

Table 3A Expanded. Small Business Lending Institutions in New York Using Call Report Data, June 2011

Name of Lending Institution	City	Small Business Lending (less than \$ million)					Micro Business Lending (less than \$1 million)				CC Amount/TA <sup>1</sup> (10)
		Total Rank	TA Ratio <sup>1</sup>	TBL Ratio <sup>1</sup>	Amount (1,000)	Number	Institution Asset Size	Total Rank	Amount (1,000)	Number	
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
Solvay Bank	Solvay	92.5	0.185	0.968	111,486	1,477	500M-1B	100.0	27,577	967	0.004
Catskill Hudson Bank	Rock Hill	92.5	0.392	1.000	137,065	689	100M-500M	80.0	8,967	304	-
The Bridgehampton National Bank	Bridgehampton	90.0	0.190	0.619	226,075	1,337	1B-10B	95.0	36,971	856	-
Adirondack Bank	Utica	87.5	0.219	0.706	122,412	981	500M-1B	95.0	18,974	568	-
Watertown Savings Bank	Watertown	87.5	0.235	0.731	105,194	1,027	100M-500M	92.5	15,037	626	-
The Bank of Greene County	Catskill	87.5	0.151	1.000	82,843	708	500M-1B	90.0	14,310	422	-
Shinhan Bank America	New York	85.0	0.220	0.318	209,890	1,766	500M-1B	80.0	17,282	620	0.001
Riverside Bank	Poughkeepsie	82.5	0.435	0.620	77,793	547	100M-500M	82.5	7,015	264	-
Empire State Bank	Newburgh	82.5	0.377	0.853	61,149	324	100M-500M	67.5	3,180	155	-
The Mahopac National Bank	Brewster	82.5	0.191	0.568	164,396	989	500M-1B	82.5	15,579	554	-
The Suffolk County National Bank of Riverhead	Riverhead	82.5	0.166	0.403	262,374	2,601	1B-10B	90.0	35,211	1,619	-
The Bank of Castile	Castile	82.5	0.148	0.545	138,989	1,403	500M-1B	92.5	22,814	841	-
The Canandaigua National Bank and Trust Com	Canandaigua	82.5	0.153	0.466	255,320	3,509	1B-10B	92.5	45,172	2,656	-
Woori America Bank	New York	82.5	0.191	0.371	192,648	1,016	1B-10B	77.5	16,273	441	0.002
Evans Bank, National Association	Angola	82.5	0.228	0.491	157,721	912	500M-1B	80.0	11,887	408	-
Tioga State Bank	Spencer	80.0	0.172	0.742	68,440	652	100M-500M	85.0	9,587	365	-
Provident Bank	Montebello	80.0	0.112	0.446	333,807	2,647	1B-10B	85.0	44,073	1,468	-
NBT Bank, National Association	Norwich	80.0	0.129	0.481	681,124	10,045	1B-10B	92.5	118,457	6,823	-
PathFinder Bank	Oswego	80.0	0.172	0.810	71,781	618	100M-500M	87.5	10,409	347	-
Cattaraugus County Bank	Little Valley	80.0	0.230	1.000	41,103	264	100M-500M	77.5	4,243	139	-
The Adirondack Trust Company	Saratoga Springs	80.0	0.151	0.524	135,828	880	500M-1B	90.0	23,052	458	0.002
NewBank	Flushing	77.5	0.434	0.655	57,639	414	100M-500M	57.5	2,137	85	-
First National Bank of Scotia	Scotia	77.5	0.143	0.745	53,547	1,089	100M-500M	97.5	16,694	902	0.002
Alden State Bank	Alden	77.5	0.151	1.000	33,664	339	100M-500M	85.0	6,591	195	-
First American International Bank	Brooklyn	77.5	0.197	0.499	115,608	311	500M-1B	30.0	274	7	0.000
Community Bank, National Association	Canton	77.5	0.084	0.550	536,009	7,479	1B-10B	92.5	109,308	5,178	-
