

Table 3A Expanded. Small Business Lending Institutions in Maryland Using Call Report Data, June 2005

Name	City	Small Business Lending (<\$1M)					Micro-Business Lending (<\$100k)				
		Total Rank	LSBL/TA	LSBL/TBL	LSBL\$ (1000)	LSBL#	Institution Asset Size	Total Rank	SSBL\$ (1000)	SSBL#	CRD/TA
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Bank of The Eastern Shore	Cambridge	90.0	0.44	0.988	78,634	621	\$100M-500M	90.0	10,636	419	0
NBRS FNCL	Rising Sun	87.5	0.48	1	73,437	530	\$100M-500M	95.0	27,285	286	0
Peoples Bk of Kent Cty MD	Chestertown	85.0	0.341	0.747	77,495	1,003	\$100M-500M	100.0	21,021	738	0
Mercantile Eastern Shore Bk	Chestertown	85.0	0.286	0.737	161,839	1,551	\$500M-\$1B	95.0	24,547	961	0
Queenstown Bk of MD	Queenstown	85.0	0.246	0.855	83,530	709	\$100M-500M	90.0	11,872	406	0
Provident St Bk	Preston	82.5	0.301	0.948	54,384	576	\$100M-500M	95.0	12,985	369	0
Regal B&TC	Owings Mills	82.5	0.518	0.967	60,924	400	\$100M-500M	85.0	9,009	212	0
County First Bk	La Plata	82.5	0.372	1	60,073	372	\$100M-500M	72.5	5,508	188	0
Mercantile Cty Bk	Elkton	80.0	0.224	0.644	200,487	2,719	\$500M-\$1B	92.5	37,649	2,027	0
Bank of Ocean City	Ocean City	80.0	0.457	0.83	56,757	385	\$100M-500M	90.0	11,027	221	0
Mercantile Southern Md Bk	Leonardtown	80.0	0.187	0.704	180,473	1,791	\$500M-\$1B	87.5	26,303	1,090	0
Hagerstown TC	Hagerstown	77.5	0.167	0.665	80,398	1,086	\$100M-500M	90.0	14,844	708	0.001
Hebron Svg Bk	Hebron	77.5	0.206	0.739	61,049	627	\$100M-500M	90.0	12,307	409	0
Easton B&TC	Easton	77.5	0.332	0.874	40,694	401	\$100M-500M	87.5	6,910	236	0
Frederick Cty Bk	Frederick	77.5	0.3	0.74	57,030	530	\$100M-500M	75.0	6,156	296	0
Bankannapolis	Annapolis	77.5	0.216	0.694	68,342	558	\$100M-500M	70.0	6,594	293	0
Commercefirrst Bk	Annapolis	77.5	0.667	0.937	56,343	265	<\$100M	70.0	4,582	101	0
Talbot Bk of Easton MD	Easton	75.0	0.2	0.588	90,668	967	\$100M-500M	87.5	16,818	692	0.001
Harford Bk	Aberdeen	75.0	0.302	0.668	56,465	417	\$100M-500M	67.5	5,315	220	0
Capital Bank NA	Rockville	75.0	0.47	0.895	46,666	200	<\$100M	60.0	3,143	75	0
Farmers & Mechanics Bk	Frederick	72.5	0.121	0.538	242,499	3,833	\$1B-\$10B	92.5	57,143	2,917	0
Farmers Bk of Willards	Willards	72.5	0.195	0.771	40,246	490	\$100M-500M	90.0	8,656	332	0.003
New Windsor St Bk	New Windsor	72.5	0.233	0.85	39,105	413	\$100M-500M	90.0	8,316	285	0
Community Bk of Tri-Cty	Waldorf	72.5	0.215	0.535	116,533	811	\$500M-\$1B	82.5	18,515	477	0
Colombo Bank	Rockville	72.5	0.323	0.957	36,944	234	\$100M-500M	72.5	4,482	128	0
Bay NB	Lutherville	72.5	0.317	0.565	59,337	528	\$100M-500M	65.0	5,740	217	0
Harbor Bk of MD	Baltimore	72.5	0.296	0.559	71,984	417	\$100M-500M	60.0	5,819	221	0.003
County NB	Glen Burnie	70.0	0.271	0.829	38,509	308	\$100M-500M	77.5	5,372	182	0
