

Table 1. Small Business Lending in Massachusetts, June 1998

Bank Name	Location	Total	Rank	Rank	Rank	Rank	Bnk Asset Sz.	Rank by	LSBL\$	LSBL#	Total Rank	Total Rank
		Rank	LSBL/TA	LSBL/TBL	LSBL (\$)	LSBL(#)		Bnk Sz.			MSBL	SSBL
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
BANK OF WESTERN MA	SPRINGFIELD	87.5	25.0	17.5	22.5	22.5	\$100M-500M	1	158,279	1,708	85.0	87.5
ENTERPRISE B&TC	LOWELL	85.0	25.0	15.0	22.5	22.5	\$100M-500M	2	110,726	1,515	90.0	87.5
SLADES FERRY TC	SOMERSET	77.5	22.5	10.0	22.5	22.5	\$100M-500M	3	97,275	973	75.0	77.5
MILFORD NB&TC	MILFORD	77.5	22.5	17.5	17.5	20.0	\$100M-500M	4	44,822	695	80.0	82.5
CAPE COD B&TC	HYANNIS	72.5	12.5	10.0	25.0	25.0	\$1B-\$10B	1	194,278	2,502	77.5	82.5
MERCANTILE B&TC	BOSTON	72.5	25.0	25.0	12.5	10.0	<\$100M	1	29,032	143	42.5	32.5
BEVERLY NB	BEVERLY	72.5	20.0	17.5	17.5	17.5	\$100M-500M	5	59,230	584	77.5	77.5
GLOUCESTER B&TC	GLOUCESTER	72.5	22.5	22.5	12.5	15.0	\$100M-500M	6	33,613	391	72.5	80.0
ATLANTIC B&TC	BOSTON	72.5	22.5	7.5	22.5	20.0	\$100M-500M	7	128,033	668	52.5	45.0
ROCKLAND TC	ROCKLAND	70.0	12.5	7.5	25.0	25.0	\$1B-\$10B	2	241,791	2,623	80.0	77.5
PARK WEST B&TC	WEST SPRINGFIELD	70.0	15.0	12.5	20.0	22.5	\$100M-500M	8	67,631	1,219	82.5	87.5
NORTHERN B&TC	WOBURN	70.0	22.5	12.5	17.5	17.5	\$100M-500M	9	58,209	551	62.5	62.5
LUZO CMNTY BK	NEW BEDFORD	67.5	17.5	25.0	10.0	15.0	<\$100M	2	11,019	446	77.5	87.5
CENTURY B&TC	SOMERVILLE	65.0	12.5	7.5	22.5	22.5	\$500M-\$1B	1	117,780	1,121	65.0	67.5
USTRUST	BOSTON	65.0	10.0	5.0	25.0	25.0	\$1B-\$10B	3	428,711	5,658	65.0	67.5
FIRST NB OF IPSWICH	IPSWICH	65.0	20.0	20.0	12.5	12.5	\$100M-500M	10	31,885	289	62.5	62.5
WOBURN NB	WOBURN	65.0	20.0	12.5	15.0	17.5	\$100M-500M	11	42,173	553	67.5	70.0
COMMERCE B&TC	WORCESTER	65.0	17.5	10.0	20.0	17.5	\$100M-500M	12	68,560	641	62.5	70.0
FLAGSHIP B&TC	WORCESTER	65.0	17.5	7.5	20.0	20.0	\$100M-500M	13	72,863	757	65.0	67.5
BANKBOSTON NA	BOSTON	60.0	7.5	2.5	25.0	25.0	>\$10B	1	1,648,209	9,638	60.0	60.0
MILLBURY NB	MILLBURY	60.0	20.0	20.0	7.5	12.5	<\$100M	3	10,126	335	72.5	77.5
COMMUNITY NAT BK	HUDSON	60.0	15.0	12.5	17.5	15.0	\$100M-500M	14	54,863	496	62.5	55.0
CAMBRIDGE TC	CAMBRIDGE	60.0	10.0	15.0	15.0	20.0	\$100M-500M	15	42,720	649	67.5	77.5
NORTHMARK BK	NORTH ANDOVER	60.0	12.5	22.5	12.5	12.5	\$100M-500M	16	28,596	359	57.5	57.5
EDGARTOWN NB	EDGARTOWN	57.5	15.0	22.5	10.0	10.0	<\$100M	4	13,986	119	45.0	42.5
LIBERTY B&TC	BOSTON	57.5	25.0	17.5	7.5	7.5	<\$100M	5	10,649	84	52.5	50.0
NATIONAL GRAND BK OF MARBLEH	MARBLEHEAD	57.5	10.0	20.0	12.5	15.0	\$100M-500M	17	19,486	360	62.5	65.0
ROCKPORT NB	ROCKPORT	55.0	15.0	22.5	10.0	7.5	<\$100M	6	10,711	106	62.5	70.0
FIRST MA BK NA	WORCESTER	52.5	10.0	5.0	20.0	17.5	\$500M-\$1B	2	87,540	640	52.5	50.0
LENOX NB	LENOX	52.5	17.5	20.0	5.0	10.0	<\$100M	7	7,231	114	65.0	60.0
BOSTON BK OF CMRC	BOSTON	45.0	12.5	15.0	10.0	7.5	<\$100M	8	12,102	67	32.5	32.5
ASIAN AMER B&TC	BOSTON	45.0	17.5	10.0	10.0	7.5	<\$100M	9	11,252	57	40.0	32.5
BOSTON PRIVATE B&TC	BOSTON	42.5	10.0	5.0	15.0	12.5	\$100M-500M	18	43,088	326	37.5	37.5
MIDDLESEX BK&TC	NEWTON	40.0	5.0	25.0	5.0	5.0	<\$100M	10	261	3	40.0	10.0
BROADWAY NB OF CHELSEA	CHELSEA	40.0	7.5	15.0	7.5	10.0	\$100M-500M	19	8,493	131	52.5	52.5
STATE STREET B&TC	BOSTON	37.5	5.0	2.5	17.5	12.5	>\$10B	2	46,697	225	32.5	27.5
WAINWRIGHT B&TC	BOSTON	35.0	7.5	2.5	15.0	10.0	\$100M-500M	20	34,022	181	32.5	30.0
PNC BK NEW ENGLAND	BOSTON	22.5	5.0	5.0	7.5	5.0	\$1B-\$10B	4	8,572	34	17.5	17.5
UNITED STATES TC	BOSTON	20.0	7.5	2.5	5.0	5.0	<\$100M	11	360	5	30.0	30.0
BOSTON SAFE DEPOSIT & TC	BOSTON	17.5	5.0	2.5	5.0	5.0	\$1B-\$10B	5	1,505	11	17.5	20.0
INVESTORS B&TC	BOSTON	0.0	5.0		5.0	5.0	\$1B-\$10B	6	0	0		
EASTERN B&TC	SALEM	0.0	2.5		2.5	2.5	<\$100M	12	0	0		
FIDELITY MANAGEMENT TC	BOSTON	0.0	2.5		2.5	2.5	<\$100M	13	0	0		

