

Table 1. Small Business Lending in New York, June 1998

Bank Name	Location	Total Rank	Rank LSBL/TA	Rank LSBL/TBL	Rank LSBL (\$)	Rank LSBL(#)	Rank by Bnk Asset Sz.	Rank by Bnk Sz.	LSBL\$	LSBL#	Total Rank MSBL	Total Rank SSBL
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
NATIONAL BK	GENEVA	95.0	22.5	25.0	22.5	25.0	\$100M-500M	1	97,614	1,618	95.0	90.0
SOLVAY BK	SOLVAY	90.0	22.5	25.0	20.0	22.5	\$100M-500M	2	74,120	1,525	90.0	87.5
ELLENVILLE NB	ELLENVILLE	85.0	22.5	22.5	17.5	22.5	\$100M-500M	3	52,331	975	82.5	85.0
WYOMING CTY BK	WARSAW	82.5	17.5	22.5	20.0	22.5	\$100M-500M	4	58,023	1,055	92.5	97.5
CHO HUNG BK OF NY	NEW YORK	82.5	25.0	15.0	20.0	22.5	\$100M-500M	5	66,519	882	87.5	90.0
SUFFOLK CTY NB	RIVERHEAD	80.0	20.0	10.0	25.0	25.0	\$500M-\$1B	1	168,843	1,913	80.0	77.5
BSB B&TC	BINGHAMTON	77.5	20.0	7.5	25.0	25.0	\$1B-\$10B	1	380,003	2,599	70.0	70.0
STATE BK OF LONG ISLAND	NEW HYDE PARK	77.5	22.5	7.5	25.0	22.5	\$500M-\$1B	2	174,063	1,203	67.5	62.5
FIRST NB OF THE HUDSON VALLE	POUGHKEEPSIE	77.5	20.0	10.0	22.5	25.0	\$500M-\$1B	3	155,138	2,306	82.5	82.5
ADIRONDACK BK NA	SARANAC LAKE	77.5	22.5	17.5	17.5	20.0	\$100M-500M	6	42,727	738	82.5	80.0
ADIRONDACK TC	SARATOGA SPRINGS	77.5	20.0	12.5	22.5	22.5	\$100M-500M	7	77,031	1,051	82.5	80.0
GREAT EASTERN BK	FLUSHING	77.5	25.0	15.0	20.0	17.5	\$100M-500M	8	72,476	472	70.0	55.0
HABIB AMER BK	NEW YORK	75.0	25.0	12.5	17.5	20.0	<\$100M	1	36,530	643	80.0	80.0
COMMUNITY BK NA	CANTON	75.0	12.5	12.5	25.0	25.0	\$1B-\$10B	2	200,788	5,635	82.5	87.5
BROADWAY NB	NEW YORK	75.0	25.0	7.0	17.5	17.5	<\$100M	2	46,467	507	80.0	80.0
NBT BK NA	NORWICH	75.0	15.0	10.0	25.0	25.0	\$1B-\$10B	3	186,783	3,266	77.5	80.0
OLYMPIAN BK	BROOKLYN	75.0	25.0	20.0	17.5	12.5	<\$100M	3	42,422	246	70.0	52.5
FIRST NB	ROCHESTER	75.0	20.0	10.0	22.5	22.5	\$500M-\$1B	4	128,334	1,208	72.5	72.5
FIRST NB OF LONG ISLAND	HUNTINGTON	75.0	17.5	15.0	22.5	20.0	\$500M-\$1B	5	87,197	735	65.0	60.0
BRIDGEHAMPTON NB	BRIDGEHAMPTON	75.0	22.5	12.5	20.0	20.0	\$100M-500M	9	66,685	822	67.5	70.0
ORANGE COUNTY TC	MIDDLETOWN	75.0	17.5	25.0	15.0	17.5	\$100M-500M	10	30,457	452	72.5	70.0
DELAWARE NB	DELHI	72.5	20.0	20.0	12.5	20.0	<\$100M	4	19,563	636	77.5	77.5
UPSTATE NB	LISBON	72.5	25.0	20.0	15.0	12.5	<\$100M	5	35,648	242	62.5	50.0
CAPITAL BK&TC	ALBANY	72.5	25.0	17.5	15.0	15.0	<\$100M	6	30,683	403	80.0	77.5
BATH NB	BATH	72.5	17.5	15.0	17.5	22.5	\$100M-500M	11	50,175	1,226	85.0	87.5
BANK OF CASTILE	CASTILE	72.5	20.0	15.0	17.5	20.0	\$100M-500M	12	53,738	835	77.5	82.5
HERKIMER CTY TC	LITTLE FALLS	72.5	17.5	17.5	17.5	20.0	\$100M-500M	13	48,629	732	65.0	67.5
ASIA BK NA	FLUSHING	72.5	25.0	10.0	22.5	15.0	\$100M-500M	14	84,250	451	55.0	45.0
FIRST TIER BK & TC	SALAMANCA	70.0	22.5	20.0	12.5	15.0	<\$100M	7	24,209	405	65.0	55.0
RIVERSIDE BK	POUGHKEEPSIE	70.0	22.5	22.5	10.0	15.0	<\$100M	8	14,776	363	75.0	80.0
MARATHON NB OF NY	ASTORIA	70.0	25.0	17.5	15.0	12.5	<\$100M	9	31,152	232	55.0	40.0
GOTHAM BK OF NEW YORK	NEW YORK	70.0	25.0	15.0	17.5	12.5	\$100M-500M	15	36,574	294	65.0	57.5
LONG ISLAND CMRL BK	ISLANDIA	70.0	22.5	15.0	17.5	15.0	\$100M-500M	16	55,606	355	55.0	47.5
INTERBANK OF NEW YORK	NEW YORK	70.0	22.5	15.0	17.5	15.0	\$100M-500M	17	45,579	317	62.5	57.5
NORTH FORK BK	MATTITUCK	67.5	10.0	7.5	25.0	25.0	\$1B-\$10B	4	766,854	7,638	65.0	65.0
HUDSON VALLEY BK	YONKERS	67.5	12.5	10.0	22.5	22.5	\$500M-\$1B	6	108,852	1,593	65.0	67.5
CAYUGA LAKE NB	UNION SPRINGS	67.5	20.0	25.0	7.5	15.0	<\$100M	10	10,470	363	80.0	85.0
NEW YORK NB	BRONX	67.5	25.0	12.5	15.0	15.0	<\$100M	11	31,953	312	67.5	50.0
LYNDON GUARANTY BK OF NEW YO	GREECE	67.5	25.0	25.0	10.0	7.5	<\$100M	12	11,765	74	52.5	45.0
FIRST NB	CORTLAND	67.5	15.0	20.0	15.0	17.5	\$100M-500M	18	33,962	575	85.0	90.0
CANANDAIGUA NB&TC	CANANDAIGUA	67.5	17.5	7.5	20.0	22.5	\$100M-500M	19	69,996	897	67.5	67.5
ALDEN ST BK	ALDEN	67.5	15.0	22.5	12.5	17.5	\$100M-500M	20	18,294	492	75.0	77.5
BANK OF SMITHTOWN	SMITHTOWN	67.5	22.5	12.5	20.0	12.5	\$100M-500M	21	58,552	264	42.5	37.5

