

Table 3A Expanded. Small Business Lending Institutions in New York 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)
Catskill Hudson Bank	Monticello	92.5	0.419	1.000	148,102	686	100M-500M	80.0	8,557	289	0.000
Adirondack Bank	Utica	90.0	0.220	0.704	128,588	1,029	500M-1B	95.0	19,322	594	0.000
The Bridgehampton National Bank	Bridgehampton	87.5	0.169	0.570	236,278	1,377	1B-10B	92.5	35,912	864	0.000
Watertown Savings Bank	Watertown	85.0	0.208	0.690	105,854	1,012	500M-1B	87.5	14,901	596	0.000
NBT Bank, National Association	Norwich	85.0	0.139	0.512	823,680	10,927	1B-10B	92.5	128,045	7,142	0.000
The Bank of Castile	Castile	85.0	0.150	0.574	151,215	1,385	1B-10B	92.5	23,521	821	0.000
Riverside Bank	Poughkeepsie	85.0	0.495	0.704	100,441	627	100M-500M	82.5	7,279	282	0.000
Empire State Bank	Newburgh	85.0	0.414	0.864	66,385	431	100M-500M	70.0	3,038	237	0.000
Shinhan Bank America	New York	82.5	0.197	0.307	189,889	1,175	500M-1B	82.5	18,025	494	0.001
The Suffolk County National Bank of R	Riverhead	82.5	0.137	0.379	213,111	2,161	1B-10B	87.5	27,695	1,375	0.000
Woori America Bank	New York	82.5	0.199	0.379	195,042	977	500M-1B	80.0	17,498	390	0.004
The Canandaigua National Bank and T	Canandaigua	82.5	0.143	0.418	259,182	4,294	1B-10B	92.5	47,842	3,347	0.000
The Mahopac National Bank	Brewster	82.5	0.181	0.558	166,411	978	500M-1B	82.5	15,014	521	0.000
Solvay Bank	Solvay	80.0	0.128	0.698	83,090	988	500M-1B	90.0	13,149	594	0.004
Cattaraugus County Bank	Little Valley	80.0	0.236	1.000	44,107	275	100M-500M	75.0	4,519	138	0.000
Alliance Bank, National Association	Syracuse	80.0	0.091	0.588	129,044	1,192	1B-10B	80.0	16,210	622	0.000
The Lyons National Bank	Lyons	80.0	0.143	0.681	91,252	1,107	500M-1B	92.5	17,459	699	0.000
Walden Savings Bank	Montgomery	80.0	0.168	0.625	71,992	742	100M-500M	80.0	7,330	460	0.000
Evans Bank, National Association	Angola	80.0	0.196	0.436	150,970	791	500M-1B	75.0	9,254	278	0.000
First National Bank of Scotia	Scotia	80.0	0.154	0.765	61,854	1,147	100M-500M	100.0	18,033	936	0.003
Tioga State Bank	Spencer	80.0	0.195	0.756	77,705	666	100M-500M	82.5	8,855	341	0.000
The Adirondack Trust Company	Saratoga Springs	77.5	0.135	0.500	128,357	919	500M-1B	85.0	17,483	483	0.002
The First National Bank of Long Island	Glen Head	77.5	0.091	0.649	182,148	524	1B-10B	52.5	3,788	91	0.000
American Community Bank	Glen Cove	77.5	0.460	0.764	72,465	245	100M-500M	52.5	1,887	50	0.000
The National Union Bank of Kinderhoc	Kinderhook	77.5	0.225	0.686	69,220	390	100M-500M	75.0	5,524	172	0.002
USNY Bank	Geneva	77.5	0.352	0.806	45,357	309	100M-500M	80.0	5,001	161	0.000
PathFinder Bank	Oswego	77.5	0.155	0.796	73,556	660	100M-500M	90.0	11,416	383	0.000
First American International Bank	Brooklyn	77.5	0.209	0.569	110,689	318	500M-1B	30.0	480	8	0.000
Victory State Bank	Staten Island	77.5	0.171	0.734	43,635	477	100M-500M	90.0	10,383	358	0.000
Orange County Trust Company	Middletown	75.0	0.152	0.553	101,781	704	500M-1B	77.5	10,072	317	0.000
Savannah Bank National Association	Savannah	75.0	0.202	0.986	25,054	413	100M-500M	90.0	8,445	335	0.000
Provident Bank	Montebello	75.0	0.094	0.316	295,168	2,291	1B-10B	80.0	35,967	1,262	0.000
Alden State Bank	Alden	75.0	0.145	0.947	34,964	350	100M-500M	87.5	7,173	205	0.000
Rhinebeck Bank	Rhinebeck	75.0	0.152	0.492	89,770	707	500M-1B	77.5	8,558	419	0.000
The Oneida Savings Bank	Oneida	75.0	0.113	0.732	76,576	909	500M-1B	97.5	20,788	692	0.000
The National Bank of Coxsackie	Coxsackie	75.0	0.131	0.831	28,305	738	100M-500M	85.0	5,170	544	0.000
Community Bank, National Associatio	Canton	75.0	0.070	0.528	496,425	7,066	1B-10B	90.0	99,984	4,898	0.000
Glens Falls National Bank and Trust Cc	Glens Falls	75.0	0.080	0.513	133,613	1,793	1B-10B	90.0	26,146	1,334	0.000

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		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)		(9)
The Bank of Greene County	Catskill	75.0	0.107	0.872	63,297	585	500M-1B	85.0	11,237	362	0.000
The Upstate National Bank	Lisbon	75.0	0.444	1.000	31,182	211	<100M	65.0	1,643	69	0.000
Gotham Bank of New York	New York	72.5	0.191	0.479	82,106	317	100M-500M	60.0	3,609	93	0.000
Ulster Savings Bank	Kingston	72.5	0.096	0.787	70,595	677	500M-1B	75.0	6,079	435	0.000
