

Table 3A Expanded. Small Business Lending Institutions in Massachusetts Using Call Report Data, June 2011

Name of Lending Institution	City	Small Business Lending (less than \$ million)					Micro Business Lending (less than \$1 million)			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)
Mercantile Bank and Trust Company	Boston	92.5	0.717	0.921	128,223	727	100M-500M	82.5	6,673	231	-
The Bank of Canton	Canton	90.0	0.217	0.844	138,764	590	500M-1B	67.5	6,473	157	0.002
The Community Bank, A Massachusetts Coope	Brockton	87.5	0.250	0.786	82,398	547	100M-500M	90.0	7,863	263	-
Enterprise Bank and Trust Company	Lowell	87.5	0.322	0.563	473,185	5,101	1B-10B	95.0	58,069	3,016	-
North Middlesex Savings Bank	Ayer	85.0	0.209	0.690	69,945	737	100M-500M	97.5	11,729	498	-
Hometown Bank, A Cooperative Bank	Webster	85.0	0.211	0.994	65,121	312	100M-500M	80.0	5,150	175	-
The Rockport National Bank	Rockport	85.0	0.288	0.870	50,174	365	100M-500M	82.5	4,413	199	0.005
Avidia Bank	Hudson	82.5	0.144	0.523	145,247	1,358	1B-10B	90.0	16,468	835	0.001
Brookline Bank	Brookline	82.5	0.159	0.471	440,435	2,868	1B-10B	95.0	59,483	1,654	-
Citizens-Union Savings Bank	Fall River	82.5	0.159	0.577	141,501	691	500M-1B	80.0	11,078	284	-
North Shore Bank, a Co-operative Bank	Peabody	82.5	0.238	0.582	107,522	597	100M-500M	75.0	6,688	195	0.000
Bridgewater Savings Bank	Raynham	82.5	0.203	0.677	98,010	347	100M-500M	32.5	1,512	52	-
The Provident Bank	Amesbury	80.0	0.191	0.573	95,378	646	100M-500M	72.5	5,843	319	-
The First National Bank of Ipswich	Ipswich	80.0	0.293	0.663	79,566	385	100M-500M	82.5	6,539	173	-
BankFive	Fall River	80.0	0.129	0.532	95,698	996	500M-1B	85.0	10,797	631	-
The Cape Cod Five Cents Savings Bank	Harwich Port	80.0	0.119	0.561	240,458	1,991	1B-10B	85.0	22,707	1,153	-
The Milford National Bank and Trust Company	Milford	80.0	0.207	0.602	56,943	394	100M-500M	75.0	4,668	196	-
Fidelity Co-operative Bank	Fitchburg	77.5	0.151	0.686	78,473	492	500M-1B	72.5	5,143	216	-
Rockland Trust Company	Rockland	77.5	0.151	0.375	732,864	4,458	1B-10B	77.5	50,318	1,702	-
Chicopee Savings Bank	Chicopee	77.5	0.193	0.500	111,956	848	500M-1B	90.0	11,841	397	-
Bristol County Savings Bank	Taunton	77.5	0.135	0.432	172,770	1,074	1B-10B	75.0	11,768	434	-
Beverly Co-operative Bank	Beverly	77.5	0.159	0.665	48,189	412	100M-500M	82.5	4,967	242	-
Millbury Savings Bank	Millbury	77.5	0.164	1.000	33,543	301	100M-500M	82.5	3,837	178	-
Everett Co-operative Bank	Everett	77.5	0.180	1.000	53,122	175	100M-500M	92.5	53,122	175	-
Northern Bank & Trust Company	Woburn	75.0	0.202	0.321	140,110	698	500M-1B	70.0	7,242	271	-
United Bank	West Springfield	75.0	0.120	0.408	191,941	1,799	1B-10B	90.0	26,655	1,174	-
Weymouth Bank	East Weymouth	75.0	0.192	0.747	38,379	330	100M-500M	85.0	4,380	213	-
Commerce Bank & Trust Company	Worcester	75.0	0.137	0.337	196,444	1,532	1B-10B	85.0	24,569	855	-
Pentucket Bank	Haverhill	75.0	0.149	0.554	95,244	515	500M-1B	62.5	5,170	183	-
