

**Table 3A Expanded. Banks' Small Business Lending in Massachusetts Using Call Report Data, June 2004**

Bank name	City	Small Business Lending (<\$1M)					Micro-Business Lending (<\$100k)				
		Total Rank (1)	LSBL/TA (2)	LSBL/TBL (3)	LSBL\$ (1000) (4)	LSBL# (5)	Lnk. Asset Sz. (6)	Total Rank (7)	SSBL\$ (1000) (8)	SSBL# (9)	Cdt/TA (10)
Enterprise B&TC	Lowell	85.0	0.286	0.665	230,598	2,160	\$500M-\$1B	95.0	37,541	1,274	0
Rockland TC	Rockland	80.0	0.168	0.713	449,083	2,148	\$1B-\$10B	77.5	47,719	874	0
Bank of Western MA	Springfield	77.5	0.34	0.539	193,603	1,410	\$500M-\$1B	77.5	17,151	653	0
Milford NB&TC	Milford	75.0	0.196	0.788	60,369	522	\$100M-500M	72.5	7,229	306	0.004
Capital Crossing Bank	Boston	72.5	0.192	0.495	228,925	2,333	\$1B-\$10B	77.5	27,383	1,150	0
Northern B&TC	Woburn	72.5	0.294	0.584	101,862	657	\$100M-500M	70.0	9,441	337	0
Westbank	West Springfield	70.0	0.141	0.663	107,593	1,275	\$500M-\$1B	80.0	14,961	777	0
Rockport NB	Rockport	70.0	0.335	1	36,671	260	\$100M-500M	67.5	3,918	149	0.007
Millbury NB	Millbury	67.5	0.414	0.968	26,382	359	<\$100M	85.0	6,235	262	0
Beverly NB	Beverly	67.5	0.21	0.69	77,074	452	\$100M-500M	67.5	8,808	251	0
Commonwealth Nat Bank	Worcester	67.5	0.284	0.75	48,855	300	\$100M-500M	67.5	6,074	159	0
Slades Ferry TC	Somerset	67.5	0.195	0.575	100,899	673	\$500M-\$1B	65.0	9,797	310	0
Mercantile B&TC	Boston	67.5	0.378	0.92	40,689	230	\$100M-500M	65.0	4,088	76	0
Northmark Bank	North Andover	62.5	0.166	0.76	42,033	500	\$100M-500M	80.0	6,662	325	0
Luzo Cmnty Bank	New Bedford	62.5	0.234	0.969	17,319	186	<\$100M	62.5	2,184	115	0
Flagship B&TC	Worcester	62.5	0.182	0.431	89,050	483	\$100M-500M	47.5	4,463	177	0
Commerce B&TC	Worcester	60.0	0.088	0.393	88,554	796	\$1B-\$10B	67.5	12,341	508	0
Citizens Bank of MA	Boston	57.5	0.032	0.152	960,020	7,428	>\$10B	65.0	125,583	4,239	0.026
First NB of Ipswich	Ipswich	57.5	0.126	0.641	48,917	545	\$100M-500M	52.5	3,493	362	0.003
Century B&TC	Somerville	57.5	0.066	0.343	104,322	660	\$1B-\$10B	52.5	7,662	288	0
National Grand Bank of Marbleh	Marblehead	52.5	0.068	0.999	14,266	265	\$100M-500M	65.0	3,254	199	0.011
Lenox NB	Lenox	52.5	0.15	1	7,095	111	<\$100M	65.0	1,428	82	0
Cambridge TC	Cambridge	52.5	0.071	0.655	51,257	463	\$500M-\$1B	55.0	6,121	243	0.005
Marblehead Svg Bank	Marblehead	47.5	0.053	1	10,079	77	\$100M-500M	45.0	1,032	40	0.004
One United Bank	Boston	45.0	0.036	0.768	16,184	112	\$100M-500M	35.0	1,382	46	0.002
Edgartown NB	Edgartown	42.5	0.1	0.744	12,505	94	\$100M-500M	40.0	1,202	58	0
Boston Private B&TC	Boston	40.0	0.029	0.18	52,723	390	\$1B-\$10B	35.0	3,541	156	0.001
Asian Amer B&TC	Boston	40.0	0.167	0.613	20,858	64	\$100M-500M	20.0	293	5	0.001
Wainwright B&TC	Boston	37.5	0.065	0.291	43,758	216	\$500M-\$1B	32.5	2,457	73	0.001
Leader Bank NA	Arlington	37.5	0.052	0.861	6,371	19	\$100M-500M	10.0	-	-	0
Boston Tr & Investment Mngt	Boston	35.0	0.002	1	100	1	<\$100M	35.0	100	1	0
Mellon Tr of New England NA	Boston	17.5	0.001	0.061	9,385	35	\$1B-\$10B	17.5	195	6	0
State Street B&TC	Boston	15.0	0	0.059	5,514	26	>\$10B	15.0	256	4	0
Investors B&TC	Boston	12.5	0	0.354	3,218	17	>\$10B	22.5	196	4	0
PutNAM Fiduciary TC	Boston	0.0	0	.	-	-	\$100M-500M	0.0	-	-	0
Fidelity Management TC	Boston	0.0	0	.	-	-	\$100M-500M	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/](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.