

**SBA MASSACHUSETTS DISTRICT OFFICE  
FY- 2021 LOAN VOLUME REPORT OCTOBER 1, 2020 - MARCH 31, 2021**



U.S. Small Business  
Administration

## 7(a) LOANS

| <b>RANK</b> | <b>LENDER NAME</b>                          | <b># LOANS</b> | <b>GROSS \$\$ AMOUNT</b> | <b>MEDIAN</b> |
|-------------|---|----------------|--------------------------|---------------|
| 1           | Eastern Bank                                | 51             | \$13,265,000             | \$260,098     |
| 2           | Leader Bank, National Association           | 38             | \$2,621,600              | \$68,989      |
| 3           | Webster Bank, National Association          | 22             | \$13,382,000             | \$608,273     |
| 4           | Td Bank, National Association               | 19             | \$10,254,500             | \$539,711     |
| 5           | St. Mary'S Credit Union                     | 16             | \$719,000                | \$44,938      |
| 6           | Live Oak Banking Company                    | 13             | \$17,520,000             | \$1,347,692   |
| 7           | Berkshire Bank                              | 13             | \$6,330,300              | \$486,946     |
| 8           | Newtek Small Business Finance, Inc.         | 11             | \$7,888,200              | \$717,109     |
| 9           | United Midwest Savings Bank, National Assoc | 11             | \$2,985,000              | \$271,364     |
| 10          | Salem Five Cents Savings Bank               | 9              | \$4,924,100              | \$547,122     |
| 11          | Bristol County Savings Bank                 | 9              | \$935,000                | \$103,889     |
| 12          | Citizens Bank, National Association         | 8              | \$10,628,100             | \$1,328,513   |
| 13          | North Shore Bank, A Cooperative Bank        | 8              | \$1,761,000              | \$220,125     |
| 14          | Needham Bank                                | 7              | \$2,925,000              | \$417,857     |
| 15          | Cape Cod Five Cents Savings Bank            | 7              | \$1,477,000              | \$211,000     |
| 16          | Newburyport Five Cents Savings Bank         | 6              | \$1,336,200              | \$222,700     |
| 17          | Avidia Bank                                 | 5              | \$3,420,000              | \$684,000     |
| 18          | Rockland Trust Company                      | 5              | \$1,748,000              | \$349,600     |
| 19          | Cambridge Savings Bank                      | 5              | \$866,800                | \$173,360     |
| 20          | Enterprise Bank And Trust Company           | 4              | \$1,166,900              | \$291,725     |
| 21          | Mechanics Cooperative Bank                  | 4              | \$1,100,000              | \$275,000     |
| 22          | The Provident Bank                          | 4              | \$820,000                | \$205,000     |
| 23          | Fall River Five Cents Savings Bank D/B/A Ba | 4              | \$680,500                | \$170,125     |
| 24          | Primary Bank                                | 4              | \$558,700                | \$139,675     |
| 25          | Century Bank And Trust Company              | 4              | \$523,000                | \$130,750     |
| 26          | Keybank National Association                | 4              | \$484,500                | \$121,125     |
| 27          | Harborone Bank                              | 4              | \$390,000                | \$97,500      |
| 28          | Greenfield Co-Operative Bank                | 4              | \$226,000                | \$56,500      |
| 29          | Unibank For Savings                         | 4              | \$137,700                | \$34,425      |
| 30          | Celtic Bank Corporation                     | 3              | \$5,448,000              | \$1,816,000   |
| 31          | Atlantic Capital Bank, National Association | 3              | \$5,167,000              | \$1,722,333   |
| 32          | Customers Bank                              | 3              | \$2,358,000              | \$786,000     |
| 33          | South Shore Bank                            | 3              | \$1,450,000              | \$483,333     |
| 34          | Ameris Bank                                 | 3              | \$1,232,000              | \$410,667     |
| 35          | First Bank                                  | 3              | \$1,097,000              | \$365,667     |

