

Table 3A Expanded. Small Business Lending Institutions in New York 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)
Catskill Hudson Bank	Monticello	95.0	0.403	1.000	157,120	691	100M-500M	80	8,096	283	0.000
Adirondack Bank	Utica	90.0	0.220	0.730	133,996	1,030	500M-1B	90	19,205	571	0.000
Watertown Savings Bank	Watertown	90.0	0.222	0.695	114,597	1,078	500M-1B	93	16,344	635	0.000
First National Bank of Scotia	Scotia	85.0	0.162	0.763	67,962	1,102	100M-500M	95	16,969	864	0.003
NBT Bank, National Association	Norwich	85.0	0.131	0.510	982,389	14,726	1B-10B	93	155,723	10,216	0.000
Riverside Bank	Poughkeeps	85.0	0.493	0.691	106,466	675	100M-500M	83	8,314	299	0.000
Shinhan Bank America	New York	85.0	0.249	0.436	246,170	978	500M-1B	73	12,976	351	0.001
The Canandaigua National Bank and Trust C	Canandaigua	82.5	0.144	0.434	270,659	4,485	1B-10B	93	51,462	3,495	0.000
The Bank of Castile	Castile	82.5	0.145	0.538	155,251	1,385	1B-10B	93	23,703	823	0.000
The Lyons National Bank	Lyons	82.5	0.153	0.674	105,913	1,188	500M-1B	93	18,386	732	0.000
Woori America Bank	New York	82.5	0.178	0.322	190,762	1,053	1B-10B	83	21,669	466	0.004
The Mahopac National Bank	Mahopac	82.5	0.173	0.546	166,112	1,014	500M-1B	80	15,633	533	0.000
PathFinder Bank	Oswego	82.5	0.159	0.734	78,412	682	100M-500M	88	11,320	388	0.000
The Suffolk County National Bank of River	Riverhead	82.5	0.133	0.386	219,640	1,833	1B-10B	83	22,302	1,065	0.000
Empire State Bank	Newburgh	82.5	0.414	0.865	58,137	435	100M-500M	68	2,609	242	0.000
The Bridgehampton National Bank	Bridgehampt	80.0	0.130	0.397	225,274	1,530	1B-10B	88	29,907	927	0.000
Cattaraugus County Bank	Little Vall	80.0	0.260	1.000	48,479	294	100M-500M	78	4,453	142	0.000
Evans Bank, National Association	Angola	80.0	0.178	0.415	143,414	815	500M-1B	75	9,180	280	0.000
Walden Savings Bank	Montgomery	80.0	0.167	0.676	74,201	780	100M-500M	80	8,791	514	0.000
Bank of Akron	Akron	80.0	0.267	0.595	65,105	457	100M-500M	78	6,791	208	0.002
The Oneida Savings Bank	Oneida	80.0	0.123	0.748	85,985	905	500M-1B	95	20,232	662	0.000
Tioga State Bank	Spencer	80.0	0.194	0.730	75,834	641	100M-500M	83	8,741	320	0.000
Rhinebeck Bank	Rhinebeck	77.5	0.146	0.471	87,758	691	500M-1B	78	8,576	413	0.000
Community Bank, National Association	Canton	77.5	0.070	0.531	489,832	6,995	1B-10B	93	98,860	4,835	0.000
The Bank of Greene County	Catskill	77.5	0.115	0.881	73,071	670	500M-1B	88	12,283	411	0.000
The Upstate National Bank	Ogdensburg	77.5	0.431	1.000	38,248	192	<100M	60	1,370	70	0.000
The National Union Bank of Kinderhook	Kinderhook	77.5	0.230	0.687	73,461	397	100M-500M	70	4,782	152	0.002
The Adirondack Trust Company	Saratoga Sp	77.5	0.132	0.451	131,708	945	1B-10B	88	23,048	503	0.002
Solvay Bank	Solvay	77.5	0.121	0.677	79,107	873	500M-1B	85	10,873	491	0.004
American Community Bank	Glen Cove	77.5	0.393	0.734	65,906	238	100M-500M	55	1,968	53	0.000
USNY Bank	Geneva	77.5	0.317	0.759	51,792	342	100M-500M	78	4,898	176	0.000
Provident Bank	Montebello	75.0	0.094	0.270	360,392	2,330	1B-10B	78	32,657	1,148	0.000
Orange County Trust Company	Middletown	75.0	0.147	0.480	100,174	659	500M-1B	73	8,086	291	0.000
The National Bank of Coxsackie	Coxsackie	75.0	0.107	0.881	25,231	952	100M-500M	93	5,971	802	0.000
Savannah Bank National Association	Savannah	75.0	0.205	0.940	25,582	440	100M-500M	93	8,413	353	0.000

Table 3A Expanded. Small Business Lending Institutions in New York 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)
Glens Falls National Bank and Trust Compa	Glens Falls	75.0	0.074	0.490	130,203	1,759	1B-10B	88	24,780	1,326	0.000
Ulster Savings Bank	Kingston	72.5	0.091	0.737	67,659	641	500M-1B	73	5,519	404	0.000
Five Star Bank	Warsaw	72.5	0.070	0.366	193,481	2,515	1B-10B	85	33,828	1,698	0.000
Steuben Trust Company	Hornell	72.5	0.130	0.685	54,910	730	100M-500M	93	13,811	543	0.000
Maspeth Federal Savings and Loan Associat	Maspeth	70.0	0.078	0.532	135,494	485	1B-10B	35	1,020	16	0.000
