

Table 3A Expanded. Small Business Lending Institutions in Massachusetts Using Call Report Data, June 2006

Name of Lending Institution	City	Small Business Lending (<\$1M)					Micro Business Lending (<\$100k)				
		Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL (1,000) (4)	LSBL# (5)	Institution Asset Size (6)	Total Rank (7)	SSBL\$ (1,000) (8)	SSBL# (9)	CRD/TA (10)
Enterprise B&TC	Lowell	87.5	0.295	0.584	289,428	2,306	\$500M-\$1B	92.5	37,527	1,278	0
Provident Bk	Amesbury	85.0	0.268	0.973	92,738	461	\$100M-500M	70.0	5,481	238	0
Bank of Western MA	Springfield	85.0	0.311	0.512	226,949	1,496	\$500M-\$1B	80.0	15,753	604	0
Cape Cod Five Cents SVG Bk	Harwich Port	85.0	0.114	0.698	182,328	1,546	\$1B-\$10B	87.5	20,990	909	0
First Trade Union Bank	Boston	85.0	0.204	0.782	81,902	292	\$100M-500M	60.0	3,267	61	0
North Middlesex SVG Bk	Ayer	82.5	0.174	0.911	62,401	642	\$100M-500M	92.5	9,401	417	0
Bank of Canton	Canton	80.0	0.159	0.664	123,946	569	\$500M-\$1B	62.5	7,238	205	0.001
Bridgewater SVG Bk	Raynham	80.0	0.261	0.845	96,036	321	\$100M-500M	30.0	1,891	51	0
Strata Bk	Medway	80.0	0.192	0.734	77,134	552	\$100M-500M	77.5	6,754	324	0
Northern B&TC	Woburn	80.0	0.305	0.552	130,543	659	\$100M-500M	72.5	8,549	272	0
Beverly NB	Beverly	77.5	0.234	0.636	102,769	484	\$100M-500M	82.5	10,768	232	0
Chicopee SVG Bk	Chicopee	77.5	0.186	0.583	81,566	740	\$100M-500M	90.0	10,815	410	0
Monson SVG Bk	Monson	77.5	0.257	0.992	49,983	368	\$100M-500M	82.5	5,741	208	0
Mercantile B&TC	Boston	77.5	0.46	0.896	59,013	324	\$100M-500M	52.5	2,542	83	0
Commonwealth Nat Bk	Worcester	77.5	0.252	0.705	72,483	412	\$100M-500M	82.5	8,414	213	0
Fitchburg Savings Bank FSB	Fitchburg	77.5	0.128	0.744	42,199	388	\$100M-500M	75.0	5,094	213	0
Brookline Bank	Brookline	77.5	0.112	0.435	248,465	2,151	\$1B-\$10B	82.5	38,489	1,221	0
United Bank	West Springfield	77.5	0.106	0.526	98,699	1,230	\$500M-\$1B	87.5	21,853	880	0
Westfield Bank	Westfield	77.5	0.135	0.481	109,831	1,092	\$500M-\$1B	77.5	12,435	658	0
Bristol Cty SVG Bk	Taunton	75.0	0.14	0.54	145,593	980	\$1B-\$10B	75.0	11,620	492	0
Rockland TC	Rockland	75.0	0.122	0.447	354,539	2,078	\$1B-\$10B	72.5	25,299	693	0
Salem Five Cents SVG Bk	Salem	75.0	0.104	0.478	245,339	1,314	\$1B-\$10B	77.5	22,355	571	0
Westbank	West Springfield	75.0	0.134	0.562	109,811	723	\$500M-\$1B	75.0	11,747	220	0
Capital Crossing Bk	Boston	75.0	0.149	0.359	157,838	1,636	\$1B-\$10B	82.5	17,316	788	0
Rockport NB	Rockport	72.5	0.328	0.91	39,606	268	\$100M-500M	75.0	3,783	140	0.006
Eastern Bk	Boston	72.5	0.105	0.454	707,688	4,579	\$1B-\$10B	87.5	97,685	2,054	0
Berkshire Bk	Pittsfield	72.5	0.104	0.442	223,495	2,048	\$1B-\$10B	85.0	28,517	1,227	0
Hudson SVG Bk	Hudson	72.5	0.111	0.592	72,957	821	\$500M-\$1B	82.5	9,113	522	0
South Shore Svgs Bk	Weymouth	72.5	0.126	0.506	111,646	817	\$500M-\$1B	80.0	13,378	434	0
Lee Bk	Lee	72.5	0.148	0.705	41,239	543	\$100M-500M	85.0	6,490	396	0
Milford NB&TC	Milford	72.5	0.155	0.718	52,518	485	\$100M-500M	80.0	6,818	290	0
Millbury NB	Millbury	72.5	0.384	0.959	23,022	370	<\$100M	80.0	3,852	137	0
Northmark Bk	North Andover	72.5	0.156	0.751	40,034	342	\$100M-500M	67.5	3,705	167	0
Flagship B&TC	Worcester	72.5	0.182	0.413	98,233	563	\$500M-\$1B	57.5	5,296	224	0
Pentucket Bk	Haverhill	70.0	0.13	0.737	55,113	395	\$100M-500M	67.5	5,615	179	0
Benjamin Franklin Bk	Franklin	70.0	0.109	0.539	98,072	625	\$500M-\$1B	55.0	5,419	294	0
Middlesex SVG Bk	Natick	70.0	0.074	0.42	252,287	2,664	\$1B-\$10B	75.0	26,777	1,751	0
Bay St SVG Bk	Worcester	70.0	0.155	0.698	45,909	334	\$100M-500M	62.5	3,681	159	0
East Boston SVG Bk	Boston	70.0	0.114	0.588	96,622	423	\$500M-\$1B	62.5	7,577	161	0

