

Table 3A Expanded. Small Business Lending Institutions in Massachusetts Using Call Report Data, June 2005

Name	City	Small Business Lending (<\$1M)					Micro-Business Lending (<\$100k)				
		Total Rank	LSBL/TA	LSBL/TBL	LSBL\$ (1000)	LSBL#	Institution Asset Size	Total Rank	SSBL\$ (1000)	SSBL#	CRD/TA
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Rockland TC	Rockland	87.5	0.165	0.701	492,518	2,072	\$1B-\$10B	80.0	39,373	701	0
Enterprise B&TC	Lowell	85.0	0.299	0.601	267,094	2,251	\$500M-\$1B	92.5	37,640	1,267	0
North Middlesex Svg Bk	Ayer	82.5	0.172	0.859	56,955	655	\$100M-500M	92.5	9,448	442	0
Bank of Western MA	Springfield	82.5	0.313	0.497	207,610	1,449	\$500M-\$1B	80.0	16,472	634	0
Bank of Canton	Canton	82.5	0.176	0.75	120,116	587	\$500M-\$1B	67.5	7,426	227	0.001
First Trade Union Bank	Boston	82.5	0.259	0.816	89,130	322	\$100M-500M	47.5	3,159	63	0
Chicopee Svg Bk	Chicopee	80.0	0.22	0.646	84,868	755	\$100M-500M	87.5	11,066	441	0
Cape Cod Five Cents Svg Bk	Harwich Port	80.0	0.1	0.723	149,094	1,188	\$1B-\$10B	85.0	15,379	656	0
Northern B&TC	Woburn	80.0	0.292	0.575	113,619	670	\$100M-500M	82.5	13,719	331	0
Bristol Cty Svg Bk	Taunton	80.0	0.16	0.531	146,701	1,045	\$500M-\$1B	80.0	15,393	575	0
Beverly NB	Beverly	80.0	0.213	0.655	87,944	465	\$100M-500M	77.5	8,256	236	0
Mercantile B&TC	Boston	80.0	0.48	0.999	54,912	283	\$100M-500M	67.5	3,680	90	0
Westbank	West Springfield	77.5	0.149	0.601	114,699	1,085	\$500M-\$1B	87.5	14,851	634	0
Capital Crossing Bk	Boston	77.5	0.183	0.436	191,511	1,944	\$1B-\$10B	82.5	21,132	940	0
Strata Bk	Medway	77.5	0.181	0.784	63,500	416	\$100M-500M	82.5	7,407	233	0
Commonwealth Nat Bk	Worcester	77.5	0.262	0.681	60,084	358	\$100M-500M	82.5	7,603	193	0
Milford NB&TC	Milford	77.5	0.173	0.736	54,319	498	\$100M-500M	80.0	6,737	292	0.003
Slades Ferry TC	Somerset	77.5	0.179	0.585	102,335	639	\$500M-\$1B	70.0	7,911	258	0
Country Bk For Svg	Ware	77.5	0.11	0.76	119,194	544	\$1B-\$10B	62.5	7,414	247	0