Champlain National Bank	Elizabethto	70.0	0.158	0.529	37,375	377	100M-500M	73	4,456	183	0.000
Habib American Bank	New York	70.0	0.141	0.280	107,611	398	500M-1B	53	3,451	113	0.000
Alden State Bank	Alden	70.0	0.130	1.000	32,538	308	100M-500M	83	5,652	177	0.000
First Niagara Bank, National Association	Buffalo	70.0	0.069	0.268	2,572,998	33,464	10-50B	83	461,738	25,084	0.008
Chinatown Federal Savings Bank	New York	70.0	0.244	0.785	38,822	141	100M-500M	43	518	10	0.000
Genesee Regional Bank	Rochester	70.0	0.190	0.416	65,586	369	100M-500M	58	3,256	122	0.000
Victory State Bank	Staten Isla	70.0	0.137	0.710	40,989	445	100M-500M	93	11,153	334	0.000
First American International Bank	Brooklyn	70.0	0.157	0.535	81,127	229	500M-1B	28	234	5	0.000
Signature Bank	New York	70.0	0.068	0.243	1,341,461	6,577	10-50B	75	120,278	3,354	0.000
Patriot Federal Bank	Canajoharie	70.0	0.151	1.000	14,791	240	<100M	85	4,950	182	0.000
NewBank	Flushing	70.0	0.278	0.441	49,205	368	100M-500M	50	1,119	57	0.000
Alma Bank	Astoria	70.0	0.134	0.221	124,738	459	500M-1B	60	5,830	146	0.000
Jeff Bank	Jeffersonvi	67.5	0.119	0.551	53,579	517	100M-500M	78	7,040	323	0.000
Manufacturers and Traders Trust Company	Buffalo	67.5	0.068	0.166	5,589,198	56,174	>50B	83	1,096,904	37,656	0.003
Asia Bank, National Association	Flushing	67.5	0.208	0.286	97,354	258	100M-500M	33	465	12	0.000
Ponce De Leon Federal Bank	Bronx	67.5	0.101	0.535	74,956	551	500M-1B	60	2,837	310	0.000
Flushing Bank	Flushing	67.5	0.056	0.312	257,621	842	1B-10B	50	3,994	96	0.000
Amerasia Bank	Flushing	67.5	0.184	0.389	69,407	246	100M-500M	48	1,813	39	0.000
Banco Popular North America	New York	67.5	0.058	0.226	508,196	2,357	1B-10B	63	12,416	403	0.002
Putnam County Savings Bank	Brewster	65.0	0.099	0.447	95,785	447	500M-1B	60	5,505	173	0.000
Pioneer Savings Bank	Troy	65.0	0.115	0.316	86,528	408	500M-1B	65	5,996	165	0.000
Tompkins Trust Company	Ithaca	65.0	0.067	0.356	104,225	761	1B-10B	75	11,974	434	0.000
Abacus Federal Savings Bank	New York	65.0	0.160	0.614	41,225	142	100M-500M	33	216	16	0.001
Bank of Richmondville	Richmondvil	65.0	0.112	0.998	14,632	238	100M-500M	85	4,582	176	0.000
The First National Bank of Groton	Groton	65.0	0.096	1.000	13,495	387	100M-500M	95	13,495	387	0.004
Bank of Holland	Holland	65.0	0.145	0.963	12,838	325	<100M	85	2,762	227	0.000
Empire National Bank	Islandia	65.0	0.152	0.420	69,200	248	100M-500M	55	2,871	79	0.000
The Westchester Bank	Yonkers	65.0	0.195	0.327	74,622	263	100M-500M	58	4,304	76	0.000
Northfield Bank	Staten Isla	62.5	0.050	0.323	134,374	455	1B-10B	50	2,938	88	0.000
Hometown Bank of the Hudson Valley	Walden	62.5	0.148	0.690	22,930	209	100M-500M	70	2,933	120	0.000
Hudson Valley Bank, National Association	Yonkers	62.5	0.051	0.202	152,029	687	1B-10B	68	15,752	300	0.000
Chemung Canal Trust Company	Elmira	62.5	0.081	0.268	102,006	919	1B-10B	75	13,659	490	0.001

Table 3A Expanded. Small Business Lending Institutions in New York 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)
Saratoga National Bank and Trust	Saratoga Sp	62.5	0.074	0.745	23,428	360	100M-500M	80	5,640	278	0.000
New York Commercial Bank	Westbury	62.5	0.059	0.208	198,821	565	1B-10B	45	2,861	70	0.000
Greater Hudson Bank, National Association	Middletown	62.5	0.178	0.361	56,318	299	100M-500M	58	2,941	113	0.000
Gold Coast Bank	Islandia	62.5	0.195	0.384	43,771	165	100M-500M	60	2,955	62	0.000
Hanover Community Bank	Garden City	62.5	0.228	0.790	18,567	49	<100M	38	326	8	0.000
Ballston Spa National Bank	Ballston Sp	60.0	0.089	0.554	35,310	312	100M-500M	70	4,719	187	0.000
Wallkill Valley Federal Savings and Loan	Wallkill	60.0	0.117	0.833	19,895	124	100M-500M	63	2,064	56	0.000
Sterling National Bank	New York	60.0	0.053	0.153	144,095	962	1B-10B	75	20,831	513	0.000
United Orient Bank	New York	60.0	0.203	0.724	18,973	65	<100M	43	570	9	0.000
Bank of Millbrook	Millbrook	60.0	0.102	0.872	20,977	177	100M-500M	60	1,692	88	0.002