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Name of Lending Institution	City	Small Business Lending (<\$1M)					Micro Business Lending (<\$100k)				
		Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL (1,000) (4)	LSBL# (5)	Institution Asset Size (6)	Total Rank (7)	SSBL\$ (1,000) (8)	SSBL# (9)	CRD/TA (10)
Southbridge SVG Bk	Southbridge	67.5	0.118	1	51,452	205	\$100M-500M	50.0	2,885	88	0
Hingham Inst For SVG	Hingham	67.5	0.135	0.579	89,839	321	\$500M-\$1B	20.0	1,042	50	0
Danversbank	Danvers	67.5	0.125	0.356	152,454	1,027	\$1B-\$10B	70.0	14,609	471	0
Bankfive	Fall River	67.5	0.109	0.571	66,080	726	\$500M-\$1B	85.0	9,064	494	0
Georgetown Savings Bank	Georgetown	67.5	0.079	1	13,337	52	\$100M-500M	90.0	13,337	52	0
Hampden Bk	Springfield	65.0	0.124	0.497	58,350	519	\$100M-500M	50.0	3,440	220	0
Luzo Cmnty Bk	New Bedford	65.0	0.268	1	18,943	189	<\$100M	70.0	2,045	112	0
Spencer SVG Bk	Spencer	65.0	0.128	0.868	38,480	399	\$100M-500M	90.0	8,097	277	0
Millbury SVG Bk	Millbury	65.0	0.115	1	20,030	211	\$100M-500M	75.0	3,107	130	0
River Bk	North Andover	62.5	0.129	0.52	66,432	408	\$500M-\$1B	42.5	3,165	126	0
Florence SVG Bk	Florence	60.0	0.058	0.687	51,366	567	\$500M-\$1B	75.0	7,217	354	0
Seamens Bk	Provincetown	60.0	0.144	0.64	36,826	260	\$100M-500M	75.0	4,548	142	0
South Coastal Bk	Rockland	60.0	0.161	0.663	36,784	148	\$100M-500M	35.0	1,777	46	0
Peoplesbank	Holyoke	60.0	0.084	0.361	110,156	568	\$1B-\$10B	70.0	12,655	304	0
Winter Hill Bank FSB	Somerville	60.0	0.089	0.78	20,499	56	\$100M-500M	27.5	261	5	0
Citizens Bk of MA	Boston	57.5	0.027	0.132	996,559	9,777	>\$10B	65.0	207,656	6,733	0.029
First NB of Ipswich	Ipswich	57.5	0.142	0.348	56,562	319	\$100M-500M	47.5	3,850	105	0.003
Easthampton SVG Bk	Easthampton	57.5	0.045	0.737	31,029	610	\$500M-\$1B	85.0	8,280	475	0
Hyde Park Co-Op Bk	Hyde Park	57.5	0.069	0.933	9,569	51	\$100M-500M	42.5	509	18	0
National Grand Bk of Marblehead	Marblehead	55.0	0.083	0.923	18,223	234	\$100M-500M	77.5	4,166	174	0.01
Eagle Bk	Everett	55.0	0.083	0.749	36,565	176	\$100M-500M	37.5	1,879	55	0
Legacy Bk	Pittsfield	55.0	0.08	0.358	61,779	559	\$500M-\$1B	72.5	8,111	330	0
Slades Ferry TC	Somerset	55.0	0.103	0.313	61,317	513	\$500M-\$1B	60.0	6,288	198	0
Country Bk For SVG	Ware	55.0	0.06	0.381	70,457	544	\$1B-\$10B	60.0	7,109	253	0
Westborough Bk	Westborough	55.0	0.082	1	24,549	110	\$100M-500M	50.0	2,088	52	0
Cambridge TC	Cambridge	55.0	0.076	0.456	56,941	431	\$500M-\$1B	67.5	6,853	272	0
Marlborough SVG Bk	Marlborough	55.0	0.078	1	21,828	100	\$100M-500M	62.5	3,246	54	0
Dukes Cty SVG Bk	Edgartown	52.5	0.091	0.778	27,224	133	\$100M-500M	30.0	1,215	48	0
Greenfield SVG Bk	Greenfield	52.5	0.066	0.587	33,932	464	\$500M-\$1B	82.5	7,015	314	0
Lenox NB	Lenox	52.5	0.14	1	6,889	78	<\$100M	62.5	1,126	51	0
Commerce B&TC	Worcester	52.5	0.078	0.356	69,950	497	\$500M-\$1B	62.5	7,431	283	0
Peoples Federal Savings Bank	Brighton	52.5	0.042	0.324	13,281	210	\$100M-500M	65.0	2,286	121	0
Lafayette Federal Savings Bank	Fall River	52.5	0.035	1	3,728	27	\$100M-500M	40.0	283	10	0
Century B&TC	Somerville	50.0	0.058	0.24	96,538	460	\$1B-\$10B	32.5	3,243	113	0
Webster Five Cents SVG Bk	Webster	50.0	0.091	0.467	43,412	297	\$100M-500M	57.5	4,037	152	0
Winchester SVG Bk	Winchester	50.0	0.073	0.666	33,778	165	\$100M-500M	35.0	1,876	69	0
North Easton SVG Bk	North Easton	47.5	0.048	0.91	19,308	294	\$100M-500M	65.0	2,917	223	0
Edgartown NB	Edgartown	47.5	0.138	0.664	17,363	86	\$100M-500M	37.5	1,051	37	0
Leader Bk NA	Arlington	47.5	0.09	0.778	17,780	51	\$100M-500M	12.5	210	4	0

