

Table 3A. Small Business Lending in Massachusetts Using Call Report Data, June 2002

Bank Name	City	Small Business Lending (<\$1M) Scores					Bnk. Asset Sz.	Total Rank	Small Business Lending (<\$100k) Scores		
		Total Rank (1)	SBL/TA (2)	SBL/TBL (3)	SBL\$(1000) (4)	SBL# (5)			SSBL\$ (1000) (8)	SSBL# (9)	Cdt/TA (10)
Bank Of Western Ma	Springfield	82.5	0.405	0.718	198,629	1,809	\$100M-500M	85.0	31,109	1,092	0
Capital Crossing Bk	Boston	77.5	0.251	0.533	214,678	2,565	\$500M-\$1B	82.5	35,431	1,488	0
Westbank	West Springfield	75.0	0.169	0.815	111,220	1,271	\$500M-\$1B	85.0	21,888	859	0
Horizon B&Tc	Braintree	75.0	0.468	0.828	52,547	367	\$100M-500M	82.5	14,770	183	0
Slades Ferry Tc	Somerset	75.0	0.252	0.631	100,636	835	\$100M-500M	67.5	13,245	467	0
Cape Cod B&Tc Co Na	Hyannis	72.5	0.146	0.574	211,662	2,293	\$1B-\$10B	77.5	35,730	1,460	0
Northern B&Tc	Woburn	72.5	0.316	0.636	91,605	704	\$100M-500M	67.5	10,853	401	0
Enterprise B&Tc	Lowell	70.0	0.223	0.568	151,340	1,918	\$500M-\$1B	95.0	37,358	1,264	0
Millbury Nb	Millbury	70.0	0.362	0.989	20,184	407	<\$100M	77.5	5,233	250	0.002
Community Nat Bk	Hudson	70.0	0.198	0.847	82,365	721	\$100M-500M	67.5	9,844	496	0.01
Beverly Nb	Beverly	67.5	0.243	0.813	75,239	504	\$100M-500M	80.0	14,937	308	0.004
Rockport Nb	Rockport	67.5	0.255	1	22,347	202	<\$100M	67.5	3,867	118	0.008
Rockland Tc	Rockland	67.5	0.129	0.543	291,413	2,443	\$1B-\$10B	67.5	39,199	1,167	0
Milford Nb&Tc	Milford	65.0	0.231	0.78	54,541	548	\$100M-500M	72.5	8,645	341	0.006
Mercantile B&Tc	Boston	65.0	0.338	0.923	27,410	185	<\$100M	47.5	2,604	73	0
Northmark Bk	North Andover	62.5	0.162	0.822	39,988	528	\$100M-500M	70.0	6,568	366	0
Flagship B&Tc	Worcester	62.5	0.222	0.551	101,276	623	\$100M-500M	55.0	9,453	293	0
Middlesex B&Tc	Newton	62.5	0.404	0.948	20,015	71	<\$100M	27.5	616	18	0
Asian Amer B&Tc	Boston	62.5	0.239	1	25,417	70	\$100M-500M	22.5	337	10	0.001
Luzo Cmnty Bk	New Bedford	60.0	0.218	1	15,117	194	<\$100M	65.0	2,738	121	0
Citizens Bk Of Ma	Boston	60.0	0.047	0.149	909,991	6,084	>\$10B	60.0	75,515	2,809	0
Commerce B&Tc	Worcester	57.5	0.139	0.472	98,936	709	\$500M-\$1B	67.5	16,833	407	0
First Nb Of Ipswich	Ipswich	57.5	0.187	0.819	45,830	300	\$100M-500M	57.5	5,898	169	0.006
Boston Bk Of Cmrc	Boston	57.5	0.136	0.912	34,095	248	\$100M-500M	52.5	4,160	126	0.005
Century B&Tc	Somerville	57.5	0.079	0.383	104,927	650	\$1B-\$10B	42.5	6,576	250	0
Cambridge Tc	Cambridge	52.5	0.078	0.729	51,383	597	\$500M-\$1B	60.0	7,399	360	0.005
National Grand Bk Of Marbleh	Marblehead	50.0	0.076	0.998	14,805	232	\$100M-500M	62.5	3,858	179	0.01
Edgartown Nb	Edgartown	50.0	0.109	0.996	12,725	137	\$100M-500M	45.0	1,542	84	0
Lenox Nb	Lenox	47.5	0.154	0.998	6,843	106	<\$100M	67.5	2,053	81	0
Commonwealth Nat Bk	Worcester	47.5	0.237	0.801	13,732	91	<\$100M	42.5	1,434	37	0
Broadway Nb Of Chelsea	Chelsea	40.0	0.058	0.905	10,154	122	\$100M-500M	47.5	1,656	74	0
Boston Private B&Tc	Boston	40.0	0.039	0.25	49,297	391	\$1B-\$10B	37.5	3,543	180	0.001
Wainwright B&Tc	Boston	40.0	0.079	0.259	39,286	219	\$100M-500M	30.0	2,372	69	0.002
United States Tc	Boston	35.0	0.002	1	100	1	<\$100M	40.0	100	1	0
State Street B&Tc	Boston	17.5	0	0.036	9,265	58	>\$10B	22.5	1,326	23	0
Boston Safe Deposit & Tc	Boston	17.5	0.001	0.041	5,670	33	\$1B-\$10B	17.5	312	7	0
Investors B&Tc	Boston	15.0	0	0.197	685	2	\$1B-\$10B	10.0	35	1	0
Eastern B&Tc	Salem	2.5	0	.	0	0	<\$100M	NR	0	0	0
Putnam Fiduciary Tc	Boston	2.5	0	.	0	0	\$100M-500M	NR	0	0	0
Fidelity Management Tc	Boston	2.5	0	.	0	0	<\$100M	NR	0	0	0
Leader Bk Na	Arlington	0.0	0	.	0	0	<\$100M	0.0	0	0	0

Table 3A. Small Business Lending in Massachusetts Using Call Report Data, June 2002

Bank Name	City	Small Business Lending (<\$1M) Scores					Bnk. Asset Sz. (6)	Small Business Lending (<\$100k) Scores			
		Total Rank (1)	SBL/TA (2)	SBL/TBL (3)	SBL\$(1000) (4)	SBL# (5)		Total Rank (7)	SSBL\$ (1000) (8)	SSBL# (9)	Cdt/TA (10)

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.