The First National Bank of Dryden	Dryden	60.0	0.067	1.000	7,893	259	100M-500M	85	3,528	227	0.004
Rondout Savings Bank	Kingston	60.0	0.126	0.584	33,094	218	100M-500M	65	3,688	110	0.000
Maple City Savings Bank, FSB	Hornell	60.0	0.110	1.000	6,137	64	<100M	73	1,503	41	0.000
Sawyer Savings Bank	Saugerties	60.0	0.090	0.935	17,212	180	100M-500M	63	1,952	100	0.000
The First National Bank of Long Island	Glen Head	60.0	0.047	0.365	105,354	461	1B-10B	55	4,506	130	0.000
Elmira Savings Bank	Elmira	60.0	0.083	0.472	43,078	391	500M-1B	75	6,011	219	0.000
Community National Bank	Great Neck	60.0	0.106	0.218	76,022	357	500M-1B	43	1,535	61	0.000
Generations Bank	Seneca Fall	57.5	0.101	0.629	26,877	187	100M-500M	68	3,523	104	0.000
TrustCo Bank	Glenville	57.5	0.016	0.503	68,869	402	1B-10B	63	6,030	172	0.000
Savoy Bank	New York	57.5	0.229	0.465	21,742	57	<100M	38	287	8	0.000
Emigrant Bank	New York	55.0	0.019	0.076	133,415	465	1B-10B	35	1,296	18	0.000
Bank of Utica	Utica	55.0	0.028	0.639	25,274	333	500M-1B	70	5,239	185	0.000
Carver Federal Savings Bank	New York	55.0	0.099	0.278	62,714	214	500M-1B	40	753	35	0.000
The National Bank of Delaware County	Walton	55.0	0.060	0.736	16,238	256	100M-500M	78	4,112	184	0.000
Lake Shore Savings Bank	Dunkirk	55.0	0.060	0.482	29,064	392	100M-500M	80	6,642	298	0.000
Astoria Federal Savings and Loan Associati	Long Island	55.0	0.010	0.181	155,899	640	10-50B	53	5,245	264	0.000
New York Community Bank	Westbury	55.0	0.006	0.035	244,006	677	10-50B	35	2,019	61	0.000
Gouverneur Savings and Loan Association	Gouverneur	55.0	0.072	0.996	10,511	193	100M-500M	80	3,474	149	0.000
Industrial and Commercial Bank of China (New York	55.0	0.113	0.173	95,852	201	500M-1B	30	502	9	0.000
Spring Bank	Bronx	55.0	0.237	0.436	20,460	52	<100M	33	225	6	0.000
Cayuga Lake National Bank	Union Sprin	52.5	0.081	0.923	10,978	140	100M-500M	70	2,291	96	0.000
CMS Bank	Mount Verno	52.5	0.124	0.390	32,696	90	100M-500M	45	1,040	20	0.000
The Delaware National Bank of Delhi	Delhi	52.5	0.060	0.776	16,614	178	100M-500M	70	3,626	126	0.003
Seneca Federal Savings and Loan Associati	Baldwinsvil	52.5	0.064	1.000	9,139	92	100M-500M	85	9,139	92	0.000
The Putnam County National Bank of Carmel	Carmel	52.5	0.122	0.534	19,744	92	100M-500M	43	540	22	0.000
Massena Savings and Loan	Massena	52.5	0.064	1.000	8,929	99	100M-500M	63	1,446	60	0.000
Fulton Savings Bank	Fulton	52.5	0.044	0.799	16,828	224	100M-500M	70	3,802	129	0.000

Table 3A Expanded. Small Business Lending Institutions in New York 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)
Cross County Savings Bank	Middle Vill	52.5	0.072	0.571	29,221	89	100M-500M	30	210	4	0.000
Community Federal Savings Bank	Woodhaven	52.5	0.086	1.000	7,372	22	<100M	18	0	0	0.000
The North Country Savings Bank	Canton	50.0	0.023	1.000	5,421	109	100M-500M	80	5,421	109	0.000
NorthEast Community Bank	White Plain	50.0	0.095	0.360	39,332	117	100M-500M	40	907	19	0.000
First Central Savings Bank	Glen Cove	50.0	0.096	0.243	51,044	151	500M-1B	38	605	24	0.000
Quontic Bank	Great Neck	50.0	0.094	0.784	12,514	37	100M-500M	40	365	5	0.000
Citizens Bank of Cape Vincent	Cape Vincen	47.5	0.079	0.972	4,668	44	<100M	60	732	24	0.000
Bank Leumi USA	New York	47.5	0.018	0.032	93,449	254	1B-10B	35	1,565	23	0.000
Interinvest National Bank	New York	47.5	0.050	0.100	79,378	147	1B-10B	33	540	11	0.000
Esquire Bank	Brooklyn	47.5	0.103	0.372	23,524	81	100M-500M	40	486	16	0.000
Global Bank	New York	47.5	0.146	0.301	16,705	34	100M-500M	33	154	3	0.000
Bank of Cattaraugus	Cattaraugus	45.0	0.046	1.000	781	32	<100M	73	781	32	0.000
Medina Savings and Loan Association	Medina	45.0	0.036	1.000	1,691	36	<100M	58	353	22	0.000
The Citizens National Bank of Hammond	Hammond	45.0	0.060	1.000	1,118	43	<100M	75	1,118	43	0.000
The Dime Svgs. Bank of Williamsburgh	Brooklyn	45.0	0.021	0.114	83,792	202	1B-10B	18	68	1	0.000
