

# RHODE ISLAND

## 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                             | 17.87                      | CITIZENS BANK, NA              | 5,151       | 314,557               | 4,433                     | 124,834                             | 3,616                                   | 133,759  |
| 2                             | 13.99                      | BANK RHODE ISLAND              | 1,568       | 246,274               | 906                       | 37,644                              | 117                                     | 33,627   |
| 3                             | 10.43                      | BANK OF AMERICA, N.A.          | 3,138       | 183,547               | 2,758                     | 60,188                              | 1,589                                   | 45,471   |
| 4                             | 8.30                       | WASHINGTON TC OF WESTERLY      | 1,588       | 146,176               | 1,200                     | 38,821                              | 51                                      | 12,803   |
| 5                             | 6.36                       | BANKNEWPORT                    | 1,559       | 112,029               | 1,269                     | 37,447                              | 39                                      | 7,690  |
| 6                             | 6.23                       | WEBSTER BANK, N.A.             | 798         | 109,732               | 540                       | 19,425                              | 523                                     | 41,786   |
| 7                             | 5.59                       | BMO HARRIS BANK N.A.           | 389         | 98,345                | 39                        | 2,212                               | 19                                      | 1,388  |
| 8                             | 4.62                       | SANTANDER BANK N.A.            | 1,128       | 81,352                | 925                       | 37,080                              | 52                                      | 2,570  |
| 9                             | 3.71                       | HARBORONE BANK                 | 585         | 65,276                | 385                       | 14,389                              | 159                                     | 10,635   |
| 10                            | 3.01                       | BRISTOL COUNTY SAVINGS BANK    | 350         | 53,012                | 210                       | 9,327                               | 28                                      | 4,082  |
| 11                            | 2.62                       | AMERICAN EXPRESS NATIONAL BANK | 4,098       | 46,062                | 4,055                     | 36,854                              | 1,204                                   | 9,118  |
| 12                            | 1.91                       | BAYCOAST BANK                  | 237         | 33,576                | 158                       | 5,411                               | 21                                      | 7,591  |
| 13                            | 1.67                       | ROCKLAND TRUST COMPANY         | 146         | 29,439                | 75                        | 2,864                               | 20                                      | 5,577  |
| 14                            | 1.42                       | WELLS FARGO BANK, N.A.         | 381         | 24,952                | 346                       | 16,035                              | 178                                     | 9,727  |
| 15                            | 1.17                       | JPMORGAN CHASE BANK, NA        | 936         | 20,606                | 915                       | 13,032                              | 457                                     | 6,063  |
| 16                            | 1.02                       | TD BANK N.A.                   | 418         | 18,018                | 383                       | 9,242                               | 305                                     | 9,360  |
| 17                            | 0.96                       | BERKSHIRE BANK                 | 223         | 16,868                | 181                       | 5,886                               | 56                                      | 6,592  |
| 18                            | 0.74                       | CUSTOMERS BANK                 | 260         | 12,958                | 233                       | 3,089                               | 1                                       | 568  |
| 19                            | 0.69                       | LAKE FOREST BANK & TRUST, NA   | 965         | 12,075                | 946                       | 8,252                               | 0                                       | 0  |
| 20                            | 0.49                       | THE HUNTINGTON NATIONAL BANK   | 46          | 8,632                 | 31                        | 1,188                               | 27                                      | 4,191  |
| 21                            | 0.41                       | INTRUST BANK, NA               | 14          | 7,271                 | 1                         | 99                                  | 0                                       | 0  |
| 22                            | 0.34                       | CAPITAL ONE BANK (USA), N.A.   | 798         | 5,949                 | 798                       | 5,949                               | 463                                     | 2,961  |
| 23                            | 0.33                       | SIGNATURE BANK                 | 14          | 5,866                 | 1                         | 76                                  | 1                                       | 76   |
| 24                            | 0.33                       | US BANK NA                     | 530         | 5,785                 | 528                       | 5,269                               | 457                                     | 4,113  |
| 25                            | 0.33                       | PEOPLES UNITED BANK, N.A.      | 31          | 5,781                 | 15                        | 319                                 | 2                                       | 52   |
| 26                            | 0.29                       | SYNCHRONY BANK                 | 947         | 5,069                 | 947                       | 5,069                               | 0                                       | 0  |

