

Table 1 Small-Business-Friendly Banks in Massachusetts, June 1999.

Bank Name	Location	Total Score	Bank Asset Size	Small Business Loans*	
				Dollar Amount	Number
BANK OF WESTERN MA	SPRINGFIELD	82.5	\$100M-500M	160,139	1,758
NORTHERN B&TC	WOBURN	82.5	\$100M-500M	79,599	631
ENTERPRISE B&TC	LOWELL	77.5	\$100M-500M	125,717	1,854
SLADES FERRY TC	SOMERSET	75.0	\$100M-500M	116,500	1,178
GLOUCESTER B&TC	GLOUCESTER	75.0	\$100M-500M	41,559	708
ROCKLAND TC	ROCKLAND	72.5	\$1B-\$10B	273,708	3,021
ATLANTIC B&TC	BOSTON	65.0	\$500M-\$1B	122,922	655
MILLBURY NB	MILLBURY	62.5	<\$100M	11,680	386
BANKBOSTON NA	BOSTON	57.5	>\$10B	1,514,328	9,118

*Figures reflect business loans of less than \$ 1 million

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.

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

Table 2: Number of Reporting Banks by Bank Asset Size and by State, 1998-1999

State	1998	1999	1999 Bank Asset Size Class				
			<\$100M	\$100M-\$500M	\$500M-\$1B	\$1B-\$10B	>\$10B
Alabama	170	158	92	56	5	0	5
Alaska	6	6	1	2	1	2	0
Arizona	42	46	27	10	3	4	2
Arkansas	221	200	113	79	7	1	0
California	336	334	127	142	29	33	3
Colorado	210	191	121	62	4	3	1
Connecticut	27	26	11	14	1	0	0
Delaware	34	33	9	8	2	10	4
District of Columbia	6	6	2	4	0	0	0
Florida	259	260	137	96	5	22	0
Georgia	346	336	196	121	13	5	1
Hawaii	13	11	5	1	2	3	0
Idaho	18	17	9	8	0	0	0
Illinois	772	732	449	231	31	15	6
Indiana	184	165	74	70	12	7	2
Iowa	443	441	358	75	5	3	0
Kansas	399	391	324	59	5	3	0
Kentucky	269	255	155	88	4	7	1
Louisiana	155	155	103	47	1	2	2
Maine	17	16	4	10	1	1	0
Maryland	82	78	18	47	6	6	1
Massachusetts	46	45	13	20	3	7	2
Michigan	163	169	82	74	4	5	4
Minnesota	520	507	404	92	4	5	2
Mississippi	101	99	48	43	4	4	0
Missouri	397	377	268	93	9	6	1
Montana	91	88	71	14	0	3	0
Nebraska	325	309	261	42	3	3	0
Nevada	25	25	10	6	0	9	0
New Hampshire	19	20	9	7	1	3	0
New Jersey	72	75	18	41	5	9	2
New Mexico	57	55	25	23	4	3	0
New York	152	153	39	70	12	21	11
North Carolina	63	70	27	26	7	6	4
North Dakota	117	114	96	15	1	2	0
Ohio	224	217	119	65	14	13	6
Oklahoma	317	305	233	64	3	5	0
Oregon	42	44	24	18	1	1	0
Pennsylvania	209	194	44	114	17	16	3
Rhode Island	7	7	1	1	1	3	1
South Carolina	77	79	49	23	2	5	0
South Dakota	105	103	77	18	6	1	1
Tennessee	214	204	108	85	4	4	3
Texas	818	770	528	210	16	13	3
Utah	50	49	24	16	3	4	2
Vermont	21	20	4	11	3	2	0
Virginia	150	151	51	83	8	8	1
Washington	78	78	45	29	1	3	0
West Virginia	95	83	38	36	3	6	0
Wisconsin	350	343	218	101	13	10	1
Wyoming	52	49	33	13	1	2	0
National	8,966	8659	5302	2683	290	309	75

Source : Adapted by the Office of Advocacy, U.S Small Business Administration from the Consolidated Reports of Condition and Income for U.S. Banks.