Country Bank	New York	45.0	0.072	0.193	31,384	175	100M-500M	58	3,760	85	0.000
Atlas Bank	Brooklyn	42.5	0.040	1.000	4,362	15	100M-500M	30	90	1	0.000
State Bank of India	New York	42.5	0.063	0.106	470,361	2	1B-10B	75	470,361	2	0.000
Eastbank, National Association	New York	42.5	0.104	0.247	20,405	69	100M-500M	33	325	7	0.000
National Bank of New York City	Flushing	42.5	0.114	0.165	22,190	52	100M-500M	23	110	2	0.000
First Federal Savings of Middletown	Middletown	42.5	0.032	1.000	5,142	17	100M-500M	43	283	5	0.000
Carthage Federal Savings and Loan Associa	Carthage	42.5	0.013	1.000	2,141	18	100M-500M	55	464	10	0.000
United International Bank	Flushing	40.0	0.101	0.220	17,763	46	100M-500M	33	329	4	0.000
First National Bank of New York	Merrick	40.0	0.061	0.379	16,691	40	100M-500M	38	419	10	0.000
Israel Discount Bank of New York	New York	37.5	0.006	0.020	58,833	167	1B-10B	30	971	14	0.001
Geddes Federal Savings and Loan Associati	Syracuse	37.5	0.004	0.847	1,884	15	500M-1B	30	76	2	0.000
Sunnyside Federal Savings and Loan Associ	Irvington	37.5	0.019	0.749	1,911	5	100M-500M	18	0	0	0.000
Fairport Savings Bank	Fairport	37.5	0.004	1.000	975	6	100M-500M	25	9	1	0.000
Ridgewood Savings Bank	Ridgewood	37.5	0.008	0.196	40,020	106	1B-10B	35	908	10	0.000
Interaudi Bank	New York	35.0	0.021	0.129	28,157	144	1B-10B	38	655	75	0.000
The Berkshire Bank	New York	35.0	0.027	0.116	21,361	72	500M-1B	28	210	6	0.000
BPD Bank	New York	30.0	0.020	0.262	6,218	30	100M-500M	48	982	19	0.000
Metropolitan National Bank	New York	30.0	0.029	0.052	17,161	43	500M-1B	23	107	2	0.000
Metropolitan Bank and Trust Company	New York	27.5	0.045	0.182	1,295	16	<100M	63	589	11	0.000
The Bank of New York Mellon	New York	27.5	0.000	0.005	15,000	179	>50B	43	3,000	139	0.000
Amalgamated Bank	New York	22.5	0.002	0.010	9,032	41	1B-10B	23	181	5	0.000
Bank Hapoalim B.M.	New York	22.5	0.001	0.005	8,506	35	1B-10B	18	98	1	0.000

Table 3A Expanded. Small Business Lending Institutions in New York 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)
Safra National Bank of New York	New York	22.5	0.002	0.006	10,774	50	1B-10B	33	517	25	0.000
Alpine Capital Bank	New York	22.5	0.011	0.040	2,248	5	100M-500M	18	0	0	0.000
Delta National Bank and Trust Company	New York	20.0	0.006	0.042	2,450	5	100M-500M	23	73	2	0.000
Fiduciary Trust Company International	New York	20.0	0.003	0.057	2,822	8	500M-1B	20	15	1	0.000
Apple Bank for Savings	Manhasset	20.0	0.001	0.002	9,233	22	10-50B	18	0	0	0.000
Bank of China	New York	17.5	0.000	0.000	4,670	9	10-50B	18	0	0	0.000
Bank of Baroda	New York	17.5	0.001	0.007	4,952	12	1B-10B	18	49	2	0.000
The Bank of East Asia Ltd.	New York	17.5	0.002	0.002	2,226	5	1B-10B	18	0	0	0.000
Goldman Sachs Bank USA	New York	17.5	0.000	0.001	10,000	18	>50B	18	0	0	0.000
Modern Bank, National Association	New York	17.5	0.003	0.008	2,093	9	500M-1B	25	120	7	0.000
Deutsche Bank Trust Company Americas	New York	15.0	0.000	0.000	2,000	5	>50B	18	0	0	0.000
Morgan Stanley Private Bank, National Ass	Purchase	15.0	0.000	0.003	3,000	3	10-50B	18	0	0	0.000
State Bank of Chittenango	Chittenango	10.0	0.000		0	0	100M-500M	18	0	0	0.000
Mitsubishi UFJ Trust & Banking Corporatio	New York	10.0	0.000		0	0	100M-500M	18	0	0	0.000
Mizuho Corporate Bank (USA)	New York	10.0	0.000	0.000	0	0	1B-10B	18	0	0	0.000
Bank of India	New York	10.0	0.000	0.000	0	0	1B-10B	18	0	0	0.000
WSB Municipal Bank	Watertown	10.0	0.000		0	0	<100M	18	0	0	0.000
Bessemer Trust Company, National Associat	New York	10.0	0.000	0.000	0	0	1B-10B	18	0	0	0.000
Mizuho Trust & Banking Co. USA	New York	10.0	0.000		0	0	1B-10B	18	0	0	0.000
Provident Municipal Bank	Montebello	10.0	0.000		0	0	500M-1B	18	0	0	0.000
PCSB Commercial Bank	Brewster	10.0	0.000		0	0	<100M	18	0	0	0.000
Pathfinder Commercial Bank	Oswego	10.0	0.000		0	0	<100M	18	0	0	0.000
Emigrant Mercantile Bank	New York	10.0	0.000		0	0	<100M	18	0	0	0.000
Greene County Commercial Bank	Catskill	10.0	0.000		0	0	100M-500M	18	0	0	0.000
