

Table 3A Expanded. Small Business Lending Institutions in Maryland Using Call Report Data, June 2011

Name of Lending Institution	City	Small Business Lending (less than \$ million)					Micro Business Lending (less than \$1 million)				CC Amount/TA ¹
		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)	
CommerceFirst Bank	Annapolis	92.5	0.624	0.727	131,308	691	100M-500M	75.0	4,912	200	-
Provident State Bank, Inc.	Preston	90.0	0.353	0.834	91,440	713	100M-500M	97.5	15,785	425	-
Hebron Savings Bank	Hebron	85.0	0.200	0.762	95,170	674	100M-500M	97.5	11,996	365	-
Community Bank of Tri-County	Waldorf	82.5	0.237	0.445	213,442	1,029	500M-1B	85.0	16,531	396	-
The Peoples Bank	Chestertown	82.5	0.248	0.712	61,448	666	100M-500M	97.5	11,687	442	-
Howard Bank	Ellicott City	82.5	0.306	0.515	94,936	587	100M-500M	82.5	7,816	250	-
County First Bank	La Plata	80.0	0.271	0.650	52,577	441	100M-500M	92.5	7,536	244	-
Easton Bank & Trust	Easton	80.0	0.287	0.814	45,956	362	100M-500M	85.0	4,030	211	-
Bank of the Eastern Shore	Cambridge	80.0	0.325	0.633	58,865	471	100M-500M	95.0	9,859	298	-
Regal Bank & Trust	Owings Mills	77.5	0.258	0.717	47,789	290	100M-500M	65.0	2,435	126	-
Capital Bank, National Association	Rockville	77.5	0.248	0.623	65,477	327	100M-500M	67.5	3,889	119	-
The Farmers Bank of Willards	Willards	77.5	0.185	0.644	62,521	511	100M-500M	92.5	8,435	308	0.002
The Talbot Bank of Easton, Maryland	Easton	77.5	0.149	0.414	100,870	809	500M-1B	85.0	10,085	482	0.001
New Windsor State Bank	New Windsor	77.5	0.213	0.590	56,689	598	100M-500M	95.0	8,997	418	-
The Queenstown Bank of Maryland	Queenstown	77.5	0.178	0.609	81,279	558	100M-500M	85.0	7,297	273	-
Maryland Financial Bank	Towson	77.5	0.461	1.000	39,274	101	<100M	25.0	135	5	-
Frederick County Bank	Frederick	77.5	0.255	0.530	77,670	504	100M-500M	87.5	7,589	255	-
Congressional Bank	Potomac	77.5	0.230	0.663	55,424	263	100M-500M	57.5	2,061	88	-
Harford Bank	Aberdeen	75.0	0.224	0.581	63,266	361	100M-500M	77.5	4,849	161	-
Old Line Bank	Bowie	72.5	0.163	0.398	122,404	612	500M-1B	65.0	7,213	227	0.002
Damascus Community Bank	Damascus	72.5	0.187	0.510	46,388	1,053	100M-500M	100.0	16,526	863	-
BankAnnapolis	Annapolis	72.5	0.164	0.452	71,344	507	100M-500M	75.0	5,582	255	-
Woodsboro Bank	Woodsboro	70.0	0.207	0.678	45,195	273	100M-500M	75.0	3,327	131	-
Sandy Spring Bank	Olney	67.5	0.097	0.356	350,784	2,558	1B-10B	75.0	25,573	1,293	-
EagleBank	Bethesda	67.5	0.128	0.241	299,921	1,712	1B-10B	70.0	13,305	548	-
The Columbia Bank	Columbia	67.5	0.094	0.355	193,104	1,771	1B-10B	77.5	17,946	830	-
Bay Bank, FSB	Lutherville	67.5	0.238	0.680	30,987	189	100M-500M	70.0	2,208	75	-
First United Bank & Trust	Oakland	65.0	0.073	0.316	106,919	1,232	1B-10B	85.0	14,194	854	-
American Bank	Rockville	65.0	0.088	0.508	44,469	981	500M-1B	92.5	8,121	795	-
NBRS Financial	Rising Sun	62.5	0.181	0.437	47,092	310	100M-500M	80.0	5,253	155	-
Calvin B. Taylor Banking Company of Berlin, M	Berlin	62.5	0.124	0.414	50,760	412	100M-500M	75.0	5,323	211	-
CNB	Centreville	62.5	0.117	0.433	50,309	436	100M-500M	75.0	5,198	254	0.000
Bank of Ocean City	Ocean City	62.5	0.198	0.539	34,543	258	100M-500M	80.0	4,153	142	-
The Chesapeake Bank & Trust Co.	Chestertown	62.5	0.217	0.823	19,670	166	<100M	75.0	1,971	89	-
BlueRidge Bank	Frederick	62.5	0.254	0.594	33,875	164	100M-500M	75.0	3,069	78	-
HarVest Bank of Maryland	Rockville	62.5	0.233	0.587	36,489	138	100M-500M	62.5	2,169	57	-

