

Table 3A Expanded. Small Business Lending Institutions in New Jersey Using Call Report Data, June 2013

Name of Lending Institution	City	Small Business Lending (less than \$ million)					Micro Business Lending (less than \$ 100k)			CC Amount/TA ¹	
		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)
1st Constitution Bank	Cranbury	95.0	0.310	0.739	249,692	1,074	500M-1B	88	8,102	173	0.000
Cornerstone Bank	Moorestown	95.0	0.494	1.000	128,045	510	100M-500M	95	7,813	211	0.000
Unity Bank	Clinton	85.0	0.212	0.455	174,556	1,083	500M-1B	90	9,373	321	0.000
Heritage Community Bank	Randolph	82.5	0.524	0.772	73,950	410	100M-500M	93	5,368	175	0.000
BankAsiana	Palisades P	82.5	0.470	0.616	98,322	453	100M-500M	68	2,576	67	0.000
Fulton Bank of New Jersey	Mount Laure	80.0	0.196	0.419	648,258	4,596	1B-10B	90	45,480	1,883	0.000
Harvest Community Bank	Pennsville	80.0	0.268	0.717	50,795	666	100M-500M	90	3,858	322	0.000
BNB Bank, National Association	Fort Lee	77.5	0.278	0.493	87,165	650	100M-500M	68	2,390	198	0.000
1st Colonial Community Bank	Collingswoo	77.5	0.195	0.835	58,890	469	100M-500M	95	7,396	223	0.000
Capital Bank of New Jersey	Vineland	77.5	0.280	0.562	89,778	450	100M-500M	83	4,623	156	0.000
Cape Bank	Cape May Co	75.0	0.154	0.413	161,594	666	1B-10B	73	6,754	160	0.000
SussexBank	Franklin	75.0	0.201	0.424	105,611	480	500M-1B	85	6,155	175	0.000
Manasquan Savings Bank	Manasquan	75.0	0.137	0.549	117,644	530	500M-1B	83	7,583	170	0.000
The First National Bank of Elmer	Elmer	75.0	0.229	0.655	50,042	349	100M-500M	95	5,706	179	0.000
Newfield National Bank	Newfield	75.0	0.165	0.514	84,463	574	500M-1B	98	8,888	302	0.002
Hilltop Community Bank	Summit	75.0	0.306	0.683	53,281	230	100M-500M	60	1,201	69	0.000
Two River Community Bank	Middletown	75.0	0.194	0.400	142,852	724	500M-1B	85	7,396	233	0.000
Indus American Bank	Iselin	75.0	0.320	0.630	63,125	242	100M-500M	85	5,050	92	0.000
Highlands State Bank	Vernon	75.0	0.330	0.545	66,489	308	100M-500M	78	2,828	106	0.000
Atlantic Stewardship Bank	Midland Par	72.5	0.186	0.449	128,025	596	500M-1B	83	6,337	188	0.000
Cross River Bank	Teaneck	72.5	0.219	0.788	49,100	125	100M-500M	25	140	10	0.000
Lakeland Bank	Newfoundlan	70.0	0.126	0.302	409,848	1,934	1B-10B	85	25,461	717	0.000
Parke Bank	Sewell	70.0	0.202	0.370	149,143	442	500M-1B	55	2,984	51	0.000
Hopewell Valley Community Bank	Pennington	70.0	0.190	0.405	79,958	404	100M-500M	73	3,668	120	0.000
New Millennium Bank	New Brunswi	70.0	0.288	0.542	51,916	245	100M-500M	50	953	33	0.026
Freedom Bank	Oradell	70.0	0.336	0.570	62,444	198	100M-500M	55	1,481	35	0.000
Kearny Federal Savings Bank	Kearny	67.5	0.060	0.363	189,281	753	1B-10B	70	7,983	176	0.000
BCB Community Bank	Bayonne	67.5	0.125	0.379	146,280	547	1B-10B	55	3,691	99	0.000
First Choice Bank	Lawrencevil	67.5	0.128	0.411	113,366	406	500M-1B	75	6,092	138	0.000
Community First Bank	Somerset	67.5	0.336	0.886	28,656	110	<100M	73	1,451	32	0.000
Valley National Bank	Passaic	65.0	0.067	0.199	1,070,889	4,325	10-50B	68	38,969	1,171	0.001
Community Bank of Bergen County, N. J.	Maywood	65.0	0.147	0.764	44,313	226	100M-500M	73	2,174	69	0.000
Sun National Bank	Vineland	65.0	0.091	0.183	289,835	1,707	1B-10B	70	12,237	548	0.000
Rumson-Fair Haven Bank and Trust Company	Rumson	65.0	0.228	0.628	48,698	190	100M-500M	55	1,351	36	0.000
Grand Bank, National Association	Hamilton	65.0	0.226	0.492	49,529	250	100M-500M	70	1,987	92	0.000