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		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
CHINESE AMER BK	NEW YORK	67.5	20.0	7.5	20.0	20.0	\$100M-500M	22	65,327	641	52.5	52.5
CAYUGA BK	AUBURN	67.5	15.0	12.5	20.0	20.0	\$100M-500M	23	56,851	869	70.0	67.5
AMERASIA BK	FLUSHING	67.5	25.0	12.5	17.5	12.5	\$100M-500M	24	51,146	290	65.0	47.5
MANUFACTURERS & TRADERS TC	BUFFALO	65.0	10.0	5.0	25.0	25.0	>\$10B	1	1,940,481	20,954	67.5	70.0
MERCHANTS BK	NEW YORK	65.0	15.0	7.5	25.0	17.5	\$1B-\$10B	5	167,095	615	50.0	40.0
CITIBANK NY ST	PERINTON	65.0	5.0	12.5	22.5	25.0	\$1B-\$10B	6	128,884	2,123	70.0	67.5
TOMPKINS COUNTY TC	ITHACA	65.0	12.5	10.0	20.0	22.5	\$500M-\$1B	7	66,939	937	65.0	67.5
GLENS FALLS NB&TC	GLENS FALLS	65.0	10.0	12.5	20.0	22.5	\$500M-\$1B	8	59,023	979	67.5	72.5
WILBER NB	ONEONTA	65.0	12.5	10.0	20.0	22.5	\$500M-\$1B	9	65,374	1,153	70.0	72.5
NATIONAL UNION BK OF KINDERH	KINDERHOOK	65.0	20.0	20.0	10.0	15.0	<\$100M	13	12,261	363	72.5	77.5
RELIANCE BK	WHITE PLAINS	65.0	25.0	22.5	10.0	7.5	<\$100M	14	13,287	145	60.0	57.5
CHAMPLAIN NB	ELIZABETHTOWN	65.0	17.5	20.0	12.5	15.0	\$100M-500M	25	18,221	318	65.0	67.5
PAVILION ST BK	PAVILION	65.0	20.0	17.5	12.5	15.0	\$100M-500M	26	23,278	384	72.5	75.0
KOREA CMRL BK OF NY	NEW YORK	65.0	22.5	7.5	20.0	15.0	\$100M-500M	27	62,056	433	55.0	42.5
MARINE MIDLAND BK	BUFFALO	62.5	7.5	5.0	25.0	25.0	>\$10B	2	1,986,106	26,729	65.0	65.0
EUROPEAN AMER BK	NEW YORK	62.5	7.5	5.0	25.0	25.0	>\$10B	3	654,416	18,660	70.0	77.5
EVANS NB	ANGOLA	62.5	20.0	12.5	15.0	15.0	\$100M-500M	28	33,521	358	57.5	52.5
FIRST NB	JEFFERSONVILLE	62.5	15.0	15.0	15.0	17.5	\$100M-500M	29	31,923	628	77.5	82.5
FIRST NB OF SCOTIA	SCOTIA	62.5	15.0	17.5	12.5	17.5	\$100M-500M	30	26,416	457	70.0	70.0
TIOGA ST BK	SPENCER	62.5	12.5	22.5	10.0	17.5	\$100M-500M	31	16,216	470	77.5	90.0
STEUBEN TC	HORNELL	62.5	12.5	17.5	12.5	20.0	\$100M-500M	32	27,251	720	70.0	75.0
COUNTRY BK	CARMEL	62.5	22.5	12.5	15.0	12.5	\$100M-500M	33	30,759	290	57.5	60.0
REPUBLIC NB OF NY	NEW YORK	60.0	5.0	5.0	25.0	25.0	>\$10B	4	244,604	2,896	60.0	60.0
BANK OF NY	NEW YORK	60.0	5.0	5.0	25.0	25.0	>\$10B	5	1,144,934	11,079	60.0	60.0
BANK LEUMI USA	NEW YORK	60.0	10.0	5.0	25.0	20.0	\$1B-\$10B	7	226,016	787	50.0	37.5
TRUSTCO BK NA	SCHENECTADY	60.0	7.5	10.0	22.5	20.0	\$1B-\$10B	8	103,096	846	60.0	60.0
UNION ST BK	NANUET	60.0	12.5	5.0	22.5	20.0	\$1B-\$10B	9	134,453	754	55.0	45.0
CHEMUNG CANAL TC	ELMIRA	60.0	10.0	7.5	20.0	22.5	\$500M-\$1B	10	57,060	1,089	67.5	75.0
COMMERCIAL BK OF NEW YORK	NEW YORK	60.0	12.5	7.5	22.5	17.5	\$1B-\$10B	10	149,439	491	45.0	40.0
ALBANK CMRL	ALBANY	60.0	7.5	17.5	15.0	20.0	\$500M-\$1B	11	29,054	697	70.0	72.5
SAVANNAH BK NA	SAVANNAH	60.0	17.5	25.0	7.5	10.0	<\$100M	15	7,932	199	70.0	65.0
BANK OF RICHMONDVILLE	RICHMONDVILLE	60.0	17.5	22.5	7.5	12.5	<\$100M	16	11,133	276	77.5	82.5
COMMUNITY CAPITAL BK	NEW YORK	60.0	20.0	25.0	7.5	7.5	<\$100M	17	7,885	96	42.5	35.0
CITIBANK NA	NEW YORK	57.5	5.0	2.5	25.0	25.0	>\$10B	6	1,037,387	14,024	60.0	60.0
CHASE MANHATTAN BK	NEW YORK	57.5	5.0	2.5	25.0	25.0	>\$10B	7	2,701,000	49,678	60.0	65.0
ATLANTIC BK OF NY	NEW YORK	57.5	12.5	5.0	22.5	17.5	\$1B-\$10B	11	149,208	632	55.0	50.0
EVERGREEN BK NA	GLENS FALLS	57.5	7.5	7.5	20.0	22.5	\$1B-\$10B	12	70,491	1,266	65.0	62.5
BANK OF MILLBROOK	MILLBROOK	57.5	15.0	20.0	10.0	12.5	<\$100M	18	11,826	224	62.5	55.0
BALLSTON SPA NB	BALLSTON SPA	57.5	17.5	10.0	15.0	15.0	\$100M-500M	34	31,893	335	57.5	57.5
BANK OF AKRON	AKRON	57.5	12.5	22.5	10.0	12.5	\$100M-500M	35	12,009	238	57.5	57.5
CITIZENS NB	MALONE	57.5	15.0	20.0	10.0	12.5	\$100M-500M	36	13,802	305	65.0	65.0
ONEIDA VALLEY NB	ONEIDA	57.5	12.5	15.0	12.5	17.5	\$100M-500M	37	27,672	532	67.5	70.0
UNITED ORIENT BANK	NEW YORK	55.0	20.0	15.0	12.5	7.5	<\$100M	19	16,783	138	47.5	37.5