Citizens NB	Laurel	70.0	0.122	0.386	158,462	1,704	\$1B-\$10B	75.0	23,451	1,128	0
Westminster Union Bk	Westminster	70.0	0.125	0.552	110,859	1,096	\$500M-\$1B	75.0	15,452	671	0
Sandy Spring Bk	Olney	70.0	0.102	0.502	239,126	1,835	\$1B-\$10B	72.5	26,525	978	0
Susquehanna Bk	Hagerstown	67.5	0.088	0.352	247,912	2,303	\$1B-\$10B	70.0	28,869	1,270	0
Maryland B&TC NA	Lexington Park	67.5	0.184	0.707	60,082	411	\$100M-500M	67.5	6,091	227	0.003
Cecil Fed Bk	Elkton	67.5	0.222	0.749	51,961	297	\$100M-500M	65.0	5,324	153	0
Maryland Permanent B&TC	Owings Mills	67.5	0.341	0.818	30,550	168	<\$100M	62.5	2,446	63	0
Woodsboro Bk	Woodsboro	67.5	0.233	0.742	38,681	263	\$100M-500M	60.0	3,888	130	0
BUCS Federal Bank	Owings Mills	67.5	0.166	1	21,392	134	\$100M-500M	57.5	2,211	62	0
Howard Bk	Ellicott City	67.5	0.464	0.914	26,811	118	<\$100M	42.5	850	33	0
Carrollton Bk	Baltimore	65.0	0.187	0.472	62,125	509	\$100M-500M	82.5	11,361	305	0
Centreville NB of MD	Centreville	65.0	0.134	0.752	38,064	450	\$100M-500M	82.5	7,386	324	0
Peoples Bk of Elkton	Elkton	65.0	0.191	0.896	20,193	304	\$100M-500M	80.0	4,178	205	0.001
Mercantile-Safe Deposit & TC	Baltimore	65.0	0.096	0.249	669,906	9,511	\$1B-\$10B	77.5	151,252	7,551	0
American Bank	Rockville	65.0	0.172	0.698	49,809	355	\$100M-500M	65.0	5,787	173	0

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		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Columbia Bk	Columbia	65.0	0.105	0.351	134,463	874	\$1B-\$10B	62.5	12,060	370	0
First Mariner Bk	Baltimore	65.0	0.116	0.391	153,637	659	\$1B-\$10B	52.5	9,082	196	0
National Bk of Cambridge	Cambridge	62.5	0.164	0.638	32,996	431	\$100M-500M	85.0	8,321	321	0
Bay Net A Community Bank	Bel Air	62.5	0.154	1	12,491	52	<\$100M	52.5	1,090	24	0
Bank of Glen Burnie	Glen Burnie	62.5	0.128	0.844	39,979	182	\$100M-500M	47.5	2,354	59	0
First NB of North East	North East	60.0	0.185	0.73	26,226	345	\$100M-500M	82.5	5,513	250	0
K Bk	Owings Mills	60.0	0.091	0.586	51,649	446	\$500M-\$1B	67.5	6,671	215	0
Calvin B Taylor Bkg Co Berli	Berlin	60.0	0.117	0.58	47,143	485	\$100M-500M	65.0	6,048	279	0
Old Line Bk	Waldorf	60.0	0.208	0.675	27,992	194	\$100M-500M	62.5	3,331	123	0.001
Congressional Bk	Potomac	60.0	0.205	0.998	15,637	78	<\$100M	62.5	1,738	38	0
Provident Bk of MD	Baltimore	60.0	0.048	0.292	295,132	1,674	\$1B-\$10B	60.0	21,814	680	0
Valley Bank of Maryland	Pikesville	60.0	0.15	1	6,884	40	<\$100M	60.0	970	20	0
Annapolis Bkg&TC	Annapolis	60.0	0.142	0.507	67,267	381	\$100M-500M	47.5	3,402	155	0
Advance Bank	Baltimore	57.5	0.221	0.88	16,152	76	<\$100M	50.0	1,243	28	0
Damascus Cmnty Bk	Damascus	55.0	0.176	0.514	27,466	323	\$100M-500M	75.0	5,068	243	0