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		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)
Liberty Bell Bank	Marlton	65.0	0.260	0.573	45,166	183	100M-500M	65	1,532	42	0.000
Ocean City Home Bank	Ocean City	62.5	0.051	0.573	52,097	382	1B-10B	78	4,127	141	0.000
Columbia Bank	Fair Lawn	62.5	0.052	0.216	229,471	1,106	1B-10B	75	17,659	433	0.000
The Provident Bank	Jersey City	62.5	0.050	0.167	367,263	2,589	1B-10B	68	15,575	1,253	0.000
Sturdy Savings Bank	Stone Harbo	62.5	0.110	0.471	60,913	329	500M-1B	80	4,852	120	0.000
Magyar Bank	New Brunswi	62.5	0.141	0.484	75,187	322	500M-1B	75	4,034	95	0.000
Shore Community Bank	Toms River	62.5	0.189	0.633	42,164	173	100M-500M	73	2,121	51	0.000
Pascack Community Bank	Waldwick	62.5	0.192	0.315	78,251	258	100M-500M	53	1,815	50	0.000
Enterprise National Bank N.J.	Kenilworth	62.5	0.319	0.495	41,497	122	100M-500M	33	404	10	0.000
Bank of New Jersey	Fort Lee	62.5	0.161	0.350	94,716	332	500M-1B	78	6,047	116	0.000
The Bank of Princeton	Princeton	62.5	0.143	0.311	116,376	419	500M-1B	63	4,141	87	0.000
OceanFirst Bank	Toms River	60.0	0.059	0.291	136,933	596	1B-10B	73	8,602	209	0.000
Crown Bank	Ocean City	60.0	0.147	0.275	80,804	322	500M-1B	43	1,485	39	0.000
ConnectOne Bank	Englewood C	60.0	0.105	0.277	108,180	336	1B-10B	63	4,654	104	0.001
First Bank	Hamilton	60.0	0.193	0.326	73,248	226	100M-500M	43	1,118	33	0.000
Regal Bank	Livingston	60.0	0.201	0.478	59,585	156	100M-500M	40	858	31	0.000
New Jersey Community Bank	Freehold	60.0	0.247	0.498	32,345	97	100M-500M	45	758	16	0.000
Investors Bank	Short Hills	57.5	0.023	0.135	305,397	1,184	10-50B	60	7,793	309	0.000
City National Bank of New Jersey	Newark	57.5	0.166	0.424	51,047	211	100M-500M	45	1,127	40	0.001
Wavel Bank	Wallington	57.5	0.171	1.000	15,659	51	<100M	58	673	15	0.000
Colonial American Bank	Middletown	57.5	0.187	0.603	26,405	107	100M-500M	53	865	28	0.000
Harmony Bank	Jackson	57.5	0.203	0.466	37,572	107	100M-500M	40	666	20	0.000
Peapack-Gladstone Bank	Gladstone	55.0	0.050	0.230	84,609	507	1B-10B	63	4,848	204	0.000
First Hope Bank, A National Banking Assoc	Hope	55.0	0.122	0.367	53,435	321	100M-500M	70	2,873	139	0.000
Millington Savings Bank	Millington	55.0	0.071	0.656	25,152	158	100M-500M	68	1,767	67	0.000
Audubon Savings Bank	Audubon	55.0	0.161	0.640	30,892	113	100M-500M	65	1,569	30	0.000
Union Center National Bank	Union	52.5	0.052	0.136	82,830	397	1B-10B	55	3,761	154	0.000
Crest Savings Bank	Wildwood	52.5	0.103	0.475	40,581	193	100M-500M	70	2,761	57	0.000
Lusitania Savings Bank	Newark	52.5	0.071	0.772	19,338	96	100M-500M	40	551	17	0.000
Franklin Bank	Pilesgrove	52.5	0.057	1.000	14,413	101	100M-500M	63	974	36	0.000
Colonial Bank, FSB	Vineland	52.5	0.076	0.426	47,624	311	500M-1B	75	3,725	134	0.000
First Commerce Bank	Lakewood	52.5	0.169	0.333	45,115	219	100M-500M	68	2,498	64	0.000
Roebing Bank	Roebing	50.0	0.074	0.798	10,930	65	100M-500M	58	750	26	0.000
Roma Bank	Robbinsvill	50.0	0.049	0.285	77,655	426	1B-10B	63	4,412	118	0.000
Boiling Springs Savings Bank	Rutherford	50.0	0.051	0.377	69,559	246	1B-10B	23	352	11	0.000
Monroe Savings Bank, SLA	Williamstow	50.0	0.103	1.000	9,364	49	<100M	40	234	6	0.000
Oritani Bank	Township Of	47.5	0.036	0.085	100,032	290	1B-10B	35	1,450	33	0.000