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		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
EASTBANK NA	NEW YORK	55.0	25.0	10.0	12.5	7.5	<\$100M	20	26,871	132	35.0	32.5
FIRST NB OF NORTHERN NEW YOR	NORFOLK	55.0	15.0	20.0	10.0	10.0	<\$100M	21	13,563	201	72.5	80.0
SLEEPY HOLLOW NB	SLEEPY HOLLOW	55.0	20.0	17.5	10.0	7.5	<\$100M	22	16,053	101	50.0	27.5
REDWOOD NB	ALEXANDRIA BAY	55.0	17.5	20.0	7.5	10.0	<\$100M	23	10,022	208	70.0	80.0
COMMUNITY BK OF SULLIVAN CNT	THOMPSON	55.0	22.5	17.5	7.5	7.5	<\$100M	24	10,786	137	50.0	47.5
BANK OF UTICA	UTICA	55.0	10.0	7.5	17.5	20.0	\$100M-500M	38	37,872	643	57.5	60.0
PUTNAM COUNTY NB OF CARMEL	CARMEL	55.0	17.5	12.5	12.5	12.5	\$100M-500M	39	25,616	263	47.5	35.0
KOREA FIRST BK OF NY	NEW YORK	55.0	17.5	10.0	12.5	15.0	\$100M-500M	40	26,428	447	62.5	57.5
MAHOPAC NB	MAHOPAC	55.0	17.5	15.0	12.5	10.0	\$100M-500M	41	23,201	210	42.5	42.5
ONTARIO NB	CLIFTON SPRINGS	52.5	12.5	25.0	5.0	10.0	<\$100M	25	6,753	154	62.5	72.5
LYONS NB	LYONS	52.5	10.0	25.0	7.5	10.0	<\$100M	26	9,543	214	67.5	80.0
NATIONAL BK	VERNON	52.5	12.5	25.0	5.0	10.0	<\$100M	27	5,538	217	65.0	75.0
NATIONAL BK	STAMFORD	52.5	15.0	17.5	10.0	10.0	<\$100M	28	13,236	202	50.0	55.0
FIRST NB OF GROTON	GROTON	52.5	12.5	22.5	5.0	12.5	<\$100M	29	6,212	248	62.5	75.0
NATIONAL BK OF NEW YORK CITY	FLUSHING	52.5	22.5	7.5	15.0	7.5	\$100M-500M	42	28,808	117	30.0	22.5
CENTRAL NB	CANAJOHARIE	50.0	7.5	7.5	17.5	17.5	\$500M-\$1B	12	44,490	601	55.0	62.5
STERLING NB	NEW YORK	50.0	10.0	5.0	22.5	12.5	\$500M-\$1B	13	76,502	278	40.0	37.5
GOLDEN CITY CMRL BK	FLUSHING	50.0	17.5	15.0	10.0	7.5	<\$100M	30	13,842	71	30.0	22.5
CATTARAUGUS CTY BK	LITTLE VALLEY	50.0	15.0	12.5	10.0	12.5	<\$100M	31	12,348	245	62.5	57.5
NATIONAL BK OF FLORIDA	FLORIDA	50.0	10.0	25.0	5.0	10.0	<\$100M	32	5,232	187	55.0	70.0
BANK OF HOLLAND	HOLLAND	50.0	12.5	22.5	5.0	10.0	<\$100M	33	4,630	155	62.5	70.0
VICTORY ST BK	STATEN ISLAND	50.0	15.0	25.0	5.0	5.0	<\$100M	34	3,255	62	55.0	60.0
ISRAEL DISCOUNT BK OF NY	NEW YORK	47.5	5.0	2.5	22.5	17.5	\$1B-\$10B	13	85,463	558	50.0	50.0
BANK OF TOKYO-MITSUBISHI TC	NEW YORK	47.5	5.0	2.5	22.5	17.5	\$1B-\$10B	14	145,738	539	42.5	37.5
BANK OF AVOCA	AVOCA	47.5	15.0	22.5	5.0	5.0	<\$100M	35	2,323	62	57.5	62.5
NATIONAL BK OF COXSACKIE	COXSACKIE	47.5	12.5	17.5	7.5	10.0	<\$100M	36	9,999	163	52.5	55.0
NATIONAL BK DE CTY	WALTON	47.5	10.0	20.0	7.5	10.0	\$100M-500M	43	8,747	193	55.0	72.5
STATE BK OF CHITTENANGO	CHITTENANGO	45.0	15.0	15.0	5.0	10.0	<\$100M	37	6,947	188	55.0	60.0
FIRST NB OF DRYDEN	DRYDEN	45.0	7.5	22.5	5.0	10.0	<\$100M	38	4,824	173	55.0	70.0
LIBERTY BK OF NY	NEW YORK	45.0	10.0	25.0	5.0	5.0	<\$100M	39	2,367	42	52.5	60.0
CITY NB&TC	GLOVERSVILLE	45.0	10.0	10.0	12.5	12.5	\$100M-500M	44	22,325	268	45.0	57.5
SARATOGA NB&TC	SARATOGA SPRINGS	42.5	10.0	17.5	7.5	7.5	<\$100M	40	6,966	137	42.5	45.0
TUPPER LAKE NB	TUPPER LAKE	40.0	10.0	20.0	5.0	5.0	<\$100M	41	4,329	64	40.0	42.5
BPD INTL BK	NEW YORK	40.0	5.0	25.0	5.0	5.0	\$100M-500M	45	3,849	31	27.5	32.5
BANCO CENTRAL HISPANO USA	NEW YORK	40.0	5.0	17.5	7.5	10.0	\$100M-500M	46	8,177	156	50.0	52.5
STISSING NB	PINE PLAINS	37.5	7.5	22.5	2.5	5.0	<\$100M	42	1,429	52	45.0	55.0
BANK AUDI USA	NEW YORK	35.0	7.5	5.0	15.0	7.5	\$500M-\$1B	14	29,104	135	30.0	25.0
CITIZENS BK	CAPE VINCENT	35.0	7.5	20.0	2.5	5.0	<\$100M	43	1,244	41	45.0	52.5
BANK OF CATTARAUGUS	CATTARAUGUS	35.0	7.5	20.0	2.5	5.0	<\$100M	44	547	53	40.0	52.5
FIRST ST BK	CANISTEO	35.0	5.0	22.5	2.5	5.0	<\$100M	45	1,247	51	40.0	50.0
CITIZENS NB OF HAMMOND	HAMMOND	35.0	7.5	22.5	2.5	2.5	<\$100M	46	724	15	45.0	52.5
MTB BK	NEW YORK	35.0	10.0	5.0	12.5	7.5	\$100M-500M	47	23,960	107	22.5	27.5
FUJI B&TC	NEW YORK	32.5	7.5	2.5	15.0	7.5	\$500M-\$1B	15	33,671	77	17.5	17.5