Alliance Bank, National Association	Syracuse	77.5	0.087	0.643	128,425	1,156	1B-10B	80.0	16,936	627	-
The National Union Bank of Kinderhook	Kinderhook	77.5	0.220	0.746	55,824	291	100M-500M	62.5	3,055	111	0.002
Savannah Bank National Association	Savannah	77.5	0.234	0.959	23,508	372	100M-500M	90.0	8,560	304	-
USNY Bank	Geneva	77.5	0.382	0.841	36,651	267	<100M	80.0	4,483	146	-
State Bank of Long Island	Jericho	77.5	0.165	0.310	267,867	1,093	1B-10B	82.5	26,319	550	-
Walden Savings Bank	Montgomery	77.5	0.180	0.645	73,822	444	100M-500M	77.5	8,304	234	-
American Community Bank	Glen Cove	77.5	0.504	0.756	75,705	240	100M-500M	47.5	1,096	29	-
Ponce De Leon Federal Bank	Bronx	75.0	0.125	0.634	94,854	657	500M-1B	65.0	4,069	353	-
The First National Bank of Long Island	Glen Head	75.0	0.092	0.666	170,144	501	1B-10B	52.5	3,421	89	0.000
Orange County Trust Company	Middletown	75.0	0.159	0.520	97,445	681	500M-1B	77.5	9,447	311	-

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		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
Glens Falls National Bank and Trust Company	Glens Falls	75.0	0.083	0.523	134,877	1,821	1B-10B	87.5	26,212	1,357	-
Banco Popular North America	New York	75.0	0.091	0.280	807,490	3,496	1B-10B	70.0	21,841	689	0.002
Rhinebeck Savings Bank	Rhinebeck	75.0	0.166	0.500	91,055	684	500M-1B	77.5	8,706	403	-
The Lyons National Bank	Lyons	75.0	0.141	0.689	75,725	1,008	500M-1B	92.5	15,655	650	-
Ulster Savings Bank	Kingston	75.0	0.105	0.717	76,625	780	500M-1B	75.0	6,188	497	-
Five Star Bank	Warsaw	75.0	0.082	0.413	186,168	2,290	1B-10B	87.5	34,214	1,519	-
The National Bank of Coxsackie	Coxsackie	72.5	0.155	0.907	30,016	313	100M-500M	87.5	6,143	237	-
Chemung Canal Trust Company	Elmira	72.5	0.092	0.329	113,162	1,149	1B-10B	82.5	17,829	670	0.002
Flushing Savings Bank, FSB	Flushing	72.5	0.083	0.407	359,100	1,127	1B-10B	57.5	6,214	134	-
First Niagara Bank, National Association	Buffalo	72.5	0.073	0.323	2,256,737	29,926	10B-50B	85.0	417,248	17,342	0.001
Chinatown Federal Savings Bank	New York	72.5	0.285	0.757	46,294	163	100M-500M	42.5	625	10	-
The Oneida Savings Bank	Oneida	72.5	0.100	0.641	65,719	856	500M-1B	92.5	18,314	666	-
Maspeth Federal Savings and Loan Association	Maspeth	72.5	0.076	0.617	133,148	520	1B-10B	45.0	1,480	54	-
Gotham Bank of New York	New York	70.0	0.175	0.537	70,974	292	100M-500M	62.5	4,125	93	-
The First National Bank of Jeffersonville	Jeffersonville	70.0	0.146	0.594	64,622	627	100M-500M	80.0	8,487	387	-
The Upstate National Bank	Lisbon	70.0	0.324	0.709	24,996	191	<100M	65.0	1,818	72	-
Steuben Trust Company	Hornell	70.0	0.138	0.686	52,363	705	100M-500M	92.5	14,007	514	-
Victory State Bank	Staten Island	70.0	0.159	0.686	39,176	386	100M-500M	87.5	9,278	277	-
Manufacturers and Traders Trust Company	Buffalo	70.0	0.077	0.200	5,870,974	59,420	>50B	82.5	1,109,246	40,340	0.002
