

Table 3A Expanded. Small Business Lending Institutions in New Jersey 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 ¹ (10)
		Total Rank	TA Ratio ¹	TBL Ratio ¹	Amount (1,000)	Number	Institution Asset Size	Total Rank	Amount (1,000)	Number	
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
Cornerstone Bank	Moorestown	97.5	0.468	1.000	175,237	792	100M-500M	97.5	10,955	404	-
1st Constitution Bank	Cranbury	90.0	0.238	0.702	173,615	813	500M-1B	80.0	7,151	197	-
Heritage Community Bank	Randolph	85.0	0.539	0.839	77,764	381	100M-500M	87.5	5,390	144	-
The Bank	Mount Laurel	82.5	0.223	0.485	453,584	3,280	1B-10B	95.0	37,703	1,517	-
Unity Bank	Clinton	82.5	0.224	0.436	180,400	2,451	500M-1B	87.5	12,021	952	-
BNB Bank, National Association	Fort Lee	82.5	0.332	0.496	121,001	813	100M-500M	77.5	4,855	292	-
SussexBank	Franklin	82.5	0.230	0.512	108,213	518	100M-500M	85.0	7,697	213	-
Two River Community Bank	Middletown	80.0	0.237	0.479	160,301	824	500M-1B	82.5	8,109	257	-
Skylands Community Bank	Chester	80.0	0.205	0.453	276,592	2,063	1B-10B	90.0	18,557	915	-
1st Colonial National Bank	Collingswood	80.0	0.218	0.841	60,195	467	100M-500M	95.0	8,690	245	-
Harvest Community Bank	Pennsville	80.0	0.266	0.763	52,315	600	100M-500M	95.0	4,660	306	-
Atlantic Stewardship Bank	Midland Park	77.5	0.208	0.480	145,331	733	500M-1B	85.0	9,083	282	-
Capital Bank of New Jersey	Vineland	77.5	0.282	0.609	62,342	341	100M-500M	82.5	4,069	134	-
Newfield National Bank	Newfield	77.5	0.202	0.521	96,287	648	100M-500M	97.5	9,568	340	0.003
First Commerce Bank	Lakewood	75.0	0.411	0.956	50,532	152	100M-500M	70.0	2,026	44	-
First State Bank	Cranford	75.0	0.333	0.691	68,006	195	100M-500M	60.0	1,928	36	-
Hilltop Community Bank	Summit	75.0	0.339	0.709	54,303	213	100M-500M	60.0	1,410	53	-
BCB Community Bank	Bayonne	75.0	0.116	0.618	127,726	535	1B-10B	62.5	4,581	109	-
BankAsiana	Palisades Park	75.0	0.395	0.523	69,666	310	100M-500M	72.5	3,246	62	-
Highlands State Bank	Vernon	75.0	0.343	0.680	56,021	263	100M-500M	80.0	3,473	99	-
Lakeland Bank	Newfoundland	72.5	0.124	0.338	339,253	1,674	1B-10B	85.0	25,646	652	0.000
First Choice Bank	Lawrenceville	70.0	0.154	0.512	81,835	281	500M-1B	75.0	4,787	92	-
Magyar Bank	New Brunswick	70.0	0.148	0.541	77,882	338	500M-1B	75.0	4,263	127	-
Crown Bank	Ocean City	70.0	0.195	0.355	104,372	386	500M-1B	52.5	2,440	60	-
Sun National Bank	Vineland	70.0	0.120	0.219	383,959	2,206	1B-10B	75.0	21,829	833	-
Hopewell Valley Community Bank	Pennington	70.0	0.202	0.485	73,913	365	100M-500M	70.0	3,322	111	-
Indus American Bank	Iselin	70.0	0.301	0.509	64,623	214	100M-500M	80.0	5,641	61	-