Eastern Bk	Boston	75.0	0.112	0.474	694,758	4,657	\$1B-\$10B	90.0	109,953	2,175	0
Berkshire Bk	Pittsfield	75.0	0.109	0.505	225,743	2,057	\$1B-\$10B	87.5	36,106	1,253	0
Westfield Bank	Westfield	75.0	0.152	0.509	116,680	1,095	\$500M-\$1B	85.0	14,252	664	0
Hudson Svg Bk	Hudson	75.0	0.117	0.652	71,168	800	\$500M-\$1B	85.0	10,111	529	0
Rockport NB	Rockport	75.0	0.305	0.878	34,041	256	\$100M-500M	75.0	3,545	141	0.007
South Shore Svgs Bk	Weymouth	75.0	0.126	0.53	109,579	682	\$500M-\$1B	70.0	9,996	303	0
First NB of Ipswich	Ipswich	75.0	0.204	0.603	83,421	429	\$100M-500M	57.5	5,044	130	0.003
Monson Svg Bk	Monson	72.5	0.193	0.896	34,338	311	\$100M-500M	85.0	6,812	210	0
Millbury NB	Millbury	72.5	0.444	0.973	28,579	301	<\$100M	82.5	5,144	191	0
Pentucket Bk	Haverhill	72.5	0.141	0.743	58,420	409	\$100M-500M	72.5	6,034	193	0
Benjamin Franklin Bk	Franklin	72.5	0.101	0.459	86,648	1,644	\$500M-\$1B	65.0	7,461	576	0
Bay St Svg Bk	Worcester	72.5	0.171	0.735	46,418	335	\$100M-500M	65.0	4,301	161	0
Lee Bk	Lee	70.0	0.152	0.734	42,220	555	\$100M-500M	92.5	8,838	421	0
Fall River Five Cent Svg Bk	Fall River	70.0	0.104	0.533	58,771	642	\$500M-\$1B	82.5	9,158	437	0
Middlesex Svg Bk	Natick	70.0	0.077	0.458	242,518	1,549	\$1B-\$10B	70.0	20,278	671	0
Provident Bk	Amesbury	70.0	0.16	0.713	50,437	343	\$100M-500M	67.5	4,504	186	0
Southbridge Svg Bk	Southbridge	70.0	0.109	1	42,401	192	\$100M-500M	60.0	3,224	90	0
Flagship B&TC	Worcester	70.0	0.182	0.415	93,827	519	\$500M-\$1B	55.0	4,512	202	0
Spencer Svg Bk	Spencer	67.5	0.102	0.999	28,330	281	\$100M-500M	82.5	6,904	208	0
Fitchburg Savings Bank FSB	Fitchburg	67.5	0.11	0.782	32,095	342	\$100M-500M	72.5	4,027	176	0
Salem Five Cents Svg Bk	Salem	67.5	0.094	0.421	176,838	966	\$1B-\$10B	70.0	15,203	433	0
Luzo Cmnty Bk	New Bedford	67.5	0.235	0.983	17,185	181	<\$100M	70.0	2,044	109	0
Northmark Bk	North Andover	67.5	0.141	0.731	37,264	340	\$100M-500M	62.5	3,237	169	0
Hingham Inst For Svg	Hingham	67.5	0.141	0.653	82,702	306	\$500M-\$1B	27.5	1,046	49	0

