

Table 3A Expanded. Small Business Lending Institutions in Massachusetts Using Call Report Data, June 2013

Name of Lending Institution	City	Small Business Lending (less than \$ million)					Micro Business Lending (less than \$ 100k)				CC Amount/TA ¹
		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)	
The Bank of Canton	Canton	87.5	0.196	0.867	125,380	493	500M-1B	50	3,423	85	0.001
Enterprise Bank and Trust Company	Lowell	87.5	0.280	0.496	490,922	3,309	1B-10B	95	56,993	1,695	0.000
North Shore Bank, a Co-operative Bank	Peabody	85.0	0.265	0.564	120,549	660	100M-500M	78	7,546	206	0.000
North Middlesex Savings Bank	Ayer	85.0	0.212	0.707	71,339	769	100M-500M	98	11,013	504	0.000
The Provident Bank	Amesbury	85.0	0.234	0.586	142,599	950	500M-1B	83	8,870	480	0.000
The Rockport National Bank	Rockport	85.0	0.324	0.862	64,008	446	100M-500M	88	5,524	233	0.004
Commerce Bank & Trust Company	Worcester	85.0	0.204	0.457	358,047	2,045	1B-10B	80	21,831	751	0.000
Avidia Bank	Hudson	82.5	0.166	0.482	179,671	1,672	1B-10B	90	18,744	1,012	0.001
Chicopee Savings Bank	Chicopee	82.5	0.210	0.509	125,178	883	500M-1B	88	11,179	378	0.000
The Milford National Bank and Trust Compa	Milford	82.5	0.237	0.659	64,504	431	100M-500M	73	4,399	183	0.000
The Cape Cod Five Cents Savings Bank	Harwich Por	80.0	0.118	0.528	277,286	2,217	1B-10B	85	24,665	1,206	0.000
BayCoast Bank	Fall River	80.0	0.151	0.555	148,907	863	500M-1B	75	8,979	289	0.000
Brookline Bank	Brookline	80.0	0.168	0.407	526,602	8,570	1B-10B	95	93,006	5,329	0.000
Lee Bank	Lee	80.0	0.201	0.655	54,892	472	100M-500M	93	6,773	271	0.000
Monson Savings Bank	Monson	80.0	0.201	0.742	52,927	349	100M-500M	78	4,426	154	0.000
Leader Bank, National Association	Arlington	80.0	0.153	0.797	103,434	312	500M-1B	40	1,961	72	0.000
Nuvo Bank & Trust Company	Springfield	80.0	0.429	0.770	53,139	342	100M-500M	78	4,469	150	0.000
Mechanics' Co-operative Bank	Taunton	77.5	0.154	0.652	64,465	429	100M-500M	83	6,346	219	0.000
Beverly Co-operative Bank	Beverly	77.5	0.163	0.646	52,260	431	100M-500M	78	3,694	238	0.000
Millbury Savings Bank	Millbury	77.5	0.193	1.000	39,493	282	100M-500M	78	3,014	160	0.000
Bristol County Savings Bank	Taunton	75.0	0.125	0.417	178,328	1,114	1B-10B	70	10,891	431	0.000
Weymouth Bank	East Weymou	75.0	0.188	0.782	40,615	355	100M-500M	85	4,468	237	0.000
MutualOne Bank	Framingham	75.0	0.171	0.457	95,153	595	500M-1B	80	8,052	229	0.000
Martha's Vineyard Savings Bank	Edgartown	75.0	0.127	0.659	66,633	370	500M-1B	68	4,382	170	0.000
First Ipswich Bank	Ipswich	75.0	0.213	0.525	64,330	336	100M-500M	58	3,148	133	0.000
Rockland Trust Company	Rockland	75.0	0.135	0.328	791,851	4,331	1B-10B	73	42,392	1,368	0.000
Cape Cod Co-operative Bank	Yarmouth Po	72.5	0.121	0.559	83,184	501	500M-1B	80	7,496	219	0.000
United Bank	West Spring	72.5	0.113	0.305	277,844	2,007	1B-10B	83	31,963	1,094	0.000
BankFive	Fall River	72.5	0.126	0.454	94,104	1,102	500M-1B	88	10,128	627	0.000
Millbury National Bank	Millbury	72.5	0.322	0.957	23,902	264	<100M	83	3,222	169	0.000
StonehamBank, A Co-operative Bank	Stoneham	72.5	0.172	0.542	79,048	368	100M-500M	53	2,936	129	0.000
Northmark Bank	North Andov	72.5	0.162	0.626	50,207	355	100M-500M	68	3,615	157	0.000
Seamen's Bank	Provincetow	70.0	0.154	0.668	49,390	361	100M-500M	88	5,864	212	0.000
Greenfield Savings Bank	Greenfield	70.0	0.095	0.649	61,024	562	500M-1B	90	9,133	320	0.000
Pentucket Bank	Haverhill	70.0	0.132	0.453	84,952	472	500M-1B	50	3,676	141	0.000

Table 3A Expanded. Small Business Lending Institutions in Massachusetts Using Call Report Data, June 2013