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		(1)	(2)	(3)	(4)	(5)		Bnk Sz.	(7)			(8)	(9)
BOSTON EQUISERVE TC NA	CANTON	0.0	2.5		2.5	2.5	<\$100M	14		0	0		
HORIZON B&TC	BRAINTREE	0.0	2.5		2.5	2.5	<\$100M	15		0	0		
PUTNAM FIDUCIARY TC	BOSTON		2.5		2.5	2.5	\$100M-500M	21		0	0		

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

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

Table 2. Small-Business-Friendly Banks by Bank Size in Massachusetts, June 1998

Bank Name	Location	State	Total Rank (1)	Rank LSBL/TA (2)	Rank LSBL/TBL (3)	Rank LSBL(\$)(4)	Rank LSBL(#)(5)	Bank Asset Sz. (6)	Rank by Bnk Sz. (7)	LSBL\$ (8)	LSBL# (9)	Total Rank MSBL (10)	Total Rank SSBL (11)
BANK OF WESTERN MA	SPRINGFIELD	MA	87.5	25.0	17.5	22.5	22.5	\$100M-500M	1	158,279	1,708	85.0	87.5
ENTERPRISE B&TC	LOWELL	MA	85.0	25.0	15.0	22.5	22.5	\$100M-500M	2	110,726	1,515	90.0	87.5
SLADES FERRY TC	SOMERSET	MA	77.5	22.5	10.0	22.5	22.5	\$100M-500M	3	97,275	973	75.0	77.5
MILFORD NB&TC	MILFORD	MA	77.5	22.5	17.5	17.5	20.0	\$100M-500M	4	44,822	695	80.0	82.5
MERCANTILE B&TC	BOSTON	MA	72.5	25.0	25.0	12.5	10.0	<\$100M	1	29,032	143	42.5	32.5
CAPE COD B&TC	HYANNIS	MA	72.5	12.5	10.0	25.0	25.0	\$1B-\$10B	1	194,278	2,502	77.5	82.5
BEVERLY NB	BEVERLY	MA	72.5	20.0	17.5	17.5	17.5	\$100M-500M	5	59,230	584	77.5	77.5
GLOUCESTER B&TC	GLOUCESTER	MA	72.5	22.5	22.5	12.5	15.0	\$100M-500M	6	33,613	391	72.5	80.0
ATLANTIC B&TC	BOSTON	MA	72.5	22.5	7.5	22.5	20.0	\$100M-500M	7	128,033	668	52.5	45.0
CENTURY B&TC	SOMERVILLE	MA	65.0	12.5	7.5	22.5	22.5	\$500M-\$1B	1	117,780	1,121	65.0	67.5
BANKBOSTON NA	BOSTON	MA	60.0	7.5	2.5	25.0	25.0	>\$10B	1	1,648,209	9,638	60.0	60.0

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

Table 3. Top Lenders in Small Business Loans in Massachusetts under the CRA Reporting Program, 1998

BANK/BHC NAME	HQ STATE	LSBL\$ (1)	LSBL# (2)	BK SIZE (3)	SSBL\$ (4)	SSBL# (5)	MSBL\$ (6)	MSBL# (7)	Cdt Card Bk (8)
AMERICAN EXPRESS CENTURION B	UT	116,771	9,678	\$10B-\$50B	116,771	9,678	116,771	9,678	**
INDEPENDENT BANK CORP.	MA	106,637	1,095	\$1B-\$10B	32,381	797	67,074	1,007	