Millbury National Bank	Millbury	72.5	0.308	0.921	21,971	243	<100M	82.5	2,932	163	-
Nuvo Bank & Trust Company	Springfield	72.5	0.465	0.836	35,038	205	<100M	77.5	4,229	86	-
Cape Cod Co-operative Bank	Yarmouth Port	72.5	0.125	0.636	77,233	469	500M-1B	72.5	6,202	202	-
Greenfield Co-operative Bank	Greenfield	72.5	0.112	0.929	33,840	343	100M-500M	92.5	7,383	242	-
Monson Savings Bank	Monson	72.5	0.173	0.699	41,218	322	100M-500M	75.0	3,759	145	-
Framingham Co-operative Bank	Framingham	72.5	0.189	0.520	74,690	437	100M-500M	77.5	6,712	166	-
Seamen's Bank	Provincetown	70.0	0.158	0.659	46,878	353	100M-500M	85.0	5,691	209	-

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		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
South Shore Savings Bank	South Weymouth	70.0	0.111	0.440	105,598	621	500M-1B	75.0	10,144	350	-
Bank of Cape Cod	Hyannis	70.0	0.325	0.601	43,300	207	100M-500M	50.0	1,630	52	-
Berkshire Bank	Pittsfield	70.0	0.109	0.308	349,025	3,478	1B-10B	87.5	52,859	2,111	-
Northmark Bank	North Andover	70.0	0.155	0.662	47,671	342	100M-500M	72.5	3,825	157	-
Hingham Institution for Savings	Hingham	70.0	0.111	0.496	118,715	416	1B-10B	30.0	1,105	87	-
Mechanics' Co-operative Bank	Taunton	67.5	0.127	0.653	48,412	330	100M-500M	77.5	5,356	172	-
Greenfield Savings Bank	Greenfield	67.5	0.078	0.659	48,903	554	500M-1B	87.5	7,504	337	-
First Trade Union Bank	Boston	67.5	0.135	0.478	83,541	287	500M-1B	22.5	1,103	32	-
Walpole Co-operative Bank	Walpole	67.5	0.185	0.440	65,228	303	100M-500M	52.5	3,297	82	-
StonehamBank, A Co-operative Bank	Stoneham	67.5	0.147	0.545	61,128	281	100M-500M	45.0	2,000	103	-
Holbrook Co-operative Bank	Holbrook	67.5	0.334	0.735	32,892	135	<100M	37.5	880	22	-
Westfield Bank	Westfield	67.5	0.090	0.346	111,386	1,333	1B-10B	85.0	14,730	864	-
Spencer Savings Bank	Spencer	67.5	0.094	0.734	35,426	307	100M-500M	80.0	4,662	190	-
Hampden Bank	Springfield	65.0	0.116	0.353	65,179	837	500M-1B	50.0	2,485	378	-
Bay State Savings Bank	Worcester	65.0	0.131	0.618	35,333	284	100M-500M	82.5	4,827	149	-
Salem Five Cents Savings Bank	Salem	65.0	0.086	0.262	242,941	1,178	1B-10B	62.5	12,014	349	-
Danversbank	Danvers	65.0	0.084	0.202	217,715	1,080	1B-10B	67.5	13,678	408	-
Rollstone Bank & Trust	Fitchburg	65.0	0.110	0.522	59,235	418	500M-1B	65.0	4,422	193	-
BankGloucester	Gloucester	65.0	0.196	0.790	33,734	151	100M-500M	62.5	2,539	62	-
Middlesex Savings Bank	Natick	65.0	0.076	0.367	302,272	3,434	1B-10B	80.0	37,280	2,276	-
The Cooperative Bank	Roslindale	65.0	0.133	0.667	37,218	205	100M-500M	55.0	2,178	88	-
Dean Co-operative Bank	Franklin	65.0	0.130	0.742	28,559	238	100M-500M	75.0	3,078	161	-
East Boston Savings Bank	Boston	65.0	0.081	0.315	154,062	652	1B-10B	57.5	6,644	185	-
The National Grand Bank of Marblehead	Marblehead	65.0	0.101	0.772	25,075	421	100M-500M	87.5	4,191	337	0.008
S-Bank	Weymouth	62.5	0.134	0.669	29,733	162	100M-500M	55.0	2,129	57	-
Wellesley Bank	Wellesley	62.5	0.171	0.595	45,348	204	100M-500M	65.0	3,690	71	-