Name of Lending Institution	City	Small Business Lending (less than \$ million)					Micro Business Lending (less than \$ 100k)			CC Amount/TA ¹	
		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)
Fidelity Co-operative Bank	Fitchburg	70.0	0.146	0.474	80,420	487	500M-1B	70	5,322	207	0.000
Bay State Savings Bank	Worcester	70.0	0.160	0.623	45,755	369	100M-500M	85	6,729	191	0.000
Bank of Cape Cod	Hyannis	70.0	0.299	0.519	60,048	273	100M-500M	50	2,253	63	0.000
Walpole Co-operative Bank	Walpole	67.5	0.168	0.411	68,663	315	100M-500M	58	3,741	86	0.000
Hoosac Bank	North Adams	67.5	0.126	0.493	62,116	449	100M-500M	85	6,810	225	0.000
Greenfield Co-operative Bank	Greenfield	67.5	0.111	0.953	37,375	326	100M-500M	90	6,375	212	0.000
Hingham Institution for Savings	Hingham	67.5	0.090	0.471	112,837	407	1B-10B	30	949	90	0.000
South Shore Bank	South Weymo	67.5	0.113	0.451	113,608	720	1B-10B	85	12,236	427	0.000
Northern Bank & Trust Company	Woburn	67.5	0.150	0.229	142,281	685	500M-1B	60	6,276	232	0.000
S-Bank	Weymouth	65.0	0.176	0.709	33,726	195	100M-500M	58	2,160	57	0.000
Hampden Bank	Springfield	65.0	0.117	0.377	76,162	1,019	500M-1B	60	3,773	478	0.000
Commonwealth Co-operative Bank	Hyde Park	65.0	0.061	1.000	10,468	8,215	100M-500M	98	10,468	8,215	0.000
Holbrook Co-operative Bank	Holbrook	65.0	0.282	0.834	26,239	114	<100M	43	792	19	0.000
Salem Five Cents Savings Bank	Salem	65.0	0.074	0.244	222,169	1,103	1B-10B	63	11,253	350	0.000
Bridgewater Savings Bank	Raynham	65.0	0.153	0.488	73,712	256	100M-500M	23	736	25	0.000
The Cooperative Bank	Roslindale	65.0	0.139	0.661	39,813	201	100M-500M	53	2,004	74	0.000
Middlesex Savings Bank	Natick	65.0	0.069	0.302	278,039	3,459	1B-10B	78	31,286	2,327	0.000
Westfield Bank	Westfield	65.0	0.085	0.331	110,128	1,435	1B-10B	88	15,214	972	0.000
East Boston Savings Bank	Boston	65.0	0.095	0.226	238,018	860	1B-10B	58	8,819	203	0.000
Hometown Bank, A Cooperative Bank	Webster	65.0	0.144	0.642	49,977	299	100M-500M	80	5,393	160	0.000
Eastern Bank	Boston	62.5	0.058	0.222	493,177	3,107	1B-10B	68	30,525	1,202	0.000
BankGloucester	Gloucester	62.5	0.170	0.646	32,833	177	100M-500M	70	3,052	81	0.000
The Edgartown National Bank	Edgartown	62.5	0.197	0.698	29,296	137	100M-500M	55	1,589	50	0.000
The National Grand Bank of Marblehead	Marblehead	62.5	0.085	0.820	23,650	455	100M-500M	83	3,663	375	0.007
Granite Savings Bank	Rockport	60.0	0.196	1.000	14,155	31	<100M	18	124	2	0.000
Dean Co-operative Bank	Franklin	60.0	0.116	0.722	28,474	219	100M-500M	73	2,914	142	0.000
South Coastal Bank	Rockland	60.0	0.142	0.493	41,762	254	100M-500M	45	1,737	77	0.000
PeoplesBank	Holyoke	60.0	0.069	0.272	124,545	611	1B-10B	58	6,154	259	0.000
Country Bank for Savings	Ware	60.0	0.070	0.317	95,726	593	1B-10B	58	5,605	222	0.000
Rollstone Bank & Trust	Fitchburg	60.0	0.111	0.463	61,872	403	500M-1B	65	4,539	168	0.000
Everett Co-operative Bank	Everett	60.0	0.123	0.589	41,352	198	100M-500M	60	3,104	72	0.000
Reading Co-operative Bank	Reading	60.0	0.116	0.572	41,604	192	100M-500M	50	2,470	58	0.000
Spencer Savings Bank	Spencer	57.5	0.114	0.481	44,533	291	100M-500M	73	4,462	152	0.000
Berkshire Bank	Pittsfield	57.5	0.039	0.116	201,343	2,817	1B-10B	75	39,261	1,918	0.000
Southbridge Savings Bank	Southbridge	57.5	0.117	0.495	49,797	296	100M-500M	65	4,017	140	0.000
Webster Five Cents Savings Bank	Webster	57.5	0.101	0.437	55,383	405	500M-1B	73	5,197	208	0.000
Easthampton Savings Bank	Easthampton	57.5	0.047	0.580	45,994	536	500M-1B	83	7,294	356	0.000

Table 3A Expanded. Small Business Lending Institutions in Massachusetts Using Call Report Data, June 2013