Pioneer Commercial Bank	Troy	10.0	0.000		0	0	<100M	18	0	0	0.000
Berkshire Bank Municipal Bank	Albany	10.0	0.000		0	0	<100M	18	0	0	0.000

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 York 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)		
First National Bank of Scotia	Scotia	95.0	0.041	0.190	16,969	864	100M-500M	85.0	67,962	1,102	0.003
The Oneida Savings Bank	Oneida	95.0	0.029	0.176	20,232	662	500M-1B	80.0	85,985	905	-
The First National Bank of Groton	Groton	95.0	0.096	1.000	13,495	387	100M-500M	65.0	13,495	387	0.004
The Canandaigua National Bank and Trust	Canandaigua	92.5	0.027	0.083	51,462	3,495	1B-10B	83.0	270,659	4,485	-
The Bank of Castile	Castile	92.5	0.022	0.082	23,703	823	1B-10B	83.0	155,251	1,385	-
Community Bank, National Association	Canton	92.5	0.014	0.107	98,860	4,835	1B-10B	78.0	489,832	6,995	-
The National Bank of Coxsackie	Coxsackie	92.5	0.025	0.208	5,971	802	100M-500M	75.0	25,231	952	-
Watertown Savings Bank	Watertown	92.5	0.032	0.099	16,344	635	500M-1B	90.0	114,597	1,078	-
The Lyons National Bank	Lyons	92.5	0.027	0.117	18,386	732	500M-1B	83.0	105,913	1,188	-
Savannah Bank National Association	Savannah	92.5	0.068	0.309	8,413	353	100M-500M	75.0	25,582	440	-
NBT Bank, National Association	Norwich	92.5	0.021	0.081	155,723	10,216	1B-10B	85.0	982,389	14,726	-
Steuben Trust Company	Hornell	92.5	0.033	0.172	13,811	543	100M-500M	73.0	54,910	730	-
Victory State Bank	Staten Isla	92.5	0.037	0.193	11,153	334	100M-500M	70.0	40,989	445	-
Adirondack Bank	Utica	90.0	0.032	0.105	19,205	571	500M-1B	90.0	133,996	1,030	-
The Bridgehampton National Bank	Bridgehampt	87.5	0.017	0.053	29,907	927	1B-10B	80.0	225,274	1,530	-
The Bank of Greene County	Catskill	87.5	0.019	0.148	12,283	411	500M-1B	78.0	73,071	670	-
The Adirondack Trust Company	Saratoga Sp	87.5	0.023	0.079	23,048	503	1B-10B	78.0	131,708	945	0.002
PathFinder Bank	Oswego	87.5	0.023	0.106	11,320	388	100M-500M	83.0	78,412	682	-
Glens Falls National Bank and Trust Comp	Glens Falls	87.5	0.014	0.093	24,780	1,326	1B-10B	75.0	130,203	1,759	-
The First National Bank of Dryden	Dryden	85.0	0.030	0.447	3,528	227	100M-500M	60.0	7,893	259	0.004
Seneca Federal Savings and Loan Associa	Baldwinsvil	85.0	0.064	1.000	9,139	92	100M-500M	53.0	9,139	92	-
Five Star Bank	Warsaw	85.0	0.012	0.064	33,828	1,698	1B-10B	73.0	193,481	2,515	-
Solvay Bank	Solvay	85.0	0.017	0.093	10,873	491	500M-1B	78.0	79,107	873	0.004
Bank of Richmondville	Richmondvil	85.0	0.035	0.313	4,582	176	100M-500M	65.0	14,632	238	-
Bank of Holland	Holland	85.0	0.031	0.207	2,762	227	<100M	65.0	12,838	325	-
Patriot Federal Bank	Canajoharie	85.0	0.050	0.335	4,950	182	<100M	70.0	14,791	240	-
Woori America Bank	New York	82.5	0.020	0.037	21,669	466	1B-10B	83.0	190,762	1,053	0.004
Alden State Bank	Alden	82.5	0.023	0.174	5,652	177	100M-500M	70.0	32,538	308	-
Manufacturers and Traders Trust Compai	Buffalo	82.5	0.013	0.033	1,096,904	37,656	>50B	68.0	5,589,198	56,174	0.003
First Niagara Bank, National Association	Buffalo	82.5	0.012	0.048	461,738	25,084	10-50B	70.0	2,572,998	33,464	0.008
The Suffolk County National Bank of Rive	Riverhead	82.5	0.014	0.039	22,302	1,065	1B-10B	83.0	219,640	1,833	-
Tioga State Bank	Spencer	82.5	0.022	0.084	8,741	320	100M-500M	80.0	75,834	641	-
Riverside Bank	Poughkeeps	82.5	0.038	0.054	8,314	299	100M-500M	85.0	106,466	675	-
The North Country Savings Bank	Canton	80.0	0.023	1.000	5,421	109	100M-500M	50.0	5,421	109	-
Lake Shore Savings Bank	Dunkirk	80.0	0.014	0.110	6,642	298	100M-500M	55.0	29,064	392	-

Table 3B. Expanded. Micro Business Lending Institutions in New York 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)		
Walden Savings Bank	Montgomery	80.0	0.020	0.080	8,791	514	100M-500M	80.0	74,201	780	-
The Mahopac National Bank	Mahopac	80.0	0.016	0.051	15,633	533	500M-1B	83.0	166,112	1,014	-
Gouverneur Savings and Loan Association	Gouverneur	80.0	0.024	0.329	3,474	149	100M-500M	55.0	10,511	193	-
