

Table 3A Expanded. Small Business Lending Institutions in Massachusetts Using Call Report Data, June 2012

Name of Lending Institution	City	Small Business Lending (less than \$ million)					Micro Business Lending (less than \$ 100k)			CC Amount/TA ¹ (10)	
		Total Rank	TA Ratio ¹	TBL Ratio ¹	Amount (1,000)	Number	Institution Asset Size	Total Rank	Amount (1,000)		Number
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)		(9)
Mercantile Bank and Trust Company	Boston	95.0	0.733	0.930	145,044	742	100M-500M	77.5	5,852	209	0.000
North Middlesex Savings Bank	Ayer	87.5	0.228	0.702	73,500	788	100M-500M	97.5	11,375	524	0.000
Enterprise Bank and Trust Company	Lowell	87.5	0.282	0.526	455,909	3,178	1B-10B	95.0	53,557	1,661	0.000
The Bank of Canton	Canton	87.5	0.217	0.823	137,579	519	500M-1B	55.0	3,875	96	0.001
North Shore Bank, a Co-operative	Bar Peabody	85.0	0.241	0.578	113,134	638	100M-500M	77.5	7,059	209	0.000
The Milford National Bank and Trust	Milford	82.5	0.234	0.680	63,504	417	100M-500M	72.5	4,448	188	0.000
Hometown Bank, A Cooperative Bank	Webster	82.5	0.228	0.992	68,176	305	100M-500M	82.5	5,124	159	0.000
The Rockport National Bank	Rockport	82.5	0.316	0.866	59,907	419	100M-500M	87.5	5,180	218	0.004
The Cape Cod Five Cents Savings Bank	Harwich Port	82.5	0.115	0.576	255,759	2,091	1B-10B	85.0	23,816	1,191	0.000
The Community Bank, A Massachuset	Brockton	82.5	0.199	0.748	64,419	430	100M-500M	82.5	5,198	194	0.000
The Provident Bank	Amesbury	80.0	0.182	0.560	100,850	682	500M-1B	72.5	5,840	347	0.000
Framingham Co-operative Bank	Framingham	80.0	0.219	0.473	88,373	525	100M-500M	80.0	7,417	206	0.000
Avidia Bank	Hudson	80.0	0.155	0.510	161,982	1,477	1B-10B	90.0	16,998	893	0.001
BayCoast Bank	Fall River	77.5	0.152	0.538	141,093	817	500M-1B	75.0	9,445	303	0.000
Marlborough Savings Bank	Marlborough	77.5	0.164	0.999	74,940	222	100M-500M	60.0	3,135	107	0.000
Chicopee Savings Bank	Chicopee	77.5	0.189	0.501	113,953	861	500M-1B	82.5	10,343	380	0.000
United Bank	West Springfield	77.5	0.132	0.417	218,857	1,897	1B-10B	92.5	31,129	1,149	0.000
Everett Co-operative Bank	Everett	77.5	0.215	1.000	66,970	73	100M-500M	87.5	66,970	73	0.000
BankFive	Fall River	77.5	0.134	0.503	96,747	1,023	500M-1B	90.0	10,928	639	0.000
First Ipswich Bank	Ipswich	77.5	0.233	0.594	69,301	352	100M-500M	57.5	2,934	130	0.000
Pentucket Bank	Haverhill	75.0	0.136	0.538	87,689	503	500M-1B	65.0	4,682	170	0.000
Bristol County Savings Bank	Taunton	75.0	0.127	0.422	172,374	1,095	1B-10B	72.5	10,854	429	0.000
Beverly Co-operative Bank	Beverly	75.0	0.160	0.652	47,416	416	100M-500M	80.0	4,326	245	0.000
Commerce Bank & Trust Company	Worcester	75.0	0.137	0.292	195,291	1,284	1B-10B	80.0	16,262	549	0.000
Weymouth Bank	East Weymouth	75.0	0.191	0.827	40,048	312	100M-500M	85.0	4,209	198	0.000
Bridgewater Savings Bank	Raynham	75.0	0.176	0.570	85,354	294	100M-500M	27.5	1,009	37	0.000
Nuvo Bank & Trust Company	Springfield	75.0	0.406	0.720	40,853	284	100M-500M	80.0	4,103	124	0.000
Millbury Savings Bank	Millbury	75.0	0.162	1.000	33,326	275	100M-500M	77.5	3,342	169	0.000
StonehamBank, A Co-operative Bank	Stoneham	75.0	0.157	0.579	69,576	321	100M-500M	47.5	2,315	118	0.000
Rockland Trust Company	Rockland	75.0	0.143	0.354	734,940	4,289	1B-10B	77.5	49,398	1,536	0.000
Seamen's Bank	Provincetown	75.0	0.159	0.651	47,921	363	100M-500M	87.5	5,782	216	0.000
Cape Cod Co-operative Bank	Yarmouth Port	72.5	0.120	0.559	80,942	473	500M-1B	75.0	6,867	205	0.000
Northmark Bank	North Andover	72.5	0.153	0.655	48,821	353	100M-500M	72.5	3,746	161	0.000
Northern Bank & Trust Company	Woburn	72.5	0.184	0.295	139,351	710	500M-1B	70.0	7,020	259	0.000
Millbury National Bank	Millbury	72.5	0.344	0.956	24,938	254	<100M	82.5	3,095	162	0.000
Monson Savings Bank	Monson	72.5	0.186	0.672	45,899	309	100M-500M	70.0	3,655	134	0.000
Fidelity Co-operative Bank	Fitchburg	70.0	0.135	0.495	70,141	460	500M-1B	72.5	5,621	211	0.000
Berkshire Bank	Pittsfield	70.0	0.108	0.321	485,593	4,502	1B-10B	87.5	69,147	2,623	0.000

