

Table 3A Expanded. Small Business Lending Institutions in Maryland 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)
Provident State Bank, Inc.	Preston	90.0	0.315	0.832	91,186	710	100M-500M	100.0	15,434	424	0.000
Community Bank of Tri-County	Waldorf	87.5	0.237	0.474	230,413	1,025	500M-1B	87.5	17,797	417	0.000
Frederick County Bank	Frederick	85.0	0.268	0.547	82,971	541	100M-500M	90.0	8,442	269	0.000
Howard Bank	Ellicott City	85.0	0.286	0.473	101,880	635	100M-500M	85.0	8,123	256	0.000
Hebron Savings Bank	Hebron	82.5	0.183	0.671	92,183	680	500M-1B	95.0	11,797	379	0.000
County First Bank	La Plata	82.5	0.266	0.700	52,052	418	100M-500M	92.5	7,184	227	0.000
Capital Bank, National Association	Rockville	82.5	0.210	0.575	87,112	444	100M-500M	75.0	5,240	158	0.017
The Peoples Bank	Chestertown	82.5	0.217	0.737	54,366	613	100M-500M	95.0	10,613	409	0.000
The Farmers Bank of Willards	Willards	80.0	0.175	0.605	57,816	559	100M-500M	92.5	7,584	362	0.002
Regal Bank & Trust	Owings Mills	80.0	0.259	0.685	45,231	279	100M-500M	60.0	1,586	118	0.000
Harford Bank	Aberdeen	77.5	0.213	0.554	61,601	372	100M-500M	82.5	5,304	183	0.000
Damascus Community Bank	Damascus	77.5	0.195	0.551	49,361	991	100M-500M	100.0	16,564	770	0.000
Easton Bank & Trust	Easton	77.5	0.292	0.828	44,722	321	100M-500M	85.0	3,769	186	0.000
The Talbot Bank of Easton, Maryland	Easton	75.0	0.132	0.424	93,710	760	500M-1B	87.5	9,148	452	0.001
New Windsor State Bank	New Windsor	75.0	0.202	0.550	54,864	458	100M-500M	92.5	7,269	294	0.000
The Queenstown Bank of Maryland	Queenstown	72.5	0.140	0.548	63,084	469	100M-500M	85.0	6,821	252	0.000
Maryland Financial Bank	Towson	72.5	0.508	1.000	36,401	74	<100M	27.5	145	5	0.000
Revere Bank	Laurel	72.5	0.202	0.400	68,820	305	100M-500M	62.5	3,795	99	0.000
Sandy Spring Bank	Olney	72.5	0.118	0.382	456,082	3,087	1B-10B	82.5	39,582	1,489	0.000
BankAnnapolis	Annapolis	72.5	0.156	0.404	68,151	474	100M-500M	70.0	4,519	230	0.000
The Harbor Bank of Maryland	Baltimore	70.0	0.237	0.485	60,010	227	100M-500M	50.0	1,615	37	0.003
Old Line Bank	Bowie	70.0	0.151	0.333	127,104	609	500M-1B	67.5	6,930	235	0.002
The Columbia Bank	Columbia	70.0	0.095	0.348	190,573	1,712	1B-10B	80.0	17,850	804	0.000
Woodsboro Bank	Woodsboro	67.5	0.188	0.629	43,833	259	100M-500M	75.0	3,180	122	0.000
EagleBank	Bethesda	67.5	0.107	0.219	315,122	1,780	1B-10B	70.0	12,986	565	0.000
First United Bank & Trust	Oakland	65.0	0.076	0.306	101,762	1,114	1B-10B	87.5	13,665	749	0.000
Congressional Bank	Potomac	65.0	0.169	0.404	56,228	260	100M-500M	57.5	2,051	92	0.000
The Chesapeake Bank & Trust Co.	Chestertown	65.0	0.224	0.837	19,163	158	<100M	75.0	1,861	82	0.000
CNB	Centreville	65.0	0.117	0.464	53,073	406	100M-500M	75.0	4,474	218	0.000
NBRS Financial	Rising Sun	62.5	0.183	0.460	42,594	283	100M-500M	85.0	5,761	141	0.000
OBA Bank	Germantown	62.5	0.155	0.384	60,851	271	100M-500M	65.0	4,324	118	0.000
Severn Savings Bank, FSB	Annapolis	62.5	0.092	0.398	82,312	323	500M-1B	47.5	2,060	62	0.000
The Patapsco Bank	Baltimore	60.0	0.140	0.540	35,643	188	100M-500M	60.0	2,288	66	0.000
Bay Bank, FSB	Lutherville	60.0	0.213	0.536	26,938	155	100M-500M	72.5	2,710	55	0.000