Table 3A Expanded. Small Business Lending Institutions in Massachusetts Using Call Report Data, June 2005

Name	City	Small Business Lending (<\$1M)					Micro-Business Lending (<\$100k)				
		Total Rank	LSBL/TA	LSBL/TBL	LSBL\$ (1000)	LSBL#	Institution Asset Size	Total Rank	SSBL\$ (1000)	SSBL#	CRD/TA
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
United Bank	West Springfield	65.0	0.088	0.503	83,522	1,024	\$500M-\$1B	92.5	17,454	726	0
Seamans Bk	Provincetown	65.0	0.157	0.686	38,687	278	\$100M-500M	72.5	4,822	152	0
Millbury Svg Bk	Millbury	65.0	0.124	0.955	20,945	244	\$100M-500M	72.5	3,000	149	0
Brookline Bank	Brookline	65.0	0.074	0.353	149,778	648	\$1B-\$10B	42.5	5,788	169	0
Peoples Federal Savings Bank	Brighton	65.0	0.101	1	30,743	192	\$100M-500M	42.5	1,422	86	0
Bridgewater Svg Bk	Raynham	65.0	0.163	0.649	56,337	224	\$100M-500M	35.0	1,776	49	0
Legacy Bk	Pittsfield	62.5	0.089	0.404	62,900	657	\$500M-\$1B	80.0	9,498	410	0
Florence Svg Bk	Florence	62.5	0.058	0.72	49,458	533	\$500M-\$1B	77.5	7,141	334	0
Peoplesbank	Holyoke	62.5	0.092	0.408	103,691	566	\$1B-\$10B	70.0	10,890	292	0
Commerce B&TC	Worcester	60.0	0.078	0.424	82,956	629	\$1B-\$10B	72.5	9,934	379	0
Century B&TC	Somerville	60.0	0.069	0.325	113,663	812	\$1B-\$10B	65.0	11,341	389	0
Cambridge TCc	Cambridge	60.0	0.069	0.568	50,337	433	\$500M-\$1B	62.5	5,327	221	0
Hampden Bk	Springfield	60.0	0.122	0.448	51,008	425	\$100M-500M	55.0	3,400	182	0
Lawrence Svg Bk	North Andover	60.0	0.114	0.447	61,878	394	\$500M-\$1B	47.5	3,246	133	0
Easthampton Svg Bk	Easthampton	57.5	0.046	0.765	29,475	564	\$500M-\$1B	85.0	7,962	436	0
Lenox NB	Lenox	57.5	0.129	1	6,759	153	<\$100M	72.5	1,366	124	0
Citizens Bk of MA	Boston	57.5	0.029	0.141	965,688	11,340	>\$10B	65.0	165,477	7,220	0.026
Greenfield Svg Bk	Greenfield	55.0	0.067	0.566	33,270	459	\$100M-500M	82.5	7,521	318	0
National Grand Bk of Marbleh	Marblehead	55.0	0.072	1	15,683	224	\$100M-500M	75.0	3,635	163	0.011
Danversbank	Danvers	55.0	0.074	0.207	82,086	586	\$1B-\$10B	57.5	7,396	269	0
Westborough Bk	Westborough	55.0	0.075	1	21,064	91	\$100M-500M	50.0	1,728	50	0
Dukes Cty Svg Bk	Edgartown	55.0	0.082	0.885	21,960	113	\$100M-500M	42.5	1,442	40	0
Marlborough Svg Bk	Marlborough	55.0	0.068	1	18,662	69	\$100M-500M	32.5	801	32	0
Clinton Svg Bk	Clinton	52.5	0.079	0.622	31,295	218	\$100M-500M	80.0	8,169	131	0
One United Bk	Boston	52.5	0.05	1	24,589	103	\$100M-500M	72.5	5,859	75	0.002
Webster Five Cents Svg Bk	Webster	52.5	0.091	0.46	41,826	311	\$100M-500M	65.0	4,731	174	0
Unibank For Svg	Whitinsville	52.5	0.062	0.615	37,247	258	\$500M-\$1B	57.5	3,870	127	0
Winchester Svg Bk	Winchester	52.5	0.067	0.681	30,684	165	\$100M-500M	37.5	1,685	73	0
Eagle Bk	Everett	52.5	0.076	0.734	33,849	150	\$100M-500M	35.0	1,634	41	0
Asian Amer B&Tc	Boston	52.5	0.182	0.63	23,077	79	\$100M-500M	20.0	348	5	0.001
North Easton Svg Bk	North Easton	50.0	0.038	0.933	15,622	241	\$100M-500M	65.0	2,433	184	0
Georgetown Savings Bank	Georgetown	50.0	0.071	0.999	11,357	82	\$100M-500M	60.0	1,689	49	0
South Coastal Bk	Rockland	50.0	0.106	0.583	28,316	150	\$100M-500M	52.5	2,738	70	0
Edgartown Nb	Edgartown	50.0	0.116	0.791	14,463	91	\$100M-500M	42.5	967	48	0
Winter Hill Federal Savings	Somerville	50.0	0.098	0.773	23,577	62	\$100M-500M	17.5	214	5	0
Athol Svg Bk	Athol	47.5	0.061	0.768	16,231	133	\$100M-500M	57.5	2,400	72	0
Hyde Park Co-Op Bk	Hyde Park	47.5	0.071	0.878	9,386	47	\$100M-500M	47.5	975	18	0
Dedham Inst For Svg	Dedham	47.5	0.037	0.626	32,198	194	\$500M-\$1B	45.0	2,890	99	0
Citizens-Union Svg Bk	Fall River	47.5	0.056	0.608	30,436	181	\$500M-\$1B	45.0	2,830	69	0
Boston Private B&Tc	Boston	47.5	0.03	0.189	61,088	431	\$1B-\$10B	42.5	4,178	179	0.001
South Adams Svg Bk	Adams	45.0	0.05	0.786	9,479	157	\$100M-500M	72.5	2,978	125	0
East Boston Svg Bk	Boston	45.0	0.047	0.225	37,612	418	\$500M-\$1B	60.0	7,153	162	0
Williamstown Svg Bk	Williamstown	45.0	0.078	0.565	17,662	151	\$100M-500M	52.5	1,970	79	0

Table 3A Expanded. Small Business Lending Institutions in Massachusetts Using Call Report Data, June 2005

