

**Table 3A. Banks' Small Business Lending in Massachusetts Using Call Report Data, June 2003**

Bank Name	City	Small Business Lending (<\$1M)					Small Business Lending (<\$100k)				
		Total Rank (1)	SBL/TA (2)	SBL/TBL (3)	SBL\$(1000) (4)	SBL# (5)	Bank Asset Sz. (6)	Total Rank (7)	SSBL\$ (1000) (8)	SSBL# (9)	Cdt/TA (10)
Bank Of Western Ma	Springfield	82.5	0.415	0.696	216,054	1,939	\$500M-\$1B	87.5	33,578	1,163	0
Rockland Tc	Rockland	82.5	0.193	0.77	467,913	2,317	\$1B-\$10B	75.0	51,514	988	0
Capital Crossing Bk	Boston	77.5	0.277	0.582	250,083	2,604	\$500M-\$1B	80.0	32,795	1,399	0
Enterprise B&Tc	Lowell	75.0	0.281	0.68	210,924	2,080	\$500M-\$1B	92.5	38,785	1,275	0
Northern B&Tc	Woburn	72.5	0.282	0.612	93,665	748	\$100M-500M	65.0	9,661	440	0
Community Nat Bk	Hudson	70.0	0.187	0.787	85,675	766	\$100M-500M	62.5	8,553	512	0.01
Millbury Nb	Millbury	70.0	0.413	0.946	24,237	354	<\$100M	77.5	5,860	258	0
Westbank	West Springfield	70.0	0.159	0.696	103,265	1,111	\$500M-\$1B	77.5	17,528	716	0
Horizon B&Tc	Braintree	70.0	0.491	0.736	63,612	242	\$100M-500M	40.0	2,639	60	0
Beverly Nb	Beverly	67.5	0.224	0.792	76,415	468	\$100M-500M	72.5	10,117	267	0.004
Rockport Nb	Rockport	67.5	0.297	1	28,777	230	<\$100M	70.0	4,900	133	0.007
Cape Cod B&Tc Co Na	Hyannis	67.5	0.18	0.601	230,199	2,266	\$1B-\$10B	80.0	34,233	1,374	0
Milford Nb&Tc	Milford	67.5	0.227	0.777	61,223	559	\$100M-500M	70.0	8,270	338	0.004
Slades Ferry Tc	Somerset	65.0	0.223	0.616	92,861	704	\$100M-500M	67.5	10,370	359	0
Mercantile B&Tc	Boston	65.0	0.287	0.933	29,412	187	\$100M-500M	65.0	3,732	74	0
Luzo Cmnty Bk	New Bedford	62.5	0.23	1	16,713	191	<\$100M	65.0	2,564	120	0
Flagship B&Tc	Worcester	62.5	0.22	0.583	110,798	623	\$500M-\$1B	52.5	8,525	261	0
Citizens Bk Of Ma	Boston	60.0	0.036	0.142	888,118	6,104	>\$10B	62.5	85,566	3,030	0
Commerce B&Tc	Worcester	60.0	0.124	0.581	115,547	729	\$500M-\$1B	72.5	18,871	453	0
First Nb Of Ipswich	Ipswich	57.5	0.179	0.778	55,590	328	\$100M-500M	50.0	5,272	166	0.004
Northmark Bk	North Andover	57.5	0.15	0.809	38,971	493	\$100M-500M	67.5	6,042	330	0
Commonwealth Nat Bk	Worcester	57.5	0.285	0.728	32,097	209	\$100M-500M	55.0	3,674	97	0
Cambridge Tc	Cambridge	55.0	0.071	0.734	47,598	501	\$500M-\$1B	65.0	7,778	280	0.005
Century B&Tc	Somerville	52.5	0.064	0.367	102,446	593	\$1B-\$10B	42.5	5,413	214	0
Lenox Nb	Lenox	50.0	0.144	1	7,338	119	<\$100M	65.0	1,942	85	0
National Grand Bk Of Marbleh	Marblehead	50.0	0.059	0.998	12,155	219	\$100M-500M	62.5	3,201	169	0.011
Edgartown Nb	Edgartown	47.5	0.113	0.995	14,723	94	\$100M-500M	37.5	1,174	54	0
One United Bk	Boston	47.5	0.055	0.83	25,170	188	\$100M-500M	50.0	3,548	101	0.002
Broadway Nb Of Chelsea	Chelsea	42.5	0.053	0.974	8,970	94	\$100M-500M	47.5	2,223	58	0
Boston Private B&Tc	Boston	37.5	0.036	0.191	52,705	373	\$1B-\$10B	30.0	3,302	148	0.001
Wainwright B&Tc	Boston	35.0	0.067	0.229	38,808	184	\$500M-\$1B	27.5	2,163	64	0.002
United States Tc	Boston	35.0	0.002	1	100	1	<\$100M	35.0	100	1	0
Leader Bk Na	Arlington	35.0	0.022	1	2,266	3	\$100M-500M	10.0	-	-	0
Asian Amer B&Tc	Boston	32.5	0.135	0.601	15,394	61	\$100M-500M	22.5	333	8	0

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Boston Safe Deposit & Tc	Boston	17.5	0.001	0.051	7,426	36	\$1B-\$10B	17.5	287	5	0
Investors B&Tc	Boston	17.5	0	0.51	3,801	20	\$1B-\$10B	22.5	210	4	0
State Street B&Tc	Boston	15.0	0	0.043	7,780	39	>\$10B	15.0	831	11	0
Putnam Fiduciary Tc	Boston	0.0	0	.	-	-	\$100M-500M	0.0	-	-	0
Fidelity Management Tc	Boston	0.0	0	.	-	-	<\$100M	0.0	-	-	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/](http://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.