Saratoga National Bank and Trust	Saratoga Sp	80.0	0.018	0.179	5,640	278	100M-500M	63.0	23,428	360	-
Catskill Hudson Bank	Monticello	80.0	0.021	0.052	8,096	283	100M-500M	95.0	157,120	691	-
Provident Bank	Montebello	77.5	0.009	0.024	32,657	1,148	1B-10B	75.0	360,392	2,330	-
Rhinebeck Bank	Rhinebeck	77.5	0.014	0.046	8,576	413	500M-1B	78.0	87,758	691	-
Cattaraugus County Bank	Little Vall	77.5	0.024	0.092	4,453	142	100M-500M	80.0	48,479	294	-
The National Bank of Delaware County	Walton	77.5	0.015	0.186	4,112	184	100M-500M	55.0	16,238	256	-
Jeff Bank	Jeffersonvi	77.5	0.016	0.072	7,040	323	100M-500M	68.0	53,579	517	-
Bank of Akron	Akron	77.5	0.028	0.062	6,791	208	100M-500M	80.0	65,105	457	0.002
USNY Bank	Geneva	77.5	0.030	0.072	4,898	176	100M-500M	78.0	51,792	342	-
Sterling National Bank	New York	75.0	0.008	0.022	20,831	513	1B-10B	60.0	144,095	962	-
State Bank of India	New York	75.0	0.063	0.106	470,361	2	1B-10B	43.0	470,361	2	-
Evans Bank, National Association	Angola	75.0	0.011	0.027	9,180	280	500M-1B	80.0	143,414	815	-
Tompkins Trust Company	Ithaca	75.0	0.008	0.041	11,974	434	1B-10B	65.0	104,225	761	-
The Citizens National Bank of Hammond	Hammond	75.0	0.060	1.000	1,118	43	<100M	45.0	1,118	43	-
Elmira Savings Bank	Elmira	75.0	0.012	0.066	6,011	219	500M-1B	60.0	43,078	391	-
Chemung Canal Trust Company	Elmira	75.0	0.011	0.036	13,659	490	1B-10B	63.0	102,006	919	0.001
Signature Bank	New York	75.0	0.006	0.022	120,278	3,354	10-50B	70.0	1,341,461	6,577	-
Bank of Cattaraugus	Cattaraugus	72.5	0.046	1.000	781	32	<100M	45.0	781	32	-
Champlain National Bank	Elizabethto	72.5	0.019	0.063	4,456	183	100M-500M	70.0	37,375	377	-
Orange County Trust Company	Middletown	72.5	0.012	0.039	8,086	291	500M-1B	75.0	100,174	659	-
Ulster Savings Bank	Kingston	72.5	0.007	0.060	5,519	404	500M-1B	73.0	67,659	641	-
Maple City Savings Bank, FSB	Hornell	72.5	0.027	0.245	1,503	41	<100M	60.0	6,137	64	-
Shinhan Bank America	New York	72.5	0.013	0.023	12,976	351	500M-1B	85.0	246,170	978	0.001
Ballston Spa National Bank	Ballston Sp	70.0	0.012	0.074	4,719	187	100M-500M	60.0	35,310	312	-
Cayuga Lake National Bank	Union Sprin	70.0	0.017	0.193	2,291	96	100M-500M	53.0	10,978	140	-
Hometown Bank of the Hudson Valley	Walden	70.0	0.019	0.088	2,933	120	100M-500M	63.0	22,930	209	-
The Delaware National Bank of Delhi	Delhi	70.0	0.013	0.169	3,626	126	100M-500M	53.0	16,614	178	0.003
Bank of Utica	Utica	70.0	0.006	0.133	5,239	185	500M-1B	55.0	25,274	333	-
The National Union Bank of Kinderhook	Kinderhook	70.0	0.015	0.045	4,782	152	100M-500M	78.0	73,461	397	0.002
Fulton Savings Bank	Fulton	70.0	0.010	0.180	3,802	129	100M-500M	53.0	16,828	224	-
Hudson Valley Bank, National Association	Yonkers	67.5	0.005	0.021	15,752	300	1B-10B	63.0	152,029	687	-
Generations Bank	Seneca Fall	67.5	0.013	0.082	3,523	104	100M-500M	58.0	26,877	187	-
Empire State Bank	Newburgh	67.5	0.019	0.039	2,609	242	100M-500M	83.0	58,137	435	-

Table 3B. Expanded. Micro Business Lending Institutions in New York 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)		
Pioneer Savings Bank	Troy	65.0	0.008	0.022	5,996	165	500M-1B	65.0	86,528	408	-
Rondout Savings Bank	Kingston	65.0	0.014	0.065	3,688	110	100M-500M	60.0	33,094	218	-
Wallkill Valley Federal Savings and Loan	Wallkill	62.5	0.012	0.086	2,064	56	100M-500M	60.0	19,895	124	-
Metropolitan Bank and Trust Company	New York	62.5	0.020	0.083	589	11	<100M	28.0	1,295	16	-
Massena Savings and Loan	Massena	62.5	0.010	0.162	1,446	60	100M-500M	53.0	8,929	99	-
Sawyer Savings Bank	Saugerties	62.5	0.010	0.106	1,952	100	100M-500M	60.0	17,212	180	-
TrustCo Bank	Glenville	62.5	0.001	0.044	6,030	172	1B-10B	58.0	68,869	402	-
Banco Popular North America	New York	62.5	0.001	0.006	12,416	403	1B-10B	68.0	508,196	2,357	0.002
Putnam County Savings Bank	Brewster	60.0	0.006	0.026	5,505	173	500M-1B	65.0	95,785	447	-