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		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)		(9)
South Shore Savings Bank	South Weymouth	70.0	0.112	0.443	109,623	665	500M-1B	82.5	11,345	391	0.000
Mechanics' Co-operative Bank	Taunton	70.0	0.134	0.640	54,577	372	100M-500M	82.5	6,025	193	0.000
Rollstone Bank & Trust	Fitchburg	70.0	0.117	0.525	65,211	420	500M-1B	62.5	4,214	171	0.000
Walpole Co-operative Bank	Walpole	67.5	0.186	0.432	69,204	313	100M-500M	55.0	3,640	85	0.000
Bank of Cape Cod	Hyannis	67.5	0.286	0.516	51,546	238	100M-500M	45.0	1,806	56	0.000
Bay State Savings Bank	Worcester	67.5	0.152	0.610	41,932	322	100M-500M	85.0	5,812	168	0.000
Hingham Institution for Savings	Hingham	67.5	0.102	0.523	118,595	405	1B-10B	27.5	927	79	0.000
Greenfield Savings Bank	Greenfield	67.5	0.085	0.646	54,696	523	500M-1B	87.5	8,445	299	0.000
Hampden Bank	Springfield	67.5	0.113	0.371	68,834	924	500M-1B	52.5	2,616	409	0.000
Salem Five Cents Savings Bank	Salem	67.5	0.080	0.264	242,542	1,167	1B-10B	67.5	15,290	395	0.000
Middlesex Savings Bank	Natick	67.5	0.072	0.364	297,072	3,494	1B-10B	80.0	34,343	2,333	0.000
Greenfield Co-operative Bank	Greenfield	67.5	0.107	0.949	34,196	330	100M-500M	95.0	6,817	224	0.000
The National Grand Bank of Marblehead	Marblehead	65.0	0.095	0.812	25,166	420	100M-500M	85.0	3,846	336	0.007
East Boston Savings Bank	Boston	65.0	0.093	0.293	192,359	762	1B-10B	57.5	8,452	200	0.000
Commonwealth Co-operative Bank	Hyde Park	65.0	0.053	1.000	9,417	6,884	100M-500M	97.5	9,417	6,884	0.000
The Cooperative Bank	Roslindale	65.0	0.152	0.693	42,680	216	100M-500M	52.5	2,326	87	0.000
Westfield Bank	Westfield	65.0	0.081	0.335	106,280	1,301	1B-10B	90.0	19,081	879	0.000
Bank Gloucester	Gloucester	62.5	0.160	0.615	31,311	178	100M-500M	70.0	3,332	85	0.000
South Coastal Bank	Rockland	62.5	0.153	0.520	43,422	257	100M-500M	50.0	2,165	77	0.000
Hoosac Bank	North Adams	62.5	0.104	0.456	60,201	416	500M-1B	80.0	7,597	205	0.000
Webster Five Cents Savings Bank	Webster	62.5	0.102	0.444	57,119	409	500M-1B	72.5	5,395	207	0.000
Reading Co-operative Bank	Reading	62.5	0.131	0.642	45,136	181	100M-500M	42.5	1,814	42	0.000
Holbrook Co-operative Bank	Holbrook	62.5	0.283	0.684	26,239	123	<100M	45.0	1,014	24	0.000
PeoplesBank	Holyoke	62.5	0.078	0.298	135,235	632	1B-10B	60.0	6,345	268	0.000
Easthampton Savings Bank	Easthampton	60.0	0.046	0.584	44,383	535	500M-1B	82.5	7,586	362	0.000
Country Bank for Savings	Ware	60.0	0.066	0.350	95,052	628	1B-10B	67.5	6,698	260	0.000
Eastern Bank	Boston	60.0	0.052	0.216	415,363	2,538	1B-10B	65.0	24,009	858	0.000
The Edgartown National Bank	Edgartown	60.0	0.196	0.683	27,257	132	100M-500M	50.0	1,499	52	0.000
Boston Private Bank & Trust Company	Boston	60.0	0.045	0.138	271,547	1,508	1B-10B	55.0	7,082	414	0.000
Wellesley Bank	Wellesley	60.0	0.139	0.554	45,110	200	100M-500M	67.5	3,955	73	0.000
Brookline Bank	Brookline	60.0	0.067	0.179	200,280	787	1B-10B	47.5	5,861	163	0.000
Clinton Savings Bank	Clinton	57.5	0.106	0.512	50,948	270	100M-500M	55.0	3,138	102	0.000
Leader Bank, National Association	Arlington	57.5	0.108	0.492	61,535	243	500M-1B	42.5	1,979	75	0.000
Mansfield Co-operative Bank	Mansfield	57.5	0.132	0.441	49,072	229	100M-500M	37.5	1,559	65	0.000
Mayflower Co-operative Bank	Middleboro	57.5	0.094	0.803	23,802	188	100M-500M	72.5	3,148	113	0.000
Martha's Vineyard Savings Bank	Edgartown	57.5	0.107	0.457	54,893	305	500M-1B	52.5	2,727	126	0.000
Florence Savings Bank	Florence	57.5	0.050	0.450	53,913	582	1B-10B	72.5	6,336	333	0.000
Dean Co-operative Bank	Franklin	57.5	0.117	0.684	27,097	214	100M-500M	67.5	2,597	138	0.000
Southbridge Savings Bank	Southbridge	57.5	0.111	0.535	47,265	284	100M-500M	65.0	4,148	137	0.000
Lee Bank	Lee	57.5	0.116	0.369	31,053	428	100M-500M	77.5	4,308	222	0.000

