

Table 1 Small-Business-Friendly Banks in New Jersey, June 1999.

Bank Name	Location	Total Score	Bank Asset Size	Small Business Loans*	
				Dollar Amount	Number
SKYLANDS CMNTY BK	HACKETTSTOWN	85.0	\$100M-500M	68,844	857
FARMERS & MRCH NB OF BRIDGET	BRIDGETON	80.0	\$100M-500M	101,437	2,800
MINOTOLA NB	VINELAND	75.0	\$100M-500M	126,123	1,293
COMMERCE BK CENTRAL NA	FLEMINGTON	75.0	\$100M-500M	91,212	871
CITY NB OF NJ	NEWARK	72.5	\$100M-500M	48,264	176
METROPOLITAN ST BK	MONTVILLE	70.0	\$100M-500M	27,799	298
NEWFIELD NB	NEWFIELD	70.0	\$100M-500M	66,346	564
BANK OF GLOUCESTER CTY	DEPTFORD TOWNSH	70.0	\$100M-500M	81,277	1,144
1ST CONSTITUTION BK	CRANBURY	70.0	\$100M-500M	45,977	303
SOMERSET VALLEY BK	SOMERVILLE	70.0	\$100M-500M	58,381	536
BROAD NB	NEWARK	67.5	\$500M-\$1B	133,348	778
FIRST BANKAMERICANO	ELIZABETH	65.0	<\$100M	9,778	49
COMMERCE BK NA	CHERRY HILL	62.5	\$1B-\$10B	324,833	3,383
SUMMIT BK	HACKENSACK	57.5	>\$10B	1,612,212	11,961

*Figures reflect business loans of less than \$ 1 million

Note: Small businesses seeking loans from small-business-friendly banks should also consider banks that participate in SBA loan programs. To locate an SBA preferred or certified lender near you, call 1-800-8-ASK-SBA or check SBA's home page at www.sba.gov.

Source: U.S Small Business Administration, Office of Advocacy, Office of Economic Research from the call report data collected by the Federal Reserve.

Table 2: Number of Reporting Banks by Bank Asset Size and by State, 1998-1999

State	1998	1999	1999 Bank Asset Size Class				
			<\$100M	\$100M-\$500M	\$500M-\$1B	\$1B-\$10B	>\$10B
Alabama	170	158	92	56	5	0	5
Alaska	6	6	1	2	1	2	0
Arizona	42	46	27	10	3	4	2
Arkansas	221	200	113	79	7	1	0
California	336	334	127	142	29	33	3
Colorado	210	191	121	62	4	3	1
Connecticut	27	26	11	14	1	0	0
Delaware	34	33	9	8	2	10	4
District of Columbia	6	6	2	4	0	0	0
Florida	259	260	137	96	5	22	0
Georgia	346	336	196	121	13	5	1
Hawaii	13	11	5	1	2	3	0
Idaho	18	17	9	8	0	0	0
Illinois	772	732	449	231	31	15	6
Indiana	184	165	74	70	12	7	2
Iowa	443	441	358	75	5	3	0
Kansas	399	391	324	59	5	3	0
Kentucky	269	255	155	88	4	7	1
Louisiana	155	155	103	47	1	2	2
Maine	17	16	4	10	1	1	0
Maryland	82	78	18	47	6	6	1
Massachusetts	46	45	13	20	3	7	2
Michigan	163	169	82	74	4	5	4
Minnesota	520	507	404	92	4	5	2
Mississippi	101	99	48	43	4	4	0
Missouri	397	377	268	93	9	6	1
Montana	91	88	71	14	0	3	0
Nebraska	325	309	261	42	3	3	0
Nevada	25	25	10	6	0	9	0
New Hampshire	19	20	9	7	1	3	0
New Jersey	72	75	18	41	5	9	2
New Mexico	57	55	25	23	4	3	0
New York	152	153	39	70	12	21	11
North Carolina	63	70	27	26	7	6	4
North Dakota	117	114	96	15	1	2	0
Ohio	224	217	119	65	14	13	6
Oklahoma	317	305	233	64	3	5	0
Oregon	42	44	24	18	1	1	0
Pennsylvania	209	194	44	114	17	16	3
Rhode Island	7	7	1	1	1	3	1
South Carolina	77	79	49	23	2	5	0
South Dakota	105	103	77	18	6	1	1
Tennessee	214	204	108	85	4	4	3
Texas	818	770	528	210	16	13	3
Utah	50	49	24	16	3	4	2
Vermont	21	20	4	11	3	2	0
Virginia	150	151	51	83	8	8	1
Washington	78	78	45	29	1	3	0
West Virginia	95	83	38	36	3	6	0
Wisconsin	350	343	218	101	13	10	1
Wyoming	52	49	33	13	1	2	0
National	8,966	8659	5302	2683	290	309	75

