

**Table 3A Expanded. Banks' Small Business Lending in New York 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)
Adirondack TC	Saratoga Springs	90.0	0.312	0.984	183,708	1,080	\$500M-\$1B	80.0	24,970	679	0.003
National Bank of Geneva	Geneva	85.0	0.239	0.825	164,212	2,386	\$500M-\$1B	95.0	42,857	1,757	0
Steuben TC	Hornell	82.5	0.215	1	62,538	748	\$100M-500M	85.0	14,710	598	0.006
Suffolk Cty NB	Riverhead	82.5	0.197	0.698	279,916	2,519	\$1B-\$10B	85.0	53,121	1,862	0
Woori Amer Bank	New York	82.5	0.303	0.649	200,259	1,636	\$500M-\$1B	82.5	38,041	1,045	0.001
Great Eastern Bank	New York	82.5	0.397	0.693	117,452	912	\$100M-500M	75.0	17,938	535	0
Canandaigua NB&TC	Canandaigua	80.0	0.232	0.628	212,314	2,341	\$500M-\$1B	87.5	41,897	1,691	0
Wyoming Cty Bank	Warsaw	80.0	0.216	0.767	167,052	2,132	\$500M-\$1B	87.5	37,210	1,431	0
Capital Bank&TC	Albany	80.0	0.625	0.977	52,616	475	<\$100M	80.0	9,746	282	0
Community Capital Bank	Brooklyn	80.0	0.441	1	64,428	251	\$100M-500M	60.0	6,260	139	0
Solvay Bank	Solvay	77.5	0.197	0.896	86,261	1,405	\$100M-500M	87.5	22,176	1,003	0.004
Bank of Castile	Castile	77.5	0.216	0.738	103,916	1,192	\$100M-500M	85.0	22,283	818	0.003
Lyons NB	Lyons	77.5	0.235	0.877	58,733	752	\$100M-500M	82.5	12,617	543	0
Riverside Bank	Poughkeepsie	77.5	0.484	0.918	59,089	603	\$100M-500M	80.0	10,602	392	0
Banco Popular North Amer	New York	77.5	0.196	0.485	1,466,748	7,650	\$1B-\$10B	67.5	90,419	2,669	0
First NB of Scotia	Scotia	75.0	0.181	0.998	48,115	747	\$100M-500M	82.5	11,758	570	0.001
Orange Cty TC	Middletown	75.0	0.215	0.875	83,045	604	\$100M-500M	72.5	11,057	363	0
Marathon NB of NY	Astoria	75.0	0.22	0.667	148,232	689	\$500M-\$1B	47.5	5,810	185	0
Community Bank NA	Canton	72.5	0.096	0.592	419,199	15,124	\$1B-\$10B	82.5	97,788	12,451	0
NBT Bank NA	Norwich	72.5	0.116	0.487	476,557	8,861	\$1B-\$10B	82.5	125,316	6,546	0
Redwood Bank	Watertown	72.5	0.284	1	25,776	336	<\$100M	77.5	7,014	243	0
Bridgehampton NB	Bridgehampton	72.5	0.18	0.609	100,574	1,372	\$500M-\$1B	75.0	18,874	871	0
Atlantic Bank of NY	New York	70.0	0.112	0.447	379,504	21,389	\$1B-\$10B	82.5	111,390	20,580	0
Oswego Cty NB	Oswego	70.0	0.212	0.932	45,802	423	\$100M-500M	75.0	9,589	288	0
State Bank of Long Island	New Hyde Park	70.0	0.164	0.472	245,087	1,556	\$1B-\$10B	70.0	28,357	899	0
First Amer Intl Bank	Brooklyn	70.0	0.42	0.87	61,776	207	\$100M-500M	30.0	1,358	22	0.003
American Cmnty Bank	Glen Cove	70.0	0.488	1	27,774	120	<\$100M	30.0	624	26	0
Bath NB	Bath	67.5	0.159	0.703	73,287	982	\$100M-500M	85.0	19,035	666	0
Savannah Bank NA	Savannah	67.5	0.269	0.996	24,491	366	<\$100M	85.0	8,311	289	0
Tioga St Bank	Spencer	67.5	0.153	0.992	41,472	507	\$100M-500M	80.0	9,800	354	0.004
Alliance Bank NA	Syracuse	67.5	0.101	0.682	86,979	1,131	\$500M-\$1B	77.5	18,948	792	0