Five Star Bank	Warsaw	72.5	0.075	0.370	195,674	2,533	1B-10B	85.0	35,678	1,710	0.000
Steuben Trust Company	Hornell	72.5	0.135	0.666	53,815	712	100M-500M	92.5	14,294	523	0.000
First Niagara Bank, National Association	Buffalo	72.5	0.072	0.288	2,530,706	32,530	10B-50B	85.0	446,838	23,841	0.009
Maspeth Federal Savings and Loan Association	Maspeth	72.5	0.074	0.580	129,174	470	1B-10B	40.0	1,190	18	0.000
Bank of Akron	Akron	72.5	0.232	0.549	53,896	382	100M-500M	75.0	5,490	176	0.002
Banco Popular North America	New York	70.0	0.070	0.243	608,690	2,867	1B-10B	65.0	15,682	521	0.002
Chinatown Federal Savings Bank	New York	70.0	0.262	0.745	41,726	150	100M-500M	42.5	576	10	0.000
The First National Bank of Jeffersonville	Jeffersonville	70.0	0.120	0.601	54,260	525	100M-500M	80.0	7,303	332	0.000
NewBank	Flushing	70.0	0.323	0.462	47,417	370	100M-500M	52.5	1,517	69	0.000
Genesee Regional Bank	Rochester	70.0	0.183	0.442	55,893	352	100M-500M	65.0	3,991	131	0.000
Ponce De Leon Federal Bank	Bronx	70.0	0.111	0.569	85,529	443	500M-1B	60.0	3,740	172	0.000
Hometown Bank of the Hudson Valley	Walden	70.0	0.167	0.744	27,213	242	100M-500M	75.0	3,260	141	0.000
Marathon National Bank of New York	Astoria	67.5	0.133	0.345	119,616	379	500M-1B	57.5	4,168	83	0.000
Sterling National Bank	New York	67.5	0.071	0.197	179,492	1,156	1B-10B	82.5	30,436	705	0.000
Bank of Richmondville	Richmondville	67.5	0.123	0.998	15,503	230	100M-500M	85.0	4,760	168	0.000
Habib American Bank	New York	67.5	0.150	0.285	102,964	383	500M-1B	52.5	3,030	110	0.000
Abacus Federal Savings Bank	New York	67.5	0.180	0.664	47,434	176	100M-500M	37.5	456	23	0.001
Flushing Savings Bank, FSB	Flushing	67.5	0.070	0.368	311,368	976	1B-10B	52.5	4,874	117	0.000
The Westchester Bank	Yonkers	67.5	0.220	0.396	63,586	225	100M-500M	62.5	4,268	74	0.000
Manufacturers and Traders Trust Corporation	Buffalo	67.5	0.070	0.177	5,560,491	56,151	>50B	82.5	1,087,373	37,405	0.003
Putnam County Savings Bank	Brewster	67.5	0.104	0.460	101,675	532	500M-1B	67.5	5,925	212	0.000
Champlain National Bank	Elizabethtown	67.5	0.152	0.507	34,342	365	100M-500M	72.5	4,212	176	0.000
Community National Bank	Great Neck	67.5	0.137	0.304	85,049	344	500M-1B	47.5	1,549	59	0.000
Asia Bank, National Association	Flushing	67.5	0.190	0.277	88,665	252	100M-500M	37.5	564	13	0.000
Northfield Bank	Staten Island	67.5	0.048	0.298	118,033	2,051	1B-10B	60.0	3,120	1,685	0.000
New York Commercial Bank	Westbury	65.0	0.072	0.230	202,775	610	1B-10B	47.5	3,314	84	0.000
Empire National Bank	Islandia	65.0	0.156	0.383	65,801	245	100M-500M	52.5	2,691	75	0.000
Pioneer Savings Bank	Troy	65.0	0.111	0.398	84,198	403	500M-1B	67.5	7,018	174	0.000
Bank of Holland	Holland	65.0	0.142	0.957	11,710	288	<100M	80.0	2,592	201	0.000
Alma Bank	Astoria	65.0	0.135	0.259	114,691	418	500M-1B	65.0	6,117	155	0.000
Signature Bank	New York	65.0	0.041	0.170	658,569	3,136	10B-50B	75.0	48,718	1,392	0.000
United Orient Bank	New York	65.0	0.225	0.709	21,321	76	<100M	50.0	676	12	0.000
Chemung Canal Trust Company	Elmira	65.0	0.083	0.302	105,340	1,031	1B-10B	80.0	15,650	563	0.001
Hanover Community Bank	Garden City Park	65.0	0.321	0.990	18,231	50	<100M	40.0	348	8	0.000
The First National Bank of Groton	Groton	65.0	0.101	1.000	13,560	378	100M-500M	95.0	13,560	378	0.003
Gold Coast Bank	Islandia	62.5	0.196	0.405	34,333	152	100M-500M	52.5	1,713	45	0.000

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Bank of Millbrook	Millbrook	62.5	0.109	0.829	22,394	188	100M-500M	62.5	2,297	100	0.002
Amerasia Bank	Flushing	62.5	0.173	0.400	50,168	185	100M-500M	42.5	1,021	29	0.000
Carver Federal Savings Bank	New York	62.5	0.124	0.315	79,804	253	500M-1B	47.5	1,876	44	0.000
Tompkins Trust Company	Ithaca	62.5	0.068	0.343	105,157	789	1B-10B	75.0	11,626	451	0.000
Greater Hudson Bank, National Associ	Middletown	62.5	0.154	0.378	50,937	256	100M-500M	57.5	2,673	101	0.000
Patriot Federal Bank	Canajoharie	62.5	0.134	1.000	13,878	222	100M-500M	85.0	5,040	162	0.000
Sawyer Savings Bank	Saugerties	62.5	0.117	0.957	22,160	229	100M-500M	72.5	3,024	133	0.000
Elmira Savings Bank	Elmira	60.0	0.086	0.484	45,750	402	500M-1B	77.5	6,436	229	0.000
Wallkill Valley Federal Savings and Lo	Wallkill	60.0	0.133	0.854	18,385	123	100M-500M	65.0	2,268	60	0.000