BlueRidge Bank	Frederick	60.0	0.213	0.490	35,306	184	100M-500M	65.0	2,146	68	0.000
American Bank	Rockville	60.0	0.070	0.478	32,154	711	100M-500M	90.0	6,346	558	0.000
Calvin B. Taylor Banking Company of	Berlin	60.0	0.115	0.391	49,724	375	100M-500M	67.5	3,892	180	0.000
Carroll Community Bank	Sykesville	57.5	0.156	0.888	15,368	44	<100M	22.5	55	7	0.000

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Name of Lending Institution	City	Small Business Lending (less than \$ million)					Micro Business Lending (less than \$ 100k)			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)
Bank of Ocean City	Ocean City	57.5	0.152	0.452	31,854	266	100M-500M	82.5	4,559	148	0.000
Baltimore County Savings Bank	Nottingham	57.5	0.089	0.383	56,950	266	500M-1B	45.0	1,714	72	0.000
Farmers and Merchants Bank	Upperco	57.5	0.189	0.327	51,806	206	100M-500M	47.5	1,675	61	0.000
Eastern Savings Bank, FSB	Hunt Valley	55.0	0.064	0.863	35,096	142	500M-1B	42.5	900	17	0.000
Cecil Bank	Elkton	55.0	0.114	0.346	52,299	247	100M-500M	57.5	2,893	69	0.000
First Mariner Bank	Baltimore	52.5	0.069	0.270	84,508	297	1B-10B	40.0	2,162	58	0.000
The Bank of Glen Burnie	Glen Burnie	50.0	0.097	0.444	36,759	135	100M-500M	52.5	2,273	41	0.000
Advance Bank	Baltimore	50.0	0.159	0.559	10,047	56	<100M	55.0	628	14	0.000
Colombo Bank	Rockville	50.0	0.086	0.659	13,409	57	100M-500M	47.5	623	17	0.000
Carrollton Bank	Baltimore	50.0	0.114	0.313	40,946	201	100M-500M	60.0	2,916	77	0.000
Hopkins Federal Savings Bank	Baltimore	47.5	0.057	0.754	19,167	99	100M-500M	52.5	957	26	0.000
Madison Bank of Maryland	Forest Hill	47.5	0.066	0.786	10,189	53	100M-500M	45.0	413	12	0.000
Madison Square Federal Savings Bank	Baltimore	45.0	0.082	0.656	12,809	49	100M-500M	50.0	801	17	0.000
Monument Bank	Bethesda	45.0	0.093	0.297	36,493	174	100M-500M	50.0	1,916	57	0.000
Homewood Federal Savings Bank	Baltimore	42.5	0.056	1.000	4,111	12	<100M	10.0	-	-	0.000
Midstate Community Bank	Baltimore	42.5	0.039	0.856	7,410	32	100M-500M	32.5	220	5	0.000
Prince George's Federal Savings Bank	Upper Marlboro	42.5	0.042	1.000	4,327	24	100M-500M	27.5	125	3	0.000
The National Bank of Cambridge	Cambridge	42.5	0.090	0.323	19,254	188	100M-500M	70.0	2,431	110	0.000
Community First Bank	Pikesville	42.5	0.067	0.999	1,661	12	<100M	45.0	108	2	0.000
CFG Community Bank	Lutherville	42.5	0.093	0.216	43,432	178	100M-500M	42.5	1,380	44	0.000
Kosciuszko Federal Savings Bank	Baltimore	42.5	0.108	0.999	1,401	9	<100M	55.0	145	3	0.000
Chesapeake Bank of Maryland	Parkville	40.0	0.057	0.562	11,168	41	100M-500M	32.5	247	9	0.000
Bay-Vanguard Federal Savings Bank	Baltimore	40.0	0.076	0.547	11,241	52	100M-500M	40.0	290	10	0.000
Jarrettsville Federal Savings and Loan	Jarrettsville	40.0	0.054	0.996	5,735	14	100M-500M	10.0	-	-	0.000
Presidential Bank, FSB	Bethesda	40.0	0.069	0.311	36,463	91	500M-1B	22.5	218	3	0.000
Vigilant Federal Savings Bank	Baltimore	40.0	0.038	1.000	2,159	14	<100M	35.0	79	3	0.000
Middletown Valley Bank	Middletown	37.5	0.041	0.634	6,167	34	100M-500M	32.5	183	10	0.000
The Glen Burnie Mutual Savings Bank	Glen Burnie	37.5	0.027	1.000	2,052	16	<100M	37.5	103	2	0.000
Fairmount Bank	Baltimore	37.5	0.031	1.000	2,466	14	<100M	47.5	176	4	0.000