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

Table A.1 Small Business Lending in New Jersey, June 1999

Bank Name	Location	Small Business Lending (< \$ 1 M) Scores					Bnk Asset Sz.	Dollars in SBL	Number of SBL	Total Score (<\$250K)	Total Score (<\$100K)
		Total	SBL/TA	SBL/TBL	SBL(\$)	SBL(#)					
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Skylands Cmnty Bk	Hackettstown	85.0	25.0	20.0	20.0	20.0	\$100M-500M	68,844	857	90.0	90.0
Farmers & Mrch Nb Of Bric	Bridgeton	80.0	17.5	17.5	20.0	25.0	\$100M-500M	101,437	2,800	97.5	100.0
Minotola Nb	Vineland	75.0	22.5	7.5	22.5	22.5	\$100M-500M	126,123	1,293	80.0	90.0
Commerce Bk Central Na	Flemington	75.0	22.5	10.0	20.0	22.5	\$100M-500M	91,212	871	62.5	70.0
City Nb Of Nj	Newark	72.5	22.5	25.0	15.0	10.0	\$100M-500M	48,264	176	40.0	45.0
Newfield Nb	Newfield	70.0	17.5	17.5	17.5	17.5	\$100M-500M	66,346	564	82.5	82.5
Metropolitan St Bk	Montville	70.0	20.0	25.0	12.5	12.5	\$100M-500M	27,799	298	65.0	82.5
Bank Of Gloucester Cty	Deptford Town	70.0	20.0	7.5	20.0	22.5	\$100M-500M	81,277	1,144	87.5	87.5
1St Constitution Bk	Cranbury	70.0	25.0	17.5	15.0	12.5	\$100M-500M	45,977	303	57.5	52.5
Somerset Valley Bk	Somerville	70.0	22.5	12.5	17.5	17.5	\$100M-500M	58,381	536	75.0	67.5
Shrewsbury St Bk	Shrewsbury	67.5	15.0	15.0	17.5	20.0	\$100M-500M	50,049	858	77.5	77.5
Equity Bank Na	Atco	67.5	17.5	12.5	20.0	17.5	\$100M-500M	71,689	555	72.5	67.5
Great Falls Bk	Totowa	67.5	15.0	15.0	20.0	17.5	\$100M-500M	76,833	566	65.0	62.5
Broad Nb	Newark	67.5	15.0	10.0	22.5	20.0	\$500M-\$1B	133,348	778	67.5	57.5
Interchange Bk	Saddle Brook	65.0	12.5	7.5	22.5	22.5	\$500M-\$1B	122,920	937	57.5	62.5
Commerce Bk Shore Na	Forked River	65.0	10.0	10.0	22.5	22.5	\$500M-\$1B	107,981	1,331	80.0	82.5
Union Ctr Nb	Union	65.0	10.0	20.0	17.5	17.5	\$100M-500M	59,231	548	55.0	65.0
Bergen Cmrl Bk	Paramus	65.0	22.5	15.0	15.0	12.5	\$100M-500M	39,394	282	65.0	57.5