Rondout Savings Bank	Kingston	60.0	0.133	0.602	32,551	229	100M-500M	65.0	3,424	117	0.000
New York Community Bank	Westbury	57.5	0.007	0.042	292,906	800	10B-50B	42.5	2,913	87	0.000
Astoria Federal Savings and Loan Assc	Long Island City	57.5	0.010	0.256	169,440	710	10B-50B	57.5	5,764	292	0.000
Seneca Federal Savings and Loan Assc	Baldwinsville	57.5	0.091	1.000	13,294	149	100M-500M	90.0	13,294	149	0.000
Ballston Spa National Bank	Ballston Spa	57.5	0.083	0.573	32,474	268	100M-500M	70.0	4,637	155	0.000
Cayuga Lake National Bank	Union Springs	57.5	0.089	1.000	11,106	141	100M-500M	72.5	2,212	95	0.000
The National Bank of Delaware Count	Walton	55.0	0.065	0.764	17,901	277	100M-500M	82.5	4,926	204	0.000
Emigrant Bank	New York	55.0	0.018	0.087	141,181	486	1B-10B	37.5	1,632	20	0.000
Savoy Bank	New York	55.0	0.195	0.505	15,627	43	<100M	40.0	343	8	0.000
First Central Savings Bank	Glen Cove	55.0	0.104	0.287	62,083	176	500M-1B	40.0	834	22	0.000
Saratoga National Bank and Trust	Saratoga Springs	55.0	0.062	0.610	18,649	359	100M-500M	80.0	5,407	293	0.000
The First National Bank of Dryden	Dryden	55.0	0.068	0.974	7,554	230	100M-500M	82.5	3,280	196	0.004
The Bank of East Asia (USA), National	New York	55.0	0.112	0.177	80,681	183	500M-1B	35.0	660	10	0.000
CheckSpring Bank	Bronx	55.0	0.219	0.467	15,977	43	<100M	45.0	496	6	0.000
Bank of Utica	Utica	55.0	0.031	0.644	26,952	353	500M-1B	70.0	5,384	203	0.000
Lake Shore Savings Bank	Dunkirk	55.0	0.052	0.508	25,533	356	100M-500M	80.0	6,611	273	0.000
Generations Bank, Inc.	Seneca Falls	55.0	0.090	0.664	23,258	145	100M-500M	57.5	2,222	77	0.000
Fulton Savings Bank	Fulton	55.0	0.047	0.812	18,779	241	100M-500M	70.0	4,111	138	0.000
Gouverneur Savings and Loan Associa	Gouverneur	55.0	0.071	0.996	10,502	189	100M-500M	80.0	3,333	147	0.000
TrustCo Bank	Glenville	55.0	0.016	0.429	68,966	430	1B-10B	65.0	6,554	188	0.000
Massena Savings and Loan	Massena	52.5	0.070	1.000	9,797	118	100M-500M	65.0	1,947	75	0.000
CMS Bank	Mount Vernon	52.5	0.118	0.437	30,454	80	100M-500M	45.0	849	16	0.000
The Putnam County National Bank of	Carmel	52.5	0.129	0.537	20,859	100	100M-500M	45.0	787	27	0.000
Cross County Savings Bank	Middle Village	52.5	0.079	0.593	33,070	88	100M-500M	30.0	186	4	0.000
The Delaware National Bank of Delhi	Delhi	52.5	0.060	0.751	15,254	186	100M-500M	70.0	3,230	134	0.003
Community Federal Savings Bank	Woodhaven	52.5	0.114	0.971	8,864	27	<100M	12.5	-	-	0.000
Quontic Bank	Great Neck	52.5	0.132	0.778	13,679	38	100M-500M	37.5	173	3	0.000
Maple City Savings Bank, FSB	Hornell	50.0	0.073	0.999	3,718	44	<100M	72.5	1,315	32	0.000
Beacon Federal	East Syracuse	50.0	0.061	0.275	61,101	336	500M-1B	55.0	3,922	130	0.000
The North Country Savings Bank	Canton	50.0	0.023	1.000	5,489	113	100M-500M	80.0	5,489	113	0.000
United International Bank	Flushing	50.0	0.140	0.297	27,117	64	100M-500M	32.5	286	5	0.000

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		Rank	(1)	(2)	(1,000)	(5)		Rank	(1,000)	(9)	
		(1)	(2)	(3)	(4)	(6)	(7)	(8)	(9)	(10)	
Bank Leumi USA	New York	50.0	0.021	0.041	119,995	341	1B-10B	40.0	2,475	43	0.000
The Citizens National Bank of Hammo	Hammond	47.5	0.056	0.999	1,078	41	<100M	75.0	1,078	41	0.000
The Dime Svgs. Bank of Williamsburg†	Brooklyn	47.5	0.026	0.132	99,124	229	1B-10B	22.5	123	2	0.000
Bank of Cattaraugus	Cattaraugus	47.5	0.050	0.999	761	34	<100M	72.5	761	34	0.000
NorthEast Community Bank	White Plains	47.5	0.082	0.324	35,832	107	100M-500M	37.5	479	11	0.000
Citizens Bank of Cape Vincent	Cape Vincent	45.0	0.065	0.954	3,452	36	<100M	62.5	763	22	0.000
Country Bank	New York	45.0	0.071	0.196	31,823	171	100M-500M	55.0	3,151	82	0.000
Medina Savings and Loan Association	Medina	45.0	0.040	0.999	1,758	41	<100M	62.5	524	27	0.000
National Bank of New York City	Flushing	45.0	0.115	0.173	26,206	52	100M-500M	27.5	93	2	0.000
Flatbush Federal Savings and Loan Ass	Brooklyn	42.5	0.081	0.611	11,597	29	100M-500M	25.0	28	1	0.000
Eastbank, National Association	New York	42.5	0.113	0.272	21,134	74	100M-500M	35.0	370	9	0.000
Highland Falls Federal Savings and Loa	Highland Falls	42.5	0.015	0.998	585	5	<100M	12.5	-	-	0.000
First Federal Savings of Middletown	Middletown	42.5	0.022	1.000	3,522	13	100M-500M	12.5	-	-	0.000
