small Business Lending (<\$1M)					Micro-Business Lending (<\$100k)				
		Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL\$ (1000) (4)	LSBL# (5)	Bnk. Asset Sz. (6)	Total Rank (7)	SSBL\$ (1000) (8)	SSBL# (9)	Cdt/TA (10)
Skylands Cmnty Bank	Hackettstown	85.0	0.279	0.71	122,969	2,568	\$100M-500M	90.0	15,193	695	0.002
Bank	Woodbury	77.5	0.243	0.611	255,085	2,715	\$1B-\$10B	92.5	31,617	1,561	0.001
Two River Comm Bank	Middletown	77.5	0.385	0.723	84,045	494	\$100M-500M	80.0	8,091	216	0
Bayonne Cmnty Bank	Bayonne	77.5	0.276	0.733	100,053	501	\$100M-500M	40.0	4,083	129	0
Cornerstone Bank	Moorestown	75.0	0.426	0.959	46,571	411	\$100M-500M	87.5	6,409	251	0
Broadway NB	Fort Lee	75.0	0.436	0.627	99,599	572	\$100M-500M	70.0	7,224	207	0
1st Constitution Bank	CraNBury	72.5	0.254	0.941	82,571	425	\$100M-500M	77.5	9,979	129	0
Advantage Bank	Branchburg	72.5	0.428	0.872	58,410	333	\$100M-500M	77.5	5,837	163	0
Shore Cmnty Bank	Toms River	72.5	0.393	1	45,901	257	\$100M-500M	75.0	5,178	122	0
Bergen Cmrl Bank	Paramus	72.5	0.359	0.685	92,874	453	\$100M-500M	62.5	5,877	168	0
Somerset Valley Bank	Somerville	72.5	0.222	0.685	106,776	612	\$100M-500M	62.5	6,960	242	0
Allaire Cmnty Bank	Wall Township	72.5	0.32	1	65,945	254	\$100M-500M	60.0	4,100	99	0
Interstate Net Bank	Cherry Hill	72.5	0.391	0.709	82,653	376	\$100M-500M	47.5	3,801	92	0
Harvest Cmnty Bank	Pennsville	70.0	0.418	1	35,366	402	<\$100M	90.0	8,442	269	0
Minotola NB	Vineland	70.0	0.264	0.5	156,562	1,181	\$500M-\$1B	85.0	19,950	657	0.001
Atlantic Stewardship Bank	Midland Park	70.0	0.225	0.685	90,438	594	\$100M-500M	80.0	9,664	304	0.008
Lakeland Bank	Newfoundland	67.5	0.127	0.691	205,513	1,314	\$1B-\$10B	77.5	23,200	659	0
Unity Bank	Clinton	67.5	0.236	0.495	115,820	1,324	\$100M-500M	57.5	6,933	395	0
Town Bank	Westfield	67.5	0.376	1	46,240	142	\$100M-500M	32.5	1,507	41	0
Newfield NB	Newfield	65.0	0.194	0.673	79,871	717	\$100M-500M	90.0	13,224	448	0.001
SusquehanNA Patriot Bank	Marlton	65.0	0.124	0.543	264,664	2,072	\$1B-\$10B	80.0	30,787	1,053	0
Shrewsbury St Bank	Shrewsbury	65.0	0.179	0.757	76,167	625	\$100M-500M	77.5	7,975	329	0
Community Bank of NJ	Freehold	65.0	0.243	0.618	91,779	434	\$100M-500M	70.0	7,988	184	0
New Millennium Bank	New Brunswick	65.0	0.442	0.817	43,574	211	<\$100M	65.0	3,679	75	0.082
Franklin Bank	Nutley	65.0	0.536	1	41,895	175	<\$100M	57.5	2,528	56	0
1st Colonial NB	Collingswood	62.5	0.277	0.946	34,531	365	\$100M-500M	87.5	7,761	245	0
Sun NB	Vineland	62.5	0.15	0.349	386,071	2,929	\$1B-\$10B	75.0	38,607	1,548	0
Newton TC	Newton	62.5	0.252	0.638	79,134	417	\$100M-500M	62.5	5,701	192	0
Red Oak Bank	Morristown	62.5	0.381	0.962	36,962	181	<\$100M	50.0	2,122	65	0
Mariner's Bank	Edgewater	62.5	0.482	0.921	44,005	139	<\$100M	45.0	2,083	45	0
Pascack Cmnty Bank	Westwood	62.5	0.53	1	25,402	71	<\$100M	22.5	534	17	0
Interchange Bank	Saddle Brook	60.0	0.152	0.428	213,215	1,375	\$1B-\$10B	77.5	28,131	660	0
First Washington St Bank	Windsor	60.0	0.181	0.617	85,652	470	\$100M-500M	67.5	7,959	195	0
Commerce Bank NA	Cherry Hill	60.0	0.056	0.353	1,058,581	9,941	>\$10B	60.0	84,805	5,486	0.001
Crown Bank NA	Ocean City	60.0	0.327	0.599	79,275	314	\$100M-500M	37.5	3,465	79	0
Allegiance Cmnty Bank	South Orange	60.0	0.465	1	31,240	91	<\$100M	17.5	444	11	0