Sterling Bk	Mount Laurel	65.0	22.5	17.5	12.5	12.5	\$100M-500M	32,522	250	65.0	65.0
First Bankamericano	Elizabeth	65.0	25.0	25.0	7.5	7.5	<\$100M	9,778	49	60.0	62.5
Shore Cmnty Bk	Toms River	65.0	25.0	22.5	7.5	10.0	<\$100M	11,075	117	65.0	70.0
Woodstown Nb&Tc	Woodstown	62.5	17.5	7.5	17.5	20.0	\$100M-500M	66,459	924	80.0	85.0
Yardville Nb	Yardville	62.5	12.5	5.0	22.5	22.5	\$500M-\$1B	170,238	1,089	62.5	60.0
Commerce Bk Na	Cherry Hill	62.5	7.5	5.0	25.0	25.0	\$1B-\$10B	324,833	3,383	67.5	80.0
Atlantic Stewardship Bk	Midland Park	62.5	20.0	12.5	15.0	15.0	\$100M-500M	45,372	409	65.0	65.0
Lakeland Bk	Newfoundland	62.5	12.5	10.0	20.0	20.0	\$100M-500M	79,795	729	70.0	72.5
Hudson United Bk	Union City	62.5	7.5	5.0	25.0	25.0	\$1B-\$10B	676,913	5,633	65.0	65.0
Sun Nb	Vineland	62.5	12.5	2.5	25.0	22.5	\$1B-\$10B	210,088	1,330	62.5	60.0
Bridge View Bk	Englewood Clif	62.5	20.0	12.5	15.0	15.0	\$100M-500M	46,917	392	70.0	70.0
Community St Bk	Teaneck	62.5	25.0	20.0	10.0	7.5	<\$100M	18,169	54	40.0	17.5
Valley Nb	Passaic	60.0	7.5	2.5	25.0	25.0	\$1B-\$10B	567,006	3,814	57.5	62.5
Newton Tc	Newton	60.0	10.0	25.0	12.5	12.5	\$100M-500M	27,405	271	57.5	57.5
Panasia Bk	Fort Lee	60.0	17.5	17.5	10.0	15.0	<\$100M	18,984	302	72.5	80.0
United Heritage Bk	Edison	60.0	22.5	22.5	7.5	7.5	<\$100M	8,853	82	67.5	52.5
Monmouth Cmnty Bk	Long Branch	60.0	25.0	20.0	7.5	7.5	<\$100M	12,900	91	60.0	57.5
Summit Bk	Hackensack	57.5	5.0	2.5	25.0	25.0	>\$10B	#####	11,961	57.5	57.5
Fleet Bk Na	Jersey City	57.5	5.0	2.5	25.0	25.0	>\$10B	#####	12,683	57.5	60.0
First Washington St Bk	Windsor	57.5	15.0	12.5	15.0	15.0	\$100M-500M	46,938	327	60.0	55.0
Unity Bk	Clinton	57.5	15.0	7.5	20.0	15.0	\$100M-500M	70,514	353	60.0	67.5
Advantage Bk	Branchburg	57.5	25.0	22.5	5.0	5.0	<\$100M	6,404	29	27.5	42.5
Amboy Nb	Old Bridge	55.0	7.5	5.0	22.5	20.0	\$1B-\$10B	120,701	851	60.0	62.5
United Nb	Bridgewater	55.0	5.0	2.5	22.5	25.0	\$1B-\$10B	155,065	1,487	62.5	60.0