Name	City	Small Business Lending (<\$1M)					Micro-Business Lending (<\$100k)				
		Total Rank	LSBL/TA	LSBL/TBL	LSBL\$ (1000)	LSBL#	Institution Asset Size	Total Rank	SSBL\$ (1000)	SSBL#	CRD/TA
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
North Brookfield Svg Bk	North Brookfield	45.0	0.042	1	6,553	43	\$100M-500M	37.5	422	17	0
Stoneham Svg Bk	Stoneham	45.0	0.09	0.493	28,148	131	\$100M-500M	32.5	1,480	46	0
Merrimac Svg Bk	Merrimac	42.5	0.044	1	2,293	28	<\$100M	55.0	493	17	0
Newburyport Five CNT Svg Bk	Newburyport	42.5	0.063	0.496	31,245	241	\$100M-500M	47.5	2,737	124	0
Cape Ann Svg Bk	Gloucester	42.5	0.02	1	6,796	71	\$100M-500M	47.5	1,204	40	0
Marblehead Svg Bk	Marblehead	42.5	0.043	0.983	8,645	63	\$100M-500M	37.5	639	30	0.004
Watertown Svg Bk	Watertown	42.5	0.025	0.65	30,059	164	\$1B-\$10B	35.0	1,798	76	0
Granite Svg Bk	Rockport	42.5	0.065	0.999	3,486	17	<\$100M	32.5	192	4	0
Leader Bk NA	Arlington	42.5	0.077	0.692	13,026	34	\$100M-500M	10.0	1	1	0
Lowell Five Cent Svg Bk	Lowell	40.0	0.041	0.506	28,234	198	\$500M-\$1B	42.5	2,217	101	0
Mutual FSB of Plymouth Count	Whitman	40.0	0.012	1	1,529	13	\$100M-500M	42.5	336	7	0
Wainwright B&TC	Boston	40.0	0.057	0.269	40,390	207	\$500M-\$1B	40.0	2,850	79	0.002
Washington Svg Bk	Lowell	40.0	0.008	1	1,244	12	\$100M-500M	40.0	245	7	0
Cambridge Svg Bk	Cambridge	40.0	0.022	0.132	45,437	304	\$1B-\$10B	37.5	2,405	170	0
East Bridgewater Svg Bk	East Bridgewater	40.0	0.027	1	3,094	26	\$100M-500M	37.5	287	8	0
Randolph Svg Bk	Randolph	40.0	0.069	0.386	25,655	136	\$100M-500M	30.0	1,237	49	0
Natick Federal Savings Bank	Natick	40.0	0.007	1	1,131	8	\$100M-500M	15.0	20	1	0
Institution Svg In Newburypo	Newburyport	40.0	0.007	1	3,338	13	\$100M-500M	10.0	56	2	0
Barre Svg Bk	Barre	37.5	0.023	1	2,737	37	\$100M-500M	50.0	541	29	0
Scituate Federal Savings Bank	Scituate	37.5	0.039	0.746	8,151	38	\$100M-500M	32.5	464	18	0
Colonial Federal Savings Bank	Quincy	35.0	0.015	0.997	3,499	30	\$100M-500M	32.5	256	12	0
HOOSAC Bk	North Adams	32.5	0.048	0.289	16,175	137	\$100M-500M	45.0	2,084	77	0
Savings Bk	Wakefield	32.5	0.035	0.534	15,380	99	\$100M-500M	42.5	1,503	49	0
Massbank	Reading	32.5	0	1	394	7	\$500M-\$1B	40.0	167	3	0
Security Federal Savings Ban	Brockton	32.5	0.004	0.998	444	4	\$100M-500M	32.5	86	2	0
East Cambridge Svg Bk	Cambridge	32.5	0.03	0.332	20,843	136	\$500M-\$1B	27.5	1,164	58	0
Hyde Park Svg Bk	Boston	30.0	0.001	1	763	5	\$500M-\$1B	37.5	149	3	0
Middlesex Federal Savings F	Somerville	30.0	0.039	0.454	15,071	50	\$100M-500M	17.5	236	6	0
Belmont Svg Bk	Belmont	27.5	0.031	0.408	12,928	48	\$100M-500M	22.5	417	21	0
Mellon TR of New England NA	Boston	17.5	0.002	0.072	12,474	37	\$1B-\$10B	15.0	214	5	0
Investors B&TC	Boston	15.0	0	0.268	3,285	17	>\$10B	17.5	249	5	0
Lafayette Federal Savings Bk	Fall River	12.5	0.005	0.141	568	5	\$100M-500M	20.0	106	3	0
State Street B&TC	Boston	10.0	0	0	0	0	>\$10B	10.0	0	0	0
Milford FS & LA	Milford	10.0	0	0	0	0	\$100M-500M	10.0	0	0	0
Putnam Fiduciary TC	Boston	NR	0	.	0	0	\$100M-500M	NR	0	0	0
Fidelity Management TC	Boston	NR	0	.	0	0	\$100M-500M	NR	0	0	0
Foxboro Federal Savings	Foxborough	NR	0	.	0	0	\$100M-500M	NR	0	0	0
Family Federal Savings F.A.	Fitchburg	NR	0	.	0	0	<\$100M	NR	0	0	0
First Federal Savings Bank O	Boston	NR	0	.	0	0	<\$100M	NR	0	0	0
Boston TR & Investment Mngt	Boston	NR	0	.	0	0	<\$100M	NR	0	0	0
Fidelity Personal Trust Comp	Boston	NR	0	.	0	0	<\$100M	NR	0	0	0

Note: 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 check

Table 3A Expanded. Small Business Lending Institutions in Massachusetts Using Call Report Data, June 2005

Name	City	Small Business Lending (<\$1M)					Institution Asset Size	Micro-Business Lending (<\$100k)			CRD/TA (10)
		Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL\$ (1000) (4)	LSBL# (5)		Total Rank (7)	SSBL\$ (1000) (8)	SSBL# (9)	

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.