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Colonial Federal Savings Bank	Quincy	47.5	0.018	1	4,430	28	\$100M-500M	35.0	197	9	0
Boston Private B&TC	Boston	45.0	0.033	0.223	72,083	463	\$1B-\$10B	40.0	3,737	184	0.001
Athol SVG Bk	Athol	45.0	0.063	0.728	16,995	158	\$100M-500M	62.5	2,708	88	0
Middlesex Federal Savings	Somerville	45.0	0.041	0.423	15,804	51	\$100M-500M	27.5	211	6	0
Marblehead SVG Bk	Marblehead	42.5	0.048	1	8,755	69	\$100M-500M	32.5	542	33	0.004
Newburyport Five CNT SVG Bk	Newburyport	42.5	0.066	0.438	34,486	230	\$500M-\$1B	45.0	2,921	111	0
Clinton SVG Bk	Clinton	42.5	0.064	0.576	27,857	169	\$100M-500M	42.5	2,526	80	0
Dedham Inst For SVG	Dedham	42.5	0.039	0.58	34,725	204	\$500M-\$1B	47.5	3,276	99	0
Granite SVG Bk	Rockport	42.5	0.059	1	3,380	17	<\$100M	15.0	94	3	0
South Adams SVG Bk	Adams	42.5	0.053	0.738	10,212	157	\$100M-500M	70.0	3,123	120	0
Cape Ann SVG Bk	Gloucester	42.5	0.036	1	12,153	89	\$100M-500M	45.0	1,402	49	0
Williamstown SVG Bk	Williamstown	42.5	0.072	0.678	17,819	140	\$100M-500M	47.5	1,768	75	0
Lowell Five Cent SVG Bk	Lowell	42.5	0.048	0.541	33,555	219	\$500M-\$1B	40.0	2,510	106	0
Scituate Federal Savings Bank	Scituate	42.5	0.038	0.498	8,483	51	\$100M-500M	42.5	606	24	0
North Brookfield SVG Bk	North Brookfield	40.0	0.037	1	6,295	39	\$100M-500M	32.5	403	16	0
Unibank For SVG	Whitinsville	40.0	0.047	0.546	28,961	232	\$500M-\$1B	50.0	3,007	116	0
Citizens-Union SVG Bk	Fall River	40.0	0.059	0.437	33,031	191	\$500M-\$1B	37.5	2,675	71	0
Merrimac SVG Bk	Merrimac	40.0	0.053	1	2,756	31	<\$100M	50.0	499	19	0
Watertown SVG Bk	Watertown	40.0	0.028	0.651	32,055	181	\$1B-\$10B	35.0	1,851	83	0
Stoneham SVG Bk	Stoneham	37.5	0.086	0.405	30,715	133	\$100M-500M	25.0	1,369	42	0
Barre SVG Bk	Barre	37.5	0.038	1	5,125	52	\$100M-500M	47.5	859	38	0
Wainwright B&TC	Boston	37.5	0.053	0.215	41,692	284	\$500M-\$1B	42.5	3,390	117	0
Security Federal Savings Bank	Brockton	37.5	0.012	0.999	1,343	6	\$100M-500M	32.5	76	2	0
East Bridgewater SVG Bk	East Bridgewater	35.0	0.027	1	3,243	25	\$100M-500M	32.5	217	6	0
One United Bk	Boston	32.5	0.029	0.599	17,391	78	\$500M-\$1B	32.5	1,480	31	0.001
Savings Bk	Wakefield	32.5	0.039	0.579	15,637	104	\$100M-500M	42.5	1,800	51	0
Cambridge SVG Bk	Cambridge	32.5	0.018	0.107	37,055	249	\$1B-\$10B	25.0	1,704	120	0
Patriot Comnty Bk	Worburn	32.5	0.017	1	404	2	<\$100M	32.5	54	1	0
Mutual FSB of Plymouth Count	Whitman	32.5	0.016	0.611	2,242	15	\$100M-500M	32.5	182	4	0
Hyde Park SVG Bk	Boston	30.0	0.001	1	704	5	\$500M-\$1B	20.0	31	1	0
Randolph SVG Bk	Randolph	30.0	0.057	0.283	21,782	116	\$100M-500M	20.0	929	44	0
Washington SVG Bk	Lowell	30.0	0.015	0.938	2,418	17	\$100M-500M	42.5	583	9	0
Hoosac Bk	North Adams	25.0	0.039	0.33	14,836	108	\$100M-500M	40.0	1,831	62	0
Institution SVG in Newburypo	Newburyport	25.0	0.006	0.714	2,954	18	\$500M-\$1B	12.5	82	3	0
Belmont SVG Bk	Belmont	22.5	0.036	0.361	16,732	51	\$100M-500M	15.0	259	15	0
East Cambridge SVG Bk	Cambridge	22.5	0.024	0.303	17,554	118	\$500M-\$1B	20.0	800	47	0
Natick Federal Savings Bank	Natick	22.5	0.004	0.505	604	6	\$100M-500M	20.0	19	1	0
Mellon Tr of New England NA	Boston	15.0	0.001	0.08	6,088	28	\$1B-\$10B	10.0	184	4	0
Massbank	Reading	15.0	0.001	0.464	1,098	7	\$500M-\$1B	27.5	205	4	0

