

Table 3A Expanded. Small Business Lending Institutions in Rhode Island Using Call Report Data, June 2012

| 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) | (9) | (10) |
| Coastway Community Bank | Cranston | 82.5 | 0.261 | 0.747 | 87,385 | 526 | 100M-500M | 82.5 | 6,227 | 188 | 0.000 |
| Bank Rhode Island | Providence | 75.0 | 0.177 | 0.456 | 294,285 | 5,027 | 1B-10B | 82.5 | 24,984 | 2,596 | 0.000 |
| Freedom National Bank | Greenville | 75.0 | 0.446 | 0.738 | 39,077 | 229 | <100M | 75.0 | 2,391 | 52 | 0.000 |
| The Washington Trust Company of W | Westerly | 67.5 | 0.110 | 0.294 | 332,972 | 2,172 | 1B-10B | 75.0 | 31,277 | 1,076 | 0.000 |
| BankNewport | Newport | 67.5 | 0.096 | 0.529 | 108,888 | 727 | 1B-10B | 77.5 | 9,698 | 323 | 0.000 |
| RBS Citizens, National Association | Providence | 65.0 | 0.024 | 0.106 | 2,537,693 | 54,617 | >50B | 77.5 | 572,641 | 46,457 | 0.014 |
| Newport Federal Savings Bank | Newport | 65.0 | 0.135 | 0.642 | 62,902 | 259 | 100M-500M | 52.5 | 2,082 | 44 | 0.000 |
| Home Loan Investment Bank, F.S.B. | Warwick | 57.5 | 0.138 | 0.431 | 25,498 | 235 | 100M-500M | 35.0 | 479 | 16 | 0.000 |
| Independence Bank | East Greenwich | 52.5 | 0.154 | 0.536 | 10,242 | 132 | <100M | 57.5 | 726 | 33 | 0.000 |
| Centreville Savings Bank | West Warwick | 50.0 | 0.026 | 0.702 | 25,264 | 139 | 500M-1B | 60.0 | 2,058 | 47 | 0.000 |
| Union Federal Savings Bank | North Providence | 40.0 | 0.006 | 0.999 | 823 | 4 | 100M-500M | 15.0 | - | - | 0.000 |
| Admirals Bank | Cranston | 30.0 | 0.023 | 0.072 | 14,282 | 70 | 500M-1B | 30.0 | 665 | 15 | 0.000 |
| Talbots Classics National Bank | Lincoln | 12.5 | - | - | - | - | <100M | 15.0 | - | - | 0.000 |
| Bank of America, Rhode Island, Natio | Providence | 12.5 | - | - | - | - | 10B-50B | 15.0 | - | - | 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 Rhode Island 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 | | | | | | | | | |
| Coastway Community Bank | Cranston | 82.5 | 0.019 | 0.053 | 6,227 | 188 | 100M-500M | 82.5 | 87,385 | 526 | 0.000 |
| Bank Rhode Island | Providence | 82.5 | 0.015 | 0.039 | 24,984 | 2,596 | 1B-10B | 75.0 | 294,285 | 5,027 | 0.000 |
| BankNewport | Newport | 77.5 | 0.009 | 0.047 | 9,698 | 323 | 1B-10B | 67.5 | 108,888 | 727 | 0.000 |
| RBS Citizens, National Association | Providence | 77.5 | 0.005 | 0.024 | 572,641 | 46,457 | >50B | 65.0 | 2,537,693 | 54,617 | 0.014 |
| Freedom National Bank | Greenville | 75.0 | 0.027 | 0.045 | 2,391 | 52 | <100M | 75.0 | 39,077 | 229 | 0.000 |
| The Washington Trust Company of Westerly | Westerly | 75.0 | 0.010 | 0.028 | 31,277 | 1,076 | 1B-10B | 67.5 | 332,972 | 2,172 | 0.000 |
| Centreville Savings Bank | West Warwick | 60.0 | 0.002 | 0.057 | 2,058 | 47 | 500M-1B | 50.0 | 25,264 | 139 | 0.000 |
| Independence Bank | East Greenwich | 57.5 | 0.011 | 0.038 | 726 | 33 | <100M | 52.5 | 10,242 | 132 | 0.000 |
| Newport Federal Savings Bank | Newport | 52.5 | 0.004 | 0.021 | 2,082 | 44 | 100M-500M | 65.0 | 62,902 | 259 | 0.000 |
| Home Loan Investment Bank, F.S.B. | Warwick | 35.0 | 0.003 | 0.008 | 479 | 16 | 100M-500M | 57.5 | 25,498 | 235 | 0.000 |
| Admirals Bank | Cranston | 30.0 | 0.001 | 0.003 | 665 | 15 | 500M-1B | 30.0 | 14,282 | 70 | 0.000 |
| Union Federal Savings Bank | North Providence | 15.0 | 0.000 | 0.000 | - | - | 100M-500M | 40.0 | 823 | 4 | 0.000 |
| Bank of America, Rhode Island, National Assc | Providence | 15.0 | 0.000 | 0.000 | - | - | 10B-50B | 12.5 | - | - | 0.000 |
| Talbots Classics National Bank | Lincoln | 15.0 | 0.000 | 0.000 | - | - | <100M | 12.5 | - | - | 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.