

Table 3A Expanded. Small Business Lending Institutions in Connecticut 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)
NEW ENGLAND BANK	Enfield	85.0	0.245	0.562	179,642	1,058	500M-1B	85.0	13,626	413	0.000
Connecticut Community Bank, Nation	Westport	80.0	0.265	0.540	100,322	558	100M-500M	75.0	7,183	243	0.000
Quinnipiac Bank & Trust Company	Hamden	80.0	0.414	0.936	36,851	254	<100M	82.5	5,537	126	0.000
Fairfield County Bank	Ridgefield	80.0	0.160	0.427	237,306	1,498	1B-10B	85.0	21,192	718	0.000
Naugatuck Savings Bank	Naugatuck	80.0	0.164	0.519	156,828	1,089	500M-1B	67.5	9,315	426	0.000
Salisbury Bank and Trust Company	Lakeville	75.0	0.122	0.655	73,314	775	500M-1B	87.5	10,605	503	0.000
The Bank of Southern Connecticut	New Haven	72.5	0.436	0.614	55,470	302	100M-500M	65.0	3,037	95	0.000
Union Savings Bank	Danbury	70.0	0.081	0.417	203,042	1,527	1B-10B	77.5	21,187	793	0.000
Thomaston Savings Bank	Thomaston	70.0	0.101	0.692	73,050	550	500M-1B	65.0	4,774	245	0.000
Dime Bank	Norwich	70.0	0.133	0.482	96,012	727	500M-1B	85.0	10,892	339	0.000
The First National Bank of Suffield	Suffield	70.0	0.148	0.870	32,533	264	100M-500M	80.0	3,648	160	0.000
Newtown Savings Bank	Newtown	67.5	0.097	0.442	91,143	983	500M-1B	85.0	11,499	651	0.000
Prime Bank	Orange	67.5	0.392	0.947	23,620	103	<100M	62.5	1,416	27	0.001
Chelsea Groton Bank	Norwich	67.5	0.090	0.692	76,111	562	500M-1B	80.0	9,138	289	0.000
Collinsville Savings Society	Canton	65.0	0.187	0.716	27,302	147	100M-500M	45.0	1,354	55	0.000
The Milford Bank	Milford	65.0	0.143	0.608	54,802	340	100M-500M	70.0	4,379	149	0.000
Savings Institute Bank and Trust Com	Willimantic	65.0	0.114	0.360	107,212	499	500M-1B	42.5	3,823	146	0.000
Farmington Bank	Farmington	65.0	0.097	0.258	162,804	827	1B-10B	57.5	10,738	300	0.000
The Citizens National Bank	Putnam	62.5	0.094	0.833	33,194	271	100M-500M	67.5	3,045	130	0.000
Naugatuck Valley Savings and Loan	Naugatuck	62.5	0.122	0.394	67,969	442	500M-1B	70.0	6,749	208	0.000
People's United Bank	Bridgeport	62.5	0.067	0.157	1,856,969	12,948	10B-50B	65.0	158,228	6,439	0.000
Savings Bank of Danbury	Danbury	62.5	0.109	0.495	82,808	395	500M-1B	55.0	5,260	135	0.000
Essex Savings Bank	Essex	62.5	0.110	0.756	34,311	231	100M-500M	62.5	3,024	101	0.000
Webster Bank, National Association	Waterbury	60.0	0.057	0.222	1,111,695	13,799	10B-50B	82.5	195,179	8,562	0.000
The Community's Bank	Bridgeport	60.0	0.267	1.000	8,927	33	<100M	22.5	199	6	0.000
Rockville Bank	Vernon Rockville	60.0	0.079	0.219	152,754	1,099	1B-10B	62.5	12,784	458	0.000
Windsor Federal Savings and Loan Ass	Windsor	60.0	0.105	0.563	41,374	254	100M-500M	50.0	2,742	105	0.000
Start Community Bank	New Haven	57.5	0.171	0.945	6,406	32	<100M	50.0	422	8	0.000
The Guilford Savings Bank	Guilford	55.0	0.081	0.622	42,618	248	500M-1B	37.5	1,777	94	0.000
First County Bank	Stamford	55.0	0.065	0.472	87,400	404	1B-10B	55.0	6,208	166	0.001
The Simsbury Bank & Trust Company	Simsbury	55.0	0.096	0.611	32,594	231	100M-500M	55.0	2,606	96	0.000
Jewett City Savings Bank	Jewett City	55.0	0.097	0.774	23,952	164	100M-500M	72.5	3,664	91	0.000
Eastern Federal Bank	Norwich	55.0	0.135	0.649	21,955	142	100M-500M	55.0	1,744	55	0.000
Hudson Valley Bank, National Associa	Stamford	52.5	0.058	0.203	163,063	766	1B-10B	67.5	20,257	360	0.000