Bank of Akron	Akron	70.0	0.214	0.550	46,493	340	100M-500M	72.5	4,431	148	0.002
Rondout Savings Bank	Kingston	70.0	0.155	0.693	35,854	235	100M-500M	65.0	2,945	116	-
The Westchester Bank	Yonkers	70.0	0.228	0.496	54,734	217	100M-500M	55.0	2,297	84	-
Walden Federal Savings and Loan Association	Walden	70.0	0.199	0.773	30,308	234	100M-500M	72.5	3,427	133	-
Genesee Regional Bank	Rochester	70.0	0.194	0.501	49,900	317	100M-500M	65.0	4,122	114	-
Putnam County Savings Bank	Brewster	70.0	0.111	0.487	108,305	558	500M-1B	70.0	6,671	236	-
Asia Bank, National Association	Flushing	67.5	0.193	0.268	81,722	237	100M-500M	47.5	1,842	34	-
Northfield Bank	Staten Island	67.5	0.064	0.358	146,069	8,133	1B-10B	87.5	31,846	7,697	-
The Elmira Savings Bank, FSB	Elmira	67.5	0.103	0.646	51,345	434	100M-500M	82.5	8,774	297	0.001
Bank of Richmondville	Richmondville	67.5	0.121	0.997	14,749	233	100M-500M	85.0	4,849	170	-
Pioneer Savings Bank	Troy	67.5	0.106	0.450	82,855	417	500M-1B	67.5	7,206	184	-
Signature Bank	New York	67.5	0.050	0.205	652,676	2,720	10B-50B	67.5	24,742	590	-
TrustCo Bank	Glenville	67.5	0.027	0.603	109,174	1,077	1B-10B	70.0	9,346	551	-
Patriot Federal Bank	Canajoharie	67.5	0.168	0.940	15,535	252	<100M	87.5	6,819	197	-
Champlain National Bank	Elizabethtown	67.5	0.167	0.575	36,682	364	100M-500M	70.0	3,641	166	-
The First National Bank of Groton	Groton	67.5	0.107	1.000	13,737	414	100M-500M	95.0	13,737	414	0.003
Marathon National Bank of New York	Astoria	67.5	0.143	0.355	117,279	390	500M-1B	55.0	3,515	84	-
Sawyer Savings Bank	Saugerties	67.5	0.124	0.953	23,299	234	100M-500M	72.5	3,279	133	-

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		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
Alma Bank	Astoria	65.0	0.135	0.303	89,129	337	500M-1B	62.5	5,791	137	-
Astoria Federal Savings and Loan Association	Long Island City	65.0	0.012	0.270	198,930	772	10B-50B	55.0	6,130	306	-
First Central Savings Bank	Glen Cove	65.0	0.152	0.311	91,656	268	500M-1B	52.5	2,648	61	-
Hanover Community Bank	Garden City Park	65.0	0.309	0.989	17,824	47	<100M	40.0	319	7	-
United Orient Bank	New York	65.0	0.228	0.749	20,166	83	<100M	50.0	1,005	24	-
Empire National Bank	Islandia	65.0	0.180	0.391	61,039	208	100M-500M	55.0	2,591	63	-
Habib American Bank	New York	65.0	0.143	0.252	91,011	350	500M-1B	55.0	3,110	101	-
Carver Federal Savings Bank	New York	62.5	0.134	0.316	91,312	283	500M-1B	45.0	1,914	59	-
Amerasia Bank	Flushing	62.5	0.186	0.422	45,567	159	100M-500M	42.5	909	22	-
New York Commercial Bank	Westbury	62.5	0.071	0.248	216,497	693	1B-10B	57.5	7,429	158	-
Ballston Spa National Bank	Ballston Spa	62.5	0.091	0.661	36,256	258	100M-500M	72.5	4,945	138	-
Community National Bank	Great Neck	62.5	0.138	0.374	71,809	292	500M-1B	47.5	1,554	55	-
Tompkins Trust Company	Ithaca	62.5	0.071	0.326	103,764	826	1B-10B	75.0	13,647	473	-