Table 3A Expanded. Small Business Lending Institutions in Maryland Using Call Report Data, June 2011

Name of Lending Institution	City	Small Business Lending (less than \$ million)					Micro Business Lending (less than \$1 million)			CC Amount/TA ¹	
		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 Harbor Bank of Maryland	Baltimore	60.0	0.221	0.382	53,955	212	100M-500M	45.0	1,613	38	0.003
Colombo Bank	Rockville	60.0	0.143	0.905	22,321	76	100M-500M	57.5	1,121	26	-
Severn Savings Bank, FSB	Annapolis	60.0	0.091	0.401	84,591	316	500M-1B	45.0	2,021	56	-
Farmers and Merchants Bank	Upperco	60.0	0.195	0.391	49,399	195	100M-500M	50.0	1,885	62	-
Revere Bank	Laurel	60.0	0.205	0.411	44,400	229	100M-500M	65.0	3,208	77	-
Bay-Vanguard Federal Savings Bank	Baltimore	57.5	0.100	1.000	14,633	50	100M-500M	32.5	214	9	-
Cecil Bank	Elkton	57.5	0.118	0.354	55,476	272	100M-500M	57.5	3,212	90	-
Baltimore County Savings Bank, FSB	Baltimore	57.5	0.097	0.416	60,952	229	500M-1B	47.5	2,144	42	-
The Patapsco Bank	Baltimore	55.0	0.139	0.488	37,054	187	100M-500M	57.5	2,182	58	-
OBA Bank	Germantown	55.0	0.120	0.378	46,271	192	100M-500M	57.5	3,202	66	-
Eastern Savings Bank, FSB	Hunt Valley	55.0	0.058	0.858	39,283	171	500M-1B	35.0	956	17	-
First Mariner Bank	Baltimore	52.5	0.076	0.255	88,581	306	1B-10B	35.0	1,199	28	-
Carrollton Bank	Baltimore	50.0	0.106	0.280	40,051	201	100M-500M	52.5	2,605	69	-
Advance Bank	Baltimore	50.0	0.168	0.512	12,390	63	<100M	50.0	780	18	-
Kosciuszko Federal Savings Bank	Baltimore	50.0	0.138	0.999	1,840	11	<100M	50.0	155	3	-
Carroll Community Bank	Sykesville	50.0	0.080	1.000	7,595	31	<100M	37.5	206	7	-
The National Bank of Cambridge	Cambridge	47.5	0.111	0.364	23,318	223	100M-500M	75.0	3,250	136	-
Monument Bank	Bethesda	47.5	0.105	0.357	37,832	173	100M-500M	47.5	1,813	57	-
Madison Bank of Maryland	Forest Hill	47.5	0.069	0.785	10,710	53	100M-500M	42.5	413	11	-
The Bank of Glen Burnie	Glen Burnie	47.5	0.097	0.434	34,748	136	100M-500M	57.5	2,688	47	-
Chesapeake Bank of Maryland	Parkville	45.0	0.066	0.693	13,228	48	100M-500M	45.0	676	17	-
Prince George's Federal Savings Bank	Upper Marlboro	45.0	0.052	1.000	5,279	27	100M-500M	35.0	166	5	-
Jarrettsville Federal Savings and Loan Association	Jarrettsville	42.5	0.055	0.896	5,330	12	<100M	12.5	-	-	-
Homewood Federal Savings Bank	Baltimore	42.5	0.050	1.000	3,729	11	<100M	12.5	-	-	-
Hopkins Federal Savings Bank	Baltimore	42.5	0.050	0.640	18,202	85	100M-500M	55.0	1,273	24	-
Community First Bank	Pikesville	42.5	0.049	1.000	2,392	15	<100M	42.5	153	3	-
Madison Square Federal Savings Bank	Baltimore	40.0	0.074	0.623	11,333	44	100M-500M	50.0	778	18	-
Fairmount Bank	Baltimore	40.0	0.038	1.004	2,780	17	<100M	47.5	202	8	-
Middletown Valley Bank	Middletown	40.0	0.052	0.680	7,468	39	100M-500M	35.0	237	11	-
Midstate Federal Savings and Loan Association	Baltimore	40.0	0.045	0.846	7,826	34	100M-500M	32.5	244	5	-
Presidential Bank, FSB	Bethesda	40.0	0.075	0.292	42,370	99	500M-1B	20.0	69	2	-
The Glen Burnie Mutual Savings Bank	Glen Burnie	37.5	0.031	1.000	2,268	16	<100M	37.5	114	2	-
CFG Community Bank	Towson	37.5	0.073	0.198	37,641	161	500M-1B	40.0	1,026	35	-
Fraternity Federal Savings and Loan Association	Baltimore	35.0	0.027	0.924	4,823	17	100M-500M	32.5	197	3	-
The Washington Savings Bank, FSB	Bowie	35.0	0.062	0.308	24,272	96	100M-500M	35.0	741	18	-
Liberty Federal Savings and Loan Association	Baltimore	35.0	0.039	0.999	1,752	6	<100M	12.5	-	-	-
Kopernik Federal Bank	Baltimore	32.5	0.040	0.999	1,548	7	<100M	12.5	-	-	-