| 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          |             |                       |                           |                                     |   |  |
| 27                            | 0.28                       | TEXAS CAPITAL BANK             | 247         | 4,979                 | 241                       | 2,336                               | 0                                       | 0  |
| 28                            | 0.27                       | CROSS RIVER                    | 203         | 4,666                 | 193                       | 3,450                               | 0                                       | 0  |
| 29                            | 0.26                       | CITIBANK, N.A.                 | 892         | 4,491                 | 892                       | 4,491                               | 718                                     | 3,275  |
| 30                            | 0.24                       | AMERIS BANK                    | 687         | 4,283                 | 683                       | 3,504                               | 0                                       | 0  |
| 31                            | 0.23                       | ALLY BANK                      | 9           | 3,977                 | 0                         | 0                                   | 0                                       | 0  |
| 32                            | 0.22                       | AVIDIA BANK                    | 37          | 3,851                 | 28                        | 905                                 | 6                                       | 1,135  |
| 33                            | 0.19                       | TRUIST FINANCIAL               | 198         | 3,287                 | 196                       | 2,090                               | 185                                     | 1,950  |
| 34                            | 0.19                       | CIT BANK N.A.                  | 87          | 3,265                 | 83                        | 2,617                               | 49                                      | 1,702  |
| 35                            | 0.17                       | MIDDLESEX SAVINGS BANK         | 16          | 3,027                 | 8                         | 422                                 | 4                                       | 419  |
| 36                            | 0.17                       | EASTERN BANK                   | 24          | 2,946                 | 17                        | 530                                 | 6                                       | 1,188  |
| 37                            | 0.15                       | NORTHERN BANK & TRUST CO.      | 23          | 2,583                 | 19                        | 1,225                               | 8                                       | 955  |
| 38                            | 0.15                       | BANK OF THE WEST               | 41          | 2,567                 | 35                        | 1,732                               | 8                                       | 547  |
| 39                            | 0.14                       | TCF NATIONAL BANK              | 22          | 2,461                 | 12                        | 675                                 | 4                                       | 400  |
| 40                            | 0.13                       | M&T BANK                       | 7           | 2,370                 | 1                         | 100                                 | 1                                       | 537  |
| 41                            | 0.13                       | COMERICA BANK                  | 4           | 2,273                 | 0                         | 0                                   | 2                                       | 773  |
| 42                            | 0.13                       | CHELSEA GROTON BANK            | 6           | 2,225                 | 1                         | 25                                  | 2                                       | 675  |
| 43                            | 0.11                       | LIVE OAK BANKING COMPANY       | 16          | 1,909                 | 10                        | 443                                 | 0                                       | 0  |
| 44                            | 0.10                       | SILICON VALLEY BANK            | 20          | 1,688                 | 16                        | 354                                 | 2                                       | 10   |
| 45                            | 0.09                       | BANKWELL BANK                  | 3           | 1,547                 | 0                         | 0                                   | 0                                       | 0  |
| 46                            | 0.09                       | KEYBANK NATIONAL ASSOCIATION   | 6           | 1,503                 | 4                         | 53                                  | 0                                       | 0  |
| 47                            | 0.08                       | CIBC BANK USA                  | 2           | 1,422                 | 0                         | 0                                   | 0                                       | 0  |
| 48                            | 0.07                       | THE COOPERATIVE BANK OF CAPE C | 2           | 1,318                 | 0                         | 0                                   | 2                                       | 1,318  |
| 49                            | 0.07                       | STEARNS BANK N A               | 25          | 1,285                 | 22                        | 834                                 | 4                                       | 377  |
| 50                            | 0.07                       | INCREDIBLEBANK                 | 2           | 1,281                 | 0                         | 0                                   | 0                                       | 0  |
| 51                            | 0.07                       | PINNACLE BANK                  | 37          | 1,250                 | 36                        | 580                                 | 33                                      | 491  |
| 52                            | 0.06                       | PACIFIC WESTERN BANK           | 5           | 1,138                 | 2                         | 124                                 | 0                                       | 0  |