Sterling National Bank	New York	62.5	0.059	0.167	148,942	868	1B-10B	70.0	15,943	409	-
Cayuga Lake National Bank	Union Springs	60.0	0.110	1.000	12,808	159	100M-500M	70.0	2,437	108	-
Wallkill Valley Federal Savings and Loan Associ	Wallkill	60.0	0.145	0.836	18,668	105	100M-500M	62.5	1,968	44	-
Bank of Holland	Holland	60.0	0.162	0.928	11,411	118	<100M	80.0	2,611	73	-
Bank of Millbrook	Millbrook	60.0	0.110	0.709	20,487	186	100M-500M	65.0	2,306	99	0.002
Greater Hudson Bank, National Association	Middletown	60.0	0.154	0.429	46,338	210	100M-500M	52.5	2,089	64	-
Beacon Federal	East Syracuse	60.0	0.078	0.333	81,344	385	1B-10B	57.5	4,275	125	0.000
Lake Shore Savings Bank	Dunkirk	60.0	0.057	0.604	27,292	433	100M-500M	82.5	7,940	336	-
CheckSpring Bank	Bronx	57.5	0.221	0.621	12,509	34	<100M	25.0	7	1	-
Fulton Savings Bank	Fulton	57.5	0.051	0.793	20,073	257	100M-500M	72.5	4,654	154	-
The Delaware National Bank of Delhi	Delhi	57.5	0.074	0.923	16,389	192	100M-500M	80.0	4,171	137	0.004
The National Bank of Delaware County	Walton	57.5	0.074	0.715	19,488	282	100M-500M	80.0	4,942	198	-
Saratoga National Bank and Trust	Saratoga Springs	57.5	0.068	0.774	19,567	364	100M-500M	82.5	5,626	302	-
Gold Coast Bank	Islandia	57.5	0.208	0.484	26,603	102	100M-500M	52.5	1,400	33	-
New York Community Bank	Westbury	57.5	0.009	0.061	358,580	947	10B-50B	47.5	4,568	107	-
Community Federal Savings Bank	Woodhaven	57.5	0.210	0.782	10,848	32	<100M	12.5	-	-	-
Emigrant Bank	New York	57.5	0.018	0.119	147,710	493	1B-10B	37.5	1,574	20	-
Seneca Federal Savings and Loan Association	Baldwinsville	55.0	0.078	0.803	11,791	127	100M-500M	60.0	1,459	72	-
Savoy Bank	New York	55.0	0.184	0.521	15,016	45	<100M	40.0	504	9	-
Gouverneur Savings and Loan Association	Gouverneur	55.0	0.073	0.986	10,941	188	100M-500M	80.0	3,451	144	-
Seneca Falls Savings Bank	Seneca Falls	55.0	0.086	0.694	20,700	124	100M-500M	57.5	2,000	67	-
Bank of Utica	Utica	55.0	0.032	0.682	28,111	370	500M-1B	72.5	5,838	217	-
The Putnam County National Bank of Carmel	Carmel	55.0	0.144	0.560	24,046	110	100M-500M	45.0	833	28	-
The Bank of East Asia (USA), National Associati	New York	52.5	0.102	0.151	72,962	182	500M-1B	37.5	723	11	-

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The First National Bank of Dryden	Dryden	52.5	0.068	0.974	7,557	214	100M-500M	80.0	2,763	180	0.004
Madison National Bank	Merrick	52.5	0.100	0.452	32,362	59	100M-500M	30.0	147	3	-
Massena Savings and Loan	Massena	52.5	0.058	1.000	7,753	77	100M-500M	62.5	1,104	46	-
The Dime Svgs. Bank of Williamsburgh	Brooklyn	52.5	0.028	0.147	115,903	253	1B-10B	25.0	206	3	-
Flatbush Federal Savings and Loan Association	Brooklyn	52.5	0.105	0.691	14,767	35	100M-500M	25.0	28	1	0.000
Cross County Federal Savings Bank	Middle Village	52.5	0.089	0.588	36,293	92	100M-500M	27.5	104	2	-
Quontic Bank	Great Neck	50.0	0.084	0.999	6,890	19	<100M	45.0	312	8	0.000