Table A.1 Small Business Lending in Massachusetts , June 1999

Bank Name	Location	Small Business Lending (< \$ 1 M) Scores					Bnk Asset Sz.	Dollars in SBL	Number of SBL	Total Score (<\$250K)	Total Score (<\$100K)
		Total	SBL/TA	SBL/TBL	SBL(\$)	SBL(#)					
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Bank Of Western Ma	Springfield	82.5	25.0	12.5	22.5	22.5	\$100M-500M	160,139	1,758	85.0	87.5
Northern B&Tc	Woburn	82.5	25.0	20.0	20.0	17.5	\$100M-500M	79,599	631	65.0	67.5
Enterprise B&Tc	Lowell	77.5	22.5	12.5	20.0	22.5	\$100M-500M	125,717	1,854	90.0	90.0
Slades Ferry Tc	Somerset	75.0	25.0	10.0	20.0	20.0	\$100M-500M	116,500	1,178	75.0	70.0
Gloucester B&Tc	Gloucester	75.0	22.5	17.5	15.0	20.0	\$100M-500M	41,559	708	77.5	87.5
Rockland Tc	Rockland	72.5	15.0	7.5	25.0	25.0	\$1B-\$10B	273,708	3,021	80.0	80.0
Cape Cod B&Tc	Hyannis	72.5	12.5	10.0	25.0	25.0	\$1B-\$10B	195,319	2,670	80.0	82.5
Park West B&Tc	West Springfiel	72.5	17.5	12.5	20.0	22.5	\$100M-500M	82,979	1,203	77.5	82.5
Beverly Nb	Beverly	70.0	20.0	17.5	17.5	15.0	\$100M-500M	65,967	587	72.5	77.5
Milford Nb&Tc	Milford	67.5	20.0	15.0	15.0	17.5	\$100M-500M	43,996	683	80.0	80.0
First Nb Of Ipswich	Ipswich	65.0	17.5	22.5	12.5	12.5	\$100M-500M	32,107	271	55.0	52.5
Community Nat Bk	Hudson	65.0	17.5	15.0	17.5	15.0	\$100M-500M	66,278	587	62.5	60.0
Atlantic B&Tc	Boston	65.0	20.0	5.0	20.0	20.0	\$500M-\$1B	122,922	655	52.5	40.0
Century B&Tc	Somerville	62.5	12.5	7.5	22.5	20.0	\$500M-\$1B	146,106	1,091	55.0	57.5
Ustrust	Boston	62.5	10.0	2.5	25.0	25.0	\$1B-\$10B	604,486	6,226	60.0	65.0
Millbury Nb	Millbury	62.5	20.0	20.0	10.0	12.5	<\$100M	11,680	386	77.5	77.5
Luzo Cmnty Bk	New Bedford	60.0	15.0	25.0	7.5	12.5	<\$100M	10,601	227	67.5	72.5
Rockport Nb	Rockport	60.0	20.0	20.0	10.0	10.0	<\$100M	14,184	183	62.5	60.0
Mercantile B&Tc	Boston	60.0	22.5	15.0	12.5	10.0	<\$100M	20,476	126	45.0	35.0