Name of Lending Institution	City	Small Business Lending (less than \$ million)					Micro Business Lending (less than \$ 100k)			CC Amount/TA ¹	
		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)
The Pittsfield Co-operative Bank	Pittsfield	57.5	0.126	0.527	31,112	245	100M-500M	75	3,983	131	0.000
Newburyport Five Cents Savings Bank	Newburyport	55.0	0.094	0.411	59,931	288	500M-1B	45	2,526	95	0.000
Saugusbank, a Co-operative bank	Saugus	55.0	0.155	0.631	32,577	110	100M-500M	33	899	19	0.000
The Village Bank	Auburndale	55.0	0.074	0.436	56,125	354	500M-1B	58	3,970	191	0.000
Clinton Savings Bank	Clinton	55.0	0.106	0.470	51,474	243	100M-500M	50	2,797	87	0.000
Meetinghouse Bank	Boston	55.0	0.139	1.000	10,669	51	<100M	45	554	10	0.000
The Lowell Five Cent Savings Bank	Lowell	55.0	0.066	0.418	60,732	421	500M-1B	55	3,654	212	0.000
Boston Private Bank & Trust Company	Boston	55.0	0.037	0.120	211,800	760	1B-10B	45	5,860	152	0.000
Savers Co-operative Bank	Southbridge	55.0	0.089	0.601	37,685	234	100M-500M	68	3,490	120	0.000
Haverhill Bank	Haverhill	52.5	0.085	0.666	26,631	181	100M-500M	50	1,810	68	0.000
Mayflower Co-operative Bank	Middleboro	52.5	0.079	0.755	19,601	181	100M-500M	73	2,997	111	0.000
Mutual Federal Savings Bank of Plymouth C	Whitman	52.5	0.059	0.816	25,483	209	100M-500M	75	3,683	106	0.000
The Braintree Co-operative Bank	Braintree	52.5	0.086	0.776	21,524	129	100M-500M	55	1,776	57	0.000
Dedham Institution for Savings	Dedham	52.5	0.058	0.395	65,772	264	1B-10B	40	2,442	74	0.000
Wellesley Bank	Wellesley	52.5	0.107	0.464	42,231	187	100M-500M	63	3,880	68	0.000
Florence Savings Bank	Florence	52.5	0.051	0.372	54,628	595	1B-10B	75	6,792	351	0.000
The Savings Bank	Wakefield	52.5	0.090	0.471	41,064	211	100M-500M	48	2,530	74	0.000
Cambridge Trust Company	Cambridge	52.5	0.053	0.312	75,206	496	1B-10B	70	8,937	311	0.000
The Lenox National Bank	Lenox	52.5	0.123	0.992	8,073	103	<100M	75	2,175	73	0.000
Georgetown Bank	Georgetown	52.5	0.116	0.571	26,771	163	100M-500M	63	2,462	84	0.000
Charles River Bank	Medway	52.5	0.102	0.682	21,769	138	100M-500M	55	1,627	69	0.000
North Brookfield Savings Bank	North Brook	50.0	0.062	1.000	12,646	104	100M-500M	63	1,971	57	0.000
Cape Ann Savings Bank	Gloucester	50.0	0.057	0.825	26,011	186	100M-500M	68	3,316	101	0.000
Cambridge Savings Bank	Cambridge	50.0	0.030	0.083	74,783	624	1B-10B	53	5,482	390	0.000
Marblehead Bank	Marblehead	50.0	0.082	0.862	15,383	92	100M-500M	53	1,235	49	0.000
Patriot Community Bank	Woburn	50.0	0.144	0.522	21,674	83	100M-500M	43	1,044	21	0.000
Barre Savings Bank	Barre	47.5	0.104	0.661	15,648	94	100M-500M	58	1,378	50	0.000
Mansfield Co-operative Bank	Mansfield	47.5	0.109	0.308	43,591	190	100M-500M	30	1,058	49	0.000
North Easton Savings Bank	South Easto	47.5	0.040	0.813	19,345	266	100M-500M	58	1,630	180	0.000
FamilyFirst Bank	Ware	45.0	0.075	0.999	3,985	41	<100M	60	671	22	0.000
Abington Bank	Abington	45.0	0.080	0.992	9,098	38	100M-500M	43	572	11	0.000
Methuen Co-operative Bank	Methuen	45.0	0.058	1.000	5,257	35	<100M	80	5,257	35	0.000
Marlborough Savings Bank	Marlborough	45.0	0.085	0.442	39,246	190	100M-500M	55	3,043	94	0.000
Winchester Savings Bank	Winchester	45.0	0.058	0.503	29,638	142	500M-1B	33	870	45	0.000
Peoples Federal Savings Bank	Brighton	45.0	0.054	0.473	31,120	254	500M-1B	53	2,353	159	0.000
Stoughton Co-operative Bank	Stoughton	42.5	0.046	1.000	4,086	20	<100M	35	213	8	0.000
Winchester Co-operative Bank	Winchester	42.5	0.032	0.927	17,711	83	500M-1B	40	988	21	0.000

Table 3A Expanded. Small Business Lending Institutions in Massachusetts Using Call Report Data, June 2013