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Granite Savings Bank	Rockport	57.5	0.133	1.000	9,544	30	<100M	17.5	130	2	0.000
The Braintree Co-operative Bank	Braintree	55.0	0.095	0.770	22,866	125	100M-500M	55.0	1,762	52	0.000
Savers Co-operative Bank	Southbridge	55.0	0.084	0.681	35,360	238	100M-500M	72.5	3,936	132	0.000
Cape Ann Savings Bank	Gloucester	55.0	0.060	0.892	26,395	180	100M-500M	70.0	3,508	94	0.000
The Lenox National Bank	Lenox	55.0	0.113	1.000	6,995	96	<100M	75.0	1,964	69	0.000
The Pittsfield Co-operative Bank	Pittsfield	55.0	0.131	0.552	31,281	239	100M-500M	70.0	3,539	131	0.000
S-Bank	Weymouth	52.5	0.128	0.613	26,827	158	100M-500M	50.0	1,749	50	0.000
Meetinghouse Bank	Boston	52.5	0.112	1.000	8,207	43	<100M	42.5	494	9	0.000
Dedham Institution for Savings	Dedham	52.5	0.058	0.407	64,428	264	1B-10B	40.0	2,695	79	0.000
Cambridge Trust Company	Cambridge	52.5	0.053	0.318	72,248	463	1B-10B	70.0	8,833	300	0.000
Mutual Federal Savings Bank of Plymouth	Whitman	52.5	0.066	0.905	26,707	172	100M-500M	60.0	2,479	70	0.000
Newburyport Five Cents Savings Bank	Newburyport	52.5	0.092	0.434	58,217	279	500M-1B	45.0	2,692	99	0.000
Charles River Bank	Medway	52.5	0.102	0.752	20,466	141	100M-500M	57.5	1,722	76	0.000
Spencer Savings Bank	Spencer	52.5	0.103	0.512	38,718	301	100M-500M	75.0	4,678	176	0.000
The Lowell Five Cent Savings Bank	Lowell	50.0	0.057	0.401	46,139	349	500M-1B	37.5	1,294	183	0.000
The Village Bank	Auburndale	50.0	0.064	0.419	46,782	320	500M-1B	55.0	3,357	161	0.000
Cambridge Savings Bank	Cambridge	47.5	0.033	0.099	77,796	411	1B-10B	50.0	4,400	200	0.000
North Easton Savings Bank	South Easton	47.5	0.041	0.808	19,259	281	100M-500M	60.0	1,613	195	0.000
Barre Savings Bank	Barre	47.5	0.097	0.641	14,097	97	100M-500M	57.5	1,474	54	0.000
Eagle Bank	Everett	47.5	0.080	0.522	35,010	128	100M-500M	25.0	538	19	0.000
Saugusbank, a Co-operative bank	Saugus	47.5	0.127	0.533	26,032	97	100M-500M	32.5	843	20	0.000
Patriot Community Bank	Woburn	47.5	0.169	0.504	19,494	80	100M-500M	60.0	2,018	26	0.000
Georgetown Savings Bank	Georgetown	47.5	0.097	0.602	20,722	116	100M-500M	55.0	1,858	50	0.000
The Savings Bank	Wakefield	47.5	0.085	0.482	38,614	190	100M-500M	50.0	2,349	67	0.000
Century Bank and Trust Company	Somerville	45.0	0.024	0.235	71,878	307	1B-10B	37.5	2,787	71	0.000
First Commons Bank, National Association	Newton Center	45.0	0.114	0.499	22,130	68	100M-500M	25.0	579	14	0.000
Haverhill Bank	Haverhill	45.0	0.070	0.638	20,447	146	100M-500M	50.0	1,724	59	0.000
Winchester Savings Bank	Winchester	45.0	0.061	0.520	32,060	149	500M-1B	32.5	1,043	48	0.000
Lowell Co-operative Bank	Lowell	45.0	0.069	0.777	12,996	70	100M-500M	47.5	1,018	21	0.000
Abington Bank	Abington	45.0	0.084	0.993	8,706	34	100M-500M	30.0	282	5	0.000
Central Co-operative Bank	Somerville	45.0	0.072	0.398	40,648	138	500M-1B	17.5	459	15	0.000
Marblehead Bank	Marblehead	45.0	0.069	0.889	12,143	66	100M-500M	40.0	623	23	0.000
Peoples Federal Savings Bank	Brighton	45.0	0.058	0.444	32,152	254	500M-1B	52.5	2,180	155	0.000
Adams Community Bank	Adams	42.5	0.044	0.561	17,456	271	100M-500M	85.0	4,816	209	0.000
Methuen Co-operative Bank	Methuen	42.5	0.050	1.000	4,417	33	<100M	75.0	4,417	33	0.000
UniBank for Savings	Whitinsville	42.5	0.036	0.232	49,395	357	1B-10B	57.5	5,597	189	0.000
FamilyFirst Bank	Ware	42.5	0.068	0.998	3,893	45	<100M	60.0	653	26	0.000
First Trade Union Bank	Boston	42.5	0.083	0.340	47,787	125	500M-1B	15.0	230	6	0.000
Winchester Co-operative Bank	Winchester	42.5	0.035	0.989	18,748	83	500M-1B	40.0	990	20	0.000
Merrimac Savings Bank	Merrimac	42.5	0.049	1.000	3,108	49	<100M	52.5	456	22	0.000