Baltimore County Savings Bank	Baltimore	55.0	0.069	0.628	54,543	327	\$500M-\$1B	57.5	5,357	182	0
Patapsco Bk	Dundalk	55.0	0.162	0.625	33,102	152	\$100M-500M	45.0	1,911	52	0
Severn Savings Bank FSB	Annapolis	55.0	0.092	0.442	72,614	241	\$500M-\$1B	32.5	1,580	35	0
Americasbank	Towson	52.5	0.107	1	6,631	64	<\$100M	50.0	594	24	0
Eastern Savings Bank FSB	Hunt Valley	52.5	0.075	0.659	53,665	241	\$500M-\$1B	45.0	2,857	51	0
Middletown Valley Bk	Middletown	52.5	0.093	1	13,971	56	\$100M-500M	40.0	713	20	0
Bay-Vanguard Federal Savings	Baltimore	52.5	0.062	1	7,299	29	\$100M-500M	30.0	327	8	0
Kosciuszko Federal Savings B	Baltimore	50.0	0.125	1	1,730	13	<\$100M	45.0	197	4	0
Golden Prague FS & LA	Baltimore	50.0	0.117	0.996	3,994	27	<\$100M	42.5	330	11	0
Prince George S Federal Savings	Upper Marlboro	50.0	0.075	1	7,567	34	\$100M-500M	30.0	333	8	0
Maryland FNCL Bk	Towson	50.0	0.14	1	3,284	8	<\$100M	22.5	74	2	0
Chesapeake B&TC	Chestertown	47.5	0.143	0.62	12,191	98	<\$100M	60.0	1,706	62	0
Farmers & Mrch Bk	Upperco	47.5	0.149	0.531	22,704	157	\$100M-500M	52.5	2,003	79	0
Eaglebank	Bethesda	47.5	0.085	0.172	51,154	347	\$500M-\$1B	45.0	4,378	150	0
Community First Bank	Pikesville	47.5	0.041	1	2,807	22	<\$100M	45.0	308	7	0
First United B&TC	Oakland	45.0	0.024	0.14	29,693	822	\$1B-\$10B	72.5	13,930	734	0
Slavie Federal Savings Bank	Bel Air	45.0	0.034	1	5,364	29	\$100M-500M	47.5	612	12	0
Fidelity & Tr Bk	Bethesda	45.0	0.084	0.588	27,425	139	\$100M-500M	42.5	2,059	43	0
Glen Burnie MSB	Glen Burnie	45.0	0.047	1	2,769	19	<\$100M	32.5	220	4	0
OBA Federal Savings Bank	Germantown	45.0	0.078	0.526	34,871	111	\$100M-500M	22.5	499	13	0
Presidential Bank FSB	Bethesda	45.0	0.093	0.371	39,833	111	\$100M-500M	22.5	435	12	0
Chesapeake Bank of Maryland	Baltimore	42.5	0.085	0.448	18,696	258	\$100M-500M	65.0	3,660	213	0
The Back And Middle River FS	Essex	42.5	0.07	1	304	5	<\$100M	65.0	304	5	0
Madison Bohemian Savings Ban	Forest Hill	42.5	0.049	0.781	10,056	58	\$100M-500M	45.0	980	25	0
Arundel Federal Savings Bank	Baltimore	42.5	0.009	1	3,592	23	\$100M-500M	40.0	390	10	0
Senator Bank	Cockeysville	42.5	0.043	1	849	5	<\$100M	30.0	53	1	0
North Arundel Savings Bank	Pasadena	42.5	0.074	1	2,141	10	<\$100M	25.0	79	3	0
Fairmount Federal Savings Ba	Baltimore	40.0	0.008	1	311	25	<\$100M	55.0	311	25	0

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		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Industrial Bk Na	Oxon Hill	40.0	0.074	0.36	25,229	124	\$100M-500M	40.0	1,785	50	0.001
Vigilant Federal Savings Ban	Baltimore	40.0	0.03	1	1,435	9	<\$100M	17.5	37	1	0
Madison Square Federal Savings	Baltimore	37.5	0.006	1	659	23	\$100M-500M	55.0	659	23	0
Midstate FS&LA	Baltimore	37.5	0.052	0.781	5,622	36	\$100M-500M	35.0	414	8	0
