

BSNB Named Industry Top Loan Producer

Washington, D.C. (July 24, 2020)—Independent Banker, the award-winning magazine of the Independent Community Bankers of America (ICBA) and the number-one source for community banking news, recognized Ballston Spa National Bank (BSNB) as an ICBA top lender in its July issue. BSNB’s recognition is based on the strength of its competitive banking services and operational efficiencies throughout 2019.

“Through innovation, resourcefulness and an unwavering commitment to their customers and communities, these top lenders are creating a culture of success,” ICBA President and CEO Rebeca Romero Rainey said. “ICBA is proud to recognize BSNB and its staff for their outstanding efforts and wish them continued prosperity.”

The “ICBA’s Top Lenders 2020” feature reveals the secret to these community banks’ success as agricultural, commercial, and consumer and mortgage lenders. It showcases their commitment, ingenuity, and skill in adapting to market dynamics and evolving customer needs.

The annual list is based on the strength of competitive banking services and operational efficiencies using FDIC data for 2019. Scores were determined by combining the average of the bank’s percentile rank for lending concentration and for loan growth over the past year in each lending category and asset size and adjusted for loan charge-offs at certain percentile thresholds.

“BSNB is honored to be recognized by ICBA for the growth and performance of our community bank,” said Christopher R. Dowd, president and CEO of BSNB. “We are proud to serve our neighbors in the greater Capital Region and strive every day to build lasting banking relationships that help our customers realize their financial goals and dreams—all while helping our local economy prosper. Our success is a testament to the faith of our customers and the hard work and dedication of our talented employees.”

[Click here](#) to view this year’s ICBA Top Lenders listings.

About BSNB

With just the right combination of personal service and high tech convenience, BSNB offers a wide range of financial products and services to individuals, families, municipalities, nonprofits, and businesses throughout New York’s greater Capital Region. Find out more about BSNB’s offerings [here](#). To become part of BSNB’s online community, please visit us on [Facebook](#), [Twitter](#), and [LinkedIn](#).

About ICBA

The Independent Community Bankers of America creates and promotes an environment where community banks flourish. With more than 50,000 locations nationwide, community banks constitute 99 percent of all banks, employ nearly 750,000 Americans and are the only physical banking presence in one in three U.S. counties. Holding more than \$5 trillion in assets, nearly \$4 trillion in deposits, and more than \$3.4 trillion in loans to consumers, small businesses and the agricultural community, community banks channel local deposits into the Main Streets and neighborhoods they serve, spurring job creation, fostering innovation and fueling their customers' dreams in communities throughout America. For more information, visit ICBA's website at www.icba.org.

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