CAPE COD B&TC	MA	68,654	1,076	\$1B-\$10B	23,940	884	47,154	1,028	
CAMBRIDGE BANCORP	MA	64,455	1,047	<\$1B	28,688	915	41,696	993	
BANKNORTH GROUP INC.	VT	47,243	314	\$1B-\$10B	7,003	182	19,686	252	
CENTURY BANCORP INC.	MA	45,220	370	<\$1B	10,931	267	20,823	325	
CHITTENDEN CORPORATION	VT	39,035	568	\$1B-\$10B	12,612	488	20,140	531	
WELLS FARGO & COMPANY	CA	38,918	2,166	>\$50B	38,049	2,162	38,657	2,165	
WESTBANK CORPORATION	MA	32,556	543	<\$1B	12,355	468	19,842	514	
MELLON BANK CORPORATION	PA	31,751	825	\$10B-\$50B	7,926	760	13,421	793	
ADVANTA FNCL CORP	UT	28,542	2,906	<\$1B	28,542	2,906	28,542	2,906	
MARINE MIDLAND BK	NY	26,478	139	\$10B-\$50B	1,847	41	11,602	105	
SILICON VALLEY BANCSHARES	CA	25,275	50	\$1B-\$10B	343	7	2,429	17	
CHASE MANHATTAN CORPORATION	NY	23,443	1,126	>\$50B	19,253	1,115	20,425	1,122	
MOUNTAINWEST FNCL	UT	22,406	9,149	<\$1B	22,406	9,149	22,406	9,149	
BANKERS TRUST CORPORATION	NY	18,997	56	>\$50B	792	13	4,146	31	
PNC BANK CORP.	PA	16,696	53	>\$50B	722	16	4,076	32	
WACHOVIA CORPORATION	NC	13,440	34	>\$50B	109	6	1,112	12	
BANC ONE CORPORATION	OH	10,549	361	>\$50B	6,734	349	7,704	355	
MBNA CORPORATION	DE	9,897	873	\$10B-\$50B	9,897	873	9,897	873	**
REPUBLIC BANCSHARES INC.	FL	4,136	9	\$1B-\$10B	0	0	532	3	
KEYCORP	OH	3,639	29	>\$50B	983	21	1,664	25	
IMPERIAL BANCORP	CA	3,500	5	\$1B-\$10B	0	0	250	1	
BSB BANCORP INC.	NY	3,132	9	\$1B-\$10B	132	2	245	3	
CITIZENS BK RI	RI	3,107	24	\$1B-\$10B	838	17	1,407	21	
PROVIDENT FINANCIAL GROUP I	OH	2,615	8	\$1B-\$10B	0	0	246	2	
NORWEST CORPORATION	MN	2,529	11	>\$50B	49	5	372	7	
SUNTRUST BANKS INC.	GA	2,442	22	>\$50B	694	16	1,567	20	
WAINWRIGHT B&TC	MA	2,369	17	<\$1B	615	10	1,669	15	
1ST SOURCE CORPORATION	IN	2,124	30	\$1B-\$10B	1,007	25	1,503	28	
NATIONSBANK CORPORATION	NC	1,733	8	>\$50B	134	3	483	5	
CITICORP	NY	1,505	3	>\$50B	0	0	0	0	
BANKAMERICA CORPORATION	CA	1,268	4	>\$50B	5	1	455	3	
FIRST CHICAGO NBD CORPORATIO	IL	1,070	5	>\$50B	75	1	610	4	
VERMONT FINANCIAL SERVICES C	VT	1,059	3	\$1B-\$10B	0	0	135	1	
M & T BANK CORPORATION	NY	1,000	2	\$10B-\$50B	0	0	250	1	