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| <b>RANK</b> | <b>LENDER NAME</b>                         | <b># LOANS</b> | <b>GROSS \$\$ AMOUNT</b> | <b>MEDIAN</b> |
|-------------|--|----------------|--------------------------|---------------|
| 36          | Navigant Credit Union                      | 3              | \$1,035,000              | \$345,000     |
| 37          | Cadence Bank, National Association         | 3              | \$700,000                | \$233,333     |
| 38          | East Boston Savings Bank                   | 3              | \$645,000                | \$215,000     |
| 39          | Five Star Bank                             | 3              | \$500,000                | \$166,667     |
| 40          | Brookline Bank                             | 3              | \$321,100                | \$107,033     |
| 41          | Greylock Federal Credit Union              | 3              | \$57,500                 | \$19,167      |
| 42          | Pacific Western Bank                       | 2              | \$2,575,000              | \$1,287,500   |
| 43          | Hometown Bank                              | 2              | \$1,923,500              | \$961,750     |
| 44          | Dogwood State Bank                         | 2              | \$1,213,000              | \$606,500     |
| 45          | First Home Bank                            | 2              | \$700,000                | \$350,000     |
| 46          | American National Bank                     | 2              | \$527,000                | \$263,500     |
| 47          | Florence Bank                              | 2              | \$525,000                | \$262,500     |
| 48          | Byline Bank                                | 2              | \$520,000                | \$260,000     |
| 49          | Bangor Savings Bank                        | 2              | \$405,600                | \$202,800     |
| 50          | Northern Bank And Trust Company            | 2              | \$250,000                | \$125,000     |
| 51          | People'S United Bank, National Association | 2              | \$100,000                | \$50,000      |
| 52          | Lee Bank                                   | 2              | \$90,000                 | \$45,000      |
| 53          | Adams Community Bank                       | 2              | \$54,000                 | \$27,000      |
| 54          | Patriot Bank, National Association         | 1              | \$1,590,000              | \$1,590,000   |
| 55          | First Bank Of The Lake                     | 1              | \$1,163,000              | \$1,163,000   |
| 56          | Enterprise Bank & Trust                    | 1              | \$1,110,500              | \$1,110,500   |
| 57          | Hanscom Federal Credit Union               | 1              | \$670,000                | \$670,000     |
| 58          | Bank Of Hope                               | 1              | \$635,000                | \$635,000     |
| 59          | Meridian Bank                              | 1              | \$480,000                | \$480,000     |
| 60          | Fund-Ex Solutions Group, LLC               | 1              | \$467,000                | \$467,000     |
| 61          | Santander Bank, National Association       | 1              | \$380,000                | \$380,000     |
| 62          | United Community Bank                      | 1              | \$375,000                | \$375,000     |
| 63          | Bank Five Nine                             | 1              | \$346,000                | \$346,000     |
| 64          | Seamen'S Bank                              | 1              | \$301,500                | \$301,500     |
| 65          | Kennebunk Savings Bank                     | 1              | \$300,000                | \$300,000     |
| 66          | North State Bank                           | 1              | \$280,800                | \$280,800     |
| 67          | Bankgloucester                             | 1              | \$275,000                | \$275,000     |
| 68          | Cathay Bank                                | 1              | \$215,000                | \$215,000     |
| 69          | Hometruster Bank                           | 1              | \$210,000                | \$210,000     |
| 70          | The National Grand Bank Of Marblehead      | 1              | \$168,000                | \$168,000     |
| 71          | First Savings Bank                         | 1              | \$150,000                | \$150,000     |
| 72          | South Eastern Economic Development Corpo   | 1              | \$150,000                | \$150,000     |
| 73          | Webster Five Cents Savings Bank            | 1              | \$150,000                | \$150,000     |
| 74          | Bank Of America, National Association      | 1              | \$102,600                | \$102,600     |
| 75          | The Cooperative Bank Of Cape Cod           | 1              | \$100,000                | \$100,000     |
| 76          | Dean Co-Operative Bank                     | 1              | \$60,000                 | \$60,000      |
| 77          | The Savings Bank                           | 1              | \$50,000                 | \$50,000      |
| 78          | Baycoast Bank                              | 1              | \$45,000                 | \$45,000      |
| 79          | Harborone Bank                             | 1              | \$40,000                 | \$40,000      |