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AMALGAMATED BK OF NY	NEW YORK	32.5	5.0	5.0	15.0	7.5	\$1B-\$10B	15	33,244	139	27.5	27.5
MORGAN GUARANTY TC	NEW YORK	30.0	2.5	2.5	17.5	7.5	>\$10B	8	37,542	146	22.5	20.0
SAFRA NB OF NY	NEW YORK	25.0	5.0	2.5	12.5	5.0	\$1B-\$10B	16	18,040	69	22.5	17.5
ARAB AMER BK	NEW YORK	25.0	5.0	5.0	10.0	5.0	\$100M-500M	48	14,022	33	15.0	10.0
LBS BK NY	NEW YORK	25.0	7.5	5.0	7.5	5.0	\$100M-500M	49	10,709	30	22.5	15.0
BERKSHIRE BK	NEW YORK	25.0	7.5	7.5	7.5	2.5	\$100M-500M	50	7,382	28	15.0	15.0
EXCEL BK NA	NEW YORK	25.0	5.0	12.5	5.0	2.5	\$100M-500M	51	4,655	17	12.5	17.5
UNITED STATES TC OF NY	NEW YORK	22.5	2.5	10.0	5.0	5.0	\$1B-\$10B	17	5,240	29	20.0	22.5
PARK AVENUE BK NA	NEW YORK	22.5	5.0	5.0	7.5	5.0	\$100M-500M	52	11,305	32	17.5	20.0
BANKERS TC	NEW YORK	20.0	2.5	2.5	10.0	5.0	>\$10B	9	14,903	57	17.5	15.0
INDUSTRIAL BK OF JAPAN TC	NEW YORK	15.0	2.5	2.5	7.5	2.5	\$1B-\$10B	18	7,816	15	10.0	10.0
SUMITOMO TR BKG CO USA	NEW YORK	15.0	2.5	7.5	2.5	2.5	\$100M-500M	53	169	1	10.0	10.0
IBJ SCHRODER B&TC	NEW YORK	12.5	2.5	2.5	5.0	2.5	\$1B-\$10B	19	6,155	29	10.0	12.5
FIDUCIARY TC INTL	NEW YORK	10.0	2.5	2.5	2.5	2.5	\$500M-\$1B	16	0	0	10.0	10.0
LTCB TC	NEW YORK	10.0	2.5	2.5	2.5	2.5	\$500M-\$1B	17	790	4	10.0	10.0
BANK OF BERMUDA NY	NEW YORK	10.0	2.5	2.5	2.5	2.5	<\$100M	47	121	2	15.0	17.5
MITSUBISHI TR & BKG CORP USA	NEW YORK	10.0	2.5	2.5	2.5	2.5	\$100M-500M	54	0	0	10.0	10.0
MITSUMI TR BK USA	NEW YORK	10.0	2.5	2.5	2.5	2.5	\$100M-500M	55	0	0	10.0	10.0
M&T BK NA	OAKFIELD	0.0	2.5		2.5	2.5	\$500M-\$1B	18	0	0		
DELTA NB&TC	NEW YORK		2.5		2.5	2.5	\$100M-500M	56	0	0		
BESSEMER TC NA	NEW YORK		2.5		2.5	2.5	\$100M-500M	57	0	0		
YASUDA B&TC USA	NEW YORK		2.5		2.5	2.5	\$100M-500M	58	0	0		
TOYO TC OF NY	NEW YORK		2.5		2.5	2.5	\$100M-500M	59	0	0		