Kearny Federal Savings Bank	Kearny	70.0	0.068	0.449	198,138	834	1B-10B	72.5	10,507	226	-
Manasquan Savings Bank	Manasquan	67.5	0.104	0.607	84,173	422	500M-1B	82.5	6,490	162	-
Cape Bank	Cape May Court H	67.5	0.141	0.376	150,256	637	1B-10B	70.0	7,137	166	-
Community Bank of Bergen County, N. J.	Maywood	67.5	0.156	0.765	49,700	233	100M-500M	72.5	2,729	77	-
The Bank of Princeton	Princeton	67.5	0.177	0.446	93,194	370	500M-1B	72.5	5,293	97	-
Columbia Bank	Fair Lawn	65.0	0.061	0.263	275,702	1,489	1B-10B	80.0	26,016	653	0.000
Shore Community Bank	Toms River	65.0	0.216	0.670	44,858	200	100M-500M	70.0	2,235	63	-
New Millennium Bank	New Brunswick	65.0	0.251	0.500	53,812	222	100M-500M	65.0	2,336	52	0.047
Valley National Bank	Wayne	65.0	0.070	0.209	1,008,497	4,762	10B-50B	67.5	40,891	1,662	0.001

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Allegiance Community Bank	South Orange	65.0	0.275	0.832	34,737	119	100M-500M	42.5	720	27	-
Freedom Bank	Oradell	65.0	0.323	0.580	38,824	136	100M-500M	65.0	1,976	39	-
Community First Bank	Somerset	62.5	0.366	0.826	20,092	71	<100M	47.5	508	15	-
Liberty Bell Bank	Marlton	62.5	0.249	0.485	42,307	181	100M-500M	52.5	1,494	37	-
The First National Bank of Elmer	Elmer	62.5	0.195	0.577	41,383	318	100M-500M	95.0	5,700	175	-
Colonial Bank, FSB	Vineland	62.5	0.106	0.494	63,204	339	500M-1B	77.5	5,043	142	-
Parke Bank	Sewell	62.5	0.132	0.276	98,351	359	500M-1B	35.0	1,275	29	-
Bank of New Jersey	Fort Lee	62.5	0.184	0.393	74,300	267	100M-500M	67.5	3,767	88	-
Pascack Community Bank	Westwood	62.5	0.221	0.435	70,014	222	100M-500M	50.0	1,931	40	-
Rumson-Fair Haven Bank and Trust Company	Rumson	62.5	0.178	0.726	38,682	150	100M-500M	42.5	912	23	-
MARINERS BANK	Edgewater	62.5	0.201	0.408	56,215	202	100M-500M	72.5	3,117	65	-
The Provident Bank	Jersey City	62.5	0.053	0.192	367,986	2,528	1B-10B	67.5	22,383	1,333	-
Roma Bank	Robbinsville	60.0	0.056	0.415	96,816	497	1B-10B	67.5	5,796	154	0.000
Ocean City Home Bank	Ocean City	60.0	0.054	0.712	45,577	320	500M-1B	82.5	5,292	182	-
Millington Savings Bank	Millington	60.0	0.108	0.943	37,712	159	100M-500M	62.5	1,810	61	-
OceanFirst Bank	Toms River	60.0	0.060	0.296	135,020	597	1B-10B	65.0	8,132	228	-
Brunswick Bank and Trust Company	New Brunswick	60.0	0.239	0.549	29,431	140	100M-500M	65.0	1,716	42	-
1st Bank of Sea Isle City	Sea Isle City	60.0	0.151	0.993	38,182	120	100M-500M	62.5	1,482	54	-
City National Bank of New Jersey	Newark	60.0	0.183	0.452	66,832	255	100M-500M	55.0	2,210	54	0.001
Peapack-Gladstone Bank	Gladstone	60.0	0.071	0.316	107,426	603	1B-10B	65.0	6,042	245	-