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Washington Savings Bank	Lowell	42.5	0.047	1.000	8,954	52	100M-500M	47.5	733	17	0.000
North Brookfield Savings Bank	North Brookfield	40.0	0.040	0.998	7,997	93	100M-500M	60.0	1,567	57	0.000
Norwood Co-operative Bank	Norwood	40.0	0.072	0.275	27,555	126	100M-500M	27.5	979	36	0.000
Chelsea Bank	Chelsea	40.0	0.054	0.999	3,014	14	<100M	27.5	125	3	0.000
Equitable Co-operative Bank	Lynn	40.0	0.050	0.973	5,247	23	100M-500M	25.0	144	6	0.000
Stoughton Co-operative Bank	Stoughton	40.0	0.049	0.999	4,567	23	<100M	35.0	242	10	0.000
Colonial Co-operative Bank	Gardner	40.0	0.042	1.000	3,045	34	<100M	47.5	484	16	0.000
Scituate Federal Savings Bank	Scituate	40.0	0.051	0.646	13,579	62	100M-500M	25.0	304	18	0.000
The Needham Bank	Needham	40.0	0.040	0.413	45,865	191	1B-10B	37.5	2,328	55	0.000
Watertown Savings Bank	Watertown	40.0	0.027	0.570	29,233	119	1B-10B	32.5	1,264	39	0.000
The Northampton Co-operative Bank	Northampton	37.5	0.049	0.791	8,001	52	100M-500M	35.0	431	20	0.000
Winter Hill Bank, FSB	Somerville	37.5	0.060	0.530	15,820	56	100M-500M	17.5	236	4	0.000
Canton Co-operative Bank	Canton	37.5	0.044	0.815	4,416	19	<100M	40.0	334	9	0.000
Athol Savings Bank	Athol	37.5	0.041	0.603	13,658	148	100M-500M	70.0	2,778	94	0.000
Stoneham Savings Bank	Stoneham	37.5	0.073	0.384	24,435	87	100M-500M	25.0	599	18	0.000
East Cambridge Savings Bank	Cambridge	37.5	0.048	0.347	38,198	176	500M-1B	32.5	1,468	49	0.000
Middlesex Federal Savings, F.A.	Somerville	37.5	0.042	0.677	14,782	59	100M-500M	27.5	534	11	0.000
Institution for Savings in Newburyport	Newburyport	35.0	0.024	0.340	33,147	179	1B-10B	35.0	1,806	67	0.000
Wakefield Co-operative Bank	Wakefield	35.0	0.027	0.767	4,482	26	100M-500M	27.5	157	14	0.000
Avon Co-operative Bank	Avon	35.0	0.044	1.000	2,990	13	<100M	70.0	2,990	13	0.000
Wrentham Co-operative Bank	Wrentham	35.0	0.024	1.000	2,632	19	100M-500M	40.0	262	10	0.000
Randolph Savings Bank	Randolph	35.0	0.057	0.333	22,291	146	100M-500M	50.0	2,290	75	0.000
Milford Federal Savings and Loan Assoc	Milford	32.5	0.004	0.999	1,400	7	100M-500M	22.5	61	1	0.000
Colonial Federal Savings Bank	Quincy	32.5	0.019	0.997	5,793	18	100M-500M	10.0	-	-	0.000
Bank of Easton	North Easton	32.5	0.022	1.000	2,472	18	100M-500M	30.0	130	7	0.000
Melrose Co-operative Bank	Melrose	32.5	0.009	0.999	1,621	6	100M-500M	10.0	-	-	0.000
Pilgrim Bank	Cohasset	32.5	0.049	0.575	8,441	29	100M-500M	15.0	124	5	0.000
North Cambridge Co-operative Bank	Cambridge	30.0	0.014	0.999	1,225	8	<100M	12.5	7	1	0.000
Boston Trust & Investment Managem	Boston	30.0	0.001	0.962	25	1	<100M	32.5	25	1	0.000
Belmont Savings Bank	Belmont	30.0	0.037	0.172	27,871	122	500M-1B	32.5	1,415	59	0.000
OneUnited Bank	Boston	22.5	0.018	0.376	10,180	37	500M-1B	15.0	190	4	0.001
Family Federal Savings, F.A.	Fitchburg	10.0	-	-	-	-	<100M	10.0	-	-	0.000
Fidelity Management Trust Company	Boston	10.0	-	-	-	-	100M-500M	10.0	-	-	0.000
Blue Hills Bank	Boston	10.0	0.002	0.134	2,224	6	1B-10B	10.0	-	-	0.000
First Federal Savings Bank of Boston	Boston	10.0	-	-	-	-	<100M	10.0	-	-	0.000
Foxboro Federal Savings	Foxboro	10.0	-	-	-	-	100M-500M	10.0	-	-	0.000
State Street Bank and Trust Company	Boston	10.0	-	-	-	-	>50B	10.0	-	-	0.000
Natick Federal Savings Bank	Natick	10.0	0.001	0.115	219	3	100M-500M	10.0	-	-	0.000
Fidelity Personal Trust Company, FSB	Boston	10.0	-	-	-	-	100M-500M	10.0	-	-	0.000

Table 3A Expanded. Small Business Lending Institutions in Massachusetts Using Call Report Data, June 2012

Name of Lending Institution	City	Small Business Lending (less than \$ million)				Institution Asset Size (6)	Micro Business Lending (less than \$ 100k)			CC Amount/TA ¹ (10)	
		Total Rank (1)	TA Ratio ¹ (2)	TBL Ratio ¹ (3)	Amount (1,000) (4)		Number (5)	Total Rank (7)	Amount (1,000) (8)		Number (9)

¹ TA = total domestic assets held by the lender; TBL = total business loans held by the lender; and CC=credit card loans held by the lender.

Source: U.S. Small Business Administration, Office of Advocacy, from Call Report data.

