

Table 3A Expanded. Small Business Lending Institutions in New Jersey Using Call Report Data, June 2012

Name of Lending Institution	City	Small Business Lending (less than \$ million)					Micro Business Lending (less than \$ 100k)			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	100.0	0.467	1.000	164,083	748	100M-500M	100.0	11,028	380	0.000
1st Constitution Bank	Cranbury	95.0	0.374	0.750	291,020	1,239	500M-1B	87.5	9,008	223	0.000
BNB Bank, National Association	Fort Lee	87.5	0.287	0.508	101,897	732	100M-500M	70.0	3,238	237	0.000
BankAsiana	Palisades Park	85.0	0.410	0.571	84,284	533	100M-500M	75.0	3,190	87	0.000
Fulton Bank of New Jersey	Mount Laurel	85.0	0.204	0.456	681,088	5,954	1B-10B	95.0	50,694	2,732	0.000
Unity Bank	Clinton	82.5	0.224	0.446	176,066	1,117	500M-1B	90.0	10,639	349	0.000
1st Colonial National Bank	Collingswood	80.0	0.209	0.802	57,154	467	100M-500M	97.5	7,723	238	0.000
SussexBank	Franklin	80.0	0.209	0.468	106,997	499	500M-1B	85.0	6,974	189	0.000
Harvest Community Bank	Pennsville	80.0	0.259	0.711	50,093	641	100M-500M	92.5	4,183	310	0.000
Newfield National Bank	Newfield	77.5	0.175	0.502	88,427	600	500M-1B	97.5	9,286	309	0.002
Atlantic Stewardship Bank	Midland Park	77.5	0.200	0.489	139,856	668	500M-1B	85.0	7,510	218	0.000
Highlands State Bank	Vernon	77.5	0.350	0.630	64,894	331	100M-500M	77.5	3,193	115	0.000
BCB Community Bank	Bayonne	75.0	0.131	0.543	154,017	596	1B-10B	55.0	3,900	98	0.000
Hilltop Community Bank	Summit	75.0	0.288	0.660	51,739	203	100M-500M	55.0	1,253	51	0.000
Two River Community Bank	Middletown	75.0	0.204	0.416	142,284	706	500M-1B	82.5	7,045	224	0.000
Capital Bank of New Jersey	Vineland	75.0	0.269	0.534	70,176	382	100M-500M	85.0	4,386	140	0.000
Indus American Bank	Iselin	75.0	0.323	0.609	62,858	233	100M-500M	85.0	4,815	92	0.000
Manasquan Savings Bank	Manasquan	72.5	0.113	0.565	95,609	459	500M-1B	82.5	7,132	165	0.000
Liberty Bell Bank	Marlton	72.5	0.286	0.557	49,394	201	100M-500M	67.5	1,833	44	0.000
Kearny Federal Savings Bank	Kearny	72.5	0.068	0.422	199,541	819	1B-10B	70.0	9,145	205	0.000
Community Bank of Bergen County, N	Maywood	70.0	0.160	0.792	49,004	241	100M-500M	72.5	2,481	80	0.000
Lakeland Bank	Newfoundland	70.0	0.111	0.288	316,144	1,654	1B-10B	80.0	19,341	622	0.000
Heritage Community Bank	Randolph	70.0	0.323	0.496	48,825	341	100M-500M	87.5	5,544	168	0.000
Valley National Bank	Wayne	67.5	0.074	0.208	1,180,078	5,034	10B-50B	67.5	46,789	1,523	0.001
First Choice Bank	Lawrenceville	67.5	0.131	0.496	100,973	351	500M-1B	80.0	5,812	117	0.000
The First National Bank of Elmer	Elmer	67.5	0.192	0.610	41,788	330	100M-500M	92.5	5,388	185	0.000
Parke Bank	Sewell	67.5	0.170	0.362	133,666	402	500M-1B	50.0	2,642	51	0.000
Freedom Bank	Oradell	67.5	0.295	0.554	47,617	147	100M-500M	65.0	1,803	33	0.000
Cape Bank	Cape May Court H	67.5	0.140	0.381	146,963	622	1B-10B	72.5	7,282	170	0.000