Table A.1 Small Business Lending in New Jersey, June 1999

Bank Name	Location	Small Business Lending (< \$ 1 M) Scores					Bnk Asset Sz.	Dollars in SBL	Number of SBL	Total Score (<\$250K)	Total Score (<\$100K)
		Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$) (4)	SBL(#) (5)					
First Nb Of Elmer	Elmer	55.0	12.5	20.0	10.0	12.5	\$100M-500M	20,379	305	67.5	77.5
Allaire Cmnty Bk	Wall Township	55.0	17.5	22.5	7.5	7.5	<\$100M	10,020	97	60.0	55.0
Trust Co Of Nj	Jersey City	52.5	5.0	2.5	25.0	20.0	\$1B-\$10B	170,935	791	52.5	45.0
Phillipsburg Nb&Tc	Phillipsburg	52.5	10.0	7.5	17.5	17.5	\$100M-500M	52,953	546	60.0	70.0
Peapack-Gladstone Bk	Gladstone	52.5	7.5	12.5	15.0	17.5	\$100M-500M	37,863	442	62.5	70.0
National Bk Of Sussex Cty	Branchville	52.5	10.0	15.0	12.5	15.0	\$100M-500M	29,867	377	65.0	65.0
First Morris B&Tc	Morristown	52.5	12.5	10.0	15.0	15.0	\$100M-500M	47,035	327	55.0	42.5
Hopewell Valley Cmnty Bk	Pennington	52.5	17.5	25.0	5.0	5.0	<\$100M	3,282	4	12.5	20.0
Brunswick B&Tc	New Brunswick	50.0	12.5	17.5	10.0	10.0	\$100M-500M	18,329	197	62.5	65.0
Jefferson Bk Of Nj	Mount Laurel	50.0	15.0	10.0	12.5	12.5	\$100M-500M	27,902	220	42.5	40.0
Community Bk Of Nj	Freehold	50.0	20.0	10.0	10.0	10.0	\$100M-500M	27,207	146	47.5	37.5
Town Bk Of Westfield	Westfield	50.0	15.0	25.0	5.0	5.0	<\$100M	5,769	18	25.0	22.5
Sussex County St Bk	Franklin	47.5	10.0	17.5	10.0	10.0	\$100M-500M	16,727	227	65.0	60.0
Commerce Bk North	Allendale	47.5	5.0	5.0	17.5	20.0	\$500M-\$1B	60,027	627	55.0	52.5
Crown Bk Na	Ocean City	47.5	20.0	15.0	7.5	5.0	<\$100M	7,876	35	42.5	37.5
Community Bk Of Bergen C	Maywood	45.0	5.0	20.0	10.0	10.0	\$100M-500M	13,459	144	55.0	55.0
First Hope Bk A Nat Bkg A	Hope	45.0	10.0	15.0	10.0	10.0	\$100M-500M	23,169	221	50.0	47.5
Parke Bk	Sewell	45.0	20.0	15.0	5.0	5.0	<\$100M	5,103	11	32.5	15.0
Norcrown Bk	Livingston	42.5	15.0	5.0	12.5	10.0	\$100M-500M	29,602	136	30.0	30.0
First Nb Of Absecon	Absecon	42.5	5.0	22.5	7.5	7.5	\$100M-500M	7,628	117	52.5	57.5
First St Bk	Howell	42.5	7.5	7.5	12.5	15.0	\$100M-500M	35,179	392	55.0	50.0
Bank Of The Somerset Hills	Bernardsville	42.5	10.0	22.5	5.0	5.0	<\$100M	3,982	14	25.0	22.5
Grand Bk Na	Kingston	42.5	20.0	12.5	5.0	5.0	<\$100M	5,771	28	37.5	40.0
Pennsville Nb	Pennsville Tow	40.0	2.5	25.0	5.0	7.5	\$100M-500M	3,695	44	37.5	42.5
First Bk Of Central Jersey	North Brunswic	37.5	7.5	20.0	5.0	5.0	<\$100M	3,528	17	32.5	10.0
Rock Comnty Bk	Glen Rock	32.5	5.0	22.5	2.5	2.5	<\$100M	676	2	10.0	25.0
Waterhouse Nb	Jersey City	12.5	2.5	5.0	2.5	2.5	\$1B-\$10B	2,174	9	17.5	17.5
Bessemer Tc	Woodbridge	10.0	2.5	0.0	2.5	2.5	\$100M-500M	0	0	0.0	10.0
Merrill Lynch B&Tc	Plainsboro Tow	10.0	2.5	0.0	2.5	2.5	\$1B-\$10B	0	0	0.0	10.0
Custodial Tc	Princeton	10.0	2.5	2.5	2.5	2.5	\$100M-500M	300	0	10.0	10.0
U S Tc Of Nj	Princeton	10.0	2.5	2.5	2.5	2.5	\$100M-500M	500	0	10.0	10.0
Red Oak Bk	Morristown	10.0	2.5	0.0	2.5	2.5	<\$100M	0	0	0.0	10.0
Metlife Tc Na	Bedminster	0.0	2.5	0.0	2.5	2.5	<\$100M	0	0	0.0	0.0

Note: Small businesses seeking loans from small-business-friendly banks should also consider banks that participate in SBA loan programs. To locate an SBA preferred or certified lender near you call 1-800-8-ASK-SBA or check SBA's home page at www.sba.gov.