Citizens Bank of Cape Vincent	Cape Vincen	60.0	0.012	0.152	732	24	<100M	48.0	4,668	44	-
Bank of Millbrook	Millbrook	60.0	0.008	0.070	1,692	88	100M-500M	60.0	20,977	177	0.002
The Upstate National Bank	Ogdensburg	60.0	0.015	0.036	1,370	70	<100M	78.0	38,248	192	-
Ponce De Leon Federal Bank	Bronx	60.0	0.004	0.020	2,837	310	500M-1B	68.0	74,956	551	-
Gold Coast Bank	Islandia	60.0	0.013	0.026	2,955	62	100M-500M	63.0	43,771	165	-
Alma Bank	Astoria	60.0	0.006	0.010	5,830	146	500M-1B	70.0	124,738	459	-
Medina Savings and Loan Association	Medina	57.5	0.008	0.209	353	22	<100M	45.0	1,691	36	-
Genesee Regional Bank	Rochester	57.5	0.009	0.021	3,256	122	100M-500M	70.0	65,586	369	-
Country Bank	New York	57.5	0.009	0.023	3,760	85	100M-500M	45.0	31,384	175	-
Greater Hudson Bank, National Associati	Middletown	57.5	0.009	0.019	2,941	113	100M-500M	63.0	56,318	299	-
The Westchester Bank	Yonkers	57.5	0.011	0.019	4,304	76	100M-500M	65.0	74,622	263	-
The First National Bank of Long Island	Glen Head	55.0	0.002	0.016	4,506	130	1B-10B	60.0	105,354	461	-
Carthage Federal Savings and Loan Assoc	Carthage	55.0	0.003	0.217	464	10	100M-500M	43.0	2,141	18	-
American Community Bank	Glen Cove	55.0	0.012	0.022	1,968	53	100M-500M	78.0	65,906	238	-
Empire National Bank	Islandia	55.0	0.006	0.017	2,871	79	100M-500M	65.0	69,200	248	-
Habib American Bank	New York	52.5	0.005	0.009	3,451	113	500M-1B	70.0	107,611	398	-
Astoria Federal Savings and Loan Associa	Long Island	52.5	-	0.006	5,245	264	10-50B	55.0	155,899	640	-
Northfield Bank	Staten Isla	50.0	0.001	0.007	2,938	88	1B-10B	63.0	134,374	455	-
Flushing Bank	Flushing	50.0	0.001	0.005	3,994	96	1B-10B	68.0	257,621	842	-
NewBank	Flushing	50.0	0.006	0.010	1,119	57	100M-500M	70.0	49,205	368	-
BPD Bank	New York	47.5	0.003	0.041	982	19	100M-500M	30.0	6,218	30	-
Amerasia Bank	Flushing	47.5	0.005	0.010	1,813	39	100M-500M	68.0	69,407	246	-
CMS Bank	Mount Verno	45.0	0.004	0.012	1,040	20	100M-500M	53.0	32,696	90	-
New York Commercial Bank	Westbury	45.0	0.001	0.003	2,861	70	1B-10B	63.0	198,821	565	-
United Orient Bank	New York	42.5	0.006	0.022	570	9	<100M	60.0	18,973	65	-
The Putnam County National Bank of Car	Carmel	42.5	0.003	0.015	540	22	100M-500M	53.0	19,744	92	-
The Bank of New York Mellon	New York	42.5	-	0.001	3,000	139	>50B	28.0	15,000	179	-

Table 3B. Expanded. Micro Business Lending Institutions in New York 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)		
Chinatown Federal Savings Bank	New York	42.5	0.003	0.010	518	10	100M-500M	70.0	38,822	141	-
First Federal Savings of Middletown	Middletown	42.5	0.002	0.055	283	5	100M-500M	43.0	5,142	17	-
Community National Bank	Great Neck	42.5	0.002	0.004	1,535	61	500M-1B	60.0	76,022	357	-
Carver Federal Savings Bank	New York	40.0	0.001	0.003	753	35	500M-1B	55.0	62,714	214	-
NorthEast Community Bank	White Plain	40.0	0.002	0.008	907	19	100M-500M	50.0	39,332	117	-
Quontic Bank	Great Neck	40.0	0.003	0.023	365	5	100M-500M	50.0	12,514	37	-
Esquire Bank	Brooklyn	40.0	0.002	0.008	486	16	100M-500M	48.0	23,524	81	-
Interaudi Bank	New York	37.5	-	0.003	655	75	1B-10B	35.0	28,157	144	-
First Central Savings Bank	Glen Cove	37.5	0.001	0.003	605	24	500M-1B	50.0	51,044	151	-
First National Bank of New York	Merrick	37.5	0.002	0.010	419	10	100M-500M	40.0	16,691	40	-
Savoy Bank	New York	37.5	0.003	0.006	287	8	<100M	58.0	21,742	57	-
Hanover Community Bank	Garden City	37.5	0.004	0.014	326	8	<100M	63.0	18,567	49	-
Maspeth Federal Savings and Loan Assoc	Maspeth	35.0	0.001	0.004	1,020	16	1B-10B	70.0	135,494	485	-
Bank Leumi USA	New York	35.0	-	0.001	1,565	23	1B-10B	48.0	93,449	254	-
Emigrant Bank	New York	35.0	-	0.001	1,296	18	1B-10B	55.0	133,415	465	-
New York Community Bank	Westbury	35.0	-	-	2,019	61	10-50B	55.0	244,006	677	-
Ridgewood Savings Bank	Ridgewood	35.0	-	0.004	908	10	1B-10B	38.0	40,020	106	-
Eastbank, National Association	New York	32.5	0.002	0.004	325	7	100M-500M	43.0	20,405	69	-