The North Country Savings Bank	Canton	50.0	0.023	1.000	5,491	110	100M-500M	80.0	5,491	110	-
Eastbank, National Association	New York	50.0	0.122	0.294	22,651	85	100M-500M	37.5	424	13	-
Country Bank	New York	47.5	0.075	0.235	34,329	178	100M-500M	57.5	3,305	84	-
Medina Savings and Loan Association	Medina	47.5	0.053	0.999	1,989	52	<100M	67.5	723	37	-
Doral Bank, FSB	New York	47.5	0.099	0.529	19,796	49	100M-500M	12.5	-	-	-
Bank Leumi USA	New York	47.5	0.021	0.035	102,590	281	1B-10B	42.5	2,446	47	0.000
Maple City Savings Bank, FSB	Hornell	47.5	0.051	1.000	2,465	28	<100M	62.5	647	16	-
Citizens Bank of Cape Vincent	Cape Vincent	47.5	0.063	1.000	3,001	35	<100M	77.5	3,001	35	-
The Citizens National Bank of Hammond	Hammond	47.5	0.047	0.999	911	40	<100M	72.5	911	40	-
Bank of Cattaraugus	Cattaraugus	45.0	0.047	0.999	688	21	<100M	70.0	688	21	-
First Federal Savings of Middletown	Middletown	45.0	0.023	1.000	4,141	17	100M-500M	35.0	65	3	-
NorthEast Community Bank	White Plains	42.5	0.065	0.255	28,272	72	100M-500M	32.5	259	5	-
National Bank of New York City	Flushing	42.5	0.107	0.155	25,337	50	100M-500M	32.5	186	5	-
United International Bank	Flushing	42.5	0.104	0.251	19,141	61	100M-500M	35.0	292	5	-
Highland Falls Federal Savings and Loan Associ	Highland Falls	42.5	0.018	0.999	715	6	<100M	12.5	-	-	-
Ridgewood Savings Bank	Ridgewood	42.5	0.011	0.190	52,574	135	1B-10B	40.0	1,184	15	-
Global Bank	New York	42.5	0.105	0.443	12,713	26	100M-500M	32.5	97	2	-
Israel Discount Bank of New York	New York	42.5	0.010	0.027	80,296	223	1B-10B	37.5	1,621	24	0.001
Herald National Bank	New York	40.0	0.057	0.129	27,692	76	100M-500M	37.5	537	11	-
Esquire Bank	Brooklyn	40.0	0.064	0.428	13,410	39	100M-500M	47.5	794	12	-
Interaudi Bank	New York	40.0	0.022	0.124	27,565	139	1B-10B	40.0	705	69	0.000
Fairport Savings Bank	Fairport	40.0	0.009	0.999	1,933	13	100M-500M	37.5	63	3	-
Carthage Federal Savings and Loan Association	Carthage	40.0	0.010	0.999	1,752	15	100M-500M	55.0	576	9	-
BPD Bank	New York	40.0	0.073	0.127	19,629	54	100M-500M	42.5	869	18	-
Sunnyside Federal Savings and Loan Associatio	Irvington	40.0	0.029	0.995	2,572	6	<100M	12.5	-	-	-
Geddes Federal Savings and Loan Association	Syracuse	37.5	0.005	0.814	2,397	16	100M-500M	35.0	84	2	-
Intervest National Bank	New York	37.5	0.026	0.058	52,069	109	1B-10B	32.5	373	12	-
The Berkshire Bank	New York	37.5	0.027	0.120	24,097	115	500M-1B	42.5	812	40	-
The Bank of New York Mellon	New York	35.0	0.000	0.012	24,000	195	>50B	45.0	3,000	135	-
Metropolitan National Bank	New York	30.0	0.031	0.061	18,702	50	500M-1B	12.5	-	-	-

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Brooklyn Federal Savings Bank	Brooklyn	30.0	0.024	0.144	11,261	26	100M-500M	12.5	-	-	-
Amalgamated Bank	New York	30.0	0.004	0.016	16,496	60	1B-10B	35.0	601	15	-