North Jersey Community Bank	Englewood Cliffs	60.0	0.124	0.348	81,582	260	500M-1B	60.0	3,614	80	0.000
Enterprise National Bank N.J.	Kenilworth	57.5	0.293	0.503	36,367	118	100M-500M	32.5	491	14	-
Saddle River Valley Bank	Saddle River	57.5	0.177	0.882	19,512	57	100M-500M	50.0	750	20	-
Regal Bank	Livingston	57.5	0.215	0.514	40,802	108	100M-500M	32.5	672	18	-
Somerset Hills Bank	Bernardsville	57.5	0.151	0.486	51,021	213	100M-500M	55.0	1,842	57	-
First Hope Bank, A National Banking Associatio	Hope	55.0	0.125	0.386	51,182	324	100M-500M	67.5	2,952	161	-
Grand Bank, National Association	Hamilton	55.0	0.121	0.503	45,272	236	100M-500M	57.5	1,853	90	-
Boiling Springs Savings Bank	Rutherford	55.0	0.059	0.393	79,414	272	1B-10B	25.0	609	14	-
Union Center National Bank	Union	55.0	0.063	0.191	82,780	476	1B-10B	65.0	5,936	219	-
New Jersey Community Bank	Freehold	55.0	0.262	0.487	33,013	102	100M-500M	45.0	935	24	-
Oritani Bank	Township Of Wasf	55.0	0.049	0.138	125,143	342	1B-10B	40.0	2,197	41	-
Wawel Bank	Wallington	55.0	0.165	0.992	15,992	66	<100M	67.5	1,195	27	-
First Bank	Williamstown	55.0	0.202	0.377	49,816	157	100M-500M	40.0	1,269	33	-
Franklin Bank	Pilesgrove	52.5	0.060	1.000	15,611	98	100M-500M	62.5	1,310	34	-
Investors Savings Bank	Short Hills	52.5	0.017	0.122	170,742	587	10B-50B	50.0	4,857	124	-
Cross River Bank	Teaneck	52.5	0.180	0.698	28,988	57	100M-500M	17.5	61	1	-
Audubon Savings Bank	Audubon	52.5	0.147	0.598	30,243	138	100M-500M	57.5	1,475	37	-

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Lusitania Savings Bank, FSB	Newark	52.5	0.087	0.805	22,141	104	100M-500M	60.0	1,433	30	-
Crest Savings Bank	Wildwood	52.5	0.107	0.534	39,629	172	100M-500M	70.0	2,851	50	-
Sturdy Savings Bank	Stone Harbor	52.5	0.092	0.378	47,593	294	500M-1B	77.5	4,756	119	-
Hudson City Savings Bank	Paramus	52.5	0.001	1.000	46,969	103	>50B	27.5	290	23	-
Fort Lee Federal Savings Bank, FSB	Fort Lee	50.0	0.147	1.058	8,497	24	<100M	22.5	31	3	-
Monroe Savings Bank, SLA	Williamstown	50.0	0.109	0.959	10,110	56	<100M	47.5	403	14	-
Delanco Federal Savings Bank	Delanco	50.0	0.110	0.959	14,939	74	100M-500M	60.0	1,017	26	-
Century Savings Bank	Vineland	50.0	0.062	0.669	20,756	131	100M-500M	62.5	1,684	54	-
GCF Bank	Sewell	50.0	0.064	0.619	21,768	129	100M-500M	60.0	1,490	61	-
Amboy Bank	Old Bridge	50.0	0.033	0.169	75,892	293	1B-10B	45.0	2,074	72	-
The Pennsville National Bank	Pennsville	47.5	0.050	0.997	9,997	64	100M-500M	62.5	1,049	34	0.001
Select Bank	Egg Harbor City	47.5	0.102	0.621	13,388	77	100M-500M	65.0	1,177	40	-
Roebing Bank	Roebing	47.5	0.080	0.806	13,238	65	100M-500M	55.0	771	22	-
