

**New Jersey District Office 7(a) and 504 Loan Approvals  
Cumulative Fiscal Year 2009 as of July 31, 2009**

# of Loans FY 2008	Participating Lenders	# of Loans FY 2009	Total Amt	AFA	Amt	Asian/P	Amt	Hispanic	Amt	WOB	Amt	VET	Amt
202	TD BANK (C )(P)(E)(CX)(PTX)	134	\$54,608,800	6	\$2,615,000	26	\$15,782,800	6	\$1,295,000	32	\$12,227,000	3	\$1,515,000
133	BNB BANK (C) (P)(E)(PTX)	91	\$40,234,000	27	\$9,287,000	19	\$6,443,000	4	\$1,196,000	9	\$2,423,000		
167	INNOVATIVE BANK (CX)	83	\$2,750,000			82	\$2,730,000			44	\$1,770,000		
32	CENTRAL JERSEY BANK, NA (E) (PTX) (P)	36	\$13,690,000	1	\$150,000	2	\$360,000			6	\$2,475,000	1	\$150,000
56	NEW JERSEY BUS. FINANCE CORP. (CDC)	35	\$25,919,000			5	\$5,604,000	2	\$606,000	5	\$2,357,000	2	\$1,234,000
65	SOVEREIGN BANK (P)(E)(CX)(PTX)	35	\$2,229,000			11	\$842,000	2	\$118,700	6	\$277,000		
24	BANKASIANA (E) (P)	25	\$8,260,000	3	\$400,000	13	\$6,360,000			6	\$3,005,000		
259	JPMORGAN CHASE BANK(P)(E)(CX)(PTX)(ARC)	25	\$1,922,700	2	\$371,300	5	\$280,000	2	\$25,200	1	\$25,000	2	\$45,000
14	SUPERIOR FINANCIAL GROUP (CX)	25	\$217,500	2	\$27,500	4	\$20,000	3	\$25,000	8	\$75,000	7	\$60,000
229	PNC BANK, NA (P)(E)(PTX)	19	\$8,083,600	3	\$1,635,000	5	\$4,225,500			3	\$415,000	2	\$360,000
15	THE PROVIDENT BANK (E)(P)(PTX)	18	\$7,208,100	2	\$650,000	1	\$150,500	1	\$560,000	6	\$2,501,600	2	\$836,500
53	1st CONSTITUTION BANK (P)(E)	16	\$6,280,000			11	\$3,760,000	2	\$300,000	1	\$150,000		
179	BANK OF AMERICA (P)(E)(CX)(PTX)	16	\$523,000			1	\$50,000	2	\$80,000	2	\$85,000		
55	UNITY BANK (P)(E)(PTX)	15	\$6,401,200			5	\$3,651,200	1	\$50,000	4	\$2,125,000	1	\$50,000
20	TRENTON BUSINESS ASSISTANCE CORP. (CDC)	12	\$10,315,000	1	\$1,229,000	3	\$3,705,000			2	\$1,196,000		
31	SUN NATIONAL BANK ( C) (E) (P)	11	\$4,635,000			1	\$150,000	1	\$150,000	1	\$1,450,000		
31	NEW MILLENNIUM BANK(E)(P)(PTX)	10	\$1,912,000	5	\$706,000			1	\$326,000	4	\$476,000		
5	HOPEWELL VALLEY COMM. BANK (E)(P)	9	\$2,410,300			1	\$400,000			1	\$10,000		
4	MANASQUAN SAVINGS BANK (E) (PTX)	9	\$738,800							2	\$132,000		