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		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)
Delanco Federal Savings Bank	Delanco	47.5	0.069	0.996	8,983	66	100M-500M	63	781	21	0.000
The First National Bank of Absecon	Absecon	47.5	0.060	0.922	9,381	43	100M-500M	50	481	12	0.000
Century Savings Bank	Vineland	47.5	0.051	0.523	21,217	139	100M-500M	68	2,112	60	0.000
Brunswick Bank and Trust Company	New Brunswi	47.5	0.152	0.445	23,558	91	100M-500M	45	741	19	0.000
Hudson City Savings Bank	Paramus	47.5	0.001	1.000	31,278	61	10-50B	20	106	2	0.000
Amboy Bank	Old Bridge	42.5	0.030	0.140	64,573	248	1B-10B	43	2,098	62	0.000
RSI BANK	Rahway	42.5	0.044	0.572	21,437	102	100M-500M	48	978	26	0.000
Llewellyn-Edison Savings Bank, FSB	West Orange	42.5	0.071	0.662	9,270	40	100M-500M	53	600	9	0.000
The Pennsville National Bank	Pennsville	42.5	0.043	1.000	7,849	51	100M-500M	58	670	20	0.001
Spencer Savings Bank, SLA	Elmwood Par	42.5	0.035	0.252	65,930	154	1B-10B	23	567	10	0.000
MARINERS BANK	Edgewater	42.5	0.109	0.213	27,196	227	100M-500M	83	4,536	115	0.000
GSL Savings Bank	Guttenberg	40.0	0.016	1.000	1,520	7	<100M	43	148	2	0.000
Gibraltar Bank	Oak Ridge	40.0	0.030	1.000	3,204	8	100M-500M	18	0	0	0.000
Metuchen Savings Bank	Metuchen	40.0	0.038	0.624	10,138	70	100M-500M	45	506	18	0.000
Lincoln Park Savings Bank	Lincoln Par	40.0	0.038	0.942	7,465	38	100M-500M	48	436	12	0.000
1st Bank of Sea Isle City	Sea Isle Ci	37.5	0.061	0.369	14,624	81	100M-500M	58	1,007	31	0.000
Clifton Savings Bank	Clifton	37.5	0.012	0.624	12,614	45	1B-10B	18	0	0	0.000
Schuyler Savings Bank	Kearny	37.5	0.018	1.000	2,078	9	100M-500M	18	0	0	0.000
Millville Savings and Loan Association	Millville	37.5	0.042	0.669	6,413	23	100M-500M	28	132	3	0.000
GCF Bank	Sewell	37.5	0.051	0.469	15,458	75	100M-500M	38	545	24	0.000
Somerset Savings Bank, SLA	Bound Brook	35.0	0.001	1.000	576	4	500M-1B	18	0	0	0.000
Union County Savings Bank	Elizabeth	35.0	0.004	0.781	6,485	22	1B-10B	18	0	0	0.000
NVE Bank	Englewood	35.0	0.042	0.239	28,775	135	500M-1B	43	1,015	54	0.000
Roselle Savings Bank	Roselle	32.5	0.000	1.000	158	1	100M-500M	18	0	0	0.000
Freehold Savings Bank	Freehold	32.5	0.000	1.000	79	1	100M-500M	40	79	1	0.000
Haven Savings Bank	Hoboken	32.5	0.025	0.440	17,580	55	500M-1B	25	184	9	0.000
Bogota Savings Bank	Bogota	32.5	0.021	0.538	9,863	24	100M-500M	20	110	3	0.000
Haddon Savings Bank	Haddon Heig	32.5	0.001	1.000	156	3	100M-500M	40	128	2	0.000
RomAsia Bank	Monmouth Ju	32.5	0.086	0.345	12,090	35	100M-500M	35	351	8	0.000
N.J.M. Bank, FSB	West Trento	30.0	0.016	0.459	10,193	25	500M-1B	20	90	3	0.000
Bessemer Trust Company	Woodbridge	17.5	0.006	0.075	4,355	9	500M-1B	18	0	0	0.000
College Savings Bank	Princeton	10.0	0.000		0	0	500M-1B	18	0	0	0.000
Glen Rock Savings Bank	Glen Rock	10.0	0.000		0	0	100M-500M	18	0	0	0.000
United Roosevelt Savings Bank	Carteret	10.0	0.000		0	0	<100M	18	0	0	0.000
Sumitomo Mitsui Trust Bank (U.S.A.) Limit	Hoboken	10.0	0.000		0	0	1B-10B	18	0	0	0.000
Cenlar FSB	Trenton	10.0	0.000		0	0	500M-1B	18	0	0	0.000
Saddle River Valley Bank	Montclair	10.0	0.000		0	0	<100M	18	0	0	0.000