Israel Discount Bank of New York	New York	40.0	0.009	0.026	74,160	187	1B-10B	32.5	1,075	14	0.001
Esquire Bank	Brooklyn	40.0	0.078	0.340	17,967	64	100M-500M	35.0	348	9	0.000
Fairport Savings Bank	Fairport	40.0	0.010	1.000	2,193	14	100M-500M	35.0	48	3	0.000
Interinvest National Bank	New York	40.0	0.035	0.077	65,400	125	1B-10B	30.0	443	10	0.000
Global Bank	New York	40.0	0.109	0.410	13,504	30	100M-500M	37.5	309	4	0.000
The Berkshire Bank	New York	40.0	0.042	0.204	36,804	84	500M-1B	32.5	625	9	0.000
Carthage Federal Savings and Loan As	Carthage	37.5	0.010	0.947	1,686	15	100M-500M	50.0	402	7	0.000
Atlas Bank	Brooklyn	37.5	0.003	0.996	282	1	100M-500M	12.5	-	-	0.000
Ridgewood Savings Bank	Ridgewood	37.5	0.009	0.190	44,735	121	1B-10B	37.5	1,058	11	0.000
Sunnyside Federal Savings and Loan A	Irvington	37.5	0.024	0.754	2,172	6	<100M	12.5	-	-	0.000
Geddes Federal Savings and Loan Assc	Syracuse	37.5	0.004	0.796	2,069	15	100M-500M	32.5	80	2	0.000
First National Bank of New York	Merrick	37.5	0.069	0.363	20,081	40	100M-500M	35.0	366	7	0.000
Herald National Bank	New York	37.5	0.056	0.125	28,471	63	500M-1B	20.0	14	1	0.000
Interaudi Bank	New York	37.5	0.022	0.123	28,053	146	1B-10B	40.0	880	75	0.000
The Bank of New York Mellon	New York	32.5	0.000	0.010	18,000	215	>50B	47.5	4,000	161	0.000
BPD Bank	New York	32.5	0.056	0.089	14,247	46	100M-500M	37.5	609	15	0.000
Metropolitan National Bank	New York	30.0	0.036	0.075	21,045	55	500M-1B	22.5	87	1	0.000
Amalgamated Bank	New York	25.0	0.003	0.012	11,663	40	1B-10B	22.5	78	3	0.000
Safra National Bank of New York	New York	25.0	0.002	0.004	8,494	52	1B-10B	30.0	662	28	0.000
Alpine Capital Bank	New York	22.5	0.016	0.059	3,635	7	100M-500M	12.5	-	-	0.000
Apple Bank for Savings	Manhasset	22.5	0.001	0.003	10,229	24	1B-10B	20.0	17	1	0.000
Morgan Stanley Private Bank, Nationa	Purchase	22.5	0.000	0.007	4,157	8	10B-50B	12.5	-	-	0.000
Mitsubishi UFJ Trust & Banking Corpo	New York	22.5	0.001	0.397	180	1	100M-500M	12.5	-	-	0.000
Modern Bank, National Association	New York	20.0	0.003	0.009	2,276	10	500M-1B	22.5	41	6	0.000
Fiduciary Trust Company Internationa	New York	20.0	0.003	0.072	2,966	9	1B-10B	25.0	105	2	0.000
Deutsche Bank Trust Company Ameri	New York	20.0	0.000	0.000	2,000	4	10B-50B	15.0	-	1	0.000
Delta National Bank and Trust Compa	New York	20.0	0.003	0.059	1,436	3	100M-500M	25.0	59	1	0.000

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

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)	
Goldman Sachs Bank USA	New York	17.5	0.000	0.001	4,000	6	>50B	12.5	-	-	0.000
Mizuho Trust & Banking Co. USA	New York	10.0	-	-	-	-	500M-1B	12.5	-	-	0.000
Emigrant Savings Bank - Brooklyn/Queens	Brooklyn	10.0	-	-	-	-	500M-1B	12.5	-	-	0.000
Emigrant Savings Bank - Long Island	Westbury	10.0	-	-	-	-	500M-1B	12.5	-	-	0.000
Pathfinder Commercial Bank	Oswego	10.0	-	-	-	-	<100M	12.5	-	-	0.000
State Bank of Chittenango	Chittenango	10.0	-	-	-	-	100M-500M	12.5	-	-	0.000
Flushing Commercial Bank	New Hyde Park	10.0	-	-	-	-	500M-1B	12.5	-	-	0.000
WSB Municipal Bank	Watertown	10.0	-	-	-	-	<100M	12.5	-	-	0.000
Greene County Commercial Bank	Catskill	10.0	-	-	-	-	100M-500M	12.5	-	-	0.000
Emigrant Mercantile Bank	New York	10.0	-	-	-	-	<100M	12.5	-	-	0.000
Pioneer Commercial Bank	Troy	10.0	-	-	-	-	<100M	12.5	-	-	0.000
Provident Municipal Bank	Montebello	10.0	-	-	-	-	500M-1B	12.5	-	-	0.000
Bessemer Trust Company, National Association	New York	10.0	-	-	-	-	1B-10B	12.5	-	-	0.000
Mizuho Corporate Bank (USA)	New York	10.0	-	-	-	-	1B-10B	12.5	-	-	0.000
Emigrant Savings Bank - Bronx/Westchester	Bronx	10.0	-	-	-	-	1B-10B	12.5	-	-	0.000
PCSB Commercial Bank	Brewster	10.0	-	-	-	-	<100M	12.5	-	-	0.000
Berkshire Bank Municipal Bank	Albany	10.0	-	-	-	-	<100M	12.5	-	-	0.000
Emigrant Savings Bank - Manhattan	New York	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 York 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 Asset Size	Total	Amount (1,000)	Number	CC Amount/TA ¹
		Rank						Rank			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)		
First National Bank of Scotia	Scotia	100.0	0.045	0.223	18,033	936	100M-500M	80.0	61,854	1,147	0.003
The Oneida Savings Bank	Oneida	97.5	0.031	0.199	20,788	692	500M-1B	75.0	76,576	909	0.000
Adirondack Bank	Utica	95.0	0.033	0.106	19,322	594	500M-1B	90.0	128,588	1,029	0.000