Name of Lending Institution	City	Small Business Lending (less than \$ million)					Micro Business Lending (less than \$ 100k)			CC Amount/TA ¹	
		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)
Equitable Co-operative Bank	Lynn	42.5	0.046	1.000	4,616	24	<100M	20	88	5	0.000
Adams Community Bank	Adams	42.5	0.043	0.532	16,707	262	100M-500M	88	5,097	207	0.000
Century Bank and Trust Company	Somerville	42.5	0.022	0.248	72,827	299	1B-10B	28	2,116	62	0.000
Washington Savings Bank	Lowell	42.5	0.050	1.000	9,394	52	100M-500M	48	767	17	0.000
Merrimac Savings Bank	Merrimac	42.5	0.048	1.000	3,377	49	<100M	55	519	24	0.000
Sage Bank	Lowell	42.5	0.077	0.645	15,084	68	100M-500M	30	470	15	0.000
First Commons Bank, National Association	Newton Cent	42.5	0.104	0.493	23,823	78	100M-500M	25	593	12	0.000
The Northampton Co-operative Bank	Northampton	40.0	0.053	0.791	8,600	52	100M-500M	38	461	18	0.000
Eagle Bank	Everett	40.0	0.076	0.400	32,588	109	100M-500M	20	454	16	0.000
The Needham Bank	Needham	40.0	0.045	0.370	53,058	174	1B-10B	30	1,899	47	0.000
Canton Co-operative Bank	Canton	40.0	0.063	0.800	6,285	20	<100M	30	261	6	0.000
Watertown Savings Bank	Watertown	40.0	0.030	0.533	32,692	122	1B-10B	30	1,019	32	0.000
Pilgrim Bank	Cohasset	37.5	0.066	0.644	11,212	39	100M-500M	20	171	7	0.000
Colonial Federal Savings Bank	Quincy	37.5	0.024	1.000	6,958	18	100M-500M	10	47	2	0.000
First Trade Union Bank	Boston	37.5	0.068	0.262	41,140	137	500M-1B	15	409	10	0.000
Athol Savings Bank	Athol	37.5	0.041	0.626	13,802	139	100M-500M	68	2,631	87	0.000
Scituate Federal Savings Bank	Scituate	37.5	0.048	0.637	13,004	68	100M-500M	33	507	22	0.000
Norwood Co-operative Bank	Norwood	37.5	0.074	0.302	27,796	117	100M-500M	28	803	32	0.000
Stoneham Savings Bank	Stoneham	35.0	0.081	0.348	26,105	95	100M-500M	28	744	24	0.000
Chelsea Bank	Chelsea	35.0	0.044	0.961	2,416	10	<100M	28	112	3	0.000
Avon Co-operative Bank	Avon	35.0	0.038	1.000	2,955	12	<100M	28	126	2	0.000
Colonial Co-operative Bank	Gardner	35.0	0.033	1.000	2,213	29	<100M	50	393	14	0.000
Institution for Savings in Newburyport an	Newburyport	35.0	0.024	0.308	35,118	195	1B-10B	38	2,019	74	0.000
Wakefield Co-operative Bank	Wakefield	35.0	0.019	0.866	3,179	22	100M-500M	28	129	12	0.000
Randolph Savings Bank	Randolph	35.0	0.058	0.366	22,511	144	100M-500M	50	2,000	74	0.000
UniBank for Savings	Whitinsvill	35.0	0.026	0.123	37,564	283	1B-10B	50	3,906	151	0.000
Winter Hill Bank, FSB	Somerville	35.0	0.053	0.496	14,107	53	100M-500M	20	228	4	0.000
Milford Federal Savings and Loan Associat	Milford	32.5	0.004	1.000	1,290	7	100M-500M	25	59	1	0.000
Melrose Co-operative Bank	Melrose	32.5	0.008	1.000	1,478	6	100M-500M	10	0	0	0.000
East Cambridge Savings Bank	Cambridge	32.5	0.043	0.254	36,681	168	500M-1B	30	1,308	48	0.000
North Cambridge Co-operative Bank	Cambridge	32.5	0.018	1.000	1,562	8	<100M	10	5	1	0.000
Wrentham Co-operative Bank	Wrentham	32.5	0.022	1.000	2,444	18	100M-500M	40	223	9	0.000
Bank of Easton	North Easto	32.5	0.019	1.000	2,204	15	100M-500M	38	180	6	0.000
Boston Trust & Investment Management Comp	Boston	32.5	0.001	1.000	40	2	<100M	35	40	2	0.000
Middlesex Federal Savings, F.A.	Somerville	30.0	0.039	0.506	13,553	50	100M-500M	20	239	7	0.000
Belmont Savings Bank	Belmont	22.5	0.023	0.128	20,912	57	500M-1B	15	258	11	0.000
OneUnited Bank	Boston	20.0	0.014	0.440	8,203	28	500M-1B	15	141	3	0.001

Table 3A Expanded. Small Business Lending Institutions in Massachusetts Using Call Report Data, June 2013

Name of Lending Institution	City	Small Business Lending (less than \$ million)					Institution Asset Size	Micro Business Lending (less than \$ 100k)			CC Amount/TA ¹
		Total Rank	TA Ratio ¹	TBL Ratio ¹	Amount (1,000)	Number		Total Rank	Amount (1,000)	Number	
		(1)	(2)	(3)	(4)	(5)		(6)	(7)	(8)	
Blue Hills Bank	Boston	15.0	0.005	0.035	6,293	25	1B-10B	15	379	8	0.000
State Street Bank and Trust Company	Boston	10.0	0.000	0.000	0	0	>50B	10	0	0	0.000
First Federal Savings Bank of Boston	Boston	10.0	0.000	.	0	0	<100M	10	0	0	0.000
Foxboro Federal Savings	Foxboro	10.0	0.000	.	0	0	100M-500M	10	0	0	0.000
Family Federal Savings, F.A.	Fitchburg	10.0	0.000	.	0	0	<100M	10	0	0	0.000
Fidelity Management Trust Company	Boston	10.0	0.000	.	0	0	100M-500M	10	0	0	0.000
Fidelity Personal Trust Company, FSB	Boston	10.0	0.000	.	0	0	<100M	10	0	0	0.000

