THE LENDER'S ADVANTAGE

U.S. Small Business Administration

Massachusetts Lender of the Quarter Awards

*3rd Quarter 2015 – **Spencer Savings Bank**

This award is being presented to Spencer Savings Bank in recognition of their excellent SBA activity for the quarter. During the 3rd quarter (4-1-2015 – 6-30-2015) Spencer Savings Bank had 10 SBA loan approvals, for a total of 19 loan approvals for the fiscal year, making them the 14th most active lender in Massachusetts, out of 129 lenders. The 19 loan approvals match the lender's entire lending activity for Fiscal Year 2014, their best SBA year ever. Congratulations to Spencer Savings Bank!

*2nd Quarter 2015 – **HarborOne Bank**

This award is being presented to HarborOne Bank in recognition of their excellent SBA activity for the quarter. During the 2nd quarter (1-1-2015 - 3-31-2015) HarborOne Bank had 15 SBA loan approvals in Massachusetts, making them the 10th most active lender, out of 107 lenders. During Fiscal Year 2014, the lender had 25 loan approvals in Massachusetts. Congratulations to HarborOne Bank!

*1st Quarter 2015 – **Berkshire Bank**

This award is being presented to Berkshire Bank in recognition of their excellent SBA activity for the quarter. During the 1st quarter (10-1-2014 - 12-31-2014) Berkshire Bank had 22 SBA loan approvals in Massachusetts, tying them as the 3rd most active lender, out of 84 lenders. During Fiscal Year 2014, the lender had 28 loan approvals in Massachusetts. Congratulations to Berkshire Bank!

*4th Quarter 2014 – **Leader Bank**

This award is being presented to Leader Bank in recognition of their excellent SBA activity for the quarter. During the 4th quarter (7-1-2014 - 9-30-2014) Leader Bank had 45 SBA loan approvals in Massachusetts, making them the 5th most active lender for the fiscal year, ending the year with 71 loan approvals. During Fiscal Year 2013, the lender had 22 approvals in Massachusetts. Congratulations to Leader Bank!

*3rd Quarter 2014 – **Citizens Bank**

This award is being presented to Citizens Bank in recognition of their excellent SBA activity for the quarter. During the 3rd quarter (4-1-2014 - 6-30-2014) the lender had 24 SBA loan approvals in Massachusetts, making them the 5th most active lender. During Fiscal Year 2013, the lender had only 16 approvals in Massachusetts. Congratulations to Citizens Bank!

*2nd Quarter 2014 - **St. Mary's Credit Union**

This award is being presented to St. Mary's Credit Union in recognition of their excellent SBA activity for the quarter. During the 2nd quarter (1-1-2014 - 3-31-2014) the lender had 6 SBA loan approvals, the most loans ever approved by the credit union in any given year. Congratulations to St. Mary's Credit Union!

*1st Quarter 2014 - **Blue Hills Bank**

This award is being presented to Blue Hills Bank in recognition of their excellent SBA activity for the quarter. During the 1st quarter (10-1-2013 - 12-31-2013) the lender had 8 SBA loan approvals, ranking them the 7th most active SBA lender out of 79 lenders. This 8 loan total exceeds their entire SBA lending activity for Fiscal Year 2013. Blue Hills Bank became an SBA lender in 2012. Congratulations to Blue Hills Bank!

*4th Quarter 2013 – **People's United Bank**

This award is being presented to People's United Bank in recognition of their excellent SBA activity for the quarter. During the fourth quarter (7-1-2013 - 9-30-2013) the lender had 10 SBA loan approvals to Massachusetts based businesses, which accounts for roughly one-third of their full fiscal year loan approvals of 29, ranking them Massachusetts's 7th most active lender. Their 29 loan approvals are more than a 38% increase over Fiscal Year 2012's activity when the lender made 21 loans to Massachusetts based businesses. Congratulations to People's United Bank!