Adirondack Bank	Utica	67.5	0.202	0.679	61,926	564	\$100M-500M	75.0	11,281	353	0
Victory St Bank	Staten Island	67.5	0.194	0.891	40,601	445	\$100M-500M	70.0	7,325	312	0
Habib Amer Bank	New York	67.5	0.242	0.533	61,286	493	\$100M-500M	60.0	7,254	318	0
Evans NB	Angola	67.5	0.2	0.614	78,272	540	\$100M-500M	55.0	7,059	261	0.001
First NB of Long Island	Huntington	67.5	0.098	0.686	93,675	633	\$500M-\$1B	55.0	8,395	270	0.001
Hamptons St Bank	Southampton	67.5	0.32	1	17,833	185	<\$100M	55.0	2,215	87	0
Chb Amer Bank	New York	67.5	0.272	0.413	98,346	475	\$100M-500M	50.0	6,322	183	0.001
Cattaraugus Cty Bank	Little Valley	65.0	0.175	1	21,058	300	\$100M-500M	90.0	21,058	300	0
Citibank NA	New York	65.0	0.026	0.356	7,396,061	257,223	>\$10B	82.5	4,173,220	237,727	0.09
First St Bank Canisteo Ny	Canisteo	65.0	0.292	0.978	12,410	350	<\$100M	77.5	4,213	317	0.002
Alden St Bank	Alden	65.0	0.149	1	26,853	379	\$100M-500M	77.5	7,986	282	0

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Glens Falls NB&TC	Glens Falls	65.0	0.086	0.617	103,852	1,459	\$1B-\$10B	77.5	23,855	1,114	0
Manufacturers & Traders TC	Buffalo	65.0	0.09	0.264	4,648,016	58,267	>\$10B	70.0	853,422	41,208	0
Signature Bank	New York	65.0	0.071	0.53	189,173	1,809	\$1B-\$10B	70.0	34,254	1,383	0
Mahopac NB	Mahopac	65.0	0.158	0.723	64,838	494	\$100M-500M	67.5	10,614	311	0
Bank of Akron	Akron	65.0	0.196	1	29,174	286	\$100M-500M	65.0	4,928	181	0.003
Genesee Regional Bank	Rochester	65.0	0.54	0.944	22,984	180	<\$100M	62.5	3,317	101	0
Community Bank of Sullivan Cnt	Thompson	65.0	0.483	0.841	33,108	287	<\$100M	60.0	4,172	154	0
Champlain NB	Elizabethtown	65.0	0.221	0.869	33,611	324	\$100M-500M	55.0	3,940	170	0
United Orient Bank	New York	65.0	0.344	0.874	31,409	186	<\$100M	50.0	2,755	116	0
Long Island Cmrl Bank	Islandia	65.0	0.178	0.516	97,266	476	\$500M-\$1B	45.0	5,394	179	0
New York NB	Bronx	65.0	0.303	0.744	41,949	182	\$100M-500M	30.0	923	33	0
Asia Bank NA	Flushing	65.0	0.281	0.475	99,553	351	\$100M-500M	30.0	2,010	60	0
Bank of Richmondville	Richmondville	62.5	0.19	1	18,735	272	<\$100M	82.5	7,801	215	0
North Fork Bank	Mattituck	62.5	0.059	0.259	1,525,420	18,713	>\$10B	72.5	380,445	14,689	0
First Tier B&TC	Salamanca	62.5	0.16	0.763	41,505	521	\$100M-500M	70.0	7,481	351	0
Bsb B&TC	Binghamton	62.5	0.075	0.393	164,401	1,152	\$1B-\$10B	67.5	27,153	739	0
Hudson Valley Bank	Yonkers	62.5	0.092	0.361	166,799	1,088	\$1B-\$10B	60.0	21,943	635	0
Putnam County NB of Carmel	Carmel	62.5	0.227	0.683	39,873	224	\$100M-500M	42.5	3,274	93	0
Delaware NB	Delhi	60.0	0.132	0.998	21,067	422	\$100M-500M	75.0	6,880	345	0.002
Bank of Ny	New York	60.0	0.015	0.245	1,080,099	16,825	>\$10B	70.0	357,326	13,099	0
Chemung Canal TC	Elmira	60.0	0.102	0.463	74,899	1,086	\$500M-\$1B	65.0	12,586	635	0.011