27	SUSQUEHANNA BANK DV (P)(C )(E)(PTX)	9	\$2,885,000			1	\$420,000			3	\$820,000		
24	THE BANK (E) (P) (PTX)	9	\$1,705,000			1	\$50,000						
33	WACHOVIA BANK, NA (P)(E)(CX)	9	\$5,575,600							2	\$330,000		
116	BANCO POPULAR NO. AMER.(P)(E)(CX)(PTX)	8	\$2,446,300			1	\$50,000			1	\$50,000		
15	CITIZENS BANK (P)(E)(PTX)(CX)	8	\$417,000			1	\$50,000			1	\$100,000		
25	COLUMBIA BANK (P)(E)	8	\$1,455,000										
1	INDUS AMERICAN BANK (E) (PTX)	8	\$3,657,000			4	\$2,122,000						
13	NEWBANK (P) (E)	8	\$1,952,800			7	\$1,340,000	1	\$612,800	3	\$510,000		
10	ACROSS NATIONS PIONEERS, INC. (CDC)	7	\$4,430,000	1	\$206,000	4	\$2,483,000	1	\$1,349,000	3	\$631,000		
83	VALLEY NATIONAL BANK (P)(E)	7	\$2,269,000	2	\$900,000			1	\$252,000				
11	SHINHAN BANK AMERICA (E)(P)	6	\$1,610,000			6	\$1,610,000			3	\$1,050,000		
11	SHORE COMMUNITY BANK (E) (P)	6	\$960,000	1	\$150,000					1	\$50,000		
5	CORNERSTONE BANK (E)	5	\$748,000	1	\$100,000					2	\$250,000		
2	HSBC BANK USA, NA (E)(P)(PTX)	5	\$225,000	1	\$25,000	1	\$60,000			1	\$85,000		
11	LAKELAND BANK (C )(P)(E)	5	\$716,000	1	\$296,000					1	\$112,000		
2	ROYAL ASIAN BANK	5	\$2,603,000			5	\$2,603,000			1	\$410,000		
6	CITY NATIONAL BANK OF NEW JERSEY (C )	4	\$1,165,500					1	\$160,000	2	\$310,000		
5	HOME LOAN INVESTMENT BANK, FSB (E)(P)	4	\$1,852,500							1	\$510,000	1	\$742,500
0	LIVE OAK BANKING COMPANY (P)	4	\$7,000,000			1	\$1,850,000			2	\$3,150,000		
2	M & T Bank (E)(PTX)(P)	4	\$855,000										
8	WELLS FARGO BANK, NA (E) (P) (CX) (PTX)(ARC)	4	\$1,409,000										
4	FLUSHING SAVINGS BANK, FSB (E)(P)(PTX)	3	\$292,000			2	\$100,000			2	\$242,000		
65	MILLENNIUM bcbank (E) (PTX)	3	\$305,400									2	\$183,400
10	SKYLANDS COMMUNITY BANK(E)(P)(PTX)	3	\$738,300	1	\$20,000								
13	WOORI AMERICA BANK (C ) (P) (E)	3	\$595,000			1	\$35,000			1	\$400,000		
0	AFFINITY FEDERAL CREDIT UNION	2	\$550,000							1	\$150,000		
50	CAPITAL ONE BANK(E) (P)	2	\$65,000			1	\$40,000			1	\$40,000		
4	CONTINENTAL BANK (P)(PTX)(E)	2	\$1,178,000							1	\$525,000		
1	FIRST CHATHAM BANK (P)	2	\$1,968,000			2	\$1,968,000						