New Millennium Bank	New Brunswick	67.5	0.242	0.532	48,260	221	100M-500M	57.5	1,521	43	0.034
Ocean City Home Bank	Ocean City	67.5	0.060	0.725	60,658	371	1B-10B	75.0	4,508	140	0.000
The Bank of Princeton	Princeton	67.5	0.146	0.342	107,609	413	500M-1B	67.5	5,132	96	0.000
Sun National Bank	Vineland	67.5	0.082	0.155	257,009	1,662	1B-10B	72.5	15,204	635	0.000
Regal Bank	Livingston	65.0	0.206	0.512	50,922	138	100M-500M	40.0	854	27	0.000
Sturdy Savings Bank	Stone Harbor	65.0	0.107	0.453	58,875	346	500M-1B	87.5	5,811	136	0.000
Pascack Community Bank	Waldwick	65.0	0.224	0.388	76,738	229	100M-500M	50.0	1,682	37	0.000
Bank of New Jersey	Fort Lee	65.0	0.178	0.374	93,940	321	500M-1B	72.5	5,078	102	0.000
Magyar Bank	New Brunswick	65.0	0.140	0.505	74,125	313	500M-1B	72.5	3,715	98	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)
Hopewell Valley Community Bank	Pennington	65.0	0.174	0.437	73,370	378	100M-500M	72.5	3,483	118	0.000
Cross River Bank	Teaneck	65.0	0.207	0.769	43,752	95	100M-500M	12.5	-	-	0.000
Shore Community Bank	Toms River	65.0	0.203	0.643	41,906	182	100M-500M	72.5	2,150	55	0.000
Rumson-Fair Haven Bank and Trust Co	Rumson	62.5	0.190	0.590	42,764	162	100M-500M	47.5	1,061	30	0.000
Enterprise National Bank N.J.	Kenilworth	62.5	0.326	0.543	43,526	128	100M-500M	35.0	499	13	0.000
OceanFirst Bank	Toms River	62.5	0.058	0.292	133,188	566	1B-10B	67.5	7,694	192	0.000
City National Bank of New Jersey	Newark	62.5	0.179	0.445	59,443	233	100M-500M	47.5	1,456	43	0.001
Columbia Bank	Fair Lawn	62.5	0.053	0.242	244,673	1,250	1B-10B	77.5	20,328	582	0.000
The Provident Bank	Jersey City	62.5	0.052	0.180	369,986	2,429	1B-10B	67.5	18,787	1,194	0.000
North Jersey Community Bank	Englewood Cliffs	60.0	0.122	0.346	100,412	304	500M-1B	67.5	4,933	98	0.000
Peapack-Gladstone Bank	Gladstone	60.0	0.065	0.290	102,800	576	1B-10B	65.0	5,692	237	0.000
Crown Bank	Ocean City	60.0	0.143	0.261	79,729	278	500M-1B	40.0	1,458	37	0.000
Somerset Hills Bank	Bernardsville	60.0	0.158	0.477	55,798	229	100M-500M	60.0	2,126	60	0.000
First Bank	Hamilton	57.5	0.199	0.366	62,620	197	100M-500M	45.0	1,239	37	0.000
New Jersey Community Bank	Freehold	57.5	0.236	0.479	31,011	88	100M-500M	40.0	599	14	0.000
Boiling Springs Savings Bank	Rutherford	57.5	0.055	0.407	75,915	258	1B-10B	25.0	426	12	0.000
Saddle River Valley Bank	Saddle River	57.5	0.186	0.890	18,967	59	100M-500M	52.5	551	19	0.000
Lusitania Savings Bank, FSB	Newark	55.0	0.082	0.810	21,872	97	100M-500M	37.5	556	15	0.000
Audubon Savings Bank	Audubon	55.0	0.141	0.622	27,116	107	100M-500M	65.0	1,386	31	0.000
Grand Bank, National Association	Hamilton	55.0	0.131	0.482	45,110	234	100M-500M	60.0	1,727	86	0.000
First Hope Bank, A National Banking A	Hope	55.0	0.127	0.391	52,048	323	100M-500M	70.0	2,596	146	0.000
Colonial Bank, FSB	Vineland	55.0	0.077	0.452	47,726	325	500M-1B	75.0	4,102	150	0.000
Wawel Bank	Wallington	55.0	0.132	1.000	12,774	55	<100M	65.0	880	21	0.000