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 2013

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)					All Small Business Lending (less than \$1 million)				
		Total	TA	TBL	Amount	Institution	Total	Amount	CC		
		Rank	Ratio ¹	Ratio ¹	(1,000)	Number	Asset Size	Rank	(1,000)	Number	Amount/TA ¹
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Commonwealth Co-operative Bank	Hyde Park	97.5	0.061	1.000	10,468	8,215	100M-500M	65.0	10,468	8,215	-
North Middlesex Savings Bank	Ayer	97.5	0.033	0.109	11,013	504	100M-500M	85.0	71,339	769	-
Brookline Bank	Brookline	95.0	0.030	0.072	93,006	5,329	1B-10B	80.0	526,602	8,570	-
Enterprise Bank and Trust Company	Lowell	95.0	0.033	0.058	56,993	1,695	1B-10B	88.0	490,922	3,309	-
Lee Bank	Lee	92.5	0.025	0.081	6,773	271	100M-500M	80.0	54,892	472	-
Greenfield Co-operative Bank	Greenfield	90.0	0.019	0.163	6,375	212	100M-500M	68.0	37,375	326	-
Avidia Bank	Hudson	90.0	0.017	0.050	18,744	1,012	1B-10B	83.0	179,671	1,672	0.001
Greenfield Savings Bank	Greenfield	90.0	0.014	0.097	9,133	320	500M-1B	70.0	61,024	562	-
Adams Community Bank	Adams	87.5	0.013	0.162	5,097	207	100M-500M	43.0	16,707	262	-
Seamen's Bank	Provincetow	87.5	0.018	0.079	5,864	212	100M-500M	70.0	49,390	361	-
The Rockport National Bank	Rockport	87.5	0.028	0.074	5,524	233	100M-500M	85.0	64,008	446	0.004
Chicopee Savings Bank	Chicopee	87.5	0.019	0.045	11,179	378	500M-1B	83.0	125,178	883	-
BankFive	Fall River	87.5	0.014	0.049	10,128	627	500M-1B	73.0	94,104	1,102	-
Westfield Bank	Westfield	87.5	0.012	0.046	15,214	972	1B-10B	65.0	110,128	1,435	-
Hoosac Bank	North Adams	85.0	0.014	0.054	6,810	225	100M-500M	68.0	62,116	449	-
Weymouth Bank	East Weymou	85.0	0.021	0.086	4,468	237	100M-500M	75.0	40,615	355	-
The Cape Cod Five Cents Savings Bank	Harwich Por	85.0	0.010	0.047	24,665	1,206	1B-10B	80.0	277,286	2,217	-
South Shore Bank	South Weymo	85.0	0.012	0.049	12,236	427	1B-10B	68.0	113,608	720	-
Bay State Savings Bank	Worcester	85.0	0.024	0.092	6,729	191	100M-500M	70.0	45,755	369	-
United Bank	West Spring	82.5	0.013	0.035	31,963	1,094	1B-10B	73.0	277,844	2,007	-
Mechanics' Co-operative Bank	Taunton	82.5	0.015	0.064	6,346	219	100M-500M	78.0	64,465	429	-
The Provident Bank	Amesbury	82.5	0.015	0.036	8,870	480	500M-1B	85.0	142,599	950	-
Easthampton Savings Bank	Easthampton	82.5	0.008	0.092	7,294	356	500M-1B	58.0	45,994	536	-
The National Grand Bank of Marblehead	Marblehead	82.5	0.013	0.127	3,663	375	100M-500M	63.0	23,650	455	0.007
Millbury National Bank	Millbury	82.5	0.043	0.129	3,222	169	<100M	73.0	23,902	264	-
Cape Cod Co-operative Bank	Yarmouth Po	80.0	0.011	0.050	7,496	219	500M-1B	73.0	83,184	501	-
MutualOne Bank	Framingham	80.0	0.014	0.039	8,052	229	500M-1B	75.0	95,153	595	-
Methuen Co-operative Bank	Methuen	80.0	0.058	1.000	5,257	35	<100M	45.0	5,257	35	-
Commerce Bank & Trust Company	Worcester	80.0	0.012	0.028	21,831	751	1B-10B	85.0	358,047	2,045	-
Hometown Bank, A Cooperative Bank	Webster	80.0	0.016	0.069	5,393	160	100M-500M	65.0	49,977	299	-
North Shore Bank, a Co-operative Bank	Peabody	77.5	0.017	0.035	7,546	206	100M-500M	85.0	120,549	660	-
Middlesex Savings Bank	Natick	77.5	0.008	0.034	31,286	2,327	1B-10B	65.0	278,039	3,459	-
Beverly Co-operative Bank	Beverly	77.5	0.012	0.046	3,694	238	100M-500M	78.0	52,260	431	-
Millbury Savings Bank	Millbury	77.5	0.015	0.076	3,014	160	100M-500M	78.0	39,493	282	-
Monson Savings Bank	Monson	77.5	0.017	0.062	4,426	154	100M-500M	80.0	52,927	349	-

Table 3B. Expanded. Micro Business Lending Institutions in Massachusetts Using Call Report Data, June 2013