Table 3A Expanded. Small Business Lending Institutions in Maryland Using Call Report Data, June 2011

Name of Lending Institution	City	Small Business Lending (less than \$ million)					Institution Asset Size	Micro Business Lending (less than \$1 million)			CC Amount/TA ¹
		Total Rank (1)	TA Ratio ¹ (2)	TBL Ratio ¹ (3)	Amount (1,000) (4)	Number (5)		Total Rank (7)	Amount (1,000) (8)	Number (9)	
Slavie Federal Savings Bank	Bel Air	32.5	0.045	0.424	8,972	33	100M-500M	37.5	427	8	-
Hull Federal Savings Bank	Baltimore	32.5	0.040	0.998	1,095	6	<100M	42.5	63	1	-
Vigilant Federal Savings Bank	Baltimore	32.5	0.030	0.994	1,717	11	<100M	40.0	107	3	-
North Arundel Savings Bank, FSB	Pasadena	32.5	0.035	0.999	1,280	5	<100M	37.5	62	1	-
Rosedale Federal Savings and Loan Association	Baltimore	30.0	0.033	0.195	25,054	75	500M-1B	27.5	322	6	-
Saint Casimir's Savings Bank	Baltimore	30.0	0.009	0.999	899	3	100M-500M	12.5	-	-	-
First Shore Federal Savings and Loan Associatic	Salisbury	30.0	0.037	0.371	12,286	49	100M-500M	25.0	170	5	-
Hamilton Federal Bank	Baltimore	27.5	0.039	0.300	12,721	48	100M-500M	27.5	272	6	-
Arundel Federal Savings Bank	Glen Burnie	17.5	0.007	0.288	3,316	13	100M-500M	20.0	84	3	-
Fullerton Federal Savings Association	Nottingham	10.0	0.000	0.000	-	-	<100M	12.5	-	-	-
Legg Mason Investment Counsel & Trust Comp	Baltimore	10.0	0.000	0.000	-	-	<100M	12.5	-	-	-
Wilmington Trust, National Association	Baltimore	10.0	0.000	0.000	-	-	100M-500M	12.5	-	-	-
T. Rowe Price Savings Bank	Baltimore	10.0	0.000	0.000	-	-	100M-500M	12.5	-	-	-

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