*3rd Quarter 2013 - **Lee Bank**

This award is being presented to Lee Bank in recognition of their excellent SBA activity for the quarter. During the 3rd quarter (4-1-2013 – 6-30-2013) the lender had 7 SBA loan approvals, for a total of 13 loan approvals for the fiscal year. Lee Bank's lending activity through 6/30/13 is more than a 500% increase over last fiscal year when the lender had 2 approvals for the entire year. As of 6/30/13, Lee Bank is the 20th most active lender in Massachusetts, out of 115 lenders. In western Massachusetts, Lee Bank is the second most active lender for 7a lending and tied for first place in 504 - third party lending. Congratulations to Lee Bank!

*2nd Quarter 2013 - **Cape Cod Five Cents Savings Bank**

This award is being presented to Cape Cod Five Cents Savings Bank in recognition of their excellent SBA activity for the quarter. During the second quarter (1-1-2013 - 3-31-2013) the lender had 13 SBA loan approvals. As of 3-31-13, the lender ranks 8th out of 93 lenders making SBA guaranteed loans in Massachusetts. It should also be noted that the bank also ranks at the top with respect to their 504 loan participation. Congratulations to Cape Cod Five Cents Savings Bank!

*1st Quarter 2013 – **South Shore Bank**

This award is being presented to South Shore Bank in recognition of their excellent SBA activity for the quarter. During the first quarter (10/1/2012 – 12/31/2012) the bank had 19 SBA loan approvals, making them the 3rd most active SBA lender in Massachusetts out of 75 lenders. Congratulations to South Shore Bank!

* 4th Quarter 2012 – **Digital Federal Credit Union**

This award is being presented to Digital Federal Credit Union in recognition of their excellent SBA activity for the quarter. During the fourth quarter (7-1-2012 – 9-30-2012) the credit union had 4 SBA loan approvals, for a total of 7 loan approvals for the fiscal year. These 7 loans more than double their SBA lending for the last fiscal year, when the credit union had a total of 3 SBA loan approvals. Congratulations to Digital Federal Credit Union!

*3rd Quarter 2012, **Georgetown Savings Bank**

This award is being presented to Georgetown Savings Bank in recognition of their excellent SBA activity for the quarter. During the third quarter (4-1-2012 – 6-30-2012) the lender had 7 SBA loan approvals, for a total of 11 loan approvals for this fiscal year. This activity is even more impressive based upon the fact that the lender had no approvals in all of fiscal year 2011. As of 6/30/12, the lender ranks in the "Top 25" out of 116 lenders in Massachusetts. Congratulations to Georgetown Savings Bank!

*2nd Quarter 2012, **Cambridge Savings Bank**

This award is being presented to Cambridge Savings Bank in recognition of their excellent SBA activity for the quarter. During the second quarter (1-1-2012 - 3-31-2012) the lender had 13 SBA loan approvals. During all of the last fiscal year (2011), the lender had only 1 approval. As of 3-31-12, the lender ranks in the "Top 10" out of 93 lenders making SBA guaranteed loans in Massachusetts. Congratulations to Cambridge Savings Bank!

1st Quarter 2012, **The Bancorp Bank*

This award is being presented to The Bancorp Bank in recognition of their excellent SBA activity for the quarter. During the first quarter (10/1/2011 – 12/31/2011) the lender had 7 SBA loan approvals. The lender made its first loan in Massachusetts in Fiscal Year 2011, their only approval. The lender's 7 approvals for the quarter rank them in the "top 15" for Massachusetts lending. The Bancorp is headquartered in Wilmington, Delaware and specializes in franchise financing.

4th Quarter 2011, **Cambridge Trust Company*

This award is being presented to Cambridge Trust Company in recognition of their excellent SBA activity for the quarter. The bank had 6 SBA loan approvals between 7/1/2011 and 9/30/2011. The lender made a total of 13 SBA loans in Fiscal Year 2011, this compares to only 2 approvals made in Fiscal Year 2010. We are very pleased that Cambridge Trust Company has stepped up their SBA activity. It should also be noted that the lender became a Preferred Lender recently as well. Congratulations to Cambridge Trust Company!

3rd Quarter 2011,* **Monson Savings Bank

This award is being presented to Monson Savings Bank in recognition of their excellent SBA activity for the quarter. The bank had 6 SBA loan approvals between 4/1//2011 and 6/30/2011, which ranked them in "The Top 15 SBA Lenders in the State". We are very pleased that Monson Saving Bank has stepped up their SBA production this year. As of 6/30/11, the lender had approved a total of 18 loans; increasing their entire last year's activity by 3 times!

