

Table 3A. Small Business Lending in Massachusetts Using Call Report Data, June 2001

Bank Name	Small Business Lending (<\$M) Scores					Small Business Lending (<\$100K) Scores				
	Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL\$ (Thousands) (4)	SBL# (5)	Bank Asset Sz. (6)	Total Rank (7)	SSBL\$ (Thousands) (8)	SSBL# (9)	Cdt/TA (10)
Enterprise B&Tc	82.5	0.291	0.795	181,495	2626	\$500M-\$1B	38	41,796	1,839	0
Bank Of Western Ma	80.0	0.401	0.775	195,323	1833	\$100M-500M	34	31,036	1,127	0
Park West B&Tc	80.0	0.227	0.873	98,672	1193	\$100M-500M	34	19,985	852	0
Horizon B&Tc	77.5	0.54	1	43,513	358	<\$100M	32	10,729	182	0
Northern B&Tc	72.5	0.323	0.678	86,845	741	\$100M-500M	28	11,237	435	0
Rockland Tc	70.0	0.149	0.545	305,582	2879	\$1B-\$10B	30	53,057	1,525	0
Cape Cod B&Tc Co Na	70.0	0.136	0.591	201,876	2458	\$1B-\$10B	30	39,500	1,639	0
Gloucester B&Tc	67.5	0.298	0.855	44,069	380	\$100M-500M	22	5,117	212	0
Millbury Nb	67.5	0.376	0.988	19,064	364	<\$100M	30	4,867	283	0.004
Capital Crossing Bank	67.5	0.189	0.443	143,495	1017	\$500M-\$1B	21	10,090	356	0
Beverly Nb	65.0	0.248	0.822	66,262	508	\$100M-500M	29	11,481	311	0.004
Milford Nb&Tc	65.0	0.222	0.829	48,554	618	\$100M-500M	30	9,580	419	0.005
Rockport Nb	62.5	0.238	1	18,660	171	<\$100M	25	3,497	100	0.009
Community Nat Bank	62.5	0.173	0.779	66,577	657	\$100M-500M	23	7,997	436	0.012
Flagship B&Tc	62.5	0.193	0.542	83,106	677	\$100M-500M	22	9,319	354	0
Mercantile B&Tc	62.5	0.354	0.887	24,740	170	<\$100M	20	2,930	59	0
First Nb Of Ipswich	60.0	0.197	0.883	39,791	280	\$100M-500M	24	6,171	167	0.007
First Ma Bank Na	60.0	0.059	0.263	378,112	3248	\$1B-\$10B	25	41,481	1,792	0
Citizens Bank Of Ma	57.5	0.061	0.158	1,022,129	7975	>\$10B	23	71,861	3,580	0
Century B&Tc	57.5	0.109	0.451	114,319	726	\$1B-\$10B	17	7,519	293	0
Slades Ferry Tc	57.5	0.173	0.402	69,030	981	\$100M-500M	28	14,782	573	0.001
Commerce B&Tc	55.0	0.135	0.526	80,871	679	\$500M-\$1B	26	14,344	417	0
Boston Bank Of Cmrc	55.0	0.157	0.878	40,459	350	\$100M-500M	21	5,575	173	0.005
Boston Private B&Tc	55.0	0.095	0.61	103,135	500	\$1B-\$10B	15	3,875	228	0.001
Liberty B&Tc	55.0	0.399	0.871	14,916	122	<\$100M	16	1,556	60	0
Northmark Bank	55.0	0.143	0.844	34,613	537	\$100M-500M	28	8,237	388	0
Luzo Cmnty Bank	52.5	0.189	1	12,067	168	<\$100M	27	3,613	125	0
Cambridge Tc	52.5	0.093	0.791	50,860	623	\$500M-\$1B	24	8,572	388	0.007
Middlesex B&Tc	52.5	0.289	1	11,748	44	<\$100M	12	908	18	0
National Grand Bank Of Marbleh	50.0	0.086	0.958	16,309	266	\$100M-500M	24	3,917	203	0.011
Broadway Nb Of Chelsea	45.0	0.065	0.998	10,224	173	\$100M-500M	19	2,062	118	0
Edgartown Nb	45.0	0.124	0.991	13,713	145	\$100M-500M	17	1,698	96	0
Lenox Nb	45.0	0.171	0.969	6,666	102	<\$100M	24	1,858	73	0
United States Tc	35.0	0.002	1	100	1	<\$100M	14	100	1	0
Wainwright B&Tc	32.5	0.087	0.258	41,131	197	\$100M-500M	10	2,181	59	0.003
Investors B&Tc	32.5	0	1	38	1	\$1B-\$10B	13	38	1	0
Asian Amer B&Tc	32.5	0.141	0.469	13,126	67	<\$100M	9	678	16	0.001
State Street B&Tc	22.5	0.001	0.095	21,531	114	>\$10B	9	2,325	39	0
Boston Safe Deposit & Tc	17.5	0.001	0.051	7,119	33	\$1B-\$10B	6	136	3	0
Eastern B&Tc	0.0	0	.	-	0	<\$100M	.	-	-	0
Putnam Fiduciary Tc	0.0	0	.	-	0	\$100M-500M	.	-	-	0

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Fidelity Management Tc	0.0	0	.	-	0	\$100M-500M	.	-	-	0

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.