Abacus Federal Savings Bank	New York	32.5	0.001	0.003	216	16	100M-500M	65.0	41,225	142	0.001
Asia Bank, National Association	Flushing	32.5	0.001	0.001	465	12	100M-500M	68.0	97,354	258	-
Safra National Bank of New York	New York	32.5	-	-	517	25	1B-10B	23.0	10,774	50	-
Interwest National Bank	New York	32.5	-	0.001	540	11	1B-10B	48.0	79,378	147	-
Spring Bank	Bronx	32.5	0.003	0.005	225	6	<100M	55.0	20,460	52	-
United International Bank	Flushing	32.5	0.002	0.004	329	4	100M-500M	40.0	17,763	46	-
Global Bank	New York	32.5	0.001	0.003	154	3	100M-500M	48.0	16,705	34	-
Atlas Bank	Brooklyn	30.0	0.001	0.021	90	1	100M-500M	43.0	4,362	15	-
Israel Discount Bank of New York	New York	30.0	-	-	971	14	1B-10B	38.0	58,833	167	0.001
Geddes Federal Savings and Loan Associa	Syracuse	30.0	-	0.034	76	2	500M-1B	38.0	1,884	15	-
Cross County Savings Bank	Middle Vill	30.0	0.001	0.004	210	4	100M-500M	53.0	29,221	89	-
Industrial and Commercial Bank of China	New York	30.0	0.001	0.001	502	9	500M-1B	55.0	95,852	201	-
The Berkshire Bank	New York	27.5	-	0.001	210	6	500M-1B	35.0	21,361	72	-
First American International Bank	Brooklyn	27.5	-	0.002	234	5	500M-1B	70.0	81,127	229	-
Fairport Savings Bank	Fairport	25.0	-	0.009	9	1	100M-500M	38.0	975	6	-
Modern Bank, National Association	New York	25.0	-	-	120	7	500M-1B	18.0	2,093	9	-
Delta National Bank and Trust Company	New York	22.5	-	0.001	73	2	100M-500M	20.0	2,450	5	-
National Bank of New York City	Flushing	22.5	0.001	0.001	110	2	100M-500M	43.0	22,190	52	-

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

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)					Institution Asset Size	All Small Business Lending (less than \$1 million)			
		Total	TA	TBL	Amount	Number		Total	Amount	Number	CC
		Rank	Ratio ¹	Ratio ¹	(1,000)			Rank	(1,000)		Amount/TA ¹
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)		
Amalgamated Bank	New York	22.5	-	-	181	5	1B-10B	23.0	9,032	41	-
Metropolitan National Bank	New York	22.5	-	-	107	2	500M-1B	30.0	17,161	43	-
Fiduciary Trust Company International	New York	20.0	-	-	15	1	500M-1B	20.0	2,822	8	-
State Bank of Chittenango	Chittenango	17.5	-	-	-	-	100M-500M	10.0	-	-	-
Mitsubishi UFJ Trust & Banking Corporati	New York	17.5	-	-	-	-	100M-500M	10.0	-	-	-
Deutsche Bank Trust Company Americas	New York	17.5	-	-	-	-	>50B	15.0	2,000	5	-
Mizuho Corporate Bank (USA)	New York	17.5	-	-	-	-	1B-10B	10.0	-	-	-
Apple Bank for Savings	Manhasset	17.5	-	-	-	-	10-50B	20.0	9,233	22	-
Sunnyside Federal Savings and Loan Asso	Irvington	17.5	-	-	-	-	100M-500M	38.0	1,911	5	-
Bank of India	New York	17.5	-	-	-	-	1B-10B	10.0	-	-	-
Bank Hapoalim B.M.	New York	17.5	-	-	98	1	1B-10B	23.0	8,506	35	-
WSB Municipal Bank	Watertown	17.5	-	-	-	-	<100M	10.0	-	-	-
Bank of China	New York	17.5	-	-	-	-	10-50B	18.0	4,670	9	-
Bank of Baroda	New York	17.5	-	-	49	2	1B-10B	18.0	4,952	12	-
The Dime Svgs. Bank of Williamsburgh	Brooklyn	17.5	-	-	68	1	1B-10B	45.0	83,792	202	-
Bessemer Trust Company, National Assoc	New York	17.5	-	-	-	-	1B-10B	10.0	-	-	-
Mizuho Trust & Banking Co. USA	New York	17.5	-	-	-	-	1B-10B	10.0	-	-	-
The Bank of East Asia Ltd.	New York	17.5	-	-	-	-	1B-10B	18.0	2,226	5	-
Goldman Sachs Bank USA	New York	17.5	-	-	-	-	>50B	18.0	10,000	18	-
Morgan Stanley Private Bank, National As	Purchase	17.5	-	-	-	-	10-50B	15.0	3,000	3	-
Alpine Capital Bank	New York	17.5	-	-	-	-	100M-500M	23.0	2,248	5	-
Community Federal Savings Bank	Woodhaven	17.5	-	-	-	-	<100M	53.0	7,372	22	-
Provident Municipal Bank	Montebello	17.5	-	-	-	-	500M-1B	10.0	-	-	-
PCSB Commercial Bank	Brewster	17.5	-	-	-	-	<100M	10.0	-	-	-
Pathfinder Commercial Bank	Oswego	17.5	-	-	-	-	<100M	10.0	-	-	-
Emigrant Mercantile Bank	New York	17.5	-	-	-	-	<100M	10.0	-	-	-
Greene County Commercial Bank	Catskill	17.5	-	-	-	-	100M-500M	10.0	-	-	-
Pioneer Commercial Bank	Troy	17.5	-	-	-	-	<100M	10.0	-	-	-
Berkshire Bank Municipal Bank	Albany	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.