

MARYLAND

Report 3A: State-Reported CRA Lending by Lender Market Rank Based on 2020 CRA data released by the FFIEC December 2021

Small Business Originations			Total Units	Total Dollars (000's)	Units \$100,000 and Under	Dollars (000's) \$100,000 and under	Units to Businesses <= \$1Million Sales	Dollars (000's) to Businesses <= \$1 Million Sales
Rank Based on Total \$ Volume	Market Share % of Total \$	Financial Institution						
1	12.98	M&T BANK	10,783	1,085,734	8,025	262,902	4,492	230,720
2	10.53	TRUIST FINANCIAL	10,434	880,960	8,464	199,726	7,349	206,267
3	9.50	BANK OF AMERICA, N.A.	20,309	794,802	18,752	377,078	11,142	315,638
4	9.36	PNC BANK N.A.	8,698	782,790	6,833	195,976	4,850	237,207
5	8.99	SANDY SPRING BANK	4,940	752,057	3,065	112,545	3,184	319,650
6	4.33	WELLS FARGO BANK, N.A.	7,970	362,574	7,494	245,891	5,317	158,274
7	3.56	AMERICAN EXPRESS NATIONAL BANK	21,734	298,107	21,312	207,747	6,107	70,715
8	2.82	FIRST NATIONAL BANK OF PA	2,364	236,252	1,753	53,554	1,265	75,896
9	2.50	FULTON BANK, N.A.	1,540	208,834	999	35,086	958	75,346
10	2.12	CROSS RIVER	5,598	177,049	5,252	102,989	3	1,484
11	2.05	HOWARD BANK	1,097	171,851	679	23,019	629	46,219
12	1.92	COMMUNITY BANK OF THE CHESAPEA	1,236	160,444	810	33,378	234	32,970
13	1.70	WESBANCO BANK INC.	1,131	141,846	753	28,114	52	9,723
14	1.69	SHORE UNITED BANK	1,402	140,941	1,036	30,941	125	27,089
15	1.65	JPMORGAN CHASE BANK, NA	8,210	138,249	8,072	103,641	4,453	51,595
16	1.61	CAPITAL ONE, N.A.	2,157	134,814	1,867	46,579	1,511	35,079
17	1.41	EAGLEBANK	661	117,769	316	14,309	37	8,536
18	1.21	UNITED BANK VA	620	101,084	362	14,140	40	11,083
19	1.17	FIRST UNITED BANK & TRUST	932	97,748	674	22,254	109	15,697
20	1.07	ACNB BANK	875	89,361	616	22,672	828	84,434
21	1.03	CUSTOMERS BANK	1,386	86,242	1,159	29,779	0	0
22	1.01	BMO HARRIS BANK N.A.	678	84,769	333	18,702	241	24,774
23	0.99	ATLANTIC UNION BANK	424	83,100	219	8,300	191	20,351
24	0.96	LAKE FOREST BANK & TRUST, NA	3,059	80,697	2,878	35,335	0	0
25	0.84	ORRSTOWN BANK	714	70,620	543	16,928	75	6,653
26	0.80	ESSEX BANK	315	66,854	156	5,024	135	14,051