**SBA MASSACHUSETTS DISTRICT OFFICE  
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| <b>RANK</b>        | <b>LENDER NAME</b>            | <b># LOANS</b> | <b>GROSS \$\$ AMOUNT</b> | <b>MEDIAN</b>     |
|--------------------|-------------------------------|----------------|--------------------------|-------------------|
| 80                 | North Brookfield Savings Bank | 1              | \$40,000                 | \$40,000          |
| 81                 | Workers Federal Credit Union  | 1              | \$22,600                 | \$22,600          |
| 82                 | Workers Federal Credit Union  | 1              | \$22,600                 | \$22,600          |
| <b>Grand Total</b> |                               |                |                          |                   |
|                    |                               | <b>392</b>     | <b>\$ 149,867,400</b>    | <b>\$ 382,315</b> |

## 504 Loans

| <b>RANK</b>        | <b>LENDER NAME</b>                         | <b># LOANS</b> | <b>GROSS \$\$ AMOUNT</b> | <b>MEDIAN</b>     |
|--------------------|--|----------------|--------------------------|-------------------|
| 1                  | Bay Colony Development Corporation         | 61             | \$39,538,000             | \$648,164         |
| 2                  | Granite State Economic Development Corpora | 51             | \$26,181,000             | \$513,353         |
| 3                  | New England Certified Development Corpora  | 30             | \$24,077,000             | \$802,567         |
| 4                  | Cape & Islands Community Development, Inc  | 14             | \$7,154,000              | \$511,000         |
| 5                  | South Eastern Economic Development Corpo   | 7              | \$3,248,000              | \$464,000         |
| 6                  | Worcester Business Development Corporatio  | 5              | \$2,604,000              | \$520,800         |
| 7                  | Ocean State Business Development Authority | 1              | \$197,000                | \$197,000         |
| <b>Grand Total</b> |  |                |                          |                   |
|                    |  | <b>169</b>     | <b>\$ 102,999,000</b>    | <b>\$ 609,462</b> |

## Third Party Lenders

| <b>RANK</b> | <b>LENDER NAME</b>                   | <b># LOANS</b> | <b>GROSS \$\$ AMOUNT</b> | <b>MEDIAN</b> |
|-------------|--------------------------------------|----------------|--------------------------|---------------|
| 1           | Eastern Bank                         | 13             | \$ 13,220,850            | \$ 1,016,988  |
| 3           | Salem Five Bancorp                   | 9              | \$ 5,895,921             | \$ 655,102    |
| 4           | Enterprise Bank and Trust Company    | 7              | \$ 3,612,500             | \$ 516,071    |
| 5           | Bristol County Savings Bank          | 6              | \$ 17,885,000            | \$ 2,980,833  |
| 6           | Rockland Trust Company               | 6              | \$ 2,619,950             | \$ 436,658    |
| 7           | Greenfield Savings Bank              | 6              | \$ 1,597,703             | \$ 266,284    |
| 8           | Needham Bank                         | 5              | \$ 7,167,860             | \$ 1,433,572  |
| 9           | Martha's Vineyard Bank               | 5              | \$ 5,101,750             | \$ 1,020,350  |
| 10          | Seamen's Bank                        | 5              | \$ 3,247,500             | \$ 649,500    |
| 11          | Cape Cod Five Cents Savings Bank     | 5              | \$ 3,096,250             | \$ 619,250    |
| 12          | North Shore Bank, A Cooperative Bank | 5              | \$ 2,499,716             | \$ 499,943    |
| 13          | South Shore Bank                     | 5              | \$ 2,399,850             | \$ 479,970    |
| 14          | Lee Bank                             | 5              | \$ 629,250               | \$ 125,850    |
| 15          | Middlesex Savings Bank               | 4              | \$ 4,110,000             | \$ 1,027,500  |
| 16          | BayCoast Bank                        | 4              | \$ 3,006,250             | \$ 751,563    |
| 17          | Main Street Bank                     | 4              | \$ 2,952,500             | \$ 738,125    |
| 18          | Webster Bank, National Association   | 4              | \$ 2,267,725             | \$ 566,931    |
| 19          | Northern Bank and Trust Company      | 4              | \$ 1,871,750             | \$ 467,938    |
| 20          | UniBank for Savings                  | 4              | \$ 1,785,500             | \$ 446,375    |
| 21          | The Cooperative Bank of Cape Cod     | 3              | \$ 2,206,600             | \$ 735,533    |
| 22          | North Easton Savings Bank            | 3              | \$ 1,797,500             | \$ 599,167    |