The First National Bank of Groton	Groton	95.0	0.101	1.000	13,560	378	100M-500M	65.0	13,560	378	0.003
The Lyons National Bank	Lyons	92.5	0.027	0.130	17,459	699	500M-1B	80.0	91,252	1,107	0.000
The Canandaigua National Bank and Trust Co	Canandaigua	92.5	0.026	0.077	47,842	3,347	1B-10B	82.5	259,182	4,294	0.000
NBT Bank, National Association	Norwich	92.5	0.022	0.080	128,045	7,142	1B-10B	85.0	823,680	10,927	0.000
Steuben Trust Company	Hornell	92.5	0.036	0.177	14,294	523	100M-500M	72.5	53,815	712	0.000
The Bridgehampton National Bank	Bridgehampton	92.5	0.026	0.087	35,912	864	1B-10B	87.5	236,278	1,377	0.000
The Bank of Castile	Castile	92.5	0.023	0.089	23,521	821	1B-10B	85.0	151,215	1,385	0.000
Victory State Bank	Staten Island	90.0	0.041	0.175	10,383	358	100M-500M	77.5	43,635	477	0.000
Glens Falls National Bank and Trust Company	Glens Falls	90.0	0.016	0.100	26,146	1,334	1B-10B	75.0	133,613	1,793	0.000
Solvay Bank	Solvay	90.0	0.020	0.110	13,149	594	500M-1B	80.0	83,090	988	0.004
Seneca Federal Savings and Loan Association	Baldwinsville	90.0	0.091	1.000	13,294	149	100M-500M	57.5	13,294	149	0.000
Community Bank, National Association	Canton	90.0	0.014	0.106	99,984	4,898	1B-10B	75.0	496,425	7,066	0.000
Savannah Bank National Association	Savannah	90.0	0.068	0.332	8,445	335	100M-500M	75.0	25,054	413	0.000
PathFinder Bank	Oswego	90.0	0.024	0.124	11,416	383	100M-500M	77.5	73,556	660	0.000
Watertown Savings Bank	Watertown	87.5	0.029	0.097	14,901	596	500M-1B	85.0	105,854	1,012	0.000
The Suffolk County National Bank of Riverhead	Riverhead	87.5	0.018	0.049	27,695	1,375	1B-10B	82.5	213,111	2,161	0.000
Alden State Bank	Alden	87.5	0.030	0.194	7,173	205	100M-500M	75.0	34,964	350	0.000
Five Star Bank	Warsaw	85.0	0.014	0.067	35,678	1,710	1B-10B	72.5	195,674	2,533	0.000
Bank of Richmondville	Richmondville	85.0	0.038	0.306	4,760	168	100M-500M	67.5	15,503	230	0.000
Patriot Federal Bank	Canajoharie	85.0	0.049	0.363	5,040	162	100M-500M	62.5	13,878	222	0.000
The National Bank of Coxsackie	Coxsackie	85.0	0.024	0.152	5,170	544	100M-500M	75.0	28,305	738	0.000
The Adirondack Trust Company	Saratoga Springs	85.0	0.018	0.068	17,483	483	500M-1B	77.5	128,357	919	0.002
First Niagara Bank, National Association	Buffalo	85.0	0.013	0.051	446,838	23,841	10B-50B	72.5	2,530,706	32,530	0.009
The Bank of Greene County	Catskill	85.0	0.019	0.155	11,237	362	500M-1B	75.0	63,297	585	0.000
Tioga State Bank	Spencer	82.5	0.022	0.086	8,855	341	100M-500M	80.0	77,705	666	0.000
Shinhan Bank America	New York	82.5	0.019	0.029	18,025	494	500M-1B	82.5	189,889	1,175	0.001
Riverside Bank	Poughkeepsie	82.5	0.036	0.051	7,279	282	100M-500M	85.0	100,441	627	0.000
The Mahopac National Bank	Brewster	82.5	0.016	0.050	15,014	521	500M-1B	82.5	166,411	978	0.000
Sterling National Bank	New York	82.5	0.012	0.033	30,436	705	1B-10B	67.5	179,492	1,156	0.000
The National Bank of Delaware County	Walton	82.5	0.018	0.210	4,926	204	100M-500M	55.0	17,901	277	0.000
The First National Bank of Dryden	Dryden	82.5	0.029	0.423	3,280	196	100M-500M	55.0	7,554	230	0.004
Manufacturers and Traders Trust Company	Buffalo	82.5	0.014	0.035	1,087,373	37,405	>50B	67.5	5,560,491	56,151	0.003
Chemung Canal Trust Company	Elmira	80.0	0.012	0.045	15,650	563	1B-10B	65.0	105,340	1,031	0.001
Provident Bank	Montebello	80.0	0.011	0.038	35,967	1,262	1B-10B	75.0	295,168	2,291	0.000
Saratoga National Bank and Trust	Saratoga Springs	80.0	0.018	0.177	5,407	293	100M-500M	55.0	18,649	359	0.000

Table 3B. Expanded. Micro Business Lending Institutions in New York 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									
The First National Bank of Jeffersonville	Jeffersonville	80.0	0.016	0.081	7,303	332	100M-500M	70.0	54,260	525	0.000
USNY Bank	Geneva	80.0	0.039	0.089	5,001	161	100M-500M	77.5	45,357	309	0.000
Gouverneur Savings and Loan Association	Gouverneur	80.0	0.023	0.316	3,333	147	100M-500M	55.0	10,502	189	0.000
Lake Shore Savings Bank	Dunkirk	80.0	0.013	0.132	6,611	273	100M-500M	55.0	25,533	356	0.000
Alliance Bank, National Association	Syracuse	80.0	0.011	0.074	16,210	622	1B-10B	80.0	129,044	1,192	0.000
Bank of Holland	Holland	80.0	0.032	0.212	2,592	201	<100M	65.0	11,710	288	0.000