| 53                            | 0.06                       | FIRST REPUBLIC BANK            | 6           | 1,000                 | 4                         | 153                                 | 4                                       | 553  |
| 54                            | 0.05                       | VALLEY NATIONAL BANK           | 10          | 933                   | 9                         | 348                                 | 3                                       | 144  |
| 55                            | 0.05                       | HSBC BANK USA, NA              | 20          | 908                   | 19                        | 216                                 | 2                                       | 66   |
| 56                            | 0.05                       | STERLING NATIONAL BANK         | 1           | 856                   | 0                         | 0                                   | 0                                       | 0  |
| 57                            | 0.05                       | TRISTATE CAPITAL BANK          | 3           | 811                   | 1                         | 21                                  | 0                                       | 0  |

| 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          |             |                       |                           |                                     |   |  |
| 58                            | 0.04                       | WEX BANK                       | 95          | 783                   | 94                        | 603                                 | 0                                       | 0  |
| 59                            | 0.04                       | OLD SECOND NATIONAL BANK       | 6           | 767                   | 2                         | 124                                 | 0                                       | 0  |
| 60                            | 0.04                       | CAPITAL ONE, N.A.              | 30          | 736                   | 28                        | 436                                 | 5                                       | 41   |
| 61                            | 0.04                       | SOUTH SHORE BANK               | 1           | 730                   | 0                         | 0                                   | 0                                       | 0  |
| 62                            | 0.04                       | WINTRUST BANK                  | 1           | 712                   | 0                         | 0                                   | 1                                       | 712  |
| 63                            | 0.04                       | METABANK N.A.                  | 20          | 685                   | 17                        | 233                                 | 0                                       | 0  |
| 64                            | 0.04                       | ENTERPRISE BANK & TRUST        | 1           | 671                   | 0                         | 0                                   | 0                                       | 0  |
| 65                            | 0.04                       | BROOKLINE BANK                 | 3           | 659                   | 0                         | 0                                   | 0                                       | 0  |
| 66                            | 0.04                       | FIRST NATIONAL BANK OF OMAHA   | 6           | 634                   | 5                         | 111                                 | 2                                       | 66   |
| 67                            | 0.03                       | SEACOAST NATIONAL BANK         | 1           | 616                   | 0                         | 0                                   | 0                                       | 0  |
| 68                            | 0.03                       | BANKUNITED, N.A.               | 1           | 568                   | 0                         | 0                                   | 0                                       | 0  |
| 69                            | 0.03                       | UNIBANK FOR SAVINGS            | 13          | 524                   | 12                        | 384                                 | 3                                       | 136  |
| 70                            | 0.03                       | SALEM FIVE CENTS SAVINGS BANK  | 2           | 484                   | 1                         | 48                                  | 0                                       | 0  |
| 71                            | 0.03                       | CAPE COD FIVE CENTS SAVINGS BA | 3           | 468                   | 2                         | 176                                 | 0                                       | 0  |
| 72                            | 0.03                       | HOMETRUST BANK                 | 4           | 467                   | 3                         | 226                                 | 0                                       | 0  |
| 73                            | 0.03                       | AXOS BANK                      | 10          | 466                   | 9                         | 266                                 | 7                                       | 126  |
| 74                            | 0.03                       | EMPRISE BANK                   | 1           | 454                   | 0                         | 0                                   | 1                                       | 454  |
| 75                            | 0.03                       | LEADER BANK NA                 | 12          | 450                   | 11                        | 222                                 | 10                                      | 198  |
| 76                            | 0.02                       | CITY NATIONAL BANK OF FLORIDA  | 1           | 440                   | 0                         | 0                                   | 0                                       | 0  |
| 77                            | 0.02                       | NORTHEAST BANK                 | 4           | 430                   | 2                         | 59                                  | 0                                       | 0  |
| 78                            | 0.02                       | 1ST SOURCE BANK                | 8           | 425                   | 7                         | 307                                 | 0                                       | 0  |