Source: U.S Small Business Administration, Office of Advocacy, Office of Economic Research, from the call report data collected by the Federal Reserve

A.2 Top Small Business Lenders in New Jersey under the CRA Reporting Program, 1998

NAME	HQ STATE	SBL\$ (<\$1 M) (1)	SBL# (<\$1 M) (2)	BK SIZE (3)	SBL\$ (<\$250K) (4)	SBL# (<\$250K) (5)	SBL\$ (<\$100K) (6)	SBL# (<\$100K) (7)	Credit Cd/TA (8)
SUMMIT BANCORP.	NJ	710,970	5,270	\$10B-\$50B	257,791	4,452	114,996	3,672	
FIRST UNION CORPORATION	NC	458,115	3,656	>\$50B	179,756	3,121	83,757	2,581	
PNC BANK CORP.	PA	319,766	3,443	>\$50B	159,274	3,135	90,779	2,755	
CHASE MANHATTAN CORPORATION	NY	231,697	5,014	>\$50B	168,783	4,916	151,446	4,825	
VALLEY NATIONAL BANCORP	NJ	200,456	1,143	\$1B-\$10B	78,247	889	27,229	609	
FLEET FINANCIAL GROUP INC.	MA	172,218	1,478	>\$50B	83,945	1,316	43,548	1,101	
COMMERCE BANCORP INC.	NJ	129,494	1,137	\$1B-\$10B	59,374	995	27,725	816	
SOVEREIGN BANK	PA	108,954	663	N/A	42,857	534	16,791	382	
HUDSON UNITED BANCORP	NJ	84,268	424	\$1B-\$10B	32,104	322	11,493	211	
SUN BANCORP INC	NJ	77,707	374	\$1B-\$10B	27,438	284	10,111	187	
UNITED NATIONAL BANCORP	NJ	66,670	425	\$1B-\$10B	24,703	341	11,637	268	
YARDVILLE NATIONAL BANCORP	NJ	65,262	303	<\$1B	19,084	218	7,201	148	
AMBOY BANCORPORATION	NJ	55,101	391	\$1B-\$10B	22,700	322	9,134	245	
BROAD NATIONAL BANCORPORATIO	NJ	52,192	256	<\$1B	17,649	184	6,701	122	
SKYLANDS CMNTY BK	NJ	47,005	389	<\$1B	27,612	350	10,801	253	
BANK OF NEW YORK COMPANY IN	NY	46,782	552	\$10B-\$50B	30,346	518	19,813	456	
FULTON FINANCIAL CORPORATION	PA	44,896	403	\$1B-\$10B	21,762	357	10,210	287	
ADVANTA BK CORP	UT	40,259	3,966	<\$1B	39,966	3,965	39,491	3,962	
WELLS FARGO & COMPANY	CA	38,962	1,733	>\$50B	37,899	1,731	37,182	1,727	
MINOTOLA NB	NJ	35,167	399	<\$1B	16,881	361	10,529	321	
MERCHANTS NEW YORK BANCORP	NY	34,639	365	\$1B-\$10B	23,432	339	11,572	259	
INTERCHANGE FINANCIAL SERVIC	NJ	33,730	202	<\$1B	11,453	158	5,271	123	
SUSQUEHANNA BANCSHARES INC.	PA	32,268	171	\$1B-\$10B	12,461	131	4,599	87	
MELLON BANK CORPORATION	PA	29,957	587	\$10B-\$50B	14,963	558	7,703	519	
COLUMBIA SAVINGS BANK	NJ	28,763	183	N/A	13,687	155	5,217	110	
TRUST CO OF NJ	NJ	25,093	465	\$1B-\$10B	12,254	441	11,167	435	
MORGAN STANLEY DEAN WITTER B	UT	24,768	10,148	<\$1B	24,768	10,148	24,768	10,148	
SOUTHERN JERSEY BANCORP OF D	NJ	22,920	314	<\$1B	13,571	295	7,857	259	
HSBC BK USA	NY	22,590	133	\$10B-\$50B	6,834	101	1,627	70	
POPULAR INC.	PR	22,563	95	\$1B-\$10B	5,451	61	2,019	41	
THE RAMAPO BANK	NJ	22,086	145	N/A	9,429	125	3,107	92	
PROVIDENT SAVINGS BANK	NJ	20,626	136	N/A	8,819	112	3,225	81	
LAKELAND BANCORP INC.	NJ	19,779	207	<\$1B	11,357	186	6,010	152	
OCEAN FEDERAL SAVINGS BANK	NJ	18,326	126	N/A	9,293	107	3,284	69	
JEFFBANKS INC.	PA	18,300	84	\$1B-\$10B	6,770	64	1,800	35	
THE RARITAN SAVINGS BANK	NJ	17,742	188	N/A	8,348	168	4,560	148	
CITIGROUP INC.	NY	17,068	202	>\$50B	11,593	192	5,692	159	
WACHOVIA CORPORATION	NC	17,019	45	>\$50B	1,853	20	706	13	
CAPE SAVINGS BANK	NJ	16,972	120	N/A	11,513	109	3,467	63	
VISTA BANCORP INC.	NJ	16,071	195	<\$1B	8,488	180	4,348	155	
TRENTON SAVINGS BANK	NJ	14,979	123	N/A	8,467	108	2,971	76	
BANK ONE CORPORATION	IL	14,298	282	>\$50B	6,428	269	5,972	267	
CENTER BANCORP INC.	NJ	13,509	100	<\$1B	5,270	82	2,621	66	
STATEWIDE SAVINGS BANK SLA	NJ	12,592	53	N/A	4,390	38	1,053	20	
MERRILL LYNCH B&TC	NJ	12,472	45	\$1B-\$10B	3,911	24	746	9	
REGENCY SAVINGS BANK	IL	12,329	38	N/A	2,386	16	333	4	