Liberty Bank	Middletown	52.5	0.031	0.092	105,206	1,112	1B-10B	60.0	12,086	681	0.000
Litchfield Bancorp	Litchfield	52.5	0.106	0.703	22,619	149	100M-500M	60.0	2,121	60	0.000
Northwest Community Bank	Winsted	47.5	0.091	0.561	29,527	242	100M-500M	60.0	2,750	110	0.000
The Bank of Fairfield	Fairfield	45.0	0.176	0.341	22,582	92	100M-500M	40.0	1,285	30	0.000

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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)	
Patriot National Bank	Stamford	42.5	0.068	0.280	44,036	231	500M-1B	35.0	1,918	123	0.001
The National Iron Bank	Salisbury	42.5	0.044	1.000	4,597	129	100M-500M	42.5	560	21	0.000
The First Bank of Greenwich	Cos Cob	42.5	0.158	0.474	13,892	86	<100M	37.5	863	45	0.000
InsurBanc	Farmington	42.5	0.123	0.383	22,994	123	100M-500M	25.0	934	24	0.000
Putnam Bank	Putnam	37.5	0.051	0.645	22,970	133	100M-500M	37.5	1,478	51	0.000
The Wilton Bank	Wilton	35.0	0.096	0.527	7,030	73	<100M	57.5	916	46	0.000
The Bank of New Canaan	New Canaan	35.0	0.079	0.172	31,473	143	100M-500M	25.0	1,192	53	0.000
Darien Rowayton Bank	Darien	32.5	0.074	0.532	15,951	55	100M-500M	22.5	683	17	0.000
The Torrington Savings Bank	Torrington	32.5	0.002	0.952	1,254	13	500M-1B	32.5	163	5	0.000
Stafford Savings Bank	Stafford Springs	27.5	0.005	0.687	1,136	13	100M-500M	37.5	393	8	0.000
Fieldpoint Private Bank & Trust	Greenwich	10.0	0.003	0.041	1,743	5	500M-1B	10.0	42	2	0.000
Bankers' Bank, Northeast	Glastonbury	10.0	0.004	0.025	466	1	100M-500M	10.0	-	-	0.000
The MassMutual Trust Company	Enfield	10.0	-	-	-	-	<100M	10.0	-	-	0.000
Prudential Bank & Trust, FSB	Hartford	10.0	-	-	-	-	100M-500M	10.0	-	-	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 Connecticut 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)		
Salisbury Bank and Trust Company	Lakeville	87.5	0.018	0.095	10,605	503	500M-1B	75.0	73,314	775	0.000
Newtown Savings Bank	Newtown	85.0	0.012	0.056	11,499	651	500M-1B	67.5	91,143	983	0.000
Dime Bank	Norwich	85.0	0.015	0.055	10,892	339	500M-1B	70.0	96,012	727	0.000
NEW ENGLAND BANK	Enfield	85.0	0.019	0.043	13,626	413	500M-1B	85.0	179,642	1,058	0.000
Fairfield County Bank	Ridgefield	85.0	0.014	0.038	21,192	718	1B-10B	80.0	237,306	1,498	0.000
Webster Bank, National Association	Waterbury	82.5	0.010	0.039	195,179	8,562	10B-50B	60.0	1,111,695	13,799	0.000
Quinnipiac Bank & Trust Company	Hamden	82.5	0.062	0.141	5,537	126	<100M	80.0	36,851	254	0.000
The First National Bank of Suffield	Suffield	80.0	0.017	0.098	3,648	160	100M-500M	70.0	32,533	264	0.000
Chelsea Groton Bank	Norwich	80.0	0.011	0.083	9,138	289	500M-1B	67.5	76,111	562	0.000
Union Savings Bank	Danbury	77.5	0.008	0.043	21,187	793	1B-10B	70.0	203,042	1,527	0.000
Connecticut Community Bank, National Asso	Westport	75.0	0.019	0.039	7,183	243	100M-500M	80.0	100,322	558	0.000
Jewett City Savings Bank	Jewett City	72.5	0.015	0.118	3,664	91	100M-500M	55.0	23,952	164	0.000
The Milford Bank	Milford	70.0	0.011	0.049	4,379	149	100M-500M	65.0	54,802	340	0.000
Naugatuck Valley Savings and Loan	Naugatuck	70.0	0.012	0.039	6,749	208	500M-1B	62.5	67,969	442	0.000
The Citizens National Bank	Putnam	67.5	0.009	0.076	3,045	130	100M-500M	62.5	33,194	271	0.000
Naugatuck Savings Bank	Naugatuck	67.5	0.010	0.031	9,315	426	500M-1B	80.0	156,828	1,089	0.000