**SBA MASSACHUSETTS DISTRICT OFFICE**  
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| <b>RANK</b>        | <b>LENDER NAME</b>                          | <b># LOANS</b> | <b>GROSS \$\$ AMOUNT</b> | <b>MEDIAN</b>     |
|--------------------|---|----------------|--------------------------|-------------------|
| 23                 | Avidia Bank                                 | 3              | \$ 1,219,000             | \$ 406,333        |
| 24                 | Bank of America, National Association       | 2              | \$ 3,300,000             | \$ 1,650,000      |
| 25                 | Cape Ann Savings Bank                       | 2              | \$ 3,185,417             | \$ 1,592,709      |
| 26                 | Cambridge Trust Company                     | 2              | \$ 2,326,598             | \$ 1,163,299      |
| 27                 | Easthampton Savings Bank                    | 2              | \$ 2,110,000             | \$ 1,055,000      |
| 28                 | Cambridge Savings Bank                      | 2              | \$ 1,840,000             | \$ 920,000        |
| 29                 | Newburyport Five Cents Bancorp MCH          | 2              | \$ 1,542,950             | \$ 771,475        |
| 30                 | Haverhill Bank                              | 2              | \$ 1,478,711             | \$ 739,356        |
| 31                 | TD Bank, National Association               | 2              | \$ 1,084,050             | \$ 542,025        |
| 32                 | Cornerstone Bank                            | 2              | \$ 892,500               | \$ 446,250        |
| 33                 | Coastal Heritage Bank                       | 2              | \$ 545,000               | \$ 272,500        |
| 34                 | Rollstone Bank & Trust                      | 2              | \$ 541,500               | \$ 270,750        |
| 35                 | Leader Bank, National Association           | 2              | \$ 457,500               | \$ 228,750        |
| 36                 | The Bank of Canton                          | 1              | \$ 4,555,556             | \$ 4,555,556      |
| 36                 | Greylock Federal Credit Union               | 1              | \$ 4,060,000             | \$ 4,060,000      |
| 37                 | Live Oak Banking Company                    | 1              | \$ 2,264,295             | \$ 2,264,295      |
| 38                 | Atlantic Capital Bank, National Association | 1              | \$ 2,136,000             | \$ 2,136,000      |
| 39                 | Berkshire Bank                              | 1              | \$ 1,800,000             | \$ 1,800,000      |
| 40                 | Boston Private Bank & Trust Company         | 1              | \$ 1,750,000             | \$ 1,750,000      |
| 41                 | Dedham Institution for Savings              | 1              | \$ 1,375,000             | \$ 1,375,000      |
| 42                 | Santander Bank, National Association        | 1              | \$ 1,163,500             | \$ 1,163,500      |
| 43                 | The Provident Bank                          | 1              | \$ 1,159,200             | \$ 1,159,200      |
| 44                 | Bay State Savings Bank                      | 1              | \$ 1,153,000             | \$ 1,153,000      |
| 45                 | Westfield Bank                              | 1              | \$ 1,063,636             | \$ 1,063,636      |
| 46                 | Bank Rhode Island                           | 1              | \$ 994,407               | \$ 994,407        |
| 47                 | St. Mary's Credit Union                     | 1              | \$ 525,000               | \$ 525,000        |
| 48                 | The Cooperative Bank                        | 1              | \$ 487,500               | \$ 487,500        |
| 49                 | BANKFIVE CORPORATION                        | 1              | \$ 485,000               | \$ 485,000        |
| 50                 | People's United Bank, National Association  | 1              | \$ 425,000               | \$ 425,000        |
| 51                 | Metro Credit Union                          | 1              | \$ 390,000               | \$ 390,000        |
| 52                 | The Lowell Five Cent Savings Bank           | 1              | \$ 388,000               | \$ 388,000        |
| 53                 | Franklin Savings Bank                       | 1              | \$ 382,500               | \$ 382,500        |
| 54                 | Primary Bank                                | 1              | \$ 275,000               | \$ 275,000        |
| 55                 | Florence Bank                               | 1              | \$ 271,590               | \$ 271,590        |
| 56                 | Fidelity Bank                               | 1              | \$ 265,000               | \$ 265,000        |
| 57                 | Charles River Bank                          | 1              | \$ 255,000               | \$ 255,000        |
| 58                 | Athol Savings Bank                          | 1              | \$ 252,500               | \$ 252,500        |
| 59                 | MountainOne Bank                            | 1              | \$ 249,500               | \$ 249,500        |
| 60                 | BankNewport                                 | 1              | \$ 191,000               | \$ 191,000        |
| 61                 | Jeanne D' Arc Credit Union                  | 1              | \$ 187,500               | \$ 187,500        |
| 62                 | Bluestone Bank                              | 1              | \$ 175,000               | \$ 175,000        |
| 63                 | The Pittsfield Co-Operative Bank            | 1              | \$ 160,000               | \$ 160,000        |
| 64                 | Adams Community Bank                        | 1              | \$ 157,500               | \$ 157,500        |
| <b>Grand Total</b> |   | <b>169</b>     | <b>138,492,335</b>       | <b>\$ 819,481</b> |