Horizon B&Tc	Braintree	60.0	25.0	17.5	10.0	7.5	<\$100M	12,563	66	47.5	37.5
Bankoston Na	Boston	57.5	5.0	2.5	25.0	25.0	>\$10B	#####	9,118	57.5	57.5
Commerce B&Tc	Worcester	57.5	15.0	7.5	17.5	17.5	\$100M-500M	68,876	637	55.0	72.5
Flagship B&Tc	Worcester	57.5	15.0	7.5	17.5	17.5	\$100M-500M	66,811	613	52.5	57.5
First Ma Bk Na	Worcester	57.5	10.0	5.0	22.5	20.0	\$1B-\$10B	131,731	1,084	62.5	70.0
National Grand Bk Of Marb	Marblehead	55.0	7.5	22.5	12.5	12.5	\$100M-500M	15,019	299	57.5	57.5
Liberty B&Tc	Boston	55.0	22.5	17.5	7.5	7.5	<\$100M	11,250	111	65.0	50.0
State Street B&Tc	Boston	52.5	5.0	2.5	22.5	22.5	>\$10B	159,314	1,101	47.5	35.0
Edgartown Nb	Edgartown	52.5	12.5	20.0	10.0	10.0	<\$100M	13,014	145	47.5	47.5
Lenox Nb	Lenox	52.5	15.0	25.0	5.0	7.5	<\$100M	7,336	136	67.5	65.0
Northmark Bk	North Andover	52.5	10.0	15.0	12.5	15.0	\$100M-500M	30,083	484	65.0	70.0
Cambridge Tc	Cambridge	50.0	7.5	12.5	15.0	15.0	\$100M-500M	42,166	647	60.0	67.5
Broadway Nb Of Chelsea	Chelsea	45.0	7.5	22.5	5.0	10.0	\$100M-500M	8,441	154	50.0	57.5
Boston Private B&Tc	Boston	45.0	10.0	5.0	15.0	15.0	\$500M-\$1B	47,868	383	40.0	50.0
Asian Amer B&Tc	Boston	45.0	17.5	10.0	10.0	7.5	<\$100M	13,295	84	45.0	32.5
United States Tc	Boston	42.5	7.5	25.0	5.0	5.0	<\$100M	1,401	9	32.5	35.0
Wainwright B&Tc	Boston	40.0	12.5	2.5	15.0	10.0	\$100M-500M	50,936	177	35.0	35.0
Middlesex Bk&Tc	Newton	37.5	5.0	22.5	5.0	5.0	<\$100M	1,215	5	27.5	17.5
Boston Bk Of Cmrc	Boston	32.5	10.0	10.0	7.5	5.0	\$100M-500M	10,490	54	25.0	22.5
Pnc Bk New England	Boston	22.5	5.0	5.0	7.5	5.0	\$1B-\$10B	9,052	33	20.0	17.5
Boston Safe Deposit & Tc	Boston	17.5	5.0	2.5	5.0	5.0	\$1B-\$10B	8,241	33	17.5	17.5
Investors B&Tc	Boston	10.0	2.5	0.0	2.5	2.5	\$1B-\$10B	0	0	0.0	10.0
Eastern B&Tc	Salem	0.0	2.5	0.0	2.5	2.5	<\$100M	0	0	0.0	0.0