# of Loans FY 2008	Participating Lenders	# of Loans FY 2009	Total Amt	AFA	Amt	Asian/P	Amt	Hispanic	Amt	WOB	Amt	VET	Amt
1	FIRSTTRUST SAVINGS BANK (E)(P)	2	\$250,000										
1	GROW AMERICA FUND, INCORPORATED (P)	2	\$1,102,500										
0	MAGYAR BANK	2	\$715,000			1	\$400,000						
0	MILESTONE BANK (C ) (E)	2	\$600,000										
6	NARA BANK N.A. (P) (E)	2	\$1,480,000			2	\$1,480,000						
0	NATIONAL PENN BANK (C ) (P) (E)	2	\$475,000							2	\$475,000		
1	OCEAN CITY HOME BANK (E)	2	\$110,000	1	\$60,000					1	\$50,000		
3	PREFERRED CAPITAL BIDCO, INC. (P)(PTX)(E)	2	\$2,000,000	1	\$1,000,000					1	\$1,000,000		
1	SMALL BUSINESS LOAN SOURCE, LLC (C )(P)((PTX)((E)	2	\$689,000			1	\$308,000			1	\$381,000		
3	WILSHIRE STATE BANK (P) (E)	2	\$841,000			2	\$841,000			1	\$240,000		
23	CIT SMALL BUSINESS LENDING CORP.(P)(PTX)	1	\$2,000,000										
14	CITIBANK, N.A. (P) (E)	1	\$589,500	1	\$589,500								
4	COMMUNITY SOUTH BANK (P)(PTX)(E)	1	\$144,500					1	\$144,500				
0	COMMUNITY WEST BANK, N.A.(P)(PTX)(E)	1	\$241,500										
0	CONESTOGA BANK	1	\$500,000										
2	EXCEL NATIONAL BANK (P)(E)(PTX)	1	\$1,655,000			1	\$1,655,000						
0	FARMERS & MERCHANTS BANK & TRUST (E)	1	\$25,000										
0	HILLTOP COMMUNITY BANK (E)	1	\$330,000										
0	KEYBANK, NA (P)(PTX)(E)(CX)	1	\$250,000										
0	LIBERTY BELL BANK (E)	1	\$202,900										
3	LONG ISLAND DEVELOPMENT COMPANY (CDC)	1	\$1,166,000			1	\$1,166,000						
0	LOWER EAST SIDE PEOPLE'S FCU	1	\$17,000					1	\$17,000				
0	NBT BANK, N.A. (PTX)(E)	1	\$30,000										
4	NEWTEK SMALL BUS FINANCE (E)(P)(PTX)	1	\$330,000										
0	OCEANFIRST BANK	1	\$1,850,000										
2	PENN LIBERTY BANK (P) (E)	1	\$150,000										
0	PUBLIC SAVINGS BANK	1	\$900,000										
0	RIDGESTONE BANK (P) (E)	1	\$2,000,000										
0	ROMA BANK	1	\$560,000										
3	THE HUNTINGTON NATIONAL BANK (P) (E) (PTX)	1	\$956,000										
0	THE PARK AVENUE BANK	1	\$300,000			1	\$300,000						
0	U.S. BANK, NA (P)(PTX)(E)	1	\$700,000										
0	UNITED MIDWEST SAVINGS BANK (P) (C )	1	\$420,000							1	\$420,000		
2	UNITED WESTERN BANK (P) (PTX)	1	\$309,000							1	\$309,000		
10	UPS CAPITAL BUSINESS CREDIT (C )(P)(E)	1	\$1,028,000										
	<b>Total 7A's &amp; 504</b>	<b>822</b>	<b>\$274,883,300</b>	<b>63</b>	<b>\$20,417,300</b>	<b>242</b>	<b>\$75,445,000</b>	<b>33</b>	<b>\$7,267,200</b>	<b>184</b>	<b>\$45,774,600</b>	<b>23</b>	<b>\$5,176,400</b>