Table 3B Expanded. Micro Business Lending Institutions in Massachusetts Using Call Report Data, June 2005

Name of Lending Institutions	State	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1000) (8)	LSBL# (9)	CRD/TA (10)
Enterprise B&TC	MA	92.5	0.042	0.085	37,640	1,267	\$500M-\$1B	85.0	267,094	2,251	0
North Middlesex Svg Bk	MA	92.5	0.029	0.143	9,448	442	\$100M-500M	82.5	56,955	655	0
Lee Bk	MA	92.5	0.032	0.154	8,838	421	\$100M-500M	70.0	42,220	555	0
United Bank	MA	92.5	0.018	0.105	17,454	726	\$500M-\$1B	65.0	83,522	1,024	0
Eastern Bk	MA	90.0	0.018	0.075	109,953	2,175	\$1B-\$10B	75.0	694,758	4,657	0
Chicopee Svg Bk	MA	87.5	0.029	0.084	11,066	441	\$100M-500M	80.0	84,868	755	0
Westbank	MA	87.5	0.019	0.078	14,851	634	\$500M-\$1B	77.5	114,699	1,085	0
Berkshire Bk	MA	87.5	0.017	0.081	36,106	1,253	\$1B-\$10B	75.0	225,743	2,057	0
Cape Cod Five Cents Svg Bk	MA	85.0	0.01	0.075	15,379	656	\$1B-\$10B	80.0	149,094	1,188	0
Westfield Bank	MA	85.0	0.019	0.062	14,252	664	\$500M-\$1B	75.0	116,680	1,095	0
Hudson Svg Bk	MA	85.0	0.017	0.093	10,111	529	\$500M-\$1B	75.0	71,168	800	0
Monson Svg Bk	MA	85.0	0.038	0.178	6,812	210	\$100M-500M	72.5	34,338	311	0
Easthampton Svg Bk	MA	85.0	0.012	0.207	7,962	436	\$500M-\$1B	57.5	29,475	564	0
Northern B&TC	MA	82.5	0.035	0.069	13,719	331	\$100M-500M	80.0	113,619	670	0
Capital Crossing Bk	MA	82.5	0.02	0.048	21,132	940	\$1B-\$10B	77.5	191,511	1,944	0
Strata Bk	MA	82.5	0.021	0.091	7,407	233	\$100M-500M	77.5	63,500	416	0
Commonwealth Nat Bk	MA	82.5	0.033	0.086	7,603	193	\$100M-500M	77.5	60,084	358	0
Millbury NB	MA	82.5	0.08	0.175	5,144	191	<\$100M	72.5	28,579	301	0
Fall River Five Cent Svg Bk	MA	82.5	0.016	0.083	9,158	437	\$500M-\$1B	70.0	58,771	642	0
Spencer Svg Bk	MA	82.5	0.025	0.244	6,904	208	\$100M-500M	67.5	28,330	281	0
Greenfield Svg Bk	MA	82.5	0.015	0.128	7,521	318	\$100M-500M	55.0	33,270	459	0
Rockland TC	MA	80.0	0.013	0.056	39,373	701	\$1B-\$10B	87.5	492,518	2,072	0
Bank of Western MA	MA	80.0	0.025	0.039	16,472	634	\$500M-\$1B	82.5	207,610	1,449	0
Bristol Cty Svg Bk	MA	80.0	0.017	0.056	15,393	575	\$500M-\$1B	80.0	146,701	1,045	0
Milford NB&TC	MA	80.0	0.022	0.091	6,737	292	\$100M-500M	77.5	54,319	498	0.003
Legacy Bk	MA	80.0	0.013	0.061	9,498	410	\$500M-\$1B	62.5	62,900	657	0
Clinton Svg Bk	MA	80.0	0.021	0.162	8,169	131	\$100M-500M	52.5	31,295	218	0
Beverly NB	MA	77.5	0.02	0.061	8,256	236	\$100M-500M	80.0	87,944	465	0
Florence Svg Bk	MA	77.5	0.008	0.104	7,141	334	\$500M-\$1B	62.5	49,458	533	0
Rockport NB	MA	75.0	0.032	0.091	3,545	141	\$100M-500M	75.0	34,041	256	0.007
National Grand Bk of Marbleh	MA	75.0	0.017	0.232	3,635	163	\$100M-500M	55.0	15,683	224	0.011
Pentucket Bk	MA	72.5	0.015	0.077	6,034	193	\$100M-500M	72.5	58,420	409	0
Fitchburg Savings Bank FSB	MA	72.5	0.014	0.098	4,027	176	\$100M-500M	67.5	32,095	342	0
Seamans Bk	MA	72.5	0.02	0.086	4,822	152	\$100M-500M	65.0	38,687	278	0
Millbury Svg Bk	MA	72.5	0.018	0.137	3,000	149	\$100M-500M	65.0	20,945	244	0
Commerce B&TC	MA	72.5	0.009	0.051	9,934	379	\$1B-\$10B	60.0	82,956	629	0
Lenox NB	MA	72.5	0.026	0.202	1,366	124	<\$100M	57.5	6,759	153	0
One United Bk	MA	72.5	0.012	0.238	5,859	75	\$100M-500M	52.5	24,589	103	0.002
South Adams Svg Bk	MA	72.5	0.016	0.247	2,978	125	\$100M-500M	45.0	9,479	157	0
Slades Ferry TC	MA	70.0	0.014	0.045	7,911	258	\$500M-\$1B	77.5	102,335	639	0

