

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

| Name of Lending Institution                   | City             | Small Business Lending<br>(less than \$ million) |                       |                        |                   |        | Micro Business Lending<br>(less than \$1 million) |            |                   | CC<br>Amount/TA <sup>1</sup> |        |
|---|------------------|--|-----------------------|------------------------|-------------------|--------|---|------------|-------------------|------------------------------|--------|
|   |                  | Total Rank                                       | TA Ratio <sup>1</sup> | TBL Ratio <sup>1</sup> | Amount<br>(1,000) | Number | Institution<br>Asset Size                         | Total Rank | Amount<br>(1,000) |                              | Number |
|   |                  | (1)  | (2)                   | (3)                    | (4)               | (5)    | (6)   | (7)        | (8)               |                              | (9)    |
| Coastway Community Bank                       | Cranston         | 77.5   | 0.268                 | 0.777                  | 84,664            | 447    | 100M-500M   | 82.5       | 6,256             | 179                          | -      |
| Bank Rhode Island                             | Providence       | 75.0   | 0.174                 | 0.463                  | 280,756           | 4,713  | 1B-10B  | 82.5       | 25,564            | 2,463                        | -      |
| Newport Federal Savings Bank                  | Newport          | 72.5   | 0.152                 | 0.670                  | 68,706            | 477    | 100M-500M   | 55.0       | 2,520             | 91                           | -      |
| Freedom National Bank                         | Greenville       | 72.5   | 0.423                 | 0.746                  | 37,456            | 206    | <100M   | 72.5       | 2,468             | 49                           | -      |
| BankNewport                                   | Newport          | 70.0   | 0.086                 | 0.539                  | 92,451            | 636    | 1B-10B  | 75.0       | 8,038             | 287                          | -      |
| The Washington Trust Company of Westerly      | Westerly         | 67.5   | 0.118                 | 0.337                  | 347,483           | 2,235  | 1B-10B  | 77.5       | 32,226            | 1,127                        | -      |
| RBS Citizens, National Association            | Providence       | 65.0   | 0.026                 | 0.127                  | 2,861,200         | 53,196 | >50B  | 77.5       | 650,294           | 44,144                       | 0.013  |
| Centreville Savings Bank                      | West Warwick     | 55.0   | 0.035                 | 0.868                  | 34,433            | 182    | 500M-1B   | 65.0       | 4,164             | 71                           | -      |
| Home Loan Investment Bank, F.S.B.             | Warwick          | 52.5   | 0.118                 | 0.420                  | 25,380            | 262    | 100M-500M   | 32.5       | 587               | 31                           | -      |
| Independence Bank                             | East Greenwich   | 47.5   | 0.147                 | 0.531                  | 10,043            | 162    | <100M   | 52.5       | 644               | 41                           | -      |
| Union Federal Savings Bank                    | North Providence | 40.0   | 0.007                 | 0.998                  | 517               | 2      | <100M   | 15.0       | -                 | -                            | -      |
| Admirals Bank                                 | Cranston         | 32.5   | 0.036                 | 0.144                  | 14,556            | 76     | 100M-500M   | 32.5       | 979               | 21                           | -      |
| Bank of America, Rhode Island, National Assoc | Providence       | 12.5   | 0.000                 | 0.000                  | -                 | -      | 10B-50B   | 15.0       | -                 | -                            | -      |
| Talbots Classics National Bank                | Lincoln          | 12.5   | 0.000                 | 0.000                  | -                 | -      | <100M   | 15.0       | -                 | -                            | -      |

<sup>1</sup> 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