

Table 3A Expanded. Small Business Lending Institutions in Delaware 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 <sup>1</sup>	
		Total Rank	TA Ratio <sup>1</sup>	TBL Ratio <sup>1</sup>	Amount (1,000)	Number	Institution Asset Size	Total Rank	Amount (1,000)		Number
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
FIA Card Services, National Associatio	Wilmington	90.0	0.045	0.860	6,133,411	2,930,310	>50B	100.0	5,928,629	2,922,335	0.797
Chase Bank USA, National Association	Newark	87.5	0.044	0.792	5,149,294	1,553,297	>50B	97.5	4,857,165	1,549,340	0.770
Discover Bank	Greenwood	77.5	0.003	1.000	206,777	112,259	>50B	80.0	206,777	112,259	0.654
The Bank of Delmarva	Seaford	77.5	0.221	0.562	93,931	645	100M-500M	80.0	10,085	348	0.001
PNC Bank, National Association	Wilmington	75.0	0.036	0.140	10,500,000	220,200	>50B	82.5	2,103,528	184,380	0.013
County Bank	Rehoboth Beach	75.0	0.156	0.467	53,010	335	100M-500M	80.0	4,747	165	0.001
Barclays Bank Delaware	Wilmington	72.5	0.007	0.972	114,360	26,447	10B-50B	82.5	112,694	26,443	0.762
Wilmington Savings Fund Society, FSB	Wilmington	72.5	0.107	0.252	449,752	2,098	1B-10B	67.5	29,752	851	0.000
TD Bank, National Association	Wilmington	72.5	0.032	0.185	6,197,205	56,362	>50B	75.0	607,176	34,709	0.005
Community Bank Delaware	Lewes	72.5	0.277	0.578	37,127	164	100M-500M	72.5	2,375	74	0.001
MidCoast Community Bank	Wilmington	70.0	0.240	0.423	61,694	213	100M-500M	52.5	1,463	41	0.000
Artisans' Bank	Wilmington	67.5	0.118	0.323	61,065	282	500M-1B	57.5	2,302	77	0.000
The First National Bank of Wyoming	Wyoming	67.5	0.148	0.458	43,015	286	100M-500M	70.0	2,972	136	0.002
Sovereign Bank, National Association	Wilmington	65.0	0.031	0.118	2,483,933	32,249	>50B	77.5	572,075	19,958	0.002
The Bancorp Bank	Wilmington	60.0	0.033	0.123	104,125	287	1B-10B	45.0	1,458	36	0.000
Aurora Bank FSB	Wilmington	52.5	0.008	0.613	6,047	127	500M-1B	17.5	-	-	0.000
First Bank of Delaware	Wilmington	52.5	0.072	0.271	16,095	71	100M-500M	50.0	774	33	0.000
Applied Bank	Wilmington	45.0	0.034	0.111	7,634	33	100M-500M	42.5	467	13	0.000
ING Bank, fsb	Wilmington	32.5	0.000	0.005	1,861	5	>50B	17.5	-	-	0.000
BNY Mellon Trust of Delaware	Newark	15.0	-	-	-	-	100M-500M	17.5	-	-	0.000
HSBC Trust Company (Delaware), Nat	Wilmington	15.0	-	-	-	-	<100M	17.5	-	-	0.000
Wilmington Trust, National Associatio	Wilmington	15.0	-	-	-	-	1B-10B	17.5	-	-	0.000
Deutsche Bank Trust Company Delaw	Wilmington	15.0	-	-	-	-	100M-500M	17.5	-	-	0.000
Bank of New Castle	New Castle	15.0	-	-	-	-	<100M	17.5	-	-	0.000
World Financial Network Bank	Wilmington	15.0	-	-	-	-	1B-10B	17.5	-	-	0.868
AIG Federal Savings Bank	Wilmington	15.0	-	-	-	-	1B-10B	17.5	-	-	0.000

<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.