**SBA MASSACHUSETTS DISTRICT OFFICE  
FY- 2021 LOAN VOLUME REPORT OCTOBER 1, 2020 - MARCH 31, 2021**

## Microlenders

| <b>RANK</b>        | <b>LENDER NAME</b>                       | <b># LOANS</b> | <b>GROSS \$\$ AMOUNT</b> | <b>MEDIAN</b>    |
|--------------------|--|----------------|--------------------------|------------------|
| 1                  | Common Capital Inc                       | 12             | \$ 287,500               | \$ 23,958        |
| 2                  | South Eastern Economic Development Corp  | 7              | \$ 165,000               | \$ 23,571        |
| 3                  | North Central Massachusetts Development  | 6              | \$ 107,700               | \$ 17,950        |
| 4                  | New Bedford Economic Development Council | 6              | \$ 48,500                | \$ 8,083         |
| 5                  | Community Teamwork Inc                   | 1              | \$ 40,000                | \$ 40,000        |
| 6                  | Dorchester Bay Economic Development Corp | 1              | \$ 15,000                | \$ 15,000        |
| <b>Grand Total</b> |  |                |                          |                  |
|                    |  | <b>33</b>      | <b>\$ 663,700</b>        | <b>\$ 20,112</b> |

**SBA SPRINGFIELD BRANCH OFFICE  
FY- 2021 LOAN VOLUME REPORT OCTOBER 1, 2020 - MARCH 31, 2021  
WESTERN MASSACHUSETTS**

The following loans are included in the MA Loan Volume Report totals above:

## 7(a) LOANS

| <b>RANK</b>        | <b>LENDER NAME</b>                 | <b># LOANS</b> | <b>GROSS \$\$ AMOUNT</b> | <b>MEDIAN</b>     |
|--------------------|------------------------------------|----------------|--------------------------|-------------------|
| 1                  | Berkshire Bank                     | 4              | \$3,646,300              | \$911,575         |
| 2                  | Greenfield Co-Operative Bank       | 4              | \$226,000                | \$56,500          |
| 3                  | Greylock Federal Credit Union      | 3              | \$57,500                 | \$19,167          |
| 4                  | Keybank National Association       | 3              | \$134,500                | \$44,833          |
| 5                  | Adams Community Bank               | 2              | \$54,000                 | \$27,000          |
| 6                  | Florence Bank                      | 2              | \$525,000                | \$262,500         |
| 7                  | Lee Bank                           | 2              | \$90,000                 | \$45,000          |
| 8                  | Bank Of Hope                       | 1              | \$635,000                | \$635,000         |
| 9                  | Cadence Bank, National Association | 1              | \$350,000                | \$350,000         |
| 10                 | Customers Bank                     | 1              | \$1,237,000              | \$1,237,000       |
| 11                 | Five Star Bank                     | 1              | \$75,000                 | \$75,000          |
| 12                 | Leader Bank, National Association  | 1              | \$50,000                 | \$50,000          |
| 13                 | North Brookfield Savings Bank      | 1              | \$40,000                 | \$40,000          |
| 14                 | Pacific Western Bank               | 1              | \$2,133,000              | \$2,133,000       |
| 15                 | Td Bank, National Association      | 1              | \$45,000                 | \$45,000          |
| 16                 | Webster Bank, National Association | 1              | \$45,000                 | \$45,000          |
| <b>Grand Total</b> |                                    |                |                          |                   |
|                    |                                    | <b>29</b>      | <b>\$ 9,343,300</b>      | <b>\$ 322,183</b> |