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Investors B&TC	Boston	12.5	0	0.32	4,292	18	>\$10B	17.5	247	7	0
State Street B&TC	Boston	10.0	0	0	-	-	>\$10B	10.0	-	-	0
Milford FS & LA	Milford	10.0	0	0	-	-	\$100M-500M	10.0	-	-	0
Putnam Fiduciary TC	Boston	NR	0	.	-	-	\$100M-500M	NR	-	-	0
Boston TR & Investment Mngt	Boston	NR	0	.	-	-	<\$100M	NR	-	-	0
Fidelity Management TC	Boston	NR	0	.	-	-	\$100M-500M	NR	-	-	0
Foxboro Federal Savings	Foxborough	NR	0	.	-	-	\$100M-500M	NR	-	-	0
First Federal Savings Bank	Boston	NR	0	.	-	-	<\$100M	NR	-	-	0
Family Federal Savings F.A.	Fitchburg	NR	0	.	-	-	<\$100M	NR	-	-	0
Fidelity Personal Trust Comp	Boston	NR	0	.	-	-	<\$100M	NR	-	-	0

Note: Some states may have banks that are not ranked (NR) under the Total Rank column.

Small businesses seeking loans 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 visit <http://www.sba.gov/services/financialassistance/7alenderprograms/>.

Source: U.S. Small Business Administration, Office of Advocacy, Office of Economic Research, from the Call Reports collected by the Federal Reserve.