The Washington Savings Bank, FSB	Bowie	35.0	0.056	0.318	20,946	109	100M-500M	37.5	666	30	0.000
Liberty Bank of Maryland	Baltimore	35.0	0.036	0.999	1,657	6	<100M	10.0	-	-	0.000
Kopernik Federal Bank	Baltimore	35.0	0.037	0.999	1,572	7	<100M	10.0	-	-	0.000
First Shore Federal Savings and Loan	Salisbury	32.5	0.037	0.447	11,605	54	100M-500M	27.5	213	8	0.000
Hull Federal Savings Bank	Baltimore	32.5	0.036	0.999	908	5	<100M	40.0	62	1	0.000
Slavie Federal Savings Bank	Bel Air	30.0	0.055	0.373	9,682	34	100M-500M	32.5	251	4	0.000
North Arundel Savings Bank, FSB	Pasadena	30.0	0.031	0.999	1,230	5	<100M	35.0	60	1	0.000
Saint Casimir's Savings Bank	Baltimore	30.0	0.008	0.999	847	3	100M-500M	10.0	-	-	0.000
Rosedale Federal Savings and Loan	Baltimore	27.5	0.030	0.162	24,537	78	500M-1B	25.0	252	5	0.000
Fraternity Federal Savings and Loan	Baltimore	25.0	0.020	0.517	3,418	10	100M-500M	12.5	18	1	0.000
Hamilton Bank	Baltimore	25.0	0.039	0.213	12,205	49	100M-500M	25.0	190	6	0.000

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		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)	
Arundel Federal Savings Bank	Glen Burnie	12.5	0.004	0.224	1,940	8	100M-500M	12.5	29	1	0.000
T. Rowe Price Savings Bank	Baltimore	10.0	-	-	-	-	100M-500M	10.0	-	-	0.000
Legg Mason Investment Counsel & Tr	Baltimore	10.0	-	-	-	-	<100M	10.0	-	-	0.000

¹TA = 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 Maryland 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)		
Provident State Bank, Inc.	Preston	100.0	0.053	0.141	15,434	424	100M-500M	90.0	91,186	710	0.000
Damascus Community Bank	Damascus	100.0	0.065	0.185	16,564	770	100M-500M	77.5	49,361	991	0.000
The Peoples Bank	Chestertown	95.0	0.042	0.144	10,613	409	100M-500M	82.5	54,366	613	0.000
Hebron Savings Bank	Hebron	95.0	0.023	0.086	11,797	379	500M-1B	82.5	92,183	680	0.000
The Farmers Bank of Willards	Willards	92.5	0.023	0.079	7,584	362	100M-500M	80.0	57,816	559	0.002
New Windsor State Bank	New Windsor	92.5	0.027	0.073	7,269	294	100M-500M	75.0	54,864	458	0.000
County First Bank	La Plata	92.5	0.037	0.097	7,184	227	100M-500M	82.5	52,052	418	0.000
American Bank	Rockville	90.0	0.014	0.094	6,346	558	100M-500M	60.0	32,154	711	0.000
Frederick County Bank	Frederick	90.0	0.027	0.056	8,442	269	100M-500M	85.0	82,971	541	0.000
The Talbot Bank of Easton, Maryland	Easton	87.5	0.013	0.041	9,148	452	500M-1B	75.0	93,710	760	0.001
First United Bank & Trust	Oakland	87.5	0.010	0.041	13,665	749	1B-10B	65.0	101,762	1,114	0.000
Community Bank of Tri-County	Waldorf	87.5	0.018	0.037	17,797	417	500M-1B	87.5	230,413	1,025	0.000
Easton Bank & Trust	Easton	85.0	0.025	0.070	3,769	186	100M-500M	77.5	44,722	321	0.000
The Queenstown Bank of Maryland	Queenstown	85.0	0.015	0.059	6,821	252	100M-500M	72.5	63,084	469	0.000
NBRS Financial	Rising Sun	85.0	0.025	0.062	5,761	141	100M-500M	62.5	42,594	283	0.000
Howard Bank	Ellicott City	85.0	0.023	0.038	8,123	256	100M-500M	85.0	101,880	635	0.000
Harford Bank	Aberdeen	82.5	0.018	0.048	5,304	183	100M-500M	77.5	61,601	372	0.000
Sandy Spring Bank	Olney	82.5	0.010	0.033	39,582	1,489	1B-10B	72.5	456,082	3,087	0.000