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)					All Small Business Lending (less than \$1 million)				
		Total	TA	TBL	Amount	Institution	Total	Amount	Number	CC	
		Rank	Ratio ¹	Ratio ¹	(1,000)		Asset Size	Rank		(1,000)	Amount/TA ¹
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)		
Nuvo Bank & Trust Company	Springfield	77.5	0.036	0.065	4,469	150	100M-500M	80.0	53,139	342	-
Mutual Federal Savings Bank of Plymouth	Whitman	75.0	0.009	0.118	3,683	106	100M-500M	53.0	25,483	209	-
Florence Savings Bank	Florence	75.0	0.006	0.046	6,792	351	1B-10B	53.0	54,628	595	-
Berkshire Bank	Pittsfield	75.0	0.008	0.023	39,261	1,918	1B-10B	58.0	201,343	2,817	-
BayCoast Bank	Fall River	75.0	0.009	0.033	8,979	289	500M-1B	80.0	148,907	863	-
The Lenox National Bank	Lenox	75.0	0.033	0.267	2,175	73	<100M	53.0	8,073	103	-
The Pittsfield Co-operative Bank	Pittsfield	75.0	0.016	0.067	3,983	131	100M-500M	58.0	31,112	245	-
Mayflower Co-operative Bank	Middleboro	72.5	0.012	0.115	2,997	111	100M-500M	53.0	19,601	181	-
Dean Co-operative Bank	Franklin	72.5	0.012	0.074	2,914	142	100M-500M	60.0	28,474	219	-
Spencer Savings Bank	Spencer	72.5	0.011	0.048	4,462	152	100M-500M	58.0	44,533	291	-
Rockland Trust Company	Rockland	72.5	0.007	0.018	42,392	1,368	1B-10B	75.0	791,851	4,331	-
Webster Five Cents Savings Bank	Webster	72.5	0.010	0.041	5,197	208	500M-1B	58.0	55,383	405	-
The Milford National Bank and Trust Com	Milford	72.5	0.016	0.045	4,399	183	100M-500M	83.0	64,504	431	-
Bristol County Savings Bank	Taunton	70.0	0.008	0.025	10,891	431	1B-10B	75.0	178,328	1,114	-
BankGloucester	Gloucester	70.0	0.016	0.060	3,052	81	100M-500M	63.0	32,833	177	-
Cambridge Trust Company	Cambridge	70.0	0.006	0.037	8,937	311	1B-10B	53.0	75,206	496	-
Fidelity Co-operative Bank	Fitchburg	70.0	0.010	0.031	5,322	207	500M-1B	70.0	80,420	487	-
Eastern Bank	Boston	67.5	0.004	0.014	30,525	1,202	1B-10B	63.0	493,177	3,107	-
Martha's Vineyard Savings Bank	Edgartown	67.5	0.008	0.043	4,382	170	500M-1B	75.0	66,633	370	-
Athol Savings Bank	Athol	67.5	0.008	0.119	2,631	87	100M-500M	38.0	13,802	139	-
Cape Ann Savings Bank	Gloucester	67.5	0.007	0.105	3,316	101	100M-500M	50.0	26,011	186	-
Savers Co-operative Bank	Southbridge	67.5	0.008	0.056	3,490	120	100M-500M	55.0	37,685	234	-
Northmark Bank	North Andov	67.5	0.012	0.045	3,615	157	100M-500M	73.0	50,207	355	-
Southbridge Savings Bank	Southbridge	65.0	0.009	0.040	4,017	140	100M-500M	58.0	49,797	296	-
Rollstone Bank & Trust	Fitchburg	65.0	0.008	0.034	4,539	168	500M-1B	60.0	61,872	403	-
Wellesley Bank	Wellesley	62.5	0.010	0.043	3,880	68	100M-500M	53.0	42,231	187	-
North Brookfield Savings Bank	North Brook	62.5	0.010	0.156	1,971	57	100M-500M	50.0	12,646	104	-
Salem Five Cents Savings Bank	Salem	62.5	0.004	0.012	11,253	350	1B-10B	65.0	222,169	1,103	-
Georgetown Bank	Georgetown	62.5	0.011	0.052	2,462	84	100M-500M	53.0	26,771	163	-
FamilyFirst Bank	Ware	60.0	0.013	0.168	671	22	<100M	45.0	3,985	41	-
Hampden Bank	Springfield	60.0	0.006	0.019	3,773	478	500M-1B	65.0	76,162	1,019	-
Northern Bank & Trust Company	Woburn	60.0	0.007	0.010	6,276	232	500M-1B	68.0	142,281	685	-
Everett Co-operative Bank	Everett	60.0	0.009	0.044	3,104	72	100M-500M	60.0	41,352	198	-
Walpole Co-operative Bank	Walpole	57.5	0.009	0.022	3,741	86	100M-500M	68.0	68,663	315	-
S-Bank	Weymouth	57.5	0.011	0.045	2,160	57	100M-500M	65.0	33,726	195	-
Barre Savings Bank	Barre	57.5	0.009	0.058	1,378	50	100M-500M	48.0	15,648	94	-

Table 3B. Expanded. Micro Business Lending Institutions in Massachusetts Using Call Report Data, June 2013

