

Table 3A. Small Business Lending in Maryland Using Call Report Data, June 2001

Bank Name	Small Business Lending (<\$M) Scores					Bnk Asset Sz. (6)	Small Business Lending (<\$100K) Scores			
	Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL\$ (Thousands) (4)	SBL# (5)		Total Rank (7)	SSBL\$ (Thousands) (8)	SSBL# (9)	Cdt/TA (10)
Saint Michaels Bank	80.0	0.323	0.966	55,351	763	\$100M-500M	33	12,045	526	0
Peninsula Bank	80.0	0.3	0.7	203,371	2955	\$500M-\$1B	35	47,018	2,206	0
Maryland Permanent B&Tc	80.0	0.512	1	60,310	565	\$100M-500M	29	10,822	312	0
Community Bank Of Tri-Cty	80.0	0.318	1	81,614	496	\$100M-500M	27	13,450	327	0
Peoples Bank Of Kent Cty Md	80.0	0.326	1	47,169	704	\$100M-500M	37	16,056	575	0
Forest Hill St Bank	77.5	0.278	0.78	83,176	1031	\$100M-500M	29	13,299	756	0
Westminster Union Bank	75.0	0.225	0.832	119,464	1242	\$500M-\$1B	28	17,635	766	0
Talbot Bank Of Easton Md	75.0	0.257	0.755	86,647	1045	\$100M-500M	33	21,241	778	0.002
Bank Of Southern Md	75.0	0.315	0.838	63,986	682	\$100M-500M	26	10,458	420	0
Bank Of The Eastern Shore	75.0	0.324	1	40,951	528	\$100M-500M	35	13,687	432	0
F&M Bank Md	70.0	0.282	0.733	68,705	855	\$100M-500M	31	15,675	607	0
Calvert B&Tc	70.0	0.246	0.914	52,802	726	\$100M-500M	30	11,821	527	0
Harbor Bank Of Md	70.0	0.274	1	55,047	324	\$100M-500M	15	5,993	191	0.006
Peoples Bank Of Elkton	70.0	0.354	0.94	35,687	453	\$100M-500M	30	9,463	302	0.001
Harford Nb	70.0	0.331	0.856	45,064	646	\$100M-500M	26	7,777	469	0
Easton B&Tc	70.0	0.4	1	28,952	387	<\$100M	29	7,272	290	0
First United B&Tc	67.5	0.14	0.748	115,879	1941	\$500M-\$1B	34	33,051	1,558	0
County Bankg&Tc	67.5	0.223	0.745	73,098	804	\$100M-500M	25	11,993	498	0
Regal B&Tc	67.5	0.501	1	36,707	272	<\$100M	19	4,489	143	0
Patapsco Bank	62.5	0.217	0.972	35,445	639	\$100M-500M	37	22,079	593	0
Citizens Nb	62.5	0.181	0.56	128,763	1687	\$500M-\$1B	28	25,819	1,229	0
Farmers & Mechanics Bank	62.5	0.129	0.513	231,242	4978	\$1B-\$10B	33	75,938	4,278	0
Columbia Bank	62.5	0.171	0.592	141,198	1350	\$500M-\$1B	27	26,530	848	0.003
Bankannapolis	62.5	0.285	0.858	44,946	438	\$100M-500M	24	8,914	279	0
First Nb Of North East	60.0	0.286	1	27,486	380	<\$100M	28	7,263	285	0
Mercantile-Safe Deposit & Tc	57.5	0.1	0.247	355,923	6676	\$1B-\$10B	28	122,651	5,753	0
First Mariner Bank	57.5	0.145	0.581	102,278	1056	\$500M-\$1B	13	7,429	344	0
Fredericktown B&Tc	57.5	0.247	0.627	56,441	499	\$100M-500M	13	6,493	278	0
Potomac Valley Bank	57.5	0.196	0.643	77,122	603	\$100M-500M	13	7,567	307	0
Damascus Cmnty Bank	57.5	0.252	0.797	31,527	521	\$100M-500M	30	8,675	426	0
County First Bank	57.5	0.345	0.859	31,632	227	<\$100M	12	3,316	133	0.003
County Nb	57.5	0.348	0.846	29,508	277	<\$100M	20	5,167	187	0
Allfirst Bank	55.0	0.076	0.256	1,245,248	15741	>\$10B	22	202,812	10,043	0.001
Key B&Tc	55.0	0.189	0.773	62,864	460	\$100M-500M	29	16,205	291	0.004
Sandy Spring Nb Of Md	55.0	0.076	0.457	147,478	1675	\$1B-\$10B	23	27,115	1,104	0
Hebron Svg Bank	55.0	0.191	0.963	29,456	482	\$100M-500M	33	11,632	402	0.003
Annapolis Bankg&Tc	55.0	0.204	0.615	72,581	603	\$100M-500M	13	6,996	351	0
Commercefirsk Bank	55.0	0.644	1	13,356	75	<\$100M	13	1,174	32	0
First Nb Of St Marys	52.5	0.164	0.655	54,627	711	\$100M-500M	24	11,024	528	0
Bank Of Ocean City	52.5	0.311	0.92	24,474	298	<\$100M	27	7,151	218	0
Sparks St Bank	52.5	0.232	0.688	58,211	364	\$100M-500M	8	3,718	176	0

