

Table 3A Expanded. Banks' Small Business Lending in Maryland Using Call Report Data, June 2004

Bank name	City	Small Business Lending (<\$1M)					Micro-Business Lending (<\$100k)				
		Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL\$ (1000) (4)	LSBL# (5)	Lnk. Asset Sz. (6)	Total Rank (7)	SSBL\$ (1000) (8)	SSBL# (9)	Cdt/TA (10)
Peoples Bank of Kent Cty MD	Chestertown	87.5	0.406	1	76,295	860	\$100M-500M	95.0	17,495	639	0
Community Bank of Tri-Cty	Waldorf	87.5	0.402	0.989	158,762	822	\$100M-500M	80.0	19,905	463	0
Bank of The Eastern Shore	Cambridge	82.5	0.376	1	62,089	592	\$100M-500M	80.0	10,369	428	0
Saint Michaels Bank	Saint Michaels	82.5	0.33	0.918	86,370	846	\$100M-500M	75.0	11,994	520	0
Peninsula Bank	Princess Anne	75.0	0.268	0.573	232,522	2,898	\$500M-\$1B	82.5	42,283	2,021	0
Regal B&TC	Owings Mills	75.0	0.544	1	54,907	374	\$100M-500M	62.5	8,424	199	0
Bay NB	Baltimore	75.0	0.449	0.816	63,979	502	\$100M-500M	37.5	5,523	208	0
Bankannapolis	AnNapolis	72.5	0.277	0.801	74,134	626	\$100M-500M	87.5	17,483	434	0
County Bankg&TC	Elkton	72.5	0.229	0.681	95,005	1,068	\$100M-500M	80.0	18,145	709	0
Bank of Southern MD	La Plata	72.5	0.281	0.776	67,933	610	\$100M-500M	60.0	9,004	358	0
Provident St Bank	Preston	70.0	0.308	0.963	48,080	535	\$100M-500M	87.5	13,281	379	0
Talbot Bank of Easton MD	Easton	70.0	0.211	0.696	92,325	1,046	\$100M-500M	77.5	17,892	774	0.001
Forest Hill St Bank	Bel Air	70.0	0.23	0.63	90,545	1,237	\$100M-500M	77.5	16,664	952	0
Queenstown Bank of MD	Queenstown	70.0	0.214	0.894	67,007	646	\$100M-500M	67.5	11,366	400	0
Calvert B&TC	Prince Frederick	67.5	0.208	0.813	56,122	689	\$100M-500M	72.5	10,745	459	0
Easton B&TC	Easton	67.5	0.423	0.965	44,742	387	\$100M-500M	67.5	7,704	237	0
County First Bank	La Plata	67.5	0.366	1	49,606	330	\$100M-500M	52.5	5,959	183	0
Farmers & Mechanics Bank	Frederick	65.0	0.129	0.528	192,031	3,366	\$1B-\$10B	80.0	51,522	2,681	0
Westminster Union Bank	Westminster	65.0	0.142	0.616	122,361	1,431	\$500M-\$1B	67.5	19,592	938	0
Potomac Valley Bank	Gaithersburg	65.0	0.206	0.394	178,134	997	\$500M-\$1B	42.5	10,269	400	0
Hebron Svg Bank	Hebron	62.5	0.211	0.783	53,754	593	\$100M-500M	80.0	12,418	418	0
Maryland Permanent B&TC	Owings Mills	62.5	0.507	0.998	38,164	215	<\$100M	45.0	3,797	86	0
Capital Bank NA	Rockville	62.5	0.539	0.954	37,450	217	<\$100M	40.0	3,238	117	0
Citizens NB	Laurel	60.0	0.134	0.42	150,542	1,593	\$1B-\$10B	65.0	22,055	1,054	0
Hagerstown TC	Hagerstown	60.0	0.171	0.671	77,532	942	\$100M-500M	62.5	11,797	580	0.001
Sandy Spring Bank	Olney	60.0	0.079	0.47	191,720	1,679	\$1B-\$10B	62.5	24,085	949	0
Commercefirst Bank	AnNapolis	60.0	0.637	0.983	35,655	210	<\$100M	57.5	5,146	103	0
Cecil Fed Bank	Elkton	60.0	0.293	0.883	49,206	310	\$100M-500M	55.0	7,184	170	0
Harford Bank	Aberdeen	60.0	0.304	0.705	51,611	431	\$100M-500M	42.5	5,951	243	0
Farmers Bank of Willards	Willards	57.5	0.209	0.898	36,525	477	\$100M-500M	75.0	8,686	332	0.003
Mercantile-Safe Deposit & TC	Baltimore	57.5	0.089	0.229	403,444	8,466	\$1B-\$10B	72.5	141,797	7,427	0
First NB of St Marys	LeoNArdtown	57.5	0.155	0.693	64,461	626	\$100M-500M	55.0	9,454	410	0
First Mariner Bank	Baltimore	57.5	0.126	0.45	140,235	1,233	\$1B-\$10B	45.0	9,495	520	0
County NB	Glen Burnie	57.5	0.293	0.87	38,373	310	\$100M-500M	45.0	5,252	183	0
Maryland B&TC NA	Lexington Park	57.5	0.199	0.746	60,991	441	\$100M-500M	42.5	6,898	265	0.003
Bank of Ocean City	Ocean City	55.0	0.382	0.787	41,318	333	\$100M-500M	72.5	9,114	210	0
Provident Bank of MD	Baltimore	55.0	0.051	0.313	314,945	1,780	\$1B-\$10B	52.5	22,731	739	0
Frederick Cty Bank	Frederick	55.0	0.299	0.73	46,910	388	\$100M-500M	50.0	6,572	219	0
NBR5 Fncl	Rising Sun	52.5	0.347	0.715	41,296	302	\$100M-500M	82.5	19,588	216	0
New Windsor St Bank	New Windsor	52.5	0.242	0.807	33,734	400	\$100M-500M	72.5	8,438	290	0
Peoples Bank of MD	Denton	52.5	0.27	0.927	29,633	350	\$100M-500M	65.0	5,996	234	0
Farmers & Mrch B&TC	Hagerstown	52.5	0.109	0.402	100,608	965	\$500M-\$1B	52.5	14,005	532	0