## 504 Loans

| <b>RANK</b>        | <b>LENDER NAME</b>                       | <b># LOANS</b> | <b>GROSS \$\$ AMOUNT</b> | <b>MEDIAN</b>     |
|--------------------|--|----------------|--------------------------|-------------------|
| 1                  | Granite State Economic Development Corp. | 15             | \$7,024,000              | \$468,267         |
| 2                  | New England Certified Development Corp.  | 3              | \$2,544,000              | \$848,000         |
| 3                  | Bay Colony Development Corporation       | 2              | \$988,000                | \$494,000         |
| <b>Grand Total</b> |  |                |                          |                   |
|                    |  | <b>20</b>      | <b>\$10,556,000</b>      | <b>\$ 527,800</b> |

**SBA MASSACHUSETTS DISTRICT OFFICE**  
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## Third Party Loans

| <b>RANK</b>        | <b>LENDER NAME</b>               | <b># LOANS</b> | <b>GROSS \$\$ AMOUNT</b> | <b>MEDIAN</b>    |
|--------------------|----------------------------------|----------------|--------------------------|------------------|
| 1                  | Greenfield Savings Bank          | 6              | \$ 1,597,703             | \$ 266,284       |
| 2                  | Lee Bank                         | 5              | \$ 629,250               | \$ 125,850       |
| 3                  | Easthampton Savings Bank         | 2              | \$ 2,110,000             | \$ 1,055,000     |
| 4                  | Greylock Federal Credit Union    | 1              | \$ 4,060,000             | \$ 4,060,000     |
| 5                  | Berkshire Bank                   | 1              | \$ 1,800,000             | \$ 1,800,000     |
| 6                  | Cambridge Trust Company          | 1              | \$ 1,418,000             | \$ 1,418,000     |
| 7                  | Westfield Bank                   | 1              | \$ 1,063,636             | \$ 1,063,636     |
| 8                  | Florence Bank                    | 1              | \$ 271,590               | \$ 271,590       |
| 9                  | The Pittsfield Co-Operative Bank | 1              | \$ 160,000               | \$ 160,000       |
| 10                 | Adams Community Bank             | 1              | \$ 157,500               | \$ 157,500       |
| <b>Grand Total</b> |                                  | <b>20</b>      | <b>\$13,267,679</b>      | <b>\$663,384</b> |

## Surety Bond

| <b>RANK</b>        | <b>BOND AGENCY</b>                  | <b># BONDS</b> | <b>GROSS \$\$ AMOUNT</b> | <b>MEDIAN</b>     |
|--------------------|-------------------------------------|----------------|--------------------------|-------------------|
| 1                  | The Ohio Casualty Insurance Co.     | 38             | \$ 14,528,513            | \$ 382,329        |
| 2                  | KOG International, Inc.             | 11             | \$ 18,845,460            | \$ 1,713,224      |
| 3                  | Travelers Casualty & Surety Bond of | 7              | \$ 5,042,427             | \$ 720,347        |
| 4                  | Surety Bond Professionals, Inc.     | 7              | \$ 4,628,152             | \$ 661,165        |
| 5                  | Contractors Bonding & Insurance Co. | 6              | \$ 1,526,417             | \$ 254,403        |
| 6                  | Surety Placement Services, LLC      | 3              | \$ 706,000               | \$ 235,333        |
| 7                  | Tonry Insurance Group               | 1              | \$ 125,000               | \$ 125,000        |
| <b>Grand Total</b> |                                     | <b>73</b>      | <b>\$ 45,401,969</b>     | <b>\$ 621,945</b> |