Millington Savings Bank	Millington	55.0	0.078	0.674	27,138	159	100M-500M	62.5	1,669	63	0.000
Roma Bank	Robbinsville	55.0	0.050	0.327	85,563	462	1B-10B	70.0	6,019	146	0.000
Investors Bank	Short Hills	55.0	0.016	0.111	180,865	717	10B-50B	55.0	6,028	208	0.000
Franklin Bank	Pilesgrove	52.5	0.066	1.000	17,219	107	100M-500M	65.0	1,203	37	0.000
MARINERS BANK	Edgewater	52.5	0.167	0.388	47,602	209	100M-500M	75.0	3,054	85	0.000
Brunswick Bank and Trust Company	New Brunswick	52.5	0.167	0.500	24,063	100	100M-500M	50.0	927	23	0.000
Delanco Federal Savings Bank	Delanco	50.0	0.090	0.969	12,051	69	100M-500M	57.5	714	22	0.000
Century Savings Bank	Vineland	50.0	0.056	0.613	20,477	130	100M-500M	70.0	2,121	52	0.000
Crest Savings Bank	Wildwood	50.0	0.106	0.493	40,759	192	100M-500M	72.5	2,945	64	0.000
Oritani Bank	Township Of Wash	50.0	0.043	0.105	113,427	313	1B-10B	37.5	1,787	37	0.000
Union Center National Bank	Union	50.0	0.054	0.150	80,313	478	1B-10B	65.0	5,558	217	0.000
Monroe Savings Bank, SLA	Williamstown	50.0	0.105	1.000	9,787	48	<100M	27.5	147	5	0.000
Llewellyn-Edison Savings Bank, FSB	West Orange	47.5	0.082	0.686	11,034	46	100M-500M	47.5	499	8	0.000
Hudson City Savings Bank	Paramus	47.5	0.001	1.000	42,358	86	10B-50B	25.0	221	13	0.000
Roebing Bank	Roebing	47.5	0.072	0.782	11,857	69	100M-500M	57.5	785	28	0.000
Metuchen Savings Bank	Metuchen	47.5	0.045	0.800	12,048	91	100M-500M	52.5	670	25	0.000
Harmony Bank	Jackson	47.5	0.195	0.413	26,736	79	100M-500M	32.5	366	17	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)
The First National Bank of Absecon	Absecon	45.0	0.064	1.000	10,491	40	100M-500M	47.5	472	11	0.000
Gibraltar Bank	Oak Ridge	45.0	0.055	1.000	5,623	14	100M-500M	12.5	-	-	0.000
RSI BANK	Rahway	45.0	0.047	0.560	23,443	103	100M-500M	37.5	618	24	0.000
The Pennsville National Bank	Pennsville	45.0	0.049	1.000	9,529	60	100M-500M	60.0	957	28	0.001
First Commerce Bank	Lakewood	45.0	0.142	0.273	27,544	173	100M-500M	67.5	2,136	50	0.000
GCF Bank	Sewell	45.0	0.062	0.508	19,845	88	100M-500M	47.5	1,017	21	0.000
Community First Bank	Somerset	42.5	0.172	0.426	11,907	46	<100M	40.0	355	13	0.000
Spencer Savings Bank, SLA	Elmwood Park	42.5	0.039	0.281	70,617	166	1B-10B	25.0	542	10	0.000
GSL Savings Bank	Guttenberg	40.0	0.017	0.999	1,606	7	<100M	42.5	156	2	0.000
Amboy Bank	Old Bridge	40.0	0.029	0.150	64,582	256	1B-10B	42.5	2,102	68	0.000
Millville Savings and Loan Association	Millville	40.0	0.037	0.990	5,662	22	100M-500M	30.0	110	4	0.000
Haven Savings Bank	Hoboken	37.5	0.027	0.531	19,151	84	500M-1B	52.5	1,139	34	0.000
Clifton Savings Bank	Clifton	37.5	0.011	0.764	11,232	42	1B-10B	12.5	-	-	0.000
1st Bank of Sea Isle City	Sea Isle City	37.5	0.066	0.432	15,755	94	100M-500M	52.5	972	33	0.000
Lincoln Park Savings Bank	Lincoln Park	37.5	0.026	0.830	4,892	31	100M-500M	47.5	437	11	0.000
Schuyler Savings Bank	Kearny	35.0	0.009	0.999	1,098	6	100M-500M	42.5	96	1	0.000
NVE Bank	Englewood	35.0	0.040	0.255	27,818	140	500M-1B	45.0	1,193	62	0.000