Bank of Ocean City	Ocean City	82.5	0.022	0.065	4,559	148	100M-500M	57.5	31,854	266	0.000
The Columbia Bank	Columbia	80.0	0.009	0.033	17,850	804	1B-10B	70.0	190,573	1,712	0.000
Capital Bank, National Association	Rockville	75.0	0.013	0.035	5,240	158	100M-500M	82.5	87,112	444	0.017
Woodsboro Bank	Woodsboro	75.0	0.014	0.046	3,180	122	100M-500M	67.5	43,833	259	0.000
CNB	Centreville	75.0	0.010	0.039	4,474	218	100M-500M	65.0	53,073	406	0.000
The Chesapeake Bank & Trust Co.	Chestertown	75.0	0.022	0.081	1,861	82	<100M	65.0	19,163	158	0.000
Bay Bank, FSB	Lutherville	72.5	0.021	0.054	2,710	55	100M-500M	60.0	26,938	155	0.000
BankAnnapolis	Annapolis	70.0	0.010	0.027	4,519	230	100M-500M	72.5	68,151	474	0.000
The National Bank of Cambridge	Cambridge	70.0	0.011	0.041	2,431	110	100M-500M	42.5	19,254	188	0.000
EagleBank	Bethesda	70.0	0.004	0.009	12,986	565	1B-10B	67.5	315,122	1,780	0.000
Calvin B. Taylor Banking Company of Berlin, I	Berlin	67.5	0.009	0.031	3,892	180	100M-500M	60.0	49,724	375	0.000
Old Line Bank	Bowie	67.5	0.008	0.018	6,930	235	500M-1B	70.0	127,104	609	0.002
OBA Bank	Germantown	65.0	0.011	0.027	4,324	118	100M-500M	62.5	60,851	271	0.000
BlueRidge Bank	Frederick	65.0	0.013	0.030	2,146	68	100M-500M	60.0	35,306	184	0.000
Revere Bank	Laurel	62.5	0.011	0.022	3,795	99	100M-500M	72.5	68,820	305	0.000
Carrollton Bank	Baltimore	60.0	0.008	0.022	2,916	77	100M-500M	50.0	40,946	201	0.000
Regal Bank & Trust	Owings Mills	60.0	0.009	0.024	1,586	118	100M-500M	80.0	45,231	279	0.000
The Patapsco Bank	Baltimore	60.0	0.009	0.035	2,288	66	100M-500M	60.0	35,643	188	0.000
Congressional Bank	Potomac	57.5	0.006	0.015	2,051	92	100M-500M	65.0	56,228	260	0.000
Cecil Bank	Elkton	57.5	0.006	0.019	2,893	69	100M-500M	55.0	52,299	247	0.000

Table 3B. Expanded. Micro Business Lending Institutions in Maryland 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		TBL Ratio ¹	Amount (1,000)	Number	Institution Asset Size	Total		CC Amount/TA ¹	
		Rank	TA Ratio ¹					Rank	Amount		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)		
Advance Bank	Baltimore	55.0	0.010	0.035	628	14	<100M	50.0	10,047	56	0.000
Kosciuszko Federal Savings Bank	Baltimore	55.0	0.011	0.103	145	3	<100M	42.5	1,401	9	0.000
Hopkins Federal Savings Bank	Baltimore	52.5	0.003	0.038	957	26	100M-500M	47.5	19,167	99	0.000
The Bank of Glen Burnie	Glen Burnie	52.5	0.006	0.027	2,273	41	100M-500M	50.0	36,759	135	0.000
The Harbor Bank of Maryland	Baltimore	50.0	0.006	0.013	1,615	37	100M-500M	70.0	60,010	227	0.003
Madison Square Federal Savings Bank	Baltimore	50.0	0.005	0.041	801	17	100M-500M	45.0	12,809	49	0.000
Monument Bank	Bethesda	50.0	0.005	0.016	1,916	57	100M-500M	45.0	36,493	174	0.000
Fairmount Bank	Baltimore	47.5	0.002	0.071	176	4	<100M	37.5	2,466	14	0.000
Farmers and Merchants Bank	Upperco	47.5	0.006	0.011	1,675	61	100M-500M	57.5	51,806	206	0.000
Colombo Bank	Rockville	47.5	0.004	0.031	623	17	100M-500M	50.0	13,409	57	0.000
Severn Savings Bank, FSB	Annapolis	47.5	0.002	0.010	2,060	62	500M-1B	62.5	82,312	323	0.000
Madison Bank of Maryland	Forest Hill	45.0	0.003	0.032	413	12	100M-500M	47.5	10,189	53	0.000
Baltimore County Savings Bank	Nottingham	45.0	0.003	0.012	1,714	72	500M-1B	57.5	56,950	266	0.000