Table 3A Expanded. Banks' Small Business Lending in Maryland Using Call Report Data, June 2004

Bank name	City	Small Business Lending (<\$1M)						Micro-Business Lending (<\$100k)			
		Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL\$ (1000) (4)	LSBL# (5)	Bnk. Asset Sz. (6)	Total Rank (7)	SSBL\$ (1000) (8)	SSBL# (9)	Cdt/TA (10)
Carrollton Bank	Baltimore	52.5	0.206	0.511	62,515	461	\$100M-500M	47.5	8,583	264	0
First NB of North East	North East	50.0	0.248	0.834	30,221	364	\$100M-500M	57.5	5,219	253	0
Chestertown Bank of MD	Chestertown	50.0	0.204	0.653	46,139	484	\$100M-500M	57.5	8,348	329	0
Fidelity Bank	Hagerstown	50.0	0.184	0.613	47,843	533	\$100M-500M	50.0	7,460	350	0
Columbia Bank	Columbia	50.0	0.115	0.377	130,299	972	\$1B-\$10B	50.0	14,433	488	0
Old Line Bank	Waldorf	47.5	0.285	0.811	28,141	205	<\$100M	75.0	12,935	125	0.001
Harbor Bank of MD	Baltimore	47.5	0.234	0.494	54,617	402	\$100M-500M	40.0	6,441	230	0.004
Annapolis Bankg & TC	Annapolis	47.5	0.142	0.53	65,198	411	\$100M-500M	17.5	3,649	180	0
K Bank	Owings Mills	45.0	0.108	0.628	51,945	491	\$100M-500M	50.0	9,221	254	0.001
Woodsboro Bank	Woodsboro	42.5	0.229	0.761	36,482	256	\$100M-500M	30.0	3,702	134	0
Peoples Bank of Elkton	Elkton	40.0	0.183	0.866	19,731	317	\$100M-500M	60.0	4,632	217	0.001
First United B&TC	Oakland	40.0	0.043	0.225	50,031	1,029	\$1B-\$10B	60.0	16,875	880	0
Calvin B Taylor Bankg Co Berli	Berlin	40.0	0.107	0.682	41,735	410	\$100M-500M	30.0	4,367	227	0
Patapsco Bank	Dundalk	40.0	0.158	0.87	33,135	112	\$100M-500M	12.5	1,526	39	0
Americasbank	Towson	37.5	0.141	1	4,254	33	<\$100M	17.5	301	12	0
Bank of Glen Burnie	Glen Burnie	37.5	0.113	0.869	34,824	180	\$100M-500M	15.0	2,232	64	0
Damascus Cmnty Bank	Damascus	35.0	0.186	0.605	27,491	377	\$100M-500M	60.0	6,143	296	0
Centreville NB of MD	Centreville	35.0	0.118	0.659	31,992	426	\$100M-500M	55.0	6,971	318	0
NAtioNAI Bank of Cambridge	Cambridge	32.5	0.116	0.513	22,862	425	\$100M-500M	65.0	8,100	340	0
Susquehanna Bank	Baltimore	32.5	0.038	0.174	52,220	402	\$1B-\$10B	17.5	2,661	168	0
Middletown Valley Bank	Middletown	32.5	0.073	1	10,812	54	\$100M-500M	12.5	592	19	0
Eaglebank	Bethesda	30.0	0.073	0.157	34,648	544	\$100M-500M	37.5	7,852	331	0
Chesapeake B&TC	Chestertown	30.0	0.156	0.766	12,717	109	<\$100M	32.5	2,035	70	0
CongressioNAI Bank	Potomac	27.5	0.124	0.794	4,177	38	<\$100M	27.5	590	19	0
Farmers & Mrch Bank	Upperco	27.5	0.183	0.592	27,151	180	\$100M-500M	20.0	2,162	87	0
Fidelity & Tr Bank	Bethesda	12.5	0.026	0.456	3,508	13	\$100M-500M	10.0	277	5	0
Industrial Bank NA	Oxon Hill	10.0	0.042	0.216	13,398	154	\$100M-500M	17.5	2,623	66	0.002
FBR Nat TC	Bethesda	0.0	0	.	-	-	<\$100M	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.