Table 3B. Expanded. Micro Business Lending Institutions in Massachusetts Using Call Report Data, June 2012

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)					All Small Business Lending (less than \$1 million)				
		Total	TA Ratio ¹	TBL Ratio ¹	Amount (1,000)	Number	Institution Asset Size	Total	Amount (1,000)	Number	CC Amount/TA ¹
		Rank						Rank			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)		
Commonwealth Co-operative Bank	Hyde Park	97.5	0.053	1.000	9,417	6,884	100M-500M	65.0	9,417	6,884	0.000
North Middlesex Savings Bank	Ayer	97.5	0.035	0.109	11,375	524	100M-500M	87.5	73,500	788	0.000
Enterprise Bank and Trust Company	Lowell	95.0	0.033	0.062	53,557	1,661	1B-10B	87.5	455,909	3,178	0.000
Greenfield Co-operative Bank	Greenfield	95.0	0.021	0.189	6,817	224	100M-500M	67.5	34,196	330	0.000
United Bank	West Springfield	92.5	0.019	0.059	31,129	1,149	1B-10B	77.5	218,857	1,897	0.000
BankFive	Fall River	90.0	0.015	0.057	10,928	639	500M-1B	77.5	96,747	1,023	0.000
Avidia Bank	Hudson	90.0	0.016	0.054	16,998	893	1B-10B	80.0	161,982	1,477	0.001
Westfield Bank	Westfield	90.0	0.015	0.060	19,081	879	1B-10B	65.0	106,280	1,301	0.000
Berkshire Bank	Pittsfield	87.5	0.015	0.046	69,147	2,623	1B-10B	70.0	485,593	4,502	0.000
Greenfield Savings Bank	Greenfield	87.5	0.013	0.100	8,445	299	500M-1B	67.5	54,696	523	0.000
The Rockport National Bank	Rockport	87.5	0.027	0.075	5,180	218	100M-500M	82.5	59,907	419	0.004
Seamen's Bank	Provincetown	87.5	0.019	0.078	5,782	216	100M-500M	75.0	47,921	363	0.000
Everett Co-operative Bank	Everett	87.5	0.215	1.000	66,970	73	100M-500M	77.5	66,970	73	0.000
The National Grand Bank of Marblehead	Marblehead	85.0	0.014	0.124	3,846	336	100M-500M	65.0	25,166	420	0.007
Bay State Savings Bank	Worcester	85.0	0.021	0.085	5,812	168	100M-500M	67.5	41,932	322	0.000
The Cape Cod Five Cents Savings Bank	Harwich Port	85.0	0.011	0.054	23,816	1,191	1B-10B	82.5	255,759	2,091	0.000
Weymouth Bank	East Weymouth	85.0	0.020	0.087	4,209	198	100M-500M	75.0	40,048	312	0.000
Adams Community Bank	Adams	85.0	0.012	0.155	4,816	209	100M-500M	42.5	17,456	271	0.000
Easthampton Savings Bank	Easthampton	82.5	0.008	0.100	7,586	362	500M-1B	60.0	44,383	535	0.000
Millbury National Bank	Millbury	82.5	0.043	0.119	3,095	162	<100M	72.5	24,938	254	0.000
Hometown Bank, A Cooperative Bank	Webster	82.5	0.017	0.075	5,124	159	100M-500M	82.5	68,176	305	0.000
Chicopee Savings Bank	Chicopee	82.5	0.017	0.045	10,343	380	500M-1B	77.5	113,953	861	0.000
The Community Bank, A Massachusetts Co-op	Brockton	82.5	0.016	0.060	5,198	194	100M-500M	82.5	64,419	430	0.000
South Shore Savings Bank	South Weymouth	82.5	0.012	0.046	11,345	391	500M-1B	70.0	109,623	665	0.000
Mechanics' Co-operative Bank	Taunton	82.5	0.015	0.071	6,025	193	100M-500M	70.0	54,577	372	0.000
Hoosac Bank	North Adams	80.0	0.013	0.058	7,597	205	500M-1B	62.5	60,201	416	0.000
Nuvo Bank & Trust Company	Springfield	80.0	0.041	0.072	4,103	124	100M-500M	75.0	40,853	284	0.000
Middlesex Savings Bank	Natick	80.0	0.008	0.042	34,343	2,333	1B-10B	67.5	297,072	3,494	0.000
Commerce Bank & Trust Company	Worcester	80.0	0.011	0.024	16,262	549	1B-10B	75.0	195,291	1,284	0.000
Beverly Co-operative Bank	Beverly	80.0	0.015	0.060	4,326	245	100M-500M	75.0	47,416	416	0.000
Framingham Co-operative Bank	Framingham	80.0	0.018	0.040	7,417	206	100M-500M	80.0	88,373	525	0.000
North Shore Bank, a Co-operative Bank	Peabody	77.5	0.015	0.036	7,059	209	100M-500M	85.0	113,134	638	0.000
Rockland Trust Company	Rockland	77.5	0.010	0.024	49,398	1,536	1B-10B	75.0	734,940	4,289	0.000
Lee Bank	Lee	77.5	0.016	0.051	4,308	222	100M-500M	57.5	31,053	428	0.000
Mercantile Bank and Trust Company	Boston	77.5	0.030	0.038	5,852	209	100M-500M	95.0	145,044	742	0.000
Millbury Savings Bank	Millbury	77.5	0.016	0.100	3,342	169	100M-500M	75.0	33,326	275	0.000
Cape Cod Co-operative Bank	Yarmouth Port	75.0	0.010	0.047	6,867	205	500M-1B	72.5	80,942	473	0.000
The Lenox National Bank	Lenox	75.0	0.032	0.281	1,964	69	<100M	55.0	6,995	96	0.000

Table 3B. Expanded. Micro Business Lending Institutions in Massachusetts Using Call Report Data, June 2012