Hudson United Bank	Mahwah	57.5	0.071	0.255	633,177	5,705	\$1B-\$10B	72.5	118,615	3,116	0.037
Yardville NB	Yardville	57.5	0.125	0.318	331,804	2,070	\$1B-\$10B	70.0	35,990	1,171	0
Valley NB	Passaic	57.5	0.072	0.279	757,104	4,294	>\$10B	57.5	40,995	1,583	0.001
Sterling Bank	Mount Laurel	55.0	0.169	0.815	48,048	346	\$100M-500M	70.0	5,471	159	0
Monmouth Cmnty Bank NA	Long Branch	55.0	0.219	0.606	56,006	343	\$100M-500M	62.5	5,527	163	0
Amboy NB	Old Bridge	55.0	0.078	0.401	176,265	812	\$1B-\$10B	52.5	10,845	326	0

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Sussex Bank	Franklin	52.5	0.207	0.658	51,858	389	\$100M-500M	80.0	7,648	216	0
Hilltop Cmnty Bank	Summit	52.5	0.248	0.88	31,860	167	\$100M-500M	40.0	1,629	66	0
Parke Bank	Sewell	52.5	0.272	0.647	53,844	215	\$100M-500M	25.0	1,823	49	0
Union Ctr NB	Union	50.0	0.074	0.535	68,905	904	\$500M-\$1B	85.0	15,135	680	0
Commerce Bank North	Ramsey	50.0	0.037	0.343	105,393	1,003	\$1B-\$10B	55.0	10,064	589	0
Greater Cmnty Bank	Totowa	50.0	0.152	0.445	76,398	413	\$500M-\$1B	45.0	5,547	163	0
First Morris B&TC	Morristown	50.0	0.167	0.577	86,587	322	\$500M-\$1B	45.0	4,957	113	0
Grand Bank NA	Hamilton	50.0	0.275	0.519	45,729	222	\$100M-500M	42.5	2,861	82	0
Hopewell Valley Cmnty Bank	Pennington	47.5	0.24	0.659	35,751	225	\$100M-500M	52.5	2,782	99	0
First Hope Bank A Nat Bankg Assn	Hope	47.5	0.134	0.706	37,962	248	\$100M-500M	50.0	3,523	117	0
Boardwalk Bank	Linwood	47.5	0.21	0.588	56,579	226	\$100M-500M	45.0	3,957	77	0
United Heritage Bank	Edison	47.5	0.21	1	11,796	44	<\$100M	10.0	190	5	0
First NB of Elmer	Elmer	45.0	0.187	0.669	35,378	317	\$100M-500M	75.0	5,521	198	0
Brunswick B&TC	New Brunswick	45.0	0.228	0.654	29,056	193	\$100M-500M	57.5	2,784	91	0
First Bankamericano	Elizabeth	45.0	0.244	0.686	21,293	119	<\$100M	40.0	1,429	37	0
City NB of NJ	Newark	45.0	0.142	0.664	48,250	223	\$100M-500M	35.0	2,602	65	0.001
Towne Ctr Bank	Lodi	45.0	0.362	0.643	16,680	80	<\$100M	25.0	575	27	0
Community Bank of Bergen Cty	Maywood	42.5	0.099	1	23,353	150	\$100M-500M	42.5	1,646	66	0
Somerset Hills Bank	BerNArdsville	42.5	0.22	0.571	38,706	212	\$100M-500M	42.5	2,456	76	0
Peapack Gladstone Bank	Gladstone	42.5	0.075	0.459	74,594	458	\$500M-\$1B	40.0	4,945	181	0
Norcrown Bank	Livingston	40.0	0.112	0.399	69,408	318	\$500M-\$1B	40.0	4,508	135	0
Rumson Fair Haven B&TC	Fair Haven	40.0	0.142	0.953	14,288	67	\$100M-500M	32.5	863	21	0
BCP bank NA	Newark	37.5	0.117	0.442	39,522	352	\$100M-500M	57.5	4,894	219	0
First NB of Absecon	Absecon	37.5	0.052	1	7,906	78	\$100M-500M	42.5	1,033	42	0
Enterprise Bank	Kenilworth	37.5	0.218	0.79	10,327	42	<\$100M	20.0	428	8	0
Rock Cmnty Bank	Glen Rock	35.0	0.211	0.692	7,499	64	<\$100M	50.0	822	22	0
Liberty Bell Bank	Cherry Hill	35.0	0.071	1	4,029	32	<\$100M	50.0	843	23	0
Pennsville NB	Pennsville Township	35.0	0.046	1	7,580	69	\$100M-500M	40.0	1,082	39	0.002
Custodial TC	Princeton	10.0	0	0	-	-	\$100M-500M	10.0	-	-	0
TD Waterhouse Bank NA	Jersey City	10.0	0	0.128	1,911	4	\$1B-\$10B	10.0	11	1	0
Metlife Bank NA	Bridgewater	10.0	0	0.001	673	1	\$1B-\$10B	10.0	-	-	0
Bessemer TC	Woodbridge	0.0	0	.	-	-	\$100M-500M	0.0	-	-	0
Merrill Lynch B&TC	Plainsboro Township	0.0	0	.	-	-	>\$10B	0.0	-	-	0
Sumitomo Tr & Bankg Co USA	Hoboken	0.0	0	.	-	-	\$100M-500M	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.