

**Table 3A. Banks' Small Business Lending in Maryland Using Call Report Data, June 2003**

Bank Name	City	Small Business Lending (<\$1M)						Small Business Lending (<\$100k)			
		Total Rank (1)	SBL/TA (2)	SBL/TBL (3)	SBL\$(1000) (4)	SBL# (5)	Bnk. Asset Sz. (6)	Total Rank (7)	SSBL\$ (1000) (8)	SSBL# (9)	Cdt/TA (10)
Community Bk Of Tri-Cty	Waldorf	87.5	0.391	0.978	117,602	805	\$100M-500M	80.0	17,091	505	0
Peoples Bk Of Kent Cty Md	Chestertown	87.5	0.379	1	63,579	811	\$100M-500M	95.0	17,059	630	0
Saint Michaels Bk	Saint Michaels	82.5	0.34	0.942	76,099	833	\$100M-500M	77.5	12,065	535	0
Peninsula Bk	Princess Anne	80.0	0.272	0.626	217,863	3,022	\$500M-\$1B	85.0	45,713	2,185	0
Patapsco Bk	Dundalk	77.5	0.297	1	46,700	956	\$100M-500M	100.0	20,657	871	0
Forest Hill St Bk	Bel Air	75.0	0.256	0.688	91,773	1,125	\$100M-500M	72.5	15,510	838	0
Hebron Svg Bk	Hebron	72.5	0.237	1	50,417	586	\$100M-500M	80.0	11,976	432	0.002
Bank Of Southern Md	La Plata	72.5	0.284	0.835	67,174	628	\$100M-500M	57.5	9,123	364	0
Bank Of The Eastern Shore	Cambridge	72.5	0.321	1	48,013	553	\$100M-500M	90.0	14,705	439	0
County Bkg&Tc	Elkton	70.0	0.237	0.746	91,290	938	\$100M-500M	72.5	15,146	593	0
Bay Nb	Baltimore	70.0	0.48	0.969	58,801	380	\$100M-500M	37.5	5,445	163	0
Provident St Bk	Preston	67.5	0.281	1	41,908	514	\$100M-500M	80.0	11,917	374	0
Westminster Union Bk	Westminster	67.5	0.178	0.725	109,566	1,125	\$500M-\$1B	65.0	15,679	679	0
Talbot Bk Of Easton Md	Easton	67.5	0.218	0.675	88,111	1,055	\$100M-500M	77.5	18,109	790	0.001
Bankannapolis	Annapolis	67.5	0.26	0.79	61,895	570	\$100M-500M	85.0	16,506	387	0
County First Bk	La Plata	67.5	0.375	1	48,115	314	\$100M-500M	45.0	5,671	185	0.002
Easton B&Tc	Easton	67.5	0.382	1	38,182	366	\$100M-500M	60.0	5,868	230	0
Queenstown Bk Of Md	Queenstown	62.5	0.204	0.906	56,669	564	\$100M-500M	67.5	10,043	374	0
Hagerstown Tc	Hagerstown	62.5	0.169	0.628	76,305	1,082	\$100M-500M	70.0	15,613	737	0.001
Frederick Cty Bk	Frederick	62.5	0.355	0.896	46,474	371	\$100M-500M	57.5	6,862	225	0
Calvert B&Tc	Prince Frederick	60.0	0.202	0.817	53,071	672	\$100M-500M	75.0	11,910	469	0
Sequoiabank	Bethesda	60.0	0.208	0.555	112,242	713	\$500M-\$1B	45.0	11,352	350	0
Maryland Permanent B&Tc	Owings Mills	60.0	0.362	1	30,715	296	<\$100M	57.5	5,487	185	0
Harford Bk	Aberdeen	60.0	0.293	0.801	47,232	456	\$100M-500M	50.0	6,463	279	0
Regal B&Tc	Owings Mills	60.0	0.441	0.939	37,653	295	<\$100M	65.0	7,173	176	0
New Windsor St Bk	New Windsor	57.5	0.294	0.856	35,308	383	\$100M-500M	72.5	8,448	269	0
Citizens Nb	Laurel	57.5	0.116	0.476	100,713	1,251	\$500M-\$1B	62.5	17,217	905	0
First Mariner Bk	Baltimore	57.5	0.128	0.452	125,527	946	\$500M-\$1B	35.0	8,250	381	0
Sandy Spring Bk	Olney	57.5	0.074	0.527	175,540	1,587	\$1B-\$10B	60.0	22,976	973	0
Farmers & Mechanics Bk	Frederick	57.5	0.115	0.431	246,539	4,673	\$1B-\$10B	77.5	70,405	3,865	0
Cecil Fed Bk	Elkton	57.5	0.267	1	35,864	232	\$100M-500M	45.0	5,150	141	0
Potomac Valley Bk	Gaithersburg	57.5	0.188	0.543	120,652	675	\$500M-\$1B	32.5	7,008	265	0
Capital Bank Na	Rockville	57.5	0.482	1	21,591	98	<\$100M	22.5	1,295	32	0
Commercefirst Bk	Annapolis	57.5	0.624	0.993	30,404	161	<\$100M	35.0	2,802	63	0