Tompkins TC	Ithaca	60.0	0.079	0.519	83,294	885	\$1B-\$10B	65.0	15,788	601	0.009
Ontario NB	Clifton Springs	60.0	0.218	0.98	22,402	204	\$100M-500M	65.0	4,520	143	0
Gotham Bank of New York	New York	60.0	0.276	0.566	46,681	259	\$100M-500M	47.5	4,102	111	0
Bank of Smithtown	Smithtown	60.0	0.176	0.34	111,667	485	\$500M-\$1B	40.0	4,296	144	0
Amerasia Bank	Flushing	60.0	0.302	0.64	42,774	196	\$100M-500M	35.0	1,858	51	0
First NB of Groton	Groton	57.5	0.092	1	8,907	362	<\$100M	87.5	8,907	362	0.004
National Bank of Vernon	Vernon	57.5	0.153	1	10,197	182	<\$100M	82.5	10,197	182	0
First NB of Jeffersonville	Jeffersonville	57.5	0.121	0.501	43,525	666	\$100M-500M	75.0	12,192	520	0.003
Cayuga Lake NB	Union Springs	57.5	0.148	1	12,092	237	<\$100M	75.0	4,714	199	0
Jpmorgan Chase Bank	New York	57.5	0.012	0.192	4,683,000	130,828	>\$10B	72.5	2,521,000	121,121	0
Tupper Lake NB	Tupper Lake	57.5	0.196	1	16,818	182	<\$100M	70.0	4,201	136	0
Hsbc Bank USA	Buffalo	57.5	0.015	0.144	1,545,608	33,755	>\$10B	65.0	222,003	28,028	0.01
Sterling NB	New York	57.5	0.096	0.276	164,200	643	\$1B-\$10B	45.0	9,229	255	0
Natioanal Bank of Coxsackie	Coxsackie	55.0	0.117	1	17,466	276	\$100M-500M	87.5	17,466	276	0
Wilber NB	Oneonta	55.0	0.093	0.381	67,325	994	\$500M-\$1B	65.0	12,898	745	0
Ballston Spa NB	Ballston Spa	55.0	0.103	0.847	30,053	244	\$100M-500M	50.0	3,923	159	0
Union St Bank	Nanuet	55.0	0.055	0.203	163,887	721	\$1B-\$10B	42.5	6,125	219	0.002
Bank Leumi USA	New York	55.0	0.056	0.17	289,445	848	\$1B-\$10B	42.5	9,945	199	0
Sleepy Hollow Bank	Sleepy Hollow	55.0	0.147	0.998	34,899	174	\$100M-500M	40.0	2,439	84	0
Community Bank of Orange NA	Middletown	55.0	0.281	0.994	6,262	101	<\$100M	10.0	-	-	0
Saratoga NB&TC	Saratoga Springs	52.5	0.096	0.941	16,814	308	\$100M-500M	65.0	4,529	251	0
National Union Bank of Kinderh	Kinderhook	52.5	0.137	0.939	17,487	212	\$100M-500M	62.5	3,963	143	0.003

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National Bank of Delaware Cty	Walton	52.5	0.123	0.916	18,860	210	\$100M-500M	55.0	3,204	150	0
Bank of Millbrook	Millbrook	52.5	0.152	0.91	20,123	209	\$100M-500M	52.5	3,077	128	0.003
Chinese Amer Bank	New York	52.5	0.152	0.399	55,900	278	\$100M-500M	37.5	3,612	122	0.001
City NB&TC	Gloversville	50.0	0.083	0.659	32,385	315	\$100M-500M	67.5	9,051	221	0
Country Bank	New York	50.0	0.156	0.464	47,550	294	\$100M-500M	55.0	7,195	200	0
Upstate NB	Lisbon	50.0	0.259	0.523	25,791	175	<\$100M	45.0	2,460	63	0
Eastbank NA	New York	50.0	0.244	0.412	32,385	154	\$100M-500M	30.0	1,021	47	0
Metropolitan NB	New York	50.0	0.208	0.306	49,621	163	\$100M-500M	30.0	1,937	50	0
Citizens NB of Hammond	Hammond	47.5	0.067	1	1,095	142	<\$100M	70.0	1,095	142	0
Liberty Bank of NY	New York	47.5	0.214	0.565	14,386	205	<\$100M	65.0	3,661	141	0
Bank of Holland	Holland	47.5	0.096	1	5,709	93	<\$100M	57.5	1,724	70	0