Kopernik Federal Bank	Baltimore	37.5	0.022	1	685	6	<\$100M	35.0	62	2	0
The Washington Savings Bank	Bowie	37.5	0.03	0.707	16,004	55	\$500M-\$1B	27.5	604	9	0
Hamilton Federal Bank	Baltimore	37.5	0.008	1	1,979	10	\$100M-500M	20.0	68	2	0
Homewood Federal Savings Ban	Baltimore	37.5	0.038	1	2,505	4	<\$100M	10.0	0	0	0
Bradford Bank	Baltimore	35.0	0.05	0.349	20,123	87	\$100M-500M	37.5	1,409	33	0
Hopkins Federal Savings Bank	Baltimore	32.5	0.035	0.31	8,368	48	\$100M-500M	37.5	1,234	21	0
Wilmington Trust FSB	Baltimore	32.5	0.063	0.292	14,734	59	\$100M-500M	27.5	565	15	0
Fraternity Fs & La	Baltimore	32.5	0.007	0.983	1,051	6	\$100M-500M	22.5	59	1	0
Harvest Bk of MD	Rockville	30.0	0.031	0.703	1,168	5	<\$100M	30.0	102	2	0
Rosedale FS & LA	Baltimore	27.5	0.024	0.269	13,839	61	\$500M-\$1B	27.5	720	13	0
Suburban Federal Savings Ban	Crofton	22.5	0.012	0.196	4,751	33	\$100M-500M	30.0	744	15	0
First Shore FS & LA	Salisbury	20.0	0.021	0.304	5,839	14	\$100M-500M	17.5	181	5	0
Jarrettsville FS & LA	Jarrettsville	17.5	0.007	0.342	538	3	<\$100M	25.0	85	1	0
United Medical Bank FSB	Baltimore	10.0	0	0	0	0	\$100M-500M	10.0	0	0	0
Liberty FS & LA	Baltimore	10.0	0	0	0	0	<\$100M	10.0	0	0	0
Ideal Federal Savings Bank	Baltimore	10.0	0	0	0	0	<\$100M	10.0	0	0	0
Saint Casimirs Svg Bk	Baltimore	NR	0	.	0	0	\$100M-500M	NR	0	0	0
T. Rowe Price Savings Bank	Baltimore	NR	0	.	0	0	\$100M-500M	NR	0	0	0
Sykesville Federal SA	Sykesville	NR	0	.	0	0	<\$100M	NR	0	0	0
FBR Nat TC	Bethesda	NR	0	.	0	0	<\$100M	NR	0	0	0
Legg Mason Trust FSB	Baltimore	NR	0	.	0	0	<\$100M	NR	0	0	0
Hull Federal Savings Bank	Baltimore	NR	0	.	0	0	<\$100M	NR	0	0	0
Fullerton Federal Savings As	Baltimore	NR	0	.	0	0	<\$100M	NR	0	0	0

Note: Small businesses seeking loans 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.

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Name of Lending Institutions	State	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1000) (8)	LSBL# (9)	CRD/TA (10)
Peoples Bk of Kent Cty MD	MD	100.0	0.093	0.203	21,021	738	\$100M-500M	85.0	77,495	1,003	0
NBRS FNCL	MD	95.0	0.178	0.371	27,285	286	\$100M-500M	87.5	73,437	530	0
Mercantile Eastern Shore Bk	MD	95.0	0.043	0.112	24,547	961	\$500M-\$1B	85.0	161,839	1,551	0
Provident St Bk	MD	95.0	0.072	0.226	12,985	369	\$100M-500M	82.5	54,384	576	0
Mercantile Cty Bk	MD	92.5	0.042	0.121	37,649	2,027	\$500M-\$1B	80.0	200,487	2,719	0
Farmers & Mechanics Bk	MD	92.5	0.029	0.127	57,143	2,917	\$1B-\$10B	72.5	242,499	3,833	0
Bank of The Eastern Shore	MD	90.0	0.06	0.134	10,636	419	\$100M-500M	90.0	78,634	621	0
Queenstown Bk of MD	MD	90.0	0.035	0.122	11,872	406	\$100M-500M	85.0	83,530	709	0
Bank of Ocean City	MD	90.0	0.089	0.161	11,027	221	\$100M-500M	80.0	56,757	385	0