Catskill Hudson Bank	Monticello	80.0	0.024	0.058	8,557	289	100M-500M	92.5	148,102	686	0.000
Walden Savings Bank	Montgomery	80.0	0.017	0.064	7,330	460	100M-500M	80.0	71,992	742	0.000
The North Country Savings Bank	Canton	80.0	0.023	1.000	5,489	113	100M-500M	50.0	5,489	113	0.000
Woori America Bank	New York	80.0	0.018	0.034	17,498	390	500M-1B	82.5	195,042	977	0.004
Elmira Savings Bank	Elmira	77.5	0.012	0.068	6,436	229	500M-1B	60.0	45,750	402	0.000
Rhinebeck Bank	Rhinebeck	77.5	0.014	0.047	8,558	419	500M-1B	75.0	89,770	707	0.000
Orange County Trust Company	Middletown	77.5	0.015	0.055	10,072	317	500M-1B	75.0	101,781	704	0.000
Bank of Akron	Akron	75.0	0.024	0.056	5,490	176	100M-500M	72.5	53,896	382	0.002
The National Union Bank of Kinderhook	Kinderhook	75.0	0.018	0.055	5,524	172	100M-500M	77.5	69,220	390	0.002
Evans Bank, National Association	Angola	75.0	0.012	0.027	9,254	278	500M-1B	80.0	150,970	791	0.000
Signature Bank	New York	75.0	0.003	0.013	48,718	1,392	10B-50B	65.0	658,569	3,136	0.000
Cattaraugus County Bank	Little Valley	75.0	0.024	0.102	4,519	138	100M-500M	80.0	44,107	275	0.000
Ulster Savings Bank	Kingston	75.0	0.008	0.068	6,079	435	500M-1B	72.5	70,595	677	0.000
Hometown Bank of the Hudson Valley	Walden	75.0	0.020	0.089	3,260	141	100M-500M	70.0	27,213	242	0.000
Tompkins Trust Company	Ithaca	75.0	0.008	0.038	11,626	451	1B-10B	62.5	105,157	789	0.000
The Citizens National Bank of Hammond	Hammond	75.0	0.056	0.999	1,078	41	<100M	47.5	1,078	41	0.000
Sawyer Savings Bank	Saugerties	72.5	0.016	0.131	3,024	133	100M-500M	62.5	22,160	229	0.000
Bank of Cattaraugus	Cattaraugus	72.5	0.050	0.999	761	34	<100M	47.5	761	34	0.000
Champlain National Bank	Elizabethtown	72.5	0.019	0.062	4,212	176	100M-500M	67.5	34,342	365	0.000
Cayuga Lake National Bank	Union Springs	72.5	0.018	0.199	2,212	95	100M-500M	57.5	11,106	141	0.000
Maple City Savings Bank, FSB	Hornell	72.5	0.026	0.353	1,315	32	<100M	50.0	3,718	44	0.000
Fulton Savings Bank	Fulton	70.0	0.010	0.178	4,111	138	100M-500M	55.0	18,779	241	0.000
The Delaware National Bank of Delhi	Delhi	70.0	0.013	0.159	3,230	134	100M-500M	52.5	15,254	186	0.003
Empire State Bank	Newburgh	70.0	0.019	0.040	3,038	237	100M-500M	85.0	66,385	431	0.000
Bank of Utica	Utica	70.0	0.006	0.129	5,384	203	500M-1B	55.0	26,952	353	0.000
Ballston Spa National Bank	Ballston Spa	70.0	0.012	0.082	4,637	155	100M-500M	57.5	32,474	268	0.000
Pioneer Savings Bank	Troy	67.5	0.009	0.033	7,018	174	500M-1B	65.0	84,198	403	0.000
Putnam County Savings Bank	Brewster	67.5	0.006	0.027	5,925	212	500M-1B	67.5	101,675	532	0.000
Massena Savings and Loan	Massena	65.0	0.014	0.199	1,947	75	100M-500M	52.5	9,797	118	0.000
Wallkill Valley Federal Savings and Loan Assc	Wallkill	65.0	0.016	0.105	2,268	60	100M-500M	60.0	18,385	123	0.000
Rondout Savings Bank	Kingston	65.0	0.014	0.063	3,424	117	100M-500M	60.0	32,551	229	0.000
Banco Popular North America	New York	65.0	0.002	0.006	15,682	521	1B-10B	70.0	608,690	2,867	0.002
TrustCo Bank	Glenville	65.0	0.001	0.041	6,554	188	1B-10B	55.0	68,966	430	0.000

Table 3B. Expanded. Micro Business Lending Institutions in New York 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 Asset Size	Total	Amount (1,000)	Number	CC Amount/TA ¹
		Rank						Rank			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)		
Alma Bank	Astoria	65.0	0.007	0.014	6,117	155	500M-1B	65.0	114,691	418	0.000
Genesee Regional Bank	Rochester	65.0	0.013	0.032	3,991	131	100M-500M	70.0	55,893	352	0.000
The Upstate National Bank	Lisbon	65.0	0.023	0.053	1,643	69	<100M	75.0	31,182	211	0.000
Bank of Millbrook	Millbrook	62.5	0.011	0.085	2,297	100	100M-500M	62.5	22,394	188	0.002
The Westchester Bank	Yonkers	62.5	0.015	0.027	4,268	74	100M-500M	67.5	63,586	225	0.000
Medina Savings and Loan Association	Medina	62.5	0.012	0.298	524	27	<100M	45.0	1,758	41	0.000
Citizens Bank of Cape Vincent	Cape Vincent	62.5	0.014	0.211	763	22	<100M	45.0	3,452	36	0.000
Gotham Bank of New York	New York	60.0	0.008	0.021	3,609	93	100M-500M	72.5	82,106	317	0.000
Ponce De Leon Federal Bank	Bronx	60.0	0.005	0.025	3,740	172	500M-1B	70.0	85,529	443	0.000
Northfield Bank	Staten Island	60.0	0.001	0.008	3,120	1,685	1B-10B	67.5	118,033	2,051	0.000
Generations Bank, Inc.	Seneca Falls	57.5	0.009	0.063	2,222	77	100M-500M	55.0	23,258	145	0.000