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27	0.74	TD BANK N.A.	1,163	62,162	1,031	26,101	789	24,916
28	0.68	PEOPLESBANK, A CODORUS VALLEY	528	56,914	369	13,261	402	34,946
29	0.64	CITIBANK, N.A.	4,334	53,826	4,263	35,052	3,592	30,533
30	0.64	HEBRON SAVINGS BANK	403	53,498	253	11,092	155	18,695
31	0.56	CAPITAL ONE BANK (USA), N.A.	6,428	47,188	6,418	44,280	3,485	19,108
32	0.49	FIRST CITIZENS BANK AND TRUST	236	41,354	132	7,113	59	5,660
33	0.47	CALVIN B TAYLOR BANKING CO OF	455	39,709	349	10,033	61	13,170
34	0.43	FIRSTRUST BANK	207	36,179	99	4,242	87	6,458
35	0.38	LIVE OAK BANKING COMPANY	213	31,706	132	4,822	3	1,390
36	0.32	US BANK NA	1,590	26,761	1,562	19,047	1,215	11,328
37	0.31	CITIZENS BANK, NA	409	26,329	384	15,582	374	16,722
38	0.29	WSFS BANK	143	24,250	79	2,991	18	2,894
39	0.26	SILICON VALLEY BANK	136	22,084	87	3,431	32	3,572
40	0.25	REVERE BANK	84	20,947	29	1,518	34	10,172
41	0.24	CNB BANK INC.	196	19,730	150	5,026	22	3,360
42	0.24	SYNCHRONY BANK	3,726	19,664	3,726	19,664	0	0
43	0.23	TEXAS CAPITAL BANK	514	19,181	473	5,606	1	125
44	0.21	PRIMIS	283	17,838	249	7,140	1	105
45	0.19	JOHN MARSHALL BANK	68	16,262	22	1,234	8	2,340
46	0.18	THE BANK OF GLEN BURNIE	143	14,866	96	4,064	24	885
47	0.16	TCF NATIONAL BANK	116	13,483	67	2,636	20	2,173
48	0.14	NORTHEAST BANK	115	11,515	76	3,025	1	548
49	0.13	SUMMIT COMMUNITY BANK	52	10,974	19	1,069	6	1,211
50	0.13	BANK OF THE WEST	135	10,913	120	6,380	33	3,106
51	0.12	KEYBANK NATIONAL ASSOCIATION	41	10,120	16	839	2	220
52	0.12	BURKE & HERBERT BK & TR CO	62	10,062	37	1,030	7	3,031
53	0.12	AMERIS BANK	495	9,963	474	4,636	0	0
54	0.11	CIT BANK N.A.	252	8,870	237	6,442	116	2,739
55	0.10	SIGNATURE BANK	23	8,416	2	133	0	0
56	0.10	WEX BANK	1,119	8,262	1,114	6,862	0	0
57	0.09	INDUSTRIAL BANK	71	7,770	50	1,383	3	1,046

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58	0.08	SANTANDER BANK N.A.	56	6,813	34	1,981	3	343
59	0.08	CIBC BANK USA	11	6,687	0	0	0	0
60	0.08	COMERICA BANK	23	6,651	6	350	6	2,438
61	0.07	MVB BANK, INC.	14	6,136	2	90	3	438
62	0.07	CITY NATIONAL BANK	35	5,992	21	1,045	13	921
63	0.07	VALLEY NATIONAL BANK	33	5,814	14	680	2	82
64	0.07	STEARNS BANK N A	89	5,502	75	3,014	7	564
65	0.06	MID PENN BANK	26	5,243	13	373	0	0
66	0.06	CHARLES SCHWAB BANK, SSB	9	5,092	0	0	0	0
67	0.06	BERKSHIRE BANK	19	5,037	6	230	3	900
68	0.06	INCREDIBLEBANK	14	5,011	3	95	2	1,274
69	0.06	FVCBANK	20	4,719	4	369	11	2,935
70	0.05	PINNACLE BANK	334	4,371	334	4,371	317	4,095
71	0.05	WOORI AMERICA BANK	34	4,352	25	358	27	2,868
72	0.05	CITY NATIONAL BANK OF FLORIDA	29	4,244	17	1,026	0	0
73	0.05	1ST SOURCE BANK	26	3,879	15	848	1	185
74	0.04	UNITED COMMUNITY BANK	21	3,750	14	560	7	1,997
75	0.04	THE HUNTINGTON NATIONAL BANK	31	3,659	22	876	19	2,375
76	0.04	EAST WEST BANK	7	3,583	1	87	1	499
77	0.04	METABANK N.A.	141	3,577	132	1,979	1	150
78	0.04	TRISTATE CAPITAL BANK	12	3,398	2	190	0	0
79	0.04	BANK FIVE NINE	18	3,266	5	206	2	192
80	0.04	HSBC BANK USA, NA	58	3,207	49	1,242	27	723
81	0.04	AXOS BANK	74	3,170	68	2,196	55	1,453
82	0.04	ATLANTIC CAPITAL BANK, NA	14	3,139	8	395	0	0
83	0.04	FIRST HORIZON BANK	11	3,051	4	138	0	0
84	0.04	HANMI BANK	36	2,989	31	1,026	4	1,193
85	0.04	FIRST INTERNET BANK	10	2,950	2	44	3	1,900
86	0.03	FIFTH THIRD BK NA	15	2,920	9	132	4	818
87	0.03	SOMERSET TRUST COMPANY	52	2,850	44	1,309	12	1,100
88	0.03	BOSTON PRIVATE BANK & TRUST	4	2,728	0	0	1	500