Abacus Federal Savings Bank	New York	30.0	0.019	0.091	4,131	47	100M-500M	35.0	171	8	0.002
Community Mutual Savings Bank	White Plains	27.5	0.040	0.195	9,936	17	100M-500M	12.5	-	-	-
Safra National Bank of New York	New York	25.0	0.002	0.004	7,212	41	1B-10B	32.5	547	21	0.000
Apple Bank for Savings	Manhasset	22.5	0.001	0.005	8,103	21	1B-10B	20.0	17	1	-
Alpine Capital Bank	New York	22.5	0.017	0.063	3,759	10	100M-500M	30.0	137	2	-
Modern Bank, National Association	New York	20.0	0.006	0.031	3,214	9	500M-1B	20.0	4	2	-
Mitsubishi UFJ Trust & Banking Corporation (U	New York	20.0	0.001	0.266	150	1	100M-500M	12.5	-	-	-
Deutsche Bank Trust Company Americas	New York	20.0	0.000	0.000	2,000	5	10B-50B	15.0	-	1	-
Fiduciary Trust Company International	New York	20.0	0.003	0.072	2,581	7	500M-1B	22.5	23	1	-
Bank of Tokyo-Mitsubishi UFJ Trust Company	New York	20.0	0.001	0.048	2,285	10	1B-10B	22.5	10	4	-
Goldman Sachs Bank USA	New York	20.0	0.000	0.004	4,000	5	>50B	12.5	-	-	-
Morgan Stanley Private Bank, National Associa	Purchase	20.0	0.000	0.023	3,719	6	1B-10B	12.5	-	-	-
Bessemer Trust Company, National Associator	New York	17.5	0.000	0.010	500	1	1B-10B	12.5	-	-	-
Delta National Bank and Trust Company	New York	17.5	0.003	0.076	1,000	1	100M-500M	12.5	-	-	-
Berkshire Bank Municipal Bank	Albany	10.0	0.000	0.000	-	-	<100M	12.5	-	-	-
Emigrant Mercantile Bank	New York	10.0	0.000	0.000	-	-	<100M	12.5	-	-	-
Emigrant Savings Bank - Brooklyn/Queens	Brooklyn	10.0	0.000	0.000	-	-	500M-1B	12.5	-	-	-
Emigrant Savings Bank - Manhattan	New York	10.0	0.000	0.000	-	-	1B-10B	12.5	-	-	-
M&T Bank, National Association	Oakfield	10.0	0.000	0.000	-	-	500M-1B	12.5	-	-	-
State Bank of Chittenango	Chittenango	10.0	0.000	0.000	-	-	100M-500M	12.5	-	-	-
Pioneer Commercial Bank	Troy	10.0	0.000	0.000	-	-	<100M	12.5	-	-	-
Mizuho Corporate Bank (USA)	New York	10.0	0.000	0.000	-	-	1B-10B	12.5	-	-	-
Mizuho Trust & Banking Co. USA	New York	10.0	0.000	0.000	-	-	500M-1B	12.5	-	-	-
WSB Municipal Bank	Watertown	10.0	0.000	0.000	-	-	<100M	12.5	-	-	-
Emigrant Savings Bank - Long Island	Westbury	10.0	0.000	0.000	-	-	500M-1B	12.5	-	-	-
Greene County Commercial Bank	Catskill	10.0	0.000	0.000	-	-	100M-500M	12.5	-	-	-
PCSB Commercial Bank	Brewster	10.0	0.000	0.000	-	-	<100M	12.5	-	-	-
Pathfinder Commercial Bank	Oswego	10.0	0.000	0.000	-	-	<100M	12.5	-	-	-
Flushing Commercial Bank	New Hyde Park	10.0	0.000	0.000	-	-	500M-1B	12.5	-	-	-
Provident Municipal Bank	Montebello	10.0	0.000	0.000	-	-	100M-500M	12.5	-	-	-
Atlas Bank	Brooklyn	10.0	0.000	0.000	-	-	<100M	12.5	-	-	-
Emigrant Savings Bank - Bronx/Westchester	Bronx	10.0	0.000	0.000	-	-	1B-10B	12.5	-	-	-

<sup>1</sup>TA = total domestic assets held by the lender; TBL = total business loans held by the lender; and CC=credit card loans held by the lender.

Source: U.S. Small Business Administration, Office of Advocacy, from Call Report data