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		Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$) (4)	SBL(#) (5)					
Putnam Fiduciary Tc	Boston	0.0	2.5	0.0	2.5	2.5	\$100M-500M	0	0	0.0	0.0
Fidelity Management Tc	Boston	0.0	2.5	0.0	2.5	2.5	\$100M-500M	0	0	0.0	0.0
Equiserve Tc Na	Canton	0.0	2.5	0.0	2.5	2.5	<\$100M	0	0	0.0	0.0

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A.2 Top Small Business Lenders in Massachusetts under the CRA Reporting Program, 1998

NAME	HQ STATE	SBL\$ (<\$1 M) (1)	SBL# (<\$1 M) (2)	BK SIZE (3)	SBL\$ (<\$250K) (4)	SBL# (<\$250K) (5)	SBL\$ (<\$100K) (6)	SBL# (<\$100K) (7)	Credit Cd/TA (8)
BANKBOSTON CORPORATION	MA	409,410	9,340	>\$50B	208,305	8,952	129,923	8,528	
FLEET FINANCIAL GROUP INC.	MA	364,309	3,116	>\$50B	164,886	2,761	88,316	2,335	
UST CORP.	MA	218,330	1,409	\$1B-\$10B	79,331	1,151	35,329	904	
CITIZENS BK RI	RI	138,646	609	\$1B-\$10B	40,644	423	14,128	275	
INDEPENDENT BANK CORP.	MA	130,105	1,136	\$1B-\$10B	75,808	1,015	31,368	751	
BANKNORTH GROUP INC.	VT	121,128	936	\$1B-\$10B	50,500	795	25,040	645	
EASTERN BANK CORPORATION	MA	83,684	635	<\$1B	37,331	532	15,068	408	
SPRINGFIELD INSTITUTION FOR	MA	73,770	602	N/A	28,485	521	11,391	425	
CAPE COD BANK AND TRUST CO	MA	71,283	1,026	N/A	47,958	973	24,098	828	
FAMILY BANK FSB	MA	67,065	439	N/A	25,565	360	11,384	278	
CHITTENDEN CORPORATION	VT	66,861	607	\$1B-\$10B	28,462	530	15,742	457	
CENTURY BANCORP INC.	MA	61,234	400	<\$1B	21,396	327	9,358	257	
ENTERPRISE BANCORP INC.	MA	46,141	578	<\$1B	30,841	542	16,153	457	
FIRST ESSEX BANK FSB	MA	45,738	267	N/A	19,928	211	6,622	137	
BERKSHIRE BANCORP	MA	44,465	450	N/A	20,229	407	11,382	354	
SEACOAST FINANCIAL SERVICES	MA	43,593	298	N/A	16,454	236	7,733	184	
PLYMOUTH BANCORP INC.	MA	42,884	238	N/A	14,473	186	6,981	144	
CAMBRIDGE BANCORP	MA	38,588	636	<\$1B	24,872	602	16,001	550	
WELLS FARGO & COMPANY	CA	35,777	1,356	>\$50B	28,750	1,342	28,393	1,340	
CHASE MANHATTAN CORPORATION	NY	34,870	1,257	>\$50B	28,570	1,247	26,946	1,240	
FIRST INTERNATIONAL BANCORP	CT	33,745	89	<\$1B	6,363	39	693	10	
FIRST FEDERAL SAVINGS BANK	MA	30,711	267	N/A	18,248	239	8,198	173	
CAPE COD FIVE CENTS SAVINGS	MA	30,459	367	N/A	14,666	333	7,732	288	
SLADE'S FERRY BANCORP	MA	30,213	265	<\$1B	12,420	229	6,866	193	
METROWEST BANK	MA	28,694	99	N/A	5,994	62	1,648	38	
WESTBANK CORPORATION	MA	28,243	459	<\$1B	15,954	434	10,775	404	
MIDDLESEX SAVINGS BANK	MA	27,999	326	N/A	18,304	303	10,731	261	
ADVANTA BK CORP	UT	27,926	2,757	<\$1B	27,926	2,757	27,926	2,757	
HSBC BK USA	NY	27,830	124	\$10B-\$50B	11,073	85	1,395	26	
PEOPLE'S BANCSHARES INC.	MA	27,803	164	N/A	11,781	132	4,793	93	
WACHOVIA CORPORATION	NC	27,622	52	>\$50B	920	9	104	3	
BEACON BANCORP	MA	24,146	239	N/A	12,901	214	7,183	182	
PEOPLES SAVINGS BANK	MA	22,609	142	N/A	7,894	115	4,343	93	
BOSTON PRIVATE FINANCIAL HOL	MA	22,313	103	<\$1B	7,036	74	3,595	54	
UNITED COOPERATIVE BANK	MA	21,923	372	N/A	13,917	356	8,737	322	
CAMBRIDGEPORT MUTUAL HOLDING	MA	21,892	45	N/A	1,319	8	129	2	
SILICON VALLEY BANCSHARES	CA	20,205	54	\$1B-\$10B	3,225	22	340	7	
WARREN BANCORP INC.	MA	19,553	99	N/A	5,286	73	2,477	57	
SANDWICH CO-OPERATIVE BANK	MA	19,368	161	N/A	10,660	143	4,782	108	
MORGAN STANLEY DEAN WITTER B	UT	17,389	7,217	<\$1B	17,389	7,217	17,389	7,217	
MELLON BANK CORPORATION	PA	17,051	436	\$10B-\$50B	8,222	422	5,166	404	
SALEM FIVE CENTS SAVINGS BAN	MA	16,819	157	N/A	10,512	143	5,303	113	
MUTUAL BANCORP OF THE BERKSH	MA	16,326	278	N/A	10,049	266	6,339	243	
ANDOVER BANCORP INC.	MA	15,959	135	N/A	6,828	118	3,036	95	
OCWEN FEDERAL BANK FSB	FL	15,481	43	N/A	2,339	15	365	5	
IMPERIAL BANCORP	CA	15,200	28	\$1B-\$10B	1,350	7	100	1	