Southbridge Savings Bank	Southbridge	62.5	0.114	0.589	47,295	279	100M-500M	67.5	4,494	136	-
Country Bank for Savings	Ware	62.5	0.065	0.370	94,827	631	1B-10B	62.5	6,496	259	-
PeoplesBank	Holyoke	60.0	0.076	0.271	126,988	619	1B-10B	57.5	5,676	245	-
South Coastal Bank	Rockland	60.0	0.158	0.500	40,683	224	100M-500M	45.0	1,764	66	-
Clinton Savings Bank	Clinton	60.0	0.103	0.582	50,163	272	100M-500M	55.0	3,075	107	-
The Pittsfield Co-operative Bank	Pittsfield	60.0	0.121	0.709	27,536	281	100M-500M	77.5	3,422	176	-
The Edgartown National Bank	Edgartown	60.0	0.200	0.677	26,174	124	100M-500M	57.5	1,863	53	-
Savers Co-operative Bank	Southbridge	60.0	0.078	0.824	32,033	262	100M-500M	70.0	3,502	156	-
Webster Five Cents Savings Bank	Webster	60.0	0.097	0.426	53,473	425	500M-1B	72.5	5,312	225	-
Eastern Bank	Boston	60.0	0.052	0.231	393,816	2,505	1B-10B	62.5	21,294	830	-
Boston Private Bank & Trust Company	Boston	60.0	0.047	0.167	276,911	1,502	1B-10B	55.0	8,566	415	0.000

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		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
Lee Bank	Lee	57.5	0.123	0.382	32,970	444	100M-500M	77.5	4,822	243	-
Easthampton Savings Bank	Easthampton	57.5	0.043	0.575	39,868	550	500M-1B	85.0	8,226	392	-
Legacy Banks	Pittsfield	57.5	0.078	0.334	68,345	491	500M-1B	67.5	5,609	250	-
Cape Ann Savings Bank	Gloucester	57.5	0.072	0.887	30,551	188	100M-500M	67.5	3,572	95	-
Florence Savings Bank	Florence	57.5	0.052	0.475	55,595	599	1B-10B	80.0	7,549	359	-
Martha's Vineyard Savings Bank	Edgartown	57.5	0.104	0.482	54,198	295	500M-1B	52.5	2,958	123	-
First Commons Bank, National Association	Newton Center	57.5	0.167	0.723	22,843	51	100M-500M	27.5	494	11	-
North Easton Savings Bank	South Easton	55.0	0.046	0.817	20,941	319	100M-500M	62.5	1,928	226	-
Georgetown Savings Bank	Georgetown	55.0	0.127	0.707	25,585	128	100M-500M	47.5	1,444	43	-
Adams Co-operative Bank	Adams	55.0	0.083	0.943	16,203	191	100M-500M	77.5	3,450	137	-
Dedham Institution for Savings	Dedham	55.0	0.064	0.474	69,142	286	1B-10B	47.5	3,399	100	-
Mansfield Co-operative Bank	Mansfield	55.0	0.126	0.429	43,783	220	100M-500M	45.0	2,085	74	-
The Village Bank	Auburndale	55.0	0.078	0.497	52,760	275	500M-1B	57.5	4,223	142	-
Lowell Co-operative Bank	Lowell	52.5	0.104	0.944	13,098	73	100M-500M	42.5	664	23	-
Newburyport Five Cents Savings Bank	Newburyport	52.5	0.087	0.464	54,731	275	500M-1B	45.0	2,638	106	-
Meetinghouse Bank	Boston	52.5	0.119	1.000	7,572	38	<100M	45.0	498	8	-
Charles River Bank	Medway	52.5	0.095	0.726	17,720	126	100M-500M	60.0	1,777	69	-
Reading Co-operative Bank	Reading	52.5	0.110	0.568	36,180	152	100M-500M	45.0	1,831	41	-
Cambridge Trust Company	Cambridge	52.5	0.050	0.296	58,209	424	1B-10B	67.5	6,029	249	-
The Braintree Co-operative Bank	Braintree	52.5	0.098	0.830	22,961	122	100M-500M	52.5	1,726	47	-
Leader Bank, National Association	Arlington	52.5	0.092	0.507	36,914	155	100M-500M	35.0	1,313	57	-