Union County Savings Bank	Elizabeth	35.0	0.004	0.766	6,070	19	1B-10B	12.5	-	-	0.000
Somerset Savings Bank, SLA	Bound Brook	32.5	0.001	0.999	856	6	500M-1B	12.5	-	-	0.000
Haddon Savings Bank	Haddon Heights	30.0	0.001	0.995	191	3	100M-500M	40.0	136	2	0.000
Roselle Savings Bank	Roselle	30.0	0.000	0.994	162	1	100M-500M	12.5	-	-	0.000
Freehold Savings Bank	Freehold	30.0	0.001	0.995	202	2	100M-500M	40.0	84	1	0.000
N.J.M. Bank, FSB	West Trenton	27.5	0.017	0.452	11,193	26	500M-1B	12.5	-	-	0.000
Bogota Savings Bank	Bogota	27.5	0.013	0.482	5,844	17	100M-500M	22.5	112	3	0.000
RomAsia Bank	Monmouth Junctio	25.0	0.068	0.277	9,792	28	100M-500M	22.5	158	3	0.000
Bessemer Trust Company	Woodbridge	17.5	0.007	0.089	4,807	11	500M-1B	12.5	-	-	0.000
College Savings Bank	Princeton	10.0	-	-	-	-	500M-1B	12.5	-	-	0.000
Cenlar FSB	Trenton	10.0	-	-	-	-	500M-1B	12.5	-	-	0.000
Glen Rock Savings Bank	Glen Rock	10.0	-	-	-	-	100M-500M	12.5	-	-	0.000
Sumitomo Mitsui Trust Bank (U.S.A.) I	Hoboken	10.0	-	-	-	-	1B-10B	12.5	-	-	0.000
United Roosevelt Savings Bank	Carteret	10.0	-	-	-	-	<100M	12.5	-	-	0.000
Metlife Bank, National Association	Convent Station	10.0	-	-	-	-	1B-10B	12.5	-	-	0.000

¹ 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.

Table 3B. Expanded. Micro Business Lending Institutions in New Jersey Using Call Report Data, June 2012

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)					All Small Business Lending (less than \$1 million)				
		Total	TA Ratio ¹	TBL Ratio ¹	Amount (1,000)	Number	Institution	Total Rank	Amount	Number	CC
		(1)	(2)	(3)	(4)	(5)	Asset Size (6)	(7)	(1,000) (8)	(9)	Amount/TA ¹ (10)
Cornerstone Bank	Moorestown	100.0	0.031	0.067	11,028	380	100M-500M	100.0	164,083	748	0.000
Newfield National Bank	Newfield	97.5	0.018	0.053	9,286	309	500M-1B	77.5	88,427	600	0.002
1st Colonial National Bank	Collingswood	97.5	0.028	0.108	7,723	238	100M-500M	80.0	57,154	467	0.000
Fulton Bank of New Jersey	Mount Laurel	95.0	0.015	0.034	50,694	2,732	1B-10B	85.0	681,088	5,954	0.000
Harvest Community Bank	Pennsville	92.5	0.022	0.059	4,183	310	100M-500M	80.0	50,093	641	0.000
The First National Bank of Elmer	Elmer	92.5	0.025	0.079	5,388	185	100M-500M	67.5	41,788	330	0.000
Unity Bank	Clinton	90.0	0.014	0.027	10,639	349	500M-1B	82.5	176,066	1,117	0.000
Heritage Community Bank	Randolph	87.5	0.037	0.056	5,544	168	100M-500M	70.0	48,825	341	0.000
Sturdy Savings Bank	Stone Harbor	87.5	0.011	0.045	5,811	136	500M-1B	65.0	58,875	346	0.000
1st Constitution Bank	Cranbury	87.5	0.012	0.023	9,008	223	500M-1B	95.0	291,020	1,239	0.000
Atlantic Stewardship Bank	Midland Park	85.0	0.011	0.026	7,510	218	500M-1B	77.5	139,856	668	0.000
Capital Bank of New Jersey	Vineland	85.0	0.017	0.033	4,386	140	100M-500M	75.0	70,176	382	0.000
Indus American Bank	Iselin	85.0	0.025	0.047	4,815	92	100M-500M	75.0	62,858	233	0.000
SussexBank	Franklin	85.0	0.014	0.031	6,974	189	500M-1B	80.0	106,997	499	0.000