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)					All Small Business Lending (less than \$1 million)				
		Total	TA Ratio ¹	TBL Ratio ¹	Amount (1,000)	Number	Institution	Total Rank	Amount	Number	CC
		(1)	(2)	(3)	(4)	(5)	Asset Size (6)	(7)	(1,000) (8)	(9)	Amount/TA ¹ (10)
BayCoast Bank	Fall River	75.0	0.010	0.036	9,445	303	500M-1B	77.5	141,093	817	0.000
Spencer Savings Bank	Spencer	75.0	0.012	0.062	4,678	176	100M-500M	52.5	38,718	301	0.000
Methuen Co-operative Bank	Methuen	75.0	0.050	1.000	4,417	33	<100M	42.5	4,417	33	0.000
Savers Co-operative Bank	Southbridge	72.5	0.009	0.076	3,936	132	100M-500M	55.0	35,360	238	0.000
Mayflower Co-operative Bank	Middleboro	72.5	0.012	0.106	3,148	113	100M-500M	57.5	23,802	188	0.000
Fidelity Co-operative Bank	Fitchburg	72.5	0.011	0.040	5,621	211	500M-1B	70.0	70,141	460	0.000
Florence Savings Bank	Florence	72.5	0.006	0.053	6,336	333	1B-10B	57.5	53,913	582	0.000
The Provident Bank	Amesbury	72.5	0.011	0.032	5,840	347	500M-1B	80.0	100,850	682	0.000
Northmark Bank	North Andover	72.5	0.012	0.050	3,746	161	100M-500M	72.5	48,821	353	0.000
Webster Five Cents Savings Bank	Webster	72.5	0.010	0.042	5,395	207	500M-1B	62.5	57,119	409	0.000
Bristol County Savings Bank	Taunton	72.5	0.008	0.027	10,854	429	1B-10B	75.0	172,374	1,095	0.000
The Milford National Bank and Trust Compar	Milford	72.5	0.016	0.048	4,448	188	100M-500M	82.5	63,504	417	0.000
Athol Savings Bank	Athol	70.0	0.008	0.123	2,778	94	100M-500M	37.5	13,658	148	0.000
Cape Ann Savings Bank	Gloucester	70.0	0.008	0.119	3,508	94	100M-500M	55.0	26,395	180	0.000
Monson Savings Bank	Monson	70.0	0.015	0.054	3,655	134	100M-500M	72.5	45,899	309	0.000
Avon Co-operative Bank	Avon	70.0	0.044	1.000	2,990	13	<100M	35.0	2,990	13	0.000
The Pittsfield Co-operative Bank	Pittsfield	70.0	0.015	0.062	3,539	131	100M-500M	55.0	31,281	239	0.000
Cambridge Trust Company	Cambridge	70.0	0.007	0.039	8,833	300	1B-10B	52.5	72,248	463	0.000
Northern Bank & Trust Company	Woburn	70.0	0.009	0.015	7,020	259	500M-1B	72.5	139,351	710	0.000
BankGloucester	Gloucester	70.0	0.017	0.065	3,332	85	100M-500M	62.5	31,311	178	0.000
Dean Co-operative Bank	Franklin	67.5	0.011	0.066	2,597	138	100M-500M	57.5	27,097	214	0.000
Salem Five Cents Savings Bank	Salem	67.5	0.005	0.017	15,290	395	1B-10B	67.5	242,542	1,167	0.000
Wellesley Bank	Wellesley	67.5	0.012	0.049	3,955	73	100M-500M	60.0	45,110	200	0.000
Country Bank for Savings	Ware	67.5	0.005	0.025	6,698	260	1B-10B	60.0	95,052	628	0.000
Eastern Bank	Boston	65.0	0.003	0.013	24,009	858	1B-10B	60.0	415,363	2,538	0.000
Southbridge Savings Bank	Southbridge	65.0	0.010	0.047	4,148	137	100M-500M	57.5	47,265	284	0.000
Pentucket Bank	Haverhill	65.0	0.007	0.029	4,682	170	500M-1B	75.0	87,689	503	0.000
Rollstone Bank & Trust	Fitchburg	62.5	0.008	0.034	4,214	171	500M-1B	70.0	65,211	420	0.000
Marlborough Savings Bank	Marlborough	60.0	0.007	0.042	3,135	107	100M-500M	77.5	74,940	222	0.000
PeoplesBank	Holyoke	60.0	0.004	0.014	6,345	268	1B-10B	62.5	135,235	632	0.000
Mutual Federal Savings Bank of Plymouth Co	Whitman	60.0	0.006	0.084	2,479	70	100M-500M	52.5	26,707	172	0.000
North Brookfield Savings Bank	North Brookfield	60.0	0.008	0.196	1,567	57	100M-500M	40.0	7,997	93	0.000
Patriot Community Bank	Woburn	60.0	0.017	0.052	2,018	26	100M-500M	47.5	19,494	80	0.000
North Easton Savings Bank	South Easton	60.0	0.003	0.068	1,613	195	100M-500M	47.5	19,259	281	0.000
FamilyFirst Bank	Ware	60.0	0.011	0.167	653	26	<100M	42.5	3,893	45	0.000
East Boston Savings Bank	Boston	57.5	0.004	0.013	8,452	200	1B-10B	65.0	192,359	762	0.000
Barre Savings Bank	Barre	57.5	0.010	0.067	1,474	54	100M-500M	47.5	14,097	97	0.000
Charles River Bank	Medway	57.5	0.009	0.063	1,722	76	100M-500M	52.5	20,466	141	0.000
UniBank for Savings	Whitinsville	57.5	0.004	0.026	5,597	189	1B-10B	42.5	49,395	357	0.000

Table 3B. Expanded. Micro Business Lending Institutions in Massachusetts Using Call Report Data, June 2012