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)					All Small Business Lending (less than \$1 million)				
		Total	TA	TBL	Amount	Institution	Total	Amount	Number	CC	
		Rank	Ratio ¹	Ratio ¹	(1,000)		Asset Size	Rank		(1,000)	Amount/TA ¹
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)		
The Village Bank	Auburndale	57.5	0.005	0.031	3,970	191	500M-1B	55.0	56,125	354	-
First Ipswich Bank	Ipswich	57.5	0.010	0.026	3,148	133	100M-500M	75.0	64,330	336	-
North Easton Savings Bank	South Easto	57.5	0.003	0.069	1,630	180	100M-500M	48.0	19,345	266	-
PeoplesBank	Holyoke	57.5	0.003	0.013	6,154	259	1B-10B	60.0	124,545	611	-
Country Bank for Savings	Ware	57.5	0.004	0.019	5,605	222	1B-10B	60.0	95,726	593	-
East Boston Savings Bank	Boston	57.5	0.004	0.008	8,819	203	1B-10B	65.0	238,018	860	-
The Braintree Co-operative Bank	Braintree	55.0	0.007	0.064	1,776	57	100M-500M	53.0	21,524	129	-
The Edgartown National Bank	Edgartown	55.0	0.011	0.038	1,589	50	100M-500M	63.0	29,296	137	-
Marlborough Savings Bank	Marlborough	55.0	0.007	0.034	3,043	94	100M-500M	45.0	39,246	190	-
Merrimac Savings Bank	Merrimac	55.0	0.007	0.154	519	24	<100M	43.0	3,377	49	-
The Lowell Five Cent Savings Bank	Lowell	55.0	0.004	0.025	3,654	212	500M-1B	55.0	60,732	421	-
Charles River Bank	Medway	55.0	0.008	0.051	1,627	69	100M-500M	53.0	21,769	138	-
The Cooperative Bank	Roslindale	52.5	0.007	0.033	2,004	74	100M-500M	65.0	39,813	201	-
Cambridge Savings Bank	Cambridge	52.5	0.002	0.006	5,482	390	1B-10B	50.0	74,783	624	-
Marblehead Bank	Marblehead	52.5	0.007	0.069	1,235	49	100M-500M	50.0	15,383	92	-
StonehamBank, A Co-operative Bank	Stoneham	52.5	0.006	0.020	2,936	129	100M-500M	73.0	79,048	368	-
Peoples Federal Savings Bank	Brighton	52.5	0.004	0.036	2,353	159	500M-1B	45.0	31,120	254	-
Haverhill Bank	Haverhill	50.0	0.006	0.045	1,810	68	100M-500M	53.0	26,631	181	-
Clinton Savings Bank	Clinton	50.0	0.006	0.026	2,797	87	100M-500M	55.0	51,474	243	-
Colonial Co-operative Bank	Gardner	50.0	0.006	0.178	393	14	<100M	35.0	2,213	29	-
Randolph Savings Bank	Randolph	50.0	0.005	0.033	2,000	74	100M-500M	35.0	22,511	144	-
Pentucket Bank	Haverhill	50.0	0.006	0.020	3,676	141	500M-1B	70.0	84,952	472	-
UniBank for Savings	Whitinsvill	50.0	0.003	0.013	3,906	151	1B-10B	35.0	37,564	283	-
The Bank of Canton	Canton	50.0	0.005	0.024	3,423	85	500M-1B	88.0	125,380	493	0.001
Reading Co-operative Bank	Reading	50.0	0.007	0.034	2,470	58	100M-500M	60.0	41,604	192	-
Bank of Cape Cod	Hyannis	50.0	0.011	0.019	2,253	63	100M-500M	70.0	60,048	273	-
Washington Savings Bank	Lowell	47.5	0.004	0.082	767	17	100M-500M	43.0	9,394	52	-
The Savings Bank	Wakefield	47.5	0.006	0.029	2,530	74	100M-500M	53.0	41,064	211	-
Newburyport Five Cents Savings Bank	Newburyport	45.0	0.004	0.017	2,526	95	500M-1B	55.0	59,931	288	-
Meetinghouse Bank	Boston	45.0	0.007	0.052	554	10	<100M	55.0	10,669	51	-
South Coastal Bank	Rockland	45.0	0.006	0.021	1,737	77	100M-500M	60.0	41,762	254	-
Boston Private Bank & Trust Company	Boston	45.0	0.001	0.003	5,860	152	1B-10B	55.0	211,800	760	-
Abington Bank	Abington	42.5	0.005	0.062	572	11	100M-500M	45.0	9,098	38	-
Holbrook Co-operative Bank	Holbrook	42.5	0.009	0.025	792	19	<100M	65.0	26,239	114	-
Patriot Community Bank	Woburn	42.5	0.007	0.025	1,044	21	100M-500M	50.0	21,674	83	-
Dedham Institution for Savings	Dedham	40.0	0.002	0.015	2,442	74	1B-10B	53.0	65,772	264	-

Table 3B. Expanded. Micro Business Lending Institutions in Massachusetts Using Call Report Data, June 2013