Israel Discount Bank of NY	New York	47.5	0.019	0.089	136,569	400	\$1B-\$10B	30.0	4,083	80	0
Stissing NB	Pine Plains	45.0	0.083	1	3,403	59	<\$100M	55.0	1,080	44	0.005
Bank of Utica	Utica	45.0	0.027	0.615	25,702	299	\$500M-\$1B	52.5	5,366	211	0
First NB of Dryden	Dryden	45.0	0.063	1	5,399	195	<\$100M	30.0	447	10	0.004
Bank of East Asia USA NA	New York	45.0	0.142	0.211	48,588	186	\$100M-500M	30.0	2,146	46	0
Bank of Cattaraugus	Cattaraugus	40.0	0.058	1	731	42	<\$100M	62.5	731	42	0
Park Avenue Bank	New York	40.0	0	1	12	2	<\$100M	40.0	12	2	0
National Bank of New York City	Flushing	40.0	0.187	0.28	29,672	90	\$100M-500M	22.5	710	20	0
Excel Bank NA	New York	40.0	0.001	1	274	2	\$100M-500M	10.0	-	-	0
National Bank of Stamford	Stamford	37.5	0.077	0.664	7,916	152	\$100M-500M	60.0	2,981	119	0
Citizens Bank	Cape Vincent	37.5	0.059	0.995	1,507	20	<\$100M	50.0	584	14	0
Interaudi Bank	New York	35.0	0.039	0.194	34,052	181	\$500M-\$1B	32.5	2,311	99	0
Berkshire Bank	New York	30.0	0.025	0.269	24,169	138	\$500M-\$1B	27.5	1,329	51	0
BPD Bank	New York	30.0	0.022	0.56	6,626	16	\$100M-500M	22.5	270	6	0
Amalgamated Bank	New York	30.0	0.011	0.104	41,512	143	\$1B-\$10B	22.5	1,472	39	0
Bank of Tokyo-Mitsubishi TC	New York	27.5	0.006	0.043	31,385	124	\$1B-\$10B	25.0	1,317	62	0
Safra NB of NY	New York	25.0	0.008	0.107	26,798	117	\$1B-\$10B	27.5	2,448	49	0
Intervest NB	New York	25.0	0.024	0.053	23,814	70	\$500M-\$1B	25.0	957	26	0
Fiduciary TC Intl	New York	20.0	0.005	0.103	6,332	20	\$1B-\$10B	17.5	90	3	0
United States Tc of NY	New York	20.0	0.001	0.284	5,441	14	\$1B-\$10B	17.5	125	2	0
Mizuho Corp Bank USA	New York	17.5	0	0.001	592	2	\$1B-\$10B	17.5	5	1	0
Alpine Cap Bank	New York	17.5	0.016	0.137	3,176	11	\$100M-500M	17.5	36	1	0
Deutsche Bank TC Americas	New York	17.5	0	0.002	5,000	10	>\$10B	12.5	-	1	0
Mitsubishi Tr & Bankg Corp USA	New York	10.0	0	0	-	-	\$100M-500M	10.0	-	-	0
Delta NB&TC	New York	0.0	0	-	-	-	\$100M-500M	0.0	-	-	0
State Bank of Chittenango	ChitteNAnGo	0.0	0	-	-	-	<\$100M	0.0	-	-	0
SBU Municipal Bank	Utica	0.0	0	-	-	-	\$100M-500M	0.0	-	-	0
Bessemer TC NA	New York	0.0	0	-	-	-	\$100M-500M	0.0	-	-	0
Mizuho Tr & Bankg Co USA	New York	0.0	0	-	-	-	<\$100M	0.0	-	-	0
M&T Bank NA	Oakfield	0.0	0	-	-	-	\$100M-500M	0.0	-	-	0
First Niagara Cmrl Bank	Troy	0.0	0	-	-	-	\$100M-500M	0.0	-	-	0
Warwick Cmrl Bank	Warwick	0.0	0	-	-	-	<\$100M	0.0	-	-	0

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Provident Municipal Bank	Montebello	0.0	0 .		-	-	<\$100M	0.0	-	-	0
PCSB Cmrl Bank	Brewster	0.0	0 .		-	-	<\$100M	0.0	-	-	0
Pathfinder Cmrl Bank	Oswego	0.0	0 .		-	-	<\$100M	0.0	-	-	0
Hudson River Cmrl Bank	Cohoes	0.0	0 .		-	-	<\$100M	0.0	-	-	0
Greene Cty Cmrl Bank	Catskill	0.0	0 .		-	-	<\$100M	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.