The Lenox National Bank	Lenox	52.5	0.116	0.998	6,592	100	<100M	75.0	1,901	75	-
Granite Savings Bank	Rockport	50.0	0.095	1.000	7,085	22	<100M	17.5	144	2	-
Central Co-operative Bank	Somerville	50.0	0.093	0.402	46,273	150	100M-500M	15.0	464	14	-
Saugusbank, a Co-operative bank	Saugus	50.0	0.129	0.602	26,015	111	100M-500M	37.5	1,038	29	-
Winter Hill Bank, FSB	Somerville	47.5	0.082	0.718	21,902	59	100M-500M	20.0	326	6	-
The Lowell Five Cent Savings Bank	Lowell	47.5	0.058	0.434	42,489	317	500M-1B	60.0	3,767	180	-
Hoosac Bank	North Adams	47.5	0.091	0.344	32,521	231	100M-500M	67.5	4,597	118	-
Marblehead Bank	Marblehead	47.5	0.063	0.982	10,617	66	100M-500M	42.5	686	25	-
Peoples Federal Savings Bank	Brighton	47.5	0.070	0.510	37,376	185	500M-1B	55.0	2,956	102	-
Patriot Community Bank	Woburn	47.5	0.162	0.517	16,644	75	100M-500M	45.0	990	25	-
Williamstown Savings Bank	Williamstown	47.5	0.077	0.676	17,732	125	100M-500M	50.0	1,456	55	-
Washington Savings Bank	Lowell	47.5	0.050	1.000	8,676	51	100M-500M	47.5	759	18	-
Haverhill Bank	Haverhill	47.5	0.077	0.647	19,622	147	100M-500M	70.0	3,229	72	-
Winchester Savings Bank	Winchester	47.5	0.061	0.598	32,785	158	500M-1B	37.5	1,412	56	-
Equitable Co-operative Bank	Lynn	45.0	0.064	1.000	6,279	31	<100M	47.5	564	13	-
Century Bank and Trust Company	Somerville	45.0	0.029	0.235	74,453	331	1B-10B	37.5	2,771	74	-

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		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)		(9)
Barre Savings Bank	Barre	45.0	0.091	0.624	13,460	95	100M-500M	57.5	1,504	54	-
Mutual Federal Savings Bank of Plymouth Cour	Whitman	45.0	0.042	0.863	15,931	97	100M-500M	47.5	1,338	39	-
Cambridge Savings Bank	Cambridge	45.0	0.031	0.113	68,880	297	1B-10B	30.0	2,079	68	-
Winchester Co-operative Bank	Winchester	45.0	0.037	0.944	19,044	81	500M-1B	40.0	1,035	19	-
Colonial Co-operative Bank	Gardner	45.0	0.072	1.000	5,637	49	<100M	72.5	2,664	29	-
Marlborough Savings Bank	Marlborough	42.5	0.069	0.478	30,250	144	100M-500M	35.0	1,270	51	-
Merrimac Savings Bank	Merrimac	42.5	0.054	1.000	3,515	50	<100M	45.0	323	23	-
Stoughton Co-operative Bank	Stoughton	42.5	0.050	0.999	4,666	20	<100M	32.5	237	7	-
Chelsea Bank	Chelsea	42.5	0.068	1.000	3,577	15	<100M	25.0	141	3	-
North Brookfield Savings Bank	North Brookfield	42.5	0.035	1.000	6,963	77	100M-500M	55.0	1,136	46	-
The Savings Bank	Wakefield	42.5	0.075	0.469	33,472	174	100M-500M	45.0	1,902	58	-
Eagle Bank	Everett	40.0	0.073	0.466	32,062	124	100M-500M	25.0	578	22	-
Methuen Co-operative Bank	Methuen	40.0	0.041	1.000	3,566	27	<100M	72.5	3,566	27	-
Abington Bank	Abington	40.0	0.078	0.700	7,520	38	<100M	27.5	285	7	-
UniBank for Savings	Whitinsville	40.0	0.035	0.264	43,537	316	1B-10B	62.5	6,409	182	-
South Adams Savings Bank	Adams	40.0	0.062	0.509	12,329	165	100M-500M	75.0	2,907	118	-
The Needham Bank	Needham	40.0	0.041	0.329	48,223	175	1B-10B	30.0	1,749	42	-
Middlesex Federal Savings, F.A.	Somerville	40.0	0.049	0.708	18,015	74	100M-500M	27.5	637	13	-