Table 3A. Small Business Lending in Maryland Using Call Report Data, June 2001

Bank Name	Small Business Lending (<\$M) Scores					Small Business Lending (<\$100K) Scores				
	Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL\$ (Thousands) (4)	SBL# (5)	Bank Asset Sz. (6)	Total Rank (7)	SSBL\$ (Thousands) (8)	SSBL# (9)	Cdt/TA (10)
Provident Bank Of Md	52.5	0.028	0.291	142,159	1003	\$1B-\$10B	16	10,758	416	0
Hagerstown Tc	52.5	0.153	0.662	62,158	952	\$100M-500M	28	14,429	679	0
Farmers Bank Of Md	52.5	0.086	0.607	104,176	1074	\$1B-\$10B	22	16,027	707	0
Calvin B Taylor Bankg Co Berli	50.0	0.165	0.656	47,808	702	\$100M-500M	22	8,510	524	0
Farmers Bank Of Willards	50.0	0.188	0.962	22,498	446	\$100M-500M	31	8,737	353	0.005
Eaglebank	50.0	0.237	0.444	50,312	537	\$100M-500M	15	6,601	358	0
Maryland B&Tc Na	47.5	0.214	0.69	50,924	372	\$100M-500M	13	5,428	224	0.005
National Bank Of Rising Sun	47.5	0.231	0.992	22,638	168	<\$100M	11	2,682	98	0.001
Bank Of Glen Burnie	47.5	0.154	0.704	38,175	608	\$100M-500M	27	10,788	476	0
Peoples Bank Of Md	47.5	0.223	0.931	21,010	305	<\$100M	23	5,401	231	0
Chestertown Bank Of Md	47.5	0.191	0.711	36,342	418	\$100M-500M	20	7,362	278	0
Harbor Capital Nb	47.5	0.263	1	5,986	30	<\$100M	7	504	10	0
Bay Nb	47.5	0.422	0.877	11,361	73	<\$100M	11	1,148	33	0
Farmers & Mrch B&Tc	45.0	0.118	0.499	75,735	613	\$500M-\$1B	13	8,942	319	0
Americasbank	45.0	0.233	1	5,476	54	<\$100M	21	1,651	37	0.001
Sequoiabank	42.5	0.18	0.489	54,830	594	\$100M-500M	19	9,504	338	0
Carrollton Bank	42.5	0.132	0.664	48,999	454	\$100M-500M	16	8,060	306	0
Farmers & Mrch Bank	42.5	0.224	0.77	25,995	226	\$100M-500M	9	2,845	132	0
Provident St Bank	40.0	0.147	1	16,761	179	\$100M-500M	19	4,023	116	0
New Windsor St Bank	37.5	0.155	0.874	15,931	205	\$100M-500M	22	5,068	146	0
Queenstown Bank Of Md	37.5	0.125	0.843	26,461	409	\$100M-500M	24	7,331	324	0
Centreville Nb Of Md	37.5	0.109	0.83	24,116	348	\$100M-500M	21	7,217	274	0
Fidelity Bank	35.0	0.099	1	4,487	127	<\$100M	19	2,003	106	0
Chesapeake B&Tc	32.5	0.192	0.758	13,736	125	<\$100M	16	3,081	86	0
Old Line Nb	32.5	0.204	0.809	11,251	77	<\$100M	8	1,278	39	0.004
Middletown Valley Bank	30.0	0.073	1	8,418	92	\$100M-500M	10	1,493	52	0
Industrial Bank Na	27.5	0.12	0.602	34,615	318	\$100M-500M	10	4,415	182	0.003
Atlantic Bank	22.5	0.077	0.744	17,409	202	\$100M-500M	13	3,855	142	0
Woodsboro Bank	20.0	0.12	0.595	14,382	209	\$100M-500M	12	3,455	142	0
National Bank Of Cambridge	17.5	0.108	0.351	18,803	213	\$100M-500M	9	3,523	147	0
Fbr Nb & Tc	0.0	0		-	0	<\$100M		-	-	0

Note: Small businesses seeking loans from small-business-friendly banks should also consider banks that participate in SBA loan programs. To locate an SBA preferred or certified lender near you call 1-800-8-ASK-SBA or check SBA's home page at www.sba.gov/gopher/Local-Information/Certified-Preferred-Lenders/.

Source: U.S Small Business Administration, Office of Advocacy, Office of Economic Research, from the call report data collected by the Federal Reserve.