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)					All Small Business Lending (less than \$1 million)				
		Total		TBL Ratio ¹	Amount (1,000)	Number	Institution Asset Size	Total		CC Amount/TA ¹	
		Rank	TA Ratio ¹					Rank	Amount		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)		
First Ipswich Bank	Ipswich	57.5	0.010	0.025	2,934	130	100M-500M	77.5	69,301	352	0.000
The Village Bank	Auburndale	55.0	0.005	0.030	3,357	161	500M-1B	50.0	46,782	320	0.000
Clinton Savings Bank	Clinton	55.0	0.007	0.032	3,138	102	100M-500M	57.5	50,948	270	0.000
Walpole Co-operative Bank	Walpole	55.0	0.010	0.023	3,640	85	100M-500M	67.5	69,204	313	0.000
Boston Private Bank & Trust Company	Boston	55.0	0.001	0.004	7,082	414	1B-10B	60.0	271,547	1,508	0.000
The Bank of Canton	Canton	55.0	0.006	0.023	3,875	96	500M-1B	87.5	137,579	519	0.001
Georgetown Savings Bank	Georgetown	55.0	0.009	0.054	1,858	50	100M-500M	47.5	20,722	116	0.000
The Braintree Co-operative Bank	Braintree	55.0	0.007	0.059	1,762	52	100M-500M	55.0	22,866	125	0.000
Peoples Federal Savings Bank	Brighton	52.5	0.004	0.030	2,180	155	500M-1B	45.0	32,152	254	0.000
Martha's Vineyard Savings Bank	Edgartown	52.5	0.005	0.023	2,727	126	500M-1B	57.5	54,893	305	0.000
Hampden Bank	Springfield	52.5	0.004	0.014	2,616	409	500M-1B	67.5	68,834	924	0.000
The Cooperative Bank	Roslindale	52.5	0.008	0.038	2,326	87	100M-500M	65.0	42,680	216	0.000
Merrimac Savings Bank	Merrimac	52.5	0.007	0.147	456	22	<100M	42.5	3,108	49	0.000
Haverhill Bank	Haverhill	50.0	0.006	0.054	1,724	59	100M-500M	45.0	20,447	146	0.000
The Savings Bank	Wakefield	50.0	0.005	0.029	2,349	67	100M-500M	47.5	38,614	190	0.000
S-Bank	Weymouth	50.0	0.008	0.040	1,749	50	100M-500M	52.5	26,827	158	0.000
South Coastal Bank	Rockland	50.0	0.008	0.026	2,165	77	100M-500M	62.5	43,422	257	0.000
Randolph Savings Bank	Randolph	50.0	0.006	0.034	2,290	75	100M-500M	35.0	22,291	146	0.000
The Edgartown National Bank	Edgartown	50.0	0.011	0.038	1,499	52	100M-500M	60.0	27,257	132	0.000
Cambridge Savings Bank	Cambridge	50.0	0.002	0.006	4,400	200	1B-10B	47.5	77,796	411	0.000
Lowell Co-operative Bank	Lowell	47.5	0.005	0.061	1,018	21	100M-500M	45.0	12,996	70	0.000
Washington Savings Bank	Lowell	47.5	0.004	0.082	733	17	100M-500M	42.5	8,954	52	0.000
StonehamBank, A Co-operative Bank	Stoneham	47.5	0.005	0.019	2,315	118	100M-500M	75.0	69,576	321	0.000
Brookline Bank	Brookline	47.5	0.002	0.005	5,861	163	1B-10B	60.0	200,280	787	0.000
Colonial Co-operative Bank	Gardner	47.5	0.007	0.159	484	16	<100M	40.0	3,045	34	0.000
Newburyport Five Cents Savings Bank	Newburyport	45.0	0.004	0.020	2,692	99	500M-1B	52.5	58,217	279	0.000
Holbrook Co-operative Bank	Holbrook	45.0	0.011	0.026	1,014	24	<100M	62.5	26,239	123	0.000
Bank of Cape Cod	Hyannis	45.0	0.010	0.018	1,806	56	100M-500M	67.5	51,546	238	0.000
Leader Bank, National Association	Arlington	42.5	0.003	0.016	1,979	75	500M-1B	57.5	61,535	243	0.000
Reading Co-operative Bank	Reading	42.5	0.005	0.026	1,814	42	100M-500M	62.5	45,136	181	0.000
Meetinghouse Bank	Boston	42.5	0.007	0.060	494	9	<100M	52.5	8,207	43	0.000
Dedham Institution for Savings	Dedham	40.0	0.002	0.017	2,695	79	1B-10B	52.5	64,428	264	0.000
Winchester Co-operative Bank	Winchester	40.0	0.002	0.052	990	20	500M-1B	42.5	18,748	83	0.000
Canton Co-operative Bank	Canton	40.0	0.003	0.062	334	9	<100M	37.5	4,416	19	0.000
Marblehead Bank	Marblehead	40.0	0.004	0.046	623	23	100M-500M	45.0	12,143	66	0.000
Wrentham Co-operative Bank	Wrentham	40.0	0.002	0.100	262	10	100M-500M	35.0	2,632	19	0.000
Century Bank and Trust Company	Somerville	37.5	0.001	0.009	2,787	71	1B-10B	45.0	71,878	307	0.000
The Needham Bank	Needham	37.5	0.002	0.021	2,328	55	1B-10B	40.0	45,865	191	0.000
Mansfield Co-operative Bank	Mansfield	37.5	0.004	0.014	1,559	65	100M-500M	57.5	49,072	229	0.000

Table 3B. Expanded. Micro Business Lending Institutions in Massachusetts Using Call Report Data, June 2012