Manasquan Savings Bank	Manasquan	82.5	0.008	0.042	7,132	165	500M-1B	72.5	95,609	459	0.000
Two River Community Bank	Middletown	82.5	0.010	0.021	7,045	224	500M-1B	75.0	142,284	706	0.000
Lakeland Bank	Newfoundland	80.0	0.007	0.018	19,341	622	1B-10B	70.0	316,144	1,654	0.000
First Choice Bank	Lawrenceville	80.0	0.008	0.029	5,812	117	500M-1B	67.5	100,973	351	0.000
Columbia Bank	Fair Lawn	77.5	0.004	0.020	20,328	582	1B-10B	62.5	244,673	1,250	0.000
Highlands State Bank	Vernon	77.5	0.017	0.031	3,193	115	100M-500M	77.5	64,894	331	0.000
Colonial Bank, FSB	Vineland	75.0	0.007	0.039	4,102	150	500M-1B	55.0	47,726	325	0.000
Ocean City Home Bank	Ocean City	75.0	0.004	0.054	4,508	140	1B-10B	67.5	60,658	371	0.000
MARINERS BANK	Edgewater	75.0	0.011	0.025	3,054	85	100M-500M	52.5	47,602	209	0.000
BankAsiana	Palisades Park	75.0	0.016	0.022	3,190	87	100M-500M	85.0	84,284	533	0.000
Magyar Bank	New Brunswick	72.5	0.007	0.025	3,715	98	500M-1B	65.0	74,125	313	0.000
Crest Savings Bank	Wildwood	72.5	0.008	0.036	2,945	64	100M-500M	50.0	40,759	192	0.000
Shore Community Bank	Toms River	72.5	0.010	0.033	2,150	55	100M-500M	65.0	41,906	182	0.000
Cape Bank	Cape May Court H	72.5	0.007	0.019	7,282	170	1B-10B	67.5	146,963	622	0.000
Hopewell Valley Community Bank	Pennington	72.5	0.008	0.021	3,483	118	100M-500M	65.0	73,370	378	0.000
Sun National Bank	Vineland	72.5	0.005	0.009	15,204	635	1B-10B	67.5	257,009	1,662	0.000
Community Bank of Bergen County, N. J.	Maywood	72.5	0.008	0.040	2,481	80	100M-500M	70.0	49,004	241	0.000
Bank of New Jersey	Fort Lee	72.5	0.010	0.020	5,078	102	500M-1B	65.0	93,940	321	0.000
Roma Bank	Robbinsville	70.0	0.004	0.023	6,019	146	1B-10B	55.0	85,563	462	0.000
First Hope Bank, A National Banking Associat	Hope	70.0	0.006	0.019	2,596	146	100M-500M	55.0	52,048	323	0.000
Kearny Federal Savings Bank	Kearny	70.0	0.003	0.019	9,145	205	1B-10B	72.5	199,541	819	0.000
BNB Bank, National Association	Fort Lee	70.0	0.009	0.016	3,238	237	100M-500M	87.5	101,897	732	0.000
Century Savings Bank	Vineland	70.0	0.006	0.064	2,121	52	100M-500M	50.0	20,477	130	0.000
OceanFirst Bank	Toms River	67.5	0.003	0.017	7,694	192	1B-10B	62.5	133,188	566	0.000

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North Jersey Community Bank	Englewood Cliffs	67.5	0.006	0.017	4,933	98	500M-1B	60.0	100,412	304	0.000
The Provident Bank	Jersey City	67.5	0.003	0.009	18,787	1,194	1B-10B	62.5	369,986	2,429	0.000
First Commerce Bank	Lakewood	67.5	0.011	0.021	2,136	50	100M-500M	45.0	27,544	173	0.000
Liberty Bell Bank	Marlton	67.5	0.011	0.021	1,833	44	100M-500M	72.5	49,394	201	0.000
Valley National Bank	Wayne	67.5	0.003	0.008	46,789	1,523	10B-50B	67.5	1,180,078	5,034	0.001
The Bank of Princeton	Princeton	67.5	0.007	0.016	5,132	96	500M-1B	67.5	107,609	413	0.000
Freedom Bank	Oradell	65.0	0.011	0.021	1,803	33	100M-500M	67.5	47,617	147	0.000
Peapack-Gladstone Bank	Gladstone	65.0	0.004	0.016	5,692	237	1B-10B	60.0	102,800	576	0.000