Hagerstown TC	MD	90.0	0.031	0.123	14,844	708	\$100M-500M	77.5	80,398	1,086	0.001
Hebron Svg Bk	MD	90.0	0.042	0.149	12,307	409	\$100M-500M	77.5	61,049	627	0
Farmers Bk of Willards	MD	90.0	0.042	0.166	8,656	332	\$100M-500M	72.5	40,246	490	0.003
New Windsor St Bk	MD	90.0	0.05	0.181	8,316	285	\$100M-500M	72.5	39,105	413	0
Mercantile Southern MD Bk	MD	87.5	0.027	0.103	26,303	1,090	\$500M-\$1B	80.0	180,473	1,791	0
Easton B&TC	MD	87.5	0.056	0.148	6,910	236	\$100M-500M	77.5	40,694	401	0
Talbot Bk of Easton MD	MD	87.5	0.037	0.109	16,818	692	\$100M-500M	75.0	90,668	967	0.001
Regal B&TC	MD	85.0	0.077	0.143	9,009	212	\$100M-500M	82.5	60,924	400	0
National Bk of Cambridge	MD	85.0	0.041	0.161	8,321	321	\$100M-500M	62.5	32,996	431	0
Community Bk of Tri-Cty	MD	82.5	0.034	0.085	18,515	477	\$500M-\$1B	72.5	116,533	811	0
Carrollton Bk	MD	82.5	0.034	0.086	11,361	305	\$100M-500M	65.0	62,125	509	0
Centreville NB of MD	MD	82.5	0.026	0.146	7,386	324	\$100M-500M	65.0	38,064	450	0
First NB of North East	MD	82.5	0.039	0.153	5,513	250	\$100M-500M	60.0	26,226	345	0
Peoples Bk of Elkton	MD	80.0	0.04	0.185	4,178	205	\$100M-500M	65.0	20,193	304	0.001
County NB	MD	77.5	0.038	0.116	5,372	182	\$100M-500M	70.0	38,509	308	0
Mercantile-Safe Deposit & TC	MD	77.5	0.022	0.056	151,252	7,551	\$1B-\$10B	65.0	669,906	9,511	0
Frederick Cty Bk	MD	75.0	0.032	0.08	6,156	296	\$100M-500M	77.5	57,030	530	0
Citizens NB	MD	75.0	0.018	0.057	23,451	1,128	\$1B-\$10B	70.0	158,462	1,704	0
Westminster Union Bk	MD	75.0	0.017	0.077	15,452	671	\$500M-\$1B	70.0	110,859	1,096	0
Damascus Cmnty Bk	MD	75.0	0.032	0.095	5,068	243	\$100M-500M	55.0	27,466	323	0
County First Bk	MD	72.5	0.034	0.092	5,508	188	\$100M-500M	82.5	60,073	372	0
Colombo Bank	MD	72.5	0.039	0.116	4,482	128	\$100M-500M	72.5	36,944	234	0
Sandy Spring Bk	MD	72.5	0.011	0.056	26,525	978	\$1B-\$10B	70.0	239,126	1,835	0
First United B&TC	MD	72.5	0.011	0.066	13,930	734	\$1B-\$10B	45.0	29,693	822	0
Bankannapolis	MD	70.0	0.021	0.067	6,594	293	\$100M-500M	77.5	68,342	558	0
Commercefirst Bk	MD	70.0	0.054	0.076	4,582	101	<\$100M	77.5	56,343	265	0
Susquehanna Bk	MD	70.0	0.01	0.041	28,869	1,270	\$1B-\$10B	67.5	247,912	2,303	0
Harford Bk	MD	67.5	0.028	0.063	5,315	220	\$100M-500M	75.0	56,465	417	0
Maryland B&TC NA	MD	67.5	0.019	0.072	6,091	227	\$100M-500M	67.5	60,082	411	0.003
K Bk	MD	67.5	0.012	0.076	6,671	215	\$500M-\$1B	60.0	51,649	446	0
Bay NB	MD	65.0	0.031	0.055	5,740	217	\$100M-500M	72.5	59,337	528	0

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Cecil Fed Bk	MD	65.0	0.023	0.077	5,324	153	\$100M-500M	67.5	51,961	297	0
American Bank	MD	65.0	0.02	0.081	5,787	173	\$100M-500M	65.0	49,809	355	0
Calvin B Taylor Bkg Co Berli	MD	65.0	0.015	0.074	6,048	279	\$100M-500M	60.0	47,143	485	0