Table 3B Expanded. Micro Business Lending Institutions in Massachusetts Using Call Report Data, June 2006

Name of Lending Institution	City of Industry	HQ State or Territory	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
			Total Rank	SSBL/TA	SSBL/TBL	SSBL\$ (1,000)	SSBL#	Institution Asset Size	Total Rank	LSBL\$ (1,000)	LSBL#	CRD/TA
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
North Middlesex SVG Bk	Ayer	MA	92.5	0.026	0.137	9,401	417	\$100M-500M	82.5	62,401	642	0
Enterprise B&TC	Lowell	MA	92.5	0.038	0.076	37,527	1,278	\$500M-\$1B	87.5	289,428	2,306	0
Spencer SVG Bk	Spencer	MA	90.0	0.027	0.183	8,097	277	\$100M-500M	65.0	38,480	399	0
Chicopee SVG Bk	Chicopee	MA	90.0	0.025	0.077	10,815	410	\$100M-500M	77.5	81,566	740	0
Georgetown Savings Bank	Georgetown	MA	90.0	0.079	1	13,337	52	\$100M-500M	67.5	13,337	52	0
Cape Cod Five Cents SVG Bk	Harwich Port	MA	87.5	0.013	0.08	20,990	909	\$1B-\$10B	85.0	182,328	1,546	0
United Bank	West Springfield	MA	87.5	0.023	0.116	21,853	880	\$500M-\$1B	77.5	98,699	1,230	0
Eastern Bk	Boston	MA	87.5	0.015	0.063	97,685	2,054	\$1B-\$10B	72.5	707,688	4,579	0
Lee Bk	Lee	MA	85.0	0.023	0.111	6,490	396	\$100M-500M	72.5	41,239	543	0
Easthampton SVG Bk	Easthampton	MA	85.0	0.012	0.197	8,280	475	\$500M-\$1B	57.5	31,029	610	0
Bankfive	Fall River	MA	85.0	0.015	0.078	9,064	494	\$500M-\$1B	67.5	66,080	726	0
Berkshire Bk	Pittsfield	MA	85.0	0.013	0.056	28,517	1,227	\$1B-\$10B	72.5	223,495	2,048	0
Monson SVG Bk	Monson	MA	82.5	0.03	0.114	5,741	208	\$100M-500M	77.5	49,983	368	0
Greenfield SVG Bk	Greenfield	MA	82.5	0.014	0.121	7,015	314	\$500M-\$1B	52.5	33,932	464	0
Commonwealth Nat Bk	Worcester	MA	82.5	0.029	0.082	8,414	213	\$100M-500M	77.5	72,483	412	0
Hudson Svg Bk	Hudson	MA	82.5	0.014	0.074	9,113	522	\$500M-\$1B	72.5	72,957	821	0
Beverly NB	Beverly	MA	82.5	0.025	0.067	10,768	232	\$100M-500M	77.5	102,769	484	0
Capital Crossing Bk	Boston	MA	82.5	0.016	0.039	17,316	788	\$1B-\$10B	75.0	157,838	1,636	0
Brookline Bank	Brookline	MA	82.5	0.017	0.067	38,489	1,221	\$1B-\$10B	77.5	248,465	2,151	0
Millbury NB	Millbury	MA	80.0	0.064	0.16	3,852	137	<\$100M	72.5	23,022	370	0
Milford NB&TC	Milford	MA	80.0	0.02	0.093	6,818	290	\$100M-500M	72.5	52,518	485	0
South Shore SVGS Bk	Weymouth	MA	80.0	0.015	0.061	13,378	434	\$500M-\$1B	72.5	111,646	817	0
Bank of Western MA	Springfield	MA	80.0	0.022	0.036	15,753	604	\$500M-\$1B	85.0	226,949	1,496	0
National Grand Bk of Marbleh	Marblehead	MA	77.5	0.019	0.211	4,166	174	\$100M-500M	55.0	18,223	234	0.01
Strata Bk	Medway	MA	77.5	0.017	0.064	6,754	324	\$100M-500M	80.0	77,134	552	0
Westfield Bank	Westfield	MA	77.5	0.015	0.054	12,435	658	\$500M-\$1B	77.5	109,831	1,092	0
Salem Five Cents SVG Bk	Salem	MA	77.5	0.01	0.044	22,355	571	\$1B-\$10B	75.0	245,339	1,314	0
Millbury SVG Bk	Millbury	MA	75.0	0.018	0.155	3,107	130	\$100M-500M	65.0	20,030	211	0
Rockport NB	Rockport	MA	75.0	0.031	0.087	3,783	140	\$100M-500M	72.5	39,606	268	0.006
Seamens Bk	Provincetown	MA	75.0	0.018	0.079	4,548	142	\$100M-500M	60.0	36,826	260	0
Fitchburg Savings Bank FSB	Fitchburg	MA	75.0	0.015	0.09	5,094	213	\$100M-500M	77.5	42,199	388	0
Florence SVG Bk	Florence	MA	75.0	0.008	0.097	7,217	354	\$500M-\$1B	60.0	51,366	567	0
Bristol Cty SVG Bk	Taunton	MA	75.0	0.011	0.043	11,620	492	\$1B-\$10B	75.0	145,593	980	0
Westbank	West Springfield	MA	75.0	0.014	0.06	11,747	220	\$500M-\$1B	75.0	109,811	723	0
Middlesex SVG Bk	Natick	MA	75.0	0.008	0.045	26,777	1,751	\$1B-\$10B	70.0	252,287	2,664	0
Legacy Bk	Pittsfield	MA	72.5	0.011	0.047	8,111	330	\$500M-\$1B	55.0	61,779	559	0
Northern B&TC	Woburn	MA	72.5	0.02	0.036	8,549	272	\$100M-500M	80.0	130,543	659	0