Llewellyn-Edison Savings Bank, FSB	West Orange	45.0	0.085	0.695	11,564	48	100M-500M	45.0	600	8	-
Metuchen Savings Bank	Metuchen	45.0	0.048	0.783	13,176	82	100M-500M	40.0	642	20	-
Haven Savings Bank	Hoboken	42.5	0.027	0.621	18,868	85	500M-1B	55.0	1,422	34	-
Harmony Bank	Jackson	42.5	0.189	0.465	18,683	51	<100M	22.5	51	9	-
Clifton Savings Bank	Clifton	42.5	0.010	0.897	11,315	42	1B-10B	10.0	-	-	-
The First National Bank of Absecon	Absecon	42.5	0.054	1.000	8,670	36	100M-500M	47.5	446	11	-
Spencer Savings Bank, SLA	Elmwood Park	42.5	0.037	0.266	66,337	154	1B-10B	27.5	810	11	-
Somerset Savings Bank, SLA	Bound Brook	40.0	0.002	0.999	960	7	500M-1B	20.0	15	1	-
Schuyler Savings Bank	Kearny	40.0	0.011	0.999	1,303	7	100M-500M	40.0	99	1	-
Millville Savings and Loan Association	Millville	40.0	0.039	0.949	5,550	23	100M-500M	42.5	311	6	-
Lincoln Park Savings Bank	Lincoln Park	40.0	0.023	1.000	4,162	25	100M-500M	50.0	459	8	-
GSL Savings Bank	Guttenberg	40.0	0.007	0.999	666	5	<100M	42.5	163	2	-
NVE Bank	Englewood	37.5	0.045	0.379	30,484	152	500M-1B	47.5	1,317	68	-
Union County Savings Bank	Elizabeth	37.5	0.006	0.994	8,283	23	1B-10B	17.5	45	1	-
Haddon Savings Bank	Haddon Heights	32.5	0.001	0.995	220	3	100M-500M	40.0	144	2	-
Roselle Savings Bank	Roselle	32.5	0.000	0.994	165	1	100M-500M	10.0	-	-	-
Freehold Savings Bank	Freehold	30.0	0.001	0.950	323	3	100M-500M	37.5	88	1	-
RSI BANK	Rahway	30.0	0.029	0.371	14,310	73	100M-500M	40.0	776	24	-
Bogota Savings Bank	Bogota	25.0	0.012	0.431	4,912	16	100M-500M	22.5	134	4	-
RomAsia Bank	Monmouth Junctio	25.0	0.071	0.326	9,633	25	100M-500M	22.5	76	4	-
N.J.M. Bank, FSB	West Trenton	22.5	0.016	0.408	9,929	28	500M-1B	20.0	25	2	-
Bessemer Trust Company	Woodbridge	17.5	0.006	0.051	3,548	10	500M-1B	10.0	-	-	-
Gibraltar Bank	Oak Ridge	12.5	0.004	0.055	337	2	<100M	10.0	-	-	-
Custodial Trust Company	Jersey City	10.0	0.000	0.000	-	-	100M-500M	10.0	-	-	-

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United Roosevelt Savings Bank	Carteret	10.0	0.000	0.000	-	-	<100M	10.0	-	-	-
Sumitomo Trust and Banking Co. (U.S.A.)	Hoboken	10.0	0.000	0.000	-	-	1B-10B	10.0	-	-	-
Metlife Bank, National Association	Convent Station	10.0	0.000	0.000	275	1	10B-50B	10.0	-	-	-
First Investors Federal Savings Bank	Edison	10.0	0.000	0.000	-	-	<100M	10.0	-	-	-
College Savings Bank	Princeton	10.0	0.000	0.000	-	-	500M-1B	10.0	-	-	-
Cenlar FSB	Trenton	10.0	0.000	0.015	25	1	500M-1B	22.5	25	1	-
Glen Rock Savings Bank	Glen Rock	10.0	0.000	0.000	-	-	100M-500M	10.0	-	-	-

¹TA = 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