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Source: Office of Economic Research, Office of Advocacy, U.S. Small Business Administration, from Community Reinvestment Act (CRA) data.

Table 4. Number of Reporting Banks by Bank Asset Size and by State, 1997 - 1998

State	1997	1998	1998 Bank Asset Size Class				
			<\$100M	\$100M-500M	\$500M-\$1B	\$1B-\$10B	>\$10B
Alabama	178	170	105	56	4	2	3
Alaska	6	6	1	3	-	2	-
Arizona	37	42	23	9	5	4	1
Arkansas	234	221	133	82	4	2	-
California	339	336	135	143	31	24	3
Colorado	216	210	138	64	4	4	-
Connecticut	29	27	11	15	-	1	-
Delaware	38	34	9	7	3	12	3
District of Columbia	7	6	2	3	1	-	-
Florida	274	259	140	89	7	22	1
Georgia	348	346	214	115	12	4	1
Hawaii	14	13	7	2	1	3	-
Idaho	18	18	10	8	-	-	-
Illinois	801	772	488	230	32	17	5
Indiana	193	184	79	80	14	11	-
Iowa	462	443	363	68	7	5	-
Kansas	408	399	333	59	5	2	-
Kentucky	271	269	174	82	4	9	-
Louisiana	167	155	98	46	6	4	1
Maine	19	17	6	10	-	1	-
Maryland	86	82	22	47	8	5	-
Massachusetts	49	46	15	21	2	6	2
Michigan	176	163	82	69	2	5	5
Minnesota	519	520	421	89	4	4	2
Mississippi	108	101	50	43	3	5	-
Missouri	408	397	297	84	6	10	-
Montana	97	91	75	13	-	3	-
Nebraska	328	325	278	43	1	3	-
Nevada	23	25	9	7	1	8	-
New Hampshire	22	19	8	7	1	3	-
New Jersey	70	72	15	42	4	9	2
New Mexico	67	57	30	24	1	2	-
New York	157	152	47	59	18	19	9
North Carolina	57	63	23	26	6	4	4
North Dakota	119	117	98	16	1	2	-
Ohio	244	224	122	68	16	12	6
Oklahoma	326	317	247	63	4	3	-
Oregon	41	42	23	17	2	-	-
Pennsylvania	217	209	48	126	14	18	3
Rhode Island	7	7	1	1	2	2	1
South Carolina	80	77	44	26	3	4	-
South Dakota	113	105	80	21	1	2	1
Tennessee	234	214	120	79	7	5	3
Texas	856	818	572	209	20	15	2
Utah	48	50	29	15	2	2	2
Virginia	155	150	53	82	8	6	1
Vermont	22	21	7	9	3	2	-
Washington	78	78	46	28	3	1	-
Wisconsin	364	350	230	100	13	7	-
West Virginia	110	95	45	40	6	4	-
Wyoming	53	52	38	11	1	2	-
National	9,293	8,966	5,644	2,656	303	302	61

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