

Table A.2 Small Business Lending in Massachusetts Using Call Report Data, June 2000

Bank Name	Location	Small Business Lending (<\$1M) Scores					Bnk Asset Sz.	Dollars in	Number or	Total Score	Total Score
		Total	SBL/TA	SBL/TBL	SBL(\$)	SBL(#)		SBL	SBL	(<\$250K)	(<\$100K)
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Enterprise B&Tc	Lowell	90.0	10.0	7.0	9.0	10.0	\$500M-\$1B	167,743	3,313	97.5	100.0
Bank Of Western Ma	Springfield	85.0	10.0	6.0	9.0	9.0	\$500M-\$1B	195,045	1,837	80.0	87.5
Slades Ferry Tc	Somerset	75.0	9.0	4.0	8.0	9.0	\$100M-500M	116,636	1,061	75.0	77.5
Park West B&Tc	West Springfield	75.0	8.0	5.0	8.0	9.0	\$100M-500M	89,550	1,242	85.0	85.0
Northern B&Tc	Woburn	75.0	9.0	5.0	8.0	8.0	\$100M-500M	77,547	674	70.0	70.0
Milford Nb&Tc	Milford	72.5	8.0	7.0	7.0	7.0	\$100M-500M	48,331	607	80.0	82.5
Cape Cod B&Tc Co Na	Hyannis	72.5	6.0	4.0	10.0	9.0	\$1B-\$10B	203,379	2,503	80.0	77.5
Beverly Nb	Beverly	70.0	8.0	6.0	7.0	7.0	\$100M-500M	61,555	539	67.5	72.5
Rockland Tc	Rockland	70.0	5.0	3.0	10.0	10.0	\$1B-\$10B	261,376	3,317	77.5	82.5
Horizon B&Tc	Braintree	70.0	10.0	8.0	5.0	5.0	<\$100M	31,561	192	67.5	52.5
Community Nat Bk	Hudson	67.5	7.0	6.0	7.0	7.0	\$100M-500M	66,307	602	62.5	60.0
Mercantile B&Tc	Boston	67.5	10.0	8.0	5.0	4.0	<\$100M	29,102	170	65.0	57.5
Rockport Nb	Rockport	67.5	8.0	10.0	5.0	4.0	<\$100M	17,041	183	70.0	72.5
Millbury Nb	Millbury	67.5	9.0	9.0	4.0	5.0	<\$100M	14,561	265	75.0	80.0
First Ma Bk Na	Worcester	65.0	4.0	2.0	10.0	10.0	\$1B-\$10B	548,384	5,351	65.0	67.5
Flagship B&Tc	Worcester	62.5	7.0	3.0	8.0	7.0	\$100M-500M	73,502	622	60.0	55.0
Commerce B&Tc	Worcester	62.5	5.0	4.0	8.0	8.0	\$100M-500M	70,494	631	60.0	65.0
Century B&Tc	Somerville	62.5	5.0	3.0	9.0	8.0	\$500M-\$1B	125,800	810	52.5	47.5
Capital Crossing Bk	Boston	62.5	6.0	2.0	9.0	8.0	\$500M-\$1B	117,678	657	50.0	42.5
Gloucester B&Tc	Gloucester	60.0	8.0	4.0	6.0	6.0	\$100M-500M	32,310	294	52.5	52.5
Luzo Cmnty Bk	New Bedford	60.0	7.0	9.0	3.0	5.0	<\$100M	12,057	191	65.0	65.0
Citizens Bk Of Ma	Boston	60.0	3.0	1.0	10.0	10.0	>\$10B	1,040,176	6,289	60.0	60.0
First Nb Of Ipswich	Ipswich	57.5	6.0	7.0	5.0	5.0	\$100M-500M	30,549	258	55.0	57.5
National Grand Bk Of Marbleh	Marblehead	57.5	4.0	9.0	4.0	6.0	\$100M-500M	14,978	350	57.5	62.5
Cambridge Tc	Cambridge	57.5	4.0	5.0	6.0	8.0	\$500M-\$1B	47,611	635	60.0	70.0
Liberty B&Tc	Boston	57.5	9.0	8.0	3.0	3.0	<\$100M	12,003	108	57.5	50.0
Northmark Bk	North Andover	55.0	5.0	5.0	6.0	6.0	\$100M-500M	33,972	532	65.0	72.5
Edgartown Nb	Edgartown	52.5	5.0	9.0	4.0	3.0	<\$100M	13,413	135	45.0	42.5
Lenox Nb	Lenox	52.5	6.0	10.0	2.0	3.0	<\$100M	6,410	107	60.0	65.0
Broadway Nb Of Chelsea	Chelsea	47.5	3.0	8.0	3.0	5.0	\$100M-500M	10,556	190	60.0	65.0
Boston Private B&Tc	Boston	45.0	3.0	2.0	7.0	6.0	\$500M-\$1B	49,352	438	42.5	42.5
Boston Bk Of Cmrc	Boston	42.5	4.0	7.0	3.0	3.0	\$100M-500M	13,122	94	37.5	37.5
Asian Amer B&Tc	Boston	42.5	7.0	3.0	4.0	3.0	<\$100M	14,257	71	35.0	30.0
United States Tc	Boston	40.0	2.0	10.0	2.0	2.0	<\$100M	632	5	40.0	35.0
Wainwright B&Tc	Boston	32.5	3.0	1.0	5.0	4.0	\$100M-500M	18,054	164	27.5	25.0
State Street B&Tc	Boston	32.5	2.0	1.0	6.0	4.0	>\$10B	34,703	155	32.5	25.0
Middlesex Bk&Tc	Newton	22.5	3.0	2.0	2.0	2.0	<\$100M	2,457	17	25.0	25.0
Boston Safe Deposit & Tc	Boston	20.0	2.0	1.0	3.0	2.0	\$1B-\$10B	8,566	31	17.5	17.5
Investors B&Tc	Boston	7.5	1.0	.	1.0	1.0	\$1B-\$10B	-	-	.	.
Fidelity Management Tc	Boston	-	-	-	-	-	\$100M-500M	-	-	.	.
Putnam Fiduciary Tc	Boston	-	-	-	-	-	\$100M-500M	-	-	.	.
Eastern B&Tc	Salem	-	-	-	-	-	<\$100M	-	-	.	.
Pnc Advisors Na	Boston	-	-	-	-	-	<\$100M	-	-	.	.
Equiserve Tc Na	Canton	-	-	-	-	-	<\$100M	-	-	.	.

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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.