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)					All Small Business Lending (less than \$1 million)				
		Total	TA	TBL	Amount	Institution	Total	Amount	Number	CC	
		Rank	Ratio ¹	Ratio ¹	(1,000)		Asset Size	Rank		(1,000)	Amount/TA ¹
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)		
Winchester Co-operative Bank	Winchester	40.0	0.002	0.052	988	21	500M-1B	43.0	17,711	83	-
Wrentham Co-operative Bank	Wrentham	40.0	0.002	0.091	223	9	100M-500M	33.0	2,444	18	-
Leader Bank, National Association	Arlington	40.0	0.003	0.015	1,961	72	500M-1B	80.0	103,434	312	-
The Northampton Co-operative Bank	Northampton	37.5	0.003	0.042	461	18	100M-500M	40.0	8,600	52	-
Institution for Savings in Newburyport an	Newburyport	37.5	0.001	0.018	2,019	74	1B-10B	35.0	35,118	195	-
Bank of Easton	North Easto	37.5	0.002	0.082	180	6	100M-500M	33.0	2,204	15	-
Stoughton Co-operative Bank	Stoughton	35.0	0.002	0.052	213	8	<100M	43.0	4,086	20	-
Boston Trust & Investment Management	Boston	35.0	0.001	1.000	40	2	<100M	33.0	40	2	-
Saugusbank, a Co-operative bank	Saugus	32.5	0.004	0.017	899	19	100M-500M	55.0	32,577	110	-
Scituate Federal Savings Bank	Scituate	32.5	0.002	0.025	507	22	100M-500M	38.0	13,004	68	-
Winchester Savings Bank	Winchester	32.5	0.002	0.015	870	45	500M-1B	45.0	29,638	142	-
Mansfield Co-operative Bank	Mansfield	30.0	0.003	0.007	1,058	49	100M-500M	48.0	43,591	190	-
The Needham Bank	Needham	30.0	0.002	0.013	1,899	47	1B-10B	40.0	53,058	174	-
Canton Co-operative Bank	Canton	30.0	0.003	0.033	261	6	<100M	40.0	6,285	20	-
Hingham Institution for Savings	Hingham	30.0	0.001	0.004	949	90	1B-10B	68.0	112,837	407	-
East Cambridge Savings Bank	Cambridge	30.0	0.002	0.009	1,308	48	500M-1B	33.0	36,681	168	-
Watertown Savings Bank	Watertown	30.0	0.001	0.017	1,019	32	1B-10B	40.0	32,692	122	-
Sage Bank	Lowell	30.0	0.002	0.020	470	15	100M-500M	43.0	15,084	68	-
Stoneham Savings Bank	Stoneham	27.5	0.002	0.010	744	24	100M-500M	35.0	26,105	95	-
Chelsea Bank	Chelsea	27.5	0.002	0.045	112	3	<100M	35.0	2,416	10	-
Avon Co-operative Bank	Avon	27.5	0.002	0.043	126	2	<100M	35.0	2,955	12	-
Wakefield Co-operative Bank	Wakefield	27.5	0.001	0.035	129	12	100M-500M	35.0	3,179	22	-
Century Bank and Trust Company	Somerville	27.5	0.001	0.007	2,116	62	1B-10B	43.0	72,827	299	-
Norwood Co-operative Bank	Norwood	27.5	0.002	0.009	803	32	100M-500M	38.0	27,796	117	-
Milford Federal Savings and Loan Associa	Milford	25.0	-	0.046	59	1	100M-500M	33.0	1,290	7	-
First Commons Bank, National Associatio	Newton Cent	25.0	0.003	0.012	593	12	100M-500M	43.0	23,823	78	-
Bridgewater Savings Bank	Raynham	22.5	0.002	0.005	736	25	100M-500M	65.0	73,712	256	-
Pilgrim Bank	Cohasset	20.0	0.001	0.010	171	7	100M-500M	38.0	11,212	39	-
Middlesex Federal Savings, F.A.	Somerville	20.0	0.001	0.009	239	7	100M-500M	30.0	13,553	50	-
Eagle Bank	Everett	20.0	0.001	0.006	454	16	100M-500M	40.0	32,588	109	-
Equitable Co-operative Bank	Lynn	20.0	0.001	0.019	88	5	<100M	43.0	4,616	24	-
Winter Hill Bank, FSB	Somerville	20.0	0.001	0.008	228	4	100M-500M	35.0	14,107	53	-
Granite Savings Bank	Rockport	17.5	0.002	0.009	124	2	<100M	60.0	14,155	31	-
Blue Hills Bank	Boston	15.0	-	0.002	379	8	1B-10B	15.0	6,293	25	-
First Trade Union Bank	Boston	15.0	0.001	0.003	409	10	500M-1B	38.0	41,140	137	-
Belmont Savings Bank	Belmont	15.0	-	0.002	258	11	500M-1B	23.0	20,912	57	-

Table 3B. Expanded. Micro Business Lending Institutions in Massachusetts Using Call Report Data, June 2013

Name of Lending Institution	City	Micro Business Lending (less than \$100,000)						All Small Business Lending (less than \$1 million)			
		Total	TA	TBL	Amount	Institution	Total	Amount	Number	CC	
		Rank	Ratio ¹	Ratio ¹	(1,000)		Asset Size	Rank		(1,000)	Amount/TA ¹
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)		
OneUnited Bank	Boston	15.0	-	0.008	141	3	500M-1B	20.0	8,203	28	0.001
State Street Bank and Trust Company	Boston	10.0	-	-	-	-	>50B	10.0	-	-	-
Colonial Federal Savings Bank	Quincy	10.0	-	0.007	47	2	100M-500M	38.0	6,958	18	-
Melrose Co-operative Bank	Melrose	10.0	-	-	-	-	100M-500M	33.0	1,478	6	-
First Federal Savings Bank of Boston	Boston	10.0	-	.	-	-	<100M	10.0	-	-	-
Foxboro Federal Savings	Foxboro	10.0	-	.	-	-	100M-500M	10.0	-	-	-
North Cambridge Co-operative Bank	Cambridge	10.0	-	0.003	5	1	<100M	33.0	1,562	8	-
Family Federal Savings, F.A.	Fitchburg	10.0	-	.	-	-	<100M	10.0	-	-	-
Fidelity Management Trust Company	Boston	10.0	-	.	-	-	100M-500M	10.0	-	-	-
Fidelity Personal Trust Company, FSB	Boston	10.0	-	.	-	-	<100M	10.0	-	-	-

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.