Table 3B Expanded. Micro Business Lending Institutions in Massachusetts Using Call Report Data, June 2005

Name of Lending Institutions	State	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1000) (8)	LSBL# (9)	CRD/TA (10)
South Shore Svgs Bk	MA	70.0	0.012	0.048	9,996	303	\$500M-\$1B	75.0	109,579	682	0
Middlesex Svg Bk	MA	70.0	0.006	0.038	20,278	671	\$1B-\$10B	70.0	242,518	1,549	0
Salem Five Cents Svg Bk	MA	70.0	0.008	0.036	15,203	433	\$1B-\$10B	67.5	176,838	966	0
Luzo Cmnty Bk	MA	70.0	0.028	0.117	2,044	109	<\$100M	67.5	17,185	181	0
Peoplesbank	MA	70.0	0.01	0.043	10,890	292	\$1B-\$10B	62.5	103,691	566	0
Bank of Canton	MA	67.5	0.011	0.046	7,426	227	\$500M-\$1B	82.5	120,116	587	0.001
Mercantile B&TC	MA	67.5	0.032	0.067	3,680	90	\$100M-500M	80.0	54,912	283	0
Provident Bk	MA	67.5	0.014	0.064	4,504	186	\$100M-500M	70.0	50,437	343	0
Benjamin Franklin Bk	MA	65.0	0.009	0.04	7,461	576	\$500M-\$1B	72.5	86,648	1,644	0
Bay St Svg Bk	MA	65.0	0.016	0.068	4,301	161	\$100M-500M	72.5	46,418	335	0
Century B&TC	MA	65.0	0.007	0.032	11,341	389	\$1B-\$10B	60.0	113,663	812	0
Citizens Bk of MA	MA	65.0	0.005	0.024	165,477	7,220	\$50B-\$10B	57.5	965,688	11,340	0.026
Webster Five Cents Svg Bk	MA	65.0	0.01	0.052	4,731	174	\$100M-500M	52.5	41,826	311	0
North Easton Svg Bk	MA	65.0	0.006	0.145	2,433	184	\$100M-500M	50.0	15,622	241	0
Country Bk For Svg	MA	62.5	0.007	0.047	7,414	247	\$1B-\$10B	77.5	119,194	544	0
Northmark Bk	MA	62.5	0.012	0.064	3,237	169	\$100M-500M	67.5	37,264	340	0
Cambridge TC	MA	62.5	0.007	0.06	5,327	221	\$500M-\$1B	60.0	50,337	433	0
Southbridge Svg Bk	MA	60.0	0.008	0.076	3,224	90	\$100M-500M	70.0	42,401	192	0
Georgetown Savings Bank	MA	60.0	0.011	0.149	1,689	49	\$100M-500M	50.0	11,357	82	0
East Boston Svg Bk	MA	60.0	0.009	0.043	7,153	162	\$500M-\$1B	45.0	37,612	418	0
First NB of Ipswich	MA	57.5	0.012	0.036	5,044	130	\$100M-500M	75.0	83,421	429	0.003
Danversbank	MA	57.5	0.007	0.019	7,396	269	\$1B-\$10B	55.0	82,086	586	0
Unibank For Svg	MA	57.5	0.006	0.064	3,870	127	\$500M-\$1B	52.5	37,247	258	0
Athol Svg Bk	MA	57.5	0.009	0.114	2,400	72	\$100M-500M	47.5	16,231	133	0
Flagship B&TC	MA	55.0	0.009	0.02	4,512	202	\$500M-\$1B	70.0	93,827	519	0
Hampden Bk	MA	55.0	0.008	0.03	3,400	182	\$100M-500M	60.0	51,008	425	0
Merrimac Svg Bk	MA	55.0	0.009	0.215	493	17	<\$100M	42.5	2,293	28	0
South Coastal Bk	MA	52.5	0.01	0.056	2,738	70	\$100M-500M	50.0	28,316	150	0
Williamstown Svg Bk	MA	52.5	0.009	0.063	1,970	79	\$100M-500M	45.0	17,662	151	0
Westborough Bk	MA	50.0	0.006	0.082	1,728	50	\$100M-500M	55.0	21,064	91	0
Barre Svg Bk	MA	50.0	0.004	0.198	541	29	\$100M-500M	37.5	2,737	37	0
First Trade Union Bank	MA	47.5	0.009	0.029	3,159	63	\$100M-500M	82.5	89,130	322	0
Lawrence Svg Bk	MA	47.5	0.006	0.023	3,246	133	\$500M-\$1B	60.0	61,878	394	0
Hyde Park Co-Op Bk	MA	47.5	0.007	0.091	975	18	\$100M-500M	47.5	9,386	47	0
Newburyport Five CNT Svg Bk	MA	47.5	0.006	0.043	2,737	124	\$100M-500M	42.5	31,245	241	0
Cape Ann Svg Bk	MA	47.5	0.003	0.177	1,204	40	\$100M-500M	42.5	6,796	71	0
Dedham Inst For Svg	MA	45.0	0.003	0.056	2,890	99	\$500M-\$1B	47.5	32,198	194	0
Citizens-Union Svg Bk	MA	45.0	0.005	0.057	2,830	69	\$500M-\$1B	47.5	30,436	181	0
Hoosac Bk	MA	45.0	0.006	0.037	2,084	77	\$100M-500M	32.5	16,175	137	0
Brookline Bank	MA	42.5	0.003	0.014	5,788	169	\$1B-\$10B	65.0	149,778	648	0
Peoples Federal Savings Bank	MA	42.5	0.005	0.046	1,422	86	\$100M-500M	65.0	30,743	192	0