Astoria Federal Savings and Loan Association	Long Island City	57.5	0.000	0.009	5,764	292	10B-50B	57.5	169,440	710	0.000
Greater Hudson Bank, National Association	Middletown	57.5	0.008	0.020	2,673	101	100M-500M	62.5	50,937	256	0.000
Marathon National Bank of New York	Astoria	57.5	0.005	0.012	4,168	83	500M-1B	67.5	119,616	379	0.000
Country Bank	New York	55.0	0.007	0.019	3,151	82	100M-500M	45.0	31,823	171	0.000
Beacon Federal	East Syracuse	55.0	0.004	0.018	3,922	130	500M-1B	50.0	61,101	336	0.000
Habib American Bank	New York	52.5	0.004	0.008	3,030	110	500M-1B	67.5	102,964	383	0.000
Flushing Savings Bank, FSB	Flushing	52.5	0.001	0.006	4,874	117	1B-10B	67.5	311,368	976	0.000
Empire National Bank	Islandia	52.5	0.006	0.016	2,691	75	100M-500M	65.0	65,801	245	0.000
NewBank	Flushing	52.5	0.010	0.015	1,517	69	100M-500M	70.0	47,417	370	0.000
American Community Bank	Glen Cove	52.5	0.012	0.020	1,887	50	100M-500M	77.5	72,465	245	0.000
Gold Coast Bank	Islandia	52.5	0.010	0.020	1,713	45	100M-500M	62.5	34,333	152	0.000
The First National Bank of Long Island	Glen Head	52.5	0.002	0.013	3,788	91	1B-10B	77.5	182,148	524	0.000
United Orient Bank	New York	50.0	0.007	0.022	676	12	<100M	65.0	21,321	76	0.000
Carthage Federal Savings and Loan Association	Carthage	50.0	0.002	0.226	402	7	100M-500M	37.5	1,686	15	0.000
The Bank of New York Mellon	New York	47.5	0.000	0.002	4,000	161	>50B	32.5	18,000	215	0.000
New York Commercial Bank	Westbury	47.5	0.001	0.004	3,314	84	1B-10B	65.0	202,775	610	0.000
Community National Bank	Great Neck	47.5	0.003	0.006	1,549	59	500M-1B	67.5	85,049	344	0.000
Carver Federal Savings Bank	New York	47.5	0.003	0.007	1,876	44	500M-1B	62.5	79,804	253	0.000
CMS Bank	Mount Vernon	45.0	0.003	0.012	849	16	100M-500M	52.5	30,454	80	0.000
The Putnam County National Bank of Carmel	Carmel	45.0	0.005	0.020	787	27	100M-500M	52.5	20,859	100	0.000
CheckSpring Bank	Bronx	45.0	0.007	0.014	496	6	<100M	55.0	15,977	43	0.000
New York Community Bank	Westbury	42.5	0.000	0.000	2,913	87	10B-50B	57.5	292,906	800	0.000
Chinatown Federal Savings Bank	New York	42.5	0.004	0.010	576	10	100M-500M	70.0	41,726	150	0.000
Amerasia Bank	Flushing	42.5	0.004	0.008	1,021	29	100M-500M	62.5	50,168	185	0.000
Maspeth Federal Savings and Loan Association	Maspeth	40.0	0.001	0.005	1,190	18	1B-10B	72.5	129,174	470	0.000
Bank Leumi USA	New York	40.0	0.000	0.001	2,475	43	1B-10B	50.0	119,995	341	0.000
First Central Savings Bank	Glen Cove	40.0	0.001	0.004	834	22	500M-1B	55.0	62,083	176	0.000
Hanover Community Bank	Garden City Park	40.0	0.006	0.019	348	8	<100M	65.0	18,231	50	0.000

Table 3B. Expanded. Micro Business Lending Institutions in New York 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 Asset Size	Total	Amount (1,000)	Number	CC Amount/TA ¹
		Rank						Rank			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)		
Interaudi Bank	New York	40.0	0.001	0.004	880	75	1B-10B	37.5	28,053	146	0.000
Savoy Bank	New York	40.0	0.004	0.011	343	8	<100M	55.0	15,627	43	0.000
Abacus Federal Savings Bank	New York	37.5	0.002	0.006	456	23	100M-500M	67.5	47,434	176	0.001
Global Bank	New York	37.5	0.002	0.009	309	4	100M-500M	40.0	13,504	30	0.000
Ridgewood Savings Bank	Ridgewood	37.5	0.000	0.004	1,058	11	1B-10B	37.5	44,735	121	0.000
Asia Bank, National Association	Flushing	37.5	0.001	0.002	564	13	100M-500M	67.5	88,665	252	0.000
BPD Bank	New York	37.5	0.002	0.004	609	15	100M-500M	32.5	14,247	46	0.000
NorthEast Community Bank	White Plains	37.5	0.001	0.004	479	11	100M-500M	47.5	35,832	107	0.000
Emigrant Bank	New York	37.5	0.000	0.001	1,632	20	1B-10B	55.0	141,181	486	0.000
Quontic Bank	Great Neck	37.5	0.002	0.010	173	3	100M-500M	52.5	13,679	38	0.000
First National Bank of New York	Merrick	35.0	0.001	0.007	366	7	100M-500M	37.5	20,081	40	0.000
The Bank of East Asia (USA), National Association	New York	35.0	0.001	0.001	660	10	500M-1B	55.0	80,681	183	0.000
Esquire Bank	Brooklyn	35.0	0.002	0.007	348	9	100M-500M	40.0	17,967	64	0.000
Eastbank, National Association	New York	35.0	0.002	0.005	370	9	100M-500M	42.5	21,134	74	0.000
Fairport Savings Bank	Fairport	35.0	0.000	0.022	48	3	100M-500M	40.0	2,193	14	0.000
Geddes Federal Savings and Loan Association	Syracuse	32.5	0.000	0.031	80	2	100M-500M	37.5	2,069	15	0.000