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

Table 2. Small-Business-Friendly Banks by Bank Size in New York, June 1998

Bank Name	Location	State	Total Rank (1)	Rank LSBL/TA (2)	Rank LSBL/TBL (3)	Rank LSBL(\$)(4)	Rank LSBL(#)(5)	Bank Asset Sz. (6)	Rank by Bank Sz. (7)	LSBL\$ (8)	LSBL# (9)	Total Rank MSBL (10)	Total Rank SSBL (11)
NATIONAL BK	GENEVA	NY	95.0	22.5	25.0	22.5	25.0	\$100M-500M	1	97,614	1,618	95.0	90.0
SOLVAY BK	SOLVAY	NY	90.0	22.5	25.0	20.0	22.5	\$100M-500M	2	74,120	1,525	90.0	87.5
ELLENVILLE NB	ELLENVILLE	NY	85.0	22.5	22.5	17.5	22.5	\$100M-500M	3	52,331	975	82.5	85.0
WYOMING CTY BK	WARSAW	NY	82.5	17.5	22.5	20.0	22.5	\$100M-500M	4	58,023	1,055	92.5	97.5
CHO HUNG BK OF NY	NEW YORK	NY	82.5	25.0	15.0	20.0	22.5	\$100M-500M	5	66,519	882	87.5	90.0
SUFFOLK CTY NB	RIVERHEAD	NY	80.0	20.0	10.0	25.0	25.0	\$500M-\$1B	1	168,843	1,913	80.0	77.5
BSB B&TC	BINGHAMTON	NY	77.5	20.0	7.5	25.0	25.0	\$1B-\$10B	1	380,003	2,599	70.0	70.0
STATE BK OF LONG ISLAND	NEW HYDE PARK	NY	77.5	22.5	7.5	25.0	22.5	\$500M-\$1B	2	174,063	1,203	67.5	62.5
FIRST NB OF THE HUDSON VALLE	POUGHKEEPSIE	NY	77.5	20.0	10.0	22.5	25.0	\$500M-\$1B	3	155,138	2,306	82.5	82.5
ADIRONDACK BK NA	SARANAC LAKE	NY	77.5	22.5	17.5	17.5	20.0	\$100M-500M	6	42,727	738	82.5	80.0
ADIRONDACK TC	SARATOGA SPRINGS	NY	77.5	20.0	12.5	22.5	22.5	\$100M-500M	7	77,031	1,051	82.5	80.0
GREAT EASTERN BK	FLUSHING	NY	77.5	25.0	15.0	20.0	17.5	\$100M-500M	8	72,476	472	70.0	55.0
HABIB AMER BK	NEW YORK	NY	75.0	25.0	12.5	17.5	20.0	<\$100M	1	36,530	643	80.0	80.0
MANUFACTURERS & TRADERS TC	BUFFALO	NY	65.0	10.0	5.0	25.0	25.0	>\$10B	1	1,940,481	20,954	67.5	70.0

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

Table 3. Top Lenders in Small Business Loans in New York under the CRA Reporting Program, 1998

BANK/BHC NAME	HQ STATE	LSBL\$ (1)	LSBL# (2)	BK SIZE (3)	SSBL\$ (4)	SSBL# (5)	MSBL\$ (6)	MSBL# (7)	Cdt Card Bk (8)
CHASE MANHATTAN CORPORATION	NY	2,015,722	30,320	>\$50B	781,716	26,949	1,093,035	28,639	
MARINE MIDLAND BK	NY	1,830,246	14,036	\$10B-\$50B	288,312	10,117	615,285	11,924	
FLEET FINANCIAL GROUP INC.	MA	1,090,265	7,100	>\$50B	206,787	4,782	415,484	5,915	
M & T BANK CORPORATION	NY	853,607	5,204	\$10B-\$50B	116,395	3,353	267,181	4,162	
CITICORP	NY	729,701	7,830	>\$50B	274,719	6,284	473,462	7,356	
KEYCORP	OH	695,018	5,575	>\$50B	140,022	3,881	302,252	4,801	
MERCHANTS NEW YORK BANCORP	NY	640,738	4,371	\$1B-\$10B	117,807	2,778	263,780	3,598	