A.2 Top Small Business Lenders in Massachusetts under the CRA Reporting Program, 1998

NAME	HQ STATE	SBL\$ (<\$1 M) (1)	SBL# (<\$1 M) (2)	BK SIZE (3)	SBL\$ (<\$250K) (4)	SBL# (<\$250K) (5)	SBL\$ (<\$100K) (6)	SBL# (<\$100K) (7)	Credit Cd/TA (8)
BROOKLINE BANCORP MHC	MA	14,932	46	N/A	2,841	22	555	9	
WESTFIELD MUTUAL HOLDING COM	MA	14,736	302	N/A	10,512	294	7,851	277	
COMMUNITY BANCORP INC.	MA	13,710	159	<\$1B	10,134	150	4,691	119	
SOUTH SHORE SAVINGS BANK	MA	13,033	54	N/A	3,344	36	813	21	
MEDFORD BANCORP INC.	MA	11,662	90	N/A	4,851	75	2,347	59	
FLORENCE SAVINGS BANK	MA	11,463	131	N/A	5,646	118	3,697	106	
FIRSTSTAR CORPORATION	WI	11,194	26	\$10B-\$50B	407	6	185	5	
LAWRENCE SAVINGS BANK	MA	10,831	65	N/A	3,786	53	1,640	41	
COUNTRY BANK FOR SAVINGS	MA	10,697	159	N/A	6,343	150	3,869	133	
SAFETY FUND NATIONAL BANK	MA	10,617	92	N/A	5,207	82	2,668	68	
ABINGTON BANCORP INC.	MA	10,418	71	N/A	4,305	60	2,068	46	
BANK OF AMERICA CORPORATION	NC	9,822	25	>\$50B	1,390	13	228	7	
VERMONT NATIONAL BANK	VT	9,558	117	N/A	5,078	107	3,115	96	
UFS BANCORP	MA	9,383	84	N/A	4,183	74	2,390	64	
BANK ONE CORPORATION	IL	9,237	132	>\$50B	3,104	122	2,005	116	
STATE STREET CORPORATION	MA	8,947	28	\$10B-\$50B	1,895	15	495	8	
U.S. BANCORP	MN	8,064	696	>\$50B	5,979	692	4,719	684	
FIRST UNION CORPORATION	NC	6,975	158	>\$50B	3,715	152	1,782	142	
REGENCY SAVINGS BANK	IL	6,899	29	N/A	2,559	20	692	9	
BENJAMIN FRANKLIN BANCORP M	MA	6,142	74	N/A	2,592	69	1,761	64	
EASTHAMPTON SAVINGS BANK	MA	6,095	174	N/A	5,695	173	4,201	164	
NATIONAL BANK OF GREECE	MA	5,900	33	N/A	2,765	27	1,265	19	
CENTRAL COOPERATIVE BANK	MA	5,628	97	N/A	3,497	92	2,113	84	
WORONOCO SAVINGS BANK	MA	5,486	72	N/A	3,253	66	1,581	57	
CAMBRIDGE FINANCIAL GROUP I	MA	4,712	77	N/A	4,262	76	2,734	67	
EAGLE BANK	MA	4,215	16	N/A	1,415	12	376	5	
FIRST TRADE UNION BANK	MA	4,125	22	N/A	1,702	16	419	9	
KEYCORP	OH	4,123	29	>\$50B	1,655	24	619	18	
M&T BANK CORPORATION	NY	3,931	10	\$10B-\$50B	831	6	226	3	
PNC BANK CORP.	PA	3,851	16	>\$50B	1,283	11	145	3	
NARRAGANSETT FINANCIAL CORP	MA	3,619	33	N/A	1,417	28	1,417	28	
MERIDIAN FINANCIAL SERVICES	MA	3,616	22	N/A	2,311	19	230	7	
CAPE ANN SAVINGS BANK	MA	3,562	19	N/A	1,988	15	413	6	
HARRIS T&SB	IL	3,396	15	\$10B-\$50B	526	9	405	8	
PEOPLE'S MUTUAL HOLDINGS	CT	3,321	14	N/A	401	10	151	9	
HOME LOAN AND INVESTMENT BAN	RI	3,237	17	N/A	2,262	15	250	3	
LIBERTY BANK	CT	3,178	9	N/A	490	4	30	1	
BOSTON FEDERAL SAVINGS BANK	MA	3,033	11	N/A	938	6	0	0	
PEOPLES HERITAGE FINANCIAL G	ME	2,943	10	\$1B-\$10B	409	6	209	5	
THE LOWELL FIVE CENT SAVINGS	MA	2,937	43	N/A	2,297	41	1,232	36	
FALL RIVER FIVE CENTS SAVING	MA	2,637	25	N/A	1,327	22	880	19	
WAINWRIGHT B&TC	MA	2,241	14	<\$1B	1,141	11	365	6	
NEEDHAM CO-OPERATIVE BANK	MA	2,150	5	N/A	500	2	0	0	
SUNTRUST BANKS INC.	GA	2,034	22	>\$50B	1,284	21	390	16	
WATERTOWN SAVINGS BANK	MA	2,010	21	N/A	647	19	497	18	
DEDHAM INSTITUTION FOR SAVIN	MA	1,857	52	N/A	1,857	52	1,332	48	
STERLING BANK & TRUST	MI	1,626	19	N/A	1,626	19	854	14	