A.2 Top Small Business Lenders in New Jersey under the CRA Reporting Program, 1998

NAME	HQ STATE	SBL\$ (<\$1 M) (1)	SBL# (<\$1 M) (2)	BK SIZE (3)	SBL\$ (<\$250K) (4)	SBL# (<\$250K) (5)	SBL\$ (<\$100K) (6)	SBL# (<\$100K) (7)	Credit Cd/TA (8)
FIRST STATE BANCORP	NJ	12,237	125	<\$1B	5,601	111	2,352	92	
LASALLE BK NA	IL	11,134	30	\$10B-\$50B	924	13	549	11	
PEAPACK-GLADSTONE FINANCIAL	NJ	10,675	122	<\$1B	6,175	110	3,087	92	
FIRST INTERNATIONAL BANCORP	CT	10,287	35	<\$1B	2,777	23	730	12	
ATLANTIC BK OF NY	NY	10,053	26	\$1B-\$10B	1,736	12	415	6	
WILMINGTON TRUST CORPORATION	DE	8,605	29	\$1B-\$10B	2,199	18	527	9	
U.S. BANCORP	MN	8,550	1,431	>\$50B	7,950	1,430	7,625	1,428	
REPUBLIC NEW YORK CORPORATIO	NY	7,928	60	\$10B-\$50B	2,573	48	1,708	43	
M&T BANK CORPORATION	NY	7,660	21	\$10B-\$50B	1,193	8	293	4	
BOILING SPRINGS SAVINGS BANK	NJ	7,268	23	N/A	1,990	13	105	2	
STERLING BANCORP	NY	6,948	91	\$1B-\$10B	4,407	85	2,622	75	
EASTERN SAVINGS BANK FSB	MD	6,475	22	N/A	2,263	13	125	2	
DIME SAVINGS BANK OF NY FSB	NY	5,941	76	N/A	2,850	71	1,970	66	
CHINA TRUST HOLDINGS N.V.	NY	5,835	15	\$1B-\$10B	1,440	8	40	1	
NVE BANCORP MHC	NJ	5,434	15	N/A	1,068	7	190	2	
FIRST SAVINGS BANK SLA	NJ	5,346	28	N/A	2,678	21	432	8	
OCWEN FEDERAL BANK FSB	FL	5,194	19	N/A	1,335	10	181	3	
NORTH FORK BANCORPORATION I	NY	5,070	23	\$10B-\$50B	1,190	15	380	11	
PRIME BANCORP INC.	PA	4,945	25	\$1B-\$10B	1,010	18	656	16	
1ST SOURCE CORPORATION	IN	4,832	37	\$1B-\$10B	2,307	32	940	25	
U.S.B. HOLDING CO. INC.	NY	4,603	17	\$1B-\$10B	703	10	253	7	
BANK OF AMERICA CORPORATION	NC	4,526	18	>\$50B	1,013	11	584	8	
REPUBLIC FIRST BANCORP INC.	PA	3,899	10	<\$1B	424	4	42	2	
SPENCER SAVINGS BANK SLA	NJ	3,826	8	N/A	505	3	0	0	
CAB HOLDING LLC	DE	3,530	10	<\$1B	780	5	100	1	
PROGRESS BANK	PA	3,467	134	N/A	2,017	131	1,571	128	
WARWICK COMMUNITY BANCORP I	NY	3,142	12	N/A	504	6	145	4	
THIRD FEDERAL SAVINGS BANK	PA	3,085	12	N/A	394	7	250	6	
ZIONS BANCORPORATION	UT	2,934	10	\$10B-\$50B	627	5	27	1	
FIRST INDIANA BANK	IN	2,790	5	N/A	250	1	0	0	
GREENPOINT FINANCIAL CORP.	NY	2,788	12	N/A	1,115	8	200	2	
FARMERS & MECHANICS BANK	NJ	2,453	40	N/A	1,603	38	1,313	36	
WSFS	DE	2,404	12	N/A	947	9	246	5	
SYNOVUS FINANCIAL CORP.	GA	2,362	11	\$10B-\$50B	1,130	9	230	4	
LIBERTY BANK	CT	2,170	7	N/A	780	4	0	0	
ROYAL BANCSHARES OF PENNSYLV	PA	2,136	4	<\$1B	0	0	0	0	
STERLING BANK & TRUST	MI	1,981	16	N/A	1,221	14	171	7	
FREMONT BANCORPORATION	CA	1,881	256	\$1B-\$10B	1,559	255	1,380	254	
INDUSTRIAL BANK OF KOREA	NY	1,711	15	N/A	1,211	14	411	10	
KEYSTONE BANK NA	PA	1,625	4	N/A	25	1	25	1	
NATIONAL PENN BANCSHARES IN	PA	1,570	8	\$1B-\$10B	585	6	318	4	
SILICON VALLEY BANCSHARES	CA	1,480	2	\$1B-\$10B	0	0	0	0	
UNION FEDERAL SAVINGS BANK	IN	1,476	11	N/A	851	9	246	6	
FIRSTAR CORPORATION	WI	1,458	5	\$10B-\$50B	275	3	50	2	
BANK AUDI USA	NY	1,435	4	<\$1B	85	2	85	2	
PENN FEDERAL SAVINGS BANK	NJ	1,435	18	N/A	1,035	17	735	15	
UST CORP.	MA	1,325	3	\$1B-\$10B	395	2	0	0	