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Name of Lending Institution	City	Small Business Lending (less than \$ million)					Institution Asset Size	Micro Business Lending (less than \$ 100k)			CC Amount/TA ¹
		Total Rank	TA Ratio ¹	TBL Ratio ¹	Amount (1,000)	Number		Total Rank	Amount (1,000)	Number	
		(1)	(2)	(3)	(4)	(5)		(6)	(7)	(8)	

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.

Table 3B. Expanded. Micro Business Lending Institutions in New Jersey Using Call Report Data, June 2013

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)					All Small Business Lending (less than \$1 million)				
		Total	TA	TBL	Amount	Institution	Total	Amount	Number	CC	
		Rank	Ratio ¹	Ratio ¹	(1,000)		Asset Size	Rank		(1,000)	Amount/TA ¹
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)		
Newfield National Bank	Newfield	97.5	0.017	0.054	8,888	302	500M-1B	75.0	84,463	574	0.002
The First National Bank of Elmer	Elmer	95.0	0.026	0.075	5,706	179	100M-500M	75.0	50,042	349	-
Cornerstone Bank	Moorestown	95.0	0.030	0.061	7,813	211	100M-500M	95.0	128,045	510	-
1st Colonial Community Bank	Collingswoo	95.0	0.024	0.105	7,396	223	100M-500M	78.0	58,890	469	-
Heritage Community Bank	Randolph	92.5	0.038	0.056	5,368	175	100M-500M	83.0	73,950	410	-
Fulton Bank of New Jersey	Mount Laure	90.0	0.014	0.029	45,480	1,883	1B-10B	80.0	648,258	4,596	-
Unity Bank	Clinton	90.0	0.011	0.024	9,373	321	500M-1B	85.0	174,556	1,083	-
Harvest Community Bank	Pennsville	90.0	0.020	0.054	3,858	322	100M-500M	80.0	50,795	666	-
1st Constitution Bank	Cranbury	87.5	0.010	0.024	8,102	173	500M-1B	95.0	249,692	1,074	-
SussexBank	Franklin	85.0	0.012	0.025	6,155	175	500M-1B	75.0	105,611	480	-
Lakeland Bank	Newfoundlan	85.0	0.008	0.019	25,461	717	1B-10B	70.0	409,848	1,934	-
Two River Community Bank	Middletown	85.0	0.010	0.021	7,396	233	500M-1B	75.0	142,852	724	-
Indus American Bank	Iselin	85.0	0.026	0.050	5,050	92	100M-500M	75.0	63,125	242	-