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89	0.03	HOMETRUST BANK	19	2,623	9	639	3	573
90	0.03	ENTERPRISE BANK & TRUST	5	2,562	1	99	0	0
91	0.03	TRUSTMARK NATIONAL BANK	18	2,552	15	486	0	0
92	0.03	MIDLAND STATES BANK	8	2,549	4	131	0	0
93	0.03	AMERISERV FINANCIAL BANK	27	2,500	20	760	10	1,339
94	0.03	PACIFIC WESTERN BANK	8	2,463	3	94	0	0
95	0.03	BBVA USA	4	2,384	0	0	0	0
96	0.03	BOKF NA	7	2,303	2	67	1	366
97	0.03	PACIFIC PREMIER BANK	22	2,261	19	871	0	0
98	0.03	BANCORP BK	14	2,191	10	698	0	0
99	0.03	BANK OF HOPE	21	2,147	14	524	0	0
100	0.03	PACIFIC CITY BANK	27	2,145	24	763	19	976
101	0.03	JOHN DEERE FINANCIAL, F.S.B.	183	2,097	183	2,097	0	0
102	0.02	METRO CITY BANK	23	2,067	20	858	2	1,103
103	0.02	ARTISANS' BANK	7	1,967	3	149	5	1,167
104	0.02	DISCOVER BANK	321	1,825	321	1,825	261	1,430
104	0.02	VERITEX COMMUNITY BANK	3	1,825	0	0	1	600
106	0.02	WESTFIELD BANK, FSB	4	1,804	1	21	0	0
107	0.02	ROCKLAND TRUST COMPANY	4	1,760	0	0	0	0
108	0.02	REPUBLIC BANK & TRUST	40	1,759	38	943	0	0
109	0.02	TBK BANK, SSB	250	1,709	248	961	0	0
110	0.02	OLD SECOND NATIONAL BANK	10	1,705	3	131	0	0
111	0.02	WESTERN ALLIANCE BANK	6	1,639	2	70	0	0
112	0.02	WEBSTER BANK, N.A.	8	1,580	3	100	2	79
113	0.02	CITIZENS & FARMERS BANK	5	1,523	2	187	1	905
114	0.02	ALLY BANK	3	1,508	0	0	0	0
115	0.02	UNIVEST BANK AND TRUST CO	6	1,490	4	74	0	0
116	0.02	REPUBLIC FIRST BANK	8	1,478	5	202	0	0
117	0.02	FIRST FINANCIAL BANK	7	1,460	4	166	1	215
118	0.02	BANKUNITED, N.A.	9	1,458	1	11	1	11
119	0.02	WOODFOREST NATIONAL BANK	32	1,457	29	401	13	30

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120	0.02	HANCOCK WHITNEY BANK	4	1,452	2	95	3	1,373
121	0.02	FIRST COMMONWEALTH BANK	2	1,372	0	0	1	995
122	0.02	FIRST BANK AND TRUST COMPANY	13	1,367	10	294	1	614
123	0.02	CATHAY BANK	20	1,347	18	717	15	488
124	0.02	EQUITY BANK	13	1,328	9	347	2	11
125	0.02	REGIONS BANK	9	1,319	5	134	4	92
126	0.02	SYNOVUS BANK	8	1,288	5	147	2	35
127	0.02	TOWNEBANK	9	1,271	6	186	0	0
128	0.01	OPTUM BANK (BANK COMPLIANCE)	2	1,226	0	0	0	0
129	0.01	STATE FARM BANK	26	1,148	24	618	19	825
130	0.01	PROSPERITY BANK	6	1,130	2	42	4	338
131	0.01	NBT BANK NA	4	1,082	1	78	4	1,082
132	0.01	BARCLAYS BANK DELAWARE	161	1,070	161	1,070	161	1,070
133	0.01	CANANDAIGUA NATIONAL BANK	6	1,051	2	115	0	0
134	0.01	EMIGRANT BANK	3	1,013	0	0	0	0
135	0.01	SEACOAST NATIONAL BANK	5	982	1	18	0	0
136	0.01	OCEANFIRST BANK	1	938	0	0	0	0
137	0.01	CONNECTICUT COMMUNITY BANK, NA	3	937	1	16	0	0
138	0.01	UNIBANK FOR SAVINGS	2	915	0	0	0	0
139	0.01	OCEAN BANK	8	887	3	259	0	0
140	0.01	AMBOY BANK	1	868	0	0	0	0
141	0.01	SALEM FIVE CENTS SAVINGS BANK	2	861	0	0	0	0
142	0.01	LINKBANK	8	858	6	203	2	42
143	0.01	FIRST CITIZENS COMMUNITY BANK	5	824	2	64	1	320
144	0.01	WINTRUST BANK	1	813	0	0	0	0
145	0.01	PROVIDENT BANK	2	800	0	0	0	0
146	0.01	PACIFIC MERCANTILE BANK	1	794	0	0	0	0
147	0.01	CEDAR RAPIDS BANK AND TRUST CO	1	791	0	0	1	791
148	0.01	GREEN DOT BANK	75	790	75	790	0	0
149	0.01	STERLING NATIONAL BANK	2	789	0	0	0	0
150	0.01	FIRST NATIONAL BANK OF OMAHA	56	782	56	782	37	482

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151	0.01	ANB BANK	1	750	0	0	0	0
152	0.01	ZIONS BANCORPORATION, N.A.	5	742	3	109	3	182
153	0.01	BYLINE BANK	1	709	0	0	0	0
154	0.01	SHINHAN BANK AMERICA	1	700	0	0	0	0
154	0.01	FIRST FLORIDA INTEGRITY BANK	1	700	0	0	0	0
156	0.01	MECHANICS BANK	4	699	0	0	0	0
157	0.01	FIRST REPUBLIC BANK	11	692	10	279	7	178
158	0.01	STIFEL BANK & TRUST	2	690	0	0	0	0
159	0.01	MERCHANTS BANK OF INDIANA	1	681	0	0	1	681
160	0.01	UMPQUA BANK	2	675	1	20	0	0
161	0.01	COLUMBIA STATE BANK	2	657	1	76	0	0
162	0.01	SERVISFIRST BANK	2	642	1	10	1	10
163	0.01	REPUBLIC BANK OF CHICAGO	6	635	4	148	3	496
164	0.01	MUFG UNION BANK, NA	4	633	1	5	3	399
165	0.01	FIRST BANK	1	596	0	0	0	0
166	0.01	COMENITY CAPITAL BANK	43	590	43	590	0	0
166	0.01	MIDWEST BANKCENTRE	2	590	0	0	0	0
168	0.01	FIRST MIDWEST BANK	3	589	1	100	0	0
169	0.01	FROST BANK	3	561	2	61	1	11
170	0.01	CENTRAL BANK OF ST. LOUIS	4	540	2	117	0	0
171	0.01	HILLTOP NATIONAL BANK	2	538	0	0	0	0
172	0.01	VIST BANK	1	500	0	0	1	500
173	0.01	MORGAN STANLEY PRIV BK NA	1	491	0	0	0	0
174	0.01	SIMMONS BANK	4	487	3	129	0	0
175	0.01	CADENCE BANK, N.A.	7	467	6	341	1	100
176	0.01	CAPSTAR BANK	2	448	0	0	0	0
177	0.01	FIRST BUSINESS BANK	3	439	0	0	0	0
178	0.01	NATIONAL COOPERATIVE BANK, N.A	3	435	2	76	0	0
179	0.01	BANK OZK	1	433	0	0	0	0
180	0.00	FLAGSTAR BANK	4	417	3	169	2	69
181	0.00	ARVEST BANK	5	412	4	233	1	87

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182	0.00	SPIRIT OF TEXAS BANK	5	402	4	172	4	172
183	0.00	S&T BANK	3	388	1	50	2	275
184	0.00	BANKERS TRUST COMPANY	2	387	1	84	0	0
185	0.00	CENTRAL BANK & TRUST CO	3	380	1	73	0	0
186	0.00	BANKPLUS	1	377	0	0	0	0
187	0.00	COMMERCE BANK	7	370	5	117	2	82
188	0.00	AMERICAN NATIONAL BANK & TRUST	3	341	1	21	2	320
189	0.00	THE FIRST, A NATIONAL BANKING	2	340	1	21	1	319
190	0.00	UNION BANK AND TRUST COMPANY	1	333	0	0	0	0
191	0.00	THE PARK NATIONAL BANK	1	325	0	0	0	0
192	0.00	BANTERRA BANK	4	323	3	120	3	278
193	0.00	SOUTHERN BANK	3	322	2	49	1	35
194	0.00	FRANSEN BANK & TRUST	2	316	1	20	1	20
195	0.00	GREAT WESTERN BANK	1	314	0	0	0	0
196	0.00	BANKWELL BANK	1	306	0	0	0	0
197	0.00	BREMER BANK NA	1	291	0	0	0	0
198	0.00	1ST SUMMIT BANK	4	275	3	75	2	245
199	0.00	NORTHWEST BANK	3	254	2	105	1	90
200	0.00	STAR FINANCIAL BANK	1	251	0	0	1	251
201	0.00	PREFERRED BANK	1	248	0	0	1	248
201	0.00	BANK OF ANN ARBOR	2	248	1	79	0	0
203	0.00	TIAA, FSB	10	241	9	64	6	19
204	0.00	FIVE STAR BANK	1	239	0	0	1	239
205	0.00	CROSSFIRST BANK	1	218	0	0	0	0
206	0.00	IBERIABANK	4	212	3	51	0	0
207	0.00	THE NORTHERN TRUST CO	2	209	1	21	0	0
208	0.00	MERCHANTS BANK, N.A.	4	206	4	206	0	0
209	0.00	GULF COAST BANK AND TRUST	2	205	1	5	1	200
210	0.00	BUSEY BANK	2	203	1	58	0	0
211	0.00	PARKE BANK	2	202	1	91	0	0
212	0.00	NORTHERN BANK & TRUST CO.	2	182	1	20	2	182

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213	0.00	LAKE CITY BANK	2	167	1	21	0	0
214	0.00	SMARTBANK	2	163	2	163	1	72
215	0.00	DOLLAR BANK, FSB	1	161	0	0	1	161
216	0.00	CITIZENS BUSINESS BANK	1	160	0	0	0	0
217	0.00	LIBERTY BANK	5	157	5	157	0	0
218	0.00	AVIDIA BANK	112	150	112	150	0	0
219	0.00	SUNFLOWER BANK, N.A.	1	149	0	0	0	0
220	0.00	FARMERS & MERCHANTS TRUST	2	128	2	128	1	98
221	0.00	THE BRYN MAWR TRUST COMPANY	3	118	3	118	1	55
222	0.00	MERIDIAN BANK	1	114	0	0	0	0
223	0.00	CITIZENS & NORTHERN BANK	6	113	6	113	5	95
224	0.00	PUTNAM COUNTY BANK	1	109	0	0	0	0
225	0.00	INDEPENDENT BANK	1	106	0	0	1	106
226	0.00	LEADER BANK NA	2	105	2	105	1	11
227	0.00	PEOPLES SECURITY BANK AND TRUS	2	104	2	104	0	0
227	0.00	SOUTHERN BANK AND TRUST COMPAN	1	104	0	0	0	0
229	0.00	ESSA BANK & TRUST	1	100	1	100	0	0
229	0.00	SOUTH STATE BANK	1	100	1	100	0	0
231	0.00	COMMUNITY BANK, N.A.	1	98	1	98	0	0
232	0.00	PEAPACK-GLADSTONE BANK	3	96	3	96	0	0
233	0.00	FIRST NORTHERN BANK AND TRUST	1	94	1	94	0	0
234	0.00	CITY NATIONAL BANK OF WV	2	92	2	92	0	0
235	0.00	EMPRISE BANK	1	88	1	88	1	88
236	0.00	GORHAM SAVINGS BANK	1	85	1	85	0	0
237	0.00	THE F&M STATE BANK	1	67	1	67	0	0
238	0.00	ASSOCIATED BANK NA	1	66	1	66	1	66
239	0.00	HINGHAM INSTITUTION FOR SAVING	1	65	1	65	0	0
240	0.00	UMB BANK NA	4	64	4	64	2	36
241	0.00	MORTON COMMUNITY BANK	1	63	1	63	1	63
242	0.00	INVESTORS BANK	1	62	1	62	1	62
243	0.00	PINNACLE BANK	1	59	1	59	0	0

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244	0.00	FIRST BANK	3	58	3	58	0	0
245	0.00	KISH BANK	1	56	1	56	0	0
246	0.00	POPPY BANK	1	55	1	55	0	0
247	0.00	1ST COLONIAL COMMUNITY BANK	3	54	3	54	1	4
248	0.00	CIBM BANK	2	50	2	50	0	0
248	0.00	MIDFIRST BANK	1	50	1	50	0	0
248	0.00	QNB BANK	1	50	1	50	0	0
251	0.00	INTRUST BANK, NA	3	46	3	46	2	23
252	0.00	UNITED BUSINESS BANK	1	43	1	43	1	43
253	0.00	BANGOR SAVINGS BANK	1	42	1	42	1	42
253	0.00	STURDY SAVINGS BANK	1	42	1	42	0	0
255	0.00	MBANK	1	36	1	36	1	36
256	0.00	CENTENNIAL BANK	1	34	1	34	0	0
257	0.00	EVANS BANK, N.A.	1	32	1	32	0	0
258	0.00	WASHINGTON TRUST BANK	1	28	1	28	1	28
259	0.00	SOUTH STATE BANK, N.A.	1	24	1	24	1	24
260	0.00	MAHOPAC BANK	1	23	1	23	1	23
260	0.00	RENASANT BANK	2	23	2	23	1	2
260	0.00	FIRST NB IN SIOUX FALLS	2	23	2	23	2	23
263	0.00	CAMBRIDGE TRUST COMPANY	1	21	1	21	0	0
263	0.00	THE EPHRATA NATIONAL BANK	1	21	1	21	1	21
265	0.00	CAPE COD FIVE CENTS SAVINGS BA	1	18	1	18	0	0
266	0.00	FIRST AMERICAN BANK	1	11	1	11	1	11
266	0.00	NATIONAL BANK OF INDIANAPOLIS	1	11	1	11	0	0
268	0.00	CENTRAL PACIFIC BANK	1	10	1	10	0	0
268	0.00	RCB BANK	1	10	1	10	0	0
268	0.00	GOLDMAN SACHS BANK USA	1	10	1	10	1	10
268	0.00	FARMER & MERCHANTS BANK OF LON	1	10	1	10	1	10
272	0.00	GLACIER BANK	1	9	1	9	1	9
272	0.00	BANK OF CASTILE	1	9	1	9	1	9
274	0.00	QUAD CITY BANK AND TRUST COMPA	1	5	1	5	1	5

Small Business Originations			Total Units	Total Dollars (000's)	Units \$100,000 and Under	Dollars (000's) \$100,000 and under	Units to Businesses <= \$1Million Sales	Dollars (000's) to Businesses <= \$1 Million Sales
Rank Based on Total \$ Volume	Market Share % of Total \$	Financial Institution						
275	0.00	BANCORPSOUTH	1	4	1	4	1	4
276	0.00	D. L. EVANS BANK	1	1	1	1	0	0
Grand Total	MARYLAND		146,270	8,364,280	127,206	2,573,998	65,077	2,354,127