Watertown Savings Bank	Watertown	40.0	0.030	0.592	31,743	148	1B-10B	40.0	1,900	54	-
FamilyFirst Bank	Ware	40.0	0.059	0.991	3,333	36	<100M	55.0	531	19	-
Athol Savings Bank	Athol	40.0	0.044	0.639	14,368	151	100M-500M	70.0	2,672	96	-
Wakefield Co-operative Bank	Wakefield	37.5	0.039	0.921	5,752	30	100M-500M	25.0	183	14	-
The Northampton Co-operative Bank	Northampton	37.5	0.043	0.833	6,534	47	100M-500M	37.5	416	19	-
Norwood Co-operative Bank	Norwood	37.5	0.078	0.284	31,009	152	100M-500M	35.0	1,361	46	-
East Cambridge Savings Bank	Cambridge	37.5	0.040	0.384	32,010	167	500M-1B	35.0	1,761	54	-
Pilgrim Bank	Cohasset	35.0	0.054	0.640	9,243	30	100M-500M	22.5	212	6	-
Stoneham Savings Bank	Stoneham	35.0	0.081	0.359	28,474	122	100M-500M	27.5	763	32	-
Avon Co-operative Bank	Avon	35.0	0.038	1.000	2,541	13	<100M	32.5	148	3	-
Scituate Federal Savings Bank	Scituate	35.0	0.048	0.663	12,634	47	100M-500M	20.0	284	4	-
Randolph Savings Bank	Randolph	35.0	0.072	0.349	26,914	150	100M-500M	47.5	2,093	69	-
Institution for Savings in Newburyport and Its	Newburyport	35.0	0.025	0.365	30,263	169	1B-10B	35.0	1,721	65	-
Bank of Easton	North Easton	35.0	0.024	1.000	2,639	20	100M-500M	35.0	174	9	-
Colonial Federal Savings Bank	Quincy	32.5	0.019	0.809	5,661	19	100M-500M	10.0	47	2	-
Wrentham Co-operative Bank	Wrentham	32.5	0.025	1.000	2,731	18	100M-500M	40.0	215	8	-
North Cambridge Co-operative Bank	Cambridge	32.5	0.016	0.999	1,386	8	<100M	12.5	10	1	-
Milford Federal Savings and Loan Association	Milford	32.5	0.005	0.999	1,667	8	100M-500M	10.0	5	1	-
Boston Trust & Investment Management Com	Boston	30.0	0.001	0.962	25	1	<100M	32.5	25	1	-

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Commonwealth Co-operative Bank	Hyde Park	30.0	0.035	0.617	6,473	37	100M-500M	15.0	131	10	-
Economy Co-operative Bank	Merrimac	30.0	0.022	0.996	539	7	<100M	37.5	73	4	-
Canton Co-operative Bank	Canton	30.0	0.038	0.696	3,684	16	<100M	40.0	340	7	-
Hyde Park Savings Bank	Boston	30.0	0.004	0.773	3,785	6	500M-1B	10.0	-	-	-
Mayflower Co-operative Bank	Middleboro	27.5	0.041	0.350	10,137	134	100M-500M	67.5	2,620	106	-
Belmont Savings Bank	Belmont	27.5	0.041	0.291	22,726	117	500M-1B	32.5	1,074	61	-
OneUnited Bank	Boston	22.5	0.022	0.413	11,951	43	500M-1B	15.0	200	4	0.001
Melrose Co-operative Bank	Melrose	20.0	0.008	0.536	1,342	5	100M-500M	10.0	-	-	-
Foxboro Federal Savings	Foxboro	10.0	0.000	0.000	-	-	100M-500M	10.0	-	-	-
Fidelity Personal Trust Company, FSB	Boston	10.0	0.000	0.000	-	-	100M-500M	10.0	-	-	-
First Federal Savings Bank of Boston	Boston	10.0	0.000	0.000	-	-	<100M	10.0	-	-	-
State Street Bank and Trust Company	Boston	10.0	0.000	0.004	962	3	>50B	10.0	-	-	-
Natick Federal Savings Bank	Natick	10.0	0.002	0.159	325	4	100M-500M	10.0	-	-	-
Family Federal Savings, F.A.	Fitchburg	10.0	0.000	0.000	-	-	<100M	10.0	-	-	-
Fidelity Management Trust Company	Boston	10.0	0.000	0.000	-	-	100M-500M	10.0	-	-	-

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