Community First Bank	Pikesville	45.0	0.004	0.065	108	2	<100M	42.5	1,661	12	0.000
CFG Community Bank	Lutherville	42.5	0.003	0.007	1,380	44	100M-500M	42.5	43,432	178	0.000
Eastern Savings Bank, FSB	Hunt Valley	42.5	0.002	0.022	900	17	500M-1B	55.0	35,096	142	0.000
First Mariner Bank	Baltimore	40.0	0.002	0.007	2,162	58	1B-10B	52.5	84,508	297	0.000
Hull Federal Savings Bank	Baltimore	40.0	0.002	0.068	62	1	<100M	32.5	908	5	0.000
Bay-Vanguard Federal Savings Bank	Baltimore	40.0	0.002	0.014	290	10	100M-500M	40.0	11,241	52	0.000
The Glen Burnie Mutual Savings Bank	Glen Burnie	37.5	0.001	0.050	103	2	<100M	37.5	2,052	16	0.000
The Washington Savings Bank, FSB	Bowie	37.5	0.002	0.010	666	30	100M-500M	35.0	20,946	109	0.000
North Arundel Savings Bank, FSB	Pasadena	35.0	0.002	0.049	60	1	<100M	30.0	1,230	5	0.000
Vigilant Federal Savings Bank	Baltimore	35.0	0.001	0.037	79	3	<100M	40.0	2,159	14	0.000
Midstate Community Bank	Baltimore	32.5	0.001	0.025	220	5	100M-500M	42.5	7,410	32	0.000
Chesapeake Bank of Maryland	Parkville	32.5	0.001	0.012	247	9	100M-500M	40.0	11,168	41	0.000
Slavie Federal Savings Bank	Bel Air	32.5	0.001	0.010	251	4	100M-500M	30.0	9,682	34	0.000
Middletown Valley Bank	Middletown	32.5	0.001	0.019	183	10	100M-500M	37.5	6,167	34	0.000
First Shore Federal Savings and Loan Associa	Salisbury	27.5	0.001	0.008	213	8	100M-500M	32.5	11,605	54	0.000
Prince George's Federal Savings Bank	Upper Marlboro	27.5	0.001	0.029	125	3	100M-500M	42.5	4,327	24	0.000
Maryland Financial Bank	Towson	27.5	0.002	0.004	145	5	<100M	72.5	36,401	74	0.000
Hamilton Bank	Baltimore	25.0	0.001	0.003	190	6	100M-500M	25.0	12,205	49	0.000
Rosedale Federal Savings and Loan Associati	Baltimore	25.0	0.000	0.002	252	5	500M-1B	27.5	24,537	78	0.000
Presidential Bank, FSB	Bethesda	22.5	0.000	0.002	218	3	500M-1B	40.0	36,463	91	0.000
Carroll Community Bank	Sykesville	22.5	0.001	0.003	55	7	<100M	57.5	15,368	44	0.000
Arundel Federal Savings Bank	Glen Burnie	12.5	0.000	0.003	29	1	100M-500M	12.5	1,940	8	0.000
Fraternity Federal Savings and Loan Associat	Baltimore	12.5	0.000	0.003	18	1	100M-500M	25.0	3,418	10	0.000
Kopernik Federal Bank	Baltimore	10.0	0.000	0.000	-	-	<100M	35.0	1,572	7	0.000
T. Rowe Price Savings Bank	Baltimore	10.0	0.000	0.000	-	-	100M-500M	10.0	-	-	0.000
Legg Mason Investment Counsel & Trust Con	Baltimore	10.0	0.000	0.000	-	-	<100M	10.0	-	-	0.000

Table 3B. Expanded. Micro Business Lending Institutions in Maryland Using Call Report Data, June 2012

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)					Institution Asset Size	All Small Business Lending (less than \$1 million)			
		Total	TA Ratio ¹	TBL Ratio ¹	Amount (1,000)	Number		Total Rank	Amount (1,000)	Number	CC Amount/TA ¹
		Rank									
Jarrettsville Federal Savings and Loan Association	Jarrettsville	10.0	0.000	0.000	-	-	100M-500M	40.0	5,735	14	0.000
Liberty Bank of Maryland	Baltimore	10.0	0.000	0.000	-	-	<100M	35.0	1,657	6	0.000
Homewood Federal Savings Bank	Baltimore	10.0	0.000	0.000	-	-	<100M	42.5	4,111	12	0.000
Saint Casimir's Savings Bank	Baltimore	10.0	0.000	0.000	-	-	100M-500M	30.0	847	3	0.000

¹TA = 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.