Table 3B Expanded. Micro Business Lending Institutions in Massachusetts Using Call Report Data, June 2005

Name of Lending Institutions	State	Micro Business Lending (<\$100k)					Small Business Lending (<\$1M)				
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1000) (4)	SSBL# (5)	Institution Asset Size (6)	Total Rank (7)	LSBL\$ (1000) (8)	LSBL# (9)	CRD/TA (10)
Dukes Cty Svg Bk	MA	42.5	0.005	0.058	1,442	40	\$100M-500M	55.0	21,960	113	0
Edgartown NB	MA	42.5	0.008	0.053	967	48	\$100M-500M	50.0	14,463	91	0
Boston Private B&TC	MA	42.5	0.002	0.013	4,178	179	\$1B-\$10B	47.5	61,088	431	0.001
Lowell Five Cent Svg Bk	MA	42.5	0.003	0.04	2,217	101	\$500M-\$1B	40.0	28,234	198	0
Mutual FSB of Plymouth Count Savings Bk	MA	42.5	0.003	0.22	336	7	\$100M-500M	40.0	1,529	13	0
Wainwright B&TC	MA	40.0	0.004	0.019	2,850	79	\$500M-\$1B	40.0	40,390	207	0.002
Washington Svg Bk	MA	40.0	0.002	0.197	245	7	\$100M-500M	40.0	1,244	12	0
Massbank	MA	40.0	0	0.424	167	3	\$500M-\$1B	32.5	394	7	0
Winchester Svg Bk	MA	37.5	0.004	0.037	1,685	73	\$100M-500M	52.5	30,684	165	0
North Brookfield Svg Bk	MA	37.5	0.003	0.064	422	17	\$100M-500M	45.0	6,553	43	0
Marblehead Svg Bk	MA	37.5	0.003	0.073	639	30	\$100M-500M	42.5	8,645	63	0.004
Cambridge Svg Bk	MA	37.5	0.001	0.007	2,405	170	\$1B-\$10B	40.0	45,437	304	0
East Bridgewater Svg Bk	MA	37.5	0.002	0.093	287	8	\$100M-500M	40.0	3,094	26	0
Hyde Park Svg Bk	MA	37.5	0	0.195	149	3	\$500M-\$1B	30.0	763	5	0
Bridgewater Svg Bk	MA	35.0	0.005	0.02	1,776	49	\$100M-500M	65.0	56,337	224	0
Eagle Bk	MA	35.0	0.004	0.035	1,634	41	\$100M-500M	52.5	33,849	150	0
Watertown Svg Bk	MA	35.0	0.002	0.039	1,798	76	\$1B-\$10B	42.5	30,059	164	0
Marlborough Svg Bk	MA	32.5	0.003	0.043	801	32	\$100M-500M	55.0	18,662	69	0
Stoneham Svg Bk	MA	32.5	0.005	0.026	1,480	46	\$100M-500M	45.0	28,148	131	0
Granite Svg Bk	MA	32.5	0.004	0.055	192	4	<\$100M	42.5	3,486	17	0
Scituate Federal Savings Bank	MA	32.5	0.002	0.042	464	18	\$100M-500M	37.5	8,151	38	0
Colonial Federal Savings Bank	MA	32.5	0.001	0.073	256	12	\$100M-500M	35.0	3,499	30	0