Chesapeake Bank of Maryland	MD	65.0	0.017	0.088	3,660	213	\$100M-500M	42.5	18,696	258	0
The Back And Middle River FS	MD	65.0	0.07	1	304	5	<\$100M	42.5	304	5	0
Maryland Permanent B&TC	MD	62.5	0.027	0.066	2,446	63	<\$100M	67.5	30,550	168	0
Columbia Bk	MD	62.5	0.009	0.031	12,060	370	\$1B-\$10B	65.0	134,463	874	0
Old Line Bk	MD	62.5	0.025	0.08	3,331	123	\$100M-500M	60.0	27,992	194	0.001
Congressional Bk	MD	62.5	0.023	0.111	1,738	38	<\$100M	60.0	15,637	78	0
Capital Bank NA	MD	60.0	0.032	0.06	3,143	75	<\$100M	75.0	46,666	200	0
Harbor Bk of MD	MD	60.0	0.024	0.045	5,819	221	\$100M-500M	72.5	71,984	417	0.003
Woodsboro Bk	MD	60.0	0.023	0.075	3,888	130	\$100M-500M	67.5	38,681	263	0
Provident Bk of MD	MD	60.0	0.004	0.022	21,814	680	\$1B-\$10B	60.0	295,132	1,674	0
Valley Bank of Maryland	MD	60.0	0.021	0.141	970	20	<\$100M	60.0	6,884	40	0
Chesapeake B&TC	MD	60.0	0.02	0.087	1,706	62	<\$100M	47.5	12,191	98	0
BUCS Federal Bank	MD	57.5	0.017	0.103	2,211	62	\$100M-500M	67.5	21,392	134	0
Baltimore County Savings Bank	MD	57.5	0.007	0.062	5,357	182	\$500M-\$1B	55.0	54,543	327	0
Fairmount Federal Savings Bank	MD	55.0	0.008	1	311	25	<\$100M	40.0	311	25	0
Madison Square Federal Saving	MD	55.0	0.006	1	659	23	\$100M-500M	37.5	659	23	0
First Mariner Bk	MD	52.5	0.007	0.023	9,082	196	\$1B-\$10B	65.0	153,637	659	0
Bay Net A Community Bank	MD	52.5	0.013	0.087	1,090	24	<\$100M	62.5	12,491	52	0
Farmers & Mrch Bk	MD	52.5	0.013	0.047	2,003	79	\$100M-500M	47.5	22,704	157	0
Advance Bank	MD	50.0	0.017	0.068	1,243	28	<\$100M	57.5	16,152	76	0
Americasbank	MD	50.0	0.01	0.09	594	24	<\$100M	52.5	6,631	64	0
Bank of Glen Burnie	MD	47.5	0.008	0.05	2,354	59	\$100M-500M	62.5	39,979	182	0
Annapolis Bkg&TC	MD	47.5	0.007	0.026	3,402	155	\$100M-500M	60.0	67,267	381	0
Slavie Federal Savings Bank	MD	47.5	0.004	0.114	612	12	\$100M-500M	45.0	5,364	29	0
Patapsco Bk	MD	45.0	0.009	0.036	1,911	52	\$100M-500M	55.0	33,102	152	0
Eastern Savings Bank FSB	MD	45.0	0.004	0.035	2,857	51	\$500M-\$1B	52.5	53,665	241	0
Kosciuszko Federal Savings B	MD	45.0	0.014	0.114	197	4	<\$100M	50.0	1,730	13	0
Eaglebank	MD	45.0	0.007	0.015	4,378	150	\$500M-\$1B	47.5	51,154	347	0
Community First Bank	MD	45.0	0.004	0.11	308	7	<\$100M	47.5	2,807	22	0
Madison Bohemian Savings Bank	MD	45.0	0.005	0.076	980	25	\$100M-500M	42.5	10,056	58	0
Howard Bk	MD	42.5	0.015	0.029	850	33	<\$100M	67.5	26,811	118	0
Golden Prague FS & LA	MD	42.5	0.01	0.082	330	11	<\$100M	50.0	3,994	27	0
Fidelity & TR Bk	MD	42.5	0.006	0.044	2,059	43	\$100M-500M	45.0	27,425	139	0
Middletown Valley Bk	MD	40.0	0.005	0.051	713	20	\$100M-500M	52.5	13,971	56	0
Arundel Federal Savings Bank	MD	40.0	0.001	0.109	390	10	\$100M-500M	42.5	3,592	23	0