Manasquan Savings Bank	Manasquan	82.5	0.009	0.035	7,583	170	500M-1B	75.0	117,644	530	-
Atlantic Stewardship Bank	Midland Par	82.5	0.009	0.022	6,337	188	500M-1B	73.0	128,025	596	-
MARINERS BANK	Edgewater	82.5	0.018	0.036	4,536	115	100M-500M	43.0	27,196	227	-
Capital Bank of New Jersey	Vineland	82.5	0.014	0.029	4,623	156	100M-500M	78.0	89,778	450	-
Sturdy Savings Bank	Stone Harbo	80.0	0.009	0.038	4,852	120	500M-1B	63.0	60,913	329	-
Ocean City Home Bank	Ocean City	77.5	0.004	0.045	4,127	141	1B-10B	63.0	52,097	382	-
Highlands State Bank	Vernon	77.5	0.014	0.023	2,828	106	100M-500M	75.0	66,489	308	-
Bank of New Jersey	Fort Lee	77.5	0.010	0.022	6,047	116	500M-1B	63.0	94,716	332	-
Columbia Bank	Fair Lawn	75.0	0.004	0.017	17,659	433	1B-10B	63.0	229,471	1,106	-
Magyar Bank	New Brunswi	75.0	0.008	0.026	4,034	95	500M-1B	63.0	75,187	322	-
Colonial Bank, FSB	Vineland	75.0	0.006	0.033	3,725	134	500M-1B	53.0	47,624	311	-
First Choice Bank	Lawrencevil	75.0	0.007	0.022	6,092	138	500M-1B	68.0	113,366	406	-
OceanFirst Bank	Toms River	72.5	0.004	0.018	8,602	209	1B-10B	60.0	136,933	596	-
Cape Bank	Cape May Co	72.5	0.006	0.017	6,754	160	1B-10B	75.0	161,594	666	-
Community Bank of Bergen County, N. J.	Maywood	72.5	0.007	0.037	2,174	69	100M-500M	65.0	44,313	226	-
Shore Community Bank	Toms River	72.5	0.009	0.032	2,121	51	100M-500M	63.0	42,164	173	-
Hopewell Valley Community Bank	Pennington	72.5	0.009	0.019	3,668	120	100M-500M	70.0	79,958	404	-
Community First Bank	Somerset	72.5	0.017	0.045	1,451	32	<100M	68.0	28,656	110	-
Crest Savings Bank	Wildwood	70.0	0.007	0.032	2,761	57	100M-500M	53.0	40,581	193	-
First Hope Bank, A National Banking Asso	Hope	70.0	0.007	0.020	2,873	139	100M-500M	55.0	53,435	321	-
Kearny Federal Savings Bank	Kearny	70.0	0.003	0.015	7,983	176	1B-10B	68.0	189,281	753	-
Sun National Bank	Vineland	70.0	0.004	0.008	12,237	548	1B-10B	65.0	289,835	1,707	-