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NAME	HQ STATE	SBL\$ (<\$1 M) (1)	SBL# (<\$1 M) (2)	BK SIZE (3)	SBL\$ (<\$250K) (4)	SBL# (<\$250K) (5)	SBL\$ (<\$100K) (6)	SBL# (<\$100K) (7)	Credit Cd/TA (8)
UNION BK OF CA NA	CA	1,550	5	\$10B-\$50B	300	3	300	3	
BELMONT SAVINGS BANK	MA	1,433	22	N/A	633	21	633	21	
CITIGROUP INC.	NY	1,402	67	>\$50B	902	66	902	66	
WEBSTER BANK	CT	1,260	3	N/A	260	2	10	1	
MERRILL LYNCH BK USA	UT	1,245	4	\$1B-\$10B	250	1	0	0	
UNION FEDERAL SAVINGS BANK	IN	1,160	4	N/A	256	2	82	1	
EAST CAMBRIDGE SAVINGS BANK	MA	1,113	18	N/A	1,113	18	513	14	
SUMMIT BANCORP.	NJ	1,109	3	\$10B-\$50B	109	1	0	0	
TOKAI BK OF CA	CA	1,100	2	\$1B-\$10B	0	0	0	0	
FIRST TENNESSEE NATIONAL COR	TN	1,000	1	\$10B-\$50B	0	0	0	0	
U.S. TRUST CORPORATION	NY	1,000	1	\$1B-\$10B	0	0	0	0	
AMERICAN EXPRESS CENTURION B	UT	81,883	11,240	\$10B-\$50B	81,883	11,240	81,883	11,240	0.81
MBNA CORPORATION	DE	6,268	654	\$10B-\$50B	5,868	653	5,868	653	0.55

Note: Small businesses seeking loans from small-business-friendly banks should also consider banks that participate in SBA loan programs. To locate the SBA preferred cert lender nearest to you, call 1-800-8-ASK-SBA or check SBA's home page at <http://www.sba.gov>.

Source: U.S. Small Business Administration, Office of Advocacy, Office of Economic Research, from CRA data.