2nd Quarter 2011,* **Unibank for Savings.

This award is being presented to Unibank for Savings in recognition of their excellent SBA activity for the quarter. The bank had 11 SBA loan approvals between 1/1/2011 and 3/31/2011, which ranked them in "The Top 20 SBA Lenders in the State". We are very pleased that Unibank for Savings has stepped up their SBA production over the past few years.

1st Quarter 2011,* **Workers Credit Union

This award is being presented to Workers' Credit Union in recognition of their excellent SBA activity for the quarter. The bank had 10 SBA loan approvals between 10/1/2010 and 12/31/2010, which ranked them in "The Top 15 Lenders in the State". These 10 approvals doubled their entire activity for Fiscal Year 2010. Workers' Credit Union has been an approved SBA lender for 3 years.

4th Quarter 2010,* **Hoosac Bank

This award is being presented to Hoosac Bank in recognition of their excellent SBA activity for the quarter. As of 6/30/10, Hoosac Bank had 8 loan approvals, as of 9/30/10 the lender had 13 approvals, 5 for the quarter. This total of 13 loans for the fiscal year is the bank's best SBA performance yet, the lender ended up ranking 30th out of 144 lenders in MA. The lender had 1 SBA approval in each of the last 2 fiscal years. It should also be noted that this lender was recently conferred PLP status (10/5/10).

** 3rd Quarter 2010,* **North Shore Bank**

This award is being presented to North Shore Bank in recognition of their excellent SBA activity for the third quarter, fiscal year 2010. The bank had 8 SBA loan approvals between 3/31/10 and 6/30/10. These 8 approvals exceed their 7 SBA loan approvals for the first 6 months of the fiscal year. In addition, the 15 approvals exceeds the lender's entire SBA lending activity of 11 in Fiscal Year 2009, which was their best SBA year ever.

** 2nd Quarter 2010,* **First Trade Union Bank**

This award is being presented to First Trade Union Bank in recognition of their excellent SBA activity for the second quarter, fiscal year 2010. As of 3/31/10, First Trade Union Bank had 11 approvals, up from 3 approvals at 12/31/09. This activity for the first 6 months doubles their entire SBA loan approval total of 5 for fiscal year 2009. First Trade Union Bank was granted Preferred Lending (PLP) status in November, 2009.

** 1st Quarter FY 2010,* **Holbrook Cooperative Bank**

This award is being presented to Holbrook Cooperative Bank in recognition of their excellent SBA activity for the quarter. As of 12/31/09, Holbrook Cooperative Bank had 8 loan approvals, totaling over 6 million dollars, making them the highest dollar lender in the state.

4th Quarter FY 2009,* **Eastern Bank

This award is being presented to Eastern Bank in recognition of their excellent SBA activity for the quarter. At 7/1/2009, Eastern Bank had 45 loan approvals. In the last quarter of the year, Eastern Bank approved 111 loans, more than doubling their activity for the first three quarters. The lender ended the year with 156 approvals, ending fiscal year 2009, as the most active SBA lender in the state.

** 3rd Quarter FY 2009,* ***United Bank***

This award is being presented to United Bank in recognition of their SBA activity for the last 3 month period, 12/31/08 to 3/31/09. During this period the lender made 8 SBA loans, they had made only 1 loan for the period 10/1 – 12/31. With a total of 9 SBA approvals in Massachusetts, the lender ranks as the 12th most active lender in the state out of 86 lenders. It is with great pleasure that we present this award to United Bank.

2nd quarter FY 2009,* ***Commerce Bank.*

This award is being presented to Commerce Bank in recognition of their SBA activity for the last 3 month period, 11/1/2008 to 2/1/2009. During this period the lender made 6 SBA loans. It is noted that the 6 loans surpasses their entire year end activities for the last 5 years. It is even more impressive that the loans were made during these tough economic times. As of 1/31/09, the lender ranked as our 10th most active SBA lender in the state. It is with great pleasure that we present this award to Commerce Bank.