Franklin Bank	Pilesgrove	65.0	0.005	0.070	1,203	37	100M-500M	52.5	17,219	107	0.000
Audubon Savings Bank	Audubon	65.0	0.007	0.032	1,386	31	100M-500M	55.0	27,116	107	0.000
Union Center National Bank	Union	65.0	0.004	0.010	5,558	217	1B-10B	50.0	80,313	478	0.000
Wawel Bank	Wallington	65.0	0.009	0.069	880	21	<100M	55.0	12,774	55	0.000
Millington Savings Bank	Millington	62.5	0.005	0.041	1,669	63	100M-500M	55.0	27,138	159	0.000
Somerset Hills Bank	Bernardsville	60.0	0.006	0.018	2,126	60	100M-500M	60.0	55,798	229	0.000
The Pennsville National Bank	Pennsville	60.0	0.005	0.100	957	28	100M-500M	45.0	9,529	60	0.001
Grand Bank, National Association	Hamilton	60.0	0.005	0.018	1,727	86	100M-500M	55.0	45,110	234	0.000
Roebbling Bank	Roebbling	57.5	0.005	0.052	785	28	100M-500M	47.5	11,857	69	0.000
Delanco Federal Savings Bank	Delanco	57.5	0.005	0.057	714	22	100M-500M	50.0	12,051	69	0.000
New Millennium Bank	New Brunswick	57.5	0.008	0.017	1,521	43	100M-500M	67.5	48,260	221	0.034
BCB Community Bank	Bayonne	55.0	0.003	0.014	3,900	98	1B-10B	75.0	154,017	596	0.000
Investors Bank	Short Hills	55.0	0.001	0.004	6,028	208	10B-50B	55.0	180,865	717	0.000
Hilltop Community Bank	Summit	55.0	0.007	0.016	1,253	51	100M-500M	75.0	51,739	203	0.000
Metuchen Savings Bank	Metuchen	52.5	0.003	0.044	670	25	100M-500M	47.5	12,048	91	0.000
Saddle River Valley Bank	Saddle River	52.5	0.005	0.026	551	19	100M-500M	57.5	18,967	59	0.000
1st Bank of Sea Isle City	Sea Isle City	52.5	0.004	0.027	972	33	100M-500M	37.5	15,755	94	0.000
Haven Savings Bank	Hoboken	52.5	0.002	0.032	1,139	34	500M-1B	37.5	19,151	84	0.000
Parke Bank	Sewell	50.0	0.003	0.007	2,642	51	500M-1B	67.5	133,666	402	0.000
Brunswick Bank and Trust Company	New Brunswick	50.0	0.006	0.019	927	23	100M-500M	52.5	24,063	100	0.000
Pascack Community Bank	Waldwick	50.0	0.005	0.008	1,682	37	100M-500M	65.0	76,738	229	0.000
Llewellyn-Edison Savings Bank, FSB	West Orange	47.5	0.004	0.031	499	8	100M-500M	47.5	11,034	46	0.000
GCF Bank	Sewell	47.5	0.003	0.026	1,017	21	100M-500M	45.0	19,845	88	0.000
The First National Bank of Absecon	Absecon	47.5	0.003	0.045	472	11	100M-500M	45.0	10,491	40	0.000
Rumson-Fair Haven Bank and Trust Company	Rumson	47.5	0.005	0.015	1,061	30	100M-500M	62.5	42,764	162	0.000
Lincoln Park Savings Bank	Lincoln Park	47.5	0.002	0.074	437	11	100M-500M	37.5	4,892	31	0.000
City National Bank of New Jersey	Newark	47.5	0.004	0.011	1,456	43	100M-500M	62.5	59,443	233	0.001
First Bank	Hamilton	45.0	0.004	0.007	1,239	37	100M-500M	57.5	62,620	197	0.000
NVE Bank	Englewood	45.0	0.002	0.011	1,193	62	500M-1B	35.0	27,818	140	0.000
GSL Savings Bank	Guttenberg	42.5	0.002	0.097	156	2	<100M	40.0	1,606	7	0.000
Schuyler Savings Bank	Kearny	42.5	0.001	0.087	96	1	100M-500M	35.0	1,098	6	0.000

Table 3B. Expanded. Micro Business Lending Institutions in New Jersey Using Call Report Data, June 2012