Security Federal Savings Bank	MA	32.5	0.001	0.193	86	2	\$100M-500M	32.5	444	4	0
Randolph Svg Bk	MA	30.0	0.003	0.019	1,237	49	\$100M-500M	40.0	25,655	136	0
Hingham Inst For Svg	MA	27.5	0.002	0.008	1,046	49	\$500M-\$1B	67.5	82,702	306	0
East Cambridge Svg Bk	MA	27.5	0.002	0.019	1,164	58	\$500M-\$1B	32.5	20,843	136	0
Belmont Svg Bk	MA	22.5	0.001	0.013	417	21	\$100M-500M	27.5	12,928	48	0
Asian Amer B&TC	MA	20.0	0.003	0.009	348	5	\$100M-500M	52.5	23,077	79	0.001
Lafayette Federal Savings Bank	MA	20.0	0.001	0.026	106	3	\$100M-500M	12.5	568	5	0
Winter Hill Federal Savings	MA	17.5	0.001	0.007	214	5	\$100M-500M	50.0	23,577	62	0
Middlesex Federal Savings F	MA	17.5	0.001	0.007	236	6	\$100M-500M	30.0	15,071	50	0
Investors B&TC	MA	17.5	0	0.02	249	5	\$50B-\$10B	15.0	3,285	17	0
Natick Federal Savings Bank	MA	15.0	0	0.018	20	1	\$100M-500M	40.0	1,131	8	0
Mellon TR of New England NA	MA	15.0	0	0.001	214	5	\$1B-\$10B	17.5	12,474	37	0
Leader Bk NA	MA	10.0	0	0	1	1	\$100M-500M	42.5	13,026	34	0
Institution Svg In Newburypo	MA	10.0	0	0.017	56	2	\$100M-500M	40.0	3,338	13	0
State Street B&TC	MA	10.0	0	0	0	0	>\$50B	10.0	0	0	0
Milford FS & LA	MA	10.0	0	0	0	0	\$100M-500M	10.0	0	0	0
Putnam Fiduciary TC	MA	NR	0	.	0	0	\$100M-500M	NR	0	0	0
Fidelity Management TC	MA	NR	0	.	0	0	\$100M-500M	NR	0	0	0

Table 3B Expanded. Micro Business Lending Institutions in Massachusetts Using Call Report Data, June 2005

Name of Lending Institutions	State	Micro Business Lending (<\$100k)					Institution Asset Size	Small Business Lending (<\$1M)			
		Total Rank (1)	SSBL/TA (2)	SSBL/TBL (3)	SSBL\$ (1000) (4)	SSBL# (5)		Total Rank (7)	LSBL\$ (1000) (8)	LSBL# (9)	CRD/TA (10)
Foxboro Federal Savings	MA	NR	0	.	0	0	\$100M-500M	NR	0	0	0
Family Federal Savings F.A.	MA	NR	0	.	0	0	<\$100M	NR	0	0	0
First Federal Savings Bank O	MA	NR	0	.	0	0	<\$100M	NR	0	0	0
Boston TR & Investment Mngt	MA	NR	0	.	0	0	<\$100M	NR	0	0	0
Fidelity Personal Trust Comp	MA	NR	0	.	0	0	<\$100M	NR	0	0	0

Note: 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 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.