** 1st Quarter FY 2009,* ***Leader Bank***

This award is being presented to Leader Bank in recognition of their SBA activity for the first 2 months of SBA's FY 2009, October and November. Leader Bank became an SBA participant in 2006, but did not book their first SBA loan until fiscal year 2008. During FY 2008, the bank had 5 loan approvals, all Express. In the first 2 months of FY 2009, they have already matched that 5 loan approval production. As of the 11/30/08 lender ranking, they rank #8. It is with great pleasure that we present this award to Leader Bank.

4th Quarter 2008,* ***Fidelity Co-Operative Bank*

This award is being presented to Fidelity Co-Operative Bank in recognition of their excellent SBA activity for the quarter. The bank had 6 SBA loan approvals between 6/30/08 and 9/30/08. In all of Fiscal Year 2007, the lender had 1 SBA approval. In fiscal year 2008, the lender had 13 loan approvals.

3rd quarter 08 ,* ***Benjamin Franklin Bank*

This award is being presented to Ben Franklin Bank in recognition of their excellent SBA activity for the quarter. The bank had 12 SBA loan approvals between 1/1/08 and 4/30/08. In fact, all of their Fiscal Year SBA activity fell within this quarter. In all of Fiscal Year 2007, the lender had 8 SBA approvals. Accepting this award on behalf of the bank is Blain Marchand, Vice President of Commercial Lending.

2nd quarter 08 Medway Coop,* ***Medway Cooperative Bank*

This award is being presented to Medway Cooperative Bank in recognition of their excellent SBA activity for the quarter. The bank had 10 SBA loan approvals between 11/2/07 and 3/28/08. In all of Fiscal Year 2007, the lender had 4 SBA approvals.

12/07* ***Community Bank* ,

Presented to The Community Bank. In the last 2 months, The Community Bank had approved 6 - 7a loans. This figure exceeds the lender's entire 7a lending for FY 07 of 4. The Community Bank has also been a very active 3rd party lender in the 504 loan program. In FY 07, they participated in 7- 504 projects. It is with great pleasure that we bestow this award to The Community Bank.

9/07* ***Legacy Banks*

Presented to Legacy Banks, In the past 3 months 5/31/07 – 8/31/07 Legacy Banks had 10 7a loan approvals. For a total of 26. Making them the 13th most active lender in the state, out of 117 lenders.

6/07* ***Century Bank*

Lender of the quarter. The lender of the quarter is awarded to Century Bank and Trust Company. As of 4/30/07 the bank had made 54 loans, more than doubling their 22 approvals as of 1/31/07.

4/07* ***Rockland Trust*

In the last 3 months, Rockland Trust approved 20 7a loans. In fiscal year 2006 they increased their SBA lending to 71 approvals, more than doubling their Fiscal Year 05 activity of 32 approvals. Representing Rockland Trust today is Maureen DeMacedo, Vice President.

*12/06 ***Middlesex Savings Bank***

Since 10/1/06 Middlesex Saving Bank has made 8 loans, more than they made in all of FY 04 and 05. FY 05 (7) and FY 04 (6) The lender had 18 approvals in FY 06. Middlesex Savings Banks ranks #8 in our lender ranking report thru 11/30/06. Representing Middlesex Savings Bank is John Fossett and Marina Taylor

*9/06 Jim Hanlon - ***Sovereign Bank***

*6/06 Mike Davies - ***Greenfield COOP***

*4/6/06 ***Boston Private Bank***

Boston Private Bank had 5 loan approvals for the most recent quarter (1/1/06 – 3/31/06), bringing their Fiscal 06 Year to date total to 8, our 21st most active lender in the state. The lender's quarterly total exceeds their entire FY05 productivity, which had been their most active year since 1996.Representing the bank today are Anna Bautista, David Sechy and Christine Boutin

*12/05 – Bill Ryan - ***Greylock FCU***

*9/16/05 -Mike Whitman - ***Chicopee Savings***

*6/10/05 – Joan Medeiros – ***BankFive***

9/21/04 – Chuck Sullivan - ***Eastern Bank

*3/31/04 – Jaimye Hebert, ***Bank of Westernmass***