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 Ratio ¹	TBL Ratio ¹	Amount (1,000)	Number		Total Rank	Amount (1,000)	Number	CC Amount/TA ¹
		Rank									
Amboy Bank	Old Bridge	42.5	0.001	0.005	2,102	68	1B-10B	40.0	64,582	256	0.000
Crown Bank	Ocean City	40.0	0.003	0.005	1,458	37	500M-1B	60.0	79,729	278	0.000
Community First Bank	Somerset	40.0	0.005	0.013	355	13	<100M	42.5	11,907	46	0.000
Freehold Savings Bank	Freehold	40.0	0.000	0.414	84	1	100M-500M	30.0	202	2	0.000
Haddon Savings Bank	Haddon Heights	40.0	0.000	0.708	136	2	100M-500M	30.0	191	3	0.000
Regal Bank	Livingston	40.0	0.003	0.009	854	27	100M-500M	65.0	50,922	138	0.000
New Jersey Community Bank	Freehold	40.0	0.005	0.009	599	14	100M-500M	57.5	31,011	88	0.000
Oritani Bank	Township Of Wash	37.5	0.001	0.002	1,787	37	1B-10B	50.0	113,427	313	0.000
Lusitania Savings Bank, FSB	Newark	37.5	0.002	0.021	556	15	100M-500M	55.0	21,872	97	0.000
RSI BANK	Rahway	37.5	0.001	0.015	618	24	100M-500M	45.0	23,443	103	0.000
Enterprise National Bank N.J.	Kenilworth	35.0	0.004	0.006	499	13	100M-500M	62.5	43,526	128	0.000
Harmony Bank	Jackson	32.5	0.003	0.006	366	17	100M-500M	47.5	26,736	79	0.000
Millville Savings and Loan Association	Millville	30.0	0.001	0.019	110	4	100M-500M	40.0	5,662	22	0.000
Monroe Savings Bank, SLA	Williamstown	27.5	0.002	0.015	147	5	<100M	50.0	9,787	48	0.000
Hudson City Savings Bank	Paramus	25.0	0.000	0.005	221	13	10B-50B	47.5	42,358	86	0.000
Boiling Springs Savings Bank	Rutherford	25.0	0.000	0.002	426	12	1B-10B	57.5	75,915	258	0.000
Spencer Savings Bank, SLA	Elmwood Park	25.0	0.000	0.002	542	10	1B-10B	42.5	70,617	166	0.000
Bogota Savings Bank	Bogota	22.5	0.000	0.009	112	3	100M-500M	27.5	5,844	17	0.000
RomAsia Bank	Monmouth Junctio	22.5	0.001	0.004	158	3	100M-500M	25.0	9,792	28	0.000
Bessemer Trust Company	Woodbridge	12.5	0.000	0.000	-	-	500M-1B	17.5	4,807	11	0.000
N.J.M. Bank, FSB	West Trenton	12.5	0.000	0.000	-	-	500M-1B	27.5	11,193	26	0.000
Roselle Savings Bank	Roselle	12.5	0.000	0.000	-	-	100M-500M	30.0	162	1	0.000
Union County Savings Bank	Elizabeth	12.5	0.000	0.000	-	-	1B-10B	35.0	6,070	19	0.000
Sumitomo Mitsui Trust Bank (U.S.A.) Limited	Hoboken	12.5	0.000	0.000	-	-	1B-10B	10.0	-	-	0.000
Cross River Bank	Teaneck	12.5	0.000	0.000	-	-	100M-500M	65.0	43,752	95	0.000
Cenlar FSB	Trenton	12.5	0.000	0.000	-	-	500M-1B	10.0	-	-	0.000
Glen Rock Savings Bank	Glen Rock	12.5	0.000	0.000	-	-	100M-500M	10.0	-	-	0.000
United Roosevelt Savings Bank	Carteret	12.5	0.000	0.000	-	-	<100M	10.0	-	-	0.000
Clifton Savings Bank	Clifton	12.5	0.000	0.000	-	-	1B-10B	37.5	11,232	42	0.000
Metlife Bank, National Association	Convent Station	12.5	0.000	0.000	-	-	1B-10B	10.0	-	-	0.000
College Savings Bank	Princeton	12.5	0.000	0.000	-	-	500M-1B	10.0	-	-	0.000
Somerset Savings Bank, SLA	Bound Brook	12.5	0.000	0.000	-	-	500M-1B	32.5	856	6	0.000
Gibraltar Bank	Oak Ridge	12.5	0.000	0.000	-	-	100M-500M	45.0	5,623	14	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.