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Rockland TC	Rockland	MA	72.5	0.009	0.032	25,299	693	\$1B-\$10B	75.0	354,539	2,078	0
Luzo Cmnty Bk	New Bedford	MA	70.0	0.029	0.108	2,045	112	<\$100M	65.0	18,943	189	0
South Adams SVG Bk	Adams	MA	70.0	0.016	0.226	3,123	120	\$100M-500M	42.5	10,212	157	0
Provident Bk	Amesbury	MA	70.0	0.016	0.058	5,481	238	\$100M-500M	85.0	92,738	461	0
Peoplesbank	Holyoke	MA	70.0	0.01	0.041	12,655	304	\$1B-\$10B	60.0	110,156	568	0
Danversbank	Danvers	MA	70.0	0.012	0.034	14,609	471	\$1B-\$10B	67.5	152,454	1,027	0
Northmark Bk	North Andover	MA	67.5	0.014	0.069	3,705	167	\$100M-500M	72.5	40,034	342	0
Pentucket Bk	Haverhill	MA	67.5	0.013	0.075	5,615	179	\$100M-500M	70.0	55,113	395	0
Cambridge TC	Cambridge	MA	67.5	0.009	0.055	6,853	272	\$500M-\$1B	55.0	56,941	431	0
Peoples Federal Savings Bank	Brighton	MA	65.0	0.007	0.056	2,286	121	\$100M-500M	52.5	13,281	210	0
North Easton SVG Bk	North Easton	MA	65.0	0.007	0.137	2,917	223	\$100M-500M	47.5	19,308	294	0
Citizens Bk of MA	Boston	MA	65.0	0.006	0.027	207,656	6,733	>\$10B	57.5	996,559	9,777	0.029
Lenox NB	Lenox	MA	62.5	0.023	0.163	1,126	51	<\$100M	52.5	6,889	78	0
Athol SVG Bk	Athol	MA	62.5	0.01	0.116	2,708	88	\$100M-500M	45.0	16,995	158	0
Marlborough SVG Bk	Marlborough	MA	62.5	0.012	0.149	3,246	54	\$100M-500M	55.0	21,828	100	0
Bay St SVG Bk	Worcester	MA	62.5	0.012	0.056	3,681	159	\$100M-500M	70.0	45,909	334	0
Bank of Canton	Canton	MA	62.5	0.009	0.039	7,238	205	\$500M-\$1B	80.0	123,946	569	0.001
Commerce B&TC	Worcester	MA	62.5	0.008	0.038	7,431	283	\$500M-\$1B	52.5	69,950	497	0
East Boston SVG Bk	Boston	MA	62.5	0.009	0.046	7,577	161	\$500M-\$1B	70.0	96,622	423	0
First Trade Union Bank	Boston	MA	60.0	0.008	0.031	3,267	61	\$100M-500M	85.0	81,902	292	0
Slades Ferry TC	Somerset	MA	60.0	0.011	0.032	6,288	198	\$500M-\$1B	55.0	61,317	513	0
Country Bk For SVG	Ware	MA	60.0	0.006	0.038	7,109	253	\$1B-\$10B	55.0	70,457	544	0
Webster Five Cents SVG Bk	Webster	MA	57.5	0.008	0.043	4,037	152	\$100M-500M	50.0	43,412	297	0
Flagship B&TC	Worcester	MA	57.5	0.01	0.022	5,296	224	\$500M-\$1B	72.5	98,233	563	0
Benjamin Franklin Bk	Franklin	MA	55.0	0.006	0.03	5,419	294	\$500M-\$1B	70.0	98,072	625	0
Mercantile B&TC	Boston	MA	52.5	0.02	0.039	2,542	83	\$100M-500M	77.5	59,013	324	0
Merrimac SVG Bk	Merrimac	MA	50.0	0.01	0.181	499	19	<\$100M	40.0	2,756	31	0
Westborough Bk	Westborough	MA	50.0	0.007	0.085	2,088	52	\$100M-500M	55.0	24,549	110	0
Southbridge SVG Bk	Southbridge	MA	50.0	0.007	0.056	2,885	88	\$100M-500M	67.5	51,452	205	0
Unibank For SVG	Whitinsville	MA	50.0	0.005	0.057	3,007	116	\$500M-\$1B	40.0	28,961	232	0
Hampden Bk	Springfield	MA	50.0	0.007	0.029	3,440	220	\$100M-500M	65.0	58,350	519	0
Barre SVG Bk	Barre	MA	47.5	0.006	0.168	859	38	\$100M-500M	37.5	5,125	52	0
Williamstown SVG Bk	Williamstown	MA	47.5	0.007	0.067	1,768	75	\$100M-500M	42.5	17,819	140	0
Dedham Inst For SVG	Dedham	MA	47.5	0.004	0.055	3,276	99	\$500M-\$1B	42.5	34,725	204	0
First NB of Ipswich	Ipswich	MA	47.5	0.01	0.024	3,850	105	\$100M-500M	57.5	56,562	319	0.003
Cape Ann SVG Bk	Gloucester	MA	45.0	0.004	0.115	1,402	49	\$100M-500M	42.5	12,153	89	0
Newburyport Five CNT SVG Bk	Newburyport	MA	45.0	0.006	0.037	2,921	111	\$500M-\$1B	42.5	34,486	230	0