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(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)		
Grand Bank, National Association	Hamilton	70.0	0.009	0.020	1,987	92	100M-500M	65.0	49,529	250	-
The Provident Bank	Jersey City	67.5	0.002	0.007	15,575	1,253	1B-10B	63.0	367,263	2,589	-
Valley National Bank	Passaic	67.5	0.002	0.007	38,969	1,171	10-50B	65.0	1,070,889	4,325	0.001
Century Savings Bank	Vineland	67.5	0.005	0.052	2,112	60	100M-500M	48.0	21,217	139	-
BNB Bank, National Association	Fort Lee	67.5	0.008	0.014	2,390	198	100M-500M	78.0	87,165	650	-
Millington Savings Bank	Millington	67.5	0.005	0.046	1,767	67	100M-500M	55.0	25,152	158	-
First Commerce Bank	Lakewood	67.5	0.009	0.018	2,498	64	100M-500M	53.0	45,115	219	-
BankAsiana	Palisades P	67.5	0.012	0.016	2,576	67	100M-500M	83.0	98,322	453	-
Audubon Savings Bank	Audubon	65.0	0.008	0.032	1,569	30	100M-500M	55.0	30,892	113	-
Liberty Bell Bank	Marlton	65.0	0.009	0.019	1,532	42	100M-500M	65.0	45,166	183	-
Delanco Federal Savings Bank	Delanco	62.5	0.006	0.087	781	21	100M-500M	48.0	8,983	66	-
Peapack-Gladstone Bank	Gladstone	62.5	0.003	0.013	4,848	204	1B-10B	55.0	84,609	507	-
Franklin Bank	Pilesgrove	62.5	0.004	0.068	974	36	100M-500M	53.0	14,413	101	-
Roma Bank	Robbinsvill	62.5	0.003	0.016	4,412	118	1B-10B	50.0	77,655	426	-
ConnectOne Bank	Englewood C	62.5	0.005	0.012	4,654	104	1B-10B	60.0	108,180	336	0.001
The Bank of Princeton	Princeton	62.5	0.005	0.011	4,141	87	500M-1B	63.0	116,376	419	-
Investors Bank	Short Hills	60.0	0.001	0.003	7,793	309	10-50B	58.0	305,397	1,184	-
Hilltop Community Bank	Summit	60.0	0.007	0.015	1,201	69	100M-500M	75.0	53,281	230	-
1st Bank of Sea Isle City	Sea Isle Ci	57.5	0.004	0.025	1,007	31	100M-500M	38.0	14,624	81	-
Roebbling Bank	Roebbling	57.5	0.005	0.055	750	26	100M-500M	50.0	10,930	65	-
The Pennsville National Bank	Pennsville	57.5	0.004	0.085	670	20	100M-500M	43.0	7,849	51	0.001
Wawel Bank	Wallington	57.5	0.007	0.043	673	15	<100M	58.0	15,659	51	-
Union Center National Bank	Union	55.0	0.002	0.006	3,761	154	1B-10B	53.0	82,830	397	-
Parke Bank	Sewell	55.0	0.004	0.007	2,984	51	500M-1B	70.0	149,143	442	-
Rumson-Fair Haven Bank and Trust Com	Rumson	55.0	0.006	0.017	1,351	36	100M-500M	65.0	48,698	190	-
BCB Community Bank	Bayonne	55.0	0.003	0.010	3,691	99	1B-10B	68.0	146,280	547	-
Freedom Bank	Oradell	55.0	0.008	0.014	1,481	35	100M-500M	70.0	62,444	198	-
Llewellyn-Edison Savings Bank, FSB	West Orange	52.5	0.005	0.043	600	9	100M-500M	43.0	9,270	40	-
Pascack Community Bank	Waldwick	52.5	0.004	0.007	1,815	50	100M-500M	63.0	78,251	258	-
Colonial American Bank	Middletown	52.5	0.006	0.020	865	28	100M-500M	58.0	26,405	107	-
The First National Bank of Absecon	Absecon	50.0	0.003	0.047	481	12	100M-500M	48.0	9,381	43	-
New Millennium Bank	New Brunswi	50.0	0.005	0.010	953	33	100M-500M	70.0	51,916	245	0.026
RSI BANK	Rahway	47.5	0.002	0.026	978	26	100M-500M	43.0	21,437	102	-
Lincoln Park Savings Bank	Lincoln Par	47.5	0.002	0.055	436	12	100M-500M	40.0	7,465	38	-
Brunswick Bank and Trust Company	New Brunswi	45.0	0.005	0.014	741	19	100M-500M	48.0	23,558	91	-
City National Bank of New Jersey	Newark	45.0	0.004	0.009	1,127	40	100M-500M	58.0	51,047	211	0.001

Table 3B. Expanded. Micro Business Lending Institutions in New Jersey Using Call Report Data, June 2013