LASALLE NB	IL	383,160	3,095	\$10B-\$50B	74,302	2,332	137,761	2,673	
AMERICAN EXPRESS CENTURION B	UT	353,367	29,282	\$10B-\$50B	352,633	29,279	352,885	29,281	**
BANK OF NEW YORK COMPANY IN	NY	349,831	2,421	\$10B-\$50B	67,914	1,572	150,632	2,040	
NORTH FORK BANCORPORATION I	NY	302,963	2,804	\$1B-\$10B	75,431	2,161	128,718	2,454	
REPUBLIC NEW YORK CORPORATIO	NY	164,962	1,787	\$10B-\$50B	58,093	1,453	93,201	1,657	
BSB BANCORP INC.	NY	127,622	760	\$1B-\$10B	19,756	450	47,086	609	
STATE BANCORP INC.	NY	124,532	668	<\$1B	18,909	378	44,670	515	
WELLS FARGO & COMPANY	CA	104,300	5,906	>\$50B	104,100	5,905	104,300	5,906	
U.S.B. HOLDING CO. INC.	NY	87,538	439	\$1B-\$10B	10,539	243	24,340	320	
HUDSON CHARTERED BANCORP IN	NY	83,355	1,194	<\$1B	32,423	992	56,064	1,131	
ATLANTIC BK OF NY	NY	78,948	322	\$1B-\$10B	9,638	167	20,107	223	
COMMUNITY BANK SYSTEM INC.	NY	76,704	1,419	\$1B-\$10B	32,522	1,246	52,662	1,368	
NBT BANCORP INC.	NY	74,318	968	\$1B-\$10B	24,856	802	41,627	904	
ADVANTA FNCL CORP	UT	72,175	7,126	<\$1B	72,175	7,126	72,175	7,126	
EVERGREEN BANCORP INC.	NY	63,794	588	\$1B-\$10B	15,725	422	32,559	522	
MOUNTAINWEST FNCL	UT	54,531	22,412	<\$1B	54,531	22,412	54,531	22,412	
FNB ROCHESTER CORP.	NY	49,097	477	<\$1B	15,840	361	27,048	426	
SUFFOLK BANCORP	NY	44,953	454	<\$1B	11,845	347	24,783	417	
CHEMUNG FINANCIAL CORPORATIO	NY	43,815	441	<\$1B	11,529	347	19,615	397	
FINANCIAL INSTITUTIONS INC.	NY	42,554	871	<\$1B	20,397	778	31,127	844	
HUDSON VALLEY HOLDING CORP.	NY	37,863	259	<\$1B	7,238	166	15,721	215	
ARROW FINANCIAL CORPORATION	NY	35,004	691	<\$1B	18,467	614	27,778	673	
ISRAEL DISCOUNT BK OF NY	NY	29,811	53	\$1B-\$10B	225	5	1,911	14	
ADIRONDACK TC	NY	28,809	638	<\$1B	13,756	568	23,014	623	
MELLON BANK CORPORATION	PA	28,629	48	\$10B-\$50B	226	6	1,178	11	
CANANDAIGUA NATIONAL CORPORA	NY	28,337	377	<\$1B	8,592	305	15,411	348	
BANC ONE CORPORATION	OH	28,046	1,066	>\$50B	20,264	1,036	22,794	1,053	
WILBER CORPORATION THE	NY	27,101	607	<\$1B	9,864	546	15,758	580	
TOMPKINS COUNTY TRUSTCO INC	NY	25,518	380	<\$1B	9,756	320	16,735	362	
IROQUOIS BANCORP INC.	NY	22,367	294	<\$1B	7,955	249	12,573	276	
PNC BANK CORP.	PA	20,692	113	>\$50B	2,325	68	6,032	87	
MBNA CORPORATION	DE	20,602	1,682	\$10B-\$50B	20,309	1,680	20,602	1,682	**
SUMMIT BANCORP	NJ	20,168	90	\$10B-\$50B	2,165	50	5,822	69	
FIRST OF LONG ISLAND CORPORA	NY	19,366	227	<\$1B	6,732	177	10,942	204	
NATIONSBANK CORPORATION	NC	19,331	57	>\$50B	923	23	1,811	28	