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Hyde Park Co-Op Bk	Hyde Park	MA	42.5	0.004	0.05	509	18	\$100M-500M	57.5	9,569	51	0
Washington SVG Bk	Lowell	MA	42.5	0.004	0.226	583	9	\$100M-500M	30.0	2,418	17	0
Scituate Federal Savings Bank	Scituate	MA	42.5	0.003	0.036	606	24	\$100M-500M	42.5	8,483	51	0
Savings Bk	Wakefield	MA	42.5	0.005	0.067	1,800	51	\$100M-500M	32.5	15,637	104	0
Clinton SVG Bk	Clinton	MA	42.5	0.006	0.052	2,526	80	\$100M-500M	42.5	27,857	169	0
River Bk	North Andover	MA	42.5	0.006	0.025	3,165	126	\$500M-\$1B	62.5	66,432	408	0
Wainwright B&TC	Boston	MA	42.5	0.004	0.018	3,390	117	\$500M-\$1B	37.5	41,692	284	0
Lafayette Federal Savings Bank	Fall River	MA	40.0	0.003	0.076	283	10	\$100M-500M	52.5	3,728	27	0
Hoosac Bk	North Adams	MA	40.0	0.005	0.041	1,831	62	\$100M-500M	25.0	14,836	108	0
Lowell Five Cent SVG Bk	Lowell	MA	40.0	0.004	0.04	2,510	106	\$500M-\$1B	42.5	33,555	219	0
Boston Private B&TC	Boston	MA	40.0	0.002	0.012	3,737	184	\$1B-\$10B	45.0	72,083	463	0.001
Edgartown NB	Edgartown	MA	37.5	0.008	0.04	1,051	37	\$100M-500M	47.5	17,363	86	0
Eagle Bk	Everett	MA	37.5	0.004	0.038	1,879	55	\$100M-500M	55.0	36,565	176	0
Citizens-Union SVG Bk	Fall River	MA	37.5	0.005	0.035	2,675	71	\$500M-\$1B	40.0	33,031	191	0
Colonial Federal Savings Bank	Quincy	MA	35.0	0.001	0.044	197	9	\$100M-500M	47.5	4,430	28	0
South Coastal Bk	Rockland	MA	35.0	0.008	0.032	1,777	46	\$100M-500M	60.0	36,784	148	0
Watertown SVG Bk	Watertown	MA	35.0	0.002	0.038	1,851	83	\$1B-\$10B	40.0	32,055	181	0
Winchester SVG Bk	Winchester	MA	35.0	0.004	0.037	1,876	69	\$100M-500M	50.0	33,778	165	0
Patriot Comnty Bk	Worburn	MA	32.5	0.002	0.134	54	1	<\$100M	32.5	404	2	0
Security Federal Savings Bank	Brockton	MA	32.5	0.001	0.057	76	2	\$100M-500M	37.5	1,343	6	0
Mutual FSB of Plymouth Count	Whitman	MA	32.5	0.001	0.05	182	4	\$100M-500M	32.5	2,242	15	0
East Bridgewater SVG Bk	East Bridgewater	MA	32.5	0.002	0.067	217	6	\$100M-500M	35.0	3,243	25	0
North Brookfield SVG Bk	North Brookfield	MA	32.5	0.002	0.064	403	16	\$100M-500M	40.0	6,295	39	0
Marblehead SVG Bk	Marblehead	MA	32.5	0.003	0.062	542	33	\$100M-500M	42.5	8,755	69	0.004
One United Bk	Boston	MA	32.5	0.002	0.051	1,480	31	\$500M-\$1B	32.5	17,391	78	0.001
Century B&TC	Somerville	MA	32.5	0.002	0.008	3,243	113	\$1B-\$10B	50.0	96,538	460	0
Dukes Cty SVG Bk	Edgartown	MA	30.0	0.004	0.035	1,215	48	\$100M-500M	52.5	27,224	133	0
Bridgewater SVG Bk	Raynham	MA	30.0	0.005	0.017	1,891	51	\$100M-500M	80.0	96,036	321	0
Massbank	Reading	MA	27.5	0	0.087	205	4	\$500M-\$1B	15.0	1,098	7	0
Middlesex Federal Savings	Somerville	MA	27.5	0.001	0.006	211	6	\$100M-500M	45.0	15,804	51	0
Winter Hill Bank FSB	Somerville	MA	27.5	0.001	0.01	261	5	\$100M-500M	60.0	20,499	56	0
Stoneham SVG Bk	Stoneham	MA	25.0	0.004	0.018	1,369	42	\$100M-500M	37.5	30,715	133	0
Cambridge SVG Bk	Cambridge	MA	25.0	0.001	0.005	1,704	120	\$1B-\$10B	32.5	37,055	249	0
Natick Federal Savings Bank	Natick	MA	20.0	0	0.016	19	1	\$100M-500M	22.5	604	6	0
Hyde Park SVG Bk	Boston	MA	20.0	0	0.044	31	1	\$500M-\$1B	30.0	704	5	0
East Cambridge Svg Bk	Cambridge	MA	20.0	0.001	0.014	800	47	\$500M-\$1B	22.5	17,554	118	0
Randolph SVG Bk	Randolph	MA	20.0	0.002	0.012	929	44	\$100M-500M	30.0	21,782	116	0