A.2 Top Small Business Lenders in New Jersey under the CRA Reporting Program, 1998

NAME	HQ STATE	SBL\$ (<\$1 M) (1)	SBL# (<\$1 M) (2)	BK SIZE (3)	SBL\$ (<\$250K) (4)	SBL# (<\$250K) (5)	SBL\$ (<\$100K) (6)	SBL# (<\$100K) (7)	Credit Cd/TA (8)
STATEN ISLAND SAVINGS BANK	NY	1,274	6	N/A	429	5	179	4	
SOUTHTRUST CORPORATION	AL	1,180	7	\$10B-\$50B	430	6	257	5	
CENIT BANK	VA	1,150	2	N/A	250	1	0	0	
TOKAI BK OF CA	CA	1,125	2	\$1B-\$10B	0	0	0	0	
BB&T CORPORATION	NC	1,062	4	\$10B-\$50B	62	3	62	3	
UNIVEST CORPORATION OF PENNS	PA	1,053	4	<\$1B	312	3	62	2	
NORTHERN TRUST CORPORATION	IL	1,000	1	\$10B-\$50B	0	0	0	0	
AMERICAN EXPRESS CENTURION B	UT	138,959	18,795	\$10B-\$50B	138,959	18,795	138,959	18,795	0.81
MBNA CORPORATION	DE	10,472	1,117	\$10B-\$50B	10,472	1,117	10,472	1,117	0.55
PRUDENTIAL B&TC	GA	1,413	10	<\$1B	913	9	433	6	0.32

Note: Small businesses seeking loans from small-business-friendly banks should also consider banks that participate in SBA loan programs. To locate the SBA preferred cert lender nearest to you, call 1-800-8-ASK-SBA or check SBA's home page at <http://www.sba.gov>.

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