Table 3. Top Lenders in Small Business Loans in New York under the CRA Reporting Program, 1998

BANK/BHC NAME	HQ STATE	LSBL\$ (1)	LSBL# (2)	BK SIZE (3)	SSBL\$ (4)	SSBL# (5)	MSBL\$ (6)	MSBL# (7)	Cdt Card Bk (8)
WACHOVIA CORPORATION	NC	18356	43	>\$50B	463	17	663	18	
TRUSTCO BANK CORP NY	NY	16,394	161	\$1B-\$10B	4,395	114	9,455	145	
MTB BK	NY	14,200	21	<\$1B	0	0	250	1	
BANK OF UTICA	NY	13,101	384	<\$1B	7,371	357	10,848	378	
BANK AUDI USA	NY	11,130	41	<\$1B	1,000	20	2,932	30	
SNBNY HOLDINGS LIMITED		9,971	37	\$1B-\$10B	582	14	2,045	22	
PROVIDENT FINANCIAL GROUP I	OH	9,398	21	\$1B-\$10B	138	2	994	8	
VALLEY NATIONAL BANCORP	NJ	7,645	26	\$1B-\$10B	414	10	1,817	17	
HERKIMER TRUST CORPORATION	NY	7,609	126	<\$1B	3,078	109	5,294	121	
BANK LEUMI USA	NY	7,568	20	\$1B-\$10B	275	3	1,358	9	
SUNTRUST BANKS INC.	GA	6,917	51	>\$50B	1,605	35	2,366	40	
ZIONS BANCORPORATION	UT	6,904	18	\$10B-\$50B	135	3	643	6	
NATIONAL CITY CORPORATION	OH	6,902	67	>\$50B	2,369	56	2,837	59	
STERLING BANCORP	NY	6,472	71	<\$1B	3,092	59	4,672	68	
INDUSTRIAL BK OF JAPAN TC	NY	6,305	20	\$1B-\$10B	430	5	1,281	10	
CNB FINANCIAL CORP.	NY	6,105	175	<\$1B	4,082	169	4,462	171	
1ST SOURCE CORPORATION	IN	6,094	76	\$1B-\$10B	2,839	60	4,727	72	
BANKBOSTON CORPORATION	MA	5,982	27	>\$50B	422	14	971	17	
AMALGAMATED BK OF NY	NY	5,972	25	\$1B-\$10B	581	11	1,571	16	
NORWEST CORPORATION	MN	5,663	29	>\$50B	367	14	1,872	23	
COMMERCIAL BK OF NEW YORK	NY	5,651	35	\$1B-\$10B	715	19	2,651	29	
UNION BK OF CA NA	CA	5,547	17	\$10B-\$50B	343	6	1,062	10	
KEYSTONE FINANCIAL INC.	PA	4,923	47	\$1B-\$10B	1,439	36	2,304	40	
YARDVILLE NATIONAL BANCORP	NJ	4,550	40	<\$1B	547	28	1,787	35	
BB&T CORPORATION	NC	4,508	16	\$10B-\$50B	123	5	708	8	
HUBCO INC.	NJ	4,387	16	\$1B-\$10B	440	7	1,387	12	
J.P. MORGAN & CO. INCORPORAT	NY	3,904	12	>\$50B	252	4	576	6	
SILICON VALLEY BANCSHARES	CA	3,846	9	\$1B-\$10B	5	1	296	3	
IMPERIAL BANCORP	CA	3,475	5	\$1B-\$10B	0	0	163	1	
CHINESE AMER BK	NY	3,328	29	<\$1B	1,191	20	2,008	25	
PACIFIC CENTURY FINANCIAL CO	HI	3,099	8	\$10B-\$50B	55	1	1,036	5	
ALLEGiant BANCORP INC.	MO	2,979	11	<\$1B	0	0	819	4	
BANKAMERICA CORPORATION	CA	2,834	19	>\$50B	190	14	834	17	
BANKNORTH GROUP INC.	VT	2,802	11	\$1B-\$10B	230	4	767	7	
U.S. TRUST CORPORATION	NY	2,204	10	\$1B-\$10B	354	5	904	8	
INTERCHANGE FINANCIAL SERVIC	NJ	2,200	5	<\$1B	10	1	10	1	
CITY NATIONAL CORPORATION	CA	2,022	16	\$1B-\$10B	447	11	972	14	
FIRST CHICAGO NBD CORPORATIO	IL	1,684	9	>\$50B	250	3	814	6	
BANKERS TRUST CORPORATION	NY	1,635	6	>\$50B	110	2	635	5	
CRESTAR FINANCIAL CORPORATIO	VA	1,588	12	\$10B-\$50B	190	8	328	9	
CBT CORPORATION	KY	1,326	3	<\$1B	0	0	451	2	
CAPITAL HOLDINGS INC.	OH	1,300	4	<\$1B	0	0	200	1	

