

Table A.2 Small Business Lending in Maryland Using Call Report Data, June 2000

Bank Name	Location	Small Business Lending (<\$1M) Scores					Bnk Asset Sz.	Dollars in	Number or	Total Score	Total Score
		Total	SBL/TA	SBL/TBL	SBL(\$)	SBL(#)		SBL	SBL	(<\$250K)	(<\$100K)
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Maryland Permanent B&Tc	Owings Mills	82.5	10.0	9.0	8.0	6.0	\$100M-500M	61,835	575	80.0	65.0
Peninsula Bk	Princess Anne	82.5	9.0	4.0	10.0	10.0	\$500M-\$1B	170,561	2,588	85.0	87.5
Peoples Bk Of Kent Cty Md	Chestertown	80.0	9.0	9.0	6.0	8.0	\$100M-500M	43,568	688	85.0	95.0
Forest Hill St Bk	Bel Air	77.5	8.0	5.0	9.0	9.0	\$100M-500M	85,176	1,037	70.0	70.0
Saint Michaels Bk	Saint Michaels	77.5	9.0	8.0	6.0	8.0	\$100M-500M	46,896	703	87.5	82.5
Bank Of Southern Md	La Plata	75.0	9.0	7.0	7.0	7.0	\$100M-500M	61,010	674	77.5	72.5
Harbor Bk Of Md	Baltimore	72.5	10.0	9.0	7.0	3.0	\$100M-500M	59,432	271	30.0	30.0
Peoples Bk Of Elkton	Elkton	72.5	10.0	8.0	5.0	6.0	\$100M-500M	40,989	521	80.0	82.5
Union Nb Of Westminster	Westminster	70.0	6.0	6.0	8.0	8.0	\$100M-500M	72,198	683	72.5	67.5
Community Bk Of Md	Bowie	70.0	10.0	10.0	5.0	3.0	<\$100M	32,176	318	67.5	67.5
Talbot Bk Of Easton Md	Easton	67.5	7.0	3.0	8.0	9.0	\$100M-500M	78,082	953	80.0	82.5
Sequoia Bk	Bethesda	67.5	8.0	5.0	8.0	6.0	\$100M-500M	66,609	545	45.0	47.5
Calvert B&Tc	Prince Frederick	67.5	7.0	7.0	6.0	7.0	\$100M-500M	47,977	682	75.0	72.5
Patapsco Bk	Dundalk	67.5	8.0	9.0	4.0	6.0	\$100M-500M	28,066	433	70.0	90.0
Harford Nb	Aberdeen	67.5	9.0	6.0	5.0	7.0	\$100M-500M	42,624	587	77.5	70.0
First United B&Tc	Oakland	67.5	2.0	6.0	9.0	10.0	\$500M-\$1B	102,062	1,961	80.0	87.5
Key B&Tc	Owings Mills	65.0	4.0	7.0	7.0	8.0	\$100M-500M	59,080	700	70.0	70.0
Community Bk Of Tri-Cty	Waldorf	65.0	6.0	9.0	7.0	4.0	\$100M-500M	55,848	319	45.0	62.5
Westminster B&Tc Carroll Cty	Westminster	65.0	5.0	6.0	7.0	8.0	\$100M-500M	52,124	687	67.5	60.0
County Bkg&Tc	Elkton	62.5	5.0	4.0	8.0	8.0	\$100M-500M	69,835	816	72.5	62.5
Annapolis Nb	Annapolis	62.5	9.0	6.0	5.0	5.0	\$100M-500M	42,571	377	47.5	22.5
Columbia Bk	Columbia	62.5	4.0	2.0	10.0	9.0	\$500M-\$1B	143,801	1,413	70.0	65.0
Citizens Nb	Laurel	62.5	4.0	2.0	9.0	10.0	\$500M-\$1B	123,039	1,777	70.0	70.0