Hudson Valley Bank, National Association	Stamford	67.5	0.007	0.025	20,257	360	1B-10B	52.5	163,063	766	0.000
Thomaston Savings Bank	Thomaston	65.0	0.007	0.045	4,774	245	500M-1B	70.0	73,050	550	0.000
The Bank of Southern Connecticut	New Haven	65.0	0.024	0.034	3,037	95	100M-500M	72.5	55,470	302	0.000
People's United Bank	Bridgeport	65.0	0.006	0.013	158,228	6,439	10B-50B	62.5	1,856,969	12,948	0.000
Essex Savings Bank	Essex	62.5	0.010	0.067	3,024	101	100M-500M	62.5	34,311	231	0.000
Prime Bank	Orange	62.5	0.023	0.057	1,416	27	<100M	67.5	23,620	103	0.001
Rockville Bank	Vernon Rockville	62.5	0.007	0.018	12,784	458	1B-10B	60.0	152,754	1,099	0.000
Litchfield Bancorp	Litchfield	60.0	0.010	0.066	2,121	60	100M-500M	52.5	22,619	149	0.000
Liberty Bank	Middletown	60.0	0.004	0.011	12,086	681	1B-10B	52.5	105,206	1,112	0.000
Northwest Community Bank	Winsted	60.0	0.008	0.052	2,750	110	100M-500M	47.5	29,527	242	0.000
Farmington Bank	Farmington	57.5	0.006	0.017	10,738	300	1B-10B	65.0	162,804	827	0.000
The Wilton Bank	Wilton	57.5	0.012	0.069	916	46	<100M	35.0	7,030	73	0.000
Eastern Federal Bank	Norwich	55.0	0.011	0.052	1,744	55	100M-500M	55.0	21,955	142	0.000
The Simsbury Bank & Trust Company	Simsbury	55.0	0.008	0.049	2,606	96	100M-500M	55.0	32,594	231	0.000
Savings Bank of Danbury	Danbury	55.0	0.007	0.031	5,260	135	500M-1B	62.5	82,808	395	0.000
First County Bank	Stamford	55.0	0.005	0.034	6,208	166	1B-10B	55.0	87,400	404	0.001
Start Community Bank	New Haven	50.0	0.011	0.062	422	8	<100M	57.5	6,406	32	0.000
Windsor Federal Savings and Loan Associatic	Windsor	50.0	0.007	0.037	2,742	105	100M-500M	60.0	41,374	254	0.000
Collinsville Savings Society	Canton	45.0	0.009	0.035	1,354	55	100M-500M	65.0	27,302	147	0.000
The National Iron Bank	Salisbury	42.5	0.005	0.122	560	21	100M-500M	42.5	4,597	129	0.000
Savings Institute Bank and Trust Company	Willimantic	42.5	0.004	0.013	3,823	146	500M-1B	65.0	107,212	499	0.000
The Bank of Fairfield	Fairfield	40.0	0.010	0.019	1,285	30	100M-500M	45.0	22,582	92	0.000

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		Rank									
Stafford Savings Bank	Stafford Springs	37.5	0.002	0.238	393	8	100M-500M	27.5	1,136	13	0.000
Putnam Bank	Putnam	37.5	0.003	0.041	1,478	51	100M-500M	37.5	22,970	133	0.000
The First Bank of Greenwich	Cos Cob	37.5	0.010	0.029	863	45	<100M	42.5	13,892	86	0.000
The Guilford Savings Bank	Guilford	37.5	0.003	0.026	1,777	94	500M-1B	55.0	42,618	248	0.000
Patriot National Bank	Stamford	35.0	0.003	0.012	1,918	123	500M-1B	42.5	44,036	231	0.001
The Torrington Savings Bank	Torrington	32.5	0.000	0.124	163	5	500M-1B	32.5	1,254	13	0.000
InsurBanc	Farmington	25.0	0.005	0.016	934	24	100M-500M	42.5	22,994	123	0.000
The Bank of New Canaan	New Canaan	25.0	0.003	0.006	1,192	53	100M-500M	35.0	31,473	143	0.000
Darien Rowayton Bank	Darien	22.5	0.003	0.023	683	17	100M-500M	32.5	15,951	55	0.000
The Community's Bank	Bridgeport	22.5	0.006	0.022	199	6	<100M	60.0	8,927	33	0.000
Bankers' Bank, Northeast	Glastonbury	10.0	0.000	0.000	-	-	100M-500M	10.0	466	1	0.000
Prudential Bank & Trust, FSB	Hartford	10.0	0.000	0.000	-	-	100M-500M	10.0	-	-	0.000
Fieldpoint Private Bank & Trust	Greenwich	10.0	0.000	0.001	42	2	500M-1B	10.0	1,743	5	0.000
The MassMutual Trust Company	Enfield	10.0	0.000	0.000	-	-	<100M	10.0	-	-	0.000

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