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VERMONT FINANCIAL SERVICES C	VT	1,292	13	\$1B-\$10B	347	8	1,292	13	
STATE STREET CORPORATION	MA	1,288	8	\$10B-\$50B	222	4	671	7	
SAND RIDGE FINANCIAL CORPORA	IN	1,169	4	<\$1B	0	0	249	1	
MERCANTILE BANCORPORATION IN	MO	1,044	5	\$10B-\$50B	133	2	239	3	
COMPASS BANCSHARES INC.	AL	1,000	1	\$10B-\$50B	0	0	0	0	
PACIFIC BK NA	CA	1,000	1	<\$1B	0	0	0	0	

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Source: Office of Economic Research, Office of Advocacy, U.S. Small Business Administration, from Community Reinvestment Act (CRA) data.

Table 4. Number of Reporting Banks by Bank Asset Size and by State, 1997 - 1998

State	1997	1998	1998 Bank Asset Size Class				
			<\$100M	\$100M-500M	\$500M-\$1B	\$1B-\$10B	>\$10B
Alabama	178	170	105	56	4	2	3
Alaska	6	6	1	3	-	2	-
Arizona	37	42	23	9	5	4	1
Arkansas	234	221	133	82	4	2	-
California	339	336	135	143	31	24	3
Colorado	216	210	138	64	4	4	-
Connecticut	29	27	11	15	-	1	-
Delaware	38	34	9	7	3	12	3
District of Columbia	7	6	2	3	1	-	-
Florida	274	259	140	89	7	22	1
Georgia	348	346	214	115	12	4	1
Hawaii	14	13	7	2	1	3	-
Idaho	18	18	10	8	-	-	-
Illinois	801	772	488	230	32	17	5
Indiana	193	184	79	80	14	11	-
Iowa	462	443	363	68	7	5	-
Kansas	408	399	333	59	5	2	-
Kentucky	271	269	174	82	4	9	-
Louisiana	167	155	98	46	6	4	1
Maine	19	17	6	10	-	1	-
Maryland	86	82	22	47	8	5	-
Massachusetts	49	46	15	21	2	6	2
Michigan	176	163	82	69	2	5	5
Minnesota	519	520	421	89	4	4	2
Mississippi	108	101	50	43	3	5	-
Missouri	408	397	297	84	6	10	-
Montana	97	91	75	13	-	3	-
Nebraska	328	325	278	43	1	3	-
Nevada	23	25	9	7	1	8	-
New Hampshire	22	19	8	7	1	3	-
New Jersey	70	72	15	42	4	9	2
New Mexico	67	57	30	24	1	2	-
New York	157	152	47	59	18	19	9
North Carolina	57	63	23	26	6	4	4
North Dakota	119	117	98	16	1	2	-
Ohio	244	224	122	68	16	12	6
Oklahoma	326	317	247	63	4	3	-
Oregon	41	42	23	17	2	-	-
Pennsylvania	217	209	48	126	14	18	3
Rhode Island	7	7	1	1	2	2	1
South Carolina	80	77	44	26	3	4	-
South Dakota	113	105	80	21	1	2	1
Tennessee	234	214	120	79	7	5	3
Texas	856	818	572	209	20	15	2
Utah	48	50	29	15	2	2	2
Virginia	155	150	53	82	8	6	1
Vermont	22	21	7	9	3	2	-
Washington	78	78	46	28	3	1	-
Wisconsin	364	350	230	100	13	7	-
West Virginia	110	95	45	40	6	4	-
Wyoming	53	52	38	11	1	2	-
National	9,293	8,966	5,644	2,656	303	302	61

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