County Nb	Glen Burnie	62.5	10.0	8.0	4.0	3.0	<\$100M	30,612	253	45.0	52.5
Potomac Valley Bk	Gaithersburg	60.0	6.0	3.0	8.0	7.0	\$100M-500M	72,100	604	55.0	35.0
Damascus Cmnty Bk	Damascus	60.0	7.0	7.0	4.0	6.0	\$100M-500M	30,807	453	57.5	67.5
Fcnb Bk	Frederick	60.0	3.0	1.0	10.0	10.0	\$1B-\$10B	244,636	2,528	62.5	65.0
Fredericktown B&Tc	Frederick	57.5	7.0	3.0	7.0	6.0	\$100M-500M	56,484	523	50.0	40.0
Mercantile-Safe Deposit & Tc	Baltimore	57.5	2.0	1.0	10.0	10.0	\$1B-\$10B	366,456	6,161	55.0	67.5
Farmers & Mechanics Nb	Frederick	57.5	2.0	1.0	10.0	10.0	\$1B-\$10B	202,332	4,046	62.5	77.5
Farmers Bk Of Md	Annapolis	57.5	1.0	4.0	9.0	9.0	\$1B-\$10B	122,717	1,121	62.5	55.0
Farmers & Mrch B&Tc	Hagerstown	57.5	3.0	3.0	9.0	8.0	\$500M-\$1B	94,931	795	57.5	60.0
First Nb Of North East	North East	57.5	8.0	8.0	4.0	3.0	<\$100M	26,959	315	67.5	60.0
Easton B&Tc	Easton	57.5	10.0	7.0	2.0	4.0	<\$100M	21,441	359	65.0	72.5
Hagerstown Tc	Hagerstown	55.0	3.0	2.0	8.0	9.0	\$100M-500M	61,687	858	57.5	62.5
First Nb Of St Marys	Leonardtown	55.0	4.0	4.0	6.0	8.0	\$100M-500M	49,914	708	57.5	60.0
Hebron Svg Bk	Hebron	55.0	4.0	10.0	3.0	5.0	\$100M-500M	23,330	396	70.0	77.5
Bank Of The Eastern Shore	Cambridge	55.0	7.0	6.0	4.0	5.0	\$100M-500M	30,778	394	57.5	60.0
Allfirst Bk	Baltimore	55.0	1.0	1.0	10.0	10.0	>\$10B	1,211,677	14,861	55.0	55.0
Annapolis Bkg&Tc	Annapolis	52.5	5.0	2.0	8.0	6.0	\$100M-500M	74,387	575	37.5	35.0
Carrollton Bk	Baltimore	52.5	3.0	4.0	7.0	7.0	\$100M-500M	55,818	609	45.0	45.0
F&M Bk-Allegiance	Bethesda	52.5	7.0	2.0	6.0	6.0	\$100M-500M	43,574	558	62.5	67.5
Maryland B&Tc Na	Lexington Park	52.5	6.0	4.0	6.0	5.0	\$100M-500M	51,504	400	35.0	32.5
Sandy Spring Nb Of Md	Olney	52.5	1.0	1.0	10.0	9.0	\$1B-\$10B	139,551	1,579	52.5	52.5

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		Total	SBL/TA	SBL/TBL	SBL(\$)	SBL(#)					
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Harbor Capital Nb	Rockville	52.5	9.0	10.0	1.0	1.0	<\$100M	3,756	19	40.0	32.5
Bank Of Ocean City	Ocean City	52.5	8.0	7.0	3.0	3.0	<\$100M	24,038	295	57.5	65.0
Farmers Bk Of Willards	Willards	50.0	5.0	8.0	2.0	5.0	\$100M-500M	21,553	432	75.0	80.0
Provident Bk Of Md	Baltimore	50.0	1.0	1.0	9.0	9.0	\$1B-\$10B	118,899	823	42.5	37.5