The Berkshire Bank	New York	32.5	0.001	0.003	625	9	500M-1B	40.0	36,804	84	0.000
Israel Discount Bank of New York	New York	32.5	0.000	0.000	1,075	14	1B-10B	40.0	74,160	187	0.001
United International Bank	Flushing	32.5	0.001	0.003	286	5	100M-500M	50.0	27,117	64	0.000
First American International Bank	Brooklyn	30.0	0.001	0.002	480	8	500M-1B	77.5	110,689	318	0.000
Safra National Bank of New York	New York	30.0	0.000	0.000	662	28	1B-10B	25.0	8,494	52	0.000
Cross County Savings Bank	Middle Village	30.0	0.000	0.003	186	4	100M-500M	52.5	33,070	88	0.000
Interinvest National Bank	New York	30.0	0.000	0.001	443	10	1B-10B	40.0	65,400	125	0.000
National Bank of New York City	Flushing	27.5	0.000	0.001	93	2	100M-500M	45.0	26,206	52	0.000
Delta National Bank and Trust Company	New York	25.0	0.000	0.002	59	1	100M-500M	20.0	1,436	3	0.000
Fiduciary Trust Company International	New York	25.0	0.000	0.003	105	2	1B-10B	20.0	2,966	9	0.000
Flatbush Federal Savings and Loan Association	Brooklyn	25.0	0.000	0.001	28	1	100M-500M	42.5	11,597	29	0.000
Modern Bank, National Association	New York	22.5	0.000	0.000	41	6	500M-1B	20.0	2,276	10	0.000
The Dime Svgs. Bank of Williamsburgh	Brooklyn	22.5	0.000	0.000	123	2	1B-10B	47.5	99,124	229	0.000
Amalgamated Bank	New York	22.5	0.000	0.000	78	3	1B-10B	25.0	11,663	40	0.000
Metropolitan National Bank	New York	22.5	0.000	0.000	87	1	500M-1B	30.0	21,045	55	0.000
Herald National Bank	New York	20.0	0.000	0.000	14	1	500M-1B	37.5	28,471	63	0.000
Apple Bank for Savings	Manhasset	20.0	0.000	0.000	17	1	1B-10B	22.5	10,229	24	0.000
Deutsche Bank Trust Company Americas	New York	15.0	0.000	0.000	-	1	10B-50B	20.0	2,000	4	0.000
Morgan Stanley Private Bank, National Association	Purchase	12.5	0.000	0.000	-	-	10B-50B	22.5	4,157	8	0.000
Berkshire Bank Municipal Bank	Albany	12.5	0.000	0.000	-	-	<100M	10.0	-	-	0.000
WSB Municipal Bank	Watertown	12.5	0.000	0.000	-	-	<100M	10.0	-	-	0.000
Emigrant Savings Bank - Manhattan	New York	12.5	0.000	0.000	-	-	1B-10B	10.0	-	-	0.000
Greene County Commercial Bank	Catskill	12.5	0.000	0.000	-	-	100M-500M	10.0	-	-	0.000

Table 3B. Expanded. Micro Business Lending Institutions in New York 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		TBL Ratio ¹	Amount (1,000)	Number		Total Rank	Amount		CC Amount/TA ¹
		Rank	TA Ratio ¹						(1,000)	Number	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)		
Emigrant Savings Bank - Bronx/Westchester	Bronx	12.5	0.000	0.000	-	-	1B-10B	10.0	-	-	0.000
Alpine Capital Bank	New York	12.5	0.000	0.000	-	-	100M-500M	22.5	3,635	7	0.000
Provident Municipal Bank	Montebello	12.5	0.000	0.000	-	-	500M-1B	10.0	-	-	0.000
Emigrant Savings Bank - Brooklyn/Queens	Brooklyn	12.5	0.000	0.000	-	-	500M-1B	10.0	-	-	0.000
Community Federal Savings Bank	Woodhaven	12.5	0.000	0.000	-	-	<100M	52.5	8,864	27	0.000
Mizuho Corporate Bank (USA)	New York	12.5	0.000	0.000	-	-	1B-10B	10.0	-	-	0.000
Emigrant Savings Bank - Long Island	Westbury	12.5	0.000	0.000	-	-	500M-1B	10.0	-	-	0.000
Mitsubishi UFJ Trust & Banking Corporation (New York		12.5	0.000	0.000	-	-	100M-500M	22.5	180	1	0.000
Bessemer Trust Company, National Associati	New York	12.5	0.000	0.000	-	-	1B-10B	10.0	-	-	0.000
PCSB Commercial Bank	Brewster	12.5	0.000	0.000	-	-	<100M	10.0	-	-	0.000
Mizuho Trust & Banking Co. USA	New York	12.5	0.000	0.000	-	-	500M-1B	10.0	-	-	0.000
First Federal Savings of Middletown	Middletown	12.5	0.000	0.000	-	-	100M-500M	42.5	3,522	13	0.000
Emigrant Mercantile Bank	New York	12.5	0.000	0.000	-	-	<100M	10.0	-	-	0.000
Atlas Bank	Brooklyn	12.5	0.000	0.000	-	-	100M-500M	37.5	282	1	0.000
Goldman Sachs Bank USA	New York	12.5	0.000	0.000	-	-	>50B	17.5	4,000	6	0.000
Flushing Commercial Bank	New Hyde Park	12.5	0.000	0.000	-	-	500M-1B	10.0	-	-	0.000
State Bank of Chittenango	Chittenango	12.5	0.000	0.000	-	-	100M-500M	10.0	-	-	0.000
Pathfinder Commercial Bank	Oswego	12.5	0.000	0.000	-	-	<100M	10.0	-	-	0.000
Sunnyside Federal Savings and Loan Associat	Irvington	12.5	0.000	0.000	-	-	<100M	37.5	2,172	6	0.000
Pioneer Commercial Bank	Troy	12.5	0.000	0.000	-	-	<100M	10.0	-	-	0.000
Highland Falls Federal Savings and Loan Asso	Highland Falls	12.5	0.000	0.000	-	-	<100M	42.5	585	5	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.