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Maryland B&Tc Na	Lexington Park	55.0	0.203	0.731	60,136	412	\$100M-500M	37.5	6,360	246	0.003
First United B&Tc	Oakland	55.0	0.087	0.5	86,675	1,530	\$500M-\$1B	77.5	24,025	1,261	0
Bank Of Ocean City	Ocean City	55.0	0.325	0.879	31,837	307	<\$100M	70.0	9,368	217	0
Mercantile-Safe Deposit & Tc	Baltimore	55.0	0.082	0.24	398,182	8,173	\$1B-\$10B	70.0	141,785	7,185	0
Fredericktown B&Tc	Frederick	55.0	0.24	0.576	68,652	467	\$100M-500M	25.0	5,285	219	0
Farmers Bk Of Md	Annapolis	55.0	0.065	0.579	92,308	975	\$1B-\$10B	52.5	13,808	651	0
Columbia Bk	Columbia	55.0	0.121	0.371	119,206	1,010	\$500M-\$1B	52.5	18,451	555	0
County Nb	Glen Burnie	55.0	0.319	0.876	35,039	282	\$100M-500M	42.5	4,811	175	0
First Nb Of North East	North East	52.5	0.24	0.899	28,741	375	\$100M-500M	50.0	4,659	253	0
Provident Bk Of Md	Baltimore	52.5	0.027	0.273	139,333	981	\$1B-\$10B	37.5	9,943	399	0
Harbor Bk Of Md	Baltimore	52.5	0.266	0.659	57,755	364	\$100M-500M	30.0	5,285	191	0.004
Farmers & Mrch B&Tc	Hagerstown	52.5	0.117	0.436	99,116	886	\$500M-\$1B	50.0	12,264	484	0
Carrollton Bk	Baltimore	52.5	0.197	0.59	66,211	476	\$100M-500M	45.0	8,449	262	0
Eaglebank	Bethesda	52.5	0.2	0.411	76,001	626	\$100M-500M	37.5	7,831	335	0
First Nb Of St Marys	Leonardtown	47.5	0.151	0.617	59,930	603	\$100M-500M	50.0	8,828	405	0
Calvin B Taylor Bkg Co Berli	Berlin	47.5	0.121	0.7	46,087	532	\$100M-500M	42.5	6,906	350	0
Nbrs Fncl	Rising Sun	47.5	0.288	0.72	33,286	298	\$100M-500M	85.0	19,349	224	0
Peoples Bk Of Md	Denton	47.5	0.23	0.927	25,272	333	\$100M-500M	62.5	5,902	238	0
Fidelity Bk	Cumberland	47.5	0.225	1	10,781	204	<\$100M	55.0	2,927	152	0
Chestertown Bk Of Md	Chestertown	47.5	0.209	0.672	43,906	445	\$100M-500M	50.0	7,069	292	0
Key B&Tc	Owings Mills	45.0	0.12	0.589	51,036	554	\$100M-500M	55.0	10,372	301	0.002
Peoples Bk Of Elkton	Elkton	45.0	0.216	0.893	22,744	344	\$100M-500M	55.0	5,123	237	0.001
Bank Of Glen Burnie	Glen Burnie	45.0	0.136	0.731	40,314	541	\$100M-500M	72.5	11,699	404	0
Annapolis Bkg&Tc	Annapolis	45.0	0.155	0.541	67,625	452	\$100M-500M	20.0	4,103	225	0
Americasbank	Towson	45.0	0.225	1	6,351	97	<\$100M	62.5	6,351	97	0
Centreville Nb Of Md	Centreville	40.0	0.114	0.755	29,815	392	\$100M-500M	52.5	6,510	291	0
Damascus Cmnty Bk	Damascus	40.0	0.189	0.692	26,216	461	\$100M-500M	77.5	8,766	375	0
Farmers Bk Of Willards	Willards	37.5	0.161	0.763	25,943	325	\$100M-500M	50.0	5,691	216	0.003
Farmers & Mrch Bk	Fowlesburg	37.5	0.211	0.686	29,573	209	\$100M-500M	17.5	2,653	102	0
Woodsboro Bk	Woodsboro	35.0	0.192	0.742	26,961	242	\$100M-500M	30.0	3,631	140	0
Fbr Nb & Tc	Bethesda	30.0	0.011	1	970	1	<\$100M	10.0	-	-	0
Susquehanna Bk	Baltimore	30.0	0.041	0.21	51,452	377	\$1B-\$10B	12.5	2,965	163	0
Atlantic Bk	Ocean City	27.5	0.088	0.897	21,160	186	\$100M-500M	30.0	3,188	120	0
National Bk Of Cambridge	Cambridge	27.5	0.108	0.557	21,252	413	\$100M-500M	60.0	7,062	339	0

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Industrial Bk Na	Oxon Hill	25.0	0.109	0.558	33,060	271	\$100M-500M	20.0	3,164	149	0.002
Old Line Bk	Waldorf	25.0	0.187	0.649	17,473	134	<\$100M	32.5	3,144	70	0.002
Middletown Valley Bk	Middletown	22.5	0.05	0.822	6,728	69	\$100M-500M	17.5	874	34	0
Chesapeake B&Tc	Chestertown	10.0	0.087	0.417	6,521	93	<\$100M	22.5	1,509	69	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/](http://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.