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)					All Small Business Lending (less than \$1 million)				
		Total	TA	TBL	Amount	Institution	Total	Amount	Number	CC	
		Rank	Ratio ¹	Ratio ¹	(1,000)		Asset Size	Rank		(1,000)	Amount/TA ¹
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)		
Metuchen Savings Bank	Metuchen	45.0	0.002	0.031	506	18	100M-500M	40.0	10,138	70	-
New Jersey Community Bank	Freehold	45.0	0.006	0.012	758	16	100M-500M	60.0	32,345	97	-
Amboy Bank	Old Bridge	42.5	0.001	0.005	2,098	62	1B-10B	43.0	64,573	248	-
GSL Savings Bank	Guttenberg	42.5	0.002	0.097	148	2	<100M	40.0	1,520	7	-
NVE Bank	Englewood	42.5	0.001	0.008	1,015	54	500M-1B	35.0	28,775	135	-
Crown Bank	Ocean City	42.5	0.003	0.005	1,485	39	500M-1B	60.0	80,804	322	-
First Bank	Hamilton	42.5	0.003	0.005	1,118	33	100M-500M	60.0	73,248	226	-
Lusitania Savings Bank	Newark	40.0	0.002	0.022	551	17	100M-500M	53.0	19,338	96	-
Freehold Savings Bank	Freehold	40.0	-	1.000	79	1	100M-500M	33.0	79	1	-
Monroe Savings Bank, SLA	Williamstow	40.0	0.003	0.025	234	6	<100M	50.0	9,364	49	-
Haddon Savings Bank	Haddon Heig	40.0	-	0.821	128	2	100M-500M	33.0	156	3	-
Regal Bank	Livingston	40.0	0.003	0.007	858	31	100M-500M	60.0	59,585	156	-
Harmony Bank	Jackson	40.0	0.004	0.008	666	20	100M-500M	58.0	37,572	107	-
GCF Bank	Sewell	37.5	0.002	0.017	545	24	100M-500M	38.0	15,458	75	-
Oritani Bank	Township Of	35.0	0.001	0.001	1,450	33	1B-10B	48.0	100,032	290	-
RomAsia Bank	Monmouth Ju	35.0	0.002	0.010	351	8	100M-500M	33.0	12,090	35	-
Enterprise National Bank N.J.	Kenilworth	32.5	0.003	0.005	404	10	100M-500M	63.0	41,497	122	-
Millville Savings and Loan Association	Millville	27.5	0.001	0.014	132	3	100M-500M	38.0	6,413	23	-
Haven Savings Bank	Hoboken	25.0	-	0.005	184	9	500M-1B	33.0	17,580	55	-
Cross River Bank	Teaneck	25.0	0.001	0.002	140	10	100M-500M	73.0	49,100	125	-
Boiling Springs Savings Bank	Rutherford	22.5	-	0.002	352	11	1B-10B	50.0	69,559	246	-
Spencer Savings Bank, SLA	Elmwood Par	22.5	-	0.002	567	10	1B-10B	43.0	65,930	154	-
Hudson City Savings Bank	Paramus	20.0	-	0.003	106	2	10-50B	48.0	31,278	61	-
Bogota Savings Bank	Bogota	20.0	-	0.006	110	3	100M-500M	33.0	9,863	24	-
N.J.M. Bank, FSB	West Trento	20.0	-	0.004	90	3	500M-1B	30.0	10,193	25	-
Bessemer Trust Company	Woodbridge	17.5	-	-	-	-	500M-1B	18.0	4,355	9	-
College Savings Bank	Princeton	17.5	-	-	-	-	500M-1B	10.0	-	-	-
Glen Rock Savings Bank	Glen Rock	17.5	-	-	-	-	100M-500M	10.0	-	-	-
Somerset Savings Bank, SLA	Bound Brook	17.5	-	-	-	-	500M-1B	35.0	576	4	-
Roselle Savings Bank	Roselle	17.5	-	-	-	-	100M-500M	33.0	158	1	-
Union County Savings Bank	Elizabeth	17.5	-	-	-	-	1B-10B	35.0	6,485	22	-
Clifton Savings Bank	Clifton	17.5	-	-	-	-	1B-10B	38.0	12,614	45	-
United Roosevelt Savings Bank	Carteret	17.5	-	-	-	-	<100M	10.0	-	-	-
Schuyler Savings Bank	Kearny	17.5	-	-	-	-	100M-500M	38.0	2,078	9	-
Gibraltar Bank	Oak Ridge	17.5	-	-	-	-	100M-500M	40.0	3,204	8	-
Sumitomo Mitsui Trust Bank (U.S.A.) Limi	Hoboken	17.5	-	-	-	-	1B-10B	10.0	-	-	-

Table 3B. Expanded. Micro Business Lending Institutions in New Jersey Using Call Report Data, June 2013

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)						All Small Business Lending (less than \$1 million)			
		Total	TA	TBL	Amount	Institution	Total	Amount	CC		
		Rank	Ratio ¹	Ratio ¹	(1,000)	Asset Size	Rank	(1,000)	Number	Amount/TA ¹	
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Cenlar FSB	Trenton	17.5	-	.	-	-	500M-1B	10.0	-	-	-
Saddle River Valley Bank	Montclair	17.5	-	.	-	-	<100M	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.