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Hingham Inst For SVG	Hingham	MA	20.0	0.002	0.007	1,042	50	\$500M-\$1B	67.5	89,839	321	0
Investors B&TC	Boston	MA	17.5	0	0.018	247	7	>\$10B	12.5	4,292	18	0
Granite SVG Bk	Rockport	MA	15.0	0.002	0.028	94	3	<\$100M	42.5	3,380	17	0
Belmont SVG Bk	Belmont	MA	15.0	0.001	0.006	259	15	\$100M-500M	22.5	16,732	51	0
Institution SVG In Newburyport	Newburyport	MA	12.5	0	0.02	82	3	\$500M-\$1B	25.0	2,954	18	0
Leader Bk NA	Arlington	MA	12.5	0.001	0.009	210	4	\$100M-500M	47.5	17,780	51	0
State Street B&TC	Boston	MA	10.0	0	0	-	-	>\$10B	10.0	-	-	0
Milford FS & LA	Milford	MA	10.0	0	0	-	-	\$100M-500M	10.0	-	-	0
Mellon TR Of New England NA	Boston	MA	10.0	0	0.002	184	4	\$1B-\$10B	15.0	6,088	28	0
Putnam Fiduciary TC	Boston	MA	NR	0	.	-	-	\$100M-500M	NR	-	-	0
Boston TR & Investment Mngt	Boston	MA	NR	0	.	-	-	<\$100M	NR	-	-	0
Fidelity Management TC	Boston	MA	NR	0	.	-	-	\$100M-500M	NR	-	-	0
Foxboro Federal Savings	Foxborough	MA	NR	0	.	-	-	\$100M-500M	NR	-	-	0
First Federal Savings Bank	Boston	MA	NR	0	.	-	-	<\$100M	NR	-	-	0
Family Federal Savings F.A.	Fitchburg	MA	NR	0	.	-	-	<\$100M	NR	-	-	0
Fidelity Personal Trust Comp	Boston	MA	NR	0	.	-	-	<\$100M	NR	-	-	0

Note: Some states may have banks that are not ranked (NR) under the Total Rank column.

Small businesses seeking loans 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 visit SBA's home page at <http://www.sba.gov/services/financialassistance/7alenderprograms/>.

Source: U.S. Small Business Administration, Office of Advocacy, Office of Economic Research, from the Call Reports collected by the Federal Reserve.