| 79                            | 0.02                       | FIFTH THIRD BK NA              | 4           | 417                   | 2                         | 109                                 | 2                                       | 193  |
| 80                            | 0.02                       | JOHN DEERE FINANCIAL, F.S.B.   | 37          | 396                   | 37                        | 396                                 | 0                                       | 0  |
| 81                            | 0.02                       | FIRST FEDERAL BANK OF FLORIDA  | 1           | 363                   | 0                         | 0                                   | 0                                       | 0  |
| 82                            | 0.02                       | BARCLAYS BANK DELAWARE         | 42          | 353                   | 42                        | 353                                 | 42                                      | 353  |
| 83                            | 0.02                       | TBK BANK, SSB                  | 29          | 350                   | 28                        | 214                                 | 0                                       | 0  |
| 84                            | 0.02                       | WESTFIELD BANK                 | 1           | 345                   | 0                         | 0                                   | 0                                       | 0  |
| 85                            | 0.02                       | DISCOVER BANK                  | 56          | 295                   | 56                        | 295                                 | 51                                      | 263  |
| 86                            | 0.02                       | EAST BOSTON SAVINGS BANK       | 1           | 290                   | 0                         | 0                                   | 0                                       | 0  |
| 87                            | 0.02                       | WEBSTER FIVE CENTS SVG BK      | 1           | 280                   | 0                         | 0                                   | 0                                       | 0  |
| 88                            | 0.02                       | PNC BANK N.A.                  | 5           | 278                   | 5                         | 278                                 | 5                                       | 278  |

| 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          |             |                       |                           |                                     |   |  |
| 89                            | 0.02                       | FIRST FINANCIAL BANK           | 1           | 265                   | 0                         | 0                                   | 0                                       | 0  |
| 90                            | 0.01                       | MACHIAS SAVINGS BANK           | 1           | 264                   | 0                         | 0                                   | 1                                       | 264  |
| 91                            | 0.01                       | BANK OF NEW HAMPSHIRE          | 2           | 257                   | 1                         | 13                                  | 0                                       | 0  |
| 92                            | 0.01                       | CONNECTICUT COMMUNITY BANK, NA | 2           | 230                   | 1                         | 54                                  | 1                                       | 54   |
| 93                            | 0.01                       | CITY NATIONAL BANK             | 3           | 188                   | 3                         | 188                                 | 1                                       | 56   |
| 94                            | 0.01                       | REPUBLIC BANK & TRUST          | 8           | 183                   | 8                         | 183                                 | 0                                       | 0  |
| 95                            | 0.01                       | BANTERRA BANK                  | 1           | 157                   | 0                         | 0                                   | 0                                       | 0  |
| 96                            | 0.01                       | WESTERN ALLIANCE BANK          | 1           | 153                   | 0                         | 0                                   | 0                                       | 0  |
| 97                            | 0.01                       | EQUITY BANK                    | 1           | 152                   | 0                         | 0                                   | 0                                       | 0  |
| 98                            | 0.01                       | PACIFIC MERCANTILE BANK        | 1           | 139                   | 0                         | 0                                   | 0                                       | 0  |
| 99                            | 0.01                       | SOUTH STATE BANK               | 2           | 133                   | 1                         | 5                                   | 0                                       | 0  |
| 100                           | 0.01                       | NEEDHAM BANK                   | 3           | 132                   | 2                         | 22                                  | 0                                       | 0  |
| 101                           | 0.01                       | NBT BANK NA                    | 4           | 123                   | 4                         | 123                                 | 2                                       | 79   |
| 102                           | 0.01                       | GREEN DOT BANK                 | 9           | 110                   | 9                         | 110                                 | 0                                       | 0  |
| 103                           | 0.01                       | MORGAN STANLEY PRIV BK NA      | 1           | 100                   | 1                         | 100                                 | 0                                       | 0  |