Industrial Bk NA	MD	40.0	0.005	0.025	1,785	50	\$100M-500M	40.0	25,229	124	0.001
Bradford Bank	MD	37.5	0.004	0.024	1,409	33	\$100M-500M	35.0	20,123	87	0
Hopkins Federal Savings Bank	MD	37.5	0.005	0.046	1,234	21	\$100M-500M	32.5	8,368	48	0

Table 3B Expanded. Micro Business Lending Institutions in Maryland Using Call Report Data, June 2005

Name of Lending Institutions	State	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1000) (8)	LSBL# (9)	CRD/TA (10)
Midstate FS&LA	MD	35.0	0.004	0.057	414	8	\$100M-500M	37.5	5,622	36	0
Kopernik Federal Bank	MD	35.0	0.002	0.091	62	2	<\$100M	37.5	685	6	0
Severn Savings Bank FSB	MD	32.5	0.002	0.01	1,580	35	\$500M-\$1B	55.0	72,614	241	0
Glen Burnie MSB	MD	32.5	0.004	0.079	220	4	<\$100M	45.0	2,769	19	0
Bay-Vanguard Federal Savings	MD	30.0	0.003	0.045	327	8	\$100M-500M	52.5	7,299	29	0
Prince George S Federal Saving	MD	30.0	0.003	0.044	333	8	\$100M-500M	50.0	7,567	34	0
Senator Bank	MD	30.0	0.003	0.062	53	1	<\$100M	42.5	849	5	0
Harvest Bk of MD	MD	30.0	0.003	0.061	102	2	<\$100M	30.0	1,168	5	0
Suburban Federal Savings Ban	MD	30.0	0.002	0.031	744	15	\$100M-500M	22.5	4,751	33	0
The Washington Savings Bank	MD	27.5	0.001	0.027	604	9	\$500M-\$1B	37.5	16,004	55	0
Wilmington Trust FSB	MD	27.5	0.002	0.011	565	15	\$100M-500M	32.5	14,734	59	0
Rosedale FS & LA	MD	27.5	0.001	0.014	720	13	\$500M-\$1B	27.5	13,839	61	0
North Arundel Savings Bank	MD	25.0	0.003	0.037	79	3	<\$100M	42.5	2,141	10	0
Jarrettsville FS & LA	MD	25.0	0.001	0.054	85	1	<\$100M	17.5	538	3	0
Maryland FNCK Bk	MD	22.5	0.003	0.023	74	2	<\$100M	50.0	3,284	8	0
OBA Federal Savings Bank	MD	22.5	0.001	0.008	499	13	\$100M-500M	45.0	34,871	111	0
Presidential Bank FSB	MD	22.5	0.001	0.004	435	12	\$100M-500M	45.0	39,833	111	0
Fraternity FS& LA	MD	22.5	0	0.055	59	1	\$100M-500M	32.5	1,051	6	0
Hamilton Federal Bank	MD	20.0	0	0.034	68	2	\$100M-500M	37.5	1,979	10	0
Vigilant Federal Savings Ban	MD	17.5	0.001	0.026	37	1	<\$100M	40.0	1,435	9	0
First Shore FS & LA	MD	17.5	0.001	0.009	181	5	\$100M-500M	20.0	5,839	14	0
Homewood Federal Savings Ban	MD	10.0	0	0	0	0	<\$100M	37.5	2,505	4	0
United Medical Bank FSB	MD	10.0	0	0	0	0	\$100M-500M	10.0	0	0	0
Liberty FS & LA	MD	10.0	0	0	0	0	<\$100M	10.0	0	0	0
Ideal Federal Savings Bank	MD	10.0	0	0	0	0	<\$100M	10.0	0	0	0
Saint Casimirs Svg Bk	MD	NR	0	.	0	0	\$100M-500M	NR	0	0	0
T. Rowe Price Savings Bank	MD	NR	0	.	0	0	\$100M-500M	NR	0	0	0
Sykesville Federal Savings	MD	NR	0	.	0	0	<\$100M	NR	0	0	0
FBR Nat TC	MD	NR	0	.	0	0	<\$100M	NR	0	0	0
Legg Mason Trust FSB	MD	NR	0	.	0	0	<\$100M	NR	0	0	0
Hull Federal Savings Bank	MD	NR	0	.	0	0	<\$100M	NR	0	0	0
Fullerton Federal Savings AA	MD	NR	0	.	0	0	<\$100M	NR	0	0	0

Note: Small businesses seeking loans 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.