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)					All Small Business Lending (less than \$1 million)				
		Total	TA Ratio ¹	TBL Ratio ¹	Amount (1,000)	Number	Institution Asset Size	Total	Amount (1,000)	Number	CC Amount/TA ¹
		Rank						Rank			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)		
The Lowell Five Cent Savings Bank	Lowell	37.5	0.002	0.011	1,294	183	500M-1B	50.0	46,139	349	0.000
Institution for Savings in Newburyport and It	Newburyport	35.0	0.001	0.019	1,806	67	1B-10B	35.0	33,147	179	0.000
Stoughton Co-operative Bank	Stoughton	35.0	0.003	0.053	242	10	<100M	40.0	4,567	23	0.000
The Northampton Co-operative Bank	Northampton	35.0	0.003	0.043	431	20	100M-500M	37.5	8,001	52	0.000
Boston Trust & Investment Management Cor	Boston	32.5	0.001	0.962	25	1	<100M	30.0	25	1	0.000
Winchester Savings Bank	Winchester	32.5	0.002	0.017	1,043	48	500M-1B	45.0	32,060	149	0.000
Belmont Savings Bank	Belmont	32.5	0.002	0.009	1,415	59	500M-1B	30.0	27,871	122	0.000
Saugusbank, a Co-operative bank	Saugus	32.5	0.004	0.017	843	20	100M-500M	47.5	26,032	97	0.000
East Cambridge Savings Bank	Cambridge	32.5	0.002	0.013	1,468	49	500M-1B	37.5	38,198	176	0.000
Watertown Savings Bank	Watertown	32.5	0.001	0.025	1,264	39	1B-10B	40.0	29,233	119	0.000
Abington Bank	Abington	30.0	0.003	0.032	282	5	100M-500M	45.0	8,706	34	0.000
Bank of Easton	North Easton	30.0	0.001	0.053	130	7	100M-500M	32.5	2,472	18	0.000
Hingham Institution for Savings	Hingham	27.5	0.001	0.004	927	79	1B-10B	67.5	118,595	405	0.000
Wakefield Co-operative Bank	Wakefield	27.5	0.001	0.027	157	14	100M-500M	35.0	4,482	26	0.000
Norwood Co-operative Bank	Norwood	27.5	0.003	0.010	979	36	100M-500M	40.0	27,555	126	0.000
Chelsea Bank	Chelsea	27.5	0.002	0.041	125	3	<100M	40.0	3,014	14	0.000
Bridgewater Savings Bank	Raynham	27.5	0.002	0.007	1,009	37	100M-500M	75.0	85,354	294	0.000
Middlesex Federal Savings, F.A.	Somerville	27.5	0.002	0.024	534	11	100M-500M	37.5	14,782	59	0.000
Scituate Federal Savings Bank	Scituate	25.0	0.001	0.014	304	18	100M-500M	40.0	13,579	62	0.000
Equitable Co-operative Bank	Lynn	25.0	0.001	0.027	144	6	100M-500M	40.0	5,247	23	0.000
Stoneham Savings Bank	Stoneham	25.0	0.002	0.009	599	18	100M-500M	37.5	24,435	87	0.000
Eagle Bank	Everett	25.0	0.001	0.008	538	19	100M-500M	47.5	35,010	128	0.000
First Commons Bank, National Association	Newton Center	25.0	0.003	0.013	579	14	100M-500M	45.0	22,130	68	0.000
Milford Federal Savings and Loan Associatio	Milford	22.5	0.000	0.044	61	1	100M-500M	32.5	1,400	7	0.000
Winter Hill Bank, FSB	Somerville	17.5	0.001	0.008	236	4	100M-500M	37.5	15,820	56	0.000
Granite Savings Bank	Rockport	17.5	0.002	0.014	130	2	<100M	57.5	9,544	30	0.000
Central Co-operative Bank	Somerville	17.5	0.001	0.004	459	15	500M-1B	45.0	40,648	138	0.000
OneUnited Bank	Boston	15.0	0.000	0.007	190	4	500M-1B	22.5	10,180	37	0.001
Pilgrim Bank	Cohasset	15.0	0.001	0.008	124	5	100M-500M	32.5	8,441	29	0.000
First Trade Union Bank	Boston	15.0	0.000	0.002	230	6	500M-1B	42.5	47,787	125	0.000
North Cambridge Co-operative Bank	Cambridge	12.5	0.000	0.006	7	1	<100M	30.0	1,225	8	0.000
Foxboro Federal Savings	Foxboro	10.0	0.000	0.000	-	-	100M-500M	10.0	-	-	0.000
State Street Bank and Trust Company	Boston	10.0	0.000	0.000	-	-	>50B	10.0	-	-	0.000
Melrose Co-operative Bank	Melrose	10.0	0.000	0.000	-	-	100M-500M	32.5	1,621	6	0.000
Blue Hills Bank	Boston	10.0	0.000	0.000	-	-	1B-10B	10.0	2,224	6	0.000
Fidelity Management Trust Company	Boston	10.0	0.000	0.000	-	-	100M-500M	10.0	-	-	0.000
First Federal Savings Bank of Boston	Boston	10.0	0.000	0.000	-	-	<100M	10.0	-	-	0.000
Family Federal Savings, F.A.	Fitchburg	10.0	0.000	0.000	-	-	<100M	10.0	-	-	0.000
Natick Federal Savings Bank	Natick	10.0	0.000	0.000	-	-	100M-500M	10.0	219	3	0.000

Table 3B. Expanded. Micro Business Lending Institutions in Massachusetts Using Call Report Data, June 2012

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)					Institution Asset Size	All Small Business Lending (less than \$1 million)			
		Total	TA Ratio ¹	TBL Ratio ¹	Amount (1,000)	Number		Total Rank	Amount (1,000)	Number	CC Amount/TA ¹
		Rank									
Fidelity Personal Trust Company, FSB	Boston	10.0	0.000	0.000	-	-	100M-500M	10.0	-	-	0.000
Colonial Federal Savings Bank	Quincy	10.0	0.000	0.000	-	-	100M-500M	32.5	5,793	18	0.000

¹TA = total domestic assets held by the lender; TBL = total business loans held by the lender; and CC=credit card loans held by the lender.

Source: U.S. Small Business Administration, Office of Advocacy, from Call Report data.