**Table 3B. Expanded. Micro Business Lending Institutions in Delaware 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 <sup>1</sup>	TBL Ratio <sup>1</sup>	Amount (1,000)	Number	Institution Asset Size	Total	Amount (1,000)	Number	CC Amount/TA <sup>1</sup>
		Rank						Rank			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)		
FIA Card Services, National Association	Wilmington	100.0	0.044	0.831	5,928,629	2,922,335	>50B	90.0	6,133,411	2,930,310	0.797
Chase Bank USA, National Association	Newark	97.5	0.042	0.748	4,857,165	1,549,340	>50B	87.5	5,149,294	1,553,297	0.770
Barclays Bank Delaware	Wilmington	82.5	0.007	0.958	112,694	26,443	10B-50B	72.5	114,360	26,447	0.762
PNC Bank, National Association	Wilmington	82.5	0.007	0.028	2,103,528	184,380	>50B	75.0	10,500,000	220,200	0.013
The Bank of Delmarva	Seaford	80.0	0.024	0.060	10,085	348	100M-500M	77.5	93,931	645	0.001
Discover Bank	Greenwood	80.0	0.003	1.000	206,777	112,259	>50B	77.5	206,777	112,259	0.654
County Bank	Rehoboth Beach	80.0	0.014	0.042	4,747	165	100M-500M	75.0	53,010	335	0.001
Sovereign Bank, National Association	Wilmington	77.5	0.007	0.027	572,075	19,958	>50B	65.0	2,483,933	32,249	0.002
TD Bank, National Association	Wilmington	75.0	0.003	0.018	607,176	34,709	>50B	72.5	6,197,205	56,362	0.005
Community Bank Delaware	Lewes	72.5	0.018	0.037	2,375	74	100M-500M	72.5	37,127	164	0.001
The First National Bank of Wyoming	Wyoming	70.0	0.010	0.032	2,972	136	100M-500M	67.5	43,015	286	0.002
Wilmington Savings Fund Society, FSB	Wilmington	67.5	0.007	0.017	29,752	851	1B-10B	72.5	449,752	2,098	0.000
Artisans' Bank	Wilmington	57.5	0.004	0.012	2,302	77	500M-1B	67.5	61,065	282	0.000
MidCoast Community Bank	Wilmington	52.5	0.006	0.010	1,463	41	100M-500M	70.0	61,694	213	0.000
First Bank of Delaware	Wilmington	50.0	0.003	0.013	774	33	100M-500M	52.5	16,095	71	0.000
The Bancorp Bank	Wilmington	45.0	0.000	0.002	1,458	36	1B-10B	60.0	104,125	287	0.000
Applied Bank	Wilmington	42.5	0.002	0.007	467	13	100M-500M	45.0	7,634	33	0.000
Bank of New Castle	New Castle	17.5	0.000	0.000	-	-	<100M	15.0	-	-	0.000
HSBC Trust Company (Delaware), National A	Wilmington	17.5	0.000	0.000	-	-	<100M	15.0	-	-	0.000
Aurora Bank FSB	Wilmington	17.5	0.000	0.000	-	-	500M-1B	52.5	6,047	127	0.000
AIG Federal Savings Bank	Wilmington	17.5	0.000	0.000	-	-	1B-10B	15.0	-	-	0.000
World Financial Network Bank	Wilmington	17.5	0.000	0.000	-	-	1B-10B	15.0	-	-	0.868
ING Bank, fsb	Wilmington	17.5	0.000	0.000	-	-	>50B	32.5	1,861	5	0.000
Deutsche Bank Trust Company Delaware	Wilmington	17.5	0.000	0.000	-	-	100M-500M	15.0	-	-	0.000
Wilmington Trust, National Association	Wilmington	17.5	0.000	0.000	-	-	1B-10B	15.0	-	-	0.000
BNY Mellon Trust of Delaware	Newark	17.5	0.000	0.000	-	-	100M-500M	15.0	-	-	0.000

<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.