Regal B&Tc	Owings Mills	50.0	10.0	5.0	3.0	2.0	<\$100M	22,725	195	47.5	27.5
New Windsor St Bk	New Windsor	50.0	8.0	8.0	2.0	2.0	<\$100M	20,115	219	67.5	57.5
Sparks St Bk	Sparks	47.5	6.0	3.0	6.0	4.0	\$100M-500M	51,666	341	22.5	17.5
Calvin B Taylor Bkg Co Berli	Berlin	47.5	4.0	2.0	6.0	7.0	\$100M-500M	46,796	649	47.5	50.0
First Mariner Bk	Baltimore	47.5	3.0	2.0	9.0	5.0	\$500M-\$1B	92,422	396	30.0	25.0
Peoples Bk Of Md	Denton	47.5	5.0	8.0	2.0	4.0	<\$100M	19,494	322	57.5	65.0
Bank Of Glen Burnie	Glen Burnie	45.0	4.0	2.0	5.0	7.0	\$100M-500M	39,058	628	60.0	70.0
Chestertown Bk Of Md	Chestertown	45.0	4.0	5.0	5.0	4.0	\$100M-500M	33,278	371	45.0	35.0
Queenstown Bk Of Md	Queenstown	45.0	2.0	7.0	4.0	5.0	\$100M-500M	27,351	380	60.0	72.5
Americasbank	Towson	45.0	6.0	10.0	1.0	1.0	<\$100M	4,572	38	17.5	32.5
County First Bk	La Plata	45.0	8.0	4.0	3.0	3.0	<\$100M	23,385	237	35.0	22.5
Old Line Nb	Waldorf	45.0	6.0	10.0	1.0	1.0	<\$100M	10,868	83	37.5	50.0
Eaglebank	Bethesda	42.5	8.0	1.0	5.0	3.0	\$100M-500M	37,187	299	35.0	27.5
Farmers & Mrch Bk	Fowblesburg	42.5	7.0	5.0	3.0	2.0	\$100M-500M	26,404	216	35.0	20.0
National Bk Of Rising Sun	Rising Sun	42.5	5.0	9.0	2.0	1.0	<\$100M	19,279	141	30.0	22.5
Provident St Bk Of Preston M	Preston	40.0	3.0	9.0	2.0	2.0	<\$100M	14,088	198	55.0	45.0
Grandbank	Rockville	37.5	6.0	3.0	4.0	2.0	\$100M-500M	26,539	179	22.5	35.0
Centreville Nb Of Md	Centreville	37.5	2.0	6.0	3.0	4.0	\$100M-500M	23,146	336	40.0	52.5
Bank Of Fruitland	Fruitland	35.0	3.0	5.0	2.0	4.0	\$100M-500M	22,023	327	50.0	57.5
Fidelity Bk	Frostburg	35.0	2.0	10.0	1.0	1.0	<\$100M	5,470	138	45.0	50.0
Chesapeake B&Tc	Chestertown	32.5	5.0	6.0	1.0	1.0	<\$100M	13,667	127	37.5	45.0
Bay Nb	Lutherville	32.5	1.0	10.0	1.0	1.0	<\$100M	60	1	32.5	32.5
Industrial Bk Na	Oxon Hill	30.0	1.0	3.0	4.0	4.0	\$100M-500M	29,770	376	37.5	35.0
Middletown Valley Bk	Middletown	27.5	1.0	8.0	1.0	1.0	\$100M-500M	7,487	90	32.5	25.0
Atlantic Bk	Ocean City	25.0	1.0	5.0	2.0	2.0	\$100M-500M	18,302	215	30.0	35.0
Woodsboro Bk	Woodsboro	22.5	2.0	4.0	1.0	2.0	\$100M-500M	13,050	169	40.0	32.5
National Bk Of Cambridge	Cambridge	20.0	2.0	1.0	3.0	2.0	\$100M-500M	24,370	231	20.0	22.5
Commercefirst Bk	Annapolis	-	-	-	-	-	<\$100M

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.