(E) SBAExpress Lender Status  
(PTX) Patriot Express

(P) Preferred Lender Status  
(CDC) Certified Development Companies  
(ARC)-customers and non-bank customers

(CX) SBA Community Express Lender  
(C ) Certified Lender Status

**New Jersey District Office 504 Loan Approval Data  
Cumulative Fiscal Year 2009 as of July 31, 2009**

1st Mortgagee	# of Loans	Bank Amount	Debenture Amount	Total Project
Bank of America	8	\$7,530,023	\$5,939,000	\$15,020,172
Northfield Bank	4	\$4,605,131	\$2,630,000	\$7,972,263
TD Bank	4	\$3,926,000	\$2,866,000	\$8,040,000
NewBank	4	\$2,910,300	\$2,011,000	\$5,820,100
Central Jersey Bank	2	\$870,625	\$663,000	\$1,896,250
Sun National Bank	2	\$1,650,000	\$1,270,000	\$3,300,000
Royal Asian Bank	2	\$1,099,500	\$848,000	\$2,199,900
The Provident Bank	2	\$1,367,250	\$1,307,000	\$3,585,000
Freedom Bank	2	\$2,000,000	\$613,000	\$4,000,000
Capital Bank of New Jersey	2	\$2,927,500	\$1,827,000	\$5,855,000
JPMorgan Chase Bank	2	\$2,105,000	\$1,317,000	\$6,210,000
Unity Bank	1	\$7,130,000	\$1,997,000	\$12,075,000
United One Bancorp	1	\$690,000	\$381,000	\$1,520,000
Valley National Bank	1	\$765,000	\$628,000	\$1,530,000
Parke Bank	1	\$1,893,297	\$1,357,000	\$3,786,593
Peapack-Gladstone Bank	1	\$525,000	\$378,000	\$1,050,000
Heritage Bank	1	\$1,000,000	\$859,000	\$2,125,000
Crown Bank	1	\$3,615,000	\$1,498,000	\$6,375,000
Lakeland Bank	1	\$600,000	\$431,000	\$1,200,000
City National Bank	1	\$275,000	\$228,000	\$550,000
1st Constitution Bank	1	\$2,675,000	\$1,643,000	\$5,350,000
New Millennium Bank	1	\$390,000	\$282,000	\$780,000
Indus American Bank	1	\$1,218,988	\$985,000	\$2,437,975
First State Bank	1	\$1,213,000	\$858,000	\$2,426,000
The Bank	1	\$122,500	\$126,000	\$350,000
CIT Small Business Lending Corp.	1	\$1,585,000	\$1,166,000	\$3,047,000
Saddle River Valley Bank	1	\$2,100,000	\$909,000	\$4,200,000
Zions First National Bank	1	\$1,110,000	\$898,000	\$2,224,600
Wachovia Small Business Capital	1	\$1,300,000	\$1,050,000	\$2,642,300
Kore, L.L.C.	1	\$43,000	\$33,000	\$86,000
PNC Bank	1	\$2,437,500	\$1,966,000	\$4,875,000
BNB Bank	1	\$1,740,000	\$1,781,000	\$5,800,000
<b>TOTAL</b>	<b>55</b>	<b>\$63,419,614</b>	<b>\$40,745,000</b>	<b>\$128,329,153</b>

**Bank Amount** - represents aggregate of 1st mortgagee financing.

**Debenture Amount** - represents aggregate of all 504 debenture financing.

**Total Project** - represents amount financed by 1st mortgagee and SBA's 504 debentures plus funds contributed by the small business borrowers.

## **New Jersey District Office Loan Approvals**

The information being provided is derived solely from Agency records that are submitted by the Agency's participant lenders engaged in making SBA guaranteed loans. This information is collected by the lenders from SBA loan applicants who provide it on a voluntary basis. It is then forwarded by the lenders to SBA. Since the information is given by the loan applicants on a voluntary basis it is not necessarily inclusive of all SBA borrowers, nor is its accuracy checked by the Agency. Accordingly, SBA cannot make any representation as to the completeness or accuracy of the information provided to the American Banker and in view of this the Agency takes no responsibility for any further dissemination of this information.

Moreover, the information provided relates solely to the actions of particular lenders with respect to SBA-guaranteed loans. The data does not reflect the nature or extent of those lenders' service to the specified minority communities through actions that are not related to SBA programs. Further, the lending data being provided is gross data only and should not be taken as indicative of the nature and extent of the institution's "commitment" to minority lending. For example, some banks are located in regions with low proportions of certain minority communities and thus, should not be compared to those institutions based in regions with larger minority communities.