| 104                           | 0.00                       | UNITED COMMUNITY BANK          | 3           | 83                    | 3                         | 83                                  | 1                                       | 39   |
| 105                           | 0.00                       | BOSTON PRIVATE BANK & TRUST    | 1           | 69                    | 1                         | 69                                  | 0                                       | 0  |
| 106                           | 0.00                       | FARMERS & MERCHANTS TRUST      | 1           | 64                    | 1                         | 64                                  | 1                                       | 64   |
| 107                           | 0.00                       | CENTRAL PACIFIC BANK           | 1           | 63                    | 1                         | 63                                  | 1                                       | 63   |
| 108                           | 0.00                       | PEOPLES SECURITY BANK AND TRUS | 1           | 62                    | 1                         | 62                                  | 0                                       | 0  |
| 109                           | 0.00                       | D. L. EVANS BANK               | 1           | 58                    | 1                         | 58                                  | 0                                       | 0  |
| 110                           | 0.00                       | LIBERTY BANK                   | 4           | 47                    | 4                         | 47                                  | 0                                       | 0  |
| 111                           | 0.00                       | KENNEBUNK SAVINGS BANK         | 1           | 34                    | 1                         | 34                                  | 0                                       | 0  |
| 111                           | 0.00                       | CENTURY B&TC                   | 1           | 34                    | 1                         | 34                                  | 0                                       | 0  |
| 113                           | 0.00                       | SIMMONS BANK                   | 1           | 31                    | 1                         | 31                                  | 0                                       | 0  |
| 114                           | 0.00                       | FIRSTBANK                      | 1           | 28                    | 1                         | 28                                  | 0                                       | 0  |
| 115                           | 0.00                       | CATHAY BANK                    | 1           | 25                    | 1                         | 25                                  | 1                                       | 25   |
| 116                           | 0.00                       | BNB BANK                       | 1           | 24                    | 1                         | 24                                  | 0                                       | 0  |
| 116                           | 0.00                       | UMPQUA BANK                    | 1           | 24                    | 1                         | 24                                  | 0                                       | 0  |
| 118                           | 0.00                       | UNION SAVINGS BANK             | 1           | 22                    | 1                         | 22                                  | 1                                       | 22   |
| 119                           | 0.00                       | UMB BANK NA                    | 1           | 21                    | 1                         | 21                                  | 0                                       | 0  |

| 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          |               |                       |                           |                                     |   |  |
| 120                           | 0.00                       | NORTH SHORE BANK               | 1             | 14                    | 1                         | 14                                  | 0                                       | 0  |
| 121                           | 0.00                       | EASTHAMPTON SAVINGS BANK       | 1             | 12                    | 1                         | 12                                  | 1                                       | 12   |
| 122                           | 0.00                       | ATLANTIC CAPITAL BANK, NA      | 1             | 10                    | 1                         | 10                                  | 0                                       | 0  |
| 122                           | 0.00                       | AMERICAN NATIONAL BANK OF TX   | 1             | 10                    | 1                         | 10                                  | 1                                       | 10   |
| 122                           | 0.00                       | COMENITY CAPITAL BANK          | 1             | 10                    | 1                         | 10                                  | 0                                       | 0  |
| 125                           | 0.00                       | FIRST STATE COMMUNITY BANK     | 1             | 7                     | 1                         | 7                                   | 1                                       | 7  |
| 125                           | 0.00                       | HOME BANK NATIONAL ASSOCIATION | 1             | 7                     | 1                         | 7                                   | 0                                       | 0  |
| 127                           | 0.00                       | COMMERCE BANK                  | 1             | 5                     | 1                         | 5                                   | 1                                       | 5  |
| 128                           | 0.00                       | GORHAM SAVINGS BANK            | 1             | 3                     | 1                         | 3                                   | 0                                       | 0  |
| <b>Grand Total</b>            | <b>RHODE ISLAND</b>        |                                | <b>29,429</b> | <b>1,760,196</b>      | <b>25,233</b>             | <b>533,